

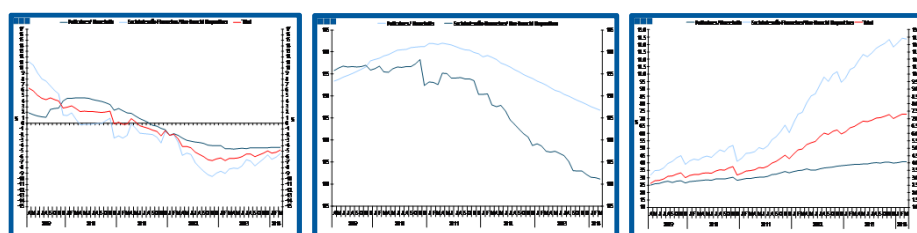
# Estatísticas Temáticas de Conjuntura

## *Short-term Thematic Statistics*

- Nº 5/2014 -

22 de maio de 2014

*May, 22, 2014*



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

- Março de 2014 -

*- March, 2014 -*

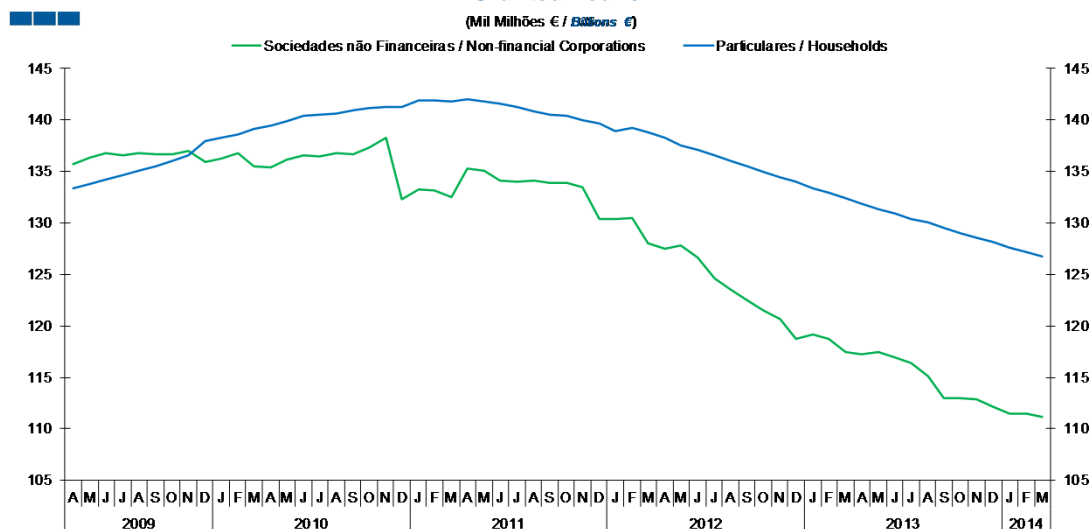
Fonte / *Source:* Banco de Portugal

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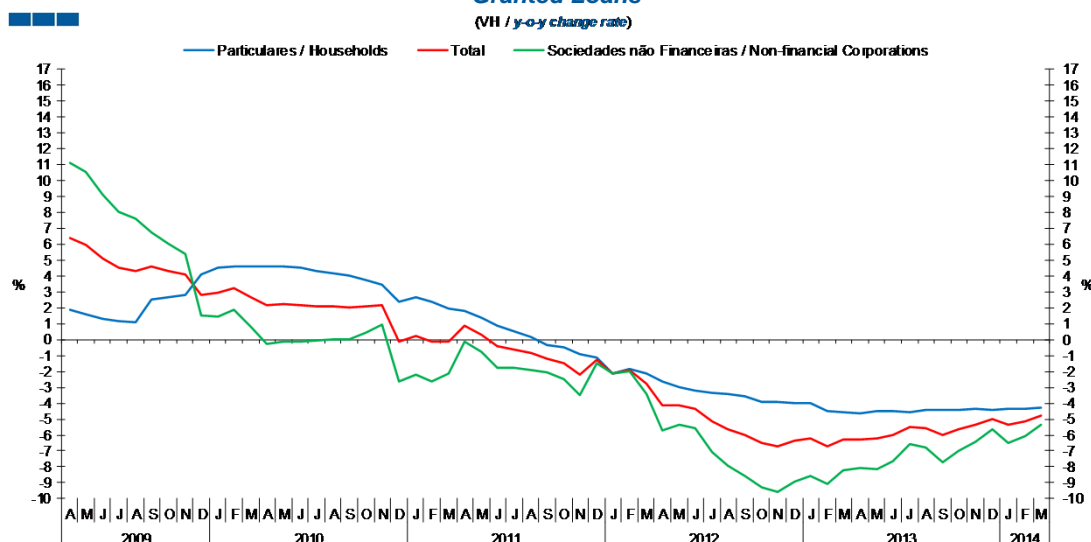
# 1. Total

Gráfico / Graph 1.1.  
 Empréstimos Concedidos  
 Granted Loans



	2012												2013												2014		
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
Sociedades Não Financeiras / Non-financial Corporations	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	112.1	111.5	111.5	111.1			
Particulares / Households	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	127.2	126.8			

Gráfico / Graph 1.2.  
 Empréstimos Concedidos  
 Granted Loans

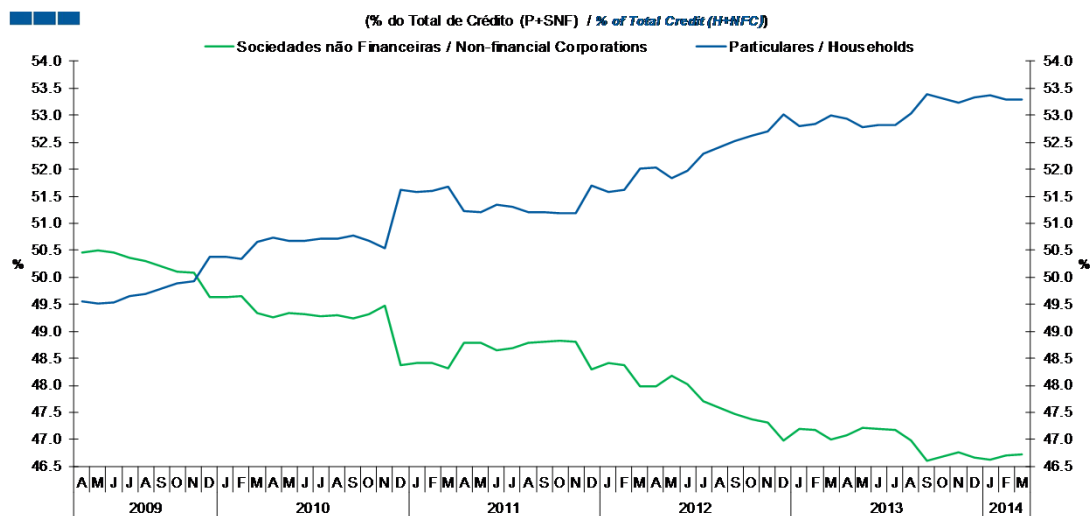


	2012												2013												2014		
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
Sociedades Não Financeiras / Non-financial Corporations	-5.7	-5.4	-5.6	-7.1	-7.9	-8.6	-9.3	-9.6	-8.9	-8.6	-9.0	-8.2	-8.1	-8.1	-7.6	-6.5	-6.8	-7.7	-7.0	-6.4	-5.6	-6.5	-6.1	-5.4			
Particulares / Households	-2.6	-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	-4.4	-4.4	-4.4	-4.4	-4.4	-4.4	-4.3	-4.3	-4.3			
Total	-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	-5.3	-5.2	-4.8			

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

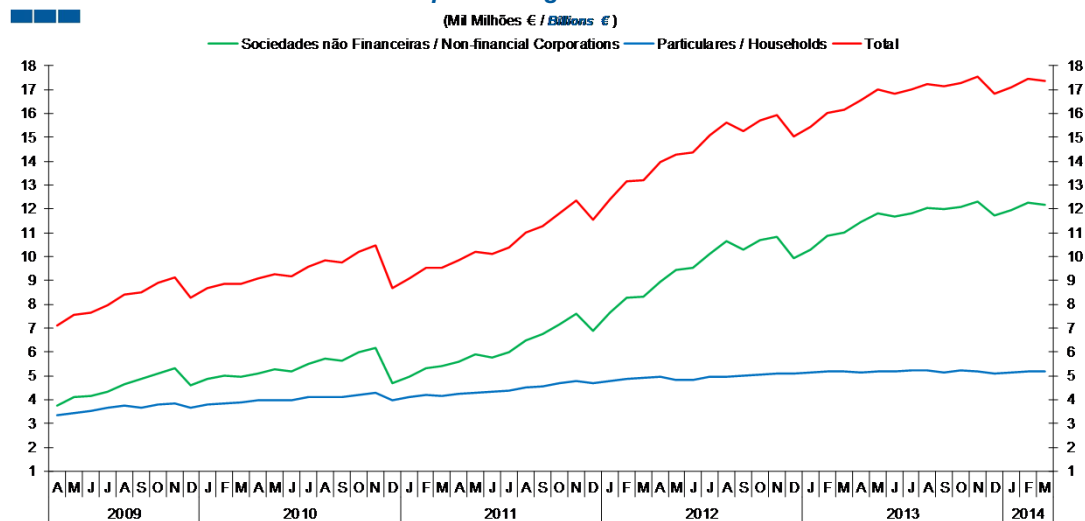


Nota: Particulares - Inclui crédito a emigrantes; Sociiedades não Financeiras - Inclui crédito titulado

	2012												2013												2014		
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
Sociiedades Não Financeiras / Non-financial Corporations	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	46.7				
Particulares / Households	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	53.0	53.4	53.3	53.2	53.3	53.4	53.3	53.3				

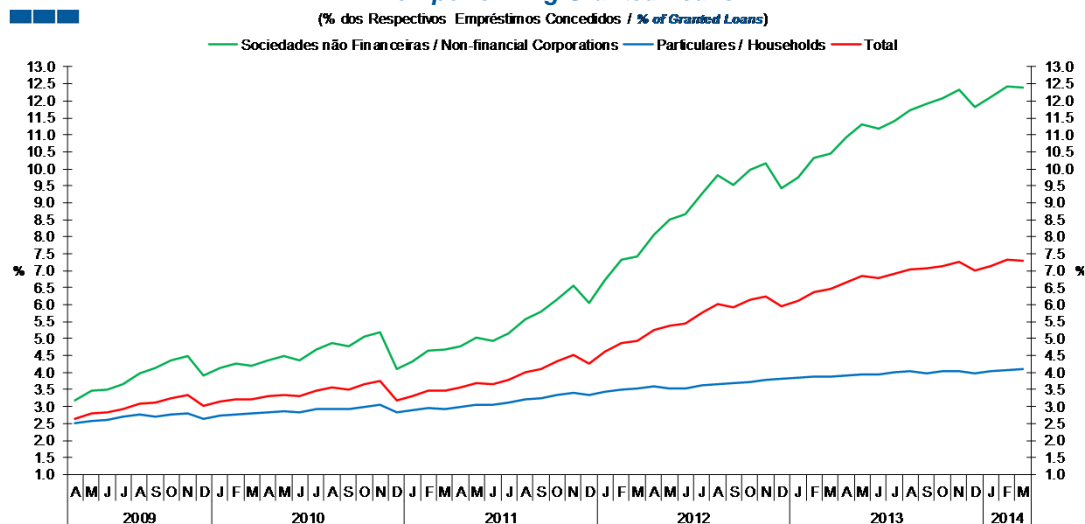
## 1. Total

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



	2012												2013												2014		
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
Sociedades Não Financeiras / Non-financial Corporations	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	12.0	12.3	12.2			
Particulares / Households	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	5.2	5.2			
<b>Total</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>	<b>17.5</b>	<b>16.8</b>	<b>17.1</b>	<b>17.4</b>	<b>17.4</b>			

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

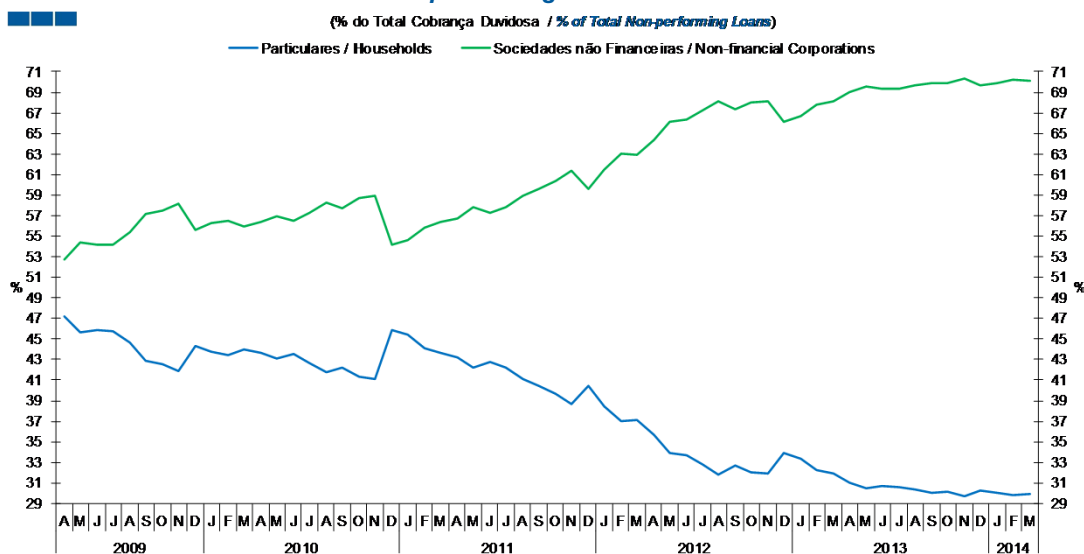


	2012												2013												2014		
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
Sociedades Não Financeiras / Non-financial Corporations	8.1	8.5	8.7	9.3	9.8	9.5	10.0	10.2	9.4	9.8	10.3	10.5	10.9	11.3	11.2	11.4	11.7	11.9	12.1	12.3	11.8	12.1	12.4	12.4			
Particulares / Households	3.6	3.5	3.5	3.6	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	4.1	4.1			
<b>Total</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>	<b>7.3</b>	<b>7.0</b>	<b>7.1</b>	<b>7.3</b>	<b>7.3</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

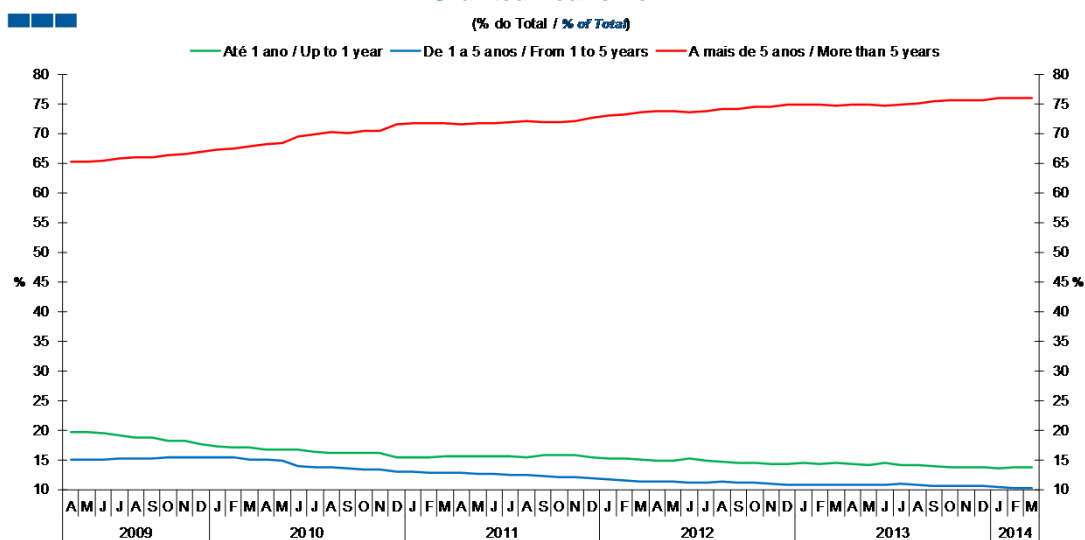


	2012												2013												2014		
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
<b>Sociedades Não Financeiras / Non-financial Corporations</b>	64.3	66.1	66.4	67.2	68.1	67.3	68.0	68.1	66.1	66.7	67.8	68.1	69.0	69.5	69.3	69.4	69.7	69.9	69.9	70.3	69.7	69.9	70.2	70.1			
<b>Particulares / Households</b>	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	30.3	30.1	29.8	29.9			

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 1.7.  
 Prazo dos Empréstimos Concedidos  
 Granted Loans Term

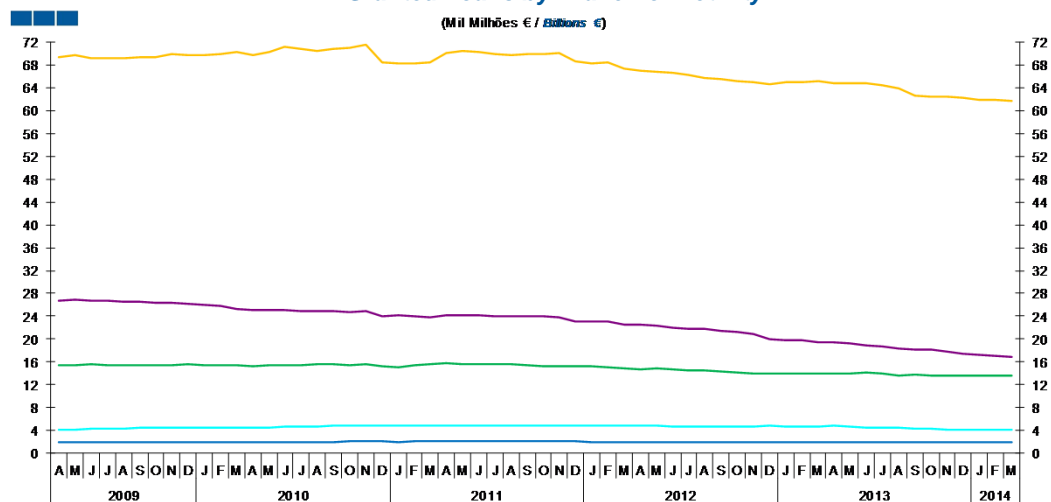


	2012												2013												2014		
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
Até 1 ano / Up to 1 year	14.9	14.9	15.2	14.9	14.6	14.6	14.5	14.4	14.4	14.4	14.4	14.5	14.4	14.2	14.4	14.2	14.2	13.9	13.8	13.7	13.8	13.6	13.7	13.8			
1 a 5 anos / 1 to 5 years	11.4	11.3	11.2	11.3	11.3	11.2	11.1	11.1	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	10.3	10.2			
Mais de 5 anos / More than 5 years	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	76.0	76.0			

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

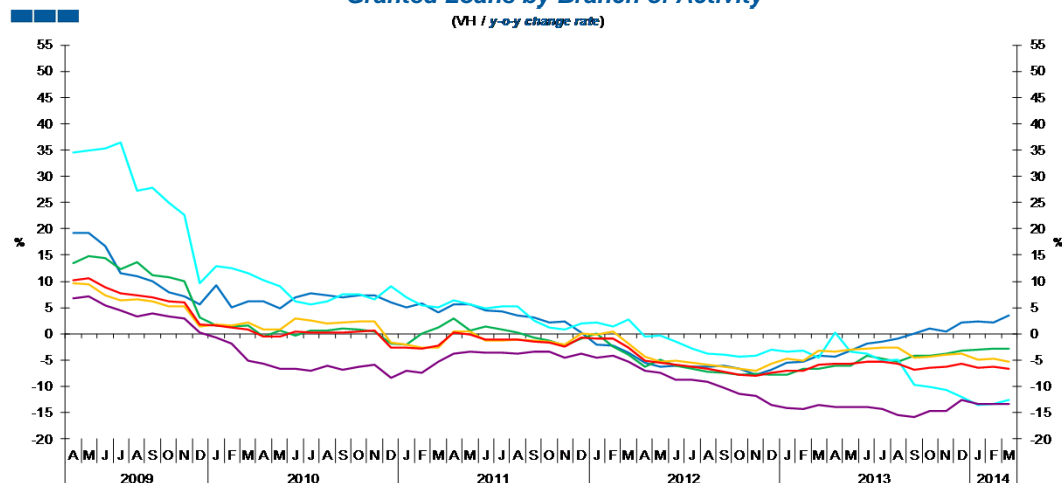
— Agricultura, silvicultura e pesca / Agriculture, forestry and fishing (A) — Indústrias / Industries (B+C)  
— Energia, água e resíduos / Energy, water and waste (D+E) — Construção / Construction (F)  
— Serviços / Services (G-J;K(64202):L-N;P-U) — Total

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



	2012												2013												2014		
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	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	1.9	1.9	1.9	1.9	2.0			
Indústria / Industry	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	13.6	13.6				
Energia, água e resíduos / Energy, water and waste	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	4.2	4.1	4.1	4.1			
Construção / Construction	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	17.5	17.2	17.1	16.9			
Serviços / Services	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	62.2	61.9	62.0	61.7			

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



	2012												2013												2014		
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	-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	2.1	3.4			
Indústria / Industry	-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	-3.0	-2.9	-2.8			
Energia, água e resíduos / Energy, water and waste	-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	-13.3	-12.5			
Construção / Construction	-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	-14.7	-12.7	-13.3	-13.3	-13.3			
Serviços / Services	-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	-3.8	-4.9	-4.6	-5.4			
Total	-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	-6.3	-6.6			

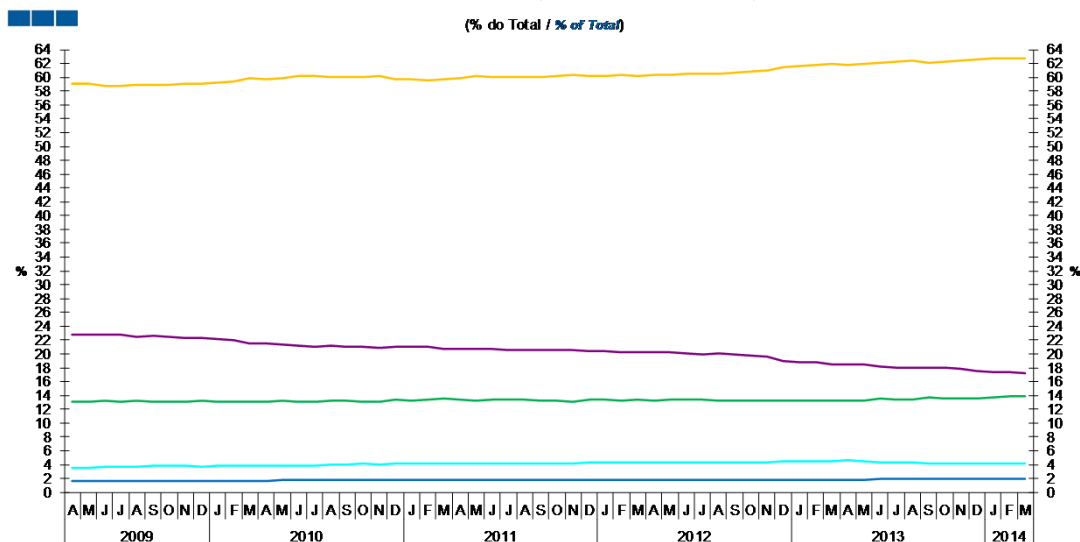
Nota: Não inclui crédito titulado.

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



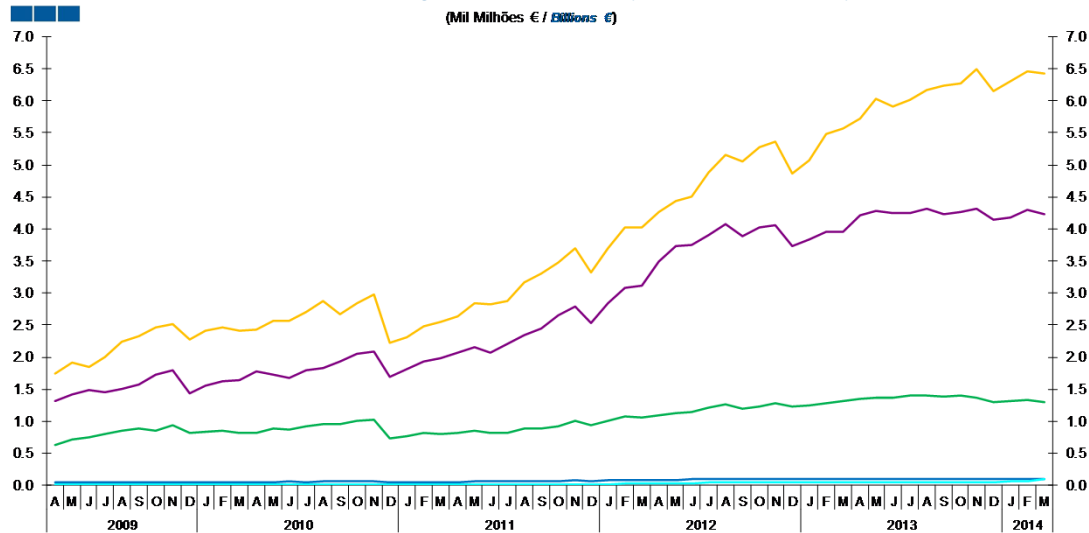
	2012												2013					2014						
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.9	1.9	1.9	2.0	2.0	1.9	2.0	1.9	2.0	2.0
Indústria / Industry	13.3	13.4	13.4	13.3	13.3	13.3	13.2	13.3	13.3	13.3	13.3	13.3	13.3	13.3	13.5	13.4	13.4	13.6	13.5	13.5	13.6	13.7	13.8	13.8
Energia, água e resíduos / Energy, water and waste	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	4.2	4.1	4.2
Construção / Construction	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	17.3	17.2
Serviços / Services	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	62.8	62.8

