

Banking Summary Statistics User Guide

This document details instructions for use of the tool, technical notes, a glossary of terms, and data references.

Background

As a primary supervisor of community banks, the Federal Reserve Bank of Kansas City strives to be a key provider of community bank analysis to the public, including such publications as the [Community Banking Bulletin](#), which provides insights on trends or activities of primary interest to the community banking industry. As a complement to this work, the Banking Summary Statistics dashboard is provided to promote better understanding of the population, trends in activity, and financial performance of community banks.

Disclaimer

The Banking Summary Statistics tool should be used with appropriate caution. By using the tool and any updates, you assume all risks related to your use of the tool. The Federal Reserve Bank of Kansas City is providing the tool “as is” and expressly disclaims all warranties, express or implied, including any implied warranties of merchantability and fitness for a particular purpose. In no event will the Federal Reserve Bank of Kansas City be liable to you or to any third party for any direct, indirect, incidental, consequential, special, or exemplary damages or lost profit related to use of the tool. Users may not use or modify the tool and then present it as official government material.

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1.0 Getting Started

Read the Background and Disclaimer sections above which summarize important information about the intended use and context of the Bank Summary Statistics tool.

1.1 Introduction to the Tool

The Banking Summary Statistics tool is an interactive application built in Tableau that allows users to view aggregated financial metrics for banks in a specific asset size, Federal Reserve Bank District, or state. The tool includes two tabs that analyze summary statistics and financial metrics. The Banking Summary tab displays summary statistics by bank asset size on the left and additional summary statistics for a selected population of banks on the right. The Banking Metrics tab displays financial ratios for a selected population of banks. Users can interact with the tool from the [Banking Summary Statistics](#) home page. Select the Full Screen button () to enlarge the dashboard to full screen.

1.2 Customizing the Data

The tool provides users with the option to change the data presented in the right-hand section of the Summary tab and for all information presented on the Metrics tab.


Asset Size: Users can select to view data for Community Banks, Regional Banks, Large Banks, or All banks. Asset size is based on the most recently filed Call Report. The tool's default setting is Community Banks. See "Asset Size" in the Definitions section.

District: Users can select to view data for a specific Federal Reserve Bank District or all Districts. The tool's default setting is 10-Kansas City. See "Federal Reserve Bank Districts" in the Definitions section.

State: Users can select to view data for a specific state or all states. State selections will limit the data to banks chartered in that state. The tool's default setting includes all U.S. states and territories.

Note: The state dropdown menu adjusts to display only relevant values based on the District selection, and the District dropdown menu adjusts to display only relevant values based on the State selection. For example, selecting 10-Kansas City for the District will limit the state selections to only states that are covered by that Federal Reserve Bank District. **Several District geographical boundaries only include a portion of a state.** To view data for an entire state, the District selection should be set to All for the following states: Connecticut, Illinois, Indiana, Kentucky, Louisiana, Michigan, Mississippi, Missouri, New Jersey, New Mexico, Pennsylvania, Tennessee, West Virginia, and Wisconsin. See "Federal Reserve Bank Districts" in the Definitions section.

1.3 Exporting to PDF

To export the dashboard to PDF, select the Download button () from the lower right corner of either tab. Select PDF for the file format and **Specific sheets from this workbook** to choose the sheets to include in the download. Select **Automatic** scaling, **Letter** page size, and **Landscape** orientation to produce the best export.

2.0 Technical Notes

The tool uses quarterly public Call Report data filed for insured depository institutions. Data is finalized on the Friday following 45 days after quarter-end. The tool will update no later than 60 days following each quarter-end. All data presented in the tool is calculated on aggregate and thus represents weighted averages.

2.1 Definitions

Asset Size

Banks are grouped into one of three Asset Size groups based on the most recently filed Call Report:

Large Banks report greater than \$100 billion in total assets

Regional Banks report between \$10-\$100 billion in total assets

Community Banks report less than \$10 billion in total assets

Bank Types

The tool includes data for all FFIEC Call Report filers. This includes the following entity types:

National bank charters are approved by the Office of the Comptroller of the Currency (OCC) rather than by a state banking agency.

State Member includes state-chartered banks that are members of the Federal Reserve System

State Non-Member includes state-chartered banks that are not members of the Federal Reserve System

Other includes cooperative banks, covered savings associations, federal savings banks, savings & loan associations, and state savings banks

Federal Reserve Bank Districts

The Federal Reserve System is divided geographically into 12 Districts. District boundaries do not necessarily coincide with state lines. Districts are identified by number and Reserve Bank city. The 12 Districts, along with their geographic coverage, are defined below.

01-Boston covers the states of Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont; and all but Fairfield County in Connecticut.

02-New York covers the state of New York; Fairfield County in Connecticut; and 12 counties in northern New Jersey, and serves the Commonwealth of Puerto Rico and the U.S. Virgin Islands.

03-Philadelphia covers the state of Delaware; nine counties in southern New Jersey; and 48 counties in the eastern two-thirds of Pennsylvania.

04-Cleveland covers the state of Ohio; 56 counties in eastern Kentucky; 19 counties in western Pennsylvania; and 6 counties in northern West Virginia .

05-Richmond covers the states of Maryland, Virginia, North Carolina, and South Carolina; 49 counties constituting most of West Virginia; and the District of Columbia.

06-Atlanta covers the states of Alabama, Florida, and Georgia; 74 counties in the eastern two-thirds of Tennessee; 38 parishes of southern Louisiana; and 43 counties of southern Mississippi.

