Historical Series of the Portuguese Banking Sector - Data Manual

Extraction Date - September 2025

BPLIM

2025-11-12

The Historical Series of the Portuguese Banking Sector (SLB) provides comprehensive data on Portuguese credit institutions from 1990 to 2024. The dataset combines eight different data tables covering financial statements (3 tables), credit operations, interest rates, human resources, branch networks, and payment systems. Data is available at both quarterly and yearly frequencies, reported at the banking group level, and updated once a year.

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General Information

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

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

Data Type: longitudinal data.

Unit of Analysis: banking group or stand-alone institution (if not part of a banking group).

Frequency: quarterly and yearly.

Start Date: 1990.

Most recent year: 2024.

Reference date: end of quarter/year.

Data Organization: the data is organized into multiple tables, differentiated by reporting frequency (yearly or quarterly), and information type (QA1-balance sheet statement, QA2-income statement, QA3-solvency, QB1-loans to customers, QB2-interest rates, QC-human resources, QD-branch network, and QE-payment systems). All 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 September 2025.

Languages Available: variables labels are available in Portuguese and in English.[1]

Data Access: this data set is available to external researchers under the conditions detailed in the *Guide for Researchers Using Banco de Portugal Microdata Research Laboratory (BPLIM) Data*.

Digital Object Identifier: 10.17900/SLB.Sep2025.V1

New in this extraction: Updated data for 2023 and 2024, and all identifier variables are now lower case. The period covered in Table QB2-interest rates was shortened due to data quality issues for new operations between 1997 and 2003. Corrections were made to distinguish between missing values and zeros (more details in the section "Methodology-Other")

Acronyms and Abbreviations

- BPLIM: Banco de Portugal Laboratório de Investigação em Microdados | Banco de Portugal Microdata Research Laboratory
- COREP/FINREP: Common Reporting / Financial Reporting frameworks (EU)
- IAS/IFRS: International Accounting Standards / International Financial Reporting Standards
- MFI: Monetary Financial Institution
- non-MFI: Non-Monetary Financial Institution
- RGICSF: Regime Geral das Instituições de Crédito e Sociedade Financeiras | Legal Framework of Credit Institutions and Financial Companies

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[1]To view the labels in Stata in either Portuguese (pt) or English (en), use the command `label language pt` or `label language en`, respectively.

Geographical Coverage

The geographic scope of this dataset is Portugal, but the reporting criteria vary: some information includes all institutions with headquarters or branches in the country, while other information is limited only to institutions headquartered in Portugal.

Population

This dataset provides information on credit institutions operating in Portugal that are under the direct supervision of the Banco de Portugal, and governed by the national Legal Framework of Credit Institutions and Financial Companies (known as the RGICSF, "Regime Geral das Instituições de Crédito e Sociedade Financeiras").

In particular, the dataset includes information on *deposit-taking corporations* (a type of monetary financial institution (MFI), usually referred to as banks) and *other financial intermediaries* (a type of non-monetary financial institutions (non-MFI), that excludes insurance corporations and pension funds). The latter are only available from 2008 onward. Figure 1 provides a simple visual overview of the specific *MFI* and *non-MFI* institutions included in this dataset.
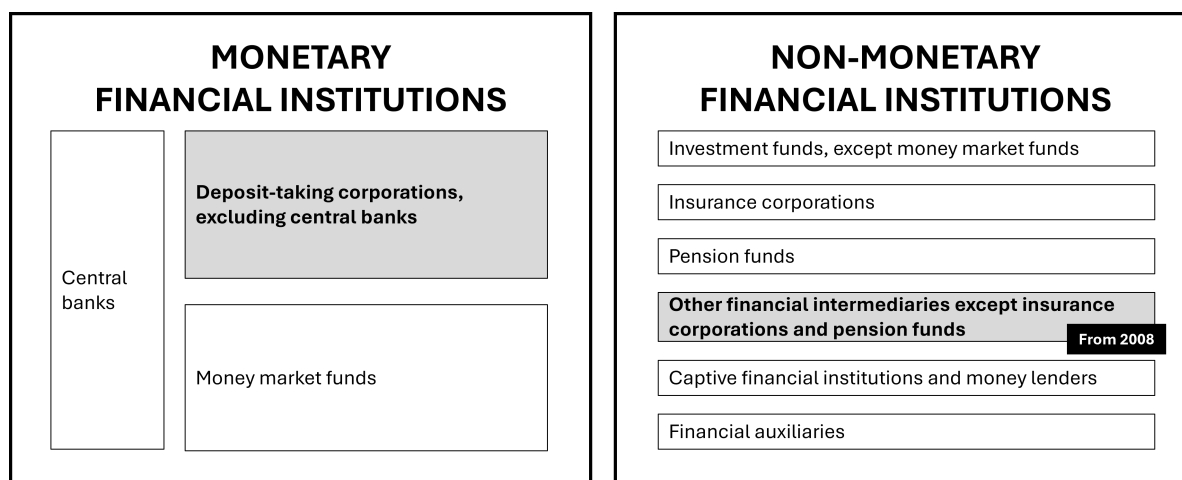
Figure 1: Monetary and Non-Monetary Financial Institutions included in SLB

However, be aware that the set of credit institutions included is not common to all tables and type of information. The reporting population is table-specific:

- *QA1-Balance Sheet Statement*, *QA2-Income Statement*, and *QA3-Solvency*: include consolidated financial data for institutions that are part of a banking group (MFI and non-MFI according to Figure 1), and individual financial data for institutions that operate

alone. The *QA3* table includes fewer institutions than the *QA1* and *QA2* tables because some institutions either are not required to report solvency information.

- *QB1-Loans to Customers*, and *QB2-Interest Rates*: include data on credit activities carried out in Portugal by deposit-taking institutions (MFI) headquartered in Portugal and covered in the Monetary and Financial Institution Statistics ("Estatísticas Monetárias e Financeiras" - EMF). The data is aggregated for institutions that are part of a banking group, and individual for institutions that operate alone.

- *QC-Human Resources* and *QD-Branch Network*: include activity indicators for deposit-taking institutions (MFI) headquartered in Portugal and that are members of the Portuguese Banking Association ("Associação Portuguesa de Bancos"- APB). The data is aggregated for institutions that are part of a banking group, and individual data for institutions that operate alone.

- *QE-Payment Systems*: includes information on payment systems carried out in the national territory by (some) deposit-taking institutions (MFI). The data is aggregated for institutions that are part of a banking group, and individual data for institutions that operate alone.

Data periods and frequency

This dataset covers the period 1990 to 2024 and includes both quarterly and yearly information. However, the availability of data is not the same for all type of information. Please refer to the table and figure below for the specific period and frequency of each table.[2]

Table 1: Data period and frequency by table

Table	Type of information	Frequency	Data Period
QA1	Balance Sheet	Yearly	1990-2024
QA1	Balance Sheet	Quarterly	2001Q1-2024Q4
QA2	Income Statement	Yearly	1990-2024
QA2	Income Statement	Quarterly	2001Q1-2024Q4
QA3	Solvency	Yearly	1994-2024
QA3	Solvency	Quarterly	2009Q1-2024Q4
QB1	Loans to Customers	Yearly	1990-2024
QB1	Loans to Customers	Quarterly	2001Q1-2024Q4
QB2	Interest Rates	Yearly	2003-2024
QB2	Interest Rates	Quarterly	2003Q1-2024Q4

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[2]Figure 2 available in a large size in the section "Auxiliary Files". The yearly data reflects year-end information, except for: (1) interest rates, which are computed as the simple average of the quarterly interest rates; and (2) income statement variables, which are summed up over the period.

Table	Type of information	Frequency	Data Period
QC	Human Resources	Yearly	1990-2024
QD	Branch Network	Yearly	1990-2024
QE	Payment Systems	Yearly	2000-2024

Table	Description	1990-1993	1994-1996	1997	1998-1999	2000	2001	2002	2003	2004	2005	2006-2007	2008	2009	2010-2013	2014	2015	2016-2017	2018-(...)
QA1	Balance Sheet	Y	Y	Y	Y	Y	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q
Breaks					B1						B2		A1			B4			B5
QA2	Income Statement	Y	Y	Y	Y	Y	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q
Breaks											B2		A1			B4			B5
QA3	Solvency		Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q
Breaks											B2		A1			B3			B5
QB1	Loans to Customers	Y	Y	Y	Y	Y	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q
Breaks				C2			C3	C3								C4	C5		
QB2	Interest Rates								Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q	Y/Q
Breaks								D1/D2/D3	D3	D3	D3	D3	D3						
QC	Human Resources	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Breaks																			
QD	Branch Network	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Breaks																			
QE	Payment Systems					Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Breaks					F1														

Notes:

Y — Only yearly data available

Y/Q — Yearly and quarterly data available

Breaks — Please check the Methodology section to know more about the break events and the procedure adopted

Figure 2: Data period, frequency and main series breaks by table

Methodology

The Banco de Portugal created a working group in late 2017 specifically to assemble the Historical Series of the Portuguese Banking Sector data. Since then, the Bank's Statistical Department (DDE) has managed the updates and applied quality controls to the data. Annually, BPLIM works on this information, analyzing, combining, and documenting it to create a single dataset tailored for the research community. The information provided by BPLIM is fully anonymized to ensure data confidentiality.

This dataset compiles information collected over an extended period. Despite our best harmonization efforts, users should be aware that the data collection methods have varied over time, a factor particularly relevant for older information. Furthermore, as detailed in the section "Population", the data linkage between tables is not perfect. **Researchers who use information from multiple tables may need to limit their sample size to ensure consistency across institutions.**[3]

While this list is not exhaustive, the following are the most critical factors to consider, alongside an explanation of how the information was harmonized.

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[3]Table 10 and 11 present the number of entities reporting in each table in each period.

A. Changes in reporting population

- **A1. Changes in scope:** Full financial data reports (tables *QA*) were implemented for all credit institutions (MFI and non-MFI) beginning in 2008. Prior to this, the dataset was limited to deposit-taking corporations (MFI), which nonetheless represented over 98% of total assets. This change resulted in a significant change in the number of included institutions from 56 in 2007 to 84 in 2008. Recall that, for all the other tables, the coverage is limited to deposit-taking corporations (MFI) and subject to restrictions.

- **A2. Merger or closure**: When an institution ceases to exist (due to a merger or closure), the timing for the cessation of its reporting varies across different types of information, such as financial reports versus operational details like payment systems and branch data. Thus, differences in tables reported are expected.

B. Adjustments and breaks on financial data

- **B1. Change in the Chart of Accounts for the Banking System ("Plano de Contas do Setor Bancário" - PCSB):** Before 1998, banks reported provisions as a single, combined figure, with no breakdown among provisions for credit, securities, or credit to other financial institutions. In 1998, they began reporting this detailed information.

  Procedure: Detailed information was reconstructed based on the 1998 impairment/asset coverage ratio structure. The remaining values were then allocated in proportion to the corresponding aggregates.

- **B2. Adoption of the International Accounting Standards (IAS):** In March 2005, financial reporting switched from the PCSB standard to IAS. This transition caused two key changes: (1) a substantial share of on-balance-sheet securities had to be valued at market prices instead of the original purchase price; and (2) banks began reporting more granular information on several items, a change reinforced by Banco de Portugal Instruction No. 9/2005. The adoption was phased, leading to a two-year overlap where both PCSB and IAS were used by different institutions.

