



Branch Office Survey (BOS)

The Branch Office Survey, OTS Form 248, is to be completed with the branch deposits and escrows as of June 30, the end of the second quarter each year, regardless of the fiscal closing date of the institution. A copy of the completed and signed OTS Form 248 is to be retained by the savings association in its files. The form will be reviewed as part of the examination process.

BOS Filing Deadline

OTS provides all savings associations with the Electronic Filing System (EFS) software for filing the Branch Office Survey. The BOS filing deadline is no later than the fourth Monday in August.

Exemption from Filing BOS

- Thrifts reporting zero for total deposits on Schedule SC line 710 (SC710) for the reporting period ending June 30th are exempt from filing the Branch Office Survey.
- If a thrift is a Trust-only institution, it is not required to file the BOS report.

Record Retention

You should retain at least one copy of your completed BOS for reference; do not send paper copies to OTS. Section 7(b)(5) of the Federal Depository Institutions Act requires each insured depository institution to maintain records for verifying the correctness of the institution's insurance assessment for five (5) years from the date of filing.

BOS Preparation

- a. Round all dollar amounts to the nearest thousand. If any balance sheet data field or other balance as of the end of the reporting period is less than \$500, enter a 1 in the data field to indicate that the amount is not zero. This does not apply to the data fields representing income, expense, and other activity. Where necessary for balancing purposes, make adjustments to the appropriate other category.
- b. Data fields that we indicate in the instructions and forms as being deducted should not be input as negative; these data fields will be subtracted by EFS. Indicate these data fields as negative only when the instructions say that the netting of certain amounts within these data fields might result in an amount that should be added rather than subtracted. We identify these data fields in italics on the form and mention them in the accompanying instructions.

- c. You should check all data before and after input. Crosscheck data fields that should agree with other data fields. All edit failures indicated in EFS should be thoroughly verified and corrected where necessary prior to submission. Explain edit exceptions with the user note function of the filing software.
- d. Persons knowledgeable of the overall financial condition and operations of the savings association should review the final BOS. The Officers' and Directors' Certification at the front of the paper copy of the BOS must be signed by an officer and three directors of the savings association for each BOS submitted, including amendments. You must retain this certification form and have it available for inspection by OTS.
- e. Input into EFS (within Institution Setup) the name, telephone number and e-mail address of the person we should contact if questions arise concerning the COF. This person should be familiar with OTS's reporting requirements. When someone other than the savings association's personnel prepares the BOS, the contact should be someone who can either answer questions or can quickly obtain such answers from savings association personnel.

BOS Filing Software

All associations must use the most recent release of the OTS Electronic Filing System (EFS) software application to prepare and electronically transmit their completed survey to the OTS. Paper copies will not be accepted.

From the EFS main screen, click on [Transmit], verify Download any Notices and Software Updates, click on the [EFS Net] icon, and "Log onto my Internet connection and connect to the OTS EFS-Net." On the EFS-Net screen, click the link to download the [efs_650_update] executable file under "Available Software Updates for Download." When you are prompted to Download File, do not select to [Open] the file. Instead, select to [Save] it to your Software Updates folder within the OTSEFS directory (default: c:/program files/otsefs/software updates) or to a common network folder to be accessed and applied to multiple workstations containing the EFS software. Exit EFS-Net, and exit completely out of the EFS program.

Through Windows Explorer/My Computer, find or search for the [efs_650_update] file and double-click on the filename to install the latest EFS software update reside. You will need full read/write permissions to the folder in which the EFS databases. If necessary, you may need to involve your network administrators or in-house/contract IT personnel for further assistance. Upon completion of installing the update, I suggest that you reboot your workstation.

To access the Branch Office Survey within EFS for data entry, validation and printing, launch the EFS application through the Start button on your PC, enter your EFS password, select the June reporting cycle, click on the [Reports] icon from the EFS main screen, and then the [BOS] report tab.

New OTS Institutions

If this is the institution's first Branch Office Survey, all of your branches will be considered new branches including the Home office. Enter the home office as "H" and each branch as "N" for new branch office. (The software will automatically assign a sequence number.)

If you were an existing bank and converted to a thrift charter regulated by the OTS, enter all of your branches as new branches with the conversion date to OTS-regulated as the branch effective date for all branches.

