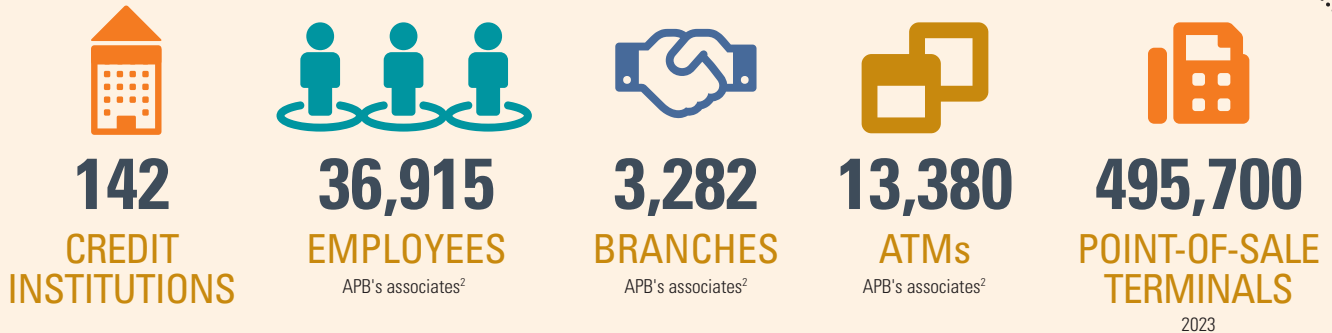


# BANKING SECTOR AT A GLANCE

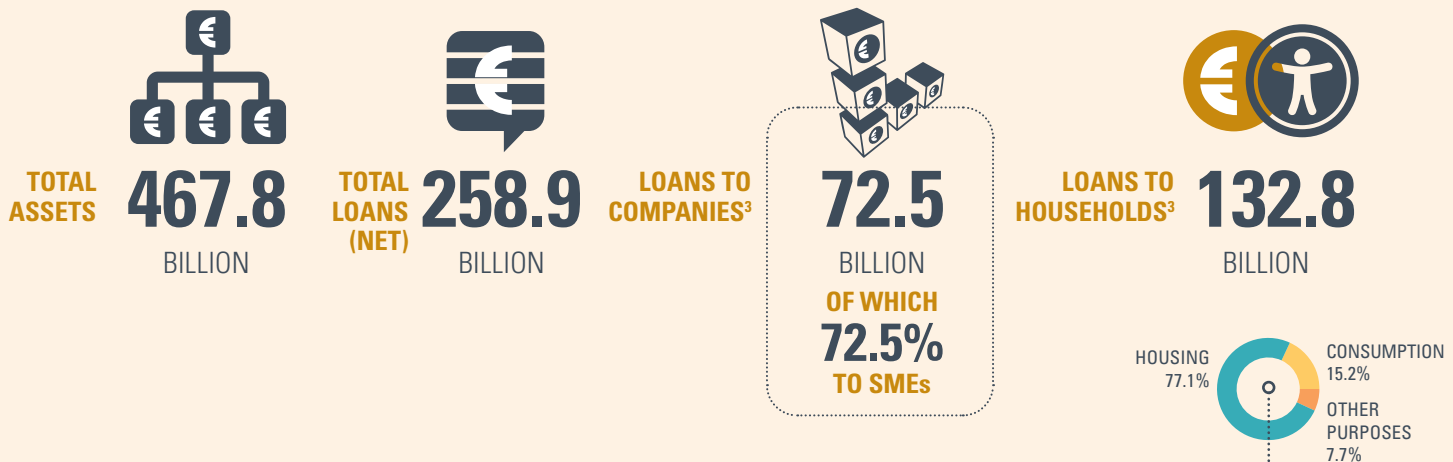
## MAIN INDICATORS

DECEMBER 2024<sup>1</sup>

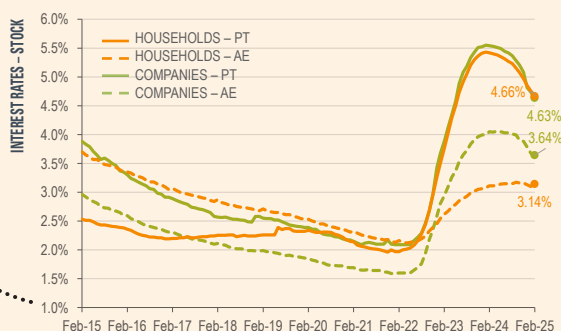


## FINANCING THE ECONOMY

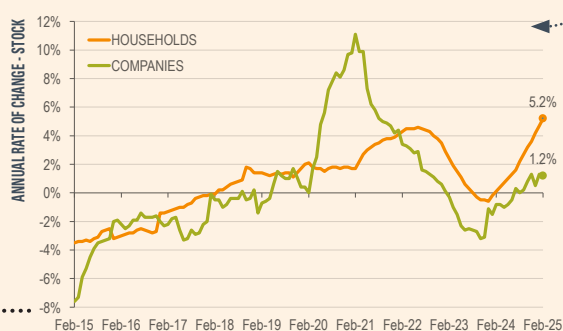
THE GROWTH IN GRANTED CREDIT ACCELERATED



INTEREST RATES MAINTAINED THE DOWNWARD TREND COMPARED TO THE PEAK RECORDED IN THE LAST QUARTER OF 2023.



LOANS GRANTED HAVE SHOWN POSITIVE ANNUAL GROWTH RATES, WITH HIGHER GROWTH IN THE HOUSEHOLD SEGMENT THAN IN THE CORPORATE SEGMENT.



