

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1983 No. 32)

Actions of the Board: Applications and Reports

Received During the Week Ending August 13, 1983

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Regulation Y amendment, to add securities brokerage and related margin lending to the list of activities generally permissible for bank holding companies; individual applications will be considered on their own merits. (Docket No. R-0455)

The Federal Reserve System announced the purchase of a new and improved type of currency quality sensor for installation in its automated high speed systems for examination of used currency and destruction of currency unfit for further circulation.

- New York Citibank, N.A., New York, New York, extension of time to August 17, 1984, within which to make an additional investment in Citibank Maghreb, Casablanca, Morocco. 1/
- Philadelphia West Side Bank, West Pittston, Pennsylvania, proposed merger with Luzerne Avenue Interim Bank, West Pittston, Pennsylvania, under the charter of the latter and with the title of the former; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Philadelphia Farmers and Merchants Trust Company of Chambersburg, Chambersburg, Pennsylvania, proposal to merge with Chambersburg Interim Bank, Chambersburg, Pennsylvania, under the charter of the latter and with the title of the former; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Cleveland Trans Kentucky Bancorp, Pikeville, Kentucky, extension of time to October 1, 1983, within which to acquire The Citizens Bank of Pikeville, Pikeville, Kentucky. 1/

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

ACTIONS OF THE BOARD - Continued

- Richmond United Carolina Bank, Whiteville, North Carolina, proposed merger with Richmond County Bank, Rockingham, North Carolina; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond First Bankshares, Inc., Barboursville, West Virginia, extension of time to November 17, 1983, within which to become a bank holding company through the acquisition of The First State Bank, Barboursville, West Virginia. 1/
- Atlanta Pan American Banks, Inc., Miami, Florida, extension of time to November 16, 1983, within which to acquire Peoples National Bank of Commerce, Miami, Florida. 1/
- Atlanta Citizens Bancorporation, Inc., Plaquemine, Louisiana, extension of time to December 15, 1983, within which to become a bank holding company through the acquisition of Citizens Bank & Trust Company, Plaquemine, Louisiana. 1/
- Atlanta Gulf State Bancorp, Carrabelle, Florida, extension of time to November 10, 1983, within which to become a bank holding company through the acquisition of Gulf State Bank of Franklin County, Carrabelle, Florida. 1/
- Atlanta Peoples Bancshares of Pointe Coupee Parish, Inc., New Roads, Louisiana, extension of time to September 15, 1983, within which to become a bank holding company through acquisition of Peoples Bank and Trust company of Pointe Coupee Parish, New Roads, Louisiana. 1/
- Chicago Farmers & Merchants National Bank of Rensselaer, Rensselaer, Indiana, proposed merger with State Bank of Remington, Remington, Indiana, under the charter of Farmers & Merchants National Bank of Rensselaer and title of Northwest National Bank; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago FNLZ National Bank, Lake Zurich, Illinois, proposal to merge with First National Bank of Lake Zurich, Lake Zurich, Illinois, under the charter of FNLZ National bank and title of First National Bank of Lake Zurich; report to the Comptroller of the Currency on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago Lake City Bank, Warsaw, Indiana, proposal to merge with LCB Bank, Winona Lake, Indiana, under the charter of LCB Bank and title of Lake City Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago FNMP National Bank, Mount Prospect, Illinois, proposal to merge with First National Bank of Mount Prospect, Mount Prospect, Illinois, under the charter of FNMP National Bank and title of First National Bank of Mount Prospect; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago First State Bank of Harvard, Harvard, Illinois, proposal to merge with Bank of Harvard, Harvard, Illinois, under the charter of Bank of Harvard and title of First State Bank of Harvard; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago I.V. Bancorp., Peru, Illinois, extension of time to October 15, 1983, within which to become a bank holding company through the acquisition of 80 percent or more of the voting shares of First National Bank in Peru, Peru, Illinois. 1/
- Chicago Greater Columbia Bancshares, Inc., Portage, Wisconsin, extension of time to November 13, 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 of Portage, Portage, Wisconsin. 1/
- St. Louis Reelfoot Interim Bank, Hornbeak, Tennessee, proposed merger with Reelfoot Bank, Hornbeak, Tennessee; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Peoples Bank and Trust Company, Madisonville, Kentucky, proposal to merge with PBT Bank, Inc., Madisonville, Kentucky; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Mercantile Bancorporation, Inc., St. Louis, Missouri, extension of time to November 20, 1983, within which to acquire and open Clayton Mercantile National Bank, Clayton, Missouri. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis First National Bank & Trust Company of Quincy, Quincy, Illinois, proposed merger with Community National Bank of Quincy, Quincy, Illinois; report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis Century State Bancshares, Inc., Columbia, Missouri, extension of time to October 19, 1983, within which to become a bank holding company through the acquisition of Century State Bank, Columbia, Missouri. 1/
- Kansas City Termination of registration under Regulation G for Garden City Production Credit Association, Garden City, Kansas. 1/
- Kansas City Great Western Financial Services, Inc., Colorado Springs, Colorado, extension of time to October 27, 1983, within which to acquire The Western National Bank of Colorado, Colorado Springs, Colorado, a proposed new bank. 1/
- Kansas City Central Bancorporation, Inc., Central Colorado Company, and C.C.B., Inc., all of Denver, Colorado, extension of time to November 2, 1983, within which to acquire Central Bank of Highlands Ranch, N.A., Arapahoe County, Colorado, a proposed new bank. 1/
- Dallas First New Mexico Financial Corporation, Deming, New Mexico, extension of time to November 9, 1983, within which to acquire Deming National Bank, Deming, New Mexico. 1/
- Dallas Southwest Bancshares, Inc., Houston, Texas, extension of time to September 21, 1983, within which to acquire Westhollow National Bank, Houston, Texas. 1/
- San Francisco Security Bank of Coos County, Myrtle Point, Oregon, proposed merger with Citizens Bank of North Bend, North Bend, Oregon, under the title and charter of the former; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

