

# Federal Reserve Bank of Dallas Statistics Newsletter

Spring 2002 Edition

## The FR2900...A Line at a Time

### F2 – Nonpersonal Savings & Time

*Does nonpersonal include public funds?  
Are MMDA's included?  
Are these deposits reservable?*

The answer to all of these questions is "Yes".

This item should contain *all* deposits that are reported in lines C1, Total Savings and D1, Total Time Deposits that do not belong to a breathing entity, i.e. an individual.



In the past the FR2900 report had lines for:

- Personal Savings
- Nonpersonal Savings
- Personal MMDA's
- Nonpersonal MMDA's
- Total Savings
- Personal Time Deposits
- Nonpersonal Time Deposits < 1.5 years
- Nonpersonal Time Deposits > 1.5 years
- Total Time Deposits

In an effort to reduce the reporting burden, the above items were condensed to:

- Total Savings (including MMDA's)
- Total Time Deposits
- Nonpersonal Savings and Time Deposits

By definition the items reported are the same as they always have been. The detailed breakout is simply not required anymore. Instead of nine lines on which to report, there are only three.

If you have any questions, please let us know and we will be happy to help!

*This is just a summary of FR2900 reporting. For more details, refer to the instruction book or Regulation D. These can be found at [www.reportingandreserves.org](http://www.reportingandreserves.org)*

## Improving Communication Update

Have you sent us your business email address? Are you wondering why you received this newsletter via snail mail? We are still in the process of collecting these addresses and working on the best format for providing information. If you haven't sent us your business email address yet, please do so. If you have...Thanks!



Please respond to Carolyn Burton at [carolyn.burton@dal.frb.org](mailto:carolyn.burton@dal.frb.org) or at 214.922.5421. You may also forward the requested information to your statistical reports contact.

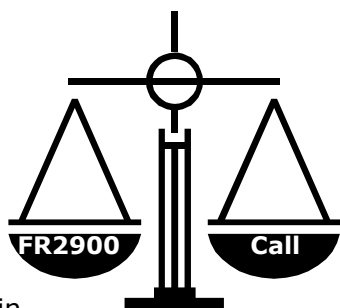
## FR2900 Seminars

Would you like to learn more about the FR2900 report? Would you like to be able to calculate your institutions reserve requirements? For that and more, plan to attend one of our upcoming FR2900 seminars *cost free!* Announcements will be sent eight weeks prior to seminar. The tentative schedule is:

|             |  |
|-------------|--|
| Dallas      | March 18 & 19 (Registration closed)<br>March 21 & 22 (Registration closed) |
| McAllen     | May 14 & 15<br>location to be announced                                    |
| San Antonio | August 6 & 7<br>August 15 & 16   |
| Houston     | October 29 & 30<br>November 7 & 8  |

For questions or registration, please contact Cecile Evans at 214.922.5409 or Connie Nevárez at 214.922.5403.

## Comparisons between the FR2900 and the Call Report



Each quarter we do comparisons between the FR2900 and the Call Report (FFIEC 031 / 041) in order to further ensure accuracy. There are, however, a few reasons why the reports may be different. We will be highlighting the differences during the course of this year.

### Consolidation

The Call Report requires a more thorough consolidation procedure than the FR 2900. The basic consolidation requirements for the FR 2900 and Call Report are summarized as follows:

FR 2900: Head office and all branches and operations subsidiaries located in the fifty states of the United States and the District of Columbia.

Call Report: Head office and all branches and majority owned, significant subsidiaries, including domestic subsidiaries that are commercial banks, savings banks, or savings and loan associations, located in the fifty states of the United States and the District of Columbia

### Definition of United States

A legitimate difference may arise between the Call Report and the FR 2900 relating to the definition of "United States".

FR 2900: Definition includes the fifty states and the District of Columbia.

Call Report: Definition also includes offices in Puerto Rico and U.S. territories and possessions plus branches on U.S. military facilities wherever located.

### Primary Obligations

Primary obligations issued by the reporting institutions to nonexempt entities are viewed as reservable liabilities and are reported on the FR 2900 (refer to FR 2900 Instructions, Part I, Section I, Subsection E.3). On the Call Report, however, primary obligations are reported as borrowings. Therefore, the balance on the FR 2900 may exceed that of the Call Report.

## Staff

The Statistical Reports Section of the Federal Reserve Bank of Dallas consists of the following:

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## Holidays

The Dallas Fed will be closed on:

Monday May 27 Memorial Day

