

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
(H.2, 1982 No. 52)

Actions of the Board; Applications and Reports

Received During the Week Ending December 25, 1982

APPLICABLE  
RESERVE BANK

ACTIONS OF THE BOARD

Adoption of amendment in final form to Regulation D, Reserve Requirements of Depository Institutions, defining as transaction accounts time deposits issued in connection with an agreement permitting the depositor to obtain credit by check or similar devices for the purpose of making payments or transfers to third parties (Docket No. R-0424)

Federal Reserve Board requested comment by February 13, 1983, on a revised fee schedule for book entry securities services (computer recording of government securities and related wire transfers) (Docket No. R-0443)

Chicago	Pinney State Bank, Cass City, Michigan, extension of time to February 12, 1983, within which to establish a drive-up branch facility at 4460 Seeger Street, Cass City, Michigan. <u>1/</u>
Chicago	Fort Madison Bank & Trust Co., Fort Madison, Iowa, an investment in bank premises. <u>1/</u>
Chicago	Rock Island Bank, Rock Island, Illinois, an investment in bank premises. <u>1/</u>
Boston	Baybank United N.A., Taunton, Massachusetts, proposed merger with Baybank Merchants, N.A., New Bedford, Massachusetts, report to the Comptroller of the Currency on competitive factors. <u>1/</u>
New York	Union Trust Company, Stamford, Connecticut, proposed assumption of certain liabilities of three branches of the Banking Center, Waterbury, Connecticut, report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- New York First National Bank of Central Jersey, Bridgewater, New Jersey, proposed consolidation with Ultra National Bank, Bridgewater, New Jersey, report to the Comptroller of the Currency on competitive factors. 1/
- Richmond Kershaw Branch of First National Bank of South Carolina, Columbia, South Carolina, proposed purchase of assets and assumption of deposit liabilities by the First Citizens Bank and Trust Company of South Carolina, Columbia, South Carolina, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Community Bank & Trust Company of Edgewater, Chicago, Illinois, proposed merger with Edgewater State Bank, Chicago, Illinois, under the charter of Edgewater State Bank and title of Community Bank & Trust Company of Edgewater, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Bank of North Aurora, North Aurora, Illinois, proposed merger with N.A. Bank, North Aurora, under the charter of the Bank of North Aurora and title of Bank of North Aurora, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago M&I First National Bank, West Bend, Wisconsin, proposed merger with The First National Bank of West Bend, Wisconsin, under the charter of M&I First National Bank and title of M&I First National Bank, report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis Mehlville Bank, St. Louis, Missouri, proposed merger with Gravois Bank at Mehlville, St. Louis, Missouri, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Jackson County Bank, Seymour, Indiana, proposed merger with J.C.B. Service Bank, Seymour, Indiana, report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

- Dallas Allied Bank Southwest Freeway, Houston, Texas, proposed merger with Texas Bank & Trust Company of Houston, Houston, Texas, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas RepublicBank Midland, National Association, Midland, Texas, proposed merger with Texas National Bank of Midland, Texas, report to the Comptroller of the Currency on competitive factors. 1/
- San Francisco Central Bank, Oakland, California, proposed merger with Solano County Bank, Fairfield, California, under the charter and title of the former, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Peoples Savings and Loan Association, Honolulu, Hawaii, proposed merger with and into Peoples National Bank, Honolulu, Hawaii, a proposed new bank, under the charter and title of the latter, report to the Comptroller of the Currency on competitive factors. 1/
- San Francisco Bremerton Branch of State Mutual Savings Bank, Tacoma, Washington, proposed purchase of assets and assumption of liabilities by Kitsap County Bank, Port Orchard, Washington, under the charter and title of the latter, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Sun Capital Bank, St. George, Utah, proposed merger with Interstate Bank of Utah, N.A., Salt Lake City, Utah, under the charter and title of the latter, report to the Comptroller of the Currency on competitive factors. 1/
- San Francisco Interim Meridian National Bank, Pleasant Hill, California, proposed merger with Meridian National Bank, Pleasant Hill, California, under the charter and title of the latter, report of 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

