

VAMOS

 Interbank

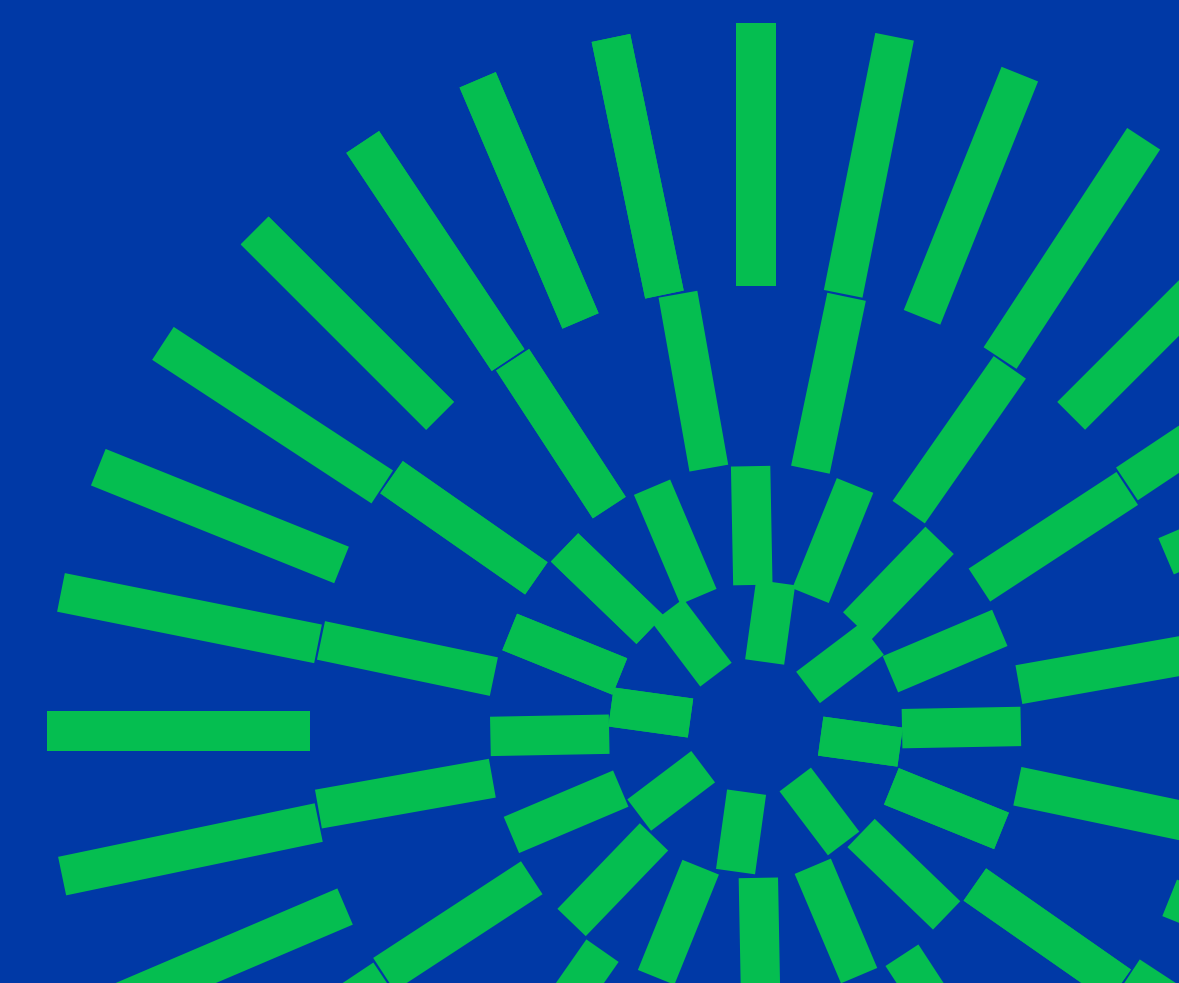
Sustainability
Report
2023



MÁS

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CEO LETTER



GRI 2-22

AT INTERBANK, we firmly believe that sustainability is fundamental to our approach to business, being a key pillar to drive our growth and a distinctive attribute in our relationship with our employees, customers, suppliers, regulators, and the environment in which we conduct our business.

With great pride, we present the outstanding results of our sustainable business strategy.

In the social sphere, we strengthened our payment ecosystem with the launch of IzipayYa, our digital wallet 100% designed for entrepreneurs and small businesses, which also provides them with access to loans to boost their activities. Since its launch in May 2023, we have reached over 758 thousand micro-businesses that receive free and immediate digital payments, increasing the transaction volume by 70% compared to 2022.

Likewise, through our financial education platform, Aprendemás, we have financially educated one million Peruvians through webinars and courses accessible for free to both customers and non-customers.

Regarding small businesses, we close 2023 with 280 thousand Business Accounts, our account that can be opened 100% digitally, supporting our clients in their collections, payments, and invoice discounts quickly and easily.



We will continue accompanying Peruvians to achieve their dreams, today!

Luis Felipe Castellanos

In the environmental sphere, we published our Sustainable Financing Framework with which we seek to strengthen our portfolio with a positive environmental impact. At the close of 2023, we reached US\$200 million in commercial loans with a positive impact on the environment. In line with this, we joined the Global Compact’s Forward Faster initiative.

For these achievements, for the second consecutive year, we ranked first in the MercoESG ranking. Additionally, Intercorp Financial Services, our holding company, was included in the S&P Global Sustainability

Yearbook 2024. We were also recognized in the first place in the Banks category at the CX Index awards, an initiative by Centrum PUCP, Datum, and XCustomer Group, which recognizes companies that offer an exceptional experience to their clients. This reaffirms our commitment to being our clients’ preferred bank. We close 2023 in a global changing and challenging context, but we trust that in 2024 the country will return to the path of growth to be able to provide more and better services to all Peruvians. In this sense, we will continue focused on building trust and opportunities.

We have the conviction of the enormous growth potential of our country and we commit to continue working together to build a more modern, inclusive, and sustainable Peru.

PROGRESS AND MILESTONES



100%

of processes evaluated in terms of anti-corruption

100%

of the Board trained in the anti-corruption program

Zero

violation complaints from Senior Management to the Code of Ethics

No significant cases of regulatory non-compliance

57%

of those working at Interbank are women

37%

of STEM positions are held by women

740 thousand

micro businesses use **izipayYa** to receive digital payments

1 million

Peruvians educated financially with **Aprendemás**

280 thousand

Business Accounts

48%

of women hold leadership positions



PROGRESS AND MILESTONES

We have **reduced** our relative carbon footprint to income by **17.51%**



Recognition for the second consecutive year for the **third star of the Carbon Footprint from MINAM**



ESG and Sustainability Awards by Semana Económica

#1

position in Corporate Governance category

#2

position in Culture category



Most Admired Companies in Peru in the categories:

- ▶ **Customer Experience**
- ▶ **Work-life Balance**

US\$ 200 million in loans with a positive impact on the environment



Certified by Enel for the supply of 100% renewable energy at our main headquarters during 2023

We published our **Sustainable Finance Framework** verified by S&P



We have been included in the S&P Global Sustainability Yearbook 2024 as part of Intercorp Financial Services



PROGRESS AND MILESTONES

Great Place To Work®

Certificada SET 2023 - SET 2024 PERÚ

Certified Company by GPTW



#4

position in the Best Places to Work ranking



#6

position in Sustainable Management category



#2

position in Work From Home category



#7

position in Diversity and Inclusion category



#5

position in Women category



#2

position among companies with the best corporate reputation.



#1

position in the General Merco Talent Ranking



#1

position in the CXI Index in the Banks category (customer experience - banking sector).



Aequales Certification In gender and diversity equity.



Companies that Transform Initiative: Aprendemás



#7

position in the Best Places for LGBTIQ+ Talent.



#7

position in the PAR Ranking in Peru.



Award for best customer experience in Peru - banking sector.



HOW TO READ THIS REPORT

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IN OUR SUSTAINABILITY REPORT, we communicate our commitment to contributing to the country's development. Consequently, we reflect our performance based on environmental, social, and governance (ESG) factors, which are critical for our business and stakeholders.

Through this document, we account for the activities and results of Interbank - Banco Internacional del Peru S.A.A., for the period between January 1 and December 31, 2023.

Similarly, the companies mentioned in our unaudited individual financial statements, as well as in other financial nature documents not included in this report, are:

Subsidiaries of Interbank:

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

Investments associated with Interbank:

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

Regarding previous reports, there are restatements of information due to measurement adjustments related to the number of suppliers disclosed for the years 2021 and 2022. This restatement is found in the section on Relationship with the Supply Chain.

The execution of this report was supervised by the Sustainability department, and it was also approved by the Corporate Governance and Sustainability Committee and the Board of Directors. Additionally, the key indicators of our social and environmental management were verified by a third party.

This report was developed applying the Universal Standards of the Global Reporting Initiative (GRI) GRI 1, 2, and 3 version 2021. Likewise, we include the Standards of the Sustainability Accounting Standards Board (SASB) for Commercial Banks, Consumer Finance, and Mortgage Finance.

Additionally, we respond to the requirements of the Superintendence of the Securities Market (SMV) and work within the framework of the 10 principles of the United Nations Global Compact (UNGC) to contribute to achieving the Sustainable Development Goals (SDGs).

To facilitate reading the report, we have included the following guides:

At the beginning of each section, references to the contents of the GRI and SASB Standards addressed in the section are specified.

Concluding the general information of the report, **annexes are included detailing:** Our ESG management; the respective content indexes according to the GRI and SASB Standards utilized.

This report has not been verified by a third party.

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PROFILE



We are a Peruvian bank with a digital platform of products and financial services focused on providing a contextual, agile, and simple experience to our more than six million clients.

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Our Purpose

To accompany Peruvians in fulfilling their dreams, today.

Our Values

At Interbank, we work based on 6 fundamental values:

INTEGRITY

We always do the right thing with transparency and honesty.

COLLABORATION

We contribute without borders, to multiply everyone's objectives.

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.

SASB
FN-MF-270b.1.

Our Products and Services

At Interbank, we offer products and services that meet the different needs of our clients, thus facilitating the development of their personal, professional, and business projects through Retail Banking and Commercial Banking.

Retail Banking

We develop digital solutions so that our clients can carry out operations, acquire financial products, and handle their queries without the need to go to a physical service center. To date, 95% of operations can be carried out through our digital channels at no cost.

2023 Retail Banking Milestones

5.9 million customers

75.5% customers 100% digital



From Retail Banking, we focus efforts on meeting the needs and requirements of our clients, for which we have a series of specialized service channels.

Service Channels

Financial Stores

Network of 138 financial stores and 16 Express stores

Network of service where our clients receive support in their adoption of digital channels, are advised to acquire products according to their needs, and carry out all types of transactions, inquiries, orders, and claims.

ATMs

1,666 ATMs

Network of GlobalNet ATMs. Through two types of ATMs:
 •ATM dispenser for withdrawals, payments, and inquiries.
 •ATM plus integrates deposits.

Agents

7,156 agent partners

Support channel for Financial Stores, captures transactions efficiently and facilitates access to deposits and withdrawals of cash.

App

2.6 million mobile app users

Digital application through which we provide our clients access to perform main operations from anywhere. Additionally, thinking about helping them maintain good financial health, they can create a budget and have better control of their income and expenses.

Internet Banking (IB)

376,165 IB users

Agile and convenient platform to perform operations from PC, tablets, or smartphones with total security.

Phone Banking (PB)

+270 thousand clients attended by PB and 88 thousand via WhatsApp

Permanent advisory service of the Bank's products and services, delivering to our clients a close, friendly, and personalized experience at the first contact, available 24 hours a day.



Additionally, we have projects with a sustainable approach in response to the needs of our clients.



Sustainable Products

Mi Vivienda Verde y Social

Housing loans amounting to S/ 1,883 million, which equals 20% of the mortgage portfolio.

Government affordable housing program, through which financing is provided, as well as credit risk coverage, for the purchase, construction, or improvement of housing. Additionally, if payments are kept up to date, the program subsidizes interest rates, rewarding the end client with direct financial incentives.

IzipayYa

740 thousand micro merchants receive digital payments free and instantly with IzipayYA.

Free application aimed at micro merchants that allows linking an Interbank Debit Card to open a 100% digital wallet linked to a Simple Interbank Account without having to go to the Bank. It allows collecting payments from users of Plin and Yape with a single QR code, paying other contacts, bodegas, and stores; paying for services, recharging balance to any mobile operator, and even requesting loans.



Commercial Banking Products

Cash Management Products

Annual flows of S/ 52 million

Collection and payment service

Sales Financing

S/ 2.9 million balance (+47% vs 2022)

Financing of credit invoices to obtain working capital in advance and without waiting for the due date.

Izipay Clients

22 thousand clients (+60% vs 2022)

Companies that receive their Izipay deposits in the Bank's accounts.

Cuenta Negocio (Business account)

280 thousand accounts opened

100% digital checking account.

Commercial Banking

We serve clients divided into Corporate Banking, Business Banking, and Small Business Banking. We offer them various specialized services that suit their needs such as accounts, financing, foreign trade, exchange rates, and coverage, among others.

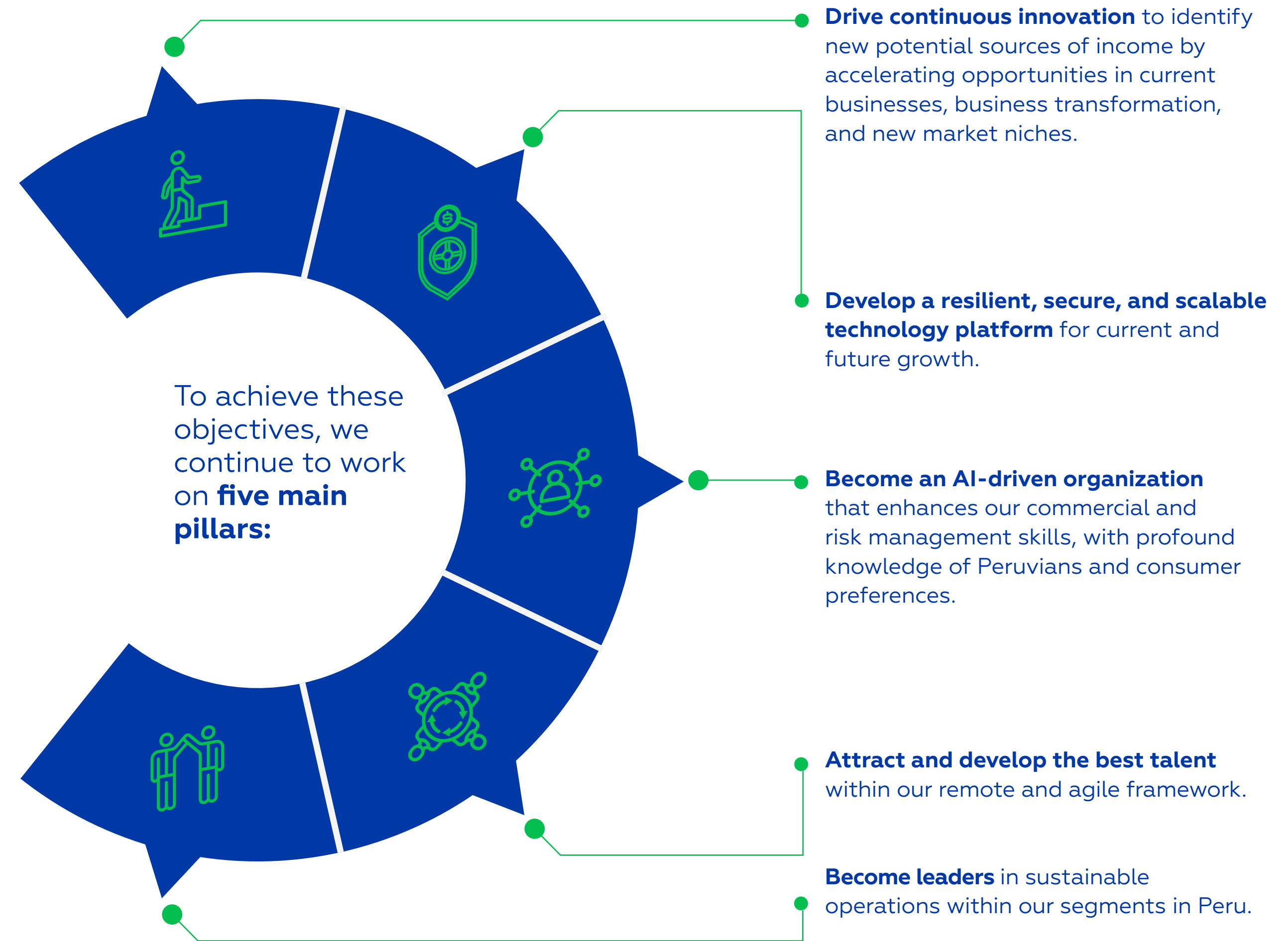
Through commercial banking, we serve all sectors that drive the country's growth, among which stand out: agriculture, commerce, construction, and industry. Likewise, we promote the use of digital channels, which in addition to caring for the environment, generate efficiencies in our clients.

STRATEGY

GRI 3-3

Our objective is to stand by Peruvians and provide them with the tools to achieve their financial goals.

Additionally, we strive to: become the financial platform to provide profitable solutions with a clear strategic focus in key businesses, provide the best digital experience based on operational excellence as a differentiator, and develop artificial intelligence (AI) capabilities and the best talent.



Our strategic priority is to improve the digital experience for our customers by providing them with a secure, flexible, and world-class digital platform.

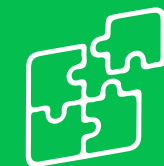
We believe that our digital transformation is vital for our profitable growth and for this reason, we have invested in the development of the necessary capabilities to offer digital products and services to our clients.



Analytics for Sustainable Growth



In 2023, we created our Analytics Center of Excellence (ACoE), aligned with our ambition to be the bank with the deepest knowledge of Peruvians. Through analytical excellence, it provides tools to achieve this goal, promoting both financial inclusion and sustainable growth.



WarRoom: The Engine of Innovation

A laboratory dedicated to innovation that fosters an environment of experimentation and exploration. Here we develop analytical models that revolutionize the way we understand and serve our customers, addressing specific needs while promoting financial inclusion.



The Green Cloud: Eco-efficiency Operation

We use Amazon Web Services (AWS) for our analytical models, significantly reducing our carbon footprint. The abandonment of local infrastructure reduces energy consumption for cooling and continuous operation.

We empower Peruvians through data-driven decisions, by providing our advanced analytical capabilities, enriched by new data sources and technological tools that allow us to understand the unique needs of both people and companies, thus offering financial solutions personalized based on their specificities and risk profiles.

We expand access to underserved populations by developing alternative risk rating models that leverage new and non-traditional data sources. This allows us to evaluate solvency and offer a first credit product to people who may lack a traditional credit history. Thus, we have CreSCo Experience, a program that offers a credit card with a six-month cash guarantee, allowing clients to create a credit history and access future financial products.



COMMITMENT TO SUSTAINABILITY

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At Interbank, we recognize the importance of financial institutions in creating value for our stakeholders and therefore seek to positively impact the environment in which we operate. In this way, we establish our business model with a long-term horizon. In this sense, we have assumed voluntary commitments in environmental, social, and corporate governance matters aligned with global sustainability standards such as the Global Compact, the Equator Principles, and the United Nations Sustainable Development Goals (SDGs).

Sustainability Strategy

We seek to establish ourselves as a financial platform that incorporates environmental, social, and governance (ESG) criteria in our way of operating and in our relationship with our stakeholders to promote the sustainable development of Peru.

Sustainability strategy impacts the following main SDGs:



We aspire to be recognized as a leader in sustainability,

and to achieve this, we have a strategy focused on four main pillars: **Environmental, Social, Governance, and Culture.**

Similarly, we guide our actions through three strategic directions:



In the first place, **we are committed** to promoting a culture of respect for the environment. Therefore, we develop eco-efficiency initiatives, financing with sustainability criteria, and new financial instruments to facilitate the transition to a low-carbon economy.

Secondly, **we are committed to fostering a culture of responsible management for society.** For this, we have a strategy of diversity, equity, and inclusion, and we facilitate access to financial services for more Peruvians through digital solutions.

Finally, **we are committed to strengthening our culture of corporate governance, transparency, and ethics** by incorporating international standards such as the Global Reporting Initiative (GRI), Sustainability Accounting Standards Board (SASB) and Corporate Sustainability Assessment S&P Global (as a subsidiary of Intercorp Financial Services). Additionally, we aim to achieve the highest standards of cybersecurity and information security, as they are a key foundation for the sustainability of the business.

We take sustainability as a transversal responsibility across the entire Bank, so that its vision and principles are put into practice in all our operations and daily activities. We have a Sustainability Policy approved by the Board, which integrates five general principles:



Check our: **Sustainability Policy**

- **Ethics and integrity**
- **Human rights**
- **Development and inclusion**
- **Service and innovation**
- **Environmental and climate care**
- **Partnerships and public commitments**

This policy, which was updated in October 2023, establishes the guidelines for the sustainable management of our businesses and operations, including our supply chain; taking into consideration global standards, best practices in the financial sector, and the constant pursuit of innovation. In this way, we maintain consistency with our values, strengthening a culture of sustainability and fulfilling our purpose.



Commitments to Human Rights

At Interbank, we live a culture of values and consider that respect for human rights is essential in our activities and operations. Our commitment ensures compliance with applicable legislation in our respective jurisdictions and is supported by international agreements and principles, such as the United Nations Global Compact, the International Bill of Human Rights, and the Declaration of the International Labour Organization (ILO).



Consult our:

[Human Rights Policy](#)

[Diversity, Equity, and Inclusion Policy](#)

[Health and Safety Policy at Work](#)

Nos comprometemos a:

- **Support and respect the protection of universally recognized fundamental human rights.**
- **Ensure that we are not complicit in human rights abuses.**
- **Recognize the freedom of association and the right to collective bargaining. However, we do not have registered associations.**
- **Promote the elimination of forced labor, human trafficking, coercion, or any other form of exploitation, including child labor.**
- **Support the abolition of discriminatory practices in employment based on sex, race, age, religion, origin, disabilities, civil status, sexual orientation, or social condition.**
- **Promote equity to address vulnerable groups (local communities, migrants, women and children, LGBTQ+, seniors, people with disabilities, among others).**

The aforementioned commitments are reflected in the Human Rights Policy, the Diversity, Equity, and Inclusion Policy, and the Health and Safety Policy at Work, documents approved by the Board. Additionally, we ensure their compliance through the implementation of Due Diligence, which is key to responsible business conduct. Through this process, we aim to strengthen control mechanisms that mitigate identified risks related to Human Rights in all of Interbank's operations.

