

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
(H.2, 1977 No. 33)

Actions of the Board; Applications and Reports

Received During the Week Ending August 13, 1977

ACTIONS OF THE BOARD

Proposed revision of Article 9 of the SEC S-X, providing for "specific requirements as to form and content for consolidated and unconsolidated financial statements of bank holding companies and banks", response to request for Board's views sent to Mr. Harold M. Williams, Chairman, Securities and Exchange Commission.

Philadelphia International Investment Corporation, Philadelphia, Pennsylvania, extension of time to October 10, 1977, within which to dispose of the stock of Arbuthnot Latham Holdings Limited, London, England.

Negotiable orders of withdrawal, letter to Chairman Thomas J. McIntyre, Senate subcommittee on Financial Institutions, in support of the NOW accounts legislation.

Issuance of a subordinated capital note by The Trust Company of New Jersey, Jersey City, New Jersey.

Issuance of subordinated capital notes by Central Bank, Monroe, Louisiana.

Westland Banks, Inc., Lakewood, Colorado, extension of time to December 8, 1977, within which to consummate the acquisition and opening of Westland National Bank South, Longmont, Colorado. 1/

Westland Banks, Inc., Lakewood, Colorado, extension of time to December 31, 1977, within which to consummate the acquisition and opening of Westland Bank of Lakewood, Lakewood, Colorado. 1/

First Missouri Banks, Inc., Creve Coeur, Missouri, extension of time to October 31, 1977, within which to open its de novo bank, First Missouri Bank of West County, St. Louis County, Missouri. 1/

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

ACTIONS OF THE BOARD-Continued

- Alabama Bancorporation, Birmingham, Alabama, extension of time to November 11, 1977, within which to acquire Farmers and Merchants Bank, Ashford, Alabama. 1/
- Citizens Bank of New Haven, New Haven, Missouri, to make an additional investment in bank premises. 1/
- Warren Bank, Warren, Michigan, to make an investment in bank premises. 1/
- Termination of Registration for U. of C. Federal Credit Union (University of Colorado), Boulder, Colorado. 1/
- Detroit Bank - Troy, Troy, Michigan, extension of time to October 15, 1977, within which to establish a branch at the northeast corner of the intersection of John R and Wattles Roads, Troy; and an extension of time to March 15, 1978, within which to establish a branch at the intersection of Square Lake and Rochester Roads, Troy. 1/
- Farmers and Merchants Bank of Central California, Lodi, California, extension of time to August 22, 1978, within which to establish a branch on McHenry Avenue between Woodrow and Floyd Avenue, Modesto, California. 1/
- Walker Bank and Trust Company, Salt Lake City, Utah, extension of time to February 17, 1978, within which to establish a branch in downtown Tooele, Utah. 1/
- Capital Bank of Miami, N.A., Miami, Florida, and Capital Bank of Kendale, Miami, Florida, proposed merger with Capital Bank of North Bay Village, North Bay Village, Florida, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Landmark Bank of North Tampa, Hillsborough County, Florida, proposed merger with Landmark Bank of Tampa, Tampa, Florida, 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

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

Approved

NB Bank of Richmond, Richmond, Virginia. Branch to be established at 1900 Lauderdale Drive, Henrico County. 2/

The Bank of El Paso, El Paso, Texas. Branch to be established as a Drive-in Facility and Data Processing Center at 5101 Montana Street. 2/

Valley Bank & Trust Company, Salt Lake City, Utah. Branch to be established in the vicinity of 8600 South and 1300 East in Sandy, Salt Lake County. 2/

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

Approved

Citibank Overseas Investment Corporation: An extension of the 8-11-77 divestiture deadline re: indirect equity interests of IAC (Holdings) Ltd., Australia.

United States Trust Company International Corporation: Investment - to acquire 100 per cent of the shares of U.S. Trust Company of New York (Grand Cayman) Ltd.

Philadelphia International Investment Corporation: Investment - to acquire 24 per cent of the shares of Australian Finance and Securities Ltd., Sydney, Australia.

Philadelphia International Investment Corporation: To retain its 4.5 per cent interest in Arbuthnot Latham Holdings, Ltd., London, England.

Continental International Finance Corporation: Investment - to acquire all the shares of Continental Illinois Investment Corporation, Geneva, Switzerland.

