

Institucional Presentation

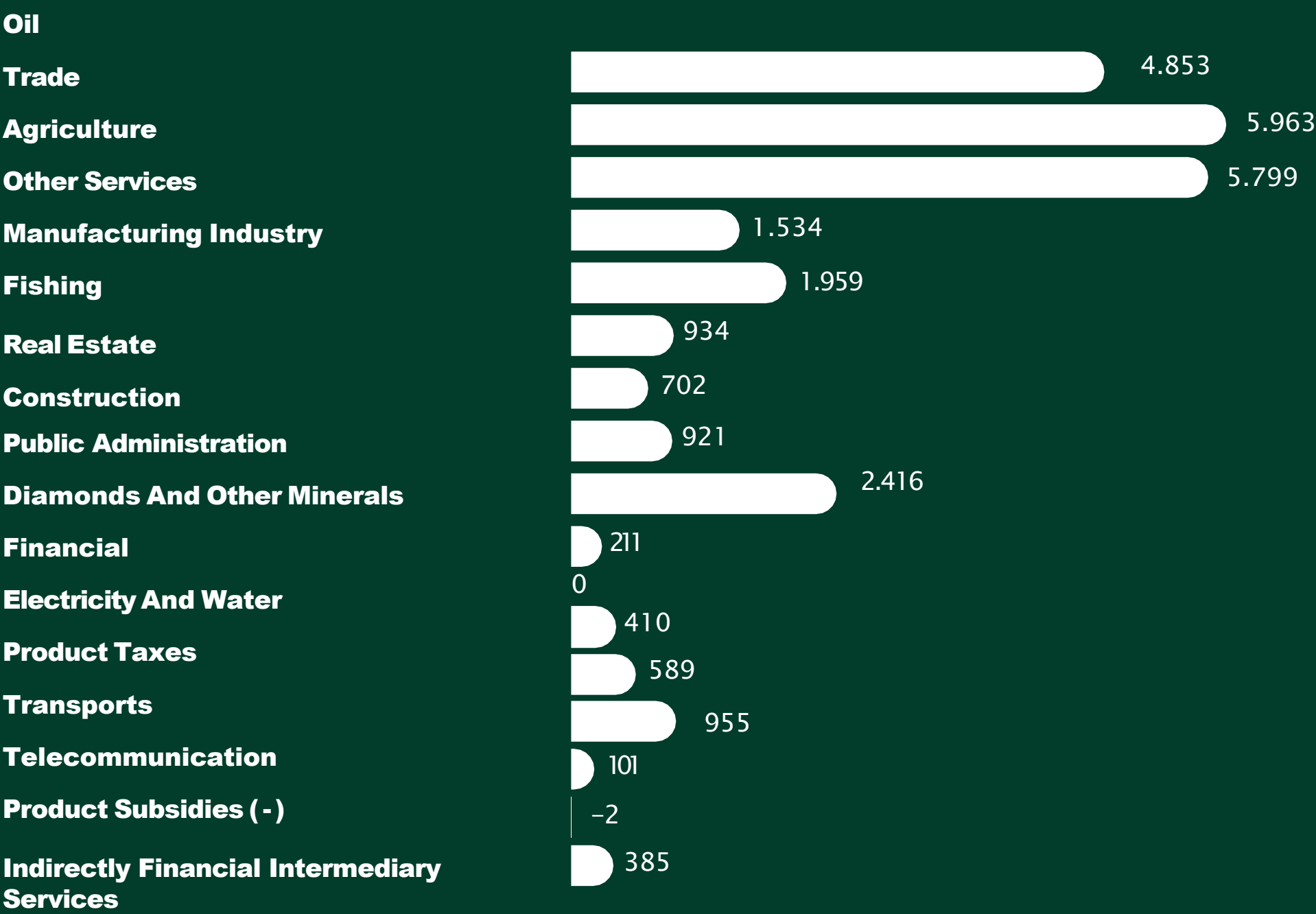


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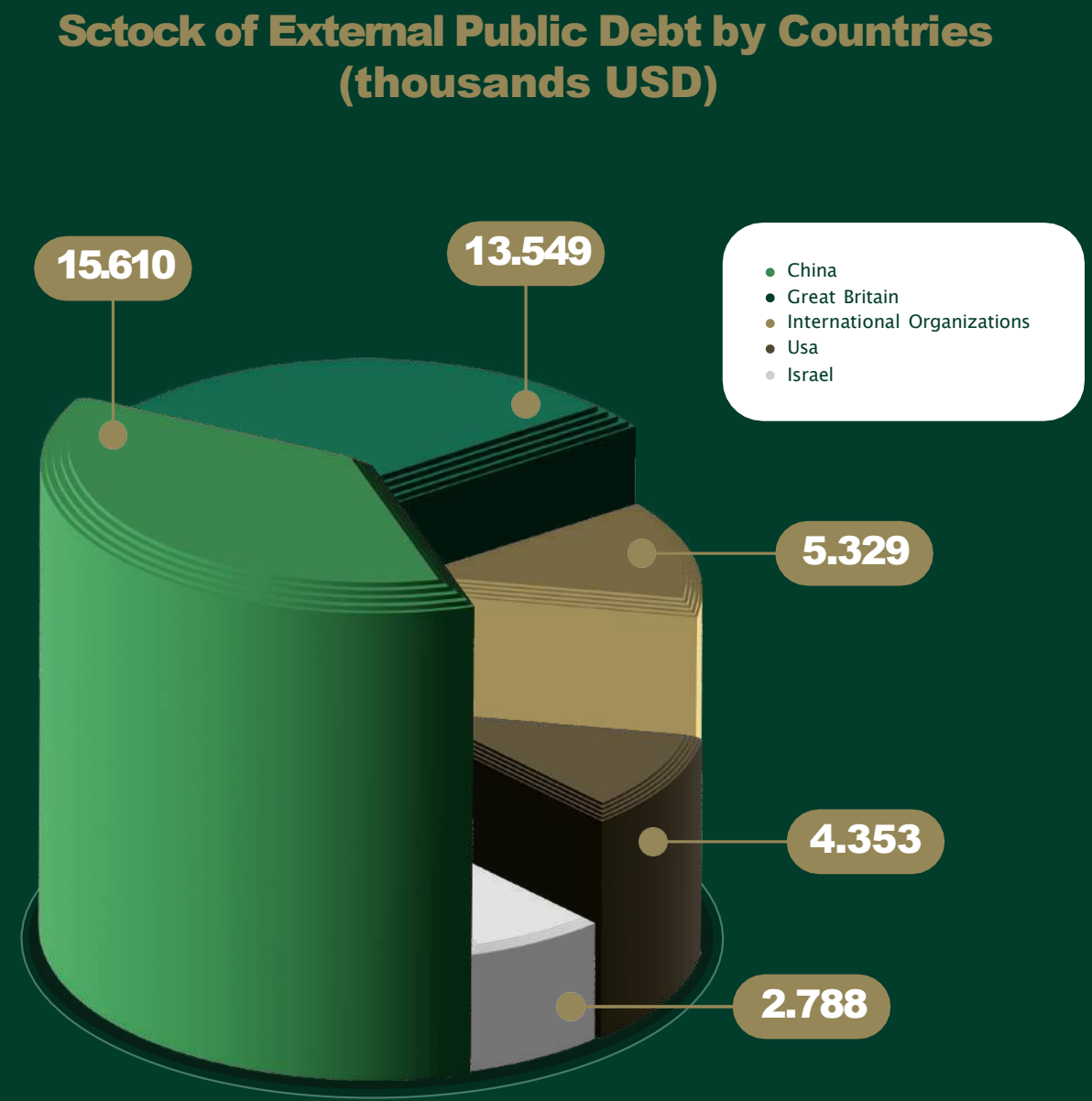
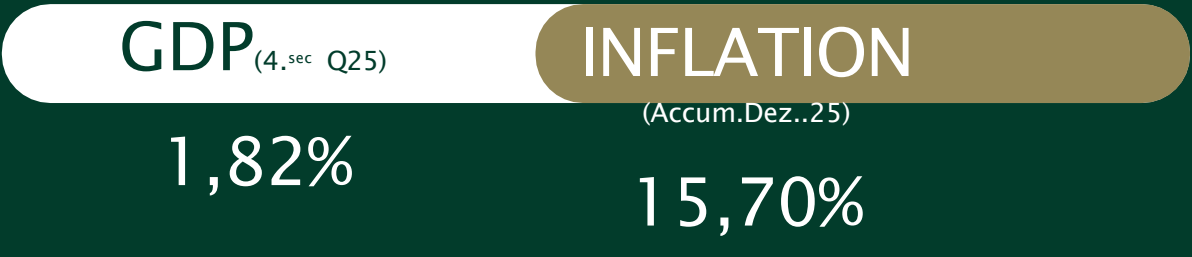
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Angolan Economy

GDT in Millions of USD at Current Prices

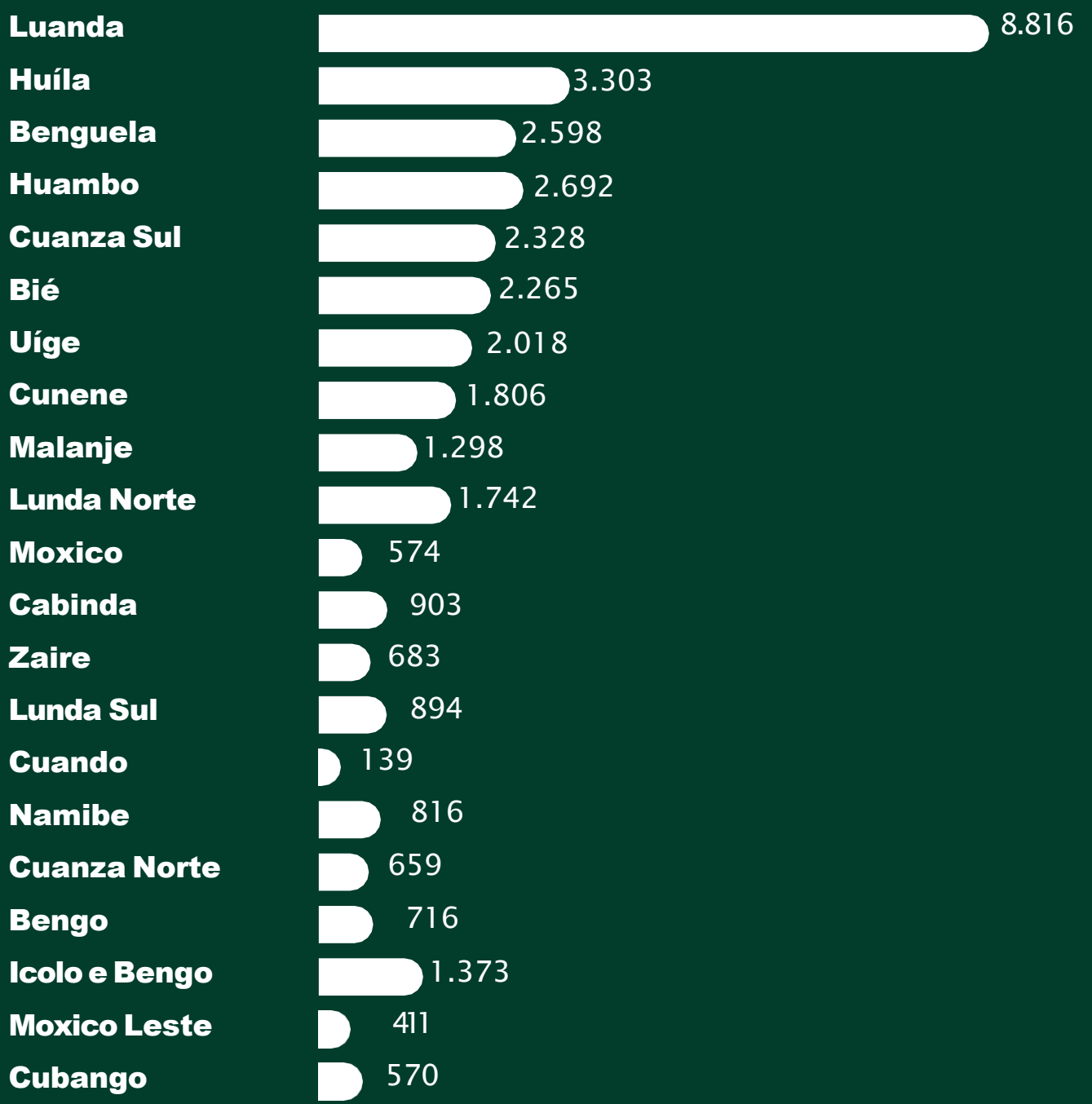


Total 27.729



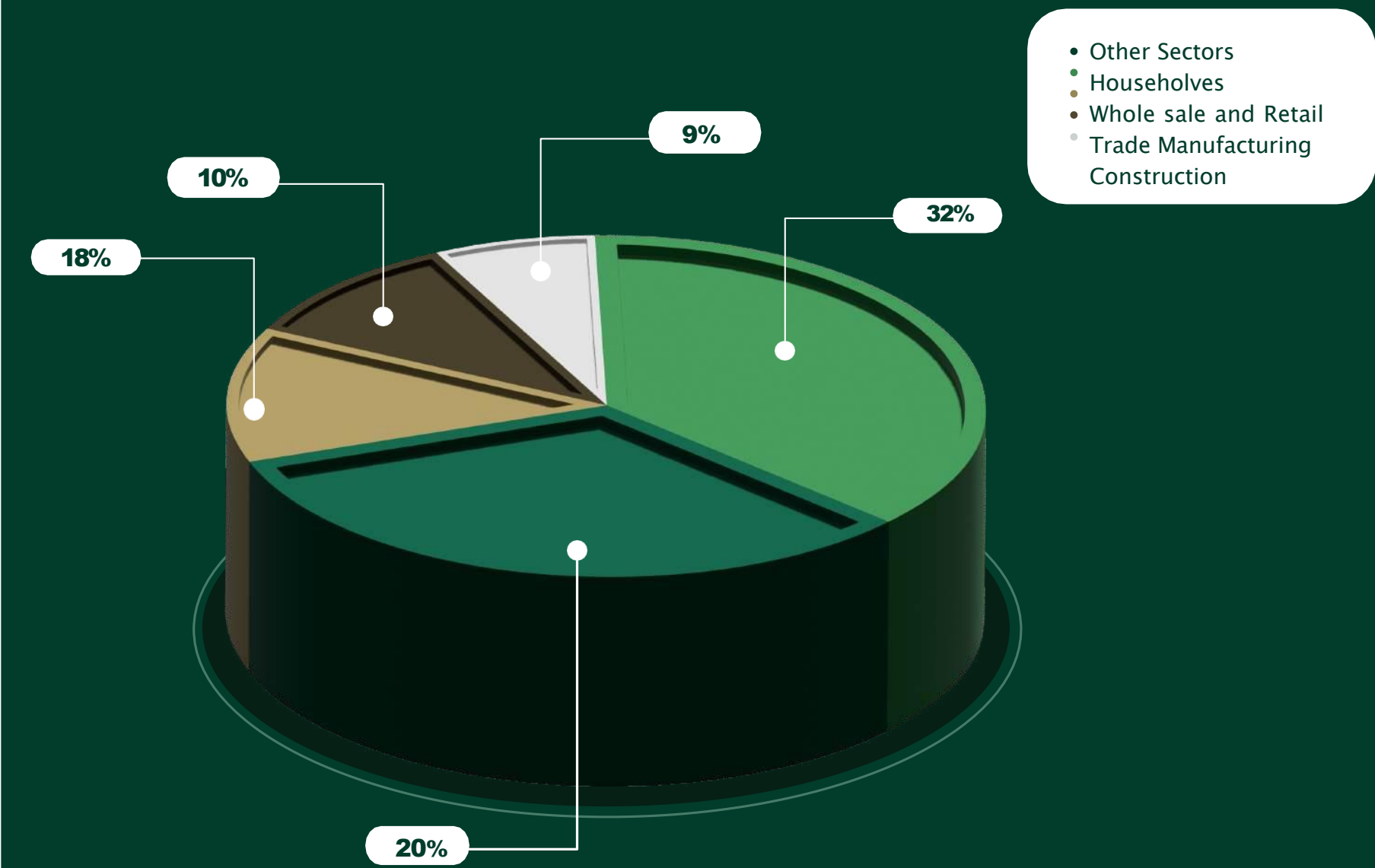
Angolan Economy

Estimated Population by Province (thousands)



Total 36.604

Credits by Economic Activity (Weight)



About Us

YETU Bank, S.A. is a privately owned Angolan commercial bank, operating under a universal banking licence and with a strong presence across both the corporate and retail banking segments. Established in June 2014, the Bank commenced its operations on 17 September 2015 and has since continued to strengthen its presence in the Angolan financial market, combining tradition, innovation and a commitment to delivering tailored financial solutions to its clients.

In September 2025 we celebrated 10 years in business. Also in November 2025 we have 39 business units, more than 99,620 clients, of which 93,521 are individuals and 6,076 are business clients. We have 258 employees, 124 female and 134 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 is committed to 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



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| www.bancoyetu.ao | Registration No. 0066 | Swift Code YETUAOLU | Fiscal number: 5417285501



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.

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.

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.

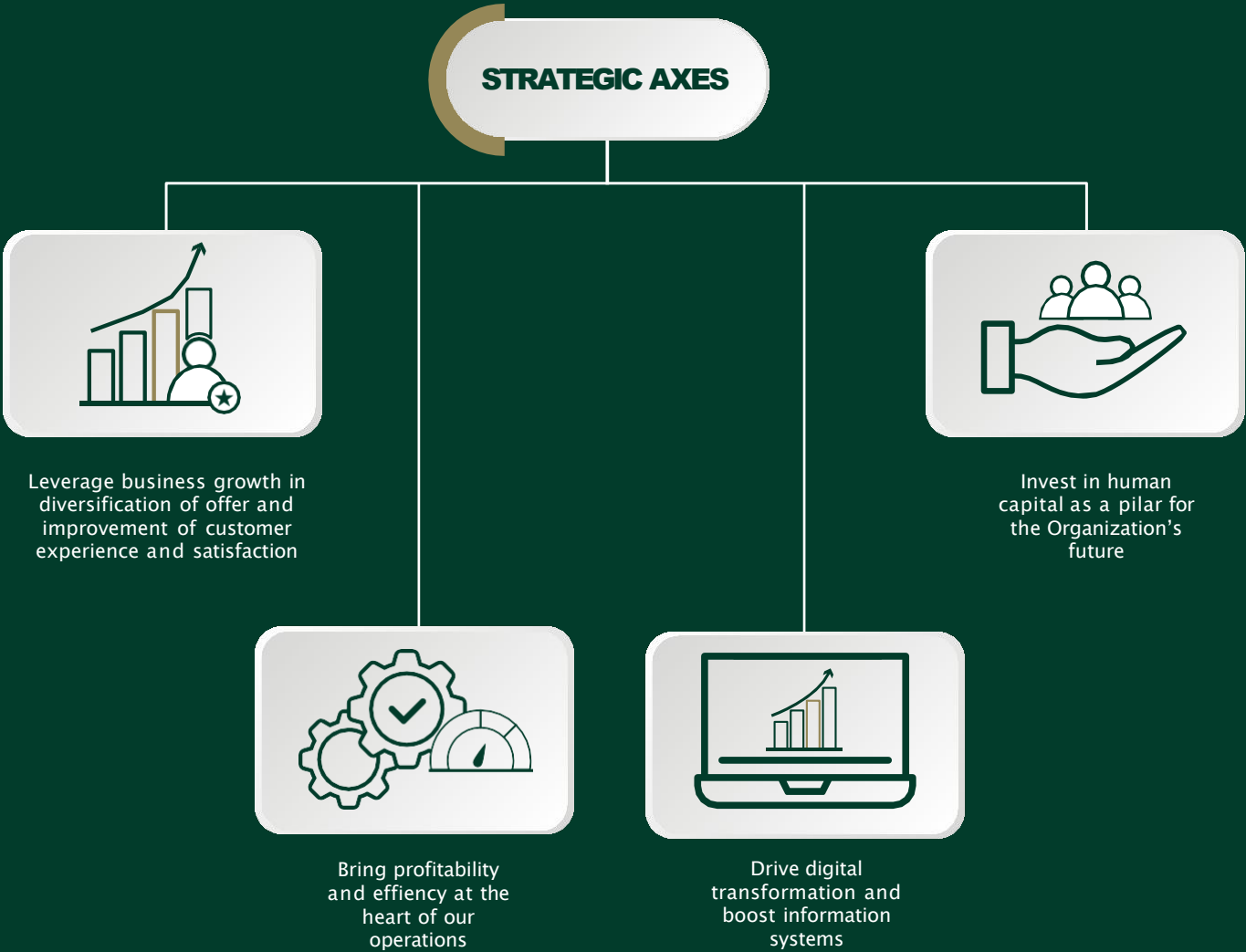
Flexibility

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

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.

