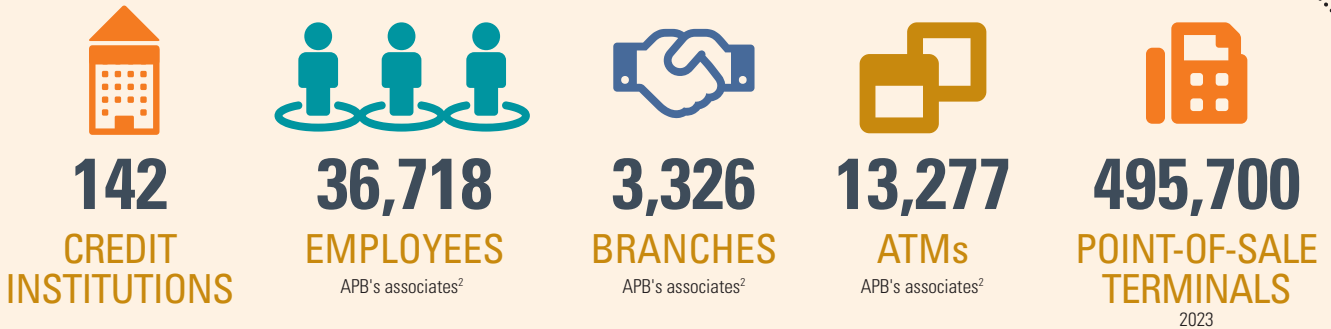


BANKING SECTOR AT A GLANCE

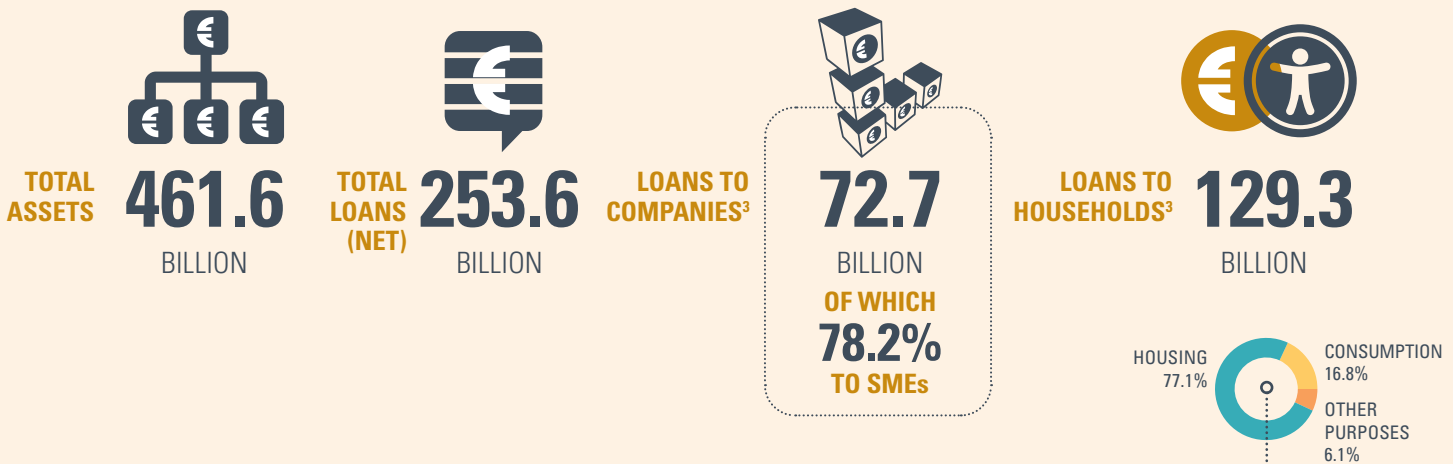
MAIN INDICATORS

JUNE 2024¹

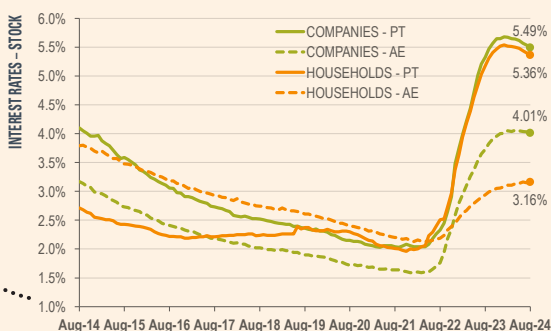


FINANCING THE ECONOMY

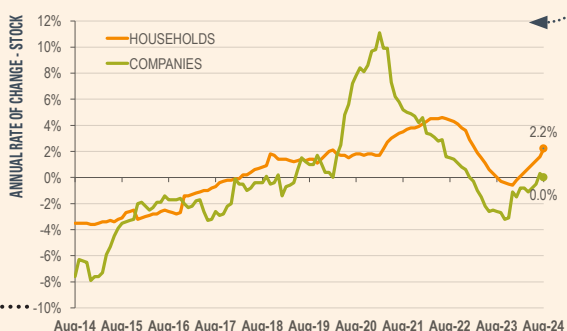
THE EVOLUTION OF LENDING SHOWS SIGNS OF RECOVERY.



INTEREST RATES FELL FROM THE PEAK REACHED IN THE LAST QUARTER OF 2023.



IN 2024, LOANS TO HOUSEHOLDS CONTINUED TO ACCELERATE, WHILE LOANS TO COMPANIES HAVE ALREADY REVERSED THE NEGATIVE TREND.

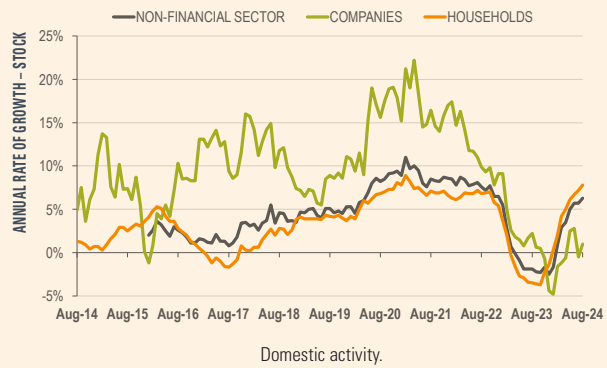


SAVINGS

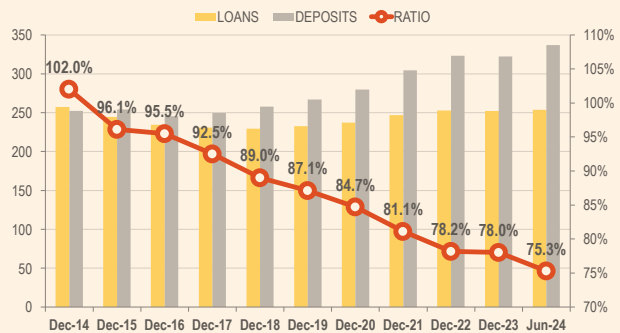
IN 2024, DEPOSITS FROM THE NON-FINANCIAL SECTOR MAINTAINED A POSITIVE TRAJECTORY, LARGELY SUPPORTED BY THE EVOLUTION OF DEPOSITS FROM HOUSEHOLDS.



CUSTOMER DEPOSITS

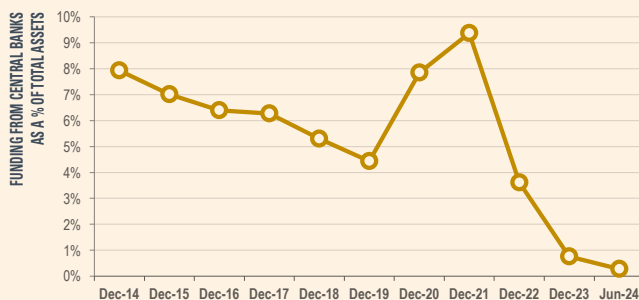


THE LOAN-TO-DEPOSIT RATIO REMAINS AT HISTORICALLY LOW LEVELS, REFLECTING THE SECTOR'S INCREASE IN LIQUIDITY.

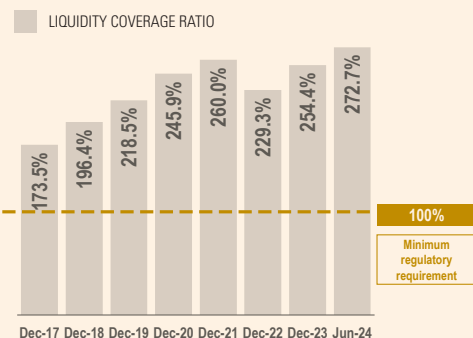


LIQUIDITY

THE SHARE OF FUNDING FROM THE EUROSISTEM CONTINUED TO FALL.



THE SECTOR'S LIQUIDITY CONTINUED TO INCREASE, REMAINING AT VERY ROBUST LEVELS.

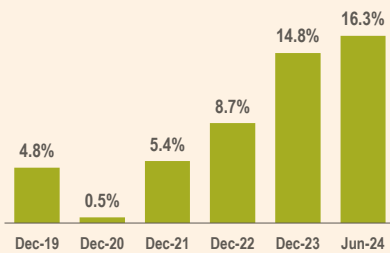


THE SECTOR'S PERFORMANCE

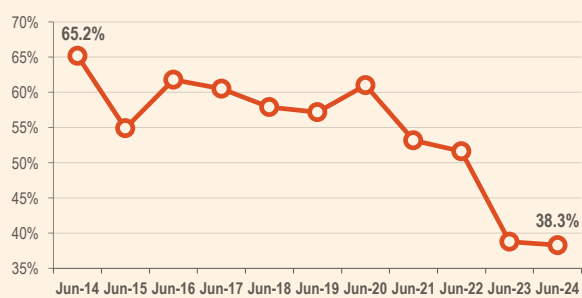
JUNE 2024

THERE WAS ONCE AGAIN AN INCREASE IN PROFITABILITY, WHICH WAS MAINLY DUE TO THE RISE IN NET INTEREST INCOME AND THE REDUCTION IN PROVISIONS AND IMPAIRMENTS, WHICH MORE THAN OFFSET THE DECREASE IN RESULTS FROM FINANCIAL OPERATIONS AND THE INCREASE IN OPERATING COSTS.

RETURN ON EQUITY

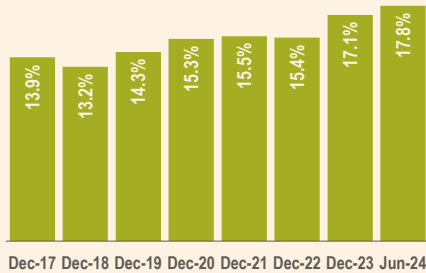


COST-TO-INCOME

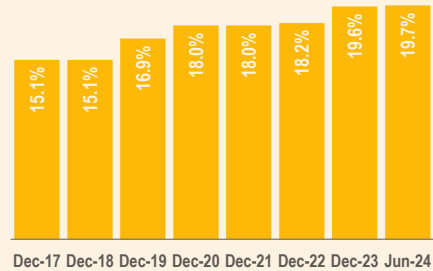


REINFORCEMENT OF THE SOLVENCY POSITION THAT HAS REACHED INCREASINGLY SOLID LEVELS

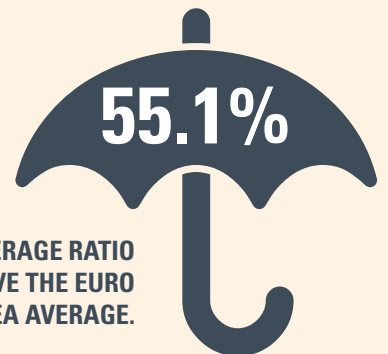
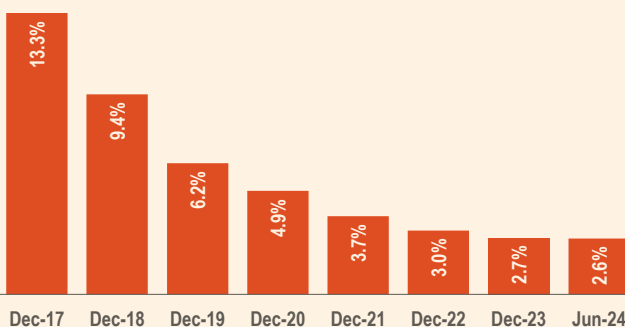
COMMON EQUITY TIER 1 RATIO



TOTAL SOLVENCY RATIO



THE NPL RATIO FELL SLIGHTLY AND REMAINS BELOW 3%.



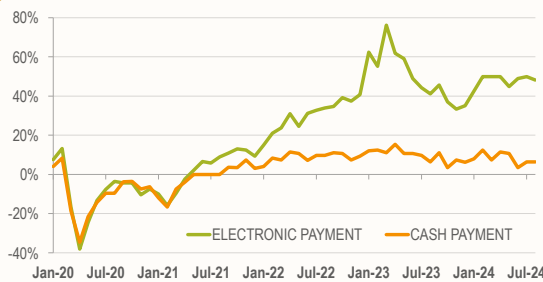
THE NPL COVERAGE RATIO REMAINED ABOVE THE EURO AREA AVERAGE.

PAYMENTS AND DIGITAL BANKING

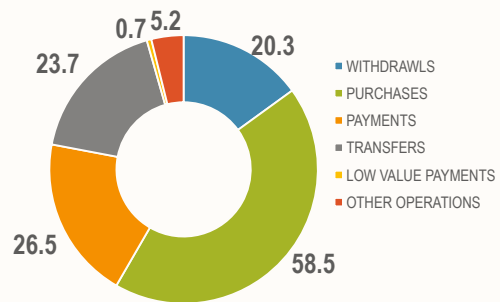
ELECTRONIC PAYMENTS HAVE GROWN SIGNIFICANTLY



VALUE OF PAYMENTS MADE (YEAR-ON-YEAR RATE OF CHANGE AGAINST 2019)



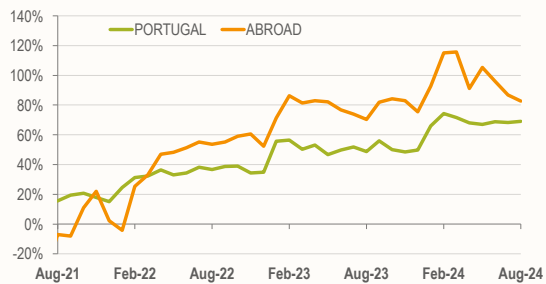
CARD-BASED PAYMENT OPERATIONS – BY TYPE OF OPERATION (EUR BILLION)



THERE WAS AN INCREASE IN THE VOLUME OF CARD PURCHASES (12.4% YEAR-ON-YEAR)



VALUE OF PURCHASES WITH CARDS AT POINT-OF-SALE TERMINALS IN PORTUGAL BY PLACE OF ISSUANCE. (YEAR-ON-YEAR RATE OF CHANGE AGAINST 2019)



THE USE OF DIGITAL CHANNELS CONTINUES 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%**

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