

 Early Warning System

IFC-49189

BAC GT Debt



## Quick Facts

<b>Countries</b>	Guatemala
<b>Specific Location</b>	Ciudad de Guatemala
<b>Financial Institutions</b>	International Finance Corporation (IFC)
<b>Status</b>	Proposed
<b>Bank Risk Rating</b>	B
<b>Voting Date</b>	2025-11-28
<b>Borrower</b>	BANCO DE AMERICA CENTRAL, S. A.
<b>Sectors</b>	Finance
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 250.00 million
<b>Loan Amount (USD)</b>	\$ 250.00 million
<b>Project Cost (USD)</b>	\$ 230.00 million



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## Project Description

According to the IFC, the proposed project consists of an up to US\$230 million financing package for Banco de America Central, S.A. (BAC Gt or the Bank) in Guatemala, composed of: (i) an up to US\$200 million senior unsecured loan for IFC's own account (IFC A Loan); and (ii) a Global Trade Finance Program (GTFP) line of up to US\$30 million. The loan will have a 4-year tenor with a 1.5-year grace period and the proceeds will be used to support the growth of the Bank's climate-smart assets (including green buildings and circular economy) and micro, small and medium-sized enterprises (MSME) loan portfolio. The trade line will support the Bank's short-term trade finance transactions by offering confirming banks partial or full guarantees to cover payment risk of the Bank in Guatemala.



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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.

- [Banco de América Central, S.A. \(Guatemala\)](#) (Financial Intermediary)



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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>