

EBA 2020 EU-wide transparency exercise dataset

Data user guide

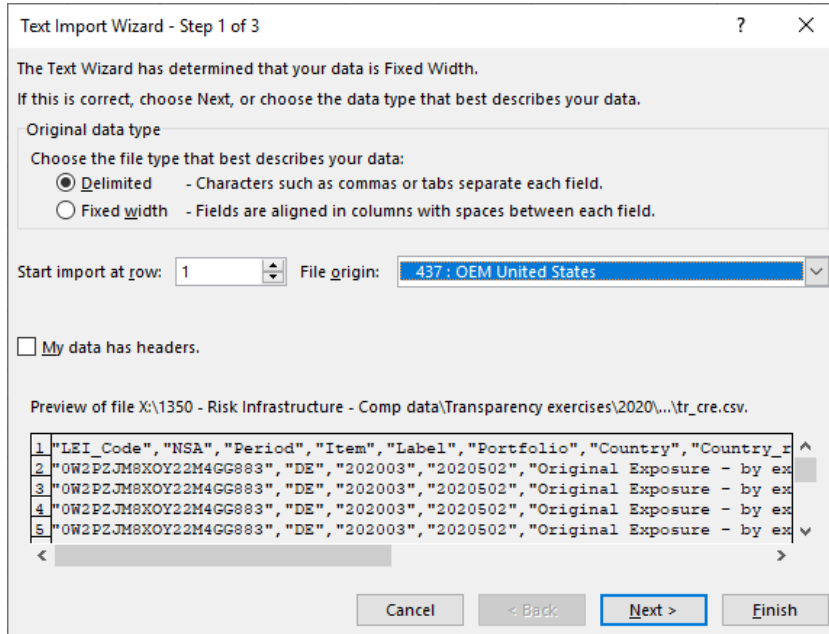
For the 2020 EU-wide Transparency Exercise, the EBA published bank-by-bank data contained in 16 transparency templates (on average more than 7600 data points per bank). This exercise provides detailed data for 129 banks from 26 countries of the European Union (EU-27) and the European Economic Area (EEA), plus additional 6 UK banks which voluntarily decided to participate to the exercise. 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, published alongside the exercise.

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), Collateral valuation - loans and advances, Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
Market risk	Market Risk
Sovereign exposures	Sovereign

In the wizard choose the file type “Delimited”



Text Import Wizard - Step 1 of 3

The Text Wizard has determined that your data is Fixed Width.
If this is correct, choose Next, or choose the data type that best describes your data.

Original data type

Choose the file type that best describes your data:

Delimited - Characters such as commas or tabs separate each field.

Fixed width - Fields are aligned in columns with spaces between each field.

Start import at row: 1 File origin: 437 : OEM United States

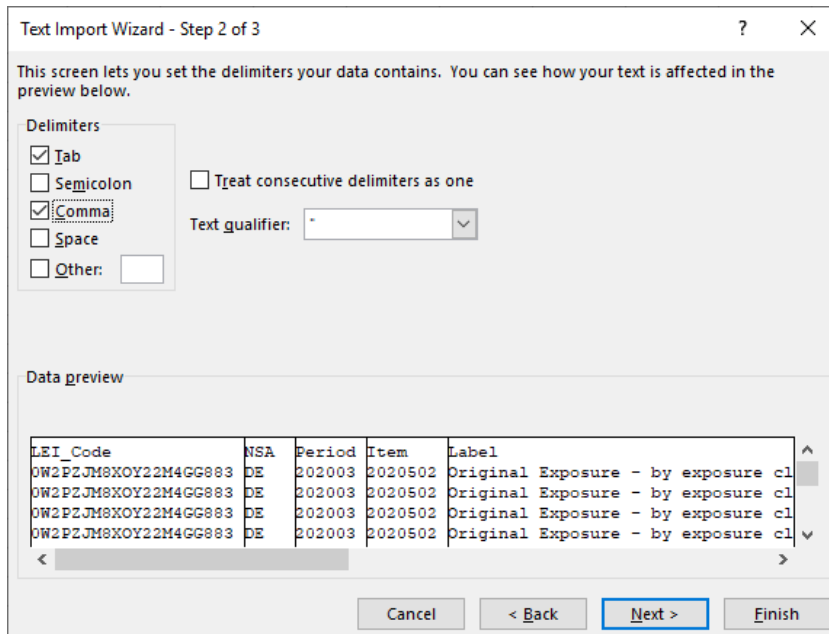
My data has headers.

