

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 81-5(A)

January 7, 1981

TO THE CHIEF EXECUTIVE OFFICER OF SAVINGS AND
LOAN ASSOCIATIONS SUBJECT TO RESERVE REPORTING AND
MAINTENANCE UNDER THE MONETARY CONTROL ACT OF 1980:

The Depository Institutions Deregulation and Monetary Control Act of 1980 went into effect during the fall of 1980. Reserve reporting under this Act was deferred for smaller financial institutions. Those institutions having total deposits between \$2 and \$15 million as of December 31, 1979 must begin filing quarterly regulatory reports on form FR 2900 beginning in January 1981. Institutions exceeding the \$15 million deposit level on two consecutive quarterly reports will be required to begin filing weekly reports. Weekly reporting will begin for the week following the second consecutive quarterly report indicating total deposits of \$15 million or more. The Federal Reserve's definition of total deposits is indicated on pages 8-12 of the enclosed instruction booklet.

Your savings and loan association should complete a reserve report for the seven-day period, January 15-21, 1981. Enclosed for your use are two copies of reporting form FR 2900, an instruction booklet, and a pre-addressed, return envelope. Certain eurocurrency borrowings are also subject to reserve requirements. A copy of report form FR 2950 is also enclosed, and it should be filed with the Federal Reserve if your institution had reportable eurocurrency liabilities during the reporting period. Completed reports should be mailed to reach the Federal Reserve Bank or Branch office by Friday, January 23.

If your savings and loan has reserve requirements on the balances reported in January they should be maintained with the Federal Reserve during the period March 19 through June 17, 1981. Periodic statements will be provided for institutions required to maintain reserves with the Federal Reserve. After the Federal Reserve has completed processing of the January reports, financial institutions will be divided into three groups. Each group will file a reserve report for one week each quarter. The reporting week will always begin on the third Thursday of a week in the first, second or third month of a quarter. We will notify you of your 1981 reporting schedule by the end of February. Subsequent quarterly reporting will not begin until March 1981.

We hope you find the enclosed reporting materials useful. If there are any questions regarding the report forms or instructions, they should be directed to the Statistical Department at the Dallas Office (214) 651-6294 or 698-4205; or to the Accounting Department at the Houston Office (713) 659-4433; San Antonio Office (512) 224-2141; or El Paso Office (915) 544-4730.

Sincerely yours,

Robert H. Boykin

President

Enclosures

Banks and others are encouraged to use the following incoming WATS numbers in contacting this Bank: 1-800-442-7140 (intrastate) and 1-800-527-9200 (interstate). For calls placed locally, please use 651 plus the extension referred to above.

CORRECTIONS TO THE INSTRUCTIONS FOR THE PREPARATION OF:

- Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900)
- Report of Certain Eurocurrency Transactions (FR 2950)

FOR USE BY:

- Building and Loan Associations
- Savings and Loan Associations

Page 22:

(1) The next-to-last paragraph on the page should be deleted and replaced with the following paragraph:

All demand balances due to an institution that is listed in 1. above may be reported net of balances "due from" those institutions (see calculations of net reciprocal balances below), except for demand deposits due to New York State Investment Companies. A due from deduction (in item 8 - Demand Balances Due From Depository Institutions) is not allowed for balances due from New York State Investment Companies (see page 32). Therefore balances due to New York State Investment Companies must be reported on gross basis. If it is burdensome for a reporting institution to report reciprocal balances with the above institutions on a net basis, for purposes of this report, such balances may be reported gross. All demand balances due to the institutions listed in 2. above should be reported gross. Due bills that remain uncollateralized by a similar security after three business days that are issued to banks should be reported in item 1.a. Uncollateralized due bills are the only primary obligations that are reported in this item, and must be reported gross.

Page 24:

(1) A new paragraph will be inserted on this page before the statement, "Exclude from this item the balances of all DEMAND DEPOSITS in the form of DEPOSITS due to banks included under Report Item 1.a. above." The new paragraph will state:

Due bills that remain uncollateralized by a similar security after three business days that are issued to Other Depository Institutions should be reported in item 1.b. Uncollateralized due bills are the only primary obligations that are reported in this item, and must be reported gross.



Federal Reserve Bank of Dallas

Instructions for the Preparation of:

- **Report of Transaction Accounts,
Other Deposits and Vault Cash
(FR 2900)**
- **Report of Certain Eurocurrency Transactions
(FR 2950)**

For Use By:

- **Building and Loan Associations**
- **Savings and Loan Associations**

DETAILED INSTRUCTIONS
FOR
PREPARATION OF THE
REPORT OF TRANSACTION ACCOUNTS
OTHER DEPOSITS AND VAULT CASH
(FR 2900)

For Building or Savings and Loan Associations;
Mutual Savings Banks; Cooperative Banks;
Homestead Associations; and Savings Banks.

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INTRODUCTION

Under the Monetary Control Act of 1980, every depository institution that has transaction accounts or nonpersonal time deposits is required to file a Report of Transaction Accounts, Other Deposits and Vault Cash. Every depository institution that obtains funds from foreign (non-U.S.) sources or that maintains foreign branches is also required to file with the Federal Reserve a Report of Certain Eurocurrency Transactions.^{1/} These reports are used for the calculation of Federal required reserves and for construction of the monetary aggregates. Rules governing the reserve requirement provisions of the Monetary Control Act are contained in Federal Reserve Regulation D, "Reserve Requirements of Depository Institutions".^{2/}

The report forms listed below are provided for the following institutions:

Report of Transaction Accounts, Other Deposits and Vault Cash

FR 2900--For all commercial banks, Edge Act and Agreement corporations and their branches, industrial banks, and U.S. branches and agencies of foreign banks; for mutual or stock savings banks, cooperative banks, building or savings and loan associations and homestead associations; and for credit unions.

Report of Certain Eurocurrency Transactions

FR 2950--For all depository institutions except U.S. branches and agencies of foreign banks;

FR 2951--For U.S. branches and agencies of foreign banks.

This booklet presents detailed instructions for preparation of the FR 2900 by the following institutions, regardless of their size:

(1) building or savings and loan associations, (2) mutual savings banks, (3) cooperative banks, (4) homestead associations, and (5) savings banks.

Separate instruction booklets are provided for commercial banks, industrial banks, Edge Act and Agreement corporations, U.S. branches and agencies of foreign banks, and for credit unions. These booklets may be obtained upon request from the Federal Reserve Banks.

1/ Any reporting institution that has obtained funds from a foreign (non-U.S.) source or that has foreign (non-U.S.) offices (excluding those located on U.S. military facilities outside the U.S.) should contact the Federal Reserve Bank for the District in which it is located to obtain forms and instructions for the Report of Certain Eurocurrency Transactions (FR 2950).

2/ The Federal Reserve Board has deferred reporting and reserve requirements for those depository institutions (other than Edge Act and Agreement corporations, U.S. branches and agencies of foreign banks and member commercial banks) with total deposits of less than \$1 million as of December 31, 1979.

Subsequent sections of this booklet provide detailed instructions for preparation of the Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900). A glossary, which appears at the end of the booklet, defines in alphabetic order important terms and phrases that appear in all CAPITAL LETTERS in this booklet. The booklet has been printed in looseleaf form to allow for any future changes.

In order to avoid the imposition of unnecessary reserve requirements^{3/} and to provide accurate monetary statistics, the amounts reported on any one of the above "reserve requirement" reports should not be reported in any item on the other reports.

Accurate preparation of these reports is an important first step in the reserve maintenance cycle. Based on the deposit levels that your depository institution reports each reporting period, the Federal Reserve calculates the level of reserves that must be maintained at or passed through to a Federal Reserve Bank on these deposits two weeks later. Efficient reserve management begins with accurate deposit reporting. Errors in reporting may result in higher reserve requirements, which could reduce your institution's potential earnings, or in insufficient reserves, which may subject your institution to the assessment of penalties.

In addition to their use in the calculation of required reserves, the data from these reports are basic to the construction of the monetary aggregates that are used by the Federal Reserve System in the formulation and conduct of monetary policy. Inaccurate reporting can result in deterioration in the quality of the monetary aggregate estimates.

This booklet has been designed to facilitate accurate preparation of the report. The instructions that follow are intended to provide a comprehensive presentation of applicable regulations, interpretations, and legal opinions governing the classification of deposits subject to reserve requirements. Each reporting institution is urged to review this material carefully and to use it as the basic guide in preparing the report.

The following instructions are based on Regulation D of the Board of Governors of the Federal Reserve System (12 CFR §204). These instructions in no way alter or modify the requirements of Regulation D. While every effort has been made to incorporate all existing regulatory provisions, applicable regulations, interpretations, and legal opinions governing the classification of deposits subject to reserve requirements, this booklet should not be considered the final authority on the deposit status of all instruments, obligations, or transactions. Final authority rests

^{3/} As used in this instruction booklet, the terms "reserve" and "reserve requirement" refer to those amounts maintained directly at or passed through to a Federal Reserve Bank to satisfy the provisions of the Monetary Control Act of 1980 and Federal Reserve Regulation D. The Act and Regulation require that a percentage of total TRANSACTION ACCOUNTS and total NONPERSONAL TIME DEPOSITS of a DEPOSITORY INSTITUTION be placed or deposited with the Federal Reserve. The terms do not refer to surplus, undivided profit, net worth, liquidity, or other similar terms.

with the Board of Governors of the Federal Reserve System. Inquiries concerning specific instruments, obligations, or transactions, as well as suggestions for improving the content of this booklet, may be directed to the Federal Reserve Bank in your District.

INSTRUCTIONS FOR PREPARATION OF REPORT OF TRANSACTIONS ACCOUNTS, OTHER
DEPOSITS AND VAULT CASH (FR 2900)

Section 1 contains general instructions and guidelines which provide the basic framework for reporting on the Report of Transactions Accounts, Other Deposits and Vault Cash (FR 2900) and which describe, in general, the nature of reservable liabilities and the specific procedures for reporting these liabilities.

Section 2 contains item-by-item instructions for completing the report. This section describes the coverage of each item to be reported and specifies the categories of deposits to be included in or excluded from each item. As these instructions and the associated reporting form are designed for use by several different types of institutions, not all items or transactions may be applicable to each reporting institution.

SECTION 1--GENERAL INSTRUCTIONS

A. Who Must Report.

This report is required from each of the following depository institutions located in the U.S. that has TRANSACTIONS ACCOUNTS or NONPERSONAL TIME DEPOSITS:^{4/}

- A.1. any savings bank or mutual savings bank as defined in section 3 of the Federal Deposit Insurance Act (12 USC 1813(f) and (g));
- A.2. any member of a Federal Home Loan Bank as defined in section 2 of the Federal Home Loan Bank Act (12 USC 1422(2)); and
- A.3. any institution insured by or eligible to apply for insurance from the Federal Savings and Loan Insurance Corporation as defined in sections 401 and 403 of the National Housing Act (12 USC 1724(a) and 1726). Institutions eligible to apply for such insurance include Federally-chartered savings and loan associations; Federally-chartered mutual savings banks; building and loan, savings and loan, and homestead associations; and cooperative banks.

^{4/} Terms and phrases appearing in CAPITAL LETTERS are defined and described in the glossary section of this manual.

B. Frequency of Report.

- B.1. All depository institutions listed in A above having total deposits of \$5 million and above as of December 31, 1979, shall submit the Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900) each week.
- B.2. All depository institutions listed in A above having total deposits of less than \$5 million (except those discussed in B.3 below) shall file a Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900) once each calendar quarter for a seven-day computation period that begins on the third Thursday of a given month during the calendar quarter, and maintain reserves on such deposits over the subsequent three-month period beginning 8 days after the close of the computation period. Those institutions that have less than \$5 million in total deposits as of December 31, 1979, shall qualify under this paragraph until they report total deposits of \$5 million or more for two consecutive calendar quarters. An institution that qualifies under this paragraph may elect at the beginning of a calendar year to report deposits and maintain reserves on a weekly basis. The quarterly reporting system will commence in January 1981.
- B.3. All depository institutions listed in A above having total deposits of less than \$1 million as of December 31, 1979, have reporting and reserve requirements temporarily deferred by the Board of Governors of the Federal Reserve System.

C. How To Report.

This report shall reflect amounts outstanding as of the close of business each day during the reserve computation period. The computation period is the seven-day period that starts on Thursday and ends on the following Wednesday. If your institution had no outstanding balances of reservable liabilities during the computation period, please check the box designated at the top of the reporting form, sign the report and return it to your local Federal Reserve Bank.

The report should be prepared in accordance with the following procedures.

- C.1. Consolidation. A consolidated report must be prepared that combines all deposits, vault cash, and allowable deductions of the following entities:
- a. the head office;
 - b. all branches located in the 50 states of the United States or the District of Columbia;
 - c. all SERVICE CORPORATION subsidiaries located in the 50 states of the United States or the District of Columbia; and
 - d. all OPERATIONS SUBSIDIARIES located in the 50 states of the United States or the District of Columbia.

This consolidation may differ from that used on the savings bank Report of Condition (FDIC 8040/18) or the savings and loan semi-annual Industry Condition Report (FHLBB 774a, associated sections and monthly reports).

Preparing a consolidated report involves two steps:

- a. combining all comparable accounts of the individual entities to be consolidated on an account-by-account basis; and
- b. eliminating all intra-office transactions that reflect the existence of debtor-creditor relationships among the entities to be consolidated.

EXAMPLE: "Checks on hand" received at a reporting institution's OPERATIONS SUBSIDIARY or SERVICE CORPORATION should be combined with the reporting institution's "CASH ITEMS in process of collection", and demand accounts of a reporting institution's OPERATIONS SUBSIDIARY or SERVICE CORPORATION at institutions other than the parent, should be combined with the reporting institution's balance "due from other depository institutions". Similarly, obligations of an OPERATIONS SUBSIDIARY or SERVICE CORPORATION that meet the definition of "deposits" should be included as deposit liabilities of the parent reporting institution.

- C.2. Denomination. Amounts should be rounded and reported to the nearest thousand U.S. dollars.
- C.3. Foreign (NON-U.S.) currency-denominated deposits. Deposits denominated in NON-U.S. currency should be valued initially in U.S. dollars at the prevailing exchange rate at the time of deposit and periodically revalued in accordance with generally accepted accounting principles.
- C.4. Overdrafts or negative balances. Unless covered by the exemption described in the following paragraph, all deposit accounts having a negative balance as of the close of business each day (whether resulting from prearranged or unplanned overdrafts or from operating or other factors) should be regarded as having a zero balance when computing deposit totals. Overdrawn deposit accounts of customers should be regarded as loans made by the reporting institution and should not be reported as negative deposits. Similarly, deposit accounts that the reporting institution maintains at another institution that have negative balances should be regarded as having a zero balance when computing "due from" totals and considered a borrowing (not "due to's") by the reporting institution.

Overdrawn accounts of a depositor who maintains more than one TRANSACTION ACCOUNT at the reporting institution may be offset by accounts with positive balances if a bona fide cash management function is served. For purposes of this report, a bona fide cash management arrangement must also be evidenced by a prior written agreement between the reporting institution and the depositor authorizing transfers between such TRANSACTION ACCOUNTS.

- C.5. Record-keeping. The amounts reported for each day should reflect the amount outstanding at the "close of business" for that day. The term "close of business" refers to the time established by the reporting institution as the cut-off time for posting transactions to its general ledger accounts for that particular day. The time designated as close of business should be reasonable and applied consistently. For any day on which the reporting institution was closed, report the closing balance as of the preceding day.

For purposes of this report, the reporting institution is open when both of the following criteria are met:

- a. a majority of all domestic offices are open to conduct business; and
- b. entries are made to the general ledger accounts of the reporting institution for that day.

The posting of a transaction to the general ledger account means that both debit and credit entries must be recorded as of the same date. Reservable obligations for which settlement is in clearing-house or uncollected funds should be reported as of the date that the transaction is executed and not as of the settlement date or the date that collected funds are to be received. Transactions that result from prior commitments should be reported on the date that the transaction is executed, not as of the commitment date. However, when payment information (such as that contained on magnetic tape, direct deposit payments, ACH services, paper listings, and similar items involving automated arrangements) is sent to the reporting institution prior to the effective payment date, the institution may credit its depositors' accounts one day prior to the effective payment date in order to ensure that the deposit will be available to the depositor at the opening of business on the payment date. When such prior credit to deposit accounts is given in connection with automated arrangements, the credits should be offset by appropriate debit entries to "cash items in process of collection."

- C.6. UNPOSTED DEBITS and CREDITS. UNPOSTED DEBITS consist of cash items drawn on the reporting institution that have been "paid" or credited by the institution and that are chargeable but that have not been charged against deposits as of the close of business. These items should be reported as "cash items in process of collection" until they have been charged to either individual or general ledger deposit accounts.

UNPOSTED CREDITS consist of items that have been received for deposit and that are in process of collection but that have not been posted to individual or general ledger deposit accounts. These credits should be reported as deposits.

C.7. Rejected items. Rejected items (resulting from mutilated documents, incorrect account numbers or other factors) that would otherwise have resulted in credit to deposit accounts should be included in deposit totals for the day on which offsetting charges have been posted. Rejected items that represent withdrawals from deposit accounts and for which corresponding credits have already been recorded should be deducted from deposits as of the close of business for that day.

D. What Liabilities Are Reservable Under Regulation D.

Under the Monetary Control Act of 1980, TRANSACTION ACCOUNTS and NONPERSONAL TIME DEPOSITS (including NONPERSONAL SAVINGS DEPOSITS) are subject to Federal reserve requirements. Rules governing reserve requirements are contained in Federal Reserve Regulation D.

TRANSACTION ACCOUNTS include DEMAND DEPOSITS; NOW ACCOUNTS; ATS ACCOUNTS; accounts that permit a depositor to make payments to third parties through automated teller machines, remote service units or by means of a debit card; accounts under the terms of which a depositor is permitted to make more than 3 PREAUTHORIZED or TELEPHONE TRANSFERS per month; and those obligations maturing in less than 14 days if they take the form of ineligible acceptances (see BANKERS ACCEPTANCES) and obligations issued by the reporting institution's AFFILIATES.

Nonpersonal time deposits include NONPERSONAL SAVINGS and NONPERSONAL TIME DEPOSITS and those obligations maturing in 14 days or more if they take the form of ineligible acceptances and obligations issued by the reporting institution's AFFILIATES.

Detailed instructions defining TRANSACTION ACCOUNTS, NONPERSONAL SAVINGS DEPOSITS, and NONPERSONAL TIME DEPOSITS can be found in the appropriate item-by-item instructions. DEPOSITS as defined by Regulation D are described in paragraph E immediately below. Please note, however, that in addition to reservable liabilities, certain nonreservable liabilities are also reported as separate items on the Report of Transaction Accounts, Other Deposits and Vault Cash.

E. Deposits as Defined Under Regulation D.

In general, Regulation D defines deposits to include both deposits and obligations issued. For purpose of these instructions, deposits are divided into two broad categories of liabilities: DEPOSITS and PRIMARY OBLIGATIONS that are undertaken as a means of obtaining funds, regardless of the use of the proceeds.

E.1. DEPOSITS to be reported in Items 1-16 of the Report of Transaction Accounts, Other Deposits and Vault Cash consist of:

- a. Funds received or held by the reporting institution for which credit has been given or is obligated to be given to a DEMAND, NOW, ATS, TELEPHONE or PREAUTHORIZED TRANSFER, or other SAVINGS or TIME DEPOSIT account.

- b. Funds received or held by the reporting institution (other than in its trust department) for a special or specific purpose, such as escrow funds, funds held as security for securities loaned by the reporting institution, funds deposited as advance payments or subscriptions to U.S. government securities, and funds held to meet the reporting institution's acceptances.
- c. Outstanding CERTIFIED, OFFICERS', BANK, TELLERS' AND CASHIERS' CHECKS, and other DRAFTS (including PAYABLE THROUGH DRAFTS) issued by the reporting institution in the usual course of business for any purpose, including payment for services, stock dividends, or purchases, unless drawn on a deposit account maintained at another DEPOSITORY INSTITUTION or at a Federal Reserve Bank.
- d. Liabilities arising from the sale of travelers checks and money orders sold to customers unless the proceeds are remitted daily to another party under a consignment arrangement.
- e. Funds received or held in connection with LETTERS OF CREDIT issued to customers, including funds credited to CASH COLLATERAL ACCOUNTS and similar accounts.
- f. Any obligation to pay a check, such as a CERTIFIED CHECK drawn on the reporting institution, that has been presented for collection by a third party when the depositor's account at the reporting institution has already been charged and settlement of the check has not been made.
- g. Any funds received by the reporting institution's AFFILIATE and later channeled to the reporting institution by the AFFILIATE in the form of a DEMAND, SAVINGS, or TIME DEPOSIT.

E.2. For purposes of this report, DEPOSITS do not include:

- a. Trust funds received or held by the reporting institution that it keeps properly segregated as trust funds and apart from its general assets or which it deposits in another institution to the credit of itself as trustee or other fiduciary. If trust funds are deposited with another department of the reporting institution or otherwise mingled with its general assets, a deposit liability of the reporting institution is created.
- b. An obligation that represents a conditional, contingent or endorser's liability.
- c. Obligations, the proceeds of which are not used by the reporting institution for purposes of making loans, investments, maintaining liquid assets (such as cash or "due from" DEPOSITORY INSTITUTIONS), or other similar purposes. An obligation issued for the purpose of raising funds to purchase business premises, equipment, supplies, or similar assets is not a deposit.

- d. Accounts payable.
- e. HYPOTHECATED DEPOSITS created by payments on an installment loan where (1) the amounts received are not used immediately to reduce the unpaid balance due on the loan until the sum of payments equals the entire amount of the loan principal and INTEREST; and (2) where such amounts are irrevocably assigned to the reporting institution and cannot be reached by the borrower or creditors of the borrower. Please note that for purposes of this report, deposits simply serving as collateral for loans do not constitute HYPOTHECATED DEPOSITS.
- f. A stock dividend declared by the reporting institution for the intervening period between the date of the declaration of the dividend and the date on which it is paid.

E.3. PRIMARY OBLIGATIONS to be reported as deposits in Items 1-16 of the Report of Transaction Accounts, Other Deposits and Vault Cash:

- a. Promissory notes (including commercial paper), ACKNOWLEDGEMENTS OF ADVANCE, and other similar obligations (written or oral) that are issued by the reporting institution to NONEXEMPT ENTITIES as a means of obtaining funds, regardless of the use of the proceeds. (NOTE: Purchases of "Federal funds" from NONEXEMPT ENTITIES are PRIMARY OBLIGATIONS.)
- b. REPURCHASE AGREEMENTS entered into with NONEXEMPT ENTITIES on any asset other than an obligation of, or fully guaranteed as to principal and interest by, the U.S. Government or a Federal agency.
- c. Liabilities arising from the issuance of DUE BILLS or similar instruments that are issued by the reporting institution to any customer (including another DEPOSITORY INSTITUTION), regardless of the use of the proceeds, or a debit to an account of the customer before the securities are delivered, unless collateralized within three business days from date of issuance by a security similar to the security purchased by the reporting institution's customer. A security is similar if it is of the same type and if it is of comparable maturity to that purchased by the customer. In the absence of such collateral, DUE BILLS become reservable deposits beginning on the fourth business day after the date of issuance, without regard to the purpose of the DUE BILL or to whom issued.
- d. Mortgage-backed securities that are issued and sold by the reporting institution to NONEXEMPT ENTITIES and that represent sales of participation certificates in pools of one-to-four family mortgages when the reporting institution retains more than a ten percent interest in the pool. In such a case, all proceeds from such participation certificates are reservable, not just the reporting institution's interest in the pool. Institutions holding a 10 percent or less interest in such pools shall exclude these obligations from this report since such securities are not deposits.

- e. Mortgage-backed bonds that are liabilities of the reporting institution and that are issued and sold by the reporting institution to NONEXEMPT ENTITIES.

E.4. PRIMARY OBLIGATIONS to be Reported in Schedule A of the Report of Transaction Accounts, Other Deposits and Vault Cash:

- a. Any liability of the reporting institution's nondepository AFFILIATE, on any promissory note (including commercial paper), ACKNOWLEDGEMENT OF ADVANCE, DUE BILL, or similar obligation (written or oral), with a maturity of less than 4 years, to the extent that the proceeds are used to supply or maintain the availability of funds (other than capital) to the reporting institution, if the AFFILIATE's liability would have been regarded as reservable if issued by the reporting institution, and if the proceeds from the AFFILIATE's liability are channeled to the reporting institution in the form of a non-reservable transaction (e.g., a sale of the reporting institution's assets to its AFFILIATE).

(NOTE: If the proceeds from the AFFILIATE's liability (whether regarded as reservable or nonreservable if issued by the reporting institution) are channeled to the reporting institution in the form of a DEMAND, SAVINGS, or TIME DEPOSIT, such funds are reported by the reporting institution as a DEMAND, TIME or SAVINGS DEPOSIT (see Subsection E.1, paragraph (g) above). If the AFFILIATE's liability would have been regarded as nonreservable if issued by the reporting institution, and if the proceeds from the AFFILIATE's liability are channeled to the reporting institution in the form of a nonreservable transaction, such funds are excluded from the Report of Transaction Accounts, Other Deposits and Vault Cash.)

- b. Liabilities arising from BANKERS ACCEPTANCES that are created and discounted by the reporting institution and that are subsequently sold to NONEXEMPT ENTITIES, and that are ineligible for discount at Federal Reserve Banks, including so-called "finance bills" and "working capital acceptances."

E.5. PRIMARY OBLIGATIONS to be reported on other "reserve requirement" reports: Borrowings from NON-U.S. offices of other DEPOSITORY INSTITUTIONS and from certain designated NON-U.S. entities. These transactions are reported on the Report of Certain Eurocurrency Transactions (FR 2950).

E.6. Except for DUE BILLS, PRIMARY OBLIGATIONS issued to EXEMPT ENTITIES are not subject to reserve requirements. Such obligations are excluded from both the Report of Transaction Accounts, Other Deposits and Vault Cash and the Report of Certain Eurocurrency Transactions.

NOTE: Regulations may require certain balances that are not classified as deposits on other reports to be treated as deposits subject to reserve requirements and therefore included in this report. For example, certain debt obligations issued to NONEXEMPT ENTITIES are defined as deposits for purposes of Regulation D and this report, but are reported as borrowings on condition reports. Consequently, the deposit balances on this report may differ from deposit totals reported on your institution's Report of Condition and on certain other reports submitted to the Federal Reserve, the Federal Deposit Insurance Corporation, the Federal Home Loan Bank Board, or state regulators.

In general, funds received by an institution that are immediately applied to reduce or extinguish a customer's indebtedness to that institution do not constitute deposits since no liability is incurred. Certain DEALER RESERVE or DIFFERENTIAL ACCOUNTS, such as those that arise when financing a merchant's accounts receivable (such as home improvement contractors, auto dealers, or mobile home dealers), and which provide that the dealer may not have access to the funds in the account until the installment loans are repaid, are exempt from reserve requirements until the reporting institution becomes obligated to the merchant for the full amount or any portion of the funds. Similarly, funds that have been irrevocably assigned to the reporting institution and cannot be reached by its customer or by the customer's creditors, are not subject to reserve requirements. Finally, certain other liabilities that do not result in a receipt of funds, such as accrued liabilities and accounts payable, are not regarded as reservable liabilities.

F. Treatment of Pass-Through Balances.

A DEPOSITORY INSTITUTION may satisfy reserve requirements by holding vault cash or by holding its required reserve balance at the Federal Reserve. The Monetary Control Act of 1980 authorizes a DEPOSITORY INSTITUTION that is not a member of the Federal Reserve System ("respondent") to hold its required reserve balance at the Federal Reserve in one of two ways. The respondent may deposit its required reserve balance directly with the Federal Reserve Bank or Branch which serves the territory in which it is located. Alternatively, in accordance with procedures adopted by the Federal Reserve Board, the respondent may elect to pass its required reserve balance through a "correspondent." The correspondent may be a Federal Home Loan Bank, the National Credit Union Administration Central Liquidity Facility, a DEPOSITORY INSTITUTION which holds a required reserve balance directly at a Federal Reserve Bank or Branch, or an institution that has been authorized by the Federal Reserve Board to pass through required reserve balances. The correspondent shall pass through these required reserve balances to the Federal Reserve Bank or Branch in the territory in which the main office of the nonmember respondent institution is located.

The correspondent institution shall exclude from this report all balances received from nonmember respondent institutions and subsequently passed through by the correspondent to the appropriate Federal Reserve Bank or Branch. Respondent institutions shall exclude from this report all balances that the correspondent passes through to the Federal Reserve Bank or Branch on behalf of the respondent.

G. Treatment of Trust Funds.

Trust funds that a reporting institution receives or holds but keeps segregated from its general assets and that are not available for general lending or investment do not constitute deposits and should not be reported in any item of this report. However, trust funds should be reported as deposits of the reporting institution when:

- G.1. deposited by the trust department of the reporting institution in the commercial or other department of the reporting institution;
- G.2. deposited in the commercial or other department of the reporting institution by the trust department of another depository institution; or
- G.3. mingled with the general assets of the reporting institution, regardless of where held.

NOTE: Items such as bonds, stocks, jewelry, coin collections, etc. that are left with the reporting institution for safekeeping, sometimes referred to as "special deposits," should not be included as deposits on this report.

H. Treatment of Escrow Funds.

Escrow funds consist of funds deposited with a depository institution under an agreement that requires the depository institution to pay all or some portion of the funds to a third party at a certain time or upon fulfillment of certain conditions. The obligations of the reporting depository institution on the funds maintained may constitute a deposit liability against which reserves must be held. If escrow funds are held in the reporting institution's own trust department as part of the trust department's fiduciary activities, they are to be treated as trust funds and, for reporting purposes, are subject to the provisions noted above under "Treatment of Trust Funds."

Escrow funds should be classified as TIME DEPOSITS when deposited with the reporting institution pursuant to a written agreement that all funds must remain on deposit for at least 14 days before any payment can be made. For reporting purposes, however, escrow funds shall be reported as SAVINGS DEPOSITS if the written agreement provides that payments may be made after a certain number of deposits have been received during a period of not less than 3 months, even though some deposits may have been received within 14 days from the payment date. In addition, when the escrow agreement provides that a reporting institution may simply reserve the right to require at least 14 days written notice before a payment can be made, escrow funds should be classified as SAVINGS DEPOSITS.

The classification of escrow funds as TIME or SAVINGS DEPOSITS does not depend on whether or not interest is paid on the funds. Escrow agreements entered into by depository institutions in states where the payment of interest on such accounts is required by law must comply with the notice or maturity provisions applicable to TIME and SAVINGS DEPOSITS. Agreements that do not meet the specific conditions stipulated above for TIME and SAVINGS DEPOSITS must be classified as DEMAND DEPOSITS.

SECTION 2--ITEM-BY-ITEM INSTRUCTIONS

Transaction Accounts (Items 1 through 7)

Items 1 through 7 of the report collect data on TRANSACTION ACCOUNTS by component. Provided below is a general description of TRANSACTION ACCOUNTS, followed by a summary of transaction account classifications. These broad descriptions are followed by detailed instructions for each item to be reported under TRANSACTION ACCOUNTS.

General Description of TRANSACTION ACCOUNTS

Report in these items deposits or accounts from which the depositor or account holder is permitted to make withdrawals by negotiable or transferable instruments, payment orders of withdrawal, telephone transfers, or other similar devices for the purpose of making payments or transfers to third parties or others.

