

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
(H.2, 1982 No. 15)

Actions of the Board; Applications and Reports

Received During the Week Ending April 10, 1982

APPLICABLE  
RESERVE BANK

ACTIONS OF THE BOARD

Regulation J amendment that would require depository institutions that are closed on regular business days to pay that day for checks drawn on the closed institution; the Board asked for comment by May 20, 1982. (Docket No. R-0392)

- Kansas City Commerce Bank of Kansas City, N.A., Kansas City, Missouri, application for permission to accept drafts or bills of exchange to an amount not exceeding 100 percent of the bank's capital and surplus. 1/
- Chicago First Busey Corporation, Urbana, Illinois, extension of time to August 21, 1982, within which to acquire 100 percent of the voting shares of National Bank of Urbana, Urbana, Illinois. 1/
- Kansas City First National Bank of Denver, Denver, Colorado, application for permission to accept drafts or bills of exchange to an amount not exceeding 100 percent of the bank's capital and surplus. 1/
- San Francisco First Pacific Bancorp, Inc., Los Angeles, California, extension of time to July 11, 1982, within which to become a bank holding company through acquisition of First Pacific Bank, Los Angeles, California. 1/
- Atlanta Multi-Line, Inc., Tampa, Florida, extension of time to July 17, 1982, within which to acquire First Florida Banks, Inc., Tampa, Florida. 1/
- Boston North American Bancorporation, Inc., Wolcott, Connecticut, extension of time to July 3, 1982, within which to become a bank holding company through the acquisition of the North American Bank & Trust Company, Stratford, Connecticut. 1/
- Kansas City Platteville Capital Corp., Platteville, Colorado, extension of time to July 24, 1982, within which to acquire Platteville State Bank, Platteville, Colorado. 1/

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

ACTIONS OF THE BOARD-Continued

- Boston State Street Boston Corporation, Boston, Massachusetts, extension of time to July 15, 1982, within which to acquire through a purchased stock option 16.6 percent of the voting shares of Worcester Bancorp, Inc., Worcester, Massachusetts. 1/
- Cleveland Bridgeville Trust Company, Bridgeville, Pennsylvania, an investment in bank premises. 1/
- Dallas Central Bank, Monroe, Louisiana, extension of time to February 13, 1982, within which to establish the proposed branch at 2211 Forsythe Avenue, Monroe, Louisiana. 1/
- Chicago Detroit Bank and Trust Company, Detroit, Michigan, extension of time to August 16, 1982, within which to establish a branch on the south side of Eight Mile Road, approximately 300 feet west of Haggerty Road, Northville Township, Michigan. 1/
- Richmond First Virginia Bank - Northern Neck, Colonial Beach, Virginia, an investment in bank premises. 1/
- Philadelphia Independent Bank and Trust Company, West Trenton, New Jersey, extension of time to October 6, 1982, within which to establish the Mercer County Airport Branch, Ewing Township, New Jersey. 1/
- New York Manufacturers and Traders Trust Company, Buffalo, New York, an additional investment in bank premises. 1/
- Cleveland Somerset Trust Company, Somerset, Pennsylvania, an investment in bank premises. 1/
- Chicago Avoca State Bank, Avoca, Iowa, proposed merger with ASB State Bank, Avoca, Iowa, under the charter of ASB State Bank, and title of The Avoca State Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Central Finance National Bank of Sterling, Sterling, Illinois, proposed merger with The Central National Bank of Sterling, Sterling, Illinois, under the charter of Central Finance National Bank of Sterling, and title of The Central National Bank of Sterling; report to the Comptroller of the Currency on competitive factors. 1/
- San Francisco Frontier Bank, Everett, Washington, proposed acquisition of the assets and liabilities of Bank of Arlington, Arlington, Washington; 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

- Chicago Hancock County Bank & Trust, Greenfield, Indiana, proposed merger with Hancock State Bank, Willow Branch, Indiana, under the charter of Hancock State Bank, and title of Hancock Bank & Trust; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- New York Inter-Community Bank, Springfield, New Jersey, proposal to purchase certain assets and assume certain liabilities of the Whippany Branch of Security National Bank of New Jersey, Newark, New Jersey; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Boston Liberty Bank for Savings, Middletown, Connecticut, proposal to merge with Willimantic Savings and Loan Association, Willimantic Connecticut; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Manchester State Bank, North Manchester, Indiana, proposed merger with Indiana Lawrence Bank & Trust Company, North Manchester, Indiana, under the charter of Manchester State Bank, and title of Indiana Lawrence Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta National Bank of Georgia, Atlanta, Georgia, proposed merger with the Roswell Bank, Clairmont Road Branch, Atlanta, Georgia; report to the Comptroller of the Currency on competitive factors. 1/
- San Francisco New Northwest Bank, Seattle, Washington, proposed merger with and into Northwest Bank, Seattle, Washington, under the charter and title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas North Austin State Bank, Austin, Texas, proposed merger with Hill Country State Bank, Austin, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta North Florida National Bank, Tallahassee, Florida, proposed merger with Marine State Bank, Tallahassee, Florida; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Parke State Bank, Rockville, Indiana, proposed merger with The Parke County Service Bank, Rockville, Indiana, under the charter of The Parke County Service Bank, and title of The Parke State 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

- Dallas RepublicBank Lubbock, National Association, Lubbock, Texas, proposed merger with The Lubbock National Bank, Lubbock, Texas; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Second Granville National Bank, Granville, Illinois, proposed merger with The Granville National Bank, Granville, Illinois, under the charter of The Second Granville National Bank, and title of The Granville National Bank; report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis Selmer National Interim Bank, Selmer, Tennessee, proposal to merge with First National Bank of Selmer, Selmer, Tennessee; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Southeast Bank, N.A., Miami, Florida, proposed merger with the First Marion Bank, Ocala, Florida; 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
- Cleveland Somerset Trust Company, Somerset, Pennsylvania. To establish a branch at Route 601 North, R.D. #2, Somerset, Somerset County, Pennsylvania. 1/
- New York Manufacturers and Traders Trust Company, Buffalo, New York. To establish an offsite electronic facility at Harriman Hall on the Main Street Campus of the State University of New York at Buffalo, City of Buffalo, Erie County, New York. 1/
- Chicago Peoples Bank of Bloomington, Bloomington, Illinois. To establish an offsite electronic teller machine at the corner of Washington and Madison Streets, Bloomington, Illinois. 1/
- San Francisco First Interstate Bank of California, Los Angeles, California. A branch office in the vicinity of the intersection of Citrus Avenue and East Valley Parkway, City of Escondido, San Diego County, California. 1/

