

A large, thick orange outline of a shield-like shape, tilted slightly to the right. It frames the central text.

BCI 2018

ANNUAL RESULTS
PRESENTATION

Index

1	Highlights
2	Business
3	Liquidity
4	Assets Quality
5	Equity

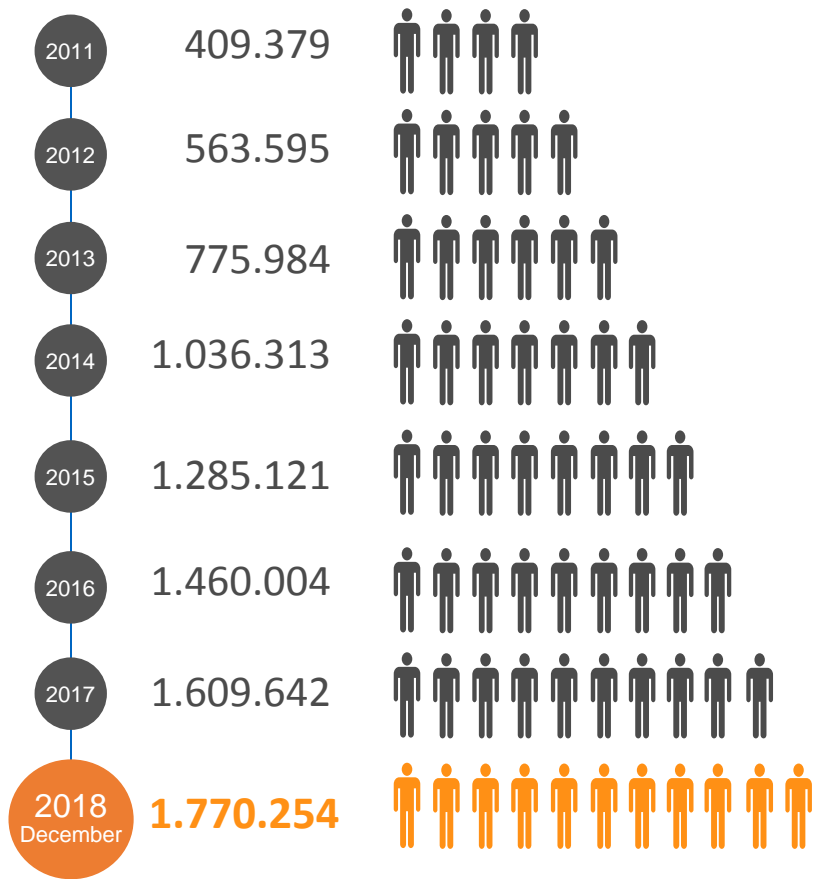




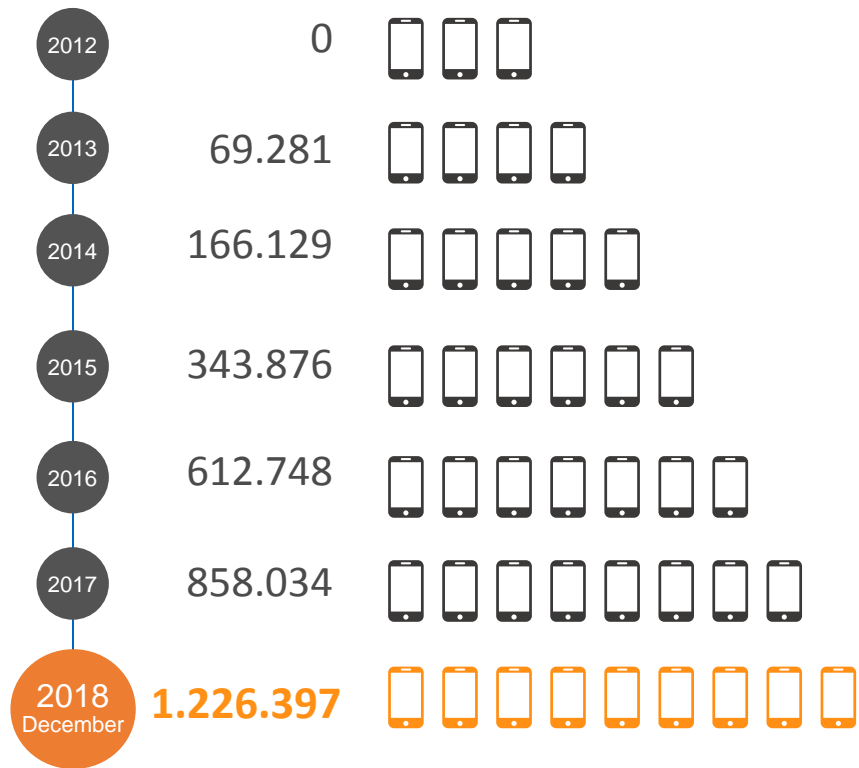
Highlights



Evolution of Customer Base



Evolution of the eWallet accounts



Recognition



Bank Of The Year and Most Innovative Bank Mozambique 2018

Awarded by The European Business Award



Award for the Best Marketing Campaign 2018

Awarded by VISA



Most Innovative investment bank - Mozambique 2018

Awarded by International Finance Magazine



Most Innovative Commercial Bank – Mozambique 2018

Awarded by Global Business Outlook



Diamond Arrow Award

- Business Banking
- Personal Banking
- Credit Cards
- Investment Services in Mozambique
- Companies Held in High Esteem as Good Corporate Citizens Based on their Corporate Responsibility Initiatives and Investment
- Impressive New Property Developments In Mozambique



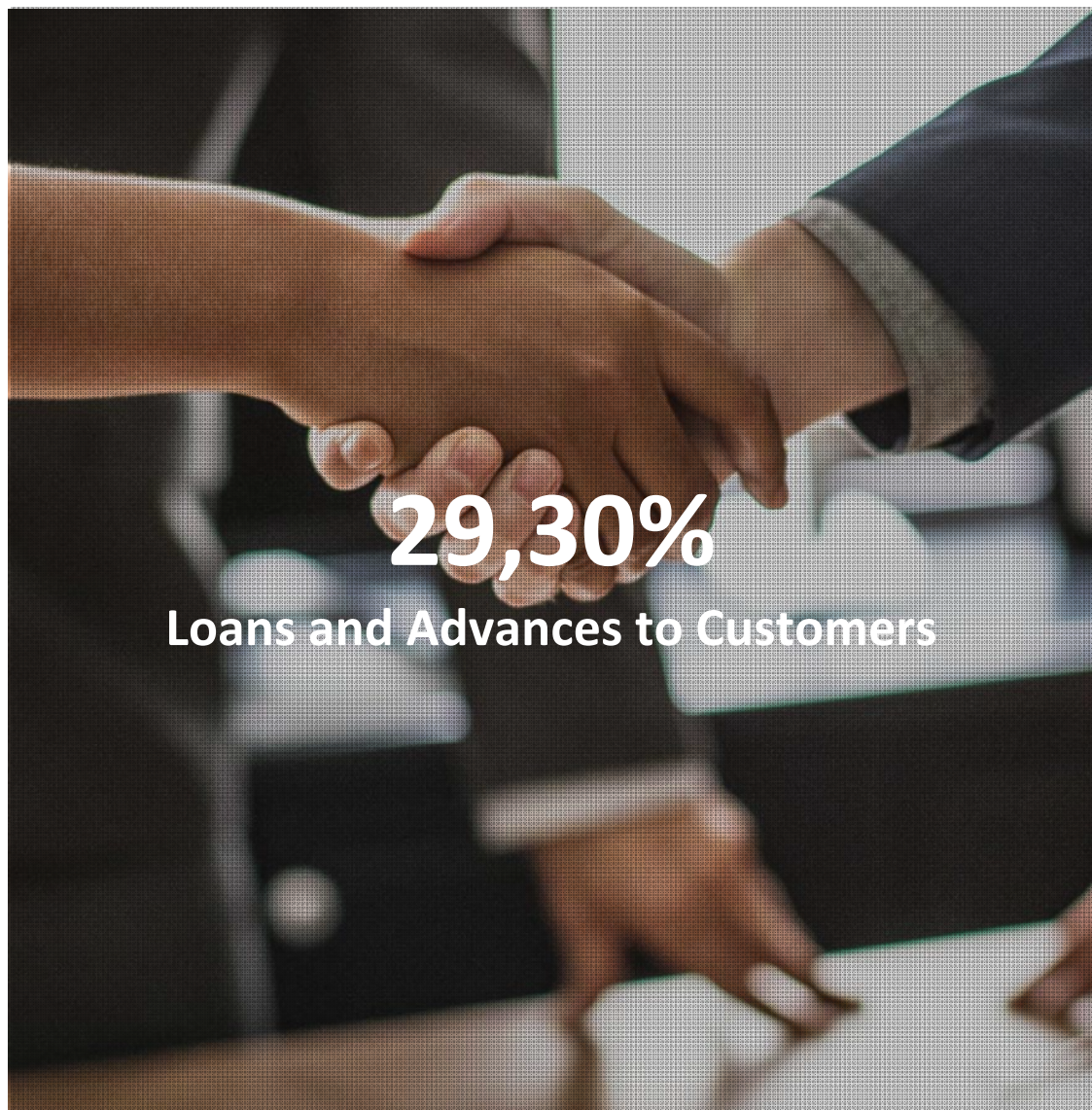
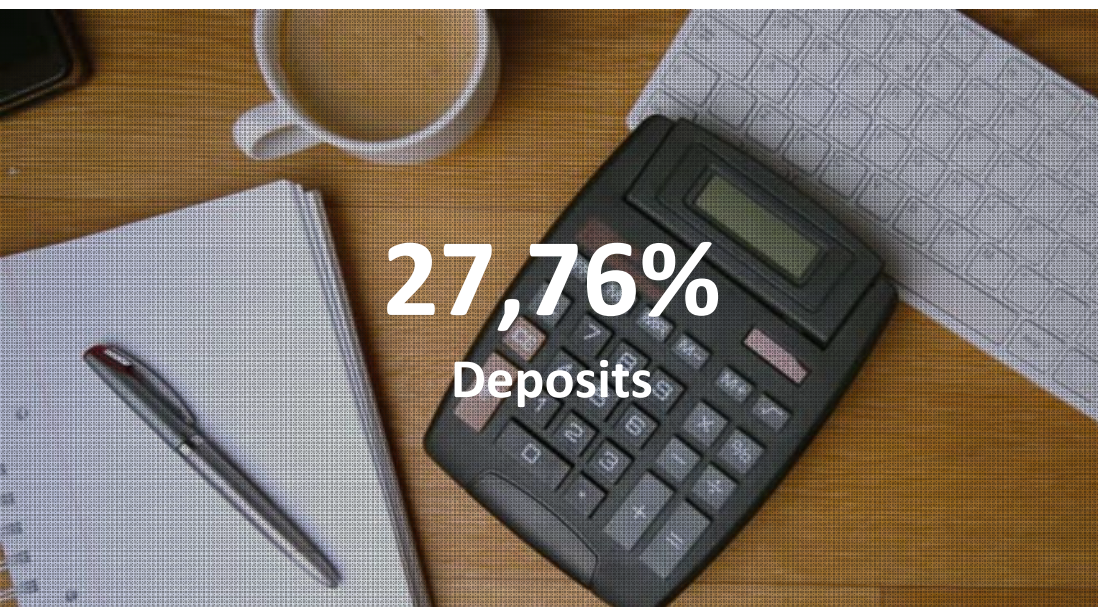
Excellence in Quality' – 2018

Awarded by 'Business Triumph' Festival Awards

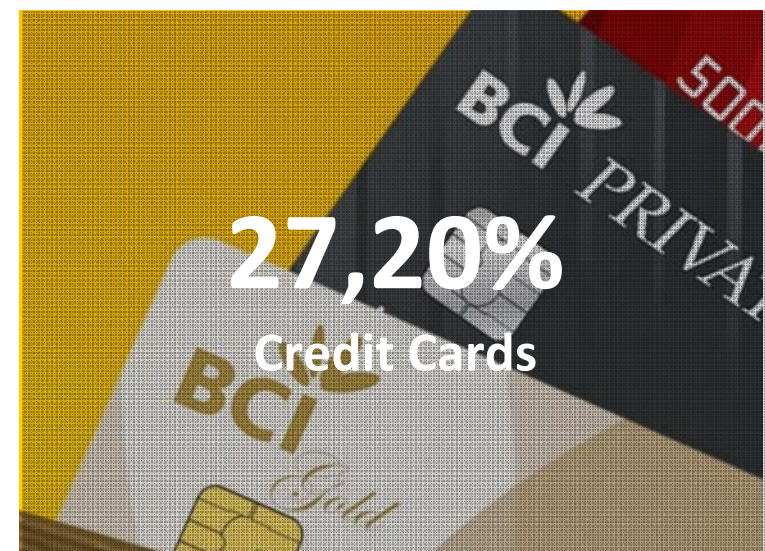
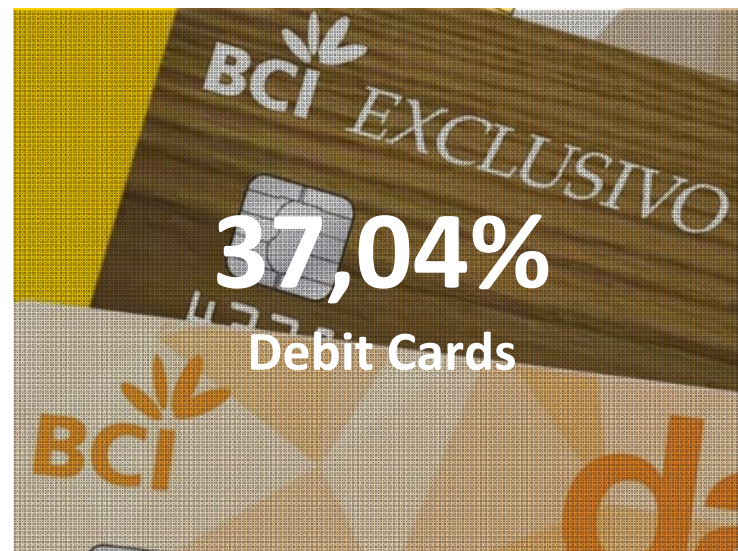
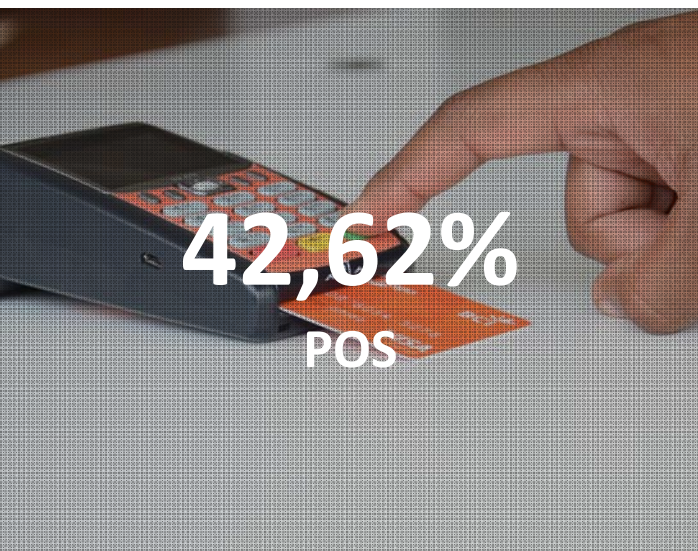


