ANNOUNCEMENT BY

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1982 No. 38)

Actions of the Board; Applications and Reports

Received During the Week Ending September 18, 1982

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1/ Application processed on behalf of the Board of Governors under delegated authority.
ACTIONS OF THE BOARD - Continued

Chicago
Merchants Corporation, Chicago, Illinois, extension of time to October 15, 1982, within which to become a bank holding company through the acquisition of 80 percent or more of the voting shares of Merchants and Manufacturers State Bank, Melrose Park, Illinois. 1/

Chicago
Miami Corporation, Chicago, Illinois, extension of time to December 22, 1982, within which to acquire 100 percent of the voting shares of Boulevard Bancorp, Inc., Chicago, Illinois, and thereby indirectly acquiring 100 percent of the voting shares of The Hinsdale Capital Corporation, Chicago, Illinois, which currently owns 81.4 percent of the voting shares of The First National Bank of Hinsdale, Hinsdale, Illinois. 1/

Chicago
Miami Corporation, Chicago, Illinois, extension of time to December 22, 1982, within which to acquire 100 percent of the voting shares of Boulevard Bancorp, Inc., Chicago, Illinois, and thereby indirectly acquiring 80 percent of the voting shares of National Boulevard Bank of Chicago, Chicago, Illinois. 1/

Chicago
Miami Corporation, Chicago, Illinois, extension of time to December 22, 1982, within which to acquire 100 percent of the voting shares of Boulevard Bancorp, Inc., Chicago, Illinois, and thereby indirectly acquiring 100 percent of the voting shares of The Glencoe Capital Corporation, Glencoe, Illinois which currently owns 89.7 percent of the voting shares of Glencoe National Bank, Glencoe, Illinois. 1/

Chicago
Miami Corporation, Chicago, Illinois, extension of time to December 22, 1982, within which to acquire 100 percent of the voting shares of Boulevard Bancorp, Inc., Chicago, Illinois, and thereby indirectly acquiring 100 percent of the voting shares of Firstwin Corporation, Chicago, Illinois, which currently owns 83.6 percent of the voting shares of The First National Bank of Winnetka, Winnetka, Illinois. 1/

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

Chicago

Miami Corporation, Chicago, Illinois, extension of time to December 22, 1982, within which to acquire 100 percent of the voting shares of Boulevard Bancorp, Inc., Chicago, Illinois, and thereby indirectly acquiring 100 percent of the voting shares of The First National Bank of Wilmette, Wilmette, Illinois. 1/

Atlanta

Northwest Georgia Financial Corporation, Dallas, Georgia, extension of time to December 19, 1982, within which to become a bank holding company through acquisition of the Citizens Bank, Dallas, Georgia. 1/

Kansas City

Rifle Bank Agency, Inc., Rifle, Colorado, extension of time to December 2, 1982, within which to acquire the First National Bank in Parachute, Parachute, Colorado. 1/

Dallas

Security Holding Company, Fredericksburg, Texas, extension of time to December 17, 1982, within which to acquire Security Financial Corporation in Fredericksburg, Fredericksburg, Texas. 1/

Kansas City

Southwest Bankshares, Inc., Rio Rancho, New Mexico, extension of time to December 18, 1982, within which to acquire Bank of the Southwest, Rio Rancho, New Mexico. 1/

Dallas

Texas Commerce Bancshares, Inc., Houston, Texas, extension of time to December 22, 1982, within which to acquire Texas Commerce Bank - Champions Park, N.A., Houston, Texas. 1/

San Francisco

Tri-State Bancorporation, Inc., Montepelier, Idaho, extension of time to November 20, 1982, within which to become a bank holding company through the acquisition of Tri-State Bank and Trust Company, Montepelier, Idaho. 1/

Cleveland

Union National Corp, Mt. Lebanon, Pennsylvania, extension of time to February 27, 1983, within which to acquire Keystone National Bank, Punxsutawney, Pennsylvania. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
ACTIONS OF THE BOARD - Continued

Dallas
USBancshares of Texas, Inc., Denton, Texas, extension of time to November 16, 1982, within which to acquire USBank, Denton, Texas. 1/

