

Reporting Central XML User Guide

FR 2420CD, FE & IB

Report of Selected Money Market Rates

Federal Reserve System

**Statistics Function
August 2026**

Overview

This document demonstrates how to create the report submission file for the following series. For reports submitted on or after 8/31/2026, the reports must be submitted in an XML file format or via data entry.

FR 2420CD

- Part C: Time Deposits and Certificates of Deposit (CDs)
- Part E: Federal Home Loan Bank (FHLB) Advances

FR2420FE

- Part A: Federal funds
- Part B: Eurodollar Transactions
- Part D: Selected Deposits
- Part F: Interest-Bearing Demand Deposits by Federal Home Loan Banks (FHLBs)

FR 2420IB

- Part B: Eurodollars

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 2420 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="FR2420XX" asOfDate="2026-08-31" reporterId="12345">
    <!-- Cover Page items -->

    <itemData confidential="N" estimated="N" mdrm=" SMMRXXXX"> <value>cover page value
</value></itemData>

    <!-- Schedule items -->

    <itemData confidential="N" estimated="N" mdrm=" SMMRXXXX"> <value>reported value
</value>context mdrm="SMMRN188" value="Part Indicator"> context mdrm="SMMRN186"
value="Row Indicator"></itemData>

  </report>
</reportingFile>
```

Important Note: The financial data items will have three MDRMs, which are highlighted above. The first MDRM will be for the Column MDRM, the second a context MDRM (SMMRN188) will be for the “part indicator” which is a number which are included in the series tables below type and the third is another context MDRM (SMMRN186) which will be for the row indicator.

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
<code><?xml version="1.0" encoding="UTF-8"?></code> <code><reportingFile</code> <code>xmlns:xsi="http://www.w3.org/2001/XMLSchema-</code> <code>instance" createDate="2016-05-20"</code> <code>createTime="09:30:47+05:00"</code> <code>xsi:noNamespaceSchemaLocation="RCInputXML-</code> <code>1.0-20160520.xsd"></code>	***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.
<code><reportingFile> ... </reportingFile></code>	A tag used to encapsulate all the data in the file. Note all tags must have an opening and ending version.
<code>xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd"</code>	Attribute of the reportingFile tag which specifies the location of the Schema.
<code>createTime="09:30:47+05:00"</code>	Attribute of the reportingFile tag which specifies the time the file was created. For the createTime, use the value provided here.
<code>createDate="2016-08-13"</code>	Attribute of the reportingFile tag which specifies the date the file was created. For the createDate, use the value provided here.
<code>xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"</code>	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.
<code><report> ... </report></code>	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.
<code>reporterId="12345"</code>	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.
<code>asOfDate="2026-08-31"</code>	Attribute of the report tag which specifies the as of date of the report. YYYY-MM-DD format.
<code>series="FR2420XX"</code>	Attribute of the report tag which specifies the series name.

