



Summary of Deposits Reporting Instructions

June 30, 2016

Federal Deposit Insurance Corporation

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SECTION 1 - GENERAL INSTRUCTIONS

A. 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. Reporting instructions, survey worksheets, access to the Central Data Repository (CDR), and additional details are available on the FDIC's Bank Financial Reports website at <https://www.fdic.gov/regulations/required>.

For assistance with the SOD Survey, institutions should contact their assigned analyst. If you do not know the analyst assigned to your institution, you should contact the FDIC's Data Collection and Analysis Section at 1-800-688-3342. You may also request assistance by email at sod@fdic.gov.

B. 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, 2016, 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, 2016, Call Report.

C. FILING THE SURVEY

The completed SOD Survey must be received by Sunday, July 31, 2016. No filing extensions will be granted.

Each institution must file its SOD Survey in one of the following two ways:

1. An institution may use computer software to prepare its survey and then submit the survey directly to the CDR. Vendors whose software has been successfully tested with the CDR are listed in the annual Financial Institution Letter for the SOD Survey, available at <https://www.fdic.gov/news/news/financial/2016/>.
2. An institution may complete the survey directly in the CDR at <https://cdr.ffiec.gov/cdr>. This option is best suited for institutions with a small number of branch offices. Refer to *Section 4 - Using the Central Data Repository* for additional information about this option.

D. DATA ACCURACY AND VALIDATION

Institutions must ensure that all information submitted for the SOD Survey is accurate. The FDIC recommends that institutions submit their June 30, 2016, Call Report, before filing the SOD Survey to enable comparisons of deposit totals between the two reports.

When submitted to the CDR, the SOD Survey must pass validation criteria in order to be accepted. If the SOD data are incorrect, or required explanations are not provided, the SOD Survey will be rejected, requiring the institution to make appropriate corrections and resubmit the SOD Survey.

Validation criteria consist of validity edits and quality edits. Validity edits identify data that contain mathematical errors, discrepancies, or factual inconsistencies. Quality edits identify conditions that may indicate reporting errors. Institutions are required to correct all data that fail validity edits and to either correct or explain all conditions identified by quality edits.

The SOD preparer must provide narrative comments for each quality edit that explains why the condition identified by the quality edit is accurate. The explanation should include dates, amounts, and reference to the SOD Reporting Instructions where relevant. Explanations provided by bankers for quality edits are not publicly disclosed.

For quality edits, predefined edit explanations are provided in the software to help preparers explain why a condition identified by the edit does not require a change to the data. However, selecting a predefined edit explanation does not eliminate the need to provide a comment that supports the selected explanation.

E. ADDITIONAL REPORTING GUIDELINES

1. Report all amounts in thousands, rounded to the nearest thousand dollars.
2. Do not report planned and unplanned overdrafts as negative deposits. These balances are loans, not deposits.
3. Do not include hypothecated deposits.
4. Deposits of an International Banking Facility (IBF) are considered deposits in foreign offices. Do not report them in the SOD Survey.
5. After submitting the survey to the CDR, the signature page should be maintained at the institution for regulatory review.

F. 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.

G. AVAILABILITY OF REPORTS

The 2016 Summary of Deposits information will be published on the FDIC's Summary of Deposits website at <https://www5.fdic.gov/sod> no later than October 1, 2016. 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 when the 2016 SOD Survey results become available, you may subscribe to email updates at <https://www.fdic.gov/about/subscriptions>.

SECTION 2 - COMPLETING THE SURVEY

A. GENERAL GUIDANCE

The SOD Survey includes the main office and each branch office location operating on June 30, 2016. 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 *Section 3 - Making Changes* for 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 the 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:

- Deposits assigned to the office in closest proximity to the accountholder's address.
- Deposits assigned to the office where the account is most active.
- Deposits assigned to the office where the account was opened.
- Deposits assigned to offices for branch manager compensation or similar purposes.

