

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1983 No. 8)

Actions of the Board; Applications and Reports

Received During the Week Ending February 19, 1983

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Amended policy statement with respect to the use by bank holding companies of futures, forward and standby contracts on U.S. government and agency securities; effective date: March 1, 1983. (Docket No. R-0456)

Kansas City	Eastman National Bancshares, Inc., Newkirk, Oklahoma, extension of time to April 1, 1983, within which to acquire The Eastman National Bank of Newkirk, Newkirk, Oklahoma. <u>1/</u>
Chicago	FIRST LaPORTE FINANCIAL CORP., LaPorte, Indiana, extension of time to May 13, 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 First National Bank and Trust Company of LaPorte, LaPorte, Indiana. <u>1/</u>
Chicago	First Manitowoc Bancorp, Inc., Manitowoc, Wisconsin, extension of time to May 17, 1983, within which to become a bank holding company through the acquisition of 80 percent or more of the voting shares of The First National Bank in Manitowoc, Manitowoc, Wisconsin. <u>1/</u>
Dallas	First Winters Holding Company, Winters, Texas, extension of time to May 9, 1983, within which to acquire The Winters State Bank, Winters, Texas. <u>1/</u>
Chicago	I.V. Bancorp., Inc., Peru, Illinois, extension of time to May 19, 1983, within which to become a bank holding company through the acquisition of 80 percent or more of the voting shares of First National Bank in Peru, Peru, Illinois. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- St. Louis Mercantile Bancorporation, Inc., St. Louis, Missouri, extension of time to May 24, 1983, within which to acquire and open Clayton Mercantile National Bank, Clayton, Missouri, a proposed new bank. 1/
- Chicago NBB, Inc., Chicago, Illinois, extension of time to May 23, 1983, within which to become a bank holding company through the acquisition of 75 percent or more of the voting shares of National Boulevard Bank of Chicago, Chicago, Illinois. 1/
- Chicago Peoples National Bancorp of America, Lawrenceburg, Indiana, extension of time to April 24, 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 The Peoples National Bank of Lawrenceburg, Lawrenceburg, Indiana. 1/
- Dallas Texas American Bancshares Inc., Fort Worth, Texas, extension of time to May 9, 1983, within which to acquire Citizens National Bank of Temple, Temple, Texas. 1/
- Atlanta Termination of registration under Regulation G for Big Bend Production Credit Association, Monticello, Florida. 1/
- Kansas City Bank of the Southwest, Rio Rancho, New Mexico, proposed merger with Rio Rancho Bank, N.A., Rio Rancho, New Mexico; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond Branch Banking and Trust Company, Wilson, North Carolina, proposed merger with City National Bank, Charlotte, North Carolina; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Citizens Bank, Cookeville, Tennessee, proposed merger with CBC Bank, Cookeville, Tennessee; 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

- Boston Farmers and Mechanics Savings Bank, Middletown, Connecticut, proposal to merge with The City Savings Bank, Middletown, Connecticut; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Boston First American Bank for Savings, Boston, Massachusetts, proposal to purchase the assets and assume the liabilities of Workingmens Co-Operative Bank, Boston, Massachusetts; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas First Bank of Commerce, N.A., Mission, Texas, proposed merger with First National Bank of Mission, Mission, Texas; report to the Comptroller of the Currency on competitive factors. 1/
- Dallas First City National Bank of Floresville, Floresville, Texas, proposed merger with Second State Bank of Floresville, Floresville, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta First National Bank of Florida, Tampa, Florida, proposed merger with First National Bank of Brooksville, Brooksville, Florida; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago GCNB National Bank in Grundy County, Morris, Illinois, proposed merger with The Grundy County National Bank, Morris, Illinois, under the charter of GCNB National Bank in Grundy County and title of The Grundy County National Bank; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago LaFontaine National Bank, LaFontaine, Indiana, proposed merger with The First National Bank in Wabash, Wabash, Indiana, under the charter of The LaFontaine National Bank and title of The First National Bank in Wabash; 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

- Dallas Lincoln Bank & Trust Company, Ruston, Louisiana, proposed merger with New Lincoln Bank & Trust Company, Ruston, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Monona-Grove State Bank, Monona, Wisconsin, proposed merger with MG Bank, Monona, Wisconsin; under the charter of MG Bank and title of Monona Grove State Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Philadelphia Nazareth National Bank and Trust Company, Nazareth, Pennsylvania, proposal to merge with NNBT National Bank, Nazareth, Pennsylvania, under the title of the former and the charter of the latter; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta NCNB National Bank of Florida, Boca Raton, Florida, proposed merger with NCNB Interim National Bank, Boca Raton, Florida; report to the Comptroller of the Currency on competitive factors. 1/
- Philadelphia New Holland Farmers National Bank, New Holland, Pennsylvania, proposal to merge with the Interim National Bank of New Holland, New Holland, Pennsylvania, under the title of the former and charter of the latter; report to the Comptroller of the Currency on competitive factors. 1/
- Dallas Odessa Bank, National Association, Odessa, Texas, proposed merger with State National Bank, Odessa, Texas; report to the Comptroller of the Currency on competitive factors. 1/
- Boston Old Colony Bank of Hampden County, N.A., Holyoke, Massachusetts, proposal to merge with Old Colony Bank of Franklin County National Association, Shelburne Falls, Massachusetts; 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

Atlanta	Southeast Bank, N.A., Miami, Florida, proposed acquisition of nine offices of Florida National Bank of Belle Glade, Belle Glade, Florida; report to the Comptroller of the Currency on competitive factors. <u>1/</u>
Dallas	Standard Bank, Houston, Texas, proposed merger with BancTEXAS Allen Parkway, Houston, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>
Dallas	Town & Country Bank, Houston, Texas, proposed merger with Allied Bank Town & Country, Houston, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>
Kansas City	Union National Bank of Wichita, Wichita, Kansas, proposed merger with UNB National Bank of Wichita, Wichita, Kansas; report to the Comptroller of the Currency on competitive factors. <u>1/</u>
Philadelphia	Upper Dauphin National Bank, Millersburg, Pennsylvania, proposal to merge Upper Dauphin Interim National Bank, Millersburg, Pennsylvania, under the title of the former and the charter of the latter; report to the Comptroller of the Currency on competitive factors. <u>1/</u>

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

	<u>Approved</u>
San Francisco	Valley Bank and Trust Company, Salt Lake City, Utah. To establish a branch office to be located at 1082 Port Union Boulevard, Salt Lake City, Utah. <u>1/</u>
Richmond	First Virginia Bank-Shenandoah Valley, Woodstock, Virginia. To establish a branch in the Ward Plaza Shopping Center, 2200 Valley Avenue, Winchester, Virginia. <u>1/</u>
New York	The Bank of New York, New York, New York. To establish electronic branches to be located at Goody Boys Store, Inc., 34 Chestnut Street, Lockport, New York, and Figmos Ptl, 1511 Jefferson Avenue, Buffalo, New York. <u>1/</u>
Atlanta	Flagship Bank of Tampa, Tampa, Florida. To establish a branch at 4507 Gunn Highway, Tampa, Florida. <u>1/</u>
Richmond	First Virginia Bank, Falls Church, Virginia. To establish a branch at South Lakes Village Center, 11100 South Lakes Drive, Reston, Fairfax County, Virginia. <u>1/</u>

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

	<u>Approved</u>
Kansas City	Pioneer Bank of Longmont, Longmont, Colorado. <u>1/</u>
Chicago	Security Bank of Monroe, Monroe, Michigan. <u>1/</u>

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

ACTIONS OF THE BOARD - ContinuedIssued Intent Not to Disapprove Change of Control
Pursuant to Change in Bank Control Act of 1978

	<u>Not Disapproved</u>
Minneapolis	First Citizens State Bank of Polson, Polson, Montana. <u>1/</u>
Kansas City	The Gresham Company, Gresham, Nebraska. <u>1/</u>
Dallas	Wellington State Bank, Wellington, Texas. <u>1/</u>
Kansas City	Pittsburg Bancshares, Inc., Pittsburgh, Kansas. <u>1/</u>

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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

	<u>Sixty Day Notification Period Allowed to Expire</u>
New York	Manufacturers Hanover International Finance Corporation, New York, New York: no objection to make, indirectly through its wholly owned subsidiary, Manufacturers Hanover International Holdings Corporation, Dover, Delaware, an additional investment in Manufacturers Hanover Property Services A.G., Glarus, Switzerland.

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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>
Kansas City	TBI Bancshares, Inc., Kansas City, Missouri, for approval to acquire 100 percent of the voting shares of Traders Bank of Kansas City, Kansas City, Missouri.

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

ACTIONS OF THE BOARD - Continued

	<u>Approved</u>
Cleveland	First Financial Bancorp, Monroe, Ohio, for approval to acquire 100 percent of the voting shares of First National Bank of Southwestern Ohio, Monroe, Ohio and The Citizens Commercial Bank & Trust Company, Celina, Ohio. <u>1/</u>
Atlanta	Bartow Bancshares, Inc., Cartersville, Georgia, for approval to acquire at least 80 percent of the voting shares of Bartow County Bank, Cartersville, Georgia. <u>1/</u>
Atlanta	Gueydan Bancshares, Inc., Gueydan, Louisiana, for approval to acquire at least 80 percent of the voting shares of Bank of Gueydan, Gueydan, Louisiana. <u>1/</u>
Chicago	Francor Financial, Inc., Wabash, Indiana, for approval to acquire 100 percent (less directors' qualifying shares) of the voting shares of the successor by merger to Frances Slocum Bank and Trust Company, Wabash, Indiana. <u>1/</u>
Chicago	Intercity Bancorporation, Inc., Schofield, Wisconsin, for approval to acquire at least 95.6 percent or more of the voting shares of Intercity State Bank, Schofield, Wisconsin. <u>1/</u>
Chicago	Naperville Financial Corporation, Naperville, Illinois, for approval to acquire at least 80 percent of the voting shares of The Naperville National Bank and Trust Company, Naperville, Illinois, Naperville, Illinois. <u>1/</u>
Chicago	Terre Haute First Corporation, Terre Haute, Indiana, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Terre Haute First National Bank, Terre Haute, Indiana. <u>1/</u>
St. Louis	First Financial Services, Inc., Brownsville, Tennessee, for approval to acquire 100 percent of the voting shares of the successor by merger to First State Bank, Brownsville, Tennessee. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- St. Louis First Merchants Financial Corporation, Fort Smith, Arkansas, for approval to acquire at least 80 percent of the voting shares of The Merchants National Bank of Fort Smith, Fort Smith, Arkansas. 1/
- Minneapolis Dewco Agency, Inc., Timber Lake, South Dakota, for approval to acquire 100 percent of the voting shares of Dewey County Bank, Timber Lake, South Dakota. 1/
- Minneapolis Stephen Bancshares, Inc., Stephen, Minnesota, for approval to acquire at least 99 percent of the voting shares of Farmers State Bank of Stephen, Stephen, Minnesota. 1/
- Minneapolis Warroad Bancshares, Inc., Warroad, Minnesota, for approval to acquire 100 percent of the voting shares of Security State Bank of Warroad, Warroad, Minnesota. 1/
- Kansas City B.O.E. Bancshares, Inc., Elgin, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Bank of Elgin, Elgin, Oklahoma. 1/
- Kansas City First Independent Bancorp, Inc., Chickasha, Oklahoma, for approval to acquire at least 80 percent of the voting shares of The First National Bank and Trust Company, Chickasha, Oklahoma. 1/
- Dallas Amarillo Western Bancshares, Inc., Amarillo, Texas, for approval to acquire at least 80 percent of the voting shares of Western National Bank, Amarillo, Texas. 1/
- Dallas First Commonwealth Bancshares, Inc., Bellaire, Texas, for approval to acquire at least 80 percent of the voting shares of The Commonwealth Bank, Bellaire, Texas. 1/
- Dallas Lincoln Bancshares, Inc., Ruston, Louisiana, for approval to acquire at least 80 percent of the voting shares of Lincoln Bank & Trust Company, Ruston, Louisiana. 1/
- Dallas National CenterBanks, Inc., Dallas, Texas, for approval to acquire at least 80 percent of the voting shares of CENTERBANK, National Association, Dallas, Texas. 1/

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

ACTIONS OF THE BOARD - Continued

San Francisco Capital Bancorp, Downey, California, for approval to acquire 100 percent of the voting shares of Capital Bank, Downey, California. 1/

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

	<u>Withdrawn</u>
Kansas City	Broadway Bancshares, Inc., Kansas City, Missouri, for approval to acquire at least 25 percent of the voting shares of TBI Bancshares, Inc., Kansas City, Missouri.
Kansas City	International Bancshares, Inc., Gladstone, Missouri, for approval to acquire at least 25 percent of the voting shares of TBI Bancshares, Inc., Kansas City, Missouri.
Kansas City	Metro Bancshares, Inc., Kansas City, Missouri, for approval to acquire at least 25 percent of the voting shares of TBI Bancshares, Inc., Kansas City, Missouri.
Kansas City	Metropolitan Bancshares, Inc., Kansas City, Missouri, for approval to acquire at least 25 percent of the voting shares of TBI Bancshares, Inc., Kansas City, Missouri.
	<u>Approved</u>
Cleveland	Interstate Financial Corporation, Dayton, Ohio, for approval to acquire 100 percent of the voting shares of The Waynesville National Bank, Waynesville, Ohio. <u>1/</u>
Cleveland	Northwest Pennsylvania Corp., Oil City, Pennsylvania, for approval to acquire 100 percent of the voting shares of Union Bank & Trust Co., Erie, Pennsylvania. <u>1/</u>
Richmond	First Bancorp of War, Inc., War, West Virginia, for approval to acquire 100 percent of the voting shares of Ameribank, Welch, Welch, West Virginia. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- Atlanta Sun Banks of Florida, Inc., Orlando, Florida, for approval to acquire 100 percent of the voting shares of The First National Bank of DeFuniak Springs, DeFuniak Springs, Florida. 1/
- Chicago First Illinois Corporation, Evanston, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Northwest Trust & Savings Bank, Arlington Heights, Illinois. 1/
- Minneapolis Guaranty Development Company, Livingston, Montana, for approval to acquire at least 82 percent of the voting shares of Western State Bank, Billings, Montana. 1/
- Kansas City Fourth Financial Corporation, Wichita, Kansas, for approval to acquire at least 24.98 percent of the voting shares of Pittsburg Bancshares, Inc., Pittsburg, Kansas and indirectly 98.22 percent of The National Bank of Pittsburg, Pittsburg, Kansas.
- Kansas City Guaranty, Inc., Beloit, Kansas, for approval to acquire 24.8 percent of the voting shares of DELPHOS, INC., Delphos, Kansas (formerly Roger Billings, Inc.) and indirectly acquire 100 percent of State Bank of Delphos, Delphos, Kansas.

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

- Kansas City Withdrawn
First City Bancorp, Inc., Oklahoma City, Oklahoma, for approval to retain direct ownership of 100 percent of the voting shares of First City Bancorp Insurance Agency, Inc., and to engage in the sale of life and accident and health insurance that is directly related to an extension of credit by Applicant, in Oklahoma City, Oklahoma.

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

ACTIONS OF THE BOARD - ContinuedApproved

- New York The Hongkong and Shanghai Banking Corporation, Hong Kong, B.C.C.; Kellett, N.V., Curacao, Netherlands Antilles; HSBC Holdings, B.V., Amsterdam, The Netherlands; and Marine Midland Banks, Inc., Buffalo, New York, for approval to establish de novo an office of ITM in New York City to engage through ITM in providing certain foreign exchange information, advice and transaction services.
- Richmond Southern Bancorporation, Inc., Greenville, South Carolina and Southern National Corporation, Lumberton, North Carolina for approval to engage de novo in providing international financial services through the establishment of Southern International Corporation, Charlotte, North Carolina.
- Atlanta Trust Company of Georgia, Atlanta, Georgia, for approval to engage de novo, through its subsidiary, Trust Company Mortgage, Atlanta, Georgia, in the activity of arranging equity financing and acting as an investment or financial adviser.
- Minneapolis Dewco Agency, Inc., Timber Lake, South Dakota, for approval to engage in general insurance activities. 1/
- San Francisco BankAmerica Corporation, San Francisco, California, for approval to establish de novo a direct subsidiary, BA Futures, Incorporated, San Francisco, California.

Reactivated

- New York Citicorp, New York, New York, requests permission to expand the activities of six existing offices (the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Person-to-Person Thrift, Inc. to the extent permissible under applicable State insurance laws and regulations) at 542 Broadway, Chula Vista; 362 West Mission Ave., Escondido; 4525 La Jolla Village Dr., San Diego; 434 Fletcher Parkway, El Cajon; 1400 Camino De La Reina, San Diego and 119 North Central Ave., Glendale, all located in California, through its subsidiary, Citicorp Person-to-Person Thrift, Inc. (Domestic) (2/15/83) 3/

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

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

ACTIONS OF THE BOARD - Continued

New York

Citicorp, New York, New York, requests permission to expand the activities of 15 existing offices (the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Homeowners, Inc. to the extent permissible under applicable State insurance laws and regulations) at 7260 E. Indian School Rd., Scottsdale; 2077 East Camelback Rd., Phoenix; Tri City Mall, 1836 West Main Street, Mesa; 143 Valley West Mall, 5719 West Northern Ave., Glendale; 9861 Metro Parkway West, Phoenix; 777 E. Missouri Avenue, Phoenix; Thomas Mall, 4421 A East Thomas Road, Phoenix and Chris Town Shopping Center, 1558 West Montebello, Phoenix, all in Arizona; 21707 Hawthorne Boulevard, Torrance; Two City Boulevard East, Orange; 119 North Central Avenue, Glendale; Four Seasons Office Bldg., 4827 Sepulveda Blvd., Sherman Oaks; Financial Plaza Office Bldg., 1661 Hanover, City of Industry; 290 North "D" Street, San Bernardino and 600 City Parkway West, Orange, all in California, through its subsidiary, Citicorp Homeowners, Inc. (Delaware) (2/15/83) 3/

Permitted

Boston

Fleet Financial Group, Inc., Providence, Rhode Island, notification of intent to engage in de novo activities ((i) the origination, sale and servicing of residential mortgage loans, commercial mortgage loans and loans secured by junior liens on residential real estate and (ii) the sale of credit life and credit accident and health insurance directly related to extensions of credit) at 14 Commerce Drive, Cranford, New Jersey, serving the State of New Jersey, through its direct subsidiary, Fleet Mortgage Corp. (formerly Mortgage Associates, Inc.) (2/16/83) 3/

New York

Barclays Bank PLC and Barclays Bank International Limited, both of London, England, requests permission to establish a de novo office engaging in the following activities (lease financing of personal property by means of leases that meet the standards of Section 225.4(a)(6) of Regulation Y) at 500 Fifth

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

ACTIONS OF THE BOARD - Continued

Avenue, New York, New York, through its subsidiary, Barclays-American/Leasing, Inc. (2/18/83) 3/

New York

Barclays Bank PLC and Barclays Bank International, Ltd., both of London, England, request permission to relocate an existing office engaging in the following activities ((I) in making direct consumer loans, including loans secured by real estate, and purchasing sales finance contracts representing extensions of credit such as would be made or acquired by a consumer finance company, and wholesale financing [floor planning] and (II) acting as agent for the sale of related credit life, credit accident and health and credit property insurance; credit life and credit accident and health insurance sold as agent may be underwritten or reinsured by BAC's insurance underwriting subsidiaries) from 8201 S.W. Barbur Boulevard, Portland, Oregon to 4800 S.W. Griffith Drive, Beaverton, Oregon, through its subsidiary, BarclaysAmerican/Financial, Inc. (2/17/83) 3/

New York

Chemical New York Corporation, New York, New York, requests permission to relocate an existing office engaging in the following activities (to continue to engage in the previously approved activities of making direct loans, purchasing installment sales finance contracts, and acting as agent or broker for the sale of life, accident and health, and property and casualty insurance directly related to such extensions of credit) from 897 Peters Creek Parkway, Winston-Salem, North Carolina to 175 Charlois Boulevard, Winston-Salem, North Carolina, through its subsidiary, Sunamerica Financial Corporation (2/16/83) 3/

New York

Citicorp, New York, New York, requests permission to establish two de novo offices engaging in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured for consumer and other purposes; the 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

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

ACTIONS OF THE BOARD - Continued

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 de novo office of Citicorp Person-to-Person Financial Center, Inc. proposes to engage in operating as an office of an industrial loan company in the manner authorized by Minnesota Law, including the following activities: 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 issuing of thrift certificates and thrift passbook certificates; 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 Citicorp Person-to-Person Financial Center, Inc. and the de novo office of Citicorp Homeowners, Inc. shall be comprised of the entire State of Minnesota for all aforementioned proposed activities) at Burnsville District Center, Aldrich Avenue and County Road 42, Burnsville, Minnesota, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Financial Center, Inc. (2/17/83) 3/

New York

Citicorp, New York, New York, requests permission to establish two de novo offices engaging in the following activities (the activities in which the de novo office of Citicorp Homeowners, Inc. 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

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

ACTIONS OF THE BOARD - Continued

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 de novo office of Citicorp Person-to-Person Financial Center, Inc. proposes to engage in operating as an office of an industrial loan company in the manner authorized by Minnesota law, including the following activities; 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 issuing of thrift certificates and thrift passbook certificates; 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 Citicorp Person-to-Person Financial Center, Inc. and the de novo office of Citicorp Homeowners, Inc. shall be comprised of the entire State of Minnesota for all aforementioned proposed activities) at Ridge Square North Shopping Center, 12977 Ridge-dale Drive, Minnetonka, Minnesota, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Financial Center, Inc. (2/17/83) 3/

New York

Citicorp, New York, New York, requests permission to establish a de novo office and to expand the activities and service area of an existing office engaging in the following activities (to expand the activities and service area of an existing sub-

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

ACTIONS OF THE BOARD - Continued

subsidiary, Citicorp Person-to-Person Industrial Bank, located in Fort Collins, Colorado, and to establish a de novo office of Citicorp Homeowners, Inc. at the same Fort Collins, Colorado location; the activities in which the de novo office of Citicorp Homeowners, Inc. proposes to 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 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 Citicorp Homeowners, Inc. shall be comprised of the entire State of Colorado for all the aforementioned proposed activities; the new activities in which Citicorp Person-to-Person Industrial Bank 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 the entire State of Colorado for the aforementioned proposed activities, and for the following activities previously approved for Citicorp Person-to-Person Industrial Bank: the operating as an industrial loan company in the manner authorized by Colorado law, including 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

ACTIONS OF THE BOARD - Continued

insurance by licensed agents or brokers, as required; the issuing of thrift certificates and thrift passbook certificates; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit) at 3050 South College Avenue, Fort Collins, Colorado, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Industrial Bank (2/17/83) 3/

New York

Citicorp, New York, New York, requests permission to expand the activities of an existing office to include the following activities (the sale of credit-related life and accident and health or decreasing or level [in the case of single payment loans] term life insurance by licensed agents or brokers, as required; and the servicing, for any person, of loans and other extensions of credit; in addition, the office proposes to broaden its previously approved activities of the extension of loans to mobile home dealers for the financing of inventory [floor planning] and working capital purposes and the purchasing and servicing for its own account of sales finance contracts relating to mobile homes, to engage in such activities with regard to all types of dealers and all types of consumer installment paper; the proposed service area for the aforementioned activities shall be comprised of the entire States of Michigan, Indiana and Ohio) at 17117 West Nine Mile Road, North Park Plaza, Suite 709, Southfield, Michigan, through its subsidiary, Citicorp Acceptance Company, Inc. (Delaware) (2/17/83) 3/

New York

Citicorp, New York, New York, requests permission to expand the activities of 15 existing offices (the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Homeowners, Inc. to the extent permissible under applicable State insurance laws and regulations) at 7260 E. Indian School Rd., Scottsdale; 2077 East Camelback Rd., Phoenix; Tri City Mall, 1836 West Main Street, Mesa; 143 Valley West Mall, 5719 West Northern Ave., Glendale; 9861 Metro Parkway West, Phoenix;

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

ACTIONS OF THE BOARD - Continued

777 E. Missouri Avenue, Phoenix; Thomas Mall, 4421 A East Thomas Road, Phoenix and Chris Town Shopping Center, 1558 West Montebello, Phoenix, all in Arizona; 21707 Hawthorne Boulevard, Torrance; Two City Boulevard East, Orange; 119 North Central Avenue, Glendale; Four Seasons Office Bldg., 4827 Sepulveda Blvd., Sherman Oaks; Financial Plaza Office Bldg., 1661 Hanover, City of Industry; 290 North "D" Street, San Bernardino and 600 City Parkway West, Orange, all in California, through its subsidiary, Citicorp Homeowners, Inc. (Delaware) (2/15/83) 3/

New York

Citicorp, New York, New York, requests permission to expand the activities of six existing offices (the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Person-to-Person Thrift, Inc. to the extent permissible under applicable State insurance laws and regulations) at 542 Broadway, Chula Vista; 362 West Mission Ave., Escondido; 4525 La Jolla Village Dr., San Diego; 434 Fletcher Parkway, El Cajon; 1400 Camino De La Reina, San Diego and 119 North Central Ave., Glendale, all located in California, through its subsidiary, Citicorp Person-to-Person Thrift, Inc. (Domestic) (2/15/83) 3/

New York

HUBCO, Inc., Union City, New Jersey, requests permission to expand the activities of an office to include the following activities (providing data processing services related to leasing activities, including access to proprietary software, where the software has been acquired in connection with the subsidiary's previously approved leasing activities) at 3100 Bergenline Avenue, Union City, New Jersey, through its subsidiary, HUB FINANCIAL SERVICES (2/18/83) 3/

Philadelphia

FB&T Corporation, Hanover, Pennsylvania, notification of intent to engage in de novo activities (in acting as an underwriter of credit life and credit accident and health insurance which is directly related to extensions of credit by

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

ACTIONS OF THE BOARD - Continued

other subsidiaries of FB&T Corporation) at Center Square, Hanover, Pennsylvania, serving York and Adams Counties and counties contiguous thereto, through its subsidiary, FB&T Insurance Company (2/15/83) 3/

Cleveland

Mellon National Corporation, Pittsburgh, Pennsylvania, requests permission to expand the activity listed below to include clients located throughout the United States and overseas (to engage in commercial lending including accounts receivable and inventory financing, and permissible personal property leasing, including acting as agent, broker, or adviser in leasing such property; Mellon Financial Services Corporation will derive business from, and solicit business throughout, the United States and from possible clients overseas) at 1415 West 22nd Street, Oak Brook, Illinois, through its subsidiary, Mellon Financial Services Corporation (2/16/83) 3/

Atlanta

Barnett Banks of Florida, Inc., Jacksonville, Florida, notification of intent to engage in de novo activities (in offering from additional offices, check verification services, including authorizing subscribing merchants to accept certain personal purchase money checks and obligating Verifications, Inc. to purchase properly verified checks which are subsequently dishonored) in Durham, North Carolina; Greensboro, North Carolina; Winston-Salem, North Carolina; Greensboro, North Carolina; Winston-Salem, North Carolina; Charleston, South Carolina and Greenville, South Carolina, as well as from existing offices of Verifications, Inc. in North and South Carolina and would be offered throughout the States of North and South Carolina, through its subsidiary, Verifications, Inc. (2/17/83) 3/

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)

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

ACTIONS OF THE BOARD - Continued

at 1033 Jackson Street, Columbus, Indiana, the geographic area to be served will be Bartholomew County, Indiana, through its subsidiary, American Fletcher Financial Services, Inc. (2/18/83) 3/

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 2617 North Sixth Street, Vincennes, Indiana; the geographic area to be served will be Knox County, Indiana, through its wholly-owned subsidiary, American Fletcher Financial Services, Inc. (2/18/83) 3/

Minneapolis

Northwest Bancorporation, Minneapolis, Minnesota, notification of intent to engage in de novo activities ((1) making or acquiring loans or other extensions of credit such as would be acquired by a commercial finance company, (2) servicing loans for others, and (3) leasing personal and real property) through the acquisition of Lease Northwest, Inc., Minneapolis, Minnesota (2/17/83) 3/

Minneapolis

Northwest Bancorporation, Minneapolis, Minnesota, notification of intent to engage in de novo activities ((1) making or acquiring loans or other extensions of credit such as would be acquired by a commercial finance company, (2) servicing loans for others, and (3) leasing personal and real property) through the acquisition of NW Financial Services, Inc., Minneapolis, Minnesota (2/17/83) 3/

San
Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (in the activity of selling travelers checks; such activity will include, but not be limited to, processing customer claims for refunds for lost or stolen travelers checks) in London, England, having a worldwide geographic service area, through its subsidiary, BA Cheque Corporation (a Delaware corporation) (2/15/83) 3/

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

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

- Atlanta St. Bernard Bank and Trust Company, Ababi, Louisiana.
To establish an office at 3331 E. Judge Perez
Drive, Meraux, Louisiana. 2/
- Atlanta The Lawrence County Bank, Lawrenceburg, Tennessee.
To establish a branch to be located on Highway 43,
Ethridge, Tennessee. 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

- Richmond NCNR National Bank of Florida, Boca Raton, Florida:
requests permission to establish a foreign branch
in Georgetown, Cayman Islands.

* * * * *

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

- Boston Home National Corporation, Milford, Massachusetts,
for approval to acquire 100 percent of the voting
shares of The Home National Bank of Milford,
Milford, Massachusetts. 2/
- Richmond CCB Financial Corporation, Durham, North Carolina,
for approval to acquire 100 percent of the voting
shares of the successor by merger to Central
Carolina Bank and Trust Company, National Association,
Durham, North Carolina. 2/
- Richmond Shawsville Bancorp, Inc., Shawsville, Virginia, for
approval to acquire at least 80 percent of the
voting shares of Bank of Shawsville, Shawsville,
Virginia. 2/

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

APPLICATIONS RECEIVED - Continued

- Atlanta American Bankshares, Inc., Bowman, Georgia, for approval to acquire 100 percent of the voting shares of The American Bank, Bowman, Georgia. 2/
- Atlanta Banco Nororiental de Venezuela, C.A., Caracas, Venezuela; Corpofin, C.A., Caracas, Venezuela; and Corpofin, N.V., Curacao, Netherlands Antilles, for approval to acquire at least 16.2 percent, 55.96 percent and 62.18 percent of the voting shares of Peoples Hialeah National Bank, Hialeah, Florida, respectively. 2/
- Atlanta First Citizens Bancorp of Cherokee County, Inc., Ball Ground, Georgia, for approval to acquire 100 percent of the voting shares of Citizens Bank, Ball Ground, Georgia. 2/
- Atlanta First Citizens Bancshares Corporation, Pineville, Louisiana, for approval to acquire at least 97.4 percent of the voting shares of First Bank, Pineville, Louisiana. 2/
- Atlanta First National Bankshares, Inc., Stuart, Florida, for approval to acquire at least 80 percent of the voting shares of the First National Bank and Trust Company, Stuart, Florida. 2/
- Atlanta South Mississippi Capital Company, Prentiss, Mississippi, for approval to acquire 100 percent of the voting shares of South Mississippi Bank, Prentiss, Mississippi. 2/
- Atlanta Williamson County Bancorp, Inc., Franklin, Tennessee, for approval to acquire 100 percent of the voting shares of Williamson County Bank, Franklin, Tennessee. 2/
- Chicago DEKALB FINANCIAL CORP., Waterloo, Indiana, for approval to acquire 100 percent of the voting shares of Citizens State Bank, Waterloo, Indiana. 2/
- Chicago Outagamie Bank Shares, Inc., Appleton, Wisconsin, for approval to acquire 100 percent of the voting shares of the successor by merger to The Outagamie Bank, Appleton, Wisconsin. 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 Urbancorp, Inc., Chicago, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to Uptown National Bank of Chicago, Chicago, Illinois. 2/
- St. Louis First Service Bancshares, Inc., Greenville, Kentucky, for approval to acquire 100 percent of the voting shares of the successor by merger to First State Bank of Greenville, Greenville, Kentucky. 2/
- St. Louis North Central Financial Corporation, Melbourne, Arkansas, for approval to acquire at least 80 percent of the voting shares of The Bank of North Arkansas, Melbourne, Arkansas (formerly The Bank of Melbourne). 2/
- St. Louis Tritten Bancshares, Inc., St. Robert, Missouri, for approval to acquire at least 86.74 percent of the voting shares of First National Bank, St. Robert, Missouri. 2/
- Kansas City Bazine Bancorp, Inc., Bazine, Kansas, for approval to acquire at least 80 percent of the voting shares of The Bazine State Bank, Bazine, Kansas. 2/
- Kansas City Kansas National Bancorporation, Inc., Goodland, Kansas, for approval to acquire 100 percent of the voting shares of The First Insurance Agency, Inc., Goodland, Kansas and indirectly at least 68.406 percent and up to 100 percent of The First National Bank, Goodland, Kansas. 2/
- Kansas City St. Paul Bancorporation, Inc., St. Paul, Nebraska, for approval to acquire at least 80 percent of the voting shares of St. Paul National Bank, St. Paul, Nebraska. 2/
- Kansas City Val Cor Bancorporation, Inc., Cortez, Colorado, for approval to acquire at least 80 percent of the voting shares of Valley National Bank of Cortez, Cortez, Colorado. 2/
- Dallas Bay Bancshares Inc., La Porte, Texas, for approval to acquire at least 80 percent of the voting shares of Bayshore National Bank of La Porte, La Porte, Texas and Bayport National Bank, La Porte, 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

San Francisco Stadium Bancorp, Anaheim, California, for approval to acquire 100 percent of the voting shares of California Bank, N.A., Anaheim, California, a proposed new bank. 2/

* * * * *

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

Boston Bank of New Hampshire Corporation, Manchester, New Hampshire, for approval to acquire 100 percent of the voting shares of The Bristol Bank, Bristol, New Hampshire. 2/

Chicago Suburban Bancorp, Inc., Palatine, Illinois, for approval to acquire at least 98 percent of the voting shares of Suburban Bank of Barrington, Barrington, Illinois. 2/

Kansas City Blackwater Bancshares, Inc., Blackwater, Missouri, for approval to acquire at least 89.9 percent of the voting shares of Central Missouri State Bank, Boonville, Missouri. 2/

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

Boston Fleet Financial Group, Inc., Providence, Rhode Island, notification of intent to engage in de novo activities ((i) the origination, sale and servicing of residential mortgage loans, commercial mortgage loans and loans secured by junior liens on residential real estate and (ii) the sale of mortgage life and mortgage accident and health insurance directly related to extensions of credit) at 51 Atlantic Place, Darling Avenue and Foden Road, through its subsidiary, Fleet Mortgage Corp. (formerly Mortgage Associates, Inc.) (2/14/83)

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

- Boston Old Stone Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (making and acquiring, for its own account or the account of others, commercial loans and other extensions of commercial credit, providing, however, that Guild does not accept demand deposits or offer NOW accounts) in Providence, and Warwick, Rhode Island, serving the continental United States, Alaska and Hawaii, through a wholly-owned subsidiary, Guild Loan and Investment Company (2/16/83)
- Boston Old Stone Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (the origination, sale and servicing of first and second mortgage loans, the sale of credit life and credit health and accident insurance offered in connection with extensions of credit, which insurance would be reinsured by an affiliate, Motor Life Insurance Company, Jacksonville, Florida; and the sale of casualty insurance on property mortgaged in connection with extensions of credit) at Suite F, 4277 Memorial Drive, Decatur, Georgia, serving the city of Decatur and the greater metropolitan area of Atlanta, Georgia, through its subsidiary, DAC Corporation of Georgia (2/14/83)
- Boston Shawmut Corporation, Boston, Massachusetts, notification of intent to engage in de novo activities (commercial finance activities including the making or acquiring for its own account or for the account of others loans and other extensions of credit such as would be made by a finance company (including, without limitation, commercial loans, which may be secured by accounts receivable, inventory, equipment or other assets) and servicing such loans and other extensions of credit for others) at 44 Wall Street, New York, New York, serving the United States, through its subsidiary, Shawmut Credit Corp. (2/14/83)
- New York Barclays Bank PLC and Barclays Bank International Limited, both of London, England, request permission to relocate an office engaging in the following activities (lease financing of personal property by means of leases that meet the standards of Section 225.4(a)(6) of Regulation Y) from 9545 Katy Freeway, Houston, Texas to Texas Commerce Tower, 600 Travis, Houston, Texas, through its subsidiary, BarclaysAmerican/Leasing, Inc. (2/18/83)