Include as TRANSACTION ACCOUNTS:

1. DEMAND DEPOSITS.
2. DEPOSITS or accounts subject to withdrawal by CHECK, DRAFT, negotiable order, SHARE DRAFT, or similar instrument.
3. SAVINGS DEPOSITS or accounts from which withdrawals may be made automatically through payment to the reporting institution or through transfer of credit to a DEMAND DEPOSIT or other account in order to cover CHECKS or DRAFTS drawn upon the institution or to maintain a specified balance in, or to make periodic transfers to, such accounts.
4. DEPOSITS or accounts from which payments may be made to third parties by means of an automated teller machine, remote service unit or other electronic device.
5. DEPOSITS or accounts from which payments may be made to third parties by means of a debit card.
6. DEPOSITS or accounts under the terms of which, or which by practice of the reporting institution, the depositor is permitted or authorized to make more than three withdrawals per month for purposes of transferring funds to another account or for making a payment to a third party by means of preauthorized or telephone agreement, order or instruction. An account that permits or authorizes more than three such withdrawals in a calendar month is a TRANSACTION ACCOUNT whether or not more than three such withdrawals actually are made in a calendar month. A PREAUTHORIZED TRANSFER includes any arrangement by the reporting institution to pay a third party from the account

of a depositor upon written or oral instruction (including an order received through an automated clearing house (ACH)), or any arrangement by a depository institution to pay a third party from the account of the depositor at a predetermined time or on a fixed schedule. An account is not a TRANSACTION ACCOUNT by virtue of an arrangement that permits withdrawals for the purpose of repaying loans and associated expenses at the same depository institution (as originator or servicer).

Exclude from TRANSACTION ACCOUNTS those PRIMARY OBLIGATIONS maturing in less than 14 days if they take the form of ineligible acceptances or of obligations issued by the reporting institution's AFFILIATES described in Section 1, Subsection E.4 (to be reported in Item 1 of Schedule A).

Summary of Transaction Account Classifications

A. Always Regarded as TRANSACTION ACCOUNTS

1. DEMAND DEPOSITS.
2. NOW ACCOUNTS.
3. SHARE DRAFT accounts.
4. ATS ACCOUNTS.
5. Accounts that permit third party payments through ATMs or RSUs.
6. Accounts that permit third party payments through use of CHECKS, DRAFTS, negotiable instruments, debit cards or other similar items.

B. Accounts Regarded as TRANSACTION ACCOUNTS If More Than Three of the Following Transactions Per Calendar Month Are Permitted To Be Made By TELEPHONE OR PREAUTHORIZED TRANSFER Order or Instruction

1. Payments or transfers or third parties.
2. Transfers to another account of the depositor at the same institution.
3. Transfers to an account at another DEPOSITORY INSTITUTION.

C. Not Regarded as TRANSACTION ACCOUNTS (Unless Specified Above)

1. Accounts that permit TELEPHONE OR PREAUTHORIZED TRANSFERS or transfers by ATMs or RSUs to repay loans made or serviced by the same depository institution.
2. Accounts that permit telephone or preauthorized withdrawals where the proceeds are to be mailed to or picked up by the depositor.
3. Accounts that permit transfers to other accounts of the depositor at the same institution through ATMs or RSUs.
4. Accounts that permit three or less telephone or preauthorized payments or transfers to third parties or to other accounts.

Demand Deposits (Items 1 through 3)

For Items 1, 2, and 3 of the report, DEMAND DEPOSITS include DEPOSITS described in Section 1, Subsection E.1, and PRIMARY OBLIGATIONS described in Section 1, Subsection E.3, that are payable immediately on demand or issued in ORIGINAL MATURITIES of less than 14 days, or that are payable with less than 14 days notice, or for which the depository institution does not reserve the right to require at least 14 days written notice of an intended withdrawal.

Include as DEMAND DEPOSITS:

1. All checking accounts, including those pledged as collateral for loans or maintained as compensating balances. However, do not include NOW ACCOUNTS, which are reported in Item 6.
2. All DEPOSIT accounts that are subject to immediate withdrawal by negotiable or TRANSFERABLE instruments for the purpose of making transfers to third parties and that are noninterest-bearing (e.g. NINOW accounts). However, do not include NOW ACCOUNTS, which are reported in Item 6.
3. Outstanding CERTIFIED, OFFICERS', BANK, TELLERS' AND CASHIERS' CHECKS and DRAFTS (including PAYABLE THROUGH DRAFTS) issued by the reporting institution (including checks issued by the reporting institution in payment of stock dividends) unless drawn on a deposit account maintained at another DEPOSITORY INSTITUTION or at a Federal Reserve Bank.
4. Outstanding travelers checks and money orders sold to customers unless the proceeds are remitted daily to another party under a consignment arrangement or unless already booked as a reservable deposit.
5. Funds received or held in connection with LETTERS OF CREDIT sold to customers, including funds credited to CASH COLLATERAL ACCOUNTS and similar accounts.
6. Withheld taxes, withheld insurance premiums, and other funds withheld from salaries of the reporting institution's employees.
7. Funds received or held in escrow accounts that may be withdrawn on demand or within 14 days from the date of deposit, except escrow funds held as TIME or SAVINGS DEPOSITS. (See Section 1, Subsection H, for general treatment of escrow funds).
8. All matured TIME CERTIFICATES OF DEPOSIT, even if interest is paid after maturity, unless the deposit agreement specifically provides for automatic renewal (automatically renewable time deposits remain TIME DEPOSITS until redeemed) or for conversion to SAVINGS DEPOSITS at maturity.

NOTE: Recent rulings by the Depository Institutions Deregulation Committee allow DEPOSITORY INSTITUTIONS to continue paying interest on a TIME DEPOSIT certificate for the first 7 days following the date of maturity.

9. All matured TIME DEPOSIT OPEN ACCOUNTS that have not been redeemed in conformance with a written notice by the depositor indicating an intention to withdraw the deposit at the expiration of the notice period, unless the deposit agreement specifically provides for the funds to be transferred to a SAVINGS DEPOSIT.
10. An obligation to pay on demand or within 14 days' a check (or other instrument, device, or arrangement for the transfer of funds) drawn on the reporting institution, where the account of the institution's customer already had been debited.
11. The reporting institution's liability on PRIMARY OBLIGATIONS described in Section 1, Subsection E.3(a), (b), (d), and (e), that are issued by the reporting institution in ORIGINAL MATURITIES of less than 14 days.
12. DUE BILLS described in Section 1, Subsection E.3(c), that are issued by the reporting institution in ORIGINAL MATURITIES of less than 14 days.
13. Any funds received by the reporting institution's AFFILIATE and later channeled to the reporting institution by the AFFILIATE in the form of a DEMAND DEPOSIT.

Exclude from DEMAND DEPOSITS the following categories of liabilities that have an ORIGINAL MATURITY of less than 14 days:

1. HYPOTHECATED DEPOSITS. For purposes of this report, HYPOTHECATED DEPOSITS do not include DEPOSITS simply serving as collateral for loans.
2. Funds received and credited to DEALER RESERVE or DEALER DIFFERENTIAL ACCOUNTS that the reporting institution is not obligated to make available to either the dealer or the dealer's creditors. Such funds arise from financing accounts receivable for a merchant (such as home improvement contractors, auto dealers, or mobile home dealers).
3. CHECKS or DRAFTS drawn by the reporting institution on the Federal Reserve or on a deposit account maintained at another DEPOSITORY INSTITUTION.
4. REPURCHASE AGREEMENTS involving obligations of, or fully-guaranteed as to principal and interest by, the U.S. Government or a Federal agency.

5. DUE BILLS issued to any entity that are collateralized within three business days by securities similiar to the securities purchased. (See Section 1, Subsection E.3(c)).
6. Except for DUE BILLS, any PRIMARY OBLIGATION issued or undertaken as a means of obtaining funds, regardless of the use of the proceeds, when transacted with a U.S. office of the following EXEMPT ENTITIES:
 - A. U.S. commercial banks and trust companies and their OPERATIONS SUBSIDIARIES;
 - B. a U.S. BRANCH OR AGENCY of a bank organized under foreign (NON-U.S) law (including U.S. BRANCHES AND AGENCIES of FOREIGN OFFICIAL BANKING INSTITUTIONS);
 - C. EDGE ACT and AGREEMENT CORPORATIONS;
 - D. mutual and stock savings banks;
 - E. building or savings and loan associations and homestead associations and their SERVICE CORPORATIONS;
 - F. cooperative banks;
 - G. industrial banks;
 - H. credit unions;
 - I. the U.S. Government and its agencies and instrumentalities such as the Federal Home Loan Bank Board, Federal Home Loan Banks, Federal Intermediate Credit Banks, Federal Land Banks, Banks for Cooperatives, the Federal Home Loan Mortgage Corporation, Federal Deposit Insurance Corporation, Federal National Mortgage Association, Federal Financing Bank, Student Loan Marketing Association, National Credit Union Share Insurance Fund, and the National Credit Union Administration Central Liquidity Facility;
 - J. Export-Import Bank of the U.S.;
 - K. Government Development Bank of Puerto Rico;
 - L. Minbanc Capital Corporation;
 - M. securities dealers, but only when the borrowing (a) has a maturity of one day, (b) is in IMMEDIATELY-AVAILABLE FUNDS, and (c) is in connection with the clearance of securities;

- N. the U.S. Treasury (U.S. TREASURY TAX AND LOAN ACCOUNT NOTE BALANCES); and
 - O. New York State investment companies (chartered under Article XII of the New York State Banking Code) that perform a BANKING BUSINESS.
- 7. Funds obtained from state and municipal housing authorities under LOAN-TO-LENDER PROGRAMS involving the issuance of tax exempt bonds and the subsequent lending of the proceeds to the reporting institution for housing finance purposes.
 - 8. Borrowings from a Federal Reserve Bank.
 - 9. Funds received from the sale to NONEXEMPT ENTITIES of BANKERS ACCEPTANCES that are created and discounted by the reporting institution and that are ineligible for discount at Federal Reserve Banks (PRIMARY OBLIGATIONS described in Section 1, Subsection E.4(b)). These transactions are reported in Schedule A, Item 1.
 - 10. Certain obligations issued by the reporting institution's nondepository AFFILIATES (PRIMARY OBLIGATIONS described in Section 1, Subsection E.4(a)). These transactions are reported in Schedule A, Item 1.

NOTE: Unless created as a result of a bona fide cash management arrangement, overdrafts in DEMAND DEPOSIT accounts are not to be treated as negative DEMAND DEPOSITS and should not be netted against positive balances. Overdrafts are properly reflected on an institution's books as loans.

Report Item 1--Demand Deposits Due to Depository Institutions.

Report in Item 1.a DEMAND DEPOSITS due to banks, EDGE ACT AND AGREEMENT CORPORATIONS located in both the U.S. and abroad, and U.S. BRANCHES AND AGENCIES of NON-U.S. BANKS. Report in Item 1.b DEMAND DEPOSITS due to other DEPOSITORY INSTITUTIONS. Except for DUE BILLS, PRIMARY OBLIGATIONS issued to U.S. DEPOSITORY INSTITUTIONS are not subject to reserve requirements.

Exclude from both Items 1.a and 1.b:

1. DEMAND DEPOSITS due to:

- A. Nonmember "respondent" DEPOSITORY INSTITUTIONS to the extent that such deposits represent reserve balances that your institution, serving as a pass-through agent or correspondent, has passed through to the Federal Reserve Bank for "respondents".
 - B. Nondeposit and limited purpose trust companies (reported in Item 3).
 - C. Trust departments of the reporting institution and of other DEPOSITORY INSTITUTIONS (reported in Item 3).
 - D. Nondepository AFFILIATES of the reporting institution and of other DEPOSITORY INSTITUTIONS (reported in Item 3).
 - E. the U.S. Government and its agencies and instrumentalities (reported in Item 2 or 3), such as the Federal Home Loan Bank Board, Federal Home Loan Banks, Federal Intermediate Credit Banks, Federal Land Banks, Banks for Cooperatives, the Federal Home Loan Mortgage Corporation, Federal Deposit Insurance Corporation, Federal National Mortgage Association, Federal Financing Bank, Student Loan Marketing Association, National Credit Union Share Insurance Fund, the National Credit Union Administration Central Liquidity Facility, and the Export-Import Bank of the U.S.
2. A DEMAND DEPOSIT due to a DEPOSITORY INSTITUTION that is negative (i.e. overdrawn). The amount of such negative balance should be regarded as zero when computing the deposit total.
 3. Any negative "due from" balance which results from the reporting institution overdrawing a deposit account at another DEPOSITORY INSTITUTION. Such a balance should be classified as a borrowing.
 4. Any PRIMARY OBLIGATIONS issued to NON-U.S. offices of U.S. DEPOSITORY INSTITUTIONS and of foreign (NON-U.S.) banks (reported on the Report of Certain Eurocurrency Transactions).

Report Item 1.a--Demand Deposits Due to Banks

Include in this item the balance of all DEMAND DEPOSITS in the form of DEPOSITS due to:

1. U.S. offices of the following institutions:

- A. U.S. commercial banks and trust companies conducting a commercial BANKING BUSINESS;
- B. U.S. BRANCHES AND AGENCIES OF FOREIGN (NON-U.S.) BANKS; (including BRANCHES AND AGENCIES of FOREIGN OFFICIAL BANKING INSTITUTIONS);
- C. EDGE ACT and AGREEMENT CORPORATIONS;
- D. industrial banks; and
- E. New York State investment companies (chartered under Article XII of the New York State Banking Code) that perform a BANKING BUSINESS.

2. NON-U.S. offices of:

- A. U.S. banks and EDGE ACT and AGREEMENT CORPORATIONS; and
- B. commercial banks, merchant banks, discount houses, and similar banking institutions organized under the laws of a foreign country, Puerto Rico, Guam, American Samoa, the Virgin Islands or another territory of the United States.

All demand balances due to an institution that is listed in 1. above may be reported net of balances "due from" those institutions (see calculations of net reciprocal balances below). If it is burdensome for a reporting institution to report reciprocal balances with the above institutions on a net basis, for purposes of this report, such balances may be reported gross. All demand balances due to the institutions listed in 2. above should be reported gross.

Exclude from this item DEMAND DEPOSITS due to mutual and stock savings banks, credit unions, building or savings and loan associations, homestead associations, and cooperative banks (reported in Item 1.b.).

Calculation of net reciprocal balances:

Reciprocal balances arise when two "institutions" maintain deposit accounts with each other; that is, each institution has both a "due to" and a "due from" balance with the other. If the demand balance "due from" one institution is greater than the demand deposit "due to" that same institution, the "due to" balance should be subtracted from the "due from", resulting in a net amount "due from" that institution, which should be included in Item 8. On the other hand, if the balance "due to" one institution is greater than the balance "due from" that same institution, the "due from" balance should be subtracted from the "due to" balance, resulting in a net amount "due to" that institution. To arrive at the net reciprocal balance, the net amount "due to" each institution should be summed, and the sum should be included in Item 1.a.

All net reciprocal balances should be computed only after adjustment is made for overdrawn accounts by placing those accounts at zero balance.

Example: Calculation of Net Reciprocal Balances

A.	<u>"Due to" Banks</u>		<u>"Due from" Banks</u>	
	Institution A	\$ 200,000		\$1,000,000
	Institution B	\$ 500,000		\$ 300,000
	Institution C	\$1,700,000		\$2,500,000
B.	<u>Net "Due to" Banks</u>		<u>Net "Due from" Banks</u>	
	Institution A	0		\$ 800,000
	Institution B	\$ 200,000		0
	Institution C	0		\$ 800,000
C. Sum of Net Reciprocal Balances				
	<u>"Due to" Banks</u>		<u>"Due from" Banks</u>	
	\$ 200,000		\$1,600,000	
	(Report in Item 1.a)		(Report in Item 8)	

Report Item 1.b--Demand Deposits Due to Other Depository Institutions

Include in this item DEMAND DEPOSITS, in the form of DEPOSITS, issued to:

1. mutual and stock savings banks;
2. building or savings and loan associations, homestead associations and cooperative banks; and
3. credit unions.

