

BANK BRANCH LOCATIONS RELEASE NOTES

DATA VINTAGE

2020 Q2

RECORDS

106,913

VARIABLES

25

UPDATE FREQUENCY

Biannual

To view the complete list of variables please visit:
environicsanalytics.com/en-us/variables

WHAT IT IS

Bank Branch Locations identifies banking establishments by type and location, in addition to providing other branch attributes and deposit-level information. It provides a comprehensive geocoded listing of bank holding companies and their associated branches that can be accessed through reports or maps. The Bank Branch summary report helps you quickly gauge the number of competitors and total deposit amounts for any area in the U.S. The database was developed from S&P Global Market Intelligence combined with geographic coding by Environics Analytics. Bank Branch Locations includes information for more than 105,000 commercial banks, savings and loan associations banks, savings banks and credit unions.

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 2020. Deposit information is aggregated by S&P Global Market Intelligence from the Federal Deposit Insurance Corporation and is current through June 2019.

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