

**ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM**

H.2, 1986, No. 32

**ACTIONS OF THE BOARD
Applications and Reports Received
During the Week Ending August 9, 1986**

ACTIONS OF THE BOARD

Federal Reserve Board issued for comment, by September 10, 1986, a proposal to amend Regulation Z (Truth in Lending) to exempt certain refinancing transactions from the rescission requirements.

Federal Reserve Board issued for comment, by October 10, 1986, a proposal to amend Regulation E (Electronic Fund Transfers) to eliminate the periodic statement requirement for providers of EFT services that do not hold consumer accounts, such as retailers, and to make other changes to ensure consumer protection.

Federal Reserve Board issued a report of the financial results of Federal Reserve priced services operations for the quarter ended June 30, 1986.

- | | |
|--------|--|
| Boston | Amoskeag Bank Shares, Inc., Portsmouth, New Hampshire -- extension to November 4, 1986, within which to acquire Portsmouth Savings Bank. 1/ |
| Boston | Bank of New England Corporation, Boston, Massachusetts -- extension to October 19, 1986, within which to acquire Mariner Mortgage Corporation, Providence, Rhode Island. 1/ |
| Boston | Bank of New England -- Old Colony, National Association, Providence, Rhode Island -- proposed acquisition of the Newport, Rhode Island, office of Old Stone Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/ |

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

- Boston Clinton Savings Bank, Clinton, Massachusetts
-- proposed acquisition of assets and
assumption of deposit liabilities of LFE
Employees Federal Credit Union -- report to
the Federal Deposit Insurance Corporation on
competitive factors. 1/
- New York Gateway Bank, South Norwalk, Connecticut --
proposed merger with Gateway National Bank of
Fairfield, Connecticut -- report to the
Federal Deposit Insurance Corporation on
competitive factors. 1/
- New York Marine Midland Bank, N.A., Buffalo, New York
-- proposed merger with Westchester Bank,
N.A., New Rochelle, New York -- report to
the Comptroller of the Currency on
competitive factors. 1/
- New York Pawling Savings Bank, Pawling, New York --
proposed merger with Pawling Interim Savings
Bank -- report to the Federal Deposit
Insurance Corporation on competitive factors.
- Philadelphia Farmers Trust Company, Lebanon, Pennsylvania
-- investments in bank premises. 1/
- Richmond Bank of Shawsville, Shawsville, Virginia --
investment in bank premises. 1/
- Richmond First Wachovia Corporation, Winston-Salem,
North Carolina -- extension to November 9,
1986, within which to acquire First Atlanta
Bank National Association, New Castle,
Delaware. 1/
- Richmond Jefferson National Bank, Charlottesville,
Virginia -- proposed merger with The Peoples
Bank of Stafford, Falmouth, Virginia --
report to the Comptroller of the Currency on
competitive factors. 1/
- Atlanta Mississippi River Bancshares, Ltd., Belle
Chasse, Louisiana -- extension to October 24,
1986, within which to become a bank holding
company through the acquisition of
Mississippi River Bank. 1/
- Chicago Bellwood Bancorporation, Inc., Bellwood,
Illinois -- extension to November 17, 1986,

1/ Application processed on behalf of the Board of
Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

- within which to acquire at least 10 percent of the voting shares of Peterson Bank, Chicago, Illinois. 1/
- Chicago Farmers & Merchants Bank, Bluffton, Indiana -- proposed merger with Lincbank-Bluffton -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago First Hanover Bancorp, Inc., Hanover, Illinois -- extension to October 16, 1986, within which to become a bank holding company through the acquisition of Hanover State Bank, Hanover, Illinois. 1/
- Chicago FPN National Bank, Forest Park, Illinois -- proposed merger with Forest Park National Bank under the charter of the former and title of the latter -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago The Indiana National Bank, Indianapolis, Indiana -- proposed merger with The Fidelity Bank of Indiana, Carmel, Indiana, under the charter and title of the former -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Michigan National Bank - Farmington, Farmington Hills, Michigan -- proposed merger with 20 subsidiary banks of Michigan National Corporation, Bloomfield Hills, Michigan -- report to the Comptroller of the Currency on competitive factors. 1/
- Minneapolis Claremont Banchsares, Inc., Claremont, Minnesota -- extension to November 5, 1986, within which to begin general insurance activities in a community with a population not exceeding 5,000. 1/
- Dallas New First State Bank, Wells, Texas -- proposed merger with First State Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Olton State Bank, Olton, Texas -- payment of a dividend. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

- San Francisco Key Bank of Oregon, Woodburn, Oregon -- proposed merger with Pacific Western Bank, Portland, Oregon; The First National Bank of McMinnville, McMinnville, Oregon; and Hood River County Bank, Hood River, Oregon, under the charter and title of Key Bank of Oregon -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Foothill Bank, Mountain View, California -- proposed merger with The American National Merger Corporation, San Francisco, California -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

* * * * *

**To Establish a Domestic Branch
Pursuant to Section 9
of the Federal Reserve Act**

Returned

- New York Central Trust Company, Amherst, New York -- to establish a branch office at 4476 Main Street, Amherst, New York. (8/5/86)

Approved

- Philadelphia Central Bank, Claysburg, Pennsylvania -- to establish a Remote Service Facility at the Gee Bee Department Store, Park Hills Plaza, Plank Road and Orchard Avenue, Altoona, Pennsylvania. 1/ (8/8/86)
- Chicago First Union Bank and Trust Company, Winamac, Indiana -- to establish a branch at Cass Plaza U.S. 24 East, Logansport, Indiana. 1/ (8/6/86)

* * * * *

**To Merge Pursuant to Section 18(c)
of the Federal Deposit Insurance Act**

Approved

- Chicago State Bank of Lima, Howe, Indiana -- to merge with FIBC Service Bank II, Howe, Indiana. 1/ (8/5/86)

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

*** * * * ***

To Become a Member of the Federal Reserve System Pursuant to Section 9 of the Federal Reserve Act

Approved

Dallas United Bank & Trust, Abilene, Texas (a proposed new bank). 1/ (8/7/86)

*** * * * ***

Applications and Notifications for International Investments and Other Actions Pursuant to Sections 25 and 25(a) of the Federal Reserve Act and Sections 4(c) (9), 4(c) (13) and 4(c) (14) of the Bank Holding Company Act of 1956, as amended

Approved

New York Bankers Trust New York Corporation, New York, New York -- granted an extension of time until October 26, 1986, for Bankers Trust New York Corporation, New York, New York, to divest of its indirect 61 percent equity interest in Compania de Seguros General Consorcio Nacional de Seguros S.A., Santiago, Chile, which it acquired on January 29, 1986, in connection with its acquisition of Compania de Seguros De Vida Consorcio Nacional de Seguros S.A., Santiago, Chile. (8/7/86)

Minneapolis Norwest Bank International, Miami, Miami Lakes, Florida -- grants consent to amend Articles THIRD and FOURTH of its Articles of Association to relocate its home office to Minneapolis, Minnesota. (8/4/86)

*** * * * ***

To Form a Bank Holding Company Pursuant to Section 3(a) (1) of the Bank Holding Company Act of 1956

Approved

Boston BTB Corp., Boston, Massachusetts -- for approval to acquire 100 percent of the voting shares of Boston Trade Bank Boston, Massachusetts, a proposed new bank. 1/ (8/8/86)

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

- Boston Excel Bancorp, Inc., Quincy, Massachusetts
-- for approval to acquire 100 percent of the
voting shares of Quincy Savings Bank, Quincy,
Massachusetts. (8/5/86)
- New York Cortland First Financial Corporation,
Cortland, New York -- for approval to acquire
100 percent of the voting shares of First
National Bank of Cortland, Cortland, New
York. 1/ (8/6/86)
- New York Progressive Bank, Inc., Pawling, New York --
for approval to acquire 100 percent of the
voting shares of Pawling Savings Bank,
Pawling, New York. 1/ (8/8/86)
- Richmond Premier Bankshares Corporation,
Tazewell, Virginia -- for approval to acquire
100 percent of the voting shares of Tazewell
National Bank, Tazewell, Virginia, and Bank
of Speedwell, Incorporated, Speedwell,
Virginia. 1/ (8/5/86)
- Atlanta Citizens Bancorp Investment, Inc., Lafayette,
Tennessee -- for approval to acquire 100
percent of the voting shares of Citizen's
Bank, Lafayette, Tennessee. 1/ (8/4/86)
- Atlanta TB&C Bancshares, Inc., Columbus, Georgia --
for approval to acquire 25 percent of the
voting shares of CB&T Bancshares, Inc.,
Columbus, Georgia and indirectly Security
Bank & Trust, Albany; Sumter Bank & Trust
Company, Americus; Cohutta Banking Company,
Chatsworth; Columbus Bank Company, Columbus;
Bank of Hazelhurst, Hazelhurst; Commercial
Bank & Trust Company, LaGrange; Moultrie
National Bank, Moultrie; Bank of Coweta,
Newman; West Georgia Bank, Tallopossa;
Citizens Bank & Trust Company of West
Georgia; Carrollton; Commercial Bank,
Thomsville; and First State Bank & Trust
Company, Valdo, all located in Georgia. 1/
(8/7/86)
- Chicago Lincolnshire Bancshares, Inc., Lincolnshire,
Illinois -- for approval to acquire at least
70 percent of the voting shares of First
National Bank of Lincolnshire, Lincolnshire,
Illinois. 1/ (8/8/86)

