



# Federal Register

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**Monday,  
May 16, 2005**

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**Part LI**

## **Federal Deposit Insurance Corporation**

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**Semiannual Regulatory Agenda**

**FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)**

**FEDERAL DEPOSIT INSURANCE CORPORATION**

**12 CFR Ch. III**

**Semiannual Agenda of Regulations**

**AGENCY:** Federal Deposit Insurance Corporation.

**ACTION:** Semiannual regulatory agenda.

**SUMMARY:** The Federal Deposit Insurance Corporation (FDIC) is hereby publishing items for the spring 2005 Unified Agenda of Federal Regulatory and Deregulatory Actions. The agenda contains information about FDIC's current and projected rulemakings, existing regulations under review, and completed rulemakings.

**FOR FURTHER INFORMATION CONTACT:** Persons identified under regulations listed in the agenda. Unless otherwise noted, the address for all FDIC staff identified in the agenda is Federal Deposit Insurance Corporation, 550 17th Street NW., Washington, DC 20429.

**SUPPLEMENTARY INFORMATION:** Twice each year, the FDIC publishes an agenda of regulations to inform the public of its regulatory actions and to enhance public participation in the rulemaking process. Publication of the agenda is in accordance with the Regulatory Flexibility Act (5 U.S.C. 601 *et seq.*). The FDIC amends its regulations under the general rulemaking authority prescribed in section 9 of the Federal Deposit Insurance Act (12 U.S.C. 1819) and under specific authority granted by the Act and other statutes.

Effective March 1, 2005, the FDIC modernized and simplified its deposit insurance assessment regulations governing certified statements to provide regulatory burden relief to insured depository institutions. Under the final rule, insured institutions will obtain their certified statements on the Internet via the FDIC's transaction-based e-business Web site, *FDICconnect*. In addition, the FDIC, along with the Office of the Comptroller of the

Currency, the Board of Governors of the Federal Reserve System, and the Office of Thrift Supervision, adopted the final rule that generally requires each financial institution to develop, implement, and maintain, as part of its existing information security program, appropriate measures to properly dispose of consumer information derived from consumer reports to address the risks associated with identity theft.

Interested persons may petition the FDIC for the issuance, amendment, or repeal of any regulation by submitting a written petition to the Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429. Petitioners should include complete and concise statements of their interest in the subject matter and reasons why the petitions should be granted.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**  
*Executive Secretary.*

**Federal Deposit Insurance Corporation—Proposed Rule Stage**

Sequence Number	Title	Regulation Identifier Number
3844	12 CFR 327 Assessments—Assessment Base .....	3064-AB46
3845	12 CFR 334 Fair Credit Reporting Act Regulations .....	3064-AC35
3846	Risk-Based Capital Standards: Implementation of New Basel Capital Accord .....	3064-AC73

**Federal Deposit Insurance Corporation—Final Rule Stage**

Sequence Number	Title	Regulation Identifier Number
3847	12 CFR 303 Filing Procedures; Transactions With Affiliates .....	3064-AC78
3848	Definition of "Deposit" Stored Value Cards .....	3064-AC80
3849	Fair Credit Reporting Medical Information Regulations .....	3064-AC81
3850	Fair Credit Reporting Affiliate Marketing Regulations .....	3064-AC83
3851	Securities of Nonmember Insured Banks .....	3064-AC88

**Federal Deposit Insurance Corporation—Long-Term Actions**

Sequence Number	Title	Regulation Identifier Number
3852	12 CFR 342 Qualification Requirements for the Recommendation or Sale of Certain Securities .....	3064-AB85
3853	12 CFR 325 Risk-Based Capital Guidelines: Market Risk Measure; Securities Borrowing Transactions .....	3064-AC46
3854	12 CFR 345 Community Reinvestment Act Regulations ( <b>Section 610 Review</b> ) .....	3064-AC50
3855	Regulatory Publication and Review .....	3064-AC59
3856	Community Reinvestment Act Regulations .....	3064-AC89

