

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
(H.2, 1983 No. 35)

Actions of the Board; Applications and Reports  
Received During the Week Ending September 3, 1983

APPLICABLE  
RESERVE BANK

ACTIONS OF THE BOARD

Adoption in final form revisions of Regulation Q, Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks to implement recent legislative changes. (Docket No. R-0469)

Federal Reserve announcement of a modification of its automated clearinghouse service to permit all types of automated clearinghouse transactions to be deposited at the nighttime deposit deadline; in conjunction with this action Board approved an interim fee schedule for nighttime per item ACH deposit, effective October 6, 1983.

Sobala, John F., currently Assistant Vice President, Federal Reserve Bank of New York, temporary appointment to Board's Division of Federal Reserve Bank Operations as Assistant Director with responsibility for the payments function.

McEntee, Elliott C., promotion to Associate Director, Division of Federal Reserve Bank Operations, with senior supervisory responsibility for checks, electronic funds transfer, cash, fiscal, protection and pricing functions.

Manasseri, Richard J., appointed as Assistant Director for Data Systems in Division of Data Processing.

Malphrus, Stephen R., appointed to the position of Assistant Staff Director for Management, Office Automation and Technology, in the Office of Staff Director for Management.

Temporary suspension of Regulation Q, Interest on Deposits, to include additional counties that have been added to the Presidential declaration of a major disaster subsequent to August 19, 1983, from hurricane Alicia in the State of Texas. 1/

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

ACTIONS OF THE BOARD - Continued

- Richmond Bank of Shawsville, Shawsville, Virginia, an investment in bank premises. 1/
- Richmond Piedmont Trust Bank, Collinsville, Virginia, extension of time to March 23, 1984, within which to establish a branch on U. S. Route 220 Business at its intersection with U. S. Bypass 220, Henry County, Virginia. 1/
- Richmond Virginia Bank and Trust Company, Danville, Virginia, an investment in bank premises. 1/
- Atlanta Citi-Rancshares, Inc., Leesburg, Florida, extension of time to December 10, 1983, within which to become a bank holding company through acquisition of Citizens National Bank of Leesburg, Leesburg, Florida. 1/
- Atlanta First National Bank of Barnesville, Barnesville, Georgia, proposed merger with Interim National Bank of Barnesville, Barnesville, Georgia, report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Livingston Bank, Denham Springs, Louisiana, proposed merger with Bank of Livingston, Denham Springs, Louisiana, report to the Federal Deposits Insurance Corporation on competitive factors. 1/
- Chicago Farmers State Savings Bank, Independence, Iowa, proposed acquisition of assets and assumption of liabilities of Federal Savings and Loan Association, Independence, Iowa, under the charter and title of Farmers State Savings Bank, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago First State Bank & Trust Company of Springfield, Springfield, Illinois, proposed merger with FSBT Bank, Springfield, Illinois, under the charter of FSBT Bank and title of First State Bank & Trust Company of Springfield, Illinois, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago First State Bank of Porter, Porter, Indiana, an investment in bank premises. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago First Watseka Corporation, Watseka, Illinois, extension of time to December 1, 1983, within which to become a bank holding company through acquisition of voting shares (less directors' qualifying shares) of the successor by merger to the First Trust and Savings Bank of Watseka, Illinois, Watseka, Illinois. 1/
- Chicago Lakeland Financial Corporation, Warsaw, Indiana, extension of time to November 30, 1983, within which to become a bank holding company through the acquisition of voting shares (less directors' qualifying shares) of the successor by merger to Lake City Bank, Warsaw, Indiana. 1/
- Kansas City Custer Bancorp, Westcliffe, Colorado, extension of time to November 25, 1983, within which to acquire Custer County Bank, Westcliffe, Colorado, and Liberty State Bank, Colorado Springs, Colorado. 1/
- Kansas city First Alex Bancshares, Inc., Alex, Oklahoma, extension of time to November 1, 1983, within which to acquire The First National Bank of Alex, Alex, Oklahoma. 1/
- Kansas City International Brotherhood of Boilmakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kansas City, Kansas, extension of time to December 31, 1984, to continue its flexible authority to acquire additional voting shares of the Brotherhood Bank and Trust Company, Kansas City, Kansas. 1/
- Dallas Allied Bank Longview, N.A., Longview, Texas, proposed merger with Commercial National Bank of Longview, Longview, Texas, report to the Comptroller of the Currency on competitive factors. 1/
- Dallas Dickinson State Bank, Dickinson, Texas, proposed merger with New Dickinson State Bank, Dickinson, Texas, report to the Federal Deposit Insurance Corporation on competitive factors.
- Dallas First City Bancorporation of Texas, Inc., Houston, Texas, extension of time to November 2, 1983, within which to acquire First City Bank-MOPAC, N.A., Austin, Texas. 1/

