The EBA's 2015

EU-wide transparency exercise data set

Manual for using and managing data

The EBA has developed a range of practical tools that aim to facilitate the use of the 2015 EU-wide transparency data. These include interactive maps and excel aggregation tools, as well as the complete dataset in CSV format, which can be imported in any analytical software for analysis purposes.

The transparency dataset is stored in 4 different CSV files and includes all the bank-by-bank data contained in transparency templates (around 13,000 data points per bank for a sample of 105 banks). Each CSV file contains a specific data category that reflects the content of one or more transparency templates as shown in the table below:

(Table 1)

CSV Name	Transparency template
Credit risk	Credit Risk; NPE; Forborne Exposure; Collaterals (mortgage loans)
Market risk	Market Risk
Sovereign exposures	Sovereign
Other templates	Capital; P&L; RWA; Leverage

Along with the CSV, you will find a data dictionary and a metadata file, which will help you understand the database structure of each file (the databases have a different structure), as well assist you in setting up queries to extract the data.

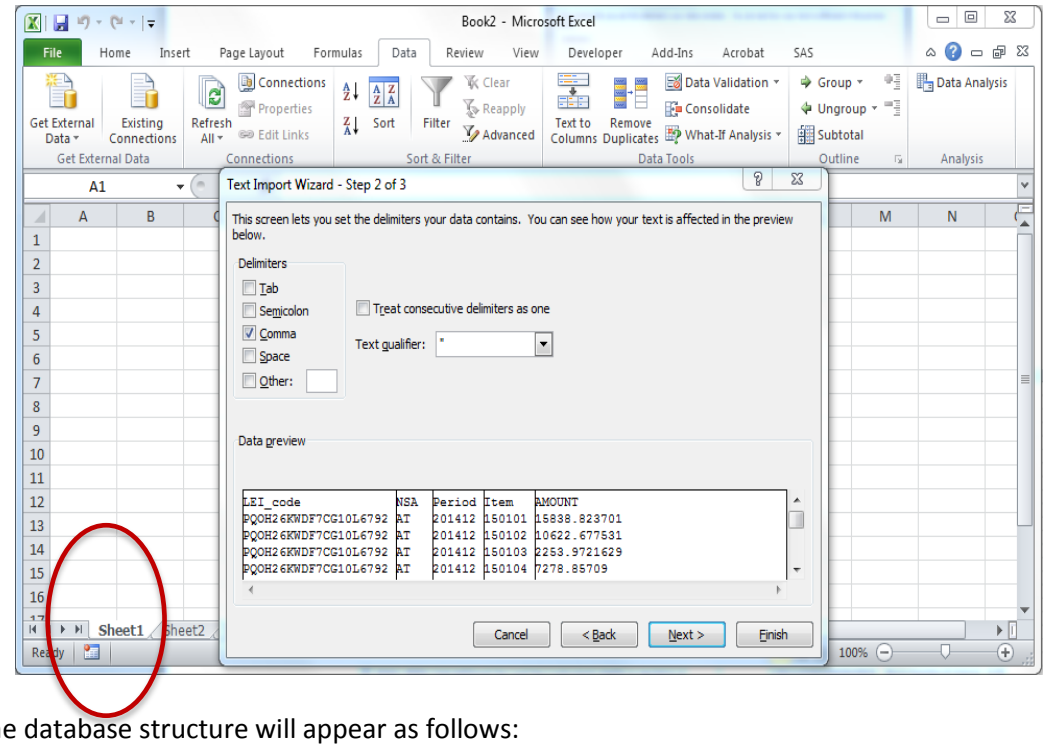
The following examples will further help you familiarise with the dataset. In the examples provided, the files have been converted into Excel files to enable the use of the standard analytical tools embedded in Excel.

Example 1:

Capital: CET1 Ratio for each bank using a pivot table

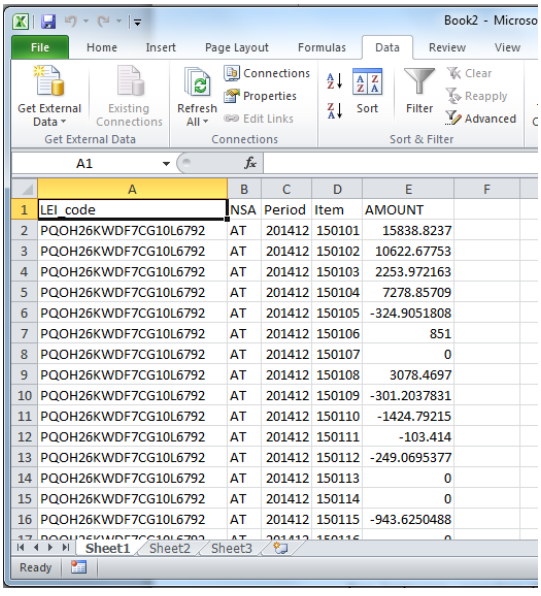
i) Once the CSV file containing data on *Capital* is downloaded (Other templates.csv), import it in excel using the text import wizard:

