

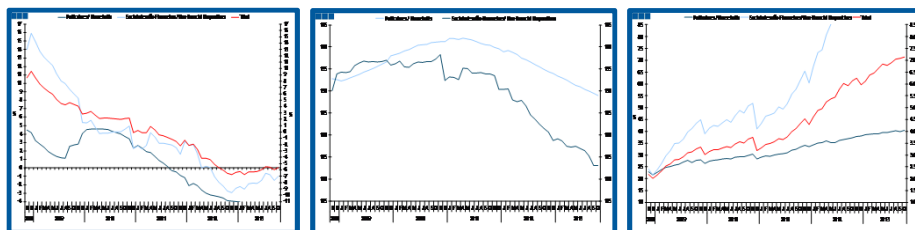
# Estatísticas Temáticas de Conjuntura

## *Short-term Thematic Statistics*

- Nº 12/2013 -

20 de dezembro de 2013

*December, 20, 2013*



## Crédito ao Setor Privado *Credit to Private Sector*

- Outubro de 2013 -

*- October, 2013 -*

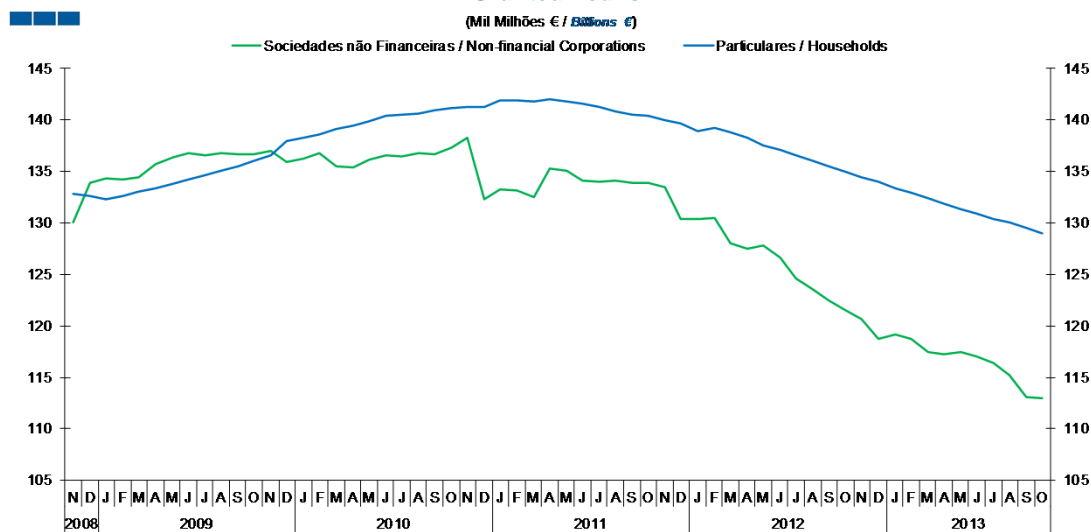
Fonte / *Source:* Banco de Portugal

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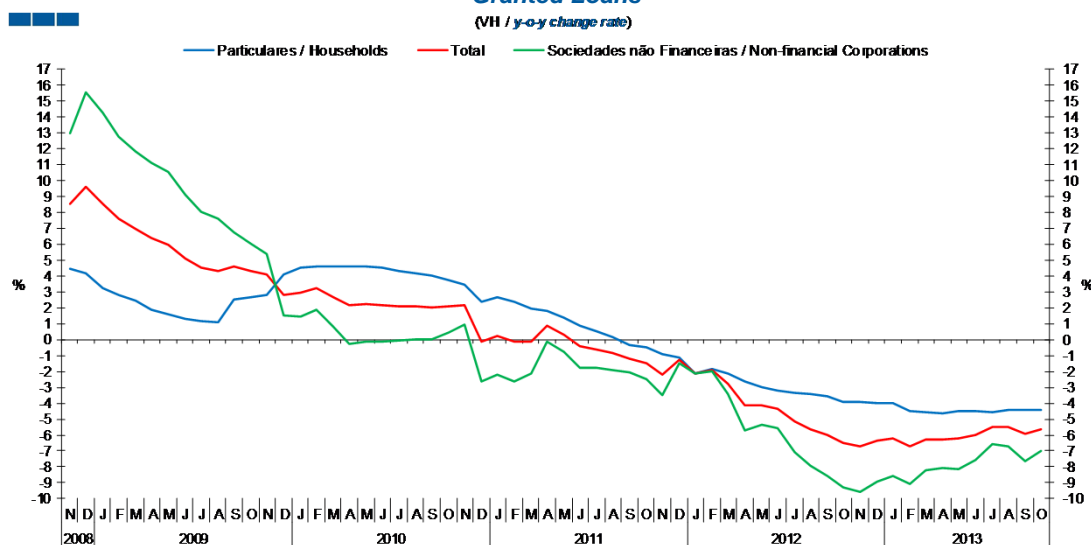
## 1. Total

Gráfico / Graph 1.1.  
Empréstimos Concedidos  
Granted Loans



	2011		2012												2013									
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Sociedades Não Financeiras / Non-financial Corporations	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	115.2	113.1	113.0
Particulares / Households	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	130.0	129.5	129.0

Gráfico / Graph 1.2.  
Empréstimos Concedidos  
Granted Loans

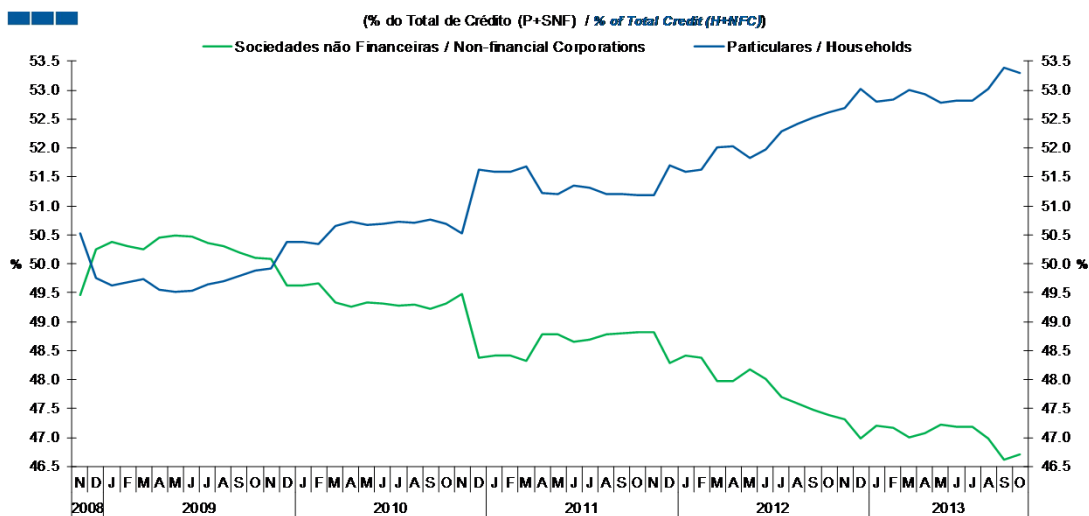


	2011		2012												2013									
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Sociedades Não Financeiras / Non-financial Corporations	-3.5	-1.5	-2.1	-2.0	-3.4	-5.7	-5.4	-5.6	-7.1	-7.9	-8.6	-9.3	-9.6	-8.9	-8.6	-9.0	-8.2	-8.1	-8.1	-7.6	-6.5	-6.7	-7.7	-7.0
Particulares / Households	-0.9	-1.1	-2.1	-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	-4.4	-4.4	-4.4
Total	-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	-5.5	-6.0	-5.6

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

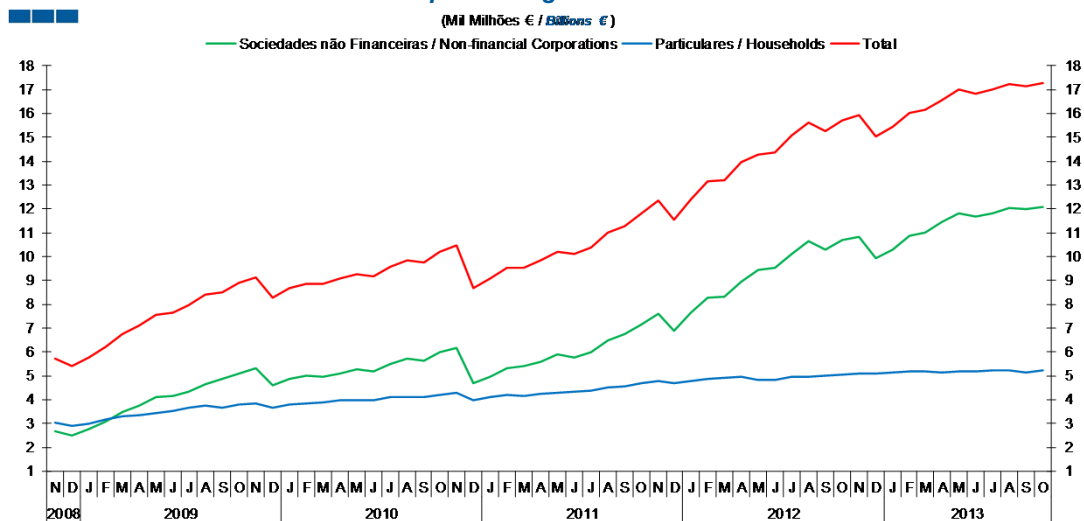


Nota: Particulares - Inclui crédito a emigrantes; Sociiedades não Financeiras - Inclui crédito titulado

	2011		2012					2013																
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Sociiedades Não Financeiras / Non-financial Corporations	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	47.0	46.6	46.7
Particulares / Households	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	53.0	53.4	53.3

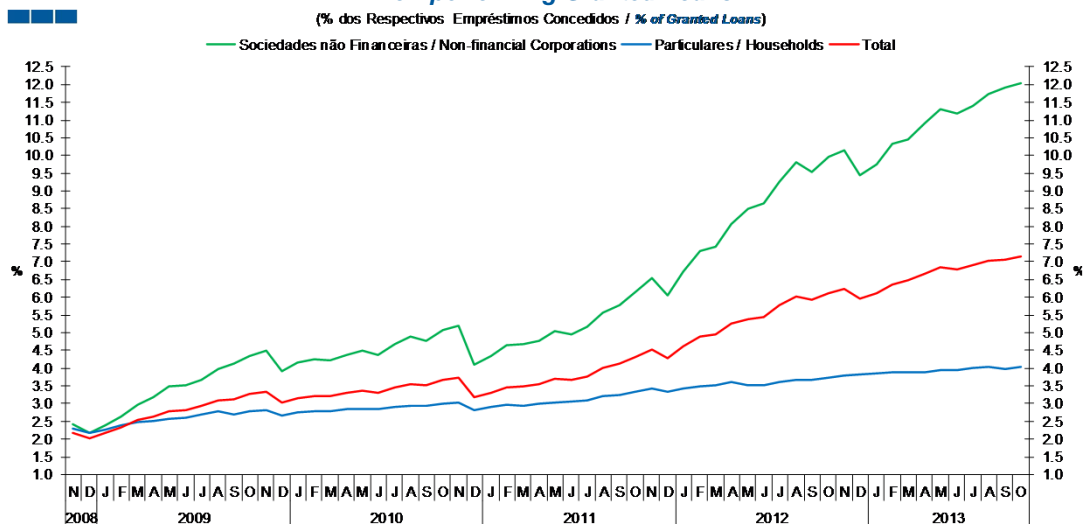
# 1. Total

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



	2011		2012												2013									
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Sociedades Não Financeiras / Non-financial Corporations	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	12.0	12.0	12.1
Particulares / Households	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	5.2	5.1	5.2	5.2	5.2	5.2	5.2	5.2
<b>Total</b>	<b>12.4</b>	<b>11.6</b>	<b>12.4</b>	<b>13.2</b>	<b>13.2</b>	<b>13.9</b>	<b>14.3</b>	<b>14.4</b>	<b>15.1</b>	<b>15.6</b>	<b>15.3</b>	<b>15.7</b>	<b>15.9</b>	<b>15.1</b>	<b>15.4</b>	<b>16.0</b>	<b>16.2</b>	<b>16.6</b>	<b>17.0</b>	<b>16.8</b>	<b>17.0</b>	<b>17.3</b>	<b>17.2</b>	<b>17.3</b>

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

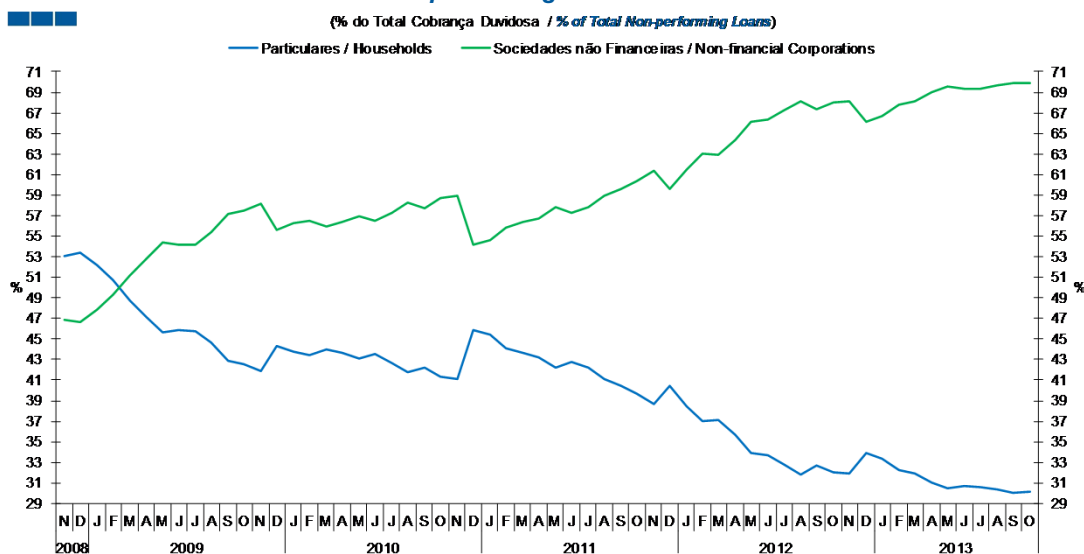


	2011		2012												2013									
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Sociedades Não Financeiras / Non-financial Corporations	6.5	6.0	6.7	7.3	7.4	8.1	8.5	8.7	9.3	9.8	9.5	10.0	10.2	9.4	9.8	10.3	10.5	10.9	11.3	11.2	11.4	11.7	11.9	12.1
Particulares / Households	3.4	3.3	3.4	3.5	3.5	3.6	3.5	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	4.0	4.0	4.0
<b>Total</b>	<b>4.5</b>	<b>4.3</b>	<b>4.6</b>	<b>4.9</b>	<b>4.9</b>	<b>5.2</b>	<b>5.4</b>	<b>5.5</b>	<b>5.8</b>	<b>6.0</b>	<b>5.9</b>	<b>6.1</b>	<b>6.2</b>	<b>6.0</b>	<b>6.1</b>	<b>6.4</b>	<b>6.5</b>	<b>6.7</b>	<b>6.8</b>	<b>6.8</b>	<b>6.9</b>	<b>7.0</b>	<b>7.1</b>	<b>7.1</b>

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

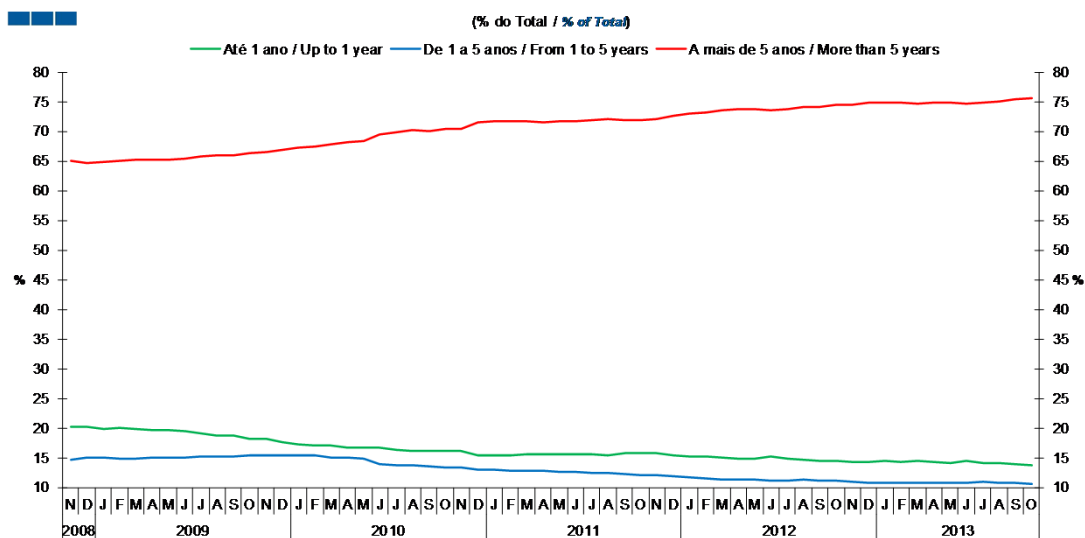


	2011		2012					2013																
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
<b>Sociedades Não Financeiras / Non-financial Corporations</b>	61.4	59.5	61.5	63.0	62.9	64.3	66.1	66.4	67.2	68.1	67.3	68.0	68.1	66.1	66.7	67.8	68.1	69.0	69.5	69.3	69.4	69.7	69.9	69.9
<b>Particulares / Households</b>	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	30.3	30.1	30.1

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

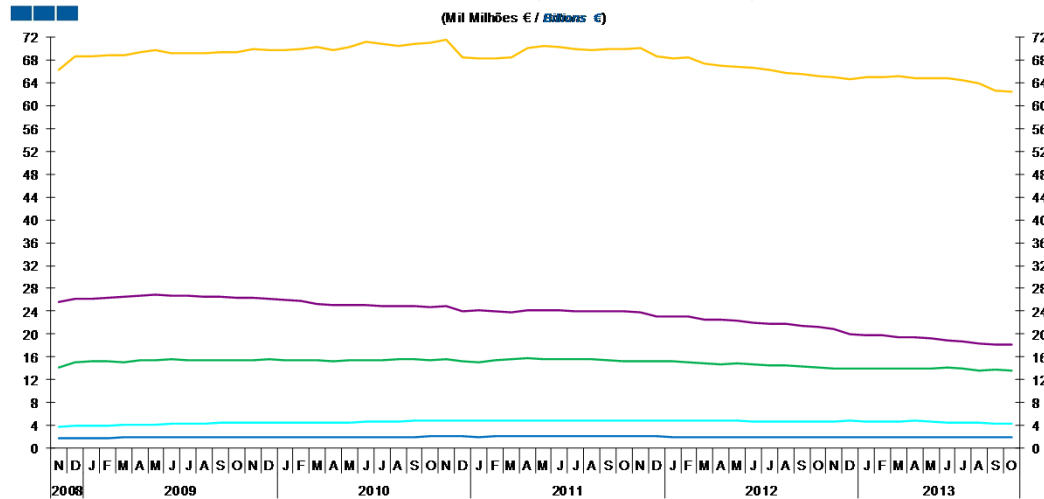


	2011		2012												2013									
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Até 1 ano / Up to 1 year	15.8	15.4	15.2	15.2	15.0	14.9	14.9	15.2	14.9	14.6	14.6	14.5	14.4	14.4	14.4	14.4	14.5	14.4	14.2	14.4	14.2	14.2	13.9	13.8
1 a 5 anos / 1 to 5 years	12.1	12.0	11.8	11.6	11.4	11.4	11.3	11.2	11.3	11.3	11.2	11.1	11.1	10.8	10.8	10.8	10.8	10.8	10.9	10.9	10.9	10.8	10.7	10.7
Mais de 5 anos / More than 5 years	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	75.0	75.3	75.5

## 2. Sociedades não Financeiras / Non-Financial Corporations

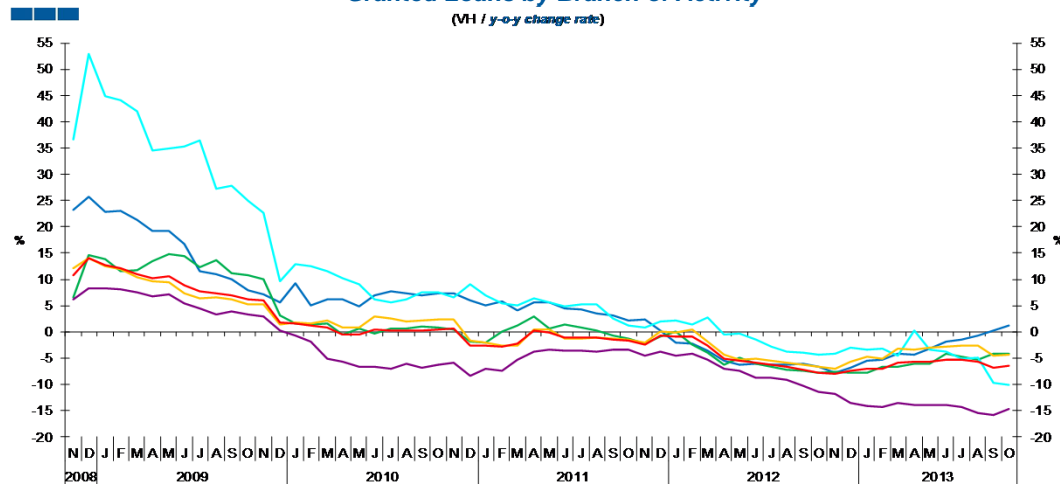
- Agricultura, silvicultura e pesca / Agriculture, forestry and fishing (A)
- Energia, água e resíduos / Energy, water and waste (D+E)
- Serviços / Services (G-J;K(64202):L-N;P-U)
- Indústrias / Industries (B+C)
- Construção / Construction (F)
- Total

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



	2011		2012					2013					2013											
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	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	2.0	2.0	2.0	2.0
Indústria / Industry	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	13.7	13.7	13.5
Energia, água e resíduos / Energy, water and waste	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	4.8	4.6	4.6	4.5	4.5	4.3	4.2
Construção / Construction	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	18.4	18.1	18.1
Serviços / Services	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	64.0	62.6	62.4

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



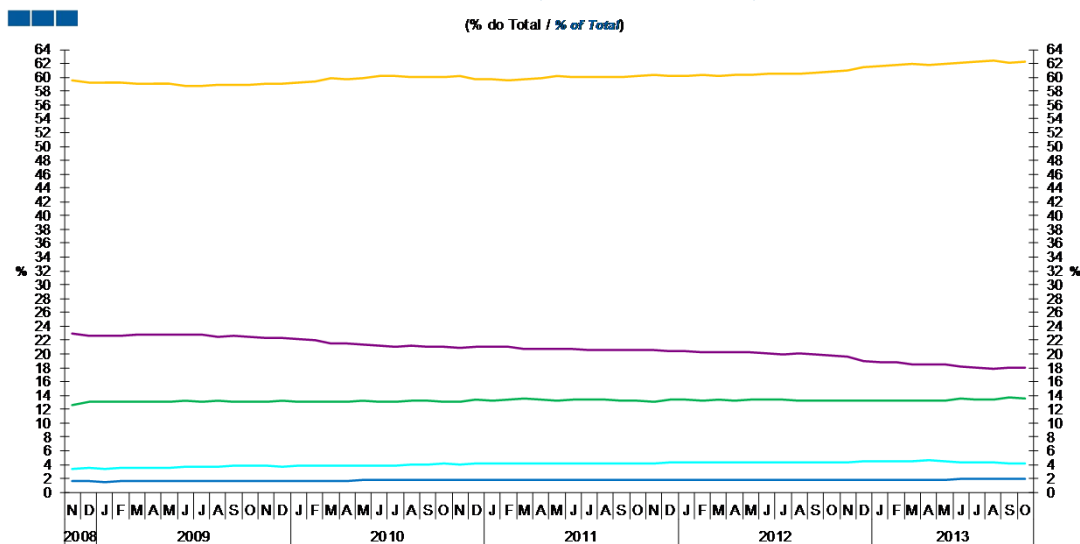
	2011		2012					2013					2013											
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	2.4	0.2	-2.0	-2.2	-3.6	-5.5	-6.2	-6.1	-6.3	-6.2	-6.0	-6.7	-7.8	-6.8	-5.5	-5.3	-4.1	-4.4	-3.3	-1.9	-1.4	-0.8	0.3	1.3
Indústria / Industry	-2.2	-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	-6.6	-6.0	-6.1	-4.2	-4.7	-5.3	-4.2	-4.2
Energia, água e resíduos / Energy, water and waste	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	-4.9	-9.7	-10.1
Construção / Construction	-4.5	-3.7	-4.5	-4.1	-5.4	-7.0	-7.5	-8.7	-8.8	-9.1	#####	-11.5	-11.7	-13.6	-14.1	-14.2	-13.6	-13.9	-14.0	-14.0	-14.3	-15.4	-15.8	-14.7
Serviços / Services	-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	-2.6	-4.5	-4.3
Total	-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	-5.6	-6.8	-6.5

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					2013											
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
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	1.9	1.9	1.9	2.0	2.0
Indústria / Industry	13.1	13.3	13.4	13.3	13.4	13.3	13.4	13.4	13.3	13.3	13.3	13.2	13.2	13.3	13.3	13.3	13.3	13.3	13.3	13.5	13.4	13.4	13.6	13.5
Energia, água e resíduos / Energy, water and waste	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	4.5	4.4	4.5	4.6	4.4	4.4	4.3	4.4	4.2	4.2
Construção / Construction	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	17.9	18.0	18.0
Serviços / Services	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	62.4	62.2	62.3

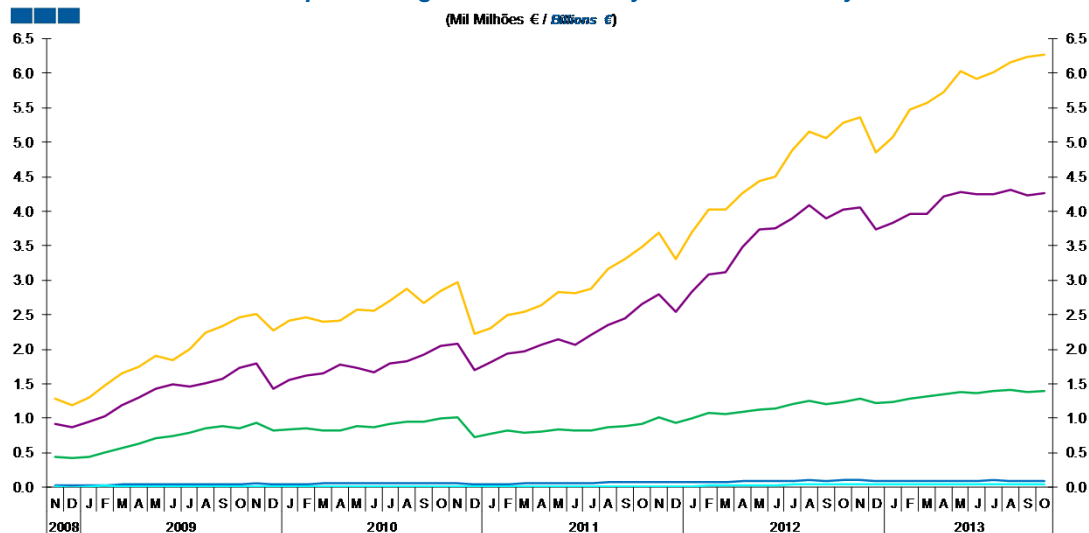
Nota: Não inclui crédito titulado.

Note: Does not include loans represented by securities

## 2. Sociedades não Financeiras / Non-Financial Corporations

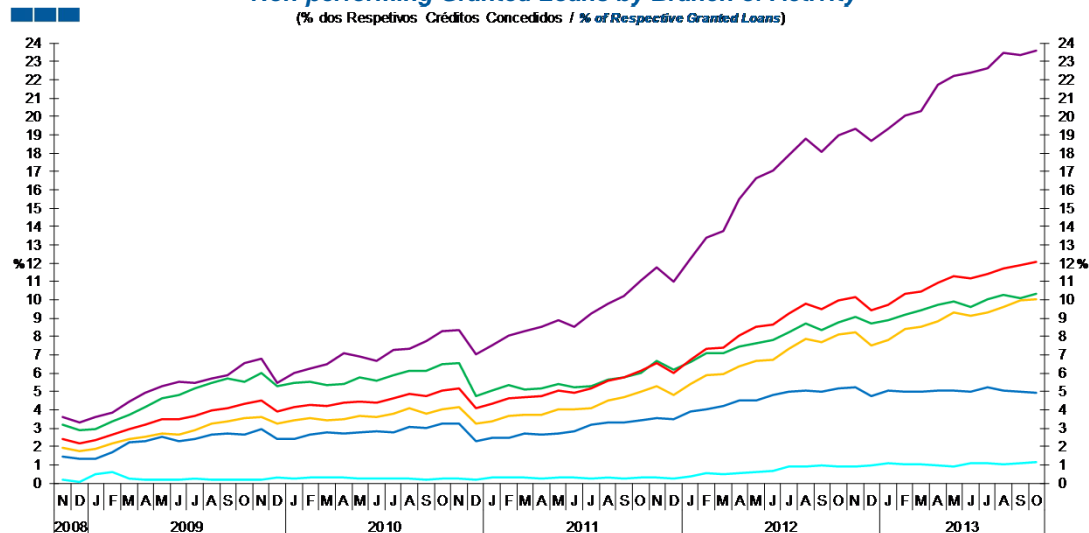
- Agricultura, silvicultura e pesca / Agriculture, forestry and fishing (A)
- Energia, água e resíduos / Energy, water and waste (D+E)
- Serviços / Services (G-J;K(64202);L-N;P-U)
- Indústrias / Industries (B+C)
- Construção / Construction (F)
- Total

Gráfico / Graph 2.4.  
Empréstimos Concedidos de Cobrança Duvidosa por Ramo de Atividade  
Non-performing Granted Loans by Branch of Activity



	2011			2012			2013																	
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
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	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	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	0.1	0.1	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.1
Construção / Construction	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	4.3	4.2	4.3
Serviços / Services	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	6.2	6.2	6.3

Gráfico / Graph 2.5.  
Empréstimos Concedidos de Cobrança Duvidosa por Ramo de Atividade  
Non-performing Granted Loans by Branch of Activity



	2011			2012			2013																	
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	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	5.1	5.0	4.9
Indústria / Industry	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	10.3	10.1	10.3
Energia, água e resíduos / Energy, water and waste	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	1.0	1.1	1.2
Construção / Construction	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	23.5	23.3	23.6
Serviços / Services	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	9.6	10.0	10.0
Total	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	11.7	11.9	12.1

Nota: Não inclui crédito titulado.

Note: Does not include loans represented by securities

## 2. Sociedades não Financeiras / Non-Financial Corporations

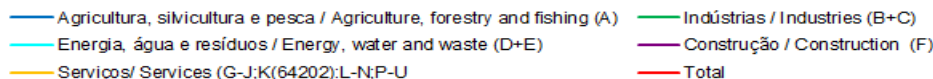
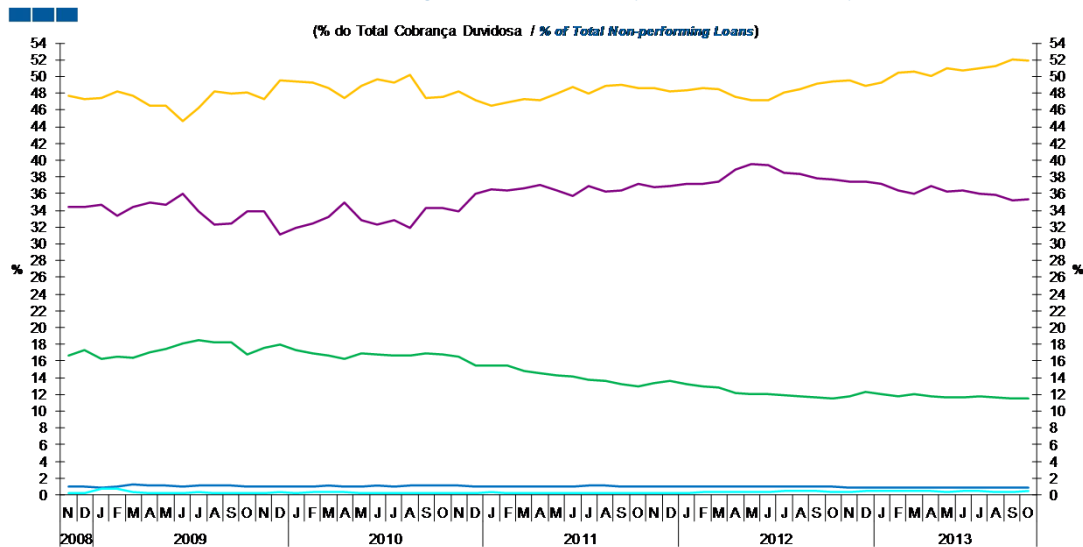


Gráfico / Graph 2.6.  
Empréstimos Concedidos de Cobrança Duvidosa por Ramo de Atividade  
Non-performing Granted Loans by Branch of Activity



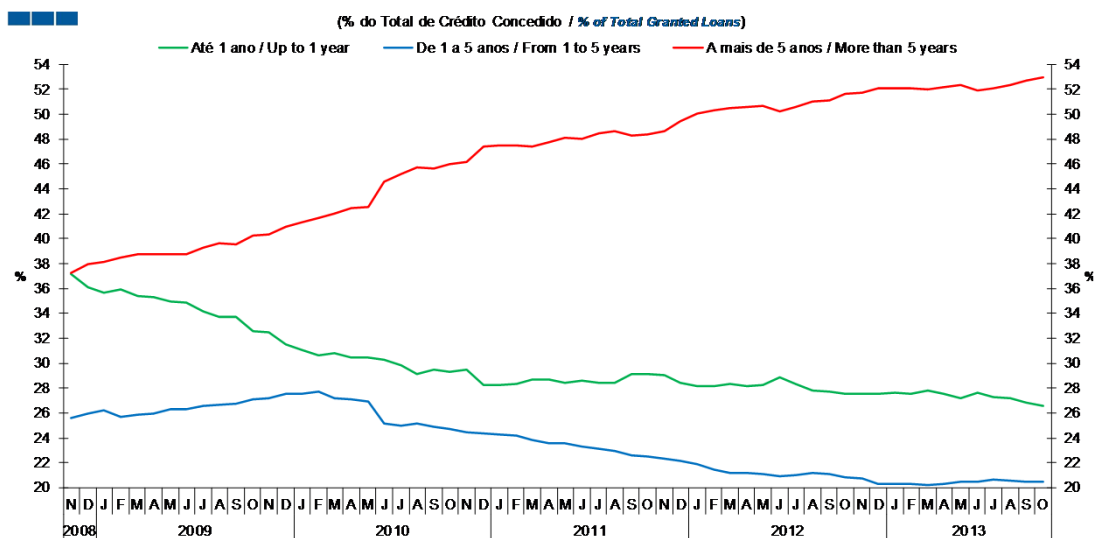
	2011		2012					2013					2013											
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.9	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.8	0.8	0.9	0.8	0.8	0.8
Indústria / Industry	13.4	13.7	13.2	12.9	12.8	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	11.7	11.6	11.6
Energia, água e resíduos / Energy, water and waste	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	0.4	0.4	0.4
Construção / Construction	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	35.9	35.2	35.3
Serviços / Services	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	51.3	52.0	51.9

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

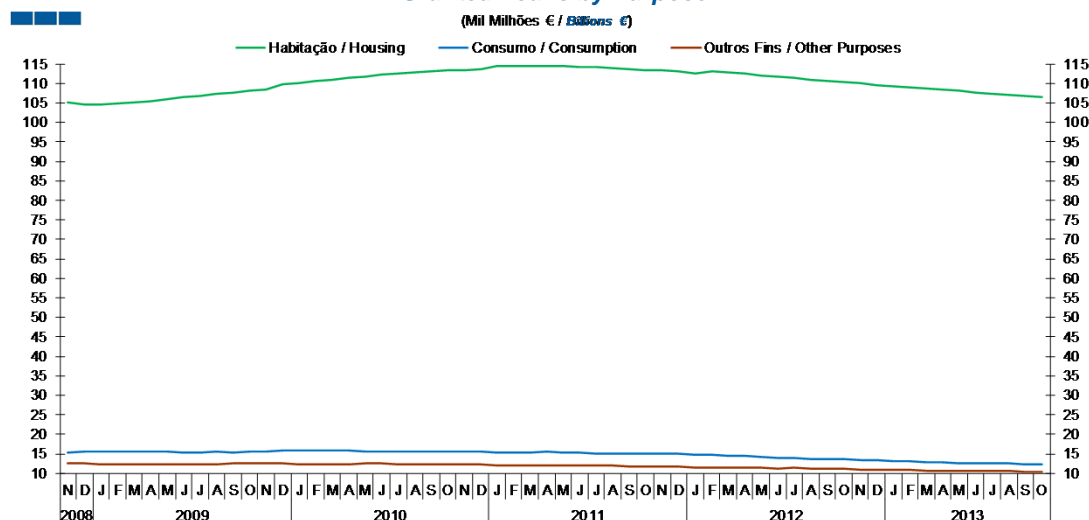


	2011		2012					2013																
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Até 1 ano / Up to 1 year	29.0	28.5	28.1	28.2	28.3	28.2	28.2	28.9	28.4	27.8	27.7	27.5	27.5	27.5	27.7	27.6	27.8	27.6	27.2	27.6	27.3	27.2	26.8	26.6
1 a 5 anos / 1 to 5 years	22.3	22.1	21.9	21.5	21.2	21.2	21.1	20.9	21.1	21.2	21.1	20.9	20.8	20.3	20.3	20.3	20.2	20.3	20.5	20.5	20.6	20.5	20.4	20.5
Mais de 5 anos / More than 5 years	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	52.3	52.7	53.0

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

### 3. Particulares / Households

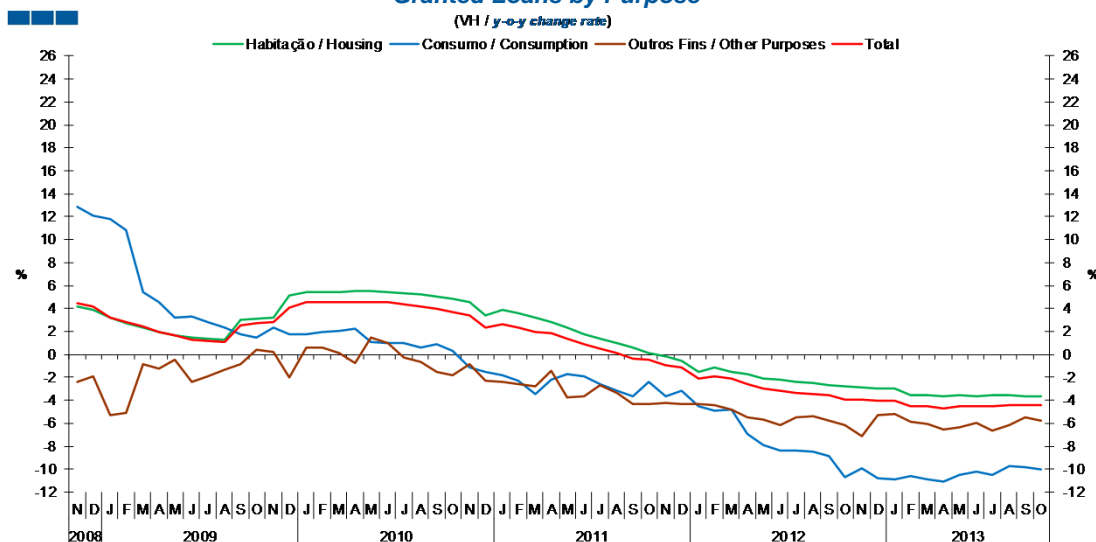
Gráfico / Graph 3.1.  
Empréstimos Concedidos por Destino  
Granted Loans by Purpose



Nota: Inclui crédito a emigrantes.

	2011				2012				2013															
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Habitação / Housing	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	107.1	106.7	106.4
Consumo / Consumption	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	12.4	12.3	12.2
Outros Fins / Other Purposes	11.8	11.6	11.5	11.5	11.4	11.4	11.3	11.3	11.2	11.1	11.0	10.9	10.9	10.9	10.8	10.7	10.7	10.6	10.6	10.6	10.5	10.5	10.4	

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



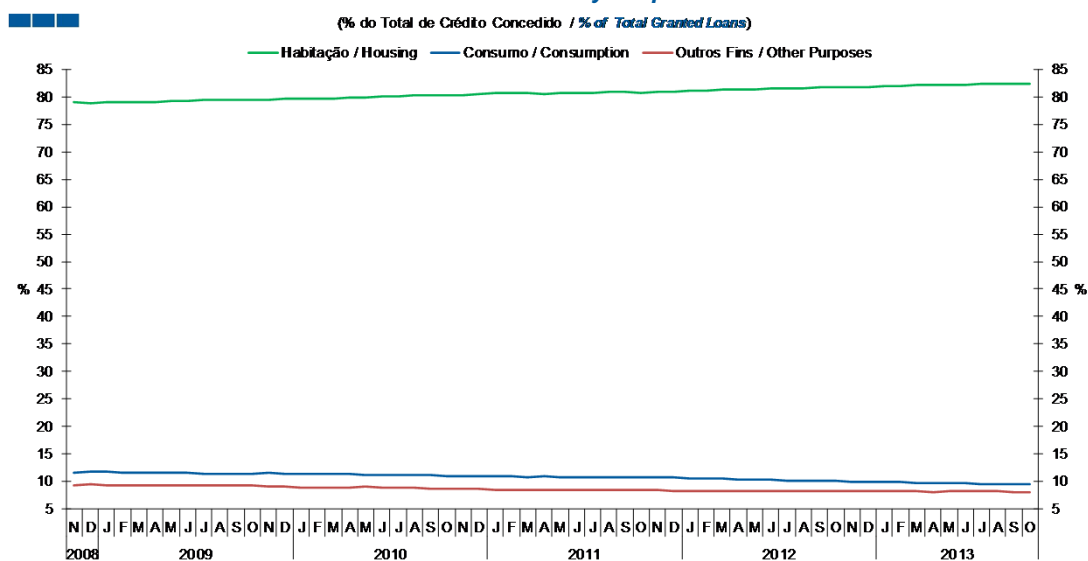
	2011				2012				2013															
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Habitação / Housing	-0.2	-0.5	-1.6	-1.2	-1.5	-1.7	-2.1	-2.2	-2.4	-2.5	-2.6	-2.8	-2.8	-3.0	-3.0	-3.6	-3.6	-3.7	-3.6	-3.6	-3.6	-3.6	-3.6	-3.6
Consumo / Consumption	-3.6	-3.2	-4.5	-4.9	-4.8	-7.0	-7.9	-8.3	-8.4	-8.5	-8.9	-10.7	-9.9	-10.8	-10.9	-10.6	-10.8	-11.1	-10.5	-10.2	-10.5	-9.7	-9.8	-10.0
Outros Fins / Other Purposes	-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	-6.2	-5.5	-5.7
Total	-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	-4.4	-4.4	-4.4

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

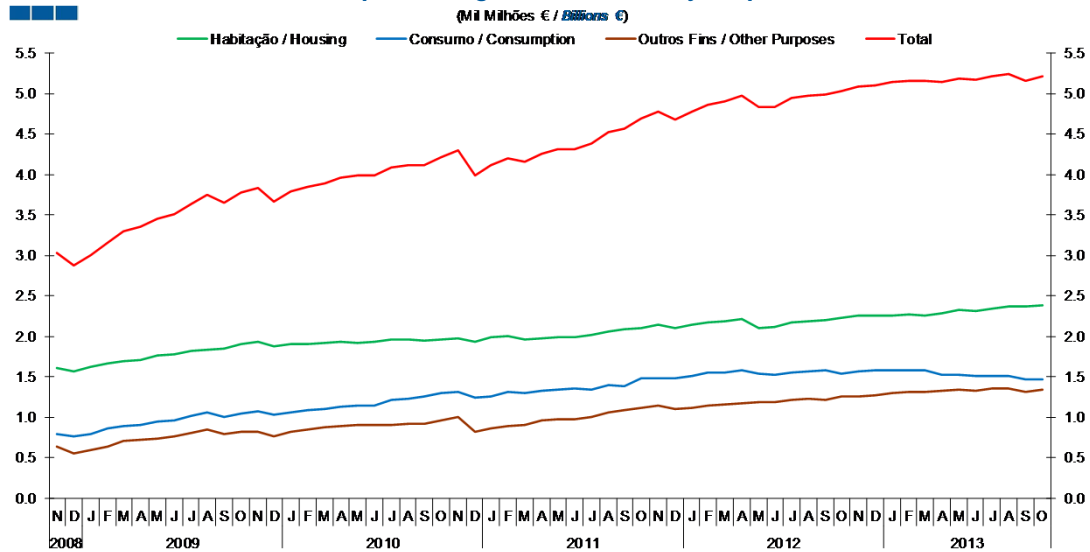


	2011		2012										2013											
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Habitação / Housing	80.9	81.0	81.1	81.2	81.3	81.4	81.5	81.6	81.6	81.6	81.8	81.8	81.9	81.8	82.0	82.0	82.1	82.2	82.3	82.3	82.4	82.3	82.4	82.5
Consumo / Consumption	10.6	10.7	10.6	10.5	10.5	10.4	10.3	10.2	10.2	10.1	10.1	10.0	10.0	10.0	9.8	9.8	9.8	9.7	9.6	9.6	9.5	9.5	9.5	9.4
Outros Fins / Other Purposes	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	8.1	8.1	8.1

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

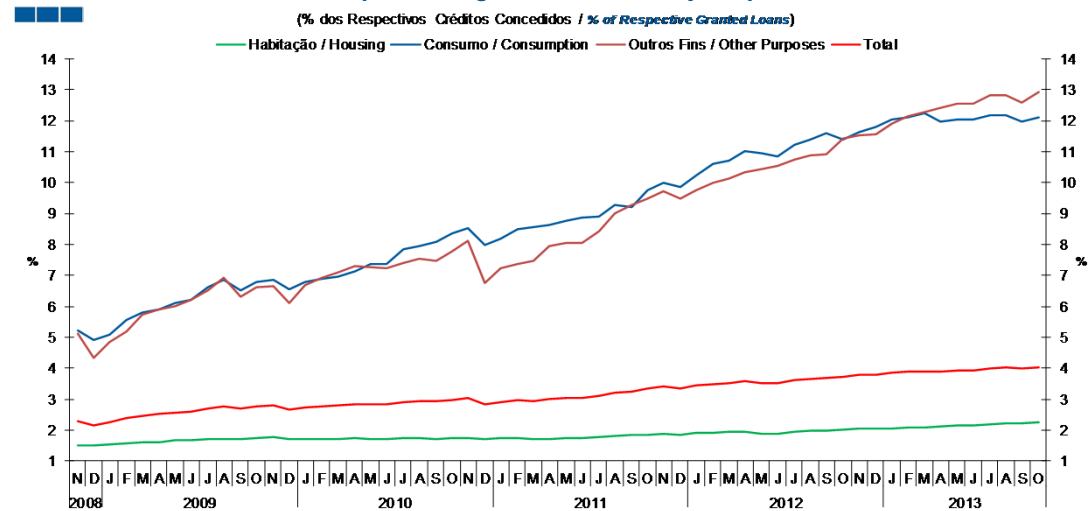
### 3. Particulares / Households

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



	2011		2012										2013											
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Habitação / Housing	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	2.4	2.4	2.4
Consumo / Consumption	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	1.5	1.5	1.5	1.5	1.5	1.5	1.5
Outros Fins / Other Purposes	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	1.4	1.4	1.3	1.3
Total	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	5.2	5.1	5.2	5.2	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

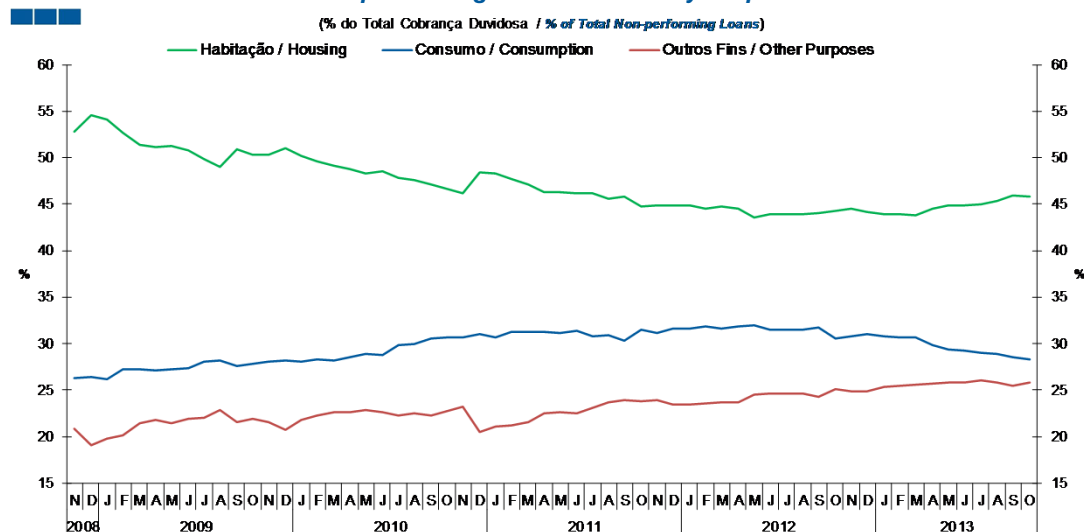


	2011		2012										2013											
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Habitação / Housing	1.9	1.9	1.9	1.9	1.9	2.0	1.9	1.9	2.0	2.0	2.0	2.0	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.2	2.2	2.2	2.2	2.2
Consumo / Consumption	10.0	9.9	10.2	10.6	10.7	11.0	11.0	10.9	11.2	11.4	11.6	11.4	11.6	11.8	12.0	12.1	12.3	12.0	12.0	12.0	12.2	12.2	12.0	12.1
Outros Fins / Other Purposes	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	12.8	12.8	12.6	12.9
Total	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	4.0	4.0	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

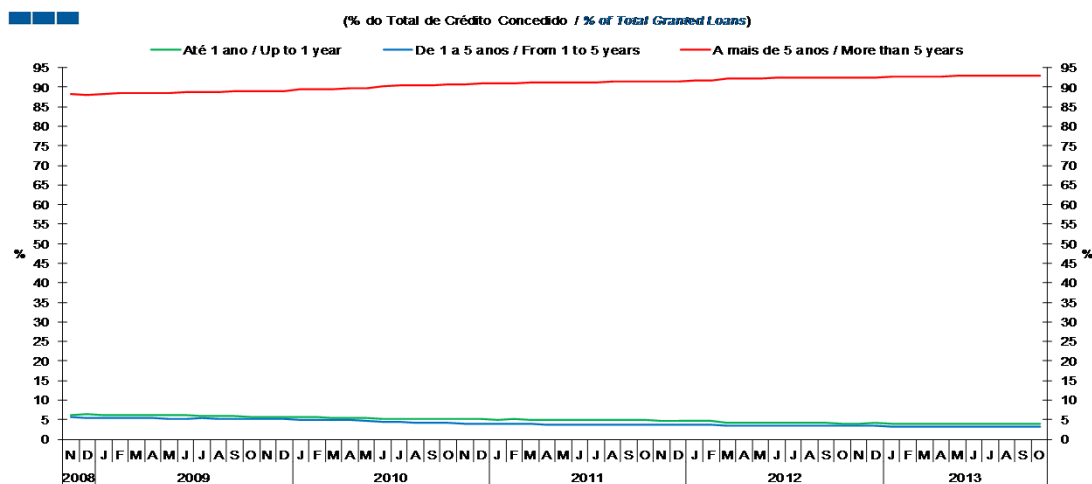


	2011		2012												2013									
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
<b>Habitação / Housing</b>	44.9	44.9	44.9	44.6	44.7	44.5	43.6	43.9	44.0	43.9	44.1	44.3	44.5	44.2	43.9	43.9	43.8	44.5	44.8	44.9	45.0	45.3	45.9	45.9
<b>Consumo / Consumption</b>	31.1	31.6	31.6	31.8	31.7	31.8	31.9	31.4	31.5	31.5	31.7	30.6	30.7	31.0	30.7	30.7	30.7	29.8	29.3	29.3	29.0	28.9	28.6	28.3
<b>Outros Fins / Other Purposes</b>	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	26.0	25.8	25.5	25.8

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

### 3. Particulares / Households

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



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

	2011		2012					2013																
	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O
Até 1 ano / Up to 1 year	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	4.0	3.9	3.9	3.9	3.9	3.9	3.9	3.8
1 a 5 anos / 1 to 5 years	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	3.2	3.2	3.1
Mais de 5 anos / More than 5 years	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	92.8	92.8	92.9	92.9	92.9	92.9	92.9	93.0

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