

evidence compliance with sections 23A and 23B of the Federal Reserve Act (12 U.S.C. 371c(f) and 371c-1(e)). Confidential and proprietary information collected for the purposes of the Loan Participation Renewal 12 CFR 223.15(b)(4) and Internal Corporate Reorganization Transactions 12 CFR 223.41(d)(2) notices may be protected under the authority of the Freedom of Information Act [5 U.S.C. § 552(b)(4) and (b)(8)]. Section (b)(4) exempts information deemed competitively sensitive from disclosure and Section (b)(8) exempts information "contained in or related to examination, operating, or condition reports prepared by, on behalf of, or for the use of an agency responsible for the regulation or supervision of financial institutions."

**Abstract:** On December 12, 2002, the Board of Governors of the Federal Reserve published a Federal Register notice adopting a final rule (Regulation W) to implement comprehensively sections 23A and 23B of the Federal Reserve Act and provide several new exemptions consistent with the purposes of the statute (67 FR 76603), effective April 1, 2003. The Paperwork Reduction Act section of this notice contained a request for public comment on the information collection in Reg W. The Federal Reserve did not receive any comments on this request. Pursuant to 5 CFR 1320.16 this is a final notice announcing the Board's approval of the information collection.

Board of Governors of the Federal Reserve System, June 27, 2003.

**Jennifer J. Johnson**

*Secretary of the Board.*

[FR Doc. 03-16882 Filed 7-2-03; 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 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/](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 July 28, 2003.

**A. Federal Reserve Bank of Boston** (Richard Walker, Community Affairs Officer) 600 Atlantic Avenue, Boston, Massachusetts 02106-2204:

1. *Beverly Financial, MHC*, Beverly, Massachusetts; to become a bank holding company by acquiring 100 percent of the voting shares of Beverly Co-Operative Bank, Beverly, Massachusetts.

**B. Federal Reserve Bank of Atlanta** (Sue Costello, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30303:

1. *RB Bancorporation*, Athens, Alabama; to become a bank holding company by acquiring 100 percent of the voting shares of Reliance Bank, Athens, Alabama.

Board of Governors of the Federal Reserve System, June 27, 2003.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

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**BILLING CODE 6210-01-S**

## 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 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/](http://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 July 28, 2003.

**A. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166-2034:

1. *Arvest Bank Group, Inc.*, Bentonville, Arkansas; to acquire Superior Financial Corp., Little Rock, Arkansas, and thereby indirectly acquire Superior Bank, Fort Smith, Arkansas, and thereby engage in operating a savings association, pursuant to section 225.28(b)(4)(ii) of Regulation Y. Applicant also has applied to engage in operating a consumer finance company through Superior Finance Company, Fort Smith, Arkansas; in discount brokerage and investment advisory services through Superior Financial Services, Inc., Fort Smith, Arkansas; acting as a general insurance agency or broker to sell all lines of insurance or insurance related products in a town of less than 5,000 in population through Superior Insurance Service, Inc., Paris, Arkansas; and sell consumer credit life and disability insurance to consumer borrowers of the savings association through Southwest Protective Life Insurance Company, Fort Smith, Arkansas, pursuant to sections 225.28 (b)(1), (b)(7)(i), (b)(11)(i), and (b)(11)(iii)(A) of Regulation Y.

Board of Governors of the Federal Reserve System, June 27, 2003.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

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