#### ANNOUNCEMENT BY

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### BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM (H.2, 1979 No. 47)

Actions of the Board; Applications and Reports

Received During the Week Ending November 24, 1979

APPLICABLE RESERVE BANK

#### ACTIONS OF THE BOARD

- Addition of 13 new members to the Consumer Advisory Council to replace persons whose terms have expired and to expand the Council to 30 members.
- Regulation O amendments, effective December 31, 1979, to implement the reporting requirements of Titles VIII and IX of the Financial Institutions Regulatory and Interest Rate Control Act of 1978 (FIRA)
- Regulation F amendment, reflecting rule changes adopted by the Securities and Exchange Commission, effective December 31, 1979 (Docket No. R-0235)
- Richmond Issuance of a subordinated capital note by The Northern Virginia Bank, Springfield, Virginia.
- San Community Bank of Santa Ynez Valley, California, Francisco extension of time to February 6, 1980, within which to complete the requirements for membership in the Federal Reserve System. 1/
- Cleveland Mellon National Corporation, Pittsburgh, Pennsylvania, extension of time to February 14, 1980, within which to open an office of Mellon National Trust Company, a subsidiary, in Boca Raton, Florida. 1/
- Dallas Republic of Texas Corporation, Dallas, Texas, extension of time to December 7, 1980, within which to dispose of 40 acres at the corner of Camp Wisdom Road and U.S. Highway 67 in the Oak Cliff area of southwest Dallas. 1/
- Dallas Wharton Capital Corporation, Houston, Texas, extension of time to December 6, 1979 within which to consummate the acquisition of Security Bank and Trust Company, Wharton, Texas. 1/

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



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## ACTIONS OF THE BOARD-Continued

- 2 -

Chicago Parish Bank and Trust Company, Momence, Illinois, an investment in bank premises. <u>1</u>/

Atlanta Parker Bank and Trust Company, Cullman, Alabama, an investment in bank premises. 1/

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

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- 3 -

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

	Approved
Atlanta	Bank of the Islands, Sanibel-Captiva, Sanibel,
	Florida. Branch to be established at 2449
	Periwinkle Way in the Island Shopping Center,
	Sanibel, Florida. 1 & 2/

- Richmond. United Citizens Bank, Winston-Salem, North Carolina. Branch to be established on State Highway 150 North near its intersection with U.S. Interstate Highway 40, Forsyth County, North Carolina. 1/ & 2/
- Ri chmond First Virginia Bank, Falls Church, Virginia. Branch to be established at the intersection of State Route 610 and Braferton Boulevard, Stafford County, Virginia. 1/ & 2/
- San Valley Bank of Nevada, Las Vagas, Nevada. Branch Francisco to be established in the vicinity of the intersection Crummer Lane and South Virginia Street, in the County of Wasoe, adjacent to the Annexed portions of the city of Reno. 1/ & 2/
- San Valley Bank of Nevada, Las Vegas, Nevada. Branch Francisco to be established in the vicinity of the intersection of Tonopah Avenue and U.S. Highway 95, Tonopah, Nye County, Nevada. 1/ & 2/

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

#### Approved MCB Bank, Dundee, Michigan. 1/ & 2/

Chicago

Santiam Valley Bank, Aumsville, Oregon. 1/ & 2/

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

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



#### ACTIONS OF THE BOARD-Continued

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

#### Approved

Chicago

MCB Bank, Dundee, Michigan (in organization), to merge with Monroe County Bank, Dundee, Michigan. 1/ & 2/

#### \* \* \* \* \*

Application 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) and 4(c)(13) of the Bank Holding Company Act of 1956, as amended

#### Approved

- New York Bankers International Corporation, New York, New York: grants consent to purchase and hold, directly or indirectly, an additional 25 per cent in Deutsche Unionbank, G.m.b.H., (Unionbank), Frankfurt, Germany.
- New York United California Bank International, New York, New York: grants permission to amend Article "NINTH" of the Articles of Association of United California Bank International, New York, New York.

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To Form a Bank Holding Company Pursuant to Section  $3^{\circ}(a)(1)$  of the Bank Holding Company Act of 1956

#### Approved

Chicago IRVING BANCORP, INC., Chicago, Illinois, for approval to acquire 80 per cent or more of the voting shares of The Irving Bank, Chicago, Illinois. 1/ & 2/

Chicago

- Tri City Bankshares Corporation, Oak Creek, Wisconsin, for approval to acquire 80 per cent or more of the voting shares of Tri City National Bank of Oak Creek, Oak Creek; Tri City National Bank of Hales Corners, Hales Corners; Tri City National Bank of West Allis, West Allis; Tri City National Bank of Brown Deer, Brown Deer; all in Wisconsin. <u>1</u>/ & <u>2</u>/
- 1/ Application processed on behalf of the Board of Governors under delegated authority.
- 2/ Application subject to Community Reinvestment Act. The Community Reinvestment Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

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- St. Louis Caddo Holding Company, Incorporated, Glenwood, Arkansas, for approval to acquire 54 per cent of the voting shares of Caddo State Bank, Glenwood, Arkansas. 1/ & 2/
- St. Louis Quad County Bancshares, Inc., Viburnum, Missouri, for approval to acquire 80.9 per cent of the voting shares of Quad County State Bank, Viburnum, Missouri. 1/ & 2/
- Kansas City Beggs Bancshares, Inc., Beggs, Oklahoma, for approval to acquire 80 per cent of the voting shares of The Bank of Beggs, Beggs, Oklahoma. 1/ & 2/
- Kansas City Maitland Bancshares, Inc., Maitland, Missouri, for approval to acquire 80 per cent of the voting shares of The Maitland Farmers Bank, Maitland, Missouri. 1/ & 2/
- Kansas City Tonganoxie Bankshares, Inc., Tonganoxie, Kansas, for approval to acquire 80 per cent or more of the voting shares of The First State Bank of Tonganoxie, Tonganoxie, Kansas. 1/ & 2/
- Kansas City Valley Bancshares, Inc., Atchison, Kansas, for approval to acquire 87.19 per cent (less directors' qualifying shares) of the voting shares of The Valley State Bank, Atchinson, Kansas. 1/ & 2/
- Dallas Eagle Bancshares, Inc., Shallowater, Texas, for approval to acquire 80 per cent or more of the voting shares of First State Bank of Shallowater, Shallowater, Texas. 1/& 2/
- Dallas Moore Bancshares Corporation, Dumas, Texas, for approval to acquire 80 per cent or more of the voting shares of First State Bank, Dumas, Texas. 1/ & 2/

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

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

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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

- New York Banco Union, C. A., Caracas, Venezuela, for approval to acquire directly 15 per cent of the voting shares of Union Chelsea National Bank, New York, New York. 1/ & 2/
- Cleveland Toledo Trustcorp, Inc., Toledo, Ohio, for approval to acquire up to 100 per cent of the voting shares (less directors' qualifying shares) of The Oak Harbor State Bank Company, Oak Harbor, Ohio. 1/ & 2/
- Chicago National Ann Arbor Corporation, Ann Arbor, Michigan, for approval to acquire 100 per cent of the voting shares of the successor by consolidation to Monroe County Bank, Dundee, Michigan. 1/ & 2/
- Kansas City Commerce Bancshares, Inc., Kansas City, Missouri, for approval to acquire 80 per cent of the voting shares of American Security Bank of Pacific, Pacific, Missouri. 1/ & 2/
- Kansas City Commerce Bancshares, Inc., Kansas City, Missouri, for approval to acquire 80 per cent of the voting shares of Spanish Lake Bank and Trust Company, St. Louis County (P.O. St. Louis), Missouri. 1/ & 2/
- Kansas City Wolbach Insurance Agency, Inc., Wolbach, Nebraska, for approval to acquire 24.76 per cent of the voting shares of Broken Bow Enterprizes, Inc., Broken Bow, Nebraska. 1/ & 2/
- San Utah Bancorporation, Salt Lake City, Utah, for approval Francisco to acquire 100 per cent (less directors' qualifying shares) of the voting shares of Valley Central Bank, Richfield, Utah. 2/
- 1/ Application processed on behalf of the Board of Governors under delegated authority.