- Richmond First Palmetto Bancshares Corp., Columbia, South Carolina, extension of time to April 28, 1983, within which to become a bank holding company through the acquisition of First Palmetto State Bank & Trust Company, Columbia, South Carolina. 1/
- Richmond Financial Future Corporation, Ceredo, West Virginia, extension of time to February 8, 1983, within which to become a bank holding company through the acquisition of the successor by merger to First Bank of Ceredo, Ceredo, West Virginia. 1/
- Richmond Intermountain Bankshares, Inc., Charleston, West Virginia, extension of time to March 30, 1983, within which to become a bank holding company through the acquisition of the successors by merger to Kanawha Banking & Trust Company National Association, Charleston; Teays Valley National Bank, Scott Depot; Community Bank and Trust, N.A., Fairmont; Middletown National Bank, Fairmont; National Bank of Monongah, Monongah; and Mountaineer National Bank, Morgantown, West Virginia. 1/
- Chicago Galva Investment, Inc., Galva, Illinois, extension of time to January 21, 1983, within which to become a bank holding company through the acquisition of 80 percent or more of the voting shares of Community State Bank of Galva, Galva, Illinois. 1/
- Chicago Hampton Park Corporation, Romeoville, Illinois, extension of time to January 28, 1983, within which to acquire 80 percent or more of the voting shares of The Palwaukee Bank, Prospect Heights, Illinois. 1/
- Dallas Texas Commerce Bancshares, Inc., Houston, Texas, extension of time to March 22, 1983, within which to acquire Texas Commerce Bank-Greens Crossing, N.A., Houston, Texas. 1/
- Dallas Security Holding Company, Fredericksburg, Texas, extension of time to January 16, 1983, within which to acquire Security Financial Corporation of Fredericksburg, Fredericksburg, Texas. 1/

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

ACTIONS OF THE BOARD - Continued

- Dallas Mercantile Texas Corporation, Dallas, Texas, extension of time to January 31, 1983, within which to acquire Ashford Bank, Houston, Texas. 1/
- Dallas Landmark Financial Group, Inc., Fort Worth, Texas, extension of time to February 28, 1983, within which to acquire Mercantile Bank of Fort Worth, Texas. 1/
- Dallas First Republic Bancshares, Inc., Rayville, Louisiana, extension of time to January 30, 1983, within which to acquire First Republic Bank, Rayville, Louisiana. 1/
- Dallas Dallas Guaranty Bancshares, Inc., Dallas, Texas, extension of time to March 9, 1983, within which to acquire Guaranty Bank, Dallas, Texas. 1/
- Dallas Texas Commerce Bancshares, Inc., Houston, Texas, extension of time to March 15, 1983, within which to acquire Texas Commerce Bank-Champions Park, N.A., Texas. 1/

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

ACTIONS OF THE BOARD - Continued

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

Approved

- New York United Counties Trust Company, Springfield, New Jersey. To establish a branch at the southeast corner of Shrewsburgh and Sycamore Avenues, Shrewsburgh, New Jersey. 1/
- Philadelphia The Bank of New Jersey, Moorestown, New Jersey. To establish an off-site electronic facility at Cooper Medical Center, One Cooper Plaza, Camden, New Jersey. 1/

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

Not Disapproved

- Kansas City The Citizens Bank Holding Corporation, Drumright, Oklahoma. 1/
- Kansas City Stanley Bancshares, Inc., Stanley, Kansas. 1/

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

Approved

- New York Irving Trust Company, New York, New York: grants consent to purchase and hold, directly or indirectly, 20 percent of the voting shares and 35 percent of the equity of Banca della Svizzera Italiana, Lugano, Switzerland.

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

ACTIONS OF THE BOARD - Continued

New York Manufacturers Hanover International Banking Corporation, Miami, Florida: grants consent for the Board's after-the-fact approval for two investments in the capital stock of Manufacturers Hanover International Banking Corporation, and to amend Article SEVENTH of its Articles of Association to reflect the capital increase.

Sixty-Day Notification Period Allowed to Expire

New York Citibank Overseas Investment Corporation, Wilmington, Delaware: no objection to continue to hold shares, directly or indirectly, of 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.

