

Note 5 – Loans and advances to credit institutions repayable on demand

This caption is analysed as follows:

	AOA thousand	
	31-12-2024	31-12-2023
Loans and advances to other credit institutions in Angola		
Demand Deposits	244,500	227,211
Other interbank money market transactions	6,681	-
	251,181	227,211
Loans and advances to other credit institutions abroad		
Demand Deposits	38,367,137	93,933,429
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Impairment losses (Note 32)	(3,442)	(13,532)
	38,614,876	94,147,108

As at 31 December 2024 and 31 December 2023, “Loans and advances to other credit institutions abroad – Demand Deposits” includes (i) the amounts of AOA 5,486,295 thousand and AOA 5,164,710 thousand, respectively, which aim to ensure the provisioning in the corresponding Bank for the daily settlement of the use of VISA cards; and (ii) the amounts of AOA 6,957,246 thousand and AOA 5,795,840 thousand, respectively, which aim to ensure the provisioning in the Bank for the fulfilment of signed agreements related to import documentary credit facilities, for later settlement with the Customer.

As at 31 December 2024 and 31 December 2023, Loans and advances to credit institutions repayable on demand, in Angola and abroad, do not bear interest.

The methodology for calculating impairment loss is described in Note 2.5.

Note 6 – Financial assets at fair value through profit or loss

This caption is analysed as follows:

	AOA thousand	
	31-12-2024	31-12-2023
Financial assets at fair value through profit or loss		
Other variable income securities		
Shares	327,743,818	298,890,931
Loans and advances to Customers	236,595	124,571
Bonds and other fixed-income securities	56,062,725	-
	384,043,138	299,015,502

As at 31 December 2024 and 31 December 2023, the amount of Other variable income securities refers to shares held in the following Collective Investment Undertakings (Investment Funds):

	AOA thousand					
	31-12-2024					
	Issuing Entity	Country	Activity/ Tipology	Currency	Shareholding	Book value
Financial assets at fair value through profit or loss						
Other variable income securities						
Pactual Property Fund – FIIF	Private	Angola	CIU	AOA	99.52%	317,500,369
Dual Impact Fund - FCR	Private	Angola	CIU	AOA	100.00%	3,455,370
FIPA Fund	Private	Luxembourg	CIU	USD	5.13%	1,469,261
FIPA Fund II	Private	Luxembourg	CIU	USD	8.42%	5,318,818
						327,743,818