



# Corporate Presentation

Banco BIR continued to be a source of support for the development of the Angolan economy, gearing its activity and decisions towards the sustainable growth of its banking operations, taking into account the consolidation of its assets and its role as a responsible financial institution.

As a full-scale commercial financial organisation, Banco BIR reaffirms the commitment demonstrated by its team.

**Temos  
Resposta!**

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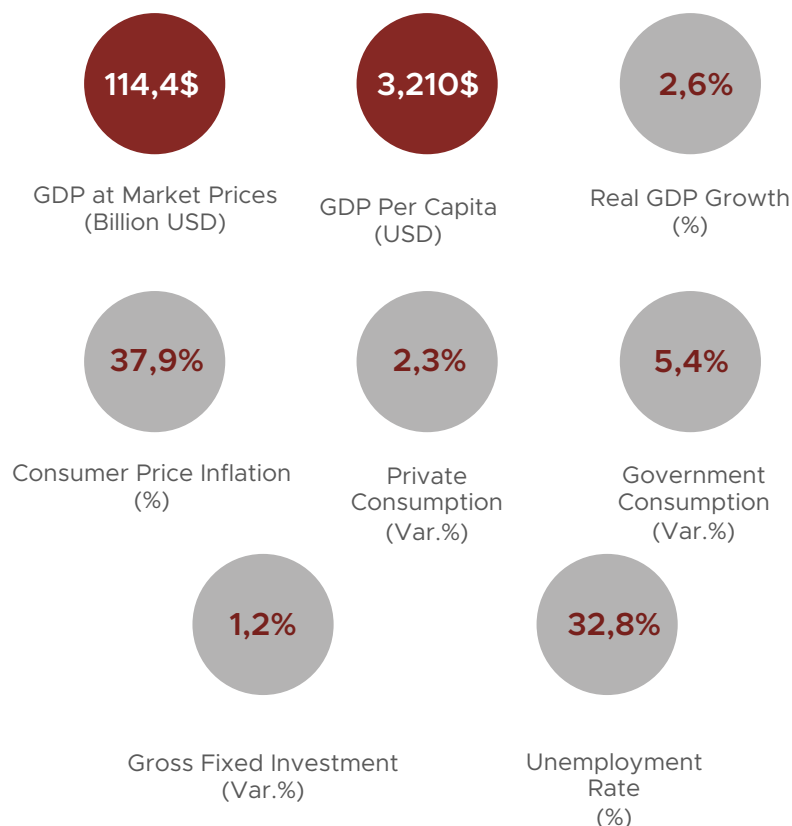
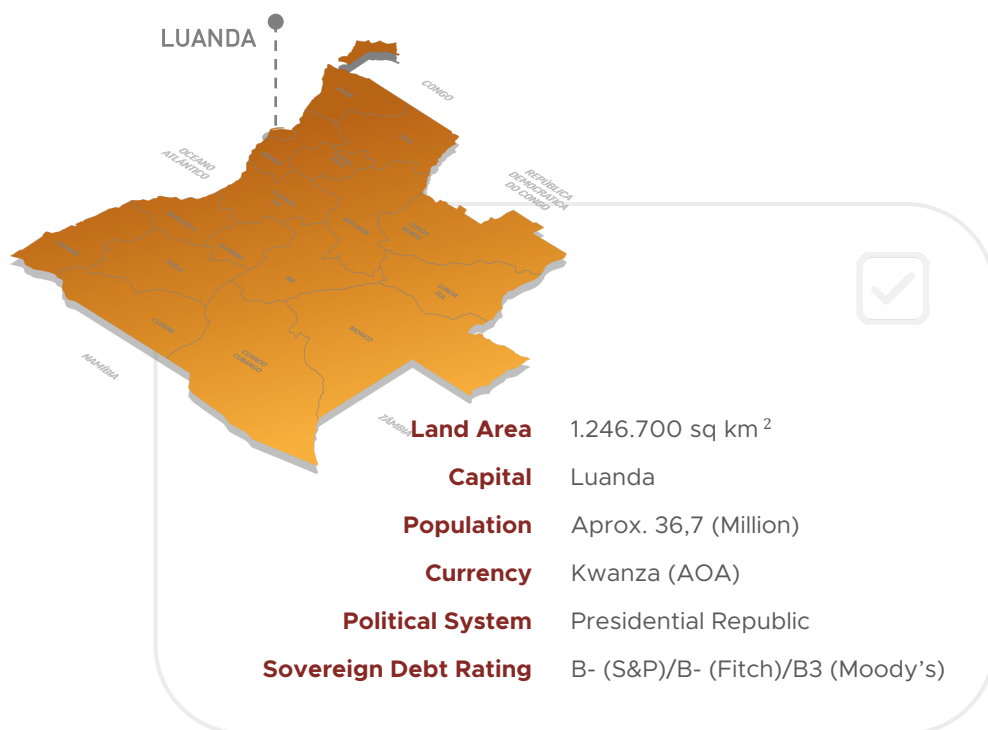
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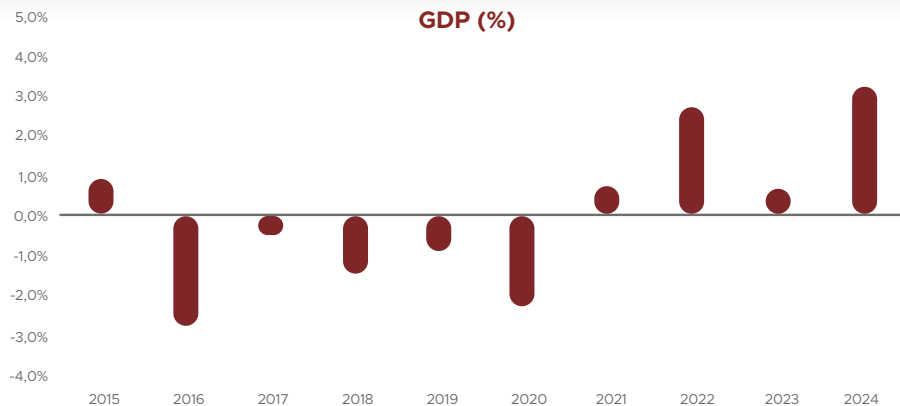


