



## STATISTICAL PRESS RELEASE

55 | 2016

# Loans granted by the financial sector April 2016

31 May 2016

Banco de Portugal publishes today in table A.11 of the Statistical Bulletin and in *BPstat*, statistics on loans granted by the resident financial sector to non-financial corporations and households for April 2016.

### Loans granted to non-financial corporations

In April 2016, the annual rate of change (a.r.) of loans granted to non-financial corporations (NFC) was -2.7%, that compares with -2.8% recorded in the previous month (Chart 1). The a.r. of loans to private exporting corporations stood at -0.8%, as observed in March.

The overdue loans ratio for NFC did not change, remaining at 16.4%. However the percentage of NFC with overdue loans decreased 0.2 percentage

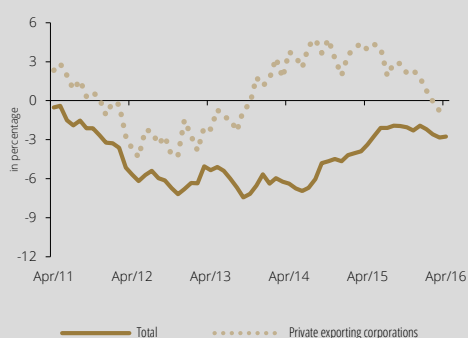
points (p.p.), standing at 29.5%. The private exporting corporations registered an overdue loans ratio of 6.1% and a percentage of NFC with overdue loans of 9.4% at the end of April; both indicators increased 0.2 p.p. comparing with the previous month.

### Loans granted to households

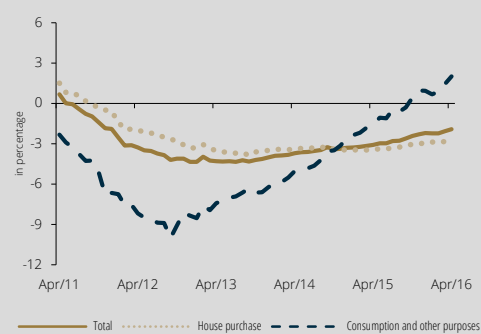
In April, the loans granted to households presented an a.r. of -1.9% (more 0.2 p.p. than in March) (Chart2). The a.r. of loans for house purchase was -2.8% (equal to the one verified in the previous month). Regarding loans for consumption and other purposes, the a.r. remained positive, increasing from 1.5% in March to 2.0% in April.

Both the overdue loans ratio and the percentage of borrowers from the households sector with overdue loans increased 0.1 p.p. when compared with March, reaching 5.2% and 14.5%, respectively.

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



**Chart 2 • Loans to households – a.r.**





**Additional information available at:**

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

[Main indicators statistical domain – loans granted by the financial sector, time series analysis of BPstat|Statistics online](#)

Statistical Press Release no. 22 | 2016 – [New statistics on loans granted by the resident financial sector](#)

Next update: 28 June 2016

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