

“Maputo via Lisboa”

Partnerships for a stronger presence in Mozambique

Maputo | 12 de Novembro de 2020



BCI - BANCO COMERCIAL E DE INVESTIMENTOS



BCI's Identity

Mission

Contribute to the economic and social development of Mozambique, creating **value** and generating **satisfaction** for our Customers, Shareholders, Employees, Partners and Community in general, in a socially responsible and sustainable manner.

Vision

To be a bank of **Mozambican Culture** and a reference to the financial system within Sub-Saharan Africa, in the application of **best practices, competitiveness, innovation** and **service quality** in order to achieve the leadership in the national market.



A brief history



A brief history

Strengthening of CGD Group

December – The shareholding structure of BCI has changed with the departure of the INSITEC Group. CGD's stake went to 61.51% and the BPI group went to 35.67% of the shares.

2017



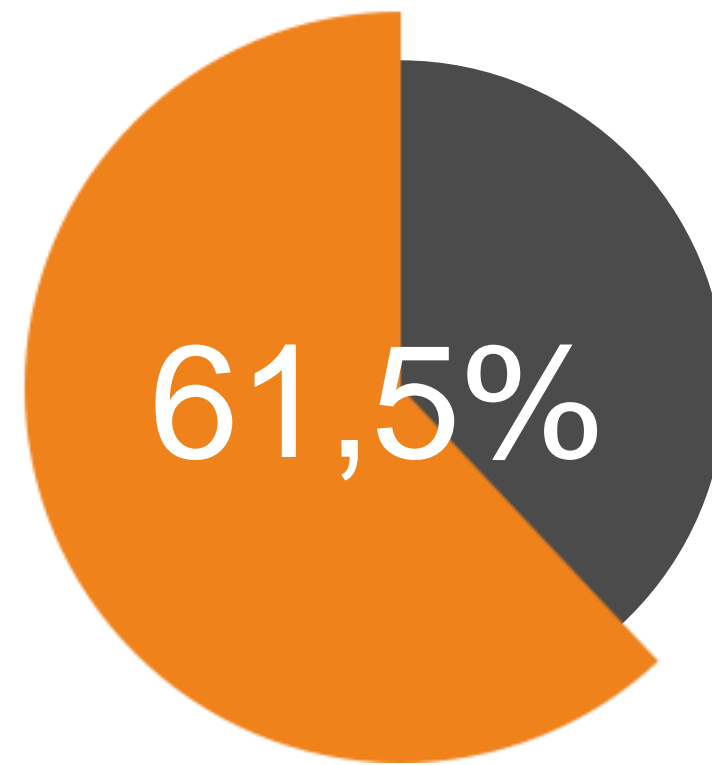
2007

INSITEC entry

November – SCI Group output and input of the INSITEC Group, with 18.12% of the shares. The participation of the CGD 51% and switched to the BPI Group remained with 30% of the shares.

