Historical Series of the Portuguese Banking Sector - Data Manual

Extraction Date - October 2023

BPLIM

2023-12-01

The Historical Series of the Portuguese Banking Sector Database (SLB) reports, on a consolidated basis, a wide range of series on bank's financial statements (i.e., balance sheet, income statement, and solvency), loans to customers, interest rates, human resources, branch network, and payment systems. The dataset is updated annually.

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General Information

Dataset Designation in English: Historical Series of Portuguese Banking Sector (SLB)

Dataset Designation in Portuguese: Séries Longas do Sector Bancário Português (SLB)

Data Type: longitudinal data

Unit of Analysis: banking group/stand-alone institution

Frequency: yearly and quarterly.[1]

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[1]The yearly date reflects year-end information, except for interest rates which are computed as the average of the quarterly interest rates and income statement variables which are summed up over the period.

Start Date: 1990

Most recent year: 2022

Reference date: month-end

Data Organization: data is organized by frequency, i.e., yearly and quarterly, and information type, i.e., balance sheet statement (QA1), income statement (QA2), solvency (QA3), loans to customers (QB1), interest rates (QB2), human resources (QC), branch network (QD), and payment systems (QE). All data files are available in Stata format.

Version of the Data: the data made available by BPLIM corresponds to a data freeze at a certain time of the year. Therefore, all files contain information as reported at the extraction date. The most recent update of the data occurred in October 2023.

Languages Available: variables labels are available in Portuguese and in English.[2]

Data Access: data made available to external researchers under certain conditions and has to be aggregated at the firm level with the external researchers proposing the aggregation method.[3]

Digital Object Identifier: 10.17900/SLB.Oct2023.V1

Population

The information provided refers to banking groups and stand-alone institutions resident in Portugal for the period between 1990 and 2022. For tables *Balance Sheet Statement (QA1)*, *Income Statement (QA2)*, and *Solvency (QA3)*, the data was compiled on a consolidated basis, whereas the remaining tables aggregate the information of the resident Other Monetary Financial Institutions (except Central Bank) belonging to a banking group.

The coverage of financial institutions varies depending on the data table.

The *Balance Sheet Statement (QA1)*, *Income Statement (QA2)*, and *Solvency (QA3)* tables include the institutions that are subject to Banco de Portugal's supervision, namely the Other Monetary Financial Institutions (OMFIs) since 1990 and institutions that have been part of the banking system since 2008. These institutions are contemplated in the Legal Framework of Credit Institutions and Financial Companies ("Regime Geral das Instituições de Crédito e

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[2]To see the labels in English type the following command line in Stata: 'label language en'.

[3]Conditions for data access for external researchers are detailed in the *Guide for Researchers Using Banco de Portugal Microdata Research Laboratory (BPLIM) Data*.

Sociedade Financeiras - RGICSF"). The number of institutions that are part of the banking system has varied over the past decades.

The tables of *Loans to Customers (QB1)* and *Interest Rates (QB2)* include resident institutions (except for the central bank) that are covered by the Monetary and Financial Institution Statistics ("Estatísticas Monetárias e Financeiras - EMF"). The aggregated data is obtained by aggregating individual institution's information on their activities carried out in the national territory.

The table of *Human Resources (QC)* contains a total of 69 entities, considered to be banking groups on a consolidated basis.

The table of *Branch Network (QD)* covers a similar group of institutions as the *Human Resources (QC)* table, corresponding to an average of 28 institutions per year, with a maximum of 35 (in 1999) and a minimum of around 20 institutions from 2012 onwards.

The institutions covered by *Human Resources (QC)* and *Branch Network (QD)* are members of the Portuguese Banking Association ("Associação Portuguesa de Bancos- APB"). The aggregated data is obtained by aggregating information of the individual institutions that make up the banking group.

The table of *Payment Systems (QE)* is constructed based on information on payment systems and instruments reported to the Banco de Portugal's Payment Systems Department, under the Interbank Clearing System (SICOI).

Methodology

The Historical Series of the Portuguese Banking Sector data is collected and assembled by a working group at Banco de Portugal which was established at the end of 2017 with the objective of constructing historical series on the Portuguese banking sector. The SLB database covers the period from 1990 to 2022 and the data is available at yearly frequency. For some tables (i.e., balance sheet, income statement, solvency, loans to customers, and interest rates), the data is also available at quarterly frequency. However, it should be noted that the data period and the availability of the data frequency differ according to the data table, the variable and the institution under consideration, which leads to some breaks in the series.[4] For example, interest rates between 2003 and 2010 are collected based on a sample, which explains the missing observations during this period of time.

