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## Transmittal



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Attached is an advance notice of proposed rulemaking soliciting comments on ways that the OTS could ensure that its capital regulation takes adequate account of concentrations of credit risk and the risks of nontraditional activities. The OTS will consider the comments received in developing a proposed rule on concentration risk and nontraditional activities as required by section 305 of the Federal Deposit Insurance Corporation Improvement Act of 1991 ("FDICIA"). The OTS is soliciting comment on the specific questions set forth in the document and on all aspects of the concentration risk and nontraditional activities portions of section 305. This initiative is being undertaken on a coordinated basis with the other Federal banking agencies.

The OTS solicits comment on all aspects of this advance notice of proposed rulemaking, particularly on the application of the provisions of section 305 regarding concentration risk and risk of nontraditional activities to savings associations.

The advance notice is published in the Federal Register, Vol. 57, No. 193, pp. 45757-45758. Comments on the proposed rule must be received on or before December 4, 1992, addressed to: Director, Information Services, Public Affairs Office, Office of Thrift Supervision, 1700 G Street NW., Washington, DC 20552.

Director

Office of Thrift Supervision

Attachment