## 1. Angola At a Glance

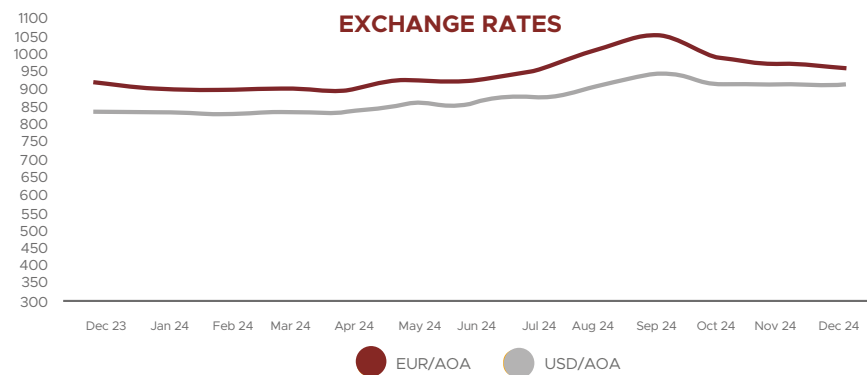
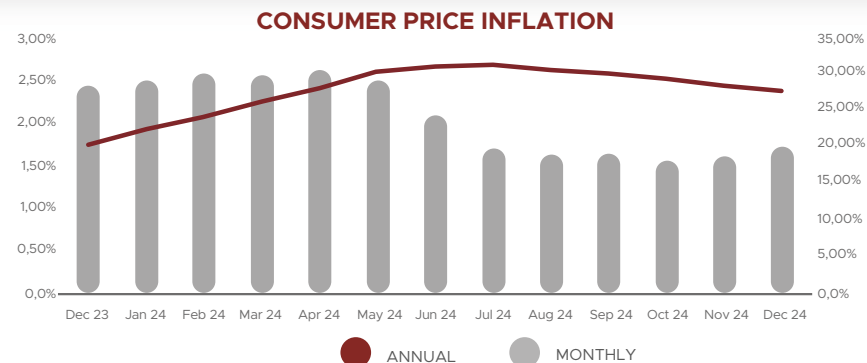
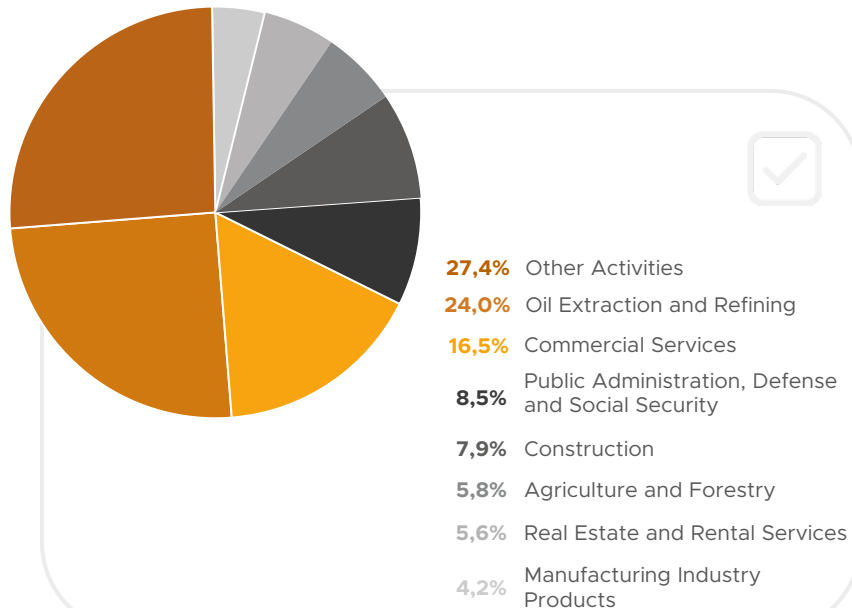


