

Interbank Tax Policy Tax Policy Instructions

1. Objective

Interbank's tax affairs administration is carried out by applying good practices within a framework of action that includes transparency, clarity, order, and coherence, intending to comply with its tax obligations responsibly and efficiently.

2. Our commitments

2.1. Guidelines

In the fulfillment of its tax obligations, relations with the Administration Tax, Interbank employees, and managers will be following guidelines:

- Compliance with tax regulations in the different countries and territories in which it operates.
- Making business and strategic decisions based on an interpretation reasonable and informed of the applicable tax regulations.
- The mitigation of significant fiscal risks, ensuring that taxation is a reflection of the business activity developed.
- Collaboration with the authorities in tax matters, based on respect for the law, transparency, and good faith; without prejudice to the defense of legitimate social interests, which respecting the above guidelines, they may give rise to disputes with such authorities due to a different interpretation of the applicable rules.

2.2 Good tax practices

To put this Tax Policy into practice, the Bank's employees and managers will abide by the following rules:

- Execute strategies, figures, and legal structures that respect the tax law.
- Manage tax matters in an orderly and expert manner to ensure compliance with tax obligations and management of tax risks.
- Adopt tax positions based on sound legal, economic, and business reasons.

Abusive tax planning or simulation of operations schemes or practices

don't use.

- Align the other commercial, corporate, ethical, and reputation policies of the Bank with the Tax Policy.
- Please refrain from using artificial or improper structures unrelated to business activities to hide or reduce the transparency of their actions, observing the guidelines or directives published by the Tax Administration in this regard.
- Follow the recommendations of the codes of sound tax practices implemented in the countries in which it operates.
- Provide the information and documentation with fiscal significance requested by the Competent Tax Administrations, in the form and conditions, required.
- Adequately implement, within the established deadlines, the tax regulatory changes that impact the development of the Bank's activities.
- Apply the principle of free competition ("arm's length") in its operations between parties linked.
- Adequately preserve the books and legal, commercial, accounting, and tax documents within each country's applicable legal prescription periods where the Bank carries out its activities.
- Take advantage of the tax benefits that the law grants.
- Declare and pay taxes on time.

As part of the execution Tax Policy, payment taxes Bank in each of the territories where they have been caused, following the corresponding regulations. Hence, the benefits said collections in the environments in which there is a commercial presence.

3. External Advisory

The Bank's Administration must hire an external advisor who is an expert to issue a report regarding the application of Rule XVI of the Tax Code or the rule that results applicable following subsequent legal modifications, for the following categories of transactions:

- Corporate reorganizations or restructuring.
- Purchase or sale of assets or shares for a value greater than US\$5,000,000.

- Acquisition of assets or shares for a value greater than US\$ 5,000,000.
- Start of activities in other jurisdictions.
- Contracting with companies resident in tax havens or territories with no or low taxation for a value greater than US\$ 5,000,000.
- Transactions between Group Companies for a value greater than US\$ 3,000,000 in 12 months.
- Operations outside the ordinary course of business.
- Activities with non-business figures.
- Any other process so determined by the competent Tax Committee.

The Bank's board of directors has the power to modify the materiality of the operations mentioned in this section.

4. Tax Committees

The Bank will have a Tax Committee, whose function will be to act as technical support in the approval or not of acts, situations, or economic relationships within the framework of its tax strategy and tax planning with applicable law.

The Tax Committee will be integrated, at least, by those who serve as Vice President of Finance (who will lead it), Vice President of Corporate and Legal Affairs, and Manager of

Taxes. The latter will act as secretary, having to register, order and systematize the decisions of this Committee.

5. Verification of compliance with tax policies

The General Management will be responsible for ensuring compliance with this policy, participating actively and permanently in its implementation and execution in this matter. When the General Management deems it convenient to submit any act or economic situation related to the tax strategy of the company or situation in particular, is framed within some type of tax planning, this fact must be expressly mentioned as an agenda item for the corresponding session and count with the respective technical support, so the directors can pronounce on it.