

SAFE Data Center

Starter's Guide

Bank Regulatory

Leibniz Institute for Financial Research SAFE
Sustainable Architecture for Finance in Europe

1. Go to the WRDS website: <https://wrds-web.wharton.upenn.edu/wrds/>

- Log in with your WRDS account
- If you are a researcher or Ph.D. student at Goethe University Frankfurt and do not yet have a WRDS account, you can request an account by writing an email to: datacenter@safe.uni-frankfurt.de

Sign In

[Sign In](#) [Register](#)

Username

Password

[Register for a WRDS Account](#)

[Forgot your username/password?](#)

[Request Account Transfer](#)

Welcome to WRDS!

Wharton Research Data Services (WRDS) is the award-winning research platform and business intelligence tool for over 40,000+ corporate, academic, government and nonprofit clients at over 400+ institutions in 30+ countries.

WRDS provides the user with one location to access over 250 terabytes of data across multiple disciplines including Accounting, Banking, Economics, Finance, ESG, and Statistics.

Flexible data delivery options include a powerful web query method that reduces research time, the WRDS Cloud for executing research and strategy development, and the WRDS client server using PCSAS, Matlab, Python and R.

Our Analytics team, doctoral-level support and rigorous data review and validation give clients the confidence to tailor research within complex databases and create a wide range of reliable data models.

WRDS provides access to S&P Capital IQ, CRSP, NYSE, Thomson Reuters, Bureau van Dijk, Global Insight, OptionMetrics and other important business research databases.

From partnerships with data vendors, to our own tools including the WRDS SEC Analytics Suite, WRDS Quant Alpha Platform and the Wharton School's OTIS - WRDS is the global gold standard in data management and research, all backed by the credibility and leadership of the Wharton School.

For additional information, please see the [About section](#).

[Connect with us on Facebook!](#)

2. Click on Bureau van Dijk

The screenshot shows a user interface with three tabs: 'Your Subscriptions', 'Not Subscribed', and 'Your Queries'. Below the tabs is a list of subscription items arranged in three columns. The first item in the first column, '» Bank Regulatory', is highlighted with a red rectangular box. The other items in the list include 'Beta Suite by WRDS', 'Blockholders', 'Bureau van Dijk', 'CBOE Indexes', 'Compustat - Capital IQ', 'CRSP', 'CUSIP', 'DMEF Academic Data', 'Dow Jones', 'Efficient Frontier by WRDS', 'Event Study by WRDS', 'Fama French & Liquidity Factors', 'Federal Reserve Bank', 'Financial Ratios Suite by WRDS', 'IBES', 'Markit', 'MSRB', 'Option Metrics', 'Option Suite by WRDS', 'OTC Markets', 'Penn World Tables', 'Peters and Taylor Total Q', 'PHLX', 'Public', 'Research Quotient', 'SAS Visual Analytics', 'SEC Order Execution', 'Thomson Reuters', 'TRACE', and 'WRDS SEC Analytics Suite'.

Your Subscriptions	Not Subscribed	Your Queries
» Bank Regulatory	» Event Study by WRDS	» Peters and Taylor Total Q
» Beta Suite by WRDS	» Fama French & Liquidity Factors	» PHLX
» Blockholders	» Federal Reserve Bank	» Public
» Bureau van Dijk	» Financial Ratios Suite by WRDS	» Research Quotient
» CBOE Indexes	» IBES	» SAS Visual Analytics
» Compustat - Capital IQ	» Markit	» SEC Order Execution
» CRSP	» MSRB	» Thomson Reuters
» CUSIP	» Option Metrics	» TRACE
» DMEF Academic Data	» Option Suite by WRDS	» WRDS SEC Analytics Suite
» Dow Jones	» OTC Markets	
» Efficient Frontier by WRDS	» Penn World Tables	

3. The Bank Regulatory database consists of several different sub-databases:

- Bank Holding Companies
- FDIC/OTS Deposits
- Merger Information
- Commercial Banks
 - Balance Sheet Data
 - Income Statement
 - Off-Balance Sheet Items
 - Risk-Based Capital
 - RCFD Series
 - RCFN Series
 - RCON Series
 - RIAD Series
 - Other Variables

4. For example: Click on “Bank Holding Companies”

The screenshot shows the 'Bank Regulatory' section of a website. At the top, there is a header 'Bank Regulatory' followed by a horizontal line. Below the header, a link reads 'For more about this dataset, see the Dataset List or FAQs .'. A row of three buttons is displayed: 'Bank Holding Companies' (highlighted with a red border), 'FDIC/OTS Deposits', and 'Merger Information'. Below this row, the section 'Commercial Banks' is introduced. Underneath, there is a 3x3 grid of buttons: the first row contains 'Balance Sheet Data', 'Risk-Based Capital', and 'RCON Series'; the second row contains 'Income Statement', 'RCFD Series', and 'RIAD Series'; the third row contains 'Off-Balance Sheet Items', 'RCFN Series', and 'Other Variables'. At the bottom of the screenshot, a paragraph of text explains that the database contains five databases for regulated depository financial institutions and provides a 'Learn More' link.

