

Information Summary for the Public

Host Country:	Moldova
Name of Borrower:	ICS Prime Capital SRL (“Prime”)
U.S. Sponsor:	NCH Property Associates LLC
Foreign Sponsor:	NCH New Europe Property Fund L.P.
Project Description:	Expansion of residential mortgage and SME lending business
Total Project Cost:	\$7,210,000
Loan Provided Under OPIC-WorldBusiness Capital Framework Agreement:	\$7,000,000
Developmental Effects:	<p>This project will have a positive developmental impact in the host country. Prime Capital will use the investment to expand its mortgage lending portfolio to home owners and small businesses in Moldova. These mortgages support both the purchase of new construction as well as renovated apartment blocks and commercial spaces. With Soviet era buildings that are considered earthquake safe, many borrowers prefer to buy and renovate spaces as opposed to moving into newer construction. The project company’s residential borrowers represent roughly two-thirds of the portfolio, with the remaining portfolio comprised of mortgages for commercial real estate. Many of the company’s clients are small business owners, who run shops and small service sector operations.</p>
Environment:	Loans to financial institutions for the purposes of mortgage and SME lending are screened as Category C projects under OPIC’s environmental and social

	<p>policies, but are 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 a significant adverse impact on the environment. The Borrower has an environmental policy that will be used to guide the Project to achieve sound and sustainable environmental and social performance. The Borrower also has an appropriate grievance mechanism.</p>
<p>U.S. Economic Impact:</p>	<p>The project is not expected to have a negative impact on the U.S. economy as it involves financial services. There is no U.S. procurement associated with this project; thus, the project is expected to have a neutral impact on U.S. employment. The project is expected to have a negative five-year U.S. balance of payments impact.</p>
<p>Workers Rights:</p>	<p>OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the rights of association, organization and collective bargaining Standard and supplemental contract language will be applied to all workers of the Project. The Project will also 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. Standard and supplemental contract language will be applied to all workers of the Project. OPIC issued a Worker Rights Clearance for this Project August 27, 2014.</p>
<p>Human Rights:</p>	<p>OPIC issued a human rights clearance for this Project August 26, 2014.</p>