XML Tag/Attribute	Meaning/How Used
<!-- 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, individual FR 2420 reports are given confidential treatment under 5 U.S.C. 552(b)(4) and b(8). 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.

Preparing the File Upload for the FR 2420CD

The FR 2420CD 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 that institutions follow the process described below.

The FR 2420CD is composed of the following parts and must be submitted together within the same XML file. To differentiate between the parts each will have its own number which is reported with the context MDRM SMMRN188. If there are zero transactions for a transaction type(s), only the dollar amount MRDM (SMMRN187) must be reported with a value of zero. The number for each part is listed below as well in the last line of each part's table.

- **Part C - Time Deposits and CDs**
 - SMMRN188 = 3
- **Part E – FHLB Advances**
 - SMMRN188 = 6

Field Values

Financial data fields can have either positive, zero, or null values. Negatives can be reported for the Interest Rate, Interest Rate Net of FHLB Dividends (Part E only) and the Spread.

Field Character Limits

Standard financial data are reported in millions 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.

Field Labels

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

Part C - Time Deposits and CDs

Col	Item	MDRM	Type	Length	Note
1	Amount	SMMRN187	Numeric	14	In Millions
2	Trade Date	SMMRT140	Text	8	
3	Settlement Date	SMMRG886	Text	8	
4	Maturity Date	SMMR9914	Text	8	
5	Interest Rate (0.00000)	SMMR7333	Numeric	4,5	No more than 4 digits before decimal and interest rate expressed to 5 decimals places. Negative interest rates are to preceded with a minus (-) sign.
6	Day-Count Convention	SMMRMU36	Numeric	3	0-5
7	Spread (0.00)	SMMRT143	Numeric	4,2	No more than 1 digits before decimal and interest rate expressed to 2 decimals places. Negative interest rates are to preceded with a minus (-) sign.
8	Floating (1) or Fixed Rate (2)	SMMRN189	Numeric	14	1 or 2
9	Step-Up Indicator	SMMRT144	Text	2	Y, N or NA
10	Reset Period	SMMRN190	Numeric	3	0-7
11	If Floating, Reference Rate	SMMRN191	Numeric	2	0-3 or 6-13
12	Negotiable Y or N	SMMRN192	Text	1	Y or N
13	Embedded Options	SMMRT145	Numeric	14	0-4
14	Counterparty Type	SMMRT141	Numeric	2	1-4,7,9 or 12
15	Brokered Deposits Y or N	SMMRQC55	Numeric	1	1 or 2
16	Part Indicator	SMMRN188	Numeric	1	SMMRN188 = 3

Part E - FHLB Advances

Col	Item	MDRM	Type	Length	Note
1	Amount	SMMRN187	Numeric	14	In Millions
2	Trade Date (YYYYMMDD)	SMMRT140	Text	8	
3	Settlement Date (YYYYMMDD)	SMMRG886	Text	8	
4	Maturity Date (YYYYMMDD)	SMMR9914	Text	8	
5	Interest Rate (0.00000)	SMMR7333	Numeric	4,5	No more than 4 digits before decimal and interest rate expressed to 5 decimals places. Negative interest rates are to preceded with a minus (-) sign.
6	Interest Rate Net of FHLB Div (0.0000)	SMMRQC56	Numeric	4,5	No more than 4 digits before decimal and interest rate expressed to 5 decimals places. Negative interest rates are to preceded with a minus (-) sign.
7	Day-Count Convention	SMMRMU36	Numeric	1	0-5
