ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1981 No. 42)

Actions of the Board; Applications and Reports

Received During the Week Ending October 17, 1981

APPLICABLE RESERVE BANK

ADDITIONS OF THE BOARD

Adoption of a policy statement by the Federal Reserve Board on enforcement by state member banks of the Equal Credit Opportunity and Fair Housing Acts.

Request by Board for comment by December 18, 1981, on a proposal to permit Edge corporations to engage in the United States in certain investment advisory and management services.

Adoption of Simplified Procedures for Approving de novo Branches by State Member banks.

Registration of Consolidated Bank and Trust Company, Richmond, Virginia, as a transfer agent.

Withdrawal from registration as a transfer agent by County Bank of Santa Cruz, Santa Cruz, California.

Richmond

Union Trust Company of Maryland, Baltimore, Maryland, acceptance of eligible drafts or bills of exchange up to 100 percent of its paid-up and unimpaired capital stock and surplus. 1/

Kansas City

Security Bank of Glenrock, Glenrock, Wyoming, a proposed new bank, extension of time to March 17, 1982, within which to complete its membership in the Federal Reserve System. 1/

Atlanta

Bank of Quitman, Quitman, Georgia, proposed merger with Quitman, Inc., Quitman, Georgia, report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Atlanta


1/ Application processed on behalf of the Board of Governors under delegated authority.
ACTIONS OF THE BOARD—Continued

Dallas
North State Bank of Amarillo, Amarillo, Texas, proposed merger with Republic Bank Amarillo, Amarillo, Texas (interim bank merger); report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Richmond
Northwestern Bank, North Wilkesboro, North Carolina, proposed merger with Gateway Bank, Greensboro, North Carolina; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Chicago
American Bank and Trust Company, Lansing, Michigan, extension of time to April 24, 1982, within which to establish a branch in 100 Block North Washington Square, Lansing, Michigan. 1/

Richmond
Mercantile Bankshares Corporation, Baltimore, Maryland, extension of time to January 15, 1982, within which to acquire 100 percent of the voting shares of the successor by merger to Calvert Bank and Trust Company, Prince Frederick, Maryland. 1/

Atlanta
People's First National Bancshares, Inc., New Iberia, Louisiana, extension of time to January 16, 1982, within which to become a bank holding company through acquisition of the People's National Bank of New Iberia Parish, New Iberia, Louisiana. 1/

Chicago
First Burlington Corporation, La Grange, Illinois, extension of time to December 23, 1981, within which to become a bank holding company through the acquisition of 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to La Grange State Bank, La Grange, Illinois. 1/

St. Louis
Mid-South Bancorp, Inc., Franklin, Kentucky, extension of time to January 8, 1982, within which to become a bank holding company through the acquisition of the successor by merger to Simpson County Bank, Franklin, Kentucky. 1/

San Francisco
American Republic Bancorp, Gardena, California, extension of time to January 17, 1982, within which to become a bank holding company through acquisition of Republic Bank, Gardena, California. 1/

San Francisco
Southwest Bancorp, Vista, California, extension of time to December 3, 1981, within which to become a bank holding company through acquisition of 100 percent of the voting shares of Southwest Bank, Vista, California. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
To Establish a Domestic Branch Pursuant to Section 9 of the Federal Reserve Act

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San Francisco: First Interstate Bank of California, Los Angeles, California. To establish a branch office in the vicinity of the intersection of Willow Street and Charry Avenue, City of Signal Hill, Los Angeles County, California. 1/

San Francisco: First Interstate Bank of California, Los Angeles, California. To establish a branch office in the vicinity of the intersection of Camino Capistrano and Del Obispo Street, City of San Juan Capistrano, Orange County, California. 1/

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

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New York: Citibank, N.A., New York, New York: grants consent to continue to hold the shares of The Mercantile Bank of Canada, Montreal, Quebec, Canada, after Mercantile commences business in the United States through a subsidiary to be known as MFC Financial Services Corporation, Dallas, Texas.

New York: Manufacturers Hanover International Finance Corporation, New York, New York: grants consent to contribute to the capital of Manufacturers Hanover International Holdings Corporation, New York, New York; with Holdings then to invest in

1/ Application processed on behalf of the Board of Governors under delegated authority.
ACTIONS OF THE BOARD—Continued

Manufacturers Hanover Leasing Canada Limited, Toronto, Ontario, Canada in connection with Leasing's conversion to a Canadian chartered bank to be known as MH Bank Canada.

