

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: April 1
End Date: June 30

Description	ABC	Access	Banco Mais	Bayport	BIM	BIG	BAU	MyBuCks	ABSA Bank	BCI	BNI
CAPITAL											
Leverage ratio	11,98%	71,59%	33,71%	15,34%	19,22%	61,24%	14,11%	-2,32%	13,65%	10,97%	36,08%
Solvency ratio	12,71%	106%	40,61%	11,25%	43,96%	177,83%	19,08%	-3,72%	20,53%	22,61%	36,16%
Tier 1 Capital	10,90%	106%	39,76%	23,34%	46,18%	175,95%	19,64%	-0,68%	21,27%	23,52%	36,14%
ASSET QUALITY											
Overdue Loans Ratio up to 90 days	15,23%	0,00%	1,13%	9,05%	0,28%	0,00%	0,31%	3,79%	7,78%	7,65%	15,82%
Non-Performing Loans(NPL) Ratio	12,84%	0,00%	20,48%	5,25%	14,12%	0,00%	3,15%	14,91%	2,91%	13,19%	2,66%
NPL Coverage Ratio	77,72%	0,00%	89,17%	26,76%	114,60%	0,00%	85,07%	70,52%	84,62%	41,92%	2,20%
MANAGEMENT											
Structure cost	66,96%	625,12%	60,50%	24,02%	38,03%	29,22%	73,24%	109,02%	79,78%	47,61%	78,96%
Operating cost	57,87%	191,10%	46,73%	23,92%	32,61%	25,72%	58,01%	101,67%	71,37%	42,70%	71,66%
Efficiency ratio	36 938	8 527,16	33 092,78	66 957,43	56 937,68	66 088 607	33 688,75	23 029,88	56 705,13	51 575	112 055,02
PROFIT OR LOSS											
Financial Margin Ratio	1,94%	21,97%	8,50%	5,30%	8,79%	10,48%	8,15%	12,77%	11,90%	8,98%	8,73%
Return On Assets (ROA)	0,44%	-9,54%	2,22%	2,77%	4,86%	6,20%	1,27%	-1,21%	0,99%	2,40%	0,83%
Return On Equity (ROE)	3,48%	-9,77%	6,59%	16,44%	25,04%	9,21%	9,99%	-21,14%	6,73%	21,41%	2,27%
LIQUIDITY											
Net Assets Ratio	35,81%	45,32%	37,11%	11,02%	51,26%	86,52%	55,43%	26,13%	38,20%	41,49%	82,42%
Transformation Ratio	0,05%	11,19%	90,80%	472,83%	36,52%	0,00%	49,65%	105,05%	54,28%	50,99%	294,39%
Short-term Liquidity Coverage Ratio	43,15%	153,28%	59,85%	47,39%	65,75%	236,14%	45,71%	34,91%	47,15%	53,41%	30,00%

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

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PRUDENTIAL, ECONOMIC AND FINANCIAL INDICATORS

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Economic Year: 2021
Start Date: April 1
End Date: June 30

Description	FCB	CPC	Ecobank	FNB	GAPI	Letshego	Moza Banco	SGM	Socremo	SB	UBA
CAPITAL											
Leverage ratio	19,14%	8,52%	24,73%	10,64%	24,50%	52,16%	18,75%	10,97%	35,28%	14,43%	23,30%
Solvency ratio	26,42%	12,27%	50,26%	23,69%	35,95%	46,31%	14,50%	13,57%	64,32%	24,54%	44,31%
Tier 1 Capital	26,42%	16,03%	50,26%	23,78%	154,40%	46,25%	19,54%	13,55%	64,31%	24,52%	44,56%
ASSET QUALITY											
Overdue Loans Ratio up to 90 days	2,32%	0,00%	0,39%	3,53%	15,82%	6,65%	5,28%	4,25%	2,97%	3,53%	0,00%
Non-Performing Loans(NPL) Ratio	4,63%	3,79%	0,01%	9,91%	8,43%	6,65%	27,24%	6,08%	12,35%	2,11%	0,54%
NPL Coverage Ratio	91,59%	6,99%	11422,73%	80,21%	46,23%	80,94%	96,62%	69,06%	70,46%	81,68%	100,00%
MANAGEMENT											
Structure cost	71,69%	49,47%	317,96%	88,34%	94,77%	28,43%	72,22%	73,11%	109,0%	50,36%	40,02%
Operating cost	61,81%	40,67%	283,67%	82,05%	85,55%	24,73%	60,53%	63,29%	90,3%	45,03%	28,15%
Efficiency ratio	55 575,08	28 960,12	528 176 926	35 743	12 052	54 258,65	38 780,69	76 337,65	5 103,6	88 065,71	41 047,41
PROFIT OR LOSS											
Financial Margin Ratio	6,44%	12,42%	4,25%	0,84%	1,34%	11,35%	3,01%	3,23%	21,25%	10,04%	8,11%
Return On Assets (ROA)	0,57%	10,85%	1,22%	-0,03%	0,03%	4,51%	0,86%	0,16%	-0,92%	3,77%	1,10%
Return On Equity (ROE)	3,01%	36,40%	4,45%	-0,23%	0,12%	8,25%	4,84%	1,64%	-2,60%	25,41%	4,73%
LIQUIDITY											
Net Assets Ratio	37,13%	92,64%	23,15%	69,18%	48,22%	5,55%	32,13%	53,06%	31,66%	70,89%	79,13%
Transformation Ratio	55,94%	56,04%	23,15%	21,26%	0,00%	320,85%	91,29%	49,66%	88,56%	34,84%	27,65%
Short-term Liquidity Coverage Ratio	47,65%	123,71%	53,52%	80,70%	100,31%	22,96%	36,38%	65,24%	53,54%	94,25%	110,97%

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