

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
(H.2, 1983 No. 33)

Actions of the Board; Applications and Reports

Received During the Week Ending August 20, 1983

APPLICABLE  
RESERVE BANK

ACTIONS OF THE BOARD

Philadelphia	First Colonial Group, Inc., Nazareth, Pennsylvania, extension of time to December 7, 1983, within which to consummate the formation of the bank holding company through the acquisition of 100 percent of the voting shares of Nazareth National Bank and Trust Company. <u>1/</u>
Richmond	Citizens National Bank, St. Albans, West Virginia, proposed acquisition of assets and assumption of deposit liabilities of Citizens National Bank, St. Albans, West Virginia; report to Comptroller of the Currency on competitive factors. <u>1/</u>
Chicago	Isabella Bank and Trust, Mt. Pleasant, Michigan, to make an investment in bank premises. <u>1/</u>
Chicago	Corn Belt Bank, Bloomington, Illinois, application for prior approval to merge with Midwest Bank of Bloomington, Bloomington, Illinois, under the charter and title of Corn Belt Bank; report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>
Chicago	NBB, Inc., Chicago, Illinois, extension of time to November 19, 1983, within which to become a bank holding company through the acquisition of 75 percent or more of the voting shares of National Boulevard Bank of Chicago, Chicago, Illinois. <u>1/</u>
Chicago	Pilot Bancorp., Inc., Pilot Grove, Iowa, extension of time to November 25, 1983, within which to become a bank holding company through the acquisition of 80 percent or more of the voting shares of Pilot Grove Savings Bank, Pilot Grove, Iowa. <u>1/</u>

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

ACTIONS OF THE BOARD-Continued

- St. Louis State Bancorp, Inc., Washington, Indiana, extension of time to November 25, 1983, within which to become a bank holding company through the acquisition of the successor by merger to the State Bank of Washington, Washington, Indiana. 1/
- St. Louis First National Bank of Sparta, Sparta, Illinois, proposed merger with FBS National Bank, Sparta, Illinois; report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis Liberty Savings Bank, Mayfield, Kentucky, proposal to merge with LSB Bank, Inc., Mayfield, Kentucky; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis National Bank of Commerce of Jackson, Jackson, Tennessee, proposal to merge with the First National Bank of Gibson County, Humboldt, Tennessee; report to the Comptroller of the Currency on competitive factors. 1/
- Dallas Texas Bank and Trust Company, Sweetwater, Texas, proposed merger with New Texas Bank and Trust Company, Sweetwater, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Helotes State Bank, Helotes, Texas, proposed merger with New Bank of Helotes, Helotes, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Broadway Bancshares, Inc., San Antonio, Texas, extension of time to December 28, 1983, within which to consummate the acquisition of Eisenhower National Bank, Fort Sam Houston, Texas. 1/
- Dallas First State Bancshares of Yoakum, Inc., Yoakum, Texas, extension of time to October 27, 1983, within which to consummate the acquisition of First State Bank, Yoakum, Texas. 1/

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

ACTIONS OF THE BOARD-Continued

- Dallas Frontier Bancorp, Vista, California, extension of time to November 5, 1983, within which to acquire 100 percent of the voting shares of Frontier Finance Company, Vista, California. 1/
- San Francisco First Interstate Bank of California, Los Angeles, California, extension of time to February 14, 1984, within which to establish a branch office approximately 150 feet south of the southwest corner of the intersection of Orange and Doran Streets, Glendale, California. 1/

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

ACTIONS OF THE BOARD-ContinuedTo Establish a Domestic Branch Pursuant to Section 9 of the Federal Reserve ActApproved

- Philadelphia The Bank of New Jersey, Moorestown, New Jersey. To establish an off-site electronic facility at Benigo Boulevard, Bellmawr, New Jersey. 1/
- Cleveland The Toledo Trust Company, Toledo, Ohio. To establish a branch office at 418 South Main Street, Findlay, Ohio. 1/
- Cleveland The Dollar Savings and Trust Company, Youngstown, Ohio. To establish a customer bank communications terminal branch at the General Motors Assembly Division Lordstown Plant, 2300 Halley-Young Road, S.W., Lordstown, Ohio. 1/
- San Francisco Valley Bank of Nevada, Las Vegas, Nevada. To establish a branch office in the vicinity of 55 Highway 50, Stateline, Douglas County, Nevada. 1/

