

SUSTAINABILITY POLICY

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1. Introduction

Interbank recognizes the important role of financial institutions in the transition to a more sustainable world, as well as the great opportunity to positively impact the environment in which they operate, their communities and the environment. In this way, at the same time, it strengthens its business model with a long-term view.

In this sense, Interbank seeks to consolidate itself as a financial platform that incorporates environmental, social and governance (ESG) criteria in its way of operating and in the relationship with its stakeholders to promote the sustainable development of Peru. To this end, the Bank has made voluntary commitments in environmental, social, and corporate governance matters that go beyond legal obligations and are aligned with global sustainability standards, the Principles of Responsible Banking, and the United Nations Sustainable Development Goals (SDGs).

At Interbank, sustainability is assumed as a cross-cutting responsibility for the companies that integrate the financial platform, so that its vision and principles are put into practice in all the companies' daily operations and activities.

2. Definitions

Environment: It is composed of nature variables (climate, flora, fauna, water, among others) that interact with the Bank's operations; determines the well-being of living beings; and supports the development of economic activities.

Collaborators: Employees (fixed or indefinite term), officers or directors of the bank.

Community: Group of people who live and interact in areas close to where the Bank's operations are developed.

Suppliers: Any person, company or enterprise that provides services, supplies or commercial products to the Bank.

Sustainability: To satisfy current needs without compromising the ability of future generations to meet theirs, ensuring the balance between economic growth, environmental care, and social welfare.

3. Objective

The Sustainability Policy establishes the guidelines for the sustainable management of Interbank's business and operations, including its supply chain, taking into consideration global standards, best practices of the financial sector and the constant search for innovation. In this way, it seeks to maintain coherence with the values that govern the management of Interbank, strengthening a culture of sustainability and the fulfillment of its purpose.



This Policy is developed in accordance with the nature of the Bank's operations, and in accordance with the rest of its policies and guidelines, including the Code of Ethics, the Diversity, Equity, and Inclusion Policy; the Sexual Harassment Prevention Policy, the Anti-Corruption Policy, and the Socio-Environmental Risk Manual.

4. Scope

The interpretation, application and execution of the Sustainability Policy is transversal, and it is the responsibility of all areas of the Bank to observe it for the definition and development of its strategic plans, activities, as well as its products and services in Peru.

5. General Sustainability Principles

Interbank will follow the following general principles of action on sustainability:

A. Ethics and Integrity

- We work with ethical reasoning and transparent conduct to develop our activities.
- We ensure the confidentiality of our information and that which is shared by our shareholders, customers, suppliers, and collaborators.
- We avoid and, to be the case, declare the existence of conflicts of interest that may put the relationship with our stakeholders at risk.
- We comply with the legislation and regulations applicable to each company.
- We reject any irregular practice to obtain business advantages. Furthermore, we respect the free-market rules and competition between our suppliers and competitors.
- We promote fair operational and commercial practices with suppliers, complying with high-quality standards and transparency, ensuring the alignment of suppliers with the company's sustainability standards and criteria.
- We do not participate in or promote activities of a political nature.

B. Human Rights

- We are committed to diversity, equity, and inclusion. We promote them, given their importance in building a fair society with equal opportunities for all.
- We reject practices of forced labor, child exploitation, discrimination based on race, color, nationality, ethnicity, religion, gender, sexual orientation, marital status, age, disability, or any other discriminatory practice that violates the dignity of people.
- We promote healthy and safe work environments, free from harassment, abuse, intimidation or violence, and the development of initiatives to serve vulnerable groups (women, the LGBTQ community, the elderly, among others).
- We respect the freedom of collective association and the opinion of our collaborators.
- We provide our collaborators with the required training for the proper performance of their duties, personal and professional development, fair compensation, and a balance between personal and professional life.



C. Development and Inclusion

- We contribute to the social and economic progress of the country through our economic activity.
- We seek to facilitate access to financial products and services for more Peruvians, including unbanked people, through initiatives and solutions that are mainly digital.
- We are committed to developing entrepreneurs, small and medium enterprises, and their economic growth through financial education and digital solutions that enhance their development.

D. Service and Innovation

We aspire to deliver the best experience with innovative digital solutions anytime, anywhere.

- We provide timely and educational information about our channels, products, and services and diligent attention to our customers' complaints and suggestions.
- We responsibly promote sustainable practices that allow our clients and users to carry out projects with economic, social, and environmental impacts.

E. Environmental Care

- We are committed to the responsible use of the available resources in the environment without compromising future generations. Therefore, we develop our activities with an eco-efficiency approach.
- We seek to influence our stakeholders through communication, sensitization and awareness of sustainable development and environmental management.
- We are committed to promoting innovative actions to reduce environmental impacts and generate greater efficiency in the Company's value chain, enabling a circular economy.
- We will progressively incorporate the opportunities and risks related to climate change in our strategy, processes and risk management.

6. Governance

The main actors responsible for the application and implementation of the Sustainability Policy are:

- [Governance and Sustainability Committee](#) in charge, by delegation of the Board, of reviewing Interbank's sustainability strategy under an environmental, social and governance (ESG) approach; ensure that the Bank has high standards of corporate governance and sustainability; as well as recommending to the Board of Directors the best practices of corporate governance and sustainability.
- [Vice President of Corporate and Legal Affairs](#) in charge, in the executive field, of leading the execution of the sustainability strategy; as well as being in constant coordination with all areas of the Bank to ensure the coordinated application of the Sustainability Policy in the development of its annual strategic plans and in its final products and services.
- [Ethics Committee](#) in charge, in the executive field, of ensuring compliance with the Code of Ethics, as well as ethical policies and guidelines.
- [Diversity and Inclusion Committee](#) in charge, at the executive level, of proposing actions and policies that promote equity, diversity, and inclusion; as well as suggesting the incorporation of improvements in Interbank's practices and processes.



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