

File Upload User Guide

FR 2644

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

How to create an XML file for the FR 2644

The FR 2644 is comprised of a Cover Page, and one schedule with several 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.

	Item	Dollar Amounts in Thousands	Dollar Amounts in Thousands
Financial Data Items		8-character MDRM	8-character MDRM
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

Field Values

Financial data fields can have either positive, zero, or null values. When you prepare your spreadsheet, this table explains how you enter positive, zero, and null values in the item value cell of the spreadsheet.

Financial Data Item Value	Format
Positive	[leave value as is]
Negative	Value preceded by a "-" sign
Zero	0
Null (or blank)	[leave blank]

Field Character Limits

Standard financial data are reported in Thousands and allow entry of up to 14 digits, with no decimal places. FR 2644 has only standard financial data items and text items.

For text items character limits, see Appendix B.

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="1957-08-13"
createTime="09:30:47+05:00" xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd">
  <report series="FR2900" asOfDate="YYYY-MM-DD" reporterId="9999999999">
    <!-- 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.

XML Tags and Their Meanings

XML Tag/Attribute	Meaning/How Used
<reportingFile>	A tag used to encapsulate all of the data in the file
xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd"	Attribute of the reportingFile tag which specifies the location of the Schema
createTime="09:30:45"	Attribute of the reportingFile tag which specifies the time the file was created
createDate="2016-08-13"	Attribute of the reportingFile tag which specifies the date the file was created
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"	Optional 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>	A tag used to identify the series name, the reporting entity and the as of data of the data.
reporterId="999999999"	Attribute of the report tag which specifies the respondent ID
asOfDate="2016-09-30"	Attribute of the report tag which specifies the as of date of the report
series="SERIESID"	Attribute of the report tag which specifies the series name
<itemData>	A tag used to encapsulate the item and its value from the report
mdrm="MDRM9999"	Attribute of the itemData tag which identifies a specific item in the report
<value>	A tag encapsulated within itemData tag and contains the value of the item
<context>	An optional tag encapsulated within itemData tag used to identify the order of a variable list of items
mdrm="MDRM8888"	Attribute of the context tag which identifies a group of items in the report
value="1"	Attribute of the context tag which identifies the order of in the item group

Example FR2644 XML File Upload

The following FR2644 XML file upload example includes sample items for the cover page, Weekly 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" standalone="no"?>
<reportingFile createTime="11:06:38+05:00" createDate="2022-05-10"
xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <report series="FR2644" asOfDate="2022-01-12" reporterId="999999999">
    <itemData confidential="N" estimated="N" mdrm="WRSS0010"><value>17542828</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSS0602"><value>0</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSSC501"><value>5174241</value></itemData>
    <itemData confidential="N" estimated="N" mdrm="WRSSG289"><value>0</value></itemData>
```

```

<itemData confidential="N" estimated="N" mdrm="WRSSG290"><value>2832829</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>2500</value></itemData>
<itemData confidential="N" estimated="N" mdrm="WRSS1766"><value>4770568</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>2147032</value></itemData>
<itemData confidential="N" estimated="N" mdrm="WRSS1799"><value>1908100</value></itemData>
<itemData confidential="N" estimated="N" mdrm="WRSS3123"><value>22243</value></itemData>
<itemData confidential="N" estimated="N" mdrm="WRSS2163"><value>1735128</value></itemData>
<itemData confidential="N" estimated="N" mdrm="WRSSC499"><value>306422</value></itemData>
<itemData confidential="N" estimated="N" mdrm="WRSS2170"><value>36397405</value></itemData>
<itemData confidential="N" estimated="N" mdrm="WRSS2604"><value>13921340</value></itemData>
<itemData confidential="N" estimated="N" mdrm="WRSSHT38"><value>11134985</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="WRSSS285"><value></value></itemData>
<itemData confidential="N" estimated="N" mdrm="WRSSC500"><value>583683</value></itemData>
<itemData confidential="N" estimated="N" mdrm="WRSS2948"><value>25640008</value></itemData>
<itemData confidential="N" estimated="N" mdrm="WRSS8434"><value>-8343</value></itemData>
<itemData confidential="N" estimated="N" mdrm="WRSSS285"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="WRSS8901"><value>Melissa Johnson</value></itemData>
<itemData confidential="N" estimated="N" mdrm="WRSS4086"><value>mj@test.com</value></itemData>
<itemData confidential="N" estimated="N" mdrm="WRSS8902"><value>215-574-6412</value></itemData>
</report>
</reportingFile>

```

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
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
4.g.	Allowance for credit loan and lease losses	WRSS3123	
5.	Other assets:		
5.a.	Net due from related foreign offices (if FFIEC 002 respondent, include head office 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 Thousands	Dollar Amounts in Thousands
Liabilities			
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
Text Items			
TEXT	Person to be Contacted Concerning Report	WRSS8901	
TEXT	E-mail Address	WRSS4086	
TEXT	Area Code / Phone Number / Extension	WRSS8902	

Appendix B

FR 2644 Item Character Limits

Text Item Character Limits

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