

Client Impact **DEB**rief

*Banco Múltiple
Promerica de
la República
Dominicana, S.A.*



About Promerica DR

Banco Múltiple Promerica de la República Dominicana, S.A. (Promerica DR) operates as a commercial bank subsidiary of Promerica Financial Corp, a holding company with a presence in Central America, Ecuador, and the Caribbean.

With over two decades in the Dominican Republic market, Promerica DR offers a diverse range of financial services, including savings, fixed-term deposits, personal and commercial loans, along with digital banking solutions. The bank also plays a leading role in commercial lending, with a focus on financing small and medium enterprises (SMEs). This commitment positions the bank as a catalyst for entrepreneurship and business development in the region.



Grupo Promerica has a strong presence in the region:

**3.7
Million**

NUMBER OF CLIENTS

812

NUMBER OF BRANCHES

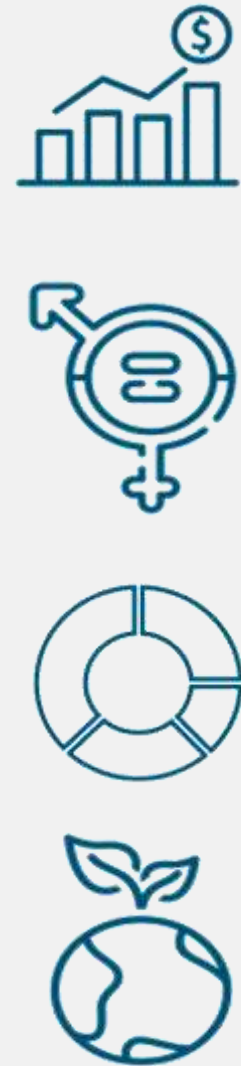
Geographic Focus



Sectors



Vision



IDB Invest provided a two-tranche loan for a total of US\$10 million to Promerica DR with the aim of growing the bank's SME portfolio. The financing is expected to strengthen the bank's capital base, thereby advancing SME access to credit in the Dominican Republic.

In addition, with support from the Women Entrepreneurs Finance Initiative (We-Fi), IDB Invest is offering Promerica DR a performance-based incentive to increase the share of women-led/owned SMEs (WSMEs) in its SME portfolio.

This incentive of up to US\$100,000 is triggered once predefined targets are met. Also, with We-Fi support, IDB Invest provided advisory services to enhance the bank's capacity to serve WSMEs. Support included a gender diagnostic of its financial solutions for women, the development of a tailored value proposition for female clients, and the identification of opportunities to improve both financial and non-financial services for WSMEs.

Through this partnership, IDB Invest contributes to economic growth and gender equality in the Dominican Republic, while fostering entrepreneurship and women's leadership. By facilitating SME access to credit, IDB Invest is promoting industrial development and diversification. The investment offers Promerica DR the opportunity to diversify its monetary capital in its funding sources and better serve its SMEs clients.



Sector	Region	Project Investment	Approval Date
Financial Institutions	Dominican Republic	US\$10M	2021

Targets (2025)

VOLUME OF LOANS OUTSTANDING TO SMEs	VOLUME OF LOANS OUTSTANDING TO WSMEs
DOP\$9.14B	DOP\$1.36B
NUMBER OF LOANS OUTSTANDING TO SMEs	NUMBER OF LOANS OUTSTANDING TO WSMEs
1,815	399

Measuring Development Impact

IDB Invest's [Impact Management Framework](#) is an end-to-end series of tools and practices covering the complete investment lifecycle. It allows us to build, measure, and manage a portfolio of financially sustainable investments that maximize development impact and contribute to reaching the Sustainable Development Goals (SDGs).

The SDGs are at the core of our approach. IDB Invest identifies the expected contributions of each investment to specific SDG targets upfront, and measures actual progress achieved over time.



IMPACT MANAGEMENT FRAMEWORK



Promerica DR: Development Impact Results

5 GENDER EQUALITY

The partnership undertakes initiatives to support equal opportunities for women's leadership at all levels.

DOP\$880M

VOLUME OF LOANS
OUTSTANDING TO WSMEs (2022)

252

NUMBER OF LOANS
OUTSTANDING TO WSMEs (2022)

135

NUMBER OF WSMEs WITH LOANS
OUTSTANDING (2022)

8 DECENT WORK AND ECONOMIC GROWTH

The partnership strengthens the capacity of domestic financial institutions to encourage and enhance access to banking and financial services for all.

DOP\$7.48B

VOLUME OF LOANS OUTSTANDING
TO SMEs (2022)

1,290

NUMBER OF LOANS
OUTSTANDING TO SMEs (2022)

634

NUMBER OF SMEs WITH LOANS
OUTSTANDING (2022)

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



The partnership increases the access of small-scale businesses in developing countries to financial services, including affordable credit, and their integration into value chains and markets.

DOP\$7.48B

VOLUME OF LOANS
OUTSTANDING TO SMEs (2022)

DOP\$880M

VOLUME OF LOANS
OUTSTANDING TO WSME (2022)

10 REDUCED INEQUALITIES



The investment empowers and promotes the social, economic, and political inclusion of all, irrespective of sex, economic or other status.

1,290

NUMBER OF LOANS
OUTSTANDING TO SMEs (2022)

Measuring & Managing Impact: Promerica DR's DELTA Impact Score

The DELTA Impact Score of Promerica DR reflects its potential to contribute to the economic growth of the country, including the expansion of the private sector. The score also reflects Promerica DR's ability to reach the underserved WSME segment, with the aim of increasing and strengthening its financial offerings and corporate tools for WSMEs. This generates positive outcomes on multiple fronts, including the promotion of gender equality and women's empowerment. Furthermore, the score indicates a boost in knowledge transfer, allowing Promerica DR to contribute not only to the economic landscape but also to the social fabric of the country.



DELTA Impact Score

The DELTA is IDB Invest's rating system for assessing the expected economic, social, and environmental impact of each investment. The DELTA Impact Score* is tracked and updated annually to monitor and benchmark investment performance.

*To complement the DELTA Impact Score, IDB Invest calculates an Additionality Score to ensure that it provides financing beyond what is available in the market and that it contributes to better investment outcomes. The "DELTA Project Score" is the overall rating assigned to each project that encompasses both the DELTA Impact Score and the DELTA Additionality Score.

Benchmarking Promerica DR's DELTA Impact Score

DELTA IMPACT SCORE



How does Promerica DR's score compare to other IDB Invest investments in the financial sector?



BUILDING BLOCKS OF THE DELTA IMPACT SCORE*



Economic Analysis

Estimates the net benefits of the investment to the economy and society (Economic & Social Rate of Return).



Stakeholder Analysis

Complements the Economic Analysis by assessing the types of beneficiaries reached and the type of benefits generated.



Sustainability

Ensures that the project is financially sustainable and meets IDB Invest's ESG requirements.

* In comparison with the last DELTA impact score of peers in BID Invest's portfolio based on their latest supervision date.

** To complement the DELTA Impact Score, IDB Invest computes an Additionality Score to ensure that it provides financing beyond what is available in the market and that it contributes to better investment outcomes. The DELTA Project Score is the overall score that encompasses both the DELTA Impact Score and the DELTA Additionality Score.



Let's continue the conversation.



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