

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

In connection with this application, Applicant also has applied to acquire Waller House Corporation, Philadelphia, Pennsylvania, and thereby engage in community development activities, pursuant § 225.25(b)(6) of the Board's Regulation Y. Comments on this application must be received not later than September 1, 1995.

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

1. *The Berens Corporation*, Houston, Texas; has applied to become a bank holding company by acquiring 100 percent of the voting shares of Berens Delaware, Inc., Wilmington, Delaware, and thereby indirectly acquire First National Bank of Dayton, Dayton, Texas.

In connection with this application, Berens Delaware, Inc., Wilmington, Delaware, also has applied to become a bank holding company by acquiring 100 percent of the voting shares of First National Bank of Dayton, Dayton, Texas.

Also, in connection with this application, Applicant has applied to engage *de novo*, through its subsidiary, Berens Credit Corporation, Houston, Texas, and engage *de novo* in mortgage leasing, pursuant to § 225.25(b)(1)(iii) of the Board's Regulation Y; commercial finance, pursuant to § 225.25(b)(1)(iv) of the Board's Regulation Y; and leasing, pursuant to § 225.25(b)(5) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, August 2, 1995.

William W. Wiles,

Secretary of the Board.

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NBD Bancorp, Inc.; 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 August 22, 1995.

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

1. *NBD Bancorp, Inc.*, Detroit, Michigan; to expand the geographic scope of its subsidiary, NBD Real Estate Services, Inc., Indianapolis, Indiana, and thereby engage in mortgage lending and servicing, pursuant to § 225.25(b)(1)(iii) of the Board's Regulation Y; real property leasing, pursuant to § 225.25(b)(5) of the Board's Regulation Y; credit insurance, pursuant to § 225.25(b)(8) of the Board's Regulation Y; management consulting, pursuant to § 225.25(b)(11) of the Board's Regulation Y; and real estate appraising, pursuant to § 225.25(b)(13) of the Board's Regulation Y. NBD Real Estate Services, Inc. seeks to expand the current geographic scope from Indiana, Ohio and Kentucky, to nationwide.

Board of Governors of the Federal Reserve System, August 2, 1995.

William W. Wiles,

Secretary of the Board.

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Norwood Associates II, et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have 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)).

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 to the Reserve Bank 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.

Unless otherwise noted, comments regarding each of these applications must be received not later than September 1, 1995.

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

1. *Norwood Associates II*, Hackensack, New Jersey (Norwood II), to acquire all of the outstanding shares of Adwildon Corporation, Hackensack, New Jersey (Adwildon); and (2) Midland Bancorporation, Inc., Paramus, New Jersey (Midland), to merge Adwildon with and into Midland (Norwood II and Adwildon together, the "Applicants"). Midland is a bank holding company with respect to Midland Bank and Trust Company, Paramus, New Jersey (Bank). Norwood II and Adwildon are bank holding companies with respect to their ownership of 30.8 and 23.5 percent, respectively, of Midland. The applications are made in the context of a corporate reorganization in which Adwildon will be dissolved and its 23.5 percent interest in Midland will be acquired by Norwood II, thereby increasing Norwood II's interest in Midland to 54.3 percent.

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

1. *Farmers Bancshares, Inc.*, Cheneyville, Louisiana; to become a bank holding company by acquiring 100 percent of the voting shares of The Farmers Bank & Trust of Cheneyville, Cheneyville, Louisiana.

2. *Hibernia Corporation*, New Orleans, Louisiana; to merge with FNB