



# **Summary of Deposits Reporting Instructions**

**June 30, 2015**

**Federal Deposit Insurance Corporation**

## Table of Contents

I.	INTRODUCTION.....	1
II.	WHO MUST FILE .....	1
III.	HOW TO COMPLETE THE SURVEY.....	1
	A. IF NO ADDITIONS or CHANGES TO OFFICE STRUCTURE.....	2
	B. IF OFFICES ARE MISSING.....	3
	C. REMOVING OFFICES FROM SURVEY.....	5
	D. REVISIONS AND CORRECTIONS TO EXISTING OFFICE INFORMATION.	6
	E. CHANGES IN SERVICE LEVEL .....	8
	F. CORRECTIONS.....	8
	G. COMMENTS .....	8
	H. AMENDED REPORTS.....	8
IV.	DEFINITIONS .....	9
V.	WHEN AND WHERE TO FILE COMPLETED REPORTS.....	12
VI.	FDIC INTERNET OPTION .....	12
VII.	ADDITIONAL POINTS TO BE NOTED.....	13
VIII.	DISCLOSURE OF ESTIMATED BURDEN.....	13
IX.	AVAILABILITY OF REPORTS.....	13
	APPENDIX A - CHANGE CODES .....	14
	APPENDIX B - FDICconnect and Summary of Deposits Registration .....	16

## 2015 SUMMARY OF DEPOSITS SURVEY

### I. INTRODUCTION

The Summary of Deposits (SOD) is the annual survey of branch office deposits as of June 30 for all FDIC-insured institutions, including insured U.S. branches of foreign banks. This survey has been conducted since 1934. Instructions, survey results, market share reports, contact information, survey facsimiles, and access to FDICconnect are available through the FDIC's Summary of Deposits website at <https://www2.fdic.gov/sod/>.

### II. WHO MUST FILE

All FDIC-insured institutions that operate a main office **and** one or more branch locations (including limited service drive-thru locations) as of June 30, 2015, are required to file the SOD survey. Insured branches of foreign banks are also required to file.

Unit banks and thrifts (institutions with a main office only) are exempt from filing; however, they will be included in the survey results based on the total deposits reported on their June 30, 2015, Call Report.

### III. HOW TO COMPLETE THE SURVEY

The survey includes the main office and each branch office location operating on June 30, 2015. Institutions are required to report the deposits assigned to each office location along with the associated CEN code and consolidated office number, if applicable, and submit the report. If you determine that an office is missing or listed incorrectly, refer to the appropriate instructions for adding, closing, correcting or removing office information.

**Reporting differences in your institution's organizational structure on this survey does not replace the requirement to notify your primary federal regulator of consummation of approved transactions.**

Institutions should assign deposits to each office in a manner consistent with their existing internal record-keeping practices. The following are examples of procedures for assigning deposits to offices:

- OFFICE IN CLOSEST PROXIMITY TO THE ACCOUNT HOLDER'S ADDRESS
- OFFICE WHERE THE DEPOSIT ACCOUNT IS MOST ACTIVE
- OFFICE OF ORIGINATION OF THE ACCOUNT
- OFFICE ASSIGNMENT USED TO COMPENSATE BRANCH MANAGERS OR OTHERS

Other methods that logically reflect the deposit gathering activity of the financial institution's branch offices may be used. It is recognized that certain classes of deposits and deposits of certain types of customers may be assigned to a single office for reasons of convenience or efficiency. However, deposit allocations that diverge from the financial institution's internal record-keeping systems and grossly misstate or distort the deposit gathering activity of an office should not be utilized.

## 2015 SUMMARY OF DEPOSITS SURVEY

### STEPS TO TAKE:

1. Review the list of branch offices for accuracy, and notify your primary federal regulator of approved transaction consummations such as branch openings, branch relocations, branch purchase and assumptions, and whole bank mergers. Notify your primary federal regulator of branch closures. You may review your current list of branches at any time using the FDIC's Institution Directory website at <https://www2.fdic.gov/idasp/main.asp>.
2. Report deposits for each branch (in **thousands** of dollars).
3. Validate that total branch deposits equal total domestic deposits reported on your June 30, 2015, regulatory financial report as indicated below:
  - a. **BANKS WITHOUT FOREIGN BRANCHES:** For banks that file the ***Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only*** (FFIEC 041), total branch deposits reported on the Summary of Deposits survey must equal "Deposits in domestic offices" reported on Schedule RC, item 13.a, of the June 30, 2015, Call Report.
  - b. **BANKS WITH FOREIGN OFFICES:** For banks that file the ***Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices*** (FFIEC 031), total branch deposits reported on the Summary of Deposits survey must equal the sum of "Deposits in domestic offices" reported on Schedule RC, item 13.a, of the June 30, 2015, Call Report **and** deposits in branches located in U.S. territories, possessions and the Commonwealth of Puerto Rico (which are no longer separately reported in the Call Report).
  - c. **INSURED BRANCHES OF FOREIGN BANKS:** For insured branches of foreign banks that file the ***Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks*** (FFIEC 002), total branch deposits reported on the Summary of Deposits survey must equal "Total deposits and credit balances, excluding IBF deposits liabilities" reported in Schedule E, item 7, columns A and C of the June 30, 2015, Report of Assets and Liabilities.
4. Upload the completed survey using your vendor-supplied software through *FDICconnect* or submit by using the FDIC's interactive SOD survey website.

### A. IF NO ADDITIONS or CHANGES TO OFFICE STRUCTURE

Enter in the following items, as applicable:

**Total Deposits** - Report the applicable domestic deposit total in **thousands** for each branch. Institutions should assign deposits to each office in a manner consistent with their existing internal record-keeping practices. **Refer to Steps to Take, step 3, above, for balancing total deposits by branch to the total deposits reported on the Call Report, or the Report of Assets and Liabilities.**

**CEN Code** – This code identifies estimated deposit totals, consolidated offices, or locations that do not accept deposits. Complete this item only if applicable by entering:

- 1 For estimated deposits
- 2 For deposits consolidated with a different location  
(applicable for limited service locations only)
- 3 For a non-deposit accepting location

## 2015 SUMMARY OF DEPOSITS SURVEY

If you are reporting **actual** deposits for a location, the CEN code is *left blank*.

**Consolidated Office** – This code identifies the branch into which the reported branch’s deposits are consolidated (must have CEN code of 2). If you use the CEN code 2, please indicate the FDIC assigned office number of the office location where the subject branch deposits are consolidated. The consolidated office should be in the same county as the reported office. You should attempt to consolidate limited service offices into another office in the same county. Leave the consolidated office field blank if the CEN code is blank, 1, or 3.

### B. IF OFFICES ARE MISSING

If you recently opened a new branch or acquired new branches through an acquisition or merger, and offices are missing from your SOD survey, you should first review your branch listing on the FDIC’s Institution Directory (ID) website at <https://www2.fdic.gov/idasp>. If the offices are missing from this listing, contact the FDIC’s Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342 to update your branch office information. If you know your analyst’s direct number you may contact them directly. If you are filing the SOD survey using vendor software, then you must contact your software vendor for guidance on how to load the updated branch office data in your software. **The FDIC provides vendors with a web service that they may use to synchronize vendor software with the most up to date branch office information in FDICconnect.** Minor omissions may be submitted on the SOD survey by following the instructions below:

#### 1. De Novo (new) Branches

*Also includes branch locations purchased from another financial institution where there was not an underlying purchase of certain assets (e.g., loans) and assumption of certain deposit liabilities.*

For new branches, complete the following items as applicable:

**Change Code** - Add change code 711 – Office Opening (see Appendix A).

**Effective Date** - Add the date the new branch first opened for business in mmddyyyy format. Any office which opened after June 30, 2015, should **not** be reported on this survey. Send notices of consummations of approved office openings to your primary federal regulator as required.

**Service Type** - Please review the Service Type definitions to determine the most appropriate service level of the branch (full or limited) and type of facility. Place the most appropriate code in the service type field. Refer to page 10 for service type codes and definitions.

**Office Name and Complete Address** - List the branch name, street address, city, state abbreviation, ZIP code, as well as the FIPS assigned numeric county code. Use the United States Postal Service website (<https://www.usps.com/zip4/>) to validate the entire address before including address information on the survey.

**CEN Code** – This code is used if the branch deposit total is estimated, if the deposits are consolidated with another office, or if the location is typically a non-deposit accepting office. Complete this item, only if applicable, by placing 1 for estimated deposits, 2 for deposits consolidated with a different location (applicable for limited service locations only), or 3 for a

## 2015 SUMMARY OF DEPOSITS SURVEY

non-deposit accepting location. If you are reporting **actual** deposits for a location, the CEN code should be blank.

**Consolidated Office** – This code identifies the branch into which the reported branch’s deposits are consolidated if you have identified the location as a consolidated office by marking it with a CEN code of 2. If you use the CEN code 2 (indicating an office’s deposits are consolidated with another office), please indicate the FDIC-assigned office number of the office location where the subject branch’s deposits are consolidated. The consolidated office should be in the same county as the reported office. You should attempt to consolidate limited service offices into another office in the same county. The consolidated office should be left blank if the CEN code is blank, 1, or 3.

