

- (a) Parameters for seasonal adjustment are updated each month, taking into account monthly data under review.
- (b) Excluding revolving loans. Loans for splitted-cost payments (mainly "loans granted on market place" and "extended credit-card credits" are included into consumption loans.
- (c) Ratio of renegotiated loans on housing loans, both not seasonally adjusted
- (d) Overdrafts: negative balance of ordinary accounts + commercial credits + factoring + cash credits without fixed repayment schedule (including mobilization of revolving loans).
- (e) Revised data
- (f) Provisional data
- (g) Nowcasting