Close Competitors? Bilateral Bank Competition and Spatial Variation in Firms' Access to Credit

Ralph De Haas

EBRD, KU Leuven and CEPR

Liping Lu

Renmin University of China

Steven Ongena

University of Z¨urich and CEPR

This Readme file describes the data and codes from (De Haas, Lu and Ongena, 2023). Data that can be made publically available here: https://ralphdehaas.com/publications/. This project draw on a wealth of data that cannot be made publically available due to confidentially agreements with data providers or survey participants; this ReadMe provide instructions on how such data can be obtained.

Data description and availability

This section supplements Table A1 and provides information on how to access underlying data. Where possible data and codes used for analysis are available here: https://ralphdehaas.com/publications/. Any questions about the data should be directed to Ralph De Haas (dehaasr@ebrd.com).

Bank level data

Bank level financial data is obtained from Bankscope, a Bureau van Dijk product. This databased is drawn on to create the following variables at the bank level: capitalization, wholesale, interest margin.

Due to data agreements with the provider it is not possible to make bank level information publically available.

The remaining variables (local branch density, foreign bank, small bank, relationship bank, transaction bank and bank hierarchy) are calculated using the data collected as part of EBRD's Banking Environment and Performance Survey (BEPS).

Further information about the survey can be found here: https://www.ebrd.com/what-we-do/economics/data/banking-environment-and-performance-survey.html. Due to

confidentiality agreements in place with participating banks this data cannot be make publically available. Any questions in relation to accessing this data should be directed to Ralph De Haas.

Bank pairs data

All variables at the level of the bank pair are calculated using BEPS. Due to confidentiality agreements in place with participating banks this data cannot be make publically available. Any questions in relation to this data should be directed to Ralph De Haas.

Locality level data

There are two underlying data sources for variables calculated at the level of the locality, namely, Bureau van Dijk's product Bankscope and BEPS.

All variables are aggregated to the locality level therefore these variables can be found in the data depository.

Firm level data

Firm level variables are drawn from the EBRD–World Bank's Business Environment and Enterprise Performance Survey (BEEPS). More information about the survey and how to access the data can be found here: https://www.beeps-ebrd.com/. It is possible to download the microdata from the website after accepting terms of use. Any enquires regarding access to the location of firms should be directed to Ralph De Haas.

Other controls

Population density: The GPS location of all firms is linked to the "Gridded Population of the World, Version 4" (GPWv4). This provides the population density of the 30km by 30km gridded cells the firm is located in as of 2010. Underlying data can be accessed here: https://sedac.ciesin.columbia.edu/data/collection/gpw-v4.

Regional GDP growth: To ensure cross-country comparability we, we first link the GPS location of all firms to administrative regions using the GADM database of global administrative areas. This high-resolution spatial database maps the boundaries of administrate areas within countries. The granularity of these areas varies by country and we use the level 1 division throughout. In a second step we source sub-national GDP data from Eurostat (nama_102_2gdp) where available and otherwise local statistical offices.

Description of data and codes

Data	Code	Tables & Figures
BEEPSVI-BEPS_analysis.dta Only contains variables that can be made publically available.	1 Analysis BEEPSV-BEPSII.do	Tables 1-5, A3, OA1, OA3-OA5, OA7-OA8
Data cannot be made publically available due to agreements with providers and banks participating in BEPS.	2 Analysis Firm linkages.do	Table 6
BEEPSVI-BEPS_analysis.dta Only contains variables that can be made publically available.	3 Analysis BEEPSVI-BEPSIII.do	Table 7
Country_Sample.dta	4 Country sample.do	Table A2
Data cannot be made publically available due to agreements with providers and banks participating in BEPS.	5 Analysis BankPair.do	Table OA2
Underlying data form the Orbis data based cannot be made publically available due to agreements with the provide. Data on the % SMEs in BEEPS V can be obtained (after accepting the terms of use) here: https://www.beeps-ebrd.com/data/	NA	Table OA6

References

Center for International Earth Science Information Network (CIESIN), Columbia University. 2018. Documentation for the Gridded Population of the World, Version 4 (GPWv4), Revision 11 Data Sets. Palisades NY: NASA Socioeconomic Data and Applications Center (SEDAC). https://doi.org/10.7927/H45Q4T5F Accessed 19/05/2023.