

# World - Bank Concentration and Crisis 1980-1997

**Thorsten Beck, Asli Demirgüç-Kunt and Ross Levine - World Bank**

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# Sampling

No content available

# Questionnaires

No content available

## Data Collection

### Data Collection Dates

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<b>Start</b>	<b>End</b>	<b>Cycle</b>
1980	1997	N/A

### Data Collection Mode

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Other [oth]

# Data Processing

No content available

# Data Appraisal

No content available

## File Description



## Variable List

## JBFdata\_revised

Content

Cases 1422

Variable(s) 62

Structure  
Type:  
Keys: ()

Version

Producer

Missing Data

## Variables

ID	Name	Label	Type	Format	Question
V1	id	Group ID	discrete	numeric	
V2	cc	Country Code	discrete	character	
V3	year	Year	discrete	numeric	
V4	bkcric2	Banking crisis dummy	discrete	numeric	
V5	ini_cris	Banking crisis dummy	discrete	numeric	
V6	fullcris	Banking crisis dummy	discrete	numeric	
V7	m2res	Ratio of M2 to international reserves	discrete	numeric	
V8	rint	Real interest rate	discrete	numeric	
V9	infl	Inflation	discrete	numeric	
V10	totch	Terms of trade	discrete	numeric	The rate of change of the GDP deflator
V11	rgdpgr	Real GDP growth	discrete	numeric	
V12	gdppc	GDP per capita	discrete	numeric	
V13	credlag2	Credit growth	discrete	numeric	
V14	deprecn	Depreciation	discrete	numeric	
V15	concen	Concentration	discrete	numeric	
V16	cd5_1	Concentration Quintile dummy (top)	discrete	numeric	
V17	cd5_2	Concentration Quintile dummy (2nd)	discrete	numeric	
V18	cd5_3	Concentration Quintile dummy (3rd)	discrete	numeric	
V19	cd5_4	Concentration Quintile dummy (4th)	discrete	numeric	
V20	cd5_5	Concentration Quintile dummy (5th)	discrete	numeric	
V21	cd10_1	Concentration Decile dummy (top)	discrete	numeric	
V22	cd10_2	Concentration Decile dummy (2nd)	discrete	numeric	
V23	cd10_3	Concentration Decile dummy (3rd)	discrete	numeric	
V24	cd10_4	Concentration Decile dummy (4th)	discrete	numeric	
V25	cd10_5	Concentration Decile dummy (5th)	discrete	numeric	
V26	cd10_6	Concentration Decile dummy (6th)	discrete	numeric	
V27	cd10_7	Concentration Decile dummy (7th)	discrete	numeric	

ID	Name	Label	Type	Format	Question
V28	cd10_8	Concentration Decile dummy (8th)	discrete	numeric	
V29	cd10_9	Concentration Decile dummy (9th)	discrete	numeric	
V30	cd10_10	Concentration Decile dummy (10th)	discrete	numeric	
V31	con_ross	Concentration as defined in Barth, Caprio and Levine, 2001	discrete	numeric	
V32	ini_conc	Initial Concentration	discrete	numeric	
V33	frac_ent	Fraction of entry applications denied	discrete	numeric	
V34	restrict	Activity Restrictions	discrete	numeric	
V35	rr	Required Reserves	discrete	numeric	
V36	econ2	Economic freedom	discrete	numeric	
V37	bfree2	Openness of banking and financial system	discrete	numeric	
V38	kk_compo	Governance	discrete	numeric	
V39	princom	Generosity of deposit insurance	discrete	numeric	
V40	legor_uk	British legal origin	discrete	numeric	
V41	legor_fr	French legal origin	discrete	numeric	
V42	legor_ge	German legal origin	discrete	numeric	
V43	legor_so	Socialist legal origin	discrete	numeric	
V44	legor_sc	Scandinavian legal origin	discrete	numeric	
V45	avelf	Different language	discrete	numeric	
V46	lat_llsv	Absolute value of the latitude	discrete	numeric	
V47	catholic	Catholic	discrete	numeric	
V48	muslim	Muslim	discrete	numeric	
V49	protest	Protestant	discrete	numeric	
V50	orelig	Other religion	discrete	numeric	
V51	capitalr	Capital Regulatory Index	discrete	numeric	
V52	realgdp	Real GDP	discrete	numeric	
V53	no_banks	Nb of banks	discrete	numeric	
V54	g10	Member of G10	discrete	numeric	
V55	herf_new	Herfindahl Index measure	discrete	numeric	
V56	AvgHERF	Average Herfindahl Index	discrete	numeric	
V57	fbankown	Share of banks majority-owned by foreigners	discrete	numeric	
V58	stateown	Share of banks majority-owned by the government	discrete	numeric	
V59	mean_ban	Total banking assets divided by nb of banks	discrete	numeric	
V60	suppower	Principal component indicator of 14 dummy variables	discrete	numeric	
V61	cashflow	Cashflow	discrete	numeric	
V62	noforlns	Bank prohibited from making loans abroad	discrete	numeric	



## Group ID (id)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 2  
 Decimals: 0  
 Range: 1-79

Valid cases: 1422  
 Invalid: 0

## Country Code (cc)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: character  
 Width: 18

Valid cases: 1422  
 Invalid: 0

## Year (year)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 4  
 Decimals: 0  
 Range: 1980-1997

Valid cases: 1422  
 Invalid: 0

## Banking crisis dummy (bkcri2)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 0-1

Valid cases: 1230  
 Invalid: 192

**Source of information**

Demirguc-Kunt and Detragiache (2002)

## Banking crisis dummy (ini\_cris)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 0-1

Valid cases: 1422  
 Invalid: 0

**Source of information**

Demirguc-Kunt and Detragiache (2002)

## Banking crisis dummy (fullcris)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 0-1

Valid cases: 1422  
 Invalid: 0

**Source of information**

Demirguc-Kunt and Detragiache (2002)

## Ratio of M2 to international reserves (m2res)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 7  
 Decimals: 2  
 Range: 0.188245-1372.935

Valid cases: 1406  
 Invalid: 16

**Source of information**

International Financial Statistics, International Monetary Fund

## Real interest rate (rint)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 8  
 Decimals: 2  
 Range: -5845-192.9005

Valid cases: 1340  
 Invalid: 82

**Source of information**

International Financial Statistics, International Monetary Fund

## Inflation (infl)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 7  
 Decimals: 2  
 Range: -29-6134.788

Valid cases: 1404  
 Invalid: 18

**Source of information**

International Financial Statistics, International Monetary Fund

## Terms of trade (totch)

File: JBFdata\_revised

## Terms of trade (totch)

### File: JBFdata\_revised

#### Overview

Type: Discrete  
Format: numeric  
Width: 6  
Decimals: 2  
Range: -51-63.24449

Valid cases: 1373  
Invalid: 49

#### Literal question

The rate of change of the GDP deflator

## Real GDP growth (rgdpgr)

### File: JBFdata\_revised

#### Overview

Type: Discrete  
Format: numeric  
Width: 6  
Decimals: 2  
Range: -20-23.59775

Valid cases: 1400  
Invalid: 22

## GDP per capita (gdppc)

### File: JBFdata\_revised

#### Overview

Type: Discrete  
Format: numeric  
Width: 8  
Decimals: 2  
Range: 134.5363-45950.46

