

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1982 No. 1)

Actions of the Board; Applications and Reports

Received During the Week Ending January 2, 1982

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Dallas	First Bancshares of Seguin, Seguin, Texas, extension of time to February 22, 1982, within which to consummate the acquisition of the First National Bank of Seguin, Seguin, Texas. <u>1/</u>
Kansas City	FirstBank Holding Company of Colorado, Lakewood, Colorado, extension of time to April 20, 1982, within which to open Vail FirstBank Industrial Bank, Vail, Colorado. <u>1/</u>
Dallas	Mercantile Texas Corporation, Dallas, Texas, extension of time to January 22, 1982, within which to consummate the acquisition of Garland Bank & Trust Co., Garland, Texas. <u>1/</u>
Dallas	Montgomery County Bancshares, Inc., Spring, Texas, extension of time to March 23, 1982, within which to consummate the acquisition of Montgomery County Bank, National Association, Spring, Texas. <u>1/</u>
Dallas	Overton Bancshares, Inc., Fort Worth, Texas, extension of time to February 23, 1982, within which to consummate the acquisition of Overton Park National Bank, Fort Worth, Texas. <u>1/</u>
Atlanta	Port City Holding Company, Inc., Bainbridge, Georgia, extension of time to March 8, 1982, within which to become a bank holding company through acquisition of the First Port City Bank, Bainbridge, Georgia. <u>1/</u>
Dallas	Southwest Independent Bancorp, Inc., Grand Prairie, Texas, extension of time to March 30, 1982, within which to consummate the acquisition of Grand Prairie State Bank, Grand Prairie, Texas. <u>1/</u>
Kansas City	Park County Bank, Bailey, Colorado, an investment in bank premises. <u>1/</u>
St. Louis	Paris Savings Bank, Paris, Missouri, an additional investment in bank premises. <u>1/</u>

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

ACTIONS OF THE BOARD-Continued

- Dallas Allied First National Bank, Angelton, Texas, proposed merger with The First National Bank of Angleton, Angelton, Texas; report to the Comptroller of the Currency on competitive factors. 1/
- San Francisco Bank of Indio, Indio, California, proposed merger with Eldorado Bank, Tustin, California, under the charter and title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Bank of Northern Arizona, Flagstaff, Arizona, proposed merger with United Bank of Arizona, Phoenix, Arizona, under the charter and title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Cooper State Bank, Apache Junction, Arizona, proposed merger with United Bank of Arizona, under the charter and title of the latter; report to the Federal Deposit Insurance Corporation 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 Comptroller of the Currency on competitive factors. 1/
- Dallas First National Bank in Breckenridge, Breckenridge, Texas, proposed merger with First Bank in Breckenridge, Texas; report to the Comptroller of the Currency 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 Comptroller of the Currency on competitive factors. 1/
- Dallas First National Bank of Giddings, Giddings, Texas, proposed merger with Allied First National Bank, Giddings, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- New York Peoples Second National Bank, Belleville, New Jersey, proposed merger with Peoples Bank, N.A., Belleville, New Jersey; 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

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

Cleveland Approved
Bank One of Mansfield, Mansfield, Ohio. To establish a branch at the southwest corner of East Main and Mill Streets, Lexington, Richland County, Ohio. 1/

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

Richmond Approved
Big Apple Bank, Richmond, Virginia. 1/
Cleveland The FTB Fourth Bank, Mason, Ohio. 1/
Richmond Arlington Bank, Arlington, Virginia. 1/

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

Cleveland Approved
The FTB Fourth Bank, Mason, Ohio, to merge with The First-Mason Bank, Mason, Ohio. 1/
Richmond The Big Apple Bank, Richmond, Virginia, to merge with the Suburban Bank, Richmond, Virginia. 1/
Boston The Connecticut Bank and Trust Company, Hartford, Connecticut, to merge with Southington Bank and Trust Company, Southington, Connecticut. 1/

