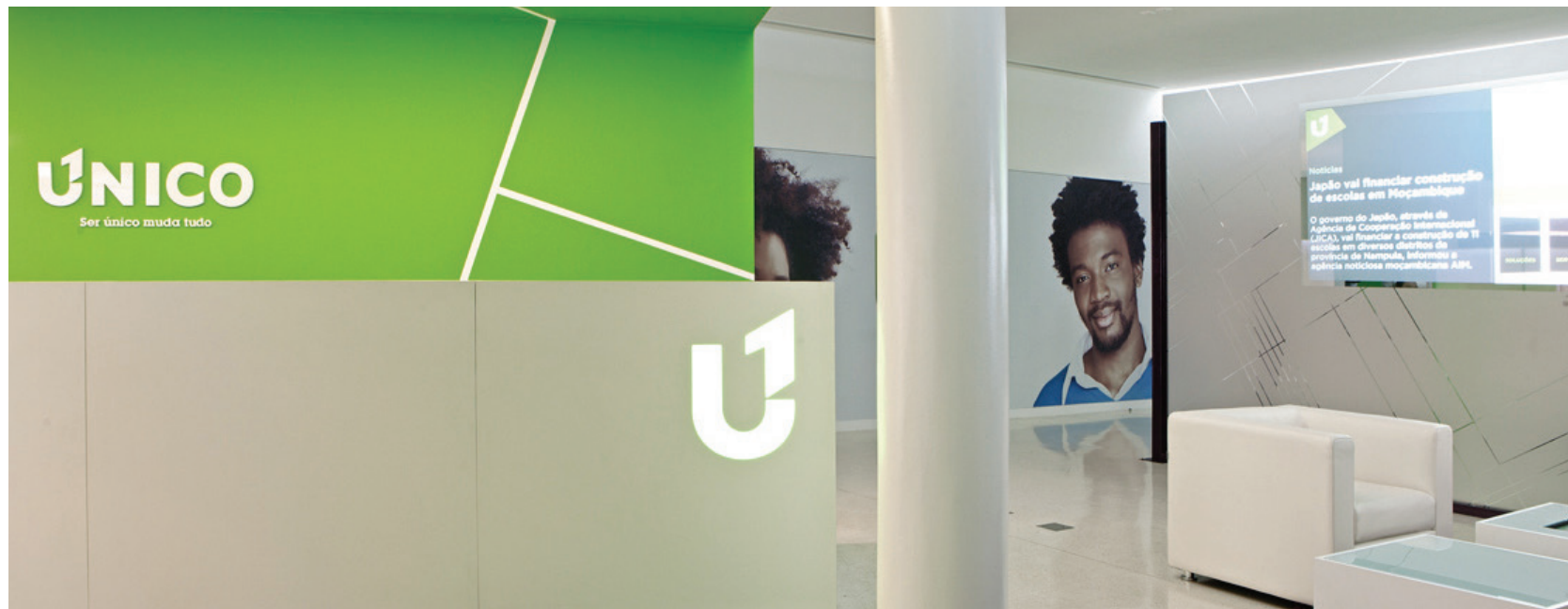


Único is not just a name, it is an idea, a way of being, of thinking and, above all, the Bank's commitment to its clients. A commitment to look at each client uniquely, respecting their uniqueness; of providing excellent services based on a deep understanding of their needs and, as such, being a leading bank in relation to its Clients.



BRAND VALUES

The brand Único was launched in the market at the end of August 2011, with the aim of being a brand fully focusing on its clients, with excellent, personalised and innovative services, capable of responding to the specific needs of each person and of each enterprise. Built from scratch, without alignment with any national or international brand, the brand Único is today a reference brand, with a position which is clearly and fully understood and valued by the market.

Banco Único was born with the ambition of becoming a challenging bank, with quality standards to turn it into a reference in the Mozambican and international banking sectors.

Directed at all individual and corporate clients who value quality, personalised and distinct services, Único has invested in offering close, intimate and valuable services, where excellence and perfectionism are based on extreme personal trust between clients and the Bank. It stands as a Unique Bank, for Unique persons.

All of the Bank's activities are governed by security, excellence, innovation and rigour.

Security can only be achieved through rigour and excellence which stems from the capacity to keep pace with, foresee and exceed expectations, creating new solutions. Proximity, simplicity and convenience define the way in which a brand builds and develops its services, for each client, efficiently and at the right moment.

Availability, proximity, interaction and elegance are part of Único's essence. The desire to help, to make a difference, to be always present and to be an entity on which one can count. The Bank believes that these are key values to become a reference brand in relation to its Clients. And that changes everything.

MARKET

In 2015, the country and the financial system faced a challenging economic climate. Notwithstanding this climate of significant difficulties, Banco Único maintained its focus on offering innovative products and services, with emphasis on providing an increasingly personalised service of excellence, rooted in a very close relationship with and on an internal structure and organisation fully focused on the Client.

During 2015, we continued to consolidate our presence and growth in the market, recording a significant increase in our client base and in our deposit and credit portfolios, resulting in the sustainable positioning and continued investment in the supply of a range of products and innovative services and of added value, meeting the real needs of our Clients.

In 2015, Único's Internet Banking service once again earned awards in several publications, thereby becoming the most awarded Internet Banking service in Mozambique.

The year was marked by Único once again earning the award, for the second consecutive year, as the Fastest-growing Retail Bank in the country, from the Global Banking & Finance Magazine, and as the Best Bank in Mozambique by the prestigious financial publication Euromoney for excellent service.

These distinctions are the acknowledgement of our daily dedication to something truly unique – our Clients – and the proof that it is worthwhile to give our best, every day, to make each person with whom we interact feel unique.

COMMUNICATION

The brand seeks to establish a deep, long-lasting intimate and emotional relationship with its clients, which goes far beyond material satisfaction. A commitment to providing a holistic experience that creates an emotional link with and trust in a brand. Everything, from the Bank's name, to the brand values, the branches, the way in which it interacts with its Clients present at special times in their life, has been built to establish a long-term emotional involvement with the client. Those who are exceptional deserve a bank up to their standard, and that changes everything.

PRODUCT AND FUTURE DEVELOPMENTS

2015 was once again a year in which Banco Único strengthened its commitment in partnership with its Clients, to develop solutions to address their specific challenges, bringing greater convenience, simplicity and efficiency to its activities and to its business. The "Cartão Pemba Combustíveis", the expansion of our tax collection services to new Municipalities and the constant improvements to our digital platforms are examples of this. Another example of this is the launch of the television programme PME+, a programme which aims to help Small and Medium Enterprises grow responsibly and with added value. 2015 was also marked by the strengthening in our offer of remote channels, with the launch of Único Mobile. Building tailor-made solutions for its clients and investing in win-win partnerships is embedded in Único's DNA. That's why more than developing new products and services, Único will continue to invest in building solutions with its Clients and in growing with excellence and quality.

COMPETITIVE ADVANTAGES

We created a brand that has two essential characteristics embedded in its DNA. The first is the fact that we are a bank based more on relationships and less on transactions. This means that when we think of creating products and services, we do so in a manner which is sustained, efficient, clear and fully dedicated to our clients. Our involvement is to set up emotional and affective relationships with our clients. The second major characteristic relates to the high levels of quality service.

Our team is made up of unique skills and talents and it is in this fusion of experiences, knowledge and new ideas that we forged a unique team, entirely at the disposal of the client. We are unique in the way we receive and relate to our clients and attend to their needs and demands. This is what strongly differentiates the brand in the market. The affirmation of commitment begins with the name and signature of the Bank – Being unique changes everything. The name itself contains its value proposition and its distinct positioning. This also constitutes a permanent challenge, because being unique has a consequence: the capacity to change for the better.

UNKNOWN FACTS

Banco Único was built from scratch, in only 11 months. In only 16 months, Banco Único went from 18th to 6th largest Bank in Mozambique.

Único's Internet Banking Service has already received international prizes 9 times, becoming the most awarded ever in Mozambique.

The initial U of the Bank's logo contains the Bank's distinct value proposition: the U of Unique, the 1 of putting the client first, the upward facing arrow symbolising its internal culture of constantly looking for excellence and the 31.2 degree angle of a dialogue box which represents its commitment to permanent dialogue with its Clients.



2010

Start of the Banco Único project.

2011

Opening of the first 5 branches of Único.

2014

Nedbank becomes a shareholder of Banco Único.

2015

Único was elected the Best Bank in Mozambique by Euromoney.

2015

Único's PME+ programme captures the largest prime-time audience-share across all channels.