EBA 2025 EU-wide transparency exercise dataset and data visualization tools

For the 2025 EU-wide Transparency Exercise, the EBA published bank-by-bank data contained in 14 transparency templates (on average around 10 000 data points per bank). This exercise provides detailed data for 119 banks from 25 countries of the European Union (EU-27) and the European Economic Area (EEA). Along with the dataset, the EBA also provides a wide range of interactive tools that allow users to compare and visualise data across time and at a country and a bank-by-bank level.

User guide for the Transparency dataset

The dataset has been released to the wide public in CSV format, which can be imported into any analytical software for analysis purposes. Please note that the CSVs have been developed using English (UK) settings, therefore User's System and MS Excel language settings in English (UK) are required for a correct formatting of the data, with specific reference to the setting of the decimal separator.

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
Market risk	Market Risk

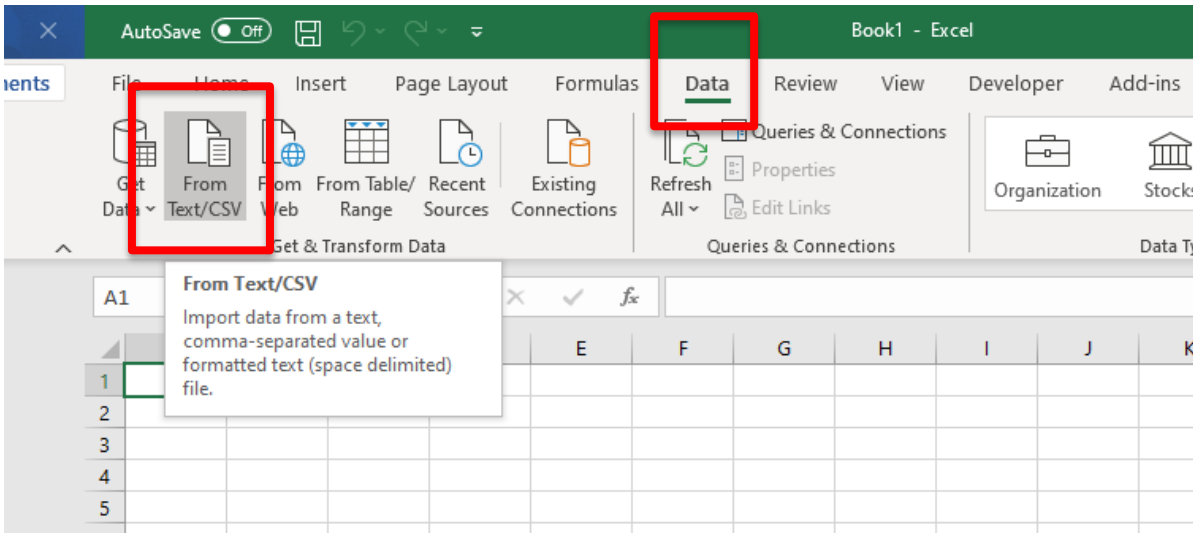
Sovereign exposures	Sovereign
Other templates	Capital, Leverage, Risk Exposure Amount, P&L, Assets, Liabilities

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.

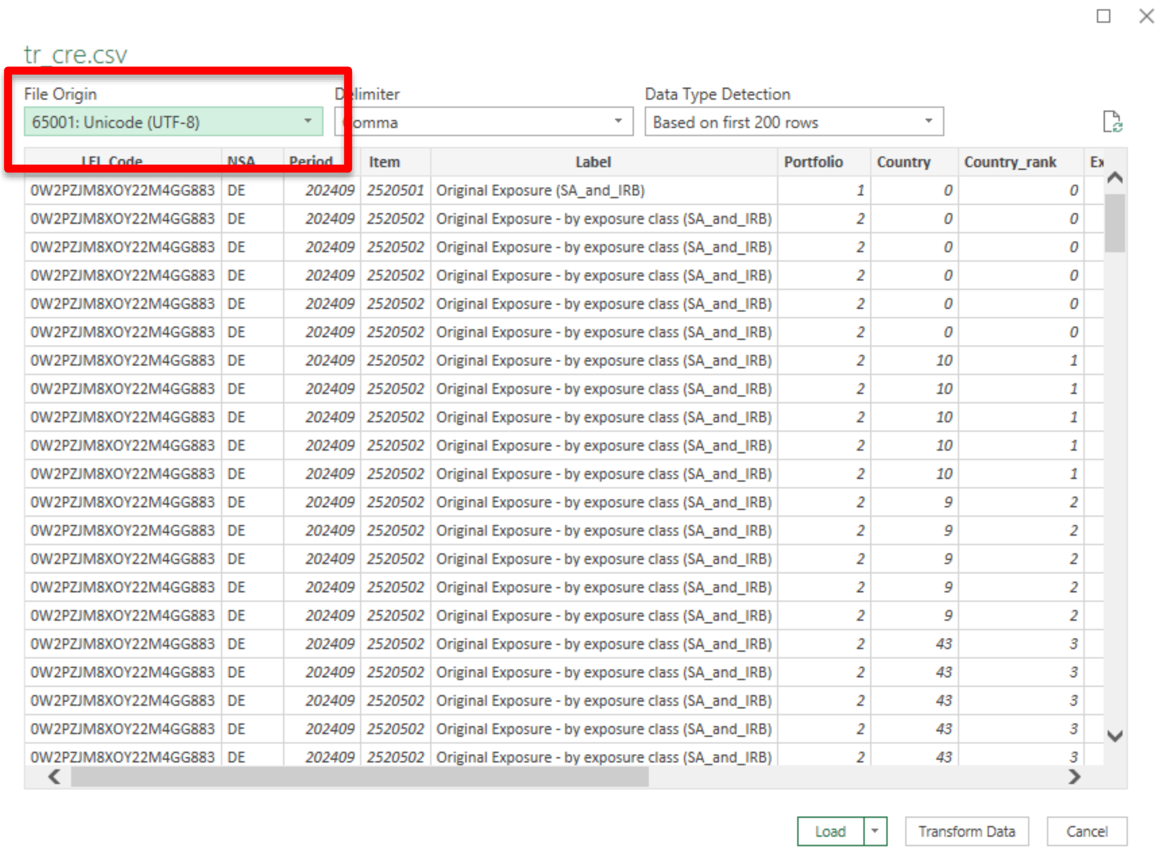
The example below shows how to use and query the EU-wide transparency exercise database. The files are converted into spreadsheets, allowing the use of standard analytical tools embedded in Excel.

A practical example: Gross carrying amount on Loans and advances (incl. at amortised cost and fair value) breakdown by exposure and by performing status, for the EU aggregate for June 2025.

i) Once you have downloaded the CSV file containing data on Performing and non-performing exposures (tr_cre.csv), import it into Excel using the Import "From Text/ CSV" comma located under the Data tab:

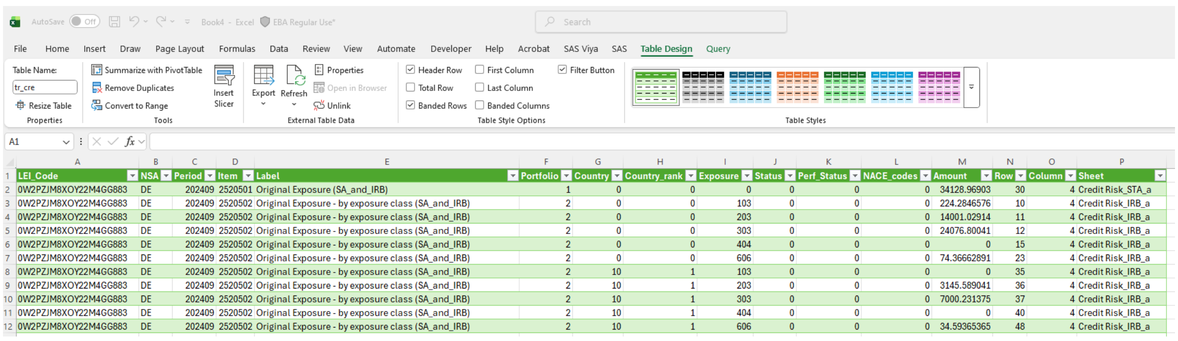


Locate the file and open through the wizard, by clicking on LOAD. Select **65001: Unicode (UTF-8)** in the File Origin field, as this will allow to correctly display special characters in the text dimensions.



LEI_Code	NSA	Period	Item	Label	Portfolio	Country	Country_rank
0W2PZJM8XOY22M4GG883	DE	202409	2520501	Original Exposure (SA_and_IRB)	1	0	0
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	0	0
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	0	0
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	0	0
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	0	0
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	0	0
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	10	1
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	10	1
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	10	1
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	10	1
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	10	1
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	9	2
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	9	2
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	9	2
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	9	2
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	9	2
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	9	2
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	43	3
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	43	3
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	43	3
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	43	3
0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	43	3

ii) The database structure will appear as shown below:



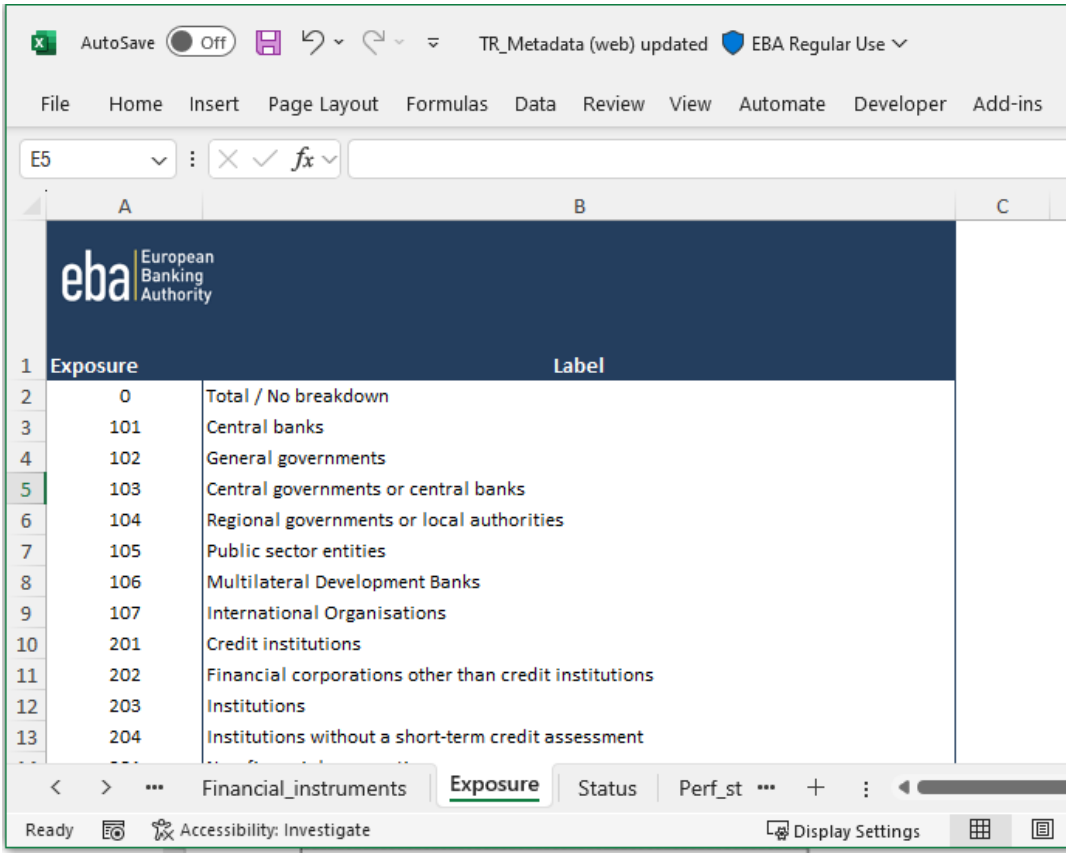
iii) The database structure is explained in a metadata file, in which you will find a description of all the values that each column can assume. The dataset tr_cre has the following columns:

- *Lei_code*: a bank identifier
- *NSA*: ISO code of the bank's country

- *Period*: time period (in format YYYYMM, e.g.: 202409 for September 2024, 202412 for December 2024, 202503 for March 2025, 202506 for June 2025)
- *Item*: code of each variable
- *Label*: decodification of the item
- *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
- *Row: reference to the Row of the cell of the excel template where the value has been collected*
- *Column: reference to the Column of the cell of the excel template where the value has been collected*
- *Sheet: reference to the Sheet of the excel template where the value has been collected.*

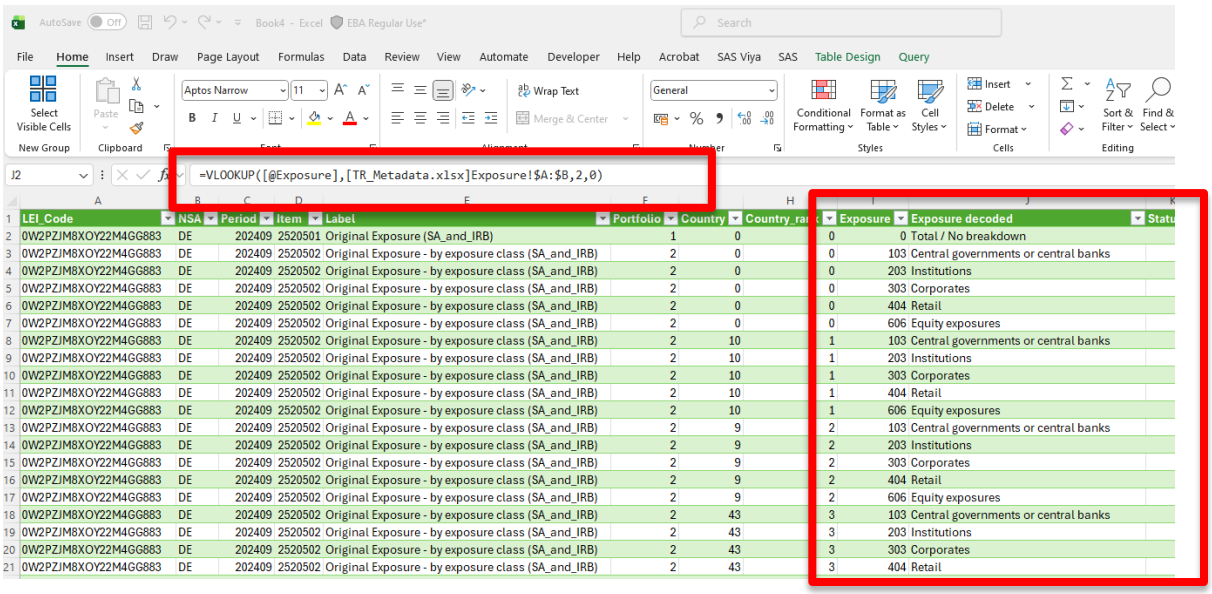
Users can find decoding information either in the metadata file (TR_Metadata.xlsx) and/or in the data dictionary file (SDD.xlsx).

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 assumes in the dataset and find the relevant explanation for this.



	A	B
1	Exposure	Label
2	0	Total / No breakdown
3	101	Central banks
4	102	General governments
5	103	Central governments or central banks
6	104	Regional governments or local authorities
7	105	Public sector entities
8	106	Multilateral Development Banks
9	107	International Organisations
10	201	Credit institutions
11	202	Financial corporations other than credit institutions
12	203	Institutions
13	204	Institutions without a short-term credit assessment

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	Exposure	Exposure decoded
2	0W2PZJM8XOY22M4GG883	DE	202409	2520501	Original Exposure (SA_and_IRB)	1	0	0	0 Total / No breakdown
3	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	0	0	103 Central governments or central banks
4	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	0	0	203 Institutions
5	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	0	0	303 Corporates
6	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	0	0	404 Retail
7	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	0	0	606 Equity exposures
8	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	10	1	103 Central governments or central banks
9	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	10	1	203 Institutions
10	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	10	1	303 Corporates
11	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	10	1	404 Retail
12	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	10	1	606 Equity exposures
13	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	9	2	103 Central governments or central banks
14	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	9	2	203 Institutions
15	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	9	2	303 Corporates
16	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	9	2	404 Retail
17	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	9	2	606 Equity exposures
18	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	43	3	103 Central governments or central banks
19	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	43	3	203 Institutions
20	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	43	3	303 Corporates
21	0W2PZJM8XOY22M4GG883	DE	202409	2520502	Original Exposure - by exposure class (SA_and_IRB)	2	43	3	404 Retail

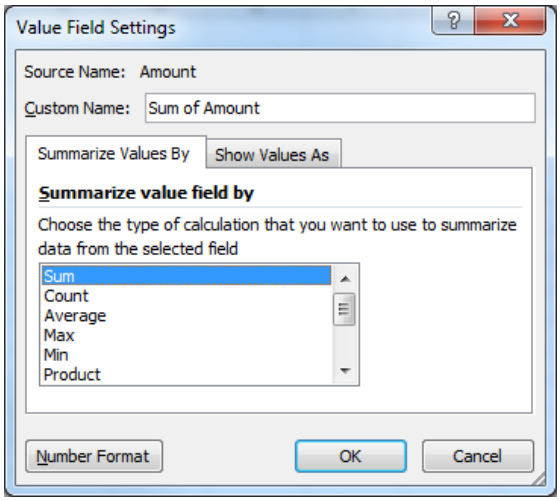
In the above example it is done for the Exposure dimension. You can do the same for any of the dimension included, for instance for the Perf_status.

iv) Now click on 'Pivot table', under the Insert tab, 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 '**Exposure_decoded**' into the box 'Row Labels' and the variable '**Perf_status_Decoded**' into the box 'Column Labels'.

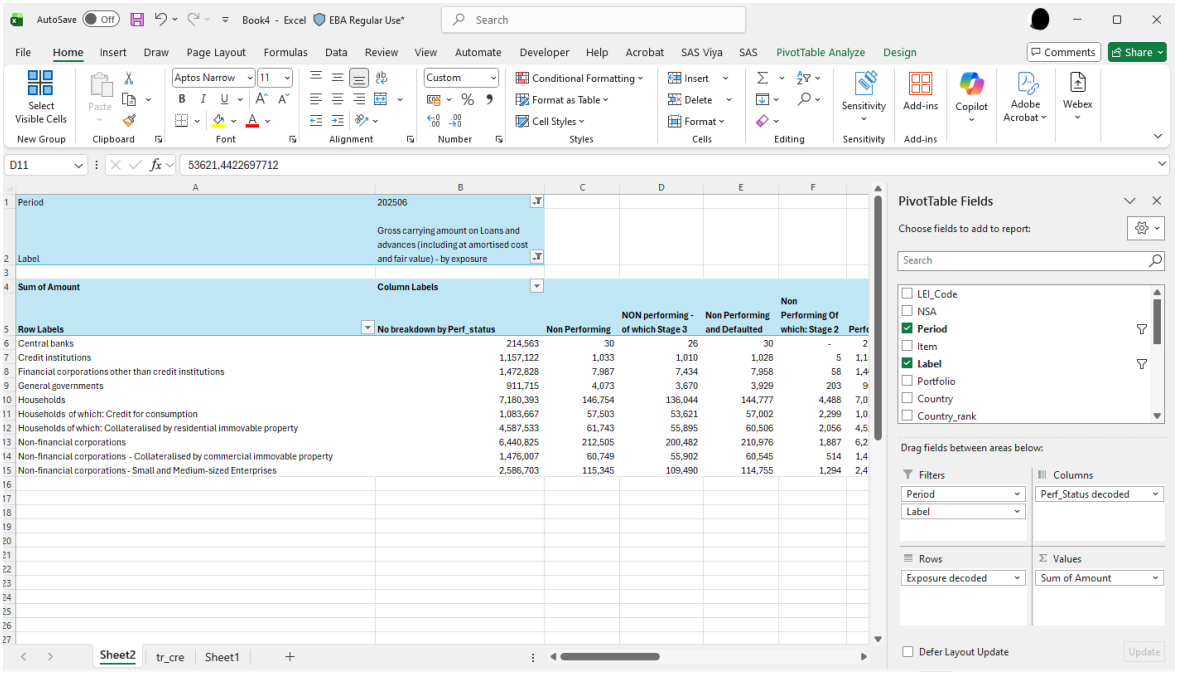
Drag 'Label' into the box 'FILTERS' to select the item Gross carrying amount on Loans and advances (including at amortised cost and fair value) - by exposure and show only the information for this item.

Drag 'Period' into the box Filter to filter out data for the last quarter only (period=202406).

Finally, you may drag in the box *Values* the variable *Amount*, where the variables' values are stored, and aggregate it by the sum. Remove Grand totals for row and column.



v) The final result should be as shown below:



User guide for the data visualization tools

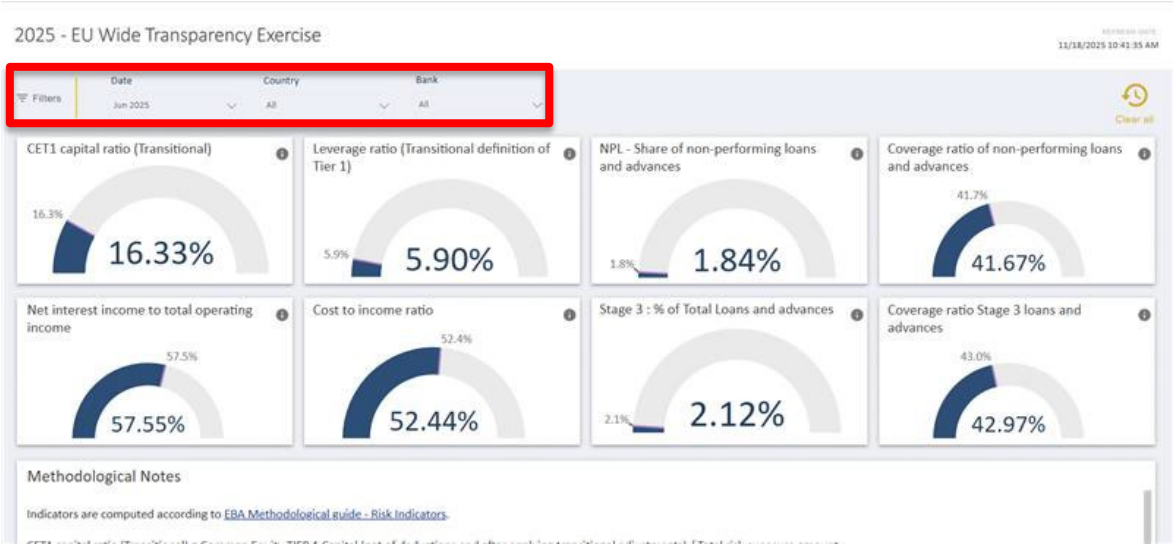
A set of online data visualisation tools have been published at the EBA website, along with the full dataset and the individual banks' results.

Seven data visualization tools are available for the users to explore transparency data for the individual banks as well country/EU aggregates:

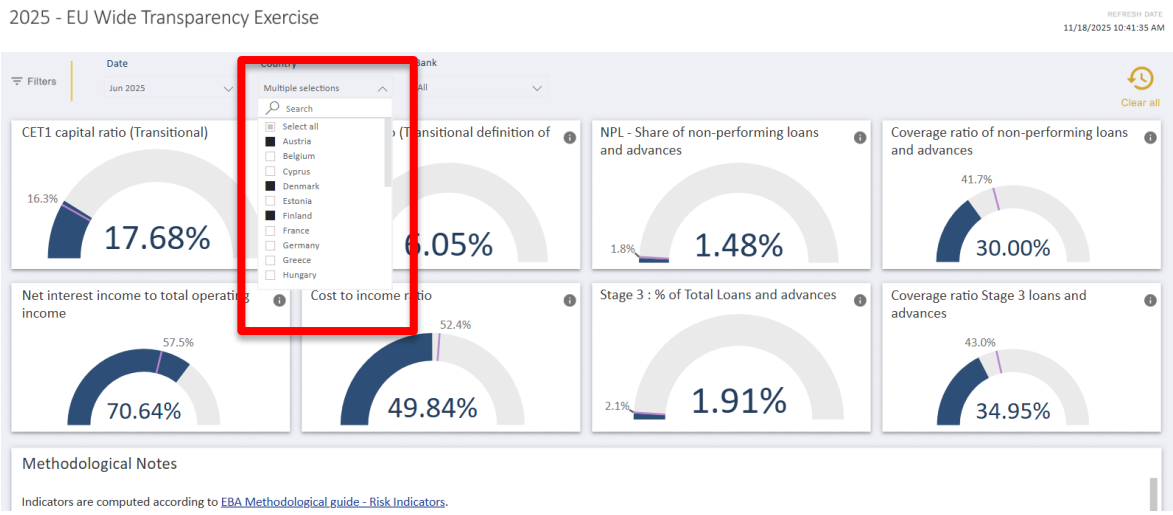
- Time series
- Overview
- Capital, Leverage, P&L, RWAs and Financial Assets
- Credit Risk
- NPE and forborne exposures
- NACE
- Sovereign

The tools are to be open in a browser via links provided at the EBA website.

In order to display the figures for a particular country or bank a selection can be made by using the lists (country codes / flags or bank names). The filters will be applied to the data.

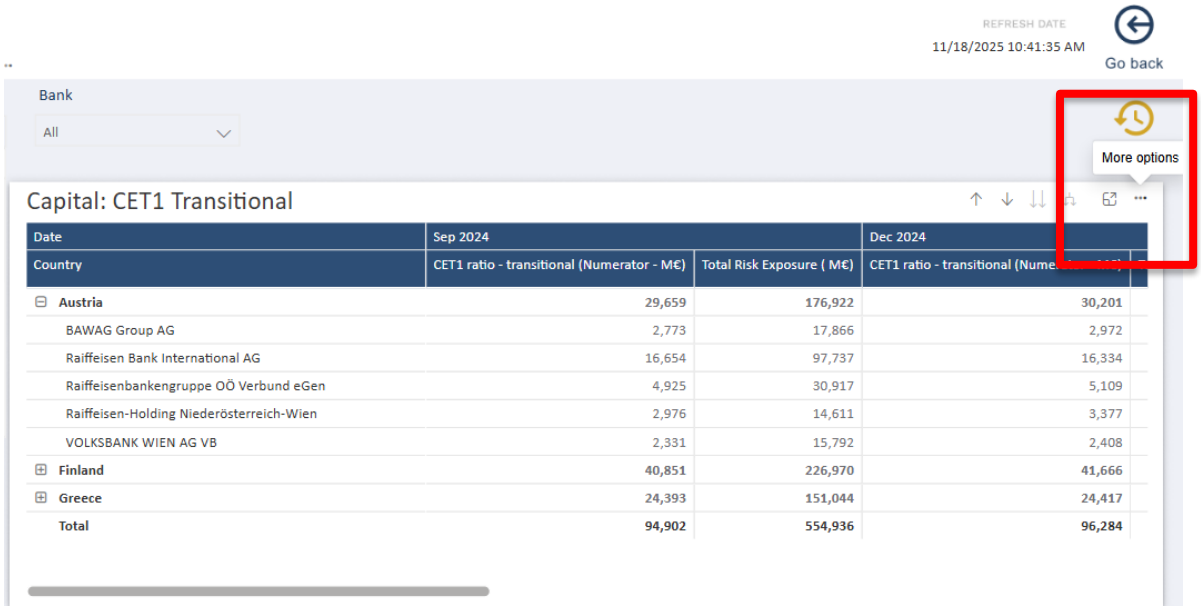


It is also possible to show figures aggregated for multiple countries/banks. To do so, press CTRL + Click on chosen countries/banks:



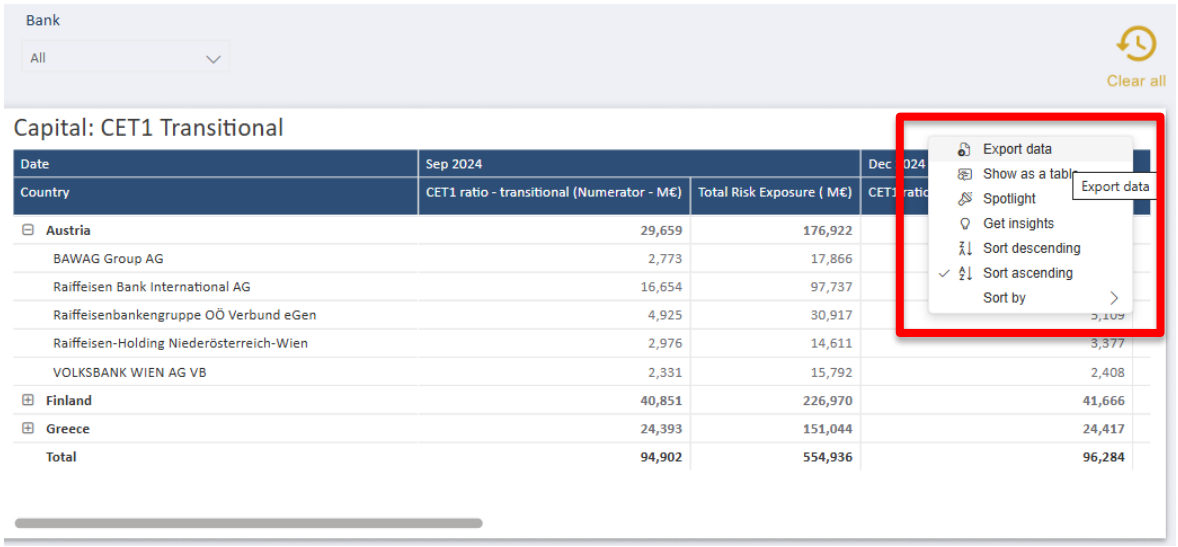
Data from visuals can be exported in csv format.

Click on the three points at the right corner of a visual to show more option:



Date	Sep 2024		Dec 2024
Country	CET1 ratio - transitional (Numerator - M€)	Total Risk Exposure (M€)	CET1 ratio - transitional (Nume
Austria	29,659	176,922	30,201
BAWAG Group AG	2,773	17,866	2,972
Raiffeisen Bank International AG	16,654	97,737	16,334
Raiffeisenbankengruppe OÖ Verbund eGen	4,925	30,917	5,109
Raiffeisen-Holding Niederösterreich-Wien	2,976	14,611	3,377
VOLKSBANK WIEN AG VB	2,331	15,792	2,408
Finland	40,851	226,970	41,666
Greece	24,393	151,044	24,417
Total	94,902	554,936	96,284

Select Export data from the list:



Date	Sep 2024		Dec 024
Country	CET1 ratio - transitional (Numerator - M€)	Total Risk Exposure (M€)	CET1 ratio
Austria	29,659	176,922	
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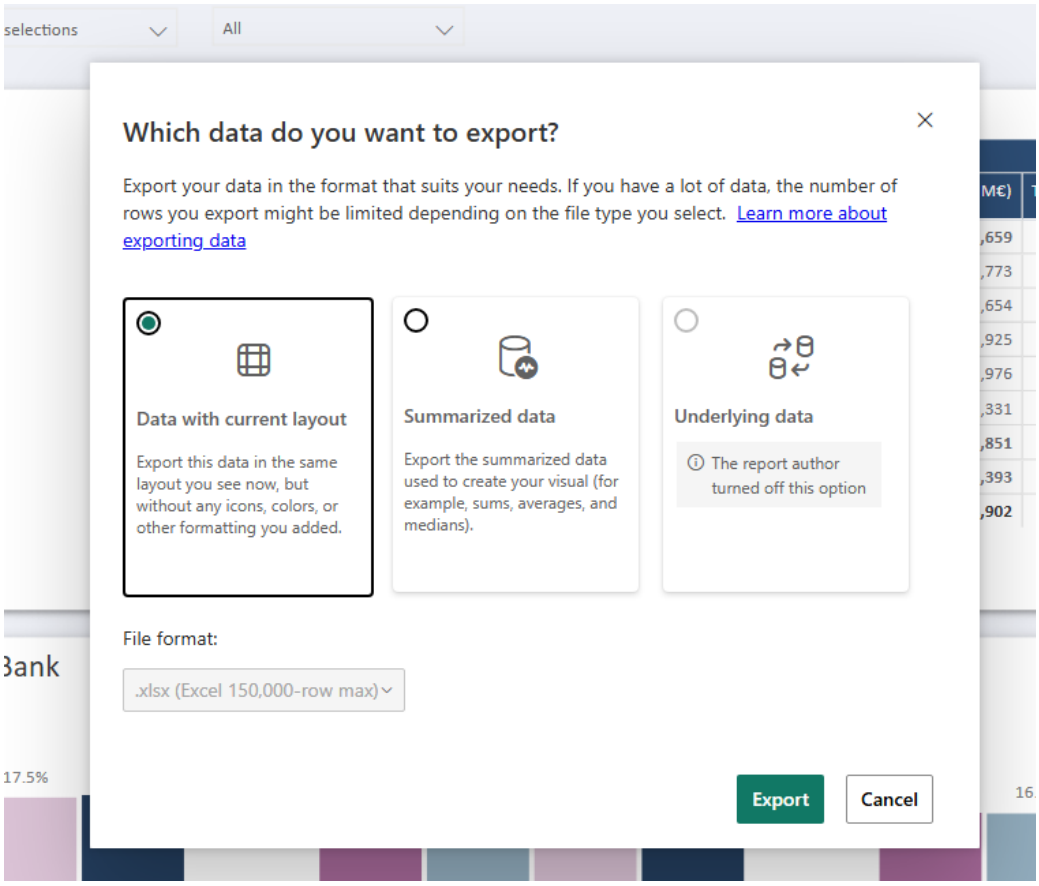
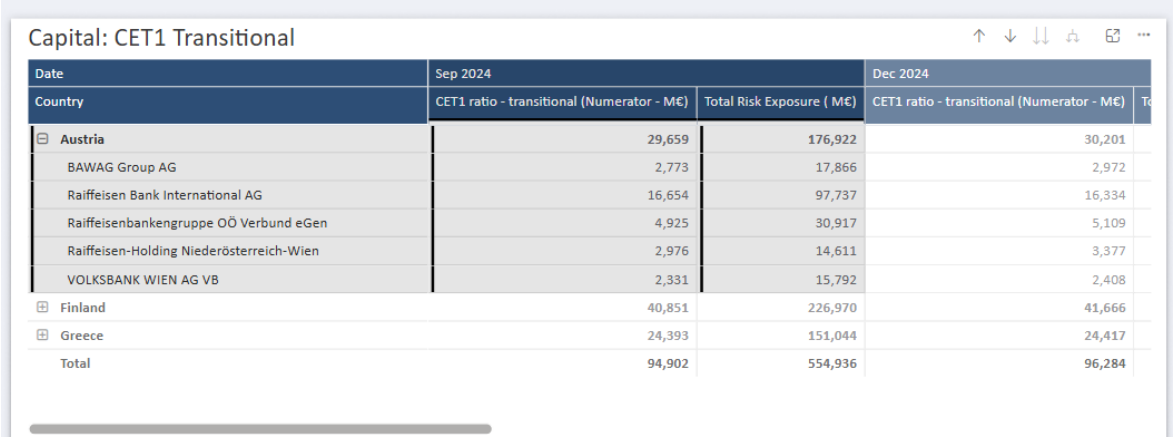
Greece	24,393	151,044	24,417
Total	94,902	554,936	96,284

