



Description of the Indicators

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| 1. Return on Average Equity (ROAE) | Net income after tax for the financial year 2008, divided by the average shareholders' funds (see note 14), expressed as a percentage. |
| 2. Return on Average Assets (ROAA) | Net income after tax for the financial year 2008, divided by the average total assets (see note 4), expressed as a percentage. |
| 3. Return on Risk Weighted Assets | Net income after tax for the financial year 2008, divided by the average risk weighted assets (see note 36), expressed as a percentage. |
| 4. Average total assets | Total assets (see note 11) for the financial year 2008 plus total assets for the financial year 2007, divided by two. |
| 5. Net income from interest (Net interest margin) | Compared interest and income (see note 33) less compared interest and cost (see note 34). |
| 6. Other net income | Total net income (after deduction of respective costs) not included under income net of interest. |
| 7. Total income | Net income from interest (see note 5) plus other income (see note 6) |
| 8. Income before taxes | Net income before taxes but after extraordinary items and income from associated companies. |

9. Taxes	Total direct and indirect taxes charged as per income statement.
10. Net Profit /(Loss)	Net income after taxes, but before dividends and transfer to reserves.
11. Total assets	Includes acceptances and repurchase agreements but excludes guarantees and other non-equity accounts.
12. Number of employees	Number of full time employees.
13. Number of branches	Total amount of branches used for raising deposits, excluding ATM's, but including agencies.
14. Number of ATM's	Number of automatic teller machines.
15. Shareholders' funds	Share capital and share premium plus distributable and non-distributable reserves.
16. Loan worthiness ratio	Calculated in accordance with the Central Bank standards at the end of the financial year.
17. Total Loan	Loan includes debtors and acceptances but before general and specific provisions.
18. Average Loan	Total loan (see note 17) for the current year plus the prior year, divided by two.
19. Costs for allowances for doubtful accounts / average loan	Allowance for accounts past due and doubtful accounts for the financial year, divided by average loan (see note 18).
20. General provisions/total loan	General provisions for loans with the balance divided by the total loan (see note 17).
21. Specific provisions / total loan	Specific provisions for loan with the balance divided by the total loan.
22. Asset variance	Percentage of asset variance (see note 11) of the financial year 2008 in relation to the prior year.

23. Total loan variance	Percentage of total asset variance (see note 17) of the financial year 2008 in relation to the prior year.
24. Interest margin variance	Percentage of variance of net income from interest (see note 5) for the financial year 2008, in relation to the prior year.
25. Variance of income before taxes	Percentage of variance of income before taxes (see note 8) for the financial year 2008, in relation to the prior year.
26. Variance of net income	Percentage of the variance of net income (see note 10) for the financial year 2008, in relation to the prior year.
27. Operating costs	Total costs, excluding interest costs and allowance for doubtful accounts.
28. Income before taxes and provisions for loans in the financial year.	Income before taxes and before cost of allowance for doubtful accounts for the financial year.
29. Total assets earning interest.	Total assets earning interest.
30. Total liabilities bearing interest	Total liabilities bearing interest.
31. Average assets earning interest	Total assets earning interest in the current year plus the prior year, divided by two.
32. Average liabilities bearing interest	Total liabilities bearing interest for the current year plus those of the prior year, divided by two.
33. Interest income (interest and income compared)	Total income earned from loans and other interest earned on investments.
34. Interest expenses (interest and costs compared)	Total cost of interest on deposits and loans obtained.

35. Interest spread	Difference between the interest rate earned on average assets earning interest (interest income/average assets earning income) and the interest rate paid over liabilities bearing interest (cost of interest / liabilities bearing interest).
36. Risk weighted assets	Total risk weighted assets by level of risk, according to the standards defined by the Bank of Mozambique.
37. Average risks weighted assets	Total risk weighted assets (see note 36) for the current year plus the prior year, divided by two.
38. Overdue and doubtful accounts	Total overdue and doubtful accounts for which it is not prudent to loan income in the income statement.
39. Overdue and doubtful accounts / total loan	Overdue and doubtful account defined above divided by the total loan.
40. Specific provisions / overdue and doubtful accounts	Specific provisions divided by the loan past due.
41. Average equity shareholders'	Average shareholders' equity (see note 15) for the financial year plus the prior year, divided by two.