



# INSTITUTIONAL PRESENTATION

Banco**YETU**



## INDEX

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ABOUT US 03

VISION, MISSION AND VALUES 04

DISCOVER OUR NEW HEADQUARTERS 05

OUR PATH 06

BUSINESS REVIEW 07

STRUCTURE AND LEADERSHIP 08

WERE WE ARE 09

OUR CORRESPONDENTS 10

TRADE FINANCE SERVICES 11

COMPLIANCE 12

COMPLIANCE – 2025 ACHIEVEMENTS 13

# 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.

On September 17, 2025, we celebrated 10 years in business. We have 36 business units, 95.841 clients, of which 89.973 are individuals and 5.868 are business clients. We have 272 employees, 131 female and 141 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



# MISSION, VISION AND VALUES



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.



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.



## **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.



# 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.

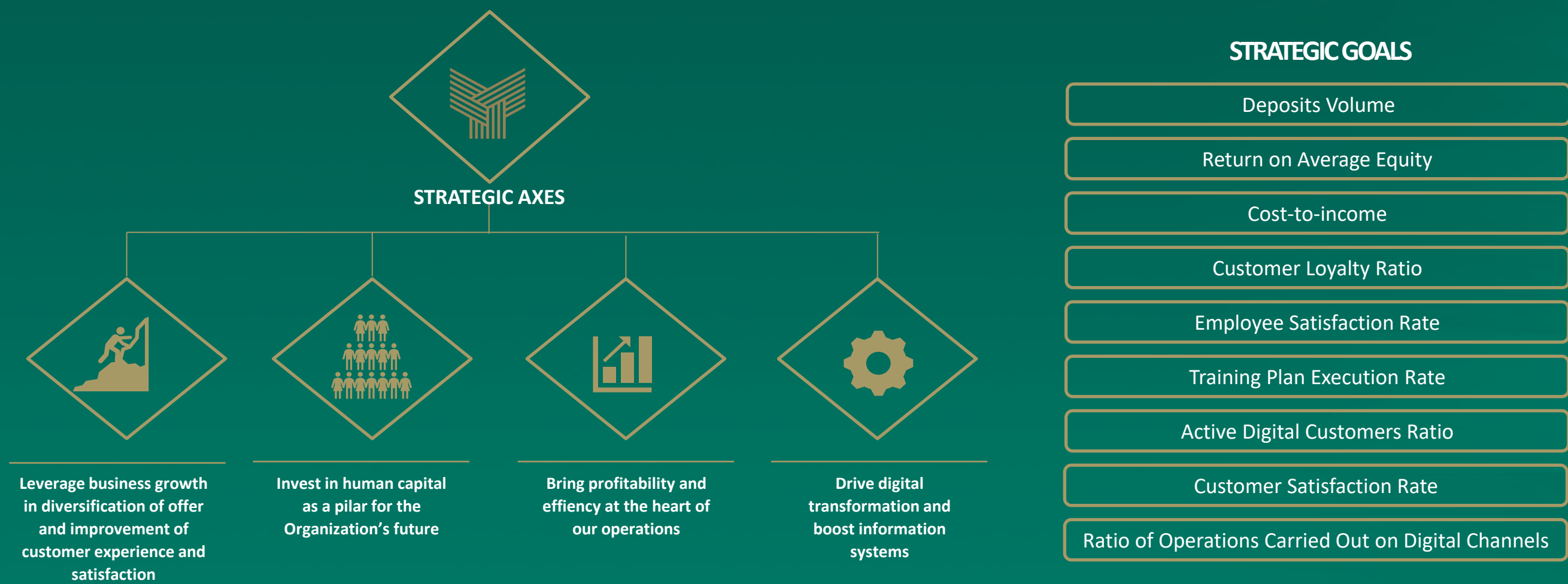
With the new headquarters in full operation, Banco YETU reaffirms its commitment to continue offering quality financial solutions, contributing to the progress and prosperity of its clients and Angolan society as a whole.



# 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.

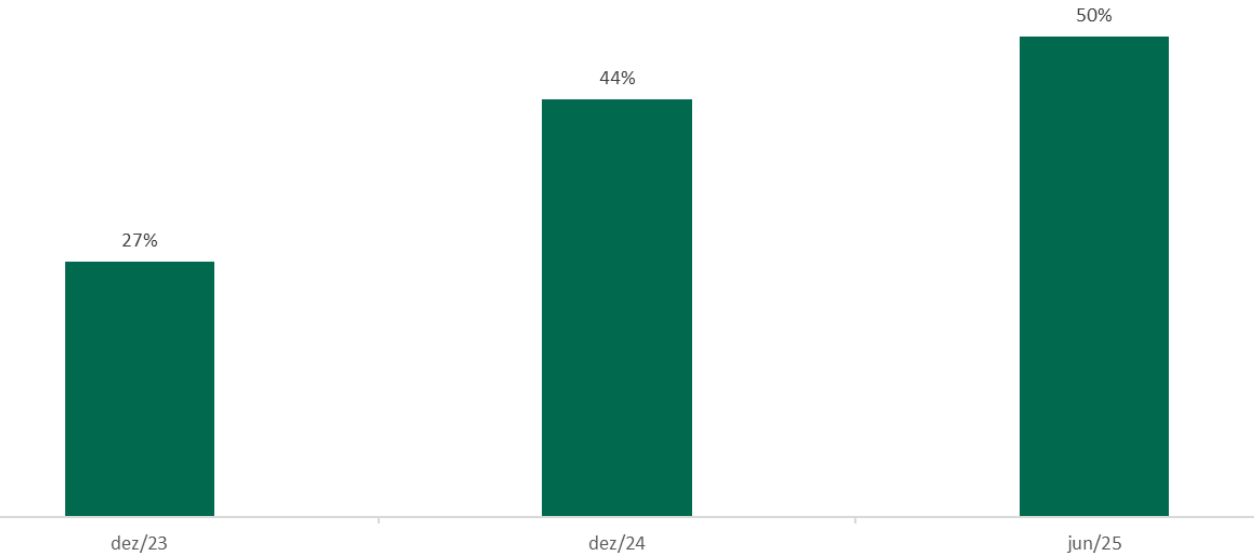
Based on these pillars, we work with defined ambitions, which have strategic goals established in the following areas:



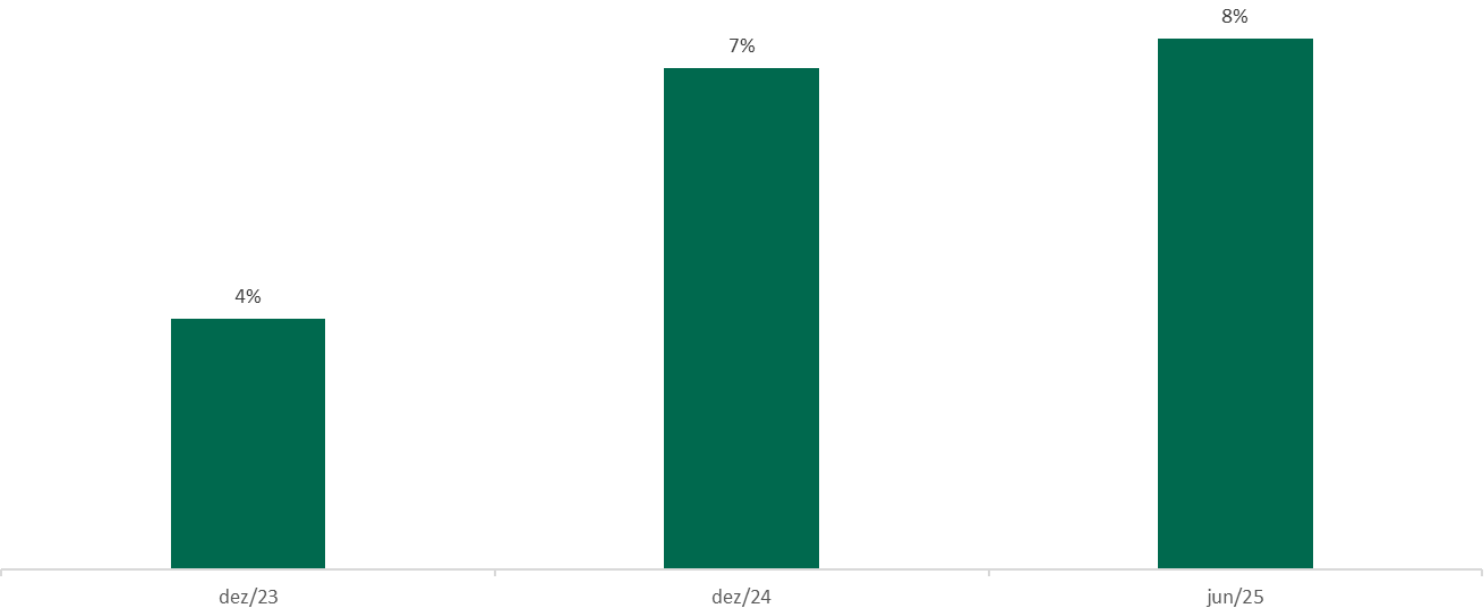
# BUSINESS REVIEW



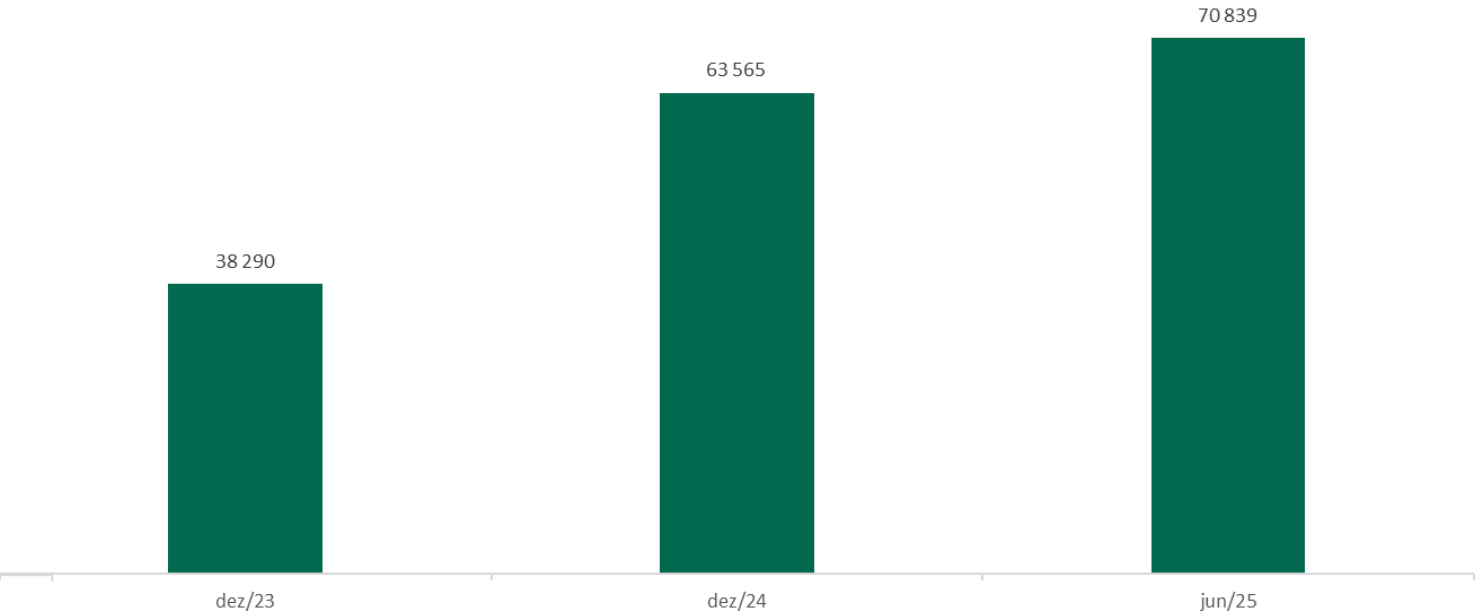
Loans to Deposit Ratio



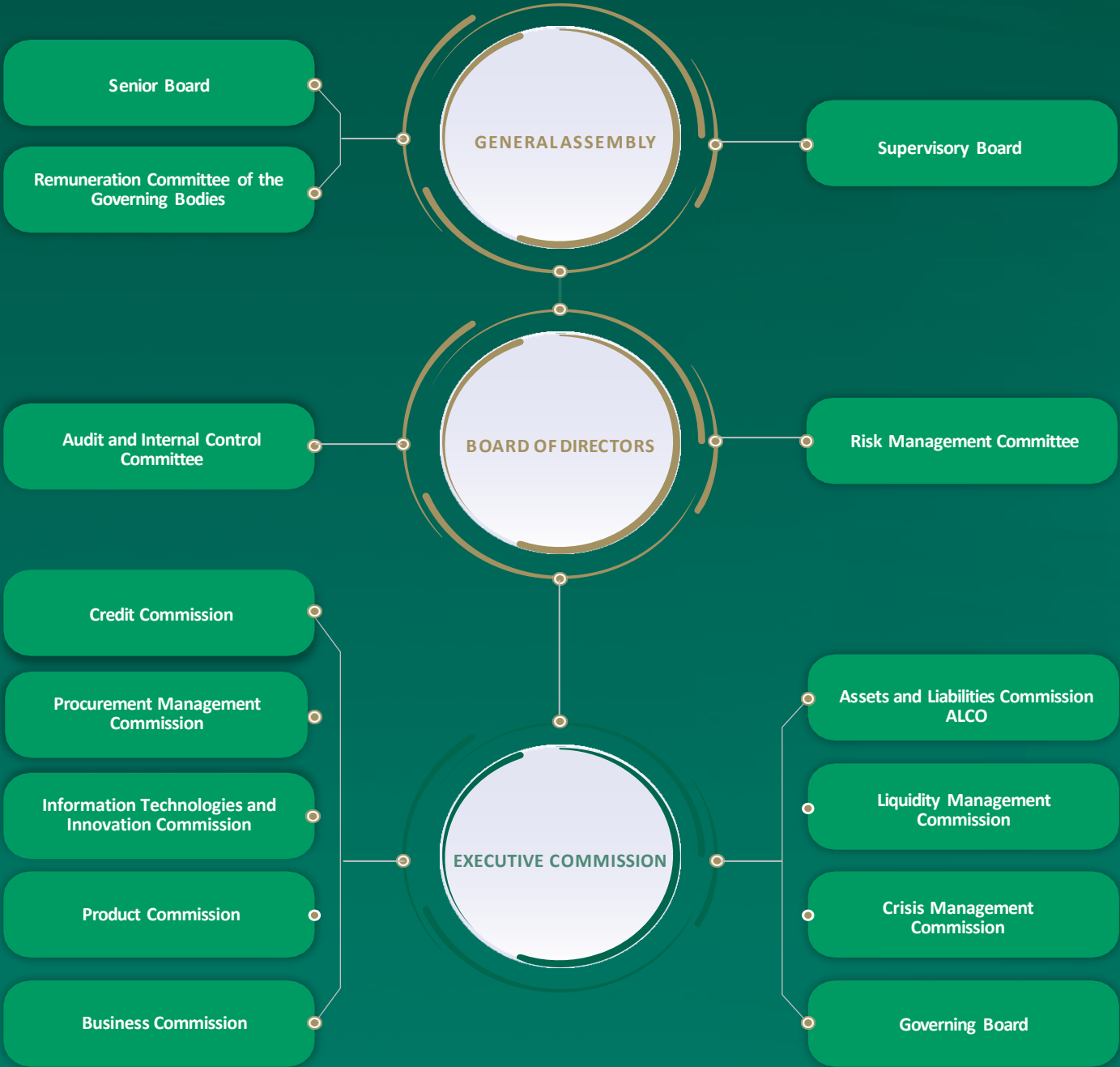
NPL Ratio



Loan to Customers  
Thousands USD



# STRUCTURE AND LEADERSHIP





# WHERE WE ARE

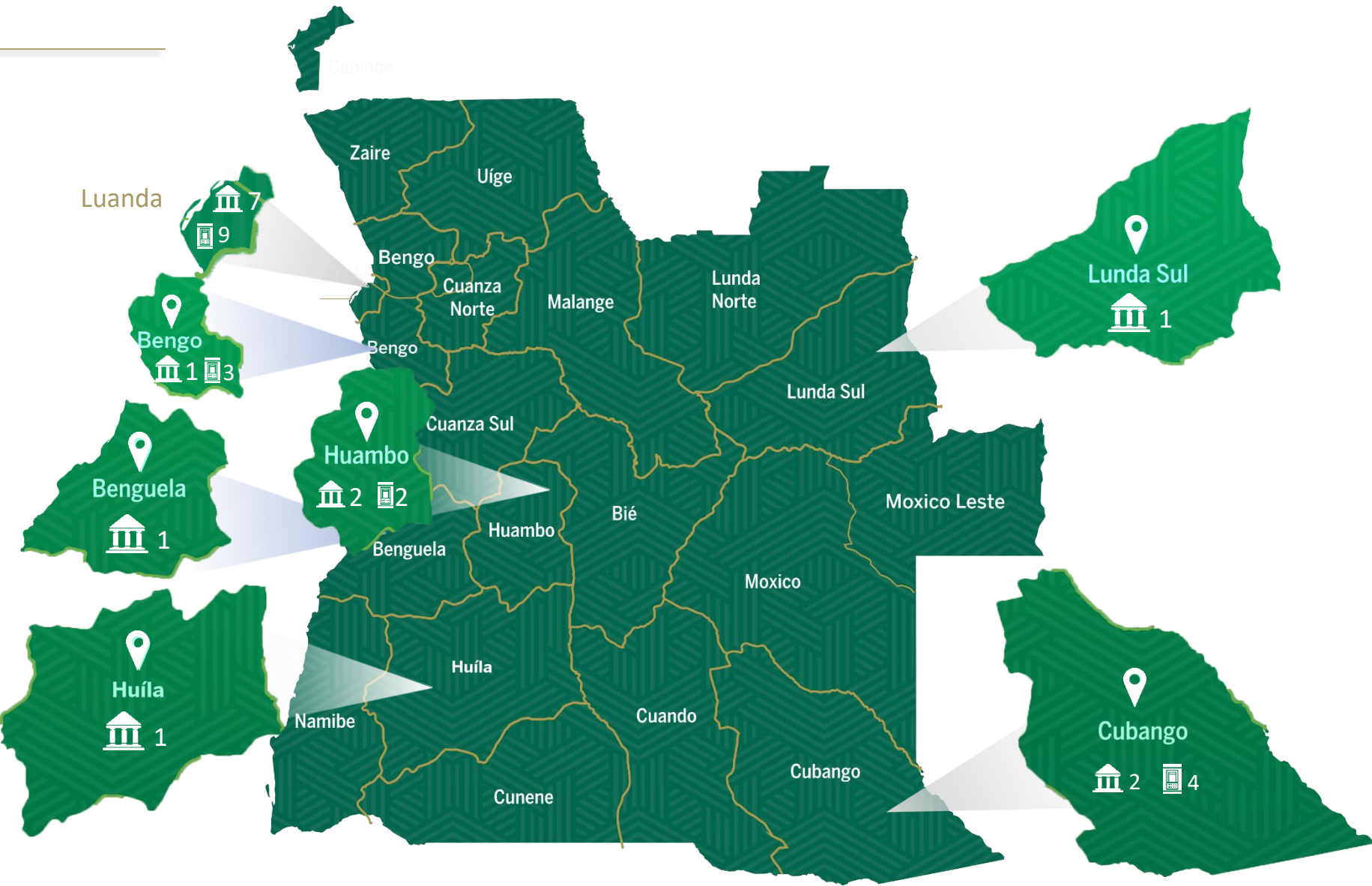
Banco YETU has 36 business units spread across the north and south of the country. Between branches and ATM centers, we are duly qualified to provide excellent service.



Branch - 17



ATM Center - 19



# OUR CORRESPONDENTS

Cape Verde



Egypt



Portugal



Italy



Turkey



United Arab Emirates



# TRADE FINANCE SERVICES

With the support of our team of specialists, we offer trade finance solutions, ensuring security, efficiency, and credibility in all operations.



Letters of  
Credit



Forex



Money  
Markets



Capital  
Markets



Investment  
Funds

# COMPLIANCE

Banco YETU, through its Compliance Office, reaffirms its commitment to ethical governance, state-of-the-art risk management, and regulatory sustainability, positioning itself as a benchmark for compliance in the African and international financial landscape.

During 2025, fifteen regulatory changes relevant to the banking sector were issued, including Notices, Directives, Instructives, and Circular Letters.

This regulatory diversity demonstrates the determination of the National Bank of Angola (BNA) to strengthen both the structural and prudential aspects of the financial system, as well as the efficiency and compliance of banking institutions operational practices, through enforcement and reporting regulations.

At Banco Yetu, the response to this regulatory scenario is based on an automated monitoring system, which tracks publications on the NBA's official website and in the Diário da República (Official national Newspaper) in real time.

The Compliance Area ensures that each regulation is identified, classified, and summarized in technical and executive reports, made available on the corporate intranet to ensure that all relevant areas receive clear and timely instructives.

This continuous work mitigates compliance risks, strengthens regulatory compliance, and preserves the confidence of supervisory authorities and the market in Banco Yetu's actions.

The current regulatory framework strikes a balance between prudential instruments, such as Notices and Directives, and instruments with operational and preparatory effects, such as Circular Letters and Instructives.



# COMPLIANCE – 2025 ACHIEVEMENTS

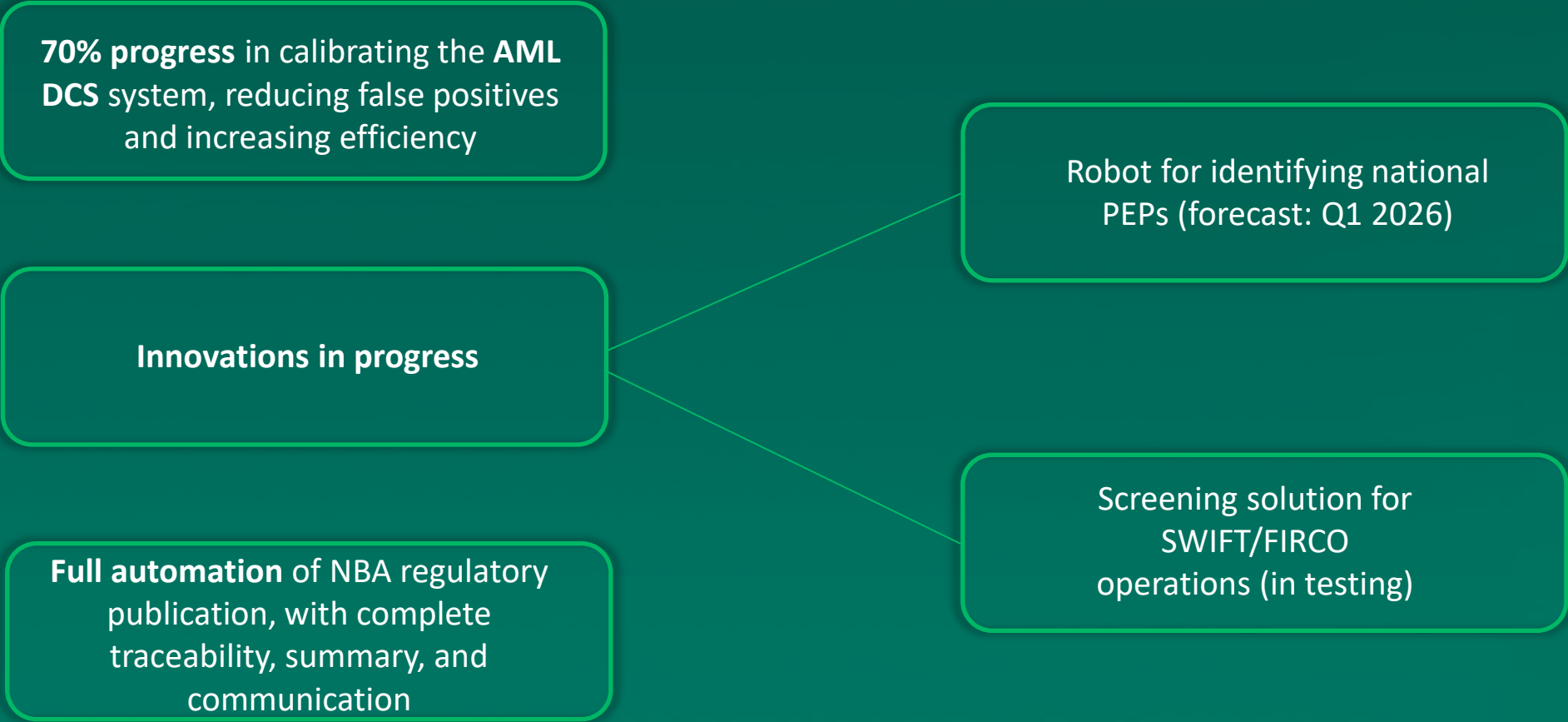
Through proactive risk management, intelligent automation, and advanced regtech, the Compliance Office has driven structural transformations that have increased the Bank's organizational resilience and responsiveness to the dynamics of the global financial sector.

## Risk Management and Monitoring



# COMPLIANCE – 2025 ACHIEVEMENTS

## Technological Modernization and Automation



# COMPLIANCE – 2025 ACHIEVEMENTS

## International Cooperation and Global Alignment



# COMPLIANCE – 2025 ACHIEVEMENTS

## Skills Development and Integrity Culture

Implementation of the **MetaCompliance** platform with a focus on personalized training

**+70% participation** in internal training (AML/CFT, PADM, international sanctions)

**International certification** program for the GCO team approved and will be launched by Q3 2026

Board training program in execution with completion date by Q3 2025



Thank you for your attention.



Banco**YETU**