

BANKING SECTOR AT A GLANCE

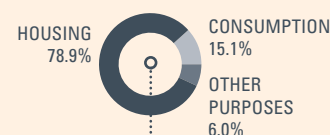
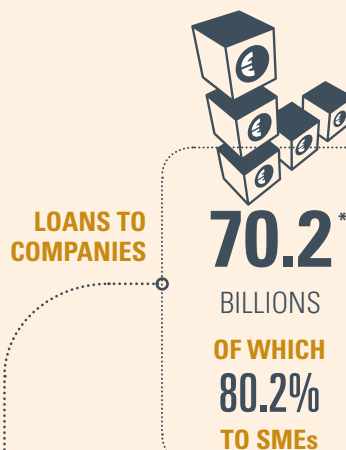
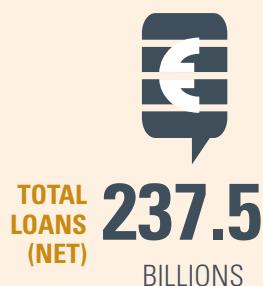
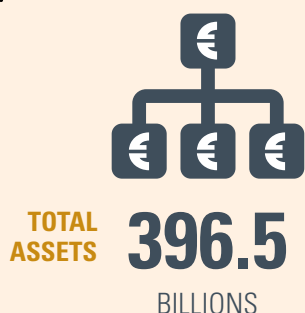
JUNE 2019

KEY INDICATORS

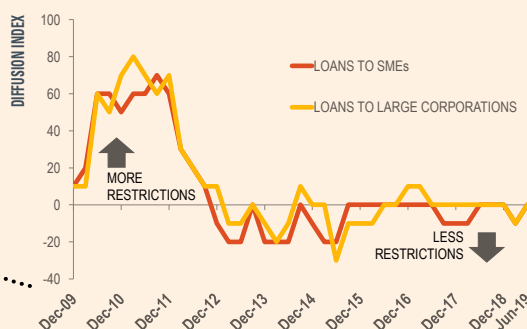


FINANCING THE ECONOMY

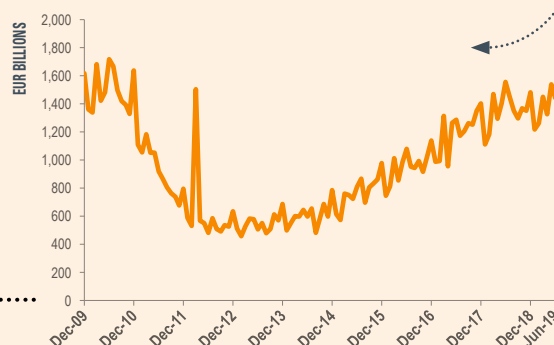
THE BANKING SECTOR CONTINUES TO SUPPORT
BUSINESSES AND HOUSEHOLDS



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

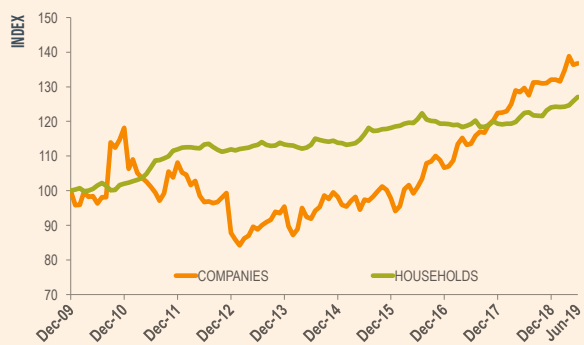
CUSTOMER DEPOSITS ARE THE MAIN SOURCE OF FUNDING FOR THE PORTUGUESE BANKING SECTOR



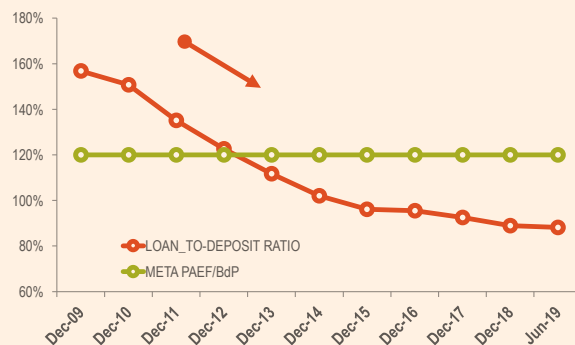
CUSTOMER DEPOSITS



DEPOSITS* INCREASED SLIGHTLY AGAINST DECEMBER 2017

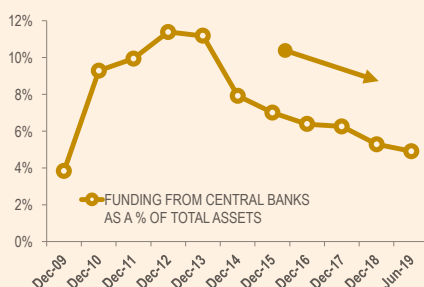


CUSTOMER DEPOSITS HAVE EXCEED LOANS GRANTED IN PORTUGAL SINCE 2015

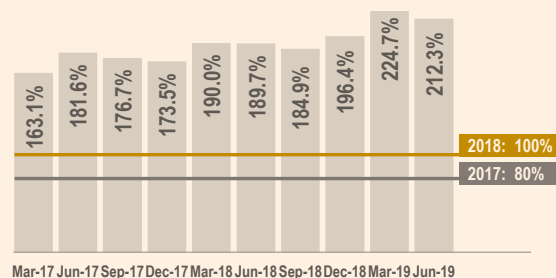


LIQUIDITY

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



THE LIQUIDITY COVERAGE RATIO IS ABOVE THE MINIMUM LEVEL OF 100% REQUIRED AS OF 2018



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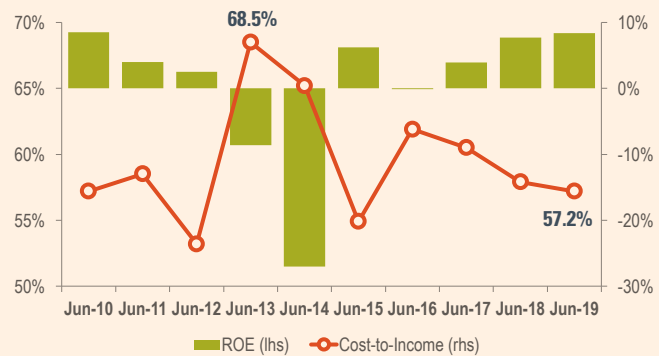
THE SECTOR'S PERFORMANCE

THE SECTOR'S PROFITABILITY HAS BEEN INCREASING

RETURN ON
EQUITY *

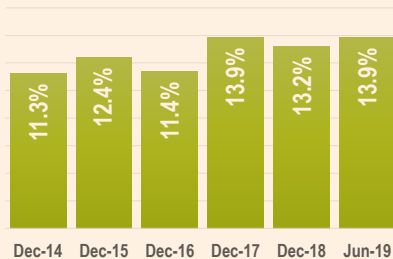


COST-TO-INCOME

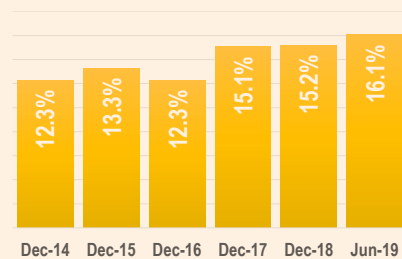


SOLVENCY HAS BEEN REINFORCED IN RECENT YEARS

COMMON EQUITY
TIER 1 RATIO

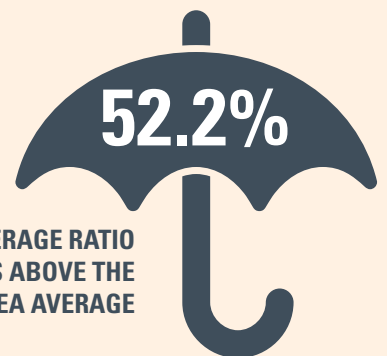
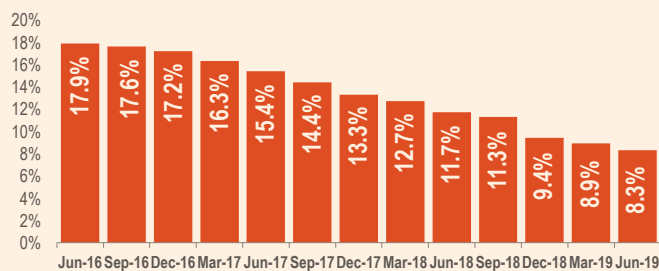


TOTAL SOLVENCY
RATIO



ASSET QUALITY HAS BEEN IMPROVING

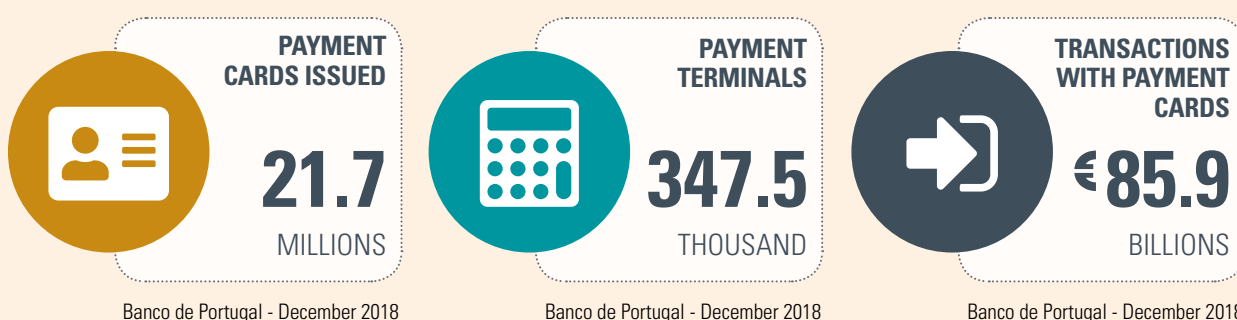
ALTHOUGH THE NPL RATIO REMAINED HIGH, IT DECREASED
SIGNIFICANTLY AFTER REACHING ITS MAXIMUM IN JUNE 2016.
NPLs FELL BY 27 BILLION EUROS IN THE PERIOD



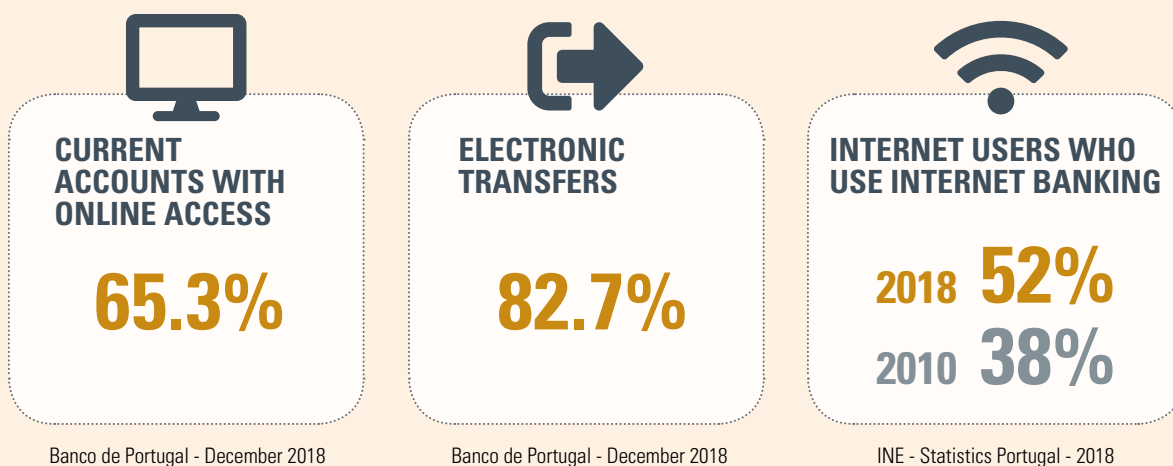
THE NPL COVERAGE RATIO
ROSE AND IS ABOVE THE
EURO AREA AVERAGE

PAYMENTS AND DIGITAL BANKING

THE NUMBER OF PAYMENT CARDS AND THEIR
TRANSACTIONS HAVE GROWN SUBSTANTIALLY



BANK CUSTOMERS ARE INCREASINGLY
USING DIGITAL CHANNELS



INTERNET BANKING
USERS VIA MOBILE
NETWORKS

Eurostat - 2018