

PRUDENTIAL ECONOMIC FINANCIAL INDICATORS

Notice no. 16/GBM/2017

Description	Formula	Period 31 st December 2025
CAPITAL		
Leverage Ratio	Equity Capital (i) /Total Assets	38.97%
Solvency Ratio	Own Funds/Risk-Weighted Assets	41.93%
Tier 1 Capital	Original Own Funds (ii) /Risk-Weighted Assets	34.94%
ASSET QUALITY		
Ratio of Loans Overdue up to 90 days	Loans Overdue up to 90 days/Total Loans	8.25%
Non-Performing Loans Ratio (NPL)	Non-Performing Loans (Gross) (iii) /Total Loans (Gross)	9.78%
NPL Coverage Ratio	Provisions for Non-Performing Loans/Non Performing Loans	81.45%
MANAGEMENT		
Organizational Expenses	Operating Costs (iv) /Banking Product	27.97%
Running Cost	Administrative Costs (v) /Banking Product	25.41%
Efficiency Ratio	Productive Assets (vi) /Number of Employees	90422.27
RESULTS		
Financial Margin Ratio	Financial Margin /Average Productive Assets	20.29%
Return on Assets (ROA)	Net Result/Average Assets	8.37%
Return on Equity (ROE)	Net Result/Average Equity	22.66%
LIQUIDITY		
Liquid Assets Ratio	Liquid Assets (vii) /Total Assets	14.35%
Transformation Ratio	Total Loans/Total Deposits	313.54%
Short-Term Liquidity Coverage Ratio	Net Assets/Short-Term Liabilities (viii))	113.04%

(i) Equity = Capital + Share premium + Other equity instruments + Own shares + revaluation reserves + Other reserves and retained earnings + Prepaid dividends + Minority interests + Net profit for the year.

(ii) Original own funds calculated in accordance with Notice no. 8/GBM/2017, of 2 June.

(iii) Non performing loans determined in accordance with Notice no. 16/GBM/2013, of 31 December.

(iv) Operating Costs = personnel costs + supplies and third party services + amortization excluding profits on financial operations.

(v) Administrative costs (Cost-to-Income) = personnel costs + supplies and services.

(vi) Deposits with CI + Loans + Securities.

(vii) See explanatory notes attached.

(viii) Based on Notice n.º 14/GBM/2017, from Banco de Moçambique



Banco Letshego