

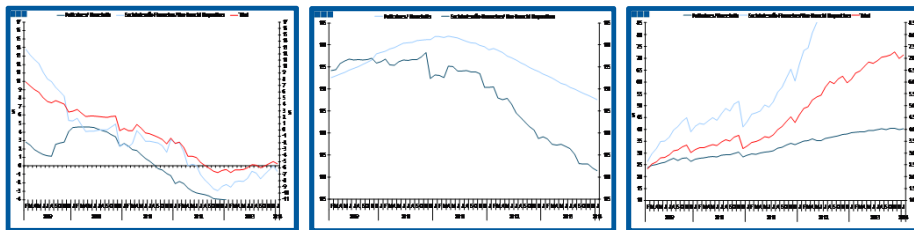
Estatísticas Temáticas de Conjuntura

Short-term Thematic Statistics

- Nº 3/2014 -

25 de março de 2014

March, 25, 2014



Crédito ao Setor Privado

Credit to Private Sector

- Janeiro de 2014 -

- January, 2014 -

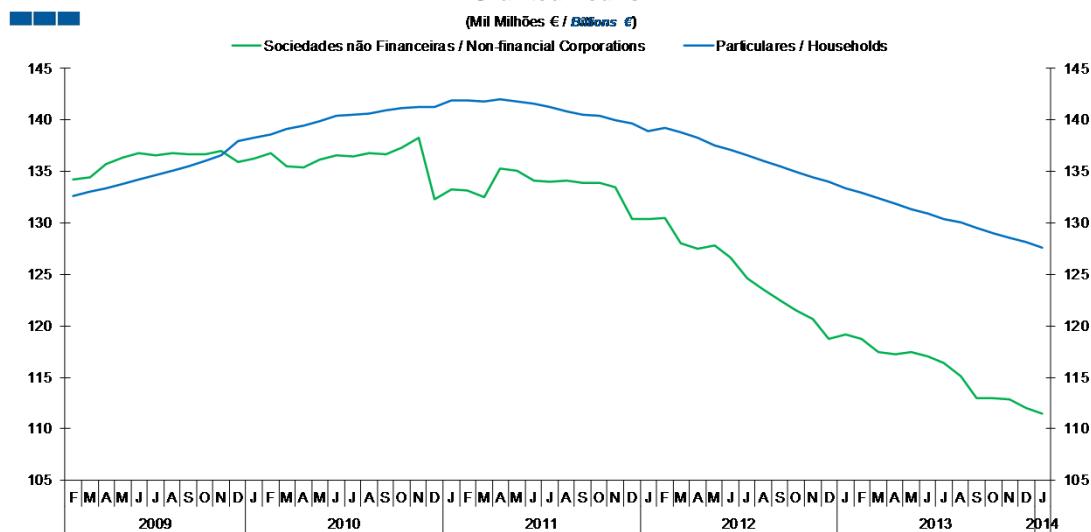
Fonte / *Source:* Banco de Portugal

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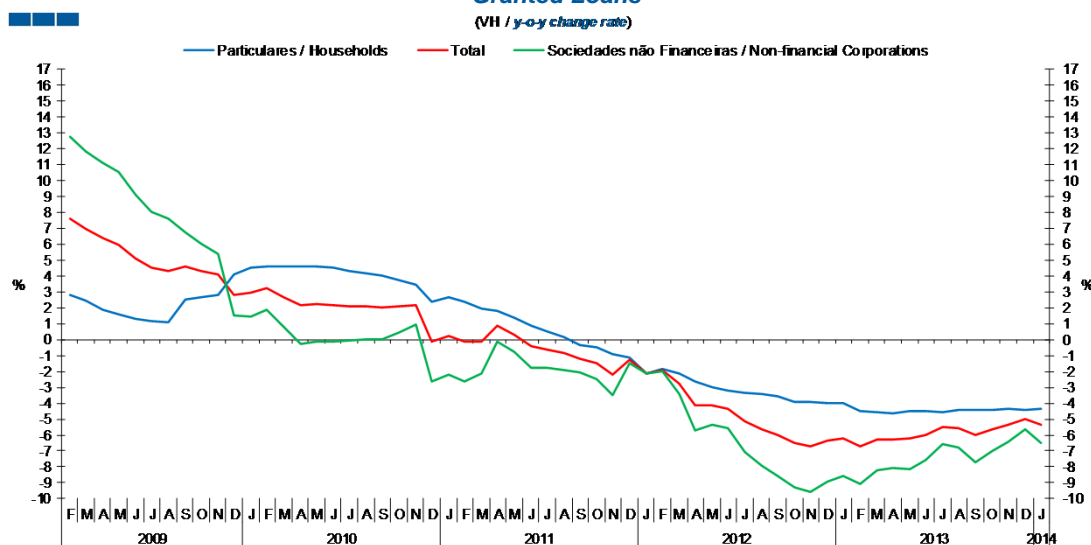
1. Total

Gráfico / Graph 1.1.
Empréstimos Concedidos
Granted Loans



	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	
Sociedades Não Financeiras / Non-financial Corporations	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	113.0	113.0	112.9	112.0	111.5	
Particulares / Households	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	128.5	128.1	127.6	

Gráfico / Graph 1.2.
Empréstimos Concedidos
Granted Loans

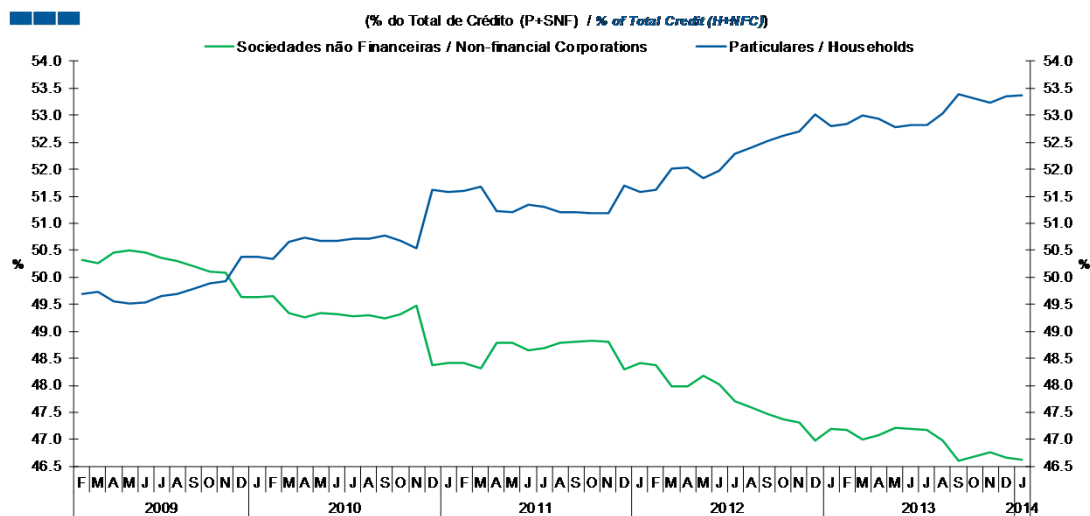


	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	
Sociedades Não Financeiras / Non-financial Corporations	-2.0	-3.4	-5.7	-5.4	-5.6	-7.1	-7.9	-8.6	-9.3	-9.6	-8.9	-8.6	-9.0	-8.2	-8.1	-8.1	-7.6	-6.5	-6.8	-7.7	-7.0	-6.4	-5.7	-6.5	
Particulares / Households	-1.9	-2.1	-2.6	-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	-4.4	-4.4	-4.3	
Total	-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	-5.7	-5.3	-5.0	-5.4	

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

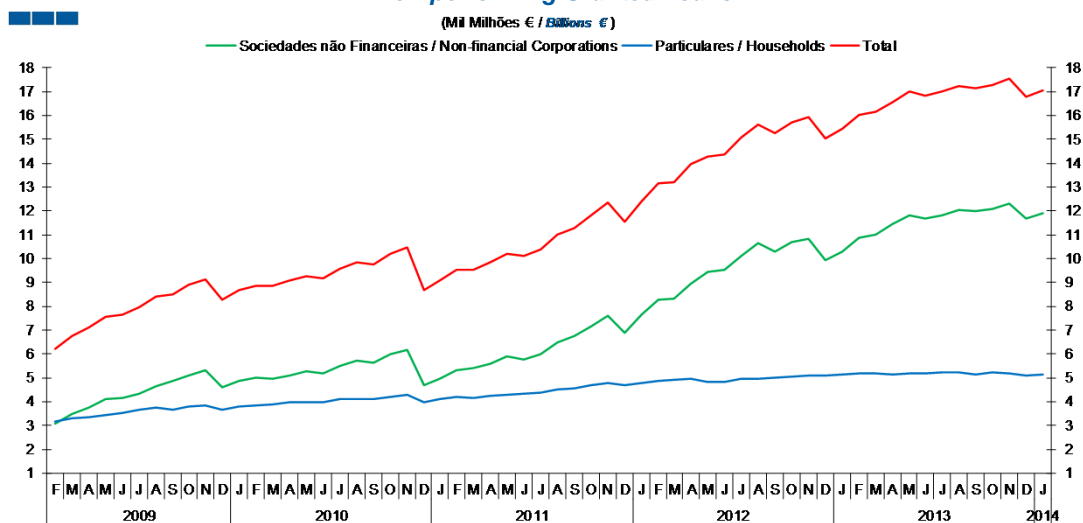


Nota: Particulares - Inclui crédito a emigrantes; Sociiedades não Financeiras - Inclui crédito titulado

	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	
Sociiedades Não Financeiras / Non-financial Corporations	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	46.8	46.7	46.6	
Particulares / Households	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	53.2	53.3	53.4	

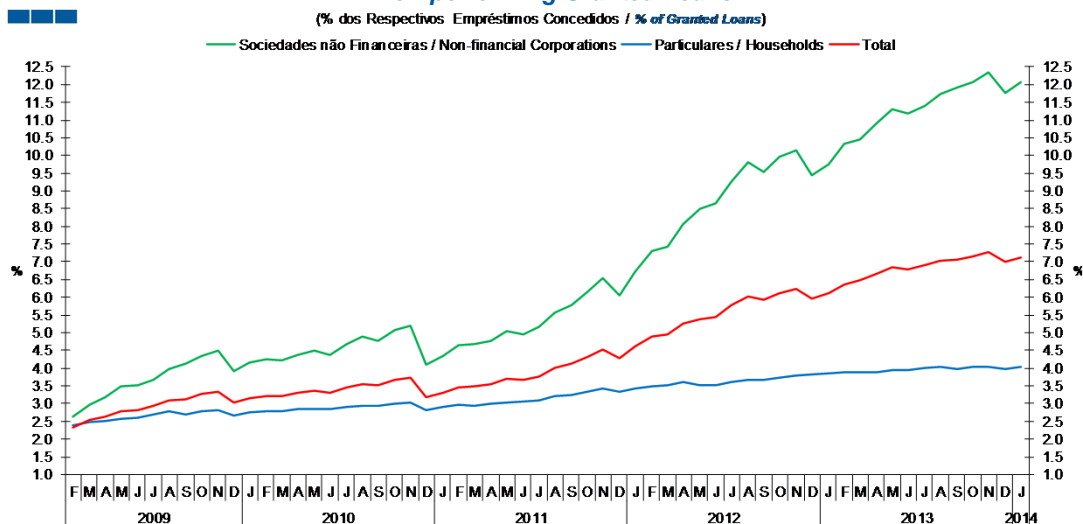
1. Total

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



	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	
Sociedades Não Financeiras / Non-financial Corporations	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	12.3	11.7	11.9	
Particulares / Households	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	5.2	5.1	5.1	
Total	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	17.3	17.2	17.3	17.5	16.8	17.0	

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

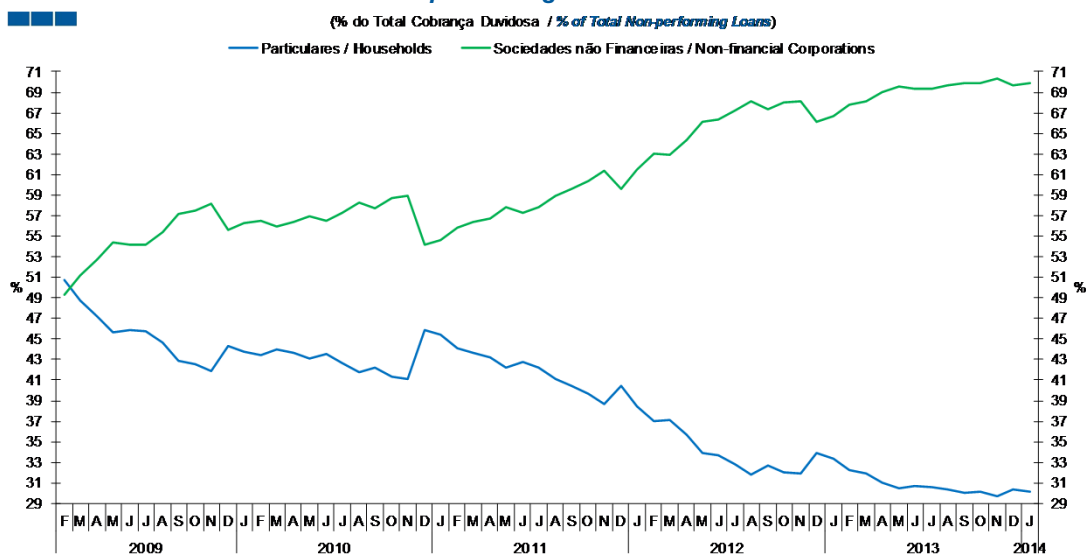


	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	
Sociedades Não Financeiras / Non-financial Corporations	7.3	7.4	8.1	8.5	8.7	9.3	9.8	9.5	10.0	10.2	9.4	9.8	10.3	10.5	10.9	11.3	11.2	11.4	11.7	11.9	12.1	12.3	11.8	12.1	
Particulares / Households	3.5	3.5	3.6	3.5	3.5	3.6	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	4.0	4.0	4.0	
Total	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	7.0	7.1	7.1	7.3	7.0	7.1	

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

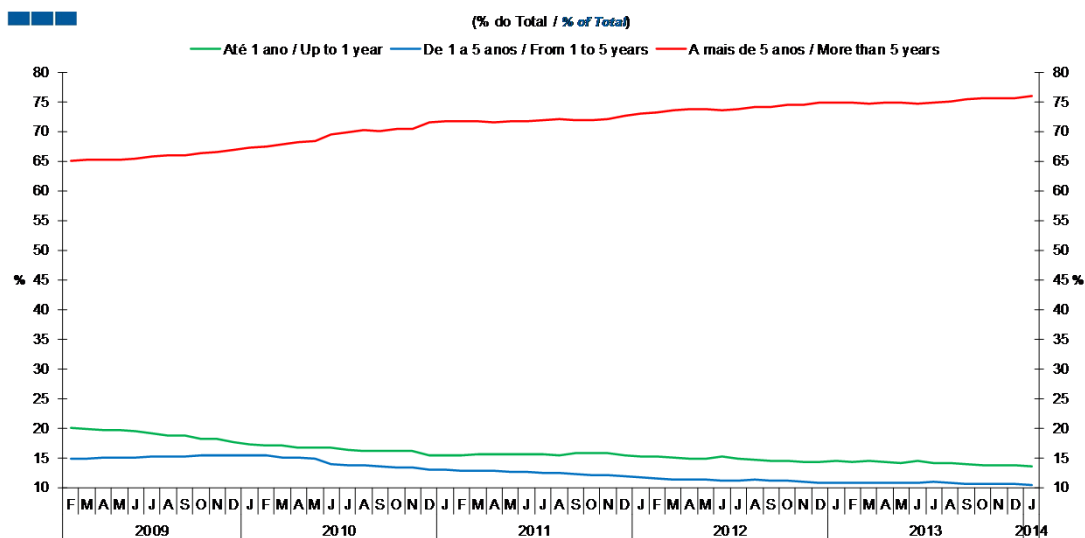


	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	
Sociedades Não Financeiras / Non-financial Corporations	63.0	62.9	64.3	66.1	66.4	67.2	68.1	67.3	68.0	68.1	66.1	66.7	67.8	68.1	69.0	69.5	69.3	69.4	69.7	69.9	69.9	70.3	69.6	69.9	
Particulares / Households	37.0	37.1	35.7	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	29.7	30.4	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

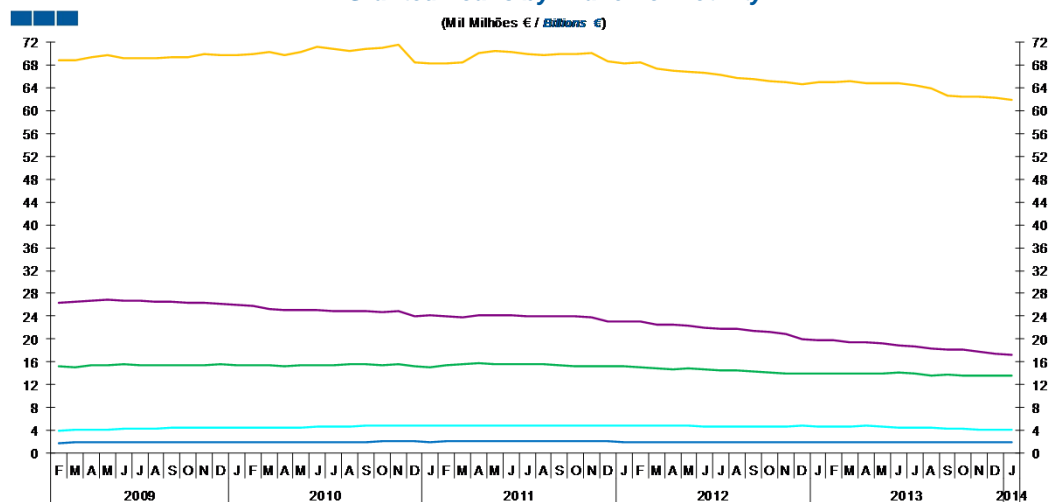


	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	
Até 1 ano / Up to 1 year	15.2	15.0	14.9	14.9	15.2	14.9	14.6	14.6	14.5	14.4	14.4	14.4	14.4	14.5	14.4	14.2	14.4	14.2	13.9	13.8	13.7	13.8	13.6		
1 a 5 anos / 1 to 5 years	11.6	11.4	11.4	11.3	11.2	11.3	11.3	11.2	11.1	11.1	10.8	10.8	10.8	10.8	10.8	10.9	10.9	10.9	10.8	10.7	10.7	10.6	10.6	10.5	
Mais de 5 anos / More than 5 years	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	75.6	75.6	75.9	

2. Sociedades não Financeiras / Non-Financial Corporations

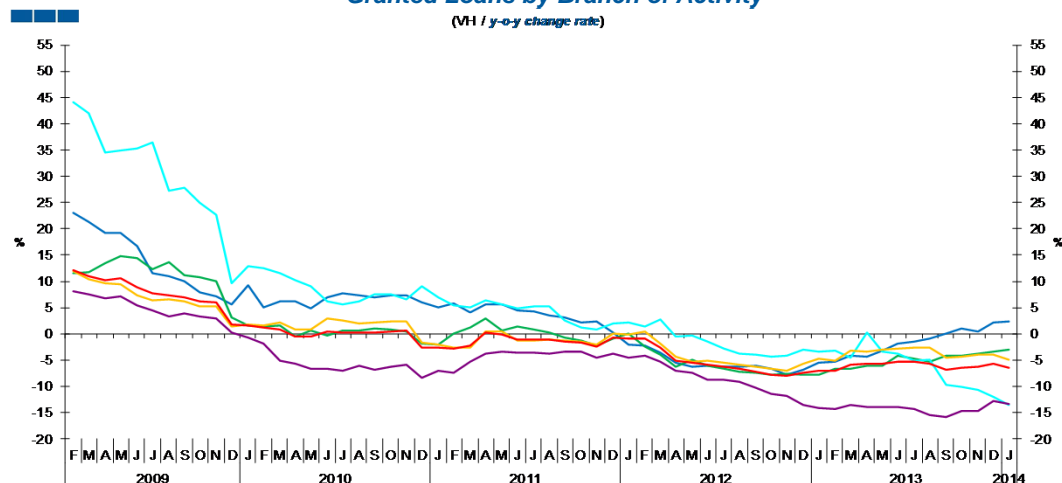
- Agricultura, silvicultura e pesca / Agriculture, forestry and fishing (A)
- Energia, água e resíduos / Energy, water and waste (D+E)
- Serviços / Services (G-J;K(64202):L-N;P-U)
- Indústrias / Industries (B+C)
- Construção / Construction (F)
- Total

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



	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	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	2.0	2.0	2.0	2.0	1.9	1.9	1.9		
Indústria / Industry	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	13.5	13.5	13.5	13.6		
Energia, água e resíduos / Energy, water and waste	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	4.2	4.1		
Construção / Construction	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	17.9	17.2		
Serviços / Services	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	63.9	62.6	62.4	62.5	61.9		

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



	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	-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	-1.0	0.1	1.1	0.5	2.1	2.3	
Indústria / Industry	-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	-3.8	-3.3	-3.1	
Energia, água e resíduos / Energy, water and waste	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	-10.2	-10.7	-12.0	-13.5	
Construção / Construction	-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	-15.4	-15.8	-14.7	-14.7	-12.8	-13.4	
Serviços / Services	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	-4.0	-3.9	-4.9	
Total	-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	-6.9	-6.5	-6.3	-5.7	-6.5	

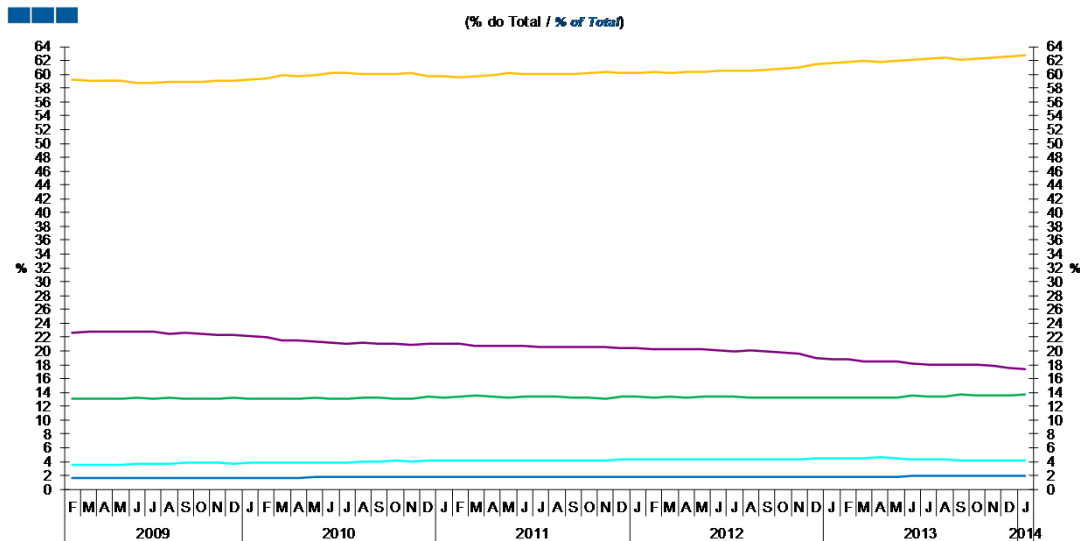
Nota: Não inclui crédito titulado.

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



	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	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	1.9	1.9	1.9	2.0	2.0	1.9	2.0	1.9	
Indústria / Industry	13.3	13.4	13.3	13.4	13.4	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	13.5	13.6	13.7		
Energia, água e resíduos / Energy, water and waste	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	4.2	4.2		
Construção / Construction	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	17.9	17.6	17.4	
Serviços / Services	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	62.5	62.6	62.7	

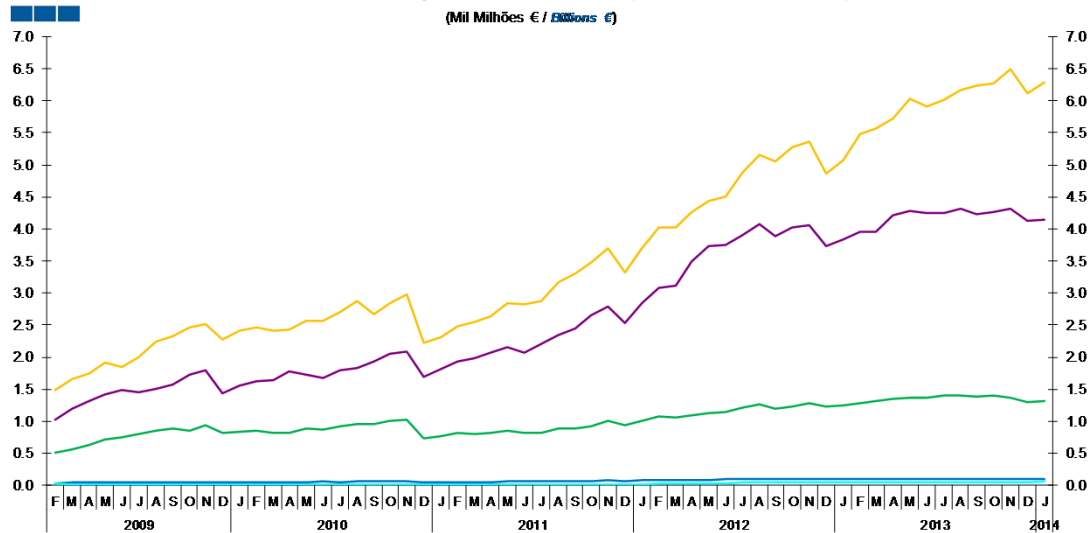
Nota: Não inclui crédito titulado.

Note: Does not include loans represented by securities

2. Sociedades não Financeiras / Non-Financial Corporations

- Agricultura, silvicultura e pesca / Agriculture, forestry and fishing (A)
- 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

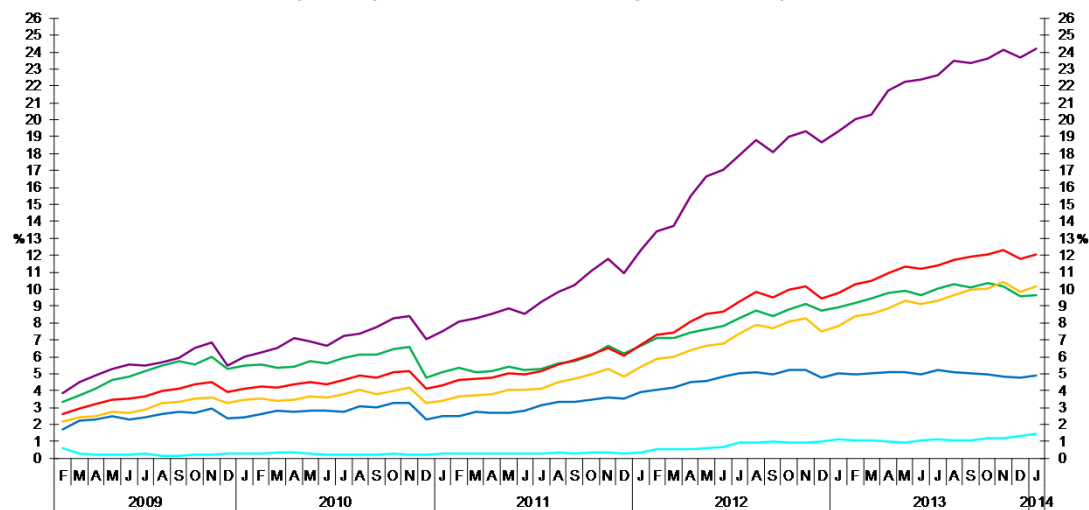


(Milhões de € / Millions of €)

	2012												2013												2014	
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	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	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	1.4	1.3	1.3		
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	0.1	0.1	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.1	0.1	0.1			
Construção / Construction	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	4.3	4.1	4.2		
Serviços / Services	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	6.5	6.1	6.3		

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)



	2012												2013												2014	
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J		
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	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	4.8	4.7	4.9		
Indústria / Industry	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	10.2	9.6	9.7		
Energia, água e resíduos / Energy, water and waste	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	1.2	1.3	1.4		
Construção / Construction	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	24.1	23.7	24.2		
Serviços / Services	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	10.4	9.8	10.2		
Total	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	12.3	11.8	12.1		

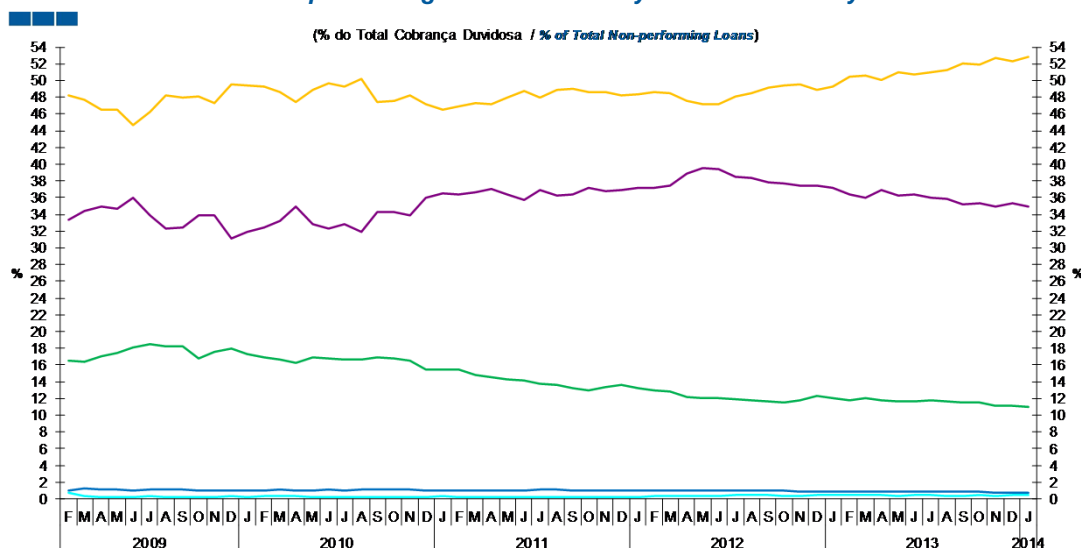
Nota: Não inclui crédito titulado.

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

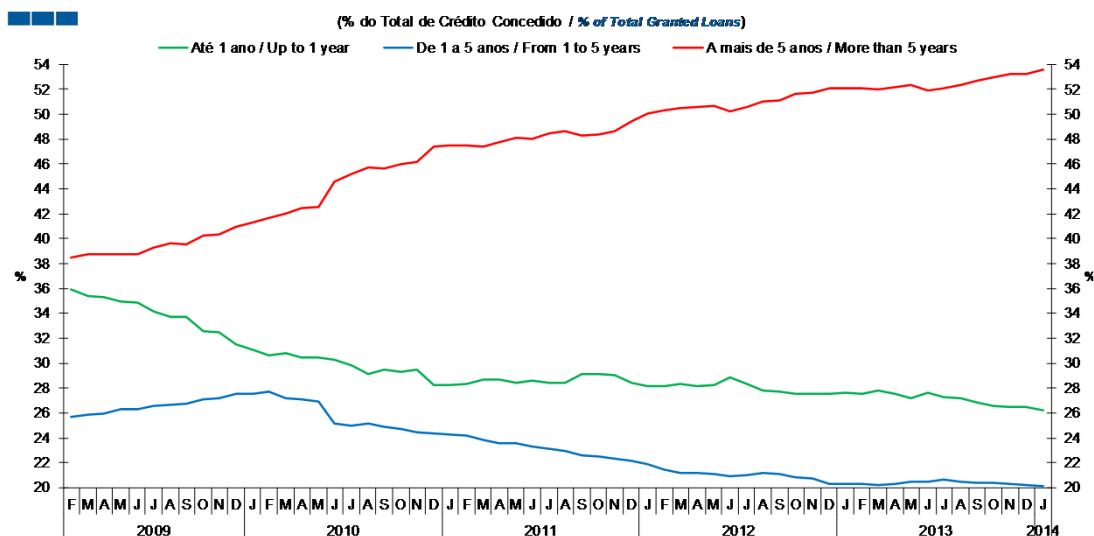


	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	1.0	1.0	1.0	1.0	1.0	1.0	0.9	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.8	0.8	0.9	0.8	0.8	0.8	0.8	0.8	0.8	
Indústria / Industry	12.9	12.8	12.2	12.0	12.1	11.9	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	11.2	11.1	11.0	
Energia, água e resíduos / Energy, water and waste	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	0.5	0.5		
Construção / Construction	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	35.0	35.3	34.9	
Serviços / Services	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	52.7	52.3	52.8	

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

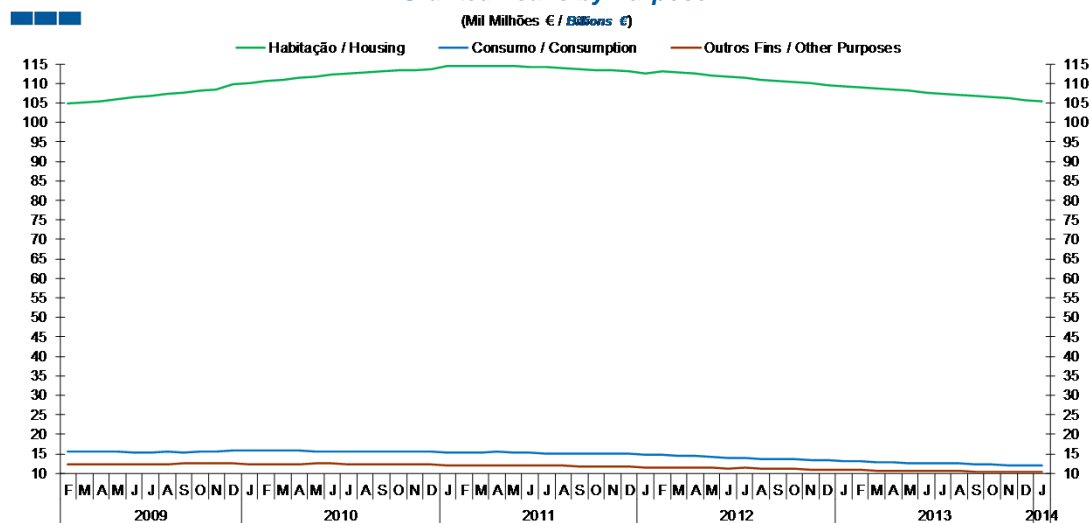


	2012												2013												2014	
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J		
Até 1 ano / Up to 1 year	28.2	28.3	28.2	28.2	28.9	28.4	27.8	27.7	27.5	27.5	27.5	27.7	27.6	27.8	27.6	27.2	27.6	27.3	27.2	26.8	26.6	26.5	26.5	26.2		
1 a 5 anos / 1 to 5 years	21.5	21.2	21.2	21.1	20.9	21.1	21.2	21.1	20.9	20.8	20.3	20.3	20.3	20.2	20.3	20.5	20.5	20.6	20.5	20.4	20.4	20.3	20.2	20.2		
Mais de 5 anos / More than 5 years	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	53.2	53.2	53.6		

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

3. Particulares / Households

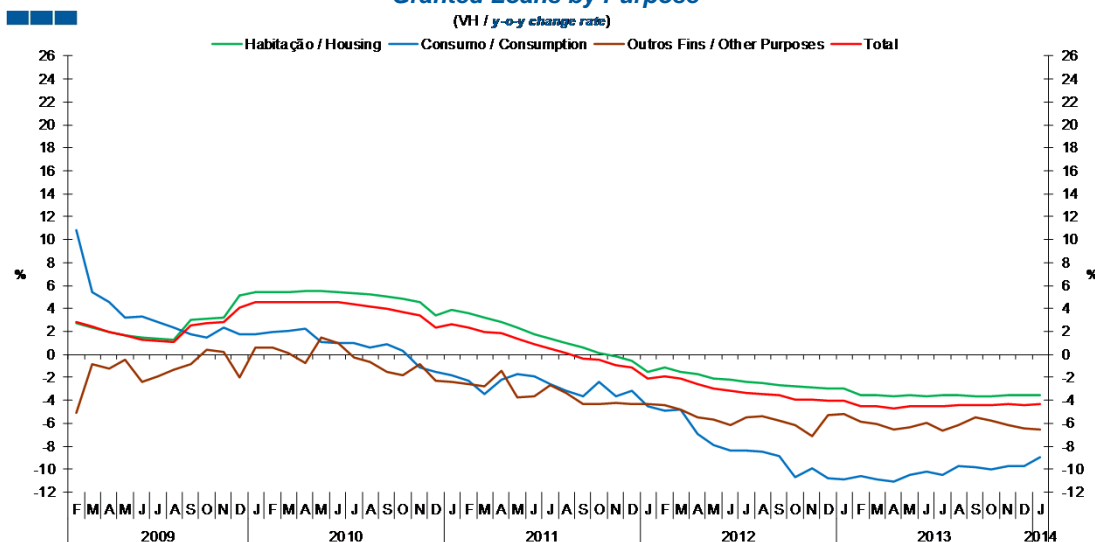
Gráfico / Graph 3.1.
Empréstimos Concedidos por Destino
Granted Loans by Purpose



Nota: Inclui crédito a emigrantes.

	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	
Habitação / Housing	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	106.2	105.8	105.4	
Consumo / Consumption	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	12.1	12.1	11.9	
Outros Fins / Other Purposes	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	10.5	10.5	10.4	10.3	10.3	10.2	

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



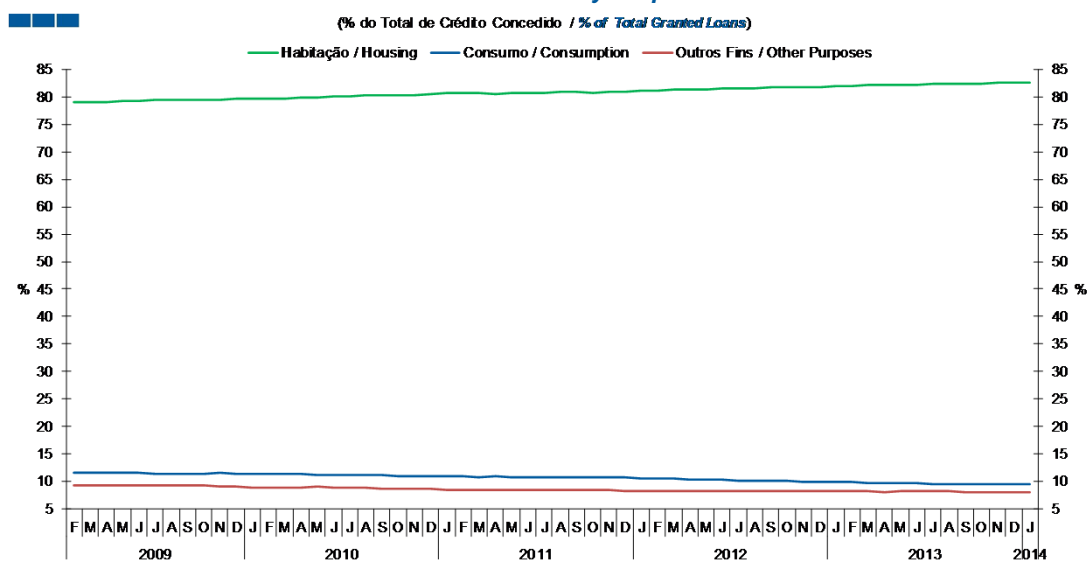
	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	
Habitação / Housing	-1.2	-1.5	-1.7	-2.1	-2.2	-2.4	-2.5	-2.6	-2.8	-2.8	-3.0	-3.0	-3.6	-3.6	-3.7	-3.6	-3.6	-3.6	-3.6	-3.6	-3.5	-3.6	-3.6		
Consumo / Consumption	-4.9	-4.8	-7.0	-7.9	-8.3	-8.4	-8.5	-8.9	-10.7	-9.9	-10.8	-10.9	-10.6	-10.8	-11.1	-10.5	-10.2	-10.5	-9.7	-9.8	-10.0	-9.8	-9.7	-9.0	
Outros Fins / Other Purposes	-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	-6.1	-6.5	-6.5	
Total	-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	-4.4	-4.4	-4.3	

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

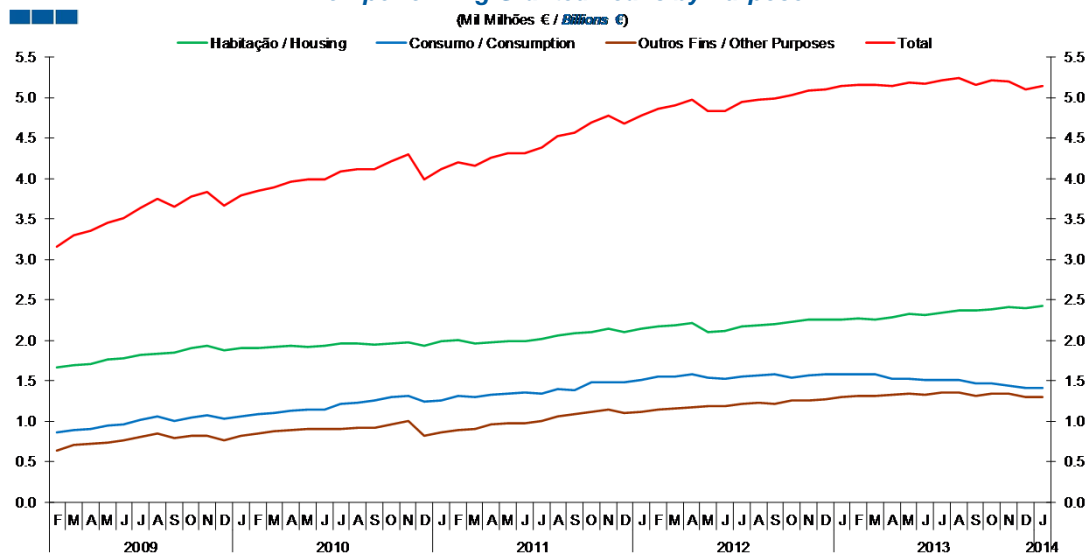


	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	
Habitação / Housing	81.2	81.3	81.4	81.5	81.6	81.6	81.8	81.8	81.9	81.8	82.0	82.0	82.1	82.2	82.3	82.3	82.4	82.3	82.4	82.5	82.6	82.6	82.6		
Consumo / Consumption	10.5	10.5	10.4	10.3	10.2	10.2	10.1	10.1	10.0	10.0	10.0	9.8	9.8	9.8	9.7	9.6	9.6	9.5	9.5	9.5	9.4	9.4	9.4		
Outros Fins / Other Purposes	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	8.0	8.0		

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

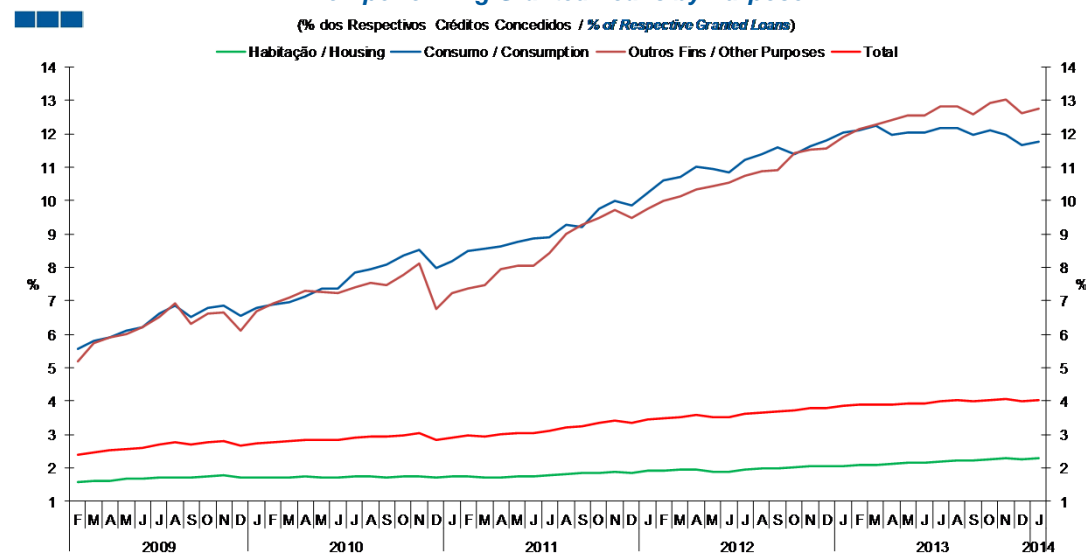
3. Particulares / Households

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



	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	
Habitação / Housing	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	2.4	2.4	2.4	
Consumo / Consumption	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	1.4	1.4	1.4	
Outros Fins / Other Purposes	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	1.3	1.3	1.3	
Total	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	5.1	5.1		

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

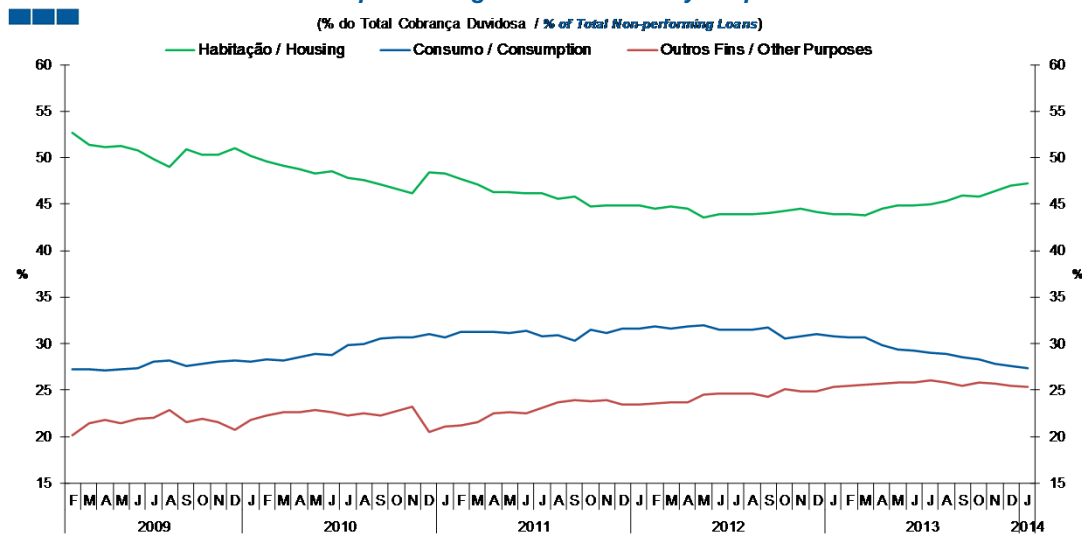


	2012												2013												2014
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	
Habitação / Housing	1.9	1.9	2.0	1.9	1.9	2.0	2.0	2.0	2.0	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.2	2.2	2.2	2.2	2.2	2.3	2.3	2.3	
Consumo / Consumption	10.6	10.7	11.0	11.0	10.9	11.2	11.4	11.6	11.4	11.6	11.8	12.0	12.1	12.3	12.0	12.0	12.0	12.2	12.2	12.0	12.1	12.0	11.7	11.8	
Outros Fins / Other Purposes	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	13.0	12.6	12.8	
Total	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	4.0	4.0	4.0	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

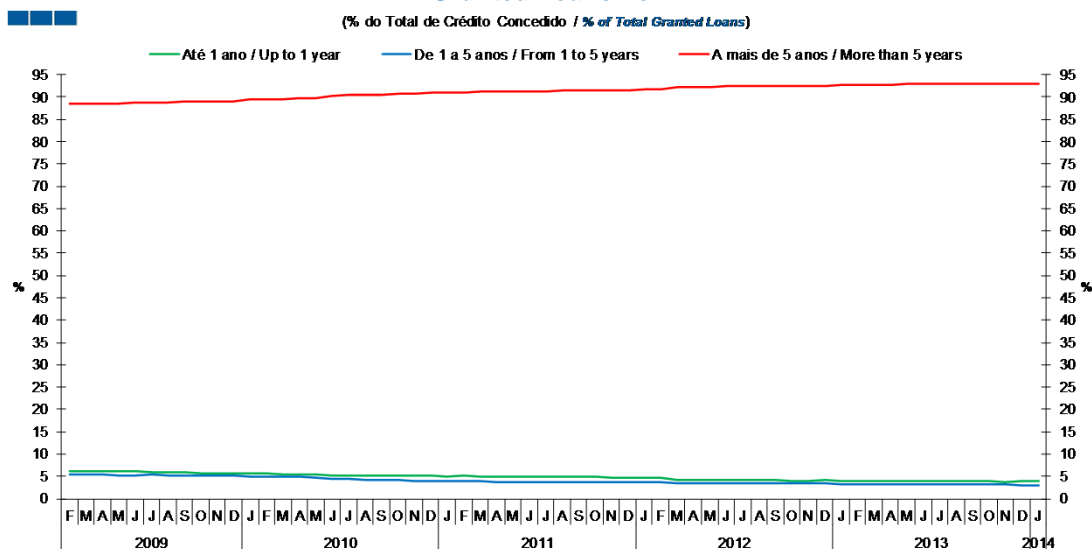


	2012												2013												2014	
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J		
Habitação / Housing	44.6	44.7	44.5	43.6	43.9	44.0	43.9	44.1	44.3	44.5	44.2	43.9	43.9	43.8	44.5	44.8	44.9	45.0	45.3	45.9	45.9	46.5	47.0	47.3		
Consumo / Consumption	31.8	31.7	31.8	31.9	31.4	31.5	31.5	31.7	30.6	30.7	31.0	30.7	30.7	30.7	29.8	29.3	29.3	29.0	28.9	28.6	28.3	27.8	27.6	27.4		
Outros Fins / Other Purposes	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	25.4	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



	2012												2013												2014	
	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J		
Até 1 ano / Up to 1 year	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	3.8	3.8	3.9	3.9			
1 a 5 anos / 1 to 5 years	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	3.1	3.1	3.1	3.1			
Mais de 5 anos / More than 5 years	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	93.0	93.1	93.0	93.1			

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