Environmental and Social Review Summary (“ESRS”)

Trustbank Amanah: Working Capital Line Supporting SMEs in Suriname / 15929-01

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1. **Scope of Environmental and Social Review**. The Environmental and Social (“E&S”) assessment was conducted in August 2026 and included a review of relevant documentation and discussions with Trustbank Amanah N. V. (the "Bank” or “Trustbank Amanah”) representatives responsible for E&S risk management, enterprise risk, and Small and Medium-Sized Enterprise (“SME”) lending. The documentation reviewed included the Bank’s formal Environmental and Social Review Procedures (“ESRP”), associated E&S risk-assessment procedures, and human resources policies and procedures. Trustbank Amanah is a new IDB Invest client.

2. **Environmental and Social Categorization and Rationale**. The financing will support the Bank's portfolio of SMEs, particularly those operating in the agricultural sector and women-led businesses. The subprojects are expected to present low to moderate E&S risks and impacts. Accordingly, under IDB Invest’s Environmental and Social Sustainability Policy, the transaction has been categorized as FI-2 because the financed subprojects are expected to have limited adverse E&S risks or impacts that are few in number, generally site-specific, largely reversible, and readily addressed through mitigation measures.

   The Performance Standards (“PS”) applicable to the Project are PS1, Assessment and Management of Environmental and Social Risks and Impacts, and PS2, Labor and Working Conditions.

   The Bank classifies SMEs as companies with average annual sales of up to approximately US$1,3 million in Surinam. The average SMEs sub-loan size is approximately US$40,000 with an average tenor of six years. The five sectors representing the largest share of the consolidated SMEs portfolio are Manufacturing 10%, Construction 22%, Commerce 30%, Transport and storage 10%, and Professional Services and others 16%.

   IDB Invest resources will not be used to finance Category A subprojects, as defined by IDB Invest, or activities included on the IDB Invest Exclusion List.

   Based on an assessment conducted in accordance with the IDB Group Paris Alignment Implementation Approach, the transaction is considered aligned with the objectives of the Paris Agreement.

3. **Environmental and Social Risks and Impacts**. The principal E&S risk relates to Trustbank Amanah’s capacity to consistently identify, assess, and manage the E&S risks associated with its SME lending activities. For agricultural subprojects, relevant risks may include occupational health and safety and labor conditions; the use, storage, and disposal of pesticides and hazardous materials; water use and water quality; soil erosion and degradation; land-use change and deforestation; impacts on biodiversity and natural habitats; community health and safety; land tenure; impacts on vulnerable groups and Indigenous or Tribal Peoples; and exposure to physical climate hazards.

   Subprojects in other SME sectors may present risks related to fire and life safety, occupational health and safety, environmental permitting, waste and effluent management, pollution prevention, community health and safety, and climate-related hazards. The nature and significance of these risks will depend on the type, location, and scale of each subproject.

These risks and impacts will be managed through the mitigation measures and actions described below and in the Environmental and Social Action Plan ("ESAAP").

4. **Mitigation Measures**. Trustbank Amanah has formal Environmental and Social Review Procedures ("ESRP"), approved in 2024, that provide the foundation for managing E&S risks in its lending activities. The ESRP establishes E&S performance requirements and a categorization system, incorporates an exclusion list, and defines procedures for screening, due diligence, mitigation measures, stakeholder engagement, financing conditions, monitoring, and reporting.

The Bank is progressively implementing the ESRP and incorporating Environmental, Social, and Governance ("ESG") scorecards and sector-specific assessment tools into its credit process. It is piloting E&S assessment tools and implementation arrangements while building capacity across the relevant business, risk, and E&S functions. Initial screening, including screening against the exclusion list, is conducted during customer intake, with additional support provided when more detailed assessment is required. However, implementation is not yet fully embedded across all relevant sectors, business units, and stages of the credit process.

Trustbank Amanah's human resources framework includes policies addressing employment practices, non-discrimination, gender equality, diversity and inclusion, and employee grievances. These policies promote merit-based and equitable employment, prohibit discrimination, harassment, and retaliation, and establish confidential grievance procedures for employees. The Bank reports having 118 employees, including 83 women, representing approximately 70% of its workforce. Women hold 14 of the Bank's 23 management positions.

The Bank does not currently have a dedicated external grievance mechanism for E&S matters. Such a mechanism will be established as part of the Project.

Through this operation, Trustbank Amanah will build on its existing arrangements by updating and operationalizing the ESRP as an ESMS for the SME portfolio financed with IDB Invest resources, with particular attention to the agribusiness segment. The updated ESMS will establish proportionate procedures for exclusion-list screening; E&S categorization and assessment, including deforestation-risk procedures; sector-specific guidance; escalation; borrower action plans and contractual requirements, as appropriate; monitoring; incident notification; recordkeeping; and internal management reporting.

The Bank will designate an E&S focal point and define responsibilities across the relevant business, risk, and E&S functions, including escalation pathways and management oversight. The designated focal point will complete IDB Invest's online "ESMS in Practice" course or equivalent training acceptable to IDB Invest. The Bank will progressively integrate the ESMS into the SME credit cycle, including screening, assessment, approval, documentation, and monitoring. Monitoring requirements will be proportionate to the nature and level of each subproject's E&S risk.

Trustbank Amanah will provide targeted capacity building to staff involved in SME origination, credit assessment, risk management, and E&S oversight. Training will address application of the ESMS, screening against the exclusion list, E&S categorization, priority-sector risks, due diligence, escalation, borrower engagement, and monitoring.

The Bank will also establish and maintain a dedicated external grievance mechanism for E&S concerns. The mechanism will be accessible, transparent, confidential, and non-retaliatory and will include procedures for receiving, recording, assessing, responding to, tracking, and reporting grievances. Trustbank Amanah will publicly communicate the availability of the mechanism.

5. Environmental and Social Action Plan (“ESAP”):

Item #	Action	Action Item	Product/Deliverable	Completion Date
PS 1: Assessment and Management of Environmental and Social Risks and Impacts				
1.1	Environmental and Social Governance and Capacity	Trustbank Amanah will designate an E&S focal point and define responsibilities across the relevant business, risk, and E&S functions, including escalation and management oversight. The focal point will complete IDB Invest’s “ESMS in Practice” course or equivalent training acceptable to IDB Invest.	(i) Formal designation and defined responsibilities; and (ii) training completion certificate.	Within six months of first disbursement.
1.2	Environmental and Social Management System (“ESMS”)	Trustbank Amanah will update and operationalize its ESRP as an ESMS with proportionate procedures for exclusion-list screening, E&S categorization and assessment, including deforestation-risk procedures, sector guidance, including for agribusiness, escalation, borrower requirements, monitoring, incident notification, and management reporting.	Updated and approved ESRP/ESMS and associated tools.	Within nine months of first disbursement.
1.3	ESMS Rollout and Integration	Trustbank Amanah will phase in the ESMS and integrate it into the SME credit cycle, including screening, assessment, approval, documentation, and monitoring.	ESMS implementation roadmap and evidence of integration into credit processes.	Within twelve months of first disbursement.
1.4	Organizational Capacity Building	Trustbank Amanah will provide practical E&S training to staff involved in SME origination, credit assessment, risk, and E&S oversight. Training will cover application of the ESMS, screening against the exclusion list, key sector risks, categorization, escalation, and monitoring.	Training plan/materials and attendance records.	Within twelve months of first disbursement.
1.5	External Grievance Mechanism	Trustbank Amanah will establish and maintain a dedicated grievance mechanism through which external stakeholders can raise E&S-related concerns. The mechanism will be accessible, transparent, confidential, and free from retaliation, and will include procedures for receiving, recording, assessing, responding to, tracking, and reporting grievances.	Documented external grievance mechanism and evidence that it has been publicly communicated.	Within nine months of first disbursement.

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.