



Sustainability Report 2021



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Our Stakeholders

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About us



A digital bank at the service of the country



Economic performance



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Commitment to sustainability



Commitment to sustainability



About this report



For the fourth consecutive year, we publish our Sustainability Report according to the Global Reporting Initiative (GRI) standards and in reference to the Corporate Sustainability Assessment (CSA). We believe that it is vital to communicate our actions to promote a sustainable and responsible economy within society. Our sustainability approach responds to a conviction of doing it because it corresponds to us and positively impacts the company and its stakeholders: investors, shareholders, suppliers, customers, and collaborators.

In 2021, in a context still marked by the health emergency and an election year in Peru, the Peruvian economy maintained good indicators thanks to its macroeconomic discipline. The annual GDP grew 13.3%, placing Peru as one of the fastest-growing countries in Latin America. And so far, in 2022, it is expected to continue the growth path.

In our case, we proved to be a bank with solid capitalization and strong liquidity. Net profit was more than 1.2 billion soles, after a problematic 2020 impacted by the global health pandemic.

In 2021, thanks to our digital strategy, users of the Interbank App and our Internet Banking represent 80% of the customers who interacted with the bank through these non-physical service channels.

A significant milestone has been the creation of our new portfolio with the sustainable project, according to international standards. We disbursed our first two ESG (Environmental, Social, and Governance) credits to the agribusiness sector, which will help reduce agriculture's carbon footprint and enable more efficient use of water.

Interbank's Environmental management has also included the measurement of our Carbon Footprint for the first time in our carbon reduction and neutralization plan.



In the Social aspect, we focus on promoting inclusion. At an organizational level, we develop practices to provide our collaborators with safe, diverse, and inclusive spaces, with the option of hybrid work that offers the mixed possibility of working from home or from one of our offices. On the other hand, we also seek to include more Peruvians in the financial system through our Tunki digital wallets and out of financial education initiatives for entrepreneurs.

We prioritize implementing high-performance practices in our structure with clear ethics, integrity, and anti-and corruption policies in our governance management. Cybersecurity is also at the core of our strategy in a more digitized environment.

In the following pages, I invite you to learn more about how we have continued to develop our services framed in our Sustainability Strategy and thus continue building a more developed and inclusive Peru for this and new generations. The country we all dream of!

Luis Felipe Castellanos
General Manager



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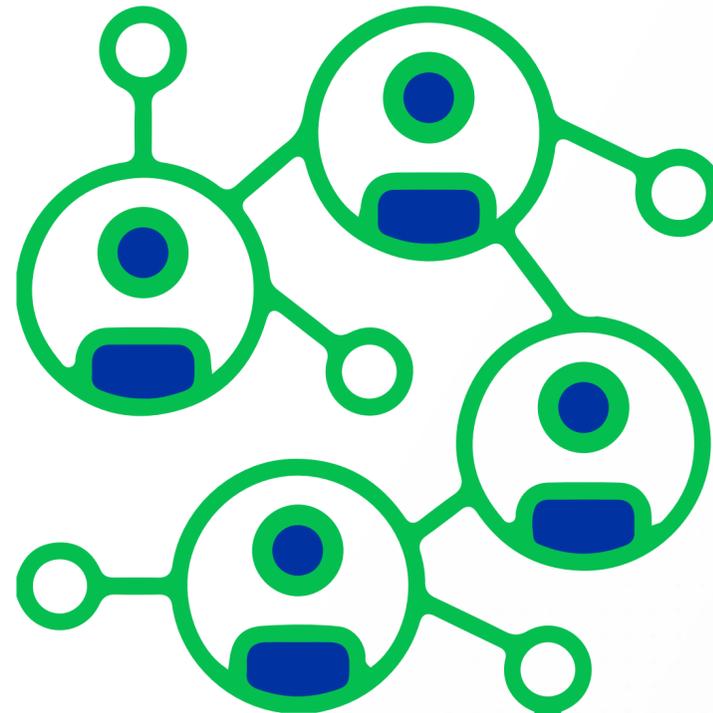
Commitment to sustainability



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ABOUT US

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“Be the best bank from the best people”

We are a bank committed to our purpose: “to accompany Peruvians to fulfill their dreams today”, which guides our strategy to be the best bank from the best people. Based on our values, we have managed to build a service network throughout the Peruvian territory, which comprises ATMs, agents, and digital channels.



Our Values

GRI 102-16

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Integrity

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



Collaboration

We contribute, without frontiers, to multiply the objectives of all.



Courage

We dare to make a difference.



Innovation

We do things differently.



Passion for service

We always think of others, the client, offering agile solutions.



Sense of Humor

We enjoy what we do and laugh at ourselves.



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In 2021, we evolved our way of working to *remote first*, implementing a flexible model: **You are Interbank**. Thanks to this initiative, we remained united and committed to our responsibilities and objectives, living better experiences, and enhancing our culture and productivity.

Our strategy had a positive impact on the adoption of digital financial products and services. At the end of the year, we achieved that 80% of customers interact through our digital channels (app and web) and that 59% of them were 100% digital (they did not go to stores or use telephone banking).

In addition, we have assumed the commitment to develop a strategy that focus on sustainability, prioritizing the promotion of inclusion through the digitization of services, ensuring equity and diversity in our teams, a corporate performance based on integrity, and an environmentally friendly operation.

The actions we carried out responded to the needs of our collaborators, clients, and supplies, and allowed us to advance towards achieving objectives. As a result of our actions, we obtained important recognitions that reinforce the commitment that guides us.

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



It's time to go for more.





Institutional Support

GRI 102-12

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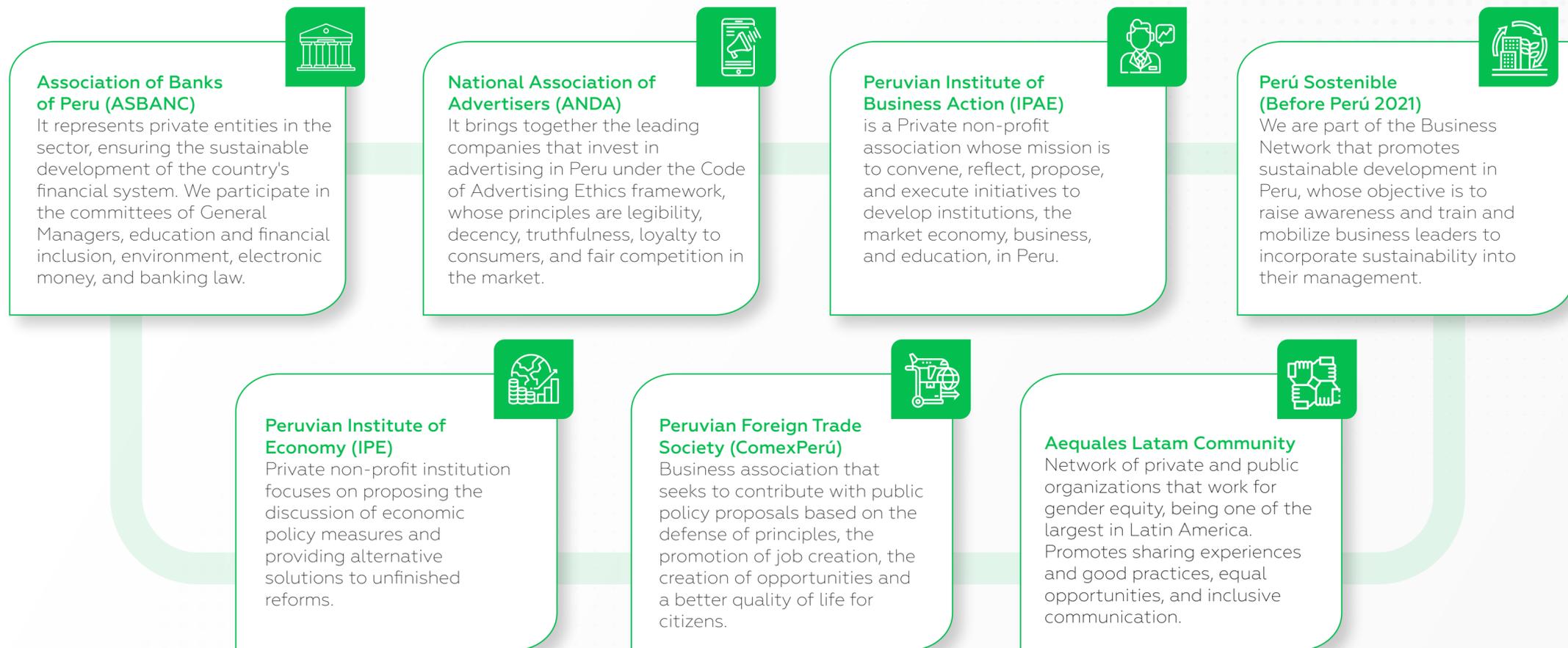


About this report



At Interbank, we care about contributing to the development of Peru. We know the importance of the financial sector for the economy and society; for this reason, we maintained our support for local and international initiatives that promote the country's growth in a sustainable manner.

Associations in which we participate





Our Corporate Governance

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Good practices and adequate corporate governance controls are essential for any institution. At Interbank, they are the ones that consolidate trust within the organization, the processes, and the people. In addition, they ensure the continuity of our operations and the relevance we obtain over time.

Our governance management system also complies with the Corporate Governance and Comprehensive Risk Management Regulations of the Superintendence of Banking and Insurance (SBS). Furthermore, it also complies with the Principles of Good Corporate Governance for Peruvian companies of the Superintendency of the Securities Market (SMV for the acronym in Spanish). In addition, we have internal documents that allow us to consolidate the good practices that we are carrying out in the company.

- **By-laws.** It establishes the basic corporate rules for its governance; its modifications must be approved by the Shareholders' Meeting, with prior authorization from the corresponding government agencies.
- **Corporate Governance System Framework.** It regulates the structure of the governance system, as well as its main guidelines and principles, the corporate culture and values of the bank, and the policy for ethical management, among others.
- **Regulations of the General Shareholders' Meeting.** It establishes the range of powers of the Meeting as the highest governing body of the bank and the procedures for calling it, holding it, and others related to it.
- **Regulations of the Board of Directors.** It regulates the structure and organization of the Board of Directors, its activities and internal procedures, the primary rights, duties, responsibilities, and rules applicable to conflicts of interest.

- **Regulation of Board Committees.** It establishes the specific rules applicable to each committee, including functions, composition turnover, operation, report to the Board of Directors, and guidelines regarding conflicts of interest. The regulations of each committee, including their updates, are approved by the Board of Directors. We have seven committees with functions delegated by the Board of Directors and which directors participate.
- **Best Practice Guidelines for a High-Performance Board of Directors.** Through this document, the Board of Directors organized and made official the essential criteria for the composition and selection of candidates, the induction process, independence and permanence, compensation, and the evaluation of operation and contribution. It also contains the List of Collective Competencies of the Board of Directors that as a collegiate body, it must meet for its best performance.
- **Function Organization Manual (MOF).** Internal document that establishes the organization chart and details the main functions of the Board of Directors and the General Management; and every one of the control and support bodies that report to them.



Internal Documents

<https://interbank.pe/nosotros/gobierno-corporativo#!tab-comunicaciones-para-accionistas>



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In 2021, to continue to improve our good practices and adequate corporate governance controls, some changes were made to the processes and documents that support us.

- The Good Corporate Governance Practices Committee evaluated nine candidates for directors for the 2021-2022 period, whose nomination was submitted to the Board of Directors for their proposal to the General Shareholders' Meeting. The Board unanimously approved the proposed candidates.
- The Board of Directors approved updating eight corporate governance documents aligned with the best practices incorporated into the Corporate Governance System Framework and the General Shareholders' Meeting Regulations. Likewise, additional improvements were included, such as details regarding conflicts of interest and facilities for signing the minutes.

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Updated corporate governance documents in 2021





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- The directors and executives participated in specialized training sessions on SOX obligations (Sarbanes-Oxley Act) and the highest corporate governance practices in the New York Stock Exchange (NYSE).
- The Plan for Adaptation to the Information Security and Cybersecurity Management Regulations was approved, and Mr. Carlos Heeren was appointed as director responsible for ensuring the effectiveness of the Information Security and Cybersecurity Management System.
- The Good Corporate Governance Practices Committee approved measures to strengthen communication between the Audit Committee and the Comprehensive Risk Management Committee.

The efforts we make to improve good practices and strengthen our corporate governance would not have been achieved without the work carried out by the Board of Directors and the Special Bodies. Therefore, it is essential to understand how they develop and their roles.

The Board of Directors

The Board of Directors is the executive body with the highest administrative and civil responsibility, through which the General Meeting of Shareholders is represented. This sets the corporate objectives, describes the organization, and controls and monitors the General Management.

The composition of the board of directors constitutes an issue of great importance for us since its members are responsible for bringing to the bank new ways of interpreting business plans and new opportunities.

Our Board of Directors and its composition follow a series of guidelines that allow us to attract the best talent, considering the purpose that guides us and the values that accompany us on the path of growth.

Independence

We promote the participation of independent directors with impeccable training and experience, who provide external vision and



timely critique. We define the independent director as the person selected for their professional prestige and economic independence, who has no connection with the company, its administration, its financial group, or its principal shareholders in the last three years.

As an independent professional, the director can work as a director of other companies in our economic group without losing his independence; and he may hold the position for a maximum term of ten years counted from his first appointment.

Composition

GRI 405-1

In 2020, the figure of Lead Director was created, a position assigned to the Chairman of the Good Corporate Governance Practices Committee. He is responsible, among other aspects, for holding quarterly meetings with independent directors and being their spokesperson at Board meetings and management. It is essential to mention that none of the directors has an executive position in the company.



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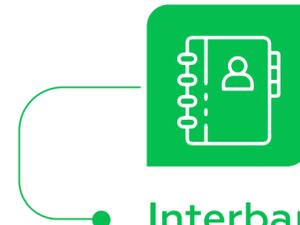
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To learn more about the members of the Board of Directors, go to:



• Interbank Board of Directors

<https://interbank.pe/nosotros>

Election

The members of the board of directors are elected individually by the General Shareholders' Meeting. This modality is mentioned in article 31 of our bank's By-laws. The selection mechanism for independent directors is described in the Board Regulations and is subject to the Corporate Governance and Comprehensive Risk Management Regulations¹. Likewise, the degree of relationship of the members is based on the provisions of the Special Rules on Relationship and Economic Group².

Evaluation

In 2021, with the approval of the Best Practices Guidelines for a High-Performance Board of Directors, it was established that the evaluation of the Board of Directors is under the responsibility of its secretary. The process is carried out when the Good Corporate Governance Practices Committee recommends it, with a frequency of no less than two years. Likewise, the Committee may suggest that the evaluation be carried out by an external consultant or internally. It is worth mentioning that in 2021 no self-evaluation or assessment by third parties was carried out.

Attendance

In 2021, the members reached 100% attendance at the ordinary and extraordinary sessions. Well above the minimum percentage of attendance established for directors in the year: 66.67%, which is indicated in article 35 of the By-laws. Given the health emergency situation, all Board meetings were held virtually, a modality that was also used in the Shareholders' Meeting sessions of 2020 and 2021.

¹ Approved by Resolution SBS N.º 272-2017.

² Approved by Resolution SBS N.º 5780-2015.

Right to vote

The Bank only has one class of shares. By our bylaws, each share grants the right to one vote.

Special Bodies

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The unique bodies are the committees delegated by the Board of Directors. Currently, there are seven committees formed.

- **Executive Committee of the Board.** Supports the Administration in the monitoring of goals and decision making. It comprises three directors: the Chairman of the Board, the First Vice-Chairman, and the Second Vice-Chairman. Additionally, the Lead Director participates as a permanent guest.
- **Audit Committee.** Supports the Board of Directors in fulfilling its responsibilities related to the evaluation of Comprehensive Risk Management. In addition, it monitors that the accounting and financial reporting processes are appropriate and evaluates the activities carried out by the internal and external auditors. It is made up of three independent directors.





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- **Comprehensive Risk Management Committee.** Makes decisions regarding significant risks, approves the policies and organization for Comprehensive Risk Management, defines the level of tolerance and degree of risk exposure, evaluates the company's capital adequacy, approves the annual risk report and the training plan, and proposes necessary modifications to the regulations of this Committee. It comprises two regular directors, two alternate directors (two independent), and ten officials from the Management Committee (including the General Manager).
- **Committee of Good Corporate Governance Practices.** Informs the Board of the adaptation, implementation, and monitoring of good corporate governance practices; approves the draft Report on Compliance with the Code of Good Corporate Governance for Peruvian Companies; ensures that the highest standards of corporate governance are maintained; prepares, reviews, and updates the powers of the Board of Directors, and its composition; as well as best practice guidelines. It comprises three independent directors, its president, and the Lead Director.

- **Credit Steering Committee.** Grants and approves the essential credit operations according to what is established in the internal regulations. In addition, it informs the Board of approved credit operations. It comprises two directors, a manager, the risk vice president, and the Commercial or Retail Business vice president.
- **Financing Approval Committee for Affiliates.** Approves the financing granted by the Bank to individuals or legal persons related to it. It comprises two regular directors (one of them independent) and two alternate directors (independent).
- **Compensation Committee.** Proposes the remuneration system and its modifications to the Board of Directors, verifies its compliance, evaluates the main conflicts of interest, offers solutions, and defines the goals and indicators considered in the remuneration system by the regulatory framework provisions. It is made up of three directors, one of them independent.





Risk Culture

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We have an Executive Vice President of Risks, who is in charge of identifying and managing the credit, market, and operational risks faced by the Bank. She is responsible for informing the General Management, the Comprehensive Risk Management Committee, and the Board of Directors about exposure to risk and possible deviations from the limits established in the risk appetite and capacity framework.

There is also an Internal Audit area, which is responsible for the evaluation, design, and operation of the internal control system of the

Bank relevant branches and subsidiaries. Reports functionally to the Audit Committee and the Board of Directors and administratively to the General Manager. In addition, to avoid operational risks, annual training sessions are provided for the business and support areas, reinforcing the importance and obligation to report operational risks and loss events.

Thanks to our risk culture, every time new products or services are developed, we consider two key moments that allow us to identify and treat the possible risks that may arise in the process.

Critical stages in the risk evaluation of new products

Stage 1



The initiatives are evaluated by the Comprehensive Risk Assessment Committee, which reviews all types of risk (credit, operational, market, reputational, etc.). The treatment for related risks is identified and addressed.

Stage 2



Throughout the development cycle, under an agile approach, the design and implementation of products or services are carried out jointly between the business areas and the key risk areas for said initiatives. With this, it is sought that these developments contemplate the most relevant risk edges early.



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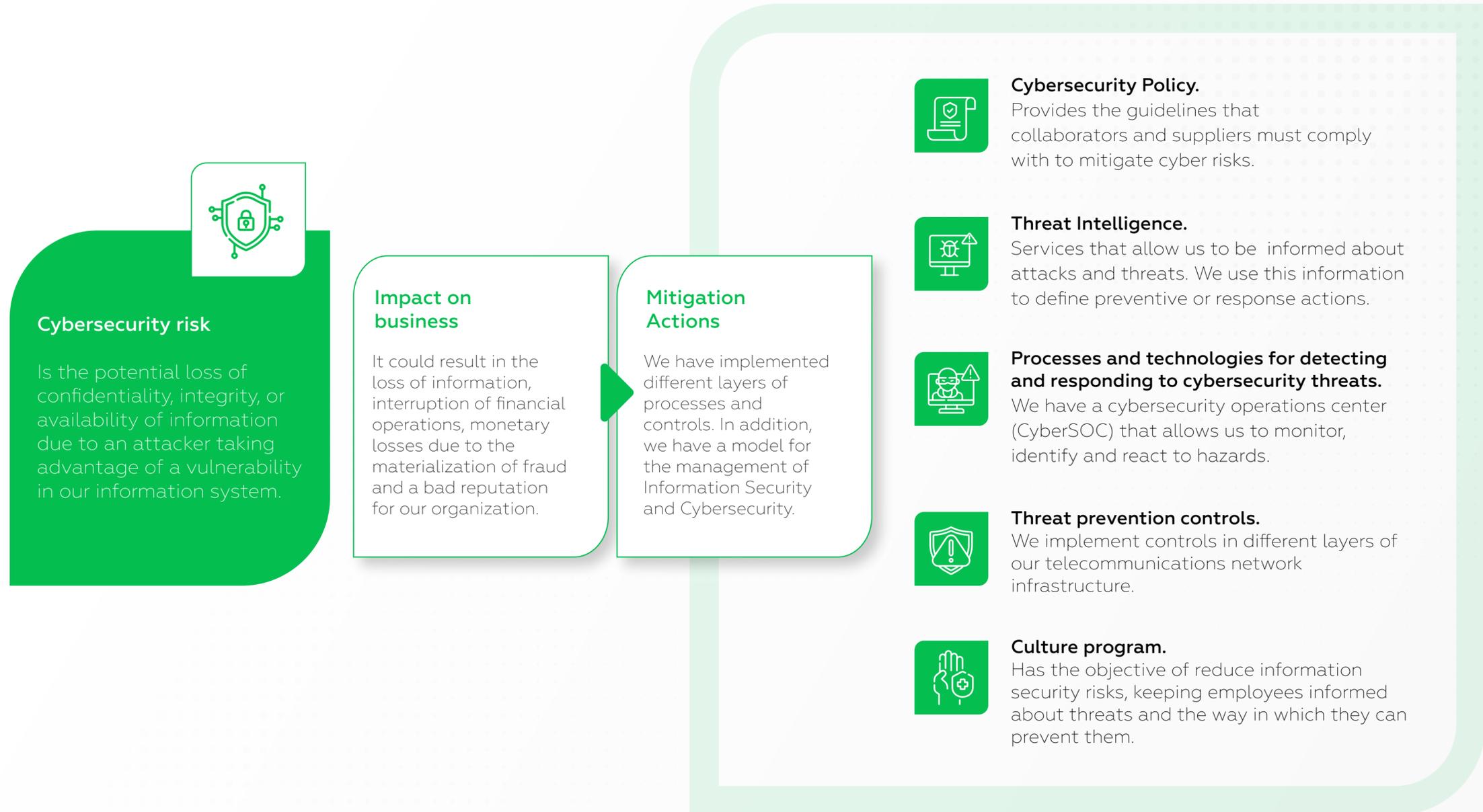


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Emerging Risks

We have identified emerging risks that could impact our organization in the long term during our identification process.





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Regulatory Risk

We are regulated by the Superintendence of Banking, Insurance and AFP; the Central Reserve Bank of Peru, and Superintendence of Bank and Insurance..

Impact on business

Changes in regulations, their level of demand, or their implementation could hurt our financial condition and results. In addition, there are various regulatory restrictions and other jurisdictions which may limit our ability to make payments.

Mitigation Actions

We adopt actions and mechanisms to establish an internal system that allows us to organize, in a structured manner, the entire set of laws and regulations that apply to us.



Health Risk

Is the possibility of facing a new health crisis or the effects of certain environmental factors, local or external.

Impact on business

Concerns related to the COVID-19 pandemic may adversely affect our financial condition and results of operations. Our business depends on the willingness and ability of customers to conduct banking and financial transactions.

Mitigation Actions

Our institution is prepared to face any event that may arise, identifying, evaluating and determining the mitigating actions that lead to business continuity, helping our clients and protecting our collaborators.



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Political Risk

The political context can influence investor confidence, the increase in country risk, unemployment, and modifications in rating agencies.

Impact on business

As a result, there could be a lower number of operations and thus affect the potential volume of business.

Mitigation actions

To prevent or mitigate this risk, vigilance and focus on our financial strength and sustained growth is important. Likewise, the policies of organizations such as the Central Reserve Bank of Peru are key to stability.



Model risk

It refers to the risk of loss resulting from using models that are not adequate to make decisions.

Impact on business

Today, we use the models to assign clients' payment compliance scores or have fraudulent transactions with their credit cards. However, the models are also used to make approvals, planning, and customer segmentation over time, which could impact our interrelationship.

Mitigation Actions

We have been continuously working on strengthening and improving our way of monitoring the models we have in use. We incorporate best practices that include monitoring the accuracy and stability of the model and the variables with which they were built.



Anti-corruption Management

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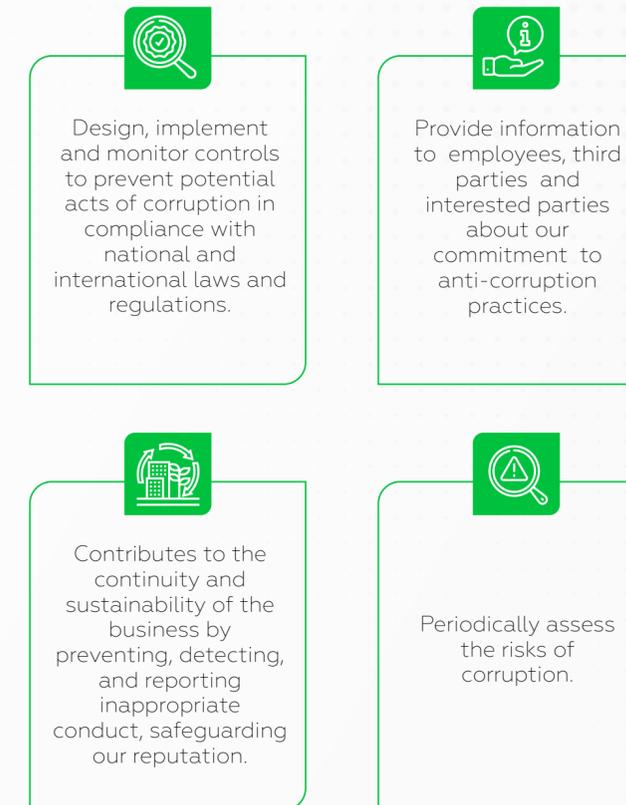
We frame our anti-corruption management through internal policies and guidelines, which apply to all organization levels: directors, employees, shareholders, and stakeholders.

Internal policies and guidelines for anti-corruption management



Anti-corruption management aims to prevent improper payments from obtaining an improper benefit.

Objectives of the anti-corruption management





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To evaluate the effectiveness of our management, we have a risk matrix of the processes with the most significant exposure, a control panel for management with third parties, due diligence indicators, a work plan, and continuous reports to Senior Management and audits.

Likewise, the compliance system is subject to an annual audit carried out by a third-party KPMG, which evaluates the best international practices for the Anti-Money Laundering/ Counter Financing of Terrorism (AML/CFT), Code of Ethics and the Foreign Corrupt Practice anti-corruption programs (FCPA). Additionally, we perform independent external audits required by US Law and Regulations, provided by Ernst & Young for Securities and Exchange Commission (SEC) reporting, which assess controls related to the Code of Ethics

and the compliance program, including training and the operation of the complaints channel

Code of Ethics

This document is prepared to promote values and behaviors that we want to cultivate in our company and our stakeholders, seeking to prevent and avoid practices that oppose our culture. It is addressed to all our stakeholders: directors, managers, and collaborators (including subsidiaries and branches abroad). It should be noted that we extend our ethical commitment to relationships with our suppliers, 100% of them become aware of the Code of Ethics when signing the contract or purchase orders.

Guidelines ruling the Code of Ethics





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You can access our ethical guidelines at the following link:



Ethical Channel

<https://interbank.pe/canal-etico>

Committee of Ethics

The Ethics Committee's primary functions are to ensure compliance with the code, policies, and guidelines of ethics; review and supervise the initiatives and work plans that are presented to them; approve the modifications to the code, policies, and procedures of ethics; and decide the actions to adopt, as well as recommend corrective actions on cases of non-compliance with the policy and guidelines of ethics that are submitted.

Anti-corruption Policy

Our policy aims to establish guidelines to identify and prevent potential acts of corruption and provide general information to employees and stakeholders about our anti-corruption commitments and practices. Thus, it seeks to contribute to the continuity and sustainability of the business. This policy complies with national regulations and international best practices with public officials and third parties.

You can access the document at the following link:



Anti-corruption Policy

<https://interbank.pe/nosotros/gobierno-corporativo#!tab-etica-y-cumplimiento>

Corporate Compliance Committee

The Ethics Committee's primary functions are to ensure that as part of Intercorp Financial Service (IFS), we participate in the Internal Committee made up of the Corporate Chief Compliance Officer and the compliance officers of the subsidiaries. The Corporate Compliance Committee holds monthly sessions to monitor risk management, follow up on compliance with local and international regulations, and share good practices in money laundering, illicit financing, anti-corruption, ethics, and group regulatory compliance. A corporate platform and a centralized compliance structure were implemented through this Committee to establish a single risk assessment.

Complaint Investigation Manual

This document details the roles and responsibilities regarding the Code of Ethics violations investigation. The following areas are involved: Fraud Management and Prevention, Human Management and Development, and the Ethics and Compliance Division. This manual details the protocol for responding to whistleblowers. When entering a report, a code and a password are assigned to the user, which allows them to follow up through the platform and review the report's closing response.



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Anticorruption Risk Assessment

In 2019, the consulting firm KPMG evaluated the anti-corruption program for the IFS Corporate Group and its subsidiaries. In 2020, the same consulting firm carried out a risk assessment for the processes with the most significant exposure to corruption risk as part of the recommendations issued in 2019. As a result, the Anti-Corruption Policy and the risk assessment procedure were updated, the methodology for risk assessment was improved in line with the LCPA Law, among other updates.

In 2021, the risk and control matrix made it possible to identify the 23 processes with the most significant exposure to the risk of corruption. These processes involve five commercial areas and three support and control areas. Likewise, as part of the maturing process of the anti-corruption program and in line with the gaps identified in 2019 and 2020, the following actions were completed:

Actions to reduce anti-corruption risk



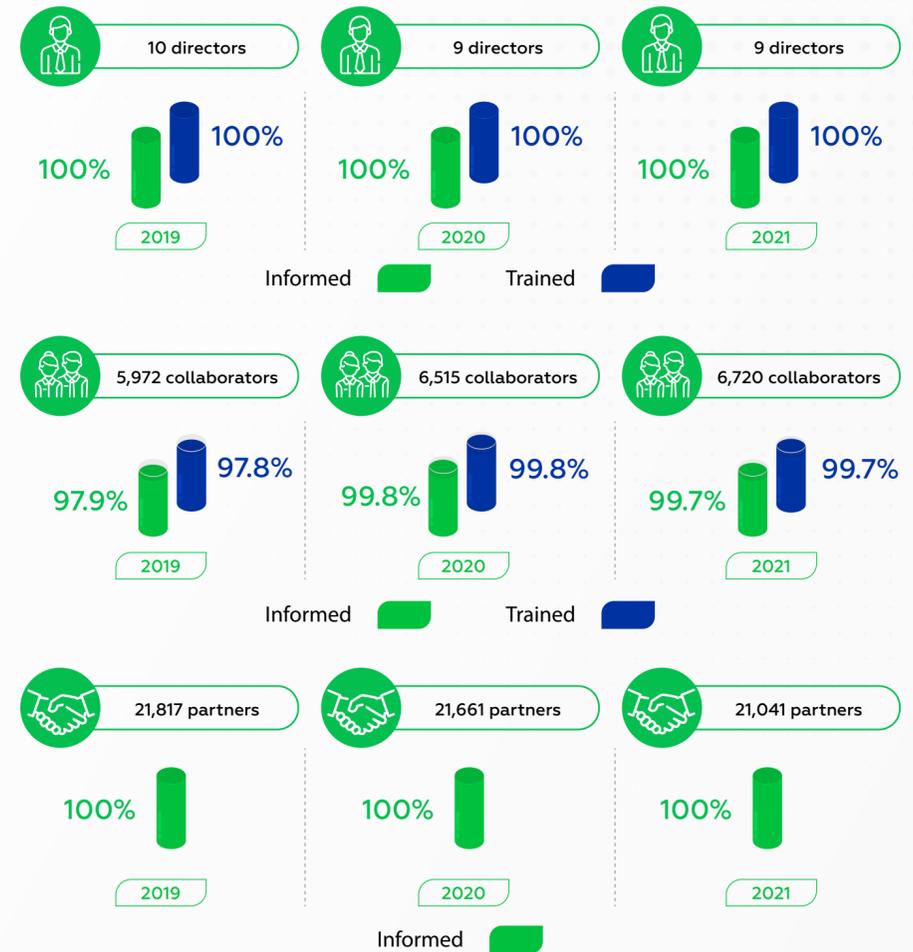
At the end of 2021, the work plan for two years (2020 to 2022) is 84% complete.

Communication and training on anti-corruption policies and procedures

As the primary measure to prevent the risks of money laundering and corruption, each year, employees receive mandatory training

on compliance. This includes ethics, anti-corruption, money laundering, terrorist financing, misuse of privileged information, and other financial crimes. Training provides case studies in each section of the training and an assessment that must be passed with a minimum grade of 16.

Members are informed and trained on anti-corruption policies and procedures



It should be noted that during 2021 no supplier has gone through training, the 2022 training plan provides for training for suppliers and third parties.



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Management of ethical complaints

The Complaint Investigation Manual describes the management of complaints and establishes the roles and responsibilities of different areas of investigators and decision-makers. Also, we have an ethical channel where complaints can be made anonymously.

The ethical channel is available through a digital platform managed by an external provider with a secure server certificate. This platform is publicly accessible, so any collaborator or stakeholder can use it to file a complaint about breaches of the Code of Ethics.

Everyone can access the platform at the following link:

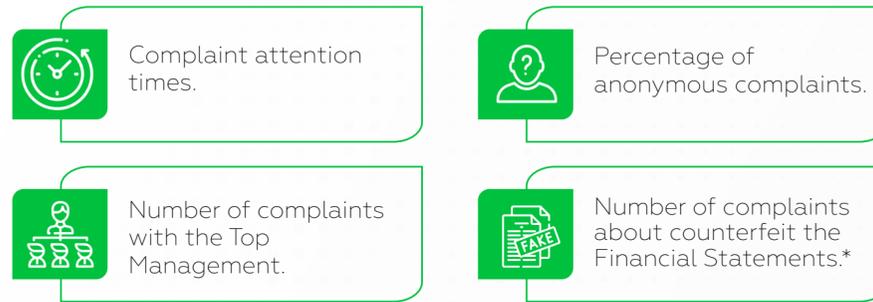


Ethical Channel

<https://interbank.pe/canal-etico>

To measure the effectiveness of our ethics channel, we have indicators that are presented to the Ethics Committee and the Directors Committee.

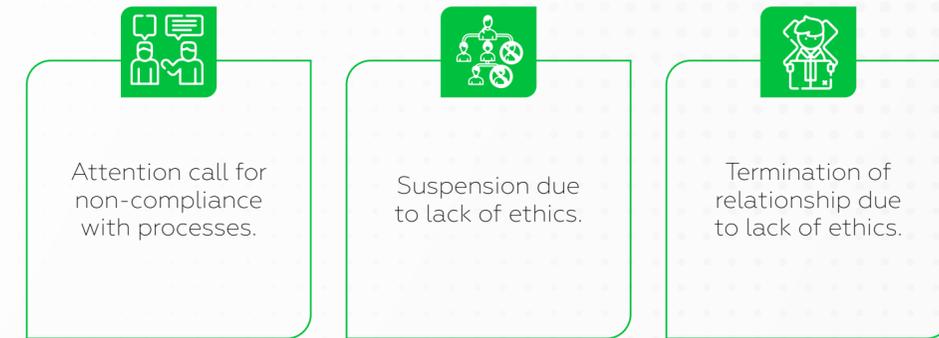
Indicators to measure the effectiveness of our ethics channel



*EE, FF: Financial statements

Additionally, Internal Audit periodically carries out an evaluation of ethical management, which includes the review of complaints. If a fault of the collaborator is identified, depending on its severity, a sanction is imposed.

Possible sanctions for violations of the code of ethics



When entering a new client into our system, we must verify the information provided. To do this, we investigated at least five public and independent sources. If the client is "non-face-to-face," we have automated our linking and identity verification procedures. We carry out independent verifications using facial biometrics and six external sources from local government and international sources such as World Compliance.





Money Laundering Prevention system

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When entering a new client into our system, we must verify the information provided. To do this, we investigated at least five public and independent sources. If the client is "non-face-to-face," we have automated our linking and identity verification procedures. We carry out independent verifications using facial biometrics and six external sources from local government and international sources such as World Compliance.

Likewise, we have a corporate policy for the management of politically exposed persons, according to the International Financial Action Task Force (FATF). Considering the characteristics of these clients, they are assigned a highly sensitive or medium

risk level (This also applies to those related to politically exposed persons up to the second degree of consanguinity and affinity). After relation with the client, the Commercial or Senior Manager approves the commercial relationship, which is ratified by the Anti-Money Laundering (AML) officer by electronic means.

As part of our annual regulatory plan, the Program for the Prevention of Money Laundering and Financing of Terrorism is reviewed annually by Internal Audit, the regulatory entity, and a specialized external auditor. In 2020 and 2021, we did not receive material observations from the regulator, Internal Audit, or any other specialized audit.





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A DIGITAL BANK

AT THE SERVICE OF THE COUNTRY

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“We seek to be a digital ally for all Peruvians”

At Interbank, we started a digital transformation process, which we accelerated to meet financial needs in the context of the pandemic. As a result, Peruvians adapted to a new lifestyle, and their best allies were digital platforms. In this context, to respond to our customers' unique needs and preferences, we adapt our portfolio of products and services, creating new solutions. .



Our Products

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Retail Banking

This is a high-level segment through which we offer various products and services, such as credit cards, debit cards, salary deposit accounts, savings accounts, compensation accounts for length of work services (CTS), insurance, remittances, among others³. To reach all Peruvians, we use different service channels located in all regions around the country.

Service Channel We Offer

Chanel	Description	Number of points	Percentage of transactions processed
Stores	Service networks where our clients receive support in their digital channel adoption, and are advised to acquire products according to their needs. These service networks also carry out transactions, inquiries, orders, and claims.	189	5,81%
ATM	GlobalNet is our ATM network. Through two types of ATMs, the dispenser ATM and the PLUS ATM, our clients can make withdrawals, payments, inquiries, and deposits.	1,581	22,96%
Agents	It is a convenient channel that supports traditional stores, captures transactions efficiently, and facilitates access to cash deposits and withdrawals.	6,000	16,66%
APP	We provide our clients with access to carry out their primary operations from anywhere through this application. In addition, this App helps them make a budget and have better control of their income and expenses.	NA	52,29%
BPI	Our agile and convenient platform helps our clients to carry out operations from the PC, Tablet, or Smartphone with total security.	NA	2,28%
Telephone banking	We provide permanent advice on the Bank's products and services, giving our clients a close, friendly and personalized experience at the first contact; it is available 24 hours a day.	NA	NA

In the context of the health emergency, we prioritize our digital solutions with a sustainable and social approach to allow customers to access their accounts and products from anywhere and at any time.

³ We also offer immediate interbank transfers, payment for services and telephone top-ups, purchase and sale of up to eleven different types of currency in a network of multi-currency stores, and specific services



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A digital bank at the service of the country



Economic performance



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Environmental commitment



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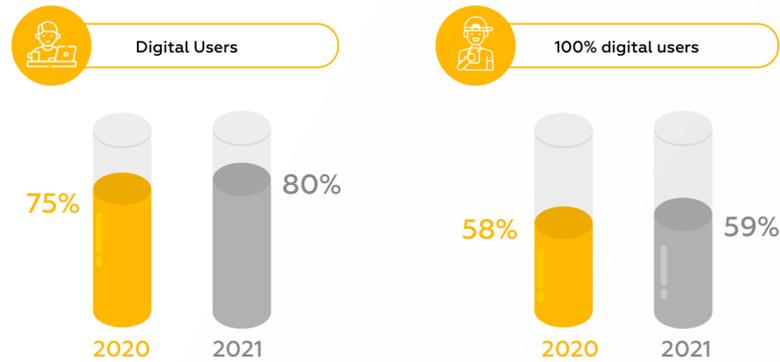


Digitization of financial services

We accelerated our digitization process to meet the new needs of our customers and minimize their exposure to COVID-19 infection, preventing them from going to physical stores in person.

Our primary digital channels were the Interbank App and www.interbank.pe. In 2021, the users of these platforms represented more than 80% of the clients that interacted with the Bank. The proportion of 100% digital customers (who did not go to stores or use telephone banking) exceeded 59%.

Clients that interact with digital platforms



Our customers have highly valued our commitment to strengthening digital channels. Proof of this is that in January 2021, Interbank positioned itself as the most innovative bank among 25 to 37-year-olds from Lima, according to the Consumer and Banking Study carried out by Neo Consulting, a strategy, and digital transformation consulting company.

According to the study, 29% of respondents consider Interbank the most innovative Bank and 24% the most digital Bank. Through the Interbank App and Internet Banking, 95% of the operations can be carried out, allowing the client to access the Bank when and where they need it.

In this line, we continue working to offer more and better technological tools, thus consolidating our offer of digital products and services.

Offer of digital products and services



Tunki

First 100% digital banking application that connects to the PLIN network. It allows you to open a bank account without going to the store, without a card, and without making payments. Currently, we have 1.6 million users.



PLIN

PLIN is a tool integrated into our mobile application. It allows you to make free payments and collections with a cell phone number or QR code. At the end of 2021, and in just two years, PLIN exceeded 5.7 million affiliates, of which 42% use Interbank as their main account.



Simple AFP Account

100% digital account, which allows the receipt of the entire individual pension funds contributions without charges for debts or commissions and without visiting the store or having a card. More than 975 thousand clients could dispose of their funds through this account.



Rappi Bank

We have partnered with Rappi to promote digital banking in Peru, offering secure and straightforward financial services tailored to your needs and with the support of Interbank. The initiative received the 2021 Business Creativity Award, granted by the Private University of Applied Sciences (UPC).



Virtual piggy bank-Interbank App

This piggy bank allows our customers to make transfers, review transactions, and purchase products. Likewise, it enable users to save and safely define personalized goals; this allows our clients to manage their savings better. It has a new functionality of "Categories" such as studies, health, housing, etc. The "Virtual Piggy Bank" offers a currency exchange preferential rate and eliminates the need to create new accounts; it is really easy to use.



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Products with a sustainable and social approach

GRI 102-2

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We are committed to projects with a sustainable and social approach in response to the needs of our clients through the following products:

Products with a sustainable and social approach that we promote



Mi vivienda verde

- In alliance with the Mivivienda Fund, we promote the acquisition of safe and decent housing, focusing on environmental sustainability and under convenient financing conditions.
- In 2021, we remained the second financial institution that placed the most Mivivienda loans in the country: 1,700, of which 1,351 were Mivivienda Bono Verde.



Loans for studies

- We support the development of the country's professionals. We offer 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, diploma courses, and postgraduate studies, both in Peru and abroad. In 2021, we offered eight credits of this type, for a total of S/ 550 thousand.



Dúo Mortgage Credit

- Product developed for those who wish to fulfill the dream of their own home, which offers the possibility of acquiring a house or land, sharing the debt with another person regardless of the bond or relationship.
- In 2021, 251 credits were provided.

Commercial Banking

We serve more than 130,000 clients divided into Corporate Banking, Business Banking, and Small Business Banking in this segment. To them, we offer various specialized products and services that adjust to their needs, such as accounts, financing, foreign trade, currency exchange rate, and coverage, among others.

Through commercial banking, we serve all the sectors that drive the country's growth. The agriculture, Commerce, Construction, and Industry sectors stand out. Only in these sectors, 220 million cash-in and cash-out operations were carried out.

With the support of the digitalization of our processes, we launched our 100% digital current account opening service for companies, which was added to our portfolio of products and services focused on banking for companies and corporations. Likewise, we promote the use of digital channels, which in addition to caring for the environment, generate efficiencies for our clients.

Digital solutions for commercial banking



Internet banking for companies



Banking APP for companies



Trading Company (exports and imports)



Company solution (non-face-to-face customer service channels)



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Sustainable Credits

In 2021, we defined an objective to close the year with a portfolio that includes sustainable financing projects, which are always subject to international standards and best practices. For this reason, we approved and disbursed our first two medium-term ESG (Environmental, Social, and Governance) loans in the agribusiness sector:

Companies with sustainable projects financed by the Interbank



Loan: US\$ 60 million.



Loan: US\$ 60 million



Certified by: loan linked to sustainability.



Certified by: Verde (green) Loan



Framework: Sustainability Linked Loan Principles (SLLP).



Framework: Green Loan Principles (GLP).



Objective: promote a sustainable business model and position the benefited company as a benchmark in producing fruit and vegetables in the region. With the money, the company will be able to support the expansion of 500 hectares of avocado and 1,000 hectares of blueberries.



Objective: to finance the Wastewater Treatment Plant (WWTP) and the expansion of the company's agricultural frontier on desert lands.



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Environmental, social, and governance criteria

We know the importance of evaluating socio-environmental aspects within the financial credit processes to contribute to the country's care and development. For this reason, we incorporate manuals, policies, and procedures with the SBS guidelines, defined in norm No. 1928-2015. These guidelines apply to the following services:

- Bridge loan, financing, or advisory service to support a project when the estimated total investment exceeds US\$10 million.
- Credits to a non-retail client related to a stage of a project, when the total amount of the client credits connected to the project in the financial system is at least US\$50 million; and when the total amount of recognition of the client related to the project in the company is, at least, US\$ 25 million.
- Corporate credit greater than US\$ 10 million allocated to primary suppliers of a project.

To conduct the socio-environmental evaluation, we ask our clients to answer a questionnaire. Each project is categorized according to its social and environmental risk levels based on their answers. We consider three possible categories: high, medium, and low, which allow us to define the appropriate treatment for the corresponding level of risk.

To report on environmental and social risk management, we must submit a social and ecological risk assessment report to the SBS and make it available to the public on its website.

Capital Market

The Capital Market Vice-presidency manages and administers the Bank's liquidity, establishing investment strategies and local and international financing sources. As of this exercise, important collateral businesses are generated, such as the foreign currency exchange and investment business. Likewise, it manages compliance with the legal reserve established by the Central Reserve Bank of Peru (BCRP) and determines the cost of funds (FTP).

It also offers various products that are divided into two segments. These are provided in the following channels: Money Desk, store network, web page and the Money Exchange APP. In addition, internal offices that process commercial operations with clients (legal entity and individual).

Product segments offered for the capital market



Institutional Banking

We provide deposits, placements, and services.



Desk

We offer sales and purchases of spot currency, forwards, swaps, and

Money Exchange was an initiative implemented in 2021. An App developed for the purchase and sale of foreign currency, which exceeded our objectives, achieving more than US\$ 100 million of traded volume, 250 thousand downloads, 200 thousand registrations, and 22 thousand operations in its first year. In addition, it is the first app of a bank that can provide this service to non-customers.



A new experience

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In line with our digital strategy, we are committed to a more technological approach, which integrates the benefits of self-service and maintains attendance for those who need it. Under this digital vision, we innovate with two new formats that operate with a focus on advice, sales, self-service, and education.

Implemented store formats



Universal Format

We enabled a self-service area and digital instructions at the entrance of our stores. We increased the cashier area's space, made a bar with iPads available to our customers, and raised more comfortable waiting spaces.



Express Format

Stores located in supermarkets play the role of accompaniment, digital education, and self-service. Therefore, the role of the instructors in these stores is vital to accompany the customer and offer greater agility in service.

In this period, we opened five stores, two with Universal formats and three with Express formats. In 2022, we plan to continue transforming stores.





Financial education and support for entrepreneurs

GRI FS15

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We have programs to advise more Peruvians through an educational proposal ad hoc to their needs that allows them to enhance their businesses and promote their development.

- **Business Consulting Program.** We seek to promote the improvement of the business and the knowledge of our microentrepreneurs through advisement provided by business students from the last terms of the university. Currently, the program is running online, and through various platforms, the students manage to communicate with the business people to carry out the respective coordinations.

Scope of the Business Consulting Company



- **Business Development Program.** We seek to promote entrepreneurs' businesses through training and personalized advice guided by Interbank employees. Thanks to the program, they can learn basic finance concepts to better manage their businesses and personal finances. In addition, they learn about tools and processes that can help them better organize and plan their businesses and receive personalized support to achieve their goals.

Scope of the Business Development Program



- **Tunki Virtual Advisor.** It is a self-management tool developed in partnership with the Ministry of Production. It is always 100% free and available for users all the time. It allows them to have a guided and simply conversation through questions and answers, with direct links to the WhatsApp of the *National Program Your Company and Tunki*. In 2021, more than 40% of users used the digitization learning module, one of the most used, because the pandemic forced businesses to digitize to continue growing.

Scope of the Virtual Tunki Advisor





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- **Guerrero Emprendedor (Enterprising warrior).** We adhere to this initiative promoted by the United Nations Development Program (UNDP). Its objective is to accompany, train and encourage micro-entrepreneurs in the country with an free educational model in which specialists and professional volunteers provide personalized support through free advice.

Scope of the Interbank through Guerrero Emprendedor Program



Entrepreneurs trained
+1,000
(58% women)



Topics taught
Finances and innovation

- **Webinars.** We give free virtual talks with free access on different topics that contribute to the development of Peruvians

Scope of the Webinar held in 2021



Webinar performed
24



Number of reproductions
+1 million



Topics taught
Innovation, leadership, digitization, personal finance, etc.

- **Interbank Datathon.** In alliance with Kunan, we support three valuable socio-environmental ventures by delivering S/ 10,000 for their development.

Scope of the Interbank Datathon



The Obreritas de Caype

- **Beneficiaries:** 34 women.
- **Activity:** Honey bee production.
- **Region:** Caype - Abancay.



Aymara women Coordinator

- **Beneficiaries:** 20 women.
- **Activity:** handicraft production.
- **Region:** Puno



Lara

- **Beneficiaries:** -
- **Activity:** Teaching of sign language and educational workshops for people with hearing disabilities.
- **Region:** -



Management for Customer Service

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We seek to deliver a close, friendly, and personalized client experience through digital and face-to-face channels. To guarantee the quality of our processes, we have established documents and procedures that help us improve customer satisfaction empowering our team in specialized subjects. Likewise, through Speech Analytics, we analyze our clients' communities to detect opportunities for improvement.

Documents and processes implemented to improve customer service



Documents

- Manual of customer service processes and policies.
- Protocols for the attention of critical clients, customers with disabilities and minorities.
- Code of conduct for service advisers



Processes

- Sessions with the Market Conduct team
- Working groups according to products and clients segments of the Bank to develop initiatives that help improve our customers satisfaction.
- Constant trainings to the team ensuring specialization and empowerment.
- Calibrations of customer service calls, orders, and claims.

Customer service management is evaluated in analysis and solutions sessions, also through daily reports to reduce the time it takes us to help our customers and to control the stock of the various resolution areas. In 2021, we made improvements that helped us get closer to our customers.

Improvements we made for customer service management



We implemented new processes so that the advisor who attends the claim resolves the client's concerns at the first contact. To do this, specific criteria must be considered in the Giru Platform (Platform for clients requirements and claims).

We migrated to a new Genesys Cloud platform to improve the efficiency and management of incoming calls from our clients (inbound).



We developed new self-service tracks in AVI, a bot that allows customers to self-service in their queries through WhatsApp.

We implemented a new platform for customer service in our digital channels, which allows greater agility in service.



Integration of the Book of Claims with the workflow of orders and claims.

Incorporation of requirements and claims follow-up through automation of responses by phone.



Automations in the orders application and Internet Banking (BPI), such as the turning on and off of associated services.



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Market Conduct Management

We seek to ensure compliance with standards and procedures by following the best practices in the sector at the national and international levels. We focus on three pillars: sound business practices, information transparency, and adequate claims management.

The following rules and procedures govern us:

- Financial System Market Conduct Management Regulations, SBS Resolution No. 3274-2017.
- Manual of Market Conduct Management of the Financial System. It includes modifying contractual conditions, approving advertising pieces, and disseminating information on the website.