(Figure 1)



ii) The database structure will appear as follows:

(Figure 2)



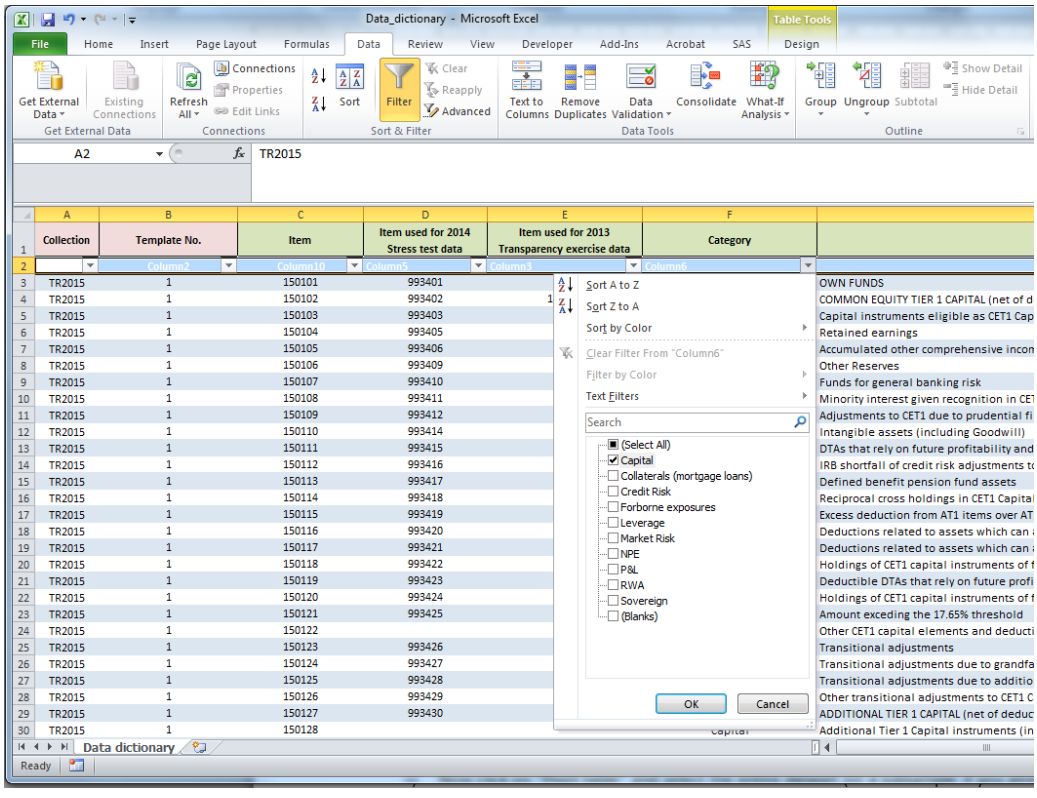
	A	B	C	D	E	F
1	LEI_code	NSA	Period	Item	AMOUNT	
2	PQOH26KWDF7CG10L6792	AT	201412	150101	15838.8237	
3	PQOH26KWDF7CG10L6792	AT	201412	150102	10622.67753	
4	PQOH26KWDF7CG10L6792	AT	201412	150103	2253.972163	
5	PQOH26KWDF7CG10L6792	AT	201412	150104	7278.85709	
6	PQOH26KWDF7CG10L6792	AT	201412	150105	-324.9051808	
7	PQOH26KWDF7CG10L6792	AT	201412	150106	851	
8	PQOH26KWDF7CG10L6792	AT	201412	150107	0	
9	PQOH26KWDF7CG10L6792	AT	201412	150108	3078.4697	
10	PQOH26KWDF7CG10L6792	AT	201412	150109	-301.2037831	
11	PQOH26KWDF7CG10L6792	AT	201412	150110	-1424.79215	
12	PQOH26KWDF7CG10L6792	AT	201412	150111	-103.414	
13	PQOH26KWDF7CG10L6792	AT	201412	150112	-249.0695377	
14	PQOH26KWDF7CG10L6792	AT	201412	150113	0	
15	PQOH26KWDF7CG10L6792	AT	201412	150114	0	
16	PQOH26KWDF7CG10L6792	AT	201412	150115	-943.6250488	

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. For *Capital* , the database has 5 columns:

- *Lei_code*: the bank identifier
- *NSA*: ISO code of the country of the Bank
- *Period*: Time period (201412 for Dec 2014 and 201506 for Jun 2015)
- *Item* : Code of each variable
- *Amount*: value that the variable assumes

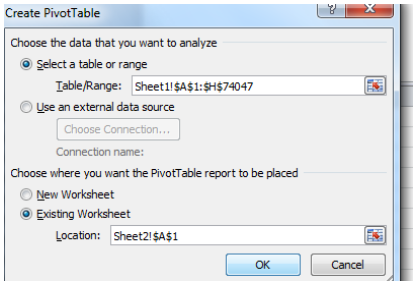
iv) Metadata are useful for building up the pivot table as well as for filtering the variables you are interested in. In the example, the CSV file *Others.csv* contains information on different transparency data categories, so the first thing to do is searching the required items in the metadata files. For instance, you can open the data dictionary file and filter the column *category* selecting *Capital*. Then select item *150135* that corresponds to *Common Equity Tier 1 Capital ratio.* As an alternative, you can look for the name of the item in the column *Label.* Please note that in the Data dictionary file you'll also be able to find the item codes used for identifying the same financial concepts in the 2014 Stress test data and 2013 transparency exercise (both still available on EBA's web page).