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

	<u>Not Disapproved</u>
Kansas City	Andarko Bانشares, Inc., Andarko, Oklahoma. <u>1/</u>
San Francisco	Capistrano Bancorp, San Juan Capistrano, California

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

	<u>Approved</u>
New York	United Jersey Bank, Hackensack, New Jersey. To establish four offsite electronic facilities at the following locations: Commerce and Laurel Streets, Bridgeton, New Jersey; 176 Route 34, Aberdeen Township, New Jersey; Route 9 at Phillips Drive, Old Bridge, New Jersey; Center Grove and Quaker Church Road, Randolph Township, New Jersey. <u>1/</u>
San Francisco	Valley Community Bank, McMinnville, Oregon. To establish a branch office to be located within Hillside Manor at 900 North Hill Road, McMinnville, Oregon. <u>1/</u>

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

	<u>Approved</u>
Kansas City	The Expressway Bank, Oklahoma City, Oklahoma. <u>1/</u>
Richmond	Forest Bank, Forest, Virginia. <u>1/</u>

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

ACTIONS OF THE BOARD - ContinuedTo Merge Pursuant to Section 18(c)
of the Federal Deposit Insurance Act

Approved

Cleveland The State Bank and Trust Company, Defiance, Ohio,
 to merge with Defiance Interim Bank, Defiance,
 Ohio. 1/

Chicago Security Bank of Monroe, Monroe, Michigan, to merge
 with Security Bank-Monroe County, Newport, Michigan. 1/

Richmond Forest Bank, Forest, Virginia, to merge with The
 Community Bank of Forest, Forest, Virginia. 1/

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Applications and Notification for International
Investments and Other Actions Pursuant to Sections 25 and 245(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

Richmond Petra Bank, Amman, Jordan: grants consent to establish
 a corporation to be known as Petra International
 Corporation to be headquartered in Washington, D. C.

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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 Lake Ariel Bancorp, Inc., Lake Ariel, Pennsylvania,
 for approval to acquire 100 percent of the voting
 shares of The First National Bank of Lake Ariel,
 Lake Ariel, Pennsylvania. 1/

Cleveland Cumberland Valley Financial Corporation, London,
 Kentucky, for approval to acquire 100 percent of
 the voting shares of Cumberland Valley National
 Bank and Trust Company, London, Kentucky. 1/

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

ACTIONS OF THE BOARD - Continued

- Cleveland Rurban Financial Corp., Defiance, Ohio, for approval to acquire 100 percent of the voting shares of The State Bank & Trust Company, Defiance, Ohio and The Peoples Banking Company, McComb, Ohio. 1/
- Richmond Citizens Trust Company, Portsmouth, Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to Citizens Trust Bank, Portsmouth, Virginia. 1/
- Richmond Old National Bancorp. Inc., Martinsburg, West Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to Old National Bank of Martinsburg, Martinsburg, Virginia. 1/
- Atlanta Clinton Bancshares, Inc., Clinton, Louisiana, for approval to acquire at least 80 percent of the voting shares of Clinton Bank & Trust Company, Clinton, Louisiana. 1/
- Atlanta Cypress Banks, Inc., Wesley Chapel, Florida, for approval to acquire 100 percent of the voting shares of First National Bank of the South, Wesley Chapel, Florida, a proposed new bank. 1/
- Atlanta FCB Corporation, Manchester, Tennessee, for approval to acquire 80 percent or more of the voting shares of the First National Bank of Manchester, Manchester, Tennessee. 1/
- Chicago Elkhart Banc Shares, Inc., Elkhart, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Elkhart Community Bank, Elkhart, Illinois. 1/
- Chicago Luana Bancorporation, Luana, Iowa, for approval to acquire 80 percent or more of the voting shares of Luana Savings Bank, Luana, Iowa. 1/
- Chicago Old O'Brien Banc Shares, Inc., Sutherland, Iowa, for approval to acquire at least 80 percent of the voting shares of Security State Bank, Sutherland, Iowa. 1/

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

ACTIONS OF THE BOARD - Continued

Chicago Sangamon Banc Shares, Inc., Springfield, Illinois, for approval to acquire 100 percent of the voting shares of The First National Bank of Danvers, Danvers, Illinois. 1/

St. Louis DeWitt First Bankshares Corporation, DeWitt, Arkansas, for approval to acquire at least 80 percent of the voting shares of The First National Bank of DeWitt, DeWitt, Arkansas. 1/

Kansas City American Banc Corporation, Fremont, Nebraska, for approval to acquire 100 percent of the voting shares of American National Bank of Fremont, Fremont, Nebraska. 1/

Kansas City First Capital Investment Company, Inc., Albion, Nebraska, for approval to acquire 81.6 percent of the voting shares of First National Bank of Albion, Albion, Nebraska. 1/

Kansas City First Financial Bancshares Corp., Ponca City, Oklahoma, for approval to acquire at least 80 percent of the voting shares of First National Bank and Trust Company, Ponca City, Oklahoma. 1/

Kansas City Hutchinson Financial Corporation, Wichita, Kansas, for approval to acquire at least 99.76 percent of the voting shares of Hutchinson National Bank and Trust, Hutchinson, Kansas. 1/

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

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

Richmond First Community Bancshares, Inc., Princeton, West Virginia (formerly Princeton Banc Holding Company) for approval to acquire at least 52 percent of the voting shares of The Castle Rock Bank of Pineville, Pineville, West Virginia. 1/

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

ACTIONS OF THE BOARD - Continued

- Richmond Piedmont BankGroup Incorporated, Martinsville, Virginia, for approval to acquire 105,439 shares of the voting shares of the successor by merger to The Community Bank of Forest, Forest, Virginia. 1/
- Atlanta First American Corporation, Nashville, Tennessee, for approval to acquire 100 percent of the voting shares of First American Bank of Chattanooga, N.A., Chattanooga, Tennessee, a proposed new bank. 1/
- Atlanta Sun Banks of Florida, Inc., Orlando, Florida, for approval to acquire 100 percent of the voting shares of Florida State Bank of Tallahassee, Tallahassee, Florida. 1/
- Chicago Hawkeye Bancorporation, Des Moines, Iowa, for approval to acquire 100 percent of the voting shares of Tipton Co., Inc., Tipton, Iowa and indirectly 50.03 percent and indirectly up to 49.97 percent of Tipton State Bank, Tipton, Iowa. 1/
- Minneapolis Dakota Bankshares, Inc., Fargo, North Dakota, for approval to acquire at least 80 percent of the voting shares of Dakota Bank of Wahpeton, Wahpeton, North Dakota, a proposed new bank.
- Minneapolis JDOB, Inc., Naples, Florida, for approval to acquire at least 80 percent of the voting shares of Security State Bank of Pillager, Pillager, Minnesota. 1/
- Minneapolis Poplar Insurance Agency, Inc., Poplar, Montana, for approval to acquire at least 93 percent of the voting shares of The Citizens State Bank of Scobey, Scobey, Montana. 1/
- Kansas City Equality Bankshares, Inc., Cheyenne, Wyoming, for approval to acquire at least 80 percent of the voting shares of Century Bank Shares, Cheyenne, Wyoming and indirectly First State Bank of Lyman, Lyman, Wyoming; Pioneer Bankshares, Cheyenne, Wyoming and indirectly Pioneer Bank of Evanston, Evanston, Wyoming and Jeffrey City State Bank, Jeffrey City, Wyoming.

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

Actions of the Board - Continued

- Kansas City Rawlins Bancshares, Inc., Atwood, Kansas, for approval to acquire at least 24.67 percent of the voting shares of Security State Bank, Bird City, Kansas. 1/
- Kansas City Sierra Petroleum Company, Inc., Wichita, Kansas, for approval to acquire at least 24.9 percent of the voting shares and 100 percent of the nonvoting shares of Hutchinson Financial Corporation, Wichita, Kansas and indirectly Hutchinson National Bank and Trust, Hutchinson, Kansas. 1/
- Kansas City United Missouri Bancshares, Inc., Kansas City, Missouri, for approval to acquire at least 32.89 percent of the voting shares of Nodaway Valley Bank, Maryville, Missouri. 1/

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

- Atlanta Cen-La Bancshares, Inc., Marksville, Louisiana and Mansura Bancshares, Inc., Mansura, Louisiana, for approval to engage de novo in agricultural lending activities through Avoylles Credit Corporation, Marksville, Louisiana.
- Minneapolis Norwest Corporation (formerly Northwest Bancorporation) Minneapolis, Minnesota, for approval to indirectly engage through a subsidiary, Norwest Financial Massachusetts (formerly 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.

Approved

- New York The Chase Manhattan Corporation, New York, New York, for approval to acquire 100 percent of the voting shares of Rose & Company Investment Brokers, Inc., Chicago, Illinois.

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

ACTIONS OF THE BOARD - ContinuedPermitted

- Boston Fleet Financial Group, Inc., Providence, Rhode Island, notification of intent to engage in de novo activities ((i) consumer finance; (ii) insurance agency for the sale of credit life and credit accident and health insurance related to an extension of credit) at 10640 North 28th Drive, Phoenix, Arizona, the service area will be the State of Arizona, through its direct subsidiary, Fleet Mortgage Corp. (8/11/83) 3/
- Boston Fleet Financial Group, Inc., Providence, Rhode Island, notification of intent to engage in de novo activities ((i) the origination and sale of residential and commercial mortgage loans and (ii) the servicing of residential and commercial mortgage loans) at 260 Cochituate Road, Framingham, Massachusetts, serving Berkshire, Franklin, Hampden, Hampshire, Norfolk, Middlesex and Worcester Counties in Massachusetts, through its direct subsidiary, Fleet Mortgage Corp. (8/10/83) 3/
- New York First National State Bancorporation, Newark, New Jersey, requests permission to establish a de novo office engaging in the following activities (the solicitation of trust customers for a non-depository National Trust Company subsidiary of the applicant) at 550 Broad Street, Newark, New Jersey; 1775 N.E. Fifth Avenue, Boca Raton, Florida; 50 N.E. Fifth Avenue, Delray Beach, Florida; 19 South Dixie Highway, Lake Worth, Florida; 1635 Tampa Street, Tampa, Florida; 623 U.S. HWY 19 North, P.O. Box 8, New Port Richey, Florida; 1620 N. U.S. 1, P.O. Box 1605, Jupiter, Florida; 215 E. Colonial Drive, P.O. Box 1967, Orlando, Florida; 606 Chestnut St., P.O. Box 2729, Clearwater, Florida and 112 West Indiana Avenue, P.O. Box 909, Dedland, Florida, through its subsidiary, First National State Financial Services Corporation (8/10/83) 3/
- New York Manufacturers Hanover Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (consumer finance, including, but not limited to,

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

ACTIONS OF THE BOARD - Continued

the extension of direct loans, secured or unsecured, to consumers and the purchase of sales finance contracts; servicing such loans and other extensions of credit; and acting as agent or broker for the sale of single and joint credit life insurance and decreasing or level term [in the case of single payment loans] credit life insurance, and credit accident and health insurance directly related to extensions of credit made or acquired by Finance One) at 1681 Crown Avenue, Lancaster, Pennsylvania, through its subsidiary, Finance One Consumer Discount Company, Inc. (8/11/83) 3/

Richmond

Maryland National Corporation, Baltimore, Maryland, notification of intent to engage in de novo activities (engaging generally in the business of a mortgage banker, mortgage broker and mortgage servicing firm; originating, buying, selling and otherwise dealing in mortgage loans as principal or agent; servicing mortgage loans for affiliated or nonaffiliated entities; acting as adviser in mortgage loan transactions; and engaging in the sale as agent of credit life, credit disability and credit accident and health insurance in connection with extensions of credit by bank and nonbank subsidiaries of the holding company) at 112 Baptist Street, Salisbury, Maryland, through its subsidiary, Maryland National Mortgage Corporation (8/7/83) 3/

Richmond

Maryland National Corporation, Baltimore, Maryland, notification of intent to engage in de novo activities (engaging generally in the business of Teasing personal property including but not limited to, the leasing of various types of equipment, machinery, vehicles, transportation equipment, and data processing equipment and including conditional sales contracts and chattel mortgages) where the lease is the functional equivalent of an extension of credit; originating and servicing personal property leases as principal or agent; buying, selling and otherwise dealing in personal property contracts as principal or agent; acting as advisor in personal property leasing transactions; engaging in the sale, as agent or broker, of insurance similar in form and intent to credit life and/or mortgage redemption insurance; engaging generally in the business of leasing real property where the lease is the functional equivalent of an extension

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

ACTIONS OF THE BOARD - Continued

of credit; originating real property leases as principal or agent; servicing real property leases for affiliated or nonaffiliated individuals, partnerships, corporations or other entities; buying, selling and otherwise dealing in real property leases as principal, agent or broker; acting as advisor in real property leasing transactions; engaging generally in commercial lending operations including, but not limited to, secured and unsecured commercial loans and other extensions of credit to commercial enterprises; and acting as advisor or broker in commercial lending transactions) at 3532 Habersham at Northlake, Suite A, Atlanta, Georgia, through its subsidiary, Maryland National Leasing Corporation (8/10/83) 3/

Atlanta

Intercontinental Bank Holding Company, Miami, Florida, notification of intent to engage in de novo activities (providing data processing and data transmission services, facilities, data bases or access to such services, facilities, or data bases by any technologically feasible means for the internal operations of the holding company, its subsidiaries, or to others, in which case, data to be processed or furnished are financial, banking or economic, and the services are provided pursuant to a written agreement so describing and limiting the services) at 930 Washington Avenue, Suite 500, Miami Beach, Florida, through its subsidiary, Intercontinental Bank H Data Processing Company (8/9/83) 3/

St. Louis

Simmons First National Corporation, Pine Bluff, Arkansas, notification of intent to engage in de novo activities (making, acquiring, selling and servicing loans and other extensions of credit secured by real estate mortgages; the activities would include operating as an intermediary between developers and investors and funding loans for warehousing until purchased by investors) in North Little Rock, Arkansas, and serve Pulaski, Saline, Perry, Faulkner, Lonoke and Grant counties, through its second tier subsidiary, Simmons First Mortgage Banking Corporation (8/8/83) 3/

Kansas City

First of Muskogee Corp., Muskogee, Oklahoma, notification of intent to engage in de novo activities (to engage in the sale of credit life and credit health

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

ACTIONS OF THE BOARD - Continued

and accident insurance in connection with credit transactions of the First National Bank & Trust Co. of Muskogee, Oklahoma) these activities would be performed in the State of Oklahoma through its subsidiary, First of Muskogee Insurance Corp. (8/8/83) 3/

- Kansas City First Oklahoma Bancorporation, Inc., Oklahoma City, Oklahoma, notification of intent to engage in de novo activities (in providing data processing and data transmissions services, data bases or facilities and electronic funds transfer systems and access to such services, facilities, data bases or systems by any technologically feasible means for the internal operations of the applicant, its subsidiaries and other customers; these services and activities would be performed in the states of Oklahoma, Kansas, Colorado, New Mexico, Texas, Arkansas, Missouri and Louisiana) through its subsidiary, First Data Management Company, Inc. (8/10/83) 3/
- Kansas City Liberty National Corporation, Oklahoma City, Oklahoma, notification of intent to engage in de novo activities (in real estate construction financing in Tulsa and throughout the State of Oklahoma) through its subsidiary, Liberty Financial Corporation (8/11/83) 3/
- Kansas City OMNIBANCORP, Denver, Colorado, notification of intent to act as agent, 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, through its subsidiaries, OMNIBANK Louisville, OMNIBANK University Hills, N.A., OMNI BANK Parker Road, N.A., and OMNIBANK Arapahoe, N.A. (8/8/83) 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 800 El Camino Real, Menlo Park, California and One Walnut Creek Center, Walnut Creek, California, serving all fifty states and the District of Columbia, through its indirect subsidiary, Charles Schwab & Co., Inc. (8/13/83) 3/

3/ 4(c)(2) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

San
Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making loans and extending credit, servicing loans and other extensions of credit for themselves and others, and providing services incidental to such loans and extensions of credit such as are made or provided by a finance company; such activities will include, but not be limited to providing funds and/or credit services in connection with the financing of stock and floor plan inventory of distributors and dealers of consumer products; no credit-related insurance of any type will be offered by the above-referenced corporations in connection with their lending activities) these activities will be conducted from an existing office of Ariens Credit Corporation and BA FinanceAmerica Corporation in Cheektowaga, New York and from a de novo office of MerCredit Corporation located at the same location in Cheektowaga, New York, all three corporations serving Canada, through its indirect subsidiaries, Ariens Credit Corporation (a Pennsylvania corporation) and BA FinanceAmerica Corporation (a New York corporation) and MerCredit Corporation (a Pennsylvania corporation) (8/9/83) 3/

San
Francisco

First Interstate Bancorp, Los Angeles, California, notification of intent to engage in de novo activities (in mortgage company activities to the extent of (i) making or acquiring real estate or construction loans for its own account or for the account of others; (ii) selling or servicing real estate or construction loans for its own account or for the account of others; (iii) performing appraisals of real estate; (iv) conducting such related activities as are incidental to the mortgage banking business and (v) acting as insurance agent or broker, as permitted by subsection (A) of Section 601 of the Garn-St Germain Depository Institutions Act of 1982, with respect to (a) credit life and credit accident and health insurance, and (b) mortgage disability and mortgage redemption insurance directly related to extensions of credit or the provision of other financial services by First Interstate Bancorp or its subsidiaries) in Dallas, Texas, serving Dallas and the State of Texas, through its subsidiary, First Interstate Real Estate Services Company, Inc. (8/12/83) 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

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, asset based business loans and
other commercial or industrial loans and extensions
of credit, such as would be made by a factoring,
rediscount or commercial finance company and engaging
generally in the factoring business) in Tampa, Florida,
serving the United States, through its subsidiary,
Security Pacific Business Credit Inc. (8/13/83) 3/

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

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

New York	European American Bank & Trust Company, New York, New York. To establish a branch office at EAB Plaza, Uniondale, New York. <u>2/</u>
New York	Chemical Bank, New York. To establish two branch offices at the following locations: One World Trade Center, New York, New York; Two World Trade Center, New York, New York. <u>2/</u>
Dallas	First City Bank of Corpus Christi, Corpus Christi, Texas. To establish and use an offsite electronic facility in Corpus Christi, Texas. <u>2/</u>
Dallas	Victoria Bank & Trust Company, Victoria, Texas. To establish and use an offsite electronic facility in Victoria, Texas. <u>2/</u>
San Francisco	First Interstate Bank of California, Los Angeles, California. To establish a branch office to be located at 3440 Walnut Avenue, City Fremont, Alameda County, California. <u>2/</u>
Chicago	Comerica Bank-Detroit, Detroit, Michigan. To establish an offsite electronic facility at 20879 Mack Avenue, Grosse Pointe Woods, Michigan, and at Wayne State University, Detroit, Michigan. <u>2/</u>
Richmond	Bank of Virginia Beach, Virginia Beach, Virginia. To establish a branch on Holland Road near its intersection with South Plaza Trail, Virginia Beach, Virginia. <u>2/</u>
Richmond	First Virginia Bank of the Southwest, Christiansburg, Virginia. To establish a branch in the Evansham Square Shopping Center at the intersection of State Routes 21 and 52, Wytheville, Virginia. <u>2/</u>
Richmond	Bank of Virginia, Richmond, Virginia. To establish a customer-bank communication terminal in the Lebanon Shopping Center, Lebanon, Virginia. <u>2/</u>
Philadelphia	Girard Bank, Bala Cynwyd, Pennsylvania. To establish a remote service facility at 721 Skippack Pike, Blue Bell, Montgomery County, Pennsylvania. <u>2/</u>

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

APPLICATIONS RECEIVED - ContinuedTo Become a Member of the Federal Reserve System
Pursuant to Section 9 of the Federal Reserve Act

Minneapolis United Bank, Libby, Montana.
Minneapolis Bank of Columbia Falls, Columbia Falls, Montana.
Minneapolis Village Bank, Great Falls, Montana

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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

New York Allied International Bancorp, Inc., Wilmington,
Delaware: requests consent to redeem the remaining
400 shares of the preferred stock of Allied's
wholly owned Edge Act corporation, Allied Bank
International, New York, New York.

Dallas International Bancshares Corporation, Laredo, Texas:
prior notification of its intent to acquire 100
percent of the voting shares of IBC Trading Company,
Laredo, Texas and engage de novo in the activity
of operating an export trading company.

* * * * *

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

Boston Amoskeag Bank Shares, Inc., Manchester, New Hampshire,
for approval to acquire 100 percent of the voting
shares of Amoskeag Savings Bank, Manchester, New
Hampshire and at least 42.2 percent of the voting
shares of Amoskeag National Bank and Trust Co.,
Manchester, New Hampshire. 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

Philadelphia Franklin Financial Services Corporation, Chambersburg, Pennsylvania, for approval to acquire 100 percent of the voting shares of Farmers and Merchants Trust Company of Chambersburg, Chambersburg, Pennsylvania. 2/

Philadelphia West Side Bancorp Inc., West Pittston, Pennsylvania, for approval to acquire 100 percent of the voting shares of West Side Bank, West Pittston, Pennsylvania. 2/

Richmond Financial Management Bancshares of West Virginia, Inc., Morgantown, West Virginia, for approval to acquire 100 percent of the voting shares of Farmers' and Merchants' Bank, Morgantown, and F & M Bank of Suncrest, Inc, Morgantown, proposed new banks, both in the State of West Virginia. 2/

Atlanta Trilon Financial Corporation, Toronto, Ontario, Canada, for approval to acquire in excess of twenty-five percent of the voting shares of Royal Trustco Limited, Toronto, Ontario, Canada and indirectly five banks. 2/