Valid cases: 1406  
Invalid: 16

#### Source of information

World Development Indicators, World Bank

## Credit growth (credlag2)

### File: JBFdata\_revised

#### Overview

Type: Discrete  
Format: numeric  
Width: 6  
Decimals: 2  
Range: -55-746.4736

Valid cases: 1386  
Invalid: 36

#### Source of information

International Financial Statistics, International Monetary Fund

## Depreciation (deprecn)

### File: JBFdata\_revised

#### Overview

## Depreciation (deprecn)

File: JBFdata\_revised

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 2  
Range: 0-4.255184

Valid cases: 1422  
Invalid: 0

### Source of information

International Financial Statistics, International Monetary Fund

## Concentration (concen)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 2  
Range: 0.1549217-1

Valid cases: 528  
Invalid: 894

## Concentration Quintile dummy (top) (cd5\_1)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1260  
Invalid: 162

## Concentration Quintile dummy (2nd) (cd5\_2)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1260  
Invalid: 162

## Concentration Quintile dummy (3rd) (cd5\_3)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1260  
Invalid: 162



## Concentration Quintile dummy (4th) (cd5\_4)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1260  
Invalid: 162

## Concentration Quintile dummy (5th) (cd5\_5)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1260  
Invalid: 162

## Concentration Decile dummy (top) (cd10\_1)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1260  
Invalid: 162

## Concentration Decile dummy (2nd) (cd10\_2)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1260  
Invalid: 162

## Concentration Decile dummy (3rd) (cd10\_3)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1260  
Invalid: 162

## Concentration Decile dummy (4th) (cd10\_4)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1260  
Invalid: 162

## Concentration Decile dummy (5th) (cd10\_5)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1260  
Invalid: 162

## Concentration Decile dummy (6th) (cd10\_6)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1260  
Invalid: 162

## Concentration Decile dummy (7th) (cd10\_7)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1260  
Invalid: 162

## Concentration Decile dummy (8th) (cd10\_8)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1260  
Invalid: 162

## Concentration Decile dummy (9th) (cd10\_9)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1260  
Invalid: 162

## Concentration Decile dummy (10th) (cd10\_10)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1260  
Invalid: 162

## Concentration as defined in Barth, Caprio and Levine, 2001 (con\_ross)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 2  
Range: 0.12-1

Valid cases: 900  
Invalid: 522

## Initial Concentration (ini\_conc)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 2  
Range: 0.21478-1

Valid cases: 1260  
Invalid: 162

## Fraction of entry applications denied (frac\_ent)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 2  
Range: 0-1

Valid cases: 774  
Invalid: 648

### Source of information

## Fraction of entry applications denied (frac\_ent)

File: JBFdata\_revised

Barth, Caprio, and Levine (2001)

## Activity Restrictions (restrict)

File: JBFdata\_revised

### Overview

Type: Discrete	Valid cases: 1008
Format: numeric	Invalid: 414
Width: 2	
Decimals: 0	
Range: 4-14	

### Source of information

Barth, Caprio, and Levine (2001)

## Required Reserves (rr)

File: JBFdata\_revised

### Overview

Type: Discrete	Valid cases: 792
Format: numeric	Invalid: 630
Width: 5	
Decimals: 2	
Range: 0-43	

### Source of information

Barth, Caprio, and Levine (2001)

## Economic freedom (econ2)

File: JBFdata\_revised

### Overview

Type: Discrete	Valid cases: 1368
Format: numeric	Invalid: 54
Width: 4	
Decimals: 2	
Range: 1.9-4.5	

### Source of information

Heritage Foundation

## Openness of banking and financial system (bfree2)

File: JBFdata\_revised

### Overview

Type: Discrete	Valid cases: 1368
Format: numeric	Invalid: 54
Width: 4	
Decimals: 2	
Range: 1-5	

## Governance (kk\_compo)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 5  
 Decimals: 2  
 Range: -1-1.72

Valid cases: 1404  
 Invalid: 18

**Source of information**

Kaufman, Kraay and Zoido-Lobaton(1999)

## Generosity of deposit insurance (princom)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 5  
 Decimals: 2  
 Range: -2-3.9762

Valid cases: 1422  
 Invalid: 0

## British legal origin (legor\_uk)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 0-1

Valid cases: 1422  
 Invalid: 0

**Source of information**

La Porta, Lopez-de-Silanes, Shleifer and Vishny (1999)

## French legal origin (legor\_fr)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 0-1

Valid cases: 1422  
 Invalid: 0

**Source of information**

La Porta, Lopez-de-Silanes, Shleifer and Vishny (1999)

## German legal origin (legor\_ge)

File: JBFdata\_revised

**Overview**

## German legal origin (legor\_ge)

File: JBFdata\_revised

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1422  
Invalid: 0

### Source of information

La Porta, Lopez-de-Silanes, Shleifer and Vishny (1999)

## Socialist legal origin (legor\_so)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-0

Valid cases: 1422  
Invalid: 0

### Source of information

La Porta, Lopez-de-Silanes, Shleifer and Vishny (1999)

## Scandinavian legal origin (legor\_sc)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 0-1

Valid cases: 1422  
Invalid: 0

### Source of information

La Porta, Lopez-de-Silanes, Shleifer and Vishny (1999)

## Different language (avelf)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 2  
Range: 0-0.890247

Valid cases: 1404  
Invalid: 18

### Source of information

Easterly and Levine (1997)