Preview of file X:\1350 - Risk Infrastructure - Comp data\Transparency exercises\2020\...\tr_cre.csv

1	"LEI_Code", "NSA", "Period", "Item", "Label", "Portfolio", "Country", "Country_r
2	"0W2PZJM8XOY22M4GG883", "DE", "202003", "2020502", "Original Exposure - by ex
3	"0W2PZJM8XOY22M4GG883", "DE", "202003", "2020502", "Original Exposure - by ex
4	"0W2PZJM8XOY22M4GG883", "DE", "202003", "2020502", "Original Exposure - by ex
5	"0W2PZJM8XOY22M4GG883", "DE", "202003", "2020502", "Original Exposure - by ex

Buttons: Cancel, < Back, Next >, Finish

With Delimiter “Comma”



Text Import Wizard - Step 2 of 3

This screen lets you set the delimiters your data contains. You can see how your text is affected in the preview below.

Delimiters

Tab

Semicolon

Comma

Space

Other:

Treat consecutive delimiters as one

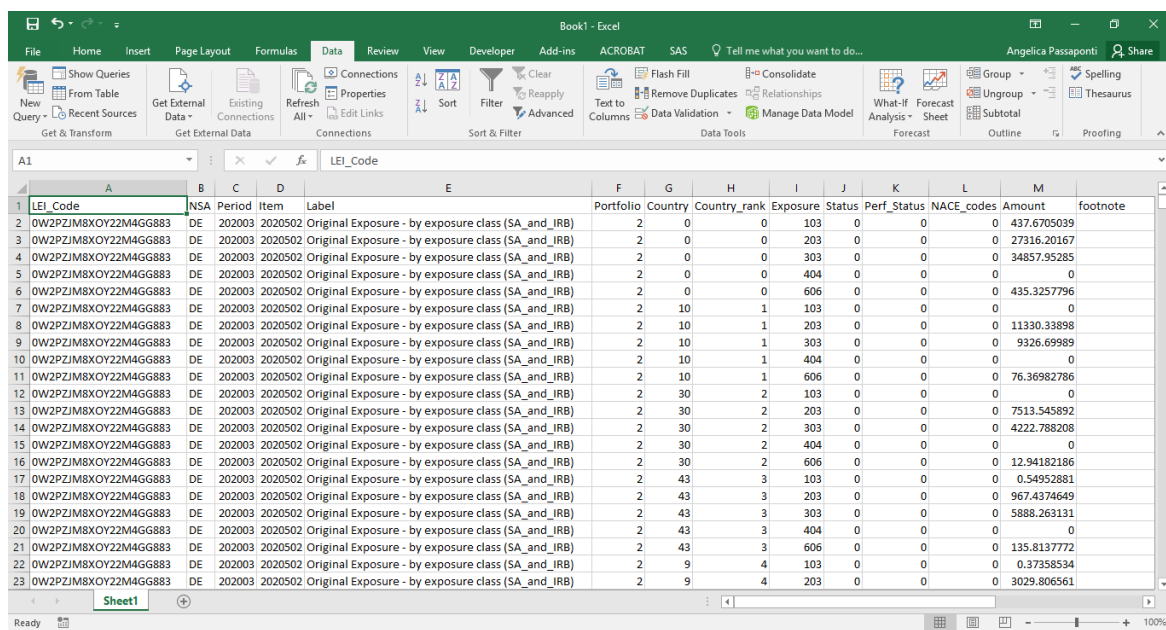
Text qualifier: "

Data preview

LEI_Code	NSA	Period	Item	Label
0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure cl
0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure cl
0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure cl
0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure cl

Buttons: Cancel, < Back, Next >, Finish

ii) The database structure will appear as shown below:



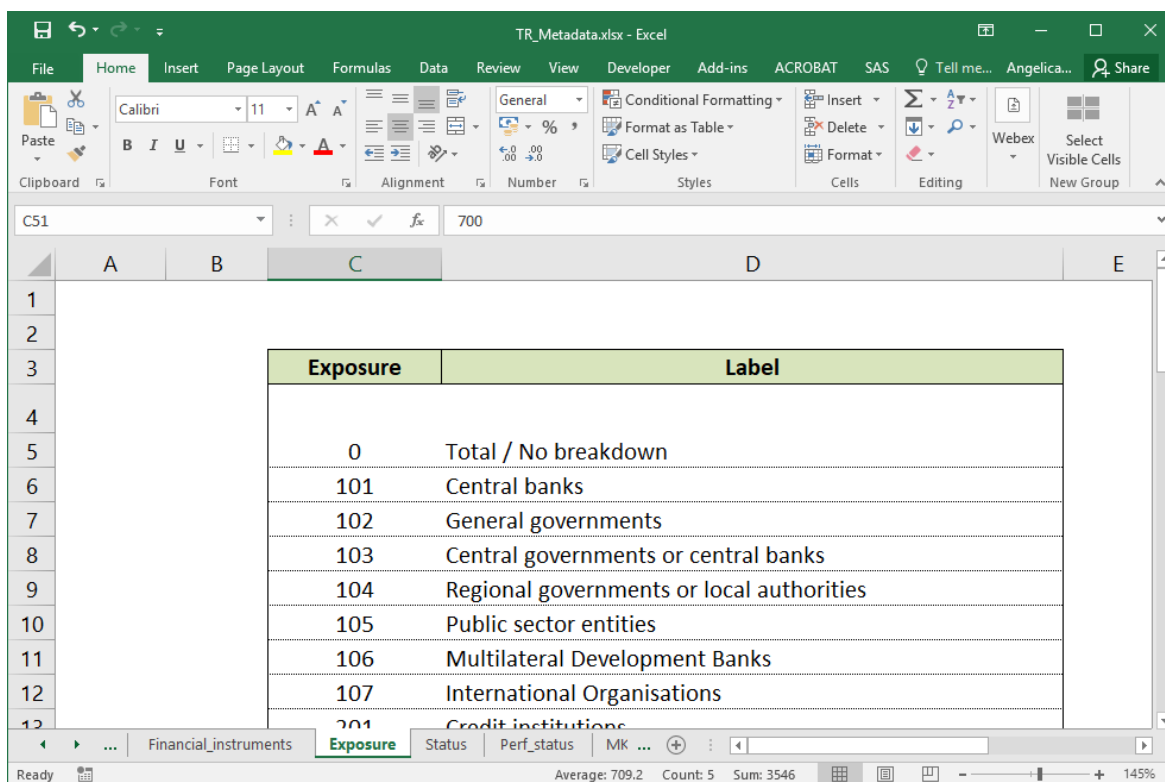
1	LEI_Code	NSA	Period	Item	Label	Portfolio	Country	Country_rank	Exposure	Status	Perf_Status	NACE_codes	Amount	footnote
2	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	0	0	103	0	0	0	437.6705039	
3	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	0	0	203	0	0	0	27316.20167	
4	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	0	0	303	0	0	0	34857.95285	
5	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	0	0	404	0	0	0	0	
6	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	0	0	606	0	0	0	435.3257796	
7	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	10	1	103	0	0	0	0	
8	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	10	1	203	0	0	0	11330.33898	
9	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	10	1	303	0	0	0	9326.69989	
10	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	10	1	404	0	0	0	0	
11	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	10	1	606	0	0	0	76.36982786	
12	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	30	2	103	0	0	0	0	
13	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	30	2	203	0	0	0	7513.545892	
14	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	30	2	303	0	0	0	4222.788208	
15	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	30	2	404	0	0	0	0	
16	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	30	2	606	0	0	0	12.94182186	
17	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	43	3	103	0	0	0	0.54952881	
18	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	43	3	203	0	0	0	967.4374649	
19	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	43	3	303	0	0	0	5888.263131	
20	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	43	3	404	0	0	0	0	
21	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	43	3	606	0	0	0	135.8137772	
22	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	9	4	103	0	0	0	0.37358534	
23	0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by exposure class (SA_and_IRB)	2	9	4	203	0	0	0	3029.806561	

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_cre_2` 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: 202003 for March 2020, 202006 for June 2020);
- *Portfolio*: credit risk approach
- *Country*: Country code of the country of the counterparty
- *Country_rank*: Ranking number 1 to 10 of the reported countries of counterparty
- *Exposure*: Sectors of exposure
- *Status*: defaulted or not defaulted status
- *Perf_Status*: performing or not performing status, and subcategories
- *NACE_codes*: business activities according to the NACE (Nomenclature des Activités Économiques dans la Communauté Européenne / Statistical Classification of Economic Activities in the European Union)
- *Amount*: value that the variable assumes;
- *Footnote*: specific bank clarification as disclosed in the bank's PDF, added to all the items of the relevant templates.

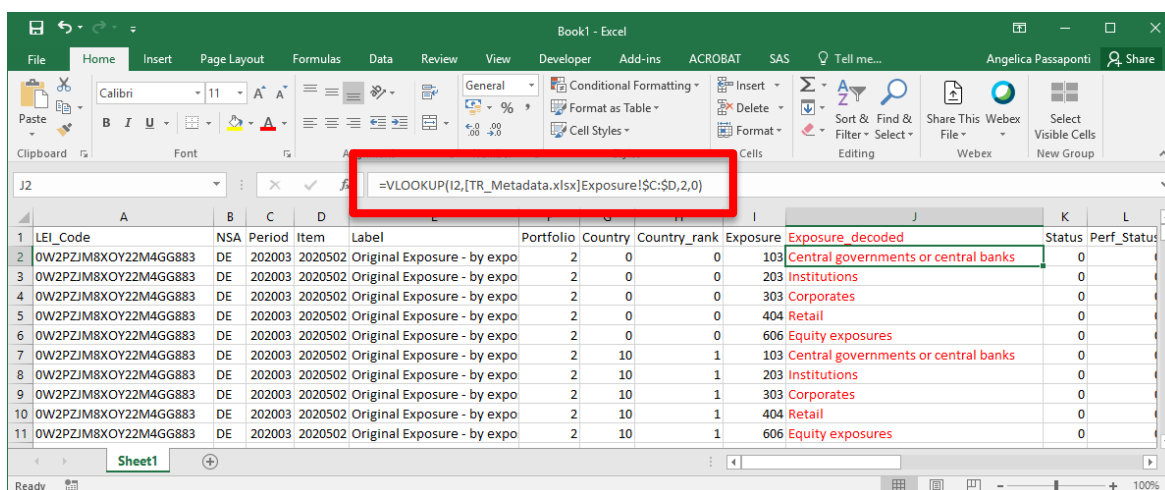
Users can find decoding information either in the metadata file (`TR_Metadata_2.xlsx`) and/or in the data dictionary file (`SDD_2.xlsx`).

For each dimension used in the dataset you will find a dedicated tab in the Metadata file, where the information to decode the specific dimension is included. For instance, in this example we are interested in the Exposure dimension, you can see the values that the dimension assume in the dataset, and find the relevant explanation for this.



