Historical Series of the Portuguese Banking Sector - Data Manual

BPLIM

Abstract: 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

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

Database 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

Start Date: 1990

Most Recent Date: 2021

Reference date: year-end and quarter-end [1]

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 16.

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 2022.

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

Data Access: this data set is available to external researchers under certain conditions.[3]

Digital Object Identifier: 10.17900/SLB.Oct2022.V1

Population

The information provided refers to banking groups and stand-alone institutions resident in Portugal for the period between 1990 and 2021. 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 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.

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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.

[2] To see the labels in Portuguese type the following command line in Stata: "label language pt".

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

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 2021 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	1990-2021
QA1	Balance Sheet	Quarterly	2001Q1-2021Q4
QA2	Income Statement	Yearly	1990-2021
QA2	Income Statement	Quarterly	2001Q1-2021Q4
QA3	Solvency	Yearly	1994-2021
QA3	Solvency	Quarterly	2009Q1-2021Q4
QB1	Loans to Customers	Yearly	1990-2021
QB1	Loans to Customers	Quarterly	2001Q1-2021Q4
QB2	Interest Rates	Yearly	1997-2021
QB2	Interest Rates	Quarterly	1997Q4-2021Q4
QC	Human Resources	Yearly	1990-2021
QD	Branch Network	Yearly	1990-2021
QE	Payment Systems	Yearly	2000-2021

Despite the efforts of maintaining the greatest possible coherence over time, we 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

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

[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.

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 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**

Description of Files

The Historical Series of the Portuguese Banking Sector Database (SLB) is organized by frequency and information type. Each row corresponds to a financial institution in a given year or quarter.

The data files are organized with the following nomenclature:

SLB_METH_fBNK_xxxx_MMMYY_yyy_version.dta

where *METH* denotes the method used to prepare the data (*"A"* for Anonymized and *"P"* for Perturbed), *f* denotes the data frequency (Y for yearly frequency; Q for quarterly frequency), *xxxx* denotes the data range (eg: 19902021), *MMMYY* denotes the extraction date (eg: OCT22), and *yyy* denotes the table (QA1 for Balance Sheet Statement; QA2 for Income Statement; QA3 for Solvency; QB1 for Loans to Customers; QB2 for Interest Rates; QC for Human Resources; QD for Branch Network; QE for Payment Systems), *version* denotes the data version (eg: V01).

All files contain a unique bank identifier (*bina*) allowing the matching of the different types of information by bank. Whenever possible, labels are applied and value labels are attributed to all categorical variables. To preserve confidentiality, identification of institutions are anonymized through unique identifiers (i.e., bina) and the variable values are perturbed for external researchers.

Table 2 - Data Files

Type of information	Frequency	File Name
Balance Sheet	Yearly	SLB_A_YBNK_19902021_OCT22_QA1_V01.dta
Balance Sheet	Quarterly	SLB_A_QBNK_20012021_OCT22_QA1_V01.dta
Income Statement	Yearly	SLB_A_YBNK_19902021_OCT22_QA2_V01.dta
Income Statement	Quarterly	SLB_A_QBNK_20012021_OCT22_QA2_V01.dta
Solvency	Yearly	SLB_A_YBNK_19942021_OCT22_QA3_V01.dta
Solvency	Quarterly	SLB_A_QBNK_20092021_OCT22_QA3_V01.dta
Loans to Customers	Yearly	SLB_A_YBNK_19902021_OCT22_QB1_V01.dta
Loans to Customers	Quarterly	SLB_A_QBNK_20012021_OCT22_QB1_V01.dta
Interest Rates	Yearly	SLB_A_YBNK_19972021_OCT22_QB2_V01.dta

Type of information	Frequency	File Name
Interest Rates	Quarterly	SLB_A_QBNK_19972021_OCT22_QB2_V01.dta
Human Resources	Yearly	SLB_A_YBNK_19902021_OCT22_QC_V01.dta
Branch Network[7]	Yearly	SLB_A_YBNK_19902021_OCT22_QD_V01.dta
Payment Systems	Yearly	SLB_A_YBNK_20002021_OCT22_QE_V01.dta