## Absolute value of the latitude (lat\_llsv)

File: JBFdata\_revised

### Overview

## Absolute value of the latitude (lat\_llsv)

File: JBFdata\_revised

Type: Discrete  
Format: numeric  
Width: 5  
Decimals: 2  
Range: 0.0111-0.7111

Valid cases: 1422  
Invalid: 0

### Source of information

La Porta, Lopez-de-Silanes, Shleifer and Vishny (1999)

## Catholic (catholic)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 5  
Decimals: 2  
Range: 0-96.6

Valid cases: 1422  
Invalid: 0

### Source of information

La Porta, Lopez-de-Silanes, Shleifer and Vishny (1999)

## Muslim (muslim)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 5  
Decimals: 2  
Range: 0-99.4

Valid cases: 1422  
Invalid: 0

### Source of information

La Porta, Lopez-de-Silanes, Shleifer and Vishny (1999)

## Protestant (protest)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 5  
Decimals: 2  
Range: 0-97.8

Valid cases: 1422  
Invalid: 0

### Source of information

La Porta, Lopez-de-Silanes, Shleifer and Vishny (1999)

## Other religion (orelig)

File: JBFdata\_revised

### Overview

## Other religion (orelig)

File: JBFdata\_revised

Type: Discrete  
 Format: numeric  
 Width: 5  
 Decimals: 2  
 Range: 0.3-98.5

Valid cases: 1422  
 Invalid: 0

**Source of information**

La Porta, Lopez-de-Silanes, Shleifer and Vishny (1999)

## Capital Regulatory Index (capitalr)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 2-8

Valid cases: 972  
 Invalid: 450

**Source of information**

Barth, Caprio, and Levine (2001)

## Real GDP (realgdp)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 16  
 Decimals: 2  
 Range: 241000000-7940000000000

Valid cases: 1408  
 Invalid: 14

## Nb of banks (no\_banks)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 5  
 Decimals: 0  
 Range: 3-10500

Valid cases: 1008  
 Invalid: 414

## Member of G10 (g10)

File: JBFdata\_revised

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 1  
 Decimals: 0  
 Range: 0-1

Valid cases: 1422  
 Invalid: 0



## Herfindahl Index measure (herf\_new)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 5  
Decimals: 2  
Range: 0.0143957-0.7278893

Valid cases: 1259  
Invalid: 163

## Average Herfindahl Index (AvgHERF)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 6  
Decimals: 2  
Range: 0.0095918-1

Valid cases: 1422  
Invalid: 0

## Share of banks majority-owned by foreigners (fbankown)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 5  
Decimals: 2  
Range: 0-99

Valid cases: 810  
Invalid: 612

## Share of banks majority-owned by the government (stateown)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 5  
Decimals: 2  
Range: 0-80

Valid cases: 900  
Invalid: 522

## Total banking assets divided by nb of banks (mean\_ban)

File: JBFdata\_revised

### Overview

Type: Discrete  
Format: numeric  
Width: 15  
Decimals: 2  
Range: 162903.72-436000000000

Valid cases: 857  
Invalid: 565

## Principal component indicator of 14 dummy variables (suppower)

File: JBFdata\_revised

### Overview

Type: Discrete	Valid cases: 768
Format: numeric	Invalid: 654
Width: 5	
Decimals: 2	
Range: -3-1.137991	

## Cashflow (cashflow)

File: JBFdata\_revised

### Overview

Type: Discrete	Valid cases: 601
Format: numeric	Invalid: 821
Width: 5	
Decimals: 2	
Range: 0-72.63	

## Bank prohibited from making loans abroad (noforlns)

File: JBFdata\_revised

### Overview

Type: Discrete	Valid cases: 804
Format: numeric	Invalid: 618
Width: 1	
Decimals: 0	
Range: 0-1	

## Related Materials

### Other materials

#### Bank Concentration, Competition, and Crises: First results

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Title Bank Concentration, Competition, and Crises: First results

Author(s) Thorsten Beck Asli Demirgüç-Kunt Ross Levine

Language English

Filename Bank\_Concentration\_and\_Crises.pdf

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#### Appendix to Bank Concentration, Competition, and Crises: First results

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Title Appendix to Bank Concentration, Competition, and Crises: First results

Author(s) Thorsten Beck Asli Demirgüç-Kunt Ross Levine

Language English

Filename BankConcentrationAppendixJBFdata-web.pdf

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