

OPIC'S FINANCIAL SERVICES DEVELOPMENTAL INDICATORS

Benefits to Underserved Sectors or Markets: Does the FI support trickle-down or spillover effects to consumers, producers, suppliers, competitors, new entrants, or neighbors?

Capital mobilization/complementarity: Does the Financial Intermediary ("FI") play a catalytic role in leveraging private sector resources for development? Factors considered are: first-of-its kind ("pioneer") transaction, non-OPIC financing and equity, involvement of other MDBs and NGOs.

Corporate Governance: Is the FI able to effect fundamental changes in the way local firms do business? This involves the transfer of best practices, accounting standards, transparency in procurement and hiring, and information, technology, and HR improvements.

Corporate Social Responsibility: Does the project offer new social benefits to the FI employees and/or greater community?

Economic Development Level of Host Country: What is the host country's per capita gross national income (GNI)?

Financial instrument innovation/augmentation: Does the FI bring a new development to a national financial system, enhance the allocational efficiency of the financial intermediation process, or improve the operational efficiency of the national financial system by reducing costs and/or risks of transactions in the primary and secondary markets?

Foreign Exchange Earnings/Savings: Does the FI create foreign exchange impacts that can improve the balance of payments of developing countries by providing export opportunities and revenues to the host country via taxes and duties?

Human Capital Development: Does the FI create jobs that require technical or professional skills or training to perform required job duties? Does the FI extend company benefits to its employees?

Multiplier Effects: Does the FI stimulate the private sector by creating new markets and demand for products and services?

Sustainability: Is the FI sustainable based on its investment strategy?

Technology & Know-how Transfer: Does the FI introduce uncommon or unknown technologies, goods, or services and/or new distribution expertise, methods, or systems to the local economy?