Prudential and Economic-financial indicators

MOZA

Description	30 June 2026	
CAPITAL	**FORMULA**	**RESULT**
Leverage Ratio	Capital / Total Assets	8.41%
Capital Adequacy Ratio	Equity / Risk Weighted Assets	14.30%
Tier 1 Capital	Equity Base / Risk Weighted Assets	16.36%
QUALITY OF ASSETS		
Overdue Credit Ratio up to 90 days	Credit due up to 90 days / Total Credit	3.90%
*Non-performing loan ratio (NPL)	Non-performing Loan (Gross) / Total On Balance Loan (Gross)	29.66%
NPL Coverage Ratio	Provisions for Credit in Default / Credit in Default	46.85%
MANAGEMENT		
Cost of Structure	Operational Costs / Banking Product	76.61%
Operating Costs	Administrative Costs / Banking Product	66.27%
Efficiency Ratio	Production Assets / No. of Workers	42 845
RESULT		
Profit Margin Ratio	Profit Margin / Average Productive Assets	4.46%
Return on Assets (ROA)	Net Income / Average Assets	0.38%
Return on Equity (ROE)	Net Income / Average Equity	4.59%
LIQUIDITY		
Net Assets Ratio	Net Assets / Total Assets	40.75%
Asset Transformation Ratio	Total Loan / Total Deposits	24.53%
Short Term Liquidity Coverage Ratio	Total Loan/ Total Deposits	46.04%

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