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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

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To: All *Comptroller's Handbook* Subscribers

The enclosed booklet, "Allowance for Loan and Lease Losses," is part of the revised *Comptroller's Handbook*. This booklet updates and replaces material contained in the "Allowance for Loan and Lease Losses" section of *The Comptroller's Handbook for National Bank Examiners*.

Banking Circular 201 (Rev.), Allowance for Loan and Lease Losses, February 20, 1992, is rescinded because the information contained in that circular has been incorporated into this booklet.

Banking Bulletin 93-60, December 21, 1993, which transmitted the Interagency Policy Statement on the Allowance for Loan and Lease Losses, is also rescinded. The interagency policy statement remains in effect, however, and is reprinted in the appendix to this booklet.

Additional copies of this or other handbook booklets may be obtained by sending a check for \$15 to the Comptroller of the Currency, P.O. Box 70004, Chicago, Illinois, 60673-0004. Please be sure to indicate which booklet you are requesting.