1/ Application processed on behalf of the Board of
Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

- St. Louis Brighton Bancorp, Inc., Brighton, Tennessee -- for approval to acquire 100 percent of the voting shares of Brighton Bancshares Corporation, Brighton, Tennessee and indirectly Brighton Bank, Brighton, Tennessee. 1/ (8/5/86)
- St. Louis Martinco Financial Corp., Shoals, Indiana -- for approval to acquire 100 percent of the voting shares of The Martin County Bank, Shoals, Indiana. 1/ (8/7/86)
- St. Louis Todd Bancshares, Inc., Trenton, Kentucky -- for approval to acquire 100 percent of the voting shares of Planters Bank of Todd County, Trenton, Kentucky. 1/ (8/8/86)

* * * * *

**To Expand a Bank Holding Company Pursuant
to Section 3(a)(3) of the Bank Holding
Company Act of 1956**

Returned

- Atlanta American City Bancorp, Inc., Tullahoma, Tennessee -- for approval to acquire 80 percent of the voting shares of Peoples Bancorp, Inc., Manchester, Tennessee and indirectly acquire Peoples Bank and Trust Company, Manchester, Tennessee. (8/13/86)

* * * * *

Approved

- Boston Bank of New England Corporation, Boston, Massachusetts -- for approval to acquire 100 percent of the voting shares of Consumers Savings Bank, Worcester, Massachusetts. (8/4/86)
- Cleveland Ameritrust Corporation, Cleveland, Ohio -- for approval to acquire 100 percent of the voting shares of American National Bancshares, Inc., Noblesville, Indiana, and indirectly American National Bank of Noblesville, Noblesville, Indiana. 1/ (8/8/86)

1/ Application processed on behalf of the Board of
Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

- Cleveland First Indiana Bancorp, Elkhart, Indiana -- for approval to acquire 100 percent of the voting shares of American National Bancshares, Inc., and indirectly American National Bank of Noblesville, both of Noblesville, Indiana. 1/ (8/8/86)
- Richmond First Union Corporation of Georgia, Charlotte, North Carolina -- for approval to acquire 100 percent of the voting shares of Georgia State Bancshares, Inc., Atlanta, Georgia and indirectly Georgia State Bank, Atlanta, Georgia. 1/ (8/8/86)
- Richmond United Carolina Bancshares Corporation, Whiteville, North Carolina -- for approval to acquire 100 percent of the voting shares of Bank of Greer, Greer, South Carolina. 1/ (8/5/86)
- Chicago First Waukegan Corporation, Chicago, Illinois -- for approval to acquire at least 80 percent of the voting shares of First Glenview Bancorp, Inc., Glenview, Illinois and indirectly The First Trust and Savings Bank, Glenview, Illinois. 1/ (8/7/86)
- Kansas City Exchange Bancshares Corporation, Atchison, Kansas -- for approval to acquire 100 percent of the voting shares of Fort National Bank, Easton, Kansas. 1/ (8/8/86)
- Dallas Grand Bancshares, Inc., Dallas, Texas -- for approval to acquire 100 percent of the voting shares of Grand Bank Northeast, Dallas, Texas, (a proposed new bank). 1/ (8/7/86)

* * * * *

**To Expand a Bank Holding Company Pursuant
to Section 3(a)(5) of the Bank Holding
Company Act of 1956**

Approved

- Cleveland AmeriTrust Corporation, Cleveland, Ohio -- for approval to acquire 100 percent of the voting shares of Indcorp, and indirectly acquire Indiana Bank and Trust Company, both of Martinsville, Indiana. 1/ (8/8/86)

1/ Application processed on behalf of the Board of
Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

- Cleveland Banc One Corporation, Columbus, Ohio -- for approval to merge with Spartan Bankcrop, Inc., and indirectly East Lansing State Bank, both of East Lansing, Michigan. 1/ (8/8/86)
- Cleveland First Indiana Bancorp, Elkhart, Indiana -- for approval to acquire 100 percent of the voting shares of Indcorp and indirectly acquire Indiana Bank and Trust Company, both of Martinsville, Indiana. 1/ (8/8/86)
- Richmond First Union Corporation of Georgia, Charlotte, North Carolina -- for approval to merge with Georgia State Bankshares, Inc., Atlanta, Georgia and indirectly acquire Georgia State Bank, Atlanta, Georgia. 1/ (8/8/86)
- Richmond James Madison Limited, Washington, D.C. -- for approval to merge with UNB Bancshares, Inc., Washington, D.C., and indirectly acquire United National Bank of Washington, Washington, D.C. 1/ (8/7/86)

* * * * *

**To Expand a Bank Holding Company
Pursuant to Section 4(c)(8) of the
Bank Holding Company Act of 1956**

Returned

- Dallas Independent Bancorp, Inc., Channelview, Texas -- to engage *de novo* (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company) through the acquisition of Multibank Mortgage Corporation of Texas, Houston. 3/ (7/28/86)
- Dallas PSB Financial Corporation, Many, Louisiana -- to engage *de novo* (making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company) through the acquisition of PSB Mortgage Corporation, Many, Louisiana. 3/ (8/6/86) Texas)

1/ Application processed on behalf of the Board of
Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

* * * * *

Approved

- Boston Excel Bancorp, Inc., Quincy, Massachusetts -- for approval to acquire 20 percent of the shares of Mutual Advisory Corporation, Braintree, Massachusetts and 29 percent of the shares of First National Systems Corporation, Cotuit, Massachusetts. (8/5/86)
- Atlanta TB&C Bancshares, Inc., Columbus, Georgia -- to engage indirectly in the non-banking activities presently engaged in by Calumet Discount Brokerage Services, Inc.; Columet Financial Associates, Inc.; CB&T Homeowners, Inc.; The Georgia Company of America, all of Columbus, Georgia. 1/ (8/7/86)
- Chicago Greater Milwaukee Financial Corp., Milwaukee, Wisconsin -- for approval to acquire 80 percent of Foremost Leasing Services, Inc., Wauwatosa, Wisconsin, and thereby engage in leasing personal or real property. 1/ (8/5/86)
- Chicago Hospers Agency Company, Sioux Center, Iowa -- for approval to acquire Van Bruggen Insurance Agency, Inc., Sioux Center, Iowa, and thereby engage in general insurance activities in a town of less than 5,000 population. 1/ (8/7/86)

* * * * *

Permitted

- New York BaII Holdings S.A., Luxembourg, Luxembourg -- to engage **de novo** (discount securities brokerage activities including certain securities credit and incidental activities) through Sheppards & Chase (Overseas), Inc., New York, New York. 3/ (8/6/86)
- New York Banque Indosuez and Compagnie Financiere de Suez, both of Paris, France -- to engage **de novo** (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) through a new, wholly-owned subsidiary, BI Systems, Inc. 3/ (8/6/86)

3/ Notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

- New York Citicorp, New York, New York -- to engage **de novo** (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) through any of its subsidiaries. The activities will be conducted in the Union of Soviet Socialist Republics. 3/ (8/9/86)
- San Francisco Lloyds Bank PLC London, England and Lloyds First Western Corporation Wilmington, Delaware -- to engage **de novo** (making, acquiring and/or servicing loans for itself or for others of the type made by a commercial finance company). 3/ (8/1/86)

3/ Notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED

**To Establish a Domestic Branch
Pursuant to Section 9 of the
Federal Reserve Act**

Received

New York	Guardian Bank, Los Angeles, California -- made for branch office in vicinity of 17330 Brookhurst Street, City of Fountain Valley, County of Orange, California. 2/
New York	Manufacturers Hanover Trust Company, New York, New York -- to establish a branch office at 1510 Old Northern Boulevard, Village of Roslyn, Hempstead, New York. 2/
Chicago	First of America Bank - Huron, Harbor Beach, Michigan -- to establish a branch office at 704 North Vay Dyke Road, Verona Township, Michigan. 2/
Chicago	Marine Bank of Springfield, Springfield, Illinois -- to establish a branch at Koke Mill Subdivision, Veterans Parkway & Greenbriar Road, Springfield, Illinois. 2/

* * * * *

**To Merge Pursuant to Section 18(c)
of the Federal Deposit Insurance Act**

Received

Boston	Beach Bank, Seabrook, New Hampshire -- to merge with Seabrook Bank and Trust Company, Seabrook, New Hampshire. 2/
Chicago	Security Bank of Richmond, Richmond, Michigan -- to merge with Security Bank Imlay City, Imlay City, Michigan. 2/
St. Louis	Boatmen's Raytown Bank, Raytown, Missouri -- to merge with the Boatmen's Bank of South Raytown, Raytown, Missouri. 2/
St. Louis	Centerre Bank Northland National Association, North Kansas City, Missouri; Centerre Bank of Independence National Association, Independence, Missouri; and Centerre Bank of Kansas City National Association, Kansas City, Missouri. 2/