# 1. 1 Angola At a Glance





### PARTICIPATION OF ACTIVITIES IN THE GDP OF THE 4rd QUARTER OF 2024







## 2. About Us



## 2. 1 Vision, Mission & Values



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It is the ambition of Banco BIR to be a universal service Bank, focusing on:

**Innovation** - In products, customer channels and service;

**Transparency** - In its relationship with customers and employees, and with other stakeholders;

**Proximity** - Through comprehensive availability of the entire Bank structure and the establishment of partnerships.



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To develop solutions, products and services that promote lasting partnerships with its customers and create value for shareholders.



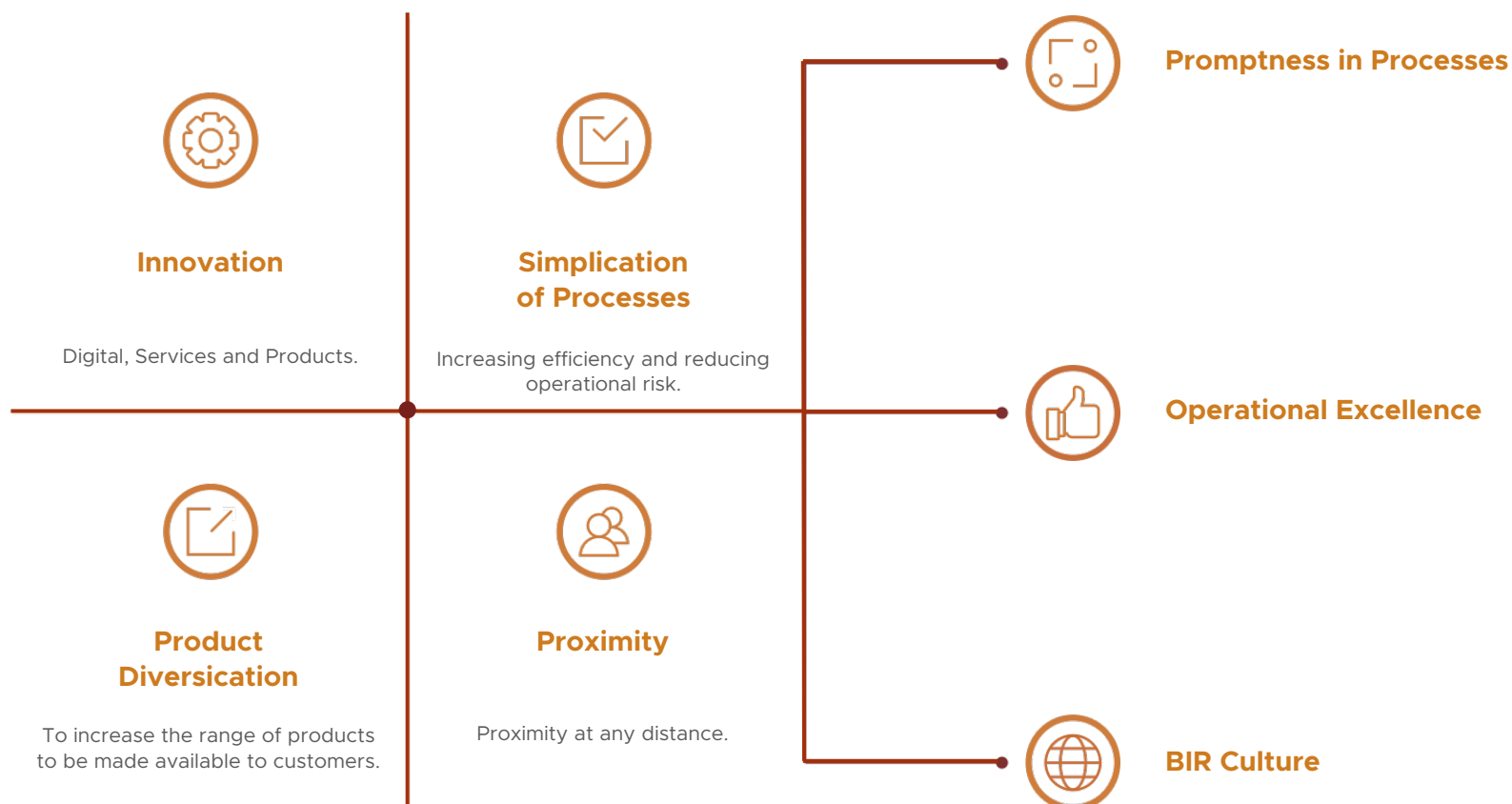
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Above all, the values of Banco BIR reflect the essence of an Institution motivated by the satisfaction and success of its customers.

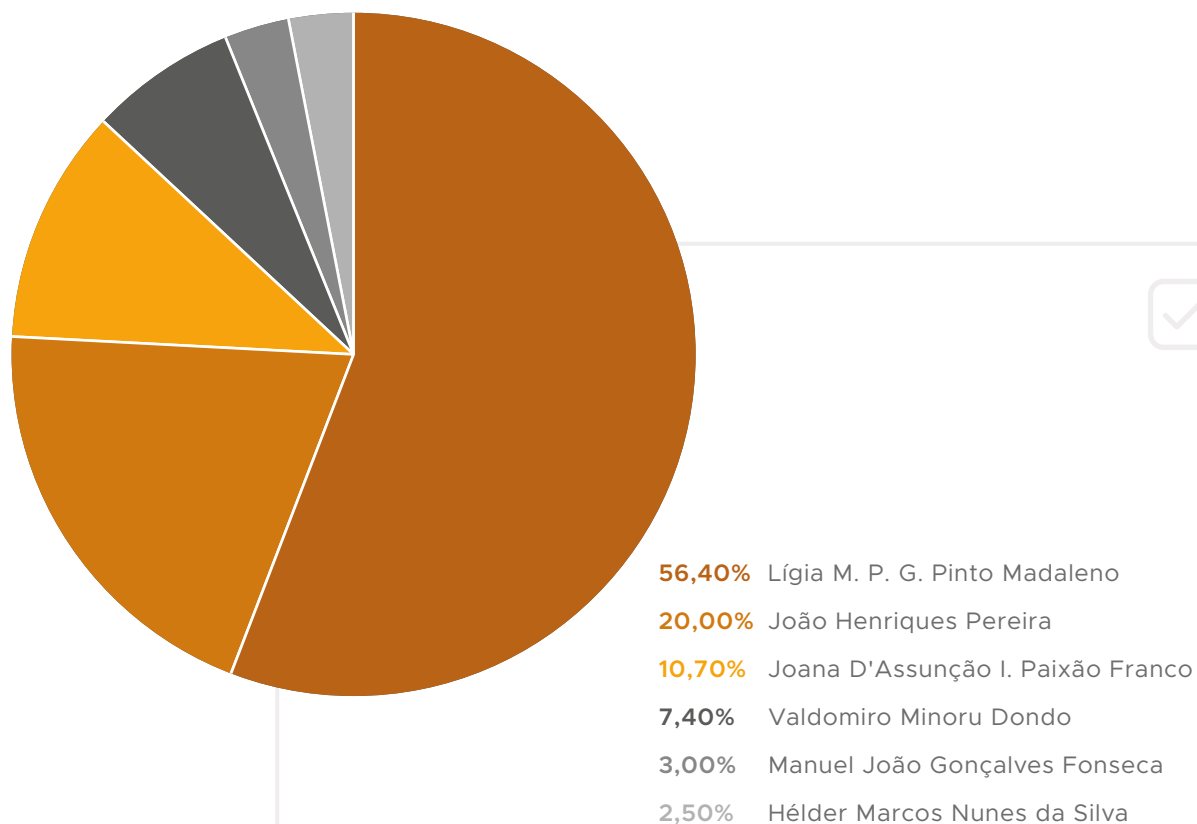
**Trust, Professionalism, Ethics, Innovation and Responsibility.**



