# ANNOUNCEMENT BY

# BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM (H.2, 1983 No. 21)

Actions of the Board; Applications and Reports
Received During the Week Ending May 28, 1983

APPLICABLE RESERVE BANK	ACTIONS OF THE BOARD
Boston	Eastern Savings Bank, Lynn, Massachusetts, proposal to acquire the assets and assume the liabilities of Naumkeag Trust Company, Salem, Massachusetts; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
New York	Manufacturers Hanover Trust Company, New York, New York, an additional investment in bank premises. $\underline{1}/$
New York	Fidelity Union Bank, Newark, New Jersey, additional investments in bank premises. $\underline{1}/$
New York	Hempstead Bank, Hempstead, New York, an investment in bank premises. $\underline{1}/$
New York	Hudson Valley National Bank, Yonkers, New York, application to consolidate with HV National Bank, Yonkers, New York; report to the Comptroller of the Currency on competitive factors. 1/
Philadelphia	Bloomsburg Bank-Columbia Trust Company, Bloomsburg, Pennsylvania, proposal to merge with Columbia Interim Bank, Bloomsburg, Pennsylvania, under the title and charter of the former; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Cleveland	Mellon Bank International-Miami, Miami, Florida, extension of time to October 26, 1983, within which to purchase shares of Mellon Bank-Canada, Toronto, Ontario, Canada. 1/
Richmond	Southern Bankshares Inc., Beckley, West Virginia, extension of time to September 2, 1983, within which to become a bank holding company through the acquisition of the successor by merger to Beckley National Bank, Beckley, West Virginia. 1/

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

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LSB Bancshares, Inc., Lexington, North Carolina, extension of time to July 24, 1983, within which to become a bank holding company through the acquisition of Lexington State Bank, Lexington, North Carolina. 1/

#### Atlanta

Interdec (Georgia) N.V., Curacao, Netherlands Antilles and Interdec (Georgia) Limited, Nassau, Bahamas, extension of time to August 30, 1983, within which to become bank holding companies through acquisition of NBG Financial Corporation, Atlanta, Georgia. 1/

#### Atlanta

Pan American Banks Inc., Miami, Florida, extension of time to August 18, 1983, within which to acquire Peoples Hialeah National Bank, Hialeah, Florida, and Peoples National Bank of Commerce, Miami, Florida. 1/

#### Atlanta

Sun Banks of Florida, Inc., Orlando, Florida, extension of time to August 15, 1983, within which to acquire Avon Citrus Bank, Avon Park, Florida. 1/

#### Atlanta

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

#### Atlanta

Alexander City Bank, Alexander City, Alabama, proposed merger with Alexander City Interim Bank, Alexander City, Alabama; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

#### Atlanta

Bank of Gonzales Holding Company, Inc., Gonzales, Louisiana, extension of time to June 24, 1983, within which to become a bank holding company through acquisition of Bank of Gonzales, Gonzales, Louisiana. 1/

#### Atlanta

Gulf State Bancorp., Carrabelle, Florida, extension of time to August 12, 1983, within which to become a bank holding company through the acquisition of Gulf State Bank of Franklin County, Carrabelle, Florida. 1/

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

Atlanta

# ACTIONS OF THE BOARD - Continued

Atlanta

First National Bank of Albany, Albany, Georgia, proposed merger with First National Bank of Thomasville, Thomasville, Georgia; report to the Comptroller of the Currency on competitive factors. 1/

Atlanta

Citizens Bancorp, Inc., New Tazewell, Tennessee, extension of time to August 29, 1983, within which to become a bank holding company through the acquisition of Citizens Bank, New Tazewell, Tennessee. 1/

Atlanta

Merchants & Planters Bancshares, Inc., Montevallo,

lanta Merchants & Planters Bancshares, Inc., Montevallo, Alabama, extension of time to August 29, 1983, within which to become a bank holding company through acquisition of Merchants & Planters Bank, Montevallo, Alabama. 1/

Atlanta Citizens Bancorporation, Inc., Plaquemine, Louisiana, extension of time to September 16, 1983, within which to become a bank holding company through the acquisition of Citizens Bank & Trust Company, Plaquemine, Louisiana. 1/

Vista Banks, Inc., Deleon Springs, Florida, extension of time to September 18, 1983, within which to become a bank holding company through the acquisition of Deleon Springs Bank, Deleon Springs, Florida. 1/

Atlanta America Corporation, Morgan City, Louisiana, extension of time to July 24, 1983, within which to become a bank holding company through the acquisition of America Bank in Louisiana, Morgan City, Louisiana. 1/

Atlanta

Peoples Bankshares of Pointe Coupee Parish, Inc., New Roads, Louisiana, extension of time to August 31, 1983, within which to become a bank holding company through the acquisition of Peoples Bank & Trust Company of Pointe Coupee Parish, New Roads, Louisiana. 1/

Chicago First State Bank of Maple Park, Maple Park, Illinois, an investment in bank premises. 1/

Chicago

First Trust and Savings Bank of Watseka, Illinois,
Watseka, Illinois, proposed merger with Watseka
Bank, Watseka, Illinois, under the charter of Watseka
Bank, and title of The First Trust & Savings Bank;
report to the Federal Deposit Insurance Corporation
on competitive factors. 1/

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

Chicago

Everly State Bank, Everly, Iowa, proposal to acquire assets of and assume liabilities of Peterson State Bank, Peterson, Iowa, under the charter and title of Everly State Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Chicago

First Manitowoc Bancorp, Inc., Manitowoc, Wisconsin, extension of time to July 31, 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. 1/

