EBA 2024 EU-wide transparency exercise dataset and data visualization tools

For the 2024 EU-wide Transparency Exercise, the EBA published bank-by-bank data contained in 15 transparency templates (on average around 10 000 data points per bank). This exercise provides detailed data for 123 banks from 26 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 notice 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	Key metrics, 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 2024.

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:
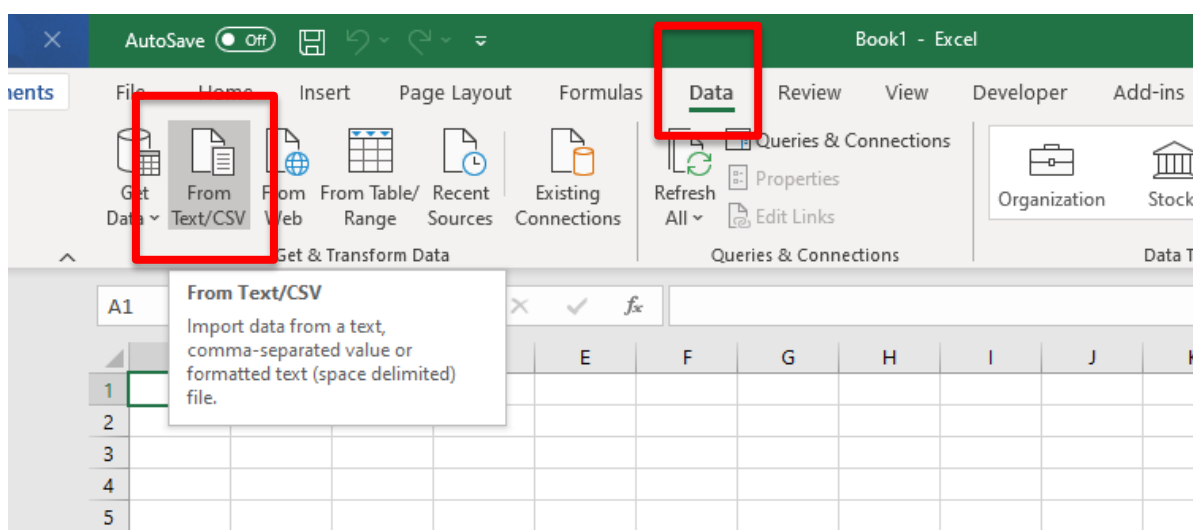
Locate the file and open through the wizard, by clicking on LOAD. Select **65001: Unicode (UTF-8)** in the File Origin field, as this will allow to correctly display special characters in the text dimensions.
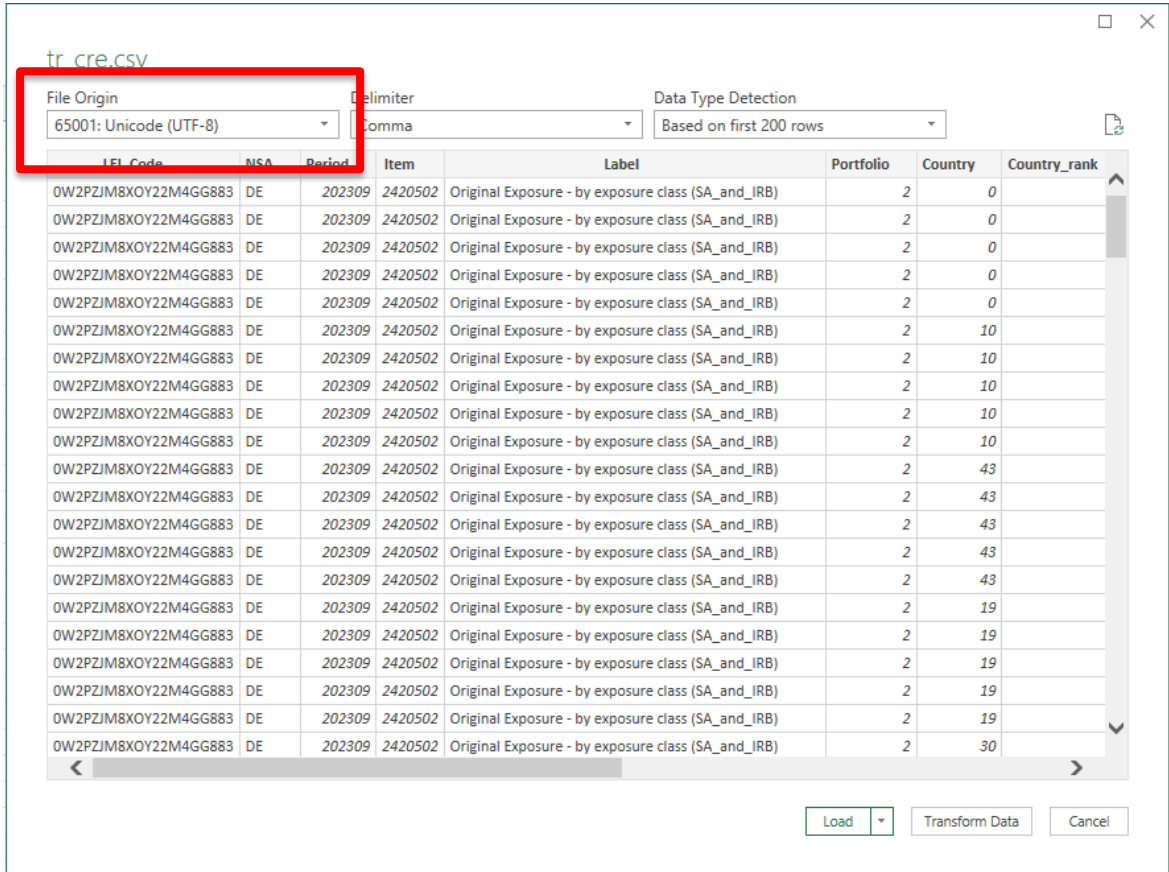
ii)   The database structure will appear as shown below:
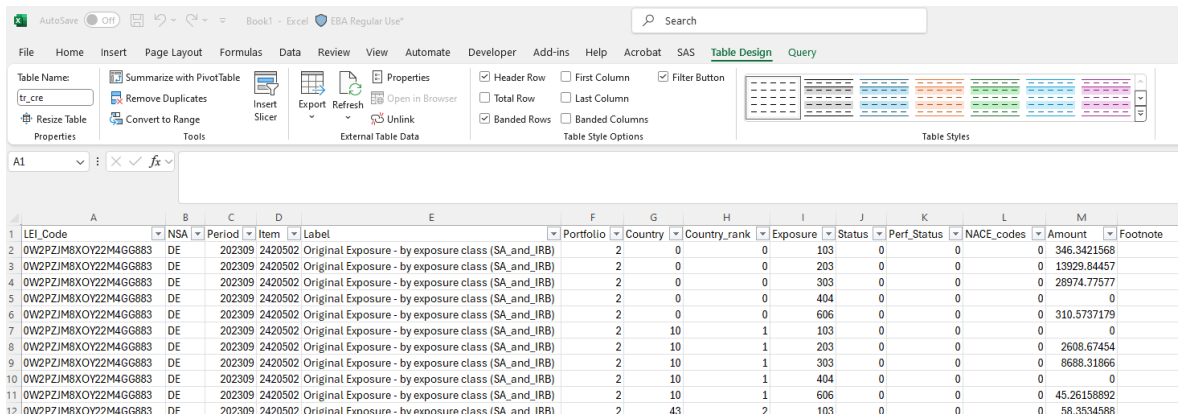
iii) The database structure is explained in a metadata file, in which you will find a description of all the values that each column can assume. The dataset tr_cre has the following columns:

- *Lei_code*: a bank identifier

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

- *Period*: time period (in format YYYYMM, eg: 202309 for September 2023, 202312 for December 2023, 202403 for March 2024, 202406 for June 2024)

- *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

- *Footnote*: specific bank clarification as disclosed in the bank's PDF, added to all the items of the relevant templates.

- *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.
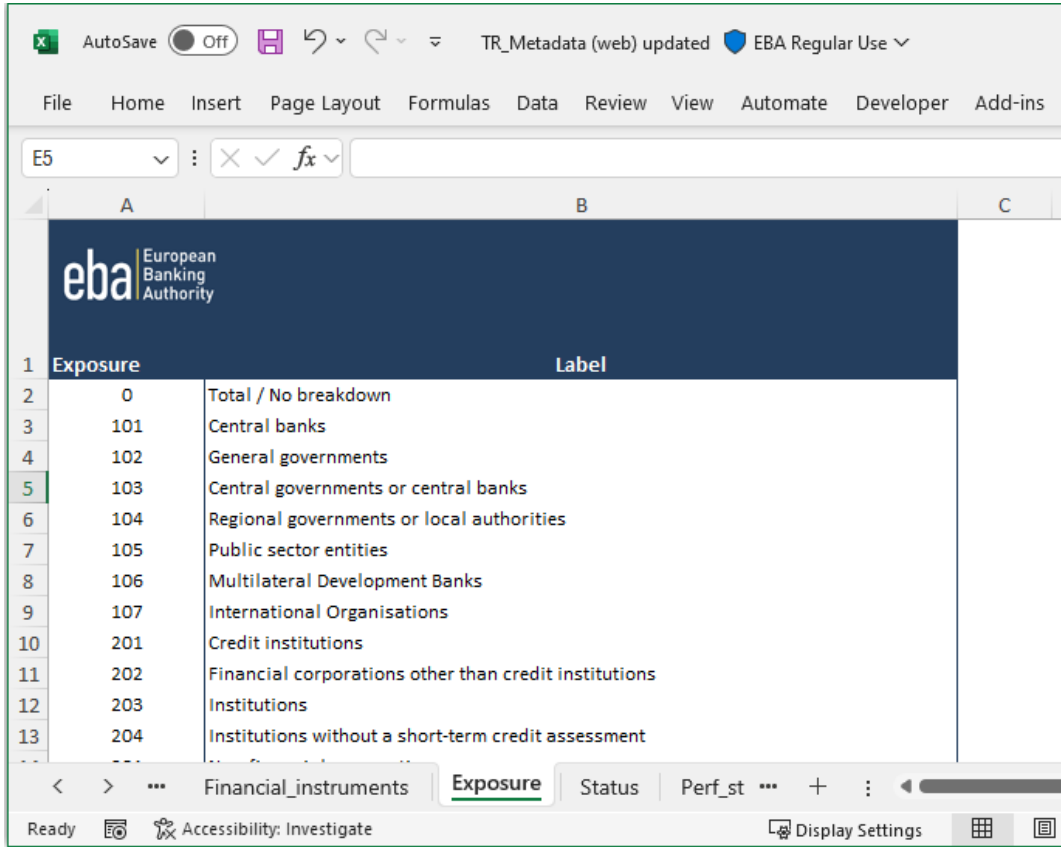
In order to facilitate the data analysis, you can convert the numeric Exposure dimension into the correspondent description, by inserting an Excel function which will read the Metadata file directly into the dataset.
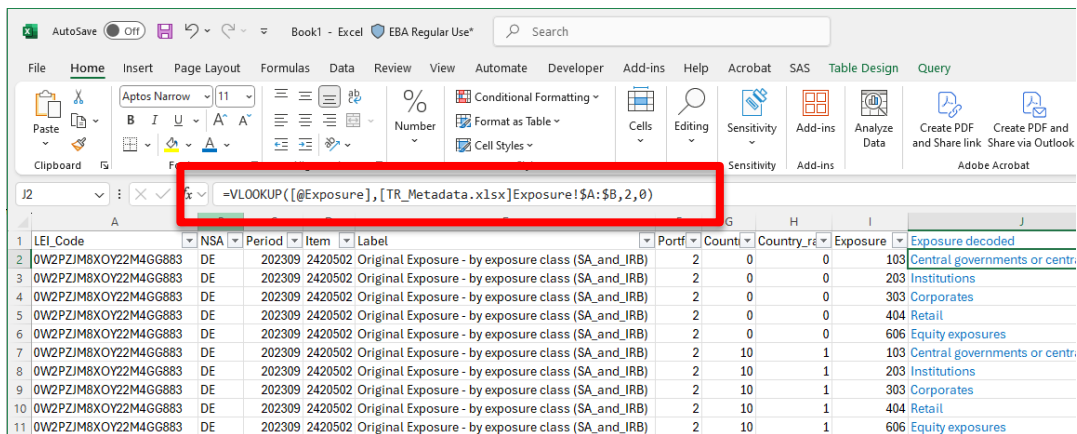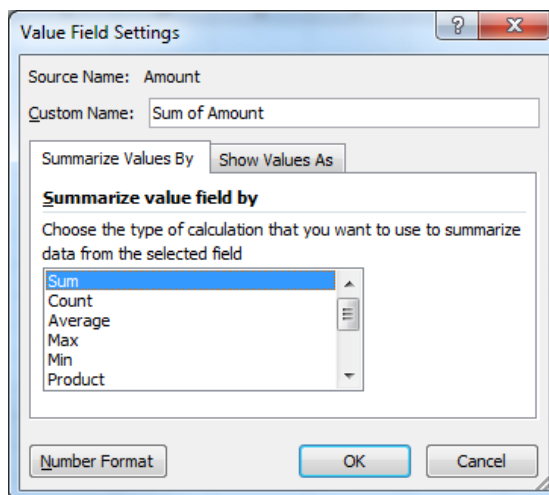
In the above example it is done for the Exposure dimension. You can do the same for any of the dimension included, for instance for the Perf_status.

