Domestic Branch Schedule

Jason Stein
Banking Structure Division
Federal Reserve Bank of New York
Specific Instructions

Domestic Branch Schedule:

What to Report

Use this schedule to report information on:

- Domestic branches and offices of any domestic depository institutions (including thrifts and banking Edge and agreement corporations) controlled directly or indirectly by a top-tier bank holding company (BHC).
- Domestic branches of a state member bank or a banking Edge and agreement corporation that is not affiliated with a BHC.
Specific Instructions

Domestic Branch Schedule:

What to report
- Reportable branches include (but are not limited to)
  - Brick and mortar locations
  - Drive-in facilities
  - Mobile/seasonal offices
  - Offices on military bases of government installations
  - Paying or receiving stations or units (Not ATMs)
  - Internet and phone banking locations where a customer can open accounts, make deposits or borrow money
Specific Instructions

Domestic Branch Schedule:

What to report

- Do not report information on:
  - Administrative offices
  - Loan Production offices
  - Consumer Credit offices
  - Stand-alone ATMs
  - Contractual Offices
  - Customer Bank Communications Terminals (CBCTs)
  - Electronic Fund Transfer Units (EFTUs)
Domestic Branch Schedule:

What to Report

Use this schedule to report:

- Initial opening of a branch
- Acquisition of branches through a merger or absorption, or through a purchase and assumption (P&A)
- Sale of branches to another depository institution
Specific Instructions

Domestic Branch Schedule:

What to Report

Use this schedule to report:

- Changes to the name, service type, location, or other reportable characteristics of a branch
- Closure of a branch
- Deletion of erroneously reported branch/office
- Changes to previously reported information
Specific Instructions

Domestic Branch Schedule:

What to report

– Allowable exclusions

- Address change resulting from changes in street names or zip codes, with no actual change in physical branch location
- Relocations of less than 1,000 feet, if move does not involve change of county
Specific Instructions

Domestic Branch Schedule:

When to report

- Information must be received at the appropriate Federal Reserve Bank within 30 calendar days of the occurrence of a reportable event.
Specific Instructions

Domestic Branch Schedule:

Transactions Occurring Between January 1, 2008 and April 30, 2008

By May 30, 2008, Bank Holding Companies must report all information pertaining to events listed in the “What to Report” section occurring between January 1, 2008 and April 30, 2008. This is to ensure that the records of the Federal Reserve are up-to-date.
Specific Instructions

Domestic Branch Schedule:

- Items on the Schedule
  - Check box if a correction
### Specific Instructions

**Domestic Branch Schedule:**

#### Item 1.a – Event Type

- Check the box that best describes the event type being reported:
  - [ ] Opening (De Novo)
  - [ ] Purchase of Branches
  - [ ] Acquisition of Branches Through Merger/Absorption
  - [ ] Sale of Branches
  - [ ] Closure
Specific Instructions

Domestic Branch Schedule:

Item 1.a – Event Type

- Check the box that best describes the event type being reported:
  - Relocation
  - Name Change
  - Change in Service Type
  - Deletion of Erroneously Reported Branch/Office
  - If Other, please describe event type
Specific Instructions

Domestic Branch Schedule:

Item 1.b – Date of Event

– Provide the date on which the reportable event took legal effect.

Note:
- The date reported for the opening or closing of a branch should reflect the actual opening or closing date.
- For branches newly acquired by the head office through a merger, or acquisition, report the date the event occurred.
Specific Instructions

Domestic Branch Schedule:

Item 2 – Service Type

– Check the box that best describes the service type of the branch:

- Full-Service
- Limited Service
- Trust
- Electronic Banking
Specific Instructions

Domestic Branch Schedule:

Item 3.a – Popular Name
– Provide the popular name of the branch being reported.
  - Please include the word “mobile” in the popular name where applicable.

Item 3.b – Prior Popular Name
– Provide the prior popular name, if reporting a name change.
Specific Instructions

Domestic Branch Schedule:

- **Item 4.a – Current Address**
  - Provide the current street address, city, county, state, country, and zip/postal code of the branch.

