

financial condition and capital adequacy, the performance of pre-inspection reviews, and the evaluation of expansion activities through mergers and acquisitions. The imposition of the reporting requirements is essential for the Board's supervision of bank holding companies under the Bank Holding Company Act.

Board of Governors of the Federal Reserve System, December 27, 1995.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-00030 Filed 1-2-96; 8:45AM]

Billing Code 6210-01-F

### **Arthur C. Johnson, et al.; Change in Bank Control Notices; Acquisitions of Shares of Banks 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. Once the notices have been accepted for processing, they 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 indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than January 19, 1996.

A. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *Arthur C. Johnson*, Grand Rapids, Michigan; to acquire an additional 2.38 percent, for a total of 26.59 percent, of the voting shares of United Community Financial Corporation, Wayland, Michigan, and thereby indirectly acquire United Bank of Michigan, Grand Rapids, Michigan.

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

1. *Fred and Jayne Esgar*, Wiley, Colorado; to acquire 21.8 percent; *Dave Esgar and Julie Phillips Esgar*, Wiley, Colorado; to acquire 9.8 percent; *Dave Esgar*, for the benefit of *Shea Esgar*, a minor, Wiley, Colorado; to acquire 4.4 percent; *Dave Esgar*, for the benefit of *Leah Esgar*, a minor, Wiley, Colorado; to acquire 4.4 percent; *Dave Esgar*, for the benefit of *Zach Esgar*, a minor, Wiley,

Colorado; to acquire 4.4 percent of the voting shares of *Panhandle Bancshares, Inc.*, Panhandle, Texas, and thereby indirectly acquire *The First National Bank of the Panhandle*, Panhandle, Texas.

Board of Governors of the Federal Reserve System, December 27, 1995.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-00008 Filed 1-2-96; 8:45 am]

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### **Fidelity Company, et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies**

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

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 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 January 29, 1996.

A. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *Fidelity Company*, Dyersville, Iowa; to become a bank holding company by acquiring 100 percent of the voting shares of *Valley State Bank*, Guttenberg, Iowa, in organization.

2. *Hamburg Financial, Inc.*, Hamburg, Iowa; to acquire 100 percent of the voting shares of *Thurman State Corporation*, Lincoln, Nebraska, and thereby indirectly acquire *United National Bank of Iowa*, Sidney, Iowa.

B. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166:

1. *Marine Bancorp, Inc.*, Springfield, Illinois (formerly *Wayne City Bancorp, Inc.*, Springfield, Illinois); to acquire 100 percent of the voting shares of *Marine Bank Springfield*, Springfield, Illinois.

C. Federal Reserve Bank of Minneapolis (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *Norwest Corporation*, Minneapolis, Minnesota; to acquire 100 percent of the voting shares of *Henrietta Bancshares, Inc.*, Henrietta, Texas, and thereby indirectly acquire *The First National Bank of Henrietta*, Henrietta, Texas, and *First State Bank of Hubbard*, Hubbard, Texas.

2. *Norwest Corporation*, Minneapolis, Minnesota; to acquire 100 percent of the voting shares of *Victoria Bankshares, Inc.*, Victoria, Texas, and thereby indirectly acquire *Victoria Bank & Trust Company*, Victoria, Texas.

Board of Governors of the Federal Reserve System, December 27, 1995.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

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### **J.G.D.B. y Cia. S. en C., et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies**

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

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 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