



STATISTICAL PRESS RELEASE

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Loans granted by the financial sector December 2017

30 January 2018

Today, Banco de Portugal publishes statistics, in [Table A.11](#) of the *Statistical Bulletin* and in *BPstat*, on loans granted by the resident financial sector to non-financial corporations and households for December 2017.

These data incorporate revisions made since January 2015, according to the statistics revision policy of Banco de Portugal

Loans granted to non-financial corporations

In 2017, the annual rate of change (a.r.) of loans granted to non-financial corporations was -3.3%. This represents a decrease of 0.5 percentage points (p.p.) from 2016 (Chart 1).

With the exception of microenterprises, whose a.r. increased by 4.1 p.p. to 0.5%, compared with 2016, the a.r. of the other size classes declined. The private exporting companies segment posted similar developments, with an a.r. of -1.4%, a 2.5 p.p. decrease from 2016.

The ratio of overdue loans of non-financial corporations stood at 13.5%, a 1.7 p.p. decline from 2016. The share of borrowers with overdue loans posted similar developments, standing at 25.1% (27.2% in 2016).

Loans granted to households

In 2017 the a.r. of loans granted to households stood at -0.1%, reflecting an increase of 1.5 p.p. from the previous year (Chart 2). The a.r. of loans for house purchase increased by 1.1 p.p., standing at -1.6%, while in loans for consumption and other purposes it increased by 3.4 p.p., to 6.4%.

The ratio of overdue loans in loans to households stood at 4.2%, a 0.4 p.p. decline from 2016. This decline was influenced by consumption and other purposes, where this ratio decreased by 2.7 p.p., standing at 9.4%.

The share of borrowers with overdue loans in the household sector declined by 1.2 p.p. from 2016, standing at 11.8%.

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

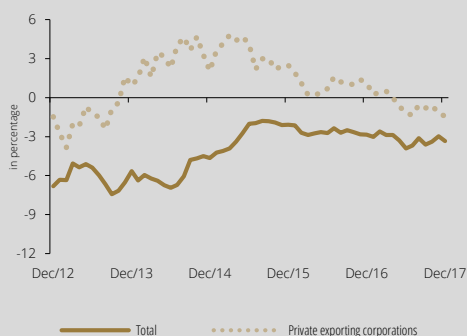
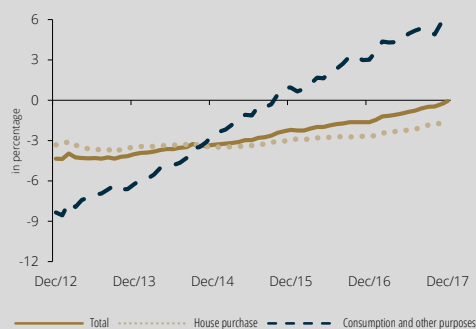


Chart 2 • Loans granted to households – a.r.



Additional information available at:

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

[Domain: *Main indicators – Loans granted by the financial sector*, in the time series component of BPstat | Statistics online](#)

Statistical Press Release 22 | 2016 - [New statistics on loans granted by the resident financial sector](#)

Next update: 27 February 2018

Banco de Portugal | info@bportugal.pt