

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
H.2, 1983 No. 45

Actions of the Board; Applications and Reports

Received During the Week Ending November 12, 1983

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Regulation T, Credit by Brokers and Dealers, the Board announced that it is deferring the effective date for compliance with its newly revised Regulation T to March 31, 1984.

Cleveland	Rurban Financial Corp., Defiance, Ohio, extension of time until February 10, 1984, within which to acquire The State Bank and Trust Company, Defiance, Ohio and The Peoples Banking Company, McComb, Ohio. <u>1/</u>
Cleveland	State Bank and Trust Company, Defiance, Ohio, extension of time until February 10, 1984, within which to merge with Defiance Interim Bank, Defiance, Ohio. <u>1/</u>
Richmond	Peoples Bank of Charles Town, Charles Town, West Virginia, to invest in bank premises. <u>1/</u>
Richmond	Citizens Bank and Trust Company of Maryland, Riverdale, Maryland, proposed merger with Peoples Security Bank of Maryland, Landover, Maryland; report transmitted to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>
Richmond	City Bank of Charleston, N.A., Charleston, West Virginia, proposed merger with The City National Bank of Charleston, Charleston, West Virginia; report transmitted to the Comptroller of the Currency on competitive factors. <u>1/</u>
Richmond	Bank of Christiansburg, Christiansburg, Virginia, to invest in bank premises. <u>1/</u>
Richmond	First Bankshares, Inc., Barboursville, West Virginia, extension of time to February 17, 1984, within which to become a bank holding company through the acquisition of The First State Bank, Barboursville, West Virginia. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- Atlanta First National Bank of Jackson County, Jefferson, Georgia, proposed merger with New First National Bank of Jackson County, Jefferson, Georgia; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta South Mississippi Bank, Prentiss, Mississippi, proposed merger with Bassfield Branch of First Mississippi National Bank, Hattiesburg, Mississippi; report to the Federal Deposit Insurance Corporation, on competitive factors. 1/
- Chicago Mercantile National Bank of Indiana, Hammond, Indiana, application for prior approval to merge with Merrillville Bank and Trust Company, Merrillville, Indiana, under the charter and the title of Mercantile National Bank of Indiana; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Francor Financial, Inc., Wabash, Indiana, extension of time to January 9, 1984, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to Frances Slocum Bank and Trust Company, Wabash, Indiana. 1/
- Chicago F.A.B. BANCORP, INC., Aurora, Illinois, extension of time to January 29, 1984, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to First American Bank of Aurora, Aurora, Illinois. 1/
- Chicago Elkhart Banc Shares, Inc., Elkhart, Illinois, extension of time to January 9, 1984, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to Elkhart Community Bank, Elkhart, Illinois. 1/
- Chicago Home State Bancorp, Inc., Crystal Lake, Illinois, extension of time to February 3, 1984, within which to become a bank holding company through the acquisition of 80 percent or more of the voting shares of Home State Bank of Crystal Lake, Crystal Lake, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago Wayne Bank and Trust Co., Cambridge City, Indiana, extension of time to December 12, 1983, within which to establish a branch at One Waytru Plaza, corner of 5th and South A Street, Richmond, Indiana. 1/
- St. Louis Security Financial Corp., Starkville, Mississippi, additional extension of time until December 22, 1983, to become a bank holding company through the acquisition of the successor by merger to Security State Bank, Starkville, Mississippi. 1/
- St. Louis Planters Financial Corporation, Hopkinsville, Kentucky, additional extension of time until February 16, 1984, within which to become a bank holding company through the acquisition of the successor by merger to Planters Bank & Trust Company, Hopkinsville, Kentucky. 1/
- St. Louis Planters Bank & Trust Company, Hopkinsville, Kentucky, additional extension of time until February 16, 1984, within which to merge with The Big Friendly Bank Corporation, Hopkinsville, Kentucky. 1/
- St. Louis Merchants and Farmers Bank, Kosciusko, Mississippi, proposal to purchase certain assets and assume certain liabilities of four branches of The Mississippi Bank, Jackson, Mississippi; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Kansas City Bank of Keystone, Keystone, Nebraska, proposal to acquire substantially all of the assets and liabilities of the Arthur County Cooperative Credit Association, Arthur, Nebraska; report transmitted to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Bank of Grays Harbor, Aberdeen, Washington, proposed acquisition of assets and assumption of liabilities of the Ocean Shores Branch of Rainier National Bank, Seattle, Washington, under the charter and title of the latter; report to the Comptroller of the Currency on competitive factors. 1/
- San Francisco Citizens Valley Bank, Albany, Oregon, proposed acquisition of the Harrishburg Branch of State Savings and Loan Association, Albany, Oregon; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

San
Francisco

Bank of Grays Harbor, Aberdeen, Washington, proposed acquisition of assets and assumption of liabilities of the Pacific Beach Branch of First Interstate Bank of Washington, N.A., Seattle, Washington; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

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

Approved

Chicago

Comerica Bank - Detroit, Detroit, Michigan. To establish an EFT at the following locations: University of Detroit, Student Life Building, 4001 W. McNichols, Detroit, Michigan; General Motors Technical Center, Twelve Mile Road Gate House, Warren, Michigan; Marcy Golf and County Club-Outlet, 2280 Union Lake Road, Union Lake, Michigan; Owl Drug Store - Outlet, Drayton, Michigan. 1/

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

Approved

St. Louis

MidAmerica Bank and Trust Company of Alton, Alton, Illinois. 1/

Atlanta

First Citizens Interim Bank, Oneonta, Alabama. 1/

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

Approved

Richmond

Bank of Virginia, Richmond, Virginia, to acquire the assets of and assume the liability to pay deposits in the Beaufont Mall Branch of Virginia National Bank, Richmond, Virginia. 1/

Richmond

Central Fidelity Bank, Norfolk, Virginia, to merge with Central Fidelity Bank, N.A., Lynchburg, Virginia. 1/

Atlanta

Citizens Bank, Oneonta, Alabama, to merge with First Citizens Interim Bank, Oneonta, Alabama. 1/

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

ACTIONS OF THE BOARD - ContinuedIssued Intent Not to Disapprove Change of Control
Pursuant to Change in Bank Control Act of 1978Not DisapprovedDallas Cielo Vista Bank, El Paso, Texas. 1/Dallas Security National Bancshares, Inc., Amarillo, Texas. 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 amendedApprovedNew York Citibank Overseas Investment Corporation, Wilmington,
Delaware: grants consent to acquire additional
shares of Walwyn, Inc., Toronto, Canada.San Francisco Istituto Bancario San Paolo Di Torino, Turin, Italy:
entered into an agreement with the Federal Reserve
System that its proposed federal limited branch in
New York City will only receive deposits that would
be permissible to an Edge Act corporation. 1/ (11/7/83)Sixty-Day Notification Period Allowed to ExpireNew York Citibank Overseas Investment Corporation, Wilmington,
Delaware: no objection to continue to hold,
directly or indirectly, shares of Banco Internacional
de Colombia, S.A., Bogota, Colombia, after Banco,
directly or indirectly, makes an additional investment
in Compania Exportadora Cityexport S.A., Bogota,
Colombia.San Francisco Security Pacific Overseas Corp., Los Angeles, California:
no objection to increase its indirect investment
through its wholly-owned subsidiary, Security Pacific
Overseas Investment Corporation, in Security Pacific
Australia Limited, Sydney, Australia.

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

ACTIONS OF THE BOARD - ContinuedTo Form a Bank Holding Company Pursuant to Section
3(a)(1) of the Bank Holding Company Act of 1956Withdrawn

- New York Bremar International Limited, Bremar Holdings Limited, Bremar America Limited, all of London, England and Bremar Banking Corporation, New York, New York, for approval to acquire at least 50.1 percent; at least 51 percent; at least 50.1 percent and at least 50.1 percent of Bank of Long Island, N.A., East Islip, New York, respectively.
- St. Louis Adamsville Bancorp, Inc., Adamsville, Tennessee, for approval to acquire 100 percent of the voting shares of the successor by merger to Bank of Adamsville, Adamsville, Tennessee.
- St. Louis Owen Bancshares, Inc., Owenton, Kentucky, for approval to acquire at least 85 percent of the voting shares of First Farmers Bank and Trust Company, Owenton, Kentucky.

Approved

- Atlanta First Citizens Corporation, Oneonta, Alabama, for approval to acquire 100 percent of the voting shares of The Citizens Bank, Oneonta, Alabama. 1/
- Chicago Farmers and Traders Bancorporation, Inc., Douds, Iowa, for approval to acquire 81 percent of the voting shares of Farmers and Traders Savings Bank, Douds, Iowa. 1/
- Chicago Harvard Bancorp., Inc., Harvard, Illinois, for approval to acquire at least 80 percent of the voting shares of The Harvard State Bank, Harvard, Illinois. 1/
- Chicago Maroa Bancshares, Inc., Maroa, Illinois, for approval to acquire 100 percent (less directors' qualifying shares) of the voting shares of the successor by merger to Bank of Maroa, Maroa, Illinois. 1/
- St. Louis Rehrens Bancshares, Inc., New London, Missouri, for approval to acquire 100 percent of the voting shares of Rehrens, Inc., New London, Missouri, and indirectly 98.8 percent of Rails County State Bank, New London, Missouri and Center State Bank, Center, Missouri. 1/

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

ACTIONS OF THE BOARD - Continued

Minneapolis NorBanc Group, Inc., Pine River, Minnesota, for approval to acquire 100 percent of the voting shares of Backus State Bank, Backus, Minnesota, and Pine River Holding Company, Pine River, Minnesota and indirectly Pine River State Bank, Pine River, Minnesota. 1/

Kansas City NGM Bancorp., Inc., Kansas City, Kansas, for approval to acquire at least 80 percent of the voting shares of Westgate State Bank, Kansas City, Kansas. 1/

Kansas City Schmidt Bancshares, Inc., Marysville, Kansas, for approval to acquire 100 percent of the voting shares of Exchange Bank of Schmidt and Koester, Marysville, Kansas. 1/

Dallas Energy Bancshares, Inc., Dallas, Texas, for approval to acquire at least 80 percent of the voting shares of The Energy Bank, N.A., Dallas, Texas. 1/

Dallas Western Commerce Bancshares of Carlsbad, Inc., Carlsbad, New Mexico, for approval to acquire at least 80 percent of the voting shares of Western Commerce Bank, Carlsbad, New Mexico. 1/

San Francisco National American Bancorp, San Francisco, California, for approval to acquire 100 percent of the voting shares of National American Bank, San Francisco, California, a proposed new bank. 1/

San Francisco SJNB Financial Corp., San Jose, California, for approval to acquire 100 percent of the voting shares of San Jose National Bank, San Jose, California. 1/

San Francisco Trans-Pacific Bancorp, San Francisco, California, for approval to acquire 100 percent of the voting shares of Trans-Pacific National Bank, San Francisco, California, 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)(3) of the Bank Holding Company Act of 1956Approved

- Chicago Banks of Iowa, Inc., Des Moines, Iowa, for approval to acquire 100 percent of the voting shares of Reed Street Company, Inc., Red Oak Iowa, and indirectly The Montgomery County National Bank of Red Oak, Red Oak, Iowa. 1/
- St. Louis First of Murphysboro Corp., Murphysboro, Illinois, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Grand Tower, Grand Tower, Illinois. 1/
- Kansas City American Bank Corporation, Denver, Colorado, for approval to acquire 100 percent of the voting shares of American Bank of Eastridge, N.A., Casper, Wyoming, a proposed new bank. 1/

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

- Atlanta Sun Banks of Florida, Inc., Orlando, Florida, for approval to merge with Flagship Banks, Inc., Miami, Florida, and indirectly acquire De Soto National Bank of Arcadia, Arcadia; Flagship National Bank of Palm Beach City, West Palm Beach; Flagship State Bank of Polk County, Fort Meade; Flagship Bank of Fort Myers, Fort Myers; Flagship National Bank of Broward County, Hollywood; Flagship Bank of Jacksonville, Jacksonville; Flagship National Bank of Naples, Naples; Flagship Bank of Orlando, Orlando; Flagship Bank of Pinnellas National Association, St. Petersburg; Flagship Bank of Seminole, Sanford; Flagship National Bank of Sarasota County, Sarasota; Flagship Bank of Tampa, Tampa; Flagship 1st National Bank of Titusville, Titusville; Flagship National Bank of Indian River County,

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

ACTIONS OF THE BOARD - Continued

Vero Beach; Flagship Bank of Pasco County, Zephyrhills; Flagship National Bank of Citrus County, Crystal River, all located in the State of Florida.

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

Withdrawn

New York

Barclays Bank PLC and Barclays Bank International Limited, both located in London, England, request permission to relocate an office engaging in the following activities (making direct consumer loans, including loans secured by real estate, and purchasing sales finance contracts representing extensions of credit such as would be made or acquired by a consumer finance company, and wholesale financing [floor planning] and acting as agent for the sale of related credit life, credit accident and health and credit property insurance; credit life and credit accident and health insurance sold as agent may be underwritten or reinsured by Barclays' insurance underwriting subsidiaries) from 2118 Cosgrove Avenue, Charleston Heights, South Carolina to Skylark Office Park, 2040 Savannah Highway, Charleston, South Carolina, through its subsidiary, BarclaysAmerican/Financial, Inc. (11/10/83)

St. Louis

Owen Bancshares, Inc., Owenton, Kentucky, for approval to acquire 100 percent ownership of Owen Insurance Agency, Inc., Owenton, Kentucky and thereby engage de novo indirectly in the sale of Credit Life and credit accident and health insurance.

Approved

Atlanta

Sun Banks of Florida, Inc., Orlando, Florida, for approval to acquire Seaforth Inc., Miami, Florida, and Flagship Service Corporation, Miami, Florida.

