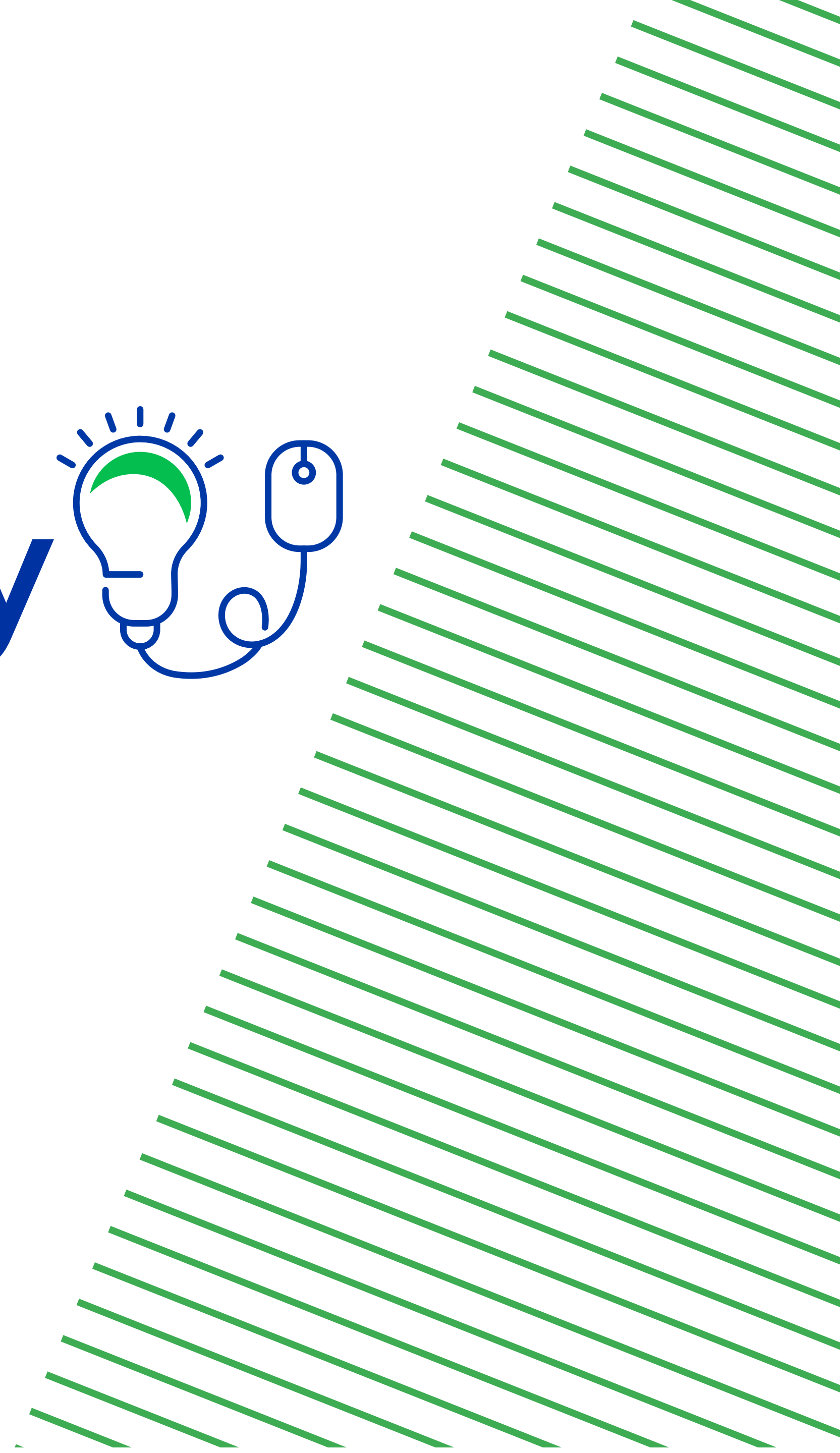




Sustainability 

Report

2020





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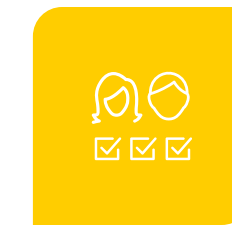
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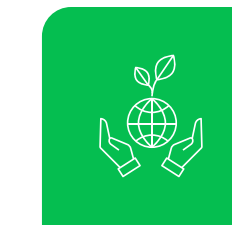
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To our stakeholders

GRI 102-14

2020 has been a complex year, unprecedented for Peru. One in which, since the beginning of the global pandemic, we continue to operate regularly and work to offer new solutions for this context. Aware of belonging to an essential sector for the development of the country, we focus on accompanying our clients, companies and individuals, at the same time that we share our capacities to make possible the delivery of State subsidies to more than 150 thousand families in a vulnerable situation.

In this context of a health emergency, we prioritize meeting the needs of our clients by offering rescheduling options in loans, mortgages and credit cards. Some 385 thousand clients took advantage of this alternative. Likewise, the facilities plan that we designed for our clients of small and medium-sized companies allowed 14 thousand of them to maintain the continuity of their businesses.

This health crisis has changed the lives of Peruvians: less use of cash and more online transactions. Our digital services platform supported that new normality. In this sense, 2020 marked a critical stage: one out of two customers is 100% digital, does not go to Stores or use telephone banking, and three out of four carry out their operations on our app and website.

The pandemic accelerated the digital growth that we were already experiencing and pushed us to continue designing new products and strengthening existing ones. We created products such as the Simple AFP Account for clients who withdrew their AFP funds, we promoted the CIMA digital platform for small entrepreneurs and we allied with Rappi to create Rappibank. This 100% digital solution that marks a milestone in the way of providing financial services in Peru.

Facing the challenges presented by 2020 was possible thanks to the commitment of the more than six thousand Interbank employees.

50% of them took on flawless remote work and the remaining 50% continued

doing the best of each one in our physical and telephone service channels under rigorous health care conditions. It is a pride to be part of a committed team like this.

Concerning our financial results, our priority was to help our clients and ensure levels of liquidity and solvency. Therefore, the net profit was 264 million Soles, 78% less than the previous year, mainly due to an increase of more than double in the expense of provisions. However, we have observed a slight recovery in our indicators in the last quarter of 2020.

We have faced challenges in a particular context. Our performance in this environment has been highlighted by international finance magazines such as The Banker, Euromoney and Latin Finance, which considered Interbank "the Bank of the Year 2020 in Peru". In addition, we were in the top ten of the Most Admired Companies in the country. Moreover, according to Great Place to Work, we were recognized as the second-best company to work for in Peru. We also obtained third place in the PAR ranking that provides tools for closing gender gaps.

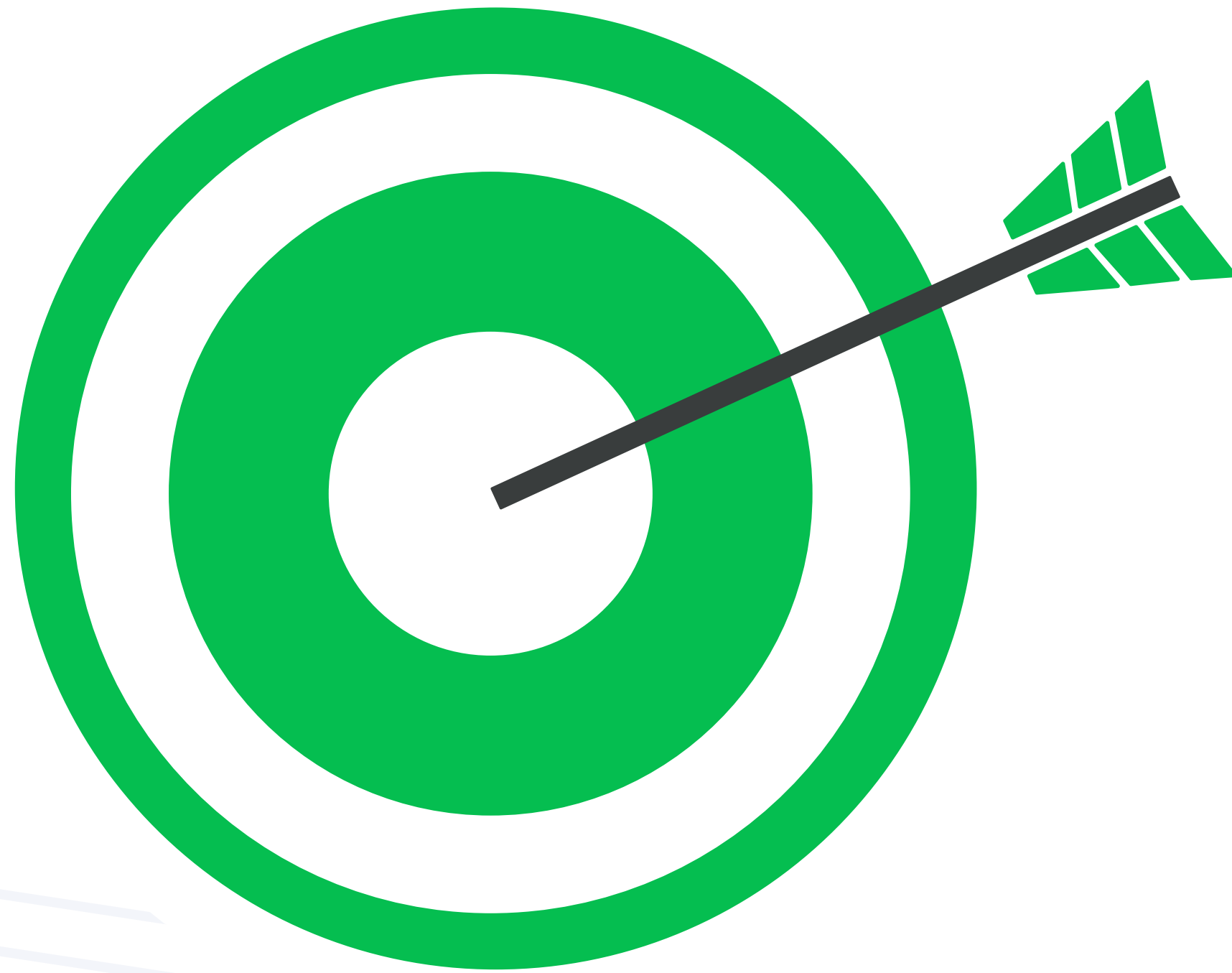
By 2021, Interbank has assumed the commitment to develop a strategy with a sustainability approach that includes i. promoting inclusion through the digitization of services, ii. ensuring equity and diversity in our teams iii. a corporate performance based on integrity and iv. an environmentally friendly operation.

The pandemic has also taught us great lessons, and one of them is that Peru needs joint work. Banks can play a crucial role in the economy's recovery and more fair and equitable society. We are committed to that challenge.

Luis Felipe Castellanos

General Manager





Our purpose, more valid than ever

IN an atypical and social distancing year such as 2020, the more than six thousand Interbank employees live with a greater sense of our values of courage, collaboration, innovation, integrity and, above all, passion for service. Our digital products and services platform allowed us to get closer to the place and moment when our users needed us. At the end of the year, 75% of our clients interacted through our digital channels

This clear innovative vision, added to our financial strength, was highlighted by three prestigious international magazines: Euromoney, Latin Finance and The Banker, naming Interbank as the Bank of the Year in Peru. These publications highlighted our solutions to improve quality and speed in risk assessment, increased digital activity, and our role during the pandemic.

Likewise, our commitment to diversity reflected equity and inclusion in the recognition we received in the Aequales PAR Ranking by placing us in the Top 3 of the organizations with the best gender equality practices in Peru and the Top 10 in Latin America. In addition, we were recognized once again by PwC and G de Gestión magazine among the ten most admired companies in Peru.

GRI 102-1

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Our values

GRI 102-16

We promote a culture based on values; these are:



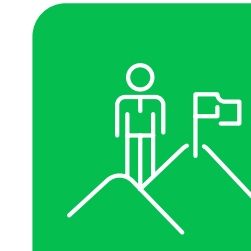
Integrity

We always do the right thing, with transparency and honesty.



Collaboration

We contribute, without limits, to multiply everyone's goals.



Courage

We dare to make a difference.



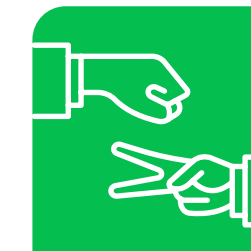
Innovation

We do things differently.



Passion for service

We always think of others, of the client, giving them agile solutions.



Sense of Humor

We enjoy what we do and laugh at ourselves.



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We are upright

We act correctly, transparently and honestly with all our stakeholders. We keep this commitment always in force with the help of the following guidelines:

Code of Ethics

GRI 205

103-1

103-2

103-3

SMV

It contains the values and behaviours that we want to cultivate at all levels in our organization, which must be applied in relationships with suppliers, clients, users and other stakeholders. By acting following this Code of Ethics, we ensure that our business is conducted under ethical principles, guaranteeing its sustainability and strengthening trust.

The new version of the Code of Ethics, approved in a Board meeting on December 17th, 2019, contains ethical guidelines on the following topics:

- Diversity, equal opportunities and respect
- Safe and healthy environment
- Integrity of financial and operational reports.
- Antifraud and other dishonest acts
- Customer privacy
- Responsible representation of the company and strengthening of reputation
- Objective decisions without conflicts of interest
- Anti-competitive behavior
- Compliance with laws, regulations and internal policies
- Relationship with public officials and political contributions

We also have an ethics program that identifies and manages the most sensitive processes, shared with all bank collaborators.



Anti-corruption policy

GRI 205 103-1 103-2 103-3 SMV
 GRI 205-1 GRI 205-2 205-3

Its objective is to apply national regulations and best practices at the international level in interactions with public officials and third parties to prevent illegal acts. This policy has controls for the prevention, detection and reporting of inappropriate behaviour.

National and international regulation we comply with

- Law 30424 and Supreme Decree 002-2019-JUS: law that regulates the administrative responsibility of legal entities for the crime of active transnational bribery.
- LD 1352: law that regulates corruption of national officials, money laundering and financing of terrorism.
- Law 30835: law that penalizes collusion and influence peddling.
- LD 1385: law that includes administrative and economic sanctions imposed on the private sector for non-compliance with anti-corruption laws.
- Foreign Corrupt Practices Act (FCPA) of the United States of America
- "Bribery Act" of the United Kingdom
- ISO 37 001 anti-bribery management systems.
- Evaluation of corporate compliance programs, of the Department of Justice of the United States of America





GRI 205

103-1

103-2

103-3

The anti-corruption management helps to ensure that our business thrives. This strategy is documented in the following internal policies and guidelines:

- Anti-corruption policy
- Corruption Risk Assessment Procedure
- Mergers and Acquisitions Policy
- Guidelines for Interaction with Public Officials.
- Guidelines for Donations and Sponsorships.
- Third Party Management Guidelines.
- Guidelines for hospitality and gifts.

Due to its importance, the anti-corruption policy involves our directors, collaborators and shareholders, and influences all our stakeholders. The commitment to this program starts from culture and frequent awareness. Specific training and communications are carried out. At the end of 2020, 99.75% completed at least one training through virtual tools in response to the health context.

In addition, the program includes the periodic reporting of incidents to the Board of Directors and the investigation of complaints received through our whistleblowing mechanisms such as

our Ethical Channel, confidential and anonymous, available at <https://interbank.pe/canal-etico>, email and telephone line.

It is essential to mention that we extend our ethical commitment to relationships with our suppliers. As strategic partners in our business, we request that they maintain behaviors in accordance with our Code of Ethics.

Actions within the framework of the anti-corruption policy are evaluated using the Corruption Risk Assessment Procedure methodology. Our products, services, processes and interactions with third parties or clients are evaluated to identify inherent risks and adopt measures to mitigate them.

In 2020, five reports on corruption were investigated: three related to employees and two pertaining to third parties.

Our Governance

GRI 102-18

Our central corporate governance bodies are the General Shareholders' Meeting, the Board of Directors - and its committees with delegated powers - and the General Management. The Interbank Board of Directors is made up of nine professionals, five of whom are considered independent according to the regulations issued by the Superintendency of Banking, Insurance and AFP (SBS), including a lady. The General management is led

since January 2011 by Luis Felipe Castellanos. Along with ten other executives, they form the Management Committee, which was strengthened with the inclusion of the Digital Delivery Manager in mid-2020.

Our corporate governance management system complies with the provisions of the Regulations on Corporate Governance and Comprehensive Risk Management of the SBS and, where applicable, with the Principles of Good Corporate Governance for Peruvian companies of the Superintendency of the Securities Market (SMV).

In 2020, we consolidated our corporate governance by institutionalizing the appointment of two vice-chairmen of the Board of Directors, assigning the first vice-chair to the Chief Executive Officer of our controlling shareholder, Intercorp Perú Ltda., and the second to whoever holds the position of Chairman of the Comprehensive Risk Management Committee.

Additionally, we have incorporated two new spaces for differentiated reflection in the dynamics of the sessions of the Board: (i) Questions and Answers Section, moderated by the General Manager, and (ii) Executive Session of the Board, moderated by the First Vice Chairman. Finally, the Board of Directors approved to establish the Lead Director position, a position assigned to the Chairman of the Good Corporate Governance Practices Committee, responsible - among other matters - for holding quarterly meetings with the independent directors and being its spokesperson in the Board sessions. and with the management.





Special Bodies

GRI 102-18

- **Executive Committee of the Board of Directors:** supports the administration in pursuing goals and accelerating decision-making.
- **Audit Committee:** oversees the proper functioning of the internal control system; it keeps the Board informed about the reliability of the accounting and financial processes.
- **Comprehensive Risk Management Committee:** approves the policies and organization for Comprehensive Risk Management; defines the level of tolerance and the degree of risk exposure; evaluates the company's capital adequacy to face risks; alerts of possible shortcomings and proposes improvements in its management.
- **Good Corporate Governance Practices Committee:** transmits to the Board of Directors the adaptation, implementation and monitoring of good corporate governance practices; ensures compliance with the standard; proposes the appropriate measures to achieve and maintain it, and provides action in the social responsibility field.
- **Credit Steering Committee:** provides and approves credits for significant amounts and informs the Board of Directors in its ordinary sessions of the approved credit operations.

- **Compensation Committee:** oversees the bank's remuneration system, including the analysis of conflicts of interest and the definition of goals and indicators related to said system.
- **Related Party Financing Committee:** approves transactions that involve direct and/or indirect financing to related parties of the bank.
- **Assets and Liabilities Committee:** responsible for the efficient administration of the bank's assets and liabilities, based on the analysis and management of structural balance, liquidity and interest rate risks that may affect the bank's profitability.

leading companies that invest in advertising in Peru. We comply with the Advertising Code of Ethics that ensures an advertising practice under the principles of legality, decency, truthfulness and loyalty for the benefit of consumers and fair competition in the market.

- **PAR Community:** we are part of this network that brings together more than 76 organizations in Peru and Colombia, whose main objectives are to work for gender equality by sharing practices and managing equity through learning and generating a social impact. This initiative is born from the PAR Ranking, an annual, free and confidential diagnosis that measures gender equity and diversity in companies, carried out by the Aequales social company.
- **Peruvian Institute of Business Action (IPAE):** private non-profit association whose mission is to convene, reflect, propose and execute initiatives to develop institutions, the market economy, business and education in Peru.
- **PERU 2021:** organization with more than 20 years of experience that seeks to raise awareness, train and mobilize business leaders to incorporate sustainability into their management, to achieve sustainable development in Peru. We are part of the Peru 2021 Business Network, a space to activate organizations as agents of change, reduce existing gaps and achieve the objectives set for 2030.

Membership of associations

GRI 102-12

102-13

During 2020, we maintained our support to the following local and international initiatives:

- **Association of Banks of Peru (ASBANC):** we participate in the committees of General Managers, Education and Financial Inclusion, Environment, Electronic Money and Banking Law of this union institution that groups together the banks and private financial institutions of Peru.
- **National Association of Advertisers (ANDA):** we are members of this institution that groups together the



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Our commitment to being a bank that promotes diversity, equity, inclusion and good corporate governance, in addition to having a sustainable vision, was recognized by these prestigious organizations.



Our recognitions

GRI 102-12

102-13



Top 3
Companies with better corporate reputation



Top 3
The most responsible companies



Top 9
Companies that better attract and retain talent



Top 2
Great place to work in Peru



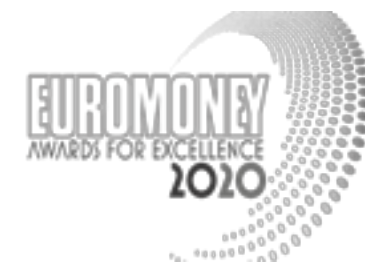
Top 6
Great place to work Diversity and Inclusion



Top 6
Great Place to work for women



Top 4
Great place to work



Euromoney: best bank in Peru in 2020



Latin Finance: Best bank in Perú in 2020



The Banker: best bank in Perú in 2020



Top 3 in Peru
Top 10 in LATAM Ranking of gender equity in organizations



Top 10 Peru's most admired companies



Top 2 Sustainable MiVivienda award



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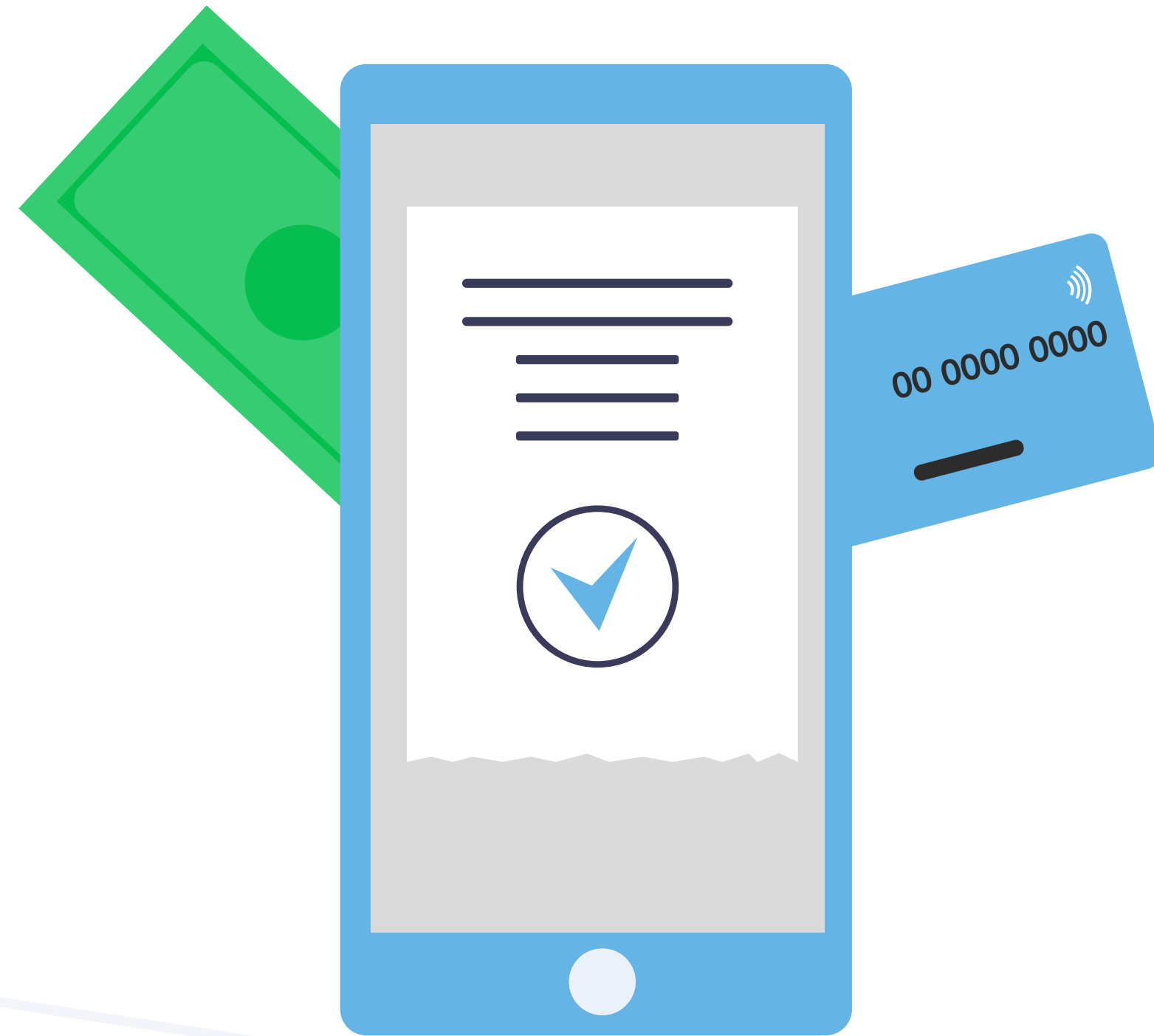
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A digital bank at the service of the country

Interbank joined the State's efforts to serve the most vulnerable populations affected during the health emergency. Through our 100% digital Tunki wallet, we were part of the system implemented for the delivery of government bonds. More than 150 thousand Peruvians were able to collect this subsidy in an agile and safe way, without the need for a card, thus contributing to their financial inclusion.

In addition, we enabled the provision of CTS (severance payment) to more than 390 thousand of our clients who required cash to face these difficult months. We also created unique accounts so that more than 730 thousand users can dispose of part of their pension funds in different AFPs (Pension Fund Administrators). Another 146 did it with payment orders.

Also, we gave our clients the option of early withdrawal of their term deposits, and we arranged to make transfers throughout the country with zero commissions.

GRI 102-2

102-6

FS6



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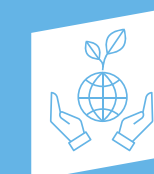
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Digitization of financial services

GRI 102-2

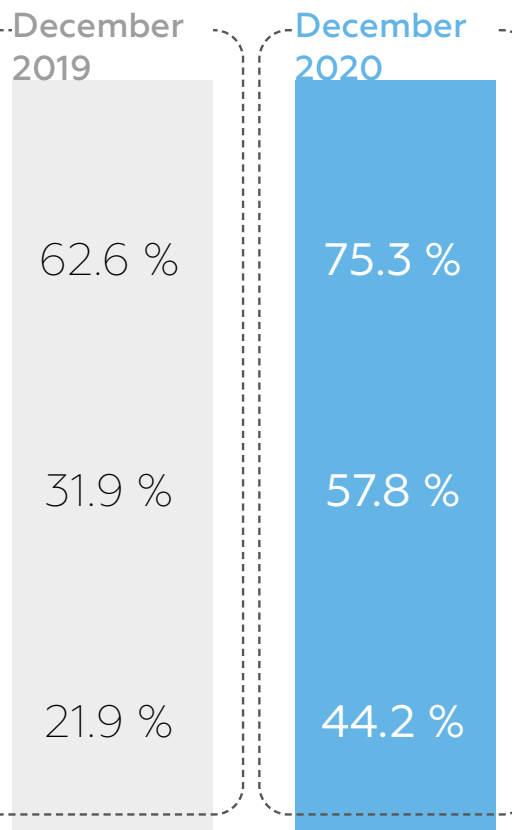
102-6

FS6

Likewise, in 2020, more than 75% of our clients carried out some type of operation through a digital channel, and more than 57% were 100% digital clients who did not have to go to any financial store or use telephone banking for any service.

Concepto

Digital clients (app and web users)



100% digital clients (they do not go to store or use telephone banking)

% digital acquisition (new clients captured by digital channels)

The health emergency notably boosted the digitization of banking services. Thus, our digital transformation process accelerated even more, consolidating the offer of products and services already available before the pandemic, among which are:



Tunki

It was the first 100% digital banking transaction application. It allows you to open a bank account without approaching the store, without the need for a card and without making any payment. This digital wallet allowed more than 150 thousand beneficiaries to receive the first Yo me quedo en casa bonus, as well as the universal family bonus issued by the State in response to the health emergency.

The Data. The oldest Tunki user is 88 years old and lives in San Juan de Miraflores. To date, we have more than 800 thousand Tunki users.



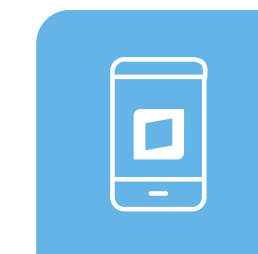
Simple AFP Account

A new type of 100% digital account. It allows the full receipt of the individual account of pension contributions, without charges for debts or commissions and without the need for a visit to the store or having a card to dispose of the money. More than 730 thousand clients were able to use their funds through this account.



PLIN

Tool integrated into our mobile application. It allows immediate interbank transfers for free, just with your cell phone number, and between partner banks. At the end of December and in just eleven months, it exceeded 2.8 million affiliates.



Interbank Mobile Application

It allows you to make transfers, review transactions and purchase new products.

New functionality "Categories" of the virtual Piggy bank

It allows you to save simply and safely, defining customized goals, which allow you to manage your savings better, motivating you to achieve your goals in less time. The categories can be studies, health, housing, etc. The Virtual Piggy Bank offers a preferential rate and eliminates the need to create new accounts. Just enter the amount in the panel, slide it to the right and, you are finished.





Our products and services for people

GRI 102-2

In 2020, we gave our clients the option of early withdrawal of their term deposits, recognizing the interest to the withdrawal date without charging penalties. We arranged to make transfers throughout the country with zero commissions, and we carried out debt rescheduling that helped about 385 thousand clients.

In addition to our digital offer, we have the following products and services:

- **Credit Card:** allows you to make purchases or payments and finance them in up to 36 monthly instalments. We offer alternatives with the Visa, MasterCard and American Express brands, most of them accompanied by the Interbank Benefit rewards program. Among these benefits, redeem products, buy air tickets from any airline or accumulate benefits in the frequent flyer program of your choice.
- **Debit Card:** a safe tool to dispose of money and make purchases easily. We offer different types, depending on various additional benefits provided to customers.
- **Salary Deposit Account:** account for the transactional management of remunerations, with important benefits for employers and employees.
- **Savings Accounts:** accounts of different types that offer good profitability and the possibility of carrying out transactions.
- **Severance payment account (CTS):** an account that receives biannual deposits from Peruvian dependent

workers according to labour regulations, with differentiated benefits that allow prioritizing the saving of this money

- **Credits:** We offer twelve credit alternatives according to different needs. In addition, we offer a simulation of payment schedules through our digital channels.
- **Insurances:** we offer insurances that allow you to cover any unforeseen event or emergencies.
- **Remittances and money transfers:** we make it possible to send and receive money from inside and outside the country without being a client.
- **Others:** we also offer immediate interbank transfers, payment of services and telephone recharges, purchase and sale of up to eleven different types of currencies in a network of multi-currency stores, as well as specific services such as opening PayPal accounts or changing currencies at a preferential exchange rate.

All our transactional accounts can be managed digitally.



Products with a sustainable and social approach

GRI 102-2

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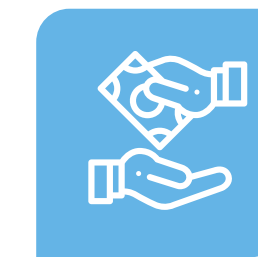
102-12

We respond to the needs of our clients with a focus on sustainability and social development through the following products:



Mivivienda green bonus

Credit that promotes the acquisition of safe, dignified and eco-sustainable homes, offered with the support of the Mivivienda Fund and under convenient financing conditions. In 2020 we were the second financial institution that placed the most Mivivienda loans in the country. A total of 917 Mivivienda loans were provided, 662 of which were Mivivienda Bono Verde.



Loans for studies:

Credit that supports the development of professionals in Peru, offering them special conditions such as preferential interest rates (on average 50% lower than those of a traditional personal loan), a term of up to 60 months and a grace period of up to two years. We finance up to 100% of the cost of master's degrees, diplomas and postgraduate studies, in Peru or abroad, whether full or part-time. In 2020 we provided six credits of this type, for a total of S/ 200 thousand, a figure lower than the previous year due to the impact of the global health crisis.



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Assistance to entrepreneurs

GRI 102-2

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We promote the development of enterprises that make Peru grow. To do this, we encourage the following programs:

- **Interbank te Desarrolla (Interbank develops you):** platform presented to incubate the growth of entrepreneurs, providing them with key knowledge to enhance and achieve their goals. It offered free online courses to organize the economy, boost business, and share helpful tools and inspiring talks. More than 6 thousand people entered in its first two months of operation and almost 94% returned to look for more content.
- **Business Advisory Program:** in alliance with four universities in the country, we launched this initiative that consists of students of the last terms of Administration and Marketing, from the Pontificia Universidad Católica del Perú, the Universidad Peruana de Ciencias Aplicadas, the Universidad Católica San Pablo de Arequipa and the Universidad Tecnológica del Peru, in Arequipa and Lima, put their knowledge into practice with real cases, supporting entrepreneurs providing them with customized advice that allows them to enhance their businesses. Since the program began in August 2019, approximately 180 entrepreneurs have been advised and more than 800 students have participated in the project.
- **Alliance with Tienda Cerca (Close Shop):** we partnered with the largest support platform for grocers in the country, Tienda Cerca de Backus, making our Tunki digital wallet available. With this tool, they can make collections without cash, contributing to their development and digitization more safely. At the end of 2020, more than 10,000 grocers have access to Tunki as a digital, agile and friendly means of payment.
- **Alliance with Produce:** thanks to an agreement with the national program Tu Empresa of the Ministry of Production, 400 thousand SMEs (small and medium enterprises) will use our Tunki wallet to manage their business through a digital mobile wallet. In addition, through a virtual chat they will have free access to specialized advice on formalization and financing and virtual courses.
- **Impulsa Perú Pasión (Impulse Perú Passion):** we joined this Intercorp Retail program that supported 95 undertakings in developing their skills, facilitating access to the commercial platforms of the Intercorp companies so that they have more exposure and boost the sales of their products . From Interbank, we made available to these SMEs, the tools they need to grow through training and mentoring with bank leaders and various workshops to strengthen their undertakings. In addition, we include entrepreneurs in their Shopstar digital sales channel.
- **Guerrero Emprendedor (Entrepreneur Warrior):** we adhere to this program that supports, trains and encourages microentrepreneurs in the country with an unrestricted educational model, in which specialists and professional volunteers, through guided consultancies, provide customized support to each participant. Interbank participated in this initiative, training more than 1,000 entrepreneurs nationwide (80% women) in finance. 100% of the participants indicated that they had applied these tools in their businesses.



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Our products and services for companies

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Through our purpose of supporting companies to achieve their goals today, we focus our efforts on providing products, services and financial advice to companies and individuals with businesses grouped in the Corporate, Business and Small Business segments.

Commercial Banking also seeks to transform the user experience of our clients through the development of services and digital solutions, and expert and timely advice that meets their expectations and needs. These tools help them grow and generate products and jobs that favor and positively impact their environment.

The segments that makeup Interbank’s Commercial Banking, according to specific criteria associated with the level of sales, geographical location and characteristics of their businesses, are grouped as follows:



Corporate Banking

- Companies with annual sales of over S/ 100 million.
- Does not include companies with headquarters outside the capital.
- includes multinationals from large economic groups or in the process of becoming one.
- Companies that may need a high level of financial specialization are considered.



Business Banking

- Individuals and legal entities under commercial activity, with accounting records and annual sales from S/ 3 million to S/ 100 million.
- Subdivided into Lima and Provinces Business Banking, comprising companies with annual sales greater than S / 100 million



Small Business Banking

- Individuals and/or legal entities with annual sales from S/500 thousand to S/3 million.
- Serves legal entities and individuals with business that carry out an income-generating activity.
- Offers the acquisition of fixed assets and financing as working capital.



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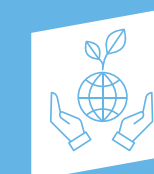
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Our main products, services and channels

GRI 102-2

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Lending

- **Promissory notes:** financing to cover the need for working capital of our clients.
- **Foreign trade financing:** financing for the acquisition and production of goods for export, and purchasing of products abroad.
- **Letters of guarantee:** the product that allows our clients to present Interbank as guarantor of their obligations, which makes it easier for them to present themselves in situations such as public tenders, contract signing, acquisition of materials, among others.
- **Factoring and discount of invoices:** service of advance invoices payment to our clients` suppliers. This service is strengthened with Internet Banking for Companies facilities, making this an agile process and easily accessible for clients and suppliers when processing and receiving their advances.
- **Discount of bills:** Service of payment advance for clients who offer their products through bills, allowing them to quickly have liquidity without having to wait for the due date of their payments.
- **Leasing:** financing for the acquisition of fixed assets aimed at clients seeking to grow their businesses.
- **Letters of Credit:** service to facilitate payments and collections of foreign trade operations, supported by our extensive network of correspondent banks, guaranteeing exporters and importers the payment of their operations provided that the agreed conditions are met.

- **Collection management:** service for the collection of export and import documents, channeling the payment according to our clients instructions.
- **International transfers:** funds transfer service to and from the bank through our network of correspondent banks worldwide, which ensures an agile and safe service for our clients, whether they are payers or beneficiaries of this operation.

Cash management

- **Accounts:** We offer our clients legal entities and individuals with different business modalities of checking accounts and savings accounts according to their requirements, from the opening (digital or face-to-face) to the access for the administration and use of their flows.
- **Mass payments:** service that we provide to clients to facilitate the cost of their payroll, suppliers and various payments through deposits or transfers to the recipients of the funds. For the cost of payroll, they also have the Interbank Todo Terreno service, through which our bank implements one or various service points in the same companies.
- **Collection Service:** with this service aimed at clients in our network of stores and digital channels, we offer them the collection of user fees or obligations, allowing them better control and management of their collections and a more efficient administration of the raised funds.



OUR PURPOSE, MORE VALID THAN EVER



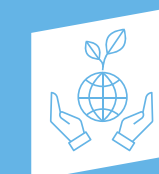
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GRI 102-2

102-6

- **Smart Cash:** service offered to small, medium and large companies with cash-intensive sale points. Through this service, we make smart vaults available to clients for the deposit of their collected cash, speeding up the registration of these amounts in their accounts and facilitating the management of cash and the coordination of transport to the bank.

CHANNELS

- **Internet banking for companies:** it is an agile and convenient channel through which our clients can manage their accounts, authorize operations, make payroll payments, suppliers and various payments, manage their foreign trade operations and consult their account statements for the last twelve months. It also has functionalities that seek to facilitate the financial management of companies, such as the visualization of their credit lines, the withdrawal of funds from PayPal accounts, the management of operations with preferential exchange rates and the request for letters of guarantee and the Disbursement of promissory notes from the web without the need for physical documents. Thus, we seek to improve the digital experience of clients continuously offering them new functionalities that can be adjusted to their times and needs.

- **Business Banking App:** we provide access to the main features of our Internet Banking for companies through mobile devices, allowing our clients to easily access their balances, request transfers and authorize operations from anywhere directly from their cellphone.
- **Trading Company:** we keep a close relationship with IFH Peru Ltd. Shanghai Representative Office, Trading Company located in China. We offer commercial platform services to help our business clients in their exports and imports with this country. This alliance makes us the first Peruvian bank with a physical presence for our clients in the Asian giant.
- **Solución Empresa:** service channels for commercial clients via telephone, email and WhatsApp for the resolution of queries, orders and claims, and to support and advise on the use of our digital channels. We want the client to feel supported in all their

Products for medium and small entrepreneurs:

- **Business account:** created based on the needs of our small business client with transactional plans customized for the client, legal entity and individual with a business. It has an agile opening (without physical documents) and accessible from the bank's website or our network of stores nationwide. The possibility of issuing a debit card associated with the account facilitates the withdrawal of cash in all bank channels and direct purchase in establishments.

It also includes free access to internet banking for companies and sending their monthly statement in digital format. Thus, with this account, small entrepreneurs have a tool to carry out digital transactions that allow them to focus on growing their businesses.

- **Cima:** a digital platform that provides access to the capital that entrepreneurs need. It seeks to include a neglected group of companies that do not have access to credit or advice to improve their credit score. With this solution, we help them, in addition to requesting a loan, to disburse it from the same platform. At Cima we advise the client in every step, from assisting them to approve the loan to delivering the money to their account. In addition, we provide the credit by observing the transactions of the entrepreneur's POS, thus calculating the amount of the loan that can be offered and discounting a daily percentage for its payment, without affecting liquidity. In this way, the entrepreneur can access loans in an agile and convenient way, and create a credit history for subsequent bank loans.
- **Simple collection:** with this service, we address clients who want to increase the collection of their companies quickly and easily. We offer small and medium-sized entrepreneurs a completely digital platform that allows them to join the service and configure their charges, making available in real time the collection of their payments and the information they need to carry out efficient management of them. In addition, we offer users all our digital and face-to-face channels (including the network of stores and Interbank agents) to provide them with the facilities they need to make their payments without inconvenience.



OUR PURPOSE, MORE VALID THAN EVER



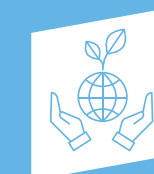
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Capital Market

GRI 102-2

102-6

In 2020, our business in the capital market had been consolidated thanks to the operation of a service platform under the dynamics of our clients, which offers the following solutions:

- **Treasury Management:** from the Position Desk, brokerage deals are carried out with international clients, providing them with currency exchange management services, investments, liquidity management and derivatives.
- **Distribution Desk:** manages brokerage with local clients, among which there are companies, corporations, institutions, real estate companies, small companies and individuals.
- **Institutional banking:** manages local and international funds. We seek to increase the deposit portfolio and growth opportunities through placements solidly.
- **Currency Exchange:** We offer the exchange among the world's leading currencies through the network of stores. We carry out dollar/sol exchange operations, and through selected stores, we exchange up to eight more types of money.



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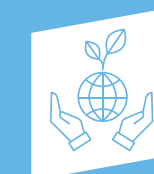
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Client Experience

- GRI 417-1
- 417-2
- 417-3
- 103-1
- 103-2
- 103-3

Our clients, on all platforms, receive a cordial and reliable treatment, coupled with relevant advice on products and services that will help them achieve their dreams. In 2020, we also invested in purchasing materials and adapting infrastructure to provide safe attention, both for them and for our collaborator.

Payment Facilities

Aware of the difficult economic situation derived from the health crisis, we facilitate the rescheduling of financing offered to individuals and companies. Thus, at the end of 2020, we rescheduled the loans of more than 385 thousand clients of personal banking and 14 thousand of commercial banking, for an accumulated amount that exceeded S/ 10.5 billion, equivalent to 25% of the total portfolio of bank credits. This benefit was provided without any penalty or commission charge.

In addition, the annual evolution of the valid loan portfolio was affected by the placement and prepayment of commercial loans under the Reactiva Peru program. At the end of 2020, the balance of said debts was S/ 5,887.9 million.



Customer Service Channels

GRI 102-4

102-6

At the end of 2020, we have 215 stores nationwide, 65% in Lima and 35% in the rest of the departments.

Likewise, we offer 5,586 Interbank Agent points for the attention nationwide of these operations: money withdrawals, service payments, deposits and others. 51% of these agents are located outside the capital city and, mostly, in grocery stores and pharmacies. For each transaction carried out, the correspondent agent receives a commission.

Finally, we also have 1,640 ATMs from the Global Net network, 62% in Lima and 38% in other regions of the country.

INTERBANK STORES, ACCORDING TO DEPARTMENT

Department	2019	2020
Áncash	4	3
Apurímac	2	2
Arequipa	10	9
Ayacucho	1	1
Cajamarca	4	3
Cusco	6	5
Huánuco	2	2
Ica	8	7
Junín	5	5
La Libertad	10	10
Lambayeque	7	5
Lima	165	139
Loreto	3	1
Madre de Dios	1	1
Moquegua	2	2
Pasco	1	1
Piura	10	8
Puno	4	3
San Martín	4	3
Tacna	3	3
Tumbes	1	1
Ucayali	2	1
Total	255	215*

INTERBANK AGENTS, ACCORDING TO DEPARTMENT

Department	2019	2020
Amazonas	14	30
Áncash	81	120
Apurímac	15	14
Arequipa	437	496
Ayacucho	70	78
Cajamarca	52	115
Cusco	129	155
Huancavelica	3	5
Huánuco	20	38
Ica	176	221
Junín	135	164
La Libertad	256	334
Lambayeque	169	289
Lima y Callao	2,210	2,881
Loreto	36	80
Madre de Dios	6	8
Moquegua	29	37
Pasco	11	16
Piura	202	265
Puno	28	40
San Martín	30	43
Tacna	32	35
Tumbes	38	58
Ucayali	38	64
Total	4,217	5,586

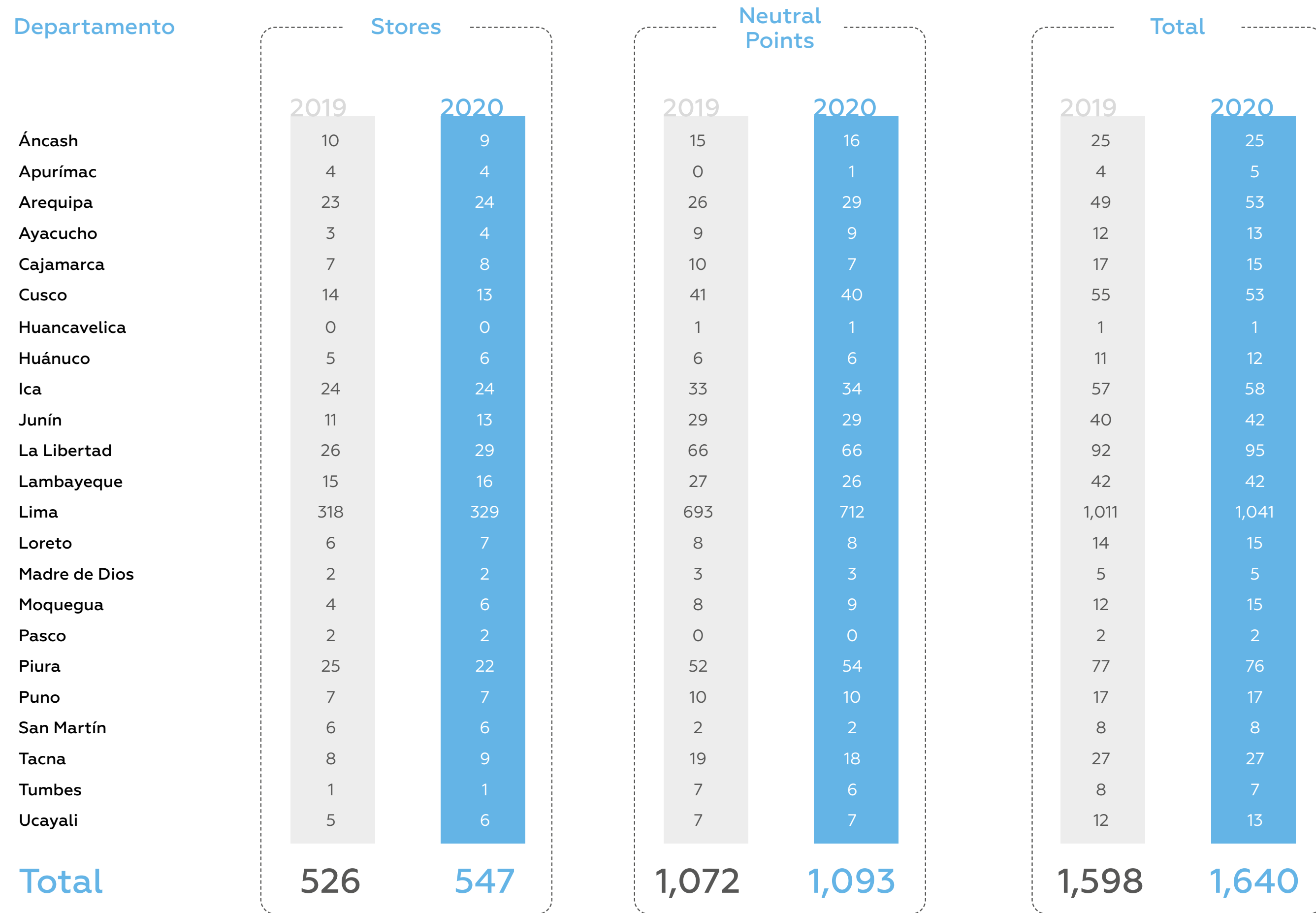
*Note: figure in accordance with the request sent to the SBS specifying the number of stores at the end of 2020.



GRI 102-4

102-6

INTERBANK ATMs, ACCORDING TO DEPARTMENT AND TYPE OF LOCATION



Market conduct management



To have the trust of our clients, we must properly manage all aspects of our conduct in the banking market. We do it based on three pillars: good business practices, information transparency and proper claims management.

Market Conduct Officer

Our Market Conduct Officer and his specialized team are in charge of compliance with the rules and procedures in this matter. They also comply with the best business practices at the national and international level and those associated with the different stages of the life cycle of the products we offer.

During 2020, the efforts of the Market Conduct Officer were adapted to the products and services most in-demand in the framework of the health emergency, which includes monitoring the observations made by the regulatory authority or the internal audit process.

Likewise, in 2020, we did not register any fine or sanction non-compliance with the Market Conduct Management Regulation (SBS Resolution No. 3274-2017).



Transparent Communication

GRI 417-3

The benefits and conditions of our products are communicated to our clients transparently and simply through our service channels and emailing communications. We voluntarily comply with the guidelines established by ASBANC, the entity in charge of regulating transparent communication with clients and future clients.

In addition, within the framework of the health emergency, we adopt empathic communication to support clients in this complex situation, prioritizing attention to their needs, ensuring their safety and well-being, as well as that of our employees, and guaranteeing the uninterrupted operation of our platforms, mainly digital banking and telephone banking.

We also implement educational content to educate our clients on tools and guidelines to conduct secure online operations. These education actions were implemented by all our digital contact platforms.

As part of our participation in ASBANC, we adopt the Code of Good Practices in the Relations of Financial Companies with the User.

Digital Transformation

GRI 102-2

102-10

At Interbank we put the client in the centre of all our decisions. We seek to anticipate their needs with a contextual offer and the best experience. During 2020 we have focused on helping them meet all their needs and enriching our offer, giving them a 100% digital and secure experience. Our commitment to a new way of doing banking is reflected in the capital investments made, which amounted to S/ 160 million in 2020. From the total, 40% is directly related to the digital transformation process.

Quickness

In recent years, we have been evolving and implementing changes in processes, tools, and profiles to offer better products to our clients. Among these changes, we can mention adopting the agile framework in 100% of teams responsible for the development of products and services for our clients, with roles such as scrum masters, data engineers, user experience (UX) designers, and growth hackers.

As part of that model, we also develop a monitoring scheme to assess how we evolve and improve client experiences with our products and services.

Customer Privacy

GRI 418-1

103-1

103-2

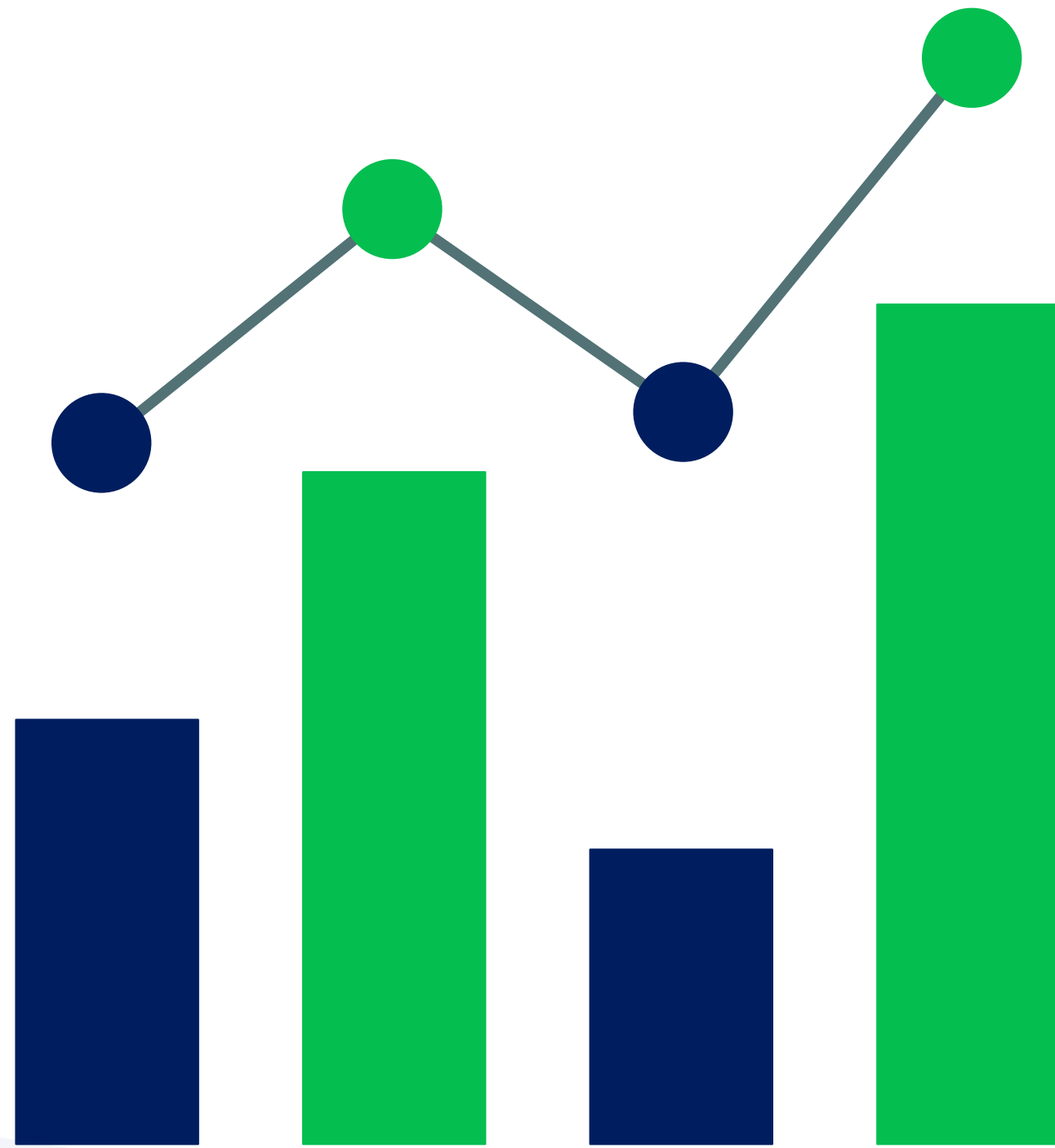
103-3

Preserving the confidentiality, availability and integrity of the information and the channels and services we offer is a management priority. Our Information Security Policy provides the guidelines and responsibilities for the management of information security risks in different areas, including that related to the risk related to suppliers and security in contracting and outsourcing.

We also have a model for cybersecurity management, which includes processes, people and technologies to preserve the security of assets against different types of threats. Therefore, in 2020 we implemented new security standards in payment methods such as PCI DSS for switching services to external entities and ATM.

In addition, we strengthen the measures for the prevention, identification and reporting or elimination of fraudulent sites that seek to supplant the bank's channels. These types of incidents increased in 2020 in the context of social immobilization due to the health crisis.

We also ensure all technical and specialized services for the remote work of collaborators in a safe and agile way.



Economic performance

The management and measurement of our economic performance is accomplished by developing a strategic plan and an annual budget. In 2020, Interbank deployed a business continuity plan since the beginning of March, to face the impacts of the COVID-19 pandemic on its operations, with actions that spanned the different levels of our organization.

GRI 201

103-1

103-3



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Economic Results

GRI 102-7

201

103-2

The net sales volume (net financial margin) of Interbank amounted to S/ 885.5 million, reducing S/ 1,067.0 million compared to 2019. This result was explained by an increase of S / 1,084.4 million in provision expenses and a reduction of S/ 229.7 million in financial income, partially offset by a reduction of S/ 247.1 million in financial expenses.

The growth in provision expenses was mainly explained by higher requirements in the consumer and corporate portfolios as a result of the deterioration recorded by the impacts of the COVID-19 pandemic. The registry of voluntary provisions established to address the deterioration in the loan portfolio derived from the economic slowdown and loan rescheduling associated with the COVID-19 pandemic also increased requirements.

For its part, the decrease in financial income was mainly driven by reductions of S/ 180.8 million in interest on loans and S/ 80.1 million in interest on cash and interbank, partially offset by an increase of S/ 41.8 million in interest on investments.

Subsequently, the lower financial expense was mainly explained by decreases of S/ 184.9 million in interest on deposits and S/ 69.2 million in interest on bonds, partially offset by an increase of S/ 8.1 million in interest on debts and interbank loans.

Finally, we have that Interbank's adequate equity amounted to S/ 8,742.1 million in 2020, increasing 13.8% compared to 2019. Primary capital represented S/ 5,930.7 million, while secondary capital S/ 2,811.5 million.



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Economic value generated and distributed

GRI 201-1

102-45

In accordance with the accrual principle, the Retained Economic Value (SEE) of the bank's activities has been calculated as detailed in the following table:

DIRECT ECONOMIC VALUE GENERATED AND DISTRIBUTED

	2019	2020
INCOME		
Net sales + income from financial investments + sale of assets	3,393.0*	3,288.7
DIRECT ECONOMIC VALUE GENERATED	3,393.0	3,288.7
EXPENSES		
Employee wages and benefits	656.8	591.6
Operating costs: administrative expenses + depreciation and amortization + others	886.7	872.6
Community: donations + Investment in social programs	5.4*	5.5
Government: income tax	395.2	31.4
Government: taxes and contributions	26.0	27.3
shareholders: dividends	467.0	302.3
Other expenses	13.5	13.3
ECONOMIC VALUE DISTRIBUTED	2,450.6	1,843.9
ECONOMIC VALUE RETAINED	942.4	1,444.8

*According to the GRI methodology, based on financial statements
Note: A precision has been made in two figures for 2019.

The following list of companies appears in our unaudited individual financial statements, as well as in other financial and economic documents:

Interbank Subsidiaries

- Internacional de Títulos Sociedad Titulizadora S.A. - Intertítulos S.T.
- Compañía de Servicios Conexos Expressnet S.A.C.

Interbank's associated investments

- Procesos MC Perú S.A.
- Compañía Peruana de Medios de Pago S.A.C. - Visanet
- La Fiduciaria S.A.



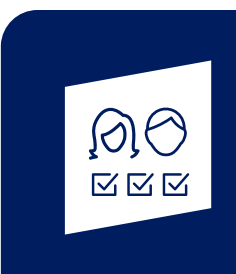
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Procurement Practices

- GRI 102-9
- 102-10
- 204-1
- 103-1
- 103-2
- 103-3
- SMV

At Interbank, we believe that achieving our objectives and how we achieve them are oriented towards a sustainable and reciprocal benefit with our society. Suppliers are our strategic partners for this purpose.

Supplier companies comply with selection processes by the importance of their products and services to ensure the continuity and stability of our operations. Any relationship with them is governed by principles of transparency and integrity and guidelines

such as those established in the Code of Ethics for Suppliers. We have a purchasing manual and a purchasing policy.

Regarding the contracting of local suppliers, this year, we registered a total of 812 suppliers, 92% (750) of which have tax address in Peru, while 8% (62) are domiciled abroad. If only suppliers of technological solutions are considered, this indicator varies, registering 54% of national suppliers and 46% foreign suppliers.



Our talent

Since the beginning of the health emergency, our priority has been protecting our more than 6 thousand employees health. Our vision of being the best bank based on the best people gained relevance in this situation. Employees showed a high degree of empathy, responsibility and solidarity.

In this context, we implement:

- ✓ Remote work: we established protocols to facilitate employees who could do it, including people at high risk, who have a disease, treatment, who are pregnant or who have to take care of someone in a vulnerable situation. 50% of the employees worked under this scheme, and for this, we provide the technological and security resources required.
- ✓ Attention in Financial Stores: To protect our employees' health who continued to provide awareness in the bank's physical channels, we implemented additional protection measures such as acrylic dividers, special service hours, and the use of personal protective equipment.
- ✓ Headquarters: we implement distancing, signalling and cleaning measures so that employees who, due to their functions in the continuity of operations, have safe space.

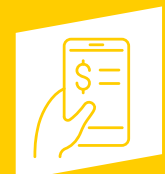
GRI 401

103-1

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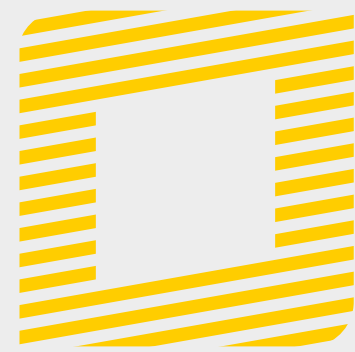
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Management of employees

We have the Code of Ethics and Internal Work Regulations as guiding documents for the behavior of employees. We promote equality, diversity and non-discrimination through the Diversity, Equity and Inclusion Policy, approved on December 18, 2018, and we protect the integrity of employees through the Policy for the Prevention, Treatment and Punishment of Sexual Harassment, approved on December 20 September 2019.

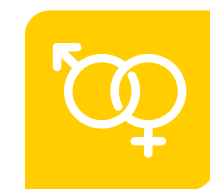
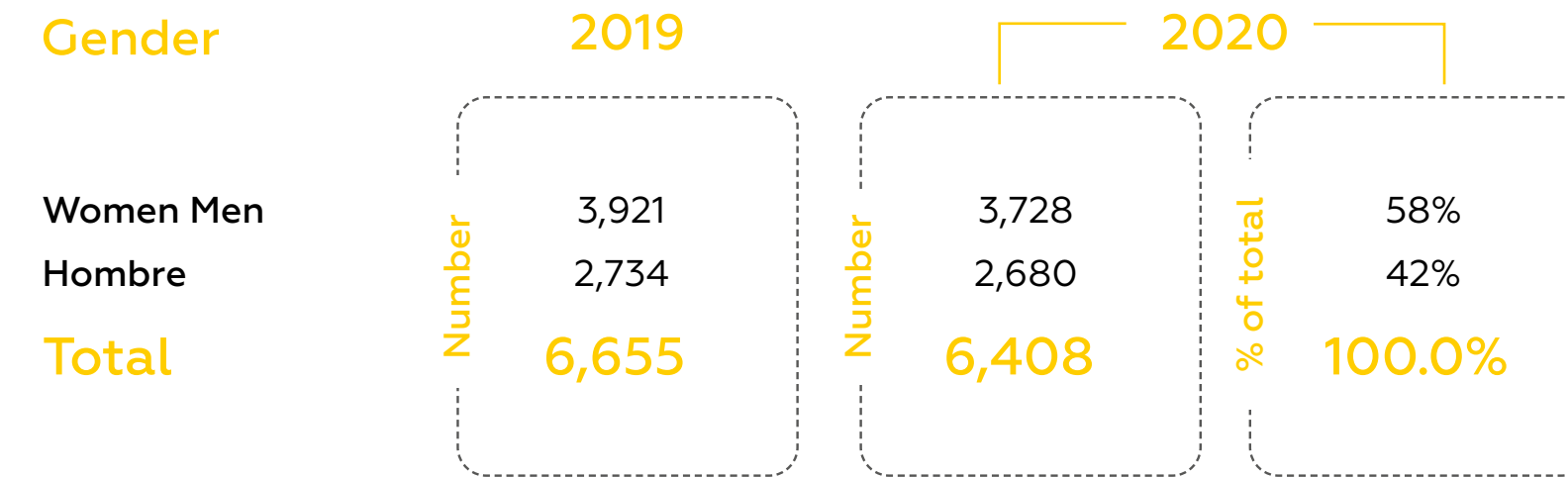
At the end of 2020, we have 6,408 employees, of which 58% are women.

GRI 102-8

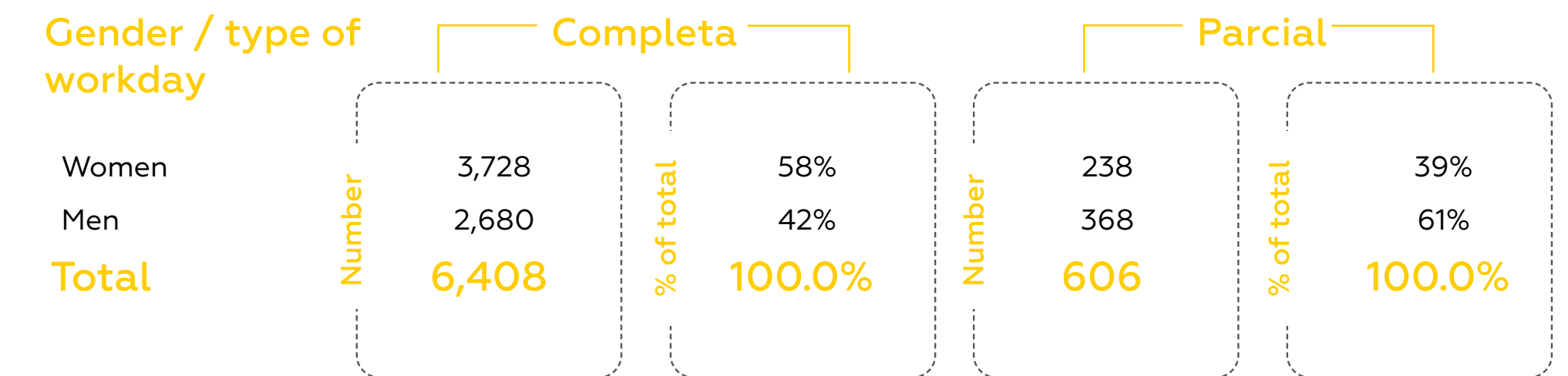
SMV



EMPLOYEES, ACCORDING TO GENDER



EMPLOYEES, ACCORDING TO GENDER AND TYPE OF WORKDAY



It is important to highlight that our activities are carried out by employees directly linked to the bank. We do not carry out significant hiring or firing due to seasonal factors. In addition, we promote and facilitate communication channels for our employees to resolve their queries and concerns about the management and their development in the bank. In that sense, we recognize and respect the right to freedom of association, not having registered an association at the end of 2020.



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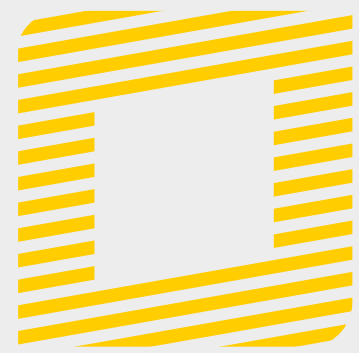
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Talent attraction and retention

GRI 401-1

103-1

103-2

103-3

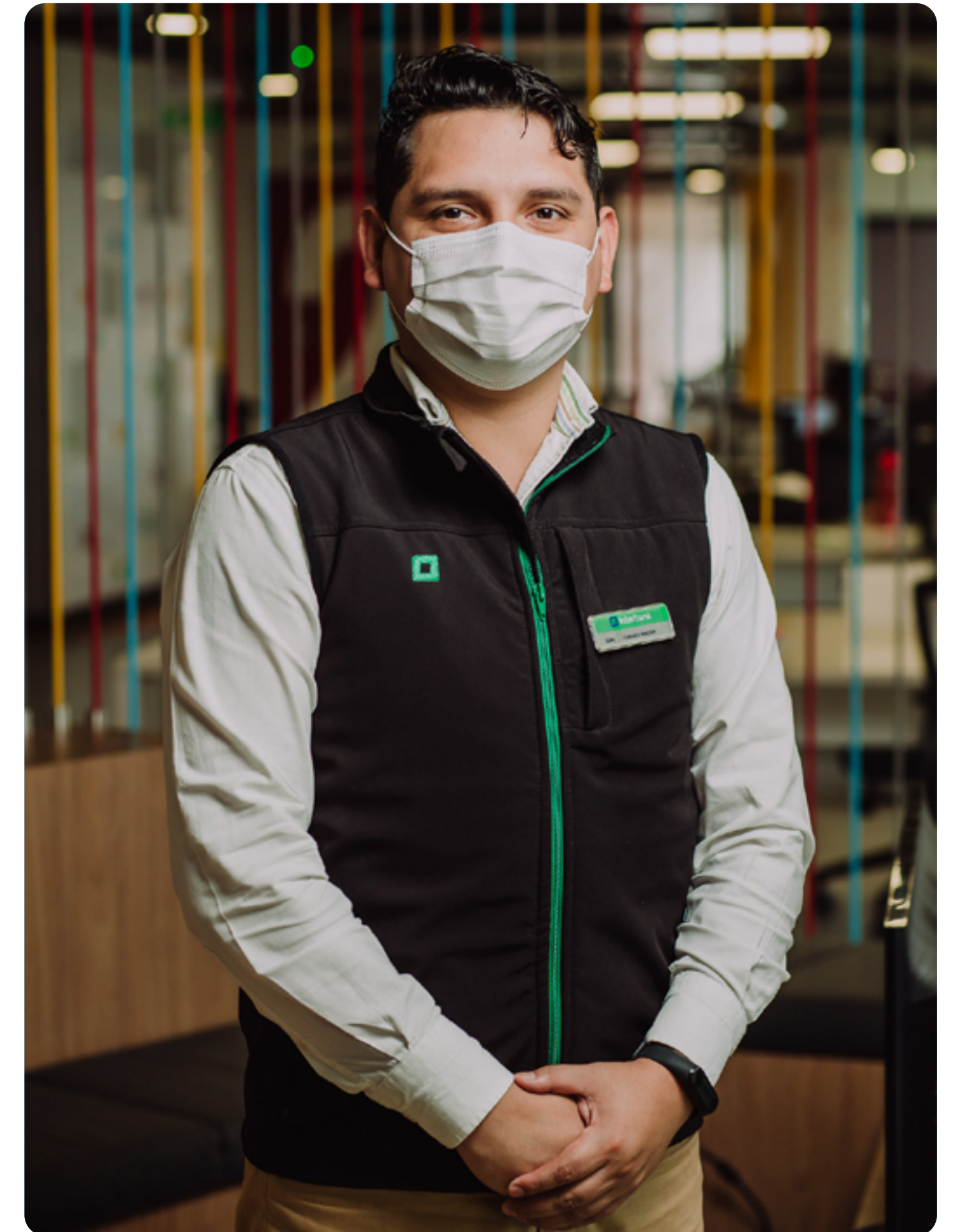
SMV

We manage our employability to attract, retain and develop talent, offering a value proposition. The Human Development and Management area relies on the critical work of the Talent Attraction and Talent and Career Management units.

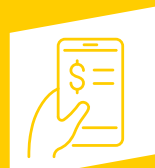
For Interbank, talent management is a strategic priority. The policies and manual govern our actions to attract and retain talent for recruitment and movement of personnel, selection and hiring, as well as a general compensation policy. Operationally, we attract and select talent digitally, which allows efficiency and agility in the process for both parties.

In addition, aligned with the digital transformation of the business and looking for different ways of doing things, the Talent Attraction area is constantly searching for trends and new technologies that contribute to our objectives as an area. We have also built an employer branding communication strategy in digital media such as LinkedIn, Facebook and Instagram.

The statistical information included in this section was obtained from the records of our internal PeopleNet application.



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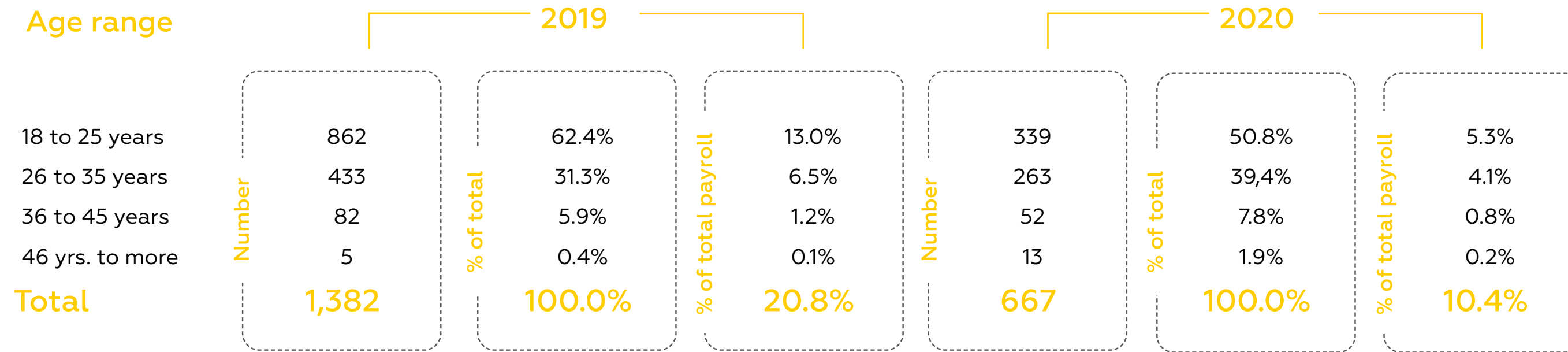
New Talent

GRI 401-1

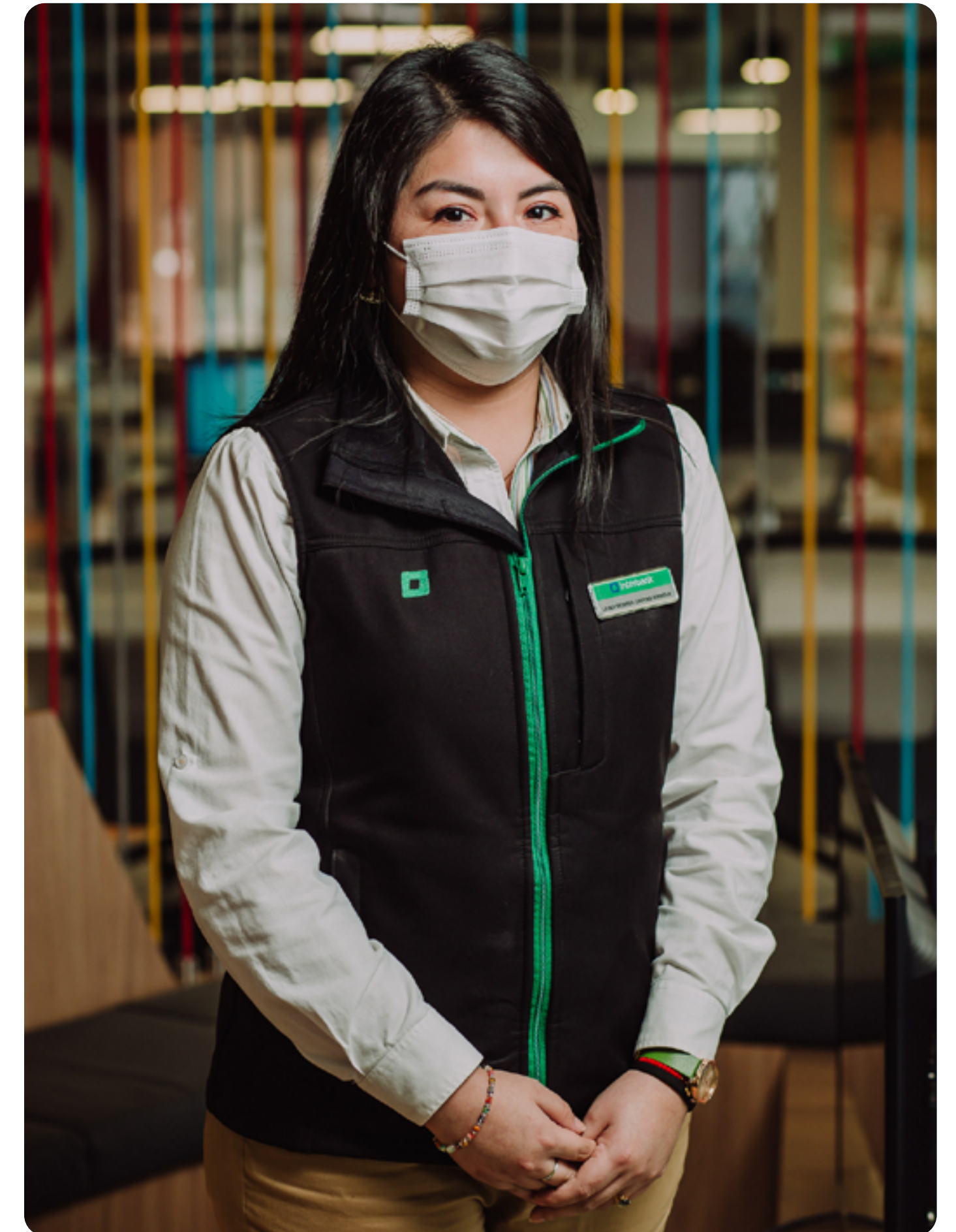
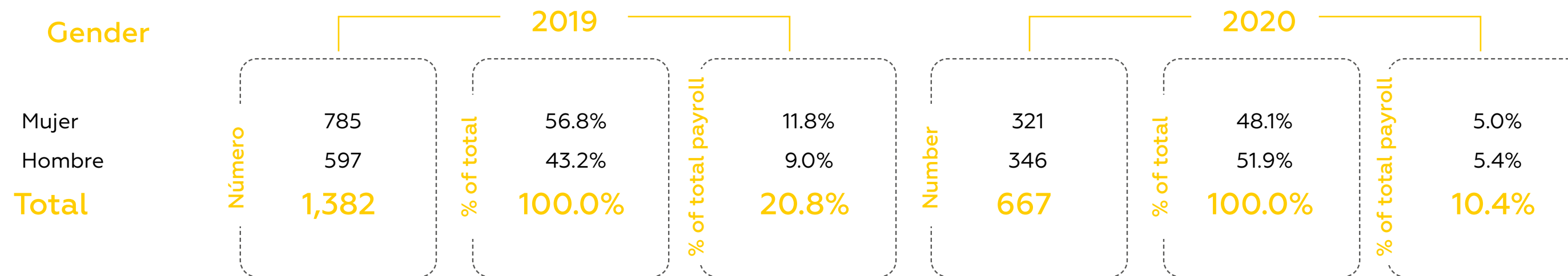
During 2020 we incorporated 667 employees. 50.8% were between 18 and 25 years old, and 48.1% were women.



NEW EMPLOYEES HIRES, ACCORDING TO AGE RANGE



NEW EMPLOYEE HIRES ACCORDING TO GENDER



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NEW EMPLOYEE HIRES, ACCORDING TO DEPARTMENT IN WHICH TASKS ARE PERFORMED

GRI 401-1

Department

Department	2019			2020		
	Number	% Of Total	% Of Total Payroll	Number	% Of Total	% Of Total Payroll
Lima	1,019	73.7%	15.3%	565	84.7%	8.8%
Arequipa	48	3.5%	0.7%	11	1.6%	0.2%
La Libertad	42	3.0%	0.6%	10	1.5%	0.2%
Piura	19	1.4%	0.3%	0	0.0%	0.0%
Cusco	26	1.9%	0.4%	9	1.3%	0.1%
Puno	20	1.4%	0.3%	3	0.4%	0.0%
Lambayeque	38	2.7%	0.6%	6	0.9%	0.1%
Ica	29	2.1%	0.4%	8	1.2%	0.1%
Junín	39	2.8%	0.6%	10	1.5%	0.2%
Cajamarca	12	0.9%	0.2%	4	0.6%	0.1%
Loreto	4	0.3%	0.1%	1	0.1%	0.0%
Moquegua	9	0.7%	0.1%	3	0.4%	0.0%
Tacna	12	0.9%	0.2%	1	0.1%	0.0%
Ucayali	9	0.7%	0.1%	3	0.4%	0.0%
Áncash	11	0.8%	0.2%	9	1.3%	0.1%
Apurímac	7	0.5%	0.1%	7	1.0%	0.1%
Ayacucho	9	0.7%	0.1%	3	0.4%	0.0%
San Martín	13	0.9%	0.2%	2	0.3%	0.0%
Tumbes	2	0.1%	0.0%	3	0.4%	0.0%
Huánuco	12	0.9%	0.2%	6	0.9%	0.1%
Madre de Dios	1	0.1%	0.0%	0	0.0%	0.0%
Pasco	1	0.1%	0.0%	3	0.4%	0.0%
Total	1,382	100.0%	20.8%	667	100.0%	10.4%

Turnover

GRI 401-1

In 2020, 914 dismissals were registered.



TURNOVER AGE RANGE

Age range	2019		2020	
	Number	Turnover rate	Number	Turnover rate
18 to 25 years	611	40.8%	338	37.0%
26 to 35 years	664	44.4%	408	44.6%
36 to 45 years	170	11.4%	116	12.7%
46 yrs. to more	51	3.4%	52	5.7%
Total	1,496	100.0%	914	100.0%



TURNOVER, ACCORDING TO GENDER

Gender	2019		2020	
	Number	Turnover rate	Number	Turnover rate
Women	870	58.2%	514	56.2%
Man	626	41.8%	400	43.8%
Total	1,496	100.0%	914	100.0%



TURNOVER, ACCORDING TO DEPARTMENT

GRI 401-1

Department	2019		2019	
	Number	Turnover rate	Number	Turnover rate
Lima	1,167	7.0%	710	77.7%
La Libertad	28	1.9%	22	2.4%
Cusco	27	1.8%	24	2.6%
Ica	27	1.8%	16	1.8%
Lambayeque	25	1.7%	12	1.3%
Arequipa	40	2.7%	8	0.9%
Puno	22	1.5%	14	1.5%
Piura	20	1.3%	31	3.4%
Cajamarca	11	0.7%	24	2.6%
Junín	32	2.1%	2	0.2%
Áncash	13	0.9%	2	0.2%
Loreto	6	0.4%	2	0.2%
Tacna	10	0.7%	5	0.5%
Moquegua	16	1.1%	5	0.5%
San Martín	8	0.5%	8	0.9%
Ucayali	9	0.6%	8	0.9%
Tumbes	2	0.1%	4	0.4%
Huánuco	14	0.9%	6	0.7%
Ayacucho	13	0.9%	2	0.2%
Apurímac	6	0.4%	6	0.7%
Pasco	0	0.0%	0	0.0%
Madre de Dios	0	0.0%	3	0.3%
Total	1,496	100.0%	914	100.0%

In case of retirement or dismissal situations, we offer some of our employees in the process of leaving, job reinsertion programs developed with external consultants.

Working environment

GRI 401-1

103-2

103-3



Annually, we promote the participation of our employees in the survey to measure the internal work environment and leadership. The results of these studies make it possible to manage and strengthen an internal culture based on values. Interbank has led the Top 5 of the renowned international Great Place to Work ranking in recent years. Since 2017, we have established objectives based on the Employee Net Promoter Score, an indicator that identifies how likely an employee will recommend Interbank as a job option. Likewise, it establishes goals according to the survey to measure the internal work environment derived from Great Place to Work.



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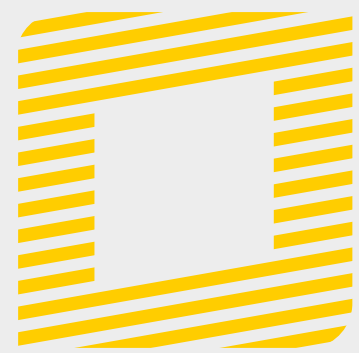
OUR TALENT



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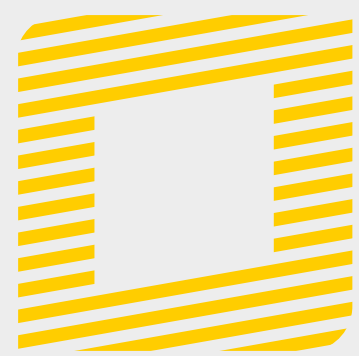
Plan of Benefits

All our employees, regardless of the type of contract or workday can access the following benefits:

- GRI 401-2
- 103-1
- 103-2
- 103-3

- Preferential conditions (interest rates, exchange rate, credit card membership exemption, maintenance discounts and replacement fees) in various financial products offered by the bank (salary account, term deposits, credit cards, debit cards. Severance payment accounts, credits, vehicle insurance).
- Emergency and vacation loans.
- Payment of benefits (advance distribution of profits, payment of school fees, Christmas bonus).
- Agreements with educational institutions
- EPS health plan and additional benefits (First aid stations free of charge and nutritionist, preventive health check-up).
- Automatic Vida Ley insurance (from the first day of work).
- Emotional health program: "A special time for you".
- Training and development courses in virtual mode
- Possibility of acquiring mobile phone plans and equipment at corporate prices.

- Welfare benefits (access to Las Brisas country club, gifts for the birth of a son or daughter, maternity workshops, additional day of paternity leave, days off due to the death of a family member, thanks for time of service, "Free Time " digital coupon book, Club Intercorp discounts," Summer with a job" for employees' children, dance classes," Carnival of offers").
- Internal job opportunities and in the rest of the Intercorp group.
- Summer Schedules
- "Summer with work" for the children of employees (in summer, our children, between 13 and 16 years old, are invited to participate in a one-month program to work in the different companies of the group).
- Flexibility in the starting and finishing time
- Additional Free time Coupon book at various times and/or dates: up to 14 free hours each semester, usable without any justification, allowing you to enjoy more quality time.
- Four-day increase in paternity leave.
- Health insurance contract for same-sex couples.



Occupational Health and Safety

- GRI 403-4
- 403-1
- 403-2
- 403-3
- 103-1
- 103-2
- 103-3
- SMV

Our Occupational Health and Safety Policy (OSH) establishes the priority of guaranteeing a safe workplace for all employees, regardless of their position, location or hiring regime, in safeguarding their life, physical integrity and well-being. For this, a culture of prevention of incidents, accidents at work, occupational diseases, and other occupational risks is emphasised, which applies at all levels.

We have an Occupational Health and Safety Committee and an Occupational Health and Safety Management System. The Committee, as the regulations indicate, performs functions at all levels of our organization and represents 100% of our employees.

As far as the Occupational Health and Safety Committee is concerned, its tasks include:

- Review and maintain the documents of the Occupational Health and Safety Management System (SGSST).
- Investigate and analyze the work accident and incident reports
- Carry out inspections related to the prevention of occupational hazards.
- Verify compliance with legal and technical OSH standards through inspections and observations of the work environment

- Plan meetings, awareness actions and training in OSH that involve all employees.

The Committee meets monthly to track and monitor the records. Its work is also complemented by the service of an occupational doctor, who coordinates occupational medical evaluations, conducts training and undertakes preventive actions in the matter.

WORK ACCIDENT RECORD

INDICADOR	2019	2020
N.º of direct employees	6,655	6,408
Total hours worked by all direct employees during the financial year	1'558,320	1'506,720
N.º of minor accidents (direct employees)	7	2
N.º of disabling accidents (direct employees)	6	6
N.º of fatal accidents (direct employees)	0	0



Health and Safety during the pandemic

- GRI 403-1
- 403-2
- 403-3
- 103-1
- 103-2
- 103-3

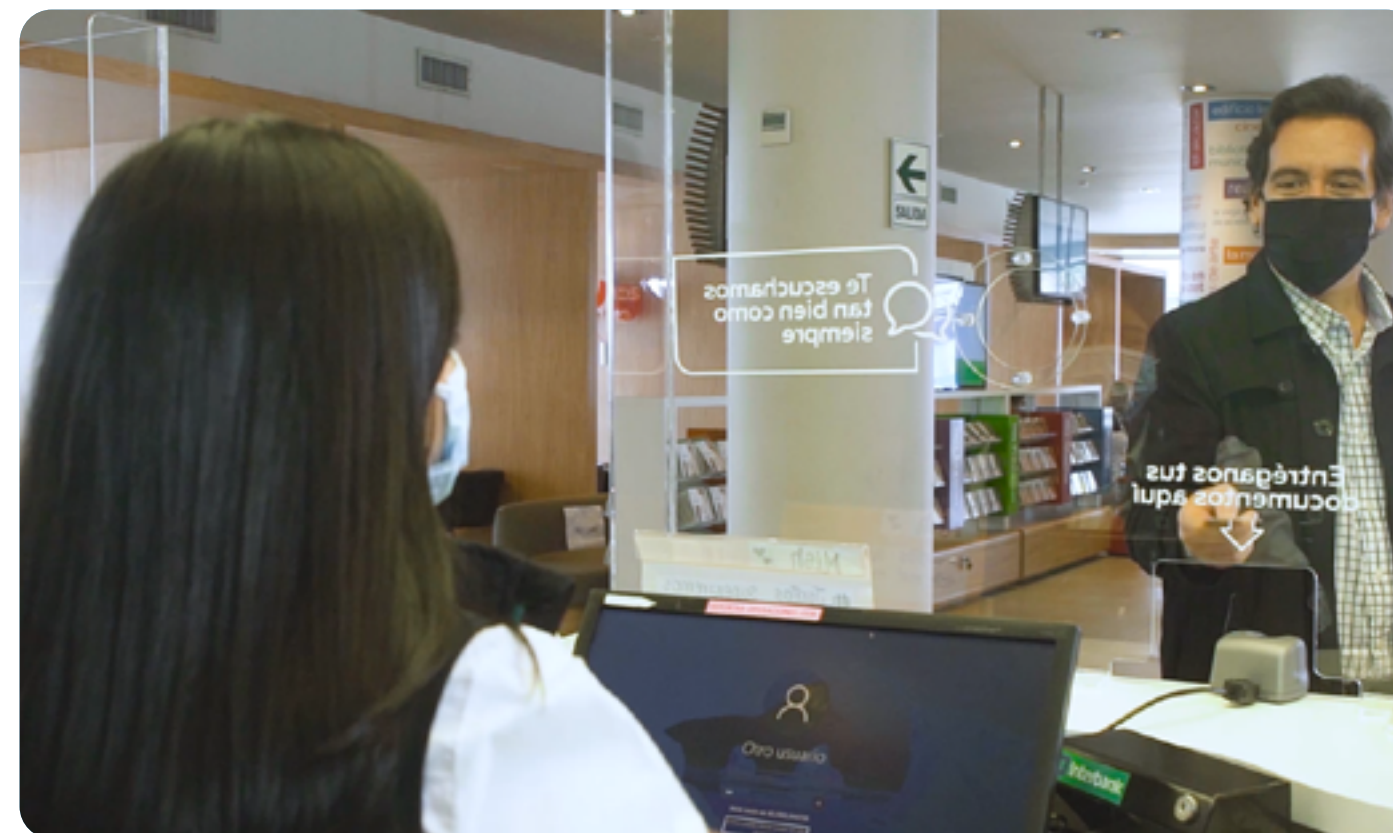
We digitally train all of our employees, allowing them to have permanent access to training material. In 2020 we included stress management, risk hazard, incident prevention, active breaks, and COVID-19 prevention in training.

In addition, due to the health crisis, we coordinate with the occupational medical service to monitor the health of our employees. We also carried out a plan for the surveillance, prevention and control of COVID-19 at work, which took into account all the provisions and recommendations of the Ministry of Health and the World Health Organization.

Likewise, we invest in purchasing of materials and the adaptation of infrastructure that allows the continuation of our operations in a safe way, both for collaborators and clients.

We took some additional measures and included pregnant and lactating women within the vulnerable population that worked under the home office modality. Of the 298 pregnant employees, 33% did remote work, while 67% who did face-to-face job were granted paid leave.

We must point out that the Superintendency of Labor Inspection has required Interbank information about safety and health protocols at work in the health emergency context.



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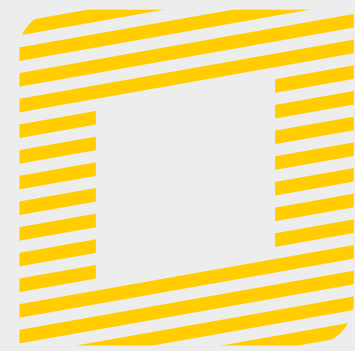
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Transformation Leadership

GRI 404-2 103-1 103-2 103-3

Our training activities make it possible for all our employees to respond appropriately to our business’s challenges, identify opportunities to improve personal and professional skills and certify their progress while reinforcing our values, leadership capacity, and other outstanding competencies.

We care about providing them with new tools in core topics with a focus on digital and analytics to enhance their skills and soft skills training so that they can successfully perform their role and take on new challenges. We also implement transversal programs concerning culture.

Learning Programs

During 2020, as in previous years, we developed together with the Intercorp Corporate University (UCIC) a network of virtual courses with Learning Ecosystem learning methodology, focused on promoting Interbank competencies, based on

hard and soft skills, which have a knowledge measurement to evaluate the learning impact. We also develop a series of talks and webinars throughout the year to train their skills.

In 2019 we had already provided some of our virtual mode training, but the COVID-19 situation made us take all the activity in an online format. Thus, we support our employees with courses that provided them with information on the “new way of working”. In this way, we offered knowledge and guided them in an adaptation process to maintain work and personal balance without losing interest in learning.

We encourage the self-learning of our employees with communications about learning platforms such as Crehana or Ivy League that opened their courses for free or offered webinars to the general audience on digital issues and soft skills. Then, we began to provide virtual talks on emotional well-being issues to support our employees in the current situation. We also launched a course of six sessions of raja yoga.

Average completion in all courses exceeded 95%.Average completion in all courses exceeded 95%.



Training indicators and performance review

GRI 404-1 404-3 103-1
103-2 103-3



At Interbank, we develop performance reviews at the beginning of each year. This process includes assessing the fulfilment of objectives and reviewing the most relevant competencies for an Interbank employee: customer orientation, determination, collaboration, determination, among others. In 2020, 6,137 employees participated in the performance evaluation process; of that total, 43% were men and 57% women.

During 2020, our employees registered a total of 69,263 hours of training. Of this total, 60.7% corresponds to training sessions for women.

Regarding performance evaluation, we carried out 5,877 assessments (96%).

Labor level

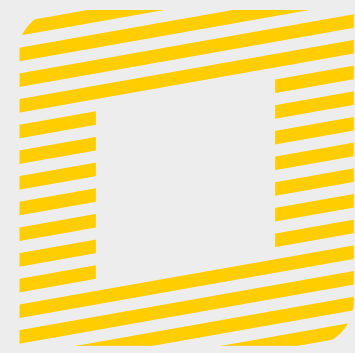
Vice Chairmen
Managers and assistant managers
Heads and supervisors
Employees
Total

	Number of Training Hours		
	Male	Female	Total
Vice Chairmen	37	33	70
Managers and assistant managers	1,212	1,302	2,514
Heads and supervisors	4,642	6,373	11,015
Employees	21,287	34,377	55,664
Total	27,178	42,085	69,263

Labor level

Directors
Managers and assistant managers
Heads and supervisors
Employees
Total

	Number of evaluated persons		
	Male	Female	Total
Directors	7	3	10
Managers and assistant managers	108	79	187
Heads and supervisors	357	345	702
Employees	2,032	2,946	4,978
Total	2,504	3,373	5,877



Diversity and equal opportunities

- GRI 405-1
- 103-1
- 103-2
- 103-3
- GRI 405

At Interbank we seek that our teams reflect the diversity of Peru and the society in which we live. That is why we are convinced that having diverse work teams positively impacts creativity and innovation, allowing us to better understand and serve our clients, helping them fulfil their dreams.

We do not discriminate, and we want to have capable employees, regardless of their race, colour, sex, age, marital status, gender, sexual orientation, belief, disability, ethnic group, nationality, economic condition or of any other nature and all the characteristics that make us unique beings.

We have a Diversity Policy as well as a Diversity and Inclusion Committee made up of the General Manager, two representatives of the Vice Chairmanship of Corporate and Legal Affairs, two representatives of the Vice Chairmanship of Distribution Channels, two representatives of the Division of Management and Human Development and one or more representatives selected by the aforementioned members.

The Diversity Committee has the following specific functions:

- To propose actions and policies that promote equity, diversity and inclusion in the organization.
- To approve the diversity and inclusion plan, based on the proposal prepared for this purpose by the Management and Human Development department.

- To execute, through its members, the function of spokesperson for the actions of the diversity and inclusion plan.
- To analyze the cases contrary to the Diversity Policy of which it becomes aware and suggest incorporating improvements in the practices and organization processes.
- The committee meets every quarter to review the progress of the Diversity Work Plan.

Good Practices

In 2020 we were recognized in the Top 3 of the PAR Ranking of Peru, Aequales annual diagnosis that rewards organizations with best practices of gender equity and diversity. Likewise, Interbank obtained the third position in the ranking of companies with more than 1,000 employees in Peru and was also recognized in the Top 10 in Latin America, in a measurement that evaluated the progress in gender equity and diversity of 910 companies in 16 countries.

Some practices that we promoted during 2020 were:



GRI 405-1 103-1 103-2 103-3

We create learning spaces about diversity

We organized talks with experts who helped us break gender stereotypes and paradigms. This learning space allows us to reinforce our teams' commitment to diversity with the knowledge that can be applied and disseminated in personal and work life. All the talks have been given in the form of webinars, and we held them with GenderLab and Aequales.

we strengthened our attraction and selection processes with a gender perspective

We seek to generate the conditions that allow a fair system where people are given the opportunity they deserve, thanks to their ability. That is why we trained our leaders and the Interbank Human Development and Management team on unconscious biases. In the Recruitment area, we implemented inclusive language in our job advertisements and implemented a gender-free recruitment form. In selection, we include a diverse panel with women in the shortlist.

Inclusive language and communications

We use non-discriminatory, violent or sexist language in our communications. We promote a communication style that shows inclusiveness.

It's time for equality

In 2020 we promote monthly campaigns and carried out various communication actions on sexual harassment at work, the importance of the role of women, diversity and equity, as well as the elimination of violence against women.

Social name in Photo check

There are critical pending aspects for the LGTBQ+ population; that is why we decided to take action and

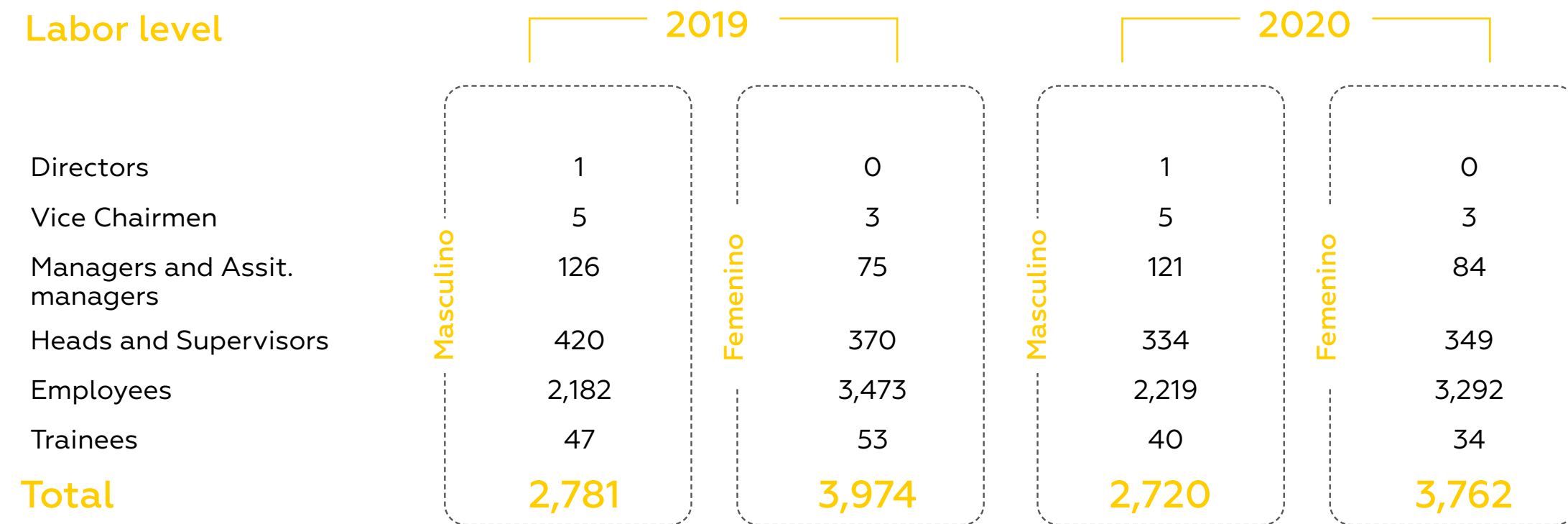
the employees who so wish can use their social name in the photo check.

Zero tolerance for harassment

At Interbank we seek to be a safe environment for everyone; that is why we have a Policy for the Prevention, Treatment and Punishment of Sexual Harassment, and we define clear guidelines. We did not stop spreading our reporting channels during the pandemic or training 100% of our employees virtually.

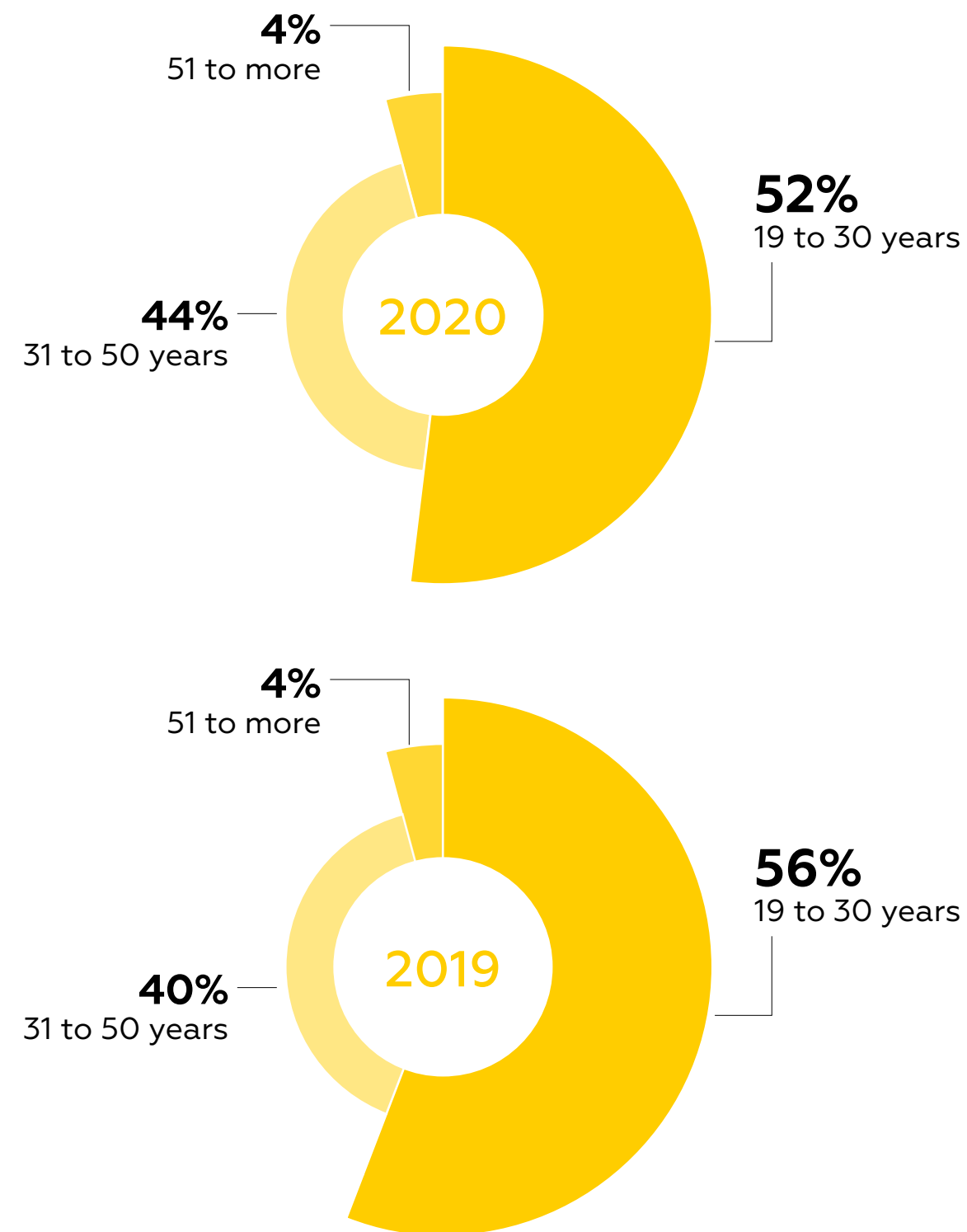


EMPLOYEES, ACCORDING TO LABOR AND GENDER LEVEL





EMPLOYEES, ACCORDING TO AGE



What is InWomen?

GRI 405-1 103-2 102-12

Strengthening the skills and abilities of our leaders is a task that began in 2017 and we know that crisis widens the gaps between men and women, for this reason we believe that today more than ever we must reaffirm our commitment to equal opportunities.

InWomen is a proactive leadership program aimed at empowering female leadership in the bank to turn women into change agents. This program cuts across all-female leadership positions and is aligned with Intercorp’s strategy that seeks to accelerate female representation in key positions in organizations.

InWomen InLider: we began to work on the competencies of our division managers and central managers so that they strengthen their competencies, can impact the development of their collaborators and, with this, contribute to a culture of equity, respect and space to exercise leadership.

- InWomen Interbank for Assistant Managers: given the program’s success and with the help of UCIC, InWomen Interbank rises which seeks to continue generating allies and agents of change to promote a culture of diversity and inclusion throughout the organization.
- InWomen Interbank for female bosses: our concern to empower our leaders led us to design a program for our female bosses to empower their leadership based on self-discovery, to achieve their own goals and be agents of change.



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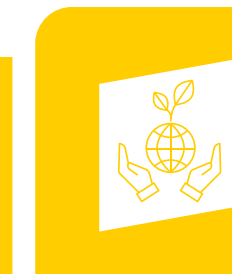
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Commitment to sustainability

We believe in our potential to contribute to the sustainable development of Peru. For this reason, all the actions of social and community impact that we carry out are aligned with the Sustainable Development Goals (SDG). Mainly, we focus on the following SDGs

- 5** gender equality
- 7** affordable and uncontaminated energy
- 8** decent work and economic growth
- 12** Responsible consumption and production
- 17** Alliance to achieve objectives

In addition, this vision has been integrated into the bank's sustainability strategy.



Social Initiatives

GRI 413-1

203-2

103-1

103-2

103-3

My Police Station, My Pride

Contest organized since 2017, together with the Ministry of Internal Affairs and the National Police force of Peru, intending to make visible, recognize and rewarding the good practices and initiatives that the police and police stations throughout the country develop to provide a quality service to the community. The vision of national recognition is to have a police station that makes the community proud, provides an efficient service to the population and raises public respect and trust towards the police institution.

In 2020, the recognition emphasized rewarding the best actions implemented to face the health emergency. We received 505 applications through a virtual form, most of them from Lima (99), Arequipa (58), Ancash (35), Piura (26) and Ica (22), resulting in awarded:

- PNP Police Station of Familia Ayacucho, in Ayacucho, with the "Strategic points of attention, orientation and support to the user within the framework of the national emergency COVID-19". This initiative makes it possible to identify through the analysis and evaluation of the results

of a survey carried out on the population the convenience of installing decentralized service points in two districts with the highest incidence of violence against women and members of the family group, to provide a closer, immediate and timely service.

PNP Abancay Police Station, in Apurímac, for implementing the "Contigo Ciudadano" application, to provide support to citizens under three types of service: complaints, S.O.S. alerts and scheduling appointments to receive professional help, all in real-time and for free, thus helping the citizen not have to leave home to obtain psychological counselling, legal advice and others.

- PNP Tingo María Police Station, in Huánuco, for the "Together we will defeat COVID-19" initiative, included activities such as "At home I learn Tingo María", in response to the difficulties of several children to access virtual classes due to lack of resources. The police officers formed a group of volunteer teachers called "Innovative Teachers" and dynamically developed the classes, including shows by "Los Politíteres" and disseminating preventive measures against COVID-19.



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- 103-2
- 103-3
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- 103-2
- 103-3

“PLATA DEL PERU” National Contest

We continue to support the enhancement of the ancient techniques of the country’s silversmith artisans and greater visibility for their talent. Together with the Patronato Plata de Peru, we strive to carry out the 24th edition of this contest, adapting its processes to enhance its technique, preserve its art and show its works made in filigree, jewellery and goldsmiths. During October and November 2020, the metalsmiths left their works in the Financial Stores of various country departments, respecting the security measures and at a pre-established schedule.

In this edition, 87 artisans from Arequipa, Ayacucho, Cajamarca, Lambayeque, Cusco, Junín, Lima and Piura participated, with pieces of art that were transferred to the capital with extreme care, so that the judges of the contest could evaluate them.

Unlike other years in which an exhibition of the pieces was held in the gallery of the Interbank Tower. In 2020 a special place was prepared on the sixth floor of the Tower, with different evaluation schedules. Each jury member could appreciate the

pieces and rate them for their design, originality, technique and finish, respecting social distancing.

The spouses of Huancavelica origin and silversmith artisans, Fredy Tito Ramos and Dora Ortiz, in the representation of Lima, won the Patronato de Plata de Peru 2020 award and the first place in the filigree category with their work “Geometric Challenge”, with a prize of S/ 12 thousand and 500 grams of silver shots.

Teacher that leaves a mark

For 14 years, we have recognized the work and significance of public education teachers who, with effort, vocation and innovation, leave a positive mark on their students and the community. This recognition, which constitutes an essential motivation for teachers and a contribution to the country’s development, calls for the best educational practices that transform the challenges in today’s education into learning opportunities for students.

The winner of the contest receives as a prize a car, US\$ 35 thousand for the down payment of an apartment, a master’s degree in University Teaching and Educational Management at the Graduate School of the Technological University of Peru (UTP), a Ministerial Resolution issued by the Ministry of Education and US\$ 5 thousand to improve the school’s equipment or furniture.

In this edition, we launched the contest on February 26, 2020 and registrations were extended until April 15, 2021, adapting the process to the digital format. The extension responded to the pedagogical challenge of continuing with classes in the students’ homes, facing different obstacles of infrastructure and methodology. At the end of 2020 we achieved a total of 1,026 registrations, and for the fortnight of April 2021 we seek to reach 1,500 registrations. un total de 1,026 inscripciones y para quincena de abril del 2021 buscamos alcanzar las 1,500 inscripciones.

Launch the Star

As every December, in 2020 we carry out our traditional Christmas volunteering, where we invite employees to provide a morning for a solidarity cause. Due to Covid-19 and to safeguard the health of collaborators and beneficiaries, this time, we transformed the event into digital.

With the support of the Juguete Pendiente NGO we created our “Donate your time as a volunteer” volunteer program in which collaborators gave Christmas playshops aimed at 150 boys and girls between the ages of 5 and 12 from the Santa Rosa human settlement. Each child received a kit of materials and also a puzzle as a gift. In total, 120 volunteers participated in the virtual volunteering.



- GRI 413-1
- 103-1
- 103-2
- 103-3
- 203-2
- 103-1
- 103-2
- 103-3

We move for Education

Every year, we seek to organize an event where our employees and their families can enjoy a Sunday morning of outdoor exercises while supporting a cause of solidarity, such as financing the education of children with high potential and low economic resources in the Innova Schools network. Due to the health situation, calling it We Move for Education, which became a virtual morning of physical activity and nutrition with renowned specialists.

About 400 employees connected and contributed to the education of the children of the Peru Champs association. In addition, more than 840 employees joined with their donations. In total, we raised S/ 15,785, a record figure in the seven years that we held the event. This amount was complemented by Interbank, to obtain comprehensive scholarships for five boys and girls.

About Perú Champs

Perú Champs is a non-profit association that seeks to reduce the educational inequality gap in Peru through school scholarships for low-income boys and girls with exceptional talents. In this way, it identifies schoolchildren with high academic, artistic or sports talent and allows them to access quality education to be future leaders. With these scholarships, the organization covers up to 75% of the tuition and monthly payment at Innova Schools, 100% of the entrance fee, school supplies and a leadership program.

Currently, Peru Champs supports almost 2,100 children in 17 cities of Peru to be the future leaders of a sustainable Peru.



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- 103-2
- 103-3
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- 103-2
- 103-3

Together against COVID-19

- **Donation of three oxygen plants to Lima Police hospitals:** each plant generates 30 cubic meters per hour of medical oxygen, to supply it to ICU and hospital beds.
- **Donation of medical equipment to Police hospitals:** we delivered 20 thousand kits of personal protective equipment for doctors (hat, shoe covers, apron, gloves and masks), in addition to 4 thousand eye protection glasses, 7 thousand N95 masks, 1,500 white protection overalls and 10 thousand surgeon scrubs (apron and jacket). We also delivered 200 infrared thermometers, 100 stethoscopes, 150 portable pulse oximeters and five multi-parameter monitors for patient treatment in intensive care units.
- **Donation to the La Victoria Police Station:** we provided two thermal cameras, which detect the temperature above 37.5 ° C without contact.
- **Donation to the National Institute of Child Health of San Borja:** we donated 7 thousand rapid tests to contribute to its strict safety and health protocols.





- GRI 413-1
- 103-1
- 103-2
- 103-3
- 203-2
- 103-1
- 103-2
- 103-3

Solidarity Destinations

Faced with the suspension of flights and trips, Interbank Benefit clients and employees converted their miles into donations and positively impacted thousands of affected people. The initiative, promoted in partnership with the Juguete Pendiente Civil Association, channelled social assistance through our credit card rewards program. Clients and employees converted their miles into 5,593 donations for an amount equivalent to S/ 303,753, benefiting 5,348 families in Arequipa, Callao, Lima, La Libertad and Piura.



Works for taxes

- GRI 413-1
- 203-1
- 103-1
- 103-2
- 103-3

Since 2014 we have contributed to the construction of efficient infrastructure to improve the well-being of more Peruvians under the Works for Taxes mechanism. In consortium with other companies, we have made possible the construction of emblematic projects that benefit more than one million Peruvians in different departments, committing investments for an accumulated S/ 538.9 million.

During 2020 we also invested in a group of eight police stations, in consortium with other entities that are part of ASBANC, for more than S/ 24 million. This project consists of the construction, improvement of infrastructure, and implementation of equipment for police stations in the districts of Congalla, Ccochaccasa, Julcamarca, Yauli, Huando and Pilpichaca department of Huancavelica.

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Environmental Commitment

SMV

Interbank has implemented practices to guarantee its operational eco-efficiency. These include the efficient use of resources and materials and the reduction of emissions. As a member of ASBANC, Interbank is part of the Green Protocol signed between the union and the Ministry of the Environment, which works on three strategic axes: 1) Risk management, 2) Greening of the portfolio and design of green financial instruments, and 3) institutional eco-efficiency.

We currently do not measure our greenhouse gases (GHG).

Energy

GRI 302-1

103-1

103-2

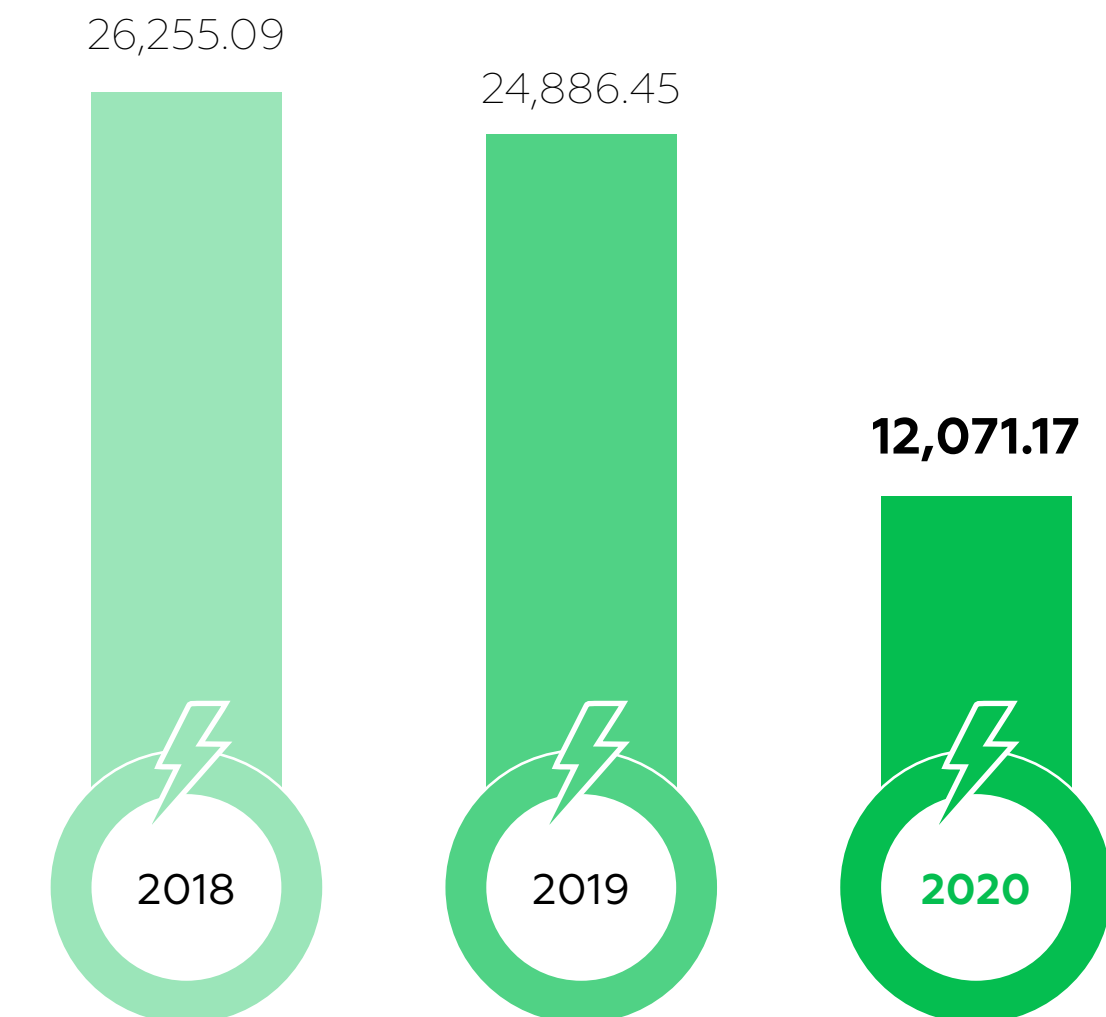
103-3

SMV

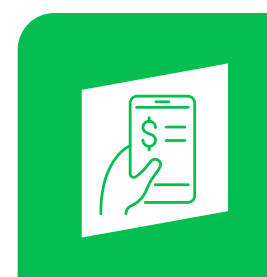
We measure energy consumption by headquarters, stores and ATM areas in all the cities where we operate. Based on this information, at Interbank we implement saving in consumption practices. We have changed 85% of our luminaires nationwide to LED in headquarters, stores and 24-hour zones. Our headquarters have sensors for the automatic on/off of lights as well as timers for the restricted use of air conditioning.



ELECTRICAL ENERGY CONSUMPTION (MWh)



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Fuel

GRI 302-1

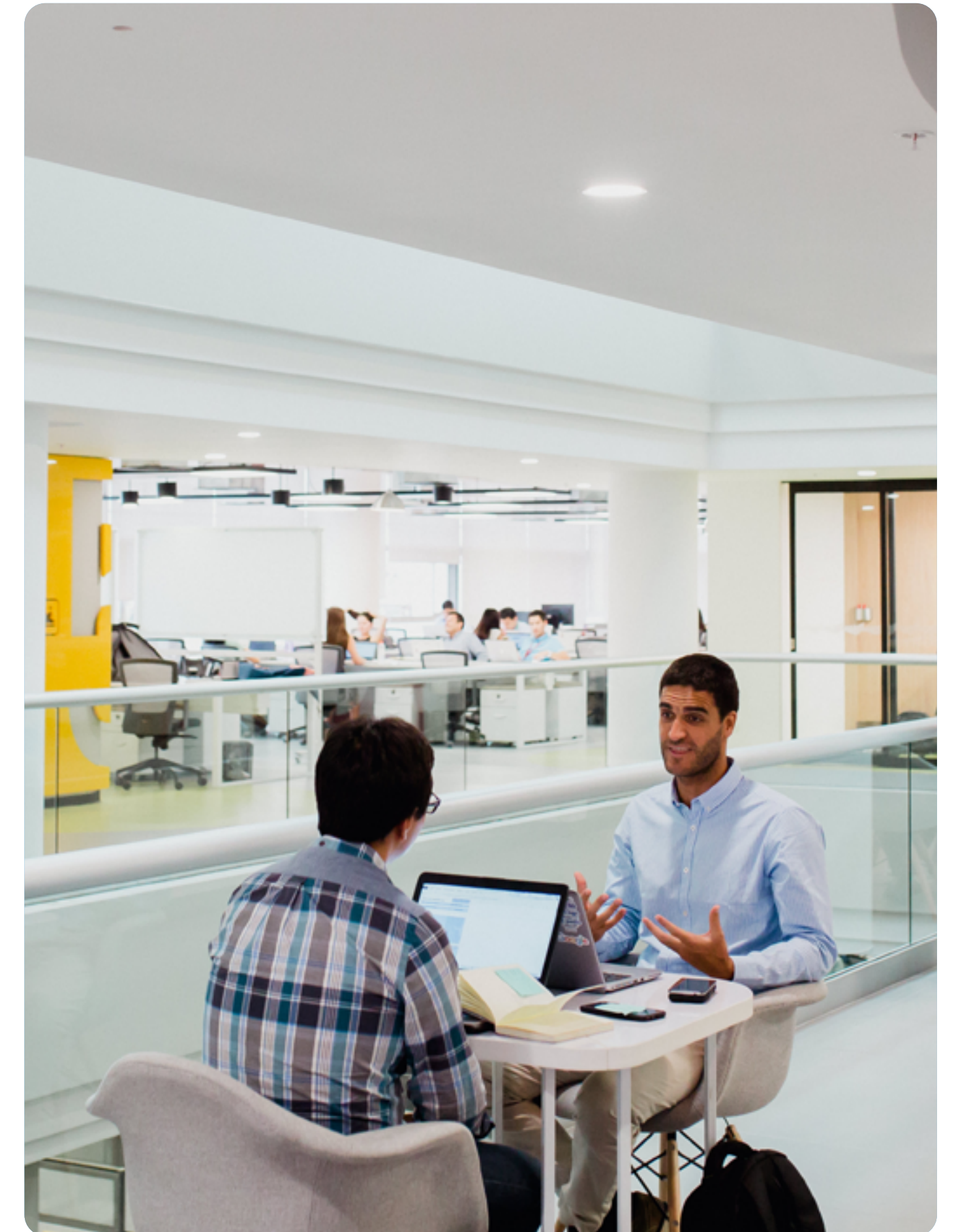
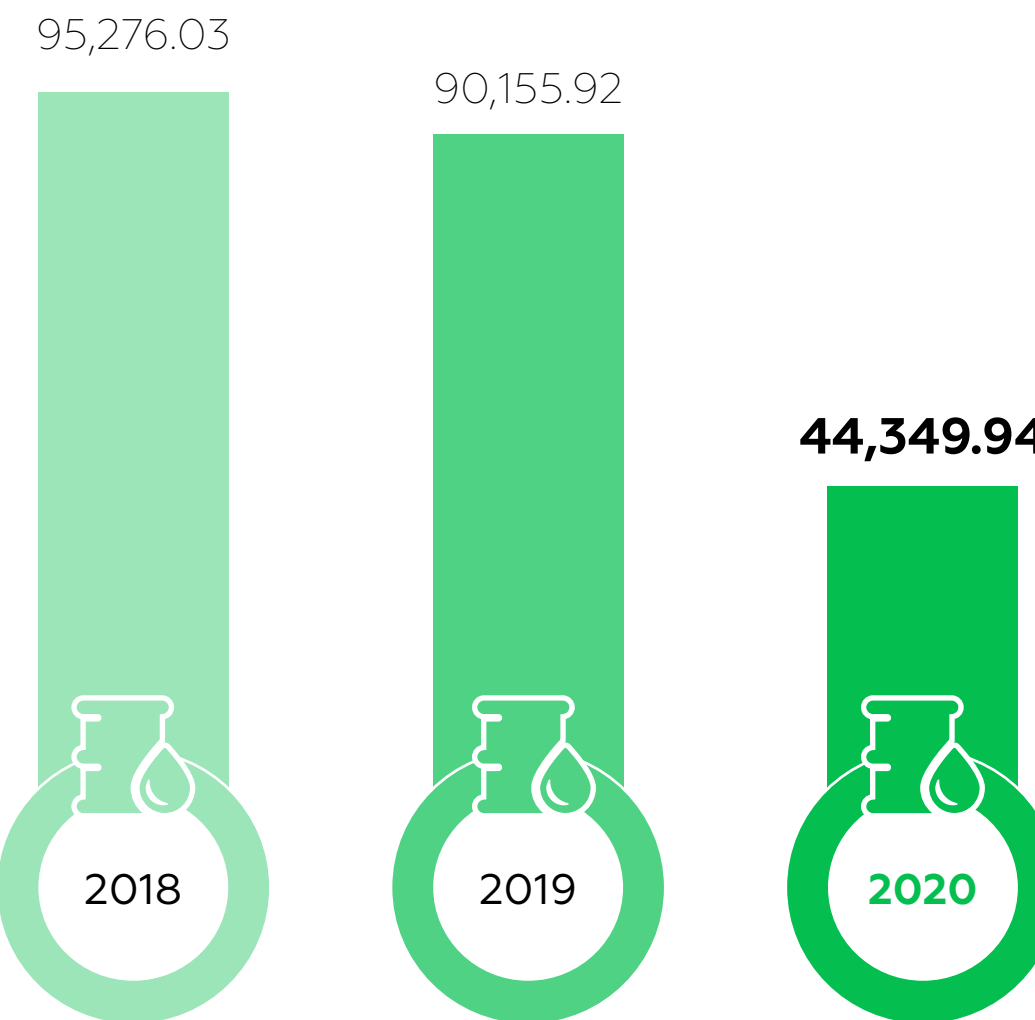
Regarding the use of fuels, we report a general consumption higher than the previous year. However, we registered a lower cost of diesel fuel in generator sets for stores in the provinces. On a broad scale, we report a total energy consumption significantly lower than in 2019.

CONCEPTO

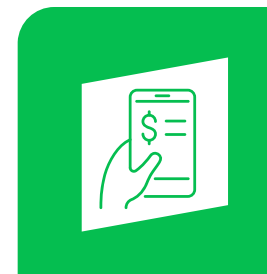
	2019	2020
Gasoline for Senior Management vehicles	3,022.86 gallons (G97/95)	3,542.22 gallons (G97/95)
Diesel for generator sets of headquarters	517.28 gallons (diesel)	2,728.47 gallons (diesel)
Diesel for generator sets in provincial stores	870 gallons (diesel)	603.61 gallons (diesel)



TOTAL ENERGY CONSUMPTION (Gigajoules)



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Materials and waste

- GRI 301 103-1 103-2 103-3
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- SMV

GRI 306-2

Our operations generate solid waste from office, commonly PVC from credit/debit cards, paper and thermal paper. Likewise, Waste from Electrical and Electronic Equipment (WEEE) and toners for printers are generated. In October 2019 we started the recycling pilot in our headquarters after carrying out a waste characterization study by Ecotrash*. This allowed us to identify opportunities for improvement to eliminate of solid waste and the recovery of reusable materials.

In this pilot we consider purchasing properly marked bags and cans (general waste, plastic and paper). The next stage of the project, which comprised the implementation of internal policies was not completed due to the arrival of the Covid-19 in march 2020. We will resume working with Ecotrash once we return to the administrative headquarters.

Currently, general waste is collected by Alteliza and Limtek which are cleaning, environmental sanitation and ancillary services companies.



NON-HAZARDOUS RECYCABLE WASTE (in kilograms)

	2019 (nov - dec)	2020 (jan)
Paper	168	3,911
Bottle	76.4	139
Carton	101	48

The total recycled waste in 2020 avoided the emissions of 6,274 tons of CO2, the saving of 27,713 kWh of energy, 110,929 liters of water and the equivalent of 67 trees.

* Ecotrash is an entrepreneurship that creates opportunities for women (who work in waste collection), which promotes the development of sustainable cities, optimizing the recycling process through a web platform and a mobile application.



Waste from Electrical and Electronic Equipment (WEEE)

GRI 306-2

Our objective is to recycle Waste from Electrical and Electronic Equipment - WEEE and printing toners through strategic alliances with specialized institutions.

Ítem	2019	2020
Printing toners consumed	1.39	0.52
WEEE	0.36	0.24

Consumption of plastic in cards

GRI 301-1 103-1
103-2 103-3

Our cards are produced with PVC material. We estimate that, in 2020, more than 2 million units were used, at an approximate weight of 5 grams per unit, which is equivalent to 11.29 tons of PVC.

Ítem	2019	2020
Plastic bank cards	11.75	11.29

Paper Consumption

GRI 306-2

Our operations generate solid waste from office activities, which is commonly paper for checks, advertising, A4 sheets, and thermal rolls.

Interbank develops the Paperless initiative, to reduce paper in documents and product contracts. Finally, our strategy aimed at consolidating a digital financial platform has a positive impact reducing solid waste.

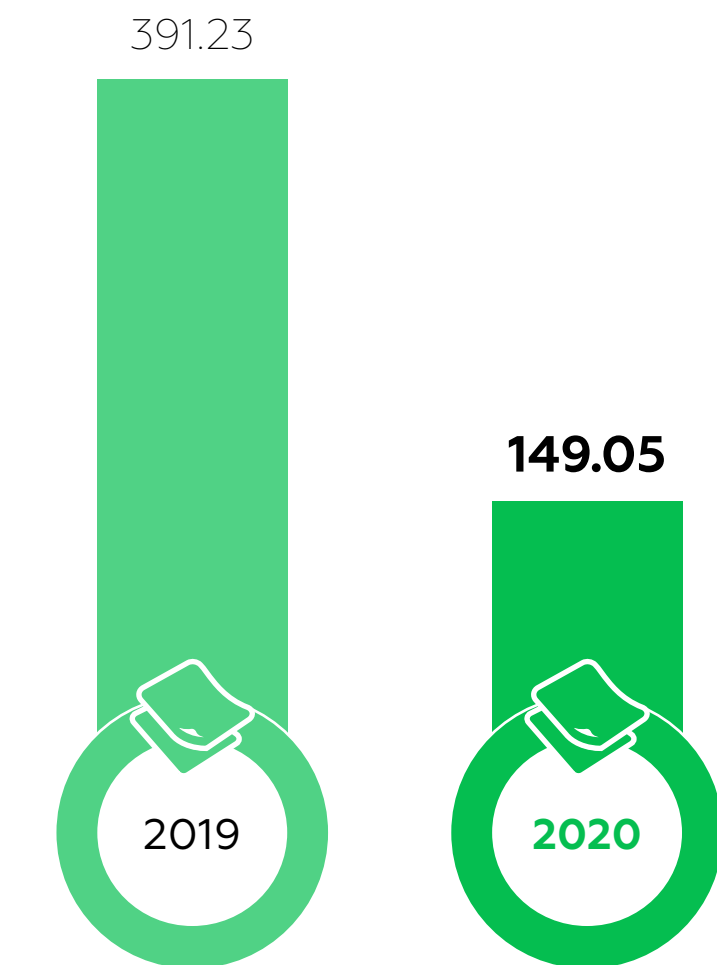
Ítem	2019	2020
Checks	5	1
Advertising material	19	10
Paper A4	127	87
Thermal rolls	228	39

Finally, and in general terms, our total waste generation was considerably lower than that of 2019, which is equivalent to a 61.9% reduction in total waste for 2020.

GRI 306-2



TOTAL OF WASTE GENERATED (Tons)



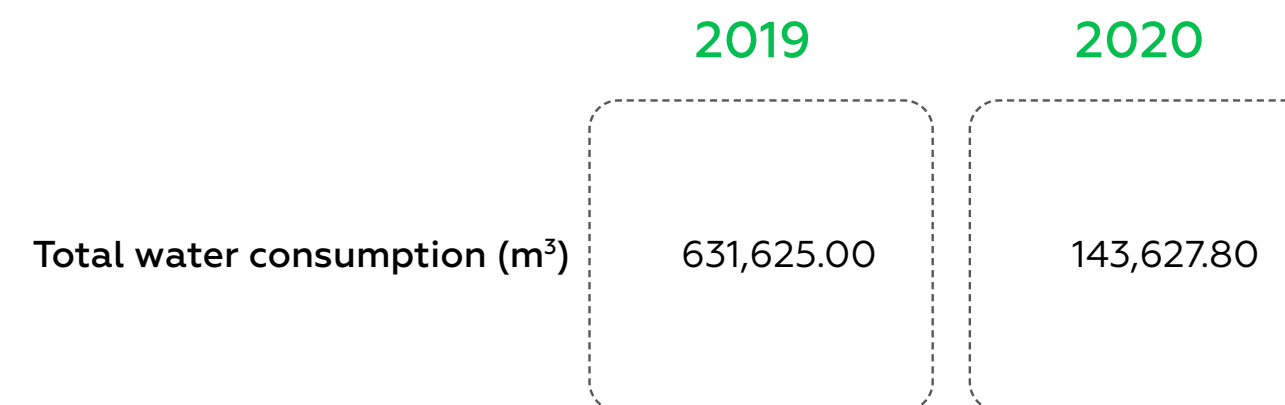


Water Resources

SMV

Water management resources has not been considered a relevant material issue in our sustainability analysis since water consumption has a low impact compared to other business sectors. For this reason, in the last two years, we did not report this information in our sustainability reports, nor did we measure our water footprint, nor did we establish goals to reduce resource consumption—the same for the effluents generated in our operations.

Even so, we can report that in 2020 water consumption was significantly lower than in 2019.



Management of Operational Risks

GRI 102-11

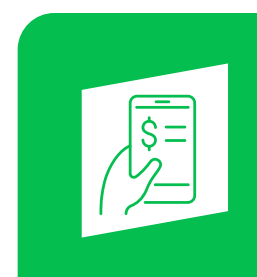
Through the Business Continuity Program (PCN), we manage the risk of a severe interruption of our operations on the products, services and obligations prioritized in the bank. Based on the risks evaluated as part of the PCN (earthquakes, technological failures, cyberattacks, social unrest, etc.), we have designed and implemented recovery strategies and contingency plans, which have been constantly tested and updated.

In 2020, as a result of the COVID-19 pandemic, we expanded and optimized our strategies, in addition to directing initiatives to keep the program in force, including the expansion of coverage of the alternate business site, a comprehensive contingency technological test and updating the business impact analysis (*Business Impact Analysis*).

We have the ASA certification (Alternative Standard Approach or Alternative Standard Method) granted by the Superintendency of Banking, Insurance and Pension Fund Administrators. This certification allows us to calculate a lower requirement of adequate equity for operational risk and thus access greater investments. We have maintained the ASA since July 2009, and no additional capital requirement has been requested until the closing of this report.



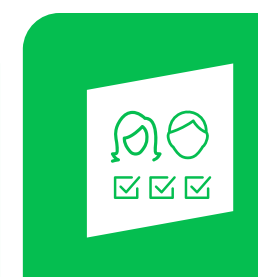
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About this Report

This sustainability report has been prepared using the Global Reporting Initiative – GRI as a reference, specifically in the standards shown in the GRI index at the end of the report. It provides information corresponding to the year 2020, not having been verified by an external auditor. The previous edition corresponded to the year 2019 and was published in the second quarter of 2020. The periodicity of this document is annual.

GRI 102-50

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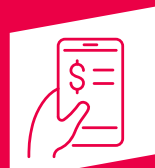
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Our Stakeholders

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- 102-42
- 102-43
- 102-44
- SMV

In October 2016, we carried out our first stakeholder mapping and materiality analysis formally through an external consultant, through which we applied an internal workshop with representatives from each area of the bank. As a first result, we obtained the following graph of actors, the same one that remains to date:



Simultaneously with the mapping of actors, we identify the material issues of the organization.

A stakeholder that during 2020 has taken on some importance is the small and medium-sized companies, clients who had not had priority although we served. This fact is a trend that we are responding to very positively.

There are no changes in the preparation of the reports or restatement of the information

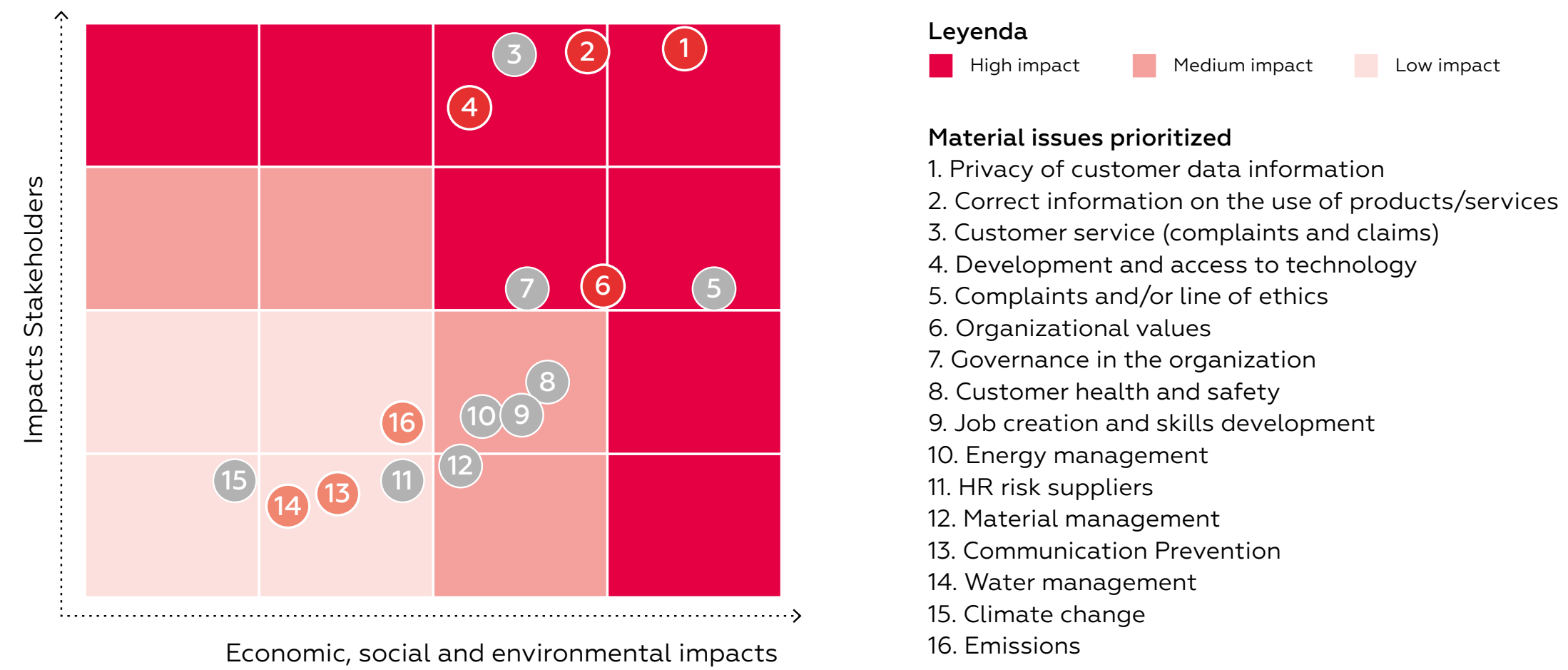
- GRI 102-48
- 102-49



Our Material Issues

GRI 102-47

At the end of 2018, validation was carried out for the material issues identified in the stakeholder mapping of 2016. To do this, we carried out a set of focus groups with the main stakeholders identified, a workshop with collaborators representing different bank areas and a survey of clients, suppliers and regulatory organizations. The results of all these activities allowed to build the following matrix, defining innovation and technology as key issues.



The issues developed in this report are linked to one or two stakeholders and their respective material issue. The way we respond to our main stakeholders expectations is developed in each of the chapters of this report.

SMV

At Interbank we have policies and organization for the Comprehensive Management of its Risks and a Communication and Sustainability Plan. We must point out that no controversies have been reported on material issues with stakeholders.



GRI 102-46

The material issues identified were aligned with the GRI aspects to define the indicators to be reported. These indicators have an internal scope (coverage), as they were answered with information recorded by Interbank as part of our daily management. The following table shows the relationship or communication spaces that we have with our stakeholders:

STAKEHOLDERS	DEFINITION	CLASSIFICATION	SCOPE	SPACES AND FREQUENCY OF COMMUNICATION
Shareholders	A shareholder is a person, company or autonomous equity holder of shares of a company. His liability is limited to the number of shares held by it.	Majority shareholder	Intercorp Financial Services Inc., a holding company incorporated in Panama, with a stake of 98.7% of the issued shares and 99.3% of the outstanding shares.	<ul style="list-style-type: none"> • Report of Good Corporate Governance • Financial Annual Report • Annual shareholders' meeting • Communications via telephone electronic mail
		Minority Shareholder	Shareholders with participation less than 0.01% of the capital stock.	
		Management Committee		
Employees	They are all people hired by interbank and for which they receive a monthly remuneration as well as a group of additional benefits.	Main Managers		<ul style="list-style-type: none"> • Study of work environment • Performance evaluations • Monthly meetings led by the Manager.
		Division Managers	Employees are the bank's most important asset. Everyone, regardless of their position must share our values. For Interbank, the Technical competencies are important And are defined according to the level of responsibility they will assume but Cultural competencies are mandatory.	
		Heads		
		Supervisors		
		Officers		
		Administrative Officers		



GRI 102-46

STAKEHOLDERS	DEFINITION	CLASSIFICATION	SCOPE	SPAECES AND FREQUENCY OF COMMUNICATION
Clients	Individuals or legal entities with whom commercial relationships are established or maintained for the provision of a service or the supply of any product inherent to the financial business.	Clients Personal Banking	Personal Banking clients are all individuals to whom Interbank provides financial products or services.	<ul style="list-style-type: none"> Satisfaction studies, interviews and focus groups. Virtual book of claims Meetings via business executives Telephone banking Social media
		Clients Commercial Banking	Commercial Banking serves companies (legal entities) in the corporate sector, medium-sized companies and small companies.	
Suppliers	Individuals or legal entities that supply goods and/or services to Interbank. They are an important part of the bank's processes to provide quality products and services.	Strategic	They supply goods and/or services of a critical nature for the bank's processes.	<ul style="list-style-type: none"> Directly with the Purchasing and Services Management Area (email, telephone, face-to-face) permanently. Performance evaluation reports; semi-annually and annually.
		Non-Strategic	They provide goods or services whose level of criticality has a minor impact on the daily operations of the business..	
Community	They are the local populations and their authorities close to areas where the bank provides services. Academic and/or social assistance institutions are considered part of a community.	Interbank's investment in the communities is classified by sectors of interest, these are: education, health and regional flagship infrastructure.	Interbank intervenes in the departments where it operates through Works for Taxes. Likewise, it promotes volunteer initiatives among its collaborators for health and social outreach institutions.	<ul style="list-style-type: none"> Written communications. Contact by phone. Social media. Face-to-face meetings. E-mail. <p>All made permanently.</p>



GRI 102-46

STAKEHOLDERS	DEFINITION	CLASSIFICATION	SCOPE	SPACES AND FREQUENCY OF COMMUNICATION
Environment	The environment and natural resources that Interbank has available for the development of its operations.	The main resources that our organization consumes are: energy, water, paper and waste.	Interbank reconoce que sus instalaciones, actividades y operaciones generan un impacto ambiental local. El objetivo del monitoreo de estos impactos es mejorar la eficiencia operativa, generar ahorros y minimizar el daño al medio ambiente.	<ul style="list-style-type: none"> • Foros especializados. • WWF – Hora del Planeta, realizada cada año.
Government and Society	The related institutions are external agents of Interbank with which it relates directly or through unions in order to achieve common objectives on banking, education and regulation of financial products and services.	<p>Government</p> <hr/> <p>Society</p>	<p>Instituciones de los poderes Ejecutivo, Legislativo, Judicial y entes reguladores.</p> <hr/> <p>Líderes de opinión, medios de comunicación e instituciones académicas que demandan información de Interbank y/o viceversa.</p>	<ul style="list-style-type: none"> • ASBANC, monthly sessions. • Social networks, permanently. • Eventual face-to-face meetings. • Email.

Finally, it is essential to note that there are no information reformulations or significant changes in scope and coverage concerning previous reports.





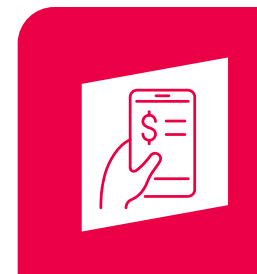
Índice GRI

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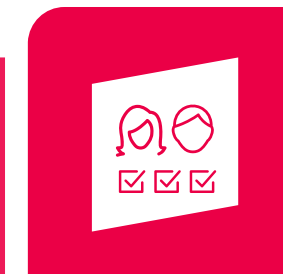
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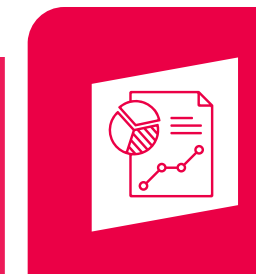
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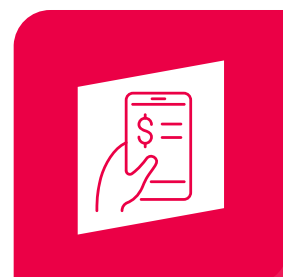


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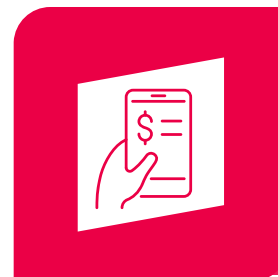


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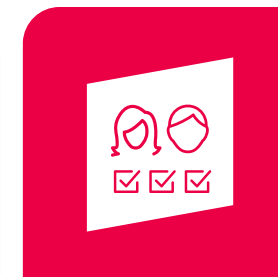
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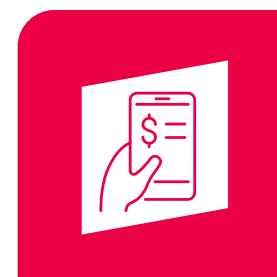


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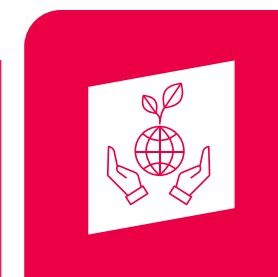
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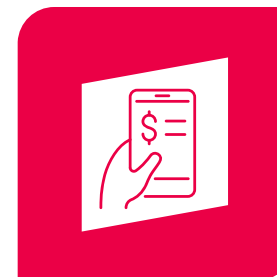


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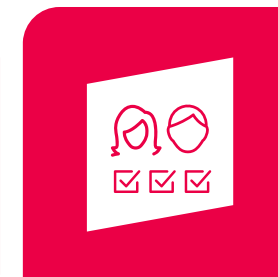
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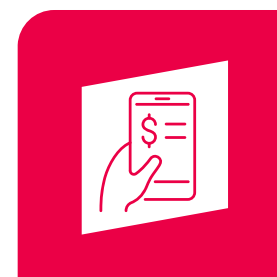


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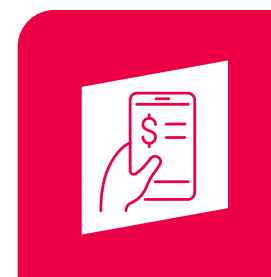


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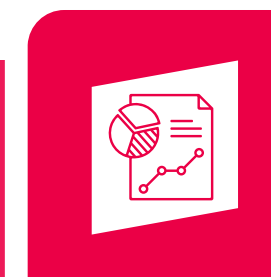
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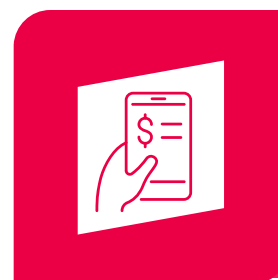


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