- **Item 4.b – Previous Address (if changes have occurred)**
  - In the event of a relocation or correction, provide the prior street address, city, county, state, country, and zip/postal code of the branch.

Note: Do not use a post office box as the street address.
Specific Instructions

Domestic Branch Schedule:

Item 5 – Head Office Legal Name and Location

- Provide the legal name of the head office, and current location: city, state, country, and zip/postal code.

Note: Changes to head office information should be reported only on the Banking Schedule discussed earlier in this presentation.
Specific Instructions

Domestic Branch Schedule:

Item 6 – Branch Sales or Purchases

- Provide the name and address of the other depository institution involved in the transaction.
- Provide the number of branches sold or purchased only when:
  - Sale of branches is through a partial purchase and assumption transaction.
  - Purchase of branches is through a partial purchase and assumption transaction.
Sample 12: U.S. Bank Purchases Domestic Branches

In this example, Old Banking Inc, a U.S. commercial bank and a subsidiary of ABC Bancorp, is reporting the purchase of two branches from New Banking Inc, another U.S. commercial bank and a subsidiary of XYZ Bancorp, through a partial purchase and assumption. One branch is located in New York, New York, and the other in Stamford, Connecticut. Both branches will be purchased on April 7, 2008.
Sample 12: U.S. Bank Purchases Domestic Branches

For this situation:

- ABC Bancorp, on behalf of Old Banking Inc, is required to submit two Domestic Branch Schedules. One schedule to report the purchase of the New York Branch, and another schedule to report the purchase of the Stamford Branch.

- XYZ Bancorp, on behalf of New Banking Inc, is also required to submit two Domestic Branch Schedules. One schedule to report the sale of the New York Branch, and another schedule to report the sale of the Stamford Branch.
Sample 12: Before the Purchase of Branches

ABC Bancorp

U.S. Commercial Bank

Old Banking Inc

Paris Branch

Foreign Branch

Stockholm Holding Company

Foreign Investment

BHC

60%

Investment Partnership Ltd.

Nonbanking Subsidiary

Esquire Communications Company

Merchant Banking Investment

100%

60%

15%
Sample 12: U.S. Bank Purchases Domestic Branches

ABC Bancorp

Old Banking Inc

U.S. Commercial Bank

New York Branch

Domestic Branch

Stamford Branch

Domestic Branch

Paris Branch

Foreign Branch

Purchased

BHC

XYZ Bancorp

New Banking Inc

U.S. Commercial Bank

New York Branch

Domestic Branch

Stamford Branch

Domestic Branch

Boston Branch

Domestic Branch

SOLD
Sample 12: After the Purchase of Branches

ABC Bancorp

U.S. Commercial Bank
60%
Old Banking Inc

New York Branch
Domestic Branch

Stamford Branch
Domestic Branch

Paris Branch
Foreign Branch

Stockholm Holding Company
Foreign Investment

Investment Partnership Ltd.
60%
Nonbanking Subsidiary

Esquire Communications Company
Merchant Banking Investment

BHC
100%
Sample 12: U.S. Bank Purchases Domestic Branches (First Schedule)

**Domestic Branch Schedule**

Use this schedule to report information on:

1) branches and offices of domestic depository institutions (including territorial depository institutions) controlled directly or indirectly by top-tier BHCs and state member banks that are not affiliated with a BHC; and,

2) branches of Edge and agreement corporations.

Check box if correction: ☐

<table>
<thead>
<tr>
<th>1.a Event Type:</th>
<th>1.b Date of Event:</th>
<th>04/07/2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Opening (De Novo)</td>
<td>☒ Purchase of Branches</td>
<td>☐ Acquisition of Branches Through Merger/Absorption</td>
</tr>
<tr>
<td>☐ Sale of Branches</td>
<td>☐ Closure</td>
<td>☐ Relocation</td>
</tr>
<tr>
<td>☐ Name Change</td>
<td>☐ Change in Service Type</td>
<td>☐ Deletion of Erroneously Reported Branch/Office</td>
</tr>
<tr>
<td>☐ If Other, please describe event type:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Sample 12:
U.S. Bank Purchases Domestic Branches
(First Schedule)

Characteristics Section

2. Check applicable service type:
   - [ ] Full Service
   - [ ] Limited Service
   - [ ] Trust
   - [ ] Electronic Banking
## Sample 12:
**U.S. Bank Purchases Domestic Branches**
*(First Schedule)*

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>3.a</strong></td>
<td><strong>3.b</strong></td>
</tr>
<tr>
<td>Popular Name</td>
<td>If Name Change, Prior Popular Name</td>
</tr>
<tr>
<td><strong>4.a</strong></td>
<td><strong>4.b</strong></td>
</tr>
<tr>
<td>Current Address</td>
<td>Previous Address (if changes have occurred)</td>
</tr>
<tr>
<td>99 John Street</td>
<td></td>
</tr>
<tr>
<td>New York, New York</td>
<td>If Relocation or Correction, Prior Street Address</td>
</tr>
<tr>
<td><strong>New York, United States 10038</strong></td>
<td>If Relocation or Correction, Prior City and County</td>
</tr>
<tr>
<td></td>
<td>If Relocation or Correction, Prior State, Country, and Zip/Postal Code</td>
</tr>
<tr>
<td><strong>5.</strong></td>
<td></td>
</tr>
<tr>
<td>Old Banking Inc</td>
<td>New York, New York, United States, 10003</td>
</tr>
<tr>
<td>Head Office Legal Name</td>
<td>City, State, Country and Zip/Postal Code</td>
</tr>
</tbody>
</table>
Sample 12:
U.S. Bank Purchases Domestic Branches
(First Schedule)

6. For Event Types Sale of Branches or Purchase of Branches, provide the name and address of the other domestic depository institution involved in the transaction and the number of branches sold or purchased:

<table>
<thead>
<tr>
<th>Name of Other Depository Institution that Sold or Purchased Branches</th>
<th>Number of Branches Sold or Purchased</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Banking Inc</td>
<td>2</td>
</tr>
<tr>
<td>New York, NY, USA, 10003</td>
<td></td>
</tr>
<tr>
<td>City, State, Country and Zip/Postal Code</td>
<td></td>
</tr>
</tbody>
</table>
Sample 12: U.S. Bank Purchases Domestic Branches (Second Schedule)

Domestic Branch Schedule

Use this schedule to report information on:

1) branches and offices of domestic depository institutions (including territorial depository institutions) controlled directly or indirectly by top-tier BHCs and state member banks that are not affiliated with a BHC, and,

2) branches of Edge and agreement corporations.

1.a Event Type:  
- [ ] Opening (De Novo)  
- [x] Sale of Branches  
- [ ] Name Change

1.b Date of Event:  
- [ ] Purchase of Branches  
- [ ] Closure  
- [ ] Change in Service Type

- [ ] Acquisition of Branches Through Merger/Absorption  
- [ ] Relocation  
- [ ] Deletion of Erroneously Reported Branch/Office

If Other, please describe event type: ________________________________

FRB Use Only
ID_RSSD ________________________________
County, State & Country Code ________________________________
ID_RSSD_MD_OFF ________________________________
City, and Country Code ________________________________

Check box if correction: [ ]

04/07/2008 (MM/DD/YYYY)
Sample 12: U.S. Bank Purchases Domestic Branches (Second Schedule)

Characteristics Section

2. Check applicable service type:
   - [ ] Full Service
   - [ ] Limited Service
   - [ ] Trust
   - [ ] Electronic Banking
Sample 12: U.S. Bank Purchases Domestic Branches (Second Schedule)