ACTIONS OF THE BOARD - Continued

- St. Louis Behrens Bancshares, Inc., New London, Missouri, for approval to engage directly in general insurance agency activities. 1/
- 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. 1/
- Dallas Amador Bancshares, Inc., Las Cruces, New Mexico, for approval to acquire 100 percent of the voting shares of Citizens Brokerage Services, Inc., Las Cruces, New Mexico. 1/

Permitted

- New York Citicorp, New York, New York, requests permission to relocate three 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; and the servicing, for any person, of loans and other extensions of credit); in addition, Citicorp Washington Financial Center, Inc. engage in the following activities (the purchasing and servicing for its own account of sales finance contracts; the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Washington Financial Center, Inc. and to the extent permissible under applicable State insurance laws and regulations; the extension of loans to dealers for the financing of inventory (floor planning) and working capital purposes; 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); Citicorp Washington Industrial

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

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

ACTIONS OF THE BOARD - Continued

Loan Company engages in the following additional activities (the purchasing and servicing for its own account of sales finance contracts; the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Washington Industrial Loan Company and to the extent permissible under applicable State insurance laws and regulations; the extension of loans to dealers for the financing of inventory (floor planning) and working capital purposes; and the originating, for its own account or for the account of others, first mortgage loans secured by residential or commercial properties); Citicorp Homeowners, Inc. engages in the following additional activities (the sale of consumer oriented financial management courses; 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) from 167 S. Stevens Street, Spokane, Washington to 300 Argonne Building, North 300 Argonne Road, Spokane, Washington, through its subsidiaries, Citicorp Washington Financial Center, Inc., Citicorp Washington Industrial Loan Company and Citicorp Homeowners, Inc. (11/6/83) 3/

New York

Manufacturers Hanover Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (consumer finance including, but not limited to, the extension of direct loans, secured and unsecured, to consumers and the purchase of sales finance contracts; servicing such loans and other extensions of credit; and acting as agent or broker for the sale of credit single and joint life insurance and decreasing or level term (in the case of single payment loans) credit life insurance, and credit accident, health, and property insurance directly related to extensions of credit made or acquired by Finance One) at 825 University Woods Drive, New Albany, Indiana, through its subsidiary, Finance One of Indiana, Inc. (11/5/83)

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

ACTIONS OF THE BOARD - Continued

- Chicago Citizens Bancorporation, Sheboygan, Wisconsin, notification of intent to engage in de novo activities (in providing management consulting, data processing and data transmission services) at 270 E. Kilbourn, Milwaukee, Wisconsin, to expand the geographic area in which the activities would be conducted by adding the States of Indiana, Michigan, Illinois, Iowa, Minnesota, North Dakota and South Dakota, through its subsidiary, Citizens Management Services Corporation (11/9/83) 3/
- Chicago Citizens Bancorporation, Sheboygan, Wisconsin, notification of intent to engage in de novo activities (in making or acquiring loans and other extensions of credit) at 270 E. Kilbourn, Milwaukee, Wisconsin, to expand the geographic area to include all 48 contiguous continental States (all States except Alaska and Hawaii) through its subsidiary, Citizens Mortgage Company, Inc. (11/9/83) 3/
- Dallas Coronado Bancshares, Inc., El Paso, Texas, notification of intent to engage in de novo activities (to engage directly in consumer and commercial lending activities including the extension of direct loans to commercial businesses; direct loans to individuals; the purchase of retail and commercial installment notes or contracts receivable and any other extension of credit which would be made by a commercial lender, including servicing such loans for others) these activities would be performed in El Paso, Hudspeth and Culberson Counties in Texas, and Dona Ana County in New Mexico (11/10/83) 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 banking company, including making both residential and commercial mortgage loans for its own portfolio and for sale to others, and the servicing of such loans for others) at 300 South 4th Street, Las Vegas, Nevada, serving Las Vegas and all of Clark County, as business can be developed for mortgages in surrounding areas, this office will also serve those

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

ACTIONS OF THE BOARD - Continued

portions of the following contiguous counties which are closest to Las Vegas, Nye and Lincoln Counties, through its subsidiary, First Security Realty Services Corporation (formerly known as Utah Mortgage Loan Corporation) (11/12/83) 3/

San
Francisco

Midland Bank plc and Midland California Holdings Limited, both of London, England and Crocker National Corporation, San Francisco, California, notification of intent to expand the geographic scope of its subsidiary, Bishop Trust Company, Honolulu, Hawaii, to include the Islands of the western and southern Pacific Ocean region including, but not limited to, the Commonwealth of the Northern Mariana Islands (which includes Saipan), the new Republic of the Marshall Islands, the Federal States of Micronesia (which include Ponape, Truk, Kosrae and Yap), the Republic of Nauru, the Republic of Palau, American Samoa (a U.S. territory), western Samoa (an independent State), Fiji and Tahiti, the State of Alaska, the Republic of Korea, Japan, Hong Kong, the Republic of China, Singapore, Australia, and New Zealand, and to continue to engage in trust, fiduciary and data processing activities from an office in Honolulu, Hawaii (11/7/83) 3/

San
Francisco

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in the origination and acquisition of mortgage loans, including development and construction loans on multi-family and commercial properties for Security Pacific Mortgage Corporation's own account or for sale to others; and the servicing of such loans for others) at 2510 15th Street, Casper, Wyoming, serving the State of Wyoming, through its subsidiary, Security Pacific Mortgage Corporation (11/12/83) 3/

San
Francisco

U. S. Bancorp, Portland, Oregon, notification of intent to engage in de novo activities (in the making, acquiring, and servicing of loans and other extensions of credit, either secured or unsecured, for its own account or the account of others including, but not limited to, consumer loans, installment sales contracts and other forms of receivables; acting as insurance agent with regard to credit life and disability insurance, property and casualty insurance, solely in connection with extensions of credit by Bancorp Credit Services, Inc.; Bancorp relies upon the

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

ACTIONS OF THE BOARD - Continued

provisions of Sections 225.4(a)(1), 225.4(a)(3), and 225.4(a)(9)(i) of Regulation Y and Sections 601 (A) and 601(D) of Title VI of the Garn-St Germain Depository Institutions Act) these activities will be conducted from a modern two story office building located at the intersection of Hurley Way and Howe Avenue in Central Sacramento, at 2143 Hurley Way, Suite 200, Sacramento, California, the primary area to be serviced will be all of the incorporated City of Sacramento, through its subsidiary, Bancorp Credit Services, Inc. (11/12/83) 3/

San
Francisco

Wells Fargo & Company, San Francisco, California, notification of intent to engage in de novo activities (to engage in the issuance of travelers checks, which will be sold by its subsidiary, Wells Fargo Bank, N.A., acting as agent for the issuer, and possibly by other, unaffiliated sales agents) in San Francisco, California, serving the State of California (11/8/83) 3/

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

APPLICATIONS RECEIVED

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

Minneapolis Farmers State Bank of Irene, Irene, South Dakota,
to merge with Viborg Branch of United National
Bank, Sioux Falls, South Dakota. 2/

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

Minneapolis Farmers State Bank of Irene, Irene, South Dakota.

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

Chicago Citizens Bank, Sheboygan, Wisconsin. To establish a
branch at Wood Lake Road, Kohler, Wisconsin. 2/

Chicago Commercial State Savings Bank, Greenville, Michigan.
To establish a branch at the unnumbered lot of the
eastern side of Sheridan Road between the Stanton
Valley boundary line of Kles Road, Greenville,
Michigan. 2/

Chicago Springfield Marine Bank, Springfield, Illinois. To
establish an EFT at White Oaks Mall, Springfield,
Illinois. 2/

Richmond First Virginia Bank, Falls Church, Virginia. To
establish a branch at 1033 North Fairfax Street,
Alexandria, Virginia. 2/

New York Central Trust Company, Rochester, New York. To establish
four offsite electronic facilities at the following
locations: 1115 Hudson Avenue, Rochester, New York;
1940 Chili Avenue, Gates, New York; 720 Washington
Avenue, Irondequoit, New York; 1360 Dewey at Britton,
Greece, New York. 2/

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

APPLICATIONS RECEIVED - Continued

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

New York	Citicorp, New York, New York: prior notification of its intent to establish a wholly owned <u>de novo</u> company, Citicorp Overseas Funding Sources Corporation, N.V, Oranjestad, Aruba, Netherlands Antilles.
New York	The Hongkong and Shanghai Banking Corporation, Hong Kong: prior notification of its intent to invest through its merchant banking subsidiary, The Equator Bank, Limited, Nassau, Bahamas, in a <u>de novo</u> export trading company.
San Francisco	BankAmerica Corporation, San Francisco, California: prior notification of its intent to make an additional investment in BA Finance (Japan) Limited, Tokyo, Japan.
San Francisco	BankAmerica International Financial Corporation, San Francisco, California: requests consent to make an additional investment in BA Australia Limited, Sydney, Australia.

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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	HNC Merger Sub, Hartford, Connecticut, for approval to acquire 100 percent of the voting shares of Arltru Bancorporation, Lawrence, Massachusetts and indirectly acquire Arlington Trust Company, Lawrence, Massachusetts. <u>2/</u>
Atlanta	NW Services Corporation, Ringgold, Georgia, for approval to acquire up to 100 percent of the voting shares of Northwest Georgia Bank, Ringgold, Georgia. <u>2/</u>
Chicago	First Midwest Corporation of Delaware, Elmwood Park, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Midwest Bank and Trust Company, Elmwood Park, Illinois. <u>2/</u>

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

APPLICATIONS RECEIVED - Continued

- Chicago Kewaunee County Banc-Shares, Inc., Kewaunee, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Bank of Kewaunee, Kewaunee, Wisconsin. 2/
- Chicago Titonka Bancshares, Inc., Titonka, Iowa, for approval to acquire 80 percent of the voting shares of Titonka Savings Bank, Titonka, Iowa. 2/
- St. Louis The Farmers and Merchants Bankshares, Inc., Stuttgart, Arkansas, for approval to acquire 100 percent of the voting shares of The Farmers and Merchants Bank, Stuttgart, Arkansas. 2/
- St. Louis Springfield Bankshares, Inc., Springfield, Kentucky, for approval to acquire 100 percent of the voting shares of the successor by merger to the Springfield State Bank, Springfield, Kentucky. 2/
- Kansas City First Geary Corporation, Geary, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Geary Bancshares, Inc., Geary, Oklahoma, and indirectly acquire First National Bank, Geary, Oklahoma. 2/
- Kansas City Tipton Bancshares, Inc., Tipton, Oklahoma, for approval to acquire 100 percent of the voting shares of Tipton Bancorporation, Inc., Tipton, Oklahoma and indirectly acquire The First National Bank of Tipton, Tipton, Oklahoma. 2/
- Dallas Continental Bancshares, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of Bank of Arlington, Arlington, Texas; Mockingbird Bancshares, Inc., Dallas, Texas (formerly Continental Bancshares, Inc.) and indirectly acquire Bank of Texas, Dallas, Texas; Wynnewood Bancshares, Inc., Dallas, Texas and indirectly acquire Wynnewood Bank & Trust, Dallas, Texas. 2/
- Dallas Farmers Bancshares, Inc., Center, Texas, for approval to acquire at least 80 percent of the voting shares of Farmers State Bank, Center, Texas. 2/
- Dallas First Groesbeck Holding Company, Groesbeck, Texas, for approval to acquire at least 80 percent of the voting shares of First National Bank, Groesbeck, Texas. 2/

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

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

- Boston Hartford National Corporation, Hartford, Connecticut, for approval to acquire 100 percent of the voting shares of Arthur Bancorporation, Lawrence, Massachusetts and indirectly acquire Arlington Trust Company, Lawrence, Massachusetts. 2/
- Boston New Hampshire Savings Bank Corp., Concord, New Hampshire, for approval to acquire 100 percent of the common stock of Rockingham County Trust Company, Salem, New Hampshire. 2/
- Chicago Firststar Corporation, Appleton, Wisconsin, for approval to acquire 100 percent of the voting shares of State Bank of Green Valley, Green Valley, Wisconsin. 2/
- Chicago Harris Bankcorp., Inc., Chicago, Illinois, for approval to acquire up to 100 percent of the voting shares (less directors' qualifying shares) of First National Bank of Wilmette, Wilmette, Illinois; The Hinsdale Capital Corporation, Hinsdale, Illinois and indirectly 81.4 percent of The First National Bank of Hinsdale, Hinsdale, Illinois; Firstwin Corporation, Winnetka, Illinois and indirectly 83.6 percent of the First National Bank of Winnetka, Winnetka, Illinois; and The Glencoe Capital Corporation, Glencoe, Illinois and indirectly 89.7 percent of Glencoe National Bank, Glencoe, Illinois. 2/
- Kansas City Mid-Nebraska Bancshares, Inc., Ord, Nebraska, for approval to acquire 100 percent of the voting shares of Wolbach Insurance Agency, Inc., Wolbach, Nebraska and 36.99 percent of the voting shares of Broken Bow Enterprises Inc., Broken Bow, Nebraska and indirectly Broken Bow State Bank, Broken Bow, Nebraska and Peoples State Bank, Wolbach, Nebraska. 2/
- Dallas Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Collin Creek Bank, N.A., Plano, Texas. 2/
- Dallas Northshore Bancshares, Inc., Houston, Texas, for approval to acquire 76.17 percent of the voting shares of La Marque United Bank, La Marque, Texas. 2/

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

APPLICATIONS RECEIVED - Continued

Dallas Texas Commerce Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Texas Commerce Bank-Brookhollow, N.A., Dallas, Texas, a proposed new bank. 2/

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

Kansas City Banks of Mid-America, Inc., Oklahoma City, Oklahoma, resulting from the merger of Liberty National Corporation, Oklahoma City, Oklahoma and indirectly acquire Liberty National Bank and Trust Company of Oklahoma City, Oklahoma City, Oklahoma, and First Tulsa Bancorporation, Inc., Tulsa, Oklahoma and indirectly The First National Bank and Trust Company of Tulsa, Tulsa, Oklahoma. 2/

Kansas City Omaha National Corporation, Omaha, Nebraska, for approval to acquire 100 percent of the voting shares of First National Lincoln Corp., Lincoln, Nebraska and indirectly up to 45.2 percent of the voting shares of First National Bank & Trust Company of Lincoln, Lincoln, Nebraska; McCook National Bank, McCook, Nebraska; and First State Bank, Scotts Bluff, Nebraska. 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 Boston Corporation, Boston, Massachusetts, for approval to acquire at least 50 percent plus one share of the voting shares of Quisett Corporation, Cambridge, Massachusetts.

Cleveland PNC Financial Corp., Pittsburgh, Pennsylvania, for approval to acquire 51 percent of LeMans Group, Ltd., Lancaster, Pennsylvania.

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

- Richmond Maryland National Corporation, Baltimore, Maryland, notification of intent to engage in de novo activities (engaging generally in the business of a mortgage banker, mortgage broker and mortgage servicing firm; originating, buying, selling and otherwise dealing in mortgage loans as principal or agent; servicing mortgage loans for affiliated or nonaffiliated entities; acting as adviser in mortgage loan transactions; and engaging in the sale as agent of credit life, credit disability and credit accident and health insurance in connection with extensions of credit by bank and nonbank subsidiaries of the holding company) at 537 Ritchie Highway, Severna Park, Maryland, through its subsidiary, Maryland National Mortgage Corporation (11/7/83)
- Richmond Northwestern Financial Corporation, North Wilkesboro, North Carolina, notification of intent to engage in de novo activities (making, acquiring and servicing first mortgage loans such as would be made by a mortgage banking company) at Spreading Branch Drive, Columbia, South Carolina, through its subsidiary, Northwestern Mortgage Corporation (11/10/83)
- Chicago First Colonial Bancshares Corporation, Chicago, Illinois, notification of intent to engage in de novo activities (providing bookkeeping and data processing services for the holding company, its subsidiaries and other banks) the geographic area to be served includes the Chicago SMSA in the State of Illinois, through its subsidiary, BankersTech, Inc. (10/29/83)
- Chicago Titonka Bancshares, Inc., Titonka, Iowa, for approval to engage in general insurance activities through the acquisition of 100 percent of the voting shares of Boyken Insurance Agency, Inc., Titonka, Iowa.
- St. Louis Cabot Bankshares, Inc., Cabot, Arkansas, notification of intent to engage in de novo activities (in real estate appraisal and the sale, as agent, of general insurance) in Lonoke, Pulaski, Faulkner, White and Prairie Counties in the State of Arkansas, the sale as agent, of insurance would be from Cabot Bankshares' main office building in Cabot, Lonoke County, Arkansas (10/31/83)

APPLICATIONS RECEIVED - Continued

- Minneapolis Norwest Corporation, Minneapolis, Minnesota, notification of its 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 1308 South Second Street, Springfield, Illinois to 2476 Wabash Avenue, Springfield, Illinois, serving Springfield, Illinois, and other nearby communities, through its subsidiary, Norwest Financial Illinois, Inc., and from 710 South Washington Street, Unit #4, Grand Forks, North Dakota to 2500-B South Columbia Road, Grand Forks, North Dakota, serving Grand Forks, North Dakota, and nearby communities, through its subsidiary, Norwest Financial North Dakota, Inc., and from 30 Echo Plaza, Springfield, New Jersey to 675 Morris Avenue, Suite 105, Springfield, New Jersey, serving Springfield, New Jersey, and nearby communities, through its subsidiary, Norwest Financial New Jersey, Inc. (11/2/83)
- 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 100 McMillan Drive, Poppy Square, Spartanburg, South Carolina to Spartan Centre, 101 West St. John Street, Suite 101, Spartanburg, South Carolina, serving Spartanburg, South Carolina, through its subsidiary, Norwest Financial South Carolina, Inc. (11/8/83)
- Kansas City Banks of Mid-America, Inc., Oklahoma City, Oklahoma, for approval to acquire or retain the following existing nonbank activities and subsidiaries: direct lending activities; Liberty Financial Corporation, Oklahoma City, Oklahoma; Liberty Mortgage Company, Oklahoma City, Oklahoma; Mid-America Leasing Corporation, Oklahoma City, Oklahoma; Mid-America Credit Life Assurance Company, Oklahoma City, Oklahoma; Mid-America

APPLICATIONS RECEIVED - Continued

Insurance Agency, Inc., Oklahoma City, Oklahoma;
Firstful Leasing and Financial Company, Tulsa,
Oklahoma; Firstful Mortgage Company, Tulsa,
Oklahoma; Financial Loan and Investment Company,
Tulsa, Oklahoma; Irwin Securities, Inc., Tulsa,
Oklahoma.

Kansas City Mid-Nebraska Bancshares, Inc., Ord, Nebraska, for
approval to engage in general insurance activities
through Wolbach Insurance Agency, Inc., Wolbach,
Nebraska.

Kansas City Tipton Bancshares, Inc., Tipton, Oklahoma, for
approval to acquire 100 percent of the voting shares
of First Tipton Business Trust, Tipton, Oklahoma.

Dallas Broadway Bancshares Inc., San Antonio, Texas, notification
of intent to engage in de novo activities (in the under-
writing of credit life insurance and credit accident
and health insurance, which is directly related to
extensions of credit by its subsidiaries) the activities
would be conducted in the State of Texas, through its
subsidiary, Broadway National Life Insurance Company
(11/7/83)

Dallas Commerce Financial Corporation, Fort Worth, Texas,
notification of intent to engage in de novo activities
(in providing for its banking subsidiaries and others
data processing and operational services incidental
thereto including check processing, bookkeeping,
research, reconciliation, return processing and
telephone customer service) these activities would
be conducted in the State of Texas, through its
subsidiary, Commerce Financial Services, Inc. (11/4/83)

San
Francisco Home Interstate Bancorp, Signal Hill, 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 or other extensions of
credit [including issuing letters of credit and
accepting drafts], such as would be made, for example,
by a mortgage, finance, credit card, or factoring
company; acting as investment or financial advisor
to the extent of furnishing general economic information
and advice, general economic statistical forecasting
services, and industry studies to business concerns
seeking help with such matters; acting as investment
or financial advisor to the extent of providing port-
folio investment advice exclusively to Bancorp Venture

APPLICATIONS RECEIVED - Continued

Capital, Inc., a subsidiary corporation of Home Interstate Bancorp; and leasing personal property or acting as agent, broker, or advisor in leasing such property in accordance with Regulation Y; the foregoing services will be provided principally to emerging small business concerns; leasing activities will include leases for capital equipment, for example, trade fixtures, production equipment, and rolling stock, the lease transactions arranged by Home Interstate Financial Services, Inc., will be with privately owned businesses in the retailing, wholesaling, and manufacturing industries) at 2633 Cherry Avenue, Signal Hill, California, serving the State of California, through its subsidiary, Home Interstates Financial Services, Inc. (11/8/83)

San
Francisco

Moore Financial Group Incorporated, Boise, Idaho, 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 commercial or non-commercial financial company or mortgage company, including loans secured by a borrower's inventory, accounts receivable, real property, or other assets; servicing such loans for others; and making leases of real or personal property in accordance with the Board's Regulation Y) in Boise, Idaho; Salt Lake City, Utah; and Beaverton, Oregon, these activities would be performed in the States of Idaho, Utah and Oregon, through its subsidiary, Moore Corporate Financial Services, Inc. (to be renamed Moore Financial Services, Inc.) (11/10/83)

San
Francisco

Security Pacific Corporation, Los Angeles, California, notification of intent to relocate 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 insurance, and group life and disability insurance sold in connection with real estate mortgage loans, such insurance activities being permitted pursuant to Section 6601(A) of Title VI of the Garn-St Germain Act) from 172 Columbus Boulevard, New Britain, Connecticut to 500 Summer Street, Stamford, Connecticut, serving the State of Connecticut, through its subsidiary, Security Pacific Finance Corp. of Granite State d/b/a Security Pacific Finance Corp. (11/11/83)

APPLICATIONS RECEIVED - Continued

San
Francisco

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in certain trust company activities, including acting as trustee, executor, conservator, administrator, guardian, managing agent, custodian or in other similar capacities and providing investment or financial advice to institutions and individuals) at 333 South Hope Street, Los Angeles, California; 500 Newport Center Drive, Newport Beach, California; 1200 Third Avenue, San Diego, California and One Embarcadero Center, San Francisco, California, serving the United States through its subsidiary, Pacific Century Group, a trust company organized pursuant to the California Financial Code (11/9/83)

San
Francisco

Valley National Corporation, Phoenix, Arizona, notification of intent to engage in de novo activities (making consumer loans and other extensions of credit on a secured and unsecured basis for its own account and the account of others such as would be made by a consumer finance company; to engage in the activity of acquiring consumer loans and other extensions of credit on a secured and unsecured basis for its own account and the account of others such as would be acquired by a sales finance company; to engage in the activity of making consumer leases for its own account and the account of others such as would be made by a lease financing company; to engage in the activity of acquiring consumer leases for its own account and the account of others such as would be acquired by a lease financing company; to engage in the activity of financing the inventory of motor vehicle dealers by providing floor-plan financing for its own account and the account of others such as would be made by a commercial finance company; and to engage in the activity of acting as agent or broker with regard to credit life and disability insurance) in Oklahoma City, Oklahoma, serving the State of Oklahoma, through its subsidiary, Valley National Financial Services Company of Oklahoma (11/9/83)

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APPLICATIONS RECEIVED - Continued

REPORTS RECEIVED

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

Bank of the Commonwealth
Detroit, Michigan

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PETITIONS FOR RULEMAKING

None.