

# Annex to Circular n.º 02/EFI/2017 | Part 1

## PRUDENTIAL, ECONOMIC AND FINANCIAL INDICATORS

"Notice n.º 16/GBM/2017, published on the Official Gazette n.º 149, Serial I, of 22 September 2017"

**Economic Year:** 2021

**Start Date:** January 1

**End Date:** March 31

Description	ABC	Access	Banco Mais	Bayport	BIM	BIG	BAU	MyBuCks	ABSA Bank	BCI	BNI
<b>CAPITAL</b>											
Leverage ratio	12,09%	82,03%	31,60%	31,60%	18,03%	75,97%	12,54%	6,00%	15,07%	11,27%	36,23%
Solvency ratio	11,79%	949,65%	34,51%	34,51%	47,71%	180,99%	17,96%	-0,36%	20,81%	24,02%	40,32%
Tier 1 Capital	10,42%	949,64%	33,64%	33,64%	50,09%	178,24%	19,19%	2,56%	22,01%	24,99%	40,30%
<b>ASSET QUALITY</b>											
Overdue Loans Ratio up to 90 days	14,68%	0,00%	1,33%	1,33%	0,18%	0,00%	0,41%	11,86%	11,32%	8,37%	11,18%
Non-Performing Loans(NPL) Ratio	12,41%	0,00%	19,15%	19,15%	16,35%	0,00%	3,52%	11,23%	2,65%	13,94%	2,56%
NPL Coverage Ratio	47,89%	0,00%	80,32%	80,32%	114,91%	0,00%	87,07%	78,72%	85,11%	43,03%	1,25%
<b>MANAGEMENT</b>											
Structure cost	87,91%	1104,04%	53,49%	53,49%	41,84%	24,11%	77,61%	114,00%	86,23%	51,00%	124,59%
Operating cost	75,78%	303,42%	42,23%	42,23%	35,84%	21,15%	61,14%	107,00%	77,30%	45,78%	114,48%
Efficiency ratio	37 349,49	4 711,31	33 297,03	33 297,03	57 626,62	57 590 834,94	34 681,57	15 349,49	44 352,33	51 733,38	107 893,11
<b>PROFIT OR LOSS</b>											
Financial Margin Ratio	3,55%	10,64%	10,39%	10,39%	8,63%	10,95%	7,14%	3,00%	11,83%	8,47%	4,03%
Return On Assets (ROA)	0,29%	-4,12%	1,27%	1,27%	4,00%	7,31%	0,20%	-0,42%	1,47%	2,79%	-0,44%
Return On Equity (ROE)	2,20%	-4,89%	4,19%	4,19%	20,49%	9,72%	1,72%	-8,00%	9,75%	24,75%	-1,22%
<b>LIQUIDITY</b>											
Net Assets Ratio	39,06%	65,13%	38,97%	38,97%	52,66%	83,53%	62,46%	32,00%	34,21%	42,10%	37,54%
Transformation Ratio	0,05%	18,59%	83,11%	83,11%	34,32%	0,00%	40,53%	94,00%	55,28%	49,57%	196,94%
Short-term Liquidity Coverage Ratio	45,48%	370,73%	61,69%	61,69%	68,19%	430,20%	49,52%	44,00%	42,90%	54,60%	58,29%

### NOTE:

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

### ABBREVIATION NAME OF THE INSTITUTION

Access	Access Bank Moçambique, SA
ABC	African Banking Corporation (Moçambique)
Banco Mais	Banco Mais - Banco Moçambicano de Apoio
Bayport	Bayport Serviços Financeiros
BIM	Banco Internacional de Moçambique, SA
BIG	Banco de Investimento Global, SA
BAU	Banco Único, SA
MyBucks	MyBucks Bank Mozambique, SA.
ABSA Bank	ABSA Bank Moçambique, SA
BCI	Banco Comercial e de Investimentos, SA
BNI	Banco Nacional de Investimento

# Annex to Circular n.º 02/EFI/2017 | Part 2

## PRUDENTIAL, ECONOMIC AND FINANCIAL INDICATORS

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**Economic Year:** 2021

**Start Date:** January 1

**End Date:** March 31

Description	FCB	CPC	Ecobank	FNB	GAPI	Letshego	Moza Banco	SGM	Socremo	SB	UBA
<b>CAPITAL</b>											
Leverage ratio	20,49%	8,91%	27,65%	10,78%	23,14%	55,50%	17,02%	12,05%	35,58%	14,64%	28,83%
Solvency ratio	32,19%	12,66%	41,06%	19,33%	31,21%	56,66%	16,24%	14,03%	65,64%	23,81%	74,98%
Tier 1 Capital	32,19%	16,85%	41,06%	19,33%	169,96%	54,68%	18,48%	14,13%	65,62%	23,80%	75,47%
<b>ASSET QUALITY</b>											
Overdue Loans Ratio up to 90 days	1,14%	0,63%	1,27%	3,14%	15,38%	6,71%	4,07%	8,32%	7,31%	3,16%	0,00%
Non-Performing Loans(NPL) Ratio	5,14%	3,41%	0,03%	11,30%	8,49%	6,71%	27,17%	6,38%	10,78%	2,75%	0,93%
NPL Coverage Ratio	96,23%	36,00%	4009,38%	85,01%	43,25%	82,15%	96,84%	81,79%	74,16%	65,79%	100,00%
<b>MANAGEMENT</b>											
Structure cost	72,80%	45,61%	347,33%	88,09%	196,65%	23,42%	70,17%	77,78%	112,0%	48,10%	50,46%
Operating cost	62,93%	36,77%	308,72%	81,97%	173,34%	19,63%	58,09%	65,24%	92,52%	42,47%	32,09%
Efficiency ratio	54 807,14	70 475,00	40 513,48	33 621,98	11 700,89	52 665,96	40 480,44	56 511,14	5 180,05	83 022,46	33 875,19
<b>PROFIT OR LOSS</b>											
Financial Margin Ratio	5,67%	6,80%	2,66%	0,95%	0,45%	5,75%	1,35%	1,97%	21,56%	9,33%	8,36%
Return On Assets (ROA)	0,76%	5,63%	1,40%	-0,12%	-1,89%	2,36%	0,44%	0,09%	-2,60%	3,72%	-0,18%
Return On Equity (ROE)	3,82%	18,07%	4,43%	-1,10%	-8,17%	4,23%	2,59%	0,88%	-7,32%	25,67%	-0,61%
<b>LIQUIDITY</b>											
Net Assets Ratio	48,32%	93,13%	26,56%	65,35%	48,49%	12,67%	37,50%	49,32%	31,95%	70,63%	80,90%
Transformation Ratio	42,14%	59,95%	31,06%	23,02%	0,00%	313,26%	78,94%	51,74%	87,35%	34,87%	22,76%
Short-term Liquidity Coverage Ratio	61,96%	115,22%	53,52%	80,20%	150,31%	53,20%	43,34%	59,89%	53,81%	92,65%	123,79%

### NOTE:

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ABBREVIATION	NAME OF THE INSTITUTION
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