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

ACTIONS OF THE BOARD - Continued

- Dallas First City Bancorporation of Texas, Inc., Houston, Texas, extension of time to December 4, 1983, within which to acquire First City Bank-East, N.A., El Paso, Texas. 1/
- Dallas Heights State Bank, Houston, Texas, proposed merger with Heights Bank of Commerce, Houston, Texas, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas National Bank of Texas at Fort Worth, Fort Worth, Texas, proposed merger with New Bank of Texas, Fort Worth, Texas, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Northway Bancshares, Inc., Richardson, Texas, extension of time to November 21, 1983, within which to acquire Richardson National Bank, Richardson, Texas, and Northway National Bank, Addison, Texas. 1/
- Dallas Pineland Bancshares, Inc., Pineland, Texas, extension of time to November 2, 1983, within which to acquire Pineland State Bank, Pineland, Texas. 1/
- Dallas Plaza National Bank, Dallas Texas, proposed merger with New Plaza State Bank, Dallas, Texas, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Ruston State Bank and Trust Company, Ruston, Louisiana, proposed merger with Dubach State Bank, Dubach, Louisiana, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Texana Bancshares, Inc., Hamilton, Texas, extension of time to November 25, 1983, within which to acquire Texana National Bank of College Station, College Station, Texas. 1/
- Dallas Texas Commerce Bancshares, Inc., Houston, Texas, extension of time to December 7, 1983, within which to acquire Texas Commerce Bank-Sugar Land, N.A., Houston, Texas. 1/
- San Francisco New City Bancorp., Orange, California, extension of time to December 1, 1983, within which to become a bank holding company through acquisition of New City Bank, a proposed new bank, Orange, 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 Act

- Approved
- New York Irving Trust Company, New York, New York. To establish a branch office at 101 Barclay Street, Borough of Manhattan, City and State of New York. 1/
- Dallas Victoria Bank & Trust, Victoria, Texas. To establish and use two offsite electronic facilities in Victoria, Texas. 1/
- Dallas First City Bank of Corpus Christi, Corpus Christi, Texas. To establish and use an offsite electronic facility in Corpus Christi, Texas. 1/
- 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. 1/
- Richmond United Virginia Bank, Richmond, Virginia. To establish a branch at 5424 Robin Hood Road, Norfolk, Virginia. 1/
- Richmond Continental Bank and Trust Company, Springfield, Virginia. To establish a branch in the Springfield Plaza III Shopping Center at the intersection of Amherst Avenue and Commerce Street, Springfield, Virginia. 1/

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

- Not Disapproved
- Cleveland Peoples Bancorp, Inc., Morehead, Kentucky. 1/
- St. Louis First Southern Missouri Bancshares, Inc., Van Buren, Missouri. 1/
- Kansas City Oakdale Bancshares, Inc., Oakdale, Nebraska. 1/
- San Francisco North Park Bank of Commerce, North Logan, Utah. 1/

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

ACTIONS OF THE BOARD - Continued

Applications and Notification 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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Approved

New York Citibank Overseas Investment Corporation, Wilmington,  
Delaware: grants consent to acquire Banco de  
Levante, S.A., Madrid, Spain, and its three majority  
owned subsidiaries, Inmobiliara Jienense S.A., Trans-  
leasing S.A., and Incredit S.A.

San Francisco Crocker National Corporation, San Francisco, California:  
grants consent to establish an export trading company  
to be located in San Francisco, California.

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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 C R Pancshares, Inc., Fort Valley, Georgia, for approval  
to acquire 100 percent of the voting shares of The  
Citizens Bank, Fort Valley, Georgia. 1/

Atlanta Citrus Banking Corporation, Tampa, Florida, for approval  
to acquire 100 percent of the voting shares of  
Citrus Park Bank, Tampa, Florida. 1/

Atlanta First National Jasper Corporation, Jasper, Alabama, for  
approval to acquire 100 percent of the voting shares  
of First National Bank of Jasper, Jasper, Alabama. 1/

Atlanta First Security Bankshares, Inc., Lavonia, Georgia, for  
approval to acquire 80 percent of the voting shares  
of Northeast Georgia Bank, Lavonia, Georgia. 1/

Atlanta Florida Bay Banks, Inc., Panama City, Florida, for  
approval to acquire at least 80.73 percent of the  
voting shares of Bay Bank and Trust Company,  
Panama City, Florida. 1/

