

<b>REQUEST FOR RECORDS DISPOSITION AUTHORITY</b> (See Instructions on reverse)	
TO NATIONAL ARCHIVES and RECORDS ADMINISTRATION (NIR) WASHINGTON, DC 20408	
1 FROM (Agency or establishment) Office of Thrift Supervision	
2 MAJOR SUBDIVISION Supervisory Operations	
3 MINOR SUBDIVISION Surveillance & Analysis	
4 NAME OF PERSON WITH WHOM TO CONFER Colleen M. Devine	5 TELEPHONE 202-906-6025

<b>LEAVE BLANK (NARA use only)</b>	
JOB NUMBER NI-483-9A-1	
DATE RECEIVED 8-15-94	
<b>NOTIFICATION TO AGENCY</b>	
In accordance with the provisions of 44 U.S.C. 3303a the disposition request, including amendments, is approved except for items that may be marked "disposition not approved" or "withdrawn" in column 10	
DATE JUN 19 1995	ARCHIVIST OF THE UNITED STATES <i>John W. Carl</i>

6 AGENCY CERTIFICATION  
I hereby certify that I am authorized to act for this agency in matters pertaining to the disposition of its records and that the records proposed for disposal on the attached 3 page(s) are not now needed for the business of this agency or will not be needed after the retention periods specified; and that written concurrence from the General Accounting Office, under the provisions of Title 8 of the GAO Manual for Guidance of Federal Agencies,

is not required;  is attached; or  has been requested.

DATE 8/9/94	SIGNATURE OF AGENCY REPRESENTATIVE <i>Colleen M. Devine</i>	TITLE Director, Directives Management Division
----------------	----------------------------------------------------------------	---------------------------------------------------

7 ITEM NO	8. DESCRIPTION OF ITEM AND PROPOSED DISPOSITION	9 GRS OR SUPERSEDED JOB CITATION	10 ACTION TAKEN (NARA USE ONLY)
	Cost Of Funds See Attached.		
<i>Copies sent to agency, NSX NLT 6/29/95</i>			

**OFFICE OF THRIFT SUPERVISION  
COST OF FUNDS SYSTEMS**

ITEM                      DESCRIPTION OF ITEM

The Office of Thrift Supervision (OTS) is the successor to the Federal Home Loan Bank Board (FHLBB). All thrift institutions regulated by OTS (previously, the FHLBB) are required to submit financial information on the Thrift Financial Report (TFR) on a periodic basis. The TFR data used for development of the quarterly and semiannual cost-of-funds by OTS are listed as permanently valuable records on records retention schedule N1-483-93-24.

In January 1993, the institutions began submitting monthly their current cost of funds (MCOF). This data is used by OTS to develop the Monthly Median Cost of Funds Index (MMCOF) for all OTS-regulated SAIF-insured institutions. In addition, the quarterly Thrift Financial report is used to develop the mean Quarterly and Semiannual indices for the Cost of Funds for all OTS-regulated SAIF-insured institutions. Previously, the MMCOF was calculated using the monthly TFR. The monthly TFR was discontinued January 1993.

Cost of Funds Indices are published on a monthly, quarterly, and semiannual basis and are derived from the TFR and MCOF systems. The main purpose of the indices is to provide thrift institutions and mortgage lenders with an indexes they can use to change their adjustable rate mortgage loans.

The Monthly, Quarterly, and Semiannual Indices are published in OTS' press releases which are permanently valuable records under records retention schedule N1-483-93-4.

1.                      GETS MCOF Data File

This data file contains the monthly financial data submitted by SAIF-insured thrift institutions, electronically, to OTS . This file contains monthly data only.

DISPOSITION:

Temporary. Cut off at the end of the processing cycle. Retain on disk file for 3 months. Archive to tape or cartridge. Destroy 3 years after cut-off.

Privacy Considerations: No  
Sensitive Information: Yes  
Media: Disk File and Magnetic Tape  
Dates: 1993 - Present  
Growth: 1 Magnetic Tape per year

2. The new Monthly Cost of Funds Database  
This database contains the cost of funds for all OTS-regulated SAIF-insured institutions. This database contains the data submitted by each individual institution, documentation of the edits to the data, a comment file, ~~and the index~~. Because of the characteristics of the pre-1993 system, which used monthly TFR data, the 1982-1992 Monthly Cost of Funds data are scheduled under the General Records Schedule. The monthly TFR was discontinued in January 1993.

*Per OTS  
2-9-95*

Disposition: Temporary. Cut off annually at the end of the December processing cycle and archive to tape. Destroy the archival tape at the end of the December processing cycle 3 years after cut-off.

Dates: 1993 - Present  
Media: Disk and Magnetic Tape  
Sensitive Information: Yes  
Privacy Considerations: No

3. Monthly Cost of Funds Documentation of Edit Process.  
These records document the edits, comments, general information, and the resulting index for the Monthly Median Cost of Funds Index. While most of the documentation pertains to the 1982-1992 time period, this series does contain some information pertaining to the new Monthly Median Cost of Funds.

Disposition: Temporary. Cut off annually at the end of the December processing cycle. Destroy records 3 years after cut-off.

Dates: 1982 - Present  
Media: Paper

Sensitive Information: Yes  
Privacy Considerations: No

4. Quarterly and Semi-annual Cost of Funds  
Documentation of Edit Process.  
These records document the edits, comments and  
the resulting indices for the Quarterly and  
Semi-annual Cost of Funds Indices. Because of  
the characteristics of this system, the  
Quarterly and Semi-annual Cost of Funds data  
are scheduled under the General Records  
Schedule.

Disposition: Temporary. Cut off annually at  
the end of the December processing cycle.  
Destroy records 3 years after cut-off.

Dates: 1982 - Present  
Media: Paper  
Sensitive Information: Yes  
Privacy Considerations: No