



Summary of Deposits Survey

FIL-43-95
June 30, 1995
(Summary of Deposits Survey Date)

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: *Summary of Deposits Survey for June 30, 1995*

The enclosed Summary of Deposits (SOD) survey forms are to be completed as of June 30, 1995. The classification of the types of deposits in the SOD survey are identical to those used for completing the Commercial and Savings Bank Report of Condition, the Thrift Financial Report Consolidated Statement of Condition, or the International Banking Authority Report of Assets and Liabilities. Therefore, the aggregate total of all domestic office data reported in the SOD survey must agree with corresponding domestic office deposit data reported in the applicable deposit liability schedule for June 30. In addition, all banks located in the U.S. with offices in Puerto Rico and U.S. territories and possessions must also report deposits for these offices.

Banks are required to report three columns of deposit information for each office as follows:

(1) Individual, Partnership and Corporation Deposits (include transaction and nontransaction accounts);

(2) All Other Deposits (include deposits of depository institutions, public funds, and official checks); and

(3) Total Deposits.

The forms allow for multiple office information per form. Banks must complete one line item for each banking office or facility in operation as of June 30, 1995, and provide a total for the entire bank.

Instructions for completing the SOD survey are enclosed with the set of forms. Banks may not combine deposit data for two or more offices, except for drive-in offices, seasonal branches, and offices on military facilities. Automated Teller Machines, Consumer Credit Offices, Contractual Offices, Customer Bank Communication Terminals, Electronic Fund Transfer Units, and Loan Production Offices are not facilities or offices for the purpose of the SOD survey. Please indicate such locations if they appear on your SOD set of forms and do not report deposits for these locations. Also indicate the effective date of the change from a full service office. In addition, combining deposits of offices in different counties is not permitted.

Banks need to identify a Consolidated, Estimated, or Nondeposit (CEN) office by placing the appropriate code in the CEN code column. If exact figures for an office are not available, please estimate the figures and identify those offices with a CEN code of 1. If the deposits of an office are combined with another office, identify the combined office with the office number of the branch containing the combined deposits and a CEN code of 2. Identify nondeposit or administrative offices, where deposits are not received, by entering zeros or "none" and a CEN code of 3.

Banks are reminded that FDIC-assigned office numbers should not be changed to reflect the bank's internal office numbering scheme. Also, the main office line item should not be used as a total line. Aggregate bank totals by SOD column for all offices should be included on the last page of the set of forms.

Banks with 25 or more branches have the option of submitting SOD data in automated form or magnetic tape. Please submit with the magnetic tape the name, phone number of a contact person, and a completed set of forms or a computer listing of the data. For further information on magnetic tape requirements, please contact G. Carl Dudley at 1-703-516-1389.

Please return the originals of all SOD survey forms by July 31, 1995, in the pre-addressed return envelope. The return address for the forms is:

Summary of Deposits
Federal Deposit Insurance Corporation
P.O. Box 3724
Crofton, MD 21114

If you have any questions regarding the SOD survey, please contact Shirley Peterson, toll-free at 1-800-765-4081, extension 86571.

All data collected from the SOD survey are available to the public. Banks may receive published deposit information from the FDIC in booklet form, on computer print-outs, or on magnetic tape.

Your cooperation in making the SOD survey as accurate and complete as possible is greatly appreciated.

Nicholas J. Ketcha Jr.
Acting Director

Attachment

Distribution: Insured Commercial and Savings Banks that Operate Branches or Facilities; Insured U.S. Branches of Foreign Banks