Small Business Deposit Pulse

Weekly & Monthly Data File – Version 3.6

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Contents

1. Program Overview

- The Small Business Deposit Pulse is a benchmarking program designed to efficiently provide key decision makers with more frequent intelligence concerning industry deposit balance flows. On a weekly basis, managers can determine if the bank small business deposit flows in key categories are in sync with peers.

- By subscribing to the Small Business Deposit Pulse, participants also reduce the amount of time and effort the bank personnel spend gathering, compiling and analyzing data from such sources as annual reports and bank analyst reports.

- On a monthly basis, BAI measures change in monthly balances and change in number of checking accounts for the small business deposit portfolio.

2. Timeline for Data Submission

- Weekly data files are due on following Tuesday after week end

- Monthly data files are due prior to third week after month end

3. Historical Data Submission (Only for new participants)

- For trending and year to date growth rate figures to be calculated, BAI high recommends supplying at least 13 month of historical data.

- When submitting historical data, please send all data in a single file, rather than one file per reporting cycle.

- If you cannot provide all historical data, a report can be prepared showing monthly changes, but trend reporting (and inclusion in the historical norms) will be limited to the time periods where you were able to provide historical data.

4. Notification to BAI

In order to provide most accurate reports and avoid delays in delivery of your reports you should notify BAI if any of the following situations occur:

- Your bank acquires another institution, branches or book of business from another institution

- Your bank sells branches or book of business to another institution

- Your bank makes changes to their BAI product assignments in this study or any other BAI benchmarking studies

- Your bank reassigns accounts and/or balances among different states

- Your bank re-organize or re-align any business units that may affect the universe used in this study

- Your bank converts data system that is used to gather data used in this study

5. Data Universe

- For purpose of this study you should supply data using business customers that meet below criteria:
- **Creating an initial universe** –

- o Universe of business customers should include those that **have $10 million or less in annual sales revenue**. In addition, business customers must also meet following criteria: **(1) have a deposit account; (2) have total of $1 million or less in business deposits; (3) have total of $1 million or less in business loans expect for those customers that have commercial real estate loans, then the loan threshold should be $2 million or less in loan balances.** December average monthly balances should be use to assess whether a customer meets above balance criteria. Business customers that do not have annual sales revenue data should be included in the universe; however, they must meet rest of above qualifications. Furthermore, it is advised that any customers assigned to Commercial Banking LOB (typically those over $10M in annual sales revenue) should be excluded from this study.

- o Business customers that qualify based on above conditions should be locked and anchored for rest of the year to pull both weekly and monthly business deposit pulse data even if their annual sales revenue, deposit and loan balances fluctuates anytime during the year.

- **New business customers** –

    - o New business deposit customers that meet above criteria should be allowed to enter the universe and remain part of the universe for remainder of the year. New customers are those that are either brand new business deposit customers to the bank or existing non-deposit customers that become business deposit customers.

- **Attrited customers** –

    - o Attrited customers should be allow to migrate out of the universe if they close all of their business deposit accounts. Attrited customers are those that close all of their business deposit accounts and leave the bank or those that close all of their business deposit accounts, but stay with the bank as non-deposit customers.

- **Other important notes** –

    - o Universe of small business customers should be re-establish beginning of each new calendar year.

    - o Do not include consumer accounts, public funds or wholesale funds even if they are owned by business customers.

- **Week Zero**

    - o After resetting the universe at the beginning of each calendar year, BAI ask that you provide a historical weekly snapshot for last week of December using the new universe.

    - o If you are unable to provide 'Week Zero' data, BAI will use data for first week of the year as a 'Week Zero'.

- **Month Zero**

    - o After resetting the universe at the beginning of each calendar year, BAI ask that you provide a historical monthly snapshot for December using the new universe.

    - o If you are unable to provide 'Month Zero' data, BAI will use data for first month of the year as a 'Month Zero'.

6. Product Mapping

- Participant must first map their internal business deposit product into BAI product category. Product categories assignment should mirror the product code assignment your bank uses for the Small Business Benchmarking report. Please refer to Appendix B for detail definitions of these product categories.

BAI Product Classifications	BAI Code
Non-Interest Checking	NACH
Free Business Checking	FBC
Non-Interest Non-Analysis Checking	NNC
Interest Non-Analysis Checking	INC
Analysis Checking	NAC
Commercial Sweep (On Balance Sheet)	SWP
Commercial Sweep (Off Balance Sheet)	SWO
Business Savings	BSV
Money Market	MMDA
Regular Money Market	RMA
High Rate Money Market	HMA
Business CD	BCD

6. Weekly Data Requirements

- BAI measures week to week percentage growth in deposit balances which requires a weekly file be submitted containing deposit spot balance as of Friday end-of-business for 12 deposit product categories.

- Data should be provided at a bank level (national) and state level. State data is determined based on where the branch resides and based customers' residence. Deposits not generated via physical branches (assigned to internet branches, back offices, etc.), can be grouped into an "XX" state.

Weekly File Layout

File Type - BAI prefers to receive weekly files in Excel, comma separate, pipe or tab delimited format.

Data Specifications – Table below describes weekly data required.

Field	Format	NULLs allowed?	Field Description
BANK_CODE	VARCHAR(5)	NO	Bank's ticker symbol
CYCLE_TYPE	VARCHAR(5)	NO	Always label "WEEKLY"
STATE	CHAR(2)	NO	Two-digit postal code abbreviation, determined by state where the BRANCH resides, not where the customer resides. In cases where state cannot be determined please use "XX" (refer to Appendix A). Please also include National total (sum of all states combine).
CYCLE_DT	NUMERIC	NO	The cycle period date that describes the contents of the file For example 20100531 = May 31, 2010, format YYYYMMDD
NACH	FLOAT	NO	Balance from all non-analysis checking types (no offsetting earnings credit rate) Combination of (FBC + NNC + INC)
FBC	FLOAT	YES	Balances in Free Business Checking – No fees for a set number of items – 100, 200, 250, etc.
NNC	FLOAT	YES	Balances in non-interest bearing checking accounts that do not use an earnings credit rate to offset fees
INC	FLOAT	YES	Balances from interest bearing checking accounts that does not use an earnings credit rate to offset fees
NAC	FLOAT	NO	Balances from non-interest bearing checking accounts that uses an earnings credit rate to offset fees
SWP	FLOAT	NO	Balances from sweep accounts that allow a periodic sweep of excess funds into investment accounts – include only balances held on the bank's balance sheet

Weekly File Layout (Continues)

Field	Format	NULLs allowed?	Field Description
SWO	FLOAT	YES	Balances from sweep accounts that allow a periodic sweep of excess funds into investment accounts – include only balances NOT held on the bank's balance sheet
BSV	FLOAT	NO	Balances from business savings accounts
MMA	FLOAT	NO	Total Balances in all money market accounts (RMA + HMA)
RMA	FLOAT	YES	Regular, non-promotionally priced money market accounts including tiered money market accounts
HMA	FLOAT	YES	Money market accounts that earn above market interest rates and typically have higher average balances. These are accounts used to aggressively grow deposits
BCD	FLOAT	NO	Balances from business CDs

7. Monthly Data Requirements

- For monthly data same data universe should be used as when gathering monthly data.

- The monthly submission consists of the following data elements:

    o Sum of business deposit average monthly balance totals for 12 deposit account categories.

    o Total number of small business non-analysis, analysis, and total checking accounts in the portfolio as of the end of the month (open accounts only).

    o Total number of new small business non-analysis, analysis, and total checking accounts opened during the month.

    o Total number of small business non-analysis, analysis, and total checking accounts closed during the month.

Monthly File Layout

File Type - BAI prefers to receive monthly files in Excel, comma separate, pipe or tab delimited format.

Data Specifications – Table below describes monthly data required

Field	Format	NULLs allowed?	Field Description
BANK_CODE	VARCHAR(5)	NO	Bank code
CYCLE_TYPE	VARCHAR(5)	NO	Always label "MONTHLY"
STATE	CHAR(2)	NO	Two-digit postal code abbreviation, determined by state where the BRANCH resides, not where the customer resides. In cases where state cannot be determined please use "XX" (refer to Appendix A). Please also include National total (sum of all states combine).
CYCLE_DT	NUMERIC	NO	The cycle period date that describes the contents of the file 20100531 = May 31, 2010, format YYYYMMDD
NACH	FLOAT	NO	Average monthly balance for all non-analysis checking types (no offsetting earnings credit rate) Combination of (FBC + NNC + INC)
FBC	FLOAT	YES	Average monthly balance for Free Business Checking – No fees for a set number of items – 100, 200, 250, etc.
NNC	FLOAT	YES	Average monthly balance for non-interest bearing checking accounts that do not use an earnings credit rate to offset fees
INC	FLOAT	YES	Average monthly balance for interest bearing checking accounts that does not use an earnings credit rate to offset fees
NAC	FLOAT	NO	Average monthly balance for non-interest bearing checking accounts that uses an earnings credit rate to offset fees
SWP	FLOAT	NO	Average monthly balance for sweep accounts that allow a periodic sweep of excess funds into investment accounts – include only balances held on the bank's balance sheet

Monthly File Layout (Continue)

Field	Format	NULLs allowed?	Field Description
SWO	FLOAT	YES	Average monthly balance for sweep accounts that allow a periodic sweep of excess funds into investment accounts – include only balances NOT held on the bank's balance sheet
BSV	FLOAT	NO	Average monthly balance for business savings accounts
MMA	FLOAT	NO	Average monthly balance for all money market accounts (RMA + HMA)
RMA	FLOAT	YES	Average monthly balance for regular, non-promotionally priced money market accounts including tiered money market accounts
HMA	FLOAT	YES	Average monthly balance for money market accounts that earn above market interest rates and typically have higher average balances. These are accounts used to aggressively grow deposits
BCD	FLOAT	NO	Average monthly balance for business CDs
TOTAL_CKG_ACCTS	FLOAT	YES	Total number of small business checking that are on hand as of month end (open accounts only)
TOTAL_NACH_CKG_ACCTS	FLOAT	YES	Total number of small business non-analysis checking that are on hand as of month end (open accounts only)
TOTAL_NAC_CKG_ACCTS	FLOAT	YES	Total number of small business analysis checking that are on hand as of month end (open accounts only)
NEW_CKG_ACCTS	FLOAT	YES	Total number of new small business checking accounts that were opened during the month
NEW_NACH_CKG_ACCTS	FLOAT	YES	Total number of new small business non-analysis checking accounts that were opened during the month
NEW_NAC_CKG_ACCTS	FLOAT	YES	Total number of new small business analysis checking accounts that were opened during the month
CLOSED_CKG_ACCTS	FLOAT	YES	Total number of small business checking accounts that were closed in the month
CLOSED_NACH_CKG_ACCTS	FLOAT	YES	Total number of small business non-analysis checking accounts that were closed in the month
CLOSED_NAC_CKG_ACCTS	FLOAT	YES	Total number of small business analysis checking accounts that were closed in the month

9. File Naming Standards

Files names should be constructed as follows

Weekly File name: X9999_SBDPv2_20160101

- Bank Code = X9999

- Benchmark data is for = SBDPv2

- For cycle period: 20160101

Monthly File name: X9999_ SBDPv2_201601

- Bank Code = X9999

- Benchmark data is for = SBDPv2

- For cycle period: 201601

10. Transmission of Data

Following options are available to transmit data for this study to BAI.

1. BAI Secure File Transfer Portal site is a preferred method to transmit your data files to BAI. If you do not have access to BAI Secure File Transfer Portal site (https://ra1.bai.org/securefiletrans/), please contact BAI representative.

   - Select **Mail Group: BAI Inbox – Small Business Deposit Pulse** as a recipient when uploading your files.

2. Participant can also use BAI's SFTP server to send their data files to BAI. If you do not have access to BAI SFTP server, please contact BAI representative.

3. Participant can post their data files on their own SFTP site and BAI staff can download the files from there.

   - Provide the following information to BAI. This will enable BAI to access and download the file(s) from the FTP site:

     FTP server address: the URL or IP address of your bank's FTP server

     User id: a username that can be used to access the file on your FTP site

     Passcode: the corresponding password for accessing the FTP site

   - After posting file(s), send a confirmation email to DataSubmission@bai.org .

     List of posted files: a complete list of all files that were posted (with filenames)

Appendix A: Data by State

Note: Two-digit postal code abbreviation, determined by state where the branch resides, NOT where the customer resides. In cases where state cannot be determined please use "XX".

State Code	State		State Code	State
AK	Alaska		NC	North Carolina
AL	Alabama		ND	North Dakota
AR	Arkansas		NE	Nebraska
AZ	Arizona		NH	New Hampshire
CA	California		NJ	New Jersey
CO	Colorado		NM	New Mexico
CT	Connecticut		NV	Nevada
DC	Washington DC		NY	New York
DE	Delaware		OH	Ohio
FL	Florida		OK	Oklahoma
GA	Georgia		OR	Oregon
HI	Hawaii		PA	Pennsylvania
IA	Iowa		PR	Puerto Rico
ID	Idaho		RI	Rhode Island
IL	Illinois		SC	South Carolina
IN	Indiana		SD	South Dakota
KS	Kansas		TN	Tennessee
KY	Kentucky		TX	Texas
LA	Louisiana		UT	Utah
MA	Massachusetts		VA	Virginia
MD	Maryland		VT	Vermont
ME	Maine		WA	Washington
MI	Michigan		WI	Wisconsin
MN	Minnesota		WV	West Virginia
MO	Missouri		WY	Wyoming
MS	Mississippi		XX	Unassigned
MT	Montana		NATL	National (sum of all States combine)

Appendix B: BAI Product Classifications

Product Classification	BAI Code	Description
Non-Analysis Checking	NACH	All non-analysis checking types (no offsetting earnings credit rate) Combination of (FBC, NNC, INC)
Free Business Checking	FBC	All business checking accounts with no minimum balances and no monthly maintenance fees
Non-Interest Non-Analysis Checking	NNC	Non-interest bearing checking that does *not* use an earnings credit rate to offset fees
Interest Non Analysis Checking	INC	Interest bearing checking that does *not* use an earnings credit rate to offset fees
Non-Interest Analysis Checking	NAC	Non-interest bearing checking that uses an earnings credit rate to offset fees. Note: Also include interest analysis in this category
Commercial Sweep (On Balance Sheet)	SWP	Account with access similar to a checking account, but that allows overnight sweep of excess funds for higher yields
Commercial Sweep (Off Balance Sheet)	SWO	Sweep accounts that allow a periodic sweep of excess funds into investment accounts – include only balances NOT held on the bank's balance sheet
Business Savings	BSV	All business savings accounts
Money Market	MMDA	All money market types (combination of RMA and HMA)
Regular MMDA	RMA	Regular, non-promotionally priced money market accounts including tiered money market accounts
High Rate MMDA	HMA	Money market accounts that earn above market interest rates and typically have higher average balances. These are accounts used to aggressively grow deposits
Business CDs	BCD	All business CDs