ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1983 No. 23)

Actions of the Board; Applications and Reports
Received During the Week Ending June 11, 1983

APPLICABLE RESERVE BANK

NEW YORK
Chase Manhattan Bank, N.A., New York, New York, extension of time to June 1, 1984, within which to establish a branch in Colombo, Sri Lanka. 1/

NEW YORK
Republic New York Corporation, New York, New York, extension of time to June 4, 1984, within which to complete its investment in RNYC Financial Services N.V., Curacao, Netherlands Antilles. 1/

PHILADELPHIA

1/ Application processed on behalf of the Board of Governors under delegated authority.
ACTIONS OF THE BOARD - Continued

Philadelphia
Cement National Bank, Northampton, Pennsylvania, proposed merger with New Cement National Bank, Northampton, Pennsylvania, under the charter of the latter and with the title of the Cement National Bank; report to the Comptroller of the Currency on competitive factors. 1/

Philadelphia

Richmond
Citizens and Southern National Bank of South Carolina, Charleston, South Carolina, proposed merger with Farmers and Merchants Bank, Aiken, South Carolina; report to the Comptroller of the Currency on competitive factors. 1/

Richmond
National Bank of Keyser, Keyser, West Virginia, proposed merger with Interim National Bank, West Virginia, a proposed new bank; report to the Comptroller of the Currency on competitive factors. 1/

Richmond
Consolidated Bank and Trust Company, Richmond, Virginia, an investment in bank premises. 1/

Richmond
LTC Bancorp, Cumberland, Maryland, extension of time to August 22, 1983, within which to become a bank holding company through the acquisition of Liberty Trust Company of Maryland, Cumberland, Maryland. 1/

Atlanta
Flagship Bank of Tampa, Tampa, Florida, extensions of time within which to establish branches; (1) to July 12, 1984, to establish the Carrollwood office; and (2) to July 1, 1984, to establish the Westshore office. 1/

Atlanta
Georgia Railroad Bank and Trust Company, Augusta, Georgia, an investment in bank premises. 1/

Atlanta
First National Bankshares, Inc., Stuart, Florida, extension of time until November 15, 1983, within which to become a bank holding company through acquisition of First National Bank and Trust Company, Stuart, Florida. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
Citi-Bancshares, Inc., Leesburg, Florida, extension of time until September 11, 1983, within which to become a bank holding company through the acquisition of Citizens National Bank, Leesburg, Florida. 1/

Heritage Bank, Coral Gables, Florida, proposal to purchase the assets and assume the liabilities of three offices of American Savings and Loan Association of Florida, Miami, Florida; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

United Community Bank, Wayland, Michigan, proposed merger with United Metro Bank, Grand Rapids, Michigan, under the charter of United Metro Bank and title of United Community Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Hinsdale Bancshares, Inc., Hinsdale, Illinois, extension of time to September 12, 1983, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to Bank of Hinsdale, Hinsdale, Illinois. 1/

Boulevard Bancorp, Inc., Chicago, Illinois, extension of time to September 18, 1983, within which to become a bank holding company, to be interposed between Miami Corporation, a registered bank holding company and National Boulevard Bank of Chicago, Illinois, to acquire shares of 7 banks and bank holding companies. 1/

Lebanon Bancshares, Inc., Lebanon, Kentucky, additional extension of time until July 11, 1983, within which to become a bank holding company through the acquisition of the Farmers National Bank of Lebanon, Lebanon, Kentucky. 1/

First Alex Bancshares, Inc., Alex, Oklahoma, extension of time until September 1, 1983, within which to acquire The First National Bank of Alex, Alex, Oklahoma. 1/

Unicorp Bancshares-Houston, Inc., Houston, Texas, extension of time to September 19, 1983, within which to acquire Unitedbank-Metro, Houston, Texas. 1/

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

Placer Bancorporation, Roseville, California, extension of time to September 9, 1983, within which to become a bank holding company through the acquisition of Placer Bank of Commerce, Roseville, California, a proposed new bank. 1/

San Francisco

Placer Bank of Commerce, Roseville, California, a proposed new bank, extension of time to September 9, 1983, within which to become a member of the Federal Reserve System. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
### ACTIONS OF THE BOARD - Continued

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

- **Approved**
  - **Kansas City** United Oklahoma Bank, Oklahoma City, Oklahoma. To establish two offsite electronic facilities to be located at 7000 S. Crossroads Mall and 2701 SW 29th, Oklahoma City, Oklahoma. [1/]
  - **Chicago** M & I Marshall & Ilsley Bank, Milwaukee, Wisconsin. To establish a branch at 7139 North Port Washington Road, Glendale, Wisconsin. [1/]

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

- **Not Disapproved**
  - **Kansas City** Goltry Bancshares, Inc., Goltry, Oklahoma. [1/]
  - **Kansas City** Midwest Bancshares, Inc., Midwest City, Oklahoma. [1/]
  - **Dallas** CenTex Bancshares, Inc., Cranfills Gap, Texas. [1/]

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

- **Approved**
  - **Dallas** 1st Bank/Las Colinas, Irving, Texas. [1/]
  - **Dallas** Texas Bank of Plano, Plano, Texas. [1/]

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[1/ Application processed on behalf of the Board of Governors under delegated authority.]
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), 4(c)(13) and 4(c)(14) of the Bank Holding Company Act of 1956, as amended

Approved
San Francisco First Pacific Investments Limited, Hong Kong, grants consent to continue to hold 6 percent of the shares of JF Special Holdings Limited, Hong Kong.

Sixty-Day Notification Period Allowed to Expire

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

Approved
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. 1/

Philadelphia Number One Bancorp, Inc., Scranton, Pennsylvania, for approval to acquire 100 percent of the voting shares of First State Bank, Hawley, Pennsylvania. 1/

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. 1/

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. 1/

Atlanta Gulfcoast Bancshares, Inc., Palmetto, Florida, for approval to acquire at least 80 percent of the voting shares of The County Bank, Palmetto, Florida. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
ALBANK CORPORATION, Chicago, Illinois, for approval to acquire at least 80 percent of the voting shares of Albany Bank and Trust Company National Association, Chicago, Illinois. 1/

Farmers Investment Corporation, Little Rock, Arkansas, for approval to acquire at least 81.66 percent of the voting shares of Farmers Bank & Trust Company, Clarksville, Arkansas.

Peoples First Corporation, Paducah, Kentucky, for approval to acquire 100 percent of the voting shares of Peoples First National Bank & Trust Company of Paducah, Paducah, Kentucky. 1/

The Home State Building, Inc., Lewis, Kansas, for approval to acquire at least 80 percent of the voting shares of The Home State Bank, Lewis, Kansas. 1/

Plymouth Investment Company, Plymouth, Nebraska, for approval to acquire 100 percent of the voting shares of Farmers State Bank, Plymouth, Nebraska. 1/

Western Bancshares of Albuquerque, Inc., Albuquerque, New Mexico, for approval to acquire at least 80 percent of the voting shares of Western Bank, Albuquerque, New Mexico and Citizens Bank, Albuquerque, New Mexico. 1/

Western Bancshares of New Mexico, Inc., Artesia, New Mexico, for approval to acquire at least 80 percent of the voting shares of Western Bank, Artesia, New Mexico, and at least 20 percent of Western Bank, Albuquerque, New Mexico and Citizens Bank, Albuquerque, New Mexico. 1/

Dawson Bancshares, Inc., Dawson, Texas, for approval to acquire at least 80 percent of the voting shares of First Bank & Trust Company, Dawson, Texas. 1/

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. 1/

1/ 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

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. 1/

Chicago  
United Central Bancshares, Inc., Des Moines, Iowa, for approval to acquire at least 80 percent of the voting shares of Plaza State Bank, Urbandale, Iowa.  1/

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. 1/

Dallas  
BancTEXAS Group, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of The Standard Bank, Houston, Texas. 1/

Dallas  
Texas Commerce Bancshares Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Texas Commerce Bank-Sugarland, N.A., Houston, Texas, a proposed new bank. 1/

Denied

Cleveland  

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1/ Application processed on behalf of the Board of Governors under delegated authority.
ACTIONs OF THE BOARD - Continued

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

Denied

Cleveland Pennbancorp, Titusville, Pennsylvania, for approval to acquire 100 percent of the voting shares of First Seneca Corporation, Oil City, Pennsylvania and indirectly First Seneca Bank, Butler, Pennsylvania.

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

Approved

Boston Newport Savings and Loan Association, Newport, Rhode Island, for approval to retain an existing branch office located at 1342 West Main Road, Middletown, Rhode Island, and thereby to continue to engage in the activities of an FSLIC insured, state chartered mutual building-loan association from that office.

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 through Lewis Insurance Service, Inc., Lewis, Kansas.

