

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
(H.2, 1983 No. 17)

Actions of the Board; Applications and Reports

Received During the Week Ending April 30, 1983

APPLICABLE  
RESERVE BANK

ACTIONS OF THE BOARD

New York	GF National Bank, N.A., Glens Falls, New York, proposed merger with Glens Falls National Bank and Trust Company, Glens Falls, New York; report to the Comptroller of the Currency on competitive factors. <u>1/</u>
Richmond	Piedmont Bank and Trust Company, Davidson, North Carolina, to invest in bank premises. <u>1/</u>
Atlanta	Citizens and Southern National Bank, Savannah, Georgia, proposed merger with Bank of Canton, Canton, Georgia; report to the Comptroller of the Currency on competitive factors. <u>1/</u>
Atlanta	Citizens Union Bank, Rogersville, Tennessee, proposed merger with Citizens Union Interim Bank, Rogersville, Tennessee; report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>
Atlanta	Bank of the South, N.A., Atlanta, Georgia, proposed merger with Trust Company of Columbus, Columbus, Georgia; report to the Comptroller of the Currency on competitive factors. <u>1/</u>
Atlanta	Citizens Bank of Hahira, Hahira, Georgia, proposed merger with Citizens Bank of Morven, Morven, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>
Atlanta	First National Bancorp of Greenville, Inc., Greenville, Alabama, extension of time until August 13, 1983, within which to become a bank holding company through acquisition of the First National Bank of Greenville. <u>1/</u>
Atlanta	FCB Holding Company, Orlando, Florida, extension of time until July 6, 1983, within which to become a bank holding company through acquisition of Florida Center Bank, Orlando, Florida. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- Atlanta Bartow Bancshares, Inc., Cartersville, Georgia, extension of time until June 30, 1983, within which to become a bank holding company through acquisition of Bartow County Bank, Cartersville, Georgia. 1/
- Atlanta First City Bancshares, Inc., Gainesville, Florida, extension of time until August 21, 1983, within which to become a bank holding company through acquisition of First City Bank, Gainesville, Florida. 1/
- Atlanta Sun Banks of Florida, Inc., Orlando, Florida, extension of time until June 18, 1983, within which to acquire The First National Bank of Defuniak Springs, Defuniak Springs, Florida. 1/
- Chicago Jefferson State Bank, Chicago, Illinois, application for prior approval to merge with JSB Bank, Chicago, Illinois, under the charter of JSB Bank and title of Jefferson State Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Peoples Trust Bank, Fort Wayne, Indiana, application for prior approval to merge with Indiana Bank and Trust Company of Fort Wayne, Fort Wayne, Indiana, under the charter of Peoples Trust Bank and title of Summit Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago First Illinois Corporation, Evanston, Illinois, extension of time to August 17, 1983, within which to acquire 100 percent of the voting shares of the successor by merger to Northwest Trust & Savings Bank, Arlington Heights, Illinois. 1/
- St. Louis Country Bancorp, Inc., Mount Olive, Illinois, extension of time until July 24, 1983, within which to become a bank holding company through the acquisition of the successor by merger to National Bank of Mount Olive, Mount Olive, Illinois. 1/
- St. Louis First Financial Services, Inc., Brownsville, Tennessee, extension of time until June 3, 1983, within which to become a bank holding company through the acquisition of the successor by merger to First State Bank, Brownsville, Tennessee. 1/

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

ACTIONS OF THE BOARD - Continued

- Kansas City Community Corporation, Enid, Oklahoma, extension of time until July 25, 1983, within which to consummate the acquisition of Community Bank & Trust Company, Enid, Oklahoma. 1/
- Kansas City Downing Investment Co., Inc., Ellis, Kansas, extension of time until August 2, 1983, within which to consummate the acquisition of Americus State Bank, Americus, Kansas, and Ellis State Bank, Ellis, Kansas. 1/
- Dallas Westhollow National Bank, Houston, Texas, proposed merger with Westhollow Bank, National Association, Houston, Texas; report to the Comptroller of the Currency on competitive factors. 1/
- Dallas Victoria Bankshares, Inc., Victoria, Texas, extension of time to July 6, 1983, within which to consummate the acquisition of First National Bank of Ingleside, Ingleside, Texas. 1/
- Dallas Texas American Bancshares, Inc., Fort Worth, Texas, extension of time to August 7, 1983, within which to consummate the acquisition of Citizens National Bank of Temple, Temple, Texas. 1/
- San Francisco Continental Bank and Trust Company, Salt Lake City, Utah, extension of time to May 2, 1984, within which to establish a branch office to be located at 9000 South 1700 West, Salt Lake City, Utah. 1/
- San Francisco Trans Bankcorp, Inc., San Francisco, California, extension of time to August 3, 1983, within which to become a bank holding company through the acquisition of Trans American National Bank, Monterey Park, California. 1/
- San Francisco Northern Sierra Financial Corporation, Yreka, California, second extension of time to August 1, 1983, within which to become a bank holding company through acquisition of at least 80 percent of the voting shares of Scott Valley Bank, Yreka, California. 1/
- San Francisco PNB Financial Group, Newport Beach, California, second extension of time to July 31, 1983, within which to become a bank holding company through the acquisition of Pacific National Bank, Newport Beach, California. 1/

