

Citizens National Bancshares, Inc., Hammond, Louisiana, and thereby indirectly acquire Citizens National Bank, Hammond, Louisiana.

2. *SouthTrust Corporation*, Birmingham, Alabama, and SouthTrust of Mississippi, Biloxi, Mississippi; to merge with CNB Capital Corporation, Pascagoula, Mississippi, and thereby indirectly acquire Citizens National Bank, Pascagoula, Mississippi.

3. *Royal Bank Group of Acadiana Partnership*, Lafayette, Louisiana; to become a bank holding company by acquiring 32 percent of LBA Bankgroup Inc., Lafayette, Louisiana, which will change its name to Royal Bankgroup of Acadiana Inc., Lafayette, Louisiana, and thereby indirectly acquire Bank of Lafayette, Lafayette, Louisiana and LBA Bank, Lafayette, Louisiana.

Bank Investors Limited Partnership, Lafayette, Louisiana owns 78 percent and Chance Investment Inc., Lafayette, Louisiana, owns 1 percent of LBA Bankgroup, Inc., Lafayette, Louisiana, and have applied to become bank holding companies and to acquire LBA Bank, Lafayette, Louisiana.

C. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166:

1. *Wilmot Bank Holding Company*, Wilmot, Arkansas; to become a bank holding company by acquiring 70.75 percent of the voting shares of Wilmot State Bank, Wilmot, Arkansas.

D. 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 United Texas Financial Corporation, Wichita Falls, Texas, and thereby indirectly acquire Parker Square Bank, N.A., Wichita Falls, Texas, and First State Bank, Archer City, Texas.

2. *Norwest Corporation*, Minneapolis, Minnesota; to acquire 100 percent of the voting shares of Goldenbanks of Colorado, Inc., Golden, Colorado, and thereby indirectly acquire Goldenbank National Association, Golden, Colorado; Goldenbank National Association, Englewood, Colorado; Goldenbank National Association, Westminster, Westminster, Colorado; and Goldenbank, Applewood, Wheat Ridge, Colorado.

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

1. *Cullen/Frost Bankers, Inc.*, San Antonio, Texas; to merge with Valley Bancshares, Inc., McAllen, Texas, and thereby indirectly acquire The Valley National Bank, McAllen, Texas.

Board of Governors of the Federal Reserve System, January 23, 1995.

Jennifer J. Johnson,
Deputy Secretary of the Board.

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BILLING CODE 6210-01-F

National Bancorp, Inc.; Notice of Application to Engage de novo in Permissible Nonbanking Activities

The company listed in this notice has filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to commence or to engage *de novo*, either directly or through a subsidiary, in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

The application is 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 question 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." 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.

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than February 10, 1995.

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

1. *National Bancorp, Inc.*, Streamwood, Illinois; to engage *de novo* through its subsidiary National Bancorp Data System, Inc., Melrose Park, Illinois,

in providing data processing and related services for Applicant's subsidiaries: AmericanMidwest Bank & Trust, Melrose Park, Illinois, and American National Bank of DeKalb County, Sycamore, Illinois, and also Applicant's affiliate bank: First Bank of Schaumburg, Inc., Schaumburg, Illinois, pursuant to § 225.25(b)(7) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, January 23, 1995.

Jennifer J. Johnson,
Deputy Secretary of the Board.

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BILLING CODE 6210-01-F

Norwest Corporation, et al.; Acquisitions of Companies Engaged in Permissible Nonbanking Activities

The organizations listed in this notice have applied under § 225.23(a)(2) or (f) of the Board's Regulation Y (12 CFR 225.23(a)(2) or (f)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

Each application is 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 question 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." 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 each of these applications must be received at the Reserve Bank