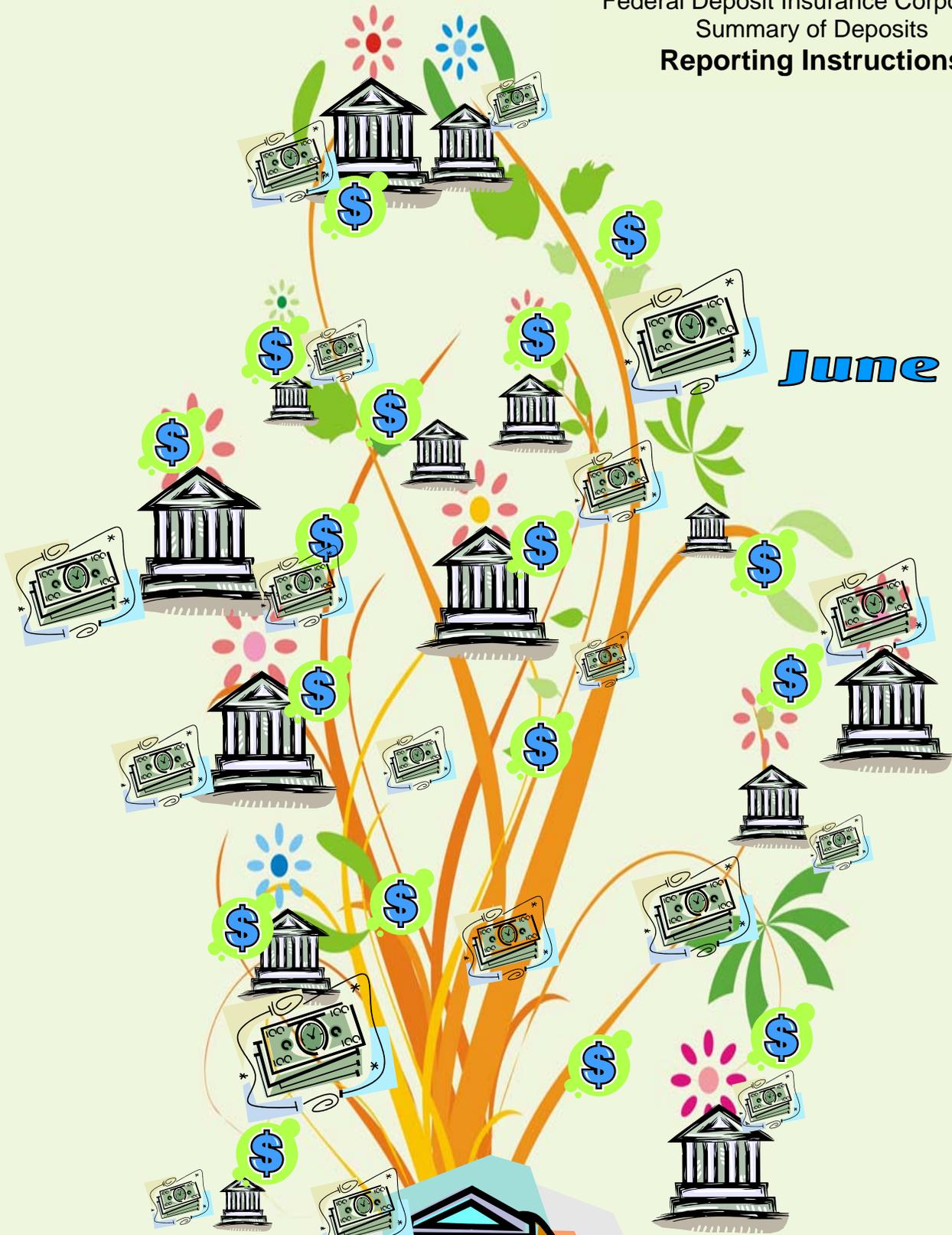


June 30



Summary of Deposits

SUMMARY OF DEPOSITS (SOD) SURVEY

FORM 8020/05

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An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB Control number.

SUMMARY OF DEPOSITS (SOD) SURVEY

I. INTRODUCTION

The Summary of Deposits (SOD) is the annual survey of branch office deposits for all FDIC-insured institutions as of June 30. This survey has been conducted since 1934.

