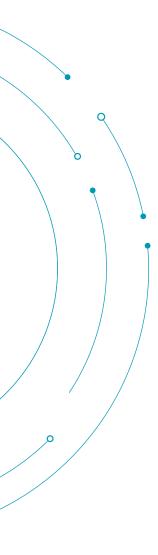
NOTE 9. Loans and advances to customers

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

	31.12.2018	31.12.2017
Domestic credit		
Corporate		
Loans	306,529,350	272,280,970
Current account loans	49,644,658	41,219,487
Overdrafts	15,722,409	26,603,139
Credit cards	167,189	-
Retail		
Loans	14,548,483	14,655,473
Employees	4,469,479	3,830,121
Consumer credit	3,075,426	1,069,593
Mortgage loans	2,885,839	4,585,711
Credit cards	449,338	478,404
Overdrafts	157,530	133,907
	397,649,701	364,856,805
Foreign credit		
Corporate		
Overdrafts	10	-
Loans	-	6,804,180
Retail		
Employees	509,450	180
Credit cards	499,903	273,007
Consumer credit	5,271	-
Overdrafts	448	33
Loans	-	3,543
	1,015,082	7,080,943
Overdue loans		
Below 3 months	334,593	4,888,324
3 to 12 months	14,717,634	5,356,285
1 to 3 years	24,963,374	12,589,139
Above 3 years	16,132,996	9,003,073
	56,148,597	31,836,821
	454,813,380	403,774,569
Interest receivable	44,403,240	34,995,293
	499,216,620	438,769,862
Impairment losses	(78,952,043)	(43,057,000)
	420,264,577	395,712,862



As at 31 December 2018 and 2017, the maturity of loans and advances to customers is as follows:

(Thousands of AOA)

	31.12.2018	31.12.2017
Below 3 months	89,661,510	67,063,005
3 to 12 months	37,311,736	60,587,367
1 to 5 years	77,379,572	91,034,052
Above 5 years	194,311,965	153,253,323
Undefined maturity	56,148,597	31,836,822
	454,813,380	403,774,569

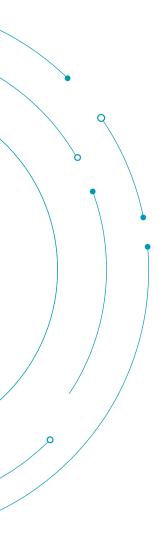
Changes occurred in impaired losses referred to in assets as corrected loans and advances are as follows:

(Thousands of AOA)

	31.12.2018	31.12.2017
	31.12.2016	31.12.2017
Opening balance	43,057,000	43,658,936
Impact of transition to IFRS 9	4,015,291	-
Charge for the period / Reversals	24,337,850	17,699,279
Charge-off	(4,801,088)	(18,249,992)
Exchange differences and other	12,342,990	(51,223)
Ending balance	78,952,043	43,057,000

Loans and advances to customers by interest rate type are as follows:

	31.12.2018	31.12.2017
Fixed rate	42,361,333	126,444,640
Variable rate	456,855,287	312,325,222
	499,216,620	438,769,862

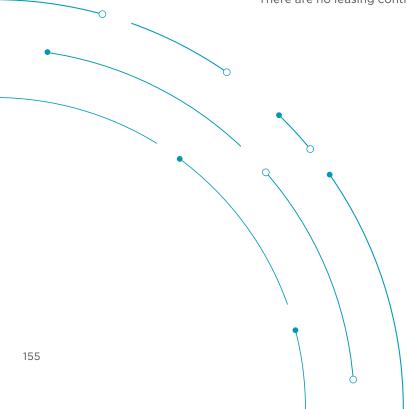


The balance financial leases, by residual maturity, is analysed as follows:

(Thousands of AOA)

	31.12.2018	31.12.2017
Outstanding rents and residual values		
Below 1 year	3,189,108	3,412,904
1 to 5 years	3,596,220	4,199,358
Above 5 years	992,694	226,907
	7,778,022	7,839,169
Outstanding interest		
Below 1 year	788,417	910,855
1 to 5 years	1,005,283	956,444
Above 5 years	467,339	34,348
	2,261,039	1,901,647
Outstanding capital		
Below 1 year	2,562,080	2,578,429
1 to 5 years	2,590,936	3,242,914
Above 5 years	525,354	192,558
	5,678,370	6,013,901
Impairment	(975,608)	(752,791)
	4,702,762	5,261,110

There are no leasing contracts with contingent rent.



