

2. *Report titles:* Quarterly Report of Selected Deposits, Vault Cash and Reservable Liabilities; Annual Report of Total Deposits and Reservable Liabilities.

*Agency form numbers:* FR 2910q, FR 2910a.

*OMB control number:* 7100-0175.

*Frequency:* Quarterly, annually.

*Reporters:* Depository institutions.

*Annual reporting hours:* 3,896 (FR 2910q), 2,838 (FR 2910a).

*Estimated average hours per response:* 2.0 (FR 2910q), 0.5 (FR 2910a).

*Number of respondents:* 487 (FR 2910q), 5,675 (FR 2910a).

Small businesses are affected.

*General description of reports:* This information collection is mandatory (12 U.S.C. 248(a) and 461) and is given confidential treatment under the Freedom of Information Act (5 U.S.C. 552(b)(4)).

*Abstract:* These reports collect information from depository institutions (other than U.S. branches and agencies of foreign banks and Edge and agreement corporations) that are fully exempt from reserve requirements under the Garn-St Germain Depository Institutions Act of 1982. Information provided by these reports is used to construct and analyze the monetary aggregates and to ensure compliance with Regulation D—Reserve Requirements of Depository Institutions.

3. *Report title:* Allocation of Low Reserve Tranche and Reservable Liabilities Exemption.

*Agency form numbers:* FR 2930, FR 2930a.

*OMB control number:* 7100-0088.

*Frequency:* Annually, and on occasion.

*Reporters:* Depository institutions.

*Annual reporting hours:* 86.

*Estimated average hours per response:* 0.25.

*Number of respondents:* 342.

Small businesses are affected.

*General description of reports:* This information collection is mandatory (FR 2930: 12 U.S.C. 248(a), 461, 603, and 615; FR 2930a: 12 U.S.C. 248(a) and 461) and is given confidential treatment under the Freedom of Information Act (5 U.S.C. 552(b)(4)).

*Abstract:* The FR 2930 and the FR 2930a provide information on the allocation of the low reserve tranche and reservable liabilities exemption for depository institutions having offices (or groups of offices) that submit separate FR 2900 deposits reports. The data collected on these reports are needed for the calculation of required reserves.

Board of Governors of the Federal Reserve System, May 30, 1997.

**William W. Wiles,**

*Secretary of the Board.*

[FR Doc. 97-14652 Filed 6-4-97; 8:45 am]

BILLING CODE 6210-01-P

## FEDERAL RESERVE SYSTEM

### 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 June 30, 1997.

**A. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63102-2034:

1. *First United Bancshares, Inc.*, El Dorado, Arkansas; to merge with Fredonia Bancshares, Inc., Nacogdoches, Texas, and thereby indirectly acquire Fredonia State Bank, Nacogdoches, Texas.

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

1. *Moody Bancshares, Inc.*, Galveston, Texas, and Moody Bank Holding Company, Reno, Nevada; to acquire an additional 0.4 percent, for a

total of 25.4, of the voting shares of the Bank of Galveston, N.A., Galveston, Texas.

Board of Governors of the Federal Reserve System, May 30, 1997.

**William W. Wiles,**

*Secretary of the Board.*

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## FEDERAL RESERVE SYSTEM

### 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 § 225.28 of Regulation Y (12 CFR 225.28) 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 June 19, 1997.

**A. Federal Reserve Bank of Chicago** (Philip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Pinnacle Financial Services, Inc.*, St. Joseph, Michigan; to acquire and merge with Indiana Federal Corporation, Valparaiso, Indiana, and thereby acquire Indiana Federal Bank for Savings, Valparaiso, Indiana, and thereby engage in operating a savings association, pursuant to § 225.28(b)(4)(ii) of the Board's Regulation Y, and IndFed Mortgage Company, Valparaiso, Indiana, and thereby engage in community development activities, pursuant to § 225.28(b)(12) of the Board's Regulation Y, and provide advice in connection with financing