

# Transmittal



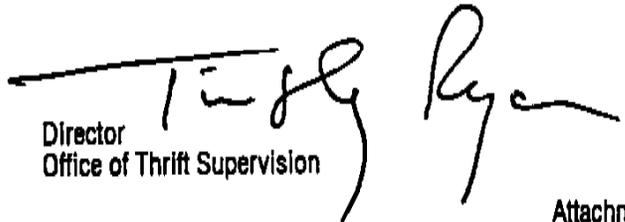

April 22, 1992

Number: 43

Attached is a final rule that differentiates between expedited and standard treatment in the review of certain activity-related applications. This rule is designed to increase the flexibility of savings associations with satisfactory MACRO, CRA, and Compliance ratings to engage in certain new activities and discourage applications to engage in new activities by associations with lower MACRO, CRA, and Compliance ratings unless the proposed activity would clearly improve their financial or managerial condition or CRA or Compliance performance.

In addition, the rule eliminates or streamlines the existing application or notice requirement for many transactions or activities in order to reflect accurately the risk factors involved.

The rule is published in the *Federal Register*, Vol. 57, No. 76, pp. 14329-14350.

  
Director  
Office of Thrift Supervision

Attachment