Chicago

United Banks of Wisconsin, Inc., Madison, Wisconsin, extension of time to July 15, 1983, within which to merge with Independent Bankshares, Inc., Madison, Wisconsin, and thereby indirectly acquire 86 percent or more of the voting shares of Lake City Bank, Madison, Wisconsin. 1/

Chicago

FIRST WATSEKA BANC CORPORATION, Watseka, Illinois, extension of time to September 2, 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 First Trust and Savings Bank of Watseka, Illinois, Watseka, Illinois. 1/

St. Louis

Morgantown Deposit Bancorp., Inc., Morgantown, Kentucky, additional extension of time to September 26, 1983, within which to become a bank holding company through the acquisition of the successor by merger to Morgantown Deposit Bank, Morgantown, Kentucky. 1/

Kansas City

Security Bancshares, Inc., Albany, Missouri, extension of time to August 29, 1983, within which to acquire Albany State Bank, Albany, Missouri. 1/

Kansas City

Custer Bancorp, Westcliffe, Colorado, extension of time to August 25, 1983, within which to acquire Custer County Bank, Westcliffe, Colorado, and Liberty State Bank, Colorado Springs, Colorado. 1/

Dallas

Richardson National Bank, Richardson, Texas, proposed merger with New Richardson Bank, Richardson, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

San Francisco South Valley Bancorp, Morgan Hill, California, extension of time to August 27, 1983, within which to become a bank holding company through the acquisition of South Valley Bank, Morgan Hill, California, a proposed new bank. 1/

San Francisco First Interstate Bank of California, Los Angeles, California, extensions of time to June 4, 1984, within which to establish branches; (1) near intersection of Grand Avenue and Ingraham Street, Pacific Beach, San Diego; and (2) near intersection of Interstate Highway 10 and Haven Avenue, Ontario, California. 1/

San Francisco National Bankshares of La Jolla, La Jolla, California, extension of time to September 3, 1983, within which to become a bank holding company through the acquisition of National Bank of La Jolla, La Jolla, California. 1/

San Francisco Harbor Security Bank, McCleary, Washington, proposed
merger with Harbor Security Bank, McCleary, Washington,
under the charter of the latter and the title of the
former; report to the Federal Deposit Insurance
Corporation on competitive factors. 1/

San Francisco First Security Bank of Idaho, N.A., Boise, Idaho, proposed merger with Butte County Bank, Arco, Idaho, under the charter and with the title of the former; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Mapplication processed on behalf of the Board of Governors under delegated authority.

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

Approved
Cleveland The Toledo Trust Com

The Toledo Trust Company, Toledo, Ohio. To establish an out-of-town branch at 327 South Main Street,

Bowling Green, Ohio. 1/

Cleveland The Provident Bank, Cincinnati, Ohio. To establish

customer-bank communication terminal branches at: 4595 Paddock Road, Cincinnati, Ohio; 5525 Parkside

Drive, Mason, Ohio; 11636 Chesterdale Road, Cincinnati, Ohio; 4203 Kirby Road, Cincinnati,

Ohio. 1/

Richmond Bank of the Commonwealth, Norfolk, Virginia. To

establish a branch at 453 South Lynnhaven Road,

Virginia Beach, Virginia. 1/

Dallas Grant County Bank, Silver City, New Mexico. To

establish a branch at 208 W. Broadway, Silver City, New Mexico. 1/

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

Not Disapproved

Kansas City Alamosa Bancorporation, Ltd., Denver, Colorado. 1/

Dallas Ranger Bancshares, Inc., Ranger, Texas. 1/

Dallas DeLeon Bancshares, Inc., DeLeon, Texas. 1/

delegated authority.

Application processed on behalf of the Board of Governors under

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

Approved New York Skandinaviska Enskilda Banken, Stockholm, Sweden: grants permission for SEB to participate in a

recapitalization of Dillon Read & Co., Inc.,

New York, New York.

New York Union Chelsea, International Banking Corporation,

> Miami, Florida: approved application to amend Article First of its Articles of Association to reflect the change of its name to Union Chelsea

International Bank. 1/

Chicago Comerica Bank International, Detroit, Michigan:

to amend Article Second of its Articles of Association to provide for the establishment of one or more branches in the United States or

abroad.

First Interstate Overseas Investment, Inc., Los San Franci sco

Angeles, California, an Edge Act subsidiary of First Interstate Bank of California, Los Angeles, California: grants consent to amend its Articles of Association to increase its capital stock.

(5/26/83) 1/

Sixty-Day Notification Period Allowed to Expire

New York

Citibank, N.A., New York, New York: no objection to make, directly or indirectly, additional investments in CityTrust Banking Corporation, Manila, Philippines and Investors' Finance Corporation, Manila, Philippines, and to obtain additional common shares of Orient Pacific Capital Investment Corporation, Manila,

Philippines.