Chicago Guaranty Bankshares, Ltd., Cedar Rapids, Iowa, for approval to acquire 80 percent or more of the voting shares of Guaranty Bank and Trust Company, Cedar Rapids, Iowa. 2/

Chicago Hudson Bancshares, Inc., Hudson, Iowa, for approval to acquire 58.9 percent of the voting shares of Hudson State Bank, Hudson, Iowa. 2/

Chicago Latham Bancorp, Inc., Latham, Illinois, for approval to acquire 100 percent of the voting shares of State Bank of Latham, Latham, Illinois. 2/

Chicago MSB Holding Company, Inc., Moorhead, Iowa, for approval to acquire 100 percent of the voting shares of Moorhead State Bank, Moorhead, Iowa. 2/

Chicago River Valley Bancorporation, Inc., Rothschild, Wisconsin, for approval to acquire at least 80 percent or more of the voting shares of River Valley State Bank, Rothschild, Wisconsin. 2/

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

APPLICATIONS RECEIVED - Continued

- Chicago Sangamon Banc Shares, Inc., Springfield, Illinois, for approval to acquire 100 percent of the voting shares of The First National Bank of Danvers, Danvers, Illinois. 2/
- St. Louis Bancshares of West Memphis, Inc., West Memphis, Arkansas, for approval to acquire at least 80 percent of the voting shares of Bank of West Memphis, West Memphis, Arkansas. 2/
- St. Louis Bank of Sikeston Holding Company, Sikeston, Missouri, for approval to acquire 100 percent of the voting shares of Bank of Sikeston, Sikeston, Missouri. 2/
- St. Louis First Montgomery Bancorp, Inc., Litchfield, Illinois, for approval to acquire at least 95.93 percent of the voting shares of First National Bank of Litchfield, Litchfield, Illinois. 2/
- St. Louis Marionville Bancshares, Inc., Neosho, Missouri, for approval to acquire at least 80 percent of the voting shares of First State Bank of Marionville, Marionville, Missouri. 2/
- St. Louis United Danville, Inc., Danville, Kentucky, for approval to acquire at least 94.6575 percent of the voting shares of Bank of Danville, Danville, Kentucky. 2/
- St. Louis Wes-Tenn Bancorp., Inc., Covington, Tennessee, for approval to acquire 100 percent of the voting shares of the successor by merger to Tipton County Bank, Covington, Tennessee. 2/
- Minneapolis Milk River Investments, Inc., Hinsdale, Montana, for approval to acquire at least 80 percent of the voting shares of the First National Bank of Hinsdale, Hinsdale, Montana. 2/
- Minneapolis Underwood Bancshares, Inc., Underwood, Minnesota, for approval to acquire at least 95.6 percent of the voting shares of Farmers State Bank of Underwood, Underwood, Minnesota. 2/

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

APPLICATIONS RECEIVED - Continued

- Kansas City Higginsville Bancshares, Inc., Higginsville, Missouri, for approval to acquire 100 percent of the voting shares of Higginsville State Bank, Higginsville, Missouri. 2/
- Kansas City Montgomery County Bancshares, Inc., Elk City, Kansas, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Elk City, Elk City, Kansas. 2/
- Kansas City Webb Bancshares, Inc., Highland, Kansas, for approval to acquire at least 80 percent of the voting shares of The Farmers State Bank of Highland, Highland, Kansas. 2/
- Dallas Chandler Bancorp, Inc., Chandler, Texas, for approval to acquire at least 80 percent of the voting shares of Chandler State Bank, Chandler, Texas. 2/
- Dallas Tejas Bancshares, Inc., Fritch, Texas, for approval to acquire at least 80 percent of the voting shares of Fritch State Bank, Fritch, Texas. 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

- Richmond Citizens Bancorp, Riverdale, Maryland, for approval to acquire up to 100 percent of the voting shares of Peoples Security Bank of Maryland, Landover, Maryland. 2/
- Richmond First Citizens Bancorporation of South Carolina, Inc., for approval to acquire at least 25 percent of the voting shares of Rock Hill National Bank and up to 62 percent of the voting shares of RHNB Corporation, both of Rock Hill, South Carolina. 2/
- Richmond First Community Bancshares, Inc., Princeton, West Virginia, for approval to acquire 100 percent of the voting shares of Adrian Buckhannon Bank, Buckhannon, West Virginia. 2/
- Richmond First Community Bancshares, Inc., Princeton, West Virginia, for approval to acquire 100 percent of

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

- the voting shares of Upshur National Bank, Buckhannon, West Virginia.2/
- Richmond One Valley Bancorp of West Virginia, Inc., Charleston, West Virginia, for approval to acquire One Valley National Bank of Kanawha City, Charleston, West Virginia, a proposed new bank.2/
- Atlanta American Banks of Florida, Inc., Jacksonville, Florida for approval to acquire 100 percent of the voting shares of Flagship National Bank of Alachua County, Gainesville, Florida. 2/
- Atlanta Ellis Banking Corporation, Bradenton, Florida, for approval to acquire certain assets and assume certain liabilities of Jacksonville National Bank, Jacksonville, Florida. 2/
- Chicago Midwest Financial Group, Inc., Peoria, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to Corn Belt Bank, Bloomington, Illinois. 2/
- St. Louis First Bancshares Corporation of Illinois, Alton, Illinois, for approval to acquire 100 percent of the voting shares of Airport National Bank, Bethalto, Illinois. 2/
- Kansas City First Guthrie Bancshares, Inc., Guthrie, Oklahoma, for approval to acquire 9.9 percent of the voting shares of Liberty State Bank of Tahlequah, Tahlequah, Oklahoma. 2/
- Kansas City State Exchange Bancshares, Inc., Yates Center, Kansas, for approval to acquire at least 24.9 percent of the voting shares of Montgomery County Bancshares, Inc., Elk City, Kansas, and indirectly The First National Bank of Elk City, Elk City, Kansas. 2/
- Dallas Falcon Bancorporation, Inc., Childress, Texas, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Memphis, Memphis, Texas. 2/
- Dallas Landmark Financial Group, Inc., Fort Worth, Texas, for approval to acquire 100 percent of the voting shares of Arlington Heights Bank of Fort Worth, Fort Worth, 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 - ContinuedTo Expand a Bank Holding Company Pursuant to Section
3(a)(5) of the Bank Holding Company Act of 1956

