

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated for the application or the offices of the Board of Governors not later than September 8, 1995.

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

1. *Maedgen & White, Ltd.*, Lubbock, Texas, and Plains Capital Corporation, Lubbock, Texas; to acquire Sunrise Leasing Corporation, Friona, Texas, and thereby engage in leasing activities, pursuant § 225.25(b)(5) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, August 21, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-21142 Filed 8-24-95; 8:45 am]

BILLING CODE 6210-01-F

The Fuji Bank Limited, 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 that is listed in § 225.25 of Regulation Y as 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 September 8, 1995.

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

1. *The Fuji Bank Limited*, Tokyo, Japan; to engage *de novo* through its subsidiary, Fuji Capital Markets Corporation, New York, New York (FCMC), in certain back-office and middle-office services related to swaps, swap transactions, including without interest rate and currency swaps, and swap derivative products such as caps, floors and collars, as well as various financial instruments that are used to properly hedge and manage a derivatives portfolio. These activities will be provided for third parties and will be performed on FCMC's premises. These activities will include funds transfers and other payment agency functions, rate settings, payment notifications, cash reconciliations, deal confirmations, other documentation assistance, and risk and position reporting, pursuant to § 225.25(b)(7) of the Board's Regulation Y. These activities will be conducted on a worldwide basis.

2. *Standard Chartered PLC*, London, England, Standard Chartered Holdings Limited, London, England, and Standard Chartered Bank, London, England; to engage *de novo* through their subsidiary, Standard Chartered Trade Services Corporation, New York, New York in making, acquiring, or servicing loans or other extensions of credit for their own account or for the account of others, including the business of commercial finance and asset based financing, and including the secured and unsecured financing of trade and commodity activities, domestically, abroad and in international commerce, through the issuance of letters of credit, acceptance of notes and drafts and/or in taking title to goods in order to effect the financing of trade, and otherwise and to accept security in the form of guarantees, letters of credit, title retention and chattel mortgages in order to facilitate said transactions, pursuant to § 225.25(b)(1) of the Board's Regulation Y. The geographic scope of this activity is worldwide.

B. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice

President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *UMB Financial Corporation*, Kansas City, Missouri; to acquire UMB U.S.A., National Association, Omaha, Nebraska (in organization), and thereby engage *de novo* in credit card activities, pursuant to the lending authority of § 225.25(b)(1) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, August 21, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-21141 Filed 8-24-95; 8:45 am]

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[Docket No. R-0891]

Privacy Act of 1974; Amendment to an Existing System of Records

AGENCY: Board of Governors of the Federal Reserve System.

ACTION: Amendment to an existing system of records.

SUMMARY: In accordance with the Privacy Act of 1974 (Privacy Act), the Board of Governors of the Federal Reserve System (Board) is publishing amendments to the existing system of records called FRB-Supervisory Tracking and Reference System (BGRS-21) (the Tracking System). This amendment reflects the Board's ongoing review of its existing systems of records pursuant to Appendix I to OMB Circular No. A-130-Revised, which has resulted in minor changes in nearly all elements of the system of records. In addition, the changes reflect a new inter-agency suspicious activity reporting process, combining the criminal referral and suspicious financial transactions reporting requirements of the Federal banking agencies and the U.S. Department of the Treasury (Treasury), and involving the use of a new computerized database maintained by the Financial Crimes Enforcement Network (FinCEN), Department of the Treasury, on behalf of the Federal banking agencies and Treasury.

EFFECTIVE DATE: October 2, 1995.

FOR FURTHER INFORMATION CONTACT: Elaine M. Boutilier, Senior Counsel, Legal Division, Board of Governors of the Federal Reserve System, Washington, DC 20551, (202) 452-2418. For users of the Telecommunications Device for the Deaf (TDD) *only*, contact Dorothea Thompson (202-452-3544).

SUPPLEMENTARY INFORMATION: The Privacy Act of 1974, 5 U.S.C. 552a(e)(4) (Privacy Act), requires each agency to publish a notice of the establishment of or revision to each system of records maintained by the agency. The Office of