



## **New tables on Central Credit Register statistical information – loans granted by the financial system to private individuals**

In October 2010, Banco de Portugal starts the publication of a new set of tables on loans extended by the resident financial system to private individuals, based on the Central Credit Register. This information is included in section B.9 – Central Credit Register statistical information, as well as available through the time series analysis in BPstat | Estatísticas *online*, and complement the statistical information published since April 2005 on loans granted to non-financial corporations.

The new set of information, available on a quarterly basis, concerns the total credit amount, non-performing loans ratio, number of borrowers and percentage of borrowers with non-performing loans. Tables B.9.2.1 to B.9.2.4 present a breakdown of the private individuals sector between households and non-profit institutions serving households and, in the case of the former, by purpose of the credit (housing and consumption and other purposes).

Sole trading financing represents a particular case of loans granted to private individuals for consumption and other purposes, with the objective of conducting a sole trader economic activity. In this concept are included credit instruments such as financing to the corporate activity and similar, discounting of bills of exchange and other commercial papers, credits on current account, factoring or real estate leasing.

Tables B.9.2.5 to B.9.2.13 present, in the case of the households subsector, detailed information on loans granted by region of residence of the borrower, mainly for the territorial units for statistical purposes (NUTS) of level II<sup>1</sup>, and by purpose of the credit. Additionally, time series with the complete breakdown by NUTS II, NUTS III and administrative division (“concelho”) are available in BPstat | Estatísticas *online*.

Finally, Tables B.9.2.14 to B.9.2.16 disclose information on total credit given to households and non-performing loans indicators by bracket of credit amount.

In those tables presenting information on the number of borrowers, it should be noticed that all borrowers with effective credit liabilities are taken into consideration, both for individual and joint credits (in the later case, more than one borrower is responsible for the credit). On the other hand, in the calculation of credit amounts each credit is included only once, irrespective of being an individual or joint credit. Borrowers only holding potential credit liabilities, such as personal guarantees or current accounts and credit cards unused balances are excluded.

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<sup>1</sup> According to the definition set by the Decree-law no. 244/2002, of 5 November.

## Indicators on loans granted to private individuals

At the end of June 2010, total indebtedness of the private individuals sector vis-à-vis the resident financial system reached approximately 155 billion euros, with the households subsector accounting for 98,7% of the total.

The number of private individuals holding effective credit liabilities vis-à-vis the resident financial system was nearly 4,6 million, of which about 13,7% had non-performing loans. At that same date, the number of private individuals registered in the CCR as guarantors reached practically 1,4 million.

It is evident the weight of mortgage loans, which represent approximately 78% of the total indebtedness of households vis-à-vis the financial system. This indicator does not show a large variation across regions, with a maximum of almost 80% in the region of Lisbon and minimums of 73% and 76% in the regions of Alentejo and Algarve, respectively.

It can also be seen that the region of Lisbon presents the largest number of inhabitants (in relation to the total population over 18 years) with loans extended by the financial system, both for the purpose of housing as for consumption and other purposes. In fact, nearly 64% of adults resident in the region of Lisbon are registered in the CCR as borrowers of individual or joint credit, which compares with a country average of 54%. The regions of Norte and Centro present the lower figures, with 50,4% and 47,5% respectively.

Concerning the breakdown of borrowers in the households sector by level of indebtedness vis-à-vis the financial system, represented by a set of brackets of credit amount outstanding at the end-of-the quarter, it can be observed the predominance of the category from 5 000 to 25 000 euros, comprising approximately 22% of the borrowers, followed by the category from 50 000 to 100 000 euros, which includes 19,8% of the borrowers.

The non-performing loans ratio of the private individuals sector reached 3,2% at the end of June 2010. However, this indicator shows distinctive values when taking into account only loans for housing purposes, with a ratio of 1,9%, or for consumption and other purposes, with a ratio of 7,9%. Within the latter category, the non-performing loans ratio for sole trading financing reached 9,8%. In general, in the period covered in the new tables (March 2009 to June 2010), default credit indicators show an upward trend.

Looking into the breakdown of non-performing loans ratio of the households sector by bracket of credit amount, it can be observed that this ratio is above 13% in the case of the two lower categories (up to 5 000 euros) and that it decreases significantly from 25 000 euros onward, reaching levels between 2% and 4%. This distribution is strongly influenced by the predominance of the mortgage loans in the upper categories, with non-performing loan ratios considerably lower than the ones observed in loans for consumption and other purposes.

## The Central Credit Register (CCR)

The CCR, legally supported by the Decree-law no. 204/2008, of 14 October, is an information system managed by Banco de Portugal, comprising the information received from the participants, mainly financial institutions which extend credit<sup>2</sup>, and a set of services relating to its processing and dissemination. The CCR contains information on

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<sup>2</sup> Namely, banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries. For the complete list of participants in the Portuguese CCR please refer to the Banco de Portugal's website (<http://www.bportugal.pt>), or to the Bank Customer Website (available only in Portuguese) (<http://cliente bancario.bportugal.pt>).

effective credit liabilities<sup>3</sup> held by any private individual or other entity in relation to the participants, irrespectively of being in a regular situation (positive information) or in a default situation (negative information), as well as on potential credit liabilities representing irrevocable credit commitments of the financial system<sup>4</sup>.

The main objective of the CCR is to support the participants in the assessment of the risks attached to extending credit. To this end, the participants can access the aggregated credit liabilities of their individual clients, or potential clients (when exists a credit request or an expressed consent), vis-à-vis the financial system. Also according to the legal definition, credit liabilities information may be used by Banco de Portugal for the purposes of supervision of the financial institutions, financial stability analysis, statistical compilation and the conduct of monetary policy and intraday credit operations.

