

The EBA Stress Test 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 stress test data. These include interactive maps and excel aggregation tools, as well as the complete stress test dataset in CSV format, which 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 (around 12,000 data points per bank for a sample of 123 banks). 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:

			(Table 1)
CSV Name	Stress Test category	Transparency Template	
Credit_risk.csv	Credit risk	29.TR_Credit MAN	
Sovereign.csv	Sovereign	33.TR_Sovereign	
Others.csv	Capital, RWA, P&L, Securitization, Capital measures	30.TR_Evolution of P&L 31.TR_RWA; 32.TR_Securitisation; 34.TR_Capital; 35.TR_Restruct Scenarios; 36.TR_Outcome Dynamic_2 Calc;	
		37.TR_Capital Measures_3Q2014	

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 tree 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 (that the figures below show <u>fake data</u>). 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 by scenario using a pivot table

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

(Figure 1)											
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From From From Text	rom Other Sources ~ The Data	Refresh All - Connections	2↓ 2 Å s Ž↓ Sort	Filter Advanc							
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		Cancel < Back	Next >	Einish							

ii) The database structure will appear as follows:

(Figure 2)

	Α	В	C	D	E	F	G	Н
1	Period	Item	Label	Scenario	amount	lei	name	country
2	201312	992801	Operating profit before impairments	1	45.99445262	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
3	201312	992802	Impairment losses on financial and non-financial assets in the banking	1	64.89417246	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
4	201312	992803	Common Equity Tier 1 capital	1	2342.792828	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
5	201312	992804	Total Risk Exposure	1	17735.28585	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
6	201312	992805	Common Equity Tier 1 ratio, %	1	0.060875001	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
7	201612	992806	3 yr cumulative operating profit before impairments	3	136.7148219	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
8	201612	992807	3 yr cumulative impairment losses on financial and non-financial asse	3	343.0891014	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
9	201612	992808	3 yr cumulative losses from the stress in the trading book	3	0	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
10	201612	992809	Valuation losses due to sovereign shock after tax and prudential filter	3	0	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
11	201612	992803	Common Equity Tier 1 capital	3	1227.711967	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
12	201612	992804	Total Risk Exposure	3	17166.88513	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
13	201612	992805	Common Equity Tier 1 ratio, %	3	0.075276759	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
14	201612	992806	3 yr cumulative operating profit before impairments	2	450.162513	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
15	201612	992807	3 yr cumulative impairment losses on financial and non-financial asse	2	98.9985374	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
16	201612	992808	3 yr cumulative losses from the stress in the trading book	2	0	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
17	201612	992803	Common Equity Tier 1 capital	2	255.6010131	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
18	201612	992804	Total Risk Exposure	2	19870.49677	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
19	201612	992805	Common Equity Tier 1 ratio, %	2	0.120605556	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
20	201612	992810	Common EU wide CET1 Threshold	3	1075.325867	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
21	201612	992811	Total amount of instruments with mandatory conversion into ordinary	3	0	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
22	201612	992812	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory ca	3	0	0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - So	DE
22	201012	332812	rotal Aduitional riel 1 and riel 2 instruments eligible as regulatory ca	3	U	OSKTICSP WINV BINQ WOUW18	barrica Populare di Viceriza - Sc	DE

- 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 8 columns:
 - *Period*: Time period
 - Item : Code of each variable
 - Label: Name of the item
 - Scenario: code of the scenario
 - Amount: value that the variable assumes
 - Lei: a bank identifier
 - *Name*: Name of the bank
 - NSA: ISO code of the country of the Bank



For instance, opening the metadata file regarding the *Scenario*, one can see that the variable scenario can only assume values equal to 0, 1, 2, 3 finding the corresponding description in the column label (see figure 3)

(Figure 3)								
Code	Label							
0	No breakdown by scenario							
1	Actual figures							
2	Baseline scenario							
3	Adverse scenario							

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 stress test 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 993441 that corresponds to C.1 - Common Equity Tier 1 Capital ratio. As an alternative, you can look for the name of the item in the column Label.

	(Figure 4)										
1 collectio	• te	mpla 💌 item 💌 category	-1	label							
70 TR	Az↓	Sort A to Z		A - OWN FUNDS							
71 TR	Z A↓	Sort Z to A		A.1 - COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments							
72 TR		Sort by Color	Þ	A.1.1 - Capital instruments eligible as CET1 Capital (including share premium and net own capital in							
73 TR	~	Clear Filter From "categoon"		A.1.1.1 - Of which: CET1 instruments subscribed by Government							
74 TR	×	Clear Filter From Category		A.1.2 - Retained earnings							
75 TR		F <u>i</u> lter by Color	ŀ	A.1.3 - Accumulated other comprehensive income							
76 TR		Text <u>F</u> ilters	+	A.1.3.1 - Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio							
77 TR		Search	Q	A.1.3.2 - Of which: arising from unrealised gains/losses from the rest of AFS portfolio							
78 TR	\checkmark	: (Select All)		A.1.4 - Other Reserves							
79 TR	-	Capital		A.1.5 - Funds for general banking risk							
80 TR		Capital Measures_3Q2		A.1.6 - Minority interest given recognition in CET1 capital							
81 TR		CREDIT RISK		A.1.7 - Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses f							
82 TR				A.1.8 - Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Ex							
83 TR		···· Restruct Scenarios -		A.1.9 - (-) Intangible assets (including Goodwill)							
84 TR		RWA		A.1.10 - (-) DTAs that rely on future profitability and do not arise from temporary differences net							
85 TR		Sovereign		A.1.11 - (-) IRB shortfall of credit risk adjustments to expected losses							
86 TR		Summary		A.1.12 - (-) Defined benefit pension fund assets							
87 TR				A.1.13 - (-) Reciprocal cross holdings in CET1 Capital							
88 TR				A.1.14 - (-) Excess deduction from AT1 items over AT1 Capital							
89 TR				A.1.15 - (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight							
90 TR				A.1.15.1 - Of which: from securitisation positions (-)							
91 TR			acal	A.1.16 - (-) Holdings of CET1 capital instruments of financial sector entities where the institutio							
92 TR				A.1.17 - (-) Deductible DTAs that rely on future profitability and arise from temporary differences							
93 TR	_	34 993424 Capital		A.1.18 - (-) Holdings of CET1 capital instruments of financial sector entities where the institutio							
94 TR		34 993425 Capital		A.1.19 - (-) Amount exceding the 17.65% threshold							
95 TR		34 993426 Capital		A.1.20 - Transitional adjustments							
OF TO		24 002427 Capital		A 1 30-1 Transitional adjustments due to grandfathered CET1 Capital instruments (1/)							

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).



Choose the data that	t you want to analyze								
Select a table or range									
Table/Rang	e: Sheet1!\$A\$1:\$H\$74047								
🗇 Use an external data source									
Choose Connection									
Connection	name:								
Choose where you v	ant the PivotTable report to be place	d							
New Workshee	t								
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Location:	Sheet2!\$A\$1	1							
	ОК	Cancel							

vi) The final step is setting up the pivot table structure: drag in the box *Row Label* the variable *Name,* while in the columns select the *Period* and the *Scenario* (Figure 6). Finally, drag in the box *Values* the variable *Amount* where the variables' values are stored and aggregate them by sum (Figure 7).