## FDIC

## Federal Deposit Insurance Corporation—Completed Actions

Sequence Number	Title	Regulation Identifier Number
3857	12 CFR 334 Proper Disposal of Consumer Information Under the Fair and Accurate Credit Transactions Act of 2003 .....	3064-AC77
3858	Community Reinvestment Act .....	3064-AC82
3859	Deposit Insurance Assessments—Certified Statements .....	3064-AC84
3860	12 CFR 303 International Banking .....	3064-AC85
3861	Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice .....	3064-AC87

## Federal Deposit Insurance Corporation (FDIC)

## Proposed Rule Stage

**3844. ASSESSMENTS—ASSESSMENT BASE**

**Priority:** Other Significant. Major status under 5 USC 801 is undetermined.

**Legal Authority:** 12 USC 1441; 12 USC 1817 to 1819

**CFR Citation:** 12 CFR 327

**Legal Deadline:** None

**Abstract:** In 1994, FDIC sought comment on a proposal to revise the assessment base used by insured institutions to determine the premium paid for deposit insurance. That initiative did not lead to a proposed rule. Instead, FDIC plans to revisit the issue with a new advance notice of proposed rulemaking on alternative options for the deposit component of the assessment base and on options regarding the float deduction and use of average daily deposit balances.

**Timetable:**

Action	Date	FR Cite
ANPRM	10/05/94	59 FR 50710
ANPRM Comment Period End	02/02/95	
NPRM	06/00/05	

**Regulatory Flexibility Analysis Required:** Undetermined

**Government Levels Affected:** None

**Agency Contact:** Munsell St. Clair, Senior Policy Analyst, Division of Insurance and Research, Federal Deposit Insurance Corporation, Washington, DC 20429  
Phone: 202 898-8967

**RIN:** 3064-AB46

**3845. FAIR CREDIT REPORTING ACT REGULATIONS**

**Priority:** Other Significant. Major status under 5 USC 801 is undetermined.

**Legal Authority:** 15 USC 1681s; 12 USC 1819(a)(Tenth)

**CFR Citation:** 12 CFR 334

**Legal Deadline:** None

**Abstract:** Section 506 of the Gramm-Leach-Bliley Act (Act) authorizes the Federal banking agencies to publish the Fair Credit Reporting Act regulations to carry out the purposes of the Act. Due to comments received from a joint notice of proposed rulemaking, dated October 20, 2000, it is anticipated that the agencies will issue a new proposed rulemaking for public comment.

**Timetable:**

Action	Date	FR Cite
NPRM	10/20/00	65 FR 63120
NPRM Comment Period End	12/04/00	
Second NPRM	06/00/05	

**Regulatory Flexibility Analysis Required:** No

**Government Levels Affected:** None

**Agency Contact:** Robert A. Patrick, Counsel, Legal Division, Federal Deposit Insurance Corporation, Washington, DC 20429  
Phone: 202 898-3757

**RIN:** 3064-AC35

**3846. RISK-BASED CAPITAL STANDARDS: IMPLEMENTATION OF NEW BASEL CAPITAL ACCORD**

**Priority:** Other Significant. Major under 5 USC 801.

**Legal Authority:** Not Yet Determined

**CFR Citation:** 12 CFR 325

**Legal Deadline:** None

**Abstract:** This joint advance notice of proposed rulemaking sponsored by OCC, FRB, FDIC, and OTS, describes significant elements of the advanced internal ratings-based approach for credit risk and the advanced measurement approaches for operational risk.

**Timetable:**

Action	Date	FR Cite
ANPRM	08/04/03	68 FR 45900
NPRM	07/00/05	

**Regulatory Flexibility Analysis Required:** No

**Small Entities Affected:** No

**Government Levels Affected:** None

**URL For More Information:**  
<http://www.fdic.gov/regulations/laws/publiccomments/basel/index.html>

**URL For Public Comments:**  
<http://www.fdic.gov/regulations/laws/publiccomments/basel/index.html>

**Agency Contact:** Michael Phillips, Counsel, Legal Division, Federal Deposit Insurance Corporation, Washington, DC 20429  
Phone: 202 898-3581

**RIN:** 3064-AC73

## Federal Deposit Insurance Corporation (FDIC)

## Final Rule Stage

**3847. FILING PROCEDURES; TRANSACTIONS WITH AFFILIATES**

**Priority:** Other Significant. Major status under 5 USC 801 is undetermined.

**Legal Authority:** 12 USC 1819 (Tenth); 12 USC 1828 (j)(1); 12 USC 378; 12 USC 1813; 12 USC 1815; 12 USC 1817; 12 USC 1818; 12 USC 1819 (Seventh); 12 USC 1820; 12 USC 1823; 12 USC 1828; 12 USC 1831a; 12 USC 1831e; 12 USC 1831o; 12 USC 1831p-1; 12 USC 1831w; 12 USC 1835a; 12 USC 1843(l); 12 USC 3104; 12 USC 3105; 12 USC 3108; 12 USC 3207; 15 USC 1601 to 1607

**CFR Citation:** 12 CFR 303; 12 CFR 324

**Legal Deadline:** None

**Abstract:** FDIC is proposing to adopt its own regulation that would cross reference Regulation W to make it clear that insured State nonmember banks are subject to the restrictions and limitations, and may take advantage of the exemptions, contained in Regulation W.

**Timetable:**

Action	Date	FR Cite
NPRM	03/17/04	69 FR 12571
NPRM Comment Period End	05/03/04	
Final Action	06/00/05	

**Regulatory Flexibility Analysis**

**Required:** No

**Small Entities Affected:** No

**Government Levels Affected:** None

**URL For More Information:**

<http://www.fdic.gov/regulations/laws/federal/propose.html>

**URL For Public Comments:**

<http://www.fdic.gov/regulations/laws/federal/04comfiling.html>

**Agency Contact:** Pamela E. F. LeCren, Counsel, Legal Division, Federal Deposit Insurance Corporation, Washington, DC 20429  
Phone: 202 898-3730

**RIN:** 3064-AC78

**3848. DEFINITION OF "DEPOSIT" STORED VALUE CARDS**

**Priority:** Other Significant. Major status under 5 USC 801 is undetermined.

**Unfunded Mandates:** Undetermined

**Legal Authority:** 12 USC 378; 12 USC 1813; 12 USC 1815 to 1818; 12 USC 1819 (Seventh); 12 USC 1820; 12 USC 1823; 12 USC 1828; 12 USC 1831a; 12

12 USC 1831e; 12 USC 1831o; 12 USC 1831p-1; 12 USC 1835a; 12 USC 3104; 12 USC 3105; 12 USC 3108; 12 USC 3207; 15 USC 1601 to 1607; 12 USC 1819 (Tenth)

**CFR Citation:** 12 CFR 303

**Legal Deadline:** None

**Abstract:** FDIC is publishing for notice and comment a proposed rule that would clarify the meaning of "deposit" as that term relates to funds at insured depository institutions underlying stored value cards.

**Timetable:**

Action	Date	FR Cite
NPRM	04/16/04	69 FR 20588
NPRM Comment Period End	07/15/04	
Final Action	06/00/05	

**Regulatory Flexibility Analysis**

**Required:** No

**Small Entities Affected:** No

**Government Levels Affected:** None

**URL For More Information:**

<http://www.fdic.gov/regulations/laws/federal/propose.html>

**URL For Public Comments:**

<http://www.fdic.gov/regulations/laws/federal/04comdepositdef.html>

**Agency Contact:** Christopher L. Hencke, Counsel, Legal Division, Federal Deposit Insurance Corporation, Washington, DC 20429  
Phone: 202 898-8839

**RIN:** 3064-AC80

**3849. FAIR CREDIT REPORTING MEDICAL INFORMATION REGULATIONS**

**Priority:** Other Significant. Major status under 5 USC 801 is undetermined.

**Legal Authority:** 12 USC 1818; 12 USC 1819 (Tenth); 15 USC 1681b; 15 USC 1681s

**CFR Citation:** 12 CFR 334

**Legal Deadline:** None

**Abstract:** OCC, FRB, FDIC, OTS, and NCUA are publishing for comment proposed regulations implementing section 411 of the Fair and Accurate Credit Transactions Act of 2003 (FACT Act). Public Law 108-159, 117 Stat. 1952. The FACT Act substantially amends the Fair Credit Reporting Act (FCRA or Act), 15 U.S.C. 1681 et seq. Section 411(a) of the FACT Act adds a new section to the FCRA to restrict

the circumstances under which consumer reporting agencies may furnish consumer reports that contain medical information about consumers.

