# Tips for use in filing the FR 2900

## TRANSACTION ACCOUNTS

<table>
<thead>
<tr>
<th>Line</th>
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</tr>
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</table>
| **A1a** (Due to depository institutions) | • Demand deposits from:  
  • Commercial banks  
  • Banker’s banks  
  • Credit unions  
  • Savings and Loans  
  • Edge & Agreement Corporations | • Overdrawn accounts  
  • Non-demand deposits |
| **A1b** (Due to U.S. government) | • U.S. Treasury accounts  
  • Postmaster’s demand deposit accounts  
  • Demand accounts subject to control or regulation by the U.S. government | • State and local government checking accounts  
  • U.S. Treasury Tax and Loan account note balances  
  • Primary obligations |
| **A1c** (Other demand) | • Demand checking accounts  
  • Individual, partnership, corporation accounts  
  • State and local government demand checking accounts  
  • Outstanding official checks/teller checks/money orders  
  • Trust demand deposits  
  • Suspense accounts  
  • Unposted credits | • Checking accounts in which your institution reserves the right to ask for at least 7 days’ written notice prior to a withdrawal |
| **A2** (NOW/ATS/TPT) | • Share draft accounts  
  • Personal NOW accounts  
  • DBA NOW accounts  
  • Public NOW accounts  
  • Automatic Transfer Service (ATS) accounts  
  • Telephone and Preauthorized Transfer (TPT) accounts | • Business/commercial accounts (e.g. corporations and associations)  
  • Savings accounts  
  • Demand checking accounts  
  • ACH for which your institution has already received credit (note that the payment of interests does not eliminate the eligibility requirements to hold a NOW account) |
| **A3** | Calculate total transaction accounts, line A3 (Add lines A1a, A1b, A1c and A2) | |

## DEDUCTIONS FROM TRANSACTION ACCOUNTS

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| **B1** (Due from depository institutions) | • Demand balances held at other institutions, such as banks, credit unions and savings institutions that are immediately available | • Demand balances held at Fed, FHLB, excess balance accounts and agent accounts  
  • Savings and time deposits held at other institutions  
  • Fed funds sold  
  • Cash items in the process of collection/float |
| **B2** (Cash items in the process of collection) | • Cash letters/imaged cash letters  
  • Deferred balances (float)  
  • Unposted debits  
  • Preposted ACH  
  • Returned items (chargebacks)  
  • Redeemed traveler’s checks and money orders | • Cash letters for which your institution has already received credit  
  • Returned items drawn on your institution  
  • ACH for which your institution has already received credit |

**Net transaction accounts, NTA** (calculated not on form) \(-\) \(A3 – (B1 + B2)\)
## NONTRANSACTION ACCOUNTS

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<tbody>
<tr>
<td><strong>C1</strong></td>
<td><strong>Include</strong></td>
<td><strong>Exclude</strong></td>
</tr>
</tbody>
</table>
| (Total savings deposits) | • Savings accounts/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 | • Savings accounts for which your institution does not enforce the 6 transfer/withdrawal limitations imposed by Reg. D. (report these as transaction accounts)  
• Interest accrued but not yet paid to savings accounts |
| **D1**        | **Include**                                                                                                                             | **Exclude**                                                                                          |
| (Total time deposits) | • Certificates of Deposit (CDs)/share certificates  
• IRAs set up as time deposits  
• Escrow accounts set up as time deposits  
• Club/vacation accounts set up as time deposits  
• Brokered accounts set up as time deposits  
• CDARS  
• Interest paid to time deposit accounts | • Matured time deposits after their grace period  
• 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  
• Interest accrued but not yet paid to time deposit accounts |
| **F1**        | **Include**                                                                                                                             | **Exclude**                                                                                          |
| (Large time)  | • Include any item defined in line D1 with balances of $100,000 or more                                                                  | • Exclude any balances defined in line D1 with balances less than $100,000                          |

## VAULT CASH & OTHER

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<tr>
<td><strong>E1</strong></td>
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<td><strong>Exclude</strong></td>
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<tr>
<td>(Vault cash)</td>
<td>• U.S. currency and coin in vault, teller drawers, ATM, cash in transit to/from Fed</td>
<td>• Exclude foreign/counterfeit currency, checks, drafts, and cash items in the process of collection</td>
</tr>
<tr>
<td><strong>AA1</strong></td>
<td><strong>Include</strong></td>
<td><strong>Exclude</strong></td>
</tr>
<tr>
<td>(Ineligible acceptances &amp; affiliate obligations)</td>
<td>• Ineligible acceptances and obligation issued by affiliates maturing in less than 7 days. Examples are finance bills, or ‘Working Capital Acceptances’</td>
<td>• Obligations issued by your affiliate and deposited at your institution in the form of transactions (A1c), savings (C1), or time deposits (D1)</td>
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## ANNUAL ITEMS

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<tr>
<td><strong>BB1</strong></td>
<td><strong>Include</strong></td>
<td><strong>Exclude</strong></td>
</tr>
<tr>
<td>(Total non-personal savings and time deposits)</td>
<td>• 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</td>
<td>• All account types described in line C1 and D1 that are personal in nature, for instance accounts held by individuals or sole proprietorships</td>
</tr>
<tr>
<td><strong>BB2</strong></td>
<td><strong>Include</strong></td>
<td><strong>Exclude</strong></td>
</tr>
<tr>
<td>(Ineligible acceptances &amp; affiliate obligations)</td>
<td>• Ineligible acceptances and obligation issued by affiliates maturing in 7 days or more (non-personal). Examples are finance bills, or ‘Working Capital Acceptances’</td>
<td>• Obligations issued by your affiliate and deposited at your institution in the form of transactions (A1c), savings (C1), or time deposits (D1)</td>
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<tr>
<td><strong>CC1</strong></td>
<td><strong>Include</strong></td>
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<tr>
<td>(Net euro-currency liabilities)</td>
<td>• 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</td>
<td>• Deposits received in the U.S. and District of Columbia</td>
</tr>
</tbody>
</table>