

 Early Warning System

**IDBI-14807-01**

**Mibanco: Senior Loan Supporting MSMEs Owned by and/or Led by  
Women in Peru**



## Quick Facts

<b>Countries</b>	Peru
<b>Financial Institutions</b>	IDB Invest (IDBI)
<b>Status</b>	Proposed
<b>Bank Risk Rating</b>	C
<b>Voting Date</b>	2025-01-27
<b>Borrower</b>	MIBANCO BANCO DE LA MICRO EMPRESA S.A.
<b>Sectors</b>	Finance
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 50.00 million
<b>Loan Amount (USD)</b>	\$ 50.00 million



## Project Description

According to the IDB Invest, the project consists of a financing to Mibanco ("Mibanco Peru") composed by: (i) a senior unsecured renewable loan to be financed by IDB Invest for an amount of up to US\$50 million equivalent in soles ("PEN"), which will promote the financial inclusion of Micro, Small, and Medium-Sized Enterprises ("MSMEs") owned by and/or led by women and other vulnerable groups, and (ii) a parallel loan for an amount of up to US\$50 million to be financed by a co-lender. The transaction will have a term of up to three years and bullet repayment.



## 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.

- [Mibanco, Banco de la Microempresa S.A.](#) (Financial Intermediary)



## Contact Information

### Client Contact

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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](mailto: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

- [MIBANCO - SENIOR LOAN SUPPORTING MSMES OWNED BY WOMEN - 14807-01-PE - ENVIRONMENTAL AND SOCIAL REVIE](#)  
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