

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
H.2, 1984 No. 6

Actions of the Board; Applications and Reports
Received During the Week Ending February 11, 1984

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Statement by Chairman Paul A. Volcker before the House Banking Committee to discuss the Federal Reserve's monetary policy objectives for the year ahead.

Statement by Chairman Paul A. Volcker before the Joint Economic Committee to discuss monetary policy within the context of recent and prospective economic and financial developments.

Statement by Governor Nancy H. Teeters before the Subcommittee on Consumer Affairs of the House Banking Committee to present the views of the Board of Governors on Cash Discounts and Surcharges under the Truth in Lending Act.

Full Employment and Balanced Growth Act of 1978;
Monetary Policy Report to Congress.

The Federal Reserve Board announced a series of steps, based on recommendations from its Consumer Advisory Council to strengthen enforcement of the Community Reinvestment Act.

The Federal Reserve Board has approved revised guidelines for the provision of new or fit coin and currency by Federal Reserve Banks to depository institutions.

The Federal Reserve Board announced adoption of rules to implement several sections of the International Lending Supervision Act of 1983.

Richmond

CB&T Financial Corp., Fairmont, West Virginia, extension of time to May 9, 1984, within which to become a bank holding company through the acquisition of Community Bank and Trust, National Association, Fairmont, West Virginia. 1/

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

ACTIONS OF THE BOARD - Continued

- Richmond First National Bank of Maryland, Baltimore, Maryland, proposed merger with Hampstead Bank of Carroll County, Hampstead, Maryland; report to the Comptroller of the Currency on competitive factors. 1/
- Richmond Southern National Bank of North Carolina, Lumberton, North Carolina, proposed merger with Cherryville National Bank, Cherryville, North Carolina; report to the Comptroller of the Currency on competitive factors. 1/
- Richmond Southern National Bank of North Carolina, Lumberton, North Carolina, proposed merger with First National Bank of Anson County, Wadesboro, North Carolina; report to the Comptroller of the Currency on competitive factors. 1/
- Richmond First National Exchange Bank, Roanoke, Virginia, proposed merger with First Bassett Bank & Trust, Bassett, Virginia; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Weatherford Foundation of Red Bay, Alabama, extension of time to May 1, 1984, within which to become a bank holding company through the acquisition of Bank of Red Bay, Red Bay, Alabama. 1/
- Atlanta Clinton Bancshares, Inc., Clinton, Louisiana, extension of time to May 4, 1984, within which to become a bank holding company through the acquisition of Clinton Bank & Trust Company, Clinton, Louisiana. 1/
- Atlanta First National Bank of Athens, Athens, Georgia, proposed merger with First National Bank of Madison, Madison, Georgia; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Pan American Bank, N.A., Miami, Florida, proposed merger with Royal Trust Bank of Jacksonville, Jacksonville, Florida; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Port Byron State Bank, Port Byron, Illinois, 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 Banks of Iowa, Inc., Des Moines, Iowa, extension of time to April 12, 1984, within which to acquire 100 percent of Reed Street Company, Inc., Red Oak, Iowa, and thereby indirectly acquiring 100 percent of The Montgomery County National Bank of Red Oak, Red Oak, Iowa. 1/
- Chicago Banks of Iowa, Inc., Des Moines, Iowa, extension of time to April 12, 1984, within which to acquire 90 percent or more of the voting shares of Henry County Savings Bank, Mount Pleasant, Iowa. 1/
- Chicago Home State Bancorp, Inc., Crystal Lake, Illinois, extension of time to May 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/
- Chicago F.A.B. BANCORP, INC., Aurora, Illinois, extension of time to March 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 Mid-Southern Indiana Bancorp, Seymour, Indiana, extension of time to May 23, 1984, within which to become a bank holding company through the acquisition of the successor by merger to The Seymour National Bank, Seymour, Indiana. 1/
- St. Louis Murphysboro Corp., Murphysboro, Illinois, extension of time to May 8, 1984, within which to acquire The First National Bank of Grand Tower, Grand Tower, Illinois. 1/
- St. Louis Farmers Investment Corporation, Little Rock, Arkansas, extension of time to February 29, 1984, within which to become a bank holding company through the acquisition of The Farmers Bank and Trust Company, Clarksville, Arkansas. 1/
- St. Louis Tallahatchie County Bank, Charleston, Mississippi, proposal to merge with Tallahatchie County Interim Bank, Charleston, Mississippi; 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

- St. Louis Cape County Bank, Jackson, Missouri, proposal to merge with Cape Bank, Jackson, Missouri; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Boatmen's Bank of St. Louis County, Clayton, Missouri, proposal to merge with Boatmen's West Port Bank, St. Louis County, Missouri; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Kansas City National Bank of Los Alamos, Los Alamos, New Mexico, proposal to merge with Los Alamos National Bank, Los Alamos, New Mexico; report to the Comptroller of the Currency on competitive factors. 1/
- Kansas City ABC Bancshares, Inc., McAlester, Oklahoma, extension of time to March 25, 1984, within which to acquire Wilburton State Bancshares, Inc., Wilburton, Oklahoma. 1/
- Kansas City Central Bancorporation, Inc., Central Colorado Company, and C.C.B., Inc., all of Denver, Colorado, extension of time to May 2, 1984, within which to acquire Central Bank at Highlands Ranch, N.A., Arapahoe County, Colorado, a proposed new bank. 1/
- San Francisco Trans-Pacific Bancorp, San Francisco, California, extension of time to May 9, 1984, within which to become a bank holding company through the acquisition of Trans-Pacific National Bank, San Francisco, California, a proposed new bank. 1/
- San Francisco Bear River State Bank of Tremonton, Tremonton, Utah, proposed merger with and into Commercial Security Bank, Ogden, Utah, under the charter and with the title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco American Asian Bank, San Francisco, California, proposed merger with Toronto Dominion Bank of California, San Francisco, California, under the charter and with the title of American Asian Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Landmark Bank, La Habra, California, proposed acquisition of assets and assumption of deposit liabilities of the Lake Forest branch of Heritage Bank, Anaheim, California; 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

Northrop Credit Union, Hawthorne, California, deregis-
tration under Regulation G. 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 Michigan Bank - Port Huron, Port Huron, Michigan. To establish an EFT at American Motors Corporation, 14250 Plymouth Road, Detroit, Michigan. 1/
- St. Louis Farmers State Bank of Sullivan, Sullivan, Indiana. To establish a branch at the northeast corner of Main and Highway 41, Sullivan County, Farmersburg, Indiana. 1/

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

- Approved
- Richmond First Virginia Bank - Citizens, Clintwood, Virginia. 1/
- Atlanta Broward Interim Bank, Lauderdale Lakes, Florida. 1/

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

- Approved
- Richmond First Virginia Bank--Citizens, Clintwood, Virginia, to merge with Virginia Citizens Bank, Clintwood, Virginia. 1/
- Atlanta Broward Interim Bank, Lauderdale Lakes, Florida, to merge with Broward Bank, Lauderdale Lakes, Florida. 1/

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

ACTIONS OF THE BOARD - Continued

Applications and Notifications for International Investments and Other Actions Pursuant to Section 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

Sixty-Day Notification Period Allowed to Expire

New York Chase Mahattan Overseas Banking Corporation, Newark, Delaware: no objection to acquire additional shares of Nederlandse Credietbank N.V., Amsterdam, The Netherlands.

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

Richmond Northeast Bancorp, Inc., Wilmington, Delaware, for approval to acquire 80 percent of the voting shares of First National Bank of North East, North East, Maryland.

Approved

Philadelphia Penn Central Bancorp, Inc., Huntingdon, Pennsylvania, for approval to acquire 100 percent of the voting shares of Penn Central National Bank, Huntingdon, Pennsylvania. 1/

Philadelphia Southern Jersey Bancorp, Bridgeton, New Jersey, for approval to acquire at least 80 percent of the voting shares of The Farmers and Merchants National Bank of Bridgeton, Bridgeton, New Jersey. 1/

Atlanta Broward Bancorp, Lauderdale Lakes, Florida, for approval to acquire 100 percent of the voting shares of Broward Bank, Lauderdale Lakes, Florida. 1/

Atlanta F. A. Bankshares, Inc., Monroe, Georgia, for approval to acquire 100 percent of the voting shares of First American Bank of Walton, Monroe, Georgia. 1/

Atlanta First Farmers Bancshares, Inc., Portland, Tennessee, for approval to acquire at least 80 percent of the voting shares of The Farmers Bank, Portland, Tennessee. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago G.S.B. Financial Corporation, Garrett, Indiana, for approval to acquire 100 percent of the voting shares of The Garrett State Bank, Garrett, Indiana. 1/
- Chicago Premier Bancorporation, Inc., Libertyville, Illinois, for approval to acquire at least 96.29 percent or more of the voting shares of Golf Mill State Bank, Niles, Illinois, 95.96 percent of Grayslake National Bank, Grayslake, Illinois, 95.57 percent or more of Libertyville National Bank, Libertyville, Illinois, 98.50 percent or more of First National Bank of Mundelein, Mundelein, Illinois, and 75.05 percent or more of The Premier Bank of Vernon Hills, Vernon Hills, Illinois. 1/
- St. Louis Bancshares of Ripley, Inc., Ripley, Tennessee, for approval to acquire at least 80 percent of the voting shares of Bank of Ripley, Ripley, Tennessee. 1/
- St. Louis Bootheel Bancorp, Inc., Bernie, Missouri, for approval to acquire at least 99.3 percent of the voting shares of State Bank of Bernie, Bernie, Missouri.
- St. Louis E. & D. Bancshares, Inc., Mendon, Illinois, for approval to acquire at least 87.5 percent of the voting shares of Mendon State Bank, Mendon, Illinois. 1/
- St. Louis Farmers Bancorp of Sturgis, Inc., Sturgis, Kentucky, for approval to acquire at least 80 percent of the voting shares of the Farmers State Bank, Sturgis, Kentucky. 1/
- St. Louis First Breckinridge Bancshares, Inc., Irvington, Kentucky, for approval to acquire at least 80 percent of the voting shares of First State Bank, Irvington, Kentucky. 1/
- St. Louis Maries County Bancorp, Inc., Vienna, Missouri, for approval to acquire at least 83.13 percent of Maries County Bank, Vienna, Missouri and 97.88 percent of Belle State Bank, Belle, Missouri. 1/
- St. Louis Moscow Bancshares, Inc., Moscow, Tennessee, for approval to acquire 100 percent of the voting shares of the successor by merger to Moscow Savings Bank, Moscow, Tennessee. 1/
- St. Louis Saline Bancorp., Inc., Harrisburg, Illinois, for approval to acquire at least 81.80 percent of the voting shares of The Bank of Harrisburg, Harrisburg, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- St. Louis Semo Bancshares, Inc., Malden, Missouri, for approval to acquire 99.1 percent of the voting shares (less directors' qualifying shares) of Malden State Bank, Malden, Missouri.
- Minneapolis Eden Valley Bancshares, Inc., Eden Valley, Minnesota, for approval to acquire 100 percent of the voting shares of State Bank in Eden Valley, Eden Valley, Minnesota. 1/
- Kansas City National Bancshares, Inc., Oklahoma City, Oklahoma, for approval to acquire 80 percent of the voting shares of American National Bancshares, Inc., Midwest City, Oklahoma, and indirectly American National Bank of Midwest City, Midwest City, Oklahoma. 1/
- Kansas City Warrensburg Bancshares, Inc., Chillicothe, Missouri, for approval to acquire 100 percent of the voting common shares of Community Bank of Warrensburg, Warrensburg, Missouri, a proposed new bank. 1/
- Dallas Spring Woods Bancshares, Inc., Houston, Texas, for approval to acquire at least 80 percent of the voting shares of Spring Woods Bank, Houston, Texas. 1/
- San Francisco Pacific Capital Bancorp, Monterey, California, for approval to acquire 100 percent of the voting shares of First National Bank of Monterey County, Monterey, California, a proposed new bank. 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

- Richmond Approved
First Virginia Banks, Inc., Falls Church, Virginia, for approval to acquire 100 percent of the voting shares of the First Virginia Bank--Citizens, Clintwood, Virginia, a proposed new bank. 1/
- Atlanta Banco Zaragozano, S.A., Madrid, Spain; Banzano International, N.V., Curacao, Netherlands Antilles; Banzano, B.V., Amsterdam, Netherlands; and Miami National Bancorp, Coral Gables, Florida, for approval to acquire 89.7 percent of the voting shares of International Bank of Miami, N.A., Miami, Florida. 1/

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

ACTIONS OF THE BOARD - Continued

- Atlanta Northern of Tennessee Corp., Clarksville, Tennessee, for approval to vote 93.01 percent of the voting common shares and 100 percent of the Class A Preferred shares of First Southern Bank, Mt. Juliet, Tennessee. 1/
- Chicago COUNTY BANKSHARES, INC., Blue Island, Illinois, for approval to acquire 100 percent of the voting shares of Heritage Bank of Oak Lawn, Oak Lawn, Illinois. 1/
- Chicago Keystone Bancshares, Inc., Kankakee, Illinois, for approval to acquire at least 80 percent of the voting shares of Illinois Trust & Savings Bank, Ottawa, Illinois. 1/
- Chicago Second National Corporation, Richmond, Indiana, for approval to acquire at least 94.89 percent of the voting shares of Bentonville State Bank, Bentonville, Indiana. 1/
- St. Louis First American Bancshares, Inc., North Little Rock, Arkansas, for approval to acquire at least 93.95 percent of the voting shares of Grand National Bank, Hot Springs, Arkansas. 1/
- Kansas City Lexington Bancshares, Inc., Lexington, Nebraska, for approval to acquire at least 49.96 percent of the voting shares of Seven V Banco, Inc., Callaway, Nebraska, and indirectly Seven Valleys State Bank, Callaway, Nebraska. 1/
- Kansas City Valley Bank Holding Company, Security, Colorado, for approval to acquire at least 58.6 percent of the voting shares of Mountain National Bank, Woodland Park, Colorado. 1/
- Dallas First of Austin Bancshares, Inc., Austin, Texas, for approval to acquire 100 percent of the voting shares of First National Bank, Austin, Texas, a proposed new bank. 1/
- Dallas Northside Financial Corporation, San Antonio, Texas, for approval to acquire 100 percent of the voting shares of Northwest Bank, N.A., San Antonio, 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 1956Approved

Kansas City Central Service Corporation, Enid, Oklahoma, for approval to merge with Nichols Hills Bancorporation, Inc., Oklahoma City, Oklahoma and indirectly acquire Nichols Hills Bank, Nichols Hills, Oklahoma.

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

Philadelphia Bank of Delaware Corporation, Wilmington, Delaware, notification of intent to engage in de novo activities (in consumer and commercial finance activities, including the purchase of retail installment contracts and second mortgages, the extension of direct loans to dealers for the financing of inventory [floor planning] and working capital purposes and acting as agent for placement of life, accident and health insurance related to its extensions of credit) these activities would be conducted in the Commonwealth of Pennsylvania, through its subsidiary, R & R Acceptance, Inc. (2/9/84)

Chicago Michigan National Corporation, Bloomfield Hills, Michigan, notification of intent to engage in de novo activities (through its proposed Electronic Systems and Operations Division, in providing bookkeeping and/or data processing services, providing and maintaining data and facilities for the internal operations of the holding company and its subsidiaries; storing and processing other banking, financial or related economic data, such as payroll, accounts receivable/payable, trust and fiduciary accounting, credit card authorization, including processing, accounting, data transmissions/settlement, and related services, and providing consultation with respect to such services to the holding company, its subsidiaries, customers of those subsidiaries, correspondents, non-affiliated financial institutions and others on an indirect and direct contract basis;

ACTIONS OF THE BOARD - Continued

providing other data processing and transmission services, facilities, data bases or access to such services, facilities, data bases by any technologically feasible means for banking, financial or economic data; selling by-products of permissible data processing activities; providing excess capacity on data processing and transmission facilities; providing, for a fee, data processing and data transmission hardware and software and acting as agent, broker or advisor in obtaining or providing equipment to the extent required to support the previously mentioned activities) these activities will be performed in the State of Michigan (2/9/84)

Approved

- New York Citicorp, New York, New York, for approval to establish a de novo subsidiary, Citicorp Financial Services Corporation, to engage in the activities of an industrial bank through offices in Madison, Memphis, Nashville and Knoxville, Tennessee.
- Philadelphia CoreStates Financial Corp., Philadelphia, Pennsylvania, for approval to acquire through signal Financial Corporation, its indirect subsidiary, certain assets of Sterling Finance Corporation, East Aurora, New York. 1/
- Cleveland Mellon National Corporation, Pittsburgh, Pennsylvania, for approval to acquire, through its subsidiary, Mellon Financial Services Corporation, Northglenn Industrial Bank, Inc., Northglenn, Colorado.
- Cleveland PNC Financial Corp, Pittsburgh, Pennsylvania, for approval to acquire at least 51 percent of the voting shares of LeMans Group, Ltd., Lancaster, Pennsylvania, through its wholly-owned subsidiary, Provident National Investment Corporation. 1/
- Richmond First Union Corporation, Charlotte, North Carolina, for approval to acquire 100 percent of the voting shares of Salem Securities, Inc., Winston-Salem, North Carolina. 1/

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

ACTIONS OF THE BOARD - Continued

- Minneapolis National City Bancorporation, Minneapolis, Minnesota, for approval to acquire assets of a going concern, Diversified Discount and Acceptance Corporation, Minneapolis, Minnesota. 1/
- Kansas City Coronado, Inc., Sterling, Kansas, for approval to expand the general insurance agency activities of its subsidiary, The Farmers State Agency, Inc., Sterling, Kansas, through the acquisition of assets from Landmark Federal Savings Association, Dodge City, Kansas, related to the insurance business conducted in the Sterling, Kansas, trade area. 1/

Delayed

- Dallas Bankers Southwest Corporation, Dallas, Texas, notification of intent to engage in de novo activities (in acting as an investment and financial advisor to the extent of furnishing general economic information and advice, general economic statistical forecasting services and industry studies as well as providing portfolio investment advice to any other person and serving as an advisory company for a mortgage or real estate investment trust; providing bookkeeping and data processing for the internal operations of Bankers Southwest Corporation, its subsidiaries, and for others pursuant to 225.4(a)(8); leasing personal and real property or acting as an agent, broker, or advisor in leasing such property pursuant to 225.4(a)(6)(a) and (b)) at 1304 Elm Street, Dallas, Texas and One Financial Center, 800 Ferris Avenue, Waxahachie, Texas, the service area to be served shall be the state of Texas, for all activities referred to hereinabove; the non-banking activities shall be performed by both the Dallas and Waxahachie, Texas, offices, through its subsidiary, American Southwest Corporation (2/8/84)

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

ACTIONS OF THE BOARD - Continued

- Permitted
- Boston RIHT Financial Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (in the origination, sale and servicing of residential and commercial mortgage loans) at Whooping Loop Lane, Crane's Roost Office Park, Phase II, Altamonte Springs, Florida, the service area for the proposed activities would be northern Florida, through its subsidiary, RIHT Mortgage Corporation (2/10/84) 3/
- New York Midlantic Banks Inc., Edison, New Jersey, requests permission to establish a de novo office engaging in the following activities ((1) acquiring for its account or the accounts of others, loans and other extensions of credit as would normally be acquired by a factoring company of its type; (2) leasing personal property and equipment on a full payment basis, or acting as agent, broker or advisor in the leasing thereof; and (3) servicing loans, and other extensions of credit for any person) at 1460 Broadway, New York, New York, through its subsidiary, Midlantic Commercial Co. (2/10/84) 3/
- Cleveland Mellon National Corporation, Pittsburgh, Pennsylvania, notification of intent to expand the scope of de novo activities (the solicitation of loan business on behalf of Applicant's banking and nonbanking subsidiaries) at 551 Madison Avenue, New York, New York, serving the State of New York through its subsidiary, Mellon Financial Services Corporation #2 (2/11/84) 3/
- Cleveland Mellon National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (commercial lending including accounts receivable and inventory financing, and permissible personal property leasing, including acting as agent, broker, or adviser in leasing such property) at Mark Twain Building, Third Floor, 10401 Holmes Road, Kansas City, Missouri, through its subsidiary, Mellon Financial Services Corporation (2/11/84) 3/
- Richmond NCNB Corporation, Charlotte, North Carolina, notification of intent to engage in de novo activities (making direct loans for consumer and other purposes, purchasing retail installment notes and contracts, selling at retail money orders having a face value of not more than \$1,000 and acting as agent for

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

ACTIONS OF THE BOARD - Continued

- the sale of credit life, credit accident and health and physical damage insurance directly related to its extensions of credit, through its subsidiary, TranSouth Financial Corporation; and making direct loans for consumer and other purposes under the general usury statutes, purchasing retail installment notes and contracts, making direct loans to dealers for financing of inventory [floor planning] and working capital purposes and acting as agent for the sale of credit life, credit accident and health and physical damage insurance directly related to its extensions of credit, through its subsidiary, TranSouth Mortgage Corporation) at 803 Highway 64-70 Southwest, Hickory, North Carolina (2/5/84) 3/
- 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 3414 Ashley Phosphate Road, North Charleston, South Carolina; Myrtle Beach, South Carolina and Hickory, North Carolina, through its subsidiary, Northwestern Mortgage Corporation (2/9/84) 3/
- Richmond Equitable Bancorporation and its parent organization, The Maybaco Company, Baltimore, Maryland, notification of intent to engage in de novo activities (originating, purchasing, selling and servicing loans to third parties secured by real estate) at 1122 Kenilworth Drive, Towson, Maryland and 555 City Line Avenue, Bala-Cynwyd, Pennsylvania, through a subsidiary, E. B. Mortgage Corporation (2/9/84) 3/
- Atlanta Flint Bancshares, Inc., Cordele, Georgia, notification of intent to engage in de novo activities (in purchasing loans on a non-recourse basis) at 1620 Sixteenth Avenue, East, Cordele, Georgia, through its subsidiary, Cordele Banking company (2/7/84) 3/
- Chicago First Illinois Corporation, Evanston, Illinois, notification of intent to engage in de novo activities (in making and acquiring for its own account or for the account of others, loans and other extensions of credit such as would be made by a consumer finance company; and acting as agent for 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

sale of credit life, accident and health and property insurance directly related to its extensions of credit) these activities would be performed in the State of Illinois, Florida, Georgia, Kansas, Kentucky, Louisiana, North Carolina, Oklahoma, Texas and Virginia, through its subsidiary, First Illinois Finance Company (2/7/84) 3/

- St. Louis Republic Bancorp, Inc., Louisville, Kentucky, notification of intent to engage in de novo activities (in providing data processing and data transmission services, facilities [including data processing documentation and operating personnel]) at 2801 Bardstown Road, Louisville, Kentucky, serving the Metropolitan Louisville, Jefferson County, Kentucky area and surrounding counties, through its subsidiary, Eagle Processing, Inc. (2/8/84) 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 those companies [such sale of credit-related insurance being a permissible activity under Sub-paragraph 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 790 New Holland Avenue, Lancaster, Pennsylvania to 1834 Oregon Pike, Lancaster, Pennsylvania, serving Lancaster, Pennsylvania, through its subsidiaries, Norwest Financial America, Inc. and Norwest Financial Consumer Discount Company and from 10559 S.E. Price-Fuller Road, Portland Oregon to 8800 Bldg., Room 101, 8800 S. E. Sunnyside Road, Clackamas, Oregon, serving Clackamas, Oregon, other nearby suburbs of Portland, Oregon, and Portland, Oregon, through its subsidiary, Norwest Financial System Oregon, Inc. (2/10/84) 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 those companies [such sale of credit-related