  Procedure: To mitigate the impact of data breaks caused by the adoption of a new reporting system, an extraordinary report was filed by the 13 main institutions that transitioned in 2005. This report provided 2004 **pro forma** financial statements under the new accounting system. With this information, and for these groups only, the figures from 1990 to 2004 were revised. A correction factor was calculated based on the relative difference between the 2004 figures reported under the old PCSB and the new IAS/AAS **pro forma** figures. For all other institutions, no correction factor was applied, and the breaks in the series were accepted.

- **B3. Adoption of the new Common Reporting Framework (COREP):** In 2014, the EU approved the COREP through the Regulation (EU) No 680/2014. The COREP introduced a new prudential reporting system, with impact in the calculation of own funds.

  Procedure: To ensure the series' continuity, the old definition of base own funds was mapped directly to the COREP standard for Tier 1 capital, thus maintaining the new terminology. Total capital was also kept consistent between both reporting frameworks. However, the database does not include Common Equity Tier 1 (CET1) capital; this concept was recently introduced and could not be back-calculated for years prior to 2014.

- **B4. Adoption of new Financial Reporting Standards (FINREP):** In 2014, the EU approved the FINREP through the Regulation (EU) No 680/2014 (same legislation as COREP). The FINREP integrates the same accounting policies as IAS, but with breakdowns and detail levels that are not fully comparable.

  Procedure: The FINREP was adopted by the end of 2015. To link the two series, correspondence tables were built. These tables aimed for maximum precision by using detailed (granular) information and complying to the definitions of the most recent report (FINREP).[4]

- **B5. Introduction of the IFRS 9 framework:** In January 2018, credit institutions were required to implement the IFRS 9 framework. Among others, the IFRS 9 sets a forward-looking "Expected Credit Loss" (ECL) model for recognizing impairment on financial assets, replacing the prior "Incurred Loss" model to ensure that credit losses are provisioned earlier in the credit cycle.

  Procedure: Break in the series was accepted.

C. Adjustments and breaks on credit data - amounts[5]

- **C1. Residual for external activity of banking groups:** Credit data reported in the Monetary and Financial Institution Statistics does not include external activity of banking groups, and includes loans and deposits of non-residents in Portugal.

  Procedure: To guarantee that the banking activity in *QB* matches the activity reported on a consolidated basis in *QA1*, a residual variable "other credit" was added to *QB1*.

- **C2. Break in Monetary and Financial Institution Statistics:** There was a break in the series from 1996 to 1997.

  Procedure: Values from 1990 to 1996 are estimated by "retropolation".

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[4]For more details, check appendices 1 and 2 of the *Historical Series - Portuguese Banking Sector 1990-2018*.

[5]For more details, check the section 3.2 of the *Historical Series - Portuguese Banking Sector 1990-2018 report*.

- **C3. Changes to the data source for sector-detailed credit data on non-financial corporations (NFCs):** Credit data to NFCs by sector sourced from Monetary and Financial Institution Statistics up to December 2001, and Central Credit Register ("Central de Responsabilidade de Crédito" - CRC) from December 2002 onward.

  Procedure: For the transition period between January and November 2002, a linear interpolation was used to estimate the sector weights. After December 2002, the CRC became the source for all credit data by sector.

- **C4. Changes to the reported overdue loans:** The report of overdued loans in Monetary and Financial Institution Statistics became mandatory in 2014.

  Procedure: Before 2014, overdue loan amounts were reported under the broader category of doubtful loans.

- **C5. Aggregation of data for banking groups:** Credit data is reported in the Monetary and Financial Institution Statistics on an individual basis.

  Procedure: To ensure the credit data in *QB1* is consistent with the consolidated financial data in *QA1*, the individual data is aggregated and netted for intra-group positions using balance sheet information on loans to financial corporations (main item for intra-group activity). However, since loan data to financial corporations is only available from FINREP (2015 onward), these values had to be estimated ("retropolated" or proxied) for the previous periods.

D. Adjustments and breaks on credit data - interest rates[6]

- **D1. Interest rates on new business:** Originally reported monthly and by maturity.

  Procedure: Quarterly figures resulted from monthly data that was initially averaged using the amounts for various contractual maturities, and then weighted by the respective monthly business volume. Yearly data is a simple average of the quarterly figures.

- **D2. Interest rates on outstanding amounts:** Originally reported monthly.

  Procedure: Quarterly figures represent end-of-period positions.

- **D3. Changes in coverage:** Up to the first quarter of 2010, the interest rate data was collected solely from a representative sample that included only certain banking groups.

  Procedure: Break in the series was accepted, resulting on a narrower set of institutions covered in the initial period.

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[6]For more details, check the section 3.3 of the *Historical Series - Portuguese Banking Sector 1990-2018 report*.

E. Adjustments and breaks on human resources and branch network data

- **E1. External activity:** There are missing values reported, both for human resources and branch network.

  Procedure: In some cases, when the institution's internal total human resources (or of an institution belonging to the group) is available, the external total human resources was estimated.

- **E2. Detail data:** For some variables information is not available for all years.[7]

F. Adjustments and breaks on payment systems data

- **F1. ATMs and POS terminal data:** Starting in 2000, while the other data starts in 2001.

G. Other

- **Mergers, acquisitions and restructuring:** Institutions frequently undergo M&A events and major restructurings that change their legal form. This dataset follows the principle of core banking group continuity. We track the group's banking activity over time, even if there are substantial legal or structural changes, provided the core business and activities remain the same. This allows for a consistent, long-term view of banking activity.

- **Missing observation vs missing data vs zeros values:** Because the population criteria for this dataset is dynamic and table-dependent, comparisons across tables can be challenging. To help researchers accurately interpret the data, the dataset distinguishes between three types of missing information.

  – Missing observation: This occurs when an institution does not comply with a table's population criteria for a specific period. The institutionID-dateID combination is not reported in the table, meaning the institution should not be considered part of the table's population for that period.

  Example: A MFI stops being a member of the *APB* in 2021; its data is absent in table *QC* from 2021 onward.

  – Missing data: This occurs when an institution does comply with a table's population criteria but data could not be obtained or compiled. The institutionID-dateID combination is reported, but the variables contain missing values for all variables.

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[7]For more details, check section 3.4 and 3.5 of the *Historical Series - Portuguese Banking Sector 1990-2018 report*.

Example: A MFI is a member of the *APB* from 2010 to 2020, but data for 2015 could not be obtained; the observation for institutionID-2015 in table *QC* is reported with missing values.

– Zero values: This occurs when an institution complies with a table's population criteria and the reported value for a specific (or all) variable(s) is zero. The institutionID-dateID combination is reported, and the variable values are set to 0. The data is available, and the true measure is numerically zero.

H. What changed with the new extraction?

- Identifiers have been renamed to lower case;
- The period covered in Table QB2-interest rates was shortened due to data quality issues for new operations between 1997 and 2003;
- The criteria for missing data were revised, and minor corrections were made to previously recorded missing values and zeros. (See the section "Methodology-Other" for details.)

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 see the section "Auxiliary Files".

Identifiers (common to all tables)

`Anonimized bank identification number` (*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*.

`Date` (*date*) - Reference quarter/year of the data

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

QA1-Balance Sheet Statement Variables

Table 2: Variables of the table *QA1-Balance Sheet Statement*

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 - 2024	2001Q1 - 2024Q4
QA1_2	Demand deposits in other credit institutions	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_3	Loan to other credit institutions - Carrying amount	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_3_1	> Loan to other credit institutions - Gross carrying amount	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_3_2	> Loan to other credit institutions - Impairments and value adjustments	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_4	Loan to customers - Carrying amount	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_4_1	> Loan to customers - Gross carrying amount	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_4_2	> Loan to customers - Impairments and value adjustments	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_5	Debt securities - Carrying amount	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_5_1	> Debt securities - Gross carrying amount	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_5_1_1	> > Debt securities - Gross carrying amount - General government	€Millions	1998 - 2024	2001Q1 - 2024Q4

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 - 2024	2001Q1 - 2024Q4
QA1_5_2	> Debt securities - Impairments and value adjustments	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_6	Equity instruments	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_7	Investments in subsidiaries, joint ventures and associates	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_8	Tangible assets	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_9	Intangible assets	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_10	Other assets	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_10_1	> Other assets - Tax assets	€Millions	2005 - 2024	2005Q1 - 2024Q4
QA1_10_1_1	> > Other assets - Tax assets - Deferred taxes	€Millions	2005 - 2024	2005Q1 - 2024Q4
QA1_10_1_2	> > Other assets - Tax assets - Current taxes	€Millions	2005 - 2024	2005Q1 - 2024Q4
QA1_10_2	> Other assets - Others	€Millions	2005 - 2024	2005Q1 - 2024Q4
QA1_11	Total assets	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_12	Deposits from central banks and other credit institutions	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_12_1	> Deposits from central banks and other credit institutions - central banks	€Millions	2005 - 2024	2005Q1 - 2024Q4
QA1_12_2	> Deposits from central banks and other credit institutions - other credit institutions	€Millions	2005 - 2024	2005Q1 - 2024Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QA1_13	Customer deposits	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_13_1	> Customer deposits - Short-term deposits	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_13_2	> Customer deposits - Deposits with agreed maturity	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_14	Liabilities represented by debt securities	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_15	Other liabilities (includes derivatives and short-term liabilities)	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_16	Total Liabilities	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_17	Equity	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_17_1	> Equity - Capital	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_17_2	> Equity - Share premium	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_17_3	> Equity - Reserves	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_17_3_1	> > Equity - Reserves - Retained earnings	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_17_3_2	> > Equity - Reserves - Other reserves	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_17_4	> Equity - Minority interests	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_17_5	> Equity - Consolidated income for the year	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA1_17_6	> Equity - Own shares (-)	€Millions	1990 - 2024	2001Q1 - 2024Q4

QA2-Income Statement Variables

Table 3: Variables of the table *QA2-Income Statement*

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QA2_1	Interest income	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_2	Interest expenses	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_3	Net interest income	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_4	Capital gains (net)	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_5	Income from services and commissions (net)	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_5_1	> Income from services and commissions received	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_5_2	> Income from services and commissions paid	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_6	Income from financial operations	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_7	Other operating results	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_8	Total operating income	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_9	Staff expenses	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_10	Other administrative expenses	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_11	Depreciation	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_12	Provisions and impairments (net of reversals)	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_12_1	> Provisions or reversal of provisions (net)	€Millions	2005 - 2024	2005Q1 - 2024Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QA2_12_2	> Impairment losses and other net value adjustments	€Millions	2005 - 2024	2005Q1 - 2024Q4
QA2_12_2_1	> > Credit impairment losses	€Millions	2005 - 2024	2005Q1 - 2024Q4
QA2_12_2_2	> > Other impairment losses and value adjustments	€Millions	2005 - 2024	2005Q1 - 2024Q4
QA2_13	Other profit or (-) loss	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_14	Profit or (-) loss before tax	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_15	Tax expenses or income related to profit or loss	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_16	Net profit or (-) loss	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_17	Profit/loss for year attributable to minority interest	€Millions	1990 - 2024	2001Q1 - 2024Q4
QA2_18	Profit/loss for year attributable to owners of parent	€Millions	1990 - 2024	2001Q1 - 2024Q4

QA3-Solvency Variables

Table 4: Variables of the table *QA3-Solvency*

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QA3_1	Tier 1 capital	€Millions	1996 - 2024	2009Q1 - 2024Q4
QA3_2	Total own funds	€Millions	1994 - 2024	2009Q1 - 2024Q4
QA3_3	Risk-weighted assets	€Millions	1994 - 2024	2009Q1 - 2024Q4
QA3_4	Tier 1 capital ratio	Percentage	1996 - 2024	2009Q1 - 2024Q4
QA3_5	Total capital ratio	Percentage	1994 - 2024	2009Q1 - 2024Q4

QB1-Loans to Customers Variables

Table 5: Variables of the table *QB1-Loans to Customers*

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QB1_1	Gross loans to customers	€Millions	1990 - 2024	2001Q1 - 2024Q4
QB1_1_1	> Gross Loans except to other financial companies	€Millions	1990 - 2024	2001Q1 - 2024Q4
QB1_1_1_1	> > Domestic credit except to other financial companies	€Millions	1990 - 2024	2001Q1 - 2024Q4
QB1_1_1_1_1	> > > Domestic credit to non-financial corporations	€Millions	1990 - 2024	2001Q1 - 2024Q4
QB1_1_1_1_1_1	> > > > Domestic credit to NFCs - Agriculture and fishing	€Millions	1990 - 2024	2001Q1 - 2024Q4
QB1_1_1_1_1_2	> > > > Domestic credit to NFCs – Mining and quarrying and Manufacturing	€Millions	1990 - 2024	2001Q1 - 2024Q4
QB1_1_1_1_1_3	> > > > Domestic credit to NFCs – Construction and public works	€Millions	1990 - 2024	2001Q1 - 2024Q4
QB1_1_1_1_1_4	> > > > Domestic credit to NFCs – Electricity, gas and water	€Millions	1990 - 2024	2001Q1 - 2024Q4
QB1_1_1_1_1_5	> > > > Domestic credit to NFCs – Services	€Millions	1990 - 2024	2001Q1 - 2024Q4
QB1_1_1_1_1_6	> > > > Domestic credit to NFCs – Other	€Millions	1990 - 2024	2001Q1 - 2024Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QB1_1_1_1_2	> > > Domestic credit to general government	€Millions	1996 - 2024	2001Q1 - 2024Q4
QB1_1_1_1_3	> > > Domestic credit to households	€Millions	1990 - 2024	2001Q1 - 2024Q4
QB1_1_1_1_3_1	> > > > Domestic housing credit	€Millions	1990 - 2024	2001Q1 - 2024Q4
QB1_1_1_1_3_2	> > > > Domestic credit for consumption and other purposes	€Millions	1990 - 2024	2001Q1 - 2024Q4
QB1_1_1_2	> > Other credit	€Millions	1990 - 2024	2001Q1 - 2024Q4
QB1_1_2	> Domestic credit to other financial companies	€Millions	1992 - 2024	2001Q1 - 2024Q4
QB1_2	Domestic overdue credit	€Millions	1997 - 2024	2001Q1 - 2024Q4
QB1_2_1	> Domestic overdue credit to non-financial companies	€Millions	1997 - 2024	2001Q1 - 2024Q4
QB1_2_1_1	> > Domestic overdue credit to NFCs – Agriculture and fishing	€Millions	1997 - 2024	2001Q1 - 2024Q4
QB1_2_1_2	> > Domestic overdue credit to NFCs – Mining and quarrying and Manufacturing	€Millions	1997 - 2024	2001Q1 - 2024Q4
QB1_2_1_3	> > Domestic overdue credit to NFCs – Construction and public works	€Millions	1997 - 2024	2001Q1 - 2024Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QB1_2_1_4	> > Domestic overdue credit to NFCs – Electricity, gas and water	€Millions	1997 - 2024	2001Q1 - 2024Q4
QB1_2_1_5	> > Domestic overdue credit to NFCs – Services	€Millions	1997 - 2024	2001Q1 - 2024Q4
QB1_2_1_6	> > Domestic overdue credit to NFCs – Other	€Millions	1997 - 2024	2001Q1 - 2024Q4
QB1_2_2	> Domestic overdue credit to general government	€Millions	1997 - 2024	2001Q1 - 2024Q4
QB1_2_3	> Domestic overdue credit to households	€Millions	1997 - 2024	2001Q1 - 2024Q4
QB1_2_3_1	> > Domestic overdue housing credit	€Millions	1997 - 2024	2001Q1 - 2024Q4
QB1_2_3_2	> > Domestic overdue credit for consumption and other purposes	€Millions	1997 - 2024	2001Q1 - 2024Q4

QB2-Interest Rates Variables

Table 6: Variables of the table *QB2-Interest Rates*

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 - 2024	2003Q1 - 2024Q4
QB2_1_1_1	> Interest rates on outstanding amounts - Credits to non-financial corporations	Percentage	2003 - 2024	2003Q1 - 2024Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QB2_1_1_2	> Interest rates on outstanding amounts - Loans to households	Percentage	2003 - 2024	2003Q1 - 2024Q4
QB2_1_1_2_1	> > Interest rates on outstanding amounts - Housing loans	Percentage	2003 - 2024	2003Q1 - 2024Q4
QB2_1_1_2_2	> > Interest rates on outstanding amounts - Credit for consumption and other purposes	Percentage	2003 - 2024	2003Q1 - 2024Q4
QB2_1_2	Interest rates on outstanding amounts - Deposits	Percentage	2003 - 2024	2003Q1 - 2024Q4
QB2_1_2_1	> Interest rates on outstanding amounts - Demand deposits	Percentage	2003 - 2024	2003Q1 - 2024Q4
QB2_1_2_1_1	> > Interest rates on outstanding amounts - Demand deposits to non-financial corporations	Percentage	2003 - 2024	2003Q1 - 2024Q4
QB2_1_2_1_2	> > Interest rates on outstanding amounts - Demand deposits to households	Percentage	2003 - 2024	2003Q1 - 2024Q4
QB2_1_2_2	> Interest rates on outstanding amounts - Other deposits	Percentage	2003 - 2024	2003Q1 - 2024Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QB2_1_2_2_1	> > Interest rates on outstanding amounts - Other deposits to non-financial corporations	Percentage	2003 - 2024	2003Q1 - 2024Q4
QB2_1_2_2_2	> > Interest rates on outstanding amounts - Other deposits to households	Percentage	2003 - 2024	2003Q1 - 2024Q4
QB2_2_1	Interest rates on new loans	Percentage	2003 - 2024	2003Q1 - 2024Q4
QB2_2_1_1	> Interest rates on new loans to non-financial corporations	Percentage	2003 - 2024	2003Q1 - 2024Q4
QB2_2_1_2	> Interest rates on new loans to households	Percentage	2003 - 2024	2003Q1 - 2024Q4
QB2_2_1_2_1	> > Interest rates on new loans to households: Housing loans	Percentage	2003 - 2024	2003Q1 - 2024Q4
QB2_2_1_2_2	> > Interest rates on new loans: Credit for consumption and other purposes	Percentage	2003 - 2024	2003Q1 - 2024Q4
QB2_2_2	Interest rates on deposits: New deposits	Percentage	2003 - 2024	2003Q1 - 2024Q4
QB2_2_2_1	> Interest rates on deposits: New deposits to non-financial corporations	Percentage	2003 - 2024	2003Q1 - 2024Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QB2_2_2_2	> Interest rates on deposits: New deposits to households	Percentage	2003 - 2024	2003Q1 - 2024Q4

QC-Human Resources Variables

Table 7: Variables of the table *QC-Human Resources*

Variable Name	Variable Description	Unit	Available Period - Yearly Data
QC_1	Total	Number	1992 - 2024
QC_2	International activity	Number	1992 - 2024
QC_2_1	> Branches and foreign subsidiaries	Number	1990 - 2024
QC_2_2	> Consolidated foreign bank branches	Number	1990 - 2024
QC_3	Domestic activity - Banking institutions	Number	1990 - 2024
QC_3_1_1	> By gender: Male	Number	2005 - 2024
QC_3_1_2	> By gender: Female	Number	2005 - 2024
QC_3_2_1	> By age: <30 years old	Number	1990 - 2024
QC_3_2_2	> By age: 30-44 years old	Number	1990 - 2024
QC_3_2_3	> By age:> 44 years old	Number	1990 - 2024
QC_3_3_1	> By seniority: <1 year	Number	1993 - 2024
QC_3_3_2	> By seniority: 1-5 years	Number	1990 - 2024
QC_3_3_3	> By seniority: 6-10 years	Number	1990 - 2024
QC_3_3_4	> By seniority: 11-15 years	Number	1990 - 2024
QC_3_3_5	> By seniority:> 15 years	Number	1990 - 2024
QC_3_4_1	> By contract type: Permanent	Number	2005 - 2024
QC_3_4_2	> By contract type: Fixed-term contract	Number	2005 - 2024
QC_3_5_1	> By education: Basic	Number	1993 - 2024
QC_3_5_2	> By education: Secondary	Number	1993 - 2024

Variable Name	Variable Description	Unit	Available Period - Yearly Data
QC_3_5_3	> By education: Higher	Number	1993 - 2024
QC_3_6_1	> By function: Management	Number	1995 - 2024
QC_3_6_2	> By functions: Specific	Number	1995 - 2024
QC_3_6_3	> By function: Administrative	Number	1995 - 2024
QC_3_6_4	> By function: Support	Number	1995 - 2024
QC_3_7_1	> By activity: Commercial	Number	1990 - 2024
QC_3_7_2	> By activity: Other	Number	1990 - 2024

QD-Branch Network Variables

Table 8: Variables of the table *QD-Branch Network*

Variable Name	Variable Description	Unit	Available Period - Yearly Data
QD_1	Total	Number	1992 - 2024
QD_2	Total international activity	Number	1992 - 2024
QD_2_1	> Branches and foreign subsidiaries	Number	1992 - 2024
QD_2_2	> Consolidated foreign bank branches	Number	1992 - 2024
QD_3	Total domestic activity	Number	1990 - 2024

QE-Payment Systems Variables

Table 9: Variables of the table *QE-Payment Systems*

Variable Name	Variable Description	Unit	Available Period - Yearly Data
QE_1	Number of ATMs	Number	2000 - 2024
QE_2	Number of POS terminals	Number	2000 - 2024
QE_3	Number of payment transactions	Number	2001 - 2024
QE_3_1	> Cheques	Number	2001 - 2024

Variable Name	Variable Description	Unit	Available Period - Yearly Data
QE_3_2	> Bills of trade and bills of exchange	Number	2001 - 2024
QE_3_3	> Direct debits	Number	2001 - 2024
QE_3_4	> Multibanco	Number	2001 - 2024
QE_3_4_1	> > Home banking payments	Number	2001 - 2024
QE_3_4_2	> > ATM payments	Number	2001 - 2024
QE_3_4_3	> > Residual of card payments network	Number	2001 - 2024
QE_3_5	> Credit transfers	Number	2001 - 2024
QE_4	Value of payment transactions	€Millions	2001 - 2024
QE_4_1	> Cheques	€Millions	2001 - 2024
QE_4_2	> Bills of trade and bills of exchange	€Millions	2001 - 2024
QE_4_3	> Direct debits	€Millions	2001 - 2024
QE_4_4	> Multibanco	€Millions	2001 - 2024
QE_4_4_1	> > Home banking payments	€Millions	2001 - 2024
QE_4_4_2	> > ATM payments	€Millions	2001 - 2024
QE_4_4_3	> > Withdrawals	€Millions	2001 - 2024
QE_4_4_4	> > Purchases	€Millions	2001 - 2024
QE_4_4_5	> > Residual of card payments network	€Millions	2001 - 2024
QE_4_5	> Credit transfers	€Millions	2001 - 2024

