



# FBC Holdings Limited

You Matter Most

**2024 Full Year Results** | Analyst Briefing Presentation





# Brief Outline

01

## Operating Environment

Review of the operating environment and the resultant impact on our operations

02

## About Us

Summarised Overview of FBC Holdings Limited

03

## Group Financial Performance

2024 Full Year Group Financial Performance: Results and Analysis

04

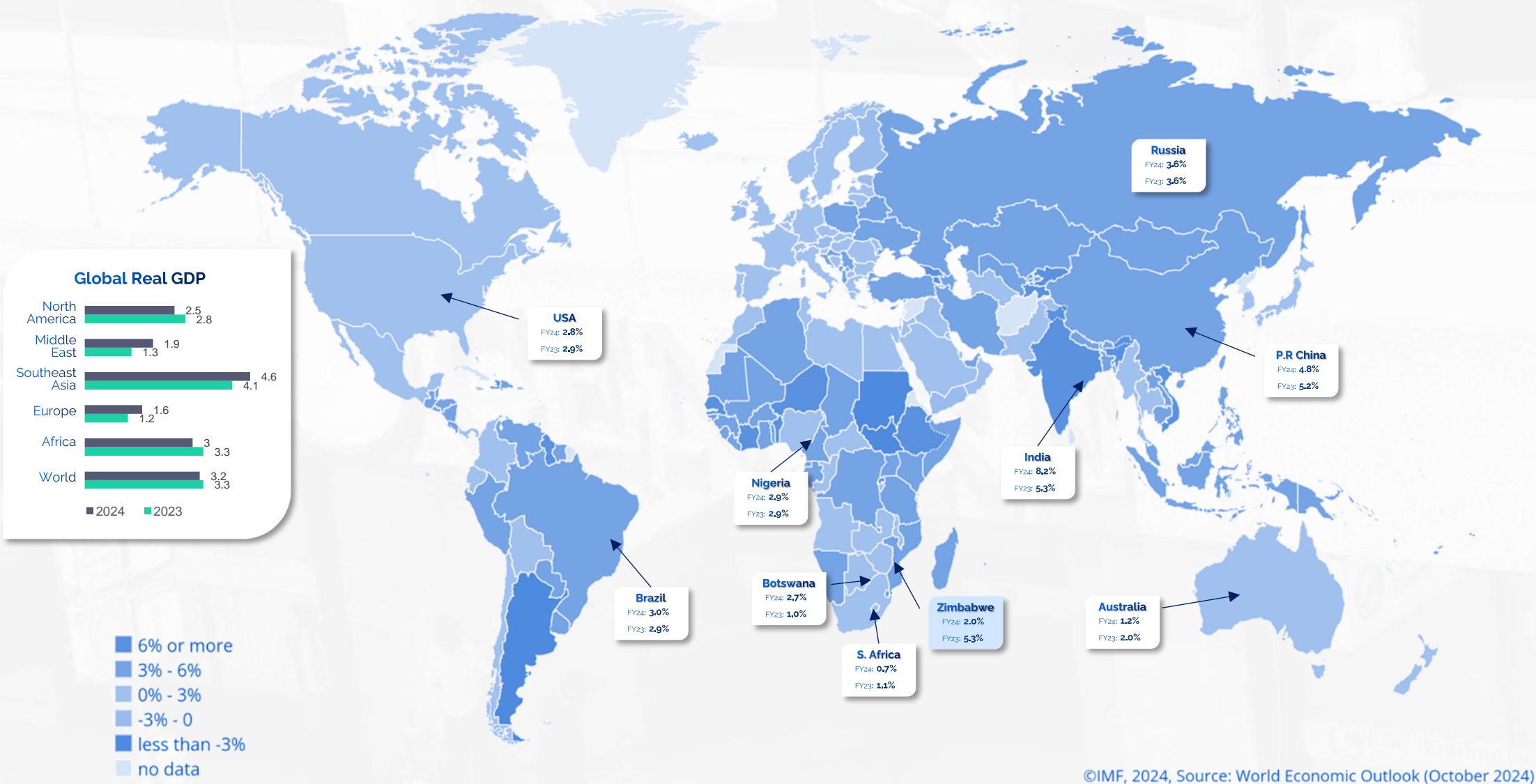
## Business Highlights

Operational Highlights of Strategic Business Units

05

## Outlook

Key priorities for 2025

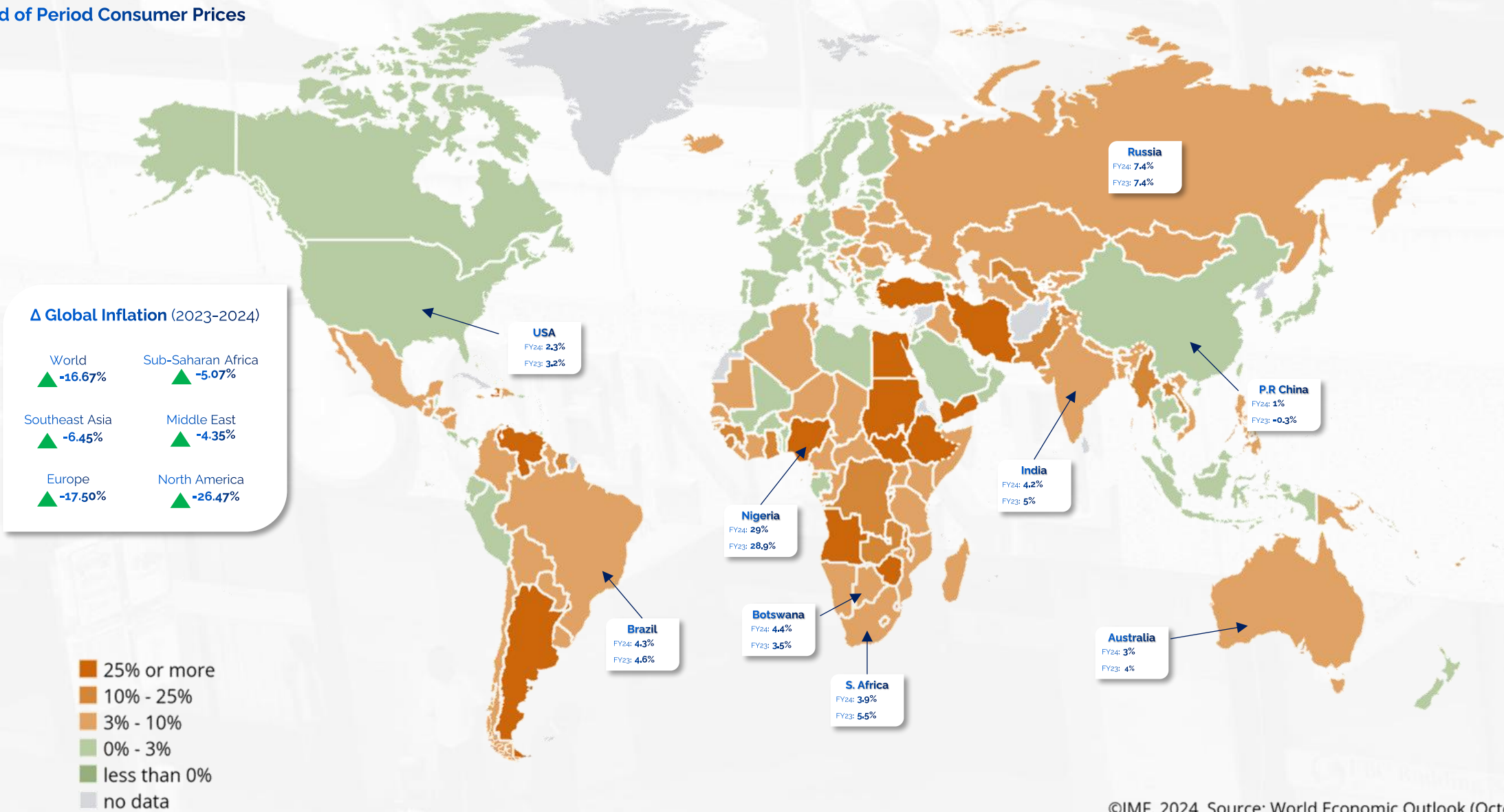


©IMF, 2024, Source: World Economic Outlook (October 2024)



# Global Macroeconomy Overview: Inflation Rate\*

\*End of Period Consumer Prices



©IMF, 2024, Source: World Economic Outlook (October 2024)

## Key Economic Indicators

- **Real GDP Growth:** 6% (2025 Proj.) vs 2% (2024 Est.)
- **Exchange Rate:** Stability since Q4 2024
- **ZiG Inflation:** 0.1% (Mar 25) vs 3.7% (Dec 24)
- **US\$ Inflation:** 15% (Mar 25) vs 2.5% (Dec 24)
- **Gold & Forex Reserves:** US\$550 million against ZiG13 billion in ZiG deposits.

## Key Vulnerabilities to watch

- **Climate Change:** Droughts and more frequent and severe natural disasters
- **Geopolitical Tensions:** International Supply chain disruptions and increase in cost of funds.
- **Trade Fragmentation:** Trade Wars and regionalisation of supply chains

## Major Economic Sectors

**Mining:** 12% of GDP

**Agriculture:** (8-12% of GDP)

**Manufacturing:** (10% of GDP)

**Informal Sector**

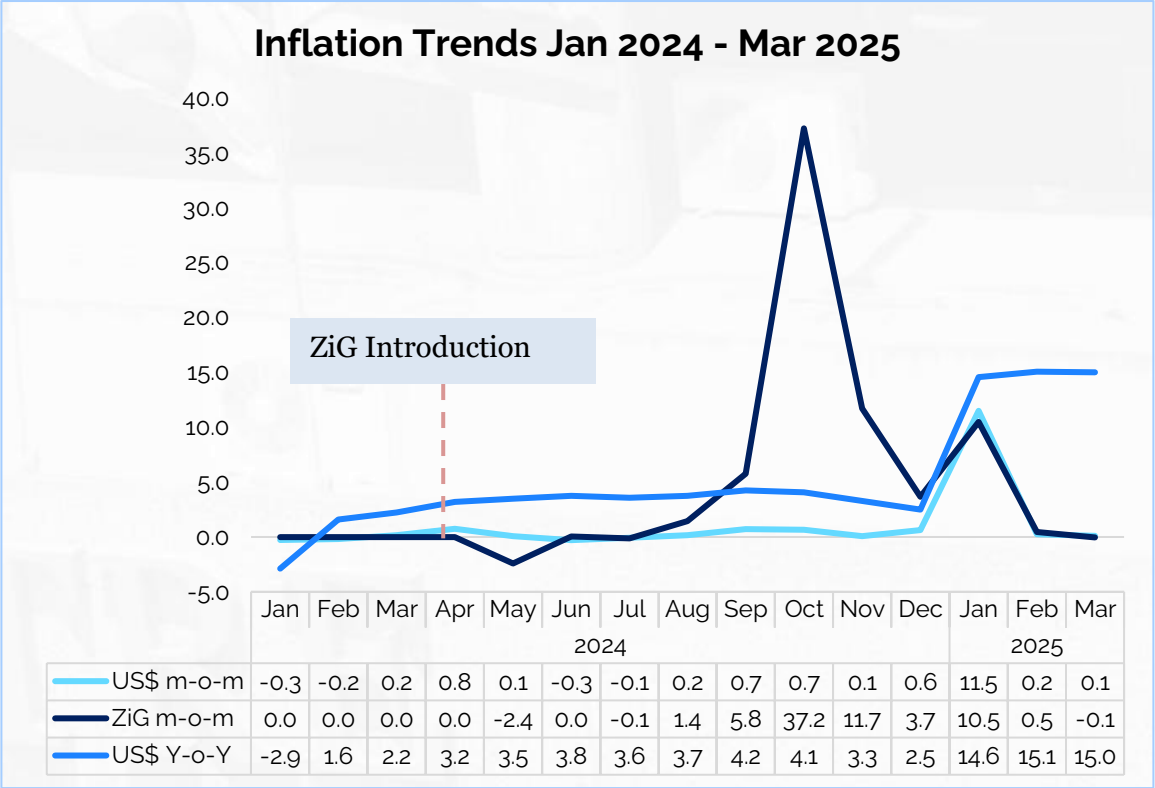
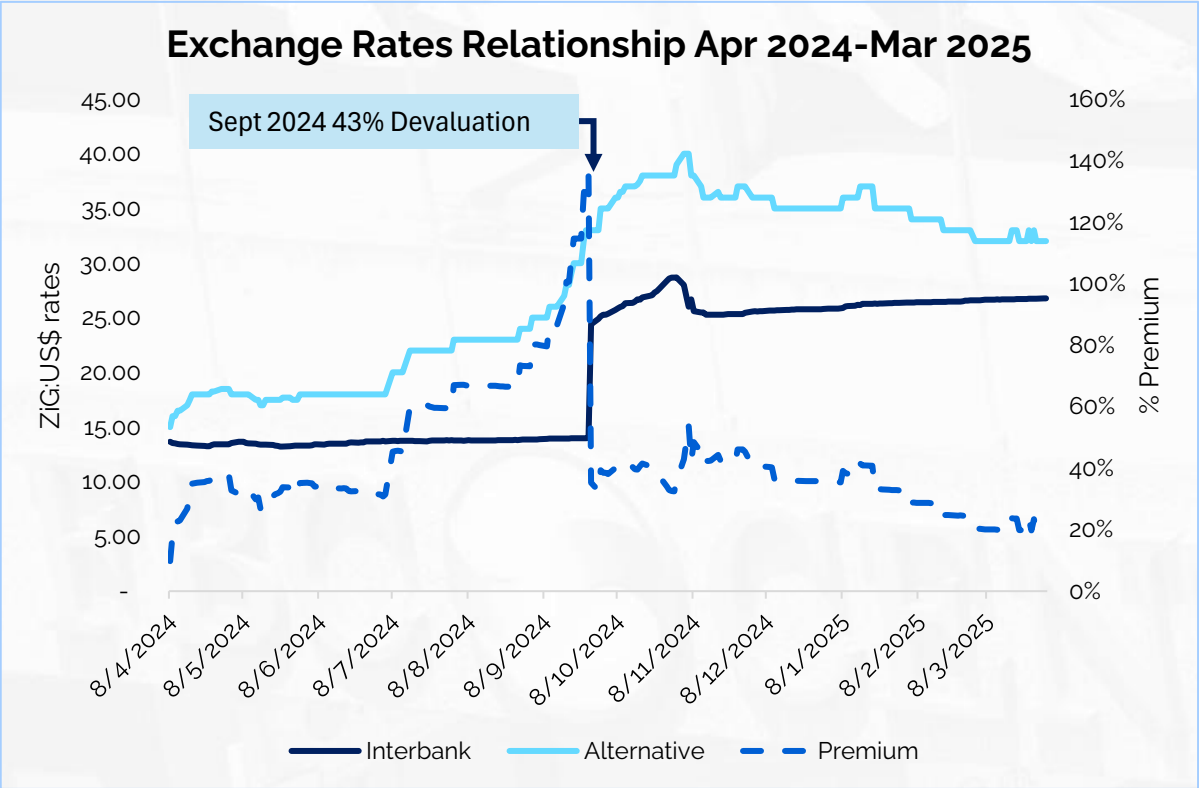
## Key Growth Areas in the Economy (25 Proj vs 24 Est)

- **Agriculture:** 1.3% vs -1.8%
- **Wholesale & Retail:** 1.1% vs 1.0%
- **Mining:** 0.7% vs 0.3%
- **ICT:** 0.7% vs 0.8%
- **Power generation:** 0.3% vs 0.1%
- **Manufacturing:** 0.3% vs 0.2%



Data Source RBZ, Monetary Policy Statement, 2024

# Zimbabwe Macroeconomic Highlights





FBC  
Unite to Ignite

## The Future Starts with Us



Customer-Centric Growth



Performance-Driven Leadership



Employee Wellness



Digital Citizenship



Innovative Learning



## Introducing The New Premium FBC Mastercard

Choose the Premium FBC Mastercard that defines your lifestyle. Be part of something greater today.



FBC World Credit Mastercard



FBC World Debit Combo Mastercard



FBC Platinum Mastercard



FBC Band Mastercard



Contact any FBC Bank branch and instantly get your card.



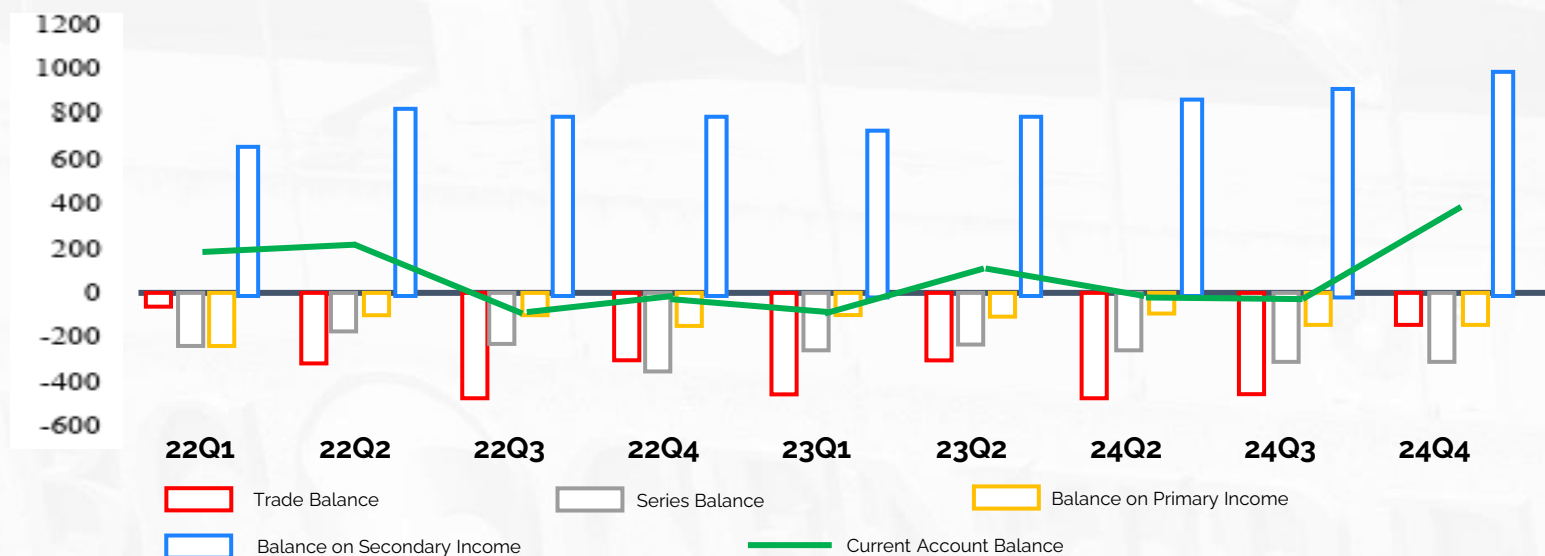
FBC Bank



# Zimbabwe Balance of Payments



## Current Account Developments (US\$ million)



## Foreign Currency Receipts

**Exports:** US\$7.88 bln (2024), US\$6.06 bln (2023)

- **Gold as a % of total exports:** 37% at US\$2.5 billion (2024)
- **Tobacco as a % of total exports:** 31% at US\$1.3 billion (2024)
- **Other Minerals:** Nickel, Platinum, Lithium.

**Diaspora Remittances:** 16% of total forex receipts: US\$2.15 bln (2024), US\$1.8 bln (2023)

**Loans:** US\$1.59 bln (2024), US\$1.45 bln (2023)

**Other:** US\$1.70 bln (2024), US\$1.94 bln (2023)

**Total: US\$13.31 bln (2024), US\$11.01 bln (2023)**

## Foreign Payments

**Merchandise:** US\$5.03 bln (2024), US\$4.91 bln (2023)

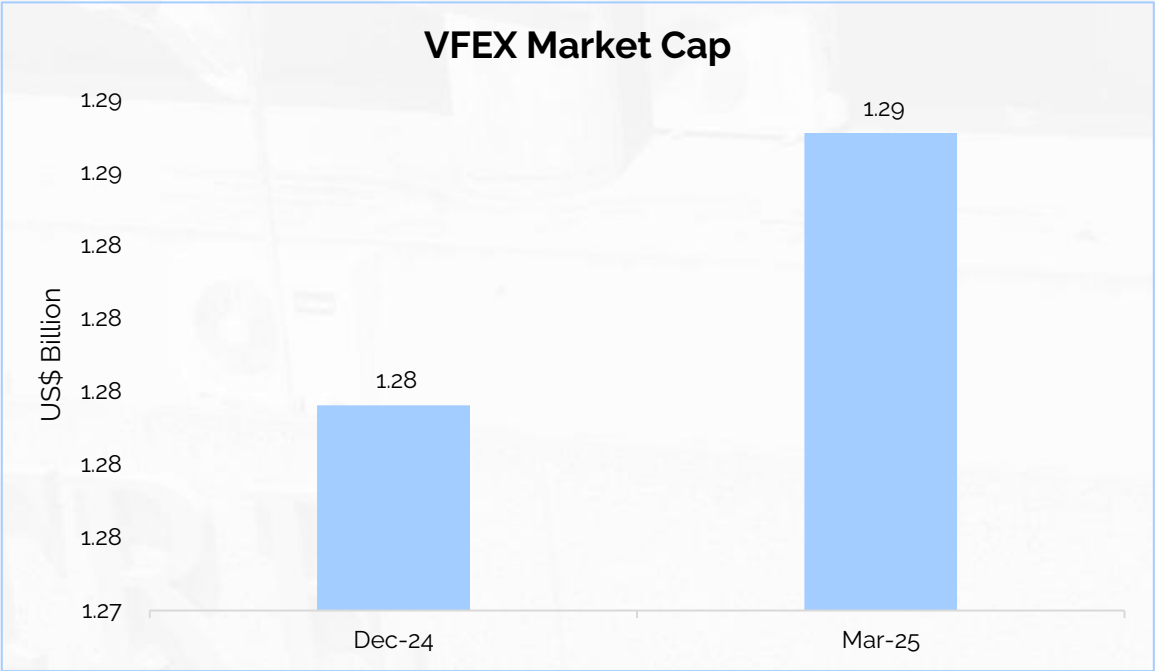
- Food, fuel, raw materials, vehicles, and manufactured goods, as the economy continued to expand

**Energy:** US\$1.75 bln (2024), US\$1.95 bln (2023)

**Services:** US\$1.02 bln (2024), US\$0.94 bln (2023)

**Capital:** US\$1.59 bln (2024), US\$1.52 bln (2023)

**Total: US\$9.39 bln (2024), US\$9.32 bln (2023)**



**The Future of Financial Services!**

 **FBC Bank**

 **FBC Building Society**

 **FBC Insurance**

 **FBC Reinsurance**

 **FBC Securities**

 **MicroPlan**

 **XARANI**

 **Fbc Re (Botswana) Pty Ltd**

**You Matter Most**

 **FBC Holdings Limited**

  
**FBC**  
Unite to Ignite

## The Future Starts with Us

  
**Customer-Centric Growth**

  
**Performance-Driven Leadership**

  
**Employee Wellness**

  
**Digital Citizenship**

  
**Innovative Learning**





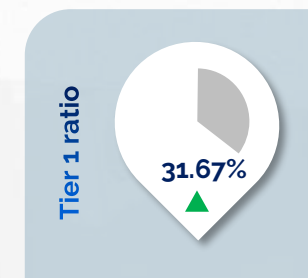
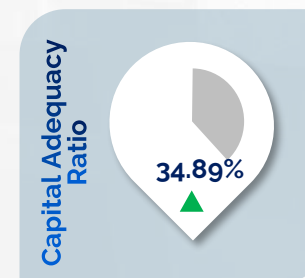
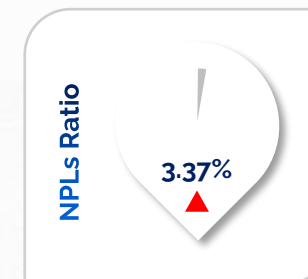
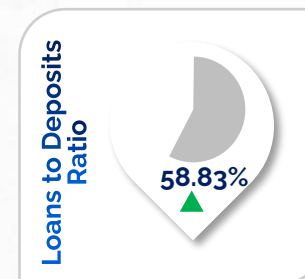
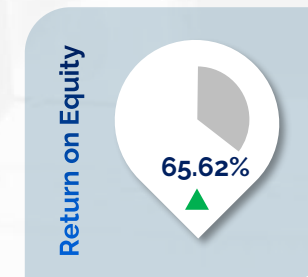
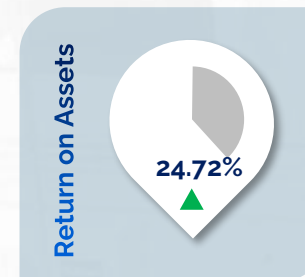
## Key Financial Sector Developments

- **Statutory Reserves:** Demand & call deposits 30% from 15%, Savings & time deposits 15% from 5%.
- RBZ tight monetary stance, overnight accommodation now 40%
- **ZSE Market Capitalisation:** ZWG 62.1 bln (Mar 2025) vs. ZWG 66.2 bln (Dec 2024) and year's peak of ZWG 89.6 bln (Oct 2024).
- **VFEX Market Capitalisation:** US\$1.29bln (Mar 2025) vs US\$1.28bln (Dec 2024).

