

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1982 No. 14)

Actions of the Board; Applications and Reports

Received During the Week Ending April 3, 1982

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Regulation D amendment, phase-in of reserve requirements for de novo depository institutions, effective date April 28, 1982. (Docket No. R-0374)

Consumer Advisory Council meetings April 28-29, 1982, additional topics that will be discussed at the Council's meetings.

Temporary suspension of the Regulation Q penalty for the withdrawal of time deposits prior to maturity from member banks for depositors affected by severe storms and flooding in Allen County, Indiana, effective March 29, 1982.

Frank O'Brien, Jr., promoted to Deputy Assistant to the Board.

Naomi P. Salus, appointed as Special Assistant to the Board.

- Dallas American Bancorporation, Inc, Longview, Texas, extension of time to May 21, 1982, within which to acquire Town North National Bank, Longview, Texas. 1/
- Atlanta AmSouth Bancorporation, Birmingham, Alabama, extension of time to July 7, 1982, within which to acquire Parker Bank and Trust Company, Cullman, Alabama. 1/
- Chicago Citizens Bancorporation, Sheboygan, Wisconsin, extension of time to May 28, 1982, within which to acquire 100 percent of the voting shares of Citizens Bank of Manitowoc, Manitowoc, Wisconsin, a proposed new bank.
- Richmond D.C. National Bancorp, Washington, D.C., extension of time to July 6, 1982, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to District of Columbia National Bank, Washington, D.C. 1/

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

ACTIONS OF THE BOARD-Continued

- Dallas De Leon Bancshares, Inc., De Leon, Texas, extension of time to May 27, 1982, within which to acquire Farmers & Merchants Bank, De Leon, Texas. 1/
- Chicago Farmers National Bancorp, Inc., Remington, Indiana, extension of time to May 23, 1982, within which to become a bank holding company through the acquisition of 80 percent or more of the voting shares of The Farmers National Bank of Remington, Remington, Indiana. 1/
- Dallas First City Financial Corporation, Hobbs, New Mexico, extension of time to June 1, 1982, within which to acquire First City National Bank, Carlsbad, New Mexico and First National Bank of Lea County, Hobbs, New Mexico. 1/
- Chicago First Union Bancorporation, Inc., Streator, Illinois, extension of time to June 26, 1982, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to The Union National Bank of Streator, Streator, Illinois. 1/
- Chicago Granville Bancshares, Inc., Granville, Illinois, extension of time to July 12, 1982, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to The Granville National Bank, Granville, Illinois. 1/
- Atlanta Independent Community Banks, Inc., Sanibel, Florida, extension of time to July 3, 1982, within which to become a bank holding company through the acquisition of Winter Park National Bank, Winter Park, Florida, and Bank of the Islands, Sanibel-Captiva, Sanibel, Florida. 1/
- Dallas Kilgore First Bancorp, Inc., Kilgore, Texas, extension of time to July 18, 1982, within which to acquire Kilgore First National Bank, Kilgore, Texas. 1/
- Chicago MT. ZION BANCORP, INC., Mount Zion, Illinois, extension of time to May 1, 1982, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to Mt. Zion State Bank, Mount Zion, Illinois. 1/
- Dallas Pinemont Financial Corporation, Houston, Texas, extension of time to July 14, 1982, within which to acquire Pinemont Bank, Houston, Texas. 1/

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

ACTIONS OF THE BOARD-Continued

- Chicago Prairie Bancorp, Inc., Bloomington, Illinois, extension of time to August 3, 1982, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to Prairie State Bank, Bloomington, Illinois. 1/
- Cleveland Southwest National Corporation, Greensburg, Pennsylvania, extension of time to August 17 1982, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of Southwest National Bank of Pennsylvania, Greensburg, Pennsylvania. 1/
- Kansas City United Missouri Bancshares, Inc., Kansas City, Missouri, extension of time to July 25, 1982, within which to acquire Paris Savings Bank, Paris, Missouri. 1/
- Kansas City Western Oklahoma Bancshares, Inc., Elk City, Oklahoma, extension of time to May 7, 1982, within which to acquire Bank of Western Oklahoma, Elk City, Oklahoma. 1/
- Chicago American Bank and Trust Company, Lansing, Michigan, extension of time to April 24, 1983, within which to establish a branch in the 100 block North Washington Square, Lansing, Michigan. 1/
- Boston First National Bank of Boston, Boston, Massachusetts, extension of time to May 30, 1983, within which to establish an initial branch in Seoul, Korea. 1/
- San Francisco ABC Merger Company, Las Vegas, Nevada, proposed merger with American Bank of Commerce, Las Vegas, Nevada, under the charter and title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Philadelphia Continental Bank, Norristown, Pennsylvania, proposed merger with Lincoln Bank, Bala Cynwyd, Pennsylvania, under the charter and title of Continental Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Farmers & Merchants Bank, De Leon, Texas, proposed merger with First Farmers & Merchants Bank, De Leon, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond Fidelity Bank, Fuquay-Varina, North Carolina, proposed merger with The New Fidelity Bank, Fuquay-Varina, North Carolina, a proposed new bank; 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

- Richmond First-Citizens Bank and Trust Company, Raleigh, North Carolina, proposed merger with New First-Citizens Bank & Trust Company, Raleigh, North Carolina; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Boston Franklin Savings Institution, Greenfield, Massachusetts, proposed merger with Amherst Savings Bank, Amherst, Massachusetts; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Gessner Southwest Bank & Trust, Houston, Texas, proposed merger with New Gessner Southwest Bank & Trust, Houston, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Mid-State Bank, Arroyo Grande, California, proposed acquisition of the Goleta, California branch of Union Bank, Los Angeles, California; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Philadelphia National Bank of Boyertown, Boyertown, Pennsylvania, proposed merger with The National Boyertown Interim Bank, Boyertown, Pennsylvania, under the title of the former and the charter of the latter; report to the Comptroller of the Currency on competitive factors. 1/
- Dallas Northwest Bank and Trust, Houston, Texas, proposed merger with New Northwest Bank and Trust, Houston, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Plains National Bank of Lubbock, Texas, proposed merger with New Plains Bank, Lubbock, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond Southern Bank and Trust Company, Mount Olive, North Carolina, proposed merger with New Southern Bank and Trust Company, Mount Olive, North Carolina; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

ACTIONS OF THE BOARD-Continued

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

- Approved
- Richmond Union Trust Company of Maryland, Baltimore, Maryland. To
 establish a branch at 10343 Reistertown Road, Baltimore,
 Maryland. 1/
- San First Interstate Bank of California, Los Angeles, California.
Francisco To establish a branch at 224 North Euclid Avenue, Ontario,
 California. 1/

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To Merge Pursuant to Section 19(c) of the Federal
Deposit Insurance Act

- Approved
- San Guardian State Bank, Salt Lake City, Utah, to merge with
Francisco Empire State Bank, Salt Lake City, Utah. 1/

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

- Not Disapproved
- Chicago Reed Sheet Company, Inc., Red Oak, Iowa. 1/
- Minneapolis Continental Bancshares, Inc., St. Paul, Minnesota. 1/
- Kansas City Kansas Bank Corporation, Liberal, Kansas. 1/
- Kansas City High County Investment Corporation, Evergreen, Colorado. 1/

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

ACTIONS OF THE BOARD-Continued

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
Chemical International Finance, Ltd., New York, New York: grant permission to amend Article Third of its Articles of Association to reflect the relocation of its home office from 20 Pine Street, New York, New York, to 277 Park Avenue, New York, New York. 1/

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

San Francisco Withdrawn
Capitol Commerce Corporation, Sacramento, California, for approval to acquire 100 percent of the voting shares of Capitol Bank of Commerce, Sacramento, California.

Kansas City Returned
International Bancorp., Denver, Colorado, for approval to acquire at least 30 percent of the voting shares of Orchard Valley Bank (P.O. Arapahoe County), Englewood, Colorado, and at least 60 percent of the voting shares of Viejo Bank and Trust, Littleton, Colorado, a proposed new bank. 1/

Cleveland Approved
Independence BancCorp., Independence, Ohio, for approval to acquire 100 percent of the voting shares of Independence Bank, Independence, Ohio. 1/

Atlanta Bay Bankshares, Inc., Oldsmar, Florida, for approval to acquire at least 51 percent of the voting shares of Bank of Oldsmar, Oldsmar, Florida and Clearwater Oaks Bank, Clearwater, Florida. 1/

Chicago Citizens Bank Holding, Inc., Mukwonago, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Citizens Bank of Mukwonago, Mukwonago, Wisconsin. 1/

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

ACTIONS OF THE BOARD-Continued

- Chicago Farmers National Bancorp, Inc., Geneseo, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to The Farmers National Bank of Geneseo, Geneseo, Illinois. 1/
- Chicago Independent Bankshares, Inc., Madison, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Lake City Bank, Madison, Wisconsin. 1/
- Chicago Standard Bancshares, Inc., Evergreen Park, Illinois, for approval to acquire at least 80 percent of the voting shares of Heritage/Standard Bank and Trust Company, Evergreen Park, Illinois. 1/
- Minneapolis Graceville Bancorporation, Inc., Graceville, Minnesota, for approval to acquire 100 percent of the voting shares of The First State Bank of Graceville, Graceville, Minnesota. 1/
- Kansas City American Eagle Holding Corporation, Piedmont, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Rolling Hills State Bank, Piedmont, Oklahoma. 1/
- Kansas City Collinsville Bancorp, Inc., Collinsville, Oklahoma, for approval to acquire at least 52.80 percent of the voting shares of American Exchange Bank, Collinsville, Oklahoma. 1/
- Kansas City Loup Valley Bancshares, Inc., North Loup, Nebraska, for approval to acquire 100 percent of the voting shares of North Loup Valley Bank, North Loup, Nebraska. 1/
- Kansas City Smith Center Bancshares, Inc., Smith Center, Kansas, for approval to acquire 80 percent or more of the voting shares of First National Bank of Smith Center, Smith Center, Kansas. 1/
- Dallas Crowley Holding Company, Crowley, Texas, for approval to acquire at least 80 percent of the voting shares of The Bank of Crowley, Crowley, Texas. 1/
- Dallas New Galveston Company, Inc., San Antonio, Texas, for approval to acquire 100 percent of the voting shares of United States National Bancshares, Inc., Galveston, Texas and Galbank, Inc., Galveston, Texas. 1/
- Dallas Northwest Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Northwest Bank and Trust, Houston, Texas. 1/

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

ACTIONS OF THE BOARD-Continued

San Francisco Home Interstate Bancorp, Signal Hill, California, for approval to acquire 100 percent of the voting shares of Home Bank, Signal Hill, California.

