

Pursuant to Banco Nacional de Angola Notice no. 15/07 of 12 September, following the General Meeting of Shareholders' analysis and approval, Banco de Negócios Internacional (BNI) now publishes its 2015 accounts.

## BALANCE SHEET ON 31 DECEMBER 2015 AND 2014

ASSETS					(000 Kz)	LIABILITIES					(000 Kz)
Account Code	Description	2015			2014	Account Code	Description	2015	2014		
		Gross Assets	Amortization and Provisions	Net Assets	Net Assets						
11010+11020	1. Cash and Deposits at Central Bank	32.598.150	-	32.598.150	23.824.043	210	1. Deposits	154.016.888	155.196.552		
						21010	A) Sight Deposits	88.444.939	78.819.295		
						21020	B) Term Deposits	56.568.135	76.373.559		
						21080	C) Other Deposits	3.814	3.698		
11030	2. Deposits at Financial Institutions	8.387.791	-	8.387.791	6.061.750	220	2. Amounts Owed to The Financial Institutions	21.856.840	15.047.479		
120	3. Amounts owed by Financial Institutions	25.224.040	-	25.224.040	16.400.687	250	3. Liabilities in the Payments System	5.193.341	292.510		
130	4. Stocks and Securities	28.499.524	-	28.499.524	23.611.649	260	4. Foreign Currency Operations	-	926.280		
150	5. Loans in the Payments System	169.336	-	169.336	66.970	270	5. Other Amounts Owed to Financial Institutions	8.563.313	6.978.676		
160	6. Foreign Currency Operations	-	-	-	925.767	280	6. Other Liabilities	20.948.093	3.051.148		
17010-17090	7. Total Loans	101.909.159	(9.421.120)	92.488.039	88.604.796	290	7. Provisions for Contingent Liabilities	495.286	549.660		
180	8. Other Assets	26.299.837	-	26.299.837	13.966.103	3	8. Minority Interests	-	98.178		
						310	A) Share Capital	-	140.875		
						350	C) Retained Earnings	-	(42.697)		
19010	9. Financial Fixed Assets	4.702.610	(369.713)	4.332.897	3.925.139	4	9. Own Funds	23.026.212	19.940.984		
						410	A) Share Capital	14.642.808	14.642.808		
						430	B) Fund Reserves	3.817.474	3.568.462		
						440	C) Potential Results	(11.844)	(1.154.502)		
1902020+1902030+1902080-1902090	10. Tangible and in Progress Fixed Assets	17.338.667	(2.981.820)	14.356.847	13.440.971	450	D) Retained Earnings	3.622.876	2.930.483		
1903010+1903020+1903080-1903090	11. Intangible Assets	4.813.933	(3.070.425)	1.743.508	11.253.592	480	E) Treasury Shares	(339.713)	(1.342.746)		
						5	F) Result for the Year	1.294.611	1.296.479		
	<b>Total Assets</b>	<b>249.943.048</b>	<b>(15.843.078)</b>	<b>234.099.969</b>	<b>202.081.467</b>		<b>Total Liabilities and Shareholders' Equity</b>	<b>234.099.969</b>	<b>202.081.467</b>		

*Lara Boyol*

Lara Boyol  
Director

*Mário Palhares*

Mário Palhares  
Chairman of the Board of Directors

## INCOME STATEMENT ON 31 DECEMBER 2015 AND 2014

				(000 Kz)	
Account Code	Description	2015	2014	2015	2014
510101010	Income from financial instrument assets	15.269.624	11.058.465		
510101020	Cost of financial instrument liabilities	(5.353.063)	(4.420.348)		
	<b>Net interest income</b>	<b>9.916.588</b>	<b>6.638.117</b>		
5101020	Results of negotiations and adjustments	-	-		
5101060	Results from exchange transactions	1.680.267	4.311.565		
5101080	Results from financial service provision	2.381.396	3.304.514		
5101090	Provisions for the year	(3.952.809)	(5.824.686)		
	<b>Financial Intermediation Result</b>	<b>10.025.442</b>	<b>8.429.510</b>		
510801010	Staff expenses	(3.320.329)	(3.137.420)		
510801020	Third-party supplies	(3.953.707)	(3.719.192)		
510801030	Taxes and fees	(239.708)	(86.820)		
510801040	Penalties	(2.042)	(21.129)		
510801090	Depreciation and Amortization	(1.285.907)	(1.297.037)		
510801099	Cost recovery	4.597	102.264		
5108080	Provisions for probable liabilities and misc.	(94.000)	(9.335)		
5108099	Other income and costs	1.304.569	1.044.094		
	<b>Operating Result</b>	<b>2.438.920</b>	<b>1.304.935</b>		
520	<b>Non-Operating Result</b>	<b>(589.653)</b>	<b>77.604</b>		
530	<b>Charges on Current Result</b>	<b>(554.655)</b>	<b>(92.661)</b>		
5	<b>Result for the Year</b>	<b>1.294.611</b>	<b>1.289.878</b>		
580	<b>Minority Shareholdings</b>	<b>-</b>	<b>6.601</b>		
5+580	<b>Consolidated Net Income Attributable to BNI Shareholders</b>	<b>1.294.611</b>	<b>1.296.479</b>		

*Lara Boyol*

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Director

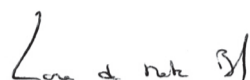
*Mário Palhares*

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Chairman of the Board of Directors

## INVENTORY OF SECURITIES AND FINANCIAL HOLDINGS ON 31 DECEMBER 2015

(000 Kz)

Nature and Type of Security	Issuer	Degree of risk	Quantity	Nominal Value	Average acquisition amount	Balance sheet amount	Average interest rate
<b>13010. Investment Securities - for Trading</b>							
130101020. Treasury Bonds Indexed to USD	MINF	A	8.980	1.516.218	1.516.218	1.536.473	7,42%
<b>13030. Investment Securities - held to Maturity</b>							
1303000101. Treasury Bills	BNA	A	3.915.833	3.915.833	3.699.634	3.845.921	5,92%
130301010. Treasury Bonds in National Currency	MINF	A	51.010	5.101.000	5.598.348	5.677.760	7,03%
130301020. Treasury Bonds Indexed to USD	MINF	A	96.131	16.231.135	16.231.135	16.482.791	6,91%
130301020. Treasury Bonds Issued in USD	MINF	A	698	6.965	944.103	956.579	3,56%
<b>TOTAL</b>		-	<b>4.072.652</b>	-	<b>27.989.439</b>	<b>28.499.524</b>	-



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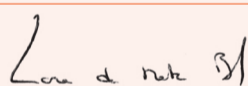


Mário Palhares  
Chairman of the Board Directors

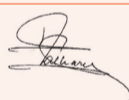
## TANGIBLE AND INTANGIBLE FIXED ASSETS ON 31 DECEMBER 2015 AND 2014

(000 Kz)

Descrição	Prior year balance		Increases		Write-offs (net)	Adjustments / Transfers	Amortization for the year	Net amount
	Gross amount	Accumulated amortization	Acquisitions	Revaluations				
<b>19010. Financial Fixed Assets</b>	<b>3.925.139</b>	-	<b>777.471</b>	-	-	-	<b>(396.713)</b>	<b>4.332.897</b>
1901020. Investments in Other Companies	36.849	-	74.408	-	-	-	(74.049)	37.208
1901030. Other Investments	3.888.290	-	703.063	-	-	-	(295.664)	4.295.689
<b>19020. Tangible Fixed Assets and Fixed Assets in Progress</b>	<b>15.646.665</b>	<b>(2.205.693)</b>	<b>2.027.898</b>	-	<b>(511.640)</b>	<b>181.026</b>	<b>(781.409)</b>	<b>14.356.847</b>
1902020. Equipment	14.426.728	(2.205.693)	1.028.109	-	(29.061)	(73.915)	(781.409)	12.364.759
1902030. In Progress	5.152.099	-	999.788	-	(482.579)	254.941	-	1.924.249
1902080. Other	67.838	-	-	-	-	-	-	-
<b>19030. Intangible Fixed Assets</b>	<b>13.971.341</b>	<b>(2.717.749)</b>	<b>280.533</b>	-	<b>(141.036)</b>	<b>(9.288.168)</b>	<b>(361.413)</b>	<b>1.743.508</b>
1903010+1903020+1903080. Intangible Fixed Assets	13.971.341	(2.717.749)	280.533	-	(141.036)	(9.288.168)	(361.413)	1.743.508
<b>Total</b>	<b>33.543.144</b>	<b>(4.923.442)</b>	<b>3.085.901</b>	-	<b>(652.676)</b>	<b>(9.107.142)</b>	<b>(1.512.535)</b>	<b>20.433.252</b>



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Director

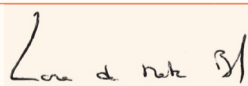


Mário Palhares  
Chairman of the Board Directors

## CHANGES IN CAPITAL AND RESERVES ON 31 DECEMBER 2015 AND 2014

(000 Kz)

	Share Capital	Reserves	Social Fund	Pontential Results	Retained Earnings	Total Reserves and Funds	Net Result for the Year	Own Shares or Quota	Total Own Funds
<b>Balances on 31 December 2015</b>	<b>14.642.808</b>	<b>3.558.138</b>	<b>10.324</b>	<b>(1.154.502)</b>	<b>2.930.483</b>	<b>19.987.251</b>	<b>1.296.479</b>	<b>(1.342.746)</b>	<b>19.940.984</b>
Capital Increase	-	-	-	-	-	-	-	-	-
Social Fund Utilization	-	-	(10.283)	-	-	(10.283)	-	-	(10.283)
Establishment of Reserves	-	259.296	-	-	-	259.296	(259.296)	-	-
Minority Interests	-	-	-	-	-	-	-	-	-
Transfer of 2014 Net Income	-	-	-	-	745.476	745.476	(745.476)	-	-
Finan. Fixed Assets Currency Change	-	-	-	-	-	-	-	-	-
Distribution of Dividends	-	-	-	-	-	-	(291.707)	-	(291.707)
Own Shares or Quotas	-	-	-	1.142.658	-	1.142.658	-	1.003.033	2.145.690
Acquisition of Minority Interests	-	-	-	-	(53.083)	(53.083)	-	-	(53.083)
2015 Net Income	-	-	-	-	-	-	1.294.611	-	1.294.611
<b>Balances at 31 December 2015</b>	<b>14.642.808</b>	<b>3.817.433</b>	<b>41</b>	<b>(11.844)</b>	<b>3.622.876</b>	<b>22.071.315</b>	<b>1.294.611</b>	<b>(339.713)</b>	<b>23.026.212</b>



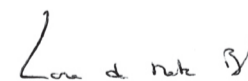
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## CASH FLOW STATEMENT ON 31 DECEMBER 2015 AND 2014

	(000 Kz)	
DESCRIPTION	2015	2014
<b>I Cash Flow from Net Interest Income (I+II)</b>	<b>3.911.564</b>	<b>4.863.422</b>
<b>II Income Received from Financial Instrument Assets (1+2+3+4)</b>	<b>8.951.653</b>	<b>9.346.399</b>
1 Income Received from Amounts Owed by Financial Institutions	70.820	107.808
2 Income Received from Stocks and Securities	1.753.856	1.102.412
4 Income Received from Loans	7.126.977	8.136.179
<b>III Payments of Financial Instrument Liability Costs (5+6+7+8+9)</b>	<b>(5.040.089)</b>	<b>(4.482.977)</b>
5 Payments of Deposit Costs	(3.540.383)	(3.733.547)
6 Payments of Costs of Amounts Owed to Financial Institutions	(1.162.500)	(457.969)
7 Payments of Costs of Stocks and Securities	-	-
8 Payments of Derivative Financial Instrument Costs	-	-
9 Payments of Costs of Other Amounts Owed to Financial Institutions	(337.206)	(291.461)
<b>IV Cash Flow from Net Trading Gains and Fair Value Adjustments</b>	<b>-</b>	<b>-</b>
<b>V Cash Flow from Net Income from Foreign Currency Operations</b>	<b>214.500</b>	<b>4.311.565</b>
<b>VI Cash Flow from Net Income from Financial Services Provided</b>	<b>2.381.396</b>	<b>3.304.498</b>
<b>VII Cash Flow from Net Income from Insurance, Capitalisation and Supplementary Health Plans</b>	<b>-</b>	<b>-</b>
<b>VIII OPERATING CASH FLOW FROM NET OPERATING REVENUE (I+IV+V+VI+VII)</b>	<b>6.507.460</b>	<b>12.479.485</b>
<b>IX CASH FLOW FROM NET INCOME FROM COMMODITIES, PRODUCTS AND OTHER SERVICES</b>	<b>-</b>	<b>-</b>
10 Payments of Administrative and Selling Costs	(7.414.685)	(6.842.856)
11 Payments of Other Charges on Income	(210.348)	-
12 Cash Flow from the Settlement of Operations in the Payments System	4.798.466	(968.360)
13 Cash Flow from Other Assets and Other liabilities	(2.079.934)	(4.849.945)
14 Income Received for Financial Fixed Assets	-	-
15 Cash Flow Relating to Other Operating Costs and Income	1.309.165	1.110.433
<b>X RECEIPTS AND PAYMENTS RELATING TO OTHER OPERATING INCOME AND COSTS (10+11+12+13+14+15)</b>	<b>(3.597.336)</b>	<b>(11.550.728)</b>
<b>XI CASH FLOW FROM OPERATIONS (VIII+IX+X)</b>	<b>2.910.124</b>	<b>928.757</b>
16 Cash Flow from Amounts Owed by Financial Institutions	(8.519.963)	2.343.917
17 Cash Flow from Investments in Stocks and Securities	(958.529)	(13.050.206)
18 Cash Flow from Investments in Derivative Financial Instruments	-	-
19 Cash Flow from Investments in Foreign Currency Operations	925.767	(144.819)
20 Cash Flow from Investments in Loans	(4.491.828)	(7.284.789)
<b>XII CASH FLOW FROM INVESTMENTS IN NET OPERATING REVENUE (16+17+18+19+20)</b>	<b>(13.044.553)</b>	<b>(18.135.897)</b>
<b>XIII CASH FLOW FROM INVESTMENTS IN OTHER ASSETS</b>	<b>-</b>	<b>-</b>
21 Cash Flow Relating to Investments in Fixed Assets	(1.092.201)	(5.456.647)
22 Cash Flow from Net Gains on Disposal of Fixed Assets	-	415.352
23 Cash Flow from Other Non-operating Gains and Losses	(669.203)	38.587
<b>XIV CASH FLOW FROM FIXED ASSETS (21+22+23)</b>	<b>(1.761.404)</b>	<b>(5.002.708)</b>
<b>XV CASH FLOW RELATING TO INVESTING ACTIVITIES (XII+XIII+XIV)</b>	<b>(14.805.957)</b>	<b>(23.138.605)</b>
24 Cash Flow from Funding with Deposits	19.155.578	21.903.745
25 Cash Flow from Funding with Amounts Owed to Financial Institutions	2.286.872	(702.409)
26 Cash Flow from Funding with Stocks and Securities Issued	-	-
27 Cash Flow from Funding with Derivative Financial Instruments	-	-
28 Cash Flow from Funding with Foreign Currency Operations	(926.280)	143.376
29 Cash Flow from Funding with Other Amounts Owed to Financial Institutions	1.558.675	1.755.528
<b>XVI CASH FLOW FROM FUNDING OF NET OPERATING REVENUE (24+25+26+27+28+29)</b>	<b>22.074.845</b>	<b>23.100.240</b>
<b>XVII CASH FLOW FROM FUNDING WITH MINORITY SHAREHOLDERS</b>	<b>-</b>	<b>-</b>
30 Proceeds from Capital Increases	-	-
31 Payment Relating to Capital Reductions	-	-
32 Payments of Dividends	(81.897)	-
33 Receipts from the Sale of Treasury Shares or Quotas	1.003.033	-
34 Payments for the Acquisition of Treasury Shares or Quotas	-	(2.443.315)
<b>XVIII CASH FLOW FROM FUNDING WITH OWN FUNDS (30+31+32+33+34)</b>	<b>(921.136)</b>	<b>(2.443.315)</b>
<b>XIX CASH FLOW FROM FUNDING WITH OTHER LIABILITIES</b>	<b>-</b>	<b>-</b>
<b>XX CASH FLOW RELATING TO FINANCING ACTIVITIES (XVI+XVII+XVIII+XIX)</b>	<b>22.995.981</b>	<b>20.656.925</b>
<b>BALANCE OF CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD</b>	<b>29.885.793</b>	<b>31.438.716</b>
<b>BALANCE OF CASH AND CASH EQUIVALENTS AT END OF THE PERIOD (NOTA 3)</b>	<b>40.985.941</b>	<b>29.885.793</b>
<b>CHANGES IN CASH AND CASH EQUIVALENTS (XI+XV+XX)</b>	<b>11.100.148</b>	<b>(1.552.923)</b>



