

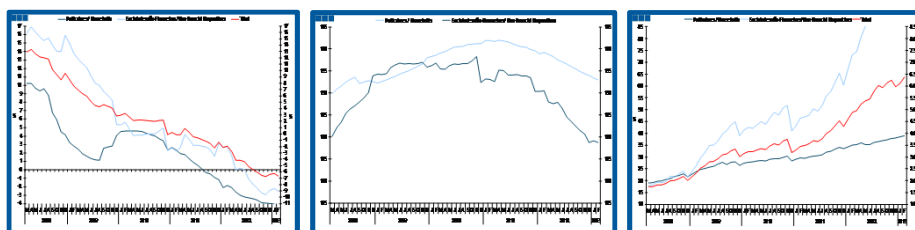
Estatísticas Temáticas de Conjuntura

Short-term Thematic Statistics

- Nº 4/2013 -

18 de Abril de 2013

April, 18, 2013



Crédito ao Setor Privado

Credit to Private Sector

- Fevereiro de 2013 -

- February, 2013 -

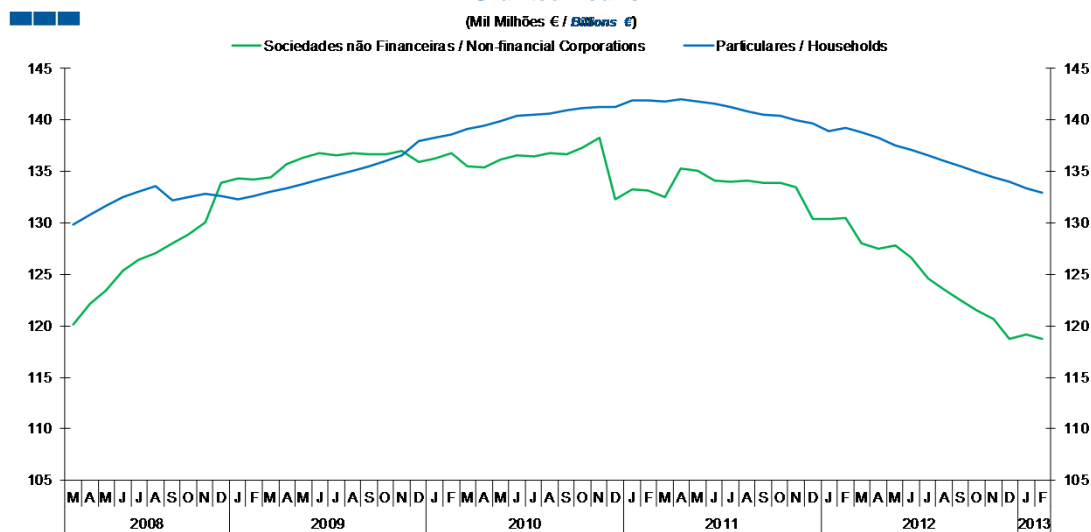
Fonte / *Source:* Banco de Portugal

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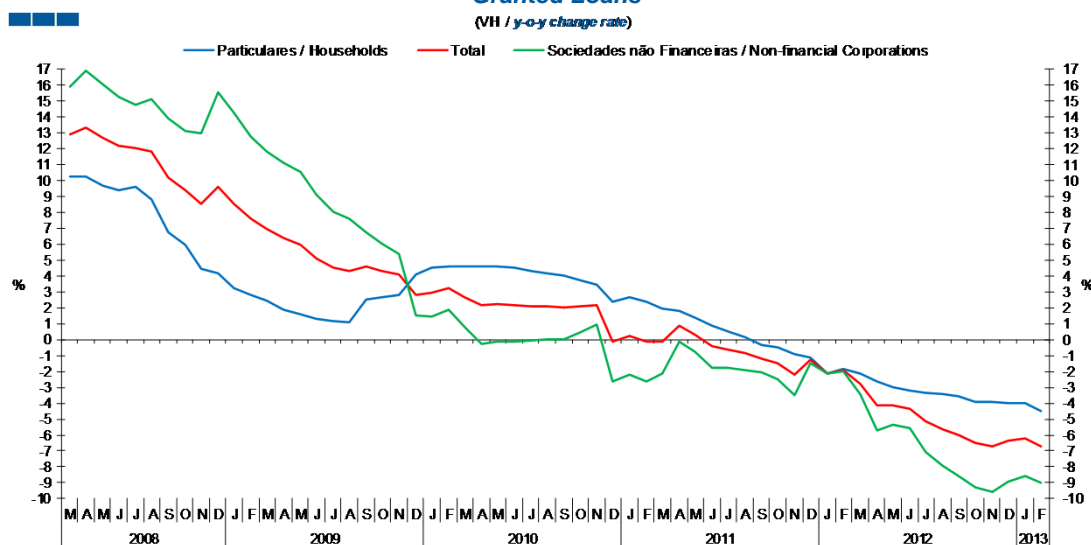
1. Total

Gráfico / Graph 1.1.
Empréstimos Concedidos
Granted Loans



	2011												2012					2013						
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F
Sociedades Não Financeiras / Non-financial Corporations	132.5	135.2	135.1	134.1	134.0	134.1	133.9	133.9	133.4	130.4	130.4	130.5	128.0	127.5	127.8	126.6	124.6	123.5	122.4	121.5	120.7	118.8	119.2	118.7
Particulares / Households	141.8	142.0	141.8	141.6	141.2	140.8	140.5	140.4	139.9	139.6	138.9	139.2	138.8	138.3	137.5	137.1	136.6	136.0	135.5	134.9	134.4	134.0	133.4	133.0

Gráfico / Graph 1.2.
Empréstimos Concedidos
Granted Loans



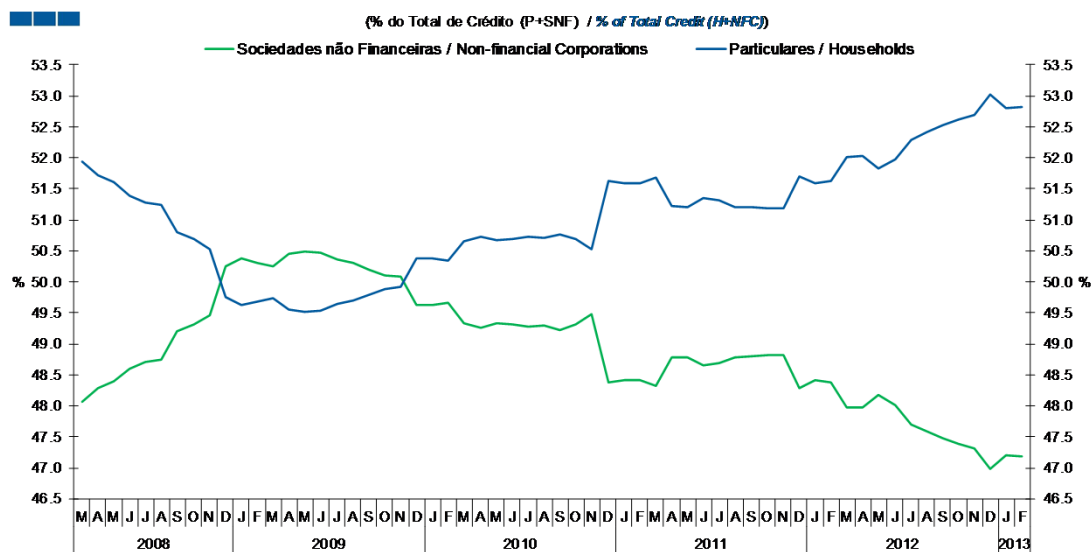
	2011												2012					2013						
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F
Sociedades Não Financeiras / Non-financial Corporations	-2.2	-0.1	-0.8	-1.8	-1.8	-1.9	-2.0	-2.5	-3.5	-1.5	-2.1	-2.0	-3.4	-5.7	-5.4	-5.6	-7.1	-7.9	-8.6	-9.3	-9.6	-8.9	-8.6	-9.0
Particulares / Households	1.9	1.8	1.4	0.9	0.5	0.1	-0.3	-0.5	-0.9	-1.1	-2.1	-1.9	-2.1	-2.6	-3.0	-3.2	-3.3	-3.4	-3.6	-3.9	-4.0	-4.0	-4.0	-4.5
Total	-0.1	0.9	0.3	-0.4	-0.6	-0.9	-1.2	-1.5	-2.2	-1.3	-2.1	-1.9	-2.8	-4.1	-4.2	-4.4	-5.1	-5.6	-6.0	-6.5	-6.7	-6.4	-6.2	-6.7

