

 Early Warning System

**IDBI-15624-01**

**Produbanco: Subordinated Loan to Boost SME and Green Portfolios in Ecuador**



## Quick Facts

<b>Countries</b>	Ecuador
<b>Financial Institutions</b>	IDB Invest (IDBI)
<b>Status</b>	Active
<b>Bank Risk Rating</b>	B
<b>Voting Date</b>	2025-11-11
<b>Borrower</b>	Banco de la Produccion S.A. Produbanco
<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
<b>Project Cost (USD)</b>	\$ 50.00 million



### **Project Description**

According to the IDB Invest, the project consists of supporting Banco de la Produccion S.A. Produbanco ("Produbanco" or the "Bank") in strengthening its capital through a subordinated loan for a total amount of up to US\$50 million, financed by IDB Invest. This loan is composed of: (i) a committed tranche of up to US\$20 million; and (ii) an uncommitted tranche of up to US\$30 million. The financing term will be up to eight years. The funds will be used to boost the growth of Produbanco's Small and Medium-Sized Enterprise ("SME") portfolio and green portfolio in Ecuador.

Additionally, the project will be accompanied by technical advisory services, defined jointly with Produbanco, with the aim of strengthening its sustainability strategy in the SME and/or green portfolio.



### 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.

- [Banco de la Producción S.A. Produbanco](#) (Financial Intermediary)



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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

- [PRODUBANCO SUB LOAN BOOST SME AND GREEN PORTFOLIOS - 15624-01- EC ENVIRONMENTAL AND SOCIAL REVIEW ES](#)  
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