



**iib**

**Your Bank, Your Future**  
**O seu Banco, O seu Futuro**



Report

**20**  
**22**

**SUSTAINABILITY & SOCIAL  
RESPONSIBILITY**

iibcaverde





**Your Bank, Your Future**  
**O seu Banco, O seu Futuro**



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# | Purpose

To help  
people  
achieve  
their  
ambitions

Our Purpose is derived from our Brand Essence.  
It represents our ambitions and aspirations.  
It inspires us to do what we do and how we do it.

# | Brand Essence

Transforming Lives

# | Our Values

## Partnership



Partnership means we **collaborate** and with that comes success. All our relationships are mutually **beneficial**, giving a sense of **ownership, responsibility** and **accountability** to stand by what we do.

## Innovation



With **knowledge** comes innovation. We believe that any problem has a **solution** and this can be reached through **logic** and **reason**. Our diverse workforce generates **organic creativity**, leading to innovation in our product and service offerings.

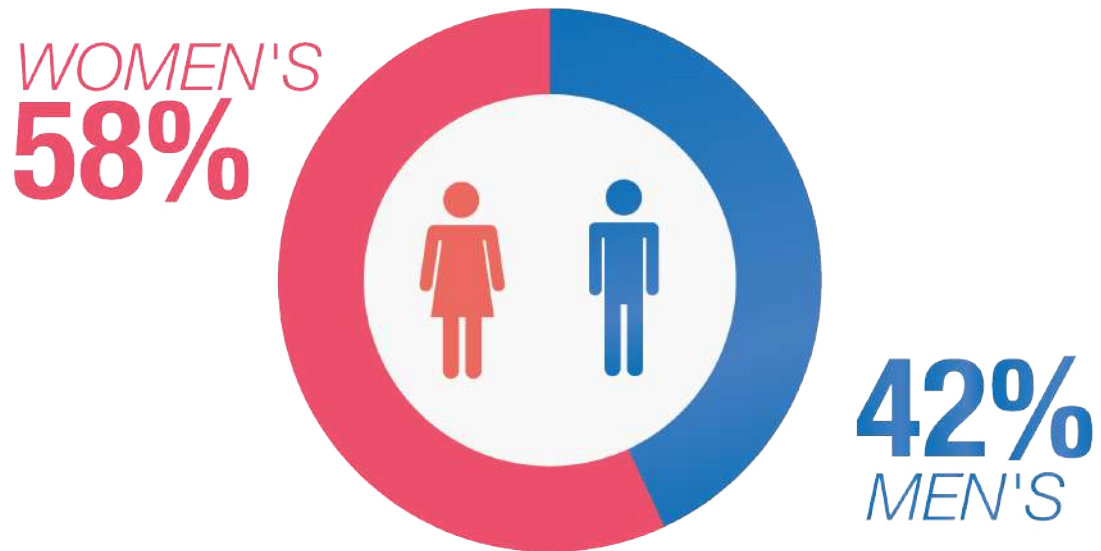
## Commitment



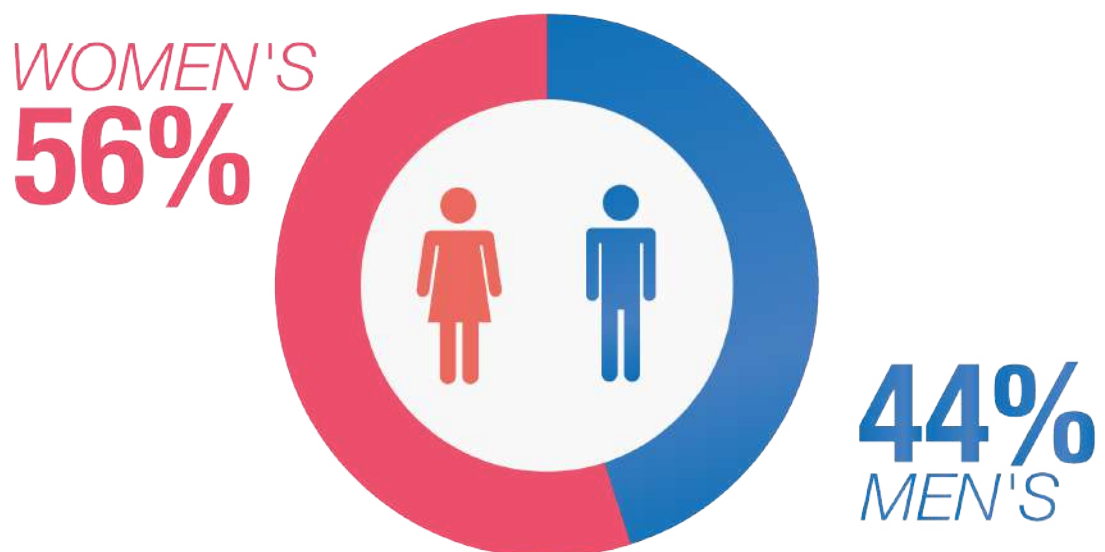
We are bound to our **employees**, our **customers** and our **stakeholders**. We believe that with commitment comes **excellence**, steering us towards the **best** possible outcome in any scenario.

# Gender Diversity

## Employees



## Leadership





# Company Info

## Administration and contact details as at 31 December 2022

Shareholders: iibGroup Holdings WLL  
NB, África, SGPS - S.A.

Directors: Francisco Ferreira - CEO  
José Soares - COO  
Sérgio Martinho - CFO

Registered Office: Av. Cidade de Lisboa, C.P. 35,  
Praia - Santiago  
Cabo Verde

Auditors: Ernst & Young Audit & Associados - SROC, S.A.  
Sucursal em Cabo Verde  
Edifício Santa Maria - Complexo Atlântico Apartamento 305 - 3º andar  
Avenida Cidade de Lisboa - Praia - Santiago - Cabo Verde

# The Bank



**international investment bank**

O seu Banco, O seu Futuro  
Your Bank, Your Future



# 1 THE BANK

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## 1.1. Message from the Chairman of the Executive Committee

Dear Employees, Stakeholders and Community Members,

It is with great satisfaction and gratitude that the solid financial results achieved by the international investment bank, S.A. (iibCV) in the last year were shared with you, through our Annual Report. These indicators are the result of the hard work and commitment of each member of our team to deliver excellence in financial services. However, our mission transcends numbers. We are committed to being agents of positive change in all the areas in which we operate. Our policy of social responsibility and sustainability is a fundamental pillar of our corporate strategy.

First and foremost, we value our employees, recognizing that their talent and dedication are critical to our success. We invest in training and professional development programs, ensuring that all employees have opportunities to grow and train themselves. Our commitment to providing an inclusive and safe work environment has resulted in the "Great Place To Work" certification, with an employee satisfaction rating of 93%. This fills us with satisfaction and motivation to continue improving our practices.

Our customers are the reason we work every day, and we put their needs and expectations at the heart of our operations. Our commitment is to provide quality financial products and services, always with transparency, ethics and excellence in mind in every interaction. We value long-term relationships with our clients, as we understand that their trust is the foundation of our performance.

In this moment of celebration, I want to express my gratitude to all of you. It is you, our employees, customers, *stakeholders* and community members, who make it possible to achieve these results and promote social transformation. We will continue to work tirelessly to build a more sustainable, inclusive, and prosperous future for all.

Together, we are stronger and able to achieve great things.

The Chairman of the Executive Committee

## 1.2. Key Indicators

Transformation Ratio (%)

**41,09%**

Net Assets (CVE 000,000)

**36.779**

Solvency Ratio (%)

**35,82%**

Cost/Income (%)

**42,39%**

Capital Return Rate (%)

**24,20%**

NPLs (%)

**1,03%**

Customers

**3871**

Branches

**02**

Post Office

**01**

Employees

**43**

Estagiários

**11**

### 1.3. Relevant Facts 2022

*MoU - CV Post Office & 1<sup>st</sup> Kiosk in S. Vicente*



*Great Place To Work Certified 2022*



*MoU - CV Exchange*



*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 - Academic Merit Scholarships*



*MoU - Ministry of Sea*



*MoU - Ministry of Agriculture*



*Head of Compliance, President the Sub-Committee of COFGMS*



*Bank of Cape Verde Advisory Board Member*



*Largest Transactions Volume in CV Exchange*



## 1.4. History



International Investment Bank, S.A. (iibCV) began its activity in the Cape Verdean market in July 2010, as a wholly-owned financial subsidiary of Novo Banco, in Portugal.

