

BANKING SECTOR AT A GLANCE

SEPTEMBER 2018

KEY INDICATORS



CREDIT INSTITUTIONS



46,893

EMPLOYEES APB - June 2018

BRANCHES

APB - June 2018



ATMs

December 2017

FINANCING THE ECONOMY

THE BANKING SECTOR CONTINUES TO SUPPORT **BUSINESSES AND HOUSEHOLDS**



TOTAL ASSETS

BILLIONS



TOTAL

LOANS

(NET)

BILLIONS

LOANS TO

COMPANIES

BILLIONS

OF WHICH 81.1%

LOANS TO HOUSEHOLDS BILLIONS

CONSUMPTION HOUSING 12.9% 80.6% OTHER **PURPOSES** 6.5%

LOAN CONDITIONS FOR COMPANIES REMAINED BROADLY UNCHANGED



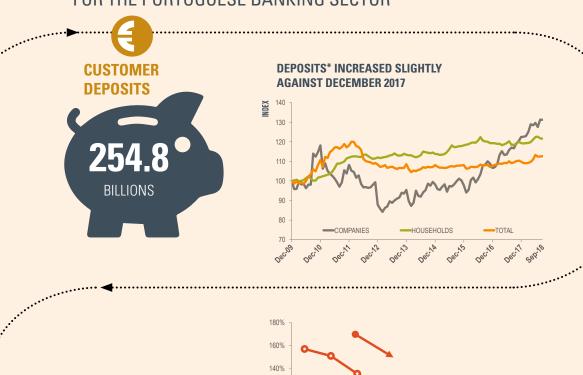
THE FLOW OF NEW LOANS TO HOUSEHOLDS HAS **SHOWN A MODERATE RECOVERY AFTER REACHING ITS LOWEST LEVEL IN 2013**





SAVINGS

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

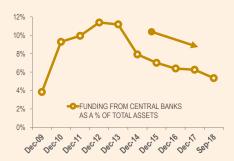


CUSTOMER DEPOSITS HAVE FINANCED LOANS GRANTED IN PORTUGAL SINCE 2015

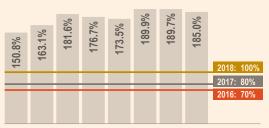


LIQUIDITY

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



Dec-16 Mar-17 Jun-17 Sep-17 Dec-17 Mar-18 Jun-18 Sep-18

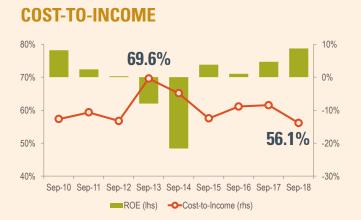


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THE SECTOR'S PERFORMANCE

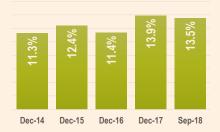
THE SECTOR'S PROFITABILITY HAS BEEN INCREASING





SOLVENCY HAS BEEN REINFORCED IN RECENT YEARS

COMMON EQUITY TIER 1 RATIO



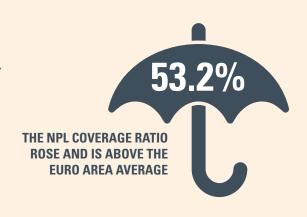




ASSET QUALITY HAS BEEN IMPROVING

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







PAYMENTS AND DIGITAL BANKING

THE NUMBER OF PAYMENT CARDS AND THEIR TRANSACTIONS HAVE GROWN SUBSTANTIALLY







Banco de Portugal - December 2017

Banco de Portugal - December 2017

Banco de Portugal - December 2017

BANK CUSTOMERS ARE INCREASINGLY **USING DIGITAL CHANNELS**



CURRENT **ACCOUNTS WITH ONLINE ACCESS**

62.1%

ELECTRONIC TRANSFERS

81.1%



2018 **52%** 2010 38%

INE - Statistics Portugal - November 2018

Banco de Portugal - December 2017

Banco de Portugal - December 2017

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INTERNET BANKING USERS VIA MOBILE NETWORKS

Eurostat - November 2018