

from a detailed questionnaire that was sent to 1991 to all known centralized waste treatment facilities (OMB No. 2740-0151). EPA also transferred site visit and field sampling data collected during 1993 through 1995 for the landfill and incinerator industry and collected during 1991 through 1994 for the centralized waste treatment industry. EPA determined that this transfer was necessary to enable the contractors and subcontractors to perform their work under EPA contract Nos. 68-01-6947, 68-03-3509, and 68-C1-0006 and related subcontracts by assisting EPA in developing effluent limitations guidelines and standards for the centralized waste treatment, landfill, and incinerator industries. Notice to this effect was provided to the affected companies at the time the data was collected or through a Federal Register notice.

Today, EPA is giving notice that it has entered into a new contract, Contract 68-C5-0041 with Science Applications International Incorporated (SAIC) of Hackensack, New Jersey to develop effluent limitations guidelines and standards for the landfill and incinerator industry. The effective date of the new contract is November 2, 1995. SAIC will provide technical support such as completion of the public docket for the proposed rulemaking and work on the technical development documents. The contractor shall also provide support on post proposal efforts, including assisting with public meetings, responding to comments, filling data gaps that arise through comments on the proposed rule, and assisting the assembly of the rulemaking record for the final rule.

Today, EPA is also giving notice that it has entered into a new contract, Contract 68-C5-0040 with Science Applications International Incorporated (SAIC) of Hackensack New Jersey to develop effluent limitations guidelines and standards for the centralized waste treatment industry. The effective date of the new contract is November 2, 1995. SAIC will provide technical support such as post proposal efforts, including assisting with public meetings, responding to comments, filling data gaps that arise through comments on the proposed rule, and assisting the assembly of the rulemaking record for the final rule.

In accordance with 40 CFR part 2, subpart B, the previously collected information described above (including confidential business information) will be transferred to SAIC. EPA has determined that this transfer is necessary to enable the contractor to

perform their work under EPA Contract Nos. 68-C5-0041 and 68-C5-0040.

Anyone wishing to comment on the above matters must submit comments to the address given above by [Insert date 10 days from date of publication].

Dated December 12, 1995.

Tudor T. Davies,

*Director, Office of Science and Technology.*

[FR Doc. 96-00033 Filed 1-2-96; 8:45 am]

BILLING CODE 6560-50-M

## FEDERAL RESERVE SYSTEM

### Agency Forms Under Review

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Notice and a request for public comments.

#### BACKGROUND:

On June 15, 1984, the Office of Management and Budget (OMB) delegated to the Board of Governors of the Federal Reserve System (Board) its approval authority under the Paperwork Reduction Act of 1995, as per 5 CFR 1320.16, to approve of and assign OMB control numbers to collection of information requests and requirements conducted or sponsored by the Board under conditions set forth in 5 CFR 1320 Appendix A.1. The Federal Reserve may not conduct or sponsor, and the respondent is not required to respond to, an information collection that has been extended, revised, or implemented on or after October 1, 1995, unless it displays a currently valid OMB control number. Board-approved collections of information will be incorporated into the official OMB inventory of currently approved collections of information. A copy of the OMB 83-I and supporting statement and the approved collection of information instrument will be placed into OMB's public docket files. The following information collections, which are being handled under this delegated authority, have received initial Board approval and are hereby published for comment. At the end of the comment period, the proposed information collection, along with an analysis of comments and recommendations received, will be submitted to the Board for final approval under OMB delegated authority. Comments are invited on:

(a) Whether the proposed collection of information is necessary for the proper performance of the Federal Reserve's functions; including whether the information has practical utility;

(b) The accuracy of the Federal Reserve's estimate of the burden of the proposed information collection,

including the validity of the methodology and assumptions used;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected; and

(d) Ways to minimize the burden of information collection on respondents, including through the use of automated collection techniques or other forms of information technology.

**DATES:** Comments must be submitted on or before March 4, 1996.

**ADDRESSES:** Comments, which should refer to the OMB control number (or Agency form number in the case of a new information collection that has not yet been assigned an OMB number), should be addressed to Mr. William W. Wiles, Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, or delivered to the Board's mail room between 8:45 a.m. and 5:15 p.m., and to the security control room outside of those hours. Both the mail room and the security control room are accessible from the courtyard entrance on 20th Street between Constitution Avenue and C Street, N.W. Comments received may be inspected in room M-P-500 between 9:00 a.m. and 5:00 p.m., except as provided in section 261.8 of the Board's Rules Regarding Availability of Information, 12 CFR 261.8(a).

A copy of the comments may also be submitted to the OMB desk officer for the Board: Milo Sunderhauf, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 3208, Washington, DC 20503.

**FOR FURTHER INFORMATION CONTACT:** Robert T. Maahs, Supervisory Financial Analyst (202/872-4935) or Tina Robertson, Supervisory Financial Analyst (202/452-2949). A copy of the proposed form and instructions, the Paperwork Reduction Act Submission (OMB 83-I), supporting statement, and other documents that will be placed into OMB's public docket files once approved may be requested from the agency clearance officer, whose name appears below.

Mary M. McLaughlin, Federal Reserve Board Clearance Officer (202-452-3829), Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, DC 20551. Telecommunications Device for the Deaf (TDD) users may contact Dorothea Thompson (202-452-3544), Board of Governors of the Federal Reserve System, Washington, DC 20551.

#### SUPPLEMENTARY INFORMATION:

##### *General Information*

Under the Bank Holding Company Act of 1956, as amended, the Board is responsible for the supervision and

regulation of all bank holding companies. The FR Y-9 and FR Y-11 series of reports historically have been, and continue to be, the primary source of financial information on bank holding companies and their nonbanking activities between on-site inspections. Financial information, as well as ratios developed from the Y series reports, are used to detect emerging financial problems, to review performance for pre-inspection analysis, to evaluate bank holding company mergers and acquisitions, and to analyze a holding company's overall financial condition and performance as part of the Federal Reserve System's overall analytical effort.

Proposal to approve under OMB delegated authority the revision of the following reports:

**1. Report title:** Consolidated Financial Statements for Bank Holding Companies  
**Agency form number:** FR Y-9C  
**OMB control number:** 7100-0128  
**Frequency:** Quarterly  
**Reporters:** Bank holding companies  
**Annual reporting hours:** 183,927  
**Estimated average hours per response:** Range from 5 to 1,250 hours  
**Number of respondents:** 1,354  
Small businesses are affected.

**General description of report:** The information collection is mandatory [12 U.S.C. 1844(b) and (c)] and [12 CFR 225.5(b)]. Confidential treatment is not routinely given to the data in these reports. However, confidential treatment for the reporting information, in whole or in part, can be requested in accordance with the instructions to the form.

Data reported on the FR Y-9C, Schedule HC-H, Column A, requiring information on "assets past due 30 through 89 days and still accruing" and memoranda item 2 are confidential pursuant to Section (b)(8) of the Freedom of Information Act [5 U.S.C. 552(b)(8)].

The FR Y-9C consolidated financial statements are currently filed by top-tier bank holding companies with total consolidated assets of \$150 million or more and by lower-tier bank holding companies that have total consolidated assets of \$1 billion or more. In addition, all multibank bank holding companies with debt outstanding to the general public or engaged in certain nonbank activities, regardless of size, must file the FR Y-9C. The following bank holding companies are exempt from filing the FR Y-9C, unless the Board specifically requires an exempt company to file the report: bank holding companies that are subsidiaries of another bank holding company and have total consolidated assets of less

than \$1 billion; bank holding companies that have been granted a hardship exemption by the Board under section 4(d) of the Bank Holding Company Act; and foreign banking organizations as defined by section 211.23(b) of Regulation K.

The report includes a balance sheet, income statement, and statement of changes in equity capital with supporting schedules providing information on securities, loans, risk-based capital, deposits, interest sensitivity, average balances, off-balance sheet activities, past due loans, and loan charge-offs and recoveries.

The Federal Reserve proposes the following revisions to the FR Y-9C that would be effective with the March 31, 1996 reporting date. Most of the proposed new items are needed to maintain consistency with comparable items recently proposed or previously added to the commercial bank Reports of Condition and Income (Call Report).

**A. REVISIONS RELATED TO CONSISTENT REPORTING WITH THE CALL REPORT**  
**Schedule HC, Balance Sheet**

(1) Revise the reporting requirements for item 17, "Other borrowed money with original maturity of one year or less," and item 18, "Other borrowed money with original maturity of more than one year," to collect information based on *remaining* maturity instead of *original* maturity as currently reported. This change in reporting will also require a revision to line item 5 of Schedule HC-D, "Interest Sensitivity," to *exclude* the portion of long-term debt reported in Schedule HC, item 18. Such reporting will no longer be applicable because of the revisions to reporting "other borrowed money."

**Schedule HC-B, Part I, Loans and Lease Financing Receivables**

(1) Add a line item to report the amount of bankers acceptances of other banks that are included in loans to depository institutions.

(2) Add a memorandum item to report the amount of commercial paper included in loans.

**Schedule HC-C, Deposit Liabilities in Domestic Offices**

(1) Add two memorandum items to report:

(a) brokered deposits less than \$100,000 with a remaining maturity of one year or less, and

(b) brokered deposits less than \$100,000 with a remaining maturity of more than one year.

(2) Add a memorandum item to report the amount of time deposits greater than \$100,000 with a remaining maturity of one year or less.

(3) Add a memorandum item to report the amount of foreign office time

deposits with a remaining maturity of one year or less.

**Schedule HC-F, Off-Balance-Sheet Items**

(1) Add two line items to report the outstanding amount of small business obligations sold with recourse and the amount of recourse retained.

**Schedule HI, Income Statement**

(1) Combine the portion of item 5(c), "Trading gains (losses) and fees from foreign exchange" with item 5(d), "Other gains (losses) and fees from trading assets and liabilities," into one line item.

(2) Add a line item to report "other gains (losses) from foreign transactions," which is currently included in line 5(c).

(3) Delete memorandum item 3, "estimated foreign tax credits (included in applicable income taxes, item 9 and 12)."

**Schedule HI-B, Charge-offs and Recoveries and Changes in Allowance for Loan and Lease Losses**

(1) Add a line item to report the amount of credit losses on off-balance-sheet derivative contracts.

**B. OTHER FR Y-9C REVISIONS**

**Schedule HC-A, Securities**

(1) Move the footnote disclosure on page 21, "Net unrealized losses on equity securities with readily determinable fair values reported in Schedule HC-A, items 4.b and 5.b (net of tax effect)," into the body of Schedule HC-A.

**Schedule HC-G, Memoranda**

Add two line items to report:

(a) The amount of excess servicing fees receivable (other than excess residential mortgage servicing fees receivable) and

(b) The amount of excess servicing fees receivable that represent a credit enhancement for securitized receivables.

**Schedule HC-I, Risk-Based Capital**

(1) Combine line items 10 and 11 on Schedule HC-I, Part II, into one line item and change the caption to "credit equivalent amount of off-balance-sheet derivative contracts" (an identical caption change will occur on Schedule HC-J, Part II, line 6).

(2) Delete memorandum item 6(a) of Part I, discounted value of purchased mortgage servicing rights.

**2. Report title:** Parent Company Only Financial Statements for Large Bank Holding Companies

**Agency form number:** FR Y-9LP

**OMB control number:** 7100-0128

**Frequency:** Quarterly

**Reporters:** Bank holding companies

**Annual reporting hours:** 29,562

**Estimated average hours per response:** Range from 2.0 to 13.5 hours

**Number of respondents:** 1,646

Small businesses are affected.

*General description of report:* The information collection is mandatory [12 U.S.C. 1844(b) and (c)] and [12 CFR 225.5(b)]. Confidential treatment is not routinely given to the information in these reports. However, confidential treatment for the report information, in whole or in part, can be requested in accordance with the instructions to the form.

The FR Y-9LP includes standardized financial statements filed quarterly on a parent company only basis from each bank holding company that files the FR Y-9C. In addition, for tiered bank holding companies, a separate FR Y-9LP must be filed for each lower tier bank holding company if the top tier bank holding company files the FR Y-9C. The following bank holding companies are exempt from filing the FR Y-9LP, unless the Board specifically requires an exempt company to file the report: bank holding companies that have been granted a hardship exemption by the Board under section 4(d) of the Bank Holding Company Act; and foreign banking organizations as defined by section 211.23(b) of Regulation K.

The Federal Reserve proposes the following revisions to the FR Y-9LP. The proposed revisions are needed to maintain consistency with comparable items on the FR Y-9C, and would be effective with the March 31, 1996 reporting date.

*Schedule PC, Parent Company Only Balance Sheet*

Revise the reporting requirements for line item 13, "Borrowings with an original maturity of one year or less," and line item 14, "Other borrowed funds with an original maturity of greater than one year," to collect information based on *remaining* maturity instead of *original* maturity as currently reported.

*Schedule PC-B, Memoranda*

Revise the reporting requirements of line item 2, "Amount of borrowings included in Schedule PC, items 14 through 16 and item 18 that is scheduled to mature with one year (exclude short-term debt)," to *exclude* line item 14 because line item 14 of Schedule PC will be based on remaining maturity and will no longer be applicable to this line item.

3. *Report title:* Quarterly Financial Statements of Nonbank Subsidiaries of Bank Holding Companies

*Agency form number:* FR Y-11Q

*OMB control number:* 7100-0244

*Frequency:* Quarterly

*Reporters:* Bank holding companies

*Annual reporting hours:* 6,696

*Estimated average hours per response:*

Range from 3.0 to 8.0 hours

*Number of respondents:* 270

Small businesses are affected.

*General description of report:* The information collection is mandatory [12 U.S.C. 1844(b) and (c)] and [12 CFR 225.5(b)]. Confidential treatment is not routinely given to most of the data in these reports. However, confidential treatment for the report information, in whole or in part, can be requested in accordance with the instructions to the form. FR Y-11Q, memorandum item 7.a "loans and leases past due 30 through 89 days" and FR Y-11Q, memorandum item 7.d, "loans and leases restructured and included in past due and nonaccrual loans" are confidential pursuant to Section (b)(8) of the Freedom of Information Act [5 U.S.C. 552(b)(8)].

The FR Y-11Q is filed quarterly by the top tier bank holding companies for each nonbank subsidiary of a bank holding company with total consolidated assets of \$150 million or more in which the nonbank subsidiary has total assets of 5 percent or more of the top-tier bank holding company's consolidated Tier 1 capital, or where the nonbank subsidiary's total operating revenue equals 5 percent or more of the top-tier bank holding company's consolidated total operating revenue. The report consists of a balance sheet, income statement, off-balance-sheet items, information on changes in equity capital, and a memoranda section.

The Federal Reserve proposes the following revisions to the FR Y-11Q to be effective with the March 31, 1996 reporting date:

*Balance Sheet*

(1) Delete line items 11 and 18, "Balances with nonrelated institutions."

(2) Revise the reporting requirements of line item 15, "Borrowing with original maturity of one year or less (including federal funds purchased)," and line item 16, "Borrowing with an original maturity of more than one year (including subordinated debt)," to collect information based on *remaining* maturity instead of *original* maturity as currently reported.

(3) Delete memorandum item 13, "Borrowings scheduled to mature in less than one year."

*Income Statement*

Add a line item to report the amount of equity in the undistributed income (losses) of subsidiaries.

4. *Report title:* Annual Financial Statements of Nonbank Subsidiaries

*Agency form number:* FR Y-11I

*OMB control number:* 7100-0244

*Frequency:* Annual

*Reporters:* Bank holding companies

*Annual reporting hours:* 13,216

*Estimated average hours per response:*

Range from .4 to 8.0 hours

*Number of respondents:* 4,130

Small businesses are affected.

*General description of report:* The information collection is mandatory [12 U.S.C. 1844(b) and (c)] and [12 CFR 225.5(b)]. Confidential treatment is not routinely given to the data in these reports. However, confidential treatment for the report information, in whole or in part, can be requested in accordance with the instructions to the form. FR Y-11I, Schedule A, item 7.a, "loans and leases past due 30 through 89 days" and FR Y-11I, Schedule A, item 7.d, "loans and leases restructured and included in past due and nonaccrual loans" are confidential pursuant to Section (b)(8) of the Freedom of Information Act [5 U.S.C. 552(b)(8)].

The FR Y-11I is filed annually by the top tier bank holding companies for each of their nonbank subsidiaries that are not required to file a quarterly FR Y-11Q. The FR Y-11I report consists of similar balance sheet, income statement, off-balance-sheet, and change in equity capital information that is included on the FR Y-11Q. In addition, the FR Y-11I also includes a loan schedule to be submitted only by respondents engaged in credit extending activities.

The Federal Reserve proposes the following revisions to the FR Y-11I to be effective with the December 31, 1996 reporting date:

*Balance Sheet*

(1) Delete line items 11 and 18, "Balances with nonrelated institutions."

(2) Revise the reporting requirements of line item 15, "Borrowing with original maturity of one year or less (including federal funds purchased)," and line item 16, "Borrowing with an original maturity of more than one year (including subordinated debt)," to collect information based on *remaining* maturity instead of *original* maturity as currently reported.

*Income Statement*

Add a line item to report the amount of equity in the undistributed income (losses) of subsidiaries.

**REGULATORY FLEXIBILITY ACT ANALYSIS**

The Board certifies that the above bank holding company reporting requirements are not expected to have a significant economic impact on small entities within the meaning of the Regulatory Flexibility Act (5 U.S.C. 601 et seq.). The reporting requirements for the small companies require significantly fewer items of data to be submitted than the amount of information required of large bank holding companies.

The information that is collected on the reports is essential for the detection of emerging financial problems, the assessment of a holding company's

financial condition and capital adequacy, the performance of pre-inspection reviews, and the evaluation of expansion activities through mergers and acquisitions. The imposition of the reporting requirements is essential for the Board's supervision of bank holding companies under the Bank Holding Company Act.

Board of Governors of the Federal Reserve System, December 27, 1995.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-00030 Filed 1-2-96; 8:45AM]

Billing Code 6210-01-F

### **Arthur C. Johnson, et al.; 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 January 19, 1996.

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

1. *Arthur C. Johnson*, Grand Rapids, Michigan; to acquire an additional 2.38 percent, for a total of 26.59 percent, of the voting shares of United Community Financial Corporation, Wayland, Michigan, and thereby indirectly acquire United Bank of Michigan, Grand Rapids, Michigan.

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

1. *Fred and Jayne Esgar*, Wiley, Colorado; to acquire 21.8 percent; *Dave Esgar and Julie Phillips Esgar*, Wiley, Colorado, to acquire 9.8 percent; *Dave Esgar*, for the benefit of *Shea Esgar*, a minor, Wiley, Colorado, to acquire 4.4 percent; *Dave Esgar*, for the benefit of *Leah Esgar*, a minor, Wiley, Colorado, to acquire 4.4 percent; *Dave Esgar*, for the benefit of *Zach Esgar*, a minor, Wiley,

Colorado, to acquire 4.4 percent of the voting shares of *Panhandle Bancshares, Inc.*, Panhandle, Texas, and thereby indirectly acquire *The First National Bank of the Panhandle*, Panhandle, Texas.

Board of Governors of the Federal Reserve System, December 27, 1995.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-00008 Filed 1-2-96; 8:45 am]

BILLING CODE 6210-01-F

### **Fidelity Company, 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 January 29, 1996.

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

1. *Fidelity Company*, Dyersville, Iowa; to become a bank holding company by acquiring 100 percent of the voting shares of *Valley State Bank*, Guttenberg, Iowa, in organization.

2. *Hamburg Financial, Inc.*, Hamburg, Iowa; to acquire 100 percent of the voting shares of *Thurman State Corporation*, Lincoln, Nebraska, and thereby indirectly acquire *United National Bank of Iowa*, Sidney, Iowa.

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

1. *Marine Bancorp, Inc.*, Springfield, Illinois (formerly *Wayne City Bancorp, Inc.*, Springfield, Illinois); to acquire 100 percent of the voting shares of *Marine Bank Springfield*, Springfield, Illinois.

C. 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 *Henrietta Bancshares, Inc.*, Henrietta, Texas, and thereby indirectly acquire *The First National Bank of Henrietta*, Henrietta, Texas, and *First State Bank of Hubbard*, Hubbard, Texas.

2. *Norwest Corporation*, Minneapolis, Minnesota; to acquire 100 percent of the voting shares of *Victoria Bankshares, Inc.*, Victoria, Texas, and thereby indirectly acquire *Victoria Bank & Trust Company*, Victoria, Texas.

Board of Governors of the Federal Reserve System, December 27, 1995.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-00006 Filed 1-2-96; 8:45 am]

BILLING CODE 6210-01-F

### **J.G.D.B. y Cia. S. en C., 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