					(F	iguı	re 6,)					
1	label	C.1 - Common Equity Tier 1 Capital rat	J					0 11		I J K L	191 13	0	-
2		or commentation address of the solution of											
3	Count of amount	Column Labels	Ŧ							PivotTable Field List			* ×
4		Ē	1	2			⊟3						
5	Row Labels 🔹	2013	12 2	01412 201	512 201	612 20	1412 20	01512 20161	12	Choose fields to add to report:			10 •
6	Aareal Bank AG		1	1	1	1	1	1	1	V Period			
7	ABLV Bank		1	1	1	1	1	1	1	Item			
8	ABN AMRO Bank N.V.		1	1	1	1	1	1	1	✓ Label			Y
9	ALIOR BANK SA		1	1	1	1	1	1	1	Scenario			
10	Allied Irish Banks plc		1	1	1	1	1	1	1	amount			
11	Alpha Bank		1	1	1	1	1	1	1	7 name			
12	AXA Bank Europe SA		1	1	1	1	1	1	1	Country			
13	Banca Carige S.P.A Cassa di Risparmio di Geno		1	1	1	1	1	1	1				
14	Banca Monte dei Paschi di Siena S.p.A.		1	1	1	1	1	1	1				
15	Banca Piccolo Credito Valtellinese		1	1	1	1	1	1	1				
16	Banca Popolare Dell'Emilia Romagna - Società C		1	1	1	1	1	1	1				
17	Banca Popolare Di Milano - Società Cooperativa		1	1	1	1	1	1	1	Drag fields between areas below:			
18	Banca Popolare di Sondrio		1	1	1	1	1	1	1	V Report Filter	Column Labels		
19	Banca Popolare di Vicenza - Società Cooperativa		1	1	1	1	1	1	1	Label 🔻 🚦	Scenario		
20	Banco Bilbao Vizcaya Argentaria		1	1	1	1	1	1	1		Period		-
21	Banco BPI		1	1	1	1	1	1	1				
22	Banco Comercial Português		1	1	1	1	1	1	1				
23	Banco de Sabadell		1	1	1	1	1	1	1				
24	Banco Financiero y de Ahorros		1	1	1	1	1	1	1	Row Labels X	Values		
25	Banco Mare Nostrum		1	1	1	1	1	1	1	name 🔻 🕯	Count of amount		-
26	Banco Popolare - Società Cooperativa		1	1	1	1	1	1	1				
27	Banco Popular Español		1	1	1	1	1	1	1				
28	Banco Santander		1	1	1	1	1	1	1				
29	BANK BPH SA		1	1	1	1	1	1	1				
30	BANK HANDLOWY W WARSZAWIE SA		1	1	1	1	1	1	1	Defer Layout Update			Update
31	Bank Nederlandse Gemeenten N.V.		1	1	1	1	1	1	1				
32	BANK OCHRONY SRODOWISKA SA		1	1	1	1	1	1	1				



(Figure 7)

1	A	В		С	D	E	F	G	н	1	J	K	L	M	N	0	Р	Q
1	Label	C.1 - Common Equity Tie	er 1 Capital ratio 📑															
2																		
3	Sum of amount	Column Labels	-							PivotTable	e Field Lis	t						×
4			=1	= 2			= 3										1	
5	Row Labels 💌		201312	201412	201512	201612	201412	201512	201612	Choose fie	elds to add	to report:					191	
6	Aareal Bank AG		0.11%	3.35%	5.90%	3.33%	5.35%	7.91%	0.47%	V Perio	d							
7	ABLV Bank		4.44%	2.84%	3.60%	11.87%	7.57%	4.44%	1.63%	Item								
8	ABN AMRO Bank N.V.		4.82%	7.03%	8.08%	9.37%	3.01%	6.16%	6.78%	✓ Label							`	7
9	ALIOR BANK SA		3.48%	2.59%	0.65%	0.76%	0.45%	0.59%	-0.48%	✓ Scena	ario							
10	Allied Irish Banks plc		11.51%	8.08%	6.58%	5.64%	9.39%	9.41%	2.35%	amou	int							
11	Alpha Bank		2.67%	1.08%	5.89%	9.22%	5.36%	3.95%	5.91%	v name								
12	AXA Bank Europe SA		4.52%	2.36%	0.49%	5.95%	0.20%	0.62%	0.53%	Countr	v							
13	Banca Carige S.P.A Cassa di Risparmio c		25.43%	25.39%	15.89%	28.67%	26.09%	8.10%	10.67%									
14	Banca Monte dei Paschi di Siena S.p.A.		4.07%	1.30%	2.02%	5.54%	0.95%	1.66%	3.16%									
15	Banca Piccolo Credito Valtellinese		6.39%	1.06%	3.47%	0.36%	5.25%	2.96%	1.03%									
16	Banca Popolare Dell'Emilia Romagna - So		6.28%	8.60%	3.48%	5.14%	4.19%	8.15%	0.79%									
17	Banca Popolare Di Milano - Società Coop		6.77%	6.41%	4.15%	5.36%	9.48%	1.86%	1.40%	Drag field:	s between	areas belo	w:					
18	Banca Popolare di Sondrio		Value Field Settings	1.007	1.000		? ×	0.43%	11.55%	Y Repo	ort Filter				lumn Labe	ls		
19	Banca Popolare di Vicenza - Società Coop		value rielu Settings	1.000	10.765	0	1.00	3.84%	7.73%	Label			Ŧ	Scena	rio			
20	Banco Bilbao Vizcaya Argentaria		Source Name: amour	it				2.33%	5.75%					Period				<u> </u>
21	Banco BPI		Custom Name: Sum	ofamount				5.20%	3.14%									
22	Banco Comercial Português			—				0.86%	1.94%									
23	Banco de Sabadell		Summarize Values By	Show V	alues As			8.45%	4.42%									
24	Banco Financiero y de Ahorros		Summarize value	field by				5.24%	1.23%	Row	Labels			Σ Va	lues			
25	Banco Mare Nostrum		Choose the type of	calculation t	hat you wan	t to use to s	ummarize	9.82%	3.89%	name			*	Sum o	famount			
26	Banco Popolare - Società Cooperativa		data from the select	ed field				3.99%	4.70%									
27	Banco Popular Español		Count		Â			3.15%	11.81%									
28	Banco Santander		Average		E			6.76%	0.09%									
29	BANK BPH SA		Min					2.49%	1.46%									
30	BANK HANDLOWY W WARSZAWIE SA		Product		*			0.42%	0.18%	Defer	Layout Ur	date					Update	
31	Bank Nederlandse Gemeenten N.V.							8.47%	4.27%									_
32	BANK OCHRONY SRODOWISKA SA							3.58%	4.77%									
33	Bank of Cyprus Public Company Ltd		Number Format		OK		Cancel	2.88%	0.28%									
34	Bank of Valletta plc		10.0010	1.1370	3.4370	14.0070	10.1370	9.49%	3.28%									
35	Bankinter		3.37%	2.92%	1.81%	6.79%	5.30%	2.65%	0.39%									
36	Banque et Caisse d'Epargne de l'Etat		3.56%	9.00%	2.16%	4.83%	8.56%	3.24%	6.09%									

Example 2

<u>Credit risk</u>: Impairment rates for Retail and Corporates exposures at group level for the Adverse and Baseline scenario

- 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
 - Exposure: exposure class (Corporates, Retail etc..)
 - Portfolio: Regulatory portfolio (Standardized, Advanced, Foundation)

(Eiguro Q)

- Status: Name of the item

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	Α	В	С	D	E	F	G	н	1	J	К	L	м		
1	Period	Item	Label	Country	Country_rank	Exposure	Status	Scenario	Portfolio	amount	LEI	Name	NSA		
2	201312	992901	LTV %	0	0	15	0	1	L (0	0 0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - Società Cooperativa per Azioni	DE		
3	201312	992901	LTV %	0	0	16	0	1	L (0	0 0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - Società Cooperativa per Azioni	DE		
4	201312	992901	LTV %	0	0	17	0	1	L (D	0 0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - Società Cooperativa per Azioni	DE		
5	201312	992902	Exposure values	0	0	1	1	. 1	L :	3	0 0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - Società Cooperativa per Azioni	DE		
6	201312	992902	Exposure values	0	0	2	1	. 1	L I	3	0 0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - Società Cooperativa per Azioni	DE		
7	201312	992902	Exposure values	0	0	3	1	. 1	L :	3	0 0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - Società Cooperativa per Azioni	DE		
8	201312	992902	Exposure values	0	0	12	1	. 1	L I	3	0 0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - Società Cooperativa per Azioni	DE		
9	201312	992902	Exposure values	0	0	13	1	. 1	L :	3	0 0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - Società Cooperativa per Azioni	DE		
10	201312	992902	Exposure values	0	0	4	1	. 1	L I	3	0 0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - Società Cooperativa per Azioni	DE		
11	201312	992902	Exposure values	0	0	15	1	. 1	L :	3	0 0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - Società Cooperativa per Azioni	DE		
12	201312	992902	Exposure values	0	0	16	1	. 1	L I	3	0 0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - Società Cooperativa per Azioni	DE		
13	201312	992902	Exposure values	0	0	17	1	. 1	L I	3	0 0SK1ILSPWNVBNQWU0W18	Banca Popolare di Vicenza - Società Cooperativa per Azioni	DE		



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 9).

