



Summary of Deposits

FIL-61-2004
June 2, 2004

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Summary of Deposits Survey for June 30, 2004

Summary: *All FDIC-insured institutions with branch offices that file Call Reports are required to submit their annual Summary of Deposits surveys as of June 30. Institutions filing paper surveys must submit them to the FDIC by July 30, 2004; electronic filers have until August 15, 2004.*

The Summary of Deposits (SOD) is the annual survey of branch office deposits for all FDIC-insured institutions as of June 30. All institutions with branch offices that file Call Reports are required to submit their surveys to the FDIC by July 30. Unit banks and banks that do not have any branches are exempt from this survey.

Forms and instructions will not be mailed out automatically for the 2004 survey; however, instructions, contact information and survey facsimiles can be found at www5.fdic.gov/sod.

Financial institutions are strongly encouraged to file their surveys

electronically. Electronic filers have until August 15, 2004, to submit their surveys. Paper surveys are due by July 30, 2004.

This year, institutions have two electronic filing options: using software provided by vendors that have been certified by Electronic Data Systems (EDS), or using the FDIC's interactive SOD survey option.

FDIC Web Site Filing - Financial institutions will again have the option of filing the SOD survey via the Internet. This option is recommended for those banks that used this method last year or submitted paper surveys. The Internet option includes the ability to revise branch structure information and edit data during data entry, and it is a more reliable filing method than by paper.

You can submit your survey using the Internet option by going to the Summary of Deposits Web site at <http://www5.fdic.gov/sod> and selecting the Summary of Deposits survey link. A User ID and PIN number will be sent to each institution in order to access and submit the SOD survey on-line.

Bank managers should also consider registering for FDICconnect so that, in addition to filing the Summary of Deposit survey, they can take advantage of other e-business options offered by the FDIC, such as assessment information, electronic branch applications and Beneficial Ownership Reports. For more information about FDICconnect, please refer to [FIL-53-2004](http://www5.fdic.gov/sod), dated May 21, 2004, or visit the Web site at <http://www.fdicconnect.gov> .

Regardless of which FDIC Web Site option is selected, the User ID and PIN number that is sent to each institution is all that is required to submit the Summary of Deposit survey.

Vendor Filing - EDS serves as the collection agent for the SOD survey. For your bank to use the EDS option, you must use computer software that has been certified by EDS. Certified software is available through certain vendors that have completed a certification process. Alternatively, your bank may develop its own SOD software, but this software must also complete the certification process.

EDS has certified for electronic submission software products marketed by **DBI Financial Systems, Inc.** (800-774-3279), **InterCept Group** (800-825-3772), and **Sheshunoff Information Services, Inc.** (800-456-2340). The FDIC has provided these software companies with a significant number of edits used in validating SOD survey information.

Please review and update your branch locations before June 30. You can view your latest branch information at the FDIC's Internet site (www5.fdic.gov/idasp). To review a list of your branch offices at this site, select "Find All - Offices." Enter the bank's certificate number or name of the institution, then select "Find." The list of branches will be presented in state and county order. Providing updated information regarding branch structure changes prior to the creation of the SOD survey database will expedite your completion of the survey. If the branch information for your institution is not correct when you file the SOD survey, please make all changes in the electronic submission. The software vendors will also send revised software packages to institutions after July 12, if requested. When completing your revisions related to mergers or branch purchase and assumptions, please include the name, city and state of the other institution involved in the transaction and the effective date of the transaction in the comments section.

For further information, please contact the FDIC Reports Analysis and Quality Control Section (1-800-688-3342) or e-mail sod@fdic.gov.

All data collected from the SOD survey are available to the public and are available on the FDIC's Internet site (www5.fdic.gov/sod). The release of the 2004 Summary of Deposits is targeted for October 15, 2004.

For your reference, FDIC Financial Institution Letters may be accessed from the FDIC's Web site at www.fdic.gov/news/news/financial/2004/index.html.

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NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or (703) 562-2200).