

# Culture that creates Value

INSTITUTIONAL PRESENTATION 1T2026



# OUR CORPORATE STRATEGY



## VISION

### To be the #1 Bank

of all angolans and contribute to the country's sustainable development.



## COMMITMENTS

### Customers

Ensuring satisfaction and quality in our services.

### Angola

Contribute to the development of the national economy.

### Employees

Investing in personal and professional growth.

### Shareholders

Value Creation.



## MISSION

### To develop financial solutions, products and services

that foster a lasting relationship with its Customers and create value for its Shareholders.



## VALUES

### Ongoing

Innovation

### Customer

Closeness

### Market

Transparency

# STRATEGIC PLAN EASE 24/26

## To be the No. 1 bank to work

For simpler, more agile and more Customer-oriented.



### OBJECTIVE

**To differentiate the Bank,**

making it more sustainable and focused on the Customer and Employee experience.



### COMMITMENT

**6**

Strategic Axes

**9**

Strategic Objectives

**20**

Strategic Initiatives

**2,5**

Years of implementation



### STRATEGIC PRIORITIES

- To increase BFA's Personnel efficiency and productivity
- Increase business processes efficiency
- Service model digitalisation/streamlining
- Streamlining of the technological infrastructure and data management
- Business growth
- Sustainability



### VALUE PROPOSITION

**To enhance BFA's ability to meet and address its Customer,**

base needs, while actively investing in attracting, empowering, retaining, and acknowledging our top and most skilful professionals.

# HOW WE ADD VALUE

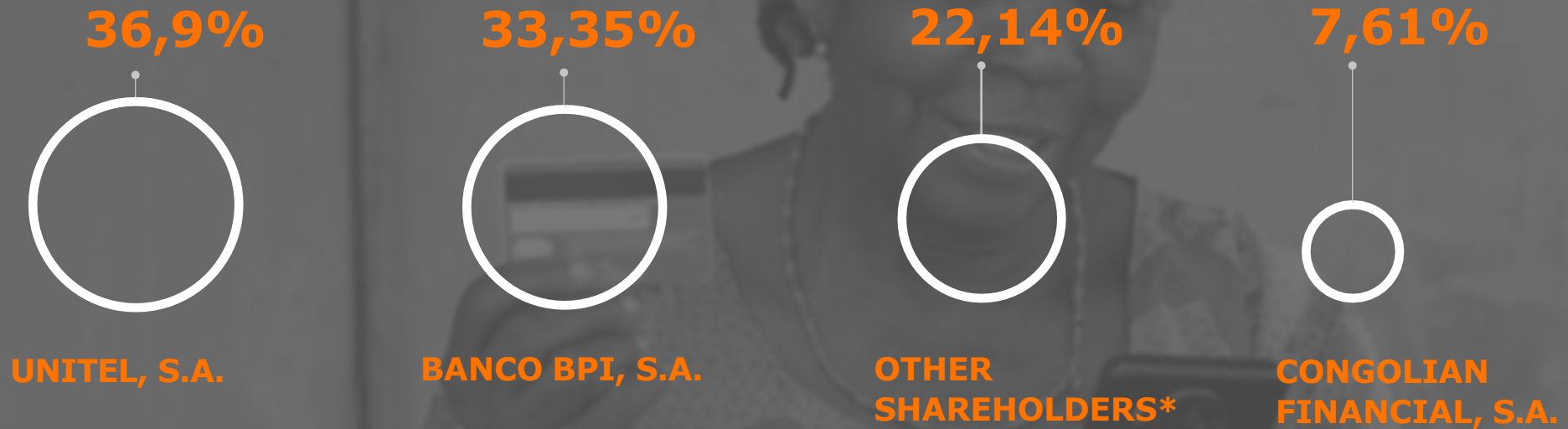


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BFA believes that having motivated Employees increases Customer satisfaction and loyalty, which leads to better sustainability and profitability for all Stakeholders and leading to further investments in local communities.

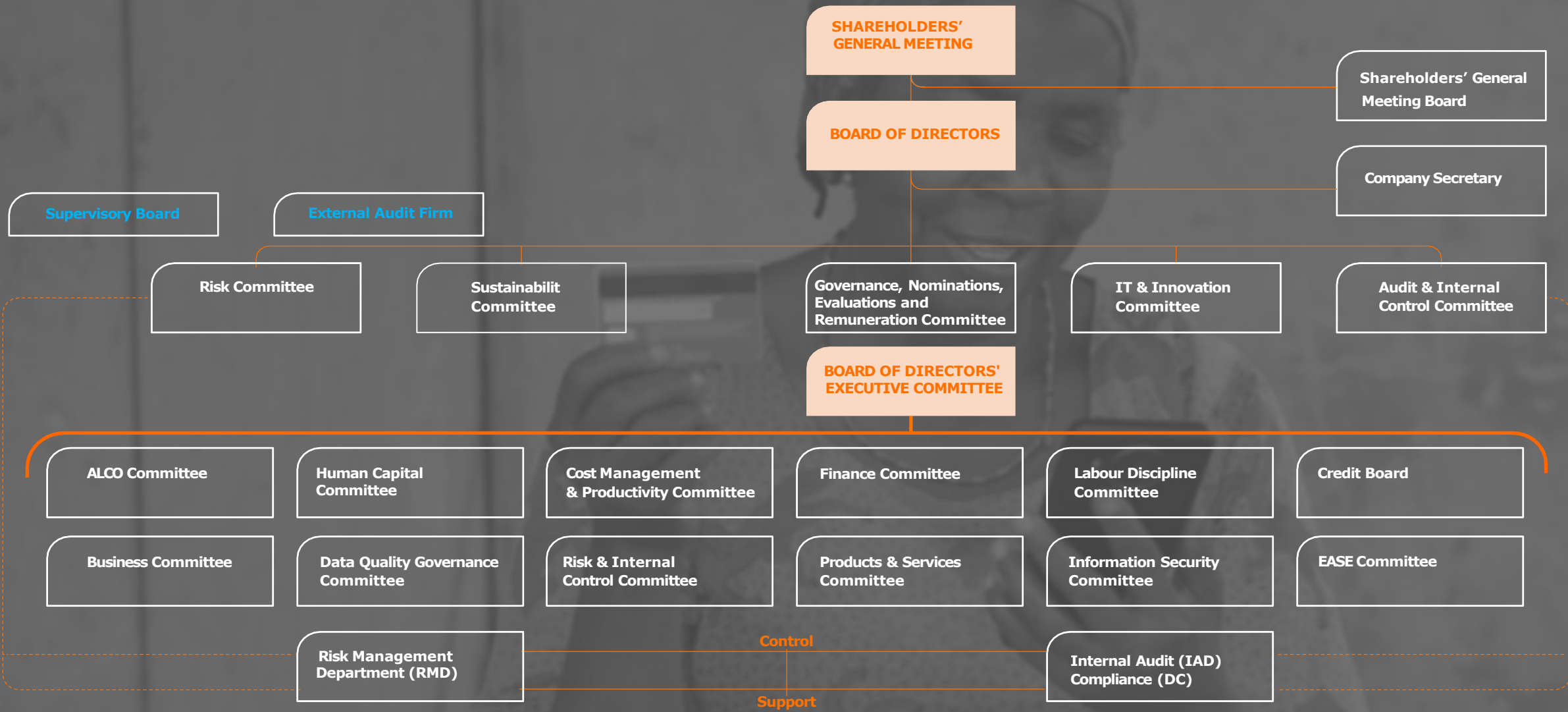
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# CORPORATE GOVERNANCE, SHAREHOLDERS STRUCTURE



\*with holdings of less than 2% of the share capital, distributed between companies, individuals and institutions

# CORPORATE GOVERNANCE, MODEL



# CORPORATE GOVERNANCE, BOARD OF DIRECTORS



LUÍS GONÇALVES  
CEO

- Human Capital Department
- BFA Academy
- Communications, Brand and Investor Relations Department
- Sustainability Office
- EASE Office