Table 1 - Tables and Data Period

Table	Type of information	Frequency[5]	Data Period
QA1	Balance Sheet	Yearly	1990-2022

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[4]Please refer to the section Description of Variables for more details.

Table	Type of information	Frequency[5]	Data Period
QA1	Balance Sheet	Quarterly	2001Q1-2022Q4
QA2	Income Statement	Yearly	1990-2022
QA2	Income Statement	Quarterly	2001Q1-2022Q4
QA3	Solvency	Yearly	1994-2022
QA3	Solvency	Quarterly	2009Q1-2022Q4
QB1	Loans to Customers	Yearly	1990-2022
QB1	Loans to Customers	Quarterly	2001Q1-2022Q4
QB2	Interest Rates	Yearly	1997-2022
QB2	Interest Rates	Quarterly	1997Q4-2022Q4
QC	Human Resources	Yearly	1990-2022
QD	Branch Network	Yearly	1990-2022
QE	Payment Systems	Yearly	2000-2022

Despite the efforts of maintaining the greatest possible coherence over time, we shall still note some series breaks in the data caused by changes to supervisory information reports, to accounting practices and/or to the perimeter of banking groups, i.e. mergers/acquisitions between banking institutions.[6]

Some important changes in accounting procedures that have caused series breaks are the following:

- the introduction of the International Accounting Standards (IAS) in March 2005 requires financial institutions to value a substantial share of on-balance-sheet assets in securities at market prices, in contrast to the former valuation at the purchase price;
- the standardization of prudential reporting at European level (COREP) from 2014 onward has led to significant alterations in the definitions underlying the main solvency ratios;
- the introduction of IFRS 9 in January 2018, in addition to other changes, results in a major change in the impairment calculation method from an incurred loss model towards an expected loss model.

In order to be able to build retrospective series, the data is constructed based on the more recent financial reporting standards (FINREP). This decision was also made to facilitate future updates of the data and to ensure compatibility with the most recent analysis of the banking sector.

Solvency indicators were chosen with the objective of maintaining the highest consistency across the entire period. In particular, the implementation of the new prudential reporting system at the beginning of 2014 through Commission Implementing Regulation (EU) No 680/2014, known as COREP, resulted in a set of methodological changes in the calculation of

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[5]The yearly date reflects year-end information, except for interest rates which are computed as the average of the quarterly interest rates.

[6]Please refer to the "Historical Series - Portuguese Banking Sector 1990-2018" report for more details.

own funds. The continuity of the series was guaranteed, by matching the concept of base own funds according to the previous reporting system to Tier 1 capital in COREP, thus keeping the latest terminology, and total capital in line with both reporting systems. Given the recent introduction in the regulatory framework, an option was made not to include in the database the concept of Common Equity Tier 1 capital (CET1), which could not be retropolated for earlier periods (prior to 2014).

The detailed solutions adopted to ensure a single format over the entire period are documented in **Historical Series - Portuguese Banking Sector 1990-2018**

A. What changes with this new extraction?

The distinction between zeros and nulls was introduced for combinations (of active banks and reported series) without values in the Financial Monetary Statistics:

- For QB1 (Loans to Customers), as they involve amounts, there are no entries as null – amounts for which there are no loans are filled with zero.
- In QB2 for the interest rates, this distinction is made based on the associated amount – rates for which there is no associated amount are filled with null, while when there is an associated amount the rate value is filled with zero.

Comparing with the data from the last year, we have some observations that have been removed to align the universe of active entities in each year with the Financial Stability Department universe.

Description of Variables

Below we provide a general description of the variables included in each data file referred above. For a full account of all variable categories and changes over time see "Auxiliary Files" section.

A. Balance Sheet File

A1. Identifiers

`Bank identifier` (*bina*) - Anonymized identification number for financial institution that enables tracking the institution over time. BPLIM provides an anonymized version of the financial institution identifier which is denoted by *bina*.

