Early Warning System

IDBI-15697-01

Banco CMF: Financing for SMEs in Argentina





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Quick Facts

Countries	Argentina
Financial Institutions	IDB Invest (IDBI)
Status	Proposed
Bank Risk Rating	FI
Voting Date	2026-01-20
Borrower	Banco CMF S.A.
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 45.00 million
Loan Amount (USD)	\$ 45.00 million



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Project Description

The proposed transaction consists of an unsecured revolving senior A/B loan to Banco CMF S.A. ("Banco CMF" or the "Bank"), for up to US\$65 million, comprised of: (i) Tranche I Committed: consisting of an A Loan of up to US\$35 million to be financed by IDB Invest; (ii) Tranche II Uncommitted: consisting of an A Loan of up to US\$10 million, to be financed by IDB Invest; and (iii) an B Loan of approximately US\$20 million to be financed by institutional investors. The transaction will have a term of up to three years, with up to one year of grace and the possibility of renewal at IDB Invest's discretion for up to two additional periods of up to three years each. The objective of the transaction is to support Banco CMF in the growth of its Small and Medium-Sized Enterprise ("SME") portfolio in Argentina.



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Investment Description

• IDB Invest (IDBI)

The proposed transaction consists of an unsecured revolving senior A/B loan to Banco CMF S.A. ("Banco CMF" or the "Bank"), for up to US\$65 million, comprised of: (i) Tranche I Committed: consisting of an A Loan of up to US\$35 million to be financed by IDB Invest; (ii) Tranche II Uncommitted: consisting of an A Loan of up to US\$10 million, to be financed by IDB Invest; and (iii) an B Loan of approximately US\$20 million to be financed by institutional investors. The transaction will have a term of up to three years, with up to one year of grace and the possibility of renewal at IDB Invest's discretion for up to two additional periods of up to three years each. The objective of the transaction is to support Banco CMF in the growth of its Small and Medium-Sized Enterprise ("SME") portfolio in Argentina.



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Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	Banco CMF S.A.	Undisclosed	-



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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).



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Bank Documents

• CMF FINANCING SME 15697-01-AR - ENVIRONMENTAL AND SOCIAL REVIEW ESRS [Original Source]