

**QUADRO 3.1.5****Financiamentos Habitacionais por Tipo de Instituição - SBPE****Percentual dos contratos com atraso de mais de 3 mensalidades em relação ao total dos contratos - Tipo de instituição****Situação dos contratos - Adimplemento**

Instituições	Período	SISTEMA FINANCEIRO DA HABITAÇÃO									Faixa Especial	Carteira Hipotecária	TOTAL
		Contratos Firmados até 28.02.86	Contratos Firmados após 28.02.86 até 28.07.93		Contratos Firmados após 28.07.93 até 24.06.98			Contratos Firmados após 24.06.98					
			PES/CP	Outros Planos	PES	PCR	Outros Planos	PES	PCR	Outros Planos			
Privadas	Ago/2008	85,54%	67,88%	76,27%	54,52%	42,35%	60,15%	20,55%	11,69%	4,35%	5,29%	13,89%	18,52%
	Set/2008	85,58%	67,91%	76,88%	54,93%	42,44%	61,19%	21,53%	11,65%	4,25%	4,99%	13,41%	17,61%
	Out/2008	85,87%	67,85%	77,05%	54,93%	42,66%	62,20%	22,44%	12,02%	4,19%	4,99%	13,21%	17,29%
	Nov/2008	85,40%	67,82%	77,00%	55,31%	42,82%	63,43%	24,00%	12,18%	4,14%	4,94%	13,13%	17,77%
	Dez/2008	85,58%	67,67%	77,31%	55,96%	42,90%	63,65%	22,61%	12,13%	4,06%	4,89%	13,07%	16,95%
	Jan/2009	85,74%	67,49%	77,30%	56,28%	43,23%	64,06%	22,92%	12,21%	4,06%	4,78%	12,31%	16,49%
Públicas	Ago/2008	49,81%	37,87%	58,51%	49,70%	27,48%	50,79%	33,33%	9,96%	8,17%	-	30,48%	28,47%
	Set/2008	50,86%	38,07%	58,65%	49,63%	27,52%	50,49%	33,40%	9,64%	8,01%	-	30,02%	28,00%
	Out/2008	51,68%	38,75%	59,16%	50,63%	27,41%	50,85%	33,89%	9,84%	8,22%	-	29,36%	28,23%
	Nov/2008	49,75%	38,54%	59,46%	50,29%	25,27%	49,67%	32,46%	9,14%	8,02%	-	28,74%	27,60%
	Dez/2008	50,55%	38,65%	60,27%	49,29%	26,65%	50,03%	32,89%	9,08%	7,71%	-	27,81%	27,24%
	Jan/2009	49,32%	38,54%	61,98%	48,77%	26,61%	48,79%	33,48%	8,89%	7,53%	-	27,50%	26,78%
Caixas	Ago/2008	0,00%	56,25%	-	0,00%	28,57%	41,94%	-	-	0,65%	-	30,00%	0,82%
	Set/2008	0,00%	54,43%	-	0,00%	16,67%	44,12%	-	-	0,66%	-	26,67%	0,79%
	Out/2008	0,00%	57,14%	-	0,00%	16,67%	42,42%	-	-	0,74%	-	26,67%	0,88%
	Nov/2008	14,29%	58,33%	-	0,00%	16,67%	41,94%	-	-	0,76%	-	26,67%	0,97%
	Dez/2008	14,29%	56,72%	-	33,33%	20,00%	41,94%	-	-	0,72%	-	28,57%	0,88%
	Jan/2009	25,00%	60,61%	-	0,00%	20,00%	43,33%	-	-	0,79%	-	25,00%	0,94%
Total do Sistema	Ago/2008	71,03%	43,78%	71,55%	52,41%	38,24%	52,19%	29,36%	11,05%	3,02%	5,29%	15,01%	14,49%
	Set/2008	72,05%	43,99%	71,96%	52,62%	38,27%	52,10%	29,81%	10,90%	2,92%	4,99%	14,50%	13,96%
	Out/2008	72,72%	44,53%	72,09%	53,04%	38,38%	52,53%	30,44%	11,19%	2,93%	4,99%	14,26%	13,72%
	Nov/2008	72,11%	44,42%	72,10%	53,16%	37,98%	51,74%	29,89%	11,01%	2,86%	4,94%	14,22%	13,21%
	Dez/2008	72,77%	44,49%	72,41%	53,15%	38,35%	52,06%	29,75%	10,94%	2,72%	4,89%	14,11%	12,86%
	Jan/2009	72,52%	44,41%	72,83%	53,14%	38,55%	51,11%	30,30%	10,89%	2,72%	4,78%	13,23%	12,47%

Fonte: DESIG