



**Office of Thrift Supervision  
Financial Reporting Division**

**December 2004**

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# **Financial Reporting Bulletin**

• **It is important that you read this bulletin and the attached materials before preparing and submitting your Thrift Financial Report.** •

**December TFR Deadline including CSS – Monday, January 31, 2005**  
**December COF Deadline - Monday, January 31, 2005**  
**December CMR Deadline – Monday, February 14, 2005**  
**December HC Deadline – Monday, February 14, 2005**

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## **FOURTH QUARTER DEADLINES**

You should complete and transmit your December 2004 TFR **as soon as possible** after the close of the quarter. All schedules except HC and CMR are due to the OTS **no later than Monday, January 31, 2005**. Schedules HC and CMR are due **no later than Monday, February 14, 2005**.

Institutions that are exempt from filing Schedule CMR but choose to voluntarily file must adhere to the filing deadlines. The OTS will not be able to provide access to Interest Rate Risk reports to institutions that fail to meet the filing deadline. All voluntary CMR filers should contact Doris Jackson at [doris.jackson@ots.treas.gov](mailto:doris.jackson@ots.treas.gov) or 972-277-9618 two days after transmitting CMR for confirmation of receipt.

If you have questions concerning the preparation of your report, please call your Financial Reporting Division analyst in Dallas, Texas. You may e-mail reporting questions to [tfr.instructions@ots.treas.gov](mailto:tfr.instructions@ots.treas.gov). If you have a problem with the Electronic Filing System (EFS) software or transmission, contact the EFS Helpline Message Center toll-free at 866-314-1744 or [efs-info@ots.treas.gov](mailto:efs-info@ots.treas.gov). If you have questions about your Interest Rate Risk report, you may contact Scott Ciardi at [scott.ciardi@ots.treas.gov](mailto:scott.ciardi@ots.treas.gov) or 202-906-6960.

## **DECEMBER 2004 EFS FILING SOFTWARE**

You should prepare and transmit your December reports using the June 2004 EFS Version 5.1 software **with the December update applied**. **There will be no new software CD mailed out for the December cycle**. See Software Corner for further instructions.

## **WHAT'S NEW IN EFS 5.3**

### **SCHEDULE CSS NEWS AND CHANGES**

#### **“Doing Business As” Names**

The OTS is now collecting “Doing Business As” names for subsidiaries reported on Schedule CSS. We have added a button labeled “dba(s)” to line CSS020 to facilitate this collection. If any of the subsidiaries you report do business under names other than the legal name, you may enter these names by selecting the “dba(s)” button. The software will return a data entry box through which you can enter as many names as apply for the subsidiary.

The “Doing Business As” names will not appear on the printed copy of Schedule CSS. If you wish to keep a copy of these names with your printed report, you can do so by highlighting and copying the names from within the data entry box. The list for each subsidiary with “doing business as” names can then be pasted into a text document, saved, and printed.

#### **Website Address Field**

Line CSS200 was added to the 2004 TFR report form to collect the transactional Internet banking web sites for subsidiaries that have these sites. If there is no transactional web site for a subsidiary, leave this line blank.

#### **Mergers and Schedule CSS**

If you acquired another thrift institution during 2004, you are required to file Schedule CSS for any subsidiaries included in the merger. The “roll-forward” feature of Schedule CSS will only create a shell of subsidiaries that you filed for your institution in 2003, and will not include the subsidiaries of the acquired thrift. Your FRD Analyst can provide you with a list of these subsidiaries to use as a guide and a place to start.

If any of the acquired subsidiaries were dissolved subsequent to the merger, please provide a general TFR message with the tax identification numbers of the dissolved entities. Do not complete a Schedule CSS record for these subsidiaries.

## **OTHER CHANGES**

### **Transmitting Usernotes**

We have modified the transmission module of EFS to allow users to transmit usernotes without also transmitting data. Beginning with EFS Version 5.3 (December 2004), you will be able to re-run your edits and transmit the resulting edit exceptions and their corresponding usernotes without having to "force" an amendment.

