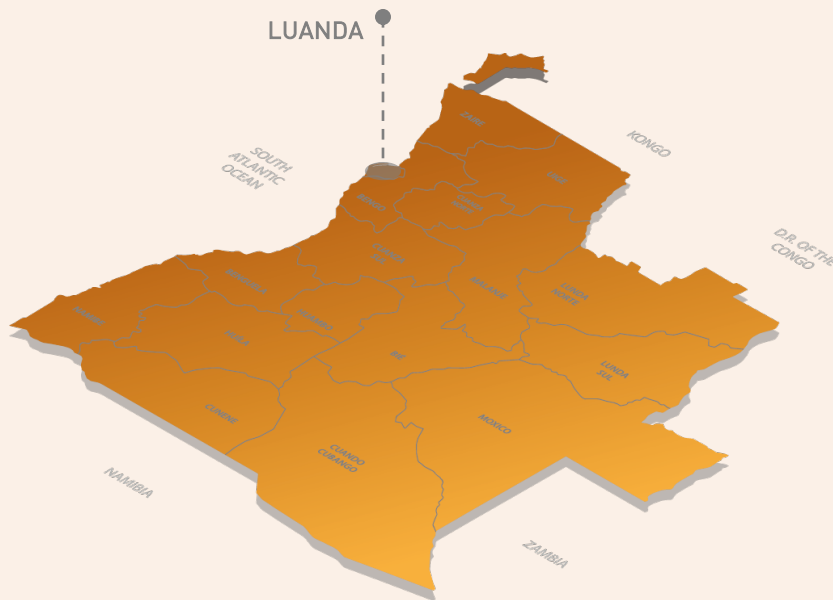


CORPORATE PRESENTATION

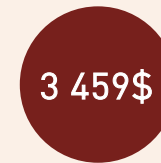
Angola at a Glance



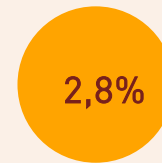
| | |
|-----------------------|----------------------------------|
| Land Area | 1.246.700 sq km |
| Capital | Luanda |
| Population | Aprox. 35,6 Million |
| Currency | Kwanza (AOA) |
| Political System | Presidential Republic |
| Sovereign Debt Rating | B- (S&P)/B- (Fitch)/B3 (Moody's) |



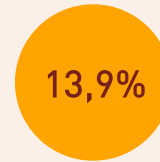
GDP at Market Prices
(Billion USD)



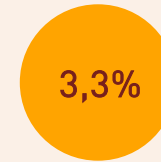
GDP Per Capita
(USD)



Real GDP Growth
(%)



Consumer Price Inflation
(%)



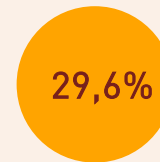
Private Consumption
(Var.%)



Government Consumption
(Var.%)

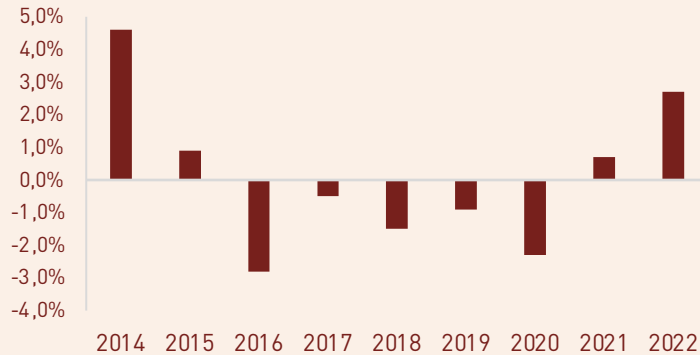


Gross Fixed Investment
(Var.%)

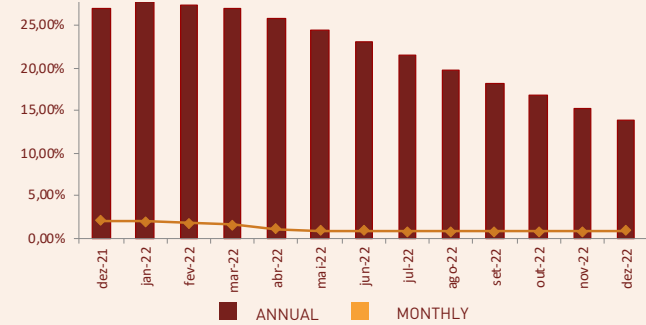


Unemployment Rate
(%)

