

### Information Summary for the Public

<b>Host Country:</b>	Russia
<b>Name of Borrower:</b>	Credit Moscow Bank JSC (“CMB”)
<b>U.S. Sponsor:</b>	Boris Nepoe (U.S. citizen); Boris Kemelman (U.S. Citizen)
<b>Foreign Sponsors:</b>	Dmitry Ismagilov; Elena Fomina; Jakov Kan; Nadia Yakubova.
<b>Project Description:</b>	Expansion of CMB’s SME lending portfolio.
<b>Total Project Cost:</b>	\$7,970,000
<b>OPIC-Guaranteed Loan:</b>	\$5,000,000
<b>Developmental Effects:</b>	This project will have a positive developmental impact in Russia. The project will enable Credit Moscow Bank to expand its operations in order to target SME borrowers. The increased access to funds will enable capital mobilization in this underserved sector. As a result of the WBC loan, Credit Moscow Bank will continue to standardize their SME loan products and expand regionally. Credit Moscow Bank employs innovative loan origination software.
<b>Environment:</b>	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.
<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, minimum age, hours of work, and timely payment of wages. Loans 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 June 16, 2010.