



FDIC Business Analysis

12.09.2020

Gloria Shao, Ashley Samuda, Cici Chen, Xin Li
New York University
New York, NY

Background

- ❖ The **Federal Deposit Insurance Corporation (FDIC)** is a governmental institution whose main mission is to maintain stability and consistency in the nation's financial systems and retains confidence of the general public in the US Financial system and its participating financial institutions.
- ❖ Headquartered in Washington DC.
- ❖ It was created in 1933 in response to an influx of bank failures that occurred as a response to the period of the Great Depression in 1920's-1930's.
- ❖ The FDIC is responsible for insuring deposits, examination and supervision of financial institutions to ensure compliance with standards and allows for soundness and consumer protection. In addition, it works with large complex organizations to make the resolvable and manages receiverships.
- ❖ The Standard insurance amount is \$250,000 per depositor, per insured bank for each account ownership. Owing to this, no depositor has lost a penny of insured funds as a result of a failure.
- ❖ The FDIC directly supervises and examines more than 5000 bank and savings associations for operational compliance, safety and soundness.

Needs Identification

The FDIC has over 5000 institutions that they directly supervise, and these institutions consist of a myriad of branches across all states across the nation. With such a massive database we aim to :

- ❖ Simplify and normalize the data, into a user friendly, scalable database that allows for the data about new institutions to be added, examined and supervised easily as well as to update or delete any necessary data as needed.
- ❖ We want to effectively use the data to analyze the institutional population by state, city and county to see how that will affect our own staffing and other institutional resource allocation by location.
- ❖ Lastly, to use this data gathered to show which locations are dense vs less dense to provide institutions with information which areas have opportunities for more customer convenience to ensure that more US citizens, residents and any one eligible for an

account to have easy access to insured saving options in such a volatile economic landscape.

Data Files

- ❖ FDIC System Data: <https://www7.fdic.gov/idasp/Institutions2.zip>

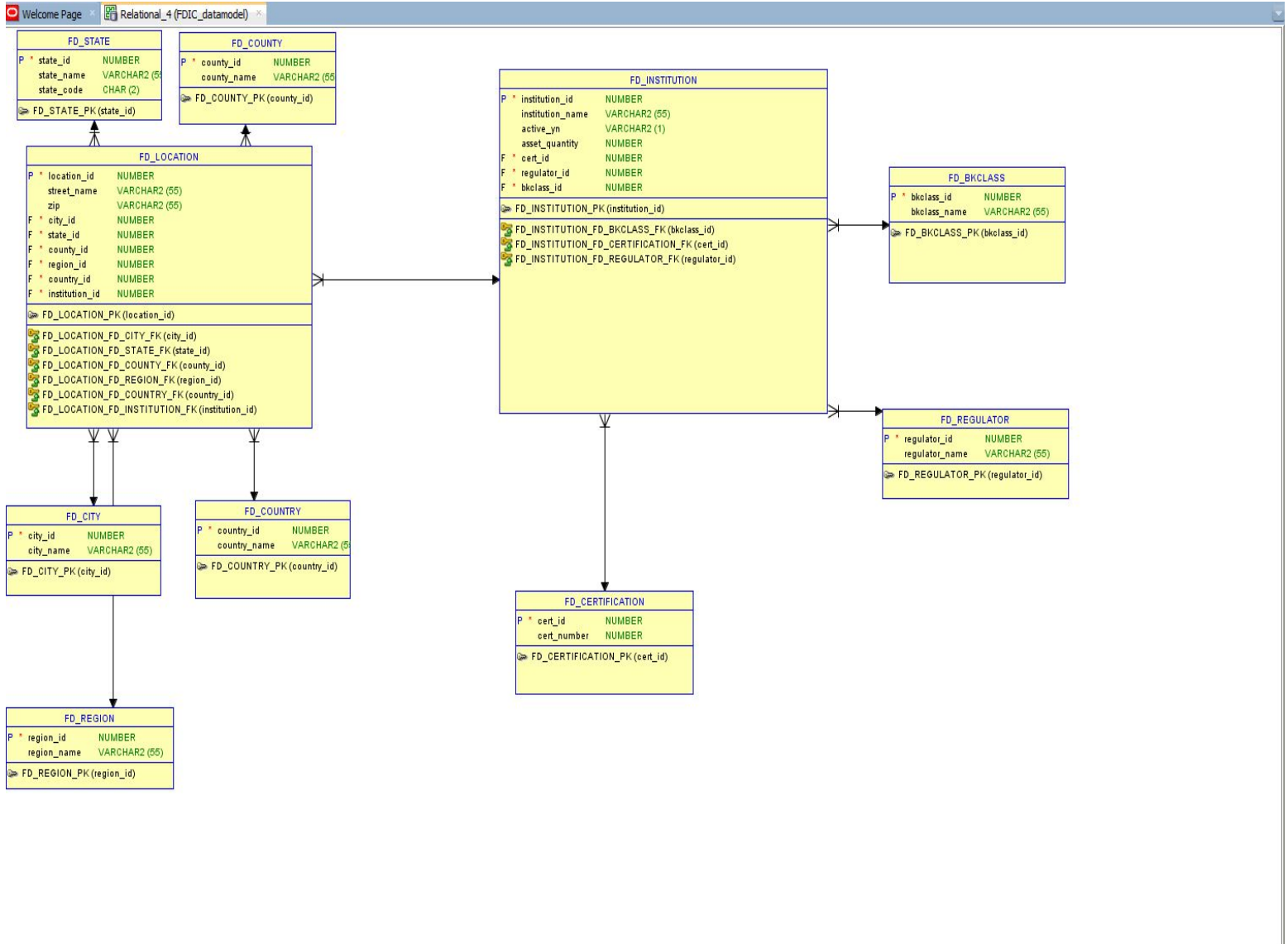
Deliverables

- ❖ A relational database that aids in:
 - Streamlining and refining scalability, user- friendliness and CRUD processes to ensure organizational operational efficiency and effectiveness.
 - Identifying location analysis for internal resource allocation and external institutions opportunities identification.

Entity Directory:

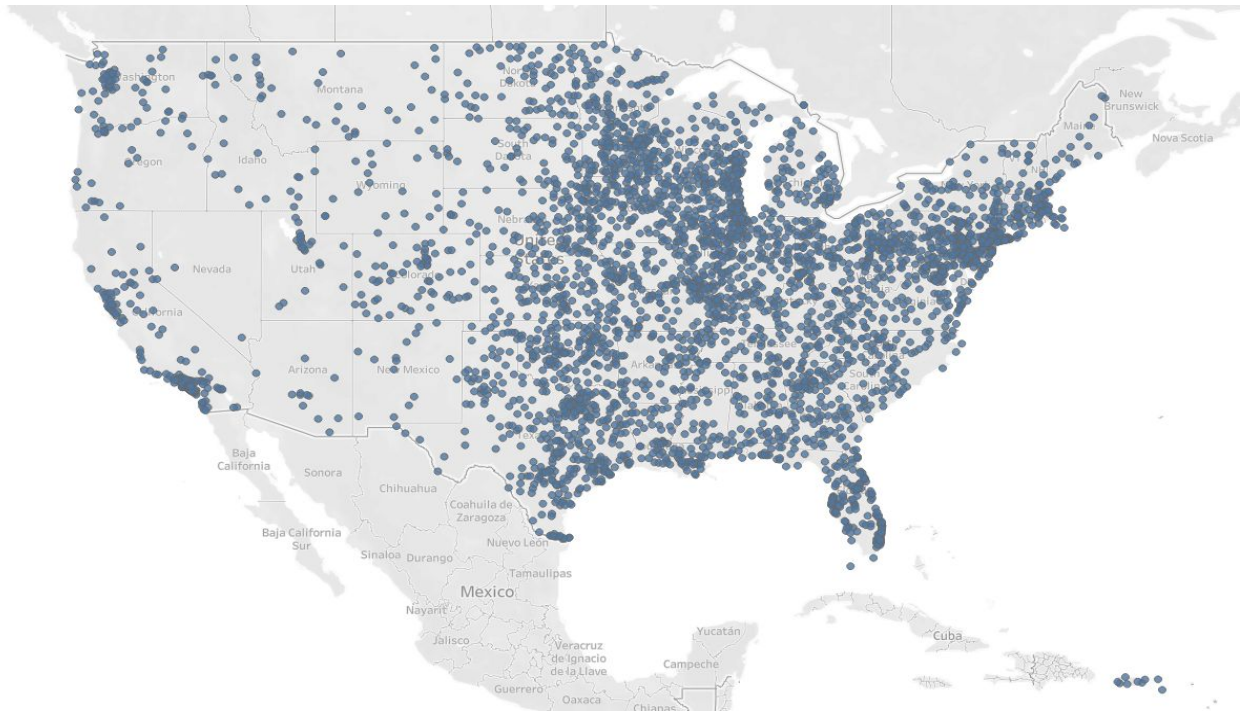
- **Location** - Street address at which the institution or one of its branches is physically located.
- **State** - State in which the institution is physically located. The FDIC Act defines the state as any State of the United States, the District of Columbia, and any territory of the United States, Puerto Rico, Guam, American Samoa, the Trust Territory of the Pacific Islands, the Virgin Island, and the Northern Mariana Islands.
- **City** - City in which an institution's headquarters or one of its branches is physically located. Either the entire name or part of the name of a specific city may be entered to produce an Institution List.
- **County** - County where the institution is physically located (abbreviated if the county name exceeds 16 characters).
- **Country** - Country or territory in which the institution is located.
- **Institution** - The institution name and characteristics.
- **BKClass** - Bank Charter Class, N = commercial bank, national (federal) charter and Fed member, supervised by the Office of the Comptroller of the Currency (OCC) SM = commercial bank, state charter and Fed member, supervised by the Federal Reserve (FRB) NM = commercial bank, state charter and Fed nonmember, supervised by the FDIC SB = savings banks, state charter, supervised by the FDIC SA = savings associations, state or federal charter, supervised by the Office of Thrift Supervision (OTS) OI = insured U.S. branch of a foreign chartered institution (IBA) ""
- **Region** - "The supervisory FDIC office assigned to the institution. The eight FDIC Supervisory Regions and their respective states are: Boston - Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont New York - Delaware, District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Puerto Rico, U.S. Virgin Islands Atlanta - Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia, West Virginia Memphis - Arkansas, Kentucky, Louisiana, Mississippi, Tennessee Chicago - Illinois, Indiana, Michigan, Ohio, Wisconsin Kansas City - Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota Dallas - Colorado, New Mexico, Oklahoma, Texas San Francisco - Alaska, American Samoa, Arizona, California, Guam, Hawaii, Idaho, Montana, Nevada, Oregon, States of Micronesia, Utah, Washington, Wyoming "
- **Certification** - A unique NUMBER assigned by the FDIC used to identify institutions and for the issuance of insurance certificates.
- **Regulator** - "There are four Federal regulators of banks and savings and loan institutions (There are now three federal regulators of banks and savings and loan institutions. Before July 21, 2011, there were four federal regulators): federal deposit insurance corporation (fdic) - primary federal regulator responsible for state-chartered banks not members of the Federal Reserve System and state chartered savings banks. Federal Reserve Board (FRB) - Primary Federal regulator responsible for state-chartered commercial bank members of the Federal Reserve System. Office of the Comptroller of the Currency (OCC) - Primary Federal regulator responsible for nationally chartered commercial banks and federally chartered savings and loan associations. Before 7/21/11, Office of Thrift Supervision (OTS) - Primary Federal regulator responsible for federally chartered savings and loan associations, federal savings banks and state-chartered savings and loan associations. FDIC insured depository institutions are members of the Deposit Insurance Fund (DIF).

