

Micro Report Series Description

Series Mnemonic	EDAR
Series Name	Annual Report of Total Deposits and Total Reservable Liabilities; FR 2910a
Starting and Ending Date	June 22, 1983 Continuing
Frequency	Annually each June, as of the close of business Monday following the third Tuesday.

Reporting Panel

The panel consists of all depository institutions that do not file the primary Regulation D report (the FR 2900), and that have total deposits above the exemption amount. Participation is required.

Major Changes to Reporting Panel

Prior to September, 2000, included all commercial banks, mutual savings banks, savings and loan associations and credit unions with total reservable liabilities less than the annually indexed exemption level and thus are exempt from holding reserves under the Garn-St Germain Depository Institutions Act of 1982, and that have total deposits greater than or equal to the annually indexed exemption level. (Nonexempt institutions should file the Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900) either weekly or quarterly, depending on their deposit size. Banker's banks, corporate centrals, Edge and Agreement corporations, and branches and agencies of foreign banks, regardless of exemption status and deposit size, must file the FR 2900 on a weekly basis. See the "EDDS" series for details.) The FR 2910a is filed by exempt institutions with total deposits that fall within the cutoff for lower level reporting

Data Mode

Annually
Thousands of dollars

Data Availability

Approximately four weeks after the report date.

Major Series Changes

Beginning September 2003, the definition of “nonexempt” was changed to include any institution with net transaction accounts (rather than total reservable liabilities) that are greater than the exemption amount, or any institution that has total deposits equal to or than a newly introduction “reduced reporting limit.” The initial (2003) reduced reporting limit was set at \$1 billion, and thereafter is indexed to the growth in total deposits at all institutions. All other institutions, except those described in footnote 1 on the previous page are considered exempt. To determine if an FR 2910a reporter would continue to be exempt under this new definition, a third item—net transaction accounts—was added to the FR 2910a reporting form. In addition, the reporting date for the FR 2910a was changed from the Monday following the third Tuesday in June to June 30.

Beginning September 2000, the FR 2910Q was discontinued and the last report was filed on June 26, 2000. Improved timeliness and processing procedures made it possible to use data from the Call Reports, rather than the FR 2910q, for the construction of the monetary aggregates. At that time, about 500 FR 2910q reporters with about \$60 billion in deposits were shifted to the FR 2910a.

Beginning September 1994, the single deposit cutoff was replaced by two separate deposit cutoff applicable to nonexempt and exempt institutions, respectively.

Beginning February 1984, Contemporaneous Reserve Requirements (CRR) was implemented. To maintain comparability with the full deposit report (FR 2900) changes in the FR 2910a and FR 2910q reporting schedules were required. Beginning with data as of June 1984, the FR 2910a was reported with an as-of date of Monday (rather than Wednesday) due to the implementation of CRR. Beginning with data as of March 1984, the FR 2910q was reported for a Tuesday through Monday week (rather than Thursday through Wednesday).

Confidentiality

Microdata are confidential.