PAULO ALVES  
COO

- Means of Payment Department
- Efficiency, Quality and Innovation Department
- Treasury Operations Department
- Cross-Border Transactions Department
- Processing and Control Operations Department
- Information Systems Department

JOSÉ NASCIMENTO  
CCOC

- Large Companies Department
- Medium-sized Companies Department
- Oil & Gas and Institutional Department
- Investment Centres Department
- Private Banking Department
- Agribusiness Department

PAULO SILVA  
CCOR

- Retail and Business Department (Northern Region)
- Retail and Business Department (Southern Region)
- Facilities and Property Department
- Procurement and Contracting Department
- Agent Banking and Remote Customer Relationship Management Department

ELIZABETH TRISTÃO  
CRO

- Risk Management Department
- Compliance Department
- Legal Department
- Information Security Office

NELSON MONTEIRO  
CFO

- Financial and International Department
- Accounting & Planning Department
- Marketing Department
- Protocol Management Department

JOÃO JESUS  
CCO

- Credit Monitoring and Recovery Department
- Personal Credit Risk Department
- Corporate, Institutional and Project Credit Risk Department
- Credit Management Department

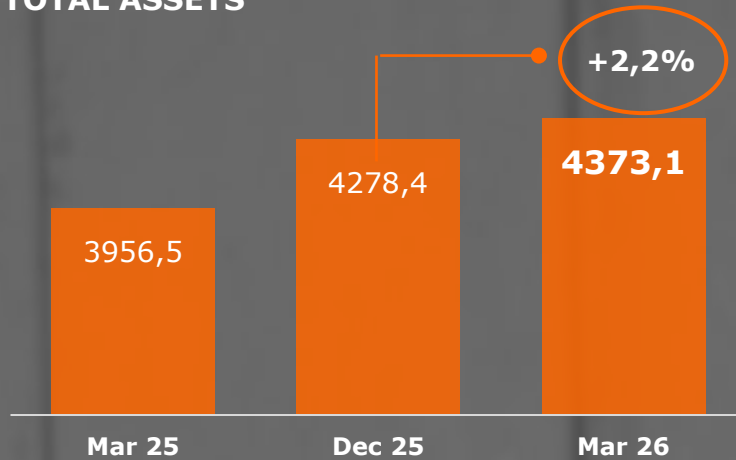
# 1T2026 FINANCIAL HIGHLIGHTS

<b>BUSINESS ACTIVITY</b>	<p>LOANS TO CUSTOMERS (NET)</p> <p><b>872,8</b></p> <p>+17,0% ΔYoY</p>	<p>DEPOSITS FROM CUSTOMERS AND OTHER LOANS</p> <p><b>3255,1</b></p> <p>+6,7% ΔYoY</p>	<p>LOAN-TO-DEPOSIT RATIO (ALL CURRENCIES)</p> <p><b>28,9%</b></p> <p>+2,6 p.p. ΔYoY</p>	<p>CUSTOMER BASE</p> <p><b>3 855 101</b></p> <p>+9,0% ΔYoY</p>
<b>RISK AND CAPITALISATION</b>	<p>TOTAL CAPITAL RATIO</p> <p><b>39,0%</b></p> <p>-1,2 p.p. ΔYoY</p>	<p>30 DAYS PAST-DUE CREDIT</p> <p><b>1,5%</b></p> <p>-0,03 p.p. ΔYoY</p>	<p>NON-PERFORMING LOANS RATIO</p> <p><b>6,7%</b></p> <p>+0,2 p.p. ΔYoY</p>	<p>TOTAL CAPITAL</p> <p><b>695</b></p> <p>+14,8% ΔYoY</p>
<b>INCOME AND PROFITABILITY</b>	<p>ROA</p> <p><b>5,4%</b></p> <p>-0,5 p.p. ΔYoY</p>	<p>ROE</p> <p><b>29,4%</b></p> <p>-5,1 p.p. ΔYoY</p>	<p>COST TO INCOME</p> <p><b>33,6%</b></p> <p>-7,3 p.p. ΔYoY</p>	<p>NET PROFIT</p> <p><b>58,0</b></p> <p>-9,9% ΔYoY</p>

