

**ANNOUNCEMENT BY  
BOARD OF GOVERNORS OF THE  
FEDERAL RESERVE SYSTEM**

**H.2, 1987, No. 33**

**Actions of the Board**

**Applications and Reports Received  
During the Week Ending August 15, 1987**

**ACTIONS OF THE BOARD**

Proposal to amend Regulation F to replace various forms with a requirement that state member banks filing with the Federal Reserve Board, file information on the forms required by the Securities and Exchange Commission of entities, such as bank holding companies, which are subject to Board regulation (Docket R-0609).

Announcement of the liberalization of the provisions of Regulations K to permit certain investments abroad by U.S. banking organizations through debt-for-equity swaps (Docket R-0610).

Amendments approved to Regulation E, eliminating the periodic statement requirement for providers of EFT services that do not hold consumer accounts; the amendments apply, for example, to retailers that offer-point-of-sale EFT services to consumers and clear the transactions through the automated clearing house system (Docket R-0578).

Boston	Home National Bank of Milford, Milford, Massachusetts, proposed acquisition of the Grafton, Massachusetts, office of The First National Bank of Boston, Boston, Massachusetts -- report to the Comptroller of the Currency on competitive factors. 1/
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Boston	Bank of New England-West, National Association, Springfield, Massachusetts, proposed merger with Berkshire Bank and Trust Company, Pittsfield, Massachusetts -- report to the Comptroller of the Currency on competitive factors. 1/
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1/ Application processed on behalf of the Board of Governors under delegated authority.

## ACTIONS OF THE BOARD - Continued

Philadelphia Liberty State Bank, Mount Carmel, Pennsylvania, proposed merger with Liberty State Interim Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Philadelphia First Valley Bank, Lansford, Pennsylvania, proposed acquisition of assets and assumption of liabilities of three Lehigh County branches of Mellon Bank (East), N.A., Bala Cynwyd, Pennsylvania -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Philadelphia Northeastern Bank of Pennsylvania, Wilkes-Barre, Pennsylvania, proposed merger with the First National Bank of Avoca, Avoca, Pennsylvania -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Philadelphia The First National Bank of Lancaster County, Strasburg, Pennsylvania, proposed purchase of assets and assumption of liabilities of the Atglen branch office of Fidelity Bank, N.A., Philadelphia, Pennsylvania -- report to the Comptroller of the Currency on competitive factors. 1/

Cleveland Liberty Bancshares, Inc., Ada, Ohio, extension to August 31, 1987, to acquire The Liberty National Bank of Ada, Ada, Ohio. 1/

Cleveland The Toledo Trust Company, Toledo, Ohio -- investment in bank premises. 1/

Cleveland Trustcorp, Inc., Toledo, Ohio -- extension to November 11, 1987, to engage in tax planning and preparation services through a de novo subsidiary. 1/

Cleveland Irwin Bank and Trust Company, Irwin, Pennsylvania, proposed purchase of the White Oak office of Vanguard Savings Bank, Vandergrift, Pennsylvania -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

## ACTIONS OF THE BOARD - Continued

Richmond	Middletown Valley Bank, Middletown, Maryland, proposed purchase of assets and assumption of liabilities to pay deposits made in the Jefferson, Maryland, branch of Maryland National Bank, Baltimore, Maryland -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Atlanta	First National Bank of Springfield, Springfield, Tennessee, proposed merger with DT Interim National Bank, Nashville, Tennessee -- report to the Comptroller of the Currency on competitive factors. 1/
Atlanta	Southeast Bank, N.A., Miami, Florida, proposed merger with Southeast Bank of Walton County, Destin, Florida -- report to the Comptroller of the Currency on competitive factors. 1/
Atlanta	First Southern Bank, Boca Raton, Florida -- extension to November 24, 1987, to become a member of the Federal Reserve System. 1/
Chicago	M&I Bank of Racine, Racine, Wisconsin -- investment in bank premises. 1/
St. Louis	Miles Bancshares, Inc., Advance, Missouri -- extension to August 31, 1987, to acquire Bowen State Bank, Bowen, Illinois. 1/
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- extension to November 19, 1987, to engage <i>de novo</i> in underwriting credit related insurance. 1/
Kansas City	Schuyler State Bank and Trust, Schuyler, Nebraska, proposed acquisition of assets and assumption of liabilities of State Savings Company of Schuyler -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Dallas	Thompson Financial, Ltd., Fort Worth, Texas -- extension to November 18, 1987, to acquire Texas Security Bancshares, Inc. 1/

