

 Early Warning System

IIC-BR-11930-01

Banco do Brasil



## Quick Facts

<b>Countries</b>	Brazil
<b>Financial Institutions</b>	IDB Invest (IDB)
<b>Status</b>	Completed
<b>Bank Risk Rating</b>	F1
<b>Voting Date</b>	2017-04-11
<b>Borrower</b>	Banco do Brasil
<b>Sectors</b>	Agriculture and Forestry, Finance
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 100.00 million
<b>Project Cost (USD)</b>	\$ 500.00 million



---

## Project Description

The Financing is intended to support BdB in increasing access to financing for micro and small enterprises (MSEs) involved along the agribusiness value chain in Brazil. Specifically, the A loan will be dedicated to serving those MSEs operating in underserved areas of the country, including the Northeast, while the B loan will work with agribusiness MSEs throughout the country. In addition, the IIC will seek to support BdB with advisory services focused on its microentrepreneur clients on issues of financial education.

The proposed financing consists of an A/B senior unsecured loan of approximately US\$500 million to Banco do Brasil S.A (“BdB” or the “Bank”) as follows: (i) IIC A loan of up to US\$30 million to be funded by the IIC; (ii) IDB A loan of up to US\$70 million to be funded by the IDB; and (iii) B loan expected to be of approximately US\$400 million to be funded through the sale of participations to commercial lenders (the “Financing”).



---

## 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.

- [Banco do Brasil](#) (Financial Intermediary)



---

### Private Actors Description

According to Bloomberg, Banco do Brasil S.A. attracts deposits and offers retail and commercial banking services. The Bank offers consumer, commercial, and agribusiness loans, asset management, foreign exchange, private pension, insurance, lease financing, credit cards, and Internet banking services.



---

## Contact Information

### ACCOUNTABILITY MECHANISM OF IIC

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 (IIC)-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 IIC 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](mailto: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).



---

## Campaign Documents

- [Banktrack:Banco do Brasil](#)
- [Business and Human Rights Resource Center: Banco do Brasil](#)