

# **Reporting Central User Guide**

## **FR 2644**

### **Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S.Branches and Agencies of Foreign Banks**

**Federal Reserve System**

## Overview

The Federal Reserve System's Reporting Central Application provides the ability for a reporting entity to submit their reports electronically through the use of an XML file. This document describes the required format for creating the XML file for the **FR 2644 – Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks.**

## Options for submitting

1. **XML File.** See the XML Upload user guide for the steps on how to create an XML file.
2. **Data Entry**

## XML Header Rows

The following text will appear at the beginning of each of your XML files for the FR 2644 series. The text provided here can be copied into your XML file.

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Sample XML file generated by XMLSpy v2015 sp1 (x64) (http://www.altova.com)-->
<reportingFile xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd" createTime="09:30:47+05:00"
createDate="1957-08-13" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

## How the XML File is Structured

Each XML file contains financial data for one reporting entity and as-of-date. The data in the file is organized into the following sections.

- Reporting File
  - Create date
  - Create time
- Report
  - Respondent Id
  - As Of Date
  - Series Id
- Item Data
  - Context used for data in a schedule
  - Value

### **XML structure or schema:**

```
<?xml version="1.0" encoding="UTF-8"?>
<reportingFile xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" createDate="2016-05-20"
createTime="09:30:47+05:00" xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd">
  <report series="FR2644" asOfDate="2025-04-01" reporterId="12345">
    <!-- Cover Page items -->
    <itemData confidential="N" estimated="N" mdrm="MDRM1111"> <value>value for "MDRM1111" </value></itemData>

    <!-- Schedule items -->
    <itemData confidential="N" estimated="N" mdrm="MDRM1116"> <value>value for "MDRM1116" </value></itemData>
    <itemData confidential="N" estimated="N" mdrm="MDRM1117"> <value>value for "MDRM1117" </value></itemData>

  </report>
</reportingFile>
```

**Reporting File** is a wrapper that encapsulates all the data in the file; it must include the create date and time of the file.

**Report** is a wrapper that encapsulates all the data items; it must include attributes to identify the respondent Reporter Id, the report As of Date, and the report Series Id.