Basic Descriptive Statistics

We provide basic descriptive statistics based on perturbed data in the "Auxiliary Files" section. Since the reporting institutions vary by table and period, we also include Table 10 and 11, which show the number of institutions reporting for each table-period. According to the missing data criteria outlined in "Missing observation vs missing data vs zeros values", an institution that is expected to report but for which data could not be collected will still appear in the dataset with missing values. These cases are included in the counts shown in Table 10 and 11

Table 10: Number of instituitions in each table – Yearly Data

year	QA1	QA2	QA3	QB1	QB2	QC	QD	QE
1990	34	34	0	26	0	29	28	0
1991	35	35	0	27	0	30	30	0
1992	35	35	0	28	0	30	30	0
1993	38	38	0	30	0	34	34	0
1994	40	40	32	32	0	36	36	0
1995	41	41	31	32	0	35	35	0
1996	38	38	28	32	0	33	33	0
1997	45	45	30	39	0	36	36	0
1998	47	47	31	44	0	37	37	0
1999	50	50	33	47	0	39	39	0
2000	52	52	30	51	0	38	36	18
2001	53	53	30	53	0	39	38	41
2002	52	52	29	51	0	38	37	40
2003	56	56	32	55	58	37	37	41
2004	57	57	31	55	58	36	36	42
2005	56	56	31	55	58	36	36	42
2006	56	56	32	55	59	37	37	41
2007	56	56	32	56	58	37	37	41
2008	84	84	46	59	60	39	39	43
2009	85	85	49	58	60	37	37	44
2010	82	82	46	56	58	34	33	43
2011	77	77	44	53	57	32	32	42
2012	79	79	45	53	55	30	30	43
2013	78	78	43	52	52	28	28	41
2014	77	77	45	51	52	28	28	40
2015	77	77	47	55	55	28	30	41
2016	73	73	44	52	52	28	31	41
2017	69	69	39	53	53	29	30	39
2018	68	68	38	51	51	29	30	39
2019	69	69	36	52	52	30	31	37
2020	66	66	37	53	53	30	31	36
2021	66	66	35	53	53	30	31	35
2022	66	66	33	54	54	29	31	35
2023	64	64	32	62	62	29	30	34
2024	67	67	32	62	62	30	30	34

Table 11: Number of instituitions in each table – Quarterly Data

date	QA1	QA2	QA3	QB1	QB2
2001q1	53	53	0	51	0
2001q2	52	52	0	52	0
2001q3	52	52	0	51	0
2001q4	52	52	0	51	0
2002q1	51	51	0	50	0
2002q2	51	51	0	50	0
2002q3	51	51	0	50	0
2002q4	51	51	0	50	0
2003q1	51	51	0	50	56
2003q2	50	50	0	52	57
2003q3	51	51	0	51	58
2003q4	54	54	0	54	57
2004q1	55	55	0	54	57
2004q2	55	55	0	53	57
2004q3	55	55	0	53	58
2004q4	56	56	0	54	58
2005q1	55	55	0	54	58
2005q2	54	54	0	53	57
2005q3	55	55	0	54	57
2005q4	55	55	0	54	57
2006q1	56	56	0	55	58
2006q2	56	56	0	55	58
2006q3	56	56	0	55	59
2006q4	55	55	0	55	59
2007q1	54	54	0	55	57
2007q2	55	55	0	54	58
2007q3	56	56	0	55	57
2007q4	56	56	0	54	57
2008q1	78	78	0	56	58
2008q2	81	81	0	58	60
2008q3	82	82	0	57	60
2008q4	82	82	0	57	59
2009q1	82	82	46	57	59
2009q2	83	83	46	56	58
2009q3	84	84	46	56	58
2009q4	84	84	46	56	58
2010q1	82	82	46	56	58
2010q2	82	82	46	55	58
2010q3	81	81	45	55	57

Table 11: Number of instituitions in each table – Quarterly Data

date	QA1	QA2	QA3	QB1	QB2
2010q4	79	79	44	54	56
2011q1	77	77	44	53	57
2011q2	76	76	44	53	56
2011q3	75	75	43	51	56
2011q4	75	75	43	51	54
2012q1	78	78	45	51	55
2012q2	78	78	45	51	52
2012q3	77	77	45	53	52
2012q4	77	77	44	52	52
2013q1	76	76	43	52	51
2013q2	76	76	43	51	52
2013q3	76	76	42	51	51
2013q4	76	76	42	50	51
2014q1	75	75	44	50	50
2014q2	75	75	44	50	50
2014q3	75	75	43	51	52
2014q4	75	75	43	51	52
2015q1	73	73	43	53	53
2015q2	74	74	44	51	51
2015q3	74	74	45	51	51
2015q4	73	73	44	49	49
2016q1	69	69	44	50	50
2016q2	70	70	42	52	52
2016q3	70	70	42	52	52
2016q4	70	70	40	52	52
2017q1	69	69	39	53	53
2017q2	68	68	39	53	53
2017q3	68	68	39	53	53
2017q4	66	66	38	52	52
2018q1	65	65	38	50	50
2018q2	66	66	38	49	49
2018q3	67	67	37	49	49
2018q4	67	67	36	49	49
2019q1	68	68	36	49	49
2019q2	67	67	35	51	51
2019q3	67	67	35	51	51
2019q4	66	66	34	52	52
2020q1	66	66	37	52	52
2020q2	66	66	36	53	53

Table 11: Number of instituitions in each table – Quarterly Data

date	QA1	QA2	QA3	QB1	QB2
2020q3	66	66	36	52	52
2020q4	65	65	35	52	52
2021q1	65	65	35	53	53
2021q2	66	66	35	52	52
2021q3	66	66	35	52	52
2021q4	66	66	33	52	52
2022q1	66	66	33	53	53
2022q2	66	66	33	54	54
2022q3	65	65	33	53	53
2022q4	63	63	32	52	52
2023q1	63	63	32	61	61
2023q2	64	64	32	62	62
2023q3	64	64	32	62	62
2023q4	64	64	32	62	62
2024q1	66	66	32	62	62
2024q2	67	67	32	62	62
2024q3	67	67	32	62	62
2024q4	66	66	31	61	61

FAQ

Can I link the SLB data to a credit (CRC-like) dataset provided by BPLIM?

