

# EBA Spring 2020 EU-wide transparency exercise dataset

## Data user guide

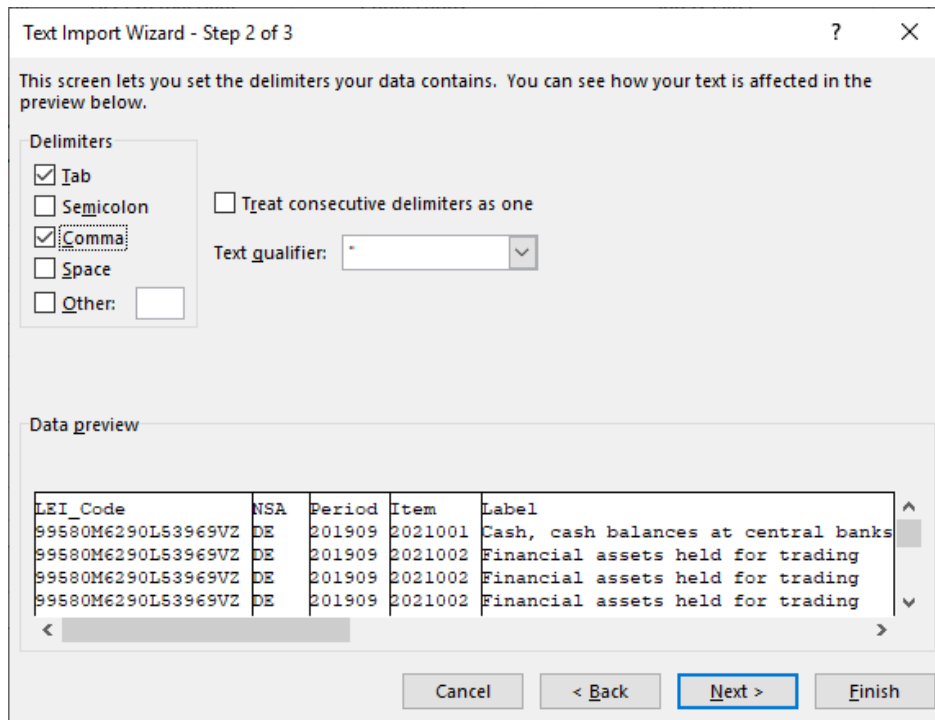
Due to the outbreak of Covid-19 (Coronavirus) and its global spread and the postponement to 2021 of the EU-wide stress test exercise, the EBA decided to carry out an additional EU-wide transparency exercise in spring 2020 with the aim of providing updated information on banks' exposures and asset quality to market participants. The EBA published bank-by-bank data contained in 14 transparency templates (on average around 7500 data points per bank). This exercise provides detailed data for 127 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 at the highest level of consolidation in EU for the banks that are in the EBA's reporting sample, to enable reconciliation of the figures for the EU in EBA's Risk Assessment Report, last version published in November 2019.

The dataset has been released to the wide public in CSV format, which can be imported into any analytical software for analysis purposes.

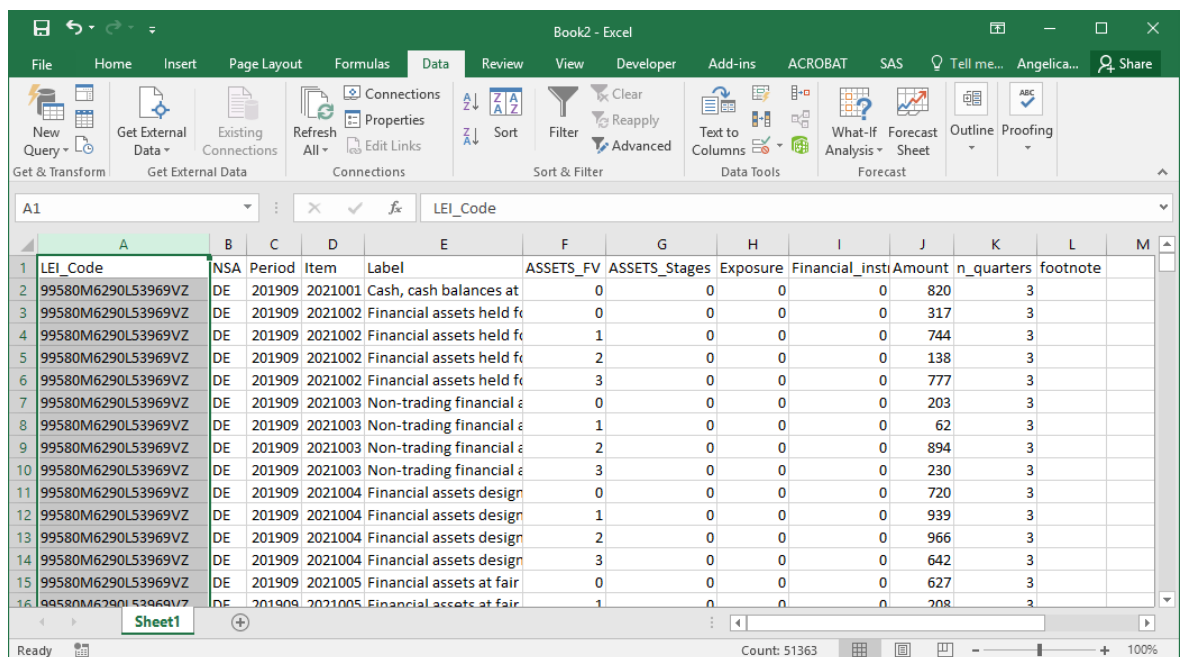
The transparency exercise dataset is stored in four CSV files. They include all the bank-by-bank data contained in the transparency templates, grouped into specific data categories to reflect the content of one or more transparency templates, as shown in the table below:

CSV file name	Transparency template(s)
Credit risk	Credit Risk_STA, Credit_Risk_IRB, NPE, Forborne Exposure, Breakdown of loans and advances to non-financial corporation (NACE)
Market risk	Market Risk
Sovereign exposures	Sovereign





ii) The database structure will appear as shown below:



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:

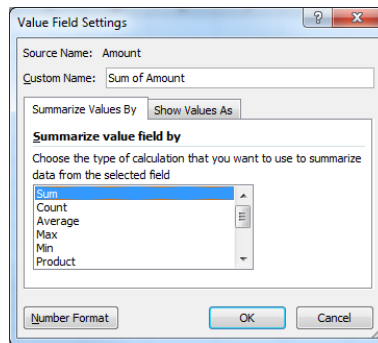
- *NSA*: ISO code of the bank’s country;
- *Lei\_code*: a bank identifier;
- *Item*: code of each variable;
- *Label*: decodification of the item;
- *Period*: time period (in format YYYYMM, eg: 201909 for September 2019, 201912 for December 2019);
- *ASSETS\_FV*; *ASSETS\_Stages*; *Exposure*; *Financial\_instruments*: dimensions used to define specific aspects of the items;
- *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).

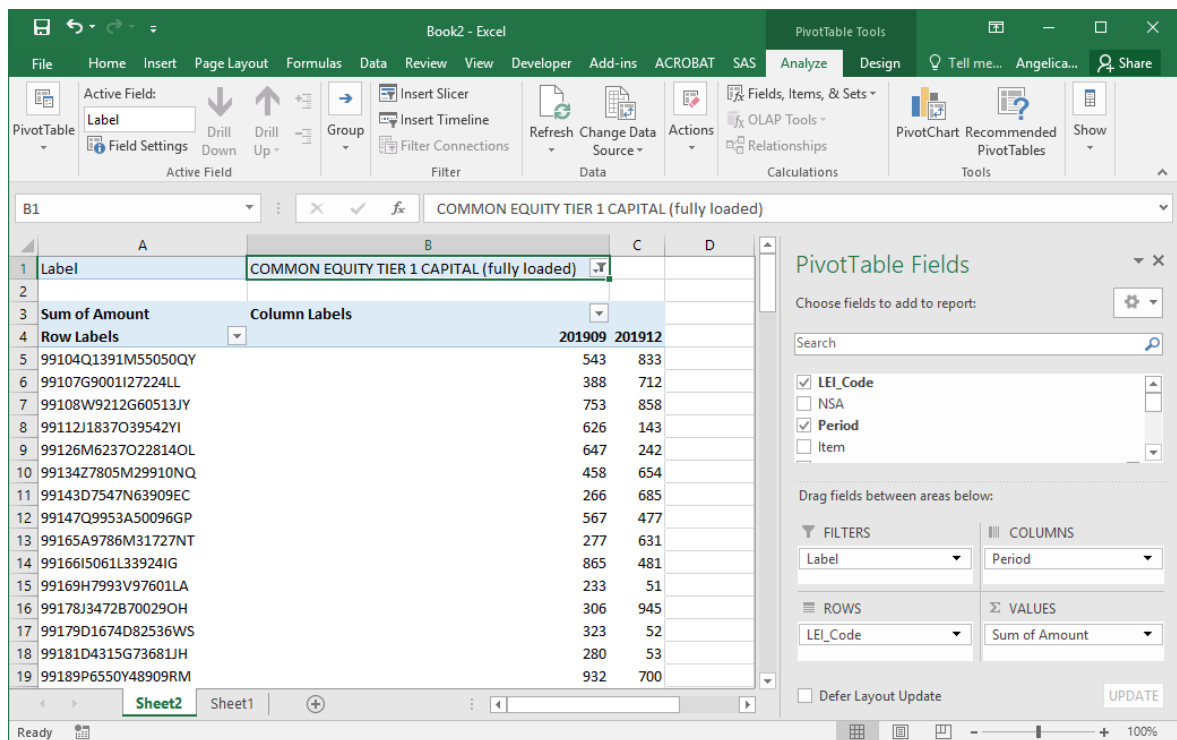
For each dimension used in the dataset you will find a dedicated tab where the information to decode the specific dimension is included. For instance, in the sheet ‘ASSETS\_FV’ of the metadata file, you can see the values that the dimension assume in the dataset, and find the relevant explanation for 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	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	
Sum of Amount	Column Labels	
Row Labels	201909	201912
99104Q1391M55050QY	543	833
99107G9001I27224LL	388	712
99108W9212G60513JY	753	858
99112J1837O39542YI	626	143
99126M6237O22814OL	647	242
99134Z7805M29910NQ	458	654
99143D7547N63909EC	266	685
99147Q9953A50096GP	567	477
99165A9786M31727NT	277	631
99166I5061L33924IG	865	481
99169H7993V97601LA	233	51
99178J3472B70029OH	306	945
99179D1674D82536WS	323	52
99181D4315G73681JH	280	53
99189P6550Y48909RM	932	700

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.).