

This is a category FI-3 project according to the IIC's Environmental and Social Sustainability Policy because the subprojects in the financial intermediary's current or future portfolio are considered low risk. To strengthen its assessment of the environmental and social aspects of its transactions, Banco Internacional S.A. attended the IIC's environmental training workshop for financial intermediaries in 2012 and currently has a environmental and social management system (ESMS) that includes a policy and procedures for environmental and social assessment of its credit transactions. Banco Internacional S.A.'s ESMS shall include a component to ensure that activities financed with IIC funds are not found on the IIC's list of excluded activities and that they comply with domestic environmental and occupational safety laws and standards. Banco Internacional S.A. shall also submit annual environmental and social performance reports to the IIC.