



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

March 2007

<http://www.ots.treas.gov>

Financial Reporting Bulletin

- **It is important that you read this bulletin and the attached materials before preparing and submitting your Thrift Financial Report.**
- *Please share this bulletin with all staff members who are involved in preparing and transmitting reports to the OTS.*

March TFR Filing *Deadline* – Monday, April 30, 2007
March COF Filing *Deadline* – Monday, April 30, 2007
March CMR Filing *Deadline* – Tuesday, May 15, 2007
March HC Filing *Deadline* – Tuesday, May 15, 2007

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FIRST QUARTER FILING DEADLINES

You should complete and transmit your March 2007 TFR and COF **as soon as possible** after the close of the quarter. **Filing deadline** for all schedules *except* HC and CMR is **Monday, April 30, 2007**. **Filing deadline** for Schedules HC and CMR is **Tuesday, May 15, 2007**.

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 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 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 or by phone toll free at 866.314.1744. If you have questions about your Interest Rate Risk report, you may contact Scott Ciardi at scott.ciardi@ots.treas.gov, or call 202.906.6960.

EFS VERSION 6.0 SOFTWARE FULL UPGRADE CD MAILED

The Electronic Filing System (EFS) Version 6.0 CD has been mailed to all TFR report preparers using the postal mailing address provided on their most recent TFR transmission. This new version must be used to prepare and transmit all March 2007 reports. Please install the CD as soon as you receive it and review What's New in EFS 6.0 before you begin working on your March reports. **Retain the CD in a safe, easily accessible place** for retrieval if you are directed by OTS staff to reinstall the software. You should destroy any prior versions of EFS CDs.

If you do not receive your EFS Version 6.0 CD by close of business Monday, April 16, 2007, please notify Doris Jackson at doris.jackson@ots.treas.gov. Be sure to include your institution's five-digit docket number in the subject line of your message.

WHAT'S NEW IN EFS 6.0

For any software issues you encounter, you should run the OTS Diagnostics, from Start, Programs, Office of Thrift Supervision, OTS Diagnostics. If the Diagnostics does not identify and offer solutions for your problem, contact the EFS Helpline at efs-info@ots.treas.gov or call 1-866-314-1744.

Changes to Line Items

As shown on pages 4 and 5 of this bulletin, ten line items were deleted from the TFR for March 2007, the reporting requirements for five line items were revised, and 24 new lines were added. You can view the instructions for the new and revised line items on our website at <http://www.ots.treas.gov/docs/4/4210042.pdf>

Functionality Changes/Enhancements:

Accounts Management

Users now have the ability to assign and manage user access to the EFS application. After installing EFS 6.0, the default login account will be "EFSAdmin." Follow the password instructions on the Password Verification screen to gain access to the application.

On the "Institution Info" tab within Institution Setup, you will see a button to "Manage EFS Login Accounts." You may assign user login names and the permissions for each user. The permission levels are:

- Edit – users can prepare regulatory reports
- Transmit – users can transmit regulatory filings to OTS
- Admin – users have all permissions

Accounts with no permissions have read-only access to EFS and EFS-NET. Please see the Help Guide within EFS for more information.

Working In EFS While EFS Application Not Maximized

In previous versions of EFS, main functionalities of the software were disabled when the window of the application was not maximized to take up the entire desktop screen. EFS 6.0 provides a new configuration feature, available under the menu option "Options-Configurations", that allows users to resize the main EFS window to a smaller size and still use EFS. The option is labeled "Work in EFS while application not maximized". This may be helpful to users who navigate between EFS and other financial applications while preparing their reports.

CMR Supplemental Positions Capacity Increased To 2,500

The number of positions for CMR supplemental reporting (OBS, OAL, RMV) increased from 1,000 per schedule to 2,500 per schedule.

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 March 2007 data to their website for the first time on Friday, April 20, 2007. The last update of the FDIC website for the March 2007 cycle will be approximately 60 days after the close of the quarter.

REPORTING OF RETIREMENT DEPOSITS AND IRA/KEOGH ACCOUNTS

There has been some confusion between retirement deposits reported on DI170 and DI175 compared to IRA/Keogh accounts as reported on DI200.

The definition of retirement deposits for DI170 and DI175 is the same as the IRS definition of retirement deposits. The definition includes "Self-directed" 401K accounts, traditional and Roth IRAs (Individual Retirement Accounts), Simplified Employee Pension (SEP) IRAs, and Savings Incentive Match Plans for Employees (SIMPLE) IRAs. Also included are self-directed Keogh accounts, "457 Plan" accounts for state government employees, and employer-sponsored "defined contribution plan" accounts that are self-directed, and SIMPLE 401K accounts.

