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 to submit data upload files generated from spreadsheet files (*e.g.*, Microsoft Excel) via the internet. As a result, reporting institutions that use a spreadsheet to prepare their data will not have to key their data into a web page form. While this feature was provided for reporting institutions using spreadsheets, the file can be created by any other backend system that a reporting institution uses to generate its data.

This document provides the required file format for submitting the data via Reporting Central and shows how a reporting institution can create the file from a spreadsheet 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**. Formulas were used to pull the data from the spreadsheet worksheets containing the data and format them for transmission to Reporting Central.

Microsoft Excel was used in this example, but the same process can be applied to other spreadsheet software. The method used to create the file is at the discretion of the reporter. This guide assumes that the data already exist in spreadsheet form.

How to create a text file from a spreadsheet for the FR 2644

The FR 2644 is comprised of a Cover Page, one schedule with several financial and text fields. To minimize issues arising during the creation of the Reporting Central text 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.

Step 1 – Create Data Listing

Since it is presumed that the reporter already has the report data in spreadsheet format, all subsequent steps in this guide are based on using this report data as the source. The first step recommended is to create a sequential listing of all the items containing the item number, the eight-character MDRM, item description, and item value. It is easier to list all of the financial data items first and then the text items after that.

The sequential listing will be referenced to create an additional spreadsheet in the excel workbook, which will be used to generate the upload file through excel formulas. This process will be covered in section ca *Step 2 – Link and Format Data Cells*.

NOTE Adding additional information to this spreadsheet (like item description and item number) can make items easier to identify and help troubleshoot potential problems. However, this information is completely optional.

	A	B	C	D	E	F	G	H
1								
2		FR2644 Weekly Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks						
3								
4		Respondent ID	9999999999					
5		Series Name	FR2644					
6		As of Date	12/31/2017					
7								
8		Financial Data Items						
9		Report Form	RC Item	RC Item			Dollar Amount	Dollar Amount	
10		Line Name	Identifier	MDRM	Item Description		In Thousands	In Thousands	
11		Assets						
12		1		WRSS0010	Cash and balances due from depository institutions			5
13		2			Securities (including securities reported as trading assets on the Call Report):			
14		2.a.			U.S. Treasury securities and U.S. Government agency obligations:			
15		2.a(1)		WRSS0602	Mortgage-backed Securities			5
16		2.a.(2)		WRSSC501	Other U.S. Treasury and U.S. Government agency obligations			5
17		2.b.(1)		WRSSG289	Other Mortgage-backed securities			5
18		2.b.(2)		WRSSG290	All other securities			5
19		3		WRSS1350	Federal funds sold and securities purchased under agreements to resell			5
20		4			Loans and leases (including loans reported as trading assets on the Call Report):			
21		4.a.			Loans secured by real estate:			
22		4.a.(1)		WRSS1415	Construction, land development, and other land loans			5
23		4.a.(2)		WRSS1420	Secured by farmland			5
24		4.a.(3)			Secured by 1-4 family residential properties:			

59		Text Items					
60		Cover Page	WRSS8901		Person to be Contacted Concerning Report	James Jones	
61		Cover Page	WRSS4086		E-mail Address	james.jones@thebank.com	
62		Cover Page	WRSS8902		Area Code / Phone Number / Extension	555-999-9999	
63							
64							

Complete the spreadsheet by listing all of the items in Appendix A.

Step 2 – Link and Format Data Cells

Add Sheet 2 to the workbook. Sheet 2 will link, all the financial and text items from the sequential listing you have created by using formulas to aid in the creation of the final text file.

In sheet 2 start at Cell A2. Here you will add in your excel formula that will link to the first MDRM, MDRM value, and add the correct formatting. All MDRMs and their values should be in the first column of the Sheet 2 regardless of their position in the report form.

There are two different types of formatting based on the MDRMs data type: (1).. Financial data items and (2) text.

Data Format for Financial Data Items
- "L" is the separator between data items.
- Eight-character MDRM.
- "+" represents the <u>maximum</u> number of columns on the report form into which financial data can be entered. If a report section contains less number of columns than another section that has the maximum number, each item must contain the maximum number of +'s.
- Financial data is entered after each "+" and includes a "-" (minus sign) if value is negative.

     Formatting: "L","MDRM","++","MDRM value"
     Financial Data Excel formula: "L"&Sheet1!D12&"++"&Sheet1!G12
     Translates to: LWRSS0010++4435

     NOTE The number of "+" signs between the MDRM and the MDRM value denote number of columns in the section of the report you are entering a value for. A MDRM value for a report section with only 1 column should be "+", two columns "++", and so on.

Data Format for Text Items
- "L" is the separator between data items.
- Eight-character MDRM.
- Text data entry is preceded by two underscores and followed by two underscores.