Boston
Connecticut Bank and Trust Company, Hartford, Connecticut, extensions of time within which to establish branches: (1) to October 1, 1982, on Division Street, Derby, Connecticut, and (2) to September 21, 1982 on Weston Road, Weston, Connecticut. 1/

San Francisco
County Bank of Santa Cruz, Santa Cruz, California, extension of time to March 16, 1983, within which to establish a branch to be located at 1998 Main Street, City of Watsonville, California. 1/

Chicago
Centerville National Bank, Centerville, Iowa, proposed purchase of assets and assumption of liabilities and maintain branches of Seymour State Bank, Seymour, Iowa, under the charter of Centerville National Bank and title of Hawkeye Bank and Trust, National Association; report to the Comptroller of the Currency on competitive factors. 1/

New York
Chase Manhattan Bank, N.A., New York, New York, proposed purchase of assets and assumption of liabilities of Chase Bank S.A., Buenos Aires, Argentina; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Chicago
Community Bank of Divernon, Divernon, Illinois, proposed merger with CB and D Bank, Divernon, Illinois, under the charter of CB of D Bank, and title of Community Bank of Divernon; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Atlanta
First National Bank of Clarksville, Clarksville, Tennessee, proposed merger with FNB Interim National Bank, Clarksville, Tennessee; report to the Comptroller of the Currency on competitive factors. 1/

Atlanta
First United Bank, Montezuma, Georgia, proposed merger with First United Interim, Inc., Montezuma, Georgia; 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
Marine First National Bank, Janesville, Wisconsin, proposed merger with Marine First Peoples Bank, Janesville, Wisconsin and Marine Tobacco Exchange, Edgerton, Wisconsin, under the charter and title of Maine First National Bank; report to the Comptroller of the Currency on competitive factors. 1/

Chicago

San Francisco
National Bank of La Jolla, La Jolla, California, proposed purchase of certain assets and the assumption of certain liabilities of the Heritage Bank office located at 1400 Camino De La Raina, San Diego, California, under the charter and title of the former; report to the Comptroller of the Currency on competitive factors. 1/

Philadelphia

Richmond
Washington County National Bank of Abingdon, Abingdon, Virginia, proposed merger with Central Fidelity Bank, National Association, Southwest, Abingdon, Virginia, a proposed new bank; report to the Comptroller of the Currency on competitive factors. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
To Establish a Domestic Branch Pursuant to Section 9 of the Federal Reserve Act

Approved

Richmond Union Trust Company of Maryland, Baltimore, Maryland. To establish a branch at 8355 Snouffers School Road, Gaithersburg, Maryland. /1/

New York The Bank of New York, New York, New York. To establish a branch at the Sayville Shopping Center, Railroad Avenue and Montauk Highway, Sayville, (Unincorporated area) Town of Islip, New York. /1/

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

Approved

Philadelphia Chemical Bank (Delaware), Wilmington, Delaware. /1/

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

Not Disapproved

Atlanta Southeast Banking Corporation, Miami, Florida.

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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

Atlanta Banco Del Pacifico International, Miami, Florida: grants permission to commence business as a corporation under the provisions of Section 25(a) of the Federal Reserve Act (9/17/82) /1/

/1/ Application processed on behalf of the Board of Governors under delegated authority.
Sixty-Day Notification Period Allowed to Expire

New York Citicorp, New York, New York: no objection to make an additional investment, either directly or indirectly, in Citilease Co., Ltd., Tokyo, Japan.

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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 American-DeKalb Bancorp, Inc., De Kalb, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of American National Bank of De Kalb, De Kalb, Illinois.

Approved

Philadelphia Drovers Bancshares Corporation, York, Pennsylvania, for approval to acquire 100 percent of voting shares of The Drovers & Mechanics Bank, York, Pennsylvania. 1/

Philadelphia First Bath Corporation, Bath, Pennsylvania, for approval to acquire 100 percent of the voting shares of First National Bank of Bath, Bath, Pennsylvania. 1/


Chicago GL & ML Limited, Aplington, Iowa, for approval to acquire at least 49 percent of the voting shares of Aplington Insurance, Inc., Aplington, Iowa, and indirectly State Savings Bank, Aplington, Iowa. 1/

Chicago North Side Bancorp., Inc., Racine, Wisconsin, for approval to acquire at least 80 percent of the voting shares of North Side Bank, Racine, Wisconsin and 100 percent of North Side Bank of Caledonia, Caledonia, Wisconsin, a proposed new bank. 1/

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

St. Louis  
Columbia Bancshares, Inc., Columbia, Illinois, for approval to acquire at least 80 percent of the voting shares of Columbia National Bank, Columbia, Illinois. I/

St. Louis  
Franklin Bancorp, Inc., Franklin, Kentucky, for approval to acquire 100 percent of the voting shares of the successor by merger to Franklin Bank & Trust Company, Franklin, Kentucky. I/

St. Louis  
Rich Land Bancorp, Inc., Olney, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of Olney Trust Bank, Olney, Illinois, successor by merger to Olney Trust and Banking Company, Olney, Illinois. I/

Kansas City  
First National Bancshares of Weatherford, Inc., Weatherford, Oklahoma, for approval to acquire at least 80 percent of the voting shares of First National Bank of Weatherford, Weatherford, Oklahoma. I/

Dallas  
First Republic Bancshares, Inc., Rayville, Louisiana, for approval to acquire at least 80 percent of the voting shares of First Republic Bank, Rayville, Louisiana. I/

Dallas  
Nacogdoches Commercial Bancshares, Inc., Nacogdoches, Texas, for approval to acquire 100 percent of the voting shares of Commercial National Bank in Nacogdoches, Nacogdoches, Texas. I/

I/ Application processed on behalf of the Board of Governors under delegated authority.
ACTIONS OF THE BOARD - Continued

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

Approved

St. Louis  Union Illinois Company, East St. Louis, Illinois, for approval to acquire up to 27 percent of the voting shares of Columbia National Bank, Columbia, Illinois. 1/

Kansas City  Colorado National Bankshares, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of Colorado National Bank—Southwest, Jefferson County, Colorado, a proposed new bank. 1/

Dallas  First City Financial Corporation, Albuquerque, New Mexico, for approval to acquire 100 percent of the voting shares of First City National Bank, Roswell, New Mexico, a proposed new bank. 1/

Dallas  Mercantile Texas Corporation, Dallas, Texas, for approval to acquire 100 percent of the voting shares of The Ashford Bank, Houston, Texas. 1/

Dallas  Texas Commerce Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Texas Commerce Bank-Greens Crossing, N.A., Houston, Texas, a proposed new bank. 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

Approved

Dallas  InterFirst Corporation, Dallas, Texas, for approval to acquire 100 percent of the voting shares of Fannin Bancshares, Inc., Houston, Texas, and indirectly Fannin Bank, Houston, Texas. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
ACTIONS OF THE BOARD - Continued

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

Approved

Chicago
First National Bancshares, Inc., East Lansing, Michigan, for approval to acquire substantially all of the assets of Le Ann Corporation, East Lansing, Michigan, and thereby directly engage in the making and acquiring, for its own account, real estate loans and other extensions of credit as would be made by a mortgage company or other commercial lending institution. 1/

Chicago
GL & ML Limited, Aplington, Iowa, for approval to engage in selling life, casualty and credit life and accident and health insurance in Aplington, Iowa (presently conducted by Aplington Insurance, Inc.). 1/

San Francisco
Puget Sound Bancorp, Tacoma, Washington, for approval to acquire 100 percent of the voting shares of PS Mortgage Corporation, Washington Leasing Corporation and Affiliated Escrow, Inc., all in Seattle, Washington. 1/

Permitted

Boston
Old Stone Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (in operating a loan or investment bank as authorized by Rhode Island law, including the acceptance of time and savings deposits but excluding the acceptance of demand deposits or the making of commercial loans) at Metro Center Office Park, Warwick, Rhode Island, serving primarily the cities and town of Warwick, West Warwick, Cranston and East Greenwich plus Washington County in the State of Rhode Island, through its subsidiary, Guild Loan & Investment Company (9/13/82) 3/

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

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

Manufacturers Hanover Corporation, New York, New York, requests permission to expand the service area of five existing offices (arranging, making, or acquiring for its own account or for the account of others loans and other extensions of credit such as would be made or acquired by a mortgage company; servicing such loans and other extensions of credit; and acting as agent or broker for the sale of credit life insurance and credit accident and health insurance relating to such loans and other extensions of credit) at 30100 Van Dyke Road, Suite 229, Warren, Michigan, serving customers in Wayne, Oakland, Macomb, and St. Clair Counties in Michigan; Suite 180, One Independence Place, 4807 Rockside Road, Independence, Ohio, serving customers in Cuyahoga, Lake, Lorain, Ashtabula, Geauga, Mahoning, Medina, Portage, Stark, Summit and Trumbull Counties in Ohio; 1819 Dobson Road, Mesa, Arizona, serving customers in the cities of Mesa and Tempe and in Maricopa, Mohave and Yavapai Counties in Arizona; 2300 Palm Beach Lakes Boulevard, Suite 208, West Palm Beach, Florida, serving customers in Palm Beach, Dade, Broward, Martin, St. Lucie, Monroe, Okeechobee and Indian River Counties in Florida and Suite B-316, 3103 West Peoria Avenue, Phoenix, Arizona, serving customers in Maricopa, Coconino and Yuma Counties in Arizona, through its subsidiary, Manufacturers Hanover Mortgage Corporation (9/11/82) 3/

Cleveland

Ameritrust Corporation, Cleveland, Ohio, notification of intent to engage in de novo activities (making or acquiring and servicing for its own account or for the account of others, loans and extensions of credit including commercial loans secured by a borrower's inventory, accounts receivable, making leases of personal property or acting as agent, broker or advisor in leasing such property and other extensions of credit such as would be made by a commercial finance company) at Diamond Shamrock Building, Dallas, Texas, the geographic area to be served is the Dallas SMSA, through its subsidiary, AT Financial Corporation (9/13/82) 3/

3/ 4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.
Chicago
Associated Banc-Corp., Green Bay, Wisconsin, notification of intent to engage in de novo activities (in mortgage banking) at 220 North Madison Street, Green Bay, Wisconsin, the geographic area to be served will be the southern Wisconsin counties of Marquette, Columbia, Dane, Rock, Walworth, Milwaukee, Dodge, and Sheboygan and northern Illinois counties of Boone, McHenry, Lake, Winnebago, Kane, Du Page, Cook and Will, through its subsidiary, Associated Mortgage, Inc. (9/13/82) 3/

Dallas
Mercantile Texas Corporation, Dallas, Texas, notification of intent to engage in de novo activities (in certain financial and portfolio investment adviser activities, making or acquiring loans and other extensions of credit for its own or another's account, servicing loans for others and performing real estate appraisals) at 1704 Main Street, Dallas County, Dallas, Texas, through its wholly-owned subsidiary, Mercantile Energy Corporation (9/17/82) 3/

San Francisco
BankAmerica Corporation, San Francisco, California, notification of intent to expand 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 the offering of credit-related life insurance in New Hampshire, Maine, Massachusetts and Vermont; credit-related accident and health insurance will be offered in all states except Massachusetts; credit-related property insurance will not be offered in any of the four states; such activities will include, but not be limited to, making loans and other extensions of credit to consumers and small businesses, purchasing installment sales finance contracts, making loans secured by real property, and offering credit-related life and credit-related accident and health insurance directly related to extensions of credit made or acquired by FinanceAmerica Corporation of New Hampshire Inc.) at The Executive Office Building, Third Floor, 20 Industrial Park Drive, Nashua, New Hampshire, serving the entire states of New Hampshire, Massachusetts and Vermont and 639 Main Street, Laconia, New Hampshire, serving

3/ 4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.
the entire states of New Hampshire, Maine and Vermont, through its indirect subsidiary, FinanceAmerica Corporation of New Hampshire Inc. (a New Hampshire Corporation) (9/14/82) 3/