(Figure 4)



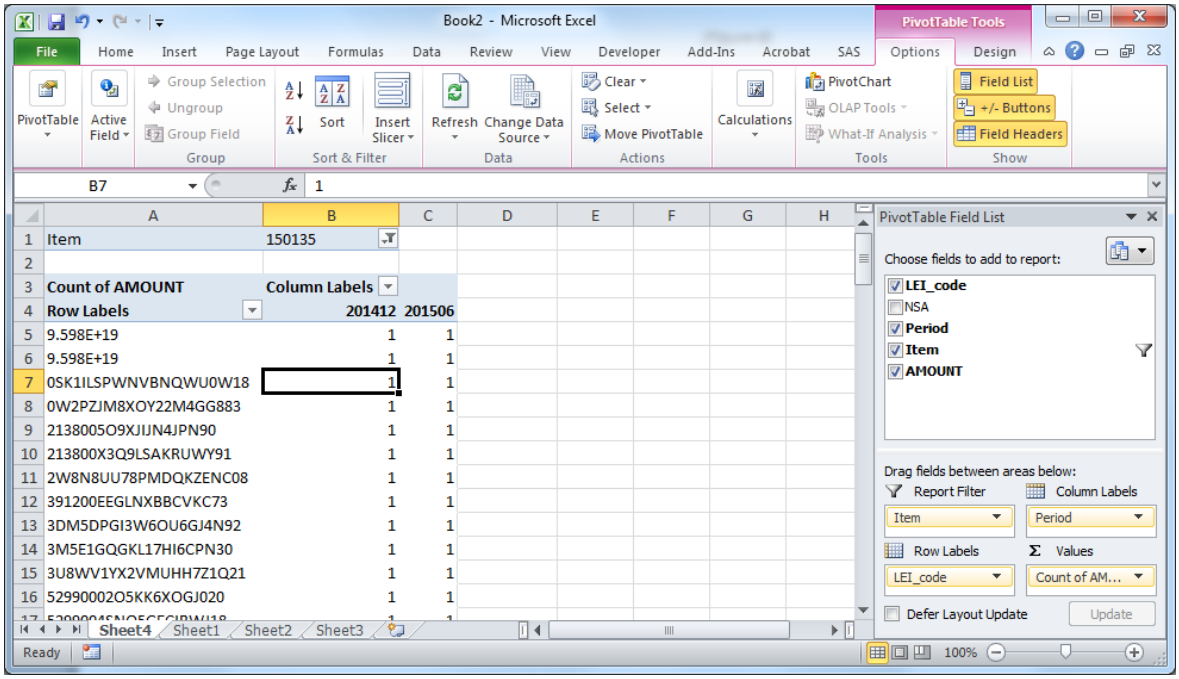
v) Now click on “Pivot table” and select the entire dataset (or a subsample if you already filtered the data you need) as the pivot table range (Figure 5).

(Figure 5)

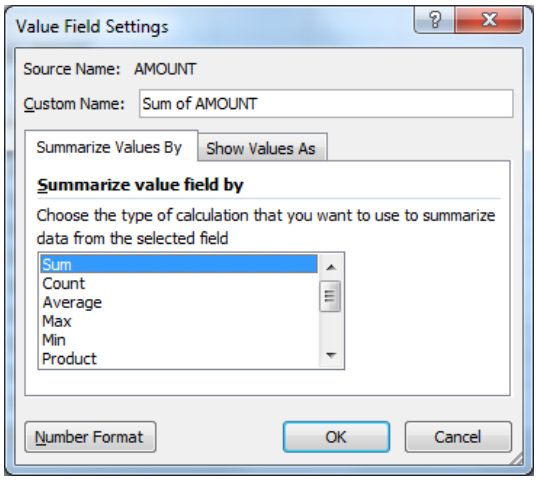


vi) The final step is setting up the pivot table structure: drag in the box *Row Label* the variable *LEI_code,* while in the columns select the *Period* (Figure 6). Use the ITEM in the Report Filter to visualise only the information for the CET1. Finally, drag in the box *Values* the variable *Amount* where the variables’ values are stored and aggregate them by sum (Figure 7).

