



**international investment bank, S. A.**



**Factsheet Q2 - 2023**

# About Us

iibCV (International Investment Bank, S.A.) started its operations in Cabo Verde in July 2010, as a financial subsidiary owned by Novo Banco in Portugal. On July 11, 2018, iibGroup Holding W.L.L. acquired 90% of BICV's equity as part of its acquisition strategy, with Novo Banco as a reference shareholder of the remaining equity. Subsequently, iibCV was repositioned in the market with a new holistic group designation and brand, in line with the objectives of iibGroup.

With a team of diverse professionals, iibCV conducts its operations with the ambition of becoming a reference bank to Financial Institutions, Corporates and Individuals. We capture and originate value from economic and financial flows established between Cabo Verde and the West African region, with the global economy.

## Shareholder's Structure



## Our People



## Milestones



- ▶ iib Blue Bonds - iib Marine and Ocean-Based Blue Bonds
- ▶ Academic Excellence Incentive Program (2<sup>nd</sup> Edition)
- ▶ MoU - Angolan Securities Exchange
- ▶ BVC - Issuer Award 2022
- ▶ BVC - Primary Market (Corporate and Municipal) Operator Award 2022

- ▶ BVC - Gold Broker Operator Award 2022
- ▶ BVC - Innovation in Capital Markets Award 2022
- ▶ BVC - Primary Market (Global) Operator Award 2022
- ▶ iib Business Breakfast
- ▶ MoU - African CAUCUS 2023



- ▶ MoU - Academic Merit Scholarships
- ▶ MoU - CV Post Office & 1<sup>st</sup> Kiosk in S. Vicente
- ▶ Bank of Cape Verde Advisory Board Member
- ▶ Compliance Responsible, President the Sub-Committee of COFGMS
- ▶ Solidarity Indexed Term Deposit & Social Bond – SOS Children's Villages
- ▶ Largest Issuance - iib 3S Senior Bond Series C

- ▶ Great Place To Work Certified 2022
- ▶ MoU - Ministry of Sea
- ▶ Largest Transactions Volume in CV Exchange
- ▶ MoU - CV Exchange
- ▶ MoU - Ministry of Agriculture
- ▶ 1<sup>st</sup> Derivative Issuance - CREDIT LINKED NOTES



- ▶ Largest Transactions Volume in CV Exchange
- ▶ Lowest NPL Ratio (1,47%)
- ▶ Highest Headcount Efficiency
- ▶ First "Great Place To Work" in CV

- ▶ CSR Policy Implemented
- ▶ Highest Solvency Ratio CT1 (31%)
- ▶ MoU - Ministry of Education
- ▶ Highest RoE (23%)

# Financials

## Key Performance Indicators

### Loans to Deposits (%)

2021	2022	Jun 2023
36.66%	41.09%	<b>42.08%</b>

### Total Net Assets (CVE M)

2021	2022	Jun 2023
30,014	36,779	<b>36,016</b>

### Solvency (%)

2021	2022	Jun 2023
30.62%	35.82%	<b>34.16%</b>

### Cost to Income (%)

2021	2022	Jun 2023
43.93%	42.39%	<b>32.80%</b>

### Return on Equity (%)

2021	2022	Jun 2023
22.59%	24.20%	<b>20.87%</b>

### NPLs (%)

2021	2022	Jun 2023
1.47%	1.03%	<b>0.97%</b>

## Balance Sheet

	2021	2022	Jun 2023*	
	CVE 000s	CVE 000s	CVE 000s	EUR 000s
Cash and Deposits	5 309 481	1 227 110	1 255 143	11 383
Financial Assets (FVOCI)	8 411 273	10 308 157	11 622 094	105 401
Deposits & Loans to FIs	10 126 210	17 078 839	14 353 343	130 171
Loans and advances to customers	5 402 222	7 358 925	7 854 094	71 229
Other Assets	764 798	805 757	931 680	8 449
<b>Total Assets</b>	<b>30 013 984</b>	<b>36 778 787</b>	<b>36 016 353</b>	<b>326 634</b>
Deposits from Central Banks	7 391 092	9 492 215	10 072 271	91 346
Deposits from FIs	5 658 571	6 319 241	4 323 142	39 207
Due to Customers	15 012 278	14 997 695	15 377 071	139 456
Debt Securities and Others Liabilities	162 143	3 726 104	3 745 938	33 972
<b>Total Liabilities</b>	<b>28 224 083</b>	<b>34 535 255</b>	<b>33 518 422</b>	<b>303 981</b>
<b>Total Equity</b>	<b>1 789 901</b>	<b>2 243 531</b>	<b>2 497 929</b>	<b>22 654</b>
<b>Total Equity and Liabilities</b>	<b>30 013 984</b>	<b>36 778 787</b>	<b>36 016 351</b>	<b>326 634</b>

## Income Statement

<b>Net Interest Income</b>	<b>521 729</b>	<b>637 827</b>	<b>450 551</b>	<b>4 086</b>
<b>Banking Income</b>	<b>725 463</b>	<b>786 299</b>	<b>436 596</b>	<b>3 960</b>
Operational Expenditure (OPEX)	318 675	333 276	143 211	1 299
Impairment and Provisions	13 775	33 867	8 477	77
<b>Profit Before Tax (PBT)</b>	<b>420 562</b>	<b>486 890</b>	<b>301 862</b>	<b>2 738</b>
<b>Profit After Tax (PAT)</b>	<b>337 155</b>	<b>433 140</b>	<b>234 124</b>	<b>2 123</b>

\* Unaudited preliminary data

# Sustainability 2020/23

Banking a better world



iibCV & "Caminheiros sem Fronteiras" Covid relief



Donation of face masks to Municipality of Praia



Support to Local Artisans (mask purchase)



Library at "Fundação Infância Feliz" with the US Embassy



"We bled for this cause." Blood drive for (HJUAN - 3<sup>rd</sup> edition)



Renewal of "Porto Mosquito" school infrastructure



Internships for UniCV students



Pink October (Prevention and early diagnosis of breast and cervical cancer)



Blue November (Importance of prevention and early diagnosis of prostate cancer)



Support to the "Associação Cultural Gota d'Arte" (Musical Instruments)



Xmas 2022 Hospital Paediatrics (HJUAN)



Internships for UniCV students



Academic MoU with UniCV



Donation of education packs to Aldeias SOS



Merit Scholarship Awards



Great Place To Work Certified 2022



iib Blue Bonds - iib Marine and Ocean-Based Blue Bonds



Solidarity Indexed Term Deposit & Senior Bond SOS Children's Villages



Largest Stock Exchange Issuance - iib 3S Senior Bond Series C



Issue of the 1<sup>st</sup> Derivative CREDIT LINKED NOTES



MoU - Angolan Securities Exchange



iibCV partnership with BVC 3<sup>rd</sup> edition of the Stock Exchange Tournament



Academic Excellence Incentive Program (2nd Edition)



Stock Exchange Awards 2022



iib Business Breakfast

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