

Micro Report Series Description

Series Mnemonic	WRIS
Series Name	WRAS Weekly Report of Loans, Securities, and Assets; FR 2644 WRSS Weekly Report of Selected Assets; FR 2644 The FR 2644s was discontinued 12/18/83.
Starting and Ending Dates	WRAS January 6, 1960 - December 28, 1983 WRSS January 3, 1979 - Continuing
Frequency	Weekly, as of the close of business each Wednesday

Reporting Panel

WRAS

Member banks that are neither in the Weekly Report of Condition Panel (WRBI) nor the Weekly Report of Selected Assets Panel (WRSS).

WRSS

Beginning June 2, 2004, several changes were made to the FR 2644. Item 4.a(2), "All other loans secured by real estate." was divided into two items: 4.(2), "Commercial real estate loans," and 4.a(3), "All other loans secured by real estate." Two new items were added: M.4, "Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs," and M.5, "Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs." The line item "E-MAIL ADDRESS" was added to the cover page.

Beginning July 4, 2001, consists of a sample of domestically chartered banks that do not report on the sample is stratified by asset size. All banks that qualify for the "certainty stratum" (\$2.254 billion in assets on or after June 30, 2000) are asked to be included in sample, as are some additional banks that have specialized portfolios. Most reporters, however, were selected by ransom sampling procedures.

Beginning October 2, 1996, consists of a sample of domestically chartered banks that do not report on the FR 2416. The sample is stratified by asset size. All banks that qualify for the

"certainty stratum" (\$1,324 billion in assets on or after September 30, 1995) are asked to be included in the sample, as are some additional banks that have specialized portfolios.

Beginning January 6, 1988, a sample of member and nonmember insured banks that do not report on the FR 2416. The sample is stratified by size of total assets, with all non - FR 2416 reporters having \$1.025 million in assets as of December 31, 1986, included in the certainty stratum. Some additional reporters were selected because of the specialized nature of their assets portfolios, but most reporters in the stratified sample were selected by random sampling procedures.

Beginning January 1984, a sample of 1100 member and nonmember banks with total domestic assets less than \$1.4 billion as of December 31, 1982.

Beginning January 1979, a sample of 400 member banks with assets less than \$750 million as of December 31, 1977.

Major Changes to Reporting Panel

Prior To January 1984 nonmember banks did not report.

Data Mode

One-day figures

Thousands of dollars

Data Availability

WRAS

All data available

WRSS

Approximately the first Wednesday following the report date.

Major Series Changes

WRAS

Beginning January 3, 1979, the number of items was reduced from 5 to 3; item definitions correspond more closely to the Report of Condition.

Beginning June 29, 1969, loans and securities are reported gross and data reflect a consolidation of a bank and its significant subsidiaries.

WRSS

Beginning July 4, 2001, changes were made to the FR 2644 to conform to the March 31, 2001 and June 30, 2001 changes to the Call Report (FFIEC 031/041). Item 4.b, “Loans to commercial banks in the U.S. (including U. S. branches and agencies of foreign banks)” was retitled “Loans to and acceptances of commercial banks in the U.S. (including U.S. branches and agencies of foreign banks),” and the definition changed to include acceptances of other banks in the U.S., previously reported in item 4.c, “Commercial and industrial loans.” The definition of item 4.c, “Commercial and industrial loans,” was revised to conform to the Call Report by excluding the acceptances of other banks and including own BAs where the account party is a commercial or industrial firm. The definition of item 4.e, “All other loans,” was revised to include acceptances of banks in foreign countries previously reported in item 4.c, “Commercial and industrial loans.” Memorandum item M.3.a, “Credit cards and related plans,” referenced the Call Report, Schedule RC-S, Column C, item 1. Memorandum item M.3.b, “Other,” referenced the Call Report, Schedule RC-S, Columns D and E, item 1. Memorandum item M.3 was retitled “Loans to individuals for household, family and other personal expenditures (corresponds definitionally to credit types covered by item 4.d above) outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.”

Beginning June 2000, the following report form changes were made to compensate for the discontinuance of the “Commercial Bank Report of Consumer Credit (FR 2571)”: 1) Item 4.d, “Loans to individuals for household, family, and other personal expenditures,” was divided into two items: Item 4.d(1), “Credit cards and related plans (includes check credit and other revolving credit plans)” and Item 4.d(2), “Other (includes single payment, installment, and all student loans).” 2) Two new items were added to the memorandum section — Item M.3.a, “Total amount outstanding of loans to individuals for household, family, and other personal expenditures that have been securitized and sold and that the reporting bank services, for credit cards and related plans” and Item M.3.b, “Other.” Smaller banks (those filed the FFIEC 033 or FFIEC 034) generally did not securitize and sell consumer loans and were not required to fill out the new memoranda items.

Beginning October 2, 1996, two report form memoranda items were formed from the "Borrowings" item (M.1): "Borrowings from commercial banks in the U.S. (including U.S. branches and agencies of foreign banks) (M.1.a), and from others (M.1.b)." Memoranda item "Mortgage-backed securities (M.2)" also was added.

Beginning June 17, 1987, "Loans Secured by Real Estate" was broken down into two components to collect information on home equity loans. In addition, "All Other Loans" was added to prevent misreporting and to make the reporting of loans more complete.

Beginning January 1984, the Weekly Report of Selected Assets (FR 2644s) and the Weekly Report of Loans, Securities, and Assets (FR 2644) were replaced with a single 10-item FR 2644 report.

Public Release

Aggregate data are published in the weekly Assets and Liabilities of Commercial Banks in the United States (H.8) statistical release and in the Federal Reserve Bulletin.

Confidentiality

Microdata are confidential.