

 Early Warning System

IFC-46348

BOP Kompanion SL



## Quick Facts

Countries	Kyrgyzstan
Financial Institutions	International Finance Corporation (IFC)
Status	Proposed
Bank Risk Rating	B
Voting Date	2023-07-03
Borrower	Kompanion Bank CJSC
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Loan Amount (USD)	\$ 6.00 million



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### Project Description

The proposed Project consists of a up to US\$6 million equivalent in Kyrgyzstani soms straight senior loan to Closed Joint-Stock Company “Kompanion Bank” – a private bank in the Kyrgyz Republic, an IDA country, with a strong focus on lending to micro and small enterprises. The proceeds from the loan will be used to provide access to affordable local currency funding to a larger number of underserved MSEs operating in remote areas. Up to 40 percent of the loan proceeds will be allocated to women-owned MSEs on-lending and up to 10 percent of the loan proceeds will be allocated to green financing of MSEs. The IFC’s loan is expected to have a tenor of up to three years.



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## Early Warning System Project Analysis

The IFC categorized the project as FI-2.



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## Investment Description

- International Finance Corporation (IFC)

## 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.

- [KOMPANION BANK CJSC](#) (Financial Intermediary)



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## Private Actors Description

As stated by the IFC:

Founded by Mercy Corps in 2004, Kompanion went through a transformation from a non-deposit-taking commercial microfinance company into a commercial bank in 2016. As of December 31, 2022, Mercy Corps remains the majority shareholder of the Bank with a 65 percent of shareholding capital, Nederlandse Financierings-Maatschappij voor Ontwikkeungslanden N.V. (FMO) and Triodos funds own 17.5 percent of the Bank's capital each.



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## Contact Information

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## ACCESS TO INFORMATION

You can submit a request for information disclosure at: <https://disclosures.ifc.org/#/inquiries>

If you believe that your request for information from IFC has been unreasonably denied, or that this Policy has been interpreted incorrectly, you can submit a complaint at the link above to IFC's Access to Information Policy Advisor, who reports directly to IFC's Executive Vice President.

## ACCOUNTABILITY MECHANISM OF IFC/MIGA

The Compliance Advisor Ombudsman (CAO) is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an IFC or MIGA- financed project. If you submit a complaint to the CAO, they may assist you in resolving a dispute with the company and/or investigate to assess whether the IFC is following its own policies and procedures for preventing harm to people or the environment. If you want to submit a complaint electronically, you can email the CAO at [CAO@worldbankgroup.org](mailto:CAO@worldbankgroup.org) You can learn more about the CAO and how to file a complaint at <http://www.cao-ombudsman.org>