The definition for IRA/Keogh accounts on DI200 specifically excludes 401K accounts and accounts that are predominantly for uses other than retirement under the IRS code. It is possible that DI170 plus DI175 could equal DI200, but that would occur only if 401K accounts are not held on deposit at the thrift. The OTS received a request from the Federal Reserve to maintain DI200 for their use in monetary analysis; therefore, it is correct that balances may overlap between these two categories.

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. A December 2006 TFR, CMR, or HC amendment cannot be processed after Monday, May 14, 2007. After that time, the December 2006 cycle will close permanently.

INTEREST-RATE RISK (IRR) EXECUTIVE SUMMARY

Since the IRR Executive Summary Reports have industry data for comparison, these reports are not generated until almost all institutions have filed an error-free Schedule CMR. Historically, these reports have been produced about 85 days following the end of the reporting cycle. For the December 2006 cycle, that should be around March 26 or a few days after.

You can now sign up in Financial Reports Subscriber (FRS) to be notified via e-mail each quarter when the Executive Summary reports are available for download. From the FRS main screen, click Download; check ONLY the button at the bottom for "I have previously submitted report requests..." (although you haven't), click EFS Net, and Log in to my Internet.... On the EFS Net screen, click on the word [Show](#) for My OTS Report Notification Recipients. Enter your e-mail address and click Signup. Verify the e-mail address that is returned. You can add additional e-mail addresses, one at a time. All users signed up will be notified via a blind e-mail distribution when they can go in to FRS and request Executive Summary reports as usual.

MARCH 2007 TFR FORM AND INSTRUCTIONS MAILED

A complete hard-copy set of the March 2007 TFR Form and Instructions has been mailed to report preparers of record, using the mailing information provided in their last TFR transmission to the OTS. It is imperative that the report-preparer contact information be kept current, accurate, and complete using the Institution Setup option in the Electronic Filing System (EFS) software.

If you do not receive your hard copy of the instructions by close of business Monday, April 16, e-mail doris.jackson@ots.treas.gov. Be sure to include your five-digit docket number on all communication with the OTS.

**Note: Please make the following edit to the instructions for LD620:
In the first line, remove the word "features".**

MARCH 2007 TFR FORM AND INSTRUCTION MANUAL REVISIONS

The following TFR changes are implemented beginning March 2007 and are further explained in text below this matrix:

<u>MARCH 2007 REPORT FORM CHANGES</u>			
<u>LINES DELETED</u>	<u>LINES ADDED</u>	<u>LINES REVISED *</u>	
			(* Instructional Changes Only)
SC745	SO142	SI376	SC740
CF340	SO162	SI377	SO141
CF350	SO172	DI350	SO160
CF420	SO411	DI360	SO171
CF435	LD510	DI510	SO410
SQ100	LD520	DI520	
SQ110	LD530	DI530	
SQ130	LD610	DI540	
SQ160	LD620	DI550	
SQ170	LD650	DI560	
	CF226		
	CF281		
	CF282		
	CF311		

Schedule SC - Line SC740, Mortgage-Collateralized Securities Issued - CMOs (Including REMICs) – Page 228

The instructions were revised to collect data on total mortgage collateralized securities issued.

SC745 - Page 228

Deleted.

Schedule SO - Line SO141, Interest Income on Mortgage Loans - Page 302

The instructions were revised to exclude prepayment penalties, late fees, and assumption fees from the line total.

SO142, Prepayment Fees, Late Fees, and Assumption Fees for Mortgage Loans - Page 302

This line was added to separately collect data on these fees now included in total interest income.

SO160, Interest Income on Commercial Loans and Leases - Page 302

The instructions were revised to exclude prepayment penalties, late fees, and assumption fees from the line total.

SO162, Prepayment Fees, Late Fees, and Assumption Fees for Commercial Loans - Page 302

This line was added to separately collect data on these fees now included in total interest income.

SO171, Interest Income on Consumer Loans and Leases - Page 303

The instructions were revised to exclude prepayment penalties, late fees, and assumption fees from the line total.

SO172, Prepayment Fees, Late Fees, and Assumption Fees for Consumer Loans - Page 303

This line was added to separately collect data on these fees now included in total interest income.

SO410, Loan Servicing Fees - Page 306

The instructions were revised to exclude from the reported amount (a) amortization of loan servicing assets or liabilities and valuation adjustments for classes of loan servicing accounted for using the amortization method, and (b) fair value adjustments for classes of servicing carried at fair value.

