

 Early Warning System

IFC-49294

MFP-SME BIB WSME & Amazon



Quick Facts

Countries	Brazil
Specific Location	Brazilian Legal Amazon
Financial Institutions	International Finance Corporation (IFC)
Status	Active
Bank Risk Rating	B
Voting Date	2025-03-28
Borrower	BANCO INDUSTRIAL DO BRASIL S.A.
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 70.00 million
Loan Amount (USD)	\$ 70.00 million
Project Cost (USD)	\$ 70.00 million



Project Description

According to the IFC, the proposed investment consists of a US\$105 million financing package for Banco Industrial do Brasil, S.A (“BIB” or the “Bank”) in Brazil, consisting of: (i) an up to US\$35 million senior unsecured “A” loan for IFC’s own account (“A Loan”); (ii) an up to US\$35 million unfunded mobilization through the MCPP FIG III program, in which IFC will transfer the risk to insurance companies; and (iii) an 2-year senior unsecured “B” Loan up to US\$35 million (“B Loan”). The loan proceeds will be used to fund the growth of the Bank’s loan portfolios, with a minimum of (i) 40% to finance general micro, small and medium enterprises (MSMEs), (ii) 30% to women-owned MSMEs (WSMEs), (iii) 10% to MSMEs located in the Brazilian Legal Amazon (BLA) and (iv) 20% to finance payroll loans in the BLA. For sub-projects under Platforms where the Board of Directors has delegated the approval authority to IFC management, the SII shall be disclosed 30 or 60 days, depending on the E&S rating, prior to the MOR-New Item submission date in Board Operations System (BOS).



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 Industrial do Brasil S.A.](#) (Financial Intermediary)



Contact Information

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IFC

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. You can learn more about the CAO and how to file a complaint at <http://www.cao-ombudsman.org/>