

Annex to Circular No. 02/EFI/2017 | Part 1

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

Economic Year: 2020
Start date: October 1
End date: December 31

Description	ABC	ACCESS	Banco Mais	Bayport	BIM	BIG	BAU	MyBucks	ABSA Bank	BCI	BNI
CAPITAL											
Leverage ratio	14.63%	87.20%	29.48%	16.94%	19.11%	74.47%	12.82%	5.71%	16.01%	10.75%	35.86%
Solvency ratio	14.93%	111.14%	37.55%	15.29%	43.88%	180.72%	17.43%	-0.75%	18.29%	25.08%	35.56%
Tier 1 Capital	11.64%	111.14%	36.66%	25.29%	46.00%	179.10%	19.28%	2.32%	19.96%	25.97%	35.55%
QUALITY OF ASSETS											
Overdue Loans Ratio up to 90 days	12.37%	0.00%	1.36%	6.62%	0.10%	0.00%	0.18%	11.40%	4.24%	6.79%	6.55%
Non-Performing Loans Ratio (NPL)	11.96%	0.00%	17.95%	5.07%	15.82%	0.00%	3.95%	9.64%	1.53%	12.99%	9.12%
NPL Coverage Ratio	83.33%	0.00%	83.63%	20.07%	102.20%	0.00%	82.60%	57.10%	116.53%	43.47%	26.48%
MANAGEMENT											
Structure cost	95.62%	99.15%	60.08%	32.34%	44.90%	33.50%	70.65%	118.51%	86.69%	51.45%	62.19%
Operating cost	79.45%	24.11%	48.21%	24.39%	38.57%	25.32%	58.40%	111.41%	78.31%	45.98%	58.71%
Efficiency ratio	34,430.85	1,791.16	35,443.95	55,768.36	57,578.59	59,497,277.79	36,478.99	21,116.06	45,904.95	50,886.01	120,309.65
PROFIT OR LOSS											
Financial Margin Ratio	8.74%	18.49%	12.29%	5.90%	8.93%	11.30%	7.76%	14.34%	11.05%	8.08%	13.44%
Return On Assets (ROA)	-0.35%	0.11%	2.77%	3.07%	3.06%	8.53%	0.11%	-1.54%	0.57%	1.49%	3.01%
Return On Equity (ROE)	-2.40%	0.12%	9.39%	15.70%	15.30%	13.27%	0.81%	-17.23%	3.37%	13.16%	6.96%
LIQUIDITY											
Net Assets Ratio	47.92%	69.55%	39.62%	11.59%	52.51%	84.17%	61.51%	41.20%	42.27%	40.31%	36.87%
Transformation Ratio	47.99%	28.44%	81.82%	410.29%	34.07%	0.00%	39.19%	75.19%	63.67%	49.83%	240.15%
Short-term Liquidity Coverage Ratio	81.53%	843.25%	61.37%	163.20%	67.30%	391.12%	56.18%	51.79%	53.63%	51.65%	54.52%

NOTE:

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

LIST OF ABBREVIATIONS

ABC	African Banking Corporation (Mozambique)
ACCESS	Access Bank Mozambique
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
MyBucks	MyBucks Bank Mozambique, SA.
ABSA Bank	ABSA Bank Moçambique
BCI	Banco Comercial e de Investimentos
BNI	Banco Nacional de Investimento

Annex to Circular No. 02/EFI/2017 | Part 2

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

Economic Year: 2020
Start date: July 1
End date: September 30

Description	FCB	CPC	Ecobank	FNB	GAPI	Letshego	Moza Banco	SGM	Socremo	SB	UBA
CAPITAL											
Leverage ratio	20.66%	11.13%	28.93%	10.11%	20.33%	55.93%	16.67%	12.36%	36.45%	14.67%	27.37%
Solvency ratio	35.73%	11.53%	86.12%	21.38%	27.55%	51.58%	14.56%	12.91%	61.74%	24.77%	66.45%
Tier 1 Capital	35.73%	12.75%	86.12%	21.38%	176.99%	49.33%	18.83%	13.44%	61.73%	24.76%	66.95%
QUALITY OF ASSETS											
Overdue Loans Ratio up to 90 days	0.11%	0.89%	1.37%	14.49%	11.90%	7.31%	2.94%	3.20%	5.71%	3.85%	0.00%
Non-Performing Loans Ratio (NPL)	4.23%	1.05%	0.07%	6.96%	6.47%	7.31%	26.54%	14.72%	10.06%	2.65%	1.40%
NPL Coverage Ratio	91.23%	277.25%	1048.10%	99.93%	90.80%	66.91%	95.42%	47.54%	71.09%	74.40%	100.00%
MANAGEMENT											
Structure cost	73.25%	23.57%	253.57%	98.20%	105.94%	34.38%	109.49%	80.78%	86.47%	47.91%	61.57%
Operating cost	62.85%	49.20%	223.14%	91.05%	97.32%	30.27%	90.13%	64.78%	72.49%	42.27%	38.64%
Efficiency ratio	35,809.64	69,193.92	40,070.04	31,280.82	12,108.35	51,668.54	41,913.12	53,184.01	4,925.06	86,678.98	37,017.38
PROFIT OR LOSS											
Financial Margin Ratio	7.36%	24.21%	9.69%	0.48%	2.91%	20.58%	5.64%	7.33%	23.09%	9.20%	6.44%
Return On Assets (ROA)	2.32%	14.29%	1.40%	-0.18%	0.07%	6.69%	0.47%	0.25%	-0.07%	4.13%	-1.61%
Return On Equity (ROE)	11.01%	42.80%	4.68%	-1.62%	0.34%	12.32%	2.82%	2.55%	-0.19%	27.98%	-5.87%
LIQUIDITY											
Net Assets Ratio	55.14%	79.52%	19.77%	71.19%	46.31%	10.97%	35.24%	55.35%	29.24%	70.09%	87.70%
Transformation Ratio	40.61%	61.16%	33.81%	19.50%	0.00%	357.83%	81.04%	46.70%	96.78%	35.26%	12.91%
Short-term Liquidity Coverage Ratio	69.18%	714.95%	39.81%	81.00%	156.00%	33.86%	42.53%	66.51%	49.90%	90.32%	130.23%

NOTE:

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

LIST OF ABBREVIATIONS

FCB	First Capital Bank (Mozambique)
CPC	Cooperativa de Poupança e Crédito
Ecobank	Ecobank Moçambique
FNB	FNB Moçambique
GAPI	Gapi Sociedade de Investimento
Letshego	Banco Letshego
MOZA BANCO	Moza Banco
SGM	Banco Société Générale Moçambique
Socremo	Socremo Banco de Microfinanças
SB	Standard Bank
UBA	United Bank for Africa Moçambique