



As at 31 December 2022 and 2021, term deposits by currency and average interest rate, excluding interest payable, are detailed as follows:

(Thousands of AOA)

	31-12-2022		31-12-2021	
	Average interest rate	Amount	Average interest rate	Amount
In AOA	12.06%	478,528,224	15.05%	379,523,861
Indexed to the USD	-	-	3.50%	911,396
In USD	1.17%	312,159,895	1.34%	373,643,038
In EUR	0.05%	33,152,412	0.39%	40,804,132
		<b>823,840,531</b>		<b>794,882,427</b>

## Note 18 Provisions

The changes in this caption are detailed as follows:

(Thousands of AOA)

	Provisions for guarantees and commitments	Other provisions for risks and charges	Total
<b>BALANCE AS AT 31-12-2020 (RESTATED)</b>	<b>1,017,882</b>	<b>2,914,650</b>	<b>3,932,532</b>
Increases/Reversals (Note 31)	50,083	119,374	169,457
Foreign exchange differences and other (Note 26)	(37,836)	(503,464)	(541,300)
<b>BALANCE AT 31 DECEMBER 2021</b>	<b>1,030,129</b>	<b>2,530,560</b>	<b>3,560,689</b>
Increases/Reversals (Note 31)	73,827	(277,050)	(203,223)
Foreign exchange differences and other (Note 26)	(160,128)	(270,506)	(430,635)
<b>BALANCE AT 31 DECEMBER 2022</b>	<b>943,828</b>	<b>1,983,004</b>	<b>2,926,832</b>

As at 31 December 2022 and 2021, the caption Provisions for guarantees and commitments records provisions for estimated impairment losses for off-balance sheet balances that show the possibility and conversion into loans and advances to Customers, namely guarantees provided, documentary credits and undrawn credit facilities.

As at 31 December 2022 and 2021, Other provisions for risks and charges is intended to cover certain contingencies arising from the Bank's activity and is reviewed at each reporting date with the purpose of reflecting the best estimate of the amount and associated probability of payment.

As at 31 December 2022 and 2021, the balance of Other provisions for risks and charges includes the amount of AOA 1,613,380 thousand and AOA 1,885,178 thousand, respectively, relating to contributions to be made by the Bank in the Pension Fund.

## Note 19 Other liabilities

This caption is analysed as follows:

(Thousands of AOA)

	31-12-2022	31-12-2021
Lease liabilities	5,470,195	8,239,756
Accrued expenses	3,552,502	3,427,030
Sundry creditors	2,224,951	169,941
Administrative and marketing expenses payable	2,062,852	838,495
Liabilities with employees	1,757,109	1,406,733
VAT payable from clearance/captive	1,113,370	542,937
Tax charges payable - withheld from third parties	1,076,760	1,700,057
Social Security contribution	164,921	163,624
Other	46,524	1,288,101
	<b>17,469,183</b>	<b>17,776,674</b>