**Timetable:**

Action	Date	FR Cite
NPRM	04/28/04	69 FR 23380
NPRM Comment Period End	05/28/04	
Final Action	06/00/05	

**Regulatory Flexibility Analysis**

**Required:** No

**Small Entities Affected:** No

**Government Levels Affected:** None

**URL For More Information:**

<http://www.fdic.gov/regulations/laws/federal/propose.html>

**URL For Public Comments:**

<http://www.fdic.gov/regulations/laws/federal/04comfaircredit.html>

**Agency Contact:** Robert A. Patrick, Counsel, Legal Division, Federal Deposit Insurance Corporation, Washington, DC 20429  
Phone: 202 898-3757

**RIN:** 3064-AC81

**3850. FAIR CREDIT REPORTING AFFILIATE MARKETING REGULATIONS**

**Priority:** Other Significant

**Legal Authority:** 12 USC 1818; 12 USC 1819 (Tenth); 15 USC 1681b; 15 USC 1681s

**CFR Citation:** 12 CFR 334

**Legal Deadline:** None

**Abstract:** OCC, FRB, FDIC, OTS, and NCUA are publishing for comment proposed regulations to implement the affiliate marketing provisions in section 214 of the Fair and Accurate Credit Transactions Act of 2003, which amends the Fair Credit Reporting Act. The proposed regulations generally prohibit a person from using information received from an affiliate to make a solicitation for marketing purposes to a consumer, unless the consumer is given notice, an opportunity, and a simple method to opt out of the making of such solicitations.

**Timetable:**

Action	Date	FR Cite
NPRM	07/15/04	69 FR 42502
NPRM Comment Period End	08/16/04	
Final Action	06/00/05	

## FDIC

## Final Rule Stage

**Regulatory Flexibility Analysis Required:** No**Small Entities Affected:** No**Government Levels Affected:** None**URL For More Information:**<http://www.fdic.gov/regulations/laws/federal/propose.html>**Agency Contact:** Robert A. Patrick, Counsel, Legal Division, Federal Deposit Insurance Corporation, Washington, DC 20429  
Phone: 202 898-3757**RIN:** 3064-AC83**3851. • SECURITIES OF NONMEMBER INSURED BANKS****Priority:** Other Significant**Legal Authority:** 12 USC 1819; 15 USC 78l(i); 15 USC 78(m); 15 USC 78(n); 15 USC 78(p); 15 USC 78(w); 15 USC 7241 to 7244; 15 USC 7261; 15 USC 7262; 15 USC 7264; 15 USC 7265**CFR Citation:** 12 CFR 335**Legal Deadline:** None**Abstract:** FDIC is revising its securities disclosure regulations applicable to State nonmember banks with securities required to be registered under section 12 of the Securities Exchange Act of 1934.**Timetable:**

Action	Date	FR Cite
Interim Final Rule	03/31/05	70 FR 16398
Interim Final Rule Comment Period End	05/31/05	
Final Action	To Be Determined	

**Regulatory Flexibility Analysis Required:** No**Small Entities Affected:** No**Government Levels Affected:** None**Agency Contact:** Mark Flanigan, Federal Deposit Insurance Corporation, Washington, DC 20429  
Phone: 202 898-7426**RIN:** 3064-AC88

## Federal Deposit Insurance Corporation (FDIC)

## Long-Term Actions

**3852. QUALIFICATION REQUIREMENTS FOR THE RECOMMENDATION OR SALE OF CERTAIN SECURITIES****Priority:** Substantive, Nonsignificant**CFR Citation:** 12 CFR 342**Timetable:**

Action	Date	FR Cite
NPRM	12/30/96	61 FR 68824
NPRM Comment Period End	02/28/97	
Second NPRM	To Be Determined	

**Regulatory Flexibility Analysis Required:** No**Small Entities Affected:** No**Government Levels Affected:** None**Agency Contact:** Michael Phillips  
Phone: 202 898-3581**Related RIN:** Related to 3064-AC42**RIN:** 3064-AB85