II. WHO MUST FILE

All commercial banks and FDIC supervised savings banks that are FDIC-insured institutions that have a main office with one or more locations or facilities and, that are extensions of the main office of the financial entity as of June 30, must file. Insured U.S. branches of foreign banks are also required to file the survey. These institutions include all FDIC-insured commercial banks, FDIC-supervised savings banks and insured U.S. branches of foreign banks.

III. HOW TO COMPLETE THE SURVEY

This survey includes the main office and each branch location operating on June 30, 2010 that is contained in the FDIC database. You are required to record the deposits assigned to each location of the bank along with the associated CEN code and consolidated office number, if applicable, and submit the report. Each office listed has an FDIC assigned office number. If you find an office missing or incorrectly listed, carefully follow the instructions in this section on how to complete the Summary of Deposits.

Reporting differences in your bank's organizational structure on this survey does not replace your banks 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 bank's branch offices may be used. It is recognized that certain deposit classes and customer types may be assigned to a single office for reasons of convenience or efficiency. However, deposit allocations that diverge from the bank's internal record-keeping systems and grossly misstate or distort the deposit gathering activity of an office should not be utilized.

STEPS TO TAKE:

1. Review branch listings for accuracy continuously and notify your primary federal regulator of approved transaction consummations such as branch openings, branch relocations, branch purchase and assumptions and whole bank mergers. Timely notify your primary federal regulator of branch closures. You may review the bank's list of branches at any time using the Institution Directory (ID) – Find Offices at <http://www2.fdic.gov/idasp/main.asp>.
2. Enter deposits for each branch (in **thousands** of dollars).

SUMMARY OF DEPOSITS (SOD) SURVEY

3. Validate that total branch deposits equal total domestic deposits reported on your Call Report for U.S. banks or the report of assets and liabilities for individually insured U.S. branches of foreign banks.
 - a. **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 in Schedule RC, item 13.a of the June 30, 2010, 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 “Deposits in domestic offices” reported in Schedule RC, item 13.a of the June 30, 2010, Call Report **plus** deposits in branches located in U.S. territories, possessions and the Commonwealth of Puerto Rico (which are no longer separately reported on 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, 2010, Report of Assets and Liabilities.
4. Upload completed survey using your vendor supplied software through FDICconnect or submit by using the FDIC’s Interactive SOD Survey site.

A. IF NO ADDITIONS or CHANGES TO OFFICE STRUCTURE

Fill in the following fields, as applicable.

Total Deposits - List 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 item 3 under Steps to Take 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 field 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.

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

Consolidated Office – This code identifies the branch with 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 where the 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.

SUMMARY OF DEPOSITS (SOD) SURVEY

B. IF OFFICE(S) ARE MISSING

If you recently had new branches, a branch acquisition or a bank merger, and offices are missing from your Summary of Deposits survey, you should first review your branch listing at <http://www2.fdic.gov/idasp>. If the offices are missing from this listing, contact the FDIC to update your structure information at sod@fdic.gov. If you are filing the SOD survey using vendor software then you must contact your software vendor for guidance on how to get updated structure data loaded in your bank's software. **The FDIC provided vendors with a web service that they may use to synchronize vendor software with the most up to date structural information in FDICconnect.** If it is a minor omission, you may add the structural information to your SOD filing. The following instructions for adding changes to your SOD survey:

1. De Novo (new) branches

(Also includes branch locations purchased from another financial institution where there was not an underlying purchase of certain assets (i.e. loans) and assumption of certain deposit liabilities). For new branches complete the following columns as applicable.

Change Code - Add change code 711 – New Branch (see Appendix A).

Effective Date - Add the date the new branch first opened for business in mmddccyy order. Any office which opens after June 30, 2010 should **not** be reported on this survey. Send notices of consummations of approved office openings to your primary regulator(s) 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 column. Refer to section V – Definition of Column Categories for service type codes.

Office Name and Complete Address - List branch name; street address; city, state abbreviation, zip code and the FIPS assigned numeric county code. Refer to USPS Internet site <http://zip4.usps.com/zip4/welcome.jsp> to validate the entire address before including address information on the survey.