On July 11, 2018, as part of its acquisition strategy, iibGroup Holding WLL ("iibGroup") acquired 90% of the Bank's capital, with Novo Banco remaining the reference shareholder over the remaining capital.

Currently formed by a team of young, motivated and differentiated professionals, iibCV has been developing its activity with the ambition of becoming a reference bank in attracting talent, valuing human capital and in attracting and generating value resulting from economic and financial flows, with Financial Institutions, Companies and Individuals. established between Cape Verde and the West African region, with the global economy.

## 1.5. Share Capital and Shareholder Structure



The international investment bank, S.A. (iibCV) has a share capital of 1,433,000,000\$00 (one thousand, four hundred and thirty-three million escudos), represented by 1,433,000 shares, with a nominal value of 1,000\$00 (one thousand escudos) each.

The current composition of the institution's shareholder structure is as follows:

## 1.6. Shareholder Structure

(Values expressed in thousands of escudos)

Description	No. of Actions	Value	%
IIBG HOLDINGS WLL	1 289 700	1 289 700 000	90,00%
NB, África, SGPS - S.A.	143 300	143 300 000	10,00%
<b>Total</b>	<b>1 433 000</b>	<b>1 433 000 000</b>	<b>100%</b>

Note: NB, África, SGPS - S.A. is an entity 100% owned by Novo Banco, S.A. (Portugal).

## 1.7. Governing Bodies

The statutes of the international investment bank (iibCV) provide for a corporate governance structure, which includes a set of bodies with specific attributions, namely the General Meeting, Board of Directors, Executive Committee and Supervisory Board.

### 1.8. Organisational Structure



The operation of the iibCV is supported by twelve (12) departments, two of which are business areas that, across the board, deal with the daily management of each of the activities that make up its structure. Two Branches and a Service Station, strategically located, support the Bank's entire network of customers, both national and international.

### 1.9. Geographic Presence, Distribution Network and Facilities

The international investment bank (iibCV) is headquartered at Av. City of Lisbon, in the city of Praia, the country's capital, where the central services operate, as well as the Headquarters business unit. In addition to the business unit on the island of Santiago, it also has a second unit, on the island of Sal.

The Bank now has a physical presence in S. Vicente, with the adoption of the concept of Service Stations, focusing on the intensification of its presence in the country and the dissemination of the offer of differentiated products and services that iibCV has in its portfolio.



# | Governance Model

**Your Bank, Your Future**  
**O seu Banco, O seu Futuro**



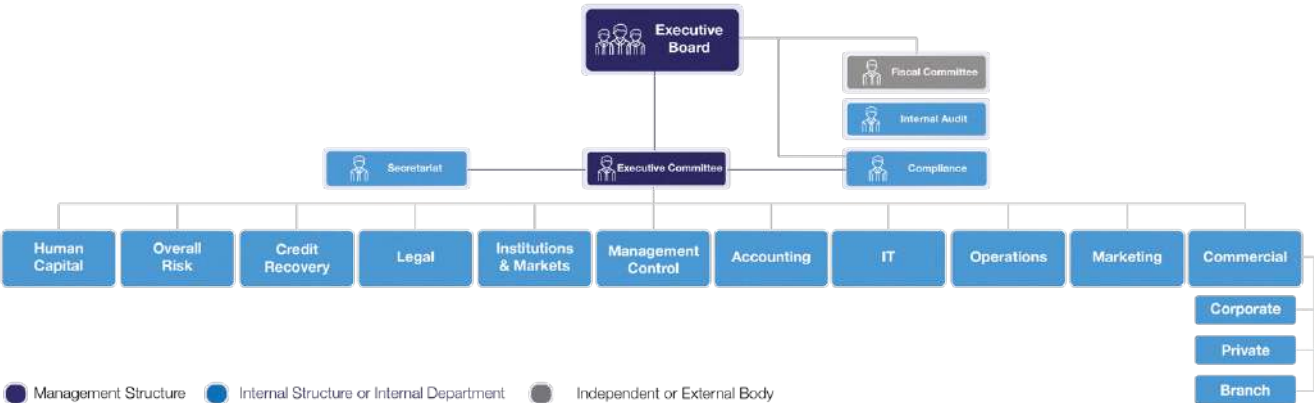
## 2. GOVERNANCE MODEL

The iibCV has an organic structure composed of a Board of Directors, which is formed by seven directors with delegated powers in an Executive Committee composed of three of these Directors. This structure is reinforced by a solid Internal Control System, composed of three strategic areas: Global Risk, *Compliance* and Internal Audit. In addition, the Fiscal Council plays a fundamental role in overseeing the Institution's activities.

To ensure the efficient operation of the Institution and compliance with the principles that govern the financial system, the Bank is organized into twelve distinct departments, each with specific and complementary functions. These departments play an essential role in the smooth functioning of the Institution, working together to achieve the Bank's objectives and mission.

This solid and well-defined organizational structure allows iibCV to act efficiently and transparently, maintaining a high standard of corporate governance and ensuring the trust of our customers, employees and stakeholders. Through the collaboration between the various departments and with the support of the governance and supervisory bodies, iibCV is prepared to face the challenges of the financial sector and continue to offer quality solutions and services to its clients and the community in general.

### 2.1. Organization chart 2022



## 2.2. Internal Control



We recognize that effective risk management and the protection of the interests of our *stakeholders* are key to promoting long-term sustainability and building trust in our financial institution. Our Risk, Compliance and Internal Audit departments play crucial roles in this process. Our strict policies and procedures ensure compliance with applicable regulations, ensuring transparency and integrity in all our operations. We constantly invest in the training of our employees, enabling them to further improve our internal control processes.

We value stakeholder feedback, which allows us to identify opportunities for continuous improvement and improve our corporate governance practices. This proactive and efficient approach to internal control reflects our commitment to being a responsible, sustainable and reliable financial institution, generating value for all our *stakeholders*.

## 2.3. Global Risk



The Bank's Global Risk Department is responsible for monitoring and managing risks that threaten the institution's activities, including credit, operational, market, liquidity, and interest rate risks. Through qualitative and quantitative analyses, potential risks that may affect the Bank are identified and assessed, using performance indicators, credit portfolio quality metrics and the execution of *stress test* scenarios. These activities are carried out independently and in accordance with international standards and best practices and as recommended by the Bank of Cape Verde. The objective is to reduce the impact of risks on the Bank's results and capital, ensuring the safety and soundness of operations and optimizing risk-adjusted reporting.

The Global Risk Department demonstrates the Bank's commitment to identifying and managing risk through a series of key actions:

- Risk identification and control associated with processes: The department conducts a detailed analysis of the Bank's processes to identify the risks involved in each step. In addition, appropriate controls are identified to mitigate these risks, ensuring the efficiency and safety of operations.
- Risk Management Function Report: The department prepares a Risk Management Function Report that provides a comprehensive assessment of the risks faced by the institution, as well as the measures taken to manage them appropriately.

- Training and dissemination of the Operational Risk culture: The department promotes training and awareness of the importance of Operational Risk throughout the organization. This helps to disseminate a culture of proactive risk management, encouraging all employees to contribute to the identification and mitigation of risks in their daily activities.
- Drafting of committee and management forum standards: The Global Risk Department collaborates in the development of standards and guidelines for management committees and forums, ensuring that risk management is a priority in all strategic decisions of the institution.
- Participation in the Internal Control System Assessment Audit process: The department works together with the Internal Audit to assess the Bank's Internal Control System, ensuring that controls are effectively implemented and function properly.

These actions underscore the Bank's commitment to proactively identifying and managing risks, ensuring the strength and stability of the institution and strengthening the confidence of customers and stakeholders in the Bank.

## 2.4. Compliance



*Compliance* is an independent function of the Bank, responsible for promoting compliance with legal, regulatory, ethical and conduct obligations. Cooperates with the Global Risk and Internal Audit functions with a focus on, but not limited to, the assessment of internal procedures for the prevention of money laundering and terrorist financing. The Bank has implemented a Code of Conduct, Conflicts of Interest Policy and Anti-Money Laundering Policies to guide its actions and business standards.

To ensure better implementation of these policies, iibCV offers regular training to all employees on compliance, money laundering and terrorist financing and regulatory matters. These trainings aim to raise awareness and train employees so that they can identify potential risks and act in accordance with established ethical and legal standards. By promoting a culture of compliance and knowledge throughout the organization, iibCV reinforces its commitment to risk prevention and the promotion of sound and responsible practices in the exercise of its activities.

## 2.5. Internal Audit



The primary function of Internal Audit in the risk management process is to provide an objective assessment of the effectiveness of the institution's risk management activities. This helps to ensure that key business risks are properly managed and that the control system works effectively. During 2022, the Internal Audit department carried out several relevant activities, including strengthening skills through internal and external trainings, conducting follow-up on internal control deficiencies and other audit issues, and preparing the Internal Audit Function Report incorporated into the 2022 Internal Control System Report. A training session on "Good Internal Control Practices" was held for all employees. The audit actions went beyond the initial scope of planning, aiming to assess the effectiveness of the organisational model, circuits and procedures, and the internal control system in different departments and processes audited.

## 2.6. Ethics in the Development of Activities



Business ethics is a fundamental component at iibCV, and our values of innovation, transparency and excellence guide all our actions. We are committed to maintaining a relationship of trust with our clients, based on the fundamental principles of ethics and transparency. To ensure that these guidelines are complied with, we have implemented instruments and policies, such as our Code of Conduct, the Conflict of Interest Policy, the Money Laundering and Terrorist Financing Prevention Policy and the Good Faith *Whistleblowing* Policy. To complement the policies, we provide regular training to employees on these topics, ensuring that everyone understands the importance of acting ethically and transparently in all interactions with our customers. These values are the foundation of our corporate culture and reflect our commitment to social responsibility and sustainability in all areas of our business.

# Human Capital



### 3. OUR EMPLOYEES

#### 3.1 Our Employees

Our team is made up of highly motivated and committed professionals, whose performance is oriented towards providing our clients with an exceptional quality service. Our workforce is diverse, which contributes to our inclusive and innovative culture. We value the talent and dedication of our team and are committed to providing a work environment that promotes the growth and well-being of all our employees.

At the end of 2022, our team had 43 employees, as detailed in the data below.

Gender			31.12.2022
Men's	18	42%	
Women's	25	58%	
<b>Total</b>	<b>43</b>	<b>100%</b>	

Academic qualifications		31.12.2022
No university education		09
Higher Education		22
Postgraduate (MBA, Master's...)		12
<b>Total</b>		<b>43</b>

Departments		31.12.2022
Commercial		11
Central Services		32
<b>Total</b>		<b>43</b>

Professional Experience		31.12.2022
1 <sup>st</sup> Job		04
With banking experience		35
No banking experience		04
<b>Total</b>		<b>43</b>

Contractual relationship		31.12.2022
Efetivo		30
Termo Certo		13
<b>Total</b>		<b>43</b>

Categoria		31.12.2022
Executive Board Members		03
Responsible Departments		13
Technicians		23
Secretarial and Security		04
<b>Total</b>		<b>43</b>



**Average age = 37 years**

# Sustainability and Social Responsibility



## 4. SUSTAINABILITY AND SOCIAL RESPONSIBILITY

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### 4.1 Key Highlights ESG 2022 Community

Associations  
Supported in 2022

11

Lives Impacted  
2020/2022

+60.000

Amounts invested  
in 2022

10.000.000\$

### Employees

100%

With health  
insurance

100%

With inflation  
support

+1000

Deformation  
hours



## 4.2 Sustainability and Social Responsibility Policy

The iibCV Sustainability Policy is the basis of all our activities and reflects our commitment to balancing financial interests with environmental, social and ethical concerns. We are aware of the importance of promoting sustainable development and are committed to integrating sustainability into all our decisions and practices. Our policy is aligned with the guidelines and objectives of the United Nations (UN) in relation to the Sustainable Development Goals (SDGs) and sustainability. We recognize that sustainability encompasses several dimensions, and therefore we take a holistic approach to ensure that our activities contribute to a healthier and more balanced future.

**Health and well-being** are one of the central pillars of our sustainability policy. We believe that the well-being of our employees, customers and communities is fundamental to sustainable development. Therefore, we have implemented programs and initiatives that promote physical and mental health, ensuring a safe and healthy work environment for all. We seek to offer financial products and services that contribute to the financial well-being and economic security of our customers.



**Education** is fundamental in our sustainability policy. We recognize the importance of education as a means of empowering people and boosting development. Through strategic partnerships and programs, we seek to promote quality education and equal access to education, aiming to create opportunities for present and future generations.



The **Environment** is another essential pillar of our social responsibility policy. We recognize the importance of protecting and preserving the environment to ensure a sustainable future for present and future generations. We are concerned with minimizing our environmental impact, seeking to implement practices and initiatives that promote energy efficiency, waste reduction and the conservation of natural resources. We are aware that sustainability is an ongoing journey, and we are committed to learning, improving, and adapting our practices to meet future challenges and opportunities.



### 4.3 Our Contribution

Throughout this report, we will highlight our commitment to contribute positively to the achievement of the UN Sustainable Development Goals (SDGs), with special emphasis on the pillars of Health and Well-being, Education and Environment. Through our initiatives, we seek to give back to the community, embracing activities in partnership with various public and private associations, providing well-being for our employees and the communities in which we operate.

SUSTAINABLE DEVELOPMENT GOALS



### 4.3.1 ODS Direct and Indirect Impacts

Our actions, in line with our commitment to the achievement of the SDGs, have allowed us to contribute to the objectives below:

 <p>1 ERADICAÇÃO DA POBREZA</p>	<ul style="list-style-type: none"><li>• 43 direct jobs;</li><li>• 3 indirect jobs;</li><li>• 206 families benefiting from the support provided to SOS;</li><li>• Professional internships;</li><li>• Support for social integration;</li><li>• Improved housing conditions;</li><li>• Support for young entrepreneurs.</li></ul>
 <p>2 FOME ZERO E AGRICULTURA SUSTENTÁVEL</p>	<ul style="list-style-type: none"><li>• Distribution of food baskets for needy families;</li><li>• Community garden;</li><li>• Varied and adequate diet.</li></ul>
 <p>3 SAÚDE E BEM-ESTAR</p>	<ul style="list-style-type: none"><li>• Blood donation - Agostinho Neto Hospital;</li><li>• Christmas at Agostinho Neto Hospital, 3rd edition;</li><li>• Playground - Agostinho Neto Hospital;</li><li>• Support for Nos Surizu Association for the Christmas party for underprivileged children.</li></ul>
 <p>4 EDUCAÇÃO DE QUALIDADE</p>	<ul style="list-style-type: none"><li>• Protocol with the State Secretariat of Education – Awards and Scholarships;</li><li>• Full scholarships for employees;</li><li>• Protocol with Uni-CV – Curricular internships;</li><li>• 97% of children and young people cared for in SOS Villages are enrolled in the educational system, thanks to the support received through the issuance of Social Bonds.</li></ul>
 <p>5 IGUALDADE DE GÉNERO</p>	<ul style="list-style-type: none"><li>• 40% of women in leadership positions;</li><li>• Equal opportunities in hiring.</li></ul>
 <p>8 TRABALHO DECENTE E CRESCIMENTO ECONÓMICO</p>	<ul style="list-style-type: none"><li>• Work-life balance for employees;</li><li>• Certified as a Great Place to Work for two consecutive years;</li><li>• Inflation support for iibCV employees.</li></ul>
 <p>10 REDUÇÃO DAS DESIGUALDADES</p>	<ul style="list-style-type: none"><li>• Support for the Criarte project with musical equipment - Got'arte Association;</li><li>• Donation to the Academic Association of Praia.</li></ul>
 <p>12 CONSUMO E PRODUÇÃO RESPONSÁVEIS</p>	<ul style="list-style-type: none"><li>• Reduction in plastic consumption;</li><li>• Reduction in energy consumption.</li></ul>

# Sustainable Business



## 5. SUSTAINABLE BUSINESS

### 5.1 iib Solidary Indexed Bond e Deposit Indexed

iibCV reinforces its commitment to sustainability through the launch of the "iib Solidary Indexed Bond Series B (2.95% + SOS) - 2022 | 2024", an innovative financial instrument that allocates part of the remuneration to SOS Children's Villages. This Social Revenue Bond, with a term of 2 years, aims to channel financial resources to social projects, with emphasis on the financing of the Children's Village of S. Domingos. SOS Villages directly benefits from this issue, financing family, educational and health expenses of the resident children. This commitment contributes to the reduction of poverty, vulnerability and inequality, ensuring access to essential resources. The broadcast complies with local standards and international guidelines. A detailed impact report is issued, offering complete information on the positive effects of this Social Bond, namely the framework in terms of the SDGs.

iib Solidary Indexed Bond	300.000.000\$00
Indexed Deposit	117.500.000\$00
Amount in favor of SOS Villages (0.4% of a maximum of 400,000,000\$00 of investment).	3.200.000\$00

# Social Responsibility



POLÍTICA DE SUSTENTABILIDADE  
E RESPONSABILIDADE SOCIAL

## 6. SOCIAL RESPONSIBILITY

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iibCV's social responsibility actions have been guided by a commitment to making a positive impact on the communities in which we operate. We started with a pilot project entitled "6 Months, 6 Causes", in 2020, which proved to be an innovative and participatory approach to engage our employees in meaningful social actions. In this project, our employees were invited to suggest associations and projects that deserve support, prioritizing causes related to health and well-being, education and the environment. Through this initiative, we create an environment in which our employees feel empowered to actively contribute to the well-being of the community. In addition to providing financial support, the active participation of our employees in the execution of these projects demonstrates our genuine commitment to making a difference and being agents of change on important social issues. We are proud of the results achieved so far and are committed to further expanding and enhancing our social responsibility actions, in line with our purpose of promoting a healthier and more environmentally sustainable future.

In 2021, we prepared our policy and a plan of activities. The following year, in 2022, we aligned our policy with the Sustainable Development Goals (SDGs) and made a commitment to reflect the principles and values directly in the development of our offer.



**POLÍTICA DE SUSTENTABILIDADE  
E RESPONSABILIDADE SOCIAL**



Hospital  
Agostinho Neto



Bolsa de Mérito iibCV



### 6.1 Impact of our Employees

Our social responsibility is based on the care and well-being of our employees, as we believe that they are the fundamental pillar for the success of our institution. In this sense, we seek to guarantee a set of perks that demonstrate our commitment to your well-being and quality of life. Among these perks, the following stand out:

- Health insurance for 100% of employees;
- Life insurance for the protection and safety of their families;
- Inflation support in the amount of 100,000\$00 per year and per employee, to ensure the purchasing power of employees;
- 2 employees attending the University with full scholarships from the Bank;
- 3 additional days of vacation so that they can enjoy moments of rest and leisure;
- Subsidized rate loans for housing, consumption and health, facilitating access to resources that allow them to achieve their goals and aspirations;
- Exemption from payment of commissions on bank services;
- Reimbursement for gym membership;
- Special rate for savings;
- Teleworking and flexible hours.

These measures reflect our commitment to creating a healthy, inclusive and stimulating work environment that inspires our employees to reach their full potential and feel valued as essential members of our corporate family. Through these initiatives, we contribute to strengthening the bonds of trust and mutual respect, building a sustainable and prosperous future for all.





## 6.2 Community Impact

Our institution is pleased to share the social responsibility actions we carry out together with our community. Committed to promoting a positive and meaningful impact on the society in which we operate, we are proud to support a variety of projects that aim to improve the quality of life and promote sustainable development. From projects focused on education and well-being, to initiatives aimed at strengthening local communities, we invest resources and dedicate efforts to contribute to a more inclusive society. We believe that by working in partnership with our community, we can create a positive and lasting impact, driving progress and collective well-being.



## 6.2.1 Christmas at the Hospital - Pediatrics of the Agostinho Neto University Hospital



Hospital  
Agostinho Neto

The impact of our actions in Paediatrics at the Agostinho Neto University Hospital has been significant for the well-being of the children hospitalised there. The refurbishment of the playground in 2020 transformed this space into a welcoming and playful environment, providing children with a safe and pleasant place to play and entertain themselves during the hospitalization period. This initiative aims not only to contribute to your comfort, but also to promote your physical and emotional recovery.

The celebration of Christmas in pediatrics is a moment of great joy for children. Every year, we bring gifts to all of them, promoting smiles and spreading the magic of the festive season. The clown animation and snacks create a festive and welcoming atmosphere, providing moments of relaxation and happiness, even in challenging situations.

We believe that by offering affection, comfort and joy to these children, we are contributing to their emotional well-being and the creation of positive memories during the period of hospitalization. We will continue to be committed to strengthening this partnership and developing more initiatives that can improve the experience of children in Pediatrics at the Agostinho Neto University Hospital.

## 6.2.2 Aldeias Infantis SOS - iib Solidary Indexed Bond



ALDEIAS  
INFANTIS SOS  
CABO VERDE

SOS Villages, in particular the Children's Village of São Domingos, have a significant impact on the lives of children and young people. By the end of 2022, this Village welcomed a total of 88 children, spread over 10 houses, 39 girls and 49 boys. To ensure the well-being and education of these children, the Children's Village has 10 dedicated SOS mothers and 7 assistants. Most children are of school age, with 67% of them attending primary and secondary education. As part of the issuance of Social Bonds, Aldeia Infantil de São Domingos benefited from support in the amount of 3,200.00\$00 (three million and two hundred thousand escudos), as part of the remuneration of these bonds.

This partnership with SOS Villages demonstrates our willingness to create a positive impact on communities and promote development opportunities for children and young people in disadvantaged situations.

### 6.2.3 Excellence iib – Merit Scholarship and Excellence Award - Ministry of Education.



Bolsa de Mérito iibCV

The partnership we have entered into with the Secretary of State for Education has been extremely relevant for educational development in Cape Verde. Through this collaboration, we strive to recognize and encourage academic excellence, providing unique opportunities to the best students of the country's universities. The award of 5 scholarships to outstanding students allows these young talents to continue to pursue their academic dreams, strengthening their training and contributing to the advancement of knowledge in various areas. The prize of 100,000\$00 and the paid internship for a period of 6 months to the best student, have been a source of extraordinary motivation and recognition, boosting their professional growth and opening doors to future career opportunities. We are convinced that these initiatives have a positive impact on the development of the country's human resources, praising talent and academic merit and contributing to the construction of a more prepared and empowered society.

The established protocol has already been in place for two years, resulting in significant benefits. To date, 9 scholarships, worth 20,000\$00 per month, have been awarded for a period of 10 months. 2 Prizes worth 100,000\$00 each were awarded to the two best students from the Universities of Cape Verde in the two editions, who were also awarded a paid internship of 6 months, receiving a monthly remuneration of 35,500\$00.

### 6.2.4 Curricular Internships – Universities in Cape Verde



The protocol signed with the University of Cape Verde in 2021 had a significant impact on the academic training and professional development of students. Through this partnership, we have had the privilege of providing curricular internships to students in the process of completing their degree, offering them a valuable opportunity to apply the theoretical knowledge acquired at the university in a real work environment.

In addition to the protocol, the bank also received interns from other universities, contributing to further enrich the exchange of knowledge and experiences.

Of the 14 interns who worked at the bank between 2021 and 2022, 6 of them were hired and are part of the bank's staff. This reinforces the importance of these internship experiences as a way for professional insertion and the growth of young talents' skills.

It is important to note that even interns who were not hired by the bank have benefited significantly from the valuable experience gained during the internship period. This experience has provided them with a smoother transition into the job market, where they can apply the skills and knowledge acquired in the banking environment.

