

EBA 2017 EU-wide transparency exercise dataset

Data user guide

For the 2017 EU-wide transparency exercise, the EBA published bank-by-bank data contained in 10 transparency templates (more than 4 000 data points). This exercise provides detailed data for 132 banks from 25 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 that are in the Risk Assessment Report sample but not in the transparency exercise, to enable reconciliation of the figures for the EU.

The EBA has developed a set of practical tools intended to clarify data use for the 2017 EU-wide transparency data. These include interactive maps, Excel aggregation tools and a complete dataset 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:

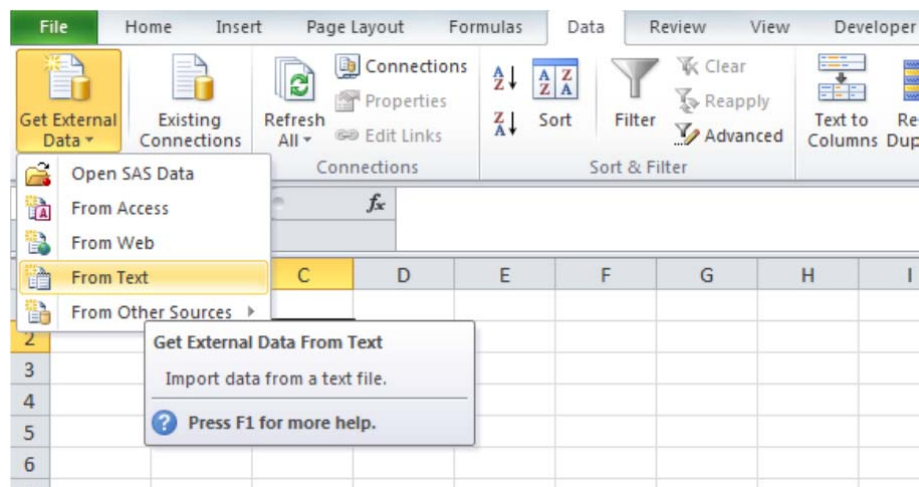
CSV file name	Transparency template(s)
Credit risk	Credit Risk_STA, Credit_Risk_IRB, NPE, Forborne Exposure
Market risk	Market Risk
Sovereign exposures	Sovereign
Other templates	Capital, Leverage, Risk Exposure Amount, P&L

With the CSV files, users will find the data dictionary table and the metadata table, which are helpful for understanding the file's database structure (as the four databases have different structures), and for setting up queries for data extraction and management.

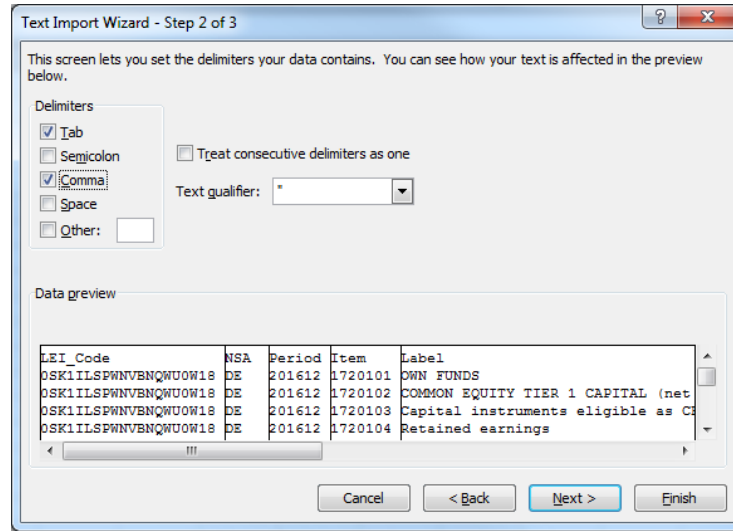
The example below shows how to use and query the EU-wide transparency exercise database.¹ The files are converted into spreadsheets, allowing the use of standard analytical tools embedded in Excel.

Capital: CET1 Ratio — fully loaded — for each bank by period using a pivot table

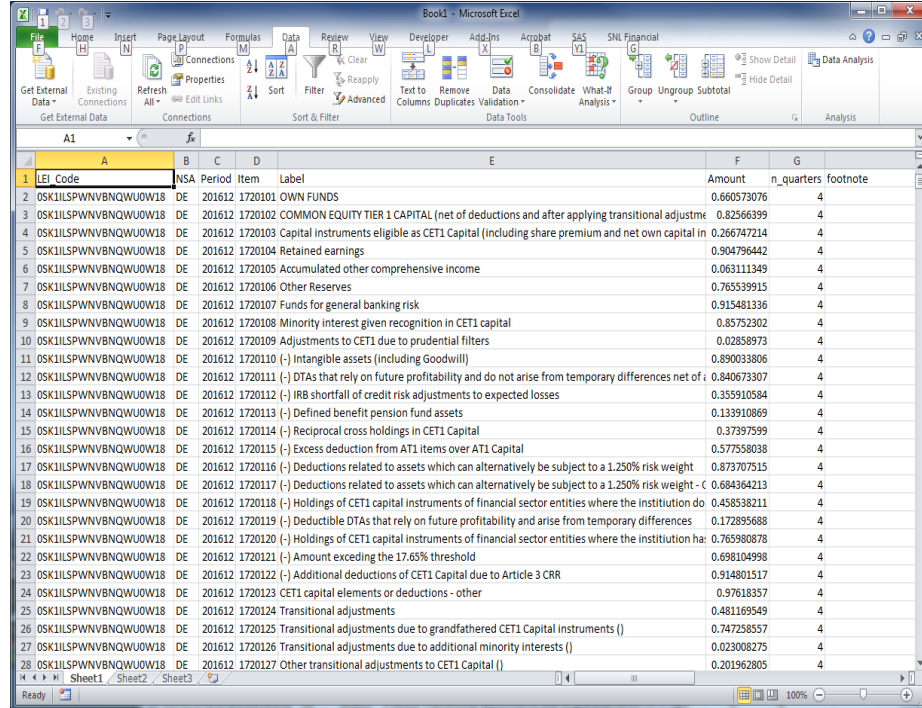
- i) Once you have downloaded the CSV file containing data on *Capital* (tr_oth.csv), import it into Excel using the Text Import Wizard:



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



ii) The database structure will appear as shown below:



LEI_Code	NSA	Period	Item	Label	Amount	n_quarters	footnote
OSK1ILSPWNBNQWU0W18	DE	201612	1720101	OWN FUNDS	0.660573076	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720102	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	0.82566399	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720103	Capital instruments eligible as CET1 Capital (including share premium and net own capital in)	0.266747214	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720104	Retained earnings	0.904796442	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720105	Accumulated other comprehensive income	0.063111349	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720106	Other Reserves	0.765539915	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720107	Funds for general banking risk	0.915481336	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720108	Minority interest given recognition in CET1 capital	0.85752302	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720109	Adjustments to CET1 due to prudential filters	0.02858973	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720110	(-) Intangible assets (Including Goodwill)	0.890033806	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720111	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	0.840673307	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720112	(-) IRB shortfall of credit risk adjustments to expected losses	0.355910584	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720113	(-) Defined benefit pension fund assets	0.133910869	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720114	(-) Reciprocal cross holdings in CET1 Capital	0.37397599	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720115	(-) Excess deduction from AT1 items over AT1 Capital	0.577558038	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720116	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0.873707515	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720117	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight - C	0.684364213	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720118	(-) Holdings of CET1 capital instruments of financial sector entities where the institution do	0.458538211	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720119	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0.172895688	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720120	(-) Holdings of CET1 capital instruments of financial sector entities where the institution ha	0.765598078	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720121	(-) Amount exceeding the 17.65% threshold	0.698104998	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720122	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0.914401517	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720123	CET1 capital elements or deductions - other	0.97618357	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720124	Transitional adjustments	0.481169549	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720125	Transitional adjustments due to grandfathered CET1 Capital instruments ()	0.747258557	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720126	Transitional adjustments due to additional minority interests ()	0.023008275	4	
OSK1ILSPWNBNQWU0W18	DE	201612	1720127	Other transitional adjustments to CET1 Capital ()	0.201962805	4	