Seafirst Corporation, Seattle, Washington, notification of intent to expand the following de novo activities (the underwriting and selling of credit life and credit accident and health insurance directly related to extensions of credit by Seafirst Corporation or its subsidiaries) in Seattle, Washington, serving Colorado, through its subsidiaries, Seafirst Life Insurance Company and Seafirst Insurance Corporation (9/18/82) 3/

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 and credit property insurance) from 337 South Kennedy Drive, Bradley, Illinois, to Homewood, Illinois, serving the State of Illinois, through its subsidiary, Security Pacific Finance Corp. (9/16/82) 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

St. Louis English State Bank, English, Indiana. To establish a domestic branch at the corner of Highway 64 and Valeen Road, Crawford County, Indiana. 2/

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

Richmond First Virginia Bank-Franklin County, Rocky Mount, Virginia, to merge with Farmers and Merchants Bank, Boones Mill, Virginia. 2/

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

Atlanta Banco Del Pacifico International, Miami, Florida: requests permission to commence business as a corporation under the provision of Section 25(a) of the Federal Reserve Act.

Dallas Mercantile National Bank of Dallas, Dallas, Texas: requests consent to establish two foreign subsidiaries, Mercantile Texas Bank (Overseas) Limited, to be located in George Town, Grand Cayman, Cayman Islands, and Mercantile Texas Limited, to be located in Hong Kong.

San Francisco Banco do Brasil S.A., Brasilia, Brazil: requests consent to establish an Edge Act Corporation in Washington, D. C., with branches in Chicago, Illinois; Atlanta, Georgia; and Houston and Dallas, Texas.

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

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

San Francisco BankAmerica International, San Francisco, California: requests consent to establish a de novo branch in the Miami International Airport, Miami, Florida.

* * * * *

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

New York Valbanque Corporation and its wholly-owned subsidiary, N.Y. Banco Holdings, Ltd., both of Hato Rey, Puerto Rico, for approval to acquire at least 25 percent of the voting shares of The First Women's Bank, New York, New York. 2/

New York W.L.T. Asian Holding Company (H.K.) Ltd., Hong Kong, B.C.C., for approval to acquire at least 75 percent of the voting shares of Community National Bank and Trust Company of New York, Staten Island, New York. 2/

Philadelphia Bank of Delaware Corporation, Wilmington, Delaware, for approval to acquire 100 percent of the voting shares of Bank of Delaware, Wilmington, Delaware. 2/

Richmond First Palmetto Bancshares Corp., Columbia, South Carolina, for approval to acquire 100 percent of the voting shares of First Palmetto State Bank & Trust Company, Columbia, South Carolina. 2/

Atlanta Britton & Koontz Capital Corporation, Natchez, Mississippi, for approval to acquire 100 percent of the voting shares of Britton & Koontz First National Bank, Natchez, Mississippi. 2/

Chicago ABC Bancorporation, Inc., Chicago, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Austin Bank of Chicago, Chicago, 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

Chicago
Addison Bancshares, Inc., Addison, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to First Security Bank, Addison, Illinois.  

Chicago

Chicago
First Manitowoc Bancorp, Inc., Manitowoc, Wisconsin, for approval to acquire 80 percent of the voting shares of First National Bank in Manitowoc, Manitowoc, Wisconsin.  

Chicago
Forrest Bancshares, Inc., Forrest, Illinois, for approval to acquire 80 percent of the voting shares of First State Bank of Forrest, Forrest, Illinois.  

Chicago

St. Louis
Nelson Bancorp, Inc., Chaplin, Kentucky, for approval to acquire at least 80 percent of the voting shares of Peoples State Bank, Chaplin, Kentucky.  

St. Louis
Smackover Bancshares, Inc., Smackover, Arkansas, for approval to acquire at least 80 percent of the voting shares of Smackover State Bank, Smackover, Arkansas.  

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

Minneapolis  
Eitzen Independents, Inc., Eitzen, Minnesota, for approval to acquire 84.4 percent of the voting shares of Eitzen State Bank, Eitzen, Minnesota. 2/

Kansas City  
Green Mountain Bancorporation, Inc., Englewood, Colorado, for approval to acquire 100 percent of the voting shares of Green Mountain Bank, Lakewood, Colorado. 2/

Kansas City  
Midland BanCor, Inc., Lee's Summit, Missouri, for approval to acquire at least 80 percent of the voting shares of Midland Bank, Lee's Summit, Missouri. 2/

Dallas  
Community Bancorporation, Inc., Bel 1ville, Texas, for approval to acquire 100 percent of the voting shares of The First National Bank of Bel 1ville, Bel 1ville, Texas. 2/

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

Dallas  
United Bancorp., Inc., Victoria, Texas, for approval to acquire at least 80 percent of the voting shares of Unitedbank - Victoria, Victoria, Texas. 2/

San Francisco  
Hanil Bank, Seoul, Korea, for approval to acquire 82.69 percent of the outstanding voting stock of First State Bank of Southern California, Lynwood, California. 2/

San Francisco  
PNB Financial Group, Newport Beach, California, for approval to acquire 100 percent of the voting shares of Pacific National Bank, Newport Beach, California. 2/

San Francisco  
SDNB Financial Corp., San Diego, California, for approval to acquire 100 percent of the voting shares of San Diego National Bank, San Diego, California. 2/

San Francisco  
Torrey Pines Group, Solana Beach, California, for approval to acquire 100 percent of the voting shares of Torrey Pines Bank, Solana Beach, California. 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

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

New York

The Summit Bancorporation, Summit, New Jersey, for approval to acquire 100 percent of the voting shares of the successor by merger to Ocean County National Bank, Point Pleasant, New Jersey. 2/

Richmond

NCNB Corporation, Charlotte, North Carolina, for approval to acquire 100 percent of the voting shares of Exchange Bancorporation, Inc., Tampa, Florida and indirectly Exchange Bank & Trust Company of Florida, Tampa, Florida; Exchange Bank of Collier County, Naples, Florida; Exchange National Bank of Lake County, Clermont, Florida; Exchange Bank of Lee County, Fort Myers, Florida; Exchange National Bank of Manatee City, Bradenton, Florida; Exchange Bank of Osceola, Kissimmee, Florida; Exchange Bank of Sarasota City, Sarasota, Florida; Exchange Bank of Charlotte City, National Association, Englewood, Florida; Exchange Bank of Polk County, Winter Haven, Florida. 2/

Atlanta

Atlantic Bancorporation, Jacksonville, Florida, for approval to acquire 100 percent of the voting shares of Atlantic National Bank of Florida at Orange Park, Orange Park, Florida, a proposed new bank. 2/

Atlanta

SafraCorp, Miami, Florida, for approval to acquire 100 percent of the voting shares of Safra Bank II, N.A., Pompano Beach, Florida, a proposed new bank. 2/

Chicago

Central of Illinois, Inc., Sterling, Illinois, for approval to acquire 100 percent of the voting shares of MOUNT MORRIS BANSHARES, INC., Mount Morris, Illinois, and indirectly up to 98.35 percent of Citizens State Bank of Mount Morris, Mount Morris, Illinois. 2/

Chicago

Hawkeye Bancorporation, Des Moines, Iowa, for approval to acquire 100 percent of the voting shares of First National Bank in Lenox, Lenox, Iowa. 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
Mid-Citco Incorporated, Chicago, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to First National Bank of Morton Grove, Morton Grove, Illinois. 2/

St. Louis
Bank of Poplar Bluff Bancshares, Inc., Poplar Bluff, Missouri, for approval to acquire at least 80 percent of the voting shares of Bank of Marble Hill, Marble Hill, Missouri. 2/

St. Louis
Ridgway Bancorp., Inc., Ridgway, Illinois, for approval to acquire 100 percent of the voting shares of Frankfort Bancorporation, Inc., West Frankfort, Illinois and indirectly at least 80 percent of the voting shares of Bank of West Frankfort, West Frankfort, Illinois. 2/

