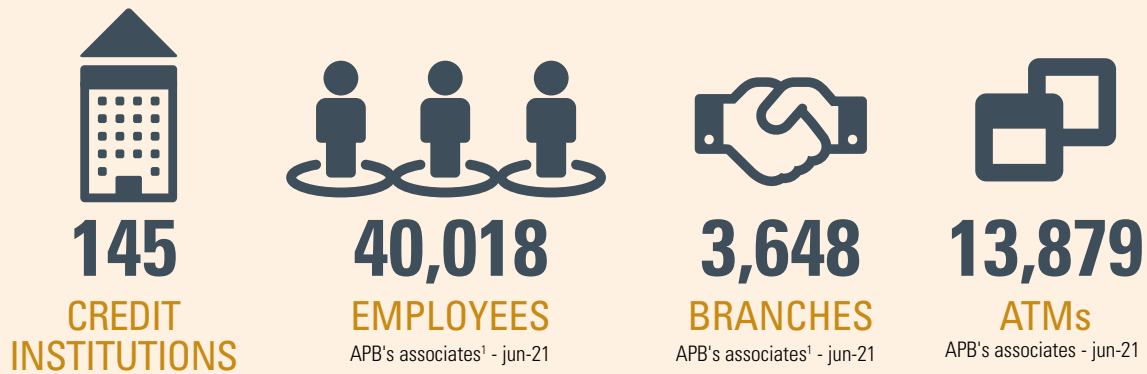


# BANKING SECTOR AT A GLANCE

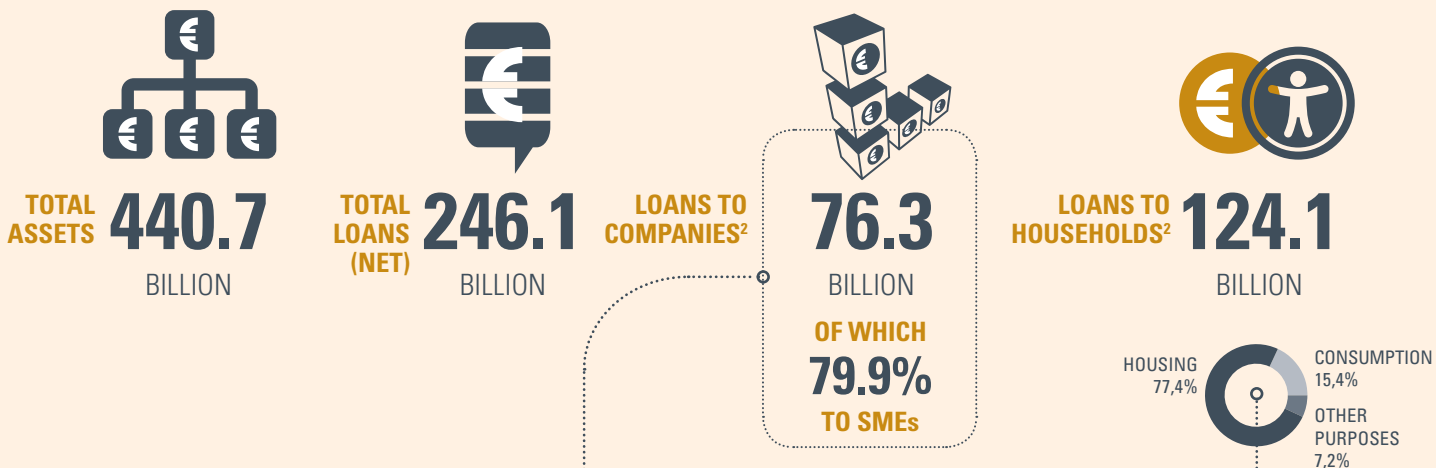
SEPTEMBER 2021

## KEY INDICATORS

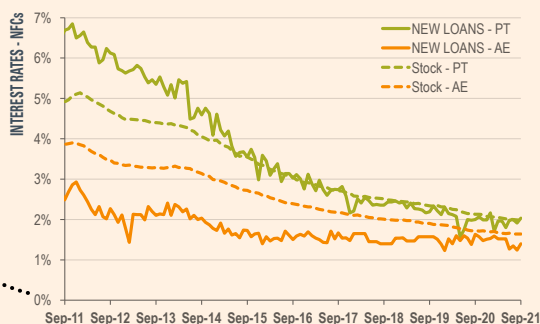


## FINANCING THE ECONOMY

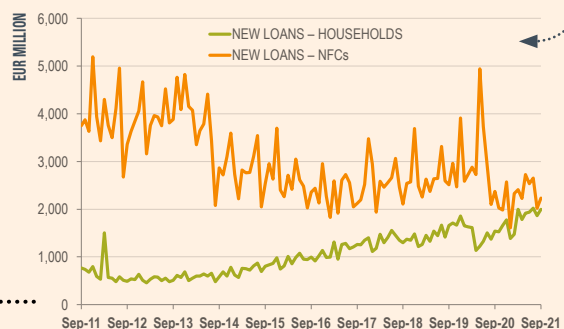
THE PROGRESS MADE BY THE PORTUGUESE BANKING SECTOR SINCE THE FINANCIAL CRISIS ALLOWED THE BANKS TO HAVE A CRUCIAL ROLE IN SUPPORTING FAMILIES AND FIRMS IN THE FRAMEWORK OF THE PANDEMIC CRISIS.



INTEREST RATES HAVE CONVERGED TO THE EURO AREA AVERAGE, STANDING AT VERY ATTRACTIVE LEVELS.



THE BANKING SECTOR WAS CRUCIAL IN SUPPORTING BUSINESS FINANCING NEEDS.