## 2.2 Commitment to Customers and Critical Success Factors



## 2.3 Shareholder Structure



## 2.4 Governance Model

Banco BIR's operating model is established in its Bylaws and complies with the requirements of the Law on the Arrangements for Financial Institutions.

The Governing Bodies of Banco BIR are the General Meeting, the Board of Directors and the Supervisory Board.

Advisory and support bodies to the General Meeting and the Board of Directors include:

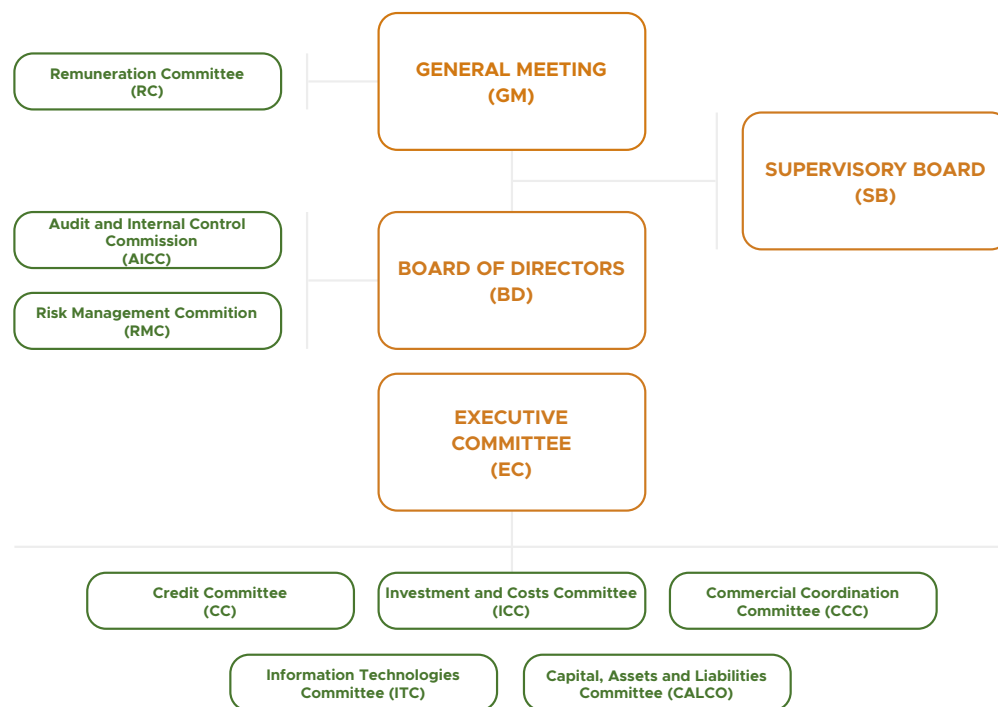
- Remuneration Commission;
- Risk Management Commission;
- Audit and Internal Control Commission.

As support bodies to the Executive Committee, the following were constituted:

- Capital, Assets and Liabilities Management Committee;
- Credit Committee;
- Business Committee;
- Information Technology Committee; and
- Investment and Costs Committee.

All members of Banco BIR's Governing Bodies are bound by strict duties of confidentiality and are subject to a set of rules designed to prevent conflicts of interest or insider dealing, observing best practice and best principles of proper and prudent management.

Additionally, all members of the Management Bodies have the technical competence, professional experience and moral standing to perform their respective duties.



## 2.5 Corporate Bodies

### GENERAL MEETING

Chair	Paulo Antunes
Vice-Chair	Adriano Leal
Secretary	Isaura Pinto Fernandes

### BOARD OF DIRECTORS

Chairman	Generoso de Almeida
Executive Director	Lígia Pinto Madaleno
Executive Director	João Carlos Moita
Executive Director	Carlos Francisco Ribeiro
Independent Director	Júlio Ângelo Correia

### EXECUTIVE COMMITTEE

CEO	Lígia Pinto Madaleno
Executive Director	João Carlos Moita
Executive Director	Carlos Francisco Ribeiro

### SUPERVISORY BOARD

Chair	Faustino Mpemba Madia
Member	Carlos Ferraz
Member	Nuno Ricardo Barros



### 3. Our Path



## 3.1 Our Path

- Capital Increase to AOA 10,000 Million;
- Official inauguration of the new Bank Headquarters;
- Institution's first annual profit.

- Inauguration of Viana Corporate Branch;
- Commercialization of Kwanza Credit Card for use in all Multicaixa scheme;
- Commercialization of Mastercard Products – Credit and Pre-paid cards.

- Inauguration of 2 new ATM Centers (Aeroporto and Patriota);
- Launch of the Mobile Banking.

- Inauguration of 4 new ATM Centers (Aeroporto Internacional, Huambo Expresso, Zango e UPRA);
- Launch of the new website.



- Approval of the new strategic plan for 2019/2021;
- Break-even reached;
- Inauguration of Viana, Bairro Azul and SIAC Cazenga branches;
- Trading and Settlement BODIVA registration;
- Mastercard Principal member acceptance.

- Inauguration of the Porto de Luanda branch;
- Inauguration of 3 new ATM Centers (Deskantão Nova Vida, Deskantão Camama and Rua da Missão);
- Commercialization of cash withdrawal service via POS and a safe deposit box rental service.

- Inauguration of the Deskantão Camama branch;
- Launch of the KWIK on our digital platforms.



## 4. Our Strategy





## 4.1 Strategic Plan 2025 – 2028 (Priotities)





## 5. Sustainability



## 5.1 Sustainability Vision



### Sustainable Client

A company's sustainability focuses on reconciling it's financial, environmental, and social performance. For continuous evolution, companies need to identify improvement opportunities and invest in their realization.

**BIR is dedicated to supporting it's clients on their sustainable development journey through tailored interactions and customizing it's offerings to meet their specific goals and requirements.**



### Financial Resilience

The escalation of climate change and social inequalities poses risks to the economy, businesses, and value chains. This situation calls for a proactive approach to mitigate these risks before they become more frequent and severe.

**Recognizing this, BIR prioritizes the integration of environmental, social, and governance risks into it's financial risk management strategy.**



### Social Ethics

The value that employees add to the business should be fostered with a healthy internal culture and opportunities for continuous growth and learning.

The relationship with the client is also an essential part of the Bank's strategy, which goes beyond the services provided.

**BIR aims to develop positive impact initiatives that value and empower it's employees and bring the Bank closer to the surrounding communities.**