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

ACTIONS OF THE BOARD - Continued

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

Cleveland Approved  
Independent State Bank of Ohio, Columbus, Ohio. 1/

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

New York Approved  
Central Trust Company, Rochester, New York. To use  
off-site electronic facilities at seven locations  
in New York State. 1/

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

Richmond Approved  
The Bank of West Point, West Point, Virginia, to merge  
with First Settlers Bank, Hayes, Virginia. 1/

Chicago  
Citizens Bank, Sheboygan, Wisconsin, to merge with  
Citizens North Side Bank, Sheboygan, Wisconsin. 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

San Francisco Sixty-Day Notification Period Allowed to Expire  
Crocker National Corporation, San Francisco, California:  
no objection to establish an offshore financing sub-  
sidiary in the Netherlands Antilles, to be named  
Crocker Overseas Finance Corporation, N.V.

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

ACTIONS OF THE BOARD - ContinuedTo Form a Bank Holding Company Pursuant to Section  
3(a)(1) of the Bank Holding Company Act of 1956

- Approved
- Richmond Carolina Mountain Holding Company, Highlands, North Carolina, for approval to acquire at least 80 percent of the voting shares of Carolina Mountain Bank, Highlands, North Carolina. 1/
- Richmond Commercial BancShares, Incorporated, Parkersburg, West Virginia, for approval to acquire at least 80 percent of the voting shares of the successor by merger to Commercial Banking and Trust Company, Parkersburg, West Virginia. 1/
- Atlanta Citizens National Bancshares, Inc., Hammond, Louisiana, for approval to acquire 100 percent of the voting shares of Citizens National Bank, Hammond, Louisiana. 1/
- Atlanta Citizens Union Bancorp, Inc., Rogersville, Tennessee, for approval to acquire 100 percent of the voting shares of Citizens Union Bank, Rogersville, Tennessee. 1/
- Atlanta F & M Bancshares, Inc., Leslie, Georgia, for approval to acquire at least 80.15 percent of the voting shares of Farmers & Merchants Bank, Leslie, Georgia. 1/
- Atlanta South Florida Banking Corp., Bonita Springs, Florida, for approval to acquire 100 percent of the voting shares of First National Bank of Bonita Springs, Bonita Springs, Florida. 1/
- Chicago BancUnion Corp, Lancaster, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Union Bank & Trust, Lancaster, Wisconsin. 1/
- Chicago First Marshall Bancshares, Inc., Marshall, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to First National Bank, Marshall, Illinois. 1/
- Chicago JAW Bancshares Corp., Stanhope, Iowa, for approval to acquire at least 86 percent or more of the voting shares of Farmers State Bank, Stanhope, Iowa. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis Fidelity Bancorp, Inc., West Memphis, Arkansas, for approval to acquire at least 80 percent of the voting shares of Fidelity National Bank of West Memphis, West Memphis, Arkansas. 1/
- St. Louis First Commerce Corporation, New Albany, Mississippi, for approval to acquire 100 percent of the voting shares of the successor by merger to First National Bank, New Albany, Mississippi. 1/
- St. Louis First Newport Bancshares, Inc., Newport, Arkansas, for approval to acquire at least 87.2 percent of the voting shares of First State Bank of Newport, Newport, Arkansas. 1/
- St. Louis First Union Financial Corporation, Monticello, Arkansas, for approval to acquire at least 76.4 percent of the voting shares of Union Bank and Trust Company, Monticello, Arkansas. 1/
- Minneapolis Elmore Bancshares, Inc., Elmore, Minnesota, for approval to acquire at least 91 percent of the voting shares of The First National Bank of Elmore, Elmore, Minnesota. 1/
- Kansas City Baileyville Bancshares, Inc., Baileyville, Kansas, for approval to acquire at least 80 percent of the voting shares of Baileyville State Bank, Baileyville, Kansas. 1/
- Kansas City Burns Bancorporation, Inc., St. Paul, Minnesota, for approval to acquire at least 96.5 percent of the voting shares of The Burns National Bank of Durango, Durango, Colorado. 1/
- Dallas Texas Southwest Bancorp, Inc., Mesquite, Texas, for approval to acquire 100 percent of the voting shares of Southwest Bank, Mesquite, Texas. 1/