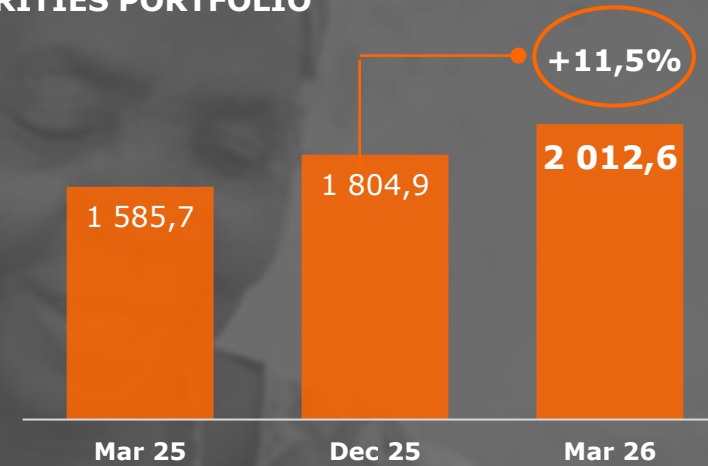
# 1T2026 BALANCE SHEET

AOA BILLION

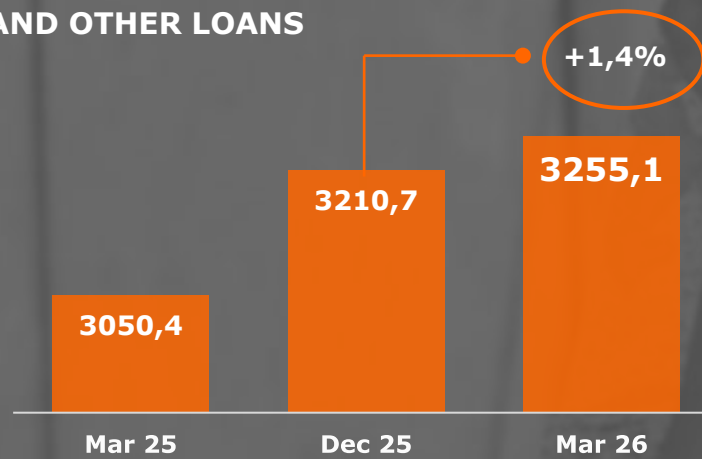
## TOTAL ASSETS



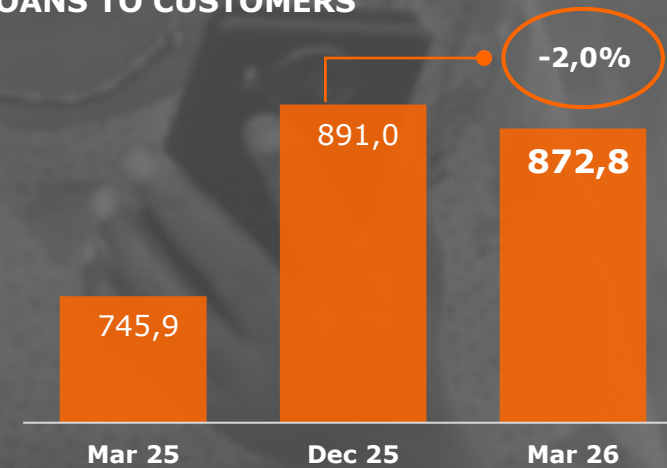
## SECURITIES PORTFOLIO



## DEPOSITS FROM CUSTOMERS AND OTHER LOANS



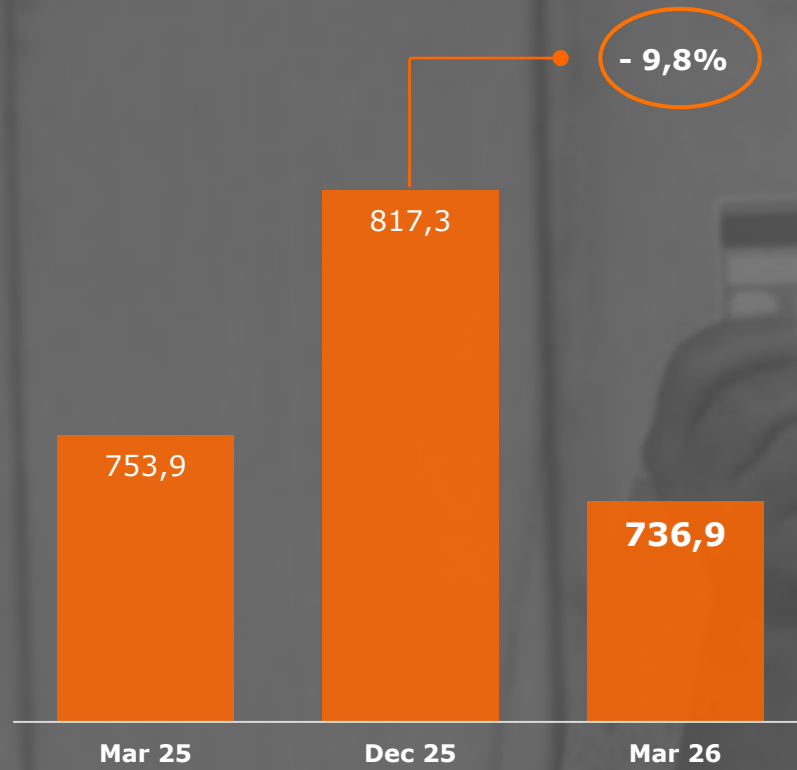
## NET LOANS TO CUSTOMERS



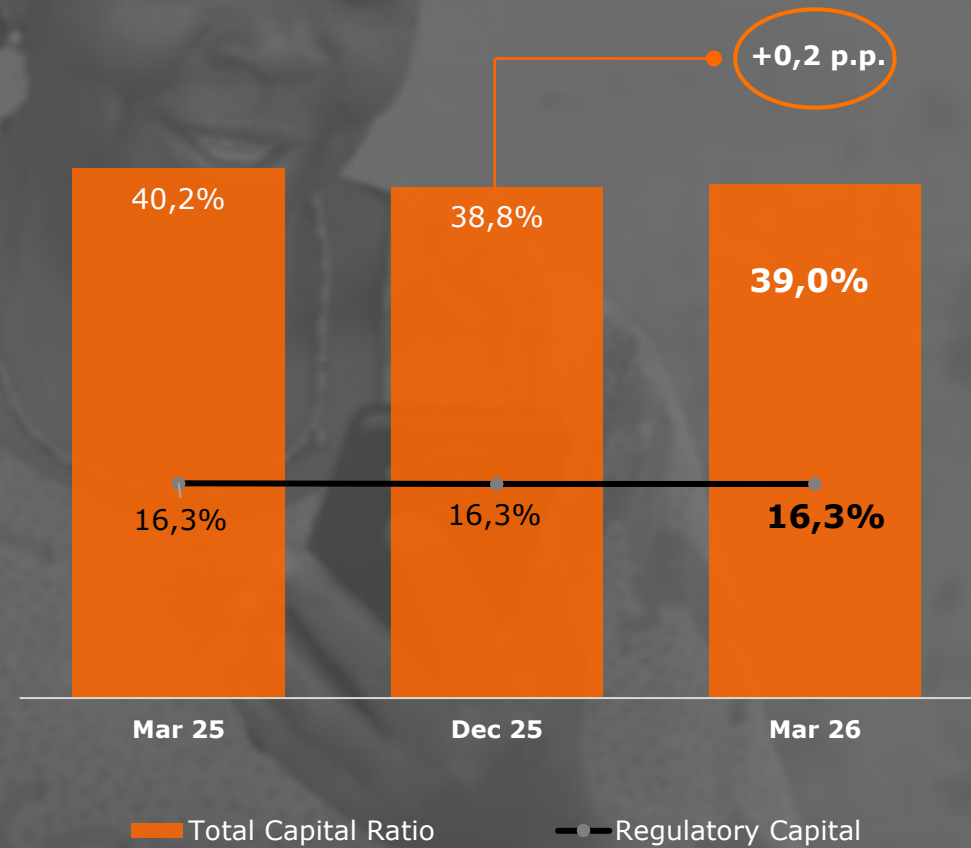
# 1T2026 BALANCE SHEET

AOA BILLION

