



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

**Financial Institution Letter**  
**FIL-28-2019**  
**May 28, 2019**

## **SUMMARY OF DEPOSITS SURVEY**

### **Filing for June 30, 2019**

**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, 2019. 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](mailto:sod@fdic.gov) or 1-800-688-3342

CDR Technical Questions: CDR Help Desk at [CDR.Help@ffiec.gov](mailto:CDR.Help@ffiec.gov) or 1-888-CDR-3111

**Note:**

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's website at [www.fdic.gov/news/news/financial/index.html](http://www.fdic.gov/news/news/financial/index.html).

To receive FILs electronically, please visit [www.fdic.gov/about/subscriptions/fil.html](http://www.fdic.gov/about/subscriptions/fil.html).

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:**

- By June 28, 2019, institutions should review their current branch office information on the FDIC's BankFind website at <https://research.fdic.gov/bankfind> and submit changes through FDICconnect (FCX). Details on how to use FCX are provided in the SOD Reporting Instructions. Changes that cannot be submitted through FCX should be included in the SOD Survey.
- Beginning July 1, 2019, institutions may submit their SOD Survey. All survey responses are required by July 31, 2019. No extensions will be granted for submitting SOD data.
- Institutions must either complete the survey directly in the Central Data Repository (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 "Filing Procedures" on page 3 of this FIL.
- SOD Reporting Instructions are available on the FDIC's website at [www.fdic.gov/sod](http://www.fdic.gov/sod).
- No later than September 30, 2019, SOD Survey results will be published on the FDIC's website at [www5.fdic.gov/sod/](http://www5.fdic.gov/sod/).

## **Summary of Deposits Survey Filing for June 30, 2019**

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, 2019. 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.

### **2019 Summary of Deposits Timeline**

- |                        |   |
|------------------------|---|
| By June 28, 2019       | Institutions should review branch office information (branch office names, physical addresses, and service types) on the FDIC's BankFind website at <a href="https://research.fdic.gov/bankfind">https://research.fdic.gov/bankfind</a> . Changes should be submitted through FDICconnect (FCX). Changes that cannot be submitted through FCX and changes that are not submitted by June 28, 2019, should be included in the SOD Survey itself. |
| Beginning July 1, 2019 | Institutions may submit their SOD Survey for June 30, 2019. However, the FDIC recommends that institutions submit their Call Report for June 30, 2019, before filing the SOD Survey, to enable comparisons of deposit totals between the two reports.   |
| By July 31, 2019       | Your completed SOD Survey must be received by July 31, 2019. No extensions will be granted for submitting SOD data.   |
| By September 30, 2019  | SOD Survey results will be published on the FDIC's Summary of Deposits website at <a href="https://www5.fdic.gov/sod/">https://www5.fdic.gov/sod/</a> no later than September 30, 2019. To be notified by email when the 2019 SOD data and deposit market share reports become available, please subscribe to email updates at <a href="http://www.fdic.gov/about/subscriptions">www.fdic.gov/about/subscriptions</a> .                         |

### **Reporting Instructions**

Comprehensive reporting instructions for the 2019 SOD Survey are available on the FDIC's Summary of Deposits website at [www.fdic.gov/sod](http://www.fdic.gov/sod).

## Filing Procedures

The FDIC collects the SOD Survey using the Federal Financial Institutions Examination Council's Central Data Repository (CDR). Institutions must either complete the survey directly in the CDR or use vendor software to prepare and submit their survey responses to the CDR.

**If You Use the CDR to Complete the Survey** - Institutions may use the CDR to 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>.

**If You Use Vendor Software to Prepare and Submit the Survey to the CDR** - The vendors listed below 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.	<a href="https://www.axiomsl.com/">https://www.axiomsl.com/</a>	(212) 248-4188
Fed Reporter, Inc.	<a href="http://www.fedreporter.net/">http://www.fedreporter.net/</a>	(888) 972-3772
FIS Compliance Solutions	<a href="https://www.callreporter.com/">https://www.callreporter.com/</a>	(800) 825-3772
VERMEG	<a href="https://www.vermeg.com/">https://www.vermeg.com/</a>	(212) 682-4930
Wolters Kluwer Financial Services	<a href="http://www.wolterskluwerfs.com/">http://www.wolterskluwerfs.com/</a>	(800) 261-3111

## Electronic Amendments in the CDR

Amendments to prior year (2018) branch deposit totals may be submitted through July 31, 2019. Amendments to 2019 branch office information and deposit totals may be submitted at any time. Following initial publication of SOD Survey results by September 30, 2019, amendments will be reflected in periodic updates thereafter.

## Assistance

For assistance with CDR 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](mailto: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](mailto:sod@fdic.gov).

Diane Ellis  
Director  
Division of Insurance and Research