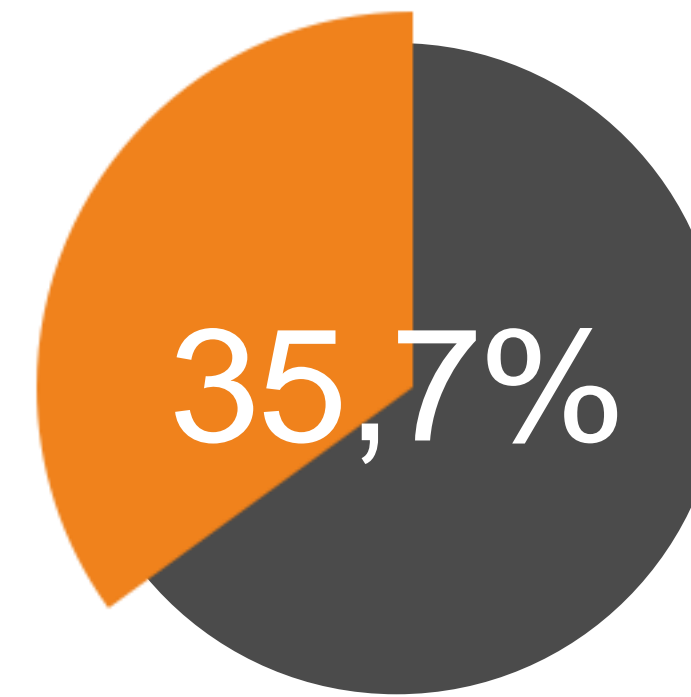


Shareholder Structure

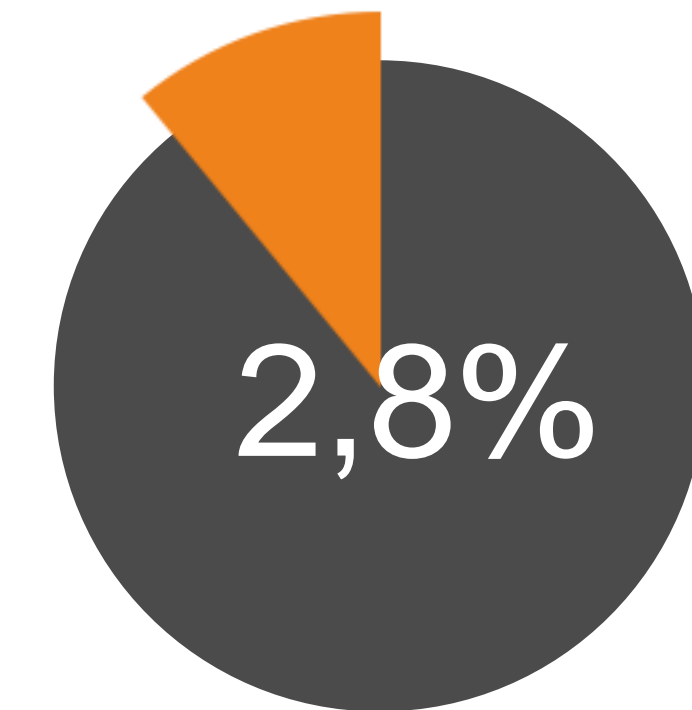


CGD Group is the largest banking group in Portugal. It is present in all areas of the financial sector, including Retail and Commercial Banking, Investment Banking, Insurance, Asset Management, Brokerage, Leasing and Factoring, Venture Capital and Real Estate.

Group CGD is the Portuguese banking with the strongest presence in lusophone African countries



BPI (owned by Caixabank – Spain) is the third largest banking group in Portugal. This group is also active in a perspective of universal banking, through a multichannel distribution network fully integrated, covering all parts of the banking business.



Individual Investors
(Mozambican)

Several individual Mozambican investors



The BCI has the largest banking network in the country

The largest banking network, consisting of 210 business units across the country, with a comprehensive coverage of all provinces and the widest network of automated teller machines (ATM) and Payment Terminals (POS).



