

COMMUNIQUÉ

In accordance with Article 8, of Chapter II of Notice No. 10/GBM/2018, of October 22, the Banco de Moçambique shall publish the list of credit institutions ranked as D-SIBs or Quasi D-SIBs, by April 30 of each year, as reported on December 31 of the previous year.

The methodology provided by the aforementioned Notice follows an approach based on an average score of three indicators with distinct weights, namely:

- The size with the highest weight of 50%;
- The interconnectedness with the 25% weight; and lastly
- Substitutability with 25%.

After calculating each indicator and weighing it by the factor concerned, the scores obtained by each institution determine that:

- 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.

In this light, given the scores provided by the table below, in 2022, the **D-SIBs** were as follows:

- O Millennium bim;
- O BCI; and
- Standard Bank

O Absa remains ranked as Quasi **D-SIB**.

RANKING OF DOMESTIC BANKS BY SYSTEMIC IMPORTANCE

INSTITUTION	RANKING	ADDITIONAL CAPITAL
BCI	253	Tier 2 (+3.0% Capital Level 1 and 2)
Millennium bim	238	Tier 1 (+2.0% Capital Level 1 and 2)
Standard Bank	131	Tier 1 (+2.0% Capital Level 1 and 2)
Absa	95	Tier 0 (1% Capital Level 1 and 2)
Moza Banco	50	
FNB	41	
NedBank	39	
Access Bank Mozambique	24	
UBA	20	
Vodacom M-Pesa	16	
BNI	15	
First Capital Bank	13	
CPC	12	
Société Générale Moçambique	11	
Bayport	9	
MyBucks Banking Corporation	6	
Ecobank	6	
Letshego	6	
Banco MAIS	6	
BIG	4	
Socrema	2	
M-Mola	1	
GAPI	1	
CPPM	0	
Microbanco Confiança	0	
AC MicroBanco	0	
Futuro Microbanco	0	
Carteira Móvel	0	
BPI	0	
Caixa Financeira de Caia	0	
Caixa Mulher, Mcb	0	
Yingwe	0	
ABC	0	
Xtenda Finanças Moçambique	0	

It is worth noting that BCI and Millennium BIM switched positions, compared to the previous year (2021), as the former scored higher in 2022.