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

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

	Approved
Philadelphia	Columbia Financial Corporation, Bloomsburg, Pennsylvania, for approval to acquire 100 percent of the voting shares of Bloomsburg Bank-Columbia Trust Company, Bloomsburg, Pennsylvania. 1/
Philadelphia	North Central Financial Corporation, Emporium, Pennsylvania, for approval to acquire at least 80 percent of the voting shares of Bucktail Bank & Trust Company, Emporium, Pennsylvania. 1/
Cleveland	First and Farmers Bancshares, Inc., Somerset, Kentucky, for approval to acquire at least 80.26 percent of the voting shares of First and Farmers Bank of Somerset, Inc., Somerset, Kentucky. 1/
Cleveland	GenBanc, Inc., Genoa, Ohio, for approval to acquire 100 percent of the voting shares of The Genoa Banking Company, Genoa, Ohio. $\underline{1}/$
Richmond	State Bancorp, Inc., Bruceton Mills, West Virginia, for approval to acquire at least 80 percent of the voting shares of Bruceton Bank, Bruceton Mills, West Virginia. 1/
Richmond	West-Central Bancorp, Inc., Spencer, West Virginia, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Spencer, Spencer, West Virginia. 1/
Richmond	Wood County Bancorporation, Inc., Washington, D. C., for approval to acquire at least 80 percent of the voting shares of Wood County Bank, Parkersburg, West Virginia. 1/
Atlanta	Alexander City Bancshares, Inc., Alexander City, Alabama, for approval to acquire 100 percent of the voting shares of Alexander City Bank, Alexander City, Alabama. 1/
Atlanta	Farmers Bancshares, Inc., Malone, Florida, for approval to acquire at least 80 percent of the voting shares of The Farmers Bank of Malone, Malone, Florida. 1/

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

Chicago	First Menasha Bancshares, Inc., Menasha, Wisconsin, for approval to acquire at least 95.7 percent of the voting shares of The First National Bank of Menasha, Menasha, Wisconsin. 1/
Chicago	Pilot Bancorp., Inc., Pilot Grove, Iowa, for approval to acquire at least 80 percent of the voting shares of Pilot Grove Savings Bank, Pilot Grove, Iowa. 1/
Chicago	SOUTH SUBURBAN BANCORP, INC., Olympia Fields, Illinois, for approval to acquire at least 80 percent or more of the voting shares of First Suburban Bank of Olympia Fields, Olympia Fields, Illinois. 1/
Chicago	SSB Bancorp, Shipshewana, Indiana, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Shipshewana State Bank, Shipshewana, Indiana. 1/
St. Louis	<pre>Barren County Bancshares, Inc., Louisville, Kentucky, for approval to acquire at least 80 percent of the voting shares of Citizens Bank and Trust Company, Glasgow, Kentucky. 1/</pre>
St. Louis	Central Shares, Inc., Lebanon, Missouri, for approval to acquire at least 70 percent of the voting shares of Central Bank, Lebanon, Missouri. 1/
St. Louis	Faulkner County Bankshares, Inc., Conway, Arkansas, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Conway, Conway, Arkansas. 1/
St. Louis	First Mulberry Bancshares, Inc., Mulberry, Arkansas, for approval to acquire at least 80 percent of the voting shares of Bank of Mulberry, Mulberry, Arkansas. 1/
St. Louis	State Bancorp, Inc., Washington, Indiana, for approval to acquire 100 percent of the voting shares of the successor by merger to The State Bank of Washington, Washington, Indiana. 1/
Mi nneapo l i s	Firstmondovi, Inc., Mondovi, Wisconsin, for approval to acquire at least 93 percent of the voting shares of

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

The First National Bank of Mondovi, Mondovi, Wisconsin. 1/

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Northern Wisconsin Bank Holding Company, Laona, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Laona State Bank, Laona, Wisconsin. 1/

Kansas City

Oklahoma Bancorporation, Inc., Clinton, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Oklahoma Bank and Trust Company, Clinton, Oklahoma. 1/

Kansas City

Platte Valley National Company, Inc., Shuyler, Nebraska, for approval to acquire 100 percent of the voting shares of Platte Valley National Bank, Columbus, Nebraska. 1/

Dal las

Byers Bancshares, Inc., Byers, Texas, for approval to acquire 100 percent of the voting shares of First National Bank of Byers, Byers, Texas. 1/

Dallas

Northway Bancshares, Inc., Richardson, Texas, for approval to acquire at least 80 percent of the voting shares of Richardson National Bank, Richardson, Texas, and Northway National Bank, Addison, Texas. 1/

Dal las

Progressive Holding Company, Winnsboro, Louisiana, for approval to acquire at least 80 percent of the voting shares of Progressive State Bank & Trust, Winnsboro, Louisiana. 1/

Dal las

Thorndale Bancshares, Inc., Thorndale, Texas, for approval to acquire 100 percent of the voting shares of Thorndale State Bank, Thorndale, Texas. 1/

San Francisco The Manila Bank Corporation, Manila, Philippines, for approval to acquire 100 percent of the voting shares of Manilabank California, Los Angeles, California.

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

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

Approved

Dallas

Commercial Bancshares, Inc., Houston, Texas, for approval to acquire at least 50 percent of the voting shares of Park Tower National Bank, Houston, Texas, a proposed new bank. 1/

Dallas

Consolidated Bancorp, Inc., Hewitt, Texas, for approval to acquire at least 85 percent of the voting shares of Farmers & Merchants State Bank, Ferris, Texas. 1/

Dallas

Texana Bancshares, Inc., Hamilton, Texas, for approval to acquire at least 80 percent of the voting shares of Texana National Bank of College Station, College Station, Texas, a proposed new bank. 1/

To Expand a Bank Holding Company Pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956

Atlanta

Approved
First Railroad & Banking Company of Georgia, Augusta,
Georgia, for approval to merge with Commercial
Bankshares, Inc., Griffin, Georgia and indirectly
acquire Commercial Bank & Trust Company, Griffin,
Georgia; Bank of Hampton, Hampton, Georgia; Commercial
Bank of Pike County, Concord, Georgia; and First
Citizens Bank, Fayetteville, Georgia. 1/

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

Cleveland

Mellon National Corporation, Pittsburgh, Pennsylvania, for approval to engage in credit property insurance in connection with its application to acquire Globe Industrial Bank, Boulder, Colorado and Centaur Industrial Bank, Lafayette, Colorado.