586

ATM



16.155

POS



210

Universal Branches,
Affluent, Private Banking
and Corporate Banking

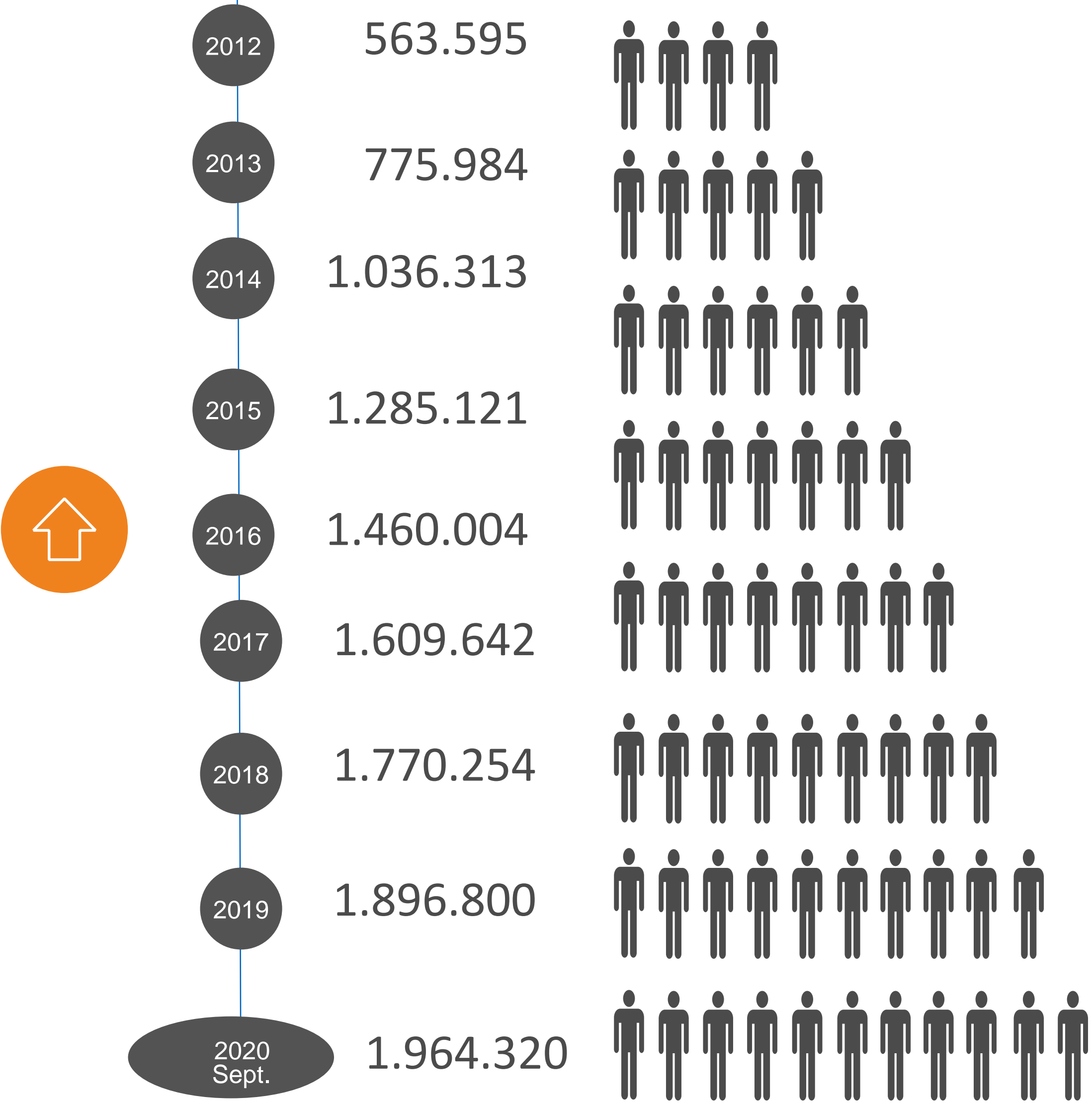


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Specialized
Desks

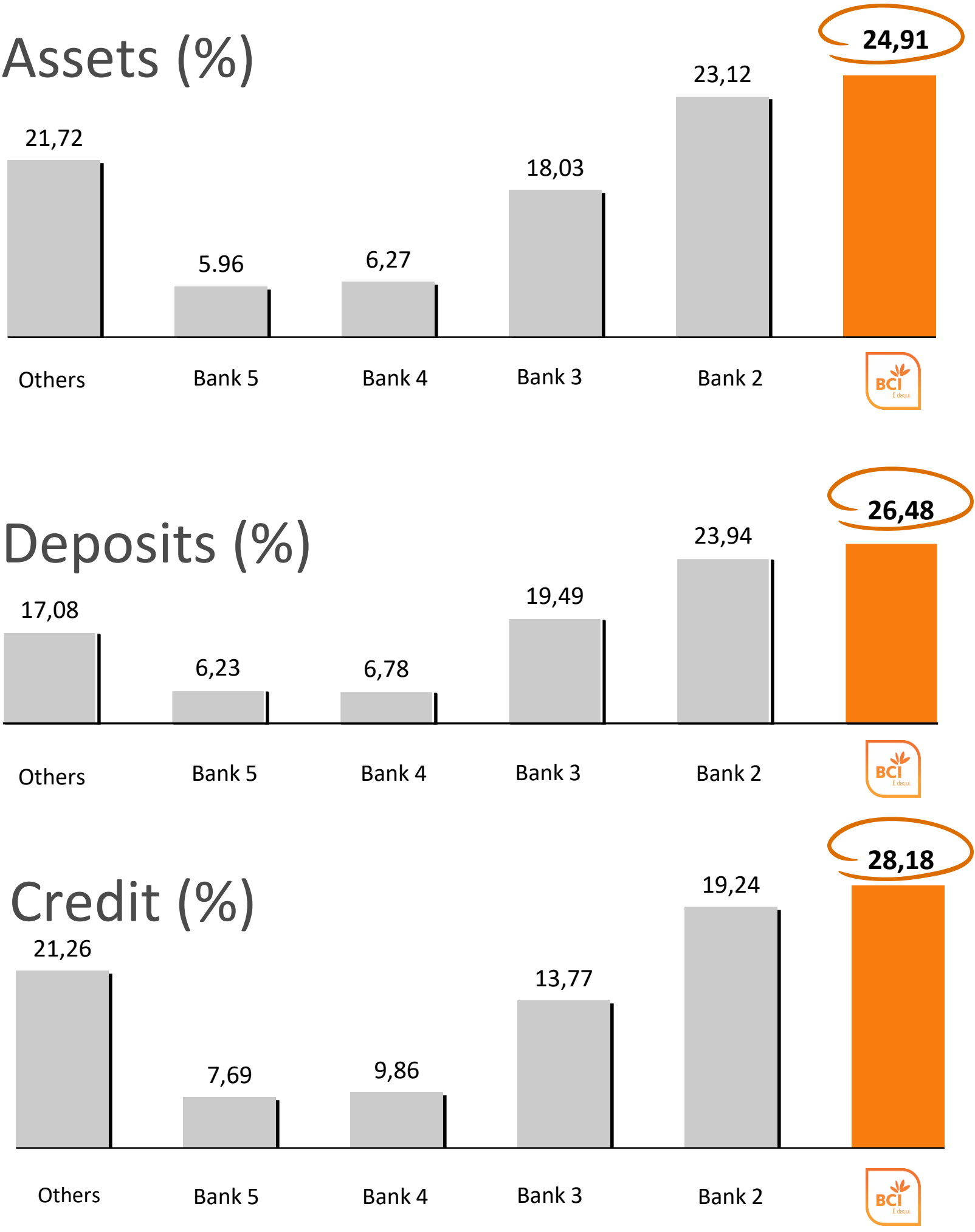


Customer base



Leadership

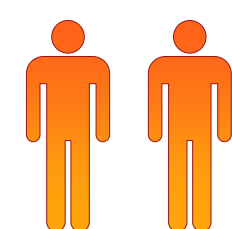
Market share | August 2020



Source: Mozambique Central Bank – 08/2020



Currently, BCI is market leader in several indicators



28,18%
In Customer Credit



43,79%
In POS



26,48%
In Resources



34,11%
In ATM



24,91%
On assets



38,18%
On issued Debit Cards



34,40%
Branches



32,00%
On Credit Cards issued

*Updated August 2020



BCI's Customer Segmentation



BCI Universal

- Existence of Preferential Attendants;
- General-purpose service;
- Specific service areas
- Offer Targeted;
- Proactive approach;
- Sell more and better to each client;
- Ensure customer satisfaction.



BCI Exclusivo

- Exclusive space;
- Existence of Client managers with dedication to each customer;
- Personalized service;
- Offer Targeted;
- Specific Brochure to the segment;
- Regular contact with Customers;
- Proactive approach;
- Guidance for Sale;
- Ensure total customer satisfaction.



BCI Corporate

- Dedicated and differentiated space;
- Existence of Client managers with exclusive dedication to each client;
- Personalized service;
- Offer Targeted;
- Specific Brochure to the segment ;
- Regular contact with Customers;
- Proactive approach;
- Ensure total customer satisfaction.



BCI Private

- Dedicated and differentiated space;
- Manager dedicated to each customer;
- Personalized service;
- Offer Targeted;
- Diversification of the offer presenting alternatives;
- Specific Brochure to the segment ;
- Regular contact with Customers;
- Proactive approach;
- Ensure total customer satisfaction.