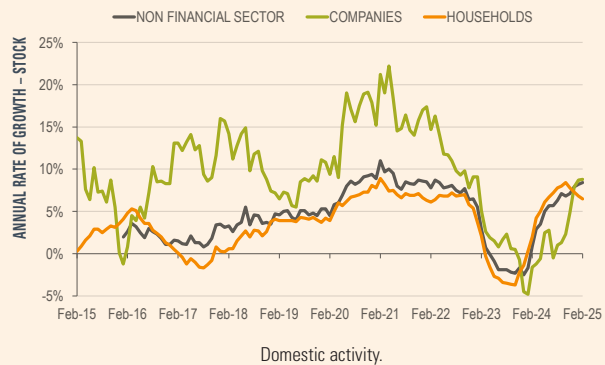
Source: Banco de Portugal

## SAVINGS

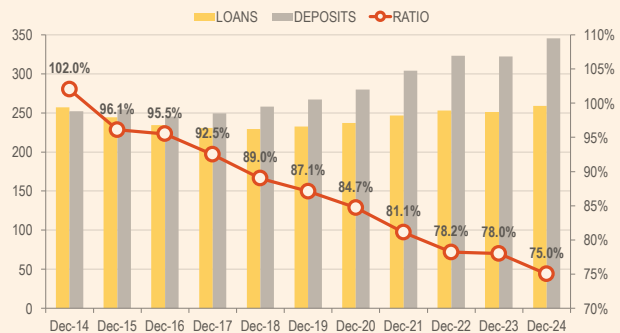
DEPOSITS CONTINUED TO INCREASE. IN FEBRUARY, CORPORATE DEPOSITS RECORDED THE HIGHEST ANNUAL GROWTH RATE SINCE JANUARY 2023, AND HOUSEHOLD DEPOSITS CONTINUED TO GROW BY MORE THAN 5%.



**CUSTOMER  
DEPOSITS**

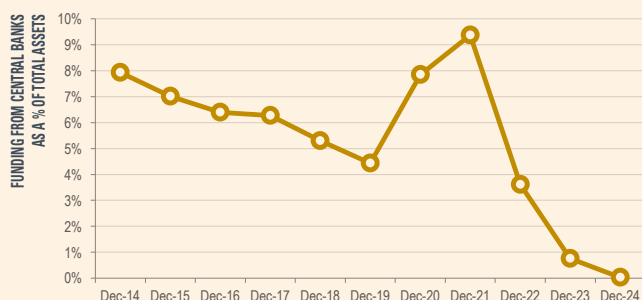


THE LOAN-TO-DEPOSIT RATIO REMAINS AT HISTORICALLY LOW LEVELS, REFLECTING THE INCREASE IN THE SECTOR'S LIQUIDITY.

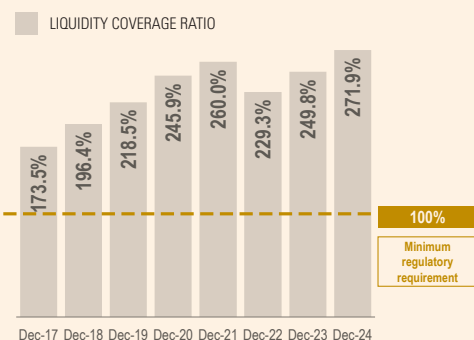


## LIQUIDITY

THE SHARE OF FUNDING FROM THE EUROSISTEM CONTINUED TO DECREASE, REACHING AN ALMOST NEGLIGIBLE LEVEL.



THE SECTOR'S LIQUIDITY INCREASED AGAIN, REMAINING AT VERY ROBUST LEVELS.

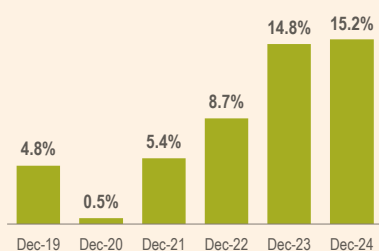


# THE SECTOR'S PERFORMANCE

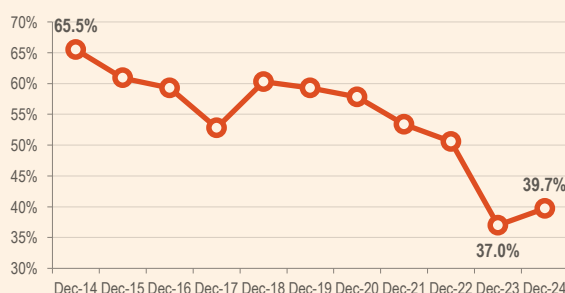
DECEMBER 2024

THE BANKING SECTOR PROFITABILITY IMPROVED COMPARED TO THE PREVIOUS YEAR, MAINLY DUE TO THE REDUCTION IN PROVISIONS AND IMPAIRMENTS, WHICH MORE THAN OFFSET THE RISE IN OPERATING COSTS AND THE DECLINE IN RESULTS FROM FINANCIAL OPERATIONS.

## RETURN ON EQUITY

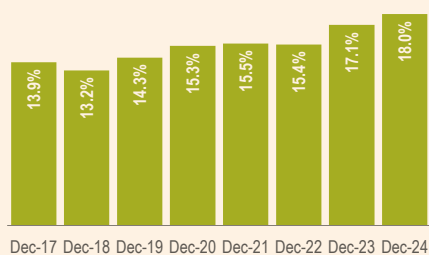


## COST-TO-INCOME

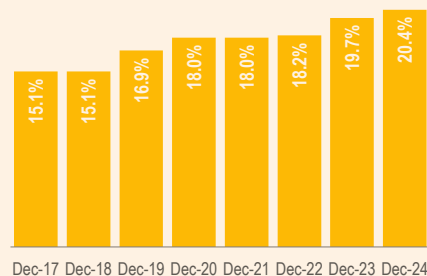


THE SOLVENCY POSITION REACHED HISTORICALLY HIGH LEVELS.

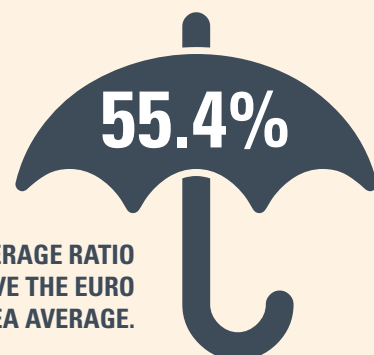
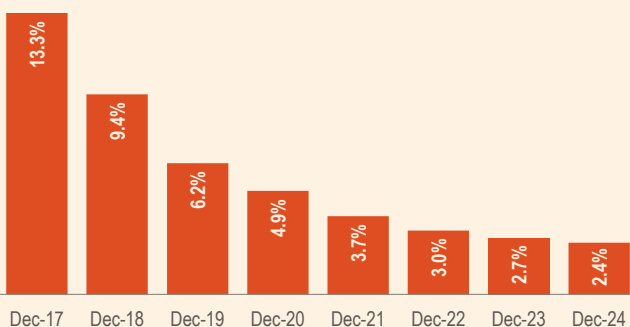
## COMMON EQUITY TIER 1 RATIO



## TOTAL SOLVENCY RATIO



THE NPL RATIO FELL BELOW 2.5%.



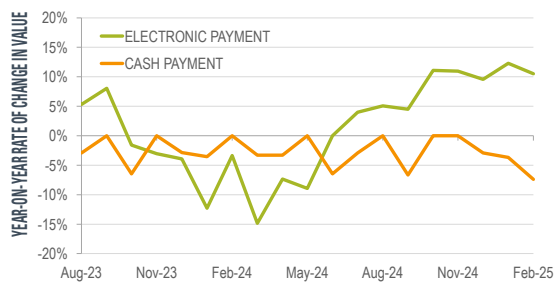
THE NPL COVERAGE RATIO  
REMAINED ABOVE THE EURO  
AREA AVERAGE.

## PAYMENTS AND DIGITAL BANKING

**ELECTRONIC PAYMENTS** CONTINUED THEIR RECOVERY PATH,  
RECORDING GROWTH RATES ABOVE 10%



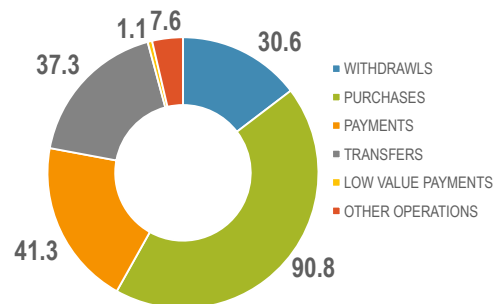
### OPERATIONS EXECUTED



Fonte: SIBS Analytics

### POINT-OF-SALE PURCHASES IN PORTUGAL, BY CARD ISSUING LOCATION

(EUR BILLION, 2024)

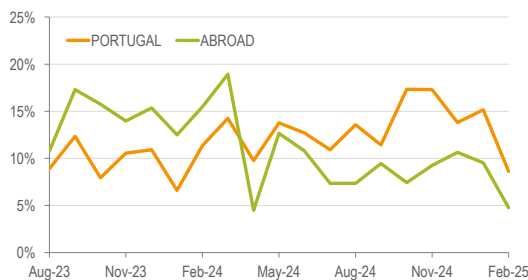


ALTHOUGH SLOWING DOWN, **PURCHASES THROUGH POINT-OF-SALE (POS) TERMINALS**  
CONTINUED TO GROW ABOVE 5%

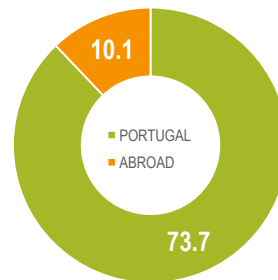


### POINT-OF-SALE PURCHASES IN PORTUGAL, BY CARD ISSUING LOCATION

YEAR-ON-YEAR RATE OF CHANGE IN VALUE



EUR BILLION, 2024



THE USE OF DIGITAL CHANNELS CONTINUED TO GROW IN A SUSTAINABLE WAY



**CURRENT  
ACCOUNTS  
WITH ONLINE  
ACCESS**

**70.3%**  
2023



**INTERNET  
USERS WHO  
USE INTERNET  
BANKING**

**2023 68.6%**  
**2010 38.1%**

INE