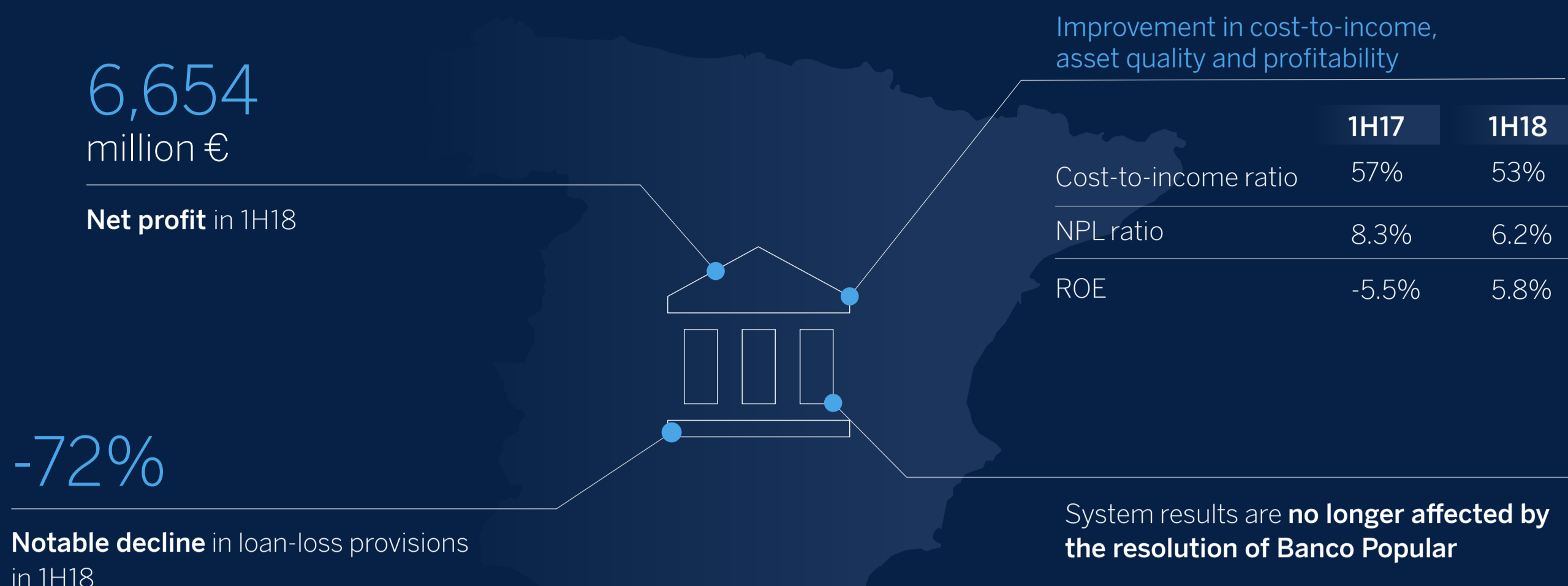


# Banking Outlook November 2018

## Trends and developments in the Spanish banking sector



## Survey on bank loans: The environment for granting credit in Spain is improving



## Consumer loans in Spain: growing, yet under control



## Non-performing loans in Europe: a complex problem



## Are crypto currencies dying?

