

# **D R A F T**

**DEPARTMENT OF THE TREASURY**  
**Office of the Comptroller of the Currency**

**12 CFR Part 25**  
**[Docket No. 05-0\_]**  
**RIN 1557-AB98**

**FEDERAL RESERVE SYSTEM**  
**12 CFR Part 228**  
**[Regulation BB; Docket No. R-1225]**

**FEDERAL DEPOSIT INSURANCE CORPORATION**  
**12 CFR Part 345**  
**RIN 3064-AC89**





























