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

Kansas City

OMNIBANCORP, Denver, Colorado, notification of intent to engage in de novo activities (acting as agent, through its subsidiaries, OMNIBANK Louisville, Louisville, OMNIBANK University Hills, N.A., Denver,

Louisville, OMNIBANK University Hills, N.A., Denver, and OMNIBANK Parker Road, N.A., Aurora, all located in Colorado, for sale of credit life insurance and credit accident and health insurance directly related to its extensions of credit) this activity would be conducted in the state of Colorado (5/13/83) 3/

Approved

Richmond

Southern Bancorporation, Inc., Greenville, South Carolina, for approval to acquire the assets of General Finance Company, Beaumont, Texas. 1/

Atlanta

Florida Coast Banks, Inc., Pompano Beach, Florida, and Midlantic Banks, Inc., Edison, New Jersey, for approval to establish in Boca Raton, Florida, a de novo office of their joint venture trust company, Florida Coast Midlantic Trust Company, N.A., Lighthouse Point, Florida.

Atlanta

Florida Coast Banks, Inc., Pompano Beach, Florida, and Midlantic Banks, Inc., Edison, New Jersey, for approval to establish in Palm Beach, Florida, a de novo of their joint venture trust company, Florida Coast Midlantic Trust Company, N.A., Lighthouse Point, Florida.

Chicago

SSB Bancorp, Shipshewana, Indiana, for approval to engage in general insurance activities in Shipshewana, La Grange, and Topeka, Indiana, through Shipshewana Insurance Agency, Inc., Shipshewana, Indiana. 1/

Permitted

New York

Barclays Bank PLC and Barclays Bank International Limited, both of London, England, request 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 410 Ware Boulevard, Suite 500, Tampa, Florida, through their subsidiary, Barclays—American/Leasing, Inc. (5/27/83) 3/

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

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

New York

Citicorp, New York, New York, requests permission to establish a de novo office engaging in the following activities (the sale of United States dollar and foreign-denominated travelers checks) at San Francisco International Airport, San Francisco, California, through its subsidiary, Citicorp (USA), Inc. (5/27/83) 3/

New York

Manufacturers Hanover Corporation, New York, New York, requests permission to expand the service area of an office engaging in the following activities (arranging, making, or acquiring, for its own account or the account of others, extensions of credit such as could be made by a consumer finance company and the sale as agent or broker of credit life and credit accident and health insurance directly related to extensions of credit by Finance One) at Deer Valley Shopping Center, 4245 W. Thunderbird Road, Phoenix, Arizona, through its subsidiary, Finance One Mortgage of Arizona, Inc. (5/21/83) 3/

Richmond

NCNB Corporation, Charlotte, North Carolina, notification of intent to engage in de novo activities (making direct loans for consumer and other purposes, purchasing retail installment notes and contracts and acting as agent for the sale of credit life, credit accident and health and physical damage insurance directly related to its extensions of credit through its subsidiary, TranSouth Financial Corporation; and making direct loans for consumer and other purposes under the general usury statues, purchasing retail installment notes and contracts, making direct loans to dealers for the financing of inventory (floor planning) and working capital purposes and acting as agent for the sale of credit life, credit accident and health and physical damage insurance directly related to its extensions of credit through its subsidiary, TranSouth Mortgage Corporation) at 512 Walnut Street, Waynesville, North Carolina (5/25/83) 3/

Richmond

Southern Bancorporation, Inc., Greenville, South Carolina, notification of intent to engage in de novo activities (making extensions of credit as a licensed consumer finance lender) at 122 South First Street, Lufkin, Texas, through its subsidiary, World Acceptance Corporation (5/25/83) 3/

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

#### Richmond

Southern Bancorporation, Inc., Greenville, South Carolina, notification of intent to engage in de novo activities (making extensions of credit as a licensed consumer finance lender, acting as agent for credit life and credit accident insurance written in connection with such extensions of credit) at 1151 Broad Street, Augusta, Georgia, through its subsidiary, World Acceptance Corporation (5/25/83) 3/

#### **Richmond**

Union Trust Bancorp, Baltimore, Maryland, notification of intent to engage in de novo activities (making installment loans to individuals for personal, family or household purposes; purchasing sales finance contracts executed in connection with the sale of personal, family or household goods or services; acting as agent in the sale of credit life and credit accident and health insurance directly related to extensions of credit; acting as agent in the sale of insurance protecting collateral held against the extension of credit; and making mortgage loans secured in whole or in part by mortgages or other liens on real estate) at 3511 Laurel - Ft. Meade Road, Laurel, Maryland, through its subsidiary, Landmark Financial Services of Maryland, Inc. (5/25/83) 3/

#### Chicago

Kasco Financial Corporation, Warren, Michigan, notification of intent to engage in de novo activities (making or acquiring loans and other extensions of credit secured by real estate such as would be made by a mortgage banking company, including commercial and residential loans secured by the borrower's real estate and servicing such loans; the geographic area to be served will be the states of Michigan and Arizona) through its subsidiary, Kasco Mortgage Corporation (5/23/83) 3/

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

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# ACTIONS OF THE BOARD - Continued

Dal las

Texas Commerce Bancshares, Inc., Houston, Texas, notification of intent to engage in de novo activities (will serve as managing general agent with respect to insurance related to extensions of credit by applicant's subsidiary banks) in Houston and in a branch office in El Paso, Texas, through its subsidiary, Pyramid Agency, Inc. (5/20/83) 3/

