

**INFORMATION SUMMARY FOR THE PUBLIC
LAFISE GROUP CENTRAL AMERICA**

Host Countries	Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, Panama
Name of Borrowers	Lafise Group Panama, Inc. (“LGP”) and Banco Lafise Bancentro (“Bancentro”)
Project Description	The Project will: (i) support the expansion of the Borrowers’ small- and medium-sized enterprise (“SME”), consumer and housing portfolio in El Salvador, Guatemala, Honduras, Costa Rica, Nicaragua, and Panama (“Tranche A Loans”) and (ii) strengthen the capital base of LGP’s banking subsidiaries in Costa Rica, Honduras, and Panama (“Tranche B Loans” and together with the Tranche A Loans, the “Project”). At least 25% of total proceeds shall be designated for loans to female borrowers. Up to \$35 million of OPIC loan proceeds will be on-lent to borrowers in Northern Triangle countries (El Salvador, Guatemala and Honduras).
Proposed OPIC Loan/Guaranty	\$100,000,000
Total Project Costs	\$133,333,333
U.S. Sponsors	Roberto Zamora, Maria Josefina Zamora, Marcela Zamora Teran, Roberto Zamora Teran, Rodrigo Zamora Teran, and Diego Zamora Teran
Foreign Sponsor	N/A.
Policy Review	
U.S. Economic Impact	The Project is not expected to have a negative impact on the U.S. economy. There is no U.S. procurement associated with this Project, and, therefore the Project is expected to have a neutral impact on U.S. employment. The Project is expected to have a neutral U.S. trade balance impact.
Developmental Effects	This Project is expected to have a positive developmental impact by expanding the availability of debt financing in six Central American economies: Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua and Panama. The funding will increase the availability of financing for SMEs, home owners and buyers, and consumers. A portion of the Project loan proceeds will support lending to women borrowers and women-owned businesses in the six host countries.
Environment	Projects involving loans for the purposes of supporting on-lending to SMEs are typically screened as Category C projects under OPIC’s environmental and social guidelines. Environmental, health, safety and social impact concerns are considered minimal. However, in order to ensure that the Borrowers’ loans are consistent with OPIC’s statutory and policy requirements the loans

	<p>under the OPIC guaranty will be subject to conditions regarding use of proceeds.</p>
<p>Social Assessment</p>	<p>The Project will have impacts that must be managed in a manner consistent with the International Finance Corporation's Performance Standards, OPIC's Environmental and Social Policy Statement, and applicable local laws.</p> <p>OPIC's statutorily required language regarding the rights of association, organization and collective bargaining, minimum age of employment, and prohibition against the use of forced labor, will be supplemented with provisions concerning non-discrimination, hours of work, the timely payment of wages, hazardous working conditions, and conditions regarding the use of proceeds. Standard and supplemental contract language will be applied to all workers of the Project, including any contracted workers.</p> <p>The Project has implemented an Environmental and Social Management System (ESMS) that includes processes for screening, evaluating, and monitoring the environmental and social risks of its on-lending activities. The Project also has in place a labor management system, which includes human resources policies and employment contracts, commensurate to the Project's workforce.</p> <p>This review covers the commensurate human rights risks associated with on-lending in the Latin America region.</p>