BCI 2018 Annual Results Presentation

Market Shares



Market Shares



Geographic Coverage

203 Business Units

165 Retail Branches

31 SME and Affluent Branches

2 Corporate Centre

3 Private Banking centres

2 Branches on Wheels

55 Branches in Rural Areas



Social Responsibility

Daki Card Social Responsibility Fund

BCI donated **MZN 5.8 million** to various institutions in the health, social and education areas, with special mention to:

- Support to Machava and José Macamo General Hospitals
- Nursery equipment for the Mavalane General Hospital
- Support to the Winnua Project (supply of soya milk to various selected schools)
- Support to vulnerable children of Gorongosa National Park
- Support to a nursery home for the elderly in Lhanguene
- Rehabilitation of the parish in the Island of Mozambique
- Support to the Association ECOSIDA, among others

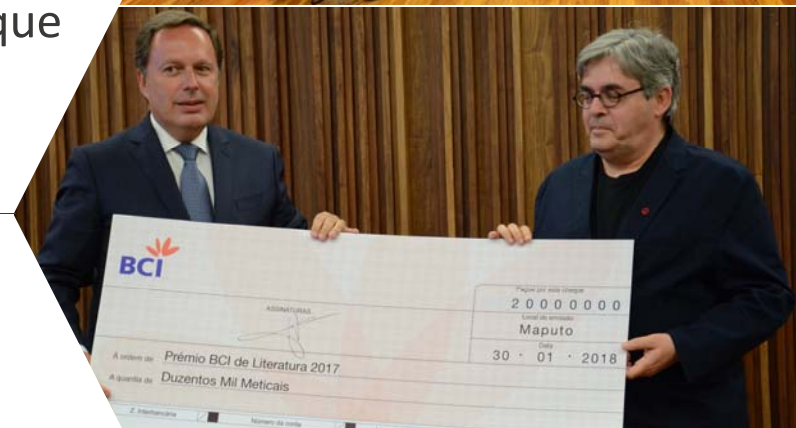


CULTURE

- 2018 Edition of “Ngoma Moçambique” - National Music Contest
- 7th Edition of the BCI Literature Prize
- Literary Prize 10 November – Municipality of Maputo
- X National Culture Festival – 2018
- Commemoration of the 200 years of the Island of Mozambique
- “Companhia Nacional de Canto e Dança”
- Banda Alambique, Old Guard

SPORTS

- Mozambique’s Football Federation
- Support to the major national sports clubs
- Basketball Veterans Association
- “Golfinhos” Swimming Club Maputo



EXHIBITIONS

In 2018, BCI sponsored and held **25 exhibitions**, of which 21 were held in the Headquarters Auditorium, with special mention to:

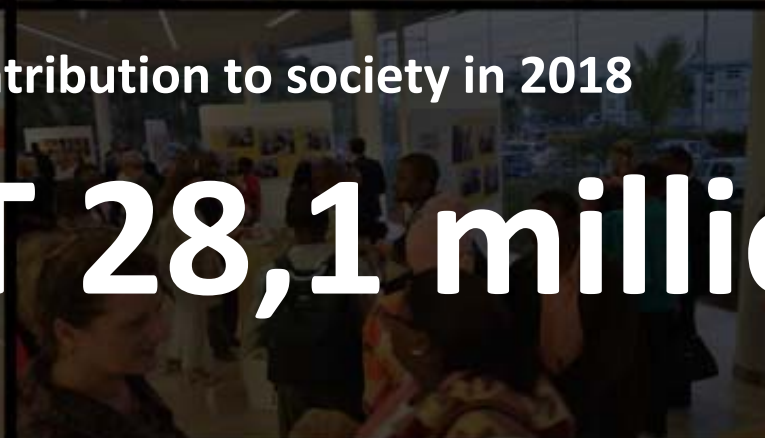
- Chiboleca Painting Exhibition
- ONU Women Photography Exhibition
- Exhibition on albinism, in partnership with Kanimambo Association
- National School of Visual Arts (Various artists)

BOOK LAUNCHES

14 Book launches sponsored by BCI, with special mention to:

- 'A Cooperação Bilateral e Multilateral entre os nove Estados Membros da CPLP, que ganhos?', by Rodrigues Lapucheque
- 'Moçambique-Administração Pública Local', by Inocêncio Impissa
- 'Terra Sonambula', (Pocket Edition) by Mia Couto
- 'Mamíferos – Uma Selecção da Nossa Fauna', by Jorge Ferrão

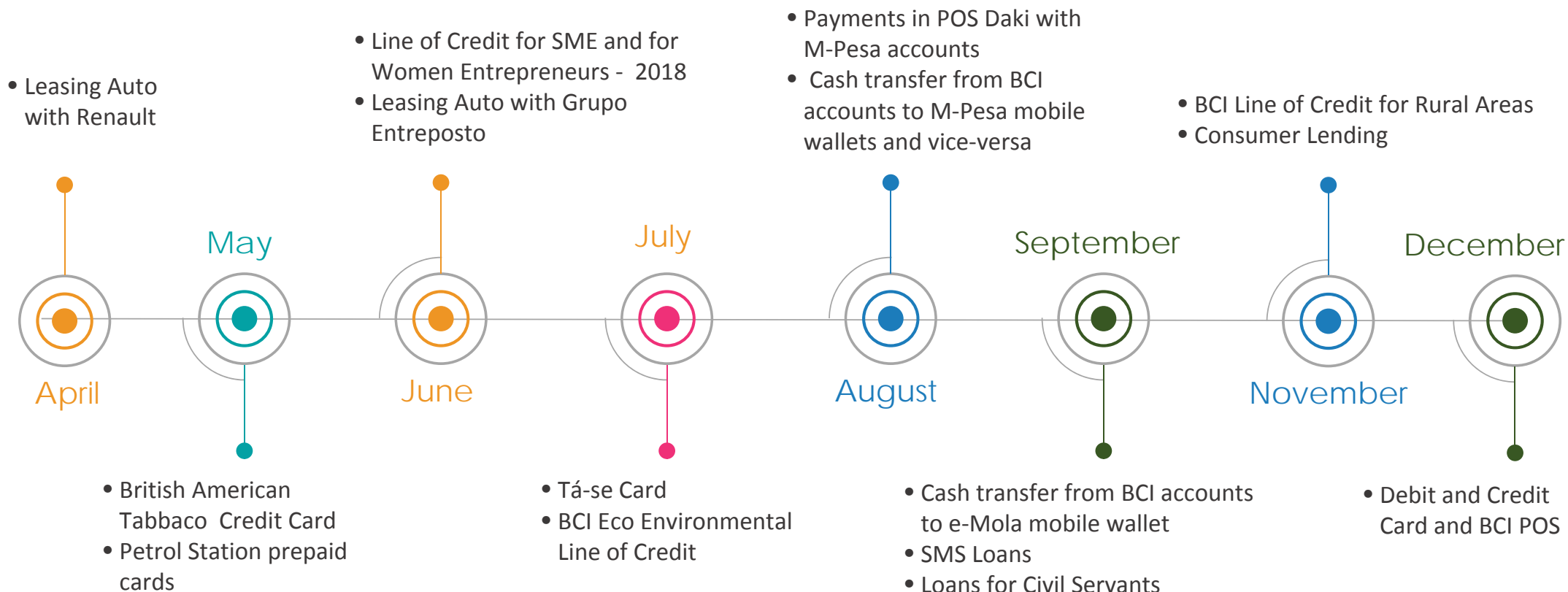




BCI's contribution to society in 2018

MT 28,1 million

New Products and Services

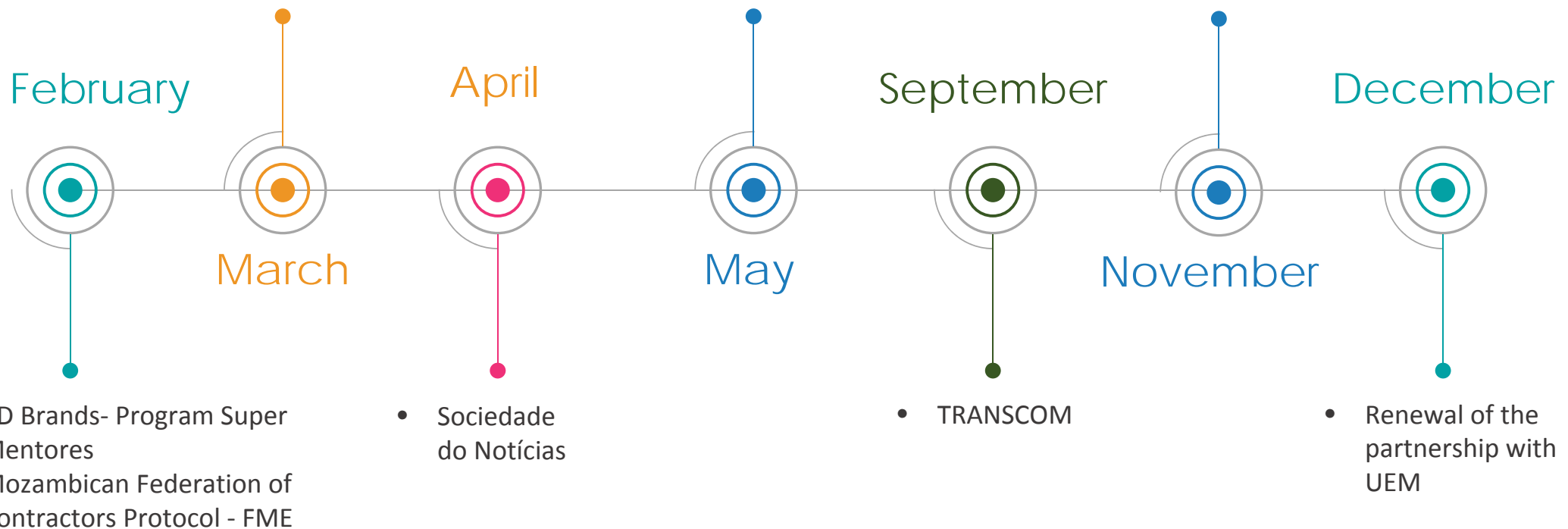


New Partnerships

- Student Association Finalists (AEFUM)

- British American Tobacco (BAT)
- Agreement for subparticipation in risk with AFD

- Cotur- Private label Card
- High School of Journalism



2018 Key Indicators

Net Profit

MT **4.026,01** million

Net Income

MT **14.134,30** million

Net loans and advances to Customers

MT **65.687,19** million

Total Operating Costs

MT **6.981,31** million

Customer Deposits

MT **115.771,66** million

Equity

MT **16.580,42** million



2018 Key Indicators

Liquidity

- Liquidity Ratio
45,59%
- Loans-to-Deposits Ratio
51,34%

Immediate liquidity

- Cash and Cash Balances
MT 8.980.192.051
- Deposits with Financial institutions in MT
MT 13.871.553.041
- Securities in MT
MT 24.409.085.810

Capital Adequacy Ratio

- Capital Adequacy Ratio as at 31st December 2018:

Total Ratio: 16,96%

- Capital Adequacy Ratio After Incorporation of 2018 Profit:

Core TIER I Capital: 32,97%

TIER I Capital: 23,50%

Total Ratio: 22,61%

Asset Quality

- Non Performing Loans (NPL)
5,66%
- Coverage of overdue loans by Impairment
169,91%

Capital

- Total Equity
MT 16.580.415.630

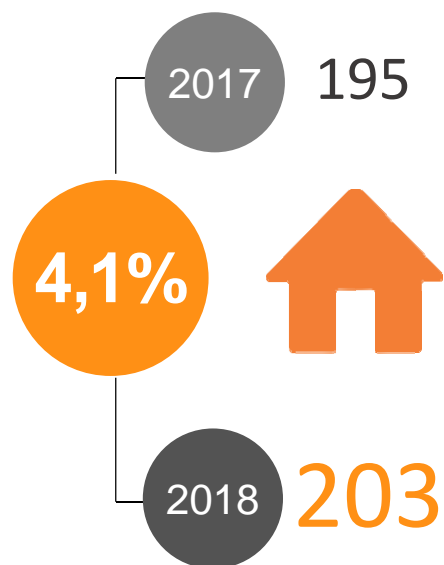


Business

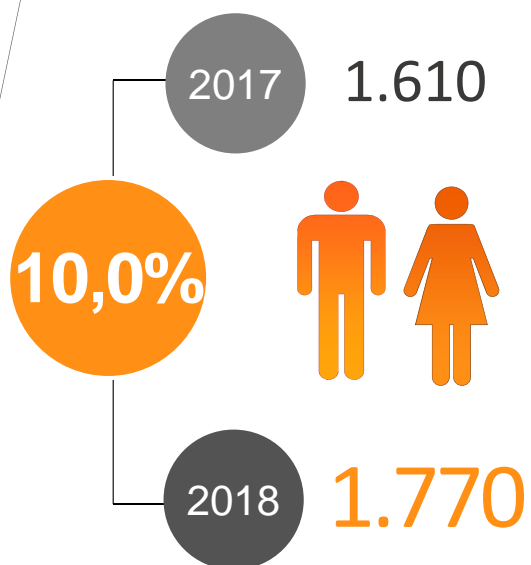


Evolution of Business Indicators 2017 to 2018

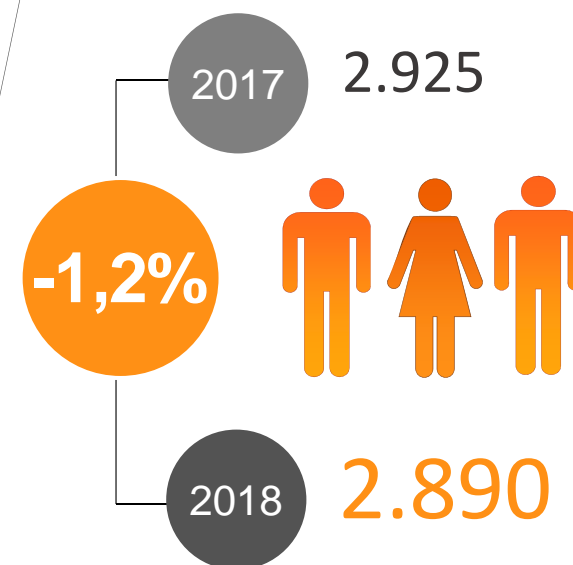
Business Units



Customers (thousand)