Permitted

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 (6/11/83)

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

3/ 4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.
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 (6/10/83) 3/

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 (6/8/83) 3/

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 (6/11/83) 3/

3/ 4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.
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., BarclaysAmerican/Mortgage, Inc. and BarclaysAmerican/Financial Services, Inc. (6/10/83)

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 such as would be made by a commercial finance, equipment finance or factoring company, including factoring accounts receivable, making advances and over-advances on receivables and inventory and business installment lending as well as unsecured commercial loans; servicing loans and other extensions of credit; leasing on a full payout basis personal property or acting as agent, broker or advisor in leasing such property, including the leasing of motor vehicles) at Midtown Tower, Suite

3/ 4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.
ACTIONS OF THE BOARD - Continued

423, Rochester, New York, through its subsidiary, Chase Commercial Corporation (6/4/83) 3/

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 (6/9/83) 3/

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 (6/10/83) 3/

Atlanta

Louisiana Bancorp, Inc., Crowley, Louisiana, notification of intent to engage in de novo in (1) real property leasing activities, this activity would be conducted in the State of Louisiana) through its subsidiary, Louisiana Bancorp Leasing Company and (2) making or acquiring loans and other extensions of credit such as would be made by a mortgage, finance, credit card or factoring company and in servicing loans and other extensions of credit for any person) through its subsidiary, Louisiana Bancorp Lending Company (6/6/83) 3/

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. (6/9/83) 3/

3/ 4(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 engage in de novo activities (in the activities of providing portfolio investment advice [real estate] to any person; furnishing general economic information and advice; providing financial advice to state and local governments on methods of financing real estate development projects and performing real estate appraisals) at 1777 North California Boulevard, Suite 200, Walnut Creek and 3220 Rosemead Boulevard, El Monte, California, serving all fifty states and the District of Columbia, through its direct subsidiary, BA Appraisals, Inc. (a Delaware corporation) (6/6/83)

San Francisco

Redmond Bancorp, Redmond, Washington, notification of intent to engage in de novo activities (engaging in the financing, refinancing, buying, selling, servicing and warehousing of all types of real estate loans secured by mortgages and trust deeds; these include, but are not limited to, single-family residences, apartments, condominiums, town houses, industrial and commercial real estate loans) these activities will be conducted in the Western United States, through its wholly-owned subsidiary, Redmond Mortgage Company (6/11/83)
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 (6/11/83) 3/

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 (6/11/83) 3/

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 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. (6/6/83) 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

| 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 (6/11/83) |
| Woodburn, Oregon | 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. (6/7/83) |

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

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

New York  Fidelity Union Bank, Newark, New Jersey. To establish 36 offsite electronic facilities in New Jersey. 2/


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

Dallas  Bank of East Texas, Tyler, Texas. 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), 4(c)(13) and 4(c)(14) of the Bank Holding Company Act of 1956, as amended


San Francisco  Crocker National Corporation, Los Angeles, California: prior notification of its intent to establish an export trading company to be located in San Francisco, California.

San Francisco  Union Bancorp, Los Angeles, California: prior notification of its intent to establish an export trading company, StanChart Export Services Company.

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

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

Boston  The First National Bank of Boston, Boston, Massachusetts:
        prior notification of its intent to open an initial
        branch in Istanbul, Turkey.

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

Philadelphia  Northern Lehigh Bancorp, Inc., Slatington, Pennsylvania,
             for approval to acquire 100 percent of the voting
             shares of Citizens National Bank of Slatington,
             Slatington, Pennsylvania. 2/

Atlanta  Edison Banks, Inc., Fort Myers, Florida, for approval
        to acquire at least 80 percent of the voting shares
        of Security National Bank, Fort Myers, Florida, a
        proposed new bank. 2/

Atlanta  First National Bancorp of Lewisburg, Inc., Lewisburg,
        Tennessee, for approval to acquire 100 percent of
        the voting shares of The First National Bank of
        Lewisburg, Lewisburg, Tennessee. 2/

Chicago  FORT MADISON FINANCIAL COMPANY, Fort Madison, Iowa,
        for approval to acquire at least 80.9 percent of
        the voting shares of Iowa State Bank, Fort Madison,
        Iowa. 2/

Chicago  Horizon Bancorp, Michigan City, Indiana, for approval
        to acquire 100 percent of the voting shares of the
        successor by merger to The First-Merchants National
        Bank of Michigan City, Michigan City, Indiana. 2/

Chicago  Indiana United Bancorp, Greensbury, Indiana, for approval
        to acquire 100 percent of the voting shares of the
        successor by merger to Union Bank and Trust Company of
        Greensbury, Greensbury, Indiana. 2/

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

Chicago

Signal Bancorp, Monticello, Indiana, for approval to acquire at least 80 percent of the voting shares of the successor by merger to State and Savings Bank, Monticello, Indiana. 2/

State Banc, Ltd., Spirit Lake, Iowa, for approval to acquire at least 80 percent of the voting shares of The State Bank, Spirit Lake, Iowa. 2/

University Bancshares, Inc., Milwaukee, Wisconsin, for approval to acquire at least 80 percent of the voting shares of University National Bank, Milwaukee, Wisconsin. 2/

St. Louis

LBT Bancshares, Inc., Litchfield, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to Litchfield Bank and Trust Company, Litchfield, Illinois. 2/

Merchants State Holding Company, Humboldt, Tennessee, for approval to acquire 100 percent of the voting shares of the successor by merger to Merchants State Bank, Humboldt, Tennessee. 2/

Bennett Bancorporation, Bennett, Colorado, for approval to acquire 100 percent of the voting shares of Bennett National Bank, Bennett, Colorado. 2/

Deport Financial Company, Deport, Texas, for approval to acquire at least 80 percent of the voting shares of Deport Bancshares, Inc., Deport, Texas, and indirectly The First National Bank of Deport, Deport, Texas. 2/

Tallulah Bancshares, Inc., Tallulah, Louisiana, for approval to acquire at least 80 percent of the voting shares of Tallulah State Bank & Trust Company, Tallulah, Louisiana. 2/

TexFirst Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Industrial Bank, Houston, Texas and Northwest Bank and Trust, Houston, Texas. 2/

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

San Francisco
CG Bancorp, Cottage Grove, Oregon, for approval to acquire 100 percent of the voting shares of The Cottage Grove Bank, Cottage Grove, Oregon. 2/

San Francisco
Frontier Financial Corporation, Everett, Washington, for approval to acquire 100 percent of the voting shares of Frontier Bank, Everett, Washington. 2/

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

Chicago
Independence Bank Group, Inc., Waukesha, Wisconsin, for approval to acquire at least 80 percent of the voting shares of The Brown National Bank of Kenosha, Kenosha, Wisconsin. 2/

Kansas City
FirstBank Holding Company and FirstBank Holding Company of Colorado, both of Lakewood, Colorado, for approval to acquire 100 percent of the voting common stock of FirstBank at County Line Road/Holly, N.A., Arapahoe County, Colorado, a proposed new bank. 2/

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. 2/

San Francisco

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

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 existing 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, 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 subsidiary, 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 the subsidiary; credit life and credit accident and health insurance so sold may be underwritten or reinsured by affiliated insurance underwriting subsidiaries) from 1733 West Carriage St., Salt Lake City, Utah to 6053 South State St., Murray, Utah, through their subsidiary, BarclaysAmerican Financial, Inc. (6/9/83)

New York

Chemical First State Corporation, Wilmington, Delaware, requests permission to establish a de novo office engaging in the following activities (i) providing data processing and data transmission services, data bases and facilities for the internal operations of Chemical New York Corporation, including Chemical Bank, Chemical Bank (Delaware) and any other Chemical New York Corporation subsidiaries; (ii) providing to others data processing and transmission services, facilities, data bases or access to such services, facilities or data bases by any technologically feasible means for financial, banking or economic data; and (iii) providing to others excess capacity
APPLICATIONS RECEIVED - Continued

and time sharing on data processing or transmission equipment or facilities) at 5 Belmont Drive, Somerset, New Jersey, through its subsidiary, Chemnetwork Processing Services, Inc. (6/3/83)

New York

Citicorp, New York, New York, requests permission to expand the activities of three existing offices engaging in the following activities (the sale at retail of money orders and traveler's checks) at Westbrook Mall Shopping Center, 5605 Xerxes Avenue North, Brooklyn Center, Minnesota; Burnsville, Minnesota and Ridge Square North Shopping Center, 12977 Ridgedale Drive, Minnetonka, Minnesota, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Financial Center, Inc. (6/7/83)

New York

Citicorp, New York, New York, requests permission to expand the activities and service area of an existing office engaging in the following activities (the making, acquiring, and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans) at 1150 N. 25th Street, Grand Junction, Colorado, through its subsidiary, Citicorp Person-to-Person Financial Center, Inc. (6/7/83)

