

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 July 5, 1995.

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

1. *Marine Midland Bank, Inc.*, Buffalo, New York; HSBC Holdings BV, Amsterdam, Netherlands, and HSBC Holdings plc, London, United Kingdom; to acquire United Northern Bancorp, Inc., Watertown, New York, and its subsidiary, United Northern Federal Savings Bank (UNFSB), Watertown, New York, pursuant to § 225.25 (b)(9) of the Board's Regulation Y. Upon acquisition UNFSB will be merged into Marine Midland Bank, Buffalo, New York.

Board of Governors of the Federal Reserve System, June 14, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-15001 Filed 6-19-95; 8:45 am]

BILLING CODE 6210-01-F

Patricia B. Morgan, et al.; Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. Once the notices have been accepted for processing, they will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than July 5, 1995.

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

1. *Patricia B. Morgan and Bartow Morgan, Jr.*, Lawrenceville, Georgia, as trustee and advisor, respectively, of a trust to be formed pursuant to the terms of the will of Bartow Morgan, III; to acquire 49.60 percent of the voting shares of Brand Banking Company, Lawrenceville, Georgia.

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

1. *Grover Lynn Shade & Nelda Sue Shade*, Muldoon, Texas; to retain 9.78 percent, and acquire an additional .22 percent, for a total of 10.00 percent, of the voting shares of Lost Pines Bancshares, Inc., Smithville, Texas, and thereby indirectly acquire Lost Pines National Bank, Smithville, Texas.

Board of Governors of the Federal Reserve System, June 14, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-15002 Filed 6-19-95; 8:45 am]

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Pointe Financial Corporation; Notice of Application to Engage de novo in Permissible Nonbanking Activities

The company listed in this notice has 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.

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 July 5, 1995.

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

1. *Pointe Financial Corporation*, Boca Raton, Florida; to engage *de novo* through a 50 percent owned subsidiary, Parkside Mortgage Company, Boca Raton, Florida, in mortgage brokerage related activities, pursuant to § 225.25(b)(1)(iii) of the Board's Regulation Y. Notificant's interest in Company will be held directly by its wholly-owned subsidiary, Pointe Investments Services, Inc., Boca Raton, Florida. The proposed activity will be conducted throughout the State of Florida.

Board of Governors of the Federal Reserve System, June 14, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-15003 Filed 6-19-95; 8:45 am]

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Suburban Bancshares, Inc.; Formation of, Acquisition by, or Merger of Bank Holding Companies

The company listed in this notice has applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

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 to the Reserve Bank indicated for that application or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Comments regarding this application must be received not later than July 14, 1995.

A. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior