

VII. Public Record and Opportunity for Comment.

EPA has established a public docket (OPP-30000/59) for the propoxur Pre-Special Review. This public record includes: (1) this Notice; (2) any other notices pertinent to the propoxur Special Review; (3) non-Confidential Business Information (CBI) documents and copies of written comments submitted to EPA in response to the pre-Special Review registrant notification, (4) any other Notice regarding propoxur submitted at any time during the Pre-Special Review process by persons outside government; (5) a transcript of all public meetings held by EPA for the purpose of gathering information on propoxur; (6) memoranda describing each meeting held on propoxur between EPA personnel and persons outside government during the Pre-Special Review process; and (7) a current index of materials in the public docket. Additional information about the docket may be found in the section on addresses at the beginning of this notice.

EPA is providing a 60-day period for registrants, applicants, and interested persons to comment on the risks associated with indoor and pet uses of propoxur products, and on EPA's proposed decision not to initiate a Special Review of propoxur. Written comments must be submitted by March 14, 1995, and must be identified by the docket number (OPP-30000/59). Comments should be sent to the address provided at the beginning of this notice.

VIII. References

The documents referred to in this Notice are listed below. Copies are available in the Public Docket. Information about the Public Docket is available in the ADDRESSES unit at the beginning of this notice.

(1) Letter from D. Campt, Director, Office of Pesticide Programs, to propoxur registrants, dated March 22, 1988.

(2) Eben, A. "Studies on Transformation of Propoxur in Humans," dated June 1, 1987, Accession Number 406297-4, Data Evaluation Report (DER) No. 6858.

(3) Memorandum from B. Fisher, HED, to B. Backus, HED, titled Propoxur (Baygon) Qualitative Risk Assessment, Revised and Quantitative Risk Assessment—Two-Year SPF Rat Dietary Study, dated April 21, 1992.

(4) Memorandum from D. Jaquith, HED, to D. Edwards, RD, titled Review of Propoxur Exposure Studies Submitted by Mobay Corporation in Response to Data-Call-In Notice (HED Project Nos. 9-1935, 9-1936, 9-1937, 9-1938, 9-1939) and Current Estimates of Exposure for Other Scenarios, dated February 7, 1990.

(5) Memorandum from E. Budd, HED, to J. Gallagher, SRRD, titled Propoxur: Carcinogenic Risk Assessment for Pest Control Operators Treating Indoor Sites (Utilizing Dermal Absorption Data) (Crack

and Crevice Study) dated January 24, 1991, updated August 14, 1992.

(6) Memorandum from E. Budd, HED, to D. Chen, SRRD, titled Propoxur: Quantitative Risk Assessments for Remaining End-Use Formulations Listed in OREB Memorandum of November 6, 1992, dated February 8, 1993.

(7) Memorandum from D. Jaquith, HED, to D. Chen, SRRD titled Refinement of Exposure Analysis for Propoxur, dated November 6, 1992.

(8) Memorandum from D. Jaquith, HED, to D. Edwards, RD, titled Review of Repeated Exposure Study Addressing Application of a 2 percent propoxur bait (HED Project No. 1-1471) dated November 15, 1991.

(9) Memorandum from D. Jaquith, HED, to A. Sibold, SRRD, titled Exposures to Propoxur from Granular Baits Applied in and around Homes dated May 24, 1994.

(10) Memorandum from D. Jaquith, HED, to D. Edwards, RD, titled Review of Repeat Exposure Study for Propoxur Pet Spray Products (HED Project No. 2-0491) dated July 15, 1992.

(11) Memorandum from Byron Backus, HED, to McCall/Whitby, HED, titled Used of Measurements of 2-Isopropoxyphenol in Human Urine Samples to Determine Exposure and Absorption of Propoxur, dated June 28, 1994.

(12) Memorandum from David Jaquith, HED, to Deborah McCall, HED, titled Response to Questions from SRB Regarding Propoxur, dated July 13, 1994.

(13) Memorandum from E. Budd, HED to D. Chen, SRRD, titled Propoxur: Carcinogenic Risks for Individuals Apply a 0.25 Percent Aerosol Spray to Pets. dated August 14, 1992.

(14) Memorandum from Deborah McCall, HED to Ann Sibold, SRRD, titled Propoxur: Revisions to Carcinogenic Risk Estimates for Commercial Workers and Homeowners Exposed to Pet Sprays, dated July 25, 1994.

(15) Memorandum from D. Jaquith, HED, to D. Chen, SRRD, titled Review of Repeat Exposure Study for Propoxur Aerosol Spray (HED Project No. 1/1208), dated July 29, 1991.

(16) Memorandum from K. Whitby, HED, to D. Chen, SRRD, titled Propoxur (Baygon) Carcinogenic Risk for Homeowners Applying 1 percent Aerosol Spray Products, dated September 1, 1992.

(17) Memorandum from D. Jaquith, HED, to D. Chen, SRRD, titled Classification of Propoxur Use Sites and Expansion of Exposure Matrix for Aerosol Uses, dated August 11, 1992.

(18) Memorandum from D. Jaquith, HED, to D. Chen, SRRD, titled Errors in Exposure Analysis for Propoxur, dated November 18, 1992.

(19) Memorandum from Deborah McCall, HED, to Ann Sibold, SRRD, titled Propoxur: Revised Lifetime Risk Numbers for Ready-to-Use Sprays, dated August 12, 1994.

(20) Memorandum from D. Jaquith, HED, to D. Chen, SRRD, titled Post-Application Exposures of Residents to Propoxur Applied as an Aerosol Spray, dated November 1, 1991.

(21) Memorandum from David Jaquith, HED, to Deborah McCall, HED, titled Clarification of Resident Applicator Exposures from Ready to Use (RTU)

Formulations of Propoxur, dated August 5, 1994.

(22) Memorandum from D. Jaquith, HED, to D. Edwards, RD, titled Review of Study Estimating Resident Exposure to Propoxur Following Crack and Crevice Treatment (HED project No. 9-1936) dated November 15, 1989.

(23) Memorandum from E. Budd, HED, to D. Chen, SRRD, titled Propoxur: Revised Carcinogenic Risk Assessment for Residents of Homes Following Crack and Crevice Treatments (Utilizing Refined Exposure Analysis Provided OREB in Memoranda of November 6, 1992 and November 18, 1992), dated December 8, 1992.

(24) Memorandum from D. Jaquith, HED, to J. Gallagher, SRRD, titled Adjustments to Post Application Exposure Assessment for Residents of Homes treated with Propoxur (HED Proj. No. 1-0222), dated February 27, 1991.

(25) Memorandum from E. Budd, HED, to D. Chen, SRRD, titled Propoxur: Revised Carcinogenic Risk Assessment for Residents of Homes Following Treatments with a 1 percent Aerosol Product (Utilizing Refined Exposure Analysis Provided by OREB in Memoranda of 11/6/92 and 11/18/92), dated December 8, 1992.

(26) Memorandum from S. Knott, HED, to D. Edwards, RD, titled review of Post Application Exposure from Indoor Pest Strips Containing Propoxur (HED Project No. 9-1540) dated August 2, 1989.

(27) Jackson, M.D. and Lewis, R.G., (1981) Insecticide Concentrations in Air after Application of Pest Control Strips. Bull Environm Contam Toxicol 27:122-125.

(28) Memorandum from C. Lunchick, EAB, to Jay Ellenberger, RD, and Robert Zendzian, HED, titled Exposure Assessment for Propoxur (Baygon) dated January 8, 1985.

(29) Memorandum from Penelope Fenner-Crisp, HED, to Bill Burnam, Hugh Pettigrew, and Kerry Dearfield, titled Deriving Q*s Using the Unified Interspecies Scaling Factor, dated July 8, 1994.

(30) Memorandum from Stephanie Irene, HED to Louis P True, Jr., SRRD, and Stephen Johnson, RD, titled Propoxur - Carcinogenicity in Animals, dated December 14, 1994.

(31) National Research Council (U.S.). Committee on Pesticides in the Diets of Infants and Children, Pesticides in the Diets of Infants and Children. copyright 1993 by the National Academy of Sciences.

List of Subjects

Environmental protection, chemicals, pesticides and pest.

Dated: December 30, 1994.

Lynn R. Goldman,

Assistant Administrator for Prevention, Pesticides and Toxic Substances.

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FEDERAL HOUSING FINANCE BOARD

[No. 95-N-01]

Notice of Federal Home Loan Bank Members Selected for Community Support Review

AGENCY: Federal Housing Finance Board.

ACTION: Notice.

SUMMARY: The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 added a new Section 10(g) to the Federal Home Loan Bank Act of 1932 requiring that members of the Federal Home Loan Bank (FHLBank) System meet standards for community investment or service in order to maintain continued access to long-term FHLBank System advances. In compliance with this statutory change, the Federal Housing Finance Board (Finance Board) promulgated Community Support regulations (12 CFR Part 936) that were published in the **Federal Register** on November 21, 1991 (56 FR 58639). Under the review process established in the regulations, the Finance Board will select a certain number of members for review each quarter, so that all members that are subject to the Community Reinvestment Act of 1977, 12 U.S.C. § 2901 *et seq.*,

(CRA), will be reviewed once every two years. The purpose of this Notice is to announce the names of the members selected for the fourth quarter review (1994-95 cycle) under the regulations. The Notice also conveys the dates by which members need to comply with the Community Support regulation review requirements and by which comments from the public must be received.

DATES: *Due Date For Member Community Support Statements for Members Selected in Fourth Quarter Review:* February 28, 1995.

Due Date For Public Comments on Members Selected in Fourth Quarter Review: February 28, 1995.

FOR FURTHER INFORMATION CONTACT: Sylvia C. Martinez, Director, Housing Finance Directorate, (202) 408-2825, Federal Housing Finance Board, 1777 F Street, NW., Washington, DC 20006. A telecommunications device for deaf persons (TDD) is available at (202) 408-2579.

SUPPLEMENTARY INFORMATION:

A. Selection for Community Support Review

The Finance Board currently reviews all FHLBank System members that are

subject to CRA once every two years. Approximately one-eighth of the FHLBank members in each district will be selected for review by the Finance Board each calendar quarter. To date, only members that are subject to CRA have been reviewed. In selecting members, the Finance Board will follow the chronological sequence of the members' CRA Evaluations post-July 1, 1990, to the greatest extent practicable, selecting one-eighth of each District's membership for review each calendar quarter. However, the Finance Board will postpone review of new members until they have been in the System for one full year.

Selection for review is not, nor should it be construed as, any indication of either the financial condition or Community Support performance of the institutions listed.

B. List of FHLBank Members To Be Reviewed in the Fourth Quarter, Grouped by FHLBank District

Member	City	State
Federal Home Loan Bank of Boston—District 1, Post Office Box 9106, Boston, Massachusetts 02205-9106		
Eagle Federal Savings Bank	Bristol	CT
Nutmeg Federal Savings and Loan Association	Danbury	CT
Union Savings Bank of Danbury	Danbury	CT
Advest Bank	Hartford	CT
Jewett City Savings Bank	Jewett City	CT
MidConn Bank	Kensington	CT
Naugatuck Valley S&LA, Inc.	Naugatuck	CT
The People's Savings Bank of New Britain	New Britain	CT
New Haven Savings Bank	New Haven	CT
Newtown Savings Bank	Newtown	CT
First County Bank	Stamford	CT
Dime Savings Bank of Wallingford	Wallingford	CT
Winsted Savings Bank	Winsted	CT
Brookline Savings Bank	Brookline	MA
Boston Federal Savings Bank	Burlington	MA
Cambridgeport Savings Bank	Cambridge	MA
Canton Cooperative Bank	Canton	MA
Fitchburg Savings Bank, FSB	Fitchburg	MA
Family Mutual Savings Bank	Haverhill	MA
Lowell Co-operative Bank	Lowell	MA
Natick Federal Savings Bank	Natick	MA
New Bedford Institution for Savings	New Bedford	MA
Colonial Federal Savings Bank	Quincy	MA
Quincy Savings Bank	Quincy	MA
Heritage Cooperative Bank	Salem	MA
Salem Five Cents Savings Bank	Salem	MA
Shirley Co-operative Bank	Shirley	MA
Stoneham Savings Bank	Stoneham	MA
Bay State Savings Bank	Worcester	MA
First Citizens Bank	Presque Isle	ME
Concord Savings Bank	Concord	NH
Lancaster National Bank	Lancaster	NH
First National Bank of Portsmouth	Portsmouth	NH
Fleet National Bank	Providence	RI

Member	City	State
Brattleboro Savings and Loan Association	Brattleboro	VT

Federal Home Loan Bank of New York—District 2, One World Trade Center, 103rd Floor, New York, New York 10048

West Essex Savings Bank, SLA	Caldwell	NJ
Cape Savings Bank, SLA	Cape May Courthouse	NJ
Commerce Bank, N.A.	Cherry Hill	NJ
First Constitution Bank	Cranbury	NJ
Delanco Savings & Loan Association	Delanco	NJ
Columbia Savings Bank, SLA	Fair Lawn	NJ
Haven Savings Bank, SLA	Hoboken	NJ
First Federal Savings Bank of Delaware	Palisades Park	NJ
First Home Savings Bank, fsb	Pennsville	NJ
First S&L Association of Sea Isle City	Sea Isle City	NJ
Manasquan Savings Bank	Wall Township	NJ
Wawel Savings Bank, SLA	Wallington	NJ
First DeWitt Savings Bank, FSB	West Caldwell	NJ
Crest Savings and Loan Association	Wildwood Crest	NJ
Amsterdam Savings Bank, FSB	Amsterdam	NY
Bridgehampton National Bank	Bridgehampton	NY
Reliance Federal Savings Bank	Garden City	NY
Tompkins County Trust Company	Ithaca	NY
Bankers Federal Savings Bank, FSB	New York	NY
Fourth Federal Savings Bank	New York	NY
National Bank and Trust Company of Norwich	Norich	NY
Adirondack Bank, A FSB	Saranac Lake	NY
Walden Federal Savings & Loan Association	Walden	NY
City & Suburban Federal Savings Bank	Yonkers	NY
Western Federal Savings Bank	Magyaguez	PR
Ponce Federal Bank, FSB	Ponce	PR

Federal Home Loan Bank of Pittsburgh—District 3, 601 Grant Street, Pittsburgh, Pennsylvania 15219-4455

Iron Workers Savings and Loan Association	Aston	PA
Madison Bank	Blue Bell	PA
National Bank of Boyertown	Boyertown	PA
Union Building & Loan Association	Bridgewater	PA
First Financial Savings Bank, PaSA	Downingtown	PA
Elverson National Bank	Elverson	PA
Community Bank and Trust Company	Forest City	PA
The Dime Bank	Honesdale	PA
Indiana First Savings Bank	Indiana	PA
Russell National Bank	Lewistown	PA
First Commercial Bank of Philadelphia	Philadelphia	PA
Roxborough-Manayunk Federal Savings Bank	Philadelphia	PA
Brentwood Federal Savings & Loan Association	Pittsburgh	PA
PNC Bank, N.A.	Pittsburgh	PA
Schuylkill Savings & Loan Association	Schuylkill Haven	PA
Somerset Trust Company	Somerset	PA
Peoples National Bank of Central Pennsylvania	State College	PA
Mechanics Savings and Loan Association	Steelton	PA
Commonwealth Federal Savings Bank	Valley Forge	PA
Compass Federal Savings Bank	Wilmerding	PA
Sovereign Bank, FSB	Wyomissing	PA
Beckley Federal Savings Bank	Beckley	WV
Peoples Bank of Bluewell	Bluewell	WV
One Valley Bank, N.A.	Charleston	WV
Hancock County Savings Bank, FSB	Chester	WV
Citizens National Bank of Elkins	Elkins	WV
National Bank of West Virginia	Morgantown	WV
First West Virginia Bank, N.A.	Wheeling	WV

Federal Home Loan Bank of Atlanta—District 4, Post Office Box 105565, Atlanta, Georgia 30348

SouthTrust Bank of Alabama, N.A.	Birmingham	AL
Jacobs Bank	Scottsboro	AL
Pointe Federal Savings Boca	Raton	FL
Compass Bank	Jacksonville	FL
Interamerican Bank, FSB	Miami	FL
First National Bank of Naples	Naples	FL
Bayside Federal Savings & Loan Association	Port Charlotte	FL
Seaboard Savings Bank, FSB	Stuart	FL
Bankers First Savings Bank, FSB	Augusta	GA

Member	City	State
Bainbridge National Bank	Bainbridge	GA
First Federal Savings Bank of Brunswick	Brunswick	GA
West Georgia National Bank	Carrollton	GA
First South Bank of Coweta County, N.A.	Newman	GA
Quitman Federal Savings & Loan Association	Quitman	GA
Vidalia Federal Savings and Loan Association	Vidalia	GA
Arundel Federal Savings Bank	Baltimore	MD
Atlantic Federal Savings Bank	Baltimore	MD
Golden Prague Federal S&L Association	Baltimore	MD
Hopkins Federal Savings Bank	Baltimore	MD
Madison Square Federal Savings Bank	Baltimore	MD
Sequoia Federal Savings Bank	Bethesda	MD
Patapsco Federal Savings & Loan	Dundalk	MD
Farmers & Mechanics National Bank	Frederick	MD
Columbian Bank, FSB	Havre de Grace	MD
Suburban Federal Savings Bank	Landover Hills	MD
Heritage Savings Bank, FSB	Lutherville	MD
Odenton Federal Savings & Loan Association	Odenton	MD
Tri-County Federal Savings Bank of Waldorf	Waldorf	MD
Washington Savings Bank, FSB	Waldorf	MD
Community Savings Bank, SSB	Burlington	NC
First State Savings Bank, SSB	Burlington	NC
Cherryville Federal S&L Association	Cherryville	NC
Citizens Savings Inc., SSB	Concord	NC
First Federal Savings Bank	Dunn	NC
Home Federal Savings and Loan	Fayetteville	NC
Hillsborough Savings Bank, SSB	Hillsborough	NC
First FS&LA of Lincolnton	Lincolnton	NC
Richmond Savings Bank, SSB	Rockingham	NC
Home Savings, SSB	Thomasville	NC
Tryon Federal Savings and Loan Association	Tryon	NC
Home Savings Bank, SSB	Washington	NC
Abbeville Savings & Loan Association	Abbeville	SC
The Savings Bank of Beaufort County, FSB	Beaufort	SC
First FS&LA of Cheraw	Cheraw	SC
Citizens Building and Loan Association	Greer	SC
Mutual Savings and Loan Association, FA	Hartsville	SC
Pee Dee Federal Savings Bank	Marion	SC
First FS&LA of Walterboro	Walterboro	SC
Caroline Savings Bank	BowlingGreen	VA
First FS&LA of Martinsville	Martinsville	VA

Federal Home Loan Bank of Cincinnati—District 5, Post Office Box 598 Cincinnati, Ohio 45201