San Francisco First Hawaiian, Inc., Honolulu, Hawaii: to make an additional investment in Japan Hawaii Finance K.K.

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

Approved

New York Banco Cafetero International Corporation, New York, New York: grants consent to establish and operate a branch in Miami, Florida and to amend Article FOURTH of Edge's Articles of Association.

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

Withdrawn

Atlanta UBF Corporation, Dade City, Florida, for approval to acquire at least 80 percent of the voting shares of The Bank of Pasco County, Dade City, Florida. 1/

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

ACTIONS OF THE BOARD - Continued

- San Francisco Golden Valley Bancorp, Turlock, California, for approval to acquire 100 percent of the voting shares of Golden Valley Bank, Turlock, California.
- New York Approved  
Meadowlands Bancorp., Garfield, New Jersey, for approval to acquire 100 percent of the voting shares of County Trust Company, Garfield, New Jersey. 1/
- Philadelphia First Lehigh Corporation, Walnutport, Pennsylvania, for approval to acquire 100 percent of the voting shares of Walnutport State Bank, Walnutport, Pennsylvania. 1/
- Atlanta First Chatsworth Bankshares, Inc., Chatsworth, Georgia, for approval to acquire 100 percent of the voting shares of The First National Bank of Chatsworth, Chatsworth, Georgia. 1/
- Atlanta First City Bancshares, Inc., Gainesville, Florida, for approval to acquire at least 80 percent of the voting shares of First City Bank of Gainesville, Gainesville, Florida.
- Atlanta Mountain Bancshares, Inc., Tracy City, Tennessee, for approval to acquire at least 80.79 percent of the voting shares of First Bank and Trust, Tracy City, Tennessee. 1/
- Atlanta Vista Banks, Inc., DeLeon Springs, Florida, for approval to acquire 100 percent of the voting shares of DeLeon Springs Bank, DeLeon Springs, Florida. 1/
- Chicago BAYARD BANCORPORATION, Bayard, Iowa, for approval to acquire at least 80 percent of the voting shares of The Farmers State Bank, Bayard, Iowa. 1/
- Chicago FIRST NATIONAL BANKSHARES, INC., Logansport, Indiana, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to The First National Bank of Logansport, Logansport, Indiana. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago Merchants and Manufacturers Bancorporation, Inc., Milwaukee, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Lincoln State Bank, Milwaukee, Wisconsin and Franklin State Bank, Franklin, Wisconsin, a proposed new bank. 1/
- St. Louis CB&T Bancshares, Inc., Flippin, Arkansas, for approval to acquire at least 80 percent of the voting shares of Citizens Bank and Trust Company, Flippin, Arkansas. 1/
- St. Louis Clark Financial Corporation, Jeffersonville, Indiana, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to The Clark County State Bank, Jeffersonville, Indiana. 1/
- Minneapolis Hanisch Bankshares, Ltd., Crosby, North Dakota, for approval to acquire 100 percent of the voting shares of Farmers State Bank of Crosby, North Dakota, Crosby, North Dakota. 1/
- 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. 1/
- Kansas City Ameribank Corporation, Shawnee, Oklahoma, for approval to acquire 100 percent of the voting shares of AmeriCorp, Shawnee, Oklahoma and indirectly acquire American National Bank and Trust Company of Shawnee, Shawnee, Oklahoma. 1/
- Kansas City Bancshares of Glasgow, Inc., Glasgow, Missouri, for approval to acquire at least 80 percent of the voting shares of Tri-County Trust Company, Glasgow, Missouri. 1/
- Kansas City Charter Bancshares, Inc., Oklahoma City, Oklahoma, for approval to acquire 100 percent of the voting shares of Charter National Bank, Oklahoma City, Oklahoma, a proposed new bank. 1/
- Kansas City Hazelton Bancshares, Inc., Hazelton, Kansas, for approval to acquire at least 84 percent of the voting shares of The Farmers State Bank, Hazelton, Kansas. 1/

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

ACTIONS OF THE BOARD - Continued

- Kansas City      Second Security Bankshares, Inc., Miami, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Security Holding Company, Miami, Oklahoma, and indirectly acquire Security Bank and Trust Company, Miami, Oklahoma. 1/
- 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. 1/
- Dallas            Sabine Bancshares, Inc., Many, Louisiana, for approval to acquire at least 80 percent of the voting shares of Sabine State Bank & Trust Company, Many, Louisiana. 1/
- St. Louis        Denied  
MB Sub, Inc., St. Louis, Missouri, for approval to acquire 100 percent of the voting shares of First Missouri Banks, Inc.; Manchester, Missouri.