The analysis of exposures and impairment by segment and respective overdue is as follows:

(Thousands of AOA)

		Exposure as a	at 31.12.2018		Impairment as at 31.12.2018			
	Total exposure	Credit in compliance	From which reestructured	Default credit	Total impairment	Credit in compliance	Default credit	
Corporate								
Loans	384,757,775	350,086,441	31,392,143	34,671,334	57,056,518	43,386,589	13,669,928	
Current account loans	53,839,728	49,978,287	-	3,861,441	3,557,106	913,800	2,643,306	
Overdrafts	30,017,264	15,928,769	-	14,088,495	9,204,498	2,190,415	7,014,083	
Credit cards	167,189	167,189	-	-	10,041	10,041	-	
Retail								
Loans	17,607,260	14,581,721	905,185	3,025,539	7,918,335	3,178,029	4,740,306	
Employees	4,999,035	4,998,163	-	872	247,649	235,776	11,873	
Consumer credit	3,260,019	3,253,907	86,339	6,112	222,486	200,621	21,865	
Mortgage loans	2,964,928	2,963,778	-	1,150	284,597	161,910	122,687	
Credit cards	949,241	949,241	-	-	33,941	33,941	-	
Overdrafts	654,181	160,526	_	493,655	416,872	1,882	414,990	
Total	499,216,620	443,068,022	32,383,667	56,148,598	78,952,043	50,313,004	28,639,038	

		Exposure as a	Impairment as at 31.12.2017				
	Total exposure	Credit in compliance	From which reestructured	Default credit	Total impairment	Credit in compliance	Default credit
Corporate							
Loans	326,540,192	309,899,792	28,244,728	15,592,444	28,510,130	20,027,010	8,483,119
Current account loans	45,657,244	42,542,472	-	2,662,707	3,473,549	1,605,466	1,868,084
Overdrafts	38,314,545	27,276,750	_	11,037,795	6,292,073	1,075,811	5,216,262
Retail							
Loans	16,635,537	14,892,820	984,260	1,678,853	2,939,844	973,070	1,966,773
Employees	4,146,057	4,139,325	-	6,482	131,481	121,864	9,616
Consumer credit	4,709,907	4,644,496	465,135	57,843	804,386	502,246	302,140
Mortgage loans	779,932	751,411	_	28,521	17,825	14,857	2,968
Credit cards	1,461,291	1,073,435	172,171	382,410	616,085	62,828	553,256
Overdrafts	525,157	135,389	-	389,767	271,627	5,798	265,830
Total	438,769,862	405,355,890	29,866,294	31,836,822	43,057,000	24,388,950	18,668,048

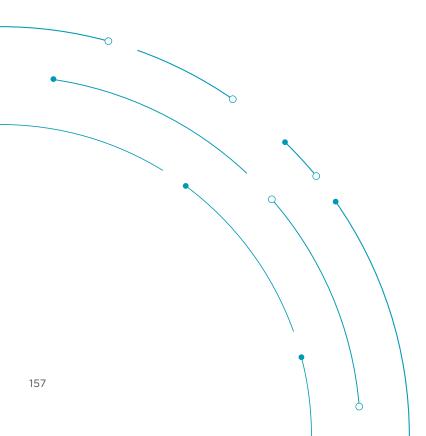
The breakdown of loans and advances to customer by stage is as follows:

(Thousands of AOA)

	31.12.2018							
	Stage 1	Stage 2	Stage 3	Total				
Loans at amortised cost								
Gross amount	181,817,457	157,217,477	160,181,686	499,216,620				
Impairment losses	(1,297,296)	(22,256,355)	(55,398,392)	(78,952,043)				
	180,520,161	134,961,122	104,783,294	420,264,577				

The Stage transfer matrix for the period between 1 January 2018 and 31 December 2018 is as follows:

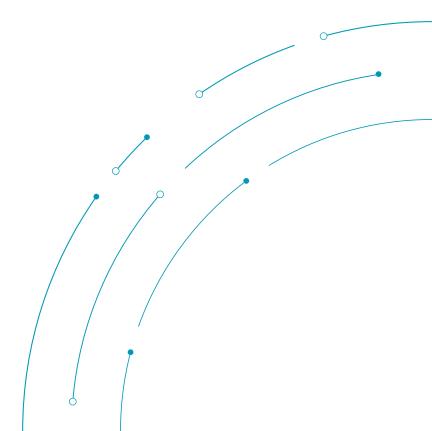
		31.12.2018							
	Stage 1	Stage 2	Stage 3	Total					
Stage as at 01-01-2018									
Stage 1	117,877,281	73,891,785	3,531,726	195,300,792					
Stage 2	11,117,510	58,849,223	31,219,079	101,185,812					
Stage 3	18,367	1,267,852	86,535,211	87,821,430					
Exposures originated in 2018	52,804,299	23,208,617	38,895,670	114,908,586					
	181,817,457	157,217,477	160,181,686	499,216,620					



As at 31 December 2018 and 2017, the analysis of the credit portfolio by segment and by granting year is as follows:

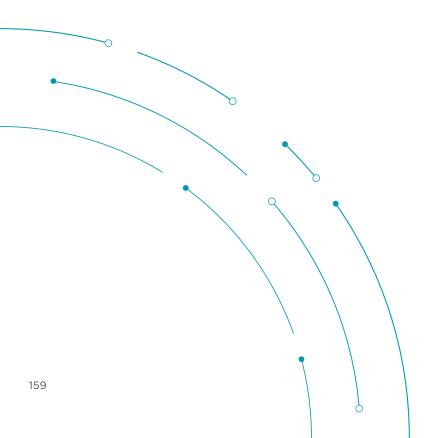
(Thousands of AOA)

		31.12.	2018				
	201	5 and preceding y	ears ears	2016			
Segment	Number of transactions	Amount	Impairment	Number of transactions	Amount	Impairment	
Corporate							
Loans	507	201,067,825	37,049,292	156	69,323,249	5,141,935	
Current account loans	76	22,117,388	3,010,057	16	8,985,734	158,915	
Credit cards	228	41,341	1,654	215	45,215	4,994	
Overdrafts	1,278	20,802,887	7,356,303	285	1,139,224	182,350	
Retail							
Loans	2,004	8,536,082	4,154,798	219	1,037,030	619,732	
Employees	328	1,784,204	133,090	142	55,297	1,426	
Mortgage loans	33	1,484,225	178,302	5	478,326	8,536	
Credit cards	893	137,655	4,471	609	81,606	10,942	
Consumer credit	542	1,945,274	42,244	233	344,661	14,136	
Overdrafts	10,914	532,199	366,329	2,740	35,611	17,405	
Total	16,803	258,449,080	52,296,540	4,620	81,525,953	6,160,371	



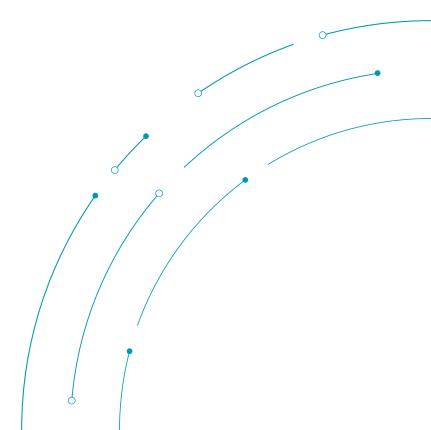
(continuation)

				31.12.2018				
	2017			2018			Total	
Number of transactions	Amount	Impairment	Number of transactions	Amount	Impairment	Number of transactions	Amount	Impairment
95	38,764,939	4,342,953	114	75,601,762	10,522,338	872	384,757,775	57,056,518
16	4,465,724	81,226	16	18,270,882	306,908	124	53,839,728	3,557,106
156	43,585	1,987	88	37,048	1,406	687	167,189	10,041
196	8,071,195	1,664,594	86	3,958	1,251	1,845	30,017,264	9,204,498
57	597,521	439,069	38	7,436,627	2,704,736	2,318	17,607,260	7,918,335
1,191	2,486,674	88,607	325	672,860	24,526	1,986	4,999,035	247,649
6	910,747	48,655	2	91,630	49,104	46	2,964,928	284,597
733	614,230	17,483	386	115,750	1,045	2,621	949,241	33,941
110	243,680	12,960	153	726,404	153,146	1,038	3,260,019	222,486
6,050	44,200	26,429	3,448	42,171	6,709	23,152	654,181	416,872
8,610	56,242,495	6,723,963	4,656	102,999,092	13,771,169	34,689	499,216,620	78,952,043



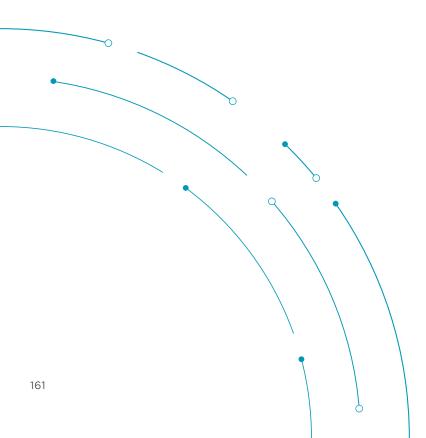
(Thousands of AOA)

	31.12.2017									
	2014	4 and preceding y	ears/		2015					
Segment	Number of transactions	Amount	Impairment	Number of transactions	Amount	Impairment				
Corporate										
Loans	348	119,677,069	16,441,529	274	70,596,424	5,062,940				
Current account loans	97	14,165,719	2,299,801	27	17,079,333	776,530				
Overdrafts	795	32,306,543	5,806,483	266	1,417,625	215,699				
Retail										
Loans	4,111	7,841,148	1,977,087	1,238	5,943,507	660,060				
Employees	302	1,085,246	24,913	374	783,694	15,551				
Mortgage loans	53	2,110,675	509,538	15	847,562	109,449				
Credit cards	956	73,490	833	2,487	109,490	1,649				
Consumer credit	134	880,099	539,497	37	62,891	17,795				
Overdrafts	8,614	452,249	241,207	2,821	33,631	15,097				
Total	15,410	178,592,238	27,840,888	7,539	96,874,157	6,874,770				



(continuation)

				31.12.2017				
	Total		2017				2016	
Impairment	Amount	Number of transactions	Impairment	Amount	Number of transactions	Impairment	Amount	Number of transactions
28,510,130	326,540,192	889	3,471,660	58,529,866	112	3,534,001	77,736,833	155
3,473,549	45,657,246	181	277,219	6,472,023	30	119,999	7,940,171	27
6,292,072	38,314,544	1,427	177,463	3,534,516	119	92,427	1,055,860	247
2,939,844	16,635,537	5,990	31,150	1,308,926	154	271,547	1,541,956	487
131,480	4,146,057	3,635	88,208	2,161,648	2,102	2,808	115,469	857
804,386	4,709,907	79	96,310	929,132	5	89,089	822,538	6
17,825	779,933	8,211	4,534	423,681	2,257	10,809	173,272	2,511
616,085	1,461,290	236	37,918	360,992	38	20,875	157,308	27
271,629	525,156	20,334	7,777	22,652	6,017	7,548	16,624	2,882
43,057,000	438,769,862	40,982	4,192,239	73,743,436	10,834	4,149,103	89,560,031	7,199



As at 31 December 2018 and 2017, the analysis of the amount of gross credit exposure and the amount of impairment recorded for exposures reviewed individually and collectively by segment, business sector and geography is as follows:

1. By segment

(Thousands of AOA)

	Individual i	mpairment	Collective i	mpairment	To	tal
2018	Total exposure	Impairment	Total exposure	Impairment	Total exposure	Impairment
Corporate						
Loans	232,731,959	49,005,268	152,025,816	8,051,250	384,757,775	57,056,518
Current account loans	7,900,338	2,319,031	45,939,390	1,238,075	53,839,728	3,557,106
Overdrafts	23,438,954	6,886,728	6,578,310	2,317,770	30,017,264	9,204,498
Credit cards	3,490	618	163,699	9,423	167,189	10,041
Retail						
Loans	10,166,102	2,595,800	7,441,158	5,322,535	17,607,260	7,918,335
Employees	-	-	4,999,035	247,649	4,999,035	247,649
Mortgage loans	-	-	2,964,928	284,597	2,964,928	284,597
Credit cards	142	50	949,099	33,891	949,241	33,941
Consumer credits	-	-	3,260,019	222,486	3,260,019	222,486
Overdrafts	3,041	135	651,140	416,737	654,181	416,872
Total	274,244,026	60,807,630	224,972,594	18,144,413	499,216,620	78,952,043

	Individual i	mpairment	Collective in	npairment	IBNR imp	airment	Tot	tal
2017	Total exposure	Impairment	Total exposure	Impairment	Total exposure	Impairment	Total exposure	Impairment
Corporate								
Loans	240,967,593	24,074,647	19,068,987	3,721,673	66,503,611	713,811	326,540,191	28,510,131
Current account loans	11,868,528	1,809,519	4,290,819	830,894	29,497,899	833,136	45,657,246	3,473,549
Overdrafts	35,521,266	5,196,692	1,790,888	1,015,387	1,002,391	79,994	38,314,545	6,292,073
Retail								
Loans	8,721,616	868,789	5,232,643	2,037,915	2,681,278	33,139	16,635,537	2,939,843
Employees	(237,068)	-	6,655	9,684	4,376,470	121,796	4,146,057	131,480
Mortgage loans	820,776	63,198	1,567,885	591,018	2,321,246	150,170	4,709,907	804,386
Credit cards	6,556	196	88,177	11,878	685,199	5,751	779,932	17,825
Consumer credits	-	-	984,500	607,253	476,790	8,832	1,461,290	616,085
Overdrafts	6,289	1,125	392,703	265,874	126,165	4,629	525,157	271,628
Total	297,675,556	32,014,166	33,423,257	9,091,576	107,671,049	1,951,258	438,769,862	43,057,000

2. By business sector

(Thousands of AOA)

2018	Real e	estate	Wholes retail		Constr	uction	Manufacturi	ng industry
2016	Total exposure	Impairment	Total exposure	Impairment	Total exposure	Impairment	Total exposure	Impairment
Corporate								
Loans	164,540,229	24,784,947	41,105,376	5,084,963	60,566,022	14,063,012	70,197,466	7,486,792
Current account loans	872,766	121,598	11,609,283	1,612,261	15,508,616	976,670	14,004,992	408,387
Overdrafts	7,938,073	1,234,638	7,604,586	1,316,516	10,222,631	3,609,576	2,666,965	2,261,206
Credit cards	1,860	163	28,465	3,145	16,149	897	4,621	1,001
Retail								
Loans	-	-	-	-	-	-	267,814	17,501
Employees	-	-	-	-	-	-	-	-
Mortgage loans	-	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	88	75
Consumer credits	-	-	-	-	-	-	-	-
Overdrafts	-	-	-	-	-	-	1,263	1,244
Total	173,352,928	26,141,346	60,347,710	8,016,885	86,313,418	18,650,155	87,143,209	10,176,206

	Ret	ail	Instituti	onal	Othe	ers	Tota	al
2018	Total exposure	Impairment	Total exposure	Impair- ment	Total exposure Impairment		Total exposure	Impairment
Corporate								
Loans	4,247,910	1,633,596	6,383,997	59,210	37,716,775	3,943,998	384,757,775	57,056,518
Current account loans	-	-	2,210,669	140	9,633,402	438,050	53,839,728	3,557,106
Overdrafts	71,628	55,252	2,568	81	1,510,813	727,229	30,017,264	9,204,498
Credit cards	49,257	1,687	2,404	3	64,433	3,145	167,189	10,041
Retail								
Loans	17,023,317	7,830,927	-	-	316,129	69,907	17,607,260	7,918,335
Employees	4,999,035	247,649	-	-	-	-	4,999,035	247,649
Mortgage loans	2,964,928	284,597	_	-	_	_	2,964,928	284,597
Credit cards	463,203	24,241	-	-	485,950	9,625	949,241	33,941
Consumer credits	3,260,019	222,486	-	-	-	-	3,260,019	222,486
Overdrafts	652,918	415,628	-	-	-	-	654,181	416,872
Total	33,732,215	10,716,063	8,599,638	59,434	49,727,502	5,191,954	499,216,620	78,952,043

2. By business sector

(Thousands of AOA)

2017	Real e	state	Wholesa retail		Constr	uction	Manufacturing industry	
2017	Total exposure	Impairment	Total exposure	Impairment	Total exposure	Impairment	Total exposure	Impairment
Corporate								
Loans	132,418,267	10,151,421	37,697,198	3,267,782	49,406,167	5,877,282	56,801,586	4,514,083
Current account loans	946,411	86,367	6,118,617	1,197,813	26,054,671	1,438,037	3,858,428	216,703
Overdrafts	5,208,792	237,062	18,782,778	1,130,610	4,673,818	2,083,370	5,862,113	1,683,991
Retail								
Loans	-	-	-	-	3,674,712	551,207	440,565	30,961
Employees	-	-	-	-	-	-	_	-
Mortgage loans	-	-	_	-	-	_	-	-
Credit cards	2,858	93	49,278	2,311	18,629	241	4,537	647
Consumer credits	-	-	-	-	-	-	-	-
Overdrafts	-	-	-	-	-	-	57,060	5,080
Total	138,576,328	10,474,943	62,647,871	5,598,516	83,827,997	9,950,137	67,024,289	6,451,465

	Reta	il	Institutio	nal	Othe	ers	Tota	al
2017	Total exposure	mpairment	Total exposure	Impair- ment	Total exposure	Impairment	Total exposure	Impairment
Corporate								
Loans	-	-	10,768,081	28,998	39,448,892	4,670,563	326,540,191	28,510,129
Current account loans	24,566	1,023	3,054,125	11,106	5,600,427	522,499	45,657,245	3,473,548
Overdrafts	-	-	-	-	3,787,044	1,157,039	38,314,545	6,292,072
Retail								
Loans	10,984,217	2,197,818	-	-	1,536,044	159,858	16,635,538	2,939,844
Employees	4,382,452	131,228	-	-	(236,395)	252	4,146,057	131,480
Mortgage loans	4,709,907	804,386	-	-	-	-	4,709,907	804,386
Credit cards	358,021	9,794	1,669	-	344,940	4,738	779,932	17,824
Consumer credits	1,461,291	616,085	-	-	-	-	1,461,291	616,085
Overdrafts	436,949	237,245	-	-	31,147	29,307	525,156	271,632
Total	22,357,403	3,997,579	13,823,875	40,104	50,512,099	6,544,256	438,769,862	43,057,000

3. By geography

(Thousands of AOA)

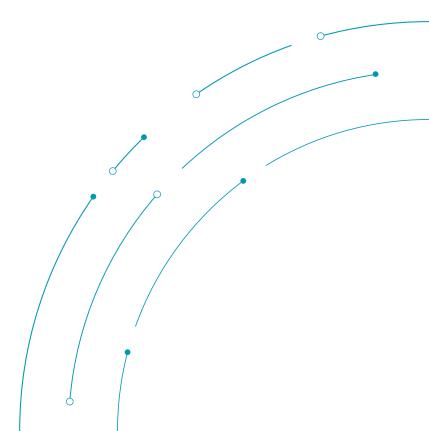
	Ang	ola	Porti	ugal	Other o	ountries	То	tal
2018	Total exposure	Impairment	Total exposure	Impairment	Total exposure	Impairment	Total exposure	Impairment
Corporate								
Loans	383,426,771	56,806,798	1,331,004	249,720	-	-	384,757,775	57,056,518
Current account loans	53,839,728	3,557,106	-	-	-	-	53,839,728	3,557,106
Overdrafts	29,845,541	9,171,349	170,464	31,982	1,259	1,167	30,017,264	9,204,498
Credit cards	167,189	10,041	-	-	-	-	167,189	10,041
Retail								
Loans	17,607,260	7,918,335	-	-	-	-	17,607,260	7,918,335
Employees	4,484,990	240,233	512,215	7,397	1,830	19	4,999,035	247,649
Consumer credits	3,254,675	222,240	3,005	116	2,339	130	3,260,019	222,486
Mortgage Ioans	2,964,928	284,597	-	-	-	-	2,964,928	284,597
Credit cards	449,338	24,085	488,893	9,659	11,010	197	949,241	33,941
Overdrafts	647,914	411,683	2,131	1,893	4,136	3,296	654,181	416,872
Total	496,688,334	78,646,467	2,507,712	300,767	20,574	4,809	499,216,620	78,952,043

	Ang	ola	Port	ugal	Other c	ountries	Tot	al
2017	Total exposure	Impairment	Total exposure	Impairment	Total exposure	Impairment	Total exposure	Impairment
Corporate								
Loans	319,736,013	27,944,324	6,804,179	565,806	-	-	326,540,192	28,510,130
Current account loans	45,657,246	3,473,549	(2)	-	-	-	45,657,244	3,473,549
Overdrafts	38,313,882	6,291,674	-	-	663	399	38,314,545	6,292,073
Retail								
Loans	16,631,979	2,939,780	-	-	3,558	64	16,635,536	2,939,844
Employees	4,146,036	131,479	-	-	21	2	4,146,057	131,481
Mortgage loans	4,709,907	804,386	-	-	-	-	4,709,907	804,386
Credit cards	478,405	14,774	290,987	2,992	10,540	59	779,932	17,825
Consumer credits	1,461,291	616,085	-	-	-	-	1,461,291	616,085
Overdrafts	521,887	269,122	1,499	1,240	1,771	1,268	525,157	271,627
Total	431,656,646	42,485,173	7,096,663	570,038	16,553	1,789	438,769,862	43,057,000

The analysis of the fair value of guarantees underlying the loan portfolio of the businesses segments, construction and real estate development and mortgage loans as at 31 December 2018 and 2017 is as follows:

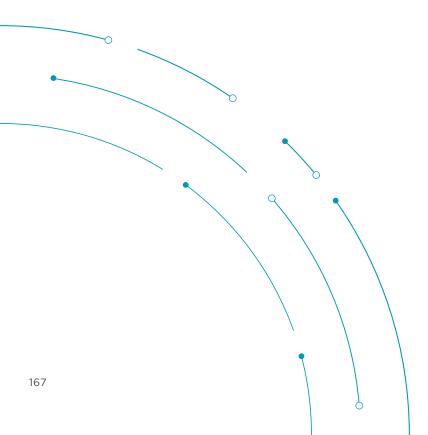
(Thousands of AOA)

		31.12.2018	3		
		Corporate	e		
Fair value	Real Esta	te	Asset-backe	d loans	
	Number of properties	Amount	Number	Amount	
< 50 MAOA	28	669,279	548	7,650,302	
>= 50 MAOA e < 100 MAOA	22	1,577,029	115	8,057,833	
>= 100 MAOA e < 500 MAOA	31	7,011,157	129	25,997,345	
>= 500 MAOA e < 1.000 MAOA	3	1,838,757	12	8,417,028	
>= 1.000 MAOA e < 2.000 MAOA	8	11,324,900	5	6,648,640	
>= 2.000 MAOA e < 5.000 MAOA	4	13,734,976	6	17,978,276	
>= 5.000 MAOA	2	14,001,426	2	28,330,891	
Total	98	50,157,525	817	103,080,316	
			-		



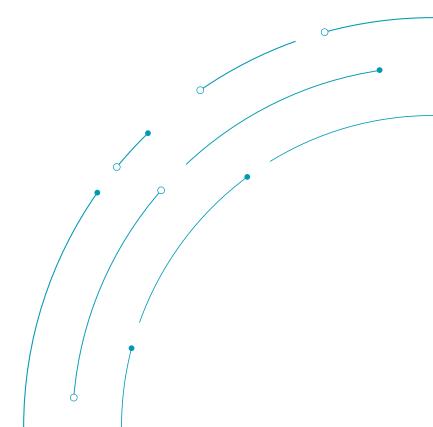
(Thousands of AOA) (continuation)

			31.12	2.2018			
Cons	struction and real	estate develo	oment				
Real Estate		Asset-back	Asset-backed loans		tate	Asset-backe	d loans
mber of operties	Amount	Number	Amount	Number of properties	Amount	Number	Amount
3	60,707	62	703,079	19	551,107	8	40,060
-	-	11	784,165	6	477,670	1	50,000
5	1,664,624	29	6,008,641	3	590,311	1	108,012
6	3,757,762	8	6,087,155	-	-	-	-
8	10,440,018	3	4,505,046	-	-	-	-
10	32,615,491	1	4,639,064	-	-	-	-
9	70,668,012	4	33,729,521	-	-	-	-
41	119,206,615	118	56,456,671	28	1,619,088	10	198,072



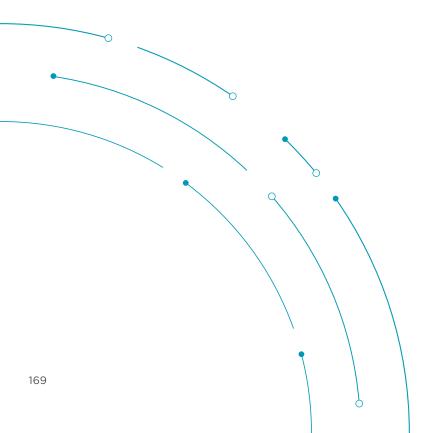
(Thousands of AOA)

		31.12.2017	7					
	Corporate							
Fair value	Real Esta	te	Asset-backed	loans				
	Number of properties	Amount	Number	Amount				
< 50 MAOA	10	242,536	686	7,496,208				
>= 50 MAOA e < 100 MAOA	12	920,464	74	5,156,157				
>= 100 MAOA e < 500 MAOA	35	7,639,221	84	16,315,428				
>= 500 MAOA e < 1,000 MAOA	10	6,719,960	10	5,836,908				
>= 1,000 MAOA e < 2,000 MAOA	17	21,651,946	1	1,400,033				
>= 2,000 MAOA e < 5,000 MAOA	5	13,755,955	9	29,680,316				
>= 5,000 MAOA	3	27,776,831	2	24,980,905				
Total	92	78,706,913	866	90,865,955				



(Thousands of AOA) (continuation)

			31.12	2.2017			
Construction and real estate development			Mortgage loans				
Real Estate		Asset-backed loans		Real Estate		Asset-backed loans	
 nber of perties	Amount	Number	Amount	Number of properties	Amount	Number	Amount
1	30,320	52	447,668	15	547,966	9	79,388
1	99,554	4	283,012	10	706,623	3	168,485
1	495,379	20	4,278,884	3	711,084	-	-
6	5,103,736	3	1,934,062	-	-	-	-
7	10,462,300	0	0	-	-	-	-
9	32,027,591	3	8,500,664	-	-	-	-
6	58,265,264	1	7,938,959	-	_	_	-
31	106,484,144	83	23,383,249	28	1,965,673	12	247,873



The analysis of the fair value and the net book value of properties received as recovery or foreclosure, by type of real estate and seniority is as follows:

1. By type of real estate

(Thousands of AOA)

		31.12.2018			31.12.2017	
	Number of properties	Fair value of the asset	Net book value	Number of properties	Fair value of the asset	Net book value
Land						
Developed	38	90,862,222	59,579,968	35	41,913,638	41,500,044
Constructed buildings						
Commercial	2	595,324	798,872	-	-	-
Housing	2	4,308,502	4,406,041	-	-	-
Total	42	95,766,048	64,784,881	35	41,913,638	41,500,044

2. By seniority

(Thousands of AOA)

Time since recovery /			31.12.2018		
foreclosure	<1 year	>= 1 to <2.5 years	>= 2.5 to <5 years	>= 5 years	Total
Land					
Developed	18,079,924	41,500,044	-	-	59,579,968
Constructed buildings					
Commercial	798,872	-	-	-	798,872
Housing	4,406,041	-	-	-	4,406,041
Total	23,284,837	41,500,044	-	-	64,784,881

31.12.2017	
Time since recovery /	
foreclosure	Total
Land	
Developed 39,813,638 1,686,406 41	500,044
Total 39,813,638 1,686,406 41	500,044

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

(Thousands of AOA)

	Impa	airment as at 31.12	.2018		
2018	< 30 days without evidence	< 30 days with evidence	Between 30 and 60 days	Between 60 and 90 days	Loss due to the default (%)
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%).