SO411, Servicing Amortization and Valuation Adjustments - Page 306

This line was added to separately collect data now excluded from line SO410

Schedule LD - Line LD510, 1-4 Dwelling Units Construction-to-Permanent Loans - Page 604

This line was added to separately collect data on outstanding balances of 1-4 dwelling units construction-to-permanent loans.

LD520, Owner-Occupied Multifamily Permanent Loans - Page 605

This line was added to separately collect data on outstanding balances of owner-occupied multifamily permanent loans.

LD530, Owner-Occupied Nonresidential Property (Except Land) Permanent Loans - Page 605

This line was added to separately collect data on outstanding balances of owner-occupied nonresidential property (except land) permanent loans.

LD610, 1-4 Dwelling Option ARM Loans - Page 605

This line was added to separately collect data on outstanding balances of 1-4 dwelling option ARM loans.

LD620, ARM Loans with Negative Amortization - Page 605

This line was added to separately collect data on outstanding balances of ARM loans with negative amortization.

LD650, Total Capitalized Negative Amortization - Page 605

This line was added to separately collect data on outstanding balances of loans with capitalized negative amortization.

Schedule CF - Line CF226, Mortgage Loans Disbursed - Permanent Loans - Home Equity and Junior Liens - Page 803

This line was added to separately collect data on disbursements of home equity loans and loans with junior liens.

CF281, Loans and Participations Purchased - Secured by 1-4 Dwelling Units - Purchased from Entities Other Than Federally-Insured Depository Institutions or Their Subsidiaries - Page 804

This line was added to separately collect data on purchases of loans and participations secured by 1-4 dwelling units and purchased from entities other than federally insured institutions of their subsidiaries.

CF282, Loans and Participations Purchased - Secured by 1-4 Dwelling Units - Home Equity and Junior Liens - Page 804

This line was added to separately collect data on purchases of loans and participations secured by home equity loans and junior liens on 1-4 dwelling units.

CF311, Loans and Participations Sold - Secured by 1-4 Dwelling Units - Home Equity and Junior Liens - Page 805

This line was added to separately collect data on sales of loans and participations secured by home equity loans and junior liens on 1-4 dwelling units.

CF340 - Page 805

Deleted.

CF350 - Page 805

Deleted.

CF420 - Page 807

Deleted.

CF435 - Page 807

Deleted.

Schedule DI

The Office of the Comptroller of the Currency (OCC), The Board of Governors of the Federal Reserve System (Fed), the Federal Deposit Insurance Corporation (FDIC), and the Office of Thrift Supervision (OTS) published proposed revisions to Schedule DI in a Federal Register notice (71 FR 63848) on October 31, 2006, providing a 60-day request for comment. The four agencies jointly published a final notice in the Federal Register (72 FR 7121) on February 14, 2007, announcing final changes to replace certain information currently collected in the Call Report and TFR for deposit insurance assessment purposes with the information described in proposed amendments to Part 327 of the FDIC's regulations (71 FR 28790, May 18, 2006). The final notice provides an interim period covering the March 31, 2007, through December 31, 2007, report dates during which institutions can submit Call Reports and TFRs using either the current or revised formats for reporting data for measuring their assessment base. The revised reporting format will take effect for all institutions on March 31, 2008, at which time the current format will be eliminated. At present, eight items in the TFR are required to determine an institution's assessment base. The proposed changes would reduce the number of reported items to as few as two for certain small institutions and no more than six for other institutions.

In addition, the final notice accepted changes requested by the Federal Reserve to revise the Call Report and TFR to ensure accurate construction of the monetary aggregates for monetary policy purposes. In the TFR, two items are added to Schedule DI.

Data reported in lines DI350 and DI360 are used by the Federal Reserve to ensure accurate construction of the monetary aggregates for monetary policy purposes.

DI350, Time Deposits of \$100,000 or Greater (Excluding Brokered Time Deposits Participated Out by the Broker in Shares of Less Than \$100,000 and Brokered Certificates of Deposit Issued in \$1,000 Amounts Under a Master Certificate of Deposit) - Page 905

DI360, IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits - Page 905

For the following six lines, refer to the General Instructions for Deposit Data for Insurance Premium Assessments for details on use of these lines.

DI510, Total Deposit Liabilities Before Exclusions (Gross) as Defined in Section 3(l) of the FDI Act and FDIC Regulations - Page 907

DI520, Total Allowable Exclusions (Including Foreign Deposits) - Page 907

DI530, Total Foreign Deposits (Included in Total Allowable Exclusions) - Page 908

DI540, Total Daily Average of Deposit Liabilities Before Exclusions (Gross) as Defined in Section 3(l) of the FDI Act and FDIC Regulations - Page 908

DI550, Total Daily Average of Allowable Exclusions (Including Foreign Deposits) - Page 909

DI560, Total Daily Average of Foreign Deposits (Included in Total Daily Average of Allowable Exclusions) - Page 909

Schedule SI - Line SI376, Assets Recorded On Schedule SC Under a Fair Value Option - Page 1002
This line was added to collect data on assets recorded on Schedule SC under a fair value option.

SI377, Liabilities Recorded On Schedule SC Under a Fair Value Option - Page 1002
This line was added to collect data on liabilities recorded on Schedule SC under a fair value option.

Schedule SQ

Line SQ100 - Page 1101
Deleted.

Line SQ110 - Page 1101
Deleted.

Line SQ130 - Page 1101
Deleted.

Line SQ160 - Page 1101
Deleted.

Line SQ170 - Page 1101
Deleted.

SOFTWARE CORNER

EFS Net Screen

To streamline navigation and viewing on the EFS Net home screen, we have placed OTS Notices in an expandable, Show/Hide format. You can click '[Show](#)' to view all notices and then click '[Hide](#)' when finished. Be sure to check the notices at least weekly during the reporting cycle for any late-breaking information relevant to the current reports preparation and transmission.

What's the Current Software Version?

To determine at any time if you are using the correct software version, from the EFS main (blue) screen, click Transmit, immediately click Next, click EFS Net, click Log in to My Computer.... On the middle left side of the EFS Net screen, you will see reference to the current version ("You should be using EFS version...") and to the version you are actually using at the time ("You are currently using EFS version..."). Please always verify that you are using the most current EFS version before preparing and transmitting your reports.

Just below that reference will be Available Software Updates for Download. Be sure you have installed the most recent EFS CD, and downloaded and applied any EFS updates available.

Contact Us Before a System or Server Upgrade


Before you or your IT personnel perform any system, server, or equipment/workstation upgrade or move, you should contact the EFS Helpline for instructions on how to properly retain your data and correctly install the EFS software to the new location. Failure to contact the EFS Helpline prior to moving EFS files may result in needless time and work by you and OTS staff in recovering your data files and reestablishing your EFS Net connection capabilities.

Report Preparer Contact Information

The contact information in EFS Institution Setup is only for the Financial Reporting Division to use when communicating with report preparers directly, so it should show the report preparer's name, physical address, e-mail address, etc. It is not the OTS Corporate Directory where the official charter location information is kept.

Please ensure that the report-preparer contact information is always kept current, accurate, and complete.

Prior-period Edit Check

If you get a message stating "EFS has detected prior-quarter TFR (CMR, COF) edits are not up to date", when performing an edit check or attempting to transmit a report, you should use the Report Filing Assistant to determine **which cycle(s) and report(s) is in error**. To access it, from any report input screen, click the "magic wand" icon for Report Filing Assistant. A red field with an exclamation point  in the Edit columns of Report Filing Assistant indicates the cycle(s)/report(s) that requires a re-edit. Make a note of all cycles/reports shown in error. Close Report Filing Assistant and exit back to the blue screen. Change Cycle to the noted cycles, beginning with the earliest cycle, and rerun edits on all the noted reports, then again on current-cycle reports.

Questions & Answers

TFR Questions and Answers are posted on the OTS website at <http://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. 042

SUBJECT: Open-ended Mortgage loans

LINE(S): CC412:420

DATE: Revised July 5, 2006

Rescinded 1.31.07

Q&A No. 256

SUBJECT: Defined Benefit Postretirement Plans and FAS158
LINE(S): CCR20, CCR25, CCR195, CCR290, and SC870
DATE: January 30, 2007

Question: *How do I report FASB Statement No. 158 on Defined Benefit Postretirement Plans?*

Answer: Financial institutions that sponsor single-employer defined benefit postretirement plans must adopt FAS 158 for TFR purposes in accordance with the standard's effective date and transition provisions. Note that FAS158 adjustments should be reversed on Schedule CCR. Similarly, Tier 1 capital (CCR20), total assets (CCR25), and risk-based assets should not include FAS 158 adjustments.

On December 14, 2006, the OTS along with the other federal banking agencies announced that financial institutions should exclude, on an interim basis, any amount recorded in AOCI resulting from the adoption and application of FAS 158 from regulatory capital. This excluded amount should be reported on CCR195 (net of applicable income taxes). For example, if the amount included in AOCI on line SC870 for defined benefit postretirement plans under FAS 158 is a credit, this amount should be reported as a negative value on CCR195. If the amount is a debit, it should be reported as a positive value on CCR195.

Savings associations should also "reverse" FAS 158 adjustments from regulatory tangible assets. Report on CCR290, FAS 158 adjustments included in total assets for defined benefit postretirement plans and any related components of income tax assets. Do not report FAS 158 adjustment amounts on CCR290 for defined benefit postretirement plan liabilities.

Report the results on CCR290 as follows:

When the amount on this line represents a net amount that increased assets reported on Schedule SC, report a negative number that will deduct this amount from total assets for regulatory capital purposes.

When the amount on this line represents a net amount that decreased assets reported on Schedule SC, report a positive number that will add this amount back to total assets for regulatory capital purposes.

As stated in <http://www.ots.treas.gov/docs/7/776058.html>, "FAS 158 will require, as early as December 31, 2006, a banking organization that sponsors a single-employer defined benefit postretirement plan, such as a pension plan or health care plan, to recognize the overfunded or underfunded status of each such plan as an asset or liability on its balance sheet with corresponding adjustments recognized in AOCI, a component of equity capital. After a banking organization initially applies FAS 158, changes in the benefit plan asset or liability reported on the organization's balance sheet will be recognized in the year in which the changes occur and will result in an increase or decrease in AOCI."

Q&A No. 257

SUBJECT: FDIC One-Time Assessment Credit
LINE(S): SO580
DATE: March 20, 2007

Question: *How should thrifts account for the FDIC One-Time Assessment Credit?*

Answer: The FDIC has issued insurance assessment credits to certain institutions. These credits may be offset against future FDIC assessments beginning in 2007. The FDIC generally invoices assessments within 90-days of the calendar year quarter-end date. For example, an assessment invoice for January 1, 2007 through March 31, 2007 (2007Q1) would be received in June 2007. Institutions holding credits would accrue 2007Q1 assessment estimates net of available credits. For example, assume the institution estimates its 2007Q1 assessment to total \$10,000 and the institution holds credits in the amount of \$100,000. No assessment expense would be recorded for 2007Q1.

Assessment credit may not be recorded as assets; however, institutions selling their credits may record income for cash received. Purchasing institutions would record an asset in the amount paid for the credit.

Additional information related to accounting for the FDIC One-Time Assessment Credit is available in the FDIC's Supplemental Instructions for December 2006 Call Report posted on the FFIEC web site at the following address: http://www.ffiec.gov/PDF/FFIEC_forms/FFIEC031_041_suppinst_200612.pdf

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

Preferred Requirements:

Application

- IBM-compatible PC - Pentium 566+ processor
- Windows NT4.0 Workstation, Windows 2000, XP, Me
- 256 Meg of installed RAM memory
- 200+ Meg of available hard drive memory
- SVGA enhanced color monitor 1024x768, 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)
-

Minimum Requirements:

Application

- IBM-compatible PC - Pentium 200+ processor
- 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)

For quick reference to this page at any time, save this link in your Favorites:
https://xnet.ots.treas.gov/efsnet/bulletins/efs_6x_requirements.pdf

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GENERAL QUESTIONS AND SOFTWARE DISTRIBUTION

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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. 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 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.

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).

Office of Thrift Supervision

Filing Schedule for 2007 Regulatory Reports

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

Please ensure that all reports are filed before the filing deadlines shown below.

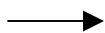
Reporting "As Of" Date	FILING DEADLINE			
	Thrift Financial Report	Schedule CMR and HC	Cost of Funds	Branch Office Survey
January 31			Friday March 2	
February 28			Friday March 30	
March 31	Monday April 30	Tuesday May 15	Monday April 30	
April 30			Wednesday May 30	
May 31			Monday July 2	
June 30	Monday July 30	Tuesday August 14	Monday July 30	Monday August 27
July 31			Thursday August 30	
August 31			Monday October 1	
September 30	Tuesday October 30	Wednesday November 14	Tuesday October 30	
October 31			Friday November 30	
November 30			Monday December 31	
December 31	Wednesday January 30, 2008	Thursday February 14, 2008	Wednesday January 30, 2008	

THRIFT FINANCIAL REPORT **INSTRUCTION MANUAL**

MARCH 2007

No manual updates are attached.

A complete hard-copy set of the March 2007 TFR form and Instruction Manual has been mailed via postal mail to the TFR report preparer of record.



Note: Please make the following edit to the instructions for LD620: In the first line, remove the word "features".

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