

As at 31 December 2021 and 2020, finance leases, by residual maturity, is presented as follows:

	(Thousands of AOA)	
	31-12-2021	31-12-2020 (restated)
<b>OUTSTANDING RENTS AND RESIDUAL VALUES</b>		
Below 1 year	5,010,637	5 721 716
1 to 5 years	8,866,826	8,125,918
Above 5 years	3,241,016	8,217,617
	<b>17,118,479</b>	<b>22,065,251</b>
<b>OUTSTANDING INTEREST</b>		
Below 1 year	1,766,929	523,914
1 to 5 years	2,920,032	885,895
Above 5 years	1,319,989	2,328,020
	<b>6,006,950</b>	<b>3,737,829</b>
<b>OUTSTANDING PRINCIPAL</b>		
Below 1 year	3,243,708	5,197,803
1 to 5 years	5,946,794	7,240,024
Above 5 years	1,921,027	5,889,595
	<b>11,111,529</b>	<b>18,327,422</b>
Impairment losses	(545,468)	(2,504,474)
	<b>16,573,011</b>	<b>19,560,777</b>

There are no finance lease agreements with contingent rents.

## NOTE 10

### Financial assets at amortised cost – Other loans and advances to central banks and credit institutions

This caption is analysed as follows:

	(Thousands of AOA)	
	31-12-2021	31-12-2020 (restated)
<b>OTHER LOANS AND ADVANCES TO CREDIT INSTITUTIONS IN ANGOLA</b>		
Operations with resale agreement	5,000,000	34,156,023
Interest receivable	5,642	36,312
	<b>5,005,642</b>	<b>34,192,335</b>
<b>OTHER LOANS AND ADVANCES TO CREDIT INSTITUTIONS ABROAD</b>		
Other loans and advances	29,090,457	49,786,098
Interest receivable	4,535	852
	<b>29,094,992</b>	<b>49,786,950</b>
Impairment losses (Note 32)	(285,640)	(388,144)
	<b>33,814,994</b>	<b>83,591,141</b>

As at 31 December 2021 and 2020, the breakdown of Other loans and advances to central banks and credit institutions, excluding interest receivable, by residual maturity, is as follows:

	(Thousands of AOA)	
	31-12-2021	31-12-2020 (restated)
Below 3 months	33,304,031	83,145,616
3 to 12 months	786,426	796,505
	<b>34,090,457</b>	<b>83,942,121</b>

As at 31 December 2021 and 2020, the breakdown of Other loans and advances to central banks and credit institutions, including interest receivable, by currency, is as follows:

	(Milhares de kwanzas)					
	31-12-2021			31-12-2020 (restated)		
	Gross exposure	Impairment losses	Net exposure	Gross exposure	Impairment losses	Net exposure
AOA	5,005,641	(96,518)	4,909,123	34,228,646	(288,502)	33,940,144
USD	28,308,566	(188,383)	28,120,183	48,591,230	(94,785)	48,496,445
EUR	786,427	(739)	785,688	1,159,409	(4,857)	1,154,552
	<b>34,100,634</b>	<b>(285,640)</b>	<b>33,814,994</b>	<b>83,979,285</b>	<b>(388,144)</b>	<b>83,591,141</b>

As at 31 December 2021 and 2020, Other loans and advances to central banks and credit institutions abroad bears interest at an average annual rate of 18.70% and 19.50%, respectively.

As at 31 December 2021 and 2020, Other loans and advances to central banks and credit institutions abroad bears interest at an average annual rate of 0.33% and 0.66%, respectively.

As at 31 December 2021 and 2020, Other loans and advances to credit institutions abroad include mainly transactions that are collateralising documentary credits to import from Customers.

As at 31 December 2021 and 2020, exposures relating to other loans and advances are classified in Stage 1.

Changes in impairment losses for other loans and advances to central banks and credit institutions measured at amortised cost are as follows:

	(Thousands of AOA)	
	31-12-2021	31-12-2020 (restated)
<b>Opening balance</b>	<b>388,144</b>	-
Charge for the period/(Reversals) (Note 32)	(102,504)	388,144
<b>Closing balance</b>	<b>285,640</b>	<b>388,144</b>