

Package ‘fcall’

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Title Parse Farm Credit Administration Call Report Data into Tidy Data
Frames

Version 0.1.5

Description Parses financial condition and performance data (Call Reports) for institutions in the United States Farm Credit System. Contains functions for downloading files from the Farm Credit Administration (FCA) Call Report archive website and reading the files into tidy data frame format.
The archive website can be found at
[<https://www.fca.gov/bank-oversight/call-report-data-for-download>](https://www.fca.gov/bank-oversight/call-report-data-for-download).

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Encoding UTF-8

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Suggests knitr, rmarkdown, testthat (>= 3.0.0), withr

URL <https://ketchbrookanalytics.github.io/fcall/>,
<https://github.com/ketchbrookanalytics/fcall>

BugReports <https://github.com/ketchbrookanalytics/fcall/issues>

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compare_files_content *Compare content of a specific file between two folders*

Description

compare_files_content() reads the content of a specified file from two folders and compares the content using the `waldo::compare` function. It identifies any differences in the content and returns the comparison results.

Usage

```
compare_files_content(filename, dir1, dir2)
```

Arguments

<code>filename</code>	A character string specifying the name of the file to compare.
<code>dir1</code>	A character string specifying the path to the first folder.
<code>dir2</code>	A character string specifying the path to the second folder.

Details

`compare_files_content()` reads the content of the specified file from both folders using `readLines()`, and compares the content using the `waldo::compare()` function.

Value

A list containing information about differences in the content of the specified file.

compare_metadata

Compare FCA Call Report metadata files between two folders

Description

`compare_metadata()` compares the content of the metadata files (files that start with "D_") between two specified folders containing FCA Call Report data (from two different quarters).

Usage

```
compare_metadata(dir1, dir2)
```

Arguments

dir1	(String) The path to a folder containing FCA Call Report .TXT files for a single quarter
dir2	(String) The path to a folder containing FCA Call Report .TXT files for a (different) single quarter

Details

`compare_metadata()` lists metadata files in each folder, identifies shared metadata files, and then compares (a) the number of files, (b) file names, (c) file order, and (d) file content (using the `waldo::compare()` function).

Value

A list containing information about differences in file names, file order, and content differences between the metadata files in `dir1` and `dir2`

Examples

```
# Download data from September 2025
path_1 <- tempfile("fcadata1")
dir.create(path_1)

download_data(
  year = 2025,
  month = 9,
```

```

    dest = path_1
  )

# Download data from September 2011
path_2 <- tempfile("fcadata2")
dir.create(path_2)

download_data(
  year = 2011,
  month = 9,
  dest = path_2
)

compare_metadata(path_1, path_2)

```

download_data*Download data from FCA website***Description**

Download data from FCA website

Usage

```
download_data(year, month, dest, files = NULL, quiet = FALSE)
```

Arguments

<code>year</code>	(Integer) The year of the Call Report (e.g., 2022)
<code>month</code>	(String) The month of the Call Report (e.g., "March"); you may also supply an integer (e.g., 3) representing the month numerically
<code>dest</code>	(String) The path to the directory where the data will be downloaded (and unzipped) into
<code>files</code>	(Optional) Character vector, representing the names of the files in the .zip archive to be downloaded; default is <code>NULL</code> , meaning all files will be downloaded
<code>quiet</code>	(Optional) Logical. Controls whether download progress messages are displayed in the console. Defaults to <code>TRUE</code> .

Details

FCA publishes Call Report data quarterly. These .zip files are typically named "YYYYMarch.zip", "YYYYJune.zip", "YYYYSeptember.zip" and "YYYYDecember.zip" (where YYYY represents the 4-digit year). Therefore, valid values to the `month` argument should be limited to `c(3, 6, 9, 12)`, unless there is an anomaly in FCA's reporting/publishing. Check <https://www.fca.gov/bank-oversight/call-report-data-for-download> to ensure the data is available for the quarter you are interested in.

Value

Console message informing the user where the data was successfully downloaded (and unzipped) into

Examples

```
path_1 <- tempfile("fcadata1")
dir.create(path_1)

download_data(
  year = 2025,
  month = "September",    # using the name of the month
  dest = path_1
)
list.files(path_1)

path_2 <- tempfile("fcadata2")
dir.create(path_2)

download_data(
  year = 2025,
  month = 9,    # using the month number (to refer to September)
  dest = path_2,
  # only download the following files
  files = c(
    "D_INST.TXT",
    "INST_Q202509_G20251112.TXT"
  )
)
list.files(path_2)
```

file_metadata	<i>Descriptions for data files</i>
---------------	------------------------------------

Description

Descriptions for data files

Usage

```
file_metadata
```

Format

file_metadata:
A data frame with 36 rows and 2 columns:
file_prefix Data file root name
description Short description of data file

Source

Metadata files headers

get_codes_dict *Retrieve dictionary of lookup codes for a specified dataset name*

Description

get_codes_dict() searches for an internal .rda file in the specified package and retrieves the codes dictionary based on the provided data name and naming convention. The naming convention is assumed to include the data name followed by a double underscore "__".

Usage

```
get_codes_dict(data_name)
```

Arguments

data_name	A character string specifying the data name to retrieve the codes dictionary for.
-----------	---

Details

get_codes_dict() uses the provided data name to construct the expected naming convention and searches for an internal .rda file in the specified package. If found, it attempts to retrieve the codes dictionary using get and returns it; otherwise, it returns NULL.

Value

A list with the codes dictionary (codes_dict) and the associated variable name (codes_varname) if found, otherwise each element will be NULL.

Examples

```
rcb_dict <- get_codes_dict("RCB")

# Access codes dictionary
rcb_dict$codes_dict

# Access the name of the variable that stores the codes
rcb_dict$codes_varname
```

process_data	<i>Process FCA Call Report data in a specified folder</i>
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Description

process_data() reads the downloaded (and unzipped) .TXT files into tidy data frames, applying the schema from the "D_" files to the corresponding raw comma-separated data files, as well as storing the metadata from the "D_" files

Usage

```
process_data(dir)
```

Arguments

dir	(String) The path to a folder containing FCA Call Report .TXT files for a single quarter
-----	--

Details

process_data() assumes that metadata and data files share a common root name (characters until the first underscore occurrence).

Value

A list containing processed data and metadata.

Examples

```
path <- tempfile("fcadata")
dir.create(path)

download_data(
  year = 2025,
  month = "September",
  dest = path
)

processed_data <- process_data(path)

# Access "RCB" data
processed_data$data$RCB

# Access "RCB" metadata
processed_data$metadata$RCB
```

`process_data_file` *Process a data file using metadata and codes dictionary*

Description

`process_data_file()` reads a data file, applies the provided metadata and codes dictionary, and organizes the data into a tidy format. The column names are determined based on the metadata scenario (e.g., "single", "single_multiple", "single_multiple_single").

Usage

```
process_data_file(file, metadata, dict = NULL)
```

Arguments

<code>file</code>	(String) The path to the data file
<code>metadata</code>	A list containing the scenario and variable information obtained from the metadata file using process_metadata_file .
<code>dict</code>	(Optional) A data frame containing codes dictionary information

Details

`process_data_file()` processes the data file according to the metadata scenario. It handles cases where variables have multiple occurrences and organizes the data into a tidy format with appropriate column names. The function relies on the [read_data_file](#) function for the actual data reading.

Value

A tibble containing the processed data in a tidy format

Examples

```
path <- tempfile("fcadata")
dir.create(path)

download_data(
  year = 2025,
  month = "September",
  dest = path
)

process_data_file(
  file = file.path(path, "RCB_Q202509_G20251112.TXT"),
  metadata = process_metadata_file(file.path(path, "D_RCB.TXT")),
  dict = RCB__INV_CODE
)
```

process_metadata_file *Process metadata file to extract variable information*

Description

process_metadata_file() reads a metadata file and extracts information about the column names, column types, decimal positions, and variable definitions.

Usage

```
process_metadata_file(file)
```

Arguments

file (String) The path to the metadata file.

Details

process_metadata_file() processes metadata files following specific rules to handle encoding, remove unnecessary information, and extract variable details. It detects the scenario based on the occurrence of double asterisks in variable names.

Value

A list containing the scenario (e.g., "single", "single_multiple", "single_multiple_single") and a tibble with variable information.

Examples

```
path <- tempfile("fcadata")
dir.create(path)

download_data(
  year = 2025,
  month = "September",
  dest = path
)

process_metadata_file(file.path(path, "D_RC1.TXT"))
```

RCB2__AssetCodeRCB2 *Dictionary for AssetCodeRCB2 variable of RCB2 file*

Description

Dictionary for AssetCodeRCB2 variable of RCB2 file

Usage

RCB2__AssetCodeRCB2

Format

RCB2__AssetCodeRCB2:

A data frame with 17 rows and 2 columns:

code Integer code

value Character description

Source

D_RCB2.TXT

RCB3__DebtMaturityCode *Dictionary for DebtMaturityCode variable of RCB3 file*

Description

Dictionary for DebtMaturityCode variable of RCB3 file

Usage

RCB3__DebtMaturityCode

Format

RCB3__DebtMaturityCode:

A data frame with 10 rows and 2 columns:

code Integer code

value Character description

Source

D_RCB3.TXT

RCB__INV_CODE

Dictionary for INV_CODE variable of RCB file

Description

Dictionary for INV_CODE variable of RCB file

Usage

RCB__INV_CODE

Format

RCB__INV_CODE:

A data frame with 35 rows and 2 columns:

code Integer code

value Character description

Source

D_RCB.TXT

RCF1__LOANSTATUS

Dictionary for LOANSTATUS variable of RCF1 file

Description

Dictionary for LOANSTATUS variable of RCF1 file

Usage

RCF1__LOANSTATUS

Format

RCF1__LOANSTATUS:

A data frame with 13 rows and 2 columns:

code Integer code

value Character description

Source

D_RCF1.TXT

RCF__LOANSTATUS *Dictionary for LOANSTATUS variable of RCF file*

Description

Dictionary for LOANSTATUS variable of RCF file

Usage

RCF__LOANSTATUS

Format

RCF__LOANSTATUS:

A data frame with 6 rows and 2 columns:

code Integer code

value Character description

Source

D_RCF.TXT

RCI2B__DerivCode *Dictionary for DerivCode variable of RCI2B file*

Description

Dictionary for DerivCode variable of RCI2B file

Usage

RCI2B__DerivCode

Format

RCI2B__DerivCode:

A data frame with 23 rows and 2 columns:

code Integer code

value Character description

Source

D_RCI2B_2018.TXT

RCI2C__ExposureCode *Dictionary for ExposureCode variable of RCI2C file*

Description

Dictionary for ExposureCode variable of RCI2C file

Usage

RCI2C__ExposureCode

Format

RCI2C__ExposureCode:

A data frame with 12 rows and 2 columns:

code Integer code

value Character description

Source

D_RCI2C_2018.TXT

RCI2D__DerivRMCode *Dictionary for DerivRMCode variable of RCI2D file*

Description

Dictionary for DerivRMCode variable of RCI2D file

Usage

RCI2D__DerivRMCode

Format

RCI2D__DerivRMCode:

A data frame with 11 rows and 2 columns:

code Integer code

value Character description

Source

D_RCI2D_2018.TXT

RCO__ASSET_CODE

*Dictionary for ASSET_CODE variable of RCO file***Description**

Dictionary for ASSET_CODE variable of RCO file

Usage

RCO__ASSET_CODE

Format

RCO__ASSET_CODE:

A data frame with 12 rows and 2 columns:

code Integer code**value** Character description**Source**

D_RCO.TXT

RCR3__RegCapCode

*Dictionary for RegCapCode variable of RCR3 file***Description**

Dictionary for RegCapCode variable of RCR3 file

Usage

RCR3__RegCapCode

Format

RCR3__RegCapCode:

A data frame with 15 rows and 2 columns:

code Integer code**value** Character description**Source**

D_RCR3.TXT

RCR7__RegCapCode

Dictionary for RegCapCode variable of RCR7 file

Description

Dictionary for RegCapCode variable of RCR7 file

Usage

RCR7__RegCapCode

Format

RCR7__RegCapCode:

A data frame with 29 rows and 2 columns:

code Integer code

value Character description

Source

D_RCR7.TXT

read_data_file

Read a data file based on metadata and codes dictionary

Description

read_data_file() reads a data file and processes it based on the provided metadata and codes dictionary. The processing depends on the metadata scenario, which includes cases like "single", "single_multiple", and "single_multiple_single". For certain scenarios, the function utilizes read.csv to infer column types without explicit specification.

Usage

read_data_file(file, metadata, dict)

Arguments

file A character string specifying the path to the data file.

metadata A list containing the scenario and variable information obtained from the metadata file using [process_metadata_file](#).

dict A data frame containing codes dictionary information.

Details

`read_data_file()` reads the data file and applies necessary processing based on the metadata scenario. For scenarios like "single" and "single_multiple", it uses `read.csv` for convenient type inference. For "single_multiple_single", it reads the file line by line, collapses every $(N_CODES + 2)$ lines, and then reads the collapsed lines using `read.table`.

Value

A tibble containing the processed data.

RID__CAP_CODE

Dictionary for RegCapCode variable of RID file

Description

Dictionary for RegCapCode variable of RID file

Usage

`RID__CAP_CODE`

Format

`RID__CAP_CODE:`

A data frame with 12 rows and 2 columns:

code Integer code

value Character description

Source

D_RID.TXT

RIE1__ACLCode

Dictionary for ACLCode variable of RIE1 file

Description

Dictionary for ACLCode variable of RIE1 file

Usage

`RIE1__ACLCode`

Format

RIE1__ACLCode:

A data frame with 7 rows and 2 columns:

code Integer code

value Character description

Source

D_RIE1.TXT

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