Archive Community Banking Structure Reference Data Notes to Users

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1. Business Problem

The FDIC produced an accounting of the entrances and exits in the universe of Call Report and Thrift Financial Report (TFR) reporters (those captured in the Quarterly Banking Profile) from year to year, starting with institutions present at year-end 1984. The accounting underlies the structural change analysis presented in the 2012 FDIC Community Banking Study.

2. Solution

Create an archival data set available to the public that reproduces the accounting of entrances and exits used by the FDIC to conduct the 2012 Study. Consolidate reasons for entrance and exit to a smaller number of categories than contained in SIMS for ease of use. The name of the data set will be the "Archive Community Banking Structure Reference Data". It will be available to the public as "Archive Community Banking Structure Reference Data.csv".

a. Data Set Layout

This data set is designed to simply and accurately account for entrances and exits of institutions in the reporting universe. There are more source variables and interim variables used to create this data set that are not included for sake of ease of use and simplicity. The following table shows the basic structure of Archive Community Banking Structure Reference Data.csv.

Variable Name	Source	Definition
Key	System Generated	The unique system generated table key.
CERT*	RIS	The unique FDIC certificate number for the insured institution that either started or stopped reporting Call Reports or TFRs after 1984. Changes in QBP reporters reconcile to counts from this data set. Differences between this data set's counts of other types of events to other published counts (e.g. counts in the Historical Statistics on Banking or HSOB) includes conservatorships and institutions

		that opened and closed within the same year and are explained in this document. The Archive Community Banking Structure Reference Data includes institutions that filed at least one year-end Call Report or TFR.
PROXIMATE_CERT	MERG	The CERT of the acquiring institution.
RPT_START_TYPE*	CALC	The reason this institution started reporting. Possible values are: "1" - new institution, "2" - institution established previously, but recently received insurance, or "3" - other.
RPT_START_YR*	CALC	The year the institution started reporting a Call Report or TFR.
RPT_START_QTR*	CALC	The quarter of RPT_START_YR that the institution started reporting a Call Report or TFR. This is expressed as a numeric value for the last month in the quarter. For example, Quarter 1, which ends in March, has a value of 3.
RPT_STOP_TYPE*	CALC	The reason this institution stopped reporting. Possible values are: "1" - failure, "2" - merger without assistance, consolidation, "3" - merger, acquisition (approximately 3.03% of this population received government assistance 180 days or less before the RPT_STOP_CALLYM), "4" - self-liquidation, or "5" - other.
RPT_STOP_YR*	CALC	The year the institution stopped reporting a Call Report or TFR.
RPT_STOP_QTR*	CALC	The quarter of RPT_STOP_YR that the institution stopped reporting a Call Report or TFR. This is expressed as a numeric value for the last month in the quarter. For example, Quarter 1, which ends in March, has a value of 3.
ULTIMATE_CERT	MERG	The CERT from the most recent RIS Merger History File as of RUN_DATE that "holds" the acquired institution from a previous period.

FAIL_YR	FTDB	Year the institution failed from the Failure Transaction Database (FTDB), a database used to populate several publications such as the HSOB. This date can be different than RPT_STOP_YR. For example, an institution can fail in the first quarter of a year, before filing the March Call Report or TFR. A count of CERTS by RPT_STOP_YR would not include that CERT if that institution stopped reporting in the previous year. This variable can be used to reconcile this data set's contents with counts in publications such as HSOB's table BF02.
RUN_DATE	CALC	The date when the current Community Banking Structure Reference Data was created, expressed as yyyymmdd. This date is the same for every record.
Sources: FTDB = Failure Transaction Database, MERG =RIS Merger History File, CALC = Calculated by the Division of Insurance and Research, RIS = Research Information System * Variable derivation is further discussed in 2b, below.		

b. Variable Derivation

This section describes how the variables were derived more specifically than described in 2a. above.

CERT - The initial list of CERTs to be included in this data set were identified by comparing the unique CERTS in RIS at year-end 1984 with those at year-end 1985. Those that existed in 1985 that didn't exist in 1984 have a RPT_START_YR of 1985, and those that existed in 1984 that didn't exist in 1985 have a RPT_STOP_YR of 1985. This logic is followed through to last quarter of 2011 for all RPT_START and RPT_STOP variables. This data set only includes CERTS that are included in the QBP "Number of institutions reporting" line item.

RPT_START_TYPE - SIMS Structure Distribution Center was queried to identify the closest transaction code to the RPT_START date for each of the CERTs with a RPT_START date.

- If the SIMS event code for the CERT in question was 110, "New Additions", then a RPT_START_TYPE code of "1" was entered.
- If the SIMS event code for the CERT in question was 410, "Change in Insurance Status", then a RPT_START_TYPE code of "2" was entered.
- If neither of these codes existed in SIMS for the CERT in question, then a RPT_START_TYPE code of "3" was entered.

RPT_START_YR - Populated by querying RIS and identifying the earliest Call Report or TFR available, and then extracting the year of that first report from variable CALLYM in the RIS Structure Information database.

RPT_START_QTR - Populated by querying RIS and identifying the earliest Call Report or TFR available, and then extracting the quarter of that first report from variable CALLYM in the RIS Structure Information database.

RPT_STOP_TYPE - Populated through sequence of analyzing the transaction codes from SIMS, failure dates and resolution types from the Failure Transaction Database, and RIS Merger History files.

- Institutions other than assisted acquisitions with failure dates received a stop type of "1".
- Institutions that merged out of existence who were of common ownership four quarters prior to the stopped date received a stop type of "2".
- Institutions that merged out of existence that were not of common ownership received a stop type of "3" (approximately 3.03% of this population received government assistance 180 days or less before the RPT_STOP_CALLYM).
- Institutions involved in other liquidations or closings received a stop type of "4."
- Institutions that stopped reporting for any unexplained reason received stop type of "5."

RPT_STOP_YR - Populated by querying RIS and identifying the latest Call Report or TFR available, extracting the year of that last report from variable CALLYM in the RIS Merger database, and incrementing by 1 if necessary to indicate the year in which the institution stopped reporting. For example, an institution that was acquired in February 2001 would have December 2000 as its latest Call Report or TFR, and would have a RPT_STOP_YR of 2001.

RPT_STOP_QTR - Populated by querying RIS and identifying the latest Call Report or TFR available, extracting the quarter of that last report from variable CALLYM in the RIS Merger database, and incrementing to the next quarter to capture the quarter in which the institution stopped reporting. For example, an institution that was acquired in February 2001 would have December 2000 as its latest Call Report or TFR, and would have a RPT_STOP_QTR of 3.

3. Maintenance

Archive Community Banking Structure 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.

4. Abbreviation Dictionary

Abbreviation	Full Name
CERT	FDIC Certificate Number
FTDB	Failure Transaction Database
HSOB	Historical Statistics on Banking

OBA	Open Bank Assistance
QBP	Quarterly Banking Profile
RIS	Research Information System
SIMS	Structure Information Management System
TFR	Thrift Financial Reports