

PILOT PROJECT FOR RESEARCH ACCESS TO CONFIDENTIAL STATISTICAL DATA

20251211_iBSI USER GUIDE

1 Introduction

The European Central Bank provides researchers with access to balance-sheet data for more than 2,000 banks across the euro area through the iBSI dataset. This comprehensive dataset includes 24 distinct balance sheet items (stocks), categorized by maturity, counterparty sector, and counterparty area.

The historical data series is available on a monthly basis, from 2007 to 2023. In 2021 the [ECB guideline](#) requiring the data was updated and the coverage was increased on a mandatory basis since then.

2 Dataset description

The IBSI concepts and definitions are explained in the [ECB Manual on MFI Balance Sheet Statistics](#). IBSI and IMIR refer to credit institutions, which in addition to central banks and money market funds form the monetary financial institution sector (MFI).

Identification number	Anonymized entity identifier
Unit of analysis	Individual monetary financial institutions
Time horizon	Years 2007 to 2023
Frequency	Monthly
Language available	English
Geographical cover	Euro area
Data source	Eurosystem national central banks and the ECB. Regulation ECB/2021/2 ¹ sets out the ECB's latest statistical requirements for credit institutions and the MFI sector as a whole, and Guideline ECB/2021/11 ² governs the transmission of these statistics from national central banks (NCBs) to the ECB.

¹ Regulation (EU) 2021/379 of the European Central Bank of 22 January 2021 on the balance sheet items of credit institutions and of the monetary financial institutions sector (recast) (ECB/2021/2) (OJ L 73, 3.3.2021, p. 16).

² Guideline (EU) 2021/830 of the European Central Bank of 26 March 2021 on balance sheet item statistics and interest rate statistics of monetary financial institutions (ECB/2021/11) (OJ L 208, 11.6.2021, p. 1).

Data Citations	For any study or document made publicly available that includes information derived from the data provided, researchers are required to properly cite the data source as follows: “Source: ECB, iBSI, <period during which the microdata were used>, own calculations. 10.48719/ECB.iBSI0723_01 https://commons.datacite.org/doi.org/10.48719/ecb.ibsi0723_01”
Data format	Data files are delivered in .csv format, with a distinction made between variables that have a value of zero and those that are missing (blank)
Data universe	Balance sheets on individual banks in the euro area
Data producer	Eurosystem national central banks and the ECB
Latest data extraction	December 2025
DOI	10.48719/ECB.iBSI0723_01 https://commons.datacite.org/doi.org/10.48719/ecb.ibsi0723_01

3 Variables description

For a full list of variables and their value labels, please see the Excel file.

LABEL	DESCRIPTION
PERIOD	Year and month of the data row. Length: 7 (YYYY-MM).
REF_AREA	Country of origin of the bank. Length: 2
MFI_LIST_IND	Anonymized identifier of the bank. (same code as iMIR)
BS_ITEM	Balance sheet item. See Excel file for possible values. Length: 7.
COUNT_AREA	Counterparty area. See Excel file for possible values. Length: 2.
BS_COUNT_SECTOR	Institutional sector of the counterparty. See Excel file for possible values. Length: 7.
MAT_TOTAL	Volume in millions of euros with maturity not detailed.
MAT_UP_TO_1_YEAR	Volume in millions of euros with maturity up to 1 year.

MAT_OVER_1_AND_UP_TO_2_YEARS	Volume in millions of euros with maturity between 1 and 2 years.
MAT_OVER_2_YEARS	Volume in millions of euros with maturity over 2 years.
MAT_UP_TO_2_YEARS	Volume in millions of euros with maturity up to 2 years.
MAT_OVER_1_AND_UP_TO_5_YEARS	Volume in millions of euros with maturity between 1 and 2 years.
MAT_OVER_5_YEARS	Volume in millions of euros with maturity over 5 years.
MAT_UP_TO_3_MONTHS	Volume in millions of euros with maturity up to 3 months.
MAT_OVER_3_MONTHS	Volume in millions of euros with maturity over 3 months.
MAT_NOT_APPLICABLE	Volume in millions of euros with maturity not applicable.
CURRENCY_TRANS	original currency of the balance sheet item. Length: 3.

4 Data organization

The data covers euro area resident credit institutions and is generally non-consolidated (see point c) below). While the head office and its resident branches form one reporting entity, foreign branches and subsidiaries resident in other euro area countries are separate reporting entities. Branches and subsidiaries of non-European banks that are resident in the euro area are included. Branches and subsidiaries of European banks that are resident outside of the euro area are not included.

Data availability depends on the balance sheet instrument (BS_ITEM), counterparty area (COUNT_AREA), institutional sector of the counterpart (BS_COUNT_SECTOR), and maturity class. For a clearer view of the data structure, please see the Excel file iBSI_aux_file.xlsx.

To avoid duplicate information, each balance sheet item is provided at the most granular level available based on the combination of these criteria. This ensures that the total for each item can be obtained by summing the detailed combinations.

Also note that:

- a) Differences in reporting availability across regions may apply.

The reporting becomes mandatory only when each country joins the euro area. In previous periods, Estonia, Latvia, Lithuania, Croatia and Bulgaria had not adopted the euro yet.

The dataset contains around 2000 banks. With the adoption of the Guideline in 2021 an expansion of the iBSI data took place with mandatory reporting of the extended dataset back to December 2019. Some countries decided to include the additional banks also in data prior to Dec19 and therefore the

increase in the number of entities is visible in different periods across countries. iBSI does not cover tail institutions and credit institutions with total assets $\leq$ EUR 100 million in Estonia (national derogation approved by ECB Governing Council).

b) Most items report combined currency data (CURRENCY_TRANS=Z01).

The exception is debt securities issued (BS_ITEM=L40), which are reported separately for securities in euro (CURRENCY_TRANS=EUR) and in non-euro currencies (CURRENCY_TRANS=Z06).

c) Although almost all reporters are individual entities, in line with [Article 15](#) of the ECB Guideline, credit institutions may report their data as a group aggregated at national level.

In a few countries this is the case of small savings banks and agricultural banks. In Austria, Finland, France, Germany, the Netherlands, and Portugal, some entities belonging to micro groups report only at an aggregated level. For those institutions only aggregated data is provided.

d) A few significant imbalances between total assets and total liabilities occur before 2020 in data that were compiled on a best effort basis. In more recent data the observed imbalances are smaller.

5 Combining iBSI data with iMIR data

iMIR is reported by a subset of the MFI's reporting iBSI file. Both files can be combined, as all entities in iMIR are included in iBSI. To do this, it is important to consider the variables PERIOD and MFI_LIST_IND.