     Formatting: "L","MDRM","__","MDRM value","__"
     Text Data Excel formula: ="L"&Sheet1!C61&"__"&Sheet1!F61&"__"
     Translates to: LWRSS8901__John Smith, AVP__

Perform the formatting steps described above for each MDRM and MDRM value entered on the report starting at cell A2. Each additional item will go into the following cell in column A (A3, A4, A5…etc.)

Your spreadsheet should look like the text files screenshots found in section *Step 4 - Format the Text File and Add Header Record*.

NOTE Appendix A differentiates between financial items and text items. It is sometimes clear by the MDRM that an item is text, but that may not be the case in every instance. All text items are clearly identified in the Report Form Line Number column with "TEXT" . User should use this column to identify text items.

Text Items			
TEXT	Person to be Contacted Concerning Report	WRSS8901	
TEXT	E-mail Address	WRSS4086	
TEXT	Area Code / Phone Number / Extension	WRSS8902	

NOTE For null values, which are blank cells in the spreadsheet, the resulting item values will also be blank. For example, the items with null values will look like this:

- For data items: `LWRSS3123++`   (a space follows the plus sign for null)
- For text items: `LWRSS8902_____` (four underscores)

The above is repeated for all financial data and text items. Once all fields have been linked, the text file can be created.

Step 3 – Create the Text File

After saving the file in spreadsheet format, the text file can be created by first navigating to the **File tab**.
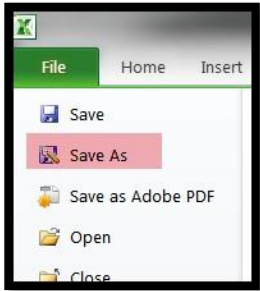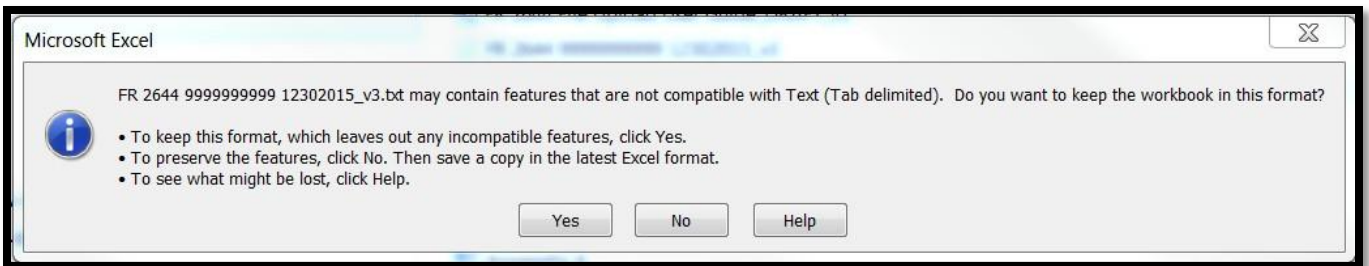

Next select the '**Save As**' option and indicate the file type as '**Text (Tab delimited) (*.txt)**.'

A message will appear indicating that this file selection does not support workbooks with multiple worksheets, select '**OK**.'
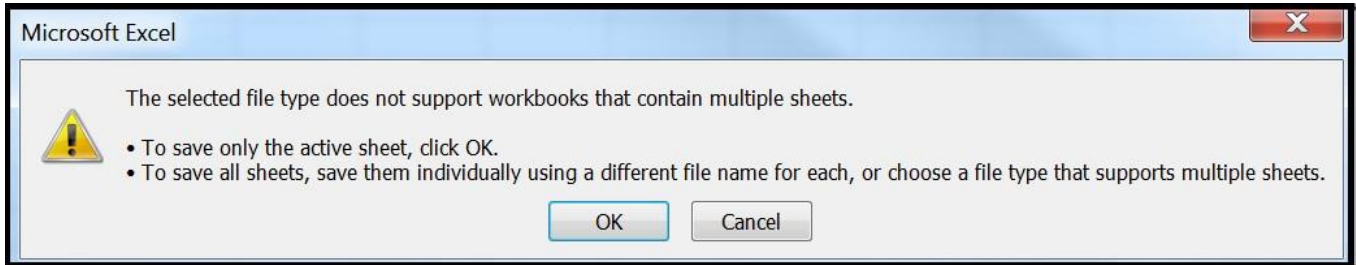
An additional message will be displayed concerning incompatibility features, select '**Yes**.'

Step 4 – Format the Text File and Add Header Record

The text file will have been created and will look like this. If there are quotation marks at the beginning and the end of the file, you will need to remove those before continuing. Also, be sure to remove any blank spaces after each line item in the text file. Blank spaces after each value will be read as a character which will affect your ability to submit the report due to validity edit triggers.

The next step is to add the header record.

