

## Note 17 – Deposits from Customers and other loans

This caption is analysed as follows:

	31-12-2024	31-12-2023
AOA thousand		
<b>Demand deposits from residents</b>		
In national currency		
Corporate	193,936,069	322,997,882
Retail	228,711,901	122,040,122
	<b>422,647,970</b>	<b>445,038,004</b>
In foreign currency		
Corporate	175,194,930	245,147,919
Retail	75,856,538	72,252,696
	<b>251,051,468</b>	<b>317,400,615</b>
	<b>673,699,438</b>	<b>762,438,619</b>
<b>Demand deposits from non-residents</b>		
In national currency		
Corporate	1,363,657	1,274,242
Retail	23,512,479	17,675,725
	<b>24,876,136</b>	<b>18,949,967</b>
In foreign currency		
Corporate	119,284	2,639,582
Retail	4,626,626	4,535,948
	<b>4,745,910</b>	<b>7,175,530</b>
	<b>29,622,046</b>	<b>26,125,497</b>
<b>Total demand deposits</b>	<b>703,321,484</b>	<b>788,564,116</b>
<b>Term deposits in national currency</b>		
From residents		
Corporate	356,176,563	360,725,201
Retail	183,161,955	180,729,229
From non-residents	12,001,104	9,016,314
	<b>551,339,622</b>	<b>550,470,744</b>
<b>Term deposits in foreign currency</b>		
From residents		
Corporate	151,000,092	263,852,786
Retail	210,171,243	218,884,448
From non-residents	20,877,876	6,576,612
	<b>382,049,211</b>	<b>489,313,845</b>
<b>Total term deposits</b>	<b>933,388,833</b>	<b>1,039,784,589</b>
Total interest payable on term deposits	18,354,408	13,651,283
<b>Total term deposits and interest payable</b>	<b>951,743,241</b>	<b>1,053,435,872</b>
<b>Other loans</b>		
In national currency		
Principal	44,100,000	7,000,000
Interest payable	1,694,580	7,521
<b>Total other loans and interest payable</b>	<b>45,794,580</b>	<b>7,007,521</b>
	<b>1,700,859,305</b>	<b>1,849,007,508</b>

As at 31 December 2024, the caption “Other loans – In domestic currency” corresponds to REPO operations with institutional Customers, with a maturity of 6 months, maturing in March, April, and May 2025. The interest rate on these transactions ranges from 14% to 20.12%.

As at 31 December 2023, the caption “Other loans – In domestic currency” corresponds to a REPO operation contracted with an institutional Customer, in the amount of AOA 7,000,000 thousand, on 30 June 2023, and renewed on 30 June 2024, which has a maturity of 6 months and bears interest at an average annual rate of 13.50%.

As at 31 December 2024 and 31 December 2023, term deposits by residual maturity periods, excluding interest payable, is as follows:

	31-12-2024	31-12-2023
AOA thousand		
<b>Term deposits in national currency</b>		
Below 3 months	287,652,178	295,245,739
3 to 6 months	125,582,626	112,420,580
6 to 12 months	138,103,818	142,804,425
More than 1 year	1,000	-
	<b>551,339,622</b>	<b>550,470,744</b>
<b>Term deposits in foreign currency</b>		
Below 3 months	130,632,789	176,506,199
3 to 6 months	128,072,365	122,406,877
6 to 12 months	123,344,057	190,400,770
	<b>382,049,211</b>	<b>489,313,845</b>
	<b>933,388,833</b>	<b>1,039,784,589</b>

As at 31 December 2024 and 31 December 2023, term deposits by currency and average interest rate, excluding interest payable, is as follows:

	31-12-2024		31-12-2023	
	Average interest rate	Amount	Average interest rate	Amount
In AOA	12.72%	551,339,622	11.54%	550,470,744
In USD	1.82%	323,589,051	1.43%	440,242,696
In EUR	1.61%	56,934,593	0.30%	49,071,150
In GBP	2.00%	515,791	-	-
In CHF	0.50%	1,009,776	-	-
		<b>933,388,833</b>		<b>1,039,784,589</b>