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## Reporting Tips

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### Report of Transaction Accounts, Other Deposits and Vault Cash—FR 2900

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

#### B.1 - Demand Deposits Due From Depository Institutions

- 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)

- 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.2 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.

#### E.1 – Vault Cash

- Include **Cash held in ATMs**



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#### F.1 – Time Deposits Greater than \$100 thousand

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

#### **OTHER NOTES**

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- 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**

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- 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](mailto: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.