

## Information Summary for the Public

<b>Host Country:</b>	Brazil
<b>Name of Borrower:</b>	Banco Industrial e Commercial S.A.
<b>U.S. Sponsor:</b>	Wells Fargo N.A.
<b>Foreign Sponsor:</b>	N/A
<b>Project Description:</b>	Proceeds will be used by the Borrower to support the growth of the on-lending bank's small and medium enterprise portfolio.
<b>Total Project Cost:</b>	\$15,000,000 USD
<b>Proposed OPIC Loan:</b>	\$15,000,000 USD
<b>Developmental Effects:</b>	This project will have a positive developmental impact in Brazil. The project will enable Banco Industrial e Comercial S.A. to expand its operations in order to target SME borrowers. The increased access to funds will provide credit in this underserved sector.
<b>Environment:</b>	Microfinance and small business lending facilities are screened as Category C projects, but subject to conditions related to the use of proceeds. Excluded activities include lending to entities engaged in categorically prohibited activities or activities likely to have a significant adverse impact on the environment.
<b>Workers Rights</b>	OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining and minimum wage. Loans to SME borrowers will be restricted with respect to the SME borrowers' operations, including the employment of minors and other applicable labor law requirements. Standard and supplemental

	contract language will be applied to all workers of the Project.
<b>Human Rights</b>	In consultation with the Department of State, the project received a Human Rights Clearance on April 1, 2010.