

### Information Summary for the Public

<b>Host Country:</b>	Ukraine
<b>Name of Borrower:</b>	Public Joint Stock Company Megabank
<b>U.S. Sponsor:</b>	Financial Services Volunteer Corps
<b>Foreign Sponsor:</b>	Viktor Subotin
<b>Project Description:</b>	Expansion of the Borrower's SME lending portfolio.
<b>Total Project Cost:</b>	\$10,380,000
<b>Loan Provided Under OPIC-WorldBusiness Capital Framework Agreement:</b>	\$10,000,000
<b>U.S. Economic Impact:</b>	This project involves the provision of financial services exclusively in Ukraine and therefore is not expected to have a negative impact on the U.S. economy or U.S. employment. There will be initial U.S. procurement associated with this project which will result in a positive impact on U.S. employment. The project is expected to have a net negative impact on the U.S. balance of payments over the first five years of operations due to the disbursement of the loan.
<b>Developmental Effects:</b>	This project will have a positive developmental impact in Ukraine as it will stimulate the economy by providing access to financing for SMEs operating in a variety of sectors and geographies. Proceeds from new loans originated by the bank will be used by SMEs primarily for working capital and equipment purchase. With regard to human capacity building, the bank provides its employees with a standard benefits package and will hire and train new employees to support the increase in its SME loan portfolio. The bank's unique Integrated Clearing Centre provides a unified payments system for an entire range of services to individuals and corporate entities.
<b>Environment:</b>	Projects involving loans to financial institutions for the purposes of SME lending are screened as Category C projects under OPIC's environmental and social guidelines. Environmental, health, safety and social impact concerns are minimal. However, in order to insure that the Borrower's loans are consistent with OPIC's statutory and policy requirements, proceeds of the OPIC loan will be subject to conditions regarding use of proceeds.

<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. 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. The Project will be required to operate in a manner consistent with the requirements of the International Finance Corporation's Performance Standard 2 on Labor and Working Conditions.
<b>Human Rights:</b>	OPIC issued a human rights clearance for the Project on September 21, 2011.