

Data description – United States

Table A 1

Variables	Frequency	Time span
Interest rates and spreads		
Federal funds rate	Quarterly	1980–2011
3-month T-bill rate	Quarterly	1980–2011
3-month money market rate	Quarterly	1980–2011
3-month commercial paper rate	Quarterly	1980–2011
10-year government bond yield	Quarterly	1980–2011
Corporate bond yield (avg: AAA,AA,A and BAA)	Quarterly	1980–2011
Corporate AAA bond yield	Quarterly	1980–2011
Corporate BAA bond yield	Quarterly	1980–2011
Real long-term interest rate (10-year government bond yield)	Quarterly	1980–2011
Real short-term interest rate (3-month money market rate)	Quarterly	1980–2011
3-month cp rate-3-month money market rate spread	Quarterly	1980–2011
3-month cp rate-3-month T-bill rate spread	Quarterly	1980–2011
Corporate bond yield-10-year government bond yield spread	Quarterly	1980–2011
10-year government bond yield-3-month T-bill rate spread	Quarterly	1980–2011
Corporate AAA-BAA bond yield spread	Quarterly	1980–2011
Equity markets		
NYSE Stock Market Capitalization	Quarterly	1980–2011
S&P 500 Total Return Index	Quarterly	1980–2011
S&P 500 P/E Ratio (As Reported Earnings)	Quarterly	1980–2011
S&P 500 Monthly Dividend Yield	Quarterly	1980–2011
S&P 500 Finance Total Return Index	Quarterly	1980–2011
S&P Finance Index P/E Ratio	Quarterly	1980–2011
S&P Finance Dividend Yield	Quarterly	1980–2011
S&P GSCI Total Return Index	Quarterly	1980–2011
S&P GSCI Precious Metals Index	Quarterly	1980–2011
Real estate		1980–2011
Nominal residential property prices growth	Quarterly	1980–2011
Real residential property prices growth	Quarterly	1980–2011
Nominal commercial property prices growth	Quarterly	1980–2011
Real commercial property prices growth	Quarterly	1980–2011
Banks and Flow of Funds data		
Banks' capital and reserves/banks' total assets	Annual	1980–2011
Banks' provisions on loans/banks' loans to non-banks	Annual	1980–2011
Banks' net interest income/ banks' total assets	Annual	1980–2011
Banks' return on equity	Annual	1980–2011
Banks' return on assets	Annual	1980–2011
Banks' credit to non-banks/nominal GDP	Quarterly	1980–2011
Nominal banks' credit to non-banks growth	Quarterly	1980–2011
Real banks' credit to non-banks growth	Quarterly	1980–2011
Banks' loans to non-banks/nominal GDP	Quarterly	1980–2011
Nominal banks' loans to non-banks growth	Quarterly	1980–2011
Real banks' loans to non-banks growth	Quarterly	1980–2011
Total household consumer credit/nominal GDP	Quarterly	1980–2011
Total nominal household consumer credit growth	Quarterly	1980–2011
Total real household consumer credit growth	Quarterly	1980–2011
Banks' consumer credit/ Banks' credit to non-banks	Quarterly	1980–2011
Nominal Banks' consumer credit growth	Quarterly	1980–2011
Real Banks' consumer credit growth	Quarterly	1980–2011
Total Mortgage debt/nominal GDP	Quarterly	1980–2011
Total nominal mortgage debt growth	Quarterly	1980–2011
Total real mortgage debt growth	Quarterly	1980–2011
Banks' holdings of mortgage debt/Banks' credit to non-banks	Quarterly	1980–2011
Nominal Banks' holdings of mortgage debt growth	Quarterly	1980–2011
Real Banks' holdings of mortgage debt growth	Quarterly	1980–2011

Banks' deposits/nominal GDP	Quarterly	1980–2011
Banks' deposits/Banks' loans to non-banks	Quarterly	1980–2011
Banks' deposits/broad money	Quarterly	1980–2011
Total debt/nominal GDP	Quarterly	1980–2011
Debt of financial sector/nominal GDP	Quarterly	1980–2011
Debt of non-financial sector/nominal GDP	Quarterly	1980–2011
Households' debt/nominal GDP	Quarterly	1980–2011
Debt of non-financial corporations/nominal GDP	Quarterly	1980–2011
Government debt/ Debt of non-financial sector	Quarterly	1980–2011
Liabilities of financial sector/nominal GDP	Quarterly	1980–2011
Liabilities of non-financial sector/nominal GDP	Quarterly	1980–2011
Households' Liabilities /nominal GDP	Quarterly	1980–2011
Liabilities of non-financial corporations/nominal GDP	Quarterly	1980–2011
Government liabilities/ liabilities of non-financial sector	Quarterly	1980–2011
Financial assets of financial sector/nominal GDP	Quarterly	1980–2011
Financial assets of non-financial sector/nominal GDP	Quarterly	1980–2011
Households' Financial assets /nominal GDP	Quarterly	1980–2011
Financial assets of non-financial corporations/nominal GDP	Quarterly	1980–2011
Government assets/ assets of non-financial sector		
Bond issuance		
Net increase in liabilities (corporate bonds) of non-fin non-farm business	Quarterly	1980–2011
Net increase in liabilities (municipal securities) of non-fin non-farm business	Quarterly	1980–2011
Net increase in liabilities (commercial papers) of non-fin non-farm business	Quarterly	1980–2011
GAPS		
Equity		
S&P 500 Total Return Index	Quarterly	1980–2011
S&P 500 Finance Total Return Index	Quarterly	1980–2011
S&P GSCI Total Return Index	Quarterly	1980–2011
S&P GSCI Precious Metals Index	Quarterly	1980–2011
Property		
Real res. property prices gap	Quarterly	1980–2011
Banks and Flow of Funds		
Banks' credit to non-banks/nominal GDP	Quarterly	1980–2011
Banks' loans to non-banks/nominal GDP	Quarterly	1980–2011
Total household consumer credit/nominal GDP	Quarterly	1980–2011
Banks' consumer credit/ Banks' credit to non-banks	Quarterly	1980–2011
Total Mortgage debt/nominal GDP	Quarterly	1980–2011
Banks' holdings of mortgage debt/Banks' credit to non-banks	Quarterly	1980–2011
Banks' deposits/nominal GDP	Quarterly	1980–2011
Banks' deposits/Banks' loans to non-banks	Quarterly	1980–2011
Banks' deposits/broad money	Quarterly	1980–2011
Total debt/nominal GDP	Quarterly	1980–2011
Debt of financial sector/nominal GDP	Quarterly	1980–2011
Debt of non-financial sector/nominal GDP	Quarterly	1980–2011
Households' debt/nominal GDP	Quarterly	1980–2011
Debt of non-financial corporations/nominal GDP	Quarterly	1980–2011
Government debt/ Debt of non-financial sector	Quarterly	1980–2011
Liabilities of financial sector/nominal GDP	Quarterly	1980–2011
Liabilities of non-financial sector/nominal GDP	Quarterly	1980–2011
Households' Liabilities /nominal GDP	Quarterly	1980–2011
Liabilities of non-financial corporations/nominal GDP	Quarterly	1980–2011
Government liabilities/ liabilities of non-financial sector	Quarterly	1980–2011
Financial assets of financial sector/nominal GDP	Quarterly	1980–2011
Financial assets of non-financial sector/nominal GDP	Quarterly	1980–2011
Households' Financial assets /nominal GDP	Quarterly	1980–2011
Financial assets of non-financial corporations/nominal GDP	Quarterly	1980–2011
Government assets/ assets of non-financial sector	Quarterly	1980–2011

Sources: Bloomberg; Datastream; Global Financial Database; OECD Profitability Tables; national data.