Nota: Particulares - Inclui crédito a emigrantes; Sociedades não Financeiras - Inclui crédito titulado

Note: Households - Includes credit to emigrants; Non-Financial Corporations - Includes loans represented by securities

1. Total

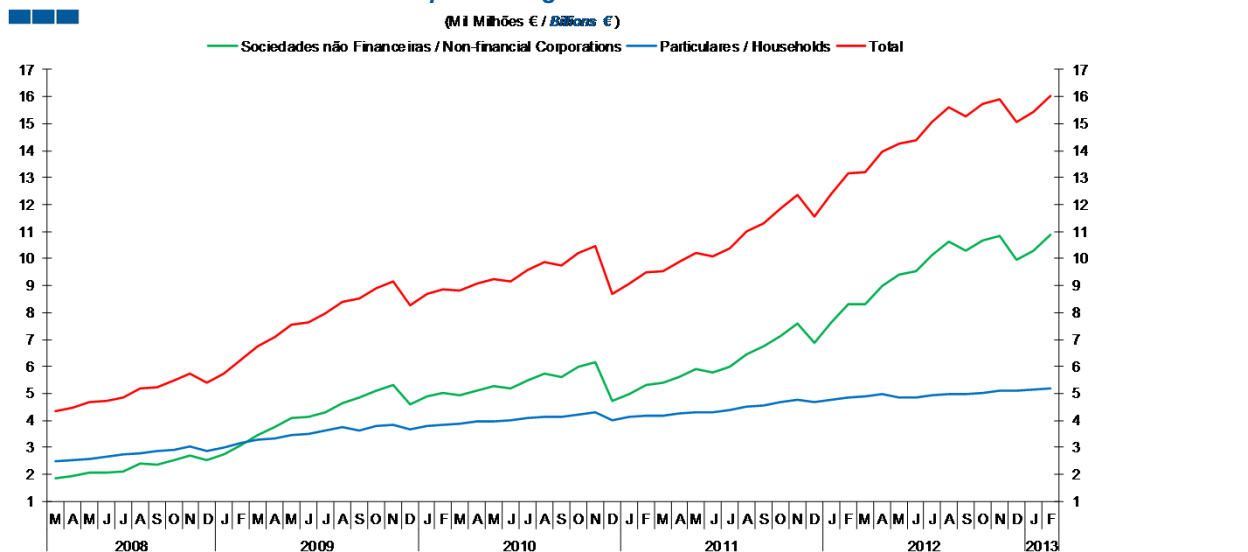
Gráfico / Graph 1.3.
Empréstimos Concedidos
Granted Loans



	2011												2012												2013	
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F		
Sociedades Não Financeiras / Non-financial Corporations	48.3	48.8	48.8	48.6	48.7	48.8	48.8	48.8	48.8	48.3	48.4	48.4	48.0	48.0	48.2	48.0	47.7	47.6	47.5	47.4	47.3	47.0	47.2	47.2		
Particulares / Households	51.7	51.2	51.2	51.4	51.3	51.2	51.2	51.2	51.2	51.7	51.6	51.6	52.0	52.0	51.8	52.0	52.3	52.4	52.5	52.6	52.7	53.0	52.8	52.8		

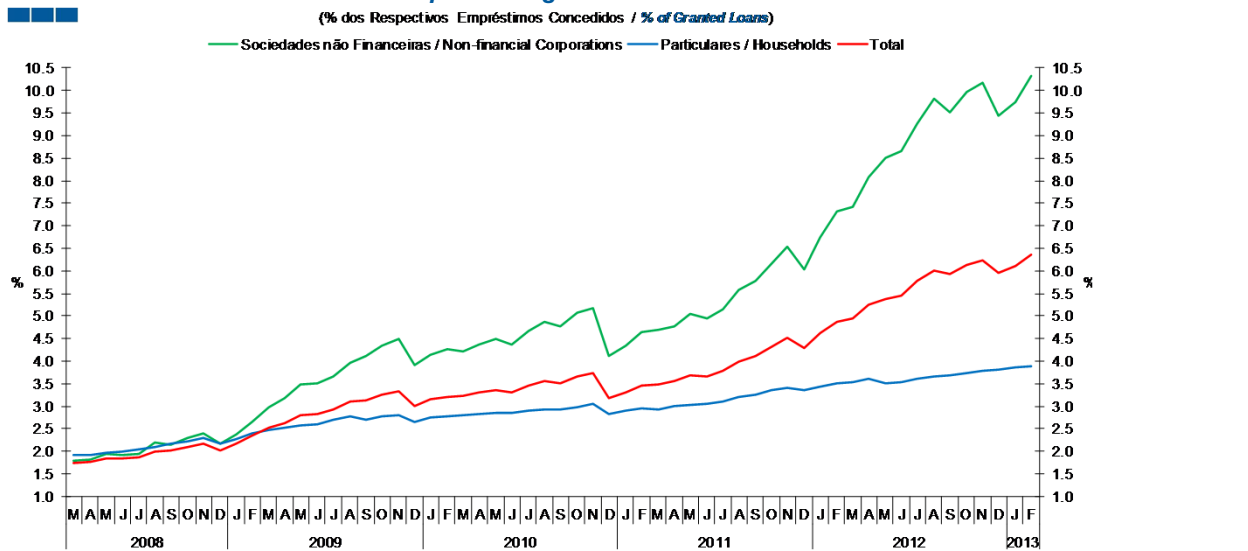
1. Total

Gráfico / Graph 1.4.
Empréstimos Concedidos de Cobrança Duvidosa
Non-performing Granted Loans



	2011												2012												2013	
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F		
Societades Não Financeiras / Non-financial Corporations	5.4	5.6	5.9	5.8	6.0	6.5	6.7	7.1	7.6	6.9	7.6	8.3	8.3	9.0	9.4	9.5	10.1	10.6	10.3	10.7	10.8	10.0	10.3	10.9		
Particulares / Households	4.2	4.3	4.3	4.3	4.4	4.5	4.6	4.7	4.8	4.7	4.8	4.9	4.9	5.0	4.8	4.8	4.9	5.0	5.0	5.0	5.1	5.1	5.1	5.2		
Total	9.5	9.9	10.2	10.1	10.4	11.0	11.3	11.8	12.4	11.6	12.4	13.2	13.2	13.9	14.3	14.4	15.1	15.6	15.3	15.7	15.9	15.1	15.4	16.0		

Gráfico / Graph 1.5.
Empréstimos Concedidos de Cobrança Duvidosa
Non-performing Granted Loans

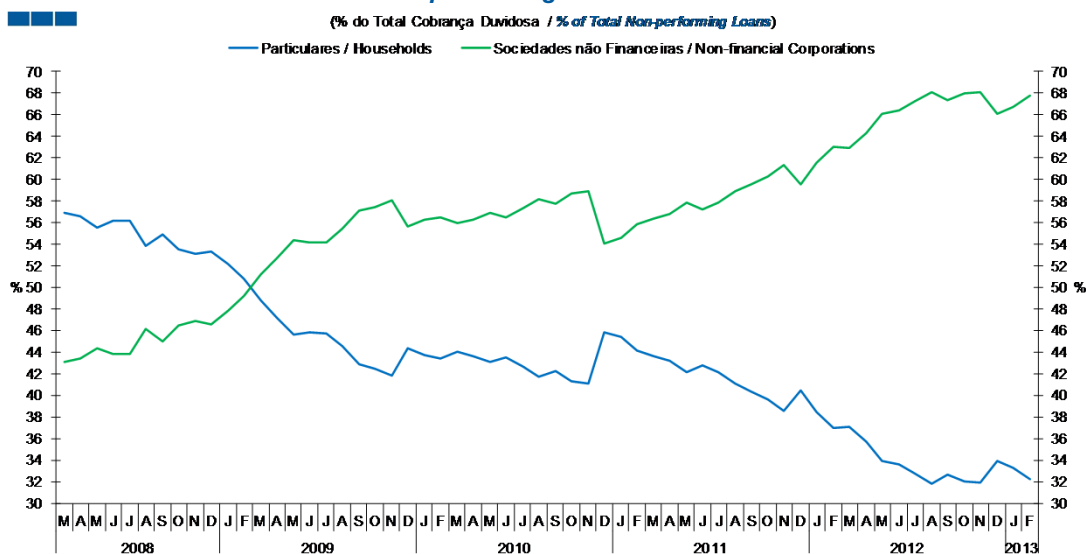


	2011												2012												2013	
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F		
Societades Não Financeiras / Non-financial Corporations	4.7	4.8	5.0	4.9	5.2	5.6	5.8	6.2	6.5	6.0	6.7	7.3	7.4	8.1	8.5	8.7	9.3	9.8	9.5	10.0	10.2	9.4	9.8	10.3		
Particulares / Households	2.9	3.0	3.0	3.0	3.1	3.2	3.2	3.3	3.4	3.3	3.4	3.5	3.5	3.6	3.5	3.5	3.6	3.7	3.7	3.7	3.8	3.8	3.9	3.9		
Total	3.5	3.6	3.7	3.7	3.8	4.0	4.1	4.3	4.5	4.3	4.6	4.9	4.9	5.2	5.4	5.5	5.8	6.0	5.9	6.1	6.2	6.0	6.1	6.4		

Nota: Particulares - Inclui crédito a emigrantes; Societades não Financeiras - Não inclui crédito titulado
Note: Households - Includes credit to emigrants; Non-Financial Corporations - Does not include loans represented by securities

1. Total

Gráfico / Graph 1.6.
Empréstimos Concedidos de Cobrança Duvidosa
Non-performing Granted Loans



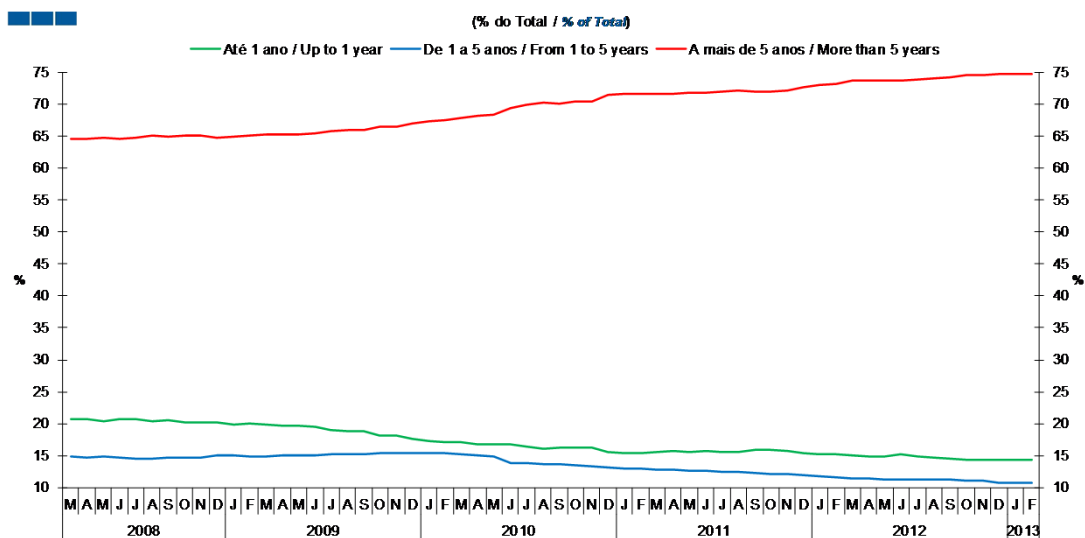
	2011												2012												2013	
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F		
Sociedades Não Financeiras / Non-financial Corporations	56.4	56.8	57.8	57.2	57.8	58.9	59.6	60.3	61.4	59.5	61.5	63.0	62.9	64.3	66.1	66.4	67.2	68.1	67.3	68.0	68.1	66.1	66.7	67.8		
Particulares / Households	43.6	43.2	42.2	42.8	42.2	41.1	40.4	39.7	38.6	40.5	38.5	37.0	37.1	35.7	33.9	33.6	32.8	31.9	32.7	32.0	31.9	33.9	33.3	32.2		

Nota: Particulares - Inclui crédito a emigrantes; Sociedades não Financeiras - Não inclui crédito titulado

Note: Households - Includes credit to emigrants; Non-Financial Corporations - Does not include loans represented by securities

1. Total

Gráfico / Graph 1.7.
Prazo dos Empréstimos Concedidos
Granted Loans Term



	2011					2012												2013						
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F
Até 1 ano / Up to 1 year	15.6	15.7	15.6	15.7	15.5	15.5	15.9	15.9	15.8	15.4	15.2	15.2	15.0	14.9	14.9	15.2	14.9	14.6	14.6	14.5	14.4	14.4	14.4	14.4
1 a 5 anos / 1 to 5 years	12.8	12.8	12.7	12.6	12.5	12.4	12.2	12.2	12.1	12.0	11.8	11.6	11.4	11.4	11.3	11.2	11.3	11.3	11.2	11.1	11.1	10.8	10.8	10.8
Mais de 5 anos / More than 5 years	71.6	71.5	71.7	71.7	72.0	72.1	71.9	72.0	72.1	72.6	72.9	73.1	73.6	73.7	73.7	73.6	73.8	74.1	74.2	74.4	74.5	74.8	74.7	74.7

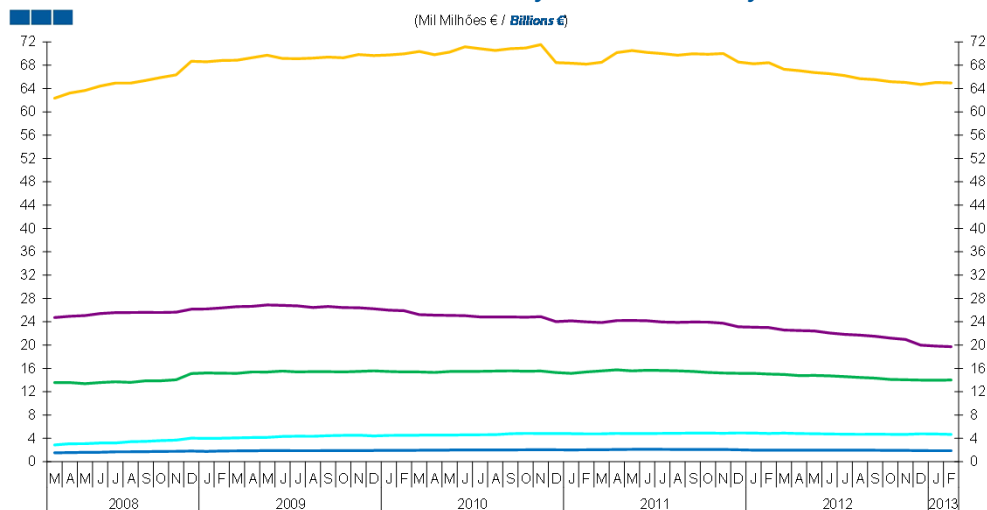
Nota: Particulares - Inclui crédito a emigrantes; Sociedades não Financeiras - Não inclui crédito titulado

Note: Households - Includes credit to emigrants; Non-Financial Corporations - Does not include loans represented by securities

2. Sociedades não Financeiras / Non-Financial Corporations

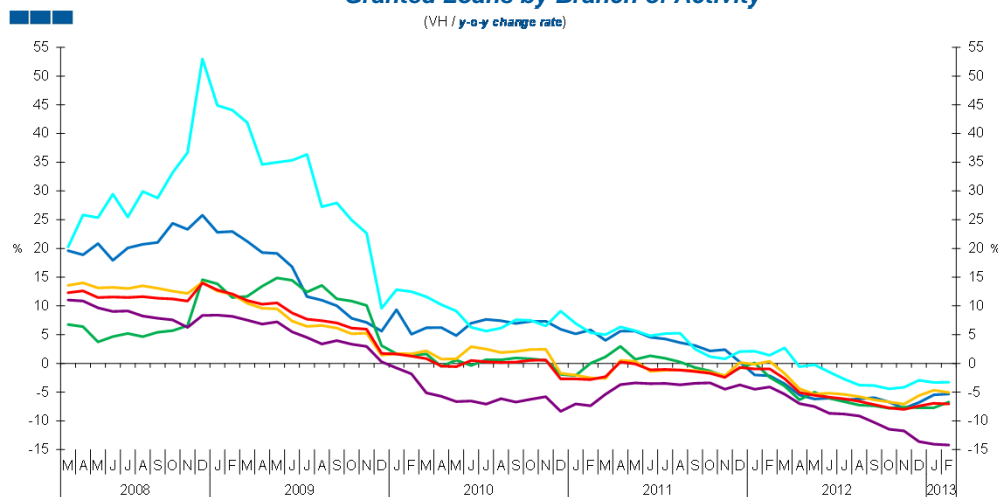
- Agricultura, silvicultura e pesca / Agriculture, forestry and fishing (A)
- Indústrias / Industries (B+C)
- Energia, água e resíduos / Energy, water and waste (D+E)
- Construção / Construction (F)
- Serviços / Services (G-J;K(64202):L-N;P-U)
- Total

Gráfico / Graph 2.1.
Empréstimos Concedidos por Ramo de Atividade
Granted Loans by Branch of Activity



	2011												2012												2013	
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F		
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.9	1.9	1.9	1.9	1.9	1.9		
Indústria / Industry	15.6	15.8	15.6	15.7	15.6	15.6	15.5	15.3	15.2	15.2	15.2	15.0	15.0	14.8	14.8	14.7	14.6	14.4	14.3	14.1	14.1	14.0	14.0	14.0		
Energia, água e resíduos / Energy, water and waste	4.8	4.9	4.8	4.8	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.8	4.9	4.8	4.8	4.8	4.7	4.7	4.7	4.7	4.7	4.8	4.8	4.7		
Construção / Construction	23.9	24.2	24.2	24.2	24.0	23.9	24.0	23.9	23.8	23.1	23.1	23.0	22.6	22.5	22.4	22.1	21.8	21.7	21.5	21.2	21.0	20.0	19.8	19.7		
Serviços / Services	68.5	70.2	70.5	70.2	70.0	69.7	70.0	69.9	70.0	68.6	68.2	68.4	67.3	67.1	66.7	66.6	66.2	65.7	65.5	65.2	65.0	64.7	65.1	65.0		

Gráfico / Graph 2.2.
Empréstimos Concedidos por Ramo de Atividade
Granted Loans by Branch of Activity



	2011												2012												2013	
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F		
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	4.0	5.6	5.6	4.5	4.2	3.6	3.1	2.2	2.4	0.2	-2.0	-2.2	-3.6	-5.5	-6.2	-6.1	-6.3	-6.2	-6.0	-6.7	-7.8	-6.8	-5.5	-5.3		
Indústria / Industry	1.1	3.0	0.7	1.3	0.9	0.2	-0.7	-1.3	-2.2	-0.8	0.1	-2.4	-3.9	-6.3	-5.0	-6.1	-6.7	-7.3	-7.4	-7.8	-7.6	-7.7	-7.7	-6.7		
Energia, água e resíduos / Energy, water and waste	5.0	6.3	5.7	4.8	5.2	5.2	2.5	1.2	0.8	2.1	2.1	1.4	2.7	-0.6	-0.2	-1.5	-2.7	-3.8	-3.9	-4.4	-4.2	-2.9	-3.3	-3.3		
Construção / Construction	-5.4	-3.7	-3.4	-3.5	-3.5	-3.7	-3.5	-3.4	-4.5	-3.7	-4.5	-4.1	-5.4	-7.0	-7.5	-8.7	-8.8	-9.1	-10.3	-11.5	-11.7	-13.6	-14.1	-14.2		
Serviços / Services	-2.6	0.5	0.4	-1.4	-1.2	-1.1	-1.2	-1.5	-2.1	0.1	-0.1	0.4	-1.8	-4.4	-5.4	-5.2	-5.4	-5.8	-6.3	-6.7	-7.1	-5.6	-4.7	-5.1		
Total	-2.3	0.2	-0.1	-1.1	-1.1	-1.2	-1.4	-1.7	-2.4	-0.7	-1.0	-1.0	-2.7	-5.1	-5.6	-5.9	-6.2	-6.6	-7.2	-7.7	-8.0	-7.4	-7.0	-7.1		

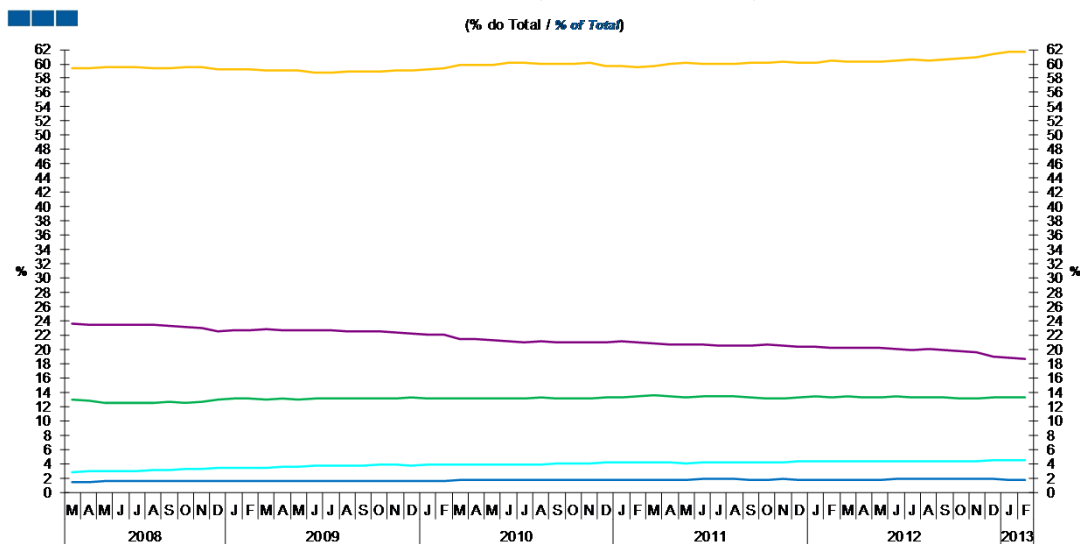
Nota: Não inclui crédito titulado.

Note: Does not include loans represented by securities

2. Sociedades não Financeiras / Non-Financial Corporations

- Agricultura, silvicultura e pesca / Agriculture, forestry and fishing (A)
- Energia, água e resíduos / Energy, water and waste (D+E)
- Serviços / Services (G-J;K(64202);L-N;P-U)
- Indústrias / Industries (B+C)
- Construção / Construction (F)
- Total

Gráfico / Graph 2.3.
Empréstimos Concedidos por Ramo de Atividade
Granted Loans by Branch of Activity



	2011												2012												2013	
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F		
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8		
Indústria / Industry	13.6	13.5	13.3	13.4	13.4	13.4	13.3	13.2	13.1	13.3	13.4	13.3	13.4	13.3	13.4	13.4	13.3	13.3	13.2	13.2	13.3	13.3	13.3			
Energia, água e resíduos / Energy, water and waste	4.2	4.1	4.1	4.1	4.2	4.2	4.2	4.2	4.2	4.3	4.3	4.3	4.4	4.3	4.3	4.3	4.3	4.4	4.4	4.4	4.4	4.5	4.5	4.4		
Construção / Construction	20.8	20.7	20.7	20.7	20.6	20.6	20.6	20.6	20.5	20.3	20.3	20.3	20.2	20.2	20.2	20.0	20.0	19.9	19.8	19.7	19.0	18.8	18.7			
Serviços / Services	59.7	59.9	60.1	60.0	60.1	60.0	60.1	60.2	60.4	60.2	60.2	60.4	60.2	60.3	60.3	60.5	60.5	60.6	60.8	61.0	61.4	61.7	61.7			

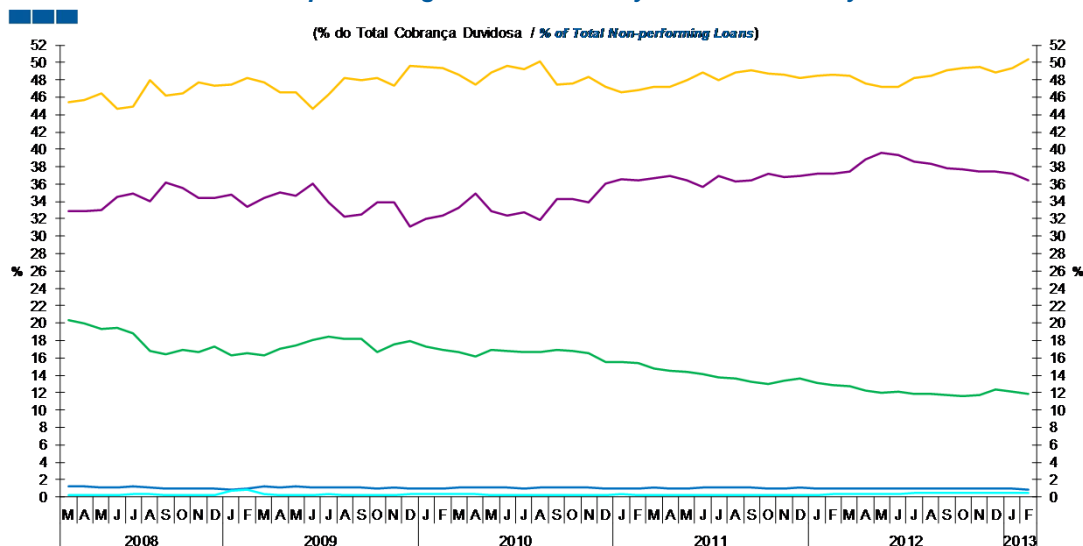
Nota: Não inclui crédito titulado.

Note: Does not include loans represented by securities

2. Sociedades não Financeiras / Non-Financial Corporations

— Agricultura, silvicultura e pesca / Agriculture, forestry and fishing (A) — Indústrias / Industries (B+C)
— Energia, água e resíduos / Energy, water and waste (D+E) — Construção / Construction (F)
— Serviços/ Services (G-J;K(64202):L-N;P-U) — Total

Gráfico / Graph 2.6.
Empréstimos Concedidos de Cobrança Duvidosa por Ramo de Atividade
Non-performing Granted Loans by Branch of Activity



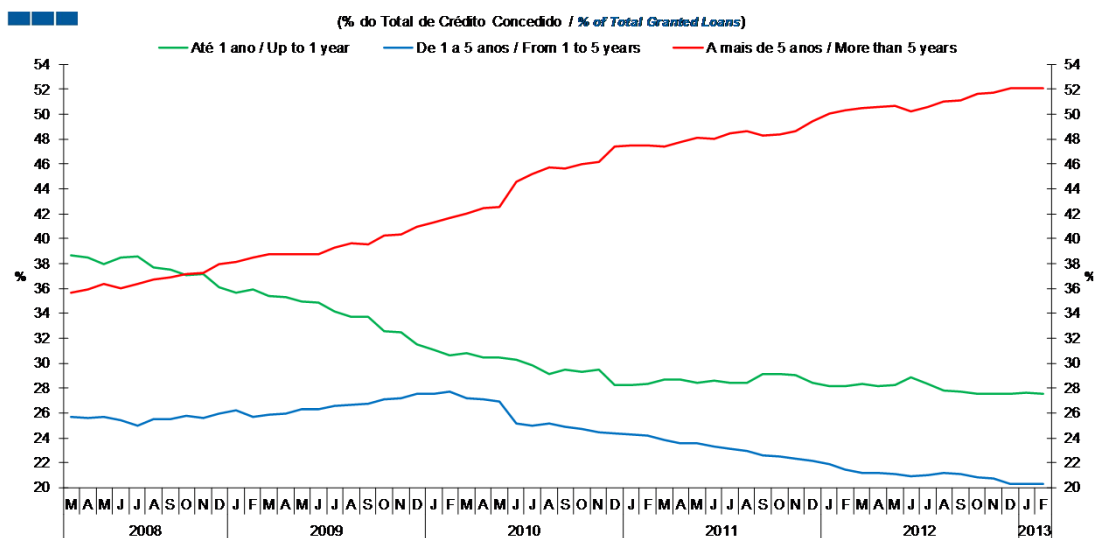
	2011												2012												2013	
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F		
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	1.0	1.0	1.0	1.0	1.1	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.9	1.0	0.9	0.9	0.9	0.9	0.9		
Indústria / Industry	14.8	14.6	14.3	14.2	13.8	13.6	13.2	12.9	13.4	13.7	13.2	12.9	12.8	12.2	12.0	12.1	11.9	11.8	11.7	11.6	11.8	12.3	12.1	11.8		
Energia, água e resíduos / Energy, water and waste	0.3	0.2	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.5	0.4	0.4	0.5	0.5	0.5		
Construção / Construction	36.7	37.0	36.4	35.7	36.9	36.2	36.4	37.2	36.8	36.9	37.1	37.2	37.5	38.9	39.6	39.4	38.5	38.3	37.8	37.7	37.4	37.5	37.2	36.4		
Serviços / Services	47.2	47.2	48.0	48.8	48.0	48.9	49.0	48.7	48.6	48.2	48.4	48.6	48.4	47.6	47.1	47.2	48.1	48.5	49.1	49.4	49.5	48.8	49.3	50.4		

Nota: Não inclui crédito titulado

Note: Does not include loans represented by securities

2. Sociedades não Financeiras / Non-Financial Corporations

Gráfico / Graph 2.7.
Prazo dos Empréstimos Concedidos
Granted Loans Term



	2011												2012												2013	
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F		
Até 1 ano / Up to 1 year	28.7	28.7	28.4	28.6	28.4	28.4	29.1	29.1	29.0	28.5	28.1	28.2	28.3	28.2	28.2	28.9	28.4	27.8	27.7	27.5	27.5	27.5	27.7	27.6		
1 a 5 anos / 1 to 5 years	23.8	23.6	23.5	23.3	23.1	23.0	22.6	22.5	22.3	22.1	21.9	21.5	21.2	21.2	21.1	20.9	21.1	21.2	21.1	20.9	20.8	20.3	20.3	20.3		
Mais de 5 anos / More than 5 years	47.4	47.7	48.1	48.1	48.5	48.6	48.3	48.4	48.6	49.4	50.0	50.3	50.5	50.6	50.6	50.2	50.6	51.0	51.2	51.6	51.7	52.1	52.1	52.1		

Nota: Inclui crédito titulado

Note: Includes loans represented by securities

3. Particulares / Households

Gráfico / Graph 3.1.
Empréstimos Concedidos por Destino
Granted Loans by Purpose

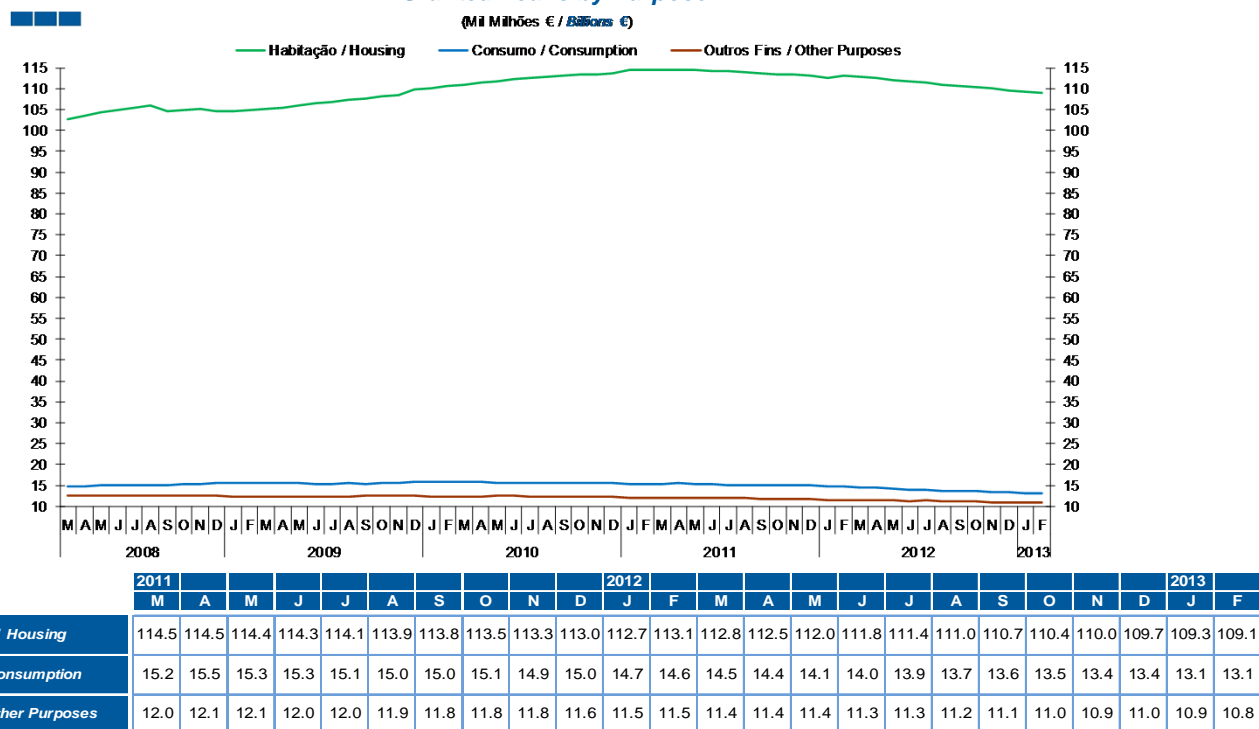
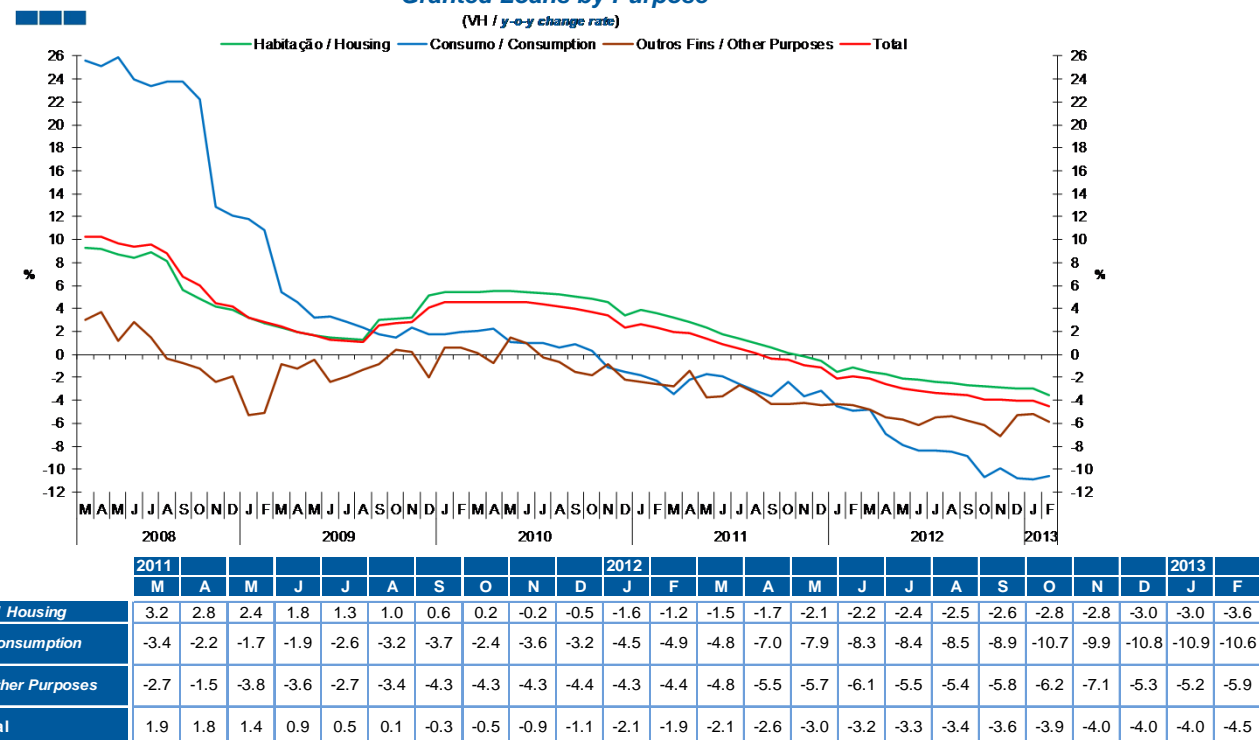


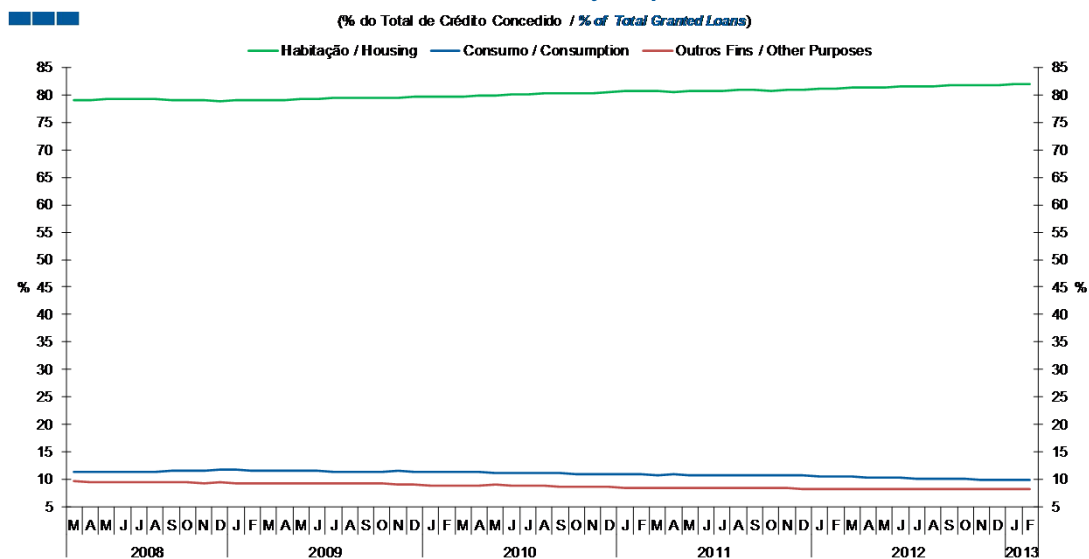
Gráfico / Graph 3.2.
Empréstimos Concedidos por Destino
Granted Loans by Purpose



Nota: Inclui crédito a emigrantes
Note: Includes credit to emigrants

3. Particulares / Households

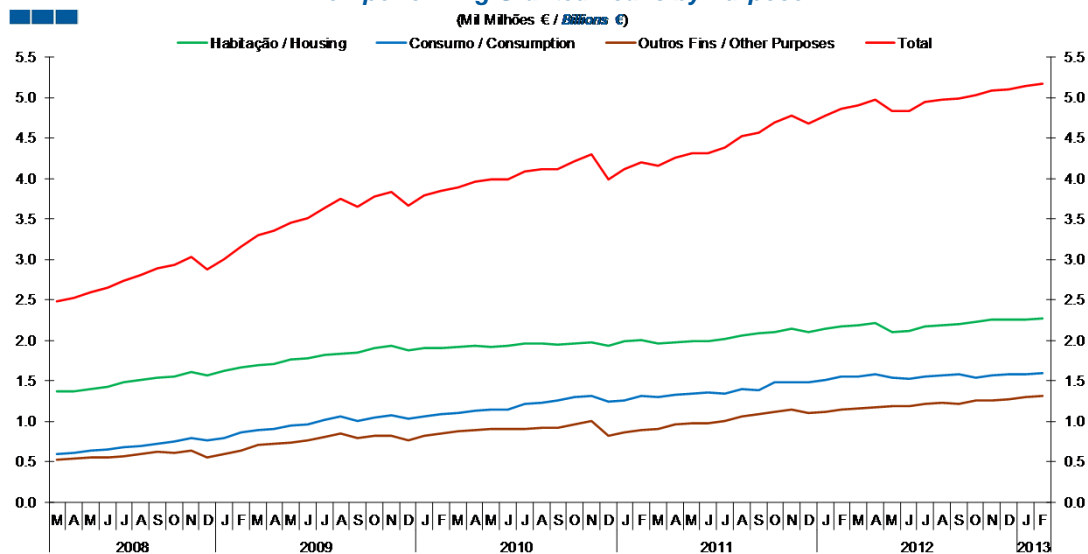
Gráfico / Graph 3.3.
Empréstimos Concedidos por Destino
Granted Loans by Purpose



	2011					2012												2013						
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F
Habitação / Housing	80.8	80.6	80.7	80.7	80.8	80.9	81.0	80.8	80.9	81.0	81.1	81.2	81.3	81.4	81.5	81.6	81.6	81.6	81.8	81.8	81.9	81.8	82.0	82.0
Consumo / Consumption	10.7	10.9	10.8	10.8	10.7	10.7	10.8	10.6	10.7	10.6	10.6	10.5	10.5	10.4	10.3	10.2	10.2	10.1	10.1	10.0	10.0	10.0	9.8	9.8
Outros Fins / Other Purposes	8.5	8.5	8.5	8.5	8.5	8.4	8.4	8.4	8.4	8.3	8.3	8.3	8.2	8.2	8.3	8.2	8.3	8.3	8.2	8.2	8.1	8.2	8.2	8.1

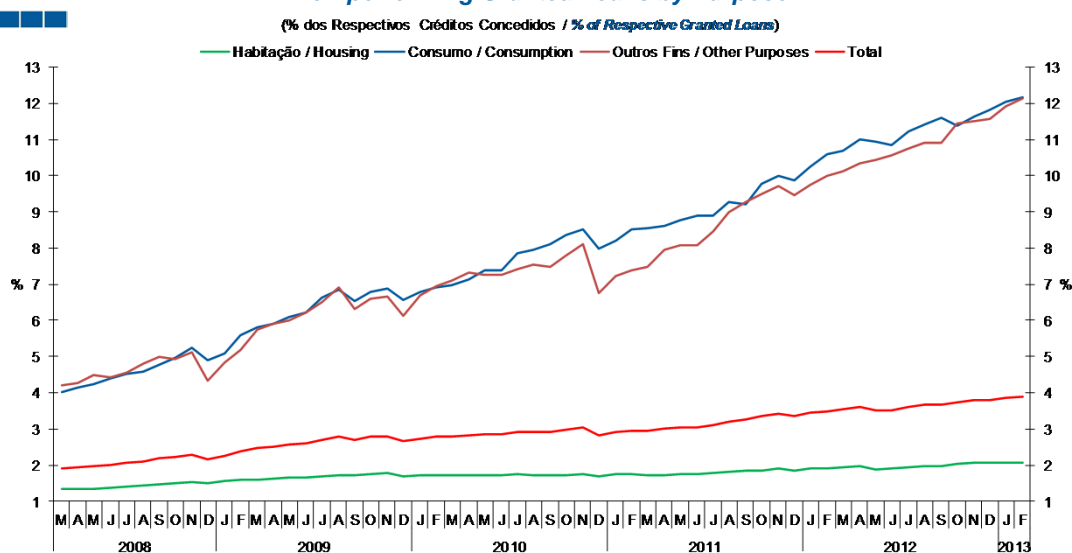
3. Particulares / Households

Gráfico / Graph 3.4.
Empréstimos Concedidos de Cobrança Duvidosa por Destino
Non-performing Granted Loans by Purpose



	2011												2012												2013	
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F		
Habitação / Housing	2.0	2.0	2.0	2.0	2.0	2.1	2.1	2.1	2.1	2.1	2.1	2.2	2.2	2.2	2.1	2.1	2.2	2.2	2.2	2.2	2.3	2.3	2.3	2.3		
Consumo / Consumption	1.3	1.3	1.3	1.4	1.3	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.5	1.5	1.6	1.6	1.6	1.5	1.6	1.6	1.6	1.6		
Outros Fins / Other Purposes	0.9	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3		
Total	4.2	4.3	4.3	4.3	4.4	4.5	4.6	4.7	4.8	4.7	4.8	4.9	4.9	5.0	4.8	4.8	4.9	5.0	5.0	5.0	5.1	5.1	5.1	5.2		