## **MODEM DIALUP ACCESS TO OTS NETWORK DISCONTINUED**

Beginning January 1, 2005, OTS staff and systems will no longer support direct dialup access to the OTS network. **You will no longer be able to access the OTS Network via dialup modem.**

All OTS-regulated institutions will be required to transmit their COF, TFR, CMR, HCR, and/or BOS reports, send usernotes and messages, and download financial reports and software updates via the Internet. This can be accomplished by clicking on the [EFS-Net] icon on Step 5 of 5 in the Electronic Filing System (EFS) "Transmit" option, and the Financial Reports Subscriber (FRS) option to "Download" your IRRs and UTPR reports.

The EFS-Net Internet-based communications require that you have at least Internet Explorer version 6.0 installed on your workstation. Type in the Microsoft website provided below onto the address line of your Internet browser to download the most recent version of Internet Explorer.

<http://www.microsoft.com/windows/ie>

Note: This upgrade can be applied only to workstations running operating systems of Windows 98 or higher. Because of this limitation, the EFS and FRS applications can no longer support Windows 95. If necessary, you may need to involve your network administrators or in-house/contract IT personnel for further assistance.

EFS-Net communications use the HTTPs secure Internet transmission protocol of Internet Explorer. In addition, EFS encrypts the actual content of the transmission using a Triple-DES algorithm. You can be assured in knowing your data has the highest protection between your thrift and the OTS.

## **OTS POSTPONES IMPLEMENTATION OF SCHEDULE RED**

The OTS has announced that it is postponing the planned March 31, 2005, implementation of the new form for collecting data used to measure thrifts' interest rate risk exposure -- Risk Exposure Data (Schedule RED). The OTS planned to roll out Schedule RED in two phases, with phase one implementation scheduled for the quarter ending March 31, 2005.

The postponement of Schedule RED will provide the OTS more time to focus on further enhancements to the Net Portfolio Value model, the agency's key supervisory tool for measuring interest rate risk. The development of a more flexible reporting format is part of the OTS's ongoing, comprehensive effort to enhance its interest rate risk modeling capabilities.

## **WEB SITE HYPERLINK**

We have added a new feature to the EFS system to assist in verifying the web addresses reported by thrifts. When you enter or edit your institution's web address in SQ530, it will be automatically updated in your Institution Setup information and translated into a hyperlink. You should access your Institution Setup each quarter and click on this link to ensure that it is correct. If the link directs you to your institution's web site, you need not take any further action. If it directs you to another site or returns an error, then you should correct the information in SQ530. To access the hyperlink, select the "Institution Setup" button from the main screen of EFS.

If your web address changes from one quarter to the next, you will receive an exception for SQ530 when you run your TFR edits. Verify the link using the instructions above and create a Usernote for the edit exception, verifying that the information is correct.

The web site you provide through SQ530 is posted on the FDIC's web site each quarter. To ensure that the public who access the FDIC web site are directed to your site when the link is selected, it is important that SQ530 is accurate. Web addresses typically follow this format: <http://www.mythrift.com>. Do not enter special characters on SQ530 such as "@", ".", or "#" unless these are part of your actual website address. If your institution does not have a web site, leave SQ530 completely blank. Do not enter "None", "N/A" or any other words or characters.

(These clarifications about the web address for SQ530 are also applicable to the web address information provided on HC140 and on CSS200 for the December cycle.)

## **SOFTWARE CORNER**

### **Always Access The EFS System Correctly**

Be sure to always access EFS through Start, Programs, Office of Thrift Supervision, OTS Electronic Filing System. Desktop shortcuts/icons may not be configured correctly and could create application problems.

### **No EFS CD for December; Software Update 5.3 Available for Download**

You should continue to use EFS Version 5.1 (CD dated June 2004) **with EFS Update 5.3 applied**, to prepare and transmit your December 2004 reports.

