

The disclosure of risk factors associated with the impairment model by segment is as follows:

(Thousands of AOA)

| Impairment as at 31.12.2018 | | | | | |
|-----------------------------|----------------------------|-------------------------|------------------------|------------------------|-----------------------------|
| 2018 | Probability of default (%) | | | | Loss due to the default (%) |
| | < 30 days without evidence | < 30 days with evidence | Between 30 and 60 days | Between 60 and 90 days | |
| Corporate | | | | | |
| Loans | 8% | 28% | 59% | 81% | 58% |
| Current account loans | 10% | 30% | 46% | 71% | 58% |
| Overdrafts | 27% | 56% | 53% | 74% | 58% |
| Particulares | | | | | |
| Loans | 5% | 40% | 43% | 66% | 43% |
| Employees | 4% | 50% | 56% | 89% | 32% |
| Mortgage loans | 17% | 75% | 68% | 83% | 43% |
| Credit cards | 2% | 3% | 19% | 40% | 43% |
| Consumer credits | 13% | 43% | 54% | 81% | 43% |
| Overdrafts | 15% | 69% | 36% | 63% | 43% |

NOTE 10.

Loans and advances to credit institutions

This balance, as at 31 December 2018 and 2017, is analysed as follows:

(Thousands of AOA)

| | 31.12.2018 | 31.12.2017 |
|---|------------|------------|
| Loans and advances to credit institutions abroad | | |
| Loans and advances | 13,273,297 | 31,205,662 |
| Interest receivable | 39,268 | 29,081 |
| | 13,312,565 | 31,234,743 |

As at 31 December 2018 and 2017, the balance of other loans and advances to central banks and credit institutions by maturity, is as follows:

(Thousands of AOA)

| | 31.12.2018 | 31.12.2017 |
|----------------|------------|------------|
| Below 3 months | 10,690,531 | 25,425,083 |
| 3 to 12 months | 2,582,766 | 5,780,579 |
| | 13,273,297 | 31,205,662 |

The balance Other loans and advances to central banks and other credit institutions earn interest at a 20.36% average rate for national currency (2017: 14.75%) and at 0.82% for foreign currency (2017: 0.94%).