## 6.1 Key Indicators – December 2024

### Balance Sheet



265.497 Total Assets 51.499 Loans to Customer (gross figures)

190.876 Customer Funds 64.092 Own Funds

MILLION AOA

### Structure



7 Branch Network

2 Corporate Centres

10.546 Active Customers

7 ATM Centres

### Earnings and Profitability



38,3% Cost-to-income Ratio

43,5% ROAE

44.985 Net Operating Income

23.941 Income

MILLION AOA

### Solidity and Credit Quality



39,2% RSR

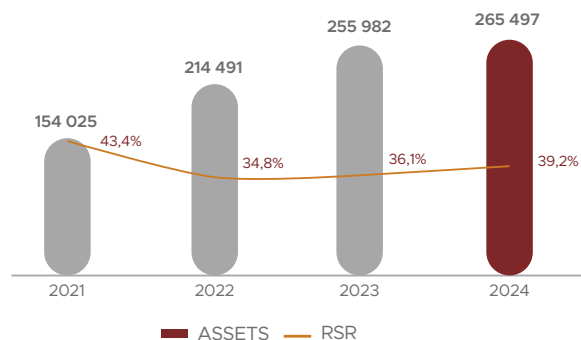
0,7% Non Performing Loans

942,6% NPL Coverage

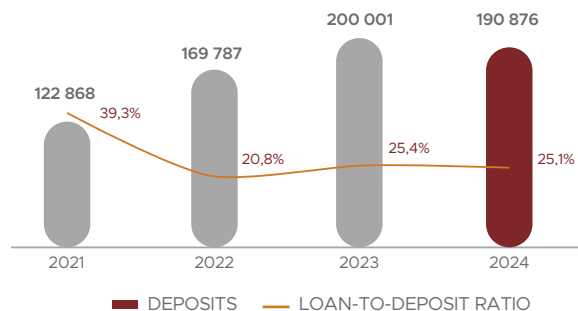
## 6.2 Performance 2021 - 2024

BILLIONS IN AOA

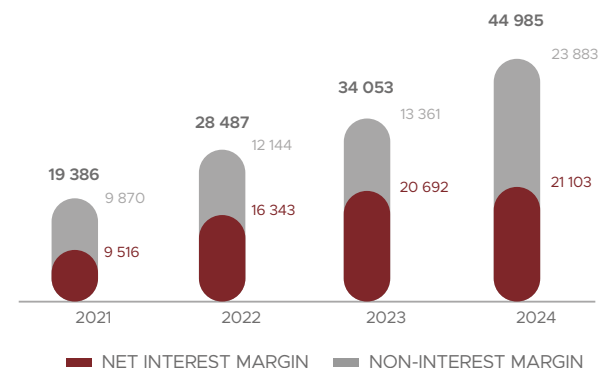
TOTAL ASSETS



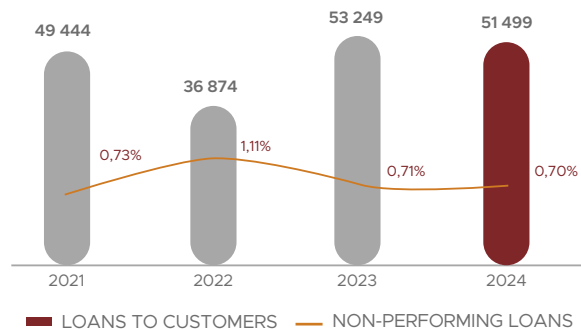
CUSTOMER FUNDS



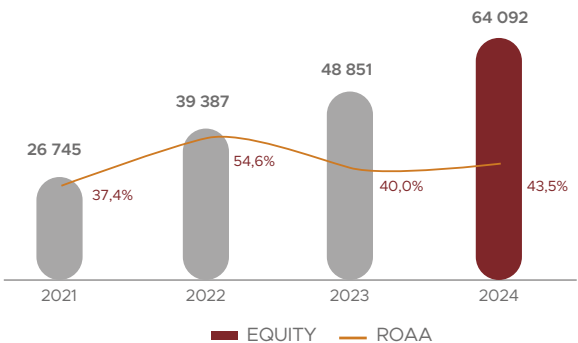
BANKING INCOME



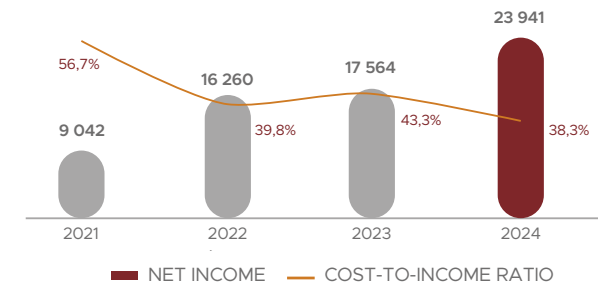
LOANS TO CUSTOMERS



OWN FUND



NET INCOME



## 6.3 Strategic Plan Achievement Degree of Objectives

		Actual (Dec 24)	Strategic Plan (Dec 24)	GRO (%)
<b>Business</b>	Gross Credit (M AOA)	51 499	35 224	146%
	Customer Resources (M AOA)	190 876	214 013	89%
	Active Clients	10 546	5 000	211%
	Branches + ATM Centers	14	11	127%
<b>Profitability</b>	Banking Income (M AOA)	44 985	27 368	164%
	Net Income	23 941	11 991	200%
	Efficiency Ratio	38,3%	39,90%	
	ROAE	42,3%	>30%	
<b>Stability</b>	Equity (M AOA)	64 092	60 085	136%
	RSR	39,2%	>30%	
<b>Credit Quality</b>	Overdue Loan Ratio > 30 days	0,70%	<2%	
	Coverage of Overdue > 30 days by Impairments	714,23%	>150%	

Compared to the targets defined in the Strategic Plan (2021–2024), the Bank achieved all objectives, with the exception of customer resources.



