

Selected master data for MFIs

Data Report 2023-04

Data available from 1999-01-01 to 2022-12-31

Metadata version: MaMFI-Doc-v7

DOI: [doi_10.12757_Bbk.MaMFI.199901-202212.01.01](https://doi.org/10.12757_Bbk.MaMFI.199901-202212.01.01)

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Abstract

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

Keywords: Master data, Merger, MFI

Metadata version: MaMFI-Doc-v7

DOI: doi_10.12757_Bbk.MaMFI.199901-202212.01.01

Citation: Stahl, H. (2023). Selected master data for MFIs (MaMFI) (MaMFI), Data Report 2023-04 – Metadata version MaMFI-Doc-v7. Deutsche Bundesbank, Research Data and Service Centre.

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

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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 12/2022

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

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)

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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 (2023). Selected master data for MFIs (MaMFI) (MaMFI), Data Report 2023-04 – Metadata version MaMFI-Doc-v7. 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 – 2022-12 |
| Type of variable | string |

BAID_DOM: Identifier of banks' domestic parts

| | |
|---------------------|-------------------------------------|
| Notes | Identifier of banks' domestic parts |
| Available from – to | 1999-01 – 2022-12 |
| 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 – 2022-12 |
| Type of variable | string |

YEAR: Reference year

| | |
|---------------------|------------------------------------|
| Notes | Reference year (yyyy) |
| Available from – to | 1999-01 – 2022-12 |
| Type of variable | year in the following format: yyyy |

MONTH: Reference month

| | |
|---------------------|-----------------------------------|
| Notes | Reference month (mm) |
| Available from – to | 1999-01 – 2022-12 |
| 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 – 2022-12 |
| 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 – 2022-12 |
| 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 – 2022-12 |
| Type of variable | categorical |

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 – 2022-12 |
| Type of variable | categorical |

FDST: Federal state

| | |
|-------|---------------|
| Notes | Federal state |
|-------|---------------|

...

Available from – to 1999-01 – 2022-12
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 – 2022-12
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 – 2022-12
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 – 2022-12
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 – 2022-12
Type of variable string

A Codelists

A.1 Category of banks

| Code | BGRS - Category of bank (list abridged 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 | MFEXIT - 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 |