We are confident that this continued collaboration with higher education institutions will contribute not only to the empowerment of students, but also to the strengthening of our team with qualified and motivated professionals, driving joint success.

### 6.2.5 Sports - Associação Académica da Praia



The support granted to the Academic Association of Praia for the promotion of the social inclusion of children and young people through sport has generated a profoundly positive impact on the community, contributing to the lives of 164 people. Through this partnership, we have been able to provide opportunities for sports participation to young people who might otherwise face economic and social barriers. Sport is a powerful tool to promote integration, teamwork and the development of social skills. Also, sport has proven to be a way to combat social exclusion, offering a safe and enriching environment where children and young people can learn fundamental values, such as respect, discipline and perseverance. We will continue to support initiatives like this, which promote the well-being and social inclusion of our young people, contributing to a more cohesive society with equal opportunities for all.

### 6.2.6 CRIArte Project - Gota d'Arte Cultural Association



Through the partnership with Associação Cultural Gota d'Arte, a non-profit organization dedicated to using music, dance and theater as tools for awareness, inclusion, education and training, the children and young people involved in the project have received guidance and support to develop their artistic talents and skills.

The impact of the CRIArte project on the community has been gratifying. Through our full sponsorship, we provide 68 children and young people with the opportunity to enter the world

of music, offering them a space for learning and artistic expression that has triggered positive effects in their lives.

The supply of musical equipment, such as guitars, pianos, drums, among others, has been fundamental for offering a complete and quality training. These resources have allowed participants to experiment with different instruments and explore music in all its diversity. Through music, dance and theater, young people have found a form of expression that allows them to communicate their emotions, overcome challenges and develop personal and social skills.

The Criarte project has been a vehicle to promote inclusion and community strengthening. Through art, children and young people have the opportunity to connect with each other, share experiences, and work as a team to create artistic performances that captivate audiences and raise self-esteem.

We are proud to be part of this initiative that is providing a positive impact on the lives of these children and young people, awakening their creative potential.

**6.2.7 We Bleed for this Cause - Agostinho Neto University Hospital**



The blood donation campaign, launched in 2021 in partnership with the Agostinho Neto University Hospital, had an extremely significant impact. This initiative, which was born from our bank's commitment to contributing to the health and well-being of the population, proved to be essential to meet the growing demand for blood in local health services. Through the generosity and commitment of our employees and customers, the campaign achieved remarkable results, promoting a culture of solidarity and citizenship.

The importance of this action became so evident that we decided to institute it as a permanent project, adopting the motto "We Bleed for this Cause". We are in the third edition of this campaign, which has contributed to saving lives and providing hope to patients in critical situations. By supporting the Agostinho Neto University Hospital in promoting regular blood donations, we are strengthening the healthcare system and making a difference in the treatment of medical emergencies.

The direct impact on the health of the community, the active participation of our employees and customers in this solidarity cause has created a network of support and collaboration

that goes beyond the borders of the hospital, making us true agents of change and social well-being.

We are committed to continuing our partnership with the Agostinho Neto University Hospital to positively impact people's lives and promote a culture of permanent and sustainable blood donation in our community.

We will continue to mobilize resources and raise awareness of the importance of blood donation, aware that together we can make a difference and save lives.



**02** Blood donation campaigns in 2022

**15** Employees who are frequent donors



# | Our Customers



## 7. OUR CUSTOMERS

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Our customers are of utmost importance to us, and we are committed to offering customized solutions that reflect our values of innovation, transparency, and excellence. We want to be the bank of choice for investors by providing an accessible and reliable banking experience. Our trained team is always available to understand the needs of customers and offer financial solutions suitable for each profile. We want to be the trusted partner throughout our clients' financial journey, supporting them in their goals and building a successful future together.

Our commitment is to provide our customers with a truly convenient banking experience. We recognize that traveling to our branches can be costly in terms of time and resources. Therefore, we have invested significantly in our *Contact Center* and in the training of our managers so that customers can solve all their questions with a simple phone call. We believe that agility and accessibility are key to our customers' satisfaction, and we are committed to making it as easy to access our services as possible, wherever they are.

### 7.1 Business Model

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# Corporate

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# Private

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# Retail

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Our institution is committed to constantly improving the experience of our customers, and this is reflected in the restructuring of our commercial department. Recognizing the importance of a more focused and specialized approach, we divided the department into three distinct segments: *Corporate*, *Private* and *Counter*. This segmented approach allows us to offer a more personalized and targeted service to each type of customer, understanding their specific needs and providing tailored solutions. With this restructuring, we are committed to further strengthening our relationships with clients and being the bank of choice for all their financial needs.



## **7.2 Contact Center**

Our *Contact Center*, with trained employees, was created with the objective of meeting the requests of our customers. With this initiative, we seek to provide convenience and practicality to our customers, saving them the need to go to the bank. Through the *Contact Center*, our customers can obtain personalized assistance, clarify doubts and carry out banking transactions quickly and securely, all from the comfort of their homes or preferred locations. We value the convenience and satisfaction of our customers, and it is for this purpose that we continue to invest in innovative solutions.

## **7.3 Account Opening**

We are committed to providing a responsive and convenient experience to our customers. Our commitment is to ensure that accounts are opened on the same day they are requested, streamlining the entire process so that our customers can enjoy our services as quickly as possible.

We are working intensively on the modernization of our service, with the aim of making it 100% digital. With this initiative, we intend to offer our customers the possibility of carrying out all stages of the account opening process completely online, without the need to travel. We believe that digital transformation is key to providing our customers with an even faster, safer, and more accessible experience.

By investing in the modernization of our service, we seek to be at the forefront of banking technology, providing our customers with a simple and intuitive digital experience. Our vision is to make the account opening process even faster and more efficient, ensuring excellence in service and consolidating ourselves as the reference bank for the digital age.

## **7.4 Our Offer**

iibCV offers all the traditional services offered by other banks, but stands out as an investment bank, creating customized solutions for its customers. Through our focus on investments, we seek to provide our clients with opportunities for financial growth and maximization of their resources. With a specialized and experienced team, we are prepared to offer advice and financial strategies adapted to each investor profile.

Our differentiated approach allows us to develop innovative solutions, aligned with our clients' objectives and goals. Regardless of the size of the investment or the financial challenges, we

seek to find the best alternatives for our clients to achieve success in their financial investments.

As we commit to being an investment bank, we are determined to provide a world-class financial experience based on trust, transparency, and expertise. Our vision is to be recognized as a reliable and strategic partner for our clients, helping them to make informed financial decisions and enhancing their wealth.

With a comprehensive offering of traditional services and a personalized investment banking approach, we are dedicated to building strong and lasting relationships with our clients, underpinned by a commitment to achieving successful results in the financial market. iibCV is an ideal choice for those looking for more than a conventional bank and want a financial institution that is dedicated to creating opportunities for growth.

### **7.5 Trade Finance**

*Trade Finance*, launched in 2022, represents a significant milestone in our service offering. This service has been carefully developed to meet the needs of our clients with regard to international business operations. We offer agile and effective solutions to facilitate trade transactions, including import and export financing, payment guarantees, currency risk management, and more. With *Trade Finance*, we are committed to boosting our clients' international trade, promoting the expansion of their businesses safely and efficiently globally. We have specialized advice and provide continuous training to our employees in this matter, ensuring that we are always at the forefront of best practices in *Trade Finance* to offer the best support to our clients.

### **7.6 Sustainable Financing**

The iibCV has invested in sustainable financing for the development of the country, with a special focus on air and maritime transport, which play a strategic role in the context of the archipelago. Through the financing of projects and initiatives in these sectors, we are actively contributing to the improvement of connectivity and mobility in the country, facilitating access to the different islands and boosting trade and tourism. We seek to contribute to strengthening these highly important sectors, promoting the sustainable development of the country.

Also in this context, iibCV issued a Social Bond in 2022 and decided to issue a Blue Bond in the first months of 2023.

