

Environmental and Labor Issues: In accordance with Citibank's Environmental and Social Risk Management Policy, whose core elements are based on the Equator Principles, Citibank del Perú, S.A. will not grant loans to companies that do not comply with domestic environmental and labor laws. The IIC's review of the first company to benefit from this program indicates that the company is in compliance with local environmental and health and safety laws and has implemented an integrated environmental and occupational health and safety management system based on the ISO 14001:2004 guidelines for environmental management systems and OHSAS 18001:1999 guidelines for occupational health and safety. Citibank del Perú, S.A. will request annual environmental monitoring reports from the client when the IIC so requests, so that the IIC may monitor the client's compliance with local environmental and labor laws, as well as IIC's environmental and labor requirements.