

Information Summary for the Public

Host Country:	Honduras
Name of Borrower:	Banco del País, S.A.
U.S. Sponsor:	Citibank, N.A.
Approved/Committed Date:	December 21, 2012
Foreign Sponsor:	N/A
Project Description:	The proceeds of the loan will be used to fund SME lending in Honduras.
Total Project Cost:	\$40,000,000
Proposed OPIC Loan:	\$30,000,000
Developmental Effects:	This project will support the provision of SME loans in Honduras. The country has limited levels of private capital and this project will provide financing for sectors often overlooked in Honduras. The bank also provides support to charitable activities in the host country.
Environment:	Loans to commercial banks for the purposes of SME lending are screened as Category C projects under OPIC's environmental and social guidelines. Environmental, health, safety and social impact concerns are minimal. However, in order to insure that Borrower's loans are consistent with OPIC's statutory and policy requirements the loan will be subject to conditions regarding use of proceeds. The Borrower will be required to develop and implement and environmental and social policy and grievance mechanism.
Workers Rights	OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the rights of association, organization and collective bargaining. Loans to SME borrowers 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. The Project will be required to operate in a manner consistent with the requirements of the International Finance Corporation's Performance Standard 2 on Labor and Working Conditions.
Human Rights	OPIC issued a human rights clearance for the project on June 28, 2012.