

## Annex B – Public Information Summary

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| <b>Host Country</b>                      | Republic of Türkiye   |
| <b>Name of Borrower</b>                  | TIB Diversified Payment Rights Finance Company, a limited liability company exempted under the laws of the Cayman Islands (the “Issuer”)  |
| <b>Project Description</b>               | A diversified payments rights financing by the Issuer used by Türkiye İş Bankası A.Ş. (“İşbank”) to raise U.S. dollar-denominated funding with up to 85% to be deployed in Türkiye’s earthquake-hit cities and least developed regions for the expansion of İşbank’s micro, small and medium enterprise (“MSME”), women MSME, and women retail portfolios in these areas. At least 15% of total funding will be used to originate climate-related MSME loans throughout Türkiye.  |
| <b>Proposed DFC Loan/Guaranty</b>        | \$350,000,000 (9 years)   |
| <b>All-Source Funding Total</b>          | \$437,500,000   |
| <b>Policy Review</b>                     |   |
| <b>Developmental Objectives</b>          | The Project is expected to have a positive development impact in Türkiye by providing financing to individuals and MSMEs, specifically individual women borrowers and 2X eligible enterprises that operate predominately in the country’s earthquake-hit cities and least developed regions. Additionally, in the wake of 2023 earthquakes, the country’s vulnerabilities to natural disasters have come to the forefront of both the country’s public and private sectors. Consequentially, this has resulted in increased demand for solutions to adapt to and mitigate enterprise risks associated with natural disasters and climate change. Recognizing this need in the market, İşbank will seek to expand its climate-linked lending portfolio as a part of the Project in order to support MSMEs in their climate mitigation and adaptation strategies. |
| <b>Environment and Social Assessment</b> | 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. DFC loans to financial institutions for the expansion of on-lending to MSMEs are screened as a Financial Intermediary C (FI-C) for environmental and social assessment. These downstream on-lending activities are expected to result in minimal adverse environmental and social impacts. Therefore, all those downstream investments have been pre-screened as low risk and further review and consent is not required for these investments.   |

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|  | <p>To ensure that <i>İşbank</i>'s investments are consistent with the DFC's statutory and policy requirements, the DFC loan 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 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. A desk based due diligence assessment indicates that because the Project will use DFC support for expanding on-lending through a financial institution for the purposes of supporting majority female enterprises and MSME's within priority development areas in Turkey, significant adverse impacts concerning community health and safety, biodiversity, land acquisition and resettlement, indigenous peoples, and cultural heritage are not anticipated; therefore, PS 3, 5, 6, 7, and 8 are not triggered at this time. <i>İşbank</i> does utilize private, armed security and, therefore, relevant aspects of IFC PS 4, Community Health, Safety, and Security are triggered.</p> <p><i>İşbank</i> has an environmental and social policy as described in IFC PS 1, grievance mechanisms, and human resources policies generally commensurate with its investment strategy. However, <i>İşbank</i> will be required to provide evidence of a security management policy aligned to IFC PS4 in accordance with DFC's 2020 Environmental Policy and Procedures.</p> |
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