

Wisconsin, Milwaukee Wisconsin, a *de novo* bank; Great Lakes National Bank Michigan, Ann Arbor, Michigan, a *de novo* bank; Great Lakes National Bank Ohio, Hamilton, Ohio, a *de novo* bank; TCF Colorado Corporation, Englewood, Colorado, a bank holding company; by acquiring TCF National Bank Colorado, Englewood, Colorado, a *de novo* bank.

In connection with this application, Applicant also has applied to acquire TCF Securities, Inc., St. Paul, Minnesota, and thereby engage in offering securities brokerage services involving mutual funds shares and related investment advisory activities, pursuant to §§ 225.25 (b)(4) and (b)(15) of the Board's Regulation Y.

In addition to this application, TCF Colorado Corporation, Englewood, Colorado, also has applied to become a bank holding company by acquiring 100 percent of the voting shares of TCF National Bank Colorado, Englewood, Colorado, a *de novo* bank.

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

1. *ANB Bancshares, Inc.*, Gonzales, Texas, and ANB Nevada Group, Inc., Carson City, Nevada; to become bank holding companies by acquiring 100 percent of the voting shares of American National Bank, Gonzales, Texas.

Board of Governors of the Federal Reserve System, February 13, 1997.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 97-4154 Filed 2-19-97; 8:45 am]

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### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are 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 standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act. Unless otherwise noted, nonbanking 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 March 17, 1997.

A. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *NationsBank Corporation*, Charlotte, North Carolina, and NB Holdings Corporation, Charlotte, North Carolina; to retain 7.98 percent of the voting shares of Calvin B. Taylor Bankshares, Inc., Berlin, Maryland, and thereby indirectly retain Calvin B. Taylor Banking Company of Berlin, Maryland, Berlin, Maryland.

In connection with this application, Applicants have also applied to retain 13.03 percent of the voting shares of First Perry Bancorp, Inc., Pinckneyville, Illinois, and thereby indirectly retain First National Bank in Pinckneyville, Pinckneyville, Illinois.

In addition to this application, Applicants have also applied to retain 15.43 percent of the voting shares of The First National Bank in Falfurrias, Falfurrias, Texas.

In addition to this application, Applicants have also applied to retain 15.52 percent of the voting shares of First National Security Company, De Queen, Arkansas, and thereby indirectly retain Bank of Ashdown, NA, Ashdown, Arkansas; First National Bank of Howard County, Dierks, Arkansas; Citizens National Bank, Nashville, Arkansas; Bank of Waldron, Waldron, Arkansas; American State Bank, Broken Bow, Oklahoma; and First National Bank of De Queen, De Queen, Arkansas.

In addition to this application, Applicants have also applied to retain 15.52 percent of the voting shares of First National Security Company, De Queen, Arkansas, and thereby indirectly retain First National Bancshares of Hempstead County, Inc., Hope, Arkansas; First National Bank of Hope, Hope, Arkansas; Bank of Blevins, Blevins, Arkansas; and First National Bank of Lewisville, Lewisville, Arkansas. NationsBank has applied to retain all of these shares held in its fiduciary capacity.

Board of Governors of the Federal Reserve System, February 14, 1997.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

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### 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.

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 March 5, 1997.

A. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Crestar Financial Corporation*, Richmond, Virginia; to engage *de novo* through its subsidiary, Crestar Securities Corporation, Richmond, Virginia, in underwriting and dealing in certain bank-ineligible securities. *See Citicorp 73 Fed. Res. Bull. 473 (1987) and Chemical 73 Fed. Res. Bull. 731 (1987)*; in acting as agent in the private placement of all types of securities. *See Bankers Trust 75 Fed. Res. Bull. 829 (1989) and J.P. Morgan 76 Fed. Res. Bull. 26 (1990)*; and in buying and selling all types of securities on the order of customers as riskless principal. *See 82 Fed. Res. Bull. 759 (1996)*.

B. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1413: