

2015 was a year of huge growth and achievements for BCI. The Bank reinforced its market position as a leader regarding the Commercial area. 23 branches were unveiled, and by the year end a total of 191 unites of business. There was a significant increase of 112 in cash machines (ATM's) and 2,343 in POS's.

#### BRAND VALUES

Some of the brand values of the BCI brand include modernism, dynamism, innovation and transparency, wrapped up with a mission to actively contribute to the social and economic development of Mozambique, as well as build value for the customers, shareholders, employees, partners and general community, in a socially responsible and sustainable way. The vision BCI holds for the future is to become a reference in the financial system and become the market leader and the number one banking option for the majority of Mozambicans.

#### MARKET

Considering the tax rate relatively low fixed by the Mozambican Market, one of the issues concerning the Reserve Bank has been the promotional growth of the number of Mozambicans with access to the financial services. This goal has been achieved with the commercial area expansion in the rural areas and the launching of products and services targeted to the population with less resources, students, women, small and medium enterprises and employees, thus, attracting and building awareness to all the population regarding the benefits of using financial services.

#### COMMUNICATION

At the end of 2008, BCI went through a rebranding phase, adopting a new logo and style of communication, more modern and with a more friendly language close to their customers, which is essential to communicate the new strategic positioning of the Bank.

In 2009, the promotional campaign of the credit card Tako, with the slogan "the credit card for all Mozambicans", was considered the most brand recall campaign of the year, and everyone would sing "Quem quer Tako vai ao BCI".

In 2011, BCI strengthened its position, changing its company campaign from "O meu Banco é daqui" to "Eu sou daqui. O meu banco também.", a customer-centric com-



munication, delivering a sense of belonging. The key element of communication was the music, with a group of Mozambican artists, used as the faces of the campaign that achieved once again the highest levels of visibility.

During the year 2012, there was a change from the concept "Eu sou daqui" to "Eu não sou daqui por isso o meu Banco tem de ser", targeted to the foreigners that have adopted Mozambique as their second home.

Reinforced the positioning, innovative products have been launched for the youth market. Considering the case, of Tako Móvel, EMP chip and cartão Tá-se. In the beginning of 2013, BCI became even more musical, with the marketing campaign of Cartão Daki, which communication was bold, beginning with the single release of the artist Neyma. BCI also relaunched Cartão Tako, giving it a

more attractive and integrated image to the card and the current strategy.

Another campaign that was launched was the one that positioned BCI as the Mozambican bank that reach all the population, and also launched a promotional and commercial campaign with the goal to capture customers.

This campaign, put the whole population from Rovuma to Maputo saying: "É bom ser Cliente daqui."

The communication strategy focused on the customer as the center and the spirit of belonging "ser daqui", is very evident in the promotional material of the campaign, that featured an image of a group of people hugging the brand logo, giving a sense of closeness to the Bank.

With this strong emotional relationship, and the numerous reasons that trigger the products and services acquirement, and a 1 million Meticais prize, the campaign was very noted across the country, thus, proving the accessibility of the services.

In 2014, the most emblematic campaign was "O melhor vem daqui", destined to capture new and existing customers.

Achieve 1 million of customers was the main target of the campaign, the target was achieved, closing the year end with 1,036,000 customers.

2015, was considered the year of consolidation as the market leader for BCI, in the Mozambican banking sector in various indicators. BCI closed the year leading the following indicators:

Credit clients (30%); Resources (29%); Branch Networks (31,2%); POS (41%); ATM (37%); Issued cards (33%); Business volume growth, within the 3 major banks and recognition in the last five years (prizes).

#### PRODUCTS AND FUTURE DEVELOPMENTS

Lately, it has been noted a growing differentiation in BCI's distribution network, similarly, an expansion and upgrade of the branch network, Corporate, Exclusive and Private sectors, that has led to a more specialized and personalized customer service.

