



**Office of Thrift Supervision  
Financial Reporting Division (FRD)**

**September 2009**

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# Financial Reporting Bulletin

**It is important that you read this bulletin and the attached materials before preparing and submitting your quarterly Thrift Financial Report, as it contains pertinent information regarding your reports.**

- ***Please share this bulletin with all staff members who are involved in preparing and transmitting reports to the OTS.*** •

<b>September TFR</b>	<b>Filing Deadline - Friday, October 30, 2009</b> (Remember - you must transmit TFR before any other quarterly or annual reports.)
<b>September COF</b>	<b>Filing Deadline - Friday, October 30, 2009</b>
<b>September CMR</b>	<b>Filing Deadline - Monday, November 16, 2009</b>
<b>September HC</b>	<b>Filing Deadline - Monday, November 16, 2009</b>

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## **THIRD QUARTER FILING DEADLINES**

You can and should complete and transmit your September 2009 TFR and COF as soon as possible after the close of the quarter:

Filing **deadline** for all schedules *except* HC and CMR is **Friday, October 30, 2009**.

Filing **deadline** for Schedules HC and CMR is **Monday, November 16 2009**.

Institutions that are exempt from filing Schedule CMR but choose to voluntarily file must adhere to the filing deadlines above. Interest Rate Risk reports will not be available for download by institutions that fail to meet the filing deadline.

All voluntary CMR filers should e-mail [doris.jackson@ots.treas.gov](mailto:doris.jackson@ots.treas.gov) or leave a message at 972.277.9618, 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 can e-mail reporting questions to [tfr.instructions@ots.treas.gov](mailto:tfr.instructions@ots.treas.gov). If you need assistance with Electronic Filing System (EFS) including Quick Importer or Financial Reports Subscriber (FRS) software or transmission, contact the EFS Helpline Message Center by e-mail at [efs-info@ots.treas.gov](mailto:efs-info@ots.treas.gov) or by phone toll free at 866.314.1744. If you have questions about your Interest Rate Risk report, you can contact Scott Ciardi at <mailto:scott.ciardi@ots.treas.gov>, or call 202.906.6960.

## **EFS VERSION 7.4 SOFTWARE UPDATE FOR SEPTEMBER AVAILABLE FOR DOWNLOAD VIA EFS-NET**

There is no new CD for September. The new EFS **Version 7.4 Update** is now available for download via EFS-NET and must be used, along with any subsequent updates as necessary, to prepare and transmit all September reports to the OTS. From the EFS main (blue) screen, click Transmit, Next, EFS-NET, and Log into my Internet.... Click on the EFS\_740\_setup.exe update under **Available Software Updates for Download**, click the link on the next page, and **follow the included instructions to properly download and apply the update.**

You can sign up in EFS-NET under My EFS Notification Recipients to receive e-mail notification when software news or other important information is placed on EFS-NET. You can sign up multiple recipients in this option.

**NOTE:** To ensure that you and other staff members receive timely notification when new items are placed on EFS-NET for your attention, please verify/update all e-mail addresses you have entered in EFS-NET, My EFS Notification Recipients, *before every transmission.*

If you do not sign up for e-mail notification, you should log in to EFS-NET frequently to check for any software updates or news about preparing your reports.

Remember to always access EFS from your desktop through Start, Programs, Office of Thrift Supervision, OTS Electronic Filing System. Do not use a desktop shortcut as it will most likely take you to an outdated version of the program. Please delete any desktop shortcuts to EFS or FRS.

For any software issues you encounter, you should first run the OTS Diagnostics from Start, Programs, Office of Thrift Supervision, OTS Diagnostics. If the Diagnostics tool does not identify and offer solutions for your problem, contact the EFS Helpline at [efs-info@ots.treas.gov](mailto:efs-info@ots.treas.gov) or by phone toll free at 866.314.1744.

## WHAT'S NEW IN EFS VERSION 7.4

- Two new Critical edit steps, Q008 and Q010, were added for the September cycle to track amendments that increase the amount reported in Stock Issued (SI640) and Capital Contributions (Where No Stock is Issued) (SI655).

**NOTE: *The edit step failures must have approval from your CFO and will require a User Note stating the reason for the increase and the name of the approving CFO.***

## SEPTEMBER 2009 TFR INSTRUCTION MANUAL UPDATES

### Revised Captions for September 2009

- D1120
- D1130
- D1140
- D1150

### Edit Changes for September 2009

➤ **New Steps:**

- B021
- K006, K007, K008
- Q006, Q007, Q008, Q009, Q010, Q011, Q012, Q013, Q728, Q754, Q833, Q834

➤ **Revised Steps:**

- H090
- L090, L553
- K747
- Q500, Q501, Q536, Q537, Q702, Q703, Q704, Q705, Q836, Q837, Q838, Q839, Q840

## TFR SCHEDULES - PUBLIC AVAILABILITY

As stated on the OTS website at <http://files.ots.treas.gov/78233.pdf>, all data items reported by individual OTS-regulated institutions in 2009 will be publicly available **except** for the following line items:

- Schedule VA, Valuation Allowances and Related Data  
Classification of Assets:  
VA960 – Special Mention  
VA965 – Substandard  
VA970 – Doubtful  
VA975 – Loss
- Schedule LD, Loan Data - All lines
- Schedule SI, Supplemental Information  
Transactions with Affiliates, Lines SI750 and SI760
- Schedule HC, Thrift Holding Company  
All Supplemental Questions, Lines HC810 through HC880
- Schedule CMR, Consolidated Maturity/Rate – All lines

## **DECEMBER 2009 TFR CHANGES**

As previously announced in Federal Register notice 73-191, the following changes will be implemented for the December 2009 Thrift Financial Report (TFR):

- Eliminated the Subordinate Organization Schedule (CSS).
- Added the new Consolidated Assets and Liabilities Measured at Fair Value on a Recurring Basis (FV) schedule for thrifts with total assets (SC60) greater than \$10 billion.
- Revised 14 line items and added 68 new line items to the Fiduciary and Related Services (FS) schedule.

## **FEDERAL REGISTER NOTICE – 2010 TFR REVISIONS**

Included below is a link to a .pdf copy of the Federal Register notice and 60-day request for comment (74 FR 41981) published August 19, 2009, for the **2010 TFR** revisions that the OTS proposes to implement in March 2010, except for the annual collection of reverse mortgage data that we propose to initiate in December 2010.

These revisions would change the reporting frequency for small business and small farm data reported in Schedule SB from annually to quarterly, revise three lines, and add 24 new lines to the TFR, including the 16 lines proposed for a new Schedule RM - Annual Supplemental Consolidated Data on Reverse Mortgages. The TFR revisions were designed to be similar to 2010 revisions for the Call Report recently published in the Federal Register by the other federal banking agencies.

After the **comment period** for this notice closes on **October 19, 2009**, we will summarize the comments received and prepare a final Federal Register notice announcing the 2010 revisions.

[Federal Register Notice](#)

## **FDIC WEBSITE UPDATES**

Per the FDIC, updates are made to the Industry Analysis portion of their website (<http://www.fdic.gov/>) on the third Friday after the close of the quarter and weekly thereafter. This update is based on individual OTS TFR data as of the previous Tuesday night. The FDIC will post September 2009 data to their website for the first time on Friday, October 16, 2009. The last update of the FDIC website for the September 2009 cycle will be approximately 60 days after the close of the quarter.

## **AMENDING PRIOR-CYCLE DATA**

Before you transmit any prior-period amendments to TFR, CMR, or HC reports, be sure to discuss them with your Financial Reporting Analyst, who may have further instructions for you to follow. All amendments must be filed electronically and should include a detailed EFS Message to OTS explaining the reason for the amendment.

Although the instructions allow for 135 days after the cycle close for prior-cycle amendments, FRD analysts may need several days to analyze and process your data. Therefore, we encourage you to file any **June 2009 amendments no later than close of business, Monday, November 9, 2009**.

## **PROVIDE YOUR DOCKET NUMBER**

When contacting anyone at the OTS by e-mail, phone, voice message, or fax, please remember to provide your **five-digit docket number** (within your voice mail message or on the Subject line of all e-mail messages). This will help us to access our records and assist you more quickly.

## FINANCIAL REPORTING DIVISION (FRD) 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](mailto:vikki.reynolds@ots.treas.gov)

972.277.XXXX

972.277.XXXX

#### THRIFT FINANCIAL REPORT (TFR)

JIM HANSON 9620  
[james.hanson@ots.treas.gov](mailto:james.hanson@ots.treas.gov)

KATHRYN JOHNSON 9611  
[kathryn.johnson@ots.treas.gov](mailto:kathryn.johnson@ots.treas.gov)

KEVIN JONES 9612  
[kevin.jones@ots.treas.gov](mailto:kevin.jones@ots.treas.gov)

ANGELA THORPE-HARRIS 9615  
[angela.harris@ots.treas.gov](mailto:angela.harris@ots.treas.gov)

#### MONTHLY COST OF FUNDS (COF)

KATHRYN JOHNSON 9611  
[kathryn.johnson@ots.treas.gov](mailto:kathryn.johnson@ots.treas.gov)

#### BRANCH OFFICE SURVEY (BOS)

CHEYANN HOUTS 9617  
[cheyann.houts@ots.treas.gov](mailto:cheyann.houts@ots.treas.gov)

#### GENERAL QUESTIONS AND SOFTWARE DISTRIBUTION

DORIS JACKSON 9618  
[doris.jackson@ots.treas.gov](mailto:doris.jackson@ots.treas.gov)

The Financial Reporting Division uses voice-mail extensively. If you reach the voice-mailbox 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 during regular daytime business hours in the order it was received.