`Reference quarter of the data` (*Date*) - Reference quarter of the data

`Reference Year of the data` (*Year*) - Reference year of the data

A2. Balance Sheet Variables

Table 3 - Balance Sheet Variables

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QA1_1	Cash and cash balances/loans to central banks	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_2	Demand deposits in other credit institutions	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_3	Loan to other credit institutions - Carrying amount	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_3_1	> Loan to other credit institutions - Gross carrying amount	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_3_2	> Loan to other credit institutions - Impairments and value adjustments	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_4	Loan to customers - Carrying amount	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_4_1	> Loan to customers - Gross carrying amount	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_4_2	> Loan to customers - Impairments and value adjustments	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_5	Debt securities - Carrying amount	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_5_1	> Debt securities - Gross carrying amount	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_5_1_1	> > Debt securities - Gross carrying amount - General government	€Millions	1998 - 2022	2001Q1 - 2022Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QA1_5_1_2	> > Debt securities - Gross carrying amount - Other issuers	€Millions	1998 - 2022	2001Q1 - 2022Q4
QA1_5_2	> Debt securities - Impairments and value adjustments	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_6	Equity instruments	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_7	Investments in subsidiaries, joint ventures and associates	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_8	Tangible assets	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_9	Intangible assets	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_10	Other assets	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_10_1	> Other assets - Tax assets	€Millions	2005 - 2022	2005Q1 - 2022Q4
QA1_10_1_1	> > Other assets - Tax assets - Deferred taxes	€Millions	2005 - 2022	2005Q1 - 2022Q4
QA1_10_1_2	> > Other assets - Tax assets - Current taxes	€Millions	2005 - 2022	2005Q1 - 2022Q4
QA1_10_2	> Other assets - Others	€Millions	2005 - 2022	2005Q1 - 2022Q4
QA1_11	Total assets	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_12	Deposits from central banks and other credit institutions	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_12_1	> Deposits from central banks and other credit institutions - central banks	€Millions	2005 - 2022	2005Q1 - 2022Q4
QA1_12_2	> Deposits from central banks and other credit institutions - other credit institutions	€Millions	2005 - 2022	2005Q1 - 2022Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QA1_13	Customer deposits	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_13_1	> Customer deposits - Short-term deposits	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_13_2	> Customer deposits - Deposits with agreed maturity	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_14	Liabilities represented by debt securities	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_15	Other liabilities (includes derivatives and short-term liabilities)	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_16	Total Liabilities	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_17	Equity	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_17_1	> Equity - Capital	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_17_2	> Equity - Share premium	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_17_3	> Equity - Reserves	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_17_3_1	> > Equity - Reserves - Retained earnings	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_17_3_2	> > Equity - Reserves - Other reserves	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_17_4	> Equity - Minority interests	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_17_5	> Equity - Consolidated income for the year	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA1_17_6	> Equity - Own shares (-)	€Millions	1990 - 2022	2001Q1 - 2022Q4

B. Income Statement File

B1. Identifiers

`Bank identifier` (*bina*) - Anonymized identification number for financial institution that enables tracking the institution over time. BPLIM provides an anonymized version of the financial institution identifier which is denoted by *bina*.

`Reference quarter of the data` (*Date*) - Reference quarter of the data

`Reference Year of the data` (*Year*) - Reference year of the data

B2. Income Statement Variables

Table 4 - Income Statement Variables

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QA2_1	Interest income	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_2	Interest expenses	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_3	Net interest income	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_4	Capital gains (net)	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_5	Income from services and commissions (net)	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_5_1	> Income from services and commissions received	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_5_2	> Income from services and commissions paid	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_6	Income from financial operations	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_7	Other operating results	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_8	Total operating income	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_9	Staff expenses	€Millions	1990 - 2022	2001Q1 - 2022Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QA2_10	Other administrative expenses	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_11	Depreciation	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_12	Provisions and impairments (net of reversals)	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_12_1	> Provisions or reversal of provisions (net)	€Millions	2005 - 2022	2005Q1 - 2022Q4
QA2_12_2	> Impairment losses and other net value adjustments	€Millions	2005 - 2022	2005Q1 - 2022Q4
QA2_12_2_1	> > Credit impairment losses	€Millions	2005 - 2022	2005Q1 - 2022Q4
QA2_12_2_2	> > Other impairment losses and value adjustments	€Millions	2005 - 2022	2005Q1 - 2022Q4
QA2_13	Other profit or (-) loss	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_14	Profit or (-) loss before tax	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_15	Tax expenses or income related to profit or loss	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_16	Net profit or (-) loss	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_17	Profit/loss for year attributable to minority interest	€Millions	1990 - 2022	2001Q1 - 2022Q4
QA2_18	Profit/loss for year attributable to owners of parent	€Millions	1990 - 2022	2001Q1 - 2022Q4