APPLICATIONS RECEIVED - Continued

- New York Citicorp, New York, New York, for approval to
(1) expand the activities of Citicorp Savings,
A Federal Savings and Loan Association, Oakland,
California ("Savings"), to include all of the
lending and deposit-taking powers authorized for
federal savings and loan associations by the Garn-
St. Germain Depository Institutions Act of 1982,
and (2) effect an internal corporate reorganization
whereby 15 California offices of Citicorp Person-
to-Person Financial Center, Inc., and Citicorp
Person-to-Person Thrift, Inc., and the assets of
those offices, would be transferred to Savings.
- New York J. P. Morgan & Co. Incorporated, New York, New
York, for approval to engage through its wholly-
owned subsidiary, Morgan Futures Corporation,
New York, New York, in executing and clearing on
certain commodity exchanges options on futures
contracts in gold bullion and U. S. Treasury bonds.
- Richmond Dominion Bankshares Corporation, Roanoke, Virginia,
notification of intent to engage in de novo activities
(acting as investment or financial advisor to the
extent of furnishing general economic information
and advice, general economic statistical forecasting
services and industry studies) in Harrisonburg,
Richmond, Roanoke, and Winchester, Virginia, through
its subsidiary, Dominion Trust Company (2/16/83)
- Richmond The Wachovia Corporation, Winston-Salem, North
Carolina, notification of intent to engage in de novo
activities (providing mortgage banking services,
including the origination and processing of residential,
construction, development, and income property mortgage
loans; the purchase and sale or placement of mortgage
loans; the administration and servicing of mortgage
loans; the management and sale of properties acquired
through foreclosure or transfers in lieu of foreclosure;
and acting as agent for credit life and credit accident
and health insurance and for property and casualty
insurance related to extensions of credit) at Park
Wood Shopping Center, 101 West Ward Boulevard, Wilson,
North Carolina, through its subsidiary, Wachovia
Mortgage Company (2/14/83)

APPLICATIONS RECEIVED - Continued**Atlanta**

Central Bancshares of the South, Inc., Birmingham, Alabama, notification of intent to engage in de novo activities (acting as insurance agent or broker with respect to insurance directly related to an extension of credit, insurance directly related to the provision of other financial services by applicant and its subsidiaries, insurance to protect assets financed by applicant and its subsidiaries, insurance calculated to protect the lender's ability to obtain repayment of loans, and any insurance within the limits of Regulation Y) in Fairhope, Spanish Fort, Daphne, Lake Forest and Robertsedale, all in Alabama, through its subsidiary, CSN Underwriters, Inc. (2/15/83)

Atlanta

First Bankers Corporation of Florida, Pompano Beach, Florida, notification of intent to engage in de novo activities (in providing management consulting advice to bank and nonbank depository institutions including, but not limited to, advice concerning bank operations, systems and procedures; computer operations and mechanization; implementation of electronic funds transfer systems; site planning and evaluation; bank mergers and the establishment of new branches; operation and management of a trust department; international banking; foreign exchange transactions; purchasing policies and practices; cost analysis, capital adequacy and planning; auditing; accounting procedures; tax planning; investments, to the extent permitted by Regulation Y promulgated by the Federal Reserve Board; credit policies and administration, including credit documentation, evaluation, and debt collection; product development, including specialized lending provisions; marketing operations, including research, market development and advertising programs; personnel operations, including recruiting, training, evaluation and compensation; and security measures and procedures) at 1410 Racetrack Road (S. W. Third Street), Pompano Beach, Florida, serving central and southern Florida, through its subsidiary, The First Bankers Management Group, Inc. (2/15/83)

St. Louis

Centerre Bancorporation, St. Louis, Missouri, Mercantile Bancorporation, Inc., St. Louis, Missouri, Charter Corporation, Kansas City, Missouri, County Tower Corporation, St. Louis, Missouri, and CNB Financial Corporation, Kansas City, Kansas, for approval to engage de novo in data processing activities through Monetary Transfer System, St. Louis, Missouri, a joint venture.

APPLICATIONS RECEIVED - Continued

- Minneapolis First Manistique Corporation, Manistique, Michigan, proposes to engage in the sale of general insurance in communities which have a population not exceeding 5,000; these activities will be performed in the cities of Manistique and Newberry, Michigan, and their surrounding rural communities, through The First Manistique Agency (2/11/83)
- Minneapolis Intermountain Bancorporation, Columbia Falls, Montana, notification of intent to engage in de novo activities (provides bookkeeping or data processing services for the internal operations of the holding company and its subsidiaries and storing and processing other banking, nonbanking, financial, or related economic data, such as performing payroll, accounts receivable or payable or billing services) at 540 Nucleus Avenue, Columbia Falls, Montana (Bank of Columbia Falls), servicing the State of Montana, through its subsidiary, DATA-MONT (2/10/83)
- Minneapolis Northwest Bancorporation, Minneapolis, Minnesota, notification of intent to relocate de novo activities (consumer and commercial finance, and the sale of credit-related insurance, including credit life, credit accident and health and property and credit-related casualty insurance related to extensions of credit by Dial Finance Company of North Carolina, Dial Credit Company of North Carolina and First Dial, Inc. [such sale of credit-related insurance being a permissible activity under Subparagraph D of Title VI of the Garn-St. Germain Depository Institutions Act of 1982]) from Center Plaza Building, Suite GF, 411 Fayetteville Street, Raleigh, North Carolina, to 2920 Highwoods Boulevard, Suite 121, Raleigh, North Carolina, which office, upon relocation, will serve Raleigh, North Carolina, through its subsidiaries, Dial Finance Company of North Carolina, Dial Credit Company of North Carolina and First Dial, Inc. (2/11/83)
- Minneapolis Northwest Bancorporation, Minneapolis, Minnesota, notification of intent to relocate de novo activities (consumer and commercial finance, and the sale of credit-related insurance, including credit life, credit accident and health and property and credit-related casualty insurance related to extensions of credit by Dial Finance Company of Colorado [such sale of credit-related insurance being a permissible activity under Subparagraph D of Title VI of the

APPLICATIONS RECEIVED - Continued

- Garn-St. Germain Depository Institutions Act of 1982]) from 8420 West Colfax Avenue, Denver, Colorado, to 8410 Wadsworth Boulevard, Suite F, Arvada, Colorado, which office, upon relocation, will serve Arvada, Colorado, other nearby suburbs of Denver, Colorado, and Denver, Colorado, through its subsidiary, Dial Finance Company of Colorado (2/22/83)
- Kansas City Kansas Bancorporation, Inc., Kansas City, Kansas, notification of intent to engage in de novo activities (in mortgage lending activities) in Overland Park, Kansas, these activities will be performed in the metropolitan Kansas City area, through its subsidiary, Kansas Mortgage Company (2/18/83)
- Kansas City Kansas National Bancorporation, Inc., Goodland, Kansas, for approval to continue the general insurance agency business now being conducted by The First Insurance Agency, Inc., Goodland, Kansas.
- 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 and credit-related accident and health insurance; credit-related property insurance will not be offered; such activities will include, but not be limited to, making consumer installment loans, purchasing installment sales finance contracts, making loans and other extensions of credit to businesses, making loans and other extensions of credit secured by real and personal property, and offering credit-related life and credit-related accident and health insurance directly related to extensions of credit by FinanceAmerica Corporation; credit-related life and credit-related accident and health insurance may be reinsured by BA Insurance Company, Inc., an affiliate of FinanceAmerica Corporation) at First Floor, Time Square Mall, 42nd and Broadway, Mount Vernon, Illinois, serving the entire state of Illinois, through its indirect subsidiary, FinanceAmerica Corporation (a Delaware corporation) (2/17/83)
- San Francisco Central Pacific Corporation, Bakersfield, California, notification of intent to engage in de novo activities (making, acquiring, selling, packaging, and servicing residential and commercial mortgage loans and services incidental thereto) in Cupertino, California, through its subsidiary, Bankers' Funding Corp. (2/16/83)

APPLICATIONS RECEIVED - Continued

San
Francisco

First Interstate Bancorp, Los Angeles, California, notification of intent to engage in de novo activities (mortgage company activities to the extent of (i) making or acquiring real estate or construction loans for its own account or for the account of others; (ii) selling or servicing real estate or construction loans for its own account or for the account of others; (iii) conducting such related activities as are incidental to the mortgage banking business and (iv) acting as insurance agent or broker with respect to (a) credit life and credit accident and health insurance and (b) mortgage disability and mortgage redemption insurance directly related to extensions of credit or the provision of other financial services by First Interstate Bancorp or its subsidiaries) at 3000 South College Avenue, Fort Collins, Colorado, serving Colorado, through its subsidiary, First Interstate Real Estate Services Company (2/17/83)

San
Francisco

Torrey Pines Group, Solana Beach, California, notification of intent to engage in de novo activities (mortgage banking activities, including negotiating, making, acquiring, servicing, selling, buying and/or exchanging for its own account or for the account of others, real property sales contracts and promissory notes secured directly or collaterally by liens on real property or such other extensions of credit as would be made or arranged by a mortgage banking company) in Solana Beach, California, serving the states of California, Arizona, Nevada, New Mexico, Texas, Utah, Oregon and Washington, through its subsidiary, Torrey Pines Equity Corp. (2/17/83)

San
Francisco

U. S. Bancorp, Portland, Oregon, notification of intent to engage in de novo activities (making, acquiring, and servicing of loans and other extensions of credit; either secured or unsecured, for its own account or the account of others including, but not limited to, consumer loans, installment sales contracts and others forms of receivables; making investments and acting as insurance agent with regard to credit life and disability insurance, property and casualty insurance, solely in connection with extensions of credit by Bancorp Credit Services, Inc.; Bancorp is in conformance with the provisions of Sections 225.4(a)(1), 225.4(a)(3), and 225.4(a)(9)(i) of Regulation Y) at 8031-B Greenback Lane, Citrus Heights, California, the primary service area to be served by the proposed office will be an area bounded by the Sacramento/Placer

APPLICATIONS RECEIVED - Continued

County Line to the north, Hazel Avenue to the east, Fair Oaks Boulevard and American River to the south, and Highway 80, Garfield and Manzanita Avenues to the west, through its indirect subsidiary, Bancorp Credit Services, Inc. (2/15/83)

San
Francisco

U. S. Bancorp, Portland, Oregon, notification of intent to engage in de novo activities (making, acquiring, and servicing of loans and other extensions of credit, either secured or unsecured, for its own account or the account of others including, but not limited to, consumer loans, installment sales contracts and other forms of receivables; making investments and acting as insurance agent with regard to credit life and disability insurance, property and casualty insurance, solely in connection with extensions of credit by Bancorp Credit Services, Inc.; Bancorp is in conformance with the provisions of Sections 225.4(a)(1), 225.4(a)(3), and 225.4(a)(9)(i) of Regulation Y) at 460 N. Pershing Avenue, Stockton, California, the primary service area to be served by the proposed office will be the central and northern sections of the incorporated city of Stockton; this area is bounded to the north by Stockton city limits, to the south by Harding Way, to the east by Stockton city limits and Southern Pacific Railroad tracks, and to the west by Ten Mile Slough, through its indirect subsidiary, Bancorp Credit Services Inc. (2/15/83)

San
Francisco

U. S. Bancorp, Portland, Oregon, notification of intent to engage in de novo activities (making, acquiring, and servicing of loans and other extensions of credit, either secured or unsecured, for its own account or the account of others including, but not limited to, consumer loans, installment sales contracts and other forms of receivables, making investments and acting as insurance agent with regard to credit life and disability insurance, property and casualty insurance, solely in connection with extensions of credit by Bancorp Credit Services, Inc.; Bancorp is in conformance with the provisions of Sections 225.4(a)(1), 225.4(a)(3), and 225.4(a)(9)(i) of Regulation Y) at 1100 Contra Costa Boulevard, Concord, California, the primary service area to be served by the proposed office will be an area bounded by Highway 4 to the north, Port Chicago Boulevard-Galindo to the east, Monument Boulevard-Boyd Road to the south, and to the crest of a hill at the limit of development to the west, through its indirect subsidiary, Bancorp Credit Services, Inc. (2/15/83)

APPLICATIONS RECEIVED - Continued

Ownership Statement Filed Pursuant to Section 13(d)
of the Securities Exchange Act

Peoples Bank of Danville
Danville, Virginia

Filed by: George B. Buchanan, Jr.
Worth Harris Carter, Jr.
George W. Lester, II

* * * * *

REPORTS RECEIVED

None.

* * * * *

PETITIONS FOR RULEMAKING

None.