CEN Code – This code identifies if the branch deposit total is estimated, consolidated with another office, or if the location is typically a non-deposit accepting office. Complete this field 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 with which the reported branch's deposits are consolidated with 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 they subject branches deposits are consolidated. The consolidated office should be in the same county as the reported office. You can consolidate limited service offices into another office in the same county. Leave blank if the CEN code is blank, 1, or 3.

Total Deposits - List 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 item 3 above under Steps to Take for balancing total deposits by branch to the total deposits reported on the Call Report or the report of assets and liabilities.

SUMMARY OF DEPOSITS (SOD) SURVEY

2. Acquired Branches – P & A

For branches added to your bank through partial purchase and assumption of an existing bank, please complete the following columns:

Change Code - Add Change Code 712 Branch Acquired through purchase and assumption of deposits.

Effective Date - Add the date the location was acquired in mmddccyy order. Any office which is acquired after June 30, 2009 should **not** be reported on this survey. Send notices of consummations of approved office openings to your federal regulator(s) 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 section V – Definition of Column Categories for service type codes.

Office Name, Complete Address and Institution Name, City state - List the branch name, the street address, the city, state abbreviation and zip code, as well as the FIPS assigned county. You should refer to USPS Internet site <http://zip4.usps.com/zip4/welcome.jsp> 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 identifies if the branch deposit total is consolidated with another office, is estimated or if the location is typically a non-deposit accepting office. Complete this field 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 with which the reported branch's deposits are consolidated with 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 they subject branches deposits are consolidated. The consolidated office should be in the same county as the reported office. You can consolidate limited service offices into another office in the same county. Leave blank if the CEN code is blank, 1, or 3.

Total Deposits - List 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 item 3 above under **Steps to Take** 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 - merger, consolidation or absorption

If your institution recently acquired another institution and the institution is not reflected on your survey, please contact the FDIC and we will update your structure data and then contact your software vendor for instructions on how to update your vendor software with the most up to date office structure data. Once your structural information is updated SOD Internet filing option will be updated by the next business day. You may ask your Summary of Deposits Vendor for software with updated branch information if you have had significant structural changes that you are not showing up in your vendor software but can be found in the listing of branches in FDICconnect.

SUMMARY OF DEPOSITS (SOD) SURVEY

C. REMOVE OFFICES FROM SURVEY

If you recently closed branches, sold branches, and offices are still listed on your Summary Deposits survey, you should first review your branch listing at <http://www2.fdic.gov/idasp>. If the offices are still listed, contact the FDIC to update your structure information at sod@fdic.gov. If you are filing the SOD survey using vendor software then you must contact your software vendor for guidance on how to get updated structure data into your vendor software. If it is a minor correction you may make the change on your SOD filing. Follow these instructions if you are adding the changes to your SOD survey.

Office closings

If one of the offices listed on your form has closed, please fill out the following columns:

Change Code - The code to indicate an office closing is 721 – Branch Closure.

Effective Date - List the date the office effectively closed. For example, if your office was open on June 29, 2010 but as of the close of business that location was no longer an open office, the reported effective date of the closing is June 30, 2010. This date should be filed in mmddccyy format for Internet filers. In this instance, for the purposes of this survey, the branch is closed on June 30th 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 ledger, you should report those deposits with the office that will be servicing those customers. Any closings that occur after June 30, 2010 should be reported to your primary regulator as required and not on this survey.

1. Offices sold

(Through the sale of certain assets and divestiture of certain deposit liabilities.)

Please complete the following columns:

Change Code - The code to indicate an office sold is **722**.

Effective date - The effective date of the consummation of the sale.

DO NOT REPORT ANY DEPOSITS FOR THIS OFFICE(S).

Please indicate in the "Comments" section of Additions/Changes to Office Structure, the institution name, city and state of the entity that purchased the office locations from your institution.

2. Offices which are incorrectly reflected on the form

If you find an office location on your list that has never been an office of your institution, this location should be deleted from your list. Enter Change Code 998 in the appropriate column to delete these offices.

SUMMARY OF DEPOSITS (SOD) SURVEY

D. REVISIONS AND CORRECTIONS

WHAT TO DO IF CURRENT OFFICE INFORMATION SHOULD BE REVISED OR CORRECTED:

1. Office relocations

If an office of your institution has relocated and the revised office information is not on your survey, indicate the relocation in the following columns:

Change Code - The change code to indicate an office relocation is 520.