(Figure 6)

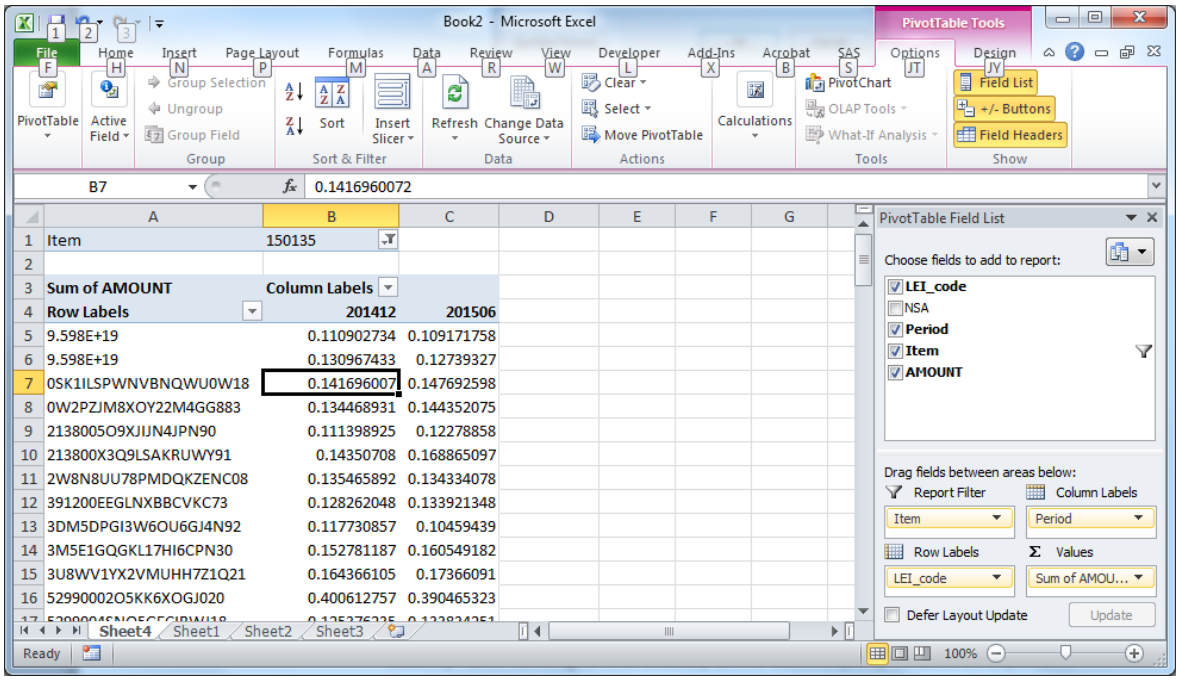


(Figure 7)



vii) The final result is shown in Figure 8.

(Figure 8)



Example 2

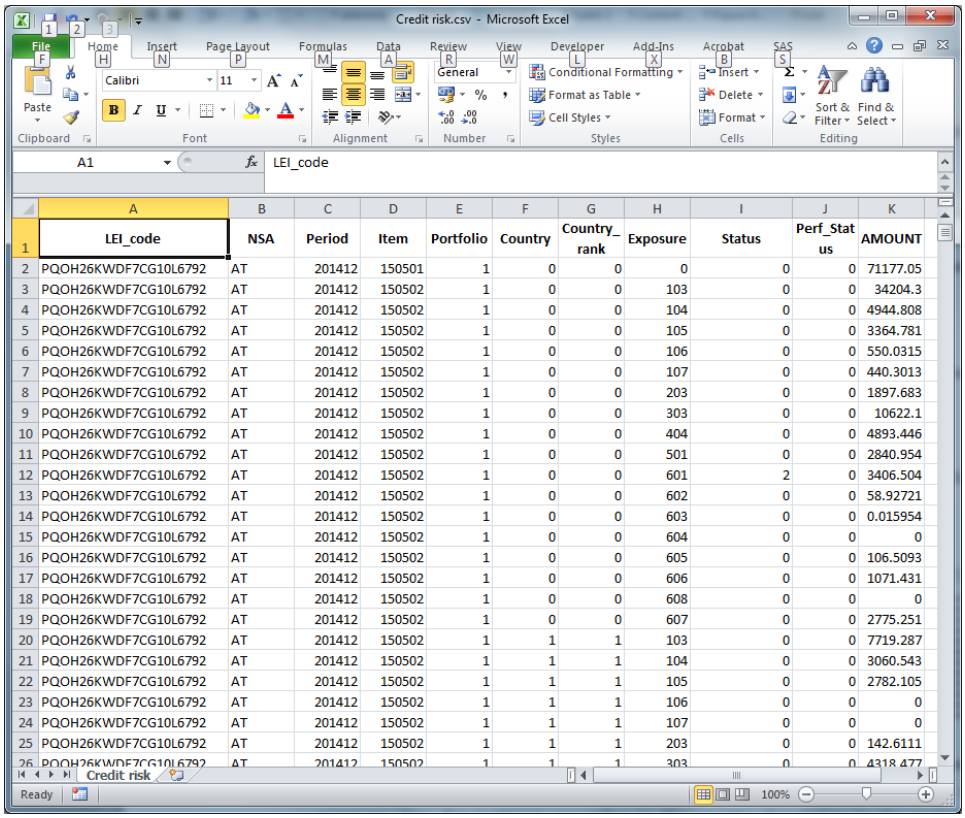
Credit risk: Retail and Corporates Original exposures by country of the bank

i) Download the file *Credit_risk.csv* and import it in excel as shown in point *i)* and *ii)* of the previous example.