You can choose the format of the data you want to export before finalizing the export:



Additionally, when selecting a visual or a part of it, you can right click to view the option to copy:



Capital: CET1 Transitional

Date	Sep 2024		Dec 2024	
Country	CET1 ratio - transitional (Numerator - M€)	Total Risk Exposure (M€)	CET1 ratio - transitional (Numerator - M€)	T
⊟ Austria	29,659	176,922	30,201	
BAWAG Group AG	2,773	17,866	2,972	
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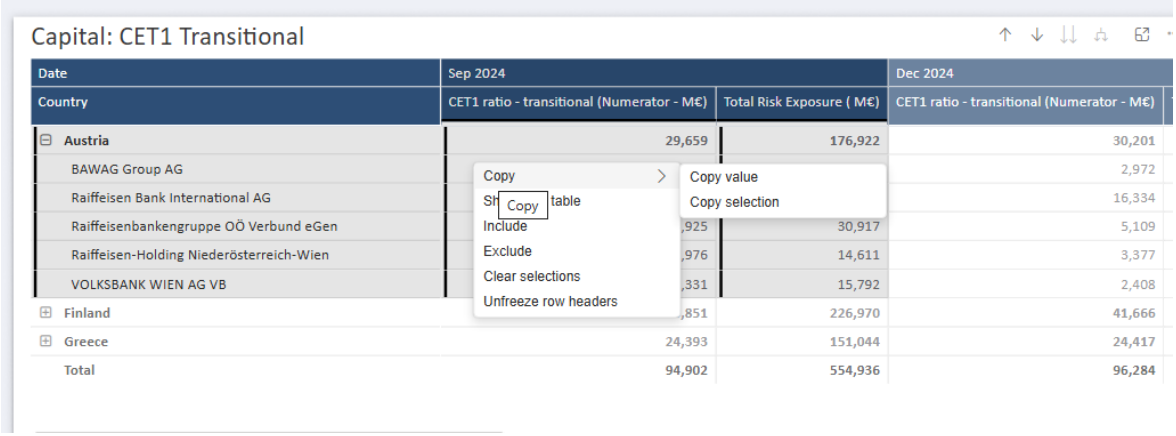

You can then paste the selected values:

	A	B	C	D	E	F
1	Country	Bank	Date	CET1 ratio - transitional (Numerator - M€)	Total Risk Exposure (M€)	
2	Austria	BAWAG Group AG	Sep-24	2,773	17,866	
3	Austria	Raiffeisen Bank International AG	Sep-24	16,654	97,737	
4	Austria	Raiffeisenbankengruppe OÖ Verbund eGen	Sep-24	4,925	30,917	
5	Austria	Raiffeisen-Holding Niederösterreich-Wien	Sep-24	2,976	14,611	
6	Austria	VOLKSBANK WIEN AG VB	Sep-24	2,331	15,792	
7						