All reciprocal balances with the above institutions should be reported gross.

Exclude from this item the balances of all DEMAND DEPOSITS in the form of DEPOSITS due to banks included under Report Item 1.a above.

Report Item 2--U.S. Government Demand Deposits

Include in this item the balance of all DEMAND DEPOSIT accounts in the form of DEPOSITS that are designated as FEDERAL PUBLIC FUNDS for which the reporting institution serves as depository, such as:

1. U.S. TREASURY TAX AND LOAN ACCOUNTS, including withheld Federal income tax deposits, social security tax deposits and other Federal tax payments, and the proceeds from sales of U.S. Savings Bonds. (Exclude TREASURY TAX AND LOAN ACCOUNT NOTE BALANCES.)
2. U.S. TREASURY GENERAL ACCOUNTS and special collection accounts.
3. U.S. Treasury compensating balance DEMAND DEPOSIT accounts.
4. Postmaster's DEMAND DEPOSIT accounts.
5. DEMAND DEPOSITS accounts of the Tennessee Valley Authority and disbursing officers of the Department of Defense and Department of the Treasury.
6. DEMAND DEPOSIT accounts of other public funds that are subject to control or regulation by the United States Government, including accounts of military organizations, such as post exchanges, military clubs and similar entities.

Please note that, for purpose of reporting this item, DEMAND DEPOSITS include only DEPOSITS held for the credit of the U.S. Government, and exclude all PRIMARY OBLIGATIONS to the U.S. Government. Such PRIMARY OBLIGATIONS are exempt from reserve requirements.

Exclude from this item:

1. DEMAND DEPOSITS due to U.S. Government agencies and instrumentalities, such as the Federal Home Loan Bank Board, Federal Home Loan Banks, Federal Intermediate Credit Banks, Federal Land Banks, Banks for Cooperatives, the Federal Home Loan Mortgage Corporation, Federal Deposit Insurance Corporation, Federal National Mortgage Association, Federal Financing Bank, Student Loan Marketing Association, National Credit Union Share Insurance Fund, the National Credit Union Administration Central Liquidity Facility, and the Export-Import Bank of the U.S. (reported in Item 3).
2. DEMAND DEPOSITS held for state or local governments or their political subdivisions (reported in Item 3).
3. TREASURY TAX AND LOAN ACCOUNT NOTE BALANCES (see below).
4. PRIMARY OBLIGATIONS.

TREASURY TAX AND LOAN ACCOUNT--Treatment of Note Option and Remittance Option:

Only the deposits credited to U.S. TREASURY TAX AND LOAN demand deposit accounts that represent funds received as of the close of business of the current day should be reported as TREASURY TAX AND LOAN Demand Deposits. Funds credited to Tax and Loan Demand Deposit Accounts as of the close of business on previous days should already have been remitted to the Federal Reserve Bank or automatically converted into open-ended interest-bearing notes, depending on the option selected by the reporting institution. Interest-bearing TREASURY TAX AND LOAN ACCOUNT NOTE BALANCES are exempt from reserve requirements and should not be reported as deposits.

Item 3--Other Demand Deposits

Include in this item the balance of all other DEMAND DEPOSITS, in the form of DEPOSITS (including NINOW ACCOUNTS) and PRIMARY OBLIGATIONS, including:

1. DEMAND DEPOSITS in the form of DEPOSITS held for:
 - A. individuals, partnerships, and corporations, wherever located;
 - B. states and local governments and their political subdivisions;
 - C. U.S. Government agencies and instrumentalities, such as: the Federal Home Loan Bank Board, Federal Home Loan Banks, Federal Intermediate Credit Banks, Federal Land Banks, Banks for Cooperatives, the Federal Home Loan Mortgage Corporation, Federal Deposit Insurance Corporation, Federal National Mortgage Association, Federal Financing Bank, Student Loan Marketing Association, National Credit Union Share Insurance Fund, the National Credit Union Administration Central Liquidity Facility, and the Export-Import Bank of the U.S.;
 - D. nondeposit and limited purpose trust companies;
 - E. trust departments of the reporting institution and of other DEPOSITORY INSTITUTIONS (see Section 1, Subsection G, for "Treatment of Trust Funds");
 - F. nondepository AFFILIATES of the reporting institution and of other DEPOSITORY INSTITUTIONS; and
 - G. FOREIGN (NON-U.S.) GOVERNMENTS, both national and regional and INTERNATIONAL INSTITUTIONS.
2. Withheld state and local government taxes, insurance premiums, and similar items (but not withheld Federal tax payments, which are reported in Item 2).
3. Outstanding CERTIFIED, OFFICERS', BANK, TELLERS' AND CASHIERS' CHECKS and DRAFTS issued by the reporting institution, unless drawn on an account maintained at another DEPOSITORY INSTITUTION or at a Federal Reserve Bank.
4. Outstanding travelers' checks and money orders sold to customers, unless the proceeds are remitted daily to another party under a consignment arrangement or unless already booked as a reservable deposit.
5. Funds received in connection with LETTERS OF CREDIT issued to customers, including funds credited to CASH COLLATERAL ACCOUNTS or similar accounts.

6. Funds deposited to the credit of the reporting institution's own trust department where the funds involved are utilized to cover CHECKS or DRAFTS.
7. Funds received or held in escrow accounts that may be withdrawn on demand or within 14 days from the date of deposit, except escrow funds held as TIME or SAVINGS DEPOSITS. (See Section 1, Subsection H, for the general treatment of escrow funds.)
8. PRIMARY OBLIGATIONS issued to NONEXEMPT ENTITIES, except:
 - A. Those issued to FOREIGN NATIONAL GOVERNMENTS, FOREIGN (NON-U.S.) OFFICIAL BANKING INSTITUTIONS, and INTERNATIONAL INSTITUTIONS (to be reported on the Report of Certain Eurocurrency Transactions).
 - B. Funds received from sales of BANKERS ACCEPTANCES that are created and discounted by the reporting institution and that are ineligible for discount at Federal Reserve Banks (PRIMARY OBLIGATIONS described in Section 1, Subsection E.4.b). These transactions are reported in Schedule A, Item 1.
 - C. Certain obligations issued by the reporting institution's nondepository AFFILIATES (PRIMARY OBLIGATIONS described in Section 1, Subsection E.4.a). These transactions are reported in Schedule A, Item 1.
9. Noninterest-bearing deposits subject to negotiable orders of withdrawal (NINOWS).

Other Transaction Accounts (Items 4, 5, and 6)

Report as "Other Transaction Accounts" those DEPOSITS authorized for automatic transfer (ATS), those subject to TELEPHONE TRANSFER or PREAUTHORIZED TRANSFER, and those subject to negotiable orders of withdrawal (NOW ACCOUNTS).

Report Item 4--ATS Accounts

Report in Item 4 the balance of all ATS ACCOUNTS. ATS ACCOUNTS are SAVINGS DEPOSITS of individuals that are authorized for automatic transfer to DEMAND DEPOSIT or other accounts pursuant to written agreement arranged in advance between the reporting institution and the depositor.

Report Item 5--Telephone or Preauthorized Transfer Accounts

Report in Item 5 the balance of SAVINGS DEPOSITS, TIME DEPOSITS, or accounts under the terms of which, or from which, by practice of the reporting institution, the depositor is permitted or authorized to make more than three withdrawals per month for purposes of transferring funds to another account or for making a payment to a third party by means of preauthorized or telephone agreement, order or instruction.

An account that permits or authorizes more than three such withdrawals in a calendar month is a TRANSACTION ACCOUNT whether or not more than three such withdrawals actually are made in a calendar month.

A PREAUTHORIZED TRANSFER includes any arrangement by the reporting institution to pay a third party from the account of a depositor upon written or oral instruction (including an order received through an automated clearing house (ACH)), or any arrangement by the reporting institution to pay a third party from the account of the depositor at a predetermined time or on a fixed schedule.

Also report in this item the balance of SAVINGS DEPOSITS, TIME DEPOSITS or accounts in which payments may be made to third parties by means of a debit card, an automated teller machine, remote service unit or other electronic device.

An account is not a "TRANSACTION ACCOUNT" merely by virtue of an arrangement that permits withdrawals for the purpose of repaying loans and associated expenses, such as insurance or escrow requirements, at the same reporting institution (as originator or servicer). In addition, an account is not a TRANSACTION ACCOUNT because withdrawals to be paid directly to the depositor could be effected by telephone or preauthorized order.

Exclude from this item those accounts that permit no more than three telephone or preauthorized transfers a month to another account of the depositor in the same institution or to a third party, and all DEMAND DEPOSITS, ATS ACCOUNTS, and NOW ACCOUNTS, even if TELEPHONE OR PREAUTHORIZED TRANSFERS are permitted from such accounts.

Report Item 6--NOW Accounts

Report the balance of all NOW (Negotiable Order of Withdrawal) ACCOUNTS. NOW ACCOUNTS represent interest-bearing DEPOSITS that can be withdrawn or transferred to third parties by issuance of a negotiable or transferable instrument. NOW ACCOUNTS are authorized by Federal law and are limited to accounts in which the entire beneficial interest is held by:

1. one or more individuals; or
2. a partnership, corporation, association, or other organization operated primarily for religious, philanthropic, charitable, educational, or other similar purpose and not operated for profit. These include such organizations as churches; professional associations; trade associations; labor unions; fraternities, sororities and similar social organizations; and non-profit recreational clubs.

Report Item 7--Total Transaction Accounts

Report in this item the sum of Items 1.a, 1.b, 2, 3, 4, 5, and 6.

Deductions (Items 8 and 9)

Report Item 8--Demand Balances Due from Depository Institutions

Report in this item all DEMAND DEPOSIT balances in the form of DEPOSITS (exclude PRIMARY OBLIGATIONS) that are due from U.S. offices of the following institutions located in the U.S. Do not include in this item any deposits due from these institutions that are negative (i.e., overdrawn).

1. U.S. commercial banks and trust companies conducting a commercial BANKING BUSINESS;
2. EDGE ACT and AGREEMENT CORPORATIONS;
3. industrial banks;
4. U.S. BRANCHES AND AGENCIES OF FOREIGN (NON-U.S.) BANKS (including U.S. BRANCHES AND AGENCIES of FOREIGN OFFICIAL BANKING INSTITUTIONS);
5. mutual and stock savings banks;
6. building or savings and loan associations, homestead associations and cooperative banks; and
7. credit unions.

Also include in this item DEMAND DEPOSIT balances due from a correspondent DEPOSITORY INSTITUTION that have not been passed through to the Federal Reserve by the correspondent institution.

Reporting Instructions: For purposes of this report, the reporting institution may report reciprocal demand balances with the institutions listed in 1. through 4. of the paragraph above either on a net-by-institution basis or on a gross basis, whichever method proves to be less burdensome. Those institutions reporting reciprocal demand balances on a net basis should see the sample calculation under Reporting Item 1.a. All demand balances with the institutions listed in 5. through 7. of the paragraph above should be reported gross of balances "due to" those institutions.

Exclude from Item 8:

1. all balances due from Federal Reserve Banks, including:
 - A. your institution's reserve balances held directly with the Federal Reserve;
 - B. your institution's reserve balances that were passed through to the Federal Reserve by a correspondent;
 - C. reserve balances of another institution for which your institution is serving as pass-through agent (correspondent) and that were passed through by your institution to the Federal Reserve;

- D. your institution's clearing balance maintained at a Federal Reserve Bank.

Note, however, that if your institution passes its reserves to the Federal Reserve through a correspondent, any DEMAND DEPOSIT balances that you have at the correspondent that were not passed through by the correspondent to the Federal Reserve should be reported in this item.

2. DEMAND DEPOSIT balances due from other DEPOSITORY INSTITUTIONS that are pledged by the reporting institution and are not available for immediate withdrawal.
3. TIME and SAVINGS DEPOSIT balances held at other DEPOSITORY INSTITUTIONS.
4. Trust funds deposited in other DEPOSITORY INSTITUTIONS by the reporting institution's trust department.
5. Amounts at other DEPOSITORY INSTITUTIONS that represent balances that will not be available for immediate withdrawal until a future date but that have been booked by the reporting institution in advance.
6. Cash items in process of collection (reported in Item 9).
7. Any deposit account due to a correspondent or other DEPOSITORY INSTITUTION that is overdrawn, or amounts that, if charged against a correspondent account by the reporting institution, would result in an overdraft in that account.
8. Any deposit account due from a correspondent or other institution that is negative (i.e., overdrawn). The amount of such negative balances should be regarded as zero when computing the deposit total.
9. DEMAND DEPOSIT balances that are due from:
 - A. any NON-U.S. office of any U.S. DEPOSITORY INSTITUTION;
 - B. trust companies that do not conduct a commercial BANKING BUSINESS;
 - C. any NON-U.S. office of any foreign (NON-U.S.) banks; and
 - D. N.Y. State investment companies (chartered under Article XII of the New York State Banking Code) that perform a BANKING BUSINESS.

Report Item 9--Cash Items in Process of Collection

Include as CASH ITEMS in process of collection:

1. CHECKS or DRAFTS in process of collection that are drawn on another DEPOSITORY INSTITUTION and that are payable immediately upon presentation in the U.S. This includes CHECKS or drafts in the process of collection with:
 - A. Federal Reserve Banks;
 - B. other DEPOSITORY INSTITUTIONS; or
 - C. clearing houses.
2. CHECKS or DRAFTS on hand that will be presented for payment or forwarded for collection on the following business day.
3. CHECKS or DRAFTS drawn on the Treasury of the United States that are in process of collection.
4. Other items in process of collection that are payable immediately upon presentation in the U.S. and that are customarily cleared or collected by DEPOSITORY INSTITUTIONS as CASH ITEMS, such as:
 - A. redeemed U.S. savings bonds if shipped for collection at least every other day;
 - B. money orders and travelers checks;
 - C. NOW (Negotiable Order of Withdrawal), or NINOW (noninterest-bearing NOW) ACCOUNT drafts;
 - D. credit union SHARE DRAFTS;
 - E. bank DRAFTS and FEDERAL RESERVE DRAFTS;
 - F. PAYABLE THROUGH DRAFTS that have been received by the reporting institution and that will be forwarded to another DEPOSITORY INSTITUTION;
 - G. BROKERS SECURITY DRAFTS and COMMODITY OR BILL OF LADING DRAFTS (including arrival drafts) that are payable immediately upon presentation in the U.S.;
 - H. amounts associated with automated payment arrangements in connection with payroll deposits, Federal recurring payments, and other items that are credited to a depositor's account prior to the payment date to ensure that the funds are available on the payment date;

- I. RETURNED ITEMS drawn on other DEPOSITORY INSTITUTIONS; and
- J. UNPOSTED DEBITS.

NOTE: CHECKS and DRAFTS that have been credited to a DEPOSIT account are considered CASH ITEMS in process of collection only when the depositor is given immediate credit by the forwarding institution, regardless of any right of charge back or limited availability.

Exclude from this item and from this report:

1. Items handled as NONCASH ITEMS, whether or not cleared through Federal Reserve Banks.
2. Items not payable in the U.S.
3. Items for which the reporting institution has already received credit.
4. COMMODITY OR BILL OF LADING DRAFTS (including arrival drafts) not yet payable (because the merchandise against which the draft was drawn has not yet arrived), whether or not deposit credit has been given.
5. ITEMS PAYABLE THROUGH received by the reporting institution if acting in the capacity of clearing agent for a nondepository institution that have not been collected from that nondepository institution which is the drawer of the draft.
6. Credit card or debit slips in process of collection, whether or not deposit credit has been given.