Atlanta

Sun Banks, Inc., Orlando, Florida, for approval to acquire 100 percent of the voting shares of Flagship Banks, Inc., Miami, Florida and indirectly De Soto National Bank of Arcadia, Arcadia; Flagship National Bank of Palm Beach County, West Palm Beach; Flagship Bank of Putnam County, Crescent City; Flagship State Bank of Polk County, Fort Meade; Flagship Bank of Fort Myers, Fort Myers; Flagship National Bank of Alachua County, Gainesville; Flagship Bank of Polk County, Haines County; Flagship National Bank of Broward County, Hollywood; Flagship Bank of Jacksonville, Jacksonville; Flagship Bank of Kissimmee, Kissimmee; Flagship Bank of Melbourne National Association, Melbourne; Flagship National Bank of Naples, Naples; Okeechobee County Bank, Okeechobee; Flagship Bank of Orlando, Orlando; Flagship 1st National Bank of Volusia County, Ormond Beach; Flagship Bank of Charlotte County, Punta Gorda; Flagship Bank of Pinellas National Association, St. Petersburg; Flagship Bank of Seminole, Sanford; Flagship National Bank of Sarasota County, Sarasota; Flagship National Bank of Highlands County, Sebring; Flagship Peoples Bank of Tallahassee, Tallahassee; Flagship Bank of Tampa, Tampa; Flagship Bank of Lake County, Tavares; Flagship 1st National Bank of Titusville, Titusville; Flagship National Bank of Indian River County, Vero Beach; Flagship Bank of Pasco County, Zephyrhills; Flagship National Bank of Citrus County, Crystal River, all located in the State of Florida.

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

Boston

Old Stone Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (in operating a loan and investment bank as authorized by Rhode Island law, including the acceptance of time and savings deposits but

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

excluding the acceptance of demand deposits, NOW accounts, or other transactional deposits) at Metro Center Office Park, Warwick, Rhode Island, serving primarily the Cities and Towns of Warwick, West Warwick, Cranston and East Greenwich plus Washington County in the State of Rhode Island, through its subsidiary, Guild Loan & Investment Company (8/9/83)

New York

Barclays Bank PLC and Barclays Bank International Ltd., both of London, England, request permission to relocate two offices engaging in the following activities (making direct consumer loans, including loans secured by real estate, and purchasing sales finance contracts representing extensions of credit such as would be made or acquired by a consumer finance company, and wholesale financing [floor planning] and acting as agent for the sale of related credit life, credit accident and health and credit property insurance; credit life and credit accident and health insurance sold as agent may be underwritten or reinsured by the insurance underwriting subsidiaries of Barclays-American Corporation) from 1199 Northwest Wall Street, Bend, Oregon to Suite 7, Deschutes Business Center, 20370 Anderson Road, Bend, Oregon and from 852 West Oglethorpe Avenue, Albany, Georgia to 407 Sands Drive, Albany, Georgia, through their subsidiary, Barclays American/Financial, Inc. (8/11/83)

New York

Schroders PLC, Schroder International Limited and Schroder International Holdings Limited, all of London, England, request permission to establish two de novo offices engaging in the following activities acting as investment adviser to provide portfolio investment advice to Schroder Venture Trust, a Cayman Islands Exempted Trust in New York, New York and Palo Alto, California, through their subsidiary Jutland Limited (8/10/83)

Philadelphia

CoreStates Financial Corp, Philadelphia, Pennsylvania, notification of intent to engage in de novo activities (in the origination of FHA insured project mortgage loans and conventional income property construction and permanent mortgage loans) at 8860 Ladue Road, St. Louis, Missouri and 28 Dale Avenue, Gloucester, Massachusetts, serving all states of the United States, through its indirect subsidiary, Colonial Associates, Inc. (8/9/83)

APPLICATIONS RECEIVED - Continued

- Cleveland First Ohio Bancshares, Inc., Toledo, Ohio, notification of intent to engage in de novo activities (in providing portfolio investment advice to individual, institutional, and charitable clients) these activities would be conducted primarily in the state of Ohio, through its subsidiary, First Ohio Investment Services, Inc. (8/5/83)
- Cleveland Mellon National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (in the general activities of a mortgage banking company, including the origination, sale and servicing of mortgage loans, which encompasses the origination of one-to-four family residential mortgage loans, residential and commercial construction loans, and multifamily residential and non-residential mortgage loans; the sale and servicing of such loans for institutional investors; and the sale of credit-related insurance including credit-accident and health, credit-life, and property and credit-related casualty insurance related to extensions of credit [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]) the de novo office would derive business from, and solicit business throughout central Louisiana, and the activity will be conducted from an office at 3842 Independence Drive, Alexandria, Louisiana, through a de novo office of Carruth Mortgage Corporation, Metairie, Louisiana, which is a wholly-owned subsidiary of Mellon Financial Services Corporation, which in turn is a wholly-owned subsidiary of Applicant (8/5/83)
- Atlanta Beacon Financial Corporation, Jupiter, Florida, notification of intent to engage in de novo activities (in certain leasing and mortgage banking activities) in central and southern Florida, through its subsidiaries, Beacon Leasing Corporation and L.N.B. Mortgage Corporation (8/9/83)
- Atlanta Florida Park Banks, Inc., St. Petersburg, Florida, notification of intent to engage in de novo activities (in financial and investment advisory activities) to be conducted in the State of Florida, through its subsidiary, Park Capital Management, Inc. (8/12/83)

