



## STATISTICAL PRESS RELEASE

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# Loans granted by the financial sector December 2015

February 2nd, 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 December 2015.

when this indicator reached the highest value (Chart 2). The overdue loans ratio of exporting private corporations worsened during 2015, but it is still about three times smaller than the ratio for the total of non-financial corporations.

### Loans granted to non-financial corporations

In December 2015, the annual rate of change (a.r.) of loans granted by the resident financial sector to the non-financial corporations was -1.9%, the least negative value since September 2011. The same trend can be observed for loans granted to small and medium-sized corporations. (Chart 1).

The overdue loans ratio of non-financial corporations was 15.8%, representing an increase of 0.8 p.p. when compared to December 2014 and a reduction of 0.8 p.p. when compared to August 2015,

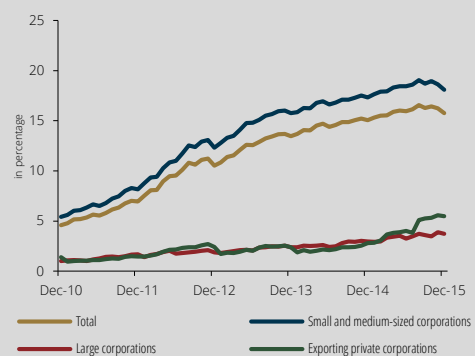
### Loans granted to households

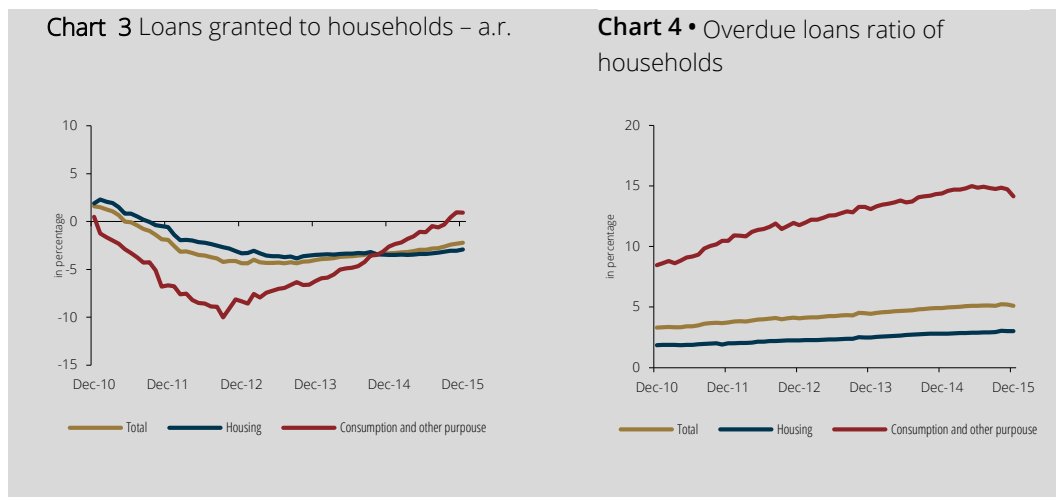
In December 2015, the a.r. of loans granted to households was -2.2%, which compares with -3.3% in December 2014 (Chart 3). Over 2015, the housing loans registered an a.r. gradually less negative, reaching -2.9% in December. On the other hand, concerning loans for consumption and other purposes the a.r. reached 0.9% in December, a positive value for the third consecutive month, which had not occurred since December 2010.

**Chart 1 • Loans granted to non-financial corporations – a.r.**



**Chart 2 • Overdue loans ratio of non-financial corporations**





Additional information available at:

[Table A.11 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: March 1<sup>st</sup>, 2016

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