07-Chicago covers the state of Iowa; 68 counties of northern Indiana; 58 counties of northern Illinois; 68 counties of southern Michigan; and 46 counties of southern Wisconsin.

08-St. Louis covers the state of Arkansas; 44 counties in southern Illinois; 24 counties in southern Indiana; 64 counties in western Kentucky; 39 counties in northern Mississippi; 71 counties in central and eastern Missouri; the city of St. Louis; and 21 counties in western Tennessee.

09-Minneapolis covers the states of Minnesota, Montana, North Dakota, and South Dakota; the Upper Peninsula of Michigan; and 26 counties in northern Wisconsin.

10-Kansas City covers the states of Colorado, Kansas, Nebraska, Oklahoma, and Wyoming; 43 counties in western Missouri; and 14 counties in northern New Mexico.

11-Dallas covers the state of Texas; 26 parishes in northern Louisiana; and 18 counties in southern New Mexico.

12-San Francisco covers the states of Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Utah, and Washington, and serves American Samoa, Guam, and the Commonwealth of the Northern Mariana Islands.

2.2 Data References

Details on the Micro Data Reference Manual (MDRM) numbers from the Call Report and UBPR used in the tool are below. Variables from the UBPR use the four-letter mnemonic UBPR before the item number. For further detail on these data calculations and definitions, see the referenced page of the [UBPR User Guide](#). Note that for Call Report variables, the four-letter mnemonic may differ based on the reporting series filed by the institution (i.e., FFIEC 031, FFIEC 041, or FFIEC 051). For further detail on data definitions, refer to the referenced schedule of the FFIEC’s [Call Report Instructions](#).

ITEM	VARIABLE
Asset Distribution Cash Items Securities Net Loans Other Assets	RCFD0081 + RCFD0071. See Schedule RC. RCFD1754 + RCFD1773. See Schedule RC-B. UBPRE119. See Page 4 of UBPR User Guide. RCFD2170 less items above. See Schedule RC.
Asset Quality Ratios Problem Assets Net Charge Offs Allowance to Loans Allowance Coverage Ratio	$(UBPRD667 + UBPRD669 + RCFD2150) / (RCFD2122 + RCFD2150)$. See Page 8A of UBPR User Guide and Schedule RC. UBPRE019. See Page 7 of UBPR User Guide. RCFD3123 / RCFD2122. See Schedules RC and RC-C. RCFD3123 / (RCFD1407 + RCFD1403). See Schedules RC and RC-N.
Capital and Earnings Ratios Tier 1 Leverage Ratio Return on Average (Avg) Assets Percent Reporting Negative Income Net Interest Margin Yield on Earning Assets Funding Costs Provision Expense to Avg Assets	UBPRD486. See Page 11 of UBPR User Guide. UBPRE013. See Page 1 of UBPR User Guide. UBPRE013. See Page 1 of UBPR User Guide. UBPRE018. See Page 1 of UBPR User Guide. UBPRE016. See Page 1 of UBPR User Guide. UBPRE017. See Page 1 of UBPR User Guide. UBPRE006. See Page 1 of UBPR User Guide.

Overhead Expense to Avg Assets	UBPRE005. See Page 1 of UBPR User Guide.
Noninterest Income to Avg Assets	UBPRE004. See Page 1 of UBPR User Guide.
Credit Concentrations	See Page 7B of UBPR User Guide for all concentration items.
1-4 Family Loans	UBPRE658
Agricultural Production (Ag) and Farm Real Estate (Farm) Loans	UBPRE880 + UBPRE886
Commercial & Industrial (C&I) Loans	UBPRE887
Construction & Land Development (C&LD) Loans	UBPRD490
Nonowner Occupied Commercial Real Estate (CRE) Loans	UBPRD647
Deposit Composition	
Demand	RCFD2210. See Schedule RC-E.
Negotiable Order of Withdrawal (NOW) & and Automatic Transfer Service (ATS)	UBPRE125. See Page 4 of UBPR User Guide.
Money Market	RCON6810. See Schedule RC-E.
Other Savings	RCON0352. See Schedule RC-E.
Time	UBPRK426 + UBPRK437. See Page 4 of UBPR User Guide.
Liability Distribution:	See Schedule RC for all liability items.
Deposits	RCFD2200
Borrowings	RCFD3190
Other Liabilities	RCFD2948 less items above

<p>Liquidity Ratios</p> <p>Liquid Asset Ratio</p> <p>Loans to Deposits</p> <p>Noncore Funding to Assets</p>	<p>(RCFD0071 + RCONB987 + RCFDB989 + RCFD1754 + RCFD1773 - RCFD0416) / RCFD2170. See Schedules RC and RC-B.</p> <p>UBPRE600. See Page 1 of UBPR User Guide.</p> <p>UBPRK445 / RCFD2170. See Page 10 of UBPR User Guide and Schedule RC.</p>
<p>Loan Portfolio</p> <p>1-4 Family</p> <p>C&LD</p> <p>Other CRE</p> <p>C&I</p> <p>Ag and Farm</p> <p>Consumer</p> <p>Other</p>	<p>See Schedule RC-C for all loan types.</p> <p>RCON5367 + RCON5368 + RCFD1797</p> <p>RCFDF159 + RCFDF158</p> <p>RCFD1460 + RCFDF160 + RCFDF161</p> <p>RCFD1766 or (RCFD1763 + RCFD1764)</p> <p>RCFD1590 + RCON1420</p> <p>RCFDB538 + RCFDB539 + RCFD2011</p> <p>RCFD2122 less items above.</p>