

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: July 1
End date: September 30

Description	ABC	Banco Mais	Bayport	BIM	BIG	BAU	MyBucks	ABSA Bank	BCI	BNI	FCB
CAPITAL											
Leverage ratio	13.67%	31.27%	17.89%	20.04%	75.00%	13.90%	2.21%	16.72%	11.46%	36.84%	23.22%
Solvency ratio	16.74%	37.48%	12.21%	42.96%	247.02%	14.37%	3.95%	20.96%	22.75%	40.60%	37.00%
Tier 1 Capital	13.57%	36.56%	26.86%	44.57%	243.74%	14.67%	6.29%	21.01%	23.62%	40.59%	37.00%
QUALITY OF ASSETS											
Overdue Loans Ratio up to 90 days	13.17%	2.52%	6.39%	0.15%	0.00%	0.51%	5.67%	3.45%	5.68%	17.72%	1.17%
Non-Performing Loans Ratio (NPL)	13.28%	15.98%	5.84%	24.04%	0.00%	6.70%	11.41%	2.64%	13.01%	13.23%	2.08%
NPL Coverage Ratio	75.51%	80.54%	28.72%	98.84%	0.00%	87.83%	69.89%	88.71%	41.71%	23.86%	147.03%
MANAGEMENT											
Structure cost	97.57%	61.37%	33.56%	43.76%	27.49%	72.24%	102.26%	83.88%	53.55%	57.09%	74.41%
Operating cost	81.14%	49.20%	25.52%	37.60%	25.32%	59.43%	96.22%	75.70%	48.56%	53.69%	68.72%
Efficiency Ratio	36,936.98	27,551.22	52,258.77	47,975.83	57,309,072.89	35,926.14	19,582.62	43,349.05	50,761.07	0.00	43,231.20
PROFIT OR LOSS											
Financial Margin Ratio	8.62%	12.29%	3.93%	9.33%	11.90%	8.13%	10.63%	11.04%	8.12%	9.30%	5.99%
Return On Assets (ROA)	0.02%	2.39%	2.12%	3.80%	10.27%	0.49%	0.25%	1.08%	1.70%	2.62%	1.42%
Return On Equity (ROE)	0.18%	7.64%	10.53%	18.93%	15.94%	3.36%	7.08%	6.32%	14.89%	5.97%	6.77%
LIQUIDITY											
Net Assets Ratio	49.78%	32.88%	12.99%	48.61%	83.22%	57.60%	33.09%	45.40%	36.78%	49.69%	39.26%
Transformation Ratio	44.39%	90.73%	400.02%	42.49%	0.00%	45.15%	94.82%	59.94%	56.12%	182.06%	55.84%
Short-term Liquidity Coverage Ratio	80.59%	42.88%	59.61%	63.59%	409.95%	49.89%	29.76%	59.01%	48.51%	77.38%	55.88%

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)
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
FCB	First Capital Bank (Mozambique)

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

PRUDENTIAL AND ECONOMIC-FINANCIAL INDICATORS

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

Description	CPC	Ecobank	FNB	GAPI	Letshego	Moza Banco	SGM	Socrema	SB	UBA
CAPITAL										
Leverage ratio	9.89%	31.89%	12.16%	20.16%	55.79%	15.89%	13.47%	134.96%	15.89%	37.45%
Solvency ratio	11.87%	94.10%	22.68%	24.96%	37.11%	16.81%	15.39%	63.39%	27.47%	100.68%
Tier 1 Capital	12.63%	94.10%	22.68%	117.23%	41.71%	19.35%	15.38%	63.38%	27.01%	101.40%
QUALITY OF ASSETS										
Overdue Loans Ratio up to 90 days	0.00%	2.55%	15.78%	6.79%	11.17%	6.36%	40.27%	8.68%	3.15%	0.00%
Non-Performing Loans Ratio (NPL)	2.08%	0.07%	8.21%	15.79%	11.17%	25.12%	3.96%	12.18%	2.82%	22.90%
NPL Coverage Ratio	77.58%	2381.09%	100.00%	90.10%	82.91%	96.30%	97.80%	64.36%	72.12%	100.00%
MANAGEMENT										
Structure cost	135.69%	250.98%	87.18%	117.42%	36.38%	116.80%	81.46%	90.74%	48.41%	63.74%
Operating cost	114.79%	220.38%	80.59%	107.54%	32.20%	96.06%	64.57%	76.56%	42.69%	40.75%
Efficiency Ratio	66,219.60	37,371.57	33,712.72	12,273.96	50,595.34	39,632.43	48,750.40	4,866.64	84,628.29	27,318.43
PROFIT OR LOSS										
Financial Margin Ratio	6.65%	6.74%	0.41%	2.18%	15.02%	4.13%	5.81%	23.09%	9.37%	7.01%
Return On Assets (ROA)	5.31%	1.55%	-0.08%	0.16%	4.32%	-1.55%	0.28%	-2.24%	4.15%	-2.53%
Return On Equity (ROE)	53.70%	4.61%	-0.64%	0.81%	7.97%	-9.38%	2.63%	-6.12%	28.31%	-6.75%
LIQUIDITY										
Net Assets Ratio	97.00%	31.87%	69.45%	47.77%	10.09%	35.40%	53.36%	28.95%	69.41%	90.55%
Transformation Ratio	67.36%	24.16%	20.01%	0.00%	374.02%	83.03%	48.48%	94.25%	36.51%	4.91%
Short-term Liquidity Coverage Ratio	442.03%	49.32%	81.99%	198.00%	46.43%	41.50%	64.60%	48.81%	91.20%	163.69%

NOTE:

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LIST OF ABBREVIATIONS

CPC	Cooperativa de Poupança e Crédito
Ecobank	Ecobank Moçambique
FNB	FNB Moçambique
GAPI	Gapi Sociedade de Investimento Banco
Letshego	Letshego
MOZA BANCO	Moza Banco
SGM	Banco Société Générale Moçambique
Socrema	Socrema Banco de Microfinanças
SB	Standard Bank
UBA	United Bank for Africa Moçambique