Treatment of CASH ITEMS forwarded to Federal Reserve Banks

CASH ITEMS forwarded to a Federal Reserve Bank for collection and for credit should continue to be reported as CASH ITEMS until such time as credit actually has been given by a Federal Reserve Bank in accordance with the appropriate time schedules established pursuant to Federal Reserve Bank "Operating Circulars."

CASH ITEMS in process of collection also should reflect the actual availability of funds received for DIRECT SENT CASH ITEMS.

Adjustment should be made to:

1. Retain as CASH ITEMS in process of collection the amounts for items sent directly to Federal Reserve Banks in other districts that will arrive when those Federal Reserve offices are closed for a local or regional holiday.
2. Remove from CASH ITEMS in process of collection the amounts for items sent directly to Federal Reserve Banks in other districts that will arrive when the reporting institution's Federal Reserve offices are closed. Credit for such items will be given on a back-valued basis by the local Federal Reserve Office.

Other Savings Deposits (Items 10 and 11)

For these items, SAVINGS DEPOSITS include DEPOSITS described in Section 1, Subsection E.1, and PRIMARY OBLIGATIONS described in Section 1, Subsection E.3., that are not payable on a specified date or after a specified period of time from the date of deposit, but for which the reporting institution expressly reserves the right to require at least 14 days written notice before an intended withdrawal.

Status of SAVINGS DEPOSITS when notice is required. If the reporting institution exercises its right to require written notice of an intended withdrawal in connection with a SAVINGS DEPOSIT, the DEPOSIT continues to be a SAVINGS DEPOSIT and should not be classified as a TIME DEPOSIT. Where written notice actually is required by the reporting institution and such notice is received from a depositor, the SAVINGS DEPOSIT becomes a DEMAND DEPOSIT after expiration of the notice period and should be reported in Item 1, 2, or 3, as appropriate.

Include as other SAVINGS DEPOSITS:

1. Interest-bearing and noninterest-bearing SAVINGS DEPOSITS.
2. SAVINGS DEPOSITS subject to TELEPHONE and PREAUTHORIZED TRANSFERS where the depositor is not permitted or authorized to make more than three withdrawals per month for purposes of transferring funds to another account or for making a payment to a third party by means of preauthorized or telephone agreement, order, or instruction.
3. SAVINGS DEPOSITS maintained as compensating balances or pledged as collateral for loans. For purposes of this report, such SAVINGS DEPOSITS are not defined as HYPOTHECATED DEPOSITS.
4. Escrow deposits where the reporting institution reserves the right to require at least 14 days written notice before payment can be made (see Section 1, Subsection H, for the general treatment of escrow funds).
5. INTEREST paid by crediting SAVINGS DEPOSIT accounts.
6. SAVINGS DEPOSITS in the form of Individual Retirement Accounts (IRA) or Keogh Plan Accounts.
7. CLUB ACCOUNTS, such as Christmas, vacation or similar accounts, in the form of SAVINGS DEPOSITS (CLUB ACCOUNTS in the form of TIME DEPOSITS are reported in Item 13 or 14).
8. Any funds received by the reporting institution's AFFILIATE and later channeled to the reporting institution by its AFFILIATE in the form of a SAVINGS DEPOSIT.

Exclude from Other SAVINGS DEPOSITS:

1. NOW (Negotiable Order of Withdrawal) ACCOUNTS (reported in item 6).
2. NINOW (Noninterest-bearing Negotiable Order of Withdrawal) ACCOUNTS (reported in Item 3).
3. ATS ACCOUNTS (reported in Item 4).
4. SAVINGS DEPOSITS subject to TELEPHONE and PREAUTHORIZED TRANSFER (reported in Item 5), unless the depositor is not permitted or not authorized to make more than three withdrawals per month for purposes of transferring funds to another account or for making a payment to a third party by means of preauthorized or telephone agreement, order or instruction.
5. Special passbook or statement accounts, such as "ninety-day notice accounts," "golden passbook accounts," or deposits labeled as "saving certificates," that have a specified ORIGINAL MATURITY of 14 days or more (reported in Item 13 or 14).
6. INTEREST accrued on SAVINGS DEPOSITS but not yet paid or credited to a deposit account.
7. HYPOTHECATED DEPOSITS. For purposes of this report, HYPOTHECATED DEPOSITS do not include deposits serving simply as collateral for loans.
8. CLUB ACCOUNTS, such as Christmas, vacation, and other similar accounts, in the form of TIME DEPOSITS.
9. Funds deposited to the credit of the reporting institution's own trust department where the funds involved are utilized to cover CHECKS or DRAFTS. Such funds are TRANSACTION ACCOUNTS and are reported in Item 3.
10. Funds received from the sale to NONEXEMPT ENTITIES of BANKERS ACCEPTANCES that are created and discounted by the reporting institution and that are ineligible for discount at Federal Reserve Banks (PRIMARY OBLIGATIONS described in Section 1, Subsection E.4(b)). These transactions are reported in Schedule A.
11. Certain obligations issued by the reporting institution's non-depository AFFILIATES (PRIMARY OBLIGATIONS described in Section 1, Subsection E.4(a)). These transactions are reported in Schedule A.

Report Item 10--Other Savings Deposits--Personal

Report in Item 10 the balance of all SAVINGS DEPOSITS other than those reported under TRANSACTION ACCOUNTS that represent funds in which the entire beneficial interest is held by a depositor who is a NATURAL PERSON.

Include as PERSONAL SAVINGS DEPOSITS:

1. Individual Retirement Accounts (IRA) and Keogh Plan Accounts in the form of SAVINGS DEPOSITS.
2. Escrow accounts, such as funds held for tax or insurance payments, if the depositor is a NATURAL PERSON and other conditions of a SAVINGS DEPOSIT are met.
3. Trust funds held in the name of a trustee or other fiduciary, whether or not a NATURAL PERSON, of the entire beneficial interest is held by NATURAL PERSONS and other conditions of a SAVINGS DEPOSIT are met.
4. CLUB ACCOUNTS, such as Christmas, vacation and similar accounts, in the form of SAVINGS DEPOSITS held by NATURAL PERSONS.

Item 11--Other Savings DEPOSITS--Nonpersonal

Report in Item 11 the balance of all SAVINGS DEPOSITS other than those reported under TRANSACTION ACCOUNTS that represent funds deposited to the credit of, or in which any beneficial interest is held by, a depositor who is not a NATURAL PERSON.

Item 12--Total Other Savings Deposits

Report in item 12 the sum of Items 10 and 11.

Time Deposits (Items 13, 14, 15, and 16)

Include in Items 13, 14, and 15 the balance of all TIME DEPOSITS, in the form of both DEPOSITS and PRIMARY OBLIGATIONS, that are outstanding at the close of business each day. Item 13 includes PERSONAL TIME DEPOSITS; Item 14 NONPERSONAL TIME DEPOSITS; Item 15 is the total of Items 13 and 14; and Item 16 includes all TIME DEPOSITS, whether personal or nonpersonal, that are in denominations of \$100,000 or more.

For these items, TIME DEPOSITS include DEPOSITS described in Section 1, Subsection E.1, and PRIMARY OBLIGATIONS described in Section 1, Subsection E.3, that are payable on a specified date, after a specified period of time from the date of deposit, or after a specified notice period, which in all cases may not be less than 14 days from the date of deposit.

Reporting of DEPOSITS Issued on a Discount Basis or on Which Interest is Prepaid

TIME DEPOSITS issued on a discount basis should be reported initially on the basis of the amount of funds actually received by the reporting institution. For example, if the reporting institution received \$96,000 in exchange for a certificate of deposit issued at face value of \$100,000, only the \$96,000 received at the time of issuance should be reported initially as a TIME DEPOSIT. However, as the institution's obligation to the depositor increase over the life of the deposit, representing INTEREST earned on the deposit, the incremental amounts as credited to the certificate also should be reported as TIME DEPOSITS.

TIME DEPOSITS for which INTEREST has been prepaid should be reported on the basis of the face value of the deposit issued by the reporting institution without deduction for the amount of prepaid INTEREST. For example, if the reporting institution received \$10,000 in exchange for a certificate of deposit issued at a face value of \$10,000 and prepaid \$500 of INTEREST, the institution should report as a TIME DEPOSIT the \$10,000 received at the time of issuance. For reporting purposes, the \$500 prepaid INTEREST should not be deducted from the face amount of the certificate.

Include as TIME DEPOSITS:

1. TIME CERTIFICATES OF DEPOSIT, whether evidenced by negotiable or nonnegotiable instruments.
2. TIME DEPOSITS, OPEN ACCOUNT, evidenced by written contracts.
3. CLUB ACCOUNTS, such as Christmas, vacation, and other similar accounts, in the form of TIME DEPOSITS.

4. Savings certificates, notice accounts, and passbook accounts (but not SAVINGS DEPOSITS).
5. MONEY MARKET TIME DEPOSITS (certificates).
6. Funds received or held in escrow accounts that may be withdrawn after not less than 14 days from the date of deposit or after not less than 14 days written notice of an intended withdrawal (see Section 1, subsection H, for the general treatment of escrow funds).
7. Interest-bearing and noninterest-bearing TIME DEPOSITS.
8. DEPOSITS in time accounts of Individual Retirement Account (IRA) funds or Keogh Plan Accounts (reported in Item 13).
9. TIME DEPOSITS maintained as compensating balances or pledged as collateral for loans.
10. ALL INTEREST paid by crediting TIME DEPOSIT accounts.
11. The reporting institution's liability on PRIMARY OBLIGATIONS described in Section 1, Subsection E.3(a), (b), (d), and (e), that are issued in ORIGINAL MATURITIES of 14 days or more to NONEXEMPT ENTITIES.
12. DUE BILLS described in Section 1, Subsection E.3(c) that are issued in ORIGINAL MATURITIES of 14 days or more.
13. Any funds received by the reporting institution's AFFILIATE and later channeled to the reporting institution by the AFFILIATE in the form of a TIME DEPOSIT.

Exclude from TIME DEPOSITS the following categories of liabilities that have an ORIGINAL MATURITY of 14 days or more.

1. HYPOTHECATED DEPOSITS. For purposes of this report, HYPOTHECATED DEPOSITS do not include DEPOSITS serving simply as collateral for loans.
2. Funds received and credited to DEALER RESERVE OR DEALER DIFFERENTIAL ACCOUNTS that the reporting institution is not obligated to make available to either the dealer or the dealer's creditors. Such funds arise from the financing of accounts receivable for a merchant (such as home improvement contractors, auto dealers, or mobile home dealers).
3. REPURCHASE AGREEMENTS involving obligations of, or fully guaranteed as to principal and interest by, the U.S. Government or a Federal agency.

4. DUE BILLS issued to any entity that are collateralized within three business days by securities similar to the securities purchased (see Section 1, Subsection E.3(c)).
5. Except for DUE BILLS, any PRIMARY OBLIGATION issued or undertaken to obtain funds, regardless of the use of the proceeds, when transacted with U.S. offices of EXEMPT ENTITIES.
6. SUBORDINATED NOTES AND DEBENTURES.
7. Funds obtained from state and local housing authorities under LOAN-TO-LENDER PROGRAMS involving the issuance of tax exempt bonds and the subsequent lending of the proceeds to the reporting institution for housing finance purposes.
8. Borrowings from a Federal Reserve Bank.
9. DEPOSITS for which the reporting institution merely reserves the right to require at least 14 days written notice of an intended withdrawal.
10. ATS and NOW accounts (reported in Items 4 and 6, respectively).
11. SAVINGS DEPOSITS or accounts authorized for TELEPHONE OR PREAUTHORIZED TRANSFER (reported in Item 5, 10 or 11).
12. Other SAVINGS DEPOSITS reported in Items 10 and 11.
13. Matured TIME CERTIFICATES OF DEPOSIT, even if INTEREST is paid after maturity, unless the deposit provides for automatic renewal at maturity.
14. INTEREST accrued on TIME DEPOSITS but not yet paid or credited to a DEPOSIT account.
15. Funds received from the sale to NONEXEMPT ENTITIES of BANKERS ACCEPTANCES that are created and discounted by the reporting institution and that are ineligible for discount at Federal Reserve Banks (PRIMARY OBLIGATIONS described in Section 1, Subsection E.4(b)). These transactions are reported in Schedule A.
16. Certain obligations issued by the reporting institution's non-depository AFFILIATES (PRIMARY OBLIGATIONS described in Section 1, Subsection E.4(a)). These transactions are reported in Schedule A.

Report Item 13--Time Deposits--Personal

Report as PERSONAL TIME DEPOSITS, regardless of ORIGINAL MATURITY, funds in which the entire beneficial interest is held by, a depositor who is a NATURAL PERSON, including:

1. A TIME DEPOSIT that was issued before October 1, 1980, to and held by a NATURAL PERSON, regardless of its transferability.
2. A TIME DEPOSIT that is issued to and held by a NATURAL PERSON and that contains a statement on the document that evidences the account (whether in certificate, passbook, statement or book-entry form) that it is not TRANSFERABLE or that it is TRANSFERABLE only on the books of, or with the permission of, the reporting institution.
3. Individual Retirement Account (IRA) and Keogh Plan TIME DEPOSITS.
4. Nontransferable TIME DEPOSITS held by a trustee or other fiduciary, whether or not a NATURAL PERSON, if the entire beneficial interest in the TIME DEPOSIT is held by a NATURAL PERSON. A nontransferable TIME DEPOSIT that is an asset of a pension fund would normally be regarded as a PERSONAL TIME DEPOSIT since the entire beneficial interest of such funds normally is held by NATURAL PERSONS.
5. Escrow accounts, such as funds held for tax or insurance payments, if the depositor is a NATURAL PERSON, and the other conditions of a TIME DEPOSIT are met, notwithstanding that the funds are held by the reporting institution or other organization as escrow agent.
6. CLUB ACCOUNTS, such as Christmas, vacation and similar accounts, held in the form of TIME DEPOSITS.

Report Item 14--Time Deposits--Nonpersonal

Report the outstanding balance of all NONPERSONAL TIME DEPOSITS.

Include as NONPERSONAL TIME DEPOSITS:

1. Funds in which any beneficial interest is held by a depositor who is not a NATURAL PERSON, other than a deposit to the credit of a trustee or other fiduciary if the entire beneficial interest in the deposit is held by a NATURAL PERSON.
2. A TIME DEPOSIT that is TRANSFERABLE, except a TIME DEPOSIT issued before October 1, 1980, to or held by a NATURAL PERSON.

3. A TIME DEPOSIT that is issued on or after October 1, 1980, to and held by a NATURAL PERSON that does not contain on its face a statement that it is not TRANSFERABLE.

Exclude from this item a TIME DEPOSIT issued to and held by a NATURAL PERSON on or after October 1, 1980, if it includes on its face a statement that it is not TRANSFERABLE or if it is TRANSFERABLE only on the books of, or with the permission of, the reporting institution.

Report Item 14.a.--Original Maturities of less than 4 years

Report in this item the balance of all NONPERSONAL TIME DEPOSITS with ORIGINAL MATURITIES of 14 days or more but less than 4 years.

Report Item 14.b.--Original Maturities of 4 years or more

Report in this item the balance of all NONPERSONAL TIME DEPOSITS with ORIGINAL MATURITIES of 4 years or more.

Report Item 15--Total Time Deposits

Report in this item the sum of Items 13, 14.a and 14.b.

Report Item 16--Amount of Time Deposits in Denominations of \$100,000 or more (included in Items 13 and 14)

Report in this item the balance of all TIME DEPOSITS (both PERSONAL and NONPERSONAL) of \$100,000 or more that are reported in Items 13 and 14.

Include:

1. Negotiable and nonnegotiable, TRANSFERABLE and nontransferable, CERTIFICATES OF DEPOSIT issued in denominations of \$100,000 or more, and TIME DEPOSITS, OPEN-ACCOUNT, and other TIME DEPOSITS having balances of \$100,000 or more.
2. TIME DEPOSITS originally issued in denominations of less than \$100,000 but that, because of INTEREST paid or credited, or because of additional deposits, now have a balance of \$100,000 or more.
3. The balance of all PRIMARY OBLIGATIONS of \$100,000 or more that are reported in Items 13 and 14.

In determining if a TIME DEPOSIT is \$100,000 or more, do not combine deposits that are represented by separate certificates or accounts, even if held by the same customer.

Exclude from this item DEMAND DEPOSITS, SAVINGS DEPOSITS, NOW ACCOUNTS, NINOW ACCOUNTS, ATS ACCOUNTS, TELEPHONE TRANSFER accounts or PREAUTHORIZED TRANSFER accounts with balances of \$100,000 or more.

Report Item 17--Vault Cash

Include as vault cash (such as tellers' cash, cash working funds):

1. United States currency and coin owned and held by the reporting institution, whether or not held on the premises, that may, at any any time, be used to satisfy depositors' claims.
2. United States currency and coin in transit to a Federal Reserve Bank for which the reporting institution has not yet received credit, and in transit from a Federal Reserve Bank when the reporting institution has already been charged.
3. United States currency and coin in transit to a correspondent DEPOSITORY INSTITUTION if the reporting institution's account at the correspondent institution has not yet been credited, and in transit from a correspondent institution if the reporting institution's account at the correspondent institution has already been charged.

Exclude from vault cash:

1. Foreign (NON-U.S.) currency and coin.
2. Silver and gold coin and other currency and coin whose numismatic or bullion value is in excess of face value.
3. United States currency and coin that the reporting institution does not have full and unrestricted right to use, such as coin collections held for safekeeping for customers, currency and coin pledged as collateral by the reporting institution or by customers, or currency and coin sold under a REPURCHASE AGREEMENT or purchased under a resale agreement.

Schedule A--Other Reservable Obligations by Remaining Maturity

This schedule includes a breakdown, by maturity, of amounts outstanding of funds obtained (1) through the use of ineligible acceptances ("finance bills") and (2) through the issuance of obligations by AFFILIATES.

Items 1 and 2--Amounts Outstanding of Funds Obtained Through Use of Ineligible Acceptances and Through Issuance of Obligations by Affiliates

Report the following transactions in this item:

1. Amounts outstanding of funds obtained through use of ineligible acceptances ("finance bills"): Report the dollar amounts outstanding of funds obtained by the reporting institution (or its OPERATIONS SUBSIDIARIES or SERVICE CORPORATIONS) through its sale of any ineligible acceptances (acceptances not eligible for discount by Federal Reserve Banks--see Section 13 of the Federal Reserve Act [12 U.S.C. 346 and 372]) when the obligation is issued or undertaken and discounted by the reporting institution (or its SERVICE CORPORATIONS or OPERATIONS SUBSIDIARIES) as a means of obtaining funds and is issued to NONEXEMPT ENTITIES. Ineligible acceptances are sometimes referred to as finance bills. The amounts to be reported are the funds received, and not necessarily the face amounts of the ineligible acceptances issued or undertaken. Therefore, the amounts outstanding reported in this item may differ from the face amounts of outstanding ineligible acceptances.
2. Amounts outstanding of funds obtained through issuance of obligations by affiliates: Report the dollar amounts outstanding of the funds obtained by the reporting institution (or its OPERATIONS SUBSIDIARIES or SERVICE CORPORATIONS) when its nondepository AFFILIATES use the proceeds of the obligations that they issue to supply or to maintain the availability of funds to the reporting institution. Such obligations may be in the form of promissory notes (including commercial paper), ACKNOWLEDGEMENTS OF ADVANCE, DUE BILLS, or similar obligations (written or oral), with maturities of less than 4 years. However, such obligations should be reported only to the extent that they would have constituted "DEPOSITS" as described in Section 1, Subsection E.1, or "PRIMARY OBLIGATIONS" as described in Section 1, Subsection E.3, had they been issued directly by the reporting institution.

DUE BILLS issued by the reporting institution's AFFILIATES are reservable deposits without regard to the purpose of the DUE BILLS or to whom issued unless collateralized within three business days from the date of issuance by a security similar to the security purchased from the customer of the reporting institution's AFFILIATE. The dollar amounts outstanding of DUE BILLS that are not so collateralized are to be reported, depending on their maturity, in Item 1 or 2 of this schedule.

Exclude from Schedule A funds obtained by the reporting institution through obligations issued by AFFILIATES and deposited at the reporting institution in the form of DEMAND, SAVINGS, or TIME DEPOSITS. Such funds should be reported in the body of the Report of Transaction Accounts, Other Deposits and Vault Cash as DEMAND, SAVINGS, or TIME DEPOSITS, as appropriate.

If the AFFILIATE's obligation is determined to be a DEPOSIT or PRIMARY OBLIGATION to be reported in Schedule A, then the appropriate maturity category is determined by the shorter of (1) the maturity of the AFFILIATE's obligation or (2) the maturity of the obligation issued by the reporting institution to the AFFILIATE, or, in the case of assets purchased from the reporting institution, the remaining maturity of the assets purchased.

The following chart summarizes the conditions under which the proceeds from the issuance of an obligation by an AFFILIATE would be a DEPOSIT or PRIMARY OBLIGATION, and indicates the appropriate section of the FR 2900 in which the funds would be reported.

<u>AFFILIATE'S obligation</u>	<u>Funds received by the reporting institution are in the form of a DEPOSIT or a PRIMARY OBLIGATION</u>	<u>Funds received by the reporting institution are not in the form of a DEPOSIT or PRIMARY OBLIGATION</u>
1. AFFILIATE'S obligation-- would have been a DEPOSIT or a PRIMARY OBLIGATION if issued by the reporting institution	To be reported on FR 2900 as a DEMAND SAVINGS, or TIME DEPOSIT, as appropriate. (See Example 1 below)	To be reported on FR 2900, Schedule A. (See Example 2 below)
2. AFFILIATE'S obligation-- would <u>not</u> have been a DEPOSIT or a PRIMARY OBLIGATION if issued by the reporting institution	To be reported on FR 2900 as a DEMAND, SAVINGS, or TIME DEPOSIT, as appropriate. (See Example 3 below)	To be excluded from both the body and Schedule A of the FR 2900. (See Example 4 below)

Example 1:

The AFFILIATE issues commercial paper with a maturity of 6 months to a nonfinancial corporation and immediately supplies the proceeds to the reporting institution by buying from the reporting institution a time certificate of deposit (CD) with an original maturity of one year. While both the AFFILIATE's and the reporting institution's obligations are reservable, reserves need not be maintained against both obligations.

Thus, reserves should be held against the amount of funds supplied to the reporting institution, i.e., the dollar amount of the CD. The appropriate reserve ratio is determined by the shorter of the maturity of the AFFILIATE's commercial paper or the reporting institution's CD. In this example, reserves would be held for a TIME DEPOSIT with a 6-month maturity. The funds received by the reporting institution would be reported in Item 14.a (Nonpersonal Time Deposits with an Original Maturity of less than 4 years).

Example 2:

The AFFILIATE issues an unsecured DUE BILL to a NONEXEMPT entity with a maturity of 3 months and supplies the proceeds to the reporting institution when the DUE BILL has a remaining maturity of 2 months. The AFFILIATE supplies the proceeds of the DUE BILL to the reporting institution by purchasing from the reporting institution assets maturing in 1 month. The AFFILIATE'S obligation is reservable, but the sale of the assets by the reporting institution to the AFFILIATE is not. The reporting institution must hold reserves on the transaction because the AFFILIATE'S obligation is subject to reserve requirements. The maturity category is determined by the remaining maturity of the assets sold by the reporting institution to the AFFILIATE (1 month), which is shorter than the remaining maturity of the DUE BILL (2 months). In this example, the reserve requirement would be on the AFFILIATE'S DUE BILL (a PRIMARY OBLIGATION) and the appropriate maturity would be 1 month, which is the remaining maturity of the assets purchased. The funds received by the reporting institution should be reported in Item 2.b. of Schedule A.

Example 3:

The AFFILIATE sells commercial paper with a maturity of 3 months to a commercial bank and supplies the proceeds to the reporting institution by depositing such funds in the reporting institution in a DEMAND DEPOSIT account. The AFFILIATE'S sale of commercial paper to a commercial bank is not subject to reserve requirements, but the DEMAND DEPOSIT account is. Thus, the reporting institution would hold reserves on the DEMAND DEPOSIT account as a TRANSACTION ACCOUNT. The funds received by the reporting institution should be reported in Item 3 (Other Demand Deposits).

Example 4:

The AFFILIATE sells U.S. Government securities under an agreement to repurchase and uses the proceeds to purchase assets from the reporting institution. Neither the sale of the U.S. Government securities under an agreement to repurchase nor the purchase of assets is subject to reserve requirements. Thus, the reporting institution would not hold reserves against this transaction. The funds received by the reporting institution should be excluded entirely from the Report of Transaction Accounts, Other Deposits and Vault Cash.

The maturities to be reported in Items 1 and 2 are the remaining maturities of the obligations at the time the proceeds are supplied to the reporting institution.

Item 1--Maturing in less than 14 days

Report in Item 1 the amounts outstanding of funds obtained through the use of ineligible acceptances and from issuance obligations by AFFILIATES maturing in less than 14 days.

Item 2--Maturing in 14 days or more but less than 4 years

Report in Item 2 the amounts outstanding of funds obtained through the use of ineligible acceptances and from issuance of obligations of AFFILIATES maturing in 14 days or more but less than 4 years. In Item 2.a, report such funds that are personal, and in Item 2.b, report those that are nonpersonal.

Item 2.a--Personal

Report in Item 2.a all personal obligations that mature in 14 days or more but less than 4 years including:

Funds in which the entire beneficial interest is held by a depositor who is a NATURAL PERSON, including:

1. an obligation that is issued before October 1, 1980 to and held by a NATURAL PERSON, regardless of its transferability; and
2. an obligation that is issued on or after October 1, 1980, to or held by a NATURAL PERSON and that contains a statement on its face that it is not TRANSFERABLE.

Item 2.b--Nonpersonal

Report in Item 2.b all nonpersonal obligations that mature in 14 days or more but less than 4 years including:

1. funds in which any beneficial interest is held by a depositor who is not a NATURAL PERSON; other than a deposit to the credit of a trustee or other fiduciary if the entire beneficial interest in the deposit is held by a NATURAL PERSON;
2. an obligation that is TRANSFERABLE, except an obligation issued before October 1, 1980, to and held by a NATURAL PERSON; and
3. an obligation that is issued on or after October 1, 1980, to and held by a NATURAL PERSON that does not contain on its face a statement that it is not TRANSFERABLE.

GLOSSARY OF TERMS

This section provides definitions, arranged in alphabetical order, for terms that appear in all capital letters in Sections 1 and 2 of this manual. These definitions are used for purposes of the Report of Transaction Accounts, Other Deposits and Vault Cash. They may differ from definitions that appear in other rules, regulations, statutes, or reports.

ACKNOWLEDGEMENT OF ADVANCE

A notification by a DEPOSITORY INSTITUTION of its liability for funds that have been received. Acknowledgements of advance may take the form of a telegraphic advice, written receipt, issuance of a credit memo or other documentation, or simply an oral communication confirming the receipt of funds under a borrowing-lending arrangement. Acknowledgements of advance are PRIMARY OBLIGATIONS of the issuing DEPOSITORY INSTITUTION.

AFFILIATE

An affiliate is any corporation, association, or other similar organization:

1. Of which the reporting depository institution directly or indirectly owns or controls either a majority of the voting shares or more than 50 percent of the number of shares voted for the election of the directors, trustees, or other persons exercising similar functions at the preceeding election, or controls in any manner the election of a majority of the directors, trustees, or other persons exercising similar functions; or
2. Of which control is held directly or indirectly through stock ownership, or in any other manner, by shareholders of the reporting depository institution who own or control either a majority of the shares of such depository institution or more than 50 percent of the number of shares voted for the election of directors of the reporting depository institution at the preceding election, or by trustees for the benefit of the shareholders of any such depository institution; or
3. Of which the majority of its directors, trustees, or other persons exercising similar functions also are directors of any one depository institution; or
4. Which owns or controls directly or indirectly either a majority of the shares of capital stock of the reporting depository institution or more than 50 percent of the number of shares voted for the election of directors, trustees, or other persons exercising similar functions of the reporting depository institution or controls in any manner the election of a majority of directors, trustees, or other persons exercising similar functions of the reporting depository institution, or for the benefit of whose shareholders or members all or substantially all the capital stock of a depository institution is held by trustees.

AGENCIES

--See U.S. BRANCHES AND AGENCIES OF NON-U.S. BANKS.

AGREEMENT CORPORATION

A state-chartered corporation that has entered into an "agreement" with the Federal Reserve Board under the provisions of Section 25 of the Federal Reserve Act to limit its banking activities to those permitted to an EDGE ACT CORPORATION.

ATS ACCOUNT

A SAVINGS DEPOSIT or account in which the entire beneficial interest is held by one or more individuals and that is authorized for automatic transfer to DEMAND DEPOSIT or other accounts pursuant to written agreement arranged in advance between the reporting institution and the depositor.

BANKERS ACCEPTANCE

A draft or bill of exchange usually drawn under a LETTER OF CREDIT issued by the reporting institution to a customer and "accepted" by the reporting institution--i.e., the reporting institution assumes an obligation to make payment at maturity. Generally, a bankers acceptance is eligible for discount by a Federal Reserve Bank if it is used to finance the export or import of goods, the domestic shipment of goods, and the foreign or domestic storage of goods and if it has a remaining maturity of 90 days or less (or six months or less if for agricultural purposes). Bankers acceptances used to finance dollar exchange are also eligible for discount by a Federal Reserve Bank if the remaining maturity is 3 months or less. Bankers acceptances issued for other purposes, such as "finance bills" and working capital acceptances, are ineligible for discount at Federal Reserve Banks. (See 12 USC §346.)

BANKING BUSINESS

The business of accepting deposits, making loans, and providing related services. The banking business does not include the acceptance of trust funds.

BILL OF LADING DRAFT

--See COMMODITY OR BILL OF LADING DRAFT.

BRANCHES

--See U.S. BRANCHES AND AGENCIES OF NON-U.S. BANKS.

BROKERS SECURITY DRAFT

A draft with securities or title to securities attached that is drawn to obtain payment for the securities. This draft is sent to a bank for collection with instructions to release the securities only on payment of the draft.

CASH COLLATERAL ACCOUNT

A liability account that is established typically in connection with the issuance of a commercial LETTER OF CREDIT by the reporting institution. A cash collateral account appears on the books of the reporting institution, either through transfer of funds from a customer's DEPOSIT account or a deposit of cash, in an amount equal to all or some portion of the authorized amount of the LETTER OF CREDIT. As DRAFTS are drawn under the LETTER OF CREDIT and presented to the reporting institution for payment, the amounts of the DRAFTS are charged to the account. After the LETTER OF CREDIT expires, any balance remaining in the account is paid or credited to the customer.

CASH ITEM

Any instrument, whether negotiable or not, for the payment of money which is payable on demand. Cash item includes CHECKS in the process of collection drawn on a DEPOSITORY INSTITUTION, U.S. Government checks, and other items that are customarily cleared or collected by DEPOSITORY INSTITUTIONS as cash items.

CERTIFIED, OFFICERS', BANK, TELLERS' AND CASHIERS' CHECK

An unpaid CHECK or DRAFT, other than a trust department CHECK, drawn on the reporting depository institution by an authorized person for any purpose, including repayment of "Federal funds" transactions or the payment of dividends.

