



March 20, 2003

Information Collection Comments
Chief Counsel's Office
Office of Thrift Supervision
1700 G Street, N.W.
Washington, DC 20552

RE: Comments to TFR Revisions, OMB No. 1550-0023

Dear Sirs,

I would like to take this opportunity to comment on a proposed revision to the TFR for March 2004. You are proposing the collection of average balances for total assets, deposits, mortgage loans, etc., based upon the average daily balance for institutions with \$100 million or greater in total assets, and based upon the average monthly balance for institutions with less than \$100 million in assets. The total assets of our institution are currently \$156 million. We currently use average monthly balances for all reporting including 10-QSB, 10-KSB, etc., and I feel it would be very costly to begin gathering this data based on average daily balances.

I do not feel that the collection of this information is distorted by reporting based on the average monthly versus daily balances for smaller institutions such as ours. I would like to suggest that if you do collect average balances, you collect them based on the average monthly balance, at least for institutions of \$250 million or less.

Thank you for taking these comments into consideration. If you would like to discuss anything with me, I can be reached at (412)276-2424.

Sincerely,

Carol A. Gilbert
Chief Financial Officer



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