Environmental and Social Review Summary ("ESRS")
Omni Brasil: Microfinance Domestic Bond in Brazil / 14347-01

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1. **Scope of Environmental and Social Review**. The Environmental and Social ("E&S") assessment of the proposed transaction consisted of reviewing documentation (policies, plans, and procedures), as well as an analysis of the credit portfolio of OMNI S.A. Crédito, Financiamento e Investimento ("Omni").

2. **Environmental and Social Categorization and Rationale**. The proposed transaction has been classified as FI-3 under IIC's Environmental and Social Sustainability Policy, as the financing will be exclusively used for the purchase of used trucks and new low-displacement motorcycles in Brazil, which are considered to present low E&S risk. The average sub-loan amounts typically fall within the range of US$2,000 to US$16,000, with an average tenor of approximately 44 months. Omni will not finance any Category A (high-risk) sub-projects, as defined by IDB Invest, nor any activities included in IDB Invest's Exclusion List.

   The transaction is considered Paris Agreement aligned based on an analysis conducted in accordance with the IDB Group Paris Alignment Implementation Approach.

3. **Environmental and Social Risks and Impacts**. The main E&S risks of the transaction are related to Omni's ability to assess and manage the risks associated with its financing activities. These E&S risks may be related to the workers' health and safety, air emissions, hazardous materials management, community health and safety, labor rights and climate-related transition risks, among others. The E&S risk level of the subprojects is considered low.

4. **Mitigation Measures**. Omni's credit process includes procedures that verify compliance with applicable local legal requirements, including those related to E&S and climate risks. Omni has an E&S Policy that outlines principles for E&S governance. In addition, Omni has human resource management policies that align with local regulations, incorporating principles of transparency and non-discrimination. These policies include a Code of Ethics, a Recruitment and Selection Policy, and a grievance mechanism available to all employees.

   Omni will ensure that all sub-loans under the asset class financed through this transaction comply with IDB Invest's exclusion list and local regulations. Furthermore, Omni will designate a staff member responsible for overseeing E&S matters, who will complete an online training provided by IDB Invest on E&S risk management.

5. **Environmental and Social Action Plan ("ESAP")**: N/A.

6. **Contact Information** For project inquiries, including environmental and social questions related to an IDB Invest transaction please contact the client (see **Investment Summary** tab), or IDB Invest using the email divulgacionpublica@iadb.org. As a last resort, affected communities have access to the IDB Invest Independent Consultation and Investigation Mechanism by writing to mecanismo@iadb.org or MICI@iadb.org, or calling +1(202) 623-3952.