The <u>file header record</u> consists of the following items:
- the first 10 spaces are the RSSD ID with leading zeroes
- the next 10 spaces are the report series ID 'FR2644,' plus four trailing spaces (see picture blow)
- the report as-of date, in MM-DD-YYYY format
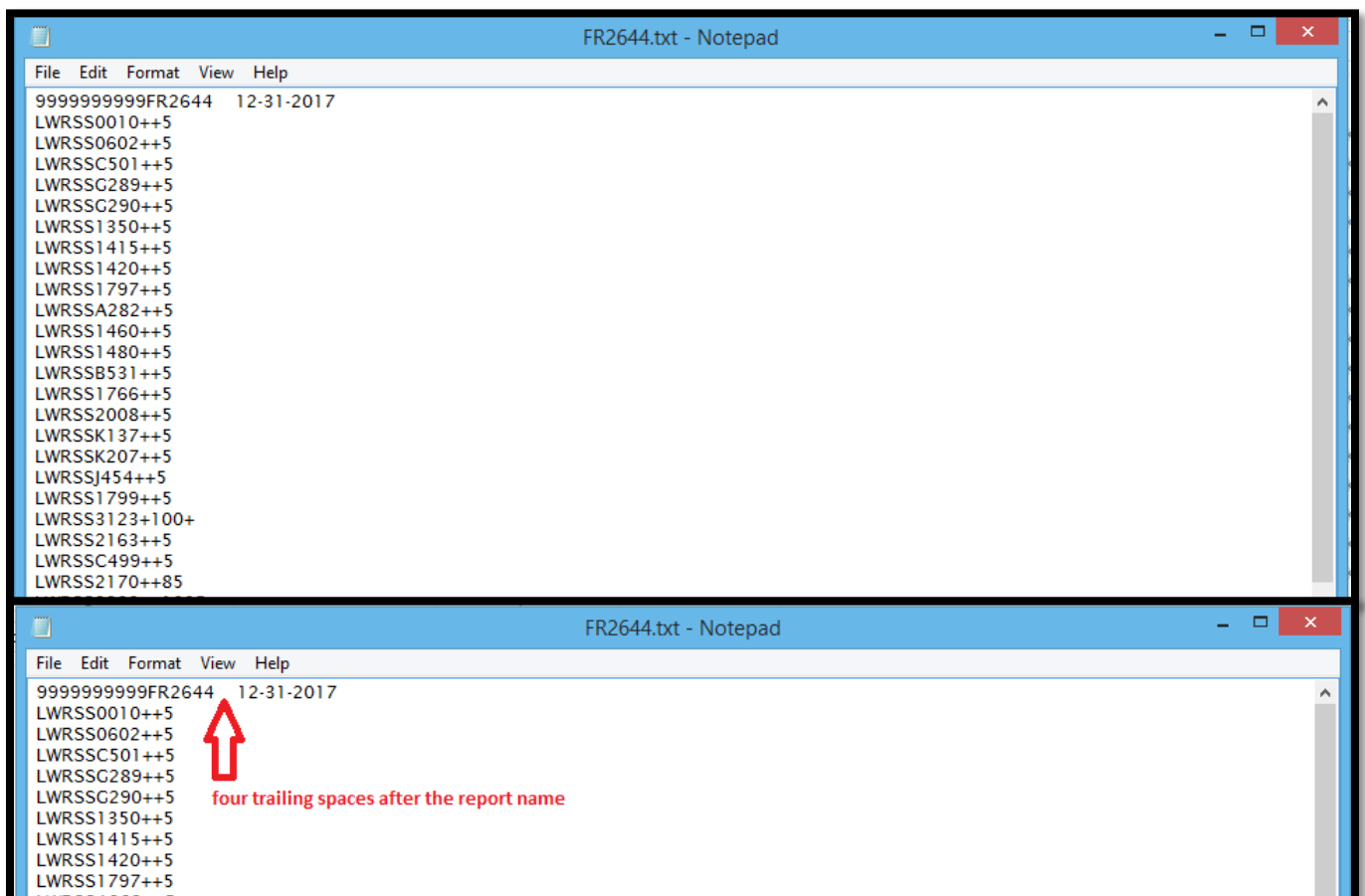
Step 5 – Reporting Central Submission

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 "Continue" to upload.

If there are no formatting issues during the file upload 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.

FR 2644 Report Detailed Field Specifications

	Item	Dollar Amounts in Thousands 8-character MDRM	Dollar Amounts in Thousands 8-character MDRM
Financial Data Items			
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 losses on loans and leases	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

Document Revision History

Author	Version	Date	Description
Pamela Adgate	V1.0	11/19/2015	Initial
Pamela Adgate	V2.0	09/13/2017	Updated for Series Break effective 1/3/2018
Pamela Adgate	V2.1	09/04/2018	Updated Page 3: * Item 4.g is the only item that may have a null value; removed M.1 & M.1.a from this statement
Samantha Davison	V3.0	1/25/2022	Updated for Series Break effective 4/6/2022
Esther Roth	V4.0	2/7/2024	Updated for Series Break effective 4/3/2024