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

- Approved
- Boston            Century Bancorp, Inc., Somerville, Massachusetts, for approval to acquire 100 percent of the voting shares of The Bank of Massachusetts, Chelsea, Massachusetts. 1/
- Boston            Hartford National Corporation, Hartford, Connecticut, for approval to acquire 100 percent of the voting shares of Mattatuck Bank and Trust Company, Waterbury, Connecticut.
- New York        Northeast Bancorp, Inc., New Haven, Connecticut, for approval to acquire 100 percent of the voting shares of Security Bank & Trust, Bloomfield, Connecticut. 1/

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

ACTIONS OF THE BOARD - Continued

- Atlanta AmSouth Bancorporation, Birmingham, Alabama, for approval to acquire 100 percent of the voting shares of State Bank of the Gulf, Gulf Shores, Alabama. 1/
- Atlanta Bank of Florida Corporation, St. Petersburg, Florida, for approval to acquire 100 percent of the voting shares of Bank of Florida, N.A., Chiefland, Florida, a proposed new bank.
- Chicago Arnold Buschman Enterprises, Inc., Fox Lake, Illinois, for approval to acquire an additional 39.63 percent of the voting shares of Fox Lake State Bank, Fox Lake, Illinois. 1/
- Minneapolis Raldon, Inc., Billings, Montana, for approval to acquire at least 65.1 percent of the voting shares of Powder River County Bank, Broadus, Montana. 1/
- Kansas City OMNIBANCORP, Denver, Colorado, for approval to acquire 100 percent of the voting shares of OMNIBANK, Arapahoe, N.A., Arapahoe County, Colorado, a proposed new bank. 1/
- 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. 1/
- Dallas Bank Securities, Inc., Albuquerque, New Mexico, for approval to acquire 80 percent of the voting shares of American National Bank of Santa Fe, Santa Fe, New Mexico, a proposed new bank.
- Dallas First City Bancorporation of Texas, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of First City Bank-Westheimer Plaza, N.A., Houston, Texas, a proposed new bank. 1/
- Dallas Independent Bankshares, Inc., Abilene, Texas, for approval to acquire 100 percent of the voting shares of First State Bank of Wylie, N.A., Abilene, Texas, a proposed new bank. 1/

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

ACTIONS OF THE BOARD - ContinuedDenied

St. Louis      Manufacturers Bancorp, Inc., St. Louis, Missouri, for approval acquire through MB Sub, Inc., First Missouri Banks, Inc., Manchester, Missouri and indirectly acquire First Missouri Bank and Trust Company of Creve Coeur, Creve Coeur; First Missouri Bank of Ellisville, Ellisville; First Missouri Bank of Franklin County, Gerald; First Missouri Bank of Gasconade County, Hermann; First Missouri Bank of Jefferson County, Arnold; First Missouri Bank of Montgomery County, Montgomery City; First Missouri Bank of Charles County, Wentzville; First Missouri Bank of St. Francois, Flat River; First Missouri Bank of Warren County, Warrenton; First Missouri Bank of Washington, Washington, a proposed new bank; First Missouri Bank of West County, Chesterfield (P.O. Ballwin); and First Missouri Bank, N.A., Valley Park, a proposed new bank, all located in Missouri.

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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

Atlanta      Barnett Banks of Florida, Jacksonville, Florida, for approval to merge with Great American Banks, Inc., North Miami, Florida and indirectly Great American Bank of Dade County, North Miami, Florida; Great American Bank of North Miami Beach, North Miami Beach, Florida; Great American Bank of Broward County, Fort Lauderdale, Florida; Great American Bank of Davie, Davie, Florida; Great American Bank of Florida Keys, Tavernier, Florida; Great American Bank of Tampa, Tampa, Florida; Great American Bank of Pinellas, Clearwater, Florida; and Great American Bank of Gainesville, Gainesville, Florida.

Dallas      First Security National Corporation, Houston, Texas, for approval to merge with Graham National Bank, Graham, Texas, and indirectly acquire The Graham National Bank, Graham, Texas.

ACTIONS OF THE BOARD - ContinuedTo Expand a Bank Holding Company Pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956Withdrawn

Atlanta CNB Corporation, New Orleans, Louisiana, for approval to acquire 100 percent of the voting shares of Thrift Acceptance Corporation, New Orleans, Louisiana. 1/

Approved

Cleveland BancOhio Corporation, Columbus, Ohio, for approval to acquire W. Lyman Case & Company, Columbus, Ohio, by purchasing certain assets and assuming certain liabilities of WLC consisting of its mortgage loan production and mortgage loan servicing activities.

Atlanta Barnett Banks of Florida, Jacksonville, Florida, for approval to acquire 100 percent of the voting shares of American Bancshares Insurance Agency, Inc., North Miami, Florida; American Bancshares Mortgage Company, Inc., North Miami; American Properties Holding Company, Inc., North Miami and American Bancshares Services, Inc., Miami, Florida.

St. Louis Area Bancshares Corporation, Hopkinsville, Kentucky, for approval to acquire jointly with North American Financial Services, Ltd., Davenport, Iowa, DATANET, Inc., Hopkinsville, Kentucky.

Kansas City Ameribank Corporation, Shawnee, Oklahoma, for approval to engage indirectly through Bankers Insurance Agency of Shawnee, Inc., Shawnee, Oklahoma, in the sale of life accident and health, and mortgage cancellation insurance directly related to extensions of credit by American National Bank and Trust Company of Shawnee, Shawnee, Oklahoma. 1/

Denied

St. Louis Manufacturers Bancorp, Inc., St. Louis, Missouri, for approval to acquire 100 percent of the voting shares of First Missouri Insurance Group, Inc., Manchester, Missouri; First Properties, Inc., Manchester, Missouri and St. Louis Computer Center, Inc., Creve Coeur, Missouri.

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

ACTIONS OF THE BOARD - Continued

- Reactivated
- 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 (12/21/82)
- Permitted
- New York The Hongkong and Shanghai Banking Corporation, Hong Kong, B.C.C., requests permission to expand the activities of an existing office (commercial finance activities, including making installment, conditional sales, and working capital loans secured by commercial and industrial equipment) in Larchmont, New York, serving the entire continental United States, through its subsidiary, U. S. Concord, Inc. (12/23/82) 3/
- Cleveland Mellon National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (providing real estate portfolio investment advice, including: (i) serving as the advisory company for a mortgage or real estate investment trust; (ii) serving as investment advisor, as defined in Section 2(a)(20) of the Investment Company Act of 1940, to an investment company registered under that Act; (iii) furnishing general economic information and advice, general economic statistical forecasting services and industry studies; and (iv) providing financial advice to State and local governments, such as with respect to the issuance of their securities) at 551 Madison Avenue, New York, New York, through its subsidiary, Mellon Financial Services Corporation #2 (12/23/82) 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

- Cleveland Mellon National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (to engage in the limited purpose leasing of four aircraft whereby the lease serves as the functional equivalent of an extension of credit in compliance with Section 225.4(a)(6) of Regulation Y) at the Mellon Bank Building, Mellon Square, Pittsburgh, Pennsylvania, through its subsidiary, Mellon International Aircraft Leasing Corporation #2 (12/24/82) 3/
- 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 (12/23/82) 3/
- Dallas Coronado Bancshares, Inc., El Paso, Texas, notification of intent to engage in de novo activities (leasing to consumer and commercial businesses personal items of property and equipment) at 6004 North Mesa, El Paso, Texas and serving the trade area consisting primarily of El Paso County, Texas, through its subsidiary, Coronado Capital Leasing Corporation, d/b/a Coronado Leasing Corporation (12/20/82) 3/
- Dallas Merkel Bancshares, Inc., Merkel, Texas, notification of intent to engage in de novo activities (making leases of personal property in accordance with the Board's Regulation Y) in Merkel, Texas, serving Texas, through its wholly-owned subsidiary, MBS Leasing, Inc. (12/23/82) 3/
- San Francisco BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring for their own account loans and other extensions of credit such as would be made or acquired by a finance

