Atlas Mara Limited

Q3 2017 Results

November 8, 2017

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Agenda

Q3 Performance Summary

- Continuing strong 2017; $15.8m in YTD net profit
- Revenue and net profit up y-o-y, NPL ratio down q-o-q, despite challenging environment
- Fintech continued to develop and grow new channels
- Markets & Treasury continued a strong year
- Closed strategic financing transaction with Fairfax Africa and existing shareholders
- Completed Zambia integration under the Atlas Mara brand in November
- **On track to deliver FY 2017 net profit growth >100%**

Results Overview

Revenue USD 189.0m 2016 : USD 177.1m Var: 6.7% CC Var 6.5%	**Loans and Advances** USD 1,303.2m 2016: USD 1,402.1m Var (7.1%) CC Var (8.4%)	**Total Assets** USD 2,954.4m 2016: USD 2,830.7m Var 4.4% CC Var 2.9%
Credit Impairments USD 19.4m 2016: USD 13.3m Var (45.9%) CC Var (42.6%)	**Deposits** USD 1,799.3m 2016: USD 1,797.0m Var 0.1% CC Var (2.1%)	**ROE** 2.8% (2017) vs 1.0% (2016) **ROA** 0.7% (2017) vs 0.2% (2016)
Total Expenses USD 160.3m 2016: USD 175.3m Var 8.6% CC Var 8.7%	**Total Equity** USD 757.5m 2016: USD 559.4m	**Total Physical Locations: 411** (761 including UBN) ATMs: 354 (>1000 including UBN)
Net Profit USD 15.8m 2016: USD 4.0m Var >100% CC Var >100%	**Net Book Value per share** USD 4.44 (USD 3.58 TBVPS) 2016: USD 7.77 (USD 6.15)	**Countries of Operation: 7** Customers: c.600k (>3m including UBN) (1)

Note: Including Atlas Mara's investment in Union Bank of Nigeria plc ("UBN")

ATMA Group Income Statement Summary – Q3 2017

Quarterly				$'million	Year to date			
Q4 2016	Q1 2017	Q2 2017	Q3 2017		Q3 2017	Q3 2016	Var %	CC Var %
51.7	37.1	41.5	39.3	Net interest income	117.9	75.5	56.2%	57.2%
12.9	21.3	22.3	27.5	Non-interest revenue	71.1	101.6	(30.0%)	(30.6%)
64.6	**58.4**	**63.8**	**66.8**	**Total income**	**189.0**	**177.1**	6.7%	6.5%
(2.1)	(3.0)	(7.0)	(9.4)	Credit impairment	(19.4)	(13.3)	(45.9%)	(42.6%)
62.5	**55.4**	**56.8**	**57.4**	**Operating income**	**169.6**	**163.8**	**3.5%**	**3.5%**
(59.5)	(50.0)	(54.1)	(56.2)	Total expenses	(160.3)	(175.3)	8.6%	8.7%
3.0	**5.4**	**2.7**	**1.2**	**Net operating income**	**9.3**	**(11.5)**	**>100%**	**>100%**
2.3	3.9	4.8	2.8	Income from associates	11.5	15.6	(26.3%)	(5.0%)
5.3	**9.3**	**7.5**	**4.0**	**Profit/(loss) before tax**	**20.8**	**4.1**	**>100%**	**>100%**
(0.9)	(4.3)	(1.0)	0.3	Taxation and minority interest	(5.0)	(0.1)	>(100%)	>(100%)
4.4	**5.0**	**6.5**	**4.3**	**Profit/(loss) after tax**	**15.8**	**4.0**	**>100%**	**>100%**
9.9%	7.1%	7.4%	7.0%	Net interest margin - Earning assets	7.0%	4.7%		
7.4%	5.4%	8.5%	5.3%	Net interest margin - Total assets	5.3%	3.6%		
0.6%	0.9%	4.0%	2.9%	Credit loss ratio	2.0%	1.3%		
92.1%	85.6%	92.0%	84.1%	Cost to income ratio	84.8%	98.9%		
0.6%	0.7%	0.3%	0.6%	Return on assets	0.7%	0.2%		
3.3%	3.7%	1.1%	2.3%	Return on equity	2.8%	1.0%		

Included in NIR is a fair value gain of $4.5 million associated with the forward purchase agreement to acquire the additional 13.4% share of UBN..

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Note:
Quarterly ratios are based on performance for the specific quarter.

ATMA Group Balance Sheet Summary – Q3 2017

Quarterly			$'million	Year to date			
Q4 2016	Q1 2017	Q2 2017		Q3 2017	Q3 2016	Var %	CC Var %
406.3	422.4	486.2	Cash and investments	497.6	399.2	24.6%	20.3%
115.6	180.6	91.4	Financial assets held for trading	99.2	163.6	(39.4%)	(41.1%)
1 334.8	1 304.0	1 329.9	Loans & advances to customers	1 303.2	1 402.1	(7.1%)	(8.4%)
237.2	187.2	323.5	Investments	330.9	155.3	>100%	>100%
294.0	295.8	302.6	Investment in associates	306.1	312.4	(2.0%)	(1.0%)
168.2	155.3	175.1	Intangible assets	171.9	148.1	16.1%	15.7%
201.0	226.1	204.7	Other assets	245.5	250.0	(1.8%)	(3.0%)
2 757.1	**2 771.4**	**2 913.4**	**Total assets**	**2 954.4**	**2 830.7**	**4.4%**	**2.9%**
1 799.4	1 753.8	1 892.7	Customer deposits	1 799.3	1 797.0	0.1%	(2.1%)
322.6	367.3	364.7	Borrowed funds	341.1	329.5	3.5%	2.5%
109.0	102.6	82.9	Other liabilities	56.5	144.7	(61.0%)	(55.8%)
526.1	547.7	573.1	Capital and Reserves	757.5	559.5	35.4%	34.4%
2 757.1	**2 771.4**	**2 913.4**	**Total equity and liabilities**	**2 954.4**	**2 830.7**	**4.4%**	**2.9%**
74.2%	74.4%	70.3%	Loan : Deposit ratio	72.4%	78.0%		
13.3%	13.3%	12.0%	NPL ratio	11.1%	14.9%		

Segmental Financial Summary – Q3 2017

USD'm	September 2017 Actual	Banking Operations			Other
		Southern	East	West	SS&C, M&A, ADC & Consol
Total Income	189.0	142.8	38.6	-	7.6
Loan impairment charge	(19.4)	(14.1)	(7.8)	-	2.5
Operating expenses	(160.3)	(120.8)	(32.6)	-	(6.9)
Share of profits of associate	11.5	(0.1)	-	11.6	-
Profit / (loss) before tax	20.8	7.8	(1.8)	11.6	3.2
Profit / (loss) after tax and NCI	**15.8**	**3.2**	**(1.9)**	**11.6**	**2.9**
Loans and advances	1 303.2	1 020.6	276.9	-	5.7
Total assets	2 954.4	1 894.4	464.6	304.0	291.4
Total liabilities	2 196.9	1 784.3	396.4	-	16.2
Deposits	1 799.3	1 434.0	365.3	-	-
Net interest margin - total assets	5.3%	6,4%	8.4%		
Net interest margin - earnings assets	7.0%	7.2%	9.0%		
Cost to income ratio	84.8%	84.6%	84.5%		
Statutory Credit loss ratio	2.0%	1.8%	3.8%		
Return on equity	2.8%	3.9%	(2.8%)		
Return on assets	0.7%	0.2%	(0.4%)		
Loan to deposit ratio	72.4%	71.2%	75.8%		

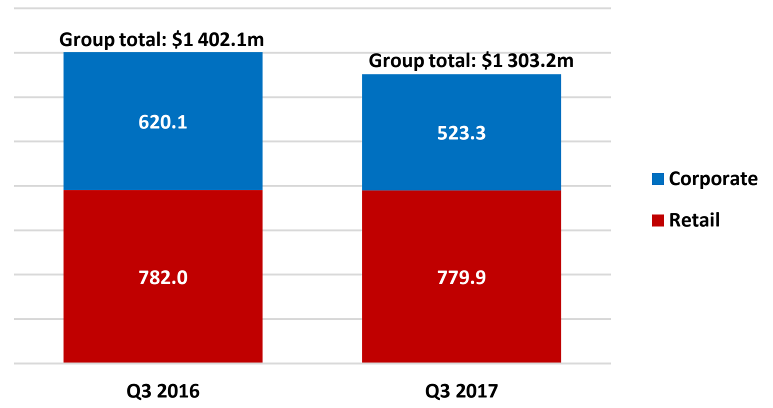
- Atlas Mara identifies segments based on the geography of operating banks. All entities and/or consolidation adjustments that are not part of operating banking performance are included under the column ‘Corporate’
- Business unit segmentation (Retail and Corporate) within geographies are determined by revenue drivers relating to client segmentation within each operating entity. Operating banks in each geography are aggregated

Segmental Financial Summary – Q3 2016

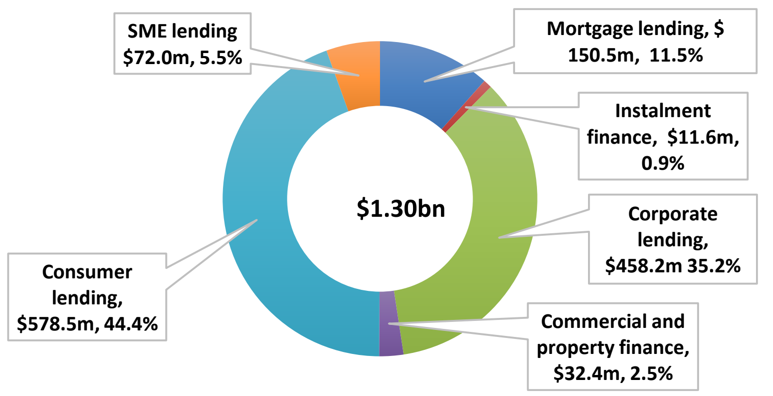
$'m	September 2016 Actual	Banking Operations			Other	
		Southern	East	West	Shared Services & Center	M&A, AMFS & Consol
Total Income	177.1	115.6	39.7	-	9.2	12.6
Loan impairment charge	(13.3)	(12.4)	(1.6)	-	-	0.7
Operating expenses	(175.3)	(100.6)	(38.8)	-	(25.6)	(10.3)
Share of profits of associate	15.6	(0.2)	-	15.8	-	-
Profit / (loss) before tax	4.1	2.4	(0.7)	15.8	(16.4)	3.0
Profit / (loss) after tax and NCI	**4.0**	**1.4**	**(1.0)**	**15.8**	**(16.4)**	**4.2**
Loans and advances	1,402.1	1,090.5	296.2	-	-	15.4
Total assets	2,830.7	1,887.1	471.2	310.2	722.4	(560.2)
Total equity	559.4	90.6	69.2	310.2	642.1	(552.7)
Total liabilities	2,271.3	1,796.5	402.1	-	76.3	(3.6)
Deposits	1,797.0	1,418.7	362.6	-	-	15.7
Net interest margin - total assets	3.6%	4.0%	8.7%			
Net interest margin - earnings assets	4.7%	4.5%	9.6%			
Cost to income ratio	99.0%	87.1%	97.6%			
Statutor credit loss ratio	1.3%	1.5%	0.7%			
Return on equity	1.0%	2.1%	(1.9%)			
Return on assets	0.2%	0.1%	(0.3%)			
Loan to deposit ratio	78.0%	76.9%	81.7%			

Loans & Advances – Contribution by Country and Market Segment

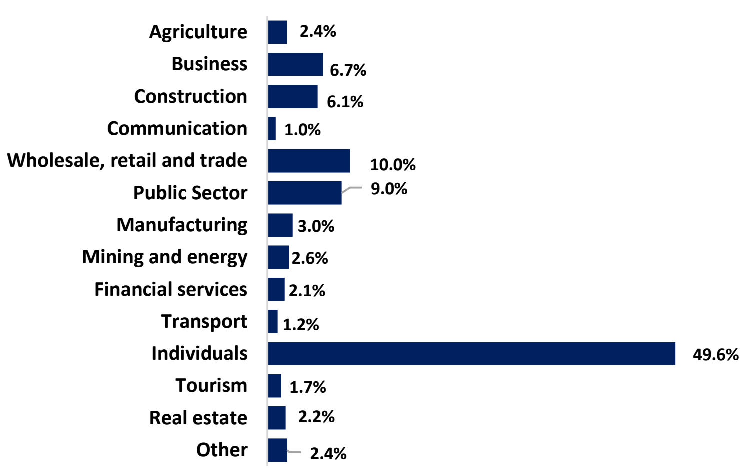
Loans and advances - $'m



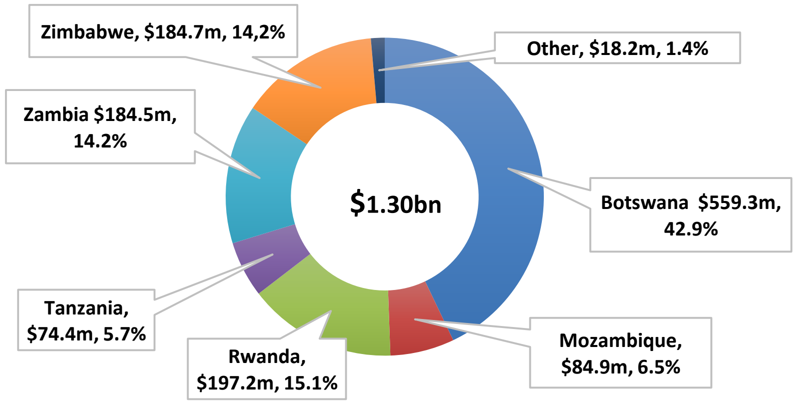
Net loans by product



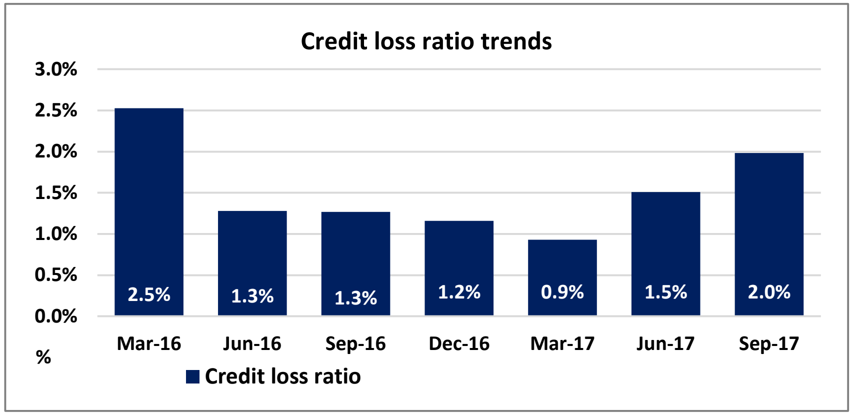
Loans per sector

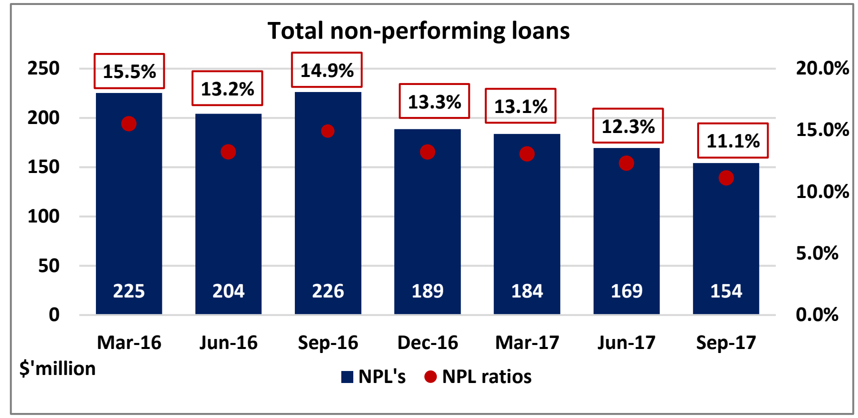


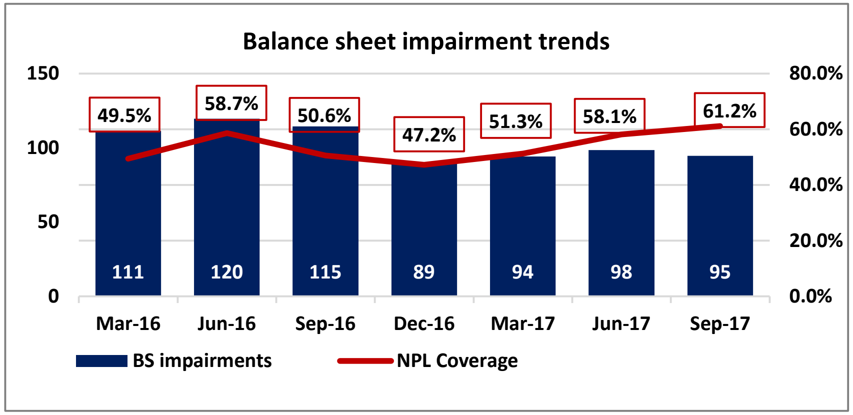
Net loans by country



Credit Impairments and NPL Trends

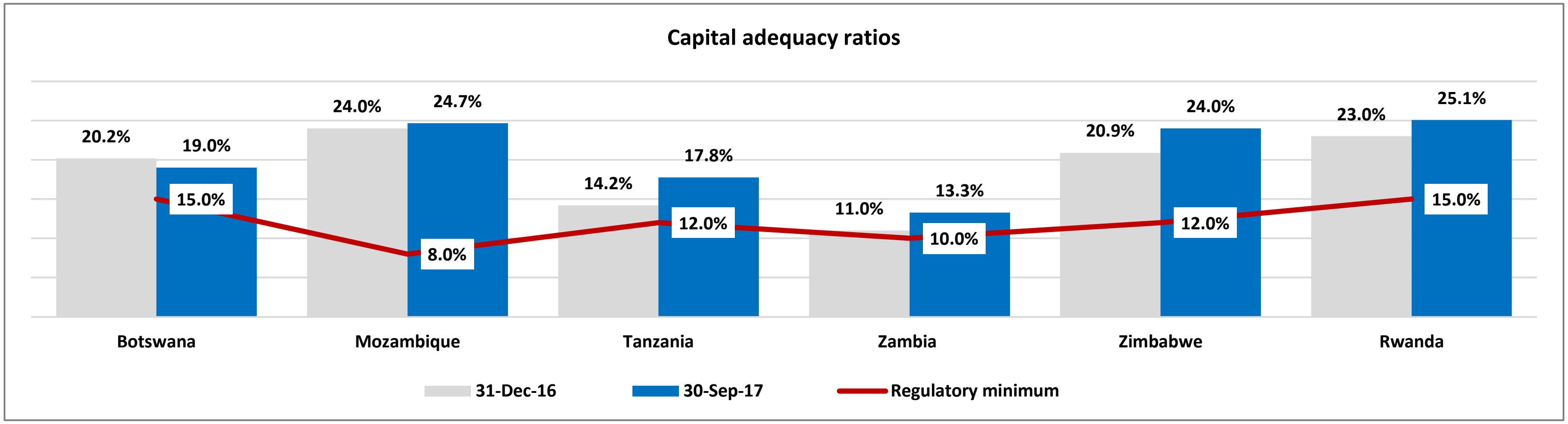


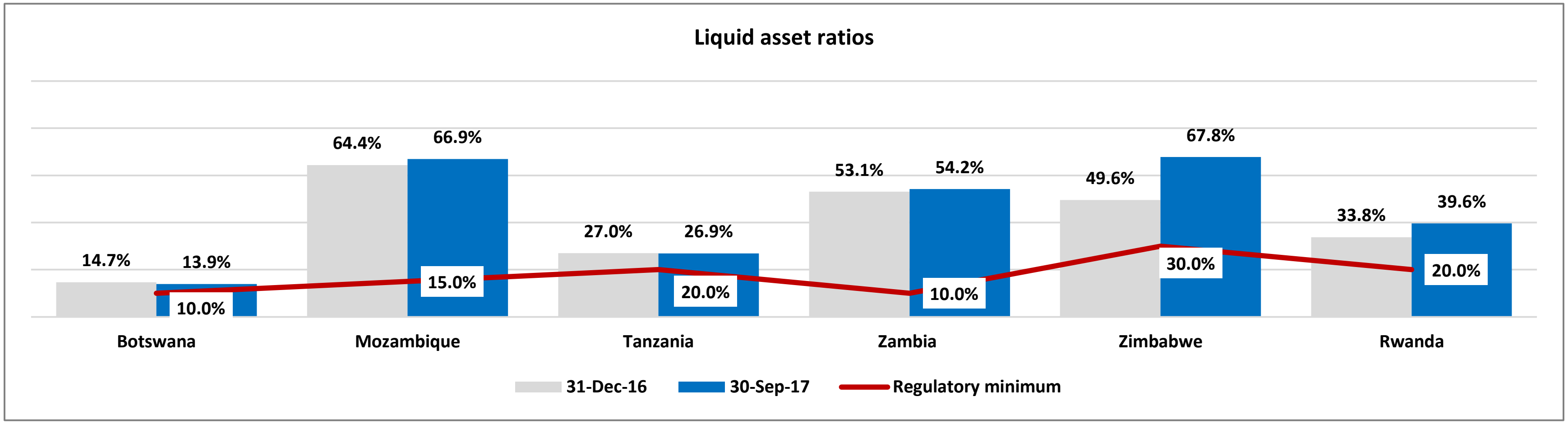




- Increase in credit loss ratio (“CLR”) in Q2 2017 due to additional credit impairment charges on certain corporate clients in Rwanda and Zambia.
- Additional credit impairment charges on the consumer loan book in Zambia and Zimbabwe resulting in further increase in CLR in Q3 2017.
- NPLs have been declining since Q1 2016 evident of the Group’s improved NPL recovery strategy.

Regulatory Capital and Liquidity





Banking Update

Botswana

- Initiated extension of lending facilities to non-unionised labour/ scheme customers expected to deliver growth on both sides of the balance sheet
- Introduced Direct Sale Agents with the aim of growing the loan book through new to bank clients.
- Working on diversifying union retail loan portfolio

Mozambique

- Corporate deposit mobilisation drive with fuel retailers – on boarded four dealers
- Initiated cards migration to Ponto 24 – New card BINS activated by VISA
- Launched agency banking and onboarded 5 Agents opened 774 new accounts
- Finalized contract for deposit taking safe CIT (cash in transit)

Rwanda

- Received a $30 million loan from FMO and PROPARCO, to support SMEs, corporates and digital banking
- Continue to drive CIB business, with a variety of deals closed including RWF 4.5bn guarantees and RWF 2.5bn working capital in the construction sector
- Continue to drive the rural deposit campaign which started in July 2017 – raised RWF 4bn so far

Tanzania

- Recapitalized business to increase CAR from ca. 13.4% to ca. 18 %
- Deposit mobilisation: launched new "Tajirika" (Enrich your self) campaign on for savings accounts
- Digital Saving and Loans in collaboration has been signed off
- Increased FX income by focusing on agri exporters

Zambia

- Completed integration to Atlas Mara brand in November, marking the first country operation to bear the group brand
- Launched a Harmonized product set and tariff guide for both Retail and Corporate Banking
- Setting up China-India desk to capture trade investment opportunities

Zimbabwe

- Launched partnership with NetOne for mobile device financing
- Aggressive growth in vehicle asset financing to schools, universities and NGOs
- Drove BancEasy inorganic growth through purchase of existing microfinance loans and partnerships Continue to monitor Zimbabwe parallel currency situation

Fintech Update

Tanzania

- Launched Indirect Agency Banking services:
  - in partnership with Maxcom
  - 8,000 Points of Sale nationwide
  - 80 agents onboarded and approved by the Bank of Tanzania
- Cash deposits and withdrawals commenced, with customer onboarding to commence in December 2017
- Companion cards for c.8m Vodafone mPesa customers under deployment

Mozambique

- Launched Direct Agency Banking services
- 5 agents onboarded in Maputo
- 500 new customers onboarded weekly
- Number of Points of Sale merchants increased from 139 to 188 during the quarter
  - Points of Sales deployed increased from 204 to 276 during the quarter
  - New deposits inflows during the period was MZN290m, up from MZN230m in Q2 2017
- Mobile Savings & Loan products for 2.5m mPesa customers under deployment

Zimbabwe

- Number of Points of Sale merchants increased from 263 to 308 during the quarter
  - Points of Sales deployed increased from 743 to 812
  - New deposits inflows during the period was US$18m, up from US$12m in Q2 2017
- Companion cards for c.2m Telecel and NetOne customers under deployment

Markets & Treasury Update

- Our onshore strategy of income diversification across fixed income, currencies and balance sheet management has borne dividends during the year in a slow foreign exchange environment in some of our markets
- The focus continues to be on diversifying both the product range as well the client base
- The Markets Offshore trading business kicked off in Q3 initially focused on group strategic hedging and has contributed to the bottom line
- The challenging macro economic environment in Mozambique and Zambia continues to impact our Markets business, where both volumes and margins have declined substantially
- Net interest income growth slowed due to lower interest rate environments in Botswana, Tanzania and Zambia
- Investment in technology continues with the successful rollout of the Misys FusionCapital Opics system in Zambia in September 2017. This is the second country after Botswana to have the full front-to-back treasury system functional, significantly improving the control environment within the businesses
- Zambia continues to develop their fixed income capability with institutional investors and has managed to benefit from a declining yield environment
- Zimbabwe performance has been strong in difficult market conditions. The team has completed a number of bond origination and distribution trades year to date which have assisted with the income diversification

Q3 2017 Key Metrics

Gross Markets Revenue

USD 43.4m

2016: USD 39.5m

Net Interest Revenue

USD 19.7m

2016: USD 19.6m

Non-Interest Revenue

USD 23.7m

2016: USD 19.9m

Nigeria Strategy Update

Acquisition of Clermont's UBN Shareholding

- On October 5 2017, Atlas Mara closed its previously announced acquisition of Clermont's shareholding in Union Global Partners Limited (representing a 13.4% shareholding in Union Bank of Nigeria – UBN).
- The transaction consideration was US$55m and is inclusive of the full allocation of the rights associated with the purchased shares.
- Following completion of the transaction, Atlas Mara's shareholding (direct and indirect) in UBN is 44.5%.

Update on UBN 2017 Rights Issue

- On September 20 2017, UBN launched a N49.7bn (US$138m) rights issue to bolster its capital base in order to meet regulatory capital requirements and support future growth.
- Atlas Mara is participating in the UBN rights issue.
- Further updates will be provided in due course following the final close of the UBN rights issue, which is expected towards the end of Q4 2017.

Nigeria Macro Update

Oil Prices and Macro Growth

- Oil production levels remain steady with no major facility disruptions in the quarter. Nigeria remains exempt from OPEC production cuts
- Brent Crude price has risen 25% from $48 per barrel on June 30 towards $60 per barrel
- The stability in oil markets has significant implications for Nigeria as the economy remains meaningfully reliant on crude oil exports. However, the effort to diversify continues in earnest, including a focus on agriculture, which will support economic stability longer-term
- Nigeria named one of the 10 most improved countries in World Bank's Doing Business rankings 2017 – demonstrating capacity for private sector growth and inbound investment

FX Liberalization and Investment Flows

- Introduced largely-market-driven FX window in Q2 2017. To date this has stabilized the foreign currency market, which endured severe hard currency shortages for most of 2016 and early 2017
- With FX illiquidity resolved, investor confidence is returning – evident in the volumes of fixed income and equity investments taken up by foreign portfolio investors. The stock market has risen ca. 37% YTD with many of the large gains coming from the banking sector

Banking Sector

- Domestic banking sector saw significant macro challenges in 2016 and 2017. NPLs remain elevated and banks saw capital adequacy tighten with currency devaluation.
- Nigeria has kept the monetary policy rate elevated to contain inflation. Current high rate environment has expanded net interest income, but inhibited credit growth, which restrains broader banking sector evolution
- Opportunities are emerging within retail (e.g. mortgages, Fintech, etc.) that could propel higher banking sector margins and shareholder returns.

UBN Summary Financials

	USD'm		NGN'm		Constant currency Variance %	Variance %
	Q3 2017	Q3 2016	Q3 2017	Q3 2016	Q3 2017	Q3 2017
Gross earnings	359	400	109,513	94,759	15.6%	(10.3%)
Net interest income	154	203	46,906	48,070	(2.4%)	(24.1%)
Non-interest revenue	69	95	21,043	22,469	(6.3%)	(27.4%)
Total income	223	297	67,949	70,539	(3.7%)	(24.9%)
Credit impairments	(20)	(54)	(6,009)	(12,870)	53.3%	(63.0%)
Operating expenses	(161)	(188)	(49,044)	(44,559)	(10.1%)	(14.4%)
Profit before tax	43	56	12,988	13,275	(2.2%)	(23.2%)
Profit after tax	41	55	12,410	13,012	(4.6%)	(25.5%)
Loans and advances to customers	1,557	1,601	475,270	501,570	(5.2%)	(2.7%)
Total assets	4,450	3,892	1,358,230	1,219,255	11.4%	14.3%
Equity	935	825	285,543	258,532	10.4%	13.3%
Deposits due to customers	2,516	2,017	767,861	631,850	21.5%	24.7%
Total liabilities	3,514	3,068	1,072,687	961,120	11.6%	14.5%
Net interest margin (on total assets)	6.9%	7.9%	6.9%	7.9%		
Credit loss ratio	2.5%	5.1%	2.5%	5.1%		
Cost to income ratio	72.2%	63.2%	72.2%	63.2%		
Return on equity	8.7%	10.1%	8.7%	10.1%		
Return on assets	1.8%	2.1%	1.8%	2.1%		
Loan to deposit ratio	61.9%	79.4%	61.9%	79.4%		

Repositioned for Growth

1 Alignment of Strategic Interest with Fairfax as Long-Term Investor in Africa

- **Strategic financing agreement with Fairfax Africa** – a leading long-term investor in Africa and a **permanent capital vehicle – to support the Group's acquisition of additional equity interest in UBN** and **other growth initiatives**
- Anchored by **US$200mn** of **new capital underwritten** by Fairfax Africa with strong support from existing shareholders

2 Deepened Investment in Cornerstone Market of Nigeria

- Acquisition of additional shareholding in UBN illustrates Atlas Mara's commitment to Nigeria as a strategic market
- UBN rights issue in 2017 will further strengthen the bank's position in the market and enable long-term growth
- Nigeria's renewed focus on economic diversification, its demographic trends, and its relatively small banking sector suggest great long-term potential remains

3 Diversified Platform with Exposure to Leading African Markets

- Established in seven key banking markets across Sub-Saharan Africa, including in key trading blocs of Eastern Africa (EAC), Southern Africa (SADC), and West Africa (ECOWAS), thus positioning the group to capture the **benefits of increased intra-Africa trade and integration**
- Balance sheets of subsidiary banks are **well diversified by sector as well as currency exposure**

4 Restructured Platform with Emphasis on Profitability

- *Atlas Mara 2.0*: realigned HoldCo structure made **leaner and nimbler** to support key growth drivers, including **asset light businesses** (**Markets & Treasury** and **FinTech**)
- Streamlining of costs to realise targeted net **savings of ~$20mm** that directly go to bottom line (expected 2017)
- On track to deliver **net profit growth of >100% in 2017**

5 Experienced and Execution Focused Management Team

- Management has delivered on the initial growth plan by **completing five acquisitions to date**
- **Integrations completed** in Zambia and Rwanda
- **New operating model** with enhanced leadership of the three new business lines and strong leadership at the operating banks
- **Ability to deliver debt funding** for leveraging bank growth

6 Reorganised across Three Key Business Lines

- Established **three business lines** across **Commercial Banking**, **Markets & Treasury** and **FinTech** to drive growth via differentiated business focus
- **FinTech** represents a critical opportunity with 650mn+ mobile phone subscriptions in Africa and smartphone penetration at 35%

2017 Outlook

- Deliver FY net profit growth $\geq$ 100%
- Banking focus on protecting share and managing challenging market conditions
- Fintech continues to develop partnerships and expand reach
- Markets & Treasury completes strong FY performance