San Francisco BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (in the activities of securities brokerage, consisting principally of buying and selling securities solely upon the order and for the account of customers, and of extending margin credit in conformity with Regulation T) at 345 Montgomery Street, San Francisco, California; Uak Hill Plaza, 200 North Warner Road, Suite 136, Valley Forge, Pennsylvania and Riedman Tower, 45 East Avenue, Suite 100, Rochester, New York, serving all fifty states and the District of Columbia, through its indirect subsidiary, Charles Schwab & Co., Inc. (5/25/83) 3/

San Francisco BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring for its own account loans and other extensions of credit such as would be made or acquired by a finance company; servicing loans and other extensions of credit; and offering credit related life insurance, credit related accident and health insurance and credit related property insurance; the aforementioned types of credit related insurance are permissible under both Section 4(c)(8)(D) of the Bank Holding Company Act of 1956, as amended by the Garn-St Germain Depository Institutions Act of 1982 and Section 2 of the Pennsylvania Act of the General Assembly 1974 (P.L., No. 365 (40 P.S. 281)); 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, credit related accident and health and

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

credit related property insurance directly related to extensions of credit made or acquired by FinanceAmerica Consumer Discount Company; credit related life and credit related accident and health insurance may be reinsured by BA Insurance Company, Inc., an affiliate of Finance-America Consumer Discount Company) at 5 West Main Street, Ephrata; 200 Clay Avenue, Jeannette, Pennsylvania and Olmstead Plaza Shopping Center, Store 21-A, Middletown, all in Pennsylvania, each office will serve the entire state of Pennsylvania, through its indirect subsidiary, FinanceAmerica Consumer Discount Company (a Pennsylvania Corporation) (5/25/83) 3/

San Francisco BankAmerica Corporation, San Francisco, California, notification of intent to expand de novo activities (making or acquiring for its own account loans and other extensions of credit such as would be made or acquired by a finance company; servicing loans and other extensions of credit; and offering creditrelated life insurance and credit-related accident and health insurance; the aforementioned types of credit-related insurance are permissible under Section 4(c)(8)(A) of the Bank Holding Company Act of 1956, as amended by the Garn-St. Germain Depository Institutions Act of 1982; 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 made or acquired by FinanceAmerica Corporation; creditrelated life and credit-related accident and health insurance may be reinsured by BA Insurance Company, Inc., an affiliate of FinanceAmerica Corporation) in Plaza Office Building, 105 Underpass Way, Hagerstown, Maryland, serving the entire states of Maryland, Pennsylvania, Virginia and West Virginia, through its indirect subsidiary, FinanceAmerica Corporation (a Maryland corporation) (5/24/83) 3/

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

#### San Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to expand de novo activities (making or acquiring for its own account loans and other extensions of credit such as would be made or acquired by a finance company; servicing loans and other extensions of credit; and offering credit-related life insurance and credit-related accident and health insurance; the aforementioned types of credit-related insurance are permissible under Section 4(c)(8)(A) of the Bank Holding Company Act of 1956, as amended by the Garn-St. Germain Depository Institutions Act of 1982; 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 secured by real and personal property, and offering credit-related life and credit-related accident and health insurance directly related to extensions of credit made or acquired by Finance-America Corporation and FinanceAmerica Industrial Plan Inc.; credit-related life and credit-related accident and health insurance may be reinsured by BA Insurance Company, Inc., an affiliate of both FinanceAmerica Corporation and FinanceAmerica Industrial Plan Inc.) at 1135 N.W. 23rd Avenue K, Gainesville, Florida, serving the entire state of Florida, through its indirect subsidiaries, FinanceAmerica Corporation and FinanceAmerica Industrial Plan Inc. (both Florida corporations)  $(5/23/83)^{\circ}3/$ 

## San Francisco

Napa National Bancorp, Napa, California, notification of intent to engage in de novo activities (in making leases of personal property in accordance with the Board's Regulation Y) at 1500 Third Street, Napa, California, serving Napa, Sonoma, Solano Counties, California, through its subsidiary, Napa National Leasing Corporation (5/27/83) 3/

#### San Francisco

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in certain clearing and custodian activities with respect to securities, commercial paper and similar instruments, such as acting as forwarding agent, coupon paying agent and provider of trade confirmation ser-

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

vices for securities and acting as issuing and paying agent for commercial paper and similar instruments, as well as activities incident thereto, such as making of call loans to securities dealers; these activities would not include extensions of credit involving margin securities such as would be covered under Regulation G) in New York, New York, serving the United States, through its subsidiary, Security Pacific Clearing & Services Corp. (5/27/83) 3/

San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (making or acquiring for its own account or for the account of others, loans and extensions of credit, including making consumer installment personal loans, purchasing consumer installment sales finance contracts, making loans to small businesses and other extensions of credit such as would be made by a factoring company or a consumer finance company, and acting as broker or agent for the sale of credit life and credit accident and health insurance, such insurance agency activities being permitted pursuant to Section 601(A) of Title VI of the Garn-St. Germain Act) in Elkins, Logan and Welch, West Virginia, each serving the State of West Virginia, through its subsidiary, Security Pacific Finance Money Center Inc. (5/27/83) 3/

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

#### APPLICATIONS RECEIVED

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

San Francisco

Pacific State Bank, Lincoln City, Oregon. Branch office to be located at 488 N.E., Highway 101 in Depoe Bay, Oregon. 2/

Atlanta

First State Bank of Pensacola, Pensacola, Florida. To establish a branch to be located at 13430 Gulf Beach Highway, Escambia County, Florida. 2/

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

Chicago

WB State Bank, Wayne, Michigan. 2/

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

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Chicago

WB State Bank, Wayne, Michigan, to merge with Wayne Bank, Wayne, Michigan. 2/

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

New York

U. S. Trust Corporation, New York, New York: requests consent to make an indirect investment in Saudi-U. S. Trust Company Limited, Nassau, Bahamas.

<sup>2/</sup> 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.

San Francisco First Interstate Overseas Investment, Inc., Los Angeles, California, an Edge Act subsidiary of First Interstate Bank of California, Los Angeles, California: requests consent to amend its Articles of Association to increase its capital stock.

San Francisco Rainier Bancorporation, Seattle, Washington: prior notification of intent to establish an offshore financing facility, Rainier Overseas Finance Company, N.V., in the Netherlands Antilles.

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

**Bos** ton

Suburban National Corporation, Arlington, Massachusetts, for approval to acquire 100 percent of the voting shares of Suburban National Bank of Arlington, Arlington, Massachusetts. 2/

New York

City National Bancshares Corporation, Newark, New Jersey, for approval to acquire the successor by merger to City National Bank of New Jersey, Newark, New Jersey. 2/

Atlanta

First National Bancorp of Shelbyville, Inc., Shelbyville, Tennessee, for approval to acquire at least 80 percent of the voting shares of The First National Bank, Shelbyville, Tennessee. 2/

Atlanta

Union Bancshares, Inc., Pell City, Alabama, for approval
to acquire 100 percent of the voting shares of Union
State Bank, Pell City, Alabama. 2/

Chicago

First Oak Brook Bancshares, Inc., Oak Brook, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Oak Brook Bank, Oak Brook, Illinois, First National Bank and Trust Company of Oak Brook, Oak Brook, Illinois and Metropolitan Trust & Savings Bank of Addison, Addison, Illinois. 2/

<sup>2/</sup> 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.

Chicago	Manteno Bancshares, Inc., Manteno, Illinois, for approval to acquire at least 80 percent of the voting shares of Manteno State Bank, Manteno, Illinois. 2/
Chicago	Thornton Bancshares, Inc., Thornton, Iowa, for approval to acquire 80 percent or more of the voting shares of The First State Bank of Thornton, Iowa, Thornton, Iowa. 2/
Chicago	WB FINANCIAL CORP., Wayne, Michigan, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Wayne Bank, Wayne, Michigan. 2/
St. Louis	Arkansas State Bankshares, Inc., Clarksville, Arkansas, for approval to acquire at least 80.0 percent of the voting shares of Arkansas State Bank, Clarksville, Arkansas. 2/
St. Louis	Barren County Bancshares, Inc., Louisville, Kentucky, for approval to acquire 80 percent of the voting shares of Citizens Bank and Trust Company, Glasgow, Kentucky. 2/
St. Louis	B.S.H.C.P. Corporation, Shelbyville, Kentucky, for approval to acquire at least 96 percent of the voting shares of Bank of Shelbyville, Shelbyville, Kentucky. <u>2</u> /
St. Louis	Danville Bancorp, Inc., Danville, Kentucky, for approval to acquire 100 percent of the voting shares of the successor by merger to Citizens National Bank of Danville, Danville, Kentucky. 2/
Kansas City	Armstrong Bancshares, Inc., Florence, Kansas, for approval to acquire at least 96.3 percent of the voting shares of Florence State Bank, Florence, Kansas. $\underline{2}/$
Kansas City	MEMSEC, Inc., Elm Creek, Nebraska, for approval to acquire 100 percent of the voting shares of First National Bank of Elm Creek, Elm Creek, Nebraska. 2/
Kansas City	One Security, Inc., Kansas City, Kansas, for approval to acquire 100 percent of the voting shares of Security Bancshares, Inc., Kansas City, Kansas, and indirectly Security National Bank, Kansas City, Kansas. 2/

<sup>2/</sup> 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.

Kansas City	Pathfinder Bancshares, Inc., Fremont, Nebraska, for approval to acquire 100 percent of the voting shares of the Fremont National Bank & Trust Company, Fremont, Nebraska. 2/
Kansas City	Portis Bancshares, Inc., Portis, Kansas, for approval to acquire at least 80 percent of the voting shares of First State Bank, Portis, Kansas. 2/
Kansas City	Summit Bancshares, Lee's Summit, Missouri, for approval to acquire at least 50.25 percent of the voting shares of Bank of Lee's Summit, Lee's Summit, Missouri. $\underline{2}/$
Dallas	Brenham Bancshares, Inc., Brenham, Texas, for approval to acquire 100 percent of the voting shares of The Brenham National Bank, Brenham, Texas. 2/
Dallas	Tascosa Financial Corporation, Amarillo, Texas, for approval to acquire at least 80 percent of the voting shares of Tascosa National Bank of Amarillo, Amarillo, Texas. 2/
San Francisco	QCB Bancorp, Long Beach, California, for approval to acquire 100 percent of the voting shares of Queen City Bank, N.A., Long Beach, California. 2/
San Francisco	Ubancorp, Bountiful, Utah, for approval to acquire at least 80 percent of the voting shares of Utah Bank and

\* \* \* \*

Trust, Bountiful, Utah. 2/

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

Philadelphia Dauphin Deposit Corporation, Harrisburg, Pennsylvania, for approval to acquire 100 percent of the voting shares of Bancorp of Pennsylvania, Reading, Pennsylvania and indirectly Bank of Pennsylvania, Reading, Pennsylvania. 2/

Cleveland First Bancorporation of Ohio, Akron, Ohio, for approval to acquire 100 percent of the voting shares of Elyria Savings & Trust National Bank, Elyria, Ohio. 2/

<sup>2/</sup> 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.