#### 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). Be sure to **include your docket number** in your Subject line. For security reasons, **FRD staff does not respond to e-mails with blank or illogical Subject lines.**

#### 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 include your 5-digit docket number in your e-mail Subject line or your voice-mail message, and provide your name and phone number. **FRD staff does not respond to e-mails with blank or illogical Subject lines.** **Calls and e-mails are returned during regular daytime business hours in the order they are received.**

#### 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.

#### TFR INSTRUCTION MANUAL

Update/replacement pages to the TFR Instruction Manual will be included in the quarterly Financial Reporting Bulletin that is e-mailed to all TFR report preparers of record. You can access and print the TFR Form, Instruction Manual, and Financial Reporting Bulletins on the OTS website at <http://www.ots.treas.gov/> (click Publications and Data, Thrift Financial Reports). NOTE: *Printing the entire TFR Instruction Manual (over 300 pages) will create an extremely large print job.*

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

### **Preferred Requirements:**

#### **Application**

- **IBM-compatible PC – 1GHz processor**
- **Windows 2000, XP, Vista**
- **512+ Meg of installed RAM memory**
- **200+ Meg of available hard drive memory**
- **Color monitor 1024x768, 32 bit true color screen**
- **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)**

### **Minimum Requirements:**

#### **Application**

- **IBM-compatible PC – 256MHz processor**
- **Windows 2000, XP**
- **256 Meg of installed RAM memory**
- **150 Meg of available hard drive memory**
- **Color monitor – 800x600, 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)**

For quick reference to this page at any time, save this link in your Favorites:

[https://xnet1.ots.treas.gov/efsnet/bulletins/efs\\_6x\\_requirements.pdf](https://xnet1.ots.treas.gov/efsnet/bulletins/efs_6x_requirements.pdf)

## Office of Thrift Supervision

### Filing *Deadline* Schedule for 2009 Regulatory Reports

You can and should complete and transmit your reports  
as soon as possible after the close of the quarter.

*To preclude the OTS's consideration of the assessment of civil money penalties, pursuant to the provisions in 12 U.S.C. § 1464(v)(4)-(7), Reports of condition, please ensure that all TFR reports are filed before the filing deadlines shown below, and are filed accurately in accordance with the instructions.*

Reporting "As Of" Date	<u>F I L I N G   D E A D L I N E</u>			
	Thrift Financial Report	Schedule CMR and HC	Cost of Funds	Branch Office Survey
January 31			Monday March 2	
February 29			Monday March 30	
March 31	Thursday April 30	Friday May 15	Thursday April 30	
April 30			Monday June 1	
May 31			Tuesday June 30	
June 30	Thursday July 30	Friday August 14	Thursday July 30	Monday August 24
July 31			Monday August 31	
August 31			Wednesday September 30	
September 30	Friday October 30	Monday November 16	Friday October 30	
October 31			Monday November 30	
November 30			Wednesday December 30	
December 31	Monday February 1, 2010	Tuesday February 16, 2010	Monday February 1, 2010	

# **THRIFT FINANCIAL REPORT** **INSTRUCTION MANUAL**

## **SEPTEMBER 2009**

Insert the attached revised pages into your Thrift Financial Report Instruction Manual. Delete **only** the pages that have a replacement. Refer to the summary of these changes in the September 2009 Financial Reporting Bulletin.

Direct questions to your Financial Reporting Analyst in Dallas, Texas, or e-mail [Hfr.instructions@ots.treas.gov](mailto:Hfr.instructions@ots.treas.gov).

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**Include:**

1. Any minimum pension liability adjustment recognized in accordance with FASB Statement No. 87, *Employers' Accounting for Pensions* and FAS Statement No. 158, *Employers' Accounting for Defined Benefit Pension and Other Postretirement Plans*.
2. Cumulative foreign currency translation adjustments and qualifying foreign currency transaction gains and losses, net of applicable income taxes.
3. Any other items of accumulated other comprehensive income.

**SC880: RETAINED EARNINGS**

Retained earnings are your accumulated net income since inception less distributions to shareholders and amounts transferred to other equity capital accounts.

**Include:**

1. Undistributed income – net income from interim periods of operation prior to closing your books;
2. Retained earnings from prior operating periods.
3. Restrictions or appropriations of retained earnings as designated by your board of directors.
4. If you are in receivership, a deduction for the amount by which liabilities exceed identified assets, because you may not report goodwill upon conversion to receivership. Refer to EITF Consensus No. 85-41.

