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Records
JAN 27 1982

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1981 No. 52)

Actions of the Board; Applications and Reports

Received During the Week Ending December 26, 1981

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Cleveland	American Bancorporation, Marietta, Ohio, extension of time to December 31, 1982, within which to dispose of property acquired under debts previously contracted. <u>1/</u>
Chicago	Bement Bancshares, Inc., Bement, Illinois, extension of time to February 28, 1982, within which to become a bank holding company through acquisition of 80 percent of the voting shares of State Bank of Bement, Bement, Illinois. <u>1/</u>
Cleveland	Colonial Banc Corp., Eaton, Ohio, extension of time to April 21, 1982, within which to acquire Eaton National Bank and Trust Co., Eaton, Ohio. <u>1/</u>
Boston	Commonwealth National Corporation, Boston, Massachusetts, extension of time to December 31, 1982, within which to fulfill its commitments for additional capital. <u>1/</u>
St. Louis	First Granite Bancorporation, Inc., Granite City, Illinois, extension of time to March 17, 1982, within which to become a bank holding company through acquisition of the successor by merger to First Granite City National Bank, Granite City, Illinois. <u>1/</u>
Atlanta	Merchants Capital Corporation, Vicksburg, Mississippi, extension of time to April 24, 1982, within which to become a bank holding company through acquisition of Merchants National Bank, Vicksburg, Mississippi. <u>1/</u>
Chicago	Seaway Bancshares, Inc., Chicago, Illinois, extension of time to February 28, 1982, within which to become a bank holding company through acquisition of 100 percent of Seaway National Bank of Chicago, Chicago, Illinois. <u>1/</u>

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

FOR FILES
S. K.

ACTIONS OF THE BOARD-Continued

- Chicago St. Joseph Bancorporation, Inc., South Bend, Indiana, extension of time to April 8, 1982, within which to become a bank holding company through the merger with St. Joseph Agency, Inc., South Bend, and acquisition of successor by merger to St. Joseph Bank and Trust Company, South Bend, and Central State Bank of Lakeville, Lakeville, Inc., and voting shares of St. Joseph Mortgage Co., Inc., South Bend and St. Joseph Lease Capital Corporation, Alexandria, Virginia. 1/
- Dallas Northshore Bancshares, Inc., Houston, Texas, extension of time to January 26, 1982, within which to acquire Northshore Bank, Houston, Texas. 1/
- New York Bank of New York International Incorporated, Miami, Florida, extension of time to January 22, 1983, within which to open branches in Chicago, Illinois and Houston, Texas. 1/
- Chicago Capital City State Bank, Des Moines, Iowa, an investment in bank premises. 1/
- Atlanta Parker Bank & Trust Company, Cullman, Alabama, an investment in bank premises. 1/
- Boston Connecticut Bank and Trust Company, Hartford, Connecticut, extension of time within which to establish branches: (1) at 1099 Boston Post Road, Guilford, Connecticut; and (2) on Interstate 84, Danbury, Connecticut. 1/
- Philadelphia American Bank and Trust Co. of Pa., Reading, Pennsylvania, proposed merger with National Bank and Trust Company of Kennett Square, Kennett Square, Pennsylvania, under the charter and title of American Bank and Trust Co. of Pa., report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Kansas City Aurora Mountain Bank, N.A., Aurora, Colorado, proposed merger with Colorado National Bank-Aurora, Aurora, Colorado; report to the Comptroller of the Currency on competitive factors. 1/
- San Francisco Bank Anacortes, Anacortes, Washington, proposed acquisition of assets and assumption of liabilities by Olympic Bank, Everett, Washington, under the charter and title of the latter; 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