Due Diligence is carried out periodically, managed from the corporate front, and the activity review is conducted by Interbank's Compliance Officer, who identifies existing controls and potential gaps in Human Rights protection. This proactive approach involves employees from all areas, fostering the active identification of control mechanisms to mitigate risks.



RELATIONSHIP WITH THE SUPPLY CHAIN



GRI 2-6 204-1 Our suppliers play an essential role in our value chain, as they ensure the Bank’s operations and allow us to provide quality services. For this reason, we carry out due diligence ensuring the proper registration and evaluation of the supplier, as well as their good performance. Likewise, we have a Supplier Code of Ethics and Conduct, which specifies that they must carry out their activities within the scope of human rights and social and environmental responsibility.

Supplier classification

Critical	Provide critical goods and services for the business’s operational continuity on an annual basis.
Specialized	Provide a specialized good or service on an annual basis and strategic knowledge of our business.
Frequent	More than five annual purchase orders of the same item and annual billing over S/100,000.
Sporadic	Less than or equal to five annual purchase orders and annual billing less than S/100,000.

We evaluate our suppliers with criteria of reputational risk, transparency, and central risk ratings. Additionally, we incorporate criteria related to environmental and social issues focused on diversity, equity, and inclusion. To all our high-risk category suppliers, we evaluate them annually; while sporadic low-risk suppliers are evaluated biannually.

Regarding the origin of our suppliers, 92% are national, a figure that has remained stable in recent years.

Number of Suppliers

Supplier Origin	2021	2022	2023
National	5,441	6,061	6,503
International	190	266	350
Total	5,631	6,327	6,853

Note: The information disclosed for the previous years 2022 and 2021 has been adjusted. We are considering the total number of active suppliers at the end of December for each year.

Supplier Expenditure

Supplier Origin	2021	2022	2023
National	999,373,829.00 (92%)	1,034,273,110.00 (92%)	1,402,501,720.29 (92%)
International	87,185,817.00 (8%)	93,726,744.00 (8%)	119,482,012.29 (8%)
Total	1,086,559,646.00 (100%)	11,127,999,854.00 (100%)	1,521,983,732.59 (100%)

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CORPORATE GOVERNANCE



For our corporate governance, we rely on a set of norms, principles, and procedures that establish decision-making processes to add value to all our stakeholders.

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Our corporate governance aligns with current legislation and incorporates the best international and national practices, such as:

- Provisions of the Corporate Governance and Comprehensive Risk Management Regulation, issued by the Superintendency of Banks, Insurance, and Private Pension Funds (SBS).
- Principles and practices proposed in the Code of Good Corporate Governance for Peruvian Companies (Corporate Governance Report - RGC), issued by the Superintendency of the Securities Market (SMV).
- Relevant provisions of the Sarbanes-Oxley Act (SOX) of the United States of America, as a consequence of the listing of shares of the financial holding company, Interbank, and Intercorp Financial Services Inc. (IFS) on the New York Stock Exchange (NYSE) in July 2019.
- Prospecting, analysis, and incorporation of best practices from industry leaders at the international level.



BOARD OF DIRECTORS

The Board of Directors is the highest governing body with administrative and civil responsibility. It is committed to ensuring the continuity of our operations and the sustainability of Interbank over time. **Its functions include:**

- Approving the vision and purpose of the Bank, as well as the values of the organization, which are contained in the Corporate Governance System Framework.
- Ensuring compliance with voluntary commitments such as global sustainability standards, Principles of Responsible Banking, and the Sustainable Development Goals.
- Supervising due diligence processes.
- Setting corporate objectives.
- Representing the organization.
- Conducting control and monitoring of the General Management.

The members of the Board of Directors are elected by the General Shareholders' Meeting. The election process respects applicable regulations, considers stakeholder opinions, promotes diversity in terms of gender, nationality, and ethnicity according to the Bank's needs, and strives to maintain the competencies required in our Guidelines for Best Practices for a High-Performance Board.

The composition of the Board must ensure that the majority of its members are independent directors. According to our Board Regulations, an independent director is defined as a person with professional prestige and economic independence who has not had, in the last three consecutive years, any ties with the company, its administration, economic group, or its main shareholders.

 Consult here our [Best Practices Guidelines for a High-Performance Board](#)

 Consult here our [Board Regulations](#)

The current Board is composed of 10 official members and has the following characteristics:

20%
of the directors are women.

70%
of the directors are independent.

The chairman of the Board is neither the CEO nor a senior executive within the Bank.



Members of the Board of Interbank

Carlos Tomás Rodríguez Pastor Persivale

President

Non-executive and non-independent director
1995-2023

Fernando Martín Zavala Lombardi

First Vice President

Non-executive and non-independent director
2019-2023

Felipe Federico Roy Morris Guerinoni

Second Vice President

Non-executive and non-independent director
2000-2023

Carlos Miguel Heeren Ramos

Director and Lead Director

Non-executive and independent director
2015-2023

David Fischman Kalinausky

Director

Non-executive and independent director
2003-2023

Hugo Antonio Santa María Guzmán

Director

Non-executive and independent director
2016-2023

José Alfonso Ernesto Bustamante y Bustamante

Director

Non-executive and independent director
2007-2023

Lucía Cayetana Aljovín Gazzani

Director

Non-executive and independent director
2018-2023

Marcia Nogueira de Mello

Director

Non-executive and independent director
2022-2023

Ramón José Vicente Barúa Alzamora

Director

Non-executive and independent director
1994-2023



Board Committees

The Board acts and supervises the management of Interbank through seven committees:



Committee	Description and Members
Executive Committee	<p>Supports the Administration in tracking goals and decision-making.</p> <p>Members:</p> <ul style="list-style-type: none"> •Carlos Tomás Rodríguez Pastor Persivale (P) •Fernando Martín Zavala Lombardi (M) •Felipe Federico Roy Morris Guerinoni (M)
Audit Committee	<p>Supports the Board in fulfilling its responsibilities related to the evaluation of Comprehensive Risk Management. Additionally, it oversees accounting processes and ensures financial reporting is appropriate and evaluates activities carried out by internal and external auditors.</p> <p>Members:</p> <ul style="list-style-type: none"> •David Fishman Kalincausky (P) •Felipe Federico Roy Morris Guerinoni (M) •Lucía Cayetana Aljovín Gazzani (M)
Comprehensive Risk Management Committee	<p>Makes decisions regarding significant risks, approves policies and organization for Comprehensive Risk Management, defines the tolerance level and degree of risk exposure, evaluates the company's capital adequacy, approves the annual risk report and training plan, and proposes necessary modifications to the committee's regulations.</p> <p>Members:</p> <ul style="list-style-type: none"> •Felipe Federico Roy Morris Guerinoni (P) •Hugo Antonio Santa María Guzmán (M) •David Fishman Kalincausky (M) •José Alfonso Ernesto Bustamante y Bustamante (S) •Fernando Martín Zavala Lombardi (S)

P: President
M: Member
S: Substitute

Governance and Sustainability Committee

Reviews the bank's sustainability strategy with an Environmental, Social, and Governance (ESG) approach, including supervision of Interbank's climate governance. Additionally, it disseminates to the Board the adaptation, implementation, and monitoring of good corporate governance practices; approves projects such as the Report on Compliance with the Corporate Governance Code for Peruvian Companies and Corporate Sustainability reports under SMV and GRI standards.

Members:

- Carlos Miguel Hereen Ramos (P)
- Hugo Antonio Santa María Guzmán (M)
- Lucía Cayetana Aljovín Gazzani (M)

Credit Directive Committee

Grants and approves the most important credit operations, according to internal regulations; it also informs the Board of approved credit operations.

Members:

- Two directors, based on a rotating role according to their availability.
- General Manager.
- Representative of the Vice Presidency of Risks.
- Representative of the line of business of the operation to be addressed.

Committee of Loans to Related Parties

Approves loans granted by the Bank to individuals or legal entities related to it. It consists of two independent directors, depending on their availability, and the person in charge of the Vice Presidency of Risks.

Compensation Committee

Proposes to the Board the remuneration system and its modifications and verifies its compliance, evaluates the main conflicts of interest and proposes resolution measures, defines goals, and the indicators considered in the remuneration system, in accordance with the established regulatory framework.

Members:

- Carlos Tomás Rodríguez Pastor Persivale (P)
- Fernando Martín Zavala Lombardi (M)
- José Alfonso Ernesto Bustamante y Bustamante (M)





Board Remuneration

The remuneration of each member of the Board is established by the General Shareholders' Meeting, according to our Corporate Governance Framework Document and the Guidelines for Best Practices for a High-Performance Board. The General Shareholders' Meeting Regulations stipulate that directors receive an annual fee for attending the necessary meetings and committees, the amount per Board session is determined by the Annual Mandatory General Shareholders' Meeting, and the amount per Committee session or additional remuneration is determined by the president of the Board.

Additionally, the amounts of the fees consider market rates and studies from specialized companies, which are reviewed and analyzed by the Board Secretariat and presented to the president of the Board.

Training and Evaluation of the Board

During the period, we held training sessions on Ethics and Compliance, which included topics such as the roles of the Board and Senior Management, Corporate Integrity, FCPA Regulations on Anti-Corruption, AML Regulations on Anti-Money Laundering, use of privileged information, and free competition.

Collective Competencies of the Board

Knowledge

Knowledge of Financial and Banking Services

Marketing and Consumer

Digital Transformation and Innovation

Financial and Accounting Management

Risk Management

Corporate Governance

Sustainability

Compliance (SEC)

Organizational and Compensation Management

Public Policies and Regulation

Experience

Experience in Senior Management

Experience in Board of Directors

International Experience

To ensure the continuous improvement of the highest governing body, we have a performance evaluation process. The scheduling of the evaluation is determined by the Governance and Sustainability Committee, and its frequency must be at least every two years. In 2023, there was no evaluation, as the last one was conducted in 2022 by the external consultant KPMG and included Environmental, Social, and Governance (ESG) criteria.

In 2023, we received first place in the category of Good Corporate Governance at the "II ESG and Sustainability Awards," granted by the financial magazine Semana Económica.

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We have a solid business strategy centered on an ethical and transparent culture, ensuring a sustainable long-term business model. We seek our directors, employees, suppliers, clients, and stakeholders to act with integrity, guided by institutional values and principles, thereby promoting a sense of trust both internally and externally.

To achieve this, we have established a governance structure with defined roles and responsibilities, as well as transparent communication channels and reporting mechanisms to facilitate ethical decision-making at all levels of the organization. Our Code of Ethics outlines the principles and values that guide the actions and decision-making of the entire company.

The ethical leadership of the Board and senior management, known as tone at the top, is essential in the culture of Interbank. Our leaders reinforce ethics and disseminate expected behaviors at all levels of the organization through commitments, actions, and regular training that strengthen the value of integrity.

Policies and Guidelines on Ethics and Compliance

All policies are freely accessible to our employees and communicated through institutional email, intranet, and the website. Among the most relevant policies, we find the following:

- 
[Best Practices Guidelines for a High-Performance Board](#)
- 
[Sexual Harassment Policy](#)
- 
[Code of Ethics](#)
- 
[Policy on Prevention of Money Laundering and Terrorist Financing](#)
- 
[Anti-corruption Policy](#)
- 
[Sustainability Policy](#)
- 
[Human Rights Policy](#)
- 
[Information Security and Cybersecurity Policy](#)
- 
[Diversity, Equity, and Inclusion Policy](#)

We ensure compliance with our policies and commitments through due diligence processes; review and improvement of training and communication programs; evaluation of the performance of executive committees, among others.

ANTI-CORRUPTION

GRI
415-1
205-1
205-2
205-3

Our commitment to conducting business in accordance with ethical standards and local and international compliance is realized through our Anti-corruption Policy.

Anti-Corruption, which stipulates a zero-tolerance approach to any act of corruption.

Interbank’s anti-corruption program includes roles and responsibilities, guidelines, policies on gifts, direct or indirect political contributions, conflicts of interest, donations, hiring and appointment of employees and directors, as well as reports of non-compliance and sanctions, among other aspects.

We do not make political contributions or donations to political parties or their affiliated foundations and restrict our employees or third parties from making them on our behalf. They may only make political contributions in a personal capacity when there is no risk that they will be understood or perceived as donations linked to Interbank or its interests. The guidelines on this topic are reflected in our Anti-Corruption Policy and in the Guidelines for Donations, Sponsorships, and Patronage.

Likewise, we do not hire third parties for lobbying activities on our behalf to engage with public officials.

We share our opinions through different trade associations to try to reach a consensus on the industry’s position, as long as these actions are in line with our Code of Ethics and Anti-Corruption Program.

Anti-Corruption Program

Its purpose is to contribute to the continuity and sustainability of business through the prevention, detection, and reporting of improper conduct, safeguarding our reputation; for this reason, policies and procedures aligned with local and international anti-corruption legislation have been designed, such as:

- Foreign Corrupt Practices Act (FCPA)
- Evaluation Guide of the U.S. Department of Justice (DOJ)
- Administrative Responsibility Law of the Legal Entity (Peruvian Law 30424)

During 2023 we evaluated 100% of Interbank’s processes, identifying 13 processes exposed to corruption risks. After evaluating the effectiveness of the controls implemented, we did not identify any significant risk or act of corruption in our processes. Likewise, we conducted an evaluation

of the Anti-Corruption Program by an independent consulting firm, where we obtained a score of 3.7 out of 5, reflecting a mature program, above market level.

Additionally, we train our Anti-Corruption Program for all our directors and employees, with a minimum frequency of annually.

Anti-Corruption Program Training

	2020	2021	2022	2023
Board Members	9 100%	9 100%	10 100%	10 100%
Employees	6,515 99.80%	6,720 99.70%	6,162 99.97%	6,094 99.54%
Business Partners	15,991 100%	20,395 100%	7,631 100%	6,865 100%

PREVENTION OF MONEY LAUNDERING AND TERRORISM FINANCING



At Interbank, we have a Money Laundering and Terrorism Financing Prevention program based on local regulations, international standards, and best practices. Its objective is to prevent us as an organization from being used as a means for money laundering. This program has been approved and is periodically supervised by the Board of Directors.

Our Money Laundering and Terrorism Financing Prevention Policy includes, among other aspects:



Money Laundering and Terrorism
Financing Prevention Policy

- Due diligence for customer knowledge, which includes the identification of the final beneficiary and review of local and international sanctions lists.
- Enhanced due diligence for customers with higher exposure to the risk of money laundering and terrorism financing.
- Due diligence knowledge of employees, suppliers, and counterparties.
- Transactional monitoring of clients, with a risk-based approach.

In line with the Bank's digital strategy, we integrate the use of statistical methodologies in the design of our risk models as part of the program's strengthening. Additionally, it incorporates continuous feedback, improving our capacity to detect unusual operations and proactively addressing emerging risks and challenges in a digital environment.

COMMITMENT TO THE CULTURE OF COMPLIANCE



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2-27
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FN-CB-510a.1
FN-MF-270a.3
FN-MF-270b.2
FN-CF-220a.2
FN-CF-270a.4

Whistleblower Hotline

Our Whistleblower Hotline allows employees and stakeholders to anonymously report inappropriate behavior, fraudulent practices, violations of internal policies, and/or other undesired conduct. To ensure the integrity and confidentiality of the Ethics Channel, it is managed by an independent and specialized company (KPMG), which is responsible for forwarding reported cases to the responsible areas.

Reports can be made through:

- Website.
- Email.
- Call center.
- Voicemail.

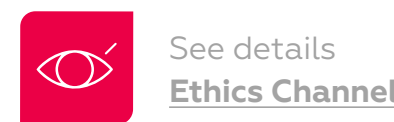
Additionally, we have a sanctions policy and an escalation process that, depending on the nature of the complaint, can reach the Board of Directors with the purpose of ensuring the implementation of corrective measures in cases of ethical violations. It is worth noting

that, in the event of any breach of the Code of Ethics or inappropriate conduct, the following sanctions are applied, depending on the severity:

- Warning call for process non-compliance.
- Suspension for ethical violation.
- Termination for ethical violation.

Due to our efforts in disseminating and raising awareness about our zero-retaliation policy, in 2023 there was a 70% increase in the number of complaints received through our Ethics Channel compared to 2022. In line with the metrics defined in 2022, we achieved the following results:

- Number of complaints against Senior Management: 0
- Number of complaints for manipulation of financial statements or reports: 0





Regulatory compliance

Interbank’s regulatory compliance includes a Compliance Program, which aims to ensure adherence to all external and internal regulations applicable to the Bank. Our program received the highest rating in the evaluation conducted by internal audit.

In 2023, there were no significant compliance cases in our organization.

Losses from Legal Proceedings

In order to reinforce our culture of transparency, we disclose our monetary losses incurred in 2023 as a result of various legal proceedings. None of these are related to material breaches of legislation, nor do they involve material monetary losses.

Reason for Legal Proceeding

Amount (S/)*

Cybercrime Fraud

2,807,820.00

Communication with Clients**

272,513.00

Discriminatory Mortgage Procedures

0

Client Privacy

6,435.00

*Monetary losses from administrative resolutions against us.

**Complaints related to “communication with clients” that generated monetary losses represent 23% of the total complaints received in 2023 (1451).

Conflict of Interest

To prevent and mitigate conflicts of interest, the Bank has established various processes. Directors have the duty to communicate about any situation that constitutes or could constitute a conflict of interest with our organization, shareholders, or other interest groups; in such cases, they must refrain from participating or voting, or if decided, they must withdraw while the conflict issue is being discussed.

Likewise, any third party can report the existence of a conflict of interest that they are aware of through the ethical channels provided for this purpose.



RISK MANAGEMENT

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PREVENTION AND MONITORING

GRI
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For the identification and effective management of risks, we have a framework of principles, values, attitudes, practices, and behaviors that allows us to make informed decisions to ensure the continuity of our operations. Accordingly, we have established a risk governance structure that allows us to work in an integrated and efficient manner, aimed at identifying, evaluating, implementing preventive measures, and monitoring the different risks to which we are exposed.

The Board has the responsibility to establish risk management in line with the nature, size, and complexity of the Bank's operations and services, taking into account the competitive environment, the macroeconomic environment, regulatory requirements, and its long-term objectives. It relies on the Comprehensive Risk Committee to ensure compliance with the obligations contained in the Corporate Governance Regulations and the Comprehensive Risk Management Regulations (GIR Regulations).

The Comprehensive Risk Committee has the responsibility to approve the policies and organization for this management, as well as to propose the risk limits that the Bank is willing to take on in the development of the business and to decide on the necessary actions for the implementation of the required corrective measures. These guidelines are implemented by General Management to ensure that the activities carried out are consistent with the business strategy, risk appetite, culture, and values.

Every employee must be able to identify potential risks in the processes and activities within their scope, with the aim of reporting them promptly to the organization.

RISK MANAGEMENT AT INTERBANK

is everyone's task, which is why we reinforce our culture of prevention and encourage the continuous participation of our employees.



Risk Governance



At Interbank, we define risk as the possibility of events occurring that negatively impact the Bank's objectives or financial situation. They can arise from various sources, internal or external, and be grouped into different categories or types.

Note: More details about the roles and functions of the bodies responsible for comprehensive risk management can be found in the **2023 Annual Report**.

Main Risks of Interbank and Their Management



Credit Risk

Non-compliance by borrowers of contractual obligations

Risk Management

Three key stages for credit risk management:

- Risk Admission: Good knowledge of the client and their economic activity, being crucial in evaluating their payment capacity, credit history, and solvency.
- Monitoring and Tracking: An integrated alert system for the early detection of credit risk.
- Recovery: Coordinated and applied actions for the adequate and timely recovery of credits, aimed at minimizing losses in exposures with high credit risk.



Compliance Risk

Breaches of the Code of Ethics, acts of corruption and non-compliance with applicable standards; as well as, money laundering and terrorist financing.

*Excludes reputational and operational risk

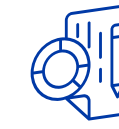
Risk Management

Our Compliance Program includes ethical management and programs for the prevention of money laundering and terrorist financing, anti-corruption, and regulatory compliance; it is based on a risk-focused approach and operates across the organization.

See details in the chapter on Ethics and Compliance.



See details in the chapter **Ethics and Compliance**



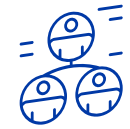
Market Risk

Variations in the behavior of the main factors of the financial market, such as: exchange rates, interest rates, stock prices, commodity prices, and liquidity

Risk Management

The Market Risk Division includes:

- Portfolio Risk: Based on the ongoing control of investments and derivatives to ensure they do not exceed the maximum tolerable risk.
- Balance and Liquidity Risks: Addressed both for interest rate risk and liquidity.
- Risk of Financial Institutions and Country Risk: In relation to the credit risk of financial institutions, the risk admission process is carried out through an evaluation of each financial entity, except for top-tier banks. Regarding country risk, monthly tracking of exposures is conducted and the most significant variations are analyzed.

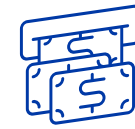


Reputation Risk

Decline in Trust in the institution's integrity. This can arise from other inherent risks in an organization's activities.

Risk Management

To build, protect, and strengthen Interbank's reputation, a reputation strategy aligned with its purpose, values, and business objectives is implemented, developing communication actions for the brand, social listening, corporate communication, and engagement with stakeholders.



Operational Risk

Inadequate Processes, personnel failures, information technology, or external events.

*Includes legal risk but excludes strategic and reputation risk.

Risk Management

The management of operational risks includes:

- Self-assessment of risks and controls.
- Management of loss events.
- Key Risk Indicators (KRI).
- Follow-up on Action Plans.
- Evaluation of risks on new products and significant changes (ERPC Process).
- Compliance Indicator (ICGRO).



Cybersecurity Risk

Potential loss of confidentiality, integrity, or availability of information due to an attacker exploiting a security vulnerability, causing a negative impact on operations, critical information assets, or the Bank's image.

Risk Management

Interbank has an Information Security and Cybersecurity Management Model, implemented with the purpose of preventing, detecting and reacting to threats that may jeopardize the information and the continuity of the operation of the services and products it provides to its customers.



See details in the chapter [Cybersecurity and information security management](#).



Model Risk

Adverse consequences resulting from decisions based on incorrect results and reports from models, or their inappropriate use. As artificial intelligence becomes more involved in the Bank's decisions, model risk management becomes increasingly relevant.

Risk Management

Development of advanced analytical and artificial intelligence tools, methodologies and models that support risk management for the Bank's different objectives, throughout the customer lifecycle, in all products, segments and banks, from design to integrated management implementation.



Additionally, we continue to strengthen the measures implemented to assess risks in the granting of credits.

Measures
implemented
for risk
management

2023

Portfolio Management

- Continuous calibration of risk cost, which allows us to capture the risk of new harvests, increasing precision in the expected results of our admission and management strategies.
- We defined new areas that allow us to identify over-indebted clients and potentially over-indebted clients, for adequate portfolio management.
- Various provisioning projection exercises were carried out in the face of constant changes in the environment (social conflicts, climate impacts and inflation), also incorporating segmentation based on the types of payment solutions granted by the special situation, as well as criteria of significant increase in risk and over-indebtedness to improve projection precision.

Preventive Management

- A new communication strategy was implemented for clients, starting seven days before the payment date.

Consumption Strategy

- The migration of the campaign execution process to digital tools began, reducing the delivery time of campaigns.
- We strengthened our credit card admission model with Intercorp information; which allowed us to improve the review of risk profiles.
- Due to the macroeconomic situation, we adjusted our credit guidelines to be able to maintain risk in admission.

Collection Strategy

- The collection management was complemented based on portfolio segmentation with new digital channels and enhancing current channels with better terms and transformational governments. As a result, contact with clients increased.

Mortgage Business

- Implementation of the new digital service tool, with 100% migration to be completed in 2024.
- Improvement in guidelines for better risk profiles, achieving a 10% reduction in the difference between the approved ticket vs. the requested one.
- Redesign of the debt purchase campaign, enhancing a smooth service flow.

Policy Control and Relationship with Regulators

- Efficiently addressed inquiries and information requests from the regulator, complying with the established deadlines. Additionally, meetings were promoted to ensure quick and accurate responses during inspection visits.

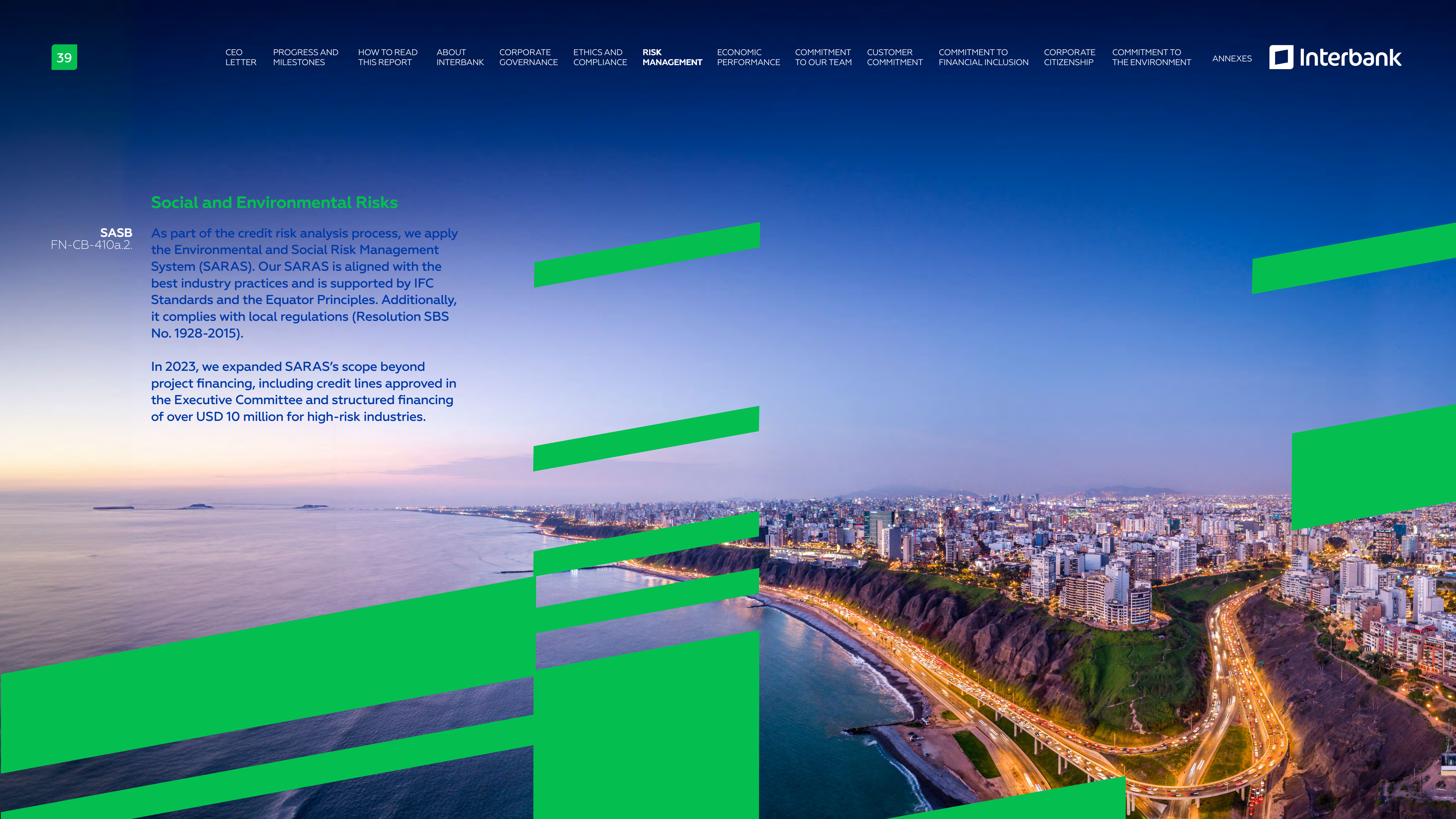


Social and Environmental Risks

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As part of the credit risk analysis process, we apply the Environmental and Social Risk Management System (SARAS). Our SARAS is aligned with the best industry practices and is supported by IFC Standards and the Equator Principles. Additionally, it complies with local regulations (Resolution SBS No. 1928-2015).

In 2023, we expanded SARAS's scope beyond project financing, including credit lines approved in the Executive Committee and structured financing of over USD 10 million for high-risk industries.



Emerging Risks

To address the continuous evolution of risks, we have timely identified those emerging risks that could have significant impacts in the medium and long term.

Type of Emerging Risk	Potential Impact	Mitigation Actions
Granting of loans to companies exposed to social and environmental risks, including climate change	Borrowers exposed to these risks could face financial difficulties and delinquency in repaying their obligations.	Implementation and broader scope of the Environmental and Social Risk Management System aligned with best practices.
Social and political conflicts affecting free transit and restricting commercial activity.	Borrowers exposed to these risks could face financial difficulties and delinquency in repaying their obligations.	Strengthening and monitoring portfolio management and an internal system that organizes the set of required standards to mitigate potential risks.
Indicators that directly affect the behavior of our clients: inflation and internal demand.	Borrowers exposed to these risks might face financial difficulties and delinquency in meeting their obligations.	Adjustment in the admission of new credits, restricting sales to higher-risk profiles, as well as in the cross-selling strategy, and reducing exposure to higher-risk profiles.
Disruptive innovation, such as the use of big data, the cloud, machine learning, and artificial intelligence.	Delay in accessing new digital markets, substantial costs to modify or adapt our products and services; as well as an increase in competition.	Development of improvements in our digital platform, as well as additional enhancements in advanced analytical capabilities through data and analytics, artificial intelligence, machine learning, deep learning, among others. Finally, we have the Analytical Excellence Center ("ACoE"), which promotes a data-driven mindset throughout the organization.
Transition risk: decarbonization, which refers to the process of reducing greenhouse gas emissions to achieve net-zero levels.	Borrowers from high-emission sectors might face financial difficulties due to regulatory changes, technological changes, or changes in consumer preferences; which could lead to a situation of default or delinquency.	Publication of our Sustainable Financing Framework, which has as one of its main objectives the financing of our clients' transition to a low-carbon economy. We have also set financing goals that positively impact the environment.

INFORMATION SECURITY AND CYBERSECURITY



GRI
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Information Security management is a priority for us. This set of processes and technological controls allows us to protect the assets of information from our operations and related parties, as well as to ensure the availability and reliability of our systems.

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FN-CF-220a.2
FN-CF-230a.2
FN-CF-230a.3
FN-CB-230a.2

In 2023, we had cases of fraud involving the use of credit and debit cards, which generated an expense of S/ 22,401,647, equivalent to the total amount delivered to clients who filed claims.

Type of fraud

- Fraud with card not present
- Fraud with card present
- Other frauds

Amount delivered to clients with claims (S/)

Fraud with card not present	3,022,139
Fraud with card present	10,617,114
Other frauds	8,762,394

AT INTERBANK,

we care about our clients. Therefore, through our website, we disclose the preventive measures our clients should take to avoid becoming victims of fraud.

Additionally, we have our telephone banking channels, stores, or website to alert about unrecognized transactions. We also provide a Claim Form for unrecognized transactions or withdrawals.



Preventive Measures



Claim Form for Unrecognized Transactions or Withdrawals

Cybersecurity Strategy

AT INTERBANK,
we have a cybersecurity strategy aimed at protecting our clients' technological assets and information from cybercriminals.

This strategy is based on the NIST CSF reference framework, which provides a holistic approach from prevention to incident recovery. **The strategy is based on the following principles:**

Risk Management

Our cybersecurity strategy is based on a comprehensive analysis of the risks we are exposed to, including threats, trends, and other factors. These analyses allow us to identify the most critical risks and develop controls to mitigate them.

Cybersecurity Culture

The cybersecurity culture program includes all employees and suppliers who access our information assets and aims to strengthen the first line of defense to identify and report cybersecurity threats.

Controls

We develop and implement cutting-edge technical controls that allow us to maintain a high-level security posture and thus protect our information systems.

Regulatory Frameworks

The normative framework is incorporated into the cybersecurity strategy, allowing us to comply with legal requirements.

Evaluation of Cybersecurity Breaches

Cybersecurity is a priority for us, which is why we conduct regular internal and external audits, improving our cybersecurity posture.

Continuous Support or Initiatives

We have a specialized team that permanently supports the Bank's projects and initiatives to prevent cybersecurity risks in our products, processes, and channels.

The policy that guides our actions is the Information Security and Cybersecurity Policy, which encompasses all digital or physical information owned by Interbank, such as information from customers, employees, suppliers; as well as any information that is processed, stored, or transmitted by any proprietary or third-party system.

In our organization, we commit to the comprehensive protection of information, implementing a robust awareness strategy that covers the fundamental pillars of cybersecurity. Therefore, we promote continuous training at all levels of the organization, including suppliers.

In 2023, **99% of our employees** participated in the annual cybersecurity training, and we achieved the defined goal of awareness about threats.



Vulnerability Management

Our approach to managing vulnerabilities is aligned with the industry's best practices, considering frameworks such as SANS and the PCI DSS standard, covering the following phases:



01 Identification of the organization's technological assets and their level of exposure, establishing priorities for security testing.



02 Execution of various security tests to identify vulnerabilities in our infrastructure or applications, with the aim of mitigating them before going into production.



04 Mitigation of vulnerabilities that pose the greatest risk.



03 Exposure to those responsible for identified vulnerabilities and corrective actions that must be implemented according to a remediation plan. This plan must be adjusted to the remediation deadlines defined according to the severity level of the vulnerabilities.



05 Follow-up and management of the execution of remediation activities, according to the defined vulnerability remediation plan.



06 Verify that the remediation of the vulnerability has been properly carried out.

Additionally, we have implemented a continuous and rigorous security testing process that covers all our channels, including mobile and web applications. This process allows us to proactively identify and mitigate vulnerabilities to keep our systems safe and protected.



Data Privacy

We are aware that the proper management of personal data is a priority in all aspects of our operation, as it allows us to demonstrate our commitment to information security and respect for the privacy of all the people we interact with.

WE LIVE
a culture of values where we ensure the correct handling of the information we manage.

At Interbank, the management of data protection falls under the responsibility of different specific areas such as:

Ethics and Compliance:

The function of Regulatory Compliance supervises compliance with the obligations derived from the Data Protection Law, its regulations, and complementary standards.

Data Governance:

Manages and administers customer information, as well as consents for additional treatments.

Human Resources Management:

Manages and administers personal data of employees and applicants.

Legal:

Advises on projects and implementations related to the handling of personal data and the obligations that must be met. Furthermore, it is responsible for responding to complaints related to data protection.

Customer Experience:

Enters and manages requests for the rights of Access, Rectification, Cancellation, and Opposition (ARCO) related to the handling of personal data.

We have solid policies and controls that guarantee the protection of personal data with ethical and responsible treatment of the data in all areas of our operation.

- **Customer Privacy Policy:** designed in accordance with the considerations established in the "Practical Guide for Observing the Duty to Inform," published by the National Authority for Data Protection of Peru, as well as applicable regulations and best international practices.



- **Employee Privacy Policy:** aimed at establishing essential guidelines for the protection of our employees' data (available in the "Communications" section of Interbank's intranet)
- **Candidate Privacy Policy:** aimed at informing the treatment of candidates' data in the selection processes.
- **Cookie Policy:** aimed at informing users of our digital platforms about the use of cookies on these channels.

Similarly, we have a series of technologies and controls that allow us to protect the privacy of our clients' and employees' information. Some of our controls are:

- Tools that prevent information leakage (DLP).
- Confidentiality clauses with our employees and third parties.
- Controls that restrict the use of removable media.
- Encryption and masking of sensitive information.
- Controls at the access, authentication, and authorization level.



Data Privacy Indicator

Percentage of clients whose data is used for secondary purposes

Claims for privacy violations of clients received from third parties and corroborated by the organization

Claims for privacy violations of clients from regulatory authorities

Achieved in 2023 (%)

Achieved in 2022 (%)

72.6%

62%

2

0

1

0

To ensure that our clients have complete information about the procedure to exercise their ARCO rights through the designated channels, we have developed a detailed guide that clearly explains each step of this process. Additionally, we have a registry (blacklist) that allows us to efficiently manage data processing by documenting objections to the secondary/optional processing of data, restricting ourselves only to necessary processing.

AT INTERBANK, we have committed to staying updated with local and international regulations related to the protection of personal data and related topics.

Therefore, during the year 2023, we have actively participated in various dialogue forums focused on the new regulation of the Data Protection Law to be published soon. This commitment allows us to be at the forefront and proactively adapt to regulatory changes that may arise (or contribute to the generation of such changes).

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FN-MF-000.B
FN-MF-270a.1



RELEVANT FINANCIAL DATA

2023 was a challenging year for our business due to social and economic variables in the global and national environment. In financial terms, we obtained a net profit of S/ 900.5 million, which represents a decrease of 23.1% compared to the previous year (S/ 1,171.7 million). The factors that contributed to this result were:

- **Increase of 77.7%** in provision expenses: related to higher requirements across the entire loan portfolio, as well as lower reversals of provisions throughout 2023.
- **Increase of 7.1%** in depreciation and amortization expenses: due to higher amortization of software expenses, in line with the Bank's digital strategy advancements. Additionally, there was an increase in the depreciation of assets received under financial leasing.
- **Increase in administrative expenses:** as a result of higher expenses for services received from third parties, partially offset by lower personnel and Board of Directors expenses.

These effects were partially offset by increases of 12.2% in gross financial margin, 4.1% in financial operations results, and a slight increase in net income from financial services, as well as a positive reversal in other income and expenses. As a result, ROE in 2023 stood at 12.6%, lower than the 17.6% reported in 2022.

Consolidated Balance Sheet as of December 31, 2023

Balance Sheet (millions S/.)

Assets			
Liabilities			
Equity			
Total: Liabilities + Equity			
Contingent Liabilities			
Total: Assets + Contingent Liabilities			

	2022	2023	Var (%)
Assets	66,445.7	67,990.1	2.3%
Liabilities	59,365.9	60,277.3	1.5%
Equity	7,079.8	7,712.8	8.9%
Total: Liabilities + Equity	66,445.7	67,990.1	2.3%
Contingent Liabilities	33,282.5	28,262.6	-15.1%
Total: Assets + Contingent Liabilities	99,728.2	96,252.7	-3.5%



Note: The details of Interbank's financial statements can be viewed in the [2023 Financial Annual Report](#).

ACTIVITY INDICATORS

Below are the main metrics related to Interbank's main business lines obtained at the end of 2023.

Clients by Card Type

SASB FN-CF-000.A

Number

Clients with Active Credit Card Accounts

805,584

Clients with Active Debit Card Accounts

6,386,238

Note: i) For credit cards, all clients with cards eligible for consumption are considered even if not used. ii) For debit cards, all clients with debit cards eligible for consumption are considered, excluding clients with non-transactional savings accounts.

Type of Card Account

SASB FN-CF-000.B

Number

Credit Card Accounts

819,464

Debit Card Accounts

9,633,372

Note: i) For credit card accounts, all accounts with valid cards for consumption are considered even if they have not been used. A customer can have more than one card/account. ii) For debit card accounts, all savings accounts with active debit cards are considered (including those without a balance). A debit card can be associated with one or more savings accounts.

Checking and Savings Accounts

SASB FN-CB-000.A

Number

Value (Millions S/)

Retail

12,237,412

15,320

Small Businesses

142,982

1,698

Note: i) For savings accounts, all deposit accounts and payroll accounts are considered, excluding Term, Bank Certificate, and CTS accounts. ii) All savings accounts that have shown a zero balance for the last 6 months or more are considered.

Loans

SASB FN-CB-000.B

Number of Clients

Value (Millions S/)

Retail

161585

3,711

Small Businesses

21,615

1,239

Corporate Banking

277

11,418

Medium-sized corporate banking
(Banca Empresa)

1,744

6,455

Mortgage Loans - Residential

SASB FN-MF-000.A

Number

Value (Millions S/)

Stock 2023

44,317

8,562

Disbursements

4,942

1,613

Note: Information on Stock and Disbursements 2023 does not consider purchases of debts or personal loans with mortgage guarantee.

Purchase of Mortgage Debt

SASB FN-MF-000.B

Number

Value (Millions S/)

Stock 2023

2,710

701

Disbursements

92

32

DISTRIBUTION OF ECONOMIC VALUE

GRI
201-1
201-4

AT INTERBANK,
we fulfill our commitment to generate value for our stakeholders by distributing said economic value.

Interbank's revenues amounted to S/ 4,108.2 million, which represented an 11.3% increase compared to 2022. This was mainly due to higher financial income from loan interests, available funds interests, and investment interests.

Thus, the distributed economic value was S/ 2,697.38 million in 2023, slightly lower than the S/ 2,793.50 million recorded in the previous period. This was due to lower expenses related to operational costs. Consequently, the retained economic value in 2023 was S/ 1,410.82 million, higher than the S/ 899.2 million recorded in 2022.

Economic Value Generated and Distributed (millions S/)

Direct Economic Value Generated (VEDG)

Total income*

Distributed Economic Value (VED)

Total expenses

- Operational costs and expenses
- Salaries and benefits for employees
- Payments to capital providers
- Payments to the government
- Community investments
- Others

Retained Economic Value (VER)

Total liabilities

Total equity

	2021	2022	2023
Total income*	3,211.20	3,692.75	4,108.20
Total expenses	2,107.84	2,793.50	2,697.38
Operational costs and expenses	1,051.00	1,164.40	1,218.88
Salaries and benefits for employees	615.50	653.60	618.49
Payments to capital providers	-	600.20	585.85
Payments to the government	413.74	347.80	256.32
Community investments	5.00	4.70	4.51
Others	22.60	22.80	13.33
Retained Economic Value (VER)	1,103.36	899.25	1,410.82
Total liabilities	61,309.20	59,365.90	60,277.30
Total equity	6,802.80	7,079.80	7,712.84

*Total income includes the sum of gross financial margin + Results from financial operations. Note: Interbank does not receive any type of financial assistance from the government.



COMMITMENT TO OUR TEAM

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COMMITMENT TO OUR TEAM

GRI 3-3

AT INTERBANK,
we recognize that our success depends on our employees, so we aspire to be the best bank by having the best people.

To achieve this, we focus on attracting, retaining, training, and developing talent. Additionally, we promote an inclusive culture and a safe environment that ensures the comprehensive well-being of our team.

In 2023, we received the following recognitions that validate our efforts to provide a good workplace for our employees:



Aequales Certification: Accredits the strategies (policies, processes, and actions) of gender equity and diversity in companies.



PAR Ranking by Aequales: 2nd place in the financial sector in Peru and 6th nationally in the category of companies with +5000 employees.



GPTW Best Places to Work for Women
Ranked **#5**



GPTW Best Places to Work for Diversity and Inclusion
Ranked **#7**



Best Places to Work for LGBTQ+ Talent
Ranked **#7**



EMA 2023 Awards, organized by PwC and Gestión, as the most admired companies with a special mention in the category "Balance: **Work and Life**".



