

### Information Summary for the Public

<b>Host Country:</b>	Russia
<b>Name of Borrower:</b>	Petersburg Social Commercial Bank OJSC (“PSCB”)
<b>U.S. Sponsor:</b>	Financial Services Volunteer Corps.
<b>Foreign Sponsors:</b>	Rekha Holding Limited; Vladimir L. Pribytkin; Konstantin Y. Muzyka; Sergey Yu. Kopytov; Dmitry N. Muzyka
<b>Project Description:</b>	Expansion of PSCB’s SME lending portfolio.
<b>Total Project Cost:</b>	\$15,930,000
<b>OPIC-Guaranteed Loan:</b>	\$10,000,000
<b>Developmental Effects:</b>	This project will have a positive developmental impact in Russia. The project will enable Petersburg Social Commercial Bank to expand its operations in order to target SME borrowers. The increased access to funds will enable capital mobilization in an underserved sector. Petersburg Social Commercial Bank employs a significant amount of corporate governance measures and will integrate international standards for loan underwriting and risk management as a result of the Financial Services Volunteer Corps involvement.
<b>Environment:</b>	Loans to commercial banks are considered financial transactions and screened as Category C projects under OPIC’s environmental and social guidelines, 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 significant adverse impact on the environment.
<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 the 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 February 12, 2010.