

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: 2020
Start Date: January 1
End Date: March 31

Description	ABC	Banco Mais	Bayport	BIM	BIG	BAU	BOM	BBM	BCI	BNI	BTM
CAPITAL											
Leverage Ratio	13.44%	35.68%	18.43%	19.34%	52.49%	14.64%	9.53%	17.39%	11.43%	49.76%	
Solvency Ratio	20.58%	33.22%	9.87%	43.43%	148.15%	15.26%	8.24%	16.85%	23.72%	38.43%	
Tier 1 Capital	16.86%	32.24%	25.96%	45.16%	145.37%	15.08%	10.03%	16.87%	24.59%	38.42%	
ASSET QUALITY											
Overdue Credit Ratio - Up to 90 days	8.82%	1.47%	5.79%	2.48%	0.00%	0.32%	3.38%	2.86%	5.75%	6.87%	
Nonperforming Loan Ratio (NPL)	14.00%	15.09%	7.04%	20.34%	0.00%	7.73%	12.51%	2.61%	5.93%	33.02%	
Nonperforming Loan Coverage Ratio	82.66%	84.05%	16.92%	96.68%	0.00%	92.09%	120.00%	84.64%	83.05%	28.77%	
MANAGEMENT											
Cost of Structure	108.32%	60.94%	65.64%	41.05%	18.08%	80.70%	98.06%	76.40%	54.23%	61.19%	N1
Operating Cost	89.24%	48.26%	50.88%	35.58%	16.08%	69.08%	92.50%	68.96%	49.05%	57.36%	
Efficiency Ratio	35,750,571.03	21,762.02	39,014.29	49,313.93	92,119,481.65	32,902.21	10,416.86	39,257.66	46,464.25	85,652.45	
EARNINGS											
Profit Margin Ratio	1.95%	4.66%	5.35%	9.79%	9.22%	8.57%	4.54%	12.38%	8.47%	1.60%	
Return on Assets (ROA)	-0.16%	1.00%	0.46%	5.01%	12.41%	0.70%	1.21%	2.05%	2.91%	0.61%	
Return on Equity (ROE)	-1.19%	2.79%	2.32%	23.87%	23.37%	4.76%	12.48%	11.51%	25.96%	1.17%	
LIQUIDITY											
Net assets ratio	51.88%	19.74%	9.39%	47.48%	84.31%	55.46%	26.00%	47.16%	37.23%	43.16%	
Asset Transformation Ratio	44.97%	112.92%	441.37%	42.87%	0.00%	51.53%	123.00%	57.16%	55.70%	155.56%	
Short-term liquidity Coverage Ratio	95.11%	33.26%	77.38%	63.63%	190.00%	48.81%	41.58%	60.89%	50.50%	150.22%	

NOTE:

The above information is the sole responsibility of the Administration of Credit Institutions.

N1 - Has been merged into Mozabanco.

ABBREVIATION	NAME OF THE INSTITUTION
ABC	African Banking Corporation (Moçambique)
Banco Mais	Banco Moçambicano de Apoio
Bayport	Bayport Serviços Financeiros
BIM	Banco Internacional de Moçambique
BIG	Banco de Investimento Global
BAU	Banco Único
BOM	Opportunity Bank
BBM	Barclays Bank Moçambique
BCI	Banco Comercial e de Investimentos
BNI	Banco Nacional de Investimento
BTM	Banco Terra

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

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: 2019
Start Date: October 1
End Date: December 31

Description	CBM	CPC	Ecobank	FNB	GAPI	Letshego	Moza Banco	SGM	Socremo	SB	UBA
CAPITAL											
Leverage Ratio	24.23%	9.31%	33.35%	12.48%	23.25%	52.92%	16.94%	13.70%	37.26%	13.13%	35.89%
Solvency Ratio	39.20%	12.10%	112.04%	20.08%	25.29%	42.13%	20.18%	22.26%	52.69%	22.33%	107.13%
Tier 1 Capital	39.20%	13.81%	112.04%	20.17%	44.99%	43.95%	20.99%	22.25%	52.68%	20.95%	106.82%
ASSET QUALITY											
Overdue Credit Ratio - Up to 90 days	2.44%	0.33%	0.36%	15.05%	2.87%	5.85%	9.98%	39.88%	6.38%	3.95%	0.00%
Nonperforming Loan Ratio (NPL)	3.21%	1.67%	4.35%	17.77%	22.39%	9.26%	23.13%	4.79%	5.12%	1.97%	22.14%
Nonperforming Loan Coverage Ratio	127.97%	99.66%	73.16%	93.94%	83.57%	72.77%	90.49%	98.55%	75.74%	74.21%	100.00%
MANAGEMENT											
Cost of Structure	95.30%	46.68%	207.92%	81.31%	271.72%	29.81%	176.85%	81.02%	77.55%	45.24%	64.71%
Operating Cost	88.34%	34.97%	185.13%	74.15%	249.52%	25.89%	145.58%	64.45%	65.53%	39.73%	41.95%
Efficiency Ratio	34,980.56	66,523,421.34	41,669.22	30,338.27	11,652.96	44,581.89	36,860.80	40,135.29	4,529.84	82,529.95	31,797.42
EARNINGS											
Profit Margin Ratio	7.14%	6.58%	2.19%	0.94%	0.74%	4.86%	1.58%	2.06%	32.31%	9.49%	6.56%
Return on Assets (ROA)	0.45%	10.29%	1.49%	-0.04%	-2.22%	1.76%	-1.89%	0.14%	3.10%	4.72%	-2.27%
Return on Equity (ROE)	1.82%	27.64%	4.20%	-0.37%	-9.55%	3.33%	-9.52%	1.26%	8.28%	33.47%	-6.34%
LIQUIDITY											
Net assets ratio	51.15%	96.16%	30.33%	67.93%	58.63%	20.32%	26.02%	53.94%	25.05%	71.98%	90.85%
Asset Transformation Ratio	44.31%	62.21%	23.62%	21.72%	0.00%	458.03%	96.85%	42.95%	100.71%	32.62%	4.11%
Short-term liquidity Coverage Ratio	69.42%	118.72%	51.94%	79.05%	238.00%	93.51%	28.90%	68.58%	44.57%	95.19%	151.47%

NOTE:

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ABBREVIATION	NAME OF THE INSTITUTION
CBM	Capital Bank (Mozambique)
CPC	Cooperativa de Poupança e Crédito
Ecobank	Ecobank Moçambique
FNB	FNB Moçambique
GAPI	Gapi Sociedade de Investimento
Letshego	Banco Letshego
SGM	Banco Société Générale Moçambique
Socremo	Socremo Banco de Microfinanças
SB	Standard Bank
UBA	United Bank for Africa Moçambique