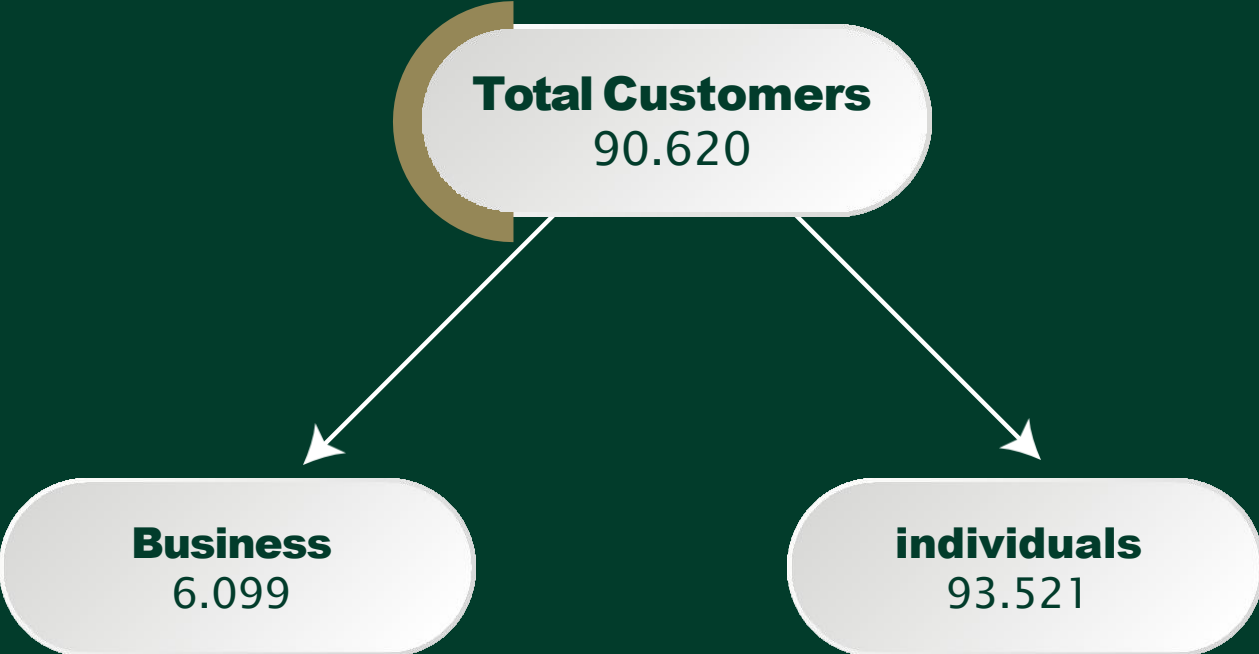
Based on these pillars, we work with defined ambitions, which have strategic goals established in the following areas:



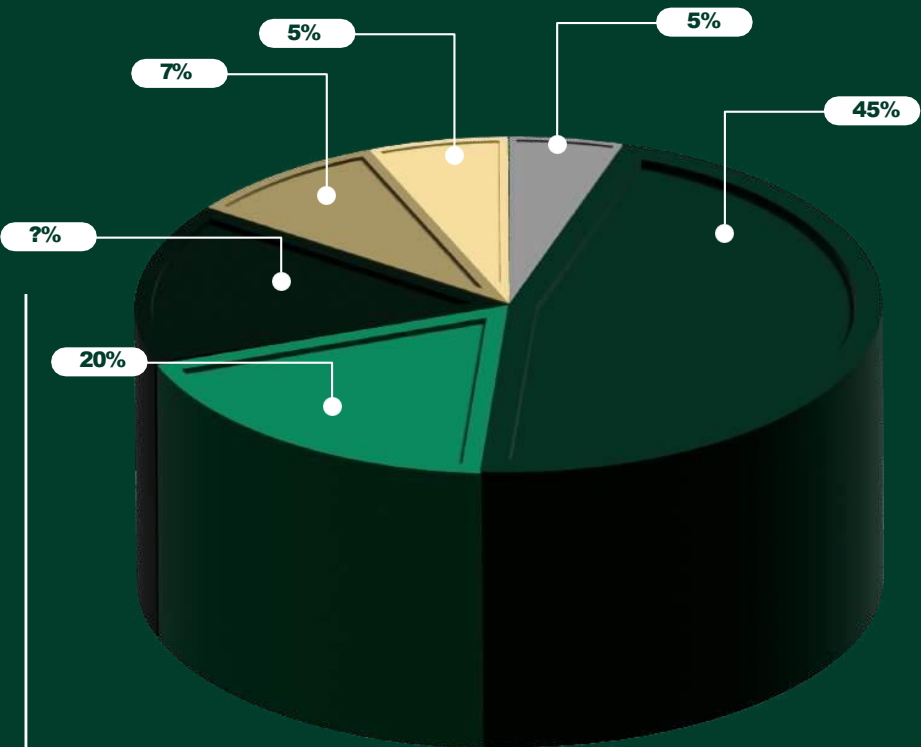
Strategic Goals

- 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

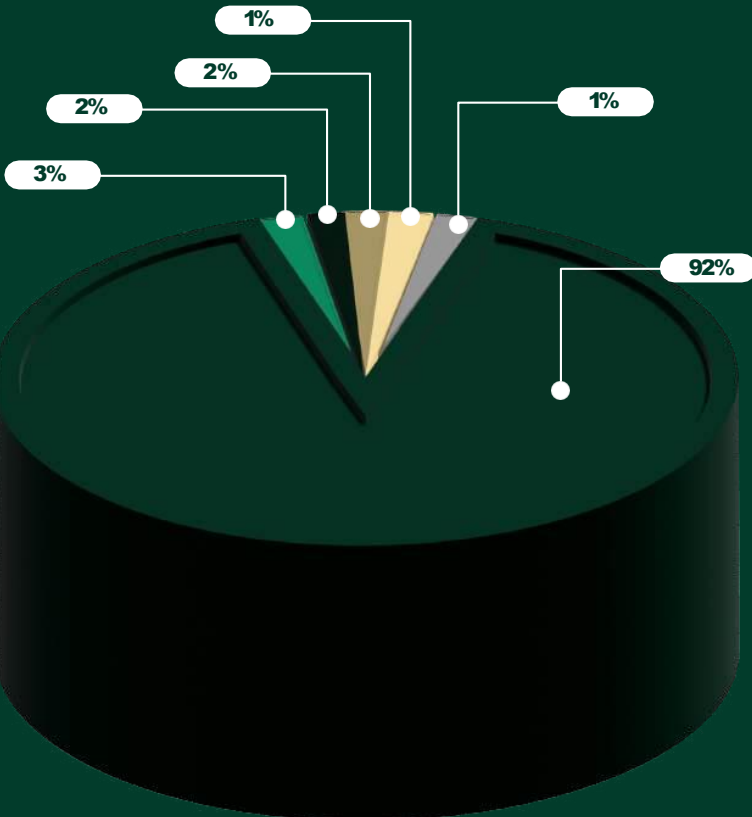


Customers by segments

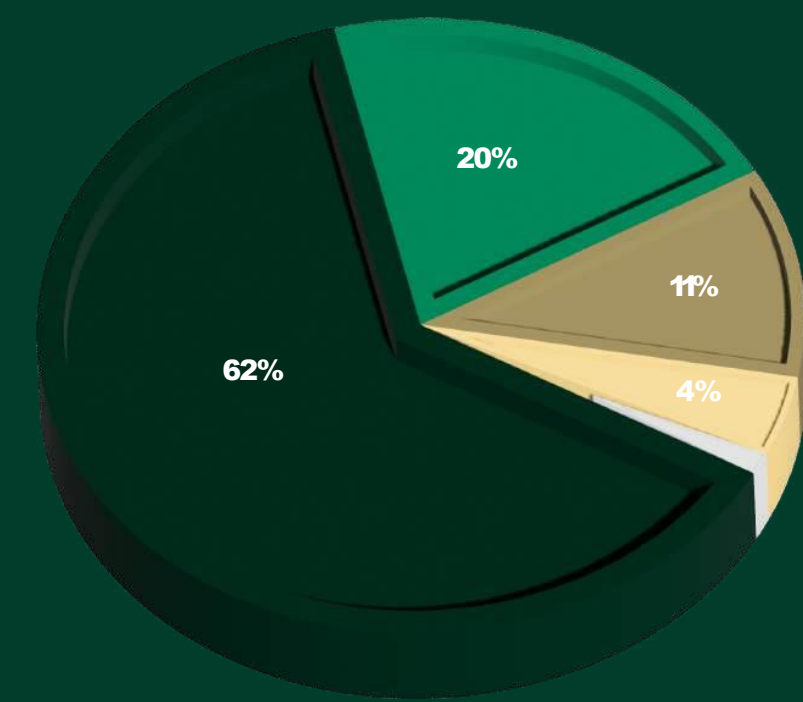
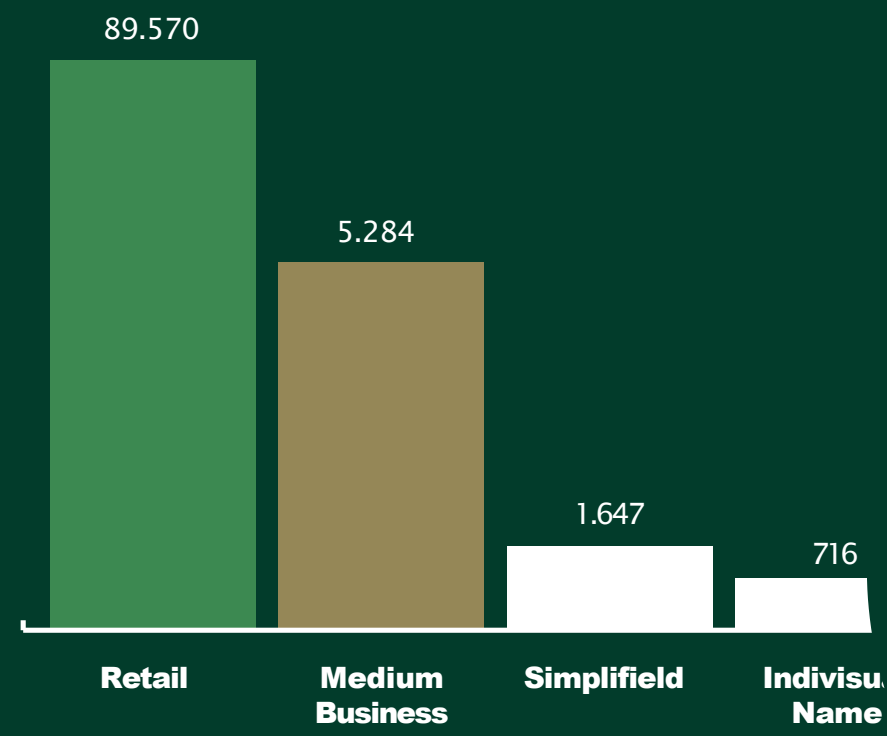


- Institucional/State
- Medium Business
- Big Business
- Retail
- Private
- Affluent

- Luanda
- Huambo
- Cubango
- Benguela
- Bié
- Huíla

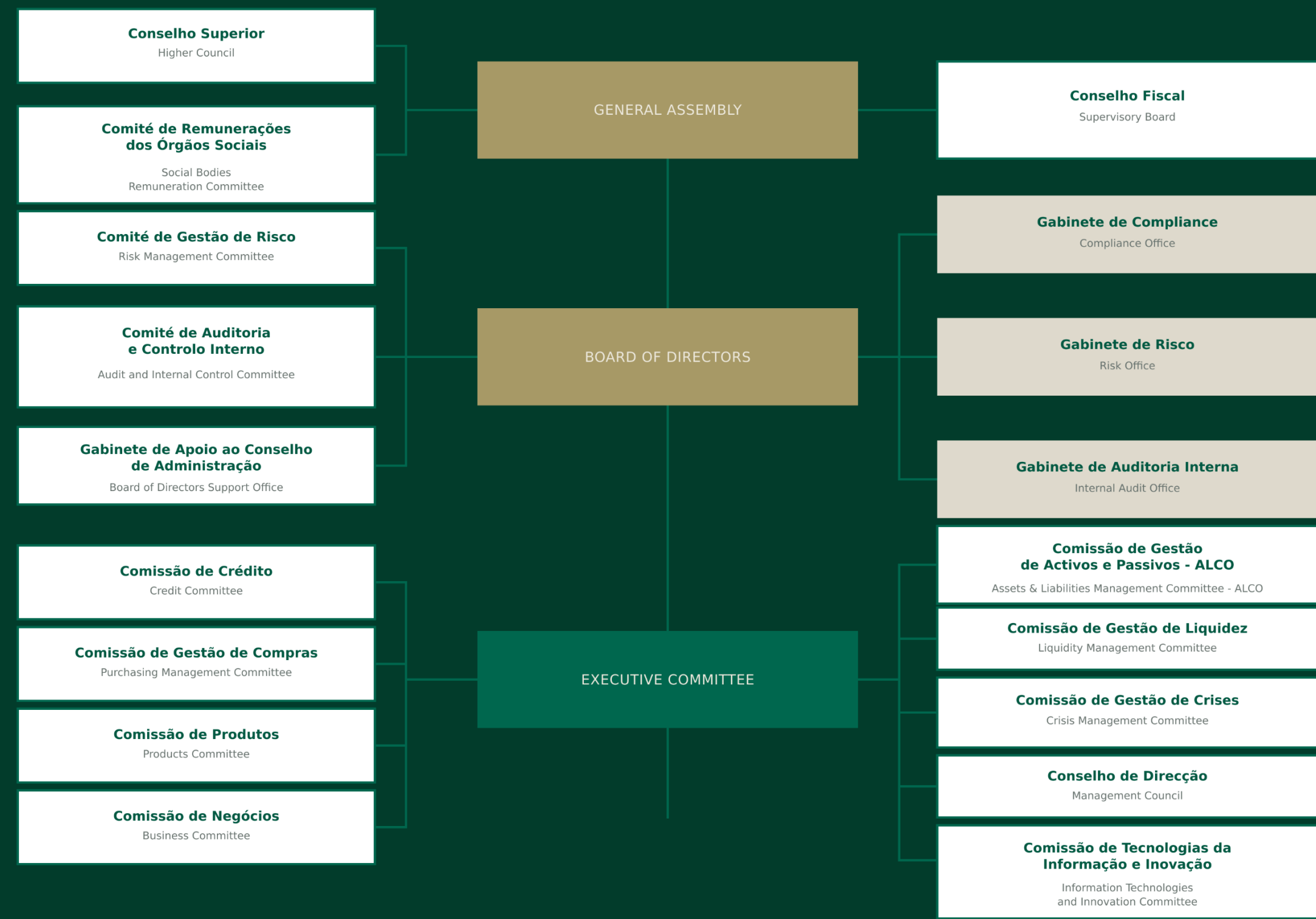


Customers by segments



- Medium Business
- Big Business
- Micro-Smal Business
- Private
- Employee
- Retail

Structure and Leadership

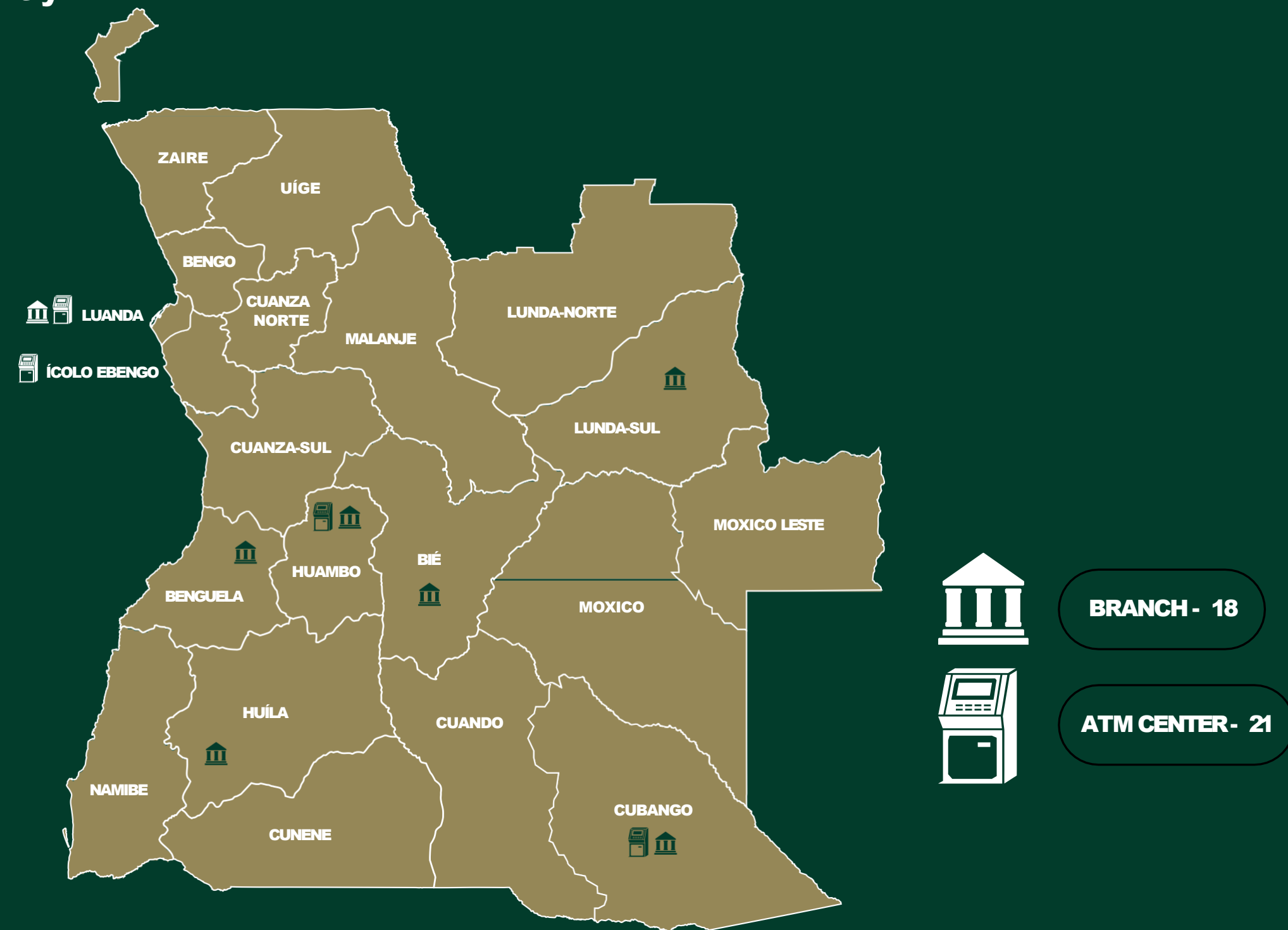


Social Entities

ASSEMBLEIA GERAL	GENERAL ASSEMBLY	
Presidente Vice-Presidente Secretária	President Vice-President Secretary	Elias Piedoso Chimuco Margarida Andrade Severino Filipe Albano Marques Moreira
CONSELHO FISCAL	SUPERVISORY BOARD	
Presidente Vogal Vogal	Chairman Member Member	Audiconta, Peritos Contabilistas e Contabilistas, Lda. Domingos Kinsony MBala Eugénio de Jesus Filho de Almeida
CONSELHO DE ADMINISTRAÇÃO	BOARD OF DIRECTORS	
Presidente Administrador Executivo Administrador Executivo Administradora Executiva Administrador Independente	Chairwoman Chief Executive Officer Executive Director Executive Director Independent Non-Executive Director	Teresa Nainde Evaristo Pascoal Paulo Jorge Cunha Fontes Osvaldo da Silva Domingos Azenaida Generosa Valentim Chimuco Fábio Jofre da Silva Baptista
COMISSÃO EXECUTIVA	EXECUTIVE COMMISSION	
Presidente Administrador Executivo Administradora Executiva	Chief Executive Officer Executive Director Executive Director	Paulo Jorge Cunha Fontes Osvaldo da Silva Domingos Azenaida Generosa Valentim Chimuco

Where We Are

Banco YETU had 41 distribution channels, subdivided into 11 Branches, 2 Investment and Savings Centres (CIP), 1 Business Centre (CE), 1 Private Service Centre (CAP), 1 Medium-sized Business Centre, 1 Affluents Service Centre, 23 ATM Centres, and 1 Remote Management Unit, with the following deployment throughout the country.



BUSINESS UNITS - BRANCHES

LUANDA - BRANCHES	LUANDA - BRANCHES	HUÍLA- BRANCH	CUBANGO - BRANCHES
Aurora Branch (Headquarters) Alameda Manuel Van Dúnem nº 318, Maculusso Opening Hours: 08:00 – 15:00 Working days	Talatona Investment and Savings Center Edifício Mazuika, Talatona Opening Hours: 08:00 – 15:00 Working days	Avô Sicote Branch Av. 4 de Agosto, Lubango Opening Hours: 08:00 – 15:00 Working days	Menongue Business Center Rua 1º de Maio Centro Urbano Opening Hours: 08:00 – 15:00 Working days
Horácio Branch Rua Frederico Welwitsch, Torre Maculusso, Maculusso 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	Luanda Sul - Branch Muata Faísca Branch Rua Luachino, Bairro Sassamba, Saurimo Opening Hours: 08:00 – 15:00 Working days	Menongue Branch Avenida do Aeroporto Bairro Bom Dia 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	Affluent Banking, Medium Businesses Center, Remote Banking Alameda Manuel Van Dúnem nº 318, Maculusso Opening Hours: 08:00 – 17:00 Working days	Bié- Branch Avô Eurico Branch Rua Joaquim Kapango, Kuito Opening Hours: 08:00 – 15:00 Working days	Huambo Branch Esquina da Rua da Guiné com a Rua Vicente Ferreira, Cidade Baixa 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	Benguela - Branch Lobito Branch Avenida Paulo Dias de Novais, Zona industrial, Bairro Azul 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	LUANDA - ATM CENTERS	ÍCOLO EBENGO - ATM CENTERS	HUAMBO ATM CENTERS
ATM Center Chik Chik Morro Bento Morro Bento, Rua Inorados Open 24 Hours	ATM Guiche Único Avenida Dr. Agostinho Neto, Nova Marginal Open 24 Hours	ATM Center Aeroporto Internacional António Agostinho Neto Estrada de Catete Km 33 Open 24 Hours	ATM Faculdade de Economia do Huambo Bairro Joaquim Kapango Open 24 Hours
ATM Center Mabor Bairro Cazenga (Bomba da Pumangol) Open 24 Hours	ATM Center SETIC Complexo Administrativo Clássicos de Talatona II, Bloco A, Rua do MAT Open 24 Hours	ATM Center Zango 4 Centro Comercial Grupo Hercson, loja nr 3, Rua Direita do Calumbo Open 24 Hours	ATM Center Caala Caala quadra 37 loja 12
ATM Center 5ª Avenida Rua 5ª Avenida, Cazenga (Bomba da Pumangol) Open 24 Hours	ATM Center Dalodur Camama Estrada Camama Open 24 Hours	ATM Center Nova Era Centro Comercial Grupo Hercson, loja nº 3, Viana Open 24 Hours	Cubango - ATM Centers ATM Center Cuchi Rua 1º de Maio Centro Urbano Open 24 Hours
ATM Center KK 5000 Bairro Bita Progresso, Kilamba Open 24 Hours	ATM Center UNIA Rua da Missão, Morro Bento, Corimba Open 24 Hours	Huambo – ATM Centers Bairro São João, Estrada em direcção ao Kuito Nº120 Open 24 Hours	ATM Center ISPPM Rua 1º de Maio Centro Urbano Open 24 Hours
ATM Center Kinaxixi Av. Comandante Valódia Open 24 Hours	Benguela - ATM Center Avenida Independência		ATM Center Menongue Rua do 1º de Maio Open 24 Hours
			ATM Casa da Juventude Menongue Open 24 Hours

Shareholders Structure

Nº	Shareholders	No. Of Shares	% of Capital
1.	Elias Chimuco	19.749.600	75,96%
2.	Margarida Severino	2.691.000	10,35%
3.	Deolindo Chimuco	2.691.000	10,35%
4.	Francisco Tuta	434.200	1,67%
5..	João Santos	434.200	1,67%
	Total	26.000.000	100%

Key Permance 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	Dez 25
Balance sheet	122 940	271 236	211 055	213 848	210 905
Loan to customers	19 918	37 556	38 290	63 565	69 264
Deposits	60 578	157 598	143 922	146 084	126 810
Equity	42 372	62 656	40 208	46 450	42 423
Income Statement	12 808	19 349	15 865	21 056	24 092
Net Interest income (NII)	11 396	14 013	9 254	12 313	10 553
Other operating income	(690)	(1 475)	(1 513)	(1 275)	(1 634)
Operating income from banking activity	37 128	67 557	30 533	26 912	33 110
Loan impairment net of reversals and recoveries	(1 14)	(241)	(931)	(2 829)	(1 318)
(-) Administrative Costs	(7 426)	(14 233)	(10 062)	(8 579)	(9 040)
Income/ Loss before tax	24 275	39 156	9 341	5 601	9 725
Net Income	19 070	28 760	9 341	6 395	9 945
Shares	16 217	25 809	24 131	24 123	28 509
N.o of shares	9 000	13 000	20 000	22 000	26 000
Operational					
Number of employees	204	272	264	254	258
Number of Distribution channels	14	14	16	34	41
(%) Cost to Income Ratio	38%	41%	67%	68%	65%
Productivity					
No. of customers per employee (*)	148	104	161	167	383
No. of customers per branch (*)	2 163	2 029	2 653	1248	2 430
No. of employees per branches (*)	15	19	17	7	6
(%) Operating expenses / Average net Assets	11%	10%	10%	9%	10%
Profitability					
(%) Return on equity – ROE	45%	46%	23%	16%	21%
(%) Return on assets – ROA	16%	11%	4%	3%	5%
(%) Return on average equity – ROAE	56%	55%	18%	15%	20%
(%) Return on average assets – ROAA	19%	15%	4%	3%	5%
Asset quality and Liquidity					
(%) Loans to deposit ratio (Loans / Deposits)	33%	24%	27%	44%	60%
(%) Resources of customers/ Total assets	49%	58%	68%	68%	59%
Asset Quality					
(%) NPL (+90 days)	53	790	1421	4 708	5 344
(%) NPL ratio	0%	2%	4%	7%	7%
(%) Total assets / Deposits	49%	58%	68%	68%	59%
Capital adequacy					
(%) Fixed assets ratio (fixed assets/regulatory)	9%	30%	49%	46%	47%
Regulatory capital – Basel II	44 584	75 319	42 093	45 701	52 567
(%) Capital adequacy ratio – Basel II	49%	51%	38%	38%	45%

