

# BANKING SECTOR AT A GLANCE

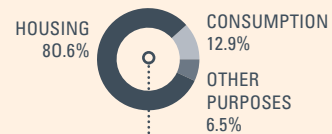
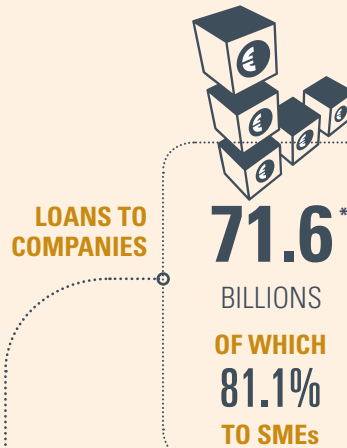
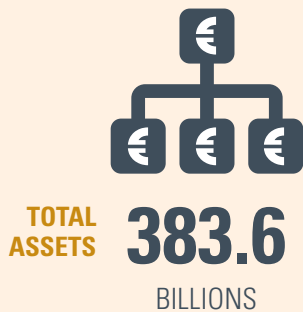
SEPTEMBER 2018

## KEY INDICATORS

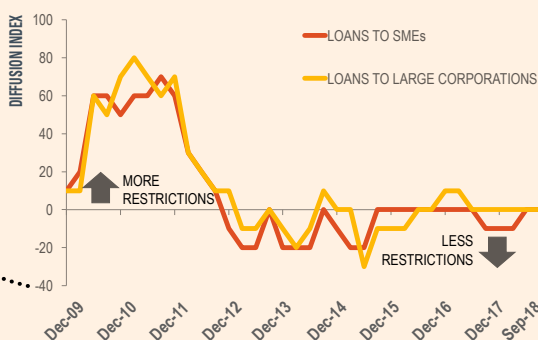


## FINANCING THE ECONOMY

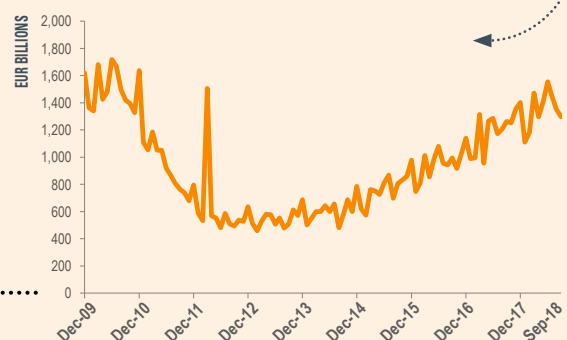
THE BANKING SECTOR CONTINUES TO SUPPORT BUSINESSES AND HOUSEHOLDS



LOAN CONDITIONS FOR COMPANIES REMAINED BROADLY UNCHANGED



THE FLOW OF NEW LOANS TO HOUSEHOLDS HAS SHOWN A MODERATE RECOVERY AFTER REACHING ITS LOWEST LEVEL IN 2013



# SAVINGS

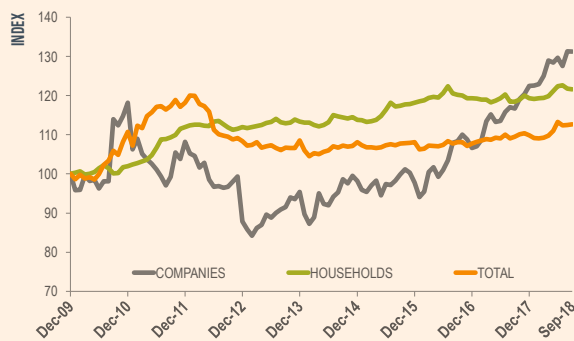
CUSTOMER DEPOSITS ARE THE MAIN SOURCE OF FUNDING FOR THE PORTUGUESE BANKING SECTOR



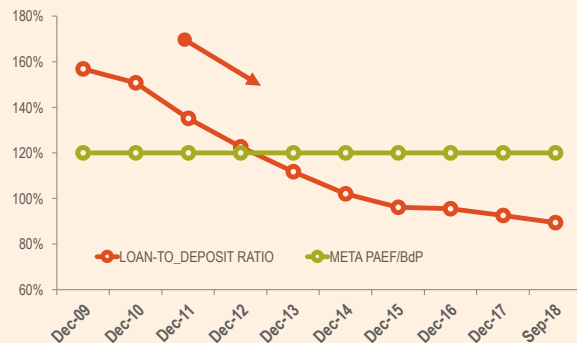
**CUSTOMER DEPOSITS**



**DEPOSITS\* INCREASED SLIGHTLY AGAINST DECEMBER 2017**

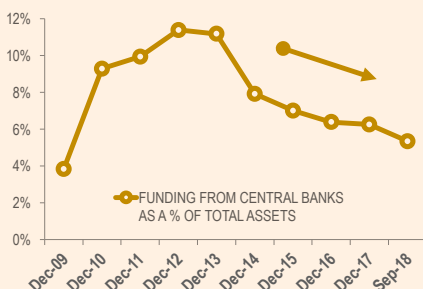


**CUSTOMER DEPOSITS HAVE FINANCED LOANS GRANTED IN PORTUGAL SINCE 2015**

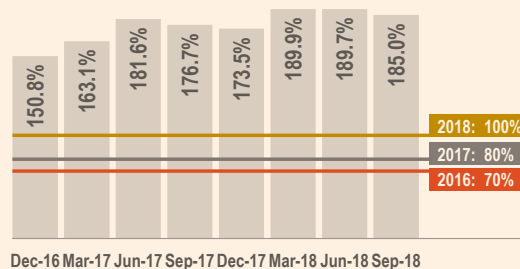


# LIQUIDITY

**FUNDING FROM CENTRAL BANKS HAS FALLEN TO FIGURES LOWER THAN IN 2010**



**THE LIQUIDITY COVERAGE RATIO HAS ALWAYS REMAINED ABOVE THE MINIMUM PHASING-IN REQUIREMENTS, PARTICULARLY THE 100% REQUIRED AS OF 2018**

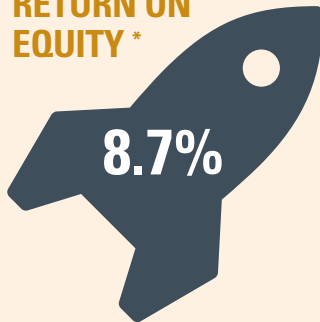


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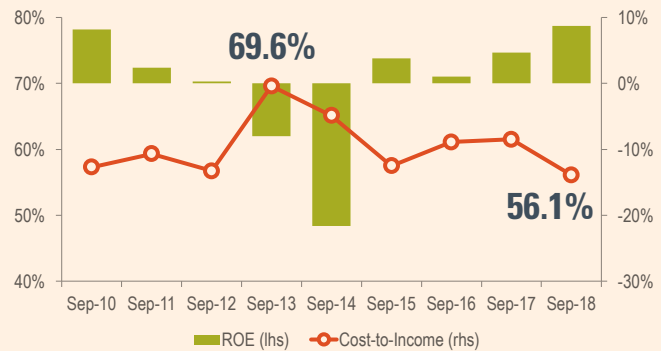
## THE SECTOR'S PERFORMANCE

THE SECTOR'S PROFITABILITY HAS BEEN INCREASING

### RETURN ON EQUITY \*

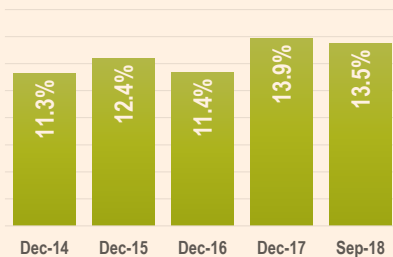


### COST-TO-INCOME

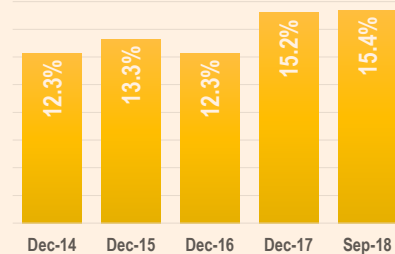


## SOLVENCY HAS BEEN REINFORCED IN RECENT YEARS

### COMMON EQUITY TIER 1 RATIO

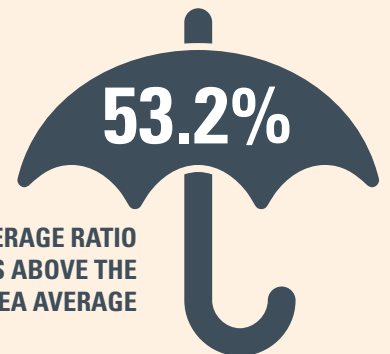
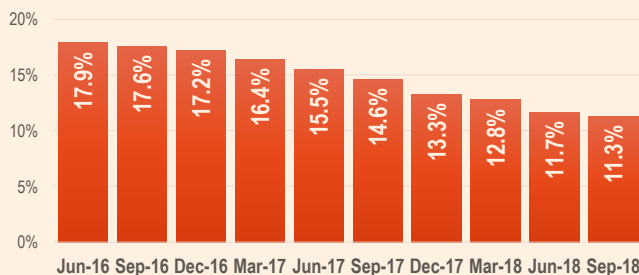


### TOTAL SOLVENCY RATIO



## ASSET QUALITY HAS BEEN IMPROVING

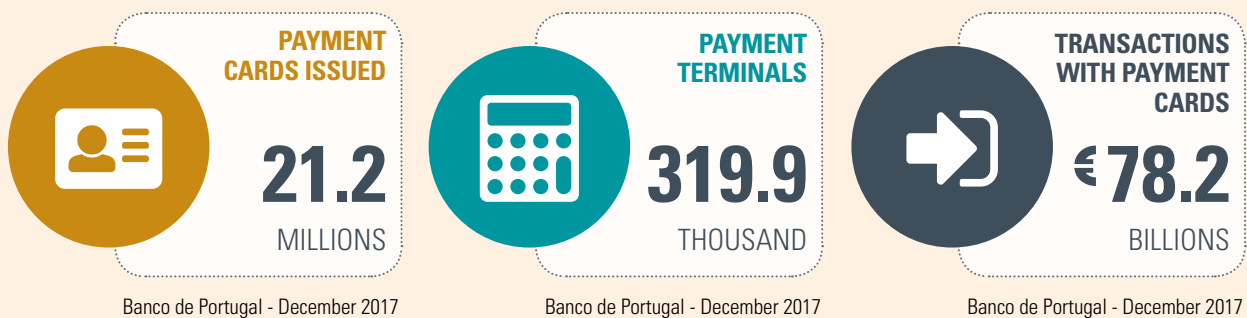
ALTHOUGH THE NPL RATIO REMAINED HIGH, IT DECREASED SIGNIFICANTLY AFTER REACHING ITS MAXIMUM IN JUNE 2016. NPLs FELL BY 19.3 BILLION EUROS IN THE PERIOD



THE NPL COVERAGE RATIO ROSE AND IS ABOVE THE EURO AREA AVERAGE

## PAYMENTS AND DIGITAL BANKING

THE NUMBER OF PAYMENT CARDS AND THEIR TRANSACTIONS HAVE GROWN SUBSTANTIALLY



BANK CUSTOMERS ARE INCREASINGLY USING DIGITAL CHANNELS