Ashland Federal Savings and Loan Association	Ashland	KY
Home Federal Savings and Loan Association	Ashland	KY
First American National Bank	Bowling Green	KY
First National Bank of Columbia	Columbia	KY
First National Bank & Trust Company of Corbin	Corbin	KY
Kentucky Federal Savings and Loan Association	Covington	KY
Liberty National Bank of Northern Kentucky	Erlanger	KY
Greensburg Deposit Bank & Trust Company	Greensburg	KY
Madisonville Building and Loan Association	Madisonville	KY
Owensboro National Bank	Owensboro	KY
Pikeville National Bank and Trust Company	Pikeville	KY
Lincoln Federal Savings Bank	Stanford	KY
Commercial Bank	West Liberty	KY
Peoples Bank, N.A.	Ashtabula	OH
Citizens Federal Savings and Loan	Bellefontaine	OH
Citizens Savings Bank	Canton	OH
Castalia Banking Company	Castalia	OH
Mercer Savings Bank	Celina	OH
The Cheviot Building and Loan Company	Cheviot	OH
Bramble Federal Savings and Loan Association	Cincinnati	OH
Cincinnati Federal Savings & Loan Association	Cincinnati	OH
Deer Park Federal Savings & Loan Association	Cincinnati	OH
Enterprise Federal S&L Association	Cincinnati	OH
Seven Hills Savings Association	Cincinnati	OH
Cuyahoga Savings Association	Cleveland	OH
National City Bank, Cleveland	Cleveland	OH
Ohio Savings Bank	Cleveland	OH
The Home Loan and Savings Company	Coshocton	OH
Covington Savings and Loan Association	Covington	OH
Citizens Federal Bank, FSB	Dayton	OH

Member	City	State
Northern Savings and Loan Company	Elyria	OH
Genoa Savings and Loan Company	Genoa	OH
Indian Village FS&LA	Gnadenhutten	OH
American Community Bank, N.A.	Lima	OH
Home Builders Association	Lynchburg	OH
Mutual Federal Savings Bank of Miamisburg	Miamisburg	OH
Clermont Savings Bank	Milford	OH
First National Bank of Pandora	Pandora	OH
Century Federal Savings Bank	Parma	OH
Farmers Bank and Saving Company	Pomeroy	OH
The Ravenna Savings Bank	Ravenna	OH
People's Savings Association	Sharonville	OH
Capital Bank, N.A.	Sylvania	OH
Versailles Savings and Loan Company	Versailles	OH
First Federal Savings and Loan Association	Wooster	OH
Wayne Savings and Loan Company	Wooster	OH
Home Savings and Loan Company	Youngstown	OH
Athens Federal Savings and Loan Association	Athens	TN
First National Bank & Trust Company	Athens	TN
AmSouth Bank of Tennessee	Chattanooga	TN
Lawrenceburg Federal S&L Association	Lawrenceburg	TN

Federal Home Loan Bank of Indianapolis—District 6, P.O. Box 60, Indianapolis, IN 46205-0060

Workingsmens Federal Savings Bank	Bloomington	IN
Mutual Building and Loan Association	Franklin	IN
Calumet National Bank	Hammond	IN
First FS&LA of Hammond	Hammond	IN
First Indiana Bank, a FSB	Indianapolis	IN
Kentland Federal Savings and Loan Association	Kentland	IN
Perpetual Federal Savings & Loan Association	Lawrenceburg	IN
Citizens National Bank of Madison	Madison	IN
Mishawaka Federal Savings	Mishawaka	IN
American National Bank and Trust Company	Muncie	IN
First FS&LA of Peru	Peru	IN
West End Federal Savings Bank	Richmond	IN
Indiana Federal Bank for Savings	Valparaiso	IN
Great Lakes Bancorp, a FSB	Ann Arbor	MI
Mutual Savings Bank, FSB	Bay City	MI
First Federal of Michigan	Detroit	MI
D&N Bank, a FSB	Hancock	MI
Hastings Savings and Loan, FA	Hastings	MI
First National Bank of Iron Mountain	Iron Mountain	MI
Community First Bank	Lansing	MI
Wolverine Federal Savings and Loan Association	Midland	MI
Sturgis Federal Savings Bank	Sturgis	MI
First Savings Bank	Three Rivers	MI
Standard Federal Savings Bank	Troy	MI

Federal Home Loan Bank of Chicago—District 7, 111 East Wacker Drive, Suite 700, Chicago, Illinois 60601

Chesterfield Federal Savings & Loan Association	Chicago	IL
First Cook Community Bank, FSB	Chicago	IL
Peoples Federal S&LA of Chicago	Chicago	IL
Second Federal Savings and Loan Association	Chicago	IL
Security Federal Savings & Loan Association of Chicago	Chicago	IL
Southwest Federal S&LA Association of Chicago	Chicago	IL
Standard Federal Bank for Savings	Chicago	IL
Central Federal Savings and Loan Association	Cicero	IL
MidAmerica Federal Savings Bank	Clarendon Hills	IL
DeWitt County Federal S&L Association	Clinton	IL
First Federal Bank, FSB	Colchester	IL
Harvard Federal Savings & Loan Association	Harvard	IL
Suburban Federal Savings Bank, FSB	Harvey	IL
A.J. Smith Federal Savings Bank	Midlothian	IL
Security Savings and Loan Association	Monmouth	IL
King City Federal Savings Bank	Mt. Vernon	IL
Rantoul First Bank, s.b.	Rantoul	IL
First Federal Savings Bank	Rockford	IL
Amity Federal Bank for Savings	Tinley Park	IL
Baraboo Federal Bank, FSB	Baraboo	WI
Cumberland Federal Bank, FSB	Cumberland	WI
East Wisconsin Savings and Loan Association	Kaukauna	WI
Columbia Savings and Loan Association	Milwaukee	WI

