



STATISTICAL PRESS RELEASE

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Loans granted by the financial sector November 2016

27 December 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 November 2016.

Loans granted to non-financial corporations

In November 2016, the annual rate of change (a.r.) of loans granted to non-financial corporations decreased to -2.6%, after standing at -2.4% last month (Chart 1). The loans granted to private exporting corporations registered an a.r. of -0.5%, improving 0.1 p.p. when compared to October.

The overdue loans ratio of non-financial corporations decreased 0.1 p.p., to a value of 16.6%. The percentage of borrowers with overdue loans decreased 0.6 p.p., standing at 28.3%. The overdue

loans ratio for private exporting corporations remained at 7.4% while the percentage of borrowers with overdue loans decreased 0.4 p.p., standing at 10.4%.

Loans granted to households

In November, the a.r. of loans granted to households was -1.5%, increasing 0.1 p.p. when compared to October (Chart 2). By purpose, the a.r. of house purchase loans was -2.6% (an increase of 0.1 p.p.) and the a.r. of consumption and other purposes loans was 3.4% (a decrease of 0.1 p.p.)

The overdue loans ratio for households decreased 0.2 p.p., standing at 5.1%, influenced by the reduction of 0.8 p.p. in the consumption and other purposes loans ratio. The percentage of borrowers with overdue loans reduced 0.4 p.p., standing at 13.7%. The improvement on these indicators is mainly related with sales of loans in arrears.

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

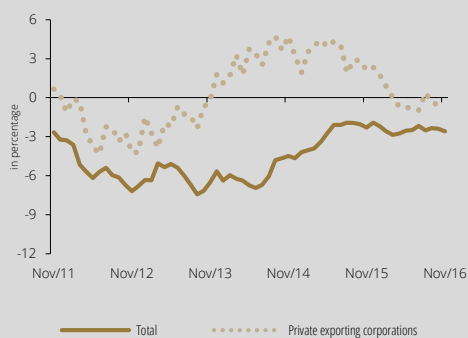
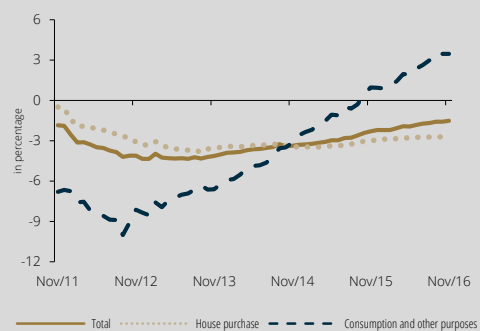


Chart 2 • Loans to households – a.r.



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: 31 January 2017

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