**Item Data** is a wrapper that encapsulates the report data values for the reporting entity and as of date.

**Important:** The upload xml file created can have any name but must have a .xml file extension as the file type.

## XML Tags and Their Meanings

| XML Tag/Attribute                                                                                                                                                                                                                        | Meaning/How Used                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <?xml version="1.0" encoding="UTF-8"?><br><reportingFile<br>xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" createDate="2016-05-20"<br>createTime="09:30:47+05:00"<br>xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd"> | ***NOTE*** The code in the first 3 lines of the file is to be implemented as is, do not change the dates or time. This information is used by Reporting Central to identify the XML schema used by the system. The RCInputXML-1.0-20160520.xsd is not necessary for the creation of the xml file and will not be provided since it is part of the Reporting Central submission system.<br><br>We do not recommend opening the generated xml file with any third-party applications as those applications would not contain the framework and backend files on the Reporting Central system. |
| <reportingFile> ... </reportingFile>                                                                                                                                                                                                     | A tag used to encapsulate all the data in the file. Note all tags must have an opening and ending version.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd"                                                                                                                                                                              | Attribute of the reportingFile tag which specifies the location of the Schema.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| createTime="09:30:47+05:00"                                                                                                                                                                                                              | Attribute of the reportingFile tag which specifies the time the file was created. For the createTime, use the value provided here.                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| createDate="2016-08-13"                                                                                                                                                                                                                  | Attribute of the reportingFile tag which specifies the date the file was created. For the createDate, use the value provided here.                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"                                                                                                                                                                                    | Attribute of the reportingFile tag which tells the schema-validator that all elements used in the XML file are declared in the "http://www.w3.org/2001/XMLSchema-instance" namespace.                                                                                                                                                                                                                                                                                                                                                                                                       |
| <report> ... </report>                                                                                                                                                                                                                   | A tag used to identify the series name, the reporting entity and the as of date of the data. Note all tags must have an opening and ending version.                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| reporterId="12345"                                                                                                                                                                                                                       | Attribute of the report tag which specifies the respondent ID. Leading zeros of the respondent ID should not be included; therefore, this field does not have to be 10 digits unlike a text file format. Example: respondent ID 0000012345 is reported as 12345.                                                                                                                                                                                                                                                                                                                            |
| asOfDate="2016-09-30"                                                                                                                                                                                                                    | Attribute of the report tag which specifies the as of date of the report. YYYY-DD-MM format.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| series="FR2644"                                                                                                                                                                                                                          | Attribute of the report tag which specifies the series name.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <!-- Cover Page items --><br><br><!-- Schedule items -->                                                                                                                                                                                 | Optional reference item that the reporter can include in their file as reference points, for example to identify breaks between the Cover page and the Schedules. These do not need to be included in the XML file to submit. These can be named whatever the user wants to name them; those provided are just examples but they do have to be in the <!-- --> format.                                                                                                                                                                                                                      |
| <itemData> ... </itemData>                                                                                                                                                                                                               | A tag used to encapsulate the item and its value from the report. Note all tags must have an opening and ending version.                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| confidential="N"                                                                                                                                                                                                                         | This series does not allow for confidentiality requests; however, the microdata is already considered confidential. The confidential tag for all rows should equal "N". Do not set this to "Y" as this provides no meaningful information to the report submission.                                                                                                                                                                                                                                                                                                                         |
| estimated="N"                                                                                                                                                                                                                            | This series does not allow for estimation for external filers. The estimated tag for all rows should equal "N". Do not set this to "Y" as this provides no meaningful information to the report submission. If you need to estimate your data please contact your Reserve Bank contact.                                                                                                                                                                                                                                                                                                     |
| mdrm="MDRM9999"                                                                                                                                                                                                                          | Attribute of the itemData tag which identifies a specific item in the report. Attribute of the context tag which identifies a group of items in the report. Each item will have its own MDRM which are included in the Report Detailed Field Specifications below.                                                                                                                                                                                                                                                                                                                          |
| <value> ... </value>                                                                                                                                                                                                                     | A tag encapsulated within itemData tag and contains the value of the item. Note all tags must have an opening and ending version.                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| value="1"                                                                                                                                                                                                                                | Attribute of the context tag which identifies the order of in the item group.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <context> ... </context>                                                                                                                                                                                                                 | An options tag encapsulated within itemData tag used to identify the order of a variable list of items. Note all tags must have an opening and ending version.                                                                                                                                                                                                                                                                                                                                                                                                                              |

## Example FR2644 XML File Upload

The following FR2644 XML file upload example includes sample items for the cover page, Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks schedule

```
<?xml version="1.0" encoding="UTF-8"?>
<reportingFile xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" createDate="2016-05-20"
createTime="09:30:47+05:00" xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd">
  <report series="FR2644" asOfDate="2025-04-02" reporterId="12345">
    <itemData confidential="N" estimated="N" mdrm="WRSS8901"><value>Jim Smith</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS4086"><value>jim.smith@frb.org</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS8902"><value>555-555-7827</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS0010"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS0602"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSSC501"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSSG289"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSSG290"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS1350"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS1415"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS1420"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS1797"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSSA282"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS1460"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS1480"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSSB531"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS1766"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS2008"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSSK137"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSSK207"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSSJ454"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS1799"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS3123"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS2163"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSSC499"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS2170"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS2604"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSSHT38"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS2800"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS2941"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSSC500"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS2948"><value>0</value></itemData>
  </report>
</reportingFile>
```

## Preparing the File Upload for the FR 2644

The FR 2644 reports are comprised of both financial and text fields. To reduce issues arising during the creation of the Reporting Central XML file, it is strongly recommended that institutions follow the process described below.

### Field Values

In general, negative and null entries are not appropriate for this report. Respondents should notify their Reserve Banks for guidance if negative entries are warranted.

### Field Character Limits

Standard financial data are reported in Thousands and allow entry of up to 14 digits, with no decimal places. For nonstandard financial limits and text item character limits, see the below table.

| MDRM Number | Description                                   | Length | Format |
|-------------|-----------------------------------------------|--------|--------|
| WRSS8901    | Person to be Contacted Concerning This Report | 72     | Text   |
| WRSS4086    | E-Mail Address of Contact                     | 72     | Text   |
| WRSS8902    | Area Code/ Phone Number/ Extension            | 30     | Text   |

### Uploading the file to Reporting Central

In Reporting Central, select the File Upload tab and then click the **Browse...** button. Then, navigate to the stored text file and select the filename so it appears in the **File:** box. Select **Open** to choose the file. In Reporting Central, select **Continue** to upload the file.

Testing the section transfer

Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks - FR 2644

This report is authorized by law (12 U.S.C. §§ 225(a), 248(a)(2), and 3105(c)(2)). Your voluntary cooperation in submitting this report is needed to make the results comprehensive, accurate, and timely. The Federal Reserve may not conduct or sponsor, and an organization is not required to respond to, a collection of

information unless it displays a currently valid OMB control number. The Federal Reserve System regards the individual bank 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.

Person to be Contacted Concerning Report (WRSS8901)

E-mail Address (WRSS4086)

Area Code/Phone Number/Extension (WRSS8902)

Public reporting burden for this collection of information is estimated to be an average of 2.45 hours per response, including the time to gather and maintain data in the required form, to review the instructions and to complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0075), Washington, DC 20503.

Upload File

Validate

Save

Clear

Submit

Close



| Name                                                                                                     | Date modified    | Type     | Size |
|----------------------------------------------------------------------------------------------------------|------------------|----------|------|
|  FR 2644-06-03-2026.xml | 5/3/2026 4:34 PM | XML File | 4 KB |

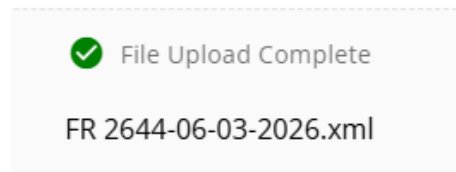
  

File name: 
All Files (\*.\*)

Open
Cancel



If there are no formatting issues during the file upload you will get a message that the file upload is completed and the data will load directly into the report screen.



The report data can then be validated and saved. If errors exist in the text file, error messages will appear in the file upload window, which can be used to troubleshoot any formatting issues.

