
2020 Small Financial Institutions File

Synopsis: The Federal Housing Enterprises Financial Safety and Soundness Act of 1992 establishes a duty for Fannie Mae and Freddie Mac (the Enterprises) to serve the housing needs of very low-, low-, and moderate-income families in rural areas¹. FHFA’s Duty to Serve regulation provides eligibility for Duty to Serve credit for Enterprise mortgage purchases and other activities in “rural areas,” as defined in the regulation.² Additionally, the regulation specifies support for financing by small financial institutions of housing in rural areas as a Regulatory Activity eligible for Duty to Serve credit that the Enterprises may consider including in their Duty to Serve Underserved Markets Plans³. FHFA’s 2020 Small Financial Institutions File contains a list of small financial institutions for purposes of this Regulatory Activity.

1. Definitions

Section 1282.1 of the regulation defines “small financial institution” as a financial institution with less than \$304 million in assets. The list of small financial institutions in the 2010 Small Financial Institutions File consists primarily of depository institutions, credit unions and Community Development Financial Institutions. The list does not include non-depository mortgage banks. The list also includes several Agricultural Credit Associations (ACAs).

2. The 2020 Small Financial Institutions File

The 2020 Small Financial Institutions File utilizes several sources and respective identification keys. The list is filtered and contains only institutions that have assets less than \$304 million. The list is derived from four sources: 1) Federal Deposit Insurance Corporation (FDIC), 2) The National Credit Union Administration (NCUA), 3) The Community Development Financial Institutions (CDFI) Fund, and 4) The Farm Credit Administration (FCA). The FDIC, NCUA, and FCA data come from publicly available quarterly call reports. The 2020 Small Financial Institutions File is comma separated value formatted and has ten fields. The File leverages several institution identifiers, name, and address. The fields provided in the File are listed below:

REPORT_DATE:	Year and Quarter of the Call Report (annual certification year used for CDFIs)
AGENCY_FILE:	Underlying Agency file source for data (FDIC, NCUA, CDFI Fund, FCA)
INSTITUTION_NAME:	Name of financial institution in Agency File.
ADDRESS:	Street address of financial institution.

¹ 12 U.S.C. § 4565.

² 12 C.F.R. § 1282.1.

³ 12 C.F.R. § 1282.35(c)(3).

CITY:	City of financial institution.
STATE:	State of financial institution.
FHFA_SFI_NUMBER:	FHFA Small Financial Institution Number is an FHFA-generated identification number.
RSSD_ID:	Replication Server System Database (RSSD) is a Federal Reserve-generated identification number.
FDIC_CERT_NUMBER:	FDIC Certification Number is an FDIC-generated identification number.
NCUA_CU_NUMBER:	NCUA Credit Union Charter Number is an NCUA-generated identification number.
FCA_INST_NUMBER:	FCA Institution Number is an FCA-generated identification number.

The FHFA SFI Number is an FHFA-generated number to help identify institutions on the list, while FDIC, NCUA, and FCA have identification numbers from their respective systems (FDIC_CERT_NUMBER and NCUA_CU_NUMBER). Most institutions can be identified by their RSSD_ID. Additionally, institution names and addresses are provided in the File.

For questions concerning the 2020 Small Financial Institutions File, please contact:

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