

## Note 36 - Off-balance sheet accounts

This caption is analysed as follows:

	AOA thousand	
	31-12-2024	31-12-2023
Guarantees provided	95,910,602	125,743,714
Commitments to third parties	20,280,608	14,893,375
Liabilities for services rendered	5,850	345,155,656
Guarantees received	1,998,999,419	2,026,292,902

Guarantees provided and commitments to third parties include exposures that are subject to ECL calculation according to the impairment model defined by the Bank and in accordance with the requirements of IFRS 9.

Bank guarantees provided are banking operations that do not result in the mobilisation of Funds by the Bank.

As at 31 December 2024 and 31 December 2023, the exposure and impairment losses associated with guarantees received, by stage, are detailed as follows:

	AOA thousand			
	31-12-2024			
	Stage 1	Stage 2	Stage 3	Total
Gross amount	91,134,335	1,668,582	3,107,685	95,910,602
Impairment losses (Note 18)	(135,640)	(4,895)	(493,240)	(633,775)
	<b>90,998,695</b>	<b>1,663,687</b>	<b>2,614,445</b>	<b>95,276,827</b>

	AOA thousand			
	31-12-2023			
	Stage 1	Stage 2	Stage 3	Total
Gross amount	122,220,453	2,967,035	556,226	125,743,714
Impairment losses (Note 18)	(162,394)	(239,801)	(72,205)	(474,400)
	<b>122,058,060</b>	<b>2,727,234</b>	<b>484,021</b>	<b>125,269,315</b>

Documentary credits correspond to commitments by the Bank, on behalf of its Customers, which ensure the payment of a specified amount to the supplier of a given good or service, within a fixed term, against the presentation of the documentation confirming the shipment of goods or the rendering of services. The irrevocable condition arises from the fact that the commitment is non-cancellable or amended without the agreement of all parties involved.

Revocable and irrevocable commitments represent contractual agreements to extend credit to the Group's Customers (for example not drawn credit facilities). These agreements are generally contracted for fixed periods of time or with other expiring requirements and usually require the payment of a commission. Substantially, all credit commitments require that Customers maintain certain conditions verified at the time the credit was granted.

Notwithstanding the characteristics of these commitments, the analysis of these operations follows the same basic principles of any commercial operation, namely the solvency of the Customer and of the underlying business, and the Bank requires that these operations be duly covered by collaterals when necessary. Considering it is expected that most of these commitments expire without having been used, the indicated amounts do not represent necessarily future cash flow needs.

Financial instruments recorded as Guarantees and other commitments are subject to the same approval and control procedures applied to the credit portfolio, namely regarding the analysis of objective evidence of impairment, as described in Note 2.6. The maximum credit exposure is represented by the nominal value that could be lost related to guarantees and commitments undertaken by the Bank in the event of default by the respective counterparties, without considering potential recoveries or collaterals.