

- Add SEC number.
- Add web site address.
- For the consolidated entity:
 - Add a line for minority interest.
 - Replace HC510 (Intangible Assets and Deferred Policy Acquisition Costs) and HC515 (Servicing Assets included in HC510) with three lines: (1) Intangible assets—servicing assets; (2) intangible assets—other; and (3) deferred policy acquisition costs.
 - Replace HC520 (Debt Maturing Within the Next 12 Months) and HC530 (All Other Debt) with the three lines: (1) Trust preferred securities; (2) other debt maturing within 12 months; and (3) other debt maturing beyond 12 months.
 - Replace HC560 (Interest Expense for the Quarter) with two items: (1) Interest expense on trust preferred securities and (2) interest expense on all other debt.
 - Add the following parent-only financial information:
 - Total assets
 - Total liabilities
 - Minority interest
 - Total equity
 - Net income for the quarter
 - Receivable from subsidiaries—Thrift
 - Receivable from subsidiaries—Other
 - Investment in subsidiaries—Thrift
 - Investment in subsidiaries—Other
 - Intangible assets—Servicing assets
 - Intangible assets—Other
 - Deferred policy acquisition costs
 - Payable to subsidiaries—Thrift: Transactional
 - Payable to subsidiaries—Thrift: Debt
 - Payable to subsidiaries—Other: Transactional
 - Payable to subsidiaries—Other: Debt
 - Other debt maturing within 12 months
 - Other debt maturing beyond 12 months
 - Dividends received from thrift subsidiaries
 - Dividends received from other subsidiaries
 - Interest expense—on all other debt
 - Other cash and cash equivalents received from thrift during the quarter
 - Net cash flow from operations for the quarter.
 - Add the following supplemental questions:
 - Have any holding company subsidiaries been formed, sold, or dissolved during the quarter?
 - Are you or any of your subsidiaries functionally regulated:
 - Registered broker-dealers regulated by the SEC and NASD?
 - Registered investment advisers regulated by the SEC?
 - Registered investment companies

regulated by the SEC?

- Insurance companies and agencies regulated by the states?
- Entities regulated by the Commodity Futures Trading Commission?
- Has the holding company appointed any new senior executive officers or directors during the quarter?
- Has the holding company entered into a new pledge, or changed the terms and conditions of any existing pledge, of capital stock of any subsidiary savings association that secures short-term or long-term debt or other borrowings of the holding company?
- Have the rights of the holders of any class of securities of the holding company or its subsidiaries changed during the quarter?
- Has there been any default in the payment of principal, interest, a sinking or purchase fund installment, or any other default of the holding company or any of its subsidiaries during the quarter?
- Has there been a change in independent auditors during the quarter?
- Has there been a change during the quarter in the fiscal year-end month?
- Do you or any of your GAAP consolidated subsidiaries (other than the reporting thrift) control other U.S. depository institutions?
 - If so, provide the FDIC certificate number.
- Do you or any of your GAAP consolidated subsidiaries control a foreign depository institution?

The holding company would provide this information to the savings association, and the holding company schedule would continue to be filed as part of the TFR.

34. Reporting Frequency of Schedule CSS (Subordinate Organization Schedule)

In 1996, OTS reduced the reporting frequency of Schedule CSS from quarterly to annually in order to reduce reporting burden of the industry. While annual reporting of subordinate organizations was adequate at that time, we now have a need for more frequent reporting and propose to again collect Schedule CSS quarterly. The basic data for all subordinate organizations are contained in the OTS electronic filing software database; therefore, institutions would only be required to make necessary changes to the subordinate organization database and update financial data.

34. Consolidation of Subordinate Organizations

OTS proposes revising Schedule CSS to include the following question: "Is this entity a GAAP-consolidated subsidiary of the parent savings association?" The addition of this question would provide information as to whether the assets and liabilities of the subordinate organization are consolidated with the parent savings association in Schedule SC. An institution would respond "No" if the subordinate organization was not consolidated and was accounted for using the equity or cost method of accounting.

35. Schedule CCR (Capital Requirement)

OTS proposes to update Schedule CCR by making the following changes:

- Renumber the lines in Tier 1 Capital to be sequential;
 - Eliminate the lines that are either obsolete or seldom used;
 - Add lines for "Other" in each category under Tier 1 Capital and Supplementary Capital;
 - Change the caption of CCR125 to "Minority Interest and REIT Preferred Stock of Includable Consolidated Subsidiaries;" the instructions for CCR125 were expanded in June 2002 to include REIT preferred stock;
 - Change the caption of CCR115 and CCR155 to "Goodwill and Certain Other Intangible Assets;" adding the word "Certain" to these lines, since servicing rights are included as intangible assets under FASB Statement No. 142 but are not deducted on CCR115 and CCR155.
 - Combine CCR408, "Notes and Obligations of FDIC," and CCR410, "FDIC Covered Assets," into one line;
 - Expand CCR430, "20% Risk Weight: High-quality MBS," to include asset-backed securities eligible for 20% risk weighting;
 - Expand CCR470, "50% Risk Weight: Other MBS Backed by Qualifying Mortgage Loans," to include Asset-Backed Securities eligible for 50% risk weighting; and
 - Add a line in the 100% Risk Weight for "Securities Risk Weighted at 100% Under the Ratings Based Approach."
- The following lines would be eliminated:
- CCR120, "Nonqualifying Equity Instruments";
 - CCR130, "Mutual Institutions' Nonwithdrawable Deposit Accounts Reported on SC710";
 - CCR320, "Capital Certificates;" and
 - CCR330, "Nonwithdrawable Deposit Accounts Not Reported on CCR130."