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

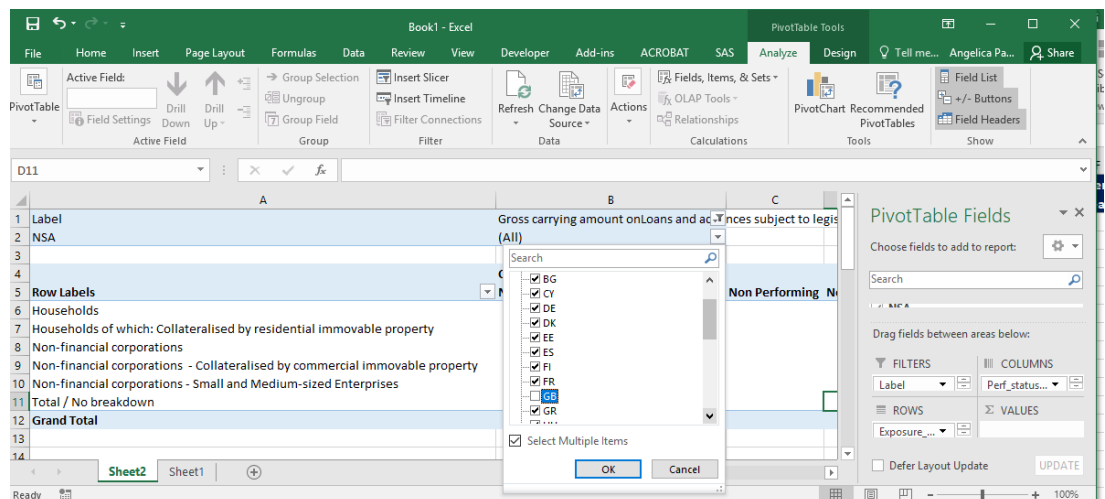
In order to facilitate the data analysis, you can convert the numeric Exposure dimension into the correspondent description, by inserting an Excel function which will read the Metadata file directly into the dataset.



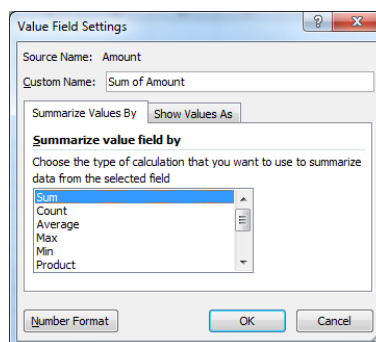
LEI_Code	NSA	Period	Item	Label	Portfolio	Country	Country_rank	Exposure	Exposure decoded	Status	Perf_Status
0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by expo	2	0	0	103	Central governments or central banks	0	0
0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by expo	2	0	0	203	Institutions	0	0
0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by expo	2	0	0	303	Corporates	0	0
0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by expo	2	0	0	404	Retail	0	0
0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by expo	2	0	0	606	Equity exposures	0	0
0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by expo	2	10	1	103	Central governments or central banks	0	0
0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by expo	2	10	1	203	Institutions	0	0
0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by expo	2	10	1	303	Corporates	0	0
0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by expo	2	10	1	404	Retail	0	0
0W2PZJM8XOY22M4GG883	DE	202003	2020502	Original Exposure - by expo	2	10	1	606	Equity exposures	0	0

You can do the same for the Perf_Status dimension.

- 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 'Exposures_decoded' into the box 'Row Labels' and the variable 'Perf_status_Decoded' into the box 'Column Labels'. Drag 'Label' into the box 'FILTERS' to select the item 'Gross carrying amount onLoans and advances subject to legislative and non-legislative moratorium (granted and active)' and show only the information for this item. Drag the NSA field into the FILTERS box, to exclude the banks from UK.



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	Gross carrying amount on Loans and advances subject to legislative and non-legislative moratorium (granted and active)						
NSA	(Multiple Items)						
Sum of Amount	Column Label by Perf_status	Performing	Performing - of which exposures with forbearance measures	Performing Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired	Non Performing	Non Performing Of which: exposures with forbearance measures	Non Performing Of which: Unlikely to pay that are not past-due or past-due <= 90 days
Row Labels							
Households		313,684	304,746	9,611	50,980	8,938	6,530
Households of which: Collateralised by residential immovable property		235,143	228,179	6,823	36,555	4,463	5,155
Non-financial corporations		485,740	474,575	13,256	81,791	11,165	6,001
Non-financial corporations - Collateralised by commercial immovable property		144,219	138,969	6,439	30,845	3,404	3,196
Non-financial corporations - Small and Medium-sized Enterprises		332,637	324,453	8,265	53,412	8,184	4,335
Total / No breakdown		810,848	790,529	23,098	135,021	20,319	12,674