ANNOUNCEMENT BY

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1983 No. 34)

Actions of the Board; Applications and Reports

Received During the Week Ending August 27, 1983

APPLICABLE RESERVE BANK	ACTIONS OF THE BOARD
	Federal Reserve Banks to approve applications to engage in nonbanking activities under the Board's Rules Regarding Delegation of Authority. (Docket No. R-0478)
	Temporary suspension of the Regulation Q penalty for the early withdrawal of time deposit funds for depositors of the Texas counties of Brazoria, Chambers, Fort Bend, Galveston, Harris, and Matagoria, affected by the hurricane Alicia, and declared disaster areas by President Reagan. 1/
Boston	Bank North Group Inc., St. Albans, Vermont, extension of time to September 23, 1983, within which to become a bank holding company through acquisition of Franklin-Lamoille Bank, St. Albans, Vermont. 1/
Boston	Cornerstone Financial Corporation, Derry, New Hampshire, extension of time to September 23, 1983, within which to become a bank holding company through acquisition of Derry Bank and Trust Company, Derry, New Hampshire. 1/
Philadelphia	Shenandoah Ban-Corp., Shenandoah, Pennsylvania, extension of time to November 30, 1983, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of Merchants National Bank of Shenandoah, Shenandoah, Pennsylvania. 1/
Richmond	Potomac Bancorp, Inc., Keyser, West Virginia, extension of time to October 10, 1983, within which to become a bank holding company through acquisition of the National Bank of Keyser, Keyser, West Virginia. 1/

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

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ACTIONS OF THE BOARD - Continued

Richmond	State Bancorp, Inc., Bruceton Mills, West Virginia, extension of time to November 25, 1983, within which to become a bank holding company through acquisition of Bruceton Bank, Bruceton Mills, West Virginia. 1/
Atlanta	First United Bancorp, Inc., Florence, Alabama, extension of time to November 13, 1983, within which to become a bank holding company through acquisition of The First National Bank of Florence, Florence, Alabama. 1/
Atlanta	Hardee Banking Corporation, Wauchula, Florida, extension of time to November 17, 1983, within which to become a bank holding company through acquisition of First National Bank of Wauchula, Wauchula, Florida. 1/
Atlanta	Park National Corporation, Knoxville, Tennessee, extension of time to November 21, 1983, within which to become a bank holding company through acquisition of Park National Bank of Knoxville, Knoxville, Tennessee. 1/
Kansas City	Security Bancshares, Inc., Albany, Missouri, extension of time to November 29, 1983, within which to acquire additional shares of Albany State Bank, Albany, Missouri. 1/
Dallas	Alamo Corporation of Texas, Alamo, Texas, extension of time to November 14, 1983, within which to acquire McAllen National Bank, McAllen, Texas. 1/
Dallas	Victoria Bankshares, Inc., Victoria, Texas, extension of time to October 31, 1983, within which to acquire American National Bank of Bay City, Bay City, Texas. 1/
Richmond	New National Bank of Martinsburg, Martinsburg, West Virginia, a proposed new bank, proposed merger with Suburban National Bank of Martinsburg, Martinsburg, West Virginia, report to the Comptroller of the Currency on competitive factors. 1/
Atlanta	Bank of Dickson, Dickson, Tennessee, proposed merger with BOD Interim Bank, Dickson, Tennessee, report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

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ACTIONS OF THE BOARD - Continued

Atlanta	Barnett Bank of Sarasota, N.A., Sarasota, Florida, proposed merger with Englewood Bank and Trust, Englewood, Florida, report to the Comptroller of the Currency on competitive factors. 1/
Atlanta	Columbus Bank and Trust Company, Columbus, Georgia, proposed merger with Buena Vista Loan and Savings Bank, Buena Vista, Georgia, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Atlanta	First Fidelity Savings and Loan Association, Orlando, Florida, proposed merger with Flagship Bank of Orlando, Florida, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Atlanta	First National Bank of Florida, Tampa, Florida, proposed merger with Flagship First National Bank of Volusia County, Ormond Beach, Florida, and Flagship Bank of Melbourne, N.A., Melbourne, Florida, report to the Comptroller of the Currency on competitive factors. 1/
Atlanta	Port Charlotte Bank and Trust Company, Port Charlotte, Florida, proposed merger with Sun Bank/Port Charlotte, N.A., Port Charlotte, Florida, report to the Comptroller of the Currency on competitive factors. 1/
Atlanta	Sun Bank/Hillsbourough, Tampa, Florida, proposed merger with Sun City, Florida, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
St. Louis	Commercial Bank and Trust Company, Paris, Tennessee, proposed merger with Commercial Interim Bank and Trust Company, Paris, Tennessee, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
San Francisco	BSP Merger Corporation, proposed merger with Bank of San Pedro under the title and charter of the latter, both entities are located in San Pedro, California, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
San Francisco	Lava Hot Springs Branch of First Interstate Bank of Idaho, Boise, Idaho, proposed acquisition of assets and assumption of liabilities to pay deposits, by First Bank and Trust Company, Malad City, Idaho, report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

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ACTIONS OF THE BOARD - Continued

San Francisco	Pomona Branch of Lloyds Bank California, Los Angeles, California, proposed acquisition of assets and assumption of liabilities by Chino Bank, Chino, California, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Minneapolis	Bank of Belle Fourche, Belle Fourche, South Dakota, extension of time to January 17, 1984, within which to establish a de novo branch in Rapid City, South Dakota. 1/
St. Louis	English State Bank, English, Indiana, extension of time to May 4, 1984 to (1) establish a branch at the northwest corner of Highway 64 and Valeen Road, Marenco, Indiana and (2) make an investment in bank premises. 1/
Cleveland	Toledo Trust Company, Toledo, Ohio, extension of time September 20, 1983, within which to establish a branch at the northeast corner of Bancroft Street and Frnaklin Avenue, Toledo, Ohio. 1/
Cleveland	Farmers Banking Company, Lakeview, Ohio, an investment in bank premises. 1/

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

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ACTIONS OF THE BOARD - Continued

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

Approved

San Francisco — Guardian Bank, Los Angeles, California. 1/

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

Approved

Cleveland — The Fifth Third Bank, Cincinnati, Ohio. To establish an out-of-town branch on Five Mile Road near Beechmont Avenue, Andrewson Township, Ohio. 1/

Chicago — Citizens Bank, Sheboygan, Wisconsin. To establish a paying and receiving station branch at Rural Route 1, Highway 23 East, Plymouth, Wisconsin. 1/

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Applications and Notifications for International
Investments and Other Actions Pursuant to Sections 25 and 25(a)
of the Federal Reserve Act and Sections 4(c)(9), 4(c)(13) and 4(c)(14)
of the Bank Holding Company Act of 1956, as amended

Approved

New York — North America International Bank, Miami, Florida: to amend its Articles of Association to change its name to Natwest USA International Bank (8/26/83) 1/

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

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ACTIONS OF THE BOARD - Continued

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

Approved

New York	TSB Services, Inc., Spencer, New York, for approval to acquire at least 80 percent of the voting shares of Tioga State Bank, Spencer, New York. 1/
Cleveland	First National Carlisle Corp., Carlisle, Kentucky, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Carlisle, Carlisle, Kentucky. 1/
Cleveland	Southeast Bancorp, Inc., Corbin, Kentucky, for approval to acquire 100 percent of the voting shares of First National Bank & Trust Company of Corbin, Corbin, Kentucky. 1/
Richmond	Twentieth Bancorp, Inc., Huntington, West Virginia, for approval to acquire 100 percent of the voting shares of The Twentieth Street Bank, Huntington, West Virginia. 1/
Atlanta	First Barnesville Corporation, Barnesville, Georgia, for approval to acquire 100 percent of the voting shares of First National Bank of Barnesville, Barnesville, Georgia. 1/
Atlanta	Liberty Bancorporation, Longwood, Florida, for approval to acquire 100 percent of the voting shares of Liberty National Bank, Longwood, Florida. 1/
St. Louis	The Citizens Bancorp of Hickman, Inc., Hickman, Kentucky, for approval to acquire 100 percent of the voting shares of the successor by merger to The Citizens Bank, Hickman, Kentucky. 1/
Minneapolis	Superior Financial Corporation, Sault Ste. Marie, Michigan, for approval to acquire 100 percent of the voting shares of Sault Savings Bank, Sault Ste. Marie, Michigan. 1/
Kansas City	Buffalo Bancshares, Inc., Buffalo, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Oklahoma State Bank, Buffalo, Oklahoma. 1/

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

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ACTIONS OF THE BOARD - Continued

Kansas City	Stromsburg Financial Services, Inc., Stromsburg, Nebraska, for approval to acquire at least 81 percent of the voting shares of Stromsburg Bank, Stromsburg, Nebraksa. 1/
Dallas	Citizens Bankshares of Springhill, Inc., Springhill, Louisiana, for approval to acquire at least 80 percent of the voting shares of Citizens Bank & Trust Company, Springhill, Louisiana. 1/
San Francisco	Frontier Financial Corporation, Everett, Washington, for approval to acquire 100 percent of the voting shares of Frontier Bank, Everett, Washington. 1/
San Francisco	Guardian Bancorp, Los Angeles, California, for approval to acquire 100 percent of the voting shares of Guardian Bank, Los Angeles, California, a proposed new bank. 1/
San Francisco	Norban Financial Group, Inc., Coeur d'Alene, Idaho, for approval to acquire 96.5 percent of the voting shares of Northern State Bank, Coeur d'Alene, Idaho. 1/
San Francisco	North Pacific Bancorporation, Tacoma, Washington, for approval to acquire 93 percent of the voting shares of North Pacific Bank, Tacoma, Washington. 1/

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

Approved

Atlanta	Bank South Corporation, Atlanta, Georgia, for approval to acquire an additional 5.01 percent of the voting shares of Georgia Bancshares, Inc., Macon, Georgia and indirectly Georgia Bank and Trust Co., Macon; Farmers National Bank of Monticello, Monticello; First National Bank of Houston City, Perry, all located in the State of Georgia. 1/
Atlanta	Sun Banks of Florida, Inc., Orlando, Florida, for approval to acquire up to 100 percent of the voting shares of the Hillsboro Bank, Plant City, Florida. 1/

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

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ACTIONS OF THE BOARD - Continued

Atlanta	Sun Banks of Florida, Inc., Orlando, Florida, for approval to acquire 100 percent of the voting shares of Port Charlotte Bank and Trust Company, Port Charlotte, Florida. 1/
Chicago	First Burlington Corporation, La Grange, Illinois, for approval to acquire 80 percent of the voting shares of First Security Bank, Willowbrook, Willowbrook, Illinois. 1/
St. Louis	Boatmen's Bancshares, St. Louis, Missouri, for approval to acquire at least 80 percent of the voting common shares and at least 80 percent of the First Series, Class A convertible preference stock and at least 80 percent of the Second Series, Class A convertible preference stock of Metro Bancholding Corporation, Crestwood, Missouri and indirectly Metro Bank/St. Louis, St. Louis, Missouri; Metro Bank/Clayton, Clayton, Missouri and Metro Bank/Southwest County, Crestwood, Missouri.
St. Louis	Mercantile Bancorporation Inc., St. Louis, Missouri, for approval to acquire 100 percent of the voting shares of First Community Bancorporation, Joplin, Missouri, and indirectly acquire First National Bank and Trust Company of Joplin, Joplin, Missouri; Community National Bank of Joplin, Joplin, Missouri; Peoples Bank of Miller, Miller, Missouri; Bank of Wheaton, Wheaton, Missouri; The McDonald County Bank, Pineville, Missouri; Bank of Table Rock Lake, Reeds Spring, Missouri and Merchants and Miners Bank of Webb City, Webb City, Missouri. 1/
Kansas City	Citizens Ban-Corporation, Rock Port, Missouri, for approval to acquire at least 80 percent of the voting shares of Laddonia State Bank, Laddonia, Missouri. 1/
Dallas	Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Commercial National Bank of Longview, Longview, Texas. 1/
Dallas	Baylor Bancshares, Inc., Seymour, Texas, for approval to acquire at least 81.29 percent of the voting shares of Matador Bancshares, Inc., Matador, Texas and indirectly The First State Bank, Matador, Texas. 1/

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

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ACTIONS OF THE BOARD - Continued

San Francisco	BSD Bancorp, Inc., San Diego, California, for approval to acquire 51 percent of the voting shares of Bank of La Costa, Carlsbad, California, a proposed new bank. 1/

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

Withdrawn

San Francisco	APSB Bancorp, North Hollywood, California, for approval to acquire 100 percent of the voting shares of APSB Mortgage Company, North Hollywood, California, to be established as a wholly-owned subsidiary to acquire certain assets and liabilities of Pennsylvania Mortgage Company, Santa Ana, California.

Approved

New York	The Long-Term Credit Bank of Japan, Limited, Tokyo, Japan, for approval to acquire at least 99.95 percent of the voting shares (less directors' qualifying shares) of LTCB Trust Company, New York, New York, a de novo limited-purpose trust company.
New York	Midlantic Banks Inc., Edison, New Jersey, for approval to acquire 100 percent of the voting shares of Colonial Mortgage Corp., Melville, New York and thereby to engage in certain nonbanking activities. 1/
Philadelphia	Fidelcor, Inc., Rosemont, Pennsylvania, for approval to retain the assets of the Philadelphia office of Dorman & Wilson, Inc., White Plains, New York.
St. Louis	Boatmen's Bancshares, St. Louis, Missouri, for approval to acquire Metro Trust Company, Clayton, Missouri (a nondeposit trust company).
San Francisco	First Interstate Bancorp, Los Angeles, California, for approval to establish a de novo subsidiary, First Interstate Futures Corporation, Los Angeles, California.

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

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ACTIONS OF THE BOARD - Continued

San Francisco — Rainier Bancorporation, Seattle, Washington, for approval to expand the activities of its direct subsidiary, Rainier Mortgage Company, Seattle, Washington, to include the activity of arranging equity financing for income producing properties for institutional investors and sophisticated individual investors.

Delayed

Dallas — Bankers Southwest Corporation, Dallas, Texas, notification of intent to engage in de novo activities (making or acquiring and servicing loans and other extensions of credit such as would be made by a mortgage company, finance, credit card, or factoring company; acting as an investment and financial advisor to the extent of furnishing general economic information and advice, general economic statistical forecasting services and industry studies as well as providing portfolio investment advice to any other person and serving as an advisory company for a mortgage or real estate investment trust; providing bookkeeping or data processing for the internal operations of Bankers Southwest Corporation and its subsidiaries and for others pursuant to 225.4 8(ii); providing courier services for internal operations of the Bankers Southwest Corporation and its subsidiaries) the service area to be served by Bankers Southwest Corporation shall be the State of Texas, for all activities (8/23/83) 3/

Dallas — Gulf Coast Bancshares, Inc., Alvin, Texas, notification of intent to engage in de novo activities (making, acquiring, and selling of secured loans) these activities will be performed throughout the State of Texas through the corporate office located in Houston, Texas, through its subsidiary, Gulf Coast Financial Services, Inc. (8/23/83) 3/

Permitted

New York — Chemical New York Corporation, New York, New York, requests permission to engage in the following activities ((i) generating loans and other extensions of credit and servicing loans and other extensions of credit including, but not limited to, making or acquiring loans to consumers; acquiring installment contracts from retail sellers covering

