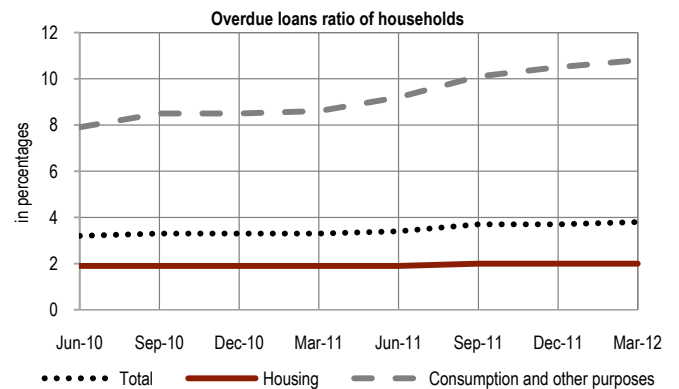
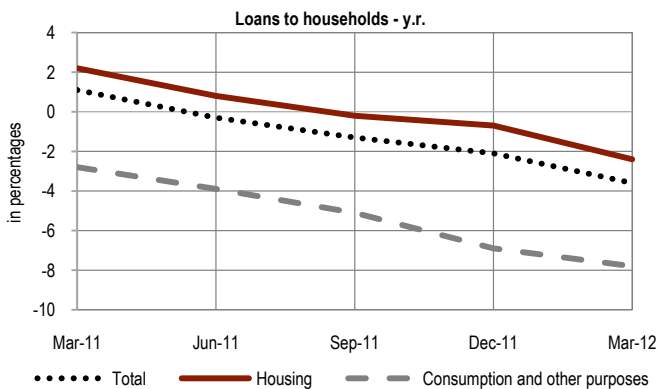
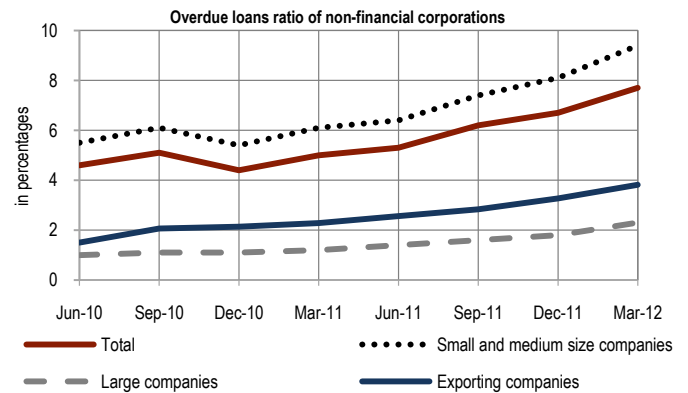
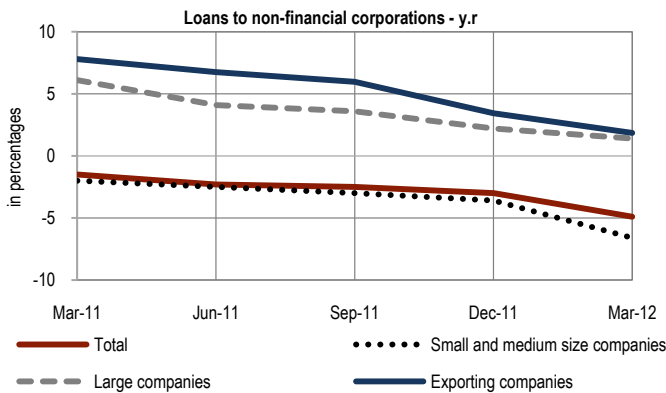


A.11 LOANS GRANTED BY THE FINANCIAL SECTOR⁽¹⁾

Source: Banco de Portugal – Central Credit Register

	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2012 Q1	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2012 Q1
	(10 ⁶ euros)					(year-on-year rate of change - y.r. - in percentages)				
	1	2	3	4	5	6	7	8	9	10
Granted loans										
1 Non-financial corporations	119 245	118 872	118 079	115 345	113 461	-1.5	-2.3	-2.5	-3.0	-4.9
2 of which: Small and medium size companies ⁽²⁾	92 275	91 817	90 556	88 582	86 182	-2.0	-2.5	-3.0	-3.6	-6.6
3 Large companies ⁽²⁾	16 644	16 519	16 851	16 495	16 870	6.1	4.1	3.6	2.2	1.4
4 of which: Exporting companies ⁽³⁾	14 324	14 154	13 992	13 611	14 588	7.8	6.7	6.0	3.4	1.8
5 Households	155 762	154 469	153 414	152 152	150 169	1.1	-0.3	-1.3	-2.1	-3.6
6 Housing	120 871	120 066	119 468	119 120	117 992	2.2	0.8	-0.2	-0.7	-2.4
7 Consumption and other purposes ⁽⁴⁾	34 890	34 403	33 946	33 032	32 177	-2.8	-3.9	-5.1	-6.9	-7.8
Memo item:										
8 Loans to non-financial corporations adjusted for sales of loans portfolios	-	-	-	-	-	-0.2	-0.8	-0.9	-2.1	-3.3
					(overdue loans ratio - in percentages) ⁽⁵⁾			(borrowers with overdue loans - in percentages)		
Loans in default										
9 Non-financial corporations	5.0	5.3	6.2	6.7	7.7	21.7	22.6	23.4	24.4	26.1
10 of which: Small and medium size companies ⁽²⁾	6.1	6.4	7.4	8.1	9.4	21.7	22.7	23.5	24.4	26.2
11 Large companies ⁽²⁾	1.2	1.4	1.6	1.8	2.3	13.9	14.1	14.8	15.7	17.9
12 of which: Exporting companies ⁽³⁾	2.3	2.6	2.8	3.3	3.8	8.7	9.5	10.2	11.4	12.9
13 Households	3.3	3.4	3.7	3.7	3.8	14.2	14.3	14.5	14.6	15.3
14 Housing	1.9	1.9	2.0	2.0	2.0	5.5	5.5	5.7	5.7	6.1
15 Consumption and other purposes ⁽⁴⁾	8.6	9.2	10.1	10.5	10.8	15.8	15.9	16.2	16.2	17.0



(1) These statistics cover all the loans granted by financial institutions resident in Portugal, including not only monetary financial institutions but also non-monetary financial institutions that grant credit like credit financial institutions, credit purchase financing companies, leasing and factoring companies and other financial intermediaries.

(2) Small and medium size companies: number of employees below 250 and a turnover not above 50 million euros or an annual balance sheet value not above 43 million euros; large companies: number of employees not below 250 and a turnover above 50 million euros or with an annual balance sheet value above 43 million. Holding companies are excluded from this classification.

(3) Private-owned exporting companies, defined as follows: a) companies that export more than 50% of the turnover; or b) companies that export more than 10% of the turnover and the total amount exceeds 150 thousand euro. In order to capture the dynamics of the exporting sector while avoiding large fluctuations in the yearly samples, a 3 year sliding sample is used.

(4) Includes loans granted to sole traders.

(5) Percentage of overdue loans for more than 30 days over the total amount of granted loans.