

EBA 2016 EU-wide transparency exercise dataset

User data guide

For the 2016 EU-wide transparency exercise, the EBA published bank-by-bank data contained in nine transparency templates (up to about 4,000 data points). This exercise provides detailed data for 131 banks from 24 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 in the RAR sample, but not in the transparency exercise, in order to reconcile the respective figures for the EU.

The EBA has developed a set of practical tools aiming to clarify data use for the 2016 EU-wide transparency data. These include interactive maps, Excel aggregation tools and complete dataset in CSV format, which can be imported into any analytical software for analysis purposes.

The transparency dataset is stored in four different CSV files. They include all the bank-by-bank data contained in transparency templates, as shown in the table below:

File Name	Transparency template
tr_cre	Credit Risk_STA; Credit Risk_IRB; NPE; FBE
tr_mrk	Market Risk
tr_sov	Sovereign
tr_oth	Capital, RWA, P&L



Along with the CSV file, users will find the data dictionary table and the metadata table, which are helpful to understand each file database structure (as the four databases have a different structure), and for setting up queries for data extraction and management.

See the example below to understand how to use and query the EU-wide transparency exercise database¹. The files have been converted into spreadsheets, allowing the use of standard analytical tools embedded in Excel.

Capital: CET1 Ratio – fully loaded – for each bank by Dec 15 and Jun 16 using a pivot table

i) Once the CSV file containing data on *Capital* is downloaded (tr_oth.csv), import it into Excel using the text import wizard:

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



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ii) The database structure becomes the following:

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21	0SK1ILSPWNV	BNQWU0V	V18 DE	201512	1620120	(-) Holding	s of CET1 cap	ital instrum	ents of finan	cial sector ent	ties where	the institiution ha	e 0		4	
22	0SK1ILSPWNV	BNQWU0V	V18 DE	201512	1620121	(-) Amoun	t exceding th	e 17.65% th	eshold				0		4	
23	0SK1ILSPWNV	BNQWU0V	V18 DE	201512	1620122	(-) Additio	nal deduction	ns of CET1 C	apital due to	Article 3 CRR			0		4	
24	0SK1ILSPWNV	BNQWU0V	V18 DE	201512	1620123	CET1 capit	al elements o	or deduction	s - other				0		4	

- iii) The database structure is explained in a metadata file in which you can find a description of all the values that each column can assume. The dataset tr_oth has the following columns:
 - Lei: a bank identifier
 - NSA: ISO code of the Banks' country



- Period: Time period (201512 for Dec 2015 and 201606 for Jun 2016)
- Item : Code of each variable
- Label: decodification of the item
- Amount: value that the variable assumes
- *N_quarters*: the number of quarter to which P&L data (flow data) refers to

Users can find decoding information either in the metadata file (Metadata.xlsx) and/or in the data dictionary file (SDD.xlsx).

For instance, in the sheet "Banks" of the Metadata file, one can see that the name of the bank the LEI refers to, along with additional properties of the bank (country of origin, financial year end, ...).

Country	LEI_Code	Name
AT	PQOH26KWDF7CG10L6792	Erste Group Bank AG
AT	5299004SNO5GECIBWJ18	Promontoria Sacher Holding N.V.
AT	529900XSTAE561178282	Raiffeisenbankengruppe OÖ Verbund eGen
AT	529900SXEWPJ1MRRX537	Raiffeisen-Holding Niederösterreich-Wien Registrierte Genossenschaft Mit Beschränkter Haftung

- iv) Now we click on "Pivot table" and 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 "Lei_code" while in the columns we want the *Period*. Use the label for selecting the item "Common Equity Tier 1 Capital Ratio (fully loaded)" to visualise only the information for the CET1 ratio. 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 results should be the following:



Label	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	r -
Sum of Amount	Column Labels	
Row Labels	201512	201606
0SK1ILSPWNVBNQWU0W18	3.9%	12.8%
0W2PZJM8XOY22M4GG883	2.9%	1.5%
15DYKVGPQCMYBH2DZ583	6.8%	8.8%
2138004FIUXU3B2MR537	0.3%	4.1%
2138005O9XJIJN4JPN90	8.4%	10.6%
213800EUDXECGWMKKR98	25.2%	43.5%
213800TC9PZRBHMJW403	10.7%	1.0%
213800X3Q9LSAKRUWY91	14.6%	4.2%
253400EBCBBVB9TUHN50	21.1%	4.7%
2W8N8UU78PMDQKZENC08	4.6%	8.7%
391200EEGLNXBBCVKC73	6.1%	8.9%
3DM5DPGI3W6OU6GJ4N92	2.5%	0.3%
3M5E1GQGKL17HI6CPN30	13.3%	5.1%
3U8WV1YX2VMUHH7Z1Q21	10.5%	11.8%
5299000205KK6XOGJ020	1.7%	0.0%
5299004SNO5GECIBWJ18	3.6%	10.9%
5299007CS17YR0FL8U25	15.0%	12.0%
5299007S3UH5RKUYDA52	5.7%	5.3%
5299009N55YRQC69CN08	3.8%	15.1%
529900D4CD6DIB3CI904	3.5%	6.6%
529900GGYMNGRQTDOO93	2.5%	24.8%