

in the Comptroller's regulation relating to the disclosure or nondisclosure of information (12 CFR 4.13) does not depend on whether the information is a matter of official record or not.

12. In accordance with your request, there are submitted herewith two copies of "Years of Reform, A Prelude to Progress—The 101st Annual Report of the Comptroller"; the Comptroller's Manual for National Banks; the Comptroller's Manual for Representatives in Trusts; the Comptroller's Policy Guidelines for National Bank Directors; Instructions, Procedures and Forms for National Bank Examiners; the March issue of the National Banking Review; pages 104 and 105 of the U.S. Organization Manual, 1964-65; Notice of New Regional Organization, 27 Federal Register, 4530 and 4531, Friday, May 11, 1962; summary of actions; and a sample merger opinion.

Sincerely,

JAMES J. SAXON,
Comptroller of the Currency.