## Banking Industry Financial Soundness Indicators

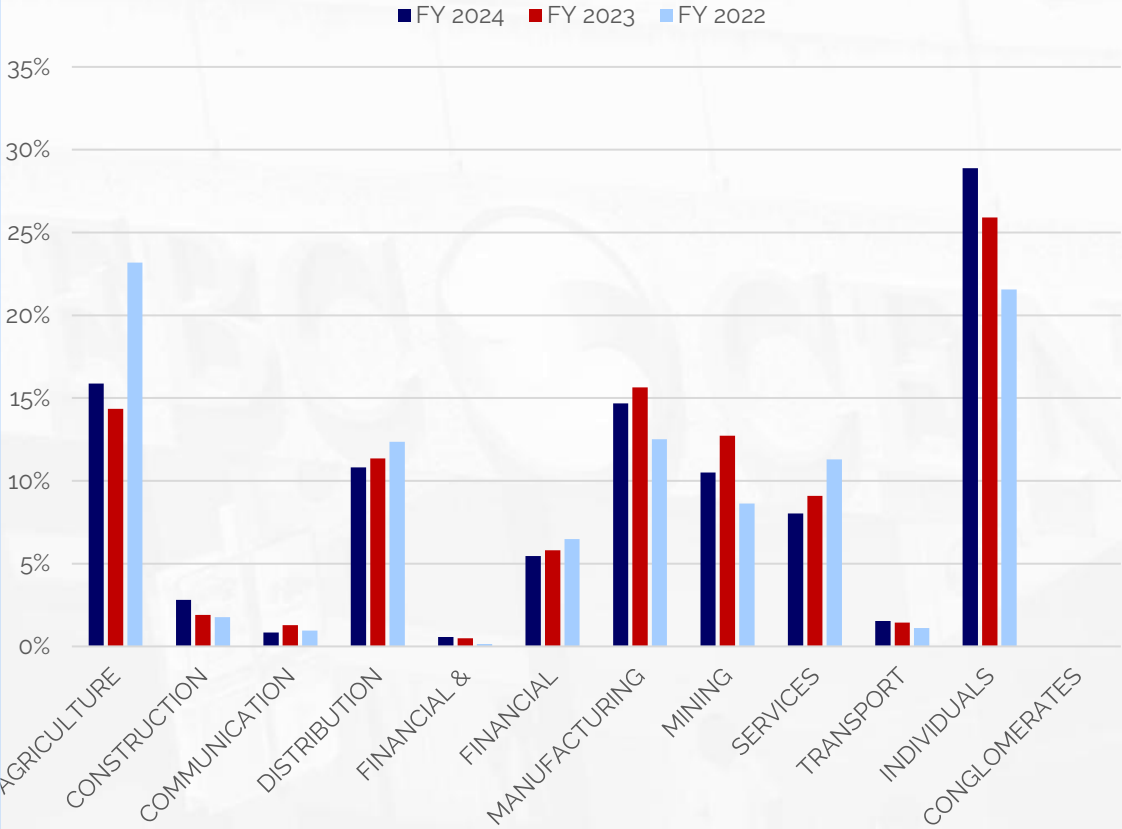
- **Total Assets:** ZWG 161.4 bln (Dec 24) vs ZWG 77.6 bln (Jun 24)
- **Total Loans:** ZWG 55.9 bn (Dec 24) vs ZWG 27.5 bln (Jun 24)
- **Total Deposits:** ZWG 89.1 bln (Dec 24) vs ZWG 43.6 bln (Jun 24)
- **NPLs** :3.37% (Dec 24) vs 2.02% (Jun 24)
- **Liquidity Ratio:** 58.8% (Dec 24) vs 59.5% (Jun 24)
- **Capital Adequacy Ratio** 34.9% (Dec 24) vs 46.2% (Jun 24)

## Financial Soundness Indicators



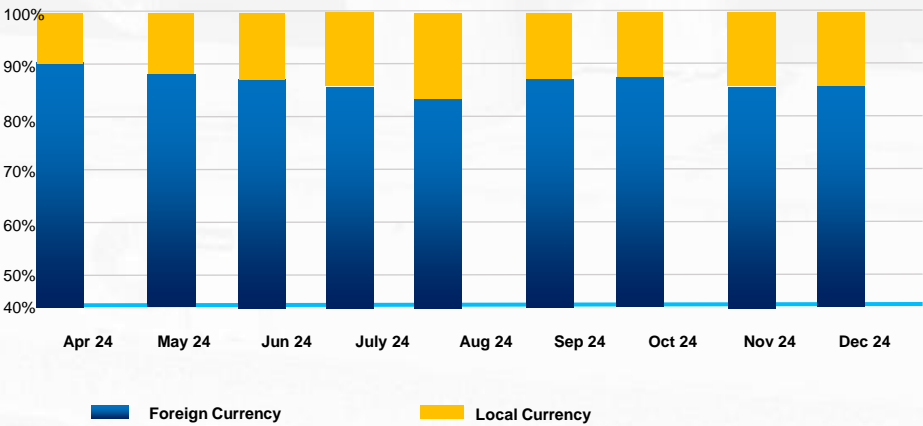


### Sectoral Distribution of Loans

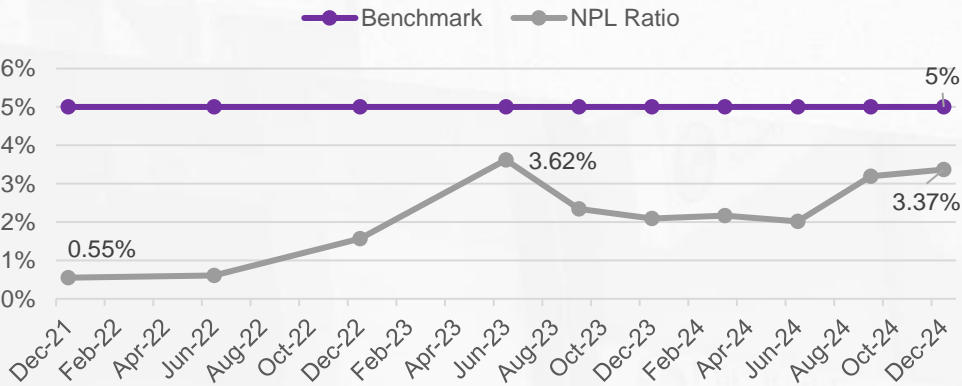


Data Source RBZ, 2024

### Foreign & Local Currency Loans

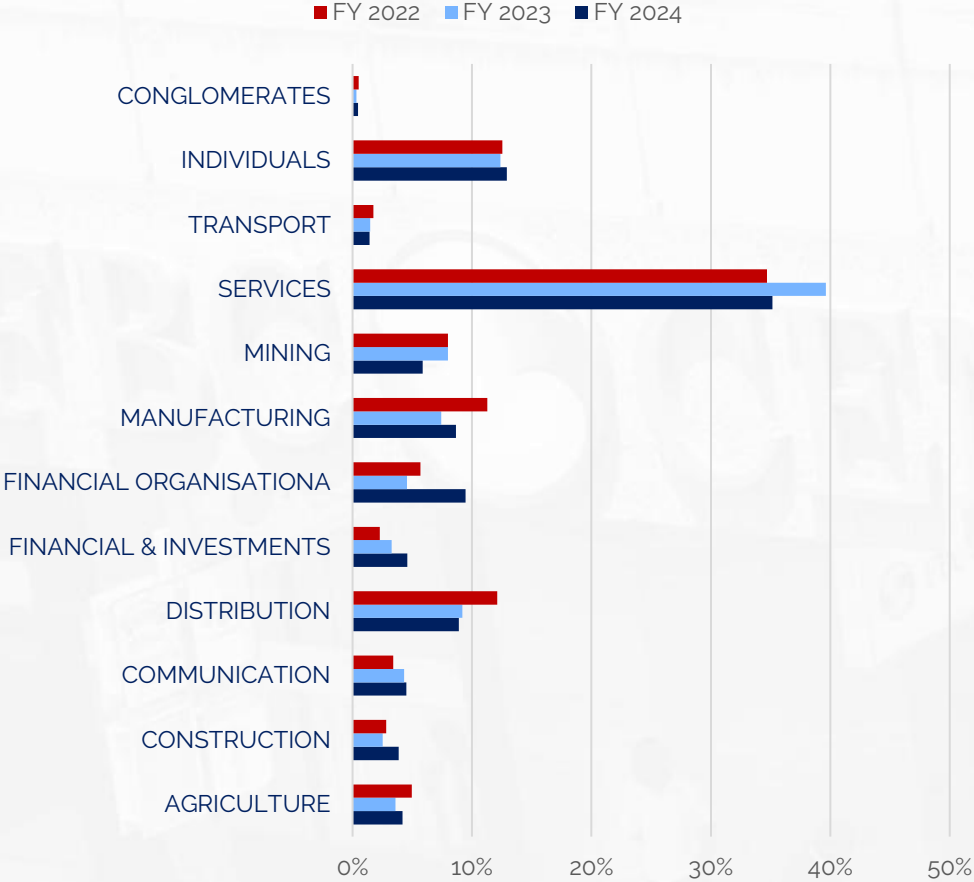


### Trend Analysis of Non-Performing Loans

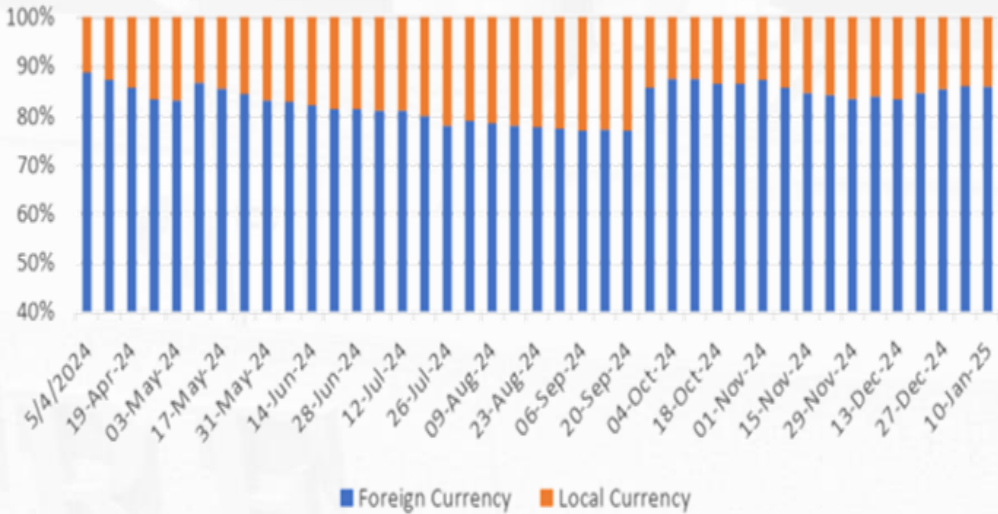




## Sectoral Distribution of Deposits



## Foreign & Local Currency Deposits



**FBC**  
Unite to Ignite

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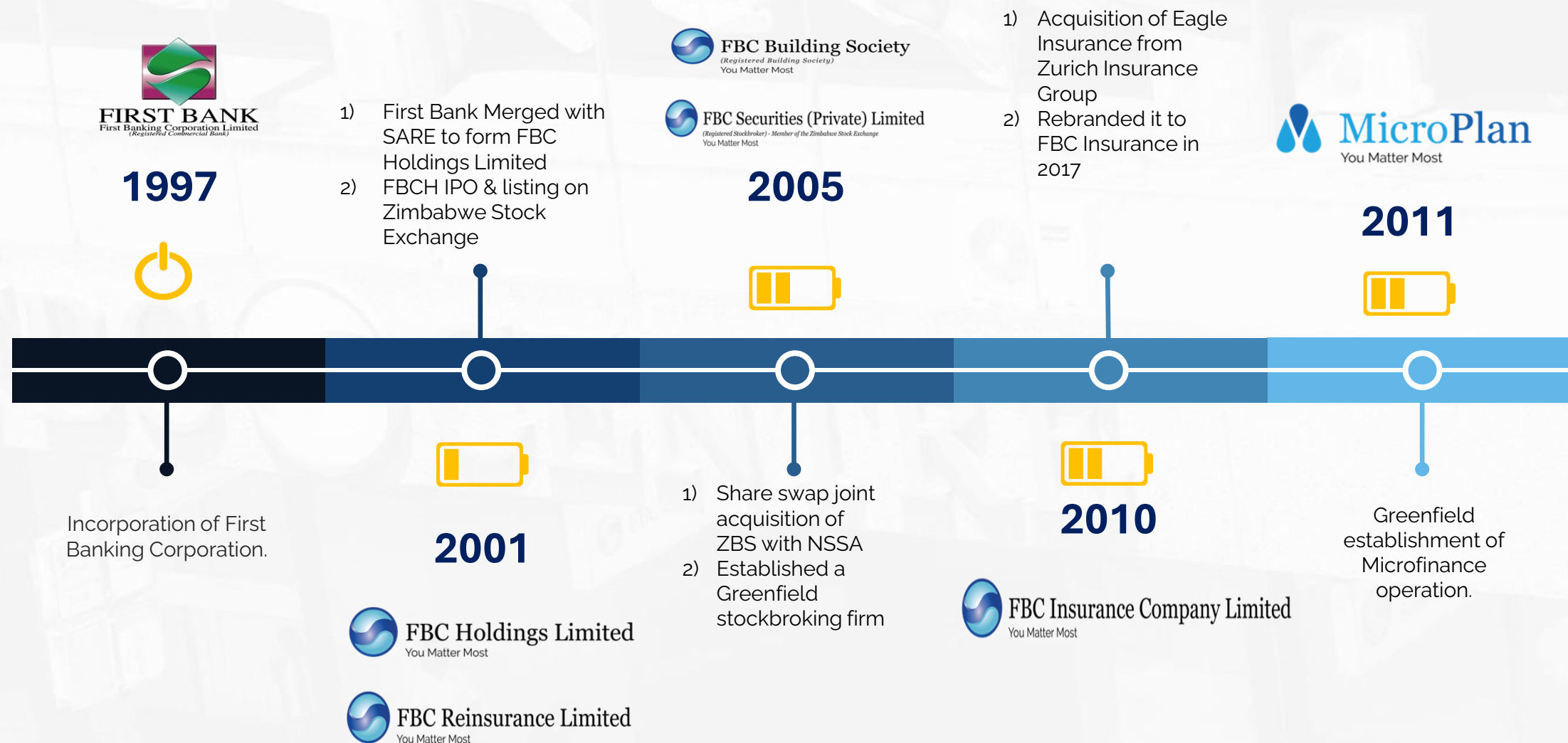
**05**

## Outlook

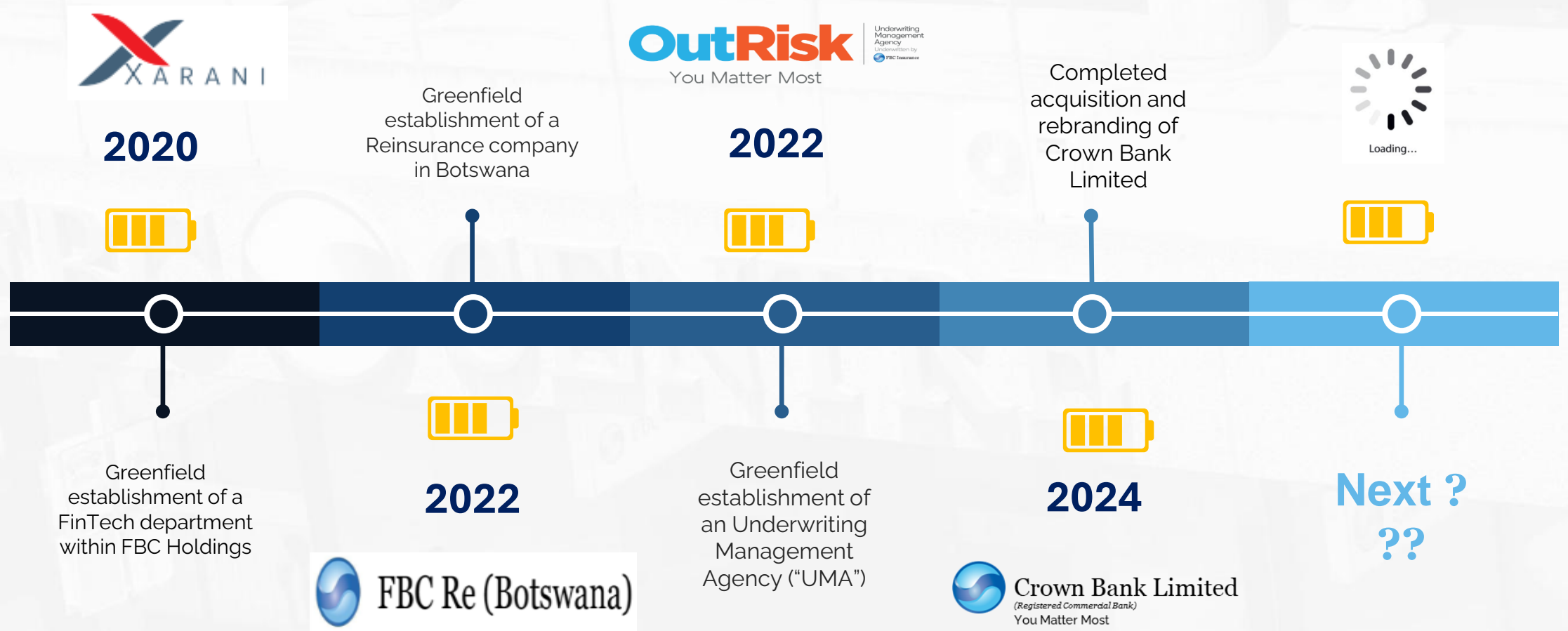
Key priorities for 2025

# Brief Outline

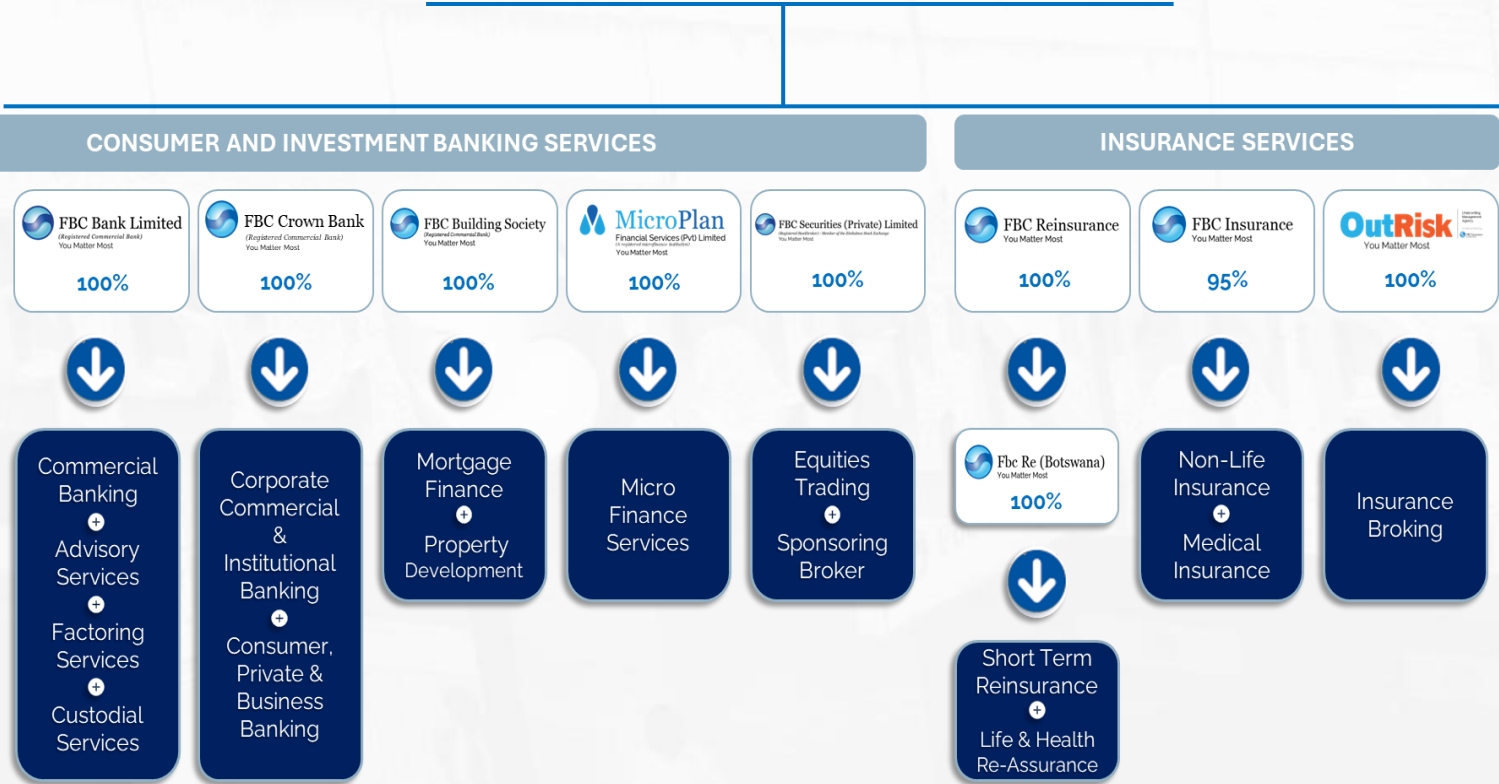
# Our history



## Our history...cont







Our Corporate Philosophy

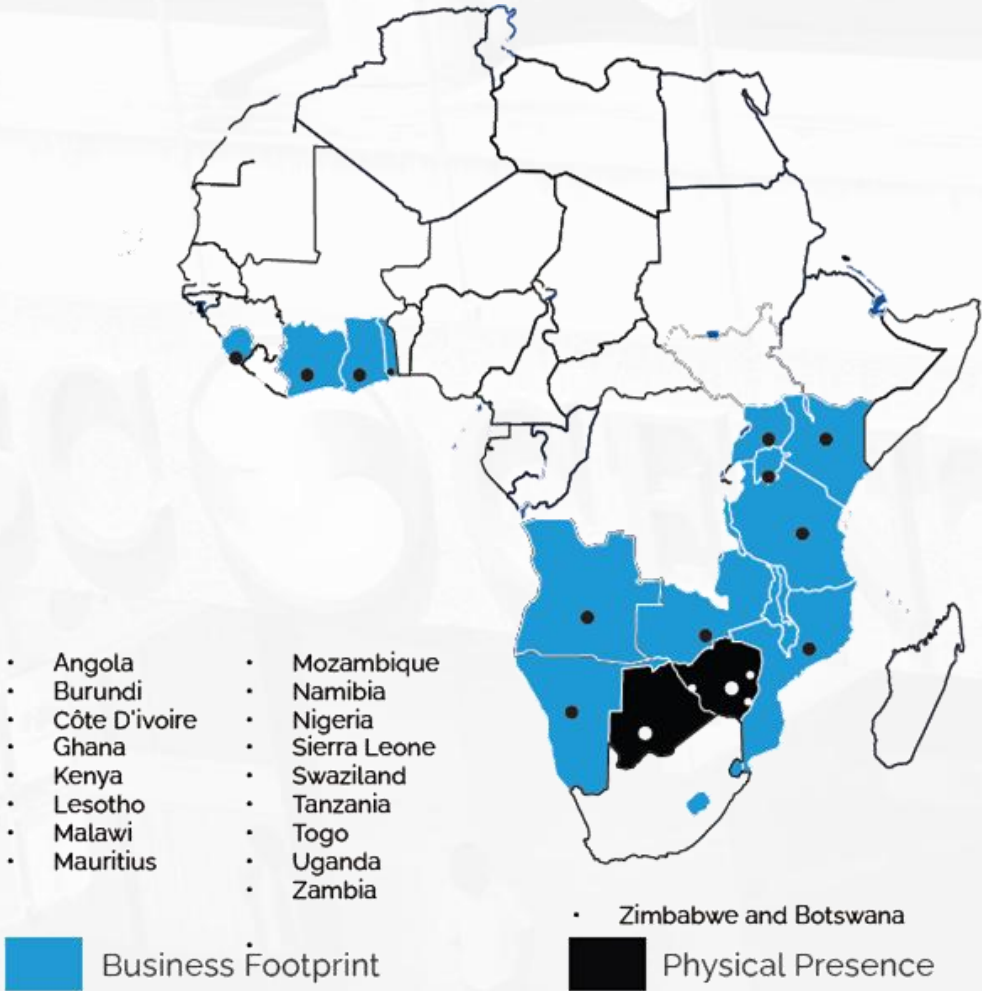
**Vision**  
Nurture sustainable solutions that enable the financial well-being of the communities we serve

**Mission**  
To deliver a unique customer experience through value-adding relationships, simplified processes and relevant technologies.

**Our Promise**  
You Matter Most.

Our Corporate Governance

Governance			
	9 Board of Directors Independent Chairpersons	34 Non-Executive Directors	20 Executive Directors
Our Team			
	± 804 Permanent Employees	298 Contract Employees	129 Students & Graduate Trainees