8	Floating (1) or Fixed Rate (2)	SMMRN189	Numeric	2	1 or 2
9	Reset Period	SMMRN190	Numeric	1	0-7
10	If Floating, Reference Rate	SMMRN191	Numeric	4	0-3 or 6-13
11	Spread (0.00)	SMMRT143	Numeric	1,2	No more than 1 digits before decimal and interest rate expressed to 2 decimals places. Negative interest rates are to preceded with a minus (-) sign.
12	Amortization	SMMRQC57	Numeric	14	1 or 2
13	Embedded Options	SMMRT145	Numeric	14	0,1,2 or 4
14	Part Indicator	SMMRN188	Numeric	1	SMMRN188 = 6

Preparing the File Upload for the FR 2420FE

The FR 2420FE 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 that institutions follow the process described below.

The FR 2420FE is composed of the following parts and must be submitted together within the same XML file. To differentiate between the parts each will have its own number which is reported with the context MDRM SMMRN188. If there are zero transactions for a transaction type(s), only the dollar amount MRDM (SMMRN187) must be reported with a value of zero. The number for each part is listed below as well in the last line of each part's table.

- **Part A – Federal Funds**
 - SMMRN188 = 1
- **Part B – Eurodollars**
 - SMMRN188 = 2
- **Part D – Select Deposits**
 - SMMRN188 = 5
- **Part F – Interest-Bearing Demands Deposits by FHLBs**
 - SMMRN188 = 7

Field Values

Financial data fields can have either positive, zero, or null values; negatives can be reported for the Interest Rate.

Field Character Limits

Standard financial data are reported in millions 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.

Field Labels

The identifying label for both financial and text data is the eight-character MDRM descriptor listed in the tables below. Reporting Central uses the MDRM to identify individual report items in the file upload. FR 2420FE use two MDRMs, one for the type (MDRM1) and the other MDRM (MDRM2) for the row.

Part A - Federal Funds Purchased

Col	Item	MDRM	Type	Length	Note
1	Amount	SMMRN187	Numeric	14	In Millions
2	Trade Date (YYYYMMDD)	SMMRT140	Text	8	
3	Settlement Date (YYYYMMDD)	SMMRG886	Text	8	
4	Maturity Date (YYYYMMDD)	SMMR9914	Text	8	
5	Interest Rate (0.00000)	SMMR7333	Numeric	4,5	No more than 4 digits before decimal and interest rate expressed to 5 decimals places. Negative interest rates are to preceded with a minus (-) sign.
6	Day-Count Convention	SMMRMU36	Numeric	1	0-5
7	Counterparty Type	SMMRT141	Numeric	2	1,3,5,8 or 10
8	Part Indicator	SMMRN188	Numeric	1	SMMRN188 = 1

Part B - Eurodollars

Col	Item	MDRM	Type	Length	Note
1	Amount	SMMRN187	Numeric	14	In Millions
2	Trade Date (YYYYMMDD)	SMMRT140	Text	8	
3	Settlement (YYYYMMDD)	SMMRG886	Text	8	
4	Maturity Date (YYYYMMDD)	SMMR9914	Text	8	
5	Interest Rate (0.00000)	SMMR7333	Numeric	4,5	No more than 4 digits before decimal and interest rate expressed to 5 decimals places. Negative interest rates are to preceded with a minus (-) sign.
6	Day-Count Convention	SMMRMU36	Numeric	1	0-5
7	Counterparty Type	SMMRT141	Numeric	2	1-4,7,9. or 12
8	Office Identifier	SMMRT142	Numeric	10	RSSD ID
9	Part Indicator	SMMRN188	Numeric	1	SMMRN188 = 2

Part D - Selected Deposits

Col	Item	MDRM	Type	Length	Note
1	Amount	SMMRN187	Numeric	14	In Millions