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 - 2021	2001Q1 - 2021Q4
QA1_2	Demand deposits in other credit institutions	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_3	Loan to other credit institutions - Carrying amount	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_3_1	> Loan to other credit institutions - Gross carrying amount	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_3_2	> Loan to other credit institutions - Impairments and value adjustments	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_4	Loan to customers - Carrying amount	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_4_1	> Loan to customers - Gross carrying amount	€Millions	1990 - 2021	2001Q1 - 2021Q4

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[7]Information on geographical distribution (by region and municipality) of branch network is available upon request.

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QA1_4_2	> Loan to customers - Impairments and value adjustments	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_5	Debt securities - Carrying amount	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_5_1	> Debt securities - Gross carrying amount	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_5_1_1	> > Debt securities - Gross carrying amount - General government	€Millions	1998 - 2021	2001Q1 - 2021Q4
QA1_5_1_2	> > Debt securities - Gross carrying amount - Other issuers	€Millions	1998 - 2021	2001Q1 - 2021Q4
QA1_5_2	> Debt securities - Impairments and value adjustments	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_6	Equity instruments	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_7	Investments in subsidiaries, joint ventures and associates	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_8	Tangible assets	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_9	Intangible assets	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_10	Other assets	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_10_1	> Other assets - Tax assets	€Millions	2005 - 2021	2005Q1 - 2021Q4
QA1_10_1_1	> > Other assets - Tax assets - Deferred taxes	€Millions	2005 - 2021	2005Q1 - 2021Q4
QA1_10_1_2	> > Other assets - Tax assets - Current taxes	€Millions	2005 - 2021	2005Q1 - 2021Q4
QA1_10_2	> Other assets - Others	€Millions	2005 - 2021	2005Q1 - 2021Q4
QA1_11	Total assets	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_12	Deposits from central banks and other credit institutions	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_12_1	> Deposits from central banks and other credit institutions - central banks	€Millions	2005 - 2021	2005Q1 - 2021Q4
QA1_12_2	> Deposits from central banks and other credit institutions - other credit institutions	€Millions	2005 - 2021	2005Q1 - 2021Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QA1_13	Customer deposits	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_13_1	> Customer deposits - Short-term deposits	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_13_2	> Customer deposits - Deposits with agreed maturity	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_14	Liabilities represented by debt securities	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_15	Other liabilities (includes derivatives and short-term liabilities)	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_16	Total Liabilities	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_17	Equity	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_17_1	> Equity - Capital	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_17_2	> Equity - Share premium	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_17_3	> Equity - Reserves	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_17_3_1	> > Equity - Reserves - Retained earnings	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_17_3_2	> > Equity - Reserves - Other reserves	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_17_4	> Equity - Minority interests	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_17_5	> Equity - Consolidated income for the year	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA1_17_6	> Equity - Own shares (-)	€Millions	1990 - 2021	2001Q1 - 2021Q4

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 - 2021	2001Q1 - 2021Q4
QA2_2	Interest expenses	€Millions	1990 - 2021	2001Q1 - 2021Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QA2_3	Net interest income	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_4	Capital gains (net)	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_5	Income from services and commissions (net)	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_5_1	> Income from services and commissions received	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_5_2	> Income from services and commissions paid	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_6	Income from financial operations	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_7	Other operating results	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_8	Total operating income	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_9	Staff expenses	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_10	Other administrative expenses	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_11	Depreciation	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_12	Provisions and impairments (net of reversals)	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_12_1	> Provisions or reversal of provisions (net)	€Millions	2005 - 2021	2005Q1 - 2021Q4
QA2_12_2	> Impairment losses and other net value adjustments	€Millions	2005 - 2021	2005Q1 - 2021Q4
QA2_12_2_1	> > Credit impairment losses	€Millions	2005 - 2021	2005Q1 - 2021Q4
QA2_12_2_2	> > Other impairment losses and value adjustments	€Millions	2005 - 2021	2005Q1 - 2021Q4
QA2_13	Other profit or (-) loss	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_14	Profit or (-) loss before tax	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_15	Tax expenses or income related to profit or loss	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_16	Net profit or (-) loss	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_17	Profit/loss for year attributable to minority interest	€Millions	1990 - 2021	2001Q1 - 2021Q4
QA2_18	Profit/loss for year attributable to owners of parent	€Millions	1990 - 2021	2001Q1 - 2021Q4

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. Solvency

Table 5 - Solvency

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QA3_1	Tier 1 capital	€Millions	1996 - 2021	2009Q1 - 2021Q4
QA3_2	Total own funds	€Millions	1994 - 2021	2009Q1 - 2021Q4
QA3_3	Risk-weighted assets	€Millions	1994 - 2021	2009Q1 - 2021Q4
QA3_4	Tier 1 capital ratio	Percentage	1996 - 2021	2009Q1 - 2021Q4
QA3_5	Total capital ratio	Percentage	1994 - 2021	2009Q1 - 2021Q4

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 - 2021	2001Q1 - 2021Q4
QB1_1_1	> Gross Loans except to other financial companies	€Millions	1990 - 2021	2001Q1 - 2021Q4
QB1_1_1_1	> > Domestic credit except to other financial companies	€Millions	1990 - 2021	2001Q1 - 2021Q4
QB1_1_1_1_1	> > > Domestic credit to non-financial corporations	€Millions	1990 - 2021	2001Q1 - 2021Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QB1_1_1_1_1_1	> > > > Domestic credit to NFCs - Agriculture and fishing	€Millions	1990 - 2021	2001Q1 - 2021Q4
QB1_1_1_1_1_2	> > > > Domestic credit to NFCs – Mining and quarrying and Manufacturing	€Millions	1990 - 2021	2001Q1 - 2021Q4
QB1_1_1_1_1_3	> > > > Domestic credit to NFCs – Construction and public works	€Millions	1990 - 2021	2001Q1 - 2021Q4
QB1_1_1_1_1_4	> > > > Domestic credit to NFCs – Electricity, gas and water	€Millions	1990 - 2021	2001Q1 - 2021Q4
QB1_1_1_1_1_5	> > > > Domestic credit to NFCs – Services	€Millions	1990 - 2021	2001Q1 - 2021Q4
QB1_1_1_1_1_6	> > > > Domestic credit to NFCs – Other	€Millions	1990 - 2021	2001Q1 - 2021Q4
QB1_1_1_1_2	> > > Domestic credit to general government	€Millions	1996 - 2021	2001Q1 - 2021Q4
QB1_1_1_1_3	> > > Domestic credit to households	€Millions	1990 - 2021	2001Q1 - 2021Q4
QB1_1_1_1_3_1	> > > > Domestic housing credit	€Millions	1990 - 2021	2001Q1 - 2021Q4
QB1_1_1_1_3_2	> > > > Domestic credit for consumption and other purposes	€Millions	1990 - 2021	2001Q1 - 2021Q4
QB1_1_1_2	> > Other credit	€Millions	1990 - 2021	2001Q1 - 2021Q4
QB1_1_2	> Domestic credit to other financial companies	€Millions	1992 - 2021	2001Q1 - 2021Q4
QB1_2	Domestic overdue credit	€Millions	1997 - 2021	2001Q1 - 2021Q4
QB1_2_1	> Domestic overdue credit to non-financial companies	€Millions	1997 - 2021	2001Q1 - 2021Q4
QB1_2_1_1	> > Domestic overdue credit to NFCs – Agriculture and fishing	€Millions	1997 - 2021	2001Q1 - 2021Q4
QB1_2_1_2	> > Domestic overdue credit to NFCs – Mining and quarrying and Manufacturing	€Millions	1997 - 2021	2001Q1 - 2021Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QB1_2_1_3	> > Domestic overdue credit to NFCs – Construction and public works	€Millions	1997 - 2021	2001Q1 - 2021Q4
QB1_2_1_4	> > Domestic overdue credit to NFCs – Electricity, gas and water	€Millions	1997 - 2021	2001Q1 - 2021Q4
QB1_2_1_5	> > Domestic overdue credit to NFCs – Services	€Millions	1997 - 2021	2001Q1 - 2021Q4
QB1_2_1_6	> > Domestic overdue credit to NFCs – Other	€Millions	1997 - 2021	2001Q1 - 2021Q4
QB1_2_2	> Domestic overdue credit to general government	€Millions	1997 - 2021	2001Q1 - 2021Q4
QB1_2_3	> Domestic overdue credit to households	€Millions	1997 - 2021	2001Q1 - 2021Q4
QB1_2_3_1	> > Domestic overdue housing credit	€Millions	1997 - 2021	2001Q1 - 2021Q4
QB1_2_3_2	> > Domestic overdue credit for consumption and other purposes	€Millions	1997 - 2021	2001Q1 - 2021Q4

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 - 2021	2003Q1 - 2021Q4
QB2_1_1_1	> Interest rates on outstanding amounts - Credits to non-financial corporations	Percentage	2003 - 2021	2003Q1 - 2021Q4

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 - 2021	2003Q1 - 2021Q4
QB2_1_1_2_1	> > Interest rates on outstanding amounts - Housing loans	Percentage	2003 - 2021	2003Q1 - 2021Q4
QB2_1_1_2_2	> > Interest rates on outstanding amounts - Credit for consumption and other purposes	Percentage	2003 - 2021	2003Q1 - 2021Q4
QB2_1_2	Interest rates on outstanding amounts - Deposits	Percentage	2003 - 2021	2003Q1 - 2021Q4
QB2_1_2_1	> Interest rates on outstanding amounts - Demand deposits	Percentage	2003 - 2021	2003Q1 - 2021Q4
QB2_1_2_1_1	> > Interest rates on outstanding amounts - Demand deposits to non-financial corporations	Percentage	2003 - 2021	2003Q1 - 2021Q4
QB2_1_2_1_2	> > Interest rates on outstanding amounts - Demand deposits to households	Percentage	2003 - 2021	2003Q1 - 2021Q4
QB2_1_2_2	> Interest rates on outstanding amounts - Other deposits	Percentage	2003 - 2021	2003Q1 - 2021Q4
QB2_1_2_2_1	> > Interest rates on outstanding amounts - Other deposits to non-financial corporations	Percentage	2003 - 2021	2003Q1 - 2021Q4
QB2_1_2_2_2	> > Interest rates on outstanding amounts - Other deposits to households	Percentage	2003 - 2021	2003Q1 - 2021Q4
QB2_2_1	Interest rates on new loans	Percentage	1997 - 2021	1997Q4 - 2021Q4
QB2_2_1_1	> Interest rates on new loans to non-financial corporations	Percentage	1997 - 2021	1997Q4 - 2021Q4
QB2_2_1_2	> Interest rates on new loans to households	Percentage	1997 - 2021	1997Q4 - 2021Q4
QB2_2_1_2_1	> > Interest rates on new loans to households: Housing loans	Percentage	1997 - 2021	1997Q4 - 2021Q4

Variable Name	Variable Description	Unit	Available Period - Yearly Data	Available Period - Quarterly Data
QB2_2_1_2_2	> > Interest rates on new loans: Credit for consumption and other purposes	Percentage	1997 - 2021	1997Q4 - 2021Q4
QB2_2_2	Interest rates on deposits: New deposits	Percentage	1997 - 2021	1997Q4 - 2021Q4
QB2_2_2_1	> Interest rates on deposits: New deposits to non-financial corporations	Percentage	1997 - 2021	1997Q4 - 2021Q4
QB2_2_2_2	> Interest rates on deposits: New deposits to households	Percentage	1997 - 2021	1997Q4 - 2021Q4

