

## List of Subjects

## 12 CFR Part 25

Community development, Credit, Investments, National banks, Reporting and recordkeeping requirements.

## 12 CFR Part 228

Banks, Banking, Community development, Credit, Federal Reserve System, Investments, Reporting and recordkeeping requirements.

## 12 CFR Part 345

Banks, Banking, Community development, Credit, Investments, Reporting and recordkeeping requirements.

## 12 CFR Part 563e

Community development, Credit, Investments, Reporting and recordkeeping requirements, Savings associations.

## OFFICE OF THE COMPTROLLER OF THE CURRENCY

## 12 CFR CHAPTER I

For the reasons discussed in the joint preamble, 12 CFR part 25 is amended as follows:

## PART 25—[AMENDED]

1. The authority citation for part 25 continues to read as follows:

Authority: 12 U.S.C. 21, 22, 26, 27, 30, 36, 93a, 161, 215, 215a, 481, 1814, 1816, 1828(c), and 2901 through 2907.

## § 25.12 [Amended]

2. In § 25.12(h)(3), the cross reference “13 CFR 121.802(a)(2)” is revised to read “13 CFR 121.802(a) (2) and (3)”.

## § 25.27 [Amended]

3. In the last sentence of § 25.27(h), the internal cross reference “paragraph (c) of this section” is revised to read “paragraph (d) of this section”.

4. Paragraph (a) of § 25.51 is amended by adding a sentence at the end of the paragraph to read as follows:

## § 25.51 Transition rules.

(a) \* \* \* Notwithstanding paragraph (c) of this section, when a bank, either voluntarily or mandatorily, becomes subject to the performance tests and standards of §§ 25.21 through 25.27, the bank must comply with all the pertinent requirements of §§ 25.11 through 25.44, and no longer must comply with the requirements of §§ 25.3 through 25.7.

\* \* \* \* \*

Dated: December 8, 1995.

Eugene A. Ludwig,

*Comptroller of the Currency.*

## FEDERAL RESERVE SYSTEM

## 12 CFR CHAPTER II

For the reasons discussed in the joint preamble, 12 CFR part 228 is amended as follows:

## PART 228—[AMENDED]

1. The authority citation for part 228 continues to read as follows:

Authority: 12 U.S.C. 321, 325, 1828(c), 1842, 1843, 1844, and 2901 *et seq.*

## § 228.12 [Amended]

2. In § 228.12(h)(3), the cross reference “13 CFR 121.802(a)(2)” is revised to read “13 CFR 121.802(a) (2) and (3)”.

## § 228.27 [Amended]

3. In the last sentence of § 228.27(h), the internal cross reference “paragraph (c) of this section” is revised to read “paragraph (d) of this section”.

4. Paragraph (a) of § 228.51 is amended by adding a sentence at the end of the paragraph to read as follows:

## § 228.51 Transition rules.

(a) \* \* \* Notwithstanding paragraph (c) of this section, when a bank, either voluntarily or mandatorily, becomes subject to the performance tests and standards of §§ 228.21 through 228.27, the bank must comply with all the pertinent requirements of §§ 228.11 through 228.44, and no longer must comply with the requirements of §§ 228.3 through 228.7.

\* \* \* \* \*

By order of the Board of Governors of the Federal Reserve System, December 8, 1995.

William W. Wiles,

*Secretary of the Board.*

## FEDERAL DEPOSIT INSURANCE CORPORATION

## 12 CFR CHAPTER III

For the reasons discussed in the joint preamble, 12 CFR part 345 is amended as follows:

## PART 345—[AMENDED]

1. The authority citation for part 345 continues to read as follows:

Authority: 12 U.S.C. 1814–1817, 1819–1820, 1828, 1831u and 2901–2907, 3103–3104, and 3108(a).

## § 345.12 [Amended]

2. In § 345.12(h)(3), the cross reference “13 CFR 121.802(a)(2)” is revised to read “13 CFR 121.802(a) (2) and (3)”.

## § 345.27 [Amended]

3. In the last sentence of § 345.27(h), the internal cross reference “paragraph (c) of this section” is revised to read “paragraph (d) of this section”.

4. Paragraph (a) of § 345.51 is amended by adding a sentence at the end of the paragraph to read as follows:

## § 345.51 Transition rules.

(a) \* \* \* Notwithstanding paragraph (c) of this section, when a bank, either voluntarily or mandatorily, becomes subject to the performance tests and standards of §§ 345.21 through 345.27, the bank must comply with all the pertinent requirements of §§ 345.11 through 345.44, and no longer must comply with the requirements of §§ 345.3 through 345.7.

\* \* \* \* \*

By order of the Board of Directors of the Federal Deposit Insurance Corporation.

Dated: December 8, 1995.

Jerry L. Langley,

*Executive Secretary.*

## OFFICE OF THRIFT SUPERVISION

## 12 CFR CHAPTER V

For the reasons discussed in the joint preamble, 12 CFR part 563e is amended as follows:

## PART 563e—[AMENDED]

1. The authority citation for part 563e continues to read as follows:

Authority: 12 U.S.C. 1462a, 1463, 1464, 1467a, 1814, 1816, 1828(c), and 2901 through 2907.

## § 563e.12 [Amended]

2. In § 563e.12(g)(3), the cross reference “13 CFR 121.802(a)(2)” is revised to read “13 CFR 121.802(a) (2) and (3)”.

## § 563e.27 [Amended]

3. In the last sentence of § 563e.27(h), the internal cross reference “paragraph (c) of this section” is revised to read “paragraph (d) of this section”.

4. Paragraph (a) of § 563e.51 is amended by adding a sentence at the end of the paragraph to read as follows:

## § 563e.51 Transition rules.

(a) \* \* \* Notwithstanding paragraph (c) of this section, when a savings association, either voluntarily or mandatorily, becomes subject to the performance tests and standards of §§ 563e.21 through 563e.27, the savings association must comply with all the pertinent requirements of §§ 563e.11 through 563e.44, and no longer must comply with the requirements of §§ 563e.3 through 563e.7.

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