<table>
<thead>
<tr>
<th>3.a</th>
<th>New York Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td>Popular Name</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3.b</th>
<th>If Name Change, Prior Popular Name</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>4.a</th>
<th>Current Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>99 John Street</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4.b</th>
<th>Previous Address (if changes have occurred)</th>
</tr>
</thead>
<tbody>
<tr>
<td>If Relocation or Correction, Prior Street Address</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>New York, New York</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>New York, United States 10038</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>5.</th>
<th>New Banking Inc</th>
</tr>
</thead>
<tbody>
<tr>
<td>Head Office Legal Name</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>New York, New York, United States, 10003</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>City, State, Country and Zip/Postal Code</th>
</tr>
</thead>
</table>
6. For Event Types Sale of Branches or Purchase of Branches, provide the name and address of the other domestic depository institution involved in the transaction and the number of branches sold or purchased:

<table>
<thead>
<tr>
<th>Old Banking Inc</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>New York, NY, USA, 10003</td>
<td></td>
</tr>
</tbody>
</table>
Sample 13:
Domestic Branch Relocates, Changes Its Name, and Updates Service Type

In this example, the “New York Branch” of Old Banking Inc, newly acquired from New Banking Inc, decided to change its service type from “Full Service” to “Limited Service.” At the same time, the branch relocated and changed its name. All three of these events were effective as of the opening of business April 8, 2008.
Sample 13: Before the Changes to the Branch

ABC Bancorp

- BHC
- 100%
- Stockholm Holding Company
  - Foreign Investment
  - 60%
  - Investment Partnership Ltd.
    - Nonbanking Subsidiary
      - 15%
      - Esquire Communications Company
        - Merchant Banking Investment

Old Banking Inc

- 60%
- New York Branch
  - Domestic Branch
- Stamford Branch
  - Domestic Branch
- Paris Branch
  - Domestic Branch
  - Foreign Branch

U.S. Commercial Bank

- 60%

Stockholm Holding Company

- 100%
- Investment Partnership Ltd.
  - Nonbanking Subsidiary
    - 15%
    - Esquire Communications Company
      - Merchant Banking Investment

Esquire Communications Company

- Merchant Banking Investment

Stamford Branch

- Domestic Branch
Sample 13: After the Changes to the Branch

ABC Bancorp

Stockholm Holding Company

Investment Partnership Ltd.

Esquire Communications Company

U.S. Commercial Bank

Old Banking Inc

Liberty Street Branch

Domestic Branch

Paris Branch

Foreign Branch

Stamford Branch

Domestic Branch

BHC

60%

100%

60%

15%

Foreign Investment

Nonbanking Subsidiary

Merchant Banking Investment
Sample 13: Domestic Branch Relocates, Changes Its Name, and Updates Service Type

Domestic Branch Schedule

Use this schedule to report information on:

1) branches and offices of domestic depository institutions (including territorial depository institutions) controlled directly or indirectly by top-tier BHCs and state member banks that are not affiliated with a BHC; and,

2) branches of Edge and agreement corporations.

1.a Event Type:

☐ Opening (De Novo) ☐ Purchase of Branches
☐ Sale of Branches ☐ Closure
☒ Name Change ☒ Change in Service Type

☐ If Other, please describe event type: __________________________

1.b Date of Event: 04/08/2008

☐ Acquisition of Branches Through Merger/Absorption
☒ Relocation
☐ Deletion of Erroneously Reported Branch/Office

Check box if correction: ☐
Sample 13: Domestic Branch Relocates, Changes Its Name, and Updates Service Type

Characteristics Section

2. Check applicable service type:

- [ ] Full Service
- [x] Limited Service
- [ ] Trust
- [ ] Electronic Banking
Sample 13:
Domestic Branch Relocates, Changes Its Name, and Updates Service Type

3.a Liberty Street Branch
   Popular Name

4.a Current Address
   104 Liberty Street
   Current Street Address
   New York, New York
   City and County
   New York, United States 10045
   State, Country, and Zip/Postal Code

3.b New York Branch
   If Name Change, Prior Popular Name

4.b Previous Address (if changes have occurred)
   99 John Street
   If Relocation or Correction, Prior Street Address
   New York, New York
   If Relocation or Correction, Prior City and County
   New York, United States 10038
   If Relocation or Correction, Prior State, Country, and Zip/Postal Code
   New York, New York, United States, 10003
   City, State, Country and Zip/Postal Code

5. Old Banking Inc
   Head Office Legal Name
THE END