Data Model

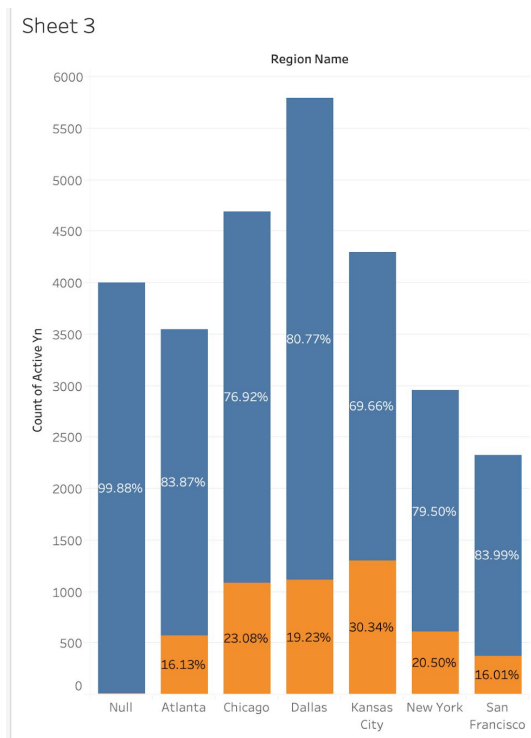


Regional Analysis

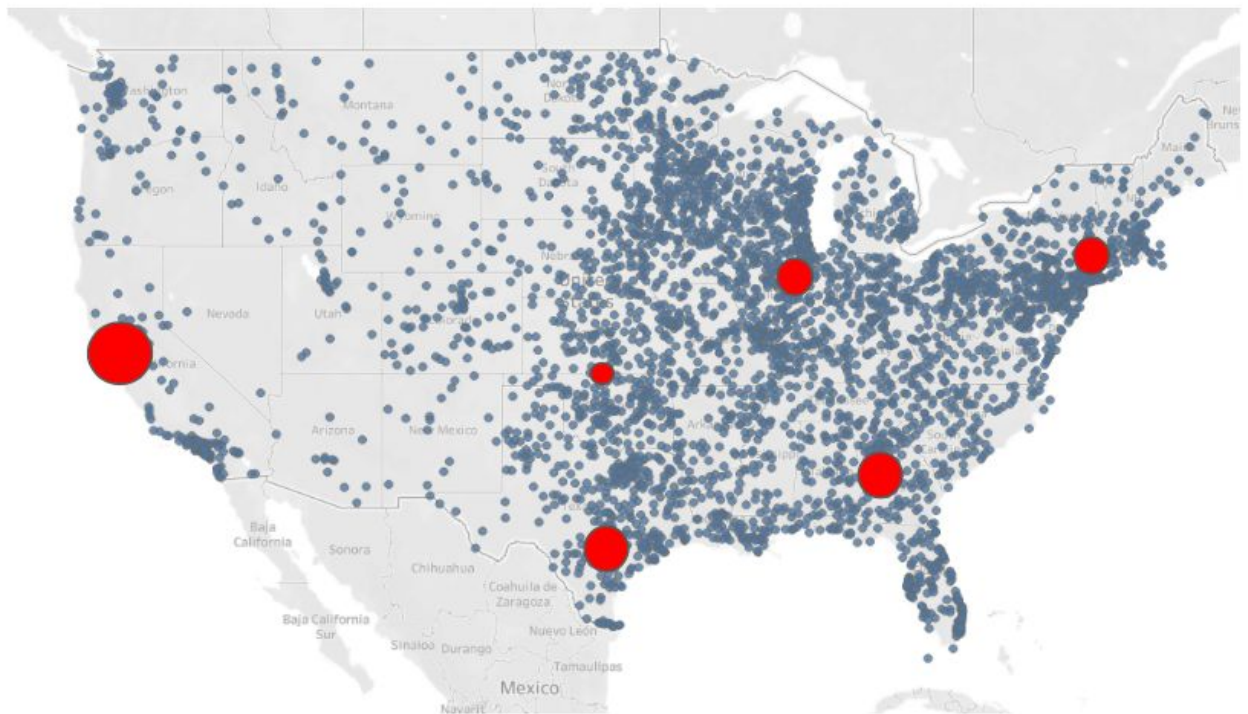
1) Location Distribution



2) Location and Business Value Analysis

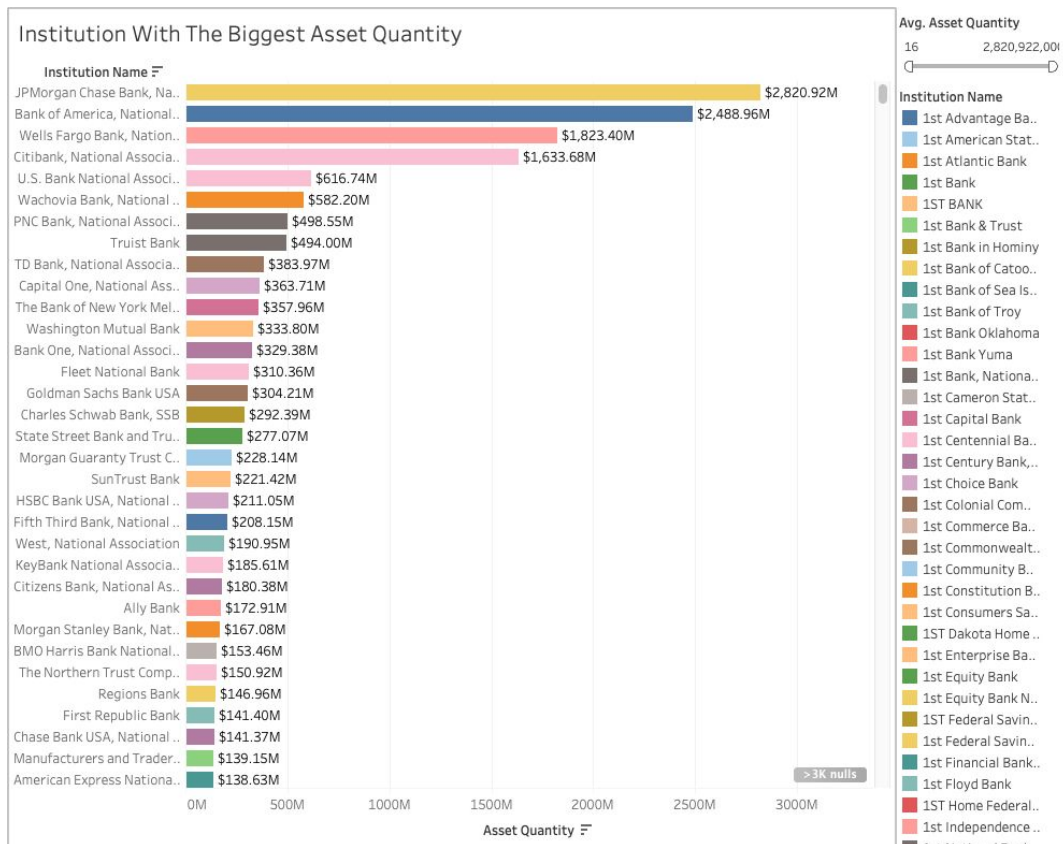


3) Location and Business Value Analysis



Institutional Analysis

4) Institution With the Biggest Asset Quantity

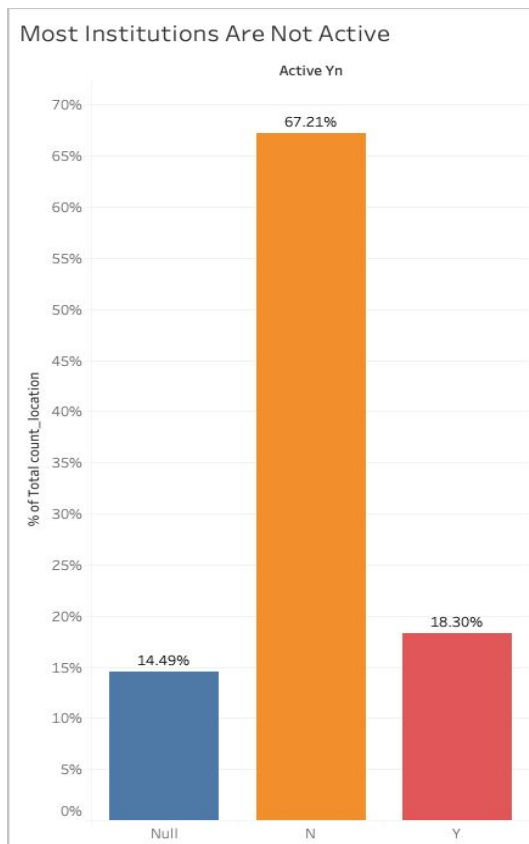


Total Institution Asset

Institution Name	Asset Quantity
JPMorgan Chase Bank, National Association	\$2,820.92M
Bank of America, National Association	\$2,488.96M
Wells Fargo Bank, National Association	\$1,823.40M
Citibank, National Association	\$1,633.68M
U.S. Bank National Association	\$616.74M
Wachovia Bank, National Association	\$582.20M
PNC Bank, National Association	\$498.55M
Truist Bank	\$494.00M
TD Bank, National Association	\$383.97M
Capital One, National Association	\$363.71M
The Bank of New York Mellon	\$357.96M
Washington Mutual Bank	\$333.80M
Bank One, National Association	\$329.38M
Fleet National Bank	\$310.36M
Goldman Sachs Bank USA	\$304.21M
Charles Schwab Bank, SSB	\$292.39M
State Street Bank and Trust Company	\$277.07M
Morgan Guaranty Trust Company of New York	\$228.14M
SunTrust Bank	\$221.42M
HSBC Bank USA, National Association	\$211.05M
Fifth Third Bank, National Association	\$208.15M
West, National Association	\$190.95M
KeyBank National Association	\$185.61M
Citizens Bank, National Association	\$180.38M
Ally Bank	\$172.91M
Morgan Stanley Bank, National Association	\$167.08M
BMO Harris Bank National Association	\$153.46M
The Northern Trust Company	\$150.92M
Regions Bank	\$146.96M
First Republic Bank	\$141.40M
Chase Bank USA, National Association	\$141.37M
Manufacturers and Traders Trust Company	\$139.15M
American Express National Bank	\$138.63M
MUFG Union Bank, National Association	\$136.27M

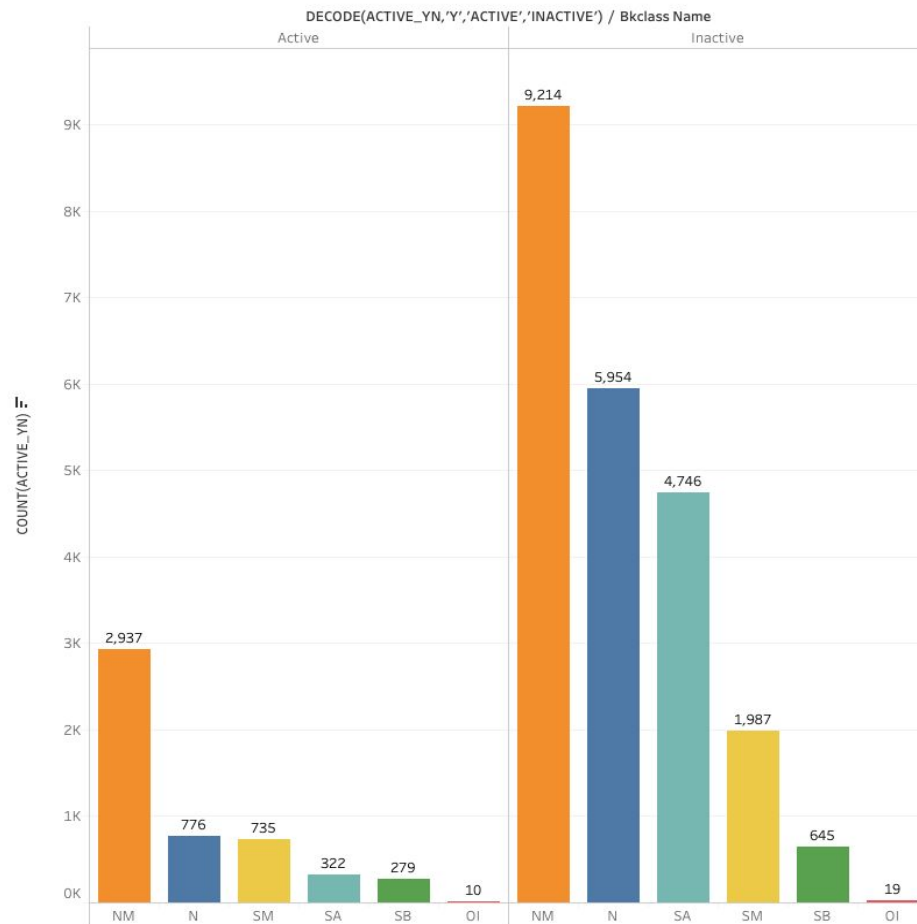
5) Not active and Active institutions

Active Yn	
Null	4,004
N	18,566
Y	5,054



6) Active Bkclass Distribution

Active_Bkclass



7) Active Bkclass Percentage

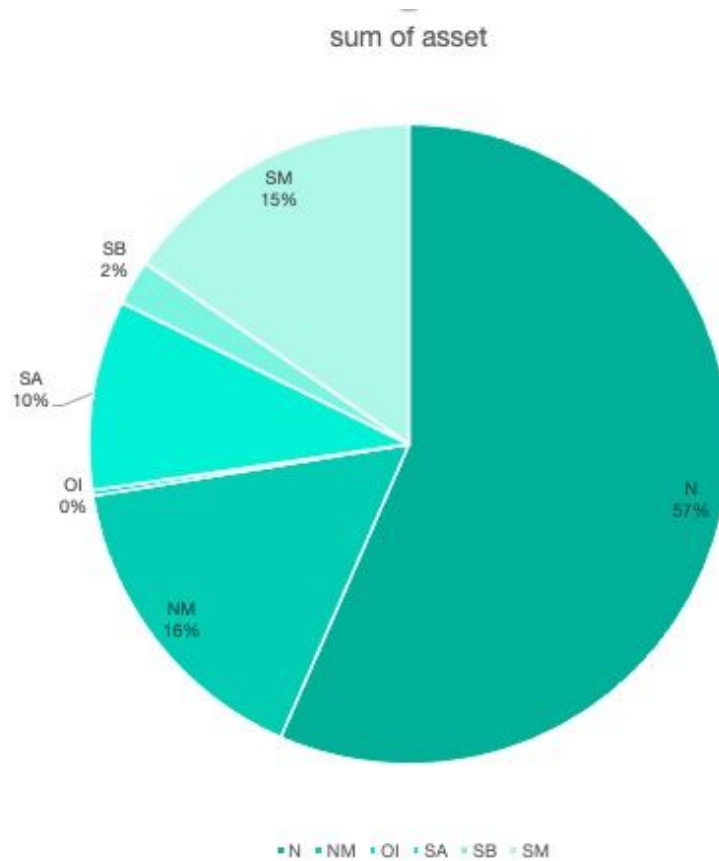
Active_Bkclass

DECO..	Bkclass Name					
	N	NM	OI	SA	SB	SM
Inactive	88.47%	75.83%	65.52%	93.65%	69.81%	73.00%
Active	11.53%	24.17%	34.48%	6.35%	30.19%	27.00%

8) Number of Institutions for Distinct Bank Class



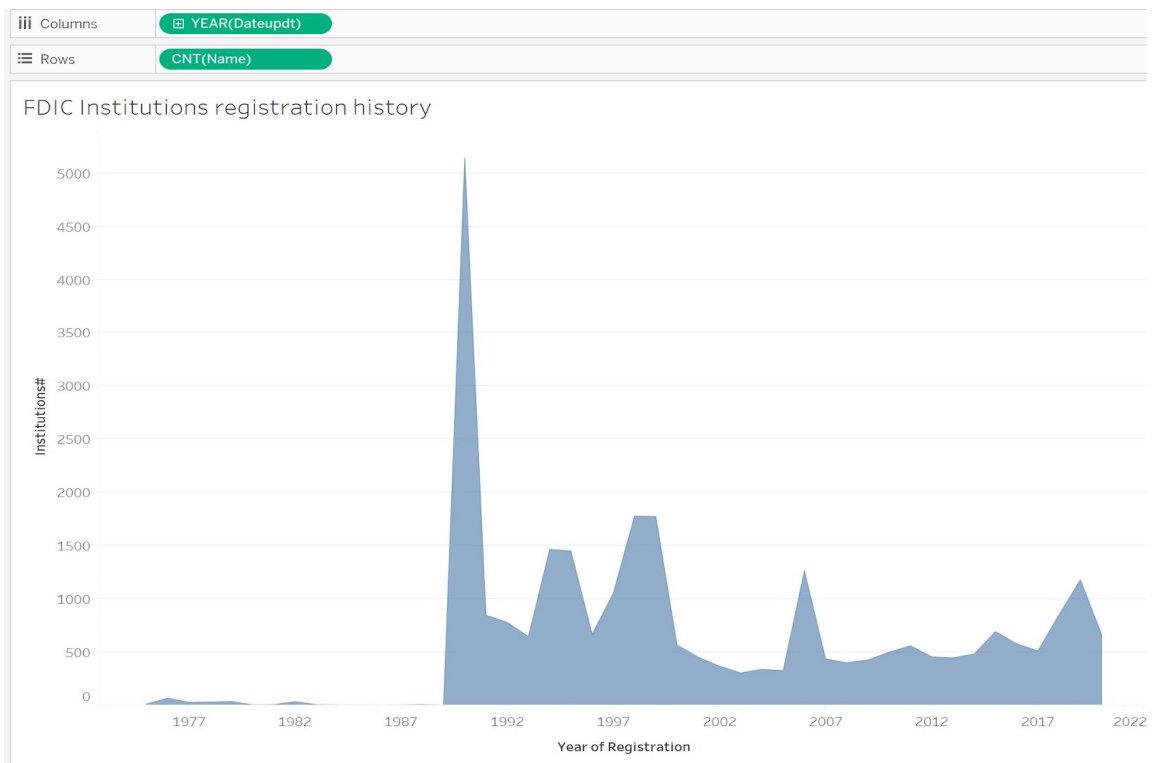
9) Sum of Asset for Distinct Bank Class



10) Institutions By Region and Regulators

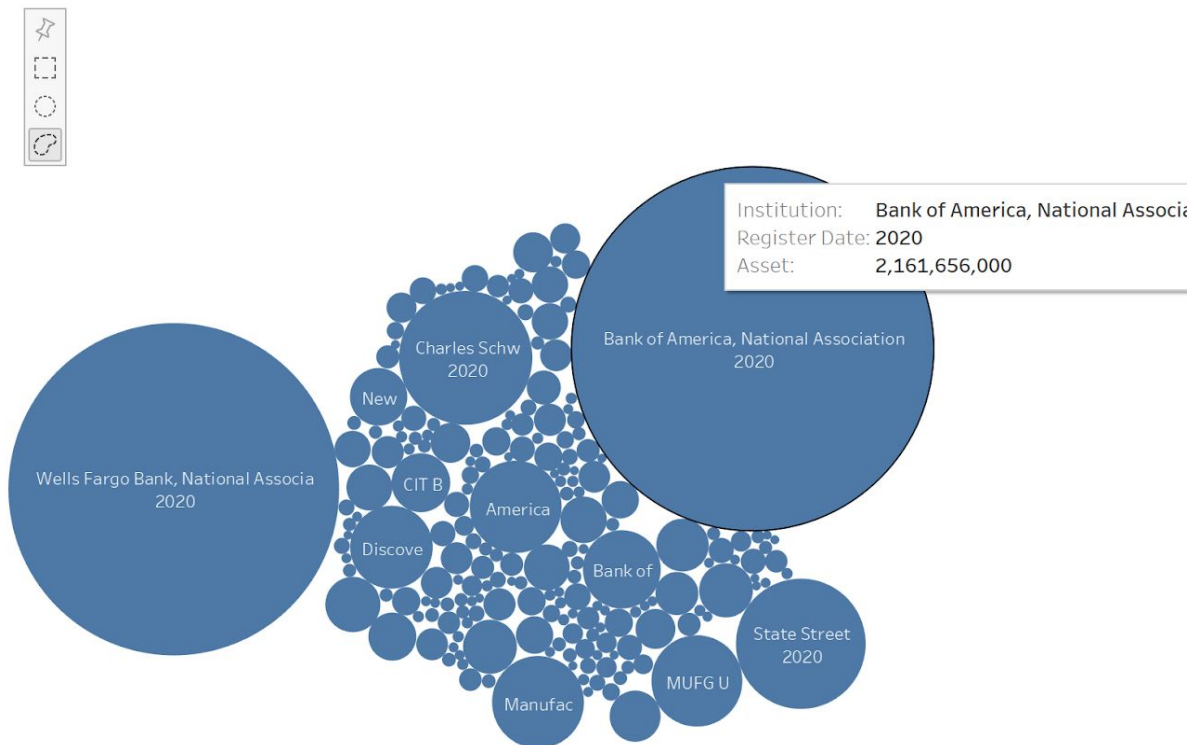


11) Institution Registration History

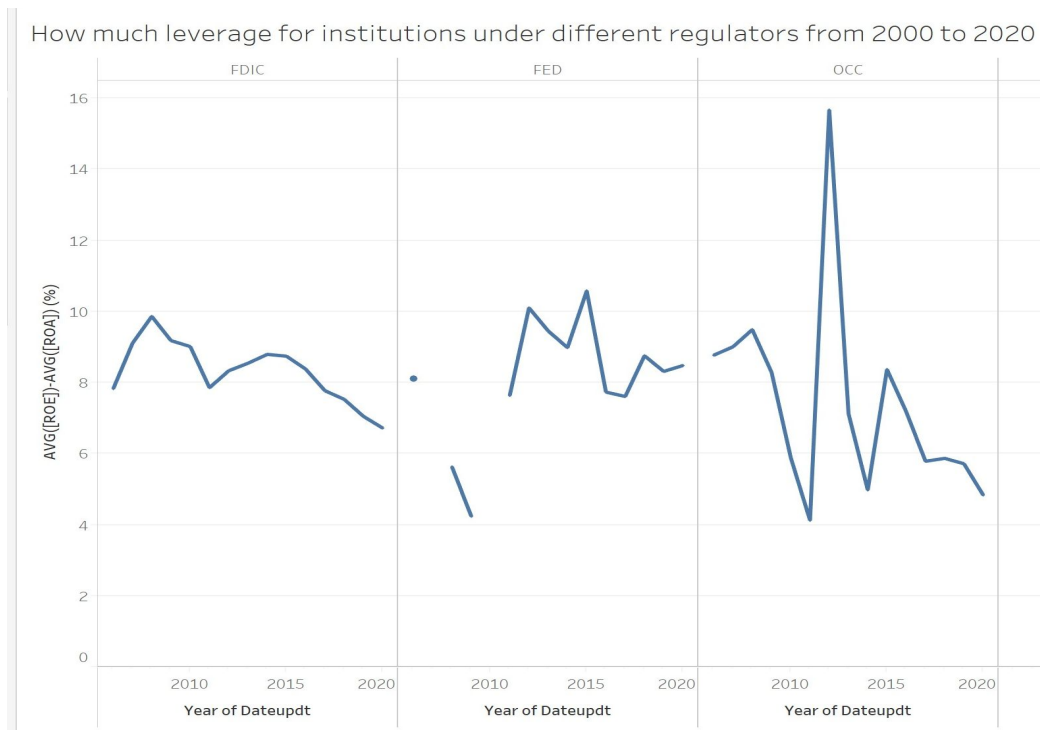


12) Institution Registered Most Assets in 2020

Institutions registered most assets in 2020