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

**ACTIONS OF THE BOARD - Continued**

- San Francisco Western Community Bank, Corona, California, proposed merger with The WCB Merger Company -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Wells Fargo & Company, San Francisco, California -- extension to divest certain property. 1/
- San Francisco American Pacific Bancorp, Portland, Oregon -- extension to acquire its stock. 1/

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

- Richmond The Bank of Waverly, Waverly, Virginia -- to establish a branch at 233 South County Line Drive, Waverly, Virginia. 1/ (8/14/87)
- Richmond First Virginia Bank - Colonial, Richmond, Virginia -- to establish a branch in the Genito Station Shopping Center at the intersection of Old Hundred and Genito Road, Midlothian, Virginia 1/ (8/14/87)
- Dallas Application to establish and use a branch office from Bank of Austin, Austin, Texas, Guadalupe Street, Austin, Texas 1/ (8/12/87)
- Dallas Application to establish and use a branch office from Lakeland State Bank, Austin, Texas, Village of Lakeway, Austin, Texas. 1/ (8/13/87)

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

- Chicago New Asia Bank, Chicago, Illinois. 1/ (8/14/87)

**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**

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

**ACTIONS OF THE BOARD - Continued****Forty-Five Day Notification Period Allowed to Expire**

Chase Manhattan Overseas Banking Corporation, Newark, Delaware -- no objection to invest in Chase Investment Bank Limited, Chase Manhattan Equities Limited, and Chase Manhattan Securities, respectively, each of which is a securities firm in London, England. (8/10/87)

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

Cleveland Allegheny Valley Bancorp, Inc., Pittsburgh, Pennsylvania -- for approval to acquire 100 percent of the voting shares of Allegheny Valley Bank of Pittsburgh, Pittsburgh, Pennsylvania. 1/ (8/10/87)

Atlanta Security National Corporation, Maitland, Florida -- for approval to acquire 80 percent of the voting shares of Security National Bank of America, Maitland, Florida. 1/ (8/12/87)

Chicago Gratiot Bancshares, Inc., Gratiot, Wisconsin -- for approval to acquire 98.75 percent or more of the voting shares of Gratiot State Bank, Gratiot, Wisconsin. 1/ (8/14/87)

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

Boston Cornerstone Financial Corporation, Derry, New Hampshire -- for approval to acquire 100 percent of the voting shares of Cornerstone Bank, Nashua, New Hampshire, a proposed new bank. 1/ (8/14/87)

Philadelphia Sun Bancorp., Inc., Selinsgrove, Pennsylvania -- for approval to acquire The Watsontown National Bank, Watsontown, Pennsylvania. 1/ (8/13/87)

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

## ACTIONS OF THE BOARD - Continued

Richmond      Key Centurion Bancshares, Inc., Huntington, West Virginia -- for approval to acquire 100 percent of the voting shares of The Central National Bank of Buckhannon, Buckhannon, West Virginia. 1/ (8/12/87)

Atlanta      First Alabama Bancshares, Inc., Montgomery, Alabama -- for approval to acquire 100 percent of the voting shares of Golden Summit Corporation, Milton, Florida, and indirectly Santa Rosa State Bank, Milton, Florida. 1/ (8/13/87)

Chicago      Security Chicago Corp., Chicago, Illinois -- for approval to acquire 21 percent of the voting shares of First State Bancorp of Princeton, Illinois, Inc., Princeton, Illinois, and indirectly First State Bank of Princeton, Princeton, Illinois, and Farmers' State Bank of Sheffield, Illinois, Sheffield, Illinois. 1/ (8/10/87)

Kansas City      Banks of Mid-America, Inc., Oklahoma City, Oklahoma -- for approval to retain 5.52 percent of the voting shares of F & M Bancorporation, Inc., Tulsa, Oklahoma, and indirectly F & M Bank and Trust Company, Tulsa, Oklahoma. 1/ (8/13/87)

Kansas City      United Missouri Bancshares, Inc., Kansas City, Missouri -- for approval to acquire 100 percent of the voting shares of United Missouri Bank, U.S.A., Wilmington, Delaware, a proposed bank. 1/ (8/13/87)

Dallas      American Capital Corporation, Centerville, Texas for approval to acquire 100 percent of the voting shares of First Bank, Navasota, Texas (a proposed new bank). 1/ (8/13/87)

Dallas      Henrietta Bancshares, Inc., Henrietta, Texas -- for approval to acquire 80 percent of the voting shares of First State Bank, Hubbard, Texas, Hubbard, Texas. 1/ (8/14/87)

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

**ACTIONS OF THE BOARD - Continued****To Expand of Bank Holding Company Pursuant to Section  
4(c) (8) of the Bank Holding Company Act of 1956****Returned**

Minneapolis      Otto Bremer Foundation and Bremer Financial Corporation, St. Paul, Minnesota -- to engage *de novo* (underwriting credit life and disability insurance on consumer loans). The activity will be conducted throughout the United States.    3/    (8/13/87)

**Approved**

Chicago            Huntley Bancshares, Inc., Huntley, Illinois -- for approval to acquire Rohrson Insurance Agency, Hampshire, Illinois.    1/    (8/12/87)

Chicago            Midwest Financial Group, Inc., Peoria, Illinois -- for approval to engage *de novo* in providing portfolio investment advice, and furnishing general economic information and advice, general economic statistical forecasting services and industry studies, through its subsidiary, Midwest Financial Investment Management Company, Peoria, Illinois.    1/    (8/11/87)

Kansas City        Banks of Mid-America, Inc., Oklahoma City, Oklahoma -- to engage indirectly in the sale of credit life, accident, and health insurance through Inland Life Insurance Company, Tulsa, Oklahoma.    1/    (8/13/87)

**Permitted**

Cleveland          Huntington Bancshares Incorporated, Columbus, Ohio -- to engage *de novo* (obtaining and transmitting orders for the purchase and sale of gold and silver for the account of its customers) through its wholly-owned subsidiary, The Huntington Company, Columbus, Ohio.    3/    (8/10/87)

Cleveland          National City Corporation, Cleveland, Ohio -- to establish a *de novo* subsidiary, NCC Brokerage Company, Columbus, Ohio and to engage *de novo* (discount securities brokerage activities including certain securities credit and incidental activities). The activities will be conducted in the states of

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

3/    Notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

**ACTIONS OF THE BOARD - Continued**

Ohio, Michigan, Indiana, West Virginia,  
Kentucky, Pennsylvania and Florida. 3/  
(8/10/87)

Richmond First Wachovia Corporation, Winston-Salem,  
North Carolina -- to engage **de novo**  
(providing economic information and advice,  
statistical forecasting services, and  
industry studies; underwriting and dealing in  
obligations of the United States; general  
obligations of states and political  
subdivisions, and other obligations in which  
state member banks are authorized to  
underwrite and deal) through its subsidiary,  
First Wachovia Brokerage Service Corporation,  
Winston-Salem, North Carolina. 3/  
(8/10/87)

San Francisco First Independent Investment Group, Inc.,  
Vancouver, Washington -- to engage **de novo**  
(selling credit life, disability, or  
involuntary unemployment insurance). The  
geographic area to be served will be within  
the United States. 3/ (8/11/87)

San Francisco First Interstate Bancorp, Inc., Los Angeles,  
California -- to engage **de novo** (performing  
real estate appraisals) through First  
Interstate Mortgage Company, Pasadena,  
California. The activity will be conducted  
throughout the United States. 3/ (8/12/87)

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**Issued Intent Not to Disapprove Change of Control Pursuant  
to Change in Bank Control Act of 1978**

**Approved**

St. Louis First Union Financial Corporation,  
Monticello, Arkansas. 1/ (8/14/87)

Minneapolis Resource Companies, Inc., Minneapolis,  
Minnesota. 1/ (8/12/87)

Kansas City Kingfisher Bancorp, Inc., Kingfisher,  
Oklahoma. 1/ (8/12/87)

Kansas City Minatare State Company, Minatare, Nebraska.  
1/ (8/14/87)

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

3/ Notification processed by Reserve Bank on behalf of the  
Board of Governors under delegated authority.



