

## Commercial Banking Management and Monitoring Manual

Interbank controls and monitors operations that include social and environmental covenants at least once a year. It also follows up on the observations submitted to clients identified with high social and environmental risk, following the evaluation and the degree of implementation of the actions agreed in the social and environmental risk management plan, as set out in Resolution SBS 1928-2015 art.16. The Commercial Banking requests the independent reviewer at least annually for the social and environmental risk management plan to validate its compliance.

In the event of a detected or reported non-compliance with agreed financial obligations, social and environmental commitments or any other situation affecting the customer's credit performance, these clients should be considered as part of the call of the Monitoring Committee in order to clarify the situation identified with the quorum.

Interbank consolidates quarterly the list of customers to which the bank has provided the services described in Resolution SBS 1928-2015 art. 4 and generates a report that is sent to the Superintendency, according to the "Quarterly Social and Environmental Risk Report" of the Financial System Business Accounting Manual, according to Resolution SBS 1928.