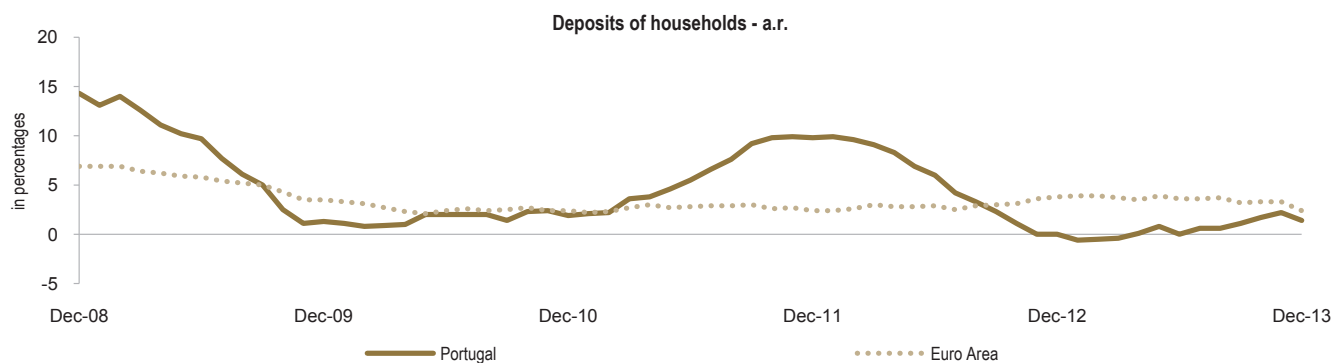
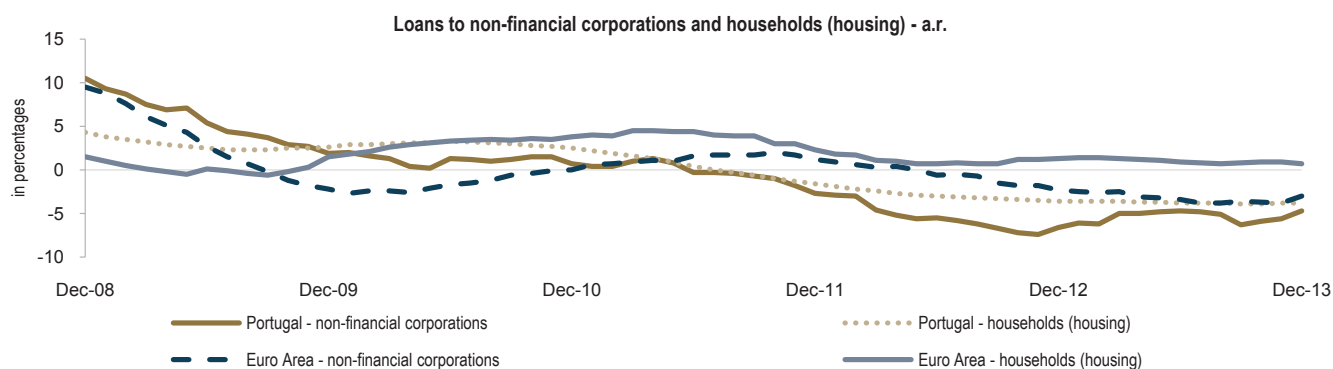


A.9 Banking<sup>(1)</sup> loans and deposits

Source: Banco de Portugal and European Central Bank

	Portugal <sup>(2)</sup>					Euro Area <sup>(3)</sup>					
	Dec-11	Nov-12	Dec-12	Nov-13	Dec-13	Dec-11	Nov-12	Dec-12	Nov-13	Dec-13	
	(annual rate of change - a.r. - in percentages)										
	1	2	3	4	5	6	7	8	9	10	
<b>Loans</b>											
1	Loans to non-financial corporations .....	-2.7	-7.4	-6.6	-5.6	-4.7	1.2	-1.8	-2.3	-3.8	-3.0
2	Loans to households.....	-2.2	-4.3	-4.3	-4.1	-4.2	1.6	0.4	0.5	0.0	-0.1
3	Housing.....	-1.6	-3.5	-3.6	-3.8	-3.8	2.3	1.2	1.3	0.9	0.7
4	Consumption.....	-5.8	-8.8	-9.4	-7.3	-7.2	-1.8	-2.9	-2.8	-3.3	-3.0
5	Other purposes.....	-4.0	-6.3	-4.8	-4.4	-4.7	0.9	-0.6	-0.6	-1.7	-1.6
6	Loans to non-financial corporations and households .....	-2.4	-5.6	-5.3	-4.8	-4.4	1.4	-0.7	-0.8	-1.8	-1.4
Memo item:											
7	Loans to non-financial corporations adjusted for sales of loans portfolios .....	-1.9	-5.6	-4.3	-3.1	-3.0	-	-	-	-	-
<b>Deposits</b>											
8	Deposits of non-financial corporations.....	-8.8	-4.4	-18.7	-5.7	9.2	0.6	4.6	4.9	7.1	6.7
9	Deposits of households.....	9.8	0.0	0.0	2.2	1.4	2.4	3.6	3.8	3.3	2.4
10	of which: Overnight deposits.....	-3.3	-3.5	-5.3	7.1	3.9	0.3	3.4	4.0	8.9	7.5
11	Deposits with agreed maturity.....	9.9	0.0	0.0	2.1	1.3	6.2	4.0	3.3	-1.7	-2.4
Memo item: Excluding deposits in banks' branches located in Madeira and Azores off-shores											
12	Non-financial corporations .....	-14.3	-13.3	-10.3	7.7	9.3	-	-	-	-	-
13	Households .....	10.7	1.5	1.0	2.3	1.5	-	-	-	-	-



(1) Includes loans and deposits on universal banks, savings banks and mutual agricultural credit banks which, along with money market funds, are the subsector of Other monetary financial institutions (OMFIs).

(2) Loans excludes securities and includes credit to emigrants. Annual growth rates adjusted for derecognised securitisation operations.

(3) Euro Area: changing composition.