Action	Date	FR Cite
Interim Final Rule Comment Period End	01/19/01	
Final Action	To Be Determined	

**Regulatory Flexibility Analysis Required:** No**Small Entities Affected:** No**Government Levels Affected:** None**Agency Contact:** Robert F. Storch  
Phone: 202 898-8906**RIN:** 3064-AC46**3854. COMMUNITY REINVESTMENT ACT REGULATIONS (SECTION 610 REVIEW)****Priority:** Other Significant. Major status under 5 USC 801 is undetermined.**CFR Citation:** 12 CFR 345**Timetable:**

Action	Date	FR Cite
ANPRM	07/19/01	66 FR 37602
ANPRM Comment Period End	10/17/01	
NPRM	02/06/04	69 FR 5729
NPRM Comment Period End	04/06/04	
NPRM	08/20/04	69 FR 51611
NPRM Comment Period End	09/20/04	
NPRM	09/20/04	69 FR 56175
NPRM Comment Period End	10/20/04	
NPRM	03/11/05	70 FR 12149

Action	Date	FR Cite
NPRM Comment Period End	03/11/05	
Final Action	To Be Determined	

**Regulatory Flexibility Analysis Required:** Undetermined**Government Levels Affected:** None**Agency Contact:** Richard M. Schwartz  
Phone: 202 898-7424**RIN:** 3064-AC50**3855. REGULATORY PUBLICATION AND REVIEW****Priority:** Other Significant. Major status under 5 USC 801 is undetermined.**CFR Citation:** None**Timetable:**

Action	Date	FR Cite
Notice	06/16/03	68 FR 35589
Second Notice	01/21/04	69 FR 2852
Second Notice Comment Period End	04/20/04	
Third Notice	07/20/04	69 FR 43347
Third Notice Comment Period End	10/18/04	
Fourth Notice	02/03/05	70 FR 5571
Fourth Notice Comment Period End	05/04/05	
Fifth Notice	To Be Determined	

**Regulatory Flexibility Analysis Required:** No**Small Entities Affected:** No**Government Levels Affected:** None**3853. RISK-BASED CAPITAL GUIDELINES: MARKET RISK MEASURE; SECURITIES BORROWING TRANSACTIONS****Priority:** Other Significant. Major status under 5 USC 801 is undetermined.**CFR Citation:** 12 CFR 325**Timetable:**

Action	Date	FR Cite
Interim Final Rule	12/05/00	65 FR 75856
Interim Final Rule Effective	01/04/01	

## FDIC

## Long-Term Actions

**Agency Contact:** Claude A. Rollin  
Phone: 202 898-8741

**RIN:** 3064-AC59

### 3856. • COMMUNITY REINVESTMENT ACT REGULATIONS

**Priority:** Economically Significant.  
Major status under 5 USC 801 is undetermined.

**Unfunded Mandates:** Undetermined

**Legal Authority:** 12 USC 1814 to 1817; 12 USC 1819 to 1820; 12 USC 1828; 12 USC 1831u; 12 USC 2901 to 2907; 12 USC 3103; 12 USC 3104; 12 USC 3108(a); ...

**CFR Citation:** 12 CFR 345

**Legal Deadline:** None

**Abstract:** OCC, FRB, and FDIC are issuing this notice of proposed rulemaking that would revise certain provisions of our rules implementing the Community Reinvestment Act.

**Timetable:**

Action	Date	FR Cite
NPRM	03/11/05	70 FR 12149
NPRM Comment Period End	05/10/05	
Final Action	To Be Determined	

**Regulatory Flexibility Analysis Required:** No

**Small Entities Affected:** No

**Government Levels Affected:** None

**URL For More Information:**

<http://www.fdic.gov/regulations/laws/federal/index.html>

**URL For Public Comments:**

<http://www.fdic.gov/regulations/laws/federal/index.html>

**Agency Contact:** Richard M. Schwartz, Counsel, Federal Deposit Insurance Corporation, Washington, DC 20429  
Phone: 202 898-7424

**RIN:** 3064-AC89

## Federal Deposit Insurance Corporation (FDIC)

## Completed Actions

### 3857. PROPER DISPOSAL OF CONSUMER INFORMATION UNDER THE FAIR AND ACCURATE CREDIT TRANSACTIONS ACT OF 2003

**Priority:** Other Significant

**Legal Authority:** 12 USC 1819; 12 USC 1819 (Tenth); 12 USC 1831p-1; 15 USC 1681b; 15 USC 1681s; 15 USC 1681w; 15 USC 6801(b); 15 USC 6805(b)(1)

**CFR Citation:** 12 CFR 334; 12 CFR 364

**Legal Deadline:** None

**Abstract:** OCC, OTS, FRB, FDIC, NCUA, FTC, CFTC, and SEC (the Agencies) are requesting comment on whether the Agencies should consider amending the regulations that implement sections 502 and 503 of the Gramm-Leach-Bliley Act to allow or require inimical institutions to provide alternative types of privacy notices, such as a short privacy notice, that would be easier for consumers to understand.

**Timetable:**

Action	Date	FR Cite
ANPRM	12/30/03	68 FR 75164
ANPRM Comment Period End	03/29/04	
NPRM	06/08/04	69 FR 31913
NPRM Comment Period End	07/23/04	
Final Action	12/28/04	69 FR 77610

**Regulatory Flexibility Analysis**

**Required:** No

**Small Entities Affected:** No

**Government Levels Affected:** None

**URL For More Information:**

<http://www.fdic.gov/regulations/laws/federal/propose.html>

**URL For Public Comments:**

<http://www.fdic.gov/regulations/laws/federal/04comdispose.html>

**Agency Contact:** Robert A. Patrick, Counsel, Legal Division, Federal Deposit Insurance Corporation, Washington, DC 20429  
Phone: 202 898-3757

**RIN:** 3064-AC77

### 3858. COMMUNITY REINVESTMENT ACT

**Priority:** Other Significant

**Legal Authority:** 12 USC 1814 to 1817; 12 USC 1819 to 1820; 12 USC 1828; 12 USC 1831u; 12 USC 2901 to 2907; 12 USC 3103 to 3104; 12 USC 3108(a)

**CFR Citation:** 12 CFR 345

**Legal Deadline:** None

**Abstract:** OCC, FRB, FDIC, and OTS (collectively), are publishing this joint interim rule to conform our regulations implementing the Community Reinvestment Act (CRA) to changes in the Standards for Defining Metropolitan and Micropolitan Statistical Areas published by the U.S. Office of Management and Budget (OMB) in December 2000; the census tracts designated by the U.S. Bureau of the Census (Census); and FRB's Regulation C, which implements the Home Mortgage Disclosure Act (HMDA).

**Timetable:**

Action	Date	FR Cite
Interim Final Rule	07/08/04	69 FR 41181
Final Action	03/28/05	70 FR 15570

**Regulatory Flexibility Analysis**

**Required:** No

**Small Entities Affected:** No

**Government Levels Affected:** None

**URL For More Information:**

<http://www.fdic.gov/regulations/laws/federal/rules.html>

**Agency Contact:** Susan Van den Toorn, Counsel, Federal Deposit Insurance Corporation, Washington, DC 20429  
Phone: 202 898-8707

**RIN:** 3064-AC82

### 3859. DEPOSIT INSURANCE ASSESSMENTS—CERTIFIED STATEMENTS

**Priority:** Other Significant

**Legal Authority:** 12 USC 1441; 12 USC 1441b; 12 USC 1813; 12 USC 1815; 12 USC 1817 to 1819; PL 104-208, 110 Stat 3009-479; 12 USC 1821

**CFR Citation:** 12 CFR 327

**Legal Deadline:** None

**Abstract:** FDIC proposes to modernize and simplify its deposit insurance assessment regulations governing certified statements to provide regulatory burden relief to insured depository institutions.

## FDIC

## Completed Actions

**Timetable:**

Action	Date	FR Cite
NPRM	06/08/04	69 FR 31922
NPRM Comment Period End	08/09/04	
Final Action	11/23/04	69 FR 68068

**Regulatory Flexibility Analysis****Required:** No**Small Entities Affected:** No**Government Levels Affected:** None**URL For More Information:**<http://www.fdic.gov/regulations/laws/federal/propose.html>**URL For Public Comments:**<http://www.fdic.gov/regulations/laws/federal/04comdispose.html>**Agency Contact:** Christopher Bellotto, Counsel, Federal Deposit Insurance Corporation

Phone: 202 898-3801

**RIN:** 3064-AC84**3860. INTERNATIONAL BANKING****Priority:** Substantive, Nonsignificant**Legal Authority:** 12 USC 378; 12 USC 1441; 12 USC 1441b; 12 USC 1813; 12 USC 1815; 12 USC 1815(a); 12 USC 1815(b); 12 USC 1816 to 1818; 12 USC 1818(a) to 1818(c); 12 USC 1819 (Seventh); PL 104-208, 110 Stat 3009-479; 12 USC 1820; 12 USC 1821; 12 USC 1823; 12 USC 1828; 12 USC 1828(c); 12 USC 1828(d); 12 USC 1828(i); 12 USC 1828(n); 12 USC 1828(o); 12 USC 1831(a); 12 USC 1831(e); 12 USC 1831(o); 12 USC 1831p-1; 12 USC 1831w; 12 USC 1835; 12 USC 1835a; 12 USC 1843(i); 12 USC 3103 to 3105; 12 USC 3108 to 3109; Title IX, PL 98-181, 97 Stat 1153; 12 USC 3207; 12 USC 3907; 12 USC 3909;

12 USC 4808; PL 102-133, 105 Stat 1761 (12 USC 1828 note); PL 102-242, 105 Stat 2236, 2286, as amended by PL 102-550, 106 Stat 3672, 4089 (12 USC 1828 note); PL 102-242, 105 Stat 2286, as amended by PL 102-550; 106 Stat 3672 (12 USC 1828 note); 106 Stat 4089 (12 USC 1828 note); 15 USC 1601 to 1607; 12 USC 1819 (Tenth)

**CFR Citation:** 12 CFR 303; 12 CFR 325; 12 CFR 327; 12 CFR 347**Legal Deadline:** None**Abstract:** FDIC is proposing amendments to the international banking rules contained in subpart J of part 303, containing the procedural rules implementing part 347. And to revise the rules contained in subpart A, relating to the international activities and investments of insured state nonmember banks, and subpart B, relating principally insured and noninsured U.S. branches of foreign banks.**Timetable:**

Action	Date	FR Cite
NPRM	07/19/04	69 FR 43060
NPRM Comment Period End	09/17/04	
Final Action	04/06/05	70 FR 17550

**Regulatory Flexibility Analysis****Required:** No**Small Entities Affected:** No**Government Levels Affected:** None**URL For More Information:**<http://www.fdic.gov/regulations/laws/federal/propose.html>**URL For Public Comments:**<http://www.fdic.gov/regulations/laws/federal/04cominternational.html>**Agency Contact:** Rodney D. Ray, Counsel, Legal Division, Federal Deposit Insurance Corporation, Washington, DC 20429  
Phone: 202 898-3556**RIN:** 3064-AC85**3861. • INTERAGENCY GUIDANCE ON RESPONSE PROGRAMS FOR UNAUTHORIZED ACCESS TO CUSTOMER INFORMATION AND CUSTOMER NOTICE****Priority:** Other Significant**Legal Authority:** 12 USC 1818; 12 USC 1819 (Tenth); 15 USC 1681b; 15 USC 1681s; 15 USC 1681w**CFR Citation:** 12 CFR 364**Legal Deadline:** None**Abstract:** OCC, the Board, FDIC, and OTS are publishing an interpretation of the Gramm-Leach Bliley Act and the Interagency Guidelines Establishing Information Security Standards.**Timetable:**

Action	Date	FR Cite
Final Action	03/29/05	70 FR 15736

**Regulatory Flexibility Analysis****Required:** No**Small Entities Affected:** No**Government Levels Affected:** None**Agency Contact:** Robert A. Patrick, Counsel, Legal Division, Federal Deposit Insurance Corporation, Washington, DC 20429  
Phone: 202 898-3757**RIN:** 3064-AC87

[FR Doc. 05-6011 Filed 05-13-05; 8:45 am]

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