

Client Impact **DEB**rief

BANCO ABC - SOCIAL
BOND

November 2025



About Banco ABC Brasil

Banco ABC Brasil S.A. ("ABC") is a commercial bank with over 30 years of experience, that provides credit and financial services to medium and large companies across Brazil. A subsidiary of the Bahrain-based Arab Banking Corporation, the bank operates in more than 50 cities in the country, offering solutions such as structured financing, corporate lending, and advisory services in capital markets and mergers and acquisitions.

The bank also develops tailored solutions for mid-sized enterprises, aiming to address their specific financial needs and strengthen its role in this segment. Its expertise also includes support for long-term planning and access to new investment opportunities.

ABC combines its local presence with international expertise to help companies expand their activities and grow across different sectors.



5,000+

clients (2025)

R\$20B

value of sustainable financing
(2024)

Geographic Focus



Sectors



Vision



Partnering with ABC Brasil

IDB Invest is providing US\$100 million in financing to Banco ABC Brasil to expand its small and medium-sized enterprise (SME) portfolio and strengthen businesses in the healthcare sector through the issuance of a social bond. This is the first thematic bond of its kind issued by a private bank in Brazil's local market.

In addition, IDB Invest is providing advisory services to help the bank develop a sustainable finance strategy, identify opportunities for new offerings or markets, and build capacity for future green bond issuances.

By partnering with ABC, IDB Invest is contributing to the diversification of Brazil's capital markets and supporting the growth of the sustainable finance sector.

IDB Invest is also supporting the expansion of financing for SMEs in Brazil, an underserved sector with limited access to credit, while promoting long-term inclusive economic growth.

The partnership supports ABC in diversifying its funding sources and strengthening its SME financing profile, while expanding its portfolio in strategic sectors, such as healthcare, to reach new clients that prioritize social and environmental impact.



Investment Snapshot

Sector	Region	Project Investment	Approval Date
Financial Institutions	Brazil	US\$100M ¹	2020

From baselines to targets (2020 → 2024)

VALUE OF LOANS OUTSTANDING MEDIUM ENTERPRISES	VALUE OF LOANS OUTSTANDING HEALTH PORTFOLIO
R\$754M → R\$3.7B	R\$188M → R\$325M
NUMBER OF LOANS OUTSTANDING MEDIUM ENTERPRISES	NUMBER OF LOANS OUTSTANDING HEALTH PORTFOLIO
691 → 3,389	48 → 83

1. BRL equivalent of up to US\$100M.

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.



Banco ABC: Development Impact Results

3 GOOD HEALTH AND WELL-BEING



By strengthening the healthcare portfolio, the partnership helps improve access to essential health services and supports efforts toward achieving universal health coverage.

220

NUMBER OF LOANS OUTSTANDING
HEALTH PORTFOLIO (2024)

R\$422M

VALUE OF LOANS OUTSTANDING
HEALTH PORTFOLIO (2024)

8 DECENT WORK AND ECONOMIC GROWTH



The partnership supports the growth of MSMEs by facilitating access to credit and fostering innovation and entrepreneurship across key sectors of the economy.

3,608

NUMBER OF LOANS OUTSTANDING
MEDIUM ENTERPRISES (2024)

R\$3.5B

VALUE OF LOANS OUTSTANDING
MEDIUM ENTERPRISES (2024)

12 RESPONSIBLE CONSUMPTION AND PRODUCTION



ABC fosters sustainable practices by integrating environmental and social considerations into its reporting cycle.

YES

SUCCESSFUL IMPLEMENTATION OF THE
ENVIRONMENTAL AND SOCIAL ACTION
PLAN (2024)

Measuring & Managing Impact: ABC's DELTA Impact Score

ABC's DELTA Impact Score reflects the bank's contribution to expanding and diversifying access to finance in Brazil for mid-size enterprises and the health sector. By increasing financing to these segments, ABC supports business growth and the provision of essential goods and services, which have been particularly relevant in the context of the post-pandemic recovery.

The score also reflects ABC's efforts to strengthen sustainable finance practices, including the issuance of Brazil's first social bond, highlighting its innovative approach in the local capital markets.



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 ABC's DELTA Impact Score

DELTA IMPACT SCORE



How does ABC'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.

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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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