

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:

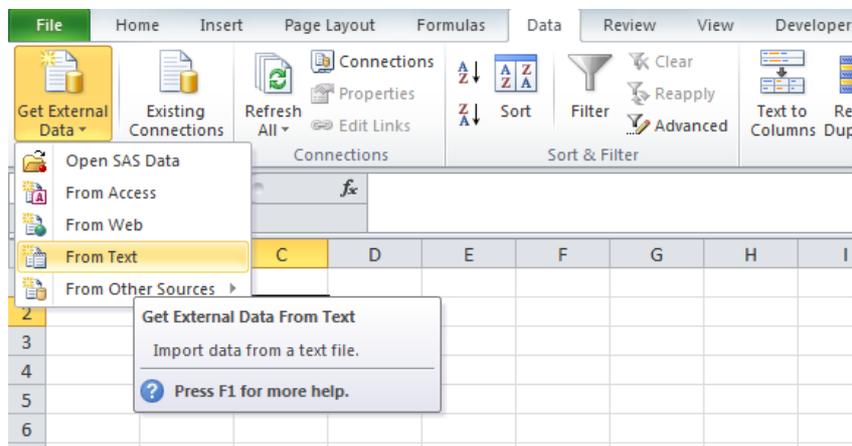
File Name	Transparency template
tr_cre	Credit Risk_STA; Credit Risk_IRB; NPE; FBE
tr_mrk	Market Risk
tr_sov	Sovereign
tr_oth	Capital, RWA, P&L

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.

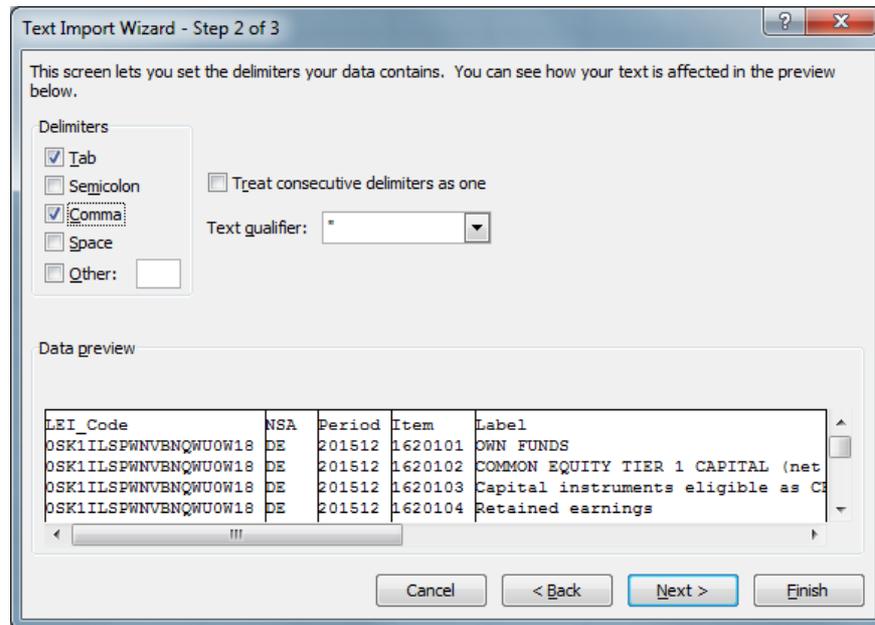
See the example below to understand how to use and query the EU-wide transparency exercise database¹. The files have been converted into spreadsheets, allowing the use of standard analytical tools embedded in Excel.