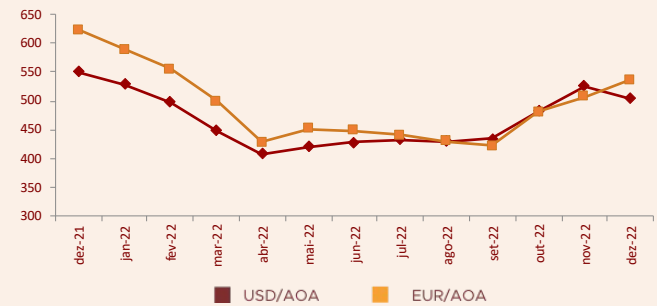
GDP (%)



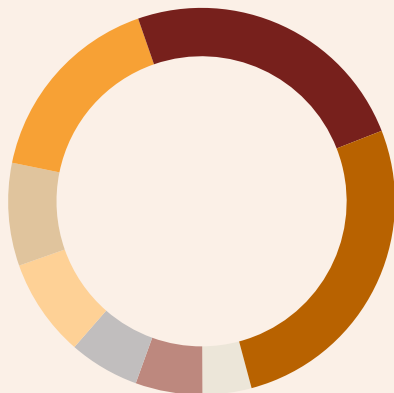
CONSUMER PRICE INFLATION



EXCHANGE RATES

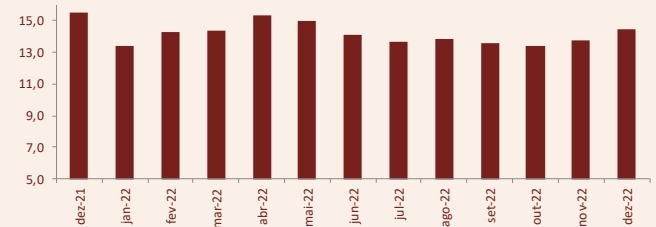


PARTICIPATION OF ACTIVITIES IN THE GDP OF THE 3rd QUARTER OF 2022



- 4,10% | Manufacturing Industry Products
- 5,60% | Real Estate and Rental Services
- 5,90% | Agriculture and Forestry
- 8,20% | Construction
- 8,60% | Public Administration, Defense and Social Security Mandatory
- 16,50% | Commercial Services
- 24,40% | Other Activities
- 26,80% | Oil Extraction and Refining

INTERNATIONAL RESERVES (Million USD)



Our Path



- Official inauguration of the Bank;
- Inauguration of the branch office in Malanje;
- Opening of an account at the 1st Correspondent Bank.

- Inauguration of the 1º de Maio branch.