## Our Business Footprint

**19**  
Retail  
Branches

**20**  
Microfinance  
Branches

**3**  
Insurance  
Branches

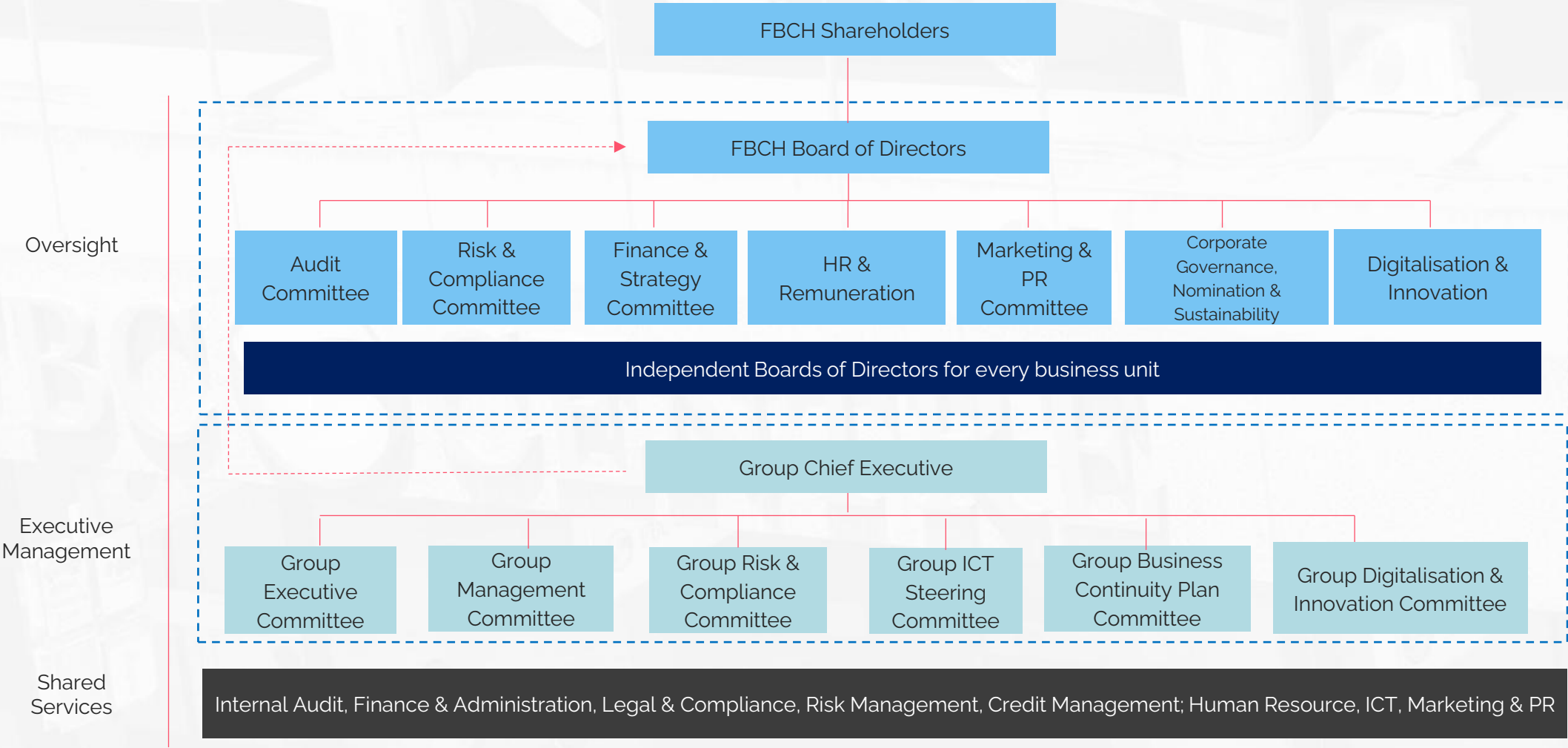
**+300**  
Agencies

**+6 500**  
POS Terminals

## Our Customer Channels

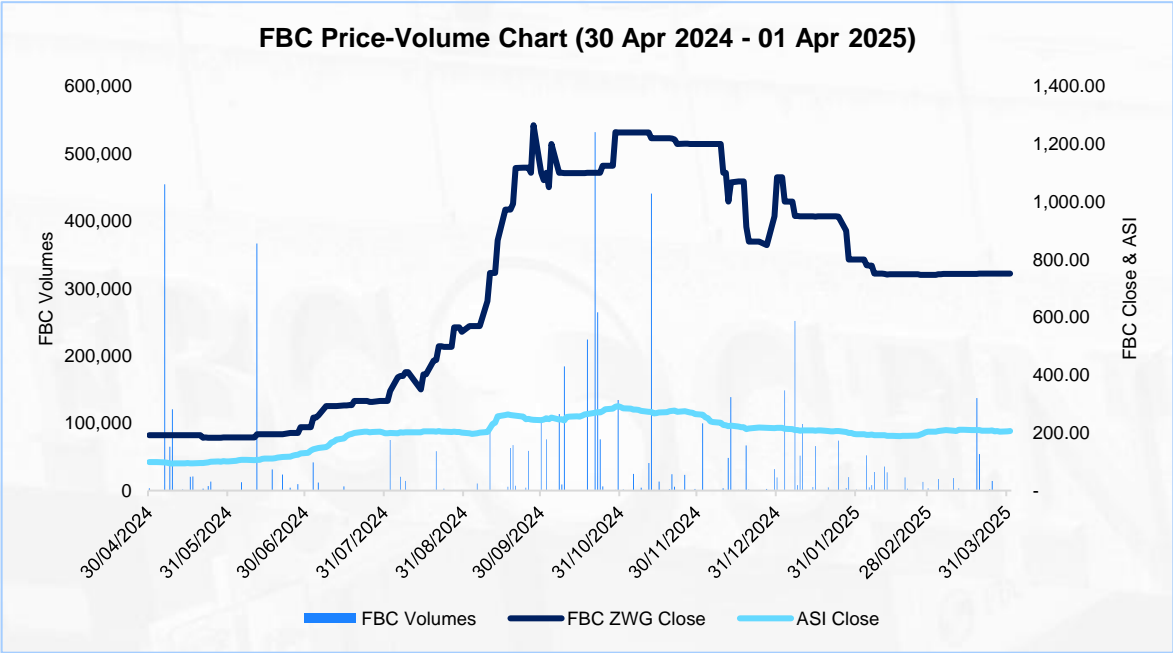
- Internet Banking
- Mobile Moola
- Automated Telling Machines
- Self-Service ATMs
- Branch Network
- USSD Code
- WhatsApp Chatbot
- Agencies
- Relationship Managers
- Call Center

# Our Strong Governance Structure





Share Performance



Dividend Metrics

	FY 2024	FY 2023
Dividend Per Share (Interim)	US0.25c	US0.45c
Dividend Per Share (Final)	US0.25c	US0.45c
	ZWG3.9c	-
Dividend Cover (times)	20.68	10.09
Dividend Yield	2.3%	4.2%

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# Statement of Comprehensive Income (Inflation Adjusted)

## Y-o-Y Highlights

Net Interest Income

34%

Net-fees & Commissions

22%

Total Income

31%

Operating Expense

16%

Profit-Before Tax

15%

Profit-After-Tax

15%

Cost-to-Income Ratio

64.19% (2024)

68.24% (2023)

Dividend per share

US0.25 Cents per share & ZWG3.9 c

## Consolidated Statement of Profit or Loss and Other Comprehensive Income

Inflation Adjusted (ZWG)

For the year ended 31 December ('000)

2024

2023

Interest income	1,988,138	1,672,377
Interest expense	(581,831)	(629,951)
<b>Net interest income</b>	<b>1,406,307</b>	<b>1,042,426</b>
Fee and commission income	1,259,779	1,013,712
Fee and commission expense	(33,587)	(7,300)
<b>Net fee and commission income</b>	<b>1,226,192</b>	<b>1,006,412</b>
Insurance revenue	633,946	522,108
Insurance service expense	(579,478)	(493,752)
Net revenue/(expenses) from reinsurance contracts	(102,768)	(82,365)
<b>Insurance service result</b>	<b>(48,300)</b>	<b>(54,008)</b>
<b>Revenue</b>	<b>2,584,200</b>	<b>1,994,829</b>
Net foreign currency dealing and trading income	3,722,164	2,498,504
Net gain from financial assets at fair value through profit or loss	947,714	368,306
Other operating income	(23,865)	662,452
<b>Total other income</b>	<b>4,646,013</b>	<b>3,529,262</b>
<b>Total net income</b>	<b>7,230,212</b>	<b>5,524,091</b>
Credit impairment losses	(90,063)	(232,983)
Other operating expenses	(4,550,731)	(3,921,201)
Monetary (loss)/gain	(576,337)	384,538
<b>Profit before income tax</b>	<b>2,013,080</b>	<b>1,754,446</b>
Income tax expense	(383,153)	(331,006)
<b>Profit for the year</b>	<b>1,629,928</b>	<b>1,423,440</b>



# Statement of Comprehensive Income (Historical Cost)

Consolidated Statement of Profit or Loss and Other Comprehensive Income		
	Historical (ZWG)	
For the year ended 31 December ('000)	2024	2023
Interest income calculated using the effective interest method	1,308,640	93,457
Interest expense	(391,281)	(34,241)
<b>Net interest income</b>	<b>917,359</b>	<b>59,216</b>
Fee and commission income	858,289	57,296
Fee and commission expense	(32,205)	(319)
<b>Net fee and commission income</b>	<b>826,083,494</b>	<b>57,076</b>
Insurance revenue	433,553	27,654
Insurance service expense	(424,208)	(29,295)
Net revenue/(expenses) from reinsurance contracts	(83,773)	(3,510)
<b>Insurance service result</b>	<b>(74,428)</b>	<b>(5,150)</b>
<b>Revenue</b>	<b>1,669,014</b>	<b>111,141</b>
Net foreign currency dealing and trading income	3,682,408	224,335
Net gain from financial assets at fair value through profit or loss	991,552	34,684
Other operating income	1,069,296	106,422
<b>Total other income</b>	<b>5,743,256</b>	<b>365,441</b>
<b>Total net income</b>	<b>7,412,270</b>	<b>476,582</b>
Credit impairment losses	(90,063)	(21,445)
Other operating expenses	(3,218,930)	(224,497)
Monetary (loss)/gain	-	-
<b>Profit before income tax</b>	<b>4,103,277</b>	<b>230,639</b>
Income tax expense	(627,141)	(39,174)
<b>Profit for the year</b>	<b>3,476,136</b>	<b>191,465</b>



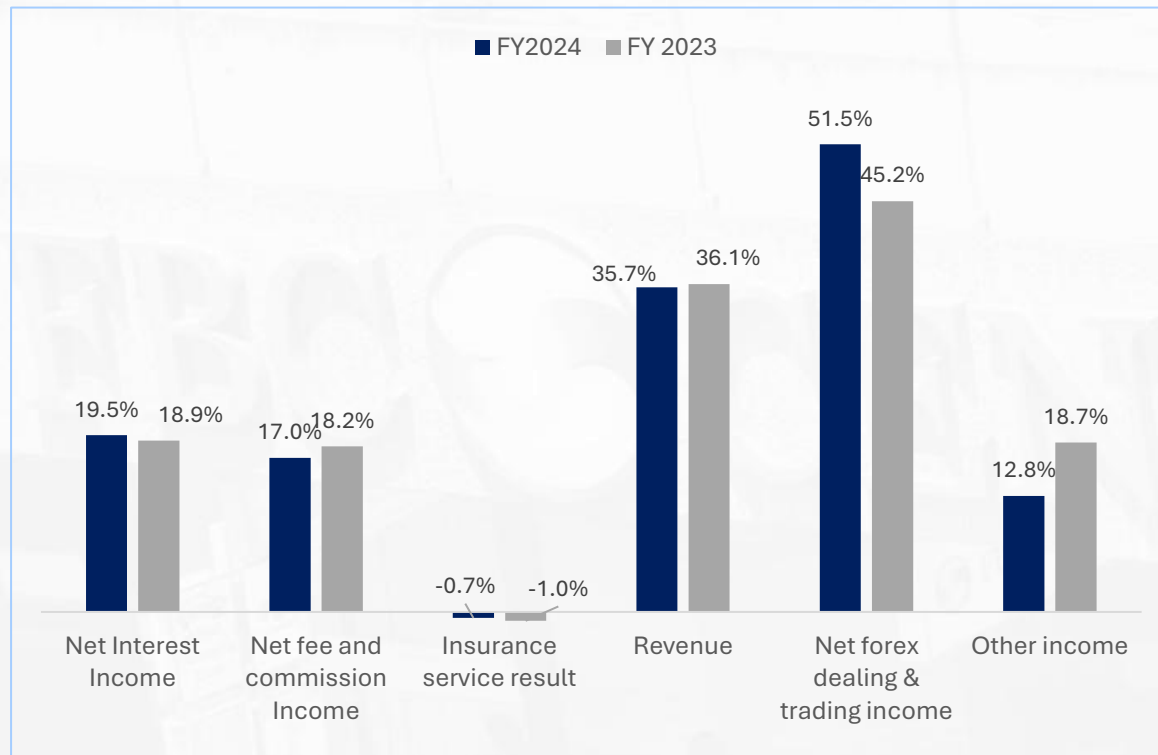
**SCAN ME**



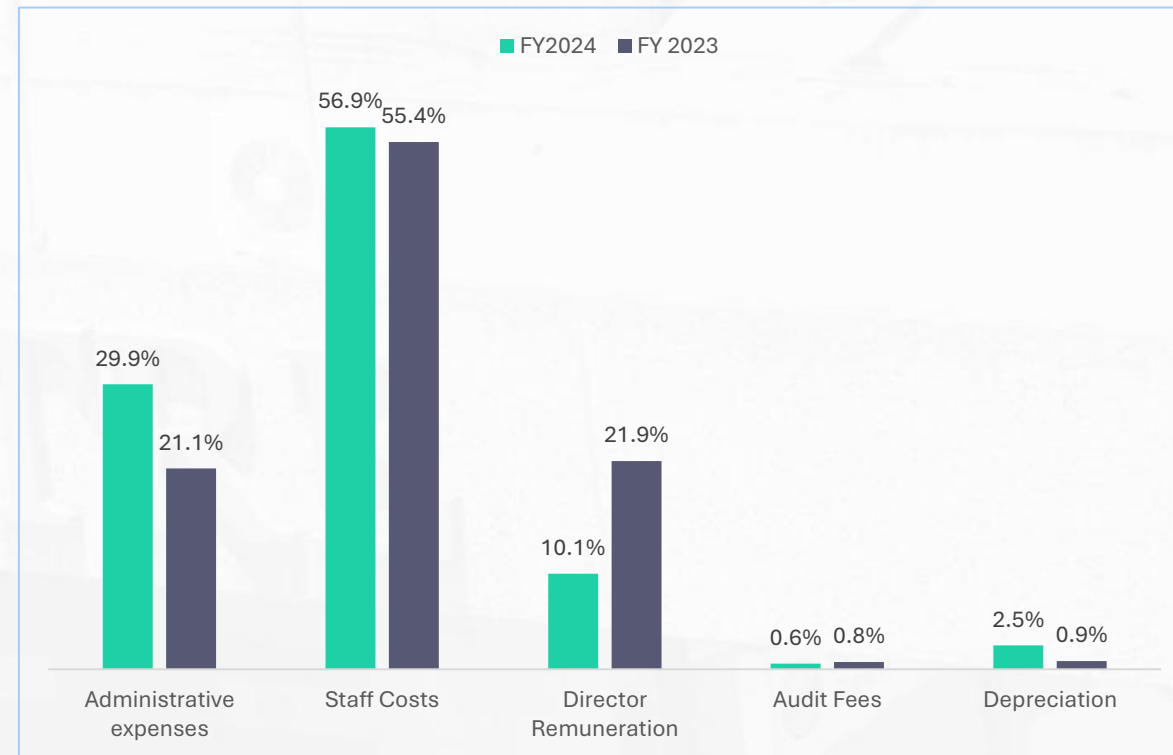
**Be part of our journey towards a Sustainable Future**  
Share your thoughts on what Environmental, Social and Governance (ESG) issues matter to you by completing this survey:  
<https://www.surveymonkey.com/r/VMFQ987>

You Matter Most

## Contributions to Revenue



## Contributions to Operating Expenses



## Summary of Earnings per Share & ROCE

	Inflation adjusted		Historical	
	31-Dec-24	31-Dec-23	31 Dec 2024	31-Dec-23
Basic earnings per share (ZWG) cents	266.68	233.02	569.07	31.35
Return on Capital Employed	36%	46%	74%	68%

