

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1982 No. 45)

Actions of the Board; Applications and Reports

Received During the Week Ending November 6, 1982

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Regulation D amendment, Phase-in Reserve Requirements
for Former Member Banks.

Federal Reserve float, reduction and pricing; the Board
asked for comment by December 15, 1982. (Docket No.
R-0433)

The Board announced that it has imposed a civil money
penalty against the National Bank of Washington,
Washington, D.C., for two violations by the National
Bank of Washington of the prohibition against the
payment of interest on demand deposits.

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| Dallas | Carthage Bancshares, Inc., Carthage, Texas, extension of
time to January 5, 1983, within which to acquire First
National Bank of Beckville, Beckville, Texas. <u>1/</u> |
| Kansas City | Colorado National Bankshares, Inc., Denver, Colorado, ex-
tension of time to March 16, 1983, within which to
acquire Colorado National Bank - Southwest, Jefferson
County, Colorado. <u>1/</u> |
| Cleveland | First Bancorporation of Ohio, Akron, Ohio, extension of
time to March 8, 1982, within which to acquire The
Twinsburg Banking Company, Twinsburg, Ohio. <u>1/</u> |
| Kansas City | Firstbank Holding Company, Lakewood, Colorado, extension
of time to January 10, 1983, within which to acquire
Firstbank at Havana/Illiff, N.A., Aurora; Firstbank at
Hampden/Yosemite, N.A., Denver; and Firstbank at Kipling/
Jewell, N.A., Lakewood, Colorado. <u>1/</u> |
| Chicago | Illini Community Bancgroup, Inc., Springfield, Illinois,
extension of time to January 12, 1983, within which to
become a bank holding company through the acquisition
of 100 percent of the voting shares of the successor
by merger to American State Bank of Springfield,
Springfield, Illinois. <u>1/</u> |

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

ACTIONS OF THE BOARD-Continued

- St. Louis Kentucky Southern Bancorp, Inc., Bowling Green, Kentucky, extension of time to February 2, 1983, within which to become a bank holding company through the acquisition of the successor by merger to The Citizens National Bank of Bowling Green, Bowling Green, Kentucky. 1/
- Atlanta LaPlace Bancshares, Inc., LaPlace, Louisiana, extension of time to December 1, 1982, within which to become a bank holding company through the acquisition of Bank of LaPlace of St. John the Baptist Parish, LaPlace, Louisiana. 1/
- Dallas Nacogdoches Commercial Bancshares, Inc., Nacogdoches, Texas, extension of time to January 16, 1983, within which to acquire Commercial National Bank of Nacogdoches, Nacogdoches, Texas. 1/
- Dallas National Bancshares Corporation of Texas, San Antonio, Texas, extension of time to March 3, 1983, within which to acquire National Bank of Commerce-Wurzback, San Antonio, Texas. 1/
- Kansas City Perry Bancshares, Inc., Perry, Oklahoma, extension of time to January 27, 1982, within which to acquire Exchange Bank & Trust Company, Perry, Oklahoma. 1/
- Chicago Purdue National Corporation, Lafayette, Indiana, extension of time to February 12, 1983, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to Purdue National Bank of Lafayette, Lafayette, Indiana. 1/
- San Francisco SDN Bancorp, Encinitas, California, extension of time to February 25, 1983, within which to become a bank holding company by acquiring 100 percent of the voting shares of San Dieguito Bank, Encinitas, California. 1/
- Atlanta Sun Banks of Florida, Inc., Orlando, Florida, extension of time to December 31, 1982, within which to acquire Sun Bank/Indian River, N.A., Vero Beach, Florida. 1/
- Dallas USBancshares, Inc., Denton, Texas, extension of time to February 14, 1983, within which to acquire USBank, Denton, Texas. 1/

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

ACTIONS OF THE BOARD-Continued

- Boston** Vermont Financial Services Corp., Brattleboro, Vermont, extension of time to December 8, 1982, within which to become a bank holding company through the acquisition of Vermont National Bank, Brattleboro, Vermont. 1/
- St. Louis** English State Bank, English, Indiana, an additional investment in bank premises. 1/
- Atlanta** First City Bank of Gainesville, Gainesville, Florida, extension of time to March 1, 1983, within which to open its Millhopper office. 1/
- Atlanta** Royal Trust Bank of Tampa, Tampa, Florida, extension of time to April 29, 1983, within which to open its Countryside office. 1/
- Philadelphia** Bank of Delaware, Wilmington, Delaware, proposal to merge with Delaware Interim Bank, Wilmington, Delaware, under the charter and title of Bank of Delaware; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- New York** Dollar Savings Bank of New York, New York, New York, proposal to merge with Dry Dock Savings Bank, New York, New York; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas** First State Bank, Timpson, Texas, proposal to merge with New Timpson Bank, Timpson, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Boston** Melrose Savings Bank, Melrose, Massachusetts, proposal to merge with Reading Savings Bank, Reading, Massachusetts; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond** National Bank of Fredericksburg, Fredericksburg, Virginia, proposed merger with First National Bank of Fredericksburg, Virginia, a proposed new bank; report to the Comptroller of the Currency on competitive factors. 1/
- New York** National State Bank, Elizabeth, New Jersey, proposal to purchase and assume the liabilities of The Essex Bank, West Orange, New Jersey; report to the Comptroller of the Currency on competitive factors. 1/