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

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ACTIONS OF THE BOARD - Continued

the time sales of goods and related services; making or acquiring loans and other extensions of credit to businesses including, but not limited to, inventory financing; making or acquiring extensions of credit secured by personal property lease contracts; making available to its debtors credit related insurance directly related to such activities to the extent permissible under applicable state insurance laws and regulations; and also to engage in acquiring from time to time finance paper originating outside of Ohio) at 1015 Euclid Avenue, Cleveland, Ohio, through its subsidiary, Sunamerica Corporation (8/20/83) 3/

New York — Chemical New York Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (offering portfolio investment advice to individuals, corporations, governmental entities and other institutions on both a discretionary and non-discretionary basis) at 30 Rockefeller Plaza, New York, New York, serving the States of New York, New Jersey and Connecticut, through its subsidiary, Favia, Hill & Associates, Inc. (8/21/83) 3/

New York — Chemical New York Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (offering portfolio investment advice to individuals, corporations, governmental entities and other institutions on both a discretionary and non-discretionary basis) at 30 Rockefeller Plaza, New York, New York, serving the States of New York, New Jersey and Connecticut, through its subsidiary, The Investment Group, Inc. (8/21/83) 3/

New York — Manufacturers Hanover Corporation, New York, New York, requests permission to relocate an office engaging in the following activities (consumer finance, sales finance, and home equity lending activities and in the sale of credit life, credit accident and health, and credit property insurance) from 2607 Westmore Avenue, Everett, Washington to 4100 200th SW, Lynwood, Washington, the office will continue to serve customers in Snohomish, Island and Kitsap Counties in Washington,

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

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ACTIONS OF THE BOARD - Continued

through its subsidiary, Finance One of Washington, Inc. (8/21/83)

Richmond — Union Trust Bancorp, Baltimore, Maryland, notification of intent to engage in de novo activities (making installment loans to individuals for personal, family or household purposes; purchasing sales finance contracts executed in connection with the sale of personal, family or household goods or services; acting as agent in the sale of credit life and credit accident and health insurance directly related to its extensions of credit; acting as agent in the sale of insurance protecting collateral held against the extensions of credit; and making mortgage loans secured in whole or in part by mortgages or other liens in real estate) at 3931 Western Avenue, Knoxville, Tennessee, through its subsidiary, Landmark Financial Services of Tennessee (8/22/83) 3/

Chicago — First Wisconsin Corporation, Milwaukee, Wisconsin, notification of intent to engage in de novo activities (in mortgage lending and credit insurance activities) at 1 South Pinckney Street, Madison, Wisconsin, these activities would be performed in the state of Wisconsin, through its subsidiary, RE Services, Inc. (8/22/83) 3/

Minneapolis — Norwest Corporation, Minneapolis, Minnesota, notification of intent to engage in de novo activities (in trust company activities including, but not limited to, activities of a fiduciary, agency or custodian nature in accordance with Regulation Y) at 403 North Lawler, Mitchell, South Dakota, serving South Dakota, through its wholly-owned subsidiary, Norwest Capital Management & Trust Co., South Dakota (8/27/83) 3/

Kansas City — American Commerce Bancshares, Inc., Oklahoma City, Oklahoma, notification of intent (to engage directly in making residential mortgage loans for sale into the secondary real estate market) these activities would be performed in Oklahoma City, Oklahoma, serving Oklahoma County, Cleveland County and Canadian County in the State of Oklahoma (8/25/83) 3/

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

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ACTIONS OF THE BOARD - Continued

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 and credit-related accident and health insurance; the aforementioned types of credit-related insurance are permissible under Section 4(c)(8)(a) of the Bank Holding Company Act of 1956, as amended by the Garn-St Germain Depository Institutions Act of 1982; credit-related property insurance will not be offered; such activities will include, but not be limited to, making consumer installment loans and loans to businesses, purchasing installment sales finance contracts, making loans and other extensions of credit secured by real and personal property, and offering credit-related life and credit-related accident and health insurance; credit-related life and credit-related accident and health insurance may be reinsured by BA Insurance Company, Inc., an affiliate of each of the above-named subsidiaries) in Moorhead, Minnesota and Cheyenne, Wyoming, each office serving the additional State of South Dakota, through its indirect subsidiaries, FinanceAmerica of Moorhead Inc. (a Minnesota corporation) and FinanceAmerica Corporation (a Wyoming corporation) (8/26/83) 3/
San Francisco	BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring, for its own account loans and other extensions of credit such as would be made or acquired by a finance company; servicing loans and other extensions of credit; and offering credit-related life insurance and credit-related accident and health insurance; the aforementioned types of credit-related insurance are permissible under Section 4(c)(8)(a) of the Bank Holding Company Act of 1956, as amended by the Garn-St Germain Depository Institutions Act of 1982, credit-related property insurance will not be offered; such activities will include, but not be limited to, making consumer installment loans, purchasing installment sales finance contracts, making loans and other extensions of credit to businesses, making loans and other

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

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ACTIONS OF THE BOARD - Continued

extensions of credit secured by real and personal property, and offering credit-related life and credit-related accident and health insurance directly related to extensions of credit made or acquired by FinanceAmerica Corporation of Nebraska; credit-related life and credit-related accident and health insurance may be reinsured by BA Insurance Company, Inc., an affiliate of Finance-America Corporation of Nebraska) in Omaha, Nebraska, serving the entire states of Nebraska and Iowa, through its indirect subsidiary, FinanceAmerica Corporation of Nebraska (a Nebraska corporation) (8/26/83) 3/

San Francisco

Valley National Corporation, Phoenix, Arizona, notification of intent to engage in de novo activities (to establish de novo a consumer finance, sales finance, leasing finance and commercial finance company) at 4255 LBJ Freeway, Dallas, Texas, through its subsidiary, Valley National Financial Services Company of Texas (8/20/83) 3/

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

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APPLICATIONS RECEIVED

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

Richmond — Peoples Bank of Danville, Danville, Virginia. To establish a branch at 3060 North Main Street, Danville, Virginia. 2/

Atlanta — First Independence Bank, Fort Myers, Florida. To establish an ATM located at 2121 San Carlos Blvd., Fort Myers, Florida. 2/

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

San Francisco — Scottsdale Commercial Bank, Scottsdale, Arizona. 2/

San Francisco — Silicon Valley Bank, San Jose, California. 2/

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

Richmond — First Virginia Bank-Colonial, Richmond, Virginia, to acquire assets and assume liability to pay deposits in the Azalea Mall Office, Virginia National Bank, Richmond, Virginia (branch of Virginia National Bank, Norfolk, Virginia). 2/

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

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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

New York	Citibank, N.A., New York, New York: prior notification of its intent to acquire, directly or indirectly, 49 percent of the voting shares of Grindlays Holdings p.l.c., London, England in exchange for its 49 percent of the voting shares of Grindlays Bank p.l.c., London, England.

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To Establish an Overseas Branch of a Member Bank Pursuant to Section 25 of the Federal Reserve Act

New York	The Chase Manhattan Bank, N.A., New York, New York: prior notification of its intent to open an initial branch in Lima, Perú.
San Francisco	Bank of California, N.A., San Francisco, California: prior notification of its intent to establish a branch in Seoul, Republic of Korea.

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

Boston	Fenwick Financial Corporation, Old Saybrook, Connecticut, for approval to acquire 100 percent of the voting shares of Old Saybrook Bank and Trust Company, Old Saybrook, Connecticut, a proposed new bank.2/
Atlanta	Georgia First Financial Corporation, Calhoun, Georgia, for approval to acquire 100 percent of the voting shares of The Calhoun First National Bank, Calhoun, Georgia. 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.

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APPLICATIONS RECEIVED - Continued

Atlanta	Hub Bancshares, Inc., Lafayette, Louisiana, for approval to acquire at least 51 percent of the voting shares of Hub City Bank and Trust Company, Lafayette, Louisiana. 2/
Atlanta	Local Investors, Inc., Unadilla, Georgia, for approval to acquire at least 80 percent of the voting shares of State Bank and Trust Company, Unadilla, Georgia and 12.6 percent of the voting shares of Citizens Bank, Vienna, Georgia. 2/
Atlanta	Progressive Bancorporation, Inc., Houma, Louisiana, for approval to acquire 100 percent of the voting shares of Progressive Bancshares Corporation, Houma, Louisiana and indirectly acquire Progressive Bank & Trust Company, Houma, Louisiana. 2/
Chicago	Commonwealth State Bank, Detroit, Michigan, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by consolidation to Bank of the Commonwealth, Detroit, Michigan. 2/
Chicago	Dows Bancorporation, Dows, Iowa, for approval to acquire 80.77 percent or more of the voting shares of Farmers State Bank of Dows, Dows, Iowa. 2/
Chicago	First Lansing Bancorp, Inc., Lansing, Illinois, for approval to acquire at least 80 percent or more of the voting shares of First National Bank of Lansing, Lansing, Illinois. 2/
Chicago	FIRST STATE BANCORP OF MONTICELLO, Monticello, Illinois, for approval to acquire at least 80 percent of the voting shares of the successor by merger to First State Bank of Monticello, Monticello, Illinois. 2/
Chicago	Peoples Bancorp, Inc., Prairie du Chien, Wisconsin, for approval to acquire 80 percent or more of the voting shares of Peoples State Bank, Prairie du Chien, Wisconsin. 2/
Chicago	Peoples First Bancshares, Inc., Pana, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Peoples Bank & Trust of Pana, Pana, Illinois. 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.

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APPLICATIONS RECEIVED - Received

Chicago	Union Bancorp of Evansville, Inc., Evansville, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Union Bank & Trust Company, Evansville, Wisconsin. 2/
St. Louis	Commercial Holding Company, Inc., Paris, Tennessee, for approval to acquire 100 percent of the voting shares of the successor by merger to Commercial Bank and Trust Company, Paris, Tennessee. 2/
St. Louis	Peoples First Bancorp of Madisonville, Inc., Madisonville, Kentucky, for approval to acquire 100 percent of the voting shares of the successor by merger to Peoples Bank and Trust Company, Madisonville, Kentucky. 2/
St. Louis	Tell City National Bancorp, Tell City, Indiana, for approval to acquire 100 percent of the voting shares of the successor by merger to Tell City National Bank, Tell City, Indiana. 2/
Minneapolis	Bay Rock Bancshares, Inc., Maiden Rock, Wisconsin, for approval to acquire 80 percent of the voting shares of The First National Bank of Maiden Rock, Maiden Rock, Wisconsin. 2/
Minneapolis	1st United Bancorporation, Sidney, Montana, for approval to acquire at least 80 percent of the voting shares of 1st United Bank of Sidney, Sidney, Montana. 2/
Kansas City	Salina Bancshares, Inc., Wichita, Kansas, for approval to acquire at least 99.6 percent of the voting shares of United Bankshares, Inc., Salina, Kansas, and indirectly Planters Bank and Trust Company, Salina, Kansas. 2/
Dallas	Independent Bankers Financial Corporation, Dallas, Texas, for approval to acquire at least 80 percent of the voting shares of Texas Independent Bank, Dallas, 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.

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APPLICATIONS RECEIVED - Continued

Dallas	Texas Valley Bancshares, Inc., Weslaco, Texas, for approval to acquire 100 percent of the voting shares of The Citizens State Bank, Donna, Texas; The First National Bank of Weslaco, Weslaco, Texas; The Hidalgo County Bank and Trust Company, Mercedes, Texas and National Bank of Commerce, Edinburg, Texas. 2/
San Francisco	Marin National Bancorp, San Rafael, California, for approval to acquire 100 percent of the voting shares of First National Bank of Marin, San Rafael, California, a proposed new bank. 2/
San Francisco	Scottscom Bancorp, Inc., Scottsdale, Arizona, for approval to acquire 100 percent of the voting shares of Scottsdale Commercial Bank, Scottsdale, Arizona, a proposed new bank. 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	Bank of Boston Corporation, Boston, Massachusetts, for approval to acquire 100 percent of the voting shares of Casco-Northern Corporation, Portland, Maine, and indirectly Casco Bank and Trust Company, Portland, Maine and Northern National Bank, Presque Isle, Maine. 2/
Atlanta	Barnett Banks of Florida, Inc., Jacksonville, Florida, for approval to acquire at least 99 percent or more of the voting shares of Flagship Bank of Kissimmee, Kissimmee, Florida; at least 85 percent or more or the voting shares of Flagship Bank of Okeechobee, Okeechobee, Florida; and at least 99.5 percent or more of the voting shares of Flagship Bank of Putnam County, Crescent City, Florida. 2/
Chicago	American National Holding Company, Kalamazoo, Michigan, for approval to acquire 100 percent of the voting shares of the successor by consolidation to Central National Bank of St. Johns, Saint Johns, Michigan. 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.

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APPLICATIONS RECEIVED - Continued

Chicago	Comerica Incorporated, Detroit, Michigan, for approval to acquire 77.02 percent of the voting shares of Bank of the Commonwealth, Detroit, Michigan. 2/
St. Louis	Ridgway Bancorp., Inc., Norris City, Illinois, for approval to acquire at least 80 percent of the voting shares of Bank of Christopher, Christopher, Illinois. 2/
Kansas City	BancOklahoma Corp., Tulsa, Oklahoma, for approval to acquire 100 percent of the voting shares of Southwest Tulsa Bank, Tulsa, Oklahoma; 83.57 percent of the voting shares of First Bank in Claremore, Claremore, Oklahoma; 55.90 percent of the voting shares of Affiliated Bank of Sapulpa, N.A., Sapulpa, Oklahoma, a proposed new bank; 87.75 percent of the voting shares of Affiliated Bank of Broken Arrow, N.A., Broken Arrow, Oklahoma, a proposed new bank; 100 percent of the voting shares of Bostates Investment Company, Tulsa, Oklahoma, and indirectly acquire Boulder Bank and Trust Company, Tulsa, Oklahoma; 100 percent of the voting shares of SFC Enterprises, Inc., Tulsa, Oklahoma and indirectly acquire Mercantile Bank and Trust Company, Tulsa, Oklahoma; 100 percent of the voting shares of Citibanko, Inc., Tulsa, Oklahoma and indirectly acquire City Bank and Trust Company, Tulsa, Oklahoma; 100 percent of the voting shares of Quatro Corporation, Tulsa, Oklahoma and indirectly acquire Sand Springs State Bank, Sand Springs, Oklahoma; and 100 percent of the voting shares of American BancShares, Inc., Tulsa, Oklahoma and indirectly acquire American Bank of Oklahoma, Pryor, Oklahoma. 2/
Kansas City	Citizens Banco, Inc., Westminster, Colorado, for approval to acquire 100 percent of the voting shares of Citizens Bank of Glendale, Glendale, Colorado, a proposed new bank. 2/
Kansas City	Fourth Financial Corporation, Wichita, Kansas, for approval to acquire not more than 24.98 percent of the voting shares and 100 percent of the nonvoting shares of Salina Bancshares, Inc., Wichita, Kansas and indirectly Planters Bank and Trust Company, Salina, Kansas. 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.

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APPLICATIONS RECEIVED - Continued

Kansas City — United Banks of Colorado, Inc., Denver, Colorado, for approval to acquire at least 85 percent of the voting shares and 7.24 percent of the nonvoting shares of Westnet Bank, National Association, Denver, Colorado, a proposed new bank. 2/

Dallas — Charter Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Charter National Bank-Arena, Houston, Texas, a proposed new bank. 2/

Dallas — National Bancshares Corporation of Texas, San Antonio, Texas, for approval to acquire 100 percent of the voting shares of Heights State Bank, Houston, Texas. 2/

Dallas — Victoria Bankshares, Inc., Victoria, Texas, for approval to acquire 100 percent of the voting shares of Allied First National Bank, Hallettsville, Texas. 2/

* * * * *

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 (in (i) the origination of first and second real estate mortgage loans and the purchase of real estate mortgages (ii) the origination of consumer loans and the purchase of sales finance contracts and (iii) acting as agent for the sale of credit life insurance, credit accident and health insurance and credit property insurance; the credit life and credit accident and health insurance which would be sold would be underwritten by an affiliate, Consumer Life Insurance Company, Inc.,; the sale of property insurance in connection with the extensions of credit by Fleet Finance, Inc. is grandfathered under section 601(D) of the Garn-St. Germain Depository Institutions Act) at Suite 148 Pinebrook Complex, 9600 South Tamiami Trail, Fort Myers, Florida, these activities would be conducted in the geographic area surrounding Fort Myers, Florida, through its indirect subsidiary, Fleet Finance, Inc. (8/22/83)

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

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APPLICATIONS RECEIVED - Continued

Boston — 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; through its indirect subsidiary, American Standard Insurance Agency acting as an agent in the sale of credit life and credit accident and health insurance, which, pursuant to prior approval shall be underwritten by an affiliated bank holding company subsidiary, The Motor Life Insurance Company) at 4903 East Broadway, Tucson, Arizona, through its indirect subsidiary, UniMortgage Corporation of Arizona (8/26/83)

Boston — RIHT Financial Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (in the origination, sale and servicing of residential and commercial mortgage loans) at Suite B, Building 300, 780 Pilot House Drive, Newport News, Virginia, the service area for the proposed activities would be the eastern portion of Virginia, through its subsidiary, RIHT Mortgage Corporation (8/26/83)

New York — Citicorp, New York, New York, requests permission to expand the activities of an exsiting office to include 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 licensed agents or brokers, as required; and the servicing, for any person, of loans and other extensions of credit; in addition, the office proposes to broaden its previously approved activities of the extension of loans to mobile home dealers for the financing of inventory [floor planning] and working capital purposes and the purchasing and servicing for its own account of sales finance contracts relating to mobile homes, to engage in such activities with regard to all types of dealers and all types of consumer installment paper) at 2358 Fairlane Drive, Building H, Suite 175, Montgomery, Alabama, through its subsidiary, Citicorp Acceptance Company, Inc. (Delaware) (8/23/83)

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APPLICATIONS RECEIVED - Continued

New York — Citicorp, New York, New York, requests permission to expand the activities of an existing office to include the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the proposed service area will comprise the entire States of Louisiana, Mississippi and Arkansas for the aforementioned proposed activity and a portion of the previously approved activities of the office, specifically: the extension of loans to dealers for the financing of inventory [floor planning] and working capital purposes; the purchasing and servicing for its own account of sales finance contracts; the sale of credit related life and accident and health insurance by licensed agents or brokers, as required; and the servicing, for any person, of loans and other extensions of credit) at 4355 Perkins Road, Southdowns Shopping Center, Baton Rouge, Louisiana, through its subsidiary, Citicorp Acceptance Company, Inc. (Delaware) (8/23/83)

New York — Citicorp, New York, New York, requests permission to expand the service area of two existing offices 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 extension of loans to dealers for the financing of inventory [floor planning] and working capital purposes; the purchasing and servicing for its own account of sales finance contracts; the sale of credit related life and accident and health insurance by licensed agents or brokers, as required; the making of loans to individuals and businesses secured by a lien on mobile homes, modular units or related manufactured housing, together with the real property to which such housing is or will be permanently affixed, such property being used as security for the loans; and the servicing, for any person, of loans and other extensions of credit) at 10615 SE Cherry Blossom Drive, Suite 270, Portland, Oregon and 1425 West Pioneer Boulevard, Suite 110, Irving, Texas, through its subsidiary, Citicorp Acceptance Company, Inc. (Delaware) (8/23/83)

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APPLICATIONS RECEIVED - Continued

New York	Manufacturers Hanover Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (consumer finance, sales finance, marine finance, commercial finance; 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 Manufacturers Hanover Financial Services of Maryland, Inc.) at 410 Severn Avenue, Annapolis, Maryland, through its subsidiary, Manufacturers Hanover Financial Services of Maryland, Inc. (8/22/83)
Cleveland	PNC Financial Corporation, Pittsburgh, Pennsylvania, for approval to purchase a 10 percent interest in BHC Securities, Inc., Philadelphia, Pennsylvania, a proposed discount securities brokerage concern.
Cleveland	PNC Financial Corp, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (in making or acquiring and servicing for its own account, and for the accounts of others, loans and other extensions of credit) at 101 E. Beaver Avenue, Office #6, State College, Pennsylvania, through its subsidiary, The Kissell Company (8/19/83)
Atlanta	Philadelphia Capital Corporation, Philadelphia, Mississippi, notification of intent to engage in de novo activities (making of loans to persons, partnerships, corporations, and other legal entities, and taking security therefore as appropriate) at 537 Main Street, Philadelphia, Mississippi, serving Neshoba County, Mississippi, through its subsidiary, Philadelphia Finance Corporation (8/24/83)
Chicago	Walter E. Heller International Corporation, Chicago, Illinois, notification of intent to engage in de novo activities (making or acquiring, for its account or for the account of others, loans and other extensions of credit and servicing loans and other extensions of credit for any person) at 10 Penn Center, Philadelphia, Pennsylvania, serving the State of Pennsylvania, through its subsidiary, Abacus Real Estate Finance Co. (8/20/83)

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APPLICATIONS RECEIVED - Continued

Chicago — Walter E. Heller International Corporation, Chicago, Illinois, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit and servicing loans and any other extensions of credit for any person) at 10900 Wilshire Boulevard, Los Angeles, California, serving the State of California, through its subsidiaries, Abacus Real Estate Finance Company and Abacus Mortgage Investment Company (8/20/83)

Minneapolis — Norwest Corporation, Minneapolis, Minnesota, notification of intent to relocate de novo activities (in the activities of 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 that company, 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) from 1922 Remount Road, North Charleston, South Carolina to 2171 A Ashley Phosphate Road, North Charleston, South Carolina, upon relocation, said office will serve North Charleston, South Carolina; Charleston, South Carolina; and other nearby suburbs of Charleston, South Carolina, through its subsidiary, Norwest Financial South Carolina, Inc. (8/15/83)

Kansas City — BancOklahoma Corp., Tulsa, Oklahoma, for approval to engage, indirectly, in the sale of credit life insurance and credit accident and health insurance through the acquisition of 100 percent of the voting shares of Affiliated Bancs, Inc., Tulsa, Oklahoma, which owns 100 percent of the voting shares of Family Protective Life Insurance Co., Tulsa, Oklahoma; and in addition, the subsidiary, BancOklahoma Mortgage Corp., Tulsa, Oklahoma, proposes to expand its service area to include the entire State of Oklahoma.

Kansas City — IntraWest Financial Corporation, Denver, Colorado, notification of intent to engage in de novo activities (acting as agent for the sale of credit life and credit accident and health insurance to borrowers from member banks of the IntraWest System) to include the offices of the IntraWest Bank of Aurora, N.A., 1450 South Havana, Aurora, Colorado; IntraWest Bank of Southwest Plaza, N.A., 8501 West Bowles, Littleton, Colorado; and IntraWest Bank of Highlands Ranch, N.A, 330 Plaza Drive, Highlands Ranch, Colorado, this

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APPLICATIONS RECEIVED - Continued

activity would serve portions of Denver, Adams, Arapahoe, Douglas and Jefferson counties of Colorado, through its subsidiary, IntraWest Insurance Agency, Inc. (8/22/83)

Dallas — Southwest Bancshares, Inc., Houston, Texas, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit, and servicing loans and other extensions of credit for others, in accordance with the Board's Regulation Y) these activities would be performed in the State of Texas, through its subsidiary, Southwest Bancshares Funding Company (8/23/83)

San Francisco — BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (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 in either the State of Kentucky or Indiana; such activities will include, but not be limited to, making loans and other extensions of credit to businesses, making loans secured by real and personal property, purchasing installment sales finance contracts, and offering credit-related life and credit-related accident and health insurance directly related to extensions of credit made or acquired by both corporations; credit-related life and credit-related accident and health insurance may be reinsured by BA Insurance Company, Inc., an affiliate of both corporations) at 1250 Bardstown Road, Louisville, Kentucky; both corporations will serve the entire States of Kentucky and Indiana, through its indirect subsidiaries, FinanceAmerica Corporation and FinanceAmerica Loan and Investment Company (both Kentucky corporations) (8/15/83)

San Francisco — First Interstate Bancorp, Los Angeles, California, notification of intent to engage in de novo activities (in leasing company activities to the extent of acting as agent, broker, adviser or lessor with respect to nonoperating leases of real and/or personal property; and in investment advisory

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APPLICATIONS RECEIVED - Continued

activities to the extent of acting as financial adviser to state and local governments) to open a new office of First Interstate Cogeneration Capital Associates, Inc., which is a wholly-owned subsidiary of First Interstate Merchants Bankers Ltd. at 300 Tamal Plaza, Corte Madera, California, to open a new office of First Interstate Resource Finance Associates, Inc. which also is a wholly-owned subsidiary of First Interstate Merchant Bankers, Ltd. at 601 California Street, San Francisco, California and at said locations and at the main offices of First Interstate Merchants Bankers Ltd., First Interstate Cogeneration Capital Associates, Inc. and First Interstate Resource Finance Associates, Inc. at 707 Wilshire Boulevard, Los Angeles, California, through its subsidiaries, First Interstate Merchant Bankers Ltd., First Interstate Cogeneration Capital Associates, Inc. and First Interstate Resource Finance Associates, Inc. (8/27/83)

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 San Antonio, Texas, serving San Antonio and the State of Texas, through its subsidiary, First Interstate Real Estate Services Company, Inc. (8/24/83)

Correction:

San Francisco

This corrects the notice for Rainier Bancorporation, Seattle, Washington, for approval to engage de novo through its wholly owned subsidiary, Rainier Mortgage Company, Seattle, Washington, in the activity of arranging equity financing which should have appeared on H.2 No. 21, 1983 as Received.

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APPLICATIONS RECEIVED - Continued

San Francisco

Wells Fargo & Company, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit; servicing loans and other extensions of credit for other persons) in Woodland Hills, California and Walnut Creek, California, serving Los Angeles and Ventura and surrounding counties and Northern California, respectively, through its subsidiary, Wells Fargo Mortgage Company (8/23/83)

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.

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