CHECK

A negotiable instrument drawn on a DEPOSITORY INSTITUTION and signed by the maker or drawer promising to pay a certain sum of money on demand to the order of a specified person or bearer.

CLUB ACCOUNTS

Christmas, vacation, or similar SAVINGS or TIME DEPOSITS for which there are written contracts providing that no withdrawal can be made until a certain number of periodic deposits have been made during a period of not less than three months, even though some of the deposits are made within 14 days of the end of the period.

COMMODITY OR BILL OF LADING DRAFT

A DRAFT that is issued in connection with the shipment of goods. If the commodity or bill of lading draft becomes payable only when the shipment of goods against which it is payable arrives, it is an arrival draft. Arrival drafts are usually forwarded by the shipper to the collecting DEPOSITORY INSTITUTION with instructions to release the shipping documents (e.g., bill of lading) conveying title to the goods only upon payment of the draft. Payment, however, cannot be demanded until the goods have arrived at the drawee's destination. Arrival drafts provide a means of insuring payment of shipped goods at the time that the goods are released.

CREDIT BALANCE

A balance booked by the reporting institution as a credit balance or maintained by the reporting institution and owed to a third party that is incidental to or that arises from the exercise of banking powers.

DEALER RESERVE OR DEALER DIFFERENTIAL ACCOUNT

An account that arises when a merchant or dealer (such as a home improvement contractor, mobile home dealer or car dealer) enters into an arrangement with the reporting institution to furnish the dealer with financing of installment loans by selling the loans to the reporting institution at discount. The proceeds of the sale that the dealer receives from the reporting institution represent only a portion (such as 90 per cent) of the amount due on the installment loans. Typical accounting entries by a reporting institution are a debit to "loans" for the principal amount due on the loans purchased, a credit to the dealer's "DEMAND DEPOSIT" account for 90 percent of the amount, and a credit to a "dealer reserve" or a "dealer differential" account for the remaining 10 percent. Since the dealer does not have access to the funds credited to the reporting institution's dealer reserve or differential account and may not make withdrawals from the account, no deposit liability arises until such time as the reporting institution becomes liable to the dealer for any portion of the funds.

DEMAND DEPOSIT

A DEPOSIT described in Section 1, Subsection E.1, or a PRIMARY OBLIGATION described in Section 1, Subsection E.3, that is payable immediately

on demand or issued in an ORIGINAL MATURITY of less than 14 days, or that is payable with less than 14 days notice, or for which the reporting institution does not reserve the right to require at least 14 days written notice of an intended withdrawal.

DEPOSITORY INSTITUTION

Any of the following institutions that is empowered to perform a BANKING BUSINESS and that performs this business as a substantial part of its operations and is insured or is eligible to apply to become insured:

1. U.S. commercial banks:
 - A. national banks;
 - B. state-chartered commercial banks;
 - C. trust companies that perform a commercial BANKING BUSINESS; and
 - D. private banks or unincorporated banking institutions organized as partnerships or proprietorships and authorized to perform commercial BANKING BUSINESS;
2. U.S. BRANCHES AND AGENCIES OF NON-U.S. BANKS;
3. EDGE ACT and AGREEMENT CORPORATIONS;
4. savings banks (mutual and stock);
5. building or savings and loan associations;
6. cooperative banks;
7. homestead associations;
8. credit unions; and
9. industrial banks, including Morris Plan banks, thrift and loan companies, and industrial savings banks.

Please note that for purposes of these instructions, U.S. BRANCHES AND AGENCIES OF FOREIGN (NON-U.S.) BANKS, and EDGE ACT and AGREEMENT CORPORATIONS are included in the term DEPOSITORY INSTITUTION.

The term DEPOSITORY INSTITUTION excludes the following:

1. a trust company whose principal function is to accept and execute trust arrangements or act in a purely fiduciary capacity;

2. a cash depository, cooperative exchange, or similar depository organization whose principal function is to serve as a safe deposit institution;
3. a finance company, whether or not empowered to receive deposits or sell certificates of deposit;
4. U.S. Government agencies and instrumentalities, such as the Federal Home Loan Bank Board, Federal Home Loan Banks, Federal Intermediate Credit Banks, Federal Land Banks, Banks for Cooperatives, the Federal Home Loan Mortgage Corporation, Federal Deposit Insurance Corporation, Federal National Mortgage Association, the Federal Financing Bank, Student Loan Market Association, National Credit Union Share Insurance Fund, and the National Credit Union Administration Central Liquidity Facility;
5. Export-Import Bank of the U.S.;
6. Government Development Bank of Puerto Rico;
7. Minbanc Capital Corporation; and
8. Federal Reserve Banks.

DEPOSITS

--See Section 1, Subsection E.1 and E.2, or Section 204.2 (a) (1)(i through iii)) of Federal Reserve Regulation D.

DIRECT SENT CASH ITEM

A CASH ITEM sent for collection directly by a DEPOSITORY INSTITUTION in one Federal Reserve District for collection from a Federal Reserve Bank located in another district.

DRAFT

An instrument signed by the drawer ordering the payment of a certain sum of money on demand to the order of a specified person or bearer.

DUE BILL

An instrument representing an obligation or promise to sell or deliver at some future date securities, foreign exchange, etc. Due bills generally are issued in lieu of the item to be sold or delivered at times when the item is in short supply or otherwise currently unavailable. The issuance of due bills may give rise to a reservable deposit (see Section 1, Subsection E.3(c)).

EDGE ACT CORPORATION

A corporation chartered by the Federal Reserve Board under Section 25(a) of the Federal Reserve Act to engage in international banking and financial operations.

EXEMPT ENTITIES

U.S. offices of the following:

1. U.S. commercial banks and trust companies and their OPERATIONS SUBSIDIARIES;
2. a U.S. BRANCH or AGENCY of a bank organized under foreign (NON-U.S.) law;
3. EDGE ACT and AGREEMENT CORPORATIONS;
4. industrial banks;
5. mutual and stock savings banks;
6. mutual or stock building or savings and loan associations and homestead associations;
7. cooperative banks;
8. credit unions;
9. the U.S. Government and its agencies and instrumentalities, such as the Federal Reserve Banks, Federal Home Loan Bank Board, Federal Home Loan Banks, Federal Intermediate Credit Banks, Federal Land Banks, Banks for Cooperatives, the Federal Home Loan Mortgage Corporation, Federal Deposit Insurance Corporation, Federal National Mortgage Association, Federal Financing Bank, Student Loan Marketing Association, National Credit Union Share Insurance Fund, and the National Credit Union Administration Central Liquidity Facility;
10. Export-Import Bank of the U.S.;
11. Government Development Bank of Puerto Rico;
12. Minbanc Capital Corporation;
13. securities dealers, but only when the borrowing (a) has a maturity of one day, (b) is in immediately-available funds, and (c) is in connection with the clearance of securities;
14. the U.S. Treasury (TREASURY TAX AND LOAN ACCOUNT NOTE BALANCES); and
15. New York State investment companies (chartered under Article XII of the New York State Banking Code) that perform a BANKING BUSINESS.

FEDERAL PUBLIC FUNDS

Funds of the U.S. Government and funds the deposit of which is subject to the control and regulation of the United States or any of its officers, agents, or employees.

FEDERAL RESERVE DRAFT

A DRAFT issued by a DEPOSITORY INSTITUTION that is drawn on its account at a Federal Reserve Bank and that is payable by the Federal Reserve Bank.

FOREIGN (NON-U.S.) BANK

A bank organized under foreign (NON-U.S.) law. Foreign banks include commercial banks, merchant banks, discount houses, and similar depository institutions, including nationalized banks that perform essentially a BANKING BUSINESS and do not perform, to any significant extent, official functions of FOREIGN (NON-U.S.) GOVERNMENTS.

FOREIGN (NON-U.S.) GOVERNMENTS

Central, national, state, provincial, and local governments in foreign (NON-U.S.) countries (including their ministries, departments, and agencies) that perform functions similar to those performed in the United States by government entities.

Foreign (NON-U.S.) governments also include FOREIGN (NON-U.S.) OFFICIAL BANKING INSTITUTIONS.

FOREIGN (NON-U.S.) NATIONAL GOVERNMENT

A central or national government that performs functions similar to those performed by the Federal Government of the United States. State, provincial, and local governments are not included as foreign national governments.

FOREIGN (NON-U.S.) OFFICIAL BANKING INSTITUTIONS

Central banks, nationalized banks and other banking institutions in foreign (NON-U.S.) countries that are owned by central governments and that have as a significant part of their function activities similar to those of a treasury, central bank, development bank, exchange control office, stabilization fund, monetary agency, currency board, etc.

HYPOTHECATED DEPOSITS

Funds received by the reporting institution that are recorded as DEPOSITS generally in accordance with state law and that reflect periodic payments by a borrower on an instalment loan. These payments are accumulated until the sum of the payments equals the entire amount of principal and INTEREST on the loan, at which time the loan is considered paid in full. The amounts received by the reporting institution are not immediately used to reduce the unpaid balance of the note, but are assigned to the reporting institution and cannot be reached by the borrower or the borrower's creditors. Hypothecated deposits are not to be reported as reservable deposits.

For purpose of this report, hypothecated deposits do not include DEPOSITS serving simply as collateral for loans.

IMMEDIATELY-AVAILABLE FUNDS

Funds that the reporting institution can either use or dispose of on the same business day that the transaction giving rise to receipt of the funds is executed. Such funds are sometimes referred to as "collected," "actually collected," "finally collected," or "good" funds.

INTEREST

Any payment to or for the account of a depositor as compensation for the use of deposit funds. Payments to a depositor that are not related to the use of deposit funds by the reporting institution are not interest. For example, if existing depositors are offered monetary or other compensation for attracting new depositors, that compensation does not constitute interest. Similarly, one-time premiums (whether in the form of merchandise, credit, or cash) that are used to attract new depositors represent advertising or promotional expenses rather than a payment of interest, provided that their wholesale cost does not exceed \$5.00 per deposit under \$5,000 and \$10 per deposit of \$5,000 or more. Finally, interest does not include the cost of administrative or processing services absorbed by the reporting institution in relation to deposit accounts. For example, the reporting institution's payment of state personal property taxes on its deposits or the market value of an advisory individual account analysis of the depositor does not constitute interest.

INTERNATIONAL INSTITUTION

(1) Any international entity of which the United States is a member, such as the International Bank for Reconstruction and Development (World Bank), International Monetary Fund, Inter-American Development Bank, and the United Nations, and (2) other foreign, international, or supranational entities of which the United States is not a member, such as the African Development Bank, Central Treaty Organization, European Atomic Energy

Community, European Economic Community, European Development Fund, Caribbean Development Bank, Bank for International Settlements, etc. (See Federal Reserve Regulation Q [12 CFR § 217.126].)

ITEMS PAYABLE THROUGH

--See PAYABLE THROUGH DRAFT.

LETTER OF CREDIT

A letter of advice from a DEPOSITORY INSTITUTION to its agent or correspondent, requesting that a sum of money be made available to the person named in the letter under specified conditions.

LOAN-TO-LENDER PROGRAM

A loan-to-lender program involves the issuance of tax-exempt bonds by a state or local housing authority and the subsequent lending of the proceeds to a reporting institution with the condition that these funds be used to make specified types of residential real estate loans. The funds advanced to institutions under the program are evidenced by a loan agreement and a promissory note issued by the institution to the housing authority.

MONEY MARKET TIME DEPOSIT

A nonnegotiable TIME DEPOSIT that must be issued in denominations of \$10,000 or more with an ORIGINAL MATURITY of exactly 26 weeks. The maximum rate of INTEREST which DEPOSITORY INSTITUTIONS may pay on these deposits is tied to the discount rate (auction average) on the most recently issued six-month Treasury bills. Compounding of INTEREST is not permitted.

NATURAL PERSON

For purposes of this report, a NATURAL PERSON is an individual or a sole proprietorship. The term does not mean a corporation owned by an individual, a partnership or other association.

NINOW ACCOUNT

A deposit or account on which no INTEREST or dividend is paid and from which withdrawals are made by negotiable or TRANSFERABLE instruments for the purpose of making payments to third parties.

NONCASH ITEM

Any item that is not a CASH ITEM.

NONEXEMPT ENTITY

Any entity that is not listed as an EXEMPT ENTITY.

NONPERSONAL SAVINGS DEPOSIT

A SAVINGS DEPOSIT that is not a TRANSACTION ACCOUNT and that represents funds deposited to the credit of, or in which any beneficial interest is held by, a depositor that is not a NATURAL PERSON or persons.

NONPERSONAL TIME DEPOSIT

NONPERSONAL TIME DEPOSIT means:

- (1) a TIME DEPOSIT representing funds in which any beneficial interest is held by a depositor that is not a NATURAL PERSON or persons, other than a deposit to the credit of a trustee or other fiduciary if the entire beneficial interest in the deposit is held by a NATURAL PERSON.
- (2) a TIME DEPOSIT that is TRANSFERABLE, except a TIME DEPOSIT issued before October 1, 1980, to and held by a NATURAL PERSON or persons; or
- (3) a TIME DEPOSIT issued on or after October 1, 1980, to and held by a NATURAL PERSON or persons that does not contain on its face a statement that it is not TRANSFERABLE.

NON-U.S.

Any geographic location, including the Commonwealth of Puerto Rico and U.S. territories and possessions, outside the 50 states of the United States and the District of Columbia.

NON-U.S. BANK

--See FOREIGN (NON-U.S.) BANK.

NOW ACCOUNT

A deposit or account on which INTEREST or dividends are paid and the customer is allowed to make withdrawals by negotiable or TRANSFERABLE instruments for the purpose of making transfer to third parties. On or after December 31, 1980, all DEPOSITORY INSTITUTIONS are authorized to offer NOW ACCOUNTS. Prior to that date, only DEPOSITORY INSTITUTIONS in certain states are authorized to offer NOW ACCOUNTS.

NOW ACCOUNTS are authorized by Federal law and are limited to accounts in which the entire beneficial interest is held by:

1. one or more individuals; or
2. a partnership, corporation, association, or other organization operated primarily for religious, philanthropic, charitable, educational, or other similar purpose and not operated for profit, such as church organizations; professional associations; trade associations; labor unions; fraternities, sororities and similar social organizations; and nonprofit recreational clubs.

OPERATIONS SUBSIDIARY

A subsidiary of a DEPOSITORY INSTITUTION (1) that serves in effect as a separately incorporated department performing functions that the DEPOSITORY INSTITUTION is empowered to perform at locations where the DEPOSITORY INSTITUTION is authorized to engage in business and (2) that satisfies the appropriate regulatory ownership requirements (see 12 CFR § 7.7376 and 250.141). Examples include credit card companies, mortgage companies leasing companies, or safe deposit companies. While similar, OPERATIONS SUBSIDIARIES do not have the same powers that are granted to SERVICE CORPORATIONS.

ORIGINAL MATURITY

The length of time from the date of deposit to the earliest date that the funds may be withdrawn at the option of the depositor under the terms of the deposit agreement. Where a deposit is withdrawable on a specified date, the maturity is determined by the length of time between the issue date and the specified maturity date. Where a deposit has no specified maturity but can be withdrawn after written notice is provided to the reporting institution, the maturity is determined by the length of the required notice period. ROLL-OVER CERTIFICATES OF DEPOSIT, multiple maturity deposits, alternative maturity deposits, or deposits providing other maturity combinations that permit a depositor the option of withdrawing the deposit at different dates or periods of time should be reported on the basis of the earliest allowable withdrawal date.

PAYABLE THROUGH DRAFT

A DRAFT drawn upon a nonbank payor which states on its face that it is "payable through" a particular bank.

PERSONAL SAVINGS DEPOSIT

A SAVINGS DEPOSIT that represents funds in which the entire beneficial interest is held by a depositor who is a NATURAL PERSON.

