

 Early Warning System

IDBI-15434-01

Banco Agricola: Loan to Expand Financing with Focus on Impact in El Salvador



Quick Facts

Countries	El Salvador
Specific Location	San Salvador
Financial Institutions	IDB Invest (IDBI)
Status	Proposed
Bank Risk Rating	U
Voting Date	2025-06-03
Borrower	Banco Agrícola S.A.
Sectors	Finance
Ring Fence	Small & Medium Enterprises
Investment Type(s)	Loan
Investment Amount (USD)	\$ 40.00 million
Loan Amount (USD)	\$ 40.00 million
Project Cost (USD)	\$ 40.00 million



Project Description

The financing consists of a senior, unsecured, A/B loan of up to US\$150 million to Banco Agricola, S.A. ("Banco Agricola" or the "Bank"), with a term of up to five years, including an up to two-year grace period (the "Project"). The Project includes: (i) an A Loan of up to US\$40 million financed by IDB Invest (the "A Loan"); (ii) an A Loan of up to US\$10 million from a Blended Finance component provided by funds managed by IDB Invest (the "Blended Finance Loan"); and (iii) one or more B Loans related to the IDB Invest A Loan of approximately US\$100 million to be funded by various commercial lenders (the "IDB Invest B Loan").

The Project aims to: (i) provide long-term financing; and (ii) increase funding for Small and Medium-Sized Enterprises ("SMEs") and the Bank's green portfolio.



Investment Description

- IDB Invest (IDBI)



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	Banco Agrícola	Client	-



Contact Information

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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

- [BANCO AGRICOLA LOAN EXPAND FINANCING FOCUS IMPACT 15434-01-ES - ENVIRONMENTAL AND SOCIAL REVIEW ESRS](#)
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