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

Approved

Atlanta Community Bankshares, Inc., Cornelia, Georgia, for approval to acquire 100 percent of the voting shares of Northeastern Banking Company, Commerce, Georgia. 1/

Atlanta Florida National Banks of Florida, Inc., Jacksonville, Florida, for approval to acquire at least 70 percent of the voting shares of Peoples Bank of St. Augustine, St. Augustine, Florida. 1/

Chicago Gary-Wheaton Corporation, Wheaton, Illinois, for approval to acquire at least 90 percent of the voting shares of Batavia Investment Company, Batavia, Illinois, and indirectly acquire Batavia Bank, Batavia, Illinois. 1/

Kansas City Central Bancorporation, Inc., Central Colorado Company, and C.C.B., Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of Central Bank at Highlands Ranch, N.A. and Central Bank of Inverness, N.A. both to be located in Arapahoe County, Colorado, proposed new banks. 1/

Dallas Cullen/Frost Bankers, Inc., San Antonio, Texas, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of United States National Bank, Galveston, Texas, and Sugar Land State Bank, Sugar Land, Texas.

Dallas Mercantile Texas Corporation, Dallas, Texas, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the voting shares of Gessner Southwest Bank & Trust, Houston, Texas. 1/

Dallas Texas American Bancshares Inc., Fort Worth, Texas, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of First National Bank in Breckenridge, Breckenridge, Texas. 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 3(a)(5) of the Bank Holding Company Act of 1956Approved

- Boston Shawmut Corporation, Boston, Massachusetts, for approval to merge with Worcester Bancorp, Inc., Worcester, Massachusetts.
- Chicago FIRST FREEPORT CORPORATION, Freeport, Illinois, for approval to merge with POLO BANCORP, INC., Polo, Illinois, and thereby indirectly acquire 98.6 percent of the voting shares of The Polo National Bank, Polo, Illinois. 1/
- Kansas City Ameribanc, Inc., St. Joseph, Missouri, for approval to merge with Laurel Bancshares, Inc., Raytown, Missouri. 1/

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

- Boston Shawmut Corporation, Boston, Massachusetts, for approval to acquire 100 percent of the voting shares of Wornat Development Corporation, Worcester, Massachusetts.
- Kansas City Collinsville Bancorp, Inc., Collinsville, Oklahoma, for approval to acquire F & M Insurance Agency Partnership, Collinsville, Oklahoma, and thereby engage in the sale of credit-related insurance. 1/
- Kansas City Loup Valley Bancshares, Inc., North Loup, Nebraska, for approval to acquire 100 percent of North Loup Insurance Agency, Inc., North Loup, Nebraska, and thereby engage in the sale of general insurance in a community of less than 5,000 population. 1/

Reactivated

- Kansas City Firstbank Holding Company and Firstbank Holding Company of Colorado, both of Lakewood, Colorado, notification of intent to engage in *de novo* activities (the issuance of travelers checks) through its subsidiary banks as follows: Firstbank of Westland, N.A., 10403 West Colfax Avenue, Lakewood, Colorado; Firstbank of Vail, 17 Vail Road, Vail, Colorado; Firstbank of Wheat Ridge, N.A., 44th and Wadsworth Boulevard, Wheat Ridge, Colorado; Firstbank of Erie, 515 Briggs, Erie, Colorado; Firstbank of Minturn, 472 Main Street, Minturn, Colorado; Firstbank of North Longmont, N.A., 1707 North Main

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

ACTIONS OF THE BOARD-Continued

Street, Longmont, Colorado; Firstbank of Gunbarrel, N.A., 6500 Lockout Road, Boulder, Colorado; Firstbank of Castle Rock N.A., 221 Wilcox Street, Castle Rock, Colorado; Firstbank of Academy Park, 3500 South Wadsworth Boulevard, Lakewood, Colorado; Firstbank of South Longmont, N.A., 600 Florida Avenue, Longmont, Colorado; First Bank of West Arvada, N.A., 64th and Ward Road, Arvada, Colorado; Firstbank of Governor's Ranch, N.A., 5125 South Kipling Street, Littleton, Colorado; Firstbank of Villa Italia, N.A., 7083 West Alameda Avenue, Lakewood, Colorado; Firstbank of Avon, 0182 Avon Road, Avon Colorado; and Vail Firstbank Industrial Bank, Vail, Colorado; the geographic area to be served by these offices includes the following counties in Colorado: Jefferson, Eagle, Weld, Boulder, Douglas and Denver (3/29/82) 3/

- Permitted
- New York Barclays Bank Limited, London, England and Barclays Bank International Limited, London, England, requests permission to expand the activities of an existing office (making business loans to small businesses or individuals borrowing for business purposes, primarily secured by first and second mortgages on real estate) at 1930 Bishop Lane, Waterson Towns, Suite 720, Louisville, Kentucky, through their subsidiary, BarclaysAmerican/Mortgage, Inc., serving customers in Louisville and surrounding areas in Kentucky (4/1/82) 3/
- New York Citicorp, New York, New York, requests permission to expand the activities of an existing office (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) at 4370 West 109th Street, 300 Pennsylvania National Building, Suite 300, Overland Park, Kansas, the proposed service area of the new activity will be comprised of the entire State of Kansas, through its subsidiary, Citicorp Acceptance Company, Inc., (3/30/82) 3/
- New York Manufacturers Hanover Corporation, New York, New York, requests permission to relocate an existing office engaging in the following activities (consumer finance, sales finance, home equity lending and credit related insurance) from 116 S. Main Street, Anderson, South Carolina to 110 Miracle Mile Place, Anderson, North Carolina, serving customers in Anderson,

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

ACTIONS OF THE BOARD-Continued

Southern Oconee, Southern Pickens, Southwestern Greenville, western Laurens, Western Ableville and Northern Greenwood Counties, through its subsidiary, Finance One of South Carolina, Inc. (3/30/82) 3/

- Philadelphia American Bancorp, Inc., Reading, Pennsylvania, notification of intent to engage in de novo activities (underwriting, as reinsurer, credit life and credit accident and health insurance directly related to extensions of credit by Applicant's subsidiary bank, American Bank and Trust Co. of Pennsylvania) in Phoenix, Arizona, the geographic area to be served is Southeastern Pennsylvania, through its subsidiary, Amerisure Life Insurance Company (3/31/82) 3/
- Philadelphia Philadelphia National Corporation, Philadelphia, Pennsylvania, notification of intent to engage in de novo activities (in the origination of FHA, VA and conventional residential mortgage loans and second mortgage loans) at 4741 Maryville Road, Madison County, Illinois, serving the State of Illinois and primarily in the counties of Madison, St. Clair, Clinton and Monroe, through its subsidiary, Colonial Mortgage Service Company Associates, Inc. (3/31/82) 3/
- Philadelphia Philadelphia National Corporation, Philadelphia, Pennsylvania, notification of intent to engage in de novo activities (in the origination of FHA, VA and conventional residential mortgage loans and second mortgage loans) at 8850 LaDue Road, Clayton, Missouri, serving the State of Missouri and primarily in the counties of Franklin, St. Charles, St. Louis and the city of St. Louis, through its subsidiary, Colonial Mortgage Service Company Associates, Inc. (3/31/82) 3/
- Richmond F & M Holding Company, Summersville, West Virginia, notification of intent to engage in de novo activities (acting as agent in the sale of credit life, credit accident and health insurance which is directly related to the extensions of credit granted by Farmers & Merchants Bank of Summersville) at 811 Main Street, Summersville, West Virginia, serving all of Nicholas County, West Virginia (4/1/82) 3/
- Atlanta Plateau Bancshares, Incorporated, Crossville, Tennessee, notification of intent to engage in de novo activities (the appraisals of real property) at Woodmere Mall, Crossville, Tennessee, serving the county in which the Holding Company is located and those counties within a

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

ACTIONS OF THE BOARD-Continued

75 mile radius of the office, this service will be specifically provided at this time to Peoples Bank & Trust Company, Wartburg, Tennessee, Peoples Bank of Crossville, Crossville, Tennessee, and Bledsoe County Bank, Pikeville, Tennessee (3/29/82) 3/

- Chicago Detroitbank Corporation, Detroit, Michigan, notification of intent to engage in de novo activities (in acting as an investment and financial adviser to investment companies registered under the Investment Company Act of 1940) at 211 West Fort Street, Detroit, Michigan, the geographic scope will be the Continental United States, through its subsidiary, DBT Investment Advisers, Inc. (3/30/82) 3/
- Chicago Northern Trust Corporation, Chicago, Illinois, notification of intent to expand the de novo activities (activities of an agricultural nature, including managing farms and purchasing, arranging for the feeding of and selling livestock, as agent for any one of the following organizations, each of which is a wholly-owned (except in some cases for directors' qualifying shares) subsidiary of Northern Trust Corporation, when such subsidiary is acting as a trustee, executor, personal representative, guardian or conservator: The Northern Trust Company of Arizona, the principal office of which is located in Phoenix, Arizona; Security Trust Company of Miami, Florida; Security Trust Company of Naples, Naples, Florida; and Security Trust Company of Palm Beach, Palm Beach, Florida) at 1900 Spring Road, Suite 102, Oak Brook, Illinois; 6061 Northwest Expressway, Suite 425, San Antonio, Texas; 5050 Poplar Avenue, Memphis, Tennessee; and 2520 North Monroe Street, Suite 105, Tallahassee, Florida; the business of Nortrust Farm Management, Inc., is to be derived solely from the above subsidiaries of Northern Trust Corporation and will not be solicited from the public, the geographic area to be served consists of the 50 States of the United States, through its subsidiary, Nortrust Farm Management, Inc. (4/3/82) 3/
- Minneapolis First Bank System, Inc., Minneapolis, Minnesota, notification of intent to engage in de novo activities (mortgage banking business including the brokering, origination, purchase, sale and servicing of real estate mortgage loans) at International Bank Building, 1650 South Colorado Street, Denver, Colorado, in the metropolitan area of Denver, Colorado, through its subsidiary, FBS Mortgage Corporation (3/29/82) 3/