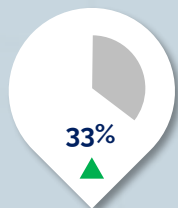




# Statement of Financial Position (Inflation Adjusted)

## Y-o-Y Highlights (ZWG 'Millions)

Total Assets

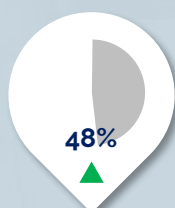


**FY24**  
19 567

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**FY23**  
14 756

Total Equity

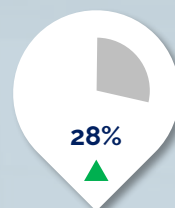


**FY24**  
4 556

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**FY23**  
3 069

Total Liabilities

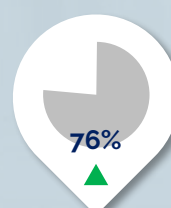


**FY24**  
15 011

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**FY23**  
11 687

Total Deposits



**FY24**  
8 647

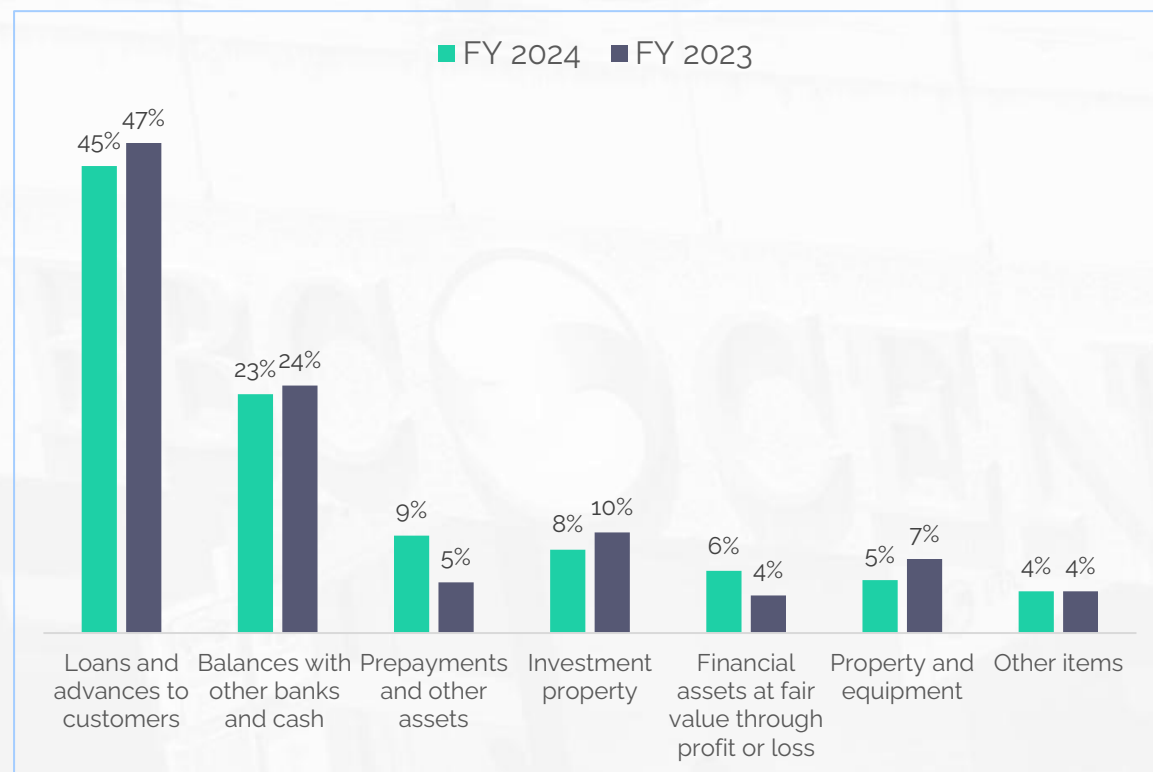
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**FY23**  
4 901

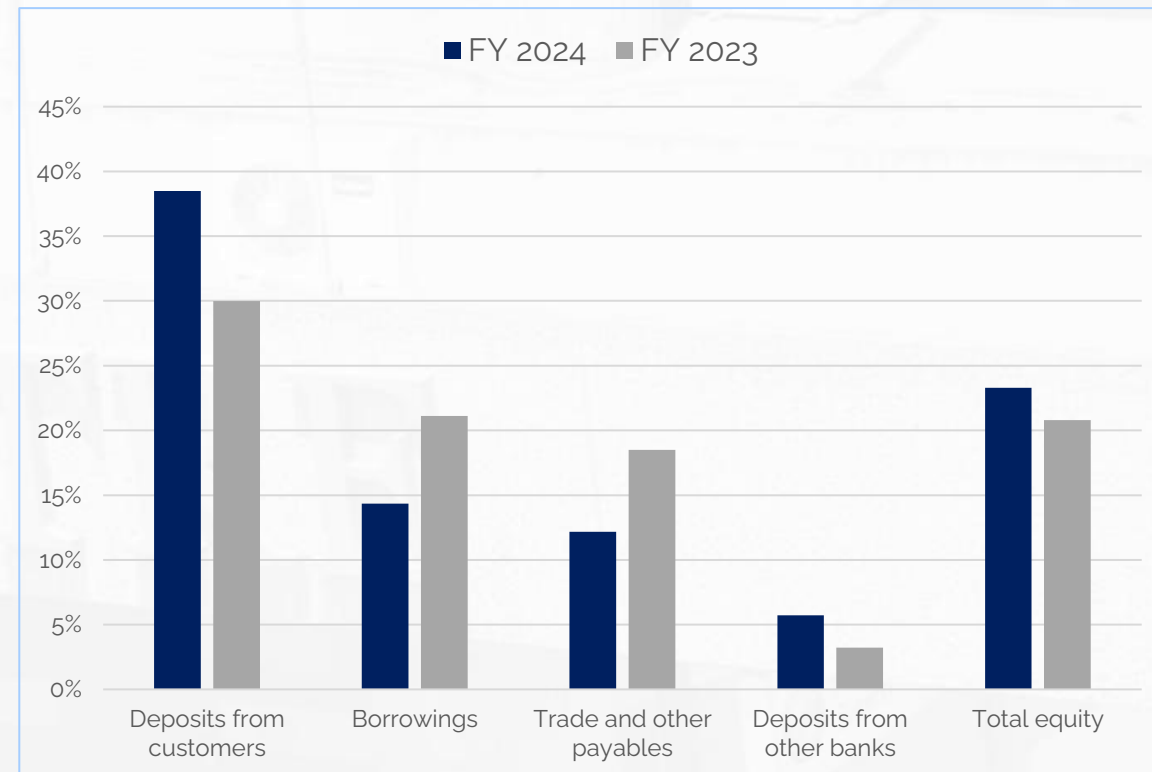
Consolidated Statement Of Financial Position	Inflation Adjusted (ZWG)	
As at 31 December	2024	2023
ASSETS	'000	'000
Balances with other banks and cash	4 464 165	3 487 238
Financial assets at amortised cost	147 798	412 491
Loans and advances to customers	8 732 166	6 909 260
Trade and other receivables	183	3 195
Insurance contract assets	95 884	86 576
Reinsurance contract assets	113 970	86 617
Financial assets at fair value through profit or loss	1 160 739	531 151
Financial assets at fair value through other comprehensive income	170 573	5 246
Inventory	57 058	22 940
Prepayments and other assets	1 818 900	715 524
Current income tax asset	114 936	5 323
Deferred tax assets	109 649	3 690
Investment property	1 558 755	1 418 341
Intangible assets	10 891	9 724
Property and equipment	990 298	1 042 567
Right of use asset	20 726	16 351
<b>Total assets</b>	<b>19 566 690</b>	<b>14 756 235</b>

Consolidated Statement Of Financial Position	Inflation Adjusted (ZWG)	
As at 31 December	2024	2023
EQUITY AND LIABILITIES	'000	'000
<b>Liabilities</b>		
Deposits from customers	7 529 631	4 424 359
Deposits from other banks	1 117 455	476 992
Borrowings	2 805 335	3 117 075
Insurance contract liabilities	288 117	318 627
Reinsurance contract liabilities	-	40 201
Trade and other payables	2 379 231	2 730 479
Current income tax liability	11 375	33 157
Deferred tax liability	857 501	531 877
Lease liability	22 518	14 395
<b>Total liabilities</b>	<b>15 011 161</b>	<b>11 687 161</b>
<b>Equity</b>		
<b>Capital and reserves attributable to equity holders of the parent entity</b>		
Share capital and share premium	62 834	62 834
Other reserves	1 154 710	948 243
Retained profits	3 333 153	2 054 565
<b>Total equity, excluding non controlling interest</b>	<b>4 550 697</b>	<b>3 065 641</b>
Non controlling interest in equity	4 832	3 433
<b>Total equity</b>	<b>4 555 529</b>	<b>3 069 074</b>
<b>Total equity and liabilities</b>	<b>19 566 690</b>	<b>14 756 235</b>

## Contributions to Total Assets



## Contributions to Total Equity & Liabilities





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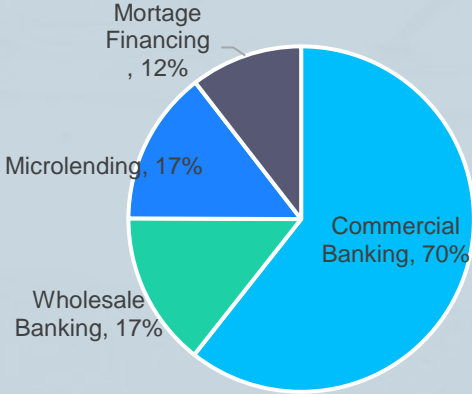
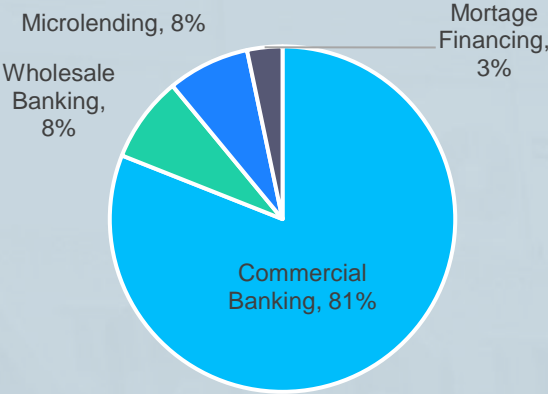
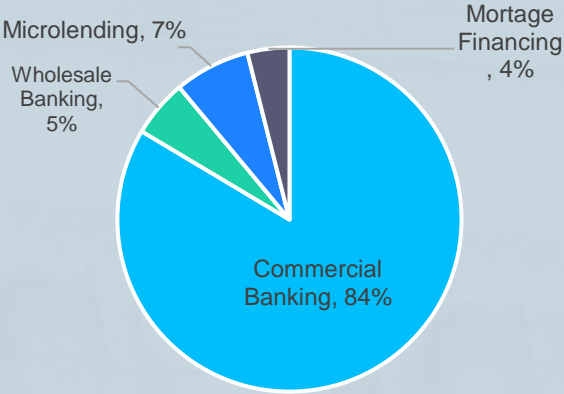


Revenue contribution to Cluster

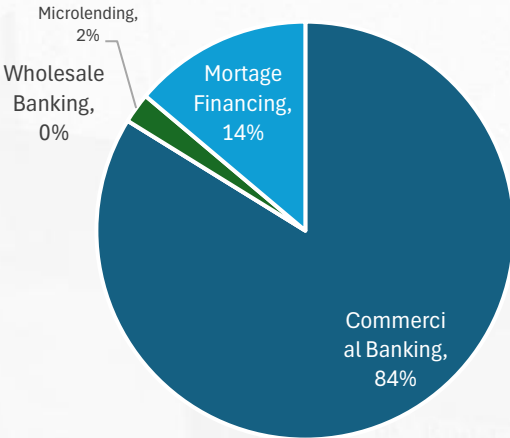
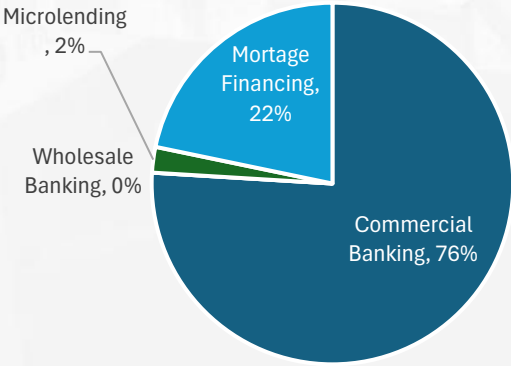
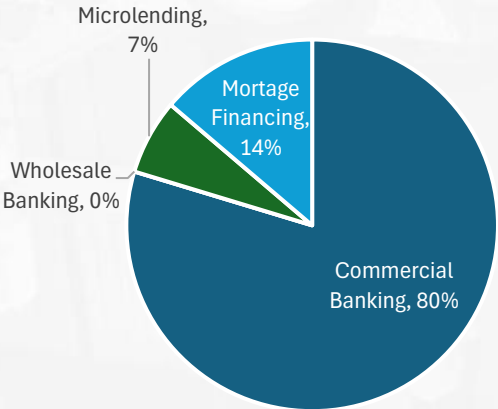
PBT contribution to Cluster

Asset contribution to Cluster

FY 2024







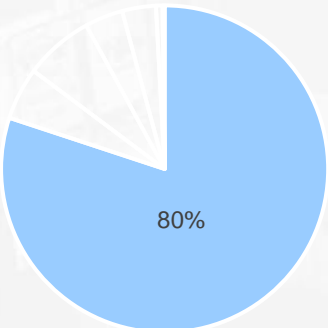
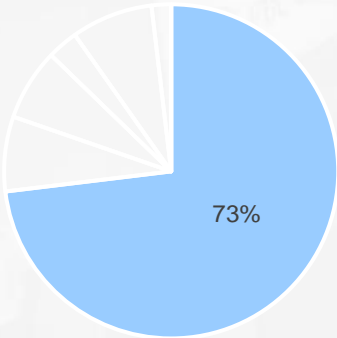
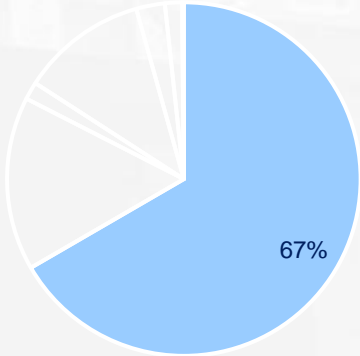
FY 2023



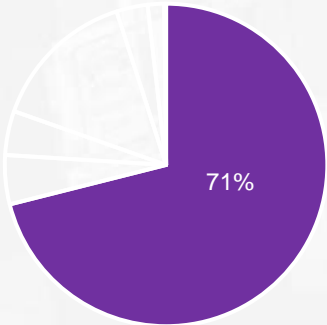
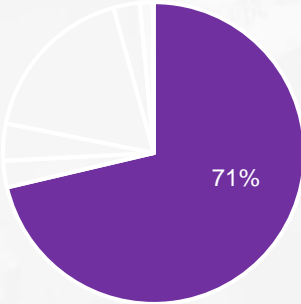
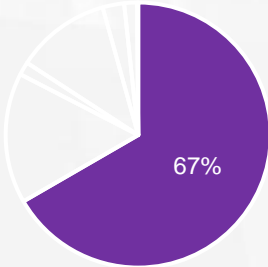
## Banking Cluster – Loan Book Summary

	Dec 2024 ZWG ('000)	June 2024 ZWG ('000)
Total Industry Loans	55,930,000	27,450,000
Total FBCH Gross Loans	8,732,166	4,508,514
Our Market Share	16%	16%
FBCH Groupwide NPL Ratio	3.83%	1.04%



Total Income	Profit Before Tax	Total Assets	Total Equity
ZWG 4.9 billion	ZWG 1.1 billion	ZWG 13.3 billion	ZWG 2.5 billion
 +22%	 -16%	 +11%	 +27%
Contribution to FBCH	Contribution to FBCH	Contribution to FBCH	Capital Adequacy Ratio
			24.45%



Total Income	Profit Before Tax	Total Assets	Total Equity
ZWG 4.6 billion	ZWG 2.7 billion	ZWG 13.3 billion	ZWG 2.5 billion
Contribution to FBCH	Contribution to FBCH	Contribution to FBCH	Capital Adequacy Ratio
			24.45%

# FBC Bank Limited Business Highlights

## New Business Development

- Adapting to changing customer preferences
- Increasing participation in key economic sectors, i.e. Agriculture, Mining, Infrastructure Development

## Customer experience & operational efficiency

- Investing in system enhancements & digital platforms.
- Continuous staff training and motivation.

## Liquidity and Capital Management

- Aggressive resource mobilization
- Prudent lending practices

## Risk Management & Compliance Capabilities

- Continuous investment in KYC/AML processes and systems.
- Continuous investment in Cybersecurity



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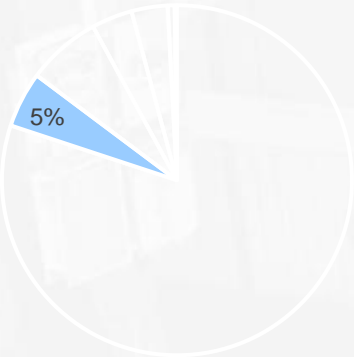
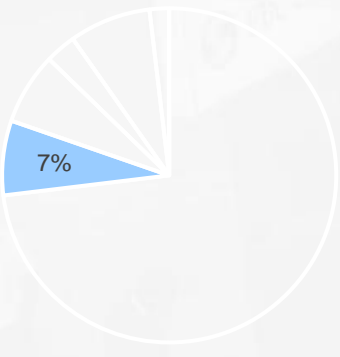
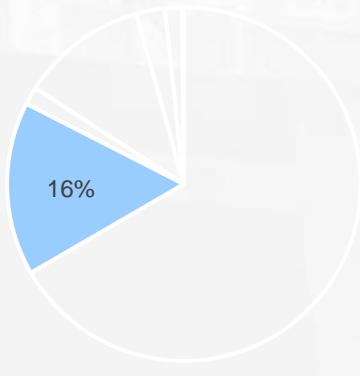


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Total Income	Profit Before Tax	Total Assets	Total Equity
ZWG 316.5 million	ZWG107.4 million	ZWG3.2 billion	ZWG 940.9 million
Contribution to FBCH	Contribution to FBCH	Contribution to FBCH	Capital Adequacy Ratio
			45.76%



Total Income	Profit Before Tax	Total Assets	Total Equity
ZWG 316.5 million	ZWG107.4 million	ZWG3.2 billion	ZWG 940.9 million
Contribution to FBCH	Contribution to FBCH	Contribution to FBCH	Capital Adequacy Ratio
			45.76%

# Crown Bank Business Highlights

- **Integration and Optimisation**
  - Aligning systems, processes, and cultures to maximise synergies and efficiencies.
- **Customer experience & operational efficiency**
  - Market Segmentation
  - Investing in system enhancements & digital platforms.
  - Continuous staff training and motivation.
- **Liquidity and Capital Management**
  - Aggressive resource mobilization
  - Prudent lending practices
- **Risk Management & Compliance Capabilities**
  - Continuous investment in KYC/AML processes and systems.
  - Continuous investment in Cybersecurity



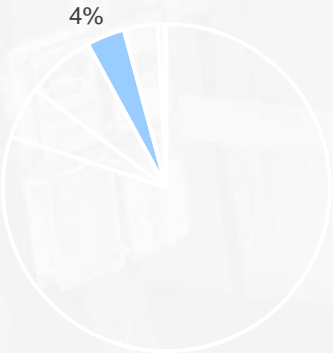
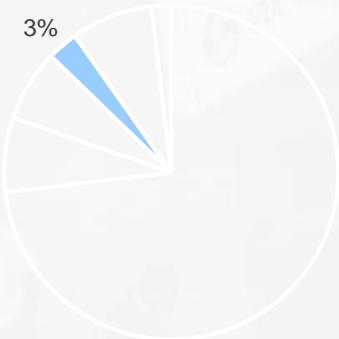
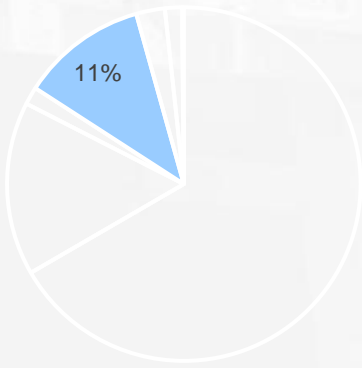
Take the leap towards success with FBC Business Banking's **Asset Finance Facility**

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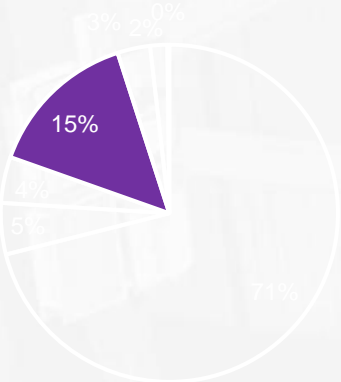
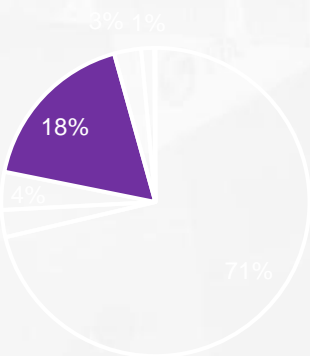
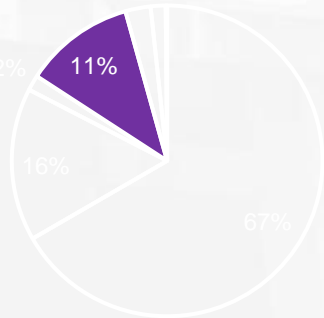
 **Crown Bank Limited**  
(Registered Commercial Bank)  
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Registered Commercial Bank Member of the Deposit Protection Corporation

Total Income	Profit Before Tax	Total Assets	Total Equity
ZWG 234 million ↓ -67%	ZWG 44.2 million ↓ -88%	ZWG 2.3 billion ↑ +16%	ZWG 762.5 million ↓ -16%
Contribution to FBCH	Contribution to FBCH	Contribution to FBCH	Capital Adequacy Ratio
			32.81%



Total Income	Profit Before Tax	Total Assets	Total Equity
ZWG 941 million	ZWG 662 million	ZWG 2.3 billion	ZWG 762.5 million
Contribution to FBCH	Contribution to FBCH	Contribution to FBCH	Capital Adequacy Ratio
			32.81%

# FBC Building Society Housing Contribution

Year	Number of Units	Zoning	Project Cost (Actual )
2009	30	Medium Density	US\$ 1.3 million
2010	54	Medium Density	US\$ 1.6 million
2011	65	Medium Density	US\$ 2.6 million
2012	202	High Density -Gweru	US\$ 2.7 million
2012	111	Medium Density	US\$ 7.8 million
2013	160	High Density -Kwekwe	US\$ 1.4 million
2013	77	Medium Density	US\$ 4.6 million
2014	102	Medium Density	US\$ 7.2 million
2015	86	Medium Density	US\$ 5.9 million
2016	72	Medium Density	US\$ 6.3 million
2017	64	Low Density	US\$ 8.1 million
2018	64	Medium Density	US\$ 8.1 million
2019	28	Medium Density	US\$ 3.4 million
2020	24	Medium Density	US\$ 3.1 million
2021	267	High Density	US\$ 13.0 million
2022	98	Medium Density	US\$ 5.7 million
2023	13	Low Density	US\$ 2.5 million
2024	36	High Density - Marondera	US\$ 1.4 million
2024	18	Industrial Msasa Units	US\$ 0.9 million
2024	11	Medium Density	US\$ 1.4 million
<b>Total</b>	<b>1582</b>		<b>US\$89.0 million</b>
<b>2024</b>	<b>331</b>	High density fully serviced stands	<b>US\$ 0.9 million</b>



**A place to call Home!**

Zvishavane, Eastlea	Marondera, Ruware	Harare, Glen Lorne
<b>Features:</b> <ul style="list-style-type: none"> <li>• Low Density</li> <li>• Gated community</li> <li>• Sectional Title</li> <li>• 3 Bedrooms</li> </ul>	<b>Features:</b> <ul style="list-style-type: none"> <li>• 2 and 3 bedroom flats</li> <li>• Sectional Title</li> </ul>	<b>Features:</b> <ul style="list-style-type: none"> <li>• Gated community</li> <li>• Individual Title</li> <li>• 4 Bedrooms</li> <li>• 2,000 sqm stand sizes</li> </ul>
<b>Price (Incl. VAT)</b> US\$75,000	<b>Price (Incl. VAT)</b> •3 bed flat US\$75,000 •2 Bed flat US\$55,000	<b>Price: (Incl. VAT)</b> US\$375,000
<b>Mortgage terms available</b>		

For more information contact our sales team on

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**Direct Lines:** +263 242- 772732 / 757 904 / 772729  
**Email:** charity.togara@fbc.co.zw / morris.shumba@fbc.co.zw / petros.mapfumo@fbc.co.zw

# FBC Building Society Housing Contribution

Summary of Land Banks	Size	Target
Hwange Empumalanga	39.2 ha	774 stands
Zvishavane 4 Miles	158 ha	1896 stands, (331 serviced to date )
Kuwadzana Fontaine Ridge	43.4 ha	858 stands (269 serviced )
Gweru Commercial stand in CBD		

## 2025 Project Pipeline

Hwange Empumalanga 6 Phase 1	145 residentials stands
Zvishavane 4 Miles Phase 2A	150 Stands
Marondera Flats	18 Units

## JV – External Partner

Masvingo Rujeko D Phase 1	325 residential stands
Helensvale Carrick Creagh	10 modern 4 bed units







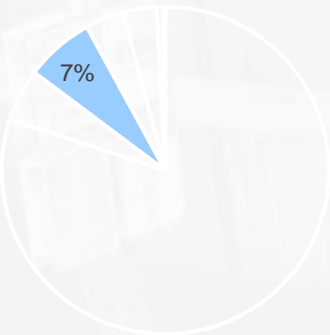
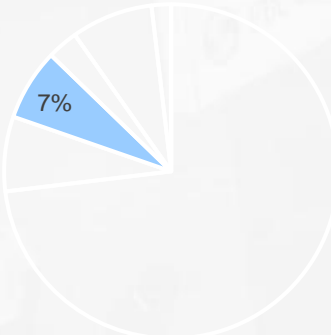
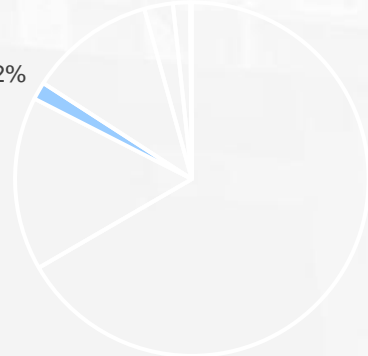
**HOMESAVER ACCOUNT**

Mobilise the deposit for your dream home, with the Homesaver Account

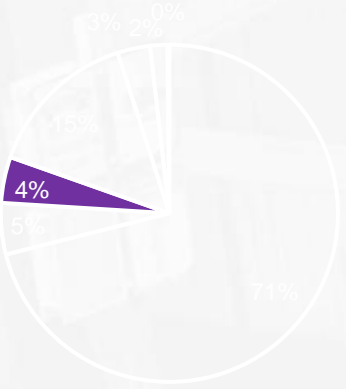
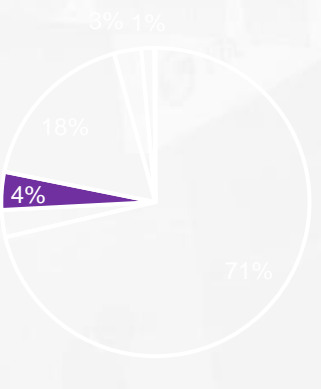
- No monthly service fee
- No minimum balance
- ATM card

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Total Income	Profit Before Tax	Total Assets	Total Equity
ZWG 419 million	ZWG 103 million	ZWG 323 million	ZWG 76 million
 +27%	 +163%	 -3%	 +221%
Contribution to FBCH	Contribution to FBCH	Contribution to FBCH	Capital Adequacy Ratio
			1583%



Total Income	Profit Before Tax	Total Assets	Total Equity
ZWG 284 million	ZWG 150 million	ZWG 319 million	ZWG 76 million
Contribution to FBCH	Contribution to FBCH	Contribution to FBCH	Capital Adequacy Ratio
			1583%

## Prioritise Social Impact

- Tangible financial inclusion targets, women's empowerment, and client protection principles.
- Maintain the #1 position in the Non-Deposit taking Market.

## Credit Risk Management

- Investment in robust systems for portfolio monitoring.
- Utilize data analytics to enhance credit scoring.

## Operational Efficiency

- Investment in robust technologies and digital capabilities.

## Liquidity and Capital Management

- Pursue development finance opportunities
- Technical partnerships to enhance prudent lending practices.




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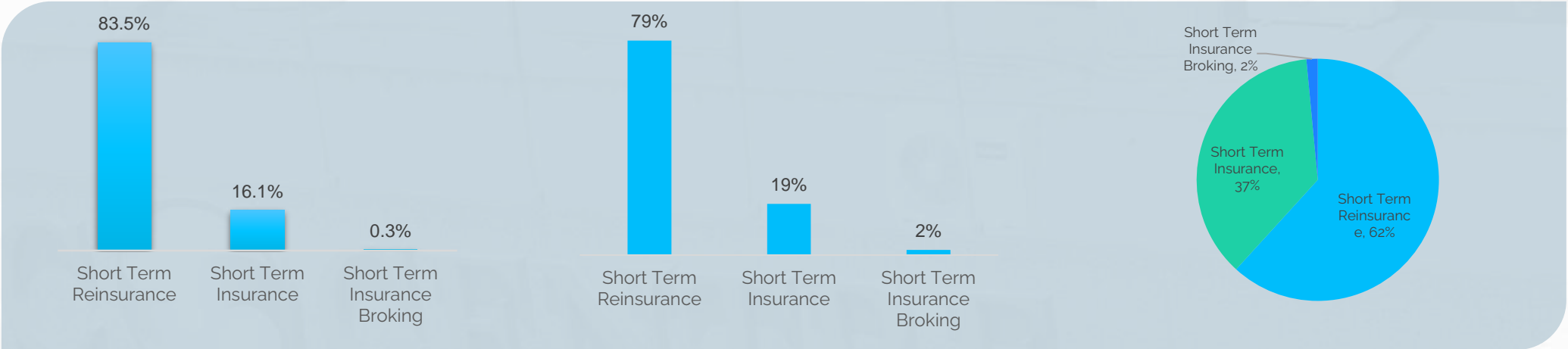
Total Income	Profit Before Tax	Total Assets	Total Equity
ZWG 12.8 million	ZWG 54 Thousand	ZWG 32.5 million	ZWG 11.7 million
 -6%	 -102%	 +17%	 3%
Contribution to FBCH	Contribution to FBCH	Contribution to FBCH	
			

Revenue contribution to Cluster

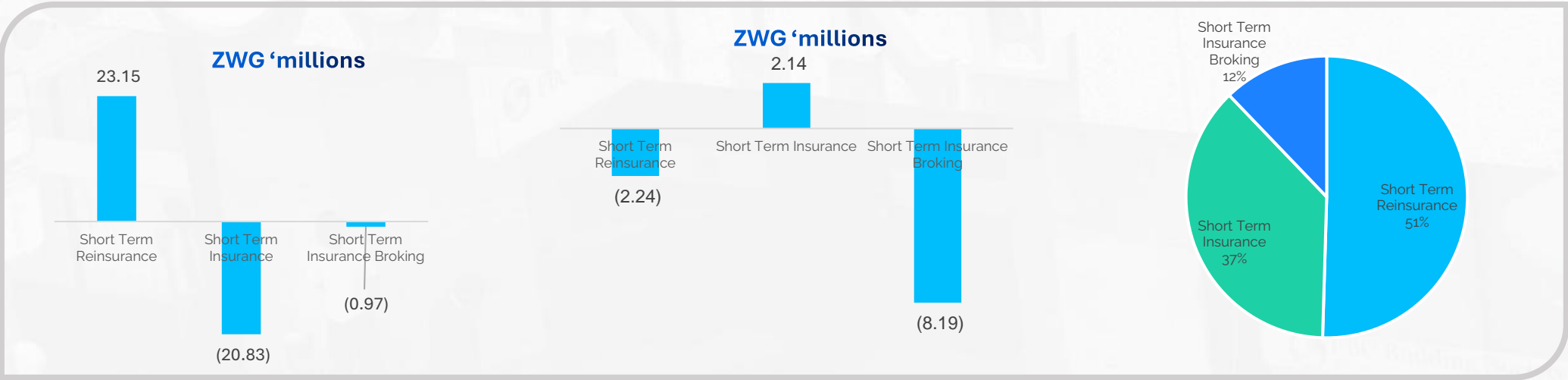
PBT contribution to Cluster

Asset contribution to Cluster





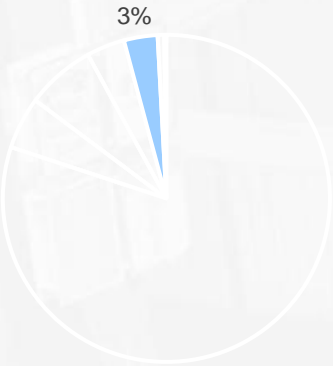
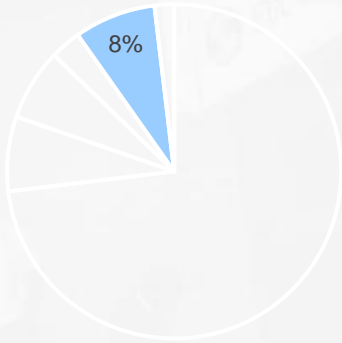
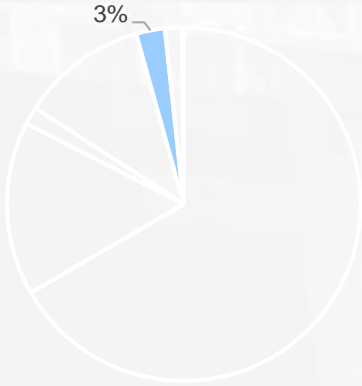
FY 2024

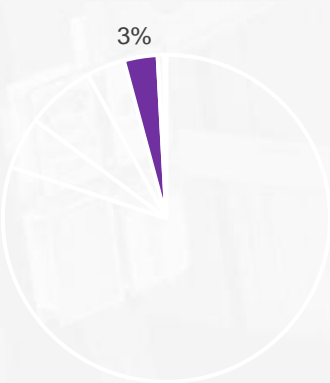
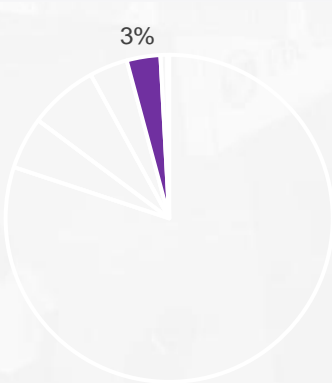
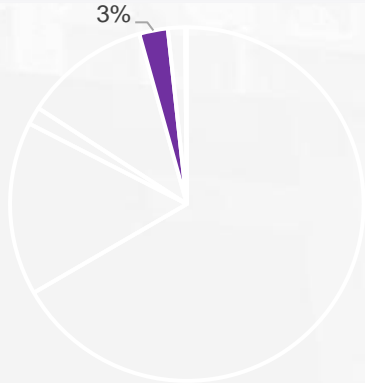


FY 2023





Total Income	Profit Before Tax	Total Assets	Total Equity
ZWG 205 million	ZWG 117 million	ZWG 524 million	ZWG 227 million
 784%	 5,143%	 1,435%	 149%
Contribution to FBCH	Contribution to FBCH	Contribution to FBCH	Capital Adequacy Ratio
			127%

Total Income	Profit Before Tax	Total Assets	Total Equity
ZWG 201 million	ZWG 117 million	ZWG 524 million	ZWG 227 million
Contribution to FBCH	Contribution to FBCH	Contribution to FBCH	Capital Adequacy Ratio
			127%

# FBC Reinsurance Business Highlights

## New Business Development

- Adapting to changing customer preferences
- Climate risk-related product development

## Customer experience & operational efficiency

- Investing in system enhancements & digital platforms.
- Continuous staff training and motivation.


## Liquidity and Capital Management

- Capital preservation
- Continuous review of Investments portfolio

## Risk Management & Compliance Capabilities

- Continuous investment in KYC/AML processes and systems.
- Continuous investment in Cybersecurity



Total Income	Profit Before Tax	Total Assets	Total Equity
P 28.2 million	P 22.6 million	P 107.8 million	P 64.6 million
 +68%	 +96%	 +68%	 +227%
Contribution Consolidated into FBC Re (Zimbabwe)	Contribution Consolidated into FBC Re (Zimbabwe)	Contribution Consolidated into FBC Re (Zimbabwe)	Capital Adequacy Ratio
			151%



# FBC Re (Botswana) Business Highlights

## New Business Development

- Expand business reach in targeted African markets.
- Robust risk assessment on Climate-induced risk exposures

## Brand visibility

- Targeted investment in brand enhancement activities in key markets.





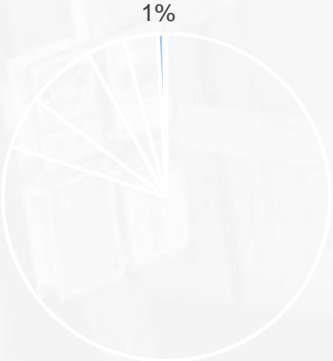
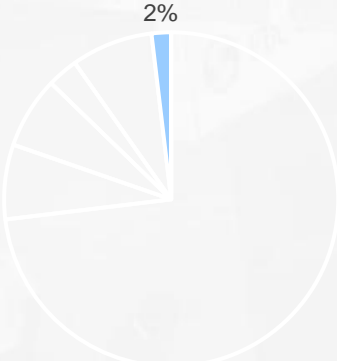
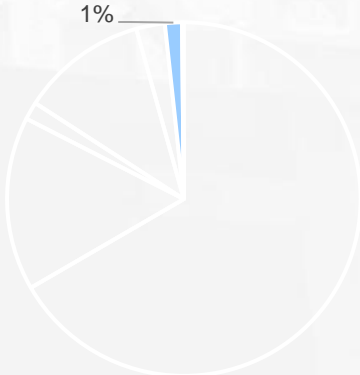
## Liquidity and Capital Management

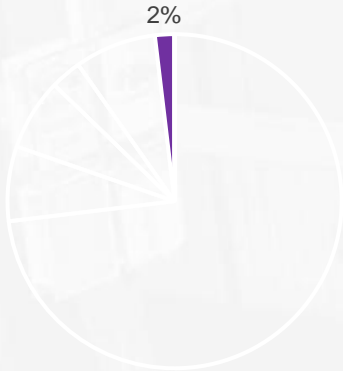
- Capital preservation
- Prudent risk management

## Risk Management & Compliance Capabilities

- Continuous investment in KYC/AML processes and systems.
- Continuous investment in Cybersecurity



Total Income	Profit Before Tax	Total Assets	Total Equity
ZWG 40 million	ZWG 28 million	ZWG 311 million	ZWG 87 million
 -290%	 +1207%	 +1133%	 +35%
Contribution to FBCH	Contribution to FBCH	Contribution to FBCH	Capital Adequacy Ratio
			138%

Total Income	Profit Before Tax	Total Assets	Total Equity
ZWG 105 million	ZWG 52 million	ZWG 310 million	ZWG 87 million
Contribution to FBCH	Contribution to FBCH	Contribution to FBCH	Capital Adequacy Ratio
			138%

# FBC Insurance Business Highlights

## New Business Development

- Increase insurance solutions for diaspora based Zimbabweans
- Climate risk-related product development

## Customer experience & operational efficiency

- Investing in system enhancements & digital platforms.
- Superior claims settlement

## Liquidity and Capital Management

- Capital preservation
- Achieve real returns on investments

## Risk Management & Compliance Capabilities

- Continuous investment in KYC/AML processes and systems.
- Continuous investment in Cybersecurity



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## Brief Outline

**01**

### Operating Environment

Review of the operating environment and the resultant impact on our operations

**02**

### About Us

Summarised Overview of FBC Holdings Limited

**03**

### Group Financial Performance

2024 Full Year Group Financial Performance: Results and Analysis

**04**

### Business Highlights

Operational Highlights of Strategic Business Units

**05**

### Outlook

Key priorities for 2025

# Key Focus Areas in 2025

## Unlock Value Through Strategic Client Acquisition

Expand our client footprint and diversify revenue by delivering tailored solutions to new markets locally and regionally

## Resource Mobilization

Explore long term funding options to suit market requirements of patient funding and deepen existing markets

## Balance Sheet Efficiency:

Rationalise asset positions to align with a tight market outlook and tap into new asset positions

## Brand presence

Scale brand presence processes and activities and improve product uptake

## Sustainability

Lead the transition to a low-carbon economy by integrating climate-conscious practices into every facet of our operations and driving innovative financial solutions for a resilient future.

## Optimize and Scale

Invest in a Robust Technology Ecosystem to enhance customer experience, drive Efficiency and scale





# Questions & Answers



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**Be part of our journey towards a Sustainable Future**  
Share your thoughts on what Environmental, Social and Governance (ESG) issues matter to you by completing this survey:  
<https://www.surveymonkey.com/r/VMFQ987>

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 FBC

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