



## STATISTICAL PRESS RELEASE

15 | 2017

### Banking loans and deposits

December 2016

14 February 2017

Banco de Portugal publishes statistics today, in Table [A.9](#) of the *Statistical Bulletin* and in *BPstat*, on banking loans and deposits of non-financial corporations and households for December 2016.

#### Loans

In 2016 total loans granted by banks to non-financial corporations and households for house purchase continued to decline. In December the annual rates of change of these segments stood at -2.7 per cent and -2.9 per cent respectively compared with -2.2 per cent and -3.2 per cent at the end of 2015 (Chart 1).

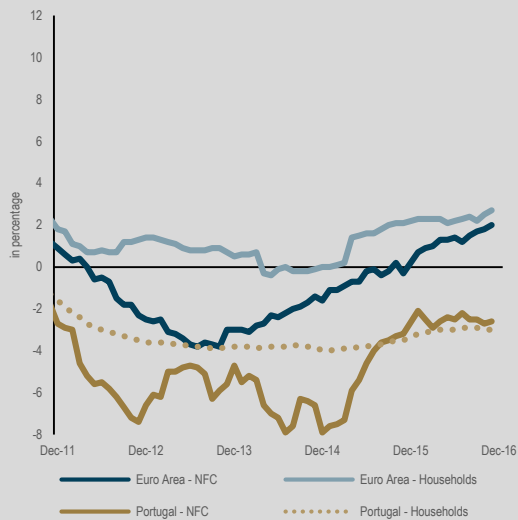
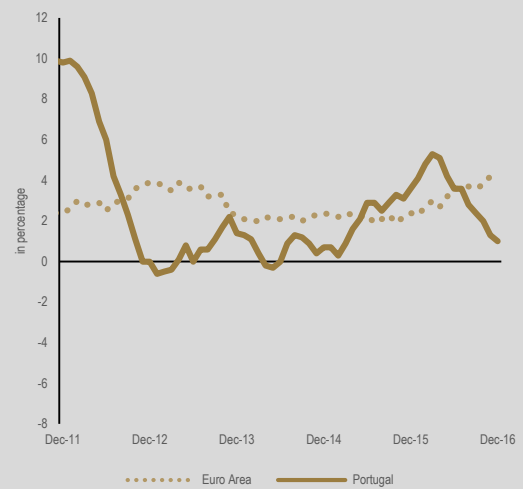
For the euro area as a whole, loans to non-financial corporations and households for house purchase increased in 2016, with annual rates of change of 2.0 per cent and 2.7 per cent respectively compared with -0.3 per cent and 2.1 per cent in December 2015.

#### Deposits of households

Deposits of households with resident banks increased in 2016 (1.0 per cent), albeit at a slower pace than in 2015 (3.6 per cent) (Chart 2), totalling €139.3 billion at the end of the year. The deceleration observed in 2016 was recorded from March onwards, being partly explained by household preferences for other types of financial products, in particular public debt securities (see [Statistical Press Release 13 | 2017](#)).

Shifts in maturities stand out in this segment, with an increase in deposits with a maturity of up to one year, to the detriment of longer maturities.

In the euro area, the annual rate of change of household deposits was of 4.2 per cent, i.e. a 2.0 percentage point increase compared with December 2015.

**Chart 1 • Loans to non-financial corporations and households (housing) – a.r.****Chart 2 • Deposits of households – a.r.**

Additional information available at:

[Table A.9 of the Statistical Bulletin](#)

[Domain: Monetary and financial statistics of BPstat|Statistics online](#)

[Supplement No 1/2015 to the Statistical Bulletin of July 2015 – \*Gestão da Qualidade nas Estatísticas de Balanço das Instituições Financeiras Monetárias\* \(In Portuguese only\)](#)

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Banco de Portugal | [info@bportugal.pt](mailto:info@bportugal.pt)