APPLICATION RECEIVED - Continued

- Atlanta Southeast Banking Corporation, Miami, Florida, for approval to engage de novo through its subsidiary, Southeast Mortgage Company, Miami, Florida, in equity financing activities.
- Atlanta UNB Corporation, Fayetteville, Tennessee, notification of intent to engage in de novo activities (in consumer and commercial financial activities for its own account or for the account of others; loans and other extensions of credit; servicing loans and other extensions of credit for any person; and acting as agent for the sale of life, accident and health, and physical damage insurance directly related to its extensions of credit) these activities would be conducted in Southern Middle Tennessee and Northern Alabama, through its subsidiary, UNB Mortgage Corporation (8/2/83)
- Chicago Indiana National Corporation, Indianapolis, Indiana, notification of intent to engage in de novo activities (in mortgage lending and servicing, real property, leasing, real estate appraising, management consulting and credit insurance activities) the geographic scope include the States of Indiana, Ohio and Kentucky, through its subsidiary, Indiana Mortgage Corporation (8/2/83)
- Chicago Shell Rock Bancorporation, Shell Rock, Iowa, notification of intent to engage in de novo activities (in the sale of general insurance in a community with a population not exceeding 5,000) the geographic area to be served will be the city of Shell Rock, Iowa, and the surrounding rural area, extending approximately 20 miles (8/2/83)
- Chicago Tuscola Bancorp. Inc., Springfield, Illinois, notification of intent to engage in de novo activities (in the sale of credit life and credit accident and health insurance) the geographic scope will be Douglas County, Illinois (8/4/83)
- St. Louis Bancshares of West Memphis, Inc., West Memphis, Arkansas, for approval to engage de novo in real estate appraising.
- Kansas City First Olathe Bancshares, Inc., Olathe, Kansas, notification of intent to engage in de novo activities (as agent for licensed underwriter for the sale of life, accident, health and physical damage insurance directly related

APPLICATIONS RECEIVED - Continued

to its extensions of credit) these activities would be conducted in the States of Kansas and Missouri (8/12/83)

Kansas City

Mid-America Bancshares, Inc., Wichita, Kansas, notification of intent to engage in de novo activities (in consumer and commercial finance activities, including the extension of retail and installment notes or contracts, the purchase of recreational lot notes, the extension of direct loans to dealers for the financing of inventory [floor planning] and working capital purposes, and acting as agent for sale of life, accident and health insurance directly related to its extensions of credit) these activities would be conducted in the State of Kansas, through its subsidiary, Financial Services of Mid-America, Inc. (8/8/83)

Dallas

Ruston Bancshares, Inc., Ruston, Louisiana, notification of intent to engage in de novo activities (in first and second mortgage lending, servicing of the same, and secondary market activity in accordance with the Board's Regulation Y) at 107 North Trenton Street, Ruston, Louisiana, these activities will be performed in the State of Louisiana, through its subsidiary, Access Mortgage Lending, Inc. (8/10/83)

San
Francisco

Area Financial Corporation, Redwood City, California, notification of intent to engage in de novo activities (in real estate appraisal) in Redwood City, California, serving the State of California, through its subsidiary, C. Warren Fox Appraisal Services, Inc. (8/9/83)

San
Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (in the activities of making or acquiring for their 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; the activities of BA FinanceAmerica

APPLICATIONS RECEIVED - Continued

Corporation will include, but not be limited to, making consumer installment loans, making loans or other extensions of credit to businesses and making loans or other extensions of credit secured by real and personal property; the activities of BAC Credit Corporation will include, but not be limited to, purchasing installment sales finance contracts; the activities of FA Credit Corporation will include, but not be limited to, making loans or other extensions of credit secured either by first liens on residential real property, by first liens on stock in a residential real property, by first liens on stock in a residential cooperative housing corporation where the loan, mortgage or advance is used to finance the acquisition of such stock, or by a first lien on a residential manufactured home; all three corporations will be offering credit-related life and credit-related accident and health insurance directly related to extensions of credit made or acquired by each of the three corporations) at 3400 Monroe Avenue, Pittsford Colony Plaza, Rochester, New York, serving the entire state of New York, through its three indirect subsidiaries, BA FinanceAmerica Corporation (a New York corporation); BAC Credit Corporation (a New York corporation) and FA Credit Corporation (a Delaware corporation) (8/9/83)

San
Francisco

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in 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; and acting as broker or agent for the sale of credit life, 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 4200 North Cloverleaf Drive, St. Charles, Missouri, serving the State of Missouri, through its subsidiary, Security Pacific Finance Corp. (8/9/83)

San
Francisco

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in the origination and acquisition of mortgage loans, including development and construction loans on multi-family and commercial properties for Security

APPLICATIONS RECEIVED - Continued

Pacific Corporation's own account or for sale to others; and the servicing of such loans for others) at 1873 South Bellaire, Denver Colorado, serving the United States, through its subsidiary, Security Pacific Mortgage Corporation (8/10/83)

REPORTS RECEIVED

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

Bank of the Commonwealth
Detroit, Michigan
(Filed by Comerica Inc.
Detroit, Michigan)