Future Fitness, Intercorp Innovation Festival, as the best company that takes leadership and **promotes a future with diversity, equity, and inclusion.**

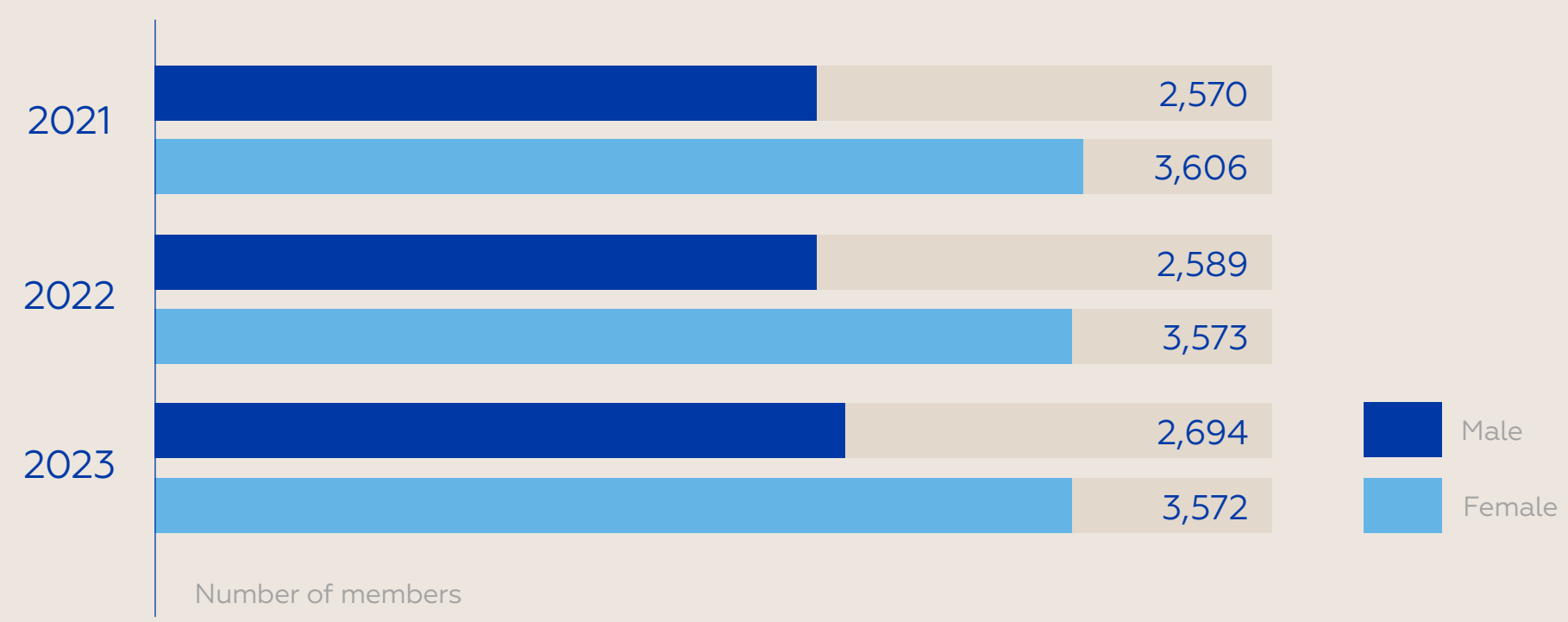


VALUE OF THE PEOPLE

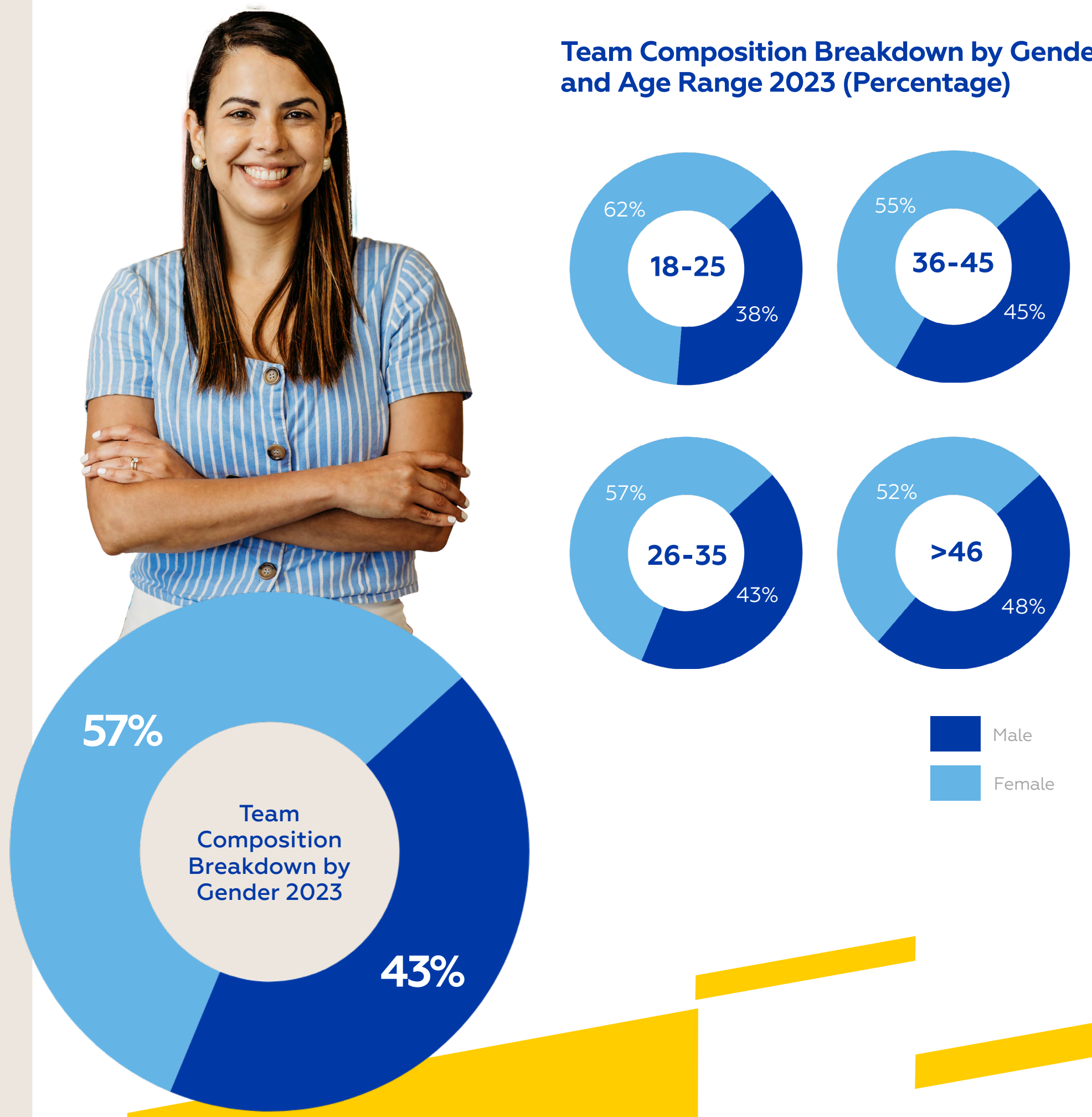
GRI
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AT THE END OF 2023,
our talent comprised 6,266 employees, with 96% being full-time employees. Additionally, 57% of our workforce are women.

Team Composition Breakdown by Gender



Team Composition Breakdown by Gender and Age Range 2023 (Percentage)



AT INTERBANK,
we care about the well-being of our employees and a satisfactory work experience.



Work Climate

To evaluate results and identify improvement opportunities, we measure the work climate more than once a year. To this end, we have an internal climate and leadership survey, in addition to our participation in Great Place to Work, which involves a survey of all our employees. In these surveys, we measure cross-cutting topics such as workload, work-life balance, leadership, compensation, commitment, among others. Additionally, we have periodic "pulse" measurements aimed at identifying improvement opportunities and developing a transversal action plan for Interbank, as well as tailored action plans.

We also implement a structured listening channel to collect the main evaluations and concerns of our teams, as it is important to gather qualitative information in addition to the quantitative data we obtain through surveys.

According to the results of the Great Place to Work Survey, **87.2% of our collaborators are actively committed to Interbank**

Benefit Programs

As part of our concern for our team, we have various benefit programs for our employees, which are reviewed and strengthened annually. In 2023, we implemented a special leave of seven paid days for our employees to prioritize the care of a family member in a situation of illness or ailment. During the period, 11 employees have received this benefit.

Main Benefit Programs



Stress management in the workplace

Programs that promote and care for mental health:

- Emotional Well-being Program.
- Paid leave to accompany a direct family member with serious health issues.
- Support from the Care team.



Health Initiatives

Programs that promote health care and healthy habits:

- Nutrition Program.
- Nutritional Consultations.
- Wellness Festival.
- On-site health centers.
- Prevention Programs.
- Free time for preventive check-ups.
- Occupational Health Program.



Sports Initiatives

We have programs that promote sports activities:

- IBK Fitness Program.
- Team IBK Runners Program.
- Sports Championships.



LGBTQ+ Community

- Health Plan: Employees with same-sex partners can enroll them in a health plan from their first day of work.
- Social Name: Trans community members can indicate the social name they wish to include on their ID badge.
- Parental Leave: Maternity and paternity leave for same-sex families.
- Time Off: Days off for celebrations of same-sex marriages or symbolic unions, as well as for their bereavement.
- Emotional Support: Emotional support for family members of employees in the LGBTQ+ community.

DIVERSITY AND INCLUSION

GRI 3-3 401-2 401-3 405-2 406-1

Therefore, we deploy various initiatives and programs that consider an intersectional approach and create safe spaces for everyone:

With our employees: We have a talent attraction strategy that values competencies, ensures pay equity, and development models that consider equal opportunities for everyone, safe spaces with zero tolerance for workplace sexual harassment.

With our clients: We guarantee quality care based on equity and inclusion, adapting our processes to their particular needs, such as disabilities or native language. Together with SafeCity, we launched a pilot service in sign language in three stores (aiming to reach 100% of stores by 2024) and installed signage in indigenous languages in nine southern stores.

In 2023, we deployed the following initiatives in diversity and inclusion:

- **Working Mom:** Designed to support working mothers at Interbank by providing them with tools that enhance their acceptance and emotional intelligence. This helps them achieve their personal and professional goals.
- **IN Power:** A program that strengthens the work environment and secure service for our LGBTQ+ employees and clients. The program includes training and constant awareness at all levels of the organization with a focus on leaders and the frontline of customer service, as well as the Pride Network, an employee resource group for LGBTQ+ employees.
- **Inspira:** An initiative focused on inclusive attention, talent attraction, and the creation of experiences aimed at employees with disabilities or employees with family members with disabilities.
- **Sin fronteras:** A program that seeks to promote the pride of the cultural diversity that our employees have, celebrating the anniversaries of the cities, departments, and the different countries of origin of our team. Additionally, it encourages the reduction of linguistic gaps and inclusion.



“Being a part of the INspire Network is a truly enriching experience. Through this community, we’re fostering a supportive and inclusive environment for employees with disabilities and those with family members with disabilities, like myself. Our network provides a safe space to share experiences, information, and resources, while also working to create a more inclusive workplace where everyone can thrive.”

Daniela Ferrucci Service Owner HR



AT INTERBANK, we respect differences and value diversity.



GO WOMEN

Closing Gaps through Women's Empowerment

Go Women is our flagship development and female leadership program that seeks to reduce the gender gap by creating value for our employees and expanding our impact to our providers, customers, and society as a whole.

The program is based on **3 main pillars:**

- 1. Co-creation with women, responding to their real needs.
- 2. Participation of leaders, our main drivers of change.
- 3. Customization of the target audience, with special attention to intersectionality.

Since 2019 **we have impacted:**

- +1400** employees.
- +170** girls and adolescents.
- +30 000** external people including providers, customers, and the general public.

GO WOMEN FOR ALL

For employees who are looking to take that big step towards leadership within Interbank, receiving tools to gain confidence, strengthen their personal brand, find a balance between work and personal life, and much more.

GO WOMEN STEM

Training for female employees in STEM positions to identify and combat prejudices and stereotypes of gender barriers that impede their growth, motivating them to go further in their fields.

GO WOMEN IFS

We collaborate as the financial platform Intercorp Financial Services to inspire and exchange experiences among women leaders across the entire financial sector.

GO WOMEN TALKS

We invite suppliers, clients, and customers to participate in conversations that motivate us to continue advancing towards a more equal society.

GO WOMEN YOUNG

Corporate volunteering that trains girls and adolescents in technological skills, female leadership, and financial education, impacting the daughters of employees and young people from underserved communities.

Fair Compensation

These diverse inclusion initiatives also materialize through the promotion of salary equity and the delivery of fair and competitive salaries. The average salary ratio between men and women is 0.88. This value recognizes our commitment to equity and motivates us to continue working to close salary gaps at all levels of the organization.

Salary Ratio between Women and Men - 2023

Executive level (base salary only)	0.80
Executive level (base salary + other cash incentives)	0.80
Management level (base salary only)	1.06
Management level (base salary + other cash incentives)	1.06
Non-management level (base salary only)	0.70



Prevention of Workplace Sexual Harassment

We commit to having spaces free of harassment and violence in any form. Therefore, we have a Policy for the Prevention, Attention, and Sanction of Workplace Sexual Harassment- updated during 2023- which includes legal and psychological support in case the employee requires it.

Additionally, since 2018 we have had initiatives that prevent, address, and sanction workplace sexual harassment under the program "Voices Against Workplace Sexual Harassment," highlighting the significant power that the voice of each person has to face these situations and act to continue building safe workspaces. Complaints of this nature are channeled through the ethics hotline and the HR team.

We also measure our effort to prevent sexual harassment. In 2023, through the ELSA evaluation, we obtained very positive indicators that reflect our constant awareness and training on the topic, as **90% of our employees know our reporting channels, and 98% do not tolerate and recognize manifestations of sexual harassment.**

Work-Life Balance

We promote a healthy balance between professional and personal activities. Thus, we offer labor flexibility programs and comply with labor regulations related to maternity and paternity issues. This allows us to satisfy, motivate, and ensure a good experience for our employees.

Labor Flexibility

- **Interbank ERES:** A way of working that prioritizes the balance between personal life and work, as it offers the possibility of mixed shifts, from home or from one of our offices.
- **Inspire Program:** Reasonable adjustments for working from home for our employees with disabilities.
- **Reduced work hours** in cases of health problems.

Maternity and Paternity

- **Interbank Mom Zone:** We have lactation rooms in our offices.
- **Parental leave** for the primary caregiver of 14 weeks.
- **Parental leave** for the non-primary caregiver of 2.4 weeks.



After parental leave, we achieved a return-to-work rate of 95% and a retention rate of 89% after 12 months of returning.

Return and Retention Rates

	2021		2022		2023	
	Men	Women	Men	Women	Men	Women
Parental Leave						
Number of employees with the right to parental leave	98	162	118	173	104	155
Number of employees who took parental leave	98	162	118	173	104	155
Number of employees who returned to work after parental leave	98	162	118	173	104	141
Return to work rate	100.00%	100.00%	100.00%	100.00%	100.00%	90.97%
Number of employees who continued being employees after 12 months after the end of parental leave	91	120	111	153	92	127
Retention Rate	92.86%	74.53%	94.07%	88.44%	88.46%	90.07%

TALENT STRATEGY

ATTRACTION AND RETENTION

GRI 3-3
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AT INTERBANK, we aim to attract and retain the best talent in the region, positioning ourselves as leaders in recruitment and selection.

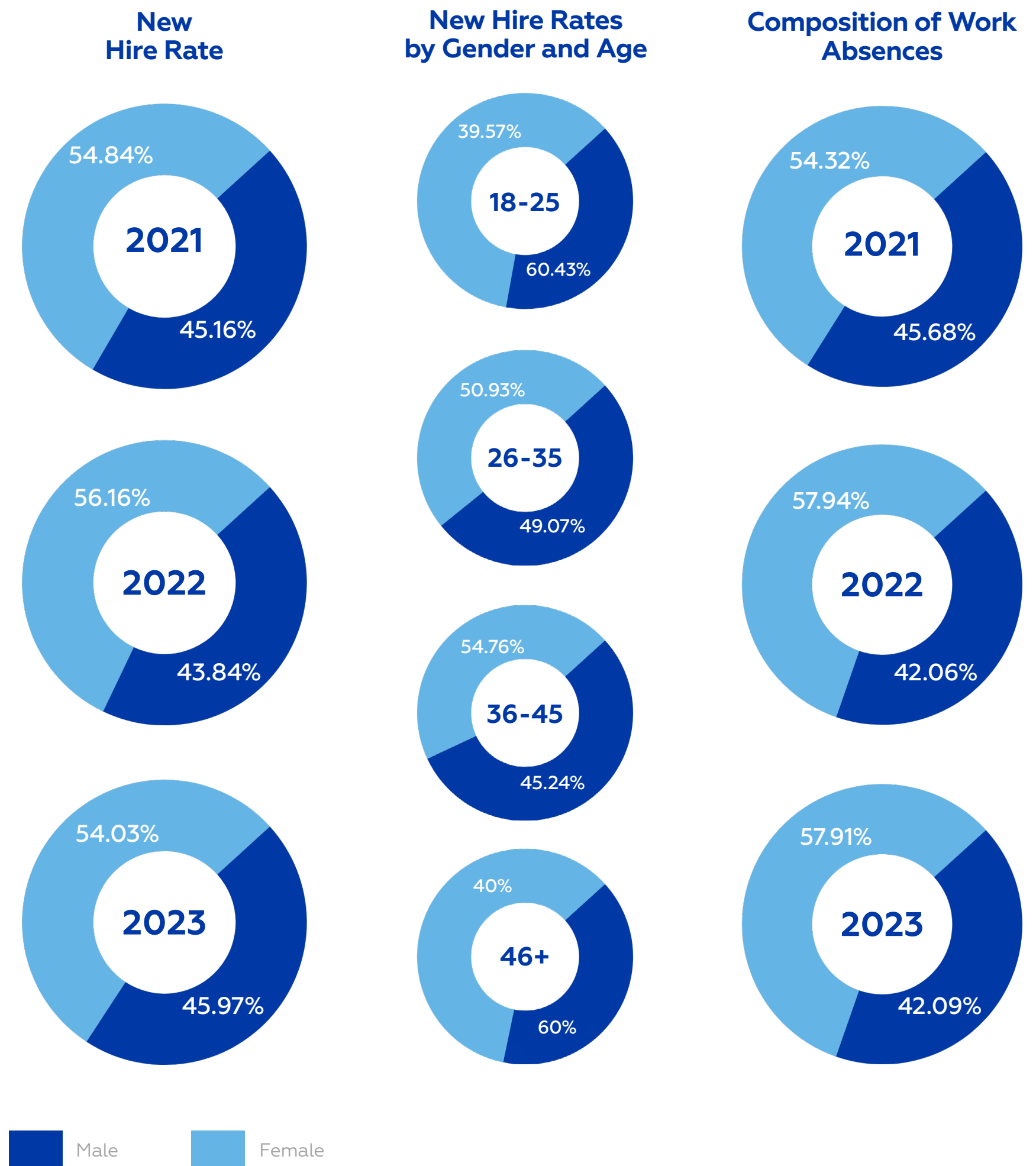
To achieve this, we have attracted and formed a team of experts specializing in various segments such as entry-level or beginner positions, technology profiles, analytics, and digital roles.

In 2023, we hired 1,538 people with an average hiring cost of S/ 634.00.

On the other hand, we had a turnover rate of 22.9%, reflecting a slight decrease compared to the previous year. The Bank's turnover consisted of 1,435 job departures, of which 941 were voluntary resignations.



Turnover Rate
2021 **19.14%**
2022 **23.81%**
2023 **22.90%**



Training and Talent Development

We aim to enhance the knowledge of our employees through various training programs. Additionally, we offer cross-functional courses for specialized employees in specific roles requiring technical or digital knowledge.

Our goal is to train at least 95% of our employees annually.



Academies (Tailored Programs)

Workshop and course programs designed for different areas, roles, and profiles, with programs specialized by vice presidencies.

Seminars and Conferences

Participation in national and international seminars and/or conferences where our staff members can acquire new knowledge and best practices to be incorporated into their work.

Learning Tracks

Specialized courses to promote new skills and competencies for our employees based on their specific needs.

Thematic Events

Initiatives aimed at reinforcing business skills, mindset, and culture. Some of the thematic events we promote are:

- Agility Week
- Expo Analytics
- Sustainability Week.



Learning Platforms

Development of our transformational talent through digital tools, with a wide range of courses.

Leadership (Leaders)

Programs to enhance the leadership skills of our leaders.

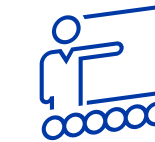
Regulatory Bus

We redesigned our regulatory courses with a new experience using an innovative and gamified format: The Regulatory Bus, which consists of stations with the names of the courses:

- Compliance
- Safety and Health at Work
- Information Security
- Fraud Prevention
- Workplace Sexual Harassment Prevention

Values Training

Five days of training in which we reinforce and live out Interbank's values to the fullest through challenges, experiences, and diverse activities.



Diversity and Equity

Year-round training on topics related to diversity and equity. Directed to all employees according to registration. Such as:

- Go Women Talks
- Inclusion Without Barriers
- Working Mom
- Workplace Sexual Harassment.

Store Network

Training for our store team on role induction and product training. The Digital Business Program was also deployed, which aims to upskill and reskill capacities under four pillars: soft skills, data, digital, and service.

Store Certification Program

We have a certification program for the role of Digital Financial Representative (RF) and Counter. In 2023, we certified 331 digital (191 from Lima and 140 from the provinces) and 287 counter (134 from Lima and 153 from the provinces). In the case of RF Counters, 50% were internal employees who were promoted to the role.

Average hours of training per year per employee.

Labor Category	Gender	2021	2022	2023
Vice President	Men	31.43	11.29	11.27
	Women	26.67	7.90	29.77
Manager/Deputy Manager	Men	36.75	9.62	12.30
	Women	37.71	13.29	17.27
Chief/Supervisor	Men	27.82	17.78	15.15
	Women	35.50	20.19	18.59
Employee	Men	24.04	20.78	29.35
	Women	24.54	25.09	23.26
Total		25.55	22.43	24.65

*The indicator does not include interns or trainees.

Additionally, we conduct specific training in various thematic areas such as:

Consumer Financial Protection

- Anti-Money Laundering and Combating the Financing of Terrorism
- Ethics and Compliance
- Fraud Prevention

Data and Privacy Security

- Information Security and Cybersecurity, which includes the Protection of Personal Data
- Operational Risk

Currently, the individuals responsible for each of these areas promote reinforcement training on these topics throughout the year and for different areas of the Bank, especially those with the most interaction with Interbank customers.

Management and Leadership Training

- **PDL/PDLX:** Leadership development program in which we reinforce skills such as Confidence, Motivation, and Work-Life Balance. In 2023, we managed to train 206 managers both in Lima in a face-to-face modality and in provinces in a virtual modality.
- **Laboratoria:** Course offerings focused on enhancing the leadership of women in technological roles. In 2023, we impacted 39 female leaders through leadership, communication, influence, and self-awareness courses.
- **Indler:** Course program aimed at N2 and N3 leaders based on six DEC competencies: Determination in execution, Energizing people, Customer Obsession, Digital Mindset, Data Focus, Curiosity. In 2023, we impacted 80 leaders.



Moreover, we have outplacement programs to provide comprehensive support in the labor transition of the employee. This includes sessions for **personal brand review, professional profile evaluation, talent promoter sessions, conversations, webinars, and networking.**

Performance Evaluation

Annually, we evaluate the performance of all our employees. Leaders evaluate each of their direct reports, the objectives achieved, and the development of competencies, which are averaged to obtain a final score for each employee. Subsequently, each leader must have a feedback session with each evaluated member. In 2023, 5,471 employees participated and an average score of 3.43 out of 5 was obtained.



Mid-Year Checkpoint: In line with continuing to strengthen a continuous development model, we included a new formal milestone at mid-year which aims to review the progress of the employees against the objectives and priorities of the next semester.

Percentage of employees who received performance evaluation

Job Category	Gender	2021	2022	2023
Vice President	Men	100.00%	100%	No disponible
	Women	100.00%	100%	No disponible
Manager/Assistant Manager	Men	97.22%	96.30%	99.05%
	Women	91.46%	97.70%	98.92%
Chief/Supervisor	Men	97.79%	99.10%	99.61%
	Women	98.51%	98.70%	99.58%
Employee	Men	98.17%	98.50%	99.76%
	Women	97.07%	98.40%	99.58%
Total		97.47%	98.40%	92.75%

The indicator does not include interns or trainees.



Talent Attraction Programs

We develop talent programs for entry-level positions, allowing us to create a talent pool and promote continuous development. The main programs are:

- 01 Summer Internship Program:** Directed at undergraduate students for a duration of three months during which the selected participants will engage in a digital, technological, or analytical project.
- 02 Global Internship Program:** Program aimed at Peruvians studying abroad, it has a duration of two months, with the objective of generating engagement with future talent. The program offers mentorship from a leader, adds value through learning opportunities, and allows participation in high-impact projects in the business, networking, and more familiarization with our culture.
- 03 Digital Young Talent Trainee Program for Future Leadership Positions:** The program offers rotation through the core areas of the Bank in digital positions such as Product Owner, Growth Hacker, User Experience, and Business Designer. This allows them to participate in high-impact digital projects and adds value to core business areas.
- 04 Ingenia:** Intercorp Group program for engineers that selects them for positions in transformational areas in the group's different businesses. The goal is to develop young talent into future leaders of the Intercorp Group through a mentorship, learning, and exposure proposal to constant challenges.
- 05 Commercial Trainee:** The program aims to attract high-potential professionals to form the future portfolio of business analysts and executives of the Corporate Banking Division in the commercial vice presidency.

HEALTH AND SAFETY AT WORK



GRI
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We are committed to the overall well-being of our employees. Therefore, we have our Workplace Health and Safety Policy, which establishes the guidelines and commitments for the identification, control, and prevention of hazards and risks. We also ensure its compliance through the delivery and reception of the policy to all new hires and an annual reinforcement.

Occupational Health and Safety Management System

We have an occupational health and safety management system aligned with the ISO 45001:2018 standard and the current regulations. It applies to the entire workforce of Interbank nationwide and considers employees in on-site, telework, or hybrid working models. The system is verified by an external audit and includes processes such as risk assessment, action planning, emergency response, verification, and contractual requirements.

We work with Occupational Risk Assessment Matrixes (IPERC) that undergo major evaluations in the case of:

- High rates of injuries, exposures, or accidents are present.
- Modifications to the workplace occur.
- New machinery, equipment, or chemicals are used.

We carry out planned and general inspections to develop and implement risk control measures.

Prevention and Protection Measures are Applied in the Following Order of Priority:

- Elimination of hazards and risks.
- Treatment, control, or isolation of hazards and risks.
- Minimization of hazards and risks.
- Progressive substitution of the hazardous factor with one of lesser or zero risk.
- Providing adequate personal protective equipment.

Actions in Emergency Situations

In the face of emergencies, each of our locations has a Security Plan, which is informed and explained to all employees or other workers under any type of contract. In addition, emergency response brigades are established and trained.

The Committee on Health and Safety at Work is composed of representatives elected by our employees, ensuring their representativeness and participation. Participation in decision-making regarding safety and health The main functions of the Committee are:

- Participate in the development, approval, implementation, and evaluation of policies, plans, and promotion programs for workplace safety and health, and the prevention of occupational accidents and illnesses.
- Monitor compliance with legislation, internal norms, and technical work specifications related to safety and health in the workplace.
- Promote that employees are informed and familiar with regulations, instructions, technical work specifications, notices, and other written or graphic documents related to risk prevention in the workplace.

Contractual Requirements in Safety and Health

We have an Acquisition Management Procedure, whose objective is to establish guidelines for acquiring supplies by all Bank areas, as well as to verify that all purchases, orders, and other requirements meet the established workplace safety and health standards.

- Conduct periodic inspections of the workplace and its facilities, machinery, and equipment to strengthen preventive management.

Furthermore, we encourage the participation of our employees in the identification of workplace risks through:

- Direct consultations with the Committee.
- Identification of dangers and risks to develop the IPERC matrix.
- Participation in the creation of the risk map.

Identification of Workplace Hazards

The identification of workplace hazards is a process carried out in conjunction with the participation of our employees, occupational medical service, external prevention service, and the Workplace Safety Committee. The findings from the process are used to reinforce the safety culture.

Our employees and interested parties can report hazards or hazardous situations verbally, via email, or through other means to the human resources

department, immediate management, or the workplace safety and health committee. Additionally, we protect our employees from potential retaliation while maintaining the confidentiality and traceability of communication.

It's important to note that employees have the right to remove themselves from situations they consider to pose imminent danger without suffering financial harm, in accordance with the Safety and Health at Work Law (Law 29783).

The process for investigating work accidents and incidents follows these steps:

01

The immediate supervisor and/or the safety service receives the Incident Report from the employee.

02

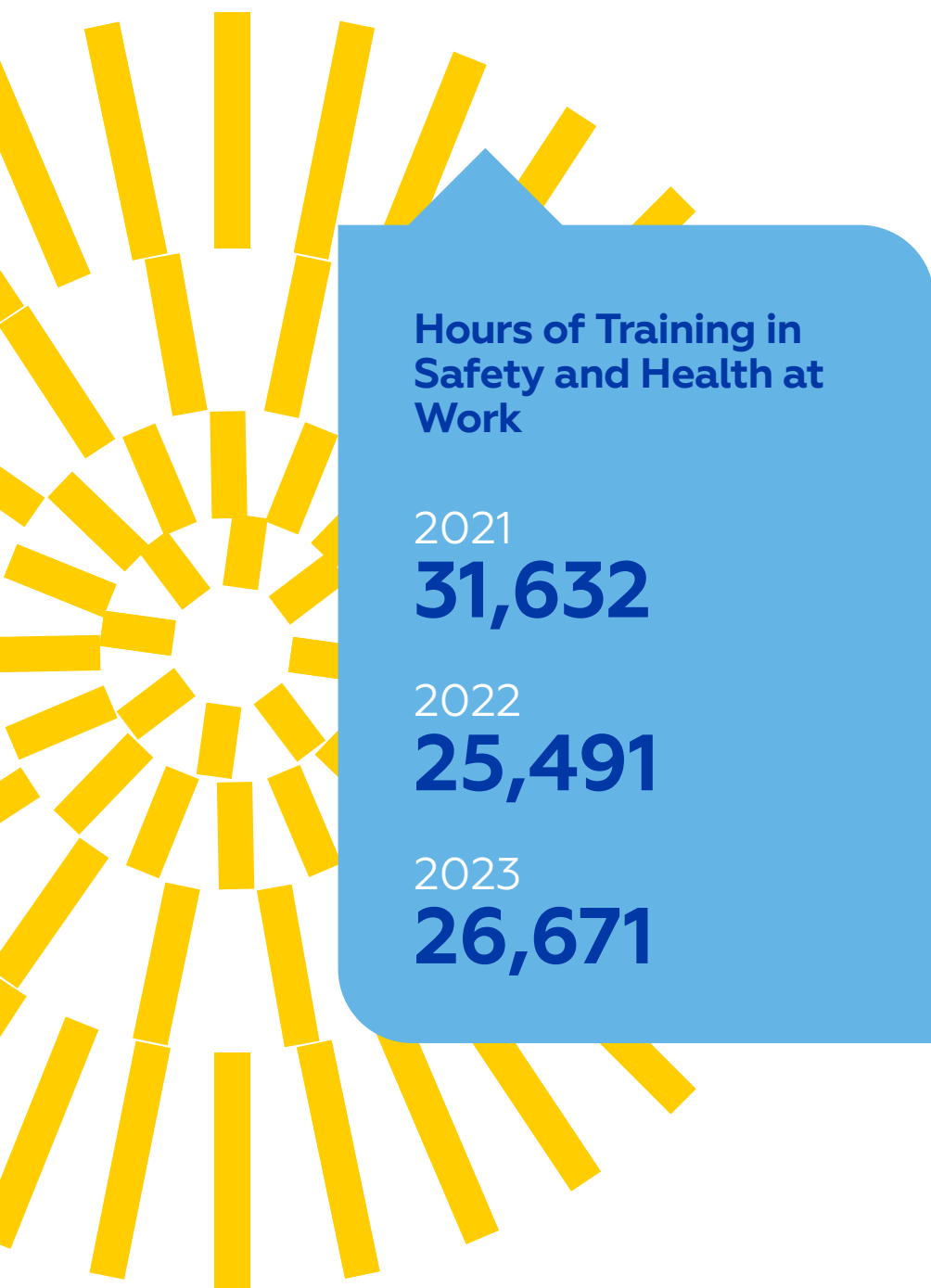
The information is sent to the Safety and Health Committee at Work.

03

The Committee gathers information about the incident, conducts an analysis, and issues the investigation result. This result includes corrective actions, responsible individuals, and deadlines.

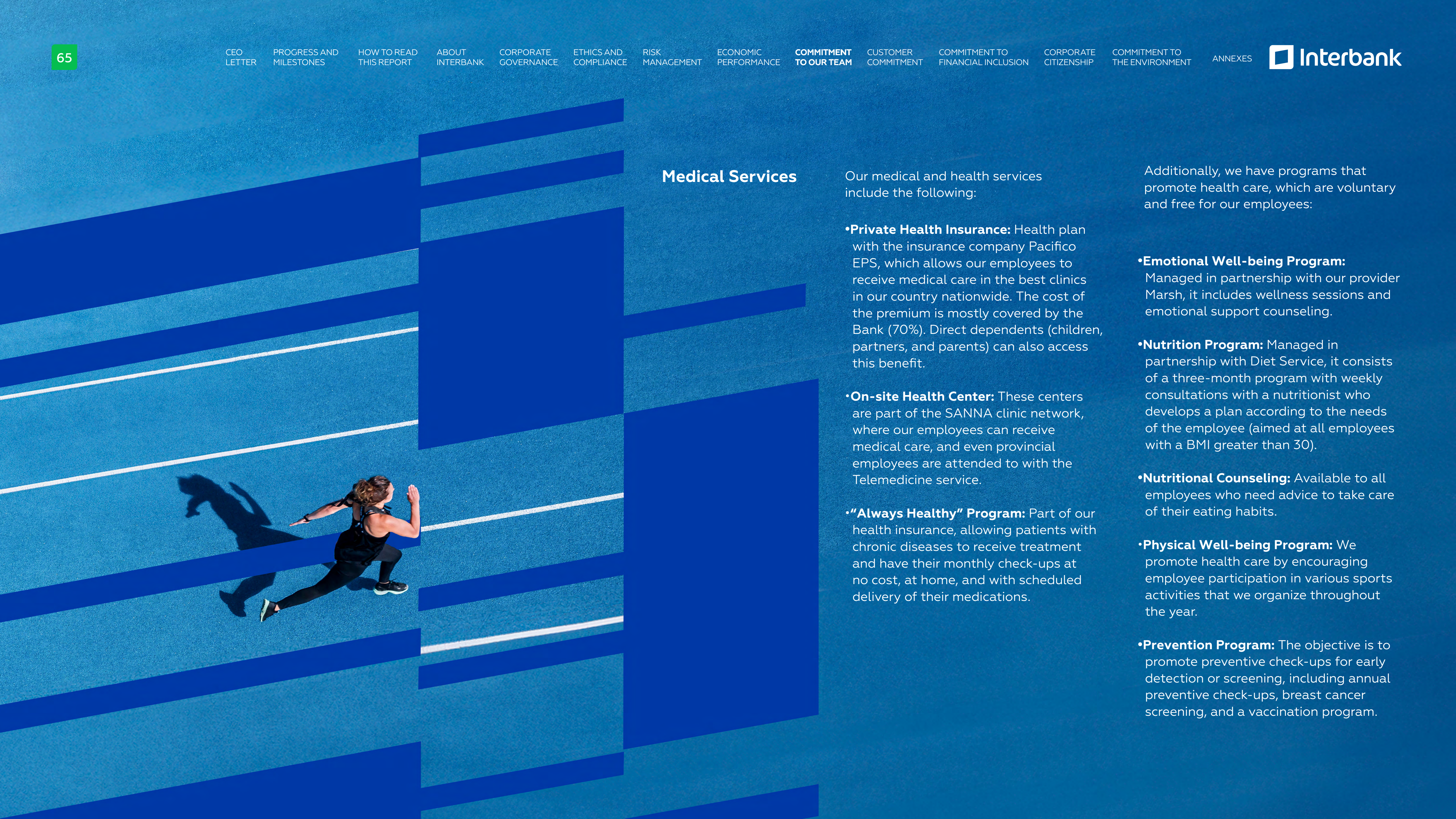
Safety and Health Training

We have an Annual Training Program that details the training, instruction, and exercises aimed at improving the culture of Safety and Health at Work. The courses included in the plan are mandatory, free of charge, and conducted during work hours.



Target Audience	Topics
New Employees	<ul style="list-style-type: none"> •Induction in Safety and Health at Work
Current Employees	<ul style="list-style-type: none"> •COVID-19 Contagion Prevention •Know My Job: Identify, Recognize, and Evaluate Risks •Mental Health Care •Prevention of Ergonomic Injuries
Remote Workers or Other	<ul style="list-style-type: none"> •Risk Prevention in Telework
Non-Present Work Modalities	<ul style="list-style-type: none"> •Management of Safety and Health at Work and supervision of the Annual Safety and Health at Work Program •Methods of Hazard and Risk Control in the Environment and Workplace •Incident Investigation, Dangerous Incidents, Work Accidents, Occupational Diseases
Emergency Response Brigades and Employees	<ul style="list-style-type: none"> •Training and exercises in prevention, protection, and fire control •Training and exercises in First Aid: Victim Care and Evacuation Drill •Training and exercises in evacuation of facilities in case of earthquake: Facility Evacuation Drill





Medical Services

Our medical and health services include the following:

- **Private Health Insurance:** Health plan with the insurance company Pacifico EPS, which allows our employees to receive medical care in the best clinics in our country nationwide. The cost of the premium is mostly covered by the Bank (70%). Direct dependents (children, partners, and parents) can also access this benefit.
- **On-site Health Center:** These centers are part of the SANNA clinic network, where our employees can receive medical care, and even provincial employees are attended to with the Telemedicine service.
- **“Always Healthy” Program:** Part of our health insurance, allowing patients with chronic diseases to receive treatment and have their monthly check-ups at no cost, at home, and with scheduled delivery of their medications.

Additionally, we have programs that promote health care, which are voluntary and free for our employees:

- **Emotional Well-being Program:** Managed in partnership with our provider Marsh, it includes wellness sessions and emotional support counseling.
- **Nutrition Program:** Managed in partnership with Diet Service, it consists of a three-month program with weekly consultations with a nutritionist who develops a plan according to the needs of the employee (aimed at all employees with a BMI greater than 30).
- **Nutritional Counseling:** Available to all employees who need advice to take care of their eating habits.
- **Physical Well-being Program:** We promote health care by encouraging employee participation in various sports activities that we organize throughout the year.
- **Prevention Program:** The objective is to promote preventive check-ups for early detection or screening, including annual preventive check-ups, breast cancer screening, and a vaccination program.

Work Safety and Health Indicators

As part of our work safety and health policy, we measure our performance in terms of safety and health with the aim of continuously improving our indicators.

Work Accident Injuries

In the last four years, there have been no work-related injuries with serious consequences or fatalities resulting from work accidents.

Rate of Recordable Work-Related Injuries - Employees

Indicator	2021	2022	2023
Frequency Rate	0.28	0.33	0.27
Severity Rate	4.52	4.23	1.01

*The frequency rate is calculated per 1,000,000 hours worked.

Work-Related Ailments and Diseases

In the last four years, there have been no deaths due to work-related ailments or diseases.

Absenteeism Rate

Indicator	2021	2022	2023
Absenteeism Rate (%)	1.25	1.42	1.13
Active Employees without Absences (%)	69.71	66.33	66.41

*The absenteeism rate is the number of days of absenteeism in the year over the number of working days in the year.



CUSTOMER COMMITMENT

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EXPERIENCE

Our reputation and trajectory of more than 120 years are rooted in prioritizing our customers and their needs. We maintain customer service and the experience we provide to them in every contact as a critical pillar within our overall business strategy.



GRI 3-3

In 2023, we increased the quality of care and service we provide to customers, optimized processes and platforms by streamlining the management of requests and complaints and strengthened our digital service channels.

Customer complaints registered reduced by 10% in 2023 compared to 2022, due to:

- Simplifying our service structure by centralizing the back-office teams for orders and complaints, speeding up our response times to requests and complaints, and integrating data under a management and joint monitoring dashboard.
- Initiating the implementation of our multidisciplinary team aimed at improving the experience of customers in the Rex complaints squad (redesigning the experience).

Check out our Code of Good Practices with the Consumer

Our management and processes are aligned with the Code of Good Practices of the Consumer of the Peruvian Banking Association (ASBANC), which establishes principles to build trust and improve the relationship with customers. These good practices and their six principles are integrated into our customer service protocols and ensure:

- Our management has a financial service approach for all customers, promoting savings and financial protection through respectful treatment.
- Information we share about our products and services is in full compliance with current regulations and is transparent, clear, and understandable.
- Our processes effectively manage complaints.
- Our operations promote reliable commercial practices and always prioritize the comprehensive security of all customers, informing on physical and cyber security issues.



Check out our **Code of Good Practices with the Consumer**

TRANSPARENCY

GRI
2-16
2-25
2-26
417-1
417-2
417-3

We maintain our information disclosure practices for our products and services aligned with current regulations, as well as trends and best practices in the banking sector at both local and global levels.

SASB
FN-CB-510a.2
FN-CF-270a.1
FN-CF-270a.2
FN-CF-270a.3

Our pillars of conduct management in the market:

-  **Good business practices**
-  **Transparency of information**
-  **Proper complaint management**

We have practices that ensure our duty to keep our customers informed about our products and services is carried out in a transparent, empathetic, resolute, and didactic manner, promptly disclosing information about the characteristics of products and services, their conditions, and related benefits. In this way, we voluntarily adopt the service guidelines of the Association of Banks of Peru (ASBANC), as the regulatory entity for communication in the Peruvian financial sector. Likewise, we comply with the regulations and procedures related to Market Conduct Management issued by the Superintendency of Banks, Insurance, and AFP (SBS), which are:

- SBS Resolution No. 3274-2017, Regulation of Conduct Management of the Financial System Market.
- SBS Resolution No. 4036-2022, Regulation of Complaints Management and Requirements.
- Market Conduct Management Manual of the Financial System, which includes procedures for the commercialization of financial products and services, modification of contractual conditions, approval of advertising pieces, dissemination of information on the website, among others.



During this period, we did not register any type of non-compliance related to the information and labeling of our products and services, nor non-compliance with the Advertising Guidelines of ASBANC, which we voluntarily adhere to, managed by the communication and marketing team.

During 2023, our rating from the Internal Audit Report conducted on our market conduct management remained in the "Good" category. Management of Requirements and Complaints

Non-compliance with regulations related to the information and labeling of products

Indicator	2022	2023
Number of non-compliance cases resulting in fines	0	0
Cases of non-compliance resulting in warnings	0	0
Cases of non-compliance with voluntary codes	0	0
Total cases of non-compliance with regulations or voluntary codes related to information and labeling of products and services	0	0

Cases of Non-Compliance Related to Marketing Communications

Indicator	2022	2023
Number of non-compliance cases resulting in fines	0	0
Non-compliance cases resulting in a warning	0	0
Non-compliance cases with voluntary codes	0	0
Total non-compliance cases related to marketing communications	0	23



Management of Requirements and Complaints

We have specific working groups to improve the customer experience and determine the guidelines of our requirements and complaints management. These are composed of the Retail and Channels Vice Presidency Committee and the Customer Experience Committee.

The Market Conduct Audit Committee is responsible for evaluating transparency reports and market practices, which are carried out semi-annually and annually by the market conduct officer. These include details of our complaints management and legal issues before the National Institute for the Defense of Competition and the Protection of Intellectual Property (INDECOPi). These reports are subsequently submitted to the Board of Directors along with the reports of internal control bodies.

Management Responsibility

Product

Identifies gaps, incidents, and improvement opportunities.

Complaints

Develops the monitoring of indicators according to type and impact on the business, requesting action plans from those responsible to reduce complaints for the identified causes.

Conduct

Monitors the functioning of market conduct management and Complaints management activities to identify improvement opportunities and request action plans from the identified responsible parties.

Audit

Acts as the last line of defense, monitoring the management of Product, Complaints, and Market Conduct divisions.

Additionally, we have our complaints Squads "Rex (Redesigning the experience)" and Squads by products and channels, which continuously evaluate customer experience indicators to identify gaps and improve the customer experience of specific channels and products.



Complaints Process

We provide various contact points to request information or express dissatisfaction from our customers. They can access these services via:

162

financial stores nationwide

Telephone banking

WhatsApp number (AVI digital assistant).

Corporate website www.interbank.pe, where you will also find direct access to the claims book and the help center in case of emergencies due to theft or fraud.



Subsequently, our advisors address the needs and requirements of information and/or inquiries from clients, and if necessary, facilitate the entry and registration of claims for review by our back-office teams.

Within our follow-up management, we adopt a continuous improvement approach that allows us to evaluate the service provided and the implemented procedures. For this, we:

- Evaluate the response of our advisors through service indicators related to time/ average service time and compliance with the service protocol.
- Implement reporting plans for incidents and communication to clients.
- Conduct internal investigations to determine the extent of the incident.
- Implement timely measures to help mitigate collateral damage, such as applying patches, procedural changes, etc.
- Cooperate with regulatory authorities to comply with legal obligations and provide relevant information.
- Conduct evaluations of security controls to prevent new incidents.