Effective Date - The date which this change is effective.

Office Name and Complete Address* - Change any information that is incorrect and make the necessary corrections on the form itself. The complete address should be visible when complete.

CEN Code – This code identifies if the branch deposit total is consolidated with another office, is estimated or if the location is typically a non-deposit accepting office. Complete this field 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 with which the reported branch's deposits are consolidated with 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 they subject branches deposits are consolidated. The consolidated office should be in the same county as the reported office. You can consolidate limited service offices into another office in the same county. Leave blank if the CEN code is blank, 1, or 3.

Total Deposits - List 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 item 3 under Steps to Take 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 you simultaneously change the title and the address, make the necessary corrections.

Change Code - The change code to indicate a title change is 510.

Effective Date - The date which this change is effective.

Office Name and Complete Address - Indicate the preferred office name. For locations other than your main office, we add branch to the title. For example, if you have a Valley Spring office, please refer to it as the Valley Spring Branch. The office number 0000 is always the Main Office of the institution. It 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 send in office name changes for the Main Office.

SUMMARY OF DEPOSITS (SOD) SURVEY

CEN Code – This code identifies if the branch deposit total is consolidated with another office, is estimated or if the location is typically a non-deposit accepting office. Complete this field 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 with which the reported branch's deposits are consolidated with 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 they subject branches deposits are consolidated. The consolidated office should be in the same county as the reported office. You can consolidate limited service offices into another office in the same county. Leave blank if the CEN code is blank, 1, or 3.

Total Deposits - List 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 item 3 under Steps to Take for balancing total deposits by branch to the total deposits reported on the Call Report or the report of assets and liabilities.

E. CHANGE IN SERVICE LEVEL

Please review the populated service type field that we have provided to determine that it accurately reflects the service level of the location. Refer to the Service Type definitions on page 3 to determine the meaning of each code. If a code is incorrectly assigned, please correct the code in the service level field. If you find 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 wrong on the FDIC system and should be on this survey, please telephone 1-800-688-3342, and select the Summary of Deposits option.

F. CORRECTIONS

If you find an error in the structure information of any one of your offices that has resulted from something other than the above reasons, please correct the information and use 999 in the change code field to identify corrected locations. For example, use change code 999 if you see a transposition of the street number, a misspelling of a street name, an incorrect county, an incorrect zip code, or if your office has the same location but has been renumbered by the postal service. For this option you are not required to use an effective date of the change. However, in the instance where there has been an actual change in service level rather than just a correction, please use the effective date of the change and change code 450 to indicate the difference between a correction and an actual change in service level.

G. COMMENTS

Report any notes concerning a specific office that would clarify the changes you are making to the Structure information. Please specify which office number the note is referencing. For offices sold which are indicated by a Change Code 722, please indicate the institution name, city and state of the entity which purchased the office locations from your institution. Also include all office numbers which are associated with this note. Any other change that requires explanation may also be placed in the "Comments" section.

SUMMARY OF DEPOSITS (SOD) SURVEY

H. ELECTRONIC AMENDMENTS

Banks may submit amended SOD deposit data using *FDICconnect*. Once the initial 2010 survey information has been submitted, institutions can amend deposit totals by accessing the SOD transaction within *FDICconnect*. Institutions will also be able to amend 2009 deposit totals until October 8, 2010, after which no further changes to 2009 data will be permitted through this process. Institution users must be assigned SOD transaction privileges within *FDICconnect* in order to submit amended data.

IV. DEFINITIONS OF TERMS

A. FINANCIAL INSTITUTION

A financial institution, for the purpose of this survey, is an FDIC-insured institution which has a main office with one or more locations or facilities that are extensions of the main office of the financial entity. These institutions include all FDIC-insured commercial banks, FDIC-supervised savings banks and insured U.S. branches of foreign banks.

B. BRANCH/OFFICE

For the Summary of Deposits (SOD), a branch/office 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 granted. Some 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.*** Summary of Deposits information is required for each insured office 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 of an FDIC insured commercial, industrial, cooperative bank or FDIC supervised savings bank.

C. DEPOSITS

For Insured Banks and FDIC-Supervised Savings Banks, the definition of deposit is the same as in the Consolidated Report of Condition. The definition relates to deposits held, or accepted, by the reporting bank 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 Consolidated Report of Condition. The face of the SOD worksheet shows the equivalent Report of Condition deposit liability items.

For Insured U.S. Branches of Foreign Banks, the definition of deposit is the same as in form FFIEC 002 Report of Assets and Liabilities. Refer to the Equivalent Report of Assets and Liability Item on the face of the survey form.

SUMMARY OF DEPOSITS (SOD) SURVEY

V. DEFINITIONS OF COLUMN CATEGORIES

A. OFFICE NUMBER

The office number is assigned by the FDIC. **DO NOT CHANGE** the FDIC office number as 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 you have five branches to add, number them 8000, 8001, 8002, 8003 and 8004).

B. CHANGE CODE

When there is a change in the status of an office or if you are adding an office to your institution list, please indicate the change/addition by utilizing the appropriate change code. This field should be populated only if you are adding additional offices or if you are changing current office information. 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 column and reflect the corrected information on the form itself.

You will find an expanded definition of each change code in Appendix A. The change codes available for use are:

- 450 CHANGE IN SERVICE LEVEL
- 510 CHANGE IN TITLE
- 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

SUMMARY OF DEPOSITS (SOD) SURVEY

C. EFFECTIVE DATE

Indicate the effective date of a change that requires submission of a Change Code. 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).

D. SERVICE TYPES

The following types of offices should have deposits reported:

11 - Full Service - Brick and Mortar Office - Accept deposits, make loans, open/close 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 - Accept deposits, make loans, open/close 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 of your operations center that performs the back room operations associated with this activity.

The following types of 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 - Accept deposits and payments; however, may not offer other services. This may be branches 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. 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 normally are nondeposit.

21 - Limited Service - Administrative Office - Reflects a management office. Accepts no deposits nor makes 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.

SUMMARY OF DEPOSITS (SOD) SURVEY

The following types of locations are not listed on the SOD survey and are not required to file on the SOD survey. Please modify the service level column and add change code 450 to the change code field if you should have any of the following types of offices listed on your survey with the wrong service level.

The following offices are not included in your survey. If you should find one of these types of offices in your survey it is because it is miscoded and you should request a change to the service level.

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 - These locations are used by courier services to make deposit drops. There is no retail customer intervention.

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

E. OFFICE NAME & PHYSICAL ADDRESS

CITY, COUNTY and STATE OF ACQUIRED OFFICE NUMBER

This column includes the Office Name, Physical Address, City, State, Zip and County. If any portion of the address is incorrect, annotate corrections using the appropriate **Change Code** on page 2 of these instructions. Institutions should review the physical address for all branch office locations to ensure consistency with United States Postal Service standards. Physical addresses and zip codes may be verified at <http://zip4.usps.com/zip4/welcome.jsp>. 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.

F. CEN AND CONSOLIDATED OFFICE CODES

ESTIMATION (CEN CODE 1)

When centralized bookkeeping or other conditions make it impossible to report exact figures, provide estimates. Show estimated office totals by placing a "1" in the CEN CODE column. It is not acceptable to perform estimation procedures that result in exactly the same deposit figure 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.

SUMMARY OF DEPOSITS (SOD) SURVEY

Consolidating/combining deposits of offices located in different counties is discouraged.

For a consolidated office, place a "2" in the CEN CODE column and a "0" in each deposit column. In the CONSOLIDATED OFFICE column put the FDIC office number of the office where the deposits are consolidated. Lines where deposits are reported should not show a CEN CODE "2" or CONSOLIDATED OFFICE number.

NONDEPOSIT OFFICE (CEN CODE 3)

For a nondeposit office, place a "3" in its CEN CODE column and a "0" in each column for deposit amount. Trust service offices and administrative offices are examples of nondeposit offices.

G. TOTAL DEPOSITS

Report the Total Deposits in each branch as defined in your respective June 30, 2010 equivalent Report of Condition items, or the equivalent Report of Assets and Liabilities items.

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 in Schedule RC, item 13.a of the June 30, 2010, Call Report.

