

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 to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than March 22, 1996.

A. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *First Citizens Bancorp.*, Cleveland, Tennessee; to acquire 100 percent of the voting shares of The Home Bank of Tennessee, Maryville, Tennessee (in organization).

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

1. *Aspen Bancshares, Inc.*, Aspen, Colorado; to acquire 100 percent of the voting shares of Val Cor Bancorporation, Inc., Cortez, Colorado, and thereby indirectly acquire Valley National Bank of Cortez, Cortez, Colorado.

2. *CB Holding Company*, Edmond, Oklahoma; to become a bank holding company by acquiring up to 80 percent of the voting shares of P.N.B. Financial Corporation, Kingfisher, Oklahoma, parent of Peoples National Bank of Kingfisher, Kingfisher, Oklahoma, and First Bank of Hennessey, Hennessey, Oklahoma, and at least 66.9 percent of the voting shares of City Bank, Weatherford, Oklahoma.

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

1. *Bastrop Bancshares, Inc.*, Bastrop, Texas; to become a bank holding company by acquiring 100 percent of the voting shares of Bastrop Holdings, Inc., Wilmington, Delaware, and thereby indirectly acquire First National Bank of Bastrop, Bastrop, Texas.

In connection with this application, Bastrop Holdings, Inc., Wilmington, Delaware, also has applied to become a bank holding company by acquiring 100 percent of the voting shares of First National Bank of Bastrop, Bastrop, Texas.

2. *The Caddo Financial Corporation*, Caddo Mills, Texas; to become a bank holding company by acquiring 100 percent of the voting shares of The State National Bank of Caddo Mills, Caddo Mills, Texas.

3. *First National Monahans Bancshares, Inc.*, Monahans, Texas; to become a bank holding company by acquiring 100 percent of the voting shares of Monahans Delaware Financial Corporation, Dover, Delaware, and thereby indirectly acquire First National Bank of Monahans, Monahans, Texas.

In connection with this application, Monahans Delaware Financial Corporation, Dover, Delaware; also has applied to become a bank holding company by acquiring 100 percent of the voting shares of First National Bank of Monahans, Monahans, Texas.

4. *Star Bancshares, Inc.*, Austin, Texas; to become a bank holding company by acquiring 100 percent of the voting shares of Star Bancshares of Nevada, Inc., Carson City, Nevada, and thereby indirectly acquire First State Bank, Austin, Texas.

In connection with this application, Star Bancshares of Nevada, Inc., Carson City, Nevada; also has applied to become a bank holding company by acquiring 100 percent of the voting shares of First State Bank, Austin, Texas.

Board of Governors of the Federal Reserve System, February 22, 1996.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-4447 Filed 2-27-96; 8:45 am]

BILLING CODE 6210-01-F

George Mason Bankshares, Inc., et al.; Formations of, Acquisitions by, and Mergers of Bank Holding Companies; and Acquisitions of Nonbanking Companies

The companies listed in this notice have applied under § 225.14 of the Board's Regulation Y (12 CFR 225.14) for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) to become a bank holding company or to acquire voting securities of a bank or bank holding company and their subsidiaries. The listed companies have also applied under § 225.23(a)(2) of Regulation Y (12 CFR 225.23(a)(2)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and

permissible for bank holding companies, or to engage in such an activity. Unless otherwise noted, these activities will be conducted throughout the United States.

The applications 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 question 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." 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 each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than March 22, 1996.

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

1. *George Mason Bankshares, Inc.*, Fairfax, Virginia; and Mason Holding Corporation, Fairfax, Virginia; to acquire 100 percent of the voting shares of The Palmer National Bancorp, Inc., Washington, D.C., and thereby indirectly acquire The Palmer National Bank, Washington, D.C.

In connection with this application, Applicants also have applied to acquire Palmer National Mortgage, Inc., Rockville, Maryland, and thereby indirectly acquire in making, acquiring, or servicing loans or other extensions of credit for the company's account or for the account of others, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

In addition, Mason Holding Corporation, Fairfax, Virginia, also has applied to become a bank holding company by acquiring 100 percent of the voting shares of The Palmer National Bancorp, Inc., Washington, D.C., and thereby indirectly acquire The Palmer National Bank, Washington, D.C.

Board of Governors of the Federal Reserve System, February 22, 1996.
 Jennifer J. Johnson,
Deputy Secretary of the Board.
 [FR Doc. 96-4448 Filed 2-27-96; 8:45 am]
 BILLING CODE 6210-01-F

Woodforest Bancshares, Inc.; Notice to Engage in Nonbanking Activities

Woodforest Bancshares, Inc., Houston, Texas (Notificant), has given notice pursuant to section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) (BHC Act) and § 225.23(a)(3) of the Board's Regulation Y (12 CFR 225.23(a)(3)), to acquire Mutual Money Investments, Inc. (d/b/a Tri-Star Financial), Houston, Texas (Company), and thereby engage in providing securities brokerage services pursuant to § 225.25(b)(15) of Regulation Y (12 CFR 225.25(b)(15)) and data processing services pursuant to § 225.25(b)(7) of Regulation Y (12 CFR 225.25(b)(7)). Notificant also proposes to act through Company as a riskless principal in the purchase and sale of all types of securities on the order of investors. This activity has previously been determined by Board Order to be closely related to banking. Notificant proposes to engage in the proposed activities nationwide.

Section 4(c)(8) of the BHC Act provides that a bank holding company may, with Board approval, engage in any activity "which the Board after due notice and opportunity for hearing has determined (by order or regulation) to be so closely related to banking or managing or controlling banks as to be a proper incident thereto." 12 U.S.C. 1843(c)(8).

Notificant maintains that the Board previously has determined that the proposed activities are "so closely related to banking or managing or controlling banks as to be proper incident thereto." The Board previously has approved, by order, the proposed riskless principal activities, and Notificant has stated that it will conduct these activities using the same methods and subject to the prudential limitations established by the Board in its previous orders. *See J.P. Morgan & Co. Incorporated*, 76 Fed. Res. Bull. 26

(1990); *Bankers Trust New York Corporation*, 75 Fed. Res. Bull. 829 (1989).

In publishing the proposal for comment, the Board does not take a position on issues raised by the proposal. Notice of the proposal is published solely in order to seek the views of interested persons on the issues presented by the notice, and does not represent a determination by the Board that the proposal meets or is likely to meet the standards of the BHC Act.

Any comments or requests for hearing should be submitted in writing and received by William W. Wiles, Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, not later than March 13, 1996. Any request for a hearing on this proposal must, as required by section 262.3(e) of the Board's Rules of Procedure (12 CFR 262.3(e)), be accompanied by a statement of the reasons why 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. The notice may be inspected at the offices of the Board of Governors or the Federal Reserve Bank of Dallas.

Board of Governors of the Federal Reserve System, February 22, 1996.

Jennifer J. Johnson,
Deputy Secretary of the Board.

[FR Doc. 96-4449 Filed 2-27-96; 8:45 am]
 BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

Paperwork Reduction Act Approvals

AGENCY: Federal Trade Commission.

ACTION: Notice.

SUMMARY: Notice of Approvals received from the Office of Management and Budget ("OMB") under the Paperwork Reduction Act ("PRA"), 44 U.S.C. §§ 3501-3520, certain "collections of information" contained in regulations issued or enforced by the FTC.

FOR FURTHER INFORMATION CONTACT:

Elaine W. Crockett, Attorney, Office of the General Counsel, Federal Trade Commission, Washington, D.C. 20580 (202) 326-2453.

SUPPLEMENTARY INFORMATION: The Federal Trade Commission is publishing a list of its current control numbers, approved by OMB, for collections of information contained in its regulations and in four Federal Reserve Board Regulations that the Commission enforces. This Notice fulfills the requirements for the "display" of these numbers under section 3512 of the PRA.

Many of these collections of information were submitted to OMB in August 1995 in response to the 1995 amendments to the PRA, which expanded the definition of "collection of information" to include "disclosures to third parties or the public." At that time, the FTC submitted twenty-four rules and the Commission's administrative activities, all of which are reflected below. For some rules, the FTC modified current OMB clearance by revising the existing estimates of "burden" to include provisions requiring disclosures to consumers or other third parties. For other rules, the FTC sought approval for disclosure requirements that did not have a current OMB clearance. For ease of reference, this list also includes several control numbers that the Commission has already "displayed" in the preamble that accompanied the final rule.

The Commission's own rules are all published in 16 CFR. The Commission also enforces four Federal Reserve Board Regulations: Regulations B, E, M, and Z, which implement respectively, the Equal Credit Opportunity Act, 15 U.S.C. 1691 *et seq.*; the Electronic Fund Transfer Act, 15 U.S.C. 1693 *et seq.*; the Consumer Leasing Act, 15 U.S.C. 1667 *et seq.*; and the Truth-in-Lending Act, 15 U.S.C. 1601 *et seq.* These regulations are published by the Federal Reserve Board in Title 12 of the Code of Federal Regulations. The FTC is responsible for publishing only the control numbers pertaining to those provisions in the regulations that affect non-bank creditors and lessors.

Short title	12 CFR	OMB Control No.
Regulation B (Equal Credit Opportunity)	Part 202	3084-0087
Regulation E (Electronic Fund Transfer)	Part 205	3084-0085
Regulation M (Consumer Leasing)	Part 213	3084-0086
Regulation Z (Truth-in-Lending)	Part 226	3084-0088