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

St. Louis First Security Bank of Searcy, Arkansas, Searcy, Arkansas -- to merge with the First Bank of Griffithville, Arkansas, Griffithville, Arkansas. 2/

St. Louis Grenada Bank, Grenada, Mississippi -- to merge with The American Bank of Jackson County, Moss Point, Mississippi. 2/

St. Louis Pike County Bank, Murfreesboro, Arkansas -- to merge with FirstSouth, F.A., Pine Bluff, Arkansas. 2/

Dallas New First State Bank, Wells, Texas -- to merge with First State Bank, Wells, Texas. 2/

* * * * *

**To Become a Member of the
Federal Reserve System Pursuant to Section 9
of the Federal Reserve Act**

Received

Boston Beach Bank, Seabrook, New Hampshire. 2/

Chicago Lakeview Interim Bank, Lakeview, Michigan. 2/

Dallas Sanger Bank, Sanger, Texas (a proposed new bank). 2/

* * * * *

**To Form a Bank Holding Company Pursuant to
Section 3(a)(1) of the Bank Holding Company Act of 1956**

Received

Boston Seabrook Bank Shares, Inc., Seabrook, New Hampshire -- for approval to acquire Seabrook Bank and Trust Company, Seabrook, New Hampshire. 2/

New York Asia Bancshares, Inc., Flushing, New York -- for approval to acquire 100 percent of the voting shares of Asia Bank, N.A., Flushing, New York. 2/

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

- Philadelphia Union National Financial Corporation, Mount Joy, Pennsylvania -- for approval to acquire 100 percent of the voting shares of The Union National Mount Joy Bank, Mount Joy, Pennsylvania. 2/
- Cleveland Second Bancorp, Inc., Warren, Ohio -- for approval to acquire 100 percent of the voting shares of The Second National Bank of Warren, Warren, Ohio. 2/
- Richmond Appalachian Financial Corporation, Philippi, West Virginia -- for approval to acquire 100 percent of the voting shares of Barbour County Bank, Philippi, West Virginia. 2/
- Atlanta HomeBanc Corporation, Guntersville, Alabama -- for approval to acquire 100 percent of the voting shares of The Home Bank of Albertville, Albertville, Alabama, a proposed new bank.) 2/
- Atlanta LHS Commercial Banks, Inc., Panama City -- for approval to acquire 100 percent of the voting shares of Springfield Commercial Bank, Springfield, Florida and Lynn Haven Commercial Bank, Lynn Haven, Florida. 2/
- Chicago Antrium Financial Corporation, Mancelona, Michigan -- for approval to acquire 100 percent of the voting shares of Antrium County State Bank, Mancelona, Michigan. 2/
- Chicago City Bancorp of Bloomington-Normal, Inc., Bloomington, Illinois -- for approval to acquire 100 percent of the voting shares of State Bank of Saybrook, Saybrook, Illinois. 2/
- Chicago Community Financial Corporation, Harbor Beach, Michigan -- for approval to acquire 100 percent of the voting shares of First of America Bank - Huron, Harbor Beach, Michigan. 2/
- Chicago Jackson County Bankshares, Inc., Black River Falls, Wisconsin -- for approval to acquire 80 percent of the voting shares of Jackson County Bank, Black River Falls, Wisconsin. 2/

 2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

- Chicago MBI Bancorp, West Harrison, Indiana -- for approval to acquire 100 percent of the voting shares of The Marshall's Bank and Trust Company, West Harrison, Indiana. 2/
- Chicago MH Bancorp, Inc., Orland Park, Illinois -- for approval to acquire 100 percent of the voting shares of FNB Bancorp, Inc., Chicago Heights, Illinois and indirectly acquire The First National Bank in Chicago Heights, Chicago Heights, Illinois. 2/
- Chicago Portage County Bancshares, Inc., Almond, Wisconsin -- for approval to acquire 100 percent of the voting shares of M&I Bank of Portage County, Almond, Wisconsin. 2/
- Chicago Versailles Bancorporation, Inc., Versailles, Indiana -- for approval to acquire 87.48 percent of the voting shares of Bank of Versailles, Versailles, Indiana. 2/
- Chicago Waterman Bancshares, Inc., Waterman, Illinois -- for approval to acquire 80 percent or more of the voting shares of Waterman State Bank, Waterman, Illinois. 2/
- St. Louis Commonwealth Bancshares, Inc., McLeansboro, Illinois -- for approval to acquire at least 80 percent of the voting shares of Salem National Bank, Salem, Illinois. 2/
- St. Louis Portland Bankshares, Inc., Portland, Arizona -- for approval to acquire at least 80 percent of the voting shares of Portland Bank, Portland, Arizona. 2/
- Kansas City Caliendo Bankcorp, Inc., Wichita, Kansas -- for approval to acquire 100 percent of the voting shares of Sedgwick State Bank, Sedgwick, Kansas. 2/
- Kansas City First Bancshares of Durant, Inc., Durant, Oklahoma -- for approval to acquire 100 percent of the voting shares of First National Bank of Durant, Durant, Oklahoma. 2/