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

St. Louis Not Disapproved
Du Bank Holding, Inc., Illinois. 1/

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

ACTION OF THE BOARD-Continued

- Kansas City Mid Continent Corporation, Leadville, Colorado. 1/
Kansas City Fairlawn Bancshares, Inc., Topeka, Kansas. 1/
Kansas City Drummond Bancshares, Inc., Oklahoma. 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

- New York Approved
Chase Bank International, Newark, Delaware: for consent to amend the first sentence of Article of Association. 1/

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

- Cleveland Approved
Tri-State Financial Bancorp, Bryan, Ohio, for approval to acquire 100 percent of the voting shares of First National Bank Northwest Ohio, Bryan, Ohio. 1/
Richmond Pee Dee Bankshares, Inc., Timmonsville, South Carolina, for approval to acquire at least 88 percent of the voting shares of Pee Dee State Bank, Timmonsville, South Carolina. 1/
Atlanta Community Bancshares, Inc., Independence, Louisiana, for approval to acquire 100 percent of the voting shares of Community State Bank, Independence, Louisiana. 1/
Atlanta DeKalb Bancshares, Inc., Crossville, Alabama, for approval to acquire at least 80 percent of the voting shares of The DeKalb Bank, Crossville, Alabama. 1/
Atlanta F&M Holding Company, Inc., Foley, Alabama, for approval to acquire at least 80 percent of the voting shares of Farmers & Merchants Bank, Foley, Alabama. 1/

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

ACTIONS OF THE BOARD-Continued

- Atlanta Merchants Bancorporation, Hanceville, Alabama, for approval to acquire at least 80 percent of the voting shares of Merchants Bank, Hanceville, Alabama. 1/
- Atlanta Suncoast Bancorp, Inc., Vero Beach, Florida, for approval to acquire 100 percent of the voting shares of Commercial Bank of Vero Beach, Vero Beach, Florida. 1/
- Atlanta Tri-States Bankshares, Inc., Trenton, Georgia, for approval to acquire at least 80 percent of the voting shares of Bank of Dade, Trenton, Georgia. 1/
- Atlanta Tucker Bros., Inc., Jacksonville, Florida, for approval to acquire at least 92.4 percent of the voting shares of First State Bank of Winter Garden, Winter Garden, Florida. 1/
- Chicago Camp Grove Bancorp, Inc., Camp Grove, Illinois, for approval to acquire at least 80 percent of the voting shares of Camp Grove of State Bank, Camp Grove, Illinois. 1/
- Chicago First Morton Bancorp, Inc., Morton, Illinois, for approval to acquire at least 80 percent of the voting shares of First National Bank of Morton, Morton, Illinois. 1/
- Chicago First Union Bancorporation, Inc., Streator, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to The Union National Bank of Streator, Streator, Illinois. 1/
- Chicago Manhattan Bancshares, Inc., Manhattan, Illinois, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Manhattan, Manhattan, Illinois. 1/
- Chicago West Shore Bank Corporation, Scottville, Michigan, for approval to acquire 100 percent of the voting shares of the successor by consolidation to State Savings Bank of Scottville, Scottville, Michigan. 1/
- St. Louis Financial Dominion of Kentucky Corporation, Radcliff, Kentucky, for approval to acquire at least 80 percent of the voting shares of The Bank of North Hardin, Radcliff, Kentucky. 1/
- St. Louis Stone City Bancshares, Inc., Bedford, Indiana, for approval to acquire at least 80.7 percent of the voting shares of Stone City Bank of Bedford, Indiana, Bedford, Indiana. 1/
- Minneapolis Big Lake Bancshares, Inc., Big Lake, Minnesota, for approval to acquire at least 89.2 percent of the voting shares of Citizens State Bank of Big Lake, Big Lake, Minnesota. 1/

