



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, D.C. 20429-9990

Financial Institution Letter
FIL-36-2016
May 31, 2016

SUMMARY OF DEPOSITS SURVEY

Filing for June 30, 2016

Summary: 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. All institutions with branch offices are required to submit the survey; institutions with only a main office are exempt. All survey responses are required by July 31, 2016. No filing extensions will be granted.

Statement of Applicability to Institutions with Total Assets Under \$1 Billion: This Financial Institution Letter applies to all FDIC-insured institutions.

Distribution:

FDIC-Insured Institutions, including Insured U.S. Branches of Foreign Banks

Suggested Routing:

Chief Executive Officer
Summary of Deposits Preparer

Contacts:

General Questions: Data Collection and Analysis Section at sod@fdic.gov or 1-800-688-3342

CDR Technical Questions: CDR Help Desk at CDR.Help@ffiec.gov or 1-888-CDR-3111

Note:

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's website at <https://www.fdic.gov/news/news/financial/2016/>.

To receive FILs electronically, please visit <https://www.fdic.gov/about/subscriptions>.

Paper copies may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, Room E-1005, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

Highlights:

- **New for 2016**

(1) Beginning this year, the SOD Survey will be collected using the Federal Financial Institutions Examination Council's (FFIEC) Central Data Repository (CDR). The use of FDICconnect to submit the SOD Survey has been discontinued. This notice is being issued earlier than usual to provide ample time for institutions to prepare for this change.

(2) The individual responsible for submitting an institution's SOD Survey must have an account with the CDR. A separate CDR account is not necessary if the SOD submitter and Call Report submitter are the same individual. Instructions for requesting a CDR account are provided under "Accessing the Central Data Repository" on page 2 of this FIL.

- Institutions must either complete the survey directly in the CDR or use vendor software to prepare and submit their survey responses to the CDR. Software vendors available to assist with the SOD filing are listed under "Electronic Filing Options" on page 3 of this FIL.
- Prior to completing the survey, institutions should review their current branch office information on the FDIC's BankFind website at <https://research.fdic.gov/bankfind> and submit necessary corrections to the FDIC's Data Collection and Analysis Section at sod@fdic.gov before June 15, 2016. If not submitted by that date, branch office information corrections should be included with the SOD Survey.
- SOD reporting instructions, survey worksheets, access to the CDR, and additional details are available at <https://www.fdic.gov/regulations/required>. Periodically check the site for updated information.

Summary of Deposits Survey Filing for June 30, 2016

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. Institutions with branch offices are required to submit the survey to the FDIC by July 31, 2016. Institutions with only a main office are exempt; however, they will be included in the survey results based on the total deposits reported on their June Call Report. *Publication of the survey data is dependent on timely and accurate filing by respondent institutions; therefore, no filing extensions will be granted.*

Changes to Filing Procedures Effective June 30, 2016

The FDIC will collect the SOD Survey using the FFIEC's Central Data Repository (CDR) beginning with the 2016 reporting cycle. The use of FDICconnect to submit the SOD Survey has been discontinued. The CDR is a secure Internet-based system developed jointly by the bank regulatory agencies to collect, validate, manage and distribute financial institution data. The CDR has provided a robust process for the collection of Call Report data for more than 10 years. Incorporating the SOD into the CDR will provide significant benefits to the way that SOD data is collected, validated and managed.

Accessing the Central Data Repository

The individual responsible for submitting an institution's SOD Survey must have an account with the 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. 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.
- iii. 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.

Technical assistance with CDR account enrollment 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

Electronic Filing Options

Institutions must either use vendor software to prepare and submit their survey responses to the Central Data Repository or complete the survey directly in the CDR website.

1. **If You Use Vendor Software to Prepare and Submit the Survey to the CDR:** The following vendors have developed software to assist with the SOD filing. Institutions should contact these vendors directly for further information about their products and services.

| | | |
|-----------------------------------|-----------------------------------------------------------------------------|----------------|
| Axiom Software Laboratories, Inc. | http://www.axiomsl.com | (212) 248-4188 |
| Fed Reporter, Inc. | http://www.fedreporter.net | (888) 972-3772 |
| FIS Compliance Solutions | https://www.callreporter.com | (800) 825-3772 |
| Jack Henry and Associates, Inc. | http://filing.jackhenry.com | (800) 688-9191 |
| Lombard Risk | http://www.lombardrisk.com | (973) 648-0900 |
| Wolters Kluwer Financial Services | http://www.wolterskluwerfs.com | (800) 261-3111 |

2. **If You Use the CDR to Complete the Survey:** This option permits an institution to complete the survey directly in the CDR. Institutions may submit revised branch-office structure and geographical information with the survey, edit and validate SOD data, and

submit the completed survey. Institutions may access the SOD Survey within the CDR at <https://cdr.ffiec.gov/cdr>.

Reporting Instructions

Comprehensive reporting instructions for the 2016 SOD Survey are available on the FDIC's Summary of Deposits website at <https://www.fdic.gov/regulations/required>.

2016 Summary of Deposits Timeline

Before June 15, 2016 – Institutions should review branch-office structure information (branch office names, physical addresses and service-type codes) on the FDIC's BankFind website at <https://research.fdic.gov/bankfind>. Corrections to this information may be submitted to the FDIC's Data Collection and Analysis Section at sod@fdic.gov. Corrections not submitted before June 15, 2016, should be included with the SOD Survey.

Beginning July 1, 2016 – Institutions may begin submitting their SOD Survey for June 30, 2016. However, the FDIC recommends that institutions submit their Call Report for June 30, 2016, before filing the SOD Survey, to enable comparisons of deposit totals between the two reports. Additionally, if your institution uses vendor software and has had last-minute structure changes, check with your software vendor about features that will allow your software to be synchronized with the most up-to-date information in the CDR.

July 31, 2016 – Your completed SOD Survey must be received by Sunday, July 31, 2016. *No extensions of time for submitting SOD data will be granted.*

October 1, 2016 – SOD Survey results will be published on the FDIC's Summary of Deposits website at <https://www2.fdic.gov/sod> no later than October 1, 2016. To be notified by email when the 2016 SOD data and deposit market share reports become available, please subscribe to email updates at <https://www.fdic.gov/about/subscriptions>.

Electronic Amendments in the CDR

Once the initial 2016 SOD Survey information has been submitted, institutions may amend SOD data directly in the CDR or by using vendor software. If necessary, amendments may also be submitted for prior year (2015) branch deposit totals. After SOD Survey results are published on the FDIC website each year in October, amended branch deposit totals will be reflected in periodic updates.

Assistance

For assistance with Central Data Repository account enrollment or other system-related issues, contact the CDR Help Desk at 1-888-CDR-3111 or by email at CDR.Help@ffiec.gov. For all other questions about 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.

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Division of Insurance and Research