Member	City	State
Reliance Savings Bank	Milwaukee	WI
St. Francis Bank, F.S.B.	Milwaukee	WI
State Bank of Mt. Horeb	Mount Horeb	WI
Marquette Savings Bank, SA	West Allis	WI
KeySavings Bank, SA	Wisconsin Rapids	WI

Federal Home Loan Bank of Des Moines—District 8, 907 Walnut Street, Des Moines, Iowa 50309

First Federal Savings Bank	Carroll	IA
Citizens Federal Savings Bank	Davenport	IA
Iowa Savings Bank, FSB	Des Moines	IA
Midland Savings Bank, FSB	Des Moines	IA
Washington FS&LA	Washington	IA
First Federal, FSB	Hutchinson	MN
Norwest Bank Minnesota West, N.A.	Moorhead	MN
Home Federal Savings Bank	Spring Valley	MN
Wells Federal Bank, A FSB	Wells	MN
Community First National Bank of Wheaton	Wheaton	MN
Worthington FS&LA	Worthington	MN
First Missouri National Bank	Brookfield	MO
Investors Federal Bank & Savings Association	Chillicothe	MO
Boone National Savings & Loan Association, FA	Columbia	MO
Ozarks Federal Savings and Loan Association	Farmington	MO
St. Francois County S&LA	Farmington	MO
Hardin Savings Association	Hardin	MO
Kirkville Federal Savings Bank	Kirkville	MO
Macon Building and Loan Association	Macon	MO
Quarry City Savings and Loan Association	Warrensburg	MO
Metropolitan Federal Bank, fsb	Fargo	ND
Norwest Bank North Dakota, N.A.	Fargo	ND
Home Federal Savings Bank	Sioux Falls	SD

Federal Home Loan Bank of Dallas—District 9, 5605 North MacArthur Boulevard, 9th Floor, Dallas/Forth Worth, Texas 75261—9026

First Financial Bank, fsb	El Dorado	AR
Fordyce Bank and Trust Company	Fordyce	AR
Forrest City Savings & Loan Association	Forrest City	AR
City National Bank of Fort Smith	Fort Smith	AR
Pine Bluff National Bank	Pine Bluff	AR
Federal Savings Bank	Rogers	AR
First National Bank and Trust Company	Rogers	AR
First National Bank	Siloam Springs	AR
St. Tammany Homestead Association	Covington	LA
Teche Federal Savings Bank	Franklin	LA
Florida Parishes Homestead Association	Hammond	LA
LBA	Lafayette	LA
Mutual Savings and Loan Association	Metairie	LA
Guaranty Savings and Homestead Association	New Orleans	LA
Hibernia Homestead and Savings Association	New Orleans	LA
Ponchatoula Homestead Association	Ponchatoula	LA
Ruston Building and Loan Association	Ruston	LA
Amory Federal Savings & Loan Association	Amory	MS
Britton & Koontz First National Bank	Natchez	MS
First Federal Bank for Savings	Starkville	MS
The Bank of New Mexico	Albuquerque	NM
First Federal Savings & Loan	Las Cruces	NM
First National Bank of Athens	Athens	TX
First National Bank of Bridgeport	Bridgeport	TX
Beal Banc, S.A.	Dallas	TX
Mercantile Banc and Trust, A SA	Dallas	TX
Liberty Savings Association	Houston	TX
MetroBank, N.A.	Houston	TX
Post Oak Bank	Houston	TX
Texas Capital Bank, N.A.	Houston	TX
First Federal Savings and Loan Association	Littlefield	TX
Bank of Livingston	Livingston	TX
Plains National Bank	Lubbock	TX
Inter National Bank	McAllen	TX
Mineola Federal Savings and Loan Association	Mineola	TX
Commercial National Bank in Nacagdoches	Nacagdoches	TX
Western National Bank	Odessa	TX
Orange Savings and Loan Association	Orange	TX
Fort Bend FS&LA of Rosenberg	Rosenberg	TX
Kelly Field National Bank	San Antonio	TX

Member	City	State
Smithville Savings and Loan Association	Smithville	TX
Sulphur Springs Savings & Loan Association	Sulphur Springs	TX
First National Bank in Bosque County	Valley Mills	TX
South Texas Savings Bank, FSB	Victoria	TX

Federal Home Loan Bank of Topeka—District 10, Post Office Box 176, Topeka, Kansas 66601