San Francisco Wells Fargo International Affiliates Corporation, San Francisco, California: grants consent to purchase and hold, directly or indirectly, 100 percent of the shares of Wells Fargo International (Uruguay) S.A., Montevideo, Uruguay.

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

Approved

Atlanta BancShares Corporation, Luling, Louisiana, for approval to acquire 100 percent of the voting shares of Bank of St. Charles and Trust Company, Luling, Louisiana. 1/

Atlanta Central Banking Company, Swainsboro, Georgia, for approval to acquire 100 percent of the voting shares of The Central Bank, Swainsboro, Georgia. 1/

Atlanta First Southwest Corporation, McComb, Mississippi, for approval to acquire at least 80 percent of the voting shares of First Bank of Southwest Mississippi, McComb, Mississippi. 1/

Atlanta GRP, Inc., Atlanta, Georgia, for approval to directly acquire 100 percent of the voting shares of First Cobb Bankshares, Inc. and indirectly First Bank & Trust Co., Marietta, Georgia. 1/

Atlanta NBC Bancshares, Inc., Jefferson, Louisiana, for approval to acquire at least two-thirds of the voting shares of The National Bank of Commerce in Jefferson Parish, Jefferson Parish, Louisiana. 1/

Atlanta Suburban Bankshares, Inc., Lake Worth, Florida, for approval to acquire at least 80 percent of the voting shares of Suburban Bank, Lake Worth, Florida. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
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ACTIONS OF THE BOARD—Continued

Chicago American National Corporation, Chicago, Illinois, for approval to acquire at least 99.9 percent of the voting shares of American National Bank and Trust Company of Chicago, Chicago, Illinois. 1/

Chicago First Citizens Bancorp of Indiana, Anderson, Indiana, for approval to acquire 100 percent of the voting shares of the successor by merger to Citizens Banking Company, Anderson, Indiana. 1/

Chicago FIRST NORTHBROOK BANCORP, INC., Northbrook, Illinois, for approval to acquire at least 80.6 percent of the voting shares of First National Bank of Northbrook, Northbrook, Illinois. 1/

Chicago Granville Bancshares, Inc., Granville, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to The Granville National Bank, Granville, Illinois. 1/

Chicago INDEPENDENCE BANCSHARES, INC., Independence, Iowa, for approval to acquire at least 80 percent of the voting shares of Security State Bank, Independence, Iowa. 1/

Chicago Security Bancorp, Stanton, Iowa, for approval to acquire at least 97.5 percent of the voting shares of Security State Bank, Stanton, Iowa. 1/

St. Louis Bancorp of Huntingdon, Inc., Huntingdon, Tennessee, for approval to acquire at least 80 percent of the voting shares of Bank of Huntingdon, Huntingdon, Tennessee. 1/

St. Louis Bremen Bancorp, Inc., St. Louis, Missouri, for approval to acquire at least 80 percent of the voting shares of Bremen Bank and Trust Company, St. Louis, Missouri. 1/

St. Louis Marshall Bancshares, Inc., Marshall, Arkansas, for approval to acquire at least 80 percent of the voting shares of The Citizens Bank, Marshall, Arkansas. 1/

St. Louis Ridgway Bancorp, Inc., Ridgway, Illinois, for approval to acquire at least 80 percent of the voting shares of Gallatin County State Bank, Ridgway, Illinois. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
Minneapolis  Pine City Bancorporation, Inc., Pine City, Minnesota, for approval to acquire 96.2 percent of the voting shares of Pine City State Bank, Pine City, Minnesota. 1/

Kansas City  First Equity Bancshares, Inc., Stewardsville, Missouri, for approval to acquire at least 80 percent of the voting shares of First Bank of Stewardsville, Stewardsville, Missouri. 1/

Kansas City  First Ogallala Investment, Inc., Ogallala, Nebraska, for approval to acquire 100 percent of the voting shares of The First National Bank in Ogallala, Ogallala, Nebraska. 1/

Kansas City  Flagler Bankshares, Inc., Flagler, Colorado, for approval to acquire at least 96.6 percent of the voting shares of The First National Bank of Flagler, Flagler, Colorado. 1/

Kansas City  Holyrood Bancshares, Inc., Holyrood, Kansas, for approval to acquire 80 percent or more of the voting shares of The Bank of Holyrood, Holyrood, Kansas. 1/