2/ Application processed by the Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

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

Approved

Ark Valley Bankshares, Inc., La Junta, Colorado, for approval to acquire 83 per cent of the voting shares of The La Junta State Bank, La Junta, Colorado and 56 per cent of the voting shares of The Empire State Bank, Rocky Ford, Colorado.

Columbus Bancshares, Inc., Columbus, Kansas, for approval to acquire 90.92 per cent of the voting shares of The Columbus State Bank, Columbus, Kansas. 2/

Metropolitan Bank and Trust Company, Philippine Securities Corporation and Tytana Corporation, all of Makati, Rizal, Philippines, for approval to acquire 35 per cent of the voting shares of International Bank of California, Los Angeles, California.

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

Approved

The Central Bancorporation, Inc., Cincinnati, Ohio, for approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of the successor by merger to First National Bank of Mercer County, Celina, Ohio.

First Bankers Corporation of Florida, Pompano Beach, Florida, for approval to acquire 80 per cent or more of the voting shares of First National Bank of Cape Canaveral, Cape Canaveral, Florida. 2/

Central Bancompany, Jefferson City, Missouri, for approval to acquire 100 per cent of the voting shares of The First National Bank of Mexico, Mexico, Missouri.

Caprice Corporation, Red Lake Falls, Minnesota, for approval to acquire 93.33 per cent or more of the voting shares of Plummer State Bank, Plummer, Minnesota.

2/ Application processed by the Reserve Bank 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 1956

Withdrawn

United Virginia Bankshares Incorporated, Richmond, Virginia, notification of intent to relocate de novo activities (originating loans as principal; originating loans as agent; servicing loans for nonaffiliates, individuals, partnerships and corporations; servicing loans for affiliates of United Virginia Bankshares Incorporated; the sale as agent, of credit disability mortgage redemption and mortgage cancellation insurance in connection with such loans and such other activities as may be incidental to the business of a mortgage corporation) from 2200 Century Parkway, N.E., Suite 798, Atlanta, Georgia to 2295 Parklake Drive, N.E., Suite 470, Atlanta, Georgia, through its subsidiary, United Virginia Mortgage Corporation (8/10/77) 3/

Delayed

Midland Mortgage Corporation, Detroit, Michigan, notification of intent to engage in de novo activities (servicing loans and other extensions of credit for any person or entity) at 350 First National Building, Detroit, Michigan, through its subsidiary, Midland Mortgage Service Corporation (8/11/77) 3/

Permitted

Shawmut Corporation, Boston, Massachusetts and Texas American Bancshares, Inc., Fort Worth, Texas, notification of intent to continue to engage in de novo activities (agricultural commodity financing, servicing such financing and related and incidental activities, and in general, making, servicing or acquiring, for its own account or for the account of others, loans and other extensions of credit to agricultural enterprises or secured by agricultural commodities) in Arizona, California, Idaho, Iowa, Nevada, Utah, and Wyoming, through a joint venture, American AgCredit Corporation, Guymon, Oklahoma at offices in Guymon, Oklahoma; Amarillo, Texas; and Denver, Colorado (8/12/77) 3/

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

Chemical New York Corporation, New York, New York, notification of intent to relocate de novo activities (making of direct loans and purchasing sales finance contracts representing extensions of credit such as would be made or acquired by a finance company; acting as agent for the sale of credit life insurance and credit accident and health insurance issued in connection with extensions of credit and making available to its borrowers, credit related property and casualty insurance) from 221 West Main Street, P. O. Box 373, Lakeland, Florida to 4404 South Florida Avenue, Lakeland, Florida, through its subsidiary, Sentry Acceptance Company - 802, Inc. (8/8/77)  
3/

Chemical New York Corporation, New York, New York, notification of intent to engage in de novo activities (making "large" loans, in excess of \$1,500 and not exceeding \$7,500 under the N.C. Gen. Stat. Sec. 24-1.2(a) and Secs. 24-12 through 17) at 4010 Oleander Drive, Wilmington; Suite 213, Executive Park Building, Asheville; 104 W. Trade St., Forest City; 533 Marion Plaza, Marion; 2224 North Church Street, Burlington; 332 Highway 84-60, S.W., Hickory; 320 West Dixon Boulevard, Shelby; 255 Charlois Boulevard, Winston-Salem; 897 Peters Creek Parkway, Winston-Salem; 175 Northpoint Avenue, High Point; 143 West Franklin, Chapel Hill; 225 Green Street, Fayetteville; #5 Woodlawn Green, Suite 154, Charlotte; 4801 E. Independence Blvd., Charlotte; 600-B South Main Street, Laurinburg; 415 West Meadowview Rd., Greensboro; 1100 East Wendover Ave., Greensboro; all located in North Carolina, through its subsidiary, Sun Mortgage Acceptance Corporation (8/7/77) 3/

Fidelcor, Inc., Rosemont, Pennsylvania, notification of intent to relocate de novo activities (making and acquiring, consumer and mortgage loans to individuals including second mortgages on properties in New Jersey where the loans are owned by direct or indirect subsidiaries of Fidelcor; engaging in a general consumer finance business; purchasing installment contracts arising from the sale of personal property and services; and, with the respect to all of the above, selling credit life and credit accident and health insurance, mortgage life or

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

disability insurance, accidental death insurance and casualty insurance on the collateral and through Master Life Insurance Company, an indirect subsidiary of Fidelcor, reinsuring consumer-type credit life insurance sold) from 92 Roosevelt Avenue, Carteret, New Jersey to 1363 Roosevelt Avenue, Carteret, New Jersey, through its subsidiary, Fidelcor Financial Centers, Inc. (8/8/77) 3/

Union Trust Bancorp, Baltimore, Maryland, notification of intent to engage in de novo activities (making installment loans to individuals for personal, family or household purposes; purchasing sales finance contracts executed in connection with the sale of personal, family or household goods or services; and acting as agent in the sale of credit life and credit accident and health insurance directly related to its extensions of credit) at 852-854 Terry Road, Jackson, Mississippi, 122 East Pine Street, Hattiesburg, Mississippi, and 283 West Evans Street, Florence, South Carolina, through its subsidiaries, Landmark Finance Corporation of Mississippi and Landmark Finance Corporation of South Carolina (wholly-owned subsidiaries of Landmark Financial Services, Inc.) (8/7/77) 3/

Landmark Banking Corporation, Fort Lauderdale, Florida, notification of intent to engage in de novo activities (providing data processing services and storing and processing banking, financial, or related economic data for Landmark Banking Corporation and its subsidiaries and affiliates, their correspondent banks, and other banking institutions and their respective customers) at Central and Ninth, St. Petersburg, Florida; 4640 South Orange Blossom Trail, Orlando, Florida; and 225 East Las Olas Boulevard, Fort Lauderdale, Florida, through a subsidiary, Landmark Data Services Corporation (8/7/77) 3/

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making and acquiring, for its own account loans and other extensions of credit such as would be made or acquired by a finance company and servicing loans and other extensions of credit; such activities will include, but not be limited to, making loans and other extensions of credit

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

to small businesses and making loans secured by real property; acting as agent or broker for the sale of credit life insurance in connection with extensions of credit made or acquired by FinanceAmerica Mortgage Services, Inc.) at 762 Wolcott Road, Waterbury, Connecticut, through its indirect subsidiary, FinanceAmerica Mortgage Services, Inc. (8/8/77) 3/

Security Pacific Corporation, Los Angeles, California, notification of intent to relocate de novo activities (making and acquiring, for its own account or for the account of others, loans and other extensions of credit including secured and unsecured consumer, commercial and agricultural loans, sale contracts and other forms of receivables and such other types of loans and credit extensions as are customarily made or acquired by a finance company; and acting as broker or agent for the sale of credit-related life/accident and health insurance and credit-related property and casualty insurance) from 1214 Main to 5193 Overland, Boise, Idaho, through its subsidiary, The Bankers Investment Company (8/11/77) 3/

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To Expand a Bank Holding Company Pursuant to Section 4(c)(12) of the Bank Holding Company Act of 1956

Permitted

American Financial Corp., Cincinnati, Ohio, and its subsidiaries, notification of intent to acquire from 5 per cent to 35 per cent of the outstanding voting shares of the following companies: Alpha Portland Industries, Inc., Easton, Pennsylvania; Florida Gas Company, Winter Park, Florida; Integrated Resources, Inc., New York, New York; and Pacific Holding Corp., Los Angeles, California (8/9/77) 3/

Berkshire Hathway Inc., New Bedford, Massachusetts, notification of intent to indirectly acquire more than 5 per cent of the outstanding voting stock of United Merchants & Manufacturers, Inc., New York, New York, a textile manufacturing and retail clothing chain, through its subsidiary, Blue Chip Stamps (8/13/77) 3/

3/ 4(c)(8) and 4(c)(12) notifications 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

First Bank of Colonia, Colonia, New Jersey. Branch to be established at 1001 Inman Avenue, Edison, Middlesex County.

The Commercial and Savings Bank of Millersburg, Ohio. Branch to be established at Route #62, Winesburg, Holmes County.

Metropolitan Bank & Trust Company, Tampa, Florida. Branch to be established at State Road 674 and Pebble Beach Boulevard, Sun City Center, Hillsborough County.

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

Harrison Bancorporation, Cynthiana, Kentucky, for approval to acquire 3,000 shares of the voting shares of The Harrison Deposit Bank and Trust Company, Cynthiana, Kentucky.

Janesville Holding Company, Janesville, Minnesota, for approval to acquire 80.1 per cent of the voting shares of Janesville State Bank, Janesville, Minnesota.

Country Bancshares, Inc., Jamesport, Missouri, for approval to acquire 89 per cent of the voting shares of Home Exchange Bank of Jamesport, Jamesport, Missouri.

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

First National Boston Corporation, Boston, Massachusetts, for approval to acquire 100 per cent of the voting shares of the successor by merger to Blackstone Valley National Bank, Whitinsville, Massachusetts.

First Bank System, Inc., Minneapolis, Minnesota, for approval to acquire 100 per cent (less directors' qualifying shares) of the voting shares of Granite City National Bank of St. Cloud, St. Cloud, Minnesota, a proposed new bank.

APPLICATIONS RECEIVED

Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of Addicks Bank, Addicks, Texas.

Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of American National Bank, Humble, Texas.

Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of Hillcroft Bank, Houston, Texas.

Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of The First National Bank of Newton, Newton, Texas.

Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of Gulf Coast State Bank, Winnie, Texas.

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

Chemical New York Corporation, New York, New York, notification of intent to engage in de novo activities (extending direct loan credit and purchasing sales finance contracts and such other extensions of credit as would be made or acquired by a consumer finance company operating under Arizona Revised Statutes Section 6-601 to 6-640 inclusive; and providing group credit life and group accident and health insurance directly related to such extensions of credit) at Basha's Shopping Center, Southern & Mesa Drive, Mesa, Arizona, through its subsidiary, Sunamerica Corporation (8/9/77) 3/

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED-Continued

Citicorp, New York, New York, notification of intent to relocate de novo activities (acquiring and servicing, sales finance and retail installment sales contracts and agreements, and acquiring and servicing indebtedness under such contracts and agreements; such servicing may include issuance of credit and identification cards, billing and related services) from 200 West Baltimore Street, Baltimore, Maryland to 7720 York Avenue, Towson, Maryland, through its subsidiary, Citicorp Financial, Inc. (8/8/77) 3/

Citicorp, New York, New York, notification of intent to engage in de novo activities (making consumer installment personal loans, purchasing and servicing for its own account consumer installment sales finance contracts, making loans for the account of others such as one-to-four family unit mortgage loans, making loans to individuals and businesses secured by real and personal property; and sale of credit related life and accident and health insurance) at Chula Vista Square, 542 Broadway, Suite M, San Diego; University Towne Centre, Regional Shopping Center, San Diego; College Grove Center, Store No. F-8-E, San Diego; and 1279 Camino Del Rio South, San Diego, all located in California, through its subsidiary, Citicorp Person-to-Person Financial Center, Inc. (8/9/77) 3/

Bank of Virginia Company, Richmond, Virginia, notification of intent to engage in de novo activities (interim development and construction lending, residential permanent mortgage lending, commercial permanent mortgage lending, commercial permanent mortgage lending and servicing of permanent mortgages) at 3206 Cutshaw Avenue, Richmond, Virginia, through an indirect subsidiary, Bank of Virginia Second Mortgage Corporation (a wholly-owned subsidiary of BVA Credit Corporation) (8/11/77) 3/

Maryland National Corporation, Baltimore, Maryland, notification of intent to engage in de novo activities (engage generally in the business of a mortgage banker, mortgage broker and mortgage servicing firm including, but not limited to, second mortgage financing; originating, buying, selling and otherwise dealing in mortgage loans as principal or agent; servicing mortgage loans for affiliated or nonaffiliated individuals, partnerships, corporations or other entities; acting as adviser in mortgage loan and

