

SUMMARY OF NOTICES

F e d e r a l R e s e r v e B a n k o f D a l l a s

OCTOBER 2005

- 05-58** The federal banking agencies announced the issuance of orders granting emergency relief to bank transfer agents affected by Hurricane Katrina. The orders cover national banks, state member banks, state nonmember banks, bank holding companies, and bank subsidiaries.
- 05-59** The Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, Federal Deposit Insurance Corporation, and Office of Thrift Supervision announced their revised plans for the U.S. implementation of the *International Convergence of Capital Measurement and Capital Standards: A Revised Framework*, otherwise known as Basel II.
- 05-60** The Federal Reserve Bank of Dallas announced the availability of the 2005 Eleventh District Salary Survey Reports.
- 05-61** The Board of Governors amended Regulation D (*Reserve Requirements of Depository Institutions*) to reflect the annual indexing of the low reserve tranche and the reserve requirement exemption amount for 2006.
- 05-62** The Federal Reserve and the other federal financial institutions regulatory agencies granted a waiver of their appraisal regulations for three years to regulated financial institutions that are entering into transactions with borrowers affected by Hurricanes Katrina and Rita.
- 05-63** The Board of Governors approved modifications to the method for calculating the private sector adjustment factor, which imputes the costs that would have been incurred and profits that would have been earned, including the return on equity capital, had the Federal Reserve Banks' priced services been provided by a private sector business.
- 05-64** The Board of Governors requested public comment on a second advance notice of proposed rulemaking regarding the open-end (revolving) credit rules of the Board's Regulation Z, which implements the Truth in Lending Act.
- 05-65** The Federal Reserve Bank of Dallas announced the results of the election of directors.
- 05-66** The Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, Federal Deposit Insurance Corporation, and Office of Thrift Supervision requested public comment on proposed revisions to the ex-

isting risk-based capital framework, which would apply to banks, bank holding companies, and savings associations.

- 05-67** The Board of Governors amended Appendix A of Regulation CC to delete the reference to the Oklahoma City Branch office of the Federal Reserve Bank of Kansas City and reassign the Federal Reserve routing symbols currently listed under that office to the head office of the Federal Reserve Bank of Dallas and delete the reference to the Columbus office of the Federal Reserve Bank of Cleveland and reassign the routing symbols listed under that office to the Cincinnati Branch office and the head office of that Reserve Bank.
- 05-68** The Federal Financial Institutions Examination Council issued guidance titled *Authentication in an Internet Banking Environment*. This guidance updates and replaces the FFIEC's *Authentication in an Electronic Banking Environment* issued in 2001 and specifically addresses the need for risk-based assessments, customer awareness, and security measures to reliably authenticate customers accessing financial institutions' Internet-based services.
- 05-69** The federal banking agencies prepared additional supervisory guidance on regulatory and reporting issues related to Hurricanes Katrina and Rita.