

DEPARTMENT OF THE TREASURY
Office of Thrift Supervision
[No. 96-124]

Public Disclosure of Reports of Condition

AGENCY: Office of Thrift Supervision, Treasury.

ACTION: Notice.

SUMMARY: The Office of Thrift Supervision (OTS) revised its Thrift Financial Report (TFR), effective June, 1996. The revisions to the TFR format do not affect the availability of information contained in the TFR. Most information collected in the TFR will continue to be publicly available pursuant to section 5(v) of the Home Owners' Loan Act. Information in certain previously identified areas will continue to not be available to the public because the Director of OTS has determined that the disclosure of such items would not be in the public interest.

EFFECTIVE DATE: [Insert date of publication in Federal Register.]

FOR FURTHER INFORMATION CONTACT: Patrick G. Berbakos, Director, Financial Reporting Division, (202) 906-6720, Office of Thrift Supervision, 1700 G Street, NW., Washington, DC 20552.

SUPPLEMENTARY INFORMATION: Pursuant to section 5(v) of the Home Owners' Loan Act, 12 U.S.C. 1464(v), each savings association is required to make reports of condition to OTS in a form established by OTS. Section 5(v) further requires that such reports and all the information they contain be available to the public unless the OTS Director determines that public disclosure of particular

information would not protect the safety or soundness of a particular institution or institutions or the Savings Association Insurance Fund, or would not otherwise be in the public interest. If the Director restricts disclosure of any information for savings associations generally, that fact and the reason therefor are to be disclosed in the Federal Register.

On August 7, 1990, OTS gave notice that certain information collected on the TFR would not be publicly disclosed. 55 FR 32168 (August 7, 1990). Over the years, OTS has reviewed and revised the scope of the information not available for public disclosure.¹

Last year, after public notice and comment, OTS substantially streamlined the TFR, effective June, 1996. This revised TFR format does not substantively impact the disclosure of TFR information, although some information that is not publicly available is now located in a different schedule. All other information collected by the TFR will continue to be made publicly available.

Information on interest-rate-risk data, loans 30-89 days past

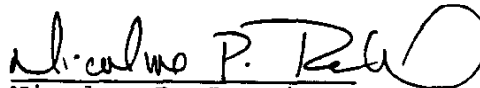
¹ Some of this information, Specific Valuation Allowances and Debt Restructured During the Quarter, was later determined to be appropriate for disclosure. Those items were disclosed beginning with the March 1993 TFR. On February 28, 1994, OTS issued a notice that information used to measure interest rate risk originally contained in TFR schedule MR was now found in TFR schedule CMR and would continue to be withheld from disclosure except for aggregate CMR data for selected industry peer groups. 59 FR 9520 (February 28, 1994).

due, and classified assets will continue to be withheld for the reasons set forth in the August 1990 Notice. As noted in the February 1994 Notice, aggregate CMR data is publicly available for selected industry peer groups.

Interest-rate-risk data continues to be located in Schedule CMR. Schedule PD, Lines 10 and 115 to 150 continues to contain information on Loans 30-89 Days Past Due. Classified Assets, which was located in schedule TA, Lines 400-430 on the old TFR, is now found in schedule VA, Lines 960, 965, 970, and 975 in the streamlined TFR.

DATED: December 19, 1996

By the Office of Thrift Supervision.


Nicolas P. Retsinas
Director

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