**ANNEX** | *Tables B.9.2.1 to B.9.2.16 of the October 2010 Statistical Bulletin* |

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<sup>3</sup> Such as: mortgage loans, loans for the purchase of vehicles, furniture and other consumption goods or services, loans for the acquisition of securities (stocks, bonds, etc.), discounting of bills of exchange and other commercial papers, overdrafts, leasing and factoring operations and credit cards used balances.

<sup>4</sup> Such as personal guarantees granted on the behalf of the participants, as well as the following cases whenever representing irrevocable commitments of the participants: credit cards unused balances, current account arrangements, guarantees granted by the participants, all other credit facilities potentially convertible into effective debt.



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## **B.9 Informação estatística da Central de Responsabilidades de Crédito**

### *B.9 Central Credit Register statistical information*

**B.9.2.1 EMPRÉSTIMOS CONCEDIDOS A PARTICULARES<sup>(1),(2)</sup>**
**LOANS GRANTED TO PRIVATE INDIVIDUALS<sup>(1),(2)</sup>**
**Saldos em fim de trimestre**

Fonte / Source: Banco de Portugal

**End-of-quarter figures**

 10<sup>6</sup> euros

	Famílias				Instituições sem fim lucrativo ao serviço das famílias	Total
	Habitação	Consumo e outros fins		Total		
		Total	do qual:			
			Financiamento à actividade empresarial em nome individual			
1	2	3	4=1+2	5	6=4+5	
09 Mar	114 712	33 127	6 552	147 840	1 842	149 682
Jun	115 892	33 227	6 586	149 119	1 914	151 033
Set	116 595	33 565	6 555	150 160	1 902	152 062
Dez	117 780	33 626	6 535	151 406	1 963	153 369
10 Mar	118 220	33 818	6 441	152 038	2 079	154 117
Jun	119 147	33 699	6 174	152 845	2 067	154 912

1	2	3	4=1+2	5	6=4+5
Housing	Total	Sole trading financing	Total	Non-profit institutions serving households	Total
		of which:			
	Consumption and other purposes				
Households					

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de factoring, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans granted by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries.

(2) Inclui créditos cedidos em operações de titularização. Não inclui créditos abatidos ao activo. / It includes securitised loans. It does not include written-off loans.

**B.9.2.2 RÁCIO DE CRÉDITO VENCIDO DOS PARTICULARES<sup>(1),(2),(3)</sup>**
**NON-PERFORMING LOANS RATIO OF PRIVATE INDIVIDUALS<sup>(1),(2),(3)</sup>**

Fonte / Source: Banco de Portugal

Em percentagem / In percentages

	Famílias				Instituições sem fim lucrativo ao serviço das famílias	Total
	Habitação	Consumo e outros fins		Total		
		Total	do qual:			
			Financiamento à actividade empresarial em nome individual			
1	2	3	4	5	6	
09 Mar	1.5	5.9	5.7	2.5	1.1	2.5
Jun	1.6	6.3	6.3	2.6	1.1	2.6
Set	1.6	7.1	7.6	2.9	1.0	2.8
Dez	1.7	7.3	8.1	2.9	1.2	2.9
10 Mar	1.7	7.6	9.2	3.0	1.6	3.0
Jun	1.9	7.9	9.8	3.2	1.3	3.2

1	2	3	4	5	6
Housing	Total	Sole trading financing	Total	Non-profit institutions serving households	Total
		of which:			
	Consumption and other purposes				
Households					

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de factoring, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans granted by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries.

(2) Inclui créditos cedidos em operações de titularização. Não inclui créditos abatidos ao activo. / It includes securitised loans. It does not include written-off loans.

(3) Crédito vencido/Crédito concedido, em percentagem. / Non-performing loans/total loans, in percentages.

**B.9.2.3 EMPRÉSTIMOS CONCEDIDOS A PARTICULARES<sup>(1),(2)</sup>**
**LOANS GRANTED TO PRIVATE INDIVIDUALS<sup>(1),(2)</sup>**
**Número de devedores**
**Number of borrowers**

Fonte / Source: Banco de Portugal

	Famílias				Instituições sem fim lucrativo ao serviço das famílias	Total	Por memória: Avalistas / Fiadores
	Habitação	Consumo e outros fins		Total			
		Total	do qual:				
			Financiamento à actividade empresarial em nome individual				
1	2	3	4=1+2	5	6=4+5	7	
09 Mar	2 364 578	3 738 209	527 010	4 522 552	4 186	4 526 738	1 385 457
Jun	2 385 655	3 737 484	522 551	4 535 978	4 190	4 540 168	1 393 799
Set	2 394 108	3 745 432	522 086	4 541 792	4 000	4 545 792	1 400 277
Dez	2 411 093	3 777 473	521 680	4 571 159	4 100	4 575 259	1 411 857
10 Mar	2 424 276	3 784 340	498 989	4 577 174	4 523	4 581 697	1 424 904
Jun	2 440 648	3 780 808	491 899	4 573 448	4 577	4 578 025	1 437 253

1	2	3	4=1+2	5	6=4+5	7
Housing	Total	Sole trading financing of which:	Total	Non-profit institutions serving households	Total	Guarantors Memo item:
Households						

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de factoring, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans granted by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries.

(2) Inclui todos os mutuários de crédito individual ou conjunto, i.e., no caso dos créditos conjuntos, em que há mais de um mutuário a assumir a responsabilidade pela respectiva liquidação, todos os mutuários são considerados. / Includes all the borrowers with individual or joint credits, i.e., in the case of joint credits, in which there is more than one borrower responsible for the repayment, all the borrowers are included.

