

Frequently Asked Questions About Bank Data

How do I get bank data?

To access bank data, first email software@creditunions.com or give us a call at 800-446-7453 and ask for your bank unlock code. Once you have your code go to **Help > About Peer to Peer** and enter the unlock code. After reopening Peer-to-Peer you will have access to the Bank Comparison section, available through the drop down menu.

What banks are included?

Data is available for all U.S. commercial banks – approximately 7,000 institutions. As the Office of Thrift Supervision (OTS) is phased out, due to the Frank-Dodd Act, we will evaluate the possibility of incorporating savings institutions and other thrifts into the database.

Why can't I find an institution?

Peer-to-Peer has data for all U.S. credit unions and all U.S. commercial banks. If you cannot find a bank it may be due to multiple reasons. All bank data is sorted by state where the bank's headquarters is located, not where they may have individual branch offices. Banks may also operate as a subsidiary of another bank – try looking for the parent company. If you have further problems, please don't hesitate to contact us at software@creditunions.com or (202) 223-3920.

Banks report different data than credit unions. How have you mapped the data?

Our financial analysts have worked hard to map relevant FDIC bank call report fields to NCUA call reports fields whenever applicable. However, there are several call report metrics for credit unions that are either not reported by banks, are not relevant "apple-to-apples" comparisons, OR where there is data reported by banks that is not required by NCUA. For this reason, there are several standard built-in and possibly your own custom displays within Peer-to-Peer that will not work when banks are included within the comparison sets (peer groups) or if a bank has been selected as a primary institution. If you have a question about a specific account code or mapping, please contact us.

What data can I use in Peer-to-Peer to evaluate a bank's performance or my credit union's performance in relation to bank peers?

When you activate bank data, you will now see a Bank Comparison section in the drop down menu. These displays all work with banks. Additionally, we have created a hand-out with information on what credit union account codes have bank data. You can use this to create custom displays on information you would like to see.

Can I create bank peer groups?

Yes, the peer group creation process is the same for banks with some minor exceptions. You can create a Custom Peer Group for banks based on what financial data we have mapped to credit union account codes (see additional reference material: *Most Commonly Used Credit Union Account Codes with Bank Data*), based on which state the bank headquarters is located, or Top/Bottom. You can also create a

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Simple Select Peer Group. All peer group creation for banks can be accessed through the Peer Group menu selection at the top of the Peer-to-Peer software.

Will you have data for banks in your FirstLook program?

No, we are not able to offer bank data in our FirstLook program.

Why don't composition charts in the Bank Comparison show credit union data?

Banks have very different business models. While we have been able to map a fair amount of financial information, the composition charts would not be able to reflect the true composition at a bank. For example, showing Loan Composition using the credit union model, all banks would have 0% in auto loans. That's simply not true – they just don't currently report outstanding auto loans. For this reason we decided to make a few bank only displays, namely composition pie charts. If you select a composition chart in the Bank Comparison section with a credit union, you will see a message describing that data is not available. Please use the drop down to select one of the banks or bank peer groups in your comparison set to see the data. If you want to show bank and credit unions in the same type of pie or composition chart, you can create one in the My Displays section.

Why do some graphs show spikes or flat lines with bank data?

We have provided bank data for five full years. If you see flat lines at the beginning of any built-in display, we don't have data for that time period for banks. If a flat line extends all the way through the display, there may be no data available or an individual bank may have a value of 0. Spikes may occur naturally for individual banks, just like they do for individual credit unions. Many circumstances could affect those. Spikes at the beginning of graphs normally indicate that the graph relies on Average Assets, Average Loans, or Average Investments to calculate a ratio. Please use the Cycle Start Date feature to move the display start date if the spike hinders your analysis.

What other resources would help with incorporating bank analysis?

Version 3 of Peer-to-Peer includes single sign-on access to Branch Analyzer, Callahan & Associates' web-based deposit market share analysis tool. You can use this tool to examine your marketplace, show which banks operate within defined market of your choosing (selected by County, City, or Zip, or any combination of those three), and see individual office locations for banks and credit unions.

All Other Questions

Please contact Callahan & Associates' Analytics team at: software@creditunions.com or 202-223-3920. We're available Monday – Friday, 9am – 5pm to assist with your software needs.