

# Historical Series Portuguese Banking Sector 1990-2018

## Presentation and Methodological Notes

Paulo Soares Esteves (Coordinator)

Nuno Ribeiro (Deputy Coordinator)

Ana Couchinho | Bruno Nascimento

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Ricardo Torre



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**Historical Series**  
**Portuguese Banking Sector 1990-2018**  
**Presentation and Methodological Notes**

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# Contents

Foreword .....	7
1 Introduction.....	9
2 Developments in the banking sector: 1990-2018 .....	13
2.1 Size of the banking system .....	14
2.2 Concentration, mergers and acquisitions .....	18
2.3 International activity .....	21
2.4 Geographical distribution of branches per group in Portugal.....	23
2.5 Human resources.....	26
2.6 Profitability.....	28
2.7 Liquidity and solvency .....	32
2.8 Payment systems.....	34
3 Information covered .....	39
3.1 Financial indicators .....	39
3.1.1 Format of information and general characteristics .....	39
3.1.2 Breaks in series .....	39
3.1.3 Institutions covered .....	41
3.2 Loans to customers.....	43
3.2.1 Format of information and general characteristics .....	43
3.2.2 Breaks in series .....	44
3.2.3 Institutions covered .....	46
Box: Layout of the credit aggregates .....	47
3.3 Interest Rates .....	49
3.3.1 Format of information and general characteristics .....	49
3.3.2 Breaks in series .....	49
3.3.3 Institutions covered .....	49
3.4 Human resources.....	51
3.4.1 Format of information and general characteristics .....	51
3.4.2 Breaks in series .....	51
3.4.3 Institutions covered .....	51
3.5 Branch network.....	53
3.5.1 Format of information and general characteristics .....	53
3.5.2 Breaks in series .....	53

3.5.3	Institutions covered .....	54
3.6	Payment systems.....	55
3.6.1	Format of information and general characteristics .....	55
3.6.2	Institutions covered .....	55
4	Effects of winding-ups, resolutions, mergers and acquisitions.....	57
4.1	Winding-ups and resolutions .....	57
4.2	Mergers and acquisitions.....	57
5	Database organisation .....	61
5.1	Basic Information .....	61
5.2	Unavailable information .....	61
5.3	Estimated information .....	62
5.4	Aggregate information released.....	62
6	References.....	65
Annex A – Financial Indicators.....		67
Appendix 1 - Table A1 conversion table .....		69
Appendix 2 - Table A2 conversion table .....		80
Annex B – Loans to customers and interest rates.....		83
Annex C – Human resources .....		85
Annex D – Branch network.....		87
Annex E – Payment systems .....		93
Annex F – Identification of financial agents.....		95
Annex G – Consolidation perimeter (resident monetary financial institutions).....		103

# Chart list

<b>Chart 1 – Total assets</b> (% GDP) .....	15
<b>Chart 2 – Bank branches</b> (domestic activity, number, per million inhabitants and per asset) .....	15
<b>Chart 3 – Human resources</b> (domestic activity, number, per thousand inhabitants and per asset) .....	16
<b>Chart 4 – Concentration indicators</b> (Herfindahl-Hirschman indices, weight of the largest credit institutions).....	19
<b>Chart 5 – International activity</b> (branches and employees).....	21
<b>Chart 6 – International groups</b> .....	22
<b>Chart 7 – Concentration of branches per group</b> (Herfindahl-Hirschman indices).....	24
<b>Chart 8 – Concentration of branches per population and municipality</b> (Gini index and % of municipalities with more branches) .....	24
<b>Chart 9 – Banking groups’ geographical coverage</b> (2018).....	24
<b>Chart 10 – Developments in human resources – domestic activity</b> (according to seniority, age and schooling).....	26
<b>Chart 11 – Size vs. average age</b> (2018, domestic activity) .....	27
<b>Chart 12 – Net interest income, interest rates and credit</b> .....	28
<b>Chart 13 – Other income, other costs and profit/loss</b> (% of assets) .....	30
<b>Chart 14 – Profit/loss: Portugal vs. the euro area</b> .....	31
<b>Chart 15 – Customers’ loan-to-deposit ratio</b> (%).....	32
<b>Chart 16 – Common Equity Tier 1 ratio</b> (%).....	33
<b>Chart 17 – ATMs and POS</b> (number, per million inhabitants).....	35
<b>Chart 18 – ATMs in the euro area</b> (per million inhabitants, 2018).....	35
<b>Chart 19 – POS in the euro area</b> (per million inhabitants, 2018) .....	35
<b>Chart 20 – Payment instruments and types of transactions</b> (%).....	36
<b>Chart 21 – Payment cards</b> (usage and number of payment cards, 2018) .....	36
<b>Chart 22 – Card-based and internet banking transactions per group</b> (2018).....	37
<b>Chart 23 – ATMs/POS per group</b> (2018).....	37
<b>Chart 24 – Weight of OMFIs in the banking system’s aggregate</b> .....	42
<b>Chart 25 – Number of institutions considered in the banking system’s aggregate</b> .....	42
<b>Chart 26 – Loans to customers</b> (number of groups covered).....	46
<b>Chart 27 – Interest rates</b> (number of groups covered) .....	50
<b>Chart 28 – Human resources</b> (number of institutions and total employees) .....	52
<b>Chart 29 – Total branches</b> (number of institutions and total branches).....	54
<b>Chart 30 – Payments system</b> (number of groups covered).....	55

# Acronyms and Abbreviations

APB	Associação Portuguesa de Bancos (Portuguese Banking Association)
ATMs	Automated Teller Machines
BPLIM	Banco de Portugal's Microdata Research Laboratory
CAE	Portuguese Classification of Economic Activities
CCR	Central Credit Register
ESA	European System of National and Regional Accounts
FCs	Financial Corporations
GG	General Government
MFI	Monetary and Financial Institutions
MFS	Monetary and Financial Statistics
NFCs	Non-Financial Corporations
NMFIs	Non-Monetary Financial Institutions
OMFIs	Other Monetary Financial Institutions
POS	Point-of-Sale
RGICSF	Legal Framework of Credit Institutions and Financial Companies



# Foreword

At the end of 2017, the Board of Directors of the Banco de Portugal approved the setup of a working group to construct a historical series of the Portuguese banking system. This work is unprecedented, of the utmost importance for the development of analyses and research on a subject-matter that is central to the Banco de Portugal's functions, and aims to provide researchers, both in-house and external, with a comprehensive, coherent and reliable database on the developments of this sector.

The compilation of data on the reality of the financial system and the retrieval of information linked to its historical behaviour are fundamental to understanding the evolution of the Portuguese economy, for which the Banco de Portugal has already produced several historical series, published and updated since 1997.

In the historical series on the banking system, we were confronted with a significant restriction, resulting from the fact that no consolidated information was available prior to 1990 and there are some breaks in the series, which the researchers have sought to mitigate herein by adopting hypotheses of correspondence between the data.

The construction of this series required the group of researchers to compile and process a very broad dataset, including financial indicators and information on loans, interest rates, human resources, international activity and payment systems, covering a period of almost three decades. The collaboration of the Portuguese Banking Association and its members was essential for the success of this project since fundamental information was provided, making it possible to reconstruct developments in the banking system between 1990 and 2018. At a later stage, they also had the opportunity to comment on the compiled data.

In this project, researchers sought to collect as much detailed information as possible, in order to enable an analysis using the tools commonly used to manipulate statistical information. It is, therefore, a far-reaching undertaking, which will require an update routine that preserves the quality and coherence of the data, as is also the case for the other published historical series.

To encourage and support the production of research related to the banking system, Banco de Portugal will make the historical database available for scientific research purposes. Access will be provided to external researchers through the Banco de Portugal's Microdata Research Laboratory (BPLIM), safeguarding the confidentiality of information.

In the hope that this project will lay the foundations for the development of studies that contribute to a better understanding of the dynamics of the Portuguese banking system, I would like to express my gratitude to the coordinator of this project – Paulo Soares Esteves –, the deputy coordinator – Nuno Ribeiro – and the remaining researchers – Ana Couchinho, Bruno Nascimento, Catarina Ramos, Luís Rodrigues and Ricardo Torre – the authors of this work that Banco de Portugal could not fail to share with Portuguese society. I would also like to highlight the collaboration of Maximiano Pinheiro, chair of the project's steering committee, which encompassed the heads of various departments, and who was a strong supporter of the project from the very outset.

Carlos da Silva Costa



# 1 Introduction

At the end of 2017, following a proposal made by the Governor, the Board of Directors of the Banco de Portugal approved the setup of a working group to construct a historical series of the Portuguese banking system. The series published herein aims to provide analysts and researchers, both from the Banco de Portugal and outside the Institution, with integrated, consistent and scrutinised information to promote and encourage the development of studies on the Portuguese banking sector. This project is in line with the Bank's Strategic Plan for 2017-20, including the establishment of a cross-sectional research agenda for the Bank and the adoption of integrated information management.

The working group included employees from various departments, also relying on the informal contribution of several Bank employees who have monitored the evolution of the banking system over the past few decades. Finally, the project counted on the collaboration of the Portuguese Banking Association (APB) that provided a wide range of information and whose members collaborated in the final stage of the project to assess the information compiled and provide additional data. Such collaboration does not imply liability for any errors or omissions in the information concerned. Such liability lies always and exclusively with the project team.

In addition to the regular publication of information, the compilation and provision of historical information is part of a long-standing tradition of the Banco de Portugal, from which we highlight the publication of the historical series of the Portuguese economy post World War II in 1997, the annual publication, as of 2004, of the quarterly national accounts for the period from 1977 onwards and the publication and updating of the series on household wealth since 1980.<sup>1</sup> More recently, at the beginning of 2017 and through the creation of the BPLIM (Banco de Portugal's Microdata Research Laboratory), the Banco de Portugal began to organise and provide various databases of microdata for the development of studies by researchers, without compromising the confidential nature of this information.<sup>2</sup> Building and providing organised statistical information makes sense, particularly in the case of the banking system, considering the Banco de Portugal's responsibilities, in terms of both prudential banking supervision and the production of monetary and financial statistics.<sup>3</sup>

The information contained herein should be interpreted as the first version of a database of the Portuguese banking system. This document provides a detailed description of the database to enable efficient use of the information and explains the set of hypotheses and procedures adopted.

The information covers a diverse set of variables:

- (i) financial indicators;
- (ii) loans to customers and interest rates;
- (iii) human resources;

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<sup>1</sup> See Pinheiro, (coord.) (1997) and Pinheiro, (coord.) (1999) for annual historical series, de Castro and Esteves (2004) and Cardoso and Sequeira (2015) for the quarterly national accounts database and Cardoso and de Cunha (2005) and Cardoso et al. (2008) for the series on household wealth.

<sup>2</sup> BPLIM started making microdata available in January 2017. For a presentation of this microdata laboratory see Guimarães (2015).

<sup>3</sup> Despite their relevance, it is not common practice in European countries to publish these data for the banking sector, except for the recent publication by the Bank of England of a database for the period 1989-2013 (see de-Ramon et al. (2017)).

- (iv) branch network;
- (v) payment systems.

Much of this information could already be obtained for the most recent period from various sources, particularly the Banco de Portugal. In some cases, older information was also available, but in a compartmentalised way for different periods, which led to several breaks in the series. Therefore, the historical series compilation of the Portuguese banking system is unprecedented in Portugal, seeking to obtain integrated, consistent and scrutinised information over an extended period of time. It is equally important that this work explains the evolution of the resident banking institutions which are part of the consolidation perimeter of the various banking groups.

The database presented herein includes a set of general characteristics:

**Level of breakdown** - banking system figures result from the aggregation of the data observed/estimated for the various financial institutions. That is, the database does not include estimates made directly for aggregated banking system figures. Data broken down by institution are available for in-house researchers, but cannot be disclosed to the public for reasons pertaining to statistical and banking secrecy.

**Perimeter and credit institutions covered** - the information covered regards consolidated data for banking groups and individual data for banks that are not part of a banking group. In any event, the perimeter adopted for each group and the number of groups considered depends on the information in question. Details on the groups included and their consolidation perimeter are provided throughout the series presentation. Overall, there are four distinct situations:

- **Financial indicators** regard data consolidated according to the prudential perimeter defined for the various banking groups, as reported to Banco de Portugal within the scope of its supervisory activity. For the groups considered, this work follows the universe of credit institutions (CIs) and investment firms (IFs) covered by the Legal Framework of Credit Institutions and Financial Companies (RGICSF). Two additional aggregates were constructed, the first including only Other Monetary Financial Institutions (OMFIs) and covering the entire period in the database (1990-2018), the second beginning in 2008 and encompassing, in addition to the OMFIs, the remaining CIs and IFs.
- In the detailed information on **credit and interest rates**, the consolidation universe includes monetary financial institutions resident in Portugal (except the central bank) subject to the Banco de Portugal's prudential supervision and covered by Monetary and Financial Statistics (MFS). Consolidated information was obtained by aggregating the individual data relating to the activity carried out in Portugal by each institution of a banking group.
- Data on activity indicators, such as the **number of branches and employees**, regard the set of credit institutions subject to the prudential supervision of the Banco de Portugal and members of APB, and consolidated information is obtained by aggregating the individual information of each institution of a banking group.

- Finally, the information related to **payment systems** covers all institutions under the RGICSF that provide payment services. Consolidated information was obtained by aggregating the individual data on the activity carried out in Portugal by the institutions of each banking group.

**Period covered** – the database covers a 29-year period, from 1990 to 2018. However, it should be noted that, with the aim of building a database with the broadest scope possible, the number of variables covered was not conditional on having information since 1990. That is, on the one hand, the covered period is shorter for some of the variables while on the other, the coverage of the various institutions is not necessarily the same for all variables.

**Frequency of the information** - the series is generally annual. However, the frequency of a wide range of data became quarterly for more recent periods from 2001 onwards for financial indicators and from 1997 onwards for credit data and interest rate reporting.

This document presents the historical series of the Portuguese banking sector, as well as the respective methodological notes and is organised as follows:

The next section presents a summary of the main aggregated results, corresponding to an overall characterisation of the Portuguese banking system since 1990. In addition, this section aims to illustrate, in a very simple way, the potential of the database for both analytical work and research on various topics related to the banking sector in Portugal.

Section 3 presents the covered information, explaining the procedures used for the construction of each of the sets of variables. More detailed information is provided in the annexes to this document.

Section 4 presents the methodology used to estimate the impacts of the most significant mergers and acquisitions, which are identified as breaks in series that users should take into account.

Finally, section 5 presents the organisation of the database built in a format compatible with computer applications commonly used to manipulate statistical information.

The various annexes to this publication make it possible, firstly, to identify all the variables covered by the database. Secondly, all the financial groups considered over the whole period are identified, as well as in which variables these groups are considered. Thirdly, the evolution of each banking group's consolidation perimeter is presented, including only other monetary financial institutions resident in Portugal. This information, in addition to exhibiting the aggregation that was considered in the construction of the various indicators, also enables the analysis of the evolution of banking groups operating in Portugal since 1990, stemming in particular from mergers and acquisitions.

The publication of this document is accompanied by an Excel file, which includes the total aggregates of the system for all variables in the database, covering financial indicators, as well as information on credit, interest rates, human resources, international activity and payment systems.



## 2 Developments in the banking sector: 1990-2018

Over the past thirty years, the Portuguese financial system has operated against the following backdrop: (i) the process of financial liberalisation of the Portuguese economy, which began with the opening to private initiative in the mid-1980s and involving, among other features, the reprivatisation of a large part of the system, the adoption of the principle of freedom of establishment and freedom to provide services within the European Union in 1992 and culminated in the participation of the Portuguese economy in the euro area in 1999; (ii) the increased implementation of new technology in banking; (iii) a profound financial crisis requiring an Economic and Financial Assistance Programme (EFAP) between 2011 and 2014; (iv) the post-EFAP period, characterised by a gradual recovery of economic activity and the maintenance of an accommodative monetary policy, which has been at the root of (very) low interest rates.

This section presents the summary of some indicators to achieve an overall characterisation of the Portuguese banking system since 1990, by choosing a set of variables and indicators. In order to provide a better context for this analysis, the results obtained were compared to the information available for the other euro area countries. In light of data availability this could only be done for a shorter period and for a limited set of variables. This section aims to improve the understanding of the Portuguese banking system, illustrating the potential of the database presented herein, for both analytical work and research on topics related to the banking sector in Portugal.

## 2.1 Size of the banking system

*After significant growth since 1990, the sector began adjusting its size in 2010 and this process is ongoing. This conclusion is common to three distinct indicators: total assets, number of branches and employees. However, taking euro area countries as a reference, these indicators are at different levels. Assets as a percentage of GDP were always below the average of euro area countries. Conversely, with regard to branches and employees and given the size of the sector, Portugal is above the average and median values of the euro area.*

### Assets as a percentage of GDP below euro area figures

The assets of the Portuguese banking sector accounted for around 100% of GDP in 1990, increasing to a maximum of around 300% between 2009 and 2012 (Chart 1). This indicator has declined significantly in recent years to around 190% in 2018, combining a nominal GDP increase of 20% with a 22% decrease in total asset value.

Assets as a percentage of GDP have always remained lower than euro area figures as a whole, according to information for the 19 euro area countries in the period beginning in 2008 (Chart 1). Since then, for the euro area as a whole, the assets-to-GDP ratio has decreased by around 80 p.p. (from 340% to 260% of GDP). Although widespread, this reduction has been more intense in countries where this ratio had higher values, as illustrated by the sharper decrease in the higher percentiles of the distribution of this indicator among the various countries (Chart 1, top right corner).<sup>4</sup> In addition to Portugal being below the average value of the euro area, this information also shows that Portugal has never been among the euro area countries where the banking sector weighs heavier on the economy. The bottom of Chart 1 shows that Portugal was in an intermediate position in this indicator in 2018.

### Considering the size of the sector, there are more branches in Portugal than in the euro area...<sup>5</sup>

The number of bank branches in Portugal more than doubled in the 1990s, from less than 2,000 in 1990 to around 5,300 in 2000 (Chart 2). After stabilising somewhat in the first five years of the new millennium, there was a further increase in subsequent years, peaking at around 6,500 in 2010. Since then, and in particular since 2013, the number of branches has declined greatly, to stand slightly above 4,000 in 2018.

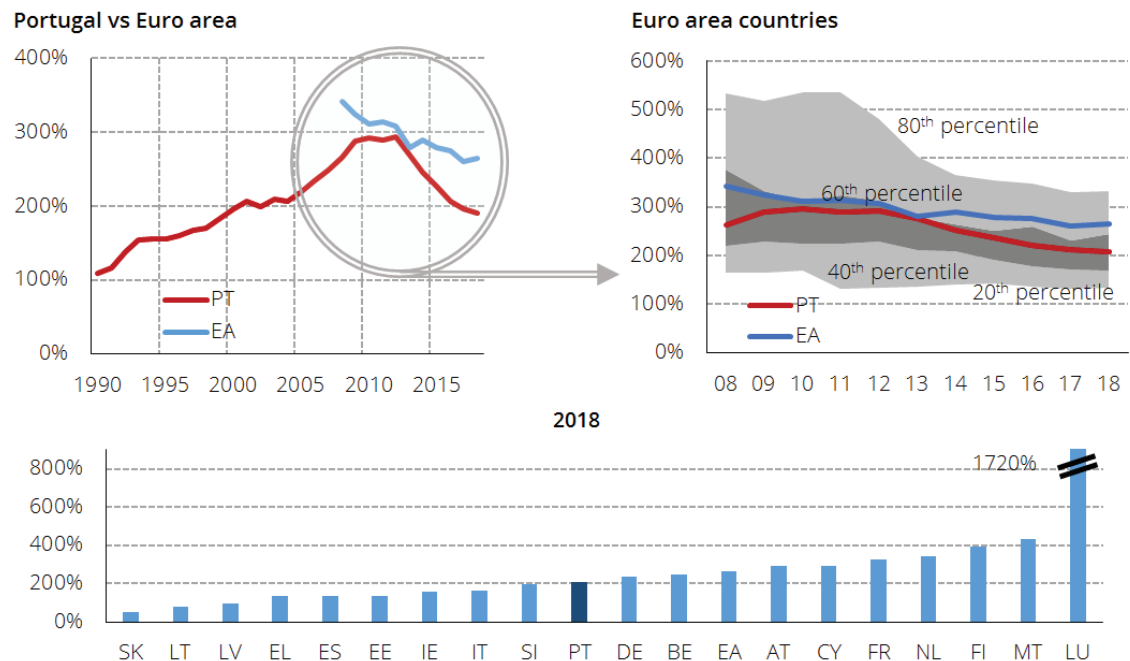
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<sup>4</sup> In this period the sharpest reductions in the weight of banking assets in GDP occurred in Luxembourg (800 p.p., from 2,500% to 1,700%), Ireland (780 p.p., from 940% to 160%), Cyprus (350 p.p., 650% to 300%) and Malta (250 p.p., from 680% to 430%).

<sup>5</sup> The comparison of the number of branches between countries certainly depends on other factors, such as the type of business. Credit institutions that rely heavily on retail banking are expected to have a larger network of branches. This type of effect is not considered in this descriptive analysis. The same applies to the number of employees. As explained below, in the series built for Portugal referring to the number of branches and employees, the population corresponds to members of the Portuguese Banking Association.

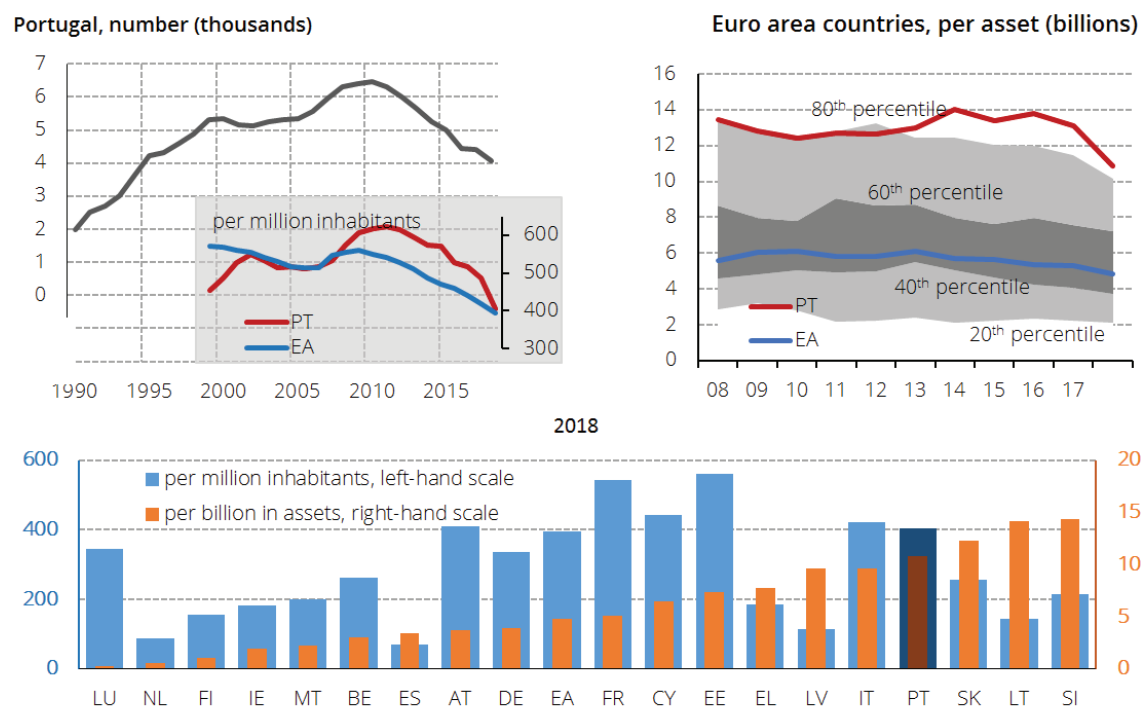


**Chart 1 – Total assets**  
(% GDP)



Sources: Banco de Portugal and ECB (Statistical Data Warehouse).

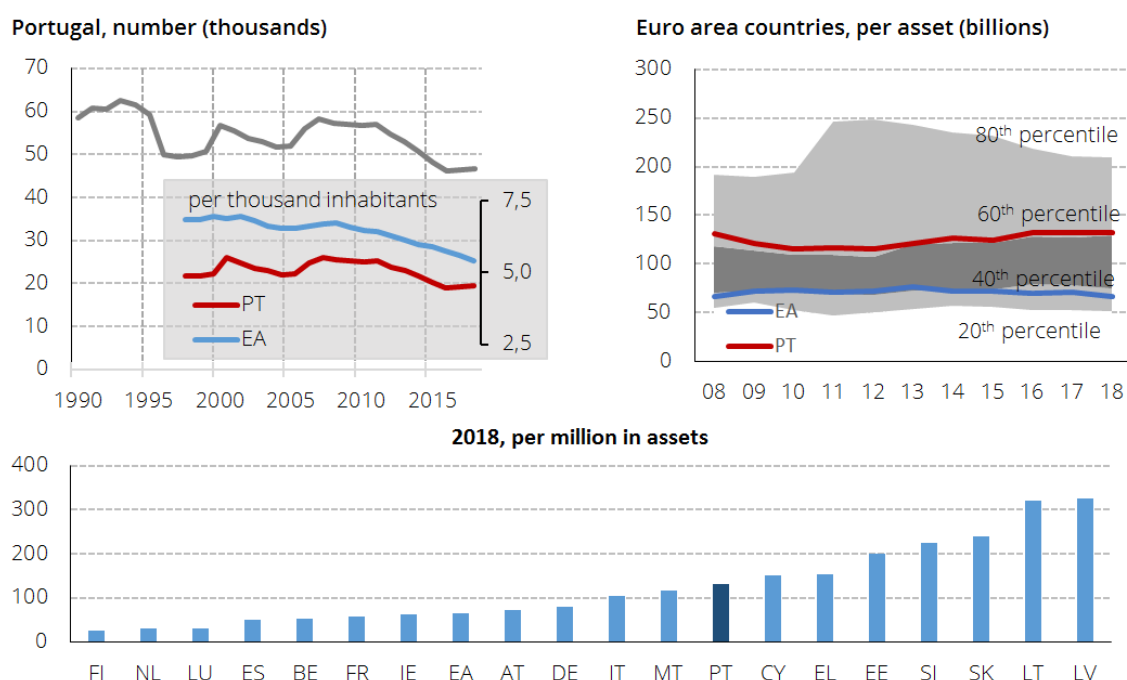
**Chart 2 – Bank branches**  
(domestic activity, number, per million inhabitants and per asset)



Sources: Banco de Portugal and ECB (Statistical Data Warehouse).

### Chart 3 – Human resources

(domestic activity, number, per thousand inhabitants and per asset)



Sources: Banco de Portugal and ECB (Statistical Data Warehouse).

The downward trend in the number of branches also occurred in the euro area, but started earlier than in Portugal. In relative terms compared to population, the highest number of branches in the euro area was recorded in 1997 (first year available in the series) while in Portugal the peak occurred in 2010. In 2018, the number of branches per million inhabitants was 405 in Portugal and 395 in the euro area.

The difference is most striking when the relative size of the respective banking sectors is taken into account. In this case, Portugal always appears as one of the countries with the most branches in proportion to banking system's total assets, standing close to or even above the 80<sup>th</sup> percentile of the distribution of this indicator among the various countries (Chart 2, top right corner).

The bottom of Chart 2 presents these indicators in 2018 for the various economies of the euro area, taking the population and total assets as reference. Regarding total assets, only three countries have a higher number of branches than Portugal (Slovenia, Lithuania and Slovakia), although their number is slightly higher in terms of population (Estonia, France, Cyprus, Italy and Austria).

... the situation is the same with the number of employees, although in a less expressive way.

The number of employees is the third variable chosen to assess the evolution of the size of the banking sector. One difference emerges immediately. Unlike the value of assets and the number of branches, the significant growth of the sector during the 1990s is not visible in this variable, which is explained by the fact that the banking system had already inherited a significant number of employees from the past (the human resources structure is presented in subsection 2.5). While assets as a percentage of GDP or the number of branches more than doubled during that decade, employment in the sector

fell from around 60 thousand between 1990-95 to closer to 50 thousand, in the following ten years (Chart 3). Thereafter, its evolution was more in line with other size indicators, both in growth up to the start of the crisis and in the period of sharp decline observed in the last years under analysis. Figures below 47 thousand, from 2016 to 2018, were the lowest since 1990.

The weight of the banking sector on total employment decreased in most countries, and this weight was lower in Portugal, reflecting the smaller size of the sector in the Portuguese economy. In 2018 in the euro area for every thousand people, 5.4 worked in the banking sector, compared to 4.5 in Portugal.

However, this comparison changes when the number of employees is set against the value of managed assets. Over the whole period considered, this indicator for Portugal is close to the 60<sup>th</sup> percentile of the distribution for euro area countries (Chart 3, top right corner). For the euro area as a whole, which reflects a weighted average among the various countries, this ratio is close to the 40<sup>th</sup> percentile, reflecting the fact that this indicator tends to be lower in larger countries.

The bottom of Chart 3 shows the comparison between the various countries for 2018. Only Cyprus, Greece, Slovenia, Slovakia and the Baltic countries have more employees per managed asset than Portugal.

## 2.2 Concentration, mergers and acquisitions

*An increase has been observed in the concentration of the Portuguese banking system since 1990. This development was particularly evident in the 1990s and was reinforced in two periods during which major mergers and acquisitions took place – 1995 and 2000. Over the period for which comparable information is available, Portugal had a higher concentration level than the euro area, which may be explained by the fact that smaller countries tend to have higher concentration levels.*

### Trend towards greater concentration...

The normalised Herfindahl-Hirschmann Index (HHI) was used to measure the concentration of the banking sector, using detailed information from the database. It was calculated according to the following formula for each of the periods:

$$HH = \frac{\sum_{i=1}^n s_i^2 - \frac{1}{n}}{1 - \frac{1}{n}}$$

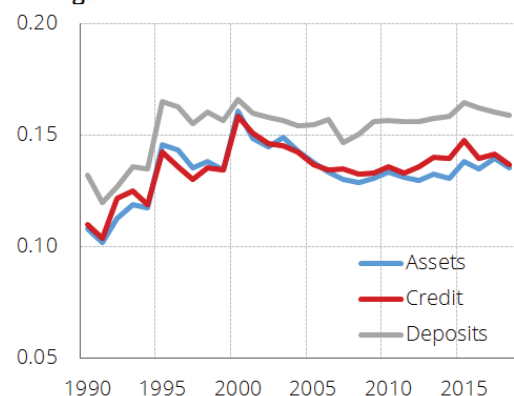
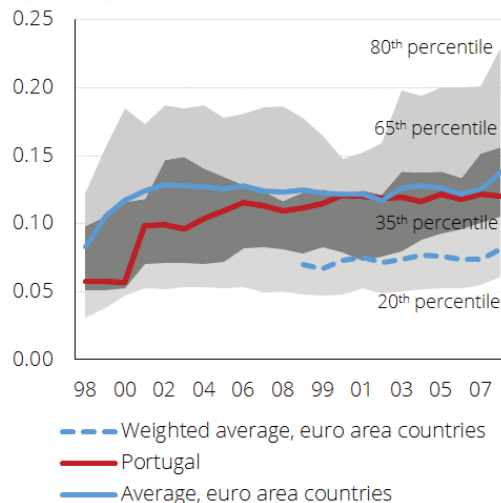
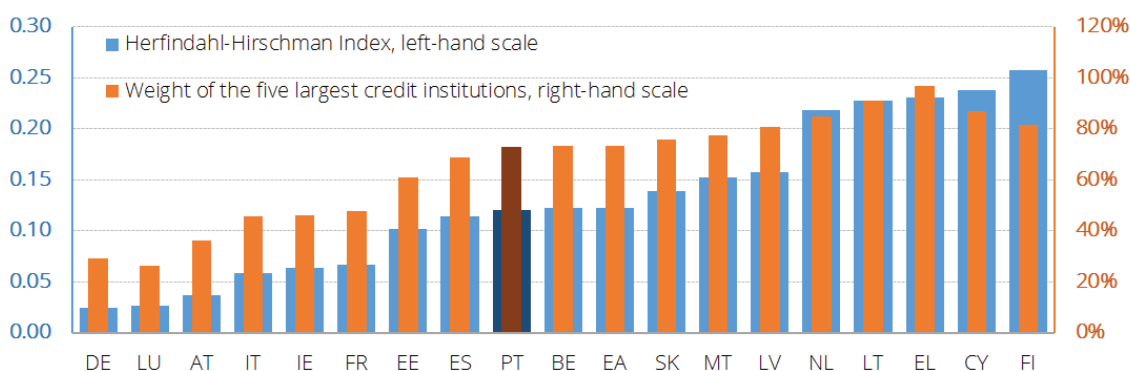
where  $s_i$  is the market share of each of the  $n$  groups concerned. This index varies between zero (minimum concentration, all groups have the same share ( $1/n$ )) and one (total concentration, where group  $i$  holds the entire market).

The top left area of Chart 4 shows the evolution of this indicator for Portugal since 1990, covering the total of credit, deposits and assets.

Overall, these indicators increased during the 1990s. The years 1995 and 2000 are identified as two periods in which there was a significant increase in concentration. On the one hand, in 1995 the Banco Comercial Português (BCP) acquired the Banco Português do Atlântico (BPA), the two becoming consolidated, although BPA existed until 2000. On the other hand, in 2000 there were several relevant acquisitions in the sector, namely: Banco Pinto & Sotto Mayor and Banco Mello by BCP; Banco Totta & Açores and Crédito Predial Português by Santander; Banco Chemical by Caixa Geral de Depósitos. It should be noted that in the years following 1995 and 2000, these increases were partially reversed.

**Chart 4 – Concentration indicators**

(Herfindahl-Hirschman indices, weight of the largest credit institutions)

**Herfindahl-Hirschman indices****Portugal****Herfindahl-Hirschman indices, assets****Euro area countries****2018**

Sources: Banco de Portugal and ECB (Statistical Data Warehouse).

The several mergers and acquisitions highlight the fact that the statistical series have structural breaks that must be taken into account in some of the analyses. Although the acquisitions that took place in 1995 and 2000 are the only ones that appear to have the most significant consequences at aggregate level, disaggregated data are influenced by other mergers and acquisitions. The information on the composition of the banking groups at each time is available in the Annexes. In turn, Section 4 “Effects of winding-ups, resolutions, mergers and acquisitions” identifies the most significant series breaks to be taken into account by users of the most detailed information, suggesting a way to estimate these effects.

Developments in concentration indicators calculated on the basis of consolidated information in the current database point to some stability since 2000, and even a reduction in the case of assets and credit (Chart 4, top left).