Nota: Não inclui crédito titulado.  
 Note: Does not include loans represented by securities

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

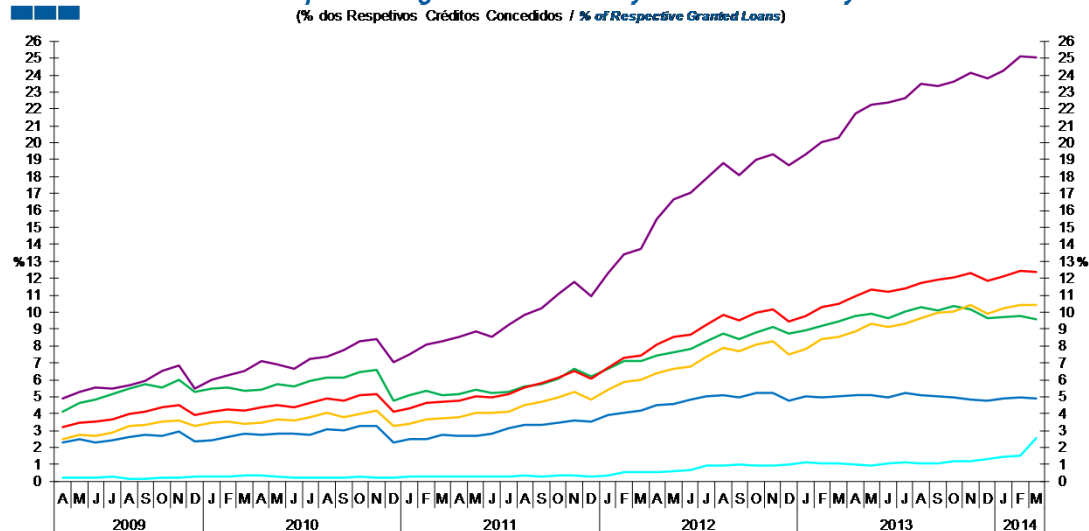
- Agricultura, silvicultura e pesca / Agriculture, forestry and fishing (A)
- Energia, água e resíduos / Energy, water and waste (D+E)
- Serviços / Services (G-J;K(64202);L-N;P-U)
- Indústrias / Industries (B+C)
- Construção / Construction (F)
- Total

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



	2012												2013												2014		
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
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	1.2	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	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	0.1	0.1	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.1	0.1	0.1	0.1	0.1				
Construção / Construction	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	4.2	4.2	4.3	4.2			
Serviços / Services	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	6.5	6.4			

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



	2012												2013												2014		
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	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	4.8	4.9	5.0	4.9			
Indústria / Industry	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	9.8	9.6			
Energia, água e resíduos / Energy, water and waste	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	1.5	2.5			
Construção / Construction	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	23.8	24.3	25.1	25.0			
Serviços / Services	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	9.9	10.2	10.4	10.4			
Total	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	12.4	12.4			

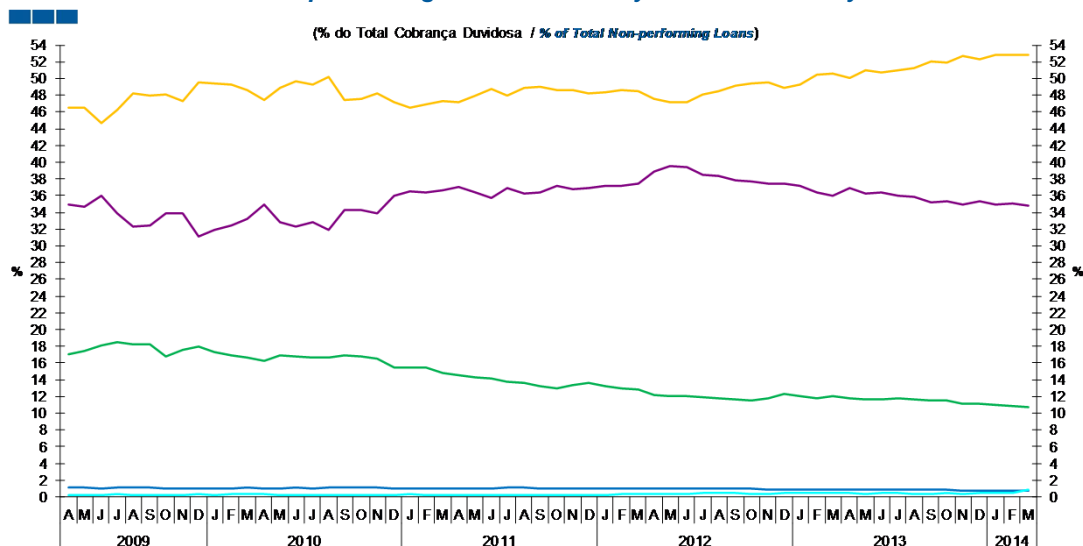
Nota: Não inclui crédito titulado.

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

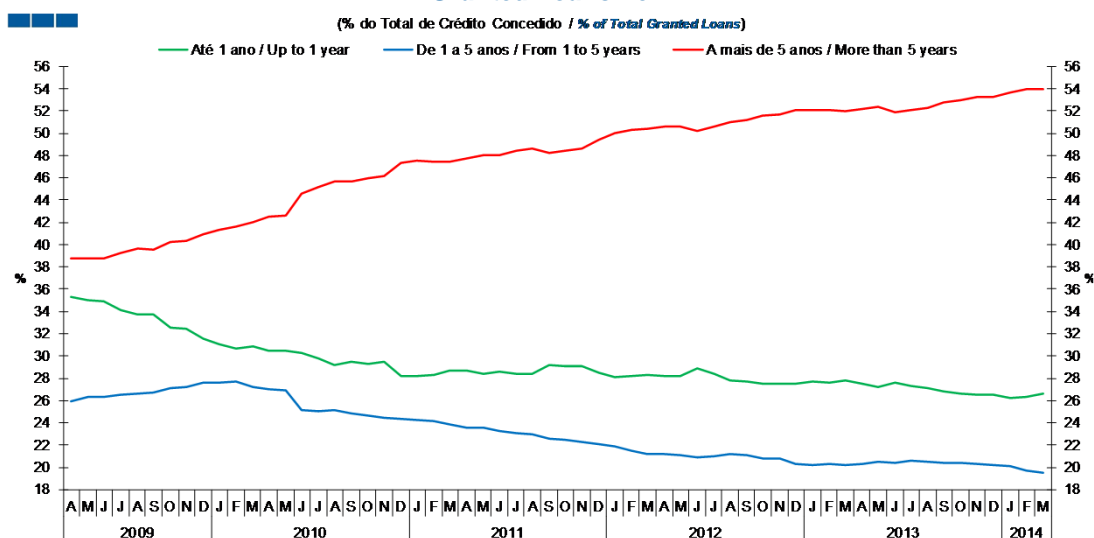


	2012												2013					2014						
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M
Agricultura, silvicultura e pesca / Agriculture, forestry and fishing	1.0	1.0	1.0	1.0	0.9	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.8	0.8	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Indústria / Industry	12.2	12.0	12.1	11.9	11.8	11.7	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	10.8	10.7
Energia, água e resíduos / Energy, water and waste	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	0.5	0.9	
Construção / Construction	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	35.1	34.8
Serviços / Services	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	52.8	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

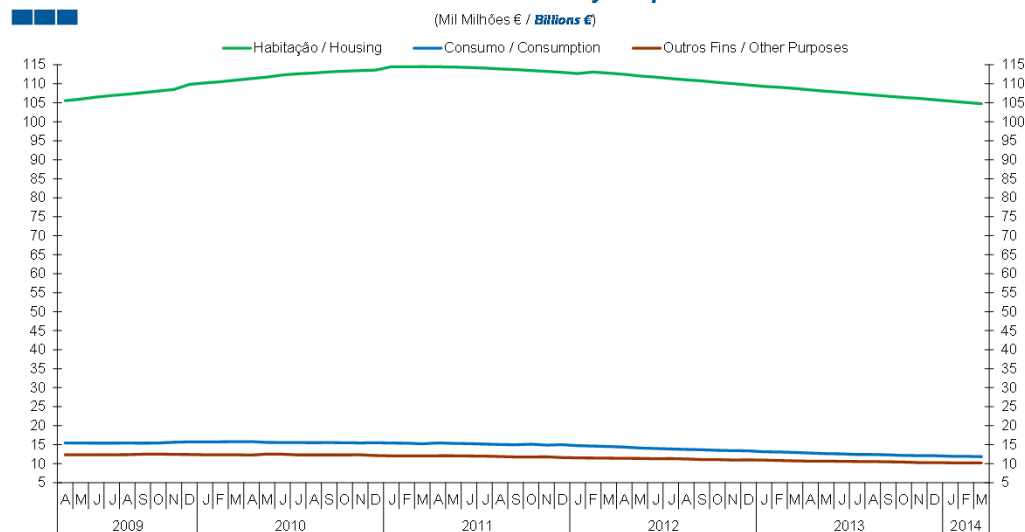


	2012		2013		2014																			
	A	M	J	J	A	S																		
<b>Até 1 ano / Up to 1 year</b>	28.2	28.2	28.9	28.4	27.8	27.7	27.5	27.5	27.5	27.7	27.6	27.8	27.6	27.2	27.6	27.3	27.2	26.8	26.6	26.5	26.5	26.2	26.4	26.6
<b>1 a 5 anos / 1 to 5 years</b>	21.2	21.1	20.9	21.1	21.2	21.1	20.9	20.8	20.3	20.3	20.3	20.2	20.3	20.5	20.5	20.6	20.5	20.4	20.4	20.3	20.2	20.1	19.7	19.5
<b>Mais de 5 anos / More than 5 years</b>	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	53.3	53.6	53.9	53.9

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

### 3. Particulares / Households

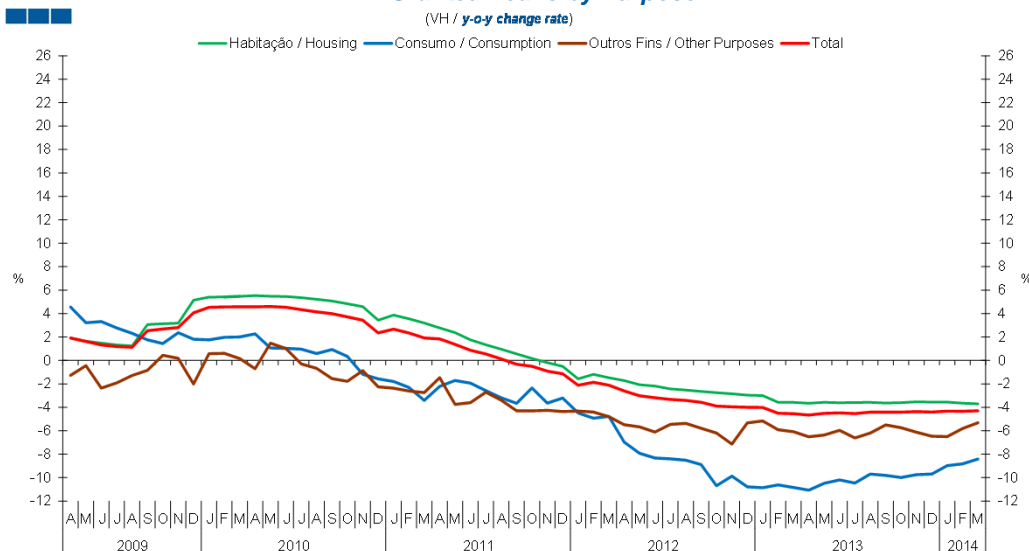
Gráfico / Graph 3.1.  
 Empréstimos Concedidos por Destino  
 Granted Loans by Purpose



Nota: Inclui crédito a emigrantes.

	2012												2013												2014		
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
Habitação / Housing	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	105.1	104.7			
Consumo / Consumption	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	11.9	11.8			
Outros Fins / Other Purposes	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	10.2	10.2			

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

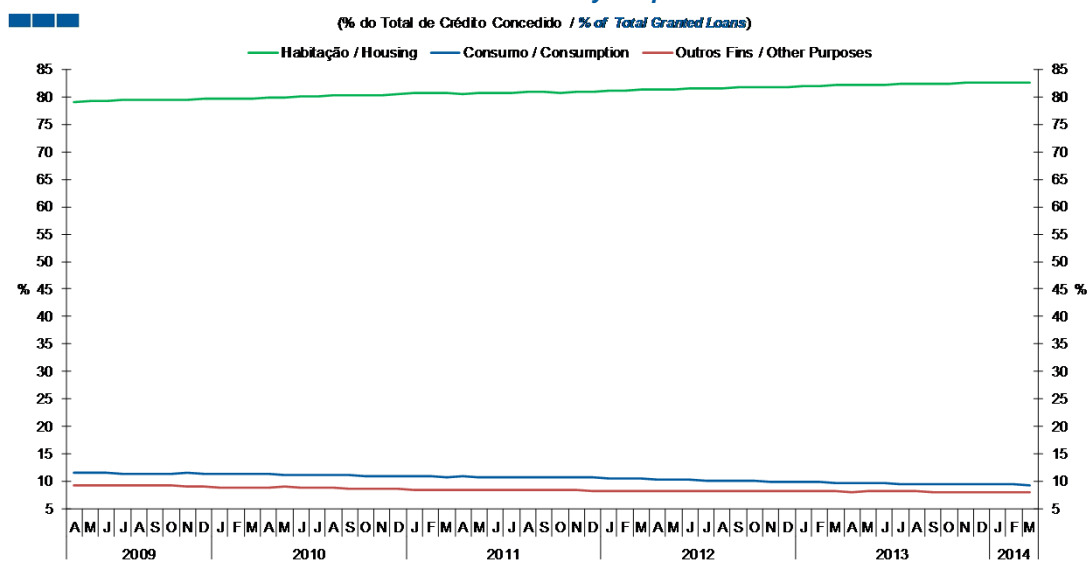


	2012												2013												2014		
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
Habitação / Housing	-1.7	-2.1	-2.2	-2.4	-2.5	-2.6	-2.8	-2.8	-3.0	-3.0	-3.6	-3.6	-3.7	-3.6	-3.6	-3.6	-3.6	-3.6	-3.5	-3.6	-3.6	-3.7	-3.7				
Consumo / Consumption	-7.0	-7.9	-8.3	-8.4	-8.5	-8.9	-10.7	-9.9	-10.8	-10.9	-10.6	-10.8	-11.1	-10.5	-10.2	-10.5	-9.7	-9.8	-10.0	-9.8	-9.7	-9.0	-8.8	-8.4			
Outros Fins / Other Purposes	-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	-5.8	-5.3			
Total	-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	-4.3	-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

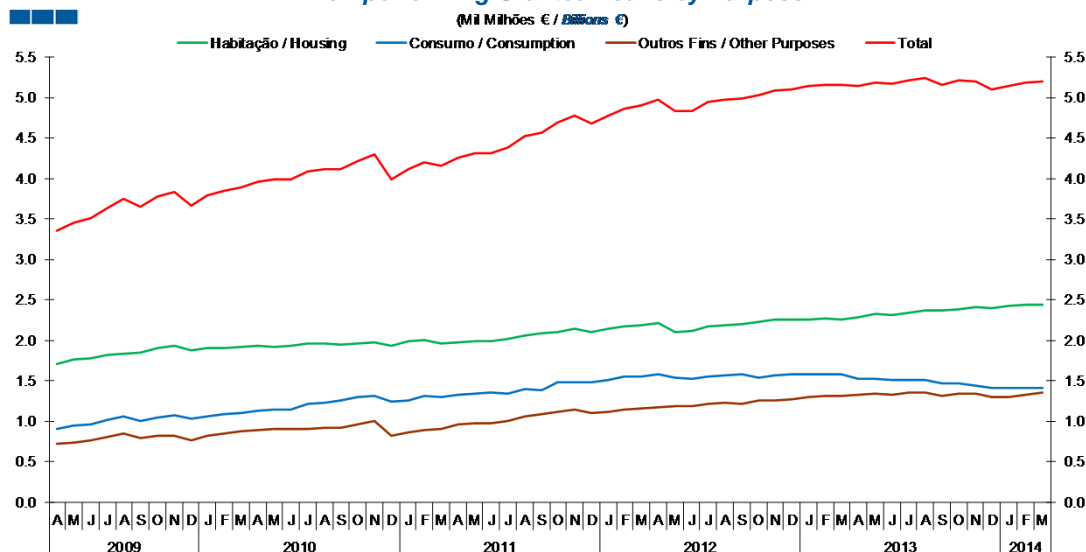


	2012												2013												2014		
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
Habitação / Housing	81.4	81.5	81.6	81.6	81.6	81.8	81.8	81.9	81.8	82.0	82.0	82.1	82.2	82.3	82.3	82.4	82.3	82.4	82.5	82.6	82.6	82.6	82.6	82.6			
Consumo / Consumption	10.4	10.3	10.2	10.2	10.1	10.1	10.0	10.0	10.0	9.8	9.8	9.8	9.7	9.6	9.6	9.5	9.5	9.5	9.4	9.4	9.4	9.4	9.4	9.3			
Outros Fins / Other Purposes	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	8.0	8.0	8.0			

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

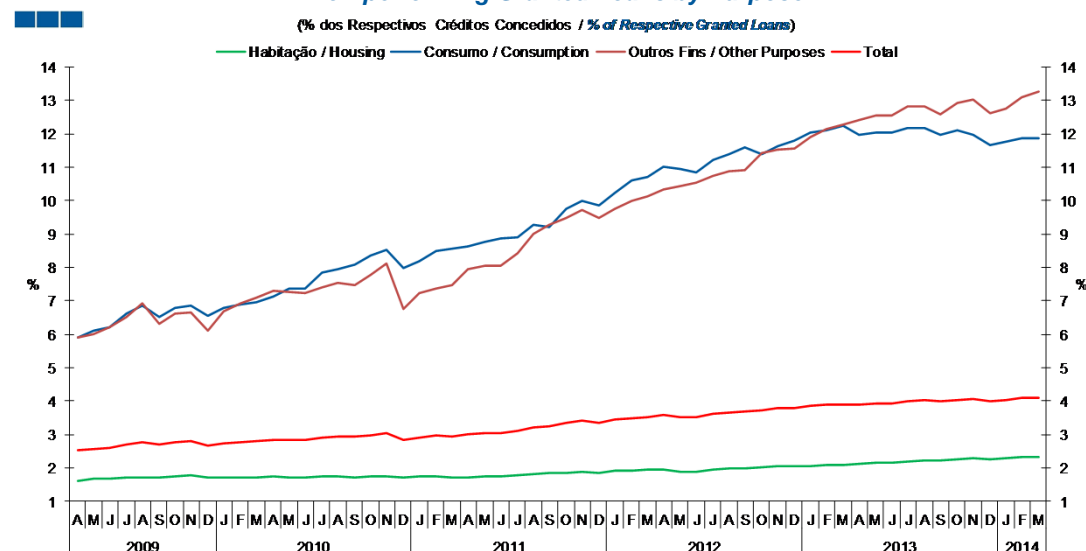
### 3. Particulares / Households

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



	2012												2013												2014			
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M				
Habitação / Housing	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	2.4	2.4	2.4	2.4	2.4	2.4
Consumo / Consumption	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	1.5	1.5	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
Outros Fins / Other Purposes	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	1.4	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
Total	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	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

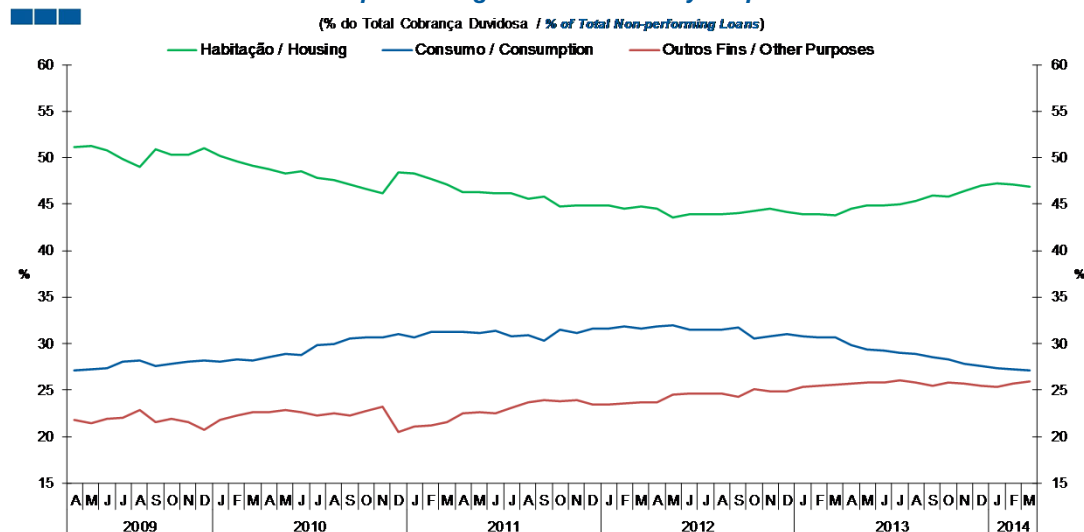


	2012												2013												2014			
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M				
Habitação / Housing	2.0	1.9	1.9	2.0	2.0	2.0	2.0	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.2	2.2	2.2	2.2	2.2	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
Consumo / Consumption	11.0	11.0	10.9	11.2	11.4	11.6	11.4	11.6	11.8	12.0	12.1	12.3	12.0	12.0	12.0	12.2	12.2	12.0	12.1	12.0	11.7	11.8	11.9	11.9	11.9	11.9	11.9	11.9
Outros Fins / Other Purposes	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	13.1	13.3	13.3	13.3	13.3	13.3
Total	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	4.1	4.1	4.1	4.1	4.1	4.1

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

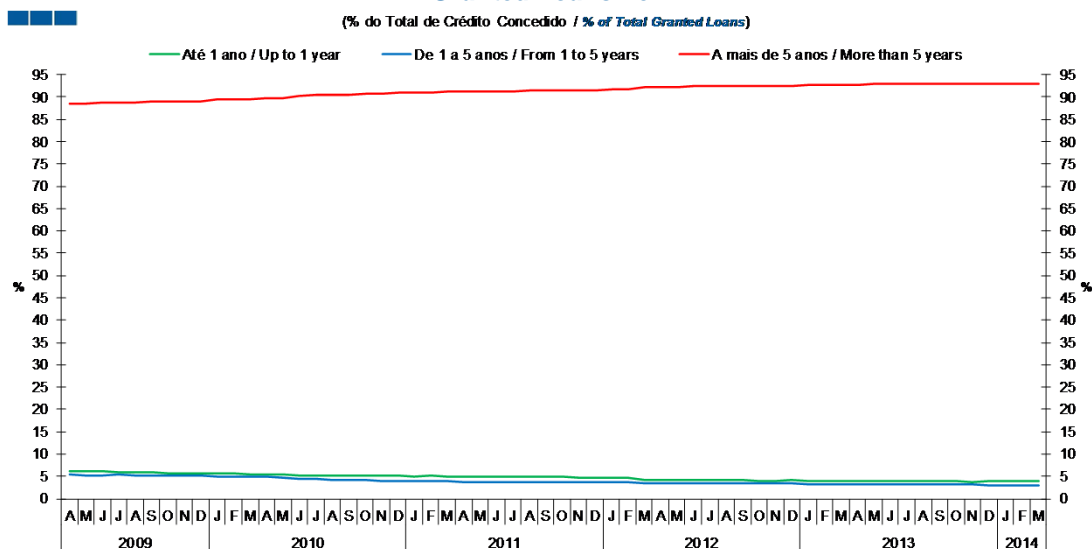


	2012												2013												2014		
	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
<b>Habitação / Housing</b>	44.5	43.6	43.9	44.0	43.9	44.1	44.3	44.5	44.2	43.9	43.9	43.8	44.5	44.8	44.9	45.0	45.3	45.9	45.9	46.5	47.0	47.3	47.1	46.9			
<b>Consumo / Consumption</b>	31.8	31.9	31.4	31.5	31.5	31.7	30.6	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	27.2	27.1			
<b>Outros Fins / Other Purposes</b>	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	25.7	25.4	25.4	25.7	26.0			

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					
	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	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	3.9	3.9
1 a 5 anos / 1 to 5 years	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	3.1	3.1
Mais de 5 anos / More than 5 years	92.2	92.3	92.4	92.4	92.4	92.5	92.6	92.6	92.7	92.7	92.7	92.8	92.8	92.9	92.9	92.9	92.9	93.0	93.1	93.0	93.1	93.0	93.1

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