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

ACTIONS OF THE BOARD - Continued

company; servicing loans and other extensions of credit; and offering credit-related life insurance and credit-related accident and health insurance, credit-related property insurance will not be offered in the State of New York; the activities of BA FinanceAmerica will include, but not be limited to, making consumer installment loans, making loans and other extensions of credit to small businesses and making loans and other extensions of credit secured by real and personal property; the activities BAC Credit will include, but not be limited to, purchasing installment sale finance contracts; both corporations will be offering credit-related life and credit-related accident and health insurance directly related to extensions of credit made or acquired by BA FinanceAmerica Corporation and BAC Credit Corporation) at Store W-14, Northern Lights Mall, Routes 81 and 11, Syracuse, New York, serving the entire State of New York, through its indirect subsidiaries, BA FinanceAmerica Corporation and BAC Credit Corporation (New York corporations) (12/24/82) 3/

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 (12/19/82) 3/

San  
Francisco

First Security Corporation, Salt Lake City, Utah, 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 mortgage banking company, including making both residential and commercial mortgage loans for its own portfolio and for sale to others, and the servicing of such loans for others) at 2900 South Wilcrest, Suite 103, Houston, Texas, serving Houston and all of Harris County; as business can be developed for mortgages in

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

ACTIONS OF THE BOARD - Continued

surrounding areas, this office will also serve those portions of the following adjacent counties which are closest to Houston: Fort Bend, Waller, Montgomery, Chambers and Galveston, through its subsidiary, Utah Mortgage Loan Corporation (12/25/82) 3/

San  
Francisco

First Security Corporation, Salt Lake City, Utah, 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 mortgage banking company, including making both residential and commercial mortgage loans for its own portfolio and for sale to others, and the servicing of such loans for others) at 632 West Southern Avenue, Mesa, Arizona, serving Mesa, the southern half of Maricopa County and the northern portion of Pinal County, through its existing subsidiary, Utah Mortgage Loan Corporation (12/25/82) 3/

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

APPLICATIONS RECEIVED

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

Dallas                      North Texas Bank & Trust, Gainesville, Texas. 2/

\* \* \* \* \*

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

Cleveland                Somerset Trust Company, Somerset, Pennsylvania.  
To establish an ATM branch at Seven Springs  
Resort, R.D. #1, Champion, Pennsylvania. 2/

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

New York                Citibank Overseas Investment Corporation, Wilmington,  
Delaware: prior notification of its intent to  
make an additional investment in Citicorp Location  
(France) S.A., Paris, France.

New York                Citibank Overseas Investment Corporation, Wilmington,  
Delaware: prior notification of its intent to  
make an additional investment, directly or in-  
directly, in Diners Club International (Hong  
Kong) Ltd., Hong Kong.

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

New York                NB Holding Corporation, Portland, Maine for approval  
to acquire 100 percent of the voting shares of the  
successor by merger to Northeast Bankshare