PERSONAL TIME DEPOSIT

A TIME DEPOSIT that represents funds in which the entire beneficial interest is held by a NATURAL PERSON; including a TIME DEPOSIT (a) that was issued before October 1, 1980, to and held by a NATURAL PERSON, regardless of its transferability, or (b) that is issued to or held by a NATURAL PERSON and that contains a statement on its face that it is not TRANSFERABLE.

PREAUTHORIZED TRANSFERS

--See TELEPHONE and PREAUTHORIZED TRANSFERS.

PRIMARY OBLIGATIONS

--See Section 1, Subsections E.3 through E.6 of these instructions and Section 204.2, (a)(1)(iv, v, and vii) of Regulation D.

REPURCHASE AGREEMENT

An arrangement involving the sale of a security or other asset under a prearranged agreement to repurchase the same or similar security or asset at a later date.

RETURNED ITEM

A CHECK or DRAFT that is returned by a drawee institution to the presenting institution because of certain irregularities that, if waived, might result in a loss to the drawee institution. The item is returned so that the presenting institution may correct the defect or take such other action as may be necessary, such as charging the depositor's account.

ROLL-OVER CERTIFICATE OF DEPOSIT

A certificate of deposit transaction (sometimes referred to as a "roly-poly") where a depositor agrees to maintain funds on deposit with a DEPOSITORY INSTITUTION at a specified rate for a certain period, usually several years. Instead of receiving one certificate of deposit maturing at the end of the period, however, the depositor agrees to purchase a series of short-term certificates of deposit. The depositor initially buys a short-term certificate, and when it matures, is required under the terms of the deposit agreement to purchase another short-term certificate. This process continues until the long-term contract period expires.

SAVINGS DEPOSIT

A DEPOSIT described in Section 1, Subsection E.1, a PRIMARY OBLIGATION described in Section 1, Subsection E.3, that is not payable on a specified date or after a specified period of time from the date of deposit, but for which the reporting institution expressly reserves the right to require at least 14 days written notice before an intended withdrawal. Also see Section 204.2 of Regulation D.

SERVICE CORPORATION

A subsidiary corporation in which the majority of the capital stock is owned by one or more institutions of the type insured by the Federal Savings and Loan Insurance Corporation (more precisely defined in paragraph 1077c of the Federal Home Loan Bank Board's Annotated Manual of Statutes and Regulation). These corporations may engage directly or indirectly in any activities defined in paragraph 847 of the FHLBB's Manual.

SHARE ACCOUNT

Funds in the form of shares purchased by a member or other approved depositor which are received or held by the credit union in its usual course of business and for which the credit union has given, or is obligated to give, credit to the account of the depositor. This account is not payable on a specified date or after a specified period of time. However, the credit union expressly reserves the right to require at least 14 days written notice before an intended withdrawal of all or any portion of the shares in an account.

SHARE CERTIFICATE ACCOUNT

A TRANSFERABLE or nontransferable instrument or account which provides on its face or in the underlying agreement that a specified amount of shares is payable to the bearer or to any specified person:

1. on a certain date, specified in the instrument or underlying account, not less than 14 days after the purchase date of shares or the account is opened; or
2. at the expiration of a certain specified time not less than 14 days after the date the instrument is issued; or
3. upon notice in writing which actually is required to be given by the certificate holder not less than 14 days before the date of repayment.

A share certificate earns a dividend, and a penalty is assessed for early withdrawal.

SHARE DRAFT

A negotiable or nonnegotiable DRAFT signed by the account holder directing the credit union on which the draft is drawn to pay a certain sum of money on demand to the order of a specified person or bearer. Such drafts are used to withdraw funds from a SHARE DRAFT ACCOUNT.

SHARE DRAFT ACCOUNT

A SHARE ACCOUNT from which funds may be withdrawn or transferred to third parties by issuance of a negotiable or TRANSFERABLE instrument or other order such as a SHARE DRAFT.

SUBORDINATE NOTE AND DEBENTURE

An obligation satisfying all of the following requirements:

1. is not insured by a Federal agency;
2. is subordinated to the claims of depositors;
3. has an ORIGINAL MATURITY of at least seven years, or, in the case of an obligation or serial issue that provides for any type of scheduled repayment of principal, has a weighted average maturity of all scheduled repayments of at least seven years with no note having a maturity of less than five years;

4. is issued by a DEPOSITORY INSTITUTION with the approval or under the rules and regulations of its primary Federal supervisor.

TELEPHONE AND PREAUTHORIZED TRANSFER

A DEPOSIT or account under the terms of which a depositor is permitted to make more than three preauthorized or telephone transfers per month (whether to another account of the depositor or to a third party), and accounts that permit a depositor to make payments to third parties through automated teller machines or remote service units. Whether an account is a TRANSACTION ACCOUNT by virtue of the number of telephone or preauthorized transfers (excluding loan repayments) permitted is to be determined based upon the terms of the account contract or by practice of the DEPOSITORY INSTITUTION and not on the basis of the actual number of transfers made in a particular calendar month.

TIME CERTIFICATE OF DEPOSIT

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A DEPOSIT described in Section 1, Subsection E.1, or a PRIMARY OBLIGATION described in Section 1, Subsection E.3, that is payable on a specified date, after a specified period of time from the date of deposit, or after a specified notice period, which in all cases may not be less than 14 days from the date of deposit.

A TIME DEPOSIT may be represented by a TRANSFERABLE or nontransferable, or a negotiable or nonnegotiable, certificate, instrument, passbook or statement. A nonnegotiable TIME DEPOSIT is distinguished from a nontransferable TIME DEPOSIT in that the transferee of a nonnegotiable TIME DEPOSIT would not be a holder in due course and would not have the ability to cut off certain defenses of an obligor even though an exchange for value can be made. A nontransferable TIME DEPOSIT allows no exchange for value to be made.

TIME DEPOSIT, OPEN ACCOUNT

A deposit, other than TIME CERTIFICATE OF DEPOSIT, for which there is in force a written contract with the depositor that neither the whole nor any part of such deposit may be withdrawn prior to the date of maturity, which shall not be less than 14 days after the date of the deposit, or prior to the expiration of a period of notice which must be given by the depositor in writing not less than 14 days in advance of withdrawal.

TRANSACTION ACCOUNT

A DEPOSIT or account on which the depositor or account holder is permitted to make withdrawals by negotiable or TRANSFERABLE instrument,

payment orders of withdrawal, telephone transfers, or other similar device for the purpose of making payments or transfers to third persons or others. "Transaction account" includes:

- (1) DEMAND DEPOSITS;
- (2) DEPOSITS or accounts (including NOW, NINOW, and SHARE DRAFT ACCOUNTS) subject to negotiable orders of withdrawal;
- (3) SAVINGS DEPOSITS or accounts in which withdrawals may be made automatically (ATS ACCOUNTS) through payment to the DEPOSITORY INSTITUTION itself or through transfer of credit to a DEMAND DEPOSIT or other account in order to cover CHECKS or DRAFTS drawn upon the institution or to maintain a specified balance in, or to make periodic transfers to, such accounts; and
- (4) DEPOSITS or accounts in which withdrawals may be made by PRE-AUTHORIZED TRANSFER or payment, by TELEPHONE TRANSFER or payment, or by payment to third parties by means of an automated teller machine, remote service unit or other electronic device. Federal Reserve Regulation D permits up to three TELEPHONE OR PREAUTHORIZED TRANSFERS a month (to another account of the depositor in the same institution or to a third party) before such accounts are regarded as TRANSACTION ACCOUNTS. Accounts that permit more than three such transfers monthly are regarded as TRANSACTION ACCOUNTS even if not actively used. Transfers authorized in connection with loans made by the institution holding the deposit do not make the account a TRANSACTION ACCOUNT.

TRANSFERABLE

The transferee of a transferable TIME DEPOSIT may be a holder in due course and would have the ability to cut off certain defenses of an obligor. A TIME DEPOSIT is not considered a transferable TIME DEPOSIT merely because it can be pledged as collateral for a loan from any lender, or merely because title or beneficial interest in the DEPOSIT or account can be passed on in circumstances arising from death, bankruptcy, divorce, marriage, incompetency, attachment or otherwise by operation of law. In addition, the reissuance of a TIME DEPOSIT by an institution in the name of another or the addition or subtraction of names on the TIME DEPOSIT will not be regarded as a transfer.

UNPOSTED CREDITS

Items that have been received for deposit and that are in process of collection but that have not been posted to individual or general ledger deposit accounts. These credits should be reported as DEPOSITS.

UNPOSTED DEBITS

CASH ITEMS drawn on the reporting institution bank that have been "paid" or credited by the institution and that are chargeable but that have not been charged against DEPOSITS as of the close of business. These items should be reported as "cash items in process of collection" until they have been charged to either individual or general ledger deposit accounts.

U.S.

The 50 states of the United States and the District of Columbia.

U.S. BRANCHES AND AGENCIES OF NON-U.S. BANKS

Branches and agencies of foreign (NON-U.S.) banks that operate as a U.S. office of their foreign (NON-U.S.) parent bank. The branch or agency may be chartered by the U.S. Government, by any of the 50 states of the U.S. As defined by the International Banking Act of 1978, a "branch" means any office or any place of business of a foreign bank located in any state of the United States at which DEPOSITS are received; an "agency" means any office or any place of business of a foreign bank located in any state of the United States at which CREDIT BALANCES are maintained incidental to to or arising out of the exercise of banking powers, CHECKS are paid, or money is lent but at which DEPOSITS may not be accepted from citizens or residents of the United States.

U.S. TREASURY GENERAL ACCOUNT

A Treasury account maintained at the reporting institution to which government officers deposit funds obtained in connection with special collections, such as customs fees or other tax collections.

U.S. TREASURY TAX AND LOAN ACCOUNT

A Treasury DEMAND DEPOSIT account maintained at the reporting DEPOSITORY INSTITUTION through which the Treasury receives DEPOSITS (receipts), principally of Federal tax payments and proceeds from the sale of savings bonds. The account does not include TREASURY TAX AND LOAN ACCOUNT NOTE BALANCES.

U.S. TREASURY TAX AND LOAN NOTE BALANCE

That balance representing the total amount outstanding of open-ended interest-bearing notes issued by the reporting DEPOSITORY INSTITUTION to the U.S. Treasury under the TREASURY TAX AND LOAN ACCOUNT note option program.

A depository authorized to accept U.S. TREASURY TAX AND LOAN ACCOUNT DEPOSITS may administer such accounts under either of two options: (1) the remittance option or (2) the note option. Under the remittance option, depositories must send the previous day's tax and loan account balances as of the close of business to the Federal Reserve Banks. Under the note option, depositories will automatically convert the previous day's close-of-business balance in their tax and loan account to an interest-bearing demand note, which must be fully collateralized.

You must file a *Report of Certain Euro-currency Transactions* if your institution had during the reporting period any foreign borrowings.

Report of Transaction Accounts, Other Deposits and Vault Cash

FR 2900
Approved by Federal Reserve Board—August 1980

For the week ended _____, 19____.

If your institution had no outstanding balances of transaction accounts (Item 7), other nonpersonal savings deposits (Item 11), nonpersonal time deposits with original maturities of less than 4 years (Item 14.a), or ineligible acceptances or obligations by affiliates maturing in less than 4 years (Schedule A, Items 1 and 2.b), you need not complete this report. Rather, please check this box, sign the report, and return it to the designated Federal Reserve Bank. ☐

This report is required by law [12 U.S.C. § 248(a) and § 461].

The Federal Reserve System regards the information provided by each respondent as confidential. If it should be determined subsequently that any information collected on this form must be released, respondents will be notified.

PLEASE READ INSTRUCTIONS PRIOR TO COMPLETION OF THIS REPORT

Items	Item Code	Report all balances as of the close of business each day to the nearest thousand dollars																
		Column 1		Column 2		Column 3		Column 4		Column 5		Column 6		Column 7		Column 8		
		Thursday		Friday		Saturday		Sunday		Monday		Tuesday		Wednesday		Total		
		Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	
TRANSACTION ACCOUNTS																		
Demand Deposits																		
1. Due to depository institutions:																		
a. Banks	2311																1a	
b. Other depository institutions	2312																1b	
2. U.S. Government	2280																2	
3. Other demand	2340																3	
Other Transaction Accounts																		
4. ATS accounts	2402																4	
5. Telephone and preauthorized transfers	2403																5	
6. NOW Accounts/Share Drafts	2398																6	
7. Total (must equal sum of Items 1 through 6 above)	2215																7	
DEDUCTIONS FROM TRANSACTION ACCOUNTS																		
8. Demand balances due from depository institutions in the U.S.	0063																8	
9. Cash items in process of collection	0020																9	
OTHER SAVINGS AND TIME DEPOSITS																		
Other Savings Deposits																		
10. Personal	2368																10	
11. Nonpersonal	2369																11	
12. Total (must equal sum of Items 10 and 11)	2389																12	

Please continue on page 2.

Items	Item Code	Report all balances as of the close of business each day to the nearest thousand dollars															
		Column 1		Column 2		Column 3		Column 4		Column 5		Column 6		Column 7		Column 8	
		Thursday		Friday		Saturday		Sunday		Monday		Tuesday		Wednesday		Total	
		Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.
OTHER SAVINGS AND TIME DEPOSITS (continued)																	
Time Deposits																	
13. Personal (regardless of maturity)	2563																
14. Nonpersonal:																	
a. Original maturity of less than 4 years	2557																
b. Original maturity of 4 years or more	2558																
15. Total (must equal sum of Items 13 and 14)	2514																
16. All time deposits in denomination of \$100,000 or more (included in Items 13 and 14)	2604																
17. VAULT CASH	0080																

If your institution had no ineligible acceptances or obligations by affiliates, please check this box and do not complete Schedule A. ☐

SCHEDULE A: OTHER RESERVABLE OBLIGATIONS BY
REMAINING MATURITY

Ineligible Acceptances and Obligations by Affiliates																	
1. Maturing in less than 14 days	2245																1
2. Maturing in 14 days or more but less than 4 years:																	
a. Personal	2877																2a
b. Nonpersonal	2878																2b

I certify that the information shown on this report is correct

Authorized Signature Title

Person to be Contacted Concerning this Report (please print)

Area Code and Telephone Number

Report of Certain Eurocurrency Transactions

For All Depository Institutions Other Than U.S. Branches and Agencies of Foreign Banks

For the week ended _____, 19____.

If your institution had no outstanding balances to report, please check this box, sign the report, and return to the Federal Reserve Bank designated below. ☐

This report is required by law [12 U.S.C. § 248(a) and § 461].

The Federal Reserve System regards the information provided by each respondent as confidential. If it should be determined subsequently that any information collected on this form must be released, respondents will be notified.

PLEASE READ INSTRUCTIONS PRIOR TO COMPLETION OF THIS REPORT

Day of Week	Date		Column 1		Column 2		Column 3		Column 4		Column 5	
			Borrowings from Non-U.S. Offices of Other Depository Institutions and from Certain Designated Non-U.S. Entities		Gross Balances Due to Own Non-U.S. Branches		Gross Balances Due from Own Non-U.S. Branches		Assets Sold to and Held by Own Non-U.S. Branches Acquired from U.S. Offices		Credit Extended by Own Non-U.S. Branches to U.S. Residents	
	Month	Day	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.
Thursday												
Friday												
Saturday												
Sunday												
Monday												
Tuesday												
Wednesday												
TOTAL												

Name and Address of Institution

I certify that the information shown on this report is correct.

Authorized Signature

Title

Person to be contacted concerning this report

Area Code and Telephone Number

PLEASE RETURN BY NO LATER THAN THURSDAY
FOLLOWING THE REPORTING DATE

TO: ACCOUNTING DEPARTMENT
FEDERAL RESERVE BANK BRANCH
HOUSTON, TEXAS 77001