

Archive Historical Community Banking Reference Data Notes to Users

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1. Business Problem

The FDIC developed a community bank definition for research purposes and this definition is being used for publically available papers. A simple, public-facing archival data set detailing which banks met the FDIC's community bank definition by year at the time of the production of the 2012 FDIC Community Banking Study is needed so that external analysts can replicate the FDIC's results.

2. Solution

Create a data set available to the public that contains the community bank designations for all FDIC-insured institutions used to produce the 2012 Study.

a. Table Layout

The following table outlines the basic Archive Historical Community Banking Reference Data.csv structure.

Name	Source	Type	Definition
CERT	RIS	Num	FDIC certificate number.
ID	RIS	Num	Unique institution identification number. Designation of community bank status is at the banking organization level. Institutions in a multibank holding company take the RSSD ID (unique identifying number assigned by the Federal Reserve for all financial institutions, main offices, and branches) of the parent holding company, identified as their regulatory high holder, as their banking organization's unique identifier (ID). Institutions not in a bank holding company or in a one-bank holding company take the bank's FDIC certificate number as their organization's unique identifier. Data for each banking organization is aggregated over all the institutions in the organization.

CB	CALC	Num	The community bank flag where a "1" designates community bank status. A "0" designates non-community bank status.
YEAR	RIS	Num	The year of community bank designation.
RUN_DATE	CALC	Num	The date when the current data set was created, expressed as yyyyymmdd. This date is the same for every record.
Sources: RIS = Research Information System, CALC = calculated by the Division of Insurance and Research.			

b. Derivation of CB (Community Bank Flag)

The CB flag designates community bank status based on the FDIC's research definition of a community bank. This definition can be found in "Chapter 1- Defining the Community Bank", an FDIC Community Banking Study publication, at <http://www.fdic.gov/resources/supervision-and-examinations/community-banking/cbi-study.html>.

3. Maintenance and Revision

Archive Historical Community Banking Reference Data.csv will not be updated.

Users combining this data with other FDIC maintained data such as RIS should be aware that other FDIC maintained data are refreshed according to different schedules. For instance, RIS data is updated quarterly, capturing newly filed Call Report data for the current quarter in addition to amendments and other corrections to prior quarter data. Information generated using RIS or other FDIC maintained data may not exactly correspond to analysis posted on FDIC.gov produced using prior versions of that data.