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

ACTIONS OF THE BOARD - Continued

- Atlanta Peoples Bancorporation, Inc., Winfield, Alabama, for approval to acquire at least 80 percent of the voting shares of Winfield State Bank, Winfield, Alabama. 1/
- Chicago The Baraboo Bancorporation, Inc., Baraboo, Wisconsin, for approval to acquire 80 percent of the voting shares of The Baraboo National Bank, Baraboo, Wisconsin. 1/
- Chicago Bright Financial Services, Inc., Flora, Indiana, for approval to acquire 100 percent of the voting shares of The Bright National Bank at Flora, Flora, Indiana. 1/
- Chicago Farmers State Bancorporation, Inc., Waupaca, Wisconsin, for approval to acquire 90.1 percent of the voting shares of the Farmers State Bank of Waupaca, Waupaca, Wisconsin. 1/
- Chicago FNB Hartford Bancorp., Inc., Hartford, Wisconsin, for approval to acquire 80 percent of the voting shares of The First National Bank of Hartford, Hartford, Wisconsin. 1/
- Chicago Harbor Country Banking Corporation, Three Oaks, Michigan, for approval to acquire 90 percent of the voting shares of The Bank of Three Oaks, Three Oaks, Michigan. 1/
- Chicago Horizon Bancorp, Michigan City, Indiana, for approval to acquire 100 percent of the voting shares of the successor by merger to The First-Merchants National Bank of Michigan City, Michigan City, Indiana. 1/
- Chicago Tabor Enterprises, Inc., Tabor, Iowa, for approval to acquire 85 percent or more of the voting shares of First State Bank, Tabor, Iowa. 1/
- St. Louis Ashley Bancstock Company, Crossett, Arkansas, for approval to acquire 100 percent of the voting shares of the successor by merger to First National Bank of Crossett, Crossett, Arkansas. 1/
- St. Louis Citizens Financial Service Corporation, Van Buren, Arkansas, for approval to acquire at least 81.1 percent of the voting shares of Citizens Bank and Trust Company, Van Buren, Arkansas. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis Old National Bancshares, Inc., Centralia, Illinois, for approval to acquire 100 percent of the voting shares of The Old National Bank of Centralia, Centralia, Illinois, and at least 80 percent of Farmers and Merchants Bank of Carlyle, Carlyle, Illinois. 1/
- Minneapolis Baker Holding Company, Bozeman, Montana, for approval to acquire 96.44 percent of the voting shares of The Bank of Baker, Baker, Montana. 1/
- Minneapolis Burke Securities Company, Missoula, Montana, for approval to acquire 88.4 percent of the voting shares of Bank of Sheridan, Sheridan, Montana. 1/
- Dallas Central Bancshares Corporation, San Angelo, Texas, for approval to acquire at least 80 percent of the voting shares of The Central National Bank of San Angelo, San Angelo, Texas and The Central National Bank-West, San Angelo, Texas. 1/
- Dallas Helotes Bancshares, Inc., Helotes, Texas, for approval to acquire 100 percent of the voting shares of Helotes State Bank, Helotes, Texas. 1/
- Dallas Lewisville Bancshares, Inc., Lewisville, Texas, for approval to acquire at least 80 percent of the voting shares of North Texas Bank, Lewisville, Texas. 1/
- San Francisco Foothill Independent Bancorp, Glendora, California, for approval to acquire 100 percent of the voting shares of Foothill Independent Bank, Glendora, California. 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

- New York Peoples Bancorp, Belleville, New Jersey, for approval to acquire 100 percent of the voting shares of Carteret Bank and Trust Company, Carteret, New Jersey. 1/

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



ACTIONS OF THE BOARD - Continued

- Richmond One Valley Bancorp of West Virginia, Charleston, West Virginia, for approval to acquire 100 percent of the voting shares of Mercer County Bank, Princeton, West Virginia. 1/
- Chicago Central Wisconsin Bankshares, Inc., Wausau, Wisconsin, for approval to acquire at least 80 percent of the voting shares of The State Bank of Fall Creek, Fall Creek, Wisconsin. 1/
- Chicago COUNTY BANKSHARES, INC., Blue Island, Illinois, for approval to acquire 80 percent of the voting shares of Crestwood Bank, Crestwood, Illinois. 1/
- Chicago Grand Ridge Bancorporation, Inc., Grand Ridge, Illinois, for approval to acquire at least 82.2 percent or more of the voting shares of Verona Exchange Bank, Verona, Illinois. 1/
- St. Louis General Bancshares Corporation, St. Louis, Missouri, for approval to acquire 100 percent of the voting shares of Security Bank & Trust Co., Mt. Vernon, Illinois.
- Dallas First City Bancorporation of Texas, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of First City Bank - Forum, N.A., San Antonio, Texas, a proposed new bank.
- Dallas Grand Bancshares, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of Grand Bank LBJ at Hillcrest, N.A., Dallas, Texas, a proposed new bank. 1/
- Dallas Grand Bancshares, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of Grand Bank Stemmons at Regal Row, N.A., Dallas, Texas, a proposed new bank. 1/

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

ACTIONS OF THE BOARD - ContinuedTo Expand a Bank Holding Company Pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956

New York            Horizon Bancorp, Morristown, New Jersey, for approval to merge with Northern National Corporation, Moorestown, New Jersey and indirectly acquire The Bank of New Jersey, Camden, New Jersey, and The Bank of New Jersey, National Association, Moorestown, New Jersey. 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

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 to its extensions of credit) these activities would be conducted in the States of Kansas and Missouri (9/1/83)

Returned

Dallas              Northwest Bancshares of Louisiana, Inc., Mansfield, Louisiana, notification of intent to engage in de novo activities (in acting as agent in providing credit life insurance which is directly related to extensions of credit by its subsidiary, First National Bank in Mansfield) at 100 Polk Street, Mansfield, Louisiana, serving the market area including DeSoto, Sabine, Red River and Caddo Parishes (7/21/83)

Approved

New York            Horizon Bancorp, Morristown, New Jersey, for approval to acquire 100 percent of the voting shares of Northern National Financial Corporation, Wilmington, Delaware. 1/

St. Louis            Mercantile Bancorporation Inc., St. Louis, Missouri, for approval to acquire 100 percent of Conqueror Life Insurance Company, Joplin, Missouri. 1/

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

ACTIONS OF THE BOARD - ContinuedPermitted

New York

Barclays Bank PLC and Barclays Bank International Limited, both of London, England, request permission to relocate three offices engaging in the following activities (the operation of a consumer finance business and the sale as agent of related credit life, credit accident and health and credit property insurance, including (A) direct installment loans to individuals and the purchase of retail installment notes [sales finance], such as loans made to individuals for personal, family or household purposes, including loans secured by real estate, the purchase on a discounted basis of contracts and related security agreements arising principally from the sale by dealers of titled goods [including automobiles, mobile homes, travel trailers and campers, and boat and marine equipment] and household goods [including furniture, television sets, appliances] and related wholesale financing consisting of financing dealers' inventories of automobiles, mobile homes and other chattels and (B) at the election of the borrowers from [the] consumer finance subsidiary, sale of credit-related insurance, including decreasing term credit life insurance, credit accident and health insurance, and credit property insurance designed to protect the borrower's personal property [e.g., household goods] which serves as collateral for loans for [the] subsidiary. Credit life and credit accident and health insurance so sold may be underwritten or reinsured by Barclays' insurance underwriting subsidiaries) from 324 North Turner, Hobbs, New Mexico to 412 East Bender Blvd., Hobbs, New Mexico; from 4628 South Pennsylvania, Oklahoma City, Oklahoma to 2526 North Meridan Drive, Oklahoma City, Oklahoma and from 106 South Maple Street, Murfreesboro, Tennessee to Suite 105, 3354 Perimeter Hill Drive, Nashville, Tennessee, through their consumer finance subsidiary, BarclaysAmerican/Financial, Inc. (8/31/83) 3/

New York

The Chase Manhattan Corporation, New York, New York, notification of intent to engage in de novo activities (making or acquiring, for its own account and for the account of others, loans and other extensions of credit, both secured and unsecured, including, but not limited to,

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

ACTIONS OF THE BOARD - Continued

- consumer and business lines of credit, installment loans for personal, household and business purposes and mortgage loans secured by real property; and other extensions of credit; and to act as insurance agent for credit life insurance and credit accident and health insurance directly related to such lending and servicing activities) at 1600 South Main Street, Walnut Creek, California, through a subsidiary, Chase Manhattan Financial Services, Inc. (8/28/83) 3/
- New York Manufacturers Hanover Corporation, New York, New York, (to expand the activities to include all types of sales finance activity and single and joint credit life insurance) at 6363 Poplar Avenue, Memphis, Tennessee, this office serves the entire State of Tennessee, through its wholly owned indirect subsidiary, Manufacturers Hanover Financial Services of Tennessee, Inc. (8/28/83) 3/
- New York Midlantic Banks, Inc., Edison, New Jersey, requests permission to establish a de novo office engaging in the following activities (to refer customers to its subsidiary, Florida Coast Midlantic Trust Company, N.A., on activities related to or incidental to the conduct of a trust business including fiduciary, agency, or custodial services) at Arvida Executive Center, Intersection of Glades Road and Interstate 95, Boca Raton, Florida, through its subsidiary, Florida Coast Midlantic Trust Company, N.A. (9/2/83) 3/
- Cleveland Mellon National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (the sale of voluntary unemployment insurance in connection with extensions of credit by applicant's subsidiaries) the activity will be conducted throughout Illinois and Wisconsin, and throughout the United States, through its subsidiary, Mellon Financial Services Corporation (8/31/83) 3/
- Cleveland PNC Financial Corp, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (provide management consulting advice to non-affiliated banks and bank-related industry associations as permitted under Section 225.4(a)(12) of Regulation Y, and certain data processing activities to client financial

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

ACTIONS OF THE BOARD - Continued

- institutions, as permitted under Section 225.4(a)(8) of Regulation Y) the de novo offices would be located at Glen Rock, New Jersey; Walnut Creek, California; Atlanta, Georgia; Chicago, Illinois; Dallas, Texas, through its subsidiary, L.S. Consulting Corp. (9/3/83) 3/
- Atlanta Citizens and Southern Georgia Corporation, Atlanta, Georgia, notification of intent to engage in de novo activities (in consumer and commercial finance activities, including the extension of direct loans to consumers, the discount of retail and installment notes or contracts, the purchase of real estate notes, the extension of direct loans to dealers for the financing of inventory [floor planning], and working capital purposes; making, acquiring or soliciting, for its own account or for the account of others, loans and other extensions of credit; and acting as agent for the sale of life, accident and health insurance directly related to its extensions of credit) at 385 N. Glynn Street, Fayetteville, Georgia, through its subsidiary, Family Credit Services, Inc. (8/30/83) 3/
- Atlanta St. Francisville Bancshares, Inc., St. Francisville, Louisiana, notification of intent to engage in de novo activities (to engage in the sale of general insurance in a town with a population not exceeding 5,000) these activities would be performed in the Town of St. Francisville, Louisiana and the surrounding rural area, through a subsidiary, Community Insurance Agency, Inc. (8/30/83) 3/
- Chicago Comerica Incorporated, Detroit, Michigan, notification of intent to engage in de novo activities (in mortgage lending and servicing, investment advice, and real estate appraisal activities) the activity will be conducted from de novo offices in the District of Columbia and the States of Michigan, Massachusetts, New York, Georgia, Florida, Texas, Washington, Colorado, California and Minnesota, through a subsidiary, Comerica Mortgage Corporation) (9/2/83) 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

- 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 214 1/2 East Main Street, Bismarck, North Dakota to Gateway Mall, Suite K-11, 2700 State Street, Bismarck, North Dakota, upon relocation, said office will serve Bismarck, North Dakota, and nearby communities, through its subsidiary, Norwest Financial North Dakota, Inc. (8/26/83) 3/
- 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 5503 Johnson Drive, Mission, Kansas to The Shops at Corporate Woods, 9906 College Boulevard, Overland, Kansas, upon relocation, said office will serve Kansas City, Overland Park, Kansas, and other nearby suburbs of Kansas City, through its subsidiary, Norwest Financial Kansas, Inc. (8/26/83) 3/
- 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 204 West Sixth Street, Topeka, Kansas to Cedarwood Shopping Center, 515 S.W. 37th

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

ACTIONS OF THE BOARD - Continued

Street, Topeka, Kansas, upon relocation, said office will serve Topeka, Kansas, and nearby communities, through its subsidiary, Norwest Financial Kansas, Inc. (8/26/83) 3/

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 127 North Seventh Street, Waco, Texas to 1020 North Valley Mills Drive, Waco, Texas, upon relocation, said office will serve Waco, Texas, and nearby communities, through its subsidiary, Norwest Financial Texas, Inc. (8/25/83) 3/

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 underwriting and sale of credit life and credit accident and health insurance related to extensions of credit by Norwest Financial New Hampshire, Inc. and Norwest Financial New Hampshire I, Inc., such activities under Subparagraphs A and D of Title VI of the Garn-St Germain Depository Institutions Act of 1982 and the offering for sale and selling of travelers checks) said office will serve Salem, New Hampshire and nearby communities in New Hampshire and Massachusetts, through its subsidiaries, Norwest Financial New Hampshire, Inc., Norwest Financial New Hampshire I, Inc. and Centurion Life Insurance Company (9/2/83) 3/

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

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

ACTIONS OF THE BOARD - Continued

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 100 Oaks Office Tower, 719 Thompson Lane, Suite 301, Nashville, Tennessee, to 2601 Elmhill Park, Suite "I", Nashville, Tennessee upon relocation, said office will serve Nashville, Tennessee, through its subsidiary, Norwest Financial Tennessee, Inc. (9/1/83) 3/

San  
Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring for its own account or for the account of others, loans or other extensions of credit such as would be made or acquired by a mortgage company, servicing such loans and other extensions of credit for itself and others, and commercial real estate equity financing; such activities will include, but not be limited to, making commercial mortgage loans secured by commercial real estate and arranging equity financing) at 530 Lytton Avenue, Palo Alto, California, serving the entire state of California, through its direct subsidiary, BA Mortgage and International Realty Corporation (a Delaware corporation) (9/3/83) 3/

San  
Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (in the activity of underwriter, initially as reinsurer, to the extent permitted by relevant state law, for credit-related life insurance and credit-related accident and health insurance which is directly related to extensions of credit by BankAmerica Corporation and its nonbank subsidiaries) in San Francisco, California, through its indirect subsidiary, BA Insurance Company, Inc. (a California corporation) (9/3/83) 3/

San  
Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (in the activities of leasing personal property acquired specifically for the leasing transactions through leases which are the functional equivalent of extensions of credit, making or acquiring for its own account loans and other extensions of credit such as would be made or acquired by a finance company, and servicing loans

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 other extensions of credit; such activities will include, but not be limited to, leasing of motor vehicles and purchasing retail installment sales contracts covering motor vehicles) in Santa Clara, California and Denver, Colorado; the Santa Clara, California office will be serving the entire states of California, Arizona, Hawaii, Idaho, Nevada, Oregon and Washington; the Denver, Colorado office will be serving the entire states of Colorado, Kansas, Montana, Nebraska, New Mexico, Utah and Wyoming, through its indirect subsidiary, General Rediscount Corporation (a Delaware corporation) (9/3/83) 3/

San  
Francisco

BankAmerica Corporation, San Francisco, California notification of intent to engage in de novo activities (in the activities of an industrial bank under the Colorado Industrial Bank Act and to engage in the additional activities of the issuance of NOW or other transaction accounts as well as the issuance of credit and debit cards; FinanceAmerica Industrial Bank will also continue to engage in the activities of making loans and other extensions of credit to individuals for personal, family or household purposes, purchasing United States government securities, engaging in the sale of travelers checks, servicing loans and other extensions of credit, and offering credit-related life 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, issuing investment certificates and accepting savings accounts on an intrastate basis only; issuing transactions (NOW) accounts; making consumer installment loans unsecured or secured by real and personal property and offering credit-related life insurance and credit-related accident and health insurance in connection with extensions of credit made or acquired by FinanceAmerica Industrial Bank; credit-related life and credit-related accident and health insurance may be reinsured by BA Insurance Company, Inc., an affiliate of FinanceAmerica Industrial Bank) in Denver, Colorado, serving the

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

ACTIONS OF THE BOARD - Continued

- State of Colorado, through its indirect subsidiary, FinanceAmerica Industrial Bank (a Colorado corporation) (9/3/83) 3/
- San Francisco First Security Corporation, Salt Lake City, Utah, notification of intent to engage in de novo activities (in making or acquiring loans and other extensions of credit such as would be made by a mortgage company, including making both residential and commercial mortgage loans for its own portfolio and for sale to others, the servicing of such loans for others, and all activities incident thereto; also, to engage in the activities as an agent of selling credit life and credit disability insurance or mortgage redemption insurance related to extensions of mortgage credit, where the insurance is limited to assuring repayment of the outstanding balance due on a specific extension of credit in the event of death, disability or involuntary unemployment of the debtor, and credit-related casualty insurance arising out of such extensions of mortgage credit, such sales of insurance as an agent being a permissible activity under Section 601, clauses (A) and (D), of Title VI of the Garn-St Germain Depository Institutions Act of 1982) in the immediate vicinity of Broadway and East 15th Street, Vancouver, Washington, serving the Counties of Clark, Cowlitz and Skamania in Washington, through its subsidiary, Securities Intermountain, Inc. (9/2/83) 3/
- San Francisco Puget Sound Bancorp, Tacoma, Washington, notification of intent to engage in de novo activities (making or acquiring loans and other extensions of credit such as would be made by a commercial mortgage company, including the making and participating in construction and permanent loans secured by an interest in real estate, the sale and servicing of such loans and related security agreements, and the providing of escrow services relative to the making of such loans in accordance with the Board's Regulation Y) in Portland, Oregon, these activities will be performed primarily in the State of Oregon and throughout the western United States, Alaska and Hawaii, through its subsidiary, Washington Mortgage Corporation (8/28/83) 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 Puget Sound Bancorp, Tacoma, Washington, notification of intent to engage in de novo activities (making or acquiring loans and other extensions of credit such as would be made by a commercial mortgage company, including the making and participating in construction and permanent loans secured by an interest in real estate, the sale and servicing of such loans and related security agreements, and the providing of escrow services relative to the making of such loans in accordance with the Board's Regulation Y) in Newport Reach, California these activities will be performed primarily in the State of Oregon and throughout the western United States, Alaska and Hawaii, through a subsidiary, Washington Mortgage Corporation (8/28/83) 3/
- San  
Francisco RCB Corporation, Sacramento, California, notification of intent to engage in de novo activities (in investment advisory services to financial institutions, public agencies, corporations and individuals, including portfolio investment advice, general economic information and studies and development of investment policy, procedures and recommendations, all in accordance with the Board's Regulation Y) in Sacramento, California, through its subsidiary, River City Money Management Company (8/30/83) 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, loans and extensions of credit, including making consumer installment personal loans, purchasing consumer installment sales finance contracts, making loans to small businesses and other extensions of credit such as would be made by a factoring company or a consumer finance company, and acting as broker or agent for the sale of credit life and credit accident and health insurance, such insurance activities being permitted pursuant to Section 601(A) and (D) of Title VI of the Garn-St Germain Act) at 2505 South College, Fort Collins, Colorado, serving the State of Colorado, through its subsidiary, Security Pacific Finance Corp. (9/3/83) 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

To Issue Eligible Acceptances up to 200 Percent  
Of Paid-In Capital and Surplus

New York

Approved

Commonwealth Trading Bank of Australia, Sydney, Australia: for its U. S. offices to create eligible acceptances up to 200 percent of the bank's paid-up and unimpaired capital stock and surplus.

APPLICATIONS RECEIVED

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

- New York            Fidelity Union Bank, Newark, New Jersey. To establish 45 offsite electronic offices in the State of New Jersey. 2/
- Richmond           Princeton Bank & Trust Company, Princeton, West Virginia. To establish a branch on State Highway 10, Matoaka, Mercer County, West Virginia. 2/

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

- Richmond           Central Fidelity Bank, Norfolk, Virginia, to merge with Pappahannock Savings and Loan Association, Fredericksburg, Virginia, upon its conversion to a State bank. 2/

\* \* \* \* \*

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

- Kansas City        FirstBank at Arapahoe/Yosemite, Denver, Colorado. 2/
- Kansas City        Citizens Bank of Glendale, Glendale, Colorado. 2/
- Dallas              Bank of Commerce-Fossil Creek, Fort Worth, Texas. 2/
- Richmond           Rappahannock Savings and Loan Association, Fredericksburg, Virginia, upon its conversion to a State bank. 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.

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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- Boston            Bank of New England Corporation, Boston, Massachusetts,  
for approval to engage directly or indirectly in  
certain nonbanking activities through the acquisition  
of CBT Leasing Limited. .
- New York         Citibank Overseas Investment Corporation, Wilmington,  
Delaware: requests consent to acquire, directly  
or indirectly, an additional 95,000 shares of  
common voting stock of Walwyn, Inc., Toronto,  
Ontario, Canada.
- Cleveland        United Midwest Bancshares, Inc., Cincinnati, Ohio:  
prior notification of its intent to acquire a 50  
percent interest in United Midwest International  
Corporation, an export trading company.

\* \* \* \* \*

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

- Cleveland        Hyden Citizens Bancorp, Inc., Hyden, Kentucky, for  
approval to acquire 100 percent of the voting  
shares of Hyden Citizens Bank, Hyden, Kentucky. 2/
- Cleveland        Progressive Bancshares, Inc., Owingsville, Kentucky,  
for approval to acquire 100 percent of the voting  
shares of Farmers Bank, Owingsville, Kentucky. 2/
- Richmond        Allied Irish Banks Limited, Dublin, Ireland, for  
approval to acquire at least 50 percent of the  
voting shares of First Maryland Bancorp, Baltimore,  
Maryland and indirectly First Omni Bank, N.A.,  
Millsboro, Delaware, and First National Bank of  
Maryland, Baltimore, Maryland. 2/
- Atlanta          County Financial Corporation, North Miami Beach,  
Florida, for approval to acquire 100 percent of  
the voting shares of County National Bank of South  
Florida, North Miami Beach, 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 Livingston Bancshares, Inc., Denham Springs, Louisiana, for approval to acquire 100 percent of the voting shares of Livingston Bank, Denham Springs, Louisiana. 2/
- Atlanta The Merchant Bancorporation of Florida, Tampa, Florida, for approval to acquire 100 percent of the voting shares of The Merchant Bank of Florida, Tampa, Florida, a proposed new bank. 2/
- St. Louis First Bancorp of Sparta, Ltd., Sparta, Illinois, for approval to acquire 100 percent of the voting shares of The First National Bank of Sparta, Sparta, Illinois. 2/
- St. Louis Gorham Bancorp, Inc., Murphysboro, Illinois, for approval to acquire at least 89.88 percent of the voting shares of The Bank of Gorham, Gorham, Illinois. 2/
- Minneapolis NorBanc Group Inc., Pine River, Minnesota, for approval to acquire 100 percent of the voting shares of Backus State Bank, Backus, Minnesota and also acquire 100 percent of the voting shares of Pine River Holding Company, Pine River, Minnesota and indirectly acquire Pine River State Bank, Pine River, Minnesota. 2/
- Kansas City Farmers and Merchants Bancorp, Inc., Hill City, Kansas, for approval to acquire at least 80 percent of the voting shares of The Farmers and Merchants Bank of Hill City, Hill City, Kansas. 2/
- Kansas City Farmers State Bancorporation of Yuma, Inc., Yuma, Colorado, for approval to acquire at least 80 percent of the voting shares of Farmers State Bank of Yuma, Yuma, Colorado. 2/
- Dallas Texas First Financial Corporation, Dallas, Texas, for approval to acquire at least 80 percent of the voting shares of Dallas International Bank, Dallas, Texas and Tomball Bancshares, Inc., Tomball, Texas and indirectly First Bank and Trust, Tomball, Texas. 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.

APPLICATIONS RECEIVED - ContinuedTo Expand a Bank Holding Company Pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956

- Atlanta First Bankers Corporation of Florida, Pompano Beach, Florida, for approval to acquire 100 percent of the voting shares of Flagship Bank of Polk County, Haines City, Florida. 2/
- Atlanta First National Bancorp, Gainesville, Georgia, for approval to acquire 100 percent of the voting shares of White County Bank, Cleveland, Georgia. 2/
- Minneapolis Jackass Creek Land and Livestock Company, Ennis, Montana, for approval to acquire an additional 10.8 percent for a total of 57.6 percent of the voting shares of First Madison Valley Bank, Ennis, Montana. 2/
- Kansas City Kansas City Bancshares, Inc., Kansas City, Missouri, for approval to acquire at least 80 percent of the voting shares of Citizens Bank of Appleton City, Missouri, Appleton City, Missouri, at least 80.08 percent of the voting shares of Citizens State Bank of Polk County, Bolivar, Missouri, and 100 percent of the voting shares of the following banks: Osceola Bank, Osceola, Missouri; Tri-County State Bank of El Dorado Springs, El Dorado Springs, Missouri; The Lowry City Bank, Lowry City, Missouri; and Humansville Bank, Humansville, Missouri. 2/
- Dallas International Bancshares Corporation, Laredo, Texas, for approval to acquire 100 percent of the voting shares of International Bank of Commerce, N.A., Zapata, Texas and International Bank of Commerce, N.A., Brownsville, Texas, proposed new banks. 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.



APPLICATIONS RECEIVED - ContinuedTo Expand a Bank Holding Company Pursuant to Section  
3(a)(5) of the Bank Holding Company Act of 1956

Boston Bank of New England Corporation, Boston, Massachusetts, for approval to merge with CBT Corporation, Hartford, Connecticut and indirectly acquire Connecticut Bank & Trust Company, N.A., Hartford, Connecticut. 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 Bank of New England Corporation, Boston, Massachusetts, for approval to engage directly or indirectly in certain nonbanking activities, through: CBT Capital Corporation, New York, New York; CBT Trust Company of Florida, N.A., West Palm Beach, Florida; CBT Financial Corporation, Hartford, Connecticut; CBT Business Credit Corporation, Hartford, Connecticut; CBT Realty Corporation, Hartford, Connecticut; General Discount Corporation, Boston, Massachusetts; General Discount Corporation (Maine), Augusta, Maine; GDC Leasing Corporation, Boston, Massachusetts; Lazere Financial Corporation, New York, New York and CBT Factors Corporation, New York, New York.

Boston Fleet Financial Group, Inc., Providence, Rhode Island, notification of intent to engage in de novo activities ((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) these activities would be conducted in the geographic area surrounding Citrus County, Florida, through its indirect subsidiary, Fleet Finance, Inc. (8/29/83)

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.

APPLICATIONS RECEIVED - Continued

- Boston Old Stone Corporation, Providence, Rhode Island, for approval to acquire all of the shares of Perpetual Savings and Loan Association, High Point, North Carolina.
- New York Citicorp, New York, New York, requests permission to establish de novo 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 sale of credit-related life and accident and health insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; 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 176 Middle Street, Portland, Maine, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Financial Center, Inc. (9/2/83)
- New York Citicorp, New York, New York, requests permission to establish de novo 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 sale of credit-related life and accident and health insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; 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 AAMCO Building, 4th Floor One Presidential Blvd., Bala Cynwyd, Pennsylvania, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Financial, Inc. (9/2/83)
- Cleveland PFC Financial Corp, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (making or acquiring and servicing for its own account and/or the account of others, loans and other extensions of credit) in Durham, North Carolina; Savannah, Georgia and Orlando, Florida, through its subsidiary, The Kissell Company (8/29/83)

APPLICATIONS RECEIVED - Continued

- Richmond Allied Irish Banks Limited, Dublin, Ireland, for approval to acquire at least 50 percent of the voting shares of First Manufactured Housing Credit Corporation, Albany, New York; First Carolina Financial Corporation, Greenville, South Carolina; Markwood Agency, Inc., Albany, New York; First Maryland Credit Corporation, Baltimore, Maryland; First Maryland Leasecorp, Baltimore, Maryland; First Maryland Life Insurance Company, Phoenix, Arizona; First Maryland Mortgage Corporation, Baltimore, Maryland; and First Maryland Cheque Corporation, Baltimore, Maryland.
- Chicago Walter E. Heller International Corporation, Chicago, Illinois, notification of intent to engage in de novo activities (in real estate appraisal) at 3300 North Central Avenue, Phoenix, Arizona, the geographic scope will be the States of Arizona, California, Idaho, Nevada, New Mexico, Oregon and Washington, through its subsidiary, Abacus Realty Appraisers, Inc. (8/23/83)
- St. Louis Citizens Fidelity Corporation, Louisville, Kentucky, notification of intent to engage in de novo activities (in processing and transmission of financial, banking or economic data for Applicant, its subsidiaries, unrelated financial institutions and others, and credit/debit card cardholder and merchant processing for Applicant, its subsidiaries and unrelated financial institutions) these activities will be conducted in the States of California, Illinois, Indiana, Kentucky, Tennessee, West Virginia and the Northeastern U. S., through its subsidiary, CFC Financial Services, Inc. (8/26/83)
- Minneapolis NorBanc Group Inc., Pine River, Minnesota, for approval to acquire 100 percent of the voting shares of Pine River Insurance Agency, Inc., Pine River, Minnesota.
- Kansas City Farmers State Bancorporation of Yuma, Inc., Yuma, Colorado, for approval to acquire 100 percent of the voting shares of Farmers State Agency, Yuma, Colorado.
- 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

APPLICATIONS RECEIVED - Continued

of extending margin credit in conformity with Regulation T) at 1000 Brickell Avenue, Suite 102, Miami, Florida and One Hospital Trust Plaza, Providence, Rhode Island, each office serving all fifty states and the District of Columbia, through its indirect subsidiary, Charles Schwab & Co., Inc. (8/31/83)

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 Pacific Mortgage Corporation's own account or for sale to others; and the servicing of such loans for others) at 3001 Henderson Drive, Cheyenne, Wyoming, serving the State of Wyoming, through its subsidiary, Security Pacific Mortgage Corporation (9/2/83)

San  
Francisco

Sterling Bancorporation, Los Angeles, California, notification of intent to engage in de novo activities (in making or acquiring loans and other extensions of credit such as would be made by a borrowers equipment, inventory, accounts receivable, real estate or other assets; servicing such loans for others; and making leases of personal property in accordance with the Board's Regulation Y) at 3287 Wilshire Boulevard, Los Angeles, California, serving Southern California, through its subsidiary, Sterling Business Credit, Inc. (9/2/83)

San  
Francisco

Utah Bancorporation, Salt Lake City, Utah, notification of intent to engage in de novo activities (for the industrial loan corporation activities of the subsidiary in the manner authorized by Utah state law, including the acceptance of time and savings deposits and making, acquiring and servicing loans, leases of personal property in accordance with the Board's Regulation Y and other extensions of credit) at 24th Street and Grant Avenue, Ogden, Utah, to serve the market areas surrounding the location, through its subsidiary, Intermountain Thrift and Loan (9/1/83)

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APPLICATIONS RECEIVED - Continued

REPORTS RECEIVED

Current Report Filed Pursuant to Section 13  
of the Securities Exchange Act

The Union Savings & Trust Company  
Warren, Ohio  
(Month of August 1983)

\* \* \* \* \*

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

Bank of the Commonwealth  
Detroit, Michigan  
Amendment No. 2  
(Filed by Comerica Inc.)  
Detroit, Michigan

\* \* \* \* \*

PETITIONS FOR RULEMAKING

None.