Branch Office Survey

[B01]	[B01] Prior	[B02]	[B03]	[B04]	[B08]	[B06]
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[B10] Total Reported Branch Deposits :	0	[SC710]	500,000	+	[SC712]	5,000
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Branch Office Survey

[B01] Sequence #	<input type="text"/>	[B03] Effective Date (MM/DD/YYYY)	<input type="text"/>
[B01] Prior Year #	<input type="text"/>	[B04] Deposits/Savings Amounts (000s)	<input type="text"/>
[B02] Change Code	<input type="text"/>	[B05] Street Address	<input type="text"/>
[B08] State	<input type="text"/>	[B07] County or Independent City	<input type="text"/>
[B09] Zip Code	<input type="text"/>	[B06] City or Town/Township	<input type="text"/>

Existing OTS Institutions

The Branch Office Survey must be downloaded and imported to seed the structural information for the BOS report. Select the June reporting cycle. From the main EFS menu, click the [Transmit] icon. Select *Download Financial Data*. All other options will be disabled. You can select [Cancel] to exit the Transmission Wizard at any time.

Select *BOS*, and enter your complete e-mail address in the space provided. Click on the [EFS Net] icon, and "Log onto my Internet connection and connect to the OTS EFS-Net." Upon connecting via EFS-Net, you are actually sending a request to the OTS for your Branch Office Survey report to be sent to you via EFS-Net. The status of the report should be listed as "Pending". You can disconnect from the OTS network by clicking on [Exit EFS-Net], and wait for the e-mail message indicating that the BOS is available for download.

After you've received the e-mail notification, relaunch EFS and select June reporting cycle. Click on [Transmit], select *Download Financial Data*, but do not select the report type again, but rather select *I have submitted previous requests using EFS-Net and I wish to check the status of my previous requests*. Click on the [EFS-Net] icon and "Log onto my Internet connection ...". Click on the BOS report status of "Download Now". After the report is successfully downloaded, exit the download screen and select [Exit EFS-Net].

From the EFS menu bar, click on *System : Financial Data : Import Downloaded Financial Data*. Click on the BOS, and click on [Import] to import the downloaded financial data into the Branch Office Survey for the current cycle. You can then [Close] out of the Import screen.

All previously reported branch offices should be listed with matching sequence numbers as the prior year. New branches that were established during the last reporting cycle should reflect the accurate effective date.

The Branch Office Survey allows thrifts to import deposits from external file sources. The OTS strongly encourages institutions with large numbers of branches to take advantage of this feature. More information can be found at:

<https://xnet.ots.treas.gov/efsnet/bulletins/BOSImportDepositsGuide.pdf>

BOS Entry Fields

Below is a table showing the change codes, a description of the change codes and fields that must be entered, optional fields to be entered and those fields that do not allow entry based on the change code that you entered.

B01 - Branch Sequence Number – Automatically assigned by the EFS software. Please do not list agency offices, data processing or administrative offices, drive-thru facilities or remote service units. Savings attributable to such facilities will be allocated to other facilities as described in the instructions on "Deposits".

B02 - Change Code - Enter a valid code from the following:

- U Update Deposits** - Select the sequence number for Home/Branch offices that only require an update to the deposits, enter the change code 'U,' and the deposits as of June 30 (in thousands of dollars). Only the [B04] Deposits/Savings Amount will be enabled for data entry.
- R Redesignate Branch to Home Office** - Select the sequence number for the Branch office that needs to be redesignated as the Home office, enter change code 'R', the effective date that the office became the new home office and the deposits as of June 30 (in thousands of dollars). For the former Home office, you must either enter change code 'U' to update the deposits, or enter change code 'C' and the effective date of when the former Home office was closed or sold to another institution.
- N New Branch Office** - For a new branch office, enter the change code 'N,' the effective date that the branch opened for business, the deposits as of June 30 (in thousands of dollars), the street address, city, county, state, and zip code. The software automatically assigns the sequence number for new branches. A branch that was purchased during the reporting cycle should be entered as a new branch with the effective date being the date of the purchase.
- H New Home Office** - For a new Home office, enter the change code 'H', the effective date that the Home office opened for business, the deposits as of June 30 (in thousands of dollars), the street address, city, county, state and zip code. The software automatically assigns the sequence number as '0000' for the new Home office. For the former Home office, you must either enter change code 'U' to update the deposits, or enter change code 'C' and the effective date of when the former Home office was closed or sold to another institution.
- C Close Branch or Home Office** - For a Branch or Home office that was closed or sold to another institution, enter the change code 'C' and the date the office was closed or sold.
- L Relocate Branch or Home Office** - Select the sequence number of the Home or Branch office that was relocated. Enter the change code 'L', effective date, deposits as of June 30 (in thousands of dollars), the new street address, and the city, county, state and/or zip code (for any of the

items that have changed from the previous report). NOTE: This change code should be used for those Branch/Home office moves that do not qualify under the short distance relocation regulations (see Section 545.92 of the OTS Regulations).

S Short Distance Relocation of Branch or Home Office - Select the sequence number of the Home or Branch office that was relocated. Enter the change code 'S', effective date, deposits as of June 30 (in thousands of dollars), the new street address, and the city, county, state and/or zip code (for any of the items that have changed from the previous report). NOTE: This change code should be used for those Branch/Home office moves that qualify under the short distance relocation regulations (see Section 545.92 of the OTS Regulations). The relocation should be one mile or less and within an MSA, or two miles not within an MSA.

T Correct Typographical Error or Update City or County from Prior Year's Submission - Select the sequence number of the Home or Branch office that has a typographical error in the previous year's BOS report. Enter the change code 'T', the deposits as of June 30 (in thousands of dollars), and make the necessary corrections or updates to the street address, city, or county. If you make corrections to more than two fields, you will receive a warning message prompting to ensure that you need not use another, more appropriate change code.

B03 - Effective Date - Enter the date in MM/DD/YYYY format that the branch or home office was opened, closed, redesignated or relocated. Valid effective dates for the BOS reporting cycle are 07/01/xxxx (prior year) through 06/30/xxxx (current year).

B04 – Deposits - Enter the amount of deposits (including non-interest-earning NOW and Demand Accounts) and escrows in thousands of dollars, which can be allocated to each facility. Deposits for drive-in facilities, agency offices and remote service units are to be included in the deposits of the nearest home or branch office. The allocation of deposits by office can be based on one of a number of criteria: office at which the account was opened or is currently active, or transaction activity at various offices.

All deposits should be allocated, whether savings accounts, certificates, large negotiable CDs, Christmas accounts, non-interest-earning NOW and demand accounts, etc. It is possible that some degree of judgment may be necessary in the allocation of deposits among offices, but every effort should be made to keep records that permit precise allocation. It is important to use a consistent allocation formula over time. Under no circumstances should an allocation formula be used that assumes that each office always has a constant proportion of deposits.

For associations whose home offices do not accept deposits, please enter a "1" (one thousand) as deposits.

B05-B09 - Street Address, City or Town, County or Independent City, State, and Zip Code - Please be sure that these entries are accurate since they are the basis for the data contained in future preprinted branch office survey forms as well as a resource for pertinent reporting of branch location data. Select change code "T" to update data on fields B05-B09.

B10 - Total Deposits and Savings Accounts - This total must equal total deposits reported on Line SC710 and total escrows reported on Line SC712 of the current 2nd quarter Thrift Financial Report (OTS Form 1313) within a tolerance level of \$50,000.

The software will automatically total the branch deposits and enter the total in this field. You cannot alter this column. If the total deposit data entered is incorrect, a review of the branch deposit data entered should be made to ascertain the incorrect entry.

Branch Office Survey

[B01]	[B01] Prior	[B02]	[B03]	[B04]	[B08]	[B06]
0000	0000			0	MD	Baltimore
0001	0001			0	MD	Baltimore

[B10] Total Reported Branch Deposits : 0 <> [SC710] 500,000 + [SC712] 5,000

Branch Office Survey

[B01] Sequence # 0000

[B01] Prior Year # 0000

[B02] Change Code

[B03] Effective Date (MM/DD/YYYY)

[B04] Deposits/Savings Amounts (000s)

[B05] Street Address

[B08] State

[B09] Zip Code

Independent City

Relationship

N - New Branch Office
 H - New Home Office
 U - Update Deposits
 R - Redesignate Branch Home Office
 C - Close Branch or Home Office
 L - Relocate Branch or Home Office
 S - Short Distance Relocation
 T - Correct Typo

Branch Office Survey icons



Print – Select and print the Branch Office Survey for the current or prior year.



Exit – Save your data entries or changes and exit the Branch Office Survey report screen.



Edit Check – Initiate the Edit Check process on the BOS report and view edit failures. All data must be corrected on the report prior to transmitting to OTS.



Help - Access the Branch Office Help Menu.



New – Add a new sequence number and enter data on the Branch Office Survey. ↓



Delete – Delete the selected sequence number from the Branch Office Survey. Deleting a branch office is a permanent action; sequence numbers will automatically be reassigned.



Save – Save your data entries or changes to the selected sequence number. Entering report data in the detail section of BOS activates the Save/Cancel buttons.



Cancel - Cancel your entries or changes to the selected sequence number. Entering report data in the detail section of BOS activates the Save/Cancel buttons.



Close Branch Office - Designate the selected sequence number as a branch office that is no longer receiving deposits or has closed.



Designate Home Office – Designate the selected sequence number as the Home Office within the Branch Office Survey report. The existing home office will be automatically reassigned the next available sequence number.

BOS Edit Check

After all entries have been made to the BOS, select the Edit Check option to review edit exceptions. All data must be corrected in order to transmit the Branch Office Survey. Edit exceptions are not acceptable for transmission. If the total deposits is incorrect, a review of the branch deposit data entered should be made to ascertain the incorrect entry. If the City, County or Zip Code has changed from the prior year's report, use the Edit Code "T" to enter the correction.

Signature of Authorized Official

The Officers' and Directors' Certification must be completed before submitting your BOS electronic filing to the OTS. The original signed and completed form is to be retained by the savings association for examination purposes. If multiple pages are utilized, sign only the first page.

BOS Transmission

The Branch Office Survey is due to the OTS no later than the fourth Monday in August. You must file BOS electronically, rather than by phone or fax in order to automatically update your EFS files on the OTS database. Please ensure that your June quarterly TFR is transmitted *prior* to transmitting your BOS. Do not attempt to transmit your COF, TFR or CMR at the same time that you transmit your Branch Office Survey. Remember to enter and/or verify the BOS Report Preparer contact information within [Institution Setup] prior to transmitting your Branch Office Survey.

For Consolidated TFR Filers Only



Overview

Branch Office Survey deposits are currently cross-balanced against the TFR reported deposits and escrow. For thrifts either filing a TFR that include consolidated deposits of a subsidiary or thrifts not filing a TFR as a subsidiary, this cross balance cannot accommodate these situations in the current interface.



Interfaces and cross balancing will be enhanced to accommodate the parent and subsidiary filers. Different interfaces will be displayed depending on the thrift's nature. The cross balance will take into account whether or not the total branch deposits should equate to deposits reported on the TFR, deposits not reported on the TFR or deposits on the TFR minus subsidiary deposits. For the vast majority of the industry, nothing will change. For specifically identified thrifts, different interfaces will be displayed.

Consolidated TFR Parent Reporting Interface

This screen will appear if the docket number entered is utilizing consolidated reporting in its TFR. Total branch deposits equal deposits and escrow reported on the TFR minus deposits and escrow belonging to the subsidiary. Enter the subsidiary's SC710 and SC712 data where indicated.



[B01]	[B01] Prior	[B02]	[B03]	[B04]	[B08]	[B06]	
0000	0000			0	VT	Barnington	
0001	0001			0	VT	Manchester	

[B10] Total Reported Branch Deposits :	0	<	>						
([SC710]	0	+	[SC712]	0) - (txtSubSC710	+	txtSubSC712)
						Subsidiary-Only Deposits		Subsidiary-Only Escrow	
						(SC710)		(SC712)	





[B01] Sequence #	<input type="text"/>	Branch Office Survey			
[B01] Prior Year #	<input type="text"/>	[B03] Effective Date (MM/DD/YYYY)	<input type="text"/>		
[B02] Change Code	<input type="text"/>	[B04] Deposits/Savings Amounts (000s)	<input type="text"/>		
[B05] Street Address	<input type="text"/>				

Consolidated TFR Subsidiary Reporting Interface



This screen will appear based upon the docket number entered. If the docket number is a subsidiary this is the screen to be completed for the BOS. Total branch deposits equal deposits and escrow belonging to the subsidiary. The edit will be the total deposits in B10 against the total of those numbers entered into the subSC710 and SC712 boxes on the screen. There will be no edit check against the TFR.

[B01]	[B01] Prior	[B02]	[B03]	[B04]	[B08]	[B06]	
0000	0000			0	VT	Bennington	
0001	0001			0	VT	Manchester	

[B10] Total Reported Branch Deposits : 0 <> +
Subsidiary-Only Deposits (SC710) Subsidiary-Only Escrow (SC712)

Branch Office Survey



[B01] Sequence # <input type="text"/>	[B03] Effective Date (MM/DD/YYYY) <input type="text"/>
[B01] Prior Year # <input type="text"/>	[B04] Deposits/Savings Amounts (000s) <input type="text"/>
[B02] Change Code <input type="text"/>	
[B05] Street Address <input type="text"/>	