Community Banking Structure Reference Data Notes to Users

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1. Business Problem

The FDIC needs to be able to account for entrances and exits in the universe of Call Report or Thrift Financial Report (TFR) reporters (those captured in the Quarterly Banking Profile) from quarter to quarter, starting with second quarter 1984. Currently, it is difficult to accurately account for these changes using the Research Information System (RIS) or the Structure Information Management System (SIMS). Significant FDIC, academic, and professional research requires efficiency in this process. RIS is a series of data sets used in time series analysis of institution financial statements. SIMS is the FDIC's system for managing demographic data about the nation's banks.

2. Solution

Create and maintain a data set that records each FDIC Certificate Number (CERT) that enters or exits the universe of reporters (when comparing quarter-end to quarter-end) starting with second quarter 1984. 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 "Community Banking Structure Reference Data". It will be available to the public as "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 Community Banking Structure Reference Data.csv.

a.

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 Q1-1984. 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 are explained in this document. The Community Banking Structure Reference Data includes institutions that filed at least one quarterly 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_START_CALLYM*	CALC	The date the institution started reporting a Call Report or TFR, expressed as yyyymm where yyyy is the year and mm is the month of designation.
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.

RPT_STOP_CALLYM*	CALC	The date of the latest Call Report or TFR available, expressed as yyyymm where yyyy is the year and mm is the month of designation.
ULTIMATE_CERT	MERG	The CERT from the RIS Merger History File that currently ""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.
FAIL_QTR	FTDB	Quarter the institution failed from the FTDB.
FAIL_DATE	FTDB	Date the institution failed from the FTDB, expressed as yyyymmdd, where yyyy is the year, mm is the month, and dd is the date of failure. 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 table BF02.
MERGMETH	MERG	Numeric code indicating the merger accounting method applied by an institution involved in a merger. Possible values are: "0" (or missing) - no involvement in a merger, "1" - pooling-of-interests accounting method, "2" - acquisition (also called "purchase") accounting method, "3" - acquisition ("purchase") accounting method for an acquired failed institution.
MERGMETHDESC	CALC	Description of the numeric codes for the variable MERGMETH.

EFFDATE	MERG	For institutions which were acquired or voluntarily closed, this variable contains the date the acquisition was consummated or the institution ceased operation, expressed as yyyymmdd. Institutions which voluntarily relinquish FDIC insurance may continue operating, and in such cases this field will have a missing value. EFFDATE may differ from FAIL_DATE as FAIL_DATE is generally the date of government takeover. For instance, an institution placed into conservatorship may remain there for some time prior to being acquired.
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 (Updated quarterly), RIS = Research Information System (Updated quarterly) * 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 Q1-1984 with those at Q2-1984. Those that existed in Q2-1984 that didn't exist in Q1-1984 have a RPT_START_CALLYM of Q2-1984, and those that existed in Q1-1984 that didn't exist in Q2-1984 have a RPT_STOP_CALLYM of Q2-1984. This logic is followed through to the current period 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_START_CALLYM - Populated by querying RIS and identifying the earliest Call Report or TFR available, and then extracting the date 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.

RPT_STOP_CALLYM – Populated by combining RPT_STOP_YR and RPT_STOP_QTR such that the result is in yyyymm format. For example, an institution that was acquired in February 2001 would have a RPT_STOP_YR of 2001, a RPT_STOP_QTR of 3, and a RPT_STOP_CALLYM of 200103.

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.

The Community Banking Structure Reference Data will be updated quarterly by the Data Management section of the FDIC's Statistics Branch. This file will always be named "Community Banking Structure Reference Data.csv". Any changes made to the data set will be recorded in all subsequent notes to users.

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

5. Revisions

June 6, 2014 – Revised notes to accommodate quarterly file generation and expansion of earliest start/stop date to Q2-1984.

June 20, 2014 – Revised variable definition for CERT in 2a.

February 22, 2019 – Added the variables MERGMETH and MERGMETHDESC.

September 14, 2020 – Added the variable EFFDATE.

December 3, 2020 – The definitions of RPT_STOP_YR, RPT_STOP_QTR, and RPT_STOP_CALLYM were clarified.