

By Order of the Federal Maritime Commission.

Dated: May 11, 1995.

Joseph C. Polking,

Secretary.

[FR. Doc. 95-12035 Filed 5-16-95; 8:45 am]

BILLING CODE 6730-01-M

FEDERAL RESERVE SYSTEM

UB&T Financial Corporation, 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 June 9, 1995.

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

1. *UB&T Financial Corporation*, Dallas, Texas; to become a bank holding company by acquiring 100 percent of the voting shares of UB&T Delaware Financial Corporation, Dover, Delaware, and thereby indirectly acquire United Bank & Trust, N.A., Dallas, Texas.

In connection with this application UB&T Delaware Financial Corporation, Dover, Delaware; has applied to become a bank holding company by acquiring 100 percent of the voting shares of United Bank & Trust, N.A., Dallas, Texas.

Board of Governors of the Federal Reserve System, May 11, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-12097 Filed 5-16-95; 8:45 am]

BILLING CODE 6210-01-F

Wachovia Corporation, 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 May 31, 1995.

A. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. *Wachovia Corporation*, Winston-Salem, North Carolina; to engage *de novo* through its subsidiary, Wachovia Capital Markets, Inc., Winston-Salem,

North Carolina, 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.

B. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *C.S.B. Co.*, Cozad, Nebraska; to acquire Cozad Interim Savings Bank, Lexington, Nebraska, a *de novo* savings bank, pursuant to § 225.25(b)(9) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, May 11, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-12098 Filed 5-16-95; 8:45 am]

BILLING CODE 6210-01-F

[Docket No. R-0880]

Privacy Act of 1974; Technical Amendment to Existing Systems of Records

AGENCY: Board of Governors of the Federal Reserve System.

ACTION: Notice of technical amendment to existing systems 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 technical amendments to two existing systems of records. The two systems are called OIG Investigative Records (BGFERS/OIG-1) and OIG Personnel Records (BGFERS/OIG-2). The amendment is necessary to reflect the change in location of the systems.

EFFECTIVE DATE: June 16, 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.

SUPPLEMENTARY INFORMATION: The Board's Office of Inspector General (OIG) recently moved its offices as well as its systems of records. Accordingly, it is necessary to amend the existing systems of records maintained by the OIG to reflect this change in location. No other changes are needed at this time.

This is not a "significant change" in the existing system of records, which was published in the **Federal Register** on February 7, 1994 (59 FR 5602); accordingly no report to the Senate, House of Representatives or Office of Management and Budget is necessary under 5 U.S.C. 552a(r). Furthermore, because no change is made to the exemptions claimed for these systems,