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED-Continued

second mortgage loan transactions; and engaging in the sale, as agent, of credit life, credit disability, credit accident and health, loan redemption and loan cancellation insurance in connection with extensions of credit by bank and nonbank subsidiaries of the holding company) at 10 Light Street, Baltimore, Maryland; 225 North Calvert Street, Baltimore, Maryland; Tysons Corner Center, McLean, Virginia; and 1114 MacArthur Drive, Greater Wilmington Airport, New Castle, Delaware, through its subsidiary, Homeowners Loan Corporation (8/11/77) 3/

Maryland National Corporation, Baltimore, Maryland, notification of intent to engage in de novo activities (engaging generally in the business of a mortgage banker and mortgage broker; and engaging in the business of arranging financing, financial structuring and analysis of real estate problems) at 450 Park Avenue, New York, New York and 10 Light Street, Baltimore, Maryland, through a wholly-owned subsidiary known as Old Line Realty Corporation to form a joint venture to be known as Old Line Realty Company (8/10/77) 3/

Avon Securities, Inc., Avon Park, Florida, notification of intent to engage in de novo activities (data processing services for financial institutions) at 560 E. McNab Road, Pompano Beach, Florida, through a subsidiary, Central Independent Financial Centers, Inc. (8/11/77) 3/

United Missouri Bancshares, Inc., Kansas City, Missouri, for approval of the acquisition of United Missouri Insurance Company, Phoenix, Arizona and to engage in the following activities (underwriting, as reinsurer, credit life and credit disability coverages directly related to extensions of credit by the bank holding company's subsidiaries)

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring, for their own account loans and other extensions of credit such as would be made or acquired by a finance company; FinanceAmerica Corporation will engage in making consumer installment loans, making loans and other extensions of credit to small businesses, purchasing installment sales finance contracts, and servicing loans and other extensions of credit; FinanceAmerica Loan and Investment Company will engage in making consumer

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED-Continued

installment loans, making loans and other extensions of credit to small businesses, making loans secured by real or personal property, and servicing loans and other extensions of credit; both corporations will act as agent or broker for the sale of credit related life and credit related accident and disability insurance in connection with extensions of credit made or acquired by FinanceAmerica Corporation or FinanceAmerica Loan and Investment Company) at 7919 Preston Highway, Okolona, Kentucky, through its indirect subsidiaries, FinanceAmerica Corporation (a Kentucky Corporation) and FinanceAmerica Loan and Investment Company (8/3/77) 3/

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (acting as investment or financial adviser to the extent of serving as investment adviser as defined in Section 2(a)(20) of the Investment Company Act of 1940, to an investment company registered under that Act; providing portfolio investment advice to any other person and furnishing general economic information and advice, general economic statistical forecasting services and industry studies) at 333 South Hope Street, Los Angeles, California, through its subsidiary, Security Pacific Investment Managers, Inc. (8/4/77) 3/

Seilon, Inc., Toledo, Ohio, notification of intent to continue to engage in de novo activities (leasing motor vehicles to the public or acting as agent, broker, or adviser in leasing such property where at the inception of the initial lease the effect of the transaction (and, with respect to governmental entities only, reasonably anticipated future transactions) will yield a return that will compensate the lessor for not less than the lessors full investment in the property plus the estimated total cost of financing the property over the term of the lease, from rentals; estimated tax benefits (investment tax credit, net economic gain from tax deferral from accelerated depreciation and other tax benefits with a substantially similar effect); the estimated residual value of the property at the expiration of the initial term of the lease which in no case shall exceed 20 per cent of the acquisition cost of the property to the lessor and in the case of a lease of not more than seven years in duration, such additional amount, which shall

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED-Continued

not exceed 60 per cent of the acquisition cost of the property as may be provided by an unconditional guarantee by a lessee, independent third party or manufacturer which has been determined by the lessor to have the financial resources to meet such obligation that will assure the lessor of recovery of its investment and cost of financing) at 33 Mitchell Boulevard, San Rafael, California and 1965 South Main Street, Salt Lake City, Utah, through its subsidiary, Bancorporation Leasing (8/8/77) 3/

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.