

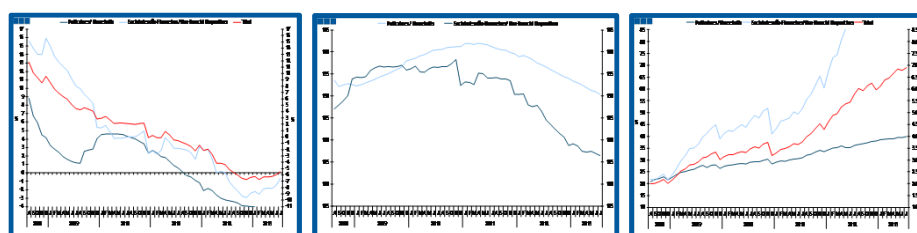
Estatísticas Temáticas de Conjuntura

Short-term Thematic Statistics

- Nº 9/2013 -

19 de Setembro de 2013

September, 19, 2013



Crédito ao Setor Privado *Credit to Private Sector*

- Julho de 2013 -

- July, 2013 -

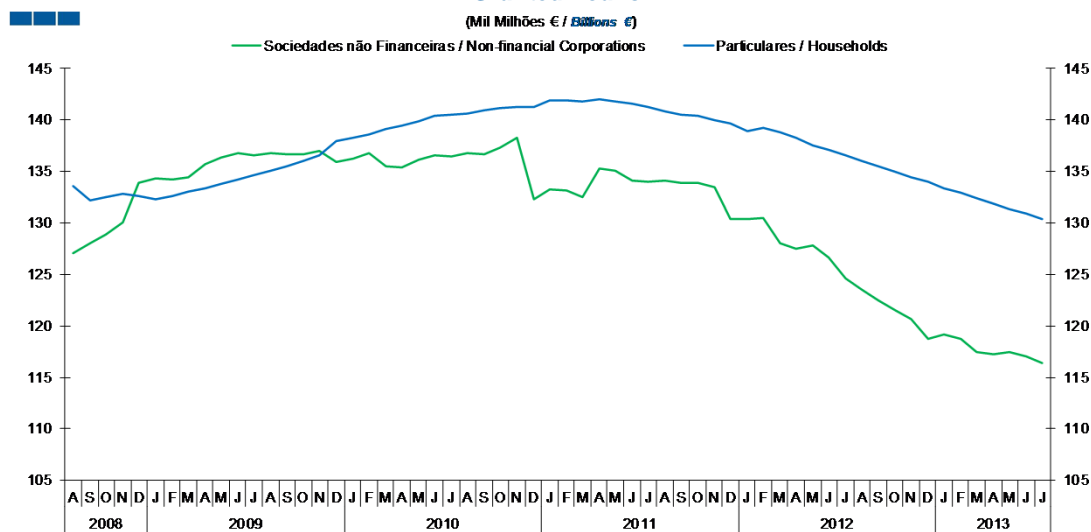
Fonte / *Source:* Banco de Portugal

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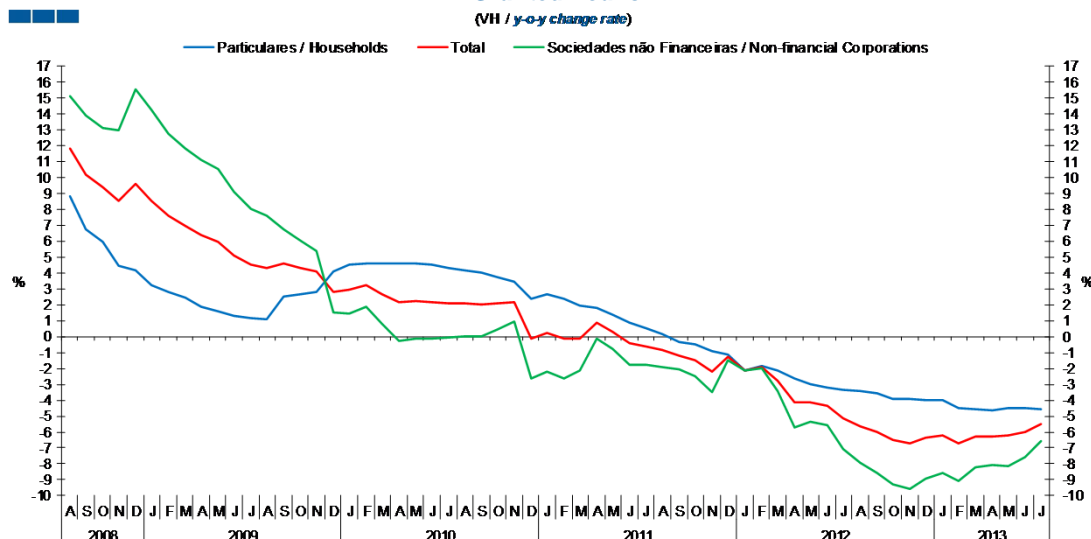
1. Total

Gráfico / Graph 1.1.
 Empréstimos Concedidos
 Granted Loans



	2011					2012												2013						
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Sociedades Não Financeiras / Non-financial Corporations	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	117.5	117.2	117.5	117.0	116.4
Particulares / Households	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	132.4	131.8	131.3	130.9	130.4

Gráfico / Graph 1.2.
 Empréstimos Concedidos
 Granted Loans

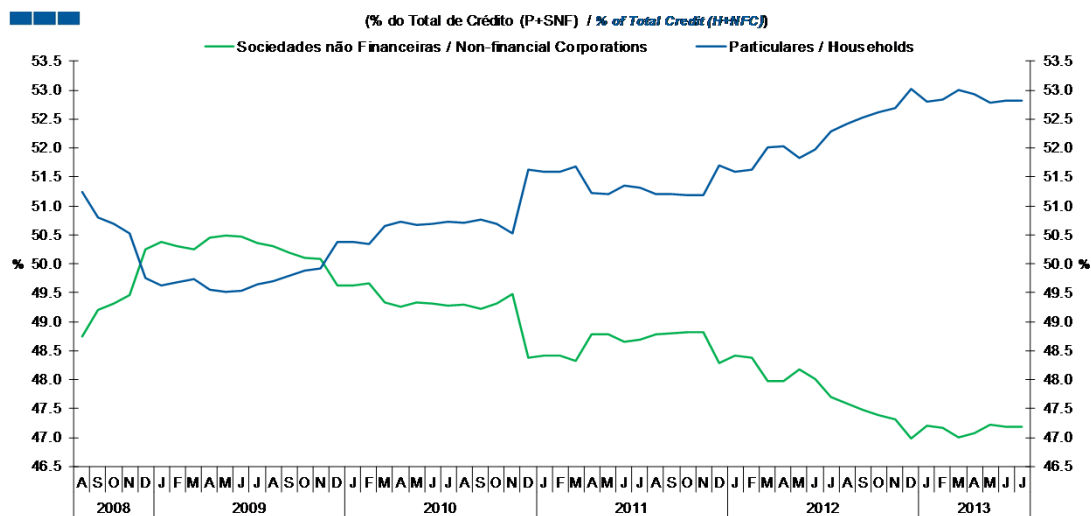


	2011					2012												2013						
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Sociedades Não Financeiras / Non-financial Corporations	-1.9	-2.0	-2.5	-3.5	-1.5	-2.1	-2.0	-3.4	-5.7	-5.4	-5.6	-7.1	-7.9	-8.6	-9.3	-9.6	-8.9	-8.6	-9.0	-8.2	-8.1	-8.1	-7.6	-6.5
Particulares / Households	0.1	-0.3	-0.5	-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	-4.5	-4.7	-4.5	-4.5	-4.5
Total	-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	-6.3	-6.3	-6.2	-6.0	-5.5

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

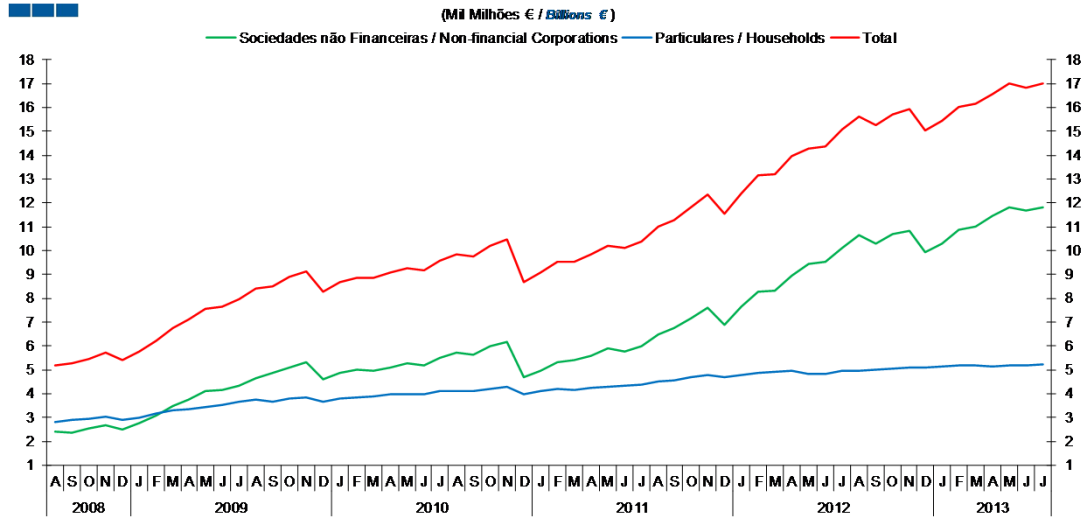


Nota: Particulares - Inclui crédito a emigrantes; Sociiedades não Financeiras - Inclui crédito titulado

	2011					2012												2013							
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	
Sociiedades Não Financeiras / Non-financial Corporations	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	47.0	47.1	47.2	47.2	47.2	47.2
Particulares / Households	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	53.0	52.9	52.8	52.8	52.8	52.8

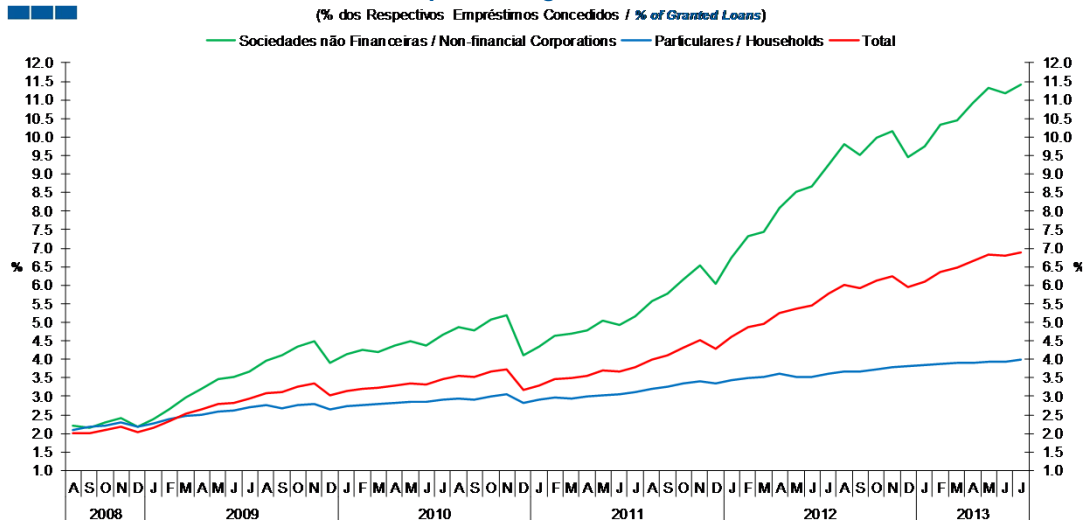
1. Total

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



	2011					2012					2013													
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Sociedades Não Financeiras / Non-financial Corporations	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	11.0	11.4	11.8	11.7	11.8
Particulares / Households	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	5.1	5.1	5.1	5.1	5.2	5.2	5.1	5.2	5.2	5.2
Total	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	16.2	16.6	17.0	16.8	17.0

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

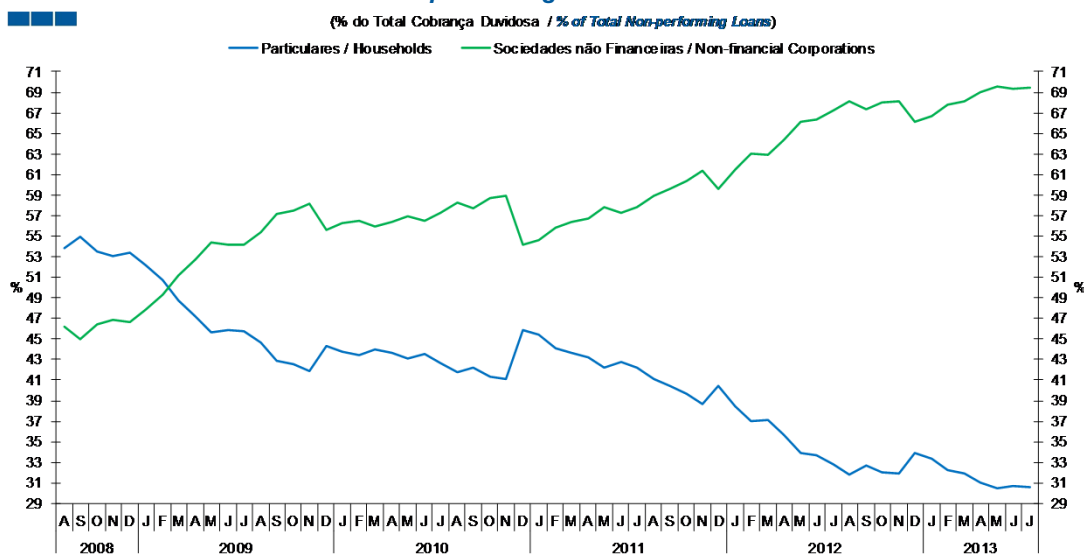


	2011					2012					2013													
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Sociedades Não Financeiras / Non-financial Corporations	5.6	5.8	6.2	6.5	6.0	6.7	7.3	7.4	8.1	8.5	8.7	9.3	9.8	9.5	10.0	10.2	9.4	9.8	10.3	10.5	10.9	11.3	11.2	11.4
Particulares / Households	3.2	3.2	3.3	3.4	3.3	3.4	3.5	3.5	3.6	3.5	3.5	3.6	3.7	3.7	3.7	3.8	3.8	3.9	3.9	3.9	3.9	3.9	3.9	4.0
Total	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	6.5	6.7	6.8	6.8	6.9

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

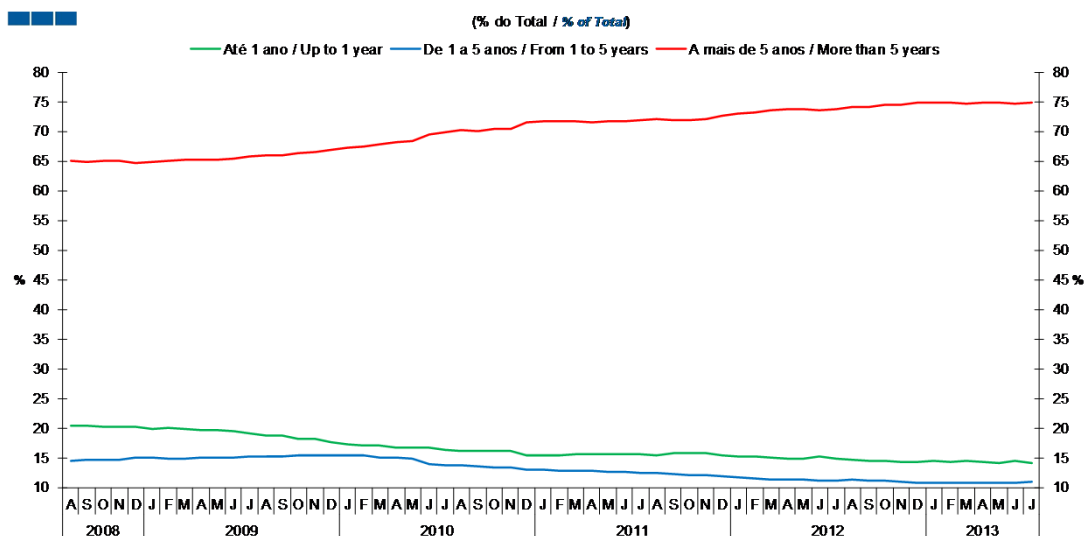


	2011					2012												2013						
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Sociedades Não Financeiras / Non-financial Corporations	58.9	59.6	60.3	61.4	59.5	61.5	63.0	62.9	64.3	66.1	66.4	67.2	68.1	67.3	68.0	68.1	66.1	66.7	67.8	68.1	69.0	69.5	69.3	69.4
Particulares / Households	41.1	40.4	39.7	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	31.9	31.0	30.5	30.7	30.6

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

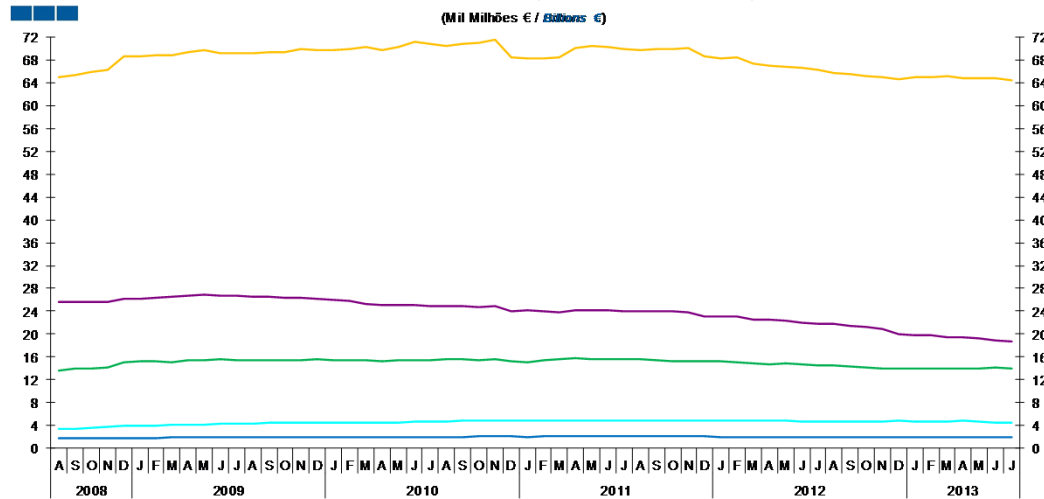


	2011					2012												2013						
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Até 1 ano / Up to 1 year	15.5	15.9	15.9	15.8	15.4	15.2	15.2	15.0	14.9	14.9	15.2	14.9	14.6	14.6	14.5	14.4	14.4	14.4	14.4	14.5	14.4	14.2	14.4	14.2
1 a 5 anos / 1 to 5 years	12.4	12.2	12.2	12.1	12.0	11.8	11.6	11.4	11.4	11.3	11.2	11.3	11.3	11.2	11.1	11.1	10.8	10.8	10.8	10.8	10.8	10.9	10.9	10.9
Mais de 5 anos / More than 5 years	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	74.7	74.8	74.9	74.7	74.8

2. Sociedades não Financeiras / Non-Financial Corporations

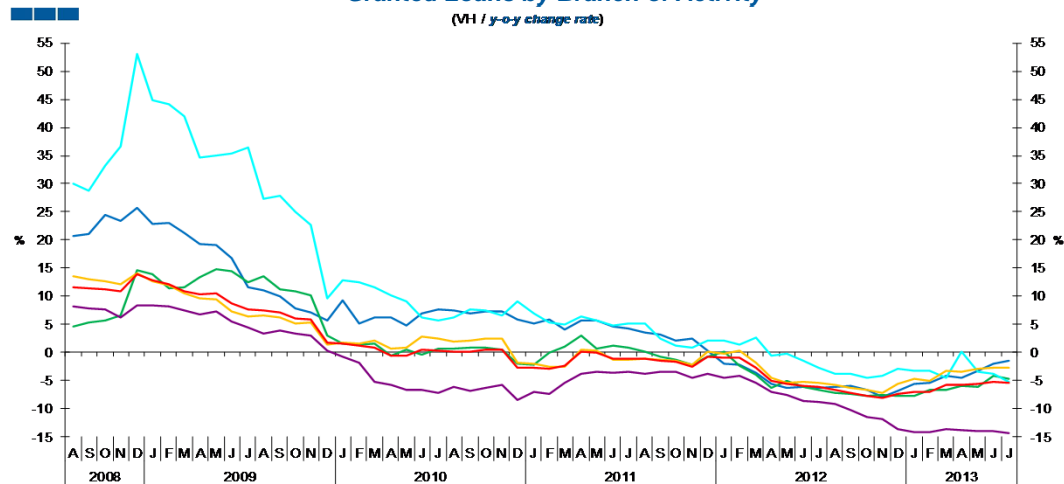
- Agricultura, silvicultura e pesca / Agriculture, forestry and fishing (A)
- Energia, água e resíduos / Energy, water and waste (D+E)
- Serviços/ Services (G-J;K(64202):L-N;P-U)
- Indústrias / Industries (B+C)
- Construção / Construction (F)
- Total

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



	2011					2012					2013														
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	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	2.0	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	2.0
Indústria / Industry	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	14.0	13.9	13.9	14.1	13.9	
Energia, água e resíduos / Energy, water and waste	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	4.7	4.7	4.8	4.6	4.6	
Construção / Construction	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	19.5	19.4	19.3	19.0	18.7	
Serviços / Services	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	65.2	64.7	64.8	64.7	64.5	

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



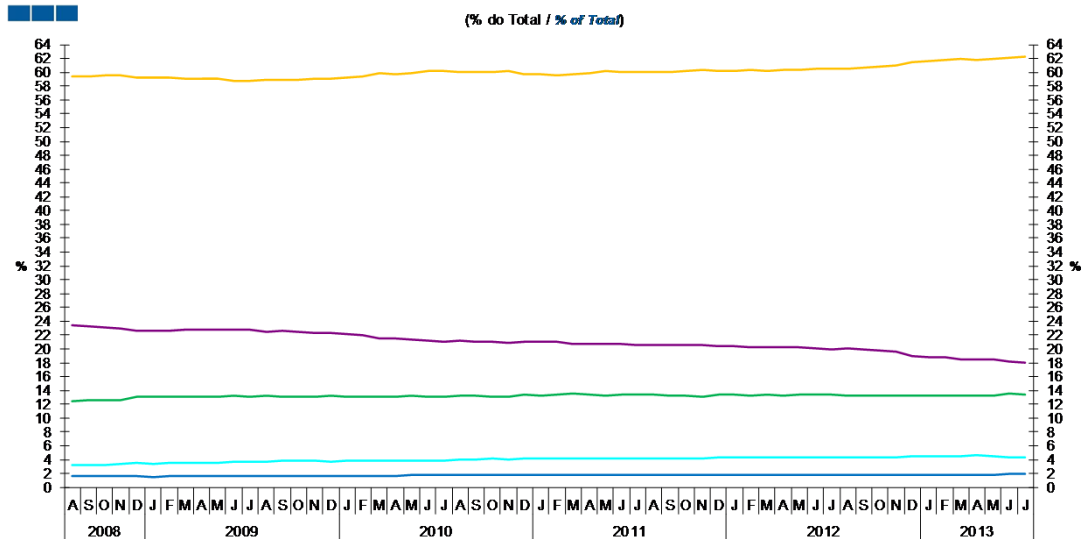
	2011					2012					2013													
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	3.6	3.1	2.2	2.4	0.2	-2.0	-2.2	-3.6	-5.5	-6.2	-6.1	-6.3	-6.2	-6.0	-6.7	-7.8	-6.8	-5.5	-5.3	-4.1	-4.4	-3.3	-1.9	-1.4
Indústria / Industry	0.2	-0.7	-1.3	-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	-6.7	-6.6	-6.0	-6.1	-4.2	-4.7	
Energia, água e resíduos / Energy, water and waste	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	-4.5	0.2	-3.4	-3.7	-5.2
Construção / Construction	-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	-13.6	-13.9	-14.0	-14.0	-14.3
Serviços / Services	-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	-3.2	-3.5	-2.9	-2.7	-2.6
Total	-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	-5.8	-5.8	-5.6	-5.2	-5.3

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													
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
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	1.9	1.9
Indústria / Industry	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	13.3	13.2	13.3	13.3	13.3	13.3	13.3	13.3	13.3	13.5	13.4
Energia, água e resíduos / Energy, water and waste	4.2	4.2	4.2	4.2	4.3	4.3	4.3	4.4	4.3	4.3	4.3	4.3	4.3	4.4	4.4	4.4	4.5	4.4	4.4	4.5	4.6	4.4	4.4	4.3
Construção / Construction	20.6	20.6	20.6	20.5	20.3	20.3	20.3	20.2	20.2	20.2	20.0	20.0	20.0	19.9	19.8	19.7	19.0	18.8	18.7	18.5	18.5	18.4	18.2	18.1
Serviços / Services	60.0	60.1	60.2	60.4	60.2	60.2	60.4	60.2	60.3	60.3	60.5	60.5	60.5	60.6	60.8	61.0	61.4	61.7	61.7	61.9	61.8	62.0	62.0	62.3

Nota: Não inclui crédito titulado.

Note: Does not include loans represented by securities

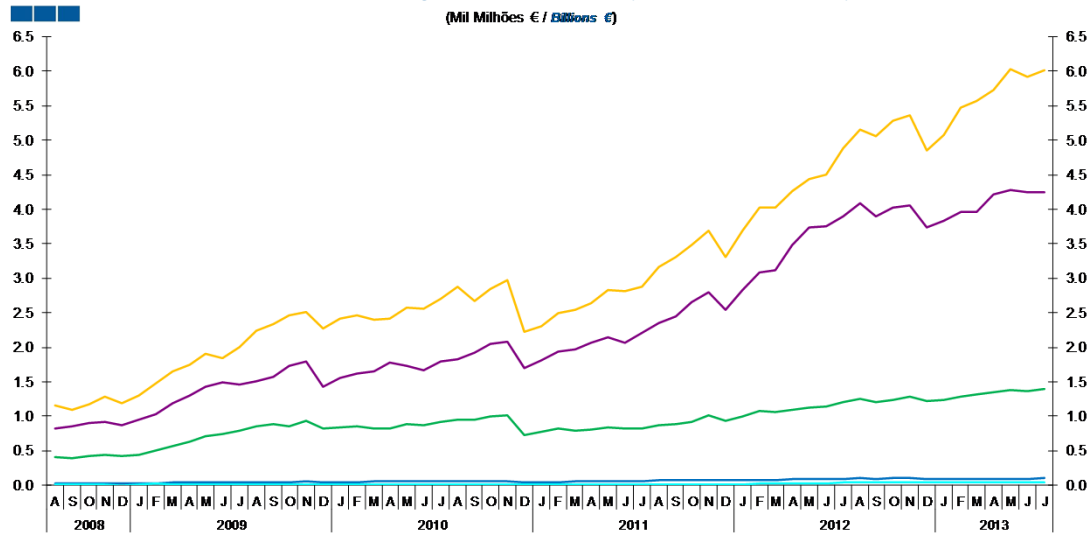
2. Sociedades não Financeiras / Non-Financial Corporations

- 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 2.4.

Empréstimos Concedidos de Cobrança Duvidosa por Ramo de Atividade Non-performing Granted Loans by Branch of Activity

(Mil Milhões € / Billions €)

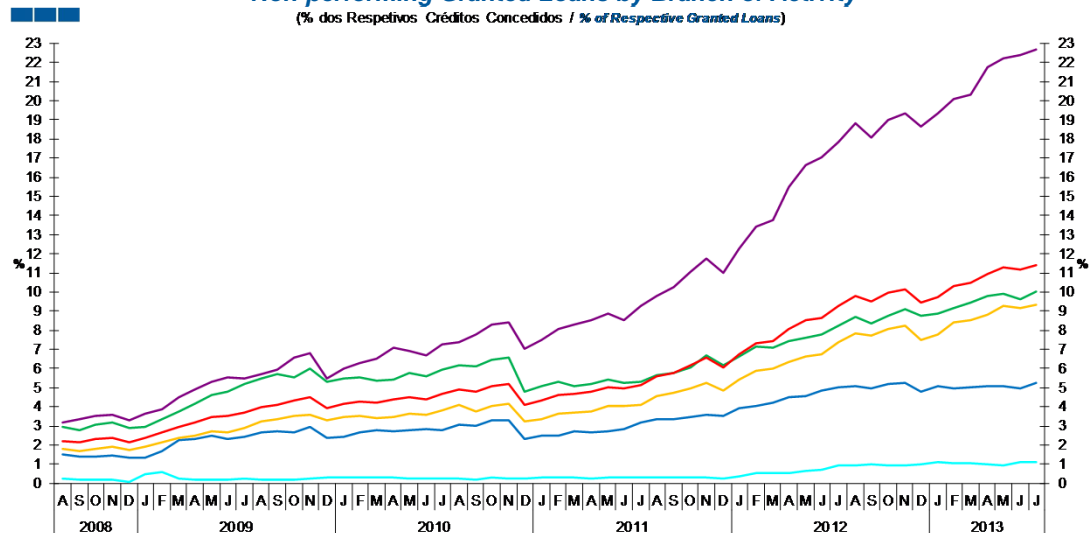


	2011					2012					2013													
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Indústria / Industry	0.9	0.9	0.9	1.0	0.9	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.3	1.2	1.2	1.3	1.2	1.2	1.3	1.3	1.4	1.4	1.4	1.4
Energia, água e resíduos / Energy, water and waste	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.1	0.1
Construção / Construction	2.3	2.5	2.7	2.8	2.5	2.8	3.1	3.1	3.5	3.7	3.8	3.9	4.1	3.9	4.0	4.1	3.7	3.8	4.0	4.0	4.2	4.3	4.2	4.2
Serviços / Services	3.2	3.3	3.5	3.7	3.3	3.7	4.0	4.0	4.3	4.4	4.5	4.9	5.2	5.1	5.3	5.4	4.9	5.1	5.5	5.6	5.7	6.0	5.9	6.0

Gráfico / Graph 2.5.

Empréstimos Concedidos de Cobrança Duvidosa por Ramo de Atividade Non-performing Granted Loans by Branch of Activity

(% dos Respetivos Créditos Concedidos / % of Respective Granted Loans)



	2011					2012					2013													
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	3.3	3.3	3.5	3.6	3.5	3.9	4.1	4.2	4.5	4.5	4.8	5.0	5.1	5.0	5.2	5.2	4.8	5.1	5.0	5.0	5.1	5.1	5.0	5.2
Indústria / Industry	5.6	5.8	6.0	6.7	6.2	6.6	7.1	7.1	7.4	7.6	7.8	8.3	8.7	8.4	8.8	9.1	8.7	8.9	9.2	9.5	9.8	9.9	9.6	10.0
Energia, água e resíduos / Energy, water and waste	0.3	0.3	0.3	0.3	0.3	0.4	0.6	0.5	0.6	0.6	0.7	0.9	0.9	1.0	0.9	0.9	1.0	1.1	1.1	1.0	1.0	0.9	1.1	1.1
Construção / Construction	9.8	10.2	11.1	11.8	11.0	12.3	13.4	13.8	15.5	16.6	17.0	17.9	18.8	18.1	19.0	19.3	18.7	19.3	20.1	20.3	21.7	22.2	22.4	22.7
Serviços / Services	4.5	4.7	5.0	5.3	4.8	5.4	5.9	6.0	6.4	6.7	6.8	7.4	7.9	7.7	8.1	8.2	7.5	7.8	8.4	8.6	8.8	9.3	9.1	9.3
Total	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	10.5	10.9	11.3	11.2	11.4

Nota: Não inclui crédito titulado.

Note: Does not include loans represented by securities

2. Sociedades não Financeiras / Non-Financial Corporations

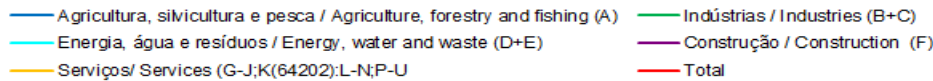
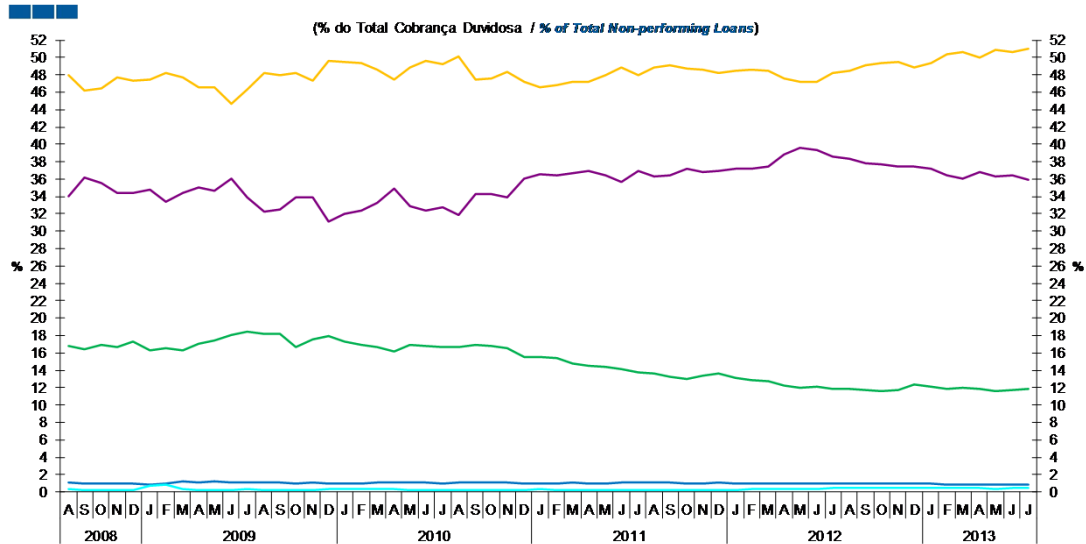


Gráfico / Graph 2.6.
Empréstimos Concedidos de Cobrança Duvidosa por Ramo de Atividade
Non-performing Granted Loans by Branch of Activity



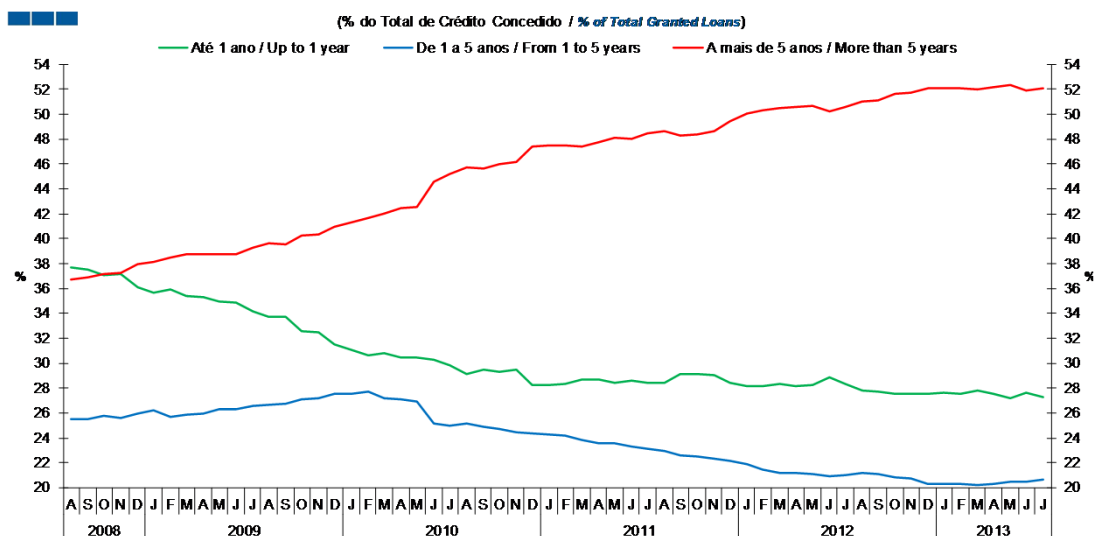
	2011												2012					2013						
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.9	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.8	0.8	0.9
Indústria / Industry	13.6	13.2	12.9	13.4	13.7	13.2	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	12.0	11.8	11.6	11.7	11.8
Energia, água e resíduos / Energy, water and waste	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	0.4	0.4	0.4	0.4	0.4
Construção / Construction	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	36.0	36.9	36.2	36.4	35.9
Serviços / Services	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	50.6	50.0	50.9	50.7	51.0

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

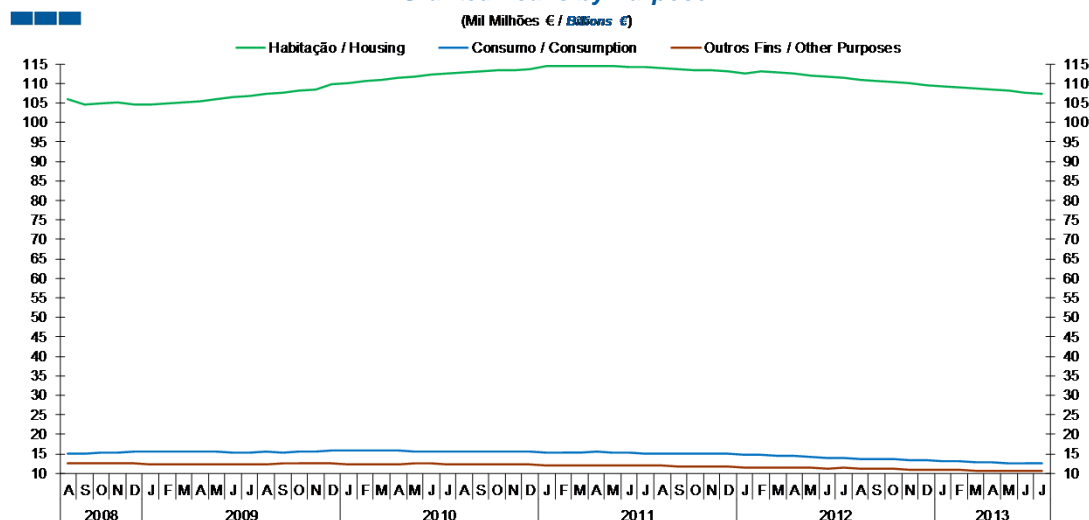


	2011					2012					2013													
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Até 1 ano / Up to 1 year	28.4	29.1	29.1	29.0	28.5	28.1	28.2	28.3	28.2	28.2	28.9	28.4	27.8	27.7	27.5	27.5	27.5	27.7	27.6	27.8	27.6	27.2	27.6	27.3
1 a 5 anos / 1 to 5 years	23.0	22.6	22.5	22.3	22.1	21.9	21.5	21.2	21.2	21.1	20.9	21.1	21.2	21.1	20.9	20.8	20.3	20.3	20.3	20.2	20.3	20.5	20.5	20.6
Mais de 5 anos / More than 5 years	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	52.0	52.2	52.3	51.9	52.1

Nota: Inclui crédito titulado
 Note: Includes loans represented by securities

3. Particulares / Households

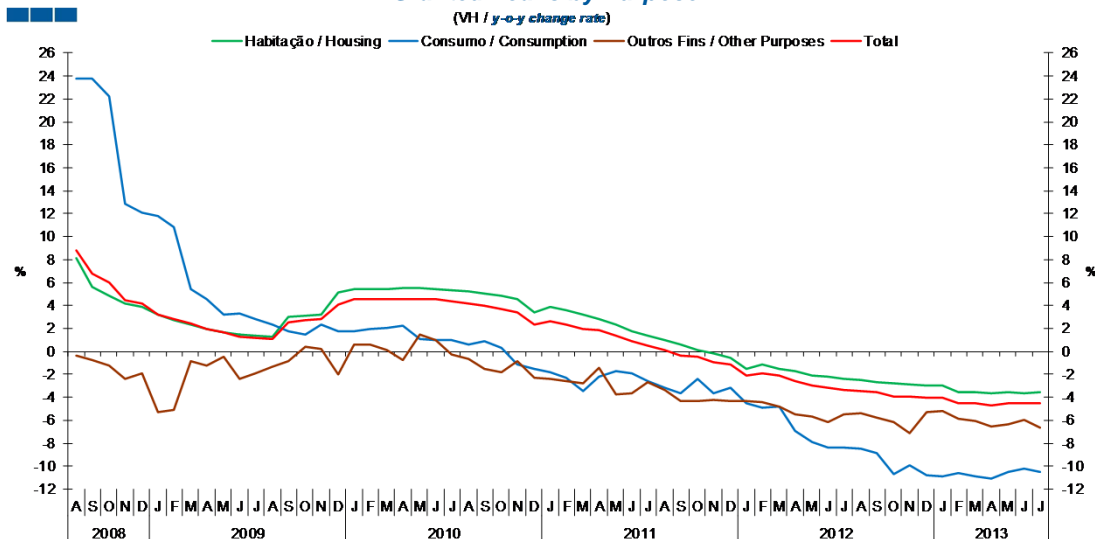
Gráfico / Graph 3.1.
Empréstimos Concedidos por Destino
Granted Loans by Purpose



Nota: Inclui crédito a emigrantes.

	2011					2012												2013						
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Habitação / Housing	113.9	113.8	113.5	113.3	113.0	112.7	113.1	112.8	112.5	112.0	111.8	111.4	111.0	110.7	110.4	110.0	109.7	109.3	109.1	108.8	108.4	108.0	107.7	107.4
Consumo / Consumption	15.0	15.0	15.1	14.9	15.0	14.7	14.6	14.5	14.4	14.1	14.0	13.9	13.7	13.6	13.5	13.4	13.4	13.1	13.1	12.9	12.8	12.6	12.6	12.4
Outros Fins / Other Purposes	11.9	11.8	11.8	11.8	11.6	11.5	11.5	11.4	11.4	11.4	11.3	11.3	11.2	11.1	11.0	10.9	11.0	10.9	10.8	10.7	10.7	10.6	10.6	10.6

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



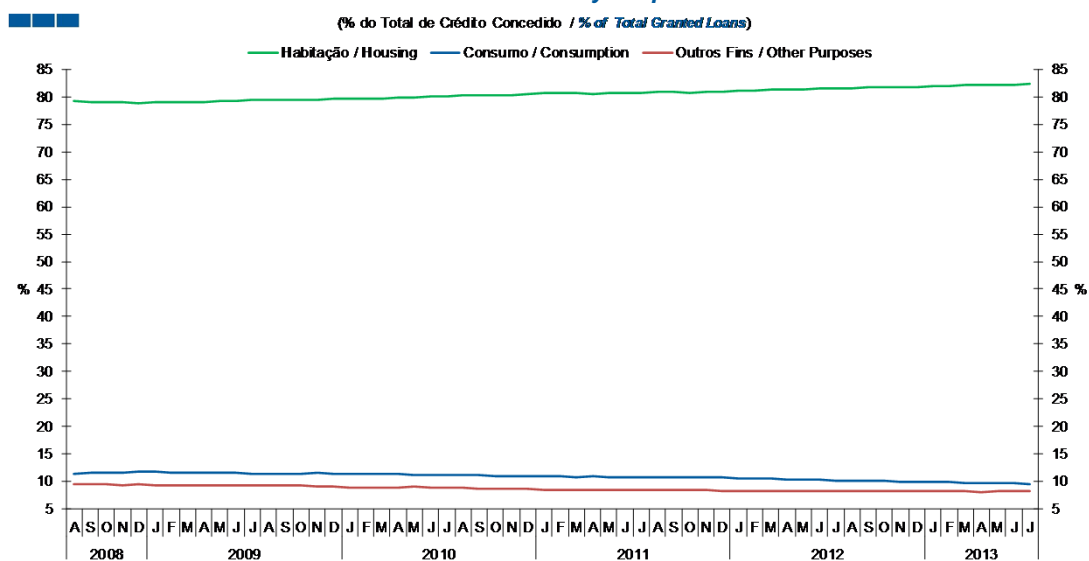
	2011					2012												2013						
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Habitação / Housing	1.0	0.6	0.2	-0.2	-0.5	-1.6	-1.2	-1.5	-1.7	-2.1	-2.2	-2.4	-2.5	-2.6	-2.8	-2.8	-3.0	-3.0	-3.6	-3.6	-3.7	-3.6	-3.6	-3.6
Consumo / Consumption	-3.2	-3.7	-2.4	-3.6	-3.2	-4.5	-4.9	-4.8	-7.0	-7.9	-8.3	-8.4	-8.5	-8.9	-10.7	-9.9	-10.8	-10.9	-10.6	-10.8	-11.1	-10.5	-10.2	-10.5
Outros Fins / Other Purposes	-3.4	-4.3	-4.3	-4.3	-4.4	-4.3	-4.4	-4.8	-5.5	-5.7	-6.1	-5.5	-5.4	-5.8	-6.2	-7.1	-5.3	-5.2	-5.9	-6.1	-6.5	-6.4	-6.0	-6.6
Total	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	-4.5	-4.7	-4.5	-4.5	-4.5

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

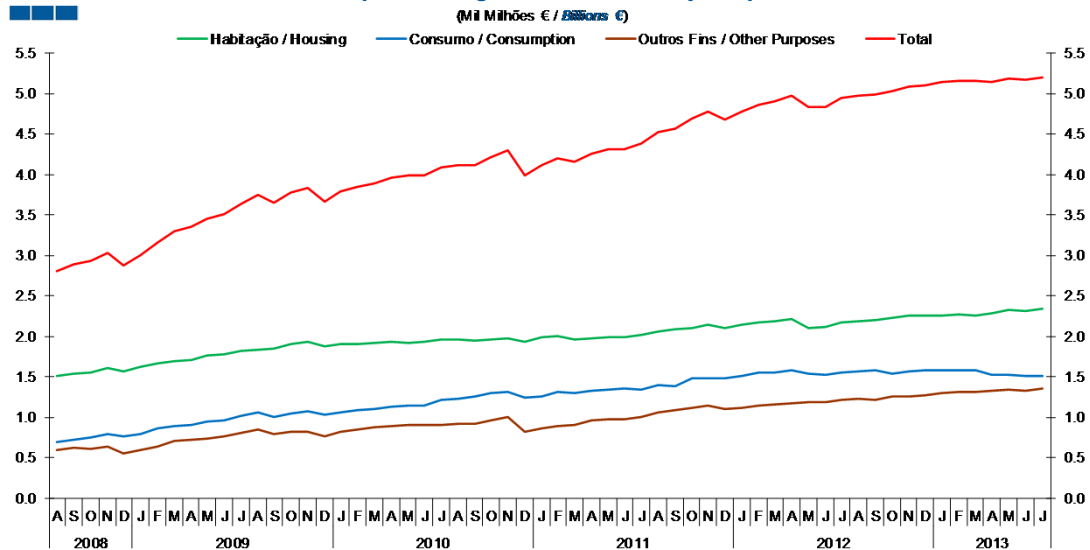


	2011					2012					2013													
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Habitação / Housing	80.9	81.0	80.8	80.9	81.0	81.1	81.2	81.3	81.4	81.5	81.6	81.6	81.6	81.8	81.8	81.9	81.8	82.0	82.0	82.1	82.2	82.3	82.3	82.4
Consumo / Consumption	10.7	10.7	10.8	10.6	10.7	10.6	10.5	10.5	10.4	10.3	10.2	10.2	10.1	10.1	10.0	10.0	10.0	9.8	9.8	9.8	9.7	9.6	9.6	9.5
Outros Fins / Other Purposes	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	8.1	8.1	8.1	8.1	8.1

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

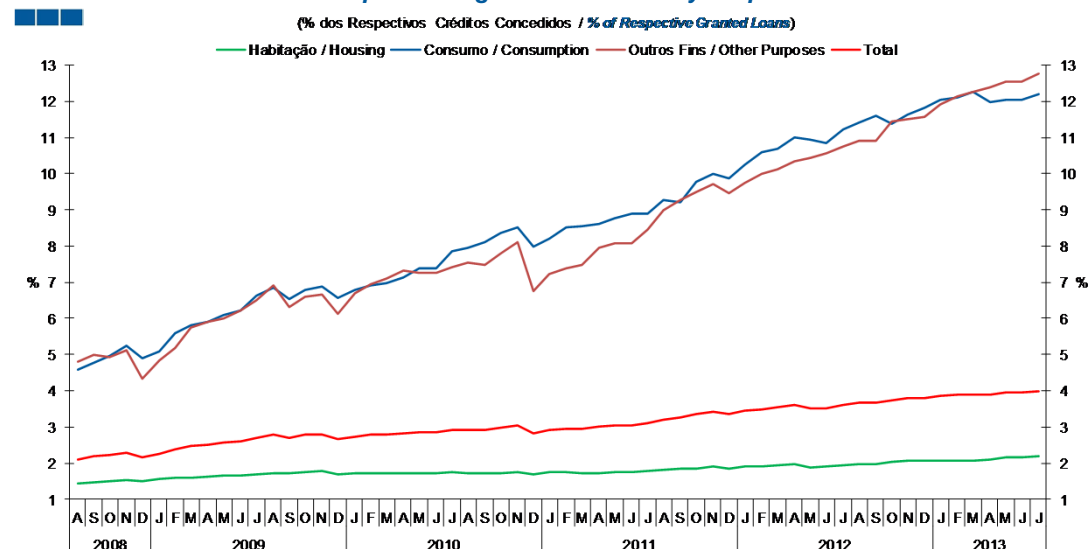
3. Particulares / Households

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



	2011					2012					2013														
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	
Habitação / Housing	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	2.3	2.3	2.3	2.3	2.3	2.3
Consumo / Consumption	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	1.6	1.6	1.5	1.5	1.5	1.5
Outros Fins / Other Purposes	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	1.3	1.3	1.3	1.3	1.3	1.4
Total	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	5.1	5.1	5.1	5.1	5.2	5.2	5.1	5.2	5.2	5.2	5.2

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

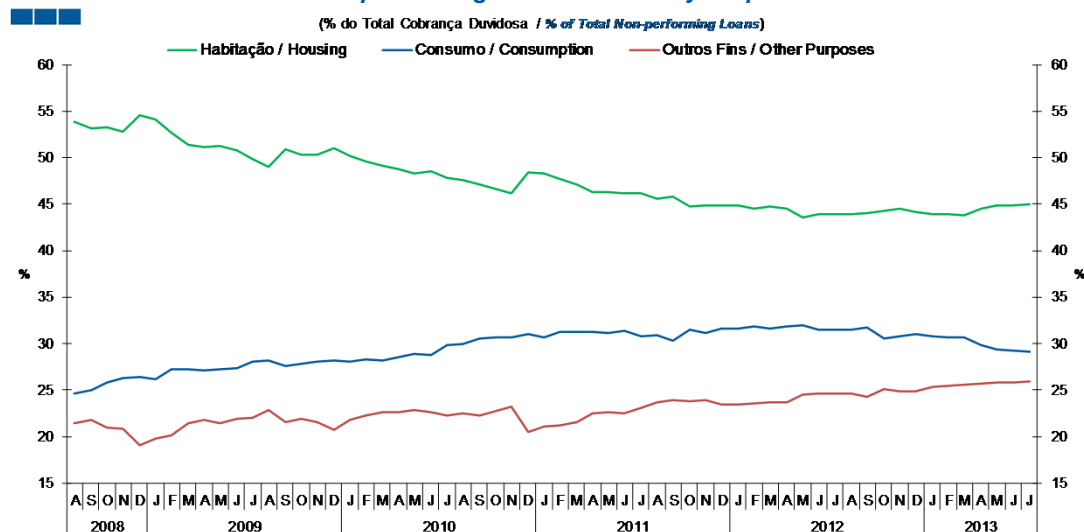


	2011					2012					2013														
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	
Habitação / Housing	1.8	1.8	1.9	1.9	1.9	1.9	1.9	1.9	2.0	1.9	1.9	2.0	2.0	2.0	2.0	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.2	2.2
Consumo / Consumption	9.3	9.2	9.8	10.0	9.9	10.2	10.6	10.7	11.0	11.0	10.9	11.2	11.4	11.6	11.4	11.6	11.8	12.0	12.1	12.3	12.0	12.0	12.0	12.2	12.2
Outros Fins / Other Purposes	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	12.3	12.4	12.5	12.5	12.5	12.8
Total	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	3.9	3.9	3.9	3.9	3.9	4.0

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

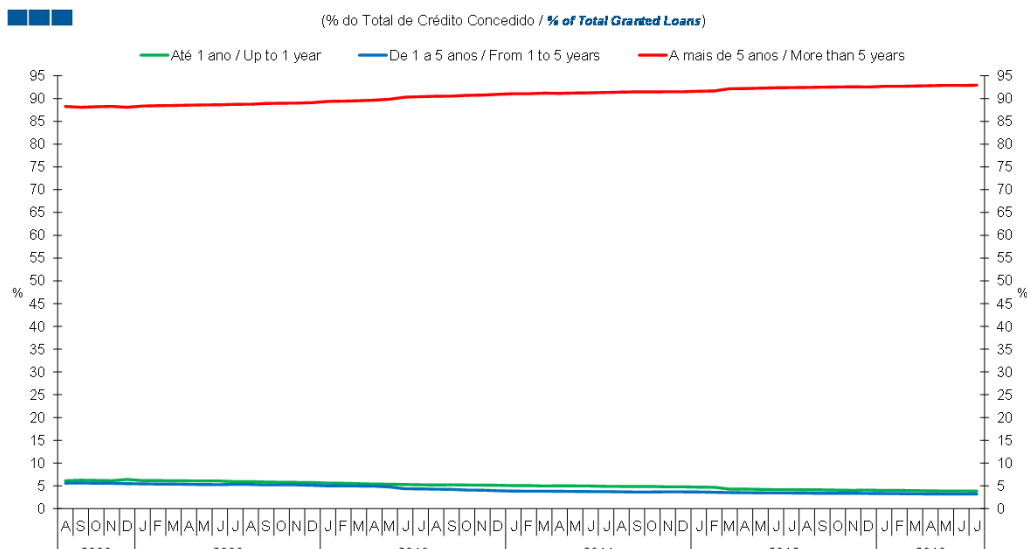


	2011					2012												2013						
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Habitação / Housing	45.5	45.8	44.7	44.9	44.9	44.9	44.6	44.7	44.5	43.6	43.9	44.0	43.9	44.1	44.3	44.5	44.2	43.9	43.9	43.8	44.5	44.8	44.9	45.0
Consumo / Consumption	30.8	30.3	31.4	31.1	31.6	31.6	31.8	31.7	31.8	31.9	31.4	31.5	31.5	31.7	30.6	30.7	31.0	30.7	30.7	30.7	29.8	29.3	29.3	29.1
Outros Fins / Other Purposes	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	25.5	25.7	25.8	25.8	25.9

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						
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Até 1 ano / Up to 1 year	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	3.9	3.9	3.9	3.9	
1 a 5 anos / 1 to 5 years	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	3.3	3.2	3.2	3.2	3.2
Mais de 5 anos / More than 5 years	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	92.7	92.7	92.8	92.8	92.9	92.9	92.9	92.9

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