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

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

- Withdrawn
- Kansas City      Republic BancShares of Missouri, Inc., Kansas City, Missouri, for approval to acquire at least 90 percent of the voting shares of St. James Bank, St. James, Missouri.
- Approved
- Atlanta            Barnett Banks of Florida, Inc., Jacksonville, Florida, for approval to acquire 100 percent of the voting shares of Barnett Bank of Osceola County, N.A., Kissimmee, Florida, a proposed new bank. 1/
- Atlanta            CB&T Bancshares, Inc., Columbus, Georgia, for approval to acquire 25 percent of the voting shares of West Georgia Financial Corporation, Tallapoosa, Georgia and indirectly West Georgia Bank of Tallapoosa, Tallapoosa, Georgia and Carroll County Financial Corporation, Temple, Georgia and indirectly Bank of Carroll County, Temple, Georgia. 1/
- Chicago            State National Corporation, Evanston, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to The Bank & Trust Company of Arlington Heights, Arlington Heights, Illinois. 1/
- Dallas             United Bankers, Inc., Waco, Texas, for approval to acquire at least 54.85 percent of the voting shares of Farmers State Bank of Madisonville, Madisonville, Texas. 1/
- San Francisco      W.T.B. Financial Corporation, Spokane, Washington, for approval to acquire 100 percent of the voting shares of Security Bank of Washington, Ephrata, Washington.

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

ACTIONS OF THE BOARD - ContinuedTo Expand a Bank Holding Company Pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956Approved

- Cleveland Banc One Corporation, Columbus, Ohio, for approval to merge with Winters National Corporation, Dayton, Ohio and indirectly acquire Winters National Bank & Trust Company, Dayton; Euclid National Bank, Cleveland; First National Bank of Circleville, Circleville; and Winters National Bank of Cincinnati, Cincinnati, all in Ohio.
- Chicago Whitmore Company, Inc., Corning, Iowa, for approval to merge with Whitmore Bancorporation, Inc., Corning, Iowa and indirectly acquire 100 percent of the voting shares of Page County State Bank, Clarinda, Iowa. 1/

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

- Boston Old Colony Co-Operative Bank, Providence, Rhode Island, for approval to engage in the activities of a mutual building-loan association at a de novo branch office in East Providence, Rhode Island.
- Cleveland Banc One Corporation, Columbus, Ohio, for approval to acquire Winters National Mortgage Corporation, Winters National Leasing Corporation and National Life Insurance Company, all in Dayton, Ohio.
- San Francisco Independent Bankshares Corporation, San Rafael, California, for approval to acquire Learnex Corporation, La Jolla, California and thereby engage in providing management consulting services to nonaffiliated depository institutions.

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



ACTIONS OF THE BOARD - Continued

- Reactivated
- Dallas                      Commercial Bancshares, Inc., Houston, Texas, 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 commercial financial company, including commercial loans secured by a borrower's equipment, inventory, accounts receivable, or other assets; servicing such loans for others; and making leases of personal property in accordance with the Board's Regulation Y) these activities would be performed in the State of Texas (4/29/83) 3/
- Permitted
- Boston                      Multibank Financial Corp., Quincy, Massachusetts, notification of intent to engage in de novo activities (in mortgage banking activities including, but not limited to, making, acquiring and servicing, for its own account or for the account of others, loans and extensions of credit secured by real estate [including first and second mortgages secured by one-to-four family residential properties and commercial properties], and selling mortgages in the secondary market) at 1400 Hancock Street, Quincy, Massachusetts and from seventy-seven additional offices of the holding company's six subsidiary banks, serving New England and New York, through its subsidiary, Multibank Mortgage Company, Inc. (4/29/83) 3/
- New York                    The Bank of New York Company, Inc., New York, New York, requests permission to establish a de novo office engaging in the following activities (making loans secured by first and second mortgages on real estate consisting of one-to-four family residential properties) at 190 South King Street, Suite 1795, Honolulu, Hawaii, through its subsidiary, ARCS Mortgage, Inc. (4/24/83) 3/
- New York                    Fidelity Union Bancorporation, Newark, New Jersey, requests permission to establish a de novo office engaging in the following activities (engaging in trust and private financial services and other functions or activities that may be performed or carried on by a trust company [including activities of a fiduciary, agency, or custodian nature] in the particular manner authorized by applicable federal

