

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1982 No. 20)

Actions of the Board; Applications and Reports

Received During the Week Ending May 15, 1982

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Regulations G, T, and U, revision of criteria for initial and continued inclusion on the list of Over-the-Counter Margin Stocks. (Docket No. R-0372)

Regulation T amendment to broaden the types of collateral against which brokers and dealers may borrow and lend securities. (Docket No. R-0370)

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 tornadoes in twelve counties in Arkansas, and for depositors affected by a fire in Orange County, California.

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| Atlanta | ANB Bancshares, Inc., Brunswick, Georgia, extension of time to August 9, 1982, within which to become a bank holding company through the acquisition of American National Bank of Brunswick, Brunswick, Georgia. <u>1/</u> |
| Atlanta | Beacon Financial Corporation, Inc., Jupiter, Florida, extension of time to September 22, 1982, within which to become a bank holding company through the acquisition of Lighthouse National Bank, Jupiter, Florida. <u>1/</u> |
| Kansas City | Central Bancorporation, Inc., Central Colorado Company, and C.C.B., Inc., all of Denver, Colorado, extension of time to August 12, 1982, within which to acquire Central Bank of Chapel Hills, N.A., Colorado Springs, Colorado, a proposed new bank. <u>1/</u> |
| St. Louis | Citizens Bancshares Corporation, Bedford, Indiana, extension of time to September 20, 1982, within which to become a bank holding company through the acquisition of the Citizens National Bank of Bedford, Bedford, Indiana. <u>1/</u> |

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

ACTIONS OF THE BOARD-Continued

- San Francisco Enterprise Bancorp, Oakland, California, extension of time to August 19, 1982, within which to become a bank holding company through the acquisition of the successor by merger to First Enterprise Bank, Oakland, California. 1/
- Atlanta First Bulloch Banking Corporation, Statesboro, Georgia, extension of time to August 11, 1982, within which to become a bank holding company through the acquisition of First Bulloch Bank & Trust Company, Statesboro, Georgia. 1/
- Philadelphia First Eastern Corporation, Wilkes-Barre, Pennsylvania, extension of time to September 1, 1982, within which to become a bank holding company through the acquisition of First Eastern Bank, N.A., Wilkes-Barre, Pennsylvania. 1/
- Chicago FIRST LINCOLNWOOD CORP., Lincolnwood, Illinois, extension of time to August 11, 1982, within which to become a bank holding company through the acquisition of 80 percent or more of the voting shares of The First National Bank of Lincolnwood, Lincolnwood, Illinois. 1/
- Dallas First Texas Financial Corporation, Dallas, Texas, extension of time to July 15, 1982, within which to acquire First Texas Bank, Dallas, Texas. 1/
- Boston Industrial National Corporation, Providence, Rhode Island, extension of time to May 15, 1982, to make directly a 15 percent portfolio investment in shares of Prodelmex, S.A., de C.V., Pisco, Mexico. 1/
- Dallas Liberty National Bancshares, Inc., Lovington, New Mexico, extension of time to August 17, 1982, within which to acquire Liberty National Bank, Lovington, New Mexico. 1/
- St. Louis NBC Bank Corp., El Dorado, Arkansas, extension of time to August 4, 1982, within which to become a bank holding company through the acquisition of the successor by merger to National Bank of Commerce of El Dorado, El Dorado, Arkansas. 1/
- St. Louis Old Capital Financial Corporation, Corydon, Indiana, extension of time to June 4, 1982, within which to become a bank holding company through the acquisition of Old Capital Bank and Trust Company, Corydon, Indiana, the successor by merger to Capital Service Bank. 1/

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

ACTIONS OF THE BOARD-Continued

- Chicago Pacesetter Financial Corporation, Grand Rapids, Michigan, extension of time to July 17, 1982, within which to acquire 100 percent of the voting shares of Pacesetter Bank-Grand Rapids, Michigan, a proposed new bank. 1/
- Atlanta Peoples Capital Corporation, Union, Mississippi, extension of time to August 21, 1982, within which to become a bank holding company through the acquisition of Peoples Bank of Mississippi, N.A., Union, Mississippi. 1/
- St. Louis Security Bancorp, Inc., Vincennes, Indiana, extension of time to September 24, 1982, within which to become a bank holding company through the acquisition of the successor by merger to Security Bank and Trust Company, Vincennes, Indiana. 1/
- San Francisco Summit Bancshares, Inc., Oakland, California, extension of time to August 19, 1982, within which to become a bank holding company through the acquisition of Summit Bank, Oakland, California, a proposed new bank. 1/
- Dallas Texas Commerce Bancshares, Inc., Houston, Texas, extension of time to August 8, 1982, within which to acquire and open for business Texas Commerce Bank-Cypress Station, National Association, Houston, Texas. 1/
- Kansas City United Banks of Colorado, Inc., Denver, Colorado, extension of time to August 25, 1982, within which it may commence lending activities through United Bank Financial Center, Inc. 1/
- St. Louis Universal Bancorp, Bloomfield, Indiana, extension of time to September 21, 1982, within which to become a bank holding company through the acquisition of the successor by merger to Bloomfield State Bank, Bloomfield, Indiana. 1/
- Chicago Wabash Valley Bancorporation, Inc., Peru, Indiana, extension of time to July 31, 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 Wabash Valley Bank and Trust Company, Peru, Indiana. 1/
- Dallas Westlake Bancshares, Inc., Austin, Texas, extension of time to June 4, 1982, within which to acquire Westlake National Bank, Austin, Texas. 1/
- Atlanta Exchange Bank and Trust Company of Florida, Tampa, Florida, extension of time to May 27, 1983, within which to establish its Ulmerton office. 1/

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

ACTIONS OF THE BOARD-Continued

- Chicago Ripley County Bank, Osgood, Indiana, extension of time to November 13, 1982, within which to establish a branch at 211 West Perry Street, Versailles, Indiana. 1/
- Atlanta Barnett Bank of Central Florida, N.A., Winter Park, Florida, proposed merger with Century Bank of Orange County, Apopka, Florida; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Citizens and Southern Georgia Corporation, Savannah, Georgia, proposed merger with Citizens and Southern Bank of Colquitt County, Moultrie, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Costal Bank, Hinesville, Georgia, proposed merger with TCB Interim, Inc., Hinesville, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Kansas City Commercial National Bank of Kansas City, Kansas City, Kansas, proposed merger with Commercial Bank of Kansas City, N.A., Kansas City, Kansas; report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis Farmers Bank and Trust Company, Bardstown, Kentucky, proposed merger with Bank of New Haven, New Haven, Kentucky; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis First Citizens National Bank, Tupelo, Mississippi, proposed merger with Citizens National Bank of Columbus, Columbus, Mississippi; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Guaranty Bank and Trust Company, Lafayette, Louisiana, proposed merger with GBT Bank and Trust Company, Lafayette, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Hardin County Savings Bank of Eldora, Iowa, Eldora, Iowa, acquisition of assets and assumption of liability to pay deposits of Union-Whitten State Savings Bank, Union, Iowa; 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

- Atlanta** Hernando Bank, Hernando, Mississippi, proposed merger with Gateway Interim Bank, Hernando, Mississippi; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas** New First City National Bank of Floresville, Floresville, Texas, proposed merger with First City National Bank Floresville, Floresville, Texas; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta** Peoples Bank of Mississippi, N.A., Union, Mississippi, proposed merger with P.B. National Bank, Union, Mississippi; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta** First American Bank, N.A., Nashville, Tennessee, permission to accept commercial drafts or bills of exchange in an amount not exceeding at any time in the aggregate 100 percent of its paid-up and unimpaired capital stock and surplus, as defined. 1/
- Atlanta** Sun Bank, N.A., Orlando, Florida, permission to accept commercial drafts or bills of exchange in an amount not exceeding at any time in the aggregate 100 percent of its paid-up and unimpaired capital stock and surplus, as defined. 1/

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

ACTIONS OF THE BORAD-Continued

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

Richmond Approved
Miners Exchange Bank, Coeburn, Virginia. 1/

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

New York Withdrawn
U.S. Trust Corporation, New York, New York: to establish an
Edge Act Corporation in Palm Beach, Florida, to be known
as United States Trust Company International Corporation.

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

New York Approved
Republic New York Corporation, New York, New York on behalf
of Trade Development Holland Holding B.V., Amsterdam, The
Netherlands: grants consent for Trade Development Bank
(France) S.A., Paris, France, to establish a branch in
Monte Carlo, Principality of Monaco.

Dallas RepublicBank Dallas, N.A., Dallas, Texas: grants consent to
establish an Edge Act subsidiary to be known as RepublicBank-
Dallas International, Dallas, Texas, and operate a branch in
New York.

San Francisco Sixty Day Notification Period Allowed to Expire
Security Pacific Overseas Corporation, Los Angeles, California;
an Edge Act subsidiary of Security Pacific National Bank,
Los Angeles, California: no objection to increase its in-
vestment in Marac Holdings Limited; Aucklans, New Zealand.

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

ACTIONS OF THE BOARD-Continued

Sixty Day Notification Period Waived

- New York Chase Manhattan Overseas Banking Corporation, Newark, Delaware: no objection to make an additional investment in The Chase Manhattan Bank of Canada, Toronto, Ontario, Canada.
- Chicago The First National Bank of Chicago, Chicago, Illinois: no objection to make an additional investment in Misr International Bank S.A.E., Cairo, Egypt.
- New York Morgan Guaranty International Finance Corporation, New York, New York: no objection to acquire and hold shares of three Brazilian financial institutions, Banco Inter-Atlantico de Investimento S.A., Inter-Atlantico D.T.V.M., S.A., and Cia Inter-Atlantico Arrendamento Mercantil.
- New York Skandinaviska Enskilda Banken, Stockholm, Sweden: no objection to establish an Article XII investment company in New York, to be known as Skandinaviska Enskilda Banken Corporation.

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

Withdrawn

- Atlanta Magnolia State Capital Corp., Magee, Mississippi, for approval to acquire at least 80 percent of the voting shares of Bank of Simpson County, Magee, Mississippi. 1/

Approved

- Philadelphia Cheltenham Corporation, Cheltenham, Pennsylvania, for approval to acquire 100 percent of the voting shares of Cheltenham Bank, Cheltenham, Pennsylvania. 1/
- Philadelphia FB&T Corporation, Hanover, Pennsylvania, for approval to acquire 100 percent of the voting shares of Farmers Bank and Trust Company of Hanover, Hanover, Pennsylvania. 1/
- 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. 1/
- 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. 1/

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

ACTIONS OF THE BOARD-Continued

- 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. 1/
- Atlanta Philadelphia Capital Corporation, Philadelphia, Mississippi, for approval to acquire at least 80 percent of the voting shares of Bank of Philadelphia, Philadelphia, Mississippi. 1/
- 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. 1/
- Atlanta Warrior Capital Corporation, Warrior, Alabama, for approval to acquire at least 80 percent of the voting shares of Warrior Savings Bank, Warrior, Alabama. 1/
- 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. 1/
- 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. 1/
- Minneapolis Evansville Bancshares, Inc., Evansville, Minnesota, for approval to acquire at least 81.33 percent of the voting shares of Farmers State Bank of Evansville, Evansville, Minnesota. 1/
- Minneapolis JDOB, Inc., Naples, Florida, for approval to acquire at least 99.33 percent of the voting shares of First National Bank of Askov, Askov, Minnesota. 1/
- 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. 1/
- Kansas City Bushnell Bancorp, Bushnell, Nebraska, for approval to acquire 82 percent or more of the voting shares of Kimball County Bank, Bushnell, Nebraska. 1/
- Kansas City Delaware Bancshares, Inc., Jay, Oklahoma, for approval to acquire 100 percent of the voting shares of Delaware County Bank, Jay, Oklahoma. 1/