 2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

- Kansas City Limestone Bancshares, Inc., Sand Springs, Oklahoma -- for approval to acquire 100 percent of the voting shares of Limestone National Bank, Sand Springs, Oklahoma. 2/
- Kansas City Northeastern Oklahoma Bancorporation, Inc., Inola, Oklahoma for approval to acquire 100 percent of the voting shares of Northeastern Oklahoma Bancorporation, Inc., Inola, Oklahoma, and indirectly acquire Bank of Inola, Inola, Oklahoma. 2/
- Kansas City Stroud Bancorp, Inc., Stroud, Oklahoma -- for approval to acquire 96.67 percent of the voting shares of Stroud National Bank, Stroud, Oklahoma. 2/
- Dallas El Paso National Corporation, El Paso, Texas -- for approval to acquire 80 percent of the voting shares of El Paso State Bank, El Paso, Texas. 2/
- Dallas Fidelity Bancorp, Inc., Houston, Texas -- for approval to acquire 100 percent of the voting shares of Northport National Bank, Houston, Texas. 2/
- Dallas S.B.T. Bancshares, Inc., San Marcos, Texas -- for approval to acquire 92 percent of the voting shares of State Bank and Trust Co. of San Marcos, San Marcos, Texas. 2/
- San Francisco Independence Holding, Limited, New Providence, Bahamas; IB Holdings N.V., Curacao, Netherland Antilles, and Independence Bancorporation, Encino, California -- for approval to acquire Independence Bank, Encino, California. 2/

* * * * *

 2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

**To Expand a Bank Holding Company Pursuant
to Section 3(a)(3) of the Bank Holding
Company Act of 1956**

Received

Boston	Shawmut Corporation, Boston, Massachusetts -- for approval to acquire 100 percent of the voting shares of The Fidelity Trust Company, Stamford, Connecticut. 2/
Philadelphia	Moxham Bank Corporation, Johnstown, Pennsylvania -- for approval to acquire 100 percent of the voting shares of The First National Bank of Garrett, Garrett, Pennsylvania. 2/
Cleveland	Banc One Corporation, Columbus, Ohio -- for approval to acquire 100 percent of the voting shares of The Citizens State Bank, Sturgis, Michigan. 2/
Richmond	CCB Financial Corporation, Durham, North Carolina -- for approval to acquire 100 percent of the voting shares of Republic Bank & Trust Co., Charlotte, North Carolina. 2/
Richmond	Dominion Bankshares Corporation, Roanoke, Virginia -- for approval to acquire 100 percent of the voting shares of Nashville City Bank and Trust Company, Nashville, Tennessee. 2/
Richmond	James Madison Limited, Washington -- for approval to acquire 100 percent of the voting shares of TMB National Bank (the successor by merger to The McLean Bank) McLean, Virginia. 2/
Richmond	NCNB Corporation, Charlotte, North Carolina -- for approval to acquire 100 percent of the voting shares of Hartsville Bancshares, Inc., Hartsville, South Carolina and indirectly acquire The Bank of Hartsville, Hartsville, South Carolina. 2/

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

Richmond Washington National Holdings, N.V., Curacao, NA and Colson, Inc., Wilmington, Delaware and Washington Bancorporation, Washington, D.C. -- for approval to acquire 100 percent of the voting shares of Enterprise Bank Corporation, Reston, Virginia. 2/

Atlanta ABC Holding Company, Moultrie, Georgia -- for approval to acquire 51.5 percent of the voting shares of The Citizens Bank of Tifton, Tifton, Georgia. 2/

Atlanta AmSouth Bancorporation, Birmingham, Alabama -- for approval to acquire 100 percent of the voting shares of AmSouth Bank of Walker County, Jasper, Alabama. 2/

Atlanta Central Bancshares of the South, Inc., Birmingham, Alabama -- for approval to acquire 100 percent of the voting shares of Jacksonville State Bank, Jacksonville, Alabama. 2/

Atlanta Southeast Banking Corporation, Miami, Florida -- for approval to acquire 100 percent of the voting shares of Southeast Bank of Tallahassee, Tallahassee, Florida (a proposed new bank.) 2/

Chicago Citizens Banking Corporation, Flint, Michigan -- for approval to acquire 100 percent of the voting shares of First National Capital Corporation, Birmingham, Michigan. 2/

Chicago First Midwest Corporation of Delaware, Elmwood Park, Illinois -- for approval to acquire 100 percent of the voting shares of Illinois State Bancorp, Inc., Chicago, Illinois and indirectly acquire Illinois State Bank of Chicago, Chicago, Illinois.

Chicago First Oak Brook Bancshares, Inc., Oak Brook, Illinois -- for approval to acquire 100 percent of the voting shares of FNB Bancorp, Inc., Chicago Heights, Illinois and indirectly First National Bank in Chicago Heights, Chicago Heights, Illinois. 2/

 2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

- Chicago Lincoln Financial Corporation, Fort Wayne, Indiana -- for approval to acquire 100 percent of the voting shares of CNB Financial Corporation, Auburn, Indiana, and indirectly acquire The City National Bank of Auburn, Auburn, Indiana. 2/
- Chicago The Marine Corporation, Milwaukee, Wisconsin -- for approval to acquire 100 percent of the voting shares of Community State Agency, Inc., Bloomington, Minnesota and indirectly acquire Community State Bank of Bloomington, Minneapolis, Minnesota. 2/
- Chicago The Marine Corporation, Milwaukee, Wisconsin, and Marisub, Inc., Milwaukee, Wisconsin -- for approval to acquire 100 percent of the voting shares of Marine Bank of Mt. Pleasant, National Association, Mt. Pleasant, Wisconsin, a proposed new bank. 2/
- Chicago Mid-Citco, Incorporation, Chicago, Illinois -- for approval to acquire 100 percent of the voting shares of Bank of Elmhurst, Elmhurst, Illinois. 2/
- Chicago State Financial Services Corporation, Hales Corners, Wisconsin -- for approval to acquire 66.67 percent of the voting shares of Edgewood Bank, Greenfield, Wisconsin. 2/
- Chicago Summcorp, Fort Wayne, Indiana -- for approval to acquire 100 percent of the voting shares of South Central Bancorp, Edinburg, Indiana and indirectly acquire The Edinburg State Bank, Edinburg, Indiana. 2/
- Chicago Summcorp, Fort Wayne, Indiana -- for approval to acquire 100 percent of the voting shares of Clinton County Bancorp, Frankfort, Indiana, and indirectly acquire Clinton County Bank and Trust Company, Frankfort, Indiana. 2/
- Chicago Summcorp, Fort Wayne, Indiana -- for approval to acquire 100 percent of the voting shares of Industrial Trust & Savings Bank, Muncie, Indiana. 2/

 2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

- St. Louis LBT Bancshares, Inc., Litchfield, Illinois --
for approval to acquire 57 percent of the
voting shares of First National Bank of Mt.
Auburn, Mt. Auburn, Illinois. 2/
- Kansas City Exchange Bankshares Corporation, Atchison,
Kansas -- for approval to acquire 100 percent
of the voting shares of Fort National Bank,
Easton, Kansas. 2/
- Dallas Grand Bancshares, Inc., Dallas, Texas -- for
approval to acquire 100 percent of the voting
shares of Grand Bank Northeast, Dallas,
Texas, (a proposed new bank.) 2/
- San Francisco Ventura County National Bancorp, Oxnard,
California -- for approval to acquire 100
percent of the voting shares of Coneio Valley
National Bank, Thousand Oaks, California. 2/
- San Francisco Rainier Bancorporation, Seattle, Washington
-- for approval to acquire 100 percent of the
voting shares of United Bank, A Savings Bank,
Tacoma, Washington. 2/

* * * * *

**To Expand a Bank Holding Company Pursuant
to Section 3(a)(5) of the Bank Holding
Company Act of 1956**

Received

- Atlanta SunTrust Banks, Inc., Atlanta, Georgia and
Trust Company of Georgia, Atlanta, Georgia --
for approval to merge with Baxley State
Banking Company, Baxley, Georgia and
indirectly acquire Baxley State Bank, Baxley,
Georgia. 2/
- Chicago First of America Bank Corporation, Kalamazoo,
Michigan -- for approval to merge with First
Bancorp, Indianapolis, Indiana and indirectly
acquire First Bank & Trust Company, Speedway,
Indiana. 2/
- St. Louis Poplar Bluff Bancshares, Inc., Poplar Bluff
-- for approval to merge with Mingo
Bancshares, Inc, Poplar Bluff, Missouri and
indirectly acquire Puxico State Bank, Puxico,
Missouri. 2/