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

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

#### Delayed

San Francisco

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BankAmerica Corporation, San Francisco, California, notification of intent to engage in <u>de novo</u> activities (the sale or credit related property insurance) at Space A-103, One New Market, Painsville, Ohio, through its indirect subsidiaries, FinanceAmerica Corporation of Ohio and FinanceAmerica Discount Company of Ohio (11/21/79) 3/

#### Reactivated

Richmond

Southern Bancorporation, Inc., Greenville, South Carolina, notification of intent to engage in de novo activities (acting as agent in the sale of credit-related property and casualty insurance issued in connection with extensions of credit) at 617 Rutledge Street, Camden; 1318 Main Street, Columbia; No. 6 Village Square, Greenwood; 126 N. Main Street, Greenville; Westgate Shopping Center, Lancaster; and 119 N. Spring Street, Spartanburg, all in South Carolina, through its subsidiary, World Acceptance Corporation (11/23/79) 3/

#### Permitted

Boston

Old Stone Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (the origination, sale and servicing of first and second mortgage loans; and, in connection with extensions of credit, making available to borrowers credit accident and health insurance) in Savannah, Chatham County, Georgia, through its indirect subsidiary, DAC Corporation of Georgia (11/23/79) 3/

New York

Citicorp, New York, New York, notification of intent to engage in <u>de novo</u> activities (making loans to individuals (for personal, family or household usage) and business to finance the purchase of mobile homes, modular units or related housing together with the real property to which such housing will be permanently affixed, such property being used as the security for loans; sale of creditrelated life and accident and health insurance to cover the outstanding balances of credit transactions in the event of the obligor's disability) at 3725

 $\frac{3}{4}$  (c) (8) or 4(c) (12) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

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#### ACTIONS OF THE BOARD-Continued

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Grace Street, West, Suite 100, Tampa, Florida, through its subsidiary, Citicorp Person-to-Person Financial Center of Florida, Inc. (11/23/79) <u>3</u>/

Cleveland

Pittsburgh National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in <u>de novo</u> activities (to engage in mortgage banking activities including the making or acquiring and servicing, for its own account or the account of others, loans and other extensions of credit) in the Metropolitan area of Henderson, Nevada, Satellite of Las Vegas Production Office, southwestern Nevada; South Dayton, Ohio, Satellite of Dayton Production Office, southwestern Ohio; and in the Metropolitan area of Hot Springs, Arkansas, central Arkansas, through a subsidiary, The Kissell Company (11/18/79) 3/

Richmond

South Carolina National Corporation, Columbia, South Carolina, notification of intent to engage in <u>de novo</u> activities (making or acquiring, loans and other extensions of credit for its own account such as would be made by a consumer finance company; servicing loans and other extensions of credit for the account of others; and offering life, accident and health and property insurance directly related to its extensions of credit) at 109 Whitehall Road, Anderson, South Carolina, through its subsidiary, Provident Financial Corporation (11/23/79) 3/

Richmond

Southern Bancorporation, Inc., Greenville, South Carolina, notification of intent to engage in <u>de</u> novo activities (acting as agent in the sale of credit-related property and casualty insurance issued in connection with extensions of credit) at 617 Rutledge Street, Camden; 1318 Main Street, Columbia; No. 6 Village Square, Greenwood; 126 N. Main Street, Greenville; Westgate Shopping Center, Lancaster; and 119 N. Spring Street, Spartanburg, all in South Carolina, through its subsidiary, World Acceptance Corporation (11/24/79) 3/

Chicago.

The Indiana National Corporation, Indianapolis, Indiana, notification of intent to engage in <u>de novo</u> activities (to engage in selling as agent of credit life and credit accident and health insurance on extensions of credit (installment loans,

 $\frac{3}{4(c)(8)}$  or  $\frac{4(c)(12)}{12}$  notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

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residental mortgage loans and commercial credits) by its subsidiary bank, The Indiana National Bank) at One Indiana Square, Indianapolis, Indiana, through its indirect subsidiary, Tower Agency, Inc., a direct subsidiary of Consumer Marketing Services, Inc. (11/20/79) 3/

Chicago

St. Joseph Bank and Trust Company, South Bend, Indiana, South Bend, Indiana, notification of intent to engage in <u>de novo</u> activities (originating, acquiring, selling and servicing of residential, commercial and industrial mortgage loans) at 2071 W. Irving Park, Schaumburg, Illinois, through its subsidiary, St. Joseph Mortgage Co., Inc. (11/20/79) <u>3</u>/

CB&T Bancshares, Inc., Houston, Texas, notification of intent to engage in <u>de novo</u> activities (to continue to engage in the <u>leasing</u> of personal property) at offices in Cleveland, Texas (11/23/79) 3/

Dallas

Dallas

First United Bancorporation, Inc., Fort Worth, Texas, notification of intent to engage in <u>de novo</u> activities (providing bookkeeping and data processing services for the internal operations of the holding company and its subsidiaries and affiliates, and storing and processing other banking, financial or related economic data) in Fort Worth, Texas, through a subsidiary, First United Services, Inc. (formerly First United Systems, Inc.) (11/19/79) 3/

San Francisco

San Francisco BankAmerica Corporation, San Francisco, California, notification of intent to engage in <u>de novo</u> activities (to engage in lending, loan servicing and credit related life, accident, and disability insurance) at Space A-103, One New Market, Painsville, Ohio, through its indirect subsidiaries, Finance-America Corporation of Ohio and FinanceAmerica Discount Company of Ohio (11/23/79) 3/

Seafirst Corporation, Seattle, Washington, notification of intent to engage in <u>de novo</u> activities (to engage in lending, loan servicing, leasing and insurance activities) in the States of Colorado, Wyoming, Utah, Arizona, New Mexico, Kansas, Nebraska, Oklahoma, and Texas, through a subsidiary, Seafirst Commercial Finance Corporation (11/12/79) <u>3</u>/

 $\frac{3}{4(c)(8)}$  or  $\frac{4(c)(12)}{12}$  notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

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#### ACTIONS OF THE BOARD-Continued

San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in <u>de novo</u> activities (to engage in mortgage lending and loan servicing activities) in Greeley, Colorado, through its subsidiary, Security Pacific Mortgage Corporation (11/22/79) 3/

San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (to engage in credit related life, accident and health insurance activities) at 2460 West 26 Avenue Denver, Colorado, through its subsidiary, Security Pacific Mortgage Corporation (11/22/79) 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

New York

Warner Communications Inc., New York, New York, notification of intent to acquire a 76.5 per cent partnership interest in Gulf Coast Cable Televison, Houston, Texas (11/23/79) 3/

Kansas City

AZL Resources, Inc., Phoenix, Arizona, notification of intent to acquire various of the major operating assets of Procor, Inc., which is headquartered at 5025 East Washington, Street, Phoenix, Arizona (11/23/79) <u>3</u>/

 $\frac{3}{4(c)(8)}$  or 4(c)(12) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

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

Dallas Victoria Bank & Trust Company, Victoria, Texas. Drive-in to be established at 101 South William Street, Victoria, Texas. 2/

St. Louis Citizens State Bank of Petersburg, Petersburg, Indiana. Branch to be established at the northwest corner of Highway 61 and Illinois Street Junction (R.R.#3), in Petersburg, Pike County, Indiana. 2/

Chicago American Trust & Savings Bank, Dubuque, Iowa. To establish an off-premise electronic facility at 2013 Central Avenue, Dubuque, Iowa. 2/

Richmond Bank of Virginia, Richmond, Virginia. Branch to be established at Denbigh Professional Park, 604 Denbigh Boulevard, Newport News, Virginia. 2/

Richmond First Virginia Bank, Falls Church, Virginia. Branch to be established at 8283 Greensboro Drive, McLean, Virginia. 2/

New York

The Bank of New York, New York, New York. To established a public accommodation office at 12 Madison Avenue, Village of Endicott, Broome County, New York. 2/

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

New York

Gateway State Bank, Staten Island, New York. 2/

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

Chicago

FNB BanShares, Inc., West Union, Iowa, for approval to acquire 80 per cent or more of the voting shares of The First National Bank of West Union, West Union, Iowa. 2/

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

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#### APPLICATIONS RECEIVED-Continued

Chicago Nekcosa Port Edwards Bancorporation Inc., Nekcosa, Wisconsin, for approval to acquire 80 per cent or more of the voting shares of Nekcosa Port Edwards State Bank, Nekcosa, Wisconsin. 2/

Chicago SUBPAL BANCORP., INC., Palatine, Illinois, for approval to acquire 51 per cent or more (except directors' qualifying shares) of the voting shares of Suburban National Bank of Palatine, Palatine, Illinois. 2/

- Minneapolis Prairie Bancshares, Inc., Lester Prairie, Minnesota, for approval to acquire 86.6 per cent of the voting shares of Farmers State Bank of Lester Prairie, Lester Prairie, Minnesota. 2/
- Kansas City Beutler, Inc., Ness City, Kansas, for approval to acquire 55.03 per cent of the voting shares of The First State Bank, Ness City, Kansas. 2/

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Kansas City Cattle Crossing, Inc., Seward, Nebraska, for approval to acquire 87.6 per cent of the voting shares of The Cattle National Bank of Seward, Seward, Nebraska. 2/