ii) The structure of the credit risk database is slightly different from the one of capital. It has additional columns containing information concerning the country of the counterparty and exposures. In particular, in addition to the ones listed in point *iv)* of the previous example it has:

- *Country*: Country of the counterparty (code)
- *Country rank*: ranking of the country of the counterparty in term of exposures (from 1 to 10 or 0 for the Total of the banking group)
- *Exposure*: exposure class (Corporates, Retail etc..)
- Portfolio: Regulatory portfolio (Standardized, IRB)
- *Status*: Defaulted / Non Defaulted
- *Perf_Status*: Performing / Non Performing (for Non Performing and Forborne templates only)

(Figure 9)



	LEI_code	NSA	Period	Item	Portfolio	Country	Country_ rank	Exposure	Status	Perf_Stat us	AMOUNT
2	PQOH26KWDF7CG10L6792	AT	201412	150501	1	0	0	0	0	0	71177.05
3	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	103	0	0	34204.3
4	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	104	0	0	4944.808
5	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	105	0	0	3364.781
6	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	106	0	0	550.0315
7	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	107	0	0	440.3013
8	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	203	0	0	1897.683
9	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	303	0	0	10622.1
10	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	404	0	0	4893.446
11	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	501	0	0	2840.954
12	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	601	2	0	3406.504
13	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	602	0	0	58.92721
14	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	603	0	0	0.015954
15	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	604	0	0	0
16	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	605	0	0	106.5093
17	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	606	0	0	1071.431
18	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	608	0	0	0
19	PQOH26KWDF7CG10L6792	AT	201412	150502	1	0	0	607	0	0	2775.251
20	PQOH26KWDF7CG10L6792	AT	201412	150502	1	1	1	103	0	0	7719.287
21	PQOH26KWDF7CG10L6792	AT	201412	150502	1	1	1	104	0	0	3060.543
22	PQOH26KWDF7CG10L6792	AT	201412	150502	1	1	1	105	0	0	2782.105
23	PQOH26KWDF7CG10L6792	AT	201412	150502	1	1	1	106	0	0	0
24	PQOH26KWDF7CG10L6792	AT	201412	150502	1	1	1	107	0	0	0
25	PQOH26KWDF7CG10L6792	AT	201412	150502	1	1	1	203	0	0	142.6111
26	PQOH26KWDF7CG10L6792	AT	201412	150502	1	1	1	303	0	0	4318.477

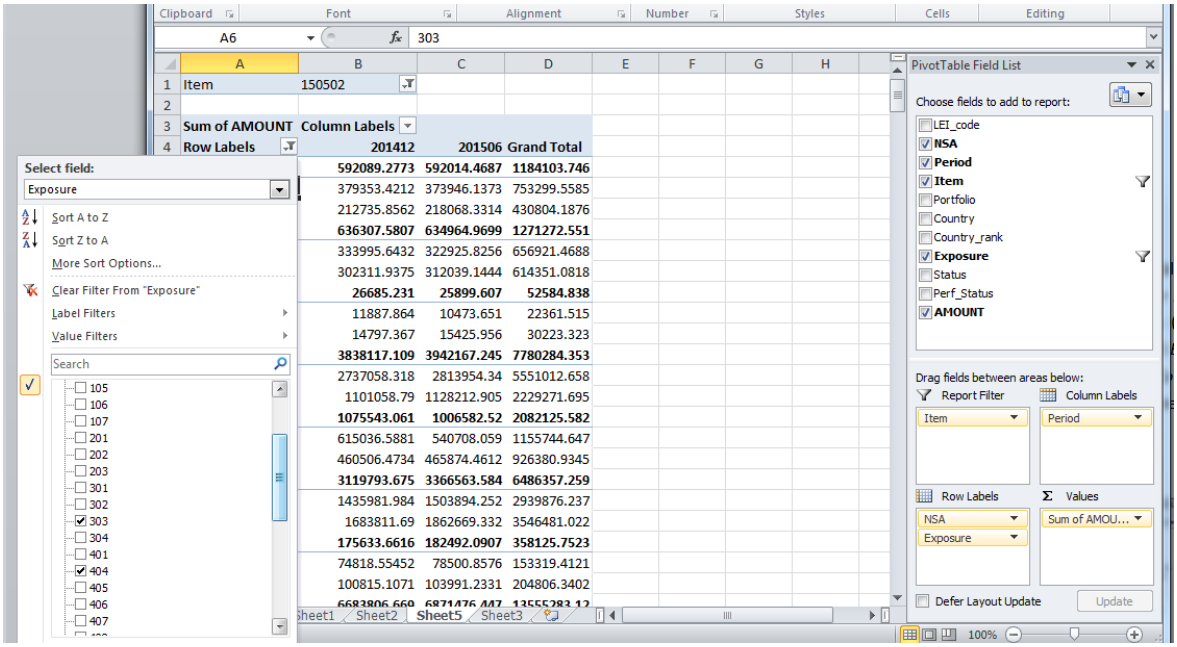
With respect to the capital dataset, the credit risk one has also the variable *country* that helps in identifying the counterparty country of each exposure class and the variable *exposure class*. For instance, according to the country description in the metadata file, number 9 corresponds to France, number 1 to Austria and so on. In the same way, one can also look up for the description of each exposure class using the corresponding meta data file (Figure 10).

