

Information Summary for the Public

Host Country:	Paraguay
Name of Borrower:	Banco Regional S.A.E.C.A.
U.S. Sponsor:	Citibank, N.A.
Foreign Sponsor:	N/A
Project Description:	Expansion of loan portfolio to small and medium enterprises in the agricultural sector in Paraguay.
Total Project Cost:	\$30,000,000
Proposed OPIC Loan:	\$22,500,000
Developmental Effects:	This project will have a positive developmental impact on the host country. Banco Regional will use the loans from Citibank to support the expansion of its SME lending portfolio. Loans issued under this investment will target agricultural producers in rural areas of Paraguay. Lending to the agricultural sector is of paramount importance for Paraguay's economic growth, as agricultural production, having recovered from a drought, is expected to turn GDP growth positive this year. This project will also demonstrate positive corporate governance practices as Banco Regional is governed by a board and audited by an international accounting institution.
Environment:	OPIC guaranteed loans to commercial banks are considered financial transactions and 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 or communities.
Workers Rights	OPIC's statutorily required standard

	<p>worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining, minimum wage, and the timely payment of all wages. 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.</p>
Human Rights	<p>In consultation with the Department of State, the project received a Human Rights Clearance on June 25, 2010.</p>