

## Tips for use in filing the FR 2900

### TRANSACTION ACCOUNTS

Line	Include	Exclude
<b>A1a</b> (Due to depository institutions)	<ul style="list-style-type: none"> <li>• Demand deposits from:</li> <li>• Commercial banks</li> <li>• Banker's banks</li> <li>• Credit unions</li> <li>• Savings and Loans</li> <li>• Edge &amp; Agreement Corporations</li> </ul>	<ul style="list-style-type: none"> <li>• Overdrawn accounts</li> <li>• Non-demand deposits</li> </ul>
<b>A1b</b> (Due to U.S. government)	<ul style="list-style-type: none"> <li>• U.S. Treasury accounts</li> <li>• Postmaster's demand deposit accounts</li> <li>• Demand accounts subject to control or regulation by the U.S. government</li> </ul>	<ul style="list-style-type: none"> <li>• State and local government checking accounts</li> <li>• U.S. Treasury Tax and Loan account note balances</li> <li>• Primary obligations</li> </ul>
<b>A1c</b> (Other demand)	<ul style="list-style-type: none"> <li>• Demand checking accounts</li> <li>• Individual, partnership, corporation accounts</li> <li>• State and local government demand checking accounts</li> <li>• Outstanding official checks/teller checks/money orders</li> <li>• Trust demand deposits</li> <li>• Suspense accounts</li> <li>• Unposted credits</li> </ul>	<ul style="list-style-type: none"> <li>• Checking accounts in which your institution reserves the right to ask for at least 7 days' written notice prior to a withdrawal</li> </ul>
<b>A2</b> (NOW/ATS/TPT)	<ul style="list-style-type: none"> <li>• Share draft accounts</li> <li>• Personal NOW accounts</li> <li>• DBA NOW accounts</li> <li>• Public NOW accounts</li> <li>• Automatic Transfer Service (ATS) accounts</li> <li>• Telephone and Preauthorized Transfer (TPT) accounts</li> </ul>	<ul style="list-style-type: none"> <li>• Business/commercial accounts (e.g. corporations and associations)</li> <li>• Savings accounts</li> <li>• Demand checking accounts (note that the payment of interests does not eliminate the eligibility requirements to hold a NOW account)</li> </ul>
<b>A3</b>	Calculate total transaction accounts, line A3 (Add lines A1a, A1b, A1c and A2)	

### DEDUCTIONS FROM TRANSACTION ACCOUNTS

Line	Include	Exclude
<b>B1</b> (Due from depository institutions)	<ul style="list-style-type: none"> <li>• Demand balances held at other institutions, such as banks, credit unions and savings institutions that are immediately available</li> </ul>	<ul style="list-style-type: none"> <li>• Demand balances held at Fed, FHLB, excess balance accounts and agent accounts</li> <li>• Savings and time deposits held at other institutions</li> <li>• Fed funds sold</li> <li>• Cash items in the process of collection/float</li> </ul>
<b>B2</b> (Cash items in the process of collection)	<ul style="list-style-type: none"> <li>• Cash letters/imaged cash letters</li> <li>• Deferred balances (float)</li> <li>• Unposted debits</li> <li>• Preposted ACH</li> <li>• Returned items (chargebacks)</li> <li>• Redeemed traveler's checks and money orders</li> </ul>	<ul style="list-style-type: none"> <li>• Cash letters for which your institution has already received credit</li> <li>• Returned items drawn on your institution</li> <li>• ACH for which your institution has already received credit</li> </ul>
	<b>Net transaction accounts, NTA</b> (calculated not on form) ----- - <b>(A3 – (B1 + B2))</b>	

## NONTRANSACTION ACCOUNTS

Line	Include	Exclude
<b>C1</b> (Total savings deposits)	<ul style="list-style-type: none"> <li>Savings accounts/share accounts</li> <li>Money Market Deposit Accounts (MMDA)</li> <li>IRAs set up as savings</li> <li>Escrow accounts set up as savings</li> <li>Club/vacation accounts set up as savings</li> <li>Brokered accounts set up as savings</li> <li>Interest paid to savings accounts</li> </ul>	<ul style="list-style-type: none"> <li>Savings accounts for which your institution does not enforce the 6 transfer/withdrawal limitations imposed by Reg. D. (report these as transaction accounts)</li> <li>Interest accrued but not yet paid to savings accounts</li> </ul>
<b>D1</b> (Total time deposits)	<ul style="list-style-type: none"> <li>Certificates of Deposit (CDs)/share certificates</li> <li>IRAs set up as time deposits</li> <li>Escrow accounts set up as time deposits</li> <li>Club/vacation accounts set up as time deposits</li> <li>Brokered accounts set up as time deposits</li> <li>CDARS</li> <li>Interest paid to time deposit accounts</li> </ul>	<ul style="list-style-type: none"> <li>Matured time deposits after their grace period</li> <li>Time deposits for which early withdrawal is permitted (within the first 6 days after deposit is made) without the imposition of a penalty of at least 7 days' simple interest on amount withdrawn</li> <li>Interest accrued but not yet paid to time deposit accounts</li> </ul>
<b>F1</b> (Large time)	<ul style="list-style-type: none"> <li>Include any item defined in line D1 with balances of \$100,000 or more</li> </ul>	<ul style="list-style-type: none"> <li>Exclude any balances defined in line D1 with balances less than \$100,000</li> </ul>

## VAULT CASH & OTHER

Line	Include	Exclude
<b>E1</b> (Vault cash)	<ul style="list-style-type: none"> <li>U.S. currency and coin in vault, teller drawers, ATM, cash in transit to/from Fed</li> </ul>	<ul style="list-style-type: none"> <li>Exclude foreign/counterfeit currency, checks, drafts, and cash items in the process of collection</li> </ul>
<b>AA1</b> (Ineligible acceptances & affiliate obligations)	<ul style="list-style-type: none"> <li>Ineligible acceptances and obligation issued by affiliates maturing in less than 7 days. Examples are finance bills, or 'Working Capital Acceptances'</li> </ul>	<ul style="list-style-type: none"> <li>Obligations issued by your affiliate and deposited at your institution in the form of transactions (A1c), savings (C1), or time deposits (D1)</li> </ul>

## ANNUAL ITEMS

<b>BB1</b> (Total non-personal savings and time deposits)	<ul style="list-style-type: none"> <li>All account types described in lines C1 and D1 that are held by customers other than individuals or sole proprietorships. E.g. accounts held by corporations, hospitals, schools and charitable organizations</li> </ul>	<ul style="list-style-type: none"> <li>All account types described in line C1 and D1 that are personal in nature, for instance accounts held by individuals or sole proprietorships</li> </ul>
<b>BB2</b> (Ineligible acceptances & affiliate obligations)	<ul style="list-style-type: none"> <li>Ineligible acceptances and obligation issued by affiliates maturing in 7 days or more (non-personal). Examples are finance bills, or 'Working Capital Acceptances'</li> </ul>	<ul style="list-style-type: none"> <li>Obligations issued by your affiliate and deposited at your institution in the form of transactions (A1c), savings (C1), or time deposits (D1)</li> </ul>
<b>CC1</b> (Net euro-currency liabilities)	<ul style="list-style-type: none"> <li>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</li> </ul>	<ul style="list-style-type: none"> <li>Deposits received in the U.S. and District of Columbia</li> </ul>