



CSBS 2022 Annual Data Analytics Competition The Role of Community Banks During the Pandemic

Appendix 1: Scoring Rubric

Scoring 1-10	1 = lowest score; 10 = highest score
Creativity/Innovation	<ol style="list-style-type: none">1. How new or different is the team's approach?2. Does the approach introduce a potential paradigm shift in how data can be used for regulatory and policymaking purposes?
Effectiveness/Impact	<ol style="list-style-type: none">1. To what degree does the solution have the potential to make a practical and concrete improvement to the way regulators supervise depository institutions or how policymakers should craft legislation?2. Does the solution add value to stakeholders (regulators, policymakers, bankers, businesses, general public, etc.)?
Market Readiness	<ol style="list-style-type: none">1. How long would it take to bring the solution to market and/or have users adopt the research ideas?
Quality of Work & Presentation	<ol style="list-style-type: none">1. Did the team provide adequate motivation for their research?2. Did the team demonstrate an understanding of the problem, develop a quality solution and effectively communicate the problem and solution using appropriate visual aids?
Methodology & Technical Model	<ol style="list-style-type: none">1. Did the team effectively explain how its model works, what variables are employed and why they chose their mathematical model?2. Does the team's model provide new insights and answer questions developed in their hypotheses?
Managerial Interpretation	<ol style="list-style-type: none">1. Does the team's model provide data-driven insights for managerial decision-making?



Appendix 2: Proposal Template

University/College Name:

Participant List (Include full names, email addresses, graduation year, major):

Faculty Sponsor (and email address):

Course (if applicable):

Research Idea/Hypothesis:

Expected Data Sources:

Proposed Method(s) to Test Hypothesis:

Planned Deliverable(s):



Appendix 3: About the Data

CSBS is providing complete loan-level PPP data [available [here \(full file, 300MB\)](#), [here \(sample data\)](#) and [here \(data definitions\)](#)] that combines the publicly available files made available on sba.gov. To allow for analysis on depository institutions, CSBS will also be adding FDIC Certificate numbers to this file. When the institution is a bank, the FDIC Certificate number will allow participants to link the PPP data to the quarterly Call Report of Income and Condition, which can be accessed [here](#). CSBS is also providing a sample dataset that can be updated and examined in Excel. Questions regarding the data can be sent to data@csbs.org. CERT number is based on originating lender, not servicing lender.

Field Name	Field Description
LoanNumber	Loan Number (unique identifier)
DateApproved	Loan Funded Date
SBAOfficeCode	SBA Origination Office Code
ProcessingMethod	Loan Delivery Method (PPP for first draw; PPS for second draw)
BorrowerName	Borrower Name
BorrowerAddress	Borrower Street Address
BorrowerCity	Borrower City
BorrowerState	Borrower State
BorrowerZip	Borrower Zip Code
LoanStatusDate	Loan Status Date - Loan Status Date is blank when the loan is disbursed but not Paid In Full or Charged Off
LoanStatus	Loan Status Description - Loan Status is replaced by 'Exemption 4' when the loan is disbursed but not Paid in Full or Charged Off
Term	Loan Maturity in Months
SBAGuarantyPercentage	SBA Guaranty Percentage
InitialApprovalAmount	Loan Approval Amount (at origination)
CurrentApprovalAmount	Loan Approval Amount (current)
UndisbursedAmount	Undisbursed Amount
FranchiseName	Franchise Name
ServicingLenderLocationID	Lender Location ID (unique identifier)
ServicingLenderName	Servicing Lender Name
ServicingLenderAddress	Servicing Lender Street Address
ServicingLenderCity	Servicing Lender City
ServicingLenderState	Servicing Lender State
ServicingLenderZip	Servicing Lender Zip Code
RuralUrbanIndicator	Rural or Urban Indicator (R/U)
HubzoneIndicator	Hubzone Indicator (Y/N)
LMIIndicator	LMI Indicator (Y/N)
BusinessAgeDescription	Business Age Description



ProjectCity	Project City
ProjectCountyName	Project County Name
ProjectState	Project State
ProjectZip	Project Zip Code
CD	Project Congressional District
JobsReported	Number of Employees
NAICSCode	NAICS 6 digit code
Race	Borrower Race Description
Ethnicity	Borrower Ethnicity Description
UTILITIES_PROCEED	Note: Proceed data is lender reported at origination. On the PPP application the proceeds fields were check boxes.
PAYROLL_PROCEED	
MORTGAGE_INTEREST_PROCEED	
RENT_PROCEED	
REFINANCE_EIDL_PROCEED	
HEALTH_CARE_PROCEED	
DEBT_INTEREST_PROCEED	
BusinessType	
OriginatingLenderLocationID	Originating Lender ID (unique identifier)
OriginatingLender	Originating Lender Name
OriginatingLenderCity	Originating Lender City
OriginatingLenderState	Originating Lender State
Gender	Gender Indicator
Veteran	Veteran Indicator
NonProfit	'Yes' if Business Type = Nonprofit Organization or Nonprofit Childcare Center or 501(c) Nonprofit
ForgivenessAmount	Forgiveness Amount
ForgivenessDate	Forgiveness Paid Date
CERT	
Community Bank Flag	
State vs. National Charter	