

*Title:* Appraisal Standards.  
*OMB Number:* 3064-0103.  
*Annual Burden:*  
*Estimated annual number of respondents:* 5,346.  
*Estimated number of responses:* 328,600.  
*Estimated time per response:* 15 minutes.  
*Average annual burden hours:* 82,150 hours.  
*Expiration Date of OMB Clearance:* February 29, 2004.

**SUPPLEMENTARY INFORMATION:** FIRREA directs the FDIC to prescribe appropriate standards for the performance of real estate appraisals in connection with federally related transactions under its jurisdiction. The information collection activities attributable to 12 CFR part 323 are a direct consequence of the statutory requirements and the legislative intent.

**DATES:** Comments on these collections of information are welcome and should be submitted on or before January 20, 2004, to both the OMB reviewer and the FDIC contact listed below.

**ADDRESSES:** Information about this submission, including copies of the proposed collections of information, may be obtained by calling or writing the FDIC contact listed below.

- *Mail:* Leneta G. Gregorie, (202) 898-3719, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, NW., Washington, DC 20429.

Joseph F. Lackey, Jr., Office of Management and Budget, Office of Information and Regulatory Affairs, New Executive Office Building, Room 10236, Washington, DC 20503.

Dated: December 10, 2003.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. E3-00555 Filed 12-17-03; 8:45 am]

**BILLING CODE 6714-01-P**

## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisition of Shares of Bank 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. The notices

also will be available for inspection at the office 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 2, 2004.

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

1. *Herman Eugene Ratchford, Triangle Real Estate of Gastonia, Inc., Herman Eugene Ratchford, Jr., and James Henry Ratchford*, all of Gastonia, North Carolina, as a group acting in concert to acquire voting shares of First South Bancorp, Inc., Spartanburg, South Carolina, and thereby indirectly acquire voting shares of First South Bank, Spartanburg, South Carolina.

Board of Governors of the Federal Reserve System, December 12, 2003.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E3-00587 Filed 12-17-03; 8:45 am]

**BILLING CODE 6210-01-S**

## 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 Web site 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 January 12, 2004.

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

1. *Manulife Financial Corporation*, Toronto, Canada; to become a bank holding company by acquiring 100 percent of the voting shares of John Hancock Financial Services, Inc., Boston, Massachusetts, and thereby indirectly acquire First Signature Bank and Trust Company, Portsmouth, New Hampshire.

In connection with this application, John Hancock Financial Services, Inc., Boston, Massachusetts; to become a bank holding company by acquiring 100 percent of the voting shares of First Signature Bank and Trust Company, Portsmouth, New Hampshire.

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

1. *Community Capital Corporation*, Greenwood, South Carolina; to merge with Abbeville Capital Corporation, Abbeville, South Carolina, and thereby indirectly acquire The Bank of Abbeville, Abbeville, South Carolina.

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

1. *Home Bancshares, Inc.*, Conway, Arkansas; to retain 32.25 percent of the voting shares of TCBancorp, Inc., North Little Rock, Arkansas, and thereby indirectly retain voting shares of Twin City Bank, North Little Rock, Arkansas.

Board of Governors of the Federal Reserve System, December 12, 2003.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E3-00586 Filed 12-17-03; 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL RESERVE SYSTEM

### Federal Open Market Committee; Domestic Policy Directive of October 28, 2003

In accordance with § 271.25 of its rules regarding availability of information (12 CFR part 271), there is set forth below the domestic policy directive issued by the Federal Open