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 - 2021
QC_2	International activity	Number	1992 - 2021
QC_2_1	> Branches and foreign subsidiaries	Number	1990 - 2021
QC_2_2	> Consolidated foreign bank branches	Number	1990 - 2021
QC_3	Domestic activity - Banking institutions	Number	1990 - 2021
QC_3_1_1	> By gender: Male	Number	2005 - 2021
QC_3_1_2	> By gender: Female	Number	2005 - 2021
QC_3_2_1	> By age: <30 years old	Number	1990 - 2021
QC_3_2_2	> By age: 30-44 years old	Number	1990 - 2021
QC_3_2_3	> By age:> 44 years old	Number	1990 - 2021
QC_3_3_1	> By seniority: <1 year	Number	1993 - 2021
QC_3_3_2	> By seniority: 1-5 years	Number	1990 - 2021
QC_3_3_3	> By seniority: 6-10 years	Number	1990 - 2021
QC_3_3_4	> By seniority: 11-15 years	Number	1990 - 2021
QC_3_3_5	> By seniority:> 15 years	Number	1990 - 2021
QC_3_4_1	> By contract type: Permanent	Number	2005 - 2021
QC_3_4_2	> By contract type: Fixed-term contract	Number	2005 - 2021
QC_3_5_1	> By education: Basic	Number	1993 - 2021
QC_3_5_2	> By education: Secondary	Number	1993 - 2021
QC_3_5_3	> By education: Higher	Number	1993 - 2021

Variable Name	Variable Description	Unit	Available Period - Yearly Data
QC_3_6_1	> By function: Management	Number	1995 - 2021
QC_3_6_2	> By functions: Specific	Number	1995 - 2021
QC_3_6_3	> By function: Administrative	Number	1995 - 2021
QC_3_6_4	> By function: Support	Number	1995 - 2021
QC_3_7_1	> By activity: Commercial	Number	1990 - 2021
QC_3_7_2	> By activity: Other	Number	1990 - 2021

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 - 2021
QD_2	Total international activity	Number	1992 - 2021
QD_2_1	> Branches and foreign subsidiaries	Number	1992 - 2021
QD_2_2	> Consolidated foreign bank branches	Number	1992 - 2021
QD_3	Total domestic activity	Number	1990 - 2021

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 - 2021
QE_2	Number of POS terminals	Quantity	2000 - 2021
QE_3	Number of payment transactions	Quantity	2001 - 2021
QE_3_1	> Cheques	Quantity	2001 - 2021
QE_3_2	> Bills of trade and bills of exchange	Quantity	2001 - 2021
QE_3_3	> Direct debits	Quantity	2001 - 2021
QE_3_4	> Multibanco	Quantity	2001 - 2021
QE_3_4_1	> > Home banking payments	Quantity	2001 - 2021
QE_3_4_2	> > ATM payments	Quantity	2001 - 2021
QE_3_4_3	> > Residual of card payments network	Quantity	2001 - 2021

Variable Name	Variable Description	Unit	Available Period - Yearly Data
QE_3_5	> Credit transfers	Quantity	2001 - 2021
QE_4	Value of payment transactions	€Millions	2001 - 2021
QE_4_1	> Cheques	€Millions	2001 - 2021
QE_4_2	> Bills of trade and bills of exchange	€Millions	2001 - 2021
QE_4_3	> Direct debits	€Millions	2001 - 2021
QE_4_4	> Multibanco	€Millions	2001 - 2021
QE_4_4_1	> > Home banking payments	€Millions	2001 - 2021
QE_4_4_2	> > ATM payments	€Millions	2001 - 2021
QE_4_4_3	> > Withdrawals	€Millions	2001 - 2021
QE_4_4_4	> > Purchases	€Millions	2001 - 2021
QE_4_4_5	> > Residual of card payments network	€Millions	2001 - 2021
QE_4_5	> Credit transfers	€Millions	2001 - 2021

