

**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, and design criteria. To enable the Borrower to better understand the IIC's requirements, Banco General (Costa Rica), S.A. shall be required to retain in its staff a person who attended the IIC financial intermediary environmental training workshop and who will be responsible for monitoring the environmental and labor aspects of projects. Each subproject will be subject to an environmental review and will be required to comply with national environmental and labor laws, regulations, and standards as well as IIC environmental guidelines.