

Reporting Central User Guide

FR 2900

Report of Deposits and Vault Cash

Federal Reserve System

STATISTICS FUNCTION
May 2026

Overview

The Federal Reserve System's Reporting Central Application provides the ability for a reporting entity to submit their reports electronically using an XML file. This document describes the required format for creating the XML file for the **FR2900 - Report of Deposits and Vault Cash**.

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 2900 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="FR2900" asOfDate="2025-04-06" 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"?> <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">	***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. 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-MM-DD format.
series="FR2900"	Attribute of the report tag which specifies the series name.
<!-- Cover Page items --> <!-- 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 order of a variable list of items. Note all tags must have an opening and ending version.

Example FR2900 XML File Upload

The following FR2900 XML file upload example includes sample items for the cover page, reportable items, including the annual items.

```
<?xml version="1.0" encoding="UTF-8"?>
<reportingFile xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" createDate="1957-08-13" createTime="09:30:47+05:00"
xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd">
<report series="FR2900" asOfDate="2026-04-06" reporterId="12345">
<itemData confidential="N" estimated="N" mdrm="EDDS8901"><value>Jim Smith</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDS8902"><value>123-456-7890</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDS4086"><value>test@test.com</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDSH321"><value>My Signature</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDSC491"><value>My Title</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD12340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD22340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD32340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD42340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD52340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD62340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD72340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD82340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD1MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD2MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD3MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD4MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD5MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD6MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD7MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD8MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD10020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD20020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD30020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD40020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD50020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD60020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD70020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD80020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD12697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD22697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD32697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD42697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD52697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD62697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD72697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD82697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD10080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD20080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD30080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD40080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD50080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD60080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD70080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD80080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDSH020"><value>1</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDS2214"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDS2247"><value>0</value></itemData>
</report>
</reportingFile>
```

IMPORTANT Annual items E.1 (EDDS2247) and E.1.a (EDDS2214) and the annual checkbox (EDDSH020) are reported for balances ending on June 30 of each year and should be reported in the FR 2900 report that includes this date. When reporting balances ending on June 30 of each year, E.1 (EDDS2247) must not be null or zero. The annual checkbox must be either 1 or 0. You may include these items in the submission file but ensure they are left blank until they are required.

Preparing the File Upload for the FR 2900

The FR 2900 is comprised of both financial and text fields. To minimize issues arising during the creation of the Reporting Central XML file, it is strongly recommended reporting institutions follow the process described below.

Field Labels

The identifying label for both financial and text data is the eight-character MDRM descriptor listed in Appendix A. Reporting Central uses the MDRM to identify individual report items in the file upload.

Field Character Limits

Standard financial data are reported in thousands and allow entry of up to 14 digits, with no decimal places. Negative numbers are not reportable. For nonstandard financial limits and text items character limits, see the table below and Appendix A.

FR 2900 Report Detailed Field Specifications

(See Appendix A for detailed listing of all items)

Item Description	Type	Limit	MDRM
Contact Information			
Person to be Contacted Concerning This Report	Text	72	EDDS8901
Area Code / Phone Number	Text	30	EDDS8902
Authorized Title	Text	72	EDDSC491
Email Address	Text	72	EDDS4086
Report Data Items: Data reported for Tuesday through Monday, plus a total			
A.1 Demand deposits due to the public (exclude demand deposits due to depository institutions and demand deposits of the U.S. gov't).	Integer	14,0	EDDS2340
A.2 Other liquid deposits	Integer	14,0	EDDSMB60
B.1 Cash items in process of collection	Integer	14,0	EDDS0020
C.1. Small Time Deposits (time deposits with balances less than \$100,000)	Integer	14,0	EDDS2697
D.1 Vault cash	Integer	14,0	EDDS0080
Annual Items			
If your institution had no foreign (non-U.S.) currency denominated deposits at any of your U.S. offices, please enter "1". Otherwise, please enter "0" to indicate that your institution is responsible for filing the quarterly FR 2915 Report of Foreign (non-U.S.) Currency Deposits.	Integer	1,0	EDDSH020
E.1 Reservable liabilities	Integer	14,0	EDDS2247
A. Net transaction accounts	Integer	14,0	EDDS2214

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.

Cover Page

FR 2900

OMB Number 7100-0087

Board of Governors of the Federal Reserve System

This report is required by law (12 U.S.C. §§ 248(a), 461,603, and 615) 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. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

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

Authorized Signature:

Title (EDDSC491)

Person to be contacted concerning this report

Upload File

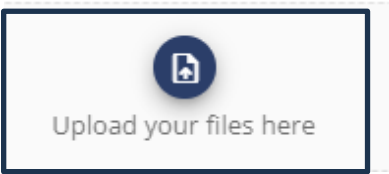
Validate

Save

Clear

Submit

Close



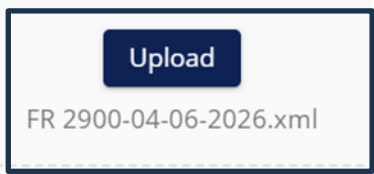
Name	Date modified	Type	Size
FR 2900-04-06-2026.xml	5/3/2026 4:34 PM	XML File	4 KB

File name: FR 2900-04-06-2026.xml

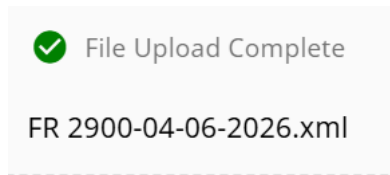
All Files (*.*)

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 2900 Report Detailed Field Specifications

Item Description	Type	Limit	MDRM
Contact Information			
Person to be Contacted Concerning This Report	Text	72	EDDS8901
Area Code / Phone Number	Text	30	EDDS8902
Authorized Title	Text	72	EDDSC491
Email Address	Text	72	EDDS4086
Report Data Items: Data reported for Tuesday through Monday, plus a Total.			
A.1 Demand deposits due to the public (exclude demand deposits due to depository institutions and demand deposits of the U.S. govt).			
A.1 Tuesday	Integer	14	EDD12340
A.1 Wednesday	Integer	14	EDD22340
A.1 Thursday	Integer	14	EDD32340
A.1 Friday	Integer	14	EDD42340
A.1 Saturday	Integer	14	EDD52340
A.1 Sunday	Integer	14	EDD62340
A.1 Monday	Integer	14	EDD72340
A.1 Total	Integer	14	EDD82340
A.2 Other liquid deposits			
A.2 Tuesday	Integer	14	EDD1MB60
A.2 Wednesday	Integer	14	EDD2MB60
A.2 Thursday	Integer	14	EDD3MB60
A.2 Friday	Integer	14	EDD4MB60
A.2 Saturday	Integer	14	EDD5MB60
A.2 Sunday	Integer	14	EDD6MB60
A.2 Monday	Integer	14	EDD7MB60
A.2 Total	Integer	14	EDD8MB60
B.1 Cash items in process of collection			
B.1 Tuesday	Integer	14	EDD10020
B.1 Wednesday	Integer	14	EDD20020
B.1 Thursday	Integer	14	EDD30020
B.1 Friday	Integer	14	EDD40020
B.1 Saturday	Integer	14	EDD50020
B.1 Sunday	Integer	14	EDD60020
B.1 Monday	Integer	14	EDD70020
B.1 Total	Integer	14	EDD80020
C.1. Small Time Deposits (time deposits with balances less than \$100,000)			
C.1 Tuesday	Integer	14	EDD12697
C.1 Wednesday	Integer	14	EDD22697
C.1 Thursday	Integer	14	EDD32697
C.1 Friday	Integer	14	EDD42697
C.1 Saturday	Integer	14	EDD52697
C.1 Sunday	Integer	14	EDD62697
C.1 Monday	Integer	14	EDD72697

Item Description	Type	Limit	MDRM
C.1 Total	Integer	14	EDD82697
D.1 Vault cash			
D.1 Tuesday	Integer	14	EDD10080
D.1 Wednesday	Integer	14	EDD20080
D.1 Thursday	Integer	14	EDD30080
D.1 Friday	Integer	14	EDD40080
D.1 Saturday	Integer	14	EDD50080
D.1 Sunday	Integer	14	EDD60080
D.1 Monday	Integer	14	EDD70080
D.1 Total	Integer	14	EDD80080
Annual Items			
If your institution had no foreign (non-U.S.) currency denominated deposits at any of your U.S. offices, please enter "1". Otherwise, please enter "0" to indicate that your institution is responsible for filing the quarterly FR 2915 Report of Foreign (non-U.S.) Currency Deposits.	Integer	1	EDDSH020
E.1 Reservable liabilities	Integer	14	EDDS2247
A. Net transaction accounts	Integer	14	EDDS2214

Reminder: Tuesday, not Monday, is the 1st day of the weekly reporting cycle (EDD1), Wednesday is the 2nd day (EDD2), etc. while Monday (EDD7) is the 7th day. The Total of all seven days gets reported as the 8th instance (EDD8).

Board of Governors of the Federal Reserve System



Report of Deposits and Vault Cash—FR 2900

For the week ended Monday,

This report is required by law (12 U.S.C. §§ 248(a), 461, 603, and 615).

any information collected on this form must be released, respondents will be notified. The Federal Reserve may not conduct or sponsor, and an organization (or a person) 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 information provided by each respondent as confidential. If it should be determined subsequently that

Report all balances as of the close of business each day to the nearest thousand dollars.

For FRB Use Only	Tuesday Column 1 Amount	Wednesday Column 2 Amount	Thursday Column 3 Amount	Friday Column 4 Amount	Saturday Column 5 Amount	Sunday Column 6 Amount	Monday Column 7 Amount	Total Column 8 Amount
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
2340	EDD12340	EDD22340	EDD32340	EDD42340	EDD52340	EDD62340	EDD72340	EDD82340
MB60	EDD1MB60	EDD2MB60	EDD3MB60	EDD4MB60	EDD5MB60	EDD6MB60	EDD7MB60	EDD8MB60
0020	EDD10020	EDD20020	EDD30020	EDD40020	EDD50020	EDD60020	EDD70020	EDD80020
2697	EDD12697	EDD22697	EDD32697	EDD42697	EDD52697	EDD62697	EDD72697	EDD82697
0080	EDD10080	EDD20080	EDD30080	EDD40080	EDD50080	EDD60080	EDD70080	EDD80080

Report the following items in June only. Please report balance as of close of business on June 30 each year.

☐ If your institution had no foreign (non-U.S.) currency denominated deposits at any of your U.S. offices, please check this box. If you did not check this box, your institution is responsible for filing the quarterly FR 2915 Report of Foreign (non-U.S.) Currency Deposits. (H020)

For FRB Use Only	June Report Day	
	Use Only	Amount
E. 1. Reservable Liabilities	2247	EDDS2247
a. Net transaction accounts	2214	EDDS2214

Name and Address of Reporting Institution:

Name (9017)

Address (9026)

City (9130) State (9200) Zip Code (9220)

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

EDDSH321
Authorized Signature (H021)

EDDSC491
Title (C491)

EDDS8901
Person to be contacted concerning this report (please print) (8901)

EDDS8902
Area Code / Phone Number (8902)

EDDS4086
Email Address (4086)

Public reporting burden for this information collection is estimated to average 1.14 hours per response, including time to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent 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 (7100-0087), Washington, DC 20503.