Basic Descriptive Statistics

Table 11 - Number of observations over the data period (as of December)

Panel A: Yearly Data

year	QA1	QA2	QA3	QB1	QB2	QC	QD	QE
1990	27	25	NA	26	NA	26	26	NA
1991	25	25	NA	27	NA	28	28	NA
1992	28	28	NA	27	NA	28	28	NA
1993	32	32	NA	29	NA	31	31	NA
1994	34	34	25	31	NA	33	32	NA
1995	35	35	24	31	NA	32	31	NA
1996	32	32	21	31	NA	28	28	NA
1997	38	38	23	36	35	31	32	NA
1998	41	41	24	44	38	33	34	NA
1999	50	50	26	47	42	33	35	NA
2000	52	52	23	50	50	25	27	18
2001	53	53	30	52	48	33	33	41
2002	52	52	29	50	48	32	32	40
2003	56	56	32	52	48	32	32	41
2004	57	57	31	54	52	32	31	42
2005	56	56	31	54	49	31	30	42
2006	56	56	32	53	51	33	32	41
2007	56	56	32	55	53	33	31	41
2008	84	84	46	59	55	31	29	43
2009	85	85	49	58	54	30	29	44
2010	82	82	46	56	57	24	24	43
2011	77	77	44	52	60	24	21	42
2012	79	79	45	52	54	22	19	43
2013	78	78	43	51	53	20	19	41
2014	76	76	43	50	53	21	19	40
2015	77	77	47	54	54	21	19	40
2016	73	73	44	53	53	21	19	41
2017	69	69	39	51	51	22	19	39
2018	68	68	38	48	48	23	19	38
2019	68	68	36	51	49	23	19	36
2020	66	66	35	52	49	25	21	36
2021	66	66	35	52	49	25	21	34

Panel B: Quarterly Data (Year-End)

year	QA1	QA2	QA3	QB1	QB2
1997	NA	NA	NA	NA	33
1998	NA	NA	NA	NA	36
1999	NA	NA	NA	NA	39
2000	NA	NA	NA	NA	45
2001	52	52	NA	50	47
2002	51	51	NA	49	46
2003	54	54	NA	51	25
2004	56	56	NA	53	29
2005	55	55	NA	53	24
2006	55	55	NA	53	24
2007	56	56	NA	54	23
2008	82	82	NA	57	24
2009	82	82	46	56	27
2010	78	76	44	54	56
2011	75	75	43	50	52
2012	76	76	44	51	49
2013	75	75	42	49	50
2014	74	74	42	50	49
2015	72	72	44	49	49
2016	68	68	40	51	50
2017	65	65	38	48	46
2018	66	66	36	46	44
2019	65	65	34	51	47
2020	65	65	34	51	47
2021	65	65	33	52	47

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[8] 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		stat_bal	cdbk_bal	dscr_bal
Income Statement File		stat_lp	cdbk_lp	dscr_lp
Solvency File		stat_fi	cdbk_fi	dscr_fi
Loans to customers File		stat_credit	cdbk_credit	dscr_credit
Interest Rates File		stat_interest	cdbk_interest	dscr_interest
Human Resources File		stat_employee	cdbk_employee	dscr_employee

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

File	Description of Variables	Summary Statistics	Codebook	Dataset description
Branch Network File		stat_branch	cdbk_branch	dscr_branch
Payment Systems		stat_payment	cdbk_payment	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).

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.

Citation of this dataset

Banco de Portugal Microdata Research Laboratory (BPLIM)(2022): Historical Series of the Portuguese Banking Sector Data. Extraction: October 2022. Version:V1. BANCO DE PORTUGAL. Dataset. https://doi.org/10.17900/SLB.Oct2022.V1

Appendix

1. List of Included Institutions by Variable upto 2022[9]
2. The Evolution of Banking Groups Over Time upto 2022[10]

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[9]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.

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