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

- Kansas City The Merchants Bank, Kansas City, Missouri. 1/
- Kansas City First State Management Corporation, Inc., Salina, Kansas. 1/
- Kansas City Talmage Investment, Inc., Talmage, Kansas. 1/

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

ACTIONS OF THE BOARD-Continued

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

- New York Bankers International Corporation, New York, New York: grants consent to continue to hold its investment in United Bank for Africa Ltd., Lagos, Nigeria, after United Bank establishes a federally licensed branch in New York City.
- New York Citibank Overseas Investment Corporation, Wilmington, Delaware: grants consent to continue to hold the shares of Diners Club Argentina Sociedad Anonima Comercial y de Turismo, Buenos Aires, Argentina, notwithstanding that Diners Argentina continues to provide travel agency services.
- New York U.S. Trust Corporation, New York, New York: grants consent to make an indirect investment in Saudi-U.S. Trust Company Limited, Nassau, Bahamas.

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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

- Atlanta Capital City Bank Group, Inc., Tallahassee, Florida, for approval to acquire 100 percent of the voting shares of Capital City First National Bank of Tallahassee, Capital City Second National Bank of Tallahassee, Industrial National Bank, City National Bank, all in Tallahassee, Florida; Havana State Bank, Havana, Florida and First National Bank of Jefferson County, Monticello, Florida. 1/

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

ACTIONS OF THE BOARD-Continued

- Atlanta First Forest Corporation, Forest, Mississippi, for approval to acquire at least 80 percent of the voting shares of Bank of Forest, Forest, Mississippi. 1/
- Chicago Banc of Reynolds, Reynolds, Indiana, for approval to acquire 100 percent of the voting shares of Bank of Reynolds, Reynolds, Indiana. 1/
- Chicago ISB Financial Corp., Iowa City, Iowa, for approval to acquire 100 percent of the voting shares of the successor by merger to Iowa State Bank and Trust Co., Iowa City, Iowa. 1/
- Chicago Security Chicago Corp., Chicago, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to First Security Bank of Chicago, Chicago, Illinois. 1/
- Chicago Wauwatosa Bancorp, Inc., Wauwatosa, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Wauwatosa State Bank, Wauwatosa, Wisconsin. 1/
- St. Louis Clarendon Holding Co., Clarendon, Arkansas, for approval to acquire at least 80 percent of the voting shares of The Merchants & Planters Bank, Clarendon, Arkansas. 1/
- Kansas City MetroBancshares, Inc., Oklahoma City, Oklahoma, for approval to acquire at least 80 percent of the voting shares of MetroBank, National Association, Oklahoma City, Oklahoma. 1/
- Kansas City NKC Bancshares, Inc., North Kansas City, Missouri, for approval to acquire 98.36 percent of the voting shares of North Kansas City State Bank, North Kansas City, Missouri. 1/

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)(3) of the Bank Holding Company Act of 1956

Approved

Richmond

Credit and Commerce American Holdings, N.V., Willemstad, Netherlands Antilles; Credit and Commerce American Investment, B.V., Amsterdam, The Netherlands; First American Corporation, Washington, D.C.; and First American Bankshares, Inc., Washington, D.C., for approval to acquire an additional 63.6310 percent of the common stock of Valley Fidelity Bank and Trust Company, Knoxville, Tennessee.

Kansas City

Colorado Springs Banking Corporation, Colorado Springs, Colorado, for approval to acquire at least 80 percent of the voting shares of Citizens National Bank, Colorado Springs, Colorado. 1/

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

Approved

Cleveland

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

Dallas

Mercantile Texas Corporation, Dallas, Texas, for approval to acquire 100 percent of the voting shares of First-Wichita Bancshares, Inc., Wichita Falls, Texas and indirectly acquire First-Wichita National Bank of Wichita Falls and Southwest National Bank of Wichita Falls, both of Wichita Falls, Texas.

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 4(c)(8) of the Bank Holding Company Act of 1956

- Withdrawn
- Kansas City      First State Management Corporation, Inc., Salina, Kansas, for approval to retain 100 percent of First Place Finance Company, Salina, Kansas, a company engaged in consumer lending and the sale of credit related insurance.
- Approved
- New York      Marine Midland Banks, Inc., Buffalo, New York; The Hongkong and Shanghai Banking Corporation, Hong Kong; Kellest, N.V., Curacao, Netherlands Antilles; and HSBC Holdings, B.V., Amsterdam, The Netherlands, for approval to engage de novo, through their subsidiary, Marine Midland Realty Credit Corporation, Buffalo, New York in the activity of arranging equity financing for income-producing real properties.
- St. Louis      Clarendon Holding Co., Clarendon, Arkansas, for approval to engage de novo in real estate appraising.  
1/
- Permitted
- New York      Citicorp, New York, New York, requests permission to expand the activities to include the following activities (credit card activities, including the issuance of the credit card to customers and the servicing for its own account of the credit card accounts receivable; the soliciting of merchants to participate in the credit card program so that merchants will accept the credit card from customers) at 14109 E. Exposition, Aurora, Colorado, through its subsidiary, Citicorp Person-to-Person Aurora Industrial Bank (8/14/83) 3/
- New York      Citicorp, New York, New York, requests permission to establish a de novo office engaging in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit-related life and accident and health insurance by

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

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

ACTIONS OF THE BOARD-Continued

licensed agents or brokers, as required; 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 Oyster Point Executive Suites Building, 739 Thimble Shoals Boulevard, Newport News, Virginia, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Financial Center, Inc. (Delaware) (8/6/83) 3/

New York

Citicorp, 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 or unsecured, to individuals and businesses including, but not limited to, consumer lending, residential and non-residential real estate lending, commercial lending, sales finance, inventory financing, mobile and manufactured home lending, and factoring; leasing personal or real property or acting as agent, broker or advisor in leasing such property and servicing such leases, subject to all of the qualifications specific in 12 C.F.R. 225.4(a)(6)(a) and (b), where the leases serve as the functional equivalent of an extension of credit to the lessee of the property; servicing loans and other extensions of credit for any person; and the sale of credit-related life and accident and health insurance by licensed agents or brokers, as required, and the sale of mortgage life and mortgage disability insurance directly related to the extensions of mortgage loans) at Broad Street and Atlantic Avenue, Stamford, Connecticut, through its subsidiary, Citicorp (USA), Inc. (8/5/83) 3/

New York

European American Bancorp, New York, New York, requests permission to retain an office of its subsidiary, Dorman & Wilson, Inc., engaged in the following activities (mortgage banking, loan servicing and real estate appraising activities) at 1281 Main Street, Stamford, Connecticut (8/6/83) 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

- Cleveland Mellon National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (the making, acquiring and servicing of loans and other extensions of credit, either secured or unsecured, for its own account or for the account of others including, but not limited to, loans and other extensions of credit secured by mortgages or deeds of trust on real property; commercial lending including accounts receivable and inventory financing; leasing personal or real property, or acting as agent, broker or advisor in leasing such property and servicing such leases, subject to all the qualifications specific in Section 225.4(a)(6) of Regulation Y; and acting as agent for the sale of related credit life, credit accident and health insurance in connection with extensions of credit by any of applicant's subsidiaries) at 6520 Powers Ferry Road, Suite 200, Atlanta, Georgia, through its subsidiary, Mellon Financial Services Corporation (8/19/83) 3/
- St. Louis First Arkansas Bancshares, Inc., Jacksonville, Arkansas, notification of intent to engage in de novo activities (in acting as agent for the underwriter of credit life insurance and credit accident and health insurance directly related to extensions of credit by First Jacksonville Bank) through its subsidiary, First Jacksonville Corporation (8/15/83) 3/
- Minneapolis Dakota Bankshares, Inc., Fargo, North Dakota, for approval to establish a branch office of Dakota Financial Services, Inc., Fargo, North Dakota, in Minot, North Dakota (8/17/83) 3/
- San Francisco Orient Bancorporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring and servicing mortgage loans for its own account and for the account of others) at 233 Sansome Street, San Francisco, California, serving the State of California, through its subsidiary, Orient Mortgage Corporation (8/16/83) 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 Orient Bancorporation, San Francisco, California, notification of intent to engage in de novo activities, (in giving investment or financial advice, including portfolio investment advice and advice to mortgage or real estate investment trusts) at 233 Sansome Street, San Francisco, California, serving the State of California (8/16/83) 3/
- 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 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 Irvine, California, serving the United States, through its subsidiary, Security Pacific Business Credit Inc. (8/20/83) 3/

