



H.2  
No. 12

-2-

To Carry Reduced Reserves Pursuant to Section 19  
of the Federal Reserve Act

Received

|    |  |         |
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| 10 | Metropolitan National Bank, Denver, Colorado.                | 3-15-65 |
| 10 | Mercantile Bank and Trust Company, Kansas City,<br>Missouri. | 3-15-65 |

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

Approved

|    |   |         |
|----|---|---------|
| 12 | Bank of America National Trust and Savings Association,<br>San Francisco, California. Branch in Ryukyu<br>Islands in Koza, Ckinawa. | 3-19-65 |
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To Merge Pursuant to Section 18(c)  
of the Federal Deposit Insurance Act

Received

|   |   |         |
|---|---|---------|
| 7 | Citizens Trust and Savings Bank, South Haven, Michigan,<br>for prior approval to consolidate with The Fruit<br>Growers State Bank of Saugatuck, Mich., Saugatuck,<br>Michigan, under the charter and title of Citizens<br>Trust and Savings Bank. | 3-15-65 |
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