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Attached is a final rule amending the Office of Thrift Supervision's regulations governing branching by federal savings associations. The amendment eliminates previous regulatory restrictions on branching to permit nationwide branching to the extent allowed by federal law. The amend-

ment also clarifies review standards for branching applications and requirements under the Community Reinvestment Act

The rule is published in the *Federal Register*, Vol. 57, No. 69, pp. 12203–12208.

Director ( O)
Office of Thrift Supervision

Attachment