- Kansas City** Boulder National Bank, Boulder, Colorado, proposed merger with Boulder Interim National Bank, Boulder, Colorado; report to the Comptroller of the Currency on competitive factors. 1/
- Dallas** First National Bank of Bonham, Bonham, Texas, proposed merger with New First National Bank of Bonham, Bonham, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas** First National Bank in Breckenridge, Breckenridge, Texas, proposed merger with First Bank in Breckenridge, N.A., Breckenridge, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas** First National Bank of Claude, Claude, Texas, proposed merger with New First National Bank of Claude, Claude, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta** First National Bank of Columbus, Columbus, Georgia, proposed merger with Fort Benning National Bank, Fort Benning, Georgia; report to the Comptroller of the Currency on competitive factors. 1/
- Kansas City** First National Bank of Pueblo, Pueblo, Colorado, proposed merger with First National Interim Bank of Pueblo, Pueblo, Colorado; report to the Comptroller of the Currency on competitive factors. 1/
- Kansas City** Fort Collins National Bank, Fort Collins, Colorado, proposed merger with Fort Collins Interim National Bank, Fort Collins, Colorado; report to the Comptroller of the Currency on competitive factors. 1/
- Philadelphia** C.B. Bank, Norristown, Pennsylvania, proposed merger with Continental Bank, Norristown, Pennsylvania, under the charter of C.B. Bank and title of Continental Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Boston** Granite State National Bank, Somersworth, New Hampshire, proposed merger with Granite State Bank, National Association, Somersworth, New Hampshire; report to the Comptroller of the Currency on competitive factors. 1/

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

ACTIONS OF THE BOARD-Continued

- Philadelphia Heritage Bank-North, Monroe Township, New Jersey, proposed merger with Heritage Bank, N.A.; report to the Comptroller of the Currency on competitive factors. 1/
- Kansas City Park National Bank of Pueblo, Pueblo, Colorado, proposed merger with Park Interim National Bank of Pueblo, Pueblo, Colorado; report to the Comptroller of the Currency on competitive factors. 1/
- Kansas City Security National Bank of Kansas City, Kansas City, Kansas, proposed merger with Security Bank, N.A., Kansas City, Kansas; report to the Comptroller of the Currency on competitive factors. 1/
- New York Syracuse Savings Bank, Syracuse, New York, proposed merger with Dime Federal Savings and Loan Association, Cortland, New York; 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-ContinuedTo Establish a Domestic Branch Pursuant to Section 9 of the Federal Reserve Act

- Approved
- Atlanta First State Bank of Pensacola, Pensacola, Florida. To establish a branch at 4441 Bayou Boulevard, Pensacola, Florida. 1/
- Chicago Milwaukee County Bank, West Allis, Wisconsin. To establish an offsite electronic facility at 7000 West Greenfield Avenue, West Allis, Wisconsin. 1/
- Dallas Victoria Bank and Trust Company, Victoria, Texas. To establish an offsite electronic facility at Crossroads Center, Victoria, Texas. 1/
- Dallas Victoria Bank and Trust Company, Victoria, Texas. To establish an offsite electronic facility at Town Plaza Shopping Mall, Victoria, Texas. 1/

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

- Approved
- Cleveland Ohio Citizens Bank, Toledo, Ohio, to merge with The Farmers and Merchants Deposit Co., Swanton, Ohio. 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

- Approved
- New York Marine Midland Banks, N.A., New York, New York: approval to extend the corporate existence of its Edge Act Corporation, Marine Midland International Corporation, for a period of twenty years from June 20, 1983 and to amend Article Eleventh of MMIC's Articles of Association to reflect such extension. 1/

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

ACTIONS OF THE BOARD-Continued

Cleveland Mellon International Company, Miami, Florida: grants permission to approve the amendment of Article First of the Articles of Association to change its name to Mellon Bank International - Miami. 1/

New York Sixty Day Notification Period Allowed to Expire
Citibank, N.A., New York, New York: no objection to notify the Board of its intention to make subordinated loans to Citicorp International Bank Limited, London, England either directly or indirectly through Citicorp Overseas Finance Corporation, N.V., Oranjstad, Aruba, Netherlands Antilles.

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

Boston Approved
Bay Bank Boston, N.A., Boston, Massachusetts: grants permission to establish a branch in Georgetown, Grand Cayman, Cayman Islands.

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

Atlanta Approved
Northwest Georgia Financial Corporation, Dallas, Georgia, for approval to acquire 100 percent of the voting shares of The Citizens Bank, Dallas, Georgia. 1/

Atlanta State Capital Corporation, Brookhaven, Mississippi, for approval to acquire at least 80 percent of the voting shares of State Bank and Trust Company, Brookhaven, Mississippi. 1/

St. Louis First American National Bancshares, Inc., North Little Rock, Arkansas, for approval to acquire at least 86.54 percent of the voting shares of First American National Bank, North Little Rock, Arkansas. 1/

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

ACTIONS OF THE BOARD-Continued

- Minneapolis First National of Elbow Lake Bancshares, Inc., Elbow Lake, Minnesota, for approval to acquire at least 88.4 percent of the voting shares of The First National Bank of Elbow Lake, Elbow Lake, Minnesota. 1/
- Minneapolis Otisco Bancshares, Inc., Otisco, Minnesota, for approval to acquire at least 80.28 percent of the voting shares of Otisco State Bank, Otisco, Minnesota. 1/
- Minneapolis Security Financial Services, Inc., Madison, South Dakota, for approval to acquire 82.82 percent of the voting shares of Security State Bank, Madison, South Dakota. 1/
- Minneapolis St. Charles Bancshares, Inc., St. Charles, Minnesota, for approval to acquire 100 percent of the voting shares of Willard Bancshares, Inc., North St. Paul, Minnesota, and indirectly 99.76 percent of the voting shares of The First National Bank in St. Charles, St. Charles, Minnesota and 85.58 percent of the voting shares of Heritage State Bank, North St. Paul, North St. Paul, Minnesota. 1/
- Kansas City Solomon Bancshares, Inc., Solomon, Kansas, for approval to acquire at least 80 percent of the voting shares of The Solomon State Bank, Solomon, Kansas. 1/
- Dallas American Southwest Bancshares, Inc., El Paso, Texas, for approval to acquire at least 80 percent of the voting shares of American Bank of Commerce, El Paso, Texas. 1/
- Dallas Bastrop Bancshares, Inc., Bastrop, Texas, for approval to acquire at least 80 percent of the voting shares of Citizens State Bank of Bastrop, Bastrop, Texas. 1/
- Dallas Central Corporation, Monroe, Louisiana, for approval to acquire 100 percent of the voting shares of Central Bank, Monroe, Louisiana. 1/
- Dallas Rotan Bancshares, Inc., Rotan, Texas, for approval to acquire 100 percent (less directors' qualifying shares) of the voting shares of The First National Bank of Rotan, Rotan, Texas. 1/
- San Francisco Charter National Bancorp, Encino, California, for approval to acquire 100 percent of the voting shares of Charter National Bank, Encino, California, a proposed new bank. 1/

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

ACTIONS OF THE BOARD-ContinuedTo Expand a Bank Holding Company Pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956Returned

San Francisco Ammex Holding Co., Los Angeles, California, notification of intent to engage in de novo activities (making or acquiring loans and other extensions of credit, primarily mortgage loans secured by real estate) at 615 South Flower Street, Los Angeles California, serving the State of California (12/21/81) 3/

Approved

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 and thereby engage in real estate finance activities. 1/

New York The Hongkong and Shanghai Banking Corporation, Hong Kong, B.C.C., for approval to acquire the factoring activities of James Talcott Factors, Inc. and to acquire the commercial finance activities of James Talcott Business Credit, Inc.

New York Manufacturers Hanover Corporation, New York, New York, for approval to acquire through its subsidiary, Manufacturers Hanover Consumer Services, Inc., 67 consumer finance offices and consumer finance receivables currently held by American Investment Company located in California, Oregon and Washington.

Minneapolis Otisco Bancshares, Inc., Otisco, Minnesota, for approval to engage in general insurance activities in Otisco, Minnesota. 1/

Kansas City Solomon Bancshares, Inc., Solomon, Kansas, for approval to continue to engage in general insurance activities in a community of less than 5,000 population. 1/

Permitted

New York The Bank of New York Company, Inc., New York, New York, requests permission to establish a de novo subsidiary, The Bank of New York Trust Company, to engage in the following activities (providing master trust and incidental fiduciary services related thereto; these ser-

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.

ACTIONS OF THE BOARD-Continued

vices would be provided for master trust accounts presently serviced by The Bank of New York, a wholly-owned subsidiary of Applicant, and would include reporting, including consolidated reporting where required; investment and reconciliation of cash balances; uniform accounting and reporting procedures; monitoring investment performance; establishing procedures for processing securities loans and option trading; ERISA reporting; holding securities; collecting income; arranging for execution of trades; and distributions to its customers; the subsidiary also would engage in deposit taking and lending activities incidental to its trust operations as permitted by Regulation Y) at 123 Main Street, White Plains, New York and 48 Wall Street, New York, New York (12/20/81) 3/

- New York Citicorp, New York, New York, requests permission to establish a de novo office engaging in the following activities (making or acquiring, for its own account or for the account of others, commercial loans and other extensions of credit) at 801-B West 8th Street, Suite 109, Cincinnati, Ohio, serving the States of Kentucky, Southern Ohio, Western West Virginia and Southern Indiana, through its subsidiary, Citicorp Industrial Credit, Inc. (12/19/81) 3/
- Richmond Equitable Bancorporation, Baltimore, Maryland, to engage de novo in the issuance of travelers checks for sale through agent banks (12/21/81) 3/
- Richmond Maryland National Corporation, Baltimore, Maryland, notification of intent to engage in de novo activities (engaging 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 entities; acting as adviser in mortgage loan and second mortgage loan transactions; 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 credit card company; engaging generally in the business of leasing personal property including, but not limited to, the leasing of various types of equipment and data processing equipment; originating, buying, selling or otherwise dealing in consumer finance paper, sales finance

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

ACTIONS OF THE BOARD-Continued

paper, credit card receivables and personal property leases as principal or agent; servicing consumer finance, sales finance and credit card receivables and personal property leases for affiliated or nonaffiliated entities; and engaging in the sales 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; loan redemption and loan cancellation insurance will be limited to decreasing term policies and will not include level term policies) at 1469 Beers School Road, Coraopolis, Pennsylvania, through its subsidiary, Homeowners Loan Corporation (12/24/81) 3/

- Richmond Maryland National Corporation, Baltimore, Maryland, notification of intent to engage in de novo activities (underwriting as reinsurer, credit life and credit accident and health insurance sold in connection with extensions of credit by its subsidiary, American Industrial Bank, Inc., in Colorado Springs, Colorado) through its subsidiary, Mid-Atlantic Life Insurance Company (12/26/81) 3/
- Richmond Suburban Bancorporation, Hyattsville, Maryland, notification of intent to relocate de novo activities (engaging generally in the business of a commercial finance company; engaging in the business of making and acquiring loans and other extensions of credit for itself or for others; engaging in the business of leasing real and personal property and acting as agent, broker and adviser in the leasing of real and personal property; engaging in the business of servicing loans, leases, and other extensions of credit for itself and others; and engaging in the business of arranging financing, financial structuring, and analysis of equipment financing problems) from 6495 New Hampshire Avenue, Hyattsville, Maryland to 6610 Rockledge Drive, Bethesda, Maryland, through its subsidiary, Suburban Funding Corporation (12/24/81) 3/
- Atlanta First Atlanta Corporation, Atlanta, Georgia, notification of intent to relocate de novo activities (making or acquiring for its own account, loans, discounts, acceptances and other extensions of credit and such other business as is customarily engaged in by consumer credit or finance companies; and acting as insurance agent and broker in selling insurance to borrowers from such finance subsid-

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

ACTIONS OF THE BOARD-Continued

ary to include credit life insurance, credit accident and health insurance, property damage and liability insurance with respect to extensions of credit made by said finance subsidiary) from 553 Bedell Street, Woodbine, Georgia to 230 South Lee Street, Building A, Kingsland, Georgia, serving the Camden County, Georgia, through its subsidiary, Gulf Finance Corp. (12/20/81) 3/