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

ACTIONS OF THE BOARD-Continued

- Minneapolis First Bank System, Inc., Minneapolis, Minnesota, notification of intent to expand de novo activities ((1) leasing personal property consisting of the following types of equipment: agricultural, construction, communication, data processing, hospital health care, manufacturing, mining, office and other related types of general equipment, all such leases to be on a full payout basis in accordance with the provisions of Section 225.4(a)(6) of Regulation Y under the Bank Holding Company Act, and (2) acting as agent, broker or adviser in the leasing of real or personal property, as provided in Section 225.4(a)(6) of said Regulation Y) at 303 North Broadway, Billings, Montana, serving the Montana, Wyoming and Western North Dakota market areas, through a subsidiary, FBS Financial, Inc. (3/29/82) 3/
- Kansas City Firstbank Holding Company and Firstbank Holding Company of Colorado, both of Lakewood, Colorado, notification of intent to engage in de novo activities (the issuance of travelers checks) through its subsidiary banks as follows: Firstbank of Westland, N.A., 10403 West Colfax Avenue, Lakewood, Colorado; Firstbank of Vail, 17 Vail Road, Vail, Colorado; Firstbank of Wheat Ridge, N.A., 44th and Wadsworth Boulevard, Wheat Ridge, Colorado; Firstbank of Erie, 515 Briggs, Erie, Colorado; Firstbank of Minturn, 472 Main Street, Minturn, Colorado; Firstbank of North Longmont, N.A., 1707 North Main Street, Longmont, Colorado; Firstbank of Gunbarrel, N.A., 6500 Lockout Road, Boulder, Colorado; Firstbank of Castle Rock N.A., 221 Wilcox Street, Castle Rock, Colorado; Firstbank of Academy Park, 3500 South Wadsworth Boulevard, Lakewood, Colorado; Firstbank of South Longmont, N.A., 600 Florida Avenue, Longmont, Colorado; First Bank of West Arvada, N.A., 64th and Ward Road, Arvada, Colorado; First Bank of Governor's Ranch, N.A., 5125 South Kipling Street, Littleton, Colorado; Firstbank of Villa Italia, N.A., 7083 West Alameda Avenue, Lakewood, Colorado; Firstbank of Avon, 0182 Avon Road, Avon, Colorado; and Vail Firstbank Industrial Bank, Vail, Colorado; the geographic area to be served by these offices includes the following counties in Colorado: Jefferson, Eagle, Weld, Boulder, Douglas and Denver (3/20/82) 3/
- Kansas City Midland Capital Co., Oklahoma City, Oklahoma, notification of intent to engage in de novo activities (leasing of personal property to businesses, individuals, and/or government entities) at 134 Robert S. Kerr, Oklahoma City, Oklahoma, the geographic area to be served will be the State of Oklahoma, through a subsidiary, Midland Leasing Co. (4/2/82) 3/

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

ACTIONS OF THE BOARD-ContinuedSan
Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to expand its 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 and credit-related accident and health insurance; credit-related property insurance will not be offered in either the State of Georgia or the State of South Carolina; 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 and other extensions of credit secured by real and personal property; and offering credit-related life and credit-related accident and health insurance directly related to extensions of credit made or acquired by FinanceAmerica Industrial Plan, Inc.) at 1141 East Altamonte Drive, Altamonte Springs, Florida, serving the additional States of Georgia and South Carolina, through its indirect subsidiary, FinanceAmerica Industrial Plan, Inc. (a Florida corporation) (4/3/82) 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

- Philadelphia The Branch of New Jersey, Camden, New Jersey. To establish a branch at 4307 Westfield Ave., Pennsauken, New Jersey. 2/
- Richmond First Virginia Bank, Falls Church, Virginia. To establish a branch at 9915 Georgetown Pike, Fairfax County, Virginia. 2/
- San Francisco Beaverton Banking Company, Beaverton, Oregon. To establish a branch at southeast quadrant of Interstate 5 and Highway 217, Lake Oswego, Oregon. 2/
- San Francisco First Interstate Bank of California, Los Angeles, California. To establish a branch in the vicinity of the intersection of Amar Road and Nogales Street, Walnut, California. 2/

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

- Richmond The Bank of Alexandria, Alexandria, Virginia. 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 Banque De Paris Et Des Pays-Bas, Paris, France: requests agreement and consent of the Board to an agreement to limit the deposit-taking activities of a branch in Chicago, Illinois outside of its home State of New York.
- New York Chemical International Finance, Ltd., New York, New York: requests permission to amend Article Third of its Articles of Association to reflect the relocation of its home office from 20 Pine Street, New York, New York, 277 Park Avenue, New York.