## APPLICATIONS RECEIVED

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

Philadelphia    Princeton Bank, Moorestown, New Jersey -- to  
establish a branch at Route 73 & Brick Road,  
Township of Evesham, New Jersey. 2/

Richmond        County Bank of Chesterfield, Midlothian,  
Virginia -- to establish a branch at the  
southwest corner of Ironbridge Road and  
Irongate Drive, Richmond, Virginia. 2/

Chicago         Chesterton State Bank, Chesterton, Indiana --  
to establish a branch office at 1209 Calumet  
Road, Valparaiso, Indiana. 2/

Chicago         Bankers Trust Company, Des Moines, Iowa -- to  
establish an ATM at Food Saver, 100 Army Post  
Road, Des Moines, Iowa. 2/

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

Minneapolis    Farmers & Merchants Bank, Huron, South Dakota  
-- to merge with Security State Bank, Doland,  
South Dakota. 2/

Dallas          First Republicbank Chelmont, N.A., El Paso,  
Texas -- to merge First Republicbank El Paso,  
N.A., El Paso, Texas. 2/

Dallas          First Republicbank Lake Air, N.A., Waco,  
Texas -- to merge First Republicbank Waco,  
N.A., Waco, Texas. 2/

Dallas          First Republicbank South Abilene, Abilene,  
Texas -- to merge with First Republicbank  
Abilene, N.A., Abilene, Texas. 2/

Dallas          First Republicbank SW Arlington, N.A.,  
Arlington, Texas -- to merge with First  
Republicbank Arlington, N.A., Arlington,  
Texas. 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

Dallas First Republicbank SW Temple, N.A., Temple, Texas -- to merge with First Republicbank Temple, N.A., Temple, Texas. 2/

Dallas First Republicbank Universal City, N.A., Universal City, Texas -- to merge with National Bank of Fort Sam Houston, San Antonio, Texas. 2/

Dallas Richmark Bank, N.A., Houston, Texas -- to merge with Spring Woods Bank, Houston, Texas. 2/

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

Received

Philadelphia Princeton Bank of Pennsylvania, Philadelphia, Pennsylvania. 2/

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**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**

Received

NBG International Bank, Miami, Florida --  
requesting approval to amend its articles of  
association to allow it to increase its  
authorized capital stock.

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

Received

Boston MASSBANK Corp., Reading, Massachusetts -- for  
approval to acquire 100 percent of the voting  
shares of MASSBANK for Savings, Reading,  
Massachusetts. 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

New York	NBS Bancorp., New Brunswick, New Jersey -- for approval to acquire 100 percent of the voting shares of New Brunswick Savings Bank, New Brunswick, New Jersey. 2/
Richmond	Provident Bankshares Corporation, Baltimore, Maryland -- for approval to acquire 100 percent of the voting shares of Provident Bank of Maryland, Baltimore, Maryland. 2/
Richmond	South Branch Valley Bancorp, Inc., Moorefield, West Virginia -- for approval to acquire 100 percent of the voting shares of South Branch Valley National Bank of Moorefield, Moorefield, West Virginia. 2/
Atlanta	Summit Bank Corporation, Atlanta, Georgia -- for approval to acquire 100 percent of the voting shares of The Summit National Bank, Atlanta, Georgia. 2/
Chicago	Badger Bank Services, Inc., Cassville, Wisconsin -- for approval to acquire 80 percent of the voting shares of Badger State Bank, Cassville, Wisconsin. 2/
Chicago	Herky Hawk Financial Corp., Hopkinton, Iowa -- for approval to acquire 80 percent of the voting shares of Citizens State Bank, Hopkinton, Iowa. 2/
Chicago	NBD Northern Corporation, Detroit, Michigan -- for approval to acquire 100 percent of the voting shares of State National Corporation, Evanston, Illinois, and indirectly State National Bank, Evanston, Illinois and The Bank & Trust Company of Arlington Heights, Arlington Heights, Illinois. 2/
St. Louis	First City, Inc., Memphis, Tennessee -- for approval to acquire 100 percent of the voting shares of First City, Memphis, Tennessee, a Federal Savings Bank. 2/
Kansas City	Union Savings Bancshares, Inc., Sedalia, Missouri -- for approval to acquire 100 percent of the voting shares of Unions Savings Bank, Sedalia, Missouri. 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

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

Received

Philadelphia	Fidelcor, Inc., Philadelphia, Pennsylvania -- for approval to acquire 100 percent of the voting shares of Fidelity Bank Delaware, New Castle County, Delaware, a proposed new bank. 2/
Chicago	NBD Bancorp. Inc., Detroit, Michigan -- for approval to acquire 100 percent of the voting shares of State National Corporation, Evanston, Illinois, and indirectly State National Bank, Evanston, Illinois and The Bank & Trust Company of Arlington Heights, Arlington Heights. 2/
Chicago	Tri City Bankshares Corporation, Oak Creek, Wisconsin -- for approval to acquire 100 percent of the voting shares of Tri City National Bank of Menomonee Falls, Menomonee Falls, Wisconsin. 2/
Chicago	Winchester Bancorporation, Inc., Winchester, Indiana -- for approval to acquire 51 percent of the voting shares of Greeksfork Township State Bank, Spratanburg, Indiana. 2/
Chicago	Winchester Bancorporation, Inc., Winchester, Indiana -- for approval to acquire 51 percent of the voting shares of The Saratoga State Bank, Saratoga, Indiana. 2/
St. Louis	Centerre Bancorporation, St. Louis, Missouri -- for approval to acquire Centerre Bank of Delaware, New Castle, Delaware a proposed new bank. 2/
Dallas	American Capital Corporation, Centerville, Texas -- for approval to acquire 100 percent of the voting shares of First Bank, Navasota, Texas (a proposed new bank). 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

**To Expand a Bank Holding Company Pursuant to Section  
3(a)(5) of the Bank Holding Company Act of 1956**

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Atlanta SouthTrust Corporation, Birmingham, Alabama  
-- for approval to merge with Bank of Florida  
Corporation, St. Petersburg, Florida, and  
indirectly acquire Bank of Florida, St.  
Petersburg, Florida. 2/

Atlanta SouthTrust Corporation, Birmingham, Alabama  
-- for approval to merge with Vista Banks,  
Inc., Ormond Beach, Florida and indirectly  
acquire Bank of Volusia County, Deleon  
Springs, Florida and Vista Bank of Marion  
County, Belleview, Florida. 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**

Received

Bank of New England Corporation, Boston,  
Massachusetts -- to engage *de novo* (engaging  
in full pay-out personal and real property  
leasing) through its subsidiary, BNE Capital  
Corporation, Boston, Massachusetts. These  
activities will be conducted nationwide.  
(8/12/87)

Philadelphia USBancorp, Inc., Johnstown, Pennsylvania --  
to engage *de novo* (selling credit life,  
disability, or involuntary unemployment  
insurance) through its proposed subsidiary,  
United Bancorp Life Insurance Company,  
Phoenix, Arizona.

Cleveland Trustcorp, Inc., Toledo, Ohio -- for approval  
to acquire St. Joseph Insurance Agency, Inc.,  
South Bend, Indiana.

Atlanta Premier Bancorp, Inc., (formerly Louisiana  
Bancshares, Inc.) Baton Rouge, Louisiana --  
for approval to acquire Terre Agency, Inc.,  
Houma, Louisiana, and thereby engage in the  
sale of insurance that is directly related to  
extension of credit by its affiliates, or  
that is directly related to the provision of  
other financial services by its affiliates.

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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

Chicago	Charter Bank Group, Inc., Northfield, Illinois -- for approval to acquire Charter Group, Inc., Northfield, Illinois, and thereby engage in auditing and consulting; the sale of insurance for the bank and its employees, and to sell credit related insurance.
Chicago	Valley Bancorporation, Appleton, Wisconsin -- for approval to acquire Valley Bancard, Inc., Madison, Wisconsin, and thereby engage in credit card servicing activities.
St. Louis	First Commercial Corporation, Little Rock, Arkansas -- for approval to participate in a joint venture through the acquisition of 11.11 percent of the voting shares of GulfNet, Inc., New Orleans, Louisiana, which is the manager and operator of an automatic teller machine and electronic fund transfer network.
Minneapolis	Otto Bremer Foundation, St. Paul, Minnesota and its subsidiary Bremer Financial Corporation, St. Paul, Minnesota -- for approval to acquire Bremer First American Life Insurance Company, St. Paul, Minnesota.
San Francisco	Business Bancorp, San Jose, California -- to engage de novo (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them). (8/11/87)
San Francisco	Canadian Imperial Bank of Commerce, Toronto, California and Canadian Imperial Holdings, Inc., Wilmington, Delaware, to acquire CIBC Leasing Company, Chicago, Illinois, and thereby engage in the leasing of real and personal property.