

activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 18, 1996.

A. Federal Reserve Bank of Cleveland (R. Chris Moore, Senior Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *Pennwood Bancorp, Inc.*, Pittsburgh, Pennsylvania; to become a bank holding company by acquiring 100 percent of the voting shares of Pennwood Savings Bank, Pittsburgh, Pennsylvania.

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

1. *F & M Bancorporation, Inc.*, Kaukauna, Wisconsin; to acquire 100 percent of the voting shares of Green County Bank, Brodhead, Wisconsin.

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

1. *Haviland Bancshares, Inc.*, Haviland, Kansas; to acquire 19.995 percent of the voting shares of Fredonia State Bancshares, Inc., Fredonia, Kansas, and thereby indirectly acquire State Bank of Fredonia, Fredonia, Kansas.

In connection with this application, Fredonia State Bancshares, Inc., has also applied to become a bank holding company by acquiring 96.15 percent of the voting stock of State Bank of Fredonia, Fredonia, Kansas.

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

1. *U.S. Bancorp*, Portland, Oregon; to merge with Sun Capital Bancorp, St. George, Utah, and thereby indirectly acquire Sun Capital Bank, St. George, Utah.

Board of Governors of the Federal Reserve System, October 18, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

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BILLING CODE 6210-01-F

### Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C.

1843) (BHC Act) and Regulation Y, (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. Once the notice 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 the proposal complies with the standards of section 4 of the BHC Act, including 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" (12 U.S.C. 1843). 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 November 7, 1996.

A. Federal Reserve Bank of Philadelphia (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105:

1. *Susquehanna Bancshares, Inc.*, Lititz, Pennsylvania; to engage through American Title, Inc., Reisterstown, Maryland; Mid-Atlantic Title Company, Baltimore, Maryland, and Maryland Title Company, Baltimore, Maryland, in real estate title abstracting, including title examinations and title searches, pursuant to *The First National Company*, 81 Fed. Res. Bull. 805 (1995); and in real estate loan document preparation, and real estate settlement activities, pursuant to *Norwest Corporation*, 76 Fed. Res. Bull. 1058 (1990).

Board of Governors of the Federal Reserve System, October 18, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

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### Agency Information Collection Activities: Submission to OMB Under Delegated Authority

#### Background

Notice is hereby given of the final approval of a proposed information collection by the Board of Governors of the Federal Reserve System (Board) under OMB delegated authority, as per 5 CFR 1320.16 (OMB Regulations on Controlling Paperwork Burdens on the Public). 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.

#### FOR FURTHER INFORMATION CONTACT:

Federal Reserve Board Clearance Officer—Mary M. McLaughlin—Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, DC 20551 (202-452-3829).

OMB Desk Officer—Alexander T. Hunt—Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 3208, Washington, DC 20503 (202-395-7860).

Final approval under OMB delegated authority of the extension, with revision, of the following report:

1. *Report title:* Survey of Terms of Bank Lending

*Agency form number:* FR 2028A, FR 2028B, and FR 2028S

*OMB Control number:* 7100-0061

*Effective Date:* May 5, 1997

*Frequency:* quarterly

*Reporters:* commercial banks (all three reports) and U.S. branches and agencies of foreign banks (FR 2028A and FR 2028S)

*Annual reporting hours:* 8,095

*Estimated average hours per response:* FR 2028A: 4.0. FR 2028B: 1.5. FR 2028S: 0.1.

*Number of respondents:* FR 2028A: 398. FR 2028B: 250. FR 2028S: 567. Small businesses are affected.

*General description of report:* This information collection is voluntary (12 U.S.C. 248(a)(2)) and is given confidential treatment (5 U.S.C. 552(b)(4)).

*Abstract:* The Survey of Terms of Bank Lending provides unique