

**Evans, Sandra E**

**From:** Bob Nowotny [bnowotny@ochome.com]  
**Sent:** Wednesday, February 19, 2003 11:59 AM  
**To:** infocollection.comments@ots.treas.gov  
**Subject:** TFR Revisions, OMB No. 1550-0023

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To Office of Thrift Supervision:

I support the proposed changes to speed up the filing dates for the TFR and CMR reports. The added benefit of financial institutions receiving their Interest Rate Risk Exposure Reports earlier far outweighs any problem with filing the needed information earlier. By receiving the Interest Rate Risk ratings sooner, thrifts can take more timely action to adjust their balance sheets if needed, to compare their in-house A/L model results to the OTS model results, and to report information to senior management and the Board of Directors.

Plus this will force procrastinators to work a little faster.....

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