

successors and assigns. Any change in ownership or corporate or other legal status of a Respondent, including but not limited to, any transfer of assets or real or personal property, shall in no way alter such Respondent's responsibilities under this Consent Order. Each signatory to this Consent Order certifies that he or she is authorized to enter into the terms and conditions of this Consent Order and to execute and bind legally the party represented by him or her.

XV. Integration/Appendices

31. This Consent Order and its appendices constitute the final, complete and exclusive agreement and understanding among the Parties with respect to the settlement embodied in this Consent Order. The Parties acknowledge that there are no representations, agreements or understandings relating to the settlement other than those expressly contained in this Consent Order. The following appendices are attached to and incorporated into this Consent Order:

- "Appendix A" is [the list of Respondents].
- "Appendix B" is [the map of the Site].
- "Appendix C" is [the payment schedule].

[Note: List any additional appendices.]

XVI. Public Comment

32. This Consent Order shall be subject to a public comment period of not less than 30 days pursuant to Section 122(i) of CERCLA, 42 U.S.C. 9622(i). In accordance with Section 122(i)(3) of CERCLA, 42 U.S.C. 9622(i)(3), EPA may withdraw or withhold its consent to this Consent Order if comments received disclose facts or considerations which indicate that this Consent Order is inappropriate, improper, or inadequate.

XVII. Attorney General Approval

[Note: This Section should be used if Attorney General approval is required for this settlement because total past and projected response costs at the site will exceed \$500,000, excluding interest. The Region should consult with DOJ during the negotiations process and should obtain written DOJ approval of the settlement before publishing notice of the proposed consent order in the Federal Register pursuant to Section 122(i) of CERCLA. The Region should discuss with DOJ any significant comments received during the public comment period. If the Region believes that the consent order should be modified based upon public comment, the Region should discuss with the DOJ attorney assigned to the case whether the proposed change will require formal re-approval by DOJ.]

33. The Attorney General or [his/her] designee has approved the settlement embodied in this Consent Order in

accordance with Section 122(g)(4) of CERCLA, 42 U.S.C. 9622(g)(4).

XVIII. Effective Date

34. The effective date of this Consent Order shall be the date upon which EPA issues written notice to Respondents that the public comment period pursuant to Paragraph 32 has closed and that comments received, if any, do not require modification of or EPA withdrawal from this Consent Order.

It is so agreed and ordered:

U.S. Environmental Protection Agency
By: _____
[Name] _____
[Date] _____
Regional Administrator, Region _____
[Note: If the Regional Administrator has redelegated authority to enter into *de minimis* settlements, insert name and title of delegated official.]

THE UNDERSIGNED RESPONDENT enters into this Consent Order in the matter of [insert U.S. EPA docket number], relating to the [insert site name and location]:

For Respondent:
[Name] _____
[Address] _____
By: _____
[Name] _____
[Date] _____

[FR Doc. 95-29746 Filed 12-6-95; 8:45 am]
BILLING CODE 6560-50-P

FEDERAL RESERVE SYSTEM

The Mitsubishi Bank, Limited; Formation of, Acquisition by, or Merger of Bank Holding Companies; and Acquisition of Nonbanking Company

The company listed in this notice has applied under § 225.14 of the Board's Regulation Y (12 CFR 225.14) for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) to become a bank holding company or to acquire voting securities of a bank or bank holding company. The listed company also has given notice under § 225.23(a)(2) of Regulation Y (12 CFR 225.23(a)(2)) for the 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, or to engage in such an activity. Unless otherwise noted, these

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 to acquire the non-banking subsidiaries 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 January 4, 1996.

A. Federal Reserve Bank of San Francisco (Kenneth R. Binning, Director, Bank Holding Company) 101 Market Street, San Francisco, California 94105:

1. *The Mitsubishi Bank, Limited*, Tokyo, Japan; to merge with The Bank of Tokyo, Ltd., Tokyo, Japan, and thereby indirectly acquire The Bank of Tokyo Trust Company, New York, New York, The Chicago-Tokyo Bank, Chicago, Illinois, and Union Bank, San Francisco, California.

In connection with this application, Applicant also has applied to acquire BOT Securities, Inc., New York, New York, and thereby engage in making, acquiring or servicing loans, pursuant to § 225.25(b)(1), providing investment or financial advice, pursuant to § 225.25(b)(4), providing brokerage services separately and in combination with investment advisory services, pursuant to § 225.25(b)(15), underwriting and dealing in bank-eligible securities, pursuant to § 225.25(b)(16), providing general information and statistical forecasting with respect to foreign exchange markets, pursuant to § 225.25(b)(17), acting as a futures commission merchant, pursuant to § 225.25(b)(18), and trading for its own account in

certain foreign exchange spot, forward, futures, and options transactions, *The Bank of Tokyo, Ltd.*, 76 Fed. Res. Bull. 654 (1990), and BOT Financial Corp., Boston, Massachusetts, and thereby engage in making, acquiring or servicing loans, pursuant to § 225.25(b)(1), acting as investment or financial advisor, pursuant to § 225.25(b)(4), leasing services, pursuant to § 225.25(b)(5), and providing data processing and data transmission services, pursuant to § 225.25(b)(7) of the Board's Regulation Y.

In connection with this application, Union Bank, San Francisco, California, will become a bank holding company by acquiring 100 percent of the voting shares of BanCal Tri-State Corporation, San Francisco, California, and thereby indirectly acquire The Bank of California, N.A., San Francisco, California. The Bank of California will acquire the banking assets and assume the liabilities of Union Bank and Union Bank will cease to be an insured institution.

In connection with this proposal, The Mitsubishi Bank Ltd. and Union Bank have applied to acquire UB Investment Services, Inc., Los Angeles, California, and thereby engage in investment advisory services, pursuant to § 225.25(b)(4) of the Board's Regulation Y; securities brokerage activities, pursuant to § 225.25(b)(15) of the Board's Regulation Y; and acting as riskless principal, pursuant to *Bankers Trust New York Corporation*, 75 Fed. Res. Bull. 829 (1989); Bankers Commercial Corporation, San Diego, California, UB Leasing, Inc., Los Angeles, California, and Unionbanc Leasing Corp., Los Angeles, California, and thereby engage in making, acquiring or servicing loans, pursuant to § 225.25(b)(1); acting as investment or financial advisor, pursuant to § 225.25(b)(4); and leasing services, pursuant to § 225.25(b)(5), and providing data processing and data transmission services, pursuant to § 225.25(b)(7) of the Board's Regulation Y; Stanco Properties, Inc., San Francisco, California, and thereby engage in escrow and custodial services, pursuant to § 225.25(b)(3) of the Board's Regulation Y; and UB Mortgage Corp., San Francisco, California, and thereby engage in acting as trustee under deeds of trust, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, December 1, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-29820 Filed 12-6-95; 8:45 am]

BILLING CODE 6210-01-F

Southern National Corporation, et al.; Notice of Applications to Engage de novo in Permissible Nonbanking Activities

The companies listed in this notice have 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.

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 the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than December 21, 1995.

A. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. *Southern National Corporation*, Winston-Salem, North Carolina; to engage *de novo* in making, acquiring, or servicing loans or other extensions of credit, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

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

1. *Central and Southern Holding Company*, Milledgeville, Georgia; to engage *de novo* in operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y. Applicant will charter an interim thrift, Central and Southern of North Georgia, Greensboro, Georgia, which will be merged with Applicant's existing subsidiary, Central and Southern Bank of Greensboro.

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

1. *Colorado Business Bankshares, Inc.*, Denver, Colorado; to engage *de novo* through its subsidiary, Colorado Business Leasing, Inc., Denver, Colorado, in leasing personal property, pursuant to § 225.25(b)(5) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, December 1, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-29821 Filed 12-6-95; 8:45 am]

BILLING CODE 6210-01-F

Wells Fargo & Company; Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies; Correction

This notice corrects a notice (FR Doc. 95-28984) published on page 58627 of the issue for Tuesday, November 28, 1995.

Under the Federal Reserve Bank of San Francisco heading, the entry for Wells Fargo & Company, is revised to read as follows:

1. *Wells Fargo & Company* San Francisco, California; to acquire at least 50.1 percent of the voting shares of First Interstate Bancorp, Los Angeles, California, and thereby indirectly acquire First Interstate Bank of Alaska, N.A., Anchorage, Alaska; First Interstate Bank of Arizona, N.A., Phoenix, Arizona; First Interstate Bank of California, Los Angeles, California; First Interstate Bank of Denver, N.A., Denver, Colorado; First Interstate Bank of Englewood, N.A., Englewood, Colorado; First Interstate Bank of Idaho, N.A., Boise, Idaho; First Interstate Bank of Montana, N.A., Kalispell, Montana; First Interstate Bank of Nevada, N.A., Las Vegas, Nevada; First Interstate Bank of New Mexico, N.A., Santa Fe, New Mexico; First Interstate Bank of Oregon, N.A., Portland, Oregon; First Interstate Bank of Texas, N.A., Houston, Texas; First Interstate Bank of Utah, N.A., Salt Lake City, Utah; First Interstate Bank of Washington, N.A., Seattle, Washington; First Interstate Bank of Wyoming, N.A.,