- Chicago Northern Trust Corporation, Chicago, Illinois, notification of intent to engage in de novo activities (to engage in general trust business) at 6373 East Tanque Verde Road, Tucson, Arizona, the geographic scope is primarily in the State of Arizona, secondarily in the other 49 states in the United States, through its subsidiary, The Northern Trust Company of Arizona (12/24/81) 3/
- Minneapolis Intermountain Bancorporation, Columbia Falls, Montana, notification of intent to engage in de novo activities (making or acquiring loans and other extensions of credit such as would be made by a consumer finance company, including loans secured by household appliances, furniture, automobiles, mobile homes, home improvements and various types of sporting vehicles and equipment) at 414 First Avenue West, Columbia Falls, Montana, serving the city of Columbia Falls and County of Flathead, Montana (12/20/81) 3/
- San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (acting as escrow agent for the purchase and sale of real property and the execution of all documents and dispersal of funds relating to loan transactions and all other activities engaged in by an escrow company) at 18552 MacArthur Boulevard, #441, Irvine, California, through its subsidiary, SP Escrow Service, Inc. (12/24/81) 3/
- San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (the underwriting and/or reinsurance of credit life and credit accident and health insurance in Connecticut, Massachusetts, Tennessee and Washington, which insurance is to be written in connection with extensions of credit by Applicant and its subsidiaries) at The Traveler's Building, 1108 East Main Street, Richmond, Virginia, the geographic scope will be Connecticut, Massachusetts, Tennessee and Washington, through a subsidiary, General Fidelity Life Insurance Company (a Virginia Corporation) (12/22/81) 3/

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

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

- Atlanta United American Bank, Nashville, Tennessee. To establish a branch at 2105 Abbott Martin Road, Nashville, Tennessee. 2/
- Atlanta Parker Bank and Trust Company, Cullman, Alabama. To establish a branch at 811 2nd Avenue, N.W., Cullman, Alabama. 2/
- Boston The Connecticut Bank and Trust Company, Hartford, Connecticut. To establish a branch at the eastern corner of Cold Spring Road and Cromwell Avenue, Rocky Hill, Connecticut. 2/
- New York Manufacturers Hanover Trust Company, New York, New York. To establish a branch at 140 East 45th Street, New York, New York. 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 Act and Sections 4(c)(9) and 4(c)(13) of the Bank Holding Company Act of 1956, as amended

- New York Banca Nazionale Del Lavoro, Rome, Italy: requests agreement and consent of the Board to an agreement to limit the deposit-taking activities of a branch located in Chicago, Illinois outside of its home state of New York.
- New York Marine Midland Bank, N.A., New York, New York: requests consent for Marine Midland International Corporation to extend its corporate existence for a period of twenty years from June 20, 1983, the present expiration rate and amend Article Eleventh of its Articles of Association.
- New York Morgan Guaranty International Finance Corporation, New York, New York: prior notification of its intent to acquire and hold, either directly or indirectly through its wholly owned subsidiary, J.P. Morgan Overseas Capital Corporation, additional pro rata shares of Banco Morgan Finansa, Santiago, Chile.

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

- Cleveland Mellon International Company, Miami, Florida: requests permission to change its name to Mellon Bank International - Miami.
- San Francisco BankAmerica International Financial Corporation, San Francisco, California, a wholly owned Edge Act subsidiary of Bank of America NT&SA, San Francisco, California: application for approval to amend its Articles of Association to delete the requirement that all directors of the corporation be United States citizens and to amend its Articles of Association to extend its period of corporate existence for an additional twenty years.
- San Francisco Wells Fargo & Company, San Francisco, California: prior notification of its to increase the capitalization of Wells Fargo Financing Corporation, a wholly owned subsidiary and to have Financing increase the capitalization of its wholly-owned subsidiary, Wells Fargo International Financing Corporation N.V., a Netherlands Antilles Corporation.