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_oth* has the following columns:

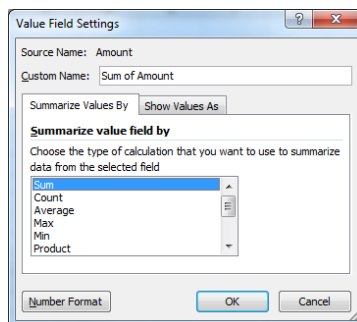
- *Lej_code*: a bank identifier;
- *NSA*: ISO code of the bank’s country;
- *Period*: time period (201612 for December 2016 and 201706 for June 2017);
- *Item*: code of each variable;
- *Label*: decodification of the item;
- *Amount*: value that the variable assumes;
- *N_quarters*: the number of quarters to which P&L data (flow data) refer;
- *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.xlsx*) and/or in the data dictionary file (*TR Data dictionary.xlsx*).

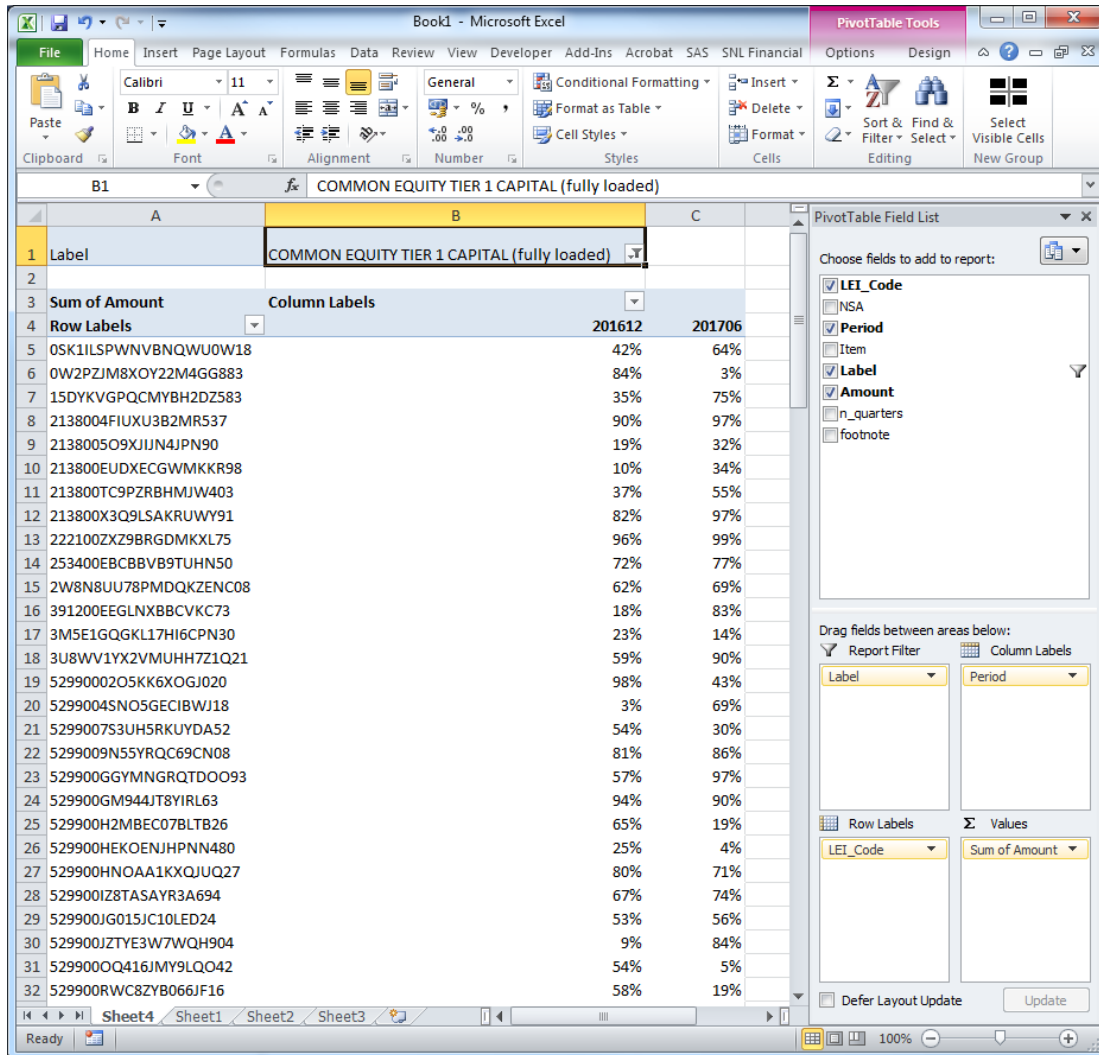
For instance, in the sheet ‘*Perf_status*’ of the metadata file, you can see that the dimension ‘*Perf_status*’ can assume values only from 0 to 4, and find the relevant explanation for this.

