



## **BranchInfo Standard 2018 File Layout & Methodology**

**Deposit balances as of June 2017 / Branch Locations & Ownership as of March 2018**

### **Methodology**

The data sources for BranchInfo consist of the FDIC's annual *Summary of Deposits* and the bi-weekly *Report of Changes*. Using the annual file, a comprehensive database of all branches is established as of each annual June month end. RPM "scrubs" the database through a standardization and correction process through which address errors and omissions are identified and corrected. Individual branch records are then tracked across past databases in order to arrive at time series deposit estimates for each branch.

Quarterly updates are performed using the FDIC's Reports of Changes to FDIC Financial Institution and Office Structure. The quarterly processing is used to identify branches that have opened, closed, re-located, or have been acquired or consolidated since the previous quarterly update.

As a result, BranchInfo™ Premium is a historical database of every bank location in the United States, containing branch level information matched by institution and site across a five-year timeframe. This allows analysts to focus on current office locations with the ability to trace the development and ownership of branches over time. Locations have been carefully address-matched and geocoded, and bank and branch names have been standardized for easier and more consistent mapping, labeling and querying.

*Information contained in BranchInfo was compiled by RPM Consulting, LLC and obtained from sources believed to be reliable, but its accuracy or completeness is not guaranteed by RPM.*



<b>Field Name</b>	<b>Description</b>
RPM_ID	RPM Branch Identifier
CERT	FDIC Insurance Certificate Number
BANKLABEL	Name of bank shortened for map labeling
NAMEFULL	Full name of institution
HOLDINGCO	Name of bank holding company
BANKCLASS	Class of institution
CHARTERAGN	Bank charter agency
BANKASSETS	Total assets for institution

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### **Concentration of Loan Assets**

**International Specialization** – Institutions with assets greater than \$10 billion and more than 25 percent of total assets in foreign offices.

**Agricultural Specialization** – Banks with agricultural production loans plus real estate loans secured by farmland in excess of 25 percent of total loans and leases.

**Credit-card Specialization** – Institutions with credit-card loans plus securitized receivables in excess of 50 percent of total assets plus securitized receivables.

**Commercial Lending Specialization** – Institutions with commercial and industrial loans, plus real estate construction and development loans, plus loans secured by commercial real estate properties in excess of 25 percent of total assets.

**Mortgage Lending Specialization** – Institutions with residential mortgage loans, plus mortgage-backed securities, in excess of 50 percent of total assets.

**Consumer Lending Specialization** – Institutions with residential mortgage loans, plus credit-card loans, plus other loans to individuals, in excess of 50 percent of total assets.

**Other Specialized < \$1 Billion** – Institutions with assets less than \$1 billion and with loans and leases are less than 40 percent of total assets.

**All Other < \$1 Billion** – Institutions with assets less than \$1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.

**All Other > \$1 Billion** – Institutions with assets greater than \$1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations

LOANASSETS

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OFFICETYPE	<b><u>Type of office</u></b> "M" = Main Office "B" = Branch Office
SERVTYPE	<b><u>Type of service</u></b> Full Service, brick and mortar office Full Service, retail office Full Service, home banking Limited Service, administrative office Limited Service, military facility Limited Service, drive through facility Limited Service, loan production office Limited Service, consumer credit office Limited Service, contractual office Limited Service, messenger office Limited Service, retail office Limited Service, mobile/seasonal office Limited Service, trust office
RPM_Type	Type of branch facility as assigned by RPM Consulting, LLC. Includes the following: Traditional Branch Home Banking In-Store Branch Limited Service Drive-Thru Branch Loan Production Military Base Mobile Branch Other branch type
BRNUM	Institution branch number

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BRANCHNAME	Branch name
ADDRESSBR	Branch address
CITYBR	Branch city
STATEBR	Branch State
ZIPBR	Branch zip code
DATEOPENED	Date branch was first opened (if reported)
DEPOSITS17	Branch Deposits as of June 30, 2017
DEPOSITS16	Branch Deposits as of June 30, 2016
DEPOSITS15	Branch Deposits as of June 30, 2015
DEPOSITS14	Branch Deposits as of June 30, 2014
DEPOSITS13	Branch Deposits as of June 30, 2013
DEPOSITS12	Branch Deposits as of June 30, 2012
DEPOSITS11	Branch Deposits as of June 30, 2011
DEPOSITS10	Branch Deposits as of June 30, 2010

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DEPOSITS09	Branch Deposits as of June 30, 2009
DEPOSITS08	Branch Deposits as of June 30, 2008
DEPOSITS07	Branch Deposits as of June 30, 2007
DEPOSITS06	Branch Deposits as of June 30, 2006
DEPOSITS05	Branch Deposits as of June 30, 2005
DEPOSITS04	Branch Deposits as of June 30, 2004
DEPOSITS03	Branch Deposits as of June 30, 2003
GROWTH1YR	1 Year deposit growth
GROWTH3YR	3 Year deposit growth
GROWTH5YR	5 Year deposit growth
SHR_OF_BNK	Branch deposits percentage of total institution
CBSA	Core Based Statistical Areas – Code (As reported to FDIC)
CBSANAMBR	Core Based Statistical Areas – Name (As reported to FDIC)

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CSABR	Combined Statistical Area – Code (As reported to FDIC)
CSANAMBR	Combined Statistical Area – Name (As reported to FDIC)
MSABR	NO LONGER AVAILABLE
MSANAMBR	NO LONGER AVAILABLE
HISTORY1	Relocation, merger and acquisition history
HISTORY2	Relocation, merger and acquisition history
HISTORY3	Relocation, merger and acquisition history
LAT	Latitude
LON	Longitude

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**Quality of geocoded location:**

GC_QUALITY	Exact	Matched to an exact address location
	Exact Manual	Manually matched to an exact location
	Relaxed/Close	Matched by relaxing address number, street direction, street name spelling, or zip code
	Extended	Location approximated based on two or more relaxed address elements
	Zip Code	Location placed in the center of its 5-digit zip code
	Centroid	Location placed in the center of its 5-digit zip code, city, or census tract
FIPS	State/County FIPS code for branch location	
Bank_ROA	Return on Assets for overall bank as of March, 2018	

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