Early Warning System

IDBI-16370-01

Mibanco: Senior Loan Supporting MSMEs and Women-Owned MSMEs in Peru

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Quick Facts

Countries	Peru
Financial Institutions	IDB Invest (IDBI)
Status	Proposed
Bank Risk Rating	C
Voting Date	2026-11-30
Borrower	Mibanco, Banco de la Microempresa S.A.
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	$ 50.00 million
Loan Amount (USD)	$ 50.00 million
Project Cost (USD)	$ 50.00 million

Mibanco: Senior Loan Supporting MSMEs and Women-Owned MSMEs in Peru

Project Description

According to the IDB Invst, Mibanco, Banco de la Microempresa S.A. ("Mibanco" or the "Bank") and IDB Invest are evaluating a new transaction through senior financing to promote access to credit and financial inclusion for Micro, Small, and Medium-Sized Enterprises ("MSMEs"), including women-owned MSMEs. The total project amount will be up to US$100 million, comprising: (i) an IDB Invest senior A Loan of up to US$50 million; and (ii) a B Loan of up to US$50 million. The transaction will have a tenor of up to three years, with payment at maturity (bullet), with the possibility of renewal, at IDB Invest's discretion, for an additional three-year period.

In addition, the project is expected to include technical advisory services to be defined jointly with the Bank.

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.

- Mibanco, Banco de la Microempresa 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

- MIBANCO LOANS MSMES 16370-01-PE - ENVIRONMENTAL AND SOCIAL REVIEW ESRS [Original Source]