Package 'fdicdata'

May 28, 2026

Type Package

Title Accessing FDIC Bank Data

Version 0.1.2

Description A system provides a set of functions for working with data from the Federal Deposit Insurance Corporation (FDIC), including retrieving financial data for FDIC-insured institutions and accessing the data taxonomy.

License MIT + file LICENSE

URL https://github.com/visbanking/fdicdata, https://visbanking.com/opensource/

BugReports https://github.com/visbanking/fdicdata/issues

Imports dplyr, httr, yaml

Suggests testthat

Encoding UTF-8

RoxygenNote 7.3.2

NeedsCompilation no

Author Ugur Dar [aut, cre], Brian Pillmore [aut, cph]

Maintainer Ugur Dar <ugurdarr@gmail.com>

Repository CRAN

Date/Publication 2026-05-28 11:40:02 UTC

Contents

`cert2idrssd` *Convert bank identifier from CERT to IDRSSD*

Description

This function takes a bank's CERT number as input and returns the corresponding IDRSSD number.

Usage

```
cert2idrssd(CERT)
```

Arguments

`CERT`	An integer specifying the CERT number of the bank.

Value

An integer specifying the IDRSSD number of the bank. Returns `NULL` if there is an error or the FDIC API is unreachable.

Examples

```
cert2idrssd(3850)
```

`dataTaxonomy` *Taxonomy Data*

Description

Extracts the taxonomy information for a given name.

Usage

```
dataTaxonomy(name)
```

Arguments

`name`	the name of the taxonomy file to extract. Available taxonomy names: "institution", "location", "history", "summary", "failure", "financial".

Value

a data frame containing the extracted taxonomy information, or NULL if the FDIC resource is unreachable or returns an error.

`getFailures` *Get information on bank failures from FDIC data*

Description

This function retrieves information on bank failures from the FDIC data API, using the specified fields and (optional) date range. If a date range is specified, only failures within that range will be included.

Usage

```
getFailures(fields, range = NULL, limit = 10000)
```

Arguments

`fields`	a character vector specifying the fields to include in the output. **NAME** The name of the failed bank **CERT** The FDIC certificate number of the failed bank **FIN** The failed bank's unique financial institution identifier **CITYST** The city and state where the failed bank was located **FAILDATE** The date of the bank failure **FAILYR** The year of the bank failure **SAVR** Whether the failed bank was a savings and loan association **RESTYPE** The type of failed institution **RESTYPE1** A more specific classification of the failed institution **CHCLASS1** The bank's charter class **QBFDEP** The amount of deposits held by the bank at the time of failure **QBFASSET** The total assets held by the bank at the time of failure **COST** The estimated cost to the FDIC of the bank's failure **PSTALP** The FDIC's estimated percentage of insured deposits paid to depositors
`range`	a numeric vector of length 2 specifying the start and end dates (in YYYY format) for the date range to include. If not specified, all failures will be included.
`limit`	an integer specifying the maximum number of results to return. Defaults to 10,000.

Value

a data frame containing the requested fields for each bank failure within the specified date range (if applicable), or NULL if the FDIC API is unreachable or returns an error.

Examples

```
df <- getFailures(c("CERT", "NAME", "FAILDATE", "CITY", "STATE"), range = c(2010, 2015))
head(df)
```

`getFinancials` *Get financial data for a given institution*

Description

This function retrieves financial data for a given institution from the FDIC API.

Usage

```
getFinancials(IDRSSD_or_CERT, metrics, limit = 1, IDRSSD = TRUE, range = NULL)
```

Arguments

`IDRSSD_or_CERT`	Numeric value indicating the IDRSSD or CERT number of the institution to retrieve data for.
`metrics`	Vector of metric names to retrieve financial data for.
`limit`	Number of records to retrieve.
`IDRSSD`	Boolean value indicating whether IDRSSD (True) or CERT number (False) is used.
`range`	Character vector contains start and end date for range. Open ended ranges can be expressed using a "*"

Value

A dataframe containing the requested financial data, or `NULL` if the FDIC API is unreachable or returns an error.

Examples

```
getFinancials(37, metrics = c("ASSET", "DEP"), limit = 10, range = c("2015-01-01", "*"))
getFinancials(37, metrics = c("ASSET", "DEP"), limit = 10, range = c("2015-01-01", "2016-01-01"))
```

getHistory *Get history of a bank by FDIC certificate number or name*

Description

This function retrieves the history of a bank by either its FDIC certificate number or name. The user can specify which fields to include in the output.

Usage

```
getHistory(CERT_or_NAME = NULL, fields, CERT = TRUE, limit = 10000)
```

Arguments

CERT_or_NAME	Either the FDIC certificate number or the name of the bank for which to retrieve history information.
fields	A character vector specifying the fields to include in the output.
CERT	A logical value indicating whether the value in CERT_or_NAME is a FDIC certificate number (default is TRUE).
limit	An integer indicating the maximum number of records to retrieve (default and max is 10000).

Value

A data frame containing the requested history information for the specified bank, or NULL if the FDIC API is unreachable or returns an error.

Examples

```
getHistory(CERT_or_NAME = 3850, c("INSTNAME", "CERT", "PCITY", "PSTALP", "PZIP5"))
```

getInstitution *Retrieve institution data from FDIC API*

Description

This function retrieves institution data from the FDIC API based on the specified parameters.

Usage

```
getInstitution(
  name = NULL,
  IDRSSD_or_CERT = NULL,
  fields,
  IDRSSD = TRUE,
  limit = 10000
)
```

Arguments

name	(optional) A character string to search for in the institution name.
IDRSSD_or_CERT	IDRSSD or CERT of bank
fields	A character vector of field names to retrieve from the API.
IDRSSD	Default:TRUE functions uses IDRSSD, to using CERT change it FALSE
limit	An integer specifying the maximum number of records to retrieve. Default is 10000.

Value

A data frame containing the institution data, or NULL if the FDIC API is unreachable or returns an error.

References

For more information on the FDIC API, visit https://banks.data.fdic.gov/.

Examples

```
df <- getInstitution(name = "Bank of America", fields = c("NAME", "CITY", "STATE"))
```

---

getInstitutionsAll *Read FDIC Institution data set*

Description

This function reads the FDIC Institution data set from a URL (FDIC listing of all institutions) and returns it as a data frame.

Usage

```
getInstitutionsAll()
```

Value

A data frame containing the FDIC Institution data set, or NULL if the resource is unreachable or returns an error.

Examples

```
dataInstitutions <- getInstitutionsAll()
```

`getLocation` *Get location information for a bank with a given CERT number*

Description

This function retrieves location information for a bank with a given CERT number from the Federal Deposit Insurance Corporation (FDIC) database.

Usage

```
getLocation(CERT, fields = c("NAME", "CITY", "STNAME"), limit = 10000)
```

Arguments

`CERT`	A character string specifying the CERT number of the bank to retrieve location information for.
`fields`	A character vector specifying the fields to include in the output. Default is c("NAME", "CITY", "STNAME").
`limit`	An integer specifying the maximum number of locations to retrieve. Default is 10000.

ZIP The ZIP code for the location.

UNINUM A unique identifier for the location.

STNAME The name of the state where the location is located.

STCNTY The name of the county where the location is located.

STALP The two-letter abbreviation for the state where the location is located.

SERVTYPE_DESC A description of the type of service provided at the location.

SERVTYPE A code indicating the type of service provided at the location.

RUNDATE The date the location information was last updated.

OFFNUM The number of the office associated with the location.

OFFNAME The name of the office associated with the location.

NAME The name of the financial institution associated with the location.

MAINOFF A flag indicating whether the location is the main office for the financial institution.

MDI_STATUS_DESC A description of the regulatory status of the financial institution associated with the location.

MDI_STATUS_CODE A code indicating the regulatory status of the financial institution associated with the location.

LONGITUDE The longitude of the location.

LATITUDE The latitude of the location.

FI_UNINUM A unique identifier for the financial institution associated with the location.

ESTYMD The date the financial institution associated with the location was established.

CSA_NO The Core Based Statistical Area (CBSA) number for the location.

CSA_FLG A flag indicating whether the location is part of a CBSA.

CSA The name of the CBSA associated with the location.

COUNTY The name of the county associated with the location.

CITY The name of the city associated with the location.

CERT The certificate number of the financial institution associated with the location.

CBSA_NO The CBSA number for the location.

CBSA_MICRO_FLG A flag indicating whether the CBSA associated with the location is a micro area.

CBSA_METRO_NAME The name of the metropolitan area associated with the location.

CBSA_METRO_FLG A flag indicating whether the location is part of a metropolitan area.

CBSA_METRO The code for the metropolitan area associated with the location.

CBSA_DIV_NO The CBSA division number for the location.

CBSA_DIV_FLG A flag indicating whether the location is part of a CBSA division.

CBSA_DIV The name of the CBSA division associated with the location.

CBSA The code for the CBSA associated with the location.

BKCLASS The bank class associated with the location.

ADDRESS Address of the bank.

Value

A data frame containing location information for the bank, or `NULL` if the FDIC API is unreachable or returns an error.

Examples

```
# Get location information for a bank with CERT number 3850
getLocation(3850)

# Get location information for a bank with CERT number 3850 and selected fields
getLocation(3850, fields = c("NAME", "CITY", "ZIP"))
```

`getSummary` *Get Summary Data from FDIC API*

Description

This function retrieves summary data from the FDIC API based on given state names, a range of years, and specified fields. The returned data frame includes columns for state name, year, CB_SI, and the specified fields.

Usage

```
getSummary(states, range, fields, limit = 10000)
```

Arguments

states	a character vector of state names to filter by
range	a numeric vector of length two representing the beginning and ending years to filter by. If NULL, no year filtering will occur.
fields	a character vector of field names to include in the output data frame
limit	an integer specifying the maximum number of rows to retrieve from the API

Value

a data frame with summary data for the given states, years, and fields, or NULL if the FDIC API is unreachable or returns an error.

Examples

```
df <- getSummary(c("West Virginia", "Delaware", "Alabama"), c(2015, 2016), c("ASSET", "INTINC"))
```

---

idrssd2cert *Convert bank identifier from IDRSSD to CERT*

Description

This function takes a bank's IDRSSD number as input and returns the corresponding CERT number.

Usage

```
idrssd2cert(IDRSSD)
```

Arguments

IDRSSD	An integer specifying the IDRSSD number of the bank.

Value

An integer specifying the CERT number of the bank. Returns NULL if there is an error or the FDIC API is unreachable.

Examples

```
idrssd2cert(37)
```

`states2URL` *Converts a vector of state names to a URL compatible format*

Description

This function takes a vector of state names and converts it to a format that is compatible with URLs. The resulting string can be used as a filter for APIs or other web requests.

Usage

```
states2URL(vec)
```

Arguments

`vec`	A vector of state names to be converted to URL-compatible format

Value

A string containing the state names in URL-compatible format

Index