2/ Application subject to Community Reinvestment Act. The
Community Affairs Officer of the applicable Reserve Bank
may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

Minneapolis The Harlem Corporation, Billings, Montana -- for approval to merge with Stevensville Bancshares, Inc., Billings, Montana and indirectly acquire an additional 95.35 percent of First State Bank of Stevensville, Stevensville, Montana. 2/

* * * * *

**To Expand a Bank Holding Company Pursuant
to Section 4(c)(8) of the Bank Holding
Company Act of 1956**

Received

Boston BankEast Corporation, Manchester, New Hampshire -- to engage *de novo* (making, acquiring and/or servicing loans for itself or for others of the type made by a consumer finance company and a commercial finance company) through an unnamed company. The activities would be conducted on a nationwide basis. (8/4/86)

New York Community Bank System, Inc., DeWitt, New York -- to engage *de novo* (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company) through the acquisition of Community Financial Services, Inc., Waterloo, New York. (8/8/86)

Philadelphia Community Banks, Inc., Millersburg, Pennsylvania -- to engage *de novo* (underwriting credit life insurance on consumer loans) through the acquisition of Community Banks Life Insurance Company, Phoenix, Arizona. This activity will be conducted from the offices of Upper Dauphin National Bank, Dauphin and Schuylkill Counties of central Pennsylvania. (8/5/86)

Philadelphia Susquehanna Bancshares, Inc, Lititz, Pennsylvania -- to acquire General Funding Services Corporation, Huntingdon, Pennsylvania and thereby engage in leasing personal property.

Philadelphia Susquehanna Bancshares, Inc., Lititz, Pennsylvania -- to acquire DALA Company, Inc., Lancaster, Pennsylvania, and thereby engage in leasing personal property.

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

- Chicago Citizens Banking Corporation, Flint, Michigan
-- to acquire First National Capital
Corporation, Birmingham, Michigan and thereby
engage in leasing real or personal property.
- Chicago F&M Financial Services Corporation, Menomonee
Falls, Wisconsin -- to establish a **de novo**
subsidiary, F&M Trust Company, Inc.,
Menomonee Falls, Wisconsin and to engage **de**
novo (engaging in the activities of a trust
company of a fiduciary, agency, or custodial
nature). (8/4/86)
- Chicago Northern Trust Corporation, Chicago, Illinois
-- to engage **de novo** (providing financial
advice to state and local governments)
through its subsidiary, Northern Capital
Markets Corporation, Chicago, Illinois. The
geographic scope will be the entire
United States. (8/4/86)
- St. Louis Community Financial Services, Inc., Bolivar,
Tennessee -- to engage **de novo** (selling
credit life, disability or involuntary
unemployment insurance). (8/7/86)
- Minneapolis Carlson Bankshares, Inc., Comfrey,
Minnesota -- for approval to acquire Peoples
State Agency, Inc., Comfrey, Minnesota and
thereby engage in general insurance agency
activities in a community with a population
not exceeding 5,000.
- Minneapolis Norwest Corporation, Minneapolis, Minnesota
-- to engage **de novo** (advising a mortgage or
real estate investment trust; advising a
company registered under the Investment
Company Act of 1940; providing portfolio
investment advice to any person; providing
economic information and advice, statistical
forecasting services, and industry studies;
providing financial advice to state and local
governments. (8/6/86)
- Kansas City Howells Investment Company, Howells, Nebraska
-- to engage **de novo** (selling credit life,
disability, or involuntary unemployment
insurance). The geographic area to be served
will be the town of Howells. (8/4/86)

APPLICATIONS RECEIVED - Continued

- Dallas Longview Financial Corporation, Longview, Texas -- to engage *de novo* (discount securities brokerage activities including certain securities credit and incidental activities) through the acquisition of Longview Financial Services Company, Longview, Texas. (8/5/86)
- San Francisco Security Pacific Corporation, Los Angeles, California -- for approval to acquire 50 percent of the voting shares of Sumitrust Security Pacific Investment Managers, Inc., a Delaware Corporation.
- San Francisco Wells Fargo and Company, San Francisco, California -- to expand through its subsidiary, Central Western Insurance Company, Phoenix, Arizona, its *de novo* activity (underwriting credit life insurance on consumer loans). (8/4/86)