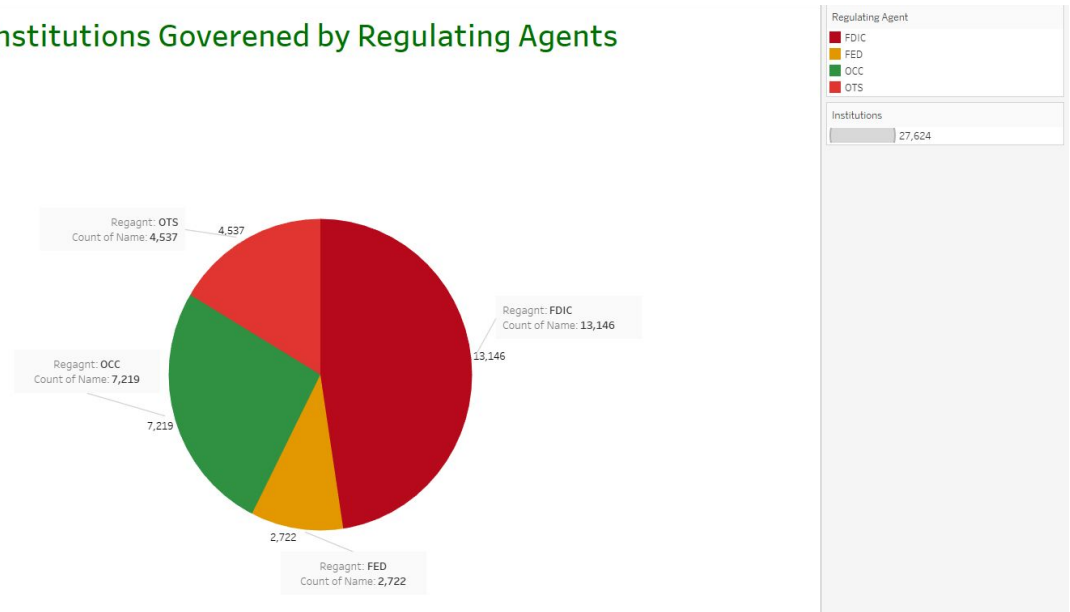
13) Institutional Leverage by Regulators



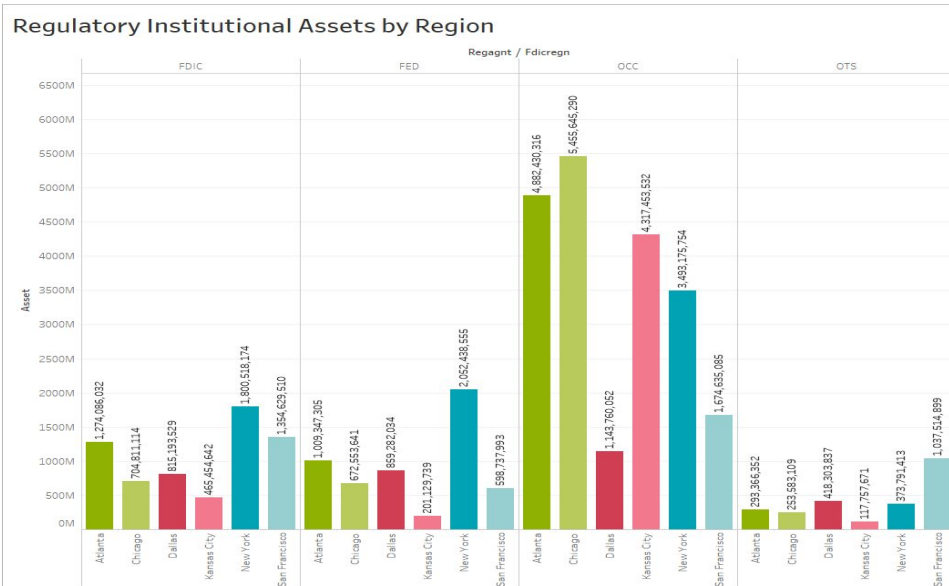
Regulatory Span of Control

14) Number of Institutions Governed by Regulating Agents

Number of Institutions Governed by Regulating Agents



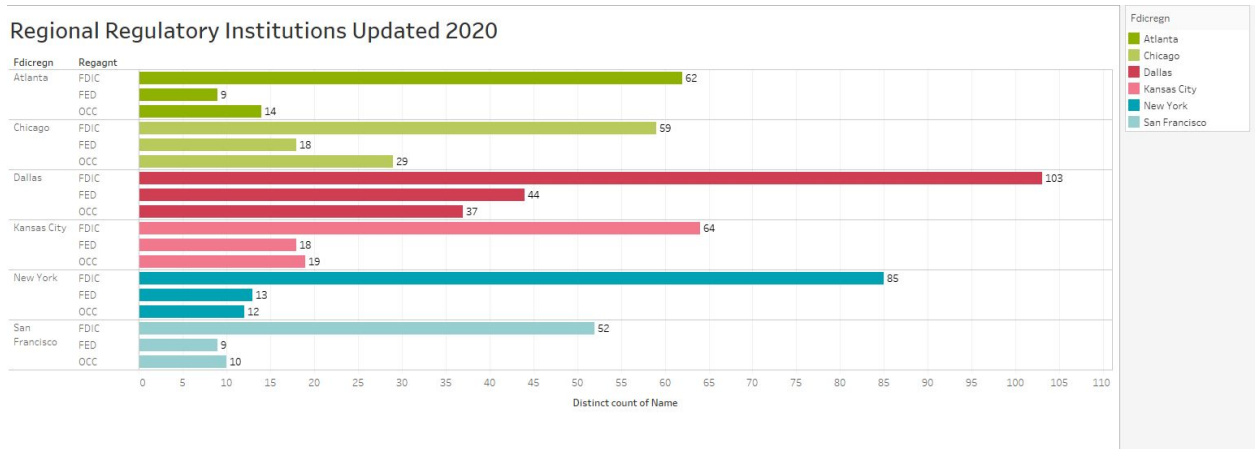
15) Regulatory Institutional Asset by Region



