

# BANK BRANCH LOCATIONS RELEASE NOTES

## DATA VINTAGE

2019 Q2

## SEGMENTATION SYSTEMS

Geocoded points

## RECORDS

107,951

## UPDATE FREQUENCY

Biannual

To view the complete list of variables please visit:  
[environicsanalytics.com/en-us/variables](https://environicsanalytics.com/en-us/variables)

## WHAT IT IS

The Bank Branch Locations database provides a comprehensive list of branch locations by type and deposits in the United States. The database is sourced from S&P Global Market Intelligence and released twice a year.

Bank Branch Locations is a point-level database that can be accessed through the Location Lists tool in ENVISION. It provides a detailed list of branches, deposit information for the current year and previous four years, as well as other attributes.

The Bank Branch Summary tool presents aggregated counts of banks by type and deposit amounts for any standard or custom trade area. The report presents a high-level snapshot of all branches and deposits.

The location information is current through April 2019. Deposit information is aggregated by S&P Global Market Intelligence from the Federal Deposit Insurance Corporation and is current through June 2018.

## DEPOSITS

As deposits are reported yearly, branch deposit information is only updated in the fourth quarter release. As a result, the deposits reported by branches in the second quarter release will match the previous fourth quarter release, with some exceptions. Any change in branch deposits in a second quarter release can be attributed to a branch merger, closure, acquisition or some other consolidation activity that may have occurred since the last receipt of data.

## ZERO DEPOSITS

Bank branches with zero deposits appear in Federal Deposit Insurance Corporation (FDIC) records in order to present a thorough accounting of bank offices. For example, data collections may include home offices that do not accept deposits and are listed as such. Bank branches with zero deposits may also arise when institutions are permitted to combine deposit data, such as drive-in offices, seasonal branches, military facilities and credit unions. Branches that have closed are also included in the database for historical purposes. These branches remain in the database until the branch has been closed, with no reported deposits, for longer than five years, in accordance with the historical deposit variables available in the database.

## CREDIT UNIONS

Credit unions are not required to report assets by branch and typically report their assets as a single lump sum attributed to the home office location.

## HOW IT'S USED



Banking institutions use the Bank Branch Locations database to analyze their competitors' networks and explore new areas for expansion.



To understand customer preferences for types of banks such as credit unions versus commercial banks or brick and mortar versus cyber banks.



To calculate market share for any trade area based on deposit amounts.

## SAMPLE QUESTIONS IT CAN ANSWER

- Where should the next branch be located?
- What type of bank do customers prefer in this area based on deposit amounts?
- Which banks opened, closed or merged with other banks since the last database update?

## FOR DIRECT DATA DELIVERIES

Standard data are delivered in the comma-separated values (.csv) format. For a detailed list of variables, consult the metadata file included with your data delivery.