## 7.7 Capital Market Development

iibCV strengthened its prominent position as a leader in the Capital Market in 2021 and as one of the main players, winning five prestigious awards at the *Bolsa Awards*, promoted by the Cape Verde Stock Exchange. These recognitions attest to our commitment to excellence and innovation in the financial sector. In 2022, we were distinguished with the following awards:

- "Gold Broker Operator 2022";
- "Innovation in the Capital Market 2022";
- "Stock Exchange Operator 2022 – Global Primary Market";
- "Primary Market (*Corporate* and Municipal);
- "Issuer 2022".



We became the most awarded bank at the ceremony. These awards are a testament to our continued commitment to providing quality financial services and contributing to the development of the capital market in Cape Verde. We are committed to continuing to lead and innovate in the financial sector to better serve our customers and the country's economy.

## 7.8 Complaints

We highlight that during the year 2022, our bank did not receive any complaints from customers with the Central Bank. This reflects our commitment to providing quality service, as well as our dedication to listening to and meeting the needs of our customers effectively and responsibly. We are committed to maintaining this high standard of customer service and continuing to strengthen the trust our customers place in us. The recognition of our customers' satisfaction is a testament to our commitment to serving with excellence.

# | Our People



## 8. OUR PEOPLE

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In an increasingly dynamic and challenging business world, we recognize that our employees are our most valuable resource. As part of this sustainability and social responsibility report, we would like to highlight the fundamental importance that our employees play in the success of our business. The dedication and competence of our employees are the foundation of our institution, driving innovation, excellence and commitment to our customers and the community. We are committed to providing the well-being of our employees, not only as part of our corporate culture, but also as a long-term investment in the sustainable growth of iibCV.

### 8.1 Communication with employees

We value transparent communication and believe that our employees should be part of the decisions that affect their work environment.

One of our greatest assets lies in our communication model, based on an open-door policy, which establishes a close connection between management and employees.

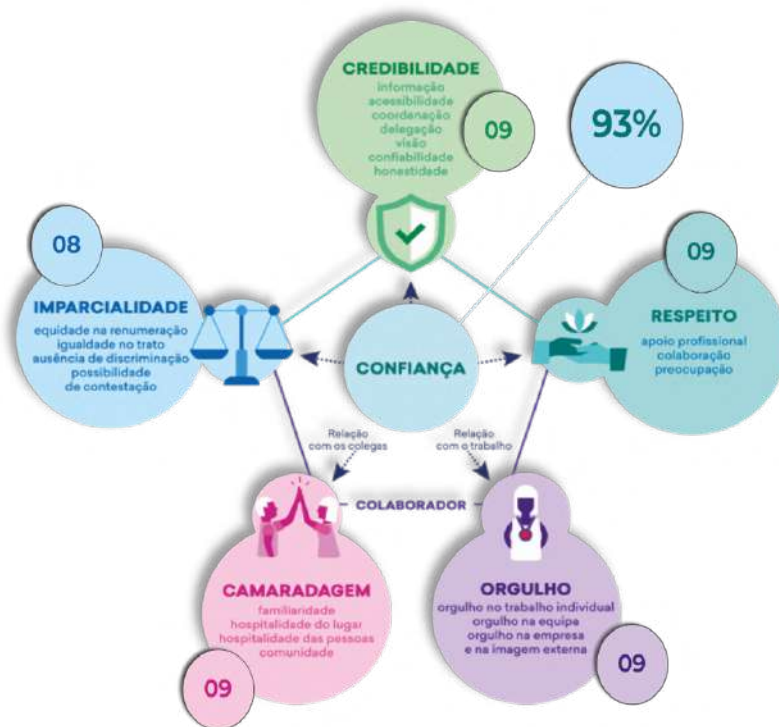
Our certification as a "*Great Place to Work*" validated this aspect, with 100% of employees stating that they find it easy to contact and dialogue with the management team. To further strengthen this approach, we hold weekly Executive Committees, where any employee has the opportunity to present proposals and defend them before management. Complementing this model, we promote monthly *Town Halls*, where various topics are addressed. This robust and inclusive communication structure reflects our commitment to listening, supporting and actively engaging our employees in building the bank's success.

### 8.2 Certification *Great Place to Work*



The independently conducted Great Place to Work certification reflects transparency and fairness. Companies seek to achieve a minimum of points to obtain certification in an impartial process. Employees participate anonymously, answering a confidential questionnaire, ensuring sincerity and promoting an environment open to the expression of opinions.

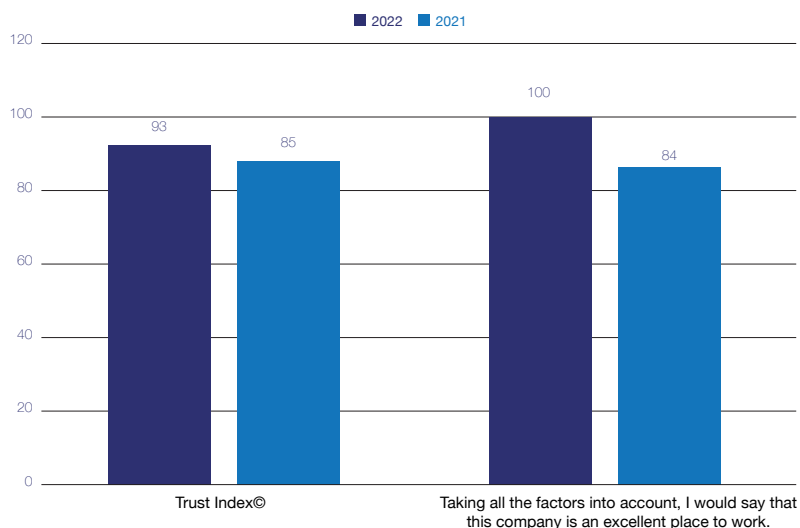
The fact that we have achieved the "*Great Place to Work*" certification for two consecutive years, with an impressive 85% rating in the first year and an even higher 93% in the second year, is an achievement that fills all members of our team with pride.



This achievement is a testament to our commitment to becoming the best place to work for the people who make this bank a truly special institution. Through this certification, we present significant data related to the essential dimensions that define our work environment: pride, respect, impartiality, camaraderie, trust, values and innovation.



## Overall results



Each of these elements contributes to the construction of a unique organizational culture, where each employee feels valued and motivated to give their best, every day. This certification reinforces our commitment to providing a work environment that promotes the well-being, satisfaction and growth of all those who are part of the bank's family.

### 8.3 People Management

People management is fundamental to our organizational strategy. Over time, we have dedicated continuous efforts to attract and retain talent, as well as to ensure the professional growth and development of our employees. This involves improving our recruitment and selection practices to bring in the best professionals, offering constant training and development to boost their performance, facilitating internal mobility to make the most of their skills, and ensuring a work environment that promotes well-being and satisfaction. We are committed to taking care of the needs and aspirations of our employees, while fostering a culture of excellence and growth within our organization.

#### 8.3.1 Talent Acquisition

Through our internship program, we have been providing valuable opportunities to young graduates. In the period between 2021 and 2022, we welcomed a total of 14 interns, all of whom were committed to a minimum stay of 6 months at the bank. Of these 14 interns, 6 performed well and became employees of the bank. This successful transition from internship to headcount reflects our commitment to supporting young talent and providing meaningful professional growth opportunities. We will continue to invest in the next generation of talent, providing them with the tools and experiences they need to thrive in their careers and contribute to our continued success.

#### 8.3.2 Internal Employee Mobility

The internal mobility of our employees plays a crucial role in making the most of their abilities and promoting their individual progress. Through this program, we offer opportunities for our talents to embrace new challenges and expand their skills. Between 2021 and 2022, nine of our employees took a proactive approach to their career, choosing to change roles within the organization. This flexibility and willingness to explore new areas of work not only enriches their own skill set, but also benefits the bank as a whole by bringing new perspectives and knowledge to other departments. We will continue to promote internal mobility as a path for the professional and personal growth of our employees, creating a dynamic and enriching work environment.



