Zip code to County Crosswalk files

1st Quarter 2020

<https://www.huduser.gov/portal/datasets/usps_crosswalk.html>

Population Estimates by State 2019

https://www.census.gov/search-results.html?q=us+population+by+county&page=1&stateGeo=none&searchtype=web&cssp=SERP&\_charset\_=UTF-8

Population Estimates by County 2019

<https://www2.census.gov/programs-surveys/popest/datasets/2010-2019/counties/totals/>

Bank Asset Information – FDIC custom reports

https://www7.fdic.gov/sdi/main.asp

OCC Regulated Institutions

<https://www.occ.treas.gov/topics/charters-and-licensing/financial-institution-lists/index-financial-institution-lists.html>

Identifying Natio

1. Merged FDIC asset information with OCC list of OCC-regulated banks from the OCC.
2. I generated matches through the following matching code:

#generate matches

for(i in 1:dim(nat\_banks)[1])

{ x <- agrep(nat\_names$natLender[i], sba\_banks$sbaLender,

ignore.case=TRUE, value=TRUE,

max.distance = 0.01, useBytes = TRUE)

x <- paste0(x,"")

nat\_banks$sbaLender[i] <- x }

1. From the resulting list, I determined in Excel which where exact matches and which were not.
   1. I ensured that exact matches were not duplicated (e.g., Texas National Bank appears two on the OCC’s bank list, with different cert/charter/rssd identifiers). I eliminated these duplicates, since I could not assign loans to one or the other.
   2. I compared the list that included matches that were not exact. I determined which ones could justifiably be considered matches. (For example, National Bank of Alaska was set as a match to various whose names began with National Bank; these were excluded as matches.)
   3. I concatenated both lists to generate a list of OCC-regulated banks that could be conclusively matched to banks in the PPP SBA list. I read this list, along with their charter numbers and asset information, into app.R.