

# 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:** April 1  
**End Date:** June 30, 2020

Description	ABC	Banco Mais	Bayport	BIM	BIG	BAU	BOM	BBM	BCI	BNI	BTM
<b>CAPITAL</b>											
Leverage Ratio	13.72%	32.60%	18.60%	19.72%	60.09%	15.15%	15.15%	17.11%	11.36%	44.40%	
Solvency Ratio	19.14%	36.12%	11.97%	41.79%	300.84%	12.25%	12.25%	19.14%	24.39%	47.09%	
Tier 1 Capital	15.76%	35.24%	27.37%	43.53%	295.38%	14.05%	14.05%	19.20%	25.33%	47.10%	
<b>ASSET QUALITY</b>											
Overdue Credit Ratio - Up to 90 days	9.55%	3.50%	6.85%	0.10%	0.00%	0.38%	0.38%	4.95%	4.32%	12.50%	
Nonperforming Loan Ratio (NPL)	11.90%	17.58%	5.91%	20.34%	0.00%	7.52%	7.52%	2.79%	13.39%	19.99%	
Nonperforming Loan Coverage Ratio	80.08%	77.81%	27.34%	84.48%	0.00%	95.92%	95.92%	82.46%	41.13%	39.80%	
<b>MANAGEMENT</b>											
Cost of Structure	97.37%	59.42%	40.79%	43.76%	20.45%	72.24%	70.56%	78.71%	55.72%	54.69%	N1
Operating Cost	81.11%	47.32%	30.01%	37.73%	18.51%	60.45%	58.06%	70.92%	50.42%	51.25%	
Efficiency Ratio	35,096,648.34	25,307.82	45,563.06	51,330.38	71,662,605.20	31,653.93	31,653.93	41,649.89	47,505.67	105,716.99	
<b>EARNINGS</b>											
Profit Margin Ratio	4.01%	8.49%	2.24%	9.95%	11.23%	8.80%	8.80%	11.47%	8.35%	6.35%	
Return on Assets (ROA)	0.01%	2.08%	1.21%	4.13%	11.79%	1.71%	1.71%	1.38%	1.43%	2.39%	
Return on Equity (ROE)	0.06%	6.37%	5.88%	19.97%	20.46%	11.70%	11.70%	7.97%	12.64%	4.88%	
<b>LIQUIDITY</b>											
Net assets ratio	51.45%	30.23%	12.27%	48.68%	80.61%	54.34%	54.34%	49.63%	37.38%	44.77%	
Asset Transformation Ratio	44.36%	94.30%	439.98%	42.57%	0.00%	50.75%	50.75%	53.39%	55.57%	130.06%	
Short-term liquidity Coverage Ratio	95.25%	48.06%	80.08%	63.13%	218.92%	48.15%	48.15%	64.88%	49.85%	83.30%	

### 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:** 2020  
**Start Date:** April 1  
**End Date:** June 30, 2020

Description	CBM	CPC	Ecobank	FNB	GAPI	Letshego	Moza Banco	SGM	Socremo	SB	UBA
<b>CAPITAL</b>											
Leverage Ratio	20.75%	9.11%	35.11%	13.41%	25.68%	57.86%	15.99%	13.78%	36.81%	13.62%	37.45%
Solvency Ratio	31.87%	12.52%	121.71%	27.22%	24.74%	40.82%	17.96%	17.60%	55.32%	22.07%	100.68%
Tier 1 Capital	31.87%	14.29%	121.71%	27.30%	117.70%	44.28%	20.45%	17.58%	55.30%	20.72%	101.40%
<b>ASSET QUALITY</b>											
Overdue Credit Ratio - Up to 90 days	0.11%	0.60%	0.44%	14.45%	6.77%	2.67%	4.44%	24.92%	18.43%	3.51%	0.00%
Nonperforming Loan Ratio (NPL)	2.82%	1.06%	11.31%	14.37%	19.49%	11.54%	28.02%	5.80%	7.35%	2.89%	22.90%
Nonperforming Loan Coverage Ratio	127.18%	114.02%	97.94%	99.16%	90.10%	75.94%	86.93%	79.80%	74.11%	62.26%	100.00%
<b>MANAGEMENT</b>											
Cost of Structure	82.69%	58.19%	200.04%	93.59%	103.04%	36.12%	123.69%	79.51%	82.28%	48.29%	63.74%
Operating Cost	76.53%	46.21%	179.34%	85.66%	94.49%	31.98%	101.96%	59.84%	69.08%	42.66%	40.75%
Efficiency Ratio	37,544.94	56,767.08	32,521.25	34,364.46	11,632.20	48,311.32	37,998.60	44,765.80	4,723.23	80,492.43	27,318.43
<b>EARNINGS</b>											
Profit Margin Ratio	6.99%	14.88%	4.41%	0.39%	1.54%	9.65%	2.93%	4.25%	24.88%	9.65%	7.01%
Return on Assets (ROA)	1.20%	9.53%	1.50%	-0.13%	0.17%	2.59%	-1.99%	0.24%	-0.80%	4.38%	-2.53%
Return on Equity (ROE)	5.25%	29.88%	4.47%	-0.92%	0.65%	4.70%	-11.78%	2.24%	-2.15%	31.74%	-6.75%
<b>LIQUIDITY</b>											
Net assets ratio	48.00%	94.77%	32.42%	67.77%	55.66%	8.68%	31.35%	51.88%	29.79%	70.24%	90.55%
Asset Transformation Ratio	46.56%	65.65%	14.54%	23.35%	0.00%	428.11%	88.42%	48.70%	94.95%	35.70%	4.91%
Short-term liquidity Coverage Ratio	66.42%	121.17%	54.61%	82.34%	218.00%	45.03%	36.09%	66.65%	52.47%	94.00%	163.69%

### NOTE:

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

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