# Personal Development





## 9. PERSONAL DEVELOPMENT

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### 9.1. Training

Investment in the continuous training of our employees is a priority, as we believe that knowledge is the basis for exceptional performance and to serve our customers more effectively. This commitment to professional development is an integral part of the iibCV strategy. During 2022, we provided more than 1000 hours of training, covering both internal and external programs. We are committed to promoting literacy among our employees by offering financial support for university attendance. Currently, two of our employees are pursuing degrees thanks to this support program. This approach reflects our dedication to empowering our employees with the skills they need to meet ever-evolving challenges and contribute to our sustainable growth.

### 9.2. Performance Evaluation

Our performance evaluation process is a fundamental instrument in the management of Human Capital. Given its relevance, we seek to make it as clear and transparent as possible, ensuring that each employee fully understands their role and contribution to organizational objectives.

The performance appraisal system encompasses three essential components: the bank's objectives, the specific objectives of each department, and the individual objectives of each employee. The process begins with defining these objectives together, ensuring that they are aligned with the organization's strategy and that each employee understands how their work contributes to the bank's success.

Before each evaluation cycle, we provide a detailed guide that clarifies how the process works. This transparency ensures that all employees understand what to expect and how they can contribute effectively. This clear and collaborative performance appraisal process reflects a dedication to the continuous development of human capital and the strengthening of organizational culture.

We use the 360° evaluation method, which proves to be a valuable tool in our commitment to equity and continuous improvement. This methodology involves not only managers, but also employees and other stakeholders, providing a comprehensive view of each employee's skills and performance.

By involving co-workers, subordinates, and even customers, we get a complete picture of employees' skills and behavior in various situations. Not only does this contribute to a fairer

assessment, but it also helps to identify areas for improvement and development more accurately.

### 9.3. Bonus Distribution

The iibCV bonus distribution policy was implemented with the aim of recognizing and rewarding the effort of our employees, who play a key role in the bank's success. We believe that it is essential to value and reward the contribution of our team. This policy establishes that a percentage of the bank's result is allocated to distribution among employees according to their performance evaluation. In 2022, approximately 17,600,000\$00 (seventeen million and six hundred thousand escudos) were distributed to employees as part of this recognition and incentive to their exceptional performance.



# Reconciling your personal and Professional life



## 10. RECONCILING YOUR PERSONAL AND PROFESSIONAL LIFE

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### 10.1. Employee well-being

The well-being of our employees is a concern, and as such, we have implemented a comprehensive set of measures with the aim of providing them with the best possible conditions. This commitment encompasses physical, psychological and financial well-being. We promote a safe and healthy work environment, encouraging the practice of healthy lifestyle habits and offering psychological support whenever necessary. We recognize the importance of financial stability, so we provide financial benefits and support programs to ensure that our employees have adequate resources to achieve their personal and financial goals.

The measures below reflect our commitment to the well-being of our employees, promoting a healthy work environment and supporting their personal and professional development.

- **Health insurance**

We guarantee national and Portuguese health insurance to ensure that our employees and their families have access to quality medical care.

- **Reimbursement for gym payment**

We encourage a healthy lifestyle by supporting our employees with reimbursements for gym expenses.

- **Inflation support**

We provide an annual amount of \$100,000 to help our employees face the financial challenges arising from inflation.

- **Special credit conditions**

We offer advantageous conditions for mortgages, vehicles, health and consumption, to ensure that our employees have access to financial solutions suited to their needs.

- **Exemption from payment of commissions on bank services**

All of the bank's services are exempt from paying commissions, alleviating the financial burden on our employees.

### ▪ **Special rate for savings**

In our commitment to the financial well-being of employees, we launched Savings Credit, an initiative that facilitates savings and offers special rates on all our savings products. This program aims to help our employees achieve their financial goals more easily by promoting a culture of responsible financial management. Savings credit offers employees:

- ✓ +0.5% US deposits;
- ✓ A negative spread of 0.5%, applied on the credit rate specially defined for employees.

### ▪ **Teleworking and flexible hours**

Recognizing the importance of work-life balance, we allow teleworking for the monitoring of sick minor children or people in the care of our employees, providing flexibility in schedules to meet individual needs.

In addition to the measures already mentioned, we complement our commitment to the well-being and sense of belonging of our employees with a series of initiatives that include: special events for employees' children during the Christmas season, strengthening family ties and underlining the commitment to a healthy work-life balance. We are always available to provide personalized support to employees. We regularly organize *happy hours* and themed parties throughout the year to celebrate birthdays and other important dates with the aim of strengthening team spirit. These initiatives promote a positive work environment and a culture that values collaboration, celebration and mutual support, contributing to the success of our bank.



# Suppliers



## 11. SUPPLIERS

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iibCV is committed to supporting and promoting local small businesses, recognizing their key role in growing the communities in which we operate.

Before establishing a partnership with suppliers, we carry out a thorough *Compliance* monitoring, which includes assessing the suitability and ethical posture in society. We believe that this approach not only ensures that we are working with partners who are aligned with our values, but also strengthens economic ties in local communities, thus contributing to sustainable development.

All suppliers that, in a 1-year perspective, represent a turnover of more than € 5,000 are subject to a *KYC (know your client)* process. This practice reflects our commitment to closely monitor and deeply understand the suppliers with whom we engage, ensuring transparency and compliance in our business partnerships. We don't just limit ourselves to providing banking services, but also how we choose to collaborate with companies that share our vision of a more ethical and responsible future.



# Commitments for 2023

2021 2022 2023 2024



## 12. COMMITMENTS FOR 2023

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### 12.1. Social

**Great Place to Work Certification Renewal:** To provide a healthy work environment for our employees. Continue to invest in programs and initiatives that promote physical and mental health, work-life balance. Continue to have an environment where everyone feels valued, respected and motivated to give their best.

**Allocation of 2.5% of the 2022 net result to the social responsibility budget:** Investment in improving the quality of life of the communities in which we operate, reinforcing our social commitment.

**ISO 31000:** This certification will strengthen the trust of our *Stakeholders*. It highlights our commitment to sound risk management practices and reaffirms our dedication to transparency and accountability.

**Scholarships:** Continue the "Academic Excellence iib" program – Merit Scholarship and Excellence Award to the best students of universities;

**Volunteer programs in the bank's actions:** Reinforce the commitment to involve employees in the actions;

**Support to Institutions:** Establish partnerships with local social institutions and support their initiatives.



## 12.2. Economic

**Blue Bonds:** The main objective of *the Blue Bond* issuance will be to boost and develop the blue economy by financing projects and initiatives that promote the sustainability and prosperity of sectors related to the oceans and resources of the Sea.

**Green Bonds:** The issuance of *Green Bonds* will be a form of fundraising with the specific objective of financing sustainable and environmentally responsible projects.

**Financial Education:** Implement financial education programs to promote financial literacy among customers and the community.



## 12.3. Environmental

**Solar panel on our premises:** Installing solar panels on our premises brings several advantages: it reduces costs, offers energy independence, reduces carbon emissions, and demonstrates our commitment to environmental responsibility.



## 13. Audit Report



### Relatório Independente de Garantia Limitada de Fiabilidade

**À Comissão Executiva do  
Internacional Investment Bank S.A.**

#### Introdução

Nos termos legais, fomos contratados pela Comissão Executiva do Internacional Investment Bank S.A. ("Banco" ou "IIB SA") para a realização de um trabalho de garantia limitada de fiabilidade sobre os indicadores identificados abaixo na secção "Âmbito do trabalho", que integram a informação de sustentabilidade, incluída no Relatório de Sustentabilidade e Responsabilidade Social -2020-2022 ("Relatório"), relativo ao ano findo em 31 de dezembro de 2022, preparado pelo Banco para efeitos de divulgação do seu desempenho em matéria de sustentabilidade.

#### Responsabilidades do órgão de gestão

É da responsabilidade da Comissão Executiva do Banco:

- a preparação e apresentação da informação de sustentabilidade, incluída no Relatório de Sustentabilidade e Responsabilidade Social, de acordo com as diretrizes para reporte de Sustentabilidade (Sustainability Reporting Guidelines (G3)) do "Global Reporting Initiative" ("GRI"), versão GRI Standards";
- a determinação dos objetivos do Banco, no que respeita ao desempenho e relato relacionados com a sustentabilidade, incluindo a identificação das partes interessadas ("stakeholders") e aspetos materialmente relevantes de acordo com a norma AA1000APS para os princípios da inclusão, materialidade, capacidade de resposta e impacto; e,
- a manutenção de um sistema de controlo interno apropriado, que permita uma adequada preparação da informação mencionada.

### **Responsabilidade do Auditor**

A nossa responsabilidade consiste em emitir um relatório de garantia limitada de fiabilidade, profissional e independente, baseado nos procedimentos realizados e especificados no parágrafo abaixo. O nosso trabalho foi efetuado de acordo com a Norma Internacional sobre Trabalhos de Garantia de Fiabilidade que Não Sejam Auditorias ou Revisões de Informação Financeira Histórica, (ISAE) 3000 (Revista), emitida pelo International Auditing and Assurance Standards Board da International Federation of Accountants e cumprimos as demais normas e orientações técnicas da Ordem Profissional de Auditores e Contabilistas Certificados, as quais exigem o nosso trabalho seja planeado e executado com o objetivo de obter garantia limitada de fiabilidade sobre se os indicadores GRI Standards e específicos, que integram a informação de sustentabilidade, incluída no Relatório, estão isentos de distorções materialmente relevantes. Foi também considerada a norma AA1000 Assurance Standard (AA1000 AS v3), para a revisão tipo 2 e a obtenção de um nível de garantia moderado, em conformidade com os descritos na secção “Âmbito do trabalho” abaixo.

### **Âmbito do trabalho**

O nosso trabalho de garantia de fiabilidade limitada consistiu ainda na realização de procedimentos com o objetivo de obter um grau de segurança limitado sobre se o Banco aplicou, na informação de sustentabilidade incluída no Relatório, as diretrizes GRI Standards, para a opção “De acordo – Essencial”, e os princípios definidos na Norma AA1000AP (2018).

Para tanto o referido trabalho consistiu em:

- (i) Indagar a gestão e principais responsáveis das áreas em análise para compreender o modo como estão estruturados os sistemas das informações e a sensibilidade dos intervenientes às matérias incluídas no relato;
- (ii) Identificar a existência de processos de gestão internos conducentes à implementação de políticas económicas, ambientais e de responsabilidade social;
- (iii) Verificar, numa base de amostragem, a eficácia dos sistemas e processos de recolha, agregação, validação e relato que suportam a informação de desempenho supracitada, através de cálculos e validação de dados reportados;
- (iv) Confirmar a observância de determinadas unidades operacionais às instruções de recolha, agregação, validação e relato de informação de desempenho;
- (v) Executar, numa base de amostragem, alguns procedimentos de consubstanciação da informação, através de obtenção de evidência sobre informação reportada;

- (vi) Comparar os dados financeiros e económicos incluídos na informação de sustentabilidade com os auditados pelo auditor externo, no âmbito da revisão legal das demonstrações financeiras do Banco do exercício findo em 31 de dezembro de 2022;
- (vii) Analisar o processo de definição da materialidade dos temas de sustentabilidade, com base no princípio da materialidade previsto nas diretrizes GRI Standards, de acordo com a metodologia descrita pelo Banco no Relatório;
- (viii) Avaliar o nível de adesão aos princípios de inclusão, relevância, capacidade de resposta e impacto definidos na Norma AA1000AP, na divulgação da informação de sustentabilidade, através da análise dos conteúdos do Relatório e da documentação interna do Banco;
- (ix) Verificar que a informação de sustentabilidade a incluir no Relatório cumpre com os requisitos das diretrizes da GRI Standards, para a opção "De acordo – Essencial".

Aplicamos a Norma Internacional de Gestão de Qualidade ISQM 1, a qual requer que seja desenhado, implementado e mantido um sistema de gestão de qualidade abrangente que inclui políticas e procedimentos sobre o cumprimento de requisitos éticos, normas profissionais e requisitos legais e regulamentares aplicáveis. Somos independentes do Banco de acordo com os requisitos do Código de Ética da Ordem Profissional de Auditores e Contabilistas Certificados, o qual foi elaborado em conformidade com os princípios e normas do Código de Ética da Comissão Internacional de Normas de Ética para Contabilistas e Auditores (IESBA), e cumprimos com os restantes requisitos éticos previstos no referido Código de Ética.

Os procedimentos efetuados foram mais limitados do que seriam num trabalho de garantia razoável de fiabilidade, por conseguinte, foi obtida menos segurança do que num trabalho de garantia razoável de fiabilidade.

Tendo presente a informação disponibilizada e os procedimentos executados, entendemos que a prova obtida é suficiente e apropriada para permitir apresentar a nossa conclusão.

### Conclusão

Com base no trabalho efetuado, nada chegou ao nosso conhecimento que nos leve a concluir que os indicadores identificados acima na secção "Âmbito do trabalho", incluídos no Relatório de Sustentabilidade e Responsabilidade Social 2020-2022, não estejam em conformidade, e que não tenham sido preparados, em vários os aspetos materialmente relevantes, de acordo com os requisitos das diretrizes GRI Standards e com as instruções e critérios divulgados no mesmo e que o Banco não tenha aplicado, na informação de sustentabilidade incluída no Relatório, as diretrizes GRI Standards e os princípios definidos na Norma AA1000AP.

No entanto, nos próximos relatórios, recomenda-se que sejam seguidos, com mais rigor, todos

requisitos das diretrizes GRI Standards e os princípios definidos na Norma AA1000AP.

### Outras matérias

Sem afetar a conclusão acima, apresentamos ainda os seguintes aspetos relativamente à adesão do Banco aos princípios previstos na norma AA1000AP:

- (i) **Princípio da inclusão:** o Banco assume publicamente responsabilidades para com as suas partes interessadas, através da subscrição aos princípios da norma AA1000AP, assim como o compromisso de dar seguimento à sua estratégia de sustentabilidade e de geração de valor para os seus stakeholders. O Banco realiza exercícios de auscultação às suas partes interessadas, internas e externas, com o objetivo de avaliar as suas principais preocupações e expectativas, para atuar sobre elas.
- (ii) **Princípio da relevância:** o Banco realiza uma revisão às suas prioridades estratégicas de sustentabilidade, fruto de um processo de reflexão interna. O processo de definição da estratégia do Banco esteve apoiado por uma análise de macrotendências e benchmark, e a análise dos temas relevantes para as suas partes interessadas (internas e externas), aferidos no processo de auscultação. O Banco deverá continuar a reavaliar, periodicamente, a identificação e priorização de temas materiais, especialmente no caso de se registarem alterações significativas no Banco ou no setor.
- (iii) **Princípio da capacidade de resposta:** o Banco possui um conjunto de mecanismos de envolvimento que visam dar resposta às expectativas das suas partes interessadas. Esta prática deverá continuar a ser mantida no sentido de assegurar a existência de mecanismos sólidos de comunicação e envolvimento para todas as partes interessadas. Por outro lado, O Banco deve continuar a procurar dar resposta às expectativas das suas principais partes interessadas através do Plano de Ações de Sustentabilidade.
- (iv) **Princípio de impacto:** o Banco apresenta os principais impactos gerados pela sua atividade, através da resposta dada em cada tema material, nas diferentes vertentes da sustentabilidade. O Banco pretende assim criar e divulgar uma compreensão abrangente e equilibrada da medição e avaliação dos impactos da organização nas suas partes interessadas e na própria organização.

### Restrições de uso

Este relatório é emitido unicamente para informação e uso da Comissão Executiva do International Investment Bank S.A., para efeitos da divulgação do Relatório, pelo que não deverá ser utilizado para quaisquer outras finalidades. Não assumiremos quaisquer



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responsabilidades perante terceiros, para além do Banco, pelo nosso trabalho e pela conclusão expressa neste relatório, o qual será anexado ao Relatório de Sustentabilidade e Responsabilidade Social do Banco.

Cidade da Praia, 29 de dezembro de 2023.

**SMJ e Associados Sociedade de Auditores Certificados Lda.**

Auditor Certificado, CRC 12/OPACC

Representada por:

Silves Jesus Correia Moreira

Auditor Certificado, CRC 33/OPACC



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**O seu Banco, O seu Futuro**







**international investment bank S.A.**

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