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

ACTIONS OF THE BOARD-Continued

- Kansas City Midlands Financial Services, Inc., Omaha, Nebraska, for approval to acquire at least 94.75 percent of the voting shares of Nebraska State Bank of Omaha, Omaha, Nebraska. 1/
- 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. 1/
- Dallas Ranger Bancshares, Inc., Ranger, Texas, for approval to acquire 80 percent or more of the voting shares of First State Bank, Ranger, Texas. 1/
- 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. 1/
- Dallas Southwest First Community, Inc., Beeville, Texas, for approval to acquire 100 percent of the voting shares of State Bank & Trust Company, Beeville, Texas. 1/
- San Francisco Bonneville Bancorp, Provo, Utah, for approval to acquire 100 percent of the voting shares of The Bonneville Bank, Provo, Utah. 1/
- 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. 1/
- San Francisco Lamorinda Financial Corporation, Lafayette, California, for approval to acquire 100 percent of the voting shares of Lamorinda National Bank, Lafayette, California, a proposed new bank. 1/

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

- Richmond Equitable Bancorporation, Baltimore, Maryland, for approval to acquire 100 percent of the voting shares of Equitable Bank of Delaware, N.A., Dover, Delaware, a proposed new bank. 1/

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

ACTIONS OF THE BOARD-Continued

- Atlanta** First Alabama Bancshares, Inc., Montgomery, Alabama, for approval to acquire 100 percent (less directors' qualifying shares) of the voting shares of The Anniston National Bank, Anniston, Alabama. 1/
- Chicago** Bank Sales Department, Inc., Terril, Iowa, for approval to acquire at least 12 additional shares of The State Bank, Spirit Lake, Iowa. 1/
- Chicago** Marine Bancorp, Inc., Springfield, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to American National Bank of Champaign, Champaign, Illinois. 1/
- Kansas City** FirstBank Holding Co. of Colorado and FirstBank Holding Co., both of Lakewood, Colorado, for approval to acquire FirstBank of Tech Center, National Association, Greenwood Village, Colorado; FirstBank at Hampden/Yosemite, National Association, Denver, Colorado; FirstBank at Havana/Illiff, National Association, Aurora, Colorado; and FirstBank at Kipling/Jewell, National Association, Lakewood, Colorado, proposed new banks. 1/
- Kansas City** Sterling Bankshares, Inc., Tecumseh, Nebraska, for approval to acquire 24.95 percent of Bank Management, Inc., Wahoo, Nebraska and indirectly acquire 89.31 percent of the voting shares of The First National Bank of Wahoo, Wahoo, Nebraska. 1/
- Kansas City** Tecumseh Bankshares, Inc., Tecumseh, Nebraska, for approval to acquire 24.95 percent of Bank Management, Inc., Wahoo, Nebraska and indirectly acquire 89.31 percent of the voting shares of The First National Bank of Wahoo, Wahoo, Nebraska. 1/

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

ApprovedCorrection:

- Atlanta** The application for Sun Banks of Florida, Inc., Orlando, Florida to acquire Century Banks, Inc., Fort Lauderdale, Florida and indirectly 11 banks which appeared on H.2, 1982 No. 19 as approved was stated incorrectly. It

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

ACTIONS OF THE BOARD-Continued

should have read: Sun Banks of Florida, Inc., Orlando, Florida, for approval to acquire 100 percent of the voting shares of Century Banks, Inc., Fort Lauderdale, Florida and indirectly Century National Bank of Broward; Century National Bank of Pensacola; Century of Pensacola; Century Bank of Gulf Breeze; Century National Bank of Santa Rosa; Century Bank of Palatka; Century Bank of Lee County; and Century National Bank of Palm Beach County, all located in Florida.

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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** BankEast Corporation, Manchester, New Hampshire, for approval to acquire 100 percent of the voting shares of Portsmouth Trust Company, Portsmouth, New Hampshire.
- Kansas City** Bushnell Bancorp, Bushnell, Nebraska, for approval to acquire the assets of Bushnell Insurance Agency, Bushnell, Nebraska and thereby engage in the sale of general insurance in a community of less than 5,000 population. 1/
- New York** Delayed
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

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

ACTIONS OF THE BOARD-Continued

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, Massilow; 127 W. Wayne St., P.O. Box 178, Maumee; 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. (5/14/82) 3/

Reactivated

Kansas City Farmers and Merchants Bancshares, Inc., Crescent, Oklahoma, notification of intent to engage in de novo activities (the leasing of personal property and servicing such leases) at 116 Grand, Crescent, Oklahoma, serving Logan, Kingfisher and Canadian counties and surrounding rural areas (5/14/82) 3/

Permitted

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 (5/15/82) 3/

Boston Fleet Financial Group, Inc., Providence, Rhode Island (formerly 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. (5/13/82) 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

Boston

Fleet Financial Group, Inc., Providence, Rhode Island (formerly 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); 8100 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 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,

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

ACTIONS OF THE BOARD-Continued

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. (5/13/82) 3/

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 extensions of credit, either unsecured or principally secured by mortgages on residential or commercial properties or lease-hold interests therein and (2) acting as investment or financial adviser to the extent of (a) serving as the advisory company for a mortgage or real estate investment trust, (b) furnishing general economic information and advice on real estate matters and (c) providing portfolio investment advice on real estate matters) at MacArthur Court Office Building, MacArthur Blvd. & Campus Drive, Newport Beach, California, serving the entire State of California, through their subsidiary, Marine Midland Realty Credit Corporation (5/14/82) 3/

New York

Manufacturers Hanover Corporation, New York, New York, requests permission to relocate an existing office and to expand the service area of the relocated office engaging in the following activities (arranging, making, servicing, or acquiring for its own account or for the account of others, direct loans, installment sales contracts, and other extensions of credit such as would be made by a finance company under Texas law, and acting as agent or broker for the sale of single and joint life insurance, accident and health insurance and property insurance sold in connection with such extensions of credit; the service area shall be expanded to include the following counties: Southern Montgomery, Southern Liberty, Northeastern Fort Bend and Northern Brazoria) from 4108 Fannin Street, Houston, Texas to 5405 Bellaire Boulevard, Bellaire, Texas, through its subsidiary, Finance One of Texas, Inc. (5/9/82) 3/

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

ACTIONS OF THE BORAD-Continued

- New York** Manufacturers Hanover Corporation, New York, New York, requests permission to relocate an existing office and to expand the service area of the relocated office engaging in the following activities (arranging, making, servicing or acquiring for its own account or for the account of others, direct loans, installment sales contracts, and other extensions of credit such as would be made by a finance company under Texas law, and acting as agent or broker for the sale of single and joint life insurance, accident and health insurance and property insurance sold in connection with such extensions of credit; the service area shall be expanded to include the following counties: Western Bastrop, Southern Williamson, Northeastern Hayes and Northern Caldwell) from 421 West Sixth Street, Austin, Texas to Grand Central Station Shopping Center, 8766A Research Boulevard, Austin, Texas, through its subsidiary, Finance One of Texas, Inc. (5/9/82) 3/
- Cleveland** Mellon National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (providing portfolio investment advice, primarily to Pension and Profit Sharing Trusts qualified under Section 401 of the Internal Revenue Code of 1954, as amended, but also to individuals and other institutions; serving as the advisory company for mortgage or real estate investment trusts; serving as investment advisor, as defined in Section 2(a)(20) of the Investment Company Act of 1940, to investment companies registered under the Act, to the extent permissible under law; furnishing general economic information and advice; general economic statistical forecasting services, and industry studies; and providing financial advice to State and local governments, such as with respect to the issuance of their securities) at 1 Post Office Square, Boston, Massachusetts, serving clients throughout the United States, through its subsidiary, Franklin Portfolio Associates, Inc. (5/9/82) 3/
- 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, serving the city of Warner Robbins and contiguous portions of Houston County, through its subsidiary, World Acceptance Corporation (5/12/82) 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

- 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, serving the service area of the Applicant's bank subsidiary, Republic Bank and Trust Company, Louisville, Kentucky, through a wholly-owned subsidiary, Republic Insurance Agency, Inc. (5/14/82) 3/
- Kansas City** Farmers and Merchants Bancshares, Inc., Crescent, Oklahoma, notification of intent to engage in de novo activities (the leasing of personal property and servicing such leases) at 116 Grand, Crescent, Oklahoma, serving Logan, Kingfisher and Canadian counties and surrounding rural areas (5/14/82) 3/
- 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. (5/14/82) 3/
- 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 (5/11/82) 3/
- San Francisco** BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (acting as an industrial loan company under the Tennessee Industrial Loan and Thrift Companies Act; making or acquiring for its own account loans and other extensions of credit; servicing loans and other extensions of credit; and offering credit-related life insurance, credit-related accident and health insurance, and credit-related property insurance in the State of Tennessee; such activities will include, but not be limited to, issuing investment certificates (intrastate only), making consumer installment loans, purchasing installment sales finance contracts, making loans and other extensions of credit to

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

ACTIONS OF THE BOARD--Continued

small businesses, making loans 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 both FinanceAmerica Corporation and FinanceAmerica Corporation and FinanceAmerica Credit Corporation; it is further proposed that another indirect subsidiary, FinanceAmerica Credit Corporation, (a Delaware corporation), will engage in the activities of making or acquiring for its own accounts 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 Tennessee or Mississippi) at 6242 Poplar Avenue, Suite 100, Memphis, Tennessee, serving the entire States of Tennessee and Mississippi, through its indirect subsidiary, FinanceAmerica Corporation (a Tennessee corporation) (whose name will be changed to FinanceAmerica Thrift Corporation) (5/11/82) 3/

San
Francisco

First Interstate Bancorp, Los Angeles, California, notification of intent to engage in de novo activities (making or acquiring loans and other extensions of credit such as commercial loans secured by a borrower's inventory, accounts receivable, or other assets and servicing loans) in Chicago, Illinois, serving the fifty states, through its subsidiary, First Interstate Commercial Corporation (5/10/82) 3/

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 Forkland Road - Store #9, Maple Shade, New Jersey to Blason II, 505 South Lenola Road, Morrestown, New Jersey, serving the State of New Jersey, through its subsidiary, Security Pacific Finance Corp. (5/13/82) 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 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 (5/15/82) 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 Liberty Bank, Mount Carmel, Pennsylvania. To establish a branch office at 31-49 West Third Street, Mount Carmel, Pennsylvania. 2/
- Richmond The Bank of Waverly, Waverly, Virginia. To establish a branch at Bank Street near its intersection with Main Street, Waverly, Virginia. 2/

