

Package ‘fdic’

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Title Interface to 'BankFind Suite API'

Version 0.1.2

Description Provides a convenient interface to the 'BankFind Suite API' made available by the Federal Deposit Insurance Corporation (FDIC). Contains functions to retrieve data related to qualitative institution information, branch and office locations, Summary of Deposit reporting, financial information, failed financial institutions, structural change events, historic aggregate industry data, and demographics information. See [<https://api.fdic.gov/banks/docs/>](https://api.fdic.gov/banks/docs/) for the official 'BankFind Suite API' documentation published by the FDIC.

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

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fdic_demographics	<i>Field definitions for the FDIC BankFind Suite /demographics endpoint</i>
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Description

A data frame describing the fields available when querying the /demographics endpoint via [get_demographics\(\)](#).

Usage

fdic_demographics

Format

- A data frame with 54 rows and 4 columns:
- field** Field name, as passed to the fields or sort_by arguments.
 - title** Human-readable title for the field.
 - description** Extended description of the field, where available.
 - type** Data type of the field ("string" or "number").

Note

This dataset reflects the API field definitions provided by the FDIC at the time the package was built. The FDIC API may have added, removed, or renamed fields since then. To confirm which fields are currently available, call [get_demographics\(\)](#) with limit = 1 and no fields argument.

Source

<https://api.fdic.gov/banks/docs/>

fdic_failures	<i>Field definitions for the FDIC BankFind Suite /failures endpoint</i>
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Description

A data frame describing the fields available when querying the /failures endpoint via `get_failures()`.

Usage

```
fdic_failures
```

Format

A data frame with 21 rows and 4 columns:

field Field name, as passed to the `fields` or `sort_by` arguments.

title Human-readable title for the field.

description Extended description of the field, where available.

type Data type of the field ("string" or "number").

Note

This dataset reflects the API field definitions provided by the FDIC at the time the package was built. The FDIC API may have added, removed, or renamed fields since then. To confirm which fields are currently available, call `get_failures()` with `limit = 1` and no `fields` argument.

Source

<https://api.fdic.gov/banks/docs/>

fdic_financials	<i>Field definitions for the FDIC BankFind Suite /financials endpoint</i>
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Description

A data frame describing the fields available when querying the /financials endpoint via `get_financials()`.

Usage

```
fdic_financials
```

Format

A data frame with 2,377 rows and 4 columns:

field Field name, as passed to the `fields` or `sort_by` arguments.

title Human-readable title for the field.

description Extended description of the field, where available.

type Data type of the field ("string" or "number").

Note

This dataset reflects the API field definitions provided by the FDIC at the time the package was built. The FDIC API may have added, removed, or renamed fields since then. To confirm which fields are currently available, call `get_financials()` with `limit = 1` and no `fields` argument.

Source

<https://api.fdic.gov/banks/docs/>

fdic_history

Field definitions for the FDIC BankFind Suite /history endpoint

Description

A data frame describing the fields available when querying the `/history` endpoint via `get_history()`.

Usage

```
fdic_history
```

Format

A data frame with 176 rows and 4 columns:

field Field name, as passed to the `fields` or `sort_by` arguments.

title Human-readable title for the field.

description Extended description of the field, where available.

type Data type of the field ("string" or "number").

Note

This dataset reflects the API field definitions provided by the FDIC at the time the package was built. The FDIC API may have added, removed, or renamed fields since then. To confirm which fields are currently available, call `get_history()` with `limit = 1` and no `fields` argument.

Source

<https://api.fdic.gov/banks/docs/>

fdic_institutions	<i>Field definitions for the FDIC BankFind Suite /institutions endpoint</i>
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Description

A data frame describing the fields available when querying the /institutions endpoint via [get_institutions\(\)](#).

Usage

```
fdic_institutions
```

Format

A data frame with 151 rows and 4 columns:

field Field name, as passed to the fields or sort_by arguments.

title Human-readable title for the field.

description Extended description of the field, where available.

type Data type of the field ("string" or "number").

Note

This dataset reflects the API field definitions provided by the FDIC at the time the package was built. The FDIC API may have added, removed, or renamed fields since then. To confirm which fields are currently available, call [get_institutions\(\)](#) with limit = 1 and no fields argument.

Source

<https://api.fdic.gov/banks/docs/>

fdic_locations	<i>Field definitions for the FDIC BankFind Suite /locations endpoint</i>
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Description

A data frame describing the fields available when querying the /locations endpoint via [get_locations\(\)](#).

Usage

```
fdic_locations
```

Format

A data frame with 35 rows and 4 columns:

field Field name, as passed to the `fields` or `sort_by` arguments.

title Human-readable title for the field.

description Extended description of the field, where available.

type Data type of the field ("string" or "number").

Note

This dataset reflects the API field definitions provided by the FDIC at the time the package was built. The FDIC API may have added, removed, or renamed fields since then. To confirm which fields are currently available, call `get_locations()` with `limit = 1` and no `fields` argument.

Source

<https://api.fdic.gov/banks/docs/>

fdic_sod	<i>Field definitions for the FDIC BankFind Suite /sod endpoint</i>
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Description

A data frame describing the fields available when querying the `/sod` endpoint via `get_sod()`.

Usage

```
fdic_sod
```

Format

A data frame with 82 rows and 4 columns:

field Field name, as passed to the `fields` or `sort_by` arguments.

title Human-readable title for the field.

description Extended description of the field, where available.

type Data type of the field ("string" or "number").

Note

This dataset reflects the API field definitions provided by the FDIC at the time the package was built. The FDIC API may have added, removed, or renamed fields since then. To confirm which fields are currently available, call `get_sod()` with `limit = 1` and no `fields` argument.

Source

<https://api.fdic.gov/banks/docs/>

fdic_summary*Field definitions for the FDIC BankFind Suite /summary endpoint*

Description

A data frame describing the fields available when querying the /summary endpoint via `get_summary()`.

Usage

```
fdic_summary
```

Format

A data frame with 203 rows and 4 columns:

field Field name, as passed to the `fields` or `sort_by` arguments.

title Human-readable title for the field.

description Extended description of the field, where available.

type Data type of the field ("string" or "number").

Note

This dataset reflects the API field definitions provided by the FDIC at the time the package was built. The FDIC API may have added, removed, or renamed fields since then. To confirm which fields are currently available, call `get_summary()` with `limit = 1` and no `fields` argument.

Source

<https://api.fdic.gov/banks/docs/>

get_demographics*Retrieve Summary of Demographic Data for FDIC-Insured Institutions*

Description

Queries the /demographics endpoint of the FDIC BankFind Suite API, returning demographic data for FDIC-insured financial institutions.

Usage

```
get_demographics(
  api_key = Sys.getenv("FDIC_API_KEY"),
  filters = NULL,
  fields = NULL,
  sort_by = NULL,
  descending = FALSE,
  limit = 10000
)
```

Arguments

<code>api_key</code>	(String) Your FDIC API key. Required: the FDIC does not accept unauthenticated requests. Defaults to the value of the <code>FDIC_API_KEY</code> environment variable. Register for a free personal key (1,000 req/hr) at https://api.data.gov/signup/ .
<code>filters</code>	(String) An optional Elasticsearch query string to filter results. All field names and values must be uppercase.
<code>fields</code>	(String or Character vector) Fields to include in the response. An ID column is always present, regardless of the fields requested. To retrieve the most recently published API definition for an endpoint, replace the <code>get_</code> prefix in the function name with <code>fdic_</code> (e.g., <code>get_{endpoint}()</code> to <code>fdic_{endpoint}()</code>).
<code>sort_by</code>	(String) Field name to sort results by. Defaults to the API default sort order for this endpoint.
<code>descending</code>	(Logical) Should results be sorted in descending order? Only applies when <code>sort_by</code> is specified. Defaults to <code>FALSE</code> .
<code>limit</code>	(Integer) Number of records to return. Must be between 1 and 10,000. Defaults to 10,000.

Value

A tibble containing demographic data for FDIC-insured institutions, with one row per institution.

Examples

```
# Return demographic data for a specific institution
suppressMessages(get_demographics(filters = "CERT:10002"))

# Return specific fields only
suppressMessages(get_demographics(
  fields = c("CERT", "OFFSTATE", "OFFTOT", "REPDTE"),
  limit = 5
))

# Sort by report date in descending order
suppressMessages(get_demographics(
  fields = c("CERT", "OFFTOT", "REPDTE"),
  sort_by = "REPDTE",
```

```

    descending = TRUE,
    limit = 5
  ))

```

get_failures

Retrieve Historic Bank Failure Data

Description

Queries the /failures endpoint of the FDIC BankFind Suite API, returning data for failed financial institutions from 1934 to present.

Usage

```

get_failures(
  api_key = Sys.getenv("FDIC_API_KEY"),
  filters = NULL,
  fields = NULL,
  sort_by = NULL,
  descending = FALSE,
  limit = 10000
)

```

Arguments

api_key	(String) Your FDIC API key. Required: the FDIC does not accept unauthenticated requests. Defaults to the value of the FDIC_API_KEY environment variable. Register for a free personal key (1,000 req/hr) at https://api.data.gov/signup/ .
filters	(String) An optional Elasticsearch query string to filter results. All field names and values must be uppercase.
fields	(String or Character vector) Fields to include in the response. An ID column is always present, regardless of the fields requested. To retrieve the most recently published API definition for an endpoint, replace the get_ prefix in the function name with fdic_ (e.g., get_{endpoint}() to fdic_{endpoint}()).
sort_by	(String) Field name to sort results by. Defaults to the API default sort order for this endpoint.
descending	(Logical) Should results be sorted in descending order? Only applies when sort_by is specified. Defaults to FALSE.
limit	(Integer) Number of records to return. Must be between 1 and 10,000. Defaults to 10,000.

Value

A tibble containing bank failure data for FDIC-insured institutions, with one row per failure event.

Examples

```
# Return the 5 most recent bank failures
suppressMessages(get_failures(
  sort_by = "FAILDATE",
  descending = TRUE,
  limit = 5
))

# Filter to failures in a single state
suppressMessages(get_failures(
  filters = "PSTALP:NY",
  limit = 5
))

# Return specific fields only
suppressMessages(get_failures(
  fields = c("CERT", "FAILDATE", "NAME", "PSTALP"),
  limit = 5
))
```

get_financials

Retrieve Financial Data for FDIC-Insured Institutions

Description

Queries the /financials endpoint of the FDIC BankFind Suite API, returning financial data for FDIC-insured financial institutions.

Usage

```
get_financials(
  api_key = Sys.getenv("FDIC_API_KEY"),
  filters = NULL,
  fields = NULL,
  sort_by = NULL,
  descending = FALSE,
  limit = 10000
)
```

Arguments

api_key	(String) Your FDIC API key. Required: the FDIC does not accept unauthenticated requests. Defaults to the value of the FDIC_API_KEY environment variable. Register for a free personal key (1,000 req/hr) at https://api.data.gov/signup/ .
filters	(String) An optional Elasticsearch query string to filter results. All field names and values must be uppercase.

fields	(String or Character vector) Fields to include in the response. Defaults to all available fields if not specified. Run <code>fdic_financials\$field</code> for valid values.
sort_by	(String) Field name to sort results by. Defaults to the API default sort order for this endpoint.
descending	(Logical) Should results be sorted in descending order? Only applies when <code>sort_by</code> is specified. Defaults to FALSE.
limit	(Integer) Number of records to return. Must be between 1 and 10,000. Defaults to 10,000. Note: when more than 250 fields are requested, the maximum is 500.

Details

The `/financials` endpoint returns one row per institution per reporting period (quarter). Requesting more than 250 fields reduces the maximum allowed limit to 500 records; exceeding this will raise an error.

Value

A tibble containing financial data for FDIC-insured institutions, with one row per institution per reporting period.

Examples

```
# Return key financial fields for institutions in New York
suppressMessages(get_financials(
  filters = "STALP:NY",
  fields = c("ASSET", "CERT", "NETINC", "REPDTE"),
  limit = 5
))

# Sort by total assets descending
suppressMessages(get_financials(
  fields = c("ASSET", "CERT"),
  sort_by = "ASSET",
  descending = TRUE,
  limit = 5
))
```

get_history	<i>Retrieve Data on Structural Change Events for FDIC-Insured Institutions</i>
-------------	--

Description

Queries the `/history` endpoint of the FDIC BankFind Suite API, returning data for structural change events for FDIC-insured financial institutions.

Usage

```
get_history(
  api_key = Sys.getenv("FDIC_API_KEY"),
  filters = NULL,
  fields = NULL,
  sort_by = NULL,
  descending = FALSE,
  limit = 10000
)
```

Arguments

api_key	(String) Your FDIC API key. Required: the FDIC does not accept unauthenticated requests. Defaults to the value of the FDIC_API_KEY environment variable. Register for a free personal key (1,000 req/hr) at https://api.data.gov/signup/ .
filters	(String) An optional Elasticsearch query string to filter results. All field names and values must be uppercase.
fields	(String or Character vector) Fields to include in the response. An ID column is always present, regardless of the fields requested. To retrieve the most recently published API definition for an endpoint, replace the get_ prefix in the function name with fdic_ (e.g., get_{endpoint}() to fdic_{endpoint}()).
sort_by	(String) Field name to sort results by. Defaults to the API default sort order for this endpoint.
descending	(Logical) Should results be sorted in descending order? Only applies when sort_by is specified. Defaults to FALSE.
limit	(Integer) Number of records to return. Must be between 1 and 10,000. Defaults to 10,000.

Value

A tibble containing structural change events for FDIC-insured institutions, with one row per structural change event.

Examples

```
# Return the 5 most recent structural change events
suppressMessages(get_history(
  sort_by = "PROCDATE",
  descending = TRUE,
  limit = 5
))

# Return specific fields only
suppressMessages(get_history(
  fields = c("CERT", "CHANGECODE", "CHANGECODE_DESC", "PROCDATE"),
  limit = 5
))
```

get_institutions	<i>Retrieve Financial Institutions</i>
------------------	--

Description

Queries the /institutions endpoint of the FDIC BankFind Suite API, returning FDIC-insured financial institution data.

Usage

```
get_institutions(
  api_key = Sys.getenv("FDIC_API_KEY"),
  filters = NULL,
  fields = NULL,
  sort_by = NULL,
  descending = FALSE,
  limit = 10000
)
```

Arguments

api_key	(String) Your FDIC API key. Required: the FDIC does not accept unauthenticated requests. Defaults to the value of the FDIC_API_KEY environment variable. Register for a free personal key (1,000 req/hr) at https://api.data.gov/signup/ .
filters	(String) An optional Elasticsearch query string to filter results. All field names and values must be uppercase.
fields	(String or Character vector) Fields to include in the response. An ID column is always present, regardless of the fields requested. To retrieve the most recently published API definition for an endpoint, replace the get_ prefix in the function name with fdic_ (e.g., get_{endpoint}() to fdic_{endpoint}()).
sort_by	(String) Field name to sort results by. Defaults to the API default sort order for this endpoint.
descending	(Logical) Should results be sorted in descending order? Only applies when sort_by is specified. Defaults to FALSE.
limit	(Integer) Number of records to return. Must be between 1 and 10,000. Defaults to 10,000.

Value

A tibble containing FDIC-insured institution information, with one row per institution.

Examples

```
# Return active institutions in New York
suppressMessages(get_institutions(
  filters = "STALP:NY AND ACTIVE:1",
  limit = 5
))

# Return the 5 largest institutions by total assets
suppressMessages(get_institutions(
  fields = c("ASSET", "CERT", "NAME", "STALP"),
  sort_by = "ASSET",
  descending = TRUE,
  limit = 5
))
```

get_locations	<i>Retrieve Financial Institution Locations</i>
---------------	---

Description

Queries the /locations endpoint of the FDIC BankFind Suite API, returning location data for FDIC-insured financial institutions.

Usage

```
get_locations(
  api_key = Sys.getenv("FDIC_API_KEY"),
  filters = NULL,
  fields = NULL,
  sort_by = NULL,
  descending = FALSE,
  limit = 10000
)
```

Arguments

api_key	(String) Your FDIC API key. Required: the FDIC does not accept unauthenticated requests. Defaults to the value of the FDIC_API_KEY environment variable. Register for a free personal key (1,000 req/hr) at https://api.data.gov/signup/ .
filters	(String) An optional Elasticsearch query string to filter results. All field names and values must be uppercase.
fields	(String or Character vector) Fields to include in the response. An ID column is always present, regardless of the fields requested. To retrieve the most recently published API definition for an endpoint, replace the get_ prefix in the function name with fdic_ (e.g., get_{endpoint}() to fdic_{endpoint}()).

sort_by	(String) Field name to sort results by. Defaults to the API default sort order for this endpoint.
descending	(Logical) Should results be sorted in descending order? Only applies when sort_by is specified. Defaults to FALSE.
limit	(Integer) Number of records to return. Must be between 1 and 10,000. Defaults to 10,000.

Value

A tibble containing location data for FDIC-insured institutions, with one row per institution location.

Examples

```
# Return branch locations in New York
suppressMessages(get_locations(
  filters = "STALP:NY",
  limit = 5
))

# Return specific fields only
suppressMessages(get_locations(
  filters = "STALP:NY",
  fields = c("ADDRESS", "CERT", "CITY", "STALP"),
  limit = 5
))
```

get_sod	<i>Retrieve Summary of Deposit (SOD) Data for FDIC-Insured Institutions</i>
---------	---

Description

Queries the /sod endpoint of the FDIC BankFind Suite API, returning summary of deposit data for FDIC-insured financial institutions.

Usage

```
get_sod(
  api_key = Sys.getenv("FDIC_API_KEY"),
  filters = NULL,
  fields = NULL,
  sort_by = NULL,
  descending = FALSE,
  limit = 10000
)
```

Arguments

api_key	(String) Your FDIC API key. Required: the FDIC does not accept unauthenticated requests. Defaults to the value of the FDIC_API_KEY environment variable. Register for a free personal key (1,000 req/hr) at https://api.data.gov/signup/ .
filters	(String) An optional Elasticsearch query string to filter results. All field names and values must be uppercase.
fields	(String or Character vector) Fields to include in the response. An ID column is always present, regardless of the fields requested. To retrieve the most recently published API definition for an endpoint, replace the get_ prefix in the function name with fdic_ (e.g., get_{endpoint}() to fdic_{endpoint}()).
sort_by	(String) Field name to sort results by. Defaults to the API default sort order for this endpoint.
descending	(Logical) Should results be sorted in descending order? Only applies when sort_by is specified. Defaults to FALSE.
limit	(Integer) Number of records to return. Must be between 1 and 10,000. Defaults to 10,000.

Value

A tibble containing summary of deposits data for FDIC-insured institutions, with one row per institution location.

Examples

```
# Return Summary of Deposit data for institutions in New York
suppressMessages(get_sod(
  filters = "STALP:NY",
  limit = 5
))

# Return specific fields, sorted by total assets descending
suppressMessages(get_sod(
  filters = "STALP:NY",
  fields = c("ASSET", "CERT", "CITY", "YEAR"),
  sort_by = "ASSET",
  descending = TRUE,
  limit = 5
))
```

get_summary

Retrieve Historical Aggregate Data by Year for FDIC-Insured Institutions

Description

Queries the /summary endpoint of the FDIC BankFind Suite API, returning aggregate data by bank type, state, quarter, and year for FDIC-insured financial institutions.

Usage

```
get_summary(
  api_key = Sys.getenv("FDIC_API_KEY"),
  filters = NULL,
  fields = NULL,
  sort_by = NULL,
  descending = FALSE,
  limit = 10000
)
```

Arguments

api_key	(String) Your FDIC API key. Required: the FDIC does not accept unauthenticated requests. Defaults to the value of the FDIC_API_KEY environment variable. Register for a free personal key (1,000 req/hr) at https://api.data.gov/signup/ .
filters	(String) An optional Elasticsearch query string to filter results. All field names and values must be uppercase.
fields	(String or Character vector) Fields to include in the response. An ID column is always present, regardless of the fields requested. To retrieve the most recently published API definition for an endpoint, replace the get_ prefix in the function name with fdic_ (e.g., get_{endpoint}() to fdic_{endpoint}()).
sort_by	(String) Field name to sort results by. Defaults to the API default sort order for this endpoint.
descending	(Logical) Should results be sorted in descending order? Only applies when sort_by is specified. Defaults to FALSE.
limit	(Integer) Number of records to return. Must be between 1 and 10,000. Defaults to 10,000.

Value

A tibble containing historic aggregate financial and structure data regarding financial institutions, with one row per quarter and year.

Examples

```
# Return summary data for each bank type, state, quarter, and year
suppressMessages(get_summary(
  fields = c("ASSET", "BANKS", "BRANCHES", "CALLYM", "NETINC"),
  limit = 5
))

# Return summary data sorted by reporting period descending
```

```
suppressMessages(get_summary(  
  fields = c("ASSET", "BANKS", "CALLYM", "YEAR"),  
  sort_by = "CALLYM",  
  descending = TRUE,  
  limit = 5  
))
```

no_creds_available	<i>Handle missing API key without throwing an error for unit testing purposes</i>
--------------------	---

Description

Handle missing API key without throwing an error for unit testing purposes

Usage

```
no_creds_available(api_key = Sys.getenv("FDIC_API_KEY"))
```

Arguments

api_key (String) The API key for authenticating against the FDIC API

Details

Intended for internal use.

Value

(Logical) FALSE if a non-empty api_key has been supplied; otherwise TRUE.

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