

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM

H.2, 1986, No. 35

Actions of the Board

Applications and Reports Received
During the Week Ending August 30, 1986

Announcement by the U.S. Treasury and The Federal Reserve of their participation in completed arrangements to provide a \$1.6 billion facility for near-term contingency support for Mexico's international reserves.

Boston	Katahdin Bankshares Corp., Patten, Maine -- to acquire Katahdin Trust Company. 1/
Cleveland	Ohio Citizens Bank, Toledo, Ohio -- investment in bank premises. 1/
Atlanta	Genala Banc, Inc., Geneva, Alabama -- extension to December 16, 1986, to acquire The Citizens Bank. 1/
Atlanta	National City Financial Group, Inc., Coral Springs, Florida -- extension to December 16, 1986, to acquire National City Bank. 1/
Atlanta	Sun Bank/DeSota County, N.A., Arcadia, -- proposed merger with Sun Bank/Highlands County, N.A., Avon Lake, Florida -- report to the Comptroller of the Currency on competitive factors. 1/
Atlanta	First National Bank of Homestead, Homestead, Florida -- proposed merger with First National Interim Bank of Homestead -- report to the Comptroller of the Currency on competitive factors. 1/
Atlanta	Community Bancshares, Inc., Blountsville, Alabama -- extension to December 5, 1986, to acquire Community Bank of Marshall County, Arab, Alabama. 1/

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

ACTIONS OF THE BOARD - Continued

Atlanta Kisco Financial Corporation, Miami, Florida extension to November 29, 1986, to acquire Kislak National Bank, North Miami, Florida. 1/

Chicago First of America Bank - Straits Area, Cheboygan, Michigan -- investment in bank premises. 1/

Chicago Lincoln Financial Corporation, Fort Wayne, Indiana -- extension to October 8, 1986, to establish de novo Midwest Life Insurance Company, and to engage in insurance activities, in Indiana. 1/

Chicago First of America Bank - Wayne Oakland, Royal Oak, Michigan -- proposed merger with First of America Bank - Troy, Troy, Michigan -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Chicago Marine Bank of Mt. Pleasant, National Association, Mt. Pleasant, Wisconsin -- proposed merger with Marine Bank South, National Association, Racine, Wisconsin -- report to the Comptroller of the Currency on competitive factors. 1/

Chicago Ossian Financial Services, Inc., Ossian, Indiana -- extension to November 23, 1986, to acquire Ossian State Bank. 1/

Chicago Polk County Bancorporation, Inc., Polk City, Iowa -- extension to November 24, 1986, to acquire The Polk City Savings Bank. 1/

Chicago Marshall & Isley Corporation, Milwaukee, Wisconsin -- extension to October 24, 1986, to acquire the successor by merger of M&I Stevens Point Corp., Stevens Point, Wisconsin and First Affiliate Bancorporation, Inc., and the Bank of Park Ridge, Park Ridge, Wisconsin, and The First National Bank of Stevens Point, Stevens Point, Wisconsin. 1/

Chicago M&I Stevens Point Corp., Stevens Point, Wisconsin extension to October 24, 1986, to acquire First Affiliated Bancorporation, Inc., and the Bank of Park Ridge, Park Ridge, Wisconsin, and The First National Bank of Stevens Point, Stevens Point, Wisconsin. 1/

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

ACTIONS OF THE BOARD - Continued

St. Louis	Citizens Fidelity Corporation, Louisville, Kentucky -- extension to November 27, 1986, to acquire Madison National Bank of Richmond, Richmond, Kentucky. 1/
St. Louis	First National Bank of Phillips County, Helena, Arkansas -- proposed merger with the Helena branch of FirstSouth, F.A., Pine Bluff, Arkansas -- report to the Comptroller of the Currency on competitive factors. 1/
St. Louis	Planters Bank and Trust Company, Indianola, Mississippi -- proposed acquisition of assets and assumption of liability to pay deposits of a branch office of Deposit Guaranty National Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
St. Louis	Peoples Bank of Indianola, Indianola, Mississippi -- proposed merger with Bank of the Delta -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
St. Louis	Crossroads Bank, Effingham, Illinois -- proposed merger with Crossroads Second Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Minneapolis	Houston State Holding, Inc., Houston, Minnesota -- extension to September 15, 1986, to acquire State Bank of Lake Elmo. 1/
Kansas City	American Bank & Trust Co., Kansas City, Missouri -- proposed merger with American Bank of Higginsville, Higginsville, Missouri; American Bank Raytown, Raytown, Missouri; American Bank of Richmond, Richmond, Missouri; and Laurel American Bank, Kansas City, Missouri -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Kansas City	Union Bank, Kansas City, Missouri -- proposed merger with Union National 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

