

**SECTION I: NON-CONFIDENTIAL PROJECT INFORMATION**

<b>Host Country:</b>	Georgia
<b>Name of Borrower:</b>	JSC Bank of Georgia (“BOG”), incorporated in Georgia
<b>U.S. Sponsors:</b>	1.) Firebird Management, LLC; 2.) Firebird Avrova Advisors, LLC
<b>Foreign Sponsor:</b>	East Capital Financials Fund AB (Sweden)
<b>Project Description:</b>	A corporate loan to support the expansion of BOG’s residential mortgage portfolio in Georgia, with 25% of the Loan amount structured to qualify as Tier II Capital for National Bank of Georgia capital adequacy purposes.
<b>Total Project costs:</b>	\$40 million
<b>Proposed OPIC Loan:</b>	Senior Loan: \$29.25 million, Ten Years Subordinated Loan: \$9.75 million, Ten Years
<b>Developmental Effects</b>	The project will have positive developmental impacts in the host country. BOG will use the investment to expand its mortgage lending portfolio to middle income borrowers. BOG has strong corporate governance measures and provides its employees with a wide variety of benefits, including medical coverage, pension plans, concessional loans, transportation, stock options, life insurance and life-event financial assistance.
<b>Environment:</b>	This is a Category C project.