



## STATISTICAL PRESS RELEASE

89 | 2016

# Loans granted by the financial sector July 2016

30 August 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 July 2016.

### Loans granted to non-financial corporations

In July 2016, the annual rate of change (a.r.) of loans granted to non-financial corporations registered an increase of 0.3 percentage points (p.p.), standing at -2.2% (Chart 1). The loans granted to private exporting corporations registered an a.r. of 0.4%, reflecting an increase of 1.4 p.p. in relation to the previous month.

The overdue loans ratio for non-financial corporations remained at 16.5% while the percentage of

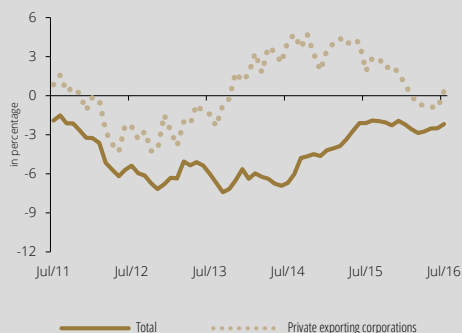
borrowers with overdue loans increased 0.3 p.p. compared to June, standing at 29.4%. The private exporting corporations registered an overdue loans ratio of 6.8% (+0.2 p.p. than in June) and a percentage of borrowers with overdue loans of 10.3% (+0.6 p.p. compared to the previous month).

### Loans granted to households

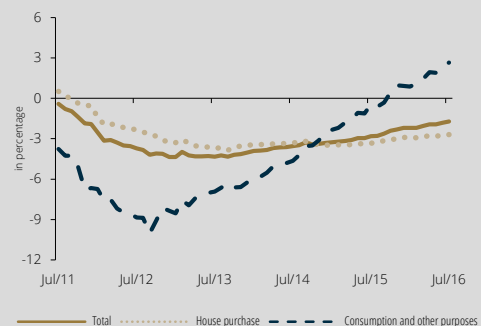
In July, the a.r. of loans granted to households stood at -1.7%, increasing 0.1 p.p. in relation to June (Chart 2). By purpose, the a.r. of house purchase loans remained at -2.7% and the a.r. of consumption and other purposes loans increased 0.3 p.p., standing at 2.7%.

The overdue loans ratio remained unchanged at 5.2%. The percentage of borrowers from the households sector with overdue loans was 14.1% (-0.1 p.p. comparing to June).

**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: 27 September 2016

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