Bankscope dataset: getting started[*]

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Abstract

The Bankscope dataset is a popular source of bank balance sheet informations among banking economists, which covers the last 20 years for more than 30 000 worldwide banks. This technical paper intends to provide the critical issues one has to keep in mind as well as the basic arrangements which have to be undertaken if one intends to use this dataset. To that extent, we propose some straightforward ways to deal with data comparability, consolidation, duplication of assets or mergers, and provide Stata codes to deal with it.

Keywords : Bankscope dataset, joint work with Stata, duplicates, consolidation, mergers, unbalanced, comparability.

Contents

1 Introduction

After facing several issues while handling the Bankscope dataset, we decided to share our experience. Bankscope is a database reporting balance sheet statements of more than 30 000 worldwide financial institutions which is provided by Bureau van Dijk. We intend to provide the basic arrangement that need to be completed before actually starting using your Bankscope dataset; failing to do so may result in wrong outcomes and raise unnecessary criticism on behalf of your fellow students/researchers. The codes provided here can be run directly using Stata. We hope that you will find this memo useful, else we apologize in advance for wasting your time. Nonetheless, keep in mind that Bankscope is likely to introduce changes in each new releases of the database (change in variable's name as well as changes in the content of variables) so that this technical document should be viewed as a guide for exploring Bankscope by yourself. We only shed light on the most crucial issues you are likely to face.

The following lines of code are to be run in Stata and suit perfectly the Bankscope dataset as obtained through the DVD provided by the Bureau van Dijk. Else handling data downloaded from the website[1] may require to adjust the lines of code provided here, but one has to keep those steps in mind even if some of them may be tackled directly via the on-line interface.

2 What you may not know about Stata

2.1 How to load a dataset easily?

If you ever tried to load large datasets, you may have reached several times the limit of your computer's power... or you thought that was it, while you just did not provide the maximum space possible to your Stata program[2]. The trick consists in increasing your memory requests in relatively small increments. So try something like this loop which looks for the maximum level of memory possible ranging from 1000m to 1500m :

```
1  set more off
2  set maxvar 10000
3  set matsize 3000
4  forvalue i=1000(1)1500 {
5    set mem `i'm, permanent
6  }
```

---

[1] https://bankscope2.bvdep.com/version-2012713/home.serv?product=scope2006

[2] I the latest version of Stata (starting with Stata 12), memory adjustments are performed on the fly automatically.

2.2 How to harmonize paths towards other do-files/datasets?

When working on several computers or in collaboration, it is always painful to readjust the different file paths to suit your own folders. You should rather write a do-file that easily adjusts and only requires the main paths to be changed. We propose here three different solutions.

First you can write the paths in the beginning of your do-file and concatenate them so that only one part of the path, say the shared drive, has to be adjusted.

Second you can choose to put all the paths you need in a separate do-file which you would invoke at the beginning of every other do-file. If you choose to define a path in a global macro (which you then call with the $ symbol), the information will remain in all the subsequent do-files. For instance you can write in the header of your main do-file :

```
7   //Define the path to the driver
8   global MainPath = "C:\Users\Thibaut\Documents"
9   //Use the paths
10  do "$MainPath\Paths"
```

It calls the do-file `Paths.do` which defines the paths. The path to the driver, `MainPath`, has already been defined in a global macro in the main do-file, while the specific paths which are created in `Paths.do` will still apply to the parent do-file since they are writen as global macros.

```
11  //Define the paths
12  global PathDataset = "$MainPath\Data"
13  global PathOutput = "$MainPath\LogFiles"
14  global PathDoFiles = "$MainPath\DoFiles"
```

Third if you prefer to define local variables, for instance because your macros will not be constant throughout your work since you use many do-files, you can choose to put all the file paths you need in the first do-file and pass them as argument to other do-files if need be; this looks just more like macros you can write with other languages/softwares.

For instance, if you want to launch a do-file called `ConstructDataset.do` which is located in a specific folder `\DoFiles`, and you need to pass to this do-file :

1. the path for the folder where to write the output `\LogFiles`

2. the path for the folder where you stored your data `\Data`

3. some numerical value, *e.g.* for a threshold to be used uniformly in you dataset.

Then write the following code in a "Master" Do-File:

```
15  //Create the paths
16  global MainPath = "C:\Users\Thibaut\Documents"
17  local PathDataset = "$MainPath\Data"
18  local PathOutput = "$MainPath\LogFiles"
19  local PathDoFiles = "$MainPath\DoFiles"
20
21  //Launch the do-file
22  local File = "ConstructDataset.do"
23  local FullPath "`PathDoFiles'\ConstructDataset.do"
24  display "`FullPath'"
25  do "`FullPath'" "`PathDataset'" "`PathOutput'" 300, nostop
```

The last line calls the do-file `ConstructDataset.do` in the folder you specified, assigns the three arguments to be passed to it, and executes it without stopping for errors (the *nostop* option).

In your do-file `ConstructDataset.do`, write now:

```
26  set more off
27
28  //Name of the path passed to the .do file in macro `1'
29  local PathDataset = "`1'"
30  //Name of the path passed to the .do file in macro `2'
31  local PathOutput = "`2'"
32  //Numerical threshold passed to the .do file in macro `3'
33  local Threshold = "`3'"
34
35  //Load the dataset
36  local File = "Dataset.dta"
37  local Data `PathDataset'\`File'
38  display "`Data'"
39  use "`Data'", clear
40
41  //Log on
42  local File = "PutResultsHere.smcl"
43  local Log `PathOutput'\`File'
44  display "`Log'"
45  log using "`Log'", replace
46
47  //Threshold for some numerical value
48  display "the threshold is : `Threshold'"
49  drop if RankObservation > `Threshold'
```

3 Working with an homogeneous dataset

3.1 How to handle duplicates?

3.1.1 Type of identifier

Bankscope provides two main numerical identifiers : the variable `index` (`bs_id_number` in older version) and the variable `bvdidnum`. A rapid examination of both variables indicates that there are several distinct `index` for a given `bvdidnum` within the same year. Similarly, you can find distinct `nickname` for a given `name`.

Actually, the variable `bvdidnum` identifies uniquely a given bank and the variables *index* or *nickname* identify uniquely a bank-consolidation status relation. In the later case, a bank may report several statements with various consolidation status and there are as many different *index* as there are different consolidation status.[3] Since the *nickname* variable is sometimes missing we suggest to use the *index* variable rather than the *nickname* variable.

3.1.2 Type of statement

First, Bankscope provides a broad list of financial institutions but financial statements may not be available for all of them. The variable `format` displays the type of data available for each bank:

- RD: statement available in the raw data format;

- RF: statement under processing by Fitch ratings;

- BS: branch of another bank with financial statement available;

- BR: branch with no statement;

- DC: no longer existing bank, with statements for previous years;

- DD: no longer existing bank, without statements;

- NA: banks with no statement; only the name and address are available.

RF, BR, DD and NA should be dropped as it does not provide valuable balance sheet observations. Nevertheless, depending on the research question at hand, it may come handy to flag defunct banks for which past information is still available, which are signaled by DC.

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[3]We discuss the consolidation issues just below.

3.1.3 Consolidation issues

Description. Then, Bankscope provides company account statements for a large set of banks and financial institutions across the world, but it collects these financial statements with various consolidation status. There are 8 different consolidation status in Bankscope that are detailed in the variable `consol_code`:

- C1: statement of a mother bank integrating the statements of its controlled subsidiaries or branches with no unconsolidated companion;

- C2: statement of a mother bank integrating the statements of its controlled subsidiaries or branches with an unconsolidated companion;

- C*: additional consolidated statement;

- U1: statement not integrating the statements of the possible controlled subsidiaries or branches of the concerned bank with no consolidated companion;

- U2: statement not integrating the statements of the possible controlled subsidiaries or branches of the concerned bank with a consolidated companion;

- U*: additional unconsolidated statement;

- A1: aggregated statement with no companion;

- A2: aggregated statement with one companion;

- NA: bank with no statement; only the name and address are available.

First, what Bankscope called a *companion* is an additional balance sheet statement for the exact same bank identified by its `bvdidnum` (and not an affiliate for instance). Indeed, it is possible that the exact same entity publishes *both* consolidated and unconsolidated statements for the same year. It is also possible that the same bank publishes conslidated statements with different accounting rules (GAAP vs IFRS for instance). As explained below, each of these statements has a *distinct* `index` variable but the *same* `bvdidnum`.

Selecting the adequate statements. The choice between using the consolidated or the unconsolidated financial statements depends entirely on your research question. However, to be consistent you must *imperatively* drop either the statements C2 or the statements U2. Keeping both observations would lead to a pure double counting issue because you would consider two times balance sheet information (on both a consolidated and an unconsolidated basis) for the same company and the same period of reporting.

We suggest to work with {C1/C2/U1} in order to get country aggregates or to capture the actual size of the banking market for instance or design concentration measures. Conversely, if you are interested in bank balance sheet sensitivity you may want to keep {U1/U2/C1} in order to keep most banks at the disaggregated (group/affiliates/subsidiaries) level to maximize sample size and avoid the variations you are looking at to be offset or reduced at the group level.

Double counting issues. However, even after having considered these consolidation issues, it remains possible to face another double counting issue. When a firm or a bank consolidates its statements, it includes balance sheet information of its affiliates/subsidiaries by netting out intra-group transactions among other things. Unfortunately, the Bankscope database does not make the distinction between consolidated statements and sub-consolidated statements, the latter refering to the consolidated statements of a bank (subsidiary) which are themselves included in the statements of the parent bank. In other words, the consolidation status variable does not provide any information concerning the ownership structure of the group and the parent/subsidiary relations.

For instance, if a bank A has a subsidiary B and if this subsidiary B publishes unconsolidated or consolidated statements (in this case, this subsidiary consolidates its own subsidiaries' balance sheets, let's say C and D), these statements from bank B (consolidated or unconsolidated) will be recorded in Bankscope too, even if bank B was already consolidated within the statements of the parent bank A.

Bankscope publishes a distinct database about ownership structures of banks that could help to address this issue. Nevertheless, these ownership data about ultimate ownership are only available in the cross-section for the current years. To get the time dimension of ownership structure in order to include the evolution of parent/subsidiaries relation over time (e.g. around the 2008 crisis), it is necessary to use the updated version of the database at *that* time.

Depending on the extent of your Bankscope access, you can deal with the double counting of asset with different levels of granularity. For instance, with the online Bankscope interface with the ownership extension, you can get the latest ownership structure, and if you further contracted for the quarterly DVD, you will be able to track the evolution of subsidiaries if you kept the earlier versions of the DVD.

Moreover, a variable available in the latest versions of Bankscope can help to address the double counting issue due to parent/affiliates relations. This is the `entitytype` variable :

- *Branch loc* : Branch location, that is a secondary location over which headquarters have legal responsibility. Typically, a branch is at a

separate location, but it can be located at the same address as its headquarters or sister branch (provided that they have unique, separate and distinct operations). Branches often have secondary names or Tradestyles, but always carry the same primary name as their headquarters;

- *Controlled* : Controlled subsidiary, that is a company which is controlled (majority owned) by another company (this notion of control depends on the Ultimate Ownership (UO) definition: 25.01% or 50.01%);

- *GUO* : Global Ultimate Owner, that is a company which is the ultimate owner of a corporate group according to the UO definition selected (25.01% or 50.01%);

- *Independen* : Independent company, that is a company which is not a GUO but which could be GUO. It is considered as independent. It is a company which has a BvD independence indicator A or B and which has neither shareholders nor subsidiaries;

- *Shared con* : Shared control that is an entity for which Bankscope could not identify a GUO in the definition 25% (whenever the definition chosen). The company is owned by 2,3,4 shareholders owning the same direct percentage and this company has no other shareholder owning a higher percentage than the others. The summation of these percentages must exceed 50%;

- *Single loc* : Single location, that is a company which has no ownership links (no shareholder / no subsidiary);

- *Unknown.*

To be sure to work at the highest level of ownership, it is necessary to work only with the statements from *GUO*, *single location* and *independent company*. However, this variable has its own limitation : it is time invariant, namely a given bank has always the same status whatever the period considerered[4]. In a sense, it is hardly reconciliable with M&A which would introduce changes in the `entitytype` variable[5].

Dealing with long time series. Sometimes you may want to favor the length of your series over other dimensions. In this case, it could be problematic to restrict you sample to balance sheet statements having *consol_code*

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[4]Hence the need to keep older versions of the DVD to have the successive updates.

[5]In the standard dataset, bankscope has retropolated the last known `entitytype` to all the past periods. The online version also provides the date of the update for the ownership data.

{C1/C2/U1} or {U1/U2/C1}. It could be desirable if you want to have the most homogeneous sample, but it is very likely to create an unbalanced sample with a lot of gaps. Indeed, there is a non negligible set of banks that can publish a statement with *consol_code* C* between two statements C1. In other words, if you want to maximise the lenght of your time series, you have to keep these *consol_code* C* and U*.

However, for a given `bvdidnum` and for a given year, you can have duplicates, i.e. you can have several observations with various consolidation codes : C*/C2/U2, U2/U*/C2, and so on. It is even possible to face some duplicates sharing the same consolidation code but having different total assets ! This is partly driven by changes in accounting standards.

We provide here a small code which should help you to build the longest possible time series for each bank of your sample. Basically, it drops iteratively the duplicates for a given bank (identified with its `bvdidnum`). The priority rule is the following : we favor consolidation code of type C1/C2 (U1/U2) over C* (U*) [6].

Readers must also keep in mind that we try to build a systematic treatment that may go against parsimony so that it can sometimes miss (and possibly produce) some irrelevancies[7].

```
50
51  *First drop very special codes
52
53  drop if consol_code=="A1"
54
55  *Then Drop pure duplicates i.e. observations having the same
56  *BVDIDNUM, the same consol_code, the same year and the same
57  *total assets :
58
59  duplicates drop bvdidnum year consol_code t_asset, force
60
61  *If a bank identified by its BVDIDNUM has several observations
62  *for a given year, we drop duplicates according to the
63  *following seniority rules : C1/C2>C*>U1/U2>U*
64
65  *This decision rule is somehow arbitrary, but we have to fix
66  *such a rules in order to implement a SYSTEMATIC treatment of
67  *these duplicates. The spirit of the rule is :
68  * - favor consolidated statements over unconsolidated one
69  *(can be the reverse depending on the question.)
```

---

[6] And in the present case consolidated statements over unconsolidated ones but this last point depends on your research question.

[7] In which case if you use a sample of banks/countries, you may want to look at each individual bank.

```stata
* - favor type 1 or 2 statements over complementary statement
*(type *)

*For that we first generate a variable indicating the number
*of duplicates

duplicates tag bvdidnum year, gen(dup)
tab dup

*Then we generate dummies indicating whether a combinaison
*BVDIDNUM/YEAR has one of the possible consolidation code

gen C1=(consol_code=="C1")
gen C2=(consol_code=="C2")
gen Cstar=(consol_code=="C*")
gen U1=(consol_code=="U1")
gen U2=(consol_code=="U2")
gen Ustar=(consol_code=="U*")

foreach var of varlist C1-Ustar {
        egen m_`var'=mean(`var'), by (bvdidnum year)
        replace `var'=m_`var'
        drop m_`var'
}

*Now, we drop duplicates by following the rule indicated
*previously. The timing of each step is crucial

drop if dup>0 & consol_code!="C1" & C1!=0
drop if dup>0 & consol_code!="C2" & C1==0 & C2!=0
drop if dup>0 & consol_code!="C*" & C1==0 & C2==0 & Cstar!=0
drop if dup>0 & consol_code!="U1" & C1==0 & C2==0 & ///
 Cstar==0 & U1!=0
drop if dup>0 & consol_code!="U2" & C1==0 & C2==0 & ///
 Cstar==0 & U1==0 & U2!=0
drop if dup>0 & consol_code!="U*" & C1==0 & C2==0 & ///
 Cstar==0 & U1==0 & U2==0 & Ustar!=0

*It could remain some duplicates having the same consol_code
*for a combinaison BVDIDNUM/YEAR. We decide to keep the one
*with the largest assets

drop dup
duplicates tag bvdidnum year, gen(dup)
```

```
114   tab dup
115
116   egen double max_asset=max(t_asset), ///
117    by(bvdidnum year consol_code)
118   drop if dup>0 & t_asset!=max_asset
119
120   *Now you can check that you have no longer duplicates
121
122   drop dup
123   duplicates tag bvdidnum year, gen(dup)
124   tab dup
125
```

3.2   How to obtain yearly observations?

Most of the financial companies publish their account statements at the end of the year, namely in December. Nonetheless, sometimes banks use non-calendar fiscal years to report their balance sheet statement (in March for almost all the Japanese and Indian banks, in January for most of the Russian banks...). On the top of that, eventhough Bankscope provides us only with annual data, for a few hundred observations you have duplicated observations for balance sheet statements that closed at several dates within a single year. So one needs to handle both the allocation issue (does the statement reflects year `t` or `t+1` information) as well as the duplication issue (yearly financial statements published several times a year)[8].

These differences raise an important issue. It is likely that you prefer to compare data of financial statements reported in March of year `t` with data of financial statements reported in December of year `t-1` rather than with data of financial statements reported in December of year `t`. The variable `closdate` provides information concerning the end date of a company's fiscal year. We can easily create the variables `year`, `month` and `day` from the `closdate` variable:

```
126   //Create time variable
127   gen year=year(closdate)
128   gen month=month(closdate)
129   gen day=day(closdate)
```

---

[8]You should make sure that the timing of your balance sheet statement is right *before* you handle duplicates in terms of consolidated code. E.g. treat the timing issue first by sorting on the variables `index` (one for each bank/each consolidation type) while you would treat the duplication in terms of consolidation code using the variable `bvdidnum` (one for each entity whatever the consolidation types).

Then, we propose to define a small program in four steps that handles the situation in a compact way.

First, depending on the research question at hand, you may not want to keep mid-year financial reports as if you are working at the yearly level, it is uncertain to which year `t` or `t-1` you should attribute the observation. So we drop observations with a month number comprised in `]MonthEnd ; MonthStart[`.

Then, you have to identify banks which have "natural" duplicates, *i.e.* banks with the same id (insured by `id==id[_n+1]`) having at least two observations within the same fiscal year. Essentially you can remove an observation of the 30th November 2012 if you have an observation for the 31st December 2012. You would always keep i) the month closest to `MonthRef` which would be 12 (for December) and ii) the day closest to the last day of the month.

Third, if you have banks which report their financial account in March 2012, your best choice would be to consider it as end of 2011 data. So in the `closedate` variable, it would still be recorded as a 2012 financial account, while the actual `year` variable which you would use would be 2011.

Last, for if you still have duplicates in your dataset, this comes necessarily from the step 3 due to the financial statements you approximated to belong to the year `t-1`. So once again, the best strategy would be to keep the data that have the least forward looking information, that is to say observation which include a bit of `t` information while it is actually recorded as `t-1`. In essence, you would drop the observation reporting a `closedate` in 2012, with `month` March, but a variable `year` recorded as 2011, provided you have already a `closedate` in 2011, with `month` September, and `year` recorded as 2011.

```
130  //Adjust dataset for financial statements reported at ///
131  //other dates than 'MonthRef', if quarterly or ///
132  //non-calendar fiscal year:
133
134  program define HandleDuplicates
135   args MonthEnd MonthStart MonthRef
136
137  //Drop if mid-year balance sheet data
138  *drop if month>`MonthEnd' & month <`MonthStart'
139
140  //If "natural duplicates", drop them before anything else
141   sort id year month day
142   drop if year(closdate)==year(closdate[_n+1]) & ///
143     month<month[_n+1] & id==id[_n+1]
144   drop if year(closdate)==year(closdate[_n+1]) & ///
145     month==month[_n+1] & day<day[_n+1] & id==id[_n+1]
```

```
146    drop if year(closdate)==year(closdate[_n+1]) & ///
147     month==month[_n+1] & day==day[_n+1] & id==id[_n+1]
148
149   //Compute the number of month between the current observations
150   //and the next/previous one
151    gen n_month_before=12*(year-year[_n-1])+month-month[_n-1] ///
152     if id==id[_n-1]
153    gen n_month_after=12*(year[_n+1]-year)+month[_n+1]-month ///
154     if id==id[_n+1]
155
156   //Create a variable indicating whether all reporting month are
157   //before the MonthEnd
158    gen before_MonthEnd=(month<=`MonthEnd')
159    egen all_months_before_MonthEnd=mean(before_MonthEnd), by(id)
160
161   //Create the first and last variable for each bank
162    sort id year month day
163    gen first=0
164    gen last=0
165    replace first=1 if id!=id[_n-1]
166    replace last=1 if id!=id[_n+1]
167
168   //Replace the current year by the previous year for banks
169   //reporting systematically (all_months_before_MonthEnd==1)
170   //their account in [January-MonthEnd] (month <=`MonthEnd'),
171   //i.e. for banks that always publish their statements in
172   //[January-MonthEnd]
173    sort id year month
174    replace year = year-1 if month <=`MonthEnd' ///
175     & all_months_before_MonthEnd==1
176
177   //Replace the current year by the previous year for banks
178   //reporting their account in [January-MonthEnd]
179   //(month <=`MonthEnd') successively starting from the first
180   //obs. (first==1) and that have not been moved previously
181   //(closdate_year==year)
182    sort id year month
183    replace year = year-1 if month <=`MonthEnd' & first==1 ///
184     & closdate_year==year
185    replace year = year-1 if month <=`MonthEnd' ///
186     & month==month[_n-1] & id==id[_n-1] & closdate_year==year
187
188   //Replace the current year by the previous year for banks
189   //reporting their account in [January-MonthEnd] and for which
```

14

```
190   //the previous observations have a different month  but more
191   //than one year of difference ((year-year[_n-1])>1) and most
192   //importantly that have not been moved previously
193   //(closdate_year==year)
194    sort id year month
195    replace year = year-1 if month <=`MonthEnd' ///
196      & (year-year[_n-1])>1 & id==id[_n-1] & closdate_year==year
197
198
199   //If we have several balance sheet data within a year due to
200   //the change of fiscal year for January-MonthEnd
201   //(closdate_year==year(closdate[_n+1])+1), we keep September
202   //data over March of the following year
203   //(month<=`MonthEnd' & month[_n+1]>=`MonthStart')
204    sort id year month closdate
205    drop if year==year[_n+1] ///
206      & closdate_year==year(closdate[_n+1])+1 ///
207      & month<=`MonthEnd' ///
208      & month[_n+1]>=`MonthStart' & id==id[_n+1]
209
210   //To finish, remaining duplicates correspond to observations
211   //with month lower than month ref but for which one of them
212   //is less than 12 month after the previous obs. As such its
213   //year has not been changed. We drop this observation.
214    duplicates tag id year, gen(dup)
215    tab n_month_before if year==closdate_year & dup==1
216    drop if year==closdate_year & dup==1
217
218   //Drop variable created during the prog
219    drop n_month_before n_month_after before_MonthEnd ///
220      all_months_before_MonthEnd first last dup
221
222   end
```

The program `HandleDuplicates` can be launched in the following manner, without forgetting to pass the necessary arguments, which are respectively `MonthEnd MonthStart MonthRef`. For instance, just below we ask to Stata to define the reference month as December and to drop all observations reporting data between March and September :

```
223   //Treat duplicates
224   HandleDuplicates 3 9 12
```

3.3 How to get comparable time series?

3.3.1 Same unit?

The data collected by Bankscope are not homogeneous. The variable ==unit== states whether all other variables of a given observation are in ==thousands (3/"th"), millions (6/"mil"), billions (9/"bil"), or trillions (12).== So for instance, to convert all your numerical values in millions, you should do (except for the ratios !):

```
225  //Define the list of all the ratio (which do not have a unit)
226  global ratio_variable data18030 data18035 data18040 data18045 ///
227   data18050 data18055 data18057 data18065 data18070 ///
228   data18072 data18075 data18080 data18085 data18090 ///
229   data18095 data18100 data18102 data18104 data18110 ///
230   data18115 data18120 data18125 data18132 data18134 ///
231   data18145 data18165 data18170 data18175 data18180 ///
232   data18200 data18205 data18210 data18215 data18220 ///
233   data18230 data18235 data18245 data18250 data18255 ///
234   data2002 data30290 data30315 data4001 data4002 ///
235   data4003 data4004 data4005 data4006 data4009 ///
236   data4010 data4011 data4012 data4013 data4014 ///
237   data4015 data4016 data4017 data4019 data4020 ///
238   data4021 data4022 data4023 data4027 data4028 ///
239   data4032 data4033 data4034 data4035 data4036 ///
240   data4037 data4038 data18150 data18155 data2125 ///
241   data2130 data30680 data30690 data38200 data38300 ///
242   data4007 data4008 data4024 data4025 data4029 ///
243   data4031 data10010
244
245  //Pick unit convention to apply to the whole dataset:
246  gen NberOfZeros=6
247
248  //Here I detailed how I manage differences in unit :
249  //I homogeneize all variable in million of currency
250  foreach var of varlist data2000-data38400 {
251   replace `var'=`var'*10^(unit-NberOfZeros)
252  }
253
254  //Cancelled transformations for ratio variables
255  foreach var of varlist $ratio_variable {
256   replace `var'=`var'*10^(unit-NberOfZeros)
257  }
```

You could also prefer to work with well-defined ratios. Indeed, Bankscope does not provide information for ratio in percentage term. If you want ratios with value between 0 and 1, you have to divide them by 100.

```
258  ////Transform the ratios in percentage
259  foreach var of varlist $ratio_variable {
260   replace `var'=`var'/100
261  }
```

3.3.2   Same currency unit?

The variable `exrate_usd` provides the exchange rate in USD of a given observation with respect to the date and currency unit of the values expressed in currency unit. So you need to do the conversion before using variables expressed in currency (except for the ratios !):

```
262  //Get homogeneous variables in million USD
263  foreach var of varlist data2000-data38400 {
264   replace `var'=`var'*exrate_usd if currency!="USD"
265  }
266
267  //Cancelled transformations for ratio variables
268  foreach var of varlist $ratio_variable {
269   replace `var'=`var'/exrate_usd if currency!="USD"
270  }
```

But handling the currencies may be a bit more complex than you think. Indeed, depending on the topic of interest, it may be a bad idea to convert all data from local currency to USD, as you are adding a valuation effect due to the fluctuation in exchange rates which captures many more effects than what you want to focus on. First what you want is to make sure the data you are interested in are comparable; so there should be no within bank variation of the currency unit: if so, you have to convert everything to USD. Second, there should be no within group (*e.g.* country) variation of the currency unit: if within, say, a country, you have banks reporting their financial statement in different currencies, and you want to control for country-wide aggregates, then you will have to convert those data into a single currency. Naturally, the question is which one? In most cases, both the national and the US currency are the two conflicting ones. For dollarised economies, like many South-American countries, you may be closer to the true picture by using USD as the default currency. Else, for other cases, you may need to ask yourself which part of the balance sheet matters most to your study, and in which currency the largest part of the bank/the economy

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operates. If the bank refinances itself mostly in USD, you may prefer this currency; if the bank mostly extends loans in the local currency, you may rather go for the latter, depending on the research question at hand.

```stata
271  //Handle currency missmatch/exchange rate valuation effect
272
273  // 1- Check that each bank has only one currency
274  bysort id currency : gen nvals1 = _n==1
275  bysort id : egen SeveralCurncyPerBank = total(nvals1)
276  tab SeveralCurncyPerBank
277
278  // 2- Treat banks with more than one currency :
279  // Convert everything in USD
280  foreach var of varlist data2000-data2120 data2135-data6860 ///
281  data7020-data7030 data7070-data7160 {
282   replace `var'=`var'*exrate_usd ///
283   if currency!="USD" & SeveralCurncyPerBank > 1
284   replace currency="USD" ///
285   if currency!="USD" & SeveralCurncyPerBank > 1
286  }
287
288  // 3- Tag countries with banks reporting in different curncies
289  bysort country currency : gen nvals2 = _n==1
290  bysort country : egen SeveralCurncyPerCntry = total(nvals2)
291  tab SeveralCurncyPerCntry
292
293  // 4- Handle conflicting currency within a country
294  // Choice to be made : here only convert Assets into USD
295  // to get consistent country-aggregates controls
296  replace data2025 = data2025*exrate_usd ///
297  if currency!="USD" & SeveralCurncyPerCntry > 1
```

3.4   How to get comparable entities?

You may need to consider the wide range of financial institutions reported in the Bankscope database; all of them may not be relevant for your study. The variable special states into which broad categories the observations fall :

- Bank Holding & Holding Companies

- Central Bank

- Clearing Institutions & Custody

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- Commercial Banks

- Cooperative Bank

- Finance Companies (Credit Card, Factoring and Leasing)

- Group Finance Companies

- Investment & Trust Corporations

- Investment Banks

- Islamic Banks

- Micro-Financing Institutions

- Multi-Lateral Government Banks

- Other Non Banking Credit Institution

- Private Banking & Asset Mgt Companies

- Real Estate & Mortgage Bank

- Savings Bank

- Securities Firm

- Specialized Governmental Credit Institution

You may want to get rid of at least Central Banks, Clearing Institutions and Supranational Institutions (such as the World Bank or the South American Development Bank ...). The latter can as well be removed by excluding country with `cntrycde=="II"` for Institutional Institutions. Moreover, some outliers may need to be dealt with specifically, like the US Federal Reserve and its state components which are not recorded as *Central Bank* but as *Specialized Governmental Credit Institution*... which includes for instance the Government National Mortgage Association-Ginnie Mae!

```
298  //Get rid of other non-relevant financial institutions
299  tab name if special == ///
300   "Specialized Governmental Credit Institution" & ///
301   cntrycde=="US"
302  drop if special=="Central Banks" | ///
303   special=="Clearing Institutions & Custody" | ///
304   special=="Multi-Lateral Government Banks"
```

3.5 How to get regional subsample?

We developed a dataset with country names and country codes as officially stated by the UN so that one gets the possibility to merge any dataset with an ISO 3166 entry. In addition we provide the breakdown of countries between continents, geographical areas and OECD membership which proxies for developed countries. See the dataset in Table 2 which you should integrate in a new `CountryISO.dta` by copy/pasting and using ";" as delimiter. Then merge it with you standard Bankscope database:

```
305   //Merge with code for geographical area
306   merge m:1 cntrycde using "\$PathDataset\CountryISO.dta"
307   drop if _merge!=3
308   drop _merge
```

4 Tips

4.1 How to handle mergers and acquisitions?

In order to take into account the process of M&A's between banks which may lead to strong discontinuities in the balance sheet variables, you could try to merge the Bankscope dataset with one dealing with M&A's [9]. But this is an extensive task. So it may be easier to control for M&A's just by controlling for the *growth of asset size,* without necessarily censuring extreme variables and loosing observations. Alternatively, you may want to drop the observations for which you observe an excessive growth rate of assets which cannot be driven by internal growth (more than 50% for instance).

4.2 How to handle this unbalanced dataset?

In the same way, the dataset may appear strongly unbalanced as some banks enter the market while others leave it, or rather some are reported for a couple of years and then are no longer reported as they have been merged or went bankrupt. Or the database may be just poorly fed with some data, especially for developing countries. To take into account the evolution of the reporting of the market, you may want to control for the *growth of the relative size* of the bank compared to the pertinent market.

In the case where you prefer to work with a perfectly balanced dataset (at the cost of loosing a large number of observations), you could use the user-written Stata command `xtbalance` (`ssc install xtbalance`).

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[9]Brei, M., Gambacorta, L. and von Peter, G. (2011). Rescue packages and bank lending, BIS Working Paper, No 357, see part 3 and figure 4.

4.3 How to handle the over-representation of some regions?

If you work in cross-country, you may be worried that your results could be driven by the over-representation of some countries in your sample. To that extent, you can do robustness checks using weights.

```stata
309   //Generate the total number of banks in the sample
310   egen nb_bank=nvals(id)
311
312   //Generate the total number of banks by country
313   egen nb_bank_country=nvals(id), by(country)
314
315   //Compute the weight
316   gen weight=nb_bank/nb_bank_country
317
318   //Use the pweight option
319   reg y x [pweight=weight], robust
```

4.4 How to get better variable names?

You may also want to rename your variables to their true name instead of the cryptic "data2000" convention, so that you can use the helpful * concatenation symbol, for instance in order to summarize all capital ratio variables starting with `capital_ratio*`. See the appendix C. The list of all balance sheet item is displayed in table 1.

4.5 How to handle differences in programming languages with LaTeX?

There exist several Stata packages which allow you to export your results directly in a suitable format for LaTeX. First you need to be careful in the way you define your variables or labels to avoid special characters, for instance underscores ("_") or ampersand ("&"). But if your dataset has string values –like bank names in the `name` variable– that contain some of those special characters and you want to export them in LaTeXformat, then you should use the following line of code:

```stata
320   //Replace specific characters to be suitable for TEX
321   replace name = subinstr(name, "&", "\&",.)
```

5 Dataset coverage in Europe

Here we compare the coverage of the European banking sector in Bankscope with the ECB aggregate banking statistics. The Bankscope dataset used here is treated to limit the presence of duplicated assets by keeping in priority consolidated statements (see subsection 3.1.3). Thus the dataset includes non-consolidated statements for institutions that do not have consolidated ones. The ECB statistics report the aggregate size per country-year of Monetary and Financial Institutions (MFI). MFIs are defined as "resident credit institutions and other resident financial institutions the business of which is to receive deposits and/or close substitutes for deposits from entities other than MFIs and, for their own account, to grant credit and/or make investments in securities".[10]

For each country, a ratio $\frac{\sum \text{assets of institutions in Bankscope}}{\text{aggregate assets of MFIs}}$ close to one means that the Bankscope dataset is a good representation of the overall banking sector. For European countries, the Bankscope dataset is a good representation of the overall banking sector, except for Malta where Bankscope captures less than 20% of the banking assets (Figure 1).

Results different from 1 can have several sources: first the consolidated statements in the numerator exclude within group transactions but de facto include overseas assets, while the denominator allows only for within country consolidation among other MFIs; second the numerator also includes bank-holding companies that may consolidate their account with non-bank business like insurance (this is for instance the case in Finland around 2000 with Nordea Bank Finland Plc whose scope changed due to mergers and divestitures in the non-banking sector).

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[10] https://www.ecb.europa.eu/stats/pdf/money/mfi/mfi_definitions.pdf?
?1bb17bb3939ed54de233c530f47853ff

Figure 1: Bankscope aggregate assets of European consolidated bank statements over ECB consolidated banking assets
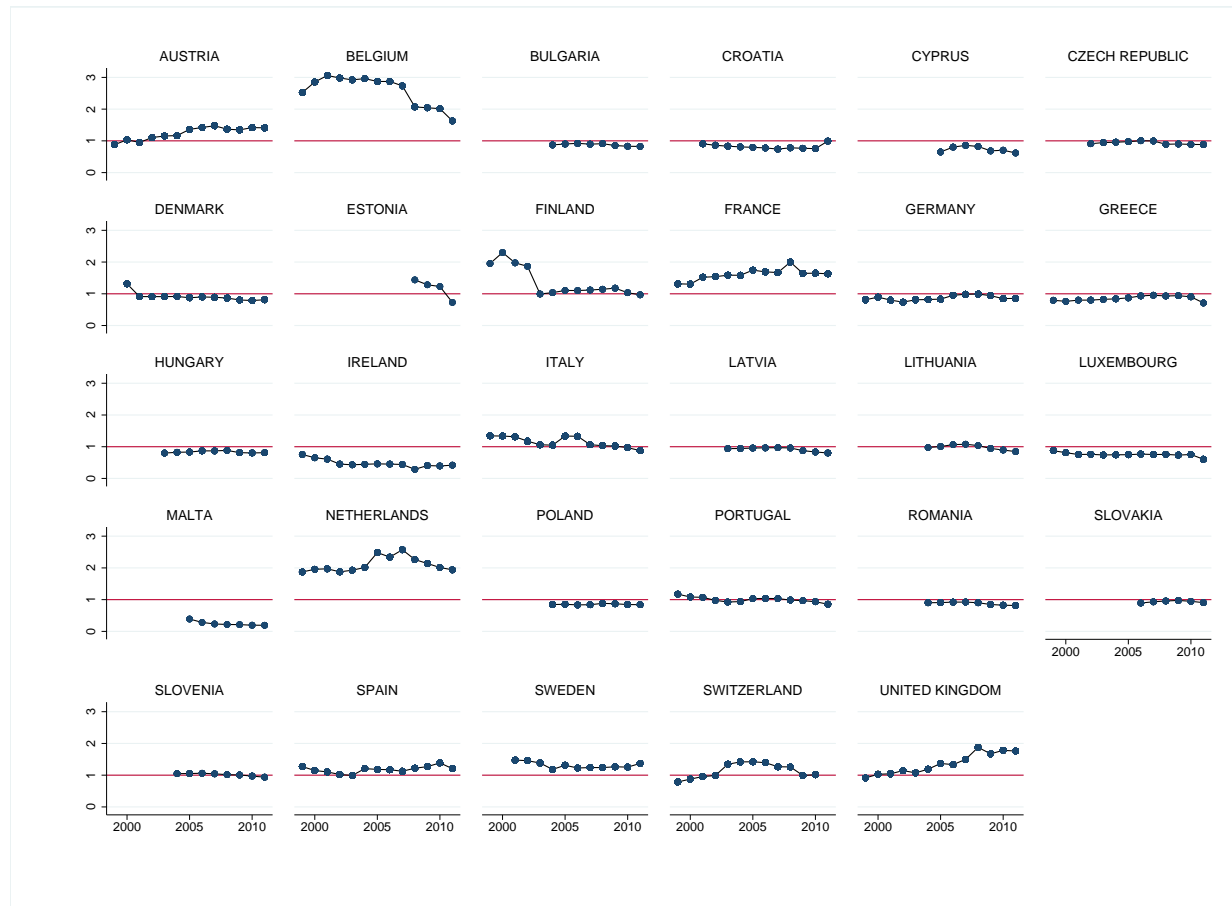
The dataset is limited to countries for which the ECB provides consolidated banking statistics. The Bankscope dataset includes non-consolidated statements for institutions that do nto have consolidated ones. A ratio of the total assets in Bankscope over the aggregate size of Monetary and Financial Institutions from the ECB close to one means that the Bankscope dataset is a good representation of the overall banking sector.

A Bankscope variables

Table 1: List and label of variables

Variable Name;	Label;
accstand ;	Accounting Standards
address1 ;	Address
auditor ;	Name of the Auditor
bankhist ;	Bank History
building ;	Building
bvdidnum ;	BvD ID Numbers
cik ;	CIK number
city ;	City
closdate ;	Closing Date
closdate_year ;	Year part of CLOSDATE
consol ;	Consolidation Code
country ;	Country Name
cpirate ;	Consumer Price Index
ctrycode ;	Country ISO code
ctryrank ;	Country Rank by Assets
ctryroll ;	Country Rank by Assets, Rolling
currency ;	Currency
data10010 ;	Interest Income on Loans
data10020 ;	Other Interest Income
data10030 ;	Dividend Income
data10040 ;	Gross Interest and Dividend Income
data10050 ;	Interest Expense on Customer Deposits
data10060 ;	Other Interest Expense
data10070 ;	Total Interest Expense
data10080 ;	Net Interest Income
data10090 ;	Net Gains (Losses) on Trading and Derivatives
data10100 ;	Net Gains (Losses) on Other Securities
data10105 ;	Net Gains (Losses) on Assets at FV through Income Statement
data10110 ;	Net Insurance Income
data10120 ;	Net Fees and Commissions
data10130 ;	Other Operating Income
data10140 ;	Total Non-Interest Operating Income
data10150 ;	Personnel Expenses
data10160 ;	Other Operating Expenses
data10170 ;	Total Non-Interest Expenses
data10180 ;	Equity-accounted Profit/ Loss - Operating
data10190 ;	Pre-Impairment Operating Profit
data10200 ;	Loan Impairment Charge
data10210 ;	Securities and Other Credit Impairment Charges
data10220 ;	Operating Profit
data10230 ;	Equity-accounted Profit/ Loss - Non-operating
data10240 ;	Non-recurring Income
data10250 ;	Non-recurring Expense
data10255 ;	Change in Fair Value of Own Debt
data10260 ;	Other Non-operating Income and Expenses
data10270 ;	Pre-tax Profit
data10280 ;	Tax expense
data10282 ;	Profit/Loss from Discontinued Operations
data10285 ;	Net Income
data10310 ;	Change in Value of AFS Investments
data10315 ;	Revaluation of Fixed Assets
data10320 ;	Currency Translation Differences
data10330 ;	Remaining OCI Gains/(losses)
data10340 ;	Fitch Comprehensive Income
data10342 ;	Memo: Profit Allocation to Non-controlling Interests
data10344 ;	Memo: Net Income after Allocation to Non-controlling Interests
data10350 ;	Memo: Common Dividends Relating to the Period
data10355 ;	Memo: Preferred Dividends Related to the Period
data11040 ;	Residential Mortgage Loans
data11045 ;	Other Mortgage Loans
data11050 ;	Other Consumer/ Retail Loans
data11060 ;	Corporate & Commercial Loans
data11070 ;	Other Loans
data11080 ;	Less: Reserves for Impaired Loans/ NPLs
data11090 ;	Net Loans
data11100 ;	Gross Loans
data11110 ;	Memo: Impaired Loans included above
data11120 ;	Memo: Loans at Fair Value included above
data11140 ;	Loans and Advances to Banks
data11145 ;	Reverse Repos and Cash Collateral
data11150 ;	Trading Securities and at FV through Income
data11160 ;	Derivatives
data11170 ;	Available for Sale Securities
data11180 ;	Held to Maturity Securities
data11190 ;	At-equity Investments in Associates

data11200 ;	Other Securities
data11210 ;	Total Securities
data11215 ;	Memo: Government Securities included Above
data11217 ;	Memo: Total Securities Pledged
data11220 ;	Investments in Property
data11230 ;	Insurance Assets
data11240 ;	Other Earning Assets
data11250 ;	Total Earning Assets
data11270 ;	Cash and Due From Banks
data11275 ;	Memo: Mandatory Reserves included above
data11280 ;	Foreclosed Real Estate
data11290 ;	Fixed Assets
data11300 ;	Goodwill
data11310 ;	Other Intangibles
data11315 ;	Current Tax Assets
data11320 ;	Deferred Tax Assets
data11330 ;	Discontinued Operations
data11340 ;	Other Assets
data11350 ;	Total Assets
data11520 ;	Customer Deposits - Current
data11530 ;	Customer Deposits - Savings
data11540 ;	Customer Deposits - Term
data11550 ;	Total Customer Deposits
data11560 ;	Deposits from Banks
data11565 ;	Repos and Cash Collateral
data11570 ;	Other Deposits and Short-term Borrowings
data11580 ;	Total Deposits, Money Market and Short-term Funding
data11590 ;	Senior Debt Maturing after 1 Year
data11600 ;	Subordinated Borrowing
data11610 ;	Other Funding
data11620 ;	Total Long Term Funding
data11630 ;	Derivatives
data11640 ;	Trading Liabilities
data11650 ;	Total Funding
data11670 ;	Fair Value Portion of Debt
data11680 ;	Credit impairment reserves
data11690 ;	Reserves for Pensions and Other
data11695 ;	Current Tax Liabilities
data11700 ;	Deferred Tax Liabilities
data11710 ;	Other Deferred Liabilities
data11720 ;	Discontinued Operations
data11730 ;	Insurance Liabilities
data11740 ;	Other Liabilities
data11750 ;	Total Liabilities
data11770 ;	Pref. Shares and Hybrid Capital accounted for as Debt
data11780 ;	Pref. Shares and Hybrid Capital accounted for as Equity
data11800 ;	Common Equity
data11810 ;	Non-controlling Interest
data11820 ;	Securities Revaluation Reserves
data11825 ;	Foreign Exchange Revaluation Reserves
data11830 ;	Fixed Asset Revaluations and Other Accumulated OCI
data11840 ;	Total Equity
data11850 ;	Total Liabilities and Equity
data11860 ;	Memo: Fitch Core Capital
data11870 ;	Memo: Fitch Eligible Capital
data18030 ;	Interest Income on Loans/ Average Gross Loans
data18035 ;	Interest Expense on Customer Deposits/ Average Customer Deposits
data18040 ;	Interest Income/ Average Earning Assets
data18045 ;	Interest Expense/ Average Interest-bearing Liabilities
data18050 ;	Net Interest Income/ Average Earning Assets
data18055 ;	Net Int. Inc Less Loan Impairment Charges/ Av. Earning Assets
data18057 ;	Net Interest Inc Less Preferred Stock Dividend/ Average Earning Assets
data18065 ;	Non-Interest Income/ Gross Revenues
data18070 ;	Non-Interest Expense/ Gross Revenues
data18072 ;	Non-Interest Expense/ Average Assets
data18075 ;	Pre-impairment Op. Profit/ Average Equity
data18080 ;	Pre-impairment Op. Profit/ Average Total Assets
data18085 ;	Loans and securities impairment charges/ Pre-impairment Op. Profit
data18090 ;	Operating Profit/ Average Equity
data18095 ;	Operating Profit/ Average Total Assets
data18100 ;	Taxes/ Pre-tax Profit
data18102 ;	Pre-Impairment Operating Profit / Risk Weighted Assets
data18104 ;	Operating Profit / Risk Weighted Assets
data18110 ;	Net Income/ Average Total Equity
data18115 ;	Net Income/ Average Total Assets
data18120 ;	Fitch Comprehensive Income/ Average Total Equity
data18125 ;	Fitch Comprehensive Income/ Average Total Assets
data18130 ;	Net Income/ Av. Total Assets plus Av. Managed Securitized Assets
data18132 ;	Net Income/ Risk Weighted Assets
data18134 ;	Fitch Comprehensive Income/ Risk Weighted Assets
data18140 ;	Fitch Core Capital/Weighted Risks
data18142 ;	Fitch Eligible Capital/ Weighted Risks
data18145 ;	Tangible Common Equity/ Tangible Assets
data18150 ;	Tier 1 Regulatory Capital Ratio

data18155 ;	Total Regulatory Capital Ratio
data18157 ;	Core Tier 1 Regulatory Capital Ratio
data18165 ;	Equity/ Total Assets
data18170 ;	Cash Dividends Paid & Declared/ Net Income
data18175 ;	Cash Dividend Paid & Declared/ Fitch Comprehensive Income
data18177 ;	Cash Dividends & Share Repurchase/Net Income
data18180 ;	Net Income - Cash Dividends/ Total Equity
data18190 ;	Growth of Total Assets
data18195 ;	Growth of Gross Loans
data18200 ;	Impaired Loans(NPLs)/ Gross Loans
data18205 ;	Reserves for Impaired Loans/ Gross loans
data18210 ;	Reserves for Impaired Loans/ Impaired Loans
data18215 ;	Impaired Loans less Reserves for Imp Loans/ Equity
data18220 ;	Loan Impairment Charges/ Average Gross Loans
data18230 ;	Net Charge-offs/ Average Gross Loans
data18235 ;	Impaired Loans + Foreclosed Assets/ Gross Loans + Foreclosed Assets
data18245 ;	Loans/ Customer Deposits
data18250 ;	Interbank Assets/ Interbank Liabilities
data18255 ;	Customer Deposits/ Total Funding excl Derivatives
data18305 ;	Managed Securitized Assets Reported Off-Balance Sheet
data18310 ;	Other off-balance sheet exposure to securitizations
data18315 ;	Guarantees
data18320 ;	Acceptances and documentary credits reported off-balance sheet
data18325 ;	Committed Credit Lines
data18330 ;	Other Contingent Liabilities
data18335 ;	Total Business Volume
data18338 ;	Memo: Total Weighted Risks
data18340 ;	Fitch Adjustments to Weighted Risks.
data18342 ;	Fitch Adjusted Weighted Risks
data18351 ;	Average Loans
data18355 ;	Average Earning Assets
data18360 ;	Average Assets
data18365 ;	Average Managed Assets Securitized Assets (OBS)
data18370 ;	Average Interest-Bearing Liabilities
data18375 ;	Average Common equity
data18380 ;	Average Equity
data18385 ;	Average Customer Deposits
data18410 ;	Loans & Advances < 3 months
data18415 ;	Loans & Advances 3 - 12 Months
data18420 ;	Loans and Advances 1 - 5 Years
data18425 ;	Loans & Advances > 5 years
data18435 ;	Debt Securities < 3 Months
data18440 ;	Debt Securities 3 - 12 Months
data18445 ;	Debt Securities 1 - 5 Years
data18450 ;	Debt Securities > 5 Years
data18460 ;	Interbank < 3 Months
data18465 ;	Interbank 3 - 12 Months
data18470 ;	Interbank 1 - 5 Years
data18475 ;	Interbank > 5 Years
data18480 ;	Retail Deposits < 3 months
data18485 ;	Retail Deposits 3 - 12 Months
data18487 ;	Retail Deposits 1 - 5 Years
data18488 ;	Retail Deposits > 5 Years
data18490 ;	Other Deposits < 3 Months
data18492 ;	Other Deposits 3 - 12 Months
data18494 ;	Other Deposits 1 - 5 Years
data18496 ;	Other Deposits > 5 Years
data18499 ;	Interbank < 3 Months
data18500 ;	Interbank 3 - 12 Months
data18502 ;	Interbank 1 - 5 Years
data18504 ;	Interbank > 5 Years
data18506 ;	Senior Debt Maturing < 3 months
data18508 ;	Senior Debt Maturing 3-12 Months
data18510 ;	Senior Debt Maturing 1- 5 Years
data18511 ;	Senior Debt Maturing > 5 Years
data18512 ;	Total Senior Debt on Balance Sheet
data18513 ;	Fair Value Portion of Senior Debt
data18514 ;	Covered Bonds
data18515 ;	Subordinated Debt Maturing < 3 months
data18516 ;	Subordinated Debt Maturing 3-12 Months
data18517 ;	Subordinated Debt Maturing 1- 5 Year
data18518 ;	Subordinated Debt Maturing > 5 Years
data18519 ;	Total Subordinated Debt on Balance Sheet
data18520 ;	Fair Value Portion of Subordinated Debt
data18530 ;	Net Income
data18540 ;	Add: Other Adjustments
data18545 ;	Published Net Income
data18550 ;	Equity
data18555 ;	Add: Pref. Shares and Hybrid Capital accounted for as Equity
data18560 ;	Add: Other Adjustments
data18565 ;	Published Equity
data18610 ;	Total Equity as reported (including non-controlling interests)
data18615 ;	Fair value effect incl in own debt/borrowings at fv on the B/S- CC only
data18620 ;	Non-loss-absorbing non-controlling interests

data18625 ;	Goodwill
data18630 ;	Other intangibles
data18635 ;	Deferred tax assets deduction
data18640 ;	Net asset value of insurance subsidiaries
data18650 ;	First loss tranches of off-balance sheet securitizations
data18655 ;	Fitch Core Capital
data18660 ;	Eligible weighted Hybrid capital
data18665 ;	Government held Hybrid Capital
data18670 ;	Fitch Eligible Capital
data18680 ;	Eligible Hybrid Capital Limit
data19020 ;	Interest Income on Mortgage Loans
data19030 ;	Interest Income on Other Consumer/ Retail Loans
data19040 ;	Interest Income on Corporate & Commercial Loans
data19050 ;	Interest Income on Other Loans
data19060 ;	Total Interest Income on Loans
data19065 ;	Memo: Interest on Leases included in Loan Interest
data19066 ;	Memo: Interest Income on Impaired Financial Assets
data19070 ;	Interest Expense on Customer Deposits - Current
data19080 ;	Interest Expense on Customer Deposits - Savings
data19090 ;	Interest Expense on Customer Deposits - Term
data19100 ;	Total Interest Expense on Customer Deposits
data19110 ;	Total Interest Expense on Other Deposits and ST Borrowing
data19120 ;	Interest Expense on Long-term Borrowing
data19130 ;	Interest Expense on Subordinated Borrowing
data19140 ;	Interest Expense on Other Funding
data19150 ;	Total Interest Expense on Long-term Funding
data19152 ;	Memo: Interest on Hybrids included above
data19154 ;	Memo: Interest Expense on Leases included above
data19180 ;	Income from Foreign Exchange (ex trading)
data19182 ;	Negative Goodwill in Non-operating Income
data19183 ;	Goodwill write-off
data2000 ;	Loans
data2001 ;	Gross Loans
data2002 ;	Less: Reserves for Impaired Loans/ NPLs
data2005 ;	Other Earning Assets
data2007 ;	Derivatives
data2008 ;	Other Securities
data2009 ;	Remaining earning assets
data2010 ;	Total Earning Assets
data2015 ;	Fixed Assets
data2020 ;	Non-Earning Assets
data2025 ;	Total Assets
data2030 ;	Deposits & Short term funding
data2031 ;	Total Customer Deposits
data2033 ;	Other Deposits and Short-term Borrowings
data2035 ;	Other interest bearing liabilities
data2036 ;	Derivatives
data2037 ;	Trading Liabilities
data2038 ;	Long term funding
data2040 ;	Other (Non-Interest bearing)
data2045 ;	Loan Loss Reserves
data2050 ;	Other Reserves
data2055 ;	Equity
data2060 ;	Total Liabilities & Equity
data2065 ;	Off Balance Sheet Items
data2070 ;	Loan Loss Reserves (Memo)
data2075 ;	Liquid Assets (Memo)
data2080 ;	Net Interest Revenue
data2085 ;	Other Operating Income
data2086 ;	Net Gains (Losses) on Trading and Derivatives
data2087 ;	Net Gains (Losses) on Assets at FV through Income Statement
data2088 ;	Net Fees and Commissions
data2089 ;	Remaining Operating Income
data2090 ;	Overheads
data2095 ;	Loan Loss Provisions
data2100 ;	Other
data2105 ;	Profit before Tax
data2110 ;	Tax
data2115 ;	Net Income
data2120 ;	Dividend Paid
data2125 ;	Total Capital Ratio
data2130 ;	Tier 1 Ratio
data2135 ;	Total Capital
data2140 ;	Tier 1 Capital
data2150 ;	Net-Charge Offs
data2160 ;	Hybrid Capital (Memo)
data2165 ;	Subordinated Debts (Memo)
data2170 ;	Impaired Loans (Memo)
data2180 ;	Loans and Advances to Banks
data2185 ;	Deposits from Banks
data2190 ;	Operating Income (Memo)
data2195 ;	Intangibles (Memo)
data29110 ;	Trading Assets - Debt Securities (where no issuer breakdown)
data29112 ;	Trading Assets - Debt Securities - Governments

data29114 ;	Trading Assets - Debt Securities - Banks
data29116 ;	Trading Assets - Debt Securities - Corporates
data29118 ;	Trading Assets - Debt Securities - Structured
data29120 ;	Trading Assets - Equities
data29130 ;	Trading Assets - Commodities
data29140 ;	Debt Sec. designated at FV through the Income Statement (where no split)
data29142 ;	Debt Securities designated at FV through the Income Statement - Governments
data29144 ;	Debt Securities designated at FV through the Income Statement - Banks
data29146 ;	Debt Securities designated at FV through the Income Statement - Corporates
data29148 ;	Debt Securities designated at FV through the Income Statement - Structured
data29150 ;	Equity Securities designated at FV through the Income Statement
data29160 ;	Loans at FV through the Income Statement
data29180 ;	Trading Assets - Other
data29190 ;	Total Trading Assets at FV through the Income Statement
data29195 ;	AFS Assets - Debt Securities (where no issuer breakdown)
data29200 ;	AFS Assets - Government
data29205 ;	AFS Assets - Banks
data29210 ;	AFS Assets - Corporates
data29215 ;	AFS Assets - Structured
data29220 ;	AFS Assets - Equities
data29230 ;	AFS Assets - Other
data29240 ;	Total AFS Assets
data29245 ;	HTM - Debt Securities (where no issuer breakdown)
data29250 ;	HTM - Government
data29252 ;	HTM Assets - Banks
data29254 ;	HTM Assets - Corporates
data29256 ;	HTM Assets - Structured
data29270 ;	Total HTM Debt Securities
data29272 ;	Total Debt Securities - Government
data29274 ;	Total Debt Securities - Banks
data29276 ;	Total Debt Securities - Corporates
data29278 ;	Total Debt Securities - Structured
data29279 ;	Total Debt Securities - Equities & Other
data30070 ;	Gross Charge-offs
data30080 ;	Recoveries
data30090 ;	Net Charge-offs
data30130 ;	Collective/General Loan Impairment Reserves
data30140 ;	Individual/Specific Loan Impairment Reserves
data30160 ;	Normal Loans
data30170 ;	Special Mention Loans
data30180 ;	Substandard Loans
data30190 ;	Doubtful Loans
data30200 ;	Loss Loans
data30210 ;	Other Classified Loans
data30240 ;	+90 Days past due
data30250 ;	Nonaccrual Loans
data30260 ;	Restructured Loans
data30290 ;	Ordinary Share Capital and Premium/Paid-in Capital
data30300 ;	Legal Reserves
data30310 ;	Retained Earnings
data30315 ;	Profit/Loss Reserve/Income for the period net of dividends
data30316 ;	Stock Options to be Settled in Equity
data30320 ;	Treasury Shares
data30330 ;	Non-controlling Interest
data30340 ;	Other Common Equity
data30350 ;	Total Common Equity
data30360 ;	Valuation Reserves for AFS Securities in OCI Total
data30370 ;	Valuation Reserves for FX in OCI
data30380 ;	Valuation Reserves for PP&E/Fixed Assets in OCI
data30390 ;	Valuation Reserves in OCI - Other
data30400 ;	Total Valuation Reserves in OCI
data30410 ;	Cash Flow Hedge Reserve
data30420 ;	Stock Options to be Settles with Equity Securities
data30430 ;	Pension Reserve Direct to Equity
data30440 ;	Other OCI Reserves
data30450 ;	Total OCI Reserves
data30460 ;	Other Equity Reserves
data30470 ;	Total Other Equity Reserves
data30480 ;	Hybrid Securities Reported in Equity
data30490 ;	Total Reported Equity including Non-controlling Interests
data30500 ;	Non-controlling Minority Interest - not loss-absorbing
data30510 ;	Component of Convertible Bond Reported in Equity
data30520 ;	Other Non-loss Absorbing Items Reported in Equity
data30530 ;	Dividend Declared after Year-End
data30540 ;	Total Dividends Related to Period
data30550 ;	Total Dividends Paid and Declared in Period
data30555 ;	Share Repurchase
data30560 ;	Deferred Tax Assets to be Deducted from Core Capital
data30570 ;	Intangibles to be deducted from Core Capital
data30580 ;	Embedded Value
data30600 ;	Hybrid Capital Fitch Class A
data30610 ;	Hybrid Capital Fitch Class B
data30620 ;	Hybrid Capital Fitch Class C
data30630 ;	Hybrid Capital Fitch Class D

data30640 ;	Hybrid Capital Fitch Class E
data30645 ;	Weighted Total of Fitch Hybrid Capital Classes
data30650 ;	Weighted Total of Fitch Hybrid Capital Classes (-) Govt held Hybrid Capital
data30660 ;	Regulatory Tier 1 Capital
data30670 ;	Total Regulatory Capital
data30680 ;	Tier 1 Regulatory Capital Ratio
data30690 ;	Total Regulatory Capital Ratio
data30700 ;	Risk Weighted Assets including floor/cap per Basel II
data30701 ;	Risk Weighted Assets - Credit Risk
data30702 ;	Risk Weighted Assets - Market Risk
data30703 ;	Risk Weighted Assets - Operational Market Risk
data30704 ;	Risk Weighted Assets - Other
data30710 ;	Risk-Weighted Assets excluding Floor/Cap per Basel II
data30720 ;	Capital Charge Credit Risk
data30730 ;	Capital Charge Market Risk
data30740 ;	Capital Charge Operational Market Risk
data30750 ;	Net Open FX Positions
data30770 ;	Standardised Interest Rate Shock
data30780 ;	IRB Banks: Expected Loss
data30790 ;	IRB Banks: Loan Loss Reserves
data30800 ;	First Loss Pieces Retained from Securitisations
data30810 ;	Equity Investments deducted from Regulatory Capital
data30840 ;	Total Securities
data30850 ;	Pledged Securities
data30860 ;	Unencumbered Securities
data30861 ;	Reverse repurchase agreements included in loans
data30862 ;	Reverse repurchase agreements included in loans and advances to banks
data30863 ;	Reverse repurchase agreements in assets - other
data30864 ;	Cash collateral on securities borrowed
data30865 ;	Repurchase agreements included in customer deposits
data30866 ;	Repurchase agreements included in deposits from banks
data30867 ;	Repurchase agreements included in liabilities - other
data30868 ;	Cash collateral on securities lent
data30869 ;	Average Reverse repurchase agreements included in loans
data38000 ;	Number of Employees
data38100 ;	Number of Branches
data38200 ;	Regulatory Tier I Capital Ratio
data38250 ;	Core Tier 1 Regulatory Capital Ratio
data38300 ;	Regulatory Total Capital Ratio
data38350 ;	Leverage Ratio
data38360 ;	Assets under Management
data38370 ;	Assets under Administration
data38380 ;	Total Trust Assets
data38382 ;	Deposits of Governments and Municipalities
data38390 ;	Total Exposure to Central Bank
data38400 ;	Government
data38410 ;	Related Party Loans
data38420 ;	Trust Account Loans
data4001 ;	Loan Loss Res / Gross Loans
data4002 ;	Loan Loss Prov / Net Int Rev
data4003 ;	Loan Loss Res / Impaired Loans
data4004 ;	Impaired Loans / Gross Loans
data4005 ;	NCO / Average Gross Loans
data4006 ;	NCO / Net Inc Bef Ln Lss Prov
data4007 ;	Tier 1 Ratio
data4008 ;	Total Capital Ratio
data4009 ;	Equity / Tot Assets
data4010 ;	Equity / Net Loans
data4011 ;	Equity / Cust & Short Term Funding
data4012 ;	Equity / Liabilities
data4013 ;	Cap Funds / Tot Assets
data4014 ;	Cap Funds / Net Loans
data4015 ;	Cap Funds / Dep & ST Funding
data4016 ;	Cap Funds / Liabilities
data4017 ;	Subord Debt / Cap Funds
data4018 ;	Net Interest Margin
data4019 ;	Net Int Rev / Avg Assets
data4020 ;	Oth Op Inc / Avg Assets
data4021 ;	Non Int Exp / Avg Assets
data4022 ;	Pre-Tax Op Inc / Avg Assets
data4023 ;	Non Op Items & Taxes / Avg Ast
data4024 ;	Return On Avg Assets (ROAA)
data4025 ;	Return On Avg Equity (ROAE)
data4026 ;	Dividend Pay-Out
data4027 ;	Inc Net Of Dist / Avg Equity
data4028 ;	Non Op Items / Net Income
data4029 ;	Cost To Income Ratio
data4030 ;	Recurring Earning Power
data4031 ;	Interbank Ratio
data4032 ;	Net Loans / Tot Assets
data4033 ;	Net Loans / Dep & ST Funding
data4034 ;	Net Loans / Tot Dep & Bor
data4035 ;	Liquid Assets / Dep & ST Funding
data4036 ;	Liquid Assets / Tot Dep & Bor

data4037 ;	Impaired Loans / Equity
data4038 ;	Unreserved Impaired Loans / Equity
data9055 ;	Number of recorded shareholders
data9354 ;	Number of recorded subsidiaries
ectryrank ;	Country Rank by Equity
ectryroll ;	Country Rank by Equity, Rolling
entitytype ;	Entity type
eworldrk ;	World Rank by Equity
eworldrol ;	World Rank by Equity, Rolling
fax ;	Fax
format ;	Type of Format
indepind ;	BvD Independence Indicator
index ;	BankScope Index Number
inflation ;	Inflation adjusted
lastyear__char ;	Character of latest accounts date
lastyear__year ;	Year part of latest accounts date
listed ;	Listed/ unlisted /delisted
mainexchange ;	Main Exchange
marketcap ;	Current Market Capitalisation (th)
modelid ;	Model
name ;	NAME
national__id ;	National ID
national__id__type__str ;	Type of National ID
nickname ;	Nickname
nmonths ;	Number of months
phone ;	Phone
postcode ;	Postcode
prevname ;	Previous Bank Name
rankyear ;	Ranking Year
release ;	Release Date
scp__inactivity__date ;	Inactive since
scp__inactivity__date__char ;	Character of SCP__INACTIVITY__DATE
sd__delisted__date ;	Delisted date
sd__delisted__note ;	Delisted text
sd__isin ;	ISIN Number
sd__sedol ;	SEDOL number
sd__ticker ;	Ticker Symbol
source__status ;	Source status
sources ;	Source
special ;	Specialisation
state ;	State
statqual ;	Statement Qualification
status ;	Status
swift ;	Swift Code
unit ;	Statement Unit
website ;	Web Site Address
worldrk ;	World Rank by Assets
worldrol ;	World Rank by Assets, Rolling

B Countries and geographical areas

Table 2: Matching countries and geographical areas

countryname;	cntrycde;	continent;	region;	OECD;
ANDORRA ;	AD ;	Europe ;	South West Europe ;	0
UNITED ARAB EMIRATES ;	AE ;	Asia ;	South West Asia ;	0
AFGHANISTAN ;	AF ;	Asia ;	South Asia ;	0
ANTIGUA AND BARBUDA ;	AG ;	Americas ;	West Indies ;	0
ANGUILLA ;	AI ;	Americas ;	West Indies ;	0
ALBANIA ;	AL ;	Europe ;	South East Europe ;	0
ARMENIA ;	AM ;	Asia ;	South West Asia ;	0
ANGOLA ;	AO ;	Africa ;	Southern Africa ;	0
ANTARCTICA ;	AQ ;	;	;	0
ARGENTINA ;	AR ;	Americas ;	South America ;	0
AMERICAN SAMOA ;	AS ;	Oceania ;	Pacific ;	0
AUSTRIA ;	AT ;	Europe ;	Central Europe ;	1
AUSTRALIA ;	AU ;	Oceania ;	Pacific ;	1
ARUBA ;	AW ;	Americas ;	West Indies ;	0
ALAND ISLANDS ;	AX ;	;	;	0
AZERBAIJAN ;	AZ ;	Asia ;	South West Asia ;	0
BOSNIA AND HERZEGOVINA ;	BA ;	Europe ;	South East Europe ;	0
BARBADOS ;	BB ;	Americas ;	West Indies ;	0
BANGLADESH ;	BD ;	Asia ;	South Asia ;	0
BELGIUM ;	BE ;	Europe ;	Western Europe ;	1
BURKINA FASO ;	BF ;	Africa ;	Western Africa ;	0
BULGARIA ;	BG ;	Europe ;	South East Europe ;	0
BAHRAIN ;	BH ;	Asia ;	South West Asia ;	0
BURUNDI ;	BI ;	Africa ;	Central Africa ;	0
BENIN ;	BJ ;	Africa ;	Western Africa ;	0
SAINT BARTHELEMY ;	BL ;	;	;	0
BERMUDA ;	BM ;	Americas ;	West Indies ;	0
BRUNEI DARUSSALAM ;	BN ;	Asia ;	South East Asia ;	0
BOLIVIA, PLURINATIONAL STATE OF ;	BO ;	Americas ;	South America ;	0
BONAIRE, SINT EUSTATIUS AND SABA ;	BQ ;	;	;	0
BRAZIL ;	BR ;	Americas ;	South America ;	0
BAHAMAS ;	BS ;	Americas ;	West Indies ;	0
BHUTAN ;	BT ;	Asia ;	South Asia ;	0
BOUVET ISLAND ;	BV ;	;	;	0
BOTSWANA ;	BW ;	Africa ;	Southern Africa ;	0
BELARUS ;	BY ;	Europe ;	Eastern Europe ;	0
BELIZE ;	BZ ;	Americas ;	Central America ;	0
CANADA ;	CA ;	Americas ;	North America ;	1
COCOS (KEELING) ISLANDS ;	CC ;	Asia ;	South East Asia ;	0
CONGO, THE DEMOCRATIC REPUBLIC OF THE ;	CD ;	Africa ;	Central Africa ;	0
CENTRAL AFRICAN REPUBLIC ;	CF ;	Africa ;	Central Africa ;	0
CONGO ;	CG ;	Africa ;	Central Africa ;	0
SWITZERLAND ;	CH ;	Europe ;	Central Europe ;	1
COTE D'IVOIRE ;	CI ;	Africa ;	Western Africa ;	0
COOK ISLANDS ;	CK ;	Oceania ;	Pacific ;	0
CHILE ;	CL ;	Americas ;	South America ;	1
CAMEROON ;	CM ;	Africa ;	Western Africa ;	0
CHINA ;	CN ;	Asia ;	East Asia ;	0
COLOMBIA ;	CO ;	Americas ;	South America ;	0
COSTA RICA ;	CR ;	Americas ;	Central America ;	0
CUBA ;	CU ;	Americas ;	West Indies ;	0
CAPE VERDE ;	CV ;	Africa ;	Western Africa ;	0
CURACAO ;	CW ;	;	;	0
CHRISTMAS ISLAND ;	CX ;	Asia ;	South East Asia ;	0
CYPRUS ;	CY ;	Europe ;	Southern Europe ;	0
CZECH REPUBLIC ;	CZ ;	Europe ;	Central Europe ;	1
GERMANY ;	DE ;	Europe ;	Western Europe ;	1
DJIBOUTI ;	DJ ;	Africa ;	Eastern Africa ;	0
DENMARK ;	DK ;	Europe ;	Northern Europe ;	1
DOMINICA ;	DM ;	Americas ;	West Indies ;	0
DOMINICAN REPUBLIC ;	DO ;	Americas ;	West Indies ;	0
ALGERIA ;	DZ ;	Africa ;	Northern Africa ;	0
ECUADOR ;	EC ;	Americas ;	South America ;	0
ESTONIA ;	EE ;	Europe ;	Eastern Europe ;	1
EGYPT ;	EG ;	Africa ;	Northern Africa ;	0
WESTERN SAHARA ;	EH ;	Africa ;	Northern Africa ;	0
ERITREA ;	ER ;	Africa ;	Eastern Africa ;	0
SPAIN ;	ES ;	Europe ;	South West Europe ;	1
ETHIOPIA ;	ET ;	Africa ;	Eastern Africa ;	0
FINLAND ;	FI ;	Europe ;	Northern Europe ;	1
FIJI ;	FJ ;	Oceania ;	Pacific ;	0
FALKLAND ISLANDS (MALVINAS) ;	FK ;	Americas ;	South America ;	0
MICRONESIA, FEDERATED STATES OF ;	FM ;	Oceania ;	Pacific ;	0
FAROE ISLANDS ;	FO ;	Europe ;	Northern Europe ;	0
FRANCE ;	FR ;	Europe ;	Western Europe ;	1

Country	Code	Continent	Region	Flag
GABON ;	GA ;	Africa ;	Western Africa ;	0
UNITED KINGDOM ;	GB ;	Europe ;	Western Europe ;	1
GRENADA ;	GD ;	Americas ;	West Indies ;	0
GEORGIA ;	GE ;	Asia ;	South West Asia ;	0
FRENCH GUIANA ;	GF ;	Americas ;	South America ;	0
GUERNSEY ;	GG ;	Europe ;	Western Europe ;	0
GHANA ;	GH ;	Africa ;	Western Africa ;	0
GIBRALTAR ;	GI ;	Europe ;	South West Europe ;	0
GREENLAND ;	GL ;	Americas ;	North America ;	0
GAMBIA ;	GM ;	Africa ;	Western Africa ;	0
GUINEA ;	GN ;	Africa ;	Western Africa ;	0
GUADELOUPE ;	GP ;	Americas ;	West Indies ;	0
EQUATORIAL GUINEA ;	GQ ;	Africa ;	Western Africa ;	0
GREECE ;	GR ;	Europe ;	South East Europe ;	1
SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS ;	GS ;	;	;	0
GUATEMALA ;	GT ;	Americas ;	Central America ;	0
GUAM ;	GU ;	Oceania ;	Pacific ;	0
GUINEA-BISSAU ;	GW ;	Africa ;	Western Africa ;	0
GUYANA ;	GY ;	Americas ;	South America ;	0
HONG KONG ;	HK ;	;	;	0
HEARD ISLAND AND MCDONALD ISLANDS ;	HM ;	;	;	0
HONDURAS ;	HN ;	Americas ;	Central America ;	0
CROATIA ;	HR ;	Europe ;	South East Europe ;	0
HAITI ;	HT ;	Americas ;	West Indies ;	0
HUNGARY ;	HU ;	Europe ;	Central Europe ;	1
INDONESIA ;	ID ;	Asia ;	South East Asia ;	0
IRELAND ;	IE ;	Europe ;	Western Europe ;	1
ISRAEL ;	IL ;	Asia ;	South West Asia ;	1
ISLE OF MAN ;	IM ;	;	;	0
INDIA ;	IN ;	Asia ;	South Asia ;	0
BRITISH INDIAN OCEAN TERRITORY ;	IO ;	;	;	0
IRAQ ;	IQ ;	Asia ;	South West Asia ;	0
IRAN, ISLAMIC REPUBLIC OF ;	IR ;	Asia ;	South West Asia ;	0
ICELAND ;	IS ;	Europe ;	Northern Europe ;	1
ITALY ;	IT ;	Europe ;	Southern Europe ;	1
JERSEY ;	JE ;	Europe ;	Western Europe ;	0
JAMAICA ;	JM ;	Americas ;	West Indies ;	0
JORDAN ;	JO ;	Asia ;	South West Asia ;	0
JAPAN ;	JP ;	Asia ;	East Asia ;	1
KENYA ;	KE ;	Africa ;	Eastern Africa ;	0
KYRGYZSTAN ;	KG ;	Asia ;	Central Asia ;	0
CAMBODIA ;	KH ;	Asia ;	South East Asia ;	0
KIRIBATI ;	KI ;	Oceania ;	Pacific ;	0
COMOROS ;	KM ;	Africa ;	Indian Ocean ;	0
SAINT KITTS AND NEVIS ;	KN ;	Americas ;	West Indies ;	0
KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF ;	KP ;	Asia ;	East Asia ;	0
KOREA, REPUBLIC OF ;	KR ;	Asia ;	East Asia ;	1
KUWAIT ;	KW ;	Asia ;	South West Asia ;	0
CAYMAN ISLANDS ;	KY ;	Americas ;	West Indies ;	0
KAZAKHSTAN ;	KZ ;	Asia ;	Central Asia ;	0
LAO PEOPLE'S DEMOCRATIC REPUBLIC ;	LA ;	Asia ;	South East Asia ;	0
LEBANON ;	LB ;	Asia ;	South West Asia ;	0
SAINT LUCIA ;	LC ;	Americas ;	West Indies ;	0
LIECHTENSTEIN ;	LI ;	Europe ;	Central Europe ;	0
SRI LANKA ;	LK ;	Asia ;	South Asia ;	0
LIBERIA ;	LR ;	Africa ;	Western Africa ;	0
LESOTHO ;	LS ;	Africa ;	Southern Africa ;	0
LITHUANIA ;	LT ;	Europe ;	Eastern Europe ;	0
LUXEMBOURG ;	LU ;	Europe ;	Western Europe ;	1
LATVIA ;	LV ;	Europe ;	Eastern Europe ;	0
LIBYA ;	LY ;	Africa ;	Northern Africa ;	0
MOROCCO ;	MA ;	Africa ;	Northern Africa ;	0
MONACO ;	MC ;	Europe ;	Western Europe ;	0
MOLDOVA, REPUBLIC OF ;	MD ;	Europe ;	Eastern Europe ;	0
MONTENEGRO ;	ME ;	;	;	0
SAINT MARTIN (FRENCH PART) ;	MF ;	;	;	0
MADAGASCAR ;	MG ;	Africa ;	Indian Ocean ;	0
MARSHALL ISLANDS ;	MH ;	Oceania ;	Pacific ;	0
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF ;	MK ;	Europe ;	South East Europe ;	0
MALI ;	ML ;	Africa ;	Western Africa ;	0
MYANMAR ;	MM ;	Asia ;	South East Asia ;	0
MONGOLIA ;	MN ;	Asia ;	Northern Asia ;	0
MACAO ;	MO ;	;	;	0
NORTHERN MARIANA ISLANDS ;	MP ;	Oceania ;	Pacific ;	0
MARTINIQUE ;	MQ ;	Americas ;	West Indies ;	0
MAURITANIA ;	MR ;	Africa ;	Western Africa ;	0
MONTSERRAT ;	MS ;	Americas ;	West Indies ;	0
MALTA ;	MT ;	Europe ;	Southern Europe ;	0
MAURITIUS ;	MU ;	Africa ;	Indian Ocean ;	0
MALDIVES ;	MV ;	Asia ;	South Asia ;	0
MALAWI ;	MW ;	Africa ;	Southern Africa ;	0
MEXICO ;	MX ;	Americas ;	Central America ;	1
MALAYSIA ;	MY ;	Asia ;	South East Asia ;	0
MOZAMBIQUE ;	MZ ;	Africa ;	Southern Africa ;	0

NAMIBIA ;	NA ;	Africa ;	Southern Africa ;	0
NEW CALEDONIA ;	NC ;	Oceania ;	Pacific ;	0
NIGER ;	NE ;	Africa ;	Western Africa ;	0
NORFOLK ISLAND ;	NF ;	Oceania ;	Pacific ;	0
NIGERIA ;	NG ;	Africa ;	Western Africa ;	0
NICARAGUA ;	NI ;	Americas ;	Central America ;	0
NETHERLANDS ;	NL ;	Europe ;	Western Europe ;	1
NORWAY ;	NO ;	Europe ;	Northern Europe ;	1
NEPAL ;	NP ;	Asia ;	South Asia ;	0
NAURU ;	NR ;	Oceania ;	Pacific ;	0
NIUE ;	NU ;	Oceania ;	Pacific ;	0
NEW ZEALAND ;	NZ ;	Oceania ;	Pacific ;	1
OMAN ;	OM ;	Asia ;	South West Asia ;	0
PANAMA ;	PA ;	Americas ;	Central America ;	0
PERU ;	PE ;	Americas ;	South America ;	0
FRENCH POLYNESIA ;	PF ;	Oceania ;	Pacific ;	0
PAPUA NEW GUINEA ;	PG ;	Oceania ;	Pacific ;	0
PHILIPPINES ;	PH ;	Asia ;	South East Asia ;	0
PAKISTAN ;	PK ;	Asia ;	South Asia ;	0
POLAND ;	PL ;	Europe ;	Eastern Europe ;	1
SAINT PIERRE AND MIQUELON ;	PM ;	Americas ;	North America ;	0
PITCAIRN ;	PN ;	Oceania ;	Pacific ;	0
PUERTO RICO ;	PR ;	Americas ;	West Indies ;	0
PALESTINIAN TERRITORY, OCCUPIED ;	PS ;	Asia ;	South West Asia ;	0
PORTUGAL ;	PT ;	Europe ;	South West Europe ;	1
PALAU ;	PW ;	Oceania ;	Pacific ;	0
PARAGUAY ;	PY ;	Americas ;	South America ;	0
QATAR ;	QA ;	Asia ;	South West Asia ;	0
REUNION ;	RE ;	Africa ;	Indian Ocean ;	0
ROMANIA ;	RO ;	Europe ;	South East Europe ;	0
SERBIA ;	RS ;	Europe ;	South East Europe ;	0
RUSSIAN FEDERATION ;	RU ;	Asia ;	Northern Asia ;	0
RWANDA ;	RW ;	Africa ;	Central Africa ;	0
SAUDI ARABIA ;	SA ;	Asia ;	South West Asia ;	0
SOLOMON ISLANDS ;	SB ;	Oceania ;	Pacific ;	0
SEYCHELLES ;	SC ;	Africa ;	Indian Ocean ;	0
SUDAN ;	SD ;	Africa ;	Northern Africa ;	0
SWEDEN ;	SE ;	Europe ;	Northern Europe ;	1
SINGAPORE ;	SG ;	Asia ;	South East Asia ;	0
SAINT HELENA, ASCENSION AND TRISTAN DA CUNHA ;	SH ;	;	;	0
SLOVENIA ;	SI ;	Europe ;	South East Europe ;	1
SVALBARD AND JAN MAYEN ;	SJ ;	Europe ;	Northern Europe ;	0
SLOVAKIA ;	SK ;	Europe ;	Central Europe ;	1
SIERRA LEONE ;	SL ;	Africa ;	Western Africa ;	0
SAN MARINO ;	SM ;	Europe ;	Southern Europe ;	0
SENEGAL ;	SN ;	Africa ;	Western Africa ;	0
SOMALIA ;	SO ;	Africa ;	Eastern Africa ;	0
SURINAME ;	SR ;	Americas ;	South America ;	0
SOUTH SUDAN ;	SS ;	;	;	0
SAO TOME AND PRINCIPE ;	ST ;	Africa ;	Western Africa ;	0
EL SALVADOR ;	SV ;	Americas ;	Central America ;	0
SINT MAARTEN (DUTCH PART) ;	SX ;	;	;	0
SYRIAN ARAB REPUBLIC ;	SY ;	Asia ;	South West Asia ;	0
SWAZILAND ;	SZ ;	Africa ;	Southern Africa ;	0
TURKS AND CAICOS ISLANDS ;	TC ;	Americas ;	West Indies ;	0
CHAD ;	TD ;	Africa ;	Central Africa ;	0
FRENCH SOUTHERN TERRITORIES ;	TF ;	;	;	0
TOGO ;	TG ;	Africa ;	Western Africa ;	0
THAILAND ;	TH ;	Asia ;	South East Asia ;	0
TAJIKISTAN ;	TJ ;	Asia ;	Central Asia ;	0
TOKELAU ;	TK ;	Oceania ;	Pacific ;	0
TIMOR-LESTE ;	TL ;	;	;	0
TURKMENISTAN ;	TM ;	Asia ;	Central Asia ;	0
TUNISIA ;	TN ;	Africa ;	Northern Africa ;	0
TONGA ;	TO ;	Oceania ;	Pacific ;	0
TURKEY ;	TR ;	Asia ;	South West Asia ;	1
TRINIDAD AND TOBAGO ;	TT ;	Americas ;	West Indies ;	0
TUVALU ;	TV ;	Oceania ;	Pacific ;	0
TAIWAN, PROVINCE OF CHINA ;	TW ;	Asia ;	East Asia ;	0
TANZANIA, UNITED REPUBLIC OF ;	TZ ;	Africa ;	Eastern Africa ;	0
UKRAINE ;	UA ;	Europe ;	Eastern Europe ;	0
UGANDA ;	UG ;	Africa ;	Eastern Africa ;	0
UNITED STATES MINOR OUTLYING ISLANDS ;	UM ;	;	;	0
UNITED STATES ;	US ;	Americas ;	North America ;	1
URUGUAY ;	UY ;	Americas ;	South America ;	0
UZBEKISTAN ;	UZ ;	Asia ;	Central Asia ;	0
HOLY SEE (VATICAN CITY STATE) ;	VA ;	Europe ;	Southern Europe ;	0
SAINT VINCENT AND THE GRENADINES ;	VC ;	Americas ;	West Indies ;	0
VENEZUELA, BOLIVARIAN REPUBLIC OF ;	VE ;	Americas ;	South America ;	0
VIRGIN ISLANDS, BRITISH ;	VG ;	Americas ;	West Indies ;	0
VIRGIN ISLANDS, U.S. ;	VI ;	Americas ;	West Indies ;	0
VIET NAM ;	VN ;	Asia ;	South East Asia ;	0
VANUATU ;	VU ;	Oceania ;	Pacific ;	0
WALLIS AND FUTUNA ;	WF ;	Oceania ;	Pacific ;	0

SAMOA ;	WS ;	Oceania ;	Pacific ;	0
YEMEN ;	YE ;	Asia ;	South West Asia ;	0
MAYOTTE ;	YT ;	Africa ;	Indian Ocean ;	0
SOUTH AFRICA ;	ZA ;	Africa ;	Southern Africa ;	0
ZAMBIA ;	ZM ;	Africa ;	Southern Africa ;	0
ZIMBABWE ;	ZW ;	Africa ;	Southern Africa ;	0

C Getting proper variable names

Variables as of end 2012; the classification changed in 2013 (see next table).

```
//non-Ratio

        rename bs_id_number id
        rename data2000 loan
        rename data2001 Gross_Loans
        rename data2002 Less_Res_for_Imp_Loans_ov_NPLs
        rename data2005 Other_Earning_Assets
        rename data2007 Derivatives
        rename data2008 Other_Securities
        rename data2009 Remaining_Earning_Assets
        rename data2010 t_earning_asset
        rename data2015 fixed_asset
        rename data2020 non_earning_asset
        rename data2025 t_asset
        rename data2030 deposit_ST_funding
        rename data2031 cust_deposit
        rename data2033 other_dep_ST_borro
        rename data2035 other_int_bear_liab
        rename data2036 derivatives
        rename data2037 trading_liab
        rename data2038 LT_funding
        rename data2040 non_int_bearing_liab
        rename data2045 loan_loss_reserves
        rename data2050 other_reserves
        rename data2055 equity
        rename data2060 t_liab_equity
        rename data2065 Off_Balance_Sheet_Items
        rename data2070 loan_loss_reserves_memo
        rename data2075 liquid_asset
        rename data2080 Net_Interest_Revenue
        rename data2085 other_op_income
        rename data2086 Net_Gain_Loss_on_Trad_and_Deriv
        rename data2087 Net_Gain_Loss_on_Asset_at_FV
        rename data2088 Net_Fees_and_Commissions
        rename data2089 Remaining_Operating_Income
        rename data2090 overhead
        rename data2095 loan_loss_prov
        rename data2100 Other
        rename data2105 profit_bef_tax
        rename data2110 Tax
        rename data2115 Net_Income
        rename data2120 Dividend_Paid

//Ratio

        rename data2125 capital_ratio
        rename data2130 tier1_ratio

//non-Ratio

        rename data2135 t_capital
        rename data2140 tier1_capital
        rename data2150 net_charge_off
        rename data2160 Hybrid_Capital_Memo
        rename data2165 Subordinated_Debts_Memo
        rename data2170 impaired_loan
        rename data2180 Loans_and_Advances_to_Banks
        rename data2185 dep_from_bank
        rename data2190 Operating_Income_Memo
        rename data2195 Intangibles_Memo
        rename data5020 Loans_Sub_3_months
        rename data5030 Loans_3_6_months
        rename data5040 Loans_6_months_1year
        rename data5060 Loans_1_5_years
        rename data5070 Loans_5_years
        rename data5080 Loans_No_split_available
        rename data5100 Loans_to_Municip_ov_Gvt
        rename data5110 Mortgages
        rename data5120 HP_ov_Lease
        rename data5130 Other_Loans
        rename data5150 Loans_to_Group_Cies_ov_Ass
        rename data5160 Loans_to_Other_Corporate
        rename data5170 Loans_to_Banks
        rename data5190 Total_Customer_Loans
        rename data5195 Problem_Loans
        rename data5210 overdue_loan
```

```
rename data5220 restru_loan
rename data5230 other_nonperf_loan
rename data5240 t_problem_loan
rename data5260 gen_llr
rename data5270 specific_llr
rename data5280 loan_loss_res
rename data5285 loan_loss_res2
rename data5300 Trust_Account_Lending
rename data5310 Other_Lending
rename data5320 Total_Other_Lending
rename data5330 Total_Loans_Net
rename data5350 Deposits_with_Banks
rename data5360 Due_from_Central_Banks
rename data5370 Due_from_Other_Banks
rename data5380 Due_from_Other_Credit_Instit
rename data5410 Government_Securities
rename data5420 Other_Listed_Securities
rename data5430 Non_Listed_Securities
rename data5440 Other_Securities2
rename data5450 Investment_Securities
rename data5460 Trading_Securities
rename data5470 Total_Securities
rename data5490 Treasury_Bills
rename data5500 Other_Bills
rename data5510 Bonds
rename data5520 CDs
rename data5530 Equity_Investments
rename data5540 Other_Investments
rename data5560 Total_Other_Earning_Assets
rename data5580 Cash_and_Due_from_Banks
rename data5590 Deferred_Tax_Receivable
rename data5600 Intangible_Assets
rename data5610 Other_Non_Earning_Assets
rename data5620 Total_Non_Earning_Assets
rename data5640 Land_and_Buildings
rename data5650 Other_Tangible_Assets
rename data5660 Total_Fixed_Assets
rename data5670 Total_Assets
rename data5920 demand_deposit
rename data5925 saving_deposit
rename data5930 Deposits_Sub_3_months
rename data5940 Deposits_3_6_months
rename data5950 Deposits_6_months_1year
rename data5970 Deposits_1_5_years
rename data5980 Deposits_5_years
rename data5990 Deposits_No_split_available
rename data6000 Customer_Deposits
rename data6010 Municip_ov_Gvt_Deposits
rename data6030 Other_Deposits
rename data6050 Commercial_Deposits
rename data6060 Banks_Deposits
rename data6080 t_deposit
rename data6100 Certificates_of_Deposit
rename data6110 Commercial_Paper
rename data6120 Debt_Securities
rename data6130 Securities_Loaned
rename data6140 Other_Securities3
rename data6150 Other_Negotiable_Instruments
rename data6160 Total_Money_Market_Funding
rename data6180 Convertible_Bonds
rename data6190 Mortgage_Bonds
rename data6200 Other_Bonds
rename data6210 sub_debt
rename data6220 Hybrid_Capital
rename data6230 Other_Funding
rename data6240 t_other_funding
rename data6260 gen_loan_loss_res
rename data6270 Other_Non_Equity_Reserves
rename data6280 t_loan_loss_and_other_res
rename data6285 Other_Liabilities
rename data6290 t_liabilities
rename data6310 General_Banking_Risk
rename data6320 Retained_Earnings
rename data6330 Other_Equity_Reserves
rename data6340 Minority_Interests
rename data6350 Total_Equity_Reserves
rename data6370 Preference_Shares
rename data6380 Common_Shares
rename data6390 Total_Share_Capital
rename data6400 t_equity
rename data6410 t_liabilities_equity
rename data6510 int_income
rename data6520 int_expense
rename data6530 net_int_revenue
```

```
        rename data6540 commission_inc
        rename data6550 Commision_Expense
        rename data6560 Net_Commission_Revenue
        rename data6570 fee_inc
        rename data6580 Fee_Expense
        rename data6590 Net_Fee_Income
        rename data6600 trading_inc
        rename data6610 Trading_Expense
        rename data6620 Net_Trading_Income
        rename data6630 other_op_inc
        rename data6640 t_ope_income
        rename data6650 Personnel_Expenses
        rename data6660 Other_Admin_Expenses
        rename data6670 Other_Operating_Expenses
        rename data6680 Goodwill_Write_off
        rename data6690 loan_loss_provision
        rename data6700 Other_Provisions
        rename data6710 t_ope_expense
        rename data6720 Non_Operating_Income
        rename data6730 Non_Operating_Expense
        rename data6740 Extraordinary_Income
        rename data6750 Extraordinary_Expense
        rename data6760 Exceptional_Income
        rename data6770 Exceptional_Expense
        rename data6780 pretax_profit
        rename data6790 Taxes
        rename data6800 posttax_profit
        rename data6810 Transfer_fund_for_banking_risks
        rename data6815 Published_Net_Income
        rename data6820 Preference_Dividends
        rename data6830 Other_Dividends
        rename data6840 Other_Distributions
        rename data6850 Retained_Income
        rename data6860 Minority_Interests2

//Ratio

        rename data4001 LLR
        rename data4002 LLP_over_int_rev
        rename data4003 LLR_over_NPL
        rename data4004 NPL
        rename data4005 NCO
        rename data4006 nco_over_income_before_llp
        rename data4007 tier1_ratio2
        rename data4008 capital_ratio2
        rename data4009 equity_over_asset
        rename data4010 Equity_ov_Net_Loans
        rename data4011 Equity_ov_Dep_ST_Funding
        rename data4012 equity_over_liab
        rename data4013 cap_fund_over_asset
        rename data4014 Cap_Funds_ov_Net_Loans
        rename data4015 Cap_Fund_ov_Dep_ST_Fund
        rename data4016 Cap_Funds_ov_Liabilities
        rename data4017 Subord_Debt_ov_Cap_Funds
        rename data4018 net_int_margin
        rename data4019 net_int_rev_over_asset
        rename data4020 other_op_income_over_asset
        rename data4021 Non_Int_Exp_ov_Avg_Assets
        rename data4022 pretax_inc_over_asset
        rename data4023 Non_Op_Items_Taxes_ov_Avg_Ast
        rename data4024 ROAA
        rename data4025 ROAE
        rename data4026 Dividend_Pay_Out
        rename data4027 Inc_Net_Of_Dist_ov_Avg_Equity
        rename data4028 Non_Op_Items_ov_Net_Income
        rename data4029 cost_income_ratio
        rename data4030 Recurring_Earning_Power
        rename data4031 interbank_ratio
        rename data4032 Net_Loans_ov_Tot_Assets
        rename data4033 Net_Loans_ov_Dep_ST_Funding
        rename data4034 Net_Loans_ov_Tot_Dep_Bor
        rename data4035 Liquid_Assets_ov_Dep_ST_Funding
        rename data4036 Liquid_Assets_ov_Tot_Dep_Bor
        rename data4037 impaired_loan_over_equity
        rename data4038 Unres_Imp_Loans_ov_Equity

//non-Ratio

        rename data7020 tier1_capital3
        rename data7030 t_capital3

//Ratio

        rename data7040 tier1_ratio3
```

```
        rename data7050 capital_ratio3

//non-Ratio

        rename data7070 Acceptances
        rename data7080 Documentary_Credits
        rename data7090 Guarantees
        rename data7100 Other2
        rename data7110 Total_Contingent_Liabilities
        rename data7130 Gross
        rename data7140 Write_Offs
        rename data7150 Write_backs
        rename data7160 net_charge_off2
```

Variables as of 2013 (new classification).

```
    cap rename          ctrycode          cntrycde
    cap rename          data2000          loan
    cap rename          data2001          Gross_Loans
    cap rename          data2002          Less_Res_for_Imp_Loans_ov_NPLs
    cap rename          data2005          Other_Earning_Assets
    cap rename          data2007          Derivatives
    cap rename          data2008          Other_Securities
    cap rename          data2009          Remaining_Earning_Assets
    cap rename          data2010          t_earning_asset
    cap rename          data2015          fixed_asset
    cap rename          data2020          non_earning_asset
    cap rename          data2025          t_asset
    cap rename          data2030          deposit_ST_funding
    cap rename          data2031          cust_deposit
    cap rename          data2033          other_dep_ST_borro
    cap rename          data2035          other_int_bear_liab
    cap rename          data2036          derivatives
    cap rename          data2037          trading_liab
    cap rename          data2038          LT_funding
    cap rename          data2040          non_int_bearing_liab
    cap rename          data2045          loan_loss_reserves
    cap rename          data2050          other_reserves
    cap rename          data2055          equity
    cap rename          data2060          t_liab_equity
    cap rename          data2065          Off_Balance_Sheet_Items
    cap rename          data2070          loan_loss_reserves_memo
    cap rename          data2075          liquid_asset
    cap rename          data2080          Net_Interest_Revenue
    cap rename          data2085          other_op_income
    cap rename          data2086          Net_Gain_Loss_on_Trad_and_Deriv
    cap rename          data2087          Net_Gain_Loss_on_Asset_at_FV
    cap rename          data2088          Net_Fees_and_Commissions
    cap rename          data2089          Remaining_Operating_Income
    cap rename          data2090          overhead
    cap rename          data2095          loan_loss_prov
    cap rename          data2100          Other
    cap rename          data2105          profit_bef_tax
    cap rename          data2110          Tax
    cap rename          data2115          Net_Income
    cap rename          data2120          Dividend_Paid
    cap rename          data2125          capital_ratio
    cap rename          data2130          tier1_ratio
    cap rename          data2135          t_capital
    cap rename          data2140          tier1_capital
    cap rename          data2150          net_charge_off
    cap rename          data2160          Hybrid_Capital_Memo
    cap rename          data2165          Subordinated_Debts_Memo
    cap rename          data2170          impaired_loan
    cap rename          data2180          Loans_and_Advances_to_Banks
    cap rename          data2185          dep_from_bank
    cap rename          data2190          Operating_Income_Memo
    cap rename          data2195          Intangibles_Memo
    cap rename          data4001          LLR
    cap rename          data4002          LLP_over_int_rev
    cap rename          data4003          LLR_over_NPL
    cap rename          data4004          NPL
    cap rename          data4005          NCO
    cap rename          data4006          nco_over_income_before_llp
    cap rename          data4007          tier1_ratio2
    cap rename          data4008          capital_ratio2
    cap rename          data4009          equity_over_asset
    cap rename          data4010          Equity_ov_Net_Loans
    cap rename          data4011          Equity_ov_Dep_ST_Funding
    cap rename          data4012          equity_over_liab
    cap rename          data4013          cap_fund_over_asset
```

```
cap rename        data4014        Cap_Funds_ov_Net_Loans
cap rename        data4015        Cap_Fund_ov_Dep_ST_Fund
cap rename        data4016        Cap_Funds_ov_Liabilities
cap rename        data4017        Subord_Debt_ov_Cap_Funds
cap rename        data4018        net_int_margin
cap rename        data4019        net_int_rev_over_asset
cap rename        data4020        other_op_income_over_asset
cap rename        data4021        Non_Int_Exp_ov_Avg_Assets
cap rename        data4022        pretax_inc_over_asset
cap rename        data4023        Non_Op_Items_Taxes_ov_Avg_Ast
cap rename        data4024        ROAA
cap rename        data4025        ROAE
cap rename        data4026        Dividend_Pay_Out
cap rename        data4027        Inc_Net_Of_Dist_ov_Avg_Equity
cap rename        data4028        Non_Op_Items_ov_Net_Income
cap rename        data4029        cost_income_ratio
cap rename        data4030        Recurring_Earning_Power
cap rename        data4031        interbank_ratio
cap rename        data4032        Net_Loans_ov_Tot_Assets
cap rename        data4033        Net_Loans_ov_Dep_ST_Funding
cap rename        data4034        Net_Loans_ov_Tot_Dep_Bor
cap rename        data4035        Liquid_Assets_ov_Dep_ST_Funding
cap rename        data4036        Liquid_Assets_ov_Tot_Dep_Bor
cap rename        data4037        impaired_loan_over_equity
cap rename        data4038        Unres_Imp_Loans_ov_Equity
cap rename        data10010        Int_Inc_on_Loans
cap rename        data10020        Other_Int_Inc
cap rename        data10030        Dividend_Inc
cap rename        data10040        Gross_Int_and_Dividend_Inco
cap rename        data10050        Int_Expense_on_Customer_Dep
cap rename        data10060        Other_Int_Expense
cap rename        data10070        Total_Int_Expense
cap rename        data10080        Net_Int_Inc
cap rename        data10090        Net_Gains_Losses_on_Trading2
cap rename        data10100        Net_Gains_Losses_on_Other_Secu
cap rename        data10105        Net_Gains_Losses_on_Assets2
cap rename        data10110        Net_Insurance_Inc
cap rename        data10120        Net_Fees_and_Commissions2
cap rename        data10130        Other_Operating_Inc2
cap rename        data10140        Total_Non_Int_Operating_Inc
cap rename        data10150        Personnel_Expenses
cap rename        data10160        Other_Operating_Expenses
cap rename        data10170        Total_Non_Int_Expenses
cap rename        data10180        Equity_accounted_Profit_ov_Loss_
cap rename        data10190        Pre_Impairment_Operating_Profit
cap rename        data10200        Loan_Impairment_Charge
cap rename        data10210        Securities_and_Other_Credit_Impa
cap rename        data10220        Operating_Profit
cap rename        data10230        Equity_accounted_Profit_ov_Loss_
cap rename        data10240        Non_recurring_Inc
cap rename        data10250        Non_recurring_Expense
cap rename        data10255        Change_in_Fair_Value_of_Own_Debt
cap rename        data10260        Other_Non_operating_Inc_and_E
cap rename        data10270        Pre_tax_Profit
cap rename        data10280        Tax_expense
cap rename        data10282        ProfitovLoss_from_Discontinued_Op
cap rename        data10285        Net_Inc2
cap rename        data10310        Change_in_Value_of_AFS_Investmen
cap rename        data10315        Revaluation_of_Fixed_Assets
cap rename        data10320        Currency_Translation_Differences
cap rename        data10330        Remaining_OCI_Gainsovlosses
cap rename        data10340        Fitch_Comprehensive_Inc
cap rename        data10342        Memo_Profit_Allocation_to_Non_c
cap rename        data10344        Memo_Net_Inc_after_Allocatio
cap rename        data10350        Memo_Common_Dividends_Relating_
cap rename        data10355        Memo_Preferred_Dividends_Relate
cap rename        data11040        Residential_Mortgage_Loans
cap rename        data11045        Other_Mortgage_Loans
cap rename        data11050        Other_Consumer_ov_Retail_Loans
cap rename        data11060        Corporate_Commercial_Loans
cap rename        data11070        Other_Loans
cap rename        data11080        Less_Reserves_for_Impaired_Loan2
cap rename        data11090        Net_Loans
cap rename        data11100        Gross_Loans2
cap rename        data11110        Memo_Impaired_Loans_included_ab
cap rename        data11120        Memo_Loans_at_Fair_Value_includ
cap rename        data11140        Loans_and_Advances_to_Banks2
cap rename        data11145        Reverse_Repos_and_Cash_Collatera
cap rename        data11150        Trading_Securities_and_at_FV_thr
cap rename        data11160        Derivatives3
cap rename        data11170        Available_for_Sale_Securities
cap rename        data11180        Held_to_Maturity_Securities
cap rename        data11190        At_equity_Investments_in_Associa
cap rename        data11200        Other_Securities2
```

```
cap rename        data11210        Total_Securities
cap rename        data11215        Memo_Government_Securities_incl
cap rename        data11217        Memo_Total_Securities_Pledged
cap rename        data11220        Investments_in_Property
cap rename        data11230        Insurance_Assets
cap rename        data11240        Other_Earning_Assets
cap rename        data11250        Total_Earning_Assets2
cap rename        data11270        Cash_and_Due_From_Banks
cap rename        data11275        Memo_Mandatory_Reserves_include
cap rename        data11280        Foreclosed_Real_Estate
cap rename        data11290        Fixed_Assets2
cap rename        data11300        Goodwill
cap rename        data11310        Other_Intangibles
cap rename        data11315        Current_Tax_Assets
cap rename        data11320        Deferred_Tax_Assets
cap rename        data11330        Discontinued_Operations
cap rename        data11340        Other_Assets
cap rename        data11350        Total_Assets2
cap rename        data11520        Customer_Deposits_Current
cap rename        data11530        Customer_Deposits_Savings
cap rename        data11540        Customer_Deposits_Term
cap rename        data11550        Total_Customer_Deposits2
cap rename        data11560        Deposits_from_Banks2
cap rename        data11565        Repos_and_Cash_Collateral
cap rename        data11570        Other_Deposits_and_Short_term_2
cap rename        data11580        Total_Deposits_Money_Market_and
cap rename        data11590        Senior_Debt_Maturing_after_1_Yea
cap rename        data11600        Subordinated_Borrowing
cap rename        data11610        Other_Funding
cap rename        data11620        Total_Long_Term_Funding
cap rename        data11630        Derivatives4
cap rename        data11640        Trading_Liabilities2
cap rename        data11650        Total_Funding
cap rename        data11670        Fair_Value_Portion_of_Debt
cap rename        data11680        Credit_impairment_reserves
cap rename        data11690        Reserves_for_Pensions_and_Other
cap rename        data11695        Current_Tax_Liabilities
cap rename        data11700        Deferred_Tax_Liabilities
cap rename        data11710        Other_Deferred_Liabilities
cap rename        data11720        Discontinued_Operations
cap rename        data11730        Insurance_Liabilities
cap rename        data11740        Other_Liabilities
cap rename        data11750        Total_Liabilities
cap rename        data11770        Pref_Shares_and_Hybrid_Capital_
cap rename        data11780        Pref_Shares_and_Hybrid_Capital_2
cap rename        data11800        Common_Equity
cap rename        data11810        Non_controlling_Int
cap rename        data11820        Securities_Revaluation_Reserves
cap rename        data11825        Foreign_Exchange_Revaluation_Res
cap rename        data11830        Fixed_Asset_Revaluations_and_Oth
cap rename        data11840        Total_Equity
cap rename        data11850        Total_Liabilities_and_Equity
cap rename        data11860        Memo_Fitch_Core_Capital
cap rename        data11870        Memo_Fitch_Eligible_Capital
cap rename        data18030        Int_Inc_on_Loans_ov_Avera
cap rename        data18035        Int_Expense_on_Customer_Dep
cap rename        data18040        Int_Inc_ov_Avg_Earning
cap rename        data18045        Int_Expense_ov_Avg_Intere
cap rename        data18050        Net_Int_Inc_ov_Avg_Ear
cap rename        data18055        Net_Int_Inc_Less_Loan_Impairmen
cap rename        data18057        Net_Int_Inc_Less_Preferred_
cap rename        data18065        Non_Int_Inc_ov_Gross_Reven
cap rename        data18070        Non_Int_Expense_ov_Gross_Reve
cap rename        data18072        Non_Int_Expense_ov_Avg_As
cap rename        data18075        Pre_impairment_Op_Profit_ov_Avg
cap rename        data18080        Pre_impairment_Op_Profit_ov_Avg2
cap rename        data18085        Loans_and_securities_impairment_
cap rename        data18090        Operating_Profit_ov_Avg_Equity
cap rename        data18095        Operating_Profit_ov_Avg_Total_
cap rename        data18100        Taxes_ov_Pre_tax_Profit
cap rename        data18102        Pre_Impairment_Operating_Profit_
cap rename        data18104        Ope_Profit_ov_Risk_Weighted
cap rename        data18110        Net_Inc_ov_Avg_Total_Equity
cap rename        data18115        Net_Inc_ov_Avg_Total_Assets
cap rename        data18120        Fitch_Comprehensive_Inc_ov_Aver
cap rename        data18125        Fitch_Comprehensive_Inc_ov_Aver2
cap rename        data18130        Net_Inc_ov_Av_Total_Assets_plu
cap rename        data18132        Net_Inc_ov_Risk_Weighted_Assets
cap rename        data18134        Fitch_Comprehensive_Inc_ov_Risk
cap rename        data18140        Fitch_Core_Capital_ov_Weight_Risk
cap rename        data18142        Fitch_Eligible_Capital_ov_Weighted
cap rename        data18145        Tangible_Common_Equ_ov_Tangible
cap rename        data18150        Tier_1_Regulatory_Capital_Ratio
cap rename        data18155        Total_Regulatory_Capital_Ratio
```

```
cap rename       data18157       Core_Tier_1_Regulatory_Capital_R
cap rename       data18165       Equity_ov_Total_Assets
cap rename       data18170       Cash_Dividends_Paid_Declared_ov_
cap rename       data18175       Cash_Dividend_Paid_Declared_ov_F
cap rename       data18177       Cash_Dividends_Share_Repurchas
cap rename       data18180       Net_Inc_Cash_Dividends_ov_Tot
cap rename       data18190       Growth_of_Total_Assets
cap rename       data18195       Growth_of_Gross_Loans
cap rename       data18200       Impaired_LoansNPLs_ov_Gross_Loan
cap rename       data18205       Reserves_for_Imp_Loans_ov_Gro
cap rename       data18210       Reserves_for_Imp_Loans_ov_Imp
cap rename       data18215       Impaired_Loans_less_Reserves_for
cap rename       data18220       Loan_Impairment_Charges_ov_Avg
cap rename       data18230       Net_Charge_offs_ov_Avg_Gross_L
cap rename       data18235       Impaired_Loans_Foreclosed_Asse
cap rename       data18245       Loans_ov_Customer_Deposits
cap rename       data18250       Interbk_Asset_ov_Interbk_Liab
cap rename       data18255       Cust_Deposits_ov_Total_Funding
cap rename       data18305       Managed_Securitized_Assets_Repor
cap rename       data18310       Other_off_balance_sheet_exposure
cap rename       data18315       Guarantees
cap rename       data18320       Acceptances_and_documentary_cred
cap rename       data18325       Committed_Credit_Lines
cap rename       data18330       Other_Contingent_Liabilities
cap rename       data18335       Total_Business_Volume
cap rename       data18338       Memo_Total_Weighted_Risks
cap rename       data18340       Fitch_Adjustments_to_Weighted_Ri
cap rename       data18342       Fitch_Adjusted_Weighted_Risks
cap rename       data18351       Avg_Loans
cap rename       data18355       Avg_Earning_Assets
cap rename       data18360       Avg_Assets
cap rename       data18365       Avg_Managed_Assets_Securitiz
cap rename       data18370       Avg_Int_Bearing_Liabili
cap rename       data18375       Avg_Common_equity
cap rename       data18380       Avg_Equity
cap rename       data18385       Avg_Customer_Deposits
cap rename       data18410       Loans_Advances_<_3_months
cap rename       data18415       Loans_Advances_3_12_Months
cap rename       data18420       Loans_and_Advances_1_5_Years
cap rename       data18425       Loans_Advances_5_years
cap rename       data18435       Debt_Securities_<_3_Months
cap rename       data18440       Debt_Securities_3_12_Months
cap rename       data18445       Debt_Securities_1_5_Years
cap rename       data18450       Debt_Securities_>_5_Years
cap rename       data18460       Interbank_<_3_Months
cap rename       data18465       Interbank_3_12_Months
cap rename       data18470       Interbank_1_5_Years
cap rename       data18475       Interbank_>_5_Years
cap rename       data18480       Retail_Deposits_<_3_months
cap rename       data18485       Retail_Deposits_3_12_Months
cap rename       data18487       Retail_Deposits_1_5_Years
cap rename       data18488       Retail_Deposits_>_5_Years
cap rename       data18490       Other_Deposits_<_3_Months
cap rename       data18492       Other_Deposits_3_12_Months
cap rename       data18494       Other_Deposits_1_5_Years
cap rename       data18496       Other_Deposits_>_5_Years
cap rename       data18499       Interbank_<_3_Months2
cap rename       data18500       Interbank_3_12_Months2
cap rename       data18502       Interbank_1_5_Years2
cap rename       data18504       Interbank_>_5_Years
cap rename       data18506       Senior_Debt_Maturing_<_3_Months
cap rename       data18508       Senior_Debt_Maturing_3_12_Months
cap rename       data18510       Senior_Debt_Maturing_1_5_Years
cap rename       data18511       Senior_Debt_Maturing_>_5_Years
cap rename       data18512       Total_Senior_Debt_on_Balance_She
cap rename       data18513       Fair_Value_Portion_of_Senior_Deb
cap rename       data18514       Covered_Bonds
cap rename       data18515       Subord_Debt_Maturing_<_3_Months
cap rename       data18516       Subord_Debt_Maturing_3_12_Month
cap rename       data18517       Subord_Debt_Maturing_1_5_Years
cap rename       data18518       Subord_Debt_Maturing_>_5_Years
cap rename       data18519       Total_Subordinated_Debt_on_Balan
cap rename       data18520       Fair_Value_Portion_of_Subordinat
cap rename       data18530       Net_Inc
cap rename       data18540       Add_Other_Adjustments
cap rename       data18545       Published_Net_Inc
cap rename       data18550       Equity2
cap rename       data18555       Add_Pref_Shares_and_Hybrid_Cap
cap rename       data18560       Add_Other_Adjustments
cap rename       data18565       Published_Equity
cap rename       data18610       Total_Equity_as_reported_includ
cap rename       data18615       Fair_value_effect_incl_in_own_de
cap rename       data18620       Non_loss_absorbing_non_controlli
cap rename       data18625       Goodwill2
```

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cap rename      data18630       Other_intangibles
cap rename      data18635       Deferred_tax_assets_deduction
cap rename      data18640       Net_asset_value_of_insurance_sub
cap rename      data18650       First_loss_tranches_of_off_balan
cap rename      data18655       Fitch_Core_Capital
cap rename      data18660       Eligible_weighted_Hybrid_capital
cap rename      data18665       Government_held_Hybrid_Capital
cap rename      data18670       Fitch_Eligible_Capital
cap rename      data18680       Eligible_Hybrid_Capital_Limit
cap rename      data19020       Int_Inc_on_Mortgage_Loan
cap rename      data19030       Int_Inc_on_Other_Consume
cap rename      data19040       Int_Inc_on_Corporate_C
cap rename      data19050       Int_Inc_on_Other_Loans
cap rename      data19060       Total_Int_Inc_on_Loans
cap rename      data19065       Memo_Int_on_Leases_include
cap rename      data19066       Memo_Int_Inc_on_Impaire
cap rename      data19070       Int_Expense_on_Cust_Dep_Cur
cap rename      data19080       Int_Expense_on_Cust_Dep_Sav
cap rename      data19090       Int_Expense_on_Cust_Dep_Ter
cap rename      data19100       Total_Int_Expense_on_Custom
cap rename      data19110       Total_Int_Expense_on_Other_
cap rename      data19120       Int_Expense_on_Long_term_Bo
cap rename      data19130       Int_Expense_on_Subordinated
cap rename      data19140       Int_Expense_on_Other_Fundin
cap rename      data19150       Total_Int_Expense_on_Long_t
cap rename      data19152       Memo_Int_on_Hybrids_includ
cap rename      data19154       Memo_Int_Expense_on_Leases
cap rename      data19180       Inc_from_Foreign_Exchange_ex
cap rename      data19182       Negative_Goodwill_in_Non_operati
cap rename      data19183       Goodwill_write_off
cap rename      data29110       Trading_Assets_Debt_Sec_NoBreak
cap rename      data29112       Trading_Assets_Debt_Sec_Govern
cap rename      data29114       Trading_Assets_Debt_Sec_Banks
cap rename      data29116       Trading_Assets_Debt_Sec_Corpor
cap rename      data29118       Trading_Assets_Debt_Sec_Struct
cap rename      data29120       Trading_Assets_Equities
cap rename      data29130       Trading_Assets_Commodities
cap rename      data29140       Debt_Sec._designated_at_FV_throu
cap rename      data29142       Debt_Securities_at_FV_Governme
cap rename      data29144       Debt_Securities_at_FV_Bank
cap rename      data29146       Debt_Securities_at_FV_Corporat
cap rename      data29148       Debt_Securities_at_FV_Structur
cap rename      data29150       Equity_Securities_at_FV
cap rename      data29160       Loans_at_FV_through_the_Inc_S
cap rename      data29180       Trading_Assets_Other
cap rename      data29190       Total_Trading_Assets_at_FV_throu
cap rename      data29195       AFS_Assets_Debt_Securities_wh
cap rename      data29200       AFS_Assets_Government
cap rename      data29205       AFS_Assets_Banks
cap rename      data29210       AFS_Assets_Corporates
cap rename      data29215       AFS_Assets_Structured
cap rename      data29220       AFS_Assets_Equities
cap rename      data29230       AFS_Assets_Other
cap rename      data29240       Total_AFS_Assets
cap rename      data29245       HTM_Debt_Securities_where_no_
cap rename      data29250       HTM_Government
cap rename      data29252       HTM_Assets_Banks
cap rename      data29254       HTM_Assets_Corporates
cap rename      data29256       HTM_Assets_Structured
cap rename      data29270       Total_HTM_Debt_Securities
cap rename      data29272       Total_Debt_Securities_Governme
cap rename      data29274       Total_Debt_Securities_Banks
cap rename      data29276       Total_Debt_Securities_Corporat
cap rename      data29278       Total_Debt_Securities_Structur
cap rename      data29279       Total_Debt_Securities_Equities
cap rename      data30070       Gross_Charge_offs
cap rename      data30080       Recoveries
cap rename      data30090       Net_Charge_offs
cap rename      data30130       Colle_ov_Gral_Loan_Impair
cap rename      data30140       Indiv_ov_Specific_Loan_Impai
cap rename      data30160       Normal_Loans
cap rename      data30170       Special_Mention_Loans
cap rename      data30180       Substandard_Loans
cap rename      data30190       Doubtful_Loans
cap rename      data30200       Loss_Loans
cap rename      data30210       Other_Classified_Loans
cap rename      data30240       90_Days_past_due
cap rename      data30250       Nonaccrual_Loans
cap rename      data30260       Restructured_Loans
cap rename      data30290       Ordinary_Share_Capital_and_Premi
cap rename      data30300       Legal_Reserves
cap rename      data30310       Retained_Earnings
cap rename      data30315       Profit_ov_Loss_Res_ov_Inc_for_t
cap rename      data30316       Stock_Options_to_be_Settled_in_E
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cap rename       data30320       Treasury_Shares
cap rename       data30330       Non_controlling_Int
cap rename       data30340       Other_Common_Equity
cap rename       data30350       Total_Common_Equity
cap rename       data30360       Valuation_Reserves_for_AFS_Secur
cap rename       data30370       Valuation_Reserves_for_FX_in_OCI
cap rename       data30380       Valuation_Reserves_for_PP_E_ov_Fixe
cap rename       data30390       Valuation_Reserves_in_OCI_Othe
cap rename       data30400       Total_Valuation_Reserves_in_OCI
cap rename       data30410       Cash_Flow_Hedge_Reserve
cap rename       data30420       Stock_Options_to_be_Settles_with
cap rename       data30430       Pension_Reserve_Direct_to_Equity
cap rename       data30440       Other_OCI_Reserves
cap rename       data30450       Total_OCI_Reserves
cap rename       data30460       Other_Equity_Reserves
cap rename       data30470       Total_Other_Equity_Reserves
cap rename       data30480       Hybrid_Securities_Reported_in_Eq
cap rename       data30490       Total_Reported_Equity_including_
cap rename       data30500       Non_controlling_Minority_Interes
cap rename       data30510       Component_of_Convertible_Bond_Re
cap rename       data30520       Other_Non_loss_Absorbing_Items_R
cap rename       data30530       Dividend_Declared_after_Year_End
cap rename       data30540       Total_Dividends_Related_to_Perio
cap rename       data30550       Total_Dividends_Paid_and_Declare
cap rename       data30555       Share_Repurchase
cap rename       data30560       Deferred_Tax_Assets_to_be_Deduct
cap rename       data30570       Intangibles_to_be_deducted_from_
cap rename       data30580       Embedded_Value
cap rename       data30600       Hybrid_Capital_Fitch_Class_A
cap rename       data30610       Hybrid_Capital_Fitch_Class_B
cap rename       data30620       Hybrid_Capital_Fitch_Class_C
cap rename       data30630       Hybrid_Capital_Fitch_Class_D
cap rename       data30640       Hybrid_Capital_Fitch_Class_E
cap rename       data30645       Weighted_Total_of_Fitch_Hybrid_C
cap rename       data30650       Weighted_Total_of_Fitch_Hybrid_2
cap rename       data30660       Regulatory_Tier_1_Capital
cap rename       data30670       Total_Regulatory_Capital
cap rename       data30680       Tier_1_Regulatory_Capital_Ratio2
cap rename       data30690       Total_Regulatory_Capital_Ratio2
cap rename       data30700       Risk_Weighted_Assets_including_f
cap rename       data30701       Risk_Weighted_Assets_Credit_Ri
cap rename       data30702       Risk_Weighted_Assets_Market_Ri
cap rename       data30703       Risk_Weighted_Assets_Operation
cap rename       data30704       Risk_Weighted_Assets_Other
cap rename       data30710       Risk_Weighted_Assets_excluding_F
cap rename       data30720       Capital_Charge_Credit_Risk
cap rename       data30730       Capital_Charge_Market_Risk
cap rename       data30740       Capital_Charge_Operational_Marke
cap rename       data30750       Net_Open_FX_Positions
cap rename       data30770       Standardised_Int_Rate_Shock
cap rename       data30780       IRB_Banks_Expected_Loss
cap rename       data30790       IRB_Banks_Loan_Loss_Reserves
cap rename       data30800       First_Loss_Pieces_Retained_from_
cap rename       data30810       Equity_Investments_deducted_from
cap rename       data30840       Total_Securities2
cap rename       data30850       Pledged_Securities
cap rename       data30860       Unencumbered_Securities
cap rename       data30861       Reverse_repo_included_in_loans
cap rename       data30862       Reverse_repo_incl_in_loans_and_a
cap rename       data30863       Reverse_repo_in_assets_other
cap rename       data30864       Cash_collateral_on_securities_bo
cap rename       data30865       Repo_included_incl_in_cust_depos
cap rename       data30866       Repo_included_incl_in_bk_deposit
cap rename       data30867       Repo_included_incl_in_liab_other
cap rename       data30868       Cash_collateral_on_securities_le
cap rename       data30869       Avg_Reverse_repurchase_agree
cap rename       data38000       Number_of_Employees
cap rename       data38100       Number_of_Branches
cap rename       data38200       Regulatory_Tier_I_Capital_Ratio
cap rename       data38250       Core_Tier_1_Regulatory_Capital_R
cap rename       data38300       Regulatory_Total_Capital_Ratio
cap rename       data38350       Leverage_Ratio
cap rename       data38360       Assets_under_Management
cap rename       data38370       Assets_under_Administration
cap rename       data38380       Total_Trust_Assets
cap rename       data38382       Deposits_of_Governments_and_Muni
cap rename       data38390       Total_Exposure_to_Central_Bank
cap rename       data38400       Government
cap rename       data38410       Related_Party_Loans
cap rename       data38420       Trust_Account_Loans
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