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

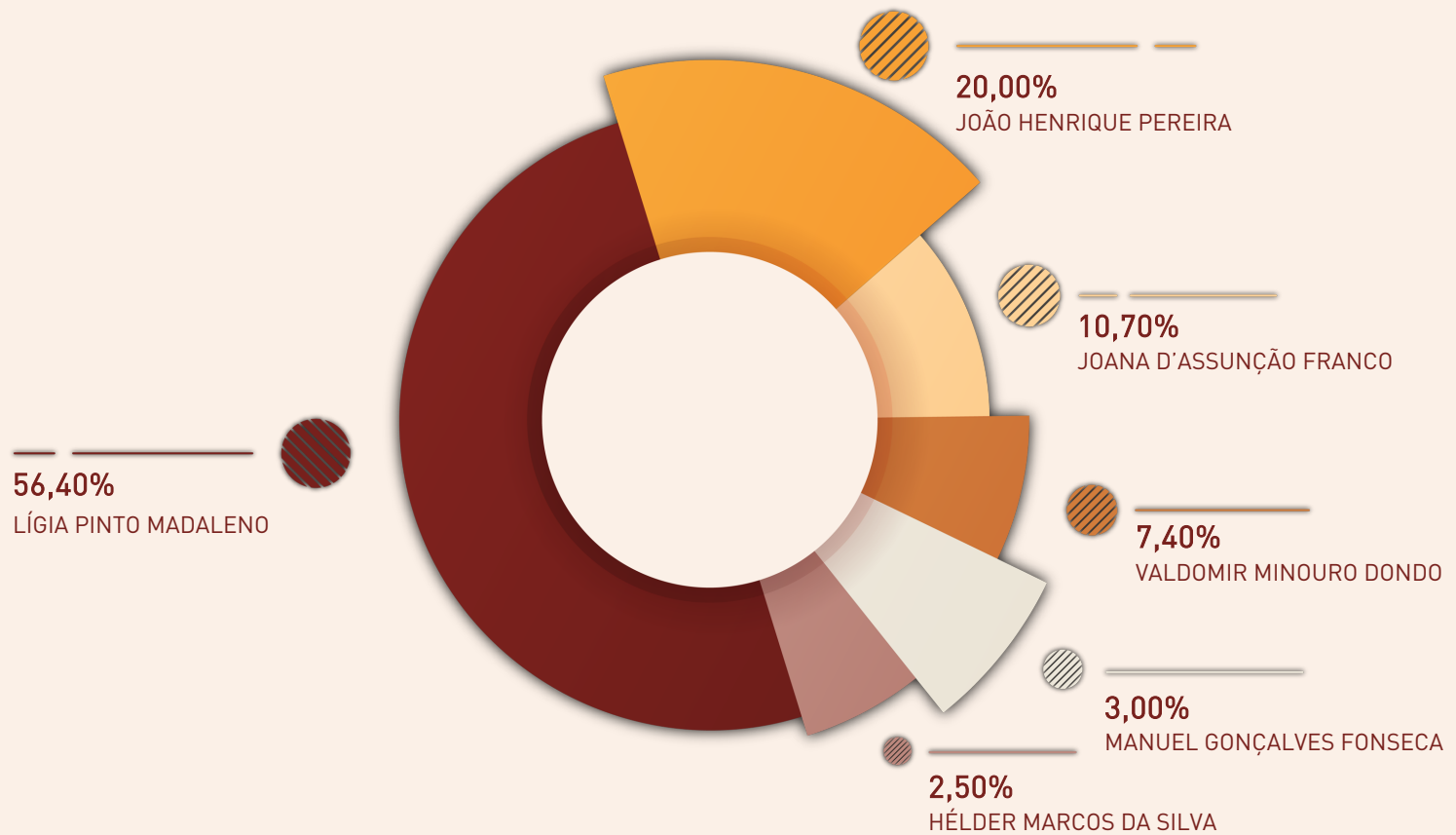
- Approval of the new strategic plan for 2019/2021;
- Break-even reached;
- Inauguration of Viana, Bairro Azul and SIAC Cazenga branches;
- Trading and Settlement BODIVA registration;
- Mastercard Principal member acceptance.

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

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

Shareholder Structure



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 |

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:

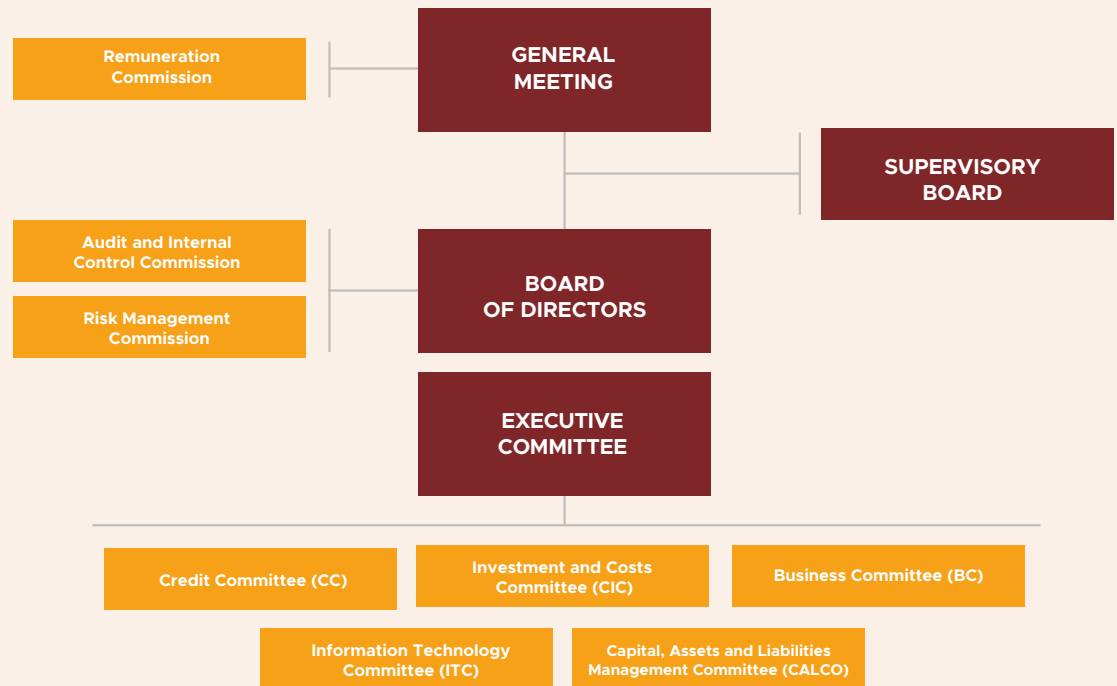
- Remuneration Commission;
- Risk Management Commission;
- Audit and Internal Control Commission.

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.



Vision, Mission & Values



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

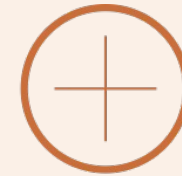
Innovation - In products, customer channels and service;

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.



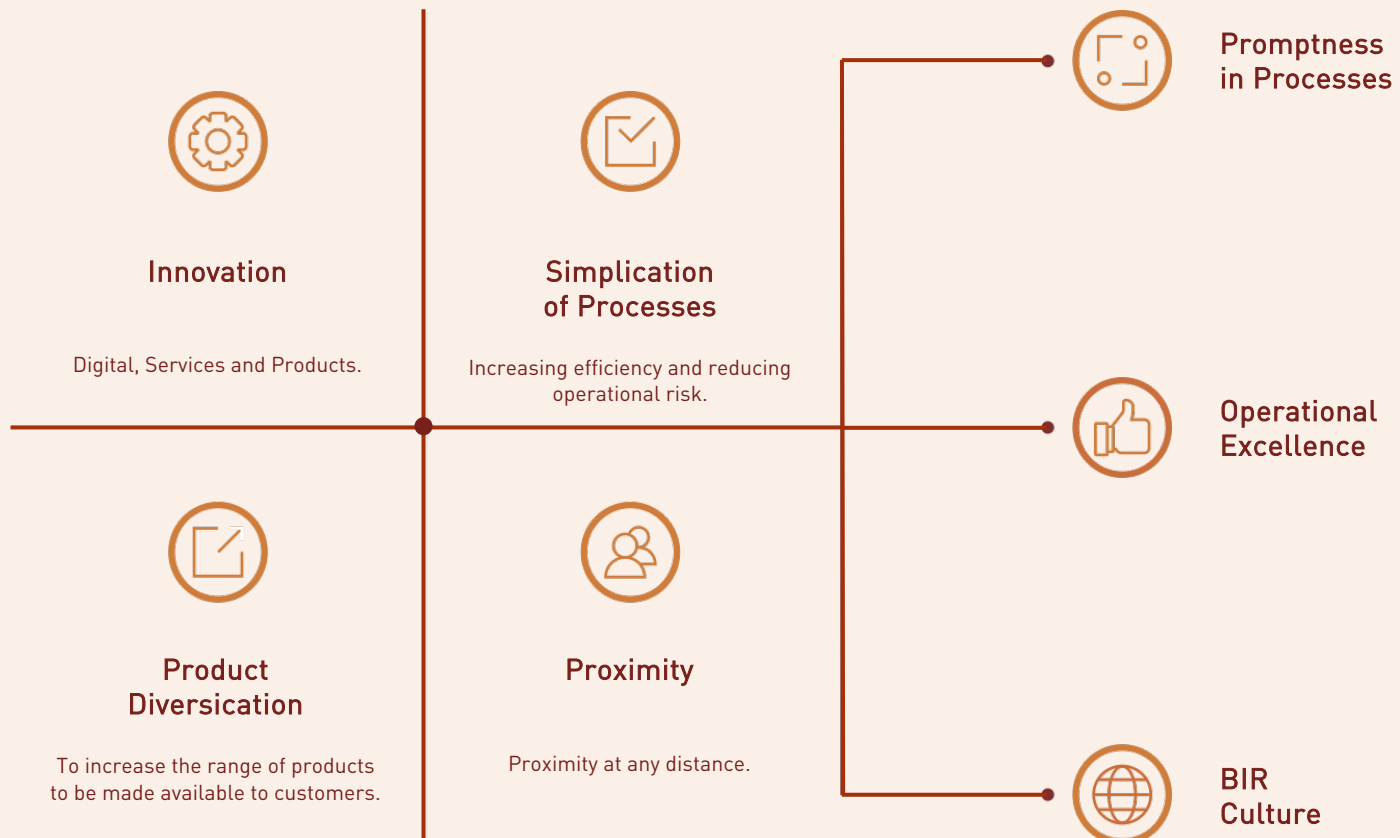
To develop solutions, products and services that promote lasting partnerships with its customers and create value for shareholders.



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.

Commitment to Customers and Critical Success Factors



Commercial Network

ATM CENTER - MISSÃO

Rua da Missão
Kinaxixi - Luanda
Ingombota

BAIRRO AZUL BRANCH

Rua da Samba nº20 R/C, Bairro Azul
Ingombota - Luanda
Telefone: +(244) 226 431 559 | +(244) 927 099 148
Email: agencia.bairroazul@bir.ao

1º DE MAIO BRANCH

Rua Nicolau Gomes Spencer
Edifício Atrium Independência - Piso 0
Maculusso - Luanda
Telefone: +(244) 226 431 547 | +(244) 927 842 168
Email: agencia.1maio@bir.ao

ATM CENTER - AEROPORTO

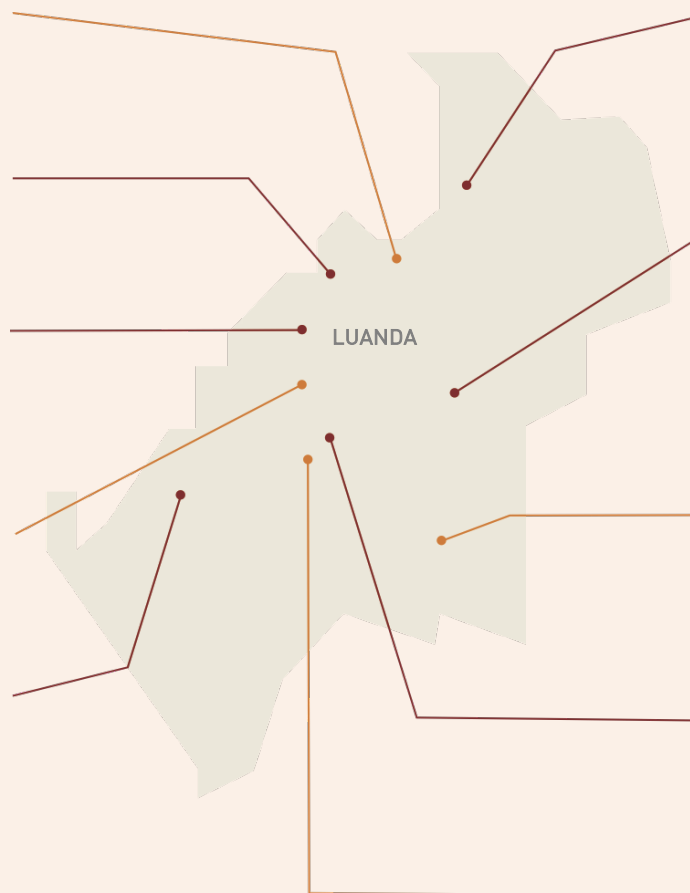
Rua 17 - Terminal Doméstico
Cassequel - Luanda
Ingombota

BELAS BRANCH

Belas Business Park, Torre Cuando Cubango,
R/C, loja nº 2.
Talatona - Luanda
Telefone: +(244) 226 431 559 | +(244) 926 828 441
Email: agencia.belas@bir.ao

CORPORATE BRANCH - BELAS

Belas Business Park, Edifício Bengo - Piso 7
Telefone: +(244) 226 431 559
Email: centro.empresas.belas@bir.ao



PORTO DE LUANDA BRANCH

Av. 4 de Fevereiro
Bairro da Marginal
Ingombota - Luanda
Telefone: +(224) 226 431 559 | +(244) 923 203 449
Email: agencia.portodeluanda@bir.ao

VIANA BRANCH

Rua Comandante Valódia, nº30, Vila de Viana
Viana - Luanda
Telefone: +(244) 226 431 559 | +(244) 927 827 853
Email: agencia.viana@bir.ao

CORPORATE BRANCH - VIANA

Telefone: +(244) 226 431 559
Email: centro.empresas.viana@bir.ao

ATM CENTER - CAMAMA

Rua do Catemba 2
Belas - Luanda
Camama


DESKONTÃO BRANCH

Projecto Nova Vida, lote P029
Kilamba Kiaxi, Luanda
Telefone: +(244) 226 431 559 | +(244) 944 474 803
Email: agencia.deskontao@bir.ao


ATM CENTER - PATRIOTA


Estrada Lar Patriota
Patriota - Luanda
Belas

Key Indicators December 2022

| BALANCE SHEET (Million AOA) | | | |
|---|---|--|--|
|  | 214 491 TOTAL ASSETS EQUIV. USD 425,91 M | 169 787 DEPOSITS EQUIV. USD 337,1 M | 36 874 LOANS TO CUSTOMERS EQUIV. USD 73,2 M |
| | | | 39 387 EQUITY EQUIV. USD 78,2 M |

| EARNINGS AND PROFITABILITY (Million AOA) | |
|---|--|
|  | 16 260 NET INCOME EQUIV. USD 32,3 M |
| 28 486 NET OPERATING INCOME EQUIV. USD 56,6 M | 39,8% COST-TO-INCOME RATIO |
| 9,1% ROAA | 54,6% ROAE |

| KEY INDICATORS 2022 | |
|---|--|
|  | 34,8% RSR |
| | 1,1% NON-PERFORMING LOANS |
| | 378% NPL COVERAGE |

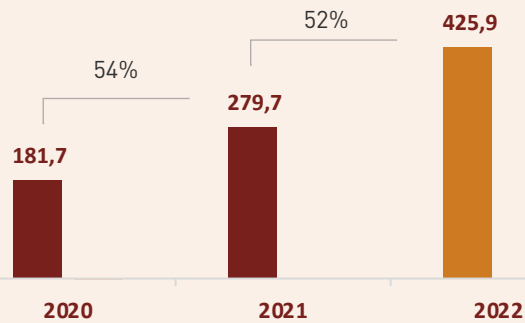
| STRUCTURE | |
|---|-------------------------------|
|  | |
| 6 BRANCHES | 4 ATM CENTERS |
| 36 ATM | 2 672 POS |
| 9 959 ACTIVE CUSTOMERS | 10 355 ACTIVE CARDS |
| 131 EMPLOYEES | |

Performance 2021 - 2022

MILLION USD (*)

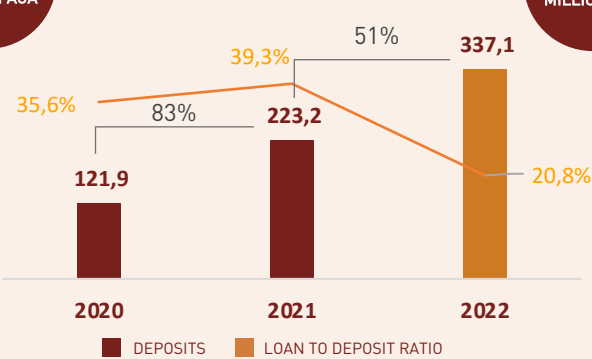
TOTAL ASSETS

214 491
MILLION AOA



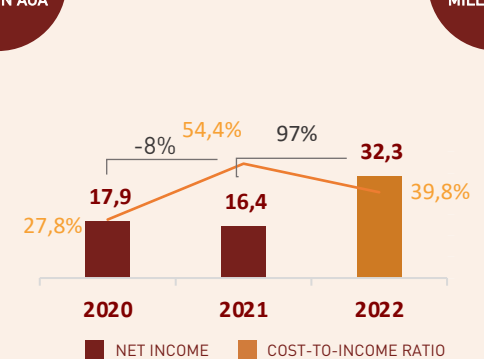
CUSTOMER FUNDS

169 787
MILLION AOA



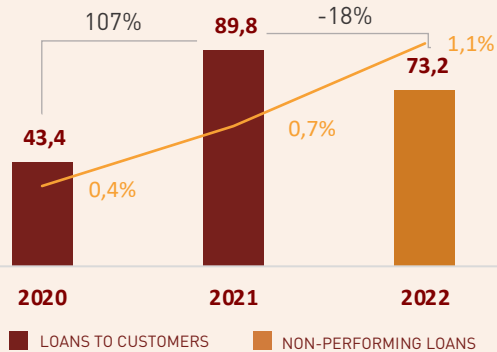
NET INCOME

16 260
MILLION AOA



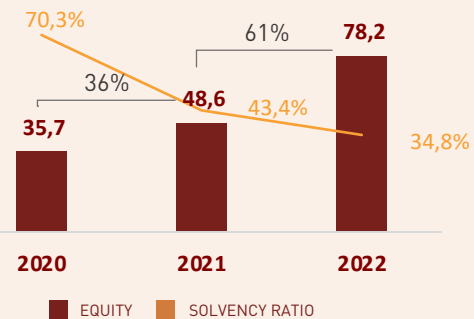
LOANS TO CUSTOMERS

36 874
MILLION AOA



OWN FUND

39 387
MILLION AOA



(*)Merely indicative values in USD (conversion of values in national currency at exchange rate of USD/AOA at the end of the year: 649,911 in 2020, 550,59 in 2021 and 503,647 in 2022).

Strategic Plan Achievement Degree of Objectives

| | ACTUAL (DEZ - 22) | STRATEGIC PLAN (DEZ - 22) | ACHIEVEMENT DEGREE OF OBJECTIVES (%) |
|---|----------------------|---------------------------------|---|
| BUSINESS | | | |
| Loan to Customers Gross (M USD) * | 73,2 | 62,6 | 117% |
| Customer Funds (M USD) * | 337,1 | 283,4 | 119% |
| Active Customers | 9 959 | 4 400 | 226% |
| Branches + ATM Centers | 10 | 9 | 111% |
| PROFITABILITY | | | |
| Net Operating Income (M USD) * | 56,6 | 49,0 | 116% |
| Net Interest Income | 32,3 | 24,7 | 131% |
| Cost-to-Income Ratio | 39,8% | 39,0% | |
| ROAE | 54,6% | >30% | |
| CAPITAL | | | |
| Equity (M USD) * | 78,2 | 72,2 | 108% |
| Solvency Ratio | 34,8% | >30% | |
| CREDIT QUALITY | | | |
| Non-Performing Loans > 30 days | 1,1% | <2,0% | |
| Coverage of Non-Performing Loans > 30 days by impairments | 378% | >300% | |

(*Merely indicative values in USD (conversion of values in national currency at exchange rate of USD/AOA at the end of the year: 503,647 in 2022).

Strategic Plan 2021-2024 Priorities

01.

Sustainability of the Business Model.

- To streamline the commercial banking business model, focusing on corporate and large corporate business;
- To develop an investment banking business model focusing on venture capital allocated to import substitution projects, in an initial phase, and boosting exports in a subsequent phase.

02.

Strengthening of Digital Skills.

- To facilitate customer access to the Bank;
- To enable productivity gains;
- Reduction of operational risk.

03.

Sustainable Growth.

- To leverage the Bank to the category of medium-sized institution;
- To protect the balance sheet, through conservative credit and liquidity management policies;
- To strengthen skills and intervention of non-executive directors, in particular those who are independent;
- Increased transparency in the disclosure of information to the different stakeholders;
- Capacity building across the entire structure, with a special focus on control areas.

04.

Mobilisation.

- To involve employees in the execution of the Bank's strategic agenda, as a team and creating development opportunities;
- Acquisition of talent, through the recruitment of senior staff and partnerships with Universities;
- Capacity building through the strengthening of training initiatives.

ANNEXES

Balance Sheet

Thousand AOA

Thousand USD (*)

| ASSETS | 2022 | 2021 | 2022 | 2021 |
|---|--------------------|--------------------|----------------|----------------|
| Cash and deposits at central banks | 30 547 959 | 29 484 184 | 60 654 | 53 550 |
| Deposits at other credit institutions | 10 762 984 | 8 630 121 | 21 370 | 15 674 |
| Loans and advances to central banks and other credit institutions | 1 014 826 | - | 2 015 | - |
| Financial assets at fair value through profit or loss | 50 504 419 | 41 067 | 100 277 | 75 |
| Financial assets at amortised cost | 72 251 538 | 55 706 436 | 143 457 | 101 176 |
| Loans to Customers | 35 348 483 | 48 303 961 | 70 185 | 87 731 |
| Other intangible assets | 1 295 508 | 1 355 247 | 2 572 | 2 461 |
| Tangible Fixed Assets | 11 467 454 | 9 129 144 | 22 769 | 16 581 |
| Current tax assets | 343 414 | 378 525 | 682 | 687 |
| Other assets | 954 011 | 996 564 | 1 894 | 1 810 |
| TOTAL ASSETS | 214 490 595 | 154 025 247 | 425 875 | 279 746 |
| LIABILITIES AND EQUITY | | | | |
| Funds from Central Banks and other Credit Institutions | - | - | - | - |
| Customer Funds and other Loans | 169 786 576 | 122 868 256 | 337 114 | 223 157 |
| Provisions | 29 524 | 28 173 | 59 | 51 |
| Other Liabilities | 5 287 171 | 4 384 135 | 10 498 | 7 963 |
| TOTAL LIABILITIES | 175 103 171 | 127 280 563 | 347 671 | 231 171 |
| Share Capital | 10 000 000 | 10 000 000 | 19 855 | 18 162 |
| Reserves and Retained Earnings | 13 127 707 | 7 702 241 | 26 065 | 13 989 |
| Net income for the year | 16 259 617 | 9 042 443 | 32 284 | 16 423 |
| TOTAL EQUITY | 39 387 324 | 26 744 684 | 78 204 | 48 575 |
| TOTAL LIABILITIES AND EQUITY | 214 490 595 | 154 025 247 | 425 875 | 279 746 |

(*)Merely indicative values in USD (conversion of values in national currency at exchange rate of USD/AOA at the end of the year: 550,59 in 2021 and 503,647 in 2022).

Income Statement

Thousand AOA

| | 2022 | 2021 |
|---|-------------------|-------------------|
| Interest and similar income | 25 320 521 | 15 789 940 |
| Interest expenses and similar expenses | (8 977 926) | (6 273 482) |
| NET INTEREST INCOME | 16 342 596 | 9 516 458 |
| Fees and commissions income | 5 626 604 | 4 912 953 |
| Fees and commissions expenses | (1 010 508) | (852 525) |
| Gains / (losses) from financial assets and liabilities at fair value through profit or loss | 1 886 388 | - |
| Gains / (losses) from investments at amortised cost | 721 786 | 193 686 |
| Gains / (losses) from foreign exchanges | 7 693 736 | 6 615 443 |
| Other operating income (losses) | (2 774 345) | (999 397) |
| TOTAL OPERATING INCOME | 28 486 256 | 19 386 618 |
| Staff costs | (5 990 679) | (4 152 101) |
| Other administrative costs | (3 735 569) | (5 625 936) |
| Depreciation and Amortisation | (1 607 758) | (1 205 228) |
| Other provisions | (1 351) | 26 552 |
| Impairment for customer loans | (385 500) | 491 051 |
| Impairment for other financial assets | (505 781) | 1 458 939 |
| NET INCOME BEFORE INCOME TAXES | 16 259 617 | 10 379 895 |
| Tax on profit or loss | - | (1 337 452) |
| NET INCOME AFTER TAXES FROM CONTINUING OPERATIONS | 16 259 617 | 9 042 443 |
| Income arising from discontinued and/or discontinuing operations | - | - |
| NET INCOME FOR THE YEAR | 16 259 617 | 9 042 443 |

Thousand USD (*)

| | 2022 | 2021 |
|---|---------------|---------------|
| Interest and similar income | 50 274 | 28 678 |
| Interest expenses and similar expenses | (17 826) | (11 394) |
| NET INTEREST INCOME | 32 449 | 17 284 |
| Fees and commissions income | 11 172 | 8 923 |
| Fees and commissions expenses | (2 006) | (1 548) |
| Gains / (losses) from financial assets and liabilities at fair value through profit or loss | 3 745 | - |
| Gains / (losses) from investments at amortised cost | 1 433 | 352 |
| Gains / (losses) from foreign exchanges | 15 276 | 12 015 |
| Other operating income (losses) | (5 509) | (1 815) |
| TOTAL OPERATING INCOME | 56 560 | 35 211 |
| Staff costs | (11 895) | (7 541) |
| Other administrative costs | (7 417) | (10 218) |
| Depreciation and Amortisation | (3 192) | (2 189) |
| Other provisions | 3 | 48 |
| Impairment for customer loans | 765 | 892 |
| Impairment for other financial assets | 1 004 | 2 650 |
| NET INCOME BEFORE INCOME TAXES | 32 284 | 18 852 |
| Tax on profit or loss | - | (2 429) |
| NET INCOME AFTER TAXES FROM CONTINUING OPERATIONS | 32 284 | 16 423 |
| Income arising from discontinued and/or discontinuing operations | - | - |
| NET INCOME FOR THE YEAR | 32 284 | 16 423 |

(*)Merely indicative values in USD (conversion of values in national currency at exchange rate of USD/AOA at the end of the year: 550,59 in 2021 and 503,647 in 2022).

Contacts

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