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Selected master data for MFIs

Data Report 2024-03

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Abstract

We describe the research dataset "Selected master data for MFIs" (MaMFI) using a structured metadata schema.[1]

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1   The metadata scheme is derived from the "Data Documentation Initiative" (DDI, http://www.ddialliance.org).

Contents

1 Dataset description

1.1 Overview and identification

The Zentralkartei Banken (ZentK) is the database where the master data for the institutes with reporting obligations (MFIs, their foreign branches and subsidiaries as well as the multi-office banks) are administered chronologically and therefore their codification in all surveys of the banking statistics. This key information is used uniformly from all units of the banking statistics. Due to the high confidentiality of the data the access for researchers is restricted to a subset of the variables and some of them are provided in less detail than the underlying data.

MFIs with legally dependent branches abroad shall be called multi-office banks in the narrow sense. Since panel dataset shall be provided for research if possible and since it is not known in advance whether a specific MFI will set up or acquire a legally dependent branch abroad or will cease to have one a MFI without legally dependent branches abroad shall be called multi-office bank in the wide sense. Multi-office banks in the wide sense and their domestic parts have non-overlapping identifiers.

Multi-office banks in the wide sense and their domestic parts often have the same master data but not always. Therefore, in MaMFI the master data for multi-office banks in the wide sense and their domestic parts are stacked.

Different from ZentK MaMFI includes a derived variable created by the RDSC that informs whether an institute has acquired or merged with another institute. Mergers are reported not at the legal date but in the month the equity of the absorbed institute shows up in the balance sheet of the absorbing institute. The master data in MaMFI relating to mergers does not fit the banks' profit and loss accounts well, since for them the legal date of mergers is relevant.

1.2 Dataset scope and coverage

Unit of analysis

Each row corresponds to a MFI's monthly report.

Time periods

01/1999 until 12/2023

Geographic coverage

Germany

Historical changes

Since 2018q3:

– The categories of the variables MFIEXIT and MATYPE have been extended to document the emergence of new MFIs due to mergers

Since 2020q2:

– Multi-office institutes (_MOF) have been added, leading to major changes. The endings _DOM and _MOF distinguish domestic parts of institutes and multi-office institutes in the wide sense. Multi-office institutes in the narrow sense are MFIs with legally dependent affiliates abroad. Multi-office institutes in the wide sense include MFIs without legally dependent affiliates abroad. Multi-office banks in the wide sense and their domestic parts have non-overlapping identifiers. Relying on a single identifier and an additional variable specifying the type of institute was discarded because to error prone.

Since 2021q2:

– Additional string variable DATE for date according to ISO 8601 (yyyy-mm-dd)

Since 2022q4:

– Provisional automatic correction of some errors in the data for multi-office institutes
– In the first version, the command for creating value labels for the variables MFIEXIT and MATYPE changed the values. This has been corrected.

1.3 Data collection

Data collection mode

– Electronic or postal submission
– Mergers are recorded manually

Collection frequency

Monthly

1.4 Data appraisal

Quality checks

– It is checked whether a time-series ends before the last month of the dataset with MFIEXIT==0 (no exit)

– It is checked whether the time-series of a domestic part ends before the time-series of the corresponding multi-office institute
– In case of a merger it is checked whether the absorbing institute exists at the time of the merger

Data editing

Data for multi-office institutes is processed later than for the domestic parts. If a domestic part ends before the time-series of the corresponding multi-office institute, the variable RBAID is provisionally set to "999999" in the last month a domestic institute reports and MFIEXIT to 3. After two or three years, the then available correct values are inserted manually. Missing mergers are edited manually.

1.5 Data accessibility

Research proposal conditions

A research proposal is checked for feasibility of the research project given the research data, i.e. the suitability of the data to answer the research questions raised by the proposal. The research project must be of public interest, that is without commercial goals.

Institutional access conditions

The researcher must be affiliated with a research institution that clearly has a scientific, noncommercial agenda.

Contact

Deutsche Bundesbank, Research Data and Service Centre (RDSC)
E-mail: fdsz-data@bundesbank.de
Homepage: https://www.bundesbank.de/rdsc

Deposit requirements

The researcher must sign a confidentiality agreement and a special contract between Deutsche Bundesbank and the research institution has to be set up. The RDSC must be informed about every document that is made available to the public that contains information derived from the provided data.

Citation requirements

For any study or other document which is made available to the public and contains information derived from the provided data, the researcher is obliged to properly cite the data source as:

Stahl, H. and (2024). Selected master data for MFIs (MaMFI), Data Report 2024-03 – Metadata version MaMFI-Doc-v10. Deutsche Bundesbank, Research Data and Service Centre.

2 Description of variables

2.1 Overview of variables

Name	Label
BAID	Bank identifier common to all banking statistics
BAID_DOM	Identifier of banks' domestic parts
BAID_MOF	Identifier of multi-office institutes in the wide sense
YEAR	Reference year
MONTH	Reference month
DAY	Last day of MONTH (28, 29, 30, 31)
DATE	Reference date (yyyy-mm-dd) according to ISO 8601
INTY	Type of institute (numeric code by RDSC)
BGRS	Category of bank (list abridged by the RDSC)
FDST	Federal state
MFIEXIT	Reason for exit (variable created by RDSC)
MATYPE	In case of M\&A type of institutes from the absorbing MFIs' point of view
RBAID	In case of M\&A of an institute of the same type BAID of the absorbing MFI
RBAID13	In case of M\&A of a MFI without branches abroad BAID of the absorbing multi-office bank

2.2 Details of variables

BAID: Bank identifier common to all banking statistics

Notes	Bank identifier common to all banking statistics
Available from – to	1999-01 – 2023-12
Type of variable	string

BAID_DOM: Identifier of banks' domestic parts

Notes	Identifier of banks' domestic parts
Available from – to	1999-01 – 2023-12
Type of variable	string

BAID_MOF: Identifier of multi-office institutes in the wide sense

Notes	Identifier of multi-office institutes in the wide sense. A multi-office institute in the narrow sense is a MFI with legally dependent affiliates abroad. Multi-office institutes in the wide sense include MFIs without legally dependent affiliates abroad in order to be able to create a panel dataset
Available from – to	1999-01 – 2023-12
Type of variable	string

YEAR: Reference year

Notes	Reference year (yyyy)
Available from – to	1999-01 – 2023-12
Type of variable	year in the following format: yyyy

MONTH: Reference month

Notes	Reference month (mm)
Available from – to	1999-01 – 2023-12
Type of variable	month in the following format: mm

DAY: Last day of MONTH (28, 29, 30, 31)

Notes	Last day of MONTH (28, 29, 30, 31). Technical assumption to have a complete date. It is only by chance the actual date of an event like merger or exit
Available from – to	1999-01 – 2023-12
Type of variable	day in the following form: dd

DATE: Reference date (yyyy-mm-dd) according to ISO 8601

Notes	Reference date (yyyy-mm-dd) according to ISO 8601
Available from – to	1999-01 – 2023-12
Type of variable	string

INTY: Type of institute (numeric code by RDSC)

Notes	If an institute owns legally dependent branches abroad and the data provided is consolidated then this institute is classified as multi-office bank. The identifier of a multi-office bank and the identifier of its domestic part are independent.
Available from – to	1999-01 – 2023-12
Type of variable	categorial

BGRS: Category of bank (list abridged by the RDSC)

Notes	Category of bank; full list of ZentK abridged by the RDSC due to confidentiality reasons
Available from – to	1999-01 – 2023-12
Type of variable	categorial

FDST: Federal state

Notes	Federal state

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Available from – to	1999-01 – 2023-12
Type of variable	categorial

MFIEXIT: Reason for exit (variable created by RDSC)

Notes	Reason for exit (RDSC variable); attached to the last available observation.
Available from – to	1999-01 – 2023-12
Type of variable	categorial

MATYPE: In case of M&A type of institutes from the absorbing MFIs' point of view

Notes	In case of M&A type of institutes from the absorbing MFIs' point of view (RDSC variable; attached to the first observation the data of the absorbed institute shows up in the balance sheet of the absorbing institute)
Available from – to	1999-01 – 2023-12
Type of variable	categorial

RBAID: In case of M&A of an institute of the same type BAID of the absorbing MFI

Notes	In case of a merger of an institute of the same type BAID of the absorbing institute; RBAID_DOM="999999" in case of liquidation, etc.; attached to the last available observation; the month of the merger is not the legal date of the merger but the month the equity of the absorbed institute shows up in the monthly balance sheet data of the absorbing institute
Available from – to	1999-01 – 2023-12
Type of variable	string

RBAID13: In case of M&A of a MFI without branches abroad BAID of the absorbing multi-office bank

Notes	In case of a merger of an institute without branches abroad BAID of the absorbing multi-office institute (variable created by the RDSC; attached to the last available observation; the month of the merger is not the legal date of the merger but the month the equity of the absorbed institute shows up in the monthly balance sheet data of the absorbing institute
Available from – to	1999-01 – 2023-12
Type of variable	string

A Codelists

A.1 Category of banks

Code	BGRS - Category of bank (list abriged by the RDSC)
1	Big banks, regional and other commercial banks, private bankers, branches of foreign banks (Großbanken, Regionalbanken und sonstige Kreditbanken, Zweigstellen ausländischer Banken, Privatbanken)
2	Landesbanken (Landesbanken)
3	Credit cooperatives (Kreditgenossenschaften)
4	Mortgage banks, private and public (Realkreditinstitute)
5	Sparkassen (Sparkassen)
6	Electronic money institutes (E-Geld-Institute)
7	Foreign subsidiaries (Auslandstöchter)
8	Building and loan associations (Bausparkassen)
9	Regional institutions of credit cooperatives, banks with special, development and other central support tasks (Genossenschaftliche Zentralbanken, Kreditinstitute mit Sonderaufgaben)

A.2 Federal state

Code	FDST - Federal state
1	Baden-Wuerttemberg
2	Bavaria
3	Berlin
4	Bremen
5	Hamburg
6	Hesse
7	Lower Saxony
8	North Rhine-Westfalia
9	Rhineland-Palatinate
10	Saarland
11	Schleswig-Holstein
12	Mecklenburg-West Pomerania
13	Brandenburg
14	Saxony-Anhalt
15	Thuringia
16	Saxony

A.3 Type of institute

Code	INTY - Type of institute
1	Domestic part
2	Foreign branch
3	Multi-office bank
4	Foreign subsidiary
5	Other
6	Consolidated banks (AUSTA)

A.4 Reason for exit

Code	MFIEXIT - Reason of exit from sample
0	No exit
1	Gets absorbed
2	Liquidation, no MFI anymore, etc.
3	Multi-office bank dies, domestic part survives
4	Multi-office bank dies, domestic part gets absorbed
5	Temporarily no reporting obligation
6	Merged into new MFI
7	Change subsidiary to branch and vice versa

A.5 Type of absorbed institute

Code	MATYPE - Type of absorbed institutes: buyer's point of view (RDSC variable)
0	No M&A
1	New domestic part due to merger
3	New multi-office bank due to merger
11	Domestic part absorbs domestic part
13	Former domestic part absorbs multi-office bank
31	Multi-office bank absorbs domestic part
33	Multi-office bank absorbs multi-office bank
36	Multi-office bank absorbs previous multi-office bank