

PRUDENTIAL ECONOMIC FINANCIAL INDICATORS

Notice no. 16/GBM/2017

Description	Formula	Period 31 March 2018
CAPITAL		
Leverage Ratio	Equity Capital (i) /Total Assets	62%
Solvency Ratio	Own Funds/Risk-Weighted Assets	31%
Tier 1 Capital	Original Own Funds (ii) /Risk-Weighted Assets	27%
		62%
ASSET QUALITY		
Ratio of Loans Overdue up to 90 days	Loans Overdue up to 90 days/Total Loans	9%
Non-Performing Loans Ratio (NPL)	Non-Performing Loans (Gross) (iii) /Total Loans (Gross)	5%
NPL Coverage Ratio	Provisions for Non-Performing Loans/Non Performing Loans	84%
		9%
MANAGEMENT		
Organizational Expenses	Operating Costs (iv) /Banking Product	0.36
Running Cost	Administrative Costs (v) /Banking Product	0.34
Efficiency Ratio	Productive Assets (vi) /Number of Employees	39,704
RESULTS		
Financial Margin Ratio	Financial Margin /Average Productive Assets	5.1%
Return on Assets (ROA)	Net Result/Average Assets	1.9%
Return on Equity (ROE)	Net Result/Average Equity	2.9%
LIQUIDITY		
Net Assets Ratio	Net Assets (vii) /Total Assets	6.9%
Transformation Ratio	Total Loans/Total Deposits	59.68%
Short-Term Liquidity Coverage Ratio	Net Assets/Short-Term Liabilities (viii))	59.64%



Chipiliro Katundu
 Administrador Delegado
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 Diretor de Risco e Compliance

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(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) See explanatory notes attached."