

 Early Warning System

FMO-63809

BANCO INTERAMERICANO DE FINANZAS S.A.



Quick Facts

Countries	Peru
Financial Institutions	Netherlands Development Finance Company (FMO)
Status	Approved
Bank Risk Rating	A
Borrower	Banco Interamericano de Finanzas
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 50.00 million
Loan Amount (USD)	\$ 50.00 million



Project Description

According to the FMO, the investment of USD 100 million has a committed tranche of USD 50 million and an uncommitted tranche of US 50 million. This investment bolsters Banbif's ongoing efforts in facilitating green initiatives (50% earmarked for financing green projects), aiding agricultural SMEs (30%), and supporting SMEs in general (the remaining 20% of the facility). This strategic allocation aligns with the overarching goals of mitigating climate change impacts and fostering socio-economic equality by addressing key areas of need within the Peruvian economy.



Investment Description

- Netherlands Development Finance Company (FMO)

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 Interamericano de Finanzas](#) (Financial Intermediary)



Private Actors Description

According to the FMO, Banco Interamericano de Finanzas ('Banbif') is a former client of the bank. Is the fifth largest bank in Peru (Total Assets of USD 5.6 billion and Total Equity of USD 470 million) with a market share of 4.02% of loans and 4.21% of deposits in the system, as of December 2023. Banbif distinguishes itself as a leading performer within the Peruvian banking sector, evidencing superior portfolio quality and operational efficiency. Banbif maintains a robust focus on corporate and Small- & Medium-sized Enterprises (SME) lending while offering a comprehensive suite of banking services.



Contact Information

Website customer/investment <https://www.banbif.com.pe/personas>

ACCESS TO INFORMATION

As part of FMO's ex-ante disclosure (disclosure of transactions before contracting), you can send requests or questions for additional information to: disclosure@fmo.nl

ACCOUNTABILITY MECHANISM OF FMO

Communities who believe they will be negatively affected by a project funded by the Dutch Development Bank (FMO) may be able to file a complaint with the Independent Complaints Mechanism, which is the joint independent accountability mechanism of the Dutch Development Bank (FMO) and the German Investment Corporation (KfW). A complaint can be filed in writing, by email, post, or online. The complaint can be filed in English or any other language of the complainant. The Independent Complaints Mechanism is comprised of a three-member Independent Expert Panel and it can provide either problem-solving, compliance review or both, in either order. Additional information about this accountability mechanism, including a guide and template for filing a complaint, can be found at: <https://www.fmo.nl/independent-complaints-mechanism>