Yes. However, be aware that the reporting unit level is specific to each dataset, requiring you to ensure you are linking comparable entities. For example, SLB reports consolidated information for banking groups, whereas HCRC reports individual-level information. To guarantee an accurate linkage between the two datasets, you can use the BPLIM's tool **linkbank**.

How are banking groups defined in SLB?

The consolidated data in SLB is structured according to the prudential scope defined for each banking group. Importantly, the group's identifier is not derived from its legal name or corporate structure. Instead, it corresponds to the Central Bank's regulatory reporting ID of the group's main institution. This approach ensures consistency over time: if a banking group changes its legal name or structure but retains the same main institution with an active reporting ID at Banco de Portugal, the group ID in SLB remains unchanged. As a result, the group's activity can be tracked consistently across years.

How to treat missing data and zero values?

The treatment of missing data and zero values depends on the identification criteria chosen by the researcher. It is important to note that, in SLB, zero values represent actual zeros. There are also two distinct types of incomplete or missing data. For further details, see the subsection "Missing observation vs missing data vs zeros values".

Are all credit institutions reported in credit datasets provided by BPLIM covered in the SLB?

No, SLB only covers the institutions defined in the section "Population". Moreover, SLB reports information at the banking group level, while credit datasets (all CRC-like datasets) report at the individual level. You should also consider, that reporting frequencies differ: while credit datasets are usually reported monthly, SLB data are provided on a quarterly or yearly basis.

Can I combine information from multiple SLB tables?

Yes. However, note that population coverage varies across tables, as each follows different scope criteria. When combining multiple tables, the resulting dataset will include only the overlapping population, leading to a reduced sample size. For further details, see the section "Population".

I'm currently using an older extraction and want to update it with the most recent data. Should I merge the two datasets?

The BPLIM data extractions are designed to be cumulative and complete. Each new release incorporates the longest available data period while also integrating any necessary quality adjustments/improvements. Therefore, to ensure you are always working with the most accurate and consistent historical record, you should use the most recent extraction of the dataset, as it completely supersedes and replaces all previous versions. You should not combine different extractions.

References

- Banco de Portugal (2019), **Historical Series - Portuguese Banking Sector 1990-2018**, Banco de Portugal, November 2019. PT_version ENG_version

Auxiliary Files

- For the metadata and summary statistics, please check the following auxiliary files: [8]

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[8]The summary statistics, on perturbed data, are available in BPLIM's servers.

File	Description of Variables	Summary Statistics
QA1-Balance Sheet File (yearly)	meta_Y_QA1	stat_Y_QA1
QA1-Balance Sheet File (quarterly)	meta_Q_QA1	stat_Q_QA1
QA2-Income Statement File (yearly)	meta_Y_QA2	stat_Y_QA2
QA2-Income Statement File (quarterly)	meta_Q_QA2	stat_Q_QA2
QA3-Solvency File (yearly)	meta_Y_QA3	stat_Y_QA3
QA3-Solvency File (quarterly)	meta_Q_QA3	stat_Q_QA3
QB1-Loans to customers File (yearly)	meta_Y_QB1	stat_Y_QB1
QB1-Loans to customers File (quarterly)	meta_Q_QB1	stat_Q_QB1
QB2-Interest Rates File (yearly)	meta_Y_QB2	stat_Y_QB2
QB2-Interest Rates File (quarterly)	meta_Q_QB2	stat_Q_QB2
QC-Human Resources File	meta_QC	stat_Y_QC
QD-Branch Network File	meta_QD	stat_Y_QD
QE-Payment Systems	meta_QE	stat_Y_QE

- Auxiliary file for the Figure 2: Data period, frequency and main series breaks by table

- Additional auxiliary files available upon request:

  - Report on the coverage by institution-time-table
  - Auxiliary file required for the BPLIM's tool *linkbank*

Useful Links

- Banco de Portugal (2000). **Historical series about portuguese economy after World War II**.
- Banco de Portugal (2017). **Financial Stability Report: June 2017**.
- Banco de Portugal (2019). **Banco de Portugal's Communication**.

Useful Ado Files

We provide an ado file, developed by BPLIM staff, designed to assist researchers in integrating datasets containing financial corporation data defined at different levels of analysis.

linkbank

This tool is essential for accurately linking individual entity registers from datasets derived from Central Credit Register data (such as CRC and HCRC) to datasets that use a different unit of analysis, like SLB (which represents banking groups or stand-alone institutions).

For the latest information and updates on the tool, please visit our GitHub page: **linkbank**

Citation of this Dataset

Banco de Portugal Microdata Research Laboratory (BPLIM) (2025): Historical Series of the Portuguese Banking Sector. Extraction: September 2025. Version: V1. Banco de Portugal - BPLIM. Dataset. https://doi.org/10.17900/SLB.Sep2025.V1

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

```
@dataset{SLB.Sep2025.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 = {2025},
version = {{ V1, Extraction September 2025}},
doi = {10.17900/SLB.Sep2025.V1},
url = {https://doi.org/10.17900/SLB.Sep2025.V1}
}
```