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

- Approved
- Richmond The Bank of Alexandria, Alexandria, Virginia. 1/
- Atlanta City of Sarasota, Sarasota, Florida. 1/

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

- Approved
- Philadelphia The Bank of New Jersey, Camden, New Jersey, to merge with The Prospect Park National Bank, Wayne, New Jersey. 1/

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

ACTIONS OF THE BOARD-Continued

- Richmond** Peoples Bank of Danville, Danville, Virginia, to acquire certain assets and to assume substantially all of the liabilities of Aquia Bank and Trust Company, Stafford, Virginia. 1/
- Richmond** First Virginia Bank, Falls Church, Virginia, to merge with First Virginia Bank - Eastern, Warrenton, Virginia, and First Virginia Bank - Loudoun, Leesburg, Virginia. 1/

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

Not Disapproved

- Cleveland** Security Corporation of Kentucky, Lexington, Kentucky. 1/
- Atlanta** Florida National Banks of Florida, Inc., Jacksonville, Florida. 1/
- Kansas City** Americorp, Shawnee, Oklahoma. 1/
- Kansas City** Gering National Company, Gering, Nebraska. 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** 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. 1/
- 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. 1/

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

ACTIONS OF THE BOARD-Continued

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

Approved

San Francisco

Security Pacific National Bank, Los Angeles, California: grants consent to establish a branch in Los Angeles, California, and to change the location of the head office of its Edge Act Corporation, Security Pacific International Bank, from New York to Los Angeles.

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

Withdrawn

Chicago

Hawkeye Bancorporation, Des Moines, Iowa, for approval to acquire at least 80 percent of the voting shares of The First National Bank in Humboldt, Humboldt, Iowa. 1/

Approved

Cleveland

First State Bancshares, Inc., Pineville, Kentucky, for approval to acquire at least 80 percent of the voting shares of First State Bank of Pineville, Pineville, Kentucky. 1/

Richmond

Citizens Bancorp, Riverdale, Maryland, for approval to acquire 100 percent of the voting shares of the successor by merger to Citizens Bank and Trust Company of Maryland, Riverdale, Maryland. 1/

Richmond

United Bancorp of Maryland, Inc., Oxon Hill, Maryland, for approval to acquire 100 percent of the voting shares of the successor by merger to United Bank and Trust Company of Maryland, Oxon Hill, Maryland. 1/

Atlanta

Cairo Bancshares, Inc., Cairo, Georgia, for approval to acquire at least 90 percent of the voting shares of Cairo Banking Company, Cairo, Georgia. 1/

Atlanta

First Eastern Corporation, Kingsport, Tennessee, for approval to acquire 100 percent of the voting shares of First Eastern National Bank, Kingsport, Tennessee. 1/

Atlanta

First National Bankshares, Inc., Houma, Louisiana, for approval to acquire 100 percent of the voting shares of First National Bank of Houma, Houma, Louisiana. 1/

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

ACTIONS OF THE BOARD-Continued

- Atlanta Gulf Coast Holding Corp., Panama City, Florida, for approval to acquire at least 80 percent of the voting shares of The First National Bank, Panama City, Florida. 1/
- Atlanta State National Corp., New Iberia, Louisiana, for approval to acquire at least 80 percent of the voting shares of The State National Bank of New Iberia, New Iberia, Louisiana. 1/
- Chicago OSWEGO BANCSHARES, INC., Oswego, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to Oswego Community Bank, Oswego, Illinois. 1/
- Chicago Williamsburg Holding Company, Omaha, Nebraska, for approval to acquire 82 percent or more of the voting shares of Security Savings Bank, Williamsburg, Iowa. 1/
- St. Louis Bancorp of Mississippi, Inc., Tupelo, Mississippi, for approval to acquire at least 99.9 percent of the voting shares of Bank of Mississippi, Tupelo, Mississippi. 1/
- St. Louis First National Bancshares, Inc., Camdenton, Missouri, for approval to acquire 73 percent of the voting shares of First National Bank of Linn Creek Camdenton, Camdenton, Missouri. 1/
- St. Louis NBC Bank Corp., El Dorado, Arkansas, for approval to acquire 100 percent of the voting shares of the successor by merger to National Bank of Commerce of El Dorado, El Dorado, Arkansas. 1/
- Minneapolis Baldy Bancshares, Inc., Lyle, Minnesota, for approval to acquire at least 93.67 percent of the voting shares of Farmer's State Bank of Lyle, Lyle, Minnesota. 1/
- Kansas City International Bancorp., Denver, Colorado, for approval to acquire at least 80 percent of the voting shares of International Bank, Denver, Colorado and Community Bank and Trust Company, Englewood, Colorado. 1/
- Kansas City State Bancshares, Inc., Benkelman, Nebraska, for approval to acquire at least 90 percent of the voting shares of State Bank of Benkelman, Benkelman, Nebraska. 1/
- Dallas Frontier Bancshares, Inc., Eagle Pass, Texas, for approval to acquire at least 80 percent of the voting shares of Frontier State Bank, Eagle Pass, Texas. 1/
- Dallas Garrison Bancshares, Inc., Garrison, Texas, for approval to acquire at least 80 percent of the voting shares of The Commercial State Bank, Garrison, Texas. 1/

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



ACTIONS OF THE BOARD-Continued

- Dallas Stockmens Financial Corporation, Cotulla, Texas, for approval to acquire at least 80 percent of the voting shares of Stockmens National Bank in Cotulla, Cotulla, Texas. 1/
- Dallas Winnsboro Bancshares, Incorporated, Winnsboro, Louisiana, for approval to acquire 80 percent of the voting shares of Winnsboro State Bank & Trust Company, Winnsboro, Louisiana. 1/
- San Francisco Midland California Holdings Limited, London, England, for approval to acquire a majority of the voting shares of Crocker National Corporation, San Francisco, California, and indirectly acquire Crocker National Bank, San Francisco, California. 1/

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

- Withdrawn
- Richmond Equitable Bancorporation, Baltimore, Maryland, for approval to acquire 100 percent of the voting shares of Equitable Bank, National Association, Baltimore, Maryland, the successor by merger to The Equitable Trust Company, Baltimore, Maryland and Columbia Bank and Trust Company, Columbia, Maryland. 1/
- Richmond Equitable Bancorporation, Baltimore, Maryland, for approval to acquire 100 percent of the voting shares of Farmers and Merchants National Bank of Hagerstown, the successor by merger to Farmers and Merchants Bank of Hagerstown, Hagerstown, Maryland. 1/
- Approved
- Richmond First Maryland Bancorp, Maryland, for approval to acquire 100 percent of the voting shares of First Omni Bank, N.A., Millsboro, Delaware, a proposed new bank. 1/
- Atlanta First Alabama Bancshares, Inc., Montgomery, Alabama, for approval to acquire 100 percent of the voting shares of First Farmers and Merchants National Bank of Troy, Troy, Alabama. 1/
- Chicago Hawkeye Bancorporation, Des Moines, Iowa, for approval to acquire ANKENY BANCSHARES, INC., Ankeny, Iowa and thereby indirectly acquire 80.4 percent of the voting shares of Ankeny National Bank, Ankeny, Iowa, and directly acquire 19.6 percent of the voting shares of Ankeny National Bank, Ankeny, Iowa. 1/

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

ACTIONS OF THE BOARD-Continued

- Dallas Victoria Bankshares, Inc., Victoria, Texas, for approval to acquire 100 percent of the voting shares of The First National Bank of Gonzales, Gonzales, Texas. 1/
- San Francisco Canadian Commercial Bank, Edmonton, Canada and CCB Bancorp, Los Angeles, California, for approval to acquire 40 percent of the voting shares of Westlands Diversified Bancorp, Inc., Santa Ana, California and indirectly acquire 100 percent of the voting shares of Westlands Bank, Santa Ana, California. 1/

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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 Approved  
Manufacturers Hanover Corporation, New York, New York, for approval to acquire certain assets of Indiana Financial, Inc., Merrillville, Indiana. 1/
- Dallas First National Bancorp, Inc., Shreveport, Louisiana, for approval to acquire 100 percent of the voting shares of First Mortgage Corporation of Shreveport, Shreveport, Louisiana. 1/
- San Francisco Midland California Holdings Limited, London, England, for approval to acquire indirectly voting shares of the following subsidiaries of Crocker: (1) Bishop Building Co., Inc., Honolulu, Hawaii; (2) Bishop Trust Company, Ltd., Honolulu, Hawaii; (3) Hawaii Finance Company Ltd., Honolulu, Hawaii; (4) Miles Crossing Ltd., Honolulu, Hawaii; (5) CNC Insurance Agency Inc., San Francisco, California; (6) Crocker Investment Management Corp., San Francisco, California; (7) Crocker Mortgage Investment Company, Inc., Los Angeles, California; (8) Western Bradford Trust Company, San Francisco, California; (9) Crocker Holdings Inc., Germantown, Tennessee. 1/

- New York Permitted  
The Chase Manhattan Corporation, New York, New York, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit such as would be made by a commercial finance, equipment finance or factoring company, including factoring accounts receivable, making advances and over-advances on receivables

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

ACTIONS OF THE BOARD-Continued

and inventory and business installment lending as well as unsecured commercial loans; servicing loans and other extensions of credit; leasing personal property on a full payout basis and in accordance with the Board's Regulation Y, or acting as agent, broker or advisor in so leasing such property, including the leasing of motor vehicles) at City Center Square, Suite 1300, 1100 Main Street, Kansas City, Missouri, serving the States of Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Missouri and Wisconsin, through its subsidiary, Chase Commercial Corporation (4/4/82) 3/

New York Citicorp, New York, New York, requests permission to engage in the following activities (the making of loans to foreign importers to finance purchases of goods and services of United States manufacture or origin and/or costs incidental thereto: foreign importers seeking loans would be referred to Citicorp Export Credit Corporation by Citibank overseas branch offices or other financial institutions, and such loans would be made or acquired by Citicorp Export Credit Corporation) at 399 Park Avenue, New York, New York, serving customers in foreign countries through its subsidiary, Citicorp Export Credit Corporation (4/4/82) 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 consumer oriented financial management courses; the servicing for any person, of loans and other extensions of credit; the issuing of thrift certificates and thrift passbook certificates; the service area of the subsidiary would be comprised of the entire State of California; credit related life, accident, and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Thrift Center, Inc.) at 119 North Central Avenue, Glendale, California, through its subsidiary, Citicorp Person-to-Person Thrift, Inc. (4/9/82) 3/

