

Environmental Classification and Issues:

This is a Category II project according to the IIC's environmental and labor review procedure because no direct or indirect environmental impacts are anticipated. To further assist the Borrower with developing an Environmental Management System, which includes an overall environmental policy for the bank, two employees shall be required to attend IIC's financial intermediary environmental training seminar or an IIC approved environmental training course. In addition, Rabobank has signed on to the Equator principles, meaning that the Borrower has agreed to adopt the IFC's social and environmental guidelines for sustainable development.