

Environmental and Labor Issues: This is a category FI-2 project according to the IIC's Environmental and Social Sustainability Policy because the subprojects in the financial intermediary's current or future portfolio present a medium risk. Banco Daycoval S.A. has attended the environmental training workshop for financial intermediaries offered by the IIC and is committed to keeping at least two employees on its staff who have attended that workshop. The bank has made assessment policies and procedures part of its credit evaluations, which enables it to subject each subproject to an environmental review and verify compliance with domestic environmental and labor laws, regulations, and standards as well as IIC environmental guidelines. As it has for previous operations with the IIC, the bank will continue to submit annual environmental reports spelling out the progress made and difficulties encountered in the implementation of these practices.