



INSTITUTIONAL PRESENTATION
JUNE 2025

Banco**YETU**

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ANGOLAN ECONOMY

GDP (1.st Q 25)

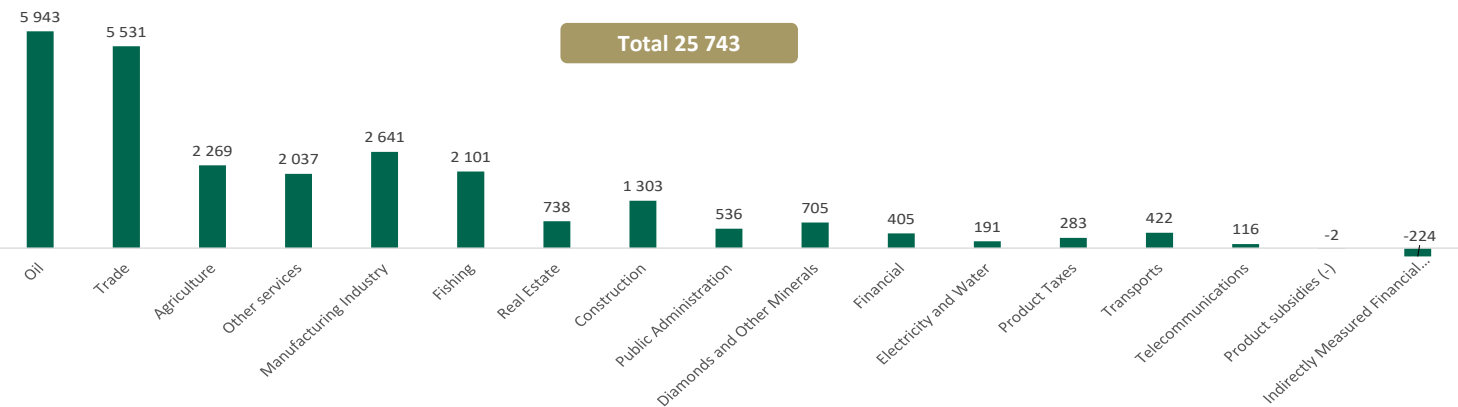
3,5%

Inflation

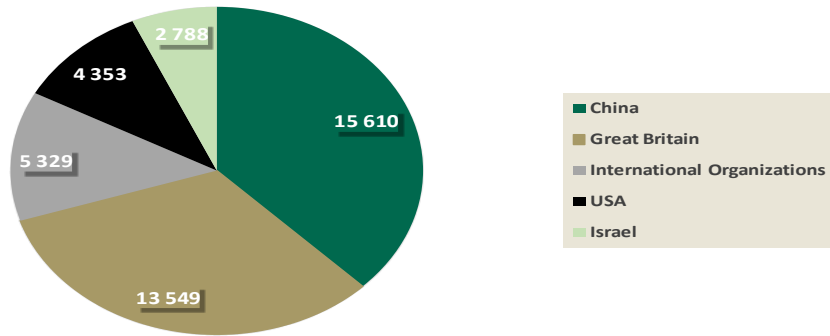
(accum. Jun. 25)

19,73%

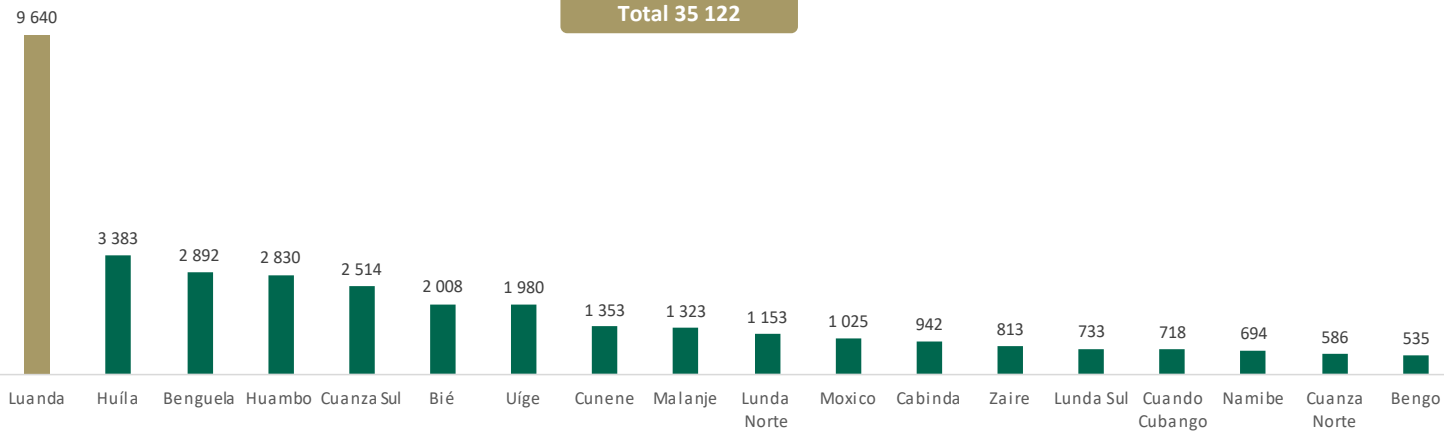
GDP in Millions of USD at Current Prices



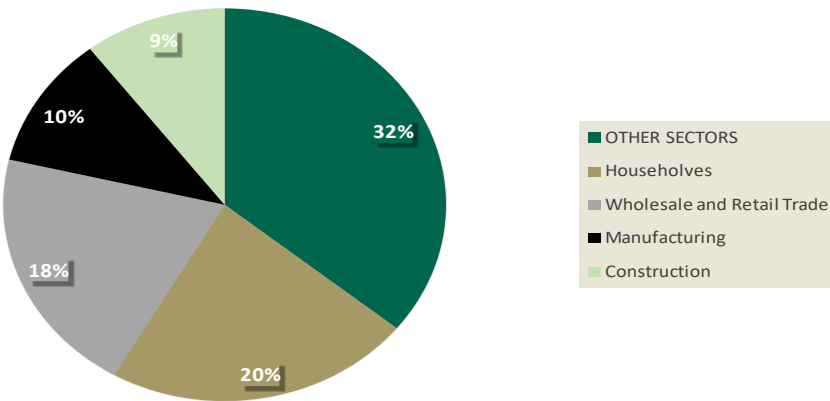
Stock of external public debt by countries (thousands USD)



Estimated population by province (thousands)



Credits By Economic Activity (Weight)



ABOUT US

YETU Bank, SA, is a privately owned Angolan commercial bank with a universal banking license that operates with a strong foothold in the corporate and retail bank segments. Founded in June 2014 and initiated its activity on 17 September 2015.

In September 2025 we will celebrate 10 years in business. We have 36 business units, more than 93.000 clients, of which 87.830 are individuals and 5.735 are business clients. We have 270 employees, 131 female and 139 male. As a result of our expansion, we have created several jobs thanks to the various external services we have contracted, such as cleaning, security, catering and maintenance. We have grown and kept pace with the evolution of the Angolan economy, and the fruit of this effort has been the various recognitions we have received over the last few years: the Golden Lion Award for our performance at FILDA in 2024; the High Performance Award for Credit to the Real Sector of the Economy 2020, 2021 and 2023; the Angola Leaders Award 2024; and nomination for the Oil & Gas Bank of the Year category by the Oil & Gas Awards in 2024.

In terms of social responsibility, Banco YETU has been very positive and active in society. We have a partnership with the Piedoso Foundation, through which we have been able to support various institutions for children, the elderly and other young people living in poverty. In 2024 we joined the United Nations Global Pact, as we are a bank that supports practices that promote sustainable development and citizenship. We are a fast-growing bank with the drive to evolve, always with the goal of promoting Angola's development.

We are YETU S.A. Tradition and Innovation

Banco**YETU**
Tradição e Inovação



DISCOVER OUR NEW HEADQUARTERS

Banco YETU inaugurated its new headquarters on the 6th of September 2024. The building is located in the center of Luanda and was designed to provide high-quality service and comfortable conditions for its employees.

It's a six-floor building, equipped with high quality equipment and furniture. Over 150 employees work there, including business, operational and support departments.

With the new headquarters in full operation, Banco YETU reaffirms its commitment to continue offering quality financial solutions, contributing to the progress and prosperity of its clients and Angolan society as a whole.



VISION, MISSION AND VALUES

VISION

To be the reference platform in Angola for financial solutions.

- By designating itself as a reference, YETU Bank transmits confidence to its Customers on a daily basis, being a transparent, direct and dynamic platform.

- YETU Bank executes and responds.

- The recognition that the Bank aims to obtain through its customers at both national and international financial markets comes from the efficiency in executing operations and total willingness to serve its customers with accuracy, ethics, and transparency.

VALUES

Integrity

Because it allows us to create relationships of trust, honesty and respect.

Consistency

Because it enables Clients to better plan.

Creativity

Because it allows us to innovate.

Flexibility

Because it allows us to adapt to the demands of the environment.

MISSION

To be an inclusive financial service platform, serving the needs of individuals, small to medium sized and large businesses in Angola with distinction, tradition and innovation.



OUR PATH

Banco YETU has a very clear vision of the path it wants to take and the goals it wants to achieve. Our strategy is based on 5 Pillars, which are: Business Model, Innovation in the Offer, Digital, Culture and People Development, Organization and Governance.

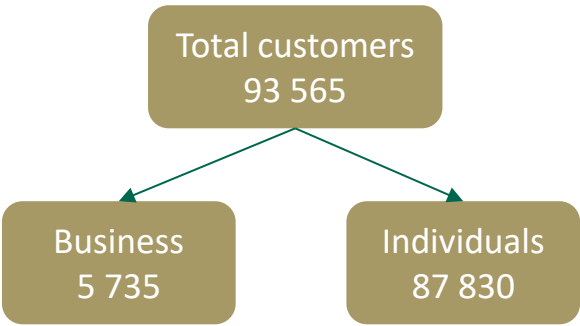
Based on these pillars, we work with defined ambitions, which have strategic goals established in the following areas:



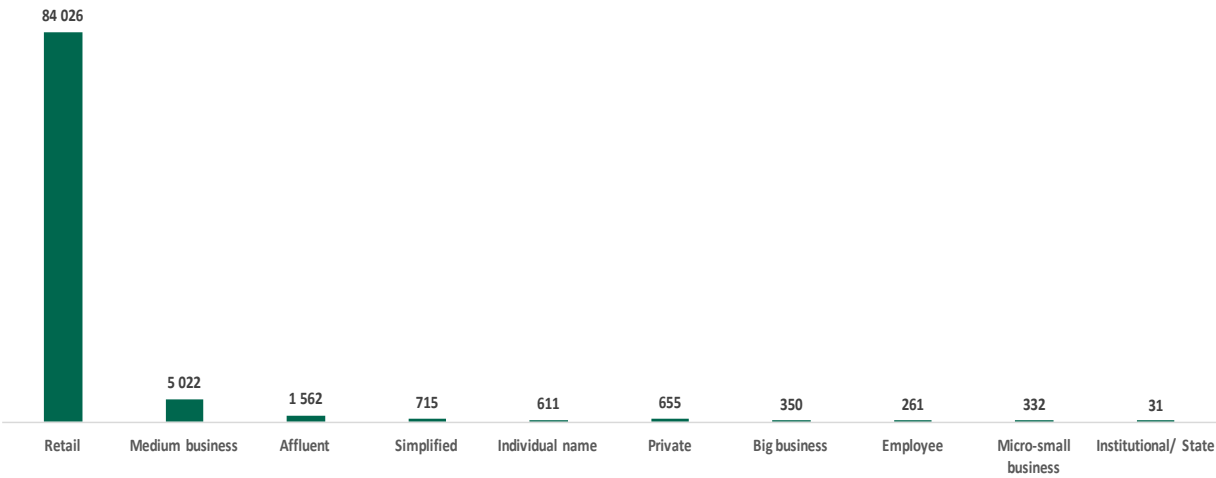
STRATEGIC GOALS

- Deposits Volume
- Return on Average Equity
- Cost-to-income
- Active Digital Customers Ratio
- Customer Satisfaction Rate
- Customer Loyalty Ratio
- Ration of Operations Carriedd Out on Digital Channels
- Employee Satisfaction Rate
- Training Plan Execution Rate

