

FR 2900 Annual Items Cheat Sheet

		Balance as of June 30 (in thousands of U.S. dollars)
NET TRANSACTION ACCOUNTS		
Item Description	MDRM	
a Demand deposits due to depository institutions (old A1a)	2698	
b Demand deposits due to U.S. Gov't (old A1b)	2280	
c Demand deposits due to the public (new A1)	2340	
1 Demand deposits (sum of a, b, c)		
2 NOW accounts, ATS and TPT accounts, Savings deposits (new A2)	MB60	
3 Ineligible acceptances and obligations issued by affiliates maturing in less than 7 days (if applicable) (old AA1)	2245	
4 Total transaction accounts (sum of 1, 2, 3)	2215	
5 Demand balances due from U.S. depository institutions (old B1)	0063	
6 Cash items in process of collection (old B2)	0020	
7 Net transaction accounts (sum of 4, -5, -6)	*This number may be negative¹	
Report this balance in E.1.a	2214	
RESERVABLE LIABILITIES		
Item Description		
8 Nonpersonal time deposits (partial old BB1) ²		
9 Ineligible acceptances and obligations issued by affiliates maturing in 7 days or more (Nonpersonal Only) (if applicable) (old BB2)	6919	
10 Net Eurocurrency liabilities (old CC1)	C434	
11 Reservable Liabilities (sum of 7, 8, 9, 10)	*This number may be negative³	
Report this balance in E.1	2247	

¹ NTA may be negative if the sum of Due from balances and CIPC are greater than total transaction accounts.

² Old BB1 used to collect both non-personal savings and non-personal time. The new calculation of Reservable Liabilities only asks for non-personal time deposits.

³ Reservable liabilities may be negative if NTA (new line E.1.a) is negative.

INPUTS FOR THE CALCULATION OF NET TRANSACTION ACCOUNTS – LINE E.1.A

Line	Include	Exclude
Due to depository institutions (Old A1a)	Demand deposits due to: <ul style="list-style-type: none"> • Commercial banks • Banker’s banks • Credit unions • Savings and Loans • Edge & Agreement Corporations 	<ul style="list-style-type: none"> • Overdrawn accounts • Non-demand deposits • Passed through balances to the Fed • Non-depository affiliates of institution • Non-U.S. office of institution located outside the 50 U.S. states and D.C.
Due to U.S. government (Old A1b)	<ul style="list-style-type: none"> • U.S. Treasury general accounts • Postmaster’s demand deposit accounts • Demand accounts subject to control or regulation by the U.S. government 	<ul style="list-style-type: none"> • State and local government checking accounts • Demand U.S. government agencies deposits • Primary obligations
Due to the public (New A1)	<ul style="list-style-type: none"> • Demand checking accounts • Individual, partnership, corporation accounts • State and local government demand checking accounts • Demand U.S. government agencies deposits • Outstanding official checks/teller checks/money orders • Trust demand deposits • Suspense accounts and unposted credits 	<ul style="list-style-type: none"> • Checking accounts in which your institution reserves the right to ask for at least 7 days’ written notice prior to a withdrawal
NOW/ATS/TPT and Savings (New A2)	<ul style="list-style-type: none"> • Share draft accounts • Personal NOW accounts • DBA NOW accounts • Public NOW accounts • Automatic Transfer Service (ATS) accounts • Telephone and Preauthorized Transfer (TPT) accounts • Savings accounts/regular share accounts • Money Market Deposit Accounts (MMDA) • IRAs set up as savings • Escrow accounts set up as savings • Club/vacation accounts set up as savings • Brokered accounts set up as savings • Interest paid to savings accounts 	<ul style="list-style-type: none"> • Demand checking accounts (Note: the payment of interests does not eliminate the eligibility requirements to hold a NOW account) • Interest accrued but not yet paid to savings accounts
Ineligible acceptances & affiliate obligations (Old AA1)	<ul style="list-style-type: none"> • Ineligible acceptances and obligation issued by affiliates maturing in less than 7 days. Examples are finance bills, or ‘Working Capital Acceptances’ 	<ul style="list-style-type: none"> • Obligations issued by your affiliate and deposited at your institution in the form of a transaction account (A1), savings (A2), or time deposits (old D1)

Line	Include	Exclude
Due from depository institutions (Old B1)	<ul style="list-style-type: none"> • Demand balances held at other institutions, such as banks, credit unions and savings institutions that are immediately available. (Note: negative balances are regarded as having a zero balance when computing deposit total) 	<ul style="list-style-type: none"> • Demand balances held at Fed, FHLB, excess balance accounts and agent accounts • Demand balances due from another institution that are pledged or encumbered and not available for immediate withdrawal • Savings and time deposits held at other institutions • Fed funds sold • Cash items in the process of collection/float
Cash items in the process of collection (Old B2)	<ul style="list-style-type: none"> • Cash letters/imaged cash letters • Deferred balances (float) • Unposted debits • Pre-posted ACH • Returned items (chargebacks) • Redeemed traveler's checks and money orders 	<ul style="list-style-type: none"> • Cash letters for which your institution has already received credit • Items not payable in the U.S. • Returned items drawn on your institution • ACH for which your institution has already received credit

INPUTS FOR THE CALCULATION OF RESERVABLE LIABILITIES – LINE E.1.

Line	Include	Exclude
Total non-personal time deposits (Partial Old BB1) ¹	<ul style="list-style-type: none"> • All time deposit account types described in old line item D1 that are held by customers other than individuals or sole proprietorships. E.g. accounts held by corporations, hospitals, schools, and charitable organizations 	<ul style="list-style-type: none"> • All time deposit account types described in old line item D1 that are personal in nature. This includes accounts held by individuals or sole proprietorships
Ineligible acceptances & affiliate obligations (Old BB2)	<ul style="list-style-type: none"> • Ineligible acceptances and obligation issued by affiliates maturing in 7 days or more (non-personal). Examples include finance bills or 'Working Capital Acceptances' 	<ul style="list-style-type: none"> • Obligations issued by your affiliate and deposited at your institution in the form of transactions (New A1), savings (Old C1), or time deposits (Old D1)
Net euro-currency liabilities (Old CC1)	<ul style="list-style-type: none"> • Institutions with foreign branches, an International Banking Facility (IBF), or outstanding borrowings from other foreign institutions must report this line item in a gross basis. A worksheet and detailed instructions are available in the FR 2900 instructions 	<ul style="list-style-type: none"> • Deposits received in the 50 U.S. states and District of Columbia

¹ Old BB1 used to collect both non-personal savings and non-personal time. The new calculation of Reservable Liabilities only asks for non-personal time deposits.