**B.9.2.4 PERCENTAGEM DE DEVEDORES DO SECTOR DOS PARTICULARES COM CRÉDITO VENCIDO<sup>(1),(2),(3)</sup>**
**PERCENTAGE OF BORROWERS IN THE HOUSEHOLDS SECTOR WITH NON-PERFORMING LOANS<sup>(1),(2),(3)</sup>**

Fonte / Source: Banco de Portugal

Em percentagem / In percentages

	Famílias				Instituições sem fim lucrativo ao serviço das famílias	Total
	Habitação	Consumo e outros fins		Total		
		Total	do qual:			
			Financiamento à actividade empresarial em nome individual			
1	2	3	4	5	6	
09 Mar	8.3	14.5	21.2	14.2	7.2	14.2
Jun	7.4	14.4	22.6	13.8	7.2	13.8
Set	7.1	14.9	23.9	14.0	6.9	14.0
Dez	5.2	14.6	24.2	13.3	6.6	13.3
10 Mar	5.4	14.7	23.4	13.3	7.3	13.3
Jun	5.5	15.1	24.7	13.7	7.7	13.7

1	2	3	4	5	6
Housing	Total	Sole trading financing of which:	Total	Non-profit institutions serving households	Total
Households					

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de factoring, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans granted by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries.

(2) Inclui todos os mutuários de crédito individual ou conjunto, i.e., no caso dos créditos conjuntos, em que há mais de um mutuário a assumir a responsabilidade pela respectiva liquidação, todos os mutuários são considerados. / Includes all the borrowers with individual or joint credits, i.e., in the case of joint credits, in which there is more than one borrower responsible for the repayment, all the borrowers are included.

(3) Número de devedores com crédito vencido/número de devedores com crédito concedido, em percentagem. / Number of borrowers with non-performing loans/number of borrowers with credit granted, in percentages.

**B.9.2.5 REPARTIÇÃO TERRITORIAL DOS EMPRÉSTIMOS CONCEDIDOS A FAMÍLIAS<sup>(1),(2),(3)</sup>**

**BREAKDOWN OF LOANS GRANTED TO HOUSEHOLDS BY REGION<sup>(1),(2),(3)</sup>**

**Total**  
**Saldos em fim de trimestre**

**Total**  
**End-of-quarter figures**  
10<sup>6</sup> euros

Fonte / Source: Banco de Portugal

		Norte		Centro	Lisboa		Alentejo	Algarve	Açores	Madeira	Total
		Total	do qual:		Total	do qual:					
			Grande Porto			Grande Lisboa					
1	2	3	4	5	6	7	8	9	10=1+3+4+6+7+8+9		
09	Mar	42 440	19 424	26 478	55 075	39 877	9 711	6 844	3 535	3 756	147 840
	Jun	42 763	19 568	26 696	55 565	40 246	9 822	6 916	3 584	3 772	149 119
	Set	42 964	19 648	26 837	56 046	40 620	9 911	6 961	3 608	3 832	150 160
	Dez	43 265	19 771	27 046	56 559	41 028	10 001	7 039	3 643	3 852	151 406
10	Mar	43 420	19 808	27 168	56 777	41 195	10 042	7 079	3 682	3 870	152 038
	Jun	43 530	19 905	27 282	57 255	41 571	10 081	7 120	3 702	3 876	152 845

1	2	3	4	5	6	7	8	9	10=1+3+4+6+7+8+9
Total	Grande Porto	Centro	Total	Grande Lisboa	Alentejo	Algarve	Açores	Madeira	Total
	of which:			of which:					
Norte			Lisboa						

As Regiões apresentadas no quadro correspondem a Unidades territoriais para fins estatísticos (NUTS) de nível II e III, de acordo com o estabelecido no Decreto-Lei 244/2002 de 5 de Novembro. / The Regions presented in the table above are Territorial units for statistical purposes (NUTS) of level II and III, according to the definition given in the Decree-law 244/2002 of November 5.

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans granted by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries.

(2) Inclui créditos cedidos em operações de titularização. Não inclui créditos abatidos ao activo. / It includes securitised loans. It does not include written-off loans.

(3) O sector institucional das Famílias inclui Empresários em nome individual e Outras pessoas singulares. / The Households sector includes Sole traders and Other individuals.

**B.9.2.6 REPARTIÇÃO TERRITORIAL DOS RÁCIOS DE CRÉDITO VENCIDO DAS FAMÍLIAS<sup>(1),(2),(3),(4)</sup>**

**BREAKDOWN OF NON-PERFORMING LOANS RATIO OF HOUSEHOLDS BY REGION<sup>(1),(2),(3),(4)</sup>**

**Total**

**Total**  
**Em percentagem / In percentages**

Fonte / Source: Banco de Portugal

		Norte		Centro	Lisboa		Alentejo	Algarve	Açores	Madeira	Total
		Total	do qual:		Total	do qual:					
			Grande Porto			Grande Lisboa					
1	2	3	4	5	6	7	8	9	10		
09	Mar	2.7	3.1	2.4	2.5	2.4	2.7	2.0	1.9	2.2	2.5
	Jun	2.8	3.2	2.5	2.6	2.5	2.9	2.2	2.0	2.3	2.6
	Set	3.0	3.4	2.7	2.9	2.7	3.1	2.4	2.2	3.0	2.9
	Dez	3.0	3.5	2.7	2.9	2.8	3.3	2.6	2.2	3.1	2.9
10	Mar	3.1	3.5	2.8	3.0	2.9	3.3	2.6	2.3	3.2	3.0
	Jun	3.3	3.7	2.9	3.3	3.2	3.4	2.8	2.5	3.2	3.2

1	2	3	4	5	6	7	8	9	10
Total	Grande Porto	Centro	Total	Grande Lisboa	Alentejo	Algarve	Açores	Madeira	Total
	of which:			of which:					
Norte			Lisboa						

As Regiões apresentadas no quadro correspondem a Unidades territoriais para fins estatísticos (NUTS) de nível II e III, de acordo com o estabelecido no Decreto-Lei 244/2002 de 5 de Novembro. / The Regions presented in the table above are Territorial units for statistical purposes (NUTS) of level II and III, according to the definition given in the Decree-law 244/2002 of November 5.