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

ACTIONS OF THE BOARD - Continued

and State law except that the proposed subsidiary shall not make loans, investments or accept deposits other than as authorized by 12 C.F.R. §225.4(a)(4) at 1515 North Federal Highway, Boca Raton, Florida, through its subsidiary, Fidelity Union Trust Company of Florida, National Association (4/23/83) 3/

New York

Key Banks, Inc., Albany, New York, requests permission to expand the activities and service area to include the following activities (previously approved activities: servicing of loans and other extensions of credit and providing bookkeeping or data processing services and storing and processing banking financial or related data for nonaffiliated banking organizations and others; the activities will include performing accounts receivable or payable or billing services in connection with the debit and/or credit card operations of banks, creating and maintaining appropriate computer records of bank merchant and cardholder customers, posting transactions, preparing and reconciling statements, producing and mailing debit and/or credit cards, providing authorization service to merchants, and handling normal customer and merchant inquiries and problems; de novo activities: providing data processing and data transmission services for the internal operations of the holding company or its subsidiaries and for nonaffiliated banking organizations and others; the activities will include: providing a point-of-sale and automated teller machine network and communication switching and settlement services for subsidiaries of applicant, and other banks and thrift institutions; creating and maintaining appropriate computer records of bank merchant and cardholder customers, posting transactions, preparing and reconciling statements, mailing statements, producing and mailing debit and/or credit cards, providing authorization service to merchants, and handling normal customer and merchant inquiries and problems) at 800 North Pearl Street, Albany, New York, through its subsidiary, Key Services Corporation (4/23/83) 3/

Philadelphia

Continental Bancorp, Inc., Philadelphia, Pennsylvania, for approval to acquire 100 percent of the voting shares of Lenders Life Insurance Company, Phoenix, Arizona. (4/26/83) 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 (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 adviser, 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 real estate portfolio investment advice; Mellon Financial Services Corporation #2 will derive business from, and solicit business throughout the United States and possible clients overseas as well) at Renaissance Center, Tower 600, Suite 990, Detroit, Michigan, through its subsidiary, Mellon Financial Services Corporation #2 (4/28/83) 3/
- Richmond South Carolina National Corporation, Columbia, South Carolina, notification of intent to engage in de novo activities (in providing consumer finance activities including the extension of direct loans to consumers, the discount of retail and installment notes or contracts, servicing loans and other extensions of credit for the account of others, and acting as agent for sale of life, accident and health, and property and casualty insurance directly related to its extensions of credit; property and casualty insurance will be offered pursuant to the grandfather provision in section 601 (D) (i) of the Garn-St. Germain Depository Institutions Act) at U. S. Highway 52 and 176, Goose Creek, South Carolina, servicing the town of Goose Creek and the surrounding area, through its subsidiary, Provident Financial Corporation (4/28/83) 3/
- Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin, notification of intent to engage in de novo activities (originating, acquiring, selling and servicing residential and commercial mortgage loans, for its own account or for the account of others, as well as making construction and development mortgage loans and performing such other incidental activities necessary to conduct mortgage banking activities) at 770 North Water Street, Milwaukee, Wisconsin, the geographic area to be served is nationwide, through its subsidiary, M&I Mortgage Company, Inc. (4/24/83) 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

