Thrift Bulletin

Handbook: Thrift Activities
Subject: Capital Adequacy

Section: 320
TB 36-2d

January 4, 1991

Interest Rates Used for Financial Projection Contained in Capital Plans

Summary: Quarterly interest rate updates to be used by institutions required to submit capital plans will no longer be issued as Thrift Bulletins, but will be available upon request from OTS Regional Offices. Thrift Bulletin 36-2c is rescinded.

For Further Information Contact: Your Regional Office or Supervision Policy, OTS, Washington, D.C.

Thrift Bulletin 36-2d

Thrift Bulletin 36a, *Guidelines for FIRREA Capital Plans, Exemptions, and Exceptions*, issued on November 6, 1989, indicated that the financial projections provided in any savings association's capital plan should be based on the continuation of existing interest rates and regional economic conditions. This office indicated, in Thrift Bulletin 36-1, *Guidelines on Interest, Prepayment, and Loan Origination Rates*, that it would provide quarterly updates on the interest rates to be used in preparing capital plans. Those quarterly updates were provided through a series of Thrift Bulletins, the latest of which was TB 36-2c.

To avoid the unnecessarily widespread distribution that these updates receive as Thrift Bulletins, quarterly updates will henceforth no longer be issued as Thrift Bulletins. Updated interest rates to be used in preparing capital plans will be available upon request from the OTS Regional Offices shortly after the quarter-end. Thrift Bulletin 36-2c is hereby rescinded.

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