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

- Pichmond UMB Bancshares, Washington, D.C., for approval to acquire 100 percent of the voting shares of UMB National Bank the successor by merger to United National Bank of Washington, Washington, D.C. 2/
- Atlanta First Continental Bancshares, Inc., Harvey, Louisiana, for approval to acquire 100 percent of the voting shares of First National Bank of Jefferson Parish, Gretna, Louisiana. 2/
- Chicago First Alsip Bancorp, Inc., Alsip, Illinois, for approval to acquire at least 80 percent of the voting shares of First State Bank of Alsip, Alsip, Illinois. 2/
- Chicago Prairie Bancorp, Inc., Bloomington, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Prairie State Bank, Bloomington, Illinois. 2/
- St. Louis Keyesport Bancshares, Inc., Keyesport, Illinois, for approval to acquire at least 80 percent of the voting shares of State Bank of Keyesport, Keyesport, 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

- Kansas City Corporate Bankshares, Inc., Overland Park, Kansas, for approval to acquire 100 percent of the voting shares of Corporate Woods State Bank, Overland Park, Kansas. 2/
- Kansas City Lyon County State Bancshares, Inc., Emporia, Kansas, for approval to acquire at least 87.35 percent of the voting shares of Lyon County State Bank, Emporia, Kansas. 2/
- Kansas City North Plaza Bancshares, Inc., Topeka, Kansas, for approval to acquire at least 80.61 percent of the voting shares of North Plaza State Bank, Topeka, Kansas. 2/
- Kansas City Sheridan Bancorp, Inc., Lawton, Oklahoma, for approval to acquire 100 percent of the voting shares of The Sheridan Bank and Trust Company, Lawton, Oklahoma. 2/
- Dallas HNB Corporation, Homer, Louisiana, for approval to acquire at least 80 percent of the voting shares of The Homer National Bank, Homer, Louisiana. 2/
- Dallas Westlake Bancshares, Inc., Austin, Texas, for approval to acquire at least 80 percent of the voting shares of Westlake National Bank, Austin, Texas. 2/
- San Francisco Washington Independent Bancshares, Inc., Tacoma, Washington, for approval to acquire 100 percent of the voting shares of Central Valley Bank, National Association, Toppenish, Washington, a proposed new bank, the successor by merger to Central Valley Bank, Toppenish, Washington. 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

- Richmond Maryland National Corporation, Baltimore, Maryland, for approval to acquire 100 percent of the voting shares of Central Atlantic Bank, National Association, Newark, Delaware, a proposed new bank. 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 GRP, Inc., Atlanta, Georgia, for approval to acquire 100 percent of the voting shares of The First National Bank of Georgia, Atlanta, Georgia; First Commercial Bank, Buford, Georgia; and Clayton County Bank, Riverdale, Georgia. 2/
- Chicago NBD Bancorp, Inc., Detroit, Michigan, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of Northland State Bank, Kalkaska, Michigan, a proposed new bank. 2/
- Chicago Northern Trust Corporation, Chicago, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of Security Trust Company of Sarasota, N.A., Sarasota, Florida. 2/
- Chicago West Michigan Financial Corporation, Cadillac, Michigan, for approval to acquire 100 percent of the voting shares of Northland State Bank, Kalkaska, Michigan, a proposed new bank. 2/
- Dallas Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Lakewood Bank and Trust Company, Dallas, Texas. 2/

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

- Boston The Conifer Group, Inc., Worcester, Massachusetts, for approval to merge with Commonwealth National Corporation, Boston, Massachusetts. 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 The Hongkong and Shanghai Banking Corporation, Hong Kong, B.C.C.; Kellest, N.V., Curacao, Netherlands Antilles; HSBC Holdings, B.V., Amsterdam, The Netherlands; and Marine Midland Banks, Inc., Buffalo, New York, request permission to establish a de novo office engaging in

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

the following activities ((1) originating, making, acquiring, and servicing, for its own account or for the account of others, loans and other extensions of credit, either unsecured or principally secured by mortgages on residential or commercial properties or lease-hold interests therein; and (2) acting as investment or financial adviser to the extent of (a) serving as the advisory company for a mortgage or real estate investment trust, (b) furnishing general economic information and advice on real estate matters and (c) providing portfolio investment advice on real estate matters) at Wells Fargo Building, 444 South Flower Street, 15th Floor, Los Angeles, California, serving the entire State of California, through their subsidiary, Marine Midland Realty Credit Corporation (12/23/81)

