Early Warning System

IDBI-16034-01

Banco Internacional: Senior Loan to Support SME Portfolio in Ecuador

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Quick Facts

Countries	Ecuador
Financial Institutions	IDB Invest (IDBI)
Status	Proposed
Bank Risk Rating	C
Voting Date	2026-06-22
Borrower	BANCO INTERNACIONAL S.A.
Sectors	Finance, Technical Cooperation
Investment Type(s)	Loan
Investment Amount (USD)	$ 50.00 million
Loan Amount (USD)	$ 50.00 million
Project Cost (USD)	$ 100.00 million

Project Description

According to the IDBI, the project consists of providing Banco Internacional S.A. ("Banco Internacional" or the "Bank") with a renewable senior A/B loan of up to US$100 million, structured as follows: (i) an A loan of up to US$50 million to be funded by IDB Invest; and (ii) a B loan of up to US$50 million to be funded by other investors. The loan has a tenor of up to 3 years, with an option to renew for an additional three-year period. The use of proceeds will support the growth of the Small and Medium-Sized Enterprises ("SMEs") portfolio.

Additionally, it is expected that the financing can be complemented with technical advisory services, defined jointly with Banco Internacional, to help strengthen its strategy and the development of its SMEs 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 Internacional S.A. (Financial Intermediary)

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 INTERNACIONAL - SENIOR LOAN SME - 16034-EC - ENVIRONMENTAL AND SOCIAL REVIEW ESRS [Original Source]