

Historical Community Banking Reference Data Notes to Users

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1. Business Problem

The FDIC has developed a community bank definition for research purposes and this definition is being used for publically available papers. This definition can be found in “Chapter 1- Defining the Community Bank”, an FDIC Community Banking Study publication, at <https://www.fdic.gov/resources/supervision-and-examinations/community-banking/cbi-study.html>. The historical demographic and financial data behind the FDIC’s definition needs to be publically available so that external analysts can build upon the FDIC’s research.

2. Solution

Create a data set available to the public that contains the most recent community bank designations, as well as the demographic and financial data underlying those designations, for all FDIC-insured institutions, from Q1-1984 onward.

In addition, the data set contains variables indicating reason(s) an organization may have been excluded from the FDIC’s definition of community bank (variables with the prefix “EXCL”), as well as variables indicating whether an organization meets the six tests imposed to be considered a community bank according to the FDIC’s definition (variables with the prefix “MEETS”). These six tests—measuring loan to asset and core deposits to asset ratios, determining the deposit size of the largest office, counting the number of offices, and counting the number of large metro areas and states with an office—are imposed on all organizations that are not excluded and that meet or exceed an indexed asset size threshold. Large organizations that are not excluded must meet all six tests to be considered a community bank according to the FDIC’s definition. For more detail, follow the link to the FDIC’s community bank definition, in section 1.

This data is provided to the public to supplement existing FDIC research on community banks and encourage further academic and professional research. File size limitations require multiple files to contain the data from Q1-1984 to the most recent quarter. These files are named according to the following form: Historical Community Banking Reference Data [Year X to Year Y].csv. “Year X to Year Y” indicates that the file contains the historical data between Year X and Year Y, inclusive.

a. Table Layout

The following table outlines the basic Historical Community Banking Reference Data structure. The layout is the same as that of the Current Community Banking Reference Data.

Name	Source	Type	Definition
ID	RIS	Num	Unique banking organization 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.
NAMEHCR	RIS	Char	The name of the top regulatory bank holding company.
RSSDHCR	RIS	Num	The regulatory top holder RSSD ID number.
EXCL_SPECIALTY	RIS	Num	Any banking organization where more than 50 percent of total assets are held in certain specialty banking charters (e.g. credit card specialists, consumer nonbank banks, industrial loan companies, trust companies, and bankers banks) have a value of "1." All others have a value of "0."
EXCL_FOREIGN	RIS	Num	Foreign assets greater than or equal to 10 percent flag where a "1" indicates that foreign assets are greater than or equal to 10% of total assets. A "0" indicates that foreign assets are less than 10% of total assets.
EXCL_NOCORE	RIS	Num	No core deposits flag where a "1" indicates that this organization does not have core deposits. A "0" indicates that this organization has core deposits.
EXCL_NOLOANS	RIS	Num	No loans flag where a "1" indicates that this organization does not have loans. A "0" indicates that this organization has loans.
EXCL_CREDIT	RIS	Num	Credit card flag where a "1" indicates that this organization is a credit card organization. A "0" indicates that this institution is not a credit card organization.
CERT	RIS	Num	FDIC certificate number.
NAMEFULL	RIS	Char	Full name of the institution.
ADDRESS	RIS	Char	Address of the headquarters of the institution.
CITY	RIS	Char	The city where the headquarters of the institution is located.
STALP	RIS	Char	The state abbreviation of the location of the institution's headquarters.
ZIP	RIS	Char	The ZIP code associated with the physical address of the institution's headquarters.

STCNTY	RIS	Num	The Federal Information Processing Standard (FIPS) code associated with the state and county of the institution's headquarters.
YEAR	RIS	Num	The year of community bank designation.
CALLYM	RIS	Num	Reporting quarter, expressed as yyyyymm. Quarters are expressed using the number of the last month in the quarter. For example, the third quarter of 2001 is expressed as 200109.
CB	CALC	Num	Community bank flag where a "1" designates community bank status. A "0" designates non-community bank status. See 2b for further explanation.
ASSET	RIS	Num	The total assets of the institution (in thousands).
HCASSET	RIS	Num	The total assets of the banking organization, represented by the sum of total assets across each FDIC-insured bank or thrift subsidiary belonging to the organization identified by the variable ID (in thousands).
SIZE	RIS	Char	An "S" indicates the total assets of the banking organization (HCASSET) are below the indexed asset size threshold that quarter. An "L" indicates the organization's total assets meet or exceed the quarter's threshold.
FORASSET	RIS	Num	The foreign asset ratio of the organization.
LOANTOASSET	RIS	Num	The loan to asset ratio of the organization.
CORERATIO	RIS	Num	The core deposit to asset ratio of the organization.
MAX_DEPOSITS	SOD	Num	The largest amount of deposits held at any branch of the organization (in thousands).
OFFICE_COUNT	RIS, SOD	Num	Number of offices the organization operates.
UNIQUE_METROS	CALC	Num	The number of unique large metro areas in which the organization operates (has branches). A "large metro area" is defined as any MSA with a population of over 500,000 people.
STATE_COUNT	SOD	Num	Number of states in which the organization has branches.
BUSINESS_LINE	CALC	Char	The lending specialization of the institution. See 2b for further explanation.
MEETS_LTA	RIS	Char	A "1" indicates the organization's loan to asset ratio is greater than 33 percent, a "0" indicates otherwise, while "NA" indicates that this threshold does not apply because either the organization is excluded, or is not excluded and has total assets below the quarter's indexed asset size threshold (size = "S").
MEETS_CORE	RIS	Char	A "1" indicates the organization's core deposits to assets ratio is greater than 50 percent, a "0" indicates otherwise, while "NA" indicates that this threshold does not apply

			because either the organization is excluded, or is not excluded and has total assets below the quarter's indexed asset size threshold (size = "S").
MEETS_DEPOSITS	SOD	Char	A "1" indicates the organization has no office with deposits in excess of the quarter's indexed maximum office deposit size, a "0" indicates otherwise, while "NA" indicates that this threshold does not apply because either the organization is excluded, or is not excluded and has total assets below the quarter's indexed asset size threshold (size = "S").
MEETS_OFFICES	RIS, SOD	Char	A "1" indicates the organization has at least two offices, and no more than that quarter's indexed maximum number of offices, a "0" indicates otherwise, while "NA" indicates that this threshold does not apply because either the organization is excluded, or is not excluded and has total assets below the quarter's indexed asset size threshold (size = "S").
MEETS_LRGMSA	CALC	Char	A "1" indicates the organization has offices in less than 3 large metro areas, a "0" indicates otherwise, while "NA" indicates that this threshold does not apply because either the organization is excluded, or is not excluded and has total assets below the quarter's indexed asset size threshold (size = "S").
MEETS_STATES	SOD	Char	A "1" indicates the organization has offices in less than 4 states, a "0" indicates otherwise, while "NA" indicates that this threshold does not apply because either the organization is excluded, or is not excluded and has total assets below the quarter's indexed asset size threshold (size = "S").
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 (updated quarterly), CALC = calculated by the Division of Insurance and Research (updated quarterly), SOD = Summary of Deposits (updated June 30 annually) and merger-adjusted for mergers between June 30 and the current quarter.			

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 <https://www.fdic.gov/resources/supervision-and-examinations/community-banking/cbi-study.html>.

BUSINESS_LINE

BUSINESS_LINE identifies asset concentration and is calculated by comparing relative concentrations of loans to an institution's total assets at the institution-level. This variable is ultimately based on RIS data.

Every institution is in one, and only one, of the categories below (the criteria are mutually exclusive).

Reference #	BUSINESS_LINE Values	Definition
Retail Loans		
1	Mortgage Lending	Residential loans are more than 30% of total assets.
2	Other Consumer Lending Specialization	Other consumer loans are more than 20% of total assets.
Commercial Loans		
3	Commercial Real Estate Lending Specialization	Construction and Development (C&D) loans are more than 10% of assets or Commercial Real Estate (CRE) loans are more than 30% of total assets.
4	C&I Lending Specialization	Commercial and Industrial (C&I) loans are more than 20% of total assets.
5	Ag Lending Specialization	Agricultural loans are more than 20% of assets.
6	Multiple Specializations	Retail loans are greater than 40% of assets, or commercial loans are greater than 40% of total assets, or the institution meets any two of 1 through 5 in this table.
7	No Specialty	Total loans are less than 33% of assets or the institution meets none of 1 through 6 in this table.

c. Methodological Changes From Q1-2014

Metro Population Estimates

Beginning with the first quarter of 2014, the metro area population estimates used to calculate the number of large MSAs in which banks operate offices will lag one year. That is, the 2013 metro area population estimates will be in use through 2014, and the 2014 estimates will be in use through 2015, and so on. The numbers of large MSAs in which banks operate offices calculated for prior years reflect the population estimates for those years.

Summary of Deposits (SOD)

Data taken from the annual Summary of Deposits will continue to be merger-adjusted from June 30 through the most recent quarter. Although the SOD is “as-of” June 30, the data is not available in time for the second quarter’s Community Bank designation. Thus, the SOD from the previous year will be merger-adjusted through June 30. New SOD data will be incorporated beginning with the third quarter’s Community Bank designations. The new SOD data will be merger-adjusted through the third quarter, as it reflects office and deposit data as-of June 30.

3. Maintenance

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.

Historical Community Banking Reference Data [YearX to YearY].csv files will be updated quarterly for all periods by the FDIC's Division of Insurance and Research and will always be named "Historical Community Banking Reference Data [YearX to YearY].csv." The file with the largest value of YearY will always contain data up through the current quarter.

Any changes made to the data set will be recorded in all subsequent notes to users.

4. Revisions

June 5, 2014 – Notes revised to reflect changes associated with the quarterly designation of Community Banks, as well as the split into two separate files.

June 13, 2014 – Section 2c added.

November 28, 2016 – Sections 1, 2, and 3 revised to reflect an expansion of the historically available data to include all the variables available in the Current Community Banking Reference Data.csv data set. The definitions of ID, ASSET, HCASSET, and MAX_DEPOSITS were clarified.

December 4, 2020 – The definitions of CALLYM, CORERATIO, OFFICE_COUNT, and MEETS_OFFICES were clarified.