

Environmental and Labor Issues: 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 profile are low-risk. Compartamos Financiera S.A. understands the IIC's requirements because it has attended the IIC financial intermediary environmental training workshop and agrees to retain at least one employee on its staff who has attended that workshop. Each subproject will be subject to an environmental review and must comply with domestic environmental and labor laws, regulations, and standards, as well as IIC environmental guidelines.