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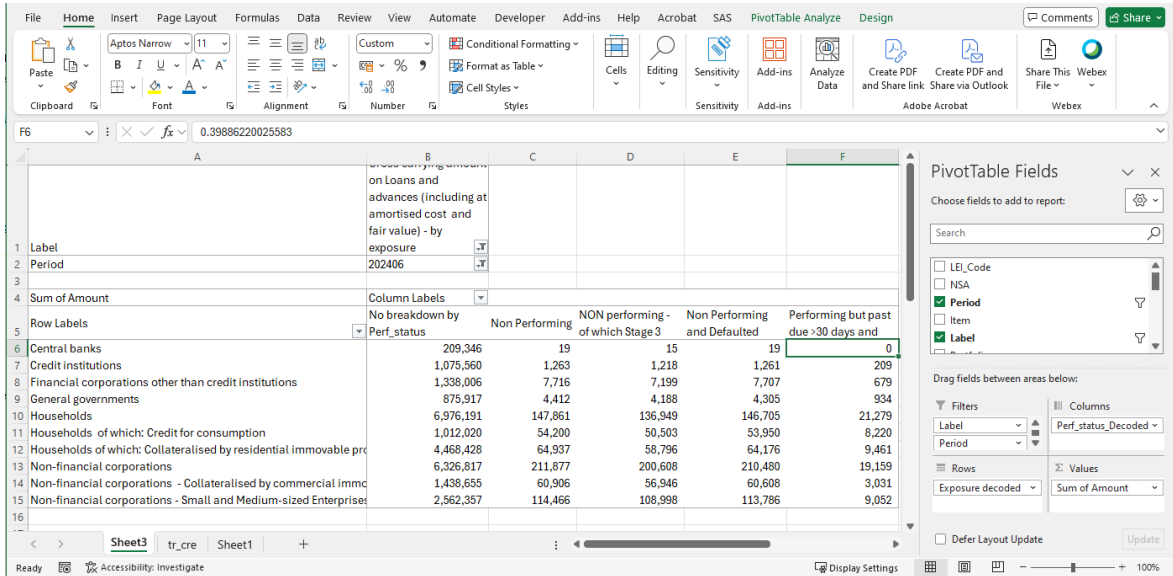
Drag 'Label' into the box 'FILTERS' to select the item Gross carrying amount on Loans and advances (including at amortised cost and fair value) - by exposure and show only the information for this item.

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:

- Key Metrics: Time series and data

- Main indicators – visual exploration tool

- Key Metrics, Capital, Leverage, P&L, RWAs, Assets and Liabilities

- Credit risk

- NPE and forborne exposures

- NACE

- Sovereign

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

To navigate between the pages the menu at the bottom can be used, either using the arrows, or by double clicking on it and selecting from the list:

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.
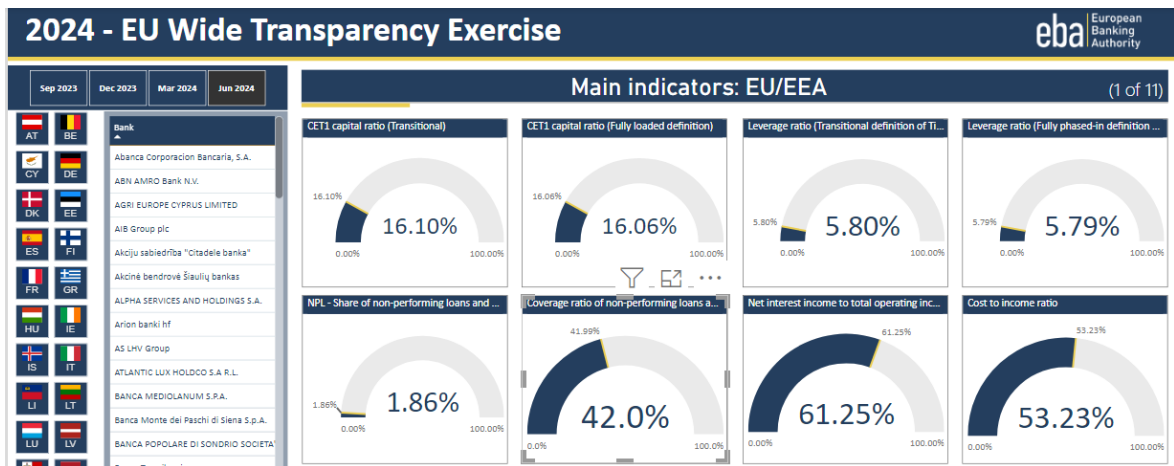

