



STATISTICAL PRESS RELEASE 2 | 2016

Statistics on loans granted by the financial sector November 2015

January 5th, 2016

Banco de Portugal publishes today in table A.11 of the Statistical Bulletin and in *BPstat*, data on loans granted by resident financial sector to non-financial corporations and households for November 2015.

Loans granted to non-financial corporations

In November 2015, the annual rate of change (a.r.) of loans granted by the resident financial sector to the non-financial corporations was -2.2%, representing a decrease of 0.2 percentage points (p.p.) comparing to October (Chart 1). The a.r. of loans granted to large companies was -2.9% and the a.r. of loans granted to small and medium size companies reached -2.6%, representing in both cases a decrease of 0.2 p.p. regarding the previous month. In the opposite direction, the a.r. of loans granted to exporting private companies increased 0.2 p.p. when comparing to the last month, reaching in November a rate of 1.9%.

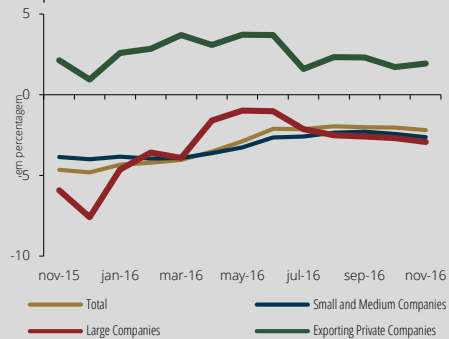
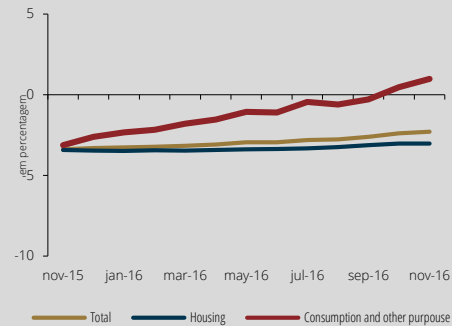
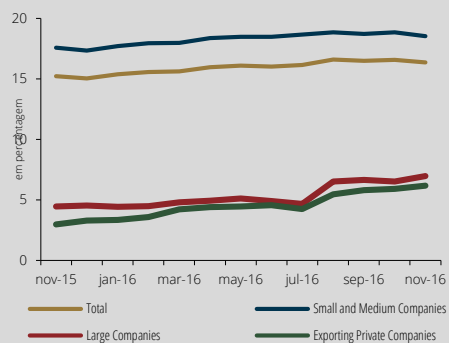
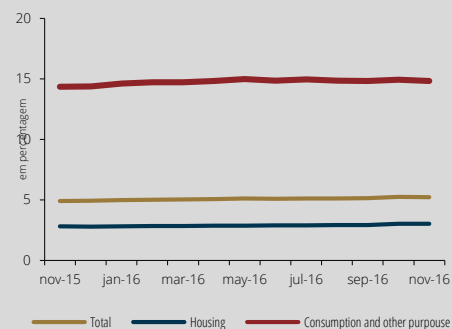
Concerning non-performance indicators, in the end of November, the overdue loans ratio of non-financial corporations was 16.4%, representing a decrease of 0.2 p.p. when compared to October (Chart 3). The percentage of non-financial corporations with overdue loans decreased 0.4 p.p. compared to the previous month, reaching 30.0%. By

size, the overdue loans ratio of large companies was 7.0% (an increase of 0.5 p.p. comparing to October), while the small and medium size companies presented a ratio of 18.5% (a reduction of 0.3 p.p. comparing to October). Concerning the exporting private companies, the overdue loan ratio was 6.2%, corresponding to a 0.3 p.p. increase compared to October.

Loans granted to households

The a.r. of loans granted to households was -2.3% in November, representing an increase of 0.1 p.p. compared to October (Chart 2). Housing loans registered an a.r. of -3.0% (similar to the previous month), while consumption and other purposes loans reached an a.r. of 1.0%, representing an increase of 0.5 p.p. compared to the previous month.

Concerning non-performance indicators, the overdue loans ratio of households was 5.2% in November (-0.1 p.p. comparing with October), with the housing loans reaching 3.0% (similar to the previous month) and consumption and other purposes loans reaching 14.8% (-0.1 p.p. comparing with the previous month) (Chart 4).

Chart 1 • Loans granted to non-financial corporations – a.r.**Chart 2 Loans granted to households – a.r.****Chart 3 • Overdue loans ratio of non-financial corporations****Chart 4 • Overdue loans ratio of households**

Additional data available at:

[Table A.11 of the Statistical Bulletin](#)

[Chapter B.9 of the Statistical Bulletin](#)

[Monetary and Financial Statistics statistical domain - central credit register statistics, time series analysis of](#)

[BPstat | Estatísticas online](#)

[Loans granted by the financial sector – Statistical Press Release no. 1, January 2015](#)

Next update: February 2nd, 2016