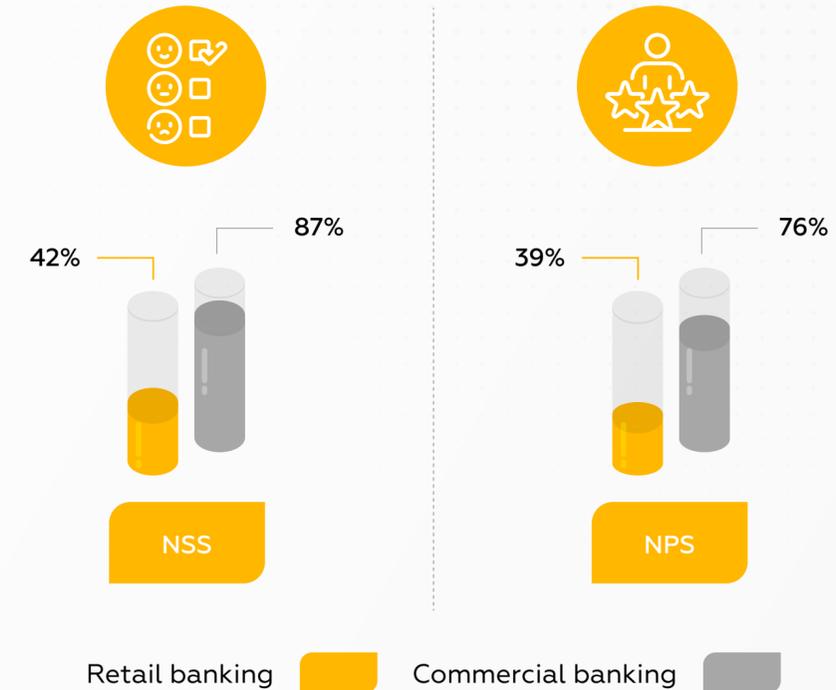


Follow-up or monitoring for good conduct is carried out through training on channels, tracking of complaints and audios, and participation in product and process initiatives.

Customer Satisfaction Indicators

We use the net satisfaction indicator (NSS), which indicates the percentage of satisfied customers over, slightly satisfied or not satisfied customers. In addition, we use the Net Promoter Score (NPS), which measures satisfaction based on customer experience and assesses the extent to which the customer would recommend our bank.

Customer Satisfaction Indicators



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Transparent Communication

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We assume the responsibility to inform the characteristics and conditions of our products, services, tools, and benefits in a transparent, empathetic, decisive, and didactic way. For this reason, we voluntarily assume ASBANC guidelines, a regulatory entity in transparent communication for the financial sector.

In addition, we adopted the ASBANC's Code of Good Practices in the Relations of the Financial Companies with the User. We comply with the regulations and procedures related to the Management of Market Conduct issued by the SBS.

To get closer to our clients, 70% of communications are carried out digitally and 30% in mass media such as (television, cable, public roads, and radio). During this period, there have been no complaints or sanctions related to marketing communications.

Communication during the health emergency

The health crisis presented us with many challenges and opportunities. We designed a strategy with three key objectives

Objectives during the health emergency



Always prioritize the needs of our customers.



Affirm the safety and well-being of our clients and collaborators.



Guarantee the uninterrupted functioning of our operations.

To always prioritize the needs of our customers. To affirm the safety and well-being of our clients and collaborators. To guarantee the uninterrupted functioning of our operations.

To achieve this, we made the following improvements:

- In our financial stores and offices, we implemented and updated signals to complement security protocols. In addition, we place acrylics protectors at our service points to offer greater security to the collaborator and the client.
- To improve access to our digital channels and due to the risk of contagion in physical stores, we developed a customer service web page that allows quick access to several benefits: rescheduling payments, bonuses, and access to CTS, AFP and Reactiva Peru.
- In information security, we implemented cybersecurity communication and launched a 360° card protection insurance with fraud and online consumption coverage.
- We developed a Content Plan with more than 40 tutorials to accompany digital adoption. Our YouTube channel was one of the most important tools, allowing us to have a space to explain, educate and communicate in a didactic way.
- We enabled WhatsApp as an immediate contact channel with the Bank.
- We strengthened our service channels, expanding the customer service team and moderation hours, growing from 7 to 25 people, and managing to reduce the response delay from five days to one day.



Digital Transformation

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At Interbank, we seek to be the digital ally of all Peruvians. We aspire to build a simple, contextual, and invisible bank that knows its customers deeply. For this reason, we are evolving towards a technological architecture based on smaller and more independent components, which will allow us to make contextual and real-time offers. Thus, we will be able to compete on equal terms with any Fintech or Digital Bank.

In addition, we intend to accelerate the launch of new services and promote the adoption of cloud storage, hybrid architectures, process automation, and monitoring to emphasize security.

In Retail Banking, our path towards Digital First digitization is already a reality. At the same time, in Commercial Banking, we are committed to capitalizing on this knowledge and taking advantage of the opportunity to lead the digital transformation in the Peruvian financial system.

In 2021, our commitment to a different way of banking was reflected in the investments made in technological developments that allowed us to serve our customers digitally, with a much closer, contextual, and real-time proposal. We invested S/ 210 million in technology, including developing new digital products, advanced analytics, and models to make decisions in real-time, also continuous intelligence, an omnichannel digital platform, and Open Banking capabilities. Of the total invested, 70% was directly associated with the digital transformation process.

Our technology team is critical in achieving the progress described; however, we have several allies that help us accelerate this process since it allows us to leverage the experience that they may have gained in other markets. In this line, we have strategic

alliances with Kyndryl, NTT Data, TCS, DW Consulware, Synopsys, IBM, Canvia, Encora, MDP, Delaware, and Globant, among others. We currently employ approximately 700 collaborators from strategic partners.

Our good performance and the improvements implemented have allowed us to increase our number of clients and the percentage of digital users, and 100% digital clients.





Information Security

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Our priority is to ensure our clients' information security, preserving the information's confidentiality, availability, and integrity in the channels and services we provide. We have an Interbank Privacy Policy (Legal Notices - Interbank), an Information Security and Cybersecurity Policy (Security of our internet banking - Interbank), and an Acceptable Use Manual for technology and teleworking.

We have a Cybersecurity Culture Program whose objective is for all employees to be aware of the importance of information security, including common threats. In addition, it informs them that they have the responsibility to report any anomaly.

The Bank's cybersecurity area annually carries out a critical cybersecurity incident simulation exercise modelled using different criteria in multiple scenarios. The aim is that senior and middle management could react to an event of this type.

In addition, we carry out comprehensive reviews of Ethical Hacking, a tool that allows us to highlight our system vulnerabilities. We also execute reviews on all internal and external infrastructure; through an external company (Deloitte) which simulate attacks and test the MITRE ATT&CK methodology to learn attack techniques and tactics and reinforce security.

Communication channels to report anomalies



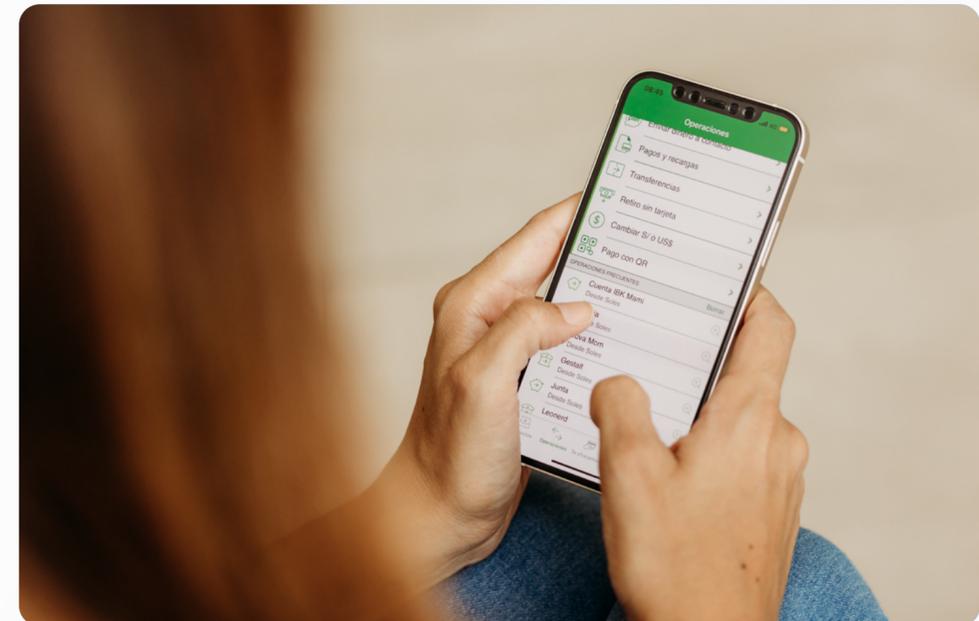
Using the "Phish Alert Report" button in Outlook or forwarding the email to the mailbox: sospechosos@intercorp.com.pe.



Reporting through the Smart desk platform



Communicate directly with the intelligence team and cybersecurity response.





Customer Privacy

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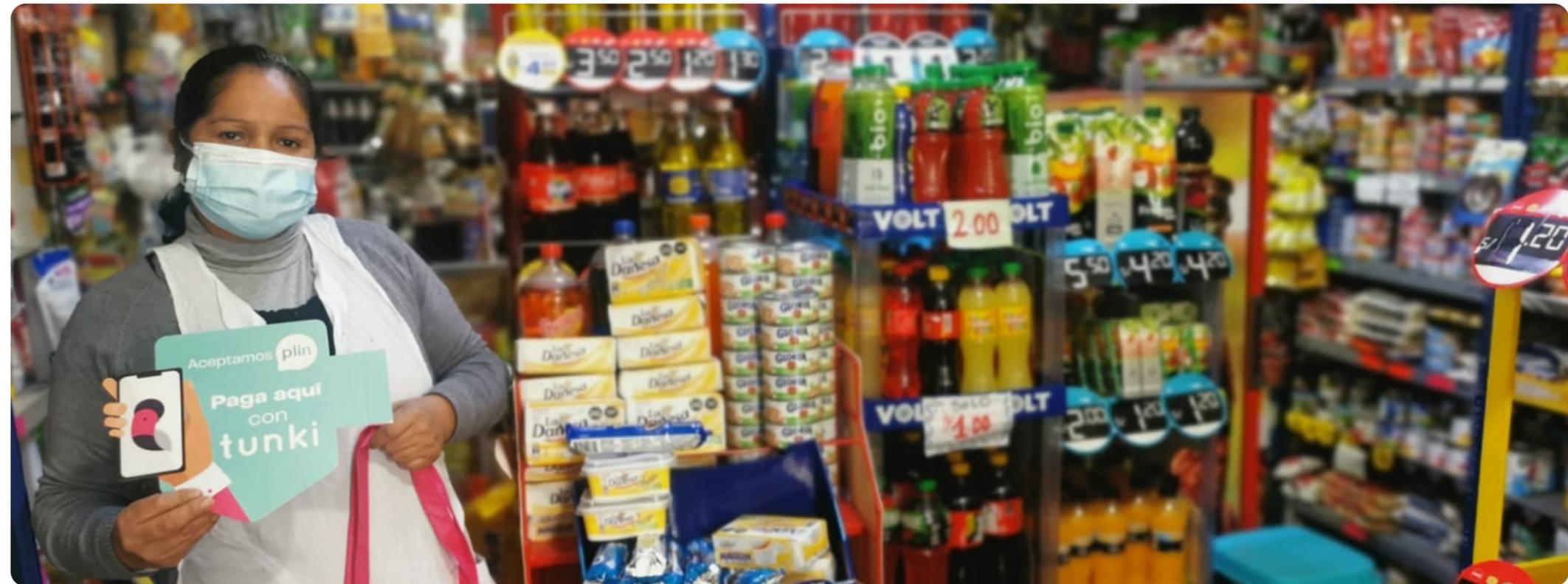


Our priority is to ensure customer data privacy, preserving the confidentiality, availability, and integrity of information in the channels and services we provide. Our privacy policy indicates the correct use of data in communications with our customers. When acquiring products or services, all our clients must accept this policy.

We have also implemented technological actions for identity validation, ensuring the validity of consent, such as facial biometrics, which consists of photo authentication (within the application, Internet Banking, and Tunki). We ask our clients to

take photos with their same cell phones to validate their identity, as well as the use of the pin pad. This is a device used within the store network, where the client provides his consent through the entry of his secret password. In addition, we make sure to provide customers with information on the correct use of their data, access, rectification, and opposition (ARCO rights).

During this period, five reports were investigated on possible cases of violation of the customer's privacy. One case was dismissed, three are still under investigation, and one of them was sanctioned by the Personal Data Protection Authority.





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“We accompany our clients to achieve their dreams and ensure levels of liquidity and solvency”

The results we obtained in the year, despite adverse conditions, reflect our good economic performance. Our achievements reflect our decisions and the steps we continue to take to become a solid bank that supports our customers and helps them achieve their dreams.



Economic Results

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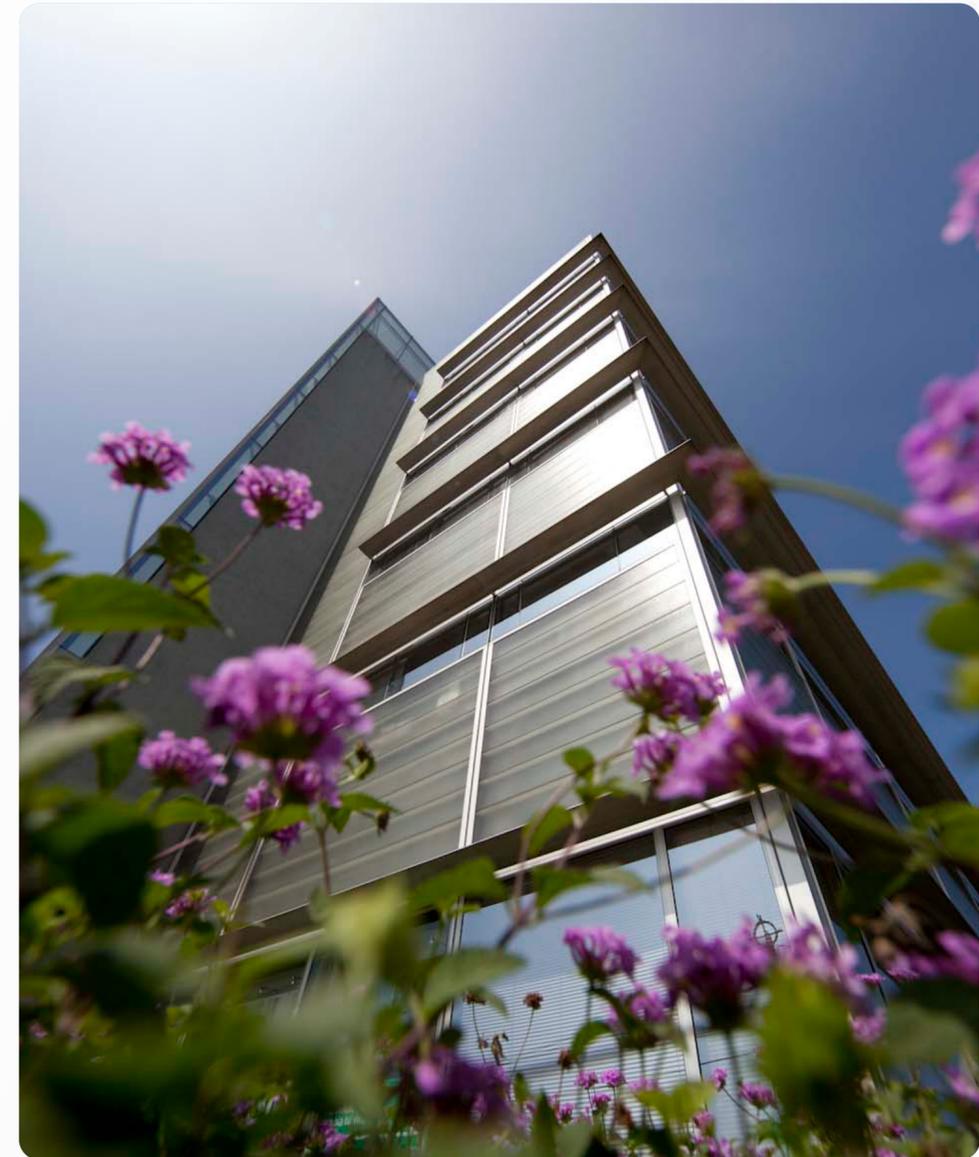
In 2021, our net sales volume (net financial margin) amounted to S/ 2,267.7 million, which meant an increase of S/ 1,382.2 million concerning the one registered in 2020. This result was explained by reductions in provision costs, S/1,563.6 million, and in financial expenses, S/. 172.9 million. These were partially offset by a decrease of S/. 354.3 million on financial income.

The reduction in the expenditure of provisions was explained by reversals of credit provisions throughout 2021 and the allocation of voluntary Covid-19 provisions for provision requirements. Higher requirements in the commercial portfolio partially offset these effects. It should be remembered that voluntary Covid-19 provisions were primarily constituted by 2020 to address the deterioration in the loan portfolio derived from the economic slowdown and loan reprogramming related to the pandemic.

In the case of financial expenses, the reduction was explained by decreases of S/ 179.7 million in interest on deposits and S/ 23.9 million in interest on due and interbank accounts, partially offset by an increase of S/ 32.2 million in interest on bonds.

The decrease in financial income was mainly due to a reduction of S / 390.3 million in interest on loans, partially offset by increments of S/. 12.5 million in interest for available and S / 28.2 million in interest on investments.

Interbank's adequate equity amounted to S/ 9,135.6 million in 2021, an increase of 4.5% compared to 2020. Primary capital represented S/ 6,262.1 million, while secondary capital represented S/ 2,873.5 million.





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Economic value generated and distributed

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The direct economic value generated amounted to S / 3,211.2 million in 2021, slightly below the S / 3,288.7 million reported in the previous period. This was mainly explained by decreased net sales, partially offset by increased income from investments.

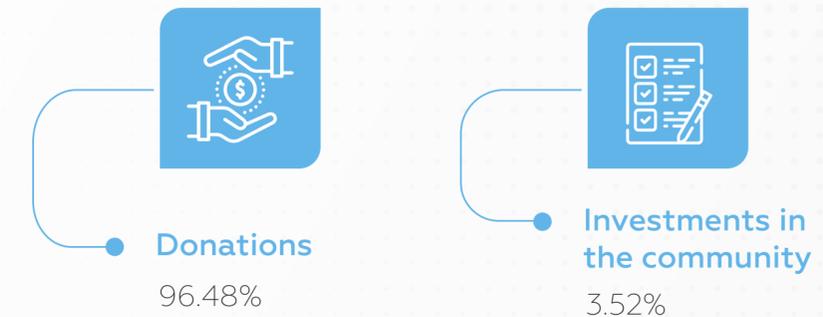
On the other hand, the economic value distributed was S/ 2,107.8 million in 2021, above the S/ 1,843.9 million recorded in the previous period. This is due to higher expenses related to Income Tax, operating costs, and employee salaries and benefits. These effects were partially offset by lower expenses related to dividends. The retained economic value was S/ 1,103.4 million in 2021, less than the S/ 1,444.8 million registered in 2020.

Income and expenses of the bank (S/ million)

	2021	2020	2019
INCOME	3,211.2	3,288.7	3,393.0
Income			
DIRECT ECONOMIC VALUE GENERATED	3,211.2	3,288.7	3,393.0
EXPENDITURE			
Salaries and benefits of employees	615.5	591.6	656.8
Cost and operational expenses	1,051.0	872.6	886.7
Community: donations + investment in social programs	5.0	5.5	5.4
Payments to the Government: Income tax	384.1	31.4	395.2
Payments to the Government: taxes and contributions	29.7	27.3	26.0
Shareholders: dividends	-	302.3	467.0
Others	22.6	13.3	13.5
ECONOMIC VALUE DISTRIBUTED	2,107.8	1,843.9	2,450.6
ECONOMIC VALUE WITHHELD	1,103.4	1,444.8	942.4

In addition, as part of our contribution to the community, we allocated an amount to make donations and investments that helped the development of society and the country sustainably.

Percentage of contributions per category



Companies that are part of our unaudited individual financial statements, as well as other financial documents that are not listed in this report, are the ones that are shown below:

- Subsidiarias de Interbank.
- Internacional de Títulos Sociedad Tituladora S.A. - Intertítulos S.T.
- Compañía de Servicios Conexos Expressnet S.A.C.
- Inversiones asociadas de Interbank.
- Procesos MC Perú S.A.
- Compañía Peruana de Medios de Pago S.A.C. – Visanet.
- La Fiduciaria S.A.



Indirect Economic Impacts

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In 2021, we executed an essential remodeling plan of our financial stores, designing spaces that facilitate the adoption and use of our digital channels and advice and financial education to our customers⁴. In addition, we redesigned the workspaces to provide a better working environment for our collaborators. These improvements accounted for an investment of S / 34'819,565.37. To execute this infrastructure work, we require the products and services of suppliers that we contribute to generating jobs.

Remodeling plan of stores and workspaces



Financial Stores

Our new model seeks to accompany our customers, providing them with a close and friendly service experience.



Workspaces

We are facilitating safe, comfortable spaces designed for the hybrid work of our You Are Interbank program.



⁴ More information on store improvements can be seen in chapter 2.



Tax Strategy

We comply with the current tax laws and express our guidelines in a tax policy to apply good practices, acting with transparency, clarity, order, and coherence. We do not transfer goods to places with low taxes; we also do not use tax structures without commercial substance or make transfers under the arm's length principle. We have a clear commitment not to use "tax havens."

About us



A digital bank at the service of the country



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Public Policies

We do not make contributions or donations to political parties or their related organizations; nor do we allow our collaborators, or third parties, to make them on our behalf. The mentioned can make political contributions or donations personally, if there is no risk that they are linked to Interbank or its interests. The guidelines on this subject are reflected in our Policy on Donations and Sponsorships.

Likewise, we will not hire third parties for lobby management on our representation to relate to public officials. We share our opinions through different union associations to agree on the industry's position, provided that these actions are by our code of ethics and anti-corruption program.



Supplier Management

GRI 102-9

GRI 203-2

GRI 103-1

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We consider our suppliers our strategic partners that actively intervene in our value chain. For this reason, we promote and encourage the adoption of our Code of Ethics and Conduct of Providers. This code exceeds the scope of national legislation. It incorporates norms, and good practices recognized internationally to fundamentally promote respect for human rights and social and environmental responsibility. The link to the Code of Ethics and Conduct of Providers is included in all our purchase and contract orders.

The Code of Ethics can be accessed at the following link:



Code of Ethics

<https://interbank.pe/nosotros/gobierno-corporativo#!tab-etica-y-cumplimiento>

During this period, our expenses in suppliers corresponded to S/ 950 million, not counting taxes. Suppliers provide us with various products and services that enable us to do a better job and meet our goals.

Products and services provided to us by our suppliers



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We use three purchase modes: tender, purchase of proposals, and direct investment. Once the suppliers are selected, we make sure that they have all the procedures, commitments, policies, regulations of security, and occupational health, among others.

This allows the project's development to comply with all the required quality standards and the obligations of the construction personnel, being respectful of the current labor framework.

Classification of suppliers

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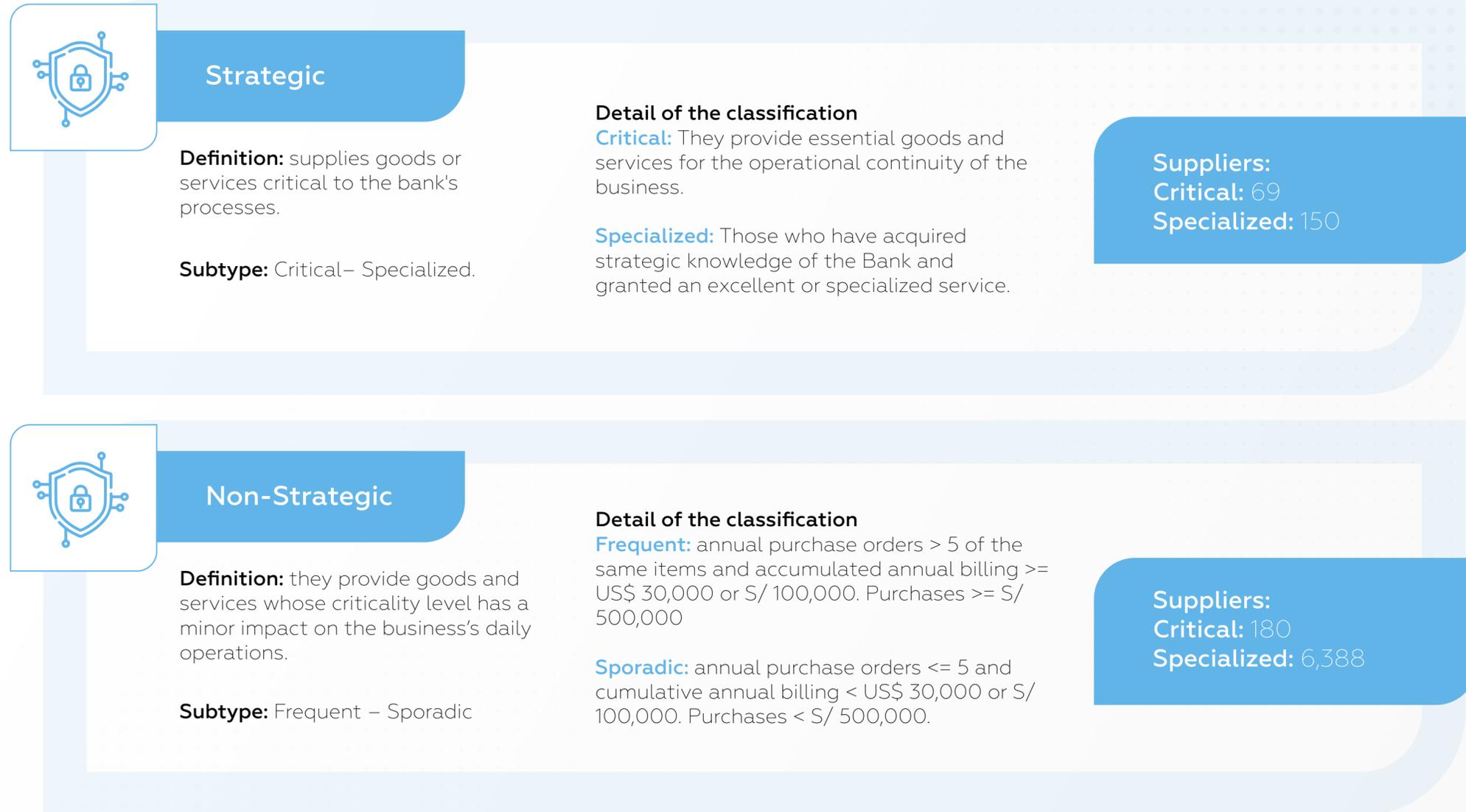
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“We seek to be a digital ally for all Peruvians”

We are immersed in a culture of values promoting equal opportunities among our employees in a work environment that respects and values individual differences. We find it essential to promote the balance between life and work through support programs and benefits promoting personal and professional development.



Participation of our Collaborators

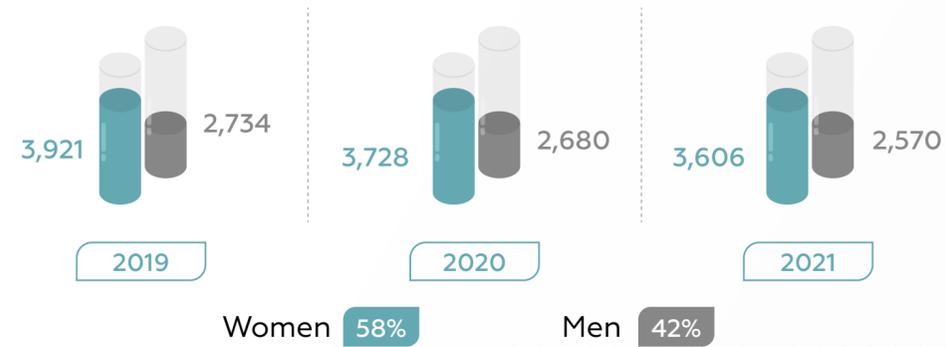
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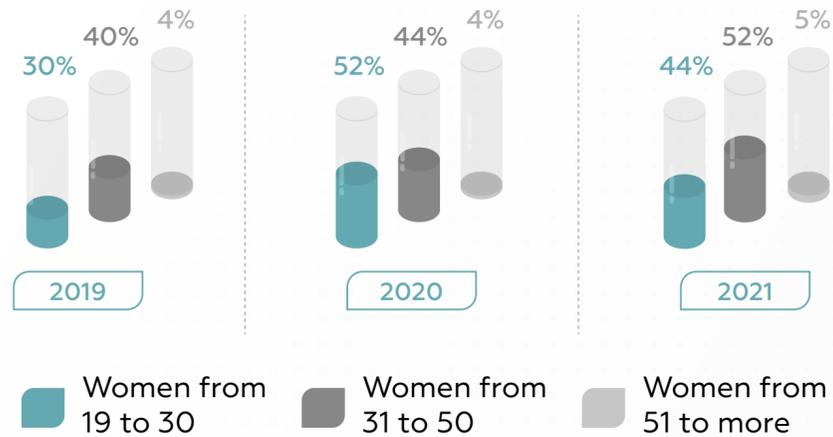
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At Interbank, we promote gender equality. Currently, we have 6,176 full-time employees, of which 58% are women.

Collaborators by gender



Employees by age group



A similar proportion of women among our collaborators remains at different work levels. In 2021, more than 40% of management and leadership positions will be held by women.

Occupational level	2019		2020		2021	
	Men	Women	Men	Women	Men	Women
Directors	8	2	8	1	8	1
Vice-presidents	7	3	7	3	7	3
Managers and Sub managers	125	75	120	84	114	86
Heads and supervisors	420	370	334	349	314	337
Employees	2,182	3,473	2,219	3,292	2,135	3,180
TOTAL	2,735	3,921	2,720	3,762	2,593	3,583

It is essential to mention that we respect the right of our collaborators to free association. However, at the closing of this report, no collective association or union had been registered.

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The well-being of our collaborators

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The goals we achieve are the product of the efforts of our collaborators, people committed to change, and the well-being of society. That is why they are vital to us, and we care about their well-being.

In the context of the health emergency caused by COVID-19, we identified the opportunity to approach a flexible and remote work model: Interbank ERES that means "You Are Interbank". A new way of working that we designed together with IDEO, a global innovation consultancy. This initiative seeks to enhance our culture and productivity in a flexible environment, making us an organization not marked by the workplace but by our cultural essence and the results we generate.

The success of Interbank ERES is based on the trust we have in our collaborators, who will be more empowered to define the conditions that are most favorable to them when carrying out their works.

This remote-first model for staff teams is supported by good practices that help us better manage our work based on objectives and not time. In addition, we have spaces reserved for responsibilities at home, and we are empathic with the needs and difficulties of others. This initiative is one of the most valued by our collaborators.

Benefits

In 2021, we consolidated our benefit programs, directing them towards a flexible and remote work model, which prioritizes work-life balance. All our employees, regardless of the type of contract or workday, can access the benefits in accordance with the law and other additional benefits that we consider important for their development.





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“ We deploy support programs and benefits that allow us to encourage a work-life balance ”

Interbank is you, wherever you are.

Free time

Time for you



- ½ day on your birthday
- ½ day for you to attend your vaccination
- ½ day on your graduation
- 3 days before and after your wedding
- ½ day for you to move

Time for your family



- 3 rest days if a direct family member dies
- ½ day on your children's birthday
- ½ day to accompany your direct relative to get vaccinated
- 2 hours in performances and special dates

Flexibility

Trust



- Include your personal time in your calendar
- Define your goals and organize yourself to meet them

Empathy



- Avoid sending messages outside of business hours
- Respect the times of the others
- Trans collaborators can use their social name in the photo check and bank applications

Care



- Share moments with the family
- Program and coordinate your vacations with time
- Share summer Fridays with your family

Well-being and emotional health in a pandemic



- Support collaborators 24x7
- Kit of protection against COVID-19
- Follow-up and support to collaborators with COVID-19

Well-being and emotional health



- Office of emotional health

- Program of emotional management

- Ley life insurance From the first day

- EPS Health Plan with the possibility of affiliating a couple and family



- Support for grief

- Leader for workshops

- Doctors that monitor the health

- The point at home: family recreation area



- Special leave to deal with personal problems

- Nutritional counseling and program

- Webinars of well-being and health

- IBK Trainer: Program to generate good habits



- Virtual masses

- Uniform

- Sun Protection Kit

- Collaborators with a same-sex partner can enroll them in a health plan

Somos Intercorp

Education



- Agreements with institutes and universities

Entertainment



- Entertainment and gastronomy alternatives

Health and well-being



- Discounts with specialists

Purchases



- Make your purchases without leaving home

Club Intercorp



- Club Intercorp discounts

Financial Products



- Exclusive products for collaborators

Benefits



- Payment of school fees, Christmas bonus, and bonuses

Celebrations



- IBK anniversary (10 years) and JapIBK Hour celebration

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Maternity and Paternity Benefits

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We accompany our collaborators in the different stages of their life. One of the most important is when they become parents and start a new adventure full of satisfaction. For this reason, we designed a program of maternity and paternity benefits focused on supporting our collaborators in this stage of their lives.

Maternity and paternity benefits for collaborators

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Free time

On your children's birthdays, school performances, and other activities such as moving.



Well-being workshops and talks

Spaces where issues of nutrition, sleep, emotional well-being, personal development, etc., are discussed.



Emotional Well-Being Office

Guidance and virtual counseling to improve the management of personal or family situations.



Summer courses for employees' children

Data and digital courses focused on the children of employees between the ages of 14 and 16.



New dads

Benefits similar to those of mothers, but with different leave times, although extended beyond the laws.



Point at home

Space on a digital platform where we offer dance classes, exercise, etc., for employees and their families



Nutritional advice at special rates

Agreement with Diet Service to offer personalized advice for employees and their families.



The Point Kids

Live recreation activities: cooking, dancing, art, crafts, etc., for the little ones in the house.



Pregnant women and new mothers

We offer the Dulce Espera Workshop (to advise future parents), a uniform for our pregnant workers, the option of remote work, post-maternity vacations, a kit for the newborn, a breastfeeding bonus, and a mothers' area (in locations).

Likewise, we give additional leave to the other pre- and post-natal laws for multiple births or children with disabilities and adoption.



Working MOM

We offer tools such as training sessions, coaching, and activities for children.



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Working Environment

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At Interbank, our priorities are to ensure the well-being of our employees and offer them a great work experience. To evaluate the actions implemented and identify opportunities for improvement, we measure the work environment on more than one occasion in the year.

One of the tools we use is the "leadership survey", where we ask employees how they perceive their direct boss. The study aims to provide information to leaders to work together on different action plans, which promote continuous improvement of our work environment.

As part of our constant learning process, we evaluate our management through the Rankmi platform. Although this platform has a variety of uses, we use it to measure the work environment. This tool allows us to visualize each dimension and question evaluated in the survey. With this information, we managed to find insights that will enable us to increase the commitment and satisfaction of our more than 6,000 collaborators.

We also measure the satisfaction and commitment of our collaborators with other tools. On the one hand, we use the ENPS (Employee Net Promoter Score) to identify the probability that our collaborators recommend a friend to work at Interbank. On the other hand, we have the Balance Scorecard, a tool that has allowed us to measure and evaluate the results quickly and in a timely manner. By 2021, we had 81.3% actively engaged employees.





Human rights

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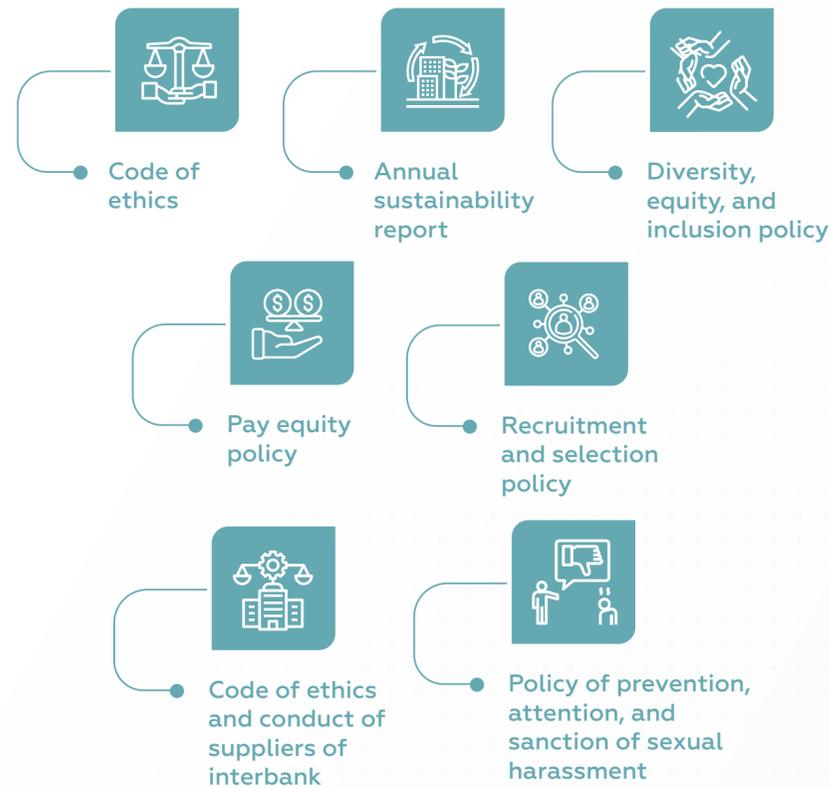


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We respect and promote respect for human rights in developing our activities and operations. Therefore, we reject any action that violates or affects the dignity of people. In this line, we have implemented specific initiatives to address and ensure respect for the rights of vulnerable groups. We have a public commitment to human rights reflected in our policies and guidelines.

Policies and guidelines to ensure our commitment to human rights



Initiatives implemented to ensure human rights

<https://interbank.pe/nosotros/sostenibilidad#!tab-derechos-humanos>

Diversity and equal opportunities

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

Through the Diversity, Equity, and Inclusion Committee, led by our CEO and made up of employees from different areas and positions, we promote equality and diversity, rejecting any act of discrimination. Our committee works by the Strategic Plan for Diversity, Equity, and Inclusion reviewed and approved annually and defines concrete actions to encourage diversity in our work team and foster a work environment that respects and values individual differences.



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Functions of the Committee of Diversity, Equity, and Inclusion



Propose actions and policies that promote equity, diversity, and inclusion in the organization.



Approve the Diversity and Inclusion Plan, based on the proposal prepared by the Human Management and Development Division.



Execute, through its members, the function of spokesperson for the actions of the Diversity and Inclusion Plan.



Analyze the cases contrary to the Diversity Policy of which it becomes aware and suggest the incorporation of improvements in the practices and processes of the organization.

In 2021, our practices were developed under four lines of action. The "Aequales Par Ranking had recognized them," and we have also participated in the "Great Place to Work (GPTW) Diversity and Women", which allowed us to measure our progress and continue to implement improvements.

Lines of Action for diversity and equality



Organizational culture

We build learning spaces to raise awareness among employees on stereotypes, limiting beliefs, harassment, and gender violence. We also promote external and internal diversity campaigns under the hashtag #EquidadEslrPorMas.



Talent Management

We have equitable processes and practices that ensure female representation in the teams. We carry out annual salary gap studies and implement a Compensation Policy. In addition, we participated in the First LGBTIQ+ Talent Network to strengthen our personal and professional skills in alliance with the NGO Presente.



0 Tolerance

We promote a space free of harassment and discrimination for all. We have implemented support and complaint channels, and we use the tool for diagnosis and prevention of workplace sexual harassment ELSA (Developed by GenderLab and support of the BID).



KPI Indicators

We constantly measure our progress based on compliance with diagnostic activities and female participation.



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Knowing our diversity

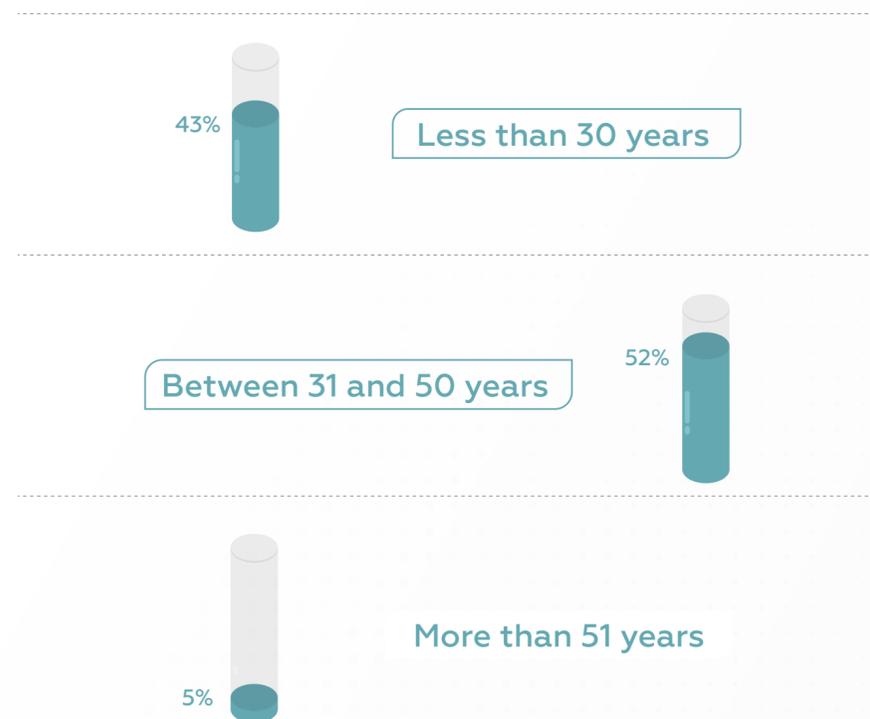
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In order to be aware and identify our diversity in the organization more widely, we decided to carry out a sociodemographic diagnosis, which allows us to generate inclusion practices and initiatives. Thus, we investigated and developed a survey that includes an intersectionality perspective. Our survey categories are native language, religion, sexual orientation, and gender identity.

Composition of our diversity



Full-time employees by age



Full-time employees by nationality



22% identify themselves as belonging to the Quechua population



78% consider themselves mixed-race and 4% afro-descendant



4% belong to the LGBTIQ+ community



76% identify themselves as Catholic



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Learning more about diversity and inclusion

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In 2021, we held talks and training on diversity and inclusion topics that helped us continue to break stereotypes and change perspectives to motivate all teams to participate in the mentioned topics.

To continue enriching our learning spaces on diversity, we designed our first Diversity and Inclusion course aimed at more than 6,300 Interbank employees. These learning spaces allow us to reinforce our teams' commitment to diversity with the knowledge that can be applied and spread in personal and work life.

In addition, we have an inclusive communication manual that is transversal to the organization. No discriminatory, offensive, or disrespectful tone is accepted among our collaborators. In addition, we promote a communication style that shows inclusivity focusing on our communication with the interlocutor.

We have a 0 Bias Toolkit, a set of infographics on unconscious bias and our inclusive talent management practices, with an intersectionality approach. Its purpose is to be a reminder and easy-to-use tool for our teams. In addition, we have our digital platform, "Equidad es ir por más", where we share our practices and policies to promote diversity, equity, and inclusion in the organization. Likewise, we encourage family co-responsibility through communications and talks.

You can access the platform at the following link:



"Equidad es ir por más" Platform

<https://interbank.pe/equidadesirpormas>

⁵ We are a company that provides tools to close gender gaps in the workplace in Latin America based on measurement, consulting, and technology.

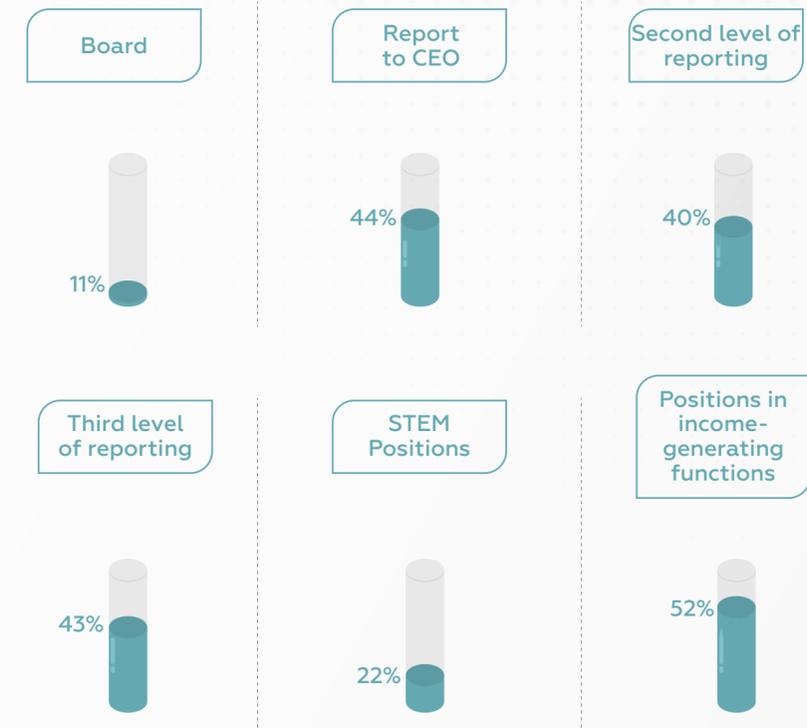
⁶ Aequales did not measure in 2020.

Gender

In 2021, according to Aequales⁵, we took a big step toward gender equality; mainly in leadership positions, where 57% of the positions were held by women. In 2019⁶, the proportion of women in these positions was 23%.

It is worth mentioning that the proportion of women in leadership positions is within the ratio maintained by the financial sector. However, we focus on continuing to promote the growth of women in these positions. Therefore, we monitor our female representativeness at all levels.

Participación de mujeres en puestos de liderazgo





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We also developed some actions to continue improving our management. In the case of attracting talent, we ensure that in the panels we carry out there is the diversity of gender and functional areas among the interviewers. Likewise, we use a guide of previously defined questions for structured interviews, ensuring objectivity.

Regarding talent retention, we identified High-Potential employees with an emphasis on women. Likewise, we include at least one woman in high executive-level positions to guarantee equity. In the same way, we ensure that performance evaluations are carried out with objective criteria, the same for men and women.

To reinforce the actions above, we carry out workshops on stereotypes, limiting beliefs and leadership for leaders.

In women

Since 2017, together with InLider, we have designed InWomen, a proactive leadership program aimed at empowering our female leaders at the Bank and, thus, turning them into agents of change. This program cuts across all-female leadership positions and aligns with Intercorp’s strategy to accelerate female representation in key organizational positions. In this line, 297 Interbank executives, including central managers, managers, assistant managers, and heads, have participated in the different editions of InWomen.

Cerca a Ti (Close to You)

At Interbank we are aware of the complexity of the current context, especially for women who must face greater pressure and anxiety, as they assume greater responsibility in the care and domestic tasks, in addition to the demands of their professional roles.

In 2021, we created “Cerca a ti,” a program that generates listening spaces where our collaborators can tell how they have faced the challenges that the pandemic brought to them. We collected their concerns and needs, to continue improving our actions in favor of equity, and we identified opportunities for female employees to enhance their work-life balance.

Based on the insights we collected, we have managed to identify that what is most valued by our executives –today– is the labor flexibility we have with Interbank ERES. Similarly, these scopes have allowed us

to identify that we must continue reinforcing the use of practices that favor work-life balance.

Working Mom

In 2021, we designed the “Working Mom” program, with which, through live training sessions (live streaming), group coaching, and activities for children, we approach 47% of the population of female collaborators. The sessions are led by experts and focused on managing the different difficulties or concerns they may face in the current context. The program also includes fortnightly activities for our collaborators’ minor sons and daughters.

Economic empowerment of our collaborators

We are implementing an objective compensation system with the expert support of the GenderLab consulting firm, through which gender equality is promoted. This initiative allows us to improve our wage practice.

Our compensation system uses the different salary studies carried out by Korn Ferry and Mercer, the primary compensation management consulting firms worldwide, as input to build our salary bands and ensure that they are within the market ratio.

Having confidence in the competitiveness of our salary bands, we carry out a general audit of our gender gaps, where it is evaluated that the salaries have been assigned under objective criteria and according to our salary policy. The diagnosis is carried out by the compensation chapter and consists of three parts: the general identification of gaps by category, the identification of cases with unjustified gaps, and the measures to eliminate these gaps.



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We currently carry out an annual study of gender wage gaps, where cases with deviations are identified and whether or not there is an objective justification for said deviation (Performance Evaluation-EVD, time in position, etc.). This year's diagnosis was made in August 2021.

Diagnosis of the workforce by gender

We promote gender equality at all levels of work. More than 40% of our collaborators are women; this proportion is maintained even in managerial and specialized positions.

Breakdown of the workforce by gender	2021
Proportion of women in the total workforce (as % of the entire workforce)	58%
Proportion of women in all managerial positions, including junior, middle, and senior executive positions (in % of total management positions)	49%
Proportion of women in junior managerial positions, i.e., first management level (in % of total junior administrative positions)	52%
Proportion of women in senior managerial positions, i.e., up to two levels away from CEO or comparable positions (as % of total senior executive positions)	41%
Proportion of women in managerial positions in income-generating functions (e.g., sales) as a percentage of all such managers (i.e., support functions such as HR, IT, legal, etc.)	53%
Proportion of women in STEM-related positions (as % of total STEM positions)	24%

Our commitment to gender equality is shown in different initiatives that seek to promote the development of our collaborators and clients. The programs that stood out the most in 2021 were the ones shown below:

Emprendedoras Clientas Fair Interbank – Virtual

This initiative was born in 2020 and became more relevant in 2021. It emerged in a context where the pandemic had a substantial impact on our entrepreneurs and, in a very particular way, on women since 70% of entrepreneurs in Peru are women.

This initiative aims to encourage the economic independence of our clients, linking them with our collaborators through a space where they can offer their products.

In March 2021, hand in hand with the team from the Entrepreneurial Segment Division, we enabled our first virtual fair for clients, on our Shopstar e-commerce platform, where they had the opportunity to boost their businesses in this difficult situation.

We empower female talent – InLeadership Program

One of the leading gender gaps in the labor sector is the lack of representation of women in leadership positions. Being aware of and aware of this challenge, at Interbank, we set ourselves the task of promoting the development and participation of women in leadership positions within our organization.

In this sense, since 2019, we have been committed to strengthening the skills and abilities of our leaders. That is why at Interbank, in co-design with InLíder (InterCorp's Corporate University), we seek to enhance priority competencies of the role of leader in executives of the organization, according to the needs and findings identified in the Talent Analytics study carried out by InLíder.

In addition, to increase female participation in the bank's leadership positions, we implemented a series of actions.



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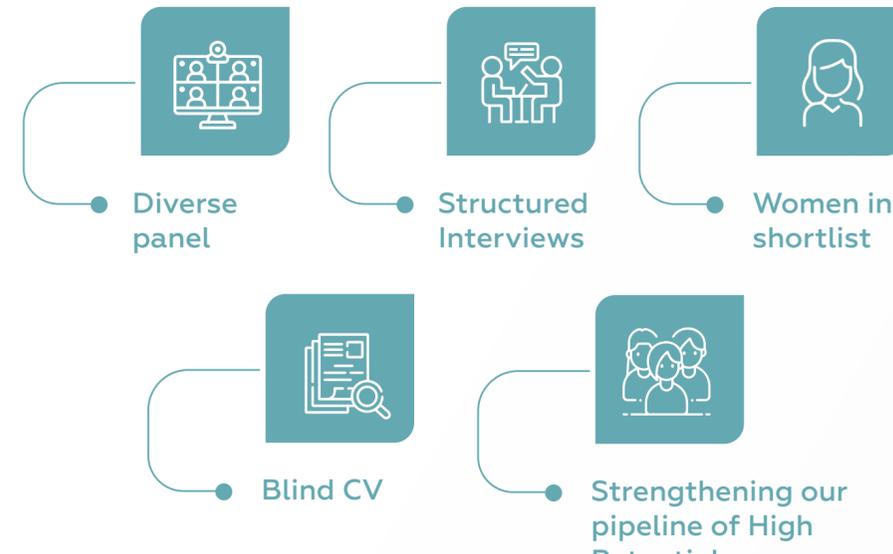


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GRI 103-2

Actions implemented to promote women's leadership



Female Talent Pool

In 2021, we strengthened our female talent pool pipeline. In designing our actions to enhance leadership, we always consider the different conditions in which men and women exercise their leadership. For example, the "double-bind" is a dilemma that penalizes women for showing many "feminine" characteristics in their leadership, which are sometimes considered signs of weakness, but also for showing "masculine" features and considering them too aggressive and unable to work as a team.

Recruitment strategy with a focus on gender – Female STEM

At Interbank, we constantly monitor the various open indicators by gender. As part of the follow-up, in 2021, we identified that 22% of the composition of the Bank's STEM (Science, Technology, Engineering, Mathematics) workforce were women. The participation of women in this area is lower than the average therefore, we see an opportunity to improve our gender approach in this segment.

To equate the gender KPI of the STEM profiles in the organization, we decided to design a recruiting strategy focusing on STEM women, which we call Female STEM.

Zero Tolerance for Harassment

We promote a safe and violence-free environment for all. We have a Policy for the Prevention, Attention, and Punishment of Sexual Harassment and clear guidelines, which allow us to have zero tolerance for cases of workplace sexual harassment.

As long as there is harassment, there will be no equity. That is why in each communication sent to our collaborators, we disseminate our complaint channels for cases of harassment, and we have a team trained to provide support and guidance to those who may experience a situation of this type.

Our collaborators, especially our female collaborators, have the assistance and support of the Human Management and Development team, trained to deal with this type of gender-based violence cases. It is important to note that, although 96% of cases occur in women, our support channels are also aimed at men and people who are part of the LGBTIQ+ community.

In 2021, we held awareness sessions for the members of the Management Committee and the leaders of different areas to promote conversation on the subject and publicize the processes for handling and reporting this type of case. Similarly, to continue our path of building safe spaces, we rely on the tool designed by Intercorp, which allows us to diagnose our actions and thus continue to implement improvements.

In addition, we joined ELSA, a digital diagnostic and intervention tool that helps to respond preventively to problems of workplace sexual harassment, developed by GenderLab with support from the BID. As of 2021, we are part of the first regional initiative to prevent workplace sexual harassment.



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Training for our suppliers

As part of our planning for 2021, we also decided to extend the benefits of equity to our suppliers, which is why we organized training against workplace sexual harassment.

The training was conducted by GenderLab and its objective was for the participants to learn the concepts and elements that makeup workplace sexual harassment, as well as the legal procedure that must be followed in the event of a complaint. Additionally, it was sought that they reflect on the impact generated by workplace sexual harassment in work environments.

LGBTIQ+ Community

To promote an inclusive work environment, we have implemented a series of benefits for employees from the LGBTIQ+ community. Together with the NGO Presente, we are part of the first generation of the LGBTIQ+ Talent Network, a mentoring and safe meeting program for our community collaborators, strengthening their personal and professional skills.



LGBTIQ+ Talent Network

GRI 102-12

The NGO Presente promotes this network, an organization that, since 2017, has been working for access to the rights of LGBTIQ+ people through the generation of strategic alliances and the construction of projects for our community.

This network is a safe meeting space for LGBTIQ+ people from certified companies. Its objectives are to promote talent career lines, promote cultural changes, motivate their visibility and positive representation, and encourage networking.

For employees with a same-sex partner, we offer the possibility of joining a health plan from their first day of work. In addition, we are committed to respecting sexual diversity, so we disseminate in our internal networks that any act of discrimination based on sexual orientation, gender identity, and gender expression can be reported through our ethics channel.

Likewise, from the moment they join the organization, the members of the trans community can indicate the social name that they want to include in their photo check and the bank's applications.

Inclusive Job Boards

We seek to promote and facilitate the labor inclusion of vulnerable groups such as the trans community and people with disabilities. We have allied ourselves with the NGO Presente, the best option to post our offers on its portal, starting in June. For the population with disabilities, we are in coordination with the Network of Companies and Disability of Peru.





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“ We promote diversity, equity, and equality as part of our purpose of supporting Peruvians to achieve their dreams today ”

Equidad es ir por más

We promote gender equity



Of our collaborators are women



of managerial positions that report to the CEO are women



Of leadership positions in income-generating roles are women



of STEM-related positions are held by women

We encourage the development of our clients



46% in personal banking are women



42% of credits are granted to women



49% of independent clients are women



36% of credits granted to microentrepreneurs have been to women

Three Business Development Programs were carried out.

48% of participants in the Business Development Programs were women

The Business Consulting Program allowed advising to 303 entrepreneurs.

60% of participants in the business consulting programs were women

We support the LGBTQ+ community



We are part of the first LGBTQ+ talent network

Our collaborators with a same-sex partner can join a health plan.

The collaborators of the trans community can indicate the social name they want to include in their photo check and the Bank's applications

The DUO credit was implemented so that clients can fulfill the dream of their own home with another person, regardless of their relationship.



We also contribute to diversity, equity and equality by supporting 7 supplier companies to implement sustainability indicators and receive training on issues of sexual harassment at work

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Talent, training, and performance evaluation

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Talent management is one of our strategic priorities and its objective is to develop and train future leaders, looking for people who have potential, outstanding performance, learning agility and, above all, who are aligned with our culture. This plan is thoroughly reviewed with the team leaders and its development is followed up.

International Leadership

We have three Talent lists: Managers, Assistant Managers and High Potentials. The latter is made up of collaborators with outstanding performance and high potential. In the case of Managers and Assistant Managers, we use the 9 Box methodology to define the three main quadrants in calibration sessions.

In 2021, we rolled out a new program, Talent Services, in which we have a series of tools available to our top leaders, through which coaching is offered, access to courses at prestigious universities in the country, courses with InLíder, corporate courses, mentoring, among others. Each leader receives a personalized set of tools, which allows them to continue promoting their development and cover the gaps that we have identified.

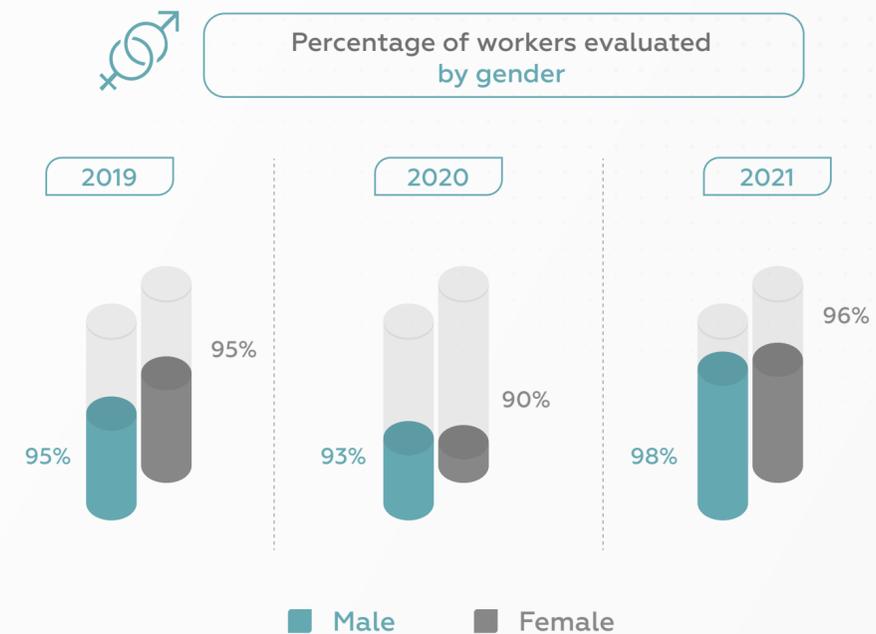
Performance Evaluations

Every year we carry out performance evaluations with measurable goals addressed to all our collaborators. Through the Rankmi platform, we evaluate the fulfillment of objectives and competencies. In addition, we carry out two types of evaluations in parallel, the 90° evaluation, where the only evaluator is the direct boss, and the 360° evaluation, in which the evaluation is carried out by the direct boss, peers, team and area manager.

50% of the qualification is obtained from the fulfillment of the objectives and the other 50% is evaluated through the competencies. We carry out the two types of evaluation mentioned, in parallel.

After the end of the performance evaluations and with both results, both objectives and competencies, the Human Development Department meets with the team leaders to review results, identify better performances and competencies to strengthen or develop. In addition, the percentage of collaborators of each Vice Presidency can be viewed at the different levels of evaluation: close to what is expected, good or with an outstanding performance.

Workers evaluated in professional performance and development





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Workers evaluated in performance and professional development

Quantity 2019

Quantity 2020

Quantity 2021

Male	2,597	2,504	2,288
Directors	5	7	6
Managers and Assistant Managers	317	108	107
Head and supervisors	360	357	294
Employees	1,915	2,032	1,881
Female	3,724	3,373	3,168
Directors	3	3	3
Managers and Assistant Managers	382	79	79
Head and supervisors	299	345	329
Employees	3,040	2,946	2,757
Total	6,321	5,877	5,456

Learning Program

GRI 103-1

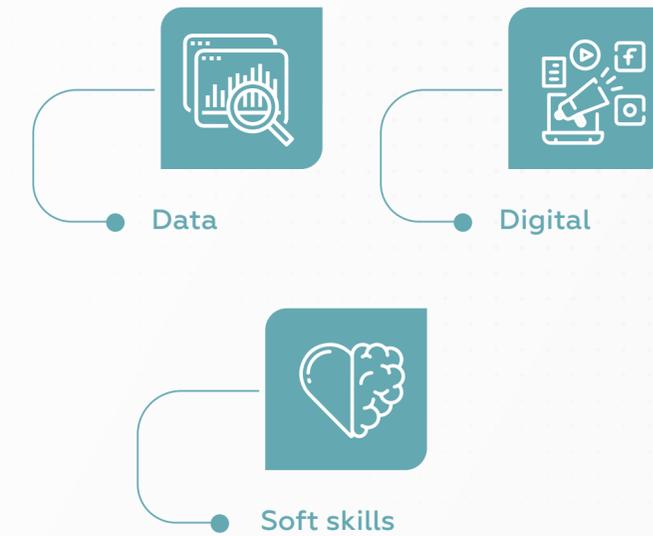
103-2

As part of Interbank's talent management, we have training programs for all our collaborators. For this reason, we design tailor-made training presentations that allow our collaborators to be at the forefront of the latest trends and anticipate challenges.

To encourage the development of skills, we are constantly looking at the best practices in the world, taking as reference leading companies, such as Google, Facebook, LinkedIn, and the reports of large consulting firms. Likewise, with our approach to gender equity, diversity, and inclusion, we seek that our training is aimed at the different segments of the organization.

Considering the aforementioned and in order to give all our collaborators the best training and development experience, the Talent and Career Management area provides three types of knowledge.

Knowledge provided by the Talent and Career Management area



These are provided through live and asynchronous modalities (classes can be accessed at any time), which allows us to accommodate the preferences of our collaborators.

Likewise, we have programs tailored to the needs of the business, with transversal approaches to the organization, as well as specific programs that respond to the needs of each area.



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Specialized programs for our collaborators

GRI 404-2



Interbank Aprende

Space where there are courses to take asynchronously and permanently, and thus reinforce knowledge and skills to contribute to the strategy of each of the Bank's areas.



Learning Ecosystem

Space where live courses are given to reinforce knowledge and skills of collaborators.



Learning Ecosystem Experto

Customized training program, developed to cover gaps. Focuses on areas that have transformational talent and develops with the area leader.



Webinars

Channel in which we mainly work soft skills training such as work-life balance, mental health, nutrition, among others.



Expo Analytics

Two-day conference where leading experts share their experience in big data, artificial intelligence, and analytics.



Agility Week

Tailor-made programs aimed at the areas of Capital Markets, Means of Payment, among others.



Open Week Talent (Talent Open Week)

Program through which a segment of collaborators is invited to apply for a place in a specialized course, so that in our first edition the course was taught by Newton Data Pathway, through which the collaborators learned to create dashboards in Power BI. We have 100% attendance, deliveries and an NPS of 85. In addition, the participants are working directly with the business, to execute the improvement proposals they learned.

Likewise, considering the situation of the health emergency and remote work, during 2021, we have carried out different webinars on work-life balance, mental health, nutrition. In addition, live and asynchronous courses were given, which are always available, are renewed every three months and are at different levels.



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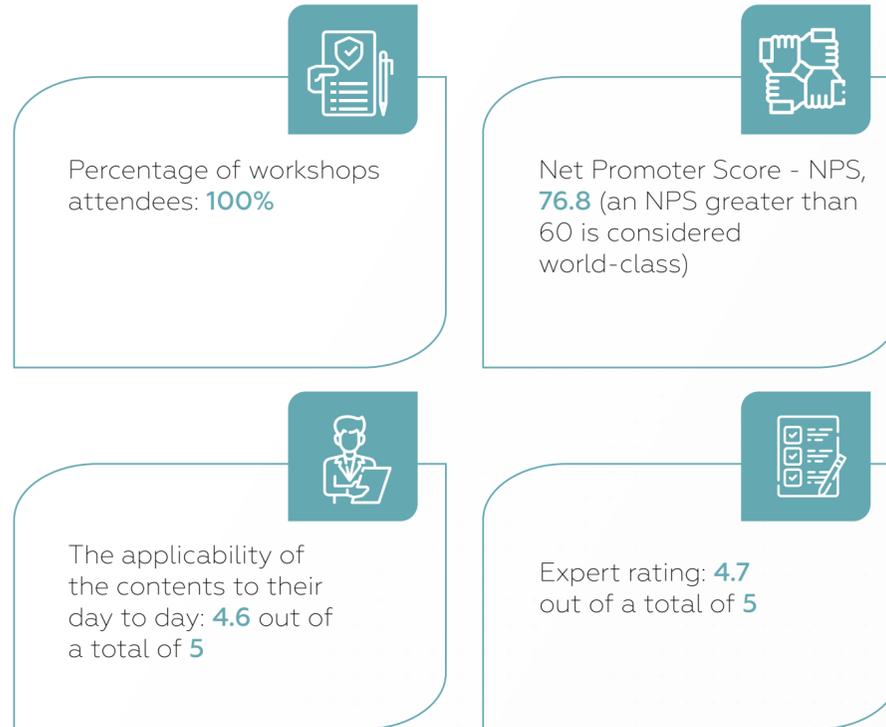


Measure

GRI 103-3

We evaluate the effectiveness of the effectiveness of the learning programs of different ways, which we show below with the respective results of the 2021 year:

Indicators to measure effectiveness



After each event or activity, we send a survey requesting suggestions from the participants. These inputs help us to choose the topics for the following training sessions and the results are shared with the leaders. We also have a program of outplacement⁷ that seeks to provide support in the process of transition and relocation of the collaborator.

⁷ Outplacement is a concept that refers to assisted labor reinsertion and is intended for employees who have been dismissed from a company. The concept is also linked to the Human Resources department.

Total of Training Hours	2019	2020	2021
GRI 404-1			
Male	100,778	27,178	64,466
Vice-Presidents	115	37	220
Managers and Assistant Managers	3,753	1,212	4,190
Head and Supervisors	12,495	4,642	8,736
Employees	84,415	21,287	51,319
Female	155,569	42,085	93,315
Vice-Presidents	62	33	80
Managers and Assistant Managers	2,044	1,302	3,243
Head and supervisors	10,899	6,373	11,964
Employees	142,564	34,377	78,028
Total	256,347	69,263	157,781

Talent Attraction and Retention

GRI 103-1

We seek to build a solid employer brand identity, in which the best talent identifies us as their first choice in the labor market. To achieve this, we designed a strategy focused on digital media, framed in guidelines.



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Talent Recruitment Guidelines



(*) This aims to provide clear guidelines for our compensation system, ensuring strict compliance with the Equal Salary Law.

We manage this process, together with the Talent Attraction and Talent and Career Management areas, through various digital tools that allow us to visualize indicators in real time, for efficient and agile recruitment management.

Digital tools for attracting and managing talent



LinkedIn

For the attraction of talent. With which we can track our goals and monitor the behavior metrics of our publications in the community of followers.



www.trabajaeninterbank.pe

It was enhanced to make it more agile and attractive, avoiding desertion in the job application process. It also allows interested parties to receive call alerts and link their resume to LinkedIn.



Evaluat.com

To measure the candidate's skills through psychotechnical tests. This website measures more than 110 competencies and allows us to assess specific knowledge or create the Bank's own technical test. It also measures the job suitability coefficient, that is, the result of the analysis based on the job profile.

TRIBK Program

It is a program that seeks to attract young talents, with high potential and passionate about challenges; that they generate and execute their ideas with a digital approach, and that they develop strategic projects that create value for the client and for society. TRIBK seeks for young talents to learn, with expert support, about the areas that are directly related to the corporate name of our business. In 2021, we have 17 TRIBK's, of which four have been promoted to leadership roles.

The impact of this program on the business is measured through different indicators, one of them is the NPS, in which we obtained 100% in 2021. Another indicator is the turnover of program participants. Of the 28 participants in four years, 17 are still with us and 4 have been promoted to leadership roles.



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The following indicator considered is the result of the performance evaluation of the collaborators who participated in the TRIBK program. On average they have a result of 3.24 (complies category), very similar to the average of the bank (3.37). In the case of the competencies that we evaluated in the performance process, the result of the group of participants of the TRIBK program was, on average, 3.47, which is above the general average of the Bank (3.31). It should be noted that 10% of this group is High Potentials, so they are expected to continue developing and become our future Division managers.

High Potentials

Through this program, we seek to provide tailored solutions for the needs of our best talent, providing a set of tools to develop and accompany them in closing gaps.

Our High Potentials go through a Leadership Potential evaluation that allows us to identify their strengths and opportunities for improvement, to work on an individual development plan. Likewise, together with Colectivo 23⁸, we prepared a preliminary evaluation, to know the level of the High Potentials in data and digital.

Based on the results, a personalized 36-hour track was put together in courses such as Data Storytelling, Growth Hacking, Design Research, among others. Some of them also participated in our Intecorp Corporate programs such as "Three Box Solution" and "Harvard Business School Cases".

They also had one-on-one assistance with the Human Development Management area throughout the year, through advisory sessions. 100% of our High Potentials list used the tools we provided.

From our initial High Potentials list, 15 people (28%) moved up or moved during 2021. The Interlinked initiative had an NPS of 98% and Meet Ups with VPs had an NPS of 85%.

Our Hiring

GRI 401-1

In 2021, despite the challenges we face in the pandemic and the local context, we hired 950⁹ new talents. For this reason, within our talent attraction strategy, we had initiatives that promoted our employer brand.

⁸ A learning hub at the intersection of design, business, and technology.

⁹ 29% of positions were filled by internal candidates.

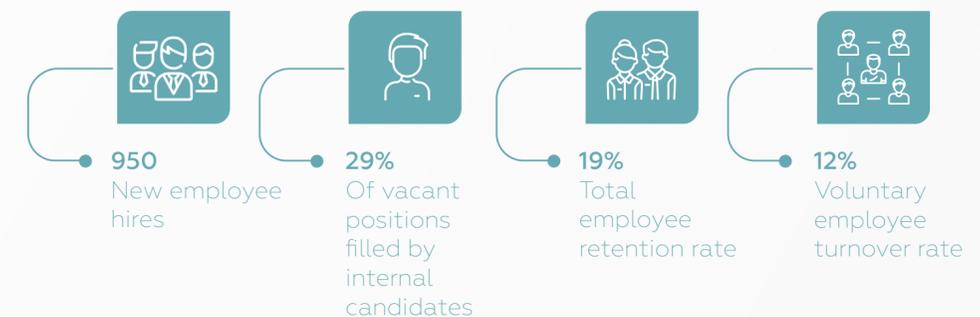
Talent attraction actions at Interbank are regulated by the recruitment, selection and hiring policy. We have developed a strategy that frames the programs, projects, and good practices of the market, which allow us to continue promoting our goal of attracting the best talent.

Our aspiration is to develop and promote innovative practices to attract transformational talent that contributes to the purpose of the Bank. This implies disseminating knowledge and learning to our recruiters, reviewing market trends, and continuing to innovate in the recruitment and selection of talent. Among the actions of 2021, we have executed talent programs such as summer internships, TRIBK, Ingenia and Commercial Trainee.

From the start of the recruitment process, we make sure to use inclusive language in our publications, remove gender from our forms, and train our talent acquisition team to be mindful of potential unconscious bias when selecting applicants for a position. Likewise, we use the "blind CV" format for the selection of leaders from the management level. And for the assistant manager positions, we make sure to have at least one woman in the shortlist. All these initiatives aim at the same objective: to promote equal opportunities among collaborators, as well as treating them with respect and trust.

Currently, we measure the satisfaction and NPS of our selection process with surveys of all the applicants who participate and who reach the interview stage with our leaders. In addition, we surveyed the leading users of the process to identify possible improvements and continue transforming our process.

Hiring Results in 2021





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The largest number of hires occurred in the age group of 18 to 35 years which is a trend that has occurred over the last three years.

During the year 2021, an important change took place. For the first time in the last three years there were more women hired.

Age group	2019			2020			2021		
	Number	%total	%total Payroll	Number	%total	%total Payroll	Number	%total	%total Payroll
18 to 25 years	862	62.4	13.0	339	5.8	5.3	522	54.9	8.1
26 to 35 years	433	31.3	6.5	263	39.4	4.1	355	37.4	5.5
36 to 45 years	82	5.9	1.2	52	7.8	0.8	72	7.6	1.1
46 years to more	5	0.4	0.1	13	1.9	0.2	1	0.1	0.0
Total	1,382	100%	20.8%	667	100%	10.0%	950	100%	14.8%

Gender	2019			2020			2021		
	Number	%total	%total Payroll	Number	%total	%total Payroll	Number	%total	%total Payroll
Male	785	56.8	11.8	346	51.9	5.4	432	45.5	6.7
Female	597	43.2	9.0	321	48.1	5	518	54.5	8.1
Total	1,382	100%	20.8%	667	100%	10.4%	950	100%	14.8%

Origin	2019	Rate	2020	Rate	2021	Rate
	Lima	1,019	0.15	565	0.09	785
Province	363	0.05	102	0.02	165	0.03
Total	1,382	0.21	667	0.10	950	0.15



GRI 401-1

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Turnover or dismissals

In 2021 we had a total turnover of 19% and a voluntary turnover of 12%. We have a job separation plan in case of dismissal due to retirement or dismissal that is made up of programs, according to the level of criticality of each case.

- Pre-retirement planning for those planning to retire.
- Continuous training for those who plan to continue working.
- Severance payments which may take into account the employee's age and years of service.

- Job search services.
- Assistance (such as training, advice) on the transition to a life without work.

The largest number of dismissals occurred in the age group of 26 to 35 years, while the lowest number of dismissals occurred in the age group of 46 years and over. The level of turnover between men and women is quite similar; however, there is a slight increase in the number of women who left the organization. As for the turnover by region, it was mainly in Lima.

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Turnover by range of age, gender, and region

Age range	2019		2020		2021	
	Number	%total	Number	%total	Number	%total
18 to 25 years	611	40.8%	338	37.0%	341	28.8%
26 to 35 years	664	44.4%	408	44.6%	561	59.1%
36 to 45 years	170	11.4%	116	11.4%	193	20.3%
46 years to more	51	3.4%	52	3.4%	87	9.2%
Total	1,496	100%	914	100%	1,182	100%

Gender	2019		2020		2021	
	Number	%Total	Number	%Total	Number	%Total
Male	870	58.2%	400	43.8%	540	45.7%
Female	626	41.8%	514	56.2%	642	54.3%
Total	1,496	100%	914	100%	1,182	100%

Origin	2019	Rate	2020	Rate	2021	Rate
	Lima	1,167	0.18	710	0.11	926
Province	329	0.05	204	0.03	256	0.04
Total	1,496	0.22	914	0.14	1,182	0.19



Salud y seguridad en el trabajo

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Our Occupational Health and Safety Policy establishes the priority of guaranteeing a safe workplace for all collaborators, safeguarding their lives, their physical integrity, and their well-being. For this, a culture of prevention of incidents, work accidents, occupational diseases and other occupational risks is emphasized, the same that applies at all levels. We spare no effort in implementing safety and hygiene measures. Likewise, we consider that the care of mental health is as important as physical health.

In this sense, we create programs to promote emotional well-being, good nutrition, and physical activity.

In addition, we have an Occupational Health and Safety Management System that complies with current regulation¹⁰, and is aligned with the international standard OSHAS 18001¹¹, supported in turn by the following guidelines:

Guidelines for the Occupational Health and Safety Management System



(*) Promotes a culture of prevention of incidents and accidents at work, occupational diseases and other occupational risks, for all jobs and areas.

¹⁰ **Law 29783** Law on Safety and Health at Work of Peru, published on August 20th, 2011, and its regulations **DS 005-2012-TR**.

¹¹ The OHSAS 18001 standard establishes the requirements to implement and Occupational Health and Safety Management System. It enables a company to prepare a policy and objectives related to the issue.



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Hazard Identification

GRI 403-2

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The evaluation and identification of occupational hazards and risks is an essential process for the proper functioning of the Occupational Health and Safety Management System. For this reason, we work with an occupational risk matrix, developed by each business unit and which has the support of our area.

In this matrix, we indicate the controls for each hazard and risk identified, so that they are published in a visible place, within the workplace, to reinforce communication and control of the hazards and risks to which our collaborators may be exposed. This evaluation is carried out by all collaborators.

To guarantee quality and as part of our continuous improvement process, we carry out inspections and have an Audit Plan.

Participation of workers in the Occupational Health and Safety Management System

GRI 403-4

Our Health and Safety Committee represents 100% of our collaborators, as it is made up of members appointed by senior management and members elected by our collaborators. Said Committee is responsible for approving the Annual Safety Plan, which has quantifiable objectives, and which are integrated into the performance evaluation and remuneration of Management. The Committee meets monthly to evaluate the performance of the system and analyze indicators. It has the following functions:

- Verify legal and technical compliance through inspections of work environments.
- Analyze and investigate reports of accidents and work incidents.

- Perform internal health and safety inspections.
- Review and maintain documents of the Occupational Health and Safety Management System.
- Execute the awareness and training plan for our collaborators
- Perform external verification of independent health, safety, and wellness compliance

Occupational Health and Safety Training

GRI 403-5

All our collaborators generally receive training on health and safety at work. In addition, being trained digitally, they have permanent access to training material.





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Health and safety in the face of COVID-19

GRI 403-3

403-6

In 2021, we continue to ensure safe spaces for our collaborators in stores, and we also accompany them at home, deploying programs for the benefit of them and their families, with special attention to those considered as population at risk¹².

Health and wellbeing initiatives



Physical and mental health program

Access to emotional well-being clinics, nutritional counseling, and mourning support sessions. In addition, virtual activities such as IBK Trainer, IBKamp and Classes at El Point for the collaborator's family.



Vaccination Time Off

Provided so that our workers can go to get vaccinated and so that they can accompany their elderly relatives to the vaccination process.



Prevention program for employees with risk factors

Health surveillance and evolution through our occupational doctors; incorporation to the "Always Healthy" program of our EPS; daily, triages in Consultapp and nutrition program.

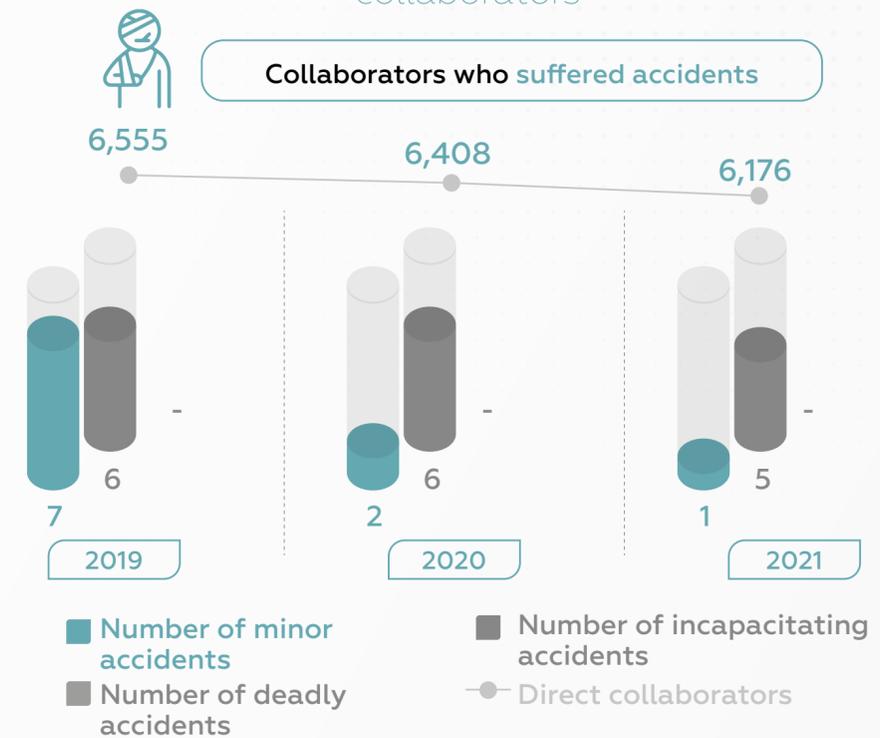
It is important to point out that through Interbank ERES, a flexible work program, we continue with the commitment to take care of our collaborators in the various stages of their lives. In this sense, we continue to design support programs and benefits that allow us to encourage a work-life balance. For more details about this program, you can review the Wellbeing of our employees' section of this chapter.

Occupational accidents

GRI 403-9

As part of our workplace health and safety policy, we implement protocols and processes that help us reduce accidents and absenteeism due to them. Thanks to our initiatives, we have managed to reduce minor and disabling accidents.

Accident rate and absenteeism among collaborators



¹² Based on RM 239-2020-MINSA: Guidelines for health surveillance of workers at risk of exposure to COVID-19, published on April 29, 2020.



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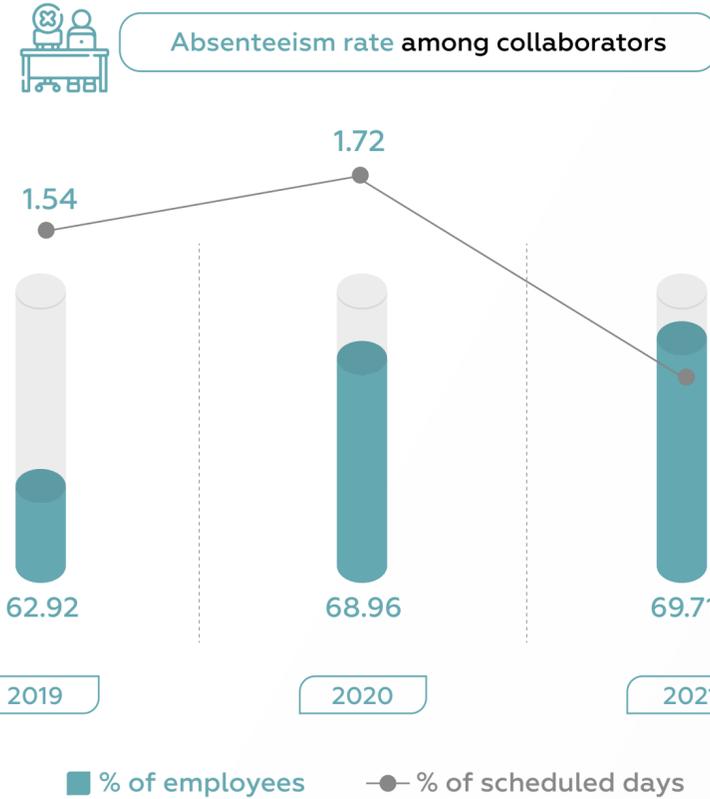
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Health and wellbeing

GRI 403-3 403-6

At Interbank, we care about the health and physical and emotional wellbeing of our collaborators. More so, in a context like the one experienced due to the pandemic. Hence, we created a set of specialized programs that help us contribute to the health and wellbeing of our collaborators.

Physical and Mental Health Program

We created the Physical and Mental Health Program to promote and care for the emotional wellbeing of our collaborators. Thanks to this initiative, they can access our emotional wellbeing office, individual support sessions, workshops and mental health talks provided by experts, and support sessions for mourning.

Result of the Physical and Mental Health Program

-  **500 assistants** to our emotional wellness office.
-  **+ 2,000 collaborators** participated in support sessions.
-  **Excellent results** in the workshops and mental health talks.

Moreover, we make available to the collaborators a competitive HPE Health Plan for them and their families, where there are more than 4,500 insured collaborators. With respect to physical wellbeing, we focus on the benefits of nutrition and physical activity. All our collaborators can access nutritional advice with Diet Service at special prices, our IBK Trainer virtual training program and our The Point classes at home.

Time off for vaccination

At Interbank, we prioritize health care and encourage compliance with State provisions on access to vaccination against COVID-19. In this sense, since April 2021, we grant the benefit of time off for vaccination of family members and collaborators themselves.



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Prevention plan for collaborators with risk factors

GRI 403-3

As part of our prevention plan, we identified the collaborators who had some risk factor in the face of COVID-19, which were stipulated in the norm. Together with our occupational doctor, we identified this group made up of pregnant women, infants, collaborators with prolonged medical leaves and those with a BMI greater than 38.

We defined a group of 700 of our employees that could be considered as vulnerable population and, therefore, we implemented various initiatives to accompany them and thus help them continue to care for themselves and their families.

1. We reinforced prevention measures, we did it on a permanent basis through the different communication channels: corporate email and text messages, so that they may apply them in their homes.
2. We monitored their health and evolution with our occupational physicians, who maintained permanent contact with them and were attentive to ensure that they were following their controls, taking their medication, respecting eating habits, and incorporating physical activity into their daily lives.
3. We encourage them to register and participate in the "Always Healthy" program, which our HPE has so that they may carry out their virtual controls and receive their medicines by home or office delivery.

4. This benefit is part of our policy and does not generate additional expenses for our collaