

East Sixth Street, Cleveland, Ohio 44101:

1. *Huntington Bancshares Incorporated and Huntington Bancshares Florida, Inc.*, both of Columbus, Ohio; to acquire 100 percent of the voting shares of The Peoples Bank of Lakeland, Florida, Lakeland, Florida, which will be merged with The Huntington National Bank of Lakeland, Lakeland, Florida, a *de novo* institution.

B. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *WFC, Inc.*, Waukon, Iowa; to acquire 100 percent of the voting shares of Viking State Bank & Trust, Decorah, Iowa (in organization).

C. Federal Reserve Bank of Minneapolis (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *First Community Bancorp, Inc.*, Glasgow, Montana; to acquire 100 percent of the voting shares of Culbertson Ban Corp, Culbertson, Montana, and thereby indirectly acquire Culbertson State Bank of Culbertson, Montana, Culbertson, Montana.

D. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *BOK Financial Corp.*, Tulsa, Oklahoma; to acquire 11 percent of the voting shares of Security National Bancshares of Sapulpa, Inc., Sapulpa, Oklahoma, and thereby indirectly acquire Security National Bank of Sapulpa, Sapulpa, Oklahoma.

2. *FSC Bancshares, Inc.*, Cameron, Missouri; to acquire 100 percent of the voting shares of Farmers and Valley Bank, Tarkio, Missouri.

E. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *First Financial Bankshares, Inc.*, Abilene, Texas, and First Financial Bankshares of Delaware, Inc., Wilmington, Delaware; to acquire Parker Bancshares, Inc. Dover, Delaware, and Weatherford National Bancshares, Inc., Weatherford, Texas, and thereby indirectly acquire Weatherford National Bank, Weatherford, Texas.

F. Federal Reserve Bank of San Francisco (Kenneth R. Binning, Director, Bank Holding Company) 101 Market Street, San Francisco, California 94105:

1. *Northern California Bancorp, Inc.*, Monterey, California; to become a bank holding company by acquiring 100 percent of the voting shares of Monterey County Bank, Monterey California.

Board of Governors of the Federal Reserve System, October 26, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-27052 Filed 10-31-95; 8:45 am]

BILLING CODE 6210-01-F

Huntington Bancshares Incorporated, Notice to Engage in Certain Nonbanking Activities

Huntington Bancshares Incorporated, Columbus, Ohio (Applicant), has given notice pursuant to section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) (BHC Act) and § 225.23 of the Board's Regulation Y (12 CFR 225.23) to engage indirectly through Five Paces Software, Inc., Atlanta, Georgia (FPSI), a wholly owned subsidiary of Security First Network Bank, FSB, Pineville, Kentucky (SFNB), in certain nonbanking activities involving data processing required for the provision by SFNB of electronic banking services over the nonproprietary computer network known as the "Internet." SFNB has received approval from the Office of Thrift Supervision to provide certain electronic banking services to its customers over the Internet, including deposit and bill-paying services.

Applicant proposes to acquire a 4.9 voting common stock interest and an additional preferred stock interest in SFNB, which will acquire FPSI as its wholly owned subsidiary. Applicant proposes, thereby indirectly to market, design, develop, and provide ongoing technical support of data processing software for the electronic transmission of financial, banking, and economic data for financial institutions seeking to provide banking services to their customers over the Internet, pursuant to § 225.25(b)(7) of the Board's Regulation Y. Applicant will also be a software licensee of FPSI and will have a director on FPSI's board of directors. Applicant seeks approval to conduct the proposed data processing activities nationwide.

FPSI will provide data processing and security software to financial institutions seeking to provide banking services to their customers over the Internet. Applicant indicates that this software is designed to enable electronic transmission of banking, financial, and economic data in a secure environment over the Internet. FPSI also will provide financial institutions ongoing technical support related to its software, customization and installation services, and data center operations. Moreover, FPSI expects to develop additional data processing services that will allow customers to provide secure access to

accounts across other channels, such as through modems across public telephone lines.

Section 4(c)(8) of the BHC Act provides that a bank holding company may, with Board approval, engage in any activity "which the Board after due notice and opportunity for hearing has determined (by order or regulation) to be so closely related to banking or managing or controlling banks as to be a proper incident thereto." 12 U.S.C. 1843(c)(8). In publishing the proposal for comment, the Board does not take a position on issues raised by the proposal. Notice of the proposal is published solely in order to seek the views of interested persons on the issues presented by the notice, and does not represent a determination by the Board that the proposal meets or is likely to meet the standards of the BHC Act.

Any comments or requests for hearing should be submitted in writing and received by William W. Wiles, Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, not later than November 16, 1995. Any request for a hearing on this proposal must, as required by § 262.3(e) of the Board's Rules of Procedure, be accompanied by a statement of the reasons why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal. The notice may be inspected at office of the Board of Governors or the Federal Reserve Bank of Cleveland.

Board of Governors of the Federal Reserve System, October 26, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-27051 Filed 10-31-95; 8:45 am]

BILLING CODE 6210-01-F

National City Corporation, et al.; Formations of, Acquisitions by, and Mergers of Bank Holding Companies; and Acquisitions of Nonbanking Companies

The companies listed in this notice have applied under § 225.14 of the Board's Regulation Y (12 CFR 225.14) for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) to become a bank holding company or to acquire voting securities of a bank or bank holding company. The listed companies have also applied under § 225.23(a)(2) of Regulation Y (12 CFR 225.23(a)(2)) for the Board's

approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies, or to engage in such an activity. Unless otherwise noted, these activities will be conducted throughout the United States.

The applications are available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 24, 1995.

A. Federal Reserve Bank of Cleveland (John J. Wixted, Jr., Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *National City Corporation*, Cleveland, Ohio; to merge with Integra Financial Corporation, Pittsburgh, Pennsylvania, and thereby indirectly acquire Integra Holding Company, Wilmington, Delaware; Integra Bank, Pittsburgh, Pennsylvania; and Integra Trust Company, National Association, Pnxsutawney, Pennsylvania.

In connection with this application, Applicant also has applied to acquire Advent Guaranty Corporation, Franklin, Pennsylvania, Advent Insurance Company, Franklin, Pennsylvania, and Integra Life Insurance Company, Pittsburgh, Pennsylvania, and thereby engage in underwriting for credit, life, accident and health insurance, directly

related to extensions of credit, pursuant to § 225.25(b)(8)(i) of the Board's Regulation Y.

B. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *FirstFed Bancorp, Inc.*, Bessemer, Alabama; to become a bank holding company by acquiring 100 percent of the voting shares of First State Bank of Bibb County, West Blocton, Alabama.

In connection with this application, Applicant also has applied to acquire First Federal Savings Bank, Bessemer, Alabama, and thereby engage in operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y. The proposed activity will be conducted throughout the State of Alabama.

Board of Governors of the Federal Reserve System, October 26, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-27050 Filed 10-31-95; 8:45 am]

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**National Westminster Bank plc;
Acquisition of Company Engaged in
Permissible Nonbanking Activities**

The organization listed in this notice has applied under § 225.23(a)(2) or (f) of the Board's Regulation Y (12 CFR 225.23(a)(2) or (f)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

The application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the

reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 16, 1995.

A. Federal Reserve Bank of New York (William L. Rutledge, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. *National Westminster Bank plc*, London, England; to acquire Gleacher & Co. Inc., New York, New York, and thereby engage in providing merger and acquisition advisory services and related corporate finance advice, pursuant to § 225.25(b)(4)(vi) of the Board's Regulation Y. These activities will be conducted worldwide.

Board of Governors of the Federal Reserve System, October 26, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-27049 Filed 10-31-95; 8:45 am]

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**The Royal Bank of Scotland Group plc,
et al.; Notice of Applications to Engage
de novo in Permissible Nonbanking
Activities**

The companies listed in this notice have filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to commence or to engage *de novo*, either directly or through a subsidiary, in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such