

## Public Information Summary

<b>Host Country</b>	Tanzania
<b>Name of Borrower)/Guaranteed Party</b>	CRDB Bank PLC
<b>Project Description</b>	Loan portfolio guaranty to catalyze the Guaranteed Party's lending to Tanzania's health sector.
<b>Proposed DFC Guaranty</b>	\$4,400,000
<b>All-Source Funding Total</b>	\$8,800,000
<b>Policy Review</b>	
<b>Developmental Objectives</b>	<p>This transaction is expected to have a highly developmental impact through support for the deployment of loans to support healthcare delivery in Tanzania. This transaction will support the sector through both direct lending to health services providers, including <b>hospitals</b> and <b>clinics</b>, and through lending to institutions that on-lend to service providers in the sector. Healthcare spending in Tanzania as a percent of GDP has been falling over past decade, and at 4% is less than comparative spending in neighboring Kenya (5%) and Rwanda (7%). In addition, USAID/Tanzania will provide technical assistance to CRDB Bank to support its loan origination and monitoring processes for eligible loans under this <u>guarantee</u>.</p>
<b>Environment and Social Assessment</b>	<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. DFC loan portfolio guaranties for the expansion of lending to micro, small, and medium enterprises 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 is not required for these investments.</p> <p>To ensure that the Guaranteed Party's investments are consistent with the DFC's statutory and policy requirements, the DFC loan portfolio guaranty 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</p>

	<p>Environmental and Social Policy (“ESP”) that meets the 2012 IFC Performance Standards.</p> <p>Under the DFC’s ESPP, the Guaranteed Party 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-review based due diligence assessment indicates that because the Project will use DFC support for the expansion of lending to micro, small, and medium enterprises (“MSMEs”) in Tanzania in the healthcare sector, significant adverse impacts concerning community health and safety, biodiversity, land acquisition and resettlement, indigenous peoples, and cultural heritage are not anticipated; therefore, PS 3, 4, 5, 6, 7, and 8 are not triggered at this time.</p> <p>The Guaranteed Party has 246 branches located throughout Tanzania with a workforce of approximately over 3,526. The Guaranteed Party has an adequate environmental and social management system (“ESMS”) and Human Resources Manual commensurate with the risk and nature of the Project. Some strengthening regarding its internal grievance mechanisms will be required in order to meet the DFC’s 2020 Environmental Policy and Procedures.</p>
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