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

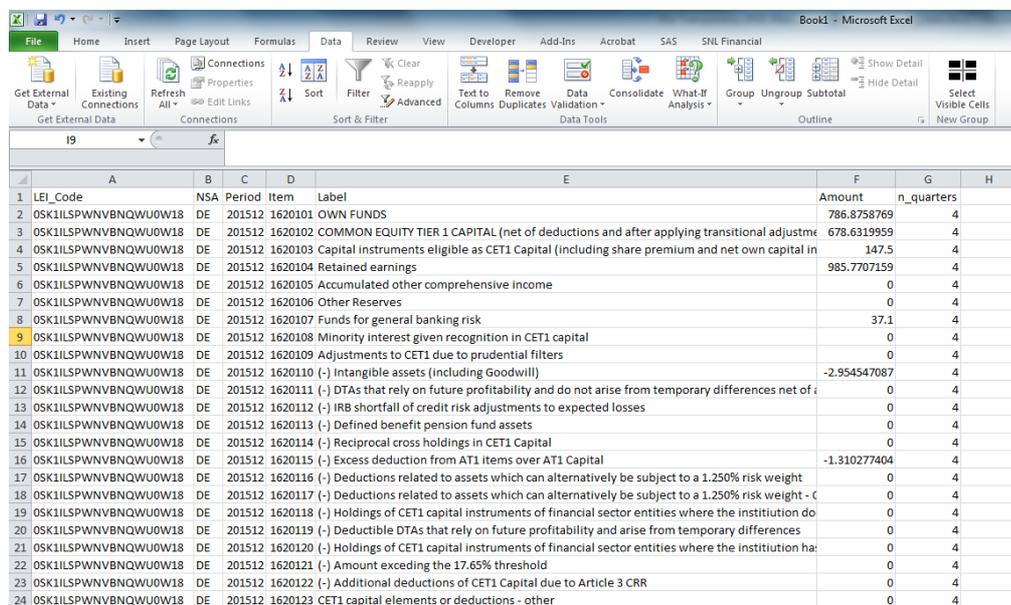
- i) Once the CSV file containing data on *Capital* is downloaded (tr_oth.csv), import it into Excel using the text import wizard:



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



ii) The database structure becomes the following:



LEI_Code	NSA	Period	Item	Label	Amount	n_quarters
OSK1ILSPWNBNQWU0W18	DE	201512	1620101	OWN FUNDS	786.8758769	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620102	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	678.6319959	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620103	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	147.5	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620104	Retained earnings	985.7707159	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620105	Accumulated other comprehensive income	0	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620106	Other Reserves	0	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620107	Funds for general banking risk	37.1	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620108	Minority interest given recognition in CET1 capital	0	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620109	Adjustments to CET1 due to prudential filters	0	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620110 (-)	Intangible assets (including Goodwill)	-2.954547087	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620111 (-)	DTAs that rely on future profitability and do not arise from temporary differences net of tax	0	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620112 (-)	IRB shortfall of credit risk adjustments to expected losses	0	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620113 (-)	Defined benefit pension fund assets	0	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620114 (-)	Reciprocal cross holdings in CET1 Capital	0	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620115 (-)	Excess deduction from AT1 items over AT1 Capital	-1.310277404	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620116 (-)	Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620117 (-)	Deductions related to assets which can alternatively be subject to a 1.250% risk weight - CET1	0	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620118 (-)	Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant influence	0	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620119 (-)	Deductible DTAs that rely on future profitability and arise from temporary differences	0	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620120 (-)	Holdings of CET1 capital instruments of financial sector entities where the institution has a significant influence	0	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620121 (-)	Amount exceeding the 17.65% threshold	0	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620122 (-)	Additional deductions of CET1 Capital due to Article 3 CRR	0	4
OSK1ILSPWNBNQWU0W18	DE	201512	1620123	CET1 capital elements or deductions - 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	529900SXWJPJ1MRRX537	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)	
Sum of Amount	Column Labels	201512	201606
Row Labels			
0SK1ILSPWNVBNQWU0W18		3.9%	12.8%
0W2PZJM8XOY22M4GG883		2.9%	1.5%
15DYKVGPOCMYBH2DZ583		6.8%	8.8%
2138004FIUXU3B2MR537		0.3%	4.1%
2138005O9XIJN4JPN90		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%
3U8WV1YX2V MUHH7Z1Q21		10.5%	11.8%
52990002O5KK6XOGJ020		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%