

OFFICE OF THRIFT SUPERVISION

Branch Office Survey System

Deposits and Savings Accounts By Office

PAPERWORK REDUCTION ACT STATEMENT

This information will be used by Office of Thrift Supervision and other Federal agencies to determine market shares of institutions in local market areas and for anti-competitive reviews and analysis.

Collection of the information is mandatory [12 USC 1464].

Public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. If a valid OMB Control Number does not appear on this form, you are not required to complete this form. Send comments regarding this burden estimated or any other aspect of the collection of information, including suggestions for reducing this burden, to the Supervision, Corporate Activities Division, Office of Thrift Supervision, 1700 G Street NW, Washington, D.C. 20552; and to the Office of Management and Budget, Paperwork Reduction Project, Washington, D.C. 20503.

ANNUAL REPORT ON DEPOSITS AND SAVINGS ACCOUNTS BY
HOME OFFICE AND BRANCHES
(OTS FORM 248)

JUNE 30, 1996

INSTRUCTIONS TO SAVINGS ASSOCIATIONS

The OTS Form 248 is to be completed for the June 1996 cycle for deposits as of June 30th, regardless of the fiscal closing date of the institution. The branch deposit data is due to the OTS by August 26, 1996.

A copy of the completed and signed OTS Form 248 is to be retained by the savings association in its files. The form will be reviewed as part of the examination process.

FILING SOFTWARE

You should have received Branch Office Survey software from Sheshunoff Information Services. If you did not receive this software, please contact Sheshunoff Customer Support at 1-800 456-2340.

The Sheshunoff software for the June 1996 Branch Survey must be used to create your data file for transmission to the OTS. Previous versions of the Sheshunoff software are not compatible for the 1996 survey.

All associations must electronically transmit their completed survey to the OTS. Paper copies will not be accepted.

Please do not attempt to transmit your TFR, CMR or COF at the same time as you transmit your Branch Office Survey.

GENERAL INSTRUCTIONS

Enclosed with these instructions is a copy of your 1995 Branch Office Survey. Please pay close attention to the sequence numbers assigned to the home office and branch offices. These sequence numbers are the key to creating the 1996 submission.

Also enclosed in this package is a table showing the change codes, a description of the change codes, and fields that must be entered, optional fields to be entered, and those fields that do not allow entry based on the change code that you entered.

Below are descriptions of the various change codes that you will be using with the 1996 Branch survey.

Change Code 'U' - Update Deposits

For Home/Branch offices that only require an update to the deposits, enter the change code 'U', enter the sequence number, and the deposits (in thousands of dollars).

Change Code 'R' - Redesignate Branch to Home Office

For a Branch office that was redesignated to be the Home office, enter change code 'R', the sequence number of the office from the enclosed copy of your 1995 submission, the effective date that the office became your new home office, and the deposits (in thousands). Please note that you must either update the deposits on the old Home office or enter change code 'C' if the old Home office was closed or sold to another institution.

Change Code 'N' - New Branch Office

For new Branch offices, enter the change code 'N', the date that the branch opened for business, the deposits (in thousands of dollars), the street address (use the standard street address abbreviations shown on the attached page if necessary), the city, county, state and zip code.

Change Code 'H' - New Home Office

For a new Home office, enter the change code 'H', the date that the Home office opened for business, the deposits (in thousands of dollars), the street address (use the standard street address abbreviations shown on the attached page if necessary), the city, county, state and zip code. Please note that if you opened a new home office, you must enter the change code 'C' for the Home office that you closed, or a change code of 'U' if the Home office will continue to operate as a branch office.

Change Code 'C' - Close Branch or Home Office

For Branch/Home offices that were closed or sold to other institutions, enter the change code 'C' and the date the office was closed or sold.

Change Code 'L' - Relocate Branch or Home Office

For Home/Branch offices that were relocated, enter change code 'L', the sequence number, effective date, deposits (in thousands), the new street address, the new city (if the city is different from that listed on the 1995 survey form enclosed), the county (if the county is different from that listed on the 1995 survey), and the zip code

(if the zip code is different from that listed on the 1995 survey).
NOTE: This change code should be used for those Branch/Home office moves that do not qualify under the short distance relocation regulations (see section 545.92 of the OTS Regulations).

Change Code 'S' - Short Distance Relocation of Branch or Home Office

For Home/Branch office relocations that qualify under the short distance relocation regulations, enter change code 'S' Enter the deposits (in thousands) the new street address, and if necessary, the city, state and zip code.

Change Code 'T' - Correct Typographical Error in Previous Year's Submission

For Home/Branch offices that have typographical errors in the street address, city, county, or zip code, enter the change code 'T', the sequence number, the deposits (in thousands of dollars) and make the necessary typographical corrections.

ENTRY FIELDS

Name & Address of the Institution:

The software will provide the capability for entry of savings association name, address, docket number, and the name of preparer and phone number.

Column B01:

Branch Sequence Number.

Please do not list agency (accounting) offices, data processing or administrative offices, drive-in facilities or remote service units. Savings attributable to such facilities will be allocated to other facilities as described in the instructions on "Deposits".

Column B02:

Change Code.

Enter a valid code from the following:

- U - Update deposits as of June 30, 1996
- R - Redesignate a branch office to be the home office.
- N - New Branch Office
- H - New Home Office
- C - Branch office or home office closed or sold to another institution.
- L - Relocation of a branch or home office.
- S - Relocation of a branch or home office under the short distance relocation regulations.
- T - Correct a typographical error found in the previous year's submission.

Column B03:

Effective Date.

Enter the date that the branch or home office opened, closed, was redesignated to be the home office or was relocated.

Column B04:

Deposits.

Enter the amount of deposits (INCLUDING NON-INTEREST-EARNING NOW AND DEMAND ACCOUNTS), in thousands, that can be allocated to each facility. Deposits for drive-in facilities, agency offices and remote service units are to be included in the deposits of the nearest home or branch office. The allocation of deposits by office can be based on one of a number of criteria: office at which the account was opened or is currently active, or transaction activity at various offices.

All deposits should be allocated, whether savings accounts, certificates, large negotiable CDs, Christmas accounts, non-interest-earning NOW and demand accounts, etc. It is possible that some degree of judgment may be necessary in the allocation of deposits among offices, but every effort should be made to keep records that permit precise allocation. It is important to use a consistent allocation formula over time. Under no circumstances should an allocation formula be used that assumes that each office always has a constant proportion of deposits.

For associations whose home offices do not accept deposits, please enter 1 (one thousand) as deposits.

Columns B05-09:

Street Address, City or Town, County or Independent City, State, Zip Code.

Please be sure that these entries are accurate since they are the basis for the data contained in future preprinted branch office survey forms as well as a relied-upon resource for pertinent reporting of branch location data. PLEASE ADHERE TO THE STREET ADDRESS ABBREVIATION TABLE ATTACHED.

Column B10:

Total Deposits and Savings Accounts. This total must equal total deposits reported on Line SC710 of the June 30, 1996 Thrift Financial Report within a tolerance level of \$50,000 more or less. (OTS Form 1313). THE SOFTWARE WILL AUTOMATICALLY TOTAL THE BRANCH DEPOSITS AND ENTER THE TOTAL IN THIS COLUMN.

YOU CANNOT ALTER THIS COLUMN. IF THE TOTAL IS INCORRECT, A REVIEW OF THE ENTERED BRANCH DEPOSIT DATA SHOULD BE MADE TO ASCERTAIN THE INCORRECT ENTRY.

ADDITIONAL INSTRUCTIONS

Signature of Authorized Official/Date/Printed Name/Title

Must be completed before submitting your electronic filing to OTS. The original signed and completed form is to be retained by the savings association for exam purposes. If multiple pages are utilized, sign only the first page. Since the hard copy you will print for 1996 will only contain the information that has changed since you submitted your 1995 survey, you may want to attach the 1995 survey that is enclosed for detailed reference to branch addresses.

Name of Preparer/Phone Number

Must be entered into the Sheshunoff software before submitting the electronic filing to the OTS.

Please contact Cassandra Beasley at (214)281-2411 or Deray Chatwell at (214)281-2075 in the Financial Reporting Division Office in Dallas, Texas or Kathy Willard in Washington, D.C., at (202)906-6789 if you require additional assistance in the completion of OTS Form 248.