

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.

[FR Doc. 95-934 Filed 1-12-95; 8:45 am]

BILLING CODE 6560-50-F

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.