- Kansas City United Banks of Colorado, Inc., Denver, Colorado, notification of intent to establish a de novo office engaging in de novo activities (making or acquiring for its own account, loans or 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 and credit-related health and accident insurance; such activities will include, but not be limited to, making consumer installment loans, purchasing installment sales finance contracts, making loans and other extensions of credit secured by real property) in the vicinity of the intersection of 28th Avenue and Youngfield Street, Golden, Colorado, serving central Jefferson County, Colorado including contiguous portions of the cities of Wheatridge, Lakewood, and Golden, Colorado, through its subsidiary, United Financial Centers, Inc. (4/25/83) 3/
- Dallas Commercial Bancshares, Inc., Houston, Texas, 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 commercial financial company, including commercial loans secured by a borrower's equipment, inventory, accounts receivable, or other assets; servicing such loans for others; and making leases of personal property in accordance with the Board's Regulation Y) these activities would be performed in the State of Texas (4/29/83) 3/
- 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 (4/28/83) 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

To Issue Eligible Acceptances up to 200 Percent  
of Paid-In Capital and Surplus

Boston Approved  
First National Bank of Boston, Boston, Massachusetts,  
for approval to accept drafts or bills of exchange  
up to 200 percent of its paid-up and unimpaired  
capital stock and surplus.

1/ Application processed 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

- Richmond Bank of the Commonwealth, Norfolk, Virginia. To establish a branch at 453 South Lynnhaven Road, Virginia Beach, Virginia. 2/
- New York Central Trust Company, Rochester, New York. To establish 29 offsite electronic facilities in New York State. 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

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- New York Citibank Overseas Investment Corporation, Wilmington, Delaware: prior notice of intent to establish a de novo credit card company, Diners Club Mexico, S.A., Mexico City, Mexico.
- New York Skandinaviska Enskilda Banken, Stockholm, Sweden: modification of certain agreements affecting the relationship between SEB and Dillon Read & Co., Inc., New York, New York.
- Philadelphia Philadelphia International Bank, Philadelphia, Pennsylvania: prior notification of its intent to invest additional capital in its wholly-owned subsidiary, Philadelphia International Finance Co.-Hong Kong, Limited.
- San Francisco BankAmerica International Financial Corporation, San Francisco, California: request a Board determination that the Financial Group of Kuwait be considered a joint venture instead of a subsidiary.

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 Crocker National Bank, San Francisco, California: requests permission for Applicant to increase its acceptance limit from 150 percent to 200 percent of capital.
- San Francisco First Interstate Bancorp, Los Angeles, California: prior notification of its intent to establish an export trading company, First Interstate Trading Company.

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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 Girod Trust Company (Geneve) S.A., Geneva, Switzerland, for approval to acquire at least 80 percent of the voting shares of Girod Trust Company, Old San Juan, Puerto Rico. 2/
- Philadelphia Miners National Bancorp, Inc., Pottsville, Pennsylvania, for approval to acquire 100 percent of the voting shares of The Miners National Bank of Pottsville, Pottsville, Pennsylvania. 2/
- Philadelphia Number One Bancorp, Inc., Scranton, Pennsylvania, for approval to acquire 100 percent of the voting shares of First State Bank, Hawley, Pennsylvania. 2/
- Cleveland S & T Bancorp, Inc., Indiana, Pennsylvania, for approval to acquire 100 percent of the voting shares of The Savings & Trust Company of Pennsylvania, Indiana, Pennsylvania. 2/
- Richmond Potomac Bancorp, Inc., Keyser, West Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to The National Bank of Keyser, Keyser, West Virginia. 2/
- Atlanta Pickens County Bancshares, Inc., Reform, Alabama, for approval to acquire at least 80 percent of the voting shares of Bank of Reform, Reform, Alabama. 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

- St. Louis Glasgow Bancshares Corporation, Glasgow, Kentucky, for approval to acquire at least 84 percent of the voting shares of New Farmers National Bank of Glasgow, Glasgow, Kentucky. 2/
- St. Louis Paris Bancshares, Inc., Paris, Missouri, for approval to acquire at least 80 percent of the voting shares of The Paris National Bank, Paris, Missouri. 2/
- St. Louis Peoples First Corporation, Paducah, Kentucky, for approval to acquire 100 percent of the voting shares of The Peoples First National Bank & Trust Company of Paducah, Paducah, Kentucky. 2/
- Kansas City The Home State Building, Inc., Lewis, Kansas, for approval to acquire at least 80 percent of the voting shares of Home State Bank, Lewis, Kansas. 2/
- Kansas City Plymouth Investment Company, Plymouth, Nebraska, for approval to acquire 100 percent of the voting shares of Farmers State Bank, Plymouth, Nebraska. 2/
- Kansas City Valley Center Bancshares, Inc., Valley Center, Kansas, for approval to acquire at least 80 percent of the voting shares of Arkansas Valley State Bank, Valley Center, Kansas. 2/
- Dallas Dawson Bancshares, Inc., Dawson, Texas, for approval to acquire at least 80 percent of the voting shares of First Bank & Trust Company, Dawson, Texas. 2/
- Dallas FirstPerryton Bancorp, Inc., Perryton, Texas, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Perryton, Perryton, Texas. 2/
- Dallas Metropolitan Bancshares, Inc., Farmers Branch, Texas, for approval to acquire 100 percent of the voting shares of Metropolitan National Bank, Farmers Branch, Texas and Metropolitan National Bank-Richardson, Richardson, Texas. 2/