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

- St. Louis Commerce Union Bank, Union City, Tennessee. 2/

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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 FSB Bancorporation, Decatur, Alabama, for approval to acquire 100 percent of the voting shares of First State Bank of Decatur, Decatur, Alabama. 2/
- Atlanta Georgia Peoples Bankshares, Inc., Baxley, Georgia, for approval to acquire 100 percent of the voting shares of Peoples State Bank & Trust, Baxley, Georgia. 1/
- Atlanta Louisiana Bancorp, Inc., Crowley, Louisiana, for approval to acquire 100 percent of the voting shares of Louisiana Bank & Trust Company, Crowley, Louisiana. 2/
- Atlanta West Baton Rouge Bancshares, Inc., Port Allen, Louisiana, for approval to acquire at least 80 percent of the voting shares of Bank of West Baton Rouge, Port Allen, 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** Boulevard Bancorp, Inc., Chicago, Illinois, for approval to acquire 100 percent of the voting shares of National Boulevard Bank of Chicago, Chicago, Illinois; First National Bank of Wilmette, Wilmette, Illinois, The Hinsdale Capital Corporation, Hinsdale, Illinois, and indirectly acquire First National Bank of Hinsdale, Hinsdale, Illinois, Firstwin Corporation, Winnetka, Illinois, and indirectly acquire The First National Bank of Winnetka, Winnetka, Illinois, The Glencoe Capital Corporation, Glencoe, Illinois, and indirectly acquire Glencoe National Bank, Glencoe, Illinois. 2/
- Chicago** Eastern Iowa Secured Bancshares Corporation, Bettendorf, Iowa, for approval to acquire at least 80 percent of the voting shares of Security State Trust and Savings Bank, Bettendorf, Iowa. 2/
- Chicago** First American Bank Group, Ltd., Fort Dodge, Iowa, for approval to acquire 100 percent of the voting shares of the successor by merger to The State Bank, Fort Dodge, Iowa. 2/
- Chicago** W. S. B. Inc., Washington, Iowa, for approval to acquire at least 80 percent of the voting shares of Washington State Bank, Washington, Iowa. 2/
- St. Louis** Central Kentucky Bancorp, Inc., Elizabethtown, Kentucky, for approval to acquire 100 percent of the voting shares of the successor by merger to First Harding National Bank & Trust, Elizabethtown, Kentucky. 2/
- St. Louis** First Bolivar Capital Corporation, Cleveland, Mississippi, for approval to acquire at least 80 percent of the voting shares of First National Bank of Bolivar County, Cleveland, Mississippi. 2/
- St. Louis** FSB, Inc., Covington, Tennessee, for approval to acquire 100 percent of the voting shares of First State Bank, Covington, Tennessee. 2/
- Minneapolis** Americana Bancorporation of Danube, Inc., Edina, Minnesota, for approval to acquire an additional 76 percent of the voting shares of Americana State Bank of Danube, Danube, Minnesota. 2/

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATION RECEIVED-Continued

- Minneapolis Butte Bancorporation, Inc., Billings, Montana, for approval to retain at least 85 percent of the voting shares of Montana Bank of Butte, N.A., Butte, Montana. 1/
- Minneapolis Financial Services of Winger, Inc., Winger, Minnesota, for approval to acquire at least 96.6 percent of the voting shares of Farmers State Bank of Winger, Winger, Minnesota. 2/
- Minneapolis Headwaters Bancorp, Inc., Land O'Lakes, Wisconsin, for approval to acquire 100 percent of the voting shares of Headwaters State Bank, Land O'Lakes, Wisconsin. 2/
- Minneapolis McLeon Bancshares, Inc., Glencoe, Minnesota, for approval to acquire at least 86.27 percent of the voting shares of First National Bank of Glencoe, Glencoe, Minnesota. 2/
- Minneapolis Roundup Bancorporation, Inc., Billings, Montana, for approval to retain at least 85 percent of the voting shares of Montana Bank of Roundup, N.A., Roundup, Montana. 2/
- Kansas City Amoret Bancshares, Inc., Amoret, Missouri, for approval to acquire at least 80 percent of the voting shares of the Bates County National Bank, Amoret, Missouri. 2/
- Kansas City First Bankshares of Las Animas, Inc., Las Animas, Colorado, for approval to acquire at least 80 percent of the voting shares of the First National Bank of Las Animas, Las Animas, Colorado. 2/
- Kansas City Guaranty, Inc., Beloit, Kansas, for approval to acquire at least 80 percent of the voting shares of The Guaranty State Bank and Trust Company, Beloit, Kansas. 2/
- Kansas City Knob Noster Bancshares, Inc., Knob Noster, Missouri, for approval to acquire at least 80 percent of the voting shares of The Bank of Knob Noster, Knob Noster, Missouri. 2/
- Kansas City University State Bancshares, Inc., Lawrence, Kansas, for approval to acquire at least 80 percent of the voting shares of The University State Bank, Lawrence, Kansas. 2/
- Dallas First Amarillo Bancorporation, Inc., Amarillo, Texas, for approval to acquire 100 percent of the voting shares of The First National Bank of Amarillo, Amarillo, 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.

