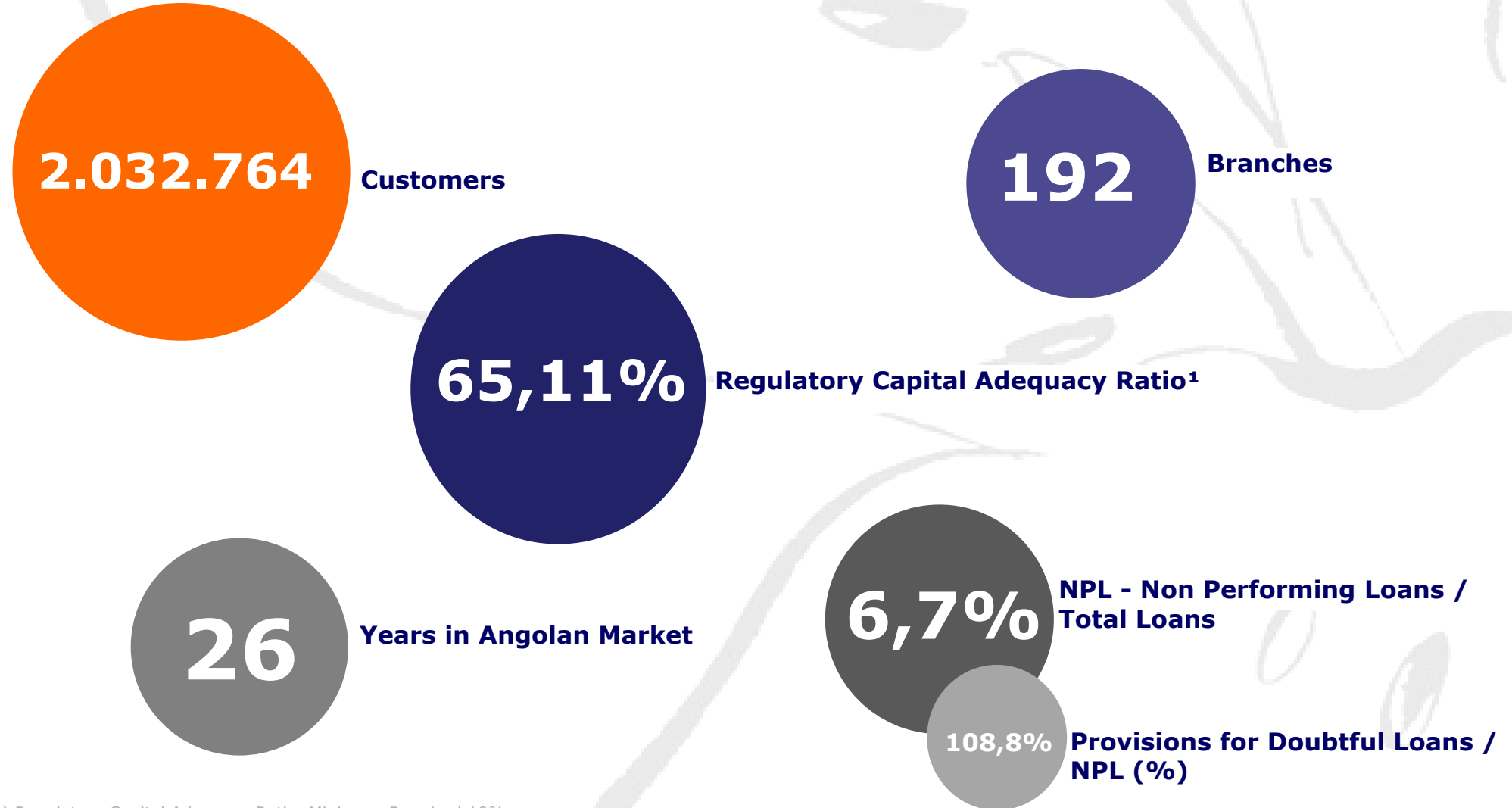


BFA@glance



BFA - BANCO DE FOMENTO ANGOLA

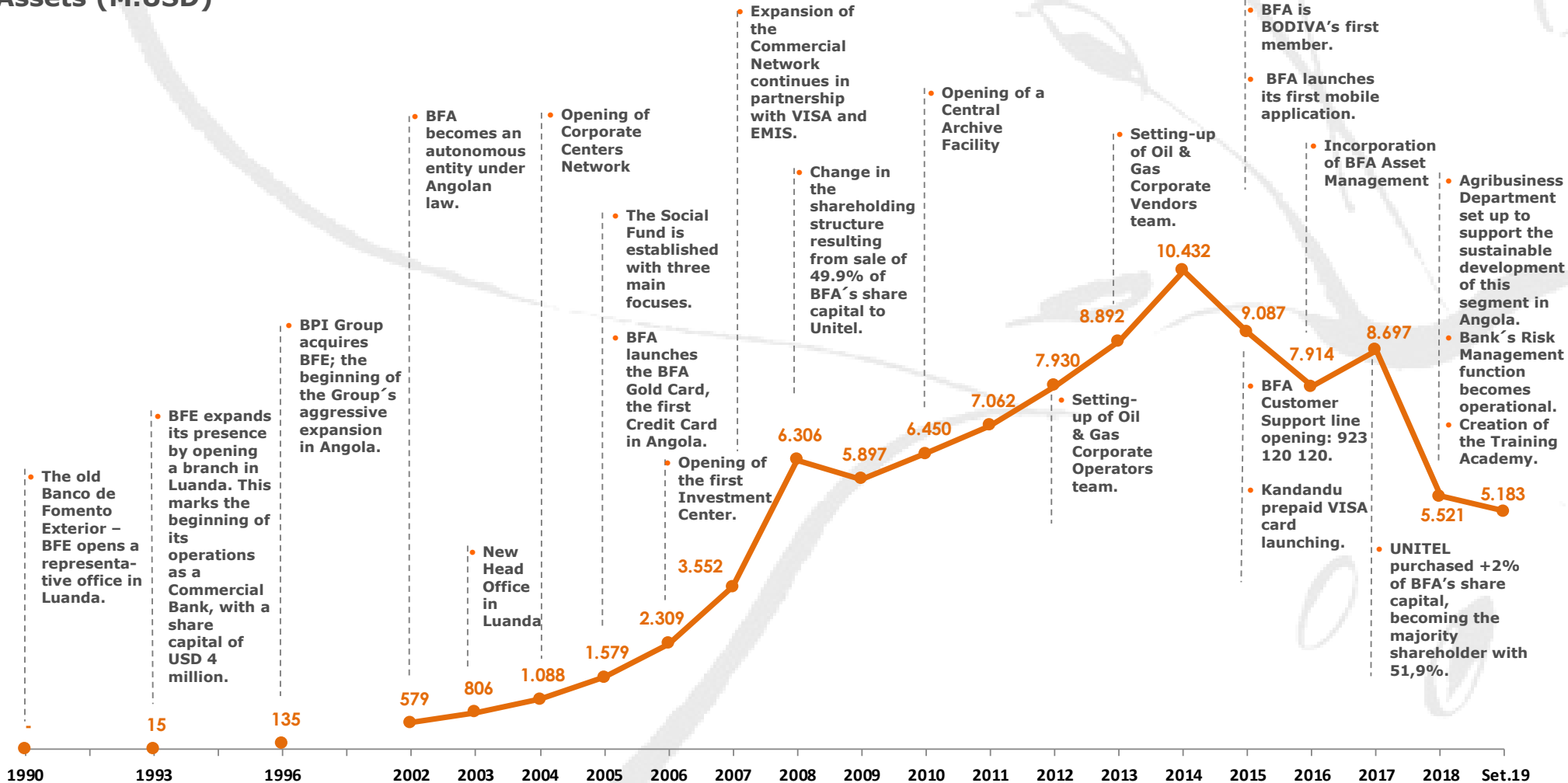


(1) Regulatory Capital Adequacy Ratio, Minimum Required 10%.

BFA – EVOLVES WITH ANGOLA

Evolving with Angola for the last 26 years

Assets (M.USD)



Note: Information for September 2019



BFA - EXECUTIVE BOARD



Jorge A. Ferreira
PCE

Company Secretary

Marketing Department

Human Resources Department

Corporate Department

Business Development Unity

Transformation Office

Digital Transformation Office

BFA Academy



António Matias

Individual and Business Department-North

Individual and Business Department-South

Investment Centres Department

Agribusiness Department



Vera Escórcio

Financial and International Department

Exchange Control Department

Treasury Department

BFA Assets Management



Manuela Moreira

Social Responsibility Department

Protocols Management Department

Private Banking Department

Audit and Inspection Department



Carlos Firme

Accounts and Planning Department

Facilities and Patrimony Department

Mário Silva
Chairman



Rodrigo Guimarães

Individual and Business Credit Department

Structured Financing and Investment Department

Monitoring, Recovery and Investment Department

Legal Department

Compliance Department

Risk Management Department

Credit Risk Department of Large Companies, Institutional and Projects

Corporate Credit Risk Directorate

Credit Management Directorate



Francisco Avilez

Information Systems Department

Means of Payment Department

Credit Processing and Support Department

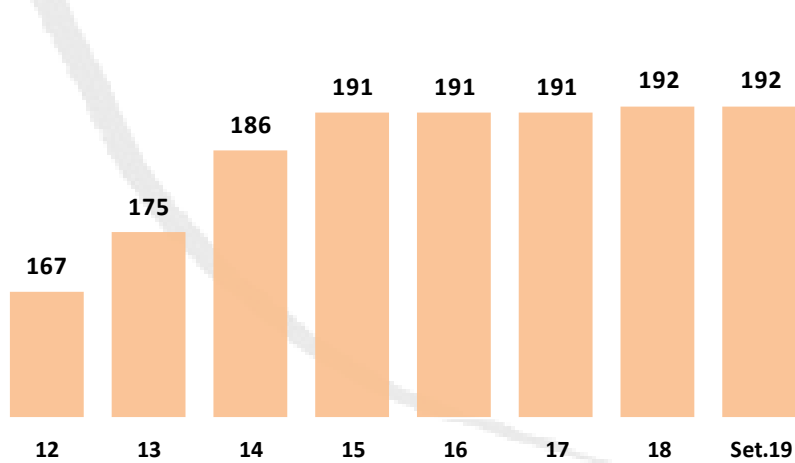
Foreign Sector and Treasury Department

Organization and Quality Department

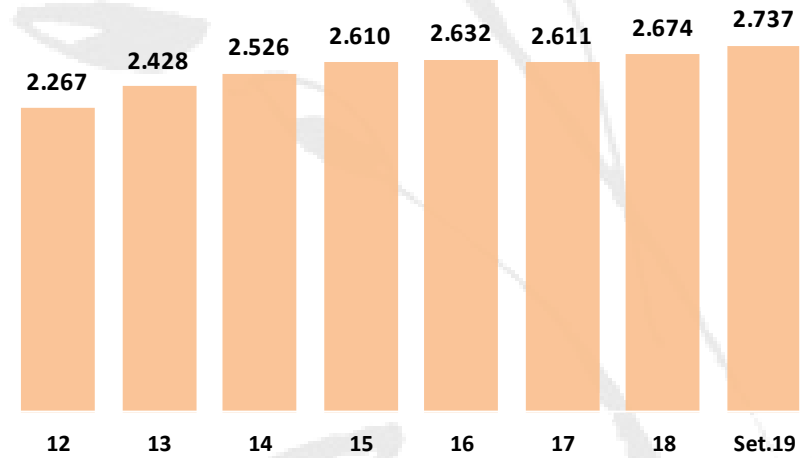
Procurement Department

SOLID ORGANIZATIONAL GROWTH

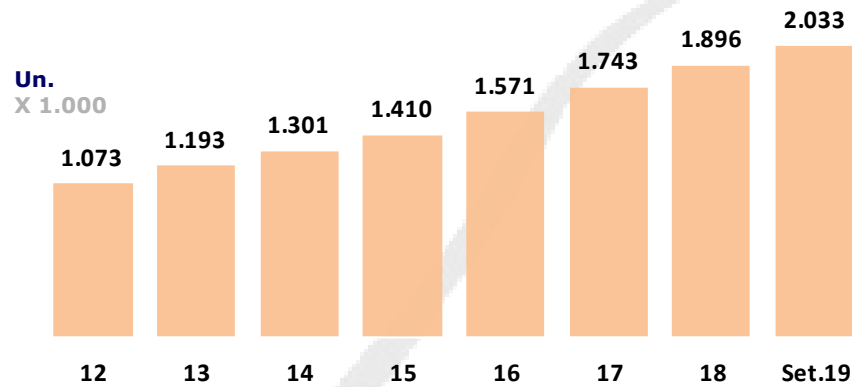
Branches



Employees



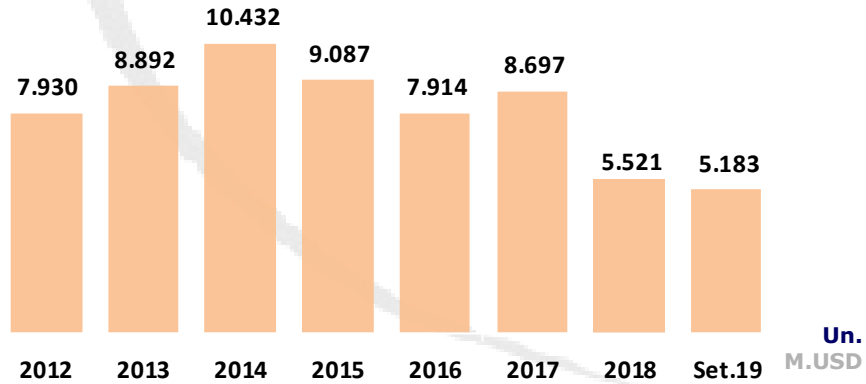
Customers



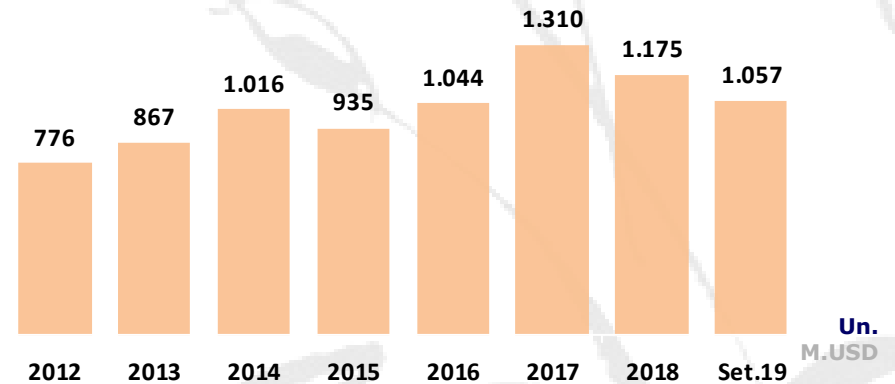
Note: Information for September 2019

SOLID ORGANIZATIONAL GROWTH

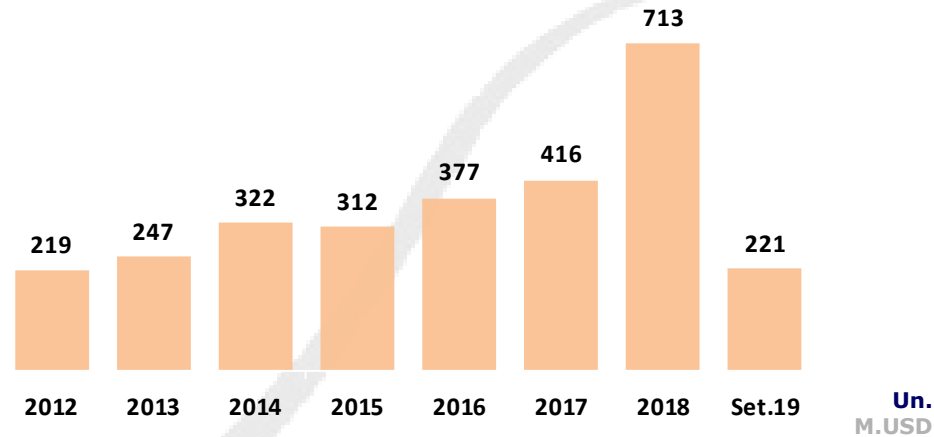
Total Assets



Shareholders' Equity and Equivalents



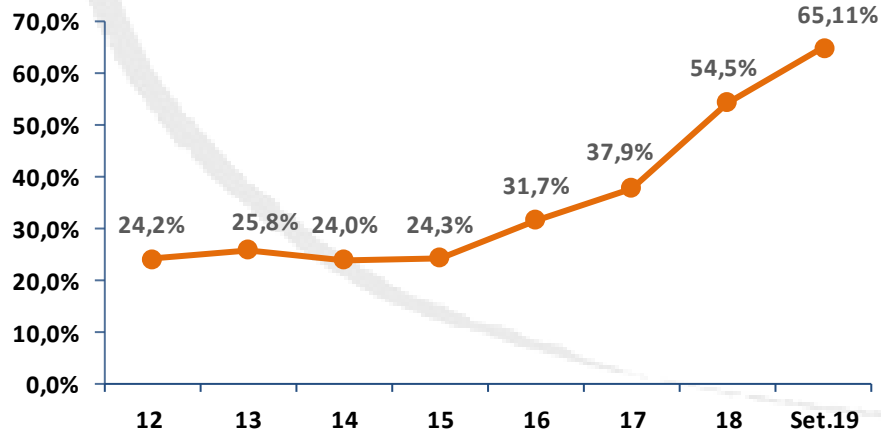
Net Profit



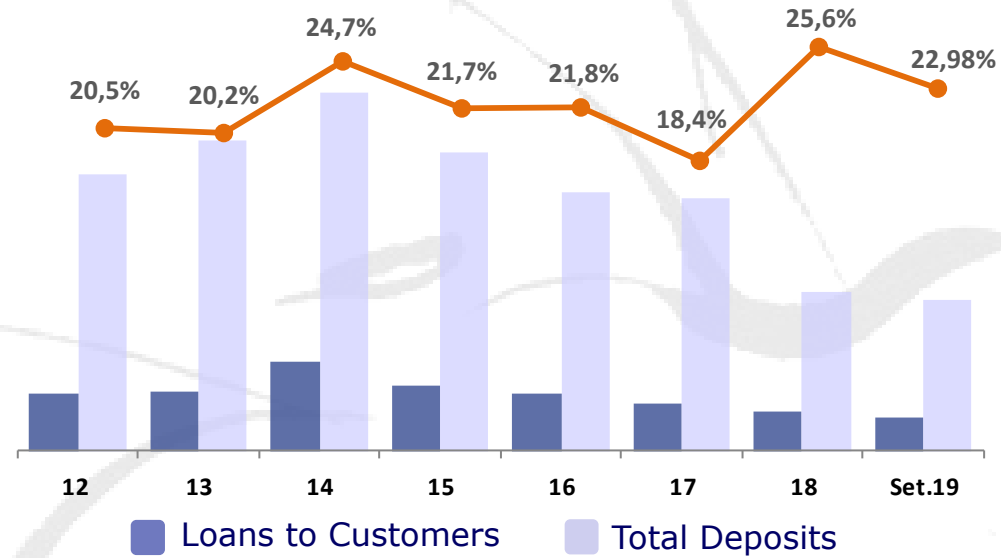
Note: Information for September 2019

SOLID ORGANIZATIONAL GROWTH

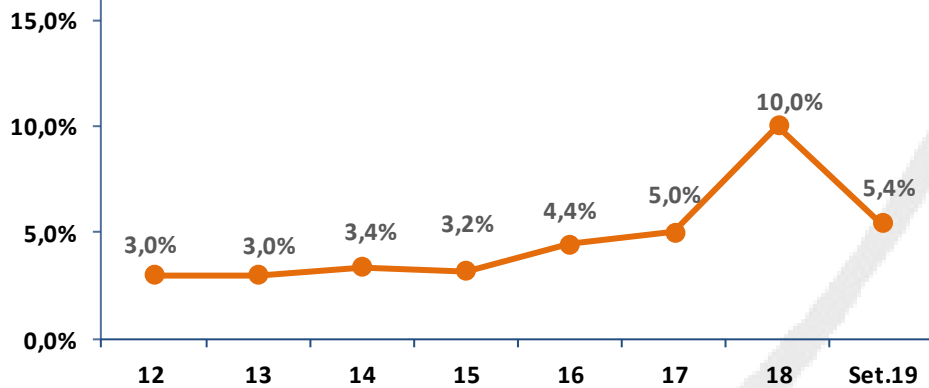
Regulatory Capital Adequacy Ratio



Loan-to-Deposit Ratio



Return on Assets (ROA)



Notes: In 2011, Regulatory Solvency Ratio has incorporated the Capital for Exchange Risk (CFXR)
 Information for September 2019

HUMAN RESOURCES: YOUNG AND QUALIFIED

67%

Degree or university attendance

2%

Foreign Staff

35

Average age of Employees

8

Average length of Service

A STRONG AND SEGMENTED DISTRIBUTION NETWORK..

166



Branches

Corporate Centers

16



10



Investment Centers

Note: Information for September 2019

...AND MULTICHANNEL...

1.141.843



Debit Cards¹ (1st place MS)



19.139

IPS Visa Cards: Credit and Prepaid Cards² (1st place MS)



396

ATM (3rd place MS)

25.122



POS (2nd place MS)



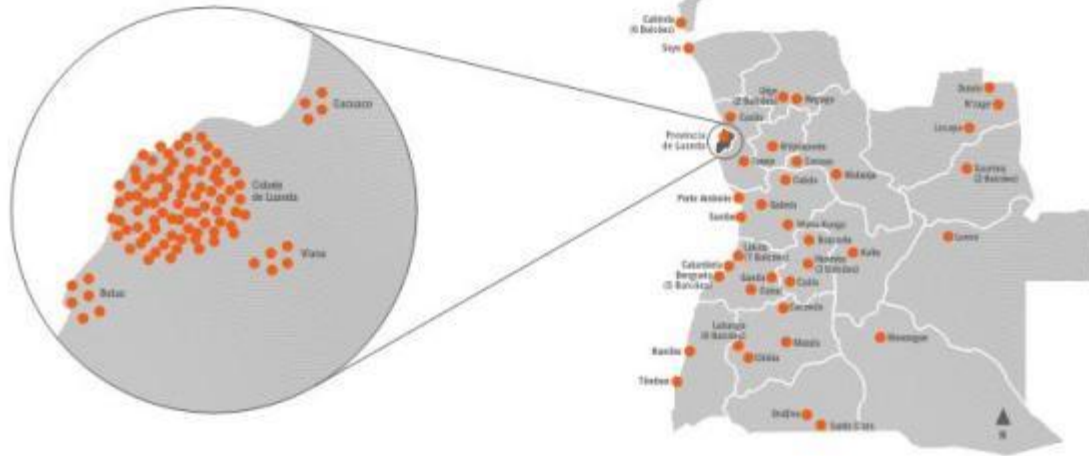
511.315

Internet banking

(1) Considering the total of valid Cards 30 September 2019. Source: EMIS
(2) Considering the total of SPI Visa Cards 30 September 2019. Source: EMIS

Note: Information for September 2019

... COVERING THE ENTIRE ANGOLAN TERRITORY



115 LUANDA

97 Branches and Banking Counters

12 Corporate Centers

6 Investment Centers

77 OTHER PROVINCES

69 Branches and Banking Counters

4 Corporate Centers

4 Investment Centers

192 TOTAL

NATIONAL AND INTERNACIONAL RECOGNITION



International Finance Awards

Best Social Responsibility Bank (4th Time)

2019



Global Banking and Finance Review Best Commercial Bank (6th Time)
2018



Global Banking and Finance Review Best Commercial Bank (5th Time)
2018



Prémios Sirius Best Management Report and Accounts 2017 (3rd Time)
2018



Revista The Banker Bank Of The Year in Angola (3rd Time)
2018



Global Brands Magazine Awards The Best Bank in Angola (1st Time)
2018



Global Brands Magazine Awards Best Customer Service (1st Time)
2018



Emea Finance Bank Of The Year in Angola (9th Time)
2017



International Finance Best Corporate Bank (5th Time)
2017



CFI Best Network of Branches (3rd Time)
2017



Finance Digest Best Commercial Bank (2nd Time)
2017



Communicator Awards Best Report and Accounts Digital 2015 (1st time)
2017

PUBLIC RECOGNITION OF **BFA**

BFA Headquarters

**Av. Amílcar Cabral, 58
Luanda**

**Tel.: (+244) 222 638 900
(+244) 222 638 965**

SWIFT/BIC: BFMXAOLU

Fax: (+244) 222 638 970

www.bfa.ao