Regulatory Bulletin

October 21, 1991

Rescission of Memoranda and Bulletins

Summary: Various R, T, SP, and AB memoranda and Regulatory and Thrift Bulletins are rescinded with the issuance of Regulatory Bulletin (RB) 1-1a. RBs 1-1, 1-2, and 1-3 have been incorporated into this bulletin and are hereby rescinded.

For Further Information Contact:
The Office of Thrift Supervision (OTS) Regional Office in which you are located or the Thrift Policy Division of the OTS, Washington, DC.

Regulatory Bulletin 1-1a

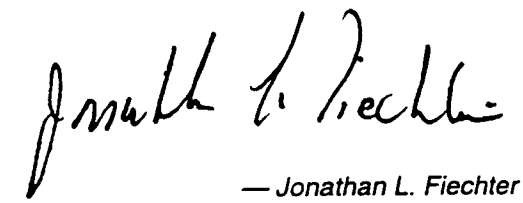
In our efforts to streamline and clarify longstanding guidelines provided to thrift institutions and regulatory staff, the OTS has incorporated certain existing R, T, SP, and AB memoranda and Regulatory and Thrift Bulletins into the Regulatory Handbook series, or has determined that they are no longer applicable for various reasons.

The rescission of a T memorandum that conveyed a former Office of General Counsel legal opinion does not rescind that legal opinion.

In addition to the memoranda and bulletins that are rescinded as of the date of this bulletin, Attachment A also includes the memoranda and bulletins rescinded by Regulatory Bulletin (RB) 1-1 dated September 6, 1989; RB 1-2 dated December 6, 1989; and RB 1-3 dated May 4, 1990. RBs 1-1, 1-2, and 1-3 are rescinded with the issuance of this bulletin.

Attachment B is a listing of Regulatory and Thrift Bulletins and R, T, SP, and AB memoranda that are still in effect as of June 30, 1991.

Attachments



— Jonathan L. Fiechter
Deputy Director for Washington Operations

Regulatory Bulletin

RB 1-1a

Rescinded R, T, SP, and AB Memoranda; Regulatory and Thrift Bulletins

No.	Title	Reason for Rescission	Date of Rescission
R Memos			
R 1	Instructions to staff	Obsolete	9/06/89
R 3	Releases from specific reserves	Incorporated into Thrift Activities 261	9/06/89
R 4	Unsafe or unsound practices	Incorporated into Thrift Activities 150 and 212	10/21/91
R 6	Investment in U.S. Government securities	Obsolete; new accounting treatment exists for reverse repurchases	5/04/90
R 6-2	Overcollateralization of reverse repos	Incorporated into Thrift Activities 450	5/04/90
R 7	Conditions for insurance	Incorporated into Application Processing 430	5/04/90
R 9-1	Liquidity forbearances	No longer applicable	10/21/91
R 10	Illegal loans	Incorporated into Thrift Activities 212	9/06/89
R 12	S&L Bond Portfolio Advisory	Addressed in Thrift Activities 440	9/06/89
R 13a	Data processing service	Rescinded by TB 46	10/21/91
R 14	Participation in lotteries	Detailed in National Housing Act	9/06/89
R 17	Food stamp program	Policy contained in Food Stamp Act of 1964	10/21/91
R 18-1	Legal power to approve transactions	Memo rescinds R 18	9/06/89
R 19a	FHLBB: conflict of interest policy	Incorporated into Thrift Activities 135	5/04/90
R 20	Tenement and other inner city lending	Contradictory to OCI's current policies	5/04/90
R 21b	Manufactured home lending	Incorporated into Thrift Activities 216	9/06/89
R 23	Accounting for sales of REO	Incorporated into Thrift Activities 251	10/21/91
R 24	Service Corporations—agreement to examine	Incorporated into Service Corporation 100	9/06/89
R 26a	Accounting/sale of participations	Guidance has been strengthened in FASB's issuance of Consensus #88-11	5/04/90
R 27	Compensating balances	Incorporated into Thrift Activities 135	10/21/91
R 28c	Acquisition of business entities	Incorporated into Service Corporation 250, Appendix A	5/04/90
R 29a	FHLMC-guaranteed participations	Reporting of same covered in instructions for filing	9/06/89
R 30b	Advertising requirements	Outdated; refer to §§528.4 and 528.5	10/21/91
R 32	Trips paid by seller	Relevant information incorporated into Thrift Activities 210	10/21/91
R 34	Site investment for office	Incorporated into Thrift Activities 252 and Application Processing 760	5/04/90
R 37	Offers of foreign deposits	Lack of record of occuring situations	5/04/90
R 38	Service Corporation—land development project	Incorporated into Service Corporation 900	5/04/90
R 39	FHLBB guidelines: BOD composition	Institutions should be in compliance	5/04/90
R 42	Reasonableness of compensation and fees	Incorporated into Thrift Activities 140	5/04/90
R 43	Credit cards	Incorporated into Thrift Activities 218	9/06/89
R 44	Audit committee of board of directors	Incorporated into Thrift Activities 140	9/06/89
R 45	Internal audit programs	Incorporated into Thrift Activities 120	9/06/89
R 46a	Downpayment for condominium	Incorporated into Thrift Activities 212	10/21/91
R 47c	Review of forward commitments	Incorporated into Thrift Activities 441	5/04/90
R 48	Securities transactions	Incorporated into Thrift Activities 520	10/21/91
R 49	Reciprocal sales of mortgage loans	Incorporated into Thrift Activities 470	10/21/91
R 49-1	FHLMC swap transactions	Incorporated into Thrift Activities 470	10/21/91

No.	Title	Reason for Rescission	Date of Rescission
R 49-2	PC swaps and reciprocal loan sales	Incorporated into Thrift Activities 470	10/21/91
R 50	Computation of average maturity of corporate bond portfolios	Incorporated into Thrift Activities 220	10/21/91
R 52	Pledged savings	Incorporated into Thrift Activities 320	10/21/91
R 53	Profit from sales/leaseback transactions	Compliance with GAAP does not require reiteration	9/06/89
R 54	Level yield method of amortization of loan discounts	Incorporated into Thrift Activities 520	5/04/90
R 55a	Push-down accounting	Incorporated into Thrift Activities 520	5/04/90
R 56	Loans funded by tax-exempt bonds	Basis of memo is sound underwriting; refer to Thrift Activities 210	5/04/90
R 57	Deferral and amortization of losses	No longer permitted pursuant to FIRREA capital provisions	5/04/90
R 57-1	Tax benefits/deferral of losses	Incorporated into Thrift Activities 521	10/21/91
R 58	Savings account fees/service charges	Outdated	10/21/91
R 59	Interest rate swaps: accounting	Incorporated into Thrift Activities 441	5/04/90
R 60	Junk bonds	Addressed in Thrift Activities 220; rescinded by TB 15	9/06/89
R 61	Discounted adjustable rate mortgages (ARMs)	Incorporated into Thrift Activities 212	5/04/90
R 62	Directors' responsibilities	Incorporated into Thrift Activities 140	5/04/90
R 63a	Commercial loans	Incorporated into Thrift Activities 214	10/21/91
R 64	Syndication lending	No longer applicable	10/21/91
R 65	Sale of U.S. Government-gauranteed loans	Incorporated into Thrift Activities 470	10/21/91
R 66b	Transactions with bankrupt securities dealers	Outdated; current information contained in Thrift Activities 463	10/21/91
R 67	Contingency disaster plan/EDP	Rescinded by TB 30	9/06/89
R 67-1	End-user computing	Rescinded by TB 29	9/06/89
R 68	Recordkeeping for mortgage pools	Incorporated into Thrift Activities 212	5/04/90
R 69	Investments in marketable equity securities: accounting	No longer permitted pursuant to FIRREA	5/04/90
R 70	Investment consultants	Incorporated into Thrift Activities 440	9/06/89
R 72	Scheduled item factor	No longer permitted pursuant to FIRREA capital provisions	5/04/90
R 73	Loans to one borrower waiver	No longer applicable pursuant to change in LTOB limitations (FIRREA)	5/04/90
R 74	Documentation of high down payment mortgages	Incorporated into Thrift Activities 210 and 212	10/21/91
R 75	Capital forbearance	No longer applicable pursuant to FIRREA capital provisions	5/04/90
R 76	Informal review of supervisory decisions	Rescinded by RB 4	9/06/89
T Memos			
T 1	Technical information - distribution	Obsolete	9/06/89
T 2	Independent school district bonds	Incorporated into Thrift Activities 220	5/04/90
T 2-2e	GNMA modified pass-throughs	Outdated	5/04/90
T 2-3h	Qualification of securities for investment	Listing of eligible securities is not current	5/04/90