Dallas North Houston Bancshares, Inc., Houston, Texas -- extension to acquire North Houston Bank. 1/

San Francisco First Charter Bank, National Association, Los Angeles, California -- proposed purchase of assets and assumption of liabilities of the Beverly Hills office of Central Bank, San Francisco, California -- report to the Comptroller of the Currency on competitive factors. 1/

San Francisco Alex Brown Financial Group, Sacramento, California -- extension to divest certain property. 1/

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

Returned

New York Chemical Bank, New York, New York -- to establish a branch office at Shearson Lehman Brothers, Inc., 390 Greenwich Street, New York, New York, and to establish an offsite electronic facility at Brooklyn College, Bedford Avenue and Avenue H, Brooklyn, New York. (8/28/86)

New York Commercial Trust Company of New Jersey, Jersey City, New Jersey -- to establish a branch office at 375 Main Street, Bedminster, Somerset County, New Jersey. (8/28/86)

Chicago The Bank of Illinois in Normal, Normal, Illinois -- to establish a branch facility at northeast corner of Morrissey Drive (U.S. Route 150) and Veterans Parkway, Bloomington, Illinois. (8/29/86)

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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**

Returned

Chicago Bartonville Bank, Bartonville, Illinois.
 (8/26/86)

Approved

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Cleveland Ohio Citizens Bank, Toledo, Ohio -- a branch
 relocation to 1249 Sylvania Avenue from 963,
 Phillips Avenue, both in Toledo, Ohio. 1/
 (8/28/86)

Richmond Bank of Virginia, Richmond, Virginia -- to
 establish an EFT facility at Mark Center
 Plaza, 4900 Seminary Road, Alexandria,
 Virginia. 1/ (8/29/86)

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

Approved

Richmond Community Bank of Powhatan, Powhatan,
 Virginia. 1/ (8/28/86)

Atlanta First Southern Bank, Boca Raton, Florida. 1/
 (8/26/86)

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

Approved

Richmond Community Bank of Powhatan, Powhatan,
 Virginia (a proposed new bank), to merge with
 Central Virginia Bank, Powhatan, Virginia.
 1/ (8/28/86)

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

ACTIONS OF THE BOARD - Continued**To Expand a Bank Holding Company Pursuant
to Section 3(a)(1) of the Bank Holding
Company Act of 1956****Withdrawn**

Dallas Royal Bancshares, Inc., Dallas, Texas -- for approval to acquire 100 percent of the voting shares of Centreport National Bank, Fort Worth, Texas (a proposed new bank).
(8/27/86)

Returned

Chicago Waterman Bancshares, Inc., Waterman, Illinois -- for approval to acquire 80 percent or more of the voting shares of Waterman State Bank, Waterman, Illinois. (8/27/86)

Dallas Arlington Bancshares, Inc., Arlington, Texas for approval to acquire 100 percent of the voting shares of South Arlington National Bank, Arlington, Texas (a proposed new bank)
(9/9/86)

San Francisco Maui Bancshares, Inc., Tacoma, Washington -- for approval to acquire 100 percent of the voting shares of Bank of Maui, National Association, Kahului, Island of Maui, Hawaii.
(8/25/86)

Approved

New York Safra Holding S..A., Cartago Empreendimentos
e
Participacoes Ltda, Safra S.A. Administracao e Participacoes, Banco Safra, S.A., all located in Sao Paulo, Brazil -- for approval to acquire directly or indirectly a majority of the voting shares of Safra National Bank of New York, New York, New York, a proposed new bank. (8/25/86)

Cleveland Trustcorp of Indiana, Inc., Goshen, Indiana -- for approval to acquire 100 percent of the voting shares of Salem Bank and Trust Company, Goshen, Indiana. 1/ (8/29/86)

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

ACTIONS OF THE BOARD - Continued

Richmond	Central Virginia Bankshares, Inc, Powhatan, Virginia -- for approval to acquire 100 percent of the voting shares of Central Virginia Bank, Powhatan, Virginia. 1/ (8/28/86)
Chicago	M&I Thunderbird Acquisition Corporation, Phoenix, Arizona -- for approval to acquire 100 percent of the voting shares of Thunderbird Capital Corporation, and indirectly acquire Thunderbird Bank, Phoenix, Arizona. (8/25/86)
Chicago	Middletown Bancorp, Inc., Middletown, Illinois -- for approval to acquire 100 percent of the voting shares of Middletown State Bank, Middletown, Illinois. 1/ (8/27/86)
St. Louis	Acme Holding Company, Inc., Mulberry, Arkansas -- for approval to acquire 89.5 percent of the voting shares of Bank of Mulberry, Mulberry, Arkansas. 1/ (8/29/86)
St. Louis	Bancshares of Urbana, Inc., Urbana, Missouri -- for approval to acquire at least 80 percent of the voting shares of The Bank of Urbana, Urbana, Missouri. 1/ (8/27/86)
St. Louis	Citizens Fidelity Corporation of Indiana, New Albany, Indiana -- for approval to acquire 100 percent of the voting shares of First Midwest Bank & Trust, New Albany, Indiana. (8/25/86)
Minneapolis	FBS Washington Bancorporation, Minneapolis, Minnesota -- for approval to acquire 100 percent of the voting shares of First Bank Washington, Omak, Washington. 1/ (8/26/86)
Minneapolis	N.E. Montana Bancshares, Inc., Plentywood, Montana -- for approval to acquire 82.8 percent of the voting shares of Security State Bank, Plentywood, Montana. 1/ (8/28/86)

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

ACTIONS OF THE BOARD - Continued

Minneapolis Security State Bank Employee Stock Ownership Plan and Trust, Plentywood, Montana -- for approval to acquire 37.9 percent of the voting shares of N.E. Montana Bancshares, Inc., Plentywood, Montana and indirectly N.E. State Bank, Plentywood, Montana. 1/ (8/28/86)

Dallas Royal Bancshares, Inc., Dallas, Texas -- for approval to acquire 100 percent of the voting shares of Centre National Bank-Farmers Branch, Farmers Branch, Texas. 1/ (8/25/86)

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

Returned

Kansas City Southwest Bancshares, Inc., Hermitage, Missouri -- for approval to acquire 90 percent of the voting shares of Buffalo Bank, Buffalo, Missouri; 90 percent of the voting shares of First National Bank, Republic, Missouri; 100 percent of the voting shares of The Lowry City Bank, Lowry City, Missouri; 98 percent of the voting shares of Citizens State Bank of Polk County, Fair Play, Missouri; 100 percent of the voting shares of Osceola Bank, Osceola, Missouri; 100 percent of the voting shares of Tri-County State Bank of El Dorado Springs, El Dorado Springs, Missouri; and 100 percent of the voting shares of Humansville Park, Humansville, Missouri. (9/9/86)

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Approved

New York The Chase Manhattan Corporation, New York, New York, Chase Manhattan National Holding Corporation, Newark, Delaware -- for approval to acquire 100 percent of the voting shares of Continental Bancor, Inc., Scottsdale, Arizona and thereby to acquire control of Continental Bank, Scottsdale, Arizona. 1/ (8/27/86)

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

ACTIONS OF THE BOARD - Continued

New York Citicorp, New York, New York and Citicorp Holdings, Inc, Wilmington, Delaware -- for approval to acquire 100 percent of GWB Holding Company, Phoenix, Arizona and thereby indirectly to acquire Great Western Bank and Trust, Phoenix, Arizona. (8/25/86)

New York United Jersey Banks, Princeton, New Jersey -- for approval to acquire Commercial Bancshares, Inc, Jersey City, New Jersey. (8/29/86) 1/

Philadelphia Community Banks, Inc., Millersburg, Pennsylvania -- for approval to acquire 100 percent of Peoples Safe Deposit Bank, St. Clair, St. Clair, Pennsylvania. 1/ (8/29/86)

Cleveland Trustcorp, Inc., Toledo, Ohio -- for approval to acquire 100 percent of the voting shares of First Bancshares of Huntington, Inc., Huntington, Indiana and indirectly acquire The First National Bank of Huntington, Huntington, Indiana. 1/ (8/27/86)

