Early Warning System

IFC-50772

GTFP BCI

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Quick Facts

Countries	Mozambique
Financial Institutions	International Finance Corporation (IFC)
Status	Approved
Bank Risk Rating	FI
Voting Date	2026-04-08
Borrower	BANCO COMERCIAL E DE INVESTIMENTOS, S.A.
Investment Type(s)	Loan
Investment Amount (USD)	$ 50.00 million

Project Description

According to bank provided information , the proposed project is an unfunded trade finance facility of up to US$50 million to Banco Comercial e de Investimentos (BCI or the Bank) processed under IFC’s Global Trade Finance Program (GTFP). The facility aims to support the Bank's international trade operations by offering confirming banks partial or full guarantees covering payment risk on issuing banks in emerging markets for trade related transactions (the Project).

Investment Description

- International Finance Corporation (IFC)

A GTFP limit of up to US$50 million on IFC's own account, for transactions with tenors up to twelve (12) months.

Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- Banco Comercial e de Investimentos (Financial Intermediary)

Private Actors Description

BCI was established in 1996 and began commercial activity in Mozambique in 1997. The Bank’s largest shareholders are Caixa Geral de Depositos (CGD) and Banco BPI S.A. (BPI) with 62% and 36% shareholding, respectively. BCI is the largest bank in Mozambique by branch network and market share with total assets of US$3.8bn representing a 22.4% market share as of September 2025. The Bank has a footprint of 207 branches across Mozambique catering to various segments- Retail and Private Banking, SMEs, and Corporate.

Contact Information

For Inquiries About the Project, Contact

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ACCESS TO INFORMATION

You can submit a request for information disclosure at: https://disclosures.ifc.org/#/inquiries

If you believe that your request for information from IFC has been unreasonably denied, or that this Policy has been interpreted incorrectly, you can submit a complaint at the link above to IFC's Access to Information Policy Advisor, who reports directly to IFC's Executive Vice President.

ACCOUNTABILITY MECHANISM OF IFC/MIGA

The Compliance Advisor Ombudsman (CAO) is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an IFC or MIGA- financed project. If you submit a complaint to the CAO, they may assist you in resolving a dispute with the company and/or investigate to assess whether the IFC is following its own policies and procedures for preventing harm to people or the environment. If you want to submit a complaint electronically, you can email the CAO at CAO@worldbankgroup.org You can learn more about the CAO and how to file a complaint at http://www.cao-ombudsman.org