St. Louis
Ridgway Bancorp., Inc., Ridgway, Illinois, for approval to acquire 100 percent of the voting shares of Vienna Bancorp., Inc., Vienna, Illinois and indirectly at least 80 percent of the voting shares of Drovers State Bank, Vienna, Illinois. 2/

Kansas City
Alpine Bancorp., Inc., Glenwood Springs, Colorado, for approval to acquire 100 percent of the voting shares of Alpine Bank, Glenwood Springs (a proposed new bank), Valley Bank & Trust, Eagle; Basalt Bancorp, Inc., Basalt, and indirectly Bank of Basalt, Basalt; Snowmass Bancorp, Inc., Snowmass Village, and indirectly Bank of Snowmass, Snowmass Village; Colorado River Bancorp, Clifton, and indirectly Bank of Clifton, Clifton, all located in Colorado. 2/

Kansas City
Citizens Ban-Corporation, Rock Port, Missouri, for approval to acquire at least 80 percent of the voting shares of Kingston Bank, Kingston, Missouri, and of The Farmers Bank of Sheridan, Sheridan, Missouri. 2/

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

**Dallas**

First City Bancorporation of Texas, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Graham National Bancorporation, Graham, Texas, and indirectly The Graham National Bank, Graham, Texas. 2/

Texas Commerce Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Texas Commerce Bank-West Oaks, N.A., Houston, Texas, a proposed new bank. 2/

Westex Bancorp, Inc., Del Rio, Texas, for approval to acquire 100 percent of the voting shares of Sutton County National Bank, Sonora, 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**


**Dallas**

First Security National Corporation, Houston, Texas, for approval to merge with Graham National Bancorporation, Graham, Texas and acquire shares of The Graham National Bank, Graham, Texas. 2/

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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

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

Boston
Hospital Trust Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (underwriting, as reinsurer, credit life and credit disability insurance which is directly related to extensions of credit by the credit extending affiliates of Hospital Trust Corporation) at One Hospital Trust Plaza, Providence, Rhode Island and 1500 Southwest Financial Plaza, 3101 North Central Avenue, Phoenix, Arizona, serving Rhode Island, through its subsidiary, RIHT Life Insurance Company (9/16/82)

Philadelphia
York Bancorp, York, Pennsylvania, notification of intent to engage in de novo activities (underwriting, as reinsurer, credit life and credit accident and health insurance directly related to extensions of credit by Applicant's subsidiary bank, The York Bank and Trust Company) in Phoenix, Arizona, the geographic area to be served is Southeastern Pennsylvania, through its subsidiary, Dickinson Life Insurance Company (9/16/82)

Cleveland

Richmond
NCNB Corporation, Charlotte, North Carolina, for approval to acquire Exchange Financial Services, Inc., Tampa, Florida; Exchange Leasing, Inc., Tampa, Florida; Exchange Travel Service, Inc., Exchange Operating Services Corporation.

Atlanta
SafraCorp, Miami, Florida, for approval to engage in lending activities.

Chicago
Midland Mortgage Corporation, Detroit, Michigan, notification of intent to engage in de novo activities (to perform loan origination and mortgage loan servicing and accounting for
APPLICATIONS RECEIVED - Continued

Midland Mortgage Corporation at 201 E. Pine Street, Suite 524, Orlando, Florida, the geographic area served will be nationwide (9/8/82)

Minneapolis

First Bank System, Inc., Minneapolis, Minnesota, notification of intent to engage in de novo activities (in the mortgage banking business, including the brokering, origination, purchase, sale and servicing of real estate mortgage loans) at 1711 Office Center, 1711 West County Road B, Roseville, Minnesota, serving the Minneapolis-St. Paul SMSA consisting of St. Croix County in Wisconsin and Anoka, Dakota, Hennepin, Ramsey, Washington, Chicago, Wright, Scott and Carver Counties in Minnesota, through its subsidiary, FBS Mortgage Corporation (9/7/82)

