

General description of report: This information collection is voluntary (12 U.S.C. § 248(a)(2)) and is given confidential treatment (5 U.S.C. § 552(b)(4)).

Abstract: The Survey of Terms of Bank Lending provides unique information concerning the price and certain nonprice terms of loans made to businesses and farmers by commercial banks. The reports are completed for the first full business week of the mid-month of each quarter (February, May, August, and November). The FR 2028A and B collect detailed data on individual loans made during the survey week. The FR 2028S collects the prime interest rate for each day of the survey. From these sample STBL data, estimates of the terms of business and farm loans extended during the reporting week at all insured U.S. commercial banks are constructed. The estimates for business loans are published in the quarterly E.2 release, "Survey of Terms of Bank Lending," while estimates for farm loans are published in the quarterly E.15 release, "Agricultural Finance Databook."

Revisions proposed to the business loan survey include the elimination of two items that either have proven difficult for respondents to report or are insufficiently useful to justify the burden their reporting imposes, the addition of two new items covering loan risk and termination options, and redefinitions of several existing items. The coverage of the reporting panel for the business loan survey, currently limited to U.S. commercial banks, would be expanded to include a sample of U.S. branches and agencies of foreign banks, which now account for a significant fraction of business lending. The same item additions and redefinitions proposed for the business loan survey also would be made to the farm loan survey. The prime rate supplement, now collected only from respondents to the business loan survey, would be collected from respondents to the farm loan survey as well. The revised instructions have been reworded substantially to reflect the proposed changes, clarifications requested by Reserve Bank staff and the respondent banks since the last review of this survey, and revisions necessitated by changes in lending practices. The revised reporting forms and instructions would be implemented as of the February 1997 reporting week.

Board of Governors of the Federal Reserve System, July 17, 1996.

William W. Wiles

Secretary of the Board.

[FR Doc. 96-18587 Filed 7-22-95; 8:45AM]

Billing Code 6210-01-F

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 August 12, 1996.

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

1. *Don Arthur Barnette*, Riverdale, Georgia; to acquire 40.07 percent, for a total of 40.19 percent, of the voting shares of Tara Bankshares Corporation, Riverdale, Georgia, and thereby indirectly acquire Tara State Bank, Riverdale, Georgia.

2. *Ferman Motor Car Company, Inc.*, Tampa, Florida; to retain 11.16 percent of the voting shares of The Tampa Banking Company, Tampa, Florida, and thereby indirectly acquire Bank of Tampa, Tampa, Florida.

Board of Governors of the Federal Reserve System, July 17, 1996.

William W. Wiles,

Secretary of the Board.

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Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the

assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, 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 standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act, including whether the acquisition of the nonbanking company 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" (12 U.S.C. 1843). Any request for a hearing 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, nonbanking activities will be conducted throughout the United States.

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 August 16, 1996.

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

1. *The Maddox Corporation*, Blakely, Georgia; to become a bank holding company by acquiring an additional 37.5 percent, for a total of 56.18 percent, of the voting shares of First State Bancshares of Blakely, Inc., Blakely, Georgia, and thereby indirectly acquire First State Bank of Blakely, Blakely, Georgia. First State Bancshares of Blakely, Inc., Blakely, Georgia, has applied to acquire First Southwest Bancorp, Inc., Donalsonville, Georgia, a thrift holding company, and its thrift subsidiary, First Federal Savings Bank

of Southwest Georgia, Donalsonville, Georgia. Comments for this application must be received by August 8, 1996.

2. *Regions Financial Corporation*, Birmingham, Alabama; to merge with American Bancshares of Houma, Inc., Houma, Louisiana, and thereby indirectly acquire American Bank & Trust Company of Houma, Houma, Louisiana.

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

1. *Capitol Bancorp, Ltd.*, Lansing, Michigan; to acquire 51 percent of the voting shares of Macomb Community Bank, Clinton Township, Michigan.

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

1. *Norwest Corporation*, Minneapolis, Minnesota; to acquire 100 percent of the voting shares of Texas Bancorporation, Inc., Odessa, Texas, and thereby indirectly acquire Texas Bank, Odessa, Texas.

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

1. *Henderson Citizens Bancshares, Inc.*, Henderson, Texas; and *Henderson Citizens Bancshares of Delaware, Inc.*, Dover, Delaware, to acquire 100 percent of the voting shares of Waskom Bancshares, Inc., Waskom, Texas, and thereby indirectly acquire First State Bank, Waskom, Texas.

Board of Governors of the Federal Reserve System, July 17, 1996.

William W. Wiles,

Secretary of the Board.

[FR Doc. 96-18584 Filed 7-22-96; 8:45 am]

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Notice of Proposals To Engage in Permissible Nonbanking Activities or To Acquire Companies That are Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company that engages

either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. Once the notice 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 the proposal complies with the standards of section 4 of the BHC Act, including 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" (12 U.S.C. 1843). 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 the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than August 6, 1996.

A. Federal Reserve Bank of New York (Christopher J. McCurdy, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. *Commerzbank Aktiengesellschaft*, Frankfurt am Main, Federal Republic of Germany; to engage *de novo* through its subsidiary, Commerz Futures Corporation, Chicago, Illinois, in securities brokerage activities pursuant to § 225.25(b)(15)(i) of the Board's Regulation Y. These activities will be conducted worldwide.

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

1. *North Shore Community Bancorp, Inc.*, Wilmette, Illinois; to acquire Crabtree Capital Corporation, Schaumburg, Illinois, and thereby engage in leasing activities pursuant to § 225.25(b)(5) of the Board's Regulation Y.

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

1. *First Kansas Bancshares, Inc.*, Hutchinson, Kansas; to engage *de novo* through its subsidiary, Personal Finance Corp., Hutchinson, Kansas, in a joint venture in the sale of credit-related insurance pursuant to § 225.25(b)(8)(i) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, July 17, 1996.

William W. Wiles,

Secretary of the Board.

[FR Doc. 96-18585 Filed 7-22-96; 8:45 am]

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FEDERAL TRADE COMMISSION

Granting of Request for Early Termination of the Waiting Period Under the Premerger Notification Rules

Section 7A of the Clayton Act, 15 U.S.C. 18a, as added by Title II of the Hart-Scott-Rodino Antitrust Improvements Act of 1976, requires persons contemplating certain mergers or acquisitions to give the Federal Trade Commission and the Assistant Attorney General advance notice and to wait designated periods before consummation of such plans. Section 7A(b)(2) of the Act permits the agencies, in individual cases, to terminate this waiting period prior to its expiration and requires the notice of this action be published in the Federal Register.

The following transactions were granted early termination of the waiting period provided by law and the premerger notification rules. The grants were made by the Federal Trade Commission and the Assistant Attorney General for the Antitrust Division of the Department of Justice. Neither agency intends to take any action with respect to these proposed acquisitions during the applicable waiting period.

TRANSACTIONS GRANTED EARLY TERMINATION BETWEEN: 070196 AND 071296

Name of acquiring person, name of acquired person, name of acquired entity	PMN No.	Date terminated
The Chase Manhattan Banking Corporation, Wireless One, Inc., Wireless One, Inc	96-2187	07/01/96
Southcorp Holdings Limited, Park-Ohio Industries, Inc., Bennett Industries, Inc	96-2077	07/02/96