IDBInvest Financiera de Occidente S.A.

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. Each subproject will be subject to an environmental review and must comply with national environmental and labor laws, regulations, and standards as well as IIC environmental guidelines. To enable the borrower to better understand the IIC's requirements, Financiera de Occidente shall be required to attend the IIC financial intermediary environmental training workshop.