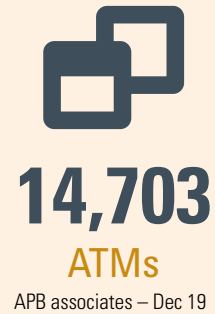


# BANKING SECTOR AT A GLANCE

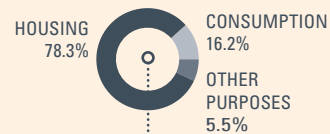
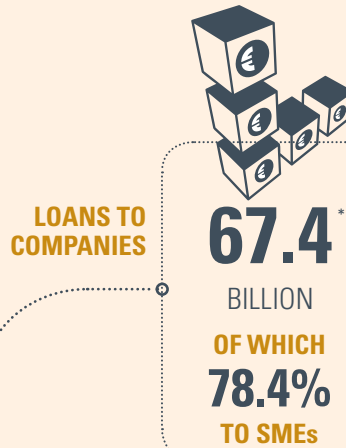
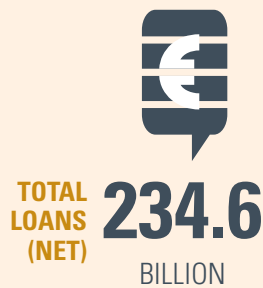
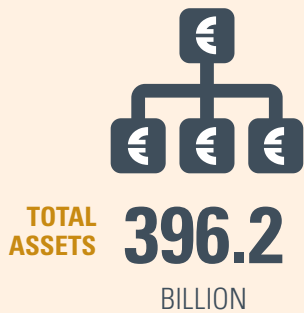
MARCH 2020

## KEY INDICATORS

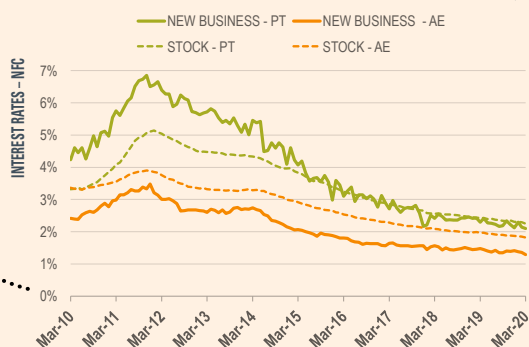


## FINANCING THE ECONOMY

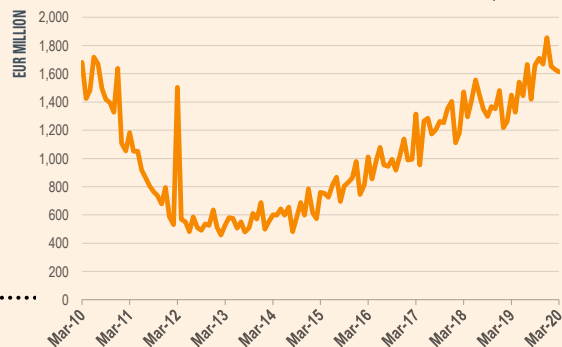
THE BANKING SECTOR CONTINUES TO SUPPORT BUSINESSES AND HOUSEHOLDS



INTEREST RATES ON LOANS TO NON-FINANCIAL CORPORATIONS ARE VERY FAVOURABLE AND HAVE CONVERGED TO THE EURO AREA AVERAGE



THE FLOW OF NEW LOANS TO HOUSEHOLDS HAS BEEN RECOVERING AFTER REACHING ITS LOWEST LEVEL IN 2013



# SAVINGS

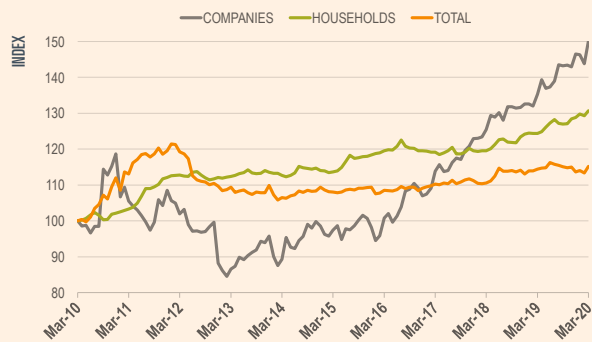
CUSTOMER DEPOSITS ARE THE MAIN SOURCE OF FUNDING FOR THE PORTUGUESE BANKING SECTOR



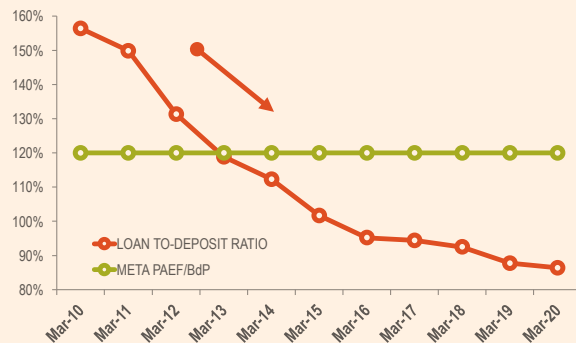
**CUSTOMER DEPOSITS**



**DEPOSITS\* INCREASED SLIGHTLY AGAINST DECEMBER 2018**

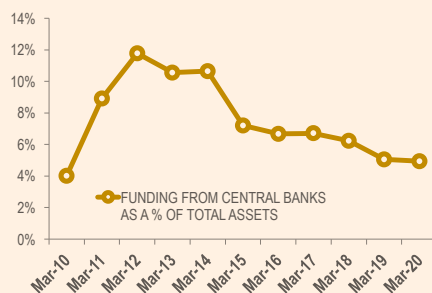


**CUSTOMER DEPOSITS HAVE EXCEED LOANS GRANTED IN PORTUGAL SINCE 2015**

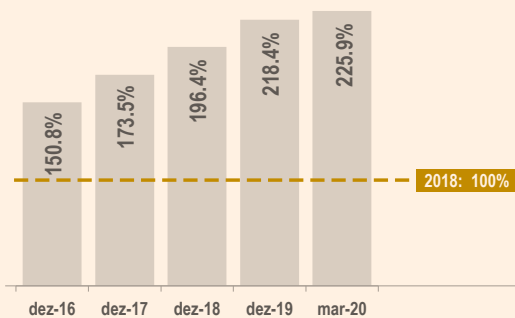


# LIQUIDITY

**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**

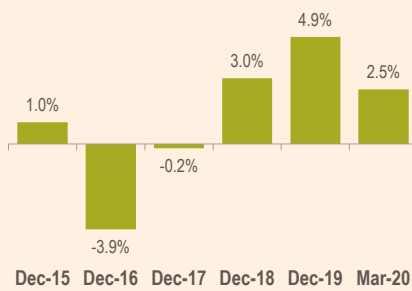


# BANKING SECTOR AT A GLANCE

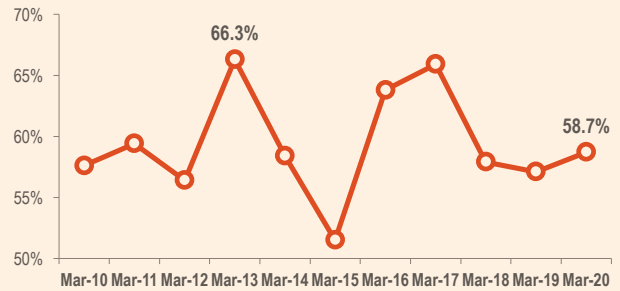
## THE SECTOR'S PERFORMANCE

THE SECTOR'S PROFITABILITY HAS BEEN INCREASING

### RETURN ON EQUITY

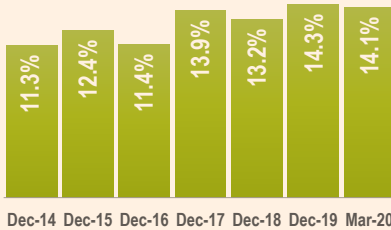


### COST-TO-INCOME

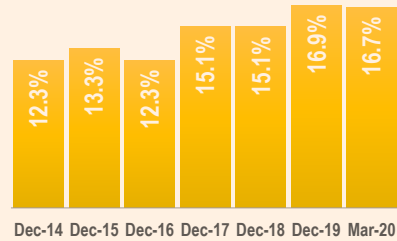


## SOLVENCY HAS BEEN REINFORCED

### COMMON EQUITY TIER 1 RATIO

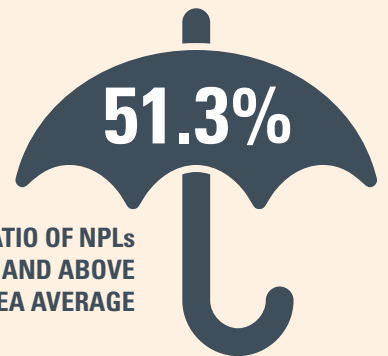
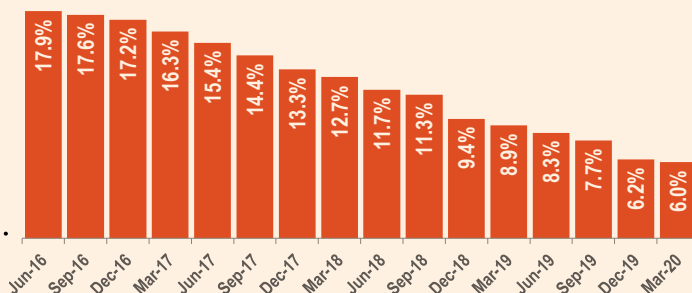


### TOTAL SOLVENCY RATIO



## ASSET QUALITY HAS BEEN IMPROVING

ALTHOUGH THE NPL RATIO REMAINED HIGH, IT DECREASED SIGNIFICANTLY AFTER REACHING ITS MAXIMUM IN JUNE 2016. SINCE THEN, NPLs FELL BY 33.3 BILLION EUROS



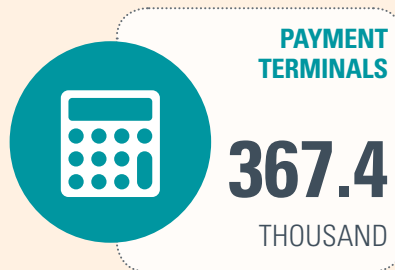
THE COVERAGE RATIO OF NPLs IS AT A HIGH LEVEL AND ABOVE THE EURO AREA AVERAGE

## PAYMENTS AND DIGITAL BANKING

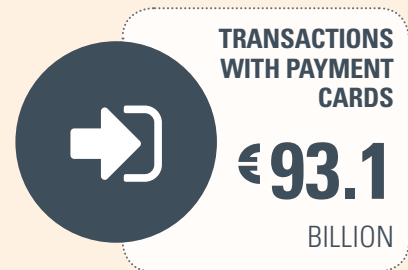
THE NUMBER OF PAYMENT CARDS AND THEIR  
TRANSACTIONS HAVE GROWN SUBSTANTIALLY



Banco de Portugal - December 2019

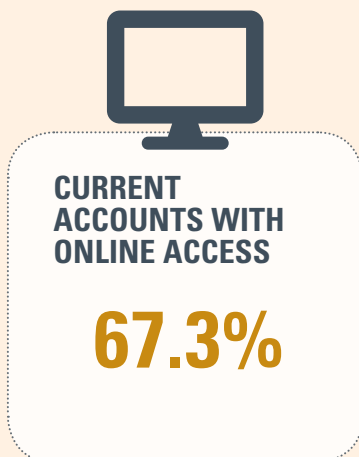


Banco de Portugal - December 2019

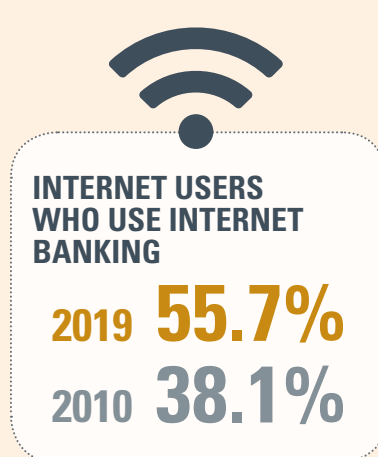


Banco de Portugal - December 2019

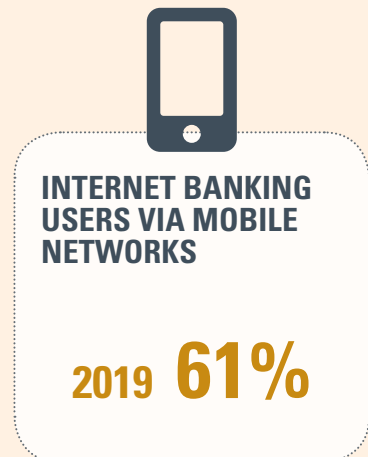
BANK CUSTOMERS ARE INCREASINGLY  
USING DIGITAL CHANNELS



Banco de Portugal - December 2019



INE - Statistics Portugal - November 2019



Eurostat - January 2020