- New York Manufacturers Hanover Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (acting as insurance agent or broker for the sale of credit life and credit accident and health insurance related to loans and other extensions of credit such as would be made by a mortgage company, that are made, acquired or serviced by Manufacturers Hanover Mortgage Corporation, for its own account or for the account of others) at 3101 West Peoria Avenue, Phoenix, Arizona, through its subsidiary, MHMC Insurance Agency, Inc. (12/22/81)
- New York Manufacturers Hanover Corporation, New York, New York, requests permission to relocate an existing office engaging in the following activities (mortgage loan origination and servicing; acting as advisor to a mortgage or real estate investment trust, data processing services) from 644 Linn Street, Holiday Park Tower, Cincinnati, Ohio to 415 Glensprings Drive, Springdale, Ohio, through its subsidiary, Manufacturers Hanover Mortgage Corporation (12/22/81)
- New York Manufacturers Hanover Corporation, New York, New York, requests permission to relocate an existing office and to expand the service areas of the relocated office engaging in the following activities (consumer finance, sales finance, home equity lending, and credit related insurance) from 281 Meeting Street, Charleston, South Carolina to 5060 Dorchester Road, North Charleston, South Carolina, through its subsidiary, Finance One of South Carolina, Inc.; the office will serve customers in Charleston, Eastern Colleton, Southern Dorchester, and Southern Berkeley Counties, through Finance One of South Carolina, Inc. (12/21/81)

APPLICATIONS RECEIVED-Continued

- Chicago** NBD Bancorp, Inc., Detroit, Michigan, notification of intent to engage in de novo activities (performing or carrying on any one or more functions or activities that may be performed or carried on by a trust company including activities of a fiduciary, agency or custodian nature) at 1920 Palm Beach Lakes Boulevard, West Palm Beach, Florida, the geographic area to be served is the State of Florida, through a subsidiary, NBD Trust Company of Florida, N.A. (12/14/81)
- Kansas City** Bankshares of Nebraska, Inc., Grand Island, Nebraska, notification of intent to engage in de novo activities (to engage in leasing of personal property; Applicant seeks authority to engage in closed end leasing and, to a limited degree, leveraged leasing; agricultural and commercial personal property would be leased to credit customers of Applicant's subsidiary banks as follows: First National Bank of Grand Island, Grand Island, Nebraska; First Savings Company of Grand Island, Grand Island, Nebraska; First Savings Company of Hastings, Hastings, Nebraska; and First Savings Company of Kearney, Kearney, Nebraska) the primary geographic area to be served includes the following counties in Nebraska; Hall, Adams, Howard, Merrick, Hamilton, Clay, Nuckolls, Webster, Franklin, Kearney, Buffalo and Sherman; the secondary geographic area to be served includes all remaining counties in Nebraska and all contiguous States (12/22/81)
- San Francisco** Rainier Bancorporation, Seattle, Washington, notification of intent to engage in de novo activities (making or acquiring for its own account or for the account of others, loans or other extensions of credit) in Santa Ana, Orange County, California, serving California, through its subsidiary, Rainier Mortgage Company (12/22/81)
- San Francisco** Security Pacific Corporation, Los Angeles, California, notification of intent to relocate 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 of a consumer finance company; and acting as broker or agent for the

APPLICATIONS RECEIVED-Continued

sale of credit life and credit accident and health insurance) from 1765 Springfield Avenue, Maplewood, New Jersey to 81 Northfield Avenue, West Orange, New Jersey, through its subsidiary, Security Pacific Finance Corp. (12/24/81)

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REPORTS RECEIVED

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

United Citizens Bank, Winston-Salem, North Carolina.
(Exhibit to November 1981 Report)

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

The Independent Bank and Trust Company, West Trenton, New Jersey.
(Filed by Sidney W. Bookbinder)
(Filed by Robert David Carr - Amendment #5)

The Lawrence County Bank, Lawrenceburg, Tennessee.
(Filed by Kari C. Gonzalez)

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PETITIONS FOR RULEMAKING

None.