



# FR 2910a / News

## Monetary and Financial Reporting

Annual 2010

### Contact Information

#### Statistics Toll-Free Phone Number

1-800-446-7045

#### Fax Number

804-697-8255

#### Manager

Patricia Cosby x 8260

[patricia.cosby@rich.frb.org](mailto:patricia.cosby@rich.frb.org)

#### FR 2910a Analyst

Travis Taylor x 8372

[travis.taylor@rich.frb.org](mailto:travis.taylor@rich.frb.org)

#### FR 2910a Analyst

Steven Collins x 8051

[steven.collins@rich.frb.org](mailto:steven.collins@rich.frb.org)

#### FR 2910a Analyst

Webster Hill x 8944

[webster.hill@rich.frb.org](mailto:webster.hill@rich.frb.org)



### Resource Center Links

#### FR 2910a Forms and Instructions

<http://www.federalreserve.gov/reportforms>

#### Federal Reserve Bank of Richmond

<http://www.richmondfed.gov>

### Attention FR 2910a Reporters!

Again, the time has come for all FR 2910a filers to submit their data to the Federal Reserve Bank of Richmond. Your personalized report form should be arriving by mail. If you need extra time to file or prepare your FR 2910a, please call your report analyst. We suggest that a photocopy of the report be retained for your records.

All data should be reported as follows:

**Report Date: Close of business, Wednesday, June 30, 2010**

**Due Date: Monday, July 5, 2010**

### Purpose of FR 2910a Report

The FR 2910a (**Annual Report of Deposits & Reservable Liabilities**) is an annual report generally filed by depository institutions that are exempt from reserve requirements under the Garn-St Germain Depository Institutions Act of 1982 and whose total deposits, measured from depository institutions' December quarterly Report of condition (Call Report), are greater than the annual exemption amount (\$10.7M) but less than the reduced reporting limit (\$1.362B). The report contains three data items that are to be submitted for a single day, June 30: (1) total transaction accounts, savings deposits, and small time deposits; (2) reservable liabilities; and (3) net transaction accounts.

The data collected on this report serves two purposes. First, the data are used to determine which depository institutions will remain exempt from reserve requirements and consequently eligible for reduced reporting for another year. Second, the data are used in the annual indexation of the low reserve tranche, the exemption amount, the nonexempt deposit cutoff, and the reduced reporting limit.

Board of Governors of the Federal Reserve System

Annual Report of Deposits and Reservable Liabilities—  
FR 2910a  
As of the close of business on June 30, 2010.

This report is required by law (12 U.S.C. §§248a and 401).  
The Federal Reserve System requires the information provided to assist in monitoring the condition of depository institutions and to determine their eligibility for reduced reporting. It is intended for informational purposes only. It is not to be used for regulatory or supervisory purposes. It is not to be used for legal or tax purposes.

PLEASE READ INSTRUCTIONS PRIOR TO COMPLETION OF THIS REPORT.  
Report all balances as of the close of business to the nearest thousand dollars.

Item	Total	Amount
	Line	Outstanding
	Code	(\$)
1. Total Transaction Accounts, Savings Deposits, and Small Time Deposits	1000	
2. Reservable Liabilities	2000	
3. Net Transaction Accounts	3000	
	3014	

Please check this box if your depository institution (1) has non-U.S. branches or has obtained funds from sources outside the United States during the period covered by this report; or (2) has foreign branches, branches or non-U.S. branches, or branches through insurance or obligations by affiliates.

Name and Address of Reporting Institution: \_\_\_\_\_  
 I certify that the information shown on this report is correct.  
 Signature: \_\_\_\_\_  
 Title: \_\_\_\_\_  
 REPORT TO CONTACT (REQUIRED) AND REPORTING UNIT: \_\_\_\_\_  
 Street and Reporting Number: \_\_\_\_\_  
 Email address: \_\_\_\_\_  
 Please return no later than \_\_\_\_\_  
 To: \_\_\_\_\_



## FR 2910a Frequently Asked Questions

### What types of institutions are required to submit the FR 2910a report?

FR 2910a reporters consist of all depository institutions with net transaction accounts less than or equal to the annual exemption amount and the reduced reporting limit determined by the Federal Reserve Board. The current annual exemption amount is \$10.7 million and the reduced reporting limit is \$1.362 billion dollars.

### How does the Federal Reserve determine which depository institutions are eligible to report the FR 2910a?

The Federal Reserve uses the December Call Report from the prior year to determine if the deposits and reservable liabilities are within the appropriate threshold. In addition, institutions for which Call Report data are not available, and therefore whose deposit size is unknown, will be required to file the FR 2910a as of June 30, 2010.

### What is the frequency of the FR 2910a report?

The FR 2910a report is filed annually with the Federal Reserve Bank with an as-of date of June 30.

### What are Deposits?

For the purposes of this report, deposits include the sum of total transaction accounts, total savings deposits, small time deposits, and ineligible acceptances and obligations issued by the affiliates maturing in less than 7 days.

### What are Primary Obligations?

Generally, a primary obligation is a liability that is issued or undertaken by a depository institution as a means of obtaining funds. For purposes of this report, primary obligations are considered deposits when they are entered into with non-exempt entities. Please refer to pages 2 and 3 of the FR 2910a instructions for complete discussions of primary obligations.

### What are Net Transactions Accounts?

Net transaction accounts are the sum of transaction accounts less demand balances due from other U.S. depository institutions and cash items in the process of collection.

### What are Reservable Liabilities?

Reservable liabilities consist of the sum of (A) net transactions accounts + (B) nonpersonal savings deposits + (C) nonpersonal time deposits (regardless of maturity).

*For other questions, please contact an FR 2910a Analyst listed on the front page.*