No.	Title	Reason for Rescission	Date of Rescission
T 2-4	Stripped coupon investments	Incorporated into Thrift Activities 442	5/04/90
T 2-5	Qualification of stripped U.S. securities	Outdated	5/04/90
T 2-6	Investment in stock of SLMA	Incorporated into Thrift Activities 230	9/06/89
T 7	Dormitories	Incorporated into Thrift Activities 212	9/06/89
T 8	Quorum of board of directors: bylaw	Incorporated into Thrift Activities 140	5/04/90
T 8-1	Quorum of board of directors: members' resolution	Incorporated into Thrift Activities 140	5/04/90
T 8-2	Annual meeting of members	Obsolete	9/06/89
T 9-2	Distribution of earnings on certificates between regular distribution dates	Obsolete	12/06/89
T 9-3	Distribution of earnings at less than regular rates on amounts withdrawn between distribution dates	Obsolete	12/06/89
T 9-4	Exchange of share accounts	Outdated	10/21/91
T 9-5	Association may adopt both determination date and earnings to date of withdrawal	Obsolete	12/06/89
T 9-6c-9	7-31 day certificate and notice accounts of $2,500 or more	Obsolete	12/06/89
T 9-6c-10	Unregulated certificate accounts	Incorporated into Compliance Activities 420	10/21/91
T 9-6c-13	Associations' discretion to change rates on deregulated accounts	Obsolete	12/06/89
T 9-6c-15	MMDAs and super NOWs	Outdated	10/21/91
T 9-8	"Day-In/Day-Out" advertising	Obsolete	12/06/89
T 9-9	FHLBB approves illustrative marketable certificate of deposit form	Obsolete	12/06/89
T 9-10	Participation in or facilitation of a secondary market from an institution's own negotiable CDs	Obsolete	12/06/89
T 10	Determination dates: applicability to variable rate accounts and certificates	Obsolete	12/06/89
T 10-1	Modification of outstanding certificate contracts	Obsolete	12/06/89
T 10-3	Compounding earnings permissible on 36-month bonus certificate accounts	Obsolete	12/06/89
T 10-6c	360-day basis in computing earnings	Incorporated into Compliance Activities 420	10/21/91
T 10-8a	Bonus accounts: withdrawals between distribution dates earn only at regular account rate	Obsolete	12/06/89
T 10-9a	"Loophole Certificates" not prohibited	Obsolete	12/06/89
T 10-11	Eligibility for NOW accounts	Incorporated into Compliance Activities 420	10/21/91
T 10-12	Rate of interest charged on savings account loans	Obsolete	12/06/89
T 10-13	IRA plans offering "outside" investment options	Obsolete	12/06/89
T 11-2a	Purchase of participation loans	Narrowly focused	10/21/91
T 11-5a	Loans on leasehold interest in an apartment	Incorporated into Thrift Activities 212	5/04/90
T 11-6	Mobile home park: classification	Incorporated into Thrift Activities 212	5/04/90
T 11-9	Limitations on loans on raw land	Identical in respect to T 11-5a and T 11-6	5/04/90
T 12	Property improvement loan to repay paving lien	Obsolete	9/06/89

No.	Title	Reason for Rescission	Date of Rescission
T 12-1	Insurance paid from loan proceeds	Incorporated into Service Corporation 700	5/04/90
T 13	Leasing office building—REO	Incorporated into Thrift Activities 252	9/06/89
T 13-1a	Renting condos in associations office building	Obsolete	9/06/89
T 15-3	Scheduled items	Obsolete	9/06/89
T 15-4	Scheduled items	Obsolete	9/06/89
T 15-5	Collateral loans	Outdated	10/21/91
T 15-6	Loans to facilitate	Obsolete	9/06/89
T 15-7	Determination of scheduled items	Obsolete	9/06/89
T 15-8	Construction loan extended	§561.15 has been removed	10/21/91
T 16	Slow loans	Outdated	10/21/91
T 16-2	Slow loans	Outdated	10/21/91
T 16-3	Slow loans	Outdated	10/21/91
T 16-4	Slow loans	Outdated	10/21/91
T 16-5	Slow loans	Outdated	10/21/91
T 16-6	Slow loans	Outdated	10/21/91
T 16-7	Slow loans	Outdated	10/21/91
T 16-9	Slow loans	Relevant information contained in Soldiers/ Sailors Civil Relief Act and §561.47	10/21/91
T 17a	Loans to one borrower	Incorporated into Thrift Activities 21	10/21/91
T 17-7	Participations sold to FHLMC	Information contained in Thrift Activities 470	5/04/90
T 17-8g	Consumer price index	Rescinded by TB 24	9/06/89
T 18	Record requirements on purchased loans	Obsolete pursuant to §563.161 of the regulations	5/04/90
T 18-2	Appraisal sufficiency	Incorporated into Thrift Activities 208	5/04/90
T 18-3	Records disclose ultimate borrower	Adequately addressed in §563.170 of the regulations	5/04/90
T 18-4	Attorney opinion required on sale without recourse	Adequately addressed in §563.170 of the regulations	5/04/90
T 18-5	Books and records	Incorporated into Thrift Activities 212	10/21/91
T 18-6	Unregulated mortgage originators	Incorporated into Thrift Activities 470	10/21/91
T 18-7	Records retention	Incorporated into Thrift Activities 212	10/21/91
T 18-8	Current financial practice	Incorporated into Thrift Activities 212	5/04/90
T 19	Fees and charges	Incorporated into Thrift Activities 252	9/06/89
T 19-1	Fees and charges: ADC loans	CEBA and FASB 91 deemed procedures irrelevant	5/04/90
T 19-2	Fees and charges—definition of "employee"	§563.23-1 no longer applicable	9/06/89
T 19-3	Fees and charges—profit on REO	Obsolete	9/06/89
T 19-4	Fees and charges	Addressed by GAAP	9/06/89
T 19-6	Fees and charges —appraisal fee deferral	§563.23-1 no longer applicable	9/06/89
T 19-8	Acquisition credits on refinanced loans	§563.23-1 no longer applicable	9/06/89
T 21-1	Brokered deposits	Insurance of accounts transferred to FDIC	5/04/90
T 22	Charging of reserves	Applicable information is contained in the TFR instructions	5/04/90
T 29	Use of collection agencies	Incorporated into new regulatory approach	9/06/89
T 31	Adjustment of prior period income	Compliance with GAAP does not require reiteration	9/06/89
T 32	Review of appraisals	Incorporated into Thrift Activities 208	5/04/90
T 33	No supervisory objection to offer of free safe deposit facilities to members by insured association	Obsolete	12/06/89