Minneapolis

Northwest Bancorporation, Minneapolis, Minnesota, notification of intent to engage in de novo activities (making or acquiring loans or other extensions of credit such as would be made by a commercial finance company, involving commercial loans secured by borrower's inventory, accounts receivable, or other assets; servicing such loans for others; and making leases of personal property in accordance with the Board's Regulation Y) at 14800 Quorum Drive, Suite 529, Dallas, Texas, serving Texas, Oklahoma, Louisiana, Arkansas, Missouri, Kansas, Tennessee, New Mexico, Arizona and Alabama, through its subsidiary, Banco Financial Corporation (9/8/82)

Minneapolis

Northwest Bancorporation, Minneapolis, Minnesota, notification of intent to relocate de novo activities (consumer and commercial finance, and the sale of credit-related insurance) from 1103 Hampton Street, Columbia, South Carolina to Dutch Plaza, Suite 107, 800 Dutch Square Boulevard, Columbia, South Carolina, through its subsidiary, Dial Finance Company of South Carolina (9/16/82)

Minneapolis

Northwest Bancorporation, Minneapolis, Minnesota, notification of intent to relocate de novo activities (consumer and commercial finance, and the sale of credit-related insurance) from 4724 Broadway, Gary, Indiana to Twin Towers Mall, Unit 27, 1000 East 80th Place, Merrillville, Indiana, serving substantially the same geographical area as the existing office, through its subsidiary, Dial Finance Company of Indiana, Inc. (9/16/82)
APPLICATIONS RECEIVED - Continued

Minneapolis  Northwest Bancorporation, Minneapolis, Minnesota, notification of intent to relocate de novo activities (consumer and commercial finance, and the sale of credit-related insurance) from 1339 South Glenstone Avenue, Springfield, Missouri to 2724 South Glenstone Avenue, Springfield, Missouri through its subsidiaries, Dial Finance Company of Missouri and Dial Finance Company of Missouri No. 1 (9/16/82)

Minneapolis  Northwest Bancorporation, Minneapolis, Minnesota, notification of intent to relocate de novo activities (consumer and commercial finance, and the sale of credit-related insurance) from 7122 Alameda Avenue, Hidden Valley Shopping Center, El Paso, Texas, to Airways Junction Shopping Center, Suite D-7, 1201 Airway Boulevard, El Paso, Texas, through its subsidiary, Dial Finance Company of Texas (9/16/82)

Kansas City  Eaton Capital Corporation, Loup City, Nebraska, for approval to acquire 100 percent of Colorado Industrial Bank, Eaton, Colorado and indirectly engage in credit-related insurance through Bank.

San Francisco  BankAmerica Corporation, San Francisco, California, notification of its intent to engage in a de novo activity (in the activity of selling travelers checks) at the Miami International Airport, Miami, Florida, serving the entire State of Florida, through its indirect subsidiary, FinanceAmerica Corporation (a Florida corporation) (9/16/82)

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 insurance and credit-related property insurance; such activities will include, but not be limited to, purchasing installment sales finance contracts, making loans and other extensions of credit to consumers as well as small businesses, making loans and other extensions of credit secured by real and personal property, and offering credit-related life, credit-related accident and health and credit-related
APPLICATIONS RECEIVED - Continued

property insurance, credit-related life and credit-related accident and health insurance may be reinsured by BA Insurance Company, Inc., an affiliate of FinanceAmerica Consumer Discount Company) at 241 West Broad Street, Quakertown, Pennsylvania, serving the entire State of Pennsylvania, through its indirect subsidiary, FinanceAmerica Consumer Discount Company (a Pennsylvania corporation) (9/14/82)

San Francisco Rainier Bancorporation, Seattle, Washington, notification of intent to engage in de novo activities (making or acquiring for its own account or for the account of others, loans or other extensions of credit; and acting as an insurance agent or broker with regard to insurance that is directly related to extensions of credit by Rainier Mortgage Company in the following categories: mortgage redemption insurance in the form of credit life and disability insurance; property and casualty insurance on real and personal property, including homeowners, fire and extended coverage, liability, builder's course of construction, and builder borrower insurance and performance bonds) in Houston, Texas, serving the entire State of Texas, through its subsidiary, Rainier Mortgage Company (9/18/82)

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.