Kansas City  Montrose Savings Bancshares, Inc., Montrose, Missouri, for approval to acquire at least 80 percent of the voting shares of Montrose Savings Bank, Montrose, Missouri. 1/

Kansas City  Service Bancshares, Limited, Tonkawa, Oklahoma, for approval to acquire 100 percent of the voting shares of Service Bancorporation, Inc., Tonkawa, Oklahoma and indirectly acquire The Service Bank of Tonkawa, Tonkawa, Oklahoma. 2/

San Francisco  Plaza Commerce Bancorp, San Jose, California, for approval to acquire 100 percent of the voting shares of Plaza Bank of Commerce, San Jose, California. 1/

San Francisco  Ysleta Bancshares, Inc., El Paso, Texas, for approval to acquire 100 percent of the voting shares of Bank of Ysleta, El Paso, Texas. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
To Expand a Bank Holding Company Pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956

**Approved**

**Boston**
First Bancorp of N.H., Inc., Manchester, New Hampshire, for approval to acquire 100 percent of the voting shares of the successor by merger to Granite State National Bank, Somersworth, New Hampshire. 1/

**Richmond**
First Virginia Banks, Inc., Falls Church, Virginia, for approval to acquire 100 percent of the voting shares of First Virginia Bank-Alleghany, Covington, Virginia, a proposed new bank the successor by merger to The Covington National Bank, Covington, Virginia. 1/

**Atlanta**
Flagship Banks, Inc., Miami, Florida, for approval to acquire 100 percent of the voting shares of Flagship First National Bank of Highlands County, Sebring, Florida the successor by merger to First National Bank of Sebring, Sebring, Florida. 1/

**Chicago**
NBD Bancorp, Inc., Detroit, Michigan, for approval to acquire 100 percent of the voting shares of the successor by merger to The Roscommon State Bank, Roscommon, Michigan.

**Chicago**
NBD Bancorp, Inc., Detroit, Michigan, for approval to acquire 100 percent of the voting shares of the successor by merger to Wolverine State Bank, Sandusky, Michigan.

**Minneapolis**
Security Richland Bancorporation, Miles City, Montana, for approval to acquire at least 96 percent of the voting shares of The Richland National Bank of Sidney, Sidney, Montana. 1/

**Dallas**
Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Community Bank, Houston, Texas. 1/

**Dallas**
Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Interstate Bank, Houston, Texas. 1/

**Dallas**
Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Pasadena National Bank, Pasadena, Texas. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
To Expand a Bank Holding Company Pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956

Approved

Boston  State Street Boston Corporation, Boston, Massachusetts, for approval to acquire 16.6 percent of the voting shares of Worcester Bancorp, Inc., Worcester, Massachusetts.

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

Returned

New York  Julius Baer Co. (Holding) AG, Zurich, Switzerland, Bank Julius Bar & Co., Ltd., Zurich, Switzerland and Bar Holding AG, Zurich, Switzerland, for approval to engage indirectly in the activity of serving as investment advisor through Bar Carnegie Management Company, Inc.

Approved

Boston  State Street Boston Corporation, Boston, Massachusetts, for approval to indirectly acquire an interest in Worcester's nonbanking subsidiaries, Wornat Development Corporation and Wornat Insurance Agency, Inc., both of Worcester, Massachusetts.

Dallas  Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Interservice Life Insurance Company, Pasadena, Texas. 1/

Permitted

Boston  First Bancorp of N.H., Inc., Manchester, New Hampshire, notification of intent to engage in de novo activities (originating, selling and servicing both residential and commercial mortgages, and originating and servicing construction loans) at 2 Wellman Avenue, Nashua, New Hampshire, serving Hillsborough and Rockingham counties in New Hampshire and communities within a twenty-five mile radius of the proposed office, through its indirect subsidiary, FirstBank Mortgage Corp. (10/17/81) 3/

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

3/ 4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.
New York The Chase Manhattan Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (making or acquiring, for its own account and for the account of others, loans and other extensions of credit, both secured and unsecured including, but not limited to, consumer and business lines of credit, installment loans for personal, household and business purposes and mortgage loans secured by real property; servicing loans and other extensions of credit; selling travelers checks at retail; acting as insurance agent or broker for credit life insurance and credit accident and health insurance directly related to such lending and servicing activities) at 5201 West Kennedy Boulevard, Tampa, Florida, the geographic area to be served will be the State of Florida, through its subsidiary, Chase Manhattan Financial Services, Inc. (10/10/81)

New York First National State Bancorporation, Newark, New Jersey, requests permission to establish a de novo office engaging in the following activities (consumer and commercial financing activities, including the extension of direct loans, lines of credit, letters of credit and other like indebtedness; and to engage in lease financing transactions, personal and real property leasing transactions, and to own, acquire and sell or otherwise dispose of leases and lease finance documents and the underlying leased property in accordance with the Board's Regulation Y) at 550 Broad Street, Newark, New Jersey, serving the State of New Jersey, through its subsidiary, FNSB Capital Corporation (10/14/81)

New York Manufacturers Hanover Corporation, New York, New York, requests permission to establish de novo offices engaging in the following activities (purchasing installment sales finance contracts and acting as agent or broker for the sale of single and joint credit life insurance and credit accident and health insurance which is directly related to such loans and extensions of credit and from which Termplan Credit, Inc. would engage in purchasing motor vehicle sales finance contracts; and acting as agent or broker for the sale of single and joint credit life insurance and credit accident and health insurance; Tempco Life Insurance Company would reinsure such credit life and accident and health insurance) at Cypress Creek

3/4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.
Plaza, 6220 North Andrews Avenue, Ft. Lauderdale, Florida serving the counties of Palm Beach, Broward, eastern Collier and northern Dade, and Dade Savings Building, Suite 154, 151 Wymore Road, Altamonte Springs, Florida, serving the counties of southern Flagler, Colusia, Lake Seminole, Orange, northern Brevard, northern Osceola, Polk, eastern Pasco, eastern Hernando, Sumter, southeastern Marion and southern Putnam, through its subsidiary, Termplan Credit, Inc. (10/14/81) 3/

New York Manufacturers Hanover Corporation, New York, New York, requests permission to establish de novo offices engaging in the following activities (arranging, making or acquiring for its own account or for the account of others, loans and other extensions of credit secured by a homeowner's equity interest in a home such as would be made by a consumer finance company, servicing such loans and other extensions of credit for any company, servicing such loans and other extensions of credit for any person; and acting as an agent or broker for the sale of single and joint credit life insurance which is directly related to such loans and extensions of credit) at Cypress Creek Plaza, 6220 North Andrews, Ft. Lauderdale, Florida, serving the counties of Palm Beach, Broward, eastern Collier and northern Dade, and Dade Savings Building, Suite 154, 15 Wymore Road, Altamonte Springs, Florida, serving the counties of southern Flagler, Volusia, Lake Seminole, Orange, northern Brevard, northern Osceola, Polk, eastern Pasco, eastern Hernando, Sumter, southeastern Marion and southern Putnam, through its subsidiary, Finance One Mortgage of Florida, Inc. (10/14/81) 3/

Cleveland Pittsburgh National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (mortgage banking, including the making or acquiring and servicing for its own account and or the account of others, loans and other extensions of credit) in the Metropolitan area of Raleigh, North Carolina, Northeastern North Carolina and will service customers in Johnston, Durham, Chatham, Wilson, Franklin and Wake counties, through its subsidiary, The Kissell Company (10/16/81) 3/

Kansas City Fourth Financial Corporation, Wichita, Kansas, notification of intent to engage in de novo activities (in commercial, consumer and mortgage finance activities by making and acquiring secured and unsecured loans and other

3/4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.
extensions of credit such as would be made by a commercial finance company, a consumer finance company, or a mortgage company) at 100 North Broadway, Wichita, Kansas, serving the geographic area of south-central Kansas (10/15/81) 3/

San Francisco Moore Financial Group Incorporated, Boise, Idaho, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit, such as commercial loans; servicing loans and other extensions of credit for any person; and leasing personal or real property or acting as agent, broker or adviser in leasing such property in accordance with Sections 225.4(a)(1); 225.4(a)(3); 225.4(a)(6)(a); 225.4(a)(6)(b) of Regulation Y) at Idaho First Plaza, 101 South Capitol Boulevard, Boise, Idaho, serving the United States (10/12/81) 3/

3/ 4(c)(8) 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

**Richmond**

Bank of Virginia, Richmond, Virginia. To establish a branch at Gayton and Gaskins Roads, Henrico County (P.O. Richmond), Virginia. 2/

**San Francisco**

First Interstate Bank of California, Los Angeles, California. To establish a branch office in the vicinity of the intersection of Interstate 5 and Florin Road, City of Sacramento, Sacramento County, California. 2/

First Interstate Bank of California, Los Angeles, California. Branch office in the vicinity of the intersection of Highways 50 and 89, City of South Lake Tahoe, El Dorado County, California. 2/

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

**New York**

Citibank Overseas Investment Corporation, Wilmington, Delaware: requests for reconsideration that Citicorp Australia Holdings Limited, Sydney, Australia, file quarterly financial information with this Bank.

**San Francisco**

BankAmerica Corporation, San Francisco, California: prior notification of its intent to increase the capitalization of its wholly-owned offshore financing subsidiary, BankAmerica Overseas Finance Corporation N.V.

Bank of America NT&SA, San Francisco, California: prior notification of its intent to have its 97.7 percent owned subsidiary, Banca d'America e d' Italia, Milan, Italy acquire all of the shares of Foncar s.r.l., a premises holding company.

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 Establish an Overseas Branch of a Member Bank
Pursuant to Section 25 of the Federal Reserve Act

San Francisco
Security Pacific National Bank, Los Angeles, California: prior notification of its intent to establish a branch in Hong Kong, B.C.C.

San Francisco
Wells Fargo Bank, N.A., San Francisco, California: prior notification of its intent to establish a branch in Madrid, Spain.

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To Establish a U.S. Branch of an Edge Act Corporation
Pursuant to Section 25 of the Federal Reserve Act

San Francisco

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

New York
Peoples BanCorp, Belleville, New Jersey, for approval to acquire 100 percent of the voting shares of the successor by merger to Peoples Bank, N.A., Belleville, New Jersey. 2/

Cleveland
Union National Corporation, Mt. Lebanon, Pennsylvania, for approval to acquire 100 percent of the voting shares of The Union National Bank of Pittsburgh, Pittsburgh, Pennsylvania. 2/

Atlanta
Central of Georgia Bancshares, Inc., Macon, Georgia, for approval to acquire 100 percent of the voting shares of Central Bank of Georgia, Macon, Georgia. 2/

Atlanta
Thornton Holding Company, Inc., Douglasville, Georgia, for approval to acquire at least 80.71 percent of the voting shares of Douglas County Bank, Douglasville, Georgia. 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

Atlanta  Treasure Coast Bankcorp, Port St. Lucie, Florida, for approval to acquire 100 percent of the voting shares of Port St. Lucie Bank, Port St. Lucie, Florida. 2/

Chicago  Biggsville Financial Corporation, Biggsville, Illinois, for approval to acquire 80 percent or more of the voting shares of First State Bank of Biggsville, Biggsville, Illinois. 2/

Chicago  Boulevard Bancorp, Inc., Chicago, Illinois, for approval to acquire at least 75.7 percent of the voting shares of National Boulevard Bank of Chicago, Chicago, Illinois. 2/

Chicago  Central Illinois Banc Shares, Inc., Springfield, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Capitol Bank & Trust Company of Springfield, Springfield, Illinois. 2/

Chicago  CNB FINANCIAL CORP., Auburn, Indiana, for approval to acquire at least 81 percent of the voting shares of The City National Bank of Auburn, Auburn, Indiana. 2/

Chicago  DENVER BAN CORPORATION, Denver, Iowa, for approval to acquire at least 89.97 percent of the voting shares of Denver Savings Bank, Denver, Iowa. 2/

Chicago  FIRST CHILlicoTHE CORP., Chillicothe, Illinois, for approval to acquire at least 80 percent of the voting shares of First National Bank of Chillicothe, Chillicothe, Illinois. 2/

Chicago  First State Bancorporation, Fredericksburg, Iowa, for approval to acquire at least 92 percent of the voting shares of First State Bank, Fredericksburg, Iowa. 2/

Chicago  Mechanicsville Bancshares, Inc., Mechanicsville, Iowa, for approval to acquire at least 86.93 percent of the voting shares of Mechanicsville Trust and Savings Bank, Mechanicsville, Iowa. 2/

Chicago  MT. ZION BANCORP, INC., Mt. Zion, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Mt. Zion State Bank, Mount Zion, 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  Ogle County Bancshares, Inc., Rochelle, Illinois, for approval to acquire at least 80 percent of the voting shares of The First National Bank & Trust Company of Rochelle, Rochelle, Illinois. 2/

Chicago  Wilaine Corporation, Des Moines, Iowa, for approval to acquire 100 percent of the voting shares of Annawan Investment Company, Annawan, Illinois and indirectly 80.2 percent of the voting shares of The State Bank of Annawan, Annawan, Illinois. 2/

St. Louis  Bank of Poplar Bluff Bancshares, Inc., Poplar Bluff, Missouri, for approval to acquire 100 percent of the voting shares of Bank of Poplar Bluff, Poplar Bluff, Missouri the successor by merger to The Old Reliable Bank of Poplar Bluff, Poplar Bluff, Missouri. 2/

St. Louis  Brinkley Bancshares, Inc., Brinkley, Arkansas, for approval to acquire at least 80 percent of the voting shares of Bank of Brinkley, Brinkley, Arkansas. 2/

St. Louis  Community Financial Services, Inc., Bolivar, Tennessee, for approval to acquire at least 84 percent of the voting shares of The Bank of Bolivar, Bolivar, Tennessee. 2/

St. Louis  First Holmes Corporation, Lexington, Mississippi, for approval to acquire at least 80 percent of the voting shares of First National Bank of Holmes County, Lexington, Mississippi. 2/

Minneapolis  Citizens Bancorporation of Milaca, Inc., Ogilvie, Minnesota, for approval to acquire at least 93.7 percent of the voting shares of Ogilvie State Bank, Ogilvie, Minnesota. 2/

Minneapolis  Commercial State Bancorporation, Two Harbors, Minnesota, for approval to acquire 100 percent of the voting shares of Commercial State Bancshares, Inc., Two Harbors, Minnesota and to acquire 51.6 percent of the voting shares of Commercial State Bank of Two Harbors, Two Harbors, Minnesota. 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.
Dickey County Bancorporation, Ellendale, North Dakota, for approval to acquire at least 98.3 percent of the voting shares of The First National Bank and Trust Company of Ellendale, Ellendale, North Dakota. 2/

Maple Lake Bancshares, Inc., Maple Lake, Minnesota, for approval to acquire at least 90.6 percent of the voting shares of Security State Bank of Maple Lake, Maple Lake, Minnesota. 2/

Security State Investments, Inc., Houston, Minnesota, for approval to acquire at least 88 percent of the voting shares of Security State Bank of Houston, Houston, Minnesota. 2/

Alma Bancshares Corporation, Alma, Missouri, for approval to acquire at least 81 percent of the voting shares of Alma Bank, Alma, Missouri. 2/

Andover Financial Corp., Andover, Kansas, for approval to acquire 100 percent of the voting shares of Andover State Bank, Andover, Kansas. 2/

Bon, Inc., Moundridge, Kansas, for approval to acquire at least 96.9 percent of the voting shares of The Citizens State Bank, Moundridge, Kansas. 2/

Broadway Bancshares, Inc., Kansas City, Missouri, for approval to acquire at least 85 percent of the voting shares of Broadway National Bank of Kansas City, Kansas City, Missouri. 2/

Central Bancshares of Kansas City, Inc., Kansas City, Missouri, for approval to acquire 93.72 percent of the voting shares of Central Bank of Kansas City, Kansas City, Missouri. 2/

Chapman Bancshares, Inc., Chapman, Kansas, for approval to acquire at least 91.2 percent of the voting shares of The Chapman State Bank, Chapman, Kansas. 2/

Coffey Bancorporation Inc., Coffey, Missouri, for approval to acquire at least 80 percent of the voting shares of Bank of Coffey, Coffey, 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

Kansas City  Security Bancshares, Inc., Kansas City, Kansas, for approval to acquire 100 percent of the voting shares of Security National Bank of Kansas City, Kansas City, Kansas. 2/

Kansas City  Trustco Bankshares, Inc., Kearney, Missouri, for approval to acquire at least 80 percent of the voting shares of Kearney Trust Company, Kearney, Missouri. 2/

Kansas City  Tulsa Commerce Bancshares, Inc., Tulsa, Oklahoma, for approval to acquire at least 99.47 percent of the voting shares of Bank of Commerce and Trust Company, Tulsa, Oklahoma. 2/

Kansas City  United Capital Bancshares, Inc., Wyandotte, Oklahoma, for approval to acquire 100 percent of the voting shares of The Bank of Wyandotte, Wyandotte, Oklahoma. 2/

Kansas City  Western Bancshares of Springer, Inc., Springer, New Mexico, for approval to acquire at least 80 percent of the voting shares of Western Bank, Springer, New Mexico. 2/

Kansas City  Wray State Bancorporation, Wray, Colorado, for approval to acquire at least 80 percent of the voting shares of Wray State Bank, Wray, Colorado. 2/

Dallas  Allied Marble Falls Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of The Bank of Marble Falls, Marble Falls, Texas. 2/

Dallas  Allied Mesquite Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of First National Bank of Mesquite, Mesquite, Texas. 2/

Dallas  Allied San Antonio Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of The American Bank, San Antonio, Texas. 2/

Dallas  Allied Vidor Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Vidor State Bank, Vidor, Texas. 2/

Dallas  Marlin Financial Corporation, Marlin, Texas, for approval to acquire at least 80 percent of the voting shares of Marlin National Bank, Marlin, Texas. 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.
San Francisco

North Valley Bancorp, Redding, California, for approval to acquire 100 percent of the voting shares of North Valley Bank, Redding, California. 2/

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

Cleveland

Huntington Bancshares Incorporated, Columbus, Ohio, for approval to acquire 100 percent of the voting shares of CUBanc Corp., Reynoldsburg, Ohio and indirectly The Alexandria Bank Company, Alexandria, Ohio. 2/

Cleveland

Society Corporation, Cleveland, Ohio, for approval to acquire 100 percent of the voting shares of The Citizens Bank, Hamilton, Ohio. 2/

Atlanta

First Alabama Bancshares, Inc., Montgomery, Alabama, for approval to acquire at least 21.9 percent of the voting shares of First Farmers and Merchants National Bank of Troy, Troy, Alabama. 2/

Atlanta

Sun Banks of Florida, Inc., Orlando, Florida, for approval to acquire 100 percent of the voting shares of Sun Bank/Indian River, N.A., Vero Beach, Florida, a proposed new bank. 2/

Chicago

The Marine Corporation, Milwaukee, Wisconsin, for approval to acquire 100 percent of the voting shares of the successor by merger to First Financial Group, Inc., Janesville, Wisconsin and thereby indirectly acquiring at least 90 percent of the voting shares of The First National Bank, Janesville, Wisconsin, First Peoples Bank, Janesville, Wisconsin and Tobacco Exchange Bank, Edgerton, Wisconsin. 2/

Minneapolis

Intermountain Bancorporation, Columbia Falls, Montana, for approval to acquire 100 percent of the voting shares of The Village Bank, Great Falls, Montana. 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  Colorado National Bankshares, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of Aurora National Bank, N.A., Aurora, Colorado; Boulder National Bank, Boulder, Colorado; Fort Collins National Bank, Larimer County (P.O. Fort Collins), Colorado; Park National Bank of Pueblo and The First National Bank of Pueblo, Pueblo, Colorado. ²/

Kansas City  Mountain Financial Services, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of Southeast Parker Road National Bank, Arapahoe County, Colorado, a proposed new bank. ²/

Dallas  Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of American Bancorp, Inc., San Antonio, Texas and indirectly acquire The American Bank, San Antonio, Texas. ²/

Dallas  Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of The Marble Falls Financial Corporation, Marble Falls, Texas and indirectly acquire The Bank of Marble Falls, Marble Falls, Texas. ²/

Dallas  Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Mesquite Bancshares, Inc., Mesquite, Texas and indirectly acquire First National Bank of Mesquite, Mesquite, Texas. ²/

Dallas  Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Vidor Bancshares, Inc., Vidor, Texas and indirectly acquire Vidor State Bank, Vidor, Texas. ²/

Dallas  Republic of Texas Corporation, Dallas, Texas, for approval to acquire 100 percent (less directors' qualifying shares) of the voting shares of First National Bank, Sherman, Texas. ²/

Dallas  University Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of First Alief Bank, Alief, Texas. 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

San Francisco

U.S. Bancorp, Portland, Oregon, for approval to acquire 100 percent of the voting shares of Pacific State Bank, Lincoln City, Oregon and Bank of Corvallis, Corvallis, Oregon, both proposed new banks. 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

Correction:

Atlanta

The application for Sun Banks of Florida, Inc., Orlando, Florida, to acquire Century Banks, Inc., and indirectly 12 banks which was listed on H.2 No. 36, 1981 was incorrect. Beach Guaranty Bank which was listed under the banks being acquired should be deleted. 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

Boston

Hospital Trust Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (in activities that may be carried on by a trust company, including activities of a fiduciary, investment advisory, agency or custodial nature) at 350 Royal Palm Way, Palm Beach, Florida, serving Palm Beach County, Florida, through its subsidiary, Hospital Trust of Florida, N.A. (10/14/81)

Boston

Old Stone Corporation, Providence, Rhode Island, for approval to acquire the assets and assume the liabilities of Wachovia Realty Investments, Winston-Salem, North Carolina.

