Early Warning System

IDBI-15970-01

Banco Macro: A/B Loan for SME Financing

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Quick Facts

Countries	Argentina
Financial Institutions	IDB Invest (IDBI)
Status	Proposed
Bank Risk Rating	B
Voting Date	2026-05-12
Borrower	BANCO MACRO S.A.
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	$ 100.00 million
Loan Amount (USD)	$ 100.00 million
Project Cost (USD)	$ 200.00 million

Project Description

According to the IDBI, the proposed transaction consists of an unsecured senior A/B revolving loan to Banco Macro S.A. ("Macro" or the "Bank"), in an amount of up to US$200 million, comprising: (i) Committed Tranche I: consisting of an A Loan of up to US$50 million to be financed by IDB Invest; (ii) Uncommitted Tranche II: consisting of an A Loan of up to US$50 million, to be financed by IDB Invest; and (iii) a B Loan in an amount of approximately up to US$100 million to be financed by institutional investors. The transaction will have a term of up to seven years, with a grace period of up to two years. The objective of the transaction is to support Macro in growing its portfolio of Small and Medium-Sized Enterprises ("SMEs") and Medium-Sized Plus Enterprises ("SME Plus") in Argentina.

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 MACRO S.A. (Financial Intermediary)

Contact Information

PHONE NUMBER: +54 11 5222-6639

POST OFFICE ADDRESS: Sarmiento 447, Piso 7, San Nicolas, CABA Ciudad de Buenos Aires, Argentina

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 MACRO - AB LOAN - 15970-01 AR - ENVIRONMENTAL AND SOCIAL REVIEW ESRS [Original Source]