**Total Deposits** - Report the applicable domestic deposit total in **thousands** for each branch. Institutions should assign deposits to each office in a manner consistent with their existing internal record-keeping practices. Refer to Steps to Take, step 3 (page 2), for balancing total deposits by branch to the total deposits reported on the Call Report, or the Report of Assets and Liabilities.

### 2. Acquired Branches – Purchase and Assumption

For branches added to your institution through purchase and assumption of a segment of an existing institution, please complete the following items:

**Change Code** - Add Change Code 712 - Office Purchased.

**Effective Date** - Add the date the location was acquired in mmddyyyy format. Any office acquired after June 30, 2015 should **not** be reported on this survey. Send notices of consummations of approved office openings to your primary federal regulator as required.

**Service Type** - Please review the Service Type definitions to determine the most appropriate service level of the branch (full or limited) and type of facility. Place the most appropriate code in the service type field. Refer to page 10 for service type codes and definitions.

**Office Name, Complete Address and Institution Name, City state** - List the branch name, street address, city, state abbreviation, ZIP code, as well as the FIPS assigned numeric county code. Use the United States Postal Service website (<https://www.usps.com/zip4/>) to validate the entire address before including address information on the survey. Please add the institution name, city, and state of the institution from which your institution purchased the branches.

**CEN Code** – This code is used if the branch deposit total is estimated, if the deposits are consolidated with another office, or if the location is typically a non-deposit accepting office. Complete this item, only if applicable, by placing 1 for estimated deposits, 2 for deposits consolidated with a different location (applicable for limited service locations only), or 3 for a non-deposit accepting location. If you are reporting **actual** deposits for a location, the CEN code is left blank.

**Consolidated Office** – This code identifies the branch into which the reported branch’s deposits are consolidated if you have identified the location as a consolidated office by marking it with a CEN code of 2. If you use the CEN code 2 (indicating an office’s deposits are consolidated with another office), you must indicate the FDIC-assigned office number of

## 2015 SUMMARY OF DEPOSITS SURVEY

the office location where the subject branch's deposits are consolidated. The consolidated office should be in the same county as the reported office. You should consolidate limited service offices into another office in the same county unless your bank does not have any other full service branch in the county. The consolidated office should be left blank if the CEN code is blank, 1, or 3.

**Total Deposits** - Report the applicable domestic deposit total in *thousands of dollars* for each branch. Institutions should assign deposits to each office in a manner consistent with their existing internal record-keeping practices. Refer to Steps to Take, step 3 (page 2), for balancing total deposits by branch to the total deposits reported on the Call Report, or the Report of Assets and Liabilities.

### 3. Acquired Branches - Merger, Consolidation or Absorption

If your institution has recently acquired another institution, and the branch locations are not reflected on your office list in FDICconnect, please contact the FDIC's Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342 to update your branch office information. If you are filing the SOD survey using vendor software, then you must contact your software vendor for guidance on how to load the updated branch office data in your software. You should also contact your software vendor if you have had significant structural changes that are reflected in the FDIC's interactive SOD survey website or the FDIC's Institution Directory website but do not appear in your vendor software. If you are using the FDIC's interactive SOD survey website, updated branch office data will be available on the next business day after the changes have been processed by the FDIC.

## C. REMOVING OFFICES FROM SURVEY

If your institution recently closed or sold branch locations, and the offices are still listed on your Summary Deposits survey, you should first review your branch listing on the FDIC's Institution Directory (ID) website at <https://www2.fdic.gov/idasp>. If the offices are listed on ID, contact the FDIC's Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342 to update your branch office information. If you are filing the SOD survey using vendor software, then you must contact your software vendor for guidance on how to load the updated branch office data in your software if you do not find the offices in FDICconnect but are listed in vendor software. Minor corrections may be submitted on the SOD survey by following the instructions below:

### 1. Offices Closed

If an office listed on your survey has closed, please complete the following items:

**Change Code** - Add Change Code 721 – Office Closed to indicate an office closing.

**Effective Date** - Add the date the location was effectively closed in mmddyyyy format. For example, if the office was open on June 29, 2015, but as of close of business that location was no longer an open office, the reported effective date of the closing is June 30, 2015. For the purposes of this survey, the branch is closed on June 30 and should **NOT** be included in this survey.

Do not report deposits for a closed branch. If deposit accounts are still associated with this office on your records, you should report those deposits with the office that will be servicing those customers. Any closings that occur after June 30, 2015 should be reported to your

## 2015 SUMMARY OF DEPOSITS SURVEY

primary federal regulator as required and not on this survey.

### 2. Offices Sold

If one of the offices listed on your survey has been sold through the sale of certain assets and divestiture of certain deposit liabilities, please complete the following items:

**Change Code** – Add Change Code 722 – Office Sold to indicate an office sold.

**Effective date** - Add the effective date of the consummation of the sale in mmddyyyy format.

**DO NOT REPORT ANY DEPOSITS FOR THIS OFFICE.**

For offices sold, please indicate the acquiring institution name, city and state in the “Comments” field.

### 3. Offices Incorrectly Listed

If an office listed on your survey has never been an office of your institution, this location should be deleted from your list. Enter Change Code 998 in the appropriate field to delete these offices. Please provide a comment in the comment field.

## D. REVISIONS AND CORRECTIONS TO EXISTING OFFICE INFORMATION

### 1. Office Relocations

If an office listed on your survey has relocated, and the revised office information is not reflected on your survey, please complete the following items:

**Change Code** – Add Change Code 520 – Change in Location to indicate an office relocation.

**Effective Date** - Add the effective date of the relocation in mmddyyyy format.

**Office Name and Complete Address** - Change any incorrect information.

**CEN Code** – This code is used if the branch deposit total is estimated, if the deposits are consolidated with another office, or if the location is typically a non-deposit accepting office. Complete this item, only if applicable, by placing 1 for estimated deposits, 2 for deposits consolidated with a different location (applicable for limited service locations only), or 3 for a non-deposit accepting location. If you are reporting **actual** deposits for a location, the CEN code is left blank.

**Consolidated Office** – This code identifies the branch into which the reported branch’s deposits are consolidated if you have identified the location as a consolidated office by marking it with a CEN code of 2. If you use the CEN code 2 (indicating an office’s deposits are consolidated with another office), please indicate the FDIC-assigned office number of the office location where the subject branch’s deposits are consolidated. The consolidated office should be in the same county as the reported office. You should attempt to consolidate limited service offices into another office in the same county. The consolidated office should be blank if the CEN code is blank, 1, or 3.



## 2015 SUMMARY OF DEPOSITS SURVEY

**Total Deposits** - Enter the applicable domestic deposit total in *thousands of dollars* for each branch. Institutions should assign deposits to each office in a manner consistent with their existing internal record-keeping practices. Refer to Steps to Take, step 3 (page 2), for balancing total deposits by branch to the total deposits reported on the Call Report, or the Report of Assets and Liabilities.

### 2. Office Title Changes

Often, when there is an office relocation, there is also a change in the office title. If the office title and address change simultaneously, make the necessary corrections as part of the relocation above. If only the office title is changed, please complete the following items:

**Change Code** - Add Change Code 510 – Change in Title to indicate a title change.

**Effective Date** - Add the effective date of the change in mmddyyyy format.

**Office Name and Complete Address** - Indicate the preferred office name. For locations other than the main office, please include “Branch” in the title. For example, a “Valley Spring” office should be entered as “Valley Spring Branch.” The office number “0000” is always the Main Office of the institution and should reflect the physical address of the location of the charter of your institution. The main office title will always default to “Main Office.” Please do not submit name changes for the Main Office of the institution.

**CEN Code** – This code is used if the branch deposit total is estimated, if the deposits are consolidated with another office, or if the location is typically a non-deposit accepting office. Complete this item, only if applicable, by placing 1 for estimated deposits, 2 for deposits consolidated with a different location (applicable for limited service locations only), or 3 for a non-deposit accepting location. If you are reporting *actual* deposits for a location, the CEN code is left blank.

**Consolidated Office** – This code identifies the branch into which the reported branch’s deposits are consolidated if you have identified the location as a consolidated office by marking it with a CEN code of 2. If you use the CEN code 2 (indicating an office’s deposits are consolidated with another office), please indicate the FDIC-assigned office number of the office location where the subject branch’s deposits are consolidated. The consolidated office should be in the same county as the reported office. You should attempt to consolidate limited service offices into another office in the same county. The consolidated office should be left blank if the CEN code is blank, 1, or 3.

**Total Deposits** - Report the applicable domestic deposit total in *thousands of dollars* for each branch. Institutions should assign deposits to each office in a manner consistent with their existing internal record-keeping practices. Refer to Steps to Take, step 3 (page 2), for balancing total deposits by branch to the total deposits reported on the Call Report, or the Report of Assets and Liabilities.

## 2015 SUMMARY OF DEPOSITS SURVEY

### E. CHANGES IN SERVICE LEVEL

Please review the indicated service type for all locations to verify that the service level of each location is accurately reflected. Refer to page 10 for service type codes and definitions. If a code is incorrectly assigned, please correct the code in the "Service Type" field. If you identify an office that should not be on the survey because the service level is incorrectly identified, please code it correctly and report no deposits. The Change Code for Change in Service Level is 450.

**Reminder:** Offices with "Service Type" 24 through 28 are not included on the SOD survey. If you believe one of these offices is coded incorrectly on the FDIC system and should be on this survey, please contact the FDIC's Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342 to update your branch office information.

### F. CORRECTIONS

If you identify an error in the branch office information for any of your offices that has resulted from reasons other than those described above, please correct the inaccurate information and use Change Code 999 – Correction in the change code field to identify corrected locations. For example, use change code 999 to correct a transposed street number, a misspelled street name, an incorrect county, an incorrect ZIP code, or if the office has not physically moved but has been renumbered by the postal service. For this option, you are not required to use an effective date of the change but can do so if the date is known and is applicable.

### G. COMMENTS

Please use the "Comments" field to add any explanatory information regarding the submitted changes to branch office information. Please specify the office number associated with any comments. For offices sold, indicated by a Change Code 722, please indicate the acquiring institution name, city and state. Also specify all office numbers associated with this comment. Any other change that requires explanation may also be entered in the "Comments" field.

### H. AMENDED REPORTS

Financial institutions may submit amended deposit data using *FDICconnect*. Once the initial 2015 survey information has been submitted, institutions can amend 2015 deposit totals by accessing the SOD transaction within *FDICconnect*. Institutions that previously filed using *FDICconnect* may also amend 2014 deposit totals until September 19, 2015, after which no further changes to 2014 data will be permitted through this process. Institution users must be assigned SOD transaction privileges within *FDICconnect* in order to submit amended data. You may continue to amend the deposit totals of your 2015 survey after the initial publication of the data in October 2015. After the initial release of the SOD data, updates to the Internet publication are on an ad-hoc basis.

## 2015 SUMMARY OF DEPOSITS SURVEY

### IV. DEFINITIONS

- A. FINANCIAL INSTITUTION** - A financial institution, for purposes of this survey, is an FDIC-insured institution which operates as of June 30, 2015. These institutions include all FDIC-insured commercial banks, savings banks, thrifts and insured U.S. branches of foreign banks.
- B. BRANCH/OFFICE** - A branch/office, for purposes of this survey, is any location, or facility, of a financial institution, including its main office, where deposit accounts are opened, deposits are accepted, checks paid, and loans are granted. Branches include, but are not limited to, brick and mortar locations, detached drive-in facilities, seasonal offices, offices on military bases or government installations, paying/receiving stations or units, and Internet and Phone Banking locations where a customer can open accounts, make deposits and borrow money. **A branch does not include Automated Teller Machines (ATM), Consumer Credit Offices, Contractual Offices, Customer Bank Communication Terminals (CBCT), Electronic Fund Transfer Units (EFTU), and Loan Production Offices.** Deposit information is required for each insured office of an FDIC-insured institution located in any State, the District of Columbia, the Commonwealth of Puerto Rico or any U.S. territory or possession such as Guam or the U.S. Virgin Islands, and including any foreign country which has state-equivalent federal benefits extended by treaty.
- C. DEPOSITS** - Deposits, for purposes of this survey, are defined in the same manner as for the Call Report, and Report of Assets and Liabilities. The definition applies to deposits held, or accepted, by the reporting financial institution in its main office and in any branch located in any State, the District of Columbia, the Commonwealth of Puerto Rico, or any U.S. territory or possession which include but are not limited to Guam and the U.S. Virgin Islands. For a specific definition of total deposits, refer to the instructions for the regulatory financial reports filed by your institution.
- D. OFFICE NUMBER** - The office number is assigned by the FDIC. **DO NOT CHANGE** the FDIC office number provided with your location information. Check the office information carefully to insure that the total deposits being submitted for each branch correspond to the FDIC's office numbering system rather than office numbering systems that may be utilized by an individual institution.

For branch locations that are missing, please add the office to the survey and assign a temporary sequential office number beginning with 8000 (e.g., if five branches are added, they should be numbered 8000, 8001, 8002, 8003 and 8004).

- E. CHANGE CODE** - When the status of an office is changed or an office is added, a change code is used to indicate the nature of the change or addition. This item should be populated only if current office information is being changed or additional offices are being added. You may use more than one change code per office if applicable. For example, if an office name and location has changed, please reflect change codes 510 and 520 in the change code field and provide the correct name and location information.

An expanded definition of each change code appears in Appendix A. The change codes available for use are:

450 CHANGE IN SERVICE LEVEL

510 CHANGE IN TITLE

## 2015 SUMMARY OF DEPOSITS SURVEY

520	CHANGE IN LOCATION
711	OFFICE OPENING
712	OFFICE PURCHASED
713	OFFICE ACQUIRED IN AN ABSORPTION, CONSOLIDATION OR MERGER
721	OFFICE CLOSED
722	OFFICE SOLD
998	DELETION
999	CORRECTION

**F. EFFECTIVE DATE** - An effective date should be provided for most changes. Effective dates should be entered in mmddyyyy format. It is not necessary to include an effective date for a correction (change code 999) or a deletion (change code 998). Effective date is optional for a change in service level (change code 450).

**G. SERVICE TYPES** - The following office types should have deposits reported:

**11 - Full Service - Brick and Mortar Office** - Accepts deposits, makes loans, opens/closes accounts, loan officer on site, normal hours, full-time staff; may have safe deposit facilities on site. The site may be owned by the institution or may be leased by the institution.

**12 - Full Service - Retail Office** - Accepts deposits, makes loans, opens/closes accounts, loan officer on site, normal hours, full-time staff, located in a retail facility such as a supermarket or department store; may have safe deposit facilities on site.

**13 - Full Service - Home Banking** - Phone, PC or website through which your customers can open accounts, apply for loans, make fund transfers into accounts and other types of electronic transactions. If an Internet website, use the Internet address as the branch name. Use the city, state, county and ZIP code of the operations center that performs the back room operations associated with this activity.

The following office types are normally included with your survey but deposits may be consolidated with another office:

**22 - Limited Service - Military Facility** - Reflects an office which is operated on a military base for the sole purpose of cashing military and government payroll checks.

**23 - Limited Service - Drive-Through/Facility Office** - Accepts deposits and payments; however, may not offer other services. This may be a branch's own facility, located within a retail establishment or a detached drive-through branch.

**29 - Limited Service - Mobile/Seasonal Office** - Branches open for a limited period of time during the week (e.g., located in a nursing home), seasonal (e.g., located at a county fair) or that operate on wheels, travel to many locations and provide services such as opening accounts,

## 2015 SUMMARY OF DEPOSITS SURVEY

accepting deposits and making loans. Mobile branches do not have a fixed location; therefore, they are normally recorded with the address of the main office.

The following office types are included in your survey but are normally nondeposit locations:

**21 - Limited Service - Administrative Office** - Reflects a management office. Accepts no deposits nor make any loans.

**30 - Limited Service - Trust Office** - Conducts trust activities only. This type of location may have monies that are insured by the institution but have not been deposited into an account of an insured depository institution.

**The office types listed below are not included in your survey.** If any of these office types are listed on your survey, please modify the service level field as appropriate and indicate change code 450 – Change in Service Level to reflect the change.

**24 - Limited Service - Loan Production Office** - Processes loans and does not accept deposits.

**25 - Limited Service - Consumer Credit Office** - Processes consumer credit loans.

**26 - Limited Service - Contractual Office** - Affiliated institutions contract with one another to utilize the brick and mortar branches of another entity.

**27 - Limited Service - Messenger Office** - Used by courier services to make deposit drops; no retail customer interaction.

**28 - Limited Service - Retail Office** - Typically located in retail establishments or free standing kiosks that have limited customer service assistance (unstaffed), and provide most services through an ATM.

**H. OFFICE NAME & PHYSICAL ADDRESS** - This field includes the Office Name, Physical Address, City, State, ZIP code and County. If any portion of the address is incorrect, annotate corrections using the appropriate Change Code listed on pages 9 and 10 and further described in Appendix A beginning on page 14. Institutions should review the physical address for all branch office locations to ensure consistency with United States Postal Service standards. Physical addresses, including ZIP codes and counties, may be verified at <https://www.usps.com/zip4/>. Institutions should not use post office boxes, mailing addresses other than the actual physical address, street names without actual numbers, intersections, or any other general locations when filing their branch office location information.

### I. CEN AND CONSOLIDATED OFFICE CODES

**ESTIMATION (CEN CODE 1)** - When centralized bookkeeping or other conditions make it impossible to report exact amounts, estimates may be provided. Reflect estimated office totals by placing a "1" in the CEN CODE field. It is not acceptable to perform estimation procedures that result in exactly the same deposit total for each office.

**CONSOLIDATION (CEN CODE 2)** - Consolidation of accounts, or deposit data, for two or more offices is permitted only for drive-in offices, seasonal offices, military facilities, limited service mobile offices.

## 2015 SUMMARY OF DEPOSITS SURVEY

**Consolidating/combining deposits of offices located in different counties is NOT permitted.** For a consolidated office, place a "2" in the CEN CODE field and a "0" in the deposit field. In the CONSOLIDATED OFFICE field, enter the FDIC office number of the office into which the deposits are consolidated. Lines where deposits are reported should not reflect a CEN CODE "2" or CONSOLIDATED OFFICE number.

**NONDEPOSIT OFFICE (CEN CODE 3)** - For a nondeposit office, place a "3" in the CEN CODE field and a "0" in the deposit field. Trust service offices and administrative offices are examples of nondeposit offices.

- J. TOTAL DEPOSITS** - Report Total Deposits in each branch as defined for your respective June 30, 2015, regulatory financial reports.

For institutions that file the *Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only* (FFIEC 041), total branch deposits reported on the Summary of Deposits survey must equal "Deposits in domestic offices" reported on Schedule RC, item 13.a, of the June 30, 2015, Call Report.

For institutions that file the *Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices* (FFIEC 031), total branch deposits reported on the Summary of Deposits survey must equal the sum of "Deposits in domestic offices" reported on Schedule RC, item 13.a, of the June 30, 2015, Call Report **AND** deposits in branches located in U.S. territories, possessions and the Commonwealth of Puerto Rico (which are no longer separately reported in the Call Report).

For insured branches of foreign banks that file the *Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks* (FFIEC 002), total branch deposits reported on the Summary of Deposits survey must equal "Total deposits and credit balances, excluding IBF deposits liabilities" reported in Schedule E, item 7, columns A and C of the June 30, 2015, Report of Assets and Liabilities.

## V. WHEN AND WHERE TO FILE COMPLETED REPORTS

Please submit your SOD survey through the established procedures provided by your software vendor or through *FDICconnect* (see below) by July 31, 2015. No filing extensions are granted. If you need assistance with the SOD survey, please contact the FDIC's Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342.

## VI. FDIC INTERNET OPTION

The Summary of Deposits Internet filing options can be accessed through *FDICconnect* at <https://www2.fdicconnect.gov/>. Through *FDICconnect*, users have access to the FDIC's Interactive SOD survey website, the upload function used to upload surveys completed using vendor software, and the SOD amendment feature. All SOD filers must be assigned SOD transaction privileges in *FDICconnect* in order to access any of the Summary of Deposits transactions. Refer to **Appendix B – *FDICconnect* and Summary of Deposits Registration Instructions** for more information. Contact the *FDICconnect* help desk for assistance with registration at 1-877-275-3342 (select option 4 for *FDICconnect*).

## 2015 SUMMARY OF DEPOSITS SURVEY

### VII. ADDITIONAL POINTS TO BE NOTED

- A. Report all amounts to the nearest **thousand** dollars.
- B. If you are filing your SOD electronically through a vendor, you will receive additional software instructions from your vendor to assist you in the on-line preparation of your SOD survey.
- C. If the branch office information contained in your vendor software is not as up to date as the branch office information displayed at the FDIC's Institution Directory website, contact your vendor to request updated branch office information.
- D. After filing electronically, the signature page should be maintained at the institution for regulatory review.
- E. Do not report planned and unplanned overdrafts as negative deposits. These balances are loans, not deposits.
- F. Do not include hypothecated deposits.
- G. Deposits of an International Banking Facility (IBF) are considered deposits in foreign offices. Do not report them in the SOD survey.

### VIII. DISCLOSURE OF ESTIMATED BURDEN

The estimated average burden associated with collecting this information is 3 hours per respondent and may vary from 15 minutes to 75 hours per respondent. Burden estimates include time for reviewing instructions, searching existing data sources, gathering and maintaining needed data, and completing and reviewing the report. Direct comments about this estimated burden, any other aspect of collecting the information, or suggestions for reducing the burden to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503 and to the Assistant Executive Secretary, Federal Deposit Insurance Corporation (FDIC), Washington, D.C. 20429.

### IX. AVAILABILITY OF REPORTS

The 2015 Summary of Deposits information will be available by October 2015 for public distribution and will be published on the FDIC's website at <https://www2.fdic.gov/sod/>. The website provides branch deposit data by individual institution and geographic region, custom market share reports, custom downloads, summary tables and charts and graphs. To be notified electronically when the 2015 Summary of Deposits data become available, please subscribe to e-mail updates at <https://www.fdic.gov/about/subscriptions>.

## 2015 SUMMARY OF DEPOSITS SURVEY

### APPENDIX A – Change Codes

**CHANGE CODE 450** - If you modify the service level on an already listed office, please identify this change by applying code 450 in the change code field. Service level should identify the types of services offered, such as full service or limited service, and the description of a branch, such as brick and mortar, a retail facility (such as a supermarket or department store), drive through, mobile, seasonal, contractual, messenger, or Internet.

**CHANGE CODE 510** - If you wish to change the **office** title of an existing branch, please identify this change by applying Change Code 510. The main office title, however, defaults to “Main Office”. An attempt to change a main office title will not be accepted. If your **institution** title is incorrect, please contact the FDIC’s Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342.

**CHANGE CODE 520** - If your institution has received regulatory approval to relocate an already existing office, please use code 520 to identify this type of change. If you are utilizing the SOD survey as a formal notification of change in main office location, you must provide a copy of your approval to relocate your main office only by contacting FDIC’s Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342. If you are correcting location information because of a typographical error or reassignment of a physical address by the postal service, use change code 999.

**CHANGE CODE 711** - If your institution has opened a de novo office either by new construction, leased space or by purchasing already existing retail space, use this code to identify a newly established office that is not listed in the SOD survey. Do not use 711 for offices purchased or acquired from another institution; these would be reflected as Change Code 712 or 713.

**CHANGE CODE 712** - If your institution has entered into a purchase and assumption agreement with another institution which does not result in the dissolution of the target institution, you should use change code 712 to indicate that you acquired this location. This does not include new office(s) or office(s) acquired through merger(s). If your institution has acquired a large number of office locations (more than five) through purchase and assumption, and the office(s) are not listed in your SOD survey, please contact the FDIC’s Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342 to update your branch office information. Please be prepared to provide the consummation date, the name, city and state of the divesting institution and the offices acquired.

**CHANGE CODE 713** - If your institution has entered into a transaction where the target institution ceases to exist, use change code 713 for offices not listed in the SOD survey to indicate locations acquired by business combination. Do not include new offices or branches acquired through purchase of certain assets and assumption of certain deposit liabilities. If your institution has entered into a business combination that results in acquisition of a large number of office locations which are not reflected in the survey, please contact the FDIC’s Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342 to update your branch office information. Please be prepared to provide the consummation date of the transaction and the name, city and state of the main office of the target institution.

**CHANGE CODE 721** - If your institution has closed certain branches that are still listed in the SOD survey, use change code 721 to indicate office closures. If you have recently been involved in a merger or purchase and assumption transaction but not all of the target institution’s branch locations remain active, please use this code to indicate that these branches were closed immediately or soon after consummation of the underlying transaction.



## 2015 SUMMARY OF DEPOSITS SURVEY

**CHANGE CODE 722** - If your institution has entered into a transaction in which it has divested itself of certain assets and certain deposit liabilities, please use change code 722 to indicate the offices which were sold as a result of this transaction. Indicate the name, city and state of the institution that purchased the office(s) from your institution in the comments section of the SOD survey.

**CHANGE CODE 998** - Please use this code to identify a location which is listed in error and never should have appeared on the SOD survey.

**CHANGE CODE 999** - Report changes in data that stem from an error such as a misspelling or transposition of numbers. Also, include Postal Service street renumbering, county code errors or ZIP code redesignations in this category.

## Appendix B

### FDICconnect and Summary of Deposits Registration Instructions

1. ***Is your institution already a registered user of FDICconnect?***

If yes, proceed to Step 2.

If no, please contact the FDICconnect Help Desk at 1-877-275-3342 for assistance (select option 4 for FDICconnect).

2. ***Is the person responsible for submitting the SOD already an FDICconnect user?***

If yes, proceed to Step 3.

If no, follow the instructions below:

- a. Access FDICconnect at <https://www2.fdicconnect.gov/>.
- b. Click on "Registration Overview" and follow the "User Steps to Apply" to register as a new FDICconnect user.

3. ***Assigning SOD transaction privileges to the person responsible for submitting the SOD***

These steps must be performed by an FDICconnect coordinator at your institution:

- a. Access FDICconnect at <https://www2.fdicconnect.gov/>.
- b. Click on "Sign In" and sign in to FDICconnect using your user name and password.
- c. Click on "Continue."
- d. Select "Coordinator Functions" from the FDICconnect Business Center Menu.
- e. Select "Manage Transactions."
- f. Click on the radio button (located in the select column) next to "Summary of Deposits" and click the "Manage Transaction Users" button at the bottom of the screen.
- g. Select "Execute" in the "Privileges" column next to the name of the FDICconnect user who has responsibility for SOD and click the "Update Privileges" button on the bottom of the screen.
- h. Select "Menu" (located in the upper-right corner) to return to the Business Center Menu. (The blue Menu is the "Back button" for Connect.). The Summary of Deposits Transaction now will appear on the user's menu.