

BFA@glance



# BFA - BANCO DE FOMENTO ANGOLA

2.110.089

Customers

197

Branches

61,37%

Regulatory Capital Adequacy Ratio<sup>1</sup>

26

Years in Angolan Market

7,7%

NPL - Non Performing Loans / Total Loans

143,0%

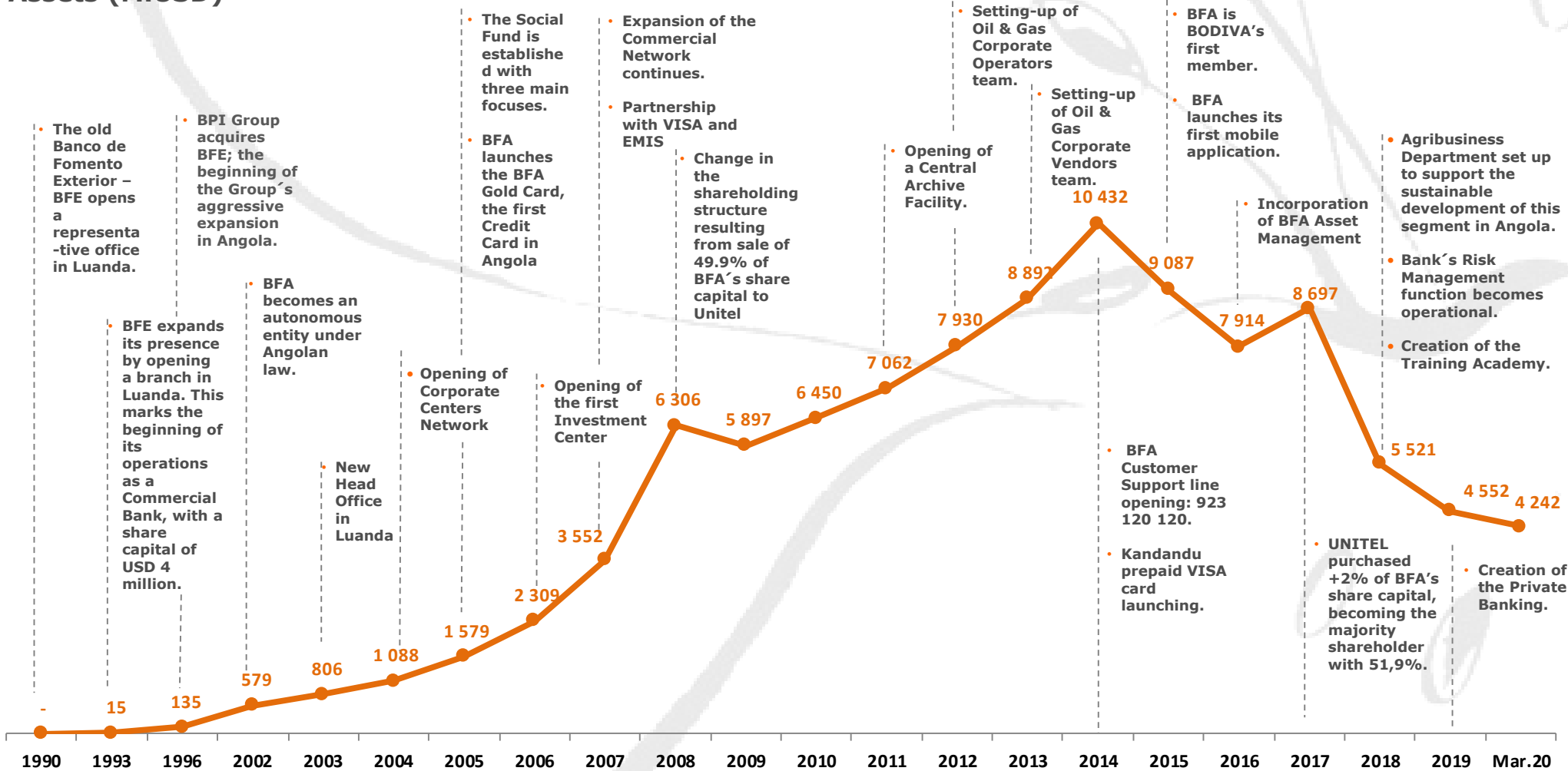
Provisions for Doubtful Loans / NPL (%)

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

# BFA – EVOLVES WITH ANGOLA

## Evolving with Angola for the last 26 years

### Assets (M.USD)

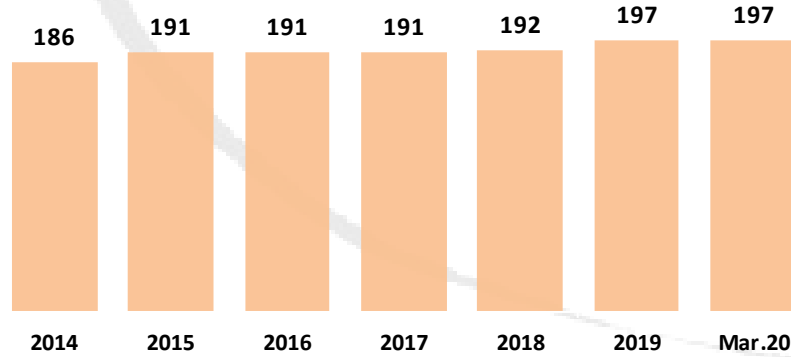


Note: Information for March 2020

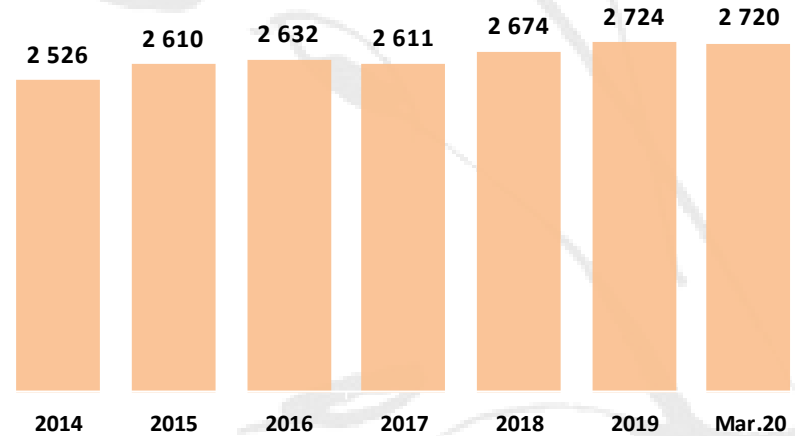


# SOLID ORGANIZATIONAL GROWTH

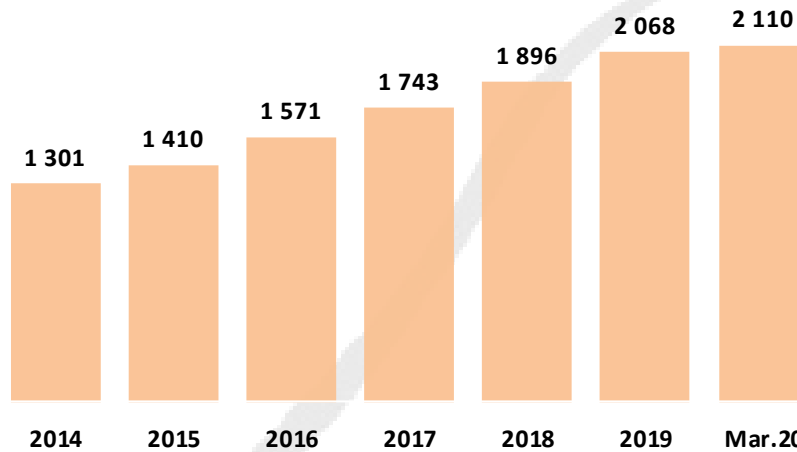
## Branches



## Employees



## Customers

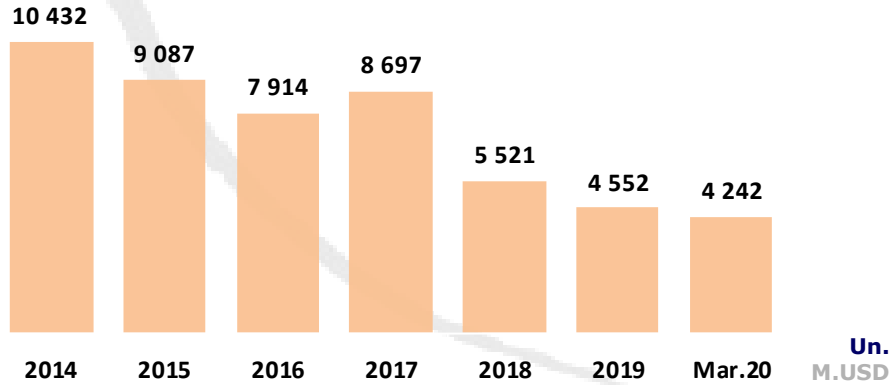


Un.  
X 1.000

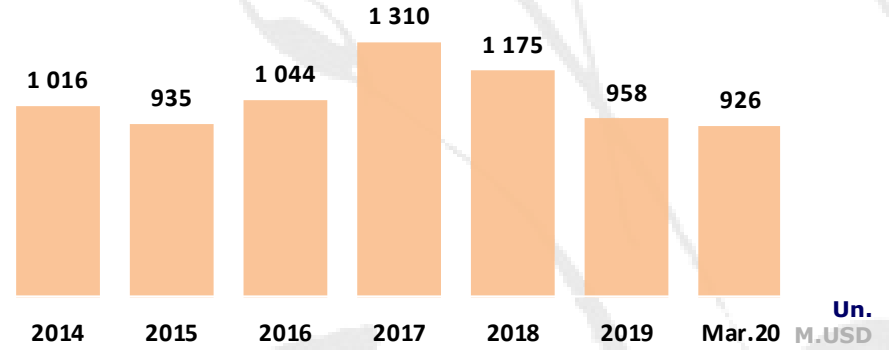
Note: Information for March 2020

# SOLID ORGANIZATIONAL GROWTH

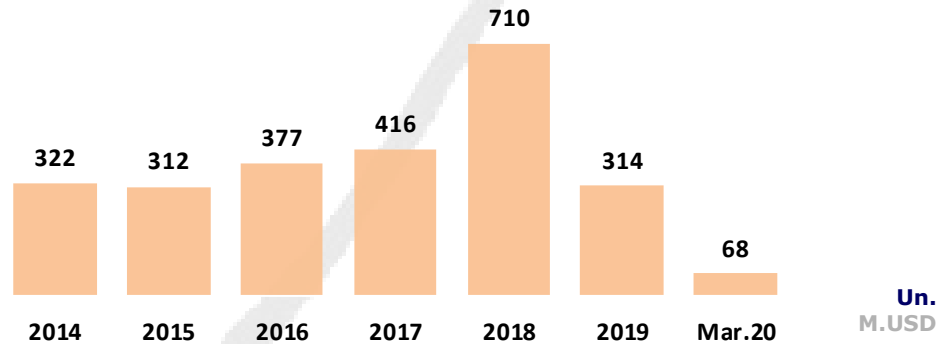
## Total Assets



## Shareholders' Equity and Equivalents



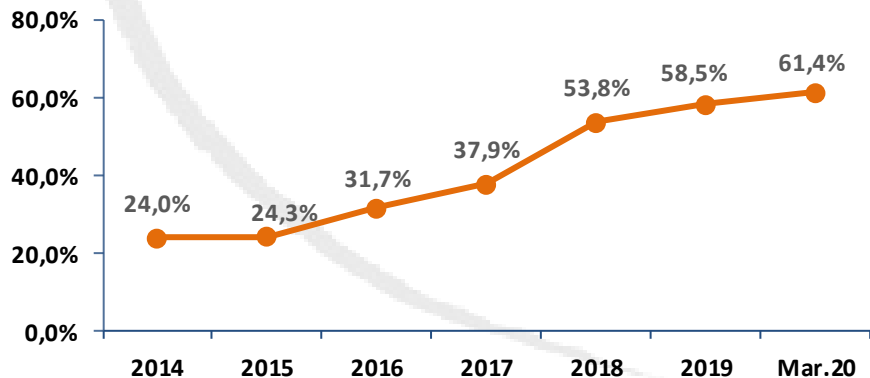
## Net Profit



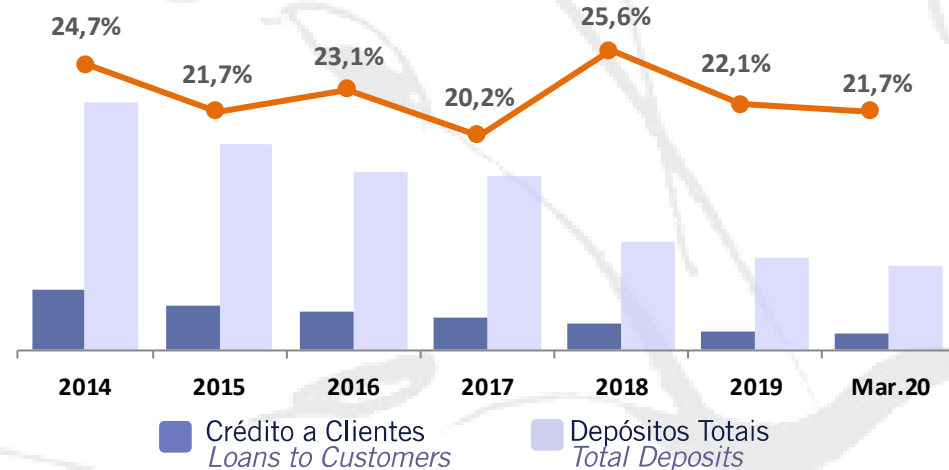
Note: Information for March 2020

# SOLID ORGANIZATIONAL GROWTH

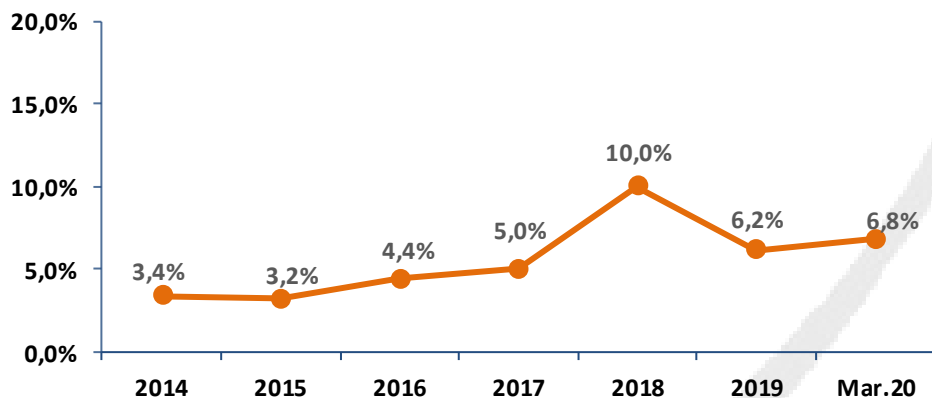
## Regulatory Capital Adequacy Ratio



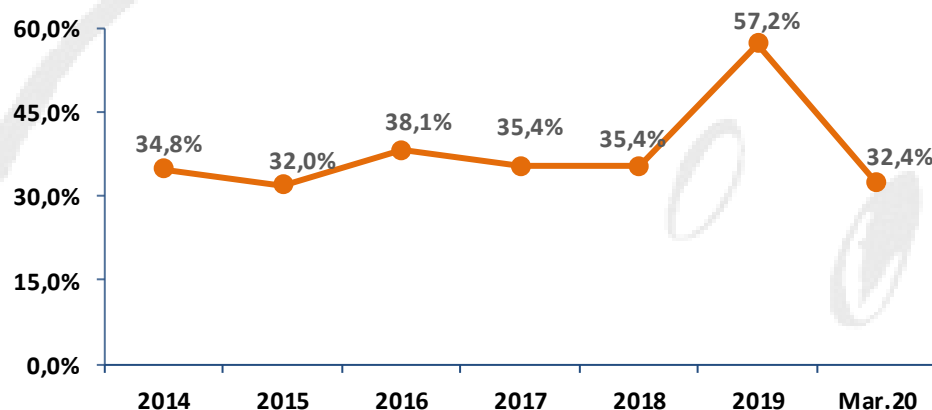
## Loan-to-Deposit Ratio



## Return on Assets (ROA)



## Return on Equity (ROE)



Notes: In 2011, Regulatory Solvency Ratio has incorporated the Capital for Exchange Risk (CFXR)  
 Information for March 2020

# HUMAN RESOURCES: YOUNG AND QUALIFIED

70%

Degree or university attendance

2%

Foreign Staff

36

Average age of Employees

9

Average length of Service

Note: Information for March 2020

# UMA EXTENSA REDE DE DISTRIBUIÇÃO SEGMENTADA...

**Branches**



166

20



**Corporate Centers**

1



**Private Center**



10

**Investment Centers**

Note: Information for March 2020



# ...AND MULTICHANNEL...

1.559.072



Debit Cards<sup>1</sup> (1st place MS)



17.794

IPS Visa Cards: Credit and Prepaid Cards<sup>2</sup> (1st place MS)

27.341



POS (2nd place MS)



395

ATM (3rd place MS)



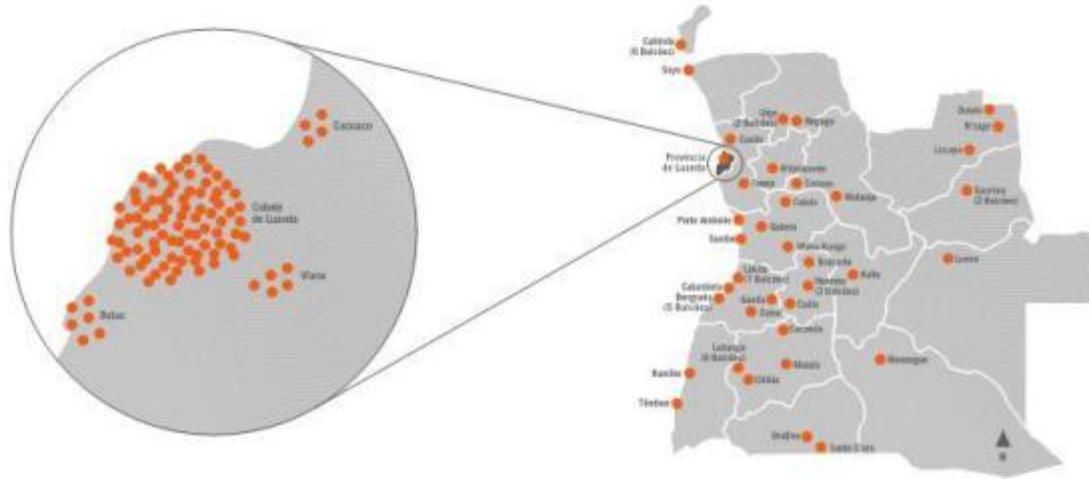
520.112

Internet banking

(1) Considering the total of valid Cards 31 March 2020. Source: EMIS  
(2) Considering the total of SPI Visa Cards 31 March 2020. Source: EMIS

Note: Information for March 2020

# ...EM TODO O TERRITÓRIO NACIONAL



**120** LUANDA

**96** Branches and Banking Counters

**9** Corporate Centers

**7** Centros de Grandes Empresas  
*Large Business Centers*

**7** Investment Centers

**1** Private Banking Center

**77** OUTRAS PROVÍNCIAS  
*OTHER PROVINCES*

**69** Branches and Banking Counters

**4** Corporate Centers

**4** Investment Centers

**197** TOTAL

# NATIONAL AND INTERNACIONAL RECOGNITION

PUBLIC  
RECOGNITION  
OF  
**BFA**



**International Finance  
Awards**

**Best Social Responsibility  
Bank  
(4<sup>th</sup> Time)**

**2019**



**Global Banking and  
Finance Review  
Best Commercial Bank  
(6<sup>th</sup> Time)  
2018**



**Global Banking and  
Finance Review  
Best Commercial Bank  
(5<sup>th</sup> Time)**

**2018**



**Prémios Sirius  
Best Management Report  
and Accounts 2017  
(3<sup>rd</sup> Time)  
2018**



**Revista The Banker  
Bank Of The Year in Angola  
(3<sup>rd</sup> Time)**

**2018**



**Global Brands Magazine  
Awards  
The Best Bank in Angola  
(1<sup>st</sup> Time)**

**2018**



**Global Brands Magazine  
Awards  
Best Customer Service  
(1<sup>st</sup> Time)**

**2018**



**Emea Finance  
Bank Of The Year in Angola  
(9<sup>th</sup> Time)**

**2017**



**International Finance  
Best Corporate Bank  
(5<sup>th</sup> Time)**

**2017**



**CFI  
Best Network of Branches  
(3<sup>rd</sup> Time)**

**2017**



**Finance Digest  
Best Commercial Bank  
(2<sup>nd</sup> Time)**

**2017**



**Communicator Awards  
Best Report and Accounts  
Digital 2015  
(1<sup>th</sup> time)**

**2017**

## **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](http://www.bfa.ao)**