It is also possible to show figures aggregated for multiple countries/banks. To do so, press CTRL + Click on chosen countries/banks:
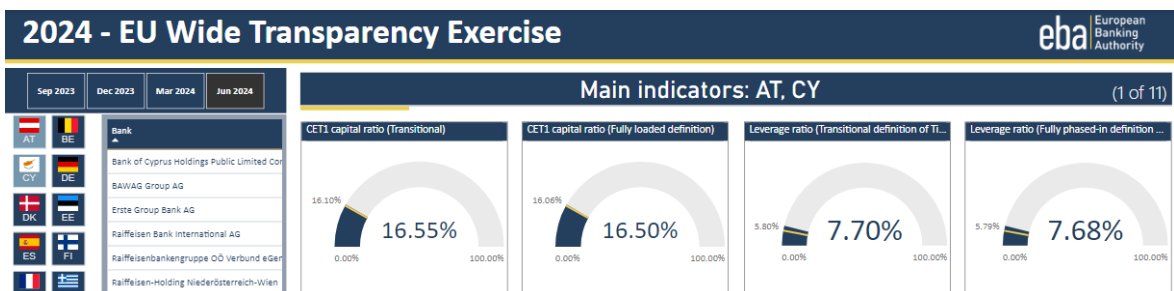
Transparency data can be explored in the tools directly, but it can be also exported outside.

In order to copy the data from the tables in the tools, users shall follow the steps:

- Click on the header of the chosen column or row (or select multiply columns/rows by CTRL + Click) to select the data

- Right click on the header and choose Copy → Copy selection
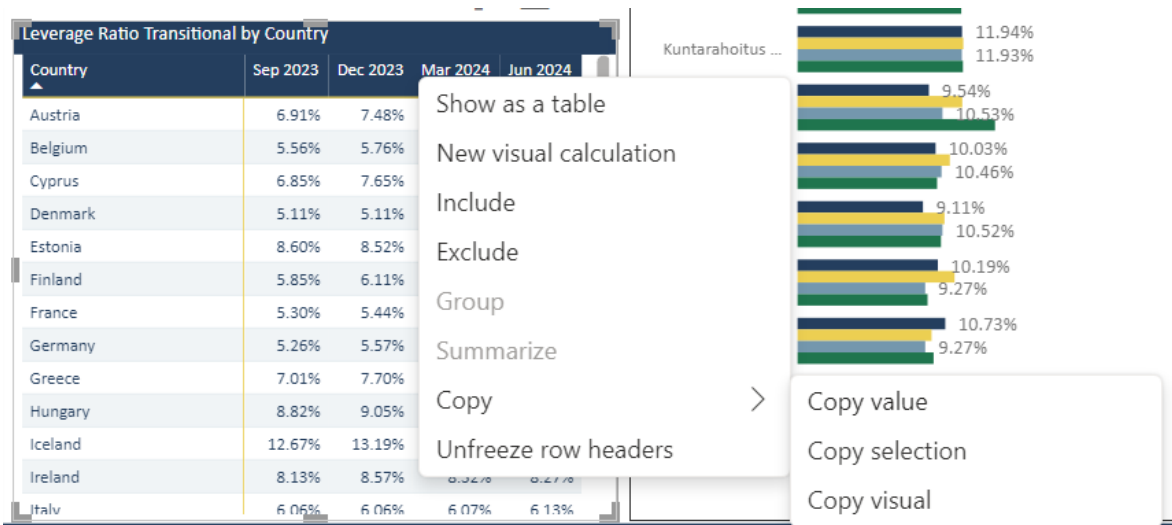
Copied figures can be pasted to other programs, e.g. Excel, and used for further analysis: