

BALANCE SHEET & INCOME STATEMENT

FULL-YEAR
2023



FY 2023_ BALANCE SHEET



AOA Million	Dec 22	Dec 23	Δ%
NET ASSETS			
Cash and Cash Equivalents	450 426,8	598 278,1	32,8%
Total Short-Term Investments	2 196 671,6	2 910 034,2	32,5%
Cash and Balances at Central Banks and Other Credit Institutions	726 047,1	901 502,5	24,2%
Loans to Customers	417 425,6	550 102,8	31,8%
Investments in Securities	1 053 198,9	1 458 429,0	38,5%
Other tangible and intangible assets net of depreciation and amortisation	44 804,7	51 177,3	14,2%
Other Assets	17 001,8	24 904,6	46,5%
TOTAL ASSETS	2 708 904,8	3 584 394,2	32,3%
LIABILITIES			
Deposits from Central Banks and Other Credit Institutions	3 696,6	28 034,5	658,4%
Deposits from Customers and other Loans	2 040 285,2	2 857 665,5	40,1%
Other Liabilities	129 055,3	75 643,6	-41,4%
Provisions for Risks and Charges	51 578,2	55 524,6	7,7%
TOTAL LIABILITIES	2 224 615,3	3 016 868,2	35,6%
EQUITY AND EQUIVALENT CAPITAL	484 289,5	567 526,0	17,2%
TOTAL LIABILITIES AND EQUITY	2 708 904,8	3 584 394,2	32,3%

FY 2023_ INCOME STATEMENT



AOA Million	Dec 22	Dec 23	Δ%
Net Financial Income	216 176,1	246 934,8	14,2%
Non-Interest Income	52 879,9	52 101,7	-1,5%
Operating Income	269 056,0	299 036,5	11,1%
Staff Costs	63 216,8	63 510,6	0,5%
Third-Party Supplies and Services	27 700,8	37 088,5	33,9%
Depreciation and Amortisation Costs for the year	11 425,8	13 657,4	19,5%
Provisions and Impairments	6 560,8	1 036,3	-84,2%
PROFIT BEFORE TAXES	160 151,8	183 743,6	14,7%
INCOME TAXES	- 19 696,6	16 234,0	-17,6%
NET PROFIT FOR THE FINANCIAL YEAR	140 455,2	167 509,6	19,3%

**THANK
YOU.**