(Figure 10)

Exposure	Label
0	Total / No breakdown
101	Central banks
102	General governments
103	Central governments or central banks
104	Regional governments or local authorities
105	Public sector entities
106	Multilateral Development Banks
107	International Organisations
201	Credit institutions
202	Financial corporations other than credit institutions
203	Institutions
204	Institutions without a short-term credit assessment
301	Non-financial corporations
302	Corporates - SME
303	Corporates
304	Corporates - Specialised Lending
305	Corporates other than specialised lending
306	Corporates without a short-term credit assessment
307	Institutions and corporates with a short-term credit assessment

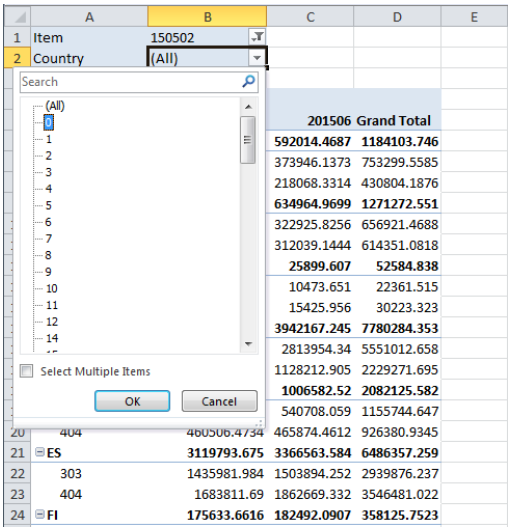
iii) Once the data has been imported in excel, set up a pivot table as explained in point *vi)* of the previous example. The first step is to put in the *Filter box* the variable *Item* and select only 150502 Original Exposure - by exposure class (SA_and_IRB). Afterwards, we drag in the *Row label* the variable *NSA* and *Exposures*. For instance, if you only need the exposures for the exposure classes *Corporates* and *Retails*, filter *Exposure* selecting 303 and 404 (that correspond to Corporates and Retails) in the pivot table filed list (Figure 11).

(Figure 11)