Gráfico / Graph 3.5.
Empréstimos Concedidos de Cobrança Duvidosa por Destino
Non-performing Granted Loans by Purpose

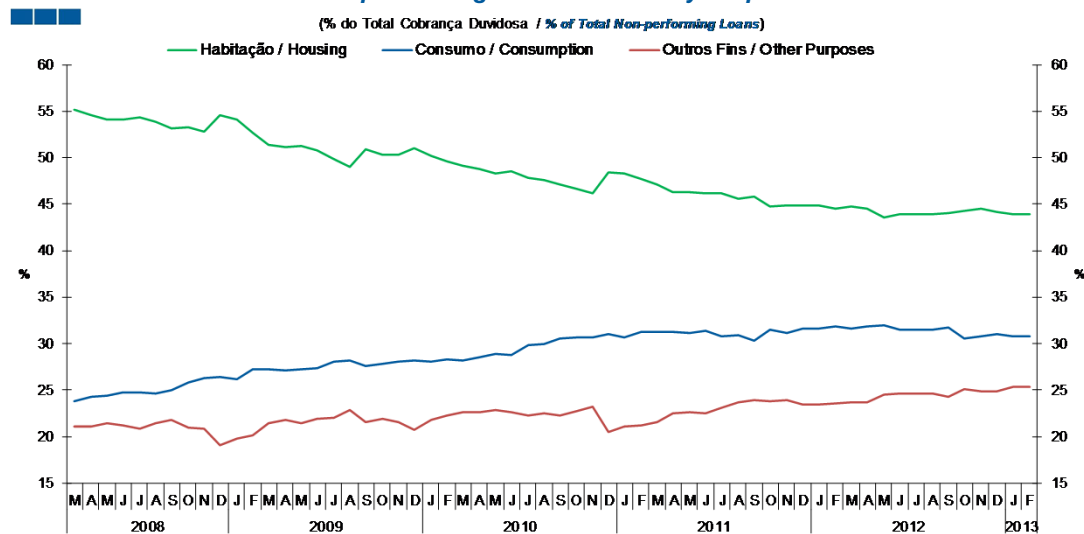


	2011												2012												2013	
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F		
Habitação / Housing	1.7	1.7	1.7	1.7	1.8	1.8	1.8	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	2.0	1.9	1.9	2.0	2.0	2.0	2.1	2.1	2.1	2.1	
Consumo / Consumption	8.6	8.6	8.8	8.9	8.9	9.3	9.2	9.8	10.0	9.9	10.2	10.6	10.7	11.0	11.0	10.9	11.2	11.4	11.6	11.4	11.6	11.8	12.0	12.2		
Outros Fins / Other Purposes	7.5	7.9	8.1	8.1	8.4	9.0	9.3	9.5	9.7	9.5	9.7	10.0	10.1	10.3	10.4	10.6	10.7	10.9	10.9	11.4	11.5	11.6	11.9	12.1		
Total	2.9	3.0	3.0	3.0	3.1	3.2	3.2	3.3	3.4	3.3	3.4	3.5	3.5	3.6	3.5	3.5	3.6	3.7	3.7	3.7	3.8	3.8	3.9	3.9		

Nota: Inclui crédito a emigrantes.
Note: Includes credit to emigrants.

3. Particulares / Households

Gráfico / Graph 3.6.
Empréstimos Concedidos de Cobrança Duvidosa por Destino
Non-performing Granted Loans by Purpose

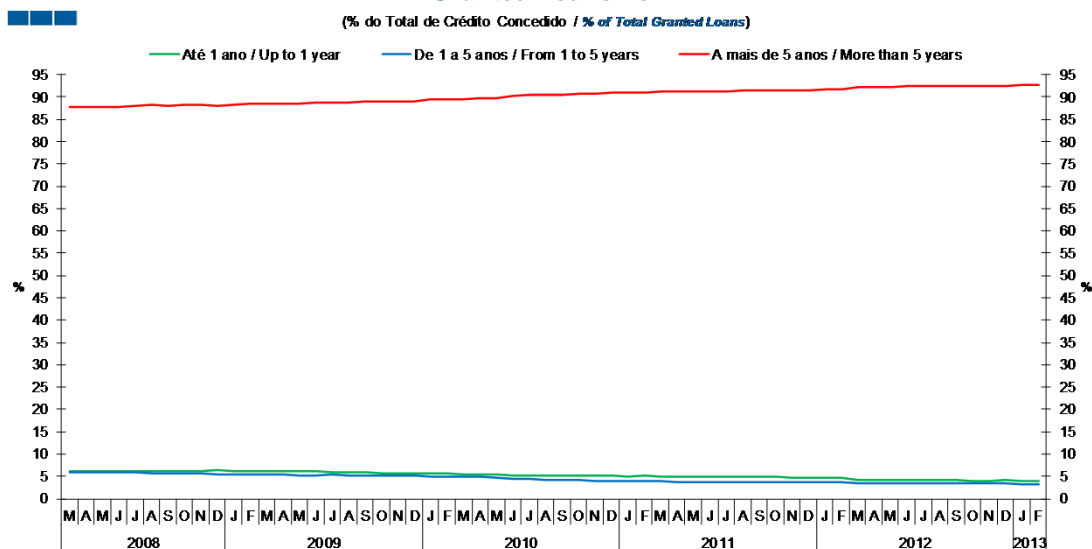


	2011												2012												2013	
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F		
Habitação / Housing	47.2	46.3	46.3	46.1	46.2	45.5	45.8	44.7	44.9	44.9	44.9	44.6	44.7	44.5	43.6	43.9	44.0	43.9	44.1	44.3	44.5	44.2	43.9	43.9		
Consumo / Consumption	31.3	31.2	31.2	31.4	30.8	30.8	30.3	31.4	31.1	31.6	31.6	31.8	31.7	31.8	31.9	31.4	31.5	31.5	31.7	30.6	30.7	31.0	30.7	30.7		
Outros Fins / Other Purposes	21.6	22.5	22.6	22.4	23.1	23.6	23.9	23.8	24.0	23.5	23.5	23.6	23.6	23.7	24.5	24.6	24.6	24.6	24.2	25.1	24.8	24.9	25.3	25.4		

Nota: Inclui crédito a emigrantes.
Note: Includes credit to emigrants.

3. Particulares / Households

Gráfico / Graph 3.7.
Prazo dos Empréstimos Concedidos
Granted Loans Term



	2011					2012												2013						
	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F
Até 1 ano / Up to 1 year	5.0	5.0	5.0	5.0	4.9	4.9	4.9	4.9	4.8	4.8	4.7	4.7	4.3	4.3	4.2	4.2	4.2	4.1	4.1	4.1	4.0	4.1	4.0	4.0
1 a 5 anos / 1 to 5 years	3.8	3.8	3.8	3.8	3.7	3.7	3.6	3.7	3.7	3.7	3.7	3.6	3.5	3.5	3.5	3.4	3.4	3.4	3.4	3.4	3.4	3.3	3.3	3.3
Mais de 5 anos / More than 5 years	91.2	91.2	91.2	91.3	91.3	91.4	91.5	91.5	91.5	91.5	91.6	91.7	92.2	92.2	92.3	92.4	92.4	92.4	92.5	92.6	92.6	92.6	92.7	92.7