New York

Manufacturers Hanover Corporation, New York, New York, requests permission to expand the activities engaging in the following activities (making, acquiring, and servicing commercial loans and other extensions of credit) at The Centre Building, Suite 107, 10100 Linn Station Road, Louisville, Kentucky; Sherwood Tower, Suite 670, 3636 Sherwood Forest Boulevard, Baton Rouge, Louisiana; One Lakeway Center, 3900 N. Causeway Boulevard, Suite 720, Metairie, Louisiana; 6500 Rock Springs Drive, Suite 202, Bethesda, Maryland; #3 New England Executive Park, Suite 207, Burlington, Massachusetts; Central Square, Office #1, Central Avenue & New Road (Rte. 9), Linwood, New Jersey; The Drake, Oak Brook Plaza, 2215 York Road, Suite 412, Oak Brook, Illinois; 245 Perimeter Center Parkway, Atlanta, Georgia; Paragon Center, Suite 205, 5201 W. Kennedy Boulevard, Tampa, Florida; 5100 Building, Suite 208, 5100 N. Federal Highway, Ft. Lauderdale, Florida; Dade Savings Building, Suite 154, 151 Wymore Road, Altamonte Springs, Florida; ENI Building,
APPLICATIONS RECEIVED - Continued

Suite 507, 110 110th Avenue, N.E., Bellevue, Washington; Copper Oaks Office Park, 7030 S. Yale, Suite 103, Tulsa, Oklahoma; Suite 109, 4490 Holland Office Park, Virginia Beach, Virginia; East Park Executive Center, 6623 Executive Circle, Suite 102, Charlotte, North Carolina; 4015 Executive Park Drive, Suite 302, Cincinnati, Ohio; Diamond Savings Building, 6100 Channing Way Boulevard, Columbus, Ohio; 1425 River Park Drive, Suite 240, Sacramento, California; 10445 Lakewood Boulevard, Downey, California; Great Western Bank Building, 5151 E. Broadway, Suite 190, Tucson, Arizona; Ten Corporate Square, Suite 8400, 2155 Louisiana Boulevard, N.E., Albuquerque, New Mexico; 433 South Main Street, West Hartford, Connecticut; Centrum Building, 6363 Poplar Avenue, Suite 430, Memphis, Tennessee; Corporate Square 1, Suite 202, 2420 Mall Drive, North Charleston, South Carolina; 7200 E. Hampden Avenue, Suite 303, Denver, Colorado; 7630 Little River Turnpike, Suite 110, Annandale, Virginia; One Eleven East, 11 East Avenue, Suite 205, Norwalk, Connecticut; 6500 W. 95th Street, Overland Park, Kansas; Park Plaza Office, Suite 115, 303 Williams Street, Huntsville, Alabama; One Lincoln Center, Suite 210, 10300 S.W. Greensburg Road, Portland, Oregon; Two East Office Building, 400 East Boulevard, Suite 108, Montgomery, Alabama; Independence Plaza Building, #1 Independence Plaza, Homewood, Alabama; Paradise Valley, Suite D, 10321 N. 32nd Street, Phoenix, Arizona; Deer Valley Shopping Center, 4245 Thunderbird Road, Phoenix, Arizona; 2143 N. Academy Boulevard, Colorado Springs, Colorado; 39 Quail Court, Suite 300, Walnut Creek, California and 3633 Camino Del Rio South, San Diego, California, through its subsidiary, Manufacturers Hanover Financial Services Inc. (6/7/83)

Philadelphia

American Bancorp, Inc., Reading, Pennsylvania, notification of intent to engage in de novo activities (making or acquiring loans such as would be made by a mortgage company, and servicing such loans for others) initial activities would be concentrated in the state of Pennsylvania, New Jersey and Delaware, through its subsidiary, Meridian Mortgage Corporation (6/4/83)
APPLICATIONS RECEIVED - Continued

Cleveland

PNC Financial Corp, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (in the origination, processing and servicing of mortgage real estate loans by mail; mail solicitations will be conducted throughout the State of New York) at 1633 Broadway, New York, New York, through a wholly-owned subsidiary, Kissell-New York, Inc., of its wholly-owned subsidiary, The Kissel Company (6/7/83)