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

ACTIONS OF THE BOARD-Continued

- Philadelphia** Philadelphia National Corporation, Philadelphia, Pennsylvania, notification of intent to engage in de novo activities (the origination of FHA, VA and conventional residential mortgage loans) at 3600 Silverside Road, Wilmington, Delaware, serving the State of Delaware and in the Counties of Delaware and Chester in the State of Pennsylvania, through its subsidiary, Colonial Mortgage Service Company Associates, Inc. (4/5/82) 3/
- Atlanta** Barnett Banks of Florida, Inc., Jacksonville, Florida, notification of intent to engage in de novo activities (in offering from three additional offices, check verification services, including authorizing subscribing merchants to accept certain personal purchase money checks and obligating Verifications, Inc., to purchase properly verified checks which are subsequently dishonored) in Jackson, Mississippi, an office located in Knoxville, Tennessee and an office located in Nashville, Tennessee, as well as from the principal office of Verifications, Inc., located at 4160 Woodcock Drive, Suite 100, Jacksonville, Florida, and would be offered throughout the States of Mississippi and Tennessee, through a subsidiary, Verifications, Inc., (4/3/82) 3/
- Chicago** Harris Bankcorp, Inc., Chicago, Illinois, notification of intent to engage in de novo activities (nondeposit trust company including activities of a fiduciary, investment advisory, agency or custodian nature) at 501 South Flagler Drive, West Palm Beach, Florida, the geographic area to be served will primarily be Palm Beach County, and secondarily, the entire State of Florida, through its subsidiary, Harris Trust Company of Florida (4/5/82) 3/
- Chicago** Northern Trust Corporation, Chicago, Illinois, notification of intent to directly engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit) at 150 South LaSalle Street, Chicago, Illinois, the geographic area to be served will be the 50 States of the United States and foreign countries (4/5/82) 3/
- Chicago** P.N.B. Financial Corp., Chicago, Illinois, notification of intent to engage in de novo activities (in leasing of personal property in accordance with the Board's Regulation Y; new equipment, consisting of readily available standard items i.e., trucks and industrial equipment, in the \$10,000 to \$100,000 cost range will constitute the major portion of the lease portfolio) at 2958 N. Milwaukee Avenue, Chicago, Illinois, primarily serving Illinois and Colorado (4/5/82) 3/

3/ 4(c)(8) notification processed by Reserve Bank of 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 engage in de novo activities (in the activities of an investment advisor as defined in Section 2(a)(20) of the Investment Company Act of 1940, to First American Money Fund, an investment company registered under the Act) at First Bank Place East, 200 South Sixth Street, Minneapolis, Minnesota, the office will serve the States of Montana, North Dakota, South Dakota and Minnesota, and portions of Wisconsin and Michigan, through its subsidiary, FBS Investment Services, Inc. (4/8/82) 3/
- San Francisco Bancorp Hawaii, Inc., Honolulu, Hawaii, notification of intent to engage in de novo activities (to borrow money upon its own secured or unsecured notes; to lend money upon individual credit or upon the security of comakers, personal endorsement, or the pledge or mortgage of real or personal property or choses in action, or upon any combination of such credit and security, and to contract for such interests, discount or other consideration as is permitted by the Hawaii Revised Statutes, and to sell or broker loans or contracts, in whole or in part, to other lenders, and charge or retain a fee for the originating, selling, brokering, or servicing of such loans or contracts; to discount, purchase, or otherwise acquire notes, installment contracts, warehouse receipts, or other choses in action; to establish branches within the State with prior written approval of the Bank Examiner; to finance for others by taking title to merchandise temporarily and only for the purpose of securing loans entered into for the purchases; to issue and sell certificates for the payment of money at any time, either fixed or uncertain, including without limitation evidences of thrift accounts and to receive amounts invested therein in installments on such investments; a company may, but need not, require an investor to subscribe to a certain amount of investment in such certificates, subject to minimum or maximum investments required by law or regulation; nothing herein shall be construed to authorize any industrial loan company to receive deposits or to create any liability due on demand; in addition, this new branch of Bancorp Finance may also act as agent or broker in the sale of credit-related life, accident and health insurance) at Times Square Shopping Center located at 98-1264 Kaahumanu Street in Pearl City, Oahu, Hawaii, serving the southern side of Oahu, Hawaii, through its subsidiary, Bancorp Finance of Hawaii, Inc. (4/8/82) 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

- San Francisco Seafirst Corporation, Seattle, Washington, notification of intent to engage in de novo activities (making or acquiring, loans and other extensions of credit including commercial loans secured by a borrower's inventory, accounts receivable, capital equipment or other assets; servicing loans; and leasing personal property) at 3445 North Causeway Blvd, Metairie, Louisiana, serving the State of Louisiana and Sacramento, California, serving the State of California, through its subsidiary, Seafirst Commercial Corporation (4/10/82) 3/
- San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in financing and industrial loan corporation activities through Security Pacific Finance Money Center Inc., including making, acquiring and servicing loans and other extensions of credit; selling and issuing investment certificates; and acting as agent for the sale of credit-related life, credit-related accident and health and credit-related property insurance, all as authorized by California law) at 1440 North Harbor Blvd., Fullerton, California and 1901 Olympic Blvd., Locklin Center, Walnut Creek, California, serving the State of California, through its subsidiary, Security Pacific Finance Money Center Inc. (4/4/82) 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 and engaging generally in the factoring business) at 1300 Quail Street, Newport Beach, California; One California Street, Suite 525, San Francisco, California; 95 South Market, San Jose, California and 400 North Olive, Southland Center, Suite 2520, Dallas, Texas, serving the United States, through its subsidiary, Security Pacific Business Credit Inc. (4/5/82) 3/
- San Francisco The Toronto-Dominion Bank, Toronto, Ontario, Canada, notification of intent to engage in de novo activities (soliciting, making or acquiring loans and other extensions of credit, including permitted leasing transactions, for its own account as well as in soliciting and servicing

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

ACTIONS OF THE BOARD-Continued

credit for the Toronto-Dominion Bank's agencies, branches, and subsidiary companies, including marketing credit and other services offered by, assisting in the negotiation of the terms of transactions with, and servicing and monitoring extensions of credit and relationships entered into by, the entities described above in accordance with Board's Regulation Y) in Denver, Colorado, serving the States of Arkansas, Colorado, Kansas, Louisiana, Montana, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, Utah and Wyoming, through a newly-established subsidiary, Toronto-Dominion (Colorado), Inc. (4/9/82) 3/