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



APPLICATIONS RECEIVED - ContinuedTo Expand a Bank Holding Company Pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956

- Chicago Peoples National Corporation, Inc., Columbus Junction, Iowa, for approval to acquire at least 92.68 percent of the voting shares of Community National Bank of Muscatine, Muscatine, Iowa. 2/
- St. Louis First Missouri Banks, Inc., Manchester, Missouri, for approval to acquire 100 percent of the voting shares of First Missouri Bank of St. Peters, National Association, St. Peters, Missouri, a proposed new bank. 2/
- Minneapolis First Mabel BanCorporation, Inc., Mabel, Minnesota, for approval to acquire at least 84.1 percent of the voting shares of The First National Bank of Crosby, Crosby, Minnesota. 2/
- Dallas Broadway Bancshares Inc., San Antonio, Texas, for approval to acquire 100 percent of the voting shares of Eisenhower National Bank, San Antonio, Texas. 2/
- Dallas First City Bancorporation of Texas, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of First City Bank-Forum, N.A., San Antonio, Texas, a proposed new bank. 2/
- Dallas Southern Bancshares, Inc., Bremond, Texas, for approval to acquire at least 80 percent of the voting shares of Moulton State Bank, Moulton, 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

- Boston Old Stone Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (the underwriting, through reinsurance, of credit life and credit accident and health insurance directly related to extensions of credit) in Jacksonville, Florida, the service area for this activity would be the State of Arizona, through its indirect subsidiary, The Motor Life Insurance Company (4/27/83)

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 (the origination, sale and servicing of first and second mortgage loans; and to engage through its subsidiary, American Standard Insurance Agency, in the sale of credit life and credit accident and health insurance, which insurance would be reinsured by an affiliate, The Motor Life Insurance Agency, Jacksonville, Florida, these activities would be conducted in the State of Arizona) at 2929 East Camelback Road, Phoenix, Arizona, through its subsidiary, UniMortgage Corporation of Arizona (4/27/83)
- 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; and to engage through its subsidiary, American Standard Insurance Agency, in the sale of credit life and credit accident and health insurance, which insurance would be reinsured by an affiliate, The Motor Life Insurance Agency, Jacksonville, Florida, and in the sale of casualty insurance on property mortgaged in connection with extensions of credit by UniMortgage Corporation of CA through American Standard Insurance Agency; the sale of casualty insurance in connection with the extensions of credit by UniMortgage Corporation of CA is grandfathered under section 601(D) of the Garn-St. Germain Depository Institutions Act and was approved on July 6, 1981) at 3576 Arlington Avenue, Riverside and 18801 Ventura Boulevard, Tarzana, both in California, through its subsidiary, UniMortgage Corporation of CA (4/25/83)
- Boston RIHT Financial Corporation (formerly Hospital Trust Corporation), Providence, Rhode Island, notification of intent to engage in de novo activities (the origination, sale and servicing of residential and commercial mortgage loans) at Lincoln Garden, 2901 West Busch Boulevard, Suite 705, Tampa, Florida and Corporate Center Two, Suite 100, 4456 Corporation Lane, Virginia Beach, Virginia, the service area for the mortgage banking activities would include western Florida and Virginia; the servicing activity would be offered on a nationwide basis, through its subsidiary, RIHT Mortgage Corporation (4/27/83)