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Kansas City

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#### APPLICATIONS RECEIVED - Continued

Atlanta	Southeastern Banking Corporation, Folkston, Georgia,
	for approval to acquire 100 percent of the voting
	shares of The Darien Bank, Darien, Georgia. <u>2</u> /

St. Louis

Boatmen's Bancshares, Inc., St. Louis, Missouri, for approval to acquire at least 80 percent of the voting common shares and at least 80 percent of the First Series, Class A convertible preference stock and at least 80 percent of the Second Series, Class A convertible preference stock of Metro Bancholding Corporation, Crestwood, Missouri, and indirectly Metro Bank/Clayton, Clayton, Missouri; Metro Bank/Southwest City, Crestwood, Missouri; Metro Bank/St. Louis, St. Louis, Missouri. 2/

Kansas City
Industrial Bancshares, Inc., Kansas City, Kansas, for approval to acquire at least 40 percent of the nonvoting Class A and Class B common stock of One Security, Inc., Kansas City, Kansas. 2/

Kansas City

Metro Bank Corp., Denver, Colorado, for approval
to acquire at least 99 percent of the voting shares
of Metro National Bank - Tech Center, Denver, Colorado. 2/

Mission Bancshares, Inc., Mission, Kansas, for approval to acquire at least 20 percent of the nonvoting Class A and Class B common stock of One Security, Inc., Kansas City, Kansas. 2/

Valley View Bancshares, Inc., Overland Park, Kansas, for approval to acquire at least 40 percent of the nonvoting Class A and Class B common stock of One Security, Inc., Kansas City, Kansas. 2/

InterFirst Corporation, Dallas, Texas, for approval to acquire 100 percent of the voting shares of First National Bank of Richardson, Richardson, Texas. 2/

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

To Expand a Bank Holding Company Pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956

Cleveland

Mellon National Corporation, Pittsburgh, Pennsylvania, for approval to merge with CCB, Bancorp, Inc., State College, Pennsylvania and indirectly acquire 100 percent of the voting shares of Central Counties Bank, State College, Pennsylvania. 2/

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

**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 (the operation of a consumer finance business and the sale as agent of related credit life and credit accident and health 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 the respective consumer finance subsidiaries, sale of credit related insurance, including decreasing term credit life insurance and credit accident and health insurance) from 4141 S. Salina Street, Syracuse, New York to 801 Jones Street, Syracuse, New York, through their subsidiaries, Barclays American Financial, Inc. and Barclays American/Retail Services, Inc. (5/24/83)

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.

#### New York

Deutsche Bank AG, Frankfurt/Main, Federal Republic of Germany, requests permission to relocate the head office engaging in the following activities (providing dealers of affiliates of Daimler-Benz AG in the United States and Canada with wholesale financing in the form of loans to finance dealers inventories secured by such inventories and providing customers of affiliates of Daimler-Benz AG in the United States and Canada and their dealers with retail financing consisting of purchases by the company from such affiliates and their dealers of retail installment obligations undertaken by the customer in respect of equipment purchased by the customer, of purchases of lease receivables and dealer rental receivables in respect of the equipment leased by the customer and of full payout leasing of products of such affiliates and such dealers; in connection therewith, the company facilitates the making available of credit life, accident and physical damage insurance) from 1815 Southwest Marlow Avenue, Portland, Oregon to 201 Merritt 7, Merritt 7 Corporate Park, Norwalk, Connecticut, through its subsidiary, Mercedes-Benz Credit Corporation (5/27/83)

#### New York

The Long-Term Credit Bank of Japan, Limited, Tokyo, Japan, for approval to acquire 99.95 percent of the voting shares (less directors' qualifying shares) of LTCB Trust Company, New York, New York, a de novo, limited-purpose trust company.

#### 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 South Carolina law; and offering credit-related life insurance, credit accident and health insurance, and credit-related property insurance) from 58 E. Public Square, Darlington, South Carolina to 1637 W. Palmetto Street, Florence, South Carolina, through its subsidiary, Finance One of South Carolina, Inc. (5/26/83)

#### Philadelphia

Dauphin Deposit Corporation, Harrisburg, Pennsylvania, for approval to acquire 100 percent of Callowhill Ins. Co., Phoenix, Arizona, and Financial Realty, Inc.

Cleveland

Toledo Trustcorp, Inc., Toledo, Ohio, for approval to engage in community development projects through a de novo subsidiary to be known as SeaGate Community Development Corporation, Toledo, Ohio.

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 Fort Lauderdale, Florida and Chattanooga, Tennessee, as well as from existing offices of Verifications, Inc. in Florida and Tennessee and would be offered throughout the States of Florida and Tennessee, through its subsidiary, Verifications, Inc. (5/25/83)

St. Louis

Boatmen's Bancshares, Inc., St. Louis, Missouri, for approval to acquire Metro Trust Company, Clayton, Missouri, a nondeposit trust company.