**To apply the 5.3 Update:** If you use a dial-up Internet service, be sure to launch Internet Explorer and keep it open before clicking EFS-Net. From the EFS main screen, click *Transmit*, then immediately on *Next*. Click the *EFS-Net* icon, then click *Log into My Internet Connection...* From the EFS-Net **Available Software Updates for Download** section, click Download Instructions and print them for reference, then click on the *EFSUpdate530*. On the next screen, click *Save* (do NOT select to Open the file), then Save In your Software Updates folder within the OTSEFS directory (default: c:/program files/otsefs/software updates.). Click *Save*. When finished, click *Close*.

Exit completely out of EFS and return to your desktop. Right-click on *Start*, go to *Explore*, go to your Local Disk (default c:) drive, double-click on *Program Files*, *OTSEFS*, *Software Updates*, then on *EFS\_530\_Setup.EXE*. Click *Next* and verify or Browse to your EFS Directory. If your local disk drive is c:, click *Next* and click *Finish*.

Exit *Explore* and access EFS as directed above. From the main EFS blue screen, click on >Help >About Electronic Filing System. Verify that the EFS Release Cycle is 12-2004 and that your System Database and System Files versions are 5.3.0.

**EFS-Net Internet Connection to OTS Network**

Beginning January 1, 2005, OTS-regulated institutions will be required to transmit their COF, TFR, CMR, HCR and/or BOS reports, send usernotes and messages, and download financial reports and software updates via the Internet. This can be accomplished under the Electronic Filing System "Transmit" option and in the Financial Reports Subscriber option to "Download" your IRR and UTPR reports.

If you use a DSL, Cable, or T1-T3 line to connect to the Internet, simply click on the [EFS-Net] icon and "Log into my Internet connection." If you currently use a dial-up Internet service provider (i.e., connect via modem), be sure to first successfully launch Internet Explorer and keep it open before you click on the [EFS-Net] icon.

If you have selected to transmit data or a message to the OTS, you will rather quickly see a pop-up message: "Your database has been updated with your acknowledgment". This means your report or message has been transmitted. The last step in the transmission process is [View Transmission Log] from the EFS-Net screen. Be sure you see the file you just transmitted under either the Data-User Notes or General Message column with the current date. If so, you're finished with the transmission. If not, please contact the EFS Helpline as shown on the Financial Reporting Division Contact List attached.

The EFS-NET Internet-based communications require that you have at least Internet Explorer version 6.0 installed on your workstation. Type in the Microsoft website provided below onto the address line of your Internet browser to download the most recent version of Internet Explorer.

<http://www.microsoft.com/windows/ie>

Note: This upgrade can be applied only to workstations running operating systems of Windows 98 or higher. Because of this limitation, the EFS and FRS applications can no longer support Windows 95. If necessary, you may need to involve your network administrators or in-house/contract IT personnel for further assistance.

**Financial Reports Subscriber (FRS)**

You must have the Financial Reports Subscriber (FRS) installed on your workstation to download your Interest Rate Risk and Uniform Thrift Performance Reports via EFS-Net. The OTS Electronic Filing System version 5.1 CD dated June 2004, contains the full application of FRS version 2.0. For complete instructions on loading the FRS program, entering your configuration setup, downloading, saving, or viewing your reports, type the following website in the address line of your Internet browser:

<https://xnet.ots.treas.gov/efsnet/bulletins/frsinstructions.pdf>

**Update Your Contact Information**

Please carefully review all contact information in Institution Setup and Thrift Emergency Contact information for typos, staff/address/phone changes etc., before transmitting any and all reports to the OTS. This will reduce time-consuming research and requests from FRD staff to ask you to correct your information and retransmit. The Financial Reporting Division staff uses this information when we must contact you by phone, fax, mail, or e-mail, or refer someone to your institution's website.

