

indicated or the offices of the Board of Governors not later than May 30, 1995.

A. Federal Reserve Bank of New York (William L. Rutledge, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. *Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A.*, Rabobank Nederland, Utrecht, Netherlands to engage *de novo* through its subsidiary, Rabo Capital Services, Inc., New York, New York, in intermediating in the international swap markets by acting as an originator and principal in interest rate swap and currency swap transactions; acting as an originator and principal with respect to certain risk-management products such as caps, floors and collars, as well as options on swaps, caps, floors and collars (Swap Derivative Products); acting as a broker or agent with respect to the foregoing transactions and instruments; and acting as an advisor to institutional customers regarding financial strategies involving interest rate and currency swaps and Swap Derivative Products. See *Long-Term Credit Bank of Japan, Limited*, 79 Federal Reserve Bulletin 345 (1993)).

Board of Governors of the Federal Reserve System, May 10, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-11996 Filed 5-15-95; 8:45 am]

BILLING CODE 6210-01-F

First Peoples Bancshares, Inc., et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

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 to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the

evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than June 9, 1995.

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

1. *First Peoples Bancshares, Inc.*, Pine Mountain, Georgia; to become a bank holding company by acquiring 100 percent of the voting shares of First Peoples Bank, Pine Mountain, Georgia.

2. *First Sterling Bancshares, Inc.*, Auburndale, Florida; to merge with Commerce Bank Corporation, Winter Haven, Florida, and thereby acquire Commerce Bank of Central Florida, Winter Haven, Florida.

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

1. *International Bancorporation*, Golden Valley, Minnesota; to merge with American Bancorporation Holding Company of Brainerd, Brainerd, Minnesota, and thereby acquire American National Bank of Brainerd, Brainerd, Minnesota.

Board of Governors of the Federal Reserve System, May 10, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-11997 Filed 5-15-95; 8:45 am]

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The Joy Partners, Ltd.; 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 May 30, 1995.

A. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice

President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *The Joy Partners, Ltd.*, Ardmore, Oklahoma, and T.C. Craighead and Co., Ardmore, Oklahoma, General Partner; to acquire an additional 14.96 percent, for a total of 15.17 percent, of the voting shares of Citizens Commerce Corporation, Ardmore, Oklahoma, and thereby indirectly acquire Citizens Bank of Ardmore, Ardmore, Oklahoma.

Board of Governors of the Federal Reserve System, May 10, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-11998 Filed 5-15-95; 8:45 am]

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Mellon Bank 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