Camels Indicators

CAMELS	Amounts in thousands of USD				
	Dez 21	Dez 22	Dez 23	Dez 24	Dez 25
Capital Adequacy					
Equity	42 372	62 656	40 208	46 450	42 423
Total assets	122 940	271 236	211 055	213 848	210 905
Equity/Total assets	34%	23%	19%	22%	20%
Asset Quality					
NPL	53	790	1421	4 708	5 344
Net Total Loans	19 918	37 556	38 290	63 565	69 264
NPL/Net Total Loans	0,3%	2,1%	3,7%	7,4%	7,7%
Management					
Personel cost	(7 426)	(14 233)	(10 062)	(8 579)	(9 040)
Cost-to-Income	38%	41%	67%	68%	65%
Earning					
Profit befor tax	24 275	39 156	9 341	5 601	9 725
Operating income from banking activity	37 128	67 557	30 533	26 912	33 110
ROE	45%	46%	23%	16%	21%
ROA	16%	11%	4%	3%	5%
Liquidity					
Customers resources and other borrowings	60 578	157 598	143 922	146 084	126 810
Loan to deposit	33%	24%	27%	44%	60%
Sensitivity					
Regulatory Capital	44 584	75 319	42 093	45 701	42 423
Capital Adequacy ratio	49%	51%	38%	38%	45%
Fixed assets ratio (fixed assets/regulatory)	9%	30%	49%	46%	47%

Income Statement

Descriptions (Value in Thousands)	Amounts in thousands of USD						
	Dez 19	Dez 20	Dez 21	Dez 22	Dez 23	Dez 24	Dez 25
Placements with central bank and other credit institutions	6 271	5 561	10 393	12 877	11 445	10 519	9 812
Loans to customers	396	665	2 415	6 472	4 419	10 538	14 280
Interest and similar income	6 667	6 225	12 808	19 349	15 865	21 056	24 092
Interest and similar expenses	(499)	(595)	(1 412)	(5 335)	(6 610)	(8 743)	(13 540)
Interest margin	6 168	5 631	11 396	14 013	9 254	12 313	10 553
Fee and commissions income	3 638	3 740	6 664	9 839	5 786	8 187	7 823
Fee and commissions expense	(353)	(513)	(1 559)	(2 156)	(875)	(1 254)	(2 206)
Net income on Financial Assets at Fair Value through Profit or Loss	2 106	140	227	4 262	5 245	(4 398)	2 330
Net income on non-trading financial instruments	2 273	2 967	(392)	(33)	-	-	-
Net income on foreign exchange operations	6 392	6 698	21 480	43 107	12 626	13 320	16 222
Net income on disposal of assets	-	-	-	-	9	19	22
Other net operating income	(626)	(844)	(690)	(1 475)	(1 513)	(1 275)	(1 634)
Operating income from banking activity	19 602	17 819	37 128	67 557	30 533	26 912	33 110
Staff costs	(5 445)	(5 302)	(7 426)	(14 233)	(10 062)	(8 579)	(9 040)
Third-party supplies and services	(2 033)	(2 799)	(4 135)	(10 333)	(8 097)	(6 838)	(7 955)
Depreciation and amortization	(949)	(1 346)	(2 528)	(3 262)	(2 149)	(2 977)	(4 221)
Provisions net of reversals	(28)		(29)	(354)	-	-	15
Impairment for loans net of reversals and recoveries	(2)	(7)	(114)	(241)	(931)	(2 829)	(2 233)
Impairments for other financial assets net of reversals and recoveries	-	(1 162)	1 380	22	47	(88)	49
Income/(Loss) before tax	11 144	7 140	24 275	39 156	9 341	5 601	9 725
Current income tax	(1 753)	(385)	(5 205)	(10 396)	-	-	(735)
Deferred Taxes	-	(382)	-	-	-	794	955
Net Income/(Loss)	9 391	6 372	19 070	28 760	9 341	6 395	9 945

Balance Sheet

Descriptions (Value in Thousands)	Amounts in thousands of USD						
	Dez 19	Dez 20	Dez 21	Dez 22	Dez 23	Dez 24	Dez 25
Cash and cash balance at the central bank	19 036	15 275	28 588	62 832	33 460	41 905	29 505
Cash balances with other credit institutions	12 564	3 520	7 382	15 458	17 429	12 309	6 869
Investments at central banks and other credit institutions	49 067	42 076	55 989	126 060	88 643	71 246	6 582
Financial assets at fair value through other comprehensive incomes	0	-	26 505	92 532	81 797	58 018	57 307
Financial assets at fair value through profit or loss	7 942	130	189	303	191	261	397
Financial Assets at amortized cost	26 652	26 555	10 467	17 558	6 745	13 137	9 776
Loans to customers	3 355	6 898	19 918	37 556	38 290	63 565	69 264
Other tangible assets	4 043	3 759	6 093	22 222	19 279	20 710	20 643
Other intangible assets	253	453	522	370	625	1 004	1 003
Deferred and current tax assets	192	302	596	1 542	1 467	2 080	1 338
Other assets	501	7 231	3 853	5 196	11 864	1 029	8 222
Total Assets	89 011	79 514	122 940	271 236	211 055	213 848	210 905
Resources of central banks and other credit institutions	1 671	92	9 182	28 366	17 233	10 945	27 820
Customers' resources and other borrowings	51 898	42 585	60 578	157 598	143 922	146 084	126 810
Total Liabilities	58 930	53 871	80 568	208 580	170 848	167 398	168 482
Subscribed share capital	18 854	13 855	16 217	25 809	24 131	24 123	28 509
(Treasury shares)	(1 265)	-	-	(1 821)	(1 178)	(1 070)	(1 180)
Revaluation reserves	(29)	(60)	(70)	(78)	97	5 796	3 855
Retained earnings	2 565	7	8	9	6	5	1 294
Net profit/loss for the year	9 391	6 372	19 070	28 760	9 341	6 395	9 945
Total shareholders' equity	30 081	25 643	42 372	62 656	40 208	46 450	42 423
	89 011	79 514	122 940	271 236	211 055	213 848	210 905

Banco**YETU**

Tradição e Inovação