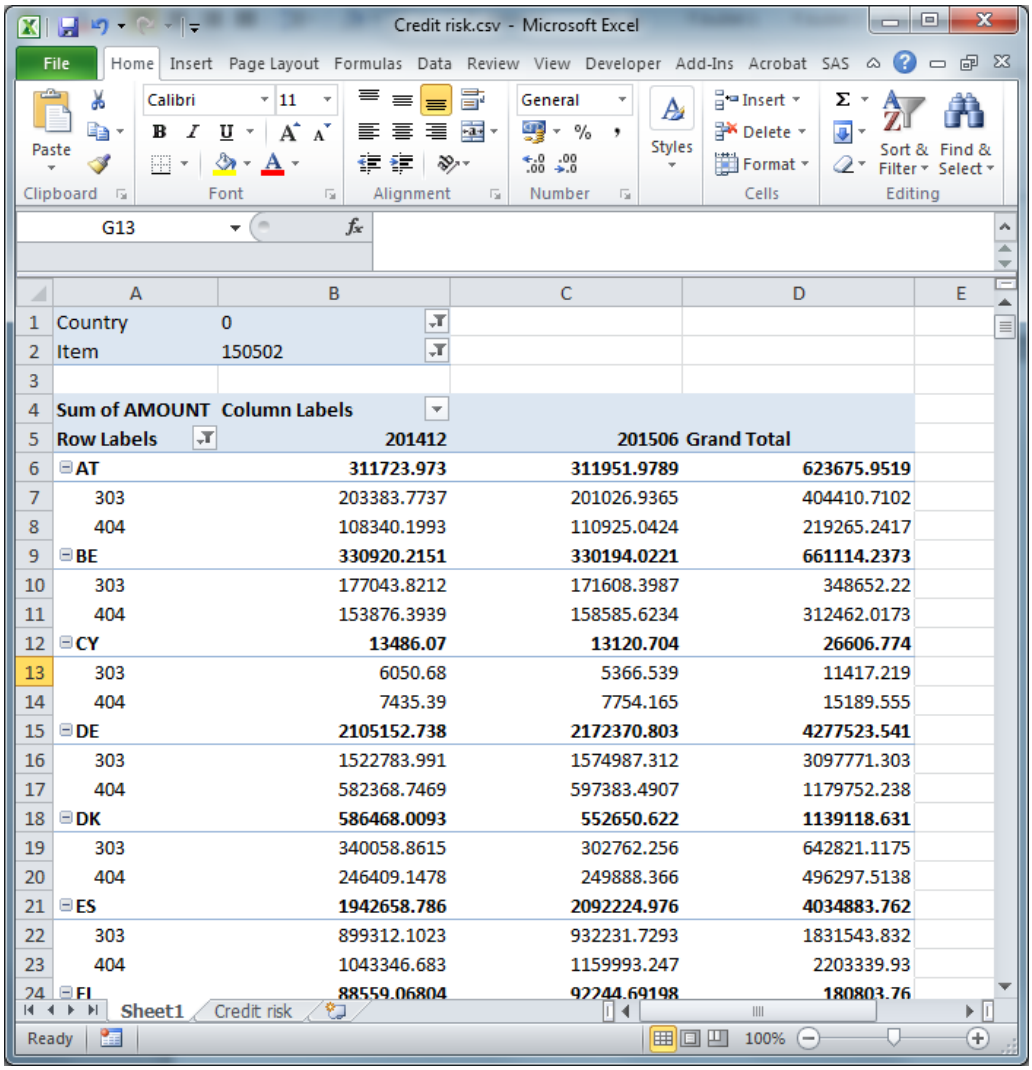
Furthermore, add in the filter box the variable *Country*, selecting only the value 0 that corresponds to the total at group level (no country breakdown).

(Figure 12)



iv) Finally , drag in the column box *Period* in order to have the Original exposure for each period.

(Figure 13)



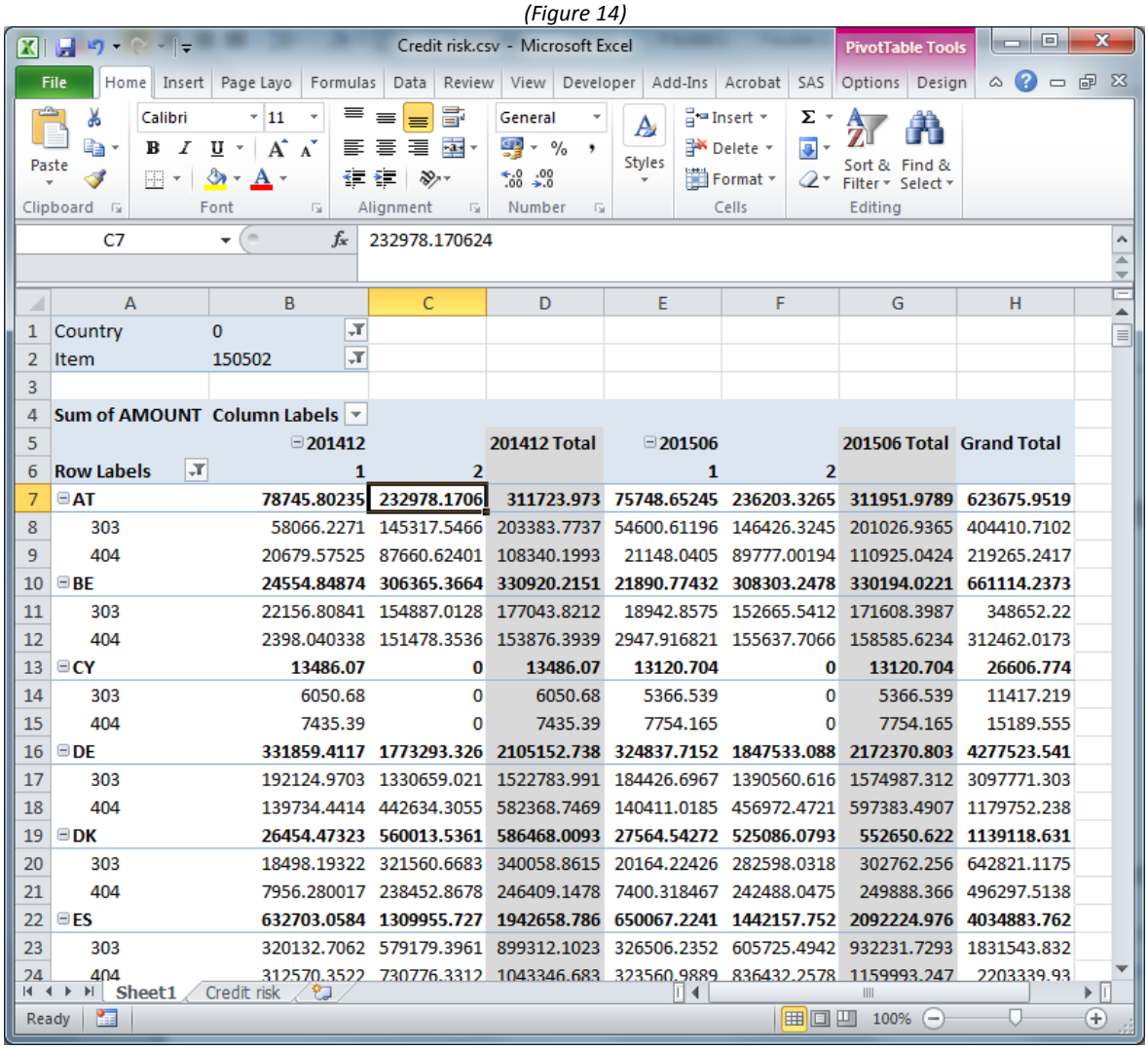
	A	B	C	D	E
1	Country	0			
2	Item	150502			
3					
4	Sum of AMOUNT	Column Labels			
5	Row Labels	201412	201506	Grand Total	
6	**AT**	**311723.973**	**311951.9789**	**623675.9519**	
7	303	203383.7737	201026.9365	404410.7102	
8	404	108340.1993	110925.0424	219265.2417	
9	**BE**	**330920.2151**	**330194.0221**	**661114.2373**	
10	303	177043.8212	171608.3987	348652.22	
11	404	153876.3939	158585.6234	312462.0173	
12	**CY**	**13486.07**	**13120.704**	**26606.774**	
13	303	6050.68	5366.539	11417.219	
14	404	7435.39	7754.165	15189.555	
15	**DE**	**2105152.738**	**2172370.803**	**4277523.541**	
16	303	1522783.991	1574987.312	3097771.303	
17	404	582368.7469	597383.4907	1179752.238	
18	**DK**	**586468.0093**	**552650.622**	**1139118.631**	
19	303	340058.8615	302762.256	642821.1175	
20	404	246409.1478	249888.366	496297.5138	
21	**ES**	**1942658.786**	**2092224.976**	**4034883.762**	
22	303	899312.1023	932231.7293	1831543.832	
23	404	1043346.683	1159993.247	2203339.93	
24	**FI**	**88559.06804**	**92244.69198**	**180803.76**	