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

ACTIONS OF THE BOARD-Continued

- New York North American Bank & Trust Company, Stratford, Connecticut, proposal to purchase certain assets and assume certain liabilities of two branches of the Connecticut National Bank, Bridgeport, Connecticut; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Old National Bank in Evansville, Evansville, Indiana, proposal to merge with Vanderburgh County National Bank, Evansville, Indiana; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Riverdale Bank, Riverdale, Illinois, proposal to merge with Bank of Riverdale, Riverdale, Illinois, under the charter of Bank of Riverdale, Illinois, and title of Riverdale Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- New York South Norwalk Savings Bank, Norwalk, Connecticut, proposal to purchase the assets and assume the liabilities of two branches of the Connecticut Bank and Trust Company, Hartford, and three branches of the State National Bank of Connecticut, Bridgeport; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Springs Valley Bank and Trust Company, French Lick, Indiana, proposed merger with French Lick Service Bank, French Lick, Indiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco S.T. & S. Bank, Seattle, Washington, proposed merger with Seattle Trust and Savings Bank, Seattle, Washington, under the charter and title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago West Bank and Trust, Green Bay, Wisconsin, proposal to consolidate with United Bank of Green Bay, Green Bay, Wisconsin, under the charter and title of West Bank and Trust; 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-ContinuedTo Establish a Domestic Branch Pursuant to Section
9 of the Federal Reserve Act

Approved

Atlanta Sunset Commercial Bank, Miami, Florida. To establish
a branch at 1792 N.W. 20th Street, Miami, Florida. 1/

Richmond Bank of the James, Manakin-Sabot, Virginia. To estab-
lish a branch on the State Route 6, Goochland Court-
house, Goochland, Virginia. 1/

Chicago Michigan Bank - Port Huron, Port Huron, Michigan. To
establish an offsite electronic facility at the
following locations:

1661 21 Mile Road, Macomb Township, Michigan 1/
21 E. Long Lake Road, Bloomfield Hills, Michigan 1/
601 S. Main Street, Ann Arbor, Michigan 1/
2789 Plymouth Road, Ann Arbor, Michigan 1/
1101 S. University, Ann Arbor, Michigan. 1/

Chicago Farmers State Bank of Alpha, Alpha, Illinois. To estab-
lish a branch facility at the intersection of Illinois
Rt. 17 and 5th Street in New Windsor, Illinois. 1/

St. Louis English State Bank, English, Indiana. To establish a
branch at the northwest corner of Highway 64 and Valeen
Road, Marengo, Crawford County, Indiana. 1/

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Issued Intent Not to Disapprove Change of Control
Pursuant to Change in Bank Control Act of 1956

Not Disapproved

Kansas City TIC, Inc., Kansas City, Kansas. 1/

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

ACTIONS OF THE BOARD-Continued

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

	<u>Approved</u>
San Francisco	BankAmerica International, San Francisco, California: to amend its Articles of Association to delete the requirement that all of its directors be United States citizens. (11/5/82) 1/
	<u>Moot</u>
New York	Commonwealth Trading Bank of Australia, Sydney, Australia: to expand its bankers' acceptance authority from 50 percent of Bank's paid-up unimpaired primary capital to 100 percent of capital.
	<u>Sixty Day Notification Period Allowed to Expire</u>
New York	Citicorp, New York, New York: no objection to make an additional investment in its wholly owned funding subsidiary, Citicorp Overseas Finance Corporation, N.V., Oranjestad, Aruba, Netherlands Antilles.
Philadelphia	Philadelphia National Bank, Philadelphia, Pennsylvania: no objection to establish an offshore banking unit in Makati, Metro Manila, Philippines.

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

	<u>Withdrawn</u>
Cleveland	Buckeye Associates, Ltd., Fostoria, Ohio, for approval to acquire at least 50 percent of the voting shares of Union Commerce Corporation, Cleveland, Ohio and indirectly Southern Ohio Bank, Cincinnati, Ohio, Union Commerce Bank, Cleveland, Ohio, First National Bank of Nelsonville, Cleveland, Ohio and Port Clinton National Bank, Port Clinton, Ohio.

ACTIONS OF THE BOARD-ContinuedApproved

- Philadelphia Hanover Bancorp, Inc., Hanover, Pennsylvania, for approval to acquire 100 percent of the voting shares of Bank of Hanover and Trust Company, Hanover, Pennsylvania. 1/
- Richmond First Citizens Corporation, Raleigh, North Carolina, for approval to acquire 100 percent of the voting shares of the successor by merger to First-Citizens Bank & Trust Company, Raleigh, North Carolina. 1/
- Richmond Flat Top Bankshares, Inc., Bluefield, West Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to The Flat Top National Bank of Bluefield, Bluefield, West Virginia. 1/
- Atlanta BOC Bancorp, Inc., Woodbury, Tennessee, for approval to acquire 100 percent of the voting shares of Bank of Commerce, Woodbury, Tennessee. 1/
- Atlanta First National Bank Holding Corporation, Pensacola, Florida, for approval to acquire at least 80 percent of the voting shares of First National Bank of Escambia County, Pensacola, Florida. 1/
- Atlanta First United Bancshares, Inc., Montezuma, Georgia, for approval to acquire 100 percent of the voting shares of First United Bank, Montezuma, Georgia. 1/
- Atlanta Perry County Holding Company, Linden, Tennessee, for approval to acquire at least 80 percent of the voting shares of First State Bank, Linden, Tennessee. 1/
- Atlanta State Bancshares, Inc., Enterprise, Alabama, for approval to acquire at least 85 percent of the voting shares of Coffee County Bank, Enterprise, Alabama. 1/
- Chicago HUNTLEY BANCSHARES, INC., Huntley, Illinois, for approval to acquire at least 80 percent of the voting shares of State Bank of Huntley, Huntley, Illinois. 1/
- Chicago Maynard Savings Banshares, Maynard, Iowa, for approval to acquire at least 83.6 percent of the voting shares of The Maynard Savings Bank, Maynard, Iowa. 1/

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

ACTIONS OF THE BOARD-Continued

- St. Louis Investors Services, Inc., Fort Knox Military Reservation, Kentucky, for approval to acquire 100 percent of the voting shares of the successor by merger to Fort Knox National Bank, Fort Knox Military Reservation, Kentucky. 1/
- 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. 1/
- St. Louis Pope County Bankshares, Inc., Russellville, Arkansas, for approval to acquire at least 80 percent of the voting shares of Peoples Bank & Trust Company, Russellville, Arkansas. 1/
- Minneapolis Bryant Bancshares, Inc., Bryant, South Dakota, for approval to acquire 100 percent of the voting shares of Bryant State Bank, Bryant, South Dakota. 1/
- Minneapolis Hazelton Bancshares, Inc., Hazelton, North Dakota, for approval to acquire at least 94 percent of the voting shares of Bank of Hazelton, Hazelton, North Dakota. 1/
- Minneapolis Hub Financial Corporation, Helena, Montana, for approval to acquire 80 percent of the voting shares of Valley Bank of Helena, Helena, Montana. 1/
- Kansas City Commercial Bankstock, Inc., Oklahoma City, Oklahoma, for approval to acquire 87.14 percent of the voting shares of Commercial Bank, N.A., Oklahoma City, Oklahoma. 1/
- Kansas City Cook Investment, Inc., Beatrice, Nebraska, for approval to acquire 80.7 percent of the voting shares of Beatrice National Corporation and indirectly acquire The Beatrice National Bank and Trust Company, Beatrice, Nebraska. 1/
- Kansas City First State Bancorp, Inc., Pittsburg, Kansas, for approval to acquire at least 80 percent of the voting shares of First State Bank and Trust Company, Pittsburg, Kansas. 1/
- Kansas City H & H Bancshares, Inc., White City, Kansas, for approval to acquire at least 80 percent of the voting shares of First National Bank of White City, White City, Kansas. 1/

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

ACTIONS OF THE BOARD-Continued

- Dallas Community Bancorporation, Inc., Bellville, Texas, for approval to acquire 100 percent of the voting shares of First National Bank of Bellville, Bellville, Texas. 1/
- Dallas Timpson Financial Corporation, Timpson, Texas, for approval to acquire at least 80 percent of the voting shares of First State Bank, Timpson, Texas. 1/
- Dallas Trinity Bancshares, Inc., Dallas, Texas, for approval to acquire at least 80 percent of the voting shares of Trinity National Bank of Dallas, Dallas, Texas. 1/
- San Francisco Crown Bancorp, Coronado, California, for approval to acquire 100 percent of the voting shares of Bank of Coronado, Coronado, California. 1/
- San Francisco Frontier Bancorp, Vista, California, for approval to acquire 100 percent of the voting shares of Frontier National Bank, Vista, California, a proposed new bank. 1/
- San Francisco Northern Sierra Financial Corporation, Yreka, California, for approval to acquire at least 80 percent of the voting shares of Scott Valley Bank, Yreka, California. 1/
- San Francisco PNB Financial Group, Newport Beach, California, for approval to acquire 100 percent of the voting shares of the successor by merger to Pacific National Bank, Newport Beach, California. 1/
- San Francisco San Clemente Bancorp, San Clemente, California, for approval to acquire 100 percent of the voting shares of Bank of San Clemente, San Clemente, California. 1/
- San Francisco SDNB Financial Corp., San Diego, California, for approval to acquire 100 percent of the voting shares of the successor by merger to San Diego National Bank, San Diego, California. 1/

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

ACTIONS OF THE BOARD-ContinuedTo Expand a Bank Holding Company Pursuant to Section
3(a)(3) of the Bank Holding Company Act of 1956Approved

New York	The Summit Bancorporation, Summt, 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. <u>1/</u>
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. <u>1/</u>
Atlanta	Flagship Banks, Inc., Miami, Florida, for approval to acquire 100 percent of the voting shares of Flagship National Bank of Citrus County, Crystal River, Florida, a proposed new bank. <u>1/</u>
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. <u>1/</u>
Chicago	Hawkeye Bancorporation, Des Moines, Iowa, for approval to acquire 100 percent of the voting shares of First National Bank in Lenox, Lenox, Iowa. <u>1/</u>
Kansas City	First Pioneer Bank Corp., Brush, Colorado, for approval to acquire at least 80 percent of the voting shares of The Citizens National Bank of Akron, Akron, Colorado and The First National Bank of Wray, Wray, Colorado. <u>1/</u>
Dallas	First Amarillo Bancorporation, Inc., Amarillo, Texas, for approval to acquire 100 percent of the voting shares of First Bank of Amarillo, Amarillo, Texas, a proposed new bank. <u>1/</u>
Dallas	First City Bancorporation of Texas, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Chisholm Financial Services, Inc., Richardson, Texas and indirectly acquire 100 percent of Citizens Bank, Richardson, Texas.

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

ACTIONS OF THE BOARD-Continued

- Dallas First City Bancorporation of Texas, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Chisholm Financial Services, Inc., Richardson, Texas and indirectly acquire 82 percent of the voting shares of Chisholm National Bank, Plano, Texas.
- 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 acquire The Graham National Bank, Graham, Texas. 1/
- Dallas 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. 1/

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

- New York Approved
Florida Coast Banks, Inc., Pompano Beach, Florida, for approval to acquire 50 percent of the voting shares of Midlantic/Florida Coast Holdings, Edison, New Jersey and thereby engage indirectly in trust activities through Florida Coast Midlantic Trust Company, N.A., Lighthouse Point, Florida, a proposed de novo trust company.
- New York Midlantic Banks, Inc., Edison, New Jersey, for approval to acquire 50 percent of the voting shares of Midlantic/Florida Coast Holdings, Edison, New Jersey and thereby engage indirectly in trust activities through Florida Coast Midlantic Trust Company, N.A., Lighthouse Point, Florida, a proposed de novo trust company.
- Atlanta SafraCorp, Miami, Florida, for approval to engage in lending activities. 1/

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

ACTIONS OF THE BOARD-Continued

San Francisco Frontier Bancorp, Vista, California, for approval to acquire 100 percent of the voting shares of Frontier Finance Company, Vista, California. 1/

New York Permitted
The Chase Manhattan Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit secured by real estate including, but not limited to, first and second mortgage loans secured by mortgages on one-to-four family residential properties, servicing loans and other extensions of credit for any person, selling mortgage loans in the secondary market, and offering mortgage term life insurance, accident and health insurance and disability insurance directly related to such lending and servicing activities) from 10190 Old Katy Rd., Houston, Texas to 2900 Wilcrest Street, Houston, Texas, through its subsidiary, Chase Home Mortgage Corporation (11/5/82) 3/

New York Citicorp, New York, New York, requests permission to expand the activities of an existing office to include the following activity (making of consumer loans secured by second mortgage or second trust liens; the activities contemplated by the application include the taking of applications, the preparation and execution of loan documents, the disbursement of funds, account servicing and other activities incidental to its lending activities) at Springfield Mall, P. O. Box 789, Springfield, Virginia, the proposed service area for the aforementioned activity shall be the entire State of Virginia, through its subsidiary, Citicorp Financial, Inc. (11/4/82) 3/

New York Citicorp, New York, New York, requests permission to expand the activities of two existing offices to include the following activity (the making of loans to individuals and businesses to finance the purchase of mobile homes, modular units or related manufactured housing, together with the

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

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

ACTIONS OF THE BOARD-Continued

real property to which such housing is or will be permanently affixed, such property being used as security for the loans) at 6100 Channingway Blvd., Suite 205, Columbus, Ohio, serving the entire State of Ohio, and North Park Plaza, Suite 709, 17117 West Nine Mile Road, Southfield, Michigan, serving the entire State of Michigan, through its subsidiary, Citicorp Acceptance Company, Inc. (11/4/82) 3/

New York Citicorp, New York, New York, requests permission to establish a de novo office engaging in the following activities (the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or nonresidential real estate and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans) at 14900 Interurban Avenue, Tukwila, Washington, the service area of the office would be comprised of the State of Washington, through its subsidiary, Citicorp Washington Financial Center, Inc. (11/4/82) 3/

New York Citicorp, New York, New York, requests permission to establish two de novo offices of its subsidiary, Citicorp Homeowners, Inc. ("CHI"), and to expand the activities and service areas of two existing offices of its subsidiary, Citicorp Person-to-Person Financial Center, Inc. (Delaware) ("CPFC"), at the same locations; the activities in which the de novo offices of CHI propose to engage are (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other 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; the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with CHI, and to the extent permissible under applicable State insurance laws and regulations; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring,

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

ACTIONS OF THE BOARD-Continued

and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area of each of the de novo offices of CHI shall be comprised of the entire State of California for all the aforementioned proposed activities; the previously approved activities in which the offices of CPFC engage are, 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 CPFC, and 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 new activities in which the offices of CPFC propose to engage de novo are: the sale of consumer oriented financial management courses; the making, acquiring, and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area for each CPFC office for all previously approved and proposed activities shall be comprised of the entire State of California; credit related life, accident, and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of CPFC and CHI) at 2001 Gateway Place (#100), San Jose, California and 1990 North California Blvd. (#101), Walnut Creek, California, through its subsidiaries, Citicorp Homeowners, Inc., and Citicorp Person-to-Person Financial Center, Inc. (Delaware) (11/4/82) 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

New York

Citicorp, New York, New York, requests permission to establish a de novo office of its subsidiary, Citicorp Homeowners, Inc. ("CHI"), and to expand the activities and service area of an existing office of its subsidiary, Citicorp Person-to-Person Financial Center, Inc. ("CPFC"), at the same location; the activities in which the CHI office proposes to engage are (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other 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; the sale of consumer oriented financial management courses; the servicing; for any person, of loans and other extensions of credit; the making, acquiring, and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area for the de novo office of CHI shall be comprised of the entire State of South Carolina for all the aforementioned proposed activities; the new activities in which the office of CPFC proposes to engage de novo are: the making, acquiring, and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area shall be comprised of the entire State of South Carolina for the aforementioned proposed activities and for the following activities which have been previously approved for CPFC: 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

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

ACTIONS OF THE BOARD-Continued

insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit; credit related life, accident, and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of CPFC and CHI) at 2768 Decker Blvd., Columbia, South Carolina, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Financial Center, Inc., (11/4/82) 3/

New York

Citicorp, New York, New York, requests permission to establish two de novo offices of its subsidiary, Citicorp Homeowners, Inc. ("CHI"), and to expand the activities and service areas of two existing offices of its subsidiary, Citicorp Person-to-Person Financial Center, Inc. ("CPFC"), at the same locations; the activities in which the CHI offices propose to engage are (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other 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; the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with CHI and to the extent permissible under applicable State insurance laws and regulations; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring, and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans. The proposed service areas for the CHI offices shall be comprised of the entire State of California for the Stockton, California office and for the Sacramento, California office; the previously approved activities in which the CPFC offices engage are: 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

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

ACTIONS OF THE BOARD-Continued

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 CPFC, and to the extent permissible under applicable State insurance laws and regulations; the sale of consumer oriented financial management courses; and the servicing for any person, of loans and other extensions of credit; the new activities in which the CPFC offices propose to engage de novo are: the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans. The proposed service areas for the CPFC offices for all previously approved and proposed activities shall be comprised of the entire State of California for both offices; credit related life, accident, and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of CPFC and CHI) at 5405 N. Pershing, Building B, Stockton, California and 821 Howe Avenue, Sacramento, California, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Financial Center, Inc. (11/4/82) 3/

New York

Manufacturers Hanover Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (making, acquiring, and servicing commercial loans and other extensions of credit, such as could be made, acquired or serviced by a commercial finance company under State law; such activities would include, but not be limited to, engaging in commercial and business financing of all types, and making loans secured by residential real estate to individuals for business purposes) at Route #1 and Old Lincoln Highway, Trevoze, Pennsylvania, this office will serve the entire United States, through its subsidiary, Finance One Commercial Corporation (11/3/82) 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

- Atlanta Southwest Florida Banks, Inc., Fort Myers, Florida, notification of intent to engage in de novo activities (in acting as agent in the sale of credit life insurance in connection with extensions of credit at its affiliate, the Peoples Bank of Pasco County, Elferes, Florida) at 690 State Road 54, Elferes, Florida, serving the surrounding Pasco County area, through its subsidiary, Southwest Financial Services, Inc. (11/2/82) 3/
- 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; 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 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) (11/2/82) 3/
- 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

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

ACTIONS OF THE BOARD-Continued

life and disability insurance) in Houston, Texas, serving the entire State of Texas, through its subsidiary, Rainier Mortgage Company (11/2/82) 3/

