FEDERAL RESERVE BANK of ST. LOUIS

stlouisfed.org/statistics
June 2021

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:
    - ACH pre-posted items when deposits have not been credited to the customer
    - Returned items, drawn on the reporting institution, for insufficient funds (NSF)
    - Credit cards or debit slips in process of collection
    - Other assets (including currency and coin)
    - Suspense Accounts
    - Negative balances
    - 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.

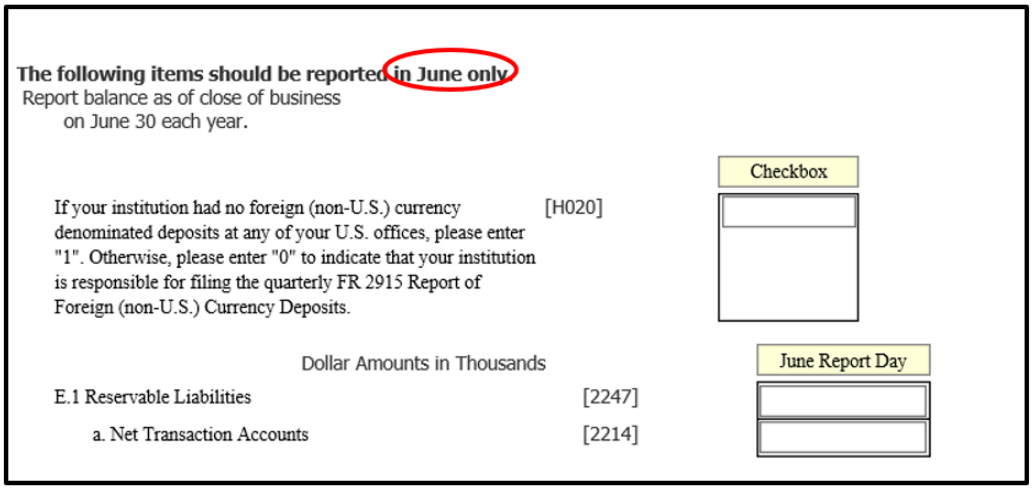
Annual Items

- 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.
    - For Commercial Banks, click here
    - For Credit Unions, click here
    - Or navigate through the Report Forms website at https://www.federalreserve.gov/apps/reportforms/default.aspx

FEDERAL RESERVE BANK of ST. LOUIS

stlouisfed.org/statistics
June 2021

Reporting Tips
Report of Deposits and Vault Cash–FR 2900



The following items should be reported in June only
Report balance as of close of business on June 30 each year.

		Checkbox
If your institution had no foreign (non-U.S.) currency denominated deposits at any of your U.S. offices, please enter "1". Otherwise, please enter "0" to indicate that your institution is responsible for filing the quarterly FR 2915 Report of Foreign (non-U.S.) Currency Deposits.	[H020]	

Dollar Amounts in Thousands		June Report Day
E.1 Reservable Liabilities	[2247]	
a. Net Transaction Accounts	[2214]	

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.