Example 3

Credit risk: Exposure for Retail and Corporates broken down by regulatory portfolio (Sta / IRB)

i) From the table as shown in figure 13, drag the variable "Portfolio" (which assumes values 1=STA and 2=IRB) in the *Column label* box under Period.

(Figure 14)



	A	B	C	D	E	F	G	H
1	Country	0						
2	Item	150502						
3								
4	Sum of AMOUNT	Column Labels						
5		201412		201412 Total	201506		201506 Total	Grand Total
6	Row Labels	1	2		1	2		
7	AT	78745.80235	232978.1706	311723.973	75748.65245	236203.3265	311951.9789	623675.9519
8	303	58066.2271	145317.5466	203383.7737	54600.61196	146426.3245	201026.9365	404410.7102
9	404	20679.57525	87660.62401	108340.1993	21148.0405	89777.00194	110925.0424	219265.2417
10	BE	24554.84874	306365.3664	330920.2151	21890.77432	308303.2478	330194.0221	661114.2373
11	303	22156.80841	154887.0128	177043.8212	18942.8575	152665.5412	171608.3987	348652.22
12	404	2398.040338	151478.3536	153876.3939	2947.916821	155637.7066	158585.6234	312462.0173
13	CY	13486.07	0	13486.07	13120.704	0	13120.704	26606.774
14	303	6050.68	0	6050.68	5366.539	0	5366.539	11417.219
15	404	7435.39	0	7435.39	7754.165	0	7754.165	15189.555
16	DE	331859.4117	1773293.326	2105152.738	324837.7152	1847533.088	2172370.803	4277523.541
17	303	192124.9703	1330659.021	1522783.991	184426.6967	1390560.616	1574987.312	3097771.303
18	404	139734.4414	442634.3055	582368.7469	140411.0185	456972.4721	597383.4907	1179752.238
19	DK	26454.47323	560013.5361	586468.0093	27564.54272	525086.0793	552650.622	1139118.631
20	303	18498.19322	321560.6683	340058.8615	20164.22426	282598.0318	302762.256	642821.1175
21	404	7956.280017	238452.8678	246409.1478	7400.318467	242488.0475	249888.366	496297.5138
22	ES	632703.0584	1309955.727	1942658.786	650067.2241	1442157.752	2092224.976	4034883.762
23	303	320132.7062	579179.3961	899312.1023	326506.2352	605725.4942	932231.7293	1831543.832
24	404	312570.3522	730776.3312	1043346.683	323560.9889	836432.2578	1159993.247	2203339.93