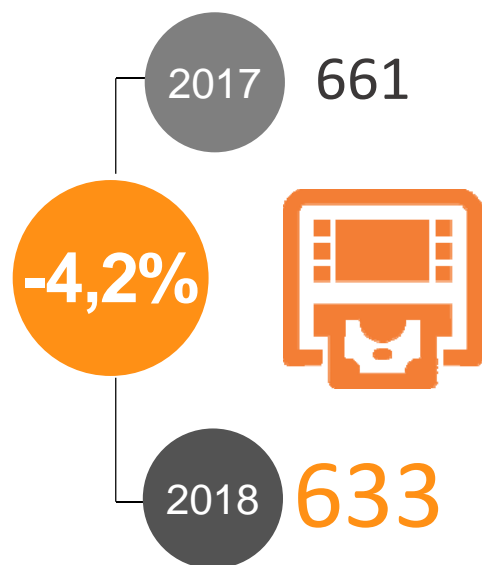


Employees

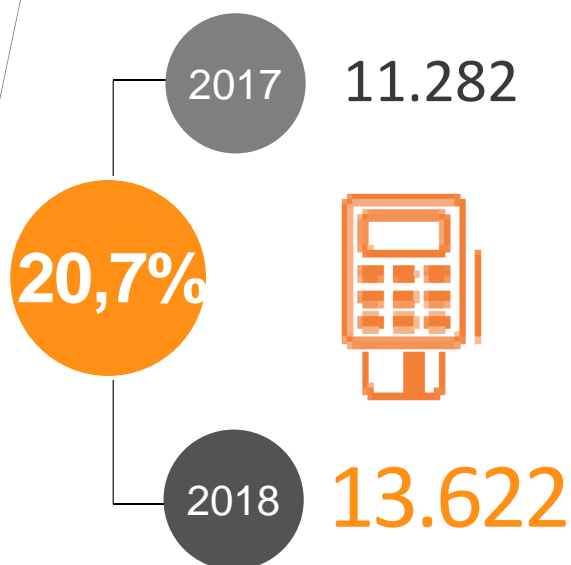


Evolution of Business Indicators 2017 to 2018

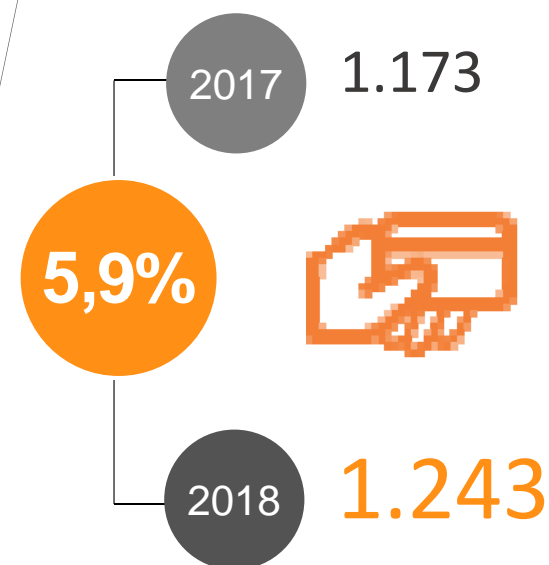
ATM



POS

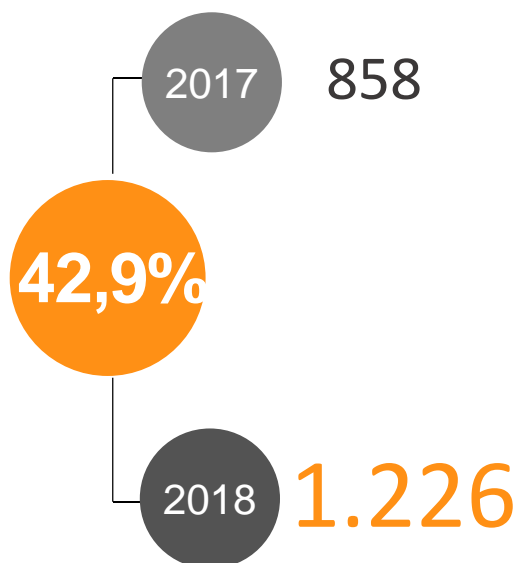


Cards (thousand)

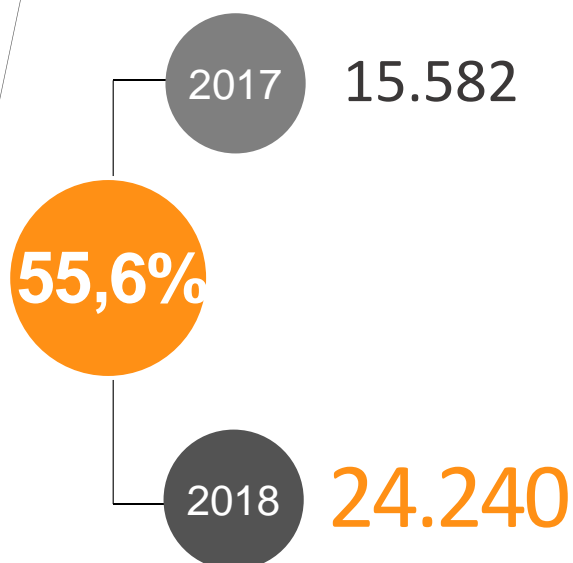


Evolution of Business Indicators 2017 to 2018

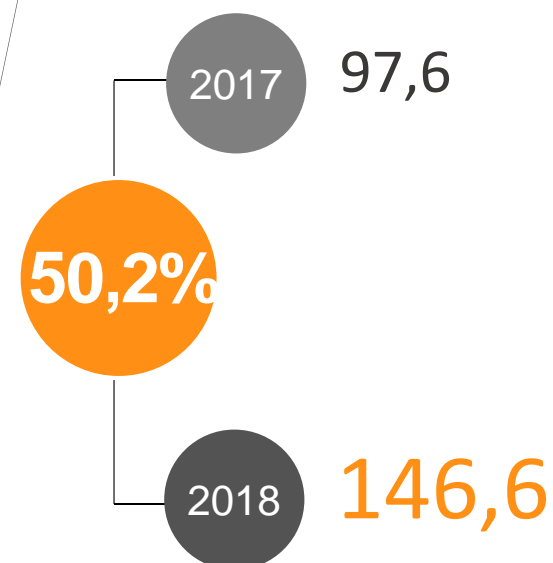
Nr. of eWallet
Customers (thousand)



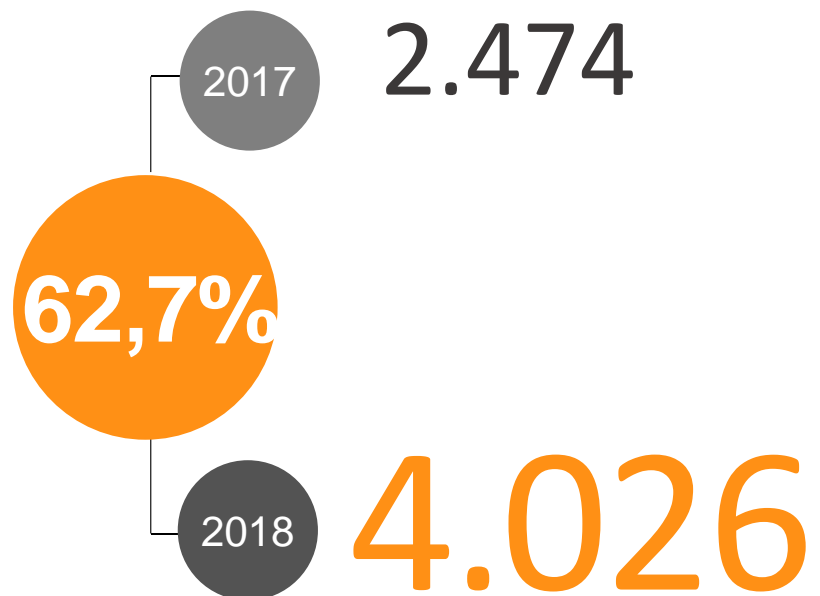
Nr. of eWallet
Transactions (thousand)



Nr. of eBanking
Transactions (billion)

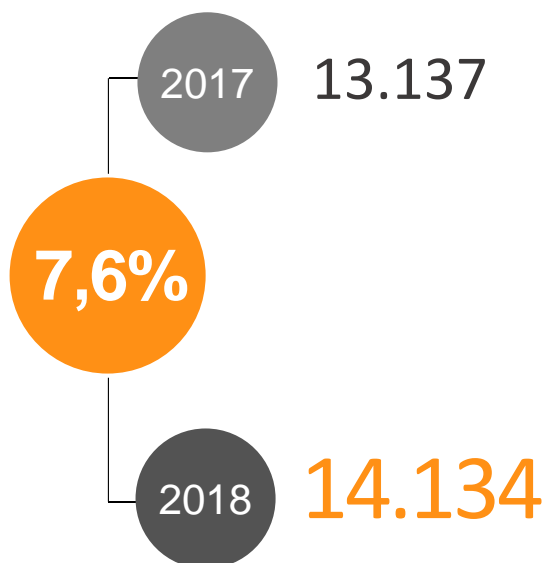


Net Profit

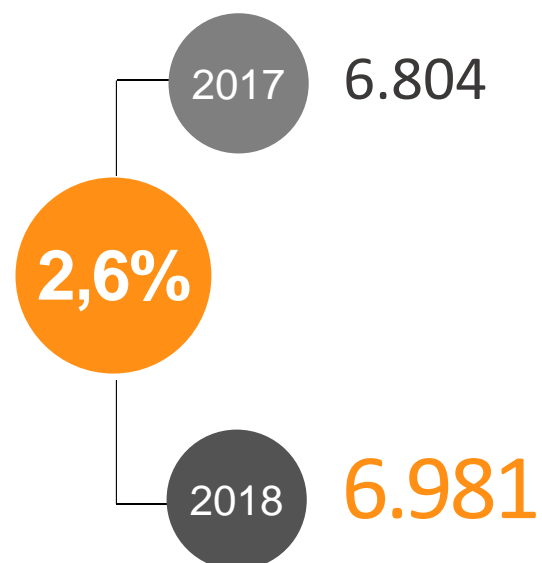


Net Profit Decomposition

Net Income

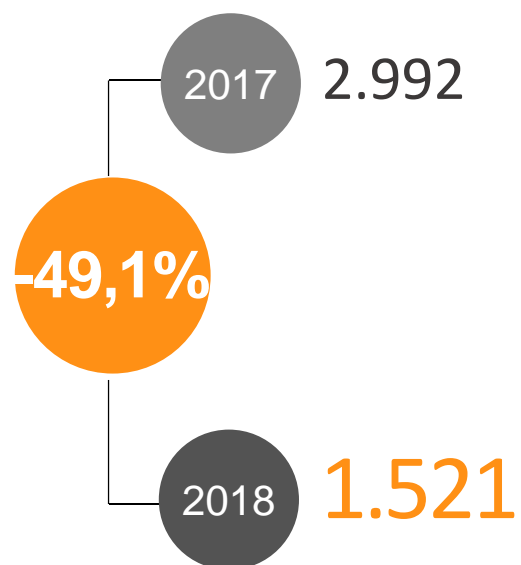


Operating Costs

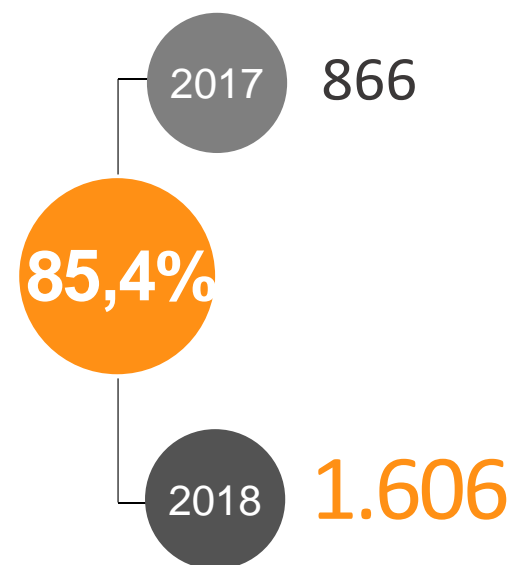


Net Profit Decomposition

Impairment and Provisions

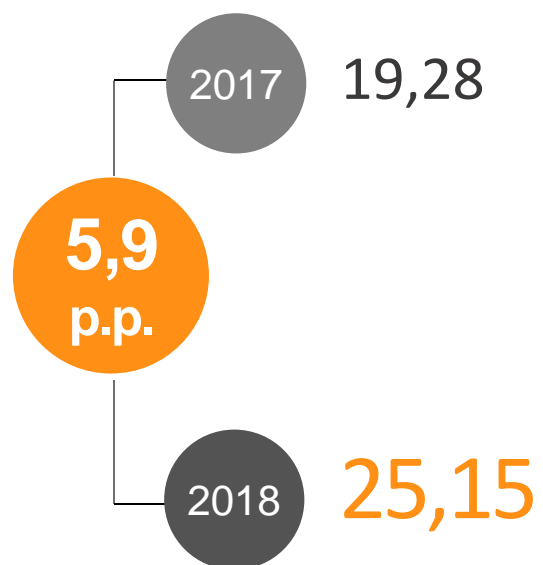


Tax

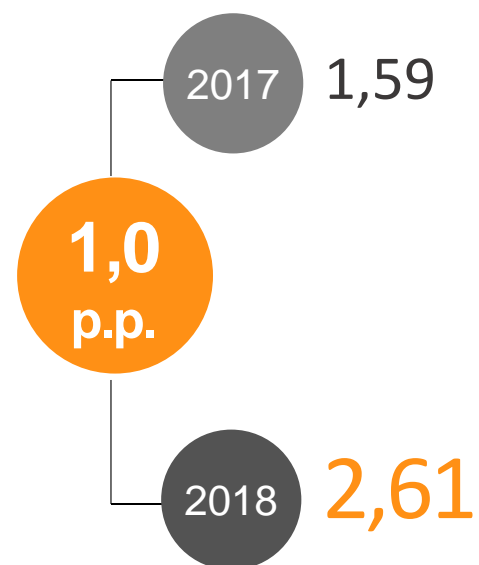


Profitability Ratios

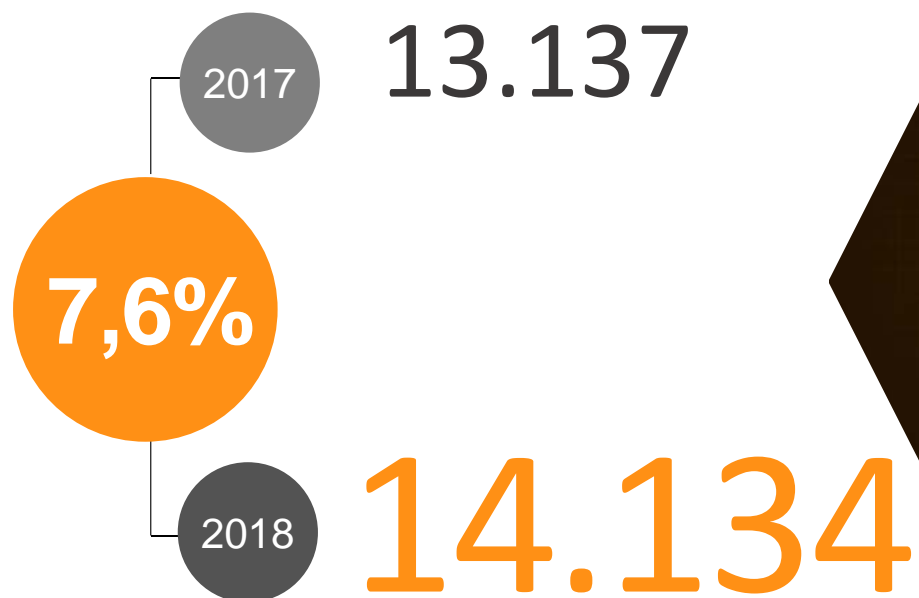
ROE (%)



ROA (%)

