

 Early Warning System

IFC-50425

MFP-BOP Compartamos Peru



Quick Facts

Countries	Peru
Specific Location	Lima
Financial Institutions	International Finance Corporation (IFC)
Status	Active
Bank Risk Rating	C
Voting Date	2025-11-17
Borrower	COMPARTAMOS BANCO 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



Project Description

According to the IFC, the proposed investment comprises a senior unsecured loan of up to US\$50 million equivalent in PEN to Compartamos Banco S.A. (“Compartamos” or the “Bank”), a subsidiary of Gentera S.A.B. de C.V. (Gentera), for IFC’s own account with a tenor of five years, including a one-year principal grace period. The loan proceeds will be used to increase access to finance for micro, small and medium enterprises (MSME) and women-owned micro, small and medium enterprises (WSMEs) in Peru (the “Project”).



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 Compartamos, S.A., I.B.M.](#) (Financial Intermediary)



Private Actors Description

According to the IFC, Compartamos the largest microfinance institution in Peru by number of clients, serving over 1.2 million people nationwide and ranking 4th in the overall financial system. The Bank is 99.99% owned by Genera, a leading financial group headquartered in Mexico. Genera has over 34 years of experience promoting financial inclusion, serving more than 5.8 million clients — primarily women entrepreneurs — through credit, savings, insurance, and payment solutions. It operates across Mexico and Peru through key subsidiaries, maintaining a strong market position in the microfinance sector.



Contact Information

No contacts available at the time of disclosure

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>