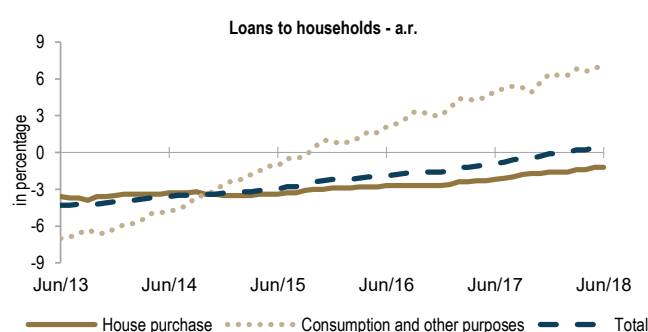
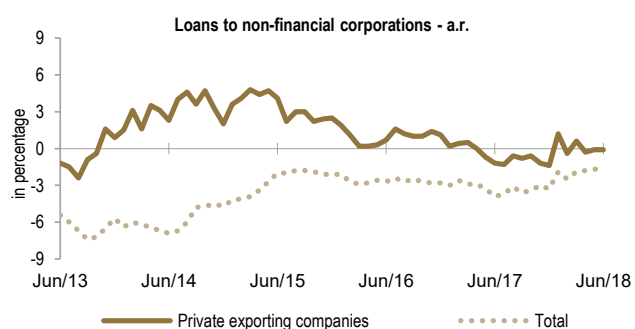


A.11 Loans granted by the financial sector⁽¹⁾

Source: Banco de Portugal – Central Credit Register

		Dec-2016	Jun-2017	Dec-2017	May-2018	Jun-2018	Dec-2016	Jun-2017	Dec-2017	May-2018	Jun-2018
		(end-of-period figures - 10 ⁶ 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)	76 268	74 806	72 556	72 847	72 179	-2.8	-3.9	-3.3	-1.7	-1.6
By size ⁽²⁾ :											
2	Micro corporations	23 317	23 637	23 266	23 842	23 599	-3.6	-2.1	0.5	2.1	2.2
3	Small corporations	19 467	18 760	18 257	18 122	17 924	-2.1	-3.5	-2.9	-1.9	-2.1
4	Medium-sized corporations	18 806	18 298	17 201	16 786	16 789	-3.1	-6.0	-7.1	-7.7	-6.6
5	Large corporations	10 536	10 175	9 869	10 459	10 236	-0.8	-6.1	-5.7	3.1	2.1
By statute:											
6	Public corporations	2 029	1 691	1 554	1 540	1 622	-5.9	-17.3	-23.4	-8.1	-3.0
7	Private corporations	74 239	73 116	71 002	71 307	70 556	-2.8	-3.6	-2.8	-1.6	-1.5
8	of which: Exporting corporations ⁽³⁾	16 801	16 890	16 372	16 694	16 551	1.1	-1.2	-1.4	-0.1	-0.1
9	Households and NPISH	126 574	125 961	125 890	125 945	125 955	-1.6	-0.9	-0.1	0.3	0.4
10	Non-profit institutions serving households (NPISH)	2 099	2 068	2 076	2 043	2 039	-1.5	-1.7	-0.9	-1.2	-1.3
11	Households	124 475	123 892	123 814	123 902	123 916	-1.6	-0.9	-0.1	0.4	0.4
12	House purchase	100 314	99 375	98 670	98 233	98 139	-2.7	-2.2	-1.6	-1.2	-1.2
13	Consumption and other purposes	24 161	24 517	25 144	25 669	25 777	3.0	5.0	6.4	6.9	7.0
Memo item:											
14	Loans to NFC adjusted for sales of loans portfolios	-	-	-	-	-	-2.2	-2.3	-1.6	0.7	0.2

		(overdue loans ratio - in percentage) ⁽⁴⁾					(borrowers with overdue loans - in percentage)				
Loans in default											
15	Non-financial corporations (NFC)	15.2	14.9	13.5	12.9	12.6	27.2	26.4	25.1	23.5	22.4
By size ⁽²⁾ :											
16	Micro corporations	27.1	25.3	22.6	21.8	21.0	28.6	27.5	25.9	24.0	22.8
17	Small corporations	13.5	13.5	12.0	12.0	12.4	22.1	22.5	22.3	21.9	21.1
18	Medium-sized corporations	10.2	9.9	8.7	7.0	6.7	19.2	20.1	20.2	20.1	19.3
19	Large corporations	2.8	3.0	3.1	3.4	3.2	9.9	9.8	10.1	10.3	9.9
By statute:											
20	Public corporations	0.0	0.0	0.0	0.0	0.0	0.6	1.3	2.0	2.0	1.9
21	Private corporations	15.6	15.3	13.8	13.2	12.9	27.2	26.4	25.1	23.5	22.4
22	of which: Exporting companies ⁽³⁾	6.0	6.3	5.6	4.7	4.5	5.7	6.7	7.4	8.6	8.4
23	Households and NPISH	4.6	5.2	4.8	4.7	4.6	13.0	12.8	11.8	11.6	10.9
24	Non-profit institutions serving households (NPISH)	2.0	42.1	41.4	42.1	42.2	8.5	8.7	8.4	7.5	7.6
25	Households	4.6	4.6	4.2	4.1	3.9	13.0	12.8	11.8	11.6	10.9
26	House purchase	2.8	2.9	2.9	2.9	2.7	5.5	5.4	5.0	4.8	4.6
27	Consumption and other purposes	12.1	11.2	9.4	9.0	8.6	14.3	14.1	12.7	12.5	11.7



(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.