APPLICATION RECEIVED-Continued

Dallas Montgomery County Bancshares, Inc., Spring, Texas, for approval to acquire at least 80 percent of the voting shares of Montgomery County Bank, N.A., Spring, Texas. 2/

Dallas Stamford Bancshares, Inc., Stamford, Texas, for approval to acquire at least 80 percent of the voting shares of Stamford Financial Corporation, Stamford, Texas and indirectly First National Bank in Stamford, Stamford, Texas. 2/

Dallas Wilson Bancshares, Inc., Wilson, Texas, for approval to acquire at least 80 percent of the voting shares of Wilson State Bank, Wilson, Texas. 2/

San Francisco El Camino Bancorp, Anaheim, California, for approval to acquire 100 percent of the voting shares of El Camino Bank, Anaheim, 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

Chicago Harris Bankcorp, Inc., Chicago, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of Argo State Bank, Summit, Illinois. 2/

Chicago Miami Corporation, Chicago, Illinois, for approval to acquire 100 percent of the voting shares of Boulevard Bancorp, Inc., Chicago, Illinois, and indirectly acquire 100 percent of the voting shares of The Hinsdale Capital Corporation, Chicago, Illinois, which owns 81.4 percent of the voting shares of The First National Bank of Hinsdale, Hinsdale, Illinois. 2/

Chicago Miami Corporation, Chicago, Illinois, for approval to acquire 100 percent of the voting shares of Boulevard Bancorp, Inc., Chicago, Illinois, and indirectly 100 percent of the voting shares of Firstwin Corporation, Chicago, Illinois, which owns 83.6 percent of the voting shares of The First National Bank of Winnetka, Winnetka, 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. 2/

APPLICATIONS RECEIVED-Continued

- Chicago Miami Corporation, Chicago, Illinois, for approval to acquire 100 percent of the voting shares of Boulevard Bancorp, Inc., Chicago, Illinois, and indirectly 100 percent of the voting shares of The Glencoe Capital Corporation, Glencoe, Illinois, which owns 89.7 percent of the voting shares of Glencoe National Bank, Glencoe, Illinois. 2/
- Chicago Miami Corporation, Chicago, Illinois, for approval to acquire 100 percent of the voting shares of Boulevard Bancorp, Inc., Chicago, Illinois, and indirectly 100 percent of the voting shares of First National Bank of Wilmette, Wilmette, Illinois. 2/
- Chicago Miami Corporation, Chicago, Illinois, for approval to acquire 100 percent of the voting shares of Boulevard Bancorp, Inc., Chicago, Illinois, and indirectly 80 percent of the voting shares of National Boulevard Bank of Chicago, Chicago, Illinois. 2/
- Chicago Security Financial Services, Inc., Sheboygan, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Manitowoc County Bank, Manitowoc, Wisconsin. 2/
- Kansas City First Midwest Bancorp, Inc., St. Joseph, Missouri, for approval to acquire 100 percent of the voting shares of the successor by merger to Bank of Tuscumbia, Tuscumbia, Missouri. 2/
- Kansas City Guaranty, Inc., Beloit, Kansas, for approval to acquire 24.8 percent of the voting shares of Delphos Inc., Delphos, Kansas (formerly known as Roger Billings Inc.) and indirectly acquire 100 percent of the voting shares of Delphos State Bank, Delphos, Kansas. 2/
- Kansas City Pioneer Bancorporation, Denver, Colorado, for approval to acquire 99.4 percent of the voting shares of City Center National Bank, Aurora, Colorado, a proposed new bank. 2/
- Dallas First Bancshares of Texas, Inc., Longview, Texas, for approval to acquire 100 percent of the voting shares of Tyler National Bank, Tyler, Texas, a proposed new bank. 2/
- Dallas First City Bancorporation of Texas, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Citizens First National Bank of Tyler, Tyler, 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 Grand Bancshares, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of Grand Bank Central at Fitzhugh, National Association, Dallas, Texas, a proposed new bank. 2/

Dallas Grand Bancshares, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of Grand Bank Woodall Rogers at Pearl, National Association, Dallas, Texas, a proposed new bank. 2/

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

Cleveland National City Corporation, Cleveland, Ohio, for approval to merge with Ohio Citizens Bancorp, Inc., Toledo, Ohio. 2/

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

New York Barclays Bank PLC and Barclays Bank International Limited, both of London, England, requests permission to relocate an existing office engaging in the following activities ((1) making direct consumer loans, including loans secured by real estate, and purchasing 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 BarclayAmerican-Corporation's insurance underwriting subsidiaries; the relocated office will serve customers in San Antonio, and surrounding areas in Texas) from 1010 S.W. Military Drive, San Antonio, Texas to 5410 Walzam Road, San Antonio, Texas, through their subsidiary, BarclaysAmerican/Financial, Inc. (5/13/82)

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 Citicorp, New York, New York, requests permission to expand the activities of an existing office (the purchasing and servicing for its own account of sales finance contracts; the extension of loans to dealers for the financing of inventory (floor planning) and working capital purposes; 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; and the servicing, for any person, of loans and other extensions of credit; the proposed service area for the aforementioned activities shall be the entire States of Georgia, Alabama, Florida, Mississippi, North Carolina, South Carolina, Tennessee and Virginia) at 41 Perimeter Center East, N.E., Suite 540, Atlanta, Georgia, through its subsidiary, Citicorp Acceptance Company, Inc. (5/12/82)
- New York Citicorp, New York, New York, requests permission to expand the activities of an existing office (the making of consumer loans secured by second mortgage or second trust liens) at 7720 York Road, Towson, Maryland; 8200 Perry Hall Boulevard, Baltimore, Maryland; 3500 East-West Highway, Hayttsville, Maryland and Harundale Mall, Ritchie Highway and Aquahart Road, Glen Burnie, Maryland, through its subsidiary, Citicorp Financial, Inc. (5/10/82)
- New York Citicorp, New York, New York, requests permission to expand the 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 Acceptance Company, Inc., to the extent permissible under applicable State insurance laws and regulations; and the servicing, for any person, of loans and other extensions of credit; the previously approved service area for the aforementioned activities encompasses the States of Kentucky, Ohio, Pennsylvania and West Virginia; the proposed expanded service area for all activities, with the exception of the sale of credit related property and casualty insurance, shall be the entire States of Indiana and Michigan; credit related life,

