



Reporting Tips

for filing the

Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900)

DATA ACCURACY:

Suggested line items to review to eliminate common errors and improve reporting accuracy:

- **B.1 – Demand Deposits Due From Depository Institutions should EXCLUDE the following items:**
 - Balances held at a Federal Reserve Bank (FRB) and a Federal Home Loan Bank (FHLB)
 - Savings and Time deposits
 - Overdrawn accounts (zero) balances as of close of business
 - Fed Funds sold
 - Cash items in process of collection
 - Excess Balance Accounts (EBA)
 - Reserve balances that were passed through to the FRB by a correspondent institution to satisfy reserve requirements.

- **B.2 – Cash Items in Process of Collection (CIPC) should 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

- **B.2 – Reporting zero for item B.2 is often indicative of incorrect reporting. This 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. Furthermore, because of the volatility of CIPC, it is likely inaccurate to report identical figures for an entire report week.**

- **E.1 – Vault Cash should INCLUDE Cash held in ATMs.**

- **F.1 – Time Deposits Greater than \$100 thousand should NOT combine deposit balances that are represented by separate accounts or certificates less than \$100 thousand, even if the accounts or certificates are held by the same customer.**

- **F.1 - should never have a balance greater than line item D.1 (Total Time Deposits).**



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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.
- Information regarding electronic submission of the FR 2900 report can be found at the [Federal Reserve's Reporting Central website](#).
- Please 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](#).
- Please do not hesitate to contact your Reserve Bank analyst if you have any questions or issues when submitting your report.
- **Early submission is encouraged. The report is due on the Thursday after the report date.**