

Member	City	State
Sound Banking Company .....	Tacoma .....	WA
First Savings Bank of Washington .....	Walla Walla .....	WA
Security First Savings & Loan Association .....	Cheyenne .....	WY
Ranchester State Bank .....	Ranchester .....	WY

C. Due Dates

Members selected for review must submit completed Community Support Statements to their FHLBanks no later than May 31, 1995.

All public comments concerning the Community Support performance of selected members must be submitted to the members' FHLBanks no later than May 31, 1995.

D. Notice to Members Selected

Within 15 days of this Notice's publication in the Federal Register, the individual FHLBanks will notify each member selected to be reviewed that the member has been selected and when the member must return the completed Community Support Statement. At that time, the FHLBank will provide the member with a Community Support Statement form and written instructions and will offer assistance to the member in completing the Statement. The FHLBank will only review Statements for completeness, as the Housing Finance Board will conduct the actual review.

E. Notice to the Public

At the same time that the FHLBank members selected for review are notified of their selection, each FHLBank will also notify community groups and other interested members of the public.

The purpose of this notification will be to solicit public comment on the Community Support records of the FHLBank members pending review.

Any person wishing to submit written comments on the Community Support performance of a FHLBank member under review in this quarter should send those comments to the member's FHLBank by the due date indicated in order to be considered in the review process.

By the Federal Housing Finance Board.

Dated: April 5, 1995.

Rita I. Fair,

Managing Director.

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FEDERAL RESERVE SYSTEM

**Commerzbank AG, et al.; Notice of Applications to Engage de novo in Permissible Nonbanking Activities**

The companies listed in this notice have filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) 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 commence or to engage *de novo*, either directly or through a subsidiary, in a nonbanking activity closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

Each application is 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 the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 28, 1995.

A. Federal Reserve Bank of New York (William L. Rutledge, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. *Commerzbank AG*, Frankfurt, Germany; to engage *de novo* through its subsidiary *Commerz Immobilien*

GMBH, Frankfurt, Germany, in leasing real and personal property or acting as agent, broker or adviser in leasing such property, pursuant to § 225.25(b)(5) of the Board's Regulation Y, and making, acquiring or servicing loans or other extension of credit (including issuing letters of credit and accepting drafts) for the company's account or the account of others, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

2. *National Westminster Bank PLC.*, London, England; to engage *de novo* through its subsidiary *Natwest Futures, Inc.*, Chicago, Illinois, in the provision of execution, clearance and advisory services with respect to futures and options on futures on nonfinancial commodities both for affiliated and nonaffiliated persons. *Bank of Montreal*, 79 Federal Reserve Bulletin 1049 (1993); *J.P. Morgan & Co. Incorporated*, 80 Federal Reserve Bulletin 151 (1994), *Credit Agricole*, 80 Federal Reserve Bulletin 552 (1994); *Societe Generale*, 80 Federal Reserve Bulletin 649 (1994); *Citicorp*, Federal Reserve Board Press Release, December 13, 1994.

Board of Governors of the Federal Reserve System, April 10, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

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BILLING CODE 6210-01-F

**The Royal Bank of Canada; Acquisition of Company Engaged in Permissible Nonbanking Activities**

The organization listed in this notice has applied under § 225.23(a)(2) or (f) of the Board's Regulation Y (12 CFR 225.23(a)(2) or (f)) 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 closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

The application is 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