

EBA 2019 EU-wide transparency exercise dataset

Data user guide

For the 2019 EU-wide transparency exercise, the EBA published bank-by-bank data contained in 12 transparency templates (on average more than 13,000 data points per bank). This exercise provides detailed data for 131 banks from 27 countries of the European Union (EU) and the European Economic Area (EEA). Data is also disclosed for the bucket 'All other banks', which includes aggregated values for the banks that are in the Risk Assessment Report sample but not in the transparency exercise, to enable reconciliation of the figures for the EU.

The EBA has developed a set of practical tools intended to clarify data use for the 2019 EU-wide transparency data. These include interactive maps, Excel aggregation tools and a complete dataset in CSV format, which can be imported into any analytical software for analysis purposes.

The transparency exercise dataset is stored in four CSV files. They include all the bank-by-bank data contained in the transparency templates, grouped into specific data categories to reflect the content of one or more transparency templates, as shown in the table below:

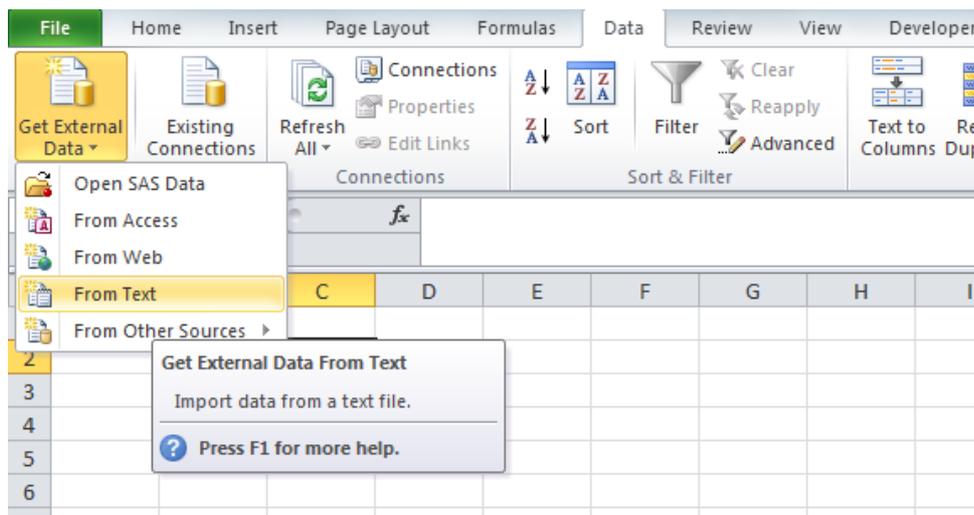
CSV file name	Transparency template(s)
Credit risk	Credit Risk_STA, Credit_Risk_IRB, NPE, Forborne Exposure
Market risk	Market Risk
Sovereign exposures	Sovereign
Other templates	Capital, Leverage, Risk Exposure Amount, P&L, Assets

With the CSV files, users will find the data dictionary table and the metadata table, which are helpful for understanding the file's database structure (as the four databases have different structures), and for setting up queries for data extraction and management.

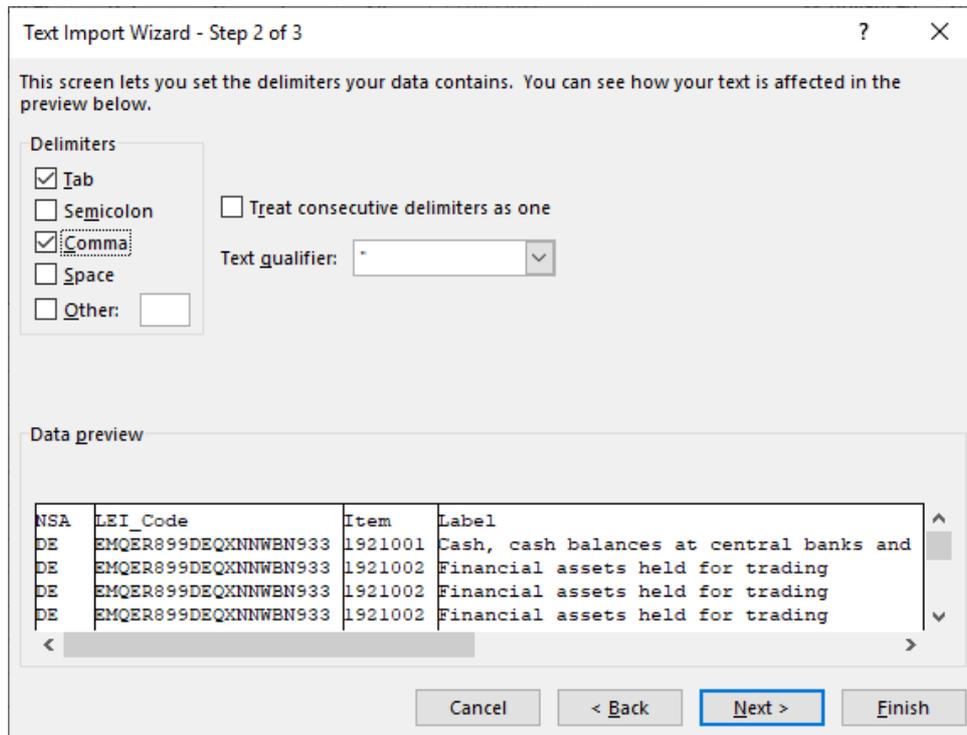
The example below shows how to use and query the EU-wide transparency exercise database.¹ The files are converted into spreadsheets, allowing the use of standard analytical tools embedded in Excel.

Capital: CET1 Ratio — fully loaded — for each bank by period using a pivot table

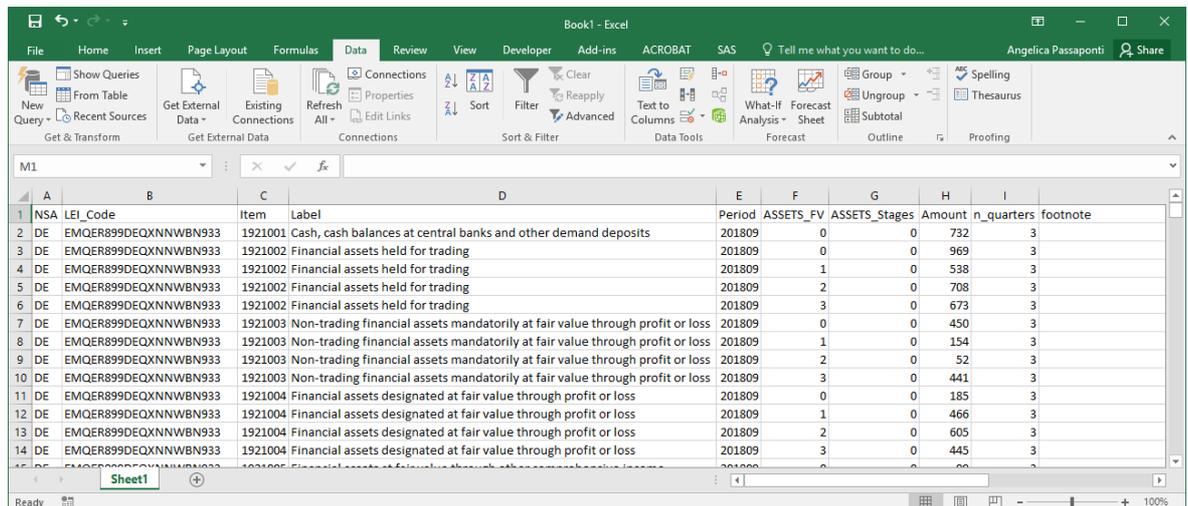
- i) Once you have downloaded the CSV file containing data on *Capital* (tr_oth.csv), import it into Excel using the Text Import Wizard:



¹ Please bear in mind that this is only an example and that, therefore, **the figures show mock data.**



ii) The database structure will appear as shown below:



NSA	LEI_Code	Item	Label	Period	ASSETS_FV	ASSETS_Stages	Amount	n_quarters	footnote
DE	EMQER899DEQXNNWBN933	1921001	Cash, cash balances at central banks and other demand deposits	201809	0	0	732	3	
DE	EMQER899DEQXNNWBN933	1921002	Financial assets held for trading	201809	0	0	969	3	
DE	EMQER899DEQXNNWBN933	1921002	Financial assets held for trading	201809	1	0	538	3	
DE	EMQER899DEQXNNWBN933	1921002	Financial assets held for trading	201809	2	0	708	3	
DE	EMQER899DEQXNNWBN933	1921002	Financial assets held for trading	201809	3	0	673	3	
DE	EMQER899DEQXNNWBN933	1921003	Non-trading financial assets mandatorily at fair value through profit or loss	201809	0	0	450	3	
DE	EMQER899DEQXNNWBN933	1921003	Non-trading financial assets mandatorily at fair value through profit or loss	201809	1	0	154	3	
DE	EMQER899DEQXNNWBN933	1921003	Non-trading financial assets mandatorily at fair value through profit or loss	201809	2	0	52	3	
DE	EMQER899DEQXNNWBN933	1921003	Non-trading financial assets mandatorily at fair value through profit or loss	201809	3	0	441	3	
DE	EMQER899DEQXNNWBN933	1921004	Financial assets designated at fair value through profit or loss	201809	0	0	185	3	
DE	EMQER899DEQXNNWBN933	1921004	Financial assets designated at fair value through profit or loss	201809	1	0	466	3	
DE	EMQER899DEQXNNWBN933	1921004	Financial assets designated at fair value through profit or loss	201809	2	0	605	3	
DE	EMQER899DEQXNNWBN933	1921004	Financial assets designated at fair value through profit or loss	201809	3	0	445	3	

iii) The database structure is explained in a metadata file, in which you will find a description of all the values that each column can assume. The dataset tr_oth has the following columns:

- NSA: ISO code of the bank's country;
- Lei_code: a bank identifier;

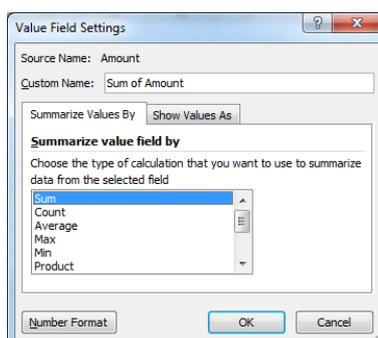
- *Item*: code of each variable;
- *Label*: decodification of the item;
- *Period*: time period (in format YYYYMM, eg: 201809 for September 2018, 201906 for June 2019);
- *ASSETS_FV*: a dimension used to define a specific aspect the item;
- *ASSETS_Stages*: a dimension used to define a specific aspect of the item;
- *Amount*: value that the variable assumes;
- *N_quarters*: the number of quarters to which P&L data (flow data) refer;
- *Footnote*: specific bank clarification as disclosed in the bank’s PDF, added to all the items of the relevant templates.

Users can find decoding information either in the metadata file (TR_Metadata.xlsx) and/or in the data dictionary file (TR Data dictionary.xlsx).

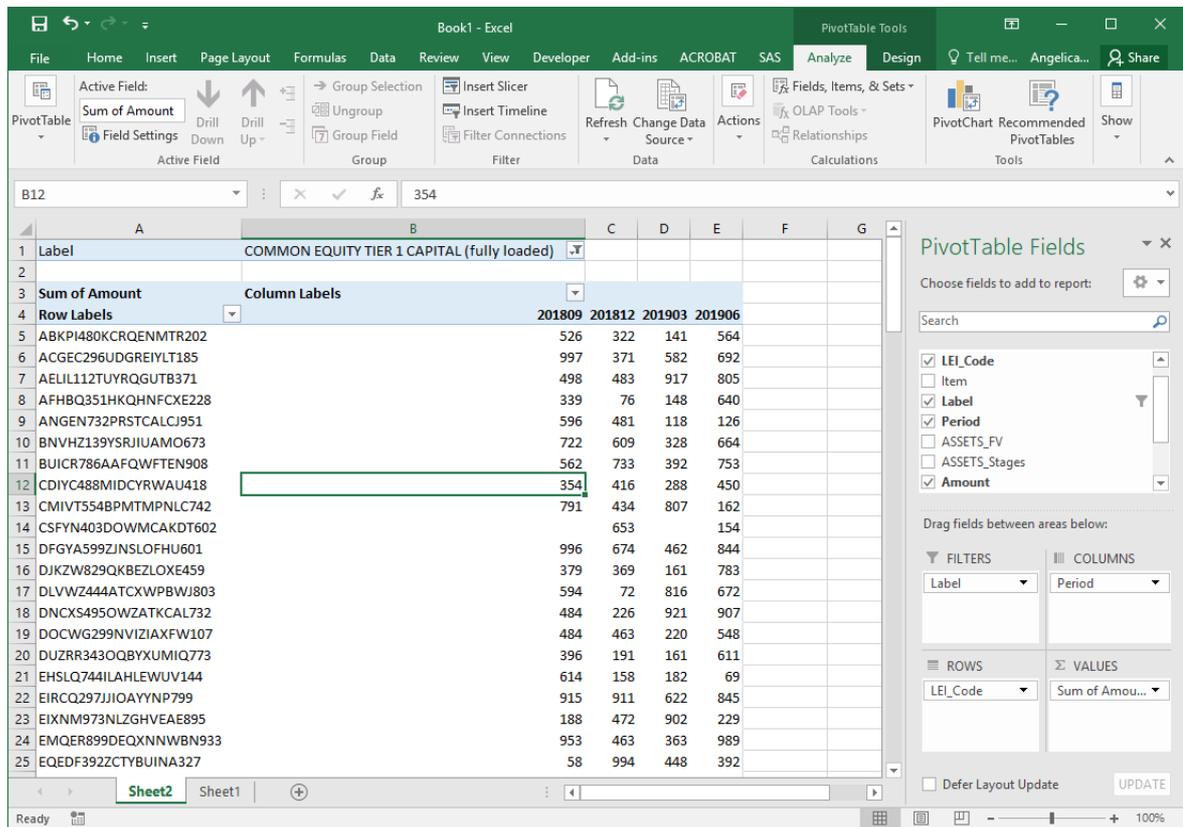
For each dimension used in the dataset you will find a dedicated tab where the information to decode the specific dimension is included. For instance, in the sheet ‘ASSETS_FV’ of the metadata file, you can see the values that the dimension assume in the dataset, and find the relevant explanation for this.

ASSETS_FV	Label
0	No breakdown by ASSETS_FV
1	Fair value hierarchy: Level 1
2	Fair value hierarchy: Level 2
3	Fair value hierarchy: Level 3

- iv) Now click on ‘Pivot table’ and select the entire dataset (or a subsample if you have already filtered the data you need) as the pivot table range. Set up the pivot table structure, dragging the variable ‘LEI_code’ into the box ‘Row Labels’ and the variable ‘Period’ into the box ‘Column Labels’. Drag ‘Label’ into the box ‘Report Filter’ to select the item ‘Common Equity Tier 1 Capital Ratio (fully loaded)’ and show only the information for this item. Finally, you may drag in the box *Values* the variable *Amount*, where the variables’ values are stored, and aggregate it by the sum.



v) The final result should be as shown below:



Label	201809	201812	201903	201906
ABKPI480KCRQENMTR202	526	322	141	564
ACGEC296UDGREIYLT185	997	371	582	692
AELU112TUYRQGTB371	498	483	917	805
AFHBQ351HKQHNCXE228	339	76	148	640
ANGEN732PRSTCALCJ951	596	481	118	126
BNVHZ139YSRJIUAMO673	722	609	328	664
BUICR786AAAFQWFTEN908	562	733	392	753
CDIYC488MIDCYRWAU418	354	416	288	450
CMIVT554BPMTMPNLC742	791	434	807	162
CSFYN403DOWMCAKDT602		653		154
DFGYA599ZJNSLOFHU601	996	674	462	844
DJKZW829QKBEZLOXE459	379	369	161	783
DLVWZ444ATCXWPBWJ803	594	72	816	672
DNCXS495OWZATKCAL732	484	226	921	907
DOCWG299NVIZIAXFW107	484	463	220	548
DUZRR343OQBYXUMIQ773	396	191	161	611
EHSLO744ILAHLEWUV144	614	158	182	69
EIRCQ297JIIOAYYNP799	915	911	622	845
EIXNM973NLZGHVEAE895	188	472	902	229
EMQER899DEQXNNWBN933	953	463	363	989
EQEDF392ZCTYBUINA327	58	994	448	392

In the 'Banks' sheet of the metadata file, you can see the name of the bank that the LEI code refers to, along with other properties of the bank (country of origin, financial year end, etc.).