San  
Francisco

U.S. Bancorp, Portland, Oregon, notification of intent to engage in de novo activities (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, but not limited to, commercial consumer loans; instalment sales contracts and other forms of receivables; issuing passbook and investment certificates; making investments as permitted by Colorado Revised Statutes, 11-22-101 to 11-22-517; and acting as insurance agent with regard to credit life and disability insurance, solely in connection with extensions of credit by Citizens Thornton) at Thorton Plaza, at the intersection of East 120th Avenue and Colorado Blvd., in the north Denver suburb of Thorton, Colorado, serving those portions of Thorton County, Northglenn County and Adams County, which are in a three mile radius from proposed office site, through its subsidiary, Citizens Thornton Industrial Bank (4/10/82) 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

- Cleveland      The Dollar Savings and Trust Company, Youngstown, Ohio. To  
                  establish a branch at 1319 Florenedale Ave., Youngstown,  
                  Mahoning County, Ohio. 2/
- Cleveland      The Dollar Savings and Trust Company, Youngstown, Ohio. To  
                  establish a branch at 45 Oak Hill Avenue, Youngstown, Mahoning  
                  County, Ohio. 2/
- Cleveland      The Dollar Savings and Trust Company, Youngstown, Ohio. To  
                  establish a branch at Gypsy Lane, Youngstown, Trumbull County,  
                  Ohio. 2/
- Richmond      The Blueville Bank of Grafton, Grafton, West Virginia. To  
                  establish an off-premises facility at 1 Harman Center,  
                  Grafton, West Virginia. 2/

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

- Richmond      First Virginia Bank - Highlands, Covington, Virginia, to  
                  merge with The Bath County National Bank, Hot Springs,  
                  Virginia. 2/
- Richmond      Peoples Bank of Danville, Danville, Virginia, to acquire  
                  certain assets and assume substantially all of the  
                  liabilities of Aquia Bank and Trust Company, Stafford,  
                  Virginia. 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

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      Republic National Bank of New York, New York, New York: prior notification of its intent to acquire all the shares of a de novo banking subsidiary, Republic National Bank of New York (Canada), Montreal, Quebec, Canada.
- Cleveland     Pittsburgh International Bank, Pittsburgh, Pennsylvania: prior notification of its intent to contribute to the capital of Pittsburgh National, Seidon & Co. Limited, Sydney, Australia.
- Cleveland     Pittsburgh International Bank, Pittsburgh, Pennsylvania: requests consent to make a capital investment in Pittsburgh International (Asia) Limited, Hong Kong.

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

- New York      European American Bank & Trust Company, New York, New York: requests consent to establish a branch in Nassau, Bahamas.

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

- Boston        Saver's Bancorp Inc., Littleton, New Hampshire, for approval to acquire 100 percent of the voting shares of The Saver's Bank, Littleton, New Hampshire and indirectly acquire 14 percent of the voting shares of North Country Bank, Berlin, New Hampshire. 2/
- Philadelphia   The Frankford Corporation, Philadelphia, Pennsylvania, for approval to acquire 100 percent of the voting shares of Frankford Trust Company, Philadelphia, Pennsylvania. 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

- New York Commercial Bancshares, Inc., Jersey City, New Jersey, for approval to acquire 100 percent of the voting shares of Commercial Trust Company of New Jersey, Jersey City, New Jersey. 2/
- Cleveland Buckeye Associates, Ltd., Fostoria, Ohio, for approval to acquire at least 50 percent of the voting shares of Union Commerce Corporation, Cleveland, Ohio, and indirectly Southern Ohio Bank, Cincinnati, Ohio, Union Commerce Bank, Cleveland, Ohio, FNB of Nelsonville, Cleveland, Ohio, and Port Clinton National Bank, Port Clinton, Ohio. 2/
- Cleveland First Kentucky Bancshares, Inc., Florence, Kentucky, for approval to acquire 100 percent of the voting shares of Boone State Bank, Florence, Kentucky. 2/
- Atlanta Flint Bancshares, Inc., Cordele, Georgia, for approval to acquire at least 85.9 percent of the voting shares of Cordele Banking Company, Cordele, Georgia. 2/
- Atlanta Warrior Capital Corporation, Warrior, Alabama, for approval to acquire at least 80 percent of the voting shares of Warrior Savings Bank, Warrior, Alabama. 2/
- Chicago BANCORP OF NORTHWESTERN INDIANA, Goodland, Indiana, for approval to acquire at least 80 percent of the voting shares of Goodland State Bank, Goodland, Indiana. 2/
- Chicago CAMBRIA STATE BANKSHARES, INC., Cambria, Wisconsin, for approval to acquire at least 80 percent of the voting shares of The Cambria State Bank, Cambria, Wisconsin. 2/
- Chicago PT&S Bancorp, Indianola, Iowa, for approval to acquire at least 80 percent of the voting shares of Peoples Trust and Savings Bank, Indianola, Iowa. 2/
- St. Louis BMC Bankcorp, Inc., Benton, Kentucky, for approval to acquire 100 percent of the voting shares of the successor by merger to Bank of Marshall County, Benton, Kentucky. 2/
- St. Louis Crawford Bancorp, Inc., Robinson, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to Crawford County State Bank, Robinson, 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

- St. Louis Valley Capital Corp., Rosedale, Mississippi, for approval to acquire at least 80 percent of the voting shares of The Valley Bank, Rosedale, Mississippi. 2/
- Minneapolis Century Bancorp, Inc., New Brighton, Minnesota, for approval to acquire at least 90.6 percent of the voting shares of Centennial State Bank of Lexington, Lexington, Minnesota. 2/
- Minneapolis Farmers & Merchants Financial Services, Inc., New Ulm, Minnesota, for approval to acquire at least 95.7 percent of the voting shares of Farmers and Merchants State Bank New Ulm, New Ulm, Minnesota. 2/
- Minneapolis Napoleon Bancorporation, Inc., Napoleon, North Dakota, for approval to acquire at least 98.5 percent of the voting shares of Stock Growers Bank, Napoleon, North Dakota. 2/
- Minneapolis Vesta Bancorporation, Inc., Vesta, Minnesota, for approval to acquire at least 96.8 percent of the voting shares of Vesta State Bank, Vesta, Minnesota. 2/
- Kansas City Central Financial Corporation, Wichita, Kansas, for approval to acquire at least 98.3 percent of the voting shares of Central Bank and Trust, Wichita, Kansas. 2/
- Kansas City Haviland Bancshares, Inc., Haviland, Kansas, for approval to acquire at least 80 percent of the voting shares of Haviland State Bank, Haviland, Kansas. 2/
- Kansas City Lansing Bancshares, Inc., Lansing, Kansas, for approval to acquire at least 80 percent of the voting shares of First State Bank of Lansing, Lansing, Kansas. 2/
- Kansas City State Holding Company, Thermopolis, Wyoming, for approval to acquire at least 80 percent of the voting shares of First State Bank of Thermopolis, Thermopolis, Wyoming. 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 Americo Bancshares, Inc., Wolfforth, Texas, for approval to acquire at least 80 percent of the voting shares of American Bank of Commerce at Wolfforth, Texas, Wolfforth, 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 TELP Corporation, Houston, Texas, for approval to acquire 100 percent of the voting shares of El Paso National Corporation, El Paso, Texas, and indirectly acquire Border City Bank, Chamizal National Bank, El Paso National Bank, First State Bank, Northgate National Bank, East El Paso National Bank, and West El Paso National Bank, all of El Paso, Texas. 2/
- San Redding Bancorp, Redding, California, for approval to acquire 100 percent of the voting shares of Redding Bank of Commerce, Francisco Redding, California, a proposed new bank. 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 First Atlanta Corporation, Atlanta, Georgia, for approval to acquire at least 11.1 percent of the voting shares of First South Bankcorp, Columbus, Georgia. 2/
- Atlanta Royal Trustco Limited, Toronto, Ontario, Canada, and Royal Trust Bank Corp., Miami, Florida, for approval to acquire at least 99.2 percent of the voting shares of Century First National Bank of Pinellas County, St. Petersburg, Florida. 2/
- Atlanta Southeast Banking Corporation, Miami, Florida, for approval to acquire 100 percent of the voting shares of Florida National Banks of Florida, Inc., Jacksonville, Florida and indirectly acquire Florida National Bank at Bartow, Bartow; Florida National Bank at Belle Glade, Belle Glade; Florida National Bank of Lee City, Cape Coral; Florida Bank of Sumter City, Bushnell; Florida First Bank at Chipley, Chipley; Florida Bank of Volusia City, Daytona Beach; Florida Bank at Deland, De Land; Florida Bank at Fort Pierce, Fort Pierce; Florida National Bank, Jacksonville; Jacksonville National Bank, Jacksonville; Florida National Bank of the Florida Keys, Key West; Florida National Bank at Lakeland, Lakeland; Florida National Bank of Madison City, Madison; Florida National Bank of Miami, Miami; Florida National Bank at Ocala, Ocala; Florida National Bank of Orlando, Orlando; Florida National Bank at Pensacola, Pensacola; Florida National Bank at Perry, Perry; Florida

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

- National Bank at Port St. Joe, Port St. Joe, Florida; Peoples National Bank of St. Augustine, St. Johns County; Florida National Bank of Pinellas City, St. Petersburg; Florida Bank at Starke, Starke; Florida National Bank of Martin City, Stuart; Florida National Bank of Bevard City, Titusville; Florida National Bank of Vero Beach, Vero Beach; and Florida National Bank of Palm Beach City, West Palm Beach, all in Florida. 2/
- Chicago Associated Banc-Corp., Green Bay, Wisconsin, for approval to acquire 100 percent of the voting shares of the successor by merger to Bank of Commerce, Milwaukee, Wisconsin. 2/
- Chicago Bank Sales Department, Inc., Terril, Iowa, for approval to acquire at least 12 percent of the voting shares of The State Bank, Spirit Lake, Iowa. 2/
- Chicago North Shore Capital Corporation, Wilmette, Illinois, for approval to acquire at least 80 percent of the voting shares of The Morton Grove Bank, Morton Grove, Illinois. 2/
- Chicago Tama County Abstract Company, Toledo, Iowa, for approval to acquire an additional 3.875 percent of the voting shares of The State Bank of Toledo, Toledo, Iowa. 2/
- Kansas City Erie Bancshares, Inc., Erie, Kansas, for approval to acquire at least 24.5 percent of the voting shares of Lansing Bancshares, Inc., Lansing, Kansas. 2/
- Kansas City Stark Bancshares, Inc., Stark, Kansas, for approval to acquire 24.5 percent of the voting share of Lansing Bancshares, Inc., Lansing, Kansas. 2/
- Dallas First Freeport Corporation, Freeport, Texas, for approval to acquire 100 percent of the voting shares of Coastal National Bank, Angleton, Texas, a proposed new bank.
- Dallas National Bancshares Corporation of Texas, San Antonio, Texas, for approval to acquire 100 percent of the voting shares of National Bank of Commerce-Perrin Beitel, San Antonio, Texas, 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

Dallas Texas Commerce Bancshares, Inc., Houston, Texas, for approval to indirectly acquire 100 percent of of the voting shares of El Paso National Corporation, El Paso, Texas, through a merger with TELP Corporation, Houston Texas. 2/

Dallas Victoria Bankshares, Inc., Victoria, Texas, for approval to acquire 100 percent of the voting shares of New Braunfels National Bank, New Braunfels, 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 CBT Corporation, Hartford, Connecticut, notification of intent to engage in de novo activities (commercial financing, including the making of secured loans to finance accounts receivable, inventories and imports for business customers) at 208 LaSalle Street, Chicago, Illinois, serving the States of Illinois, Michigan, Indiana, Kentucky, Missouri, Iowa, Wisconsin and Minnesota, through its subsidiary, Lazere Financial Corporation (4/1/82)

New York Citicorp, New York, New York, requests permission to expand the activities and service area of an existing office (previously approved activities: the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the extensions 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 Financial Center, Inc., to the extent permissible under applicable State insurance laws and regulations; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit; the new activities in which the office proposes to engage de novo are: the making, acquiring and servicing for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or

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

non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans, the proposed expanded service area for all aforementioned previously approved and proposed activities shall be comprised of the entire State of California; credit related life, accident, and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Financial Center, Inc.) at Two City Boulevard East, Suite 178, Orange, California, through its subsidiary Citicorp Person-to-Person Financial Center, Inc. (4/7/82)

New York

Citicorp, New York, New York, requests permission to expand the activities and service area of an existing office (previously approved 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 Financial Center, Inc., to the extent permissible under applicable State insurance laws and regulations; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit; the new activities in which the office proposes to engage de novo are: the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed expanded service area for all aforementioned previously approved and proposed activities shall be comprised of the entire State of California; credit related life, accident, and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Financial Center, Inc.) at Financial Plaza Office Building (#098), 1661 Hanover, Suite 200, City of Industry, California, through its subsidiary, Citicorp Person-to-Person Financial Center, Inc. (4/7/82)

APPLICATIONS RECEIVED-Continued

- New York      Manufacturers Hanover Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (making or acquiring loans and other extensions of credit, secured and unsecured, such as would be made or acquired by a finance company under State Law; servicing such loans and other extensions of credit; and offering credit-related life insurance; such activities will include, but not be limited to, making consumer installment loans and other extensions of credit secured by real and personal property, and offering credit-related life insurance and decreasing or level term (in the case of single payment loans) life insurance by licensed agents or brokers to the extent permissible under applicable State insurance laws and regulations directly related to extensions of credit made or acquired by Finance One Mortgage of New Mexico, Inc.) at 2155 Louisiana Boulevard, N.E., Albuquerque, New Mexico, this office will service the entire State of New Mexico, through its subsidiary, Finance One Mortgage of New Mexico, Inc. (4/9/82)
- New York      Manufacturers Hanover Corporation, New York, New York, requests permission to expand the service area of an existing office (leasing real and personal property on a full payout basis; and acting as agent, broker or advisor in leasing of such property in accordance with the provisions of regulations promulgated by the Board of Governors; and making and acquiring for its own account or for the account of others loans and other extensions of credit with respect to such property and servicing such leases, loans or other extensions of credit) at 3 Landmark Square, Stamford, Connecticut, the expand service area would include the County of Westchester, New York, through its subsidiary, Manufacturers Hanover Leasing Corporation (4/9/82)
- New York      Manufacturers Hanover Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (making or acquiring loans and other extensions of credit, secured or unsecured, such as would be made or acquired by a finance company under State law; servicing such loans and other extensions of credit; and offering credit related life insurance; such activities will include, but not be limited to, making consumer installment loans, purchasing installment sales finance contracts, making loans and other extensions of credit secured by real and personal property, and offering credit related life insurance and decreasing or level term (in the case of single payment loans) life insurance by licensed agents or brokers to the extent permissible under applicable State insurance



APPLICATIONS RECEIVED-Continued

laws and regulations directly related to extensions of credit made or acquired by Finance One Mortgage of South Carolina, Inc.) at 2420 Mall Drive, Charleston, South Carolina, this office will service the entire State of South Carolina, through its subsidiary, Finance One Mortgage of South Carolina, Inc. (4/8/82)

## Cleveland

National City Corporation, Cleveland, Ohio, notification of intent to engage in de novo activities (the exercise of fiduciary powers, including owning and managing real and personal property in trust under the terms of revocable and irrevocable trust agreements and testamentary trusts or as agent or custodian pursuant to agreement, or to serve as executor or administrator of probate estates, or guardian of estates of minors or incompetents, and to provide all services permitted by applicable law and related to and required by its exercise of full fiduciary powers under its charter as a national trust company) at 125 Worth Avenue, Palm Beach, Florida, serving Palm Beach County and the surrounding area, through its subsidiary, National City Trust Company (4/2/82)

## Atlanta

Alliance Corporation Jacksonville, Florida, notification of intent to engage in de novo activities (making or acquiring mortgage loans for its own account or the account of others; servicing mortgage loans for others; and reselling such loans in the secondary mortgage markets in accordance with Sections 225.4(a)(1) and (3) of the Board's Regulation Y) at 25 West Forsyth Street, Jacksonville, Florida; 2 LaVista Perimeter Office Park, Suite 104, Tucker, Georgia; 3939 South Sherwood Forest Boulevard, Suite F, Baton Rouge, Louisiana; 3045 Independence Drive, Birmingham, Alabama; 4700 Auth Place, Suite 310, Camp Springs, Maryland; Northgate Office Building, Suite 222, 5861 Rivers Avenue, North Charleston, South Carolina; Suite 105, Osborne Office Center, Chattanooga, Tennessee; 2814 New Springs Road, Suite 103, Atlanta, Georgia; 1585 Phoenix Boulevard, Suite 6, College Park, Georgia; 246 N. Ridgewood Avenue, Daytona Beach, Florida; Suite KK, North Executive Plaza 2320 East North Street, Greenville, South Carolina; 2005 Gallatin Street, Suite A, Huntsville, Alabama; Suite 101, Brookvale II Office Building, 6016 Brookvale Lane, Knoxville, Tennessee; 515 S. College Street, Suite 201, Lafayette, Louisiana; 3717 Taylorsville Road, Suite 110, Louisville, Kentucky; 16560 N.E. 6th Avenue, North Miami Beach, Florida; 576 Azalea Road, Suite 101, Mobile, Alabama; Southland Building, Suite 310, I-4 & Lee Road, Orlando, Florida; 440 East Main Street, Pensacola, Florida; 4020 Moorpark Avenue, Suite 100, San Jose, California; 6825 Lillian Road, Suite B1, Jacksonville, Florida; 300 Building