## EQUITY AND EQUIVALENT CAPITAL



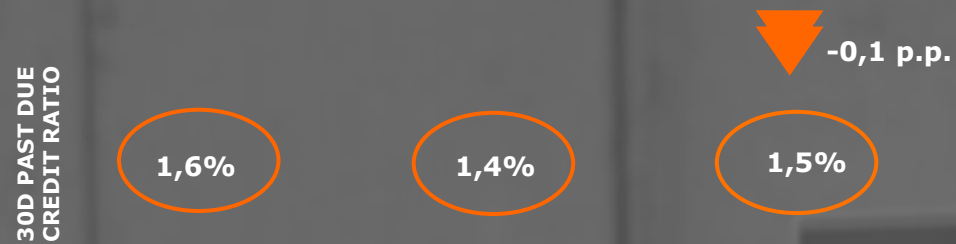
## TOTAL CAPITAL RATIO



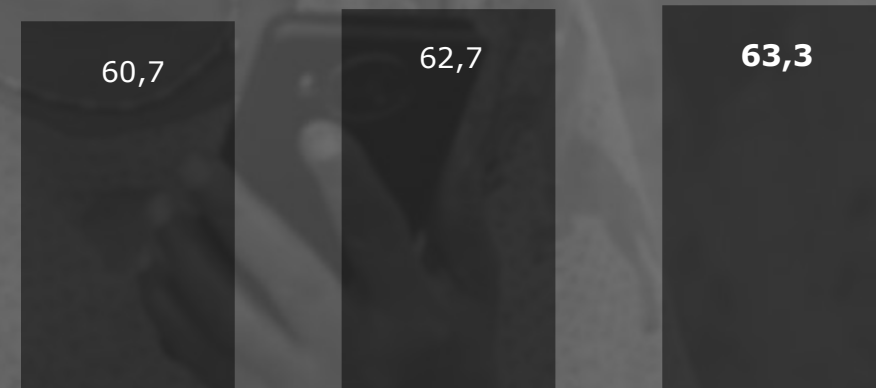
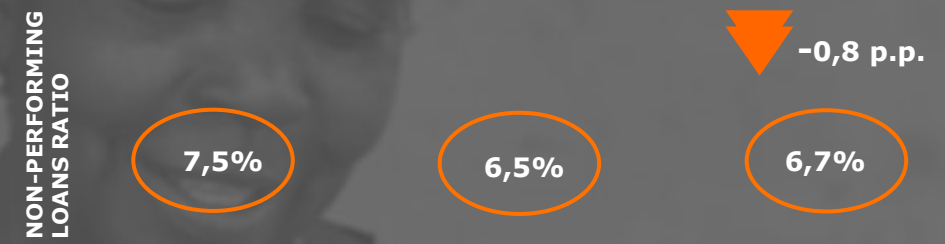
# CREDIT QUALITY RATIOS DEVELOPMENT

AOA BILLION

## 30D PAST DUE CREDIT



## NON-PERFORMING LOANS



Mar 25

Dec 25

Mar 26

Mar 25

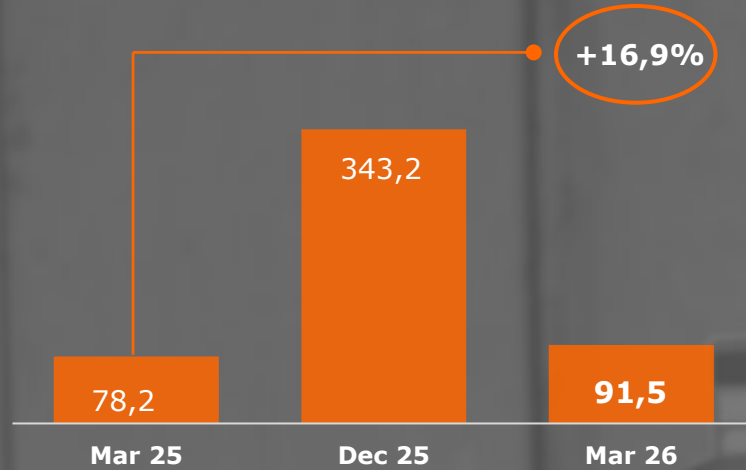
Dec 25

Mar 26

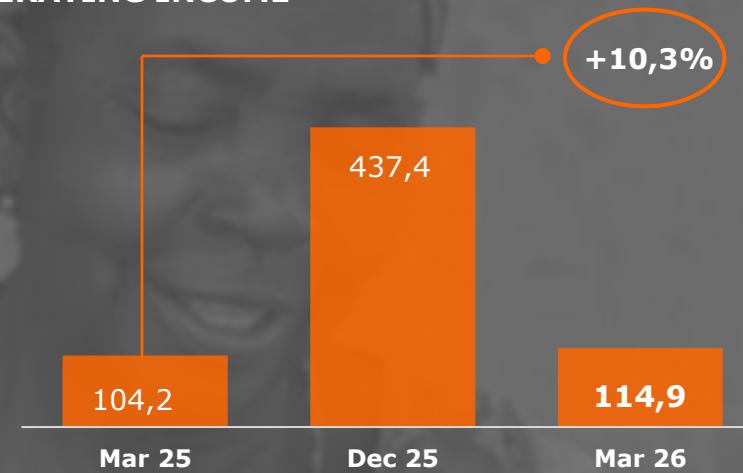
# 1T2026 INCOME STATEMENT

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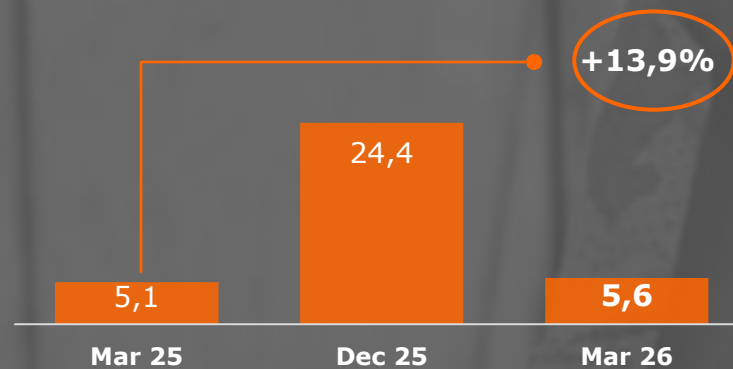
## NET FINANCIAL INCOME



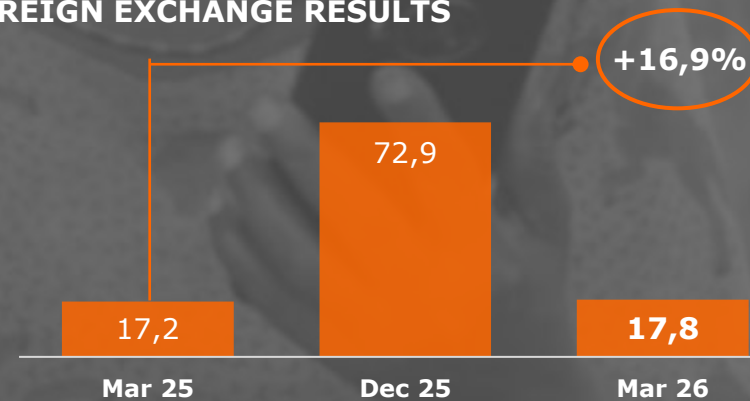
## OPERATING INCOME



## NET COMMISSIONS&FEES



## FOREIGN EXCHANGE RESULTS

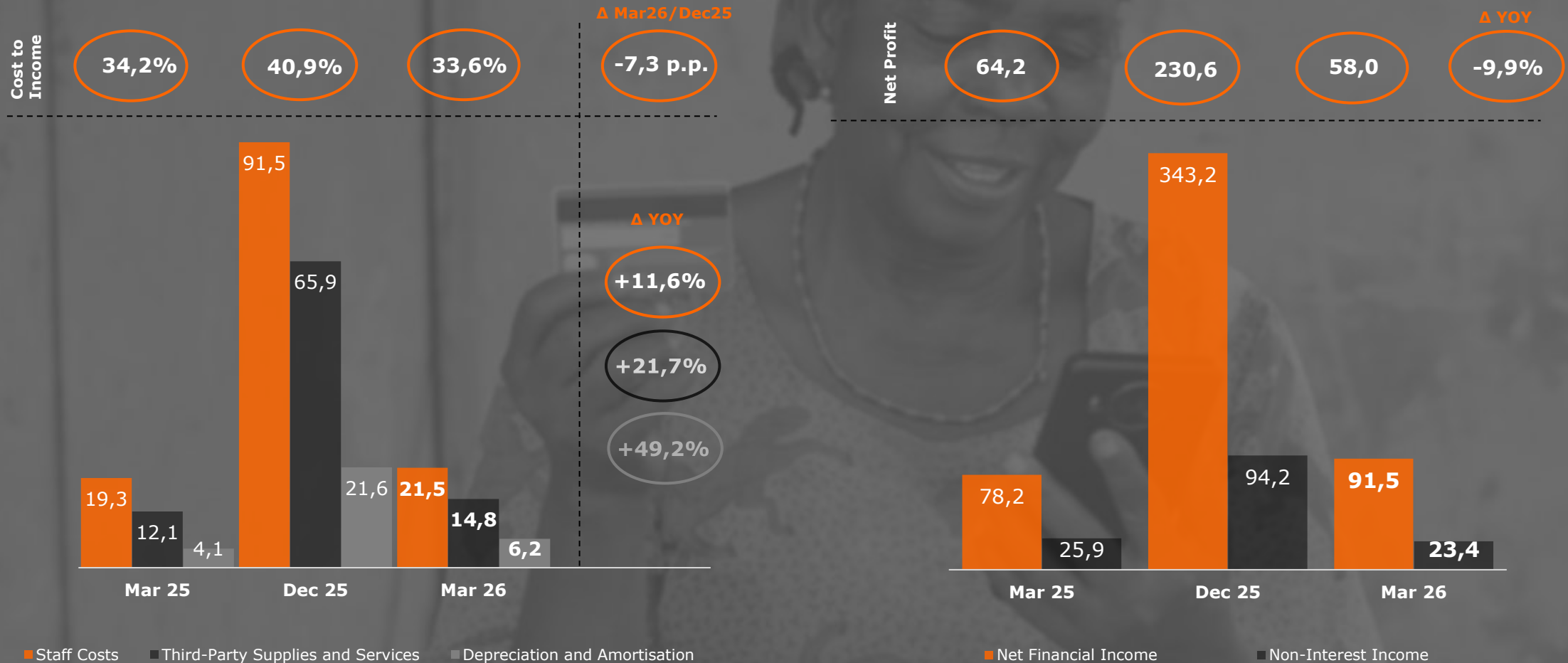


# 1T2026 INCOME STATEMENT

AOA BILLION

## OVERHEADS DEVELOPMENT

## NET PROFIT DEVELOPMENT





**BFA**