

NOTE 22

Net interest income

This caption is analysed as follows:

	(Thousands of AOA)	
	31-12-2021	31-12-2020 (restated)
INTEREST AND SIMILAR INCOME		
Interest from financial assets at amortised cost		
Interest from loans and advances to Customers	65,735,388	66,980,206
Interest from debt securities	22,962,534	36,603,831
Interest from other loans and advances to credit institutions	183,576	10,257
Interest from financial assets at fair value through other comprehensive income	337,506	2,289,747
	89,219,004	105,884,041
INTEREST AND SIMILAR EXPENSE		
Interest from deposits from Customers	(62,199,781)	(49,049,679)
Interest from deposits from central banks and credit institutions	(4,815,061)	(9,996,776)
Interest from leases	(2,179,867)	(2,792,439)
	(69,194,709)	(61,838,894)
	20,024,295	44,045,147

Interest from loans and advances to customers includes (i) the amount of AOA 783,389 thousand (31 December 2020: AOA 994,314 thousand) related to commissions and other income accounted for in accordance with the effective interest rate method, as established in IAS/IFRS and detailed in Note 2.16 and (ii) the amount of AOA 4,260,781 thousand related to financial assets in stage 3 (31 December 2020: AOA 15,711,440 thousand).

The caption Interest from loans and advances to customers also includes the amount of AOA 646,421 thousand (31 December 2020: AOA 344,310 thousand) relating to the effect of loans and advances to employees, in accordance with IAS 19.

As at 31 December 2021, loans at fair value through profit or loss, described in Note 6, are in default for more than 90 days (stage 3), and for this reason the Bank no longer recognises interest on these operations, in accordance with the accounting policy described in Note 2.16.