C. Solvency File

C1. Identifiers

`Bank identifier` (*bina*) - Anonymized identification number for financial institution that enables tracking the institution over time. BPLIM provides an anonymized version of the financial institution identifier which is denoted by *bina*.

`Reference quarter of the data` (*Date*) - Reference quarter of the data

`Reference Year of the data` (*Year*) - Reference year of the data

C2. Instrument Characteristics

Table 5 - Solvency

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QA3_1	Tier 1 capital	€Millions	1996 - 2022	2009Q1 - 2022Q4
QA3_2	Total own funds	€Millions	1994 - 2022	2009Q1 - 2022Q4
QA3_3	Risk-weighted assets	€Millions	1994 - 2022	2009Q1 - 2022Q4
QA3_4	Tier 1 capital ratio	Percentage	1996 - 2022	2009Q1 - 2022Q4
QA3_5	Total capital ratio	Percentage	1994 - 2022	2009Q1 - 2022Q4

D. Loans to Customers File

D1. Identifiers

`Bank identifier` (*bina*) - Anonymized identification number for financial institution that enables tracking the institution over time. BPLIM provides an anonymized version of the financial institution identifier which is denoted by *bina*.

`Reference quarter of the data` (*Date*) - Reference quarter of the data

`Reference Year of the data` (*Year*) - Reference year of the data

D2. Loans to Customers Variables

Table 6 - Loans to Customers Variables

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QB1_1	Gross loans to customers	€Millions	1990 - 2022	2001Q1 - 2022Q4
QB1_1_1	> Gross Loans except to other financial companies	€Millions	1990 - 2022	2001Q1 - 2022Q4
QB1_1_1_1	> > Domestic credit except to other financial companies	€Millions	1990 - 2022	2001Q1 - 2022Q4
QB1_1_1_1_1	> > > Domestic credit to non-financial corporations	€Millions	1990 - 2022	2001Q1 - 2022Q4
QB1_1_1_1_1_1	> > > > Domestic credit to NFCs - Agriculture and fishing	€Millions	1990 - 2022	2001Q1 - 2022Q4
QB1_1_1_1_1_2	> > > > Domestic credit to NFCs – Mining and quarrying and Manufacturing	€Millions	1990 - 2022	2001Q1 - 2022Q4
QB1_1_1_1_1_3	> > > > Domestic credit to NFCs – Construction and public works	€Millions	1990 - 2022	2001Q1 - 2022Q4
QB1_1_1_1_1_4	> > > > Domestic credit to NFCs – Electricity, gas and water	€Millions	1990 - 2022	2001Q1 - 2022Q4
QB1_1_1_1_1_5	> > > > Domestic credit to NFCs – Services	€Millions	1990 - 2022	2001Q1 - 2022Q4
QB1_1_1_1_1_6	> > > > Domestic credit to NFCs – Other	€Millions	1990 - 2022	2001Q1 - 2022Q4
QB1_1_1_1_2	> > > Domestic credit to general government	€Millions	1996 - 2022	2001Q1 - 2022Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QB1_1_1_1_3	> > > Domestic credit to households	€Millions	1990 - 2022	2001Q1 - 2022Q4
QB1_1_1_1_3_1	> > > > Domestic housing credit	€Millions	1990 - 2022	2001Q1 - 2022Q4
QB1_1_1_1_3_2	> > > > Domestic credit for consumption and other purposes	€Millions	1990 - 2022	2001Q1 - 2022Q4
QB1_1_1_2	> > Other credit	€Millions	1990 - 2022	2001Q1 - 2022Q4
QB1_1_2	> Domestic credit to other financial companies	€Millions	1992 - 2022	2001Q1 - 2022Q4
QB1_2	Domestic overdue credit	€Millions	1997 - 2022	2001Q1 - 2022Q4
QB1_2_1	> Domestic overdue credit to non-financial companies	€Millions	1997 - 2022	2001Q1 - 2022Q4
QB1_2_1_1	> > Domestic overdue credit to NFCs – Agriculture and fishing	€Millions	1997 - 2022	2001Q1 - 2022Q4
QB1_2_1_2	> > Domestic overdue credit to NFCs – Mining and quarrying and Manufacturing	€Millions	1997 - 2022	2001Q1 - 2022Q4
QB1_2_1_3	> > Domestic overdue credit to NFCs – Construction and public works	€Millions	1997 - 2022	2001Q1 - 2022Q4
QB1_2_1_4	> > Domestic overdue credit to NFCs – Electricity, gas and water	€Millions	1997 - 2022	2001Q1 - 2022Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QB1_2_1_5	> > Domestic overdue credit to NFCs – Services	€Millions	1997 - 2022	2001Q1 - 2022Q4
QB1_2_1_6	> > Domestic overdue credit to NFCs – Other	€Millions	1997 - 2022	2001Q1 - 2022Q4
QB1_2_2	> Domestic overdue credit to general government	€Millions	1997 - 2022	2001Q1 - 2022Q4
QB1_2_3	> Domestic overdue credit to households	€Millions	1997 - 2022	2001Q1 - 2022Q4
QB1_2_3_1	> > Domestic overdue housing credit	€Millions	1997 - 2022	2001Q1 - 2022Q4
QB1_2_3_2	> > Domestic overdue credit for consumption and other purposes	€Millions	1997 - 2022	2001Q1 - 2022Q4