BUSINESS REVIEW

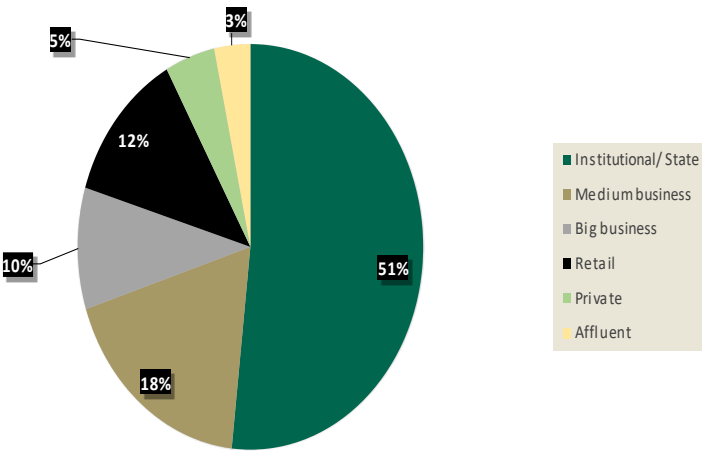


Customers by segments

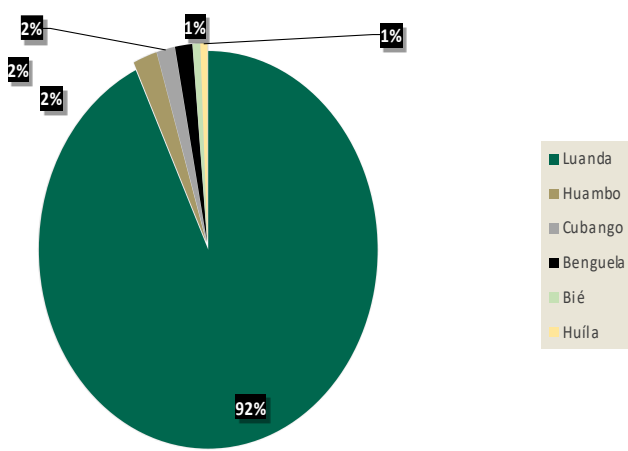


Business Volumes

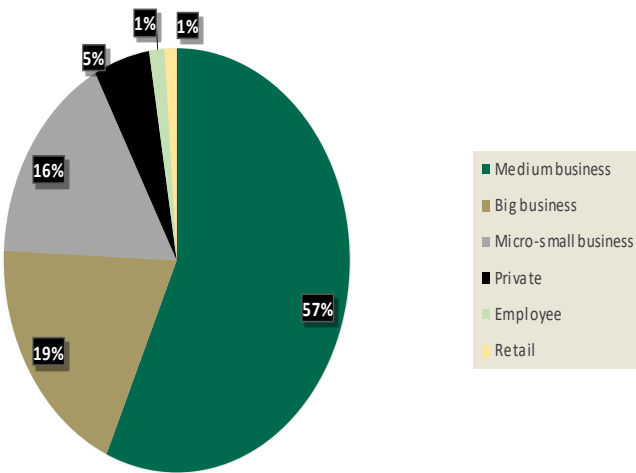
Deposits by segments (Weight)



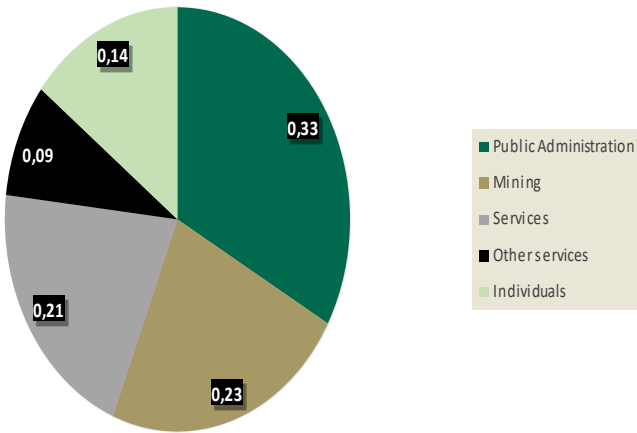
Businesses volumes by provinces (Weight)



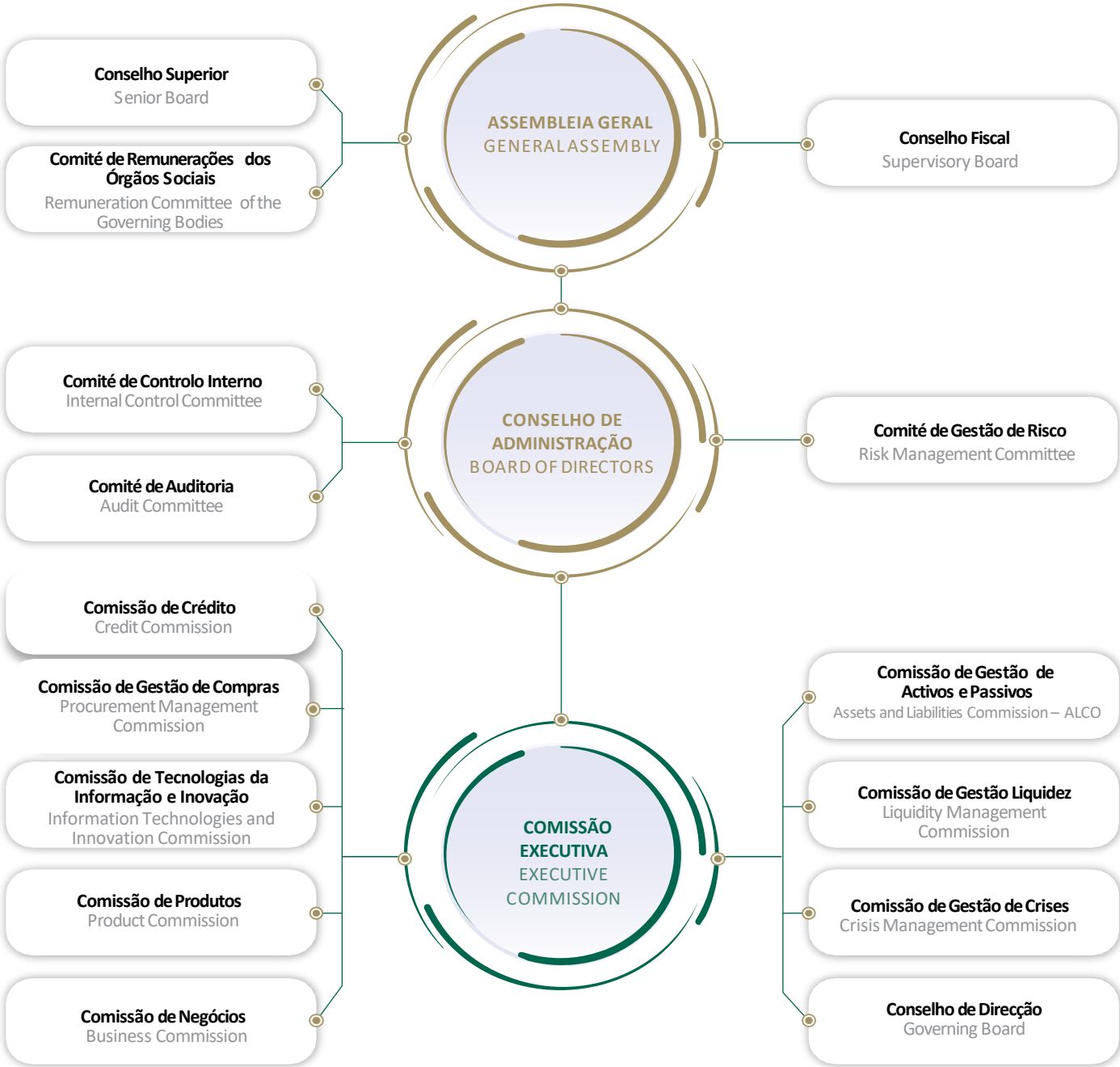
Loans by segments (Weight)



Businesses volumes by activities (Weight)



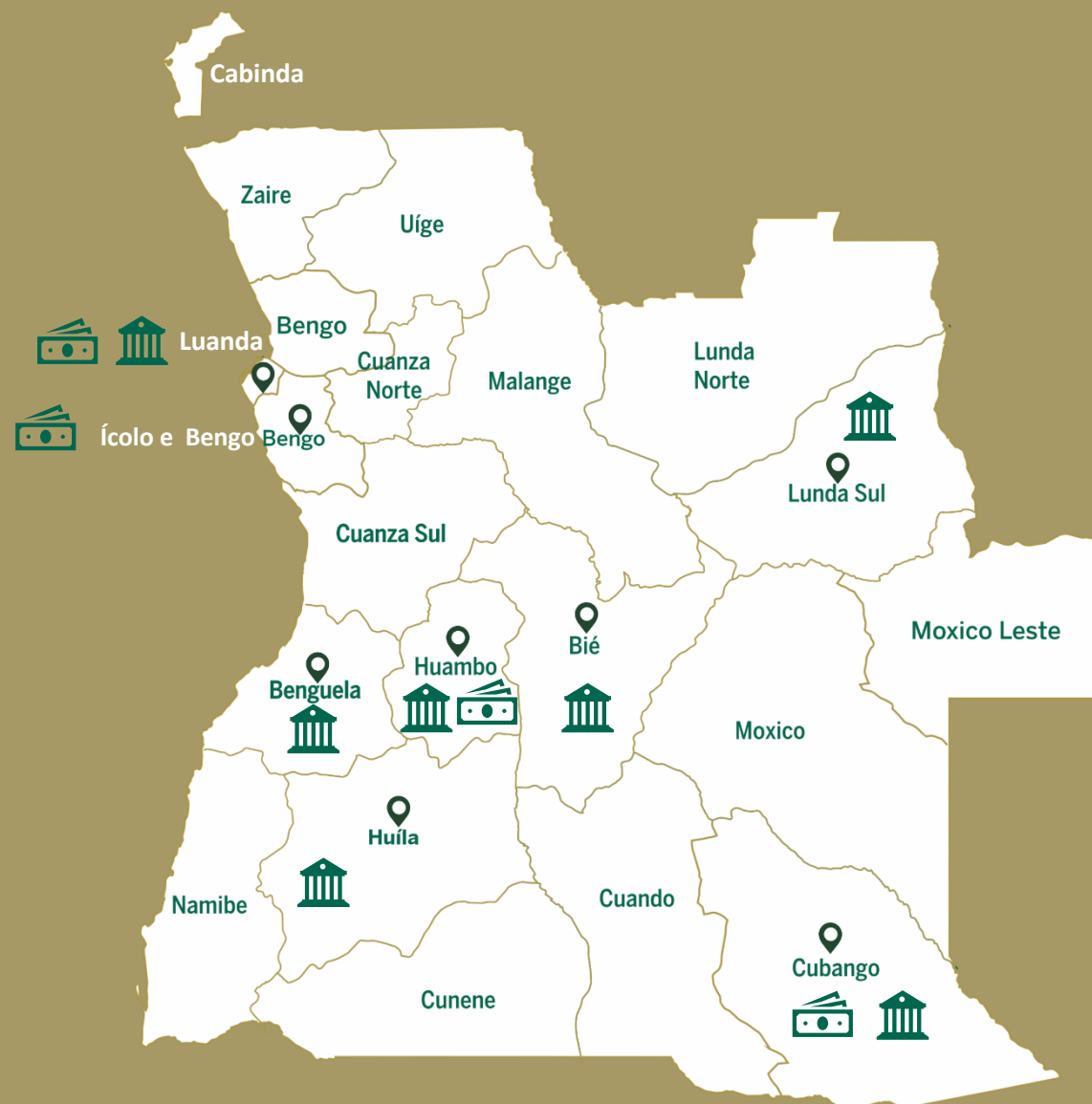
STRUCTURE AND LEADERSHIP



SOCIAL ENTITIES

Assembleia Geral	General Assembly	
Presidente	President	Elias Piedoso Chimuco
Vice-Presidente	Vice-President	Margarida Andrade Severino
Secretária	Secretary	Ana Ester Serra Júnior de Oliveira
Conselho Fiscal	Supervisory Board	
Presidente	Chairman	Audicon, Peritos Contabilistas e Contabilistas, Lda.
Vogal	Member	Domingos Kinsony MBala
Vogal	Member	Eugénio de Jesus Filho de Almeida
Conselho de Administração	Board of Directors	
Presidente	Chairwoman	Teresa Nainde Evaristo Pascoal
Administrador Executivo	Chief Executive Officer	Paulo Jorge Cunha Fontes
Administrador Executivo	Executive Director	Osvaldo da Silva Domingos
Administradora Executiva	Executive Director	Azenaida Generosa Valentim Chimuco
Administrador Independente	Independent Non-Executive Director	Fábio Jofre da Silva Baptista
Comissão Executiva	Executive Commission	
Presidente	Chief Executive Officer	Paulo Jorge Cunha Fontes
Administrador Executivo	Executive Director	Osvaldo da Silva Domingos
Administradora Executiva	Executive Director	Azenaida Generosa Valentim Chimuco

WHERE WE ARE



Banco YETU has 36 business units spread across the north and south of the country. Between branches and ATM centers, we are duly qualified to provide excellent service.

BUSINESS UNITS - BRANCHES

Luanda – Branches

Aurora Branch (Headquarters)
Alameda Manuel Van Dúnem nº
318, Maculusso
Opening Hours: 08:00 – 15:00
Working days

Horácio Branch
Rua Frederico Welwitsch, Torre
Maculusso, Maculusso
Opening Hours: 08:00 – 15:00
Working days

Cidade da China Branch
Cidade da China, loja nº407, Nave
4, Via Expressa
Opening Hours: 08:00 – 15:00
Working days

**Investment and Savings Center
(Headquarters)**
Alameda Manuel Van Dúnem nº
319, Maculusso
Opening Hours: 08:00 – 15:00
Working days

Luanda – Branches

**Talatona Investment and Savings
Center**
Edifício Mazuika, Talatona
Opening Hours: 08:00 – 15:00
Working days

Private Banking
Alameda Manuel Van Dúnem nº
320, Maculusso
Opening Hours: 08:00 – 15:00
Working days

**Affluent Banking, Medium
Businesses Center, Remote
Banking**
Alameda Manuel Van Dúnem nº
318, Maculusso
Opening Hours: 08:00 – 17:00
Working days

Benguela - Branch

Lobito Branch
Avenida Paulo Dias de Novais,
Zona industrial, Bairro Azul
Opening Hours: 08:00 – 15:00
Working days

Huíla - Branch

Avô Sicote Branch
Av. 4 de Agosto, Lubango
Opening Hours: 08:00 – 15:00
Working days

Lunda Sul - Branch

Muata Faísca Branch
Rua Luachino, Bairro Sassamba,
Saurimo
Opening Hours: 08:00 – 15:00
Working days

Bié - Branch

Avô Eurico Branch
Rua Joaquim Kapango, Kuito
Opening Hours: 08:00 – 15:00
Working days

Cubango - Branches

Menongue Business Center
Rua 1º de Maio Centro Urbano
Opening Hours: 08:00 - 15:00
Working days

Menongue Branch
Avenida do Aeroporto Bairro Bom
Dia
Opening Hours: 08:00 - 15:00
Working days

Huambo - Branches

Huambo Branch
Esquina da Rua da Guiné com
a Rua Vicente Ferreira, Cidade
Baixa
Opening Hours: 08:00 – 15:00
Working days

Avó Nayombo Branch
Av. Norton de Matos, Cidade Alta
Opening Hours: 08:00 – 15:00
Working days

BUSINESS UNITS—ATM CENTERS

Luanda – ATM Centers

ATM Center Chik Chik Morro Bento

Morro Bento, Rua Inorados
Open 24 Hours

ATM Center Mabor

Bairro Cazenga (Bomba da Pumangol)
Open 24 Hours

ATM Center 5ª Avenida

Rua 5ª Avenida, Cazenga (Bomba da Pumangol)
Open 24 Hours

ATM Center KK 5000

Bairro Bitá Progresso, Kilamba
Open 24 Hours

ATM Center Kinaxixi

Av. Comandante Valódia
Open 24 Hours

Luanda – ATM Centers

ATM Guiche Único

Avenida Dr. Agostinho Neto, Nova Marginal
Open 24 Hours

ATM Center SETIC

Complexo Administrativo Clássicos de Talatona II, Bloco A, Rua do MAT
Open 24 Hours

ATM Center Dalodur Camama

Estrada Camama
Open 24 Hours

ATM Center UNIA

Rua da Missão, Morro Bento, Corimba
Open 24 Hours

Ícolo e Bengo – ATM Centers

ATM Center Aeroporto Internacional António Agostinho Neto

Estrada de Catete Km 33
Open 24 Hours

ATM Center Zango 4

Centro Comercial Grupo Hercson, loja nr 3, Rua Direita do Calumbo
Open 24 Hours

ATM Center Nova Era

Centro Comercial Grupo Hercson, loja nº 3, Viana
Open 24 Hours

Huambo – ATM Centers

ATM Xyami

Bairro São João, Estrada em direcção ao Kuito Nº120
Open 24 Hours

Huambo – ATM Centers

ATM Faculdade de Economia do Huambo

Bairro Joaquim Kapango
Open 24 Hours

Cubango - ATM Centers

ATM Center Cuchi

Rua 1º de Maio Centro Urbano
Open 24 Hours

ATM Center ISPPM

Rua 1º de Maio Centro Urbano
Open 24 Hours

ATM Center Menongue

Rua do 1º de Maio
Open 24 Hours

ATM Casa da Juventude

Menongue
Open 24 Hours

SHAREHOLDERS STRUCTURE

N.º	Shareholders	No. Of Shares	% of Capital
1	Elias Chimuco	16 711 200	75,96%
2	Margarida Severino	2 277 000	10,35%
3	Deolindo Chimuco	2 277 000	10,35%
4	Francisco Tuta	367 400	1,67%
5	João dos Santos	367 400	1,67%
Total		22 000 000	100%

KEY PERFORMANCE INDICATORS

Amounts in thousands, except those highlighted with (*) which are in units	Amounts in thousands of USD				
	dez-21	dez-22	dez-23	dez-24	jun-25
Balance sheet	122 940	271 236	211 055	213 848	211 922
Loan to customers	19 918	37 556	38 290	63 565	70 839
Deposits	60 578	157 598	143 922	146 084	141 418
Equity	42 372	62 656	40 208	46 450	46 322
Income Statement	12 808	19 349	15 865	21 056	11 047
Net Interest income (NII)	11 396	14 013	9 254	12 382	4 661
Other operating income	(690)	(1 475)	(1 513)	(1 275)	(2 924)
Operating income from banking activity	37 128	67 557	30 533	26 912	12 812
Loan impairment net of reversals and recoveries	(114)	(241)	(931)	(2 829)	(2 493)
(-) Administrative Costs	(7 426)	(14 233)	(10 062)	(8 579)	(4 239)
Income/ Loss before tax	24 275	39 156	9 341	5 601	950
Net Income	19 070	28 760	9 341	6 395	869
Shares	16 217	25 809	24 131	24 123	28 223
N.º of shares	9 000	13 000	20 000	22 000	26 000
Operational					
Number of employees	204	272	264	254	270
Number of Distribution channels	14	14	16	34	36
(%) Cost to Income Ratio	38%	41%	67%	68%	73%
Productivity					
No. of customers per employee (*)	148	104	161	167	483
No. of customers per branch (*)	2 163	2 029	2 653	1 248	3 619
No. of employees per branches (*)	15	19	17	7	8
(%) Operating expenses / Average net Assets	11%	10%	10%	9%	4%
Profitability					
(%) Return on equity - ROE	45%	46%	23%	16%	2%
(%) Return on assets - ROA	16%	11%	4%	3%	0%
(%) Return on average equity - ROAE	56%	55%	18%	15%	2%
(%) Return on average assets - ROAA	19%	15%	4%	3%	0%
Asset quality and Liquidity					
(%) Loans to deposit ratio (Loans / Deposits)	33%	24%	27%	44%	50%
(%) Resources of customers/Total assets	49%	58%	68%	68%	67%
Asset Quality					
(%)NPL (+90 days)	53	790	1 421	4 708	5 560
(%) NPL ratio	0%	2%	4%	7%	8%
(%) Total assets / Deposits	49%	58%	68%	68%	67%
Capital adequacy					
(%) Fixed assets ratio (fixed assets/regulatory capital)	9%	30%	49%	46%	45%
Regulatory capital - Basel II	44 584	75 319	42 093	45 701	46 869
(%) Capital adequacy ratio - Basel II	49%	51%	38%	38%	37%

CAMELS

INDICATORS

CAMELS	Amounts in thousands of USD				
	dez-21	dez-22	dez-23	dez-24	jun-25
Capital Adequacy					
Equity	42 372	62 656	40 208	46 450	46 322
Total assets	122 940	271 236	211 055	213 848	211 922
Equity/Total assets	34%	23%	19%	22%	22%
Asset Quality					
NPL	53	790	1 421	4 708	5 560
Net Total Loans	19 918	37 556	38 290	63 565	70 839
NPL/Net Total Loans	0,3%	2,1%	3,7%	7,4%	7,8%
Management					
Personel cost	(7 426)	(14 233)	(10 062)	(8 579)	(4 239)
Cost-to-Income	38%	41%	67%	68%	73%
Earning					
Profit befor tax	24 275	39 156	9 341	5 601	950
Operating income from banking activity	37 128	67 557	30 533	26 912	12 812
ROE	45%	46%	23%	16%	2%
ROA	16%	11%	4%	3%	0%
Liquidity					
Customers resources and other borrowings	60 578	157 598	143 922	146 084	141 418
Loan to deposit	33%	24%	27%	44%	50%
Sensitivity					
Regulatory Capital	44 584	75 319	42 093	45 701	46 869
Capital Adequacy ratio	49%	51%	38%	38%	37%
Fixed assets ratio (fixed assets/regulator)	9%	30%	49%	46%	45%



FINANCIAL

STATEMENTS

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BALANCE SHEET 18

INCOME STATEMENT

Descriptions (Values in thousands)	Amounts in thousands of USD				
	dez-21	dez-22	dez-23	dez-24	jun-25
Interest and similar income	12 808	19 349	15 865	21 056	11 047
Interest and similar expenses	(1 412)	(5 335)	(6 610)	(8 675)	(6 387)
Interest margin	11 396	14 013	9 254	12 382	4 661
Fee and commissions income	6 664	9 839	5 786	8 187	4 651
Fee and commissions expense	(1 559)	(2 156)	(875)	(1 254)	(760)
Net income on Financial Assets at Fair Value through Profit or Loss	227	4 262	5 307	(4 405)	639
Net income on non-trading financial instruments	(392)	(33)	-	-	-
Net income on foreign exchange operations	21 480	43 107	12 564	13 259	6 534
Net income on disposal of assets	-	-	9	19	13
Other net operating income	(690)	(1 475)	(1 513)	(1 275)	(2 924)
Operating income from banking activity	37 128	67 557	30 533	26 912	12 812
Staff costs	(7 426)	(14 233)	(10 062)	(8 579)	(4 239)
Third-party supplies and services	(4 135)	(10 333)	(8 097)	(6 838)	(3 173)
Depreciation and amortization	(2 528)	(3 262)	(2 149)	(2 977)	(1 996)
Provisions net of reversals	(29)	(354)	-	-	-
Impairment for loans net of reversals and recc	(114)	(241)	(931)	(2 829)	(2 493)
Impairments for other financial assets net of reversals and recoveries	1 380	22	47	(88)	39
Income/(Loss) before tax	24 275	39 156	9 341	5 601	950
Current income tax	(5 205)	(10 396)	-	-	-
Deferred Taxes	-	-	-	794	(81)
Net Income/(Loss)	19 070	28 760	9 341	6 395	869

BALANCE SHEET

Descriptions (Values in thousands)	Amounts in thousands of USD				
	dez-21	dez-22	dez-23	dez-24	jun-25
Cash and cash balance at the central bank	28 588	62 832	33 460	41 905	36 459
Cash balances with other credit institutions	7 382	15 458	17 429	12 309	8 637
Investments at central banks and other credit institutions	55 989	126 060	88 643	71 246	70 694
Interbank money market	11 729	15 892	-	-	4 344
Financial assets at fair value through other comprehensive incomes	26 505	92 532	81 797	58 018	56 443
Financial assets at fair value through profit or loss	189	303	191	261	258
Financial Assets at amortized cost	10 467	17 558	6 745	13 137	9 778
(-) Financial assets accumulated impairment losses	(225)	(226)	(90)	(170)	(129)
Loans to customers	19 918	37 556	38 290	63 565	70 839
Other tangible assets	6 093	22 222	19 279	20 710	20 151
Other intangible assets	522	370	625	1 004	1 039
Non-current assets held for sale	-	-	-	-	-
Current tax assets	-	-	-	-	-
Deferred tax assets	596	1 542	1 467	2 080	2 280
Other assets	3 853	5 196	11 864	1 029	1 824
Total Assets	122 940	271 236	211 055	213 848	211 922
Resources of central banks and other credit institutions	9 182	28 366	17 233	10 945	16 017
Customers' resources and other borrowings	60 578	157 598	143 922	146 084	141 418
Total Liabilities	80 568	208 580	170 848	167 398	165 599
Subscribed share capital	16 217	25 809	24 131	24 123	28 223
(Treasury shares)	-	(1 821)	(1 178)	(1 070)	(1 590)
Revaluation reserves	(70)	(78)	97	5 796	5 738
Legal reserves	1 294	4 349	4 391	4 839	5 424
Other reserves	5 853	5 627	3 420	6 362	7 654
Retained earnings	8	9	6	5	5
Net profit/loss for the year	19 070	28 760	9 341	6 395	869
Total shareholders' equity	42 372	62 656	40 208	46 450	46 322
Total Liabilities and shareholders equity	122 940	271 236	211 055	213 848	211 922

Thank you for your attention.