Cleveland Ohio Bancorp, Youngstown, Ohio -- for approval to acquire 100 percent of the voting shares of Finance Ohio Corporation, Martins Ferry, Ohio and indirectly acquire The Peoples Banking Company, Martins Ferry, Ohio. 1/ (8/29/86)

Cleveland Trustcorp, Inc., Toledo, Ohio and Trustcorp Indiana, Inc., Goshen, Indiana -- for approval to acquire 100 percent of the voting shares of Salem Bank and Trust Company, Goshen, Indiana. 1/ (8/29/86)

Atlanta Barnett Banks of Florida, Inc., Jacksonville, Florida -- for approval to acquire at least 90 percent of the voting shares of First National Bank of Live Oak, Live Oak, Florida. 1/ (8/28/86)

Atlanta Barnett Banks of Florida, Inc., Jacksonville, Florida -- for approval to acquire at least 90 percent of the voting shares of Hamilton County Bank, Jasper, Florida. 1/ (8/28/86)

Atlanta The Queensborough Company, Louisville, Georgia -- for approval to acquire 100 percent of the voting shares of Bank of Wadley, Wadley, Georgia. 1/ (8/29/86)

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

ACTIONS OF THE BOARD - Continued

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 thereby indirectly acquire Illinois State Bank of Chicago, Chicago, Illinois. 1/ (8/26/86)

St. Louis Citizens Fidelity Corporation, Louisville, Kentucky -- for approval to acquire 100 percent of the voting shares of First Midwest Bancorp, New Albany, Indiana and indirectly acquire First Midwest Bank and Trust, New Albany, Indiana. (8/25/86)

Minneapolis First Bank System, Inc., Minneapolis, Minnesota -- for approval to acquire 100 percent of the voting shares of First Bank Washington, Omak, Washington. 1/ (8/30/86)

San Francisco Zions Utah Bancorporation, Salt Lake City, Utah -- for approval to acquire 100 percent of the voting shares of Mesa Bank, Mesa, Arizona. 1/ (8/29/86)

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

Approved

New York United Jersey Banks, Princeton, New Jersey -- for approval to merge with Commercial Bancshares, Inc., Jersey City, New Jersey, and indirectly acquire First Bank of Colonia, Colonia, Edgewater National Bank, Englewood; Englewood Cliffs; Commercial Trust Company of New Jersey, Jersey City; First National Bank & Trust Company, Kearney; Wood Ridge; Fidelity Bank & Trust Company of New Jersey, Pennsauken Township; and Lenape State Bank, West Deptford Township, New Jersey. (8/29/86)

Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- for approval to acquire 100 percent of the voting shares of M&I Thunderbird Acquisition Corporation, Phoenix, Arizona and indirectly acquire Thunderbird Bank, Phoenix, Arizona. (8/25/86)

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

ACTIONS OF THE BOARD - Continued

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

- Atlanta Chattahoochee Financial Corporation,
 Marietta, Georgia -- to engage *de novo*
 (providing management consulting services to
 depository institutions) through
 Chattahoochee Services, Inc., Marietta,
 Georgia. 3/ (7/24/86)
- San Francisco Security Pacific Corporation, Los Angeles,
 California -- for approval to engage *de novo*
 through its wholly-owned subsidiary, Security
 Pacific Asia Futures, Inc., Singapore, in the
 execution and clearance of stock index
 futures contracts on The Singapore
 International Monetary Exchange. (8/28/86)

Approved

- New York Den norske Creditbank, Oslo, Norway -- to
 engage *de novo* in leasing and financing
 personal property and servicing such leases
 and extensions of credit by acquiring a 50
 percent interest in an unincorporated joint
 venture with U.S. West Financial Services,
 Inc., Englewood, Colorado, a wholly-owned
 subsidiary of U.S. West, Inc., Englewood,
 Colorado. 1/ (8/26/86)
- New York United Jersey Banks, Princeton, New Jersey --
 for approval to acquire Trico Mortgage
 Company, Inc., Woodbridge, New Jersey and
 N.A. Home Investors Mortgage Corporation,
 Hackensack, New Jersey which engage in
 mortgage banking activities, including
 origination, purchase, sale and servicing of
 mortgage loans. 1/ (8/29/86)
- Cleveland Trustcorp, Inc., Toledo, Ohio -- for approval
 to acquire Salem Financial Life Insurance
 Company, Goshen, Indiana . 1/ (8/29/86)

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

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

ACTIONS OF THE BOARD - Continued

Cleveland Trustcorp of Indiana, Goshen, Indiana -- for approval to acquire Salem Financial Life Insurance Company, Goshen, Indiana and engage in underwriting of credit life and credit accident and health insurance. 1/ (8/29/86)

Richmond Signet Banking Corporation, Richmond, Virginia -- to acquire substantially all of the assets of Southeastern Finance Company of Dunn, North Carolina, Inc. 1/ (9/3/86)

Minneapolis Bremer Financial Corporation and Otto Bremer Foundation, St. Paul, Minnesota -- for approval to acquire First American Trust Company of Minnesota, Marshall, Minnesota and thereby engage in trust activities from offices in Redwood Falls, Granite Falls, Alexandria, Breckinridge, Detroit Lakes and Crookston, Minnesota. 1/ (8/27/86)

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Permitted

Atlanta Florida West Coast Banks, Inc., Venice, Florida -- to engage *de novo* (performing real estate appraisals) through its subsidiary, FWB Appraisers, Inc., Venice, Florida. 3/ (8/30/86)

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**Issued Intent Not to Disapprove Change
of Control Pursuant to Change in Bank
Control Act of 1978**

Approved

Atlanta County Financial Corporation, North Miami Beach, Florida. 1/ (8/26/86)

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

New York	Chemical Bank, New York, New York -- to establish an offsite electronic facility at CBS Educational and Professional Publishing Company, Inc., 500 Summit Lake Drive, Valhalla, New York. 2/
New York	Chemical Bank, New York, New York -- to establish a branch office at Inhilco, Inc., One World Trade Center, New York, New York. 2/
Chicago	Golf Mill State Bank, Niles, Illinois -- to establish an offsite electronic facility at Golf Mill Shopping Center, Niles, Illinois. 2/
San Francisco	The Bank of Casa Grande Valley, Casa Grande, Arizona -- to establish a branch office in the vicinity of 638 North Arizona Boulevard, Coolidge, Arizona 85228, Pinal County, Arizona. 2/

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

Atlanta	Imperial Bank, Coral Gables, Florida -- to merge with Popular Bank of Florida, Miami, Florida. 2/
Chicago	Hawkeye-Capital Bank & Trust, Des Moines, Iowa -- to merge with Hawkeye Bank & Trust of Des Moines, Des Moines, Iowa. 2/

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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.

ACTIONS OF THE BOARD - Continued

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

Atlanta Cooper City Community Bank, Cooper, Florida
(a proposed new bank). 2/
Chicago Citizens Bank and Trust Company, Warren,
Illinois. 2/

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

Richmond Lunenburg Community Bankshares, Inc.,
Kenbridge, Virginia -- for approval to
acquire 100 percent of the voting shares of
The Lunenburg County Bank, Kenbridge,
Virginia. 2/
Atlanta Commerce Corporation, St. Francisville,
Louisiana -- for approval to acquire 80
percent of the voting shares of Feliciana
Commerce Corporation, St. Francisville,
Louisiana and indirectly acquire Bank of
Commerce and Trust Company,
St. Francisville, Louisiana. 2/
Chicago New Palestine Bancorp, New Palestine, Indiana
-- for approval to acquire at least 80
percent of the voting shares of New Palestine
Bank, New Palestine, Indiana. 2/
Chicago Peoples Tri-County Bancorporation, Des
Moines, Iowa -- for approval to acquire 100
percent of the voting shares of Peoples State
Bank, Albia, Iowa, a proposed new bank. 2/
Chicago RNB Corp., Brazil, Indiana -- for approval to
acquire 100 percent of the voting shares of
The Riddell National Bank, Brazil, Indiana.
2/

2/ Application subject to Community Reinvestment Act. The
Community Affairs Officer of the applicable Reserve Bank
Governors under delegated authority.