(Figure 9)										
code	😡 level	🔌 label								
0	1	Total / No breakdown by portfolio								
1	2	Central banks and central governments								
2	2	Institutions								
3	2	Corporates								
4	2	Retail								
9	2	Equity								
10	2	Securitisation								
11	2	Other non-credit obligation assets								
12	3	Corporates - Of Which: Specialised Lending								
13	3	Corporates - Of Which: SME								
15	3	Retail - Secured on real estate property								
16	4	Retail - Secured on real estate property - Of Which: SME								
17	4	Retail - Secured on real estate property - Of Which: non-SME								
18	3	Retail - Qualifying Revolving								
19	3	Retail - Other Retail								
20	4	Retail - Other Retail - Of Which: SME								
21	4	Retail - Other Retail - Of Which: non-SME								
22	2	Securitisation and re-securitisations positions deducted from capital								

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 *Label* and select only *Impairment rate (Figure 10)*. Afterwards, we drag in the *Row label* the variable *Name* and *Exposures*. For instance, if you only need the impairments rate for the exposure class *Corporates* and *Retails*, filter *Exposure* selecting 3 and 4 (that correspond to Corporates and Retails) in the pivot table filed list (Figure 11).

4	(Fig	ure 10)						
3	Row Labels	J Sum of amount	PivotTable Field List	▼ X				
4	Aareal Bank AG	31.40%		13				
5	4	31.40%	Choose fields to add to report:	50 ·				
6	BABLV Bank	51.88%	Period					
7	4	51.88%	Item					
8	BABN AMRO Bank N.V.	4.69%	Label	Y				
9	4	Search 🖇	Country cank					
10	ALIOR BANK SA	(AI)	V Exposure	7				
1:	4	Coverage Ratio - Default Stock	Status					
12	■ Allied Irish Banks plc	Exposure values	Scenario					
13	4	LTV %	Portfolio					
14	Alpha Bank		 amount					
15	4	- Stock of Provisions	ELEI					
10	AXA Bank Europe SA	Value adjustments and provisions	value adjustments and provisions					
17	4		L_NSA					
18	Banca Carige S.P.A Cassa di Risparmio di Genova e Imperia	-						
19	4		Drag fields between areas below:					
20	Banca Monte dei Paschi di Siena S.p.A.		V Report Filter	Column Labels				
2:	4		Label					
22	Banca Piccolo Credito Valtellinese							
23	4	Select Multiple Items						
24	Banca Popolare Dell'Emilia Romagna - Società Cooperativa	OK Cancel	1 L					
25	4		Row Labels	Σ Values				
20	Banca Popolare Di Milano - Società Cooperativa A Responsabilità Limitata	/.83%	Name	Sum of amount				
2	4	7.83%	Exposure *					
28	Banca Popolare di Sondrio	4.01%						
29	4	4.01%						
30	Banca Popolare di Vicenza - Società Cooperativa per Azioni	53.96%	Defer Layout Update	Update				
3:	4	53.96%						

iv)





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).



v) Finally , drag in the column box *Scenario* and *Period* in order to have the Impairments rate for each year of the Adverse and the Baseline scenario.

(Figure 13)										
Label	Imp	airment r 🖅								
Country	0	Τ.								
Sum of amount	Colu	ımn Labe 💌								
Powlabala		⊟ Z	201512	201612	⊟ 3 201412	201512	201612			
RAwroal Bank AG		201412	201312	201012	201412	201312	201012			
3		0.23%	0.29%	0.14%	0.44%	0.51%	0.02%			
4		0.42%	0.72%	0.32%	0.07%	0.97%	0.52%			
B ΔRI V Rank		0.4270	0.7270	0.5270	0.0770	0.5770	0.5270			
3		0.90%	0.42%	0.18%	0.41%	1.07%	0.52%			
4		2.97%	3.02%	1.21%	2.38%	3.07%	2.34%			
BABN AMRO Bank N.V.										
3		0.84%	0.71%	0.64%	0.11%	1.19%	0.06%			
4		0.45%	0.51%	0.09%	0.17%	0.42%	0.33%			
BALIOR BANK SA										
3		0.54%	0.62%	0.75%	1.38%	0.90%	1.36%			
4		0.57%	0.01%	0.17%	0.62%	0.02%	0.09%			
Allied trish Banks plc										
3		0.30%	0.07%	0.02%	0.29%	0.58%	0.72%			
4		0.17%	0.22%	0.23%	0.21%	0.34%	0.07%			
🗏 Alpha Bank										
3		0.26%	0.03%	0.52%	0.34%	0.67%	0.77%			
4		0.03%	0.04%	0.07%	0.20%	0.31%	0.20%			
BAXA Bank Europe SA										
3		1.72%	1.37%	1.91%	2.62%	1.86%	2.86%			
4		1.48%	1.00%	1.63%	1.30%	1.12%	0.93%			
Banca Carige S.P.A Cassa di Risparmio di Genova e Imperia										
3		0.23%	0.04%	0.26%	0.30%	0.12%	0.35%			
4		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
Banca Monte dei Paschi di Siena S.p.A.										



Example 3

<u>Credit risk</u>: <u>Greek banks Impairment rates for Retail and Corporates exposures for each country of the counterparty (Adverse and Baseline scenario)</u>

From the Table in figure 13, remove from the *Report filter box* the variable *country* and drag it in the *Row label* box under *Name*. Finally, drag in the *Report filter box* the variable *NSA* and only select *GR* (bear in mind that the tables in the figures are based on fake data that's why no Greek bank names are shown in figure 14)

5	Sum of amount	Column Labe 💌						PivotTable Field List		▼ X
6		= 2			= 3					
7	Row Labels	JT 201412	201512	201612	201412	201512	201612	Choose fields to add to report:		60 -
8	Danske Bank							V Period		
9	80							Item		
10	3	0.001128614	0.033568045	0.008689021	0.032595277	0.004839934	0.018001536	✓ Label		Y
11	4	0.001098868	0.010497248	0.008224877	0.016378168	0.020429653	0.020591223	Country		
12	⊟4							Country_rank		
13	3	0.025384323	0.029258866	0.018189378	0.024993612	0.049106718	0.042785985	V Exposure		Y
14	4	0.007564775	0.004434248	0.004397106	0.007769797	0.0122196	0.016120721	Status		
15	9							Portfolio		
16	3	0.0508931	0.028847454	0.007583333	0.1067661	0.073408611	0.17138627	✓ amount		
17	4	0.016002806	0.009946921	0.002247772	0.017505671	0.01579881	0.011224234	ELEI		
18	811							▼ Name		
19	3	0.071437868	0.004756174	0.053723433	0.099353636	0.021553637	0.061284454	V NSA		Y
20	4	0.003494231	0.00025184	0.028941174	0.044984231	0.043172977	0.037025971			
21	B 25							Drag fields between areas below	vi	
22	3	0.031002278	0.046593368	0.000846036	0.0501096	0.004010935	0.017817644	Report Filter	Column Label	s
23	4	0.001611649	0.000436585	0.000259085	0.001944798	0.000445253	0.000651428	Label	Scenario	•
24	⊜ 30				-			NSA 🔻	Period	-
25	3	0.000887547	0.005020846	0.002562866	0.000633113	0.001038648	0.01075249			
26	4	0.015518945	0.012778554	0.01288557	0.021572033	0.006925322	0.029857761			
27	⊟ 40							Row Labels	Σ Values	
28	3	0.031960273	0.013092025	0.136811345	0.065234492	0.038297972	0.134110657	Name	Sum of amount	-
29	4	0.031119508	0.016847834	0.003235474	0.064273019	0.037653041	0.004646246	Country		
30	⊟ 43							Exposure 💌		
31	3	0.004878089	0.000833286	0.000899809	0.016097896	0.01092766	0.017261972			
32	4	0.014072827	0.004595255	0.005187354	0.00226694	0.01208723	2.93759E-05	Defer Lavout Lindate		Undate
33	■ 230							Delei cayout opdate		opuate
34	3	4.63798E-06	-0.321261025	1.44385E-05	5.1283E-07	-0.069260552	0.000167713			
35	4	0.005452165	0.020050098	0.004275371	0.002884642	0.024010769	0.01126799			
36	Erste Group Bank	AG								
37	⊜ 0									
38	3	0.001617802	0.003668927	0.000480676	0.000658708	0.003273435	0.006286255			
39	4	0.000232478	0.000295206	4.77249E-05	0.000396482	0.000644578	0.000840032			
40	82									
41	3	0.000154205	0.000193165	0.000142455	2.94564E-06	0.000130407	0.000606478			
42	4									
43	89									
14	Sheet1 Sheet1	eet2 / Sheet3 / 😏 /								

(Figure 13)