Other methods that logically reflect the deposit gathering activity of the financial institution's branch offices may also 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.

B. HOW TO COMPLETE THE SURVEY

STEP 1 **Review your 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 BankFind website at <https://research.fdic.gov/bankfind>. Before June 15, 2016, corrections may be submitted to the FDIC's Data Collection and Analysis Section at sod@fdic.gov. If not submitted by that date, branch office information corrections should be included with the SOD Survey.

If your list of branch offices requires changes (additions, deletions, or revisions), refer to *Section 3 - Making Changes*. If you have no changes to branch office information, proceed to STEP 2 below.

STEP 2 **Report deposits for each branch** by entering the following information:

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.

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), or 3 for a non-deposit accepting location. If you are reporting actual deposits for a location, the CEN Code should be left blank.

Consolidated Office Number - This value identifies the branch into which the reported branch's deposits are consolidated if you have identified the location as a consolidated office using CEN Code 2. If you use CEN Code 2, indicate the FDIC-assigned office number of the location where the subject branch deposits are consolidated. The consolidated office should be in the same county as the reported office. Limited service offices should be consolidated into another office in the same county unless your bank does not have a full service branch in that county. The Consolidated Office field should be left blank if the CEN Code is blank, 1, or 3.

STEP 3 Validate that total branch deposits equal total domestic deposits reported on your June 30, 2016, regulatory financial report as indicated below:

1. **Banks Without Foreign Offices** - 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, 2016, Call Report.
2. **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, 2016, 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).
3. **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, 2016, Report of Assets and Liabilities.

STEP 4 Submit the completed SOD Survey using your vendor software or directly through the CDR.

SECTION 3 - MAKING CHANGES

A. GENERAL GUIDANCE

If your list of branch offices requires additions or changes, refer to the appropriate section below. You may also contact your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at sod@fdic.gov or 1-800-688-3342.

If you are preparing the SOD Survey using vendor software, contact your software vendor for guidance on how to update the branch office data in your software.

Once additions or changes to branch office information are completed, return to Step 2 in *Section 2 - Completing the Survey*.

B. ADDING BRANCHES

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, enter the following items:

Change Code - Select Change Code 711 - Office Opening.

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

Service Level - Review the Service Level codes and definitions in *Section 6 - Service Levels* to determine the most appropriate service level of the branch (full or limited) and type of facility. Enter the most appropriate code in the Service Level field.

Effective Date - Enter the date the new branch first opened for business in mm/dd/yyyy format. Any office which opened after June 30, 2016, should not be reported on this survey. Send notices of consummations of approved office openings to your primary federal regulator as required.

Comment - Use the Comment field to add any explanatory information regarding the submitted changes.

Acquired Branches - Purchase and Assumption

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

Change Code - Select Change Code 712 - Office Purchased.

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

Service Level - Review the Service Level codes and definitions in *Section 6 - Service Levels* to determine the most appropriate service level of the branch (full or limited) and type of facility. Enter the most appropriate code in the Service Type field.

Effective Date - Enter the date the location was acquired in mm/dd/yyyy format. Any office acquired after June 30, 2016, should not be reported on this survey. Send notices of consummations of approved office openings to your primary federal regulator as required.

Comment - Use the Comment field to add any explanatory information regarding the submitted changes.

Institution Office was Purchased or Acquired From - For acquired branches, indicate the institution name, city, and state of the institution from which your institution purchased the branches.

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 the CDR, contact your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at sod@fdic.gov or 1-800-688-3342.

C. REMOVING BRANCHES

Closed Branches

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

Change Code - Select Change Code 721 - Office Closed to indicate an office closing.

Effective Date - Enter the effective date of the closure in mm/dd/yyyy format.

Comment - Use the Comment field to add any explanatory information regarding the submitted changes.

Do not report deposits for any office closed on or before June 30, 2016. 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 office closings that occur after June 30, 2016, should be reported to your primary federal regulator.

