



Note 22

Net interest income

This caption is analysed as follows:

	(Thousands of AOA)	
	31-12-2022	31-12-2021
Interest and similar income		
Interest from financial assets at amortised cost		
Interest from loans and advances to customers	69,808,073	65,735,388
Interest from debt securities	23,775,436	22,962,534
Interest from other loans and advances to credit institutions	688,267	183,576
Interest from financial assets at fair value through other comprehensive income	1,501,794	337,506
	95,773,570	89,219,004
Interest and similar expenses		
Interest from deposits	(58,633,541)	(62,199,781)
Interest from deposits from central banks and other credit institutions	(3,324,101)	(4,815,061)
Lease interest	(1,361,442)	(2,179,867)
	(63,319,084)	(69,194,709)
	32,454,486	20,024,295

As at 31 December 2022 and 2021, the caption Interest from loans and advances to customers includes the amount of AOA 332,691 thousand and AOA 783,389 thousand, respectively, relating to commissions and other income accounted for under the effective interest rate method, as established in IAS/IFRS and detailed in Note 2.15.

As at 31 December 2022 and 2021, the caption Interest from loans and advances to customers also includes the amount of AOA 259,971 thousand and AOA 646,421 thousand, relating to the effect of loans and advances to employees, in accordance with IAS 19.

As at 31 December 2022 and 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 recognizes interest on these operations, in accordance with the accounting policy described in Note 2.15.

Note 23

Profit/(loss) from fees and commissions

This caption is analysed as follows:

	(Thousands of AOA)	
	31-12-2022	31-12-2021
Fees and commissions income		
Electronic transactions	10,354,908	7,236,174
Transfers issued/received	4,356,277	3,228,818
VISA	3,155,079	3,829,954
DO account maintenance	1,360,684	1,098,788
Opening of credit facilities/renewals and maintenance	1,277,112	836,653
Custody commissions and market transactions	1,160,415	922,888
Guarantees provided	771,784	1,054,897
Documentary letters of credit	455,316	764,961
Withdrawing	279,967	126,739
Operations structuring and financial advisory	244,145	135,478
Foreign exchange transactions	45,927	64,244
Other	3,829,868	1,890,888
	27,291,483	21,190,482
Fees and commissions expense		
Electronic transactions	(6,079,013)	(4,233,400)
Foreign transactions	(465,337)	(527,039)
Other	(333,472)	(121,602)
	(6,877,822)	(4,882,041)
	20,413,661	16,308,441

As at 31 December 2022 and 2021, the caption Fees and commissions income - Electronic transactions, is essentially related to gains obtained with commissions from transactions carried out in the Bank's own Automated Teller Machines (ATM) and Point-of-Sale (POS), which recorded a significant growth justified by the increase in the number of transactions carried out in these payment subsystems.