

COMMUNIQUÉ

In light of Article 8 of Chapter II of Notice No. 10/GBM/2018 of October 22, on Domestic Systemically Important Banks (D-SIBs), the Banco de Moçambique shall publish, by April 30 of each year, the list of credit institutions classified as D-SIBs or Quasi D-SIBs, based on the data reported as of December 31 of the previous year.

The methodology provided by the aforementioned Notice follows a D-SIBs ranking approach based on the average score of three indicators with distinct weights, namely:

- Those exceeding 130 points are considered D-SIBs;
- Those between 65 and 130 points are considered **Quasi D-SIBs**; and
- Those below 65 points will be considered of no systemic importance.

Thus, according to the score in the table below, the **D-SIBs** for 2024 are the following institutions:

- Banco Comercial e de Investimentos (BCI); ;
- Millennium bim; and
- Standard Bank.

ABSA remains ranked as **Quasi D-SIBs**, and Moza Banco is the latest institution to join this category.

RANKING OF DOMESTIC BANKS BY SYSTEMIC IMPORTANCE

INSTITUIÇÃO	CLASSIFICAÇÃO	CAPITAL ADICIONAL
BCI	220	Escalão 1 (+2,0% Capital nível 1 e 2)
Millennium bim	187	Escalão 1 (+2,0% Capital nível 1 e 2)
Standard Bank	182	Escalão 1 (+2,0% Capital nível 1 e 2)
Absa	99	Escalão 0 (1% Capital nível 1 e 2)
Moza Banco	86	Escalão 0 (1% Capital nível 1 e 2)
FNB	44	
NedBank	43	
First Capital Bank	21	
Access Bank Mozambique	20	
BNI	16	
UBA	13	
Société Générale Moçambique	13	
CPC	11	
Vodacom M-Pesa	8	
Letshego	7	
Bayport	5	
MyBucks Banking Corporation	5	
Banco MAIS	4	
Ecobank	4	
BIG	3	
Socrema	3	
Microbanco Confiança	2	
M-Mola	2	
GAPI	0	
CPPM	0	
AC MicroBanco	0	
Futuro Microbanco	0	
Caixa Financeira de Caia	0	
Dumba MicroBanco	0	
Yingwe	0	
Carteira Móvel	0	
Caixa Mulher, Mcb	0	
Xtenda Finanças Moçambique	0	

It is worth noting that 2022's ratio prevailed in 2023, as BCI leads the D-SIBs ranking, followed by Millennium bim, Standard Bank, ABSA and Moza Banco.