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

- Association, Portland, Maine and indirectly 99.05 percent of Northeast Bank, Portland, Maine; 100 percent of Northeast Bank & Trust Co., Bangor, Maine; 100 percent of Northeast Bank N.A. of Farmington, Farmington, Maine; 95.63 percent of Northeast Bank of Guilford, Guilford, Maine; 100 percent of Northeast Bank of Lincoln, Lincoln, Maine; and 100 percent of Northeast Bank of Millinocket, Millinocket, Maine. 2/
- Philadelphia ACNB Corporation, Gettysburg, Pennsylvania, for approval to acquire 100 percent of the voting shares of Adams County National Bank, Gettysburg, Pennsylvania. 2/
- Cleveland First Bancshares, Inc., Bellevue, Ohio, for approval to acquire 100 percent of the voting shares of The First National Bank of Bellevue, Bellevue, Ohio. 2/
- Cleveland Mountain Bancorp, Inc., West Liberty, Kentucky, for approval to acquire at least 80 percent and up to 100 percent of the voting shares of Bank of the Mountains, Inc., West Liberty, Kentucky. 2/
- Richmond The Planters Corporation, Rocky Mount, North Carolina, for approval to acquire 100 percent of the voting shares of the successor by merger to The Planters National Bank and Trust Company, Rocky Mount, North Carolina. 2/
- Atlanta First Acadian Bancshares, Inc., Thibodaux, Louisiana, for approval to acquire 92.5 percent of the voting shares of Acadian Bank, Thibodaux, Louisiana. 2/
- Atlanta First North Port Bancorp, North Port, Florida, for approval to acquire 100 percent of the voting shares of North Port Bank, North Port, Florida. 2/
- Chicago F.A.B. BANCORP, INC., Aurora, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to First American Bank of Aurora, Aurora, 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 First State Bancorp of Princeton, Illinois, Inc., Princeton, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to First State Bank of Princeton, Princeton, Illinois, and at least 80 percent of the voting shares of Farmers' State Bank of Sheffield, Illinois, Sheffield, Illinois. 2/
- Chicago FNB Holding Co., West Des Moines, Iowa, for approval to acquire 80 percent or more of the voting shares of First National Bank of West Des Moines, West Des Moines, Iowa. 2/
- Chicago Port Bancshares, Inc., Port Washington, Wisconsin, for approval to acquire at least 80 percent of the voting shares of The Port Washington State Bank, Port Washington, Wisconsin. 2/
- St. Louis Cass Commercial Corporation, St. Louis, Missouri, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Cass Bank & Trust Company, St. Louis, Missouri. 2/
- St. Louis Lookingglass Banc Corp., Albers, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to Peoples Bank of Albers, Albers, Illinois. 2/
- Minneapolis Mahnomen Bancshares, Inc., Mahnomen, Minnesota, for approval to acquire 100 percent of the voting shares of First National Bank in Mahnomen, Mahnomen, Minnesota. 2/
- Kansas City First National Utica Company, Utica, Nebraska, for approval to acquire 100 percent (less 50 directors' qualifying shares) of the voting shares of The First National Bank of Utica, Utica, Nebraska. 2/
- Kansas City H & L Investments, Inc., Manhattan, Kansas, for approval to acquire at least 80 percent of the voting shares of First Manhattan Bankshares, Inc., Manhattan, Kansas, and indirectly First National Bank of Manhattan, Manhattan, Kansas. 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

Kansas City      McKinstry, Inc., Julesburg, Colorado, for approval to acquire 91.33 percent of the voting shares of The First National Bank of Julesburg, Julesburg, Colorado. 2/

Dallas            Giddings Citizens State Bancshares, Inc., Giddings, Texas, for approval to acquire 100 percent of the voting shares of the Citizens State Bank, Giddings, Texas. 2/

Dallas            Ouachita National Bancshares, Inc., Monroe, Louisiana, for approval to acquire 100 percent of the voting shares of The Ouachita National Bank in Monroe, Monroe, Louisiana. 2/

San Francisco    Trans Bankcorp, Inc., San Francisco, California, for approval to acquire at least 97.5 percent of the voting shares of Trans American National Bank, Monterey Park, California. 2/

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

New York        Norstar Bancorp Inc., Albany, New York, for approval to acquire 100 percent of the voting shares of the successor by merger to Northeast Bankshare Association, Portland, Maine and indirectly 99.05 percent of Northeast Bank, Portland, Maine; 100 percent of Northeast Bank & Trust Co., Bangor, Maine; 100 percent of Northeast Bank N.A. of Farmington, Farmington, Maine; 95.63 percent of Northeast Bank of Guilford, Guilford, Maine; 100 percent of Northeast Bank of Lincoln, Lincoln, Maine; and 100 percent of Northeast Bank of Millinocket, Millinocket, Maine. 2/

Chicago         Alpine Bancorporation, Inc., Belvidere, Illinois, for approval to acquire at least 80 percent of the voting shares of The Bank of Cherry Valley, Cherry Valley, 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