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

ACTIONS OF THE BOARD - Continued

- insurance being a permissible activity under Sub-paragraph 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 3944-3946 Davie Boulevard, Fort Lauderdale, Florida to Lakeside Plaza, 5413 North State Road 7, Tamarac, Florida, serving Tamarac, Florida and other nearby suburbs of Fort Lauderdale, Florida, and from 6681 Arlington Road, Jacksonville, Florida to 9394 Arlington Expressway, Regency Court Shopping Center, Jacksonville, Florida, through its subsidiaries, Norwest Financial Florida, Inc., Norwest Financial Credit Services, Inc. and Norwest Financial America, Inc. (2/10/84) 3/
- Kansas City FirstBank Holding Company of Colorado, Lakewood, Colorado, notification of intent to engage in de novo activities (in the activity of underwriting, as reinsurer, credit life and credit disability insurance which is directly related to extensions of credit by the credit extending affiliates of FirstBank Holding Company of Colorado) at 1421 East Thomas Road, Phoenix, Arizona, through its subsidiary, Colorado FirstBank Life Insurance Company (2/6/84) 3/
- Dallas Bank Securities, Inc., Albuquerque, New Mexico, notification of intent to engage in de novo activities (in data processing and transmission services, facilities, data bases, or access to such services, facilities, or data bases by any technologically feasible means) (2/10/84) 3/
- Dallas Citizens-Texas Banc Shares, Inc., Buffalo, Texas, notification of intent to engage in de novo activities (in mortgage company activities, including the origination and acquisition of single family, multi-family and commercial loans, the sale of loans on secondary markets and the servicing of real estate loans) these activities would be conducted in central Texas, through its subsidiary, Citizens Diversified Mortgages, Inc. (2/11/84) 3/
- Dallas Helotes Bancshares, Inc., Helotes, Texas, notification of intent to engage in de novo activities (in the underwriting of credit life insurance and credit accident and health insurance directly related to extensions of credit by Helotes State Bank, a Texas banking association and wholly-owned subsidiary of Helotes

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

ACTIONS OF THE BOARD - Continued

Bancshares, Inc.) these activities would be performed in the State of Texas, through its subsidiary, Southern Sun Life Insurance Company (2/10/84) 3/

Dallas

Unicorp Bancshares, Inc., Houston, Texas, notification of intent to engage in de novo activities (in data processing activities, including the provision of data processing services, data transmission services, data bases and facilities for the internal operation of Unicorp Bancshares, Inc., and its subsidiaries and the provision of data processing and data transmission services for financial, banking or economic data to other financial and nonfinancial institutions) these activities would be conducted in the State of Texas, through its subsidiary, Unicorp Services, Inc. (2/10/84) 3/

San Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to expand 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; these activities are permitted pursuant to Section 601(A) of Title VI of the Garn-St Germain Depository Institutions Act of 1982) in San Francisco, California, through its subsidiary, BA Insurance Company, Inc. (a California corporation) (2/6/84) 3/

San Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to expand de novo activities (making or acquiring for its own account of loans and other extensions of credit such as would be made or acquired by a finance company; servicing loans and other extensions of credit; and offering credit-related life insurance and credit-related accident and health insurance; credit-related property insurance will be offered only in Pennsylvania, the aforementioned types of credit-related insurance are permissible under Section 4(c)(8)(D) of the Bank Holding Company Act of 1956, as amended by the Garn-St Germain Depository Institutions Act of 1982 and Section 2 of the Pennsylvania Act of the General Assembly 1974 (P. L. 1148, No. 365 (40 P. S. 281)) with respect to credit-related property insurance; such activities will include, but not be

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

ACTIONS OF THE BOARD - Continued

limited to, making consumer installment loans, purchasing installment sales finance contracts, making loans and other extensions of credit to consumers and businesses, making loans and other extensions of credit secured by real and personal property, and offering credit-related life, credit-related accident and health and credit-related property insurance directly related to extensions of credit made or acquired by FinanceAmerica Consumer Discount Company; credit-related life and credit-related accident and health insurance may be reinsured in the States of Pennsylvania, New Jersey and Delaware by BA Insurance Company, Inc., an affiliate of FinanceAmerica Consumer Discount) these activities will be conducted from seven existing Pennsylvania offices; the Bensalem, Springfield and two Philadelphia offices will each serve the entire States of Pennsylvania and New Jersey; The Erie office will serve the additional State of New York; the West Chester office will serve the entire States of Pennsylvania and Delaware and the Wilkes-Barre office will serve the entire State of Pennsylvania, through its subsidiary, FinanceAmerica Consumer Discount Company (a Pennsylvania corporation) (2/6/84) 3/

San
Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to expand de novo activities (making or acquiring for its own account of loans and other extensions of credit such as would be made or acquired by a finance company; servicing loans and other extensions of credit; and offering credit-related life insurance and credit-related accident and health insurance; the aforementioned types of credit-related insurance are permissible under Section 4(c)(8)(A) of the Bank Holding Company Act of 1956, as amended by the Garn-St Germain Depository Institutions Act of 1982; such activities will include, but not be limited to, purchasing installment sales finance contracts, making loans and other extensions of credit to consumers and businesses, making loans secured by real and personal property and offering credit-related life insurance and credit-related accident and health insurance directly related to extensions of credit made or acquired by the above corporation; credit-related life and credit-related accident and health insurance may be reinsured by BA Insurance Company, Inc., an

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

ACTIONS OF THE BOARD - Continued

- affiliate of FinanceAmerica Corporation) in South Bend, Indiana, serving the entire States of Indiana and Michigan, through its subsidiary, FinanceAmerica Corporation (an Indiana corporation) (2/11/84) 3/
- San Francisco Empire Bancorp, Rancho Cucamonga, California, notification of intent to engage in de novo activities (acting as and performing the function of an escrow agent in San Bernardino and Los Angeles counties and the surrounding areas) at 213 East Badillo Street, Covina, California, through its subsidiary, Haven Escrow Company, Inc. (2/10/84) 3/
- San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in financing, leasing and servicing activities with respect to personal property and equipment and real property) in Cincinnati, Ohio, serving the United States, through its subsidiary, Security Pacific Leasing Corporation (2/5/84) 3/
- San Francisco Viejo Bancorp, Mission Viejo, California, notification of intent to engage in de novo activities (in providing services as an escrow agent in escrow transactions as permitted by Regulation Y (12 CFR, Section 225.4(a)(4)) in Mission Viejo, California, serving the entire State of California, through its subsidiary, Viejo Escrow Corporation (2/5/84) 3/
- San Francisco Wells Fargo & Company, San Francisco, California, notification of intent to engage in de novo activities (in making or acquiring loans and other extensions of credit, including consumer installment loans originated by others and commercial loans secured by a borrower's or guarantor's assets; servicing loans for the account of others; making full pay-out leases of personal property; and acting as agent for credit life or accident and health insurance related to its extensions of credit in accordance with the Board's Regulation Y and Title VI of the Garn-St Germain Depository Institutions Act of 1982) in Scottsdale, Arizona, serving Alabama, Alaska, Arizona, Arkansas, California, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina,

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

ACTIONS OF THE BOARD - Continued

North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Washington, West Virginia, Wisconsin, and Wyoming, through its subsidiary, Wells Fargo Credit Corporation (2/6/84) 3/

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Application to the Board of Governors of the Federal Reserve System for Prior Approval of an Acquisition Pursuant to Section 5(b) of the Bank Service Corporation Act, as Amended

Approved

- Chicago American Fletcher National Bank and Trust Company, Indianapolis, Indiana, for approval to acquire one-third of the voting shares of a bank service corporation, AIM Bank Service Corporation, Indianapolis, Indiana, a joint venture to provide back-up data processing facilities and services to Banks and to other banking and nonbanking entities.
- Chicago Indiana National Bank, Indianapolis, Indiana, for approval to acquire one-third of the voting shares of a bank service corporation, AIM Bank Service Corporation, Indianapolis, Indiana, a joint venture to provide back-up data processing facilities and services to Banks and to other banking and nonbanking entities.
- Chicago Merchants National Bank and Trust Company, Indianapolis, Indiana, for approval to acquire one-third of the voting shares of a bank service corporation, AIM Bank Service Corporation, Indianapolis, Indiana, a joint venture to provide back-up data processing facilities and services to Banks and to other banking and nonbanking entities.

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Agreements Filed Pursuant to Section 8 of the Securities Exchange Act of 1934

- Kansas City Mark Twain Bank Noland, Independence, Missouri, has filed an agreement with the Federal Reserve Bank of Kansas City (which is authorized to accept such agreements on behalf of the Board of Governors under delegated authority) undertaking to comply with all provisions which relate to the use of credit to finance transactions in securities.
- San Francisco Barclays Bank of California, San Francisco, California has filed an agreement with the Federal Reserve Bank of San Francisco (which is authorized to accept such agreements on behalf of the Board of Governors under delegated authority) undertaking to comply with all provisions which relate to the use of credit to finance transactions in securities.

APPLICATIONS RECEIVED

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

San Francisco Union Bank, Los Angeles, California. To establish a branch office to be located in the vicinity of 18300 Von Karman, City of Irvine, Orange County, California. 2/

San Francisco Valley Bank of Nevada, Las Vegas, Nevada. To establish the following branch offices: West Oakey and Western Avenue, City of Las Vegas, Clark County, Nevada; Eastern Avenue and Sahara Avenue, City of Las Vegas, Clark County, Nevada; Cheyenne Avenue and Civic Center, City of North Las Vegas, Clark County, Nevada; Boulder Highway and Harmon Avenue, East Las Vegas Town, Clark County, Nevada; Cheyenne Avenue and Tonopah Highway, City of North Las Vegas, Clark County, Nevada. 2/

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

Richmond First Virginia Bank - Colonial, Richmond, Virginia. To merge with The Women's Bank, Richmond, Virginia. 2/

Richmond Farmers & Merchants Bank, Timberville, Virginia, to merge with Farmers and Merchants Bank of Rockingham, Timberville, Virginia. 2/

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

Richmond Farmers & Merchants Bank, Timberville, Virginia. 2/

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

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 International Trading Company, Inc., New York, New York: prior notification by Citicorp, New York, New York, for Citicorp International Trading Company, Inc., ("CITC") to engage in freight forwarding activities.
San Francisco	Wells Fargo Bank, N.A., San Francisco, California: prior notification to invest a portion of funds in an Argentine Bank, Banco del Iguazu.

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

New York	The Chase Manhattan Bank, N.A., New York, New York: prior notification of its intent to establish an initial branch in Vienna, Austria.
San Francisco	The Bank of California, N.A., San Francisco, California: prior notification of its intent to establish an Offshore Banking Unit in Taipei, Taiwan.

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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	First Coastal Banks, Inc., Portsmouth, New Hampshire, for approval to acquire 100 percent of the voting shares of The First National Bank of Portsmouth, Portsmouth, New Hampshire. <u>2/</u>
Boston	Woburn National Corporation, Woburn, Massachusetts, for approval to acquire 100 percent of the voting shares of Woburn National Bank, Woburn, Massachusetts. <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

- New York The First of Long Island Corporation, Glen Head, New York, for approval to acquire 100 percent of the voting shares of The First National Bank of Long Island, Glen Head, New York. 2/
- Cleveland Bath County Banking Company, Owingsville, Kentucky, for approval to acquire 100 percent of the voting shares of Owingsville Banking Company, Owingsville, Kentucky. 2/
- Cleveland Commonwealth Trust Bancorp, Inc., Covington, Kentucky, for approval to acquire 100 percent of the voting shares of Covington Trust & Banking Company, Covington, Kentucky. 2/
- Cleveland Spectrum Financial Corporation, Wheeling, West Virginia, for approval to acquire 100 percent of the voting shares of Security National Bank & Trust Co., Wheeling, West Virginia. 2/
- Richmond Anchor Financial Corporation, Myrtle Beach, South Carolina, for approval to acquire 100 percent of the voting shares of The Anchor Bank of Myrtle Beach, Inc., Myrtle Beach, South Carolina. 2/
- Richmond F & M Bank Corp., Timberville, Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to Farmers and Merchants Bank of Rockingham, Timberville, Virginia. 2/
- Atlanta Bunkie Bancshares, Inc., Bunkie, Louisiana, for approval to acquire at least 80 percent of the voting shares of Bunkie Bank and Trust Company, Bunkie, Louisiana. 2/
- Atlanta First Haralson Corporation, Buchanan, Georgia, for approval to acquire at least 80 percent of the voting shares of First National Bank of Haralson County, Buchanan, Georgia. 2/
- Atlanta Hanover Financial Corporation, Plantation, Florida, for approval to acquire 100 percent of the voting shares of Hanover Bank of Florida, Plantation, Florida. 2/
- Chicago Eagle Financial Services, Inc., Northfield, Illinois, for approval to acquire at least 95.6 percent of the voting shares of State Bank of Richmond, Richmond, Illinois. 2/

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

APPLICATIONS RECEIVED - Continued

- Chicago E. F. Wonderlic Companies, Inc., Northfield, Illinois, for approval to acquire Eagle Financial Services, Inc., Northfield, Illinois and indirectly 95.6 percent of the voting shares of State Bank of Richmond, Richmond, Illinois. 2/
- Chicago General Bancshares Corporation of Indiana, Fort Wayne, Indiana, for approval to acquire 100 percent of the voting shares of Anthony Wayne Bank, Fort Wayne, Indiana. 2/
- Chicago Harvest Bancshares, Inc., Footville, Wisconsin, for approval to acquire at least 80 percent of the voting shares of The Footville State Bank, Footville, Wisconsin. 2/
- Chicago Iowa First Bancshares, Corp., Muscatine, Iowa, for approval to acquire 100 percent of the voting shares of First National Bank of Muscatine, Muscatine, Iowa, and at least 80 percent of the voting shares of First National Bank in Fairfield, Fairfield, Iowa. 2/
- St. Louis First State Bancshares, Inc., Farmington, Missouri, for approval to acquire at least 97.6 percent of the voting shares of First State Bank of Farmington, Farmington, Missouri. 2/
- St. Louis NSB, Inc., Metropolis, Illinois, for approval to acquire at least 86.96 percent of the voting shares of The National State Bank of Metropolis, Metropolis, Illinois. 2/
- St. Louis Southern Illinois Bancshares, Inc., Murphysboro, Illinois, for approval to acquire at least 80 percent of the voting shares of The Brookport National Bank, Brookport, Illinois. 2/
- Dallas First Burkburnett Bancshares, Inc., Burkburnett, Texas, for approval to acquire at least 80 percent of the voting shares of First National Bank in Burkburnett, Burkburnett, Texas. 2/
- Dallas First United Bancshares, Inc., Houston, Texas, for approval to acquire at least 93.9 percent of the voting shares of United National Bank, Houston, 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 Huntington Bancshares, Inc., Huntington, Texas, for approval to acquire 100 percent of the voting shares of Huntington State Bank, Huntington, Texas. 2/
- Dallas Longview Holding Company, Fort Worth, Texas, for approval to acquire 100 percent of the voting shares of Texas Bank & Trust in Wichita Falls, Wichita Falls, Texas; 100 percent Town North National Bank, Longview, Texas; and 98.4 percent American Bank, Longview, Texas. 2/
- Dallas Van Alstyne Financial Corporation, Van Alstyne, Texas, for approval to acquire 80 percent of the voting shares of The First National Bank of Van Alstyne, Van Alstyne, Texas. 2/

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

- Chicago The Baraboo Bancorporation, Inc., Baraboo, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Viroqua Bankshares, Inc., Viroqua, Wisconsin and indirectly State Bank of Viroqua, Viroqua, Wisconsin. 2/
- Chicago Financial National Bancshares, Co., Elgin, Illinois, for approval to acquire 100 percent of voting shares of The Larkin Bank, Elgin, Illinois. 2/
- Chicago River Valley Bancorporation, Inc., Rothschild, Wisconsin, for approval to acquire at least 80 percent of the voting shares of New London National Bank, New London, Wisconsin. 2/
- St. Louis First Arkansas Bankstock Corporation, Little Rock, Arkansas, for approval to acquire at least 83 percent of the voting shares of First National Bank, Batesville, Arkansas and at least 96.5 percent of the voting shares of Bank of Newark, Newark, Arkansas. 2/
- Kansas City Midwest Bancorporation, Inc., Hays, Kansas, for approval to acquire at least 20.2 percent of Bushton Investment Company, Inc., Hays, Kansas and indirectly Bushton State Bank, Bushton, Kansas. 2/

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

APPLICATIONS RECEIVED - Continued

- Kansas City Security Corporation, Duncan, Oklahoma, for approval to acquire at least 52.37 percent of the voting common shares of Cache Road National Bank of Lawton, Lawton, Oklahoma. 2/
- Dallas Lower Rio Grande Valley Bancshares, Inc., La Feria, Texas, and Collier Bancshares Holding Company, Inc., McAllen, Texas, for approval to acquire at least 67 percent of the voting shares of City National Bank, Weslaco, Texas. 2/
- Dallas Texas American Bancshares Inc., Fort Worth, Texas, for approval to acquire 100 percent of the voting shares of American Bancorporation, Inc., Longview, Texas and indirectly 100 percent of Texas Bank & Trust in Wichita Falls, Wichita Falls, Texas; 100 percent of Town North National Bank, Longview, Texas; and 98.4 percent of American Bank, Longview, Texas. 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

- Philadelphia NCB Financial Corporation, Williamsport, Pennsylvania, notification of intent to engage in de novo activities (in underwriting, as reinsurer, credit life and accident and health insurance directly related to extensions of credit by Northern Central Bank) these activities will be conducted from offices located in Williamsport, Pennsylvania, serving the State of Pennsylvania, through its subsidiary, Northern Central Life Insurance Company (2/6/84)
- Richmond The Palmer National Bancorp, Inc., Washington, D. C., notification of intent to engage in de novo activities (making, acquiring, or servicing loans and other extensions of credit for its own account and for the account of others) at 1667 K Street, N.W., Washington, D.C. (2/10/84)

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 E. F. Wonderlic Companies, Inc., Northfield, Illinois, for approval to acquire E. F. Wonderlic and Associates, Inc., Northfield, Illinois, Eagle Acceptance Corporation, Eagle Finance Corporation and E. F. Wonderlic Management Corporation, all of Northfield, Illinois.
- Chicago Hawarden Bancshares, Inc., Hawarden, Iowa, for approval to acquire Gearhart Insurance Agency, Hawarden, Iowa, and Williams Insurance Agency, Hawarden, Iowa, through a newly created subsidiary Farmers State Agency, Ltd., Hawarden, Iowa.
- Chicago The Indiana National Corporation, Indianapolis, Indiana, notification of its intent to engage in de novo activities (arranging commercial real estate equity financing) the geographic area to be served will be the States of Indiana, Ohio and Kentucky, through its subsidiary, Indiana Mortgage Corporation (2/8/84)
- Minneapolis Norwest Corporation, Minneapolis, Minnesota, notification of intent to retain shares in its indirect subsidiary, Norwest Modern Home Capital, Inc., and thereby to engage nationwide in a general residential manufactured housing finance business, including origination of such loans, the purchase of these loans from affiliated banks and from others, the assembly of loans into blocks for investors, the sale of servicing of these loans, and the placement of inventory financing [floorplan financing] for manufactured housing dealers with a qualified lender or lenders (1/30/84)
- Kansas City Allied Oklahoma Bancorp, Inc., Oklahoma City, Oklahoma, for approval to acquire at least 50 percent of the voting shares of Mortgage Services Corp., Oklahoma City, Oklahoma.
- Kansas City International Bancshares of Oklahoma, Inc., Yukon, Oklahoma, notification of intent to engage in de novo activities (in management consulting for banks and non-bank depository institutions, including reviewing, designing, and implementing management information systems to efficiently provide timely and meaningful information for decision-making purposes) these activities would be conducted in the State of Oklahoma (2/10/84)
- Kansas City International Bancshares of Oklahoma, Inc., Yukon, Oklahoma notification of intent to engage in de novo activities (making and acquiring loans and other extensions of credit such as would be made by a commercial financial company, making commercial loans secured by

APPLICATIONS RECEIVED - Continued

- financial company, making commercial loans secured by borrower's inventory, accounts receivable and other assets; purchasing or otherwise acquiring such loans from others; and servicing such loans for others) these activities would be performed in the State of Oklahoma (2/10/84)
- Kansas City Midwest Bancorporation, Inc., Hays, Kansas, for approval to indirectly engage in the sale of general insurance through Bushton Investment Company, Inc., Hays, Kansas.
- Kansas City Talmage Investment, Inc., Talmage, Kansas, notification of intent to engage in de novo activities (in general insurance agency activities) these activities will be performed in the Village of Talmage, Kansas, and the surrounding rural area through its subsidiary, Talmage Insurance Agency (2/7/84)
- Kansas City United Banks of Colorado, Inc., Denver, Colorado, notification of intent to expand the geographic service area of its de novo activities (making or acquiring for its own account, loans or other extension of credit, such as would be made or acquired by a finance company; servicing loans and offering credit related life and credit related health and accident insurance; such activities will include, but not be limited to making consumer installment loans, purchasing installment sales finance contracts, making loans and other extensions of credit to businesses and making loans and other extensions of credit secured by real property) the service area will be expanded to include the States of Colorado and Nebraska, through its subsidiary, United Financial Centers, Inc. (2/7/84)
- Dallas Ranco Bancshares, Inc., Spur, Texas, notification of intent to engage in de novo activities (making and acquiring of commercial and installment loans including the extension of direct loans to consumers and the purchase and sale of loan participations) these activities would be conducted in the State of Texas only (2/6/84)
- San Francisco BankAmerica Corporation, San Francisco, California, for approval to engage de novo in industrial savings bank activities through its de novo, indirect subsidiary, BankAmerica Savings Bank, Miami, Florida
- 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

APPLICATIONS RECEIVED - Continued

upon the order and for the account of customers, and of extending margin credit in conformity with Regulation T) at 25 Cannon Street, London, England, having a worldwide geographic service area, through its subsidiary, Charles Schwab & Co., Inc. (a California corporation) (2/8/84)

San
Francisco

Business Bancorp, San Jose, California, notification of intent to engage in de novo activities (engaging in community development activities in accordance with the Board's Regulation Y) these activities will be conducted in the State of California, through its subsidiary, Bancorp BIDCO (2/10/84)

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REPORTS RECEIVED

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

County Bank of Santa Cruz
Santa Cruz, California
(February 1984)

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

County Bank of Santa Cruz
Santa Cruz, California
(Filed by Cobanco, Inc.)

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PETITIONS FOR RULEMAKING

None.