



STATISTICAL PRESS RELEASE

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Loans granted by the financial sector June 2016

26 July 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 June 2016.

Loans granted to non-financial corporations

In June 2016, the annual rate of change (a.r.) of loans granted to non-financial corporations (NFC) remained at -2.5% (Chart 1). The a.r. of loans to private exporting corporations was -1.0%, reflecting a reduction of 0.2 percentage points (p.p.) in relation to the previous month.

At the end of the first semester of 2016, the overdue loans ratio for non-financial corporations was 16.5% and 29.1% of the NFC presented overdue loans. The private exporting corporations registered an overdue loans ratio of 6.6% (+0.1 p.p. than in May) and the percentage of borrowers with overdue loans stood at 9.7% (as in the previous month).

Loans granted to households

In June, the a.r. of loans granted to households stood at -1.8%, increasing 0.1 p.p. in relation to May (Chart 2). By purpose, the a.r. for house purchase loans was -2.7% and for consumption and other purposes loans was -2.4%, increasing, respectively, 0.1 p.p. and 0.5 p.p. compared to the previous month.

For the total and for house purchase loans, the overdue loans ratio remained unchanged, standing at 5.2% and 3.1%, respectively. For consumption and other purposes loans this indicator presented a reduction of 0.3 p.p. standing at 14.3%.

The percentage of borrowers from the households sector with overdue loans was 14.2% (-0.4 p.p. comparing with the previous month). By purpose, this indicator was 6.4% for house purchase loans (-0.3 p.p.) and 15.7% for consumption and other purposes loans (-0.4 p.p.).

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

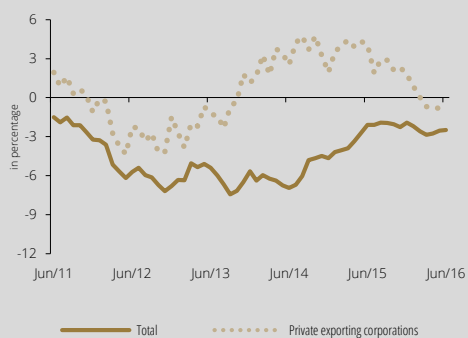
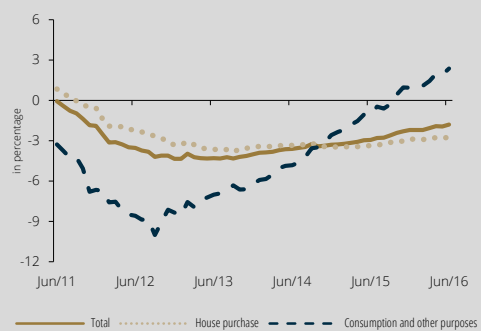


Chart 2 • Loans to households – a.r.



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: 30 August 2016

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