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

ACTIONS OF THE BOARD-Continued

- Kansas City Cherry Creek Bankshares, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of Cherry Creek National Bank, Denver, Colorado. 1/
- Kansas City Citadel Bancorporation, Colorado Springs, Colorado, for approval to acquire at least 80 percent of the voting shares of The Citadel Bank, Colorado Springs, Colorado. 1/
- Kansas City Energy Banks, Casper, Wyoming, for approval to acquire 100 percent of the voting shares of Bank of Casper, Casper, Wyoming. 1/
- Dallas CBC, Inc., Clovis, New Mexico, for approval to acquire 100 percent of the voting shares of The Citizens Bank of Clovis, Clovis, New Mexico. 1/
- Dallas De Leon Bancshares, Inc., De Leon, Texas, for approval to acquire at least 80 percent of the voting shares of Farmers & Merchants Bank, De Leon, Texas. 1/
- Dallas Valley Bancorp, Inc., El Paso, Texas, for approval to acquire 100 percent of the voting shares of The Valley Bank of El Paso, El Paso, Texas. 1/

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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 First Jersey National Corporation, Jersey City, New Jersey, for approval to acquire 100 percent of the voting shares of The Washington Bank, Washington Township (P.O. Turnersville), New Jersey. 1/
- Cleveland Fifth Third Bancorp, Cincinnati, Ohio, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to The First-Mason Bank, Mason, Ohio. 1/
- Richmond F & M National Corporation, Winchester, Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to The Suburban Bank, Richmond, Virginia. 1/
- Richmond Mercantile Bankshares Corporation, Baltimore, Maryland, for approval to acquire 100 percent of the voting shares of The Peoples Bank of Maryland, Denton, Maryland. 1/

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

ACTION OF THE BOARD-Continued

- Atlanta Bank South Corporation, Atlanta, Georgia, for approval to acquire 100 percent of the voting shares of Cobb Bank and Trust Company, Smyrna, Georgia. 1/
- Atlanta Flagship Banks, Inc., Miami, Florida, for approval to acquire 100 percent of the voting shares of Century Bank of Gainesville, Gainesville, Florida. 1/
- Kansas City Central Bancorporation, Inc., Central Colorado Company, and C.C.B, Inc., all of Denver, Colorado, for approval to acquire 100 percent of the voting shares of First National Bank in Battlement Mesa, Battlement Mesa, Colorado. 1/
- Kansas City Commerce BancShares of Wyoming, Inc., Sheridan, Wyoming, for approval to acquire at least 75 percent of the voting shares of The First National Bank of Greybull, Greybull, Wyoming. 1/
- Dallas Schreiner Bancshares, Inc., Kerrville, Texas, for approval to acquire 100 percent of the voting shares of Ingram State Bank, Ingram, Texas, and First National Bank, Boerne, Texas. 1/

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

- Dallas Mercantile Texas Corporation, Dallas, Texas, notification of intent to engage in de novo activities (serving as an advisory company for trust, pension and profit sharing funds, real estate investment trust and other persons, firms or entities; serving as an investment advisor as defined in Section 2(a)(20) of the Investment Company Act of 1940 to an investment company registered under that Act; providing portfolio investment advice to any person except with respect to real property to be used in the trade or business of the person being advised) at 1704 Main Street, Dallas, Texas, the geographic area that will be served by the activities is the entire United States, through its subsidiary, Mercantile Energy Corporation (12/31/81) 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.

ACTIONS OF THE BOARD-ContinuedApproved

Atlanta Tucker Bros., Inc., Jacksonville, Florida, for approval to continue to engage in originating and servicing loans Secured by real estate and construction lending. 1/

Delayed

San Francisco First Interstate Bancorp, Los Angeles, California, notification of intent to engage in de novo activities (making or acquiring loans and other extensions of credit such as commercial loans secured by a borrower's inventory, accounts receivable, or other assets and servicing loans) in Portland, Oregon and Denver, Colorado, serving California, Oregon, Washington, Idaho, Utah, Montana, New Mexico, Arizona, Colorado, Wyoming, Nevada, Illinois, and Texas, through its subsidiary, First Interstate Commerical Corporation (12/31/81) 3/

Reactivated

New York Citicorp, New York, New York, requests permission to expand the activities of an existing office including the following activity (the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Acceptance Company, Inc. to the extent permissible under applicable State insurance laws and regulations; the service area for this activity will be comprised of the entire State of Texas) at 2426 Cee Gee Street, Suite 202, San Antonio, Texas, through its subsidiary, Citicorp Acceptance Company, Inc. (12/29/81) 3/

Permitted

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 or for the account of others, loans and other extensions of credit secured by real estate including, but not limited to, first and second mortgage loans secured by mortgages on one-to-four family residential properties; servicing loans and other extensions of credit for any person; selling mortgage loans in the secondary market; and offering mortgage term life insurance, accident and health insurance and disability insurance directly related to such

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.