No.	Title	Reason for Rescission	Date of Rescission
T 34-3b	Excess pledged obligations as liquidity	Incorporated into Thrift Activities 430	5/04/90
T 34-4	Liquidity base: short-term borrowings	Incorporated into Thrift Activities 430	5/04/90
T 34-5	Liquidity: lending of securities	Incorporated into Thrift Activities 430	5/04/90
T 34-6	Liquidity: reverse repurchase transactions	Incorporated into Thrift Activities 430	5/04/90
T 34-7b	Investment in Eurodollar certificates of deposit	Incorporated into Thrift Activities 430	5/04/90
T 34-10	Liquidity requirements	Incorporated into Thrift Activities 430	5/04/90
T 34-11	Liquidity of bankers' acceptances	Incorporated into Thrift Activities 430	5/04/90
T 38	Examination of affiliates	Incorporated into Service Corporation 100	9/06/89
T 38-1	Authority to review records of affiliates	Incorporated into Service Corporation 100	9/06/89
T 38-2	Holding company indebtedness	Incorporated into Holding Company 300	9/06/89
T 38-3	Prohibited transactions—§408(d) of NHA	Incorporated into Holding Company 500	9/06/89
T 39	Regulations for S&L holding companies	Incorporated into Application Processing 430	5/04/90
T 40	Changes in control	Incorporated into Thrift Activities 310	10/21/91
T 41	Transactions between association and its holding company	Incorporated into Holding Company 500	9/06/89
T 41-1	Transactions between association and its holding company	TWA now governed by HOLA	10/21/91
T 42-3b	Calculation of benchmark following a merger	No longer applicable pursuant to FIRREA capital provisions	5/04/90
T 42-4	Statutory reserve	Obsolete	9/06/89
T 43	Treatment of funds in closed banks	Contained in TFR instructions	5/04/90
T 44a	FBI fingerprint checks	Outdated guidelines	10/21/91
T 45-23a	Revised Federal Reserve Regulation Z	Incorporated into Compliance Activities 305; contained in regulation	9/06/89
T 45-24	Regulation M—consumer leasing	Incorporated into Compliance Activities 325; contained in regulation	9/06/89
T 45-24-1	Regulation M Commentary	Incorporated into Compliance Activities 325; contained in regulation	9/06/89
T 45-25a	Truth in Lending—exemptions granted	Incorporated into Compliance Activities 305; contained in regulation	9/06/89
T 45-27	Truth in Lending—preemption determined	Incorporated into Compliance Activities 305; contained in regulation	9/06/89
T 45-29	Truth in Lending—enforcement policy	Incorporated into Compliance Activities 305; contained in regulation	9/06/89
T 45-30	Discounted variable rate transactions	Incorporated into Compliance Activities 305; contained in regulation	9/06/89
T 45-33	Truth in Lending—amendments to Commentary	Incorporated into Compliance Activities 305; contained in regulation	9/06/89
T 45-33-1	Truth in Lending—amendments to Commentary	Incorporated into Compliance Activities 305; contained in regulation	9/06/89
T 45-33-2	Truth in Lending—final changes to Commentary	Incorporated into Compliance Activities 305; contained in regulation	9/06/89
T 45-34	Truth in Lending—amendments	Incorporated into Compliance Activities 305; contained in regulation	9/06/89
T 45-35	Truth in Lending—amendments	Incorporated into Compliance Activities 305; contained in regulation	9/06/89
T 45-36	Truth in Lending—adjustable rate mortgage caps	Incorporated into Compliance Activities 305; contained in regulation	9/06/89
T 45-37	Regulation Z Staff Commentary	Incorporated into Compliance Activities 305; contained in regulation	9/06/89

No.	Title	Reason for Rescission	Date of Rescission
T 46	Dividends payable in stock	Incorporated into Holding Company 300	9/06/89
T 47	Regulations for savings and loan holding companies	Incorporated into Holding Company 400	10/21/91
T 48	Sale of former office building under salvage powers	Obsolete	9/06/89
T 50	"No One Has Ever Lost a Penny in a Savings Account Insured by FSLIC" held appropriate advertising	Obsolete	12/06/89
T 50-1	Misleading advertising	Incorporated into Compliance Activities 425	10/21/91
T 51-1b	Conditioning of giveaway on maintenance of deposit for a specified period of time	Obsolete	12/06/89
T 51-2	Maximum rate of return	Incorporated into Compliance Activities 420	10/21/91
T 51-3	Maximum rate of return	Incorporated into Compliance Activities 420	10/21/91
T 51-4	Give-away premiums limited to two per account to be given away within a twelve-month period	Obsolete	12/06/89
T 51-5	DIDC ruling re trading stamps used as premiums	Obsolete	12/06/89
T 52a	Site investment for office facilities	Not applicable	9/06/89
T 53d	Bank Secrecy Act	Incorporated into Compliance Activities 400	5/04/90
T 53-6	CFTRA	Rescinded by reissue of Treasury referral guidelines	9/06/89
T 53-7	CFTRA (Bank Secrecy Act)	Incorporated into Compliance Activities 400	5/04/90
T 53-8	CFTRA (Bank Secrecy Act)	Incorporated into Compliance Activities 400	5/04/90
T 53-9	CFTRA (Bank Secrecy Act)	Incorporated into Compliance Activities 400	5/04/90
T 54	Extortion insuring agreements	OTS no longer required to approve riders	5/04/90
T 54-1	Inclusion of service corporation in bond	Incorporated into Service Corporation 500	5/04/90
T 54-2a	Notification of blanket bond underwriters	Information in memo is stated on the surety bond	5/04/90
T 54-3	Bonds for loan servicing agents	Relevant information contained in §§563.190 and 563.191	10/21/91
T 54-4	Surety bonds—coverage of agents	Incorporated into Thrift Activities 130	9/06/89
T 54-4-1	Surety bonds—coverage of agents	Incorporated into Thrift Activities 130	9/06/89
T 55-2	Interest on escrow accounts	Institutions should be in compliance	10/21/91
T 56a	Escalation clauses	Outdated time frames	5/04/90
T 57a	Flood disaster protection	Outdated	10/21/91
T 57-3a	Flood Disaster Protection Act of 1973	Incorporated into Compliance Activities 340	9/06/89
T 58b	RESPA	Incorporated into Compliance Activities 320	9/06/89
T 58b-1	RESPA	Incorporated into Compliance Activities 320	9/06/89
T 59	Accounting memoranda	Obsolete	9/06/89
T 59-1	Accounting for investment in service corporations	Incorporated into Service Corporation 250 and Thrift Activities 230	5/04/90
T 59-3a	Interest capitalization	Incorporated into Thrift Activities 520	5/04/90
T 59-4	Financial statements required under Form AR	Outdated	10/21/91
T 59-5b	Capitalization and amortization of organization costs	Incorporated into Thrift Activities 520	5/04/90
T 59-6	Recognition of deferred acquisition credits	Information contained in Thrift Activities 470	5/04/90
T 59-7	Sale of loan servicing	Incorporated into Thrift Activities 470	10/21/91
T 59-8	Accounting for wash sales of securities	Deferred losses no longer allowed pursuant to FIRREA	5/04/90