Del Norte Federal Savings & Loan Association	Del Norte	CO
Centennial Savings Bank, FSB	Durango	CO
Park National Bank	Estes Park	CO
Home Savings Bank	Chanute	KS
Landmark Federal Savings Bank	Dodge City	KS
Gardner National Bank	Gardner	KS
First Kansas Federal Savings Association	Osawatomie	KS
Custer Federal Savings and Loan Association	Broken Bow	NE
First National Bank and Trust Company	Broken Arrow	OK
First Bank Claremore, FSB	Claremore	OK
American Bank and Trust	Edmond	OK
Liberty Federal Savings Bank	Enid	OK
Fairview Savings and Loan Association	Fairview	OK
First National Bank and Trust Company of Muskogee	Muskogee	OK
Osage FS&LA of Pawhuska	Pawhuska	OK
Stillwater FSB	Stillwater	OK

Federal Home Loan Bank of San Francisco—District 11, 307 East Chapman Avenue, Orange, California 92666

Placer Savings Bank	Auburn	CA
Great Western Bank	Chatsworth	CA
Enterprise Savings & Loan	Compton	CA
Glendale Federal Bank, FSB	Glendale	CA
Hawthorne Savings & Loan Association	Hawthorne	CA
Highland Federal Bank, a FSB	Los Angeles	CA
Downey Savings & Loan Association	Newport Beach	CA
Universal Bank, fsb	Orange	CA
CenFed Bank, a FSB	Pasadena	CA
Provident Savings Bank, fsb	Riverside	CA
Continental Savings of America, a FS&LA	San Francisco	CA
Pan American Savings Bank	San Mateo	CA
New Horizons Savings & Loan Association	San Rafael	CA
National Bank of Southern California	Santa Ana	CA
Surety Federal Savings Bank	Vallejo	CA
Quaker City Federal Savings & Loan Association	Whittier	CA

Federal Home Loan Bank of Seattle—District 12, 1501 4th Avenue, Seattle, Washington 98101-1693

First Federal Bank of Idaho, FSB	Lewiston	ID
First FS&LA of Montana	Hamilton	MT
Empire Federal Savings & Loan Association	Livingston	MT
Pioneer Bank, A FSB	Baker City	OR
Evergreen FS&LA	Grants Pass	OR
Klamath First Federal S&L Association	Klamath Falls	OR
Olympus Bank, A FSB	Salt Lake City	UT
Riverview Savings Bank, FSB	Camas	WA
Heritage Bank, A MSB	Olympia	WA
Olympia Federal Savings & Loan Association	Olympia	WA
First FS&LA of Port Angeles	Port Angeles	WA
Metropolitan FS&LA of Seattle	Seattle	WA
Washington Mutual, A FSB	Seattle	WA
Yakima Federal Savings and Loan Association	Yakima	WA
American National Bank of Rock Springs	Rock Springs	WY
Tri-County Federal Savings Bank	Torrington	WY

C. Due Dates

Members selected for review must submit completed Community Support Statements to their FHLBanks no later than February 28, 1995.

All public comments concerning the Community Support performance of selected members must be submitted to

the members' FHLBanks no later than February 28, 1995.

D. Notice to Members Selected

Within 15 days of this Notice's publication in the **Federal Register**, the individual FHLBanks will notify each member selected to be reviewed that the

member has been selected and when the member must return the completed Community Support Statement. At that time, the FHLBank will provide the member with a Community Support Statement form and written instructions and will offer assistance to the member in completing the Statement. The

FHLBank will only review Statements for completeness, as the Finance Board will conduct the actual review.

E. Notice to Public

At the same time that the FHLBank members selected for review are notified of their selection, each FHLBank will also notify community groups and other interested members of the public.

The purpose of this notification will be to solicit public comment on the Community Support records of the FHLBank members pending review.

Any person wishing to submit written comments on the Community Support performance of a FHLBank member under review in this quarter should send those comments to the member's FHLBank by the due date indicated in order to be considered in the review process.

Date: January 9, 1995.

By the Federal Housing Finance Board.

Nicolas P. Retsinas,

HUD Secretary's Designee to the Board.

[FR Doc. 95-887 Filed 1-12-95; 8:45 am]

BILLING CODE 6725-01-P

FEDERAL MARITIME COMMISSION

Ocean Freight Forwarder License; Applicants

Notice is hereby given that the following applicants have filed with the Federal Maritime Commission applications for licenses as ocean freight forwarders pursuant to section 19 of the Shipping Act of 1984 (46 U.S.C. app. 1718 and 46 CFR 510).

Persons knowing of any reason why any of the following applicants should not receive a license are requested to contact the Office of Freight Forwarders, Federal Maritime Commission, Washington, DC 20573.

Aries Freight Systems, Inc., 16554 Air Center Blvd., Bldg. C, Houston, TX 77032, Officers: John Daniel McIntyre, Jr., CEO, Jeffrey Lee McIntyre, President, Daniel Henry Fagerstrom, Vice President

Skyway International Cargo, Inc., 28551 Southfield Road, Suite B, Lathrup Village, MI 48076, Officers: Habib Fakhouri, President, George Majdalani, Vice President

Solano International, 347 Third Avenue, Bellmawr, NJ 08031, Paula (A.K.A. Penny) Solano, Sole Proprietor

Amerasa Rapid Transit USA Inc., dba Focus 21 Forwarding, 1440 Broadway, #606, Oakland, CA 94612, Officers: Richard Eber, President, Bin Li, Stockholder

Blue Sky, Blue Sea Company dba International Shipping Company

(USA), 169 Frelinghuysen Avenue, Newark, NJ 07114, Officers: Ali Aelaei, President, Asad Ferasat, Vice President

Sunway International, Inc., 2531 Ambling Circle, Crofton, MD 21114, Officers: Qun Wu Yao, Vice President, Bangxiong Zhou, Vice President

Overseas Express Services, 8901 S. LaCienega Blvd., Suite 205A, Inglewood, CA 90301, Abdulrazak Morgan Farah, Sole Proprietor

Blue Sky Blue Sea, Inc. dba International Shipping Company, Cargo Building 68, JFK International Airport, Jamaica, NY 11430, Officers: Asad Ferasat, President, Vahe Mekertichian, Vice President

L.A. Matrix, Inc., 20815 S. Belshaw, Carson, CA 90749, Officers: Douglas Cruikshank, Co-President, Ronald S. Cruse, Co-President

Bay Area Matrix, Inc., 14072 Catalina Street, San Leandro, CA 94577, Officers: Douglas Cruikshank, Co-President, Ronald S. Cruse, Treasurer

Dated: January 10, 1995.

By the Federal Maritime Commission.

Joseph C. Polking,

Secretary.

[FR Doc. 95-959 Filed 1-12-95; 8:45 am]

BILLING CODE 6730-01-M

FEDERAL RESERVE SYSTEM

Report to Congressional Committees Regarding Differences in Capital and Accounting Standards Among the Federal Banking and Thrift Agencies

AGENCY: Board of Governors of the Federal Reserve System.

ACTION: Notice.

SUMMARY: This report to the Committee on Banking, Housing, and Urban Affairs of the United States Senate and to the Committee on Banking, Finance and Urban Affairs of the United States House of Representatives has been prepared by the Federal Reserve Board pursuant to section 121 of the Federal Deposit Insurance Corporation Improvement Act of 1991. Section 121 requires each Federal banking and thrift agency to report annually to the above specified Congressional Committees regarding any differences between the accounting or capital standards used by such agency and the accounting or capital standards used by other banking and thrift agencies. The report must also contain an explanation of the reasons for any discrepancy in such accounting or capital standards.

FOR FURTHER INFORMATION CONTACT: Rhoger H Pugh, Assistant Director (202)/

728-5883), Norah M. Barger, Manager (202/452-2402), Gerald A. Edwards, Jr., Assistant Director (202/452-2741), Robert Motyka, Supervisory Financial Analyst (202/452-3621), Nancy J. Rawlings, Senior Financial Analyst (202/452-3059), Division of Banking Supervision and Regulation, Board of Governors of the Federal Reserve System. For the hearing impaired only, Telecommunication Device for the Deaf (TDD), Dorothea Thompson (202/452-3544), Board of Governors of the Federal Reserve System, 20th & C Street, N.W., Washington, D.C. 20551.

Introduction and Overview

This is the fifth annual report¹ on the differences in capital standards and accounting practices that currently exist among the three banking agencies (the Board of Governors of the Federal Reserve System (FRB), the Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC)) and the Office of Thrift Supervision (OTS).² Section One of the report focuses on differences in the agencies' capital standards; Section Two discusses differences in accounting standards. The remainder of this introduction provides an overview of the discussion contained in these sections.

Capital Standards

As stated in the previous reports to the Congress, the three bank regulatory agencies have, for a number of years, employed a common regulatory framework that establishes minimum capital adequacy ratios for commercial banking organizations. In 1989, all three banking agencies and the OTS adopted a risk-based capital framework that was based upon the international capital accord (Basle Accord) developed by the Basle Committee on Banking Regulations and Supervisory Practices (referred to as the Basle Supervisors' Committee) and endorsed by the central bank governors of the G-10 countries.

The risk-based capital framework establishes minimum ratios of total and

¹ The first two reports prepared by the Federal Reserve Board were made pursuant to section 1215 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA). The third and fourth reports were made pursuant to section 121 of the Federal Deposit Insurance Corporation Improvement Act of 1991 (FDICIA), which superseded section 1215 of FIRREA.

² At the federal level, the Federal Reserve System has primary supervisory responsibility for state-chartered banks that are members of the Federal Reserve System as well as all bank holding companies. The FDIC has primary responsibility for state nonmember banks and FDIC-supervised savings banks. National banks are supervised by the OCC. The OTS has primary responsibility for savings and loan associations.