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 "Deposits in domestic offices" reported on the Summary of Deposits survey must equal "Deposits in domestic offices: reported in Schedule RC, item 13.a of the June 30, 2010, Call Report **plus** deposits in insured branches in U.S. territories, possessions and the Commonwealth of Puerto Rico (which are no longer separately reported on the Call Report).

For insured branches of foreign banks that file the FFIEC 002 Report of Assets and Liabilities the total deposits reported on your Summary of Deposits survey must equal the total deposits on schedule RC-E - Deposit Liabilities and Credit Balances line item 7 columns A and C.

VI. WHEN AND WHERE TO FILE COMPLETED REPORTS

Please submit your SOD form through the established procedures provided by your software vendor or through FDICconnect (see below) by July 30, 2010. If you need assistance on the Summary of Deposits please telephone 1-800-688-3342, select option 2, and then follow the directions to select the state of your main office. You may also send your request by email to SOD@fdic.gov.

SUMMARY OF DEPOSITS (SOD) SURVEY

VII. ELECTRONIC FILING OPTIONS

The Summary of Deposits Internet filing options can be accessed through the SOD publication website at the FDICconnect Business Center link where you will be able to access the FDIC's Interactive SOD Survey Site, the upload site used to upload your survey generated by vendor software, and the amendment feature. All SOD filers must be assigned SOD transaction privileges in FDICconnect in order to access any of the Summary of Deposits transactions. Contact the FDICconnect help desk for assistance with registration at 1.877.275.3342 (select option 5 on the banker's menu).

<u>SOD FIL</u>	<u>SOD FILING INSTRUCTIONS</u>	<u>SURVEY FORM WORKSHEET</u>	<u>FDICconnect Business Center</u>
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VIII. 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 be receiving additional software instructions to assist you in the on-line preparation of your SOD form.
- c. If the structure information contained in your vendor software is not as up to date as the structure information found at the FDIC's institution directory then contact your vendor to request updated structure 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; they are loans.
- 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.

SUMMARY OF DEPOSITS (SOD) SURVEY

IX. DISCLOSURE OF ESTIMATED BURDEN

The estimated average burden associated with collecting this information is 3.0 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.

X. AVAILABILITY OF REPORTS

The 2010 Summary of Deposits information will be available in mid October 2010 for public distribution. The information for all FDIC-insured institutions will be available on the Internet (www.fdic.gov). The site provides for search capability of branch deposits data geographically and/or by individual institution, custom market share reports, custom downloads, summary tables and charts and graphs. To be notified electronically of the results of the Summary of Deposits please sign up for our Online Subscription Service at <http://www.fdic.gov/about/subscriptions/index.html> (see Bank Data Publications).

XI. 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 banks offer 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 fax the appropriate documentation to the Data Collection and Analysis Section Staff at (202) 898-6952 or (703) 465-4352.

CHANGE CODE 520 - If your bank 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 form as a formal notification of change in main office location, you must attach a copy of your approval to relocate your main office only. 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 bank 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 preprinted on your **SUMMARY OF DEPOSITS** form. 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 on your survey form, please contact the FDIC so that we may reissue you a form with the acquired branches listed. Please be prepared to provide the consummation date, the name, city and state of the divesting institution and the offices acquired.

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CHANGE CODE 713 - If your institution has entered into a transaction where the target institution ceases to exist, you should use change code 713 for offices not preprinted on your SOD form to indicate that you acquired this location 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 a very large acquisition of office locations which are not reflected in this list, please contact the FDIC so that we may reissue you a form with the acquired branches. Please be prepared to provide the consummation date of the transaction and the name, city and state of the home office of the target institution.

CHANGE CODE 721 - If your institution has decided to close certain branches that are still listed on the **SUMMARY OF DEPOSITS** form, please enter code 721 in the change code column. 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 inform us that these branches were closed immediately or soon after consummation of the underlying transaction which caused the office to be listed upon your form.

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 an office(s) from your institution in the comments section of the **ADDITIONS/CHANGES TO OFFICE STRUCTURE** form.

CHANGE CODE 998 - Please use this code to identify a location which is totally erroneous and never should have been on your list.

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

XII. 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 (select option 5 on the banker's menu) for assistance.

2. *Is the person responsible for submitting the SOD already a 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 "User Steps to Apply" and follow the instructions 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 in 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 will now appear on the user's menu.