No.	Title	Reason for Rescission	Date of Rescission
T 59-9	Sale of loan servicing rights	Incorporated into Thrift Activities 470	10/21/91
T 59-10	Changes in estimates/loan sales	Incorporated into Thrift Activities 520	10/21/91
T 60a	ECOA	Incorporated into Compliance Activities 205; contained in regulation	9/06/89
T 60-1	ECOA	Incorporated into Compliance Activities 205; contained in regulation	9/6/89
T 60-2	ECOA	Incorporated into Compliance Activities 205; contained in regulation	9/06/89
T 60-3	ECOA	Incorporated into Compliance Activities 205; contained in regulation	9/06/89
T 60-4	Regulation B	Incorporated into Compliance Activities 205; contained in regulation	9/06/89
T 60-5	Definition of creditor	Incorporated into Compliance Activities 205; contained in regulation	9/06/89
T 60-6	Regulation B	Incorporated into Compliance Activities 205; contained in regulation	9/06/89
T 60-7	ECOA: applicability to consumer leasing	Incorporated into Compliance Activities 205	5/04/90
T 60-8	Lending on American Indian reservations	Incorporated into Compliance Activities 200	10/21/91
T 60-9	Regulation B	Incorporated into Compliance Activities 205; contained in regulation	9/06/89
T 60-10	Regulation B Staff Commentary	Incorporated into Compliance Activities 205; contained in regulation	9/06/89
T 61	Mobile home financing	"Freight" added to language	9/06/89
T 62-2	HMDA	Obsolete	9/06/89
T 64-2	Federal Reserve Regulation E	Incorporated into Compliance Activities 330; contained in regulation	9/06/89
T 64-3	Regulation E—EFT	Incorporated into Compliance Activities 330; contained in regulation	9/06/89
T 64-4	EFT Staff Commentary	Incorporated into Compliance Activities 330; contained in regulation	9/06/89
T 64-5	EFT—Amendments to Regulation E	Incorporated into Compliance Activities 330; contained in regulation	9/06/89
T 64-6	EFT—Regulation E	Incorporated into Compliance Activities 330; contained in regulation	9/06/89
T 64-7	EFT—Regulation E	330; contained in regulation	9/06/89
T 64-8	EFT—Regulation E	Incorporated into Compliance Activities 330; contained in regulation	9/06/89
T 64-9	EFT—Regulation E	Incorporated into Compliance Activities 330; contained in regulation	9/06/89
T 65	Right to Financial Privacy Act of 1978	Information contained in Compliance Activities 345 and the regulation	10/21/91
T 66	OGC opinions on variable rate mortgages	Not applicable	9/06/89
T 66-1	RRM and VRM—rate adjustment notification	Not applicable	9/06/89
T 66-2	Adjustable mortgage loans, balloon payment loans	Not applicable	9/06/89
T 67	Regulation D	Information is stated in the regulation	9/06/89
T 67-1	Regulation D	Information is stated in the regulation	9/06/89
T 67-2	Regulation D	Information is stated in the regulation	9/06/89
T 67-5d	Regulation D	Current information contained in Thrift Activities 461	9/06/89

No.	Title	Reason for Rescission	Date of Rescission
T 69	Cashier's check authority	No current relevance	9/06/89
T 70	Authority to guarantee customer signature	Accepted business practice	10/21/91
T 71a	Deferred billing plans offered by PMI Cos.	Outdated; refer to RESPA	10/21/91
T 72b	Regulation G	Information is stated in the regulation	9/06/89
T 72-1	Regulation G	Information is stated in the regulation	9/06/89
T 72-2	Regulation G	Information is stated in the regulation	9/06/89
T 73a	Loans to one borrower	No longer applicable pursuant to change in LTOB limitations (FIRREA)	5/04/90
T 74	Prohibition against OTC options trading	Obsolete by Resolution 88-578 and changes to §563.5 of the regulations	5/04/90
T 75a	Policy statement on daylight overdrafts	Incorporated into Thrift Activities 480	9/06/89
T 76	Consumer versus commercial loans	Relevant information contained in §563.43 and the Truth in Lending Act	10/21/91
T 77	Limitation on service corporation investment	Incorporated into Service Corporation 200 and Thrift Activities 230	5/04/90
T 78	SEC Release affecting institutions	OTS does not perceive a distinction between SEC and non-SEC accounting requirements	10/21/91
T 80	Employee stock ownership plans	Incorporated into Thrift Activities 310	9/06/89
T 80-1	ESOPs as affiliated persons	Incorporated into Thrift Activities 310	9/06/89
T 81a	CMO arbitrage transactions involving finance subsidiaries	Incorporated into Service Corporation 850	9/06/89
T 82	Mortgage application processing delays	Outdated	10/21/91
T 83	Computing regulatory capital requirements	No longer applicable pursuant to FIRREA capital provisions	5/04/90
T 84	Investments in captive insurance companies	Incorporated into Service Corporation 700, Appendices D and G	10/21/91
T 85	Computation of ROA/institutions < 3% regulatory capital	No longer applicable pursuant to FIRREA capital provisions	5/04/90
T 86	Regulation S	Memo is merely a transmittal of the regulation	9/06/89
T 87	Qualified Thrift Lender test	Incorporated into Thrift Activities 270	9/06/89
T 88	Mandatory convertible debt	Incorporated into Thrift Activities 320	10/21/91
T 89	Regulation CC - Expedited Funds Availability Act	Memo is merely a transmittal of the regulation	9/06/89
SP Memos			
SP 1	SP series explained	Obsolete	9/06/89
SP 2d	Rescission of SP 2c	Memo merely rescinds SP 2c	9/06/89
SP 3a	Violations of C & D removal	Revised policy contained inThrift Activities 150	10/21/91
SP 4a	Insurance Regulation 563a	Incorporated into Compliance Activities 405	9/06/89
SP 5	Waiver of liquidity penalties	Incorporated into Thrift Activities 430	5/04/90
SP 6	Supervisory control system	Obsolete	5/04/90
SP 6-1	Supervisory control system	Obsolete	9/06/89
SP 7	Supervisory mergers	Incorporated into Application Processing 210	5/04/90
SP 8	Release of information	Incorporated into Application	10/21/91
SP 8-1	Release of information	Obsolete	10/21/91
SP 9	Special authorization/restrictions	Addressed to the extent necessary in Thrift Activities 150	9/06/89

No.	Title	Reason for Rescission	Date of Rescission
SP 10	Board Resolution #75-1098—Usurpations of Corporate Opportunity	Incorporated into Service Corporation 500	9/06/89
SP 11	Regulation X (RESPA)	Addressed in Compliance Activities 320	9/06/89
SP 13a	Waiver of eligibility requirements	§563.8-2 has been removed	10/21/91
SP 14	Pension plan certificate accounts	Obsolete	9/06/89
SP 16	Foreign investment in S & L association	Incorporated into Thrift Activities 310	10/21/91
SP 17	Liquidity deficiency penalties	Incorporated into Thrift Activities 430 and Application Processing 970	5/04/90
SP 18	Supervisory clearance of branch applications	Incorporated into Application Processing 110	9/06/89
SP 19b	Delegated merger approval authority	Incorporated into Application Processing 210	5/04/90
SP 20	Management interlock exemptions/extensions	Incorporated into Application Processing 930	9/06/89
SP 21	Civil money penalties	Superseded by RB 18-3	
SP 22	Employment contracts	Incorporated into Thrift Activities 140	5/04/90
SP 23	Delegation of authority: holding company regulations	Incorporated into Application Processing 610; superseded by TB 5	5/04/90
SP 24	Accounting technique for mergers/ERRATA	FASB 72 and the SEC's Staff Accounting Bulletins 42 and 42a render obsolete	5/04/90
SP 25	Procedures for preparing mergers for Board action	Obsolete	9/06/89
SP 26	Post audit of supervisory mergers	Obsolete	9/06/89
SP 27	TIL restitution	Incorporated into Compliance Activities 310	9/06/89
SP 28	Post merger approval of forbearance	Incorporated into Application Processing 850	9/06/89
SP 29	Supervisory agreements	Refer to capital directives regulation §567.4	9/06/89
SP 32	Transfer of savings accounts	Outdated	10/21/91
SP 33	Removal of conditions on CASMs	Obsolete	9/06/89
SP 34	Minimum financial standards for mergers	Incorporated into Application Processing 210	10/21/91
SP 35	Applications for insurance of accounts	Incorporated into Application Processing 430 and 510	10/21/91
SP 37a	Request for forbearance	Incorporated into Application Processing 850	9/06/89
SP 38	Deferred loan losses	No longer permitted pursuant to FIRREA capital provisions	5/04/90
SP 39	Regulation G	Incorporated into Thrift Activities 462	5/04/90
SP 41	Brokered deposits	Incorporated into Application Processing 960	9/06/89
SP 41-1	Brokered deposits	Incorporated into Application Processing 960	9/06/89
SP 43	Reporting requirements/change of control	Incorporated into Thrift Activities 310	10/21/91
SP 44	Procedure for handling complaints	No longer applicable	10/21/91
SP 45	Correction of inadequate books and records	Information contained in Thrift Activities 510	10/21/91
SP 46	Examination/supervision of institutions—change of control	Incorporated into Thrift Activities 080	9/06/89
SP 47	Applications for change in control	Section 914 of FIRREA renders obsolete	5/04/90
SP 48	Establishment of finance subsidiaries	Incorporated into Application Processing 710 and Service Corporation 850	9/06/89
SP 49	Compliance with SEC Act	Outdated	10/21/91
SP 49-1	Review of filings under the SEC Act	Outdated	10/21/91
SP 50	Prospectus: open-end management investment companies	Outdated policy	5/04/90
SP 51a	Change in investigations	Reissued as RB 20	5/04/90
SP 52	FSLIC special assessment	Obsolete time frame	9/06/89
SP 53	NWC program reporting adjustment	Applications for NW certificates no longer for FHLMC dividend accepted	9/06/89

No.	Title	Reason for Rescission	Date of Rescission
SP 54	Supervision/examination of separately chartered affiliates	Incorporated into Service Corporation 100	9/06/89
SP 55	Modification of examination reports	Incorporated into ROE instructions	5/04/90
SP 56	Direct investment application	Incorporated into Application Processing 910	9/06/89
SP 58	New minimum net worth compliance report	No longer applicable pursuant to FIRREA capital provisions	5/04/90
SP 59	Supervisory agreements with FDIC-insured federal savings banks	No longer applicable	10/21/91
SP 60	Net worth certificates	Authorization of net worth certificates transferred to the FDIC	5/04/90
SP 61	Supervision of conservators	No longer applicable	10/21/91
SP 63	Standards for exceptions—direct investment	Incorporated into Application Processing 910	9/06/89
SP 64	"RAP" audit report	No longer applicable	10/21/91
SP 65	Nondiscrimination and CRA regulations	Incorporated into Service Corporation 200, Appendix B	10/21/91
SP 66	Staff guidelines and procedures	Obsolete	9/06/89
SP 67a	Surety bond coverage	Incorporated into Thrift Activities 130	9/06/89
SP 68	Classification of assets	No longer the practice	9/06/89
SP 69	Examination scheduling	Incorporated into Thrift Activities 080	9/06/89
SP 69-1	Examination scheduling—Management Consignment Program	Incorporated into Thrift Activities 080	9/06/89
SP 69-2	Examination scheduling—change of control	Incorporated into Thrift Activities 080	
SP 69-3	Examination scheduling	Incorporated into Thrift Activities 080	9/06/89
SP 70	Loans to one borrower delegation	No longer applicable pursuant to change in LTOB limitations (FIRREA)	5/04/90
SP 72	Daylight overdrafts	Incorporated into Thrift Activities 480	9/06/89
SP 73	Release of ROE to auditors	Incorporated into Thrift Activities 125	10/21/91
SP 74	Risk controlled arbitrage	Incorporated into Thrift Activities 450	9/06/89
SP 75	Time frames for IMCRs	Incorporated into Thrift Activities 320	10/21/91
SP 76	PSA responsibility for enforcement	Revised policy contained in RB 18-1a	10/21/91
SP 77	Audit waivers and audit scope	Incorporated into Thrift Activities 125	10/21/91
SP 78	Release of ROE to FADA	Not applicable	9/06/89
AB Memos			
AB 1	Field communications	Obsolete	9/06/89
AB 2	Unsafe/unsound lending practices	Reiterates underlying issue of safety and soundness	10/21/91
AB 3	"R" and "T" Memos	Obsolete	9/06/89
AB 4	Salary schedule	Obsolete	9/06/89
AB 5	Audit and accounting references	Obsolete	9/06/89
AB 6	Energy conservation	Obsolete	9/06/89
AB 7	Security procedures—bait money	Addressed in Compliance Activities 405	9/06/89
AB 8	Examination programs—distribution	Obsolete	9/06/89
AB 9	Flood disaster protection	Obsolete	9/06/89
AB 10	Speculation in securities	Addressed in Thrift Activities 440	9/06/89
AB 11	Examination program—Internal Control Questionnaire	Obsolete	9/06/89
AB 12	Security devices and procedures	Incorporated into Compliance Activities 405	9/06/89
AB 13	Guidelines—OES calculators	Obsolete	9/06/89
AB 14	S & L blanket bond, Standard Form 22	Board no longer required to approve binders	9/06/89

No.	Title	Reason for Rescission	Date of Rescission
AB 15	Fraudulent loan sales	Outdated	5/04/90
AB 16	Flood disaster protection	Obsolete memo re HUDs Q & A booklet	9/06/89
AB 17	RESPA	Obsolete	9/06/89
AB 18	Security—exterior doors	Obsolete	9/06/89
AB 19	Written nondiscrimination policies	Incorporated into Compliance Activities 200	5/04/90
AB 20	Crime reporting	Obsolete	9/06/89
AB 21	CFTRA	Incorporated into Compliance Activities 400	9/06/89
AB 22	Rescission of Annotation .5 under §561.15	Obsolete; §561.15 removed	10/21/91
AB 23	Examination procedures	Revised policy incorporated into Thrift Activities 150	10/21/91
AB 24	Pledged bank deposits	Incorporated into Thrift Activities 430	5/04/90
AB 25	Appraisal underwriting guidelines	Appraisal standards codified in §563.171	9/06/89
AB 26	Regulation Z records retention requirements	Obsolete	9/06/89
AB 27	Computation of early withdrawl penalties	Obsolete	9/06/89
AB 28	Accounting for capital leases	Incorporated into Thrift Activities 219 and 252	5/04/90
AB 29	26-week certificate accounts	Obsolete	9/06/89
AB 30	Service Corporation subsidiaries are supervised lenders	Obsolete	9/06/89
AB 31	Scheduled items	Obsolete	9/06/89
AB 32	Prescreening of loan applicants	Addressed in Compliance Activities 200	9/06/89
AB 33	Enforcement of Regulation Z	Obsolete	9/06/89
AB 34	Applications of limitations on forward commitments	Obsolete	9/06/89
AB 35	CRA ratings	No longer applicable	9/06/89
AB 36	Variable Rate Mortgage Index	No longer applicable	9/06/89
AB 37	EFTA	Incorporated into Compliance Activities 330	9/06/89
AB 38	Regulation Z	Incorporated into Compliance Activities 305	9/06/89
AB 39	Regulation Z amendment	Obsolete	9/06/89
AB 40	Third party payments	Obsolete	9/06/89
AB 41	FRB reserves are liquid assets	Obsolete	9/06/89
AB 42	Pricing of GNMA securities	Not a current issue	9/06/89
AB 43	Sale of investment securities	Lacks useful guidance	5/04/90
AB 44	Mortgage payments by PMI companies	PMI companies no longer advance funds	5/04/90
AB 45	Audits of service corporations and joint ventures	Pertinent information contained in PA-7a and Service Corporation 250	10/21/91
AB 46	Appraised equity capital	No longer applicable pursuant to FIRREA capital provisions	5/04/90
AB 47	CFTRA—RS Form 4789	Rescinded by AB 72	9/06/89
AB 48	HMDA	Obsolete	9/06/89
AB 49	Association deposits in Penn Square	Amount of reserves is outdated	9/06/89
AB 50	Loan loss deferral provision	Obsolete	9/06/89
AB 51	Regulation Z advertisements	Adequately addressed in the regulation	9/06/89
AB 52	Loans originated by the service corporation	Incorporated into Service Corporation 500	5/04/90
AB 53	Quasi-investment in service corporations	Incorporated into Service Corporation 200	5/04/90
AB 54	Surety bonds—coverage of agents	Incorporated into Thrift Activities 130	9/06/89
AB 55	FHLMC preferred stock dividend	Obsolete	9/06/89
AB 56	FHLMC preferred stock dividend	Obsolete	9/06/89
AB 57	Truth in Lending—Qs & As	Incorporated into Compliance Activities 305	9/06/89

No.	Title	Reason for Rescission	Date of Rescission
AB 58	Flood insurance program	Incorporated into Compliance Activities 340	9/06/89
AB 59	Money laundering in financial institutions	Obsolete	9/06/89
AB 60	Brokered deposits	Incorporated into Thrift Activities 460	5/04/90
AB 61	OTC financial options transactions	Obsolete	9/06/89
AB 62	CFTRA	Incorporated into Compliance Activities 415	9/06/89
AB 63	CFTRA	Unnecessary	9/06/89
AB 64	EPIC mortgages and mortgage-backed securities	No longer applicable	9/06/89
AB 65	Savings account deregulation actions	Not pertinent; consists of a press release	9/06/89
AB 66	Bulletin PA 7a-3	Outdated	10/21/91
AB 67	Non-cash assets for S&L stock	Incorporated into Application Processing 740	5/04/90
AB 68	Libyan sanctions	Incorporated into Compliance Activities 415	9/06/89
AB 69	CFTRA	Not pertinent; consists of a press release	9/06/89
AB 70	Companies selling loans	Obsolete	9/06/89
AB 71	NOT DISTRIBUTED	Obsolete	9/06/89
AB 72	CFTRA (Bank Secrecy Act)	Reissued as TB 6-3	5/04/90
AB 73	Review of appraisals	Incorporated into Thrift Activities 208	9/06/89
AB 74	INVEST securities brokerage package	Incorporated into Service Corporation 800	9/06/89
AB 76	Bank crime statistics	Obsolete	9/06/89
AB 77	Mocatta Corporation - OTC financial options transactions	Obsolete	9/06/89
AB 78	U.S. League trust company financial options	Superseded by regulation transactions	9/06/89
AB 79	Lender assistance program	Outdated; memo is specific to one entity	5/04/90
AB 80	R 41c clarification	R 41c since rescinded	9/06/89
AB 81	Misrepresentation by OMNITEK & Spectrum	Outdated; memo is specific to two entities	5/04/90
AB 82	EPIC mortgages and mortgage-backed securities	No longer applicable	9/06/89
AB 83	Modification of delinquent loans	Adequately covered by §561.48	10/21/91
AB 84	Minimum regulatory capital requirement worksheet	No longer applicable	9/06/89
AB 85	Accounting/secondary reserve write-off	No longer applicable	9/06/89
AB 86	Release of examination reports to FADA	No longer applicable	9/06/89
AB 87	Fraudulent shell institutions	Outdated; memo is specific to one entity	5/04/90
AB 88	EPIC mortgages and mortgage-backed securities	No longer applicable	9/06/89
AB 89	FNMA/Investors Mortgage Insurance Company	Memo specific to one company	10/21/91
AB 90	Unposted direct deposit/EFT payments	Incorporated into Thrift Activities 480	10/21/91
AB 91	Appraisal report form	Rescinded by TB 17	9/06/89
AB 92	CRA examination	Incorporated into Compliance Activities 220	9/06/89
AB 93	TMIC liquidation	Outdated	10/21/91
AB 93-1	EPIC plan	Outdated	10/21/91
AB 94	Property of Republic of Panama	Incorporated into Compliance Activities 415	9/06/89
AB 95	Bank Secrecy Act	No longer necessary	9/06/89
AB 96	Contingency Disaster Plan	Incorporated into TB 30	9/06/89
AB 97	Bank Secrecy Act	No longer necessary	9/06/89

No.	Title	Reason for Rescission	Date of Rescission
Regulatory Bulletins			
RB 1-1	Rescission of outstanding memoranda	Rescinded by RB 1-1a	10/21/91
RB 1-2	Rescissions of obsolete savings account T memoranda	Rescinded by RB 1-1a	10/21/91
RB 1-3	Rescission of memoranda and bulletins	Rescinded by RB 1-1a	10/21/91
RB 2-1	Acceptance of exchange offer for new FHLMC preferred stock	Time frame elapsed	10/21/91
RB 3a	Policy statement on growth for insured institutions	Rescinded by RB 3a-1	5/04/90
RB 5	Waiver of service corporation reporting requirements	Service Corporation Report no longer applicable pursuant to FIRREA	5/04/90
RB 6	Adequacy of valuation allowances	Incorporated into Thrift Activities 261	5/04/90
RB 12	Sale of branch offices to FDIC-insured institutions	No longer applicable	10/21/91
RB 14	Delegation to PSAs to grant or withhold approval of management interlocks	Delegation contained in §§563f.7 and 584.9	10/21/91
RB 17	Recent TIL amendments and supplemental examination procedures	Incorporated into Compliance Activities 305	10/21/91
RB 18-1	General enforcement policy	Rescinded by RB 18-1a	10/21/91
RB 18-5	Enforcement policy statement on the confidentiality of administrative proceedings	Incorporated into Thrift Activities 150	10/21/91
RB 23	Prohibition on brokered deposits held at undercapitalized thrifts	Incorporated into Thrift Activities 460	10/21/91
RB 24	Guidelines for approval of higher LTOB limits	Incorporated into Thrift Activities 211	10/21/91
Thrift Bulletins			
TB 1-1	Bulletin subscription service	Rescinded by TB 1-1a	5/04/90
TB 3	Internal loan review	Incorporated into Thrift Activities 210	10/21/91
TB 5	Net worth maintenance and prenuptial agreements	Rescinded by TB 5a	10/21/91
TB 6	Currency reporting exemption for casinos withdrawn	Incorporated into Compliance Activities 400	10/21/91
TB 6-2	Geographic reporting of certain domestic currency transactions	Incorporated into Compliance Activities 400	10/21/91
TB 6-3	New form 4789 now required	Incorporated into Compliance Activities 400	10/21/91
TB 6-4	Cash sales of monetary instruments from $3,000 to $10,000	Incorporated into Compliance Activities 400	10/21/91
TB 9	Final rule adopting interim conforming amendments to FRB regulation CC	Incorporated into Compliance Activities 335	10/21/91
TB 9-1	Recent changes to FRB regulation CC and official staff commentary	Incorporated into Compliance Activities 335	10/21/91
TB 9-2	Recent changes to FRB regulation CC and official staff commentary	Incorporated into Compliance Activities 335	10/21/91
TB 12	Mortgage derivative products and mortgage swaps	Incorporated into Thrift Activities 442	10/21/91
TB 17	Commercial/industrial appraisal report form—existing property	Rescinded by TB 17-2	10/21/91

No.	Title	Reason for Rescission	Date of Rescission
TB 17-1	Commercial/industrial appraisal report form—existing property	Rescinded by TB 17-2	10/21/91
TB 20	Qualified Thrift Lender (QTL) Test	Incorporated into Thrift Activities 270	5/04/90
TB 21	FRB announces changes to official staff commentaries for regulations B, E, and Z	Incorporated into Compliance Activities 205, 330, and 305	10/21/91
TB 21-1	FRB announces updates to official staff commentaries for regulations B, E, and Z	Incorporated into Compliance Activities 205, 330, and 305	10/21/91
TB 24	Minimum loan to one borrower limit	No longer applicable pursuant to change in LTOB limitations (FIRREA)	5/04/90
TB 32	Interim guidelines for use in applying LTOB requirements adopted in the FIRREA	Incorporated into Thrift Activities 211	10/21/91
TB 32-1	LTOB limitations interim compliance provisions	Incorporated into Thrift Activities 211	10/21/91
TB 32-2	Further interim compliance provisions regarding LTOB limitations	Incorporated into Thrift Activities 211	10/21/91
TB 35	"Brokered Deposits" held at troubled institutions	Incorporated into Thrift Activities 460	10/21/91
TB 36	Guidelines for FIRREA capital plans	Rescinded by TB 36a	5/04/90
TB 36-1 Att. A & B	Guidelines on interest, prepayment, and loan origination rates	Rescinded by TB 36-2 Attachments A & B	10/21/91
TB 36-2a	Interest rates used in financial projections contained in capital plans	Rescinded by TB 36-2b	10/21/91
TB 36-2b	Interest rates used in financial projections contained in capital plans	Rescinded by TB 36-2c	10/21/91
TB 36-2c	Interest rates used in financial projections contained in capital plans	Rescinded by TB 36-2d	10/21/91
TB 37	Use of appraisal information in loan risk analysis	Rescinded by TB 37a	5/04/90
TB 38-2	Capital adequacy: guidelines on the status of capital and accounting forbearances and capital instruments held by a deposit insurance fund	Rescinded by TB 38-2a	10/21/91
TB 40	FRB amends Regulation B	Incorporated into Compliance Activities 205	10/21/91
TB 42	Interagency questions and answers about community investment	Incorporated into Compliance Activities 220	10/21/91
TB 47	Final uniform interagency CRA guidelines	Incorporated into Compliance Activities 220	10/21/91
TB 47-1	Corrections to the final uniform CRA guidelines	Incorporated into Compliance Activities 220	10/21/91

RB 1-1a

Regulatory and Thrift Bulletins

The following Bulletins are still effective as of June 30, 1991:

No.	Title	Date Issued	Regulatory Handbook
Regulatory Bulletins			
RB 1	Regulatory Bulletin Series	7/29/88	NA
RB 2	Guidelines for Approving the Purchase or Sale of FHLMC Preferred Stock	8/18/88	Thrift
RB 3a-1	Policy Statement on Growth for Savings Associations	1/9/90	Thrift
RB 4	Informal Review Process	11/30/88	Thrift
RB 7	Quarterly Statistical Compliance Report for the Bank Secrecy Act	12/13/88	Compliance
RB 8	Guidelines for Referral of Bank Secrecy Act Violations to Treasury for Civil or Criminal Penalties	12/13/88	Compliance
RB 9	Purpose and Use of "Compliance: *A Self-Assessment Guide*"	12/27/88	Compliance
RB 10	Exclusion of Holding Company Information from Thrift Reports of Examination	1/11/89	Thrift
RB 11	Protest and Oral Argument Procedures	3/6/89	Application
RB 13	Guidelines for Establishing a Fraud and Insider Abuse Program	6/27/89	Thrift
RB 15	Covered Assets Sales	7/24/89	Thrift
RB 16	Timely and Accurate HMDA Statements	9/11/89	Compliance
RB 18	Issuance of Enforcement Policies	9/27/89	Thrift
RB 18-1a	General Enforcement Policy	6/13/90	Thrift
RB 18-2	ERC Policy Statement on Pursuing Administrative Prohibition Actions vs. "Former" S&L Officials	9/27/89	Thrift
RB 18-3	Enforcement Policy Statement on Civil Money Penalties	6/13/90	Thrift
RB 18-4	Enforcement Policy Statement on Use of Formal Examination and Investigation Authority	6/13/90	Thrift
RB 19	Guidelines for Supervisory Objection to Inclusion of Subordinated Debt as Regulatory Capital	10/13/89	Application
RB 20	Proper Investigation of Applicants and Increased Communications Between the Office of Thrift Supervision and Other Financial Institution Regulatory Agencies	11/20/89	Thrift Application
RB 21	Servicing Contracts	11/22/89	Thrift

No.	Title	Date Issued	Regulatory Handbook
RB 22	Transfers of Below Investment/Noninvestment Grade Corporate Securities in Exchange for Qualified Notes	12/6/89	Thrift
RB 25	Guidelines for Implementation and Use of the Regulatory Handbook Series	2/28/90	Thrift Holding Co. Service Corp
RB 26	Capital Requirements Recourse Arrangements (Interim)	4/26/91	Thrift
Thrift Bulletins			
TB 1	Thrift Bulletin Series	7/29/88	NA
TB 1-1a	Bulletin Subscription Service	4/9/90	NA
TB 1-2	Enforcement of Bulletins	8/4/89	NA
TB 2	Home Mortgage Disclosure Act	9/13/88	Compliance
TB 4	Money Laundering Activity is a Federal Offense	10/18/88	Compliance
TB 5a	Capital Maintenance Agreements	4/12/90	Thrift
TB 6-1	Treasury Clarifies Currency Reporting Rules and Defines "Structuring"	2/16/89	Compliance
TB 7	Real Estate Owned (REO) Workout Proposal	11/14/88	Thrift
TB 8	MACRO Ratings	11/30/88	Thrift
TB 8–1	Disclosure of Compliance, CRA, and Trust Ratings	3/30/89	Trust Compliance
TB 10	Change in Certain 1988 HMDA Reporting Requirements	12/5/88	Compliance
TB 10-1	Clarification to 1988 HMDA Reporting Rules	1/27/89	Compliance
TB 11	Interagency Supervisory Policy on Large-Scale Integrated Financial Software Systems (LSIS)	12/9/88	EDP
TB 11-1	Purchased Software Evaluation Guidelines	4/20/89	EDP
TB 13	Responsibilities of the Board of Directors and Management with Regard to Interest Rate Risk	1/26/89	Thrift
TB 13-1	Implementation of Thrift Bulletin 13	5/9/89	Thrift
TB 13-2	Implementation of Thrift Bulletin 13	12/27/89	Thrift
TB 14	Lead Lender's Responsibilities in Participation Loans	1/30/89	Thrift
TB 15	Below-Investment-Grade Corporate Debt Securities	1/30/89	Thrift
TB 16	Environmental Risk and Liability	2/6/89	Thrift

No.	Title	Date Issued	Regulatory Handbook
TB 17-2	Appraisal Forms	12/3/90	Thrift
TB 18	Homeownership Counseling Requirements	2/16/89	Compliance
TB 18-1	Homeownership Counseling Requirements	5/11/90	Compliance
TB 19	Revised HUD Fair Housing Regulations	3/10/89	Compliance
TB 20-1	Qualified Thrift Investments	8/4/89	Thrift
TB 22	Compliance Assistance Series	3/31/89	Compliance
TB 23	Over-the-Counter ("Retail") Sales of Debt Securities	4/13/89	Compliance Thrift Application
TB 25	Disparities in Mortgage Lending	4/19/89	Compliance
TB 26	Substitute Mortgage Insurance for Ticor Mortgage Insurance Corporation (TMIC) Loans	4/21/89	Thrift
TB 27	Government Securities Act of 1986	5/24/89	Thrift Trust
TB 28	Banks Operating Illegally in the United States	6/27/89	Thrift
TB 29	End-User Computing	7/10/89	EDP
TB 30	Interagency Policy on Contingency Planning for Financial Institutions	7/19/89	EDP
TB 31	Introduction to Corporate and Securities Division (CASD) Memoranda	8/31/89	NA
TB 31-1	The Management Interlocks Revision Act of 1988	8/31/89	Application Holding Co.
TB 31-2	Application of Securities Offering Rule to Materials for Offering of Debt	8/31/89	Compliance Thrift Application
TB 31-3	Securities Disclosure Obligation Arising as a Result of Regulatory Bulletin No. 3a	8/31/89	Thrift
TB 31-4	Effect of Rule 19C-4 of the SEC on Anti-Takeover Measures by Converted Insititutions	8/31/89	Application
TB 31-5	Disclosure of Regulatory Capital by Savings Institutions in Securities Filings Made with the Bank Board	8/31/89	Thrift
TB 31-6	Application of the Bank Merger Act to Savings Institutions	9/28/89	Application
TB 31-7	Overview of FIRREA Changes to Thrift Acquisition Statutes	9/29/89	Application

No.	Title	Date Issued	Regulatory Handbook
TB 31-8	New Transactions with Affiliates and Insider Lender Rules for Thrifts	12/19/89	Holding Co. Application Thrift
TB 33	Authority to Approve Employment of Convicted Persons Transferred to FDIC	9/11/89	Thrift
TB 34	Despository Institutions Blanket Bond	9/13/89	Thrift
TB 36a	Guidelines for FIRREA Capital Plans, Exemptions and Exceptions	3/8/90	Thrift
TB 36-1	Guidelines on Interest, Prepayment, and Loan Origination Rates	12/14/89	Thrift
TB 36-2	Interest Rates Used in Financial Projections Contained in Capital Plans	3/13/90	Thrift
TB 36-2d	Interest Rates Used in Financial Projections Contained in Capital Plans	1/4/91	Thrift
TB 37a	Use of Appraisal Information in Loan Risk Analysis	12/8/89	Thrift
TB 38	Guidelines for Capital Requirements on Collateralized Mortgage Obligations	12/6/89	Thrift
TB 38-1	Guidelines for Evaluating Core Deposit Intangibles Under Capital Requirements	12/12/89	Thrift
TB 38-2a	Capital Adequacy: Guidance on the Status of Capital and Accounting Forebearances and Capital Instruments Held by a Deposit Insurance Fund	5/24/91	Thrift
TB 38-3	Minimum Standards for Voluntary Unassisted Transactions	4/12/90	Thrift
TB 39	Noninvestment Grade Corporate Debt Securities	12/28/89	Thrift
TB 41	Interim Guidelines for Securities Portfolio Policies and Strategies	12/29/89	Compliance
TB 43	Valuation of Excess Servicing Assets	1/17/90	Thrift Service Corp.
TB 44	Interagency Statement on EDP Service Contracts	2/7/90	EDP
TB 45	Requirement to Notify OTS of the Proposed Addition of Directors and Senior Executive Officers	4/25/90	Thrift
TB 46	Contracting for Data Processing Services or Systems	5/1/90	Thrift EDP
TB 48	Guidelines for Implementation of 12 CFR Parts 502 and 563d Pertaining to Assessments	9/6/90	Thrift
TB 48-1	Guidelines for Implementation of 12 CFR Parts 502 and 563d Pertaining to Assessments	10/16/90	Thrift
TB 48-2	Guidelines for Implementation of 12 CFR Parts 502 and 563d Pertaining to Assessments	11/30/90	Thrift

No.	Title	Date Issued	Regulatory Handbook
TB 48-3	Guidelines for Implementation of 12 CFR Parts 502 and 563d Pertaining to Assessments	12/27/90	Thrift
TB 48-4	Guidelines for Implementation of 12 CFR Parts 502 and 563d Pertaining to Assessments	6/7/91	Thrift
TB 48-5	Guidelines for Implementation of 12 CFR Parts 502 and 563d Pertaining to Assessments	6/30/91	Thrift

R, T, SP and AB Memoranda

The following memoranda are still effective as of June 30, 1991:

No.	Title
R 15	Late Charges
R 35b	Federal Funds/Unsecured Days Funds
R 51b	Transfer/Repurchase of Government Securities
R 51-1	Qualifying Obligations
R 51-2	FHLB Overnight Deposits
R 71	Loan Servicers
T 9-6c-12	MMDA Form
T 9-6d	CD Form
T 9-11	Stock Market-Indexed CDs
T 11-14l	FHLMC Approved Mortgage Insurers
T 11-15	FNMA Approved State Agencies
T 16-1	Slow Loans
T 19-9	Interest Rate Buydowns
T 27b	Hazard Insurance
T 55-1b	Late Charges
T 68, 68-1, and 68-2	Political Contributions
T 79a	Indirect Investment in Limited Partnerships
SP 12b	Consumer/Nondiscrimination Complaints
SP 15	Nondiscrimination
SP 36	Examination/Supervision of De Novos
SP 40	Exchange of Information Among District Board and Bank Offices
SP 42	Exchange of Supervisory Information Among the Agencies
SP 42-1	Exchange of Supervisory Information with State Agencies
SP 57a	Appraised Losses
SP 71	Policy for Sharing Confidential Supervisory Information with State Agencies
AB 75	FHLMC Appraisal Requirements