5. **Step 1:** Select the date range for which you want to obtain data.

- Example here: March, 2010 - December, 2015
- Note that: Bank Regulatory data is available on a quarterly basis. Therefore, you must select either March, June, September, or December in your date range selection for the query to complete without error.

Step 1: Choose your date range.

Please note: You must select either March, June, September, or December in your date range selection for the query to complete without error.

Date range		
2010-03	to	2015-12

8. **Step 2:** Select the companies/securities for which you want to obtain data.

- Bank Regulatory via WRDS allows you to select companies in four different ways. Which method is the most appropriate depends on your research purpose.
 - (a) You can manually add company codes
 - (b) You can upload a .txt file containing the company/securities codes.
 - (c) You can chose from a saved codelist (see Option (a)).
 - (d) You can search the entire datase
- Example here: Search the entire database.

Step 2: Apply your company codes.

RSSD ID

Select an option for entering company codes

<input type="radio"/> Company Codes <small>Please enter Bank codes separated by a space. Example: 3023466 1029259 1027518 [Code Lookup]</small>	<input type="checkbox"/> Code List Name <small>Save code list to Saved Codes</small>
<input type="radio"/> <input type="button" value="Browse..."/> No file selected <small>Upload a plain text file (.txt), having one code per line.</small>	
<input type="radio"/> -----Select Saved Codelists----- <small>Choose from your saved codelists.</small>	

Search the entire database
This method allows you to search the entire database of records. Please be aware that this method can take a very long time to run because it is dependent upon the size of the database.

9. **Step 3:** Select the variables on which you want to obtain data.

- Bank Regulatory classifies data into different categories.
 - Identifying Information
 - Consolidated Financial Statements
 - Parent-Companies Only (“Large Banks”)
 - Parent-Companies Only (“Small Banks”)
 - Structure and Geographical Data
 - Other
- You can find a list of all variables included in OptionMetrics by clicking on “Variable Descriptions” on the top of the page.
- Example here: BHC02170 - Total assets, BHCK3210 - Total equity capital

Step 3: Query Variables.
How does this work?

Search All 2/3068 Identifying Information (Selected Variables) 0/7 Consolidated Financial Statements >>

Select All Selected Clear All (2)

Search All

- RSSD9017 -- Legal name
- RSSD9052 -- Commencement of existence
- RSSD9053 -- Final day of existence
- RSSD9130 -- City/town text name
- RSSD9150 -- County code
- RSSD9200 -- Abbreviated state name
- RSSD9220 -- Physical zip/foreign mailing code
- BHBC3368 -- Quarterly average of total assets
- BHBC3402 -- Quarterly average of earning assets
- BHBC3516 -- Quarterly averages of loans and leases
- BHBC3540 -- Quarterly average of equity capital

BHC02170 -- Total assets

BHCK3210 -- Total equity capital

10. **Step 4:** Select the output format and compression type

- You can obtain the output of your query in different data formats.
 - Example here: STATA file (*.dta)
- For very large queries it might be recommendable to additionally chose a compression type.
 - Example here: zip (*.zip)
- You can also save your query and access it later.

11. Click on “Submit Query”

Step 4: Select query output.
Select the desired [format](#) of the output file. For large data requests, select a compression type to expedite downloads. If you enter your email address, you will receive an email that contains a URL to the output file when the data request is finished processing.

Output Format

- fixed-width text (*.txt)
- comma-delimited text (*.csv)
- Excel spreadsheet (*.xlsx)
- tab-delimited text (*.txt)
- HTML table (*.htm)
- SAS Windows_32 dataset (*.sas7bdat)
- SAS Windows_64 dataset (*.sas7bdat)
- SAS Solaris_64 dataset (*.sas7bdat)
- dBase file (*.dbf)
- STATA file (*.dta)
- SPSS file (*.sav)

Compression Type

- None
- zip (*.zip)
- gzip (*.gz)

E-Mail Address *(Optional)* [Edit Preferences](#)

Custom Field *(Optional)*

Save this query to myWRDS

10. Your query is now processed. A new tab opens which will contain the download link once your query is completed. Click on the download link.

Data Request Summary

Your output is complete. Click on the link below to open the output file.

[f8b8bb757e5ededc_dta.zip](#) 421 KB, 78042 observations 4 variables)

Download instructions

Internet Explorer and Firefox users... Right-click and select "Save Target As..."

Citation instructions

To cite this data use the following format:

Wharton Research Data Services. "Bank Regulatory " wrds.wharton.upenn.edu, accessed 11/19/2017.

Data Request ID	f8b8bb757e5ededc
Libraries/Data Sets	bank/BHCF /
Frequency/Date Range	qtr / 01Mar2010 - 31Dec2015
Search Variable	RSSD9001
Input Codes all item(s)	-all-
Conditional Statements	n/a
Output format/Compression	dta / zip
Variables Selected	BHC02170 BHCK3210
Extra Variables and Parameters Selected	