APPLICATIONS RECEIVED-Continued

accident, and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Acceptance Company, Inc.) at 4480 Refugee Road, Eastland Professional Plaza, Suite 303, Columbus, Ohio, through its subsidiary, Citicorp Acceptance Company, Inc. (5/10/82)

New York Manufacturers Hanover Corporation, New York, New York, requests permission to expand the activities and service area of an existing office (making or acquiring of direct loans, secured and unsecured, such as would be made by a finance company under Ohio Law; and acting as agent or broker for the sale of credit life insurance directly related to such lending activity; the service area would include the entire State of Ohio; previously approved activities: arranging, making or acquiring for its own account or for the account of others, loans and other extensions of credit secured by a homeowner's equity interest in a home such as would be made by a consumer finance company, servicing such loans and other extensions of credit for any person, and acting as an agent or broker for the sale of single and joint credit life insurance which is directly related to such loans and extensions of credit, purchasing installment sales finance contracts, and acting as an agent or broker for the sale of single and joint credit life insurance and credit accident and health insurance which is directly related to such loans and extensions of credit) at Diamond Savings Building, Suite 102, 6100 Channingway Boulevard, Columbus, Ohio, through its subsidiary, Finance One Mortgage of Ohio, Inc. (5/12/82)

New York Manufacturers Hanover Corporation, New York, New York, requests permission to expand the activities and service area of an existing office (making or acquiring of direct loans, secured or unsecured, such as would be made by a finance company under Georgia Law; and acting as agent or broker for the sale of credit life insurance directly related to such lending activity; the service area of the office would include the State of Georgia; previously approved activities: arranging, making, or acquiring for its own account or for the account of others, loans and others extensions of credit secured by a homeowner's equity interest in a home such as would be made by a consumer finance company, servicing such loans and other extensions of credit for any person, and acting as an agent or broker for the sale of single and joint credit life insurance which is directly related to such loans and extensions of credit; purchasing installment sales finance contracts, and acting as an agent or broker for the sale of single and joint credit life in-

APPLICATIONS RECEIVED-Continued

surance and credit accident and health insurance which is directly related to such loans and extensions of credit life insurance and credit accident and health insurance which is directly related to such loans and extensions of credit) at 245 Perimeter Center Parkway, Atlanta, Georgia, through its subsidiary, Finance One of Georgia, Inc. (5/12/82)

- New York** Manufacturers Hanover Corporation, New York, New York, requests permission to relocate an existing office and to expand the service area of the relocated 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 Tennessee State Law; and offering credit related life insurance and credit accident, health, and property insurance; the relocated office will serve customers in Hamilton, Marion, Bradely, Polk, McMinn, Rhea, Bledsoe, Grundy, Warren, Van Buren, Franklin, Monroe, and Sequatchie Counties) from 811 Chestnut Street, Chattanooga, Tennessee to 4548 Brainerd Road, Chattanooga, Tennessee, through its subsidiary, Finance One of Tennessee, Inc. (5/12/82)
- 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 Ohio 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 single and joint 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 Ohio, Inc.; this office will serve the entire State of Ohio) at 4015 Executive Park Drive, Cincinnati, Ohio, through its subsidiary, Finance One Mortgage of Ohio, Inc. (5/12/82)
- 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 California 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

APPLICATIONS RECEIVED-Continued

loans, purchasing installment sales finance contracts, making loans and other extensions of credit secured by real and personal property, and offering credit-related single and joint 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 of California, Inc.; this office will serve San Diego and Southwest Riverside counties) at 3633 Camino Del Rio South, San Diego, California, through its subsidiary, Finance One of California, Inc. (5/12/82)

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 California 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 single and joint 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 of California, Inc.; this office will serve Sutter, Southwest Yuba, Southwest Nevada, Southwest Placer, West El Dorado, West Amador, Northwest Calveras, North San Joaquin, Sacramento, Solano, Northeast Contra Costa, Yolo, Southeast Colusa and Napa counties) at 1245 River Park Drive, Sacramento, California, through its subsidiary, Finance One of California, Inc. (5/12/82)

New York Ramapo Financial Corporation, Wayne, New Jersey, requests permission to establish a de novo office engaging in the following activities ((1) servicing loans and other extensions of credit for any person or company (affiliated or non-affiliated) and (2) providing financially oriented data processing services to affiliated and non-affiliated persons or companies; such activities would primarily include the data processing of installment, mortgage, and commercial loans extended by financial institutions; in addition, excess computer time would be made available to any person for the purpose of processing data, of the kinds that banks have processed in conducting their internal operations and accomodating their customers) at 64 Boonton Road, Wayne, New Jersey, through its subsidiary, RFC Services Corporation (5/12/82)

APPLICATIONS RECEIVED-Continued

- Cleveland Interstate Financial Corporation. Dayton, Ohio, notification of intent to engage in de novo activities (underwriting and reinsuring credit life and credit accident and health insurance in connection with extensions of consumer credit) at 34 North Main Street, Dayton, Ohio, through its subsidiary, Financial Interstate Life Insurance Company (5/13/82)
- Atlanta First Alabama Bancshares, Inc., Montgomery, Alabama, notification of intent to engage in de novo activities (acting as agent or broker of: (1) credit life and accident and health insurance that is directly related to the extensions of credit by the bank; and (2) property and casualty insurance, including dual and single interest insurance, which is directly related to extensions of credit by the bank, insurance protecting collateral in which the lender has acquired a security interest, and insurance customarily sold to individual borrowers in connection with or as part of an insurance package with insurance protecting collateral) at the following offices: First Alabama Bank of Anniston, National Association (now Anniston National Bank) 1031 Quintard Avenue, Calhoun County, Alabama; First Alabama Bank of Troy, National Association (now First Farmers & Merchants National Bank of Troy) 63 South Court Square, Pike County, Alabama; First Alabama Bank of Walker County (now Cordova Citizens Bank) 101 Mill Street, Walker County, Alabama, through its subsidiary, FAB Agency, Inc. (5/10/82)
- Atlanta First Alabama Bancshares, Inc., Montgomery, Alabama, notification of intent to engage in de novo activities (making loans or other extensions of credit related to international trade transactions, including the issuance of commercial letters of credit and international finance operations; these activities will include specifically the extensions of loans secured by import/export trade receivables or similar services to fully accommodate customers engaged in international trade and related activities) at 106 St. Francis Street, Mobile, Alabama; 417 North 20th Street, Birmingham, Alabama and 216 West Side Court Square, Huntsville, Alabama, serving Alabama, Mississippi, Florida and the Southeastern United States (5/7/82)
- Chicago The Marine Corporation, Milwaukee, Wisconsin, notification of intent to establish a trust service office at the Marine Bank Watertown, N.A., Watertown, Wisconsin, and to develop and administer new fiduciary relationships (trust accounts) of all types, through its wholly-owned subsidiary, The Marine Trust Company, N.A. (5/4/82)

APPLICATIONS RECEIVED-Continued

- Chicago Walter E. Heller International Corporation, Chicago, Illinois, notification of intent to engage in de novo activities (in the appraisal of real property) at One North Park East, Suite 200, 8950 North Central Expressway, Dallas, Texas, the geographic area to be served will be the States of Arkansas, Louisiana, New Mexico, Oklahoma and Texas, through its subsidiary, Abacus Realty Appraisers, Inc. (5/8/82)
- Minneapolis First Bank System, Inc., Minneapolis, Minnesota, notification of intent to engage in de novo activities (in activities performed by a trust company, including activities of a fiduciary, agency, or custodial nature, in the manner authorized by federal and State law) at 1390 Main Street, Sarasota, Florida, serving the State of Florida, through a subsidiary, First Trust Company of Florida (National Association) (5/11/82)
- Kansas City Knob Noster Bancshares, Inc., Knob Noster, Missouri, for approval to engage de novo in the sale of general insurance in a town of less than 5,000 population and in the sale of credit life, accident and health, property and casualty insurance, through a subsidiary to be known as Knob Noster Insurance Agency, Knob Noster, Missouri.
- Dallas Harris County Bankshares, Inc., Houston, Texas, notification of intent to engage in de novo activities (selling personnel consulting services to financial institutions) at 397 North Belt East, Houston, Texas, serving the State of Texas, through its subsidiary, Human Resource Service Corporation (5/12/82)
- Dallas InterFirst Corporation, Dallas, Texas, 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 to the extent permitted by Section 225.4(a)(1) of Regulation Y) at 1201 Elm Street and 1401 Elm Street, Dallas, Texas, serving the United States, through a subsidiary, InterFirst Funding Corporation (5/10/82)
- San Francisco BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities ((1) acting as an industrial loan company under the Iowa Industrial Loan Law; (2) making or acquiring for its own account loans and other extensions of credit such as would be made or acquired by a finance company or an industrial loan company; (3) servicing loans and other extensions of credit; and (4) offering credit-related life insurance, credit-related accident and health insurance, and credit-related property insurance; such activities will include, but not be limited to, making con-

APPLICATIONS RECEIVED-Continued

sumer installment loans, purchasing installment sales finance contracts, making loans and other extensions of credit to small businesses, making loans secured by real and personal property, and offering credit-related life, credit-related accident and health, and credit-related property insurance directly related to extensions of credit made or acquired by FinanceAmerica Thrift Corporation and FinanceAmerica Credit Corporation in the States of Iowa and Illinois; it is further proposed that FinanceAmerica Thrift Corporation will issue investment certificates or accept savings accounts from Iowa residents; FinanceAmerica Credit Corporation will act as an industrial loan company to the extent of making extensions of credit to Illinois residents) at 306 Northwest Bank Building, Second and Brandy Streets, Davenport, Iowa, serving the entire States of Iowa and Illinois, through its indirect subsidiaries, FinanceAmerica Thrift Corporation (an Iowa corporation) and FinanceAmerica Credit Corporation (a Delaware corporation) (5/15/82)

San
Francisco

Old National Bancorporation, Spokane, Washington, notification of intent to engage in de novo activities (in insurance activities, including acting as agent or broker for the sale of mortgage redemption life and disability insurance and property and casualty insurance to be issued in connection with extensions of credit) at 3600 East Alameda, Denver, Colorado, serving Colorado, through its subsidiary, Union Securities Co. (5/13/82)

San
Francisco

Seafirst Corporation, Seattle, Washington, notification of intent to engage in de novo activities (making and acquiring loans and other extensions of credit secured by real estate mortgages and deeds of trust, and acting as agent for the sale of credit life and accident and disability insurance directly related to its extensions of credit) in the San Francisco S.M.S.A., serving the State of California, through its subsidiary, Seafirst Mortgage Corporation (5/12/82)

San
Francisco

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in acting as escrow agent for the purchase and sale of real property and the execution of all documents and dispersal of funds relating to loan transactions, and all other activities engaged in by an escrow company) in Aiea, Hawaii, serving the State of Hawaii, through its subsidiary, Security Pacific Escrow, Inc. (5/11/82)

APPLICATIONS RECEIVED-Continued

Agreements Filed Pursuant to Section 8 of the
Securities Exchange Act of 1934

The Bank of Huntsville, Huntsville, Alabama, has filed an agreement with the Federal Reserve Bank of Atlanta (which is authorized to accept such agreements on behalf of the Board of Governors under delegated authority) undertaking to comply with all provisions which relate to the use of credit to finance transactions in securities.

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.