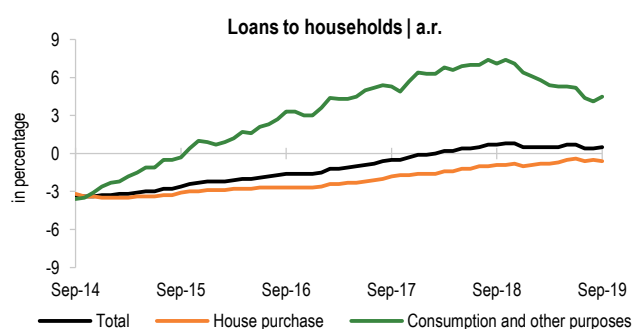
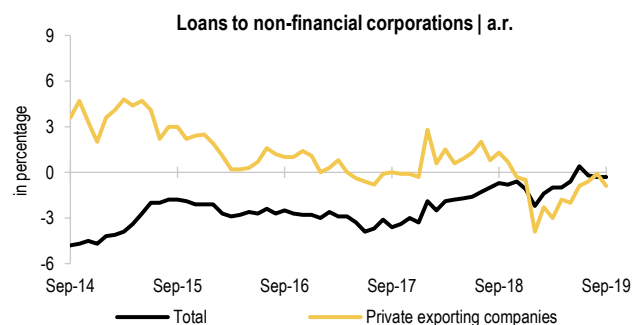


A.11 Loans granted by the financial sector⁽¹⁾

Source: Banco de Portugal – Central Credit Register

	Dec-17	Sep-18	Dec-18	Aug-19	Sep-19	Dec-17	Sep-18	Dec-18	Aug-19	Sep-19
	(end-of-period figures - million euros)					(annual rate of change - a.r. - in percentage)				
	1	2	3	4	5	6	7	8	9	10
Granted loans										
1 Non-financial corporations (NFC)	72 556	71 798	69 071	68 418	68 207	-3.3	-0.7	-1.1	-0.3	-0.3
By size ⁽²⁾ :										
2 Micro corporations	23 266	22 265	21 489	21 343	21 289	0.5	4.5	4.3	2.4	2.8
3 Small corporations	18 257	18 804	18 191	17 965	17 832	-2.9	-1.6	-3.2	-3.2	-3.1
4 Medium-sized corporations	17 201	16 453	15 739	15 632	15 529	-7.1	-5.8	-5.8	-3.9	-4.6
5 Large corporations	9 869	11 018	10 245	10 502	10 494	-5.7	1.8	-2.1	-0.8	-1.3
By statute:										
6 Public corporations	1 554	1 729	1 707	1 596	1 593	-23.4	3.9	11.0	-1.4	-7.9
7 Private corporations	71 002	70 069	67 364	66 822	66 614	-2.8	-0.8	-1.4	-0.3	-0.1
8 of which: Exporting corporations ⁽³⁾	16 602	16 880	16 223	16 467	16 481	-0.3	1.3	-0.5	-0.1	-0.9
9 Households and NPISH	125 890	126 225	125 521	125 733	125 888	-0.1	0.6	0.4	0.4	0.5
10 Non-profit institutions serving households (NPISH)	2 076	2 021	1 978	1 792	1 842	-0.9	-2.8	-4.1	-3.3	0.0
11 Households	123 814	124 204	123 543	123 941	124 046	-0.1	0.7	0.5	0.4	0.5
12 House purchase	98 670	98 183	97 423	97 152	97 091	-1.6	-0.9	-1.0	-0.5	-0.6
13 Consumption and other purposes	25 144	26 021	26 120	26 789	26 955	6.4	7.1	6.4	4.1	4.5
Memo item:										
14 Loans to NFC adjusted for sales of loans portfolios	-	-	-	-	-	-1.6	0.9	3.0	3.1	3.3

	(overdue loans ratio - in percentage) ⁽⁴⁾					(borrowers with overdue loans - in percentage)				
Loans in default										
15 Non-financial corporations (NFC)	13.5	12.0	9.4	8.5	8.2	25.1	22.9	21.1	20.9	20.6
By size ⁽²⁾ :										
16 Micro corporations	22.6	21.7	16.8	13.6	12.8	25.9	23.5	21.6	21.3	21.0
17 Small corporations	12.0	10.8	8.6	8.2	8.0	22.3	20.6	19.3	19.4	19.4
18 Medium-sized corporations	8.7	5.0	3.8	3.7	3.6	20.2	20.2	17.9	18.0	18.0
19 Large corporations	3.1	4.9	4.0	5.1	5.0	10.1	11.3	10.8	9.5	10.4
By statute:										
20 Public corporations	0.0	0.1	0.0	0.0	0.0	2.0	3.8	3.3	3.5	2.7
21 Private corporations	13.8	12.3	9.7	8.7	8.3	25.1	22.9	21.1	20.9	20.6
22 of which: Exporting companies ⁽³⁾	4.5	3.6	3.4	4.1	4.1	6.0	9.1	8.8	9.9	10.0
23 Households and NPISH	4.8	4.5	4.0	3.5	3.4	11.8	11.0	10.0	9.9	9.9
24 Non-profit institutions serving households (NPISH)	41.4	42.6	42.7	38.1	37.1	8.4	8.0	6.4	6.8	6.4
25 Households	4.2	3.9	3.4	3.0	2.9	11.8	11.0	10.0	9.9	9.9
26 House purchase	2.9	2.6	2.2	2.0	1.9	5.0	4.6	4.0	3.6	3.7
27 Consumption and other purposes	9.4	8.6	7.6	6.8	6.8	12.7	11.9	10.8	10.7	10.6



(1) This statistics cover loans granted by financial sector entities residents in Portugal including, besides banks, savings banks and mutual agricultural credit banks, non-monetary financial institutions that grant credit, namely credit financial institutions, factoring and financial leasing companies, credit-purchase financing companies and mutual guarantee companies.

(2) Head offices are excluded from this classification. Classification based on the Commission Recommendation 2003/361/EC of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises: Micro corporations - number of employees below 10 and turnover and/or annual balance-sheet total not above 2 million euros; Small corporations - number of employee below 50 and turnover and/or annual balance-sheet total not above 10 million euros; Medium-sized corporations - number of employees below 250 and turnover not above 50 million euros and/or annual balance-sheet total not above 43 million euros; Large corporations - remaining cases.

(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.

(4) Ratio between overdue loans and the total amount of granted loans by each category.