**Transmitting Usernotes and Messages**

An enhancement to the EFS Version 5.3 enables you to send Usernotes without entering a "forced" amendment onto your report. This process is commonly referred to as a re-edit. Simply re-run your Edit Checks and update the corresponding usernotes. Exit the Reports screen and click on >Transmit. Check the box [x] Transmit Data to OTS. On Step 2 of 5, select the adjusted [x] Edits and Usernotes and click >Next. Continue with the Transmit process and send your Edits and Usernotes.

A Message is a comment you can send to your FRD Analyst, which does not correlate with an Edit Check. To send a Message, click on >Transmit and check the box [x] Send a Message to OTS. Check the box [x] for the report type (COF, TFR, CMR, HCR), and click on the corresponding tab to type your comment. When you are done, click >Next to continue with the Transmit process and send your Message to OTS.

### **Always View Transmission Log**

Remember that the last step in each transmission process is to View Transmission Log from the EFS-Net screen to ensure the information you just transmitted is listed with the date of the transmission. For any discrepancies, contact the EFS Helpline. **Remember to also check for acknowledgments or receipt of your original data prior to transmitting any amendments for each report.**

### **Back Up Your Data**

You should back up your financial data within EFS **after every data editing session or transmission.** This will greatly simplify the data recovery process if you have a system crash, or if you need to install the EFS system onto a new or additional workstation.

From the EFS main (blue) screen, click Backup/Restore, then Backup Financial Data. Select the drive you want to backup to, i.e., hard drive, network drive, diskette, etc., and select the directory. Include the cycle name in the file name – **with no spaces** - for easier retrieval: such as Dec04, etc. Click Backup. Keep the backup file in a safe, easily accessible location.

### **EFS Helpline**

You can reach the EFS Helpline at [efs-info@ots.treas.gov](mailto:efs-info@ots.treas.gov), or call toll-free 866.314.1744. Be sure to speak clearly and slowly, and spell any unusual names when leaving a voice mail message. Please remember that this is a message center. E-mails and calls are retrieved and returned during daytime business hours in the order they are received. Leaving multiple messages about the same issue will only delay the callback time. Always include your 5-digit docket number in telephone messages and on the subject line of all e-mails to the EFS Helpline.

## **PUBLIC AVAILABILITY OF THE TFR**

All data items reported by individual OTS-regulated institutions in 2004 are publicly available **except** for the following line items:

#### **Schedule VA**

Classification of Assets:

- VA960 – Special Mention
- VA965 – Substandard
- VA970 – Doubtful
- VA975 – Loss

#### **Schedule LD** Loan Data - All lines

#### **Schedule SI**

Transactions with Affiliates, Lines SI750 and SI760

#### **Schedule FS** Fiduciary and Related Services Income:

Lines FS310 through FS393, FS30, and FS35  
Fiduciary Settlements, Surcharges, and Other:  
FS710 through FS742, FS70, FS71, and FS72

#### **Schedule HC**, Thrift Holding Company – All lines.

#### **Schedule CMR**, Consolidated Maturity/Rate – All lines.

When released by the OTS, individual TFRs are first posted on the FDIC web site the Friday following the tenth day after quarter-end. The available reports are updated on the FDIC web site every Friday. The final update takes place approximately 150 days after quarter-end. All data items are available on an aggregate basis and are posted to the OTS web site approximately 60 days after quarter-end.

## **DECEMBER 2004 TFR INSTRUCTION MANUAL UPDATE**

Enclosed is one updated page, dated December 2004, to the TFR Instruction Manual. The changes are:

CSS020: Report the legal name of the entity and all active "doing business as" (DBA) names used for the entity. The TFR filing software has been modified with an entry feature to report DBA names. Do not preface the DBA names with "d/b/a" or other introductions.

