

 Early Warning System

IDBI-14413-01

Caja Huancayo



Quick Facts

Countries	Peru
Financial Institutions	IDB Invest (IDBI)
Status	Approved
Bank Risk Rating	B
Voting Date	2024-11-11
Borrower	CMAC Huancayo
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 15.92 million
Loan Amount (USD)	\$ 15.92 million



Project Description

According to the IDB Invest, the project intends to become a shareholder of Caja Huancayo to expand financial inclusion in Peru, supporting one of microfinance leaders in the country. This will be achieved by converting its current loan totaling S/57.14 million (approximately \$15 million) to an equity investment inCaja Huancayo.



Investment Description

- IDB Invest (IDBI)

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.

- [Caja Huancayo](#) (Financial Intermediary)



Private Actors Description

According to the IDB Invest, Caja Huancayo is an entity with good financial strength, holding the B+ Risk Category, with its 35 years of institutional life it has been adding to financial inclusion, with a strong brand presence at the level of the microfinance system in Peru, it has 227 offices throughout the country, it also has the trust of more than 2.5 million clients, concentrating 24% in loans and 76% in deposits, it should be noted that it has more than 287 thousand exclusive clients in placements that work only with Caja Huancayo, with S/ 12,635 being the average credit granting amount, it also promotes strategic alliances to strengthen commercially viable business models that generate value, and produce an economic impact in vulnerable sectors such as the Amazon and promotes female empowerment through its “Emprende Mujer” product, thus fulfilling its mission of improving the lives of its clients.



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ACCESS TO INFORMATION

You can submit a request for information disclosure at: <https://www.iadb.org/en/access-information/information-request>

ACCOUNTABILITY MECHANISM OF IDB / IDB INVEST

The Independent Consultation and Investigation Mechanism (MICI) is the independent complaint mechanism and fact-finding body for people who have been or are likely to be adversely affected by an Inter-American Development Bank (IDB) or Inter-American Investment Corporation (IDB Invest)-funded project. If you submit a complaint to MICI, they may assist you in addressing the problems you raised through a dispute-resolution process with those implementing the project and/or through an investigation to assess whether the IDB or IDB Invest is following its own policies for preventing or mitigating harm to people or the environment. You can submit a complaint by sending an email to MICI@iadb.org. You can learn more about the MICI and how to file a complaint at <http://www.iadb.org/en/mici/mici,1752.html> (in English) or <http://www.iadb.org/es/mici/mici,1752.html> (Spanish).



Bank Documents

- [IDB Invest Supports Caja Huancayo with the First Capital Investment in a Municipal Savings and Credi](#)



Other Related Projects

- IDBI-12357-01 Equity Investment in Caja Municipal de Ahorro y Credito de Huancayo