	Six-rowed malting barley	Two-rowed malting barley
Protein (dry basis) Plump kernels Thin kernels Germination Blight damaged Injured by mold Mold damaged Sprout damaged	65.0% minimum 10.0% maximum 95.0% minimum 4.0% maximum 5.0% maximum 0.4% maximum 1.0% maximum	14.0% maximum. 75.0% minimum. 10.0% maximum. 95.0% minimum. 4.0% maximum. 5.0% maximum. 1.0% maximum. 1.0% maximum.
Injured by frostFrost damaged		

(c) Harvested production that does not meet the minimum acceptance standards for the factors listed in subsection 4(b) of this option, but that is accepted by a buyer for malting purposes.

- (d) No reduction in value will be allowed for moisture content; damage due to uninsured causes; costs or reduced value associated with drying, handling, processing, or quality factors other than those contained in subsection (b) of this section; or any other costs associated with normal handling and marketing of malting barley. All grade and quality determinations must be based on the results of objective tests. No indemnity will be paid for any loss established by subjective tests. We may obtain one or more samples of the insured crop and have tests performed at an official grain inspection location established under the Grain Standards Act to verify the result of any test. In the event of a conflict in the test results, our results will be used to determine the amount of production to count. If failure to meet the quality standards is due to insurable causes, the quantity of such production may be reduced for quality deficiencies by:
- (1) Adding the maximum barley price election under the Small Grains Crop Provisions and the maximum additional value price;
- (2) Dividing this sum into the value per bushel of the damaged production; and
- (3) Multiplying the resulting factor (not to exceed 1.0) by the number of bushels of damaged production.
- 5. No claim under this option may be settled until the earlier of:
- (a) The date final disposition of production from all acreage planted to approved malting barley varieties is completed; or
- (b) May 31 of the calendar year immediately following the calendar year in which the insured malting barley is normally harvested. Production to count for malting barley that has not been sold by this May 31 date will include all production established in accordance with subsection 4(b) of this option.

The limitations specified in subsections 5 (a) and (b) will not apply when all production from the insured malting barley unit grades U.S. No. 4 or worse in accordance with the grades and grade requirements for the subclasses Six-rowed barley, Two-rowed barley, and the class Barley in accordance with the Official United States Standards for

- 6. In the event of loss or damage covered by this policy, we will settle your claim by:
- (a) Multiplying the insured acreage by the malting barley production guarantee per acre;

- (b) Multiplying the result by your elected additional value price per bushel;
- (c) Multiplying the number of bushels of production to count by your elected additional value price per bushel; and
- (d) Subtracting the result of step (c) from the result of step (b).
- 7. For example, assume you insure two units of barley under the Small Grains Crop Provisions in which you have a 100% share and that are planted to approved malting varieties. Assume that unit contains 40 acres. Further assume that your production guarantee under the Small Grains Crop Provisions is 30 bushels per acre or a total of 2,400 bushels. Your malting barley unit production guarantee is limited to 2,100 bushels by subsection 2(b). A loss causes the total production to count under the basic barley policy to drop to 1,000 bushels, none of which meet the minimum acceptance standards covered under this option. The indemnity for the malting barley unit would be based on a combined production and quality loss of 2,100 bushels. The indemnity would be paid at the additional value price per bushel. If the price were \$0.60 per bushel, the indemnity for the malting barley unit would be \$1,260.00 (2,100 \times \$0.60). The basic loss is paid under the Small Grains Crop Provisions for feed barley.

Done in Washington, D.C., on December 5, 1995.

Kenneth D. Ackerman,

Manager, Federal Crop Insurance Corporation.

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DEPARTMENT OF THE TREASURY

Office of the Comptroller of the Currency

12 CFR Part 31

[Docket No. 95-29]

RIN 1557-AB40

Extensions of Credit to Insiders and Transactions With Affiliates

AGENCY: Office of the Comptroller of the Currency, Treasury.

ACTION: Notice of proposed rulemaking.

SUMMARY: The Office of the Comptroller of the Currency (OCC) proposes to

revise its rules governing extensions of credit to national bank insiders and to relocate to part 31 several interpretive rulings dealing with transactions with affiliates. This proposal is another component of the OCC's Regulation Review Program to update and streamline OCC regulations and to reduce unnecessary regulatory costs and other burdens. The proposal modernizes and clarifies the insider lending rules and reduces unnecessary regulatory burdens where feasible, consistent with statutory requirements.

DATES: Comments must be received by February 9, 1996.

ADDRESSES: Comments should be directed to: Office of the Comptroller of the Currency, Communications Division, 250 E Street, SW. Washington. DC 20219, Attention: Docket No. 95–29. Comments will be available for public inspection and photocopying at the same location. In addition, comments may be sent by facsimile transmission to FAX number (202) 874-5274 or by electronic mail to reg.comments@occ.treas.gov.

FOR FURTHER INFORMATION CONTACT:

Aline Henderson, Senior Attorney, Bank Activities and Structure (202) 874-5300; Emily McNaughton, National Bank Examiner, Credit & Management Policy (202) 874–5170; or Mark Tenhundfeld, Senior Attorney, Legislative and Regulatory Activities (202) 874-5090.

SUPPLEMENTARY INFORMATION:

Background

Summary of Regulation Review Program

The OCC proposes to revise 12 CFR part 31 as another component of its Regulation Review Program (Program). The goal of the Program is to review all of the OCC's rules and to eliminate provisions that do not contribute significantly to maintaining the safety and soundness of national banks or to accomplishing the OCC's other statutory responsibilities. Another goal of the Program is to clarify regulations so that they more effectively convey the standards the OCC seeks to apply.