New York

Manufacturers Hanover Corporation, New York, New York, requests permission to expand the service area of an existing office (consumer finance, sales finance, agent/broker for credit insurance) the office will serve customers in Fairfax, Prince William, Loudoun, Fauquier, Culpepper, Northeastern Orange, Statford, Northern Spotsylvania, Northern Caroline, King George and

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

Northern Essex Counties in the State of Virginia and Southern Frederick, Southern Carroll, Southeastern Baltimore, Howard, Calvert, Charles, St. Marys, Southwestern Kent, Northwestern Dorchester and Western Talbot in the State of Maryland at 6715 Backlick Road, Springfield, Virginia, through its subsidiary, Investors Loan Corporation (10/15/81)

New York
Manufacturers Hanover Corporation, New York, New York, requests permission to expand the service area of an existing office (arranging, making or acquiring, for its own account or for the account of others, loans and other extensions of credit such as would be made by a mortgage company, and servicing such loans and other extensions of credit and acting as agent or broker for the sale of credit life and credit accident and health insurance which is related to such extensions of credit; the office will serve customers in Fairfield, Western New Haven, and Southern Litchfield Counties) at One-Eleven East Building, 111 East Avenue, Suite 205, Norwalk, Connecticut, through its subsidiary, The Financial Source, Inc. of Connecticut (10/15/81)

Chicago
Wilaine Corporation, Des Moines, Iowa, for approval to engage indirectly through Annawan Investment Company in the sale of general insurance in a community of less than 5,000 population.

Minneapolis
Commercial State Bancorporation, Two Harbors, Minnesota, for approval to engage through Commercial State Bancshares, Inc. in operating a general insurance agency in a town with less than 5,000 population.

Kansas City
United Capital Bancshares, Inc., Wyandotte, Oklahoma, for approval to engage in the sale of general insurance through Smith Agency, Wyandotte, Oklahoma.

San Francisco
BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring for its own account loans and other extensions of credit such as would be made or acquired by a finance company; servicing loans and other extensions of credit; and offering credit related life insurance in the State of Massachusetts; credit related accident and health insurance and credit related property insurance will not be offered in the State of Massachusetts; such activities will include, but not be limited to, making consumer installment loans; purchasing installment sales finance contracts; making loans and other extensions of
APPLICATIONS RECEIVED—Continued

credit to small businesses; making loans and other extensions of credit secured by real and personal property; and offering credit related life insurance directly related to extensions of credit made or acquired by FinanceAmerica Corporation of Massachusetts at 52 Washington Street, Norwood, Massachusetts and Store #11, Park Plaza, 1334 Park Street, Stoughton, Massachusetts, serving the entire State of Massachusetts, through its indirect subsidiary, FinanceAmerica Corporation of Massachusetts (a Massachusetts Corporation) (10/14/81)

San Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to relocate de novo activities (making or acquiring for its own account loans and other extensions of credit such as would be made or acquired by a finance company; servicing loans and other extensions of credit; and offering credit related life insurance, credit related accident and health insurance, and credit related property insurance; such activities will include, but not be limited to, making consumer installment loans, purchasing installment sales finance contracts, making loans and other extensions of credit to small businesses, making loans secured by real and personal property, and offering credit related life, credit related accident and health and credit related property insurance directly related to extensions of credit made or acquired by FinanceAmerica Corporation) from 110 West Saratoga Street, Baltimore, Maryland to 30 East Padonia Road, Timonium, Maryland, through its indirect subsidiary, FinanceAmerica Corporation (a Maryland Corporation) (10/14/81)

San Francisco

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 businesses 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 170-176 South Escondido Boulevard, Escondido, California, serving the State of California, through its subsidiary, Security Pacific Finance Corp. (10/15/81)
APPLICATIONS RECEIVED—Continued

REPORTS RECEIVED

Ownership Statement Filed Pursuant to Section 13(d) of the Securities Exchange Act

The Bank of Vienna, Vienna, Virginia
(Filed by Meyer H. Abraham)

The Independent Bank and Trust Company
West Trenton, New Jersey
(Filed by Robert David Carr)

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PETITIONS FOR RULEMAKING