APPLICATIONS RECEIVED - Continued

New York

Barclays Bank PLC and Barclays Bank International Limited, both located in London, England, request permission to relocate an office engaging in the following activities (the operation of a consumer finance business and the sale as agent of related credit life, credit accident and health and credit property insurance, including (A) direct installment loans to individuals and the purchase of retail installment notes [sales finance], such as loans made to individuals for personal, family or household purposes, including loans secured by real estate and the purchase on a discounted basis of contracts and related security agreements arising principally from the sale by dealers of titled goods [including automobiles, mobile homes, travel trailers and campers, and boat and marine equipment] and household goods [including furniture, television sets and appliances] and related wholesale financing consisting of financing dealers' inventories of automobiles, mobile homes and other chattels, and (B) at the election of the borrowers from BAC and its respective consumer finance subsidiaries, sale of credit-related insurance, including decreasing term credit life insurance, credit accident and health insurance, and credit property insurance designed to protect the borrower's personal property [e.g., household goods] which serves as collateral for loans from BAC and its subsidiaries) from 109 N. Church Street, Mulberry, Florida to Suite 408, 2901 West Busch Boulevard, Tampa, Florida, through their consumer finance subsidiaries, BarclaysAmerican/Financial, Inc., Barclays-American/Mortgage, Inc. and BarclaysAmerican/Financial Services, Inc. (4/27/83)

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 one-to-four family residential properties, servicing loans and other extensions of credit for any person, to offer mortgage term life insurance, accident and health insurance and disability insurance directly related to the proposed lending and servicing activities) in the vicinity of Palm Beach Lakes Boulevard and I-95, West Palm Beach, Florida, through its subsidiary, Chase Home Mortgage Corporation (4/26/83)

APPLICATIONS RECEIVED - Continued

- New York Manufacturers Hanover Corporation, New York, New York, requests permission to relocate an office engaging in the following activities (making or acquiring loans and other extensions of credit, secured or unsecured, such as would be made or acquired by a finance company under Connecticut law; and offering credit-related life insurance and credit accident and health insurance) from 600 N. Colony Street, Wallingford, Connecticut to 5 Main Street, West Hartford, Connecticut, through its subsidiary, Manufacturers Hanover Financial Services, Inc. (4/29/83)
- Cleveland Mellon National Corporation, Pittsburgh, Pennsylvania, for approval to acquire 100 percent of the voting shares of Globe Industrial Bank, Boulder, Colorado, and Centaur Industrial Bank, Lafayette, Colorado.
- Richmond Virginia National Bankshares Incorporated, Norfolk, Virginia, notification of intent to engage in de novo activities (making, acquiring, and servicing for its own account or for the account of others, loans secured principally by second mortgages on real property and acting as agent in the sale of real property, and credit life insurance and credit accident and health insurance in connection with such loans) at 100 South Pine Island Road, Plantation, Florida, through its subsidiary, VNB Equity Corporation (4/27/83)
- Atlanta United Bank Corporation, Barnesville, Georgia, notification of intent to engage in de novo activities (in mortgage banking activities, including the extension of direct loans to consumers and commercial borrowers secured by mortgages and the resale of mortgages to government agencies and other investors; and in the commercial leasing of personal property in accordance with the Board's Regulation Y; the servicing of loans, both commercial and consumer, for subsidiary banks and others; the providing of computer services to subsidiaries and others as allowed by applicable regulations) at 320 Thomaston Street, Barnesville, Georgia, servicing Crawford, Lamar, Pike and Spalding Counties, Georgia (4/19/83)
- Chicago WHITEWATER BANCORP., INC., Whitewater, Wisconsin, for approval to engage de novo in the sale of general insurance activities in a community with a population greater than 5,000 by a bank holding company with total assets of \$50 million or less.

APPLICATIONS RECEIVED - Continued

- Minneapolis Northwest Bancorporation, Minneapolis, Minnesota, (to be known as Norwest Corporation beginning May 1, 1983), for approval to engage de novo in equity financing activities through its nonbank subsidiary Banco Mortgage Company (to be known as Norwest Mortgage, Inc.).
- Kansas City American Commerce Bancshares, Inc., Oklahoma City, Oklahoma, notification of intent to engage directly in making residential mortgage loans for sale into the secondary real estate market; these activities would be performed in Oklahoma City, Oklahoma serving Oklahoma County, Cleveland County and Canadian County in the state of Oklahoma (4/26/83)
- Kansas City The Home State Building, Inc., Lewis, Kansas, for approval to engage in general insurance agency activities in a community of less than 5,000 population.
- Kansas City Omaha National Corporation, Omaha, Nebraska, notification of intent to engage in de novo activities (in mortgage lending activities; including the extension of residential mortgage loans and the performance of local collection and inspection activities related thereto) these activities will be conducted in the states of Missouri and Kansas, through its subsidiary, Realbanc, Inc. (4/25/83)
- Dallas Mercantile Texas Corporation, Dallas, Texas, for approval to engage, through its subsidiary, Financial Protection Insurance Company of Texas, in the underwriting of insurance activities in Texas.
- San Francisco Security Pacific Corporation, Los Angeles, California, for approval to expand its indirect subsidiary, Security Pacific Mortgage Services, Inc., to include engaging de novo in the activities of a futures commission merchant of executing and clearing for the purchase and sale of futures contracts on financial instruments and options thereon, as well as acting as a broker/dealer to buy and sell directly and engage in purchase and sale of options on futures contracts, futures contracts and options directly on U.S. government guaranteed securities for their own account and others.
- San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in the origination and acquisition of mortgage loans, including development and construction loans on multi-family and commercial properties for Security Pacific Mortgage Corporation's own account or for sale to

APPLICATIONS RECEIVED - Continued

others; and the servicing of such loans for others) at 350 East 500 South, Salt Lake City, Utah, through its subsidiary, Security Pacific Mortgage Corporation (4/30/83)

San  
Francisco

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in the origination and acquisition of mortgage loans, including development and construction loans on multi-family and commercial properties for Security Pacific Mortgage Corporation's own account or for sale to others; and the servicing of such loans for others) at 2851 South Parker Road, Suite 970, Aurora, Colorado, serving the State of Colorado, through its subsidiary, Security Pacific Mortgage Corporation (4/30/83)

San  
Francisco

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in the origination and acquisition of mortgage loans, including development and construction loans on multi-family and commercial properties for Security Pacific Mortgage Corporation's own account or for sale to others; and the servicing of such loans for others) at 6475 Wadsworth Boulevard, Suite 102, Arvada, Colorado, serving the State of Colorado, through its subsidiary, Security Pacific Mortgage Corporation (4/28/83)

San  
Francisco

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in the origination and acquisition of mortgage loans, including development and construction loans on multi-family and commercial properties for Security Pacific Mortgage Corporation's own account or for sale to others; and the servicing of such loans for others) at 10880 Wilshire Boulevard, Los Angeles, California, servicing the State of California, through its subsidiary, Security Pacific Mortgage Corporation (4/28/83)

San  
Francisco

The Toronto-Dominion Bank, Toronto, Ontario, Canada, Toronto-Dominion Holdings (U.S.A.), Inc., Atlanta, Georgia, notification of intent to expand the geographic area and to continue to engage in the following activities (in soliciting, making or acquiring loans and other extensions of credit, including permitted leasing [personal property and real property] transactions, for its own account as well as in soliciting and servicing credit for The Toronto-Dominion Bank's agencies, branches and lending subsidiary companies, including

APPLICATIONS RECEIVED - Continued

marketing credit and other services offered by, assisting in the negotiation of the term of transactions with, and servicing and monitoring extensions of credit and relationships entered into by the entities described above in accordance with the Board's Regulation Y) at One Barclay Plaza, Suite 440, 1675 Larimer Street, Denver, Colorado, serving the United States, through their subsidiary, Toronto-Dominion (Colorado), Inc. (4/22/83)

San  
Francisco

Wells Fargo & Company, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring loans and other extensions of credit, including consumer installment loans originated by others and commercial loans secured by a borrower's or guarantor's assets; servicing loans for the account of others; making full pay-out leases of personal property; and acting as agent for credit life or accident and health insurance related to its extensions of credit in accordance with the Board's Regulation Y and Title VI of the Garn-St. Germain Depository Institutions Act of 1982) in Houston, Texas, serving Texas, Arkansas, Louisiana, New Mexico, and Oklahoma, through its subsidiary, Wells Fargo Credit Corporation (4/27/83)

San  
Francisco

Woodburn Bancorp, Woodburn, Oregon, notification of intent to engage in de novo activities (leasing real and personal properties and servicing such leases in accordance with the Federal Reserve Board's Regulation Y) at 110 S. Pacific Highway, Woodburn, Oregon, serving Woodburn and the surrounding rural area, through its subsidiary, Woodburn Bancorp Leasing, Inc. (4/22/83)

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REPORTS RECEIVED

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

Bank of the Commonwealth  
Norfolk, Virginia  
(Month of April)

\* \* \* \* \*

PETITIONS FOR RULEMAKING

None.