Perf_Status	Label
0	No breakdown by Perf_status
1	Performing
2	Non Performing
3	Performing but past due >30 days and <=90 days
4	Non Performing and Defaulted

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 ‘*LEI_code*’ into the box ‘Row Labels’ and the variable ‘*Period*’ into the box ‘Column Labels’. Drag ‘*Label*’ into the box ‘Report Filter’ to select the item ‘Common Equity Tier 1 Capital Ratio (fully loaded)’ and show only the information for this item. 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:



The screenshot shows an Excel PivotTable with the following data:

Label	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	
Sum of Amount	Column Labels	
Row Labels	201612	201706
05K1ILSPWNVBNQWU0W18	42%	64%
0W2PZJM8XOY22M4GG883	84%	3%
15DYKVGPPQCMYBH2DZ583	35%	75%
2138004FIUXU3B2MR537	90%	97%
2138005O9XJJN4JPN90	19%	32%
213800EUDXECGWMMKR98	10%	34%
213800TC9PZRBHMMJW403	37%	55%
213800X3Q9LSAKRUWY91	82%	97%
222100ZX29BRGDMKXL75	96%	99%
253400EBCBBVB9TUHN50	72%	77%
2W8N8UU78PMDQKZENC08	62%	69%
391200EEGLNXBBCVKC73	18%	83%
3M5E1GQGKL17HI6CPN30	23%	14%
3U8WV1YX2VMUHH7Z1Q21	59%	90%
5299000205K6XOGJ020	98%	43%
5299004SN05GECIBWJ18	3%	69%
5299007S3UH5RKUYDA52	54%	30%
5299009N55YRQC69CN08	81%	86%
529900GGYMNGRQTDOO93	57%	97%
529900GM944JT8YIRL63	94%	90%
529900H2MBEC07BLTB26	65%	19%
529900HEKOENJHPNN480	25%	4%
529900HNOAA1KXQUQ27	80%	71%
529900I28TASAYR3A694	67%	74%
529900JG015JC10LED24	53%	56%
529900JZTYE3W7WQH904	9%	84%
529900OQ416JMY9LQO42	54%	5%
529900RWC8ZYB066JF16	58%	19%

In the 'Banks' sheet of the metadata file, you can see the name of the bank that the LEI code refers to, along with other properties of the bank (country of origin, financial year end, etc.).