BCI presents a flexible portfolio of services & products

In order to better respond to the needs of our clients, BCI presents a flexible portfolio of services & products tailored to suit the differing necessities of small, medium and large enterprises and individuals.

Current Management

- Current Accounts in Metical and Foreign Currency
- Debit & Credit Card
- Cheques

Receiving

- Cash on deposit
- Collection of Cheques
- Pre-authorized debits
- Payments for services

Salaries

- Salary payment
- Payment to Suppliers
- National transfers
- Salary Card
- Cheque Letter

Products for Cash Surplus

- Deposits Short, Medium and Long-term
- Pre-authorized Deposits
- Monthly Rents Deposits

Foreign Trade / Trade Finance

Export

- Documentary credits for export (CREX)
- Remittances export documentary
- Export Revenue Advances

Import

- Import Letter of Credit (CDI)
- Import Warrantee letter
- Import Remittance Letter



BCI presents a flexible portfolio of services & products

Financing

- Medium and long-term loans
- Special credit lines
- Authorized Overdrafts
- Current accounts
- Credit lines associated with deposits
- Discounted bills
- Leasing
- Leaseback
- Salary Overdraft

Commercial Protocol

- Protocols with Public and Private Institutions
- Special Conditions for Employees

Other Products and Services

- Foreign payment order
- Foreign bank transfers
- Foreign transfer receiving
- Foreign Exchange
- Values Transportation
- Securities operations
- Letters of recommendation
- Bank Guarantees

Electronic Channels and Services

- ATMs and POS
- eBanking
- Mobile Banking
- Mobile Money
- Contact Center



Credit lines for Mozambican SMEs

Dedicated credit lines for SMEs and other specialized lines

BCI SME

Agro business

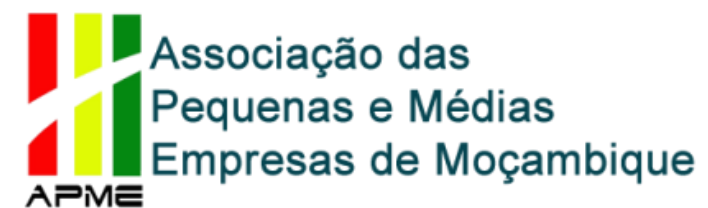
Entrepreneurship

Women
Entrepreneurs

Young
Entrepreneurs

FECOP – Guarantee fund
FPAIM – Investment
CASHEW Credit Line
POULTRY Credit line
AGRO-GARANTE Guarantee fund
KFW - Agro
KFW - Renewables
PRSP II - Private Sector
Relaunching Project

Partnerships



Investment Banking and Specialized Desks

BCI has a team of Investment banking and sectorial specialists that guarantee the necessary support to national and foreign companies that want to invest in Mozambique, in various sectors of activity.

Specialized Desks

International Desk	Energy Desk	Infrastructure / Real Estate	Agro Desk	Local Content Desk
<ul style="list-style-type: none"> • Ensure international connections through CGDs network of iDesks; • Provide support to foreign companies that want to invest in Mozambique; • Team of specialists dedicated to the management, expansion and internationalization of companies. 	<ul style="list-style-type: none"> • Specialized financial services to support companies in the energy sector; • Team of experts to support the development of projects and businesses in the energy sector; • Credit lines for energy production, export and commercialization projects. 	<ul style="list-style-type: none"> • Support in setting up and structuring operations to finance investments in the infrastructure and real estate sector; • Specialized team with a deep knowledge of the national market. 	<ul style="list-style-type: none"> • Financial solutions to support the Agri sector; • Team of specialists with a deep knowledge of the national market; • Financing lines for projects in the agricultural sector; • Structuring transactions to finance investments in the sector. 	<ul style="list-style-type: none"> • Assist SMEs wishing to provide services in the value chain of 'mega projects', under the Local Content initiatives; • Systematize and support SMEs, in the whole process related to the certifications required by 'mega projects' • Team of experts with a deep knowledge of the national market.

Investment Banking

- Strategic and financial advisory (Valuation, M&A, Financial Restructuring, PPP, ...)
- Feasibility studies
- Structured financing / Project Finance
- Capital markets (Debt / Equity)



A banking reference in Mozambique





THANK YOU.

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