Reporting Tips
Report of Deposits and Vault Cash–FR 2900

Reviewing the following FR 2900 line items will help you save time by eliminating common errors improving reporting accuracy:

B.1 - Cash Items in Process of Collection (CIPC)
• Exclude the following items:
  o ACH pre-posted items when deposits have not been credited to the customer
  o Returned items, drawn on the reporting institution, for insufficient funds (NSF)
  o Credit cards or debit slips in process of collection
  o Other assets (including currency and coin)
  o Suspense Accounts
  o Negative balances
  o Noncash items

• Reporting zero for item B.1 is often indicative of incorrect reporting. Zero would only be accurate if immediate credit is received for each cash item in process of collection; however, in most cases, immediate credit is actually received on the next business day.

• Reporting identical CIPC figures for an entire report week is likely incorrect due to daily volatility associated with CIPC.

D.1 – Vault Cash
• Include Cash held in ATMs

C.1 – Time Deposits Less than $100 thousand
• Line item C.1 should NOT equal to the balance of Total Time Deposits at your institution.

Annual Items
• An addition 3 lines are required for the report that includes the 6/30 (see image below).
• For additional information on line items E.1 and E.1.a, see Worksheet for Preparing Annual Items on the report form instructions on page ITEM-12.
  o For Commercial Banks, click here
  o For Credit Unions, click here
  o Or navigate through the Report Forms website at https://www.federalreserve.gov/apps/reportforms/default.aspx
REPORTING TIPS

REPORT OF DEPOSITS AND VAULT CASH–FR 2900

OTHER NOTES

• Accounts that are overdrawn or have a negative balance at the close of business should always be reported to reflect a zero balance.

• Always review the data to ensure that the combined daily balances (across) equal the weekly total noted in column 8.

SUBMISSION GUIDELINES

• Early submission is encouraged. The report is due on the Thursday after the report date.

• Refer to the FR 2900 instructions for further line-by-line reporting guidance, which can be found at the Federal Reserve Board’s Reporting Forms website.

• Information regarding electronic submission of the FR 2900 report can be found at the Federal Reserve’s Reporting Central website.

• You are encouraged to provide explanations for data fluctuations to FRB staff via email: stls.statandstructure@stls.frb.org.

• You are welcome (and encouraged!) to contact us with questions when submitting your report. Use our Reporting Central staff directory for contacting our FR 2900 staff.