E. Interest Rates File

E1. Identifiers

`Bank identifier` (*bina*) - Anonymized identification number for financial institution that enables tracking the institution over time. BPLIM provides an anonymized version of the financial institution identifier which is denoted by *bina*.

`Reference quarter of the data` (*Date*) - Reference quarter of the data

`Reference Year of the data` (*Year*) - Reference year of the data

E2. Interest Rates Variables

Table 7 - Interest Rates Variables

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QB2_1_1	Interest rates on outstanding amounts - Loans/Credits	Percentage	2003 - 2022	2003Q1 - 2022Q4
QB2_1_1_1	> Interest rates on outstanding amounts - Credits to non-financial corporations	Percentage	2003 - 2022	2003Q1 - 2022Q4
QB2_1_1_2	> Interest rates on outstanding amounts - Loans to households	Percentage	2003 - 2022	2003Q1 - 2022Q4
QB2_1_1_2_1	> > Interest rates on outstanding amounts - Housing loans	Percentage	2003 - 2022	2003Q1 - 2022Q4
QB2_1_1_2_2	> > Interest rates on outstanding amounts - Credit for consumption and other purposes	Percentage	2003 - 2022	2003Q1 - 2022Q4
QB2_1_2	Interest rates on outstanding amounts - Deposits	Percentage	2003 - 2022	2003Q1 - 2022Q4
QB2_1_2_1	> Interest rates on outstanding amounts - Demand deposits	Percentage	2003 - 2022	2003Q1 - 2022Q4
QB2_1_2_1_1	> > Interest rates on outstanding amounts - Demand deposits to non-financial corporations	Percentage	2003 - 2022	2003Q1 - 2022Q4
QB2_1_2_1_2	> > Interest rates on outstanding amounts - Demand deposits to households	Percentage	2003 - 2022	2003Q1 - 2022Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QB2_1_2_2	> Interest rates on outstanding amounts - Other deposits	Percentage	2003 - 2022	2003Q1 - 2022Q4
QB2_1_2_2_1	> > Interest rates on outstanding amounts - Other deposits to non-financial corporations	Percentage	2003 - 2022	2003Q1 - 2022Q4
QB2_1_2_2_2	> > Interest rates on outstanding amounts - Other deposits to households	Percentage	2003 - 2022	2003Q1 - 2022Q4
QB2_2_1	Interest rates on new loans	Percentage	1997 - 2022	1997Q4 - 2022Q4
QB2_2_1_1	> Interest rates on new loans to non-financial corporations	Percentage	1997 - 2022	1997Q4 - 2022Q4
QB2_2_1_2	> Interest rates on new loans to households	Percentage	1997 - 2022	1997Q4 - 2022Q4
QB2_2_1_2_1	> > Interest rates on new loans to households: Housing loans	Percentage	1997 - 2022	1997Q4 - 2022Q4
QB2_2_1_2_2	> > Interest rates on new loans: Credit for consumption and other purposes	Percentage	1997 - 2022	1997Q4 - 2022Q4
QB2_2_2	Interest rates on deposits: New deposits	Percentage	1997 - 2022	1997Q4 - 2022Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QB2_2_2_1	> Interest rates on deposits: New deposits to non-financial corporations	Percentage	1997 - 2022	1997Q4 - 2022Q4
QB2_2_2_2	> Interest rates on deposits: New deposits to households	Percentage	1997 - 2022	1997Q4 - 2022Q4