**FINANCIAL REPORTING DIVISION CONTACT LIST**

225 E. John Carpenter Freeway, Suite 500  
 Irving, TX 75062-2326  
 FAX 972.277.9596

**VIKKI REYNOLDS, MANAGER 972.277.9595**

vikki.reynolds@ots.treas.gov

972.277.XXXX

972.277.XXXX

**THRIFT FINANCIAL REPORT (TFR)**

JIM HANSON 9620  
 james.hanson@ots.treas.gov

KATHRYN JOHNSON 9611  
 kathryn.johnson@ots.treas.gov

MIKE JOHNSON 9621  
 kenneth.johnson@ots.treas.gov

KEVIN JONES 9612  
 kevin.jones@ots.treas.gov

ANGELA THORPE-HARRIS 9615  
 angela.thorpe@ots.treas.gov

JO ANN WILLIAMS 9616  
 joann.williams@ots.treas.gov

**MONTHLY COST OF FUNDS (COF)**

KATHRYN JOHNSON 9611  
 kathryn.johnson@ots.treas.gov

**BRANCH OFFICE SURVEY (BOS)**

CHEYANN HOUTS 9617  
 cheyann.houts@ots.treas.gov

**GENERAL QUESTIONS AND  
SOFTWARE DISTRIBUTION**

DORIS JACKSON 9618  
 doris.jackson@ots.treas.gov

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The Financial Reporting Division uses voice-mail extensively. If you reach the voice-mail of the person you are calling, please leave a brief message, speaking slowly enough to be clearly understood. Include your name, phone number, region, and docket number. Your call will be returned as quickly as possible.

**TFR REPORTING QUESTIONS AND ANSWERS**

The Financial Reporting Division posts TFR Questions and Answers on the OTS website at <http://www.ots.treas.gov> (click TFR). If you have a question that you would like answered, you may submit it to [tfr.instructions@ots.treas.gov](mailto:tfr.instructions@ots.treas.gov).

**EFS HELPLINE MESSAGE CENTER**

For assistance with Electronic Filing System (EFS)-related issues, contact the EFS Software Helpline at [efs-info@ots.treas.gov](mailto:efs-info@ots.treas.gov), or call the TOLL-FREE 24-Hour Message Center: 866.314.1744. NOTE: For security purposes, please always begin your e-mail Subject line with your 5-digit docket number, and provide your name and phone number.

**INTEREST-RATE RISK REPORTS**

Questions about your Interest Rate Risk report may be directed to Scott Ciardi at [scott.ciardi@ots.treas.gov](mailto:scott.ciardi@ots.treas.gov), or 202.906.6960.

**COPIES OF TFR MANUAL**

The OTS provides one copy of the TFR Instruction Manual and Financial Reporting Bulletins free of charge to the report preparer(s) of each OTS-regulated institution. You can also access the manual and bulletins on the OTS website at <http://www.ots.treas.gov> (click TFR).

**PREFERRED AND MINIMUM REQUIREMENTS**  
**FOR ELECTRONIC FILING OF**  
**REGULATORY REPORTS**

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**Preferred Requirements:**

**Application**

- IBM-compatible PC - Pentium 566+ processor
- Windows 98, NT4.0 Workstation, Windows 2000, XP, Me
- 256 Meg of installed RAM memory
- 200+ Meg of available hard drive memory
- SVGA enhanced color monitor 800x600, 256 colors or 24 bit true colors
- CD-Rom drive
- HP LaserJet or Ink Jet-compatible printer

**Communications - EFS-NET**

- DSL, Internet Cable, or T1-T3 Direct Line with online Internet access
  - Internet Explorer 6.x or greater (for EFS-NET certificate compatibility)
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**Minimum Requirements:**

Application

- IBM-compatible PC - Pentium 200+ processor
- Windows 98
- 128 Meg of installed RAM memory
- 150 Meg of available hard drive memory
- VGA or SVGA color monitor - 640x480, 256 colors screen
- CD-Rom drive
- HP LaserJet or Ink Jet-compatible printer

Communications - EFS-NET

- 56K bps modem and active account with an Internet Access Service Provider
- Internet Explorer 6.x or greater (for EFS-NET certificate compatibility)