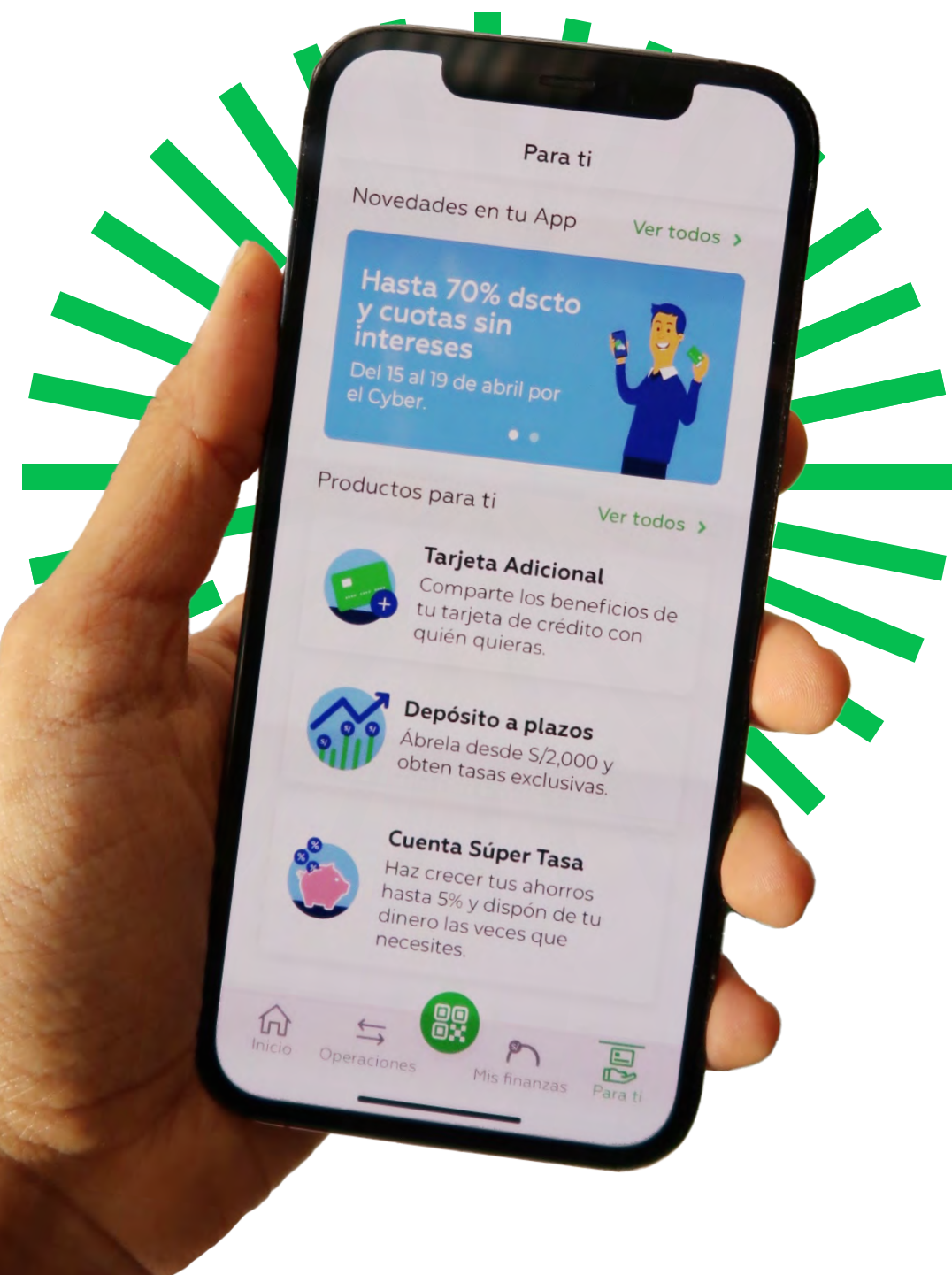
In this context, we measure the effectiveness of these processes through the following management indicators:

Indicator	2021	2022	2023
Volume of claims attended before five days	58%	59%	71%
First Contact Resolution - FCR (autonomy) out of total claims and information requests (orders)	5.8%	7.5%	9.2%
NPS Phone Banking	ND*	52.29%	66.17%

*ND: Information not available

All our processes and protocols for managing information requirements and legal claims at INDECOPI comply with the corresponding legislation and ensure that they are attended to and formalized through a response letter within a maximum of 15 calendar days.

INNOVATION AND PRODUCTS



GRI
3-3

We constantly invest in optimizing all our digital processes, adapting new technologies, improving our digital architecture, and strengthening our processes against new security threats, with the aim of enhancing our service quality.

SASB

FN-CB-000.A
FN-CB-000.B
FN-CF-000.A
FN-CF-000.B

The goal is to maintain our relevance and competitiveness in the market and continue to be the preferred option for our customers.

Main Digital Channels of Interbank

Interbank App:

- Free operations from mobile devices.
- Savings account management with Virtual Piggy Bank.
- Payments and collections using a mobile number.
- QR through PLIN.

Internet Banking:

- Operations from any device.
- Free inquiries, payments, and transfers.

Internet Banking for Businesses:

- Payment space for Sunat NPS.
- Currency exchange from Soles to Dollars.
- Generation of personalized reports.
- Interbank Business App.
- Inquiries, transfers, service payments, and approvals from mobile devices.

IzipayYa:

- Digital wallet.

During 2023 Management:

- We exceeded our goal of 90% digital users over the total number of active clients for the month.
- We strengthened our Chatbot (AVI), enabling more than 50% of inquiries to be attended through this channel.
- We expanded the interoperability of PLIN for "Peer to Peer" payments among different digital wallets.
- We increased the number of ATMs and agents to provide a higher level of convenience to our customers who still need to make cash transactions.

ATMs Dec 2023
1,680
(+110 vs 2022)

Agents Dec 2023
7,000
(+1300 vs 2022)



Our actions are aligned with a digital channels innovation strategy, which has specific indicators and monitoring systems that ensure the proper integration and evolution of our digital processes and strengthen the management of continuous innovation. We produce quarterly progress reports validated by our Management Committee, where the progress on short, medium, and long-term indicators is evaluated.

Pillars of the digital channels innovation strategy:

Pillar

Detail

The Best App

We focus on developing the best interface for our digital banking. During 2023, we launched the new version of our application, which offers more control and security to the client, as well as facilitating quick access to the most used services from the main page.

Customer Digitalization

We focus on promoting the digital self-service of our clients and closing the gap of physical services that are not yet digitized.

- a) We incorporate the development of digital functionalities that allow our clients to self-service.
- b) We utilize real-time personalization capabilities to proactively detect the needs of our clients.

Synergy with Other Channels

- a) **Chatbot:** we incorporated the first version of our Chatbot within our App to facilitate attention.
- b) **Physical Stores:** we increased by 50% our team of digital instructors and equipped them with tablets to facilitate attention.
- c) **Agent and ATM Network:** we increased our network of agents and ATMs, where we strengthened communication about payment and transfer services available through our PLIN tool.



We have various spaces and digital tools that simplify the satisfaction of the needs of our clients and streamline their requirements.

95%

of our operations can be done digitally, allowing our clients to access the Bank at any time and any place.

90%

of our clients use at least one digital channel, significantly reducing visits to our financial stores.

We detail the usage capabilities of each of our digital solutions in the form of guides and usage tutorials on our corporate website. Additionally, a wide variety of informative and help videos are available through our YouTube channel.



Our PLIN wallet reached the second place in the CX Index 2023 in the best mobile wallets of the country.

For 2024, we set goals that focus on the expansion of our clients and digital users, the boost of digital sales, and the strengthening of our processes for digital self-service

Long-term progress metrics

Metric	Progress			Goals	
	2021	2022	2023	2024	2026
% Digital Clients	65.10%	70.90%	75.50%	80%	90%
% of Retail Customers Actively Interacting Digitally with the Bank	78.50%	81.90%	90.20%	93%	100%
% of Retail Customers Interacting Digitally with the Bank	44.00%	48%	56.20%	60%	70%

Customer Satisfaction

We achieved 2nd place in the CX Index 2023, among companies that offer the best customer experience in the banking category.

To measure our customers' satisfaction, we primarily use the Net Promoter Score (NPS) indicator, which analyzes their direct experience and the degree to which they would recommend our products and services. In 2023, with the objective of strengthening the results of our measurement, we increased the sample of surveyed customers.

NPS Evolution

Detail	2021	2022	2023
Net Promoter Score (NPS)	39%	41%	32%
Surveyed Customers	42653	54134	67288
Total Customers	5,181,982	5,329,166	5,899,613

COMMITMENT TO FINANCIAL INCLUSION

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FINANCIAL INCLUSION

We are committed to building a more inclusive financial system.

GRI 3-3

We are aware of the importance of access to the financial system in closing inequality gaps in Peru. Therefore, we aim to accompany Peruvians on their journey to improve their financial health and facilitate their access to credit, insurance, mortgages, and more financial resources that allow them to achieve their dreams and feel prepared to face difficult times.

With this objective in mind, we apply a customer-centered approach in the design of our products and services. Through data collection and analysis, we strive to better understand the needs and preferences of our clients. We aspire to offer the best experiences and solutions, innovating and expanding the reach of financial services available to underserved groups.



Our main achievements in inclusion:

970,000

clients save to achieve their goals using our Virtual Piggy Bank.

960,000

Peruvians have learned through our digital financial education platform.

740,000

micro-businesses receive free and immediate digital payments with IzipayYA, receiving 70% more in transaction volume than in 2022.

58,000

clients accessed a formal credit product for the first time.

19,000

million clients accessed affordable housing through the MiVivienda mortgage credit.





During 2023, 70% of our savings accounts were sold 100% digitally.

We Promote Savings

• Focus on Digital

As a digital-first financial platform, our main accessibility goal is to offer 100% digital products and services that democratize access to the financial system by eliminating geographical barriers. We are committed to increasing digital financial inclusion, reaching underserved populations with formal financial services tailored to their needs and provided responsibly.

• Virtual Piggy Bank

A digital feature of the Interbank app and website that helps clients save easily and simply. It allows users to transfer effortlessly with a swipe certain amount of money from other accounts to their virtual piggy bank. Clients can also customize their piggy bank by categories, according to their goals or savings purposes. Clients who save using categories double their average savings amount.

+970 thousand
clients actively manage their savings through our virtual piggy bank.

Benefits of using the virtual piggy bank:

-  **Helps keep personal finances in order and meet goals within a set period.**
-  **Funds benefit from higher rates than those applied to regular accounts.**
-  **Users can save in soles or dollars without needing to open another account.**
-  **Protects savings from daily expenses, ensuring funds are available for withdrawals at ATMs and purchases with a debit card.**

In the year 2023, 500 thousand micro-businesses charged S/2 billion with IzipayYA, representing 41 million payment transactions.

IzipayYa Our Digital Wallet for Micro-Businesses

In 2023, we launched our new 100% digital wallet for micro-businesses, IzipayYA, allowing them to charge all digital wallets with a single QR code and no commissions. We focus on the unbanked population, especially small businesses such as corner stores, market stalls, taxi drivers, and street vendors. Thus, we accompany them in their transition to a digital model and path towards financial inclusion, offering not only transactional services but also giving them access to other financial products for their personal and professional development, such as small loans and insurance for their businesses.



Facilitated **439 thousand** service payments

815 thousand cell phone recharges and **8.1 million** top-ups

747 thousand businesses increased their sales using the IzipayYA QR code

Through IzipayYA, **346 thousand digital wallets** have been opened

IzipayYA users made **27 thousand transactions** per day on average



We Promote Access to Credit

Access to credit promotes resilience and long-term goals, starting with smaller loans and then enabling people to start businesses, invest in health, improve their education, or own a home. Our objective at Interbank is to increase the number of clients with access to assets by developing a series of products that offer more affordable and accessible credit options for low-income and/or underserved populations, progressively offering them more and better financing opportunities.

+43 thousand clients

accessed credit for the first time through our small-line credit cards.

• Small Line Credit Cards

Targeted at individuals new to the financial system, with credit lines starting from S/700. These clients receive education, development, and support through our tool My Credit Score. In 2023, more than 65 thousand clients accessed one of these cards, and for 66%, it was their first active product in the financial system.

• Secured Credit Cards

Backed by an initial amount starting from S/1,000, it helps clients begin to build their credit history. As we get to know the client, we offer to release the collateral so that they can continue to grow with us. In 2023, more than 7 thousand clients accessed one of these cards, and for 56%, it was their first active product in the financial system.

• Micro Loans

Digital loans of up to S/1,000 aimed at unbanked individuals who have difficulty accessing formal credits and seek small amounts of capital for a short period. After evaluating each profile and financial behavior, we improve our financing offer. Thus, in the first year of the microcredit disbursement, 50% of the clients could access a regular loan with an average ticket of S/9,000. In 2023, we disbursed a total of 3,470 microcredits.

• CIMA

Our 100% digital loan aimed at micro-business clients of Izipay and izipayYA allows our clients to grow their business quickly and easily without needing a credit history, offering a safe alternative to informal lenders who impose unfavorable conditions and negatively affect the financial stability of businesses. In 2023:

We delivered more than

11,700

CIMA loans.

3,176

clients accessed formal credit for the first time through CIMA.

41%

of our CIMA clients are female entrepreneurs.



• Small Business Loans

100% digital financing, focused on providing capital to clients looking to grow their business. With a strong social character, in 2023, we managed to make a total of 30,000 new placements, aimed at segments of the population traditionally underserved by banks.

New Client Placements During 2023

	Unbanked SMEs that open a business account	Unbanked SMEs to whom credit is granted
Number	35,172	1,286
% of total	64%	26%

Note: An unbanked SME is considered a Legal Entity that has not had bank debt in the 12 months prior to opening the account.

Future Planning

As people improve their relationship with the financial system, they are capable of making confident long-term financial decisions. Interbank offers a variety of products and services that allow clients to invest in their future with simple, safe, and affordable options.

• MiVivienda Credit

Government program for affordable housing, through which financing is provided, as well as credit risk coverage, for the purchase, construction, or improvement of a home. Additionally, if payments are kept up to date, the program subsidizes interest rates, rewarding the end customer with direct financial incentives.

• Savings for Home

This deposit allows clients to opt for mortgage loans by demonstrating healthy financial behavior and saving capacity. It is aimed at those people who cannot back up their income with documents, but who have a current, verifiable, and legal job. To access a loan, the client must continuously and uninterruptedly deposit their monthly installments until the total amount reaches the equivalent of the desired loan. In this way, Savings for Home functions as an alternative scoring tool.

• Student Loans

As part of our effort to support the growth of professionals in our country, we offer student loans with special conditions such as preferential interest rates, terms of up to 60 months, and up to two years of grace. We finance up to 100% of the cost of master's degrees, diplomas, and postgraduate studies, both in Peru and abroad.

• Duo Mortgage Credit

This personalized mortgage offers the possibility of acquiring a home or land by sharing the debt between two people, regardless of the nature of their relationship. It does not discriminate by gender, sexual orientation, or kinship; allowing same-sex couples, among others, to fulfill the dream of acquiring their own home.



Financial Education

The provision of financial support to our clients is carried out through three fronts:

- 01 Social Media Communications:** In 2023, we reached more than 12 million Peruvians with financial education communications on topics such as savings, use of cards, budgeting, among other content.
- 02 Education and Training Programs:** On our digital platform, Aprendemás, we have 24 courses and 30 webinars available on the web for clients and non-clients. In 2023, we added the possibility of free certification through the platform, further formalizing training and motivating more Peruvians to educate themselves.
- 03 Support and Advice:** We accompany our clients with communications and tools that promote the responsible use of their financial products, designing personalized support routes to ensure the best financial experience.

• Aprendemás

A 100% digital learning platform that offers free courses, webinars, and other tools on topics such as financial health, digitalization, personal and professional development, digital marketing, social networks, and more.

24 courses
4.6 satisfaction rating

30 webinars
4.8 satisfaction rating

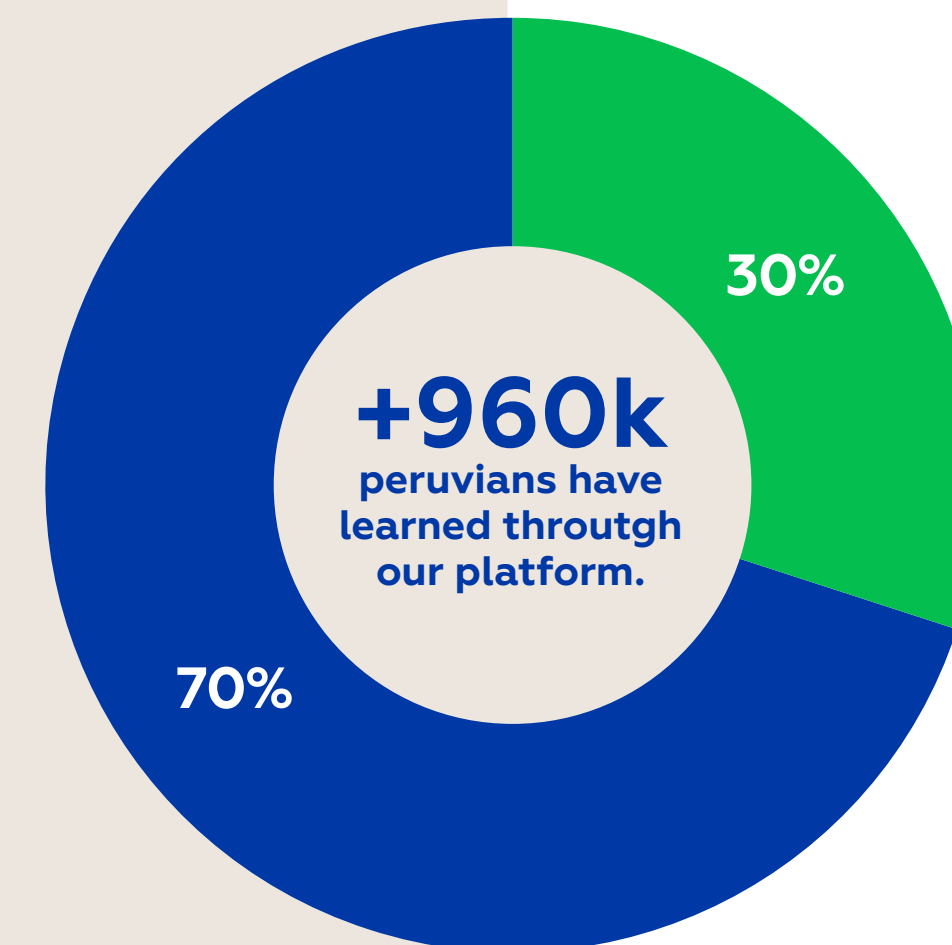
+36k hours of training

+305k class students

Since 2022, we have reached **+2.2 million page views** and **+1.2 million sessions**.

We have found that financially educated clients increase their **savings by 26% more** than those who do not use our platform.

Aprendemás is not just for our clients.



■ Non Clients IBK
■ IBK Clients



Free web: aprendemasinterbank.pe



• **Aprendemás**

One of our focuses is to provide support through financial education to underserved populations such as women, low-income individuals, micro-enterprises, among others.

In 2023, we launched the **Personal Finance for Women** course, the first of its kind in the country.

Over 7,300 women have taken our course, with an average rating of 4.8/5 stars.

We offer 9 webinars and 8 courses focused on **micro-enterprises and entrepreneurs**.

In 2023, **more than 61,300 users** improved their business management skills through our platform.

We were recognized as one of the main transformative initiatives in Peru.



• **Interbank Cares**

We support our clients with alerts, reminders, and clear and timely information that provides them with security and confidence in their financial decisions. Through our communications, we connect with an average of 1.7 million clients per month, covering:

- Payment reminders: to help clients meet their payment commitments and take care of their financial health,
- Financial education: resources that seek to improve financial knowledge on budgets, savings, and debt management,
- Financial management: promotion of the use of the My Credit Score tool in the Interbank App.

• **My Finances**

Our financial management tool integrated into the Interbank App allows our clients to control their expenses by categories, compare them month by month, create budgets, and monitor their credit score. Additionally, it sends them alerts about risky behaviors and educational messages to improve their financial health.

Through "My Credit Score", we are the only bank that offers 100% of our clients - regardless of whether they have a credit history or not - the ability to access the details of their credit score in the Interbank App. This tool has detailed information on the main factors that affect the evaluation of their score and personalized advice on how to improve it. Committed to the financial well-being of all Peruvians, we have made this tool available to clients and non-clients on our website.

In 2023, we achieved:

816 thousand
monthly users of My Finances

338 thousand
monthly users of My Credit Score

5%
fewer overdue entries compared to non-users of My Finances.



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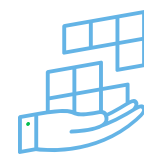
GRI 203-1

OUR PURPOSE IS TO ACCOMPANY PERUVIANS IN ACHIEVING THEIR DREAMS.

This not only means offering the best products and services or fostering a great work environment, but it also commits us to contributing to the social development of the country.

COMMITMENTS FOR DEVELOPMENT

GRI 2-28



In our role as a financial entity, we seek to contribute to economic and social development while protecting the environment. Therefore, we participate and collaborate with various national institutions.

Commitment to National Institutions

Institution	Topics
Peruvian Association of Banks (ASBANC)	Financial education and inclusion, regulation, payment methods, market conduct, and banking law.
National Advertisers Association (ANDA)	Legibility, transparency, truthfulness, and loyalty for the benefit of consumers and fair competition in the market.
Peruvian Institute of Business Action (IPAE)	Development of institutionalism, market economy, business, and education in Peru.
Peru Sostenible	Awareness, training, and mobilization of business leaders to incorporate sustainability in their management.
Peruvian Institute of Economics (IPE)	Discussion of economic policy measures and providing alternative solutions to inconclusive reforms.
Foreign Trade Society of Peru (ComexPerú)	Public policy proposals, based on the defense of principles, promoting job creation, opportunities, and improving citizens' quality of life.
Aequales Latam Community	Sharing experiences and good practices for diversity, equity and inclusion.

Additionally, we adhere to specific international initiatives that contribute to corporate sustainability, such as:

- **United Nations Global Compact:** We are part of the allied companies of the United Nations Global Compact, the world's largest corporate sustainability initiative and voluntary leadership platform for the development, implementation, and dissemination of sustainable business practices. In 2023, we joined as members of the first Board of Directors of the UN Global Compact in Peru.
- **Equator Principles Association:** We maintain our commitment to these principles to ensure that our project financing is conducted with robust and responsible practices concerning the environment and society. This risk management framework allows us to determine, assess and manage the environmental and social risk of projects with the main purpose of establishing a minimum standard for due diligence and monitoring that impacts responsible decision making.

SOCIAL PROGRAMS



In order to promote the well-being of Peruvians, we create and support a series of social programs with an investment of more than S/ 4.5 million through donations and assets during 2023.

Teacher Who Leaves a Mark

In partnership with the Ministry of Education of Peru, we carry out the program "Teacher Who Leaves a Mark," which aims to spread and annually reward the significant educational work of teachers and principals in the public sector nationwide, who leave a positive impact on their students.

In the 15th edition (2022-2023), in which 1,600 teachers participated, teacher Esther Mariñas from the 2070 Nuestra Señora del Carmen de San Martín de Porres school was awarded for her initiative "Divertimatics," which consists of teaching mathematics in a playful way to her first and second-year secondary students through music, storytelling, podcasts, games, art, and technology, helping them improve their grades. The winning teacher received a prize of S/ 130 thousand for the down payment for a mortgage, a vehicle, and a scholarship for a master's degree.

Additionally, the contest awarded a principal, who this year was Ivonne Galván from Educational Institution 50920 in Cusco for her initiative "Classifying and Recycling, We Are Learning" implemented for her primary and initial students (PRONOI). The recognition included S/30 thousand and a scholarship for a second specialty. The winning school received S/20 thousand to implement improvements.



My Police Station, My Pride

This is a program we carry out in partnership with the Ministry of the Interior (Mininter) to identify and publicly recognize the work of the National Police of Peru, as well as to promote the implementation of practices that positively impact citizens' confidence in the attention of police stations nationwide. In this 7th edition, 242 police stations registered.

The contest had two categories:

Category 1:

Promotion of initiatives aimed at improving the quality of care and/or approach to citizens.

Category 2:

Promotion of initiatives that foster the prevention and mitigation of violence against women and family members.

Winners of Category 1

Position	Police Station	Initiative
1°	San José de Sisa Police Station (San Martín)	"Police Station without Borders" , the police officers learned the Amazonian Kichwa language to communicate with the most remote communities, allowing for better coordination with the apus, the peasant patrols, and neighborhood councils. All this with the aim of reducing the rate of cases of sexual abuse and family violence in the area.
2°	Tourism Police Station (Ayacucho)	Its goal is to offer inclusive attention to people with disabilities and Quechua speakers. The police officers were trained in sign language and interculturality to prevent cases of racism.
3°	Cerro Azul Police Station (Lima)	"Your police, always with you" , the station created a radio program to get closer to the population and spread their preventive programs. Additionally, they created a QR code and chatbot to address quick inquiries from neighbors.

Winners of Category 2

Position	Police Station	Initiative
1°	San Luis Police Station (Áncash)	"Kuydamy Wambra" , they set up a garden-like classroom with games, so that children who accompany women reporting cases of domestic violence can wait while engaging in psychomotor activities. They even provided a room where, in case of living far away, they can stay overnight and return to their community the next day.
2°	Villa Perené Police Station (Junín)	"Approach modules to prevent harassment and violence against children and adolescents" . In the indigenous Ashaninka area, they created modules to offer informative and didactic talks to prevent cases of physical and sexual violence against children and adolescents.
3°	Kimbiri Police Station (Vraem)	"Breaking Chains in the Vraem" , the police officers were trained in native Ashaninka and Matsigenka languages to attend to the communities at the police station and developed a mobile application in these dialects plus Spanish, achieving greater community trust.



National Silver Contest of Peru

To promote and revalue this ancestral art in conjunction with the Patronato Plata del Perú, we held the seventh edition of the National Silver Contest of Peru, generating a special synergy between the financial sector and the preservation of Peruvian artisanal culture.

In this edition, with a free theme, we resumed the in-person exhibition of works. Out of a total of 72 works presented, 22 were part of the filigree category, 33 of the pieces were transferred to the Universidad Católica San Pablo de Arequipa, the venue for the competition this year.



Category	Winners	Work
Filigree	José Oliden Pupuche (Lima)	"Artisanal well... only memories remain"
Goldsmithing	Pedro Aguirre, Anthony Aguirre Evelyn Aguirre Mercedes Nizama (Piura)	"Melody for the majestic Misti"
Jewelry	Ernesto Pereira, Daniel Pereira Fredy Quispe (Cusco)	"Ollantaytambo Necklace"

Donation to Rain Victims

In March we made a donation of non-perishable food and hygiene items for the victims of the rains, in partnership with Hombro a Hombro, an association that focuses its activities on early attention in case of major disasters from the private sector.

WORKS FOR TAX



The works for tax is a modality of public investment execution, through which the private company (in this case, Interbank) is responsible for financing and executing, quickly and efficiently, public investment projects, Identification of Optimization Investments, Marginal Expansion, Rehabilitation, and Repositioning (IOARR) and operation and maintenance plans, with the charge of income tax to the corresponding rent.

This mechanism allows us to generate shared value, contributing to the improvement of the living conditions of the population in the area of influence of the funded projects. Additionally, it allows us to know the destination of the taxes we pay, while strengthening our relationship with the community and authorities. Therefore, we prioritize infrastructure projects in development and education, to contribute to closing gaps in the provision of public services.

*Completed tax works

Works for Tax in Progress - Progress Summary 2023

ASBANC Police Stations:

In partnership with a group of private companies associated with ASBANC, we participate in the construction, improvement of infrastructure and implementation of police station equipment in the departments of La Libertad, Huancavelica and Piura. These works have meant for Interbank an accumulated investment as of December 2023 of more than **S/9.9 million, managing to reinforce security and returning tranquility to more than 800,000 Peruvian citizens.**

Collasuyo - Cusco

With the purpose of having a first-class urban road network infrastructure, modern and capable of solving the road saturation problem in the city of Cusco, in August 2023, the execution of the project named "Collasuyo First Stage" began, which consists of improving low and medium voltage networks, street lighting, drinking water networks, and sanitation. In this way, **Interbank has committed S/17.6 MM out of a total of S/34.3 MM to benefit approximately 120,000 citizens of Cusco** with the improvement of pedestrian and vehicular traffic, and in turn, reduce the incidence of traffic accidents.

Arequipa Educational Institute

Committed to providing quality education, Interbank signed, in November 2023, the agreement for the improvement of the I.E. Arequipa, **with financing of S/20.16 MM**, out of a total of S/60.37 MM, which aims to build modern infrastructure, with an eco-friendly and low-maintenance vision (approximately 21,000 m2 for pedagogical, administrative, outdoor, and sports spaces and implementation of furniture and educational equipment). The technical file for the project will begin in 2024. **This project will benefit more than 11,000 female students from primary and secondary education**, seeking to contribute to closing gender gaps, improving access to quality education for women and girls in the city of Arequipa.

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COMMITMENT TO THE ENVIRONMENT



AT INTERBANK,
we understand our crucial role in the transition towards a more sustainable Peru.

As a financial institution, we recognize that our actions have a significant impact on the environment and the well-being of communities. Therefore, we commit to promoting sustainable practices in all aspects of our operations.



Operational eco-efficiency

At Interbank we have an Eco-efficiency Plan for 2030, approved by the Governance and Sustainability Committee, based on integrated environmental management of the following aspects:

- Carbon footprint management.
- Water management.
- Energy efficiency.
- Proper disposal of waste.

The actions and commitments outlined in this Plan during the 2023 management period led us to achieve:

- **Carbon footprint management:** we reduced the intensity of carbon emissions relative to income by 17.51%.
- **Water management:** we focus on investing in technologies that promote water efficiency and conduct audits to prevent possible water leaks.
- **Energy efficiency:** we obtained certification for the use of renewable energy for our main headquarters to have 100% renewable energy.
- **Proper waste disposal:** we increased the amount of waste destined for recycling, reaching 19.83 tons in 2023.

Recognitions



Responsible management of electronic waste (WEEE) by Claro Peru. Our third Star in the Carbon Footprint



Program of the Ministry of Environment (MINAM). Having measured, certified, and reduced our environmental impact.

Thanks to initiatives like Interbank ERES (remote work model), using solar panels, recycling solid waste, using air conditioning with energy efficiency, using LED technology and lighting sensors, among others, we have reduced our relative emission by 17.51% (tCO2eq/million soles).





Water Management

As part of our commitments regarding water consumption, we invest in water efficiency technologies and implement monitoring and control processes, among which we find:

- Installation of meters to control sectorized consumption, as well as regulator filters in faucets.
- Monitoring indicators through a control panel where we measure consumption, allowing us to maintain an average consumption indicator and trigger alerts in case of leaks.
- Inspections and periodic audits of our stores, detecting early consumptions above average.



Our total water consumption in 2023 was 143.5 thousand cubic meters, which represented an increase of 1.31% compared to 2022, due to an increase in the presence of workers in their workplaces.

Total water consumption (thousands of m³)

2021	2022	2023	VAR 2022 - 2023
141.95	141.64	143.5	1.31%

For 2024 management, we aim to reduce our total water consumption by at least 3% based on the efficiencies we continually implement, and by raising awareness among employees about the responsible use of water.



Waste Management

We have a Comprehensive Waste Management Program implemented in all our main offices and financial stores, addressing from the identification of waste to raising awareness among employees:



Total water consumption (thousands of m3)

Action Line	Detail
Waste Identification	We conduct exhaustive evaluations to identify the types and volumes of waste generated at our sites, covering from office waste to electronic products.
Waste Classification	We classify waste into specific categories, including paper/cardboard, electronic waste (WEEE), hazardous waste, non-reusable waste, and reusable waste.
Implementation of Reduction Programs	We develop planned purchasing strategies to reduce waste. Additionally, we digitalize our internal processes to decrease paper and other material consumption.
Recycling and Reuse	We maintain collection and recycling programs in all our main offices and financial stores, collaborating with municipalities to set up accessible recycling points near offices and stores.
Management of Electronic Waste (WEEE)	We responsibly manage electronic waste in collaboration with specialized providers such as CLARO Peru.
Responsible Suppliers Hiring	We collaborate with waste management providers, like Recicla Latam, who share our sustainable practices, positively impacting society and formalizing local recyclers. This NGO helps us manage recycling and reuse points.
Employee Awareness	We run awareness campaigns for our employees about the importance of recycling in daily life and the work environment. We also train our cleaning staff to ensure proper segregation of the waste we generate.

The main waste generated at our main sites corresponds to paper, cardboard, plastics, and electronic devices, amounting to 518.81 tons in 2023. The increase compared to 2022 is due to the fact that we measures new sources for the first time, such as store waste and waste derived from construction works.

Of the 518.81 tons of waste generated at the headquarters and stores, we managed to collect a total of 19.83 tons of hazardous and non-hazardous waste destined for recycling through the following programs:

- **Agreement with CirculAPP:** aimed at recycling non-hazardous waste from the headquarters.
- **Agreement with Claro Perú:** aimed at recycling hazardous waste from the headquarters and stores.



Finally, we managed to collect a total of 9.96 tons of non-hazardous waste through the agreement with Recicla Latam, aimed at installing recycling bins in areas near Interbank stores, to segregate waste from these stores, as well as to benefit communities with the appropriate infrastructure for recycling their waste.

With Recicla Latam, we have installed 46 recycling stations located in all the provinces where Interbank has financial stores, continuing to increase recycled waste and placing formal recyclers as the protagonists who drive the circular economy of Peru.

We managed to reduce paper consumption by 48.30 tons, which represents 26.47% less than in 2022.

EMISSIONS AND ENERGY MANAGEMENT

Our energy management focuses mainly on maximizing the optimization of its consumption within our main offices, financial stores, and ATMs.

GRI
302-1
302-3
302-4
305-1
305-2
305-4
305-5

To this end, we constantly monitor energy consumption indicators, especially in lighting and HVAC systems.

The total energy consumption for the end of 2023 reached 15,045.25 MWh, which corresponds to an increase of 5.11% compared to 2022, which is due to greater use of air conditioning due to the temperature increase throughout 2023, as well as the increase in employee presence.

Of the total energy consumed in 2023, 53.97% corresponded to the consumption of renewable energy and the rest to non-renewable energy. By 2024, we aim to reduce our consumption by 3% through various energy efficiency initiatives and employee awareness programs. Among the main initiatives, we find:



Reduction and optimization Initiatives

Initiative	Description
Use of LED technology and lighting sensors	LED technologies in existing, remodeled, and new financial offices and branches, as well as dual presence and infrared sensors according to the space to be controlled.
Higher efficiency and ecological HVAC equipment	High-efficiency HVAC equipment, VRV and INVERTER systems, as well as ecological refrigerants.
Awarding of the BMS update	Update of the Building Management System (BMS) in our main office, which includes, among others, controllers, software, and sensors designed to measure and monitor various parameters (i.e., electrical, fuel, lighting, and temperature adjustments).
Energy audits by a third-party auditor	Energy audits at headquarters and financial branches.
Solar panels as self-generation of store energy	Solar panels within our financial branch in Marcona. Generation up to 80% of the total consumption of the financial branch during peak hours.
Remote consumption monitoring	Meters with remote reading in all our main offices and financial branches.
Change of electric rates and review of atypical consumption	Analysis of electric rates within our financial branches, evaluating the real power required for each branch and comparing it with the contracted power. Monthly control of energy consumption, contrasting it with consumption considered 'typical'.
Programmable thermostats	Programmable thermostat technology for our air conditioning equipment.
Sustainable designs	Efficiency in equipment and systems at all stages, from project conception to implementation, including sustainable purchases.
Renewable energy certifications	Green certifications for our main office, awarded by Enel Generación.
Measurement of electric energy consumption	Detailed recording of energy consumption in our offices, financial branches, ATMs, and other Bank-use premises.

Additionally, in 2023 we signed a contract with Enel Generación Perú for the supply of renewable energy equivalent to 3,247 MWh annually until 2025 from the hydroelectric plants of Huinco, Callahuanca, Moyopampa, Huampaní, Yanango, and Chimay. In this way, our main office will consume 100% renewable energy.



Emissions

We calculate our carbon footprint annually using the Green House Gas Protocol (GHG Protocol) methodology, which is expressed in tCO₂ and is composed of:

- **Scope 1 emissions:** consumption of fuels used in own vehicles, mobile machinery, and stationary machinery. Consumption of refrigerant gases, extinguisher refills, lubricant consumption, welding gas consumption, and fertilizer use.
- **Scope 2 emissions:** consumption of electric energy from SEIN (National Interconnected Electric System).
- **Scope 3 emissions:** air travel, employee commuting from their homes, employee lodging during business trips, electricity consumption for working from home, money transport, employee commuting in taxis, land travel, importation and transport of cards, courier services, water consumption, solid waste decomposition, electricity consumption by agents, and supplies.

Additionally, as a performance metric, we calculate the intensity of our carbon footprint considering the total number of employees and income.

By the end of 2023, our absolute emissions reached 10,186.20 tCO₂, which represents an increase of 1.07% compared to the previous period. This is due to the following main reasons:

1. Scope 1 emissions increased by 168.83% mainly due to emissions generated by the use of air conditioning. This increase is due to 2 factors:

- In previous years, only emissions generated by recharges of air conditioners were included, whereas this year, the measurement included new equipment installed and equipment that was decommissioned in our headquarters and stores.
- Increased use of air conditioning systems due to an increase in on-site work compared to previous years (post-pandemic).

2. Scope 3 emissions saw a reduction of 13.89%, despite the inclusion of new emission sources in the measurement compared to the previous year. For example: courier services, card distribution, money transport, employee commuting in buses contracted by the company. Additionally, considering the recommendations of ISO 14064-1:2018, emissions for some fixed assets were no longer measured.

Nevertheless, we achieved the following efficiencies during 2023:

- **Reduction of paper consumption in scope 3 by 26.47%.**
- **Reduction of fuel consumption in scope 1 by 43.16%. As a result of the above, we see a reduction in emissions relative to income of 17.51% compared to 2022.**

As a result of the above, we see a reduction in emissions relative to income of 15.03% compared to 2022.

Total de emisiones

Scope	2021	2022	2023	Variation
Scope 1 (fuel use))	428.36	417.85	1,380.53	230.39%
Scope 2 (energy consumption)	2,925.85	2,869.87	3,214.99	12.03%
Scope 3 (includes new emission sources)	7,472.96	6,791.03	5,847.89	-13.89%
Total (scope 1+2+3)	10,827.17	10,078.76	10,443.41	1.07%
Intensity (tCO ₂ /employees)	1.36	1.62	1.60	-1.23%
Intensity (tco ₂ / million soles)	1.86	1.73	1.47	- 15.03%

Note: The emission values of scope 1, 2, and 3 for the year 2022 differ from the values disclosed in the 2022 Sustainability Report. This is due to corrections made in the inventory as a result of the audit.

Our objective is to continue generating efficiencies in the management of the carbon footprint and achieve a significant long-term reduction. To this end, we have set the following goals to contribute to the efficient use of resources and minimize the environmental impact in the Bank's own operations.

Environmental goals

Indicator	Reduction Objective	Base Year	Target Year
Energy (KWh)	25%	2020	2030
Water (M3)	30%	2020	2030
Non-reusable waste (Ton)	35%	2020	2030



Management of Risks and Opportunities Related to the Environment and Climate Change

Our ESG Risk Management

Regarding risks and strengthening the management of social and environmental aspects within our investments, in 2023 we voluntarily signed the Equator Principles of the International Finance Corporation (IFC) and aligned our Environmental and Social Risk Analysis System (SARAS) with the IFC Performance Standards. Our guidelines are detailed in our Environmental and Social Risk Analysis Policy, which applies to:

- Advisory services for the financing of a project when the total estimated investment in the project exceeds US\$ 10 million.
- Financing projects when the total estimated investment in the project exceeds US\$ 10 million.
- Loans to non-retail clients for a stage of a project, when the total credit amount for the project is at least US\$ 50 million and the total amount of client credits related to the project in the company (before syndication or resale) is at least US\$ 25 million.
- Bridge loans intended for the financing of a project requiring a total estimated investment exceeding US\$ 10 million.
- Corporate loans above US\$ 10 million intended for primary suppliers of a project.



Additionally, we carry out environmental and social risk analysis voluntarily for clients in sectors or industries that represent a high environmental risk (mining, agriculture, energy, hydrocarbons, oil, among others) and whose financing exceeds US\$10 million.

During 2023 we analyzed a total of 24 operations under environmental and social criteria, reaching a total of S/. 2,773.93 million at the end of the year. These are classified into categories A, B or C which are granted based on the potential risks and impacts identified during the due diligence process.

Sustainable Finance

At Interbank, we are committed to transitioning our portfolio towards one that contributes to the mitigation and adaptation to climate change and generates sustainable development. Significant impacts on social inequality, in this way and with the objective of promoting the sustainable transition of our clients, in 2023 we developed a Sustainable Financing Framework, which is aligned with the main international frameworks and standards and has a Second Party Opinion (SPO) by S&P Global Ratings.

This acts as an operational framework for the development of financing instruments intended for investment in green, social, and sustainable projects. Additionally, we determine the work guidelines and selection and eligibility processes for projects distributed in seven green categories and four social categories:

 Consult our [Sustainable Financing Framework](#)

Sustainable Financing Framework

Type	Objectives	Categories
Green / Blue Loans	<ul style="list-style-type: none"> •Promotion of renewable energy generation. •Reduction of greenhouse gas emissions. •Promotion of energy efficiency. •Prevention and control of pollution. •Promotion of the transition to a circular economy. 	<ul style="list-style-type: none"> •Sustainable agriculture and fishing. •Energy efficiency. •Renewable energies. •Sustainable construction. •Sustainable water management. •Circular economy. •Clean transport.
Social Loans	<ul style="list-style-type: none"> •Strengthening the competitiveness of SMEs. •Promoting financial inclusion and job creation. •Increasing the quality and access to education, health, and housing services for vulnerable groups. •Supporting groups and individuals in vulnerable situations. 	<ul style="list-style-type: none"> •Financing for entrepreneurs and underserved groups. •Financing for small and medium enterprises (SMEs). •Financial inclusion or education programs. •Access to essential services.



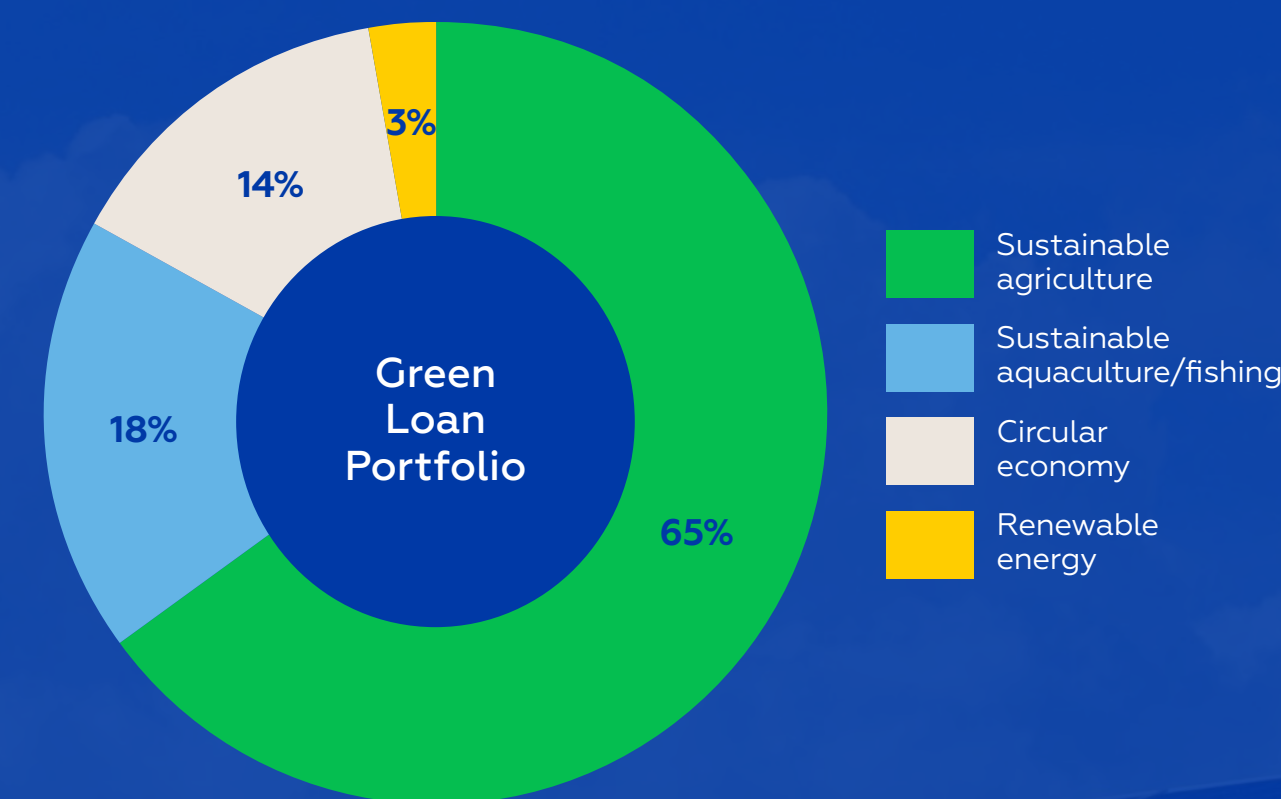
At the close of 2023, we achieved cumulative disbursements -since 2021- of a total of US\$200 million in projects seeking to generate a positive environmental and social impact.

Likewise, we include the placements of green, social, or sustainability-linked loans as incentives in the remuneration of our commercial banking executives.

Sustainable loans placed in 2023

Type of loan	Detail	Main SDGs impacted
Green loans	Ecopacking: financing for the expansion of the recycling plant and packaging solutions based on the circular economy.	12 RESPONSIBLE CONSUMPTION AND PRODUCTION
	Westfalia: factoring aimed at the acquisition of avocados from suppliers whose funds are certified with Rainforest Alliance and GlobalGap.	2 ZERO HUNGER
	CVC Energía: leasing aimed at the construction and operation of the Villacurí Solar Plant.	7 AFFORDABLE AND CLEAN ENERGY
Loans linked to sustainability	HVC: line aimed at the purchase of coffee certified by Rainforest Alliance, Fairtrade International, and Fairtrade USA.	15 LIFE ON LAND, 2 ZERO HUNGER
	Austral: medium-term loan that includes relevant environmental and social indicators and goals for the industry and forms part of its sustainable fishing strategy.	14 LIFE BELOW WATER

Our total portfolio in green and sustainability-linked loans - accumulated since 2021 - amounts to US\$200 million and is distributed in the following main sectors and categories:



To advance our environmental commitment, during 2024 we will work with a consulting firm in defining and identifying climate and environmental risks, as well as analyzing their materiality in relation to other prudential risks, evaluating their potential impact in the short, medium, and long term.

We will also strengthen our sustainable finance strategy, identifying eligible assets and projects that contribute directly to the mitigation and adaptation to climate change.

Supporting the Sustainable Transformation of Peruvian Agriculture

Agriculture is one of Peru’s main industries, with great potential to contribute to food security, rural development, economic growth, and environmental protection.

We are committed to creating opportunities for our agricultural clients, while promoting the competitiveness of the country’s agricultural sector. In recent years, the sector has been affected by El Niño and other climate phenomena, increases in freight, fertilizer prices, and regulatory changes in labor laws.

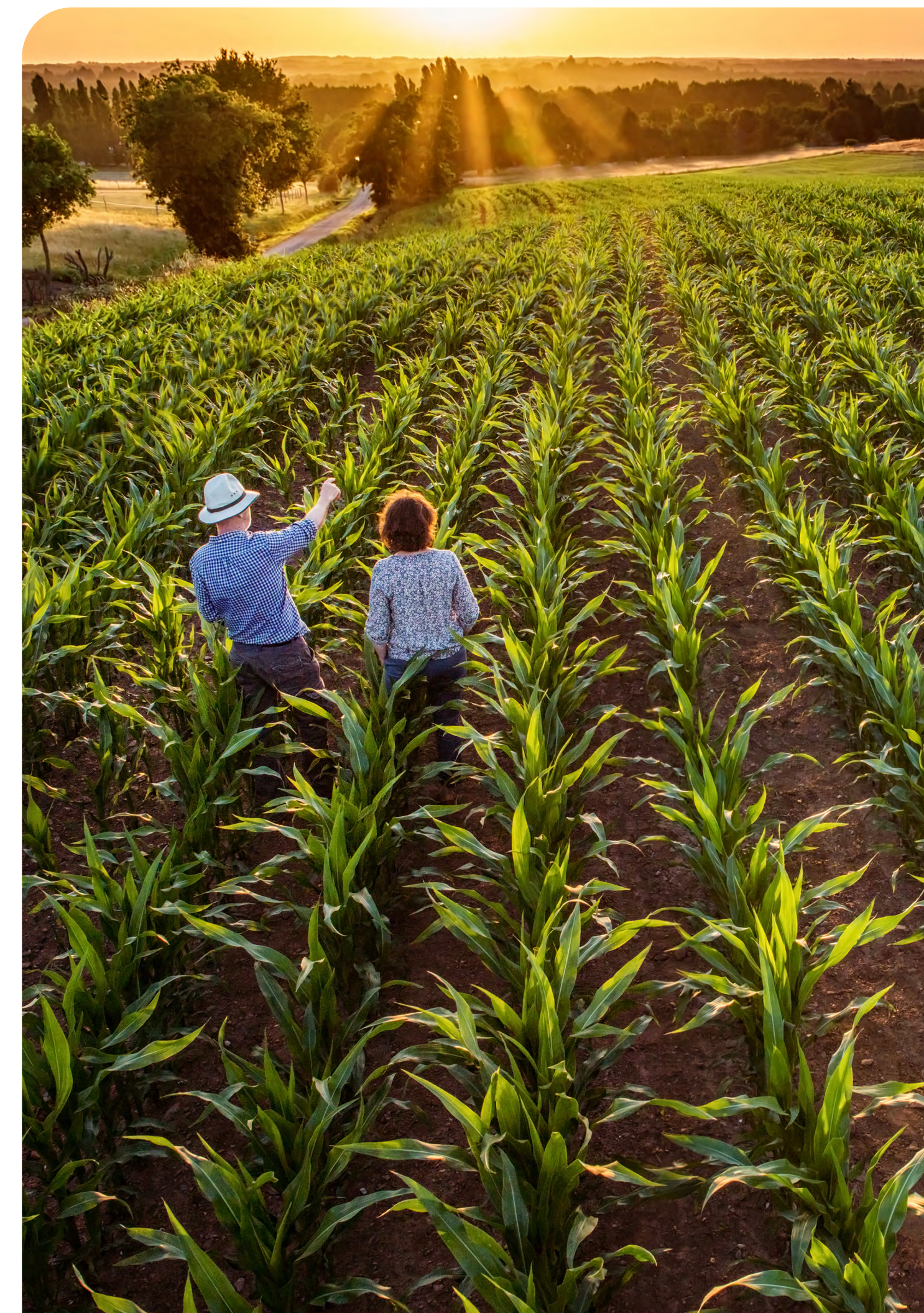
At Interbank, we have supported their working capital needs and maintained a solid financial structure amid uncertainty. We have a dedicated team that understands the realities of different productive chains and economic cycles in this sector, to support them in the best way with different services and financial solutions. During 2023, we visited all our main agricultural clients to understand their pain points and needs firsthand.

We are the bank with the largest market share in Peru’s agricultural sector with a 21.8% share.

We aspire to be a permanent ally in the sustainable transition of our agricultural clients,

which is why we included a Sustainable Agriculture category in our Sustainable Financing Framework, having placed the following sustainable loans in this category:

	<p>US\$60MM</p>	<p>financing for the construction of a water treatment plant.</p>
	<p>US\$60MM</p>	<p>Loan linked to sustainability with environmental indicators and goals.</p>
	<p>US\$500K</p>	<p>Green factoring for the purchase of avocados with sustainable certifications.</p>
	<p>US\$6.5MM</p>	<p>Green line for the purchase of coffee with sustainable certifications.</p>



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ANNEX I

DETAILS OF ESG MANAGEMENT

GRI
2-29

Engagement with Stakeholders

We deeply value our commitment to our stakeholders, recognizing them as key agents for achieving success in our operations and creating value. Our relationships are based on transparency, mutual respect, alignment with our values, compliance with our Code of Ethics, and applicable regulations.

Through diverse communication channels, we strive to maintain and strengthen the necessary trust for mutual understanding with our stakeholders. Additionally, we commit to continuously evaluating our relationships through periodic consultations, such as the annual work climate survey and comprehensive materiality analysis exercises, ensuring their concerns and needs are always at the center of our decisions and actions.

Shareholders

- Corporate Governance Report.
- Annual Financial report.
- Annual Shareholders' Meeting.
- Communications via phone and email.
- Ethical Channel.

Investors

- Quarterly calls.
- Annual financial report.
- International and local conferences.
- Roadshows for bond issuances.
- Calls and emails for specific inquiries.

Directors

- Board and Committee sessions.
- Monthly reports.
- Annual financial report.
- Monthly, quarterly, and audited annual financial statements.
- Corporate governance report.
- Corporate sustainability reports.
- Internal surveys.

Management Committee

- Weekly meetings of the Management Committee.
- Sessions of management and executive committees.

Employees

- Work climate study.
- Performance evaluations.
- Monthly meetings led by the manager.
- Ethical Channel.

Customers

- Satisfaction studies, interviews, and focus groups.
- Virtual complaint book.
- Meetings with business executives.
- Telephone banking.
- Social networks.
- Ethical Channel.

Suppliers

- Direct and permanent communication with the Purchasing and Services Management Area (email, phone, in-person).
- Performance evaluation reports; semi-annual and annual.
- Ethical Channel.

NGOs and Civil Society

- Written communications.
- Contact via telephone.
- Social networks.
- In-person meetings.
- Email.
- Ethical Channel.

Regulatory Entities

- Presentation of reports and declarations.
- Inspection visits at the regulator's discretion.
- Resolution of questionnaires and information requests.
- Comments on regulatory projects.

Opinion Leaders

- Social networks.
- Bank's website.
- Email.
- In-person and virtual meetings.

Note: The regulatory entities considered are the Superintendence of Banking, Insurance, and Private Pension Fund Administrators (SBS), the Central Reserve Bank of Peru (BCRP), and the Superintendence of Securities Market (SMV).



GRI
3-1
3-2

Materiality Analysis

Our ongoing materiality exercise has allowed us to visualize the impacts, risks, and opportunities generated through our operations, as well as to define focused management and monitoring strategies. The methodology used in our materiality is based on the GRI Standard, supplemented with other inputs such as:

- The Integrated Reporting framework and its Materiality document in the IR, SASB, DJSI.
- The Materiality Report, published by AccountAbility.
- Supplementary Guidance on Materiality, published by Social Value.

The process of defining potentially material topics began with an internal and external analysis of the organization, which also included the review of various standards and reference frameworks such as GRI, SASB, among others. Later, these topics were assessed with the participation of

our stakeholders. The methodological steps included interviews, dynamic workshops, and surveys. The assessment process was validated by the Sustainability Team and the Interbank Management Committee. As a result of the previous processes, a materiality matrix was obtained in which the ASG impact on the business (X-axis) and the ASG impact on stakeholders (Y-axis) is diagrammed. The main result was the determination of material topics.

Material Topics Matrix

Material Topics

-  **1** Information security.

-  **2** Business model, innovation, and digitalization.

-  **3** Business profitability.

-  **4** Ethics and transparency.

-  **5** Human talent management .

-  **6** Client relationship.

-  **7** Risk management.

-  **8** Financial inclusion.

Efficient Management Topics

-  **9** Corporate governance.

-  **10** Regulatory management.

-  **11** Leadership and strategic relationship.

-  **12** ASG integration in financial analysis.

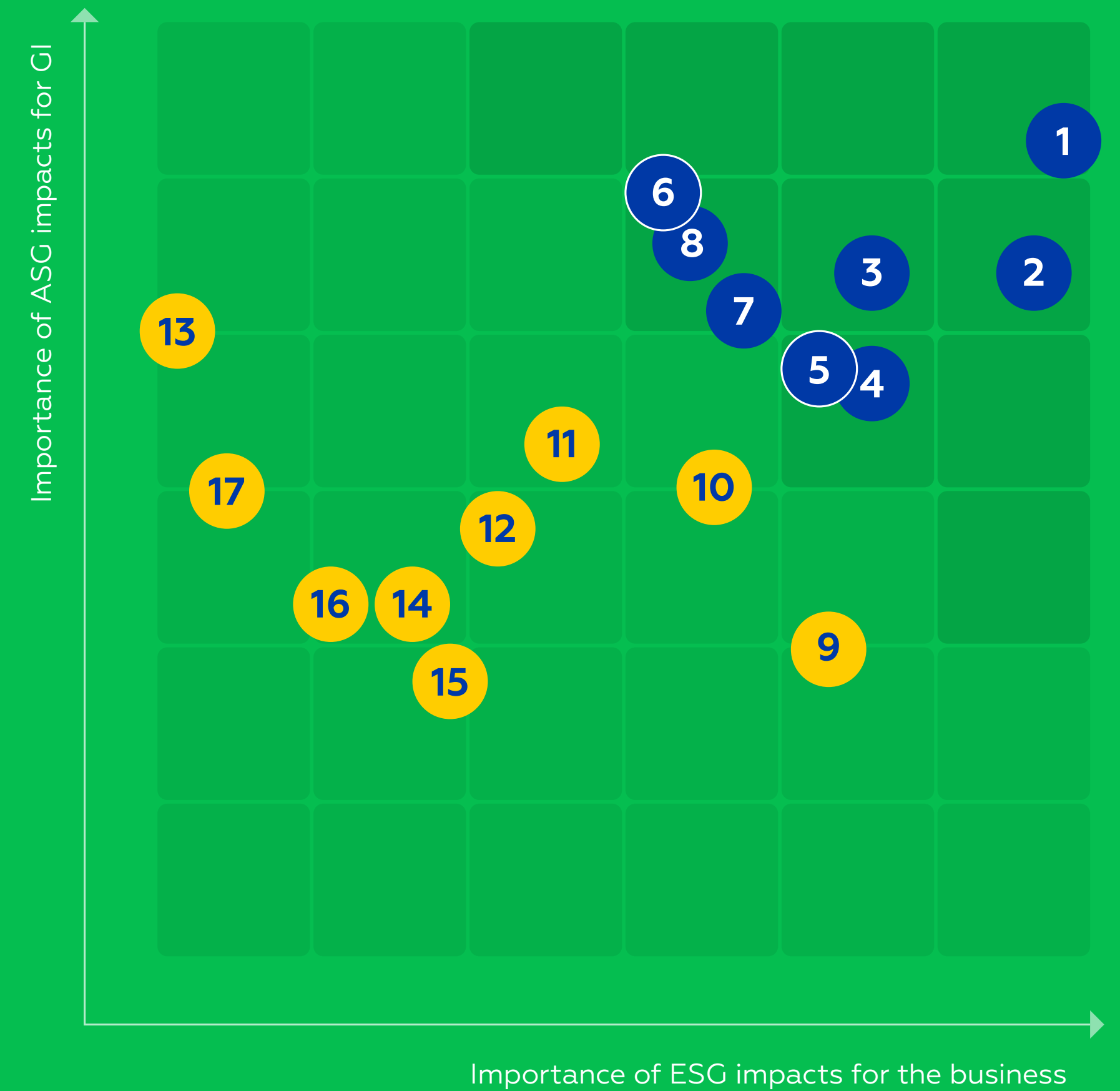
-  **13** Decarbonization of the credit portfolio.

-  **14** Sustainable value chain.

-  **15** Social investment.

-  **16** Eco-efficiency / Carbon Footprint Reduction.

-  **17** Human rights.



Annex II

ASG

FRAMEWORKS
AND STANDARDS

Interbank has developed this Sustainability Report in accordance with the GRI and SASB Standards, for the period from January 1, 2023, to December 31, 2023.

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GRI Standard	Content	Page	SDG	Omitted requirements	Reason	Explanation
GRI 2: General Disclosures 2021	2-1 Organizational details	10				
	2-2 Entities included in the sustainability reporting	8				
	2-3 Reporting period, frequency and point of contact	8				
	2-4 Restatements of information	8				
	2-5 External assurance	8				
	2-6 Activities, value chain and other business relationships	10				
	2-7 Employees	52	8,10			
	2-8 Workers who are not employees	-	-	2-8 a, b, c	Not applicable	
	2-9 Governance structure and composition	22	5,16			
	2-10 Nomination and selection of the highest governance body	22	5,16			
	2-11 Chair of the highest governance body	22	16			
	2-12 Role of the highest governance body in overseeing the management of impacts	22	16			
	2-13 Delegation of responsibility for impact management	22	-			
	2-14 Role of the highest governance body in sustainability reporting	8	-			
	2-15 Conflicts of interest	22, 29, 32	16			
	2-16 Communication of critical concerns	69	-			
	2-17 Collective knowledge of the highest governance body	22	-			

GRI Standard	Content	Page	SDG	Omitted requirements	Reason	Explanation
GRI 2: General Disclosures 2021	2-18 Evaluation of the performance of the highest governance body	22	-			
	2-19 Remuneration policies	22	-			
	2-20 Process for determining remuneration	22	-			
	2-21 Ratio of total annual compensation	-	-	2-21 a, b, c	Confidentiality restrictions	Interbank does not disclose the compensation of its employees for security and confidentiality reasons.
	2-22 Statement on sustainable development strategy	3	-			
	2-23 Commitments and policies	29	16			
	2-24 Incorporation of commitments and policies	29	-			
	2-25 Processes to remedy negative impacts	69	-			
	2-26 Mechanisms to request advice and raise concerns	69	16			
	2-27 Compliance with legislation and regulations	32	-			
2-28 Affiliation to associations	88	-				
2-29 Approach for stakeholder engagement	108	-				
2-30 Collective bargaining agreements	-	-	2-30 a,b	Not applicable	Interbank respects collective associations based on its commitment to human rights; however, we do not have registered labor unions.	
GRI 3: Material Topics 2021	3-1 Process to determine material topics	109	-			
	3-2 List of material topics	109	-			
Information Security						
GRI 3: Material Topics 2021	3-3 Management of material topics	41	-			
GRI 418: Customer Privacy	418-1 Substantiated complaints concerning breaches of customer privacy and loss of customer data	41	16			
Business Model, Innovation, and Digitalization						
GRI 3: Material Topics 2021	3-3 Management of material topics	73	9			

GRI Standard	Content	Page	SDG	Omitted requirements	Reason	Explanation
Business Profitability						
GRI 3: Material Topics 2021	3-3 Management of material topics	47	-			
GRI 201: Economic Performance	201-1 Direct economic value generated and distributed	47	8,9			
	201-4 Financial assistance received from the government	47	8			
Ethics, Transparency, and Compliance						
GRI 3: Material Topics 2021	3-3 Management of material topics	29	-			
GRI 205: Anti-Corruption	205-1 Operations evaluated for risks related to corruption	30	16			
	205-2 Communication and training about anti-corruption policies and procedures	30	16			
	205-3 Confirmed incidents of corruption and actions taken	30	16			
Management of Human Talent and Inclusion						
GRI 3: Material Topics 2021	3-3 Management of material topics	51	-			
GRI 401: Employment	401-1 New employee hires and employee turnover	58	5,8,10			
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	52, 54, 65	3,5,8			
	401-3 Parental leave	54	5,8			
GRI 403: Occupational Health and Safety	403-1 Occupational health and safety management system	62	8			
	403-2 Identificación de peligros, evaluación de riesgos e investigación de incidentes	62	8			
	403-2 Hazard identification, risk assessment and incident investigation 403-2 Hazard identification, risk assessment and incident investigation	62	8			
	403-4 Worker involvement, consultation and communication on occupational health and safety	62	8,16			
	403-5 Occupational health and safety training of workers	62	8			
	403-6 Workers' health promotion	62	3			
	403-7 Prevention and mitigation of occupational health and safety impacts directly related to business relationships	62	8			

GRI Standard	Content	Page	SDG	Omitted requirements	Reason	Explanation
GRI 403: Occupational Health and Safety	403-8 Coverage of occupational safety and health management system	62	8			
	403-9 Work-related injuries	62	3,8,16			
	403-10 Occupational diseases and illnesses	62	3,8,16			
GRI 404: Training and education	404-1 Average number of training hours per year per employee	58	4, 5, 8, 10			
	404-2 Programs to develop employee competencies and transition assistance programs	58	8			
	404-3 Percentage of employees receiving regular performance and career development evaluations	58	5, 8, 10			
GRI 405: Diversity and Equal Opportunities	405-1 Diversity of governing bodies and employees	22, 52, 54	5, 8			
	405-2 Ratio between basic salary and remuneration of women and men	54	5, 8, 10			
GRI 406: Non-discrimination	406-1 Cases of discrimination and corrective actions taken	58	5, 8			
Risk management						
GRI 3: Material Topics 2021	3-3 Management of material topics	35	-			
Well-being and customer relations						
GRI 3: Material Topics 2021	3-3 Management of material topics	68	-			
GRI 417: Marketing and labeling	417-1 Product and service information and labeling requirements	69	12			
	417-2 Cases of noncompliance related to product and service information and labeling	69	16			
	417-3 Cases of noncompliance related to marketing communications	69	16			
Financial inclusion						
GRI 3: Material Topics 2021	3-3 Management of material topics	78	-			

SASB Parameters Index

SASB Topic	Code	Description	Reference	Reasons for Omission
Commercial Banks 2018				
Data Security	FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personal identification information (PII), (3) number of account holders affected	-	Information not available
	FN-CB-230a.2	Description of approach to identify and address data security risks	41	
Financial Inclusion and Capacity Building	FN-CB-240a.1.	(1) Number and (2) amount of outstanding loans qualified for programs designed to promote small business and community development	-	Information not available
	FN-CB-240a.2.	1) Number and (2) amount of past due and non-accrual loans qualified for programs designed to promote small business and community development	-	Information not available
	FN-CB-240a.4	Number of participants in financial education initiatives for unbanked, underbanked, or underserved clients	-	Information not available
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	FN-CB-410a.2.	Description of approach for incorporating environmental, social, and governance (ESG) factors in credit analysis	39	
Business Ethics	FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anti-competitive behavior, market manipulation, malpractice, or other laws and regulations related to the financial industry	32	
	FN-CB-510a.2	Description of policies and procedures for whistleblower protection	69	
Activity	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small businesses	47	
	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small businesses, and (c) corporate	47	
Mortgage Financing 2018				
Lending Practices	FN-MF-270a.2.	1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or adjustable-rate mortgages (ARM), (b) Penalty for prepayment, (c) Highest rate, (d) Total, by FICO scores above or below 660	-	Not applicable. Explanation: The modification of mortgage credits does not require changes in the contract initially signed with clients. Prepayments, advances, term changes, cancellations, rate adjustments, etc. are managed directly through the client's request in our service channels and subsequently attended by the operations teams.

SASB Topic	Code	Description	Reference	Reasons for Omission
	FN-MF-270a.3.	Total amount of monetary losses resulting from legal proceedings related to communications with clients or the compensation of loan originators	32	
	FN-MF-270a.4.	Description of the compensation structure for loan originators	-	Information not available
Discriminatory Lending	FN-MF-270b.1.	(1) Number, (2) value and (3) loan-to-value (LTV) weighted average of mortgages issued to (a) minorities and (b) all other borrowers, by FICO scores above and below 660	11	
	FN-MF-270b.2.	Total amount of monetary losses resulting from legal proceedings related to discriminatory mortgage loans	32	
	FN-MF-270b.3.	Description of policies and procedures to ensure non-discriminatory mortgages	-	Information not available
Mortgage Environmental Risk	FN-MF-450a.2.	(1) Expected total loss and (2) Loss in case of default (LGD) attributable to default and delinquency of mortgage loans due to natural disasters related to climate, by geographic region.		Not applicable. Explanation: Indicators are not managed.
Activity	FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial.	47	
	FN-MF-000.B	1) Number and (2) value of mortgages acquired by category: (a) residential and (b) commercial.	47	
Consumer Financing 2018				
Customer Privacy	FN-CF-220a.1	Number of account holders whose information is used for secondary purposes.	41	
	FN-CF-220a.2	Total amount of monetary losses as a result of judicial proceedings related to customer privacy.	41	

SASB Topic	Code	Description	Reference	Reasons for Omission
Data Security	FN-CF-230a.2.	Losses from fraud related to cards (1) without card presence and (2) with card presence and other types of fraud.	41	
	FN-CF-230a.3	Description of the approach to identifying and addressing data security risks.	41	
Sales Practices	FN-CF-270a.1	Percentage of total remuneration for employees that is variable and linked to the quantity of products and services sold.	-	Not applicable.
	FN-CF-270a.2	Approval rate of (1) credit and (2) prepaid products for applicants with FICO scores above and below 660.	-	Not applicable.
	FN-CF-270a.3	1) Average fee for complementary products, (2) average APR, (3) average account age, (4) average number of trade lines, and (5) average annual fees for prepaid products, for customers with FICO scores above and below 660.	-	Not applicable.
	FN-CF-270a.4	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage of those with monetary compensation or not.	32	
	FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings related to the sale and maintenance of products	-	Not applicable. Explanation: The core of the business is financial services, they do not require maintenance.
Activity	FN-CF-000.A	Number of unique consumers with an active account (1) of credit card and (2) of prepaid debit card	47	
	FN-CF-000.B	Number of (1) credit card accounts and (2) prepaid debit card accounts	47	



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