

Public Information Summary
Bayport Colombia S.A.S.

Host Countries	Colombia and Mexico
Names of Borrowers	Bayport Colombia S.A.S. Financiera Fortaleza S.A. de C.V., SOFOM, E.N.R.
Project Description	On-lending to financially underserved civil service employees and pensioners in Colombia and Mexico
Proposed DFC loan	\$200,000,000 (seven-year tenor)
All-Source Funding Total	\$282,000,000
Policy Review	
Developmental Objectives	The Project is expected to have a developmental impact in Mexico and Colombia by supporting the provision of modest sized loans primarily to workers and pensioners without access to bank finance. Up to half of the Borrowers' loans in these countries are to women, while many of the loans serve workers in the education sector in Mexico and in the armed forces in Colombia. The Project is expected to support the Borrowers' continued growth in these markets and employment growth by the Borrowers. The Project is also structured to aid the Borrowers future access to public international bond markets for the first time.
Environment and Social Assessment	<p>The Project has been reviewed against the DFC's 2020 Environmental and Social Policies and Procedures manual ("ESPP") and has been determined to be categorically eligible. Loans to financial institutions for the purposes of microfinance, personal loans, and insurance lending are screened as a Category C for environmental and social assessment. 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.</p> <p>To ensure that the Borrowers' investments are consistent with the DFC's statutory and policy requirements, the DFC-guaranteed loans made to the Borrowers will be subject to conditions regarding the use of proceeds. The primary environmental and social issues identified in this transaction relate to the need for an Environmental and Social Policy ("ESP") that meets the 2012 IFC Performance Standards.</p> <p>Under the DFC's ESPP, the Borrowers are required to comply with applicable local and national laws and regulations related to environmental and social performance and applicable provisions of the</p>

	<p>2012 International Finance Corporation’s Performance Standard (“PS”) 1 and 2.</p> <p>A desk-review based due diligence assessment indicates that because the Project involves a loan to a financial institution for SME lending, significant adverse impacts concerning community health and safety, biodiversity, land acquisition and resettlement, indigenous peoples, and cultural heritage are not anticipated, and therefore, PS 3, 4, 5, 6, 7, and 8 are not triggered at this time.</p> <p>The Borrowers have both a Corporate Social Responsibility (“CSR”) and an Environmental Policy that recognize the potential for impact upon the environment and the wider community. These policies and procedures commit the Borrowers to the principles and practices of environmental protection and sustainable development. The Borrowers have country-specific Human Resource policies, in addition to employment contracts for permanent workers and contracts for consultants. Other policies include an Equal Opportunity Policy, Code of Ethics & Business Conduct, Training & Development Policy, Recruitment & Selection Policy, and a Whistle-Blowing Policy.</p>
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