ACTION OF THE BOARD-Continued

lending and servicing activities) located in the area of Green Tree Executive Campus, Marlton, New Jersey, serving central and southern New Jersey and the Philadelphia, Pennsylvania area, through its subsidiary, Chase Home Mortgage Corporation (12/29/81) 3/

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 or for the account of others, loans and other extensions of credit secured by real estate including, but not limited to, first and second mortgage loans secured by mortgages on one-to-four family residential properties; servicing loans and other extensions of credit for any person; selling mortgage loans in the secondary market; and offering mortgage term life insurance, accident and health insurance and disability insurance directly related to such lending and servicing activities) located in the area of the intersection of Route 6 and Interstate 495 in Annandale, Virginia, serving Northern Virginia and Washington, D.C., through its subsidiary, Chase Home Mortgage Corporation (12/29/81) 3/

New York

Citicorp, New York, New York, requests permission to establish a de novo office engaging in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured for consumer and other purposes; the extension of loans to dealers for the financing of inventory (floor planning) and working capital purposes; the purchasing and servicing for its own account of sales finance contracts; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Person-to-Person Mortgage Corporation to the extent permissible under applicable State insurance laws and regulations; the making of loans to individuals and businesses to finance the purchase of mobile homes, modular units or related manufactured housing, together with the real property to which such housing is or will be permanently affixed, such property being used as security for the loans; and the servicing, for any person, of loans and other extensions of credit; the previously approved service area of the office, comprised of the entire State of Nevada for all the aforementioned activities except the sale of credit related property and casualty insurance would be expanded to include the entire State of Nevada for that

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

ACTIONS OF THE BOARD-Continued

activity as well; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Mortgage Corporation) at Alexander Dawson Buliding, 4045 South Spencer, Suite A62, Las Vegas, Nevada, through its subsidiary, Citicorp Person-to-Person Mortgage Corporation (12/29/81) 3/

- New York Citicorp, New York, New York, requests permission to expand the activities of an existing office including the following activity (the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Acceptance Company, Inc. to the extent permissible under applicable State insurance laws and regulations; the service area for this activity will be comprised of the entire State of Texas) at 2426 Cee Gee Street, Suite 202, San Antonio, Texas, through its subsidiary, Citicorp Acceptance Company, Inc. (12/30/81) 3/
- 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 or acquired by a mortgage company; servicing any such loans and other extensions of credit for any person; acting as agent or broker, through its subsidiary, CMC Insurance Agency, Inc. for the sale of credit life insurance and credit accident and health insurance relating to such loans and other extensions of credit; the Newport News office services customers in the cities of Newport News, Hampton, Poquoson, Williamsburg and the counties of Gloucester, James City, and York; the expanded service area would include Currituck and Dare counties in North Carolina) at 4 San Jose Drive, Newport News, Virginia, through its subsidiary, Manufacturers Hanover Mortgage Corporation (12/31/81) 3/
- Cleveland Toledo Trustcorp, Inc., Toledo, Ohio, notification of intent to engage in de novo activities (providing investment, economic and financial advice to individuals, corporations, and other entities) at 245 Summit Street, Toledo, Ohio, serving Ohio and Wisconsin, through its subsidiary, Seagate Capital Management Company (12/31/81) 3/

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

ACTIONS TO THE BOARD-Continued

- Richmond Southern Bancorporation, Inc., Greenville, South Carolina, notification of intent to engage in de novo activities (making extensions of credit as a licensed consumer finance lender) at 216 East 6th Street, Okmulgee, Oklahoma, serving Okmulgee and certain other portions of the county, through its subsidiary, World Acceptance Corporation (1/2/82) 3/
- Chicago Northwestco, Inc., Northbrook, Illinois, notification of intent to engage in de novo activities (making leases of personal property) at One GBC Plaza, Northbrook, Illinois, the geographic scope will be the State of Illinois (12/31/81) 3/
- Minneapolis Northwest Bancorporation, Minneapolis, Minnesota, notification of intent to engage in de novo activities (in underwriting credit life and accident and health insurance directly related to extensions of credit by its subsidiaries in Iowa) at 960 Northwestern National Bank Building, Minneapolis, Minnesota, the geographical area to be served is the State of Iowa, through its wholly-owned subsidiary, Banco Credit Life Insurance Company (12/29/81) 3/
- San Francisco Canadian Commercial Bank, Edmonton, Alberta, Canada and CCB Bancorp, Inc., Los Angeles, California, notification of intent to engage in de novo activities (making, acquiring, advising and servicing, for the account of CCBRSC and for the account of others, real estate loans and other extensions of credit; leasing real property where such leases would serve as the functional equivalent of extensions of credit; and performing real estate appraisal services; and, through CCBRSC's wholly-owned subsidiary, CCB Realty Advisory Services Corporation in the activity of acting as advisor to a real estate investment trust, or a corporation serving the functionally equivalent purpose as a REIT and other investors) at Suite 1050, 1901 Avenue of the Stars, Los Angeles, California, serving the entire United States, through there subsidiary, CCB Realty Services Corporation (1/2/82) 3/
- San Francisco Canadian Commercial Bank, Edmonton, Alberta, Canada and CCB Bancorp, Inc., Los Angeles, California, notification of intent to engage in de novo activities (making, acquiring and servicing for the account of CCBCFC and for the account of others, loans and other extensions of credit; purchasing conditional installment sales finance contracts; and leasing real and personal property where such leases

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

ACTIONS OF THE BOARD-Continued

Suite 1050, 1901 Avenue of the Stars, Los Angeles, California, serving the entire United States, through their subsidiary, CCB Commercial Finance Corporation (1/2/82) 3/

- San Francisco Central Pacific Corporation, Bakersfield, California, notification of intent to engage in de novo activities (in leasing automobiles, planes, manufacturing and industrial equipment, machinery and other personal property and servicing leases in accordance with the Board's Regulation Y) at 5401 Business Park South, Suite 111, Bakersfield, California; 1180 East Shaw Court, Suite 210, Fresno, California and 1451 River Park Drive, Suite 117, Sacramento, California, through its subsidiary, Gateway Leasing (12/29/81) 3/
- San Francisco First Bancorporation, Salt Lake City, Utah, notification of intent to engage in de novo activities (leasing and insurance activities; leasing activities will include, but not be limited to, leasing personal property and acting as a broker in leasing such property in accordance with the Board's Regulation Y; insurance activities will include, acting as an agent for the sale of life, accident and health, disability, and property insurance directly related to its extensions of credit) in Salt Lake City, Utah, serving the states of Utah, Idaho, Nevada, Wyoming, Montana, Colorado (except for the sale of credit-related property insurance in Colorado as prohibited by state statutes), Arizona, Washington, Oregon and New Mexico, through its subsidiary, Foothill Leasing (12/31/81) 3/
- San Francisco First Security Corporation, Salt Lake City, Utah, for approval to engage in the issuance and selling of travelers checks through its subsidiary, First Security Check Corporation. (12/22/81) 3/
- San Francisco Imperial Bancorp, Inglewood, 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 other extensions of credit and servicing loans and other extensions of credit for any person; in addition, Applicant proposes to engage de novo through a subsidiary, Imperial Thrift and Loan Association, in the activities of an Industrial Loan Company pursuant to the laws of California as well as offer credit life and disability insurance in connection with such activity; both IPI and ITL will operate throughout