Lara Boyol  
Director



Mário Palhares  
Chairman of the Board Directors

# BANCO DE NEGÓCIOS INTERNACIONAL, S.A.

## Supervisory Board Report

1. In compliance with the mandate entrusted by you to us, and pursuant to the legal requirements in force in the country, namely Law no. 1/04 of 13 February 2004 of the Commercial Companies Act, we hereby submit for your consideration the Supervisory Board's report on the Consolidated Financial Statements for the year ended 31 December 2015, relating to the "BNI Group", composed of BNI - BANCO DE NEGÓCIOS INTERNACIONAL, S.A. and FACILCRED - Sociedade de Microcrédito, S.A. for consolidation purposes which comprise the consolidated Balance Sheet, which presents total Assets of 234,099,969 thousand AKZ, Liabilities of 211,073,761 thousand AKZ and total Own Funds of 23,026,212, including net income for the year of 1,294,611 thousand AKZ, the consolidated Income Statement, the Statement of Changes in Own Funds, the Cash Flow Statement and the respective Notes.

2. For the financial year under review the "BNI Group" was authorised by BNA - BANCO NACIONAL DE ANGOLA not to consolidate in the Group the accounts of BNI - EUROPA in terms of the letter with the reference no. 1959/DSI/16 dated 02/06/16.

3. The Supervisory Board monitored the Bank's activity during the year ended 31 December 2015, carried out the examination of the financial statements, obtained all the explanations and clarifications it deemed necessary, in addition to observing the other procedures it deemed indispensable.

4. The "BNI Group's" business during the course of 2015 was characterised by a strategy of consolidation of its hierarchical and functional structure and in the conduct of its commercial activity, taking into account the Plan of Activities relating to the year under review.

5. Based on the result of the oversight work carried out in the terms referred to in paragraph 2 above, we are of the opinion that:

i. The consolidated annual report and accounts prepared by the Board of Directors, in our opinion, were compiled in accordance with the accounting principles contained in the Accounting Chart of Accounts for Financial Institutions (Plano Contabilístico das Instituições Financeiras - CONTIF), pursuant to Instruction No. 9/2007, of 19 September issued by the BNA, as revised by Directive no. 04/DSI/2011, to be read in conjunction with BNA Notice no. 15/07 of 12 September, and provides an overview of the BNI Group's operations and assists in interpreting the results obtained, to the extent that they evidence the most important facts and the factors which contributed to them;

ii. The policies and procedures in force relating to corporate governance matters adhere to the principles laid down in article 5 and the realisation of the objectives set out in article 4, both of the BNA's Notice no. 1/2013 of 19 April;

iii. The policies and processes instituted within the ambit of the internal control system conform to the principles laid down in article 5 and the permanent realisation of the objective set out in article 4, both of the BNA's Notice no. 2/2013 of 19 April;

iv. The information appearing in the report to which the present opinion refers is true and appropriate, in accordance with the provisions laid down in article 1 of BNA Instruction no. 1/2013 of 22 March;

v. We have not become aware of any other situation or deliberation which contravenes the regulations and which could place into question the reasonableness of the Financial Statements presented.

6. Accordingly, based on the foregoing and considering that the documents referred to in #1 permit, as a whole, an understanding of the BNI Group's financial position and results, it is our opinion that the Financial Statements for the year ended 31 December 2015 reflect in all material aspects the financial and net asset position of the "BNI Group" as at that date and meet the conditions for submission to the General Meeting for their approval.

### 7. The Supervisory Board recommends that for the 2016 financial year:

(i) The reinforcement and continuity of the prudent management policies, bearing in mind that prevailing market limitations, in particular, due to the diminished liquidity, the decrease in foreign currency in the market and the reorganisation of companies - which due to the necessity to comply with the new fiscal requirements - now have obligations which could impact the deposit portfolios and other transactions with the Bank;

(ii) The assurance of the loan portfolio's control through the revaluation of the current portfolio of loans and futures, ensuring their compliance considering that in 2016, the bank will report impairments in the methodological terms for the creation of provisions as laid down in Instruction no. 02/2015 of 14 January;

(iii) Submission and approval by the shareholders of the impairment model as regards the impact that the adjustments arising from the provisions could have on the Bank's balance sheet and specifically on the accounting and tax profit;

(iv) Guarantee the efficient compliance with the taxes relating to banking operations and, considering the obligation to prepare consolidated accounts, the preparation of the transfers dossier pursuant to Decree Law 147/13;


(v) Reinforcement and consolidation of the aspects related to Corporate Governance and Internal Control, taking into account the requirements of Banco Nacional de Angola Notice no. 1/2013 of 23 March and no. 2/2013 of 19 April, including the Compliance and Risk aspects (Dispatch 14/13, of 24 July) and the Provision Policy, taking into account the current state of the financial market in Angola;

(vi) Reinforcement and consolidation of the criteria which regulate the activities of Microcredit Institutions, notably BNA Notice no. 8/11 and Notice no. 7/2012.

Luanda, 3 de June 2016.

### Supervisory Board

  
Luis Neves  
(Chairman)

  
Licínio de Assis  
(1st Member)

  
Dina Leote  
(2st Member)



To the Board of Directors of  
Banco de Negócios Internacional, S.A.

## INDEPENDENT AUDITOR'S REPORT

*Report on the Consolidated Financial Statements*

We have audited the accompanying consolidated financial statements of Banco de Negócios Internacional, S.A., which comprise the consolidated balance sheet at 31 December 2015 (which reflects a balance sheet total of 234,099,969 thousand AKZ and total consolidated shareholders' equity of 23,026,212 thousand AKZ, including consolidated net income for the year of 1,294,611 thousand AKZ), the consolidated income statement, the consolidated statement of changes in own funds and the consolidated cash flow statement for the year ended on that date, as well as a summary of the significant accounting policies and other explanatory information.

### BOARD OF DIRECTOR'S RESPONSIBILITY FOR THE CONSOLIDATED FINANCIAL STATEMENTS

The Board of Directors is responsible for the preparation and presentation of these consolidated financial statements in conformity with the principles and practices generally accepted in Angola for the banking sector and other specific provisions issued by the Banco Nacional de Angola, and for the internal control that it deems necessary to ensure the preparation of consolidated financial statements which are free of material distortion due to fraud or error.

### AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on those consolidated financial statements based on our audit, which was carried out in accordance with the International Auditing Standards. Those Standards require that we comply with ethical requirements and that we plan and perform the audit in such a manner as to obtain reasonable assurance that the financial statements are free from material distortion.

An audit involves executing procedures for the purpose of obtaining audit evidence regarding the amounts and disclosures appearing in the financial statements. The procedures selected depend on the auditor's judgment, including the evaluation of the risks of material misstatements in the consolidated financial statements due to fraud or error. By making these risk evaluations, the auditor considers the internal control system to be relevant for the preparation and proper presentation of the consolidated financial statements by the entity in order to conceive audit procedures which are appropriate under the circumstances, but not with the object of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes an evaluation of the appropriateness of the accounting policies adopted and the reasonableness of the accounting estimates made by the Board of Directors, as well as an evaluation of the overall presentation of the financial statements.

We believe that the audit evidence we obtained is sufficient and appropriate for providing a basis for issuing our opinion.

### OPINION

In our opinion, the consolidated financial statements present in a proper manner, in all material respects, the consolidated financial position of **Banco de Negócios Internacional, S.A.** at 31 December 2015, its consolidated financial performance and its consolidated cash flows for the year then ended, in accordance with the principles and practices generally accepted in Angola for the banking sector and other specific provisions issued by the Banco Nacional de Angola ("BNA").

### OTHER MATTERS

Without affecting the opinion expressed in the preceding paragraph, we draw attention to the fact that the consolidated financial statements relating to the year ended 31 December 2014, presented in the accompanying consolidated financial statements for comparative purposes, were examined by another firm of Statutory Auditors who issued the respective Independent Auditor's Report without qualifications and dated 8 April 2015.

For PricewaterhouseCoopers (Angola), Lda.

*Ricardo Santos*

Ricardo Santos  
Partner

Luanda, 3 de June 2016