



**Office of Thrift Supervision
Financial Reporting Division**

June 2005

www.ots.treas.gov

Financial Reporting Bulletin

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

**June TFR Deadline – Monday, August 1, 2005
June COF Deadline – Monday, August 1, 2005
June CMR Deadline – Monday, August 15, 2005
June HC Deadline – Monday, August 15, 2005
Annual Branch Office Survey (BOS) Deadline –
Monday, August 29, 2005**

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SECOND QUARTER DEADLINES

You should complete and transmit your June 2005 TFR and COF **as soon as possible** after the close of the quarter. **Filing deadline** for all schedules *except* HC, CMR, and BOS is **Monday, August 1, 2005**. **Filing deadline** for Schedules HC and CMR is **Monday, August 15, 2005**. **Filing deadline** for the annual Branch Office Survey (BOS) is **Monday, August 29, 2005**.

Institutions that are exempt from filing Schedule CMR but choose to voluntarily file must adhere to the filing deadlines above. 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 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. A contact listing is provided near the end of this bulletin. You may e-mail reporting questions to tfr.instructions@ots.treas.gov. If you have a problem with the Electronic Filing System (EFS) or Financial Reports Subscriber (FRS) software or transmission, contact the EFS Helpline Message Center toll-free at 866-314-1744 or by e-mail at 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 or 202-906-6960.

JUNE 2005 EFS VERSION 5.6 SOFTWARE UPDATE

EFS Version 5.6 Update, dated June 2005, is now available for download via EFS Net and must be used to prepare and transmit all reports to the OTS. To access the link to the update and download instructions, from the main (blue) screen of EFS, click Transmit, immediately click Next, click EFS Net, then click on the EFS_560_Setup link under Available Software Updates for Download, and follow the instructions provided.

Version 5.6 corrected some minor edit step errors. There were no significant changes or enhancements with this version.

2005 BRANCH OFFICE SURVEY

Filing deadline for your 2005 Branch Office Survey is Monday, August 29, 2005. Final amendments are due no later than September 30, 2005. **NOTE:** You must transmit your June 2005 TFR prior to transmitting your 2005 BOS report. The BOS letter/instructions are also posted on the OTS website.

Financial Reporting Bulletin Hard Copy To Be Discontinued

This is the last hard copy of the Financial Reporting Bulletin you will receive from the OTS. Beginning with the September 2005 cycle, the OTS **will no longer mail hard copies of the Financial Reporting Bulletin**. We will e-mail the bulletin to the report preparer of each OTS-regulated institution, using the e-mail address provided to us in the most recent TFR transmission. **It is imperative that the report preparer's e-mail address in EFS Institution Setup be kept complete, accurate, and current at all times.** Please verify all information there prior to any transmission to the OTS.

Report preparers who do not have e-mail, or do not receive the e-mailed bulletin because of firewall restrictions, inaccurate or incomplete e-mail addresses, etc., can access it from the EFS filing software using a link within EFS Net.

The bulletin will also be posted as a PDF file on the OTS website in the TFR section. Access to the bulletin will generally be on the last day of the quarter (i.e., last day of September for September 2005 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.

Disaster Recovery

Each thrift is responsible for maintaining internal policies to secure the EFS system, and to establish procedures to recover financial reports in the event of database corruption, system crash, or natural disaster.

Please review and follow the ***EFS Guidance on Data Security and Financial Data Recovery*** document, as well as ***EFS Security Guidelines*** regarding the EFS software, passwords, and PINs. These documents can be found in EFS Net (Transmit, Next, EFS Net, Log in...) under the Available Bulletins for Download section. We suggest you also share these documents with your management and Information Technology staff.

Web Site Hyperlink

The website link feature in the EFS system will assist in verifying the web addresses reported by thrifts. When you enter or edit your institution's web address in TFR 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 edit/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 accuracy of 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 Schedule HC, HC140 and on TFR Schedule CSS200 for the December cycle.)

Financial Reports Subscriber (FRS)

Financial Reports Subscriber is a separate installation from EFS. The Financial Reports Subscriber (FRS) application is installed independently from EFS. You must have the Financial Reports Subscriber installed separately on your workstation to download your Interest Rate Risk and Uniform Thrift Performance Reports via EFS-Net. You should select to install FRS 2.0 from the EFS 5.5 CD dated March 2005, even if you already have it installed, so you will have the updated FRS Help guide.

For complete instructions on loading the FRS program, entering your configuration setup, downloading, saving, or viewing your reports, type the following website into the address line of your Internet browser:

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

Interest Rate Risk Reports Availability

Approximately 30 days after the close of the quarter, the NPV model begins preparation of the combined IRR and CMR reports for download.

IRR Executive Summary reports are not available until approximately 85 days after the close of the quarter to ensure adequate industry data exists to properly calculate the industry medians and percentiles for each institution.

Update Your Contact Information

Please carefully review all contact information in Institution Setup and Thrift Emergency Contact information for typos, staff/address/phone number 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, and ensure timely receipt of any OTS communication to you.

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, and it must be kept accurate, current, and complete at all times. This is now also essential for you to receive the Financial Reporting Bulletin via e-mail each quarter.

On the Thrift Contact Information screen, institutions now have the ability to report two additional recipients for FinCEN reporting.

Back Up Your Data

You should back up your financial data using the Backup/Restore option 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.

We suggest you back up your data onto a network drive if possible, or to a diskette. From the EFS main (blue) screen, click Backup/Restore, then Backup Financial Data. Select the drive you want to backup to, i.e., network drive, hard drive, diskette, etc., and select or create a directory with no spaces in the name. Include the cycle name in the file name – again, with no spaces - for easier retrieval, such as Dec04, etc. Click Backup. Keep the backup file in a safe, easily accessible location. All data is included in each backup, so you need to maintain only a small network backup folder or a single diskette; unless you have created a new database at some point, the current backup will include all previous data back to December 2000.

Before You Reinstall EFS Software

Please contact the EFS Helpline before you reinstall the EFS software. OTS staff may have other information you need to know, or direct you to perform other tasks before reinstalling.

Before You Contact EFS Helpline

Before calling the EFS Helpline with technical questions, please utilize the OTS Diagnostics tool that was designed to help you in resolving database and/or component errors, etc. The OTS Diagnostics can be opened from the Start-Programs-Office of Thrift Supervision-OTS Diagnostics menu option in Windows. For database errors (i.e. -214...), at the top left of the screen, click Diagnostics and Test EFS/FRS Database Connections. Verify all green checkmarks all the way down. If you see any red error messages, click on the error and follow the instructions at the bottom of the screen for resolution to the problem. Similarly, for EFS component errors (i.e. 429), at the top left of the screen, click Diagnostics and Test EFS Components. Again, verify all green checkmarks all the way down. If you see any red error messages, click on the error and follow the instructions at the bottom of the screen for resolution to the problem.

EFS Helpline

You can e-mail the EFS Helpline at 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 on the subject line of all e-mails, and in telephone messages to the EFS Helpline.**

JUNE 2005 TFR INSTRUCTION MANUAL UPDATES

Attached is one updated page, dated June 2005, to the TFR Instruction Manual.

The changes are:

Page 1403 HC250/HC640: NET INCOME FOR THE QUARTER - Report net income for the quarter. In line HC250, include the parent holding company's proportionate share of any thrift institution subsidiary's income for that quarter.

Questions & Answers

TFR Questions and Answers are posted on the OTS web site at www.ots.treas.gov (click TFR). If you have a question you would like posted, please e-mail it to tfr.instructions@ots.treas.gov.

Q&A No: 249

SUBJECT: Thrift Holding Company Net Income
LINE(S): HC250
DATE: JUNE 1, 2005

Question: Should I include a parent holding company's proportionate share of any thrift institution subsidiary's quarterly net income in line HC250?

Answer: Yes. Including the proportionate share of any subsidiary income in line HC250 is in accordance with GAAP (APB No. 18).

FINANCIAL REPORTING DIVISION CONTACT LIST

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**GENERAL QUESTIONS AND
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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.

EFS HELPLINE MESSAGE CENTER

For assistance with Electronic Filing System (EFS)-related issues, contact the EFS Software Helpline at 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, 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

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)

Office of Thrift Supervision Filing Schedule for 2005 Regulatory Reports

Reporting "As Of" Date	FILING DEADLINE			
	Thrift Financial Report	Schedule CMR and HC	Cost of Funds	Branch Office Survey
January 31			Wednesday March 2	
February 28			Wednesday March 30	
March 31	Monday May 2	Monday May 16	Monday May 2	
April 30			Tuesday May 31	
May 31			Thursday June 30	
June 30	Monday August 1	Monday August 15	Monday August 1	Monday August 29
July 31			Tuesday August 30	
August 31			Friday September 30	
September 30	Monday October 31	Monday November 14	Monday October 31	
October 31			Wednesday November 30	
November 30			Friday December 30	
December 31	Monday January 30, 2006	Tuesday February 14, 2006	Monday January 30, 2006	

THRIFT FINANCIAL REPORT
INSTRUCTION MANUAL UPDATES

JUNE 2005

Insert this revised page into your Thrift Financial Report Instruction Manual. Delete **only** the page that has a replacement.

Refer to the summary of these changes in the June 2005 Financial Reporting Bulletin.

Direct questions to your Financial Reporting Analyst in Dallas, TX, or by e-mail to tfr.instructions@ots.treas.gov.