Dallas

San Antonio Bancshares, Inc., San Antonio, Texas, for approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of Bank of San Antonio, San Antonio, Texas. 2/

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

Cleveland

Banc One Corporation, Columbus, Ohio, for approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of The Pomeroy National Bank, Pomeroy, Ohio. 2/

Atlanta

Trust Company of Georgia, Atlanta, Georgia, for approval to acquire 80 per cent or more of the voting shares of the Citizens & Southern Bank of Rockdale, Conyers, Georgia. 2/

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

#### APPLICATIONS RECEIVED-Continued

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Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for approval to acquire 90 per cent or more of the voting shares of Merchants Bank & Trust, Rhinelander, Wisconsin. 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

New York

Chemical New York Corporation, New York, New York, notification of intent to relocate <u>de</u> <u>novo</u> activities (making direct loans, purchasing installment sales finance contracts; and acting as agent or broker for the sale of credit related insurance) from 3500-1/2 Victory Drive, Columbus, Georgia to 2609 Cross County Drive, Columbus, Georgia, through its subsidiary, Sunamerica Financial Corporation (11/20/79) 3/

New York

Chemical New York Corporation, New York, New York, notification of intent to engage in <u>de novo</u> activities (activities that may be carried on by an investment advisor, including offering portfolio investment advice to individuals, corporations, governmental entities and other institutions on both a discretionary and nondiscretionary basis) at Transamerica Pyramid, 600 Montgomery Street, San Francisco, California, through its subsidiary, Van Deventer & Hoch, Inc. (11/23/79) 3/

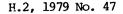
New York

Lincoln First Banks Inc., Rochester, New York, notification of intent to engage in <u>de novo</u> activities (to engage in activities that may be carried on by a trust company including activities of a fiduciary, investment advisory, agency or custodian nature) at Arvida Financial Plaza, Glades Road, Boca Raton, Florida, through its subsidiary, Lincoln First Trust Company of Florida, N.A. (<u>11/19/79</u>) 3/

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

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

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#### APPLICATIONS RECEIVED-Continued

San Franciso Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and extensions of credit including making consumer installment personal loans, purchasing consumer installment sales finance contracts, making loans to small business and other extensions of credit such as would be made by a factoring company or a consumer 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) at 1536 Kingsley Avenue, Suite 128, Orange Park, Florida, through its subsidiaries, American Finance Corporation of Florida and American Consumer Finance Corporation (11/16/79) 3/

San Security Pacific Corporation, Los Angeles, California, Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in <u>de novo</u> activities (to engage in making or acquiring, for its own account or for the account of others, loans and extension of credit such as would be made by a factoring company or a consumer finance company; and acting as broker or agent for the sale of credit-related life, accident and health insurance) at 3033 South Parker Road, Aurora, Colorado, through its subsidiary, The Bankers Investment Company d/b/a Security Pacific Finance Corp. (11/19/79) <u>3</u>/

San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in <u>de novo</u> activities (to engage in making or acquiring, for its own account or for the account of others, loans and extensions of credit such as would be made by a factoring company or a consumer finance company; and acting as broker or agent for the sale of credit-related life, accident and health insurance) at 7878 Wadsworth Boulevard, Arvada, Colorado, through its subsidiary, The Bankers Investment Company d/b/a Security Pacific Finance Corp. (11/19/79) 3/

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 $\frac{3}{4(c)(8)}$  or 4(c)(12) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

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#### APPLICATIONS RECEIVED-Continued

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

San Francisco Correction: Warner Communications Inc., New York, New York, notification of intent to acquire a 76.5 per cent partnership interest in Gulf Coast Gable Television, Houston, Texas. This was inadvertently left off of H.2 No. 41 (10/9/79) 3/

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#### REPORTS RECEIVED

Tender Offer Statement Filed Pursuant to Section 14(d) of the Securities Exchange Act

The Bristol Bank, Bristol, New Hampshire.

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Registration Statement Filed Pursuant to Section 12(g) of the Securities Exchange Act

Bank of Amelia, Amelia, Virginia. (Amendment #2)

\* \* \* \* \*

Current Report Filed Pursuant to Section 13 of the Securities Exchange Act

Bank of Frederick County, Stephens City, Virginia.

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#### PETITIONS FOR RULEMAKING

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None.

 $\frac{3}{4}$  4(c) (8) or 4(c) (12) notification processed by Reserve Bank on behalf of the board of Governors under delegated authority.