

Department of the Treasury
Office of Thrift Supervision

Transmittal



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Attached are a news release, policy statement and related material issued jointly by the Office of Thrift Supervision, the Comptroller of the Currency, the Federal Deposit Insurance Corporation and the Federal Reserve Board that address concerns over the availability of credit to sound

borrowers. The statement clarifies examination policies so that savings institutions and banks will clearly understand that their regulators do not want the availability of credit to sound borrowers to be adversely affected by supervisory policies or the industry's perception of them.

Director
Office of Thrift Supervision

Attachment