Package 'fdicdata'

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Type Package

Title Accessing FDIC Bank Data

Version 0.1.1

Description Retrieves financial data from Federal Deposit Insurance Corporation
(FDIC)-insured institutions and provides access to the FDIC data taxonomy.

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URL https://github.com/visbanking/fdicdata,
https://visbanking.com/opensource/

BugReports https://github.com/visbanking/fdicdata/issues

Imports dplyr, httr, yaml

Suggests testthat

Encoding UTF-8

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NeedsCompilation no

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Repository CRAN

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cert2idrssd *Convert bank identifier from CERT to IDRSSD*

Description

This function takes a bank's CERT number as input and returns the corresponding IDRSSD number.

Usage

```
cert2idrssd(CERT)
```

Arguments

CERT   An integer specifying the CERT number of the bank.

Value

An integer specifying the IDRSSD number of the bank. Returns NULL if there is an error.

Examples

```
cert2idrssd(3850)
```

---

dataTaxonomy *Taxonomy Data*

Description

Extracts the taxonomy information for a given name

Usage

```
dataTaxonomy(name)
```

Arguments

name   the name of the taxonomy file to extract. Available taxonomy names: "institu-
                  tion","location","history","summary","failure","financial".

Value

a data frame containing the extracted taxonomy information

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getFailures   *Get information on bank failures from FDIC data*

Description

This function retrieves information on bank failures from the FDIC data API, using the specified fields and (optional) date range. If a date range is specified, only failures within that range will be included.

Usage

```
getFailures(fields, range = NULL, limit = 10000)
```

Arguments

fields   a character vector specifying the fields to include in the output.

> **NAME** The name of the failed bank
>
> **CERT** The FDIC certificate number of the failed bank
>
> **FIN** The failed bank's unique financial institution identifier
>
> **CITYST** The city and state where the failed bank was located
>
> **FAILDATE** The date of the bank failure
>
> **FAILYR** The year of the bank failure
>
> **SAVR** Whether the failed bank was a savings and loan association
>
> **RESTYPE** The type of failed institution
>
> **RESTYPE1** A more specific classification of the failed institution
>
> **CHCLASS1** The bank's charter class
>
> **QBFDEP** The amount of deposits held by the bank at the time of failure
>
> **QBFASSET** The total assets held by the bank at the time of failure
>
> **COST** The estimated cost to the FDIC of the bank's failure
>
> **PSTALP** The FDIC's estimated percentage of insured deposits paid to depositors

range   a numeric vector of length 2 specifying the start and end dates (in YYYY format) for the date range to include. If not specified, all failures will be included.

limit   an integer specifying the maximum number of results to return. Defaults to 10,000.

Value

a data frame containing the requested fields for each bank failure within the specified date range (if applicable).

Examples

```
df <- getFailures(c("CERT", "NAME", "FAILDATE", "CITY", "STATE"), range = c(2010, 2015))
head(df)
```

---

getFinancials   *Get financial data for a given institution*

Description

This function retrieves financial data for a given institution from the FDIC API.

Usage

```
getFinancials(IDRSSD_or_CERT, metrics, limit = 1, IDRSSD = TRUE, range = NULL)
```

Arguments

IDRSSD_or_CERT Numeric value indicating the IDRSSD or CERT number of the institution to retrieve data for.

metrics   Vector of metric names to retrieve financial data for.

limit   Number of records to retrieve.

IDRSSD   Boolean value indicating whether IDRSSD (True) or CERT number (False) is used.

range   Character vector contains start and end date for range. Open ended ranges can be expressed using a "*"

Value

A dataframe containing the requested financial data.

Examples

```
getFinancials(37, metrics = c("ASSET", "DEP"),limit = 10, range = c("2015-01-01","*"))
getFinancials(37, metrics = c("ASSET", "DEP"),limit = 10, range = c("2015-01-01","2016-01-01"))
```

---

getHistory   *Get history of a bank by FDIC certificate number or name*

Description

This function retrieves the history of a bank by either its FDIC certificate number or name. The user can specify which fields to include in the output.

Usage

```
getHistory(CERT_or_NAME = NULL, fields, CERT = TRUE, limit = 10000)
```

Arguments

`CERT_or_NAME`	Either the FDIC certificate number or the name of the bank for which to retrieve history information.
`fields`	A character vector specifying the fields to include in the output.
`CERT`	A logical value indicating whether the value in CERT_or_NAME is a FDIC certificate number (default is TRUE).
`limit`	An integer indicating the maximum number of records to retrieve (default and max is 10000).

Value

A data frame containing the requested history information for the specified bank.

Examples

```
getHistory(CERT_or_NAME = 3850, c("INSTNAME","CERT","PCITY","PSTALP","PZIP5"))
```

`getInstitution`	*Retrieve institution data from FDIC API*

Description

This function retrieves institution data from the FDIC API based on the specified parameters.

Usage

```
getInstitution(
  name = NULL,
  IDRSSD_or_CERT = NULL,
  fields,
  IDRSSD = TRUE,
  limit = 10000
)
```

Arguments

`name`	(optional) A character string to search for in the institution name.
`IDRSSD_or_CERT`	IDRSSD or CERT of bank
`fields`	A character vector of field names to retrieve from the API.
`IDRSSD`	Default:TRUE functions uses IDRSSD, to using CERT change it FALSE
`limit`	An integer specifying the maximum number of records to retrieve. Default is 10000.

Value

A data frame containing the institution data.

References

For more information on the FDIC API, visit https://banks.data.fdic.gov/.

Examples

```
df <- getInstitution(name = "Bank of America", fields = c("NAME", "CITY", "STATE"))
```

---

getInstitutionsAll   *Read FDIC Institution data set*

Description

This function reads the FDIC Institution data set from a URL (FDIC listing of all institutions) and returns it as a data frame.

Usage

```
getInstitutionsAll()
```

Value

A data frame containing the FDIC Institution data set

Examples

```
#'\dontrun{dataInstitutions <- getInstitutionsAll()}
```

---

getLocation   *Get location information for a bank with a given CERT number*

Description

This function retrieves location information for a bank with a given CERT number from the Federal Deposit Insurance Corporation (FDIC) database.

Usage

```
getLocation(CERT, fields = c("NAME", "CITY", "STNAME"), limit = 10000)
```

Arguments

CERT	A character string specifying the CERT number of the bank to retrieve location information for.
fields	A character vector specifying the fields to include in the output. Default is c("NAME", "CITY", "STNAME").
limit	An integer specifying the maximum number of locations to retrieve. Default is 10000.

ZIP The ZIP code for the location.

UNINUM A unique identifier for the location.

STNAME The name of the state where the location is located.

STCNTY The name of the county where the location is located.

STALP The two-letter abbreviation for the state where the location is located.

SERVTYPE_DESC A description of the type of service provided at the location.

SERVTYPE A code indicating the type of service provided at the location.

RUNDATE The date the location information was last updated.

OFFNUM The number of the office associated with the location.

OFFNAME The name of the office associated with the location.

NAME The name of the financial institution associated with the location.

MAINOFF A flag indicating whether the location is the main office for the financial institution.

MDI_STATUS_DESC A description of the regulatory status of the financial institution associated with the location.

MDI_STATUS_CODE A code indicating the regulatory status of the financial institution associated with the location.

LONGITUDE The longitude of the location.

LATITUDE The latitude of the location.

FI_UNINUM A unique identifier for the financial institution associated with the location.

ESTYMD The date the financial institution associated with the location was established.

CSA_NO The Core Based Statistical Area (CBSA) number for the location.

CSA_FLG A flag indicating whether the location is part of a CBSA.

CSA The name of the CBSA associated with the location.

COUNTY The name of the county associated with the location.

CITY The name of the city associated with the location.

CERT The certificate number of the financial institution associated with the location.

CBSA_NO The CBSA number for the location.

CBSA_MICRO_FLG A flag indicating whether the CBSA associated with the location is a micro area.

CBSA_METRO_NAME The name of the metropolitan area associated with the location.

CBSA_METRO_FLG A flag indicating whether the location is part of a metropolitan area.

CBSA_METRO The code for the metropolitan area associated with the location.

CBSA_DIV_NO The CBSA division number for the location.

CBSA_DIV_FLG A flag indicating whether the location is part of a CBSA division.

CBSA_DIV The name of the CBSA division associated with the location.

CBSA The code for the CBSA associated with the location.

BKCLASS The bank class associated with the location.

ADDRESS Address of the bank.

Value

A data frame containing location information for the bank.

Examples

```
# Get location information for a bank with CERT number 3850
getLocation(3850)

# Get location information for a bank with CERT number 3850 and fields "NAME", "CITY", and "ZIP"
getLocation(3850, fields = c("NAME", "CITY", "ZIP"))
```

---

getSummary   *Get Summary Data from FDIC API*

Description

This function retrieves summary data from the FDIC API based on given state names, a range of years, and specified fields. The returned data frame includes columns for state name, year, CB_SI, and the specified fields.

Usage

```
getSummary(states, range, fields, limit = 10000)
```

Arguments

states	a character vector of state names to filter by
range	a numeric vector of length two representing the beginning and ending years to filter by. If NULL, no year filtering will occur.
fields	a character vector of field names to include in the output data frame
limit	an integer specifying the maximum number of rows to retrieve from the API

Value

a data frame with summary data for the given states, years, and fields

Examples

```
df <- getSummary(c("West Virginia", "Delaware", "Alabama"), c(2015, 2016), c("ASSET", "INTINC"))
```

---

getTaxonomy   *Get taxonomy file from FDIC website*

Description

This function takes the name of the YAML file containing data taxonomy as an input and downloads it from the FDIC website, saving it to the local directory for later use.

Usage

```
getTaxonomy(taxonomy)
```

Arguments

taxonomy   The name of the taxonomy file to download (one of "institution_properties.yaml",
                  "location_properties.yaml", "history_properties.yaml", "summary_properties.yaml",
                  "failure_properties.yaml", or "risview_properties.yaml")

---

idrssd2cert   *Convert bank identifier from IDRSSD to CERT*

Description

This function takes a bank's IDRSSD number as input and returns the corresponding CERT number.

Usage

```
idrssd2cert(IDRSSD)
```

Arguments

IDRSSD   An integer specifying the IDRSSD number of the bank.

Value

An integer specifying the CERT number of the bank. Returns NULL if there is an error.

Examples

```
idrssd2cert(37)
```

states2URL   *Converts a vector of state names to a URL compatible format*

Description

This function takes a vector of state names and converts it to a format that is compatible with URLs. The resulting string can be used as a filter for APIs or other web requests.

Usage

```
states2URL(vec)
```

Arguments

vec   A vector of state names to be converted to URL-compatible format

Value

A string containing the state names in URL-compatible format

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