

Annex to Circular No. 02/EFI/2017

PRUDENTIAL AND ECONOMIC-FINANCIAL INDICATORS

Notice No. 16/GBM / 2017, published in the Official Gazette of the Republic No. 149, Series I, of September 22, 2017

Financial Year: 2021
Start date: July 1
End date: September 30

Description	ABC	ACCESS	Mais <small>(Microbank)</small>	Bayport	BIM	BIG	NedBank	MyBuCks	ABSA Bank	BCI	BNI	FCB	CPC	Ecobank	FNB	GAPI	Letshego	Moza Banco	SGM	Socremo	SB	UBA
CAPITAL																						
Leverage ratio	12.82%	62.52%	36.17%	14.27%	20.19%	49.93%	13.91%	5.26%	14.72%	11.84%	35.23%	19.87%	9.97%	24.19%	11.10%	22.82%	54.05%	18.02%	9.99%	34.75%	17.23%	23.16%
Solvency ratio	12.90%	82%	42.96%	9.86%	47.96%	181.92%	16.92%	0.93%	19.40%	24.91%	33.07%	26.95%	14.80%	48.50%	21.68%	43.82%	53.71%	16.61%	13.15%	59.37%	29.42%	43.36%
Tier 1 Capital	12.05%	82%	42.05%	21.81%	50.33%	180.00%	17.54%	3.21%	19.47%	25.66%	33.09%	26.95%	18.90%	48.50%	21.68%	146.18%	52.18%	19.84%	13.13%	59.36%	29.41%	43.69%
ASSET QUALITY																						
Overdue Loans Ratio up to 90 days	13.49%	0.00%	1.28%	9.03%	0.08%	0.00%	0.37%	3.47%	3.57%	10.87%	18.20%	0.22%	0.00%	0.33%	2.67%	14.43%	6.55%	8.14%	4.88%	3.71%	3.77%	0.00%
Non-Performing Loans(NPL) Ratio	19.33%	0.00%	19.48%	5.34%	14.62%	0.00%	2.19%	14.38%	4.11%	12.92%	3.65%	4.55%	3.86%	0.01%	10.85%	8.28%	6.55%	21.38%	4.40%	9.98%	2.21%	0.37%
NPL Coverage Ratio	79.13%	0.00%	81.16%	29.95%	114.22%	0.00%	89.12%	66.32%	58.46%	39.47%	2.24%	90.38%	15.22%	8104%	72.65%	68.63%	81.95%	96.80%	89.86%	77.80%	71.20%	100.00%
MANAGEMENT																						
Structure cost	61.66%	90.37%	61.29%	24.76%	39.35%	29.54%	77.22%	101.26%	74.59%	46.77%	74.53%	66.65%	49.79%	243.23%	84.73%	109.90%	28.98%	72.57%	63.60%	108.4%	52.52%	35.88%
Operating cost	54.60%	35.79%	48.04%	22.42%	33.80%	26.07%	62.54%	94.31%	66.80%	41.94%	67.59%	57.10%	41.09%	212.37%	78.42%	97.76%	25.44%	61.01%	55.62%	89.6%	47.07%	29.18%
Efficiency ratio	41,891.17	9,707.29	28,485.10	74,783.08	56,974.07	86,316.09	35,131.18	22,665.16	56,786.48	55,520.65	108,335.44	50,556.18	26,791.31	52,370.65	36,715.96	11,932.72	56,794.92	38,566.36	74,845.61	5,045.53	91,104.30	42,959.33
PROFIT OR LOSS																						
Financial Margin Ratio	1.43%	186.82%	#DIV/0!	13.35%	8.69%	9.08%	8.48%	21.79%	11.74%	9.25%	13.73%	6.96%	20.00%	5.42%	1.13%	1.88%	16.71%	4.98%	5.37%	21.49%	10.12%	8.45%
Return On Assets (ROA)	0.48%	-5.69%	3.38%	4.24%	4.45%	6.22%	1.44%	0.82%	1.18%	2.46%	1.46%	0.94%	16.24%	1.20%	0.21%	-1.90%	6.65%	-0.03%	0.43%	-0.43%	3.17%	1.63%
Return On Equity (ROE)	3.81%	-6.74%	9.33%	26.23%	22.85%	10.40%	10.93%	15.63%	8.01%	21.89%	4.03%	4.96%	46.54%	4.65%	1.89%	-8.34%	11.96%	-0.16%	4.36%	-1.23%	20.21%	7.05%
LIQUIDITY																						
Net Assets Ratio	37.15%	44.93%	37.91%	11.28%	52.98%	83.54%	53.27%	26.85%	31.37%	41.06%	25.40%	36.48%	92.09%	22.74%	66.22%	42.51%	6.83%	32.05%	59.57%	27.79%	69.98%	70.69%
Transformation Ratio	0.05%	9.86%	88.80%	454.72%	33.51%	0.00%	51.41%	101.98%	62.52%	53.34%	512.77%	61.64%	52.34%	22.30%	23.42%	0.00%	332.67%	87.78%	47.13%	93.33%	35.78%	41.47%
Short-term Liquidity Coverage Ratio	45.74%	153.28%	63.57%	68.37%	68.95%	172.39%	46.09%	35.47%	41.02%	54.48%	38.30%	46.64%	113.61%	42.58%	77.54%	86.20%	33.53%	36.49%	80.20%	49.51%	93.99%	99.26%

NOTE:

The information contained in the map falls under the sole responsibility of the Credit Institutions' Management.

SHORT NAMES

Access	Access Bank Moçambique, SA
ABC	African Banking Corporation (Mozambique)
Banco Mais	Mais - Microbanco de Apoio aos Investimentos
Bayport	Bayport Serviços Financeiros
BIM	Banco Internacional de Moçambique, SA
BIG	Banco de Investimento Global, SA
NedBank	Nedbank (former Banco Único)
MyBuCks	MyBucks Bank Mozambique, SA.
ABSA Bank	ABSA Bank Moçambique, SA
BCI	Banco Comercial e de Investimentos, SA
BNI	Banco Nacional de Investimento
FCB	First Capital Bank (Mozambique)
CPC	Cooperativa de Poupança e Crédito
Ecobank	Ecobank Moçambique, SA
FNB	FNB Moçambique, SA
GAPI	Gapi Sociedade de Investimento, SI
Letshego	Banco Letshego, SA
MOZA BANCO	Moza Banco, SA
SGM	Banco Société Générale Moçambique
Socremo	Socremo Banco de Microfinanças, SA
SB	Standard Bank Moçambique, SA
UBA	United Bank for Africa Moçambique, SA