Cleveland

PNC Financial Corp, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (in the origination, processing and servicing of mortgage real estate loans by mail; mail solicitations will be conducted throughout the State of New Jersey) at 28 West State Street, Trenton, New Jersey, through a wholly-owned subsidiary, Kissell-New Jersey, Inc. of its wholly-owned subsidiary, The Kissel Company (6/7/83)

Richmond

Virginia National Bankshares, Inc., Norfolk, Virginia, notification of intent to engage in de novo activities (making direct consumer installment loans, secured and unsecured, to individuals; purchasing consumer installment sales finance contracts; extending direct loans to dealers for the financing of [floor planning] and working capital purposes; making, acquiring and servicing, for its own account or for the account of others, loans secured principally by mortgages on real property; and acting as agent for the sale of credit life and credit accident and health insurance and physical damage insurance, all of which are directly related to extensions of credit) at 2805 West Mercury Boulevard, Norfolk, Virginia, through its subsidiary, VNB Credit Corporation (6/8/83)

Chicago

Citizens Bancorporation, Sheboygan, Wisconsin, notification of intent to engage in de novo activities (leasing personal property or acting as agent, broker or advisor in leasing such property) at 801 East Walnut Street, Green Bay, Wisconsin, through its subsidiary, Citizens Equipment Finance Corp. (6/1/83)

Chicago

San Jose Banco, Inc., Freemont, Indiana, notification of intent to engage in de novo activities (in the sale of general insurance in San Jose, Illinois, a town with a population not exceeding 5,000; these activities would be performed in the town of San Jose, Illinois and the surrounding rural area) through a subsidiary, San Jose Insurance Agency, Inc. (5/28/83)
APPLICATIONS RECEIVED - Continued

Chicago

St. Joseph Bancorporation, Inc., South Bend, Indiana, notification of intent to engage in de novo activities (in originating, acquiring, selling and servicing residential, commercial and industrial mortgage loans) in Midland, Texas, the geographic area to be served will be approximately a 50-mile radius around Midland, primary counties to be served by this office include Midland, Ector, and contiguous counties, through its subsidiary, St. Joseph Mortgage Co., Inc. (5/24/83)

Minneapolis

Norwest Corporation, Minneapolis, Minnesota (formerly known as Northwest Bancorporation), for approval to indirectly engage through a subsidiary, Norwest Financial Massachusetts (formerly known as Dial Finance Company of Massachusetts), in the sale of credit property and credit-related casualty insurance related to extensions of credit by Norwest Financial Massachusetts from that subsidiary's branch offices in Massachusetts.

Minneapolis

Norwest Corporation, Minneapolis, Minnesota, notification of intent to engage in de novo activities (consumer finance, sales finance and commercial finance, the sale of credit life, credit accident and health and property and credit-related casualty insurance related to extensions of credit by those companies [such sale of credit-related insurance being a permissible activity under Subparagraph D of Title VI of the Garn - St Germain Depository Institutions Act of 1982) and the offering for sale and selling of travelers checks) at Pioneer Office Center, 2261 Pyramid Way, Sparks, Nevada, serving Sparks, Nevada, Reno, Nevada and nearby communities through its subsidiaries, Norwest Financial Nevada, Inc., Norwest Financial Nevada 1, Inc. and Norwest Financial Nevada 2, Inc. (6/2/83)

Minneapolis

Swift County Financial Corporation, Benson, Minnesota, for approval to engage in general insurance activities through Swift County Insurance Agency, Inc., Benson, Minnesota.
APPLICATIONS RECEIVED - Continued

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 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 consumer finance company, servicing and leasing activities with respect to personal property and equipment and real property, as well as acting as broker or agent for the sale of credit life, credit accident and health, and credit property insurance, such insurance activities being permitted pursuant to Section 601 (A) and (D) of Title VI of the Garn-St Germain Act) at 18552 McArthur Boulevard, Suite 300, Irvine, California, serving the State of California, through its subsidiary, Security Pacific Finance Corp. d/b/a Security Pacific Executive/Professional Services, Inc. (6/8/83)

San Francisco

Security Pacific Corporation, Los Angeles, California, (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, credit accident and health and credit property insurance, such insurance agency activities being permitted pursuant to Section 601 (A) and (B) of Title VI of the Garn-St Germain Act) at 5607 Wayzata Boulevard, St. Louis Park, Minnesota, serving the State of Minnesota, through its subsidiaries, Security Pacific Finance Corp. and Security Pacific Finance Money Center Inc. (6/8/83)

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.