IDBInvest Factotal S.A.

Environmental and Labor Issues:

This is a category III project according to the IIC's environmental and labor review procedure because it could produce certain effects that may be avoided or mitigated by following generally recognized performance standards, guidelines or design criteria. To enable Factotal to better understand the IIC's requirements and become familiar with the operating procedures that leading financial institutions are implementing in response to global environmental issues, it has agreed to send at least one person to the IIC financial intermediary environmental training workshop.