Sold Branches

If an office listed on your survey has been sold through the sale of certain assets and divestiture of certain deposit liabilities, enter the following items:

Change Code - Select Change Code 722 - Office Sold.

Effective date - Enter the effective date of the consummation of the sale in mm/dd/yyyy format.

Comment - For branches sold to another institution, indicate the acquiring institution name, city, and state.

Branches Listed Incorrectly

If an office listed on your survey has never been an office of your institution, this location should be deleted from your list. Select Change Code 998 to delete these offices. Provide an explanation in the Comment field.

D. REVISING OR CORRECTING EXISTING BRANCH OFFICE INFORMATION

Branch Relocations

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

Change Code - Select Change Code 520 - Change in Location.

Office Name and Complete Address - Change any incorrect information.

Effective Date - Enter the effective date of the relocation in mm/dd/yyyy format.

Comment - Use the Comment field to add any explanatory information regarding the submitted changes.

Branch Title Changes

When an office is relocated, the office title is often also changed. If the office title and address change simultaneously, make the necessary corrections as part of the relocation above. If only the office title changed, enter the following items:

Change Code - Select Change Code 510 - Change in Title.

Office Name - Indicate the preferred office name. For locations other than the main office, include "Branch" in the title. For example, a "Valley Spring" office should be entered as "Valley Spring Branch." The office number "0" 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." Do not submit name changes for the Main Office of the institution.

Effective Date - Enter the effective date of the change in mm/dd/yyyy format.

Comment - Use the Comment field to add any explanatory information regarding the submitted changes.

Changes in Service Level

Review the indicated service level for all locations to verify that the service level of each location is accurately reflected. Refer to *Section 6 - Service Levels* for service level codes and definitions. If a code is

incorrectly assigned, correct the code in the Service Level field. If you identify an office that should not be on the survey because the service level is incorrectly identified, provide the correct code and report no deposits. Use Change Code 450 to indicate a change in service level.

Reminder: Offices designated as Service Level 24 through 28 are not included on the SOD Survey. If you believe one of these offices is coded incorrectly and should be included, please contact your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at sod@fdic.gov or 1-800-688-3342.

Corrections

If you identify an error in the branch office information resulting from reasons other than those described above, corrections may be submitted using Change Code 999. For example, Change Code 999 should be used 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. Corrections do not require an effective date, but an effective date should be provided if applicable.

SECTION 4 - USING THE CENTRAL DATA REPOSITORY

A. GENERAL GUIDANCE

The individual responsible for submitting an institution's SOD Survey must have an account with the Central Data Repository (CDR). A separate CDR account is not necessary if the SOD submitter and Call Report submitter are the same individual.

If you do not already have a CDR account, you should request an account as soon as possible so that you will be able to submit your SOD Survey successfully.

B. REQUESTING A CDR ACCOUNT

Follow the steps below to request an account with the CDR:

1. Visit the CDR website at: <https://cdr.ffiec.gov/cdr>.
2. Click "Login" to begin.
3. Click "Request an Account" at the bottom of the blue box.
4. Review the FFIEC Legal Notice and Privacy Policy and click "Accept and Continue."
5. Enter your new user account information:
 - a. The Delegated Site Administrator (DSA) at each institution is responsible for managing CDR users within that institution. Select "Yes" if you are creating a DSA account or "No" if you are not creating a DSA account.
 - b. Complete the required fields under "Account Information" and "Profile Information" to proceed.
 - c. To complete the "Organization" field:
 - i. Click "Select Organization" to the right of the field.
 - ii. Search for your financial institution by entering the organization name or FDIC Certificate Number and clicking on the "Search" button at the top.
Important: Verify your financial institution name and FDIC Certificate Number in the returned search. If you do not select the correct organization name, your request will not be processed correctly.
 - d. Click on your organization name to populate the "Profile Information."
6. Click "Request Your Account" at the top of the page.
7. Click on "Click to Exit" at the "Registration Successful" page.
8. **After successfully submitting your request, please contact the CDR Help Desk by telephone or email to complete the registration process.** Provide your username and your institution's FDIC Certificate Number to expedite the approval of your new account. A CDR Security Administrator will review and process your request, and you will receive email notification when your account is active.

C. CONTACTING THE CDR HELP DESK

Technical assistance with CDR account enrollment and other system-related issues is available through the CDR Help Desk:

Hours of Operation:	Monday - Friday 9:00 am - 8:00 pm (ET)
Phone:	1-888-CDR-3111
Fax:	1-703-774-3946
E-mail:	CDR.Help@ffiec.gov

D. COMPLETING THE SOD SURVEY USING VENDOR SOFTWARE

If you are preparing the SOD Survey using vendor software, refer to guidance provided by your vendor for accessing, preparing, and submitting the SOD Survey to the CDR.

E. COMPLETING THE SOD SURVEY DIRECTLY IN THE CDR

1. If you are preparing the SOD directly in the CDR, begin by logging in to the CDR at <https://cdr.ffiec.gov/cdr>.
2. Select “Financial Institutions” at the top of the page.
3. Select “Enter Instance Document Online” from the drop down menu. Verify that your institution name and ID RSSD are correct. If not, please contact the CDR Help Desk.
4. Select “Enter Instance Document Online” to begin the SOD Survey. If you have already saved a draft survey response or are amending a previously submitted survey, select “Manage Draft Instance Document” to continue.
5. The first screen displays a summary of current period and prior period deposit information. No information needs to be entered on this screen.
6. Click on the dropdown box next to “Select a Schedule to view” and select “Branches” to view your branch office list. Enter current period deposits, CEN Codes, and Office Numbers (as necessary). Refer to *Section 2 - Completing the Survey* for additional guidance on using CEN Codes.
7. To add a branch, click “Add Branch” near the top of the branch list. Refer to *Section 3 - Making Changes* for guidance on adding branches. Once complete, click on “Validate Address” and then “Save” to return to your branch office list.
8. To modify or remove a branch, click the “Office Number” corresponding to the branch. Refer to *Section 3 - Making Changes* for additional guidance on removing or modifying branch office information. Once complete, click on “Validate Address” and then “Save” (if modifying a branch), or “Remove” (if removing a branch).
9. Once you have completed entering your branch office and deposit information, click on the dropdown box next to “Select a Schedule to view” and select “Preparer” to enter your institution contact information. Enter your name, phone number, and email address, and the name and email address of a secondary contact at your institution. A comment may be entered

if necessary. Enter the “Prepared Date” in mm/dd/yyyy format, and the “Vendor Code” field should be left blank.

10. You may click “Save Draft” at any time to save your work and return to complete your survey at a later time.
11. Click “Validate” at any time to validate your survey responses. If your survey response has failed any edits, click “Failed Edits” to view the details. Click “Back to list” to return to the survey and resolve any edit failures by modifying the appropriate information. Edit Explanations are required for remaining Quality Edit failures. Refer to *Section 1 - General Instructions* for additional guidance on resolving edit failures.
12. Once complete, click “Submit” to submit your completed SOD Survey to the CDR.

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SECTION 5 - CHANGE CODES

Change Code 450 - Service Level - This code is used to modify the service level on an already listed office. 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 - Office Title - This code is used to change the office title of an existing branch. The main office title, however, cannot be changed, and an attempt to change a main office title will not be accepted. If your institution title is incorrect, please contact your assigned analyst. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at sod@fdic.gov or 1-800-688-3342.

Change Code 520 - Office Relocation - This code is used to report relocation of an existing office for which you have already received regulatory approval. If you are utilizing the SOD Survey as a formal notification of change in main office location, you must also provide a copy of your approval to relocate your main office to your assigned analyst. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at 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 - Office Opening - This code is used to report the opening of a de novo (new) office either by new construction, leased space or by purchasing already existing retail space, which is not listed in the SOD Survey. Do not use Change Code 711 to report offices purchased or acquired from another institution; these would be reported using Change Code 712 or 713.

Change Code 712 - Office Purchased - This code is used to report offices acquired through a purchase and assumption agreement with another institution which does not result in the dissolution of the other institution. 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 your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at sod@fdic.gov or 1-800-688-3342. Please be prepared to provide the consummation date of the transaction and the name, city and state of the divesting institution and a list of the offices acquired.

Change Code 713 - Office Acquired in Absorption, Consolidation or Merger - This code is used to report offices acquired through a business combination with another institution where the other institution ceases to exist. 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 your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at sod@fdic.gov or 1-800-688-3342. 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 - Office Closed - This code is used to report offices that are listed in the SOD Survey but should be reflected as closed. 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, use this

code to indicate that these branches were closed immediately or soon after consummation of the underlying transaction.

Change Code 722 - Office Sold - This code is used to report offices sold through a transaction in which your institution has divested itself of certain assets and certain deposit liabilities. Indicate the name, city and state of the institution that purchased the office(s) from your institution in the Comment field.

Change Code 998 - Deletion - This code is used to report a location which is listed in error and should not have appeared on the SOD Survey.

Change Code 999 - Correction - This code is used to report changes due to errors such as a misspelling or transposition of numbers. Also, include Postal Service street renumbering, county code errors or ZIP code redesignations in this category.

SECTION 6 - SERVICE LEVELS

The following offices 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 - Telephone, 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, ZIP code and county of the operations center that performs the back room operations associated with this activity.

The following offices 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, 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 offices 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. These locations may have monies that are insured by the institution but have not been deposited into an account of an insured depository institution.

The offices listed below are not included in your survey. If any of these offices are listed on your survey, 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.

SECTION 7 - GLOSSARY

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 telephone banking locations where a customer can open accounts, make deposits and borrow money.

Automated Teller Machines, Consumer Credit Offices, Contractual Offices, Customer Bank Communication Terminals, Electronic Fund Transfer Units and Loan Production Offices are not considered branches for purposes of this survey.

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.

CEN Code and Consolidated Office Number - A CEN Code (described below) is used to indicate estimated deposit totals, consolidated offices, or locations that do not accept deposits. If deposits are consolidated with another location, a Consolidated Office Number must also be provided. If actual deposits for a location are reported, the CEN Code should be left blank.

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 entering 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.

Consolidating/combining deposits of offices located in different counties is NOT permitted. To indicate a consolidated office, enter 2 in the CEN Code field and 0 in the Deposit field. In the Consolidated Office Number field, enter the FDIC office number of the office into which the deposits are consolidated. Offices where deposits are reported should not reflect CEN Code 2 or a Consolidated Office number.

Nondeposit Office (CEN Code 3) - For a nondeposit office, enter 3 in the CEN Code field and 0 in the Deposit field. Administrative offices and trust service offices are examples of nondeposit offices.

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, reflect Change Codes 510 and 520 in the Change Code field and provide the correct name and location information. A complete list of Change Codes with explanations is provided in *Section 5 - Change Codes*.

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 deposits, refer to the instructions for the regulatory financial reports filed by your institution.

Effective Date - An effective date should be provided for most changes. Effective dates should be entered in mm/dd/yyyy 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).

Financial Institution - A financial institution, for purposes of this survey, is an FDIC-insured institution which operates as of June 30, 2016. These institutions include all FDIC-insured commercial banks, savings banks, thrifts and insured U.S. branches of foreign banks.

Office Name and 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 in *Section 5 - Change Codes*. 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 entering their branch office location information.

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 office locations that are added to the survey, office numbers will be automatically generated.

Service Level - Service Level indicates the types of services provided and business conducted at each facility. A complete list of Service Levels with explanations is provided in *Section 6 - Service Levels*.