APPLICATIONS RECEIVED-Continued

North, 3160 5th Avenue North, Suite 100, St. Petersburg, Florida; 5601 Mariner Street, Suite 104, Tampa, Florida; Bonney Square Office Building, 347 Witchduck Road, Virginia Beach, Virginia; 4401 Wesconnet Boulevard, Suite 108, Jacksonville, Florida; and 3003 S. Congress Avenue, Suite 2-D, Palm Springs, Florida, serving the States of Florida, Alabama, California, Georgia, Kentucky, Louisiana, Maryland, North Carolina, South Carolina, Tennessee, and Virginia, through its subsidiary, Charter Mortgage Company (4/9/82)

- Atlanta Southeast Banking Corporation, Miami, Florida, for approval to acquire 100 percent of the voting shares of Florida National Services, Inc., and Florida Credit Corporation, through Florida National Banks of Florida, Inc., Jacksonville, Florida.
- Minneapolis Northwest Bancorporation, Minneapolis, Minnesota, notification of intent to engage in de novo activities (providing portfolio investment advice to any person, including, but not limited to, pension and profit sharing funds and venture capital funds) at 1730 Midwest Plaza Building, Minneapolis, Minnesota, 1300 S.W. Fifth Avenue, Suite 3018, Portland, Oregon and 7625 West Fifth Avenue, Suite 202, Lakewood, Colorado, through a subsidiary, Northwest Growth Management, Inc. (4/9/82)
- Kansas City First Healdton Bancorporation, Inc., Healdton, Oklahoma, notification of intent to engage in de novo activities (in the sale of life, accident and health insurance in connection with extensions of credit by the Bank of Healdton, the subsidiary bank of First Healdton Bancorporation) at 313 West Main Street, Healdton, Oklahoma, serving the town of Healdton and the surrounding rural area which extends approximately 25 miles North West or South and 10 miles East, through a proposed subsidiary, First Healdton Insurance Co. (4/6/82)
- Dallas First National Bancorp, Inc., Shreveport, Louisiana, notification of intent to engage in de novo activities (in the leasing of personal and real property, including acting as agent, broker, or adviser in leasing such property) at 400 Texas Street, Shreveport, Louisiana, serving the parishes of Caddo and Bossier, Louisiana, through a subsidiary, First Leasing Corporation of Shreveport (4/5/82)
- San Francisco BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring, for its own account loans and other extensions of credit such as would be made or acquired by a finance company; servicing loans and other extensions of credit; and offering credit-related life insurance, credit-related accident and health in-

APPLICATIONS RECEIVED-Continued

urance and credit-related property insurance in the State of Louisiana, such activities will include, but not be limited to, purchasing installment sales finance contracts, making loans and other extensions of credit to consumers and small businesses, making loans and other extensions of credit secured by real property, and offering credit-related life, credit-related accident and health and credit-related property insurance directly related to extensions of credit made or acquired by FinanceAmerica Corporation) at 104A Constitution Boulevard, Alexandria, Louisiana, serving the entire State of Louisiana, through its indirect subsidiary, FinanceAmerica Corporation (a Louisiana Corporation) (4/6/82)

San  
Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring, for its own account loans and other extensions of credit such as would be made or acquired by both a consumer finance company and commercial finance company; and servicing loans and other extensions of credit; such activities will include, but not be limited to, making consumer installment loans, making loans and other extensions of credit of a commercial nature to businesses; such loans may be unsecured or secured by personal assets and residential and commercial real estate) in Denver, Colorado, serving all fifty States and the District of Columbia, through its indirect subsidiary, BA Business Credit Corporation (a Delaware corporation) (4/7/82)

San  
Francisco

Central Pacific Corporation, Bakersfield, California, notification of intent to engage in de novo activities (providing management consulting services to nonaffiliated bank and depository institutions, including commercial banks, savings and loan associations, mutual saving banks, credit unions, industrial banks, Morris Plan banks, cooperative banks and industrial loan companies, as to: (i) planning operations with respect to management succession, manpower utilization, corporate growth and expansion, corporate organization, and short-term and long-term goals; (ii) personnel operations such as recruitment, training, orientation, placement, management and employee search activities, management/personnel relations, compliance with governmental regulations, development of personnel policies, incentive compensation and benefit plans, employee compensation, and employee productivity evaluation; and (iii) sales of manuals, instructional materials and courses as incidental and related to all the above activities) at 5401 Business Park Drive South, Suite 201, Bakersfield, California, serving the United States, through its subsidiary, Human Resource Dimensions (4/3/82)

APPLICATIONS RECEIVED-Continued

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 or a consumer finance company; and acting as broker or agent for the sale of credit life and credit accident and health insurance) from Forklanding Road - Store #9, Maple Shade, New Jersey to Blason II, 505 South Lencia Road, Morrestown, New Jersey, through its subsidiary, Security Pacific Finance Corp. (3/30/82)

San Francisco U.S. Bancorp, Portland, Oregon, notification of intent to expand the activities of its existing subsidiary (in the offering of homeowners insurance to credit customers of U.S. Bancorp and its subsidiaries as permitted under Regulation Y) at 309 S. W. Sixth Avenue, Portland, Oregon, through its subsidiary, Mt. Hood Credit Life Insurance Agency, Inc. (4/7/82)

San Francisco U.S. Bancorp, Portland, Oregon, notification of intent to engage in de novo activities (performing appraisals of commercial and residential real estate for its customers and outside clients in conformance with the provisions of Section 225.4(a)(14) of Regulation Y) these activities would be conducted through each of the Bancorp Financial offices in the States of California, Missouri and Texas, serving the States of Arizona, Arkansas, California, Colorado, Kansas, Louisiana, Mississippi, Missouri, Nebraska, Nevada, New Mexico, Oklahoma, Texas and Wyoming, through its subsidiary, U.S. Bancorp Financial, Inc. (4/7/82)

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.