

2. (a) Descriptions of the central and field organization of the Office of the Comptroller of the Currency are published in the Federal Register and in letters to all national banks from time to time as changes are made. They are also published annually in the U.S. Government Organization Manual and in the annual report of the Comptroller of the Currency. This information is also published by various commercial publications. The Comptroller's regulations "Procedures" (12 CFR 4) and "Fiduciary Powers of National Banks and Collective Funds" (12 CFR 9)—which set forth the places and methods whereby the public may secure information or makes submittals or requests, are published in the Federal Register, in the Code of Federal Regulations, in letters to all national banks and in the regulations sections of the Comptroller's Manual for National Banks and the Comptroller's Manual for Representatives in Trusts.

(b) Statements of the general course and method by which the functions of the Comptroller are channeled and determined, including the nature and requirements of all formal and informal procedures, forms, and instructions as to the scope and content of all papers, reports, or examinations are also set forth in the regulations, Procedures, and Fiduciary Powers of National Banks and Collective Funds. Additional detailed information on these subjects is contained in the Manual for Representatives in Trusts; Comptroller's Policy Guidelines for National Bank Directors; and Instructions, Procedures, Forms for National Bank Examiners. The first of these manuals is furnished to representatives in trusts and to national banks authorized to exercise fiduciary powers. The other two manuals are furnished to national bank directors and national bank examiners for their guidance. All three are looseleaf manuals which are supplemented from time to time.

(c) Substantive rules adopted as authorized by law are published as regulations in the Federal Register and in the Code of Federal Regulations (12 CFR 1-20), in letters to all national banks and in the regulations sections of the manuals for national banks and for representatives in trusts.

(d) Statements of general policy and interpretation formulated and adopted for the guidance of the public are published as interpretative regulations in the Federal Register, in the Code of Federal Regulations (12 CFR 1.105 et seq.; 12 CFR 7), in letters to all national banks and in the regulations sections of the manuals for national banks and for representatives in trusts. Interpretative rulings arising out of individual inquiries from national banks have been generalized for the guidance of officials of national banks and their counsel, national bank examiners and other members of the staff of the Comptroller of the Currency and are published in the rulings section of the manual for national banks or in the opinions section of the manual for representatives in trusts. Individual rulings which are particularly timely are distributed immediately in letters to all national banks. Significant rulings are also summarized quarterly in the National Banking Review. In addition to the sections on rulings and regulations, the Manual for National Banks, which is supplemented at quarterly intervals, includes the text of the national banking laws and related statutes. The Manual for Representatives in Trusts also includes the text of the laws relating to the trust powers of national banks and instructions, procedures and forms. The National Banking Review, a journal of policy and practice published quarterly by the Comptroller, provides a forum for the discussion of economic problems relating to banking. Members of the Comptroller's economics staff and others interested in these problems contribute leading articles to the Review. Current statistical data and comment on economic, legal, and regulatory developments are regularly published in the National Banking Review.

(e) Rules addressed to and served upon named persons in accordance with law are specifically excepted from publication requirements of section 3 of the Administrative Procedure Act (5 U.S.C. 1002(a)(3)). Such rules are, in accordance with published rule (12 CFR 4.13(a)(2)), available for public inspection except in such cases as the Comptroller determines (sec. 4.13(b)) that disclosure would conflict with the public interest and the proper administration of his responsibilities.

3. The Comptroller of the Currency is required by 12 U.S.C. 1828(c) to include in his annual report to the Congress the basis for his approval of each merger, consolidation, acquisition of assets, or assumption of liabilities approved by him during the period covered by the report. Opinions in such cases are published in the annual report of the Comptroller. They are also released to the press through regular public information channels at the time the action is taken. Other rulings, final opinions, decisions, and orders of the Comptroller