Reporting Tips
Report of Transaction Accounts, Other 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 - 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
• 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.