# Appendices

**Data source:**

<https://datacatalog.worldbank.org/search/dataset/0041188>

<https://data.imf.org/?sk=b83f71e8-61e3-4cf1-8cf3-6d7fe04d0930>

Bloomberg: <https://www.bloomberg.com/>

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## Appendix A: Data Dictionary

This data dictionary is for the Financial Statements and for Abbreviations.

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| **Variables** | **Data Type** | **Description** |
| EPS | Numerical (Float) | Earning Per Share. Net Profit divided by Common outstanding shares. Used to measure corporate profitability |
| SVB | String | Silicon Valley Bank |
| BOFA | String | Bank of America Merrill Lynch (Peer Bank that SVB will be compared to) |
| JPM | String | J.P Morgan Bank (Peer Bank that SVB will be compared to) |
| GS | String | Goldmann Sachs (Peer Bank that SVB will be compared to) |
| MS | String | Morgan Stanley (Peer Bank that SVB will be compared to) |
| FRCB | String | First Republic Bank (Peer Bank that SVB will be compared to, FRCB also had a collapse and will be used as an example for another bank that defaulted) |
| CITI | String | Citibank (Peer Bank that SVB will be compared to) |
| policytot | Numerical (Float) | Capital Tier 1 Adequacy Ratio/CET1 Ratio of the Bank (Value can range from negative to a maximum of 15) |
| tradeshare | Numerical (Float) | Trade Share/Export and Import of the country (Percentage of region’s import and exports), measures productivity (Value from 0 to 1) |
| recession | Numerical | Recession probability (Value of 0 or 1) |
| liqsup | Numerical (Float) | Quick Ratio of the Bank (Liquidity ratio, which measures the ability of a company to use its near cash or quick assets to finance its current liabilities) |
| product | Numerical (Float) | Overall assets of the bank (Services related to cash management, including treasury, depository, overdraft, credit or debit card, purchase card, electronic funds transfer and other cash management arrangements) |
| GDPgr | Numerical (Float) | Predicted or Actual GDP Growth of the country |
| T12 Net Interest Margin | Numerical (Float) | Trailing 12 Months Net Interest Margin. It shows the profitability of the bank’s interest and investment activities based on their current short and long term assets. Ideally, a bank should be obtaining more on investment returns compared to interest expenses such as paying out interest on deposits to ensure profitability. |
| Efficiency Ratio | Numerical (Float) | Expenses as a percentage of revenue. High efficiency ratios (>50%) suggest underutilization of resources and expenses are increasing, showing higher costs to the bank |
| 2 Year TIPS | Numerical (Float) | 2 Year Treasury Inflation Protected Securities are a benchmark of the 2 year average inflation, used to hedge against rising inflation in the past 2 years. Used as a proxy for the 2 Year Inflation Rate |
| 5 Year TIPS | Numerical (Float) | 5 Year Treasury Inflation Protected Securities are a benchmark of the 5 year average inflation, used to hedge against rising inflation in the past 5 years. Used as a proxy for the 5 Year Inflation Rate |
| 10 Year TIPS | Numerical (Float) | 10 Year Treasury Inflation Protected Securities are a benchmark of the 10 year average inflation, used to hedge against rising inflation in the past 10 years. Used as a proxy for the 10 Year Inflation Rate |
| 30 Year TIPS | Numerical (Float) | 30 Year Treasury Inflation Protected Securities are a benchmark of the 30 year average inflation, used to hedge against rising inflation in the past 30 years. Used as a proxy for the 30 Year Inflation Rate |
| 1 Month Bills | Numerical (Float) | Yield of Government bonds maturing in 1 month |
| 3 Month Bills | Numerical (Float) | Yield of Government bonds maturing in 3 months |
| 6 Month Bills | Numerical (Float) | Yield of Government bonds maturing in 6 months |
| 12 Month Bills | Numerical (Float) | Yield of Government bonds maturing in 12 months |
| 2 Year Note | Numerical (Float) | Yield of Government bonds maturing in 2 years |
| 3 Year Note | Numerical (Float) | Yield of Government bonds maturing in 3 years |
| 5 Year Note | Numerical (Float) | Yield of Government bonds maturing in 5 years |
| 7 Year Note | Numerical (Float) | Yield of Government bonds maturing in 7 years |
| 10 Year Note | Numerical (Float) | Yield of Government bonds maturing in 10 years |
| 20 Year Bond | Numerical (Float) | Yield of Government bonds maturing in 20 years |
| 30 Year Bond | Numerical (Float) | Yield of Government bonds maturing in 30 years |
| SVB ST And LT Investments | Numerical (Float) | Short- and Long-Term investments of Silicon Valley Bank |
| SVB Held to Maturity/Amortized at Cost | Numerical (Float) | Held-to-Maturity and Amortized at Cost assets of Silicon Valley Bank |
| SVB Total Assets | Numerical (Float) | Total Assets of Silicon Valley Bank |
| SVB Total Deposits | Numerical (Float) | Total Customer Deposits of Silicon Valley Bank |
| SVB ST Borrowings & Repos | Numerical (Float) | Short term borrowings of Silicon Valley Bank |
| SVB LT Debt | Numerical (Float) | Long Term Debt of Silicon Valley Bank |
| SVB Total Liabilities | Numerical (Float) | Total Liabilities of Silicon Valley Bank |
| BOFA ST And LT Investments | Numerical (Float) | Short- and Long-Term investments of Bank of America Merrill Lynch |
| BOFA Held to Maturity/Amortized at Cost | Numerical (Float) | Held-to-Maturity and Amortized at Cost assets of Bank of America Merrill Lynch |
| BOFA Total Assets | Numerical (Float) | Total Assets of Bank of America Merrill Lynch |
| BOFA ST Borrowings & Repos | Numerical (Float) | Short term borrowings of Bank of America Merrill Lynch |
| BOFA LT Debt | Numerical (Float) | Long Term Debt of Bank of America Merrill Lynch |
| BOFA Total Liabilities | Numerical (Float) | Total Liabilities of Bank of America Merrill Lynch |
| CITI ST And LT Investments | Numerical (Float) | Short- and Long-Term investments of Citibank |
| CITI Held to Maturity/Amortized at Cost | Numerical (Float) | Held-to-Maturity and Amortized at Cost assets of Citibank |
| CITI Total Assets | Numerical (Float) | Total Assets of Citibank |
| CITI ST Borrowings & Repos | Numerical (Float) | Short term borrowings of Citibank |
| CITI LT Debt | Numerical (Float) | Long Term Debt of Citibank |
| CITI Total Liabilities | Numerical (Float) | Total Liabilities of Citibank |
| FRCB ST And LT Investments | Numerical (Float) | Short- and Long-Term investments of First Republic Bank |
| FRCB Held to Maturity/Amortized at Cost | Numerical (Float) | Held-to-Maturity and Amortized at Cost assets of First Republic Bank |
| FRCB Total Assets | Numerical (Float) | Total Assets of First Republic Bank |
| FRCB ST Borrowings & Repos | Numerical (Float) | Short term borrowings of First Republic Bank |
| FRCB LT Debt | Numerical (Float) | Long Term Debt of First Republic Bank |
| FRCB Total Liabilities | Numerical (Float) | Total Liabilities of First Republic Bank |
| GS ST And LT Investments | Numerical (Float) | Short- and Long-Term investments of Goldmann Sachs Bank |
| GS Held to Maturity/Amortized at Cost | Numerical (Float) | Held-to-Maturity and Amortized at Cost assets of Goldmann Sachs Bank |
| GS Total Assets | Numerical (Float) | Total Assets of Goldmann Sachs Bank |
| GS ST Borrowings & Repos | Numerical (Float) | Short term borrowings of Goldmann Sachs Bank |
| GS LT Debt | Numerical (Float) | Long Term Debt of Goldmann Sachs Bank |
| GS Total Liabilities | Numerical (Float) | Total Liabilities of Goldmann Sachs Bank |
| JPM ST And LT Investments | Numerical (Float) | Short- and Long-Term investments of J.P Morgan Bank |
| JPM Held to Maturity/Amortized at Cost | Numerical (Float) | Held-to-Maturity and Amortized at Cost assets of J.P Morgan Bank |
| JPM Total Assets | Numerical (Float) | Total Assets of J.P Morgan Bank |
| JPM ST Borrowings & Repos | Numerical (Float) | Short term borrowings of J.P Morgan Bank |
| JPM LT Debt | Numerical (Float) | Long Term Debt of J.P Morgan Bank |
| JPM Total Liabilities | Numerical (Float) | Total Liabilities of J.P Morgan Bank |
| MS ST And LT Investments | Numerical (Float) | Short- and Long-Term investments of Morgan Stanley Bank |
| MS Held to Maturity/Amortized at Cost | Numerical (Float) | Held-to-Maturity and Amortized at Cost assets of Morgan Stanley Bank |
| MS Total Assets | Numerical (Float) | Total Assets of Morgan Stanley Bank |
| MS ST Borrowings & Repos | Numerical (Float) | Short term borrowings of Morgan Stanley Bank |
| MS LT Debt | Numerical (Float) | Long Term Debt of Morgan Stanley Bank |
| MS Total Liabilities | Numerical (Float) | Short- and Long-Term Liabilities/Debt of Morgan Stanley Bank |
| QuarterYear | DateTime | Quarter and Year of the datapoint (Quarter and Year that the Financial Statement of Inflation data is tagged to). Used to join tables/dataframes |
| Date | DateTime | Date that the datapoint (Date that the financial statement data or Inflation data is tagged to). Used to join tables/dataframes |