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

ACTIONS OF THE BOARD-Continued

California) these businesses were previously commenced de novo and are currently being performed as subsidiaries of Imperial Bank, a California bank and a subsidiary of Applicant each having headquarters at 9920 South La Cienega Boulevard, Inglewood, California, serving Beverly Hills; San Jose; Tustin; Panorama City; Fresno; Sacramento; San Diego; Covina; Fullerton; Hayward; and Stockton, all in California, through its subsidiary, Imperial Plan, Inc. (12/31/81) 3/

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, asset based business loans and other commercial or industrial loans and extensions of credit such as would be made by a factoring, rediscount or commercial finance company) at West Plaza, 95 S. Market Street, San Jose, California, through its subsidiary, Security Pacific Finance Corp. (1/1/82) 3/

San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (the origination and acquisition of mortgage loans including development and construction loans on multi-family and commercial properties for Security Pacific Mortgage Corporation's own account or for sale to others; the servicing of such loans for others; and acting as broker or agent for the sale of credit related life, accident and health insurance) at 2256 South Mountain Avenue, Ontario, California, serving the State of California, through its subsidiary, Security Pacific Mortgage Corporation (12/31/81) 3/

San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (servicing loans and other extensions of credit) at 10089 Willor Creek Road, San Diego, California, serving the United States, through its subsidiary, Security Pacific Finance Corp. (1/1/82) 3/

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

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

- Atlanta First Bancshares, Inc., Slidell, Louisiana, for approval to acquire 100 percent of the voting shares of First Bank, Slidell, Louisiana. 2/
- Atlanta Liberty Holding Company, Cantonment, Florida, for approval to acquire at least 80 percent of the voting shares of Liberty Bank of Cantonment, Cantonment, Florida. 2/
- Minneapolis Minto Bancorporation, Inc., Minto, North Dakota, for approval to acquire 99.5 percent of the voting shares of Bank of Minto, Minto, North Dakota. 2/
- Minneapolis Security Bancshares, Inc., Dunseith, North Dakota, for approval to acquire 100 percent of the voting shares of the Security State Bank, Dunseith, North Dakota. 2/
- Kansas City Central Bancorporation, Wichita, Kansas, for approval to acquire 100 percent of the voting shares of Cenar Corporation, Wichita, Kansas, and indirectly acquire 90.75 percent of the voting shares of Central Bank and Trust Company, Wichita, Kansas. 2/
- Kansas City First State Holding Company, Inc., Mullinville, Kansas, for approval to acquire at least 80 percent of the voting shares of First State Bank, Mullinville, Kansas. 2/
- Kansas City Union Colony Bancorp., Greeley, Colorado, for approval to acquire at least 80 percent of the voting shares of Union Colony Bank, Greeley, Colorado. 2/
- Dallas Amarillo National Bancorp, Inc., Amarillo, Texas, for approval to acquire at least 80 percent of the voting shares of Amarillo National Bank, Amarillo, Texas. 2/
- Dallas First Texas Financial Corporation, Dallas, Texas, for approval to acquire at least 80 percent of the voting shares of First Texas Bank, Dallas, Texas. 2/
- Dallas Island American Bancshares, Inc., Galveston, Texas, for approval to acquire 100 percent of the voting shares of American Bank, Galveston, 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

Dallas Keene Bancorp, Inc., Keene, Texas, for approval to acquire at least 80 percent of the voting shares of First State Bank, Keene, Texas. 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

Atlanta Community Bankshares, Inc., Cornelia, Georgia, for approval to acquire 100 percent of the voting shares of North-eastern Banking Company, Commerce, Georgia. 2/

Atlanta Pan American Banks, Inc., Miami, Florida, for approval to acquire at least 66.2/3 percent of the voting shares of Peoples Hialeah National Bank, Hialeah, Florida; Peoples Downtown National Bank, Miami, Florida; Peoples National Bank of Commerce, Miami, Miami, Florida; Peoples First National Bank of Miami Shores, Miami Shores, Florida; Peoples American National Bank of North Miami, North Miami, Florida; Peoples Liberty National Bank of North Miami, North Miami, Florida; and Peoples First National Bank of North Miami Beach, North Miami Beach, Florida. 2/

St. Louis Mark Twain Bancshares, Inc., St. Louis, Missouri, for approval to acquire at least 90 percent of the voting shares of Hub State Bank, Independence, Missouri. 2/

Minneapolis Minnehaha Banshares, Inc., Sioux Falls, South Dakota, for approval to acquire 94.6 percent of the voting shares of Farmers State Bank, Flandreau, South Dakota. 2/

Kansas City Central Bancorporation, Inc., Denver, Colorado, Central Colorado Company, Denver, Colorado, and C.C.B, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of Central Bank of Chapel Hills, N.A., Colorado Springs, Colorado, a proposed new bank. 2/

Dallas First City Bancorporation of Texas, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of First City National Bank of Floresville, Floresville, 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

- Dallas Texas American Bancshares Inc., Fort Worth, Texas, for approval to acquire 100 percent of the voting shares of First National Bank in Breckenridge, Breckenridge, Texas. 2/
- San Francisco BSD Bancorp, Inc., San Diego, California, for approval to acquire 100 percent of the voting shares of American Valley Bank (formerly El Cajon Valley Bank), El Cajon, California. 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

- St. Louis First Bancorp of Belleville, Inc., Belleville, Illinois, for approval to acquire 100 percent of the voting shares of Bank of Belleville, Belleville, Illinois, through a merger with First United Bancshares, Inc., Belleville, Illinois. 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 First National Boston Corporation, Boston, Massachusetts, notification of intent to engage in de novo activities (providing portfolio investment advice to other persons primarily for the investment of funds in real estate interests, except where the real property is to be used in the trade or business of the person being advised) at 100 Federal Street, Boston, Massachusetts, through its subsidiary, First of Boston Mortgage Corporation (12/31/81)
- Chicago American Fletcher Corporation, Indianapolis, Indiana, notification of intent to engage in de novo activities (originating and closing first mortgage loans, construction loans for commercial and multi-family residential properties, and placing long-term financing for commercial and multi-family income projects with institutional investors) at 279 Deer Creek Boulevard, Deerfield Beach, Florida, through its subsidiary, American Fletcher Mortgage Company, Inc. (12/17/81)
- Chicago Harris Bankcorp, Inc., Chicago, Illinois, notification of intent to engage in de novo activities (soliciting, performing or carrying on any one or more of the functions or activities that may be performed or carried on by a trust company including activities of a fiduciary, agency or custodian

APPLICATIONS RECEIVED-Continued

nature) at 1720 Boswell Boulevard, Sun City, Arizona, the area to be served will be Arizona, California, Nevada, Utah, Colorado, and New Mexico, through its subsidiary, Harris Trust Company of Arizona (12/24/81)

San Francisco

Bancorp Hawaii, Honolulu, Hawaii, notification of intent to engage in de novo activities (underwriting as a reinsurer the credit life and credit accident and health insurance sold by the Bank of Hawaii, Inc., in conjunction with its short term consumer lending activities; Bancorp Life will be formed as an Arizona subsidiary) at 1415 North First Street, Phoenix, Arizona, and will serve the Bank's retail customers in the State of Hawaii and Guam, through its subsidiary, Bancorp Life Insurance Company of Hawaii, Inc. (12/29/81)

San Francisco

U. S. Bancorp, Portland, Oregon, notification of intent to engage in de novo activities (the making, acquiring and servicing of loans and other extensions of credit either secured or unsecured for its own account or for the account of others, including the making of consumer instalment loans, purchasing consumer instalment and real estate sales finance contracts and evidences of debt and making consumer home equity loans secured by real estate, making industrial loans, and acting as insurance agent with regard to credit life and disability insurance solely in connection with extensions of credit by Bancorp Financial) at the intersection of 28th Street and Iris Avenue, Boulder, Colorado, the geographic area to be served by the proposed office will include the entire city of Boulder, Colorado as well as part of Boulder County north and east of Boulder including Louisville, Niwot, and Erie, through its subsidiary, U.S. Bancorp Financial, Inc. (12/30/81)

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.