### Concentration above the euro area as a whole

Considering the information made available by the ECB since 1997, it is possible to frame developments in the concentration of the Portuguese banking sector with those in the euro area countries (Chart 4, top right and bottom). It should be noted that the information published by the ECB is based on unconsolidated data, which justifies differences in relation to the indicator calculated for Portugal with consolidated information. On the one hand, the ECB data confirm the increase in concentration in the first years of the sample, also pointing to the year 2000 as a period in which there was a significant increase in this concentration. After 2000 the figures point to concentration levels remaining close to the median value observed for euro area countries.

However, the weighted average value for the euro area, taking into account the weight of each country's assets – which can be calculated from 2007 onwards, based on available information – is significantly lower, reflecting the fact that countries with larger banking systems have lower concentration levels.

This concentration indicator, as well as the weight of the five largest institutions for each of the 19 euro area countries in 2018, is shown at the bottom of Chart 4. The correlation coefficients of each of these two indicators with the size of the respective banking system, measured by total assets, are negative (around -0.5). This highlights the need to take into account the relative size of banking systems in order to make a more in-depth comparison of the level of concentration among the various countries.

## 2.3 International activity

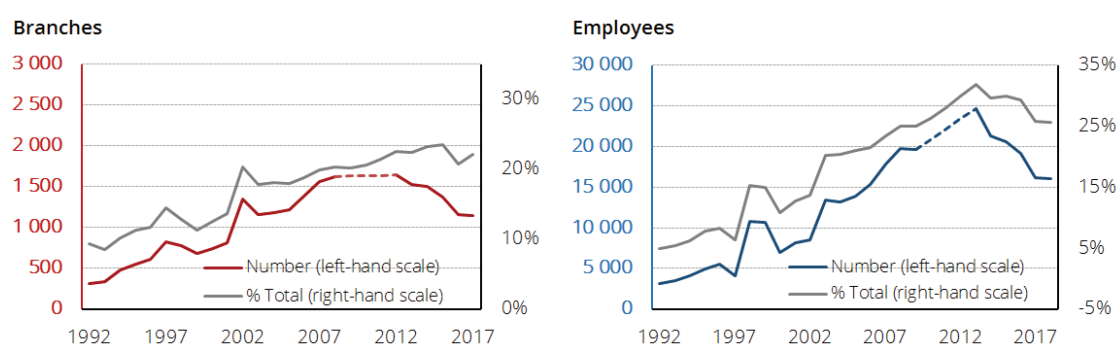
*Alongside domestic activity, the Portuguese banking sector expanded beyond the country's borders. This trend has been reversed by the financial crisis. Since 2012, a significant reduction in the international activity of the Portuguese banking sector has been seen, both in the number of branches and in the human resources involved.*

### Sharp growth that was partially reversed after the crisis

With regard to indicators of international activity, the database has information on the number of branches, i.e. local bank units, subsidiaries that are also within the consolidation perimeter and which have their headquarters in other countries, as well as the number of their employees.<sup>6</sup>

Up to 2012, similarly to domestic activity, there was a sharp increase in international activity, both in the number of branches, which exceeded 1,600 (Chart 5, left), and in the human resources involved, reaching 24,000 employees in 2013 (Chart 5, right). This increase was even stronger than that seen in domestic activity, as evidenced by the evolution of the share of these indicators associated with international activity – from 10% to around 22% between 1990 and 2013 in branches, and from 5% to over 30% in employees.

**Chart 5 – International activity**  
(branches and employees)

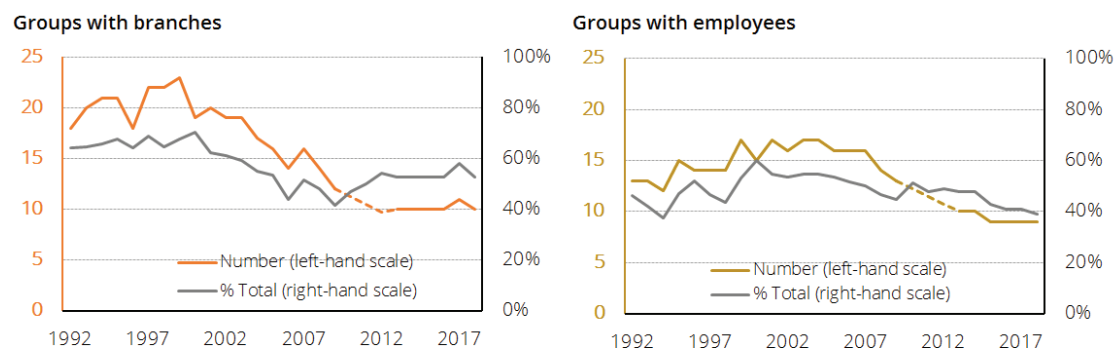


Sources: Portuguese Banking Association and Banco de Portugal.

<sup>6</sup> Information provided by the Portuguese Banking Association, only available as of 1992. Given the lack of data between 2010 and 2012, the values presented in the charts for this period were estimated by linear interpolation. See Section 3 for further details.

For the most recent period, Banco de Portugal regularly provides other indicators related to the international activity of the resident banking sector. See for example Banco de Portugal (2019d).

**Chart 6 – International groups**  
(branches and employees)



Sources: Portuguese Banking Association and Banco de Portugal.

After 2013 during the economic and financial crisis and at a time when banks had to direct their resources to core domestic activities, there was a sharp decline in international activity. Despite this decline, the share of branches connected to international activity was close to 20% in 2018, while this figure was close to 25% in terms of human resources in the same period.

### Less intense and more concentrated international activity

There was a strong concentration of international activity in a small number of banking groups. In a population of 64 groups identified as having international activity between 1990 and 2018, 97% of the records of this activity are concentrated in only ten groups.

This concentration of international activity increased, as evidenced by the reduction in the number of groups with international activity (Chart 6). This development began before 2013, i.e. at a time when activity indicators were still growing, and has been reinforced in recent years. In 2018, international activity was virtually limited to two economic groups, although they experienced a decrease in their presence in international markets. Since 2013, taken together, these two groups have recorded a reduction in the number of employees and branches involved in international activity, of 27% and 15% respectively. Nevertheless, in 2018 they accounted for 95% and 91% of these indicators' totals (compared with 86% and 75% in 2013).



## 2.4 Geographical distribution of branches per group in Portugal

*The creation of new branches until 2010 was a widespread phenomenon for the various banking groups. Despite increased concentration in the activity indicators, in geographical terms per municipality and its population, the concentration of branches decreased, particularly in the 1990s, reflecting the higher growth observed in smaller municipalities. This decrease in geographical concentration was not reversed by the more recent downward trend in the number of branches.*

### Widespread expansion of new branches

The detailed information of the database includes the number of branches of each banking group in each of the 308 municipalities of Portugal.<sup>7</sup> It is therefore possible to deepen the analysis of the evolution of the number of bank branches since 1990.

The distribution of branches per banking group shows that changes to their total number were not decisively influenced by a small number of banks. In fact, contrary to balance sheet information, which showed an increase in concentration (subsection 2.2), the distribution of branches per banking group revealed increasingly less concentration (Chart 7), particularly during the expansion period of the 1990s, showing that the opening of new branches was a widespread phenomenon.<sup>8</sup> An increase in the concentration of branches per economic group was only observed during the adjustment period (after 2013). This, however, has been reversed in the last two years.<sup>9</sup>

### The reduction of branches since 2011 has been widespread, without increasing concentration in the largest municipalities

The information on branches per municipality makes it possible to calculate the concentration of branches per population. shows, for several periods, the Lorenz curve that links the cumulative share of branches corresponding to the cumulative share of the population, with municipalities arranged in increasing order according to the number of branches per inhabitant. The information of population per municipality was taken from the 2011 Census by Statistics Portugal. The diagonal line would correspond to a situation of minimum concentration, i.e. where the cumulative share of branches would correspond to the same cumulative share of the population. The Gini Index evaluates the 'distance' between the Lorenz curve and this reference line.

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<sup>7</sup> In the current version of the list of municipalities. In fact, new municipalities were created in 1998: Odivelas (separated from Loures); Trofa (separated from Santo Tirso); Vizela (absorbing five parishes of Guimarães, one of Lousada and one of Felgueiras).

<sup>8</sup> In 2000 there was a significant increase in the concentration indicator, albeit temporary, which was related to the mergers/acquisitions carried out at the time.

<sup>9</sup> This increase was particularly evident in 2015, heightened considerably by Santander's acquisition of Banco Internacional do Funchal (BANIF) (more than half of the increase). In 2017 the decrease in this indicator was associated with Banco CTT starting to operate.

**Chart 7 – Concentration of branches per group**

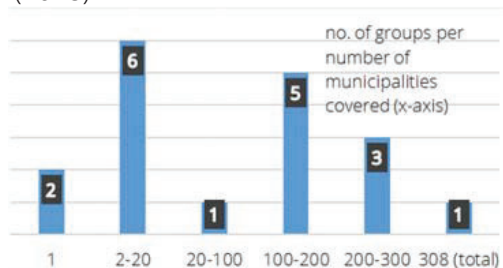
(Herfindahl-Hirschman indices)



Sources: Portuguese Banking Association and Banco de Portugal.

**Chart 9 – Banking groups' geographical coverage**

(2018)

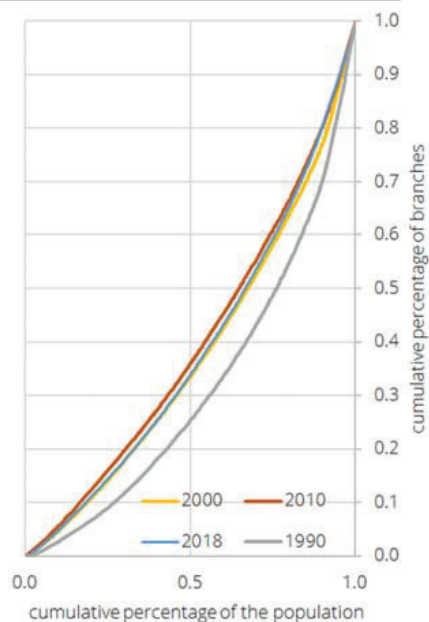


Sources: Portuguese Banking Association and Banco de Portugal.

**Chart 8 – Concentration of branches per population and municipality**

(Gini index and % of municipalities with more branches)

	1990	2000	2010	2018
Gini	0.374	0.248	0.207	0.234
% top 5	27.4%	24.0%	22.0%	19.8%
top 10	34.0%	32.1%	30.3%	27.3%
top 20	43.3%	43.1%	41.9%	37.8%



Sources: Portuguese Banking Association and Banco de Portugal.

Additionally, an indicator of geographical concentration is presented, which evaluates the share of the 5, 10 and 15 largest municipalities in total branches.

Both indicators point to a decrease in concentration per population and municipality during the banking networks' period of expansion until 2010, but especially during the 1990s. In the subsequent period, characterised by a reduction in the number of branches, the indications of the two indicators are distinct. In fact, between 2010 and 2018, while the rate of branch concentration per population showed a slight increase, the share of municipalities with the highest number of branches in total branches decreased further.

In the current trend of reducing the number of branches, this differentiated development of concentration per population and per municipality suggests that banks' decisions to close branches take into account factors other than the population of each municipality.

### **Broad differences in geographical coverage**

It is also possible to cross-check the information of the branches per banking group and per municipality. Chart 9 illustrates the differences in geographical coverage of the various banking groups, which is certainly related to some characteristics of the group itself, such as the type of activity carried out, namely the weight of its retail operation, the size of the group and to what extent its customers use internet banking.

The data suggest a bimodal distribution, in the sense that banks either have a relatively wide coverage or very few branches located in the larger municipalities. Analysing as a population the members of the Portuguese Banking Association (APB), nine banking groups have branches in over 100 municipalities, with CGD represented in all of them (308), while around nine groups are represented in fewer than 20 municipalities (two of these only in the municipality of Lisbon).

## 2.5 Human resources

*In the context of the remarkable reduction in the number of employees in recent years, the banking sector is characterised by a predominance of employees with many years of experience and age. The other dominant trait is the strong increase in average schooling levels.*

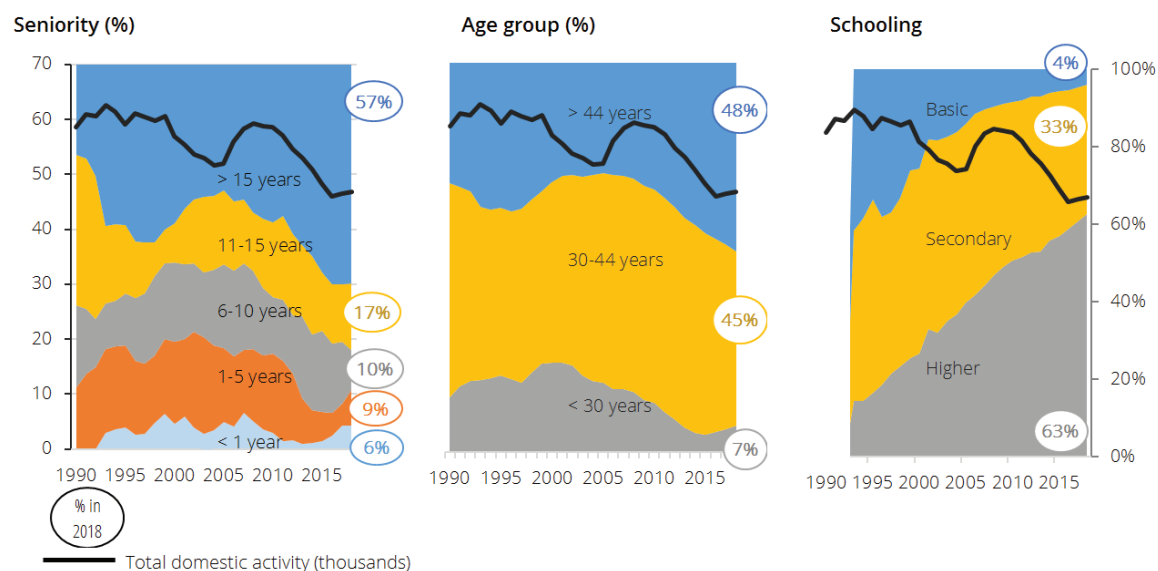
### Staff reduction and ageing and increase in average schooling

The evolution of human resources allocated to banking shows two remarkable characteristics. On the one hand, a reduced turnover of employees (Chart 10) has been observed. In the population consisting of the credit institutions that are members of APB, the number of employees working for each institution for over 15 years (Chart 10, left) almost doubled between 1990 and 2018, representing 57% of the total number of employees employed in domestic activity in the most recent year. Similarly, in 2018, employees aged above 44 years accounted for almost 50% of the total, while, in contrast, those under the age of 30 years accounted for only 7% (Chart 10, centre).

On the other hand, a significant increase in average schooling (Chart 10, right) has been seen. In 2018, more than 60% of employees had higher academic education, compared with less than 20% in 1990. In turn employees with basic education levels followed the opposite path (from 40% of the total in 1990 to only 4% in 2018).

**Chart 10 – Developments in human resources – domestic activity**

(according to seniority, age and schooling)



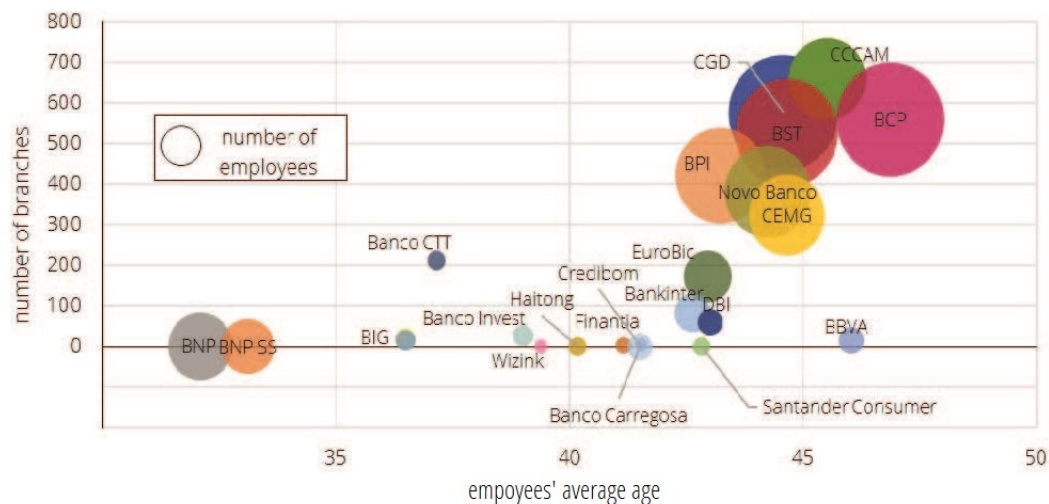
Sources: Portuguese Banking Association and Banco de Portugal.

### Propensity in larger banking groups for the average age to be higher

Chart 11 shows that larger banks, both in terms of their number of branches and of employees, tend to have employees with a higher average age.<sup>10</sup>

In 2018 the average age of employees stood at 41 years. This value is greatly influenced by the larger groups. In the seven largest groups, the average age of employees is around 45 years.<sup>11</sup>

**Chart 11 – Size vs. average age**  
(2018, domestic activity)



Sources: Portuguese Banking Association and Banco de Portugal.

<sup>10</sup> This exercise assumed, for the information available by age ranges (<30, 30-44 and >44), the average figures of 25, 37 and 52 years.

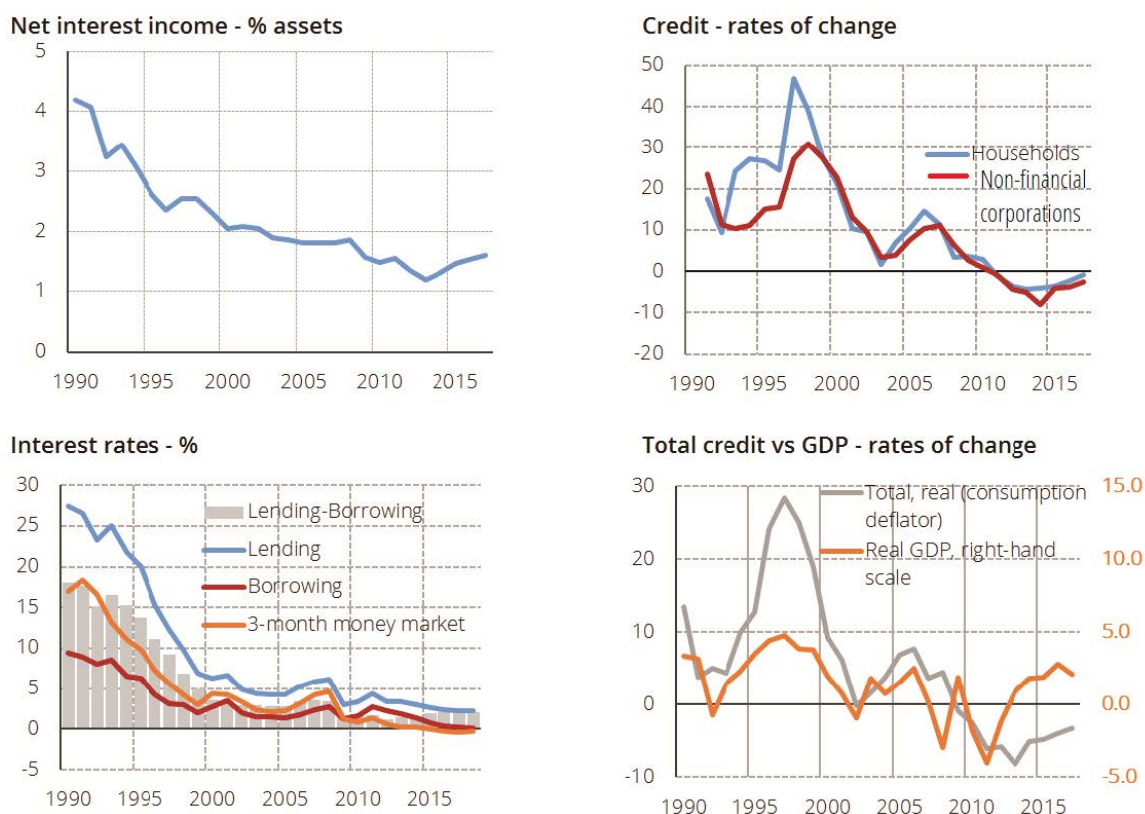
<sup>11</sup> The population under analysis amounts to a total of 23 groups belonging to APB, with data available at 2018.

## 2.6 Profitability

*The banking system's net interest income has decreased over the past 30 years, against a background of significant reduction in interest rates and financial intermediation margins, as well as a strong deceleration in credit. For several years this development was offset by an increase in other income, such as fees, and a reduction in costs. However, from 2007, and more evidently from 2010 onwards, there was a sharp decline in profit/loss together with a significant increase in impairment/provisions, which has been partially reversed in recent years.*

Over the whole period under review, net interest income (difference between interest received and paid) decreased greatly. As a percentage of average assets, net interest income fell from around 4.5% in 1990 to around 1.5% in recent years. These developments reflected both a decrease in the margins between lending and deposit rates (price effect) and a slowdown in activity (volume effect) (Chart 12).

**Chart 12 – Net interest income, interest rates and credit**



Notes:

- Credit growth rates were calculated using end-of-period credit balances.
- For the period after 2003, interest rates on credit and deposit balances refer to the rates for the fourth quarter of each year weighted by the share of each institution. For the period prior to 2003, the series were estimated using the evolution of the implicit interest rates received and paid on loans and deposits.

Sources: Banco de Portugal and Statistics Portugal.

In the period considered, in particular in the 1990s and during the recent international crisis, banks' interest rates and their intermediation margin decreased, i.e. the difference between lending and deposit interest rates. Given the very limited sensitivity of interest rates on demand deposits to market rates, a reduction in interest rates tends to lead to a decrease in the spread between lending and deposit interest rates. In addition, the impact of the interest rate reduction on profits tends to be greater the lower the interest rates.<sup>12</sup> Finally, the compression of differentials between lending and deposit interest rates may also have been influenced by an increase in competition, particularly during the 1990s (Boucinha and Ribeiro (2009)). Similarly, Antão et al. (2009) suggest that the liberalisation process and technological developments during the 1990s contributed to cost reductions and increased competition, allowing a convergence of a very high net interest income to levels closer to those recorded by most banks of other euro area countries.

In order to explain the evolution of net interest income, in addition to this 'price effect', it is necessary to consider a reduction in the volume of activity, measured by credit granted, whose growth rates have decreased from double-digit figures to negative levels in recent years, in credit to firms and households (top right of Chart 12). This reduction, evaluated in nominal terms, cannot be explained by the decline in inflation or by developments in economic activity, particularly in recent years (Chart 12, bottom right). As shown, in the more recent years of the period under review, real credit continued to post negative growth rates, failing to keep pace with the acceleration of real GDP.

The reduction in net interest income was accompanied by differentiated developments in other profit and loss components, with implications for the sector's performance over the past three decades (Chart 13).

On the one hand, the reduction in cross-subsidisation of services provision by the more traditional intermediation activity, also a reflection of increased global competition in the banking markets, led to the explicit charging of fees for these services, as evidenced by the increase in such fees as a percentage of total assets.<sup>13</sup> This development is particularly evident throughout the 1990s, but became blurred in later years, in view of the reduction in capital market-driven transactions, including privatisations, the placement of which was intermediated by the banks. It should be noted that the fee aggregate includes gains of various types and not only fees from the banks' retail business, such as those associated with capital market-driven transactions.

On the other hand, and also a positive contribution to profit/loss, operating costs fell over the whole period, reflecting the multiple technological innovations that have enabled the provision of financial services for an increasingly lower unit cost.

These developments meant net income was relatively stable up to around 2005 (between 0.5% and 1% of assets), showing only a procyclical development, but without any trend or structural change. Since then, net income has fallen to far lower and often negative levels. This change was related to the significant increase in problem assets.

Provisions/impairment have consistently declined since the early 1990s, from around 1.8 percent of assets to 0.4 percent in 2006. The high level at the beginning of the 1990s reflected, on the one hand,

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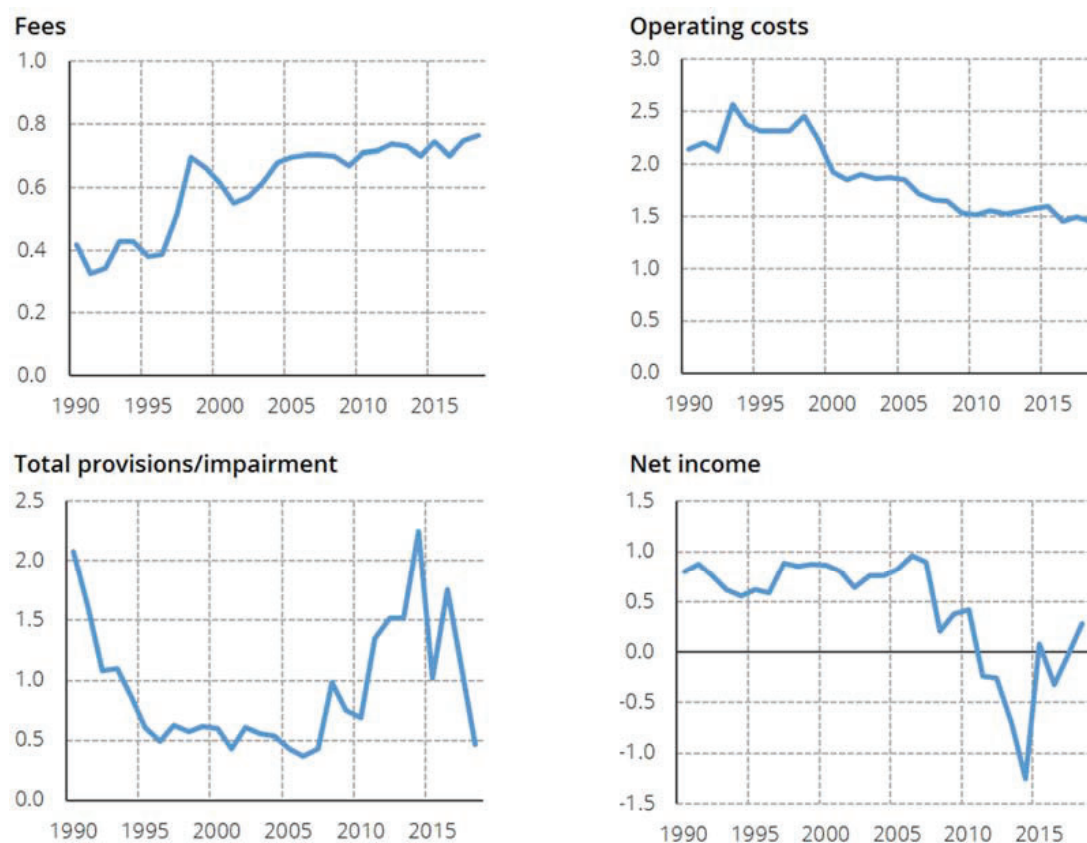
<sup>12</sup> Banco de Portugal (2016) presents this non-linear effect between the interest rate level and the effect on net interest income as applied to Portugal. A more generic application is presented in Borio et al. (2017).

<sup>13</sup> Cross-subsidisation occurs when certain services provided by a particular firm are priced in a way that does not reflect their cost, which is offset in terms of income by charging high-profit margins for another service. This situation can only be sustained in markets with a low level of competition.



the specific provisioning required for overdue loans, inherited in part from the 1980s, and, on the other hand, the increase in overdue loans resulting from the slowdown in economic activity experienced in the early 1990s.

**Chart 13 – Other income, other costs and profit/loss**  
(% of assets)

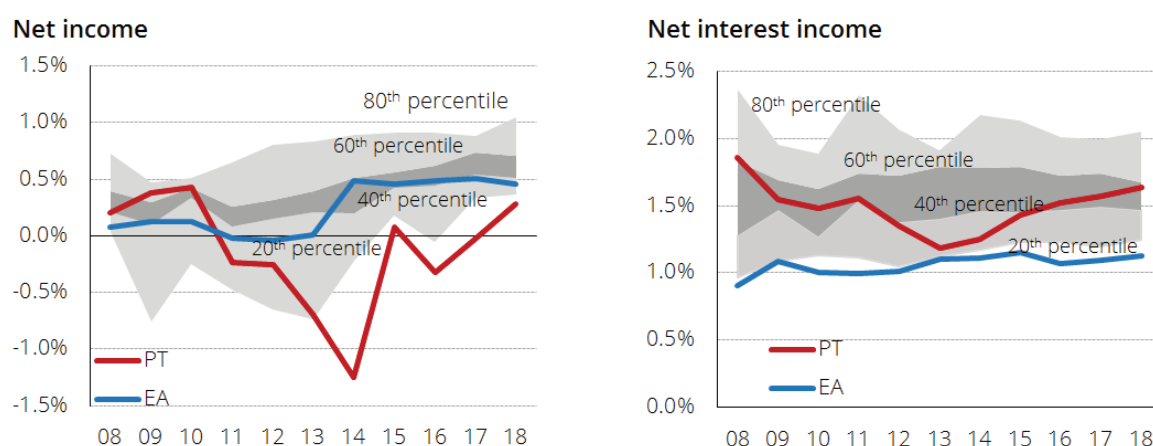


Source: Banco de Portugal.



**Chart 14 – Profit/loss: Portugal vs. the euro area**

(% of assets)



Sources: Banco de Portugal and ECB (Statistical Data Warehouse).

After 2006 the recognition of credit portfolio losses gradually increased in the first few years of the international financial crisis and afterwards, more evidently, in the period of the EFAP, during which there was a sharp fall in economic activity and the so-called special credit portfolio inspection programmes took place. After the EFAP, impairment recorded in the credit portfolio was clearly above the average values of the period under review, due to the increase in impairment coverage of non-performing assets (whether by recording losses on the sale of these assets or by recording impairments in the remaining portfolio) which resulted from the crisis. In particular, much of the impairment recorded was linked to the reorganisation of some banks which, in the context of deep restructuring, were subject to actions geared towards hastening the normalisation of the weight of non-performing assets on the balance sheet. The recent adoption of IFRS 9 (in 2018) will likely result in a swifter recognition of impairment losses in the context of a slowdown in the economic activity.

Portugal has been one of the countries to experience unfavourable developments in profit/loss in recent years, being close to the 20<sup>th</sup> percentile and often presenting negative values (Chart 14).<sup>14</sup> This cannot, however, be attributed to developments in net interest income (difference between interest received and paid), which, taking into account the distribution in the euro area, after being below the 20<sup>th</sup> percentile in 2013 and 2014, recovered to reach higher percentiles (near the 60<sup>th</sup> percentile in 2018).<sup>15</sup> This difference highlights that developments in profit/loss have been significantly influenced by impairment (in the initial post-crisis period, impairment for equity holdings and subsequently credit impairments), the item in the financial statements that showed the most unfavourable developments. The resolution of two banks (BANIF and BES) took place during this period and had an impact on this variable.

<sup>14</sup> Developments are very much in line with those previously presented for Portugal (Chart 12 and Chart 13), with the slight differences attributable, in particular, to a different coverage by the institutions.

<sup>15</sup> The fact that the euro area is significantly below the median values for the various countries reflects the fact that profitability values are particularly low for large countries, namely Germany and France.

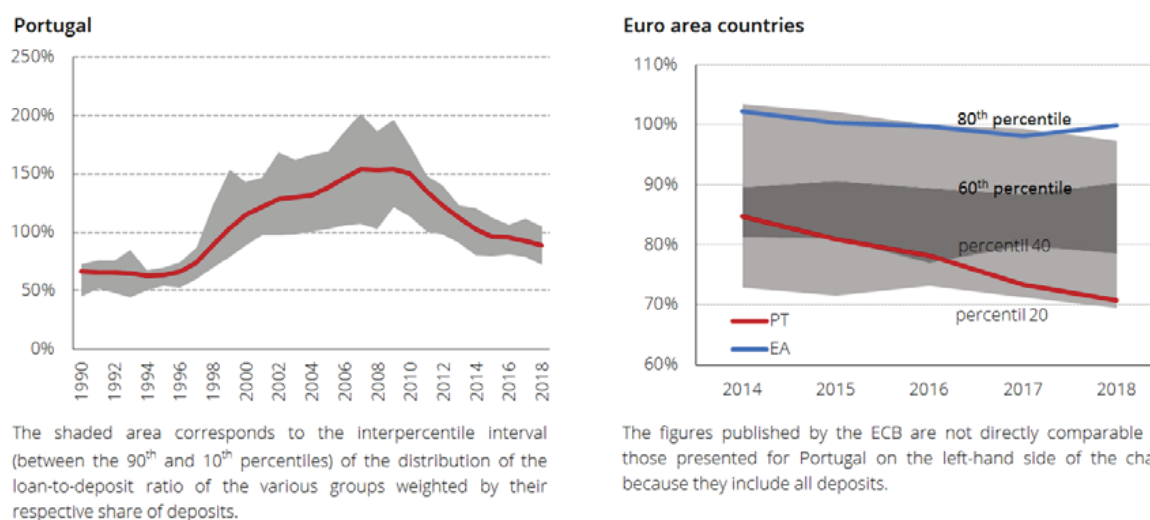
## 2.7 Liquidity and solvency

*After years of high credit growth, the financial crisis and the adjustment of the Portuguese economy led to an increase in liquidity levels, which led to a plunge in the loan-to-deposit ratio from around 150% in 2010 to below 90% in 2018. In line with the stepping up of regulatory requirements, there was also a significant increase in solvency levels.*

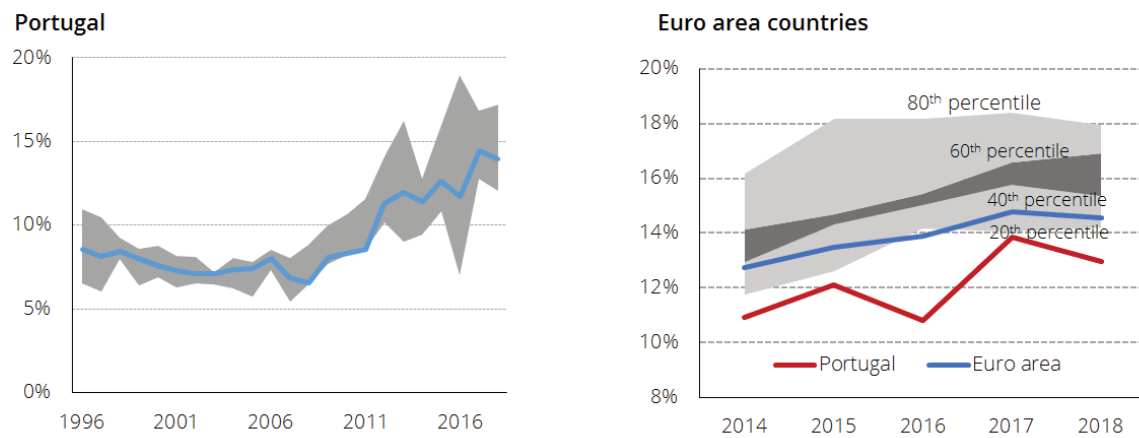
The loan-to-deposit ratio, which measures structural liquidity, after remaining relatively stable at around 60% between 1990 and 1995, increased significantly in the following years, reaching a maximum level of around 150% in 2010 (Chart 15, left). During this period a significant increase was seen in the dispersion observed among the various banking groups, indicating an even sharper increase in some of them. Following the adjustment process of the Portuguese economy, this indicator decreased significantly and in a cross-cutting manner. In 2018 the average ratio for the total system was 89%, with 90% of its distribution by groups falling between 72% and 104%.