F. Human Resources File

F1. Identifiers

`Bank identifier` (*bina*) - Anonymized identification number for financial institution that enables tracking the institution over time. BPLIM provides an anonymized version of the financial institution identifier which is denoted by *bina*.

`Reference Year of the data` (*Year*) - Reference year of the data

F2. Human Resources Variables

Table 8 - Human Resources Variables

Variable Name	Variable Description	Unit	Available Period - Yearly Data
QC_1	Total	Number	1992 - 2022
QC_2	International activity	Number	1992 - 2022
QC_2_1	> Branches and foreign subsidiaries	Number	1990 - 2022
QC_2_2	> Consolidated foreign bank branches	Number	1990 - 2022
QC_3	Domestic activity - Banking institutions	Number	1990 - 2022
QC_3_1_1	> By gender: Male	Number	2005 - 2022
QC_3_1_2	> By gender: Female	Number	2005 - 2022
QC_3_2_1	> By age: <30 years old	Number	1990 - 2022
QC_3_2_2	> By age: 30-44 years old	Number	1990 - 2022
QC_3_2_3	> By age:> 44 years old	Number	1990 - 2022

Variable Name	Variable Description	Unit	Available Period - Yearly Data
QC_3_3_1	> By seniority: <1 year	Number	1993 - 2022
QC_3_3_2	> By seniority: 1-5 years	Number	1990 - 2022
QC_3_3_3	> By seniority: 6-10 years	Number	1990 - 2022
QC_3_3_4	> By seniority: 11-15 years	Number	1990 - 2022
QC_3_3_5	> By seniority:> 15 years	Number	1990 - 2022
QC_3_4_1	> By contract type: Permanent	Number	2005 - 2022
QC_3_4_2	> By contract type: Fixed-term contract	Number	2005 - 2022
QC_3_5_1	> By education: Basic	Number	1993 - 2022
QC_3_5_2	> By education: Secondary	Number	1993 - 2022
QC_3_5_3	> By education: Higher	Number	1993 - 2022
QC_3_6_1	> By function: Management	Number	1995 - 2022
QC_3_6_2	> By functions: Specific	Number	1995 - 2022
QC_3_6_3	> By function: Administrative	Number	1995 - 2022
QC_3_6_4	> By function: Support	Number	1995 - 2022
QC_3_7_1	> By activity: Commercial	Number	1990 - 2022
QC_3_7_2	> By activity: Other	Number	1990 - 2022

G. Branch Network File

G1. Identifiers

`Bank identifier` (*bina*) - Anonymized identification number for financial institution that enables tracking the institution over time. BPLIM provides an anonymized version of the financial institution identifier which is denoted by *bina*.

`Reference Year of the data` (*Year*) - Reference year of the data

G2. Bank Branch Network Variables

Table 9 - Bank Branch Network Variables

Variable Name	Variable Description	Unit	Available Period - Yearly Data
QD_1	Total	Number	1992 - 2022
QD_2	Total international activity	Number	1992 - 2022
QD_2_1	> Branches and foreign subsidiaries	Number	1992 - 2022
QD_2_2	> Consolidated foreign bank branches	Number	1992 - 2022
QD_3	Total domestic activity	Number	1990 - 2022

H. Payment Systems File

H1. Identifiers

`Bank identifier` (*bina*) - Anonymized identification number for financial institution that enables tracking the institution over time. BPLIM provides an anonymized version of the financial institution identifier which is denoted by *bina*.

`Reference Year of the data` (*Year*) - Reference year of the data

H2. Payment Systems Variables

Table 10 - Payment Systems Variables

Variable Name	Variable Description	Unit	Available Period - Yearly Data
QE_1	Number of ATMs	Quantity	2000 - 2022
QE_2	Number of POS terminals	Quantity	2000 - 2022
QE_3	Number of payment transactions	Quantity	2001 - 2022
QE_3_1	> Cheques	Quantity	2001 - 2022
QE_3_2	> Bills of trade and bills of exchange	Quantity	2001 - 2022
QE_3_3	> Direct debits	Quantity	2001 - 2022
QE_3_4	> Multibanco	Quantity	2001 - 2022
QE_3_4_1	> > Home banking payments	Quantity	2001 - 2022
QE_3_4_2	> > ATM payments	Quantity	2001 - 2022
QE_3_4_3	> > Residual of card payments network	Quantity	2001 - 2022

Variable Name	Variable Description	Unit	Available Period - Yearly Data
QE_3_5	> Credit transfers	Quantity	2001 - 2022
QE_4	Value of payment transactions	€Millions	2001 - 2022
QE_4_1	> Cheques	€Millions	2001 - 2022
QE_4_2	> Bills of trade and bills of exchange	€Millions	2001 - 2022
QE_4_3	> Direct debits	€Millions	2001 - 2022
QE_4_4	> Multibanco	€Millions	2001 - 2022
QE_4_4_1	> > Home banking payments	€Millions	2001 - 2022
QE_4_4_2	> > ATM payments	€Millions	2001 - 2022
QE_4_4_3	> > Withdrawals	€Millions	2001 - 2022
QE_4_4_4	> > Purchases	€Millions	2001 - 2022
QE_4_4_5	> > Residual of card payments network	€Millions	2001 - 2022
QE_4_5	> Credit transfers	€Millions	2001 - 2022

Basic Descriptive Statistics

Table 11 - Number of observations over the data period (as of December) – Panel A: Yearly Data

```
---------------------
    Year |    Freq.
----------+----------
    1990 |     130
    1991 |     133
    1992 |     139
    1993 |     155
    1994 |     189
    1995 |     188
    1996 |     172
    1997 |     233
    1998 |     255
    1999 |     283
    2000 |     297
    2001 |     343
    2002 |     335
```

```
2003 |     349
2004 |     356
2005 |     349
2006 |     354
2007 |     357
2008 |     431
2009 |     434
2010 |     414
2011 |     397
2012 |     393
2013 |     383
2014 |     378
2015 |     388
2016 |     373
2017 |     361
2018 |     353
2019 |     353
2020 |     352
2021 |     352
2022 |     351
---------------------
```

Table 11 - Number of observations over the data period (as of December) – Panel B: Quarterly Data

```
---------------------
   Date |   Freq.
----------+----------
  1997q4 |     35
  1998q1 |     37
  1998q2 |     37
  1998q3 |     38
  1998q4 |     38
  1999q1 |     37
  1999q2 |     39
  1999q3 |     41
  1999q4 |     41
  2000q1 |     41
  2000q2 |     42
  2000q3 |     41
  2000q4 |     45
  2001q1 |     202
```

```
2001q2 |      202
2001q3 |      200
2001q4 |      201
2002q1 |      197
2002q2 |      195
2002q3 |      198
2002q4 |      197
2003q1 |      169
2003q2 |      169
2003q3 |      196
2003q4 |      184
2004q1 |      187
2004q2 |      186
2004q3 |      212
2004q4 |      194
2005q1 |      186
2005q2 |      184
2005q3 |      210
2005q4 |      187
2006q1 |      190
2006q2 |      191
2006q3 |      216
2006q4 |      187
2007q1 |      181
2007q2 |      184
2007q3 |      218
2007q4 |      189
2008q1 |      231
2008q2 |      240
2008q3 |      275
2008q4 |      245
2009q1 |      286
2009q2 |      289
2009q3 |      319
2009q4 |      293
2010q1 |      288
2010q2 |      320
2010q3 |      318
2010q4 |      308
2011q1 |      307
2011q2 |      304
2011q3 |      298
2011q4 |      297
```

```
2012q1 |      305
2012q2 |      304
2012q3 |      303
2012q4 |      298
2013q1 |      298
2013q2 |      298
2013q3 |      296
2013q4 |      293
2014q1 |      292
2014q2 |      292
2014q3 |      292
2014q4 |      291
2015q1 |      290
2015q2 |      291
2015q3 |      292
2015q4 |      284
2016q1 |      277
2016q2 |      281
2016q3 |      280
2016q4 |      277
2017q1 |      281
2017q2 |      279
2017q3 |      279
2017q4 |      267
2018q1 |      264
2018q2 |      264
2018q3 |      264
2018q4 |      263
2019q1 |      267
2019q2 |      270
2019q3 |      270
2019q4 |      267
2020q1 |      268
2020q2 |      269
2020q3 |      269
2020q4 |      267
2021q1 |      269
2021q2 |      269
2021q3 |      271
2021q4 |      269
2022q1 |      270
2022q2 |      269
2022q3 |      263
```

References

Below is a list of main references:

1. **Series Longas - Setor Bancario Portugues 1990-2018**

2. **Historical Series - Portuguese Banking Sector 1990-2018**

3. Banco de Portugal (2017), **Financial Stability Report**, Banco de Portugal, June 2017, 84-91.

Auxiliary Files

For a description of each variable in each dataset (name, unit of measurement, data and storage type, format, year of first and last observation), an account of the changes occurred over time, summary statistics[7] for each dataset and a codebook for each dataset, please check the following auxiliary files:

File	Description of Variables	Summary Statistics	Codebook	Dataset description
Summary of all variables (Portuguese and English labels)	variables_pt_en			
Balance Sheet File		SLB_stat_bal	SLB_cdbk_bal	SLB_dscr_bal
Income Statement File		SLB_stat_lp	SLB_cdbk_lp	SLB_dscr_lp
Solvency File		SLB_stat_fi	SLB_cdbk_fi	SLB_dscr_fi
Loans to customers File		SLB_stat_credit	SLB_cdbk_credit	SLB_dscr_credit
Interest Rates File		SLB_stat_interest	SLB_cdbk_interest	SLB_dscr_interest

---

[7]Please note that the summary statistics are run based on the perturbed data.

File	Description of Variables	Summary Statistics	Codebook	Dataset description
Human Resources File		SLB_stat_employee	SLB_cdbk_employee	SLB_dscr_employee
Branch Network File		SLB_stat_branch	SLB_cdbk_branch	SLB_dscr_branch
Payment Systems		SLB_stat_payment	SLB_cdbk_payment	SLB_dscr_payment

The Summary Statistics, Codebook and Dataset Description files are available on BPLIM's servers.

Useful Links

Historical series about portuguese economy after World War II

Banco de Portugal's Communication

Useful Ado Files

We provide an ado file written by BPLIM staff for researchers to implement the matching of the Historical Series of the Portuguese Banking Sector (SLB) which reports consolidated information with the Central Credit Responsibility (CRC) database which reports individual-level information.

mergecrcslb

Description

mergecrcslb is a Stata user-written command to help Create linking ids for financial institutions in the Central Credit Responsibility (CRC) database for the purpose of merging with Historical Series of the Portuguese Banking Sector (SLB). By default, the ado should only be applied to the original CRC datasets (bank-firm level or exposure level) prepared by BPLIM.

Syntax

mergecrcslb bankvar timevar

where `panelvar` is BPLIM's anonymized bank identifier and `timevar` identifies the time variable (monthly).

Appendix

Citation of this Dataset

Banco de Portugal Microdata Research Laboratory (BPLIM) (2023): Historical Series of the Portuguese Banking Sector. Extraction: October 2023. Version: V1. Banco de Portugal - BPLIM. Dataset. https://doi.org/10.17900/SLB.Oct2023.V1

To cite this data set you can use the package biblatex with the following BibTeX entry:

```
@dataset{SLB.Oct2023.V1,
author = {{Banco de Portugal Microdata Research Laboratory - BPLIM}},
publisher = {Banco de Portugal},
title = {{H}istorical {S}eries of the {P}ortuguese {B}anking {S}ector},
year = {2023},
version = {{ V1, Extraction October 2023}},
doi = {10.17900/SLB.Oct2023.V1},
url = {https://doi.org/10.17900/SLB.Oct2023.V1}
}
```

---

[8]24 institutions were eliminated in the current update, given the entry into force of the Investment Companies Regulation. The weight of these institutions in the financial system is however residual.

[9]Information on the over-time evolution of banking groups is only available upon request to internal researchers.