APPLICATIONS RECEIVED - Continued

Chicago	Tripoli Bancshares, Inc., Saint Paul, Minnesota -- for approval to acquire 93.6 percent of the voting shares of American Savings Bank, Tripoli, Iowa. 2/
St. Louis	Chambers Bancshares, Inc., Danville, Arizona -- for approval to acquire at least 80 percent of the voting shares of Danville State Bank, Danville, Arizona. 2/
Minneapolis	FBS Washington Bancorporation, Minneapolis, Minnesota -- for approval to acquire 100 percent of the voting shares of First Bank Washington, Omak, Washington. 2/
Kansas City	Capital National Bancshares, Inc., Oklahoma City, Oklahoma -- for approval to acquire 100 percent of the voting shares of Capital National Bank, Oklahoma City, Oklahoma. 2/
Kansas City	Desoto Bancshares, Inc., Desoto, Kansas -- for approval to acquire 100 percent of the voting shares of Desoto State Bank, Desoto, Kansas. 2/
Kansas City	Greenwood County Financial Services, Inc., Eureka, Kansas -- for approval to acquire 93.6 percent of the voting shares of Home Bank & Trust Co., Eureka, Kansas. 2/
Kansas City	Valley Bancorp., Inc. ESO Plan and Trust, Brighton, Colorado -- for approval to acquire 61.8 percent of the voting shares of Lyons Bancorp, Inc., Lyons, Colorado and indirectly acquire Valley Bank of Lyons, Lyons, Colorado. 2/
Dallas	Goliad Bancshares, Inc., Goliad, Texas -- for approval to acquire 100 percent of the voting shares of First National Bank of Goliad, Goliad, Texas. 2/
San Francisco	Heritage Bancorp, Inc., Mesa, Arizona -- for approval to acquire 100 percent of the voting shares of Heritage Bank, Mesa, Arizona, a proposed new bank. 2/

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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	First NH Banks, Inc., Manchester, New Hampshire -- for approval to acquire 100 percent of the voting shares of The Cheshire National Bank, Keene, New Hampshire. 2/
Richmond	Mountaineer Bankshares of West Virginia, Inc., Martinsburg, West Virginia -- for approval to acquire 100 percent of the voting shares of The Old National Bank of Jefferson County, Raonson, West Virginia, a proposed new bank. 2/
Atlanta	SouthTrust Corporation, Birmingham, Alabama -- for approval to acquire 100 percent of the voting shares of SouthTrust Bank of Cleburne County, N.A., Heflin, Alabama, a proposed new bank. 2/
Chicago	First Illini Bancorp, Inc., Galesburg, Illinois -- for approval to acquire at least 80 percent of the voting shares of Community Bancshares of Canton, Inc., Canton, Illinois and indirectly acquire Community Bank and Trust Company, Canton, Illinois. 2/
Chicago	Iowa National Bankshares Corp., Waterloo, Iowa -- for approval to acquire 100 percent of the voting shares of FT&S Bancorp, Indianola, Iowa and indirectly Peoples Trust & Savings Bank, Indianola, Iowa. 2/
Chicago	Merchants National Corporation, Indianapolis, Indiana -- for approval to acquire 100 percent of the voting shares of Citizens National Bank of Tipton, Tipton, Indiana. 2/
Chicago	Northern Trust Corporation, Chicago, Illinois -- for approval to acquire 100 percent of the voting shares of First Lake Forest Corporation, Lake Forest, Illinois and indirectly The First National Bank

 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

of Lake Bluff, Lake Bluff, Illinois; The First National Bank of Lake Forest, Lake Forest, Illinois; and Lake Forest National Bank, Lake Forest, Illinois. 2/

Chicago River Forest Bancorp, River Forest, Illinois -- for approval to acquire 100 percent of the voting shares of Commercial Chicago Corporation, Chicago, Illinois and indirectly acquire Commercial National Bank of Chicago, Chicago, Illinois. 2/

Minneapolis First Bank System, Inc., Minneapolis, Minnesota -- for approval to acquire 100 percent of the voting shares of First Bank Washington, Omak, Washington. 2/

Kansas City Valley Bancorp, Inc., Brighton, Colorado -- for approval to acquire 61.8 percent of the voting shares of Lyons Bancorp, Inc., Lyons, Colorado and indirectly acquire Valley Bank of Lyons, Lyons, Colorado. 2/

Dallas Equitable Bankshares, Inc., Dallas, Texas -- for approval to acquire 100 percent of the voting shares of Landmark National Bank, Arlington, Texas. 2/

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

Received

Chicago Financial National Bancshares, Co., Elgin, Illinois -- for approval to merge with Northwest Suburban Bancorp, Inc., Mount Prospect, Illinois and indirectly acquire First National Bank of Lake Zurich, Lake Zurich, Illinois; Countryside Bank, Mount Prospect, Illinois; and First National Bank of Mount Prospect, Mount Prospect, 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 Merchants National Corporation, Indianapolis, Indiana -- for approval to merge with Mid-Southern Indiana Bancorp, Seymour, Indiana and indirectly acquire Seymour National Bank, Seymour, Indiana. 2/

Chicago Merchants National Corporation, Indianapolis, Indiana -- for approval to merge with NBG Financial Corporation, Greenwood, Indiana and indirectly acquire The National Bank of Greenwood, Greenwood, Indiana. 2/

St. Louis Grenada Sunburst System Corporation, Grenada, Mississippi -- for approval to merge with Citizens Capital Corporation, Mount Olive, Missouri and indirectly acquire Mount Olive Bank, Mount Olive, Mississippi. 2/

St. Louis Grenada Sunburst System Corporation, Grenada, Mississippi -- for approval to merge with South Mississippi Capital Company, Prentiss, Mississippi and indirectly acquire South Mississippi Bank, Prentiss, Mississippi. 2/

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

Received

Boston Chittenden Corporation, Burlington, Vermont -- to engage de novo (providing management consulting services to depository institutions) through Chittenden Consulting Corporation, Burlington, Vermont. The activity would be conducted on a nationwide basis. (8/25/86)

New York The Mitsubishi Trust and Banking Corporation, Tokyo, Japan -- to engage de novo (making,

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

acquiring and/or servicing loans for itself or for others of the type made by a mortgage company) through its subsidiary, MTBC Finance, Inc. (8/27/86)

Cleveland Ohio Bancorp, Youngstown, Ohio -- to engage **de novo** (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them). 8/28/86

Richmond Sovran Financial Corporation, Norfolk, Virginia -- for approval to engage in the purchase and sale of gold and silver bullion and gold coins for its own account through its subsidiary, Sovran Investment Corporation, Richmond, Virginia.

Chicago Financial National Bancshares, Co., Elgin, Illinois -- for approval to acquire NSB Finance, Inc., Mount Prospect, Illinois and thereby engage in making, servicing loans and leasing personal or real property.

Chicago Unibancorp, Inc., Chicago, Illinois -- to engage **de novo** (discount securities brokerage activities including certain securities credit and incidental activities) through its wholly-owned subsidiary, Unibanc Brokerage Services, Inc., Chicago, Illinois. (8/29/86)

Minneapolis Norwest Corporation, Minneapolis, Minnesota -- to engage **de novo** (making, acquiring and/or servicing loans for itself or for others of the type made by a consumer finance company; sales finance company; commercial finance company; engaging in full pay-out personal and real property leasing; providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) through Norwest Financial Services, Inc, Des Moines, Iowa. The activities will be conducted in New York. (8/25/86)

Kansas City Edna Bancshares, Inc., Edna, Kansas -- to engage **de novo** (engaging in insurance agency activities in a town of less than 5,000

/ 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

persons) through Edna Insurance Agency, Inc., Edna, Kansas. The geographic area to be served will be within a fifteen mile radius of Edna, Kansas. (8/25/86)

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. (8/25/86)

Dallas Texas Community Bankers, Inc., Iredell, Texas -- to engage **de novo** (issuing and retail selling of money orders with a face value not more than \$1,000). (8/26/86)

San Francisco San Diego Financial Corporation, San Diego, California -- to engage **de novo** (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) through San Diego Financial Capital Management, Inc., (8/25/86)

/ 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

persons) through Edna Insurance Agency, Inc., Edna, Kansas. The geographic area to be served will be within a fifteen mile radius of Edna, Kansas. (8/25/86)

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. (8/25/86)

Dallas Texas Community Bankers, Inc., Iredell, Texas -- to engage *de novo* (issuing and retail selling of money orders with a face value not more than \$1,000). (8/26/86)

San Francisco San Diego Financial Corporation, San Diego, California -- to engage *de novo* (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) through San Diego Financial Capital Management, Inc., (8/25/86)

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.