## 7. Annexes

# 7.1 Balance Sheet

<b>INDIVIDUAL BALANCE</b>		(Billions in kwanzas)	
		<b>31/12/24</b>	<b>31/12/23</b>
<b>ASSETS</b>			
Cash and balances with central banks		47 146 172	35 404 299
Balaces with other credit institutions		15 235 152	9 264 165
Placements with central banks and other credit institutions		19 950 702	2 092 897
Financial assets measured at fair value through profit or loss		25 132 788	16 530 841
financial assts measured at amortized cost		73 988 533	114 352 426
Loans to customers		47 940 652	50 759 855
Non-current assets held for sale		-	-
Other intangible Assets		1 259 707	1 298 349
Tangible fixed assets		29 949 984	22 194 671
Investments in subsidiaries and associates		2 047 266	1 650 000
Corrent tax assets		159 735	159 735
Other assets		2 686 387	2 274 630
<b>Total assets</b>		<b>265 497 078</b>	<b>255 981 868</b>
<b>LIABILITIES AND EQUITY</b>			
Funding from central banks and other financial institutions		1 584 956	1 118 999
customer deposits and other loans		190 876 060	200 001 271
Provisions		38 958	92 699
Other liabilities		8 904 749	5 917 764
<b>Total liabilities</b>		<b>201 404 723</b>	<b>207 130 733</b>
Share capital		17 500 000	17 500 000
Legal reserves		10 981 333	9 224 952
Other reserves and earnings		11 669 802	4 562 373
Net income for the period		23 941 220	17 563 810
<b>Total equity</b>		<b>64 092 355</b>	<b>48 851 135</b>
<b>Total liabilities and equity</b>		<b>265 497 078</b>	<b>255 981 868</b>

## 7.2 Demonstrações de Resultados

FINANCIAL STATEMENTS		[billions in kwanzas]	
	31/12/24	31/12/23	
Interest and similar income	32 312 534	31 361 814	
Interest and similar expenses	(11 209 887)	(10 669 709)	
<b>NET INTEREST INCOME</b>	<b>21 102 647</b>	<b>20 692 105</b>	
Fee and commission income	8 205 406	5 258 754	
Fee and commission expenses	(1 865 817)	(1 254 719)	
Gains/Losses on financial assets and liabilities measured at fair value through profit or loss	9 028 277	6 137 141	
Gains/Losses on investments at amortized cost	2 782 178	2 069 645	
<b>Net fee and commission income</b>	<b>18 150 043</b>	<b>12 210 821</b>	
Foreign exchange gains/losses	8 675 642	3 619 779	
Gain/losses on disposal of other assets	-	5 000	
Other operating income/expenses	(2 942 965)	(2 474 638)	
<b>Gains/Losses from financial operations</b>	<b>5 732 677</b>	<b>1 150 141</b>	
<b>Banking activity income</b>	<b>44 985 367</b>	<b>34 053 068</b>	
Staff costs	(8 998 211)	(7 435 166)	
Third-party supplies and services	(5 850 414)	(5 152 452)	
Depreciation and amortization for the period	(2 373 376)	(2 144 792)	
Net provisions	53 741	(63 175)	
Impairment losses on loans to customers	(1 836 129)	(1 036 503)	
Impairment losses on other financial assets	531 427	(632 694)	
Impairment losses on other assets	(293 623)	(24 476)	
Results from subsidiaries, associates and joint ventures	357 266		
<b>Profit before tax from continuing operations</b>	<b>26 576 048</b>	<b>17 563 810</b>	
Current income taxes			
Current	(2 634 828)		
<b>Profit after tax from continuing operations</b>	<b>23 941 220</b>	<b>17 563 810</b>	
Gains/Losses on investments at amortized cost			
<b>Individual net income for the period</b>	<b>23 941 220</b>	<b>17 563 810</b>	
<b>Basic and diluted earnings per share</b>	<b>23,94</b>	<b>17,56</b>	

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