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

- New York Republic New York Corporation, New York, New York, on behalf of Trade Development Holland Holding B.V., Amsterdam, The Netherlands: requests consent for Trade Development Bank (France) S.A., Paris, France to establish a branch in Monte Carlo, Principality of Monaco.
- New York Societe Generale, Paris, France: requests agreement and consent of the Board to an agreement to limit the deposit-taking activities of a branch in Los Angeles, California outside of its home State of New York.
- Chicago Harris Bankcorp, Inc., Chicago, Illinois: prior notification of intent to establish an overseas finance subsidiary to be located in Curacao, the Netherlands Antilles to be known as Harris Bankcorp Overseas Finance, N.V.
- San Francisco Bank of America NT&SA, San Francisco, California: requests consent for BankAmerica International Financial Holding Company, S.A., acquire 40 percent of the equity of a de novo merchant bank in Nigeria to be known as Merchant Bank of Africa (Nigeria) Limited.

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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 Citizens Holding Company, Philadelphia, Mississippi, for approval to acquire at least 80 percent of the voting shares of The Citizens Bank of Philadelphia, Philadelphia, Mississippi. 2/
- Atlanta First Bancshares of St. Landry, Inc., Opelousas, Louisiana, for approval to acquire 100 percent of the voting shares of First National Bank of Opelousas, Opelousas, Louisiana. 2/
- Atlanta Philadelphia Capital Corporation, Philadelphia, Mississippi, for approval to acquire at least 80 percent of the voting shares of Bank of Philadelphia, Philadelphia, Mississippi. 2/
- Atlanta Southwest Bancshares, Inc., Lafayette, Louisiana, for approval to acquire at least 80 percent of the voting shares of Southwest National Bank of Lafayette, Lafayette, Louisiana. 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 English Valley Bancshares, Inc., North English, Iowa, for approval to acquire at least 80 percent of the voting shares of Farmers Savings Bank, North English, Iowa. 2/
- Chicago FIRST AMERICAN NATIONAL BANCORP, Plainfield, Indiana, for approval to acquire 100 percent of the voting shares of the successor by merger to The First National Bank and Trust Company of Plainfield, Plainfield, Indiana. 2/
- St. Louis Table Rock Bancshares, Inc., Shell Knob, Missouri, for approval to acquire at least 80 percent of the voting shares of The Community Bank of Shell Knob, Shell Knob, Missouri. 2/
- Minneapolis Chisago Bancorporation, Inc., Minneapolis, Minnesota, for approval to acquire 100 percent of the voting shares of Chisago State Bank, Chisago City, Chisago, Minnesota. 2/
- Minneapolis Owatonna Bancshares, Inc., Owatonna, Minnesota, for approval to acquire at least 86.8 percent of the voting shares of Owatonna State Bank, Owatonna, Minnesota. 2/
- Minneapolis Southern Minnesota Bancshares, Inc., Wells, Minnesota, for approval to acquire at least 81.33 percent of the voting shares of Security State Bank of Wells, Wells, Minnesota. 2/
- Kansas City Delaware Bancshares, Inc., Delaware, Oklahoma, for approval to acquire 100 percent of the voting shares of The Delaware County Bank, Jay, Oklahoma. 2/
- Kansas City The Northern Corporation, Wisner, Nebraska, for approval to acquire at least 80 percent of the voting shares of North Side Bank, Omaha, Nebraska. 2/
- Dallas Ranger Bancshares, Inc., Ranger, Texas, for approval to acquire at least 80 percent of the voting shares of First State Bank, Ranger, Texas. 2/
- Dallas Southern Bancshares, Inc., Bremond, Texas, for approval to acquire at least 80 percent of the voting shares of First State Bank, Bremond, Texas and Lott State Bank, Lott, Texas. 2/
- Dallas Southwest First Community, Inc., Beeville, Texas, for approval to acquire 100 percent of the voting shares of State Bank & Trust Company, Beeville, 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 La Jolla Bancorp, La Jolla, California, for approval to acquire 100 percent of the voting shares of La Jolla Bank & Trust Company, La Jolla, 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

Richmond Equitable Bancorporation, Baltimore, Maryland, for approval to acquire 100 percent of the voting shares of Equitable Bank of Delaware, National Association, Dover, Delaware, a proposed new bank. 2/

Atlanta First Alabama Bancshares, Inc., Montgomery, Alabama, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the voting shares of the successor by merger to The Anniston National Bank, Anniston, Alabama. 2/

Atlanta First American Corporation, Nashville, Tennessee, for approval to acquire 100 percent of the voting shares of First Eastern National Bank, Kingsport, Tennessee. 2/

Kansas City Sterling Bankshares, Inc., Tecumseh, Nebraska, for approval to acquire 24.95 percent of the voting shares of Bank Management, Inc., Wahoo, Nebraska, and indirectly acquire 39.8 percent of the voting shares of The First National Bank of Wahoo, Wahoo, Nebraska. 2/

Kansas City Tecumseh Bankshares, Inc., Tecumseh, Nebraska, for approval to acquire 24.96 percent of the voting shares of Bank Management, Inc., Wahoo, Nebraska, and indirectly acquire 89.81 percent of the voting shares of First National Bank of Wahoo, Wahoo, Nebraska. 2/

Dallas Howland Bancshares, Inc., San Antonio, Texas, for approval to acquire at least 65.79 percent of the voting shares of The Bank of Robstown, Robstown, Texas. 2/

Dallas Howland Bancshares, Inc., San Antonio, Texas, for approval to acquire at least 76.84 percent of the voting shares of First State Bank and Trust Company, Port Lavaca, 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 The Levelland Co., Levelland, Texas, for approval to acquire at least 21.22 percent of the voting shares of Bank of the West, Lubbock, Texas and 6.59 percent of the voting shares of South Plains Bancshares, Inc., Idalou, Texas. 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 Industrial National Corporation, Providence, Rhode Island, notification of intent to engage in *de novo* activities (making, selling and servicing of loans secured by junior liens on residential real estate) at 160 South River Road, Bedford, New Hampshire (serving the States of Connecticut, Maine, Massachusetts, New Hampshire and Vermont); 4415 West Harrison Street, Hillside, Illinois; 17924 South Halsted, Homewood, Illinois; 821 Plainfield Road, Joliet, Illinois; 10101 South Roberts Road, Palos Hills, Illinois; 510 North Church Street, Rockford, Illinois; 1375 East Schaumburg Road, Schaumburg, Illinois, and 2835 Belvidere Street, Waukegan, Illinois (the foregoing seven Illinois offices serving northeastern Illinois); 700-36th Street S.E., Grand Rapids, Michigan (serving southwestern Michigan); 10111 Lincoln Trail, Fairview Heights, Illinois; 7 North Brentwood Boulevard, Clayton, Missouri, and 4123 Mexico Road, St. Charles, Missouri (the three offices together serving the greater St. Louis-East St. Louis metropolitan area); 3127 West Spencer Street, Appleton, Wisconsin, and 2433 North Mayfair Road, Wauwatosa, Wisconsin (together serving eastern Wisconsin); 2211 East Clairemont Avenue, Eau Claire, Wisconsin (serving northwestern Wisconsin); 3100 Penn Avenue South, Bloomington, Minnesota, and 7420 Unity Avenue North, Brooklyn Park, Minnesota (together serving the greater Minneapolis - St. Paul metropolitan area); 719 Quintard Avenue, Anniston, Alabama, and 110 Office Park Drive, Birmingham, Alabama (together serving northern and central Alabama); 3601 Central Avenue, St. Petersburg, Florida (serving west-central Florida, including the greater Tampa-St. Petersburg metropolitan area); 344 South Laura, Wichita, Kansas (serving south-central Kansas, including the greater Wichita metropolitan area); 5350 South Western Avenue, Oklahoma City, Oklahoma (serving central Oklahoma, including the greater Oklahoma City metropolitan area); 2160 North Fourth Street, Flagstaff, Arizona, and 3612 West Dunlap Avenue, Phoenix, Arizona (together serving the major portion of the State of Arizona and Imperial County 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.

APPLICATONS RECEIVED-Continued

California); 553 Sky Parkway, Sacramento, California (serving central California, including the greater Sacramento metropolitan area and the City of Fresno); 1100 East Sahara Avenue, Las Vegas, Nevada (serving Clark County, Nevada); and 1815 South State, Orem, Utah, and 1340 West Highway 40, Vernal, Utah (together serving northern Utah, the State of Wyoming and northwestern Colorado) such activities would be conducted in New Hampshire under the trade name "Atlantic Mortgage Associates," and in Wisconsin through Amortized Mortgages, Inc., a subsidiary of MAI, through its subsidiary, Mortgage Associates, Inc. (3/30/82)

Boston Industrial National Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (in consumer finance activities involving the origination and brokering of consumer loans to third parties) at 5553 Sky Parkway, Sacramento, California, serving the State of California, through its subsidiary, Mortgage Associates, Inc. (3/30/82)

New York Barclays Bank Limited, London, England, and Barclays Bank International Limited, London, England, requests permission to expand the activities of existing offices (selling at retail travelers checks issued by Barclays Bank International Limited) at Ste. 101, 1717 Brittain Rd., P.O. Box 3582, Akron; 2819 East Waterloo Rd., P.O. Box 6234, Akron; 2115 West State St., P.O. Box 3447, Alliance; 4702 Main St., P.O. Box 426, Ashtabula; 155 Wooster Rd., P.O. Box 348, Barberton; 503 W. Main St., P.O. Box 351, Batavia; 6259 Glenway Ave., P.O. Box 11005, Cincinnati; 11622 Springfield Pike, P.O. Box 46361, Cincinnati; 9806 Colerain Ave., P.O. Box 39152, Cincinnati; 88 Cherry Grove, Cincinnati; 7525 Kenwood Rd., Rom. 205, P.O. Box 36115, Cincinnati; 1286 S. High St., P.O. Box 06217, Columbus; 5025 Arlington Centre Blvd., Ste. 100, Columbus; 5055-59 N. High St., Graceland Shpers. Mart., P.O. Box 14443, Columbus; Great Western Shprs. Mart, P.O. Box 44010, 3425 South Blvd., Columbus; Fairview Shp. Ctr., 21895 Lorain Ave., Fairview Park; 321 S. Main St., P.O. Box 481, Findlay; 3076 Southwest Blvd., P.O. Box 233, Grove City; 633 High St. (45011), P.O. Box 746, Hamilton; 3636 Main St., P.O. Box 367, Hilliard; 3024 Woodman Dr., P.O. Box 285, Woodland Plaza Shp. Ctr., Kettering; 42783 N. Ridge Rd., P.O. Box 1066, Lorain; 400 Loveland-Maderia Rd., P.O. Box 115, Loveland; 5304 Warrensville Center Rd., P.O. Box 9104, Maple Heights; 46 N. Erie St., P.O. Box 535, Massillon; 127 W. Wayne St., P.O. Box 178, Maumee;

