

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 January 5, 2004.

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

1. *America Bank Holding Corporation*, Corpus Christi, Texas; to acquire 100 percent of the voting shares of First National Bank of Goliad, Goliad, Texas.

Board of Governors of the Federal Reserve System, December 22, 2003.

Jennifer J. Johnson,
Secretary of the Board.

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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 <http://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 January 22, 2004.

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

1. *Sulphur Springs Bancshares, Inc.*, Sulphur Springs, Texas, and Sulphur Springs Delaware Financial Corporation, Dover, Delaware; to acquire 100 percent of the voting shares of Hawkins Financial Corporation, Hawkins, Texas, and thereby indirectly acquire Hawkins Delaware Financial Corporation, Wilmington, Delaware, and First State Bank, Hawkins, Texas.

Board of Governors of the Federal Reserve System, December 23, 2003.

Jennifer J. Johnson,
Secretary of the Board.

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express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act. 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 the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than January 19, 2004.

A. Federal Reserve Bank of New York (Jay Bernstein, Bank Supervision Officer) 33 Liberty Street, New York, New York 10045-0001:

1. *Bayerische Hypo-und Vereinsbank AG and Munchener Ruckversicherungs-Gesellschaft AG*, both of Munich, Germany; to engage *de novo* through HVB Global Assets Company, L.P., in extending and servicing loans or other extensions of credit, pursuant to section 225.28(b)(1) of Regulation Y.

B. Federal Reserve Bank of Chicago (Patrick Wilder, Managing Examiner) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *ICNB Financial Corporation*, Ionia, Michigan; to engage *de novo* through Legacy Trust, Grand Rapids, Michigan, in trust company functions, pursuant to section 225.28(b)(5) of Regulation Y.

C. Federal Reserve Bank of Minneapolis (Richard M. Todd, Vice President and Community Affairs Officer) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Mountain West Financial Corp.*, Helena, Montana; to retain authority to engage in extending credit and servicing loans, pursuant to section 225.28(b)(1) of Regulation Y.

Board of Governors of the Federal Reserve System, December 22, 2003.

Jennifer J. Johnson,
Secretary of the Board.

[FR Doc. 03-31994 Filed 12-30-03; 8:45 am]

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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

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, including the companies listed below, 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. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may

FEDERAL RESERVE SYSTEM

Notices of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities; Correction

This notice corrects a notice (FR Doc. 03-30951) published on page 70015 of the issue for Tuesday, December 16, 2003.

Under the Federal Reserve Bank of Richmond heading, the entry for Southern Financial Bancorp, Inc., Warrenton, Virginia, is revised to read as follows:

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

1. *Southern Financial Bancorp., Inc.*, Warrenton, Virginia; to acquire 100 percent of the voting shares of Essex Bancorp, Inc., Norfolk, Virginia, and thereby indirectly acquire Essex Savings Bank, F.S.B., Norfolk, Virginia, and thereby engage in operating a savings association, pursuant to section 225.28(b)(4)(ii) of Regulation Y.

In connection with this application, Applicant also has applied to acquire 24.9 percent of the voting shares of LoanCare Servicing Center, Inc., Norfolk, Virginia, and thereby engage in extending credit and servicing loans, pursuant to section 225.28(b)(1) of Regulation Y, and in collection agency services, pursuant to section 225.28(b)(2)(iv) of Regulation Y.

Comments on this application must be received by January 9, 2004.

Board of Governors of the Federal Reserve System, December 22, 2003.

Jennifer J. Johnson,
Secretary of the Board.

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FEDERAL RESERVE SYSTEM

Public Meeting: Application by Bank of America Corporation, Charlotte, North Carolina, To Merge with FleetBoston Financial Corporation, Boston, Massachusetts

AGENCY: Federal Reserve System

ACTION: Notice of Meeting.

SUMMARY: Two public meetings will be held regarding the notice submitted by Bank of America Corporation, Charlotte, North Carolina, to acquire FleetBoston Financial Corporation, Boston, Massachusetts ("FleetBoston"), and its banking and nonbanking subsidiaries pursuant to the Bank Holding Company Act ("BHC Act") and related statutes. The purpose of the public meetings is to collect information relating to factors the Board is required to consider under the BHC Act.

DATES: The Boston meeting will be held on Wednesday, January 14, 2004, at 9:00 a.m. EST. The San Francisco meeting will be held on Friday, January 16, 2004, at 8:30 a.m. PST.

ADDRESSES: The public meeting in Boston, Massachusetts, will be held at the Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, Massachusetts, and will begin at 9:00 a.m. EST. The public meeting in San Francisco, California, will be held at the

Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, California, and will begin at 8:30 a.m. PST.

FOR FURTHER INFORMATION CONTACT: For the Boston meeting, contact Jonathan S. Fine, Assistant Vice President, Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, Massachusetts. Facsimile: 617/973-3219. For the San Francisco meeting, contact Joy Hoffmann, Community Affairs Officer, Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, California 94120. Facsimile: 415/393-1920.

SUPPLEMENTARY INFORMATION: On November 14, 2003, Bank of America Corporation, Charlotte, North Carolina ("Bank of America"), requested the Board's approval under the Bank Holding Company Act (12 U.S.C. 1841 et seq.) ("BHC Act") and related statutes to merge with FleetBoston. The General Counsel, acting pursuant to delegated authority, hereby orders that public meetings on the Bank of America/FleetBoston proposal be held in Boston, Massachusetts, and San Francisco, California.

Purpose and Procedures

The purpose of the public meetings is to collect information relating to factors the Board is required to consider under the BHC Act. These factors are (i) the effects of the proposal on the financial and managerial resources and future prospects of the companies and banks involved in the proposal, (2) competition in the relevant markets, and (3) the convenience and needs of the communities to be served. Convenience and needs considerations include a review of the records of performance of Bank of America and FleetBoston under the Community Reinvestment Act, which requires the Board to take into account in its review of a bank acquisition or merger proposal each institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of the institution. 12 U.S.C. 2903.

Procedures for Hearing

Testimony at the public meeting will be presented to a panel consisting of a Presiding Officer and other panel members appointed by the Presiding Officer. In conducting the public meeting, the Presiding Officer will have the authority and discretion to ensure that the meeting proceeds in a fair and orderly manner. In contrast to a formal administrative hearing, the rules for

taking evidence in an administrative proceeding will not apply to this public meeting. Panel members may question witnesses, but no cross-examination of witnesses will be permitted. The public meeting will be transcribed and information regarding procedures for obtaining a copy of the transcript will be announced at the public meeting.

On the basis of the requests received, the Presiding Officer will prepare a schedule for persons wishing to testify and establish the order of presentation. To ensure an opportunity for all interested commenters to present their views, the Presiding Officer may limit the time for presentation. Persons not listed on the schedule may be permitted to speak at the public meeting if time permits at the conclusion of the schedule of witnesses at the discretion of the Presiding Officer. Copies of testimony may, but need not, be filed with the Presiding Officer before a person's presentation.

Request to Testify

All persons wishing to testify at the public meeting to be held in Boston must submit a written request to Jonathan Fine, Assistant Vice President, Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, Massachusetts 02106 (facsimile: 617/973-3219) not later than 8:00 p.m. EST, Wednesday, January 7, 2004. All persons wishing to testify at the public meeting to be held in San Francisco must submit a written request to Joy Hoffmann, Community Affairs Officer, Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, California 94120 (facsimile: 415/393-1920), not later than 5:00 p.m. PST, Wednesday, January 7, 2004. In the alternative, persons wishing to testify at either public meeting may submit a written request to Jennifer J. Johnson, Secretary of the Board of Governors of the Federal Reserve System 20th and C Streets, NW, Washington, DC 20551 (facsimile 202/452-3556) not later than 8:00 p.m. EST, Wednesday, January 7, 2004. The request must include the following information: (i) identification of which meeting the participant wishes to attend, (ii) a brief statement of the nature of the expected testimony (including whether the testimony will support or oppose the proposed transaction, or provide other comment on the proposal) and the estimated time required for the presentation; (iii) address and telephone number (e-mail address and facsimile number, if available) of the person testifying; and (iv) identification of any special needs, such as from persons desiring translation services, persons with a physical disability who may need