Kansas City

IntraWest Financial Corporation, Denver, Colorado, notification of intent to engage in de novo activities (in the origination of VA, FHA, and Conventional mortgage loans as well as real estate commercial and construction loan activities as would be made by a mortgage banking company) these activities would be performed in the State of Colorado and more particularly in the northwestern quadrant of the Denver, Colorado, metropolitan area as well as in Boulder County, Colorado, through its subsidiary, IntraWest Mortgage Company (5/26/83)

Kansas City

Missouri Banc-Management, Inc., Kansas City, Missouri, notification of intent to engage in <u>de novo</u> activities (furnishing general economic information and advice, general economic statistical forecasting services and industry studies for its affiliates, Missouri Valley Bancshares, Taney County Bancorporation, Citizens Bank, Ava, Missouri and Security Bank & Trust Company of Branson, Missouri; all of the above activities would be conducted in the State of Missouri) (5/25/83)

Kansas City

United Banks of Colorado, Inc., Denver, Colorado, notification of intent to offer credit life and credit health and accident insurance directly related to extensions of credit by its subsidiaries: United Bank of Arapahoe National Association, 9350 East Arapahoe Rd., Englewood, Colorado, serving the south central portion of Arapahoe County including contiguous portions of the Cities of Littleton and Englewood; United Bank of Cherry Creek National Association, 3773 Cherry Creek North Drive, Denver, Colorado, serving the east central portion of the City and County of Denver; United Bank of Southwest Plaza National Association, 8500 West Bowles Avenue, Littleton, Colorado, serving the southern portion of Jefferson County including contiguous portions of the City of Littleton; United Bank of SouthPark National Association, 7901 South Park Plaza, Littleton, Colorado, serving southwestern Arapahoe County, including the southern section of the City of Littleton and the contiguous northern portion of Douglas County; United Bank of Brighton, 15 South Main Street, Brighton, Colorado, serving the City of Brighton and contiguous portions of Adams County; United Bank of La Salle National Association, 207 First Avenue, La Salle. Colorado, serving the town of La Salle and contiguous portions of Weld County; United Bank of Ft. Collins National Association, 401 South College Avenue, Ft. Collins, Colorado, serving the City of Ft. Collins and contiguous portions of Larimer County; United Bank of Longmont National Association, 635 Coffman Street, Longmont, Colorado, serving the City of Longmont and contiguous portions of Boulder County; United Bank of Broomfield, #2 Garden Center, Broomfield, Colorado, serving the City of Broomfield and contiguous portions of Boulder, Jefferson, and Adams Counties; United Bank of Arvada National Association, 7878 Wadsworth Boulevard, Arvada, Colorado, serving the City of Arvada and contiguous portions of Jefferson County; United Bank of Lakewood National Association, 7200 West Alameda, Lakewood, Colorado, serving the City of Lakewood, Colorado and contiguous portions of Jefferson and Denver Counties; United Bank of Skyline National Association, 1055 Sixteenth Street, Denver, Colorado, serving the central portion of the City and County of Denver; United Bank of Monaco National Association, 1001 South Monaco Street Pkwy., Denver, Colorado, serving the eastern portion of the City and County of Denver; United Bank of Colorado Springs, 102 North Cascade Avenue, Colorado Springs, Colorado, serving the City of Colorado Springs and contiquous portions of El Paso County; United Bank

of Pueblo, 201 West 8th Street, Pueblo, Colorado, serving the City of Pueblo and contiguous portions of Pueblo County; United Bank of Steamboat Springs, 555 Lincoln Avenue, Steamboat Springs, Colorado, serving the City of Steamboat Springs, Colorado and contiguous portions of Routt County; United Bank of Ignacio, 615 Goddard Avenue, Ignacio, Colorado, serving the City of Ignacio and contiguous portions of La Plata County; United Bank of Durango, 1063 Main Avenue, Durango, Colorado, serving the City of Durango and contiguous portions of La Plata County; United Bank of Montrose National Association, 401 Main Street, Montrose, Colorado, serving the City of Montrose and contiguous portions of Montrose County; United Bank of Delta National Association, 500 Palmer Street, Delta, Colorado, serving the City of Delta and contiguous portions of Delta County; Mesa United Bank of Grand Junction National Association, 2808 North Avenue, Grand Junction, Colorado, serving the City of Grand Junction and contiguous portions of Mesa County; Lincoln Agency, a subsidiary of Applicant located at 1001 South Monaco Street Pkwy., Denver, Colorado, will act as insurance agent (5/26/83)

Dal las

First City Financial Corporation, Albuquerque, New Mexico, notification of intent to engage in de novo activities (in operating as an underwriter of credit life insurance and credit accident and health insurance which is directly related to extensions of credit made by subsidiaries of First City Financial Corporation) at 2155 Louisiana Boulevard, NE, Albuquerque, New Mexico, through its subsidiary, First City Life Company (5/26/83)

San Francisco Alaska Pacific Bancorporation, Anchorage, Alaska, for approval to acquire 100 percent of the voting shares of Pentek Leasing, Inc., San Jose, California.

San Francisco Central Pacific Corporation, Bakersfield, California, notification of intent to engage in de novo activities (in commercial finance activities, including the extension of secured and unsecured construction loans, working capital loans, and project loans in connection with real property development) at 5055 California Avenue, Suite 101, Bakersfield, California, serving the states of California, Oregon, Washington, Idaho, Nevada, Arizona, Utah, Colorado, Wyoming, New Mexico, and Texas, through its subsidiary, CPC Financial Corporation (5/26/83)

San Francisco Central Pacific Corporation, Bakersfield, California, for approval to acquire 40 percent of the voting shares of Executive Appraisers, Inc., Phoenix, Arizona, and to engage in the nonbanking activities of real estate appraisals.

# REPORTS RECEIVED

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

and

Tender Offer Statement Filed Pursuant to Section 14(d) of the Securities Exchange Act

The Bristol Bank Bristol, New Hampshire

PETITIONS FOR RULEMAKING

None.