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# 2025 EU-WIDE STRESS TEST

GUIDE FOR DATA EXPLOITATION

# 2025 EU-wide Stress Test: Guide for data exploitation

The main results of the 2025 EU-wide Stress Test are made publicly available on the EBA's webpage through various CSV files and accompanied by metadata and data dictionaries to facilitate user analysis. In addition, the EBA has made available a range of practical tools, based on PowerBI, to facilitate the use of the stress test data.

This guide explains the structure and usage of the data, including examples of how to import and analyze the datasets using common tools like Excel. The complete stress test dataset in CSV format can be imported in any analytical software for analysis purposes. The stress test dataset is stored in 3 different CSV files and includes all the bank-by-bank data contained in transparency templates. Each CSV file contains a specific stress test data category that reflects the content of one or more transparency templates as shown in the table below:

CSV name	Stress Test category	Transparency template
TRA_CRE_STA.csv	Credit Risk – Standardised approach	TRA_CR_STA
		TRA_CR_SEC
TRA_CRE_IRB.csv	Credit Risk – IRB approach	TRA_CR_IRB
TRA_OTH.csv	Summary results, Capital, Risk exposure amount, P&L	TRA_SUM
		TRA_CAP
		TRA_CAPMEAS
		TRA_P&L
		TRA_REA

To use the data in the CSV files, users will find the data dictionary table and the metadata tables that are needed for understanding the database structure of each file (the databases have a different structure) as well as for setting up the queries to extract the data.

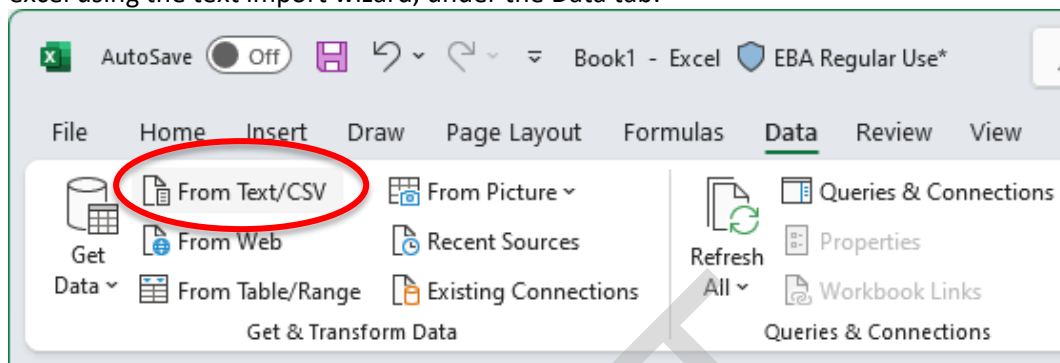
An example will be useful to understand how to use and query the EBA Stress test database (bear in mind that **the figures below show fake data**). In the example below, the files have been converted into excel files in order to use standard analytical tools embedded in excel.

Please notice that the CSVs have been developed using English (UK) settings, therefore User's System and MS Excel language settings in English (UK) are required for a correct formatting of the data, with specific reference to the setting of the decimal separator.

## Capital: CET 1 Ratio – fully loaded for each bank by scenario using a pivot table

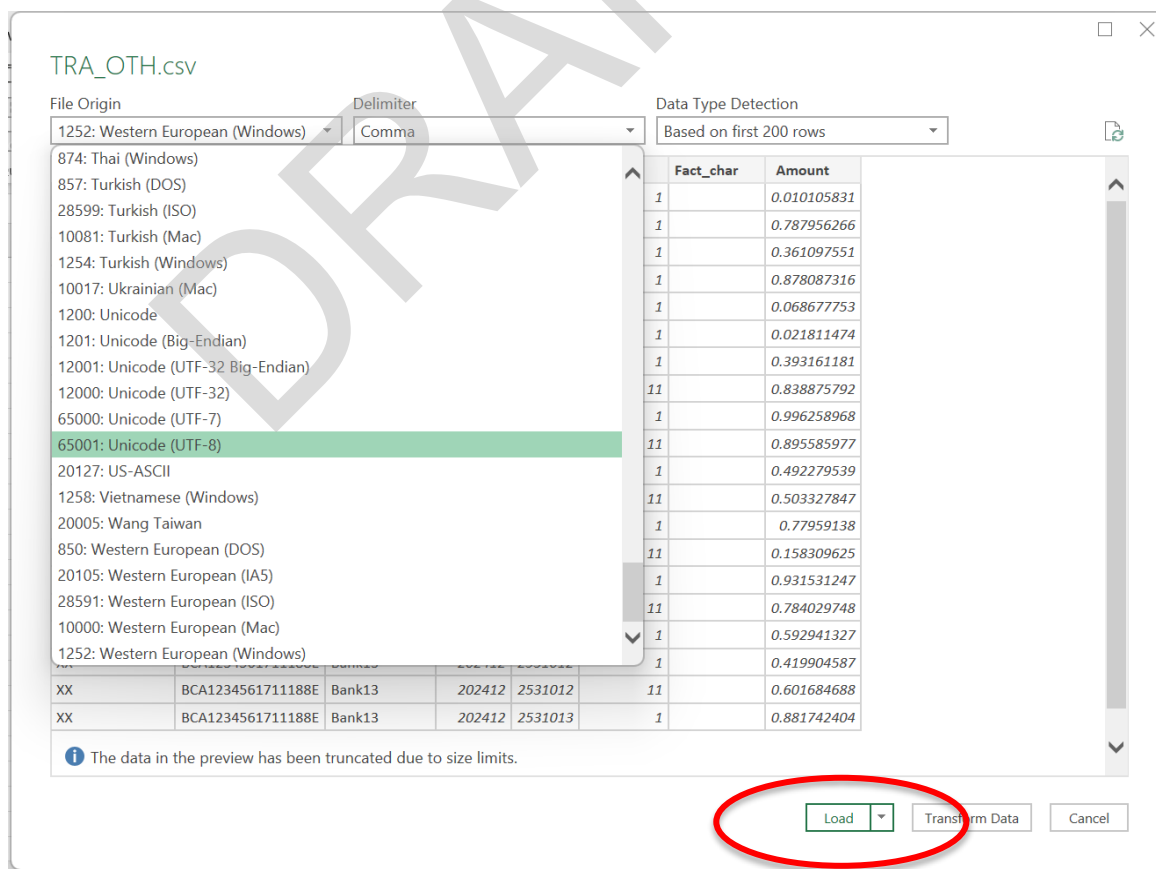
Please note that randomly generated numbers have been used in this example.

1. Once the CSV file containing data on Capital is downloaded (TRA\_OTH.csv), we import it in excel using the text import wizard, under the Data tab:

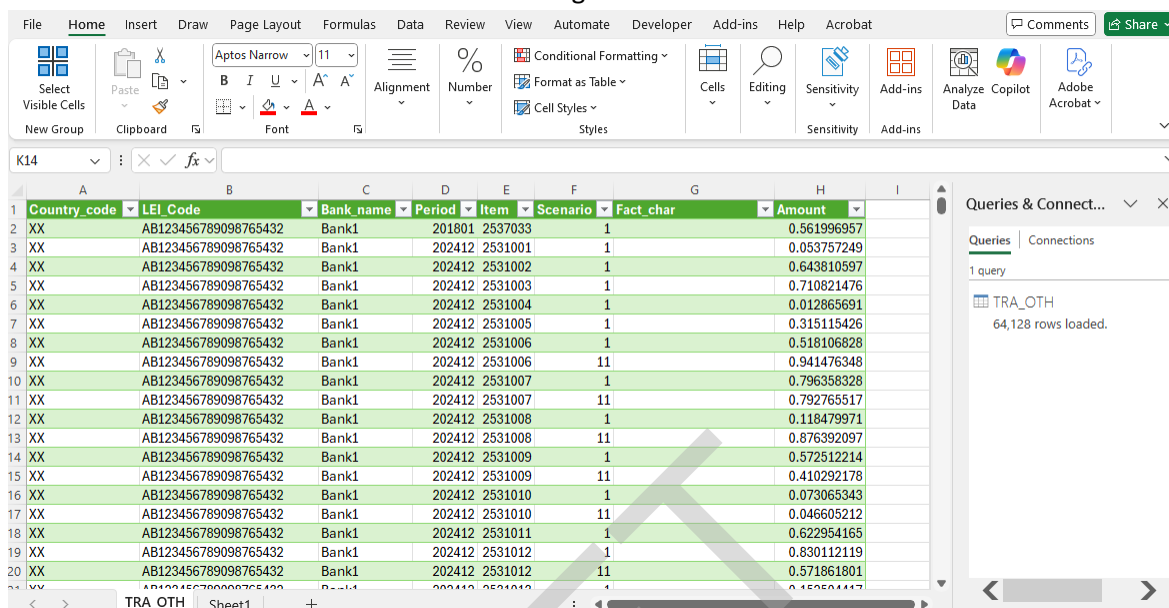


2. Load the data:

Please note the File origin needs to be set to 65001:Unicode (UTF-8) to allow a correct visualization of the data



### 3. The database structure turns to be the following:



	Country_code	LEI Code	Bank_name	Period	Item	Scenario	Fact_char	Amount
1	XX	AB123456789098765432	Bank1	201801	2537033	1		0.561996957
2	XX	AB123456789098765432	Bank1	202412	2531001	1		0.053757249
3	XX	AB123456789098765432	Bank1	202412	2531002	1		0.643810597
4	XX	AB123456789098765432	Bank1	202412	2531003	1		0.710821476
5	XX	AB123456789098765432	Bank1	202412	2531004	1		0.012865691
6	XX	AB123456789098765432	Bank1	202412	2531005	1		0.315115426
7	XX	AB123456789098765432	Bank1	202412	2531006	1		0.518106828
8	XX	AB123456789098765432	Bank1	202412	2531006	11		0.941476348
9	XX	AB123456789098765432	Bank1	202412	2531007	1		0.796358328
10	XX	AB123456789098765432	Bank1	202412	2531007	11		0.792765517
11	XX	AB123456789098765432	Bank1	202412	2531008	1		0.118479971
12	XX	AB123456789098765432	Bank1	202412	2531008	11		0.876392097
13	XX	AB123456789098765432	Bank1	202412	2531009	1		0.572512214
14	XX	AB123456789098765432	Bank1	202412	2531009	11		0.410292178
15	XX	AB123456789098765432	Bank1	202412	2531010	1		0.073065343
16	XX	AB123456789098765432	Bank1	202412	2531010	11		0.046605212
17	XX	AB123456789098765432	Bank1	202412	2531011	1		0.622954165
18	XX	AB123456789098765432	Bank1	202412	2531012	1		0.830112119
19	XX	AB123456789098765432	Bank1	202412	2531012	11		0.571861801
20	XX	AB123456789098765432	Bank1	202412	2531012	1		0.152504417

### 4. The database structure is explained in a metadata file in which you one can find a description of all the values that each column can assume. For *Capital* , the database has 8 columns:

- *Country\_code*: ISO code of the country of the Bank
- *LEI\_code*: bank identifier
- *Bank\_Name*: name of the bank
- *Period*: time period in the format YYYYMM
- *Item*: code of each variable
- *Scenario*: code of the scenario
- *Fact\_char*: value reported for the string variable
- *Amount*: value reported for the numeric variable

Users can find decoding information either in the metadata file (Metadata\_TR.xlsx), for the dimensions, and/or in the data dictionary file (Data dictionary.xlsx), for the items.

For instance, in the sheet “Scenario” of the Metadata file, one can see that the dimension Scenario can only assume values equal to 0, 1, 11, 2 or 3 and find the corresponding explanation in it.

Scenario	Label
0	No breakdown by scenario
1	Actual figures
2	Baseline scenario
3	Adverse scenario
11	Restated

5. For identifying the item code associated with the financial concept “CET1 Ratio – fully loaded”, users can look for the name of the item in the column *Label* of the Data dictionary file and they will find that the item code is 2537067.