2	Trade Date (YYYYMMDD)	SMMRT140	Text	8	
3	Settlement (YYYYMMDD)	SMMRG886	Text	8	
4	Maturity Date (YYYYMMDD)	SMMR9914	Text	8	
5	Interest Rate (0.00000)	SMMR7333	Numeric	4,5	No more than 4 digits before decimal and interest rate expressed to 5 decimals places. Negative interest rates are to preceded with a minus (-) sign.
6	Day-Count Convention	SMMRMU36	Numeric	1	0-5
7	Counterparty Type	SMMRT141	Numeric	2	1-4,7,9. or 12
8	Part Indicator	SMMRN188	Numeric	1	SMMRN188 = 5

Part F - Interest Bearing Demand Deposits by FHLBs.

Col	Item	MDRM	Type	Length	Note
1	Amount	SMMRN187	Numeric	14	In Millions
2	Trade Date (YYYYMMDD)	SMMRT140	Text	8	
3	Interest Rate (0.00000)	SMMR7333	Numeric	4,5	No more than 4 digits before decimal and interest rate expressed to 5 decimals places. Negative interest rates are to preceded with a minus (-) sign.
4	Day-Count Convention	SMMRMU36	Numeric	1	0-5
5	Part Indicator	SMMRN188	Numeric	1	SMMRN188 = 7

Preparing the File Upload for the FR 2420IB

The FR 2420IB 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 that institutions follow the process described below.

The FR 2420IB is comprised of just one part. It will still need to be reported with the context MDRM SMMRN188. The number for is listed below as well in the last line of each part's table.

- **Part B – Eurodollars**
 - SMMRN188 = 2

Field Values

Financial data fields can have either positive, zero, or null values; negatives can be reported for the Interest Rate.

Field Character Limits

Standard financial data are reported in millions 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.

Field Labels

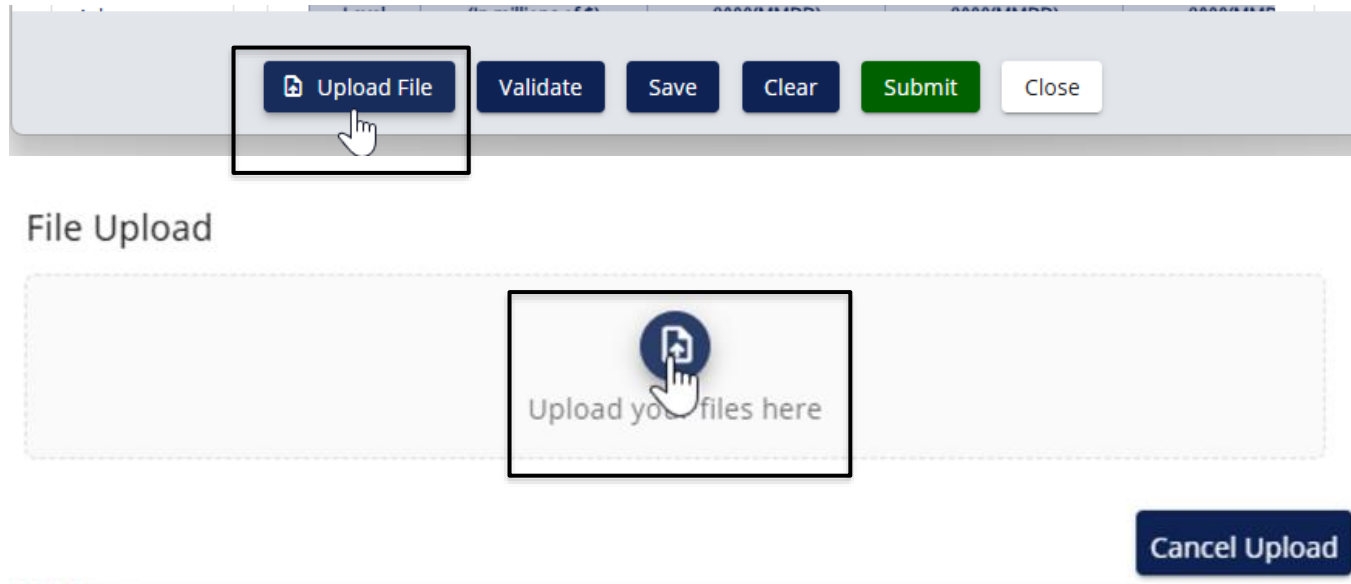
The identifying label for both financial and text data is the eight-character MDRM descriptor listed in the tables below. Reporting Central uses the MDRM to identify individual report items in the file upload.

Part B - Eurodollars

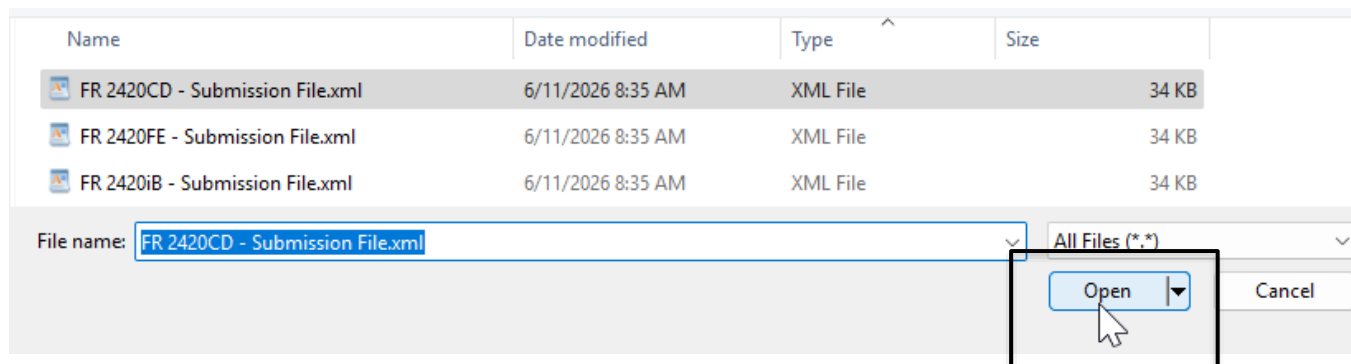
Col	Item	MDRM	Type	Length	Note
1	Amount	SMMRN187	Numeric	14	In Millions
2	Trade Date (YYYYMMDD)	SMMRT140	Text	8	
3	Settlement (YYYYMMDD)	SMMRG886	Text	8	
4	Maturity Date (YYYYMMDD)	SMMR9914	Text	8	
5	Interest Rate (0.00000)	SMMR7333	Numeric	4,5	No more than 4 digits before decimal and interest rate expressed to 5 decimals places. Negative interest rates are to preceded with a minus (-) sign.
6	Day-Count Convention	SMMRMU36	Numeric	1	0-5
7	Counterparty Type	SMMRT141	Numeric	2	1-4,7,9. or 12
8	Office Identifier	SMMRT142	Numeric	10	Not reported for FR2420IB
9	Part Indicator	SMMRN188	Numeric	1	SMMRN188 = 2

Report Submission in Reporting Central Cloud

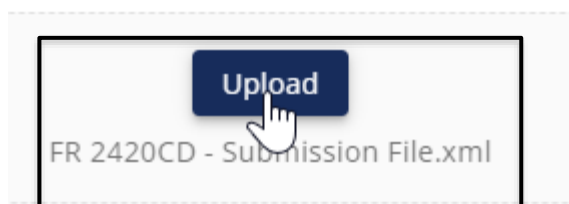
In Reporting Central, select the “Upload file” tab and then click the “Upload your files here” tab.



Then, navigate to the stored text file and select the filename so it appears in the ‘File name:’ box. Select “Open” to continue.



Next select the “Upload” tab.



If there are no formatting issues during the file upload you will get a “File Upload Complete” message the data will load directly into the report screen.



The report data can then be validated, saved, submitted or deleted. 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.

Validate

Save

Submit

Delete