The increase in structural liquidity indicated by the reduction in the ratio of loans to deposits was particularly evident for Portugal, while in all euro area countries there was a certain stabilisation of this indicator (Chart 15, right). Therefore, Portugal went from an intermediate situation among euro area countries in 2014 to figures closer to the lowest in 2018 (20<sup>th</sup> percentile of the distribution among euro area countries).

**Chart 15 – Customers’ loan-to-deposit ratio**  
(%)



Sources: Banco de Portugal and ECB (Statistical Data Warehouse).

**Chart 16 – Tier 1 ratio (%)**

The shaded area corresponds to the interpercentile interval (between the 90<sup>th</sup> and 10<sup>th</sup> percentiles) of the distribution of the Tier 1 ratio of the various groups weighted by the respective share of assets.

Sources: Banco de Portugal and ECB (Statistical Data Warehouse).

The Tier 1 capital ratio remained relatively stable between 1995 and 2010, with figures between 6% and 8% (Chart 16, left). Later, as in the other euro area countries and in a context where, following the financial crisis, there was an increase in minimum capital requirements and an increase in their quality imposed by the authorities, the Tier1 ratio rose to almost 14%.

Between 2008 and 2011, this ratio for the whole system was very close to the 10<sup>th</sup> percentile of the distribution (weighted) by the various banking groups, which highlights the impact of some relevantly-sized institutions with lower values.

Despite the increase observed in recent years, which has been widespread in the euro area, the capital ratio of Portuguese banking groups has remained below both the euro area average and that of most of its constituent countries (Chart 16, right).

## 2.8 Payment systems

*The evolution of the banking sector in recent decades has been marked by technological changes capable of reducing processing unit costs, productive capacity through traditional means of distribution and the importance of physical distance in the relationship with customers. While these changes have been more marked in Portugal than in the euro area, it should be noted that in terms of branches and employees, and given the size of the sector, Portugal is above the average and median of the euro area countries.*

### More terminals available...

A significant increase in the number of payment terminals has been observed, in particular Automated Teller Machines (ATMs) and Point-of-Sale (POS) terminals. Despite being a global phenomenon, this increase has been more noticeable in Portugal.

The number of ATMs rose from around 800 in 1990 to a maximum of over 14.6 thousand in 2010, with a reduction of around 3,000 terminals since then (Chart 17). This evolution reflects the physical coexistence of ATMs and traditional branches, which, as mentioned, after a strong increase have also declined in recent years. In per capita terms, Portugal, together with Austria, was the euro area country with the highest number of ATMs in 2018 – around 1.4 per 1,000 inhabitants against an average below 0.9 for the euro area (Chart 18).

The increase in POS has also been substantial, and this trend has not yet been exhausted as was the case with ATMs (Chart 17). In Portugal, the number of POS has continued to increase, with the exception of 2011, 2012 and 2013, when the effects of the crisis may have been reflected in the number of businesses.<sup>16</sup> In this indicator, Portugal is also above euro area figures, although the difference is clearly smaller than that observed for ATMs (Chart 19).<sup>17</sup>

### ... and greater use of electronic payment instruments

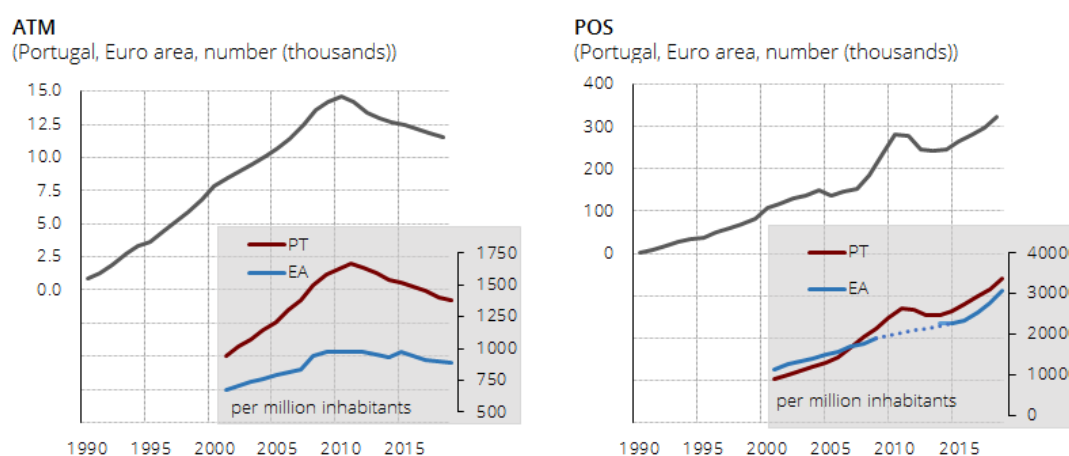
The growing availability of ATMs and POS, as well as other technological developments, has enabled the use of increasingly more electronic payment instruments, which are potentially less costly and facilitate remote payment transactions (Chart 20).<sup>18</sup> The share of cheques in the total value of payments fell from almost 80% in 2001 to below 20% in 2018. Conversely, the relative importance of transfers has increased – at present, payments between firms or between firms and their employees are made by means of such transfers. It should be noted that over 40% of transfers are already initiated through internet banking platforms.

<sup>16</sup> The slight reduction in 2005 is considered to be related to the effects of methodological changes, including Unicre's data reporting becoming autonomous.

<sup>17</sup> Reference must be made to the frankly high number of almost one POS for every three inhabitants in Luxembourg. This phenomenon is linked to the fact that payment service providers from Luxembourg provide a very significant number of payment terminals in other countries of the European Union.

<sup>18</sup> For more on processing costs of operations see Banco de Portugal (2019a).

**Chart 17 – ATMs and POS**  
(number, per million inhabitants)

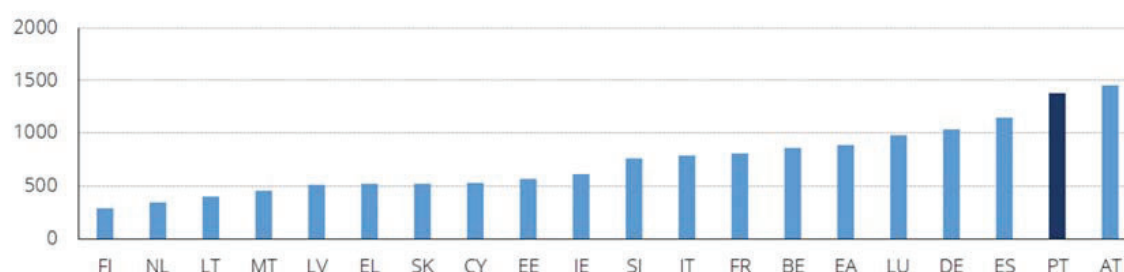


Notes:

- Figures for Portugal for the period prior to 2000 were estimated using aggregated data. These periods are not covered by the database.
- The number of ATMs for the euro area is not available from 2009 to 2013. The figure presented corresponds to a linear interpolation.

Sources: Banco de Portugal and ECB (Statistical Data Warehouse).

**Chart 18 – ATMs in the euro area**  
(per million inhabitants, 2018)



Sources: Banco de Portugal and ECB (Statistical Data Warehouse).

**Chart 19 – POS in the euro area**  
(per million inhabitants, 2018)



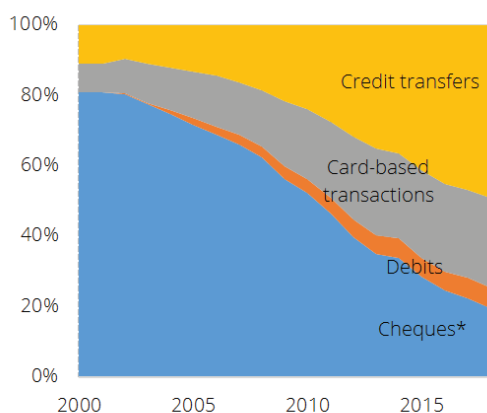
Note: The figure for Cyprus is from 2013, for Malta from 2014, for Finland from 2015 and for Slovakia from 2017.

Sources: Banco de Portugal and ECB (Statistical Data Warehouse).

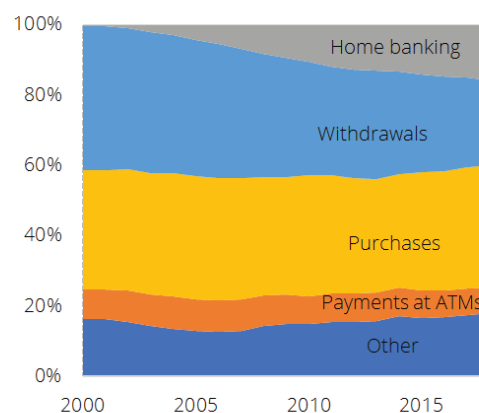
**Chart 20 – Payment instruments and types of transactions**

(%)

**Payment instruments**



**Card-based transactions**

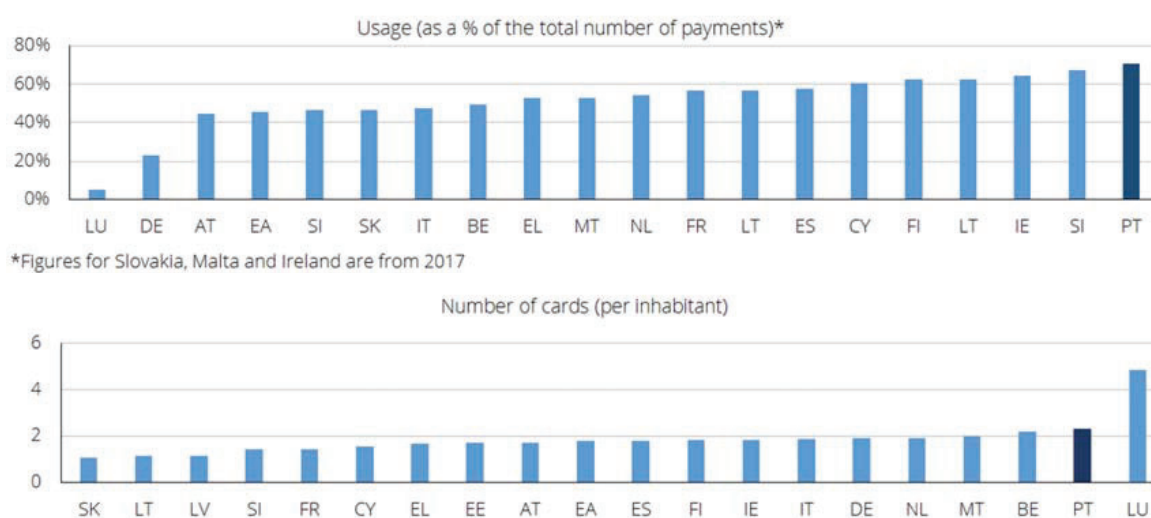


\* includes a residual value of bills of exchange and other commercial bills

Source: Banco de Portugal.

**Chart 21 – Payment cards**

(usage and number of payment cards, 2018)



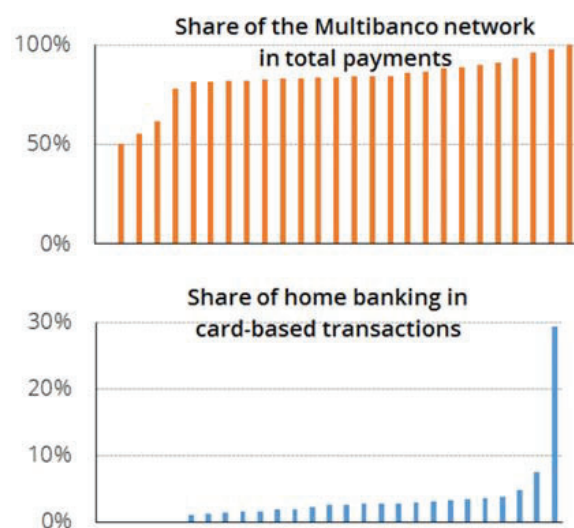
Sources: Banco de Portugal and ECB (Statistical Data Warehouse).

Similarly, based on virtually negligible figures at the beginning of the period, direct debit transactions accounted for almost 6% of the total value of payments made through banks in 2018.

In turn, card-based transactions (using ATMs, POS or internet banking) have also grown significantly, already accounting for more than 25% of the total. It should be noted that this trend is reinforced when, instead of amounts, the number of operations is taken into account (information also covered

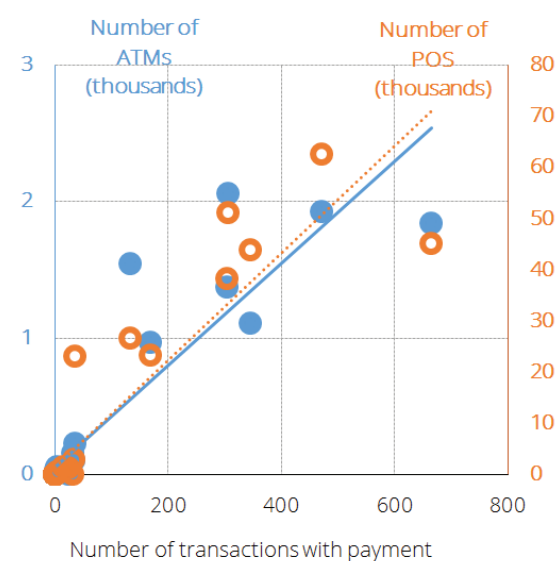
by the database).<sup>19</sup> This is due to the fact that the amount per transaction associated with cheques or transfers is significantly higher: based on the latest data for the total number of transactions, cheques represented less than 2% and credit transfers around 5% while card-based transactions were close to 85%.

**Chart 22 – Card-based and internet banking transactions per group (2018)**



Source: Banco de Portugal

**Chart 23 – ATMs/POS per group (2018)**



Source: Banco de Portugal.

If an additional breakdown of the value of the various card-based transactions is considered (Chart 20), the share of withdrawals has also declined against the increasing importance of purchases, reflecting the replacement of cash with payment cards. Internet banking has also grown remarkably, especially in payments of services.

Available statistics also suggest the Portuguese have a greater appetite for the use of payment cards. Among euro area countries, Portugal ranks first with regard to share of card payments, in number of payments, and second in the number of cards provided by resident entities per inhabitant (Chart 21).

The aggregated information described above often hides very different realities per banking group. This is the case of the importance of card-based transactions and internet banking services (Chart 22). Even though the number of ATMs and POS depends on the size of each institution (assessed using the total number of transactions), there are considerable differences in the provision of these terminals by each bank (Chart 23).

<sup>19</sup> Relevant information since the processing cost of each operation should be marginally related to its amount.





## 3 Information covered

### 3.1 Financial indicators

#### 3.1.1 Format of information and general characteristics

A very important aspect in the construction of long series for financial indicators is the typical existence of breaks in the series, due to the various changes introduced to accounting standards and the model for reporting information over time. In fact, the need for more consistent information for the time period pertaining to the financial position of banks was one of the main reasons behind the construction of the series discussed herein.<sup>20</sup>

The first repercussion of these breaks in the series arises from the choice of the format to be used for the entire period under review. In line with the standard practice for constructing backward-looking series, a format corresponding to the latest report (FINREP) was chosen, to make it easier to update information and ensure compatibility with the most recent banking system analyses. As to solvency indicators, concepts were selected to allow for greater consistency in own funds categories over the entire period. The use of more recent criteria, such as the Common Equity Tier 1 capital (CET1), would render it impossible to make a retropolation that is at all appropriate for earlier periods.

The constructed financial information considers the **balance sheet, profit and loss account and solvency indicators**. This information is illustrated in detail in Annex A – Financial Indicators (Tables A1, A2 and A3). In the case of balance sheet data and the profit and loss account, this information is available on an annual basis from 1990 onwards and on a quarterly basis since the beginning of 2001. In turn, information on solvency is available on an annual basis between 1994 and 2000, semi-annually between 2001 and 2009, and on a quarterly basis since the beginning of 2010.

#### 3.1.2 Breaks in series

Given the long time period covered by this database, breaks in the series are to be expected due to changes to supervisory information reports, to accounting policies and/or to the perimeter of banking groups, i.e. mergers/acquisitions between banking institutions. The latter is discussed in Section 4.

Regulatory amendments lead to changes in the supervisory report organisation and detail. To maintain the highest possible level of consistency over time, the connection was established by means of assumptions on the correspondence between the various reports. These connections will tend to be more precise the more granular the available information is.

Changes to accounting policies in general have a significant impact, given that they may lead to changes in the very concepts underlying some items, which ultimately implies the occurrence of a break in the series due to the inability of reproducing more recent concepts for past periods. In this respect, three examples are noteworthy: (i) with the introduction of International Accounting Standards (IAS) from March 2005 onwards, it became possible to value a substantial share of on-

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<sup>20</sup> Overall, for the period from 2008 onwards, this information corresponds to that underlying the values released on a quarterly basis by the Banco de Portugal to characterise recent developments in the Portuguese banking system (see, for instance, Banco de Portugal (2019c)).

balance-sheet assets in securities at market prices, in contrast to the former valuation at the purchase price; (ii) with the standardisation of prudential reporting at European level (COREP) from 2014 onwards, the definitions underlying the main solvency ratios were considerably altered; (iii) with the introduction of IFRS 9 in January 2018, in addition to other changes (see Banco de Portugal (2017)), impairment calculation shifted from an incurred loss model towards an expected loss model.

Over the period 1990-2018, a number of breaks in the series were noted. Subsequently, the solutions adopted to ensure a single format over the entire period are documented.

#### **Balance sheet data and profit and loss account:**

**Up to December 1997** – Data for the period 1990-97 stem from historical information available at the Banco de Portugal. This information has a significant correspondence with that reported to the Bank for the subsequent period, given that, in both cases, the accounting records on a consolidated basis are based on the Chart of Accounts for the Banking System. The only exception is where there is less detail on provisions made. This means that older information does not consider a separation between provisions for loans to credit institutions and provisions for loans to customers. Furthermore, it does not consider a separation between provisions made for the different types of investment in securities.

A similar impairment/asset coverage ratio structure to that for 1998 was the basis for the procedure, with the remainder of the total being distributed in proportion to the corresponding aggregates.

**Adoption of the International Accounting Standards (IAS) / Adjusted Accounting Standards (AAS) (2005-07)** – Financial information for supervisory purposes is no longer reported in accordance with the Chart of Accounts for the Banking System, which was replaced with the IAS/AAS. In addition to changes to accounting policies, a change was also made to the information to be reported for supervisory purposes introduced by Instruction of the Banco de Portugal No 9/2005 (hereinafter “Analytical Balance Sheet”).

The Analytical Balance Sheet model was adopted in a phased-in approach, and in 2005 a set of major institutions implemented this reporting system. This means that in its first two years, institutions reporting through different systems co-existed (Chart of Accounts for the Banking System and Analytical Balance Sheet). The main differences between these systems lie in the fact that the Chart of Accounts for the Banking System is less detailed than the Analytical Balance Sheet and the accounting rules associated with each report have changed. As such, some information details provided in this project only emerged after the adoption of the Analytical Balance Sheet, more specifically, the differentiation between central bank deposits and those from credit institutions, information on deferred and current tax assets as well as a more detailed breakdown of the “provisions and impairments” item (see Appendices 1 and 2 in Annex A).<sup>21</sup>

To mitigate some of the impact of these breaks, an extraordinary report was made by 13 of the main institutions, which had adopted this new reporting system in 2005. This report included, in addition to the information for 2005 under the IAS/AAS, the 2004 pro forma financial statements under the new

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<sup>21</sup> Although the new reporting system was only complete from 2007 onwards, given that information for 2006 corresponded to over 95% of the range of institutions, these reports were extrapolated to obtain aggregate values for these breakdowns.

accounting system. With this information, and for these groups only, the figures from 1990 to 2004 were revised using a correction factor calculated through the relative difference between the figure reported under the Chart of Accounts for the Banking System and the pro forma figure under the IAS/AAS for 2004. For data on other institutions, breaks in the series were assumed, and no correction factor was applied.<sup>22</sup>

**Adoption of FINREP (in December 2015)** – At the end of 2014, new financial reporting standards (FINREP) were implemented through Commission Implementing Regulation (EU) No 680/2014,<sup>23</sup> which takes into account the same accounting policies as the Analytical Balance Sheet, but with different breakdowns and detail levels, which renders impossible a 100% match with the reports. Therefore, following several quarters of adjustment to the new reporting system, reporting under the Analytical Balance Sheet system was adopted for data up to September 2015 and the FINREP system from then onwards.

Correspondence tables were constructed to link both series, aimed at being as precise as possible (by using more granular information) and at complying with the definition of the latest report (FINREP). These correspondence tables are shown in Appendices 1 and 2 (associated with Annex A) for items in each segment of the time series for the balance sheet and the profit and loss account.

#### Data on institutions' solvency:

**Adoption of COREP (in March 2014)** – At the beginning of 2014, a new prudential reporting system was introduced with regards to institutions' solvency (COREP), among other factors, through Commission Implementing Regulation (EU) No 680/2014. With this new reporting system, a set of methodological changes were introduced into 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).

### 3.1.3 Institutions covered

Information on financial indicators includes two aggregates:<sup>24</sup> 1) the Other Monetary Financial Institutions (OMFIs) aggregate since 1990; 2) the aggregate of institutions, which have been part of the

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<sup>22</sup> Consideration was given to the possibility of applying to the other institutions a correction factor equal to the average of the correction factor applied to the 13 largest institutions for each item for which reporting was available in a year common to both accounting systems. However, the correction factors applied to smaller institutions tend to be lower, and, given that they are precisely the smallest institutions, no correction was applied.

<sup>23</sup> Commission Implementing Regulation (EU) No 680/2014 lays down prudential reporting requirements that must be complied with by credit institutions and investment firms.

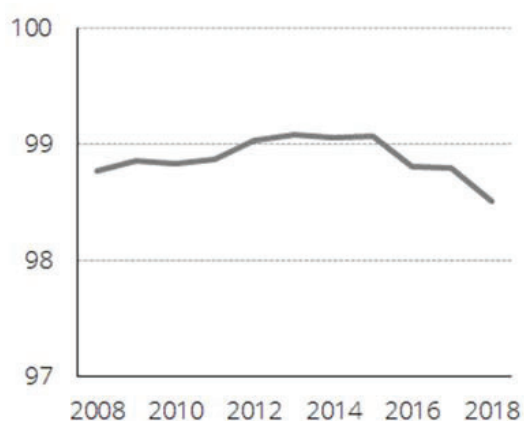
<sup>24</sup> Annex F to this publication includes an exhaustive list of the groups taken into account when calculating these financial variables over the entire period under review. To apply these aggregates, the consolidated bases were prioritised over individual bases, in contrast to the

banking system since 2008. Although the other monetary financial institutions aggregate is a subset of the banking system, it accounted in 2018 for 98.5% of the banking system's total assets (Chart 24).<sup>25</sup>

The number of institutions that are part of the banking system has varied over the past decades. More recently, the number of institutions that are part of the banking system has dropped markedly (Chart 25).

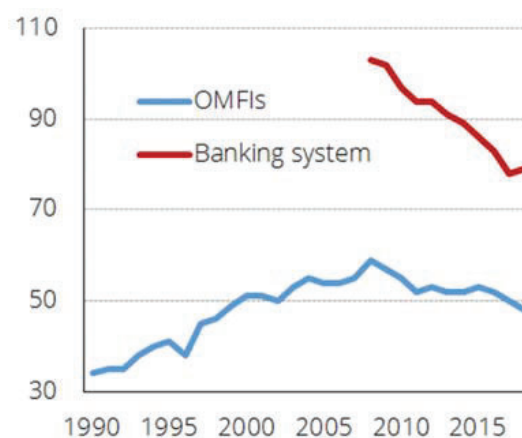
**Chart 24 – Weight of OMFIs in the banking system's aggregate**

(% of assets of the banking system)



Source: Banco de Portugal.

**Chart 25 – Number of institutions considered in the banking system's aggregate**



Source: Banco de Portugal.

When constructing the banking system's aggregate (from 2008 onwards), the concept already used in the banking system indicators published by the Banco de Portugal was applied, which comprises all credit institutions (CIs) and investment firms (IFs), excluding institutions that have their head office in the Madeira Free Trade Zone.

Institutions' classification as CIs or IFs has changed over the years, due to successive revisions to the RGICSF. For instance, the "investment firms" concept has only existed since 2014 (36<sup>th</sup> version of the RGICSF). As such, for the sake of consistency over time, the current definitions of the RGICSF (49<sup>th</sup> version) were used to characterise these aggregates.

Some types of institutions have ceased to exist over the years, and it is not possible to align them with a concept contained in the current version of the RGICSF. Therefore, these cases were analysed individually according to the reasons advanced in the legal acts that revoked these types of institutions.

monetary and financial statistics. Therefore, if an institution is consolidated into another institution in Portugal, and if that parent company reports to the Banco de Portugal, the latter's reporting is on a consolidated basis.

<sup>25</sup> To guarantee consistency over time, aggregate information released with this publication covers two aggregates in the case of financial indicators: the wider aggregate for the banking system since 2008 and the aggregate for OMFIs for the entire period.

## 3.2 Loans to customers

### 3.2.1 Format of information and general characteristics

Information on credit breaks down developments in total credit into the various institutional sectors, with a further breakdown by economic activity sector for non-financial corporations (NFCs). In the case of households, loans are split between housing loans and loans for consumption and other purposes.. Thus, two sources of information were brought together: the consolidated balance sheet from supervisory information with that from monetary and financial statistics (MFS).<sup>26</sup> MFS are constructed on an individual basis, which means that the simple sum of two institutions belonging to the same group does not cancel out intra-group transactions (non-consolidated information). Moreover, MFS cover only resident entities. Statistics on overdue loans for NFCs and households are also included, broken down in the same way. Annex B in this publication details all variables available.

This information has been released on a quarterly basis since 2001, after being released on an annual basis for the previous period, reflecting the frequency available for consolidated balance sheet data.

Data on loans to customers were constructed on the basis of three separate sources of information:

- 1) consolidated balance sheet reported in the scope of the Banco de Portugal's supervisory activities;
- 2) monetary and financial institutions statistics (MFS);
- 3) Central Credit Register (CCR) statistics.

Balance sheet information was chiefly used to obtain total credit, as well as loans to financial corporations (FCs), given that this component is particularly affected by intra-group positions – which are not adjusted in the calculation on an individual basis of MFS. In all other sectors, the differences between the consolidated basis of supervisory data and the individual basis of MFS are less marked. Furthermore, MFS cover solely some credit institutions, classified as MFIs. These two aspects account for some of the substantial differences between sources of information for loans to FCs, clearly justifying a preferential use of balance sheet data.

MFS information is directly used to assess credit to other institutional sectors, i.e. non-financial corporations (NFCs), general government (GG) and households. It should be noted that this information relates only to domestic activity, i.e. it does not include the external activity of banking groups (in addition to resident OMFIs), but does include loans and deposits of non-residents in Portugal. As such, to bring the two sources of information together, a residual item was introduced, the so-called “other credit”. Using the annual amounts of MFS, it was possible to retropolate the NFC series (by economic activity sector) and households for the period 1990-96, which was not the case for loans to general government and financial corporations, whose series started in 1997.

Central Credit Register information was used to obtain the amounts of credit to NFCs by sector of activity, for the period beginning in December 2002. For the period up to December 2001, MFS information was used. Between January 2002 and November 2002, a linear interpolation was employed on the weight of each sector on the total to estimate the three quarters.

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<sup>26</sup> [Instruction of the Banco de Portugal No 25/2014](#) – Balance sheet and interest rate statistics on monetary financial institutions (in Portuguese only).

The Portuguese Classification of Economic Activities (CAE) is currently divided into 21 sections (CAE in accordance with the 3<sup>rd</sup> Revision – CAE-Rev.3). On the basis of the existing sections, to obtain only the 5 items detailed in points 1.1.1.1.1 to 1.1.1.1.5 in Table B1 (hereto attached) on loans granted to NFCs by economic activity sector, the various CAE sections had to be aggregated by core activity.

Item: 1.1.1.1.1 Agriculture and fishing (sum of loans in Section A);

Item: 1.1.1.1.2 Mining and quarrying and Manufacturing (sum of loans in Sections B and C);

Item: 1.1.1.1.3 Construction and public works (sum of loans in Section F);

Item: 1.1.1.1.4 Electricity, gas and water (sum of loans in Sections D and E);

Item: 1.1.1.1.5 Services (sum of loans in Sections G to U);

The same methodology and sources of information were used to calculate data on overdue loans. Overdue loans correspond to all credit which remains unpaid for more than 30 days after maturity. To make it as consistent as possible over time, given the different sources and methodologies used, the series does not cover the latest concepts on credit. Despite an attempt to construct a coherent and consistent series on overdue loans over the period under review, a fully consistent series was not obtained, as shown by the 1997 series break as detailed below.

### 3.2.2 Breaks in series

#### Loans to financial corporations for the period prior to 2014

Balance sheet information for loans to FCs is available only from December 2014 onwards, following the adoption of new financial reporting standards (FINREP) through Commission Implementing Regulation (EU) No 680/2014.<sup>27</sup> As such, on the one hand, for institutions active on that date, periods before the last quarter of 2014 were retropolated on the basis of quarterly rates of change calculated with the corresponding MFS, and loans to MFIs and non-monetary financial institutions (NMFIs) had to be aggregated. On the other hand, for institutions that wound up at any time before December 2014, it is not possible to obtain FINREP data for loans to FCs. Therefore, as a proxy for effects stemming from information consolidation, the ratio of the consolidated balance sheet value to the MFS credit value for banking groups active in December 2014 was taken into account. This value was subsequently applied to the value obtained from MFS for the corresponding institution, thus generating an estimate for the consolidated balance sheet value of loans to FCs.

#### Overdue loans for the period prior to 2014

For periods prior to December 2014, i.e. before the entry into force of the current European system of national and regional accounts (ESA 2010), there was no individual reporting on overdue loans for MFS purposes, which were reported under doubtful loans.

#### CCR data since 2002

From December 2002 onwards, the breakdown of loans by CAE was switched from using the MFS as a basis to using the CCR as a source. The value associated with the sum of these loans is not equal to

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<sup>27</sup> The Commission Implementing Regulation (EU) No 680/2014 lays down prudential reporting requirements that must be complied with by credit institutions and investment firms.

the total value reported by OMFIs for MFS purposes given the methodological differences when compiling end-period credit positions. For MFS, the total value of loans includes shareholder loans and factoring without recourse, while CCR data exclude these two credit instruments. As such, the stock of credit in MFS would always need to be equal to or above the aggregate value of credits by CAE in the CCR, which would lead to positive differences, reflected in the residual item (1.1.1.1.6.). For some quarters, however, this residual variable posts negative values. This means that the sum of credits by CAE (Portuguese classification of economic activities) from the CCR is higher than the balance sheet value of credits reported for MFS purposes. This negative difference results from reclassifications in the sectorisation of certain institutional units, i.e. if an institution changes sector, the CCR is able to capture this change due to the entity's Legal Person Identification Number, which does not change, thus ensuring that there is a classification by institutional sector updated in real time. This is only possible as long as the CCR is a living microdata set, i.e. it is continuously updated.

The outstanding amount of credits in MFS excludes credits from securitisation operations derecognised from the balance sheet. Therefore, on the one hand, for the period between the first quarter of 2009 and the third quarter of 2014, the value corresponding to derecognised loans granted in securitisation operations had to be excluded from the stock of credits by economic activity, so that the CCR data could be harmonised with the MFS data. On the other hand, between the last quarter of 2002 and the fourth quarter of 2008, CCR information does not make it possible to distinguish derecognised loans granted in securitisation operations from those that were not derecognised. As such, it was not possible to apply the procedure used from 2009 and 2014. To overcome this issue, the total value of these operations (available in MFS) was distributed in proportion to credits by sector of activity.

Turning to data on overdue loans, the same methodology was applied to exclude derecognised loans granted in securitisation operations. Moreover, the data on overdue loans from the CCR (for the various sectors of activity that include NFCs) also include restructured loans. Restructured loans, like overdue loans, are those in default, but whose period for payment has been renegotiated in an agreement settled between the participating institution and the debtor, i.e. the borrower. The inclusion of these restructured loans in the CCR information is the main reason why the sum of overdue loans by CAE is higher than total overdue loans extracted from the MFS for NFCs. To bridge these differences, a residual item (2.1.6) was built to reflect all methodological discrepancies between the compilation of MFI statistics and the CCR as regards the assessment of overdue loans.

### Credit series for the period prior to 1997

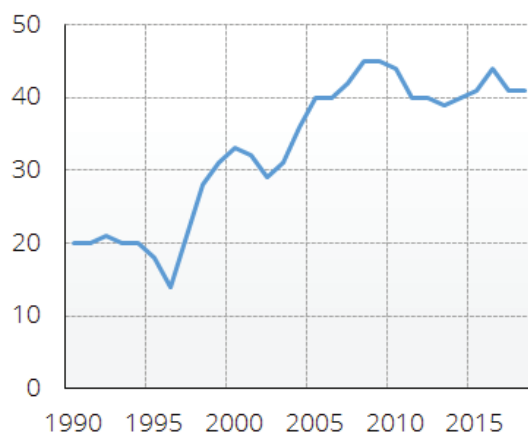
Given the break in the series from 1996 to 1997 in the MFS, rates of change in annual amounts were calculated to retropolate NFC series (by sector of activity) and households (by purpose) for the period from 1990 and 1996.

### 3.2.3 Institutions covered

Detailed information on credit takes into account institutions covered by MFI statistics, i.e. resident institutions. Annex F in this publication includes an exhaustive list of groups taken into account when calculating the credit aggregates over the entire period under review, while Annex G shows developments in the scope of consolidation used for each group.

Chart 26 shows the number of groups to report information on loans in each year under review, thus illustrating the marked increase during the second half of the 1990s. Since then, the number of groups has been relatively stable at a 40-50 range.

**Chart 26 – Loans to customers**  
(number of groups covered)



Source: Banco de Portugal.




## Box: Layout of the credit aggregates




For a better understanding of the methodology used, the following layout illustrates the different assumptions taken into account when building credit aggregates.

		Dec90 Dec96	Dec97 Dec01	Mar02 Dec08	Mar09 Sep14	>Dec 2014
<b>1.Credit to customers (gross)</b>	<b>v</b>					
1.1. Credit to customers excluding OFCs	<b>w</b>		V-Z	V-Z	V-Z	V-Z
1.1.1. Credit to residents	<b>x</b>		$\sum(x_1...x_3)$	$\sum(x_1...x_3)$	$\sum(x_1...x_3)$	$\sum(x_1...x_3)$
1.1.1.1. Non-financial corporations	<b>x<sub>1</sub></b>					
1.1.1.1.1. Agriculture and fishing	<b>x<sub>11</sub></b>			$x_{11}/\sum(x_{11}...x_{15}) * x_1$		
1.1.1.1.2. Mining and quarrying and Manufacturing	<b>x<sub>12</sub></b>			$x_{12}/\sum(x_{11}...x_{15}) * x_1$		
1.1.1.1.3. Construction	<b>x<sub>13</sub></b>			$x_{13}/\sum(x_{11}...x_{15}) * x_1$		
1.1.1.1.4. Elect., gas and water	<b>x<sub>14</sub></b>			$x_{14}/\sum(x_{11}...x_{15}) * x_1$		
1.1.1.1.5. Services	<b>x<sub>15</sub></b>			$x_{15}/\sum(x_{11}...x_{15}) * x_1$		
1.1.1.1.6. Residual	<b>x<sub>16</sub></b>	0	0	0	$x_1 - \sum(x_{11}...x_{15})$	$x_1 - \sum(x_{11}...x_{15})$
1.1.1.2. General government	<b>x<sub>2</sub></b>					
1.1.1.3. Households	<b>x<sub>3</sub></b>					
1.1.1.3.1. Housing	<b>x<sub>31</sub></b>					
1.1.1.3.2. Consumption and other purp.	<b>x<sub>32</sub></b>					
1.1.2. Other	<b>y</b>		W-X	W-X	W-X	W-X
1.2. Other financial corporations	<b>z</b>					
<b>2. Overdue loans to residents</b>	<b>a</b>		$\sum(a_1...a_3)$	$\sum(a_1...a_3)$	$\sum(a_1...a_3)$	$\sum(a_1...a_3)$
2.1. Non-financial corporations	<b>a<sub>1</sub></b>					
2.1.1. Agriculture and fishing	<b>a<sub>11</sub></b>			$a_{11}/\sum(a_{11}...a_{15}) * a_1$		
2.1.2. Mining and quarrying and manufacturing	<b>a<sub>12</sub></b>			$a_{12}/\sum(a_{11}...a_{15}) * a_1$		
2.1.3. Construction and public works	<b>a<sub>13</sub></b>			$a_{13}/\sum(a_{11}...a_{15}) * a_1$		
2.1.4. Elect., gas and water	<b>a<sub>14</sub></b>			$a_{14}/\sum(a_{11}...a_{15}) * a_1$		
2.1.5. Services	<b>a<sub>15</sub></b>			$a_{15}/\sum(a_{11}...a_{15}) * a_1$		
2.1.6. Residual	<b>a<sub>16</sub></b>		0	0	$a_1 - \sum(a_{11}...a_{15})$	$a_1 - \sum(a_{11}...a_{15})$
2.2. General government	<b>a<sub>2</sub></b>					
2.3. Households	<b>a<sub>3</sub></b>					
2.3.1. Housing	<b>a<sub>31</sub></b>					
2.3.2. Consumption and other purp.	<b>a<sub>32</sub></b>					



Data on **total credit to customers (1)** are based on information from each group's consolidated balance sheet ■. This was also the source of information on **credit to other financial corporations (1.2)** for the period after December 2014 ■. From 1997 to December 2014, this series on other financial corporations was constructed using a retropolation ■ based on rates of change calculated on the basis of monetary and financial statistics (MFS), while for the period prior to 1997 this information is not available ■.

## Box: Layout of the credit aggregates (continued)

The difference between credit to customers as recorded in the consolidated balance sheet and the value for other financial corporations **(1.1)** was automatically calculated for the period after 1997 .

From 1997 onwards, data on credit granted to non-financial corporations (NFCs) **(1.1.1.1)**, general government (GG) **(1.1.1.2)** and households, resident in Portugal, were directly extracted from the MFS . After December 2014, these data were compiled on the basis of the methodologies and classifications of the European system of national and regional accounts (ESA 2010), while for the previous period they were based on ESA 95. This change, in compliance with the MFS, affected classification by several institutional sectors, namely NFCs and GG. From 1990 to 1996, using information from the MFS, the series on credits granted to NFCs and households were retropolated through rates of change . For credits to GG, there are no data for periods before 1997 .

The difference between the amount of credit to customers excluding credit granted to FCs and the amount of credit granted to total entities resident in Portugal, which comprises the aggregation of credits to NFCs, GG and households, reflecting conceptual differences between consolidated information and that from MFS has been accommodated in a residual item **(1.1.2)** since 1997 .

As regards data on credit by economic activity classification section (CAE) granted to resident NFCs, two sources of information were used. From 2002 onwards, data are based on the Central Credit Register (CCR). Before that, information was based on MFS . From December 2002 to December 2008, values were obtained by applying the CAE structure present in the CCR to the MFS amount . This procedure was due to the fact that a full match between both sources of information is not possible, given that CCR data do not distinguish between derecognised loans granted in securitisation operations and those not derecognised from the balance sheet. By contrast, from the first quarter of 2009 to the third quarter of 2014, the series of credits by CAE was obtained from the CCR but removing all derecognised loans granted in securitisation operations, to obtain a value consistent with that derived from MFS on NFCs. From 2014 onwards, information was directly compiled from the CCR. As such, for the period after 2009, a residual item had to be considered, covering credit amounts resulting from methodological and classification differences between MFS and the CCR – which, by design, assumes the value zero for the previous period.

When constructing the series on overdue loans, the same proceedings were used in the series on total credits, regardless of the source of information. Between 1990 and 1996, there is no information on overdue loans.

## 3.3 Interest Rates

### 3.3.1 Format of information and general characteristics

Overall, information is broken down into interest rates on outstanding amounts and interest rates on new business. Lending and deposit interest rates are presented separately, which, in each case, is broken down by institutional sector for operations with NFCs and households. Annex B details all interest rates covered by the database.

The source of information used is MFI statistics, released on a quarterly basis. In the case of interest rates on new business, information is available from the last quarter of 1997 onwards, and it is not possible to obtain data for earlier periods. In the case of interest rates on outstanding amounts of credit, information covers the period from the first quarter of 2003 onwards. This is because interest rates on outstanding amounts only began to be reported to the Banco de Portugal after the entry into force of Instruction of the Banco de Portugal No 19/2002.

Interest rates on new business were calculated using monthly information corresponding to the quarter, weighted by the respective monthly business volume. In the case of interest rates on outstanding amounts, quarterly figures were obtained using only the month corresponding to the end of the quarter, thus reflecting end-period positions.

Given that basic information is detailed by maturity, an average weighted by amounts corresponding to credits/deposits was calculated for the various contractual maturities. Similarly, figures shown for the institutional aggregation also reflect an average weighted by the amount of operations, considering the respective maturities for the various institutional sectors.

### 3.3.2 Breaks in series

#### **Instruction of the Banco de Portugal No 19/2002**

As of 2003, following the entry into force of Instruction of the Banco de Portugal No 19/2002, reported interest rates referred only to certain banking groups, which were part of a representative sample selected for statistical extrapolation purposes. For these reasons, for the period between the first quarter of 2003 and the first quarter of 2010, the set of institutions covered, as regards interest rates, is narrower than that for previous periods.

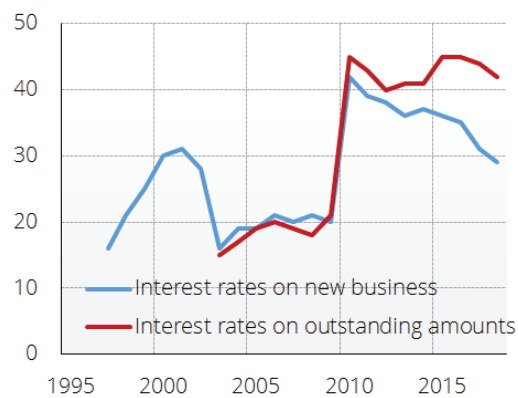
#### **Instruction of the Banco de Portugal No 12/2010**

Only after June 2010, following Instruction of the Banco de Portugal No 12/2010, reporting of interest rates became mandatory for all OMFls.

### 3.3.3 Institutions covered

As with the data on credit, detailed information on interest rates takes into account institutions covered by MFI statistics, i.e. resident MFIs (excluding the central bank). Annex F includes an exhaustive list of groups taken into account when calculating interest rates, while Annex G shows developments in the scope of consolidation used to obtain information for each banking group.

**Chart 27 – Interest rates**  
(number of groups covered)



Source: Banco de Portugal.

Chart 27 shows the number of groups for which information is available in each year under review, illustrating the aforementioned break in the series between 2003 and 2010.

## 3.4 Human resources

### 3.4.1 Format of information and general characteristics

Information on human resources was chiefly compiled on the basis of data released by the Portuguese Banking Association for the years 1990-2018. Thus, the set of entities taken into account is restricted to members of the Association. As noted further ahead, there are periods for which information is incomplete.

In terms of human resources, available information for each institution covers: (i) gender (female; male), (ii) age range (< 30 years old; 30-44 y.o.; > 44 y.o.), (iii) seniority (< 1 year; 1-5 years; 6-10 years; 11-15 years; > 15 years), (iv) labour contract (permanent; fixed-term contracts), (v) educational qualifications (basic; secondary; higher), (vi) type of duties (administrative; support; management; specific) and (vii) activities carried out (commercial; other).

In addition, resources in international activities are presented, both in branches and foreign subsidiaries and in non-resident banks consolidated into the group (consolidated subsidiaries).

Annex C in this publication details information covered in the database.

### 3.4.2 Breaks in series

Due to format changes in the reporting of banking groups to the Portuguese Banking Association, the following adjustments were also taken into account, from 1990 to 1992, for human resources, by age range and seniority:

- a) "QC\_3.3.2 - by seniority: 1-5 years" also including employees in service for "less than one year".
- b) "QC\_3.3.4 - by seniority: 11-15 years" covering the "11 to 20 years" range.
- c) "QC\_3.3.5 - by seniority: > 15 years" covering the "> 20 years" range.
- d) "QC\_3.2.2 - by age: 30-44 years" and "QC\_3.2.3 - by age: > 44 years", are divided for employees aged 45 years or above (and not for those aged 44 years or above).

Moreover, for 1993, the variables "QC\_3.3.3 - by seniority: 6-10 years" and "QC\_3.3.4 - by seniority: 11-15 years" cover the "from 5 to 10 years" and "from 10 to 15 years" ranges respectively.

This information is not available for all years. In terms of gender and contractual situation, information is available solely after 2010; in terms of duties, information is available for 1995, 2002 and from 2010 onwards, while there are no aggregate values available for the past two years.

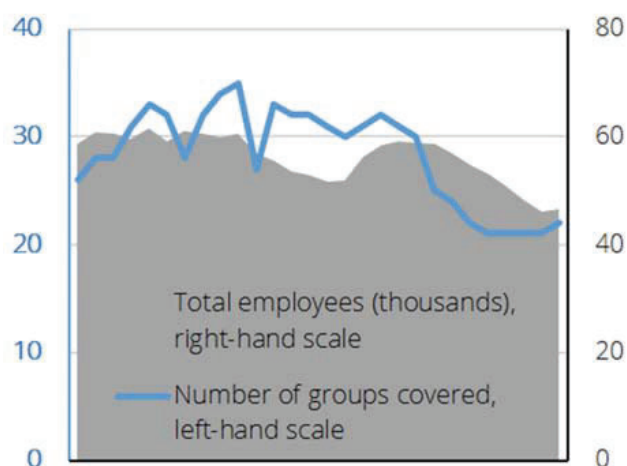
Turning to international activities, there is no information available for the variable "QC\_2.2 - Consolidated foreign bank branches" for 1990, 1991, 2010, 2011 and 2012, while for the variable "QC\_2.1 - Branches and foreign subsidiaries" there is information from 1992 to 2018. Thus, for these periods (1990-91 and 2010-12) there is no information available for total external activities or for the overall total covering both domestic and international activities.

### 3.4.3 Institutions covered

Information on human resources is available for a total of 69 entities, considered to be banking groups on a consolidated basis (the list is presented in Annex F). Annex G presents developments in the scope of consolidation used to obtain information for each banking group.

### Chart 28 – Human resources

(number of institutions and total employees)



Source: Banco de Portugal.

However, due to changes, acquisitions, mergers, disposals and commencement of activity, the number of institutions is not constant throughout the period under review. From 1990 to 2018, there is an average of 28 institutions per year, which reaches a peak of 35 in 1999 and a minimum of 21 institutions between 2013 and 2016 (Chart 28).

Also, a number of situations were identified where there is only information on the institution's internal total (or of an institution belonging to the group), and more detailed data are not available. To make it possible to calculate aggregate values, the corresponding values were estimated.

## 3.5 Branch network

### 3.5.1 Format of information and general characteristics

As with the data on human resources, this information was compiled on the basis of data released by the Portuguese Banking Association for the period 1990-2018. Therefore, in this case, the entities considered include only those that are members of the Portuguese Banking Association.

With regard to each group's branch network, the number of branches (individual counters) is presented by municipality in Portugal (mainland and both archipelagos), including 22 districts and amounting to a total of 308 municipalities.

In addition, where available, resources in international activities are presented in aggregate terms, related both to branches and foreign subsidiaries and to consolidated non-resident banks (consolidated subsidiaries). As noted further ahead, and in line with the information on human resources, there are periods for which information on international activities is not available.

Annex D in this publication details information covered in the database.

### 3.5.2 Breaks in series

Due to changes in urban planning in 1998, three new municipalities were created in Portugal: Vizela, Odivelas and Trofa. This territorial change is reflected in the following variables, which are only available from that date onwards:

- a) The variable "QD\_3.0314 - Vizela" is available from 1998 onwards.
- b) The variable "QD\_3.1111 - Odivelas" is available from 1998 onwards.
- c) The variable "QD\_3.1315 - Trofa" is available from 1998 onwards.

The data released by the Portuguese Banking Association highlight format changes that generated different information structures across periods, more specifically, 1990 to 1992, 1993 to 2009, 2010 to 2012 and 2013 to 2018.

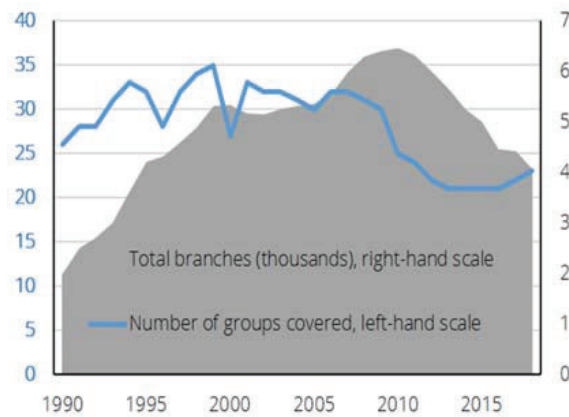
Turning to international activities, and in line with the information on human resources, there are no data available on consolidated foreign banks (QD\_2.2) for 1990, 1991, 2010, 2011 and 2012, while in the case of branches and foreign subsidiaries (QD\_2.1) there are no data available only for 1990 and 1991. Thus, for the periods 1990-91 and 2010-2012 there is no information available for total external activities or for the overall total including both domestic and international activities.

### 3.5.3 Institutions covered

Information on branches is covered similarly to that on human resources (group lists and the scope of aggregation in Annexes F and G). This corresponds 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 (Chart 29).

**Chart 29 – Total branches**

(number of institutions and total branches)



Source: Banco de Portugal.



## 3.6 Payment systems

### 3.6.1 Format of information and general characteristics

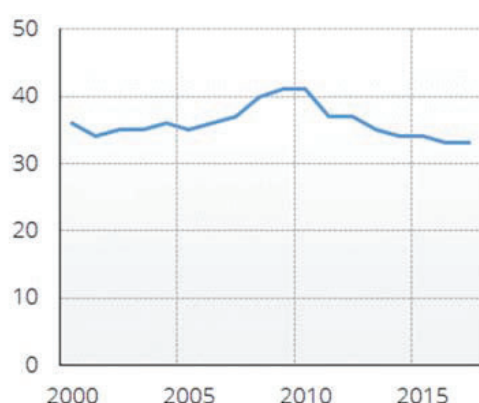
Information on payment systems is based on information on payment systems and instruments reported to the Banco de Portugal's Payment Systems Department, under the Interbank Clearing System (SICOI).<sup>28</sup>

In addition to Annex D, which details the coding of the variables included in the database, Table 3.1 on the following page illustrates a number of features of those variables. All information has been released yearly as of 2001 – excluding information on the number of ATMs and POS terminals starting in 2000.

### 3.6.2 Institutions covered

In addition to Annexes F and G, which identify the groups considered and their scope of consolidation, Chart 30 shows the number of consolidated banking groups throughout the period, which ranged from 30 to 40.

**Chart 30 – Payments system**  
(number of groups covered)



Source: Banco de Portugal.

<sup>28</sup> Overall, this type of information is released by the Banco de Portugal for the most recent period in its annual report on payment systems [Banco de Portugal (2019b)].

Table 3.1

No	Description	Notes
1.	Number of ATMs - stock	
2.	Number of POS terminals – stock	
3	Numb. trans. with payment instr.	
3.1	Cheques	Perspective of issued cheques.
3.2	Bills of trade and bills of exchange	
3.3	Direct debits	Perspective of direct debit instructions received by the debtor's bank.
3.4	Multibanco	Transactions processed in the Multibanco network using its (un)registered cards. It takes the following transactions into consideration: withdrawals, deposits, transfers ( <b>in ATMs</b> ), payments, purchases, low-value payments and other transactions.
	of which:	
3.4.1.	Home banking payments	It considers services/purchase payments and special services payments (e.g. payments for telecommunication services, State and social security payments) processed through the Multibanco network and started in a home banking platform. <b>This item does not take into account transfers.</b>
3.4.2.	ATM payments	It looks into services/purchase payments and special services payments (e.g. payments for telecommunication services, State and social security payments) processed through the Multibanco network and initiated in ATMs. <b>This item does not take into account transfers.</b>
3.5	Credit transfers	Perspective of credit transfer orders. <b>This means that it includes transfers made via home banking and excludes transfers made in ATMs.</b>
4	Amount of trans. with payment instr.	
4.1	Cheques	Perspective of issued cheques.
4.2	Bills of trade and bills of exchange	
4.3	Direct debits	Perspective of direct debit instructions received by the debtor's bank.
4.4	Multibanco	Transactions processed in the Multibanco network using its (un)registered cards. It looks into the following transactions: withdrawals, deposits, transfers ( <b>in ATMs</b> ), payments, purchases, low-value payments and other transactions.
	of which:	
4.4.1.	Home banking payments	It considers services/purchase payments and special services payments (e.g. payments for telecommunication services, State and social security payments) processed through the Multibanco network and initiated on a home banking platform. <b>This item does not take into account transfers.</b>
4.4.2.	ATM payments	It considers services/purchase payments and special services payments (e.g. payments for telecommunication services, State and social security payments) processed through the Multibanco network and started in ATMs. <b>It does not take into account transfers.</b>
4.4.3.	Withdrawals	Cash withdrawals at ATMs processed in the Multibanco network.
4.4.4.	Purchases	It includes transactions for purchasing a good or service with a payment card processed through the Multibanco network. It does not include payments for services/purchases, special service payments or low-value payments.
4.5	Credit transfers	Perspective of credit transfer orders. <b>This means that it includes transfers made via home banking and excludes transfers made in ATMs.</b>

## 4 Effects of winding-ups, resolutions, mergers and acquisitions

### 4.1 Winding-ups and resolutions

As is in most sources of banking statistics, in situations where assets and liabilities are outside the perimeter of credit institutions, they are no longer taken into account for the various calculated aggregates. Due to their relevance, the situations that have resulted from the implementation of resolution and winding-up measures by the Banco de Portugal are noteworthy. At the time of these events, some assets from the institutions subject to intervention were channelled to asset management companies and, as these are not credit institutions, such assets were no longer accounted for in the aggregates for the banking system. In addition, there were cases in which the credit institutions subject to interventions lost their capacity to operate as such and, therefore, the assets and liabilities that they kept were also no longer accounted for as part of the aggregates for the whole system.

Two cases must be highlighted with regard to the creation of asset management companies following the institutions being subject to interventions, which have resulted in outflows from the covered statistical universe. In September 2010, the companies Parvalorem, Parparticipated and Parups were created following the nationalisation of the Banco Português de Negócios in November 2008 and prior to its sale to the Banco BIC in March 2012. Likewise, in December 2015, following the resolution of the Banco Internacional do Funchal (BANIF), Oitante was created as a management company for assets that were not sold to Santander or that did not remain in BANIF (an institution which, at the date of resolution, was prohibited from receiving deposits and granting credit and which subsequently began a winding-up procedure).

As already explained, the assets and liabilities that remained in BANIF after its resolution were also no longer accounted for in the aggregates. Such was also the case with all the assets and liabilities of the Banco Privado Português, after the Banco de Portugal's intervention in December 2008 and its subsequent winding-up. Accordingly, the assets and liabilities that remained in the Banco Espírito Santo after its resolution have since been excluded from the aggregates since it also ceased to be able to receive deposits and grant credit.

### 4.2 Mergers and acquisitions

Another important aspect is the effects associated with acquisitions and mergers between banking groups. Even if these phenomena do not affect the aggregates released by virtue of this work, studies based on detailed unpublished information may have to take these effects into account.

In this context, the aim was to identify the main acquisitions and mergers and to show how to estimate their effects on the financial indicators, namely balance sheet information and the profit and loss account. The collected information makes it possible to evaluate these effects by reconstructing the pro forma aggregates for the period prior to the event. The users of the detailed information are responsible for the use of this procedure, although it should be noted that its application is more suited to variables in which consolidation is closer to the sum of the constituent parts due to the

insignificance of transactions between banking groups, particularly customers' credits and deposits (excluding OMFIs).

In addition to identifying the main acquisitions and mergers since 1990, the following table contains the institutions for which pro forma aggregates for financial indicators can be formed (marked with "pf" in superscript).

**Table 4.1**

Code	Group	Event
10	BPI	Acquisition of the Banco Fonsecas e Burnay (BFB) in 1991
$BPI(1990)^{pf} = BPI(1990) + BFB(1990)$		
10	BPI	Acquisition of the Banco de Fomento Exterior (BFE) in 1996
$BPI(1995)^{pf} = BPI(1995) + BFE(1995)$		
15	BPSM	Acquisition of the Banco Totta e Açores (BTA) in 1995
$BPSM(1994)^{pf} = BPSM(1994) + BTA(1994)$		
15	BPSM	Acquisition of the Banco Chemical in 1996
$BPSM(1995)^{pf} = BPSM(1995) + Chemical(1995)$		
17	BPA	Acquisition of the União de Bancos Portugueses (UBP) in 1993
$BPA(1992)^{pf} = BPA(1992) + UBP(1992)$		
19	BBVA	Merger of the Banco Credit Lyonnais (CLP) Portugal in May 2001
$BBVA(Mar2001)^{pf} = BBVA(Mar2001) + CLP(Mar2001)$		
24	Banco Mello	Acquisition of the União de Bancos Portugueses (UBP) in 1995
$Mello(1994)^{pf} = Mello(1994) + UBP(1994)^{ind}$		
33	BCP	Acquisition of the Banco Português do Atlântico (BPA) in 1995
$BCP(1994)^{pf} = BCP(1994) + BPA(1994) - UBP(1994)^{ind}$		
33	BCP	Acquisition of the Banco Pinto e Sotto Mayor (BPSM) and Banco Mello in 2000
$BCP(1999)^{pf} = BCP(1999) + BPSM(1999) - BTA(1999)^{ind} - CPP(1999)^{ind} - Chemical(1999)^{ind} + Mello(1999)$		
35	CGD	Acquisition of the Banco Chemical in 2001
$CGD(2000)^{pf} = CGD(2000) + Chemical(2000)^{ind}$		
36	Montepio	Acquisition of the Finibanco in 2011
$MOG(Dec2010)^{pf} = MOG(Dec2010) + Finibanco(Dec2010)$		
38	BANIF	Acquisition of the Banco Comercial dos açores (BCA) in 1996
$Banif(1995)^{pf} = Banif(1995) + BCA(1995)$		

Notes:

- The variables set for the specified periods apply to the financial information (Tables A1 and A2) of the bank whose name is mentioned.

<sup>pf</sup> pro forma aggregate for the period prior to the event.

<sup>ind</sup> individual basis information

In some cases, the information required for this calculation is not included in the detailed database. This is due to the fact that, in the relevant period, some institutions were part of a wider economic group and, therefore, they are not individually available in the data covered by the consolidated information. Thus, information from these institutions was collected on an individual basis for the

relevant period. These cases are identified by “ind” in superscript and their data are in a separate file so that microdata users – if they wish – can make the necessary calculations to correct the effects of the identified breaks in series.



## 5 Database organisation

Aggregate information to be released in this publication results from aggregating basic information, which, as stated in the introduction, is not published, although it may be released under specific, strict conditions, e.g. for research projects, in line with the BPLIM proceedings for other microdata sets.

### 5.1 Basic Information

With regard to basic information, Table 5.1 shows how the database is organised, where each line corresponds to a database record. This information is in .txt format, to make its use in database management software easier.

Each database record includes the following fields:

- (i) **Variable** – Code of the variable, which results from the number of the annexed tables, followed by the respective number of the variable.
- (ii) **Name** – Full name of the variable.
- (iii) **Bank** – Identification code in the database (information presented in Annex F).
- (iv) **Notes** – Any note of relevance for the observation.
- (v) **Unit** – Unit for measuring the variable.
- (vi) **Period** – Year (for instance: 2017) or year followed by the quarter (for instance: 201701).
- (vii) **Value** – Value of the observation.

**Table 5.1**

Variable	Name	Bank	Notes	Unit	Period	Value
...	...	...	...	...	...	...
QD_3.1015	Municipality - Pombal	0035	Source: Portuguese Banking Association.	Number	2016	2
...	...	...	...	...	...	...

Table 5.1 shows a merely illustrative example of how the entire database is organised: in 2016, the CGD had two branches in the Pombal municipality.

### 5.2 Unavailable information

As regards information availability, as mentioned throughout this publication, there are periods for which it was not possible to obtain certain variables, more specifically, in the following cases:

- (i) **financial information** (Tables A1, A2 and A3): public debt before 1998, tax assets, the breakdown of deposits into central banks and other credit institutions, and an additional

breakdown of the “provisions and impairments” item for the period prior to 2006,<sup>29</sup> as well as Tier 1 own funds for the period before 1996 and total own funds and risk-weighted assets prior to 1994;

- (ii) information on **credit aggregates** (Table B1): loans to other financial corporations and the public sector as well as all information on overdue loans for the period before 1997;
- (iii) information on **interest rates** (Table B2): rates on outstanding amounts for the period before the first quarter of 2003 and rates on new business prior to the fourth quarter of 1997;
- (iv) information on **human resources** (Table C): information on total international activities for the period prior to 1992 and for the years 2010, 2011 and 2012;
- (v) information on **branch resources** (Table D): information on total international activities for the period prior to 1992 and for the years 2010, 2011 and 2012;
- (vi) information on **payment systems** (Table E): all information is only available from 2001 onwards, excluding the number of ATMs and POS terminals, for which the year 2000 is also available.

Another case worth noting is related to the possibility that information is not available for some institutions regarding variables over certain periods. In this case, information is classified as “not available” for this set of basic information.

## 5.3 Estimated information

In situations where information is missing for a given institution, accounting for less than 25% of the total of its consolidating group (% assessed in the previous period), information was estimated using interpolation procedures so as not to narrow the comprehensiveness of the database. This procedure does not apply to financial indicators given that they are built on the basis of consolidated information.

## 5.4 Aggregate information released

Aggregate information released in this publication through an Excel file is the result of aggregating microdata. A number of aspects are particularly noteworthy.

### Aggregation operations

Unlike the remaining information, which is aggregated using the sum of the respective values for the various banking groups, in the case of interest rates this aggregate value corresponds to an average of rates, weighted by the amounts of associated operations. In accordance with normal procedures, this weighting takes into account the different size of the various institutions.

### Estimated information

Aggregate information does not cover the variables mentioned in Section 5.2 for which information is not available. As regards the remaining variables, where one-off information is not available for a given institution, that value was estimated to make it possible to calculate the aggregates released herein.

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<sup>29</sup> In the case of the three variables, it was possible to extrapolate the 2006 value, given that in that year the group of reporting banks complying with the new accounting standards accounted for over 95% of the total system.



These estimates are based on simple interpolation procedures. Typically, these gaps are more common in small institutions and, as such, the possible bias effect of estimates will be negligible.

### **Separate aggregates**

As noted in Section 3.1, information on financial indicators includes two aggregates: 1) the Other Monetary Financial Institutions (OMFIs) aggregate since 1990; 2) the aggregate of all institutions that have been part of the banking system since 2008. Therefore, and despite the considerable weight of OMFIs on the banking system, two sets of information were released for financial indicators to ensure their consistency over time: one for total OMFIs from 1990 to 2018, and another for the total banking system from 2008 onwards.



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# Annex A – Financial Indicators

**Table QA1 – Balance Sheet**

Variable	Name
QA1_1	Cash and cash balances/loans to central banks
QA1_2	Cash balances at other credit institutions
QA1_3	Loans to other credit institutions
QA1_3.1	Loans to other credit institutions - Gross carrying amount
QA1_3.2	Loans to other credit institutions - Impairments and value adjustments
QA1_4	Loans to customers - Carrying amount
QA1_4.1	Loans to customers - Gross carrying amount
QA1_4.2	Loans to customers - Impairments and value adjustments
QA1_5	Debt securities - Carrying amount
QA1_5.1	Debt securities - Gross carrying amount
QA1_5.1.1	Debt securities - Gross carrying amount - General government
QA1_5.1.2	Debt securities - Gross carrying amount - Other issuers
QA1_5.2	Debt securities - Impairments and value adjustments
QA1_6	Equity instruments
QA1_7	Investments in subsidiaries, joint-ventures and associates
QA1_8	Tangible assets
QA1_9	Intangible assets
QA1_10	Other assets
QA1_10.1	Other assets - Tax assets
QA1_10.1.1	Other assets - Tax assets - Deferred taxes
QA1_10.1.2	Other assets - Tax assets - Current taxes
QA1_10.2	Other assets - Other
QA1_11	Total assets
QA1_12	Deposits from central banks and other credit institutions
QA1_12.1	Deposits from central banks and other credit institutions - central banks
QA1_12.2	Deposits from central banks and other credit institutions - other credit institutions
QA1_13	Customer deposits
QA1_13.1	Customer deposits - Short-term deposits
QA1_13.2	Customer deposits - Deposits with agreed maturity
QA1_14	Liabilities represented by debt securities
QA1_15	Other liabilities (includes derivatives and short-term liabilities)
QA1_16	Total Liabilities
QA1_17	Equity
QA1_17.1	Equity - Capital
QA1_17.2	Equity - Share premium
QA1_17.3	Equity - Reserves
QA1_17.3.1	Equity - Reserves - Retained earnings
QA1_17.3.2	Equity - Reserves - Other reserves
QA1_17.4	Equity - Minority interests
QA1_17.5	Equity - Consolidated income for the year
QA1_17.6	Equity - Own shares (-)

**Table QA2 – Income statement**

Variable	Name
QA2_1	Interest income
QA2_2	Interest expenses
QA2_3	Net interest income
QA2_4	Capital gains (net)
QA2_5	Income from services and commissions (net)
QA2_5.1	Income from services and commissions received
QA2_5.2	Income from services and commissions paid
QA2_6	Income from financial operations
QA2_7	Other operating income
QA2_8	Total operating income
QA2_9	Staff expenses
QA2_10	Other administrative expenses
QA2_11	Depreciation
QA2_12	Provisions and impairments (net of reversals)
QA2_12.1	Provisions or reversal of provisions (net)
QA2_12.2	Impairment losses and other net value adjustments
QA2_12.2.1	Credit impairment losses
QA2_12.2.2	Other impairment losses and value adjustments
QA2_13	Other profit or (-) loss
QA2_14	Profit or (-) loss before tax
QA2_15	Tax expenses or income related to profit or loss
QA2_16	Net profit or (-) loss
QA2_17	Profit/loss for year attributable to minority interest
QA2_18	Profit/loss for year attributable to owners of parent

**Table QA3 – Solvency**

Variable	Name
QA3_1	Tier 1 capital
QA3_2	Total own funds
QA3_3	Risk-weighted assets
QA3_4	Tier 1 capital ratio
QA3_5	Total capital ratio

## Appendix 1 - Table A1 conversion table

Item in Table A1	Items in the consolidated Chart of Accounts for the Banking System (1990-2004)	Analytical situation (2005-Sep2015)	FINREP (taxonomy <=2.6) (Dec2015-Dec2017)	FINREP (taxonomy 2.7/2.8) (after Dec2017)
<b>1. Cash and cash balances/loans to central banks</b>	Cash and cash balances to central banks - carrying amount	10+3300 +1310 +1300	{F01.01,r020,c010}+{F01.01,r030,c010}+{F04.01,r130,c010}+{F04.02,r130,c010}+{F04.03,r130,c030}+{F04.04,r080,c060}+{F04.04,r220,c060}+{F04.06,r130,c010}+{F04.07,r130,c010}+{F04.08,r130,c010}+{F04.09,r080,c050}+{F04.10,r130,c010}	{F01.01,r020,c010}+{F01.01,r030,c010}+{F04.01,r130,c010}+{F04.02,r130,c010}+{F04.03,r130,c030}+{F04.04,r080,c060}+{F04.04,r220,c060}+{F04.06,r130,c010}+{F04.07,r130,c010}+{F04.08,r130,c010}+{F04.09,r080,c050}+{F04.10,r130,c010}
<b>2. Cash balances at other credit institutions</b>	Cash balances at other credit institutions (excluding central banks) - carrying amount	11+12+3301+3302	{F01.01,r040,c010}	{F01.01,r040,c010}
<b>3. Loans to other credit institutions</b>	Other loans to credit institutions - carrying amount	13+150+3303-350-3520-3710-5300-1310 -1300	{F04.01,r150,c010}+{F04.01,r150,c020}+{F04.02,r150,c010}+{F04.02,r150,c020}+{F04.03,r150,c030}+{F04.03,r150,c040}+{F04.04,r100,c010}+{F04.04,r100,c020}+{F04.04,r240,c010}+{F04.04,r240,c010}+{F04.06,r150,c010}+{F04.06,r150,c020}+{F04.07,r150,c010}+{F04.07,r150,c020}+{F04.08,r150,c010}+{F04.08,r150,c020}+{F04.09,r100,c010}+{F04.09,r100,c020}+{F04.01,r150,c030}+{F04.01,r150,c040}+{F04.02,r150,c030}+{F04.02,r150,c040}+{F04.03,r150,c050}+{F04.03,r150,c060}+{F04.04,r100,c050}+{F04.04,r100,c060}+{F04.04,r240,c030}+{F04.04,r240,c040}+{F04.06,r150,c030}+{F04.06,r150,c040}+{F04.07,r150,c030}+{F04.07,r150,c040}+{F04.08,r150,c030}+{F04.08,r150,c040}+{F04.09,r100,c030}+{F04.09,r100,c040}+{F04.01,r150,c050}+{F04.01,r150,c060}+{F04.02,r150,c050}+{F04.02,r150,c060}+{F04.03,r150,c070}+{F04.03,r150,c080}+{F04.04,r100,c070}+{F04.04,r100,c080}+{F04.04,r240,c050}+{F04.04,r240,c060}+{F04.06,r150,c050}+{F04.06,r150,c060}+{F04.07,r150,c050}+{F04.07,r150,c060}+{F04.08,r150,c050}+{F04.08,r150,c060}+{F04.09,r100,c050}+{F04.09,r100,c060}	{F04.01,r150,c010}+{F04.02,r150,c010}+{F04.02,r150,c020}+{F04.03,r150,c015}+{F04.03,r150,c030}+{F04.03,r150,c040}+{F04.04,r100,c015}+{F04.04,r100,c030}+{F04.04,r100,c040}+{F04.06,r150,c010}+{F04.06,r150,c030}+{F04.07,r150,c010}+{F04.07,r150,c030}+{F04.08,r150,c010}+{F04.08,r150,c030}+{F04.09,r100,c010}+{F04.09,r100,c030}+{F04.01,r150,c050}+{F04.02,r150,c050}+{F04.03,r150,c070}+{F04.03,r150,c080}+{F04.04,r100,c070}+{F04.04,r100,c080}+{F04.04,r240,c050}+{F04.04,r240,c060}+{F04.06,r150,c050}+{F04.06,r150,c060}+{F04.07,r150,c050}+{F04.07,r150,c060}+{F04.08,r150,c050}+{F04.08,r150,c060}+{F04.09,r100,c050}+{F04.09,r100,c060}
<b>3.1 Gross carrying amount</b>	Other loans to credit institutions - gross carrying amount	13-1300-1310+150+3303-5300	{F04.01,r150,c010}+{F04.01,r150,c020}+{F04.02,r150,c010}+{F04.02,r150,c020}+{F04.03,r150,c030}+{F04.03,r150,c040}+{F04.04,r100,c010}+{F04.04,r100,c020}+{F04.04,r240,c010}+{F04.04,r240,c010}+{F04.06,r150,c010}+{F04.06,r150,c020}+{F04.07,r150,c010}+{F04.07,r150,c020}+{F04.08,r150,c010}+{F04.08,r150,c020}+{F04.09,r100,c010}+{F04.09,r100,c020}+{F04.01,r150,c030}+{F04.01,r150,c040}+{F04.02,r150,c030}+{F04.02,r150,c040}+{F04.03,r150,c050}+{F04.03,r150,c060}+{F04.04,r100,c050}+{F04.04,r100,c060}+{F04.04,r240,c050}+{F04.04,r240,c060}+{F04.06,r150,c050}+{F04.06,r150,c060}+{F04.07,r150,c050}+{F04.07,r150,c060}+{F04.08,r150,c050}+{F04.08,r150,c060}+{F04.09,r100,c050}+{F04.09,r100,c060}	{F04.01,r150,c010}+{F04.02,r150,c010}+{F04.02,r150,c020}+{F04.03,r150,c015}+{F04.03,r150,c030}+{F04.03,r150,c040}+{F04.04,r100,c015}+{F04.04,r100,c030}+{F04.04,r100,c040}+{F04.06,r150,c010}+{F04.06,r150,c030}+{F04.07,r150,c010}+{F04.07,r150,c030}+{F04.08,r150,c010}+{F04.08,r150,c030}+{F04.09,r100,c010}+{F04.09,r100,c030}+{F04.01,r150,c050}+{F04.02,r150,c050}+{F04.03,r150,c070}+{F04.03,r150,c080}+{F04.04,r100,c070}+{F04.04,r100,c080}+{F04.04,r240,c050}+{F04.04,r240,c060}+{F04.06,r150,c050}+{F04.06,r150,c060}+{F04.07,r150,c050}+{F04.07,r150,c060}+{F04.08,r150,c050}+{F04.08,r150,c060}+{F04.09,r100,c050}+{F04.09,r100,c060}
<b>3.2 Impairments and value adjustments</b>	Other loans to credit institutions - provisions	-350-3520-3710	{F04.01,r150,c020}+{F04.02,r150,c020}+{F04.03,r150,c040}+{F04.04,r100,c030}+{F04.04,r100,c050}+{F04.04,r240,c030}+{F04.04,r240,c040}+{F04.06,r150,c030}+{F04.06,r150,c040}+{F04.07,r150,c030}+{F04.07,r150,c040}+{F04.08,r150,c030}+{F04.08,r150,c040}+{F04.09,r100,c030}+{F04.09,r100,c040}+{F04.01,r150,c050}+{F04.02,r150,c050}+{F04.03,r150,c070}+{F04.03,r150,c080}+{F04.04,r100,c070}+{F04.04,r100,c080}+{F04.04,r240,c050}+{F04.04,r240,c060}+{F04.06,r150,c050}+{F04.06,r150,c060}+{F04.07,r150,c050}+{F04.07,r150,c060}+{F04.08,r150,c050}+{F04.08,r150,c060}+{F04.09,r100,c050}+{F04.09,r100,c060}	{F04.01,r150,c020}+{F04.02,r150,c020}+{F04.03,r150,c040}+{F04.04,r100,c030}+{F04.04,r100,c050}+{F04.04,r240,c030}+{F04.04,r240,c040}+{F04.06,r150,c030}+{F04.06,r150,c040}+{F04.07,r150,c030}+{F04.07,r150,c040}+{F04.08,r150,c030}+{F04.08,r150,c040}+{F04.09,r100,c030}+{F04.09,r100,c040}+{F04.01,r150,c050}+{F04.02,r150,c050}+{F04.03,r150,c070}+{F04.03,r150,c080}+{F04.04,r100,c070}+{F04.04,r100,c080}+{F04.04,r240,c050}+{F04.04,r240,c060}+{F04.06,r150,c050}+{F04.06,r150,c060}+{F04.07,r150,c050}+{F04.07,r150,c060}+{F04.08,r150,c050}+{F04.08,r150,c060}+{F04.09,r100,c050}+{F04.09,r100,c060}

70 Historical series - Portuguese banking sector



Item in Table A1	Items in the consolidated Chart of Accounts for the Banking System (1990-2004)	Analytical situation (2005-Sep2015)	FINREP (taxonomy <=2.6) (Dec2015-Dec2017)	FINREP (taxonomy 2.7/2.8) (after Dec2017)
			-{F04.04,r100,c050}-{F04.04,r240,c030}-{F04.04,r240,c040}- {F04.04,r240,c050}-{F04.06,r150,c020} -{F04.07,r150,c020}-{F04.08,r150,c020}-{F04.09,r100,c030}- {F04.09,r100,c040}	{F04.03.1,r140,c060}-{F04.03.1,r140,c070}-{F04.04.1,r100,c050}- {F04.04.1,r100,c060}- {F04.04.1,r100,c070}-{F04.07,r150,c021}-{F04.08,r150,c030}- {F04.08,r150,c060}-{F04.08,r150,c070}-{F04.08,r150,c080}- {F04.09,r100,c030}-{F04.09,r100,c041}-{F04.09,r100,c045}- {F04.10,r150,c030}-{F04.10,r150,c040}- {F04.10,r150,c050}+{F04.02.1,r110,c020}+{F04.02.2,r120,c020}+{F04.03.1,r 110,c050}+{F04.03.1,r110,c060}+{F04.03.1,r110,c070}+{F04.04.1,r070,c050} +{F04.04.1,r070,c060}+{F04.04.1,r070,c070}+{F04.07,r120,c021}+{F04.08,r1 20,c030}+{F04.08,r120,c060}+{F04.08,r120,c070}+{F04.08,r120,c080}+{F04. 09,r070,c030}+{F04.09,r070,c041}+{F04.09,r070,c045}+{F04.10,r120,c030}+ {F04.10,r120,c040}+{F04.10,r120,c050}-{F04.02.1,r120,c020}- {F04.02.2,r130,c020}-{F04.03.1,r120,c050}-{F04.03.1,r120,c060}- {F04.03.1,r120,c070}-{F04.04.1,r080,c050}-{F04.04.1,r080,c060}- {F04.04.1,r080,c070}-{F04.07,r130,c021}-{F04.08,r130,c030}- {F04.08,r130,c060}-{F04.08,r130,c070}-{F04.08,r130,c080}- {F04.09,r080,c030}-{F04.09,r080,c041}-{F04.09,r080,c045}- {F04.10,r130,c030}-{F04.10,r130,c040}-{F04.10,r130,c050}- {F04.02.1,r140,c020}-{F04.02.2,r150,c020}-{F04.03.1,r140,c050}- {F04.03.1,r140,c060}-{F04.03.1,r140,c070}-{F04.04.1,r100,c050}- {F04.04.1,r100,c060}-{F04.04.1,r100,c070}-{F04.07,r150,c021}- {F04.08,r150,c030}-{F04.08,r150,c060}-{F04.08,r150,c070}- {F04.08,r150,c080}-{F04.09,r100,c030}-{F04.09,r100,c041}- {F04.09,r100,c045}-{F04.10,r150,c030}-{F04.10,r150,c040}- {F04.10,r150,c050}
<b>4.1 Loans - Gross carrying amount</b>	Credit to customers and treasury - gross carrying amount	14-141+151- 1511+15400+1580 0+15801+15810+1 5811+1900+33040 +3305+34000+340 100+34880- 5301+53018- 530200-53880	{F01.01,r090,c010}+{F01.01,r095,c010}+{F01.01,r130,c010}+{F01.01,r170, c010}+{F01.01,r174,c010}+{F01.01,r178,c010}+{F01.01,r200,c010}+{F01.0 1,r230,c010}+{F01.01,r233,c010}+{F01.01,r237,c010}-{F04.01,r130,c010}- {F04.02,r130,c010}-{F04.03,r130,c030}-{F04.04,r080,c060}- {F04.04,r220,c060}-{F04.06,r130,c010}-{F04.07,r130,c010}- {F04.08,r130,c010}-{F04.09,r080,c050}-{F04.10,r130,c010}- {F04.01,r150,c010}+{F04.01,r150,c020}- {F04.02,r150,c010}+{F04.02,r150,c020}- {F04.03,r150,c030}-{F04.03,r150,c040}-{F04.04,r100,c010}- {F04.04,r100,c020}-{F04.04,r240,c010}-{F04.04,r240,c020}- {F04.06,r150,c010}+{F04.06,r150,c020}- {F04.07,r150,c010}+{F04.07,r150,c020}- {F04.08,r150,c010}+{F04.08,r150,c020}-{F04.09,r100,c010}- {F04.09,r100,c020}-{F04.10,r150,c010}-{F04.01,r150,c020}- {F04.02,r150,c020}-{F04.03,r150,c040}-{F04.04,r100,c030}- {F04.04,r100,c040}-{F04.04,r100,c050}-{F04.04,r240,c030}-	{F01.01,r090,c010}+{F01.01,r095,c010}+{F01.01,r099,c010}+{F01.01,r130,c0 10}+{F01.01,r144,c010}+{F01.01,r174,c010}+{F01.01,r178,c010}+{F01.01,r1 83,c010}+{F01.01,r233,c010}+{F01.01,r237,c010}-{F04.01,r130,c010}- {F04.02.1,r120,c010}-{F04.02.2,r130,c010}-{F04.03.1,r120,c010}- {F04.04.1,r080,c010}-{F04.06,r130,c010}-{F04.07,r130,c010}- {F04.08,r130,c010}-{F04.08,r130,c035}-{F04.09,r080,c050}- {F04.10,r130,c010}-{F04.01,r150,c010}- {F04.02.1,r140,c010}+{F04.02.1,r140,c020}- {F04.02.2,r150,c010}+{F04.02.2,r150,c020}-{F04.03.1,r140,c015}- {F04.03.1,r140,c030}-{F04.03.1,r140,c040}-{F04.04.1,r100,c015}- {F04.04.1,r100,c030}-{F04.04.1,r100,c040}-{F04.06,r150,c010}- {F04.07,r150,c010}+{F04.07,r150,c021}- {F04.08,r150,c010}+{F04.08,r150,c030}-{F04.08,r150,c040}- {F04.08,r150,c050}-{F04.09,r100,c010}-{F04.09,r100,c020}- {F04.10,r150,c010}-{F04.10,r150,c020}-{F04.02.1,r140,c020}- {F04.02.2,r150,c020}-{F04.03.1,r140,c050}-{F04.03.1,r140,c060}-

Item in Table A1	Items in the consolidated Chart of Accounts for the Banking System (1990-2004)	Analytical situation (2005-Sep2015)	FINREP (taxonomy <=2.6) (Dec2015-Dec2017)	FINREP (taxonomy 2.7/2.8) (after Dec2017)
			{F04.04,r240,c040}- {F04.04,r240,c050}- {F04.06,r150,c020}- {F04.07,r150,c020}- {F04.08,r150,c020}- {F04.09,r100,c030}- {F04.09,r100,c040}- {F04.01,r120,c020}- {F04.02,r120,c020}- {F04.03,r120,c040}- {F04.04,r070,c030}- {F04.04,r210,c030}- {F04.04,r210,c040}- {F04.04,r210,c050}- {F04.06,r120,c020}- {F04.07,r120,c020}- {F04.08,r120,c020}- {F04.09,r070,c030}- {F04.09,r070,c040}- {F04.01,r130,c020}- {F04.02,r130,c020}- {F04.02,r130,c040}- {F04.04,r080,c030}- {F04.04,r080,c040}- {F04.04,r080,c050}- {F04.06,r130,c020}- {F04.07,r130,c020}- {F04.08,r130,c020}- {F04.09,r080,c030}- {F04.09,r080,c040}- {F04.09,r080,c050}- {F04.01,r150,c020}- {F04.02,r150,c020}- {F04.03,r150,c040}- {F04.04,r100,c030}- {F04.04,r100,c040}- {F04.04,r100,c050}- {F04.06,r150,c020}- {F04.07,r150,c020}- {F04.08,r150,c020}- {F04.09,r100,c030}- {F04.09,r100,c040}- {F04.09,r100,c050}- {F04.01,r170,c020}- {F04.02,r170,c020}- {F04.03,r170,c040}- {F04.04,r120,c020}- {F04.04,r120,c040}- {F04.04,r120,c050}- {F04.06,r170,c020}- {F04.07,r170,c020}- {F04.08,r120,c020}- {F04.09,r120,c030}- {F04.09,r120,c040}- {F04.09,r120,c050}- {F04.01,r190,c020}- {F04.02,r190,c020}- {F04.03,r190,c040}- {F04.04,r140,c020}- {F04.04,r140,c040}- {F04.04,r140,c050}- {F04.06,r190,c020}- {F04.07,r190,c020}- {F04.08,r140,c020}- {F04.09,r140,c030}- {F04.09,r140,c040}- {F04.09,r140,c050}- {F04.01,r210,c020}- {F04.02,r210,c020}- {F04.03,r210,c040}- {F04.04,r160,c020}- {F04.04,r160,c040}- {F04.04,r160,c050}- {F04.06,r210,c020}- {F04.07,r210,c020}- {F04.08,r160,c020}- {F04.09,r160,c030}- {F04.09,r160,c040}- {F04.09,r160,c050}- {F04.01,r230,c020}- {F04.02,r230,c020}- {F04.03,r230,c040}- {F04.04,r180,c020}- {F04.04,r180,c040}- {F04.04,r180,c050}- {F04.06,r230,c020}- {F04.07,r230,c020}- {F04.08,r180,c020}- {F04.09,r180,c030}- {F04.09,r180,c040}- {F04.09,r180,c050}- {F04.01,r250,c020}- {F04.02,r250,c020}- {F04.03,r250,c040}- {F04.04,r200,c020}- {F04.04,r200,c040}- {F04.04,r200,c050}- {F04.06,r250,c020}- {F04.07,r250,c020}- {F04.08,r200,c020}- {F04.09,r200,c030}- {F04.09,r200,c040}- {F04.09,r200,c050}- {F04.01,r270,c020}- {F04.02,r270,c020}- {F04.03,r270,c040}- {F04.04,r220,c020}- {F04.04,r220,c040}- {F04.04,r220,c050}- {F04.06,r270,c020}- {F04.07,r270,c020}- {F04.08,r220,c020}- {F04.09,r220,c030}- {F04.09,r220,c040}- {F04.09,r220,c050}- {F04.01,r290,c020}- {F04.02,r290,c020}- {F04.03,r290,c040}- {F04.04,r240,c020}- {F04.04,r240,c040}- {F04.04,r240,c050}- {F04.06,r290,c020}- {F04.07,r290,c020}- {F04.08,r240,c020}- {F04.09,r240,c030}- {F04.09,r240,c040}- {F04.09,r240,c050}- {F04.01,r310,c020}- {F04.02,r310,c020}- {F04.03,r310,c040}- {F04.04,r260,c020}- {F04.04,r260,c040}- {F04.04,r260,c050}- {F04.06,r310,c020}- {F04.07,r310,c020}- {F04.08,r260,c020}- {F04.09,r260,c030}- {F04.09,r260,c040}- {F04.09,r260,c050}- {F04.01,r330,c020}- {F04.02,r330,c020}- {F04.03,r330,c040}- {F04.04,r280,c020}- {F04.04,r280,c040}- {F04.04,r280,c050}- {F04.06,r330,c020}- {F04.07,r330,c020}- {F04.08,r280,c020}- {F04.09,r280,c030}- {F04.09,r280,c040}- {F04.09,r280,c050}- {F04.01,r350,c020}- {F04.02,r350,c020}- {F04.03,r350,c040}- {F04.04,r300,c020}- {F04.04,r300,c040}- {F04.04,r300,c050}- {F04.06,r350,c020}- {F04.07,r350,c020}- {F04.08,r300,c020}- {F04.09,r300,c030}- {F04.09,r300,c040}- {F04.09,r300,c050}- {F04.01,r370,c020}- {F04.02,r370,c020}- {F04.03,r370,c040}- {F04.04,r320,c020}- {F04.04,r320,c040}- {F04.04,r320,c050}- {F04.06,r370,c020}- {F04.07,r370,c020}- {F04.08,r320,c020}- {F04.09,r320,c030}- {F04.09,r320,c040}- {F04.09,r320,c050}- {F04.01,r390,c020}- {F04.02,r390,c020}- {F04.03,r390,c040}- {F04.04,r340,c020}- {F04.04,r340,c040}- {F04.04,r340,c050}- {F04.06,r390,c020}- {F04.07,r390,c020}- {F04.08,r340,c020}- {F04.09,r340,c030}- {F04.09,r340,c040}- {F04.09,r340,c050}- {F04.01,r410,c020}- {F04.02,r410,c020}- {F04.03,r410,c040}- {F04.04,r360,c020}- {F04.04,r360,c040}- {F04.04,r360,c050}- {F04.06,r410,c020}- {F04.07,r410,c020}- {F04.08,r360,c020}- {F04.09,r360,c030}- {F04.09,r360,c040}- {F04.09,r360,c050}- 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{F04.04,r560,c040}- {F04.04,r560,c050}- {F04.06,r590,c020}- {F04.07,r590,c020}- {F04.08,r560,c020}- {F04.09,r560,c030}- {F04.09,r560,c040}- {F04.09,r560,c050}- {F04.01,r610,c020}- {F04.02,r610,c020}- {F04.03,r610,c040}- {F04.04,r580,c020}- {F04.04,r580,c040}- {F04.04,r580,c050}- {F04.06,r610,c020}- {F04.07,r610,c020}- {F04.08,r580,c020}- {F04.09,r580,c030}- {F04.09,r580,c040}- {F04.09,r580,c050}- {F04.01,r630,c020}- {F04.02,r630,c020}- {F04.03,r630,c040}- {F04.04,r600,c020}- {F04.04,r600,c040}- {F04.04,r600,c050}- {F04.06,r630,c020}- {F04.07,r630,c020}- {F04.08,r600,c020}- {F04.09,r600,c030}- {F04.09,r600,c040}- {F04.09,r600,c050}- {F04.01,r650,c020}- {F04.02,r650,c020}- {F04.03,r650,c040}- {F04.04,r620,c020}- {F04.04,r620,c040}- {F04.04,r620,c050}- {F04.06,r650,c020}- {F04.07,r650,c020}- {F04.08,r620,c020}- {F04.09,r620,c030}- {F04.09,r620,c040}- {F04.09,r620,c050}- {F04.01,r670,c020}- {F04.02,r670,c020}- {F04.03,r670,c040}- {F04.04,r640,c020}- {F04.04,r640,c040}- {F04.04,r640,c050}- {F04.06,r670,c020}- {F04.07,r670,c020}- {F04.08,r640,c020}- {F04.09,r640,c030}- {F04.09,r640,c040}- {F04.09,r640,c050}- {F04.01,r690,c020}- {F04.02,r690,c020}- {F04.03,r690,c040}- {F04.04,r660,c020}- {F04.04,r660,c040}- {F04.04,r660,c050}- {F04.06,r690,c020}- {F04.07,r690,c020}- {F04.08,r660,c020}- {F04.09,r660,c030}- {F04.09,r660,c040}- {F04.09,r660,c050}- {F04.01,r710,c020}- {F04.02,r710,c020}- {F04.03,r710,c040}- {F04.04,r680,c020}- {F04.04,r680,c040}- {F04.04,r680,c050}- {F04.06,r710,c020}- {F04.07,r710,c020}- {F04.08,r680,c020}- {F04.09,r680,c030}- {F04.09,r680,c040}- {F04.09,r680,c050}- {F04.01,r730,c020}- {F04.02,r730,c020}- {F04.03,r730,c040}- {F04.04,r700,c020}- {F04.04,r700,c040}- {F04.04,r700,c050}- {F04.06,r730,c020}- {F04.07,r730,c020}- {F04.08,r700,c020}- {F04.09,r700,c030}- {F04.09,r700,c040}- {F04.09,r700,c050}- {F04.01,r750,c020}- {F04.02,r750,c020}- {F04.03,r750,c040}- {F04.04,r720,c020}- {F04.04,r720,c040}- {F04.04,r720,c050}- {F04.06,r750,c020}- {F04.07,r750,c020}- 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{F04.01,r1170,c020}- {F04.02,r1170,c020}- {F04.03,r1170,c040}- {F04.04,r1140,c020}- {F04.04,r1140,c040}- {F04.04,r1140,c050}- {F04.06,r1170,c020}- {F04.07,r1170,c020}- {F04.08,r1140,c020}- {F04.09,r1140,c030}- {F04.09,r1140,c040}- {F04.09,r1140,c050}- {F04.01,r1190,c020}- {F04.02,r1190,c020}- {F04.03,r1190,c040}- {F04.04,r1160,c020}- {F04.04,r1160,c040}- {F04.04,r1160,c050}- {F04.06,r1190,c020}- {F04.07,r1190,c020}- {F04.08,r1160,c020}- {F04.09,r1160,c030}- {F04.09,r1160,c040}- {F04.09,r1160,c050}- {F04.01,r1210,c020}- {F04.02,r1210,c020}- {F04.03,r1210,c040}- {F04.04,r1180,c020}- {F04.04,r1180,c040}- {F04.04,r1180,c050}- {F04.06,r1210,c020}- {F04.07,r1210,c020}- {F04.08,r1180,c020}- {F04.09,r1180,c030}- {F04.09,r1180,c040}- {F04.09,r1180,c050}- {F04.01,r1230,c020}- {F04.02,r1230,c020}- {F04.03,r1230,c040}- {F04.04,r1200,c020}- {F04.04,r1200,c040}- {F04.04,r1200,c050}- {F04.06,r1230,c020}- {F04.07,r1230,c020}- {F04.08,r1200,c020}- {F04.09,r1200,c030}- {F04.09,r1200,c040}- 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{F04.09,r1280,c040}- {F04.09,r1280,c050}- {F04.01,r1330,c020}- {F04.02,r1330,c020}- {F04.03,r1330,c040}- {F04.04,r1300,c020}- {F04.04,r1300,c040}- {F04.04,r1300,c050}- {F04.06,r1330,c020}- {F04.07,r1330,c020}- {F04.08,r1300,c020}- {F04.09,r1300,c030}- {F04.09,r1300,c040}- {F04.09,r1300,c050}- {F04.01,r1350,c020}- {F04.02,r1350,c020}- {F04.03,r1	

Item in Table A1	Items in the consolidated Chart of Accounts for the Banking System (1990-2004)	Analytical situation (2005-Sep2015)	FINREP (taxonomy <=2.6) (Dec2015-Dec2017)	FINREP (taxonomy 2.7/2.8) (after Dec2017)
			{F04.04,r240,c040}- {F04.04,r240,c050}- {F04.06,r150,c020}- {F04.07,r150,c020}- {F04.08,r150,c020}- {F04.09,r100,c030}- {F04.09,r100,c040}	{F04.10,r130,c040}- {F04.10,r130,c050}- {F04.02.1,r140,c020}- {F04.02.2,r150,c020}- {F04.03.1,r140,c050}- {F04.03.1,r140,c060}- {F04.03.1,r140,c070}- {F04.04.1,r100,c050}- {F04.04.1,r100,c060}- {F04.04.1,r100,c070}- {F04.07,r150,c021}- {F04.08,r150,c030}- {F04.08,r150,c060}- {F04.08,r150,c070}- {F04.08,r150,c080}- {F04.09,r100,c030}- {F04.09,r100,c041}- {F04.09,r100,c045}- {F04.10,r150,c030}- {F04.10,r150,c040}- {F04.10,r150,c050}
5. Debt securities - Carrying amount	Bonds and other fixed-income securities - carrying amount	16000+16010+17000+17010+1520+18000+18010+1530+22+156+3307+3402-5303+141+11511+1901+33048+34008+340108-53018-530208+155+15802+15812+20+33063524-37130-37131-37132-3553518-35211-371235221-3531-3523-354	{F01.01,r080,c010}+ {F01.01,r094,c010}+ {F01.01,r120,c010}+ {F01.01,r160,c010}+ {F01.01,r173,c010}+ {F01.01,r177,c010}+ {F01.01,r190,c010}+ {F01.01,r220,c010}+ {F01.01,r232,c010}+ {F01.01,r236,c010}- {F04.01,r060,c020}- {F04.02,r060,c020}- {F04.03,r060,c040}- {F04.04,r010,c030}- {F04.04,r010,c040}- {F04.04,r010,c050}- {F04.04,r150,c030}- {F04.04,r150,c040}- {F04.04,r150,c050}- {F04.06,r060,c020}- {F04.07,r060,c020}- {F04.08,r060,c020}- {F04.09,r010,c030}- {F04.09,r010,c040}+ {F04.01,r060,c020}+ {F04.02,r060,c020}+ {F04.03,r060,c020}+ {F04.04,r010,c030}+ {F04.04,r010,c040}+ {F04.04,r010,c050}+ {F04.06,r060,c020}+ {F04.07,r060,c020}+ {F04.08,r060,c020}+ {F04.09,r010,c030}+ {F04.09,r010,c040}	{F01.01,r080,c010}+ {F01.01,r094,c010}+ {F01.01,r098,c010}+ {F01.01,r120,c010}+ {F01.01,r143,c010}+ {F01.01,r173,c010}+ {F01.01,r177,c010}+ {F01.01,r177,c010}+ {F01.01,r232,c010}+ {F01.01,r236,c010}- {F04.02.1,r050,c060}- {F04.03.1,r050,c050}- {F04.03.1,r050,c060}- {F04.04.1,r010,c070}- {F04.07,r060,c021}- {F04.08,r060,c030}- {F04.08,r060,c060}- {F04.08,r060,c070}- {F04.08,r060,c080}- {F04.09,r010,c030}- {F04.09,r010,c041}- {F04.09,r010,c045}- {F04.10,r060,c030}- {F04.10,r060,c040}- {F04.10,r060,c050}
5.1 Debt securities - Gross carrying amount	Bonds and other fixed-income securities - gross carrying amount	16000+16010+17000+17010+1520+18000+18010+1530+22+156+3307+3402-5303+141+11511+1901+33048+34008+340108-53018-530208+155+15802+15812+20+33063524-37130-37131-37132-3553518-35211-371235221-3531-3523-354	{F01.01,r080,c010}+ {F01.01,r094,c010}+ {F01.01,r120,c010}+ {F01.01,r160,c010}+ {F01.01,r173,c010}+ {F01.01,r177,c010}+ {F01.01,r190,c010}+ {F01.01,r220,c010}+ {F01.01,r232,c010}+ {F01.01,r236,c010}- {F04.01,r060,c020}- {F04.02,r060,c020}- {F04.03,r060,c040}- {F04.04,r010,c030}- {F04.04,r010,c040}- {F04.04,r010,c050}- {F04.04,r150,c030}- {F04.04,r150,c040}- {F04.04,r150,c050}- {F04.06,r060,c020}- {F04.07,r060,c020}- {F04.08,r060,c020}- {F04.09,r010,c030}- {F04.09,r010,c040}	{F01.01,r080,c010}+ {F01.01,r094,c010}+ {F01.01,r098,c010}+ {F01.01,r120,c010}+ {F01.01,r143,c010}+ {F01.01,r173,c010}+ {F01.01,r177,c010}+ {F01.01,r177,c010}+ {F01.01,r232,c010}+ {F01.01,r236,c010}- {F04.02.1,r050,c060}- {F04.03.1,r050,c050}- {F04.03.1,r050,c060}- {F04.04.1,r010,c070}- {F04.07,r060,c021}- {F04.08,r060,c030}- {F04.08,r060,c060}- {F04.08,r060,c070}+ {F04.08,r060,c080}+ {F04.09,r010,c030}+ {F04.09,r010,c041}+ {F04.09,r010,c045}+ {F04.10,r060,c030}+ {F04.10,r060,c040}+ {F04.10,r060,c050}
5.1.1 General government	Bonds and other government fixed-income securities - carrying amount	16000+160001+1760100+170000+170001+170100+180001+18000+220000+220001+220100	{F04.01,r080,c010}- {F04.01,r080,c020}+ {F04.02,r080,c010}- {F04.02,r080,c020}+ {F04.03,r080,c030}- {F04.03,r080,c040}+ {F04.04,r170,c010}- {F04.04,r170,c020}+ {F04.04,r030,c010}+ {F04.04,r030,c020}+ {F04.06,r080,c010}- {F04.06,r080,c020}+ {F04.07,r080,c010}- {F04.07,r080,c020}+ {F04.08,r080,c010}- {F04.08,r080,c020}+ {F04.09,r030,c010}+ {F04.09,r030,c020}+ {F04.10,r080,c010}	{F04.01,r080,c010}+ {F04.02.2,r080,c010}- {F04.02.2,r080,c020}+ {F04.02.1,r070,c010}- {F04.02.1,r070,c020}+ {F04.03.1,r070,c015}+ {F04.03.1,r070,c030}+ {F04.03.1,r070,c040}+ {F04.04.1,r030,c015}+ {F04.04.1,r030,c030}+ {F04.04.1,r030,c040}+ {F04.06,r080,c010}+ {F04.07,r080,c010}- {F04.07,r080,c021}+ {F04.08,r080,c010}- {F04.08,r080,c030}+ {F04.08,r080,c040}+ {F04.08,r080,c050}+ {F04.09,r030,c010}+ {F04.09,r030,c020}+ {F04.10,r080,c010}+ {F04.10,r080,c020}

Item in Table A1	Items in the consolidated Chart of Accounts for the Banking System (1990-2004)	Analytical situation (2005-Sep2015)	FINREP (taxonomy <=2.6) (Dec2015-Dec2017)	FINREP (taxonomy 2.7/2.8) (after Dec2017)
5.1.2 Other issuers	Difference (includes other sectors)	Difference (includes other sectors)	Difference (includes other sectors)	Difference (includes other sectors)
5.2 Impairments and value adjustments	Difference	-3524-37130-37131-37132-355-3518-35211-3712-35221-3531-3523-354	{F04.01,r060,c020}+{F04.02,r060,c020}+{F04.03,r060,c040}+{F04.04,r010,c030}+{F04.04,r010,c040}+{F04.04,r150,c030}+{F04.04,r150,c040}+{F04.04,r150,c050}+{F04.06,r060,c020}+{F04.07,r060,c020}+{F04.08,r060,c020}+{F04.09,r010,c030}+{F04.09,r010,c040}	{F04.02.1,r050,c020}+{F04.02.2,r060,c020}+{F04.03.1,r050,c050}+{F04.03.1,r050,c060}+{F04.03.1,r050,c070}+{F04.04.1,r010,c050}+{F04.04.1,r010,c060}+{F04.04.1,r010,c070}+{F04.07,r060,c021}+{F04.08,r060,c030}+{F04.08,r060,c060}+{F04.08,r060,c070}+{F04.08,r060,c080}+{F04.09,r010,c030}+{F04.09,r010,c041}+{F04.09,r010,c045}+{F04.10,r060,c030}+{F04.10,r060,c040}+{F04.10,r060,c050}
6. Equity instruments	Shares and other variable income securities - carrying amount	(16001+16011+17001+17011)+(18001+18011)+1521+16008+16018+164+1531+17008+17018+174+18008+18018+184	{F01.01,r070,c010}+{F01.01,r093,c010}+{F01.01,r110,c010}+{F01.01,r150,c010}+{F01.01,r172,c010}+{F01.01,r176,c010}+{F01.01,r235,c010}	{F01.01,r070,c010}+{F01.01,r093,c010}+{F01.01,r097,c010}+{F01.01,r110,c010}+{F01.01,r142,c010}+{F01.01,r172,c010}+{F01.01,r176,c010}+{F01.01,r390,c010}+{F01.01,r235,c010}
7. Investments in subsidiaries, joint-ventures and associates	"Holdings in affiliated companies - carrying amount"+ "Holdings in subsidiaries excluded from consolidation - carrying amount"+ "Other financial holdings - carrying amount"	23+24-356-357	{F01.01,r260,c010}	{F01.01,r260,c010}
8. Tangible assets	Tangible fixed assets - carrying amount	26+27-3581-360	{F01.01,r270,c010}	{F01.01,r270,c010}
9. Intangible assets	Intangible fixed assets - carrying amount	28+29-3582-3583-361	{F01.01,r300,c010}	{F01.01,r300,c010}

Item in Table A1	Items in the consolidated Chart of Accounts for the Banking System (1990-2004)	Analytical situation (2005-Sep2015)	FINREP (taxonomy <=2.6) (Dec2015-Dec2017)	FINREP (taxonomy 2.7/2.8) (after Dec2017)
<b>10. Other assets</b>	"Revaluation accounts-equity method - carrying amount - (assets)"+/"consolidation differences - carrying amount - (assets)"+/"Subscribed but not paid-up capital"+/"Other assets - carrying amount"+/"Sundry (assets)"+/"Consolidated losses for the year"+/"Profit/loss for year attributable to minority interest (assets)"	30+25-3580+(157+15803+15813+159+31-3525-37002-37012-5304)+(1548+19-190+34018-53028)+32+(3310+3308+338)+(3408+348-34880)-3584-37138-3718+50(DB-CB if DB>CB)-5210-5308-53888+MAX(540+541D-C:0)+542(D)+548(D)	{F01.01,r330,c010}+{F01.01,r340,c010}+{F01.01,r350,c010}+{F01.01,r240,c010}	{F01.01,r330,c010}+{F01.01,r340,c010}+{F01.01,r350,c010}+{F01.01,r240,c010}
<b>10.1 Taxes</b>	N/A	30	{F01.01,r330,c010}	{F01.01,r330,c010}
<b>10.1.1 Deferred tax assets</b>	N/A	300	{F01.01,r340,c010}	{F01.01,r340,c010}
<b>10.1.2 Current tax assets</b>	N/A	301	{F01.01,r350,c010}	{F01.01,r350,c010}
<b>10.2 Other</b>	N/A	Difference (includes derivatives held for trading and hedging, non-current assets and disposal groups classified as held for sale and other assets.	Difference (includes derivatives held for trading and hedging, non-current assets and disposal groups classified as held for sale and other assets.	Difference (includes derivatives held for trading and hedging, non-current assets and disposal groups classified as held for sale and other assets.
<b>11. Total assets</b>	<b>Assets</b>	10+11+12+13+14+15+16+17+18+19+20+21+22+23+24+25+26+27+28+29+30+31+32+330+3310+338+340+348-35-36-37-	{F01.01,r380,c010}	{F01.01,r380,c010}

Item in Table A1	Items in the consolidated Chart of Accounts for the Banking System (1990-2004)	Analytical situation (2005-Sep2015)	FINREP (taxonomy <=2.6) (Dec2015-Dec2017)	FINREP (taxonomy 2.7/2.8) (after Dec2017)
		4700+50(DB-CB if DB>CB)-5210-530-5388+MAX(540+541D-C;0)+542(D)+548(D)		
12. Deposits from central banks and other credit institutions	"Demand debits from other credit institutions"+"Fixed-term debits or debits redeemable at notice from other credit institutions"	38-3410+5200+39-3411+5201	{F08.01.a.r060,c010}+{F08.01.a.r060,c020}+{F08.01.a.r060,c030}+{F08.01.a.r060,c034}+{F08.01.a.r160,c020}+{F08.01.a.r160,c030}+{F08.01.a.r160,c035}	{F08.01.a.r060,c010}+{F08.01.a.r060,c020}+{F08.01.a.r060,c030}+{F08.01.a.r060,c034}+{F08.01.a.r160,c030}+{F08.01.a.r160,c035}
12.1 Deposits from central banks	N/A	38-3410+5200	{F08.01.a.r060,c010}+{F08.01.a.r060,c020}+{F08.01.a.r060,c030}+{F08.01.a.r060,c034}+{F08.01.a.r160,c035}	{F08.01.a.r060,c010}+{F08.01.a.r060,c020}+{F08.01.a.r060,c030}+{F08.01.a.r060,c034}+{F08.01.a.r160,c035}
12.2 Deposits from other credit institutions	N/A	39-3411+5201	{F08.01.a.r160,c010}+{F08.01.a.r160,c020}+{F08.01.a.r160,c030}+{F08.01.a.r160,c034}+{F08.01.a.r160,c035}	{F08.01.a.r160,c010}+{F08.01.a.r160,c020}+{F08.01.a.r160,c030}+{F08.01.a.r160,c034}+{F08.01.a.r160,c035}
13. Customer deposits	"Savings deposits"+"Current accounts"+"Fixed-term deposits"	40+41-3412-3413+5202+5203+5310+5311	{F01.02,r040,c010}+{F01.02,r064,c010}+{F01.02,r080,c010}+{F01.02,r120,c010}+{F01.02,r142,c010}+{F08.01.a.r060,c010}+{F08.01.a.r060,c020}+{F08.01.a.r060,c030}+{F08.01.a.r060,c034}+{F08.01.a.r060,c035}+{F08.01.a.r160,c010}+{F08.01.a.r160,c020}+{F08.01.a.r160,c030}+{F08.01.a.r160,c034}+{F08.01.a.r160,c035}	{F08.01.a.r120,c010}+{F08.01.a.r220,c010}+{F08.01.a.r270,c010}+{F08.01.a.r320,c010}+{F08.01.a.r120,c020}+{F08.01.a.r220,c020}+{F08.01.a.r270,c020}+{F08.01.a.r320,c020}+{F08.01.a.r120,c030}+{F08.01.a.r220,c030}+{F08.01.a.r270,c030}+{F08.01.a.r320,c030}+{F08.01.a.r120,c034}+{F08.01.a.r220,c034}+{F08.01.a.r270,c034}+{F08.01.a.r320,c034}+{F08.01.a.r120,c035}+{F08.01.a.r220,c035}+{F08.01.a.r270,c035}+{F08.01.a.r320,c035}+{F08.01.a.r120,c010}+{F08.01.a.r220,c010}+{F08.01.a.r270,c010}+{F08.01.a.r320,c010}+{F08.01.a.r120,c020}+{F08.01.a.r220,c020}+{F08.01.a.r270,c020}+{F08.01.a.r320,c020}+{F08.01.a.r120,c030}+{F08.01.a.r220,c030}+{F08.01.a.r270,c030}+{F08.01.a.r320,c030}+{F08.01.a.r120,c034}+{F08.01.a.r220,c034}+{F08.01.a.r270,c034}+{F08.01.a.r320,c034}+{F08.01.a.r120,c035}+{F08.01.a.r220,c035}+{F08.01.a.r270,c035}+{F08.01.a.r320,c035}+{F08.01.a.r140,c010}+{F08.01.a.r240,c010}+{F08.01.a.r290,c010}+{F08.01.a.r340,c010}+{F08.01.a.r140,c020}+{F08.01.a.r240,c020}+{F08.01.a.r290,c020}+{F08.01.a.r340,c020}+{F08.01.a.r140,c030}+{F08.01.a.r240,c030}+{F08.01.a.r290,c030}+{F08.01.a.r340,c030}+{F08.01.a.r140,c034}+{F08.01.a.r240,c034}+{F08.01.a.r290,c034}+{F08.01.a.r340,c034}+{F08.01.a.r140,c035}+{F08.01.a.r240,c035}+{F08.01.a.r290,c035}+{F08.01.a.r340,c035}

Item in Table A1	Items in the consolidated Chart of Accounts for the Banking System (1990-2004)	Analytical situation (2005-Sep2015)	FINREP (taxonomy <=2.6) (Dec2015-Dec2017)	FINREP (taxonomy 2.7/2.8) (after Dec2017)
13.1 Demand deposits	Current accounts	400000+400010+400020+40010	{F08.01.a.r120,c010}+{F08.01.a.r220,c010}+{F08.01.a.r270,c010}+{F08.01.a.r320,c010}+{F08.01.a.r120,c020}+{F08.01.a.r220,c020}+{F08.01.a.r270,c020}+{F08.01.a.r320,c020}+{F08.01.a.r120,c030}+{F08.01.a.r220,c030}+{F08.01.a.r270,c030}+{F08.01.a.r320,c030}+{F08.01.a.r120,c034}+{F08.01.a.r220,c034}+{F08.01.a.r270,c034}+{F08.01.a.r320,c034}+{F08.01.a.r120,c035}+{F08.01.a.r220,c035}+{F08.01.a.r270,c035}+{F08.01.a.r320,c035}	{F08.01.a.r120,c010}+{F08.01.a.r220,c010}+{F08.01.a.r270,c010}+{F08.01.a.r320,c010}+{F08.01.a.r120,c020}+{F08.01.a.r220,c020}+{F08.01.a.r270,c020}+{F08.01.a.r320,c020}+{F08.01.a.r120,c030}+{F08.01.a.r220,c030}+{F08.01.a.r270,c030}+{F08.01.a.r320,c030}+{F08.01.a.r120,c034}+{F08.01.a.r220,c034}+{F08.01.a.r270,c034}+{F08.01.a.r320,c034}+{F08.01.a.r120,c035}+{F08.01.a.r220,c035}+{F08.01.a.r270,c035}+{F08.01.a.r320,c035}
13.2 Deposits with agreed maturity and redeemable at notice (includes repurchase agreements)	Savings deposits+"Fixed-term deposits"	400-400000-400010-400020-40010+408-4081+409(sc-5d)+41-3412-3413+5202+5203+5310+5311	{F08.01.a.r130,c010}+{F08.01.a.r230,c010}+{F08.01.a.r280,c010}+{F08.01.a.r330,c010}+{F08.01.a.r130,c020}+{F08.01.a.r230,c020}+{F08.01.a.r280,c020}+{F08.01.a.r330,c020}+{F08.01.a.r130,c030}+{F08.01.a.r230,c030}+{F08.01.a.r280,c030}+{F08.01.a.r330,c030}+{F08.01.a.r130,c034}+{F08.01.a.r230,c034}+{F08.01.a.r280,c034}+{F08.01.a.r330,c034}+{F08.01.a.r130,c035}+{F08.01.a.r230,c035}+{F08.01.a.r280,c035}+{F08.01.a.r330,c035}+{F08.01.a.r140,c010}+{F08.01.a.r240,c010}+{F08.01.a.r290,c010}+{F08.01.a.r340,c010}+{F08.01.a.r140,c020}+{F08.01.a.r240,c020}+{F08.01.a.r290,c020}+{F08.01.a.r340,c020}+{F08.01.a.r140,c030}+{F08.01.a.r240,c030}+{F08.01.a.r290,c030}+{F08.01.a.r340,c030}+{F08.01.a.r140,c034}+{F08.01.a.r240,c034}+{F08.01.a.r290,c034}+{F08.01.a.r340,c034}+{F08.01.a.r140,c035}+{F08.01.a.r240,c035}+{F08.01.a.r290,c035}+{F08.01.a.r340,c035}	{F08.01.a.r130,c010}+{F08.01.a.r230,c010}+{F08.01.a.r280,c010}+{F08.01.a.r330,c010}+{F08.01.a.r130,c020}+{F08.01.a.r230,c020}+{F08.01.a.r280,c020}+{F08.01.a.r330,c020}+{F08.01.a.r130,c030}+{F08.01.a.r230,c030}+{F08.01.a.r280,c030}+{F08.01.a.r330,c030}+{F08.01.a.r130,c034}+{F08.01.a.r230,c034}+{F08.01.a.r280,c034}+{F08.01.a.r330,c034}+{F08.01.a.r130,c035}+{F08.01.a.r230,c035}+{F08.01.a.r280,c035}+{F08.01.a.r330,c035}+{F08.01.a.r140,c010}+{F08.01.a.r240,c010}+{F08.01.a.r290,c010}+{F08.01.a.r340,c010}+{F08.01.a.r140,c020}+{F08.01.a.r240,c020}+{F08.01.a.r290,c020}+{F08.01.a.r340,c020}+{F08.01.a.r140,c030}+{F08.01.a.r240,c030}+{F08.01.a.r290,c030}+{F08.01.a.r340,c030}+{F08.01.a.r140,c034}+{F08.01.a.r240,c034}+{F08.01.a.r290,c034}+{F08.01.a.r340,c034}+{F08.01.a.r140,c035}+{F08.01.a.r240,c035}+{F08.01.a.r290,c035}+{F08.01.a.r340,c035}
14. Liabilities represented by debt securities	"Bonds"+"Other debits represented by securities"+"Subordinated liabilities"	(42-3414+5204+5312)+(48-3416+5206+5314)	{F01.02.r050,c010}+{F01.02.r065,c010}+{F01.02.r090,c010}+{F01.02.r130,c010}+{F01.02.r143,c010}	{F01.02.r050,c010}+{F01.02.r065,c010}+{F01.02.r090,c010}+{F01.02.r130,c010}+{F01.02.r143,c010}
15. Other liabilities (includes derivatives and short-term liabilities)	"Other liabilities"+"Sundry"+"Revaluation accounts - equity method"+"Consolidation differences"+"Provisions for liabilities and charges"+"Funds for general banking risk"	-3311-3415-3417-3418+45+46+47-4700+49+50(CB-DB if CB>DB)+51+5205+5207+5208+5211+528+5313+5318+538-5388+542(CB)+548 (CB)	Difference (includes derivatives held for trading and hedging, short-term liabilities, tax liabilities, non-current liabilities and disposal groups classified as held for sale, provisions, other financial liabilities and other liabilities.	Difference (includes derivatives held for trading and hedging, short-term liabilities, tax liabilities, non-current liabilities and disposal groups classified as held for sale, provisions, other financial liabilities and other liabilities.

Item in Table A1	Items in the consolidated Chart of Accounts for the Banking System (1990-2004)	Analytical situation (2005-Sep2015)	FINREP (taxonomy <=2.6) (Dec2015-Dec2017)	FINREP (taxonomy 2.7/2.8) (after Dec2017)
<b>16. Total Liabilities</b>	"Demand debits from other credit institutions"+"Fixed-term debits or debits redeemable at notice from other credit institutions"+"Savings deposits"+"Current accounts"+"Fixed-term deposits"+"Bonds"+"Other debits represented by securities"+"Subordinated liabilities"+"Other liabilities"+"Sundry"+"Revaluation accounts - equity method"+"Consolidation differences"+"Provisions for liabilities and charges"+"Funds for general banking risk"	-3311- 341+38+39+40+41 +42+43+44+45+46 +47- 4700+48+49+50(C B-DB if CB>DB)+51+520+5 211+528+531+538 - 5388+MAX(540+54 1C-D:0)+ 542(CB)+548(CB)	{F01.02,r300,c010}	{F01.02,r300,c010}
<b>17. Equity</b>	"Capital"+"Share premium"+"Reserves (excluding share premium and revaluation)"+"Revaluation reserves"+"Retained earnings"+"Minority interest (liabilities)"+"Net profit or (-) loss for the year"- "Own shares (carrying amount)"	55 + 57 + 61(Credit balance-Debit balance)-63+58(cb-db) +60(Credit balance-Debit balance)- 56+(79+80+81+82+83+84+85+86+87+88-641(Debit balance - Credit balance)-65(Debit balance - Credit balance)-66-67-68-69-70(Debit balance - Credit balance)-71-72-73-74-75-76-77-78) + 62 +59 (cb-db)	{F01.03,r300,c010}	{F01.03,r300,c010}



Item in Table A1	Items in the consolidated Chart of Accounts for the Banking System (1990-2004)	Analytical situation (2005-Sep2015)	FINREP (taxonomy <=2.6) (Dec2015-Dec2017)	FINREP (taxonomy 2.7/2.8) (after Dec2017)
<b>17.1 Capital</b>	Capital	55	{F01.03,r010,c010}	{F01.03,r010,c010}
<b>17.2 Share premium</b>	Share premium	602(Credit balance - Debit balance)	{F01.03,r040,c010}	{F01.03,r040,c010}
<b>17.3 Reserves</b>	"Reserves (excluding share premium and revaluation)" + "Revaluation reserves" + "Retained earnings"	58(CB-DB)+59(CB-DB)+60(CB-DB)-602(CB-DB)+61(CB-DB)	{F01.03,r050,c010}+{F01.03,r080,c010}+{F01.03,r190,c010}+{F01.03,r090,c010}+{F01.03,r200,c010}+{F01.03,r205,c010}+{F01.03,r210,c010}+{F01.03,r235,c010}-{F01.03,r260,c010}	{F01.03,r050,c010}+{F01.03,r080,c010}+{F01.03,r190,c010}+{F01.03,r090,c010}+{F01.03,r200,c010}+{F01.03,r205,c010}+{F01.03,r210,c010}+{F01.03,r235,c010}-{F01.03,r260,c010}
<b>17.3.1 Retained earnings</b>	Retained earnings	61(CB-DB)	{F01.03,r190,c010}	{F01.03,r190,c010}
<b>17.3.2 Other reserves</b>	"Reserves (excluding share premium and revaluation)" + "Revaluation reserves"	Difference	Difference (includes other components of equity, Other Comprehensive Income, reserves and interim dividends)	Difference (includes other components of equity, Other Comprehensive Income, reserves and interim dividends)
<b>17.4 Profit/loss for year attributable to minority interest</b>	Minority interest (liabilities)	62	{F01.03,r270,c010}	{F01.03,r270,c010}
<b>17.5 Consolidated income for the year</b>	Net profit or (-) loss for the year	(79+80+81+82+83+84+85+86+87+88-641(Debit balance - Credit balance)-65(Debit balance - Credit balance)-66-67-68-69-70(Debit Balance - Credit Balance)-71-72-73-74-75-76-77-78)	{F01.03,r250,c010}	{F01.03,r250,c010}
<b>17.6 Own shares (-)</b>	Own shares (carrying amount)	-56	{F01.03,r240,c010}	{F01.03,r240,c010}

Appendix 2 - Table A2 conversion table

Item in Table A2	Items in the consolidated Chart of Accounts for the Banking System (1990-2004)	Analytical situation (2005-Sep2015)	FINREP (taxonomy <=2.6) (Dec2015-Dec2017)	FINREP (taxonomy 2.7/2.8) (after Dec2017)
1. Interest income	Interest income	79+80+8120	{F02.00, r010, c010}	{F02.00, r010, c010}
2. Interest expenses	Interest expense	66+67+6820	{F02.00, r090, c010}	{F02.00, r090, c010}
3. Net interest income	"Interest income"- "Interest expense"	79+80+8120-66-67-6820	{F02.00, r010, c010}-{F02.00, r090, c010}	{F02.00, r010, c010}-{F02.00, r090, c010}
4. Capital gains (net)	Income from securities	82	{F02.00, r150, c010} + {F02.00, r160, c010}	{F02.00, r150, c010}+{F02.00, r160, c010}
5. Income from services and commissions (net)	"Commissions (profits)"-"Commissions (costs)"	81-8120-(68-6820)	{F02.00, r200, c010}-{F02.00, r210, c010}	{F02.00, r200, c010}-{F02.00, r210, c010}
5.1 Income from services and commissions received	Commissions (profits)	81-8120	{F02.00, r200, c010}	{F02.00, r200, c010}
5.2 Income from services and commissions paid	Commissions (costs)	68-6820	{F02.00, r210, c010}	{F02.00, r210, c010}
6. Income from financial operations	"Profit from financial operations"- "Loss from financial operations"	83-69+842+843-724-725	{F02.00, r220, c010}+{F02.00, r280, c010}-{F02.00, r285, c010}+{F02.00, r290, c010}+{F02.00, r320, c010}	{F02.00, r220, c010}+{F02.00, r280, c010}+{F02.00, r285, c010}+{F02.00, r290, c010}+{F02.00, r320, c010}
7. Other operating income	"Other operating profit"- "Other operating costs"- "Taxes"	844-726-720-721-722-723-728+7280-75+840+848-8480	{F02.00, r330, c010}+{F02.00, r340, c010}-{F02.00, r350, c010}	{F02.00, r330, c010}+{F02.00, r340, c010}+{F02.00, r350, c010}
8. Total operating income	"Interest income"- "Interest expense"+ "Commissions (profits)"- "Commissions (costs)" + "Income from securities"+ "Profit from financial operation"- "Loss from financial operations"+ "Other operating profit"- "Other operating costs"- "Taxes"	-66-67-68-69-72+7280-75+79+80+81+82+83+840+842+843+844+848-8480	{F02.00, r355, c010}	{F02.00, r355, c010}
9. Staff expenses	Staff expenses	70(DB-CB)	{F02.00, r370, c010}	{F02.00, r370, c010}
10. Other administrative expenses	Operating costs	71	{F02.00, r380, c010}	{F02.00, r380, c010}
11. Depreciation	Depreciation	77	{F02.00, r390, c010}	{F02.00, r390, c010}
12. Provisions and impairments (net of reversals)	"Provisions for past-due loans and other risks"- "Provisions for financial fixed assets"- "Reversal of provisions"	781+783+784+785+786+788-881-883-884-885-886-888+76+780+782-87-880-882	{F02.00, r430, c010}+{F02.00, r460, c010}-{F02.00, r510, c010}+{F02.00, r520, c010}	{F02.00, r430, c010}

Item in Table A2	Items in the consolidated Chart of Accounts for the Banking System (1990-2004)	Analytical situation (2005-Sep2015)	FINREP (taxonomy 2.6/2.8) (Dec2015-Dec2017)	FINREP (taxonomy 2.7/2.8) (after Dec2017)
12.1 Provisions or reversal of provisions (net)	N/A	781+783+784+785+786+788-881-883-884-885-886-888	{F02.00,r430,c010}	{F02.00,r430,c010}
12.2 Impairment losses and other net value adjustments	N/A	76+780+782-87-880-882	{F02.00,r450,c010}+{F02.00,r510,c010}+{F02.00,r520,c010}	{F02.00,r460,c010}+{F02.00,r510,c010}+{F02.00,r520,c010}
12.2.1 Credit impairment losses	N/A	76100+76101+76210+76220+78000+78001+78010+78011+7821 - 7821 - (87100+87101+87210+87220+87400+87401+88000+88001+88010+88011+8821)	{F02.00,r490,c010}	{F02.00,r491,c010}
12.2.2 Other impairment losses and value adjustments	N/A	"1.2 Perdas de imparidade e correções de valor líquidas"- "1.2.1 Perdas de imparidade de crédito"	{F02.00,r460,c010}+{F02.00,r510,c010}+{F02.00,r520,c010}-{F02.00,r490,c010}	{F02.00,r460,c010}+{F02.00,r510,c010}+{F02.00,r520,c010}-{F02.00,r491,c010}
13. Other profit or (-) loss	"Profit/loss from affiliated companies and subsidiaries excluded from consolidation (profit)"-"Profit/loss from affiliated companies and subsidiaries excluded from consolidation (loss)"+"Extraordinary profit"-"Extraordinary loss"	841+85-73	{F02.00,r580,c010}+{F02.00,r590,c010}+{F02.00,r600,c010}	{F02.00,r580,c010}+{F02.00,r590,c010}+{F02.00,r600,c010}-{F02.00,r455,c010}+{F02.00,r425,c010}
14. Profit or (-) loss before tax	"8. Total operating income"+"12. Provisions and impairments (net of reversals)"+"13. Other profit or (-) loss"	(79+80+81+82+83+84+85+87+88-66-67-68-69-70(DB-CB)-71-72-73-75-76-77-78)	{F02.00,r610,c010}+{F02.00,r650,c010}+{F02.00,r633,c010}	{F02.00,r610,c010}+{F02.00,r650,c010}+{F02.00,r633,c010}
15. Tax expenses or income related to profit or loss	Tax expenses or income related to profit or loss	(65(DB - CB)+74-86)	{F02.00,r620,c010}+{F02.00,r660,c010}+{F02.00,r634,c010}	{F02.00,r620,c010}+{F02.00,r660,c010}+{F02.00,r634,c010}
16. Net profit or (-) loss	Net profit or (-) loss for the year	(79+80+81+82+83+84+85+87+88-66-67-68-69-70(DB-CB)-71-72-73-75-76-77-78)-(65(DB-CB)+74-86)	{F02.00,r670,c010}	{F02.00,r670,c010}
17. Profit/loss for year attributable to minority interest	"Minority interests (profit)"-"Minority interest (loss)"	641(DB-CB)	{F02.00,r680,c010}	{F02.00,r680,c010}
18. Profit/loss for year attributable to owners of parent	"16. Net profit or (-) loss"+"17. Profit/loss for year attributable to minority interest"	-641(DB-CB)-65(DB-CB)-66-67-68-69-70(DB-CB)-71-72-73-74-75-76-77-78+79+80+81+82+83+84+85+86+87+88	{F02.00,r690,c010}	{F02.00,r690,c010}



# Annex B – Loans to customers and interest rates

**Table QB1 – Loans to customers**

Variable	Name
QB1_1	Gross loans to customers
QB1_1.1	Loans to customers except to other financial companies
QB1_1.1.1	Domestic credit except to other financial companies
QB1_1.1.1.1	Domestic credit to non-financial corporations
QB1_1.1.1.1.1	Domestic credit to NFCs - Agriculture and fishing
QB1_1.1.1.1.2	Domestic credit to NFCs - Mining and quarrying and Manufacturing
QB1_1.1.1.1.3	Domestic credit to NFCs - Construction and public works
QB1_1.1.1.1.4	Domestic credit to NFCs - Electricity, gas and water
QB1_1.1.1.1.5	Domestic credit to NFCs - Services
QB1_1.1.1.1.6	Domestic credit to NFCs - Other
QB1_1.1.1.2	Domestic credit to general government
QB1_1.1.1.3	Domestic credit to households
QB1_1.1.1.3.1	Domestic housing credit
QB1_1.1.1.3.2	Domestic credit for consumption and other purposes
QB1_1.1.2	Other credit
QB1_1.2	Domestic credit to other financial companies
QB1_2	Domestic overdue credit
QB1_2.1	Domestic overdue credit to non-financial companies
QB1_2.1.1	Domestic overdue credit to NFCs - Agriculture and fishing
QB1_2.1.2	Domestic overdue credit to NFCs - Mining and quarrying and Manufacturing
QB1_2.1.3	Domestic overdue credit to NFCs - Construction and public works
QB1_2.1.4	Domestic overdue credit to NFCs - Electricity, gas and water
QB1_2.1.5	Domestic overdue credit to NFCs - Services
QB1_2.1.6	Domestic overdue credit to NFCs - Other
QB1_2.2	Domestic overdue credit to general government
QB1_2.3	Domestic overdue credit to households
QB1_2.3.1	Domestic overdue housing credit
QB1_2.3.2	Domestic overdue credit for consumption and other purposes

**Table QB2 – Interest rates**

Variable	Name
QB2_1.1	Interest rates on outstanding amounts - Loans/Credits
QB2_1.1.1	Interest rates on outstanding amounts - Credits to non-financial corporations
QB2_1.1.2	Interest rates on outstanding amounts - Loans to households
QB2_1.1.2.1	Interest rates on outstanding amounts - Housing loans
QB2_1.1.2.2	Interest rates on outstanding amounts - Credit for consumption and other purposes
QB2_1.2	Interest rates on outstanding amounts - Deposits
QB2_1.2.1	Interest rates on outstanding amounts - Demand deposits
QB2_1.2.1.1	Interest rates on outstanding amounts - Demand deposits to non-financial corporations
QB2_1.2.1.2	Interest rates on outstanding amounts - Demand deposits to households
QB2_1.2.2	Interest rates on outstanding amounts - Other deposits
QB2_1.2.2.1	Interest rates on outstanding amounts - Other deposits to non-financial corporations
QB2_1.2.2.2	Interest rates on outstanding amounts - Other deposits to households
QB2_2.1	Interest rates on new business - Loans/Credits
QB2_2.1.1	Interest rates on new business - Loans to non-financial corporations
QB2_2.1.2	Interest rates on new business - Credit to households
QB2_2.1.2.1	Interest rates on new business - Housing loans
QB2_2.1.2.2	Interest rates on new business - Credit for consumption and other purposes
QB2_2.2	Interest rates on new business - Deposits
QB2_2.2.1	Interest rates on new business - Deposits to non-financial corporations
QB2_2.2.2	Interest rates on new business - Deposits to households

# Annex C – Human resources

**Table QC – Human resources**

Variable	Name
QC_1	Total
QC_2	International activity
QC_2.1	Branches and foreign subsidiaries
QC_2.2	Consolidated foreign bank branches
QC_3	Domestic activity - Banking institutions
	by gender
QC_3.1.1	by gender: Male
QC_3.1.2	by gender: Female
	by age
QC_3.2.1	by age: < 30 years old
QC_3.2.2	by age: 30-44 years old
QC_3.2.3	by age: > 44 years old
	by seniority
QC_3.3.1	by seniority: < 1 year
QC_3.3.2	by seniority: 1-5 years
QC_3.3.3	by seniority: 6-10 years
QC_3.3.4	by seniority: 11-15 years
QC_3.3.5	by seniority: > 15 years old
	by labour contract
QC_3.4.1	by labour contract: Permanent
QC_3.4.2	by labour contract: Fixed-term contract
QC_3.5.1	by education: Basic
QC_3.5.2	by education: Secondary
QC_3.5.3	by education: Higher
	by function
QC_3.6.1	by function: Management
QC_3.6.2	by function: Specific
QC_3.6.3	by function: Administrative
QC_3.6.4	by function: Support
	by activity
QC_3.7.1	by activity: Commercial
QC_3.7.2	by activity: Other





# Annex D – Branch network

**Table QD – Branches**

Variable	Name
QD_1	Total
QD_2	Total international activity
QD_2.1	Branches and foreign subsidiaries
QD_2.2	Consolidated foreign bank branches
QD_3	Total domestic activity
QD_3.XXXX	.....

In line with information available since 2013, obtained from the Tax and Customs Authority website (Portal das Finanças). The district/municipality code underlying the information on the branch network is presented in the ancillary table below.

## Ancillary table to QD

Code	District	Municipality	Code	District	Municipality
0101	Aveiro	Águeda	0312	Braga	Vila Nova de Famalicão
0102	Aveiro	Albergaria-a-Velha	0313	Braga	Vila Verde
0103	Aveiro	Anadia	0314	Braga	Vizela
0104	Aveiro	Arouca	0401	Bragança	Alfândega da Fé
0105	Aveiro	Aveiro	0402	Bragança	Bragança
0106	Aveiro	Castelo de Paiva	0403	Bragança	Carrazeda de Ansiães
0107	Aveiro	Espinho	0404	Bragança	Freixo de Espada a Cinta
0108	Aveiro	Estarreja	0405	Bragança	Macedo de Cavaleiros
0109	Aveiro	Santa Maria da Feira	0406	Bragança	Miranda do Douro
0110	Aveiro	Ílhavo	0407	Bragança	Mirandela
0111	Aveiro	Mealhada	0408	Bragança	Mogadouro
0112	Aveiro	Murtosa	0409	Bragança	Torre de Moncorvo
0113	Aveiro	Oliveira de Azeméis	0410	Bragança	Vila Flor
0114	Aveiro	Oliveira do Bairro	0411	Bragança	Vimioso
0115	Aveiro	Ovar	0412	Bragança	Vinhais
0116	Aveiro	S. João da Madeira	0501	C. Branco	Belmonte
0117	Aveiro	Sever do Vouga	0502	C. Branco	Castelo Branco
0118	Aveiro	Vagos	0503	C. Branco	Covilhã
0119	Aveiro	Vale de Cambra	0504	C. Branco	Fundão
0201	Beja	Aljustrel	0505	C. Branco	Idanha-A-Nova
0202	Beja	Almodôvar	0506	C. Branco	Oleiros
0203	Beja	Alvito	0507	C. Branco	Penamacor
0204	Beja	Barrancos	0508	C. Branco	Proença-a-Nova
0205	Beja	Beja	0509	C. Branco	Sertã
0206	Beja	Castro Verde	0510	C. Branco	Vila de Rei
0207	Beja	Cuba	0511	C. Branco	Vila Velha de Ródão
0208	Beja	Ferreira do Alentejo	0601	Coimbra	Arganil
0209	Beja	Mértola	0602	Coimbra	Cantanhede
0210	Beja	Moura	0603	Coimbra	Coimbra
0211	Beja	Odemira	0604	Coimbra	Condeixa-a-Nova
0212	Beja	Ourique	0605	Coimbra	Figueira da Foz
0213	Beja	Serpa	0606	Coimbra	Góis
0214	Beja	Vidigueira	0607	Coimbra	Lousã
0301	Braga	Amares	0608	Coimbra	Mira
0302	Braga	Barcelos	0609	Coimbra	Miranda do Corvo
0303	Braga	Braga	0610	Coimbra	Montemor-o-Velho
0304	Braga	Cabeceiras de Basto	0611	Coimbra	Oliveira do Hospital
0305	Braga	Celorico de Basto	0612	Coimbra	Pampilhosa da Serra
0306	Braga	Esposende	0613	Coimbra	Penacova
0307	Braga	Fafe	0614	Coimbra	Penela
0308	Braga	Guimarães	0615	Coimbra	Soure
0309	Braga	Póvoa de Lanhoso	0616	Coimbra	Tábua
0310	Braga	Terras de Bouro	0617	Coimbra	Vila Nova de Poiares
0311	Braga	Vieira do Minho	0701	Évora	Alandroal

## Ancillary table to QD Account (cont'd)

Code	District	Municipality	Code	District	Municipality
0702	Évora	Arraiolos	1002	Leiria	Alvaiázere
0703	Évora	Borba	1003	Leiria	Ansião
0704	Évora	Estremoz	1004	Leiria	Batalha
0705	Évora	Évora	1005	Leiria	Bombarral
0706	Évora	Montemor-o-Novo	1006	Leiria	Caldas da Rainha
0707	Évora	Mora	1007	Leiria	Castanheira de Pera
0708	Évora	Mourão	1008	Leiria	Figueiró dos Vinhos
0709	Évora	Portel	1009	Leiria	Leiria
0710	Évora	Redondo	1010	Leiria	Marinha Grande
0711	Évora	Reguengos de Monsaraz	1011	Leiria	Nazaré
0712	Évora	Vendas Novas	1012	Leiria	Óbidos
0713	Évora	Viana do Alentejo	1013	Leiria	Pedrogão Grande
0714	Évora	Vila Viçosa	1014	Leiria	Peniche
0801	Faro	Albufeira	1015	Leiria	Pombal
0802	Faro	Alcoutim	1016	Leiria	Porto de Mós
0803	Faro	Aljezur	1101	Lisbon	Alenquer
0804	Faro	Castro Marim	1102	Lisbon	Arruda dos Vinhos
0805	Faro	Faro	1103	Lisbon	Azambuja
0806	Faro	Lagoa (Algarve)	1104	Lisbon	Cadaval
0807	Faro	Lagos	1105	Lisbon	Cascais
0808	Faro	Loulé	1106	Lisbon	Lisbon
0809	Faro	Monchique	1107	Lisbon	Loures
0810	Faro	Olhão	1108	Lisbon	Lourinhã
0811	Faro	Portimão	1109	Lisbon	Mafra
0812	Faro	S. Brás de Alportel	1110	Lisbon	Oeiras
0813	Faro	Silves	1111	Lisbon	Sintra
0814	Faro	Tavira	1112	Lisbon	Sobral de Monte Agraço
0815	Faro	Vila do Bispo	1113	Lisbon	Torres Vedras
0816	Faro	Vila Real de Santo António	1114	Lisbon	Vila Franca de Xira
0901	Guarda	Aguiar da Beira	1115	Lisbon	Amadora
0902	Guarda	Almeida	1116	Lisbon	Odivelas
0903	Guarda	Celorico da Beira	1201	Portalegre	Alter do Chão
0904	Guarda	Figueira de Castelo Rodrigo	1202	Portalegre	Arronches
0905	Guarda	Fornos de Algodres	1203	Portalegre	Avis
0906	Guarda	Gouveia	1204	Portalegre	Campo Maior
0907	Guarda	Guarda	1205	Portalegre	Castelo de Vide
0908	Guarda	Manteigas	1206	Portalegre	Crato
0909	Guarda	Meda	1207	Portalegre	Elvas
0910	Guarda	Pinhel	1208	Portalegre	Fronteira
0911	Guarda	Sabugal	1209	Portalegre	Gavião
0912	Guarda	Seia	1210	Portalegre	Marvão
0913	Guarda	Trancoso	1211	Portalegre	Monforte
0914	Guarda	Vila Nova de Foz Côa	1212	Portalegre	Nisa
1001	Leiria	Alcobaça	1213	Portalegre	Ponte de Sor

## Ancillary table to QD Account (cont'd)

Code	District	Municipality
1214	Portalegre	Portalegre
1301	Porto	Amarante
1302	Porto	Baião
1303	Porto	Felgueiras
1304	Porto	Gondomar
1305	Porto	Lousada
1306	Porto	Maia
1307	Porto	Marco de Canaveses
1308	Porto	Matosinhos
1309	Porto	Paços de Ferreira
1310	Porto	Paredes
1311	Porto	Penafiel
1312	Porto	Porto
1313	Porto	Póvoa de Varzim
1314	Porto	Santo Tirso
1315	Porto	Valongo
1316	Porto	Vila do Conde
1317	Porto	Vila Nova de Gaia
1318	Porto	Trofa
1401	Santarém	Abrantes
1402	Santarém	Alcanena
1403	Santarém	Almeirim
1404	Santarém	Alpiarça
1405	Santarém	Benavente
1406	Santarém	Cartaxo
1407	Santarém	Chamusca
1408	Santarém	Constância
1409	Santarém	Coruche
1410	Santarém	Entroncamento
1411	Santarém	Ferreira do Zêzere
1412	Santarém	Golegã
1413	Santarém	Mação
1414	Santarém	Rio Maior
1415	Santarém	Salvaterra de Magos
1416	Santarém	Santarém
1417	Santarém	Sardoal
1418	Santarém	Tomar
1419	Santarém	Torres Novas
1420	Santarém	Vila Nova da Barquinha
1421	Santarém	Ourém
1501	Setúbal	Alcácer do Sal
1502	Setúbal	Alcochete
1503	Setúbal	Almada
1504	Setúbal	Barreiro

Code	District	Municipality
1505	Setúbal	Grândola
1506	Setúbal	Moita
1507	Setúbal	Montijo
1508	Setúbal	Palmela
1509	Setúbal	Santiago do Cacém
1510	Setúbal	Seixal
1511	Setúbal	Sesimbra
1512	Setúbal	Setúbal
1513	Setúbal	Sines
1601	Viana do Castelo	Arcos de Valdevez
1602	Viana do Castelo	Caminha
1603	Viana do Castelo	Melgaço
1604	Viana do Castelo	Monção
1605	Viana do Castelo	Paredes de Coura
1606	Viana do Castelo	Ponte da Barca
1607	Viana do Castelo	Ponte de Lima
1608	Viana do Castelo	Valença
1609	Viana do Castelo	Viana do Castelo
1610	Viana do Castelo	Vila Nova de Cerveira
1701	Vila Real	Alijó
1702	Vila Real	Boticas
1703	Vila Real	Chaves
1704	Vila Real	Mesão Frio
1705	Vila Real	Mondim de Basto
1706	Vila Real	Montalegre
1707	Vila Real	Murça
1708	Vila Real	Peso da Régua
1709	Vila Real	Ribeira de Pena
1710	Vila Real	Sabrosa
1711	Vila Real	Santa Marta de Penaguião
1712	Vila Real	Valpaços
1713	Vila Real	Vila Pouca de Aguiar
1714	Vila Real	Vila Real
1801	Viseu	Armamar
1802	Viseu	Carregal do Sal
1803	Viseu	Castro Daire
1804	Viseu	Cinfães
1805	Viseu	Lamego
1806	Viseu	Mangualde
1807	Viseu	Moimenta da Beira
1808	Viseu	Mortágua
1809	Viseu	Nelas
1810	Viseu	Oliveira de Frades
1811	Viseu	Penalva do Castelo

## Ancillary table to QD Account (cont'd)

Code	District	Municipality	Code	District	Municipality
1812	Viseu	Penedono	2005	Horta	Madalena
1813	Viseu	Resende	2006	Horta	Santa Cruz das Flores
1814	Viseu	Santa Comba Dão	2007	Horta	S. Roque do Pico
1815	Viseu	S. João da Pesqueira	2101	Ponta Delgada	Lagoa (Azores)
1816	Viseu	S. Pedro do Sul	2102	Ponta Delgada	Nordeste
1817	Viseu	Sátão	2103	Ponta Delgada	Ponta Delgada
1818	Viseu	Sernancelhe	2104	Ponta Delgada	Povoação
1819	Viseu	Tabuaço	2105	Ponta Delgada	Ribeira Grande
1820	Viseu	Tarouca	2106	Ponta Delgada	Vila Franca do Campo
1821	Viseu	Tondela	2107	Ponta Delgada	Vila do Porto
1822	Viseu	Vila Nova de Paiva	2201	Funchal	Calheta (Madeira)
1823	Viseu	Viseu	2202	Funchal	Câmara de Lobos
1824	Viseu	Vouzela	2203	Funchal	Funchal
1901	Angra do Heroísmo	Angra do Heroísmo	2204	Funchal	Machico
1902	Angra do Heroísmo	Calheta (Azores)	2205	Funchal	Ponta do Sol
1903	Angra do Heroísmo	Santa Cruz da Graciosa	2206	Funchal	Porto Moniz
1904	Angra do Heroísmo	Velas	2207	Funchal	Porto Santo
1905	Angra do Heroísmo	Vila Praia da Vitória	2208	Funchal	Ribeira Brava
2001	Horta	Corvo	2209	Funchal	Santa Cruz
2002	Horta	Horta	2210	Funchal	Santana
2003	Horta	Lajes das Flores	2211	Funchal	S. Vicente
2004	Horta	Lajes do Pico			



# Annex E – Payment systems

**Table QE – Payment systems**

Variable	Name
QE_1	Number of ATMs
QE_2	Number of POS terminals
QE_3	Number of payment transactions
QE_3.1	Cheques
QE_3.2	Bills of trade and bills of exchange
QE_3.3	Direct debits
QE_3.4	Multibanco
QE_3.4.1	Home banking payments
QE_3.4.2	ATM payments
QE_3.5	Credit transfers
QE_4	Value of payment transactions
QE_4.1	Cheques
QE_4.2	Bills of trade and bills of exchange
QE_4.3	Direct debits
QE_4.4	Multibanco
QE_4.4.1	Home banking payments
QE_4.4.2	ATM payments
QE_4.4.3	Withdrawals
QE_4.4.4	Purchases
QE_4.5	Credit transfers





# Annex F – Identification of financial agents

(only institutions at top-level of consolidation in the supervisory perimeter of the respective banking group were considered)

**Table F**

Name of financial agent	Identif. code	Period available at the database	Fin. indic.	Credit	Int. rate	HR	Branches	Paym. syst.
Abanca Serviços Financeiros - Suc. PT	0005	[1998 - 2018]	✓	✗	✗	✗	✗	✗
Novo Banco (NB)	0007	[2014 - 2018]	✓	✓	✓	✓	✓	✓
Banco Espírito Santo (BES)	0007a	[1990 - 2014]	✓	✓	✓	✓	✓	✓
Banco BAI Europa (BAI)	0008	[1998 - 2018]	✓	✓	✓	✓	✓	✓
Banco Fomento e Exterior (BFE)	0009	[1990 - 1995]	✓	✓	✗	✓	✓	✗
Banco Português de Investimento (BPI)	0010	[1990 - 2018]	✓	✓	✓	✓	✓	✓
Banco de Negócios Argentaria (BNA)	0011	[1997 - 2003]	✓	✓	✓	✓	✓	✗
Banco Comercial dos Açores (BCA)	0012	[1990 - 1995]	✓	✓	✗	✓	✓	✗
Banco Invest	0014	[1997 - 2018]	✓	✓	✓	✓	✓	✓
Banco Pinto & Sotto Mayor (BPSM)	0015	[1990 - 1999]	✓	✓	✓	✓	✓	✓
Banco Português do Atlântico (BPA)	0017	[1990 - 1994]	✓	✓	✗	✓	✓	✗
Santander Totta (BST)	0018	[2000 - 2018]	✓	✓	✓	✓	✓	✓
Banco Totta e Açores (BTA)	0018a	[1990 - 1994]	✓	✓	✗	✓	✓	✗
Banco Bilbao Vizcaya Argentaria (BBVA)	0019	[1991 - 2018]	✓	✓	✓	✓	✓	✓
Crédit Lyonnais (CL)	0020	[1990 - 2001]	✓	✓	✓	✓	✓	✓
Crédito Predial Português (CPP)	0021	[1990 - 1991]	✓	✓	✗	✓	✓	✗
Banco do Brasil (BB)	0022	[1990 - 2018]	✓	✓	✓	✓	✓	✓
Banco Mello	0023	[1990 - 1999]	✓	✓	✓	✓	✓	✗
União de Bancos Portugueses (UBP)	0024	[1990 - 1992]	✓	✓	✗	✓	✓	✗
Banco Chemical	0025	[1990 - 1995]	✓	✓	✗	✓	✓	✗
The Chase Manhattan Bank	0026	[1990 - 1992]	✓	✓	✗	✓	✓	✗

Name of financial agent	Identif. code	Period available at the database	Fin. indic.	Credit	Int. rate	HR	Branches	Paym. syst.
BNP Paribas Fortis	0029	[1990 - 2013]	✓	✓	✓	✓	✓	✓
Santander Portugal	0030	[1990 - 1999]	✓	✓	✓	✓	✓	✗
Barclays Bank	0032	[1990 - 2018]	✓	✓	✓	✓	✓	✓
Banco Comercial Português (BCP)	0033	[1990 - 2018]	✓	✓	✓	✓	✓	✓
BNP Paribas	0034	[1990 - 2018]	✓	✓	✓	✓	✓	✓
Caixa Geral de Depósitos (CGD)	0035	[1990 - 2018]	✓	✓	✓	✓	✓	✓
Caixa Económica Montepio Geral (CEMG)	0036	[1990 - 2018]	✓	✓	✓	✓	✓	✓
Banco Internacional do Funchal (BANIF)	0038	[1990 - 2015]	✓	✓	✓	✓	✓	✓
The Royal Bank of Scotland	0040	[1990 - 2010]	✓	✓	✓	✓	✓	✓
The Bank of Tokyo - Mitsubishi	0042	[1990 - 1999]	✓	✓	✓	✓	✓	✗
Deutsche Bank	0043	[1990 - 2018]	✓	✓	✓	✓	✓	✓
Banco Central Hispano	0044	[1991 - 1993]	✓	✓	✓	✓	✓	✗
Banco Popular	0046	[2003 - 2017]	✓	✓	✓	✓	✓	✓
Banco Nacional de Crédito (BNC)	0046a	[1992 - 2003]	✓	✓	✓	✓	✓	✓
Haitong Bank	0047	[2015 - 2018]	✓	✓	✓	✓	✓	✓
Finantia	0048	[1993 - 2018]	✓	✓	✓	✓	✓	✓
Caixa Económica da Misericórdia de Angra do Heroísmo (CEMAH)	0059	[1990 - 2018]	✓	✓	✓	✓	✓	✓
Banco de Investimento Global	0061	[1999 - 2018]	✓	✓	✓	✓	✓	✓
Banif Investimento	0063	[2015 - 2018]	✓	✓	✓	✗	✗	✓
Banco Português de Gestão (BPG)	0064	[2000 - 2018]	✓	✓	✓	✓	✓	✓
Banco Atlântico (Spain)	0066	[1997 - 2005]	✓	✓	✓	✗	✗	✓
Banco Cofidis	0069	[2015 - 2016]	✓	✓	✓	✗	✗	✗
Banco Mais	0069a	[2000 - 2009]	✓	✓	✓	✓	✓	✗
Banque PSA Finance	0070	[1997 - 2015]	✓	✓	✓	✗	✗	✗
Banco Santander Consumer Portugal, S.A.	0073	[2006 - 2018]	✓	✓	✓	✓	✓	✓
Interbanco, S.A.	0073a	[1997 - 1999]	✓	✗	✓	✓	✓	✗

Name of financial agent	Identif. code	Period available at the database	Fin. indic.	Credit	Int. rate	HR	Branches	Paym. syst.
Finibanco	0076	[1993 - 2010]	✓	✓	✓	✓	✓	✓
Banco Nacional de Investimento, S.A.	0077	[1993 - 1995]	✓	✓	✗	✓	✓	✗
EuroBIC	0079	[2012 - 2018]	✓	✓	✓	✓	✓	✓
SLN/BNP	0079a	[1993 - 2012]	✓	✓	✓	✓	✓	✓
Banco Santander de Negócios	0081	[1993 - 1999]	✓	✓	✓	✓	✓	✗
FCE Bank PLC	0082	[1994 - 2018]	✓	✓	✓	✗	✗	✗
Banco Sabadell	0083	[1994 - 1999]	✓	✓	✓	✓	✓	✗
Banco Cetelem	0084	[1995 - 2003]	✓	✓	✓	✓	✓	✗
Itaú BBA International	0085	[2013 - 2018]	✓	✓	✓	✗	✗	✓
Banco Itaú Europa, S.A.	0085a	[1994 - 2012]	✓	✓	✓	✓	✓	✓
Banco Efisa	0086	[2012 - 2018]	✓	✓	✓	✗	✗	✓
Banco Efisa (a)	0086a	[1995 - 2001]	✓	✓	✓	✓	✓	✗
Banco Privado Português (BPP)	0089	[1996 - 2009]	✓	✓	✓	✓	✓	✓
Central - Banco de Investimento, S.A.	0091	[2001 - 2004]	✓	✓	✓	✓	✓	✗
Caixa de Aforros de Vigo, Ourense e Pontevedra (CaixaNova)	0092	[1997 - 2010]	✓	✓	✓	✓	✓	✓
Caixa de Crédito Agrícola Mútuo de Mortágua	0096	[1990 - 2004]	✓	✓	✗	✗	✗	✓
Caixa de Crédito Agrícola Mútuo da Chamusca	0097	[1990 - 2018]	✓	✓	✓	✗	✗	✓
Caixa de Crédito Agrícola Mútuo do Bombarral	0098	[1990 - 2018]	✓	✓	✓	✗	✗	✓
Banco de Caja España de Inversiones, Salamanca Y Soria	0099	[1995 - 2015]	✓	✓	✓	✗	✗	✓
Finaceira El Corte Inglés Portugal, S.A.	0151	[2008 - 2015]	✓	✗	✗	✗	✗	✗
Banco Popular Español	0156	[2000 - 2006]	✓	✓	✓	✓	✓	✓
General Electric Capital Bank	0161	[2003 - 2006]	✓	✓	✓	✗	✗	✓
Banque Accord	0162	[2004 - 2006]	✓	✓	✓	✗	✗	✗
Rheinhyp - Rheinische Hypothekenbank AG	0165	[1999 - 2002]	✓	✓	✓	✗	✗	✗
Santander Consumer Finance	0166	[2004 - 2006]	✓	✓	✓	✗	✗	✗
Bankia	0168	[2011 - 2013]	✓	✓	✓	✗	✗	✓

Name of financial agent	Identif. code	Period available at the database	Fin. indic.	Credit	Int. rate	HR	Branches	Paym. syst.
Caja de Ahorros y Monte Piedad de Madrid	0168a	[2000 - 2011]	✓	✓	✓	✗	✗	✓
Citibank Europe	0169	[1990 - 2018]	✓	✓	✓	✓	✓	✓
Abanca Corporación Bancaria	0170	[2011 - 2018]	✓	✓	✓	✗	✗	✓
Caja de Ahorros de Galicia	0170a	[2000 - 2011]	✓	✓	✓	✓	✓	✓
RCI Banque	0171	[2000 - 2018]	✓	✓	✓	✗	✗	✗
BMW Bank GMBH	0172	[2000 - 2018]	✓	✓	✓	✗	✗	✗
Edmond de Rothschild Europe	0173	[2000 - 2018]	✓	✓	✓	✗	✗	✗
Hypo Real Estate Bank Aktiengesellschaft - Suc. PT	0179	[2008 - 2010]	✓	✗	✗	✗	✗	✗
AS PrivateBank	0183	[2007 - 2014]	✓	✗	✓	✗	✗	✓
Anglo Irish Bank	0184	[2007 - 2008]	✓	✓	✓	✗	✗	✓
Dexia Crédit Local	0185	[2007 - 2018]	✓	✓	✓	✗	✗	✗
Banque Privée Espírito Santo	0186	[2008 - 2014]	✓	✓	✗	✗	✗	✓
Banco BIC Português	0188	[2008 - 2012]	✓	✗	✗	✓	✓	✗
Banco Atlântico Europa	0189	[2009 - 2018]	✓	✓	✓	✗	✗	✓
Banco de Negócios Internacional	0191	[2014 - 2018]	✓	✓	✓	✗	✗	✓
Banco CTT	0193	[2015 - 2018]	✓	✓	✓	✓	✓	✓
IBCO - SGP	0217	[2008 - 2018]	✓	✗	✗	✗	✗	✗
Lisbon Brokers Corretora	0222	[2008 - 2009]	✓	✗	✗	✗	✗	✗
DIF Broker Corretagem	0225	[2008 - 2018]	✓	✗	✗	✗	✗	✗
Atrium - Financeira de Corretagem	0231	[2008 - 2018]	✓	✗	✗	✗	✗	✗
Biz Valor - Corretora	0233	[2008 - 2018]	✓	✗	✗	✗	✗	✗
Banco L.J. Carregosa	0235	[2008 - 2018]	✓	✓	✓	✓	✓	✓
BNP Paribas Lease Group, S.A.	0238	[2008 - 2018]	✓	✗	✗	✗	✗	✗
HypothenkBank Frankfurt, AG	0240	[2002 - 2016]	✓	✓	✓	✗	✗	✗
BNP Paribas Wealth Management	0242	[2003 - 2012]	✓	✓	✓	✓	✓	✓
Ibercaja Banco	0244	[2004 - 2015]	✓	✓	✓	✗	✗	✓
Banco Primus	0246	[2005 - 2018]	✓	✓	✗	✗	✗	✗

Name of financial agent	Identif. code	Period available at the database	Fin. indic.	Credit	Int. rate	HR	Branches	Paym. syst.
Altavisa - SGP	0247	[2008 - 2015]	✓	x	x	x	x	x
Fortune - SGP	0249	[2008 - 2010]	✓	x	x	x	x	x
Crediagora - IFIC	0252	[2008 - 2014]	✓	x	x	x	x	x
The Royal Bank of Scotland PLC	0254	[2007 - 2011]	✓	✓	✓	x	x	x
RCI Gest	0255	[2008 - 2016]	✓	x	x	x	x	x
UBS Bank	0256	[2008 - 2008]	✓	x	x	x	x	x
BNP Paribas Securities Services, S.A. - Suc. PT	0257	[2008 - 2018]	✓	x	x	✓	✓	x
Caja de Ahorros de Valencia, Castellón y Alicante, Bancaja	0258	[2008 - 2011]	✓	✓	✓	x	x	✓
De Lage Landen International, B.V. - Suc. PT	0259	[2008 - 2018]	✓	x	x	x	x	x
St. Galler Kantonalbank, AG	0260	[2008 - 2018]	✓	✓	✓	x	x	✓
Natixis Factor, S.A. - Suc. PT	0261	[2008 - 2010]	✓	x	x	x	x	x
Antavcapital - I.F.C., S.A.	0262	[2009 - 2010]	✓	x	x	x	x	x
Coface Austria Bank Ag - Suc. PT	0263	[2011 - 2012]	✓	x	x	x	x	x
Volkswagen Bank GMBH	0264	[2012 - 2018]	✓	✓	✓	x	x	x
Deutsche Leasing Ibérica, S.A. - Suc. PT	0265	[2012 - 2017]	✓	x	x	x	x	x
Bank of China	0266	[2013 - 2018]	✓	✓	✓	x	x	x
Credit Suisse (Luxembourg), SA - Suc. PT	0267	[2013 - 2018]	✓	x	x	x	x	x
Banque de Patrimoines Privés	0268	[2016 - 2017]	✓	✓	✓	x	x	x
Bankinter	0269	[2016 - 2018]	✓	✓	✓	✓	✓	✓
IBM Deutschland Kreditbank Gmbh - Suc. PT	0270	[2016 - 2018]	✓	x	x	x	x	x
Toyota Kreditbank GMBH - Suc. PT	0271	[2017 - 2018]	✓	x	x	x	x	x
Wizink	0272	[2016 - 2018]	✓	✓	✓	✓	✓	✓
Cecabank SA - Suc. PT	0274	[2018 - 2018]	✓	x	x	x	x	x
Banco Sabadell, S.A.- Suc. PT	0275	[2018 - 2018]	✓	x	x	x	x	x
Banca Farmafactoring - Suc. PT	0276	[2018 - 2018]	✓	x	x	x	x	x
Investquest - SGP	0296	[2008 - 2018]	✓	x	x	x	x	x
Ask Patrimónios - SGP	0298	[2008 - 2018]	✓	x	x	x	x	x

Name of financial agent	Identif. code	Period available at the database	Fin. indic.	Credit	Int. rate	HR	Branches	Paym. syst.
GGH Partners Portugal - SGP	0299	[2008 - 2018]	✓	✗	✗	✗	✗	✗
321 Crédito - IFIC	0305	[2012 - 2018]	✓	✗	✗	✗	✗	✗
Mercedes-Benz Financial Services Portugal, SFIC	0306	[2008 - 2015]	✓	✗	✗	✗	✗	✗
Fortis Lease Portugal, SFIC	0307	[2008 - 2015]	✓	✗	✗	✗	✗	✗
Sartorial - Financieira de Corretagem	0311	[2008 - 2013]	✓	✗	✗	✗	✗	✗
SOFID - IFIC	0314	[2008 - 2018]	✓	✗	✗	✗	✗	✗
LMCapital Wealth Management - SGP, S.A.	0342	[2018 - 2018]	✓	✗	✗	✗	✗	✗
Union Creditos - Suc. EU	0403	[2008 - 2018]	✓	✗	✗	✗	✗	✗
Golden Actives - SGPS	0432	[2008 - 2018]	✓	✗	✗	✗	✗	✗
Cofinoga – SGPS	0435	[1997 - 2009]	✓	✗	✓	✓	✓	✗
ING Bank	0500	[1999 - 2018]	✓	✓	✓	✗	✗	✓
Caterpillar Financial Corporacion - Suc. PT	0514	[2008 - 2017]	✓	✗	✗	✗	✗	✗
Golden Assets - SGP	0542	[2008 - 2018]	✓	✗	✗	✗	✗	✗
Intermoney Portugal	0579	[2008 - 2012]	✓	✗	✗	✗	✗	✗
Grow Investimentos - SGP	0600	[2008 - 2013]	✓	✗	✗	✗	✗	✗
P&I, Prop. Investimento - SGP	0638	[2008 - 2009]	✓	✗	✗	✗	✗	✗
BMF - SGP	0641	[2008 - 2013]	✓	✗	✗	✗	✗	✗
BNP Paribas Factor - SFC	0642	[2008 - 2016]	✓	✗	✗	✗	✗	✗
Unicre, IFIC	0698	[2008 - 2018]	✓	✗	✗	✗	✗	✗
Fincor - Sociedade Corretora, S.A.	0777	[2009 - 2018]	✓	✗	✗	✗	✗	✗
FCA Capital Portugal, IFIC	0780	[2008 - 2018]	✓	✗	✗	✗	✗	✗
Personal Value - SGP, S.A.	0797	[2008 - 2008]	✓	✗	✗	✗	✗	✗
BBVA - IFIC	0800	[2008 - 2018]	✓	✗	✗	✗	✗	✗
GMAC - IFIC	0817	[2008 - 2016]	✓	✗	✗	✗	✗	✗
F&C Portugal - SGP	0829	[2008 - 2018]	✓	✗	✗	✗	✗	✗
BNP Paribas Personal Finance	0848	[2003 - 2018]	✓	✓	✓	✓	✓	✗
Oney Bank	0881	[2008 - 2018]	✓	✓	✓	✗	✗	✗

Name of financial agent	Identif. code	Period available at the database	Fin. indic.	Credit	Int. rate	HR	Branches	Paym. syst.
GE Capital, SGPS	0900	[2008 - 2013]	✓	✗	✗	✗	✗	✗
Banco Credibom	0916	[2003 - 2018]	✓	✓	✓	✓	✓	✗
Cofidis - Sucursal Portugal	0921	[2008 - 2018]	✓	✗	✗	✗	✗	✗
Lico Leasing S.A., SFC – Suc. PT	0940	[2008 - 2015]	✓	✗	✗	✗	✗	✗
Orey Financial - IFIC	0955	[2008 - 2018]	✓	✗	✗	✗	✗	✗
Luso Partners, Corretora	0981	[2008 - 2018]	✓	✗	✗	✗	✗	✗
Pedro Arroja, SGPS	0988	[2008 - 2017]	✓	✗	✗	✗	✗	✗
Casa de Investimentos - SGP	1009	[2010 - 2018]	✓	✗	✗	✗	✗	✗
Caixa de Crédito Agrícola Mútuo de Leiria	5180	[1990 - 2018]	✓	✓	✓	✗	✗	✓
Caixa de Crédito Agrícola Mútuo de Mafra	5200	[2003 - 2018]	✓	✓	✓	✗	✗	✓
Caixa de Crédito Agrícola Mútuo de Torres Vedras	5340	[1990 - 2018]	✓	✓	✓	✗	✗	✓
Caixa Central de Crédito Agrícola Mútuo (CCCAM)	9000	[1990 - 2018]	✓	✓	✓	✓	✓	✓
Banco Fonsecas & Burnay (BFB)	9999	[1990 - 1990]	✓	✓	✗	✓	✓	✗





# Annex G – Consolidation perimeter (resident monetary financial institutions)

## 0007 – Novo Banco (NB)

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0007	Novo Banco, S.A.	04/08/14																																			
0047	BES Investimento (now, Haitong Bank)	04/08/14	06/09/15																																		
0065	Best - Banco Eletrónico de Serviço Total, S.A.	04/08/14																																			
0160	Novo Banco dos Açores, S.A.	04/08/14																																			

\* Novo Banco (NB) (0007) was established on 4 August 2014, after BES's resolution (0007a).

## 0007a – Banco Espírito Santo (BES)

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
																																	QB1	QB2	QC	QD	QE	
0007	Banco Espírito Santo, S.A.	01/01/90	29/06/14	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
0031	Banco Internacional de Crédito, S.A.	01/01/90	31/12/05	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
0047	BES Investimento	01/04/93	29/06/14				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
0065	Best - Banco Eletrónico de Serviço Total, S.A.	01/05/01	29/06/14												✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
0160	Banco Espírito Santo dos Açores S.A.	01/07/02	29/06/14													✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* In July 1998, Banco ESSI changed its name to BES Investimento (0047).

\* In July 2012, Caixa Económica da Misericórdia de Ponta Delgada and BES' business unit in the Azores resulted in Banco Espírito Santo dos Açores (0160).

\* In 2014 there was a public intervention in BES, thereby creating Novo Banco (with the same code, 0007), and part of its assets remained in "BES in liquidation".

## 0008 - Banco BAI Europa (BAI)

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
																																	QB1	QB2	QC	QD	QE	
0008	Banco Africano de Investimentos, S.A.R.L. (Suc. PT)	01/02/98	07/11/02									✓			✓																			✓	✓	✓	✓	✓
0008	Banco BAI Europa S.A.	08/11/02														✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

**0009 - Banco de Fomento e Exterior (BFE)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																	QB1	QB2	QC	QD	QE
0009	Banco de Fomento e Exterior, S.A.	01/01/90	30/09/96	✓	✓	✓	✓	✓	✓																							✓	✓	✓	✓	✗	
0006	Banco Borges & Irmão, S.A.	01/01/90	30/09/96	✓	✓	✓	✓	✓	✓																							✓	✓	✓	✓	✗	

\* BBI – Banco Borges e Irmão (0006) consolidated into BFE – Banco de Fomento e Exterior (0009). From 1996 onwards, these institutions have been part of the BPI group (0010).

**0010 – Banco BPI**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																	QB1	QB2	QC	QD	QE
0006	Banco Borges & Irmão, S.A.	01/10/96	30/06/98						✓	✓																							✓	✓	✓	✗	
0009	Banco de Fomento e Exterior, S.A.	01/10/96	31/05/98						✓	✓																							✓	✓	✓	✗	
9999	Banco Fonecas & Burnay, S.A.	01/08/91	31/05/98		✓	✓	✓	✓		✓																							✓	✓	✓	✗	
0010	Banco BPI, S.A.	31/05/98										✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
0027	Banco Português de Investimento, S.A.	01/01/90		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* In May 1998, Banco de Fomento e Exterior (0009) and Banco Fonecas e Burnay (9999) merged into Banco BPI (0010).

\* In June 1998, Banco Borges e Irmão (0006) was merged with Banco BPI (0010).

**0011 - Banco de Negócios Argentária**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																	QB1	QB2	QC	QD	QE
0011	Banco de Negocios Argentina, S.A. (Suc. PT)	01/02/97	31/01/03								✓	✓	✓	✓	✓																	✓	✓	✓	✓	✓	✗

**0012 - Banco Comercial dos Açores (BCA)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																	QB1	QB2	QC	QD	QE
0012	Banco Comercial dos Açores, S.A.	01/01/90	31/01/96	✓	✓	✓	✓	✓																								✓	X	✓	X		

\* BCA has consolidated into Banif (0038) from 1996 onwards.

**0014 - Banco Invest**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																	QB1	QB2	QC	QD	QE
0014	Banco Invest, S.A.	01/03/97									✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

\* In October 2005, Banco Alves Ribeiro changed its name to Banco Invest.

**0015 - Banco Pinto & Sotto Mayor (BPSM)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
																																	QB1	QB2	QC	QD	QE	
0015	Banco Pinto & Sotto Mayor, S.A.	01/01/90	31/05/00	✓	✓	✓	✓	✓	✓	✓	✓	✓																					✓	✓	✓	✓	✓	
0018a	Banco Totta e Açores, S.A.	01/01/95	31/03/00				✓	✓	✓	✓	✓	✓																						✓	✓	✓	✓	×
0021	Crédito Predial Português, S.A.	01/01/95	31/03/00					✓	✓	✓	✓	✓																						✓	✓	✓	✓	×
0025	Banco Chemical (Portugal), S.A.	01/12/96	31/05/00							✓	✓	✓	✓																					✓	✓	✓	✓	×

\* In 1995, BTA – Banco Totta e Açores (0018a) was integrated into BPSM (0015).

\* BPSM – Banco Pinto e Sotto Mayor's (0015) business had consolidated accounts up to 2000, when it was integrated into BCP (0033).

**0017 - Banco Português Do Atlântico (BPA)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																	QB1	QB2	QC	QD	QE
0017	Banco Português do Atlântico, S.A.	01/01/90	31/03/95	✓	✓	✓	✓																										✓	✓	✓	×	
0024	União de Bancos Portugueses	02/02/93	01/03/95			✓	✓																											✓	×	✓	×
0041	Banco Comercial de Macau	01/01/90	31/03/95	✓	✓	✓	✓																										×	×	✓	×	

\* In February 1993, BPA (0017) purchased União de Bancos Portugueses (0024), which, in turn, was purchased by Banco Mello (0023) in 1995.

\* In March 1995, BCP (0033) purchased BPA (0017), which was incorporated into Millennium BCP in 2000 (0033).

**0018 - Banco Santander Totta (BST)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
																																	QB1	QB2	QC	QD	QE	
0018	Banco Santander Totta, S.A.	01/01/05																	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
0018a/9997	Banco Totta & Açores, S.A.	01/04/00	31/12/04											✓	✓	✓	✓	✓																✓	✓	✓	✓	
0021	Crédito Predial Português, S.A.	01/04/00	31/12/04											✓	✓	✓	✓	✓																✓	✓	✓	✓	
0030	Banco Santander Portugal, S.A.	01/07/00	31/12/04											✓	✓	✓	✓	✓																✓	✓	✓	✓	✓
0081	Banco Santander de Negócios Portugal, S.A.	01/07/00	31/03/10											✓	✓	✓	✓	✓	✓	✓	✓	✓												✓	✓	✓	✓	✓

\* In December 2015, BST (0018) purchased and took over part of Baniifs (0038) assets in a restructuring operation.

\* In December 2017, Banco Popular (0046) is taken over by merger into Banco Santander Totta (0018).

**0018a - Banco Totta e Açores (BTA)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																	QB	QC	QD	QE	
0018a	Banco Totta e Açores, S.A.	01/01/90	31/12/94	✓	✓	✓	✓	✓																								✓	✓	✗	✗		
0021	Crédito Predial Português, S.A.	01/01/92	31/12/94		✓	✓	✓	✓																								✓	✗	✓	✗		

\* In 1995, BTA – Banco Totta e Açores (0018a) was integrated into BPSM (0015).

\* BPSM – Banco Pinto e Sotto Mayor's (0015) business had consolidated accounts up to 2000, when it was integrated into BST (0018).