**SC891: OTHER COMPONENTS OF EQUITY CAPITAL**

Report amounts reported under GAAP as separate components of equity capital. In most cases the amounts in this data field will be negative, as these items typically reduce equity capital.

**Include:**

1. Treasury stock.
2. Unearned employee stock ownership plan (ESOP) shares, when such reporting is required under GAAP, including AICPA SOP No. 93-6, *Employers' Accounting for Employee Stock Ownership Plans*.

**SC80: TOTAL SAVINGS ASSOCIATION EQUITY CAPITAL**

The EFS software will compute this line as the sum of SC812, SC814, SC820, SC830, SC86, SC880, plus SC891.

**SC800: NONCONTROLLING INTERESTS IN CONSOLIDATED SUBSIDIARIES****Include:**

Common and perpetual preferred stock issued by consolidated subsidiaries to third parties constituting a noncontrolling interest.

Report any net income or loss attributable to noncontrolling interest in a consolidated subsidiary on SO880, Net Income (Loss) Attributable to Noncontrolling Interests.

**SC84: TOTAL EQUITY CAPITAL**

The EFS software will compute this line as the sum of SC80 plus SC800.

**SC90: TOTAL LIABILITIES AND EQUITY CAPITAL**

The EFS software will compute this line as the sum of SC70 and SC84. This line must equal SC60, Total Assets.

## SCHEDULE DI —CONSOLIDATED DEPOSIT INFORMATION

*Throughout these instructions, **you** and **your** refers to the savings association and its consolidated subsidiaries; **we** and **our** refers to the Office of Thrift Supervision.*

### DEPOSIT DATA:

#### TOTAL BROKER-ORIGINATED DEPOSITS:

##### **DI100: Fully Insured**

Report brokered deposits included on SC710, Deposits, and SC712, Escrows, and received from brokers, dealers, or agents, for the account of others where the individual account balance is equal to or less than the account insurance limit. Include reciprocal brokered deposits reported in DI230 below.

##### **DI110: Other**

Report brokered deposits included on SC710, Deposits, and SC712, Escrows, received from brokers, dealers, or agents, for the account of others where the individual account exceeds the account insurance limit. Report the full amount of the deposit, both insured and uninsured portions. Include reciprocal brokered deposits reported in DI230 below.

Based on the FDIC definition of deposits in Section 3(l), each institution must complete lines DI120 through DI185, DI210, DI510, DI520, and DI530 on an unconsolidated single FDIC certificate number basis. Each separately chartered depository institution that is insured by the FDIC has a unique FDIC certificate number. When an insured institution owns another depository institution as a subsidiary, each institution should report only its own deposit liabilities in this section (i.e., the parent institution should not combine the subsidiary institution's deposit liabilities with its own in this section). Each of the above referenced lines should also include accrued interest that is reported on SC763 and exclude unposted debits and unposted credits.

The sum of DI120, DI130, DI170, and DI175 must equal the institution's assessable deposits, i.e. line DI510, less DI520.

## **DEPOSITS (EXCLUDING RETIREMENT ACCOUNTS) WITH BALANCES:**

### **DI120: \$250,000 or Less**

Report deposits (excluding retirement accounts) included on SC710, Deposits, and SC712, Escrows, and SC763, Accrued Interest Payable-Deposits, with current balances of \$250,000 or less. Include broker-originated deposits (excluding retirement accounts) where the current balances of the investors' participating shares are \$250,000 or less.

### **DI130: Greater than \$250,000**

Report deposits (excluding retirement accounts) included on SC710, Deposits, and SC712, Escrows, and SC763, Accrued Interest Payable-Deposits, with current balances greater than \$250,000. Include broker-originated deposits (excluding retirement accounts) where the current balances of the investors' participating shares exceed \$250,000.

## **NUMBER OF DEPOSIT ACCOUNTS (EXCLUDING RETIREMENT ACCOUNTS) WITH BALANCES:**

### **DI150: \$250,000 or Less**

Report the actual number of accounts (excluding retirement accounts) that have outstanding balances including accrued interest of \$250,000 or less. Do not report the outstanding balances. Report each investor participation in a broker-originated deposit (excluding retirement accounts) as a separate account. Report the actual number; do not round to thousands.

The sum of DI150, DI160, DI180, and DI185 must equal the total number of deposit accounts that you hold and that you report on SC710, Deposits, and SC712, Escrows.

### **DI160: Greater than \$250,000**

Report the actual number of accounts (excluding retirement accounts) that have outstanding balances including accrued interest greater than \$250,000. Do not report the outstanding balances. Report each investor participation in a broker-originated deposit as a separate account. Report the actual number; do not round to thousands.

The sum of DI150, DI160, DI180, and DI185 must equal the total number of deposit accounts that you hold and that you report on SC710, Deposits, and SC712, Escrows.