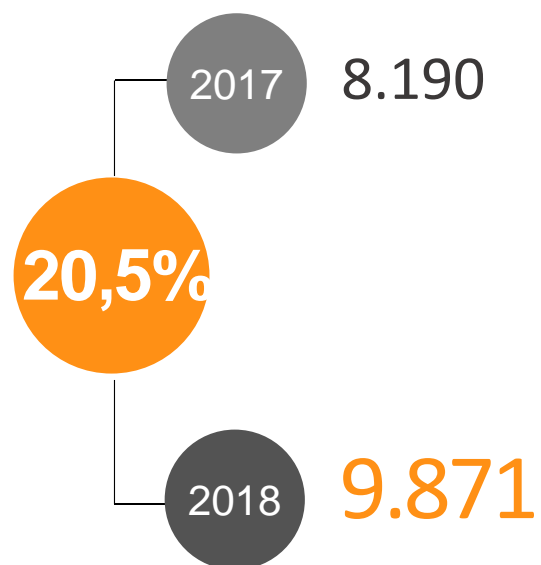


Net Income

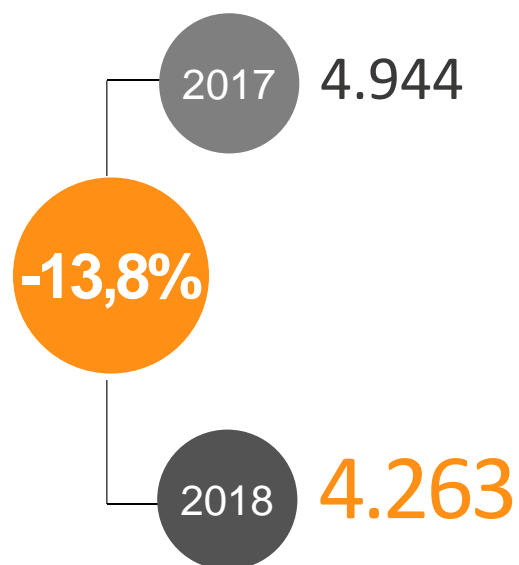


Net Income Decomposition

Net Interest Income

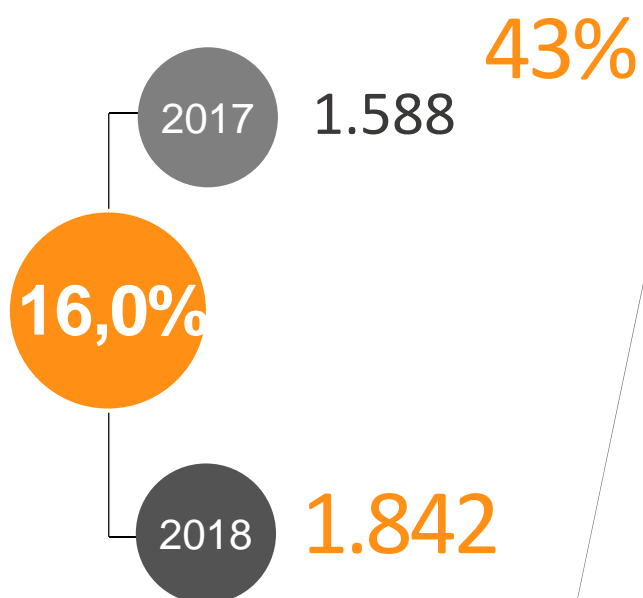


Non - Interest Revenue

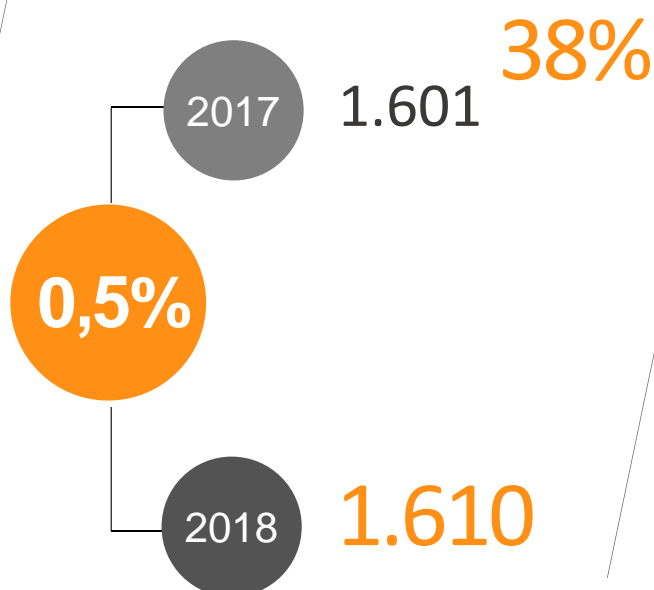


Non - Interest Revenue Decomposition

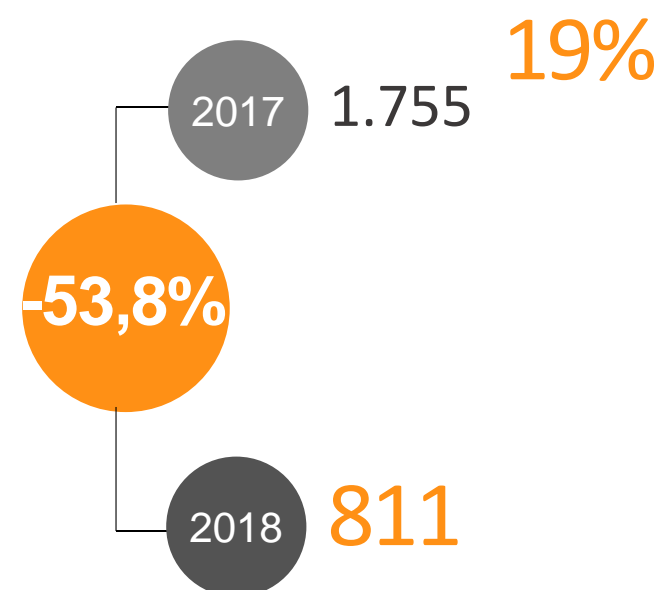
Fee and Commissions Revenue



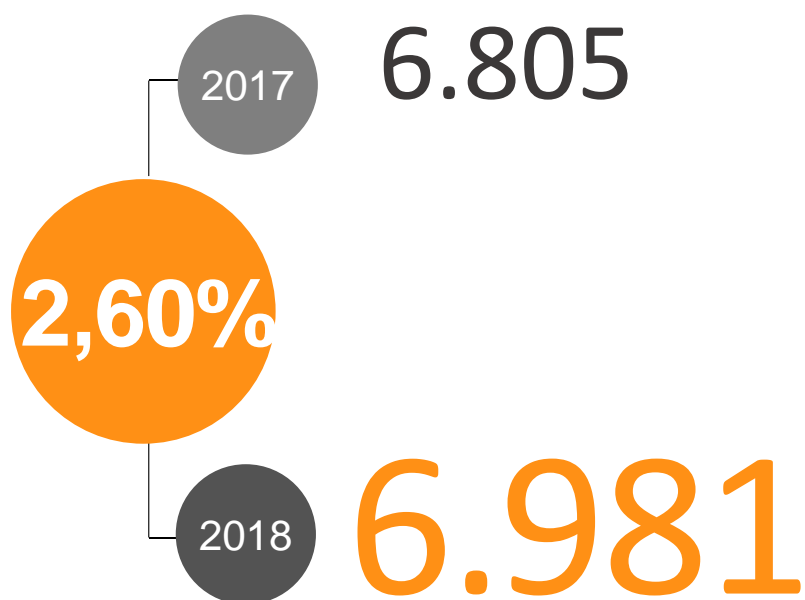
Trading Revenue



Other operating revenue

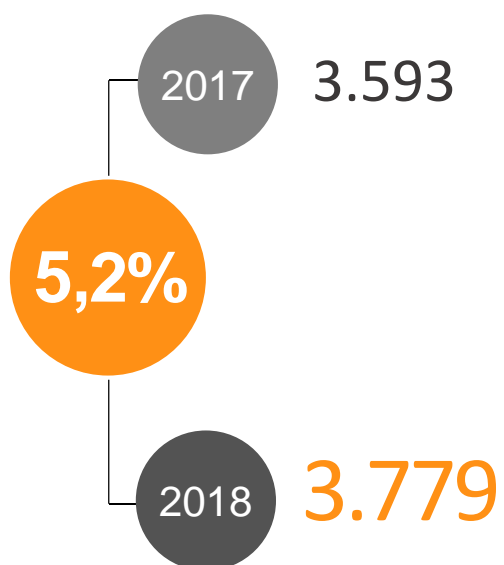


Total Operating Costs

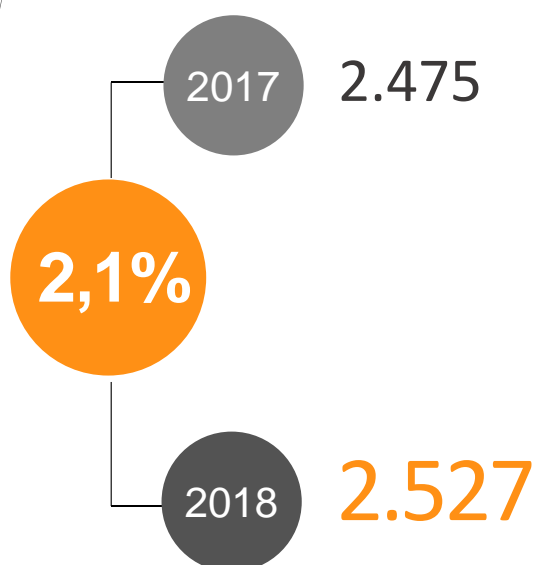


Operating Costs Decomposition

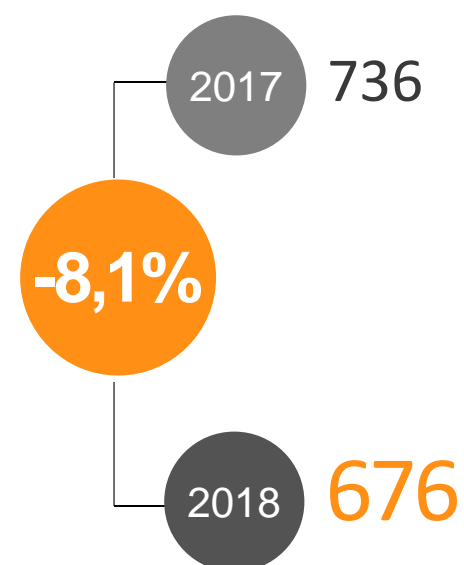
Staff Costs



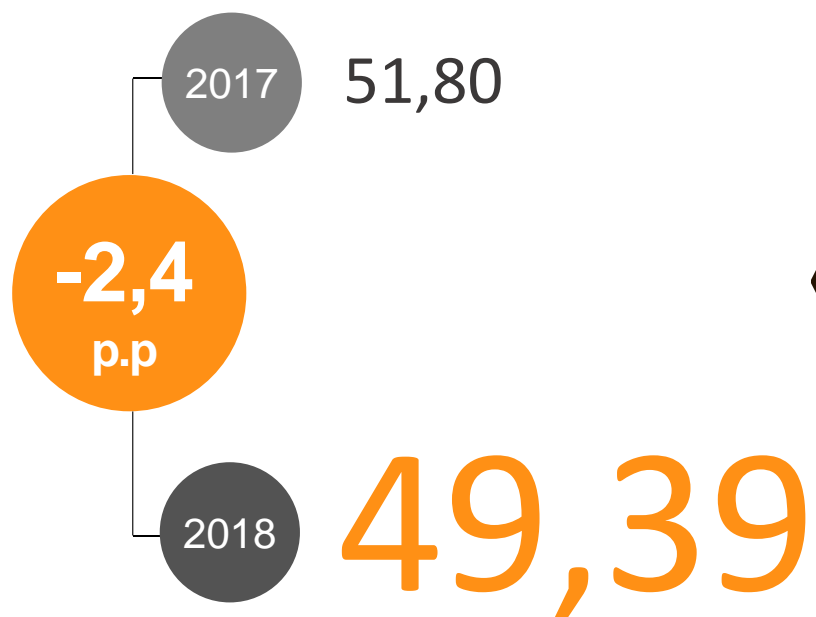
Other Operating Expenses



Amortisation and Depreciation

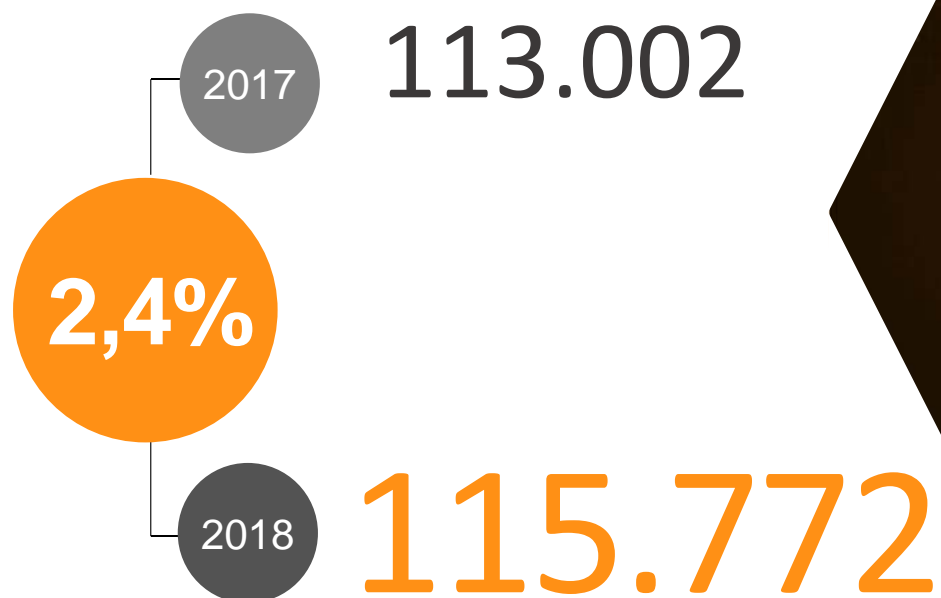


Cost-to-income (%)



Balance Sheet

Customer Deposits

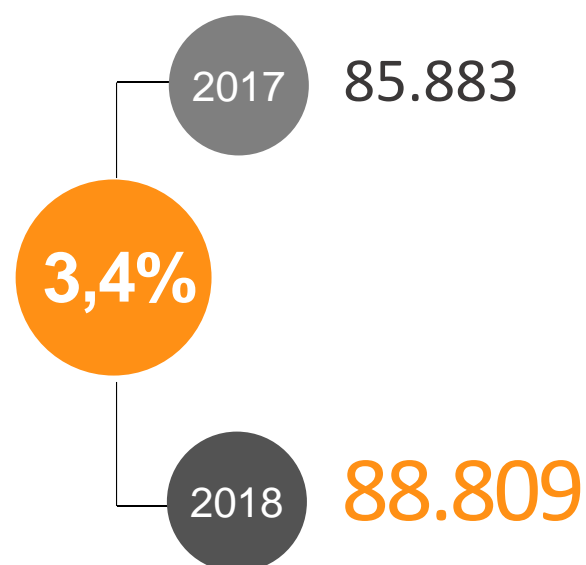


MT (Million)

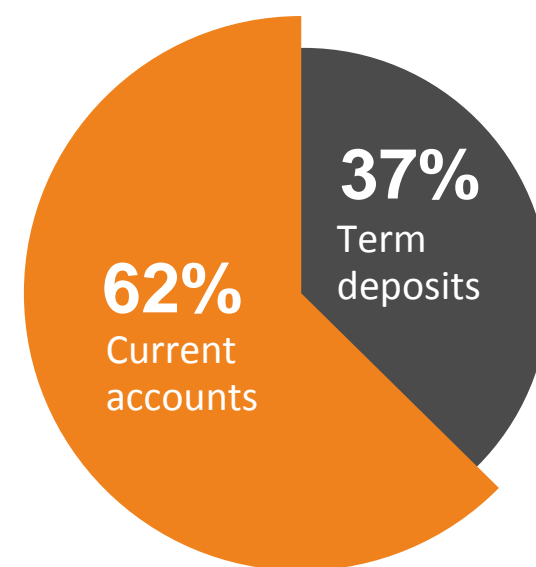
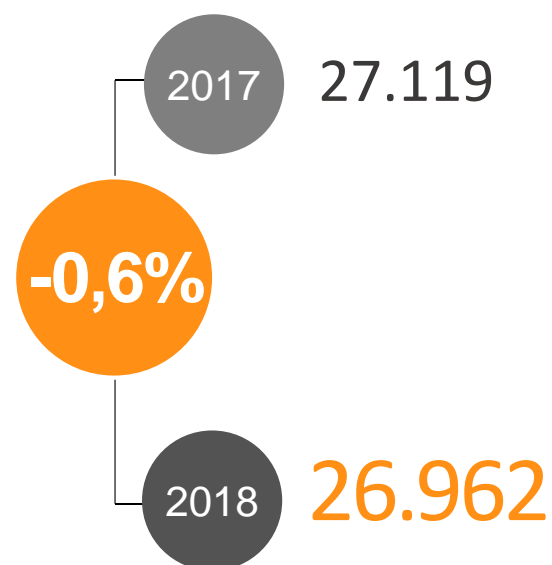


Customer Deposits by currency/products

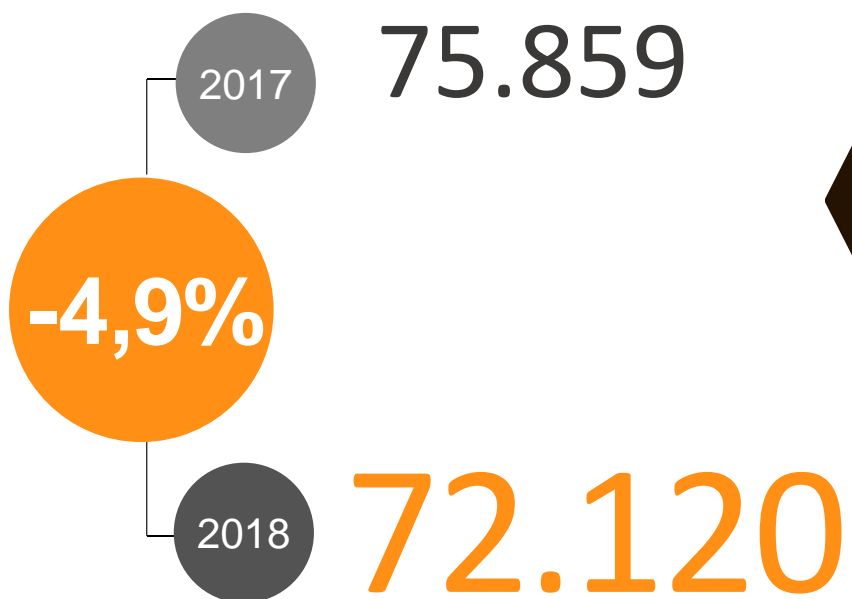
Domestic currency Deposits



Foreign currency Deposits

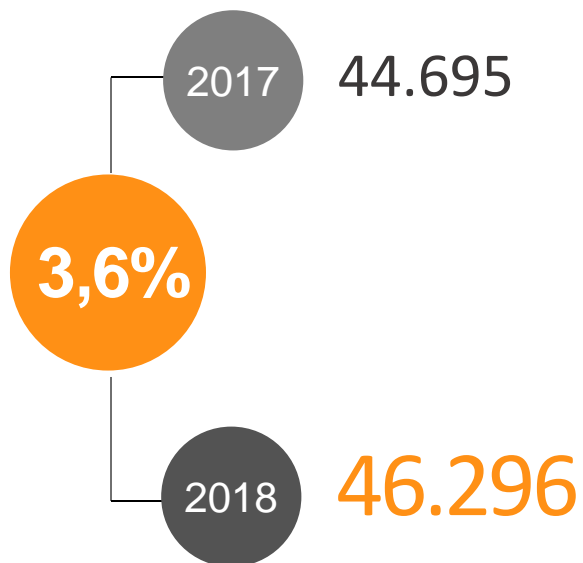


Loans and Advances to Customers

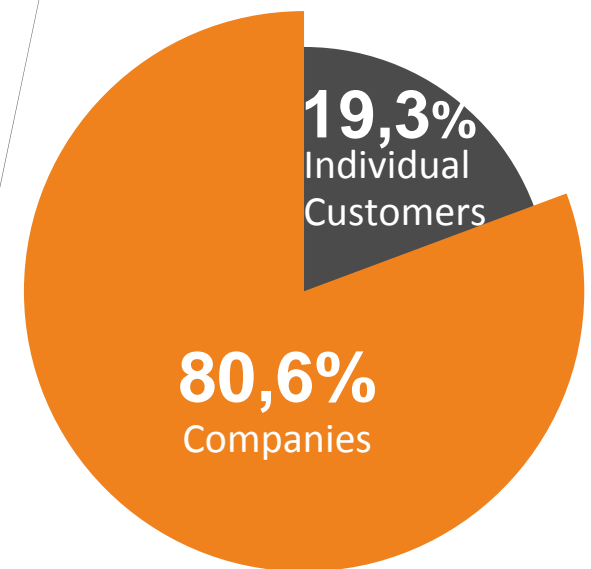
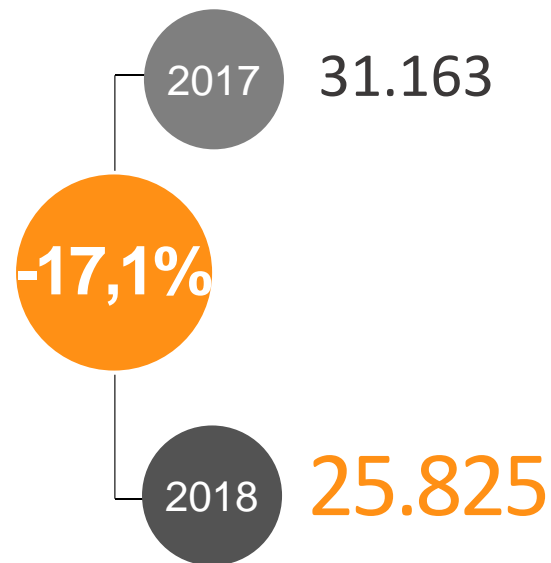


Loans and Advances by currency/business segments

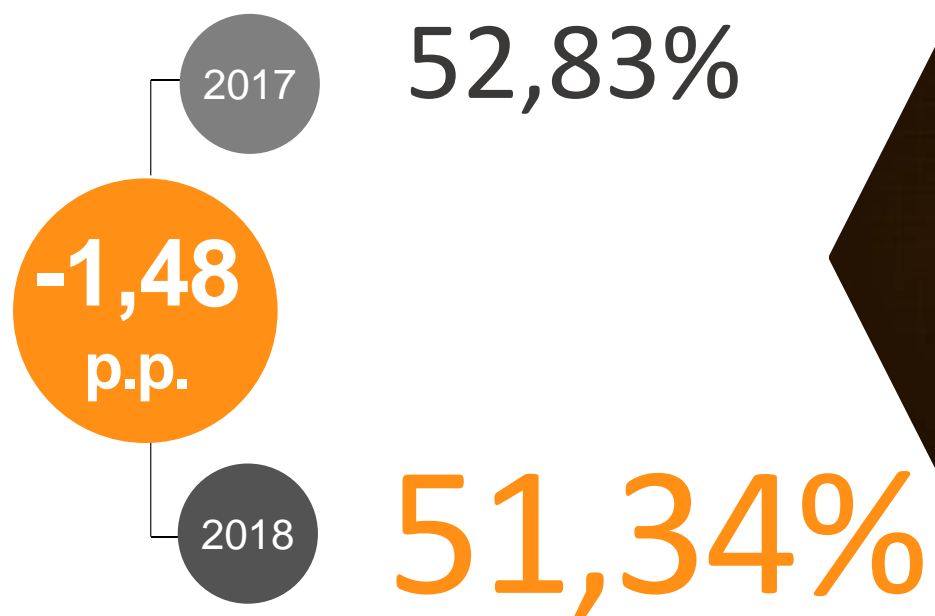
Domestic Currency Loans



Foreign currency Loans



Loans-to-Deposits Ratio



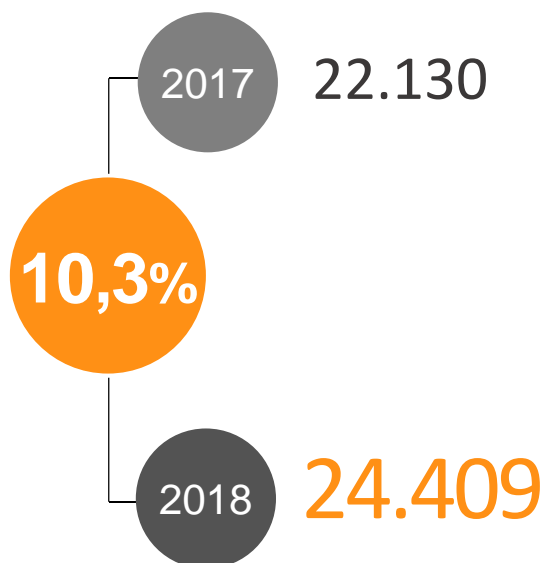
Liquidity



Liquidity 31 December 2018 = MT 47.261 million

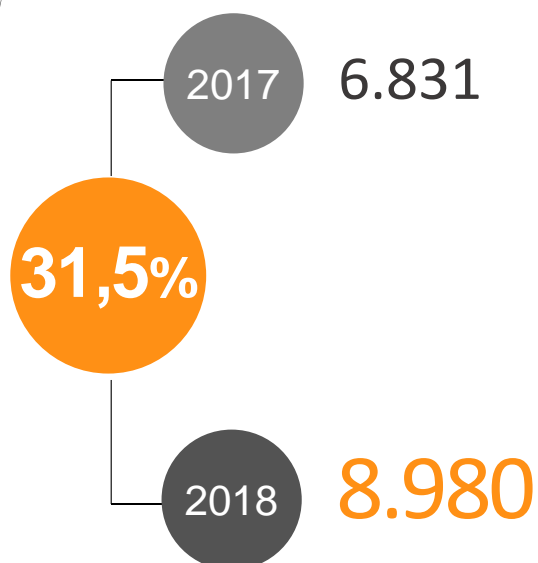
Securities

which may be used to access
liquidity with the Central Bank

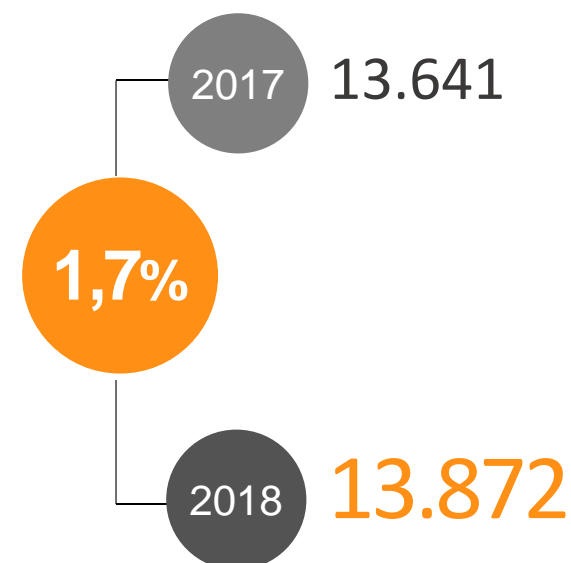


Cash and cash balances in MT

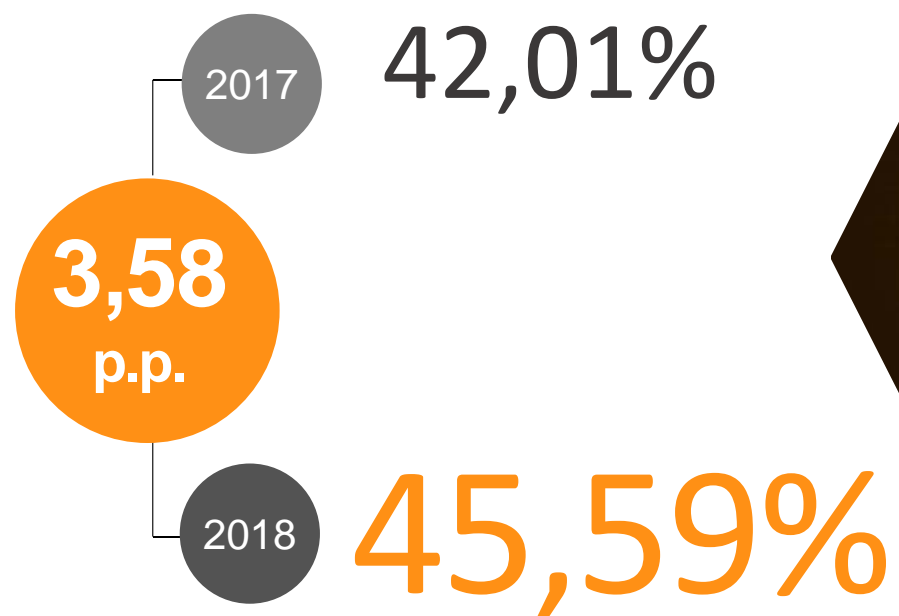
(Excluding Mandatory Reserves)



Deposits with financial institutions in MT



Liquidity Ratio

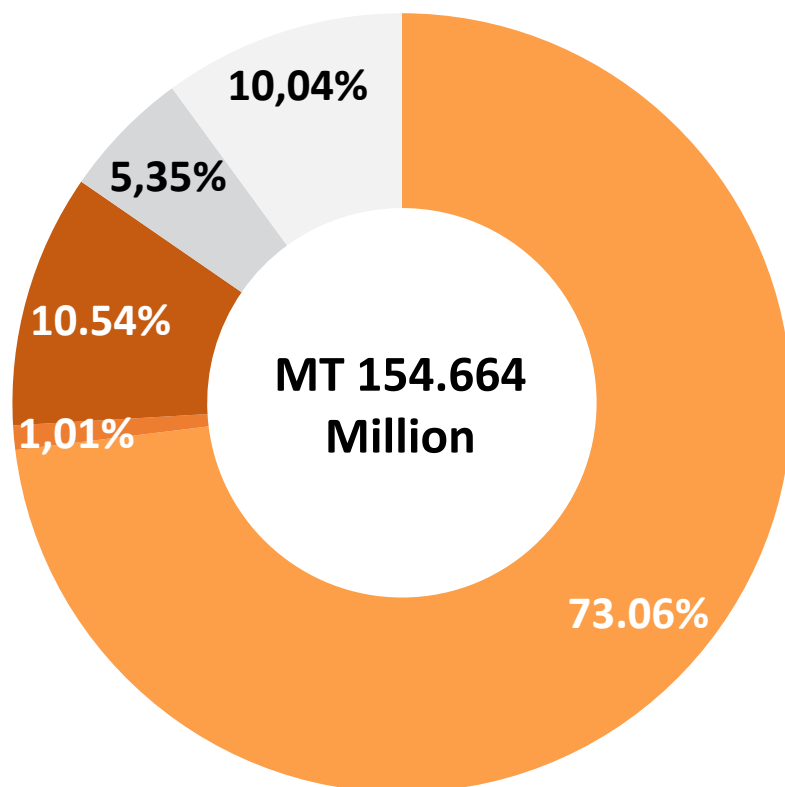


Minimum Required by Bank of Mozambique (25%)

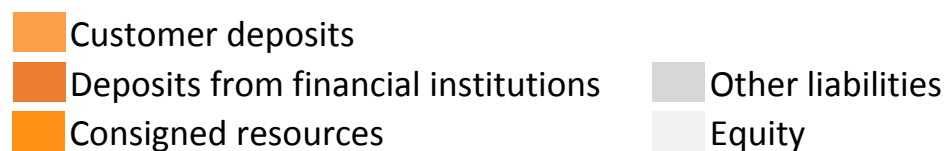
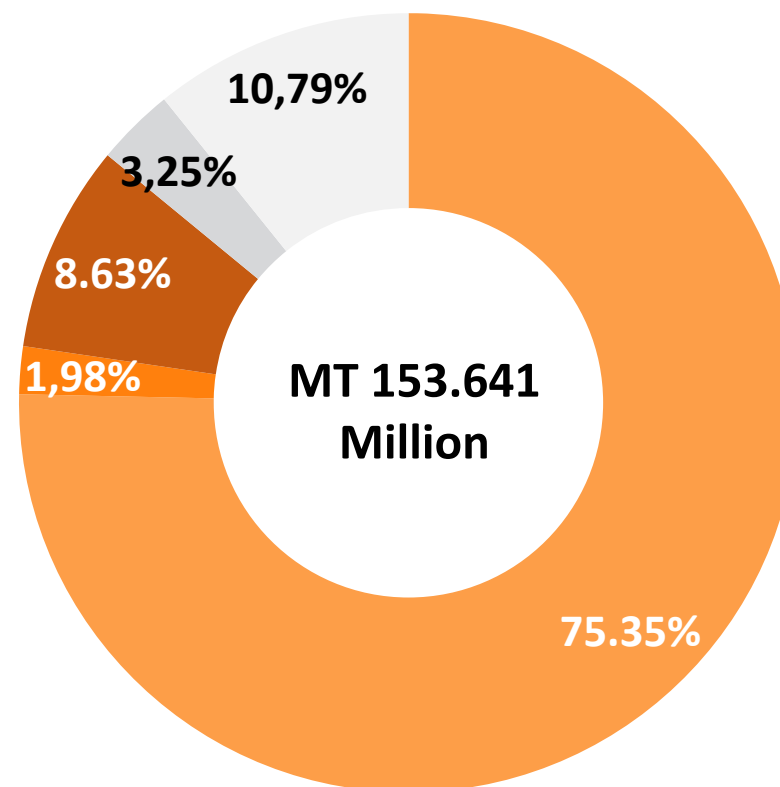


Financing Structure

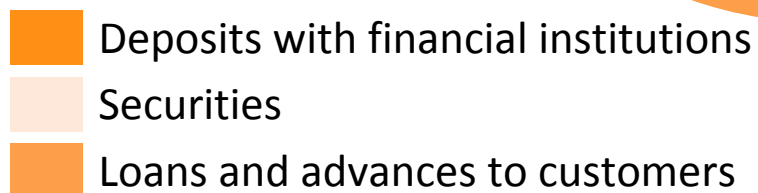
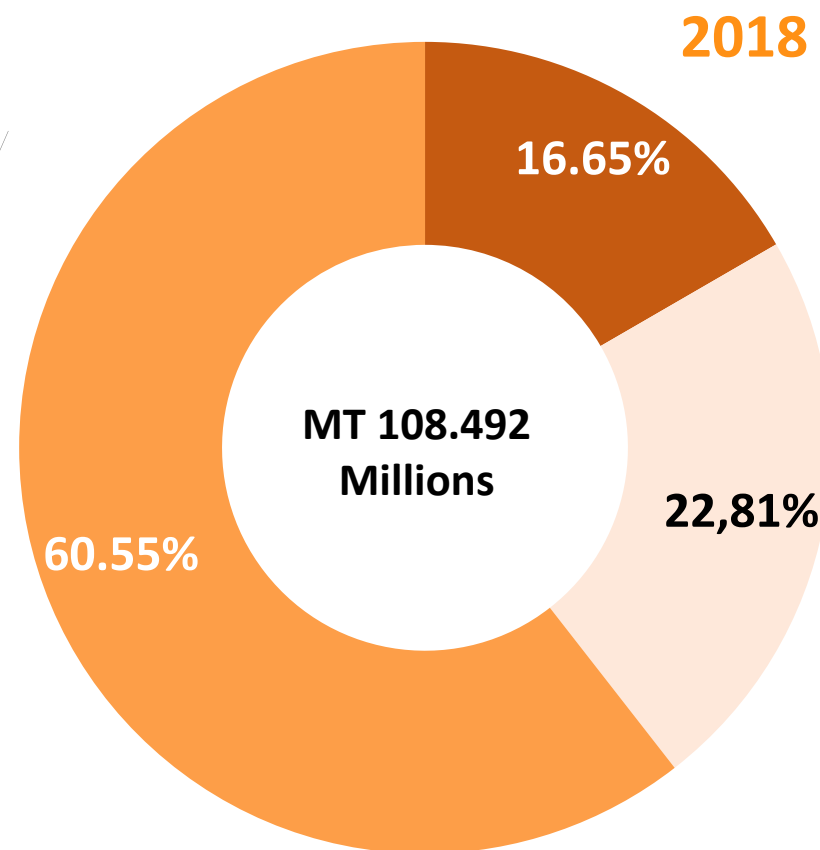
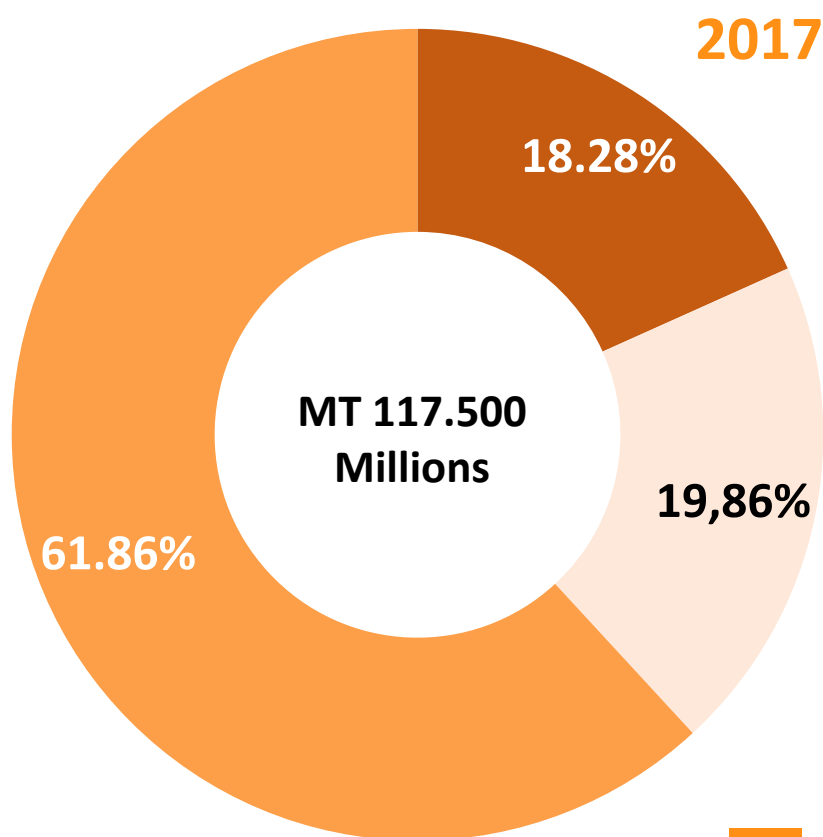
2017



2018



Structure Investment



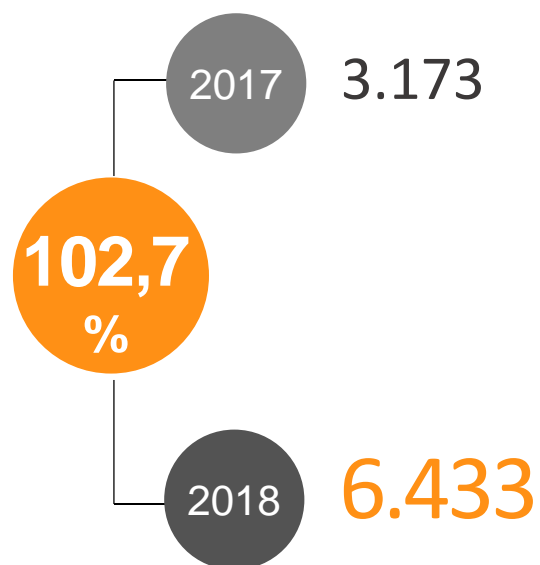
Mozambique

Asset Quality

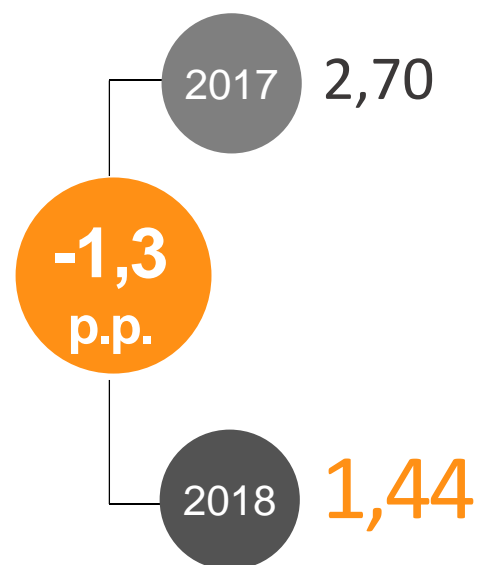


Asset Quality

Loan impairment (Balance sheet)

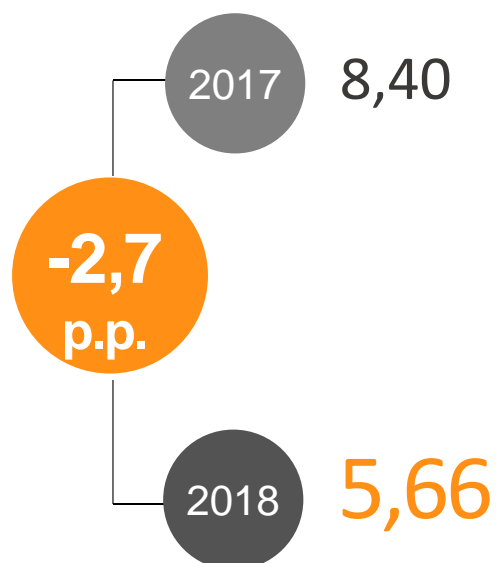


Cost of Risk (%)

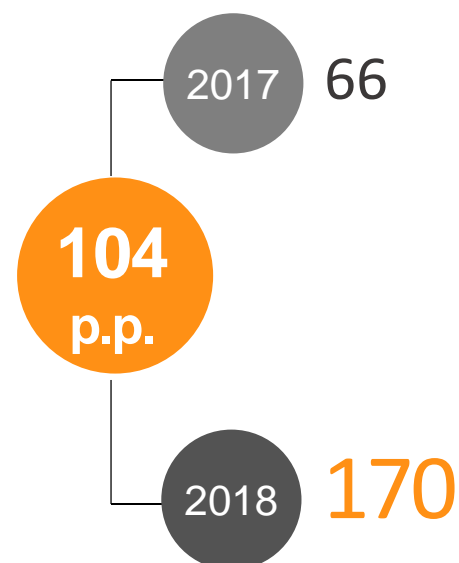


Asset Quality

NPL (%)



Coverage of overdue loans by Impairment (%)

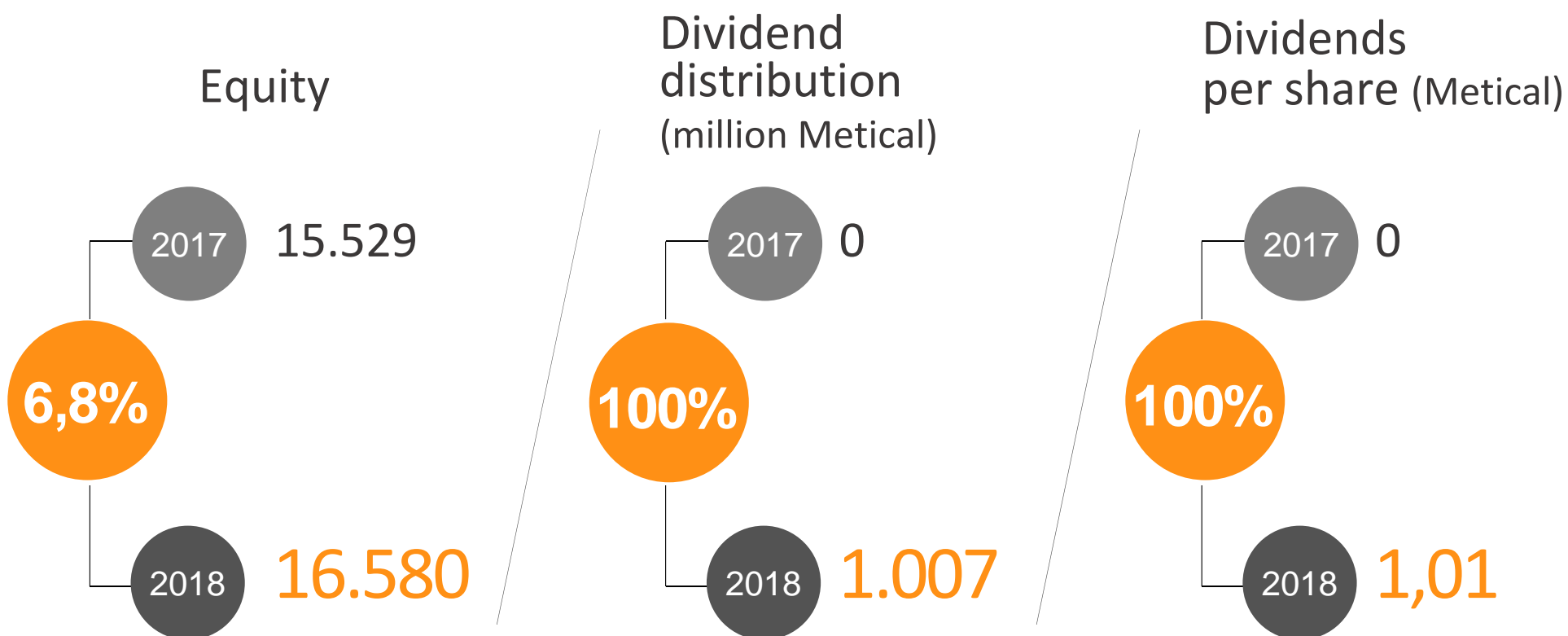




Equity

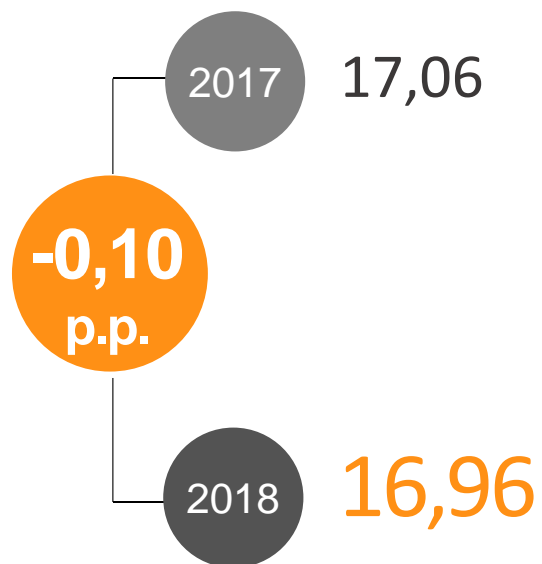


Equity Indicators



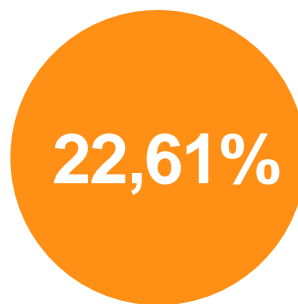
Equity Indicators

Capital Adequacy Ratio
31st December 2018

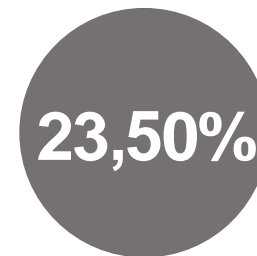


After Incorporation of 2018 Profit

Capital
Adequacy Ratio



Tier I Capital



Tier II



Summary of 2018

Increase of
Liquidity

Increase in
Profitability

Increased
**contribution to
society**

Continuing
**investment in
Innovation**

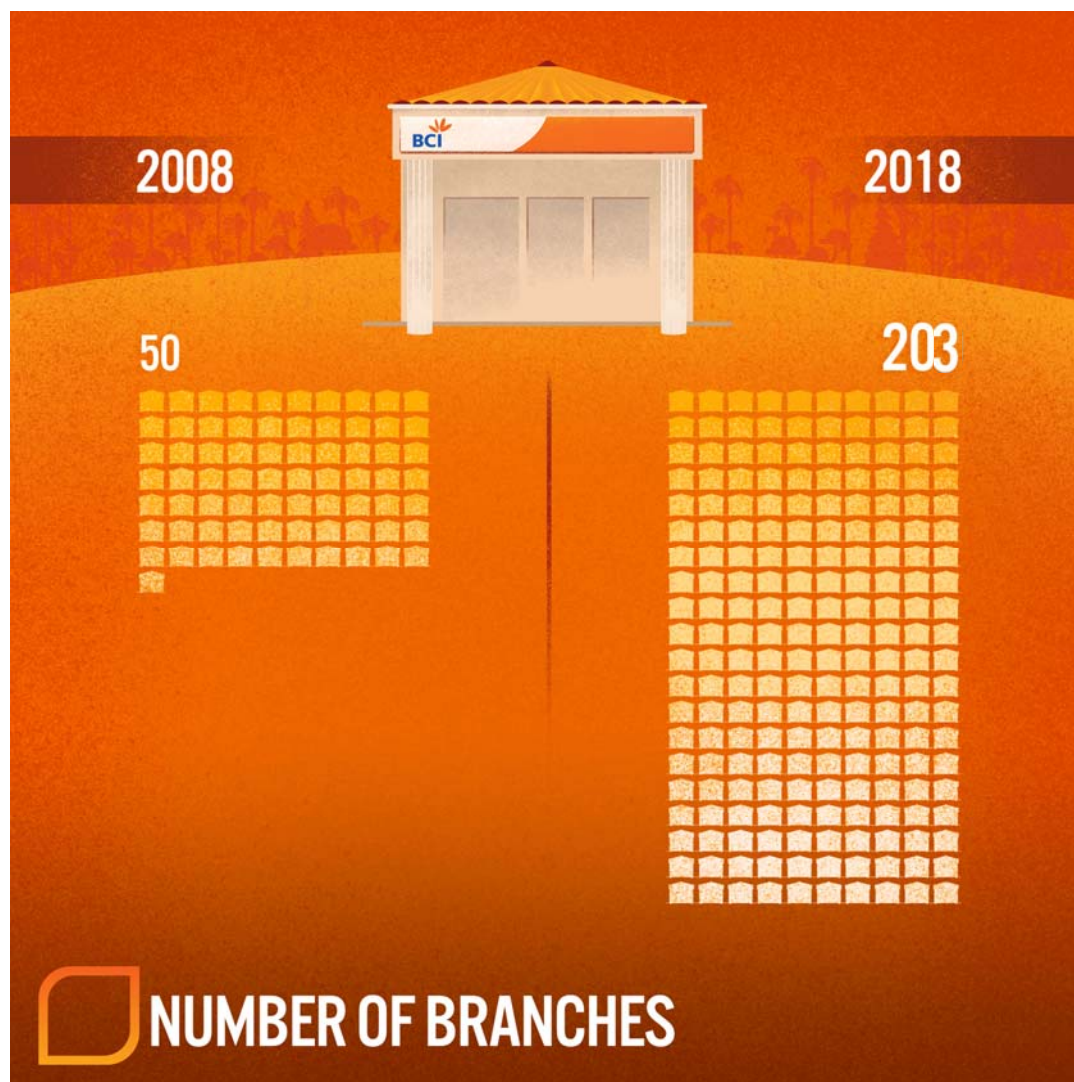
1st position in the Banking System in terms of
Market Share

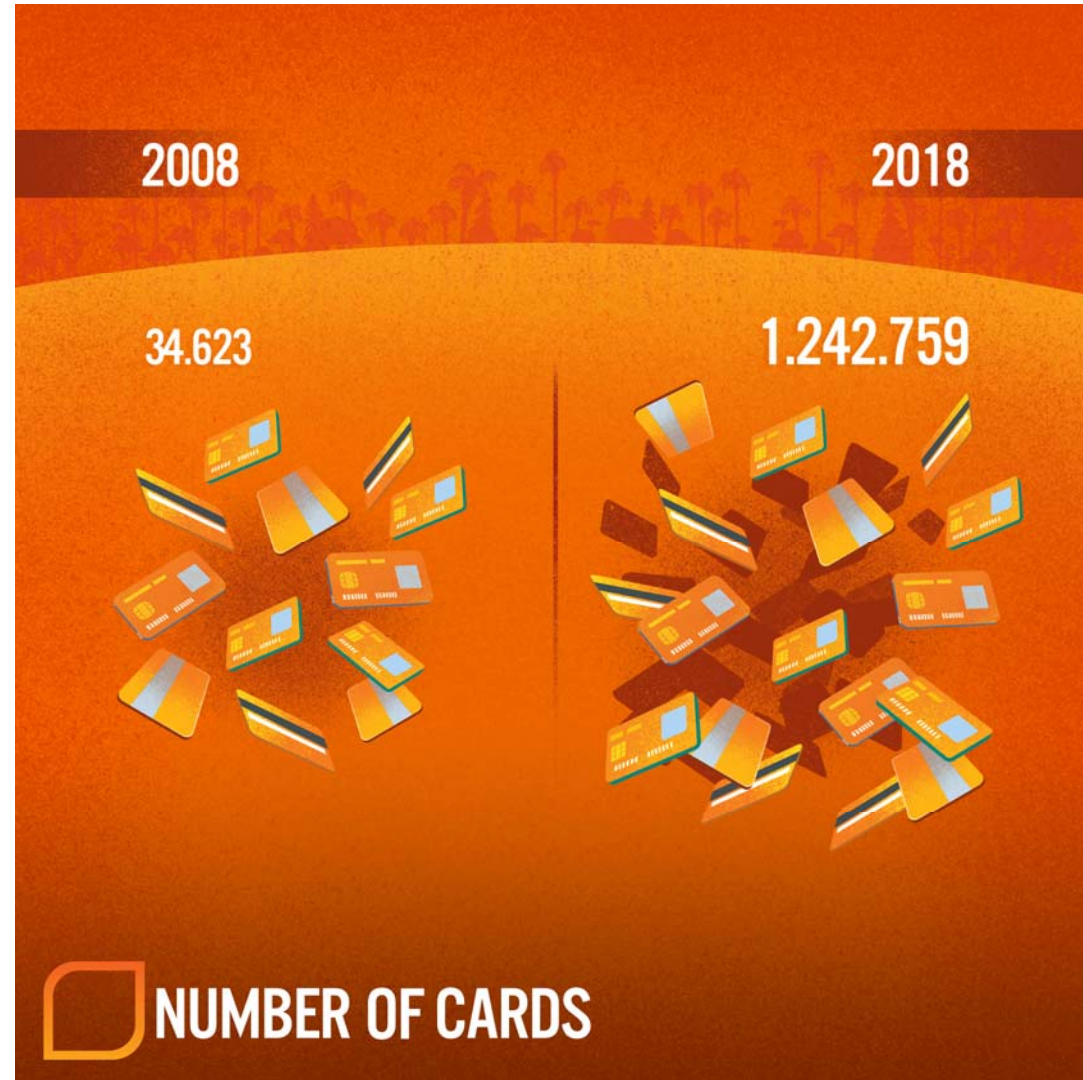


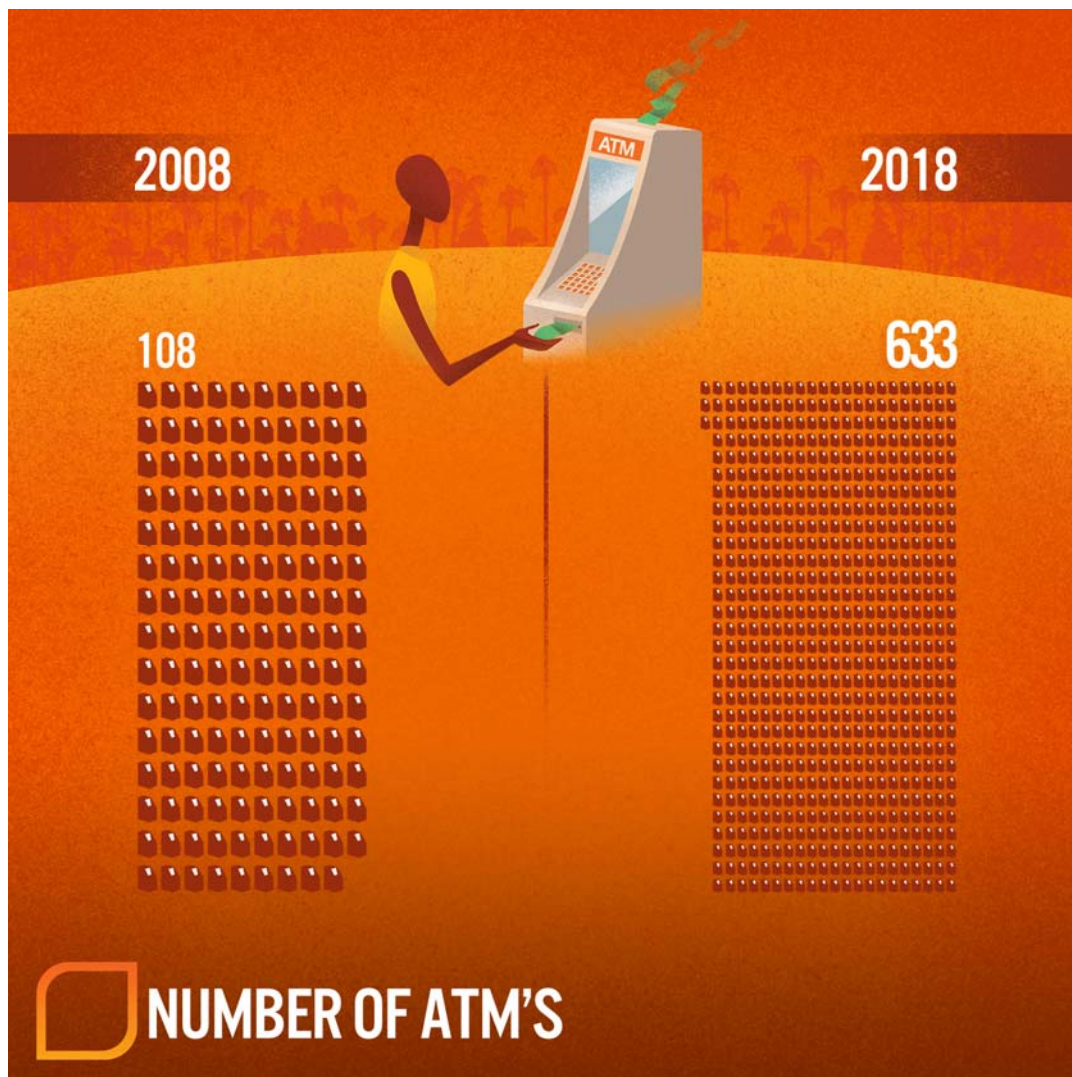


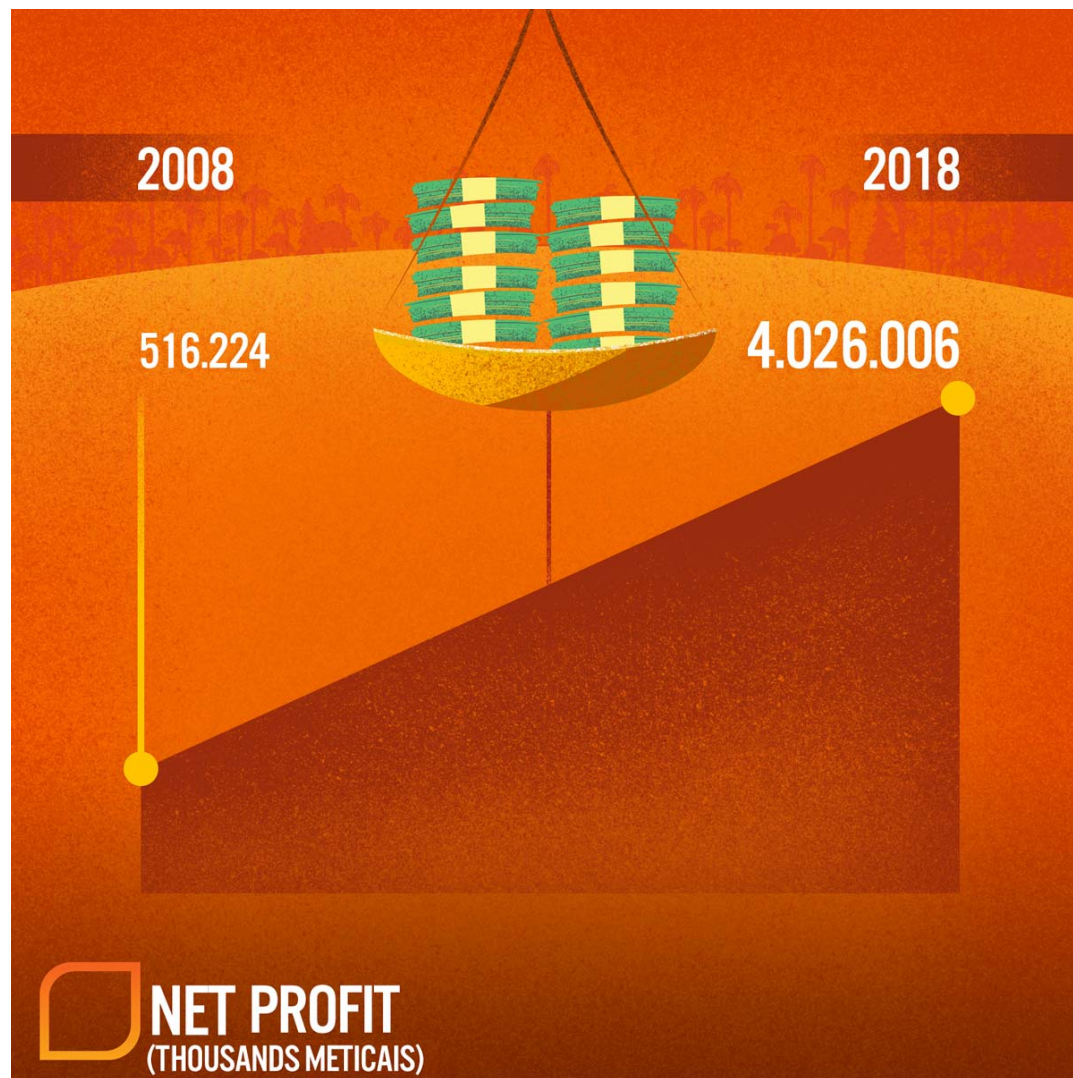
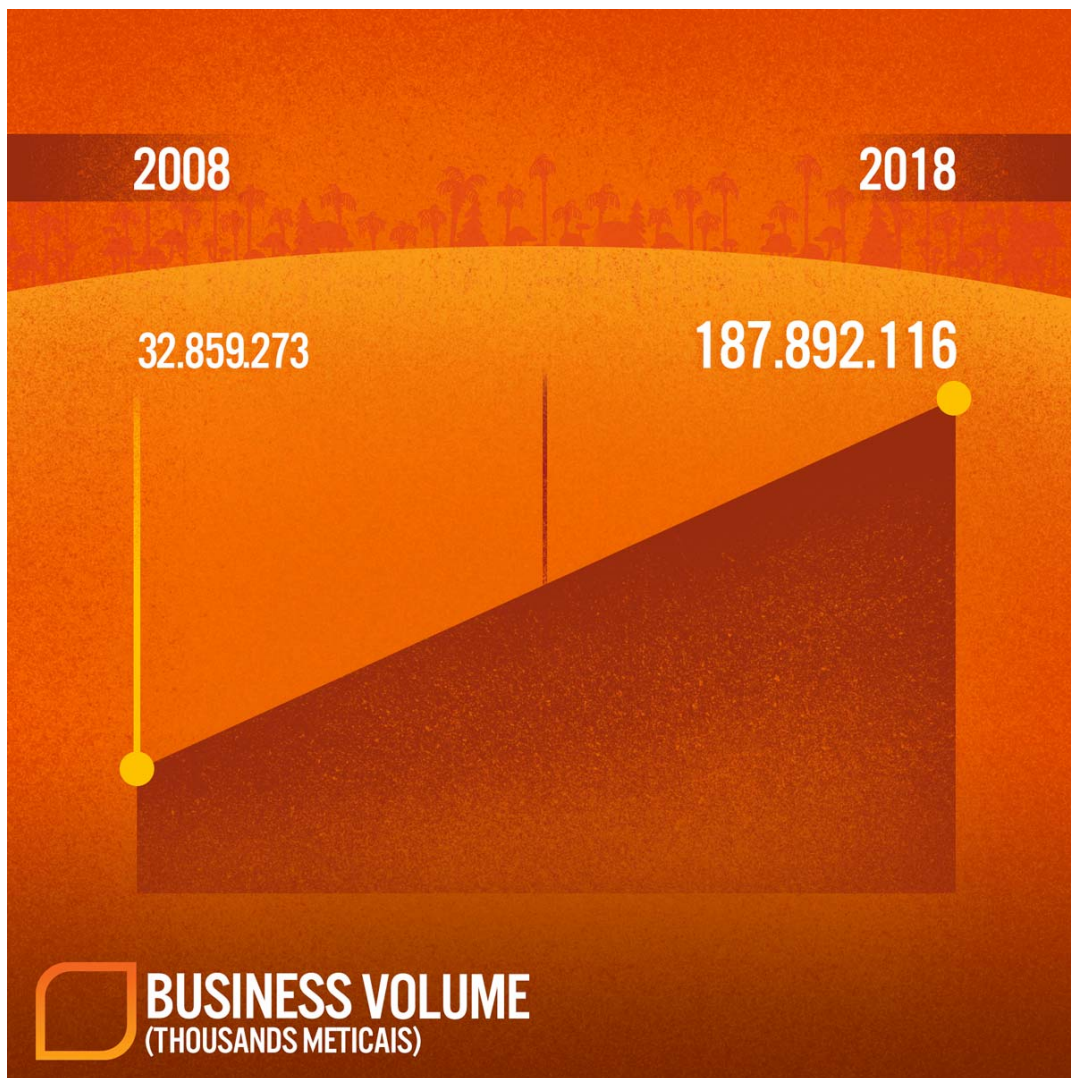
The last decade in BCI's history: A contribution to Mozambique's development













THANK YOU.

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2018 Annual Financial Statements, and the present document, are already available on BCI's website. This document is intended only to provide general information, and does not constitute investment advice or professional advice, nor can it be interpreted as such. The values refer to 31st December 2018, except if otherwise stated.