16) Total Assets Regulated by Agent

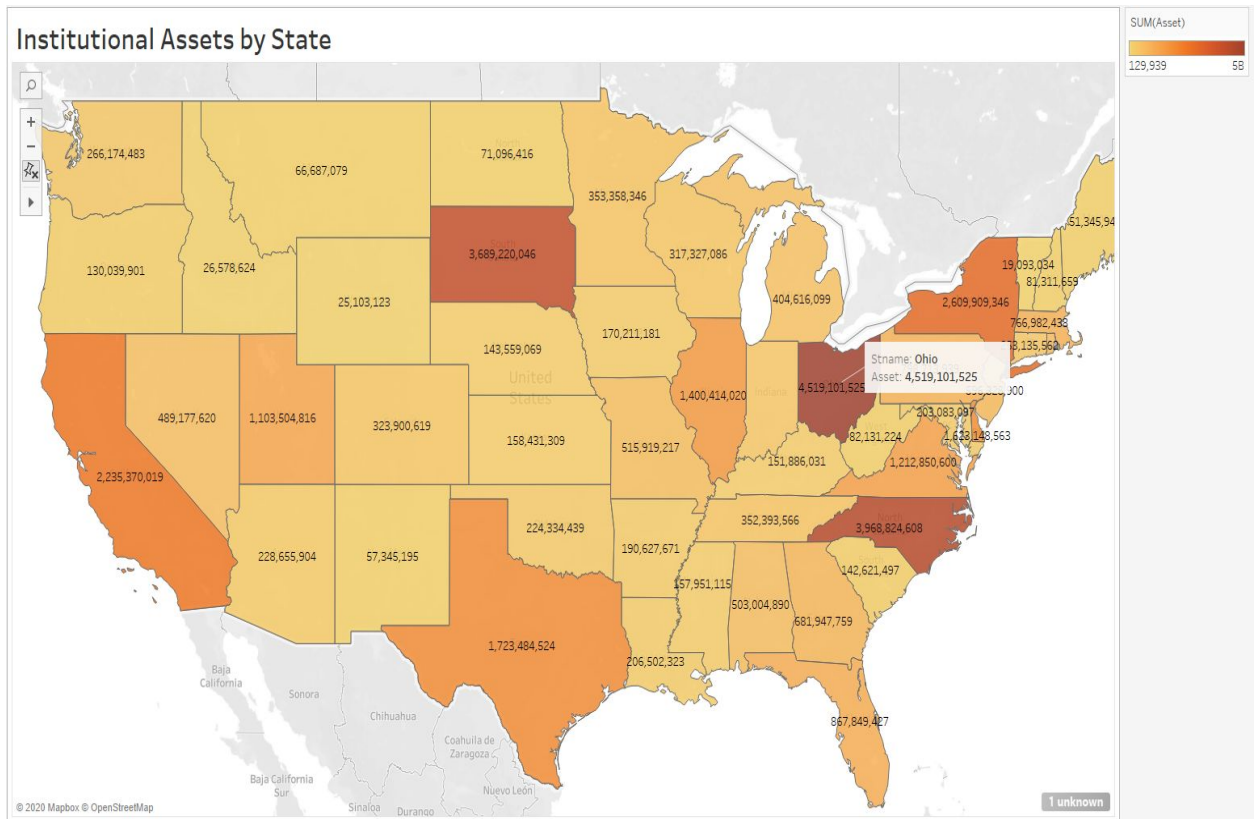


17) 2020 Count of Regulatory Institutions Regionally



State Analysis

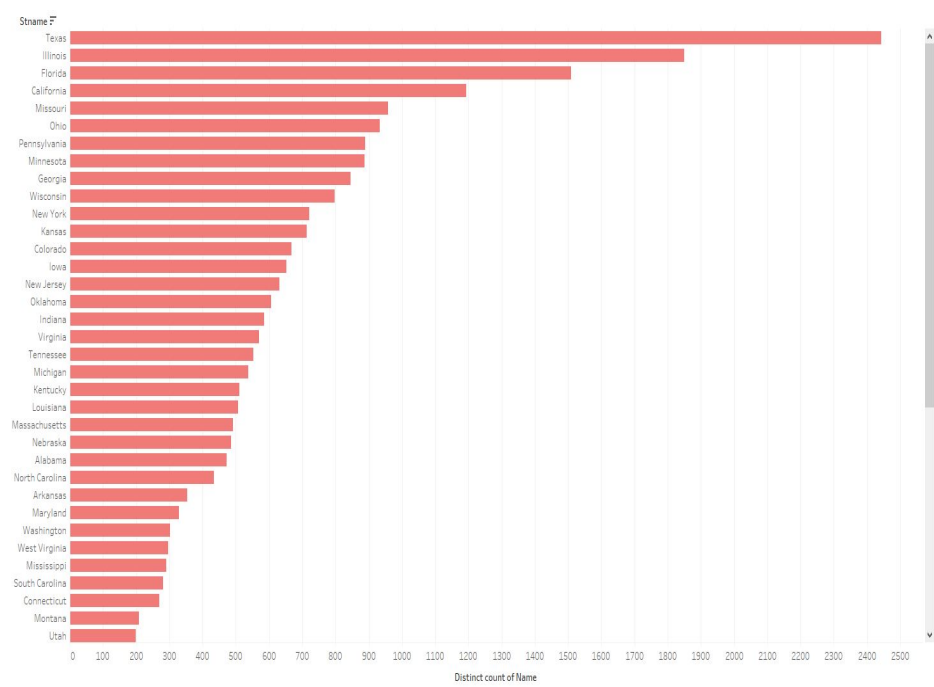
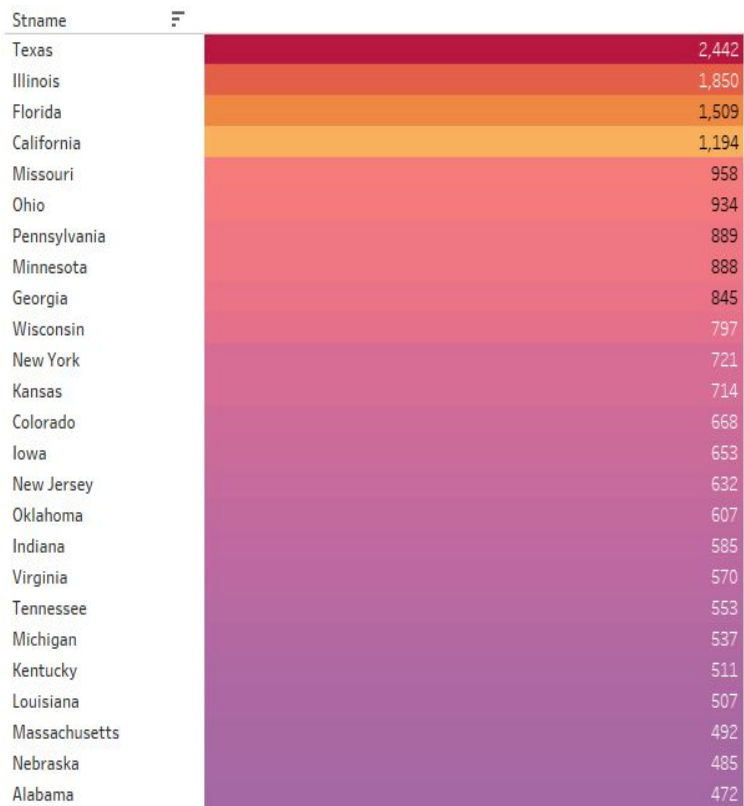
18) Number of Assets by State