- Dallas Texas American Bancshares Inc., Fort Worth, Texas, for approval to acquire 100 percent of the voting shares of Heritage Bank, Houston, Texas. 2/
- Dallas Victoria Bankshares, Inc., Victoria, Texas, for approval to acquire 100 percent of the voting shares of First National Bank of Ingleside, Ingleside, 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

- New York 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 to offer mortgage term life insurance, accident and health insurance and disability insurance directly related to such lending and servicing activities) located in the area of Charles Street and Interstate 695, Towson, Maryland, through its subsidiary, Chase Home Mortgage Corporation (12/24/82)
- New York European American Bancorp, New York, New York, for approval to invest, through its subsidiary, EAB Holdings Corp., Philadelphia, Pennsylvania, in a new limited partnership, Pilgrim, Baxter, Hoyt & Greig, to engage in rendering to clients investment advice with respect to securities portfolios.
- New York Manufacturers Hanover Corporation, New York, New York, requests permission to expand the activities of six existing offices (offering NOW accounts, money market deposit accounts, and transaction accounts as permitted under State law) at

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

- 1640 Champa Street, Denver, Colorado, through its subsidiary, Continental Industrial Bank; 770 W. Hampden Avenue, Englewood, Colorado, through its subsidiary, Southglenn Continental Industrial Bank; 1895 S. Federal Boulevard, Denver, Colorado, through its subsidiary, First Continental Industrial Bank; 7398 N. Federal Boulevard, Westminster, Colorado, through its subsidiary, North Continental Industrial Bank and 636 S. Broadway, Denver, Colorado, through its subsidiary Continental Merchants Industrial Bank (12/20/82)
- New York Norstar Bancorp Inc., Albany, New York, requests permission to establish a de novo office engaging in the following activities (engaging generally in the business of a mortgage banker, mortgage broker and mortgage servicing firm including, but not limited to: making, acquiring, buying, selling and otherwise dealing in mortgage loans as principal or agent; servicing mortgage loans for affiliated or nonaffiliated entities; second mortgage financing and acting as an adviser in mortgage loan and second mortgage loan transactions) at 1450 Western Avenue, Albany, New York, serving New York and Maine, through its subsidiary, **Norstar Mortgage Services, Inc.** (12/23/82)
- New York **Norstar Bancorp Inc., Albany, New York, for approval to acquire 100 percent of the voting shares of Northeast Consumer Services Corporation, Portland, Maine and Northeast Data Processing Corporation, Portland, Maine.**
- Cleveland Pittsburgh National Corporation, Pittsburgh, Pennsylvania, notification of intent to expand the following activities (making or acquiring and servicing for its own accounts and or the accounts of others, loans and other extensions of credit) at 1440 Military West, Benicia, California, serving Contra Costa County, through its subsidiary, The Kissell Company (12/20/82)
- Kansas City First Beemer Corporation, Beemer, Nebraska, notification of intent to engage in de novo activities (making leases of real and personal property in accordance with the Board's Regulation Y) at First National Bank, Beemer, Nebraska, serving Cuming County, Nebraska, through its subsidiary, First Beemer Leasing Corporation (12/23/82)

APPLICATIONS RECEIVED - Continued

Kansas City      McKinstry, Inc., Julesburg, Colorado, for approval to acquire all of the assets of McKinstry--Campbell Insurance Agency, Julesburg, Colorado.

San Francisco      Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (making or acquiring for its own account or for the account of others, loans and extensions of credit, including making consumer installment personal loans, purchasing consumer installment sales finance contracts, making loans to small businesses and other extensions of credit such as would be made by a factoring company or a consumer finance company, and acting as broker or agent for the sale of credit life and credit accident and health insurance) in Exton and King of Prussia, Pennsylvania, serving the State of Pennsylvania, through its subsidiaries, Security Pacific Finance Corp. and Security Pacific Consumer Discount Company (12/17/82)

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

Mark Twain Plaza Bank, Kansas City, Missouri has filed an agreement with the Federal Reserve Bank of Kansas City (which is authorized to accept such agreements on behalf of the Board of Governors under delegated authority) undertaking to comply with all provisions which relate to the use of credit to finance transactions in securities.

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.