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans granted by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries.

(2) Inclui créditos cedidos em operações de titularização. Não inclui créditos abatidos ao activo. / It includes securitised loans. It does not include written-off loans.

(3) Crédito vencido/crédito concedido, em cada região, em percentagem. / Non-performing loans/total loans granted by region, in percentages.

(4) O sector institucional das Famílias inclui Empresários em nome individual e Outras pessoas singulares. / The Households sector includes Sole traders and Other individuals.



**B.9.2.7 REPARTIÇÃO TERRITORIAL DOS EMPRÉSTIMOS CONCEDIDOS A FAMÍLIAS<sup>(1),(2),(3)</sup>**

**BREAKDOWN OF LOANS GRANTED TO HOUSEHOLDS BY REGION<sup>(1),(2),(3)</sup>**

**Habituação**

**Housing**

**Saldos em fim de trimestre**

**End-of-quarter figures**

Fonte / Source: Banco de Portugal

10<sup>6</sup> euros

	Norte			Centro	Lisboa		Alentejo	Algarve	Açores	Madeira	Total
	Total	do qual:			Total	do qual:					
		Grande Porto				Grande Lisboa					
1	2	3	4	5	6	7	8	9	10=1+3+4+6+7+8+9		
09 Mar	32 877	15 263	20 348	43 750	31 414	7 048	5 196	2 601	2 892	114 712	
Jun	33 194	15 387	20 569	44 164	31 706	7 142	5 267	2 641	2 915	115 892	
Set	33 320	15 426	20 683	44 488	31 952	7 206	5 306	2 651	2 941	116 595	
Dez	33 591	15 536	20 879	44 980	32 328	7 304	5 375	2 688	2 964	117 780	
10 Mar	33 666	15 548	20 958	45 229	32 533	7 341	5 370	2 713	2 944	118 220	
Jun	33 868	15 653	21 079	45 706	32 909	7 382	5 422	2 734	2 956	119 147	

1	2	3	4	5	6	7	8	9	10=1+3+4+6+7+8+9	
Total	do qual:		Centro	Total	do qual:	Alentejo	Algarve	Açores	Madeira	Total
	Grande Porto				Grande Lisboa					
	of which:			of which:						
	Norte			Lisboa						

As Regiões apresentadas no quadro correspondem a Unidades territoriais para fins estatísticos (NUTS) de nível II e III, de acordo com o estabelecido no Decreto-Lei 244/2002 de 5 de Novembro. / The Regions presented in the table above are Territorial units for statistical purposes (NUTS) of level II and III, according to the definition given in the Decree-law 244/2002 of November 5.

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de factoring, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans granted by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries.

(2) Inclui créditos cedidos em operações de titularização. Não inclui créditos abatidos ao activo. / It includes securitised loans. It does not include written-off loans.

(3) O sector institucional das Famílias inclui Empresários em nome individual e Outras pessoas singulares. / The Households sector includes Sole traders and Other individuals.

**B.9.2.8 REPARTIÇÃO TERRITORIAL DOS RÁCIOS DE CRÉDITO VENCIDO DAS FAMÍLIAS<sup>(1),(2),(3),(4)</sup>**

**BREAKDOWN OF NON-PERFORMING LOANS RATIO OF HOUSEHOLDS BY REGION<sup>(1),(2),(3),(4)</sup>**

**Habituação**

**Housing**

Fonte / Source: Banco de Portugal

Em percentagem / In percentages

	Norte			Centro	Lisboa		Alentejo	Algarve	Açores	Madeira	Total
	Total	do qual:			Total	do qual:					
		Grande Porto				Grande Lisboa					
1	2	3	4	5	6	7	8	9	10		
09 Mar	1.7	2.1	1.3	1.7	1.6	1.3	1.0	0.9	0.9	1.5	
Jun	1.7	2.1	1.4	1.8	1.7	1.4	1.1	1.0	1.0	1.6	
Set	1.7	2.1	1.5	1.8	1.7	1.5	1.1	1.1	1.1	1.6	
Dez	1.7	2.1	1.5	1.8	1.7	1.7	1.2	1.1	1.2	1.7	
10 Mar	1.7	2.1	1.6	1.8	1.7	1.7	1.2	1.1	1.2	1.7	
Jun	1.9	2.3	1.6	2.1	2.0	1.7	1.4	1.3	1.3	1.9	

1	2	3	4	5	6	7	8	9	10	
Total	do qual:		Centro	Total	do qual:	Alentejo	Algarve	Açores	Madeira	Total
	Grande Porto				Grande Lisboa					
	of which:			of which:						
	Norte			Lisboa						

As Regiões apresentadas no quadro correspondem a Unidades territoriais para fins estatísticos (NUTS) de nível II e III, de acordo com o estabelecido no Decreto-Lei 244/2002 de 5 de Novembro. / The Regions presented in the table above are Territorial units for statistical purposes (NUTS) of level II and III, according to the definition given in the Decree-law 244/2002 of November 5.

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de factoring, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans granted by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries.

(2) Inclui créditos cedidos em operações de titularização. Não inclui créditos abatidos ao activo. / It includes securitised loans. It does not include written-off loans.

(3) Crédito vencido/crédito concedido, em cada região, em percentagem. / Non-performing loans/total loans granted by region, in percentages.

(4) O sector institucional das Famílias inclui Empresários em nome individual e Outras pessoas singulares. / The Households sector includes Sole traders and Other individuals.

**B.9.2.9 REPARTIÇÃO TERRITORIAL DOS EMPRÉSTIMOS CONCEDIDOS A FAMÍLIAS<sup>(1),(2),(3)</sup>**

**BREAKDOWN OF LOANS GRANTED TO HOUSEHOLDS BY REGION<sup>(1),(2),(3)</sup>**

Consumo e outros fins

Consumption and other purposes

Saldos em fim de trimestre

End-of-quarter figures

Fonte / Source: Banco de Portugal

10<sup>6</sup> euros

		Norte		Centro	Lisboa		Alentejo	Algarve	Açores	Madeira	Total
		Total	do qual:		Total	do qual:					
			Grande Porto			Grande Lisboa					
1	2	3	4	5	6	7	8	9	10		
09	Mar	9 563	4 161	6 130	11 326	8 463	2 663	1 648	934	864	33 127
	Jun	9 569	4 181	6 128	11 401	8 540	2 680	1 650	943	857	33 227
	Set	9 644	4 221	6 154	11 559	8 669	2 705	1 655	956	891	33 565
	Dez	9 674	4 235	6 168	11 580	8 701	2 697	1 664	955	888	33 626
10	Mar	9 755	4 259	6 210	11 548	8 662	2 701	1 709	969	926	33 818
	Jun	9 662	4 252	6 203	11 549	8 662	2 699	1 698	968	920	33 699

1	2	3	4	5	6	7	8	9	10=1+3+4+6+7+8+9
Total	Grande Porto	Centro	Total	Grande Lisboa	Alentejo	Algarve	Açores	Madeira	Total
	of which:			of which:					
Norte		Lisboa							

As Regiões apresentadas no quadro correspondem a Unidades territoriais para fins estatísticos (NUTS) de nível II e III, de acordo com o estabelecido no Decreto-Lei 244/2002 de 5 de Novembro. / The Regions presented in the table above are Territorial units for statistical purposes (NUTS) of level II and III, according to the definition given in the Decree-law 244/2002 of November 5.

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de factoring, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans extended by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries.

(2) Inclui créditos cedidos em operações de titularização. Não inclui créditos abatidos ao activo. / It includes securitised loans. It does not include written-off loans.

(3) O sector institucional das Famílias inclui Empresários em nome individual e Outras pessoas singulares. / The Households sector includes Sole traders and Other individuals.

**B.9.2.10 REPARTIÇÃO TERRITORIAL DOS RÁCIOS DE CRÉDITO VENCIDO DAS FAMÍLIAS<sup>(1),(2),(3),(4)</sup>**

**BREAKDOWN OF NON-PERFORMING LOANS RATIO OF HOUSEHOLDS BY REGION<sup>(1),(2),(3),(4)</sup>**

Consumo e outros fins

Consumption and other purposes

Fonte / Source: Banco de Portugal

Em percentagem / In percentages

		Norte		Centro	Lisboa		Alentejo	Algarve	Açores	Madeira	Total
		Total	do qual:		Total	do qual:					
			Grande Porto			Grande Lisboa					
1	2	3	4	5	6	7	8	9	10		
09	Mar	6.3	6.9	5.9	5.6	5.3	6.3	5.4	4.6	6.5	5.9
	Jun	6.7	7.2	6.2	6.0	5.7	6.8	5.8	4.9	6.7	6.3
	Set	7.4	8.1	6.7	6.9	6.5	7.4	6.4	5.4	9.3	7.1
	Dez	7.6	8.4	6.9	7.3	6.9	7.5	7.0	5.3	9.7	7.3
10	Mar	7.7	8.6	7.1	7.7	7.4	7.8	7.1	5.6	9.7	7.6
	Jun	8.1	8.9	7.4	8.2	7.8	8.0	7.3	6.1	9.3	7.9

1	2	3	4	5	6	7	8	9	
Total	Grande Porto	Centro	Total	Grande Lisboa	Alentejo	Algarve	Açores	Madeira	Total
	of which:			of which:					
Norte		Lisboa							

As Regiões apresentadas no quadro correspondem a Unidades territoriais para fins estatísticos (NUTS) de nível II e III, de acordo com o estabelecido no Decreto-Lei 244/2002 de 5 de Novembro. / The Regions presented in the table above are Territorial units for statistical purposes (NUTS) of level II and III, according to the definition given in the Decree-law 244/2002 of November 5.

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de factoring, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans granted by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries.

(2) Inclui créditos cedidos em operações de titularização. Não inclui créditos abatidos ao activo. / It includes securitised loans. It does not include written-off loans.

(3) Crédito vencido/crédito concedido, em cada região, em percentagem. / Non-performing loans/total loans granted by region, in percentages.

(4) O sector institucional das Famílias inclui Empresários em nome individual e Outras pessoas singulares. / The Households sector includes Sole traders and Other individuals.

**B.9.2.11 REPARTIÇÃO TERRITORIAL DOS EMPRÉSTIMOS CONCEDIDOS A FAMÍLIAS<sup>(1),(2),(3)</sup>**
**BREAKDOWN OF LOANS GRANTED TO HOUSEHOLDS BY REGION<sup>(1),(2),(3)</sup>**
**Total**
**Número de devedores<sup>(4)</sup>**
**Total**
**Number of borrowers<sup>(4)</sup>**

Fonte / Source: Banco de Portugal / Instituto Nacional de Estatística

	Norte		Centro	Lisboa		Alentejo	Algarve	Açores	Madeira	Total
	Total	do qual:		Total	do qual:					
		Grande Porto			Grande Lisboa					
	(50.4%) <sup>5</sup>	(59.9%)	(47.5%)	(64.0%)	(63.2%)	(51.9%)	(59.2%)	(63.0%)	(58.1%)	(54.2%)
	1	2	3	4	5	6	7	8	9	10=1+3+4+6+7+8+9

09 Mar	1 465 919	600 390	905 994	1 409 483	1 001 870	318 681	199 764	114 411	108 299	4 522 552
Jun	1 471 011	602 323	908 427	1 413 891	1 005 123	319 460	200 268	114 734	108 187	4 535 978
Set	1 472 524	603 320	908 849	1 417 002	1 007 293	320 076	200 427	114 218	108 698	4 541 792
Dez	1 482 917	607 780	914 422	1 426 540	1 014 594	321 672	202 452	114 316	108 839	4 571 159
10 Mar	1 486 952	607 787	916 297	1 424 168	1 012 658	321 805	202 831	115 369	109 753	4 577 174
Jun	1 485 508	608 326	912 548	1 426 663	1 015 035	321 017	202 547	115 377	109 788	4 573 448

1	2	3	4	5	6	7	8	9	10=1+3+4+6+7+8+9
(50.4%) <sup>5</sup>	(59.9%)	(47.5%)	(64.0%)	(63.2%)	(51.9%)	(59.2%)	(63.0%)	(58.1%)	(54.2%)
Total	Grande Porto	Centro	Total	Grande Lisboa	Alentejo	Algarve	Açores	Madeira	Total
of which:			of which:						
Norte			Lisboa						

As Regiões apresentadas no quadro correspondem a Unidades territoriais para fins estatísticos (NUTS) de nível II e III, de acordo com o estabelecido no Decreto-Lei 244/2002 de 5 de Novembro. / The Regions presented in the table above are Territorial units for statistical purposes (NUTS) of level II and III, according to the definition given in the Decree-law 244/2002 of November 5.

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de factoring, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans granted by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries.

(2) Inclui créditos cedidos em operações de titularização. Não inclui créditos abatidos ao activo. / It includes securitised loans. It does not include written-off loans.

(3) O sector institucional das Famílias inclui Empresários em nome individual e Outras pessoas singulares. / The Households sector includes Sole traders and Other individuals.

(4) Inclui todos os mutuários de crédito individual ou conjunto, i.e., no caso dos créditos conjuntos, em que há mais de um mutuário a assumir a responsabilidade pela respectiva liquidação, todos os mutuários são considerados. / Includes all the borrowers with individual or joint credits, i.e., in the case of joint credits, in which there is more than one borrower responsible for the repayment, all the borrowers are included.

(5) Percentagem de devedores face ao total da população adulta residente em cada região, no fim do último ano civil disponível. / Percentage of borrowers in the total adult population in each region, concerning the end of the last calendar year.

**B.9.2.12 REPARTIÇÃO TERRITORIAL DOS EMPRÉSTIMOS CONCEDIDOS A FAMÍLIAS<sup>(1),(2),(3)</sup>**
**BREAKDOWN OF LOANS GRANTED TO HOUSEHOLDS BY REGION<sup>(1),(2),(3)</sup>**
**Habituação**
**Housing**
**Número de devedores<sup>(4)</sup>**
**Number of borrowers<sup>(4)</sup>**

Fonte / Source: Banco de Portugal / Instituto Nacional de Estatística

 10<sup>6</sup> euros

	Norte		Centro	Lisboa		Alentejo	Algarve	Açores	Madeira	Total
	Total	do qual:		Total	do qual:					
		Grande Porto			Grande Lisboa					
	(26.4%) <sup>5</sup>	(31.2%)	(24.8%)	(34.8%)	(33.0%)	(27.4%)	(29.2%)	(33.3%)	(27.0%)	(28.6%)
	1	2	3	4	5	6	7	8	9	10=1+3+4+6+7+8+9

09 Mar	758 154	310 920	467 788	764 405	521 890	166 086	97 836	60 503	49 806	2 364 578
Jun	765 630	313 509	472 283	770 450	525 864	167 959	98 800	60 248	50 285	2 385 655
Set	768 843	314 359	474 279	772 553	527 513	168 522	99 029	60 340	50 544	2 394 108
Dez	776 148	316 724	478 034	776 022	530 109	169 878	99 865	60 451	50 695	2 411 093
10 Mar	781 667	318 265	481 084	778 849	532 357	170 602	100 300	60 466	51 308	2 424 276
Jun	787 311	320 641	483 877	784 551	536 805	171 430	101 005	60 836	51 638	2 440 648

1	2	3	4	5	6	7	8	9	10=1+3+4+6+7+8+9
(26.4%) <sup>5</sup>	(31.2%)	(24.8%)	(34.8%)	(33.0%)	(27.4%)	(29.2%)	(33.3%)	(27.0%)	(28.6%)
Total	Grande Porto	Centro	Total	Grande Lisboa	Alentejo	Algarve	Açores	Madeira	Total
of which:			of which:						
Norte			Lisboa						

As Regiões apresentadas no quadro correspondem a Unidades territoriais para fins estatísticos (NUTS) de nível II e III, de acordo com o estabelecido no Decreto-Lei 244/2002 de 5 de Novembro. / The Regions presented in the table above are Territorial units for statistical purposes (NUTS) of level II and III, according to the definition given in the Decree-law 244/2002 of November 5.

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de factoring, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans granted by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries.

(2) Inclui créditos cedidos em operações de titularização. Não inclui créditos abatidos ao activo. / It includes securitised loans. It does not include written-off loans.

(3) O sector institucional das Famílias inclui Empresários em nome individual e Outras pessoas singulares. / The Households sector includes Sole traders and Other individuals.

(4) Inclui todos os mutuários de crédito individual ou conjunto, i.e., no caso dos créditos conjuntos, em que há mais de um mutuário a assumir a responsabilidade pela respectiva liquidação, todos os mutuários são considerados. / Includes all the borrowers with individual or joint credits, i.e., in the case of joint credits, in which there is more than one borrower responsible for the repayment, all the borrowers are included.

(5) Percentagem de devedores face ao total da população adulta residente em cada região, no fim do último ano civil disponível. / Percentage of borrowers in the total adult population in each region, concerning the end of the last calendar year.

**B.9.2.13 REPARTIÇÃO TERRITORIAL DOS EMPRÉSTIMOS CONCEDIDOS A FAMÍLIAS<sup>(1),(2),(3)</sup>**
**BREAKDOWN OF LOANS GRANTED TO HOUSEHOLDS BY REGION<sup>(1),(2),(3)</sup>**
**Consumo e outros fins**
**Consumption and other purposes**
**Número de devedores<sup>(4)</sup>**
**Number of borrowers<sup>(4)</sup>**

Fonte / Source: Banco de Portugal / Instituto Nacional de Estatística

 10<sup>6</sup> euros

	Norte			Lisboa		Alentejo	Algarve	Açores	Madeira	Total									
	Total	do qual:		Total	do qual:														
		Grande Porto	Centro		Grande Lisboa						Lisboa								
1	(40.7%) <sup>5</sup>	2	(50.4%)	3	(38.8%)	4	(53.8%)	5	(53.4%)	6	(43.6%)	7	(50.2%)	8	(53.7%)	9	(49.8%)	10=1+3+4+6+7+8+9	(44.8%)
09 Mar	1 185 178	504 947	741 914	1 183 855	845 978	267 703	169 388	97 234	92 936	3 738 209									
Jun	1 185 309	505 558	741 460	1 183 984	846 638	267 300	169 125	97 934	92 372	3 737 484									
Set	1 186 724	506 650	742 065	1 188 420	849 333	268 428	169 256	97 363	93 175	3 745 432									
Dez	1 197 015	511 664	747 677	1 200 105	858 012	270 367	171 632	97 349	93 329	3 777 473									
10 Mar	1 200 440	511 326	750 779	1 196 022	854 550	270 839	172 265	99 175	94 819	3 784 340									
Jun	1 199 240	512 099	747 514	1 198 003	856 753	270 160	171 963	99 080	94 849	3 780 808									

1	2	3	4	5	6	7	8	9	10=1+3+4+6+7+8+9
(40.7%) <sup>5</sup>	(50.4%)	(38.8%)	(53.8%)	(53.4%)	(43.6%)	(50.2%)	(53.7%)	(49.8%)	(44.8%)
Total	Grande Porto	Centro	Total	Grande Lisboa	Alentejo	Algarve	Açores	Madeira	Total
Norte			Lisboa						
of which:			of which:						

As Regiões apresentadas no quadro correspondem a Unidades territoriais para fins estatísticos (NUTS) de nível II e III, de acordo com o estabelecido no Decreto-Lei 244/2002 de 5 de Novembro. / The Regions presented in the table above are Territorial units for statistical purposes (NUTS) of level II and III, according to the definition given in the Decree-law 244/2002 of November 5.

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans granted by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries.

(2) Inclui créditos cedidos em operações de titularização. Não inclui créditos abatidos ao activo. / It includes securitised loans. It does not include written-off loans.

(3) O sector institucional das Famílias inclui Empresários em nome individual e Outras pessoas singulares. / The Households sector includes Sole traders and Other individuals.

(4) Inclui todos os mutuários de crédito individual ou conjunto, i.e., no caso dos créditos conjuntos, em que há mais de um mutuário a assumir a responsabilidade pela respectiva liquidação, todos os mutuários são considerados. / Includes all the borrowers with individual or joint credits, i.e., in the case of joint credits, in which there is more than one borrower responsible for the repayment, all the borrowers are included.

(5) Percentagem de devedores face ao total da população adulta residente em cada região, no fim do último ano civil disponível. / Percentage of borrowers in the total adult population in each region, concerning the end of the last calendar year.

**B.9.2.14 PERCENTAGEM DE DEVEDORES DO SECTOR DAS FAMÍLIAS POR ESCALÕES DE CRÉDITO CONCEDIDO<sup>(1),(2),(3),(4)</sup>**
**BREAKDOWN OF THE PERCENTAGE OF BORROWERS IN THE HOUSEHOLDS SECTOR BY BRACKET OF CREDIT AMOUNT<sup>(1),(2),(3),(4)</sup>**

Fonte / Source: Banco de Portugal

Em percentagem / In percentages

	Inferior a 1 000 euros	1 000 - 5 000 euros	5 000 - 25 000 euros	25 000 - 50 000 euros	50 000 - 100 000 euros	100 000 - 200 000 euros	Superior a 200 000 euros
	1	2	3	4	5	6	7
09 Mar	15.1	14.6	22.4	10.9	19.7	13.7	3.5
Jun	15.1	14.6	22.2	10.9	19.8	13.8	3.6
Set	14.7	14.6	22.4	10.9	19.8	13.9	3.6
Dez	14.7	14.8	22.2	10.9	19.7	14.0	3.7
10 Mar	15.0	14.4	22.1	10.9	19.8	14.1	3.7
Jun	15.0	14.3	22.0	10.9	19.8	14.2	3.8

1	2	3	4	5	6	7
Below 1,000 euros	1,000 - 5,000 euros	5,000 - 25,000 euros	25,000 - 50,000 euros	50,000 - 100,000 euros	100,000 - 200,000 euros	Above 200,000 euros

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans granted by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other intermediaries.

(2) Inclui créditos cedidos em operações de titularização. Não inclui créditos abatidos ao activo. / It includes securitised loans. It does not include written-off loans.

(3) O sector das Famílias inclui Empresários em nome individual e Outras pessoas singulares. / The Households sector includes Sole traders and Other individuals.

(4) Inclui todos os mutuários de crédito individual ou conjunto, i.e., no caso dos créditos conjuntos, em que há mais de um mutuário a assumir a responsabilidade pela respectiva liquidação, todos os mutuários são considerados. / Includes all the borrowers with individual or joint credits, i.e., in the case of joint credits, in which there is more than one borrower responsible for the repayment, all the borrowers are included.

**B.9.2.15 PERCENTAGEM DE DEVEDORES DO SECTOR DAS FAMÍLIAS COM CRÉDITO VENCIDO POR ESCALÕES DE CRÉDITO CONCEDIDO<sup>(1),(2),(3),(4),(5)</sup>**

**BREAKDOWN OF THE PERCENTAGE OF BORROWERS IN THE HOUSEHOLDS SECTOR WITH NON-PERFORMING LOANS BY BRACKET OF CREDIT AMOUNT<sup>(1),(2),(3),(4),(5)</sup>**

Fonte / Source: Banco de Portugal

Em percentagem / In percentages

		Inferior a 1 000 euros	1 000 - 5 000 euros	5 000 - 25 000 euros	25 000 - 50 000 euros	50 000 - 100 000 euros	100 000 - 200 000 euros	Superior a 200 000 euros	Total
		1	2	3	4	5	6	7	8
09	Mar	12.1	17.9	14.6	11.6	13.3	14.5	18.2	14.2
	Jun	12.4	18.0	14.6	11.2	12.4	13.3	16.7	13.8
	Set	12.7	18.9	15.2	11.1	12.2	13.0	16.2	14.0
	Dez	13.1	18.6	14.7	10.1	10.5	11.5	14.2	13.3
10	Mar	12.8	18.7	14.8	10.3	10.8	11.8	14.6	13.3
	Jun	13.9	19.2	15.1	10.5	11.1	11.7	14.3	13.7

	1	2	3	4	5	6	7	8
	Below 1,000 euros	1,000 - 5,000 euros	5,000 - 25,000 euros	25,000 - 50,000 euros	50,000 - 100,000 euros	100,000 - 200,000 euros	Above 200,000 euros	Total

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de factoring, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans granted by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries.

(2) Inclui créditos cedidos em operações de titularização. Não inclui créditos abatidos ao activo. / It includes securitised loans. It does not include written-off loans.

(3) O sector das Famílias inclui Empresários em nome individual e Outras pessoas singulares. / The Households sector includes Sole traders and Other individuals.

(4) Número de devedores com crédito vencido/número de devedores com crédito concedido, em cada escalão, em percentagem. / Number of borrowers with non-performing loans/number of borrowers with credit in each bracket, in percentage.

(5) Inclui todos os mutuários de crédito individual ou conjunto, i.e., no caso dos créditos conjuntos, em que há mais de um mutuário a assumir a responsabilidade pela respectiva liquidação, todos os mutuários são considerados. / Includes all the borrowers with individual or joint credits, i.e., in the case of joint credits, in which there is more than one borrower responsible for the repayment, all the borrowers are included.

**B.9.2.16 RÁCIO DE CRÉDITO VENCIDO DOS DEVEDORES DO SECTOR DAS FAMÍLIAS POR ESCALÕES DE CRÉDITO CONCEDIDO<sup>(1),(2),(3),(4)</sup>**

**BREAKDOWN OF NON-PERFORMING LOANS RATIO OF BORROWERS IN THE HOUSEHOLDS SECTOR BY BRACKET OF CREDIT AMOUNT<sup>(1),(2),(3),(4)</sup>**

Fonte / Source: Banco de Portugal

Em percentagem / In percentages

		Inferior a 1 000 euros	1 000 - 5 000 euros	5 000 - 25 000 euros	25 000 - 50 000 euros	50 000 - 100 000 euros	100 000 - 200 000 euros	Superior a 200 000 euros	Total
		1	2	3	4	5	6	7	8
09	Mar	11.2	12.2	6.0	2.7	2.0	2.0	2.6	2.5
	Jun	11.5	12.3	6.2	2.8	2.1	2.1	2.8	2.6
	Set	12.0	13.4	7.3	3.1	2.2	2.2	3.1	2.9
	Dez	12.0	13.6	7.6	3.3	2.2	2.2	3.1	2.9
10	Mar	12.6	13.9	7.6	3.4	2.2	2.3	3.3	3.0
	Jun	13.6	14.3	7.9	3.7	2.6	2.4	3.4	3.2

	1	2	3	4	5	6	7	8
	Below 1,000 euros	1,000 - 5,000 euros	5,000 - 25,000 euros	25,000 - 50,000 euros	50,000 - 100,000 euros	100,000 - 200,000 euros	Above 200,000 euros	Total

(1) Empréstimos concedidos por bancos, caixas económicas, caixas de crédito agrícola mútuo, instituições financeiras de crédito, sociedades de factoring, sociedades de locação financeira, sociedades financeiras para aquisições a crédito e outras sociedades financeiras. / Loans granted by banks, savings banks, mutual agricultural credit banks, credit financial institutions, financial leasing companies, credit-purchase financing companies and other financial intermediaries.

(2) Inclui créditos cedidos em operações de titularização. Não inclui créditos abatidos ao activo. / It includes securitised loans. It does not include written-off loans.

(3) O sector institucional das Famílias inclui Empresários em nome individual e Outras pessoas singulares. / The Households sector includes Sole traders and Other individuals.

(4) Crédito vencido/crédito concedido, em cada escalão, em percentagem. / Non-performing loans/total loans in each bracket, in percentage.