APPLICATIONS RECEIVED-Continued

- 963 Lila Ave., P.O. Box 203, Milford Shp. Ctr., Milford;
729 North Main St., P.O. Box 2347, North Canton; 2912
Woodville Rd., P.O. Box 7608, Northwood; 1472 Mentor Ave.,
P.O. Box 576, Painesville; 5333 Ridge Rd., P.O. Box 29112,
Parma; 6769 West 130th Street, Parma Heights; 1812 Brice Rd.,
P.O. Box 633, Reynoldsburg; 72 West Main St. (45502), P.O.
Box 1002, Springfield; 123 S. Fourth St., P.O. Box 656,
Steubenville; 2503 Sylvania Ave., P.O. Box 5707, Toledo;
4839 Robinhood Dr., P.O. Box 928, Willoughby and 36 North
Fourth St., P.O. Box 28, Zanesville, all in Ohio, through
their subsidiary, BarclaysAmerican/Financial, Inc. (4/1/82)
- New York Barclays Bank Limited, London, England, and Barclays Bank
International Limited, London, England, requests permission
to relocate an existing office engaging in the following
activities ((i) making direct consumer loans, including
loans secured by real estate, and purchasing of sales
finance contracts representing extensions of credit such as
would be made or acquired by a consumer finance company, and
wholesale financing (floor planning) and (ii) acting as agent
for the sale of related credit life, credit accident and health
and credit property insurance; credit life and credit accident
and health insurance sold as agent may be underwritten or
reinsured by insurance underwriting subsidiaries of
BarclaysAmericanCorporation) from 261 Pine Street, Abilene,
Texas to 4147 North First Street, Abilene, Texas, through
their subsidiary, BarclaysAmerican/Financial, Inc. (4/1/82)
- New York The Chase Manhattan Corporation, New York, New York, for
approval to acquire 100 percent of the voting shares of
First Chicago Cheque Corporation, Chicago, Illinois.
- New York Credit Lyonnais, Paris, France, for approval to retain in-
direct control of The Slavenburg Corporation, and to continue
to engage in factoring services and related financing
activities.
- New York The Hongkong and Shanghai Banking Corporation, Hong Kong,
Kellett N.V., Curacao, Netherlands Antilles, HSBC Holdings
B.V., Amsterdam, The Netherlands, and Marine Midland Banks,
Inc., Buffalo, New York, requests permission to establish
a de novo office engaging in the following activities ((i)
originating, making, acquiring, and servicing, for its own
account or for the account of others, loans and other ex-
tensions 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)

APPLICATIONS RECEIVED-Continued

- furnishing general economic information and advice on real estate matters and (c) providing portfolio investment advice on real estate matters) at MacArthur Court Office Building, MacArthur Blvd. & Campus Drive, Newport Beach, California, through their subsidiary, Marine Midland Realty Credit Corporation (3/31/82)
- 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; acting as agent for credit and accident insurance written in connection with such extensions of credit; and acting as agent for credit property insurance written in connection with such extensions of credit) at 1741 Watson Boulevard, Warner Robbins, Georgia, through its subsidiary, World Acceptance Corporation (3/29/82)
- Atlanta Barnett Banks of Florida, Inc., Jacksonville, Florida, notification of intent to engage in de novo activities (functions in activities performed by a trust company (including activities of a fiduciary, agency or custodial matter) in the manner authorized by Federal and State law) at 4311 Manatee Avenue West, Bradenton, Manatee County, Florida, serving primarily Manatee County where the office is located and contiguous counties, through its subsidiary, Barnett Banks Trust Company, National Association (4/1/82)
- St. Louis Republic Bancorp Inc., Louisville, Kentucky, notification of intent to engage in de novo activities (in the sale of credit life and credit health insurance) at 2801 Bardstown Road, Louisville, Kentucky, through a wholly-owned subsidiary, Republic Insurance Agency, Inc. (3/28/82)
- Kansas City Southwest Bancshares, Inc., Hermitage, Missouri, notification of intent to engage in de novo activities (the sale of general insurance in a community of less than 5,000 population) at Spring & Polk Streets, Hermitage, Missouri, the geographic area to be served will be the city of Hermitage, Missouri and surrounding rural area (3/29/82)
- San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in certain trust company activities, including various corporate trust functions, such as acting as clearing agent, paying agent, transfer agent and indenture trustee; acting as custodian and managing agent, which would include as an incident thereto, the lending of securities; and the making of call loans to securities dealers) at 14 Wall Street, New York, New York, serving the United States, through its subsidiary, Security Pacific National Trust Company of New York (4/1/82)

APPLICATIONS RECEIVED-Continued

REPORTS RECEIVED

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

The Dollar Savings and Trust Co., Youngstown, Ohio.

* * * * *

PETITIONS FOR RULEMAKING

None.