### INFORMATION SUMMARY FOR THE PUBLIC

<table>
<thead>
<tr>
<th><strong>Host Country:</strong></th>
<th>Ukraine</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name of Borrower:</strong></td>
<td>PJSC Bank Vostok</td>
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<tr>
<td><strong>Project Description:</strong></td>
<td>Expansion of the Borrower’s lending to small and medium enterprises (“SMEs”) in Ukraine with at least 25% of the loans made to women-owned or women-managed businesses.</td>
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<td><strong>OPIC Guaranty Amount:</strong></td>
<td>$7,800,000</td>
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<tr>
<td><strong>Total Project Cost:</strong></td>
<td>$8,000,000</td>
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<tr>
<td><strong>U.S. Sponsor:</strong></td>
<td>WorldBusiness Capital, Inc., a U.S. company providing risk share capital and contractual loan servicing to the Borrower.</td>
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<tr>
<td><strong>Foreign Sponsor:</strong></td>
<td>N/A</td>
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<tr>
<td><strong>Policy Review</strong></td>
<td></td>
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<tr>
<td><strong>U.S. Economic Impact:</strong></td>
<td>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 five-year U.S. trade balance impact.</td>
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<td><strong>Developmental Effects:</strong></td>
<td>This Project is expected to have a positive developmental impact by expanding the availability of credit to SMEs in Ukraine. According to the European Investment Bank, almost 40 percent of SMEs in Ukraine cite a lack of financing as an obstacle to growing their businesses, and the SME financing gap is estimated to be over $10 billion. The Project will expand the Borrower’s ability to offer loans to woman-owned and rural SMEs, and aligns with the Government of Ukraine’s SME 2020 Strategy that seeks to raise the importance of SMEs in the economy. In addition, this Project will help Ukraine achieve U.N. Sustainable Development Goal #5 (Gender Equality) and Goal #8 (Decent Work and Economic Growth).</td>
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<tr>
<td><strong>Environment and Social Assessment:</strong></td>
<td>This Project has been reviewed against OPIC’s 2017 Environmental and Social</td>
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Policy Statement ("ESPS") and has been
determined to be categorically eligible.
Loans for the purposes of SME on-
lending are screened as a Category C for
the purposes of environmental and social
evaluation. These downstream
investments are expected to result in
minimal adverse environmental and
social impacts. Therefore, all of those
downstream investments have been pre-
screened as Category C and further
review and consent are not required for
these investments.

To ensure that Borrower’s investments in
SME’s are consistent with OPIC’s
statutory and policy requirements, the
OPIC-guaranteed loans made to the
Borrower will be subject to conditions
regarding the use of proceeds. Climate
change resilience assessments for
Category C projects are not required
because the Borrower’s activities involve
financial transactions, which are not
vulnerable to climate change. The
primary environmental and social issues
associated with the Facility include the
need for an Environmental and Social
Management System (ESMS)
commensurate with the risks associated
with its lending activities and specific
policies to address working conditions of
downstream borrowers and work-related
discrimination in agriculture, construction
and services sectors in accordance with the
applicable 2012 IFC Performance
Standards.

Under OPIC’s ESPS, the Borrower is
required to comply with applicable local
and national laws and regulations related
to environmental and social performance
and applicable provisions of the 2012
International Finance Corporation’s
Performance Standard ("PS") 1 and 2.