# Appendix A

## FR 2644 Report Detailed Field Specifications

|                      | Item                                                                                                                    | Dollar Amounts in Thousands | Dollar Amounts in Thousands |
|----------------------|-------------------------------------------------------------------------------------------------------------------------|-----------------------------|-----------------------------|
| Financial Data Items |                                                                                                                         | 8-character MDRM            | 8-character MDRM            |
| Cover Page Items     |                                                                                                                         |                             |                             |
| TEXT                 | Person to be Contacted Concerning Report                                                                                | WRSS8901                    |                             |
| TEXT                 | E-mail Address                                                                                                          | WRSS4086                    |                             |
| TEXT                 | Area Code / Phone Number / Extension                                                                                    | WRSS8902                    |                             |
| Assets               |                                                                                                                         |                             |                             |
| 1.                   | Cash and balances due from depository institutions                                                                      |                             | WRSS0010                    |
| 2.                   | Securities (including securities reported as trading assets on the Call Report):                                        |                             |                             |
| 2.a.                 | U.S. Treasury securities and U.S. Government agency obligations:                                                        |                             |                             |
| 2.a(1)               | Mortgage-backed Securities                                                                                              |                             | WRSS0602                    |
| 2.a.(2)              | Other U.S. Treasury and U.S. Government agency obligations                                                              |                             | WRSSC501                    |
| 2.b.(1)              | Other Mortgage-backed securities                                                                                        |                             | WRSSG289                    |
| 2.b.(2)              | All other securities                                                                                                    |                             | WRSSG290                    |
| 3.                   | Federal funds sold and securities purchased under agreements to resell                                                  |                             | WRSS1350                    |
| 4.                   | Loans and leases (including loans reported as trading assets on the Call Report):                                       |                             |                             |
| 4.a.                 | Loans secured by real estate:                                                                                           |                             |                             |
| 4.a.(1)              | Construction, land development, and other land loans                                                                    |                             | WRSS1415                    |
| 4.a.(2)              | Secured by farmland                                                                                                     |                             | WRSS1420                    |
| 4.a.(3)              | Secured by 1-4 family residential properties:                                                                           |                             |                             |
| 4.a.(3).a.           | Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit               |                             | WRSS1797                    |
| 4.a.(3).b.           | Closed-end loans secured by 1-4 family residential properties                                                           |                             | WRSSA282                    |
| 4.a.(4)              | Secured by multifamily (5 or more) residential properties                                                               |                             | WRSS1460                    |
| 4.a.(5)              | Secured by nonfarm nonresidential properties                                                                            |                             | WRSS1480                    |
| 4.b.                 | Loans to, and acceptances of, commercial banks in the U.S. (including U.S. branches and agencies of foreign banks)      |                             | WRSSB531                    |
| 4.c.                 | Commercial and industrial loans                                                                                         |                             | WRSS1766                    |
| 4.d.                 | Loans to individuals for household, family, and other personal expenditures:                                            |                             |                             |
| 4.d.(1)              | Credit cards and other revolving credit plans                                                                           |                             | WRSS2008                    |
| 4.d.(2)              | Automobile loans                                                                                                        |                             | WRSSK137                    |
| 4.d.(3)              | Other consumer loans (including single payment and installment loans other than automobile loans and all student loans) |                             | WRSSK207                    |
| 4.e.                 | Loans to nondepository financial institutions                                                                           |                             | WRSSJ454                    |
| 4.f.                 | All other loans and leases                                                                                              |                             | WRSS1799                    |

|                    | Item                                                                                                                                     | Dollar Amounts in<br>Thousands | Dollar Amounts in<br>Thousands |
|--------------------|------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|--------------------------------|
| 4.g.               | Allowance for credit loan and lease losses (if FFIEC 002 reporter, enter zero)                                                           | WRSS3123                       |                                |
| 5.                 | Other assets:                                                                                                                            |                                |                                |
| 5.a.               | Net due from related foreign offices (if FFIEC 002 respondent, include headoffice and other related depository institutions in the U.S.) |                                | WRSS2163                       |
| 5.b.               | All other assets (including trading assets)                                                                                              |                                | WRSSC499                       |
| 6.                 | Total assets (sum of items 1 through 4.f, 5.a and 5.b, minus item 4.g)                                                                   |                                | WRSS2170                       |
|                    | Item                                                                                                                                     | Dollar Amounts in<br>Thousands | Dollar Amounts in<br>Thousands |
| <b>Liabilities</b> |                                                                                                                                          |                                |                                |
| 7.                 | Total deposits:                                                                                                                          |                                |                                |
| 7.a.               | Time deposits of \$100,000 or more                                                                                                       |                                | WRSS2604                       |
| 7.b.               | All other deposits                                                                                                                       |                                | WRSSHT38                       |
| 8.                 | Borrowings (including federal funds purchased and securities sold under agreements to repurchase and other borrowed money)               |                                | WRSS2800                       |
| 9.                 | Other liabilities                                                                                                                        |                                |                                |
| 9.a.               | Net due to related foreign offices (if FFIEC 002 respondent, include head office and other related depository institutions in the U.S.)  |                                | WRSS2941                       |
| 9.b.               | All other liabilities (including subordinated notes and debentures and trading liabilities)                                              |                                | WRSSC500                       |
| 10.                | Total liabilities (sum of items 7 through 9)                                                                                             |                                | WRSS2948                       |