	A	B	C	D	E	F	G	H	
1	Collectio	Template	Item	Item_ST_20	Item_ST_20	Item_ST_20	Item_ST_20	Category	Label
121	ST2025	TRA_CAP	2537062	2337062	213762	183760		Transparency - CAP	Tier 1 Capital ratio (transitional)
122	ST2025	TRA_CAP	2537063	2337063	213763	183761		Transparency - CAP	Total Capital ratio (transitional)
123	ST2025	TRA_CAP	2537064	2337064	213764	183762		Transparency - CAP	COMMON EQUITY TIER 1 CAPITAL (fully loaded)
124	ST2025	TRA_CAP	2537065	2337065	213765	183763		Transparency - CAP	TIER 1 CAPITAL (fully loaded)
125	ST2025	TRA_CAP	2537066	2337066	213766	183764		Transparency - CAP	TOTAL CAPITAL (fully loaded)
126	ST2025	TRA_CAP	2537067	2337067	213767	183765		Transparency - CAP	Common Equity Tier 1 Capital ratio (fully loaded)
127	ST2025	TRA_CAP	2537068	2337068	213768	183766		Transparency - CAP	Tier 1 Capital ratio (fully loaded)
128	ST2025	TRA_CAP	2537069	2337069	213769	183767		Transparency - CAP	Total Capital ratio (fully loaded)
129	ST2025	TRA_CAP	2537073	2337073	213773	183771		Transparency - CAP	Total leverage ratio exposures (transitional)
130	ST2025	TRA_CAP	2537074	2337074	213774	183772		Transparency - CAP	Total leverage ratio exposures (fully loaded)
131	ST2025	TRA_CAP	2537075	2337075	213775	183773		Transparency - CAP	Leverage ratio (transitional)

6. Now we click on “Pivot table” under the Insert tab, select the entire dataset (or a subsample if you already filtered the data you need) as the pivot table range. We set up the pivot table structure, dragging in the box *Row Label* the variable *Bank\_name* while in the columns we want the *Period* and the *Scenario*. We drag in the box *Values* the variable *Amount* where the variables’ values are stored and we aggregate them by sum. Finally, via the *Design* tab, we switch off the Subtotals and Grand Totals for both columns and rows.

7. Final results, after applying the desired cells format, turns to be the following:

	A	B	C	D	E	F	G	H	I
1	Item	2537067							
2									
3	Sum of Amount	Column							
4		1	2		3		11		
5	Row Labels	202412	202512	202612	202712	202512	202612	202712	202412
6	Bank1	14.45%	15.04%	15.34%	15.44%	12.46%	12.02%	11.68%	13.95%
7	Bank2	15.11%	17.63%	18.56%	19.14%	14.51%	13.92%	13.72%	16.38%
8	Bank3	16.25%	16.65%	17.49%	18.30%	13.96%	14.26%	14.30%	15.91%
9	Bank4	18.20%	20.49%	21.78%	23.07%	17.27%	17.67%	17.99%	19.40%
10	Bank5	13.73%	15.36%	16.70%	17.54%	12.41%	12.43%	12.02%	13.66%
11	Bank6	12.88%	14.23%	15.67%	16.49%	11.06%	11.59%	11.79%	12.88%
12	Bank7	15.05%	15.06%	15.93%	16.29%	10.99%	11.49%	12.23%	13.62%
13	Bank8	16.31%	17.22%	18.58%	19.71%	14.22%	15.21%	15.97%	15.79%
14	Bank9	13.03%	14.62%	15.53%	16.07%	10.20%	10.39%	10.62%	13.16%
15	Bank10	12.76%	13.65%	14.73%	14.98%	11.00%	11.77%	11.08%	12.19%
16	Bank11	25.23%	23.98%	23.49%	22.72%	18.07%	17.10%	16.14%	24.71%
17	Bank12	14.57%	17.16%	18.52%	19.59%	13.30%	14.42%	15.14%	15.69%
18	Bank13	15.28%	17.46%	19.58%	21.32%	15.55%	16.65%	17.43%	15.85%
19	Bank14	12.41%	12.89%	14.24%	15.24%	11.54%	11.88%	12.34%	12.04%
20	Bank15	16.84%	17.88%	18.84%	19.78%	14.78%	14.47%	14.64%	16.58%

PivotTable Fields

Choose fields to add to report:

Search

☐ Country\_code

☐ LEI\_Code

☒ **Bank\_name**

☒ **Period**

☒ **Item**

☒ **Scenario**

☐ Fact char

Drag fields between areas below:

Filters

Item

Columns

Scenario

Period

Rows

Bank\_name

Σ Values

Sum of Amount



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