

Reports). Data from all three reports, together with data from other sources, are used for constructing weekly estimates of bank credit, of sources and uses of bank funds, and of a balance sheet for the banking system as a whole. These estimates are used in constructing the bank credit component of the domestic nonfinancial debt aggregate.

The Federal Reserve publishes the data in aggregate form in a statistical release that is followed closely by other government agencies, the banking industry, the financial press, and other users. This weekly H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," provides a balance sheet for the banking industry as a whole and disaggregated by its large domestic, small domestic, and foreign related components.

Current Actions: The Federal Reserve proposes to revise the FR 2416 and FR 2644 to conform with the March 31, 2001, and June 30, 2001, changes to the Consolidated Reports of Condition and Income (Call Report) (proposed FFIEC 031/041; OMB No. 7100-0036). These proposed changes to the FR 2416 and FR 2644 would be effective with the reports for July 4, 2001. The Federal Reserve will work with individual respondents that wish to implement the changes early due to reprogramming their systems for the March Call Report changes. The Federal Reserve also proposes to conform the FR 2069, beginning with the report for July 4, 2001, to changes, eliminations and reductions in detail on the Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002; OMB No. 71000032) effective June 30, 2001.

In addition to these revisions, on the FR 2416, The Federal Reserve proposes a minor redefinition of "Commercial real estate loans" to include loans secured by farmland. The Federal Reserve determined that real estate loans secured by farmland, currently reported in "All other loans secured by real estate," are used primarily for the financing of land for production (a commercial purpose), rather than for financing the improvements on the land, such as farmhouses. Thus, the bulk of farm real estate loans have a commercial, rather than a residential, character.

Board of Governors of the Federal Reserve System, March 14, 2001.

Jennifer J. Johnson,
Secretary of the Board.

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FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisition of Shares of Bank 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. The notices also will be available for inspection at the office 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 April 3, 2001.

A. Federal Reserve Bank of Kansas City (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *J. David Burrage 1985 Trust - David Burrage Trustee*, Antlers, Oklahoma; to acquire voting shares of First Antlers Bancorporation, Inc., Antlers, Oklahoma, and thereby indirectly acquire voting shares of First Bank, Antlers, Oklahoma.

Board of Governors of the Federal Reserve System, March 14, 2001.

Robert deV. Frierson

Associate Secretary of the Board.

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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. The application also will 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 (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at www.ffiec.gov/nic/.

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 April 13, 2001.

A. Federal Reserve Bank of

Richmond (A. Linwood Gill, III, Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Carolina Financial Corporation*, Charleston, South Carolina; to acquire 100 percent of the voting shares of Crescent Bank, Myrtle Beach, South Carolina.

2. *Waccamaw Bankshares, Inc.*, Whiteville, North Carolina; to become a bank holding company by acquiring 100 percent of the voting shares of Waccamaw Bank, Whiteville, North Carolina.

B. Federal Reserve Bank of

Minneapolis (JoAnne F. Lewellen, Assistant Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Glacier Bancorp, Inc.*, Kalispell, Montana; to acquire 100 percent of the voting shares of Western Security Bank, Billings, Montana, a *de novo* bank.

C. Federal Reserve Bank of Dallas (W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Community Bank Holdings of Texas, Inc.*, Corsicana, Texas, and Corsicana Holdings, Inc., Dover, Delaware; to merge with Eagle Bancshares, Inc., Fairfield, Texas, and thereby indirectly acquire voting shares of Fairfield Holdings, Inc., Wilmington, Delaware; First National Bank, Fairfield, Texas; and Texas Bank, S.S.B., Buffalo, Texas.

Board of Governors of the Federal Reserve System, March 14, 2001.

Robert deV. Frierson

Associate Secretary of the Board.

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