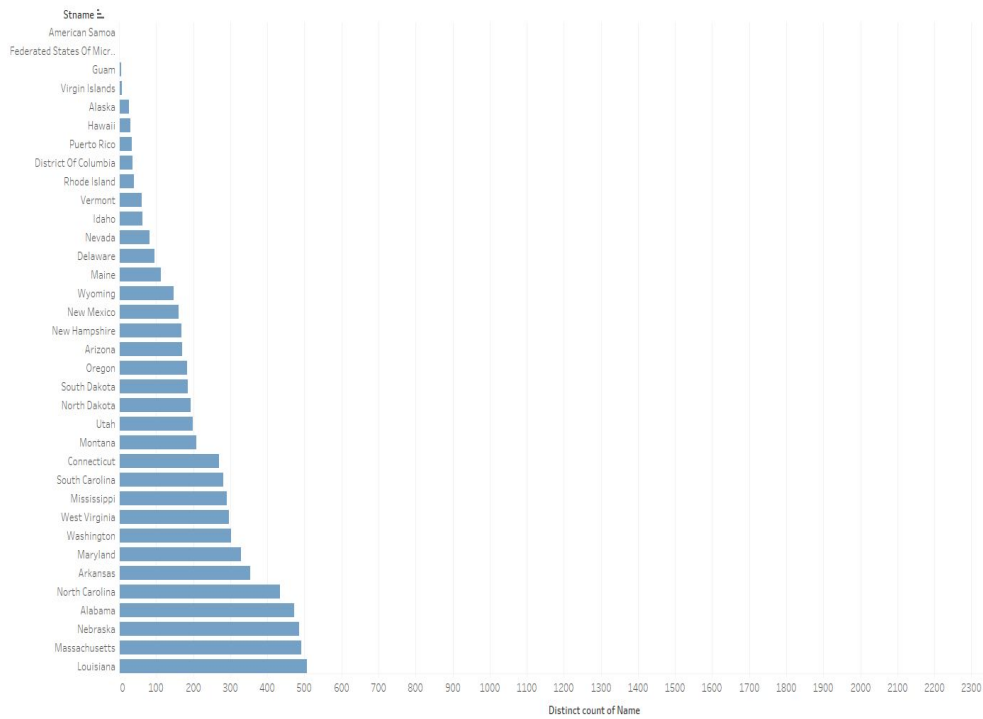
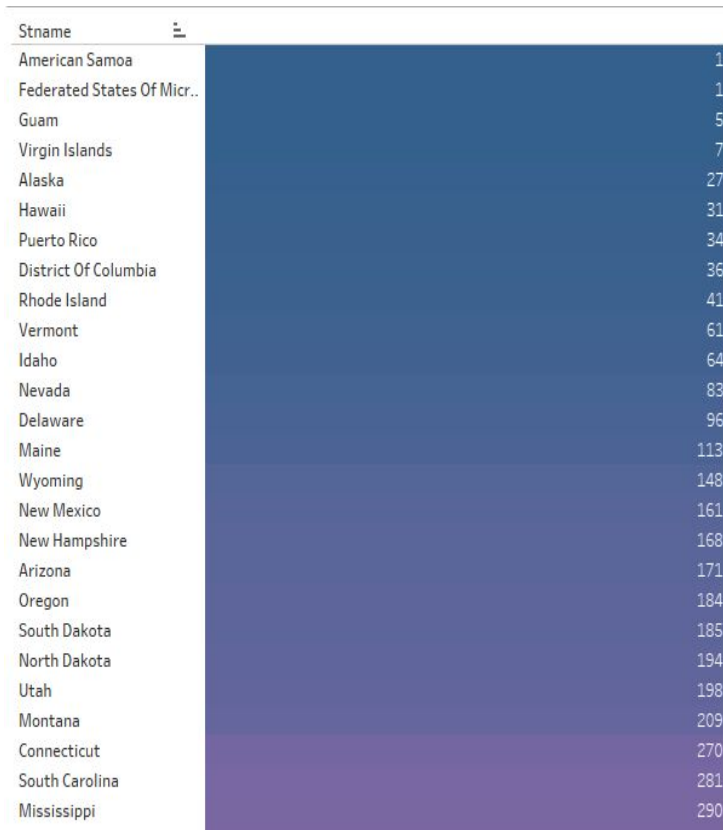
19) Number of Assets by State

Stname	
Ohio	4,519,101,525
North Carolina	3,968,824,608
South Dakota	3,689,220,046
New York	2,609,909,346
California	2,235,370,019
Texas	1,723,484,524
Delaware	1,623,148,563
Illinois	1,400,414,020
Virginia	1,212,850,600
Utah	1,103,504,816
Florida	867,849,427
Pennsylvania	798,713,939
Massachusetts	766,982,438
Georgia	681,947,759
New Jersey	596,328,900
Rhode Island	552,737,682
Missouri	515,919,217
Alabama	503,004,890
Nevada	489,177,620
Michigan	404,616,099
Minnesota	353,358,346
Tennessee	352,393,566
Colorado	323,900,619
Wisconsin	317,327,086
Indiana	293,248,393

20) Top 25 States With Highest Insured Institutions



21) Bottom 25 States With Lowest Insured Institutions



Appendix

-----Location and Business Value Analysis-----

```
create view active_regn_view
as
select *
from (
select distinct region_name, active_yn, count (active_yn) over (partition by region_name order
by active_yn ) as active_regn
from (
select regn.region_name, inst.active_yn
from fd_region regn
inner join fd_location loc
on regn.region_id = loc.region_id
inner join fd_institution inst
on loc.institution_id=inst.institution_id
))
select * from active_regn_view
```

-----Most Institutions Are Not Active-----

```
create view active_pct_view
as
select *
from (
select distinct active_yn, categorized_quantity/ttl_id as active_pct
from (
select count(institution_id) over(partition by active_yn) as categorized_quantity ,
count(institution_id) over () as ttl_id, active_yn
from fd_institution
)
)
select * from active_pct_view
```

-----Active Bkclass-----

```

create or replace view bkclass_active_view
as
select *
from (
select distinct bkclass_name,
decode (active_yn,'Y','Active','Inactive'),
count(active_yn)
from (
select bk.bkclass_name, inst.active_yn
from fd_bkclass bk
inner join fd_institution inst
on bk.bkclass_id=inst.bkclass_id)
group by bkclass_name,decode (active_yn,'Y','Active','Inactive')
)
select * from bkclass_active_view

```

-----Sum of Asset Percentage with Different Bank Classifications-----

```

create view pct_sum_view
as
select *
from (
select distinct bkclass_name, pct_sum/ttl as pct_sum
from (
select distinct bkclass_name,
sum_of_asset/count(bkclass_name) over (partition by bkclass_name) pct_sum,
sum(sum_of_asset) over ( ) ttl
from (
select distinct bkclass_name, sum(asset_quantity) over (partition by bkclass_name) as
sum_of_asset
from (
select bk.bkclass_name, insti.asset_quantity
from fd_bkclass bk
inner join fd_institution insti
on bk.bkclass_id=insti.bkclass_id
where asset_quantity is not null
))
)
order by pct_sum desc)
select * from pct_sum_view

```

-----Institutions By Region and Regulator-----

```

create view region_regulator_view

```



```

as
select *
from (
select distinct regulator_name, region_name, count(institution_id)
from (
select reg.regulator_name,inst.institution_id,region.region_name
from fd_regulator reg
inner join fd_institution inst
on reg.regulator_id = inst.regulator_id
inner join fd_location loc
on loc.institution_id = inst.institution_id
inner join fd_region region
on region.region_id = loc.region_id)
group by regulator_name, region_name)
select * from region_regulator_view

```

-----FDIC Registration History-----

```

select * from sc_fd_regulator_view
create or replace view sc_fd_regulator_view
as
select regulator_name as REGULATOR, count(institution_id) as regulated_institutions
from fd_institution
join fd_regulator using (regulator_id)
where active_yn = 'Y'
group by regulator_name
order by count(institution_id) desc

```

-----Top Asset Registration-----

```

WITH top_asset AS (
SELECT
    name as institution,
    TO_CHAR(dateupdt, 'YYYY') as register_date,
    asset,
    ROUND(CUME_DIST() OVER (
        PARTITION BY TO_CHAR(dateupdt, 'YYYY')
        ORDER BY asset DESC
    ),2) cume_dist
FROM
    sc_fd_stage
WHERE
    TO_CHAR(dateupdt, 'YYYY') = 2000
SELECT * FROM
    top_asset

```

WHERE

cume_dist <= 0.30
and asset is not null;

-----Number of Institutions Governed by Regulating Agents-----

```
create view count_institution_byregulator_view
as
select *
from (
select count(institution_id), regulator_name
from (
select reg.regulator_name,reg.regulator_id,inst.institution_id
from fd_regulator reg inner join fd_institution inst
on reg.regulator_id=inst.regulator_id)
group by regulator_name)
```

----- Total Assets Regulated by Agent-----

```
create view asset_quantity_view
as
select *
from (
select round(sum(asset_quantity),-6) as sum_quantity, regulator_name
from (
select reg.regulator_name,inst.asset_quantity,inst.institution_id
from fd_regulator reg inner join fd_institution inst
on reg.regulator_id=inst.regulator_id)
group by regulator_name)
select * from asset_quantity_view
```