## SAVINGS

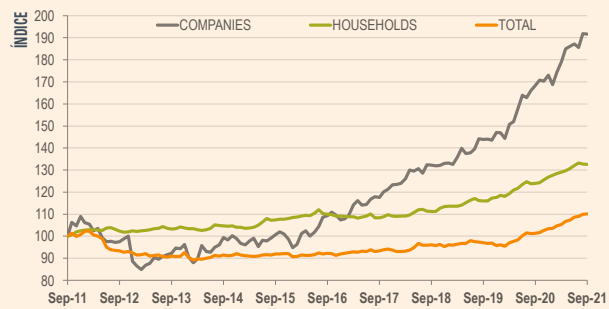
THE POSITIVE EVOLUTION OF CUSTOMER DEPOSITS CONTINUES TO SHOW CONFIDENCE IN THE BANKING SECTOR.



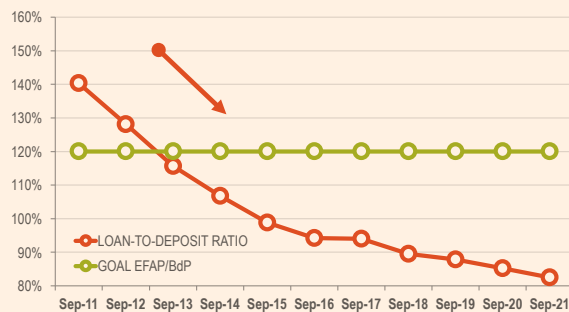
**CUSTOMER DEPOSITS**



**DEPOSITS<sup>3</sup> HAVE INCREASED BY 8.3% SINCE JUNE 2020**

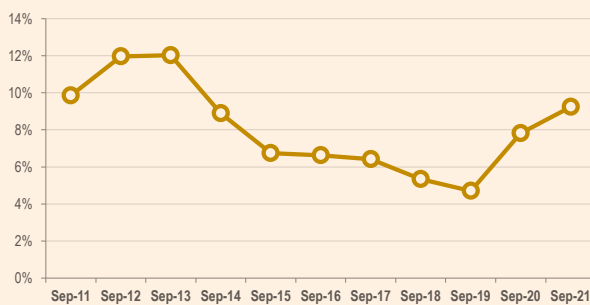


**CUSTOMER DEPOSITS EXCEED LOANS GRANTED IN PORTUGAL SINCE 2015.**

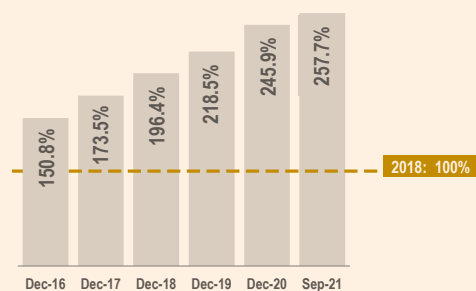


## LIQUIDITY

**FUNDING FROM CENTRAL BANKS INCREASED AS A RESULT OF THE MONETARY POLICY MEASURES ADOPTED IN RESPONSE TO THE PANDEMIC CRISIS.**



**BANKS' LIQUIDITY POSITION CONTINUED TO IMPROVE, STANDING AT VERY COMFORTABLE LEVELS.**

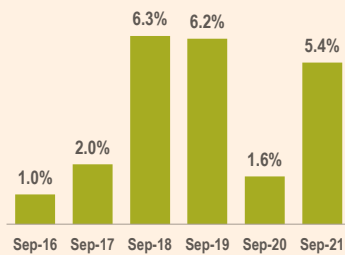


# BANKING SECTOR AT A GLANCE

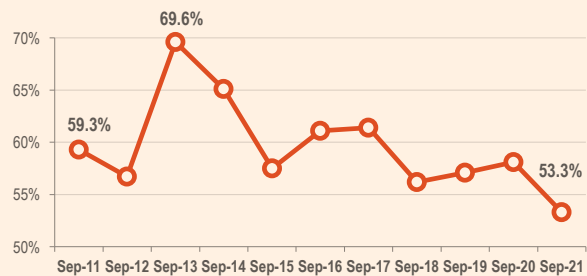
## THE SECTOR'S PERFORMANCE

IN THE FIRST NINE MONTHS OF 2021, THE SECTOR'S PROFITABILITY IMPROVED SIGNIFICANTLY, DUE TO A DECREASE IN CREDIT IMPAIRMENTS AND, TO A LESSEER EXTENT, THE INCREASE IN RESULTS FROM FINANCIAL OPERATIONS.

### RETURN ON EQUITY

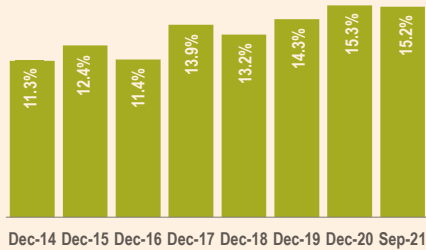


### COST-TO-INCOME

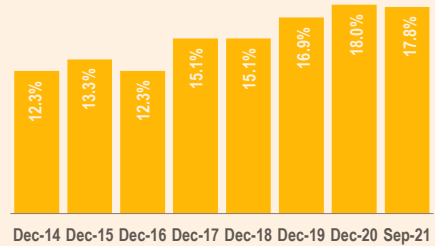


SOLVENCY RATIOS REMAIN AT ROBUST LEVELS.

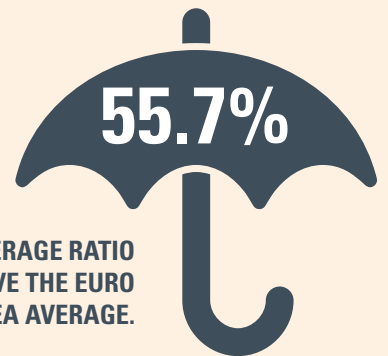
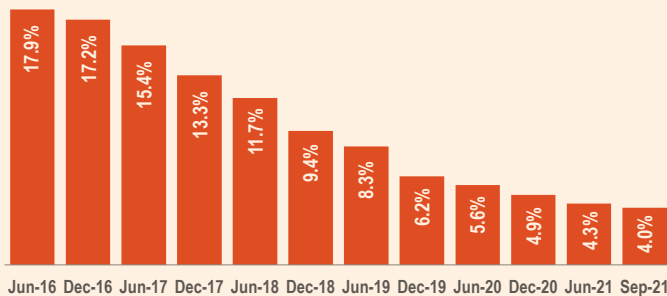
### COMMON EQUITY TIER 1 RATIO



### TOTAL SOLVENCY RATIO

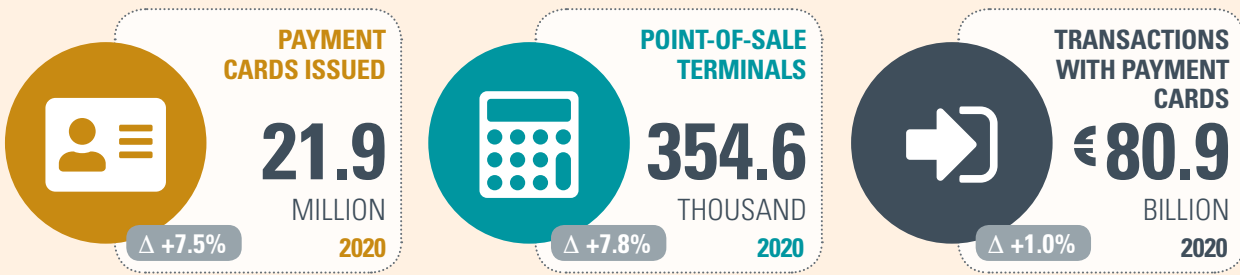


THE NPL RATIO KEPT THE DOWNWARD TREND AND IT ALREADY REACHED 4%.

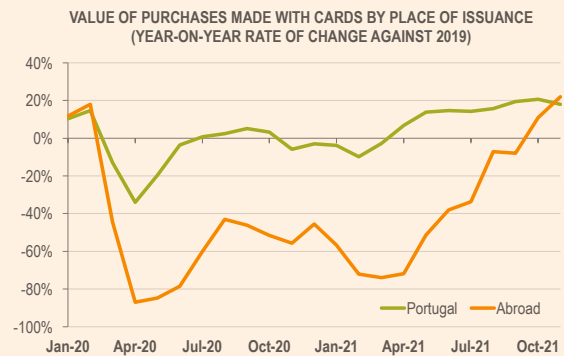
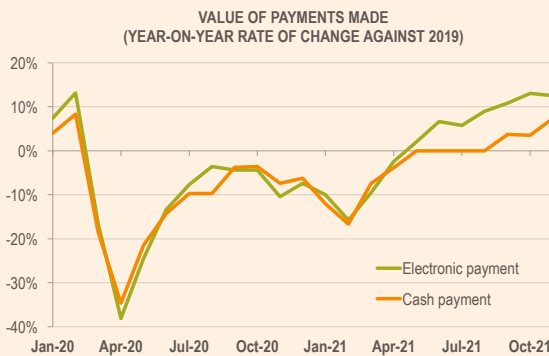


THE NPL COVERAGE RATIO REMAINED ABOVE THE EURO AREA AVERAGE.

## PAYMENTS AND DIGITAL BANKING

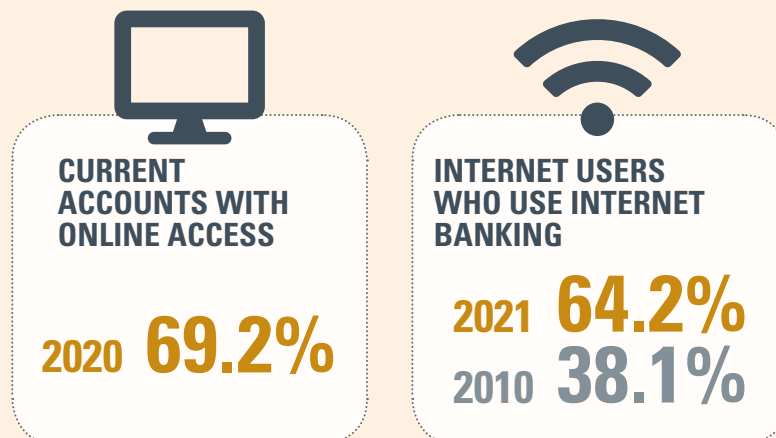


IN 2021, THE VALUE OF PAYMENTS RECOVERED TO PRE-PANDEMIC LEVELS, WITH A MORE SIGNIFICANT GROWTH IN ELECTRONIC PAYMENTS.



SIBS Analytics

BANKING CUSTOMERS INCREASED THE USE OF DIGITAL CHANNELS.



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