**0019 - BBVA**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0019	Banco Bilbao Vizcaya	01/06/91	31/01/00		✓	✓	✓	✓	✓	✓	✓	✓																				✓	✓	✓	✓	✗	
0019	Banco Bilbao Vizcaya Argentaria (Portugal), S.A.	01/02/00	18/10/18											✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
0019	BBVA S.A., Suc. PT	19/10/18																															✓	✓	✓	✓	✓
0039	Argentaria, Caja Postal Y Banco Hipotecário, S.A.	19/10/99	28/02/01										✓																				✓	✓	✓	✓	✓

\* In October 1999, Argentaria, Caja Postal Y Banco Hipotecário was merged with BBV. Following this merger, in January 2000, the bank took on the name BBVA, and in February 2001 the integration process of both banks was completed.

\* At the end of May 2001, Credit Lyonnais Portugal (0020) merged with BBVA (0019).

\* On 19 October 2018, Banco Bilbao Vizcaya Argentaria (Portugal), S.A. changed its name to BBVA S.A., Suc. PT.

**0020 - Crédito Lyonnais Portugal (CL)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																	QB1	QB2	QC	QD	QE
0020	Crédit Lyonnais Portugal, S.A.	01/01/90	31/05/01	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																			✓	✓	✓	✓	✓

\* In May 2001, there was a merger with Banco Bilbao Vizcaya (BBV), resulting in BBVA (0019).

**0021 - Crédito Predial Português (CPP)**

Code	Name of the institution	Start date	End date																			Information															
				90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	QB1	QB2	QC	QD	QE
0021	Crédito Predial Português S.A.	01/01/90	31/12/91	✓																													✓		✗	✓	✗

\* In 1992, CPP (0021) was taken over by BTA – Banco Totta e Açores (0018a).

\* In 1995, BTA – Banco Totta e Açores (0018a), which consolidated CPP (0021), was integrated into the consolidated perimeter of BPSM (0015).

**0022 - Banco do Brasil (BB)**

Code	Name of the institution	Start date	End date																					Information													
				90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	QB1	QB2	QC	QD	QE
0022	Banco do Brasil AG - Suc. PT	01/06/09																						✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
0022	Banco do Brasil, S.A.	01/01/90	29/05/09	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓											✓	✓	✓	✓	✓

\* In 2009, Banco do Brasil became a branch of Banco do Brasil Aktiengesellschaft, Austria.

**0023 - Banco Mello**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																		QB1	QB2	QC	QD
0023	Banco Mello, S.A.	31/12/88	01/06/96	✓	✓	✓	✓	✓																								✓	✓	✓	✓	✗	
0023	Mello Investimentos	01/06/96	31/05/00						✓	✓	✓																					✓	✓	✓	✓	✗	
0024	Banco Mello, S.A. (former UBP)	01/06/96	31/05/00						✓	✓	✓																					✓	✓	✓	✓	✗	
0077	Banco Mello Imobiliário, S.A.	01/06/96	31/05/00						✓	✓	✓																					✓	✓	✓	✓	✗	

\* The establishment of Banco Mello (0023) arose from the purchase of Sociedade Financeira Portuguesa by Grupo José de Mello, in 1988.

\* In 1996, Banco Mello purchased UBP (0024) and took on the code 0024. In turn, Banco Mello Investimentos was established, with the code 0023, previously known as Banco Mello.

\* In 1996, BNI (0077) was taken over by the Mello group, and changed its name to Banco Mello Imobiliário, S.A.

\* In 1999, Banco Mello Comercial S.A. (0024) changed its name to Banco Mello S.A. (0024).

\* In June 2000, Banco Mello (0024) was purchased by BCP (0033).

**0024 - União de Bancos Portugueses (UBP)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
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0024	União de Bancos Portugueses	01/01/90	01/02/93	✓	✓	✓																										✓				✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓	

\* In February 1993, BPA (0017) purchased União de Bancos Portugueses (0024), which, in turn, was purchased by Banco Mello (0023) in 1995.

**0025 - Banco Chemical**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
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0025	Banco Chemical (Portugal), S.A.	01/01/90	30/11/96	✓	✓	✓	✓	✓																								✓				✓			✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓	

\* Banco Chemical (0025) was previously known as Banco Manufacturers Hanover.

\* Between 1996 and 2000, it was integrated into the consolidated perimeter of BPSM (0015).

\* From 2001 onwards, it has consolidated into CGD (0035), under the name Caixa BI (Caixa – Banco de Investimento).

**0026 - Chase Bank**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
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0026	The Chase Manhattan Bank	01/01/90	31/07/93	✓	✓	✓																											✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

**0029 - BNP Paribas Fortis**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information			
																																	QB1	QB2	QC	QD
0029	BNP Paribas Fortis - Suc PT	01/01/90	16/12/13	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* In March 2000, it changed its name from Generale Bank to Fortis Bank – Sucursal.

\* In February 2013, it changed its name again, to BNP Paribas Fortis - Suc. PT.

\* In April 2013, it was taken over by BNP Paribas (0034).

\* None of the entities in the BNP Paribas group is consolidated in Portugal.

**0030 - Santander Portugal**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
				QB1	QB2	QC	QD	QE																														
0030	Banco de Comércio e Indústria, S.A.	01/01/90	31/03/98	✓	✓	✓	✓	✓	✓	✓																						✓	✓	✓	✓	✓	✗	
0030	Banco Santander Portugal, S.A.	01/04/98	30/06/00								✓																						✓	✓	✓	✓	✓	✗

\* In 1998, BCI changed its name to Banco Santander Portugal.

\* In 2000, it was taken over by Banco Santander Totta (0018).

**0032 - Barclays Bank**

Code	Name of the institution	Start date	End date																			Information															
				90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	QB1	QB2	QC	QD	QE
0032	Barclays Bank, PLC	01/01/90		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* In September 2015, Barclays (0032) sold its business in Portugal to Spain's Bankinter (0269), but kept the Barclaycard business (credit cards), investment banking and multinational corporate banking, which are not part of this sale.

**0033 - Banco Comercial Português/Millennium BCP (BCP)**

Code	Name of the institution	Start date	End date																			Information																
				90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	QB1	QB2	QC	QD	QE	
0033	Banco Comercial Português, S.A.	01/01/90		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
0049	Banco de Investimento Imobiliário, S.A.	01/03/93				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
0078	Banco Millennium BCP Investimento, S.A.	01/05/93	30/06/09				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
0044	Crédibanco - Banco de Crédito Pessoal, S.A.	01/11/94	11/01/05				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
0017	Banco Português do Atlântico, S.A.	01/02/95	30/06/00				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
0041	Banco Expresso Atlântico, S.A.	01/02/95	30/06/04					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
0023	Banco Activobank, S.A.	01/06/00																✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
0073a	Interbanco	01/01/00	31/12/05															✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	

\* In March 1995, Banco Português do Atlântico - BPA (0017) started to consolidate into Grupo BCP. In June 2000, BPA was merged into BCP.

\* In 1995, due to BPAs (0017) purchase, BCP (0033) came to hold Banco Comercial de Macau - BCM (0041) and Companhia de Seguros de Macau.

\* In 1997, Banco Comercial de Macau - BCM (0041) changed its name to Banco Expresso Atlântico (0041).

\* In June 2000, Grupo Banco Mello (0023/0024) merged with BCP (0033). Banco Mello Investimento (0023) is still in business but is now called Banco ActivoBank (0023).

\* In December 2000, BPSM - Banco Pinto e Sotto Mayor (0015) merged with BCP (0033).

\* In June 2004, Banco Expresso Atlântico (0041) merged with BCP.

\* In 2005, BCP (0033) sold BCM (0041) and Companhia de Seguros de Macau to Dah Sing Bank.

\* In 2006, Interbanco (0073a) was sold to Santander Consumer Finance (0166) and, by merger, in 2007, Banco Santander Consumer Portugal (0073) was established.

\* The name of Banco Millennium BCP Investimento (0078) changed gradually over the years. At first, it was called CISF Banco de Investimento, then Banco BCP Investimento, and ultimately changed to Banco Millennium BCP Investimentos.

**0034 - BNP Paribas**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0034	BNP Paribas	01/01/90		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

0034 BNP Paribas

\* In April 2013, BNP Fortis (0029) was taken over by BNP Paribas (0034).

\* None of the entities in the BNP Paribas group is consolidated in Portugal.

**0035 - Caixa Geral de Depósitos (CGD)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information			
																																	QB1	QB2	QC	QD
0013	Banco Nacional Ultramarino, S.A.	01/09/90	23/07/01	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																		✓	✓	✓	✓	
0025	Caixa - Banco de Investimento, S.A.	01/06/00													✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
0035	Caixa Geral de Depósitos, S.A.	01/01/90		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

0013 Banco Nacional Ultramarino, S.A.

0025 Caixa - Banco de Investimento, S.A.

0035 Caixa Geral de Depósitos, S.A.

**0036 - Caixa Económica Montepio Geral (CEMG)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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0036 Caixa Económica Montepio Geral, S.A.

0076 Montepio Investimento, S.A.

\* In 2011, CEMG (0036) took over Grupo Finbanco (0076), which was purchased by MGAM, owner of CEMG.

\* In 2013, Finbanco (0076) changed its name to Montepio Investimento (0076). The remaining Finbanco structure, jointly incorporated into CEMG, also changed its name accordingly.

**0038 - Banif**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																	QB1	QB2	QC	QD	QE
0012	Banco Banif e Comercial dos Açores, S.A.	01/02/96	31/12/08						✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓											✓	✓	✓	✓		
0069a	Banif Mais	01/07/09	31/05/15																				✓	✓	✓	✓	✓						✓	✓	✓	✗	
0063	Banif - Banco de Investimento, S.A.	01/03/01	30/11/15											✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓						✓	✓	✗	
0038	Banif - Banco Internacional do Funchal, S.A.	01/01/90	30/11/15	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓					✓	✓	✓	✓

0012 Banco Banif e Comercial dos Açores, S.A.

0069a Banif Mais

0063 Banif - Banco de Investimento, S.A.

0038 Banif - Banco Internacional do Funchal, S.A.

\* Banco Cofidis (0069) completed the purchase of Banif - Mais (0069a) in October 2015.

\* In December 2015, Banif was purchased by BST (0018).

**0040 - The Royal Bank of Scotland (ABN)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																	QB1	QB2	QC	QD	QE1
0040	The Royal Bank of Scotland, NV - Suc. PT	01/01/90	02/12/10	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓										✓	✓	✓	✓	✓	

0040 The Royal Bank of Scotland, NV - Suc. PT

\* In March 2010, it changed its name from ABN AMRO Bank, N.V to The Royal Bank of Scotland NV - Suc. PT.

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
																																		QB1	QB2	QC	QD	QE
0042	The Bank of Tokyo-Mitsubishi, Ltd	01/07/90	31/08/00	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																					✓	✓	✓	✓	✗

[illegible]

\* In 2018, Deutsche Bank announced the sale of its retail business in Portugal, to Abanca Serviços Financeiros, E.F.C., S.A. - Suc. PT (0005).

Code	Name of the institution	Start date	End date																			Information														
				90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	QB1	QB2	QC	QD
0044	Banco Central Hispano (Portugal), S.A.	01/06/91	31/10/94	✓		✓	✓																									✓	✓	✓	✓	✗

\* In November 1994, Crédibanco - Banco de Crédito Pessoal was taken over by Grupo BCP (0033).

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information			
																																	QB1	QB2	QC	QD QE1
0046	BNC	01/06/03	27/09/05													✓																	✓	✓	✓	✓

\* In December 2017, Banco Popular Portugal was merged into Banco Santander Totta (0018).

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0046	Banco Nacional de Crédito	01/01/92	31/05/03			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																	✓	✓	✓	✓	✓

\* In 2003, Banco Nacional de Crédito Imobiliário (0046a) changed its business, and was renamed Banco Nacional de Crédito (0046).



**0047 - Haitong Bank**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
				QB1	QB2	QC	QD	QE																														
0047	Haitong Bank, S.A.	07/09/20																																				

\* In 2015, due to the intervention procedure in BES/NovoBanco (0007a/0007), BES Investimento (0047) was sold, its business was separated and its name was changed to Haitong Bank (0047).

**0048 - Banco Finantia**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information			
																																	QB1	QB2	QC	QD
0048	Banco Finantia, S.A.	01/01/93					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

**0059 - Caixa Económica da Misericórdia de Angra do Heroísmo (CEMAH)**

Code	Name of the Institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																		QB1	QB2	QC	QD
0059	Caixa Económica Misericórdia de Angra do Heroísmo	01/01/90		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* Information on employees and branches available only from 2018 onwards.

**0061 - Banco de Investimento Global (BIG)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information			
																																	QB1	QB2	QC	QD
0061	Banco de Investimento Global, S.A.	01/03/99											✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

**0063 - Banif - Banco de Investimento**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
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\* In 2018, Banif Investimento changed its name to Bison Bank, S.A.

**0064 - Banco Português de Gestão BPG**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																			QB1	QB2	QC
0064	Banco Português de Gestão, S.A.	01/12/00													✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

**0066 - Banco Atlântico**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information			
0066	Banco Atlântico, S.A. (Spain) Suc. PT	01/11/97	30/03/05																																	

\* In 2005, it changed its name to Banco Sabadell, S.A. – Suc. PT.

**0069 - Banco Cofidis**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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\* In September 2015, Banco Banif Mais changed its name to Banco Cofidis.

\* In 2016, Banco Cofidis, S.A., was merged into IFIC Cofidis, S.A., with effect from 22 December 2016.

**0069a - Banco Mais**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information			
																																	QB1	QB2	QC	QD
0069a	Banco Mais, S.A.	01/10/00	30/06/09											✓	✓	✓	✓	✓	✓	✓	✓	✓										✓	✓	✓	✓	✗

\* In 2009, Grupo Tecnicredito SGPS (0931), which held Banco Mais (0069a), was taken over by Banif/Rentipar (0038), and changed its name to Banco Banif Mais, consolidating into the Banif/Rentipar (0038) group up to 2015.

**0070 - Banque PSA Finance**

Code	Name of the Institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
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0070	Banque PSA Finance (Suc. PT)	01/07/97	31/08/15								✓				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* In August 2015, it sold its credit portfolio to Banco Santander Consumer (0073) and was then wound up.

**0073 - Banco Santander Consumer Portugal**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information			
																																	QB1	QB2	QC	QE
0073	Banco Santander Consumer Portugal, S.A.	01/01/06																		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		

\* In 2006, Interbanco (0073a), which was part of Grupo BCP (0033), was sold to Santander Consumer Finance (0166) and, by merger, Banco Santander Consumer Portugal (0073) was established in 2007.

**0073a - Interbanco**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
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0073a	Interbanco, S.A.	01/01/96	31/12/99							✓	✓	✓	✓																					✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* In 2000, Interbanco was taken over by BCP (0033).

**0076 - Finibanco**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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\* In 2011, Finibanco (0076) was purchased by Montepio Geral Associação Mutualista (MGAM), which owned CEMG (0036). The latter was taken over by Finibanco (0076) in 2011.

**0077 - Banco Nacional de Investimento**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0077	Banco Nacional de Investimento, S.A.	01/02/93	31/05/96			✓	✓	✓																								✓		X	✓	X	

\* In 1996, BNI (0077) was taken over by Grupo Banco Mello (0023).

**0079 - Banco EuroBIC**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0188	Banco BIC Português, S.A.	01/01/08	07/12/12																		✓	✓										✓	✓	✓	✓	✓	
0079	Banco Português de Negócios, S.A.	01/03/12	07/12/12																														✓	✓	✓	✓	✓
0079	Banco BIC Português, S.A.	08/12/12																							✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* On 31 July 2011, BPN was sold to Banco BIC Português.

\* Merger of Banco BIC Português, by incorporation, into Banco Português de Negócios (BPN) on 7 December 2012.

\* Change of Banco BIC Português's name to Banco EuroBIC in July 2017.

**0079a - SLN/BPN**

Code	Name of the Institution	Start date	End date																			Information														
				90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	QB1	QB2	QC	QD
0079	Banco Português de Negócios, S.A.	01/07/93	01/12/12				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓									✓	✓	✓	✓	✓
0086a	Banco Efisa, S.A.	01/03/02	30/12/10													✓	✓	✓	✓	✓	✓	✓	✓								✓	✓		X	✓	

\* Between March 2002 and December 2010, Banco Efisa (0086a) was incorporated in the perimeter of the SLN/BPN (0079a) groups.

\* In July 2011, BPN (0079a) was sold to Banco BIC Português (0188).

\* In December 2012, Banco BIC Português (0188) was merged, by incorporation, into Banco Português de Negócios (BPN) (0079a), taking on the code 0079.

**0081 - Banco Santander de Negócios**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE1																													
0081	Banco Santander de Negócios Portugal, S.A.	01/09/93	30/06/00				✓	✓	✓	✓	✓	✓	✓																			✓	✓	✓	✓	×	

\* In 2000, it was taken over by Banco Santander Totta (0018).

**0082 - FCE Bank**

Code	Name of the institution	Start date	End date																			Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
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**0083 - Banco Sabadell**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0083	Banco Sabadell, S.A.	01/03/94	30/12/00				✓	✓	✓	✓	✓	✓																				✓	✓	✓	✓	✗	

\* Taken over by BCP (0033) in December 2000.

**0084 - Banco Cetelem**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
																																		QB1	QB2	QC	QD	QE
0084	Banco Cetelem S.A. - Sucursal	01/05/95	31/08/03						✓	✓	✓	✓	✓	✓	✓																			✓	✓	✓	✓	✗

\* In 2003, it was taken over by Banco Cetelem S.A. (0848).

**0085 - Itaú**

Code	Name of the Institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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\* In December 2011, its name was changed from Banco Itaú Europa to Banco Itaú BBA International, S.A.

\* In February 2013, there was a cross-border merger from Banco Itaú BBA International into Itaú BBA International PLC (with its head office in the United Kingdom), the first was wound up, and its business was taken over by Suc. PT.

**0085a - Itaú (bank)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
																																	QB1	QB2	QC	QD	QE	
0085	Banco Itaú Europa, S.A.	01/11/94	31/12/05					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓														✓	✓	✓	✓	✓	
0085	Itaú BBA International PLC - Suc. PT	01/01/06	31/12/12																	✓	✓	✓	✓	✓										✓	✓	✓	✓	✓

\* In December 2011, its name was changed from Banco Itaú Europa to Banco Itaú BBA International, S.A.

\* In February 2013, there was a cross-border merger from Banco Itaú BBA International into Itaú BBA International PLC (with its head office in the United Kingdom), the first was wound up, and its business was taken over by Suc. PT.

**0086 - Banco Efisa**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information						
																																		QB1	QB2	QC	QD	QE	
0086	Banco Efisa, S.A.	31/12/10																						✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓

\* From December 2010 onwards, Banco Efisa left the consolidation perimeter of the SLN/BPN (0079a) groups and its business was separated.

**0086a - Banco Efisa (a)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0086a	Banco Efisa, S.A.	01/12/94	28/02/02					✓	✓	✓	✓	✓	✓	✓	✓																	✓	✓	✓	✓	✗	

Between March 2002 and December 2010, Banco Efisa (0086a) was in the consolidation perimeter of the SLN/BPN (0079a) groups.

\* Between March 2002 and December 2010, Banco Efisa (0086a) was in the consolidation perimeter of the SLN/BPN (0079a) groups.

**0089 - Banco Privado Português**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0089	Banco Privado Português, S.A.	01/10/96	15/04/10						✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓											✓	✓	✓	✓	✓	

\* Its authorisation for the pursuit of business was withdrawn on 15 April 2010.

**0091 - Central - Banco Investimento**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0091	Central - Banco de Investimento, S.A.	01/03/01	27/12/04											✓	✓	✓																✓	✓	✓	✓	✗	

\* In 2001, its business was split, and it left the GCA (9000) group.

**0092 - Caixa de Aforros de Vigo Orense e Pontevedra (Caixanova)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
																																		QB1	QB2	QC	QD	QE
0092	Caixa de Aforros de Vigo, Ourense e Pontevedra (Caixanova)	01/02/97	30/06/11							✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓											✓	✓	✓	✓	✓

\* In March 2011, Caixa de Aforros de Vigo Orense e Pontevedra - Caixanova (0092) was merged with Caja de Ahorros de Galicia, Sucursal (0170a), resulting in Caixa de Aforros de Galicia, Vigo, Orense e Pontevedra - Suc. PT (0170).

**0096 - Caixa de Crédito Agrícola Mútuo de Mortágua**

Code	Name of the Institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0096	Caixa de Crédito Agrícola Mútuo de Mortágua	01/01/90	01/07/01	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																			✓	✗	✗	✗	✓	

\* It was taken over by SICAM (9000) on 1 July 2001.

**0097 - Caixa de Crédito Agrícola Mútuo da Chamusca**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0097	Caixa de Crédito Agrícola Mútuo da Chamusca	01/01/90		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓

[illegible][illegible]

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information			
																																	QB1	QB2	QC	QD
0156	Banco Popular Español, S.A. (Suc. PT)	01/06/00	18/01/07										✓	✓	✓	✓	✓	✓	✓														✓	✓	✓	✓

[illegible]

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information			
				QB1	QB2	QC	QD	QE																												
0162	Banque Accord, S.A. Portugal (Sucursal)	01/04/03	19/04/07													✓	✓	✓	✓														✓	✓	✓	✓

[illegible]

\* Merger with RHEINHYP-Rheinische Hypothekenbank AG - Suc. PT (0165) into Deutsche Hypothekenbank (0240) in September 2002.

**0166 - Santander Consumer Finance**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
				QB1	QB2	QC	QD	QE																														
0166	Santander Consumer Finance, S.A. (Suc. PT)	01/01/00	27/02/07									✓	✓	✓	✓	✓	✓	✓														✓	✓	✓	✓	×	×	×

\* In 2003, its name changed from HBF - Banco Financiero, S.A. (Suc. PT) to Santander Consumer Finance, S.A. (Suc. PT).

\* In 2006, Interbanco (0073a), which was part of Grupo BCP (0033), was sold to Santander Consumer Finance (0166) and, by merger, Banco Santander Consumer Portugal (0073) was established in 2007.

**0168 - Bankia**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0168	Bankia, S.A. - Suc. PT	01/09/11	31/12/13																					✓	✓	✓						✓	✓	✓	✓	✓	✓

\* Merger in September 2011 of Caja de Ahorros de Valencia, Castellón y Alicante, Bancaja - Suc. PT (0258) with Caja de Ahorros y Monte de Piedad de Madrid (Caja Madrid) (0168a), which were wound up, resulting in Bankia - Suc. PT (0168).

\* It closed on 31 December 2013.

**0168a - Caja de Ahorros y Monte de Piedad de Madrid (Caja Madrid)**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0168	Caja de Ahorros y Monte de Piedad de Madrid (Caja Madrid)	01/02/00	31/08/11											✓	✓	✓	✓	✓	✓	✓	✓	✓	✓									✓		✓	✗	✗	

\* Merger in September 2011 of Caja de Ahorros de Valencia, Castellón y Alicante, Bancaja - Suc. PT (0258) with Caja de Ahorros y Monte de Piedad de Madrid (Caja Madrid) (0168), which were wound up, resulting in Bankia - Suc. PT.

**0169 - Citibank**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0028	Citibank Portugal, S.A.	01/01/90	30/04/00	✓	✓	✓	✓	✓	✓	✓	✓	✓																				✓	✓	✓	✗		
0169	Citibank International PLC - Suc. PT	01/04/00	31/12/05										✓	✓	✓	✓	✓															✓	✓	✓	✓		
0169	Citibank Europe PLC - Suc. PT	01/01/06																	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		

\* In January 2016, the registration of Citibank International Limited - Suc. PT was cancelled, and its business was transferred to Citibank Europe PLC - Suc. PT.

**0170 - Abanca Corporación Bancária**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
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0170	Abanca Corporación Bancaria, S.A., Suc. PT	01/04/11																						✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* Resulted from the merger, in March 2011, of Caixa de Aforros Vigo Orense e Pontevedra - Caixanova (0092) with Caja de Ahorros de Galicia, Sucursal (0170a), resulting in Caixa de Aforros de Galicia, Vigo, Orense e Pontevedra - Suc. PT (0170).

\* In December 2011, the parent undertaking was split, and the entity was wound up. It was replaced with NCG Banco SA - Suc. PT, which in April 2015 changed its name to Abanca Corporation Bancária S.A.

**0170a - Caja de Ahorros de Galicia**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information						
																																	QB1	QB2	QC	QD	QE		
0170	Caja de Ahorros de Galicia, Suc. PT	01/05/00	31/03/11											✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓									✓	✓	✓	✓	✓		
Merger, in March 2011, of Caixa de Aforros Vigo Orense e Pontevedra - Caixanova (0092) with Caja de Ahorros de Galicia, Sucursal (0170a), resulting in Caixa de Aforros de Galicia, Vigo, Orense e Pontevedra - Suc. PT (0170).																																							

\* Merger, in March 2011, of Caixa de Aforros Vigo Orense e Pontevedra - Caixanova (0092) with Caja de Ahorros de Galicia, Sucursal (0170a), resulting in Caixa de Aforros de Galicia, Vigo, Orense e Pontevedra - Suc. PT (0170).

**0171 - RCI Banque**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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**0172 - BMW Bank GMBH**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0172	BMW Bank GMBH, Suc. PT	01/06/00	30/06/15											✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓					✓	✓	✓	✓	✓	✓

\* In June 2015, it was reclassified as a non-monetary financial institution (NMF1).

**0173 - Edmond de Rothschild Europe**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
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0173	Edmond De Rothschild Europe – Suc. PT	01/10/00												✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* In June 2014, its name was changed from Banque Privée Edmond de Rothschild Europe to Edmond de Rothschild Europe - Sucursal Portuguesa.

**0183 - AS PrivateBank**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0183	As Privatbank Suc. PT	01/07/06	31/03/15																✓	✓	✓	✓	✓	✓	✓	✓	✓					✓	✓	✓	✓	✓	

\* In September 2007, its name changed from AS Paritate Banka - Suc. PT to AS PrivatBank, Suc. PT.

**0184 - Anglo Irish Bank**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0184	Anglo Irish Bank, Suc. PT	01/11/02	30/09/08													✓	✓	✓	✓	✓	✓											✓	✓	✓	✓	✓	

\* Its assets were transferred to Hyposwiss Private Bank Genève, S.A., Suc. PT (0260) in June 2008.



**0185 - Dexia Crédit Local**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0185	Dexia Crédit Local S.A. - Suc. PT	01/06/07	29/06/18																																		

\* In October 2007, its name was changed from Dexia Sabadell Banco Local S.A. - Suc. PT to Dexia Sabadell S.A. - Suc. PT.

\* In November 2016, Dexia Sabadell S.A. - Suc. PT was wound up and another institution was established: Dexia Credit Local S.A. - Suc. PT.

**0186 - Banque Privée Espírito Santo**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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\* On 21 September 2015, its authorisation was withdrawn, following deliberation of the Board of Directors of the Banco de Portugal.

**0188 - Banco BIC Português**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information			
																																	QB1	QB2	QC	QE
0188	Banco BIC Português	31/03/08	07/12/12																			✓		✓									X	X	✓	✓

\* On 7 December 2012, Banco BIC Português (0079) was merged, by incorporation of Banco Português de Negócios (0079a) after its purchase by Banco BIC (0188), which took on code 0079.

**0189 - Banco Atlântico Europa**

Code	Name of the institution	Start date	End date																			Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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**0191 - Banco de Negócios Internacional**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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**0193 - Banco CTT**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
				QB1	QB2	QC	QD	QE	QB1	QB2	QC	QD	QE																									
0193	Banco CTT, S.A.	27/11/15																																				

**0235 - Banco L.J. Carregosa**

Code	Name of the institution	Start date	End date																			Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
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\* In 2001, L.J. Carregosa - Sociedade de Corretagem is changed into L.J. Carregosa - Sociedade Financeira de Corretagem.  
 \* Banco L.J. Carregosa was established by conversion of L.J. Carregosa - Sociedade Financeira de Corretagem in November 2008.

**0240 - Hypothesenbank Frankfurt**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																	QB1	QB2	QC	QD	QE
0240	Hypothekebank Frankfurt AG - Suc. PT	31/03/02	23/05/16													✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

\* Its name was changed on 13 August 2002 from Deutsche Hypothesenbank to Eurohypo Aktiengesellschaft - Suc. PT, by merger of Eurohypo Aktien. Eur. Hypo. Der Deut. - Suc. PT (0237) with Rheinhypp-Rheinische Hypothesenbank AG-Suc. PT (0165).

\* On 3 October 2012, its name was changed again, to Hypothesenbank Frankfurt AG - Suc. PT.

**0242 - BNP Paribas Wealth Management**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0242	BNP Paribas Wealth Management, S.A. - Suc. PT	01/09/03	14/12/12													✓	✓	✓	✓	✓	✓	✓	✓	✓								✓	✓	✓	✓	✓	

\* Its name was changed in November 2008 from BNP Paribas Private Bank to BNP Paribas Wealth Management.

**0244 - Ibercaja Banco**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
0244	Ibercaja Banco, S.A. - Sucursal em Portugal	01/09/04	04/01/16															✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* In February 2012, its name was changed from Monte de Piedad e Caja General de Ahorros de Badajoz - Suc. PT to Banco Grupo Cajates, S.A. - Suc. PT.

\* In October 2014, its name was changed again, to Ibercaja Banco, S.A. - Suc. PT.

\* It was wound up in January 2016.

**0246 - Banco Primus**

Code	Name of the institution	Start date	End date																			Information														
				90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	QB1	QB2	QC	QD
0246	Banco Primus, S.A.	01/08/05																	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* Banco Primus resulted from the conversion of IFIC Secundis into a bank.

0258 - Caja de Ahorros de Valencia, Castellón y Alicante, Bancaja

0257 - BNP Paribas Securities Services

0258 - Caja de Ahorros de Valencia, Castellón y Alicante, Bancaja

\* Merger in September 2011 of Bancaja (0258) with Caja de Ahorros y Monte de Piedad de Madrid (Caja Madrid) (0168a), which were wound up and resulted in Bankia - Suc. PT (0168).

\* In June 2008, Hyposwiss Private Bank Genève - Suc. PT (0260) purchased the assets of Anglo Irish Bank - Suc. PT (0184).

\* On 29 November 2013, Hyposwiss was split, and its assets were incorporated into St. Galler Kantonalbank AG.

## 02666 - Bank of China

[illegible]

**0268 - Banque de Patrimoines Privés**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
																																	QB1	QB2	QC	QD	QE	
0268	Banque de Patrimoines Privés - Suc. PT	01/01/16	30/11/17																															✓	✓	✓	✓	✓

**0269 - Bankinter**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
				QB1	QB2	QC	QD	QE																														
0269	Bankinter, S.A. - Suc. PT	04/01/16																																✓	✓	✓	✓	✓

\* In September 2015, Barclays (0032) sold its business in Portugal to Spain's Bankinter (0269), but kept the Barclaycard business (credit cards), investment banking and multinational corporate banking.

**0272 - Wizink**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information					
				QB1	QB2	QC	QD	QE																														
0272	Wizink Bank S.A. - Suc. PT	11/11/16																																✓	✓	✓	✓	✓

**0435 – Cofinoga SGPS**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																	QB1	QB2	QC	QD	QE
0004	Syigma Banque	01/10/97	30/04/00								✓	✓																					✓	✓	✓	✓	✓
0016	Credifin - Banco de Crédito ao Consumo, S.A.	01/01/99	31/03/09									✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓											✓	✓	✓	✓	✓

\* In January 2010, Banco Cetelem (0848) was merged with Credifin/Cofinoga (0016)/(0435), resulting in Banco BNP Paribas Personal Finance (0848).

**0500 - ING Bank**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
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\* Bank Brussels Lambert changed its name to ING Belgium S.A. - Suc. PT on 12 February 2004.

\* In October 2015, the registration of ING Belgium S.A. - Suc. PT was withdrawn, and its business was transferred to ING Bank N.V. - Suc. PT.

**0848 - BNP Paribas Personal Finance**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information						
																																		QB1	QB2	QC	QD	QE	
0848	Banco BNP Paribas Personal Finance, S.A.	01/11/93					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
0016	Credifin - Banco de Crédito ao Consumo, S.A.	01/04/09	31/12/09																			✓												✓	✓	✓	✓	✓	

\* In March 2003, Cetelem SFAC changed its name to Banco Cetelem. In June 2003, it took over the assets of Banco Cetelem Sucursal S.A. (0084).

\* In January 2010, Banco Cetelem (0848) was merged with Credifin/Cofinoga (0016)/(0435), resulting in Banco BNP Paribas Personal Finance (0848).

**0881 - Oney Bank**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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\* Cross-border merger of Oney - Instituição Financeira de Crédito, S.A. (IFC) with Oney Bank (credit institution with its head office in France).

**0916 - Banco Credibom**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																		QB1	QB2	QC	QD
0916	Credibom - Instituição Financeira de Crédito, S.A.	30/12/05	26/11/07																✓	✓												✓	✓	✓	✓	✓	×
0916	Banco Credibom, S.A.	27/11/07																		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	×

\* It was changed from a NMFI called Credibom - Instituição Financeira de Crédito to a bank (Banco Credibom) in November 2007.

**5180 - Caixa de Crédito Agrícola Mútuo de Leiria**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																	QB1	QB2	QC	QD	QE
5180	Caixa de Crédito Agrícola Mútuo de Leiria, CRL	01/04/01													✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

**5200 - Caixa de Crédito Agrícola Mútuo de Mafra**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																		QB1	QB2	QC	QD
5200	Caixa de Crédito Agrícola Mútuo de Mafra, CRL	01/12/03														✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

**5340 - Caixa de Crédito Agrícola Mútuo de Torres Vedras**

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																		QB1	QB2	QC	QD
5340	Caixa de Crédito Agrícola Mútuo de Torres Vedras, CRL	01/04/01													✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

**9000 - Grupo Crédito Agrícola (GCA)**

Code	Name of the Institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
																																		QB1	QB2	QC	QD
9000	Caixa Central de Crédito Agrícola Mútuo (CCCAM)	01/01/90	31/12/13	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓							✓	✓	✓	✓	✓
0091	Central - Banco de Investimento, S.A.	01/01/97	28/02/01							✓	✓	✓	✓																				✓	✓	✓	✓	✓
9000	SICAM	01/01/14																									✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* In 2001, the business of Central - Banco de Investimento (0091) was split.

9999 - Banco Fonsecas & Burnay (BFB)

Code	Name of the institution	Start date	End date	90	91	92	93	94	95	96	97	98	99	00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	Information				
				QB1	QB2	QC	QD	QE																													
9999	Banco Fonsecas & Burnay, S.A.	01/01/90	31/07/91	✓																												✓	✗	✓	✓	✗	

\* In 1991, Banco Fonsecas & Burnay (BFB) was taken over by the BPI (0010) group.

