# Sysri Panel Database of Banks Balance Sheets Dictionary

* id : Bank ID in DFIH oracle database
* name: Name of the bank (when multiple names throughout the bank’s life, the name of the bank is the 1930s one, while the 1920s name is in parenthesis)
* date: Balance sheet date
* referenceyear: year to which the balance sheet refers.   
  By convention, if 30/06/X < date <= 30/06/X+1, referenceyear = X
* tot\_assets = total assets
* tot\_liabilities\_equity = total of the right-hand side of the balance sheet. It can differ from total\_assets by decimals or cents because of round number issues coming from the source. All cases have been checked manually by SU.
* capital = capital
* capital\_surplus = what in French are called *reserves.* Liabilities and equity side.
* paidincapital = capital paid in. Can be equal to capital
* tot\_deposits = total deposits. It includes interbank deposits for most banks.
* cash = cash in the vault or at the Bank of France (reserves in the Anglo-Saxon meaning). Assets side.
* comm\_portfolio = commercial portfolio. It includes Treasury bonds as well as commercial paper.
* securities = securities (other than Treasury bonds) owned (not just held) by the bank
* on\_time\_deposits = on time deposits, when available
* correspondents\_current\_accounts = correspondents current accounts, when available (liabilities)
* short\_term\_credit = advances + repos + current accounts (assets side)
* fin\_mkt\_liabilities = Forex + stock exchange operations
* on\_demand\_deposits = on demand deposits, where distinction is available
* f1 = Assumes value “1” if in that year the bank experiences a Bankruptcy or starts a Judicial Liquidation. Otherwise 0.
* f2 = Assumes value “1” if in that year the bank experiences a dissolution or an M&A. Otherwise 0.
* f3 = Assumes value 1 if in that year the bank is withdrawn by the album (no explanation given of the withdrawal)
* balancesheet = Assumes value 1 if in that year the bank publishes a balance sheet
* paris = Assumes value 1 if company has headquarters in Paris, 0 otherwise
* colonialforeign = Dummy variable. Indicates that main market for this bank is in the colonies or foreign countries
* main = Dummy variable. Indicates that the bank is one of the “big six”: Crédit Lyonnais, Société Générale, Crédit Commercial de France, Banque Nationale de Crédit, Crédit Industriel et Commercial, Comptoir National d’Escompte
* populaire = Dummy variable. Indicates that the bank is a banque populaire
* region\_local = Dummy variable. Indicates that the bank has a regional/local specialization (in the future we must distinguish between the two by using data from Favre)
* investment = Dummy variable. Indicates the bank is an investment bank
* special = Dummy variable. Indicates the bank invests in a “special” sector of activity (i.e. acceptances, foreign trade, civil engineering, etc.)