San
Francisco

Wells Fargo & Company, San Francisco, California, notification of intent to engage in de novo activities (acting as agent for credit life and disability insurance related to extensions of credit or the provision of other financial services by Wells Fargo & Company or its subsidiaries, to the extent permissible under applicable State insurance laws or regulations) San Francisco, California, serving the United States of America, through its subsidiary, Wells Fargo Insurance Services (11/5/82) 3/

San
Francisco

Wells Fargo & Company, San Francisco, California, notification of intent to engage in de novo activities (acting as agent for credit life and disability insurance related to WFAC's extensions of credit, to the extent permissible under applicable State insurance laws or regulations) in Englewood, Colorado; Tulsa, Oklahoma; St. Louis, Missouri; Billings, Montana; and Spokane, Washington, serving the United States of America, through its subsidiary, Wells Fargo AG Credit (11/5/82) 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

- Chicago Bankers Trust Company, Des Moines, Iowa. To establish
a ATM to be located at Ruan Center Building, 666
Locust, Des Moines, Iowa. 2/
- Richmond Bank of the James, Manakin-Sabot, Virginia. To establish
a branch on State Route 6, Goochland Courthouse, Gooch-
land County, Virginia. 2/
- Richmond Union Trust Company of Maryland, Baltimore, Maryland. To
establish a branch at 2030 East Joppa Road, Baltimore,
County, Maryland. 2/

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

- Chicago First Trust & Savings Bank of Kankakee, Kankakee, Illinois,
to merge with Midwest Trust and Savings Bank of Kankakee,
Kankakee, Illinois. 2/

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

- Chicago Midwest Trust and Savings Bank of Kankakee, Kankakee,
Illinois. 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

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	Overseas Investment Corporation, Wilmington, Delaware: prior notification of its intent to continue to hold shares, directly or indirectly, in Banco Internacional de Colombia, S.A., Bogota, Colombia, after Banco, directly or indirectly makes an additional investment in Compania Colombiana de Financiamientos, S.A., Bogota, Colombia.
New York	Irving Trust Company, New York, New York: requests consent to acquire 20 percent of the voting stock and 35 percent of the equity of Banca della Svizzera Italiana, Lugano, Switzerland.
New York	Manufacturers Hanover International Banking Corporation, Miami, Florida: requests the Board's after-the-fact approval to increase its capital stock and for an additional increase in its capital stock and approval to amend Article SEVENTH of its Articles of Association to reflect the latter increase.
Dallas	Texas Commerce Bancshares, Inc., Houston, Texas: prior notification of its intent to make an investment in Texas Commerce Finance N.V., Curacao, Netherland Antilles.

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

Boston	Kingswood Bank-Corp., Wolfeboro, New Hampshire, for approval to acquire at least 80 percent of the voting shares of Kingswood Trust and Savings Bank, Wolfeboro, New Hampshire. <u>2/</u>
New York	Herkimer Trust Corporation, Inc., Little Falls, New York, for approval to acquire 100 percent of the voting shares of The Herkimer County Trust Company, Little Falls, New York. <u>2/</u>

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

- Cleveland Powell County Bancorp, Stanton, Kentucky, for approval to acquire 100 percent of the voting shares of Powell County Bank, Stanton, Kentucky. 2/
- Atlanta Citizens Bancorporation, Inc., Plaquemine, Louisiana, for approval to acquire 100 percent of the voting shares of Citizens Bank & Trust Co., Plaquemine, Louisiana. 2/
- Atlanta Hancock Bancorp, Inc., Sneedville, Tennessee, for approval to acquire at least 80 percent of the voting shares of Citizens Bank of Sneedville, Sneedville, Tennessee. 2/
- Chicago First Rockford BanCorporation, Inc., Rockford, Iowa, for approval to acquire at least 90.75 percent of the voting shares of The First State Bank, Rockford, Iowa. 2/
- Chicago Hinsdale Bancshares, Inc., Hinsdale, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Bank of Hinsdale, Hinsdale, Illinois. 2/
- Chicago Humboldt Investment Corp., Humboldt, Iowa, for approval to acquire at least 80 percent of the voting shares of Humboldt Trust & Savings Bank, Humboldt, Iowa. 2/
- Chicago Livermore Bancorporation, Livermore, Iowa, for approval to acquire at least 97.0 percent of the voting shares of Livermore State Bank, Livermore, Iowa. 2/
- St. Louis First Bancshares of Northeast Arkansas, Inc., Osceola, Arkansas, for approval to acquire at least 80 percent of the voting shares of First National Bank in Osceola, Osceola, Arkansas. 2/
- St. Louis First Robinson Bancorp, Robinson, Illinois, for approval to acquire at least 80 percent of the voting shares of The First National Bank in Robinson, Robinson, Illinois. 2/
- St. Louis Mountain Home Bancshares, Inc., Mountain Home, Arkansas, for approval to acquire at least 80 percent of the voting shares of First Bank & Trust Co. of Mountain Home, Mountain Home, Arkansas. 2/
- St. Louis Taney County Bancorporation, Inc., Kansas City, Missouri, for approval to acquire at least 80 percent of the voting shares of Security Bank and Trust Company, Branson, Missouri. 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

- Minneapolis Donnelly Bancshares, Inc., Donnelly, Minnesota, for approval to acquire at least 91.9 percent of the voting shares of Farmers and Merchants State Bank of Donnelly, Donnelly, Minnesota. 2/
- Minneapolis First State Agency of Stewart, Inc., Stewart, Minnesota, for approval to acquire 89 percent of the voting shares of The First Bank of Minnesota, Stewart, Minnesota (formerly First State Bank of Stewart). 2/
- Minneapolis Fosston Bancorporation, Inc., Fosston, Minnesota, for approval to acquire 93.5 percent of the voting shares of Farmers State Bank of Fosston, Fosston, Minnesota. 2/
- Minneapolis Scotland Holding Company, Scotland, South Dakota, for approval to acquire 89.6 percent of the voting shares of The Farmers and Merchants State Bank, Scotland, South Dakota. 2/
- Minneapolis Vernon Center Bancshares, Inc., Vernon Center, Minnesota, for approval to acquire at least 89.6 percent of the voting shares of State Bank of Vernon Center, Vernon Center, Minnesota. 2/
- Dallas Athena Bancshares Corporation, Pampa, Texas, for approval to acquire at least 80 percent of the voting shares of Pampa Bancshares, Inc., Pampa, Texas, which owns 98.5 percent of Citizens Bank and Trust Company, Pampa, Texas. 2/
- Dallas Brownsville Bancshares, Inc., Brownsville, Texas, for approval to acquire 100 percent of the voting shares of Brownsville National Bank, Brownsville, Texas. 2/
- Dallas First Pecos Bancshares, Inc., Midland, Texas, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Pecos, Pecos, Texas. 2/
- Dallas Kermit State Bancshares, Inc., Kermit, Texas, for approval to acquire 81.75 percent of the voting shares of Kermit State Bank, Kermit, Texas. 2/
- Dallas Lakeside Bancshares, Inc., Rockwall, Texas, for approval to acquire at least 80 percent of the voting shares of Lakeside National Bank, Rockwall, 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 La Pryor Bancshares, Inc., La Pryor, Texas, for approval to acquire 100 percent of the voting shares of The La Pryor State Bank, La Pryor, Texas. 2/
- Dallas Texas Bancorporation, Inc., Dallas, Texas, for approval to acquire at least 80 percent of the voting shares of The National Bank of Texas at Fort Worth, Fort Worth, Texas; Weatherford Bancshares, Inc., Weatherford, Texas and indirectly First National Bank of Azle, Azle, Texas and First National Bank of Weatherford, Weatherford, Texas. 2/
- San Francisco Auburn Bancorp, Auburn, California, for approval to acquire 100 percent of the voting shares of Auburn Bank of Commerce, N.A., Auburn, California, a proposed new bank. 2/
- San Francisco Pajaro Valley Bancorporation, Watsonville, California, for approval to acquire 100 percent of the voting shares of Pajaro Valley Bank, N.A., Watsonville, California, a proposed new bank. 2/

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

- Atlanta AmSouth Bancorporation, Birmingham, Alabama, for approval to acquire 100 percent of the voting shares of State Bank of the Gulf, Gulf Shores, Alabama. 2/
- Atlanta First Bankers Corporation of Florida, Pompano Beach, Florida, for approval to acquire at least 99 percent of the voting shares of National Trust Bank of Florida, St. Petersburg, Florida. 2/
- Dallas Balch Springs Bancshares, Inc., Balch Springs, Texas, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of Central National Bank, Dallas, Texas, a proposed new bank. 2/
- Dallas Consolidated Bancorp, Inc., Waco, Texas, for approval to acquire 100 percent of the voting shares of First Consolidated Bank, N.A., Buda, Texas, a proposed new bank. 2/
- Dallas First Amarillo Bancorporation, Inc., Amarillo, Texas, for approval to acquire 100 percent of the voting shares of First Bank of Amarillo, Amarillo, Texas, a proposed new bank. 2/

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

APPLICATIONS RECEIVED - Continued

- Dallas First Bancshares of Texas, Inc., Longview, Texas, for approval to acquire 100 percent of the voting shares of Bank of Athens, National Association, Athens, Texas, a proposed new bank. 2/
- Dallas Texas Commerce Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Lockwood National Bank of Houston, Houston, Texas. 2/

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

- Richmond Dominion Bankshares Corporation, Roanoke, Virginia, notification of intent to engage in de novo activities (acting as insurance agent or broker with respect to the following types of insurance related to or arising out of loans made or credit transactions involving Dominion Bankshares Mortgage Corporation, a subsidiary of Dominion Bankshares Corporation: credit life insurance, credit accident and health insurance and credit disability insurance; mortgage redemption insurance and mortgage accident and health insurance) at 3959 Electric Road, S.W., Roanoke County, Roanoke, Virginia, this office will serve the counties of Roanoke, Alleghany, Rockbridge, Botetourt, Bedford, Giles, Montgomery, Wythe, Carroll, Grayson, Smyth, Tazewell, Buchanan, Russell, Wise, Dickenson, and Washington and the cities of Roanoke, Salem, Covington, Clifton Forge, Lexington, Buena Vista, Bedford, Bristol, Galax, and Norton, through a subsidiary, known as Dominion Bankshares Services, Inc. (11/2/82)
- Richmond South Carolina National Corporation, Columbia, South Carolina, notification of intent to engage in de novo activities (making or acquiring loans or other extensions of credit for its own account such as would be made by a consumer finance company; servicing loans and other extensions of credit for the account of others; and offering credit life and credit accident and health, and property insurance directly related to its extensions of credit, at 121 Carolina Avenue, Hartsville, South Carolina, through its subsidiary, Provident Financial Corporation (11/3/82)

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

- Chicago American Fletcher Corporation, Indianapolis, Indiana, notification of intent to engage in de novo activities (making or acquiring loans or other extensions of credit for personal, family or household purposes, including loans secured by home equities, purchasing consumer installment sales finance contracts and acting as agent with respect to credit life and disability insurance on borrowing customers and insurance on property taken as collateral for such loans and contracts) at 711 South Range Line Road, Carmel, Indiana, serving Hamilton County and Lawrence, Washington and Pike townships of Marion County, Indiana, through its subsidiary, American Fletcher Financial Services, Inc. (10/28/82)
- Chicago Town Financial Corporation, Hartford City, Indiana, notification of intent to engage in de novo activities (making or acquiring loans and other extensions of credit such as would be made by a consumer finance company, the discount of retail and installment notes or contracts, and acting as agent for the sale of life, accident and health insurance directly related to its extension of credit) at 52303 Emmons Road, South Bend, Indiana, the geographic scope to be served will include South Bend, Indiana and that area within a 20-mile radius and Cass County, Michigan, through its subsidiary, Town Finance Company, Inc. (10/26/82)
- Chicago Midland Mortgage Corporation, Detroit, Michigan, notification of intent to engage in de novo activities (to engage in the origination and servicing of direct loans to builders, developers, consumers and others for purposes of acquisition, construction, and rehabilitation of real property and improvements to real property; and to otherwise engage in mortgage banking) activities would be conducted on a national basis from offices located at: 600 Cleveland (Main Office), Suite 1090, Clearwater, Florida; 360 First National Building, Detroit, Michigan; 2401 Camelot Court, S.E., Grand Rapids, Michigan; 201 East Pine Street, Suite 524, Orlando, Florida; and 2143 Hurley Way, North Suite 230, Sacramento, California, through its subsidiary, Midland Mortgage Investments Corporation (11/2/82)

APPLICATIONS RECEIVED-Continued

- Minneapolis First State Agency of Stewart, Inc., Stewart, Minnesota, for approval to continue to engage in general insurance activities in a town of less than 5,000 population.
- Dallas Andrews Bancshares, Inc., Andrews, Texas, notification of intent to engage in de novo activities (to engage in making leases of personal property in accordance with the Board's Regulation Y) at 111 West Broadway, Andrews, Texas, serving Texas (11/1/82)
- Dallas Southwest Bancshares, Inc., Houston, Texas, notification of intent to engage in de novo activities (in performing servicing activities relating to the issuance and use of credit cards and other credit arrangements, including solicitation of customers, credit analysis, establishing, servicing and processing of accounts, billing and collections, and related activities) at 8111 Preston Road, Dallas, Texas, serving the entire United States, through its subsidiary, Southwest Bancshares Credit Services, Inc. (11/3/82)
- San Francisco Crocker National Corporation, San Francisco, California, Midland Bank plc, and Midland California Holdings, Ltd., both of London, England, notification of intent to engage in de novo activities (in the underwriting and reinsuring of credit life and credit accident and health insurance directly related to extensions of credit by Crocker National Corporation's bank and nonbank subsidiaries in the State of California) at 74 New Montgomery Street, San Francisco, California, through a subsidiary, Crocker Life Insurance Company (11/4/82)
- San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (to engage in certain clearing and custodian activities with respect to securities, commercial paper and similar instruments such as acting as forwarding agent, coupon paying agent and provider of trade confirmation services for securities and acting as issuing and paying agent for commercial paper and similar instruments as well as activities incident

APPLICATIONS RECEIVED-Continued

thereto such as making of call loans to securities dealers) at the Lumber Exchange Building, 10 South Fifth Street, Room 802, Minneapolis, Minnesota, serving the United States, through its subsidiary, Security Pacific Clearing & Services Corp., Inc. (11/2/82)

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REPORTS RECEIVED

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

Columbia Pacific Bank & Trust Co., Portland, Oregon
(Month Of October, 1982)

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PETITIONS FOR RULEMAKING

None.