The ongoing innovative strategy used to reach the main segments, has been equally notary regarding the savings solutions, with the launch of regular products, promoting campaigns and at the methods of payment section, examples are the debit and credit cards such as cartão Tako, cartão BCI Negócios Mulher Empreendedora, Cartão Crediviagem LAM, Cartão Galp and the cartão BCI Universitário, in partnership with some of the most recognized Universities in Maputo.

#### SOCIAL RESPONSIBILITY

Social responsibility is one the main pillars of BCI, reinforcing the commitment with thousands of Mozambicans and trying to offer a better quality life, learning conditions and sports practicing, accessto culture and health.

BCI channelled, in 2015, 0,10% POS utilization volume in POS pf debit cards (cartão daki), for the donation of funding's to help institutions and social responsibility causes.

To value and disseminate the Mozambican culture, BCI offered once again, a literature prize, sponsored literary works, and "Mediateca" hosted a lot of cultural events and art exhibitions. In culture, there were still provided financial support to events as Marrabenta and Zouk Festivals.

#### 1996

Foundation of Commercial and Investments Bank by AJM.

#### 1997

Opening of the first branch in Maputo; Launching of the main building and Mediateca in Maputo.

#### 2003

BPI group became the shareholder nominated by the Banco Fomento and Brand adoption to BCI Fomento.

#### 2007

Insitec became a shareholder and Establishment of the executive board.

#### 2008

Reposition as a universal Bank; BCI Brand adopted and launch of the first BCI Corporate Center.

#### 2010

Diamond Arrow 2010 - PMR Africa; Entrance in the top 100 largest African Banks and insignia Made in Mozambique.

#### 2011

Opening of the hundred branch and opening of the first BCI Exclusive Center.

#### 2012

Nominated The Best Commercial Bank of Mozambique by the World Finance Magazine; Launching of the Mediateca in Beira and nominated as a Superbrand.

#### 2013

Nominated The Best Commercial Bank of Mozambique by the World Finance Magazine; Launching of the Mediateca in Nampula; Nominated as a Superbrand and groundbreaking ceremony in the new main building.

#### 2014

Founding member of Clube Empresarial da Gorongosa.

#### 2014

In September, in an unmatched initiative in the Mozambican banking system, BCI launched 11 branches. This action was repeated in December; The marketing campaign "O Melhor vem daqui", targeted to acquire new and existing customers, reaches its goal of becoming a brand with 1 million customers and closes the year with 168 branch units, the largest commercial network in Mozambique.

#### 2015

In February, in the framework of the marketing campaign "O Melhor Vem Daqui" promoted by BCI during the year 2014, Marta Langa, a doctor and customer since October, 2008, was rewarded with a House valued at 4 million meticais, This prize was the of the highest value ever given in Mozambique.

The Global savings day, celebrated at 31st October, was launched the campaign "Vem e poupa para realizares os teus sonhos". The brand ambassador of this campaign was the Mozambican artist Roberto Chitsonzo.

BCI closes the year with 1,285,121 customers as a result of the customer acquisition marketing campaign named "Vem para aqui" and the leadership in the market was enhanced. By 31st of December, BCI had already 191 business units spread throughout the country, from Palma to Ponta do Ouro.

#### 2016

Launching of the 20th celebration ceremony of BCI in Lichinga, under the slogan "BCI 20 Anos a Crescer com Moçambique - O futuro é daqui".

Exposure of the recent innovations, in electronic payments in 2016 Moztech - Expo Digital de Moçambique. Now it is possible to pay using the cellphone in BCI POS daki and access through the cellphone the current account associated to the debit card and cellphone in a secure way;

Awarded the prize 6 "Diamond Arrow Awards" (Setas de Diamante) - PMR Africa 2016;

American Express Partner, now accepting American Express cards at the (POS) terminals and automatic machines (ATM).

Nominated the largest Mozambican Bank in terms of total assets by KPMG.