



### Quarterly Deposit Reporting Period is Here

By now, you should have received your quarterly notification via email. If you need help regarding this report, please call your report analyst. More information can be found at: [www.dallasfed.org/banking/reporting/index.cfm](http://www.dallasfed.org/banking/reporting/index.cfm) under "What's New" Quarterly FR 2900 Letter.

### Quarterly FR 2900 Reporters Report period:

Week ending,  
Monday, June 27, 2016

### Due date:

Close of business,  
Tuesday, June 28, 2016

### Upcoming FR 2900 Seminars

The Statistics Department of the Federal Reserve Bank of Dallas offers free deposit report seminars! These one-day events are full of essential information you need to know to accurately file your FR 2900 report. In 2016, we will offer a seminar on:

Date	Location
August 17, 2016	Dallas

For more information, visit [www.dallasfed.org/banking/reporting/index.cfm](http://www.dallasfed.org/banking/reporting/index.cfm), and click on "Seminars." Online registration is expected to begin June 22. An email reminder will be sent when registration opens. If you are not already on our mailing list, please contact us at [FR2900Workshop@dal.frb.org](mailto:FR2900Workshop@dal.frb.org), or you can also contact your analyst to confirm that we have your current email address.

### Looking for Article Ideas

If you have an FR 2644 or FR 2900 issue that keeps you up at night and would like us to address it in a future article, we would love to hear from you! Please email your ideas to the editor at [Monetaryreports@dal.frb.org](mailto:Monetaryreports@dal.frb.org).

## FR2900 Annual Data Items to be Reported in June

If you offer the following types of accounts, report the one-day balances on your FR 2900 report.

- **BB1**—Total nonpersonal savings and time deposits
- **BB2**—Ineligible acceptances and obligations issued by affiliates maturing in seven days or more (nonpersonal only)
- **CC1**—Net Eurocurrency liabilities (Worksheet to calculate this total is found in the FR 2900 instructions.)

Please go to [www.federalreserve.gov/apps/reportforms/default.aspx](http://www.federalreserve.gov/apps/reportforms/default.aspx) for the latest version of the report form and instructions.

### Weekly Filers

Report period ending Monday, July 4, 2016, should include balances for the annual items effective close of business Thursday, June 30, 2016.

### Quarterly Filers

Report period June 21–27, 2016, should include balances for the annual items effective close of business Monday, June 27, 2016.

If your institution will be closed or will not post to the general ledger on that date, report the closing balances of the preceding business day.

### Important Information

The following link contains all the latest information you need to correctly file your FR2900 report.

[www.dallasfed.org/banking/reporting/index.cfm](http://www.dallasfed.org/banking/reporting/index.cfm)

As always, if you have any questions or concerns, please contact us.

## Attention all FR 2910a Reporters!

The time has come again for all FR 2910a filers to submit their data to the Federal Reserve Bank of Dallas. By now you should have received your personalized report form by mail. If you need extra time to file or prepare your FR 2910a, please call your report analyst. We suggest that you retain a photocopy of the report for your records. All data should be reported as follows:

**Report Date:** Close of business, Thursday, June 30, 2016

**Due Date:** Friday, July 1, 2016

We are providing a link to our FR 2910a Reporting Guide. This reporting guide includes a copy of the letter explaining the reporting process and Dallas analysts' contact information; it can also assist you with specific line item questions. Make sure to check out the 'FR 2910a Worksheet Tips' link contained in this guide. If you need further assistance, please contact one of our staff.

<http://dallasfed.org/banking/reporting/FR2910a.cfm>

## The Energy Sector: Oil and Gas Loan Data Why Does the Federal Reserve Question the Data?

We have been in a low oil price environment for some time now. While this is good news for oil importing countries like the U.S., it hurts oil producing states like Texas. Why is Texas hurt by low energy prices? Because Texas is one of the states with the highest concentration of energy-related industries<sup>1</sup> and lower prices translate to lower revenue. Oil and gas prices also have implications on financial institutions as they participate in lending activity with companies in the oil and gas industries. This information is key as the analysts at the Federal Reserve monitor the effects of lower prices on the U.S. economy.

Oil and gas lending constitutes about 2 to 3 percent of large bank portfolios. The majority of oil and gas loans on large bank's books are syndicated, hence diversified, through the Shared National Credit Program. Regulatory agencies know that the highest risk in oil and gas from a credit lending standpoint comes from loans to exploration and production components as well as service companies. The Federal Reserve System relies heavily on energy-related loan data provided by your institutions. Currently there is no specific line item or schedule related to energy loans, but they are included with Commercial and Industrial Loans and other items within the reports.

Your institutions can help us better understand your data by providing contextual responses to your energy-related loan data. The Eleventh District is an important energy-producing district, and our statistics analysts have a responsibility to review the information provided and work to interpret its meaning in economic terms. If your institution has direct exposure to oil and gas loans, we ask that you help us by providing additional information on these loans. Some things to think about when completing your FR 2644 report are: Does your institution offer these types of loans? Are the loans delinquent? Do the loans have separate impairment accounts? To support our data analysis, we ask that you provide explanations on unusual fluctuations, as appropriate, so that statistics analysts and the end users of the data can properly determine and complete their economic analysis.

Additional information can be provided to us via email or phone. We look forward to hearing from you soon.

<sup>1</sup>"The Shale Gas and Tight Oil Boom: U.S. States' Economic Gains and Vulnerabilities," Stephen P.A. Brown and Mine K. Yucel, Council on Foreign Relations, *Energy Brief*, October 2013.

## Reporting Central

The Federal Reserve has completed its multiyear transition to Reporting Central. Here are a few things to keep in mind with this new application:

- For those with credentials who are in need of a password reset, please contact the Customer Contact Center (CCC) at 888-333-7010.
- An RC-1 form is required when deleting subscribers who no longer require access to Reporting Central. Please email these RC-1 forms to: [dallas.electronicreporting@dal.frb.org](mailto:dallas.electronicreporting@dal.frb.org).

If you need Reporting Central credentials or assistance with any other Reporting Central issue, please contact Daion Christenson at 214-922-5423 or Dianna Elzner at 214-922-5424.

## Holidays

We all love holidays! When one occurs during the report week, please report according to the scenario below that best describes your institution's procedures.

Scenario	Proper Reporting
Closed	Carry the previous day's balance forward
Closed but GL posting	Report balances as reflected on GL as of close of business*
Open but NOT GL posting	Carry the previous day's balance forward
Open and GL posting	Report balances as reflected on GL as of close of business*

\* Both sides of the transaction (debit and credit) must be recorded and reported.

During the third quarter 2016, the Federal Reserve Bank will observe the following holidays:

**Independence Day**      **Monday, July 4, 2016**

**Labor Day**                **Monday, September 5, 2016**

## Quarterly Deposit Report Deadlines for 2016–17

Report Dates	Due Dates
Tuesday, June 21–Monday, June 27, 2016	Close of business Tuesday, June 28, 2016
Tuesday, September 20–Monday, September 26, 2016	Close of business Tuesday, September 27, 2016
Tuesday, December 20–Monday, December 26, 2016	Close of business Tuesday, December 27, 2016
Tuesday, March 21–Monday, March 27, 2017	Close of business Tuesday, March 28, 2017

## How to Contact Your Statistics–Monetary and Financial Report Staff

Visit our website at <http://dallasfed.org/banking/reporting> to find electronic versions of *Statistics News* as well as staff names, phone numbers and email addresses.

### Statistics Analysts

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#### Statistics Toll-Free Phone Number

800-411-5429

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214-922-5394  
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##### Reporting Central

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