

## Note 15. OTHER ASSETS

This caption is analysed as follows:

(Thousands of AOA)

	31-12-2019	31-12-2020
Debtors from promissory contracts of purchase and sale	51,699,990	87,945,114
Sundry debtors	27,093,586	33,189,965
Other assets		
Pending transactions	21,436,194	12,530,587
Deferred costs	7,187,876	5,956,602
Administrative public sector	49,233	4,138,160
Escrow accounts	2,943,724	3,849,569
Precious metals, coins, medals and other resources	2,210	2,210
Other assets	143,892	596,417
	<b>31,763,129</b>	<b>27,073,544</b>
	<b>110,556,705</b>	<b>148,208,624</b>
Impairment losses (Note 31)	(7,351,564)	(22,208,616)
	<b>103,205,141</b>	<b>126,000,008</b>

At 31 December 2020 and 2019, the caption Other assets – Debtors from promissory contracts of purchase and sale refers to amounts receivable under real estate sale agreements, whose accounting policy is described in Note 2.5. The real estate properties were previously recorded under Non-current assets held for sale (Note 13) and the gains and losses arising from their sale were recorded under Net gains/(losses) arising from the sale of other assets (Note 27), whose accounting policy is described in Note 2.10.

At 31 December 2020 and 2019, the caption Other assets – Sundry debtors refers to other assets with credit risk, namely: (i) debt acknowledgement agreements through the assignment of the contractual position in loan agreements with Customers; (ii) promissory contracts for the assignment of surface rights; and (iii) mandate contracts, which are contracts entered into by the Bank with third parties, accounted for in accordance with the accounting policy described in Note 2.5.

Changes occurred in impairment losses in Other assets are disclosed as follows

(Thousands of AOA)

	31-12-2019	31-12-2020
Opening balance	7,306,020	7,351,564
Charges for the period/(Reversals) (Note 31)	(615,611)	13,309,100
Charge-off	(1,437)	(653)
Exchange differences and others (Note 26)	662,592	1,548,605
<b>Closing balance</b>	<b>7,351,564</b>	<b>22,208,616</b>

The increase of impairment occurred during the period ended 31 December 2020 includes the amount of AOA 9,755,072 thousand, associated with the operations granted during the same period, as described in accounting policy 2.5.

## Note 16. DEPOSITS FROM CENTRAL BANKS AND OTHER CREDIT INSTITUTIONS

This caption is analysed as follows:

(Thousands of AOA)

	31-12-2019	31-12-2020
<b>Deposits from central banks</b>		
Transactions with repurchase agreement	20,033,025	-
	20,033,025	-
<b>Deposits from other credit institutions</b>		
Loans	150,976,417	8,500,000
Deposits	1,667,229	-
	<b>152,643,646</b>	<b>8,500,000</b>
Other deposits	3,275,629	5,544,081
Interest payable	541,338	53,983
	<b>176,493,638</b>	<b>14,098,064</b>

As at 31 December 2019, Deposits from central banks — Transactions with repurchase agreement referred to four REPOs (repurchase agreements) in national currency, contracted with the BNA, with an average maturity of 60 days, remunerated at an average rate of 22.63%.

As at 31 December 2020 and 2019, Deposits from central banks and other credit institutions - Loans refer to short-term liquidity facilities, in the country and abroad, remunerated at market rates.

The caption Deposits from central banks and other credit institutions is detailed as follows:

(Thousands of AOA)

	31-12-2019	31-12-2020
<b>Domestic</b>		
Loans	29,000,000	8,500,000
Other deposits	3,275,629	5,544,081
Interest payable	528,079	53,983
Transactions with repurchase agreement	20,033,025	-
	<b>52,836,733</b>	<b>14,098,064</b>
<b>Abroad</b>		
Loans	121,976,417	-
Deposits	1,667,229	-
Interest payable	13,259	-
	<b>123,656,905</b>	<b>-</b>
	<b>176,493,638</b>	<b>14,098,064</b>

As at 31 December 2020 and 2019, Deposits from central banks and other credit institutions related to loans and deposits, excluding interest payable, had the following structure, by residual maturities:

(Thousands of AOA)

	31-12-2019	31-12-2020
Below 3 months	152,643,646	8,500,000
	<b>152,643,646</b>	<b>8,500,000</b>

As at 31 December 2020 and 2019, the caption Deposits from central banks and other credit institutions bears interest at an average rate of 12.28% and 22.79%, respectively, for national currency, and 4.21% for foreign currency at 31 December 2019.

## Note 17. DEPOSITS FROM CUSTOMERS AND OTHER LOANS

This caption is analysed as follows:

(Thousands of AOA)

	31-12-2019	31-12-2020
<b>Deposits payable on demand of residents</b>		
<b>In national currency</b>		
Corporate	188,932,269	197,719,360
Retail	81,901,702	109,875,211
	<b>270,833,971</b>	<b>307,594,571</b>
<b>In foreign currency</b>		
Corporate	165,124,558	228,430,806
Retail	36,034,737	42,340,813
	<b>201,159,295</b>	<b>270,771,619</b>
	<b>471,993,266</b>	<b>578,366,190</b>
<b>Deposits payable on demand of non-residents</b>		
<b>In national currency</b>		
Corporate	875,625	474,206
Retail	4,527,661	5,722,947
	<b>5,403,286</b>	<b>6,197,153</b>
<b>In foreign currency</b>		
Corporate	1,341,835	985,691
Retail	1,369,034	2,271,520
	<b>2,710,869</b>	<b>3,257,211</b>
	<b>8,114,155</b>	<b>9,454,364</b>
<b>Total deposits payable on demand</b>	<b>480,107,421</b>	<b>587,820,554</b>
<b>Deposits payable on demand in national currency</b>		
Corporate	142,849,966	180,891,796
Retail	83,333,335	112,396,191
Non-resident	2,112,407	2,432,401
	<b>228,295,708</b>	<b>295,720,388</b>
<b>Deposits payable on demand indexed to the United States Dollar</b>		
Corporate	32,588,575	6,176,901
Retail	6,565,006	1,075,803
	<b>39,153,581</b>	<b>7,252,704</b>
<b>Deposits payable on demand in foreign currency</b>		
Corporate	248,103,621	320,740,763
Retail	228,297,546	296,201,522
Non-resident	2,597,530	3,251,894
	<b>478,998,698</b>	<b>620,194,179</b>
<b>Total deposits payable on demand</b>	<b>746,447,986</b>	<b>923,167,271</b>
Total interest payable on deposits payable on demand	8,430,180	12,982,972
<b>Total deposits and interest payable on demand</b>	<b>754,878,167</b>	<b>936,150,243</b>
<b>Total deposits from Customers</b>	<b>1,234,985,588</b>	<b>1,523,970,797</b>