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 Central Trust Company, Rochester, New York. To establish ten offsite electronic facilities in nine New York State communities. 2/
- Richmond Farmers and Miners Bank of Lee County, Pennington Gap, Virginia. To establish a branch near the intersection of Route 694 and U.S. Highway #58, Lee County, Virginia. 2/
- Richmond Virginia Bank and Trust Company, Danville, Virginia. To establish a branch at North Main Street and Seminole Drive, Danville, Virginia. 2/
- Richmond Union Trust Company of Maryland, Baltimore, Maryland. To establish branches at 5040 Sinclair Lane, Baltimore, Maryland and at the intersection of Hooks Lane and Reistertown Road, Baltimore County, Maryland. 2/

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

- Richmond Community Bank & Trust Company of Virginia, Sterling, Virginia. 2/
- Minneapolis Valley Bank of Ronan, Ronan, Montana. 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

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

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- New York Citibank Overseas Investment Corporation, Wilmington, Delaware: prior notification of its intent to continue to hold, either directly or indirectly, all the capital stock of Citibank Canada, Toronto, Ontario, Canada after Citibank Canada makes an additional investment in its wholly owned subsidiary, Citibank Canada Mortgage Corporation, Toronto, Ontario, Canada.
- Atlanta First Atlanta Corporation, Atlanta, Georgia: prior notification of its intent to increase its investment in its international finance subsidiary, First Atlanta International Finance, N.V., Curacao, Netherlands Antilles.

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

- Cleveland Farmers National Bancorp of Cynthiana, Inc., Cynthiana, Kentucky, for approval to acquire at least 84 percent of the voting shares of The Farmers National Bank of Cynthiana, Cynthiana, Kentucky. 2/
- Cleveland United Bancorp, Inc., Martins Ferry, Ohio, for approval to acquire 100 percent of the voting shares of The Citizens Savings Bank, Martins Ferry, Ohio. 2/
- Atlanta Community Banking Corporation, Bradenton, Florida, for approval to acquire at least 80 percent of the voting shares of Community Bank of Manatee, Bradenton, Florida. 2/

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

APPLICATIONS RECEIVED-Continued

- Atlanta First City Bancorp, Inc., Gainesville, Florida, for approval to acquire at least 80 percent of the voting shares of First City Bank of Gainesville, Gainesville, Florida. 2/
- Atlanta Florida Central Banks, Inc., Chipley, Florida, for approval to acquire 97.0 percent of the voting shares of Bank of Washington County, Chipley, Florida. 2/
- Atlanta Florida Community Banks, Inc., Bonifay, Florida, for approval to acquire 97.8 percent of the voting shares of First Bank of Holmes County, Bonifay, Florida. 2/
- Atlanta F N BanCorp, Inc., Tullahoma, Tennessee, for approval to acquire 100 percent of the voting shares of First American National Bank, Tullahoma, Tennessee. 2/
- Chicago Logansport Bancorp, Inc., Logansport, Indiana, for approval to acquire 100 percent of the voting shares of The Farmers & Merchants State Bank, Logansport, Indiana. 2/
- Chicago Wainwright Financial Corporation, Noblesville, Indiana, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Wainwright Bank and Trust Company, Noblesville, Indiana. 2/
- St. Louis First Illinois Bancorp, Inc., Manchester, Missouri, for approval to acquire at least 80 percent of the voting shares of First National Bank in Chester, Chester, Illinois. 2/
- St. Louis North Missouri Bancorp., Inc., LaBelle, Missouri, for approval to acquire at least 80 percent of the voting shares of The Citizens Bank of Edina, Edina, Missouri. 2/
- Minneapolis Kittson Investment Company, Grygla, Minnesota, for approval to acquire 99.2 percent of the voting shares of American State Bank of Grygla, Grygla, 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 American Exchange Bancorp, Inc., Norman, Oklahoma, for approval to acquire at least 80 percent of the voting shares of American Exchange Bank and Trust Company, Norman, Oklahoma. 2/
- Dallas Mineola Bancshares, Inc., Mineola, Texas, for approval to acquire 100 percent of the voting shares of Mineola State Bank, Mineola, Texas. 2/
- Dallas New Mexico Bank Holding Company, Ruidoso, New Mexico, for approval to acquire 100 percent of the voting shares of Security Bank, Ruidoso, New Mexico. 2/
- Dallas Pecos County Bancshares, Inc., Fort Stockton, Texas, for approval to acquire 100 percent of the voting shares of The Pecos County State Bank, Fort Stockton, 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

- Boston The Conifer/Essex Group, Inc., Worcester, Massachusetts, for approval to acquire 100 percent of the voting shares of Union National Bank, Lowell, Massachusetts and Falmouth Bank and Trust Company, Falmouth, Massachusetts. 2/
- New York Horizon Bancorp, Morristown, New Jersey, for approval to retain 100 percent of the voting shares of Horizon Trust Company, National Association, Morristown, New Jersey. 2/
- Chicago Banks of Iowa, Inc., Des Moines, Iowa, for approval to acquire at least 90 percent or more of the voting shares of Henry County Savings Bank, Mount Pleasant, Iowa. 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 Harris Bankcorp, Inc., Chicago, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Bank of Naperville, Naperville, Illinois. 2/
- St. Louis Delta Bancshares Company, St. Louis, Missouri, for approval to acquire at least 45.25 percent of the voting shares of Eureka Bank, Eureka, Missouri. 2/
- St. Louis LaBelle Bancshares, Inc., LaBelle, Missouri, for approval to acquire 100 percent of the voting shares of North Missouri Bancorp, Inc., LaBelle, Missouri and indirectly at least 80 percent of the voting shares of The Citizens Bank of Edina, Edina, Missouri. 2/
- Kansas City The American Company, Lawton, Oklahoma, for approval to acquire 100 percent of the voting shares of American National Bancorp, Inc. and indirectly The Sheridan Bank and Trust Company, both of Lawton, Oklahoma. 2/
- Kansas City American National Bancorp, Inc., Lawton, Oklahoma, for approval to acquire 100 percent of the voting shares of Sheridan Bancorp, Inc. and indirectly Sheridan Bank and Trust Company, Lawton, Oklahoma. 2/
- Kansas City First Golden Bancorporation, Golden, Colorado, for approval to acquire 100 percent of the voting shares of First Interstate Bank of Arvada, N.A., Arvada, Colorado and First Interstate Bank of Westminster, N.A., Broomfield, Colorado, both proposed new banks. 2/
- Dallas Grand Bancshares, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of Grand Bank Airport Freeway at Highway 157, N.A., Bedford, 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 First Northwest Bancorporation, Seattle, Washington, for approval to acquire 100 percent of the voting shares of Cascade Security Bank, Enumclaw, Washington. 2/

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

Boston Fleet Financial Group, Inc., Providence, Rhode Island, notification of intent to engage in de novo activities ((i) the origination and sale of residential and commercial mortgage loans and loans secured by junior liens on residential real estate and (ii) the servicing of residential and commercial mortgage loans and loans secured by junior liens on residential real estate) at 1370 Niagara Falls Boulevard, Tonawanda, New York, serving Erie, Genesee, Monroe, Niagara, Orleans and Wyoming counties in New York, through its direct subsidiary, Fleet Mortgage Corp. (8/18/83)

Boston Old Stone Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (in the underwriting of credit life and credit accident and health insurance written in connection with extensions of credit by an affiliated bank holding company subsidiary, UniMortgage Corporation of MN) serving the State of Minnesota, through its indirect subsidiary, The Motor Life Insurance Company (8/18/83)

Roston Old Stone Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (in the origination, sale and servicing of second mortgage loans; the sale of credit life and credit accident and health insurance which, pursuant to concurrent approval shall be underwritten by an affiliated bank holding company subsidiary, Motor Life Insurance Company) at 2950 Metro Drive,

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

- Bloomington, Minnesota, serving the greater metropolitan area of the City of Bloomington, Minnesota and St. Paul and Hennepin County, through its indirect subsidiaries, UniMortgage Corporation of MN and The American Standard Insurance Agency (8/18/83)
- Boston**                      Shawmut Corporation, Boston, Massachusetts, notification of intent to relocate de novo activities (in insurance agency activities for the sale of credit life and credit accident and health insurance sold in connection with extensions of credit) from 446 Main Street, Worcester, Massachusetts to One Federal Street, Boston, Massachusetts, a distance of approximately 40 miles, serving the Commonwealth of Massachusetts, through its indirect subsidiary, Wornat Insurance Agency, Inc., Worcester, Massachusetts (Wornat: to be renamed Shawmut Insurance Agency, Inc.) (8/18/83)
- Chicago**                      First Chicago Corporation, Chicago, Illinois, notification of intent to engage in de novo activities (in performing or carrying or any one or more of the functions or activities that may be performed or carried on by a trust company including activities of a fiduciary, agency or custodial nature) at Three First National Plaza, Chicago, Illinois, through its subsidiary, First Chicago Investments Advisers, National Association (8/13/83)
- Chicago**                      Union Bancorp Inc., Grand Rapids, Michigan, for approval to acquire 100 percent of the voting shares of Bankers Leasing Services, Inc., Southfield, Michigan.
- Minneapolis**                  Norwest Corporation, Minneapolis, Minnesota, notification of intent to engage in de novo activities (in the activities of consumer finance, sales finance and commercial finance, the offering for sale and selling of travelers checks, the sale of credit life, credit accident and health and property and credit related casualty insurance related to extensions of credit by that company and through its subsidiary, Centurion Life Insurance Company, in the activities of underwriting credit life and accident and health insurance

APPLICATIONS RECEIVED-Continued

related to extensions of credit by Norwest Financial South Dakota, Inc., such underwriting and sale of credit-related insurance being permissible activities under Subparagraphs A and D of Title VI of the Garn - St. Germain Depository Institutions Act of 1982) at 41st Street and Marion Road, Sioux Falls, South Dakota, serving Sioux Falls, South Dakota and nearby communities, through its subsidiary, Norwest Financial South Dakota, Inc. (8/10/83)

Kansas City

Sherman County Management, Inc., Loup City, Nebraska, for approval to retain certain assets of Skotchdopole Agency, Inc., Ravenna, Nebraska, a general insurance agency.

San  
Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring for its own account loans and other extensions of credit such as would be made or acquired by a finance company; servicing loans and other extensions of credit; and offering credit-related life insurance, credit-related accident and health insurance and credit-related property insurance; the aforementioned types of credit-related insurance are permissible under Section 4(c)(8)(d) of the Bank Holding Company Act of 1956, as amended by the Garn-St Germain Depository Institutions Act of 1982 and Section 2 of the Pennsylvania Act of the General Assembly 1974 (P.L. 1148, No. 365,1 (40 P.S. 281)); such activities will include, but not be limited to, making consumer installment loans, purchasing installment sales finance contracts, making loans and other extensions of credit to businesses, making loans and other extensions of credit secured by real and personal property, and offering credit-related life, credit-related accident and health and credit-related property insurance directly related to extensions of credit made or acquired by FinanceAmerica Consumer Discount Company; credit-related life and credit-related accident and

APPLICATIONS RECEIVED-Continued

health insurance may be reinsured by BA Insurance Company, Inc. an affiliate of FinanceAmerica Consumer Discount Company) in Bethlehem, Monroeville, and Scranton, Pennsylvania, each office will serve the entire State of Pennsylvania, through its indirect subsidiary, FinanceAmerica Consumer Discount Company (a Pennsylvania Corporation) (8/16/83)

San  
Francisco

Crocker National Corporation, San Francisco, California and Midland California Holdings Limited, both of London, England, for approval to engage in the nonbanking activity of arranging equity financing for income producing real property.

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REPORTS RECEIVED

Proxy Statement (Special Meeting) Filed Pursuant to Section 14(a) of the Securities Exchange Act

Union Bank & Trust Co., Montgomery, Alabama.

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PETITIONS FOR RULEMAKING

None.