Data description – United Kingdom

Table A2

Variables	Frequency	Time span
Interest rates and spreads		
Overnight interest rate	Quarterly	1980–2011
UK 3-month Sterling Time Deposit Rate	Quarterly	1980–2011
UK 3-month Treasury Bill Yield	Quarterly	1980–2011
UK Private Discount Rate (3-month CP)	Quarterly	1980–2011
10-year government bond yield	Quarterly	1980–2011
Great Britain Corporate Bond Yield	Quarterly	1980–2011
Real long-term interest rate (10-year government bond yield)	Quarterly	1980–2011
Real short-term interest rate (3-month money market rate)	Quarterly	1980–2011
3-month cp rate-3-month money market rate spread	Quarterly	1980–2011
3-month cp rate-3-month T-bill rate spread	Quarterly	1980–2011
Corporate bond yield-10-year government bond yield spread	Quarterly	1980–2011
10-year government bond yield-3-month T-bill rate spread	Quarterly	1980–2011
Equity markets		
London SE Capitalization (Value Traded USD)	Quarterly	1980–2011
UK FTSE ALL Share Total Return Index log	Quarterly	1980–2011
UK FTSE ALL Share Index log	Quarterly	1980–2011
UK FT-Actuaries Dividend Yield	Quarterly	1980–2011
UK FT-Actuaries PE Ratio	Quarterly	1980–2011
FTSE All-Share Financials log	Quarterly	1980–2011
Real estate		
Nominal residential property prices growth	Quarterly	1980–2011
Real residential property prices growth	Quarterly	1980–2011
Nominal commercial property prices growth	Quarterly	1980–2011
Real commercial property prices growth	Quarterly	1980–2011
Banks and Flow of Funds data		
Banks' capital and reserves/banks' total assets	Annual	1984–2011
Banks' net interest income/ banks' total assets	Annual	1984–2011
Banks' return on equity	Annual	1984–2011
Banks' return on assets	Annual	1984–2011
Banks' lending/nominal GDP	Quarterly	1980–2011
Nominal banks' lending growth	Quarterly	1980–2011
Real banks' lending growth	Quarterly	1980–2011
Personal sector's consumer credit/nominal GDP	Quarterly	1980–2011
Nominal Personal sector's consumer credit growth	Quarterly	1980–2011
Real Personal sector's consumer credit growth	Quarterly	1980–2011
Personal sector's bank credit/nominal GDP	Quarterly	1980–2011
Nominal Personal sector's bank credit growth	Quarterly	1980–2011
Real Personal sector's bank credit growth	Quarterly	1980–2011
Bank credit/Bank lending	Quarterly	1980–2011
Consumer credit/Bank lending	Quarterly	1980–2011
Banks' deposits/nominal GDP	Quarterly	1980–2011
Banks' deposits/Bank credit	Quarterly	1980–2011
Banks' deposits/broad money	Quarterly	1980–2011
Liabilities of financial sector/nominal GDP	Quarterly	1987–2011
Liabilities of non-financial sector/nominal GDP	Quarterly	1987–2011
Households' Liabilities /nominal GDP	Quarterly	1987–2011
Government liabilities/ liabilities of non-financial sector	Quarterly	1987–2011
Financial assets of financial sector/nominal GDP	Quarterly	1987–2011
Financial assets of non-financial sector/nominal GDP	Quarterly	1987–2011
Households' Financial assets /nominal GDP	Quarterly	1987–2011
Government assets/ assets of non-financial sector	Quarterly	1987–2011
Loans of financial sector/nominal GDP	Quarterly	1987–2011
Loans of non-financial sector/nominal GDP	Quarterly	1987–2011
Households' Loans /nominal GDP	Quarterly	1987–2011

Government Loans / Loans of non-financial sector	Quarterly	1987–2011
GAPS		
Equity		
UK FTSE ALL Share Total Return Index	Quarterly	1980–2011
UK FTSE ALL Share Index	Quarterly	1980–2011
FTSE All-Share Financials	Quarterly	1983–2011
Property		
Real res. property prices gap	Quarterly	1980–2011
Banks and Flow of Funds		
Banks' lending/nominal GDP	Quarterly	1980–2011
Personal sector's consumer credit/nominal GDP	Quarterly	1980–2011
Personal sector's bank credit/nominal GDP	Quarterly	1980–2011
Bank credit/Bank lending	Quarterly	1980–2011
Consumer credit/Bank lending	Quarterly	1980–2011
Banks' deposits/nominal GDP	Quarterly	1980–2011
Banks' deposits/Bank credit	Quarterly	1980–2011
Banks' deposits/broad money	Quarterly	1980–2011
Liabilities of financial sector/nominal GDP	Quarterly	1992–2011
Liabilities of non-financial sector/nominal GDP	Quarterly	1992–2011
Households' Liabilities /nominal GDP	Quarterly	1992–2011
Government liabilities/ liabilities of non-financial sector	Quarterly	1992–2011
Financial assets of financial sector/nominal GDP	Quarterly	1992–2011
Financial assets of non-financial sector/nominal GDP	Quarterly	1992–2011
Households' Financial assets /nominal GDP	Quarterly	1992–2011
Government assets/ assets of non-financial sector	Quarterly	1992–2011
Loans of financial sector/nominal GDP	Quarterly	1992–2011
Loans of non-financial sector/nominal GDP	Quarterly	1992–2011
Households' Loans /nominal GDP	Quarterly	1992–2011
Government Loans / Loans of non-financial sector	Quarterly	1992–2011

Sources: Bloomberg; Datastream; Global Financial Database; OECD Profitability Tables; national data.

Data description – Germany

Table A3

Variables	Frequency	Time span
Interest rates and spreads		
Sight deposit rate	Quarterly	1980–2011
3-month Time Deposit Rate	Quarterly	1980–2011
3-month Treasury Bill Yield	Quarterly	1980–2011
10-year government bond yield	Quarterly	1980–2011
Corporate Bond Yield	Quarterly	1980–2011
Real long-term interest rate (10-year government bond yield)	Quarterly	1980–2011
Real short-term interest rate (3-month money market rate)	Quarterly	1980–2011
3-month sd rate-3-month money market rate spread	Quarterly	1980–2011
3-month sd rate-3-month T-bill rate spread	Quarterly	1980–2011
Corporate bond yield-10-year government bond yield spread	Quarterly	1980–2011
10-year government bond yield-3-month T-bill rate spread	Quarterly	1980–2011
Sight deposit rate	Quarterly	1980–2011
3-month Time Deposit Rate	Quarterly	1980–2011
3-month Treasury Bill Yield	Quarterly	1980–2011
10-year government bond yield	Quarterly	1980–2011
Equity markets		
Germany Capitalization (Value Traded USD)	Quarterly	1980–2011
Germany Dividend Yield	Quarterly	1980–2011
Germany PE Ratio	Quarterly	1980–2011
Germany CDAX Total Return Index	Quarterly	1980–2011
Germany CDAX Banks Price Index	Quarterly	1980–2011
Germany CDAX Financial Services Price Index	Quarterly	1980–2011
Germany CDAX Composite Index (w/GFD extension)	Quarterly	1980–2011
Germany REX Government Bonds Performance Index	Quarterly	1980–2011
Real estate		
Nominal residential property prices growth	Quarterly	1980–2011
Real residential property prices growth	Quarterly	1980–2011
Nominal commercial property prices growth	Quarterly	1980–2011
Real commercial property prices growth	Quarterly	1980–2011
Banks and Flow of Funds data		
Banks' capital and reserves/banks' total assets	Annual	1980–2011
Banks' net interest income/ banks' total assets	Annual	1980–2011
Banks' Provisions on loans/ Banks' Loans	Annual	1980–2011
Banks' return on equity	Annual	1980–2011
Banks' return on assets	Annual	1980–2011
Banks' assets/nominal GDP	Quarterly	1980–2011
Consumer credit/credit to MFI	Quarterly	1980–2011
Housing loans/credit to non-MFI	Quarterly	1980–2011
Loans to HH/nominal GDP	Quarterly	1980–2011
Nominal Loans to HH growth	Quarterly	1980–2011
Real Loans to HH growth	Quarterly	1980–2011
Housing loans/nominal GDP	Quarterly	1980–2011
Nominal Housing loans growth	Quarterly	1980–2011
Real Housing loans growth	Quarterly	1980–2011
Consumer credit/nominal GDP	Quarterly	1980–2011
Nominal consumer credit growth	Quarterly	1980–2011
Real consumer credit growth	Quarterly	1980–2011
Credit to non-MFIs/nominal GDP	Quarterly	1980–2011
Nominal Credit to non-MFIs growth	Quarterly	1980–2011
Real Credit to non-MFIs growth	Quarterly	1980–2011
Credit to non-gov non-MFIs /nominal GDP	Quarterly	1980–2011
Nominal Credit to non-gov non-MFIs growth	Quarterly	1980–2011
Real Credit to non-gov non-MFIs N-MFIs growth	Quarterly	1980–2011
Liabilities of financial sector/nominal GDP	Annual/Quarterly	1960/1991–2011

Liabilities of non-financial sector/nominal GDP	Annual/Quarterly	1960/1991–2011
Households' Liabilities /nominal GDP	Annual/Quarterly	1960/1991–2011
Government liabilities/ liabilities of non-financial sector	Annual/Quarterly	1960/1991–2011
Financial assets of financial sector/nominal GDP	Annual/Quarterly	1960/1991–2011
Financial assets of non-financial sector/nominal GDP	Annual/Quarterly	1960/1991–2011
Households' Financial assets /nominal GDP	Annual/Quarterly	1960/1991–2011
Government assets/ assets of non-financial sector	Annual/Quarterly	1960/1991–2011
Loans of non-financial sector/nominal GDP	Annual/Quarterly	1960/1991–2011
Households' Loans /nominal GDP	Annual/Quarterly	1960/1991–2011
GAPS		
Equity		
Germany CDAX Total Return Index (w/GFD extension) CDAXD	Quarterly	1980–2011
Germany CDAX Banks Price Index CXXBXD	Quarterly	1980–2011
Germany CDAX Financial Services Price Index CXXVXD	Quarterly	1980–2011
Germany CDAX Composite Index (w/GFD extension) FWBXXD	Quarterly	1980–2011
Germany REX Government Bonds Performance Index GREXPD	Quarterly	1980–2011
Property		
Real res. property prices gap	Quarterly	1980–2011
Banks and Flow of Funds		
Consumer credit/credit to MFI	Quarterly	1980–2011
Housing loans/credit to non-MFI	Quarterly	1980–2011
Banks' assets/nominal GDP	Quarterly	1980–2011
Loans to HH/nominal GDP	Quarterly	1980–2011
Housing loans/nominal GDP	Quarterly	1980–2011
Consumer credit/nominal GDP	Quarterly	1980–2011
Credit to non-MFIs/nominal GDP	Quarterly	1980–2011
Credit to non-gov non-MFIs /nominal GDP	Quarterly	1980–2011
Liabilities of financial sector/nominal GDP	Quarterly	1980–2011
Liabilities of non-financial sector/nominal GDP	Quarterly	1980–2011
Households' Liabilities /nominal GDP	Quarterly	1980–2011
Government liabilities/ liabilities of non-financial sector	Quarterly	1980–2011
Financial assets of financial sector/nominal GDP	Quarterly	1980–2011
Financial assets of non-financial sector/nominal GDP	Quarterly	1980–2011
Households' Financial assets /nominal GDP	Quarterly	1980–2011
Government assets/ assets of non-financial sector	Quarterly	1980–2011
Loans of non-financial sector/nominal GDP	Quarterly	1980–2011
Households' Loans /nominal GDP	Quarterly	1980–2011

Sources: Bloomberg; Datastream; Global Financial Database; OECD Profitability Tables; national data.

Data description – Canada

Table A4

Variables	Frequency	Time span
Interest rates and spreads		
Official bank rate	Quarterly	1980-2011
3-month Time Deposit Rate (mm)	Quarterly	1980-2011
3-month Treasury Bill Yield	Quarterly	1980-2011
3-month Prime corporate paper (3-month cp)	Quarterly	1980-2011
10-year government bond yield	Quarterly	1980-2011
Long-term Corporate Bond Yield	Quarterly	1980-2011
Real long-term interest rate (10-year government bond yield)	Quarterly	1980-2011
Real short-term interest rate (3-month money market rate)	Quarterly	1980-2011
3-month cp rate-3-month money market rate spread	Quarterly	1980-2011
3-month cp rate-3-month T-bill rate spread	Quarterly	1980-2011
Corporate bond yield-10-year government bond yield spread	Quarterly	1980-2011
10-year government bond yield-3-month T-bill rate spread	Quarterly	1980-2011
Equity markets		
SE Capitalization (Value Traded USD)	Quarterly	1980-2011
S&P/TSX-300 Dividend Yield	Quarterly	1980-2011
S&P/TSX-300 SE Price/Earnings Ratio	Quarterly	1980-2011
Canada S&P/TSX 300 Composite	Quarterly	1980-2011
Canada S&P/TSX Banks	Quarterly	1980-2011
Canada S&P/TSX Financials	Quarterly	1980-2011
Real estate		
Nominal residential property prices growth	Quarterly	1980-2011
Real residential property prices growth	Quarterly	1980-2011
Banks and Flow of Funds data		
Banks' capital and reserves/banks' total assets	Annual	1982-2011
Banks' net interest income/ banks' total assets	Annual	1982-2011
Provision on loans /Total loans	Annual	1982-2011
Banks' return on equity	Annual	1982-2011
Banks' return on assets	Annual	1982-2011
Banks' general loans/nominal GDP	Quarterly	1980-2011
Nominal Banks' general loans growth	Quarterly	1980-2011
Real Banks' general loans growth	Quarterly	1980-2011
Banks' business loans/nominal GDP	Quarterly	1980-2011
Nominal Banks' business loans growth	Quarterly	1980-2011
Real Banks' business loans growth	Quarterly	1980-2011
Banks' personal loans/nominal GDP	Quarterly	1980-2011
Nominal Banks' personal loans growth	Quarterly	1980-2011
Real Banks' personal loans growth	Quarterly	1980-2011
Banks' residential mortgages/nominal GDP	Quarterly	1980-2011
Nominal Banks' residential mortgages growth	Quarterly	1980-2011
Real Banks' residential mortgages growth	Quarterly	1980-2011
Banks' credit to private sector/nominal GDP	Quarterly	1980-2011
Nominal Banks' credit to private sector growth	Quarterly	1980-2011
Real Banks' credit to private sector growth	Quarterly	1980-2011
Credit inst. credit to non-bank non-govt. sector/nominal GDP	Quarterly	1980-2011
Nominal Credit inst. credit to non-bank non-govt. sector growth	Quarterly	1980-2011
Real Credit inst. credit to non-bank non-govt. sector growth	Quarterly	1980-2011
Banks' residential mortgages/ Banks' credit to private sector	Quarterly	1980-2011
Banks' personal loans/ Banks' credit to private sector	Quarterly	1980-2011
Liabilities of financial sector/nominal GDP	Annual/Quarterly	1961/1990-2011
Liabilities of non-financial sector/nominal GDP	Annual/Quarterly	1961/1990-2011
Households' Liabilities /nominal GDP	Quarterly	1980-2011
Government liabilities/ liabilities of non-financial sector	Annual/Quarterly	1961/1990-2011
Financial assets of financial sector/nominal GDP	Annual/Quarterly	1961/1990-2011
Financial assets of non-financial sector/nominal GDP	Annual/Quarterly	1961/1990-2011

Households' Financial assets /nominal GDP	Annual/Quarterly	1961/1990-2011
Government assets/ assets of non-financial sector	Annual/Quarterly	1961/1990-2011
Household's mortgages/nominal GDP	Quarterly	1980-2011
Consumer credit/nominal GDP	Quarterly	1980-2011
GAPS		
Equity		
Canada S&P/TSX 300 Composite (w/GFD extension)	Quarterly	1980-2011
Canada S&P/TSX Banks	Quarterly	1980-2011
S&P/TSX Capped Financials Index	Quarterly	1980-2011
Property		
Real res. property prices gap	Quarterly	1980-2011
Banks and Flow of Funds		
Banks' general loans/nominal GDP	Quarterly	1980-2011
Banks' business loans/nominal GDP	Quarterly	1980-2011
Banks' personal loans/nominal GDP	Quarterly	1980-2011
Banks' residential mortgages/nominal GDP	Quarterly	1980-2011
Banks' credit to private sector/nominal GDP	Quarterly	1980-2011
Credit inst. credit to non-bank non-govt. sector/nominal GDP	Quarterly	1980-2011
Banks' residential mortgages/ Banks' credit to private sector	Quarterly	1980-2011
Banks' personal loans/ Banks' credit to private sector	Quarterly	1980-2011
Liabilities of financial sector/nominal GDP	Quarterly	1980-2011
Liabilities of non-financial sector/nominal GDP	Quarterly	1980-2011
Households' Liabilities /nominal GDP	Quarterly	1980-2011
Government liabilities/ liabilities of non-financial sector	Quarterly	1980-2011
Financial assets of financial sector/nominal GDP	Quarterly	1980-2011
Financial assets of non-financial sector/nominal GDP	Quarterly	1980-2011
Households' Financial assets /nominal GDP	Quarterly	1980-2011
Government assets/ assets of non-financial sector	Quarterly	1980-2011
Household's mortgages/nominal GDP	Quarterly	1980-2011
Consumer credit/nominal GDP	Quarterly	1980-2011

Sources: Bloomberg; Datastream; Global Financial Database; OECD Profitability Tables; national data.