



Using Confidential Supervisory Data for Supervisory Monitoring, Internal Analysis and External Research

Dr. Joseph B. Nichols*

Federal Reserve Board, Washington, D.C., USA – joseph.b.nichols@frb.gov

To support the Dodd Frank Act Stress Tests performed annually on the largest bank holding companies and systemically important institutions, the Federal Reserve collects data on firms' portfolios. The FR Y-14 data collection consists of 22 separate schedules at different levels of granularity and frequency spanning all aspects of firms' portfolios, balance sheets, income, and losses. The Federal Reserve has also established a range of internal policies and procedures to allow the appropriate internal use of these data to support a greater range of the Federal Reserve activities, including supervisory monitoring, internal analysis, and external research for public release. For example, Federal Reserve System economists have used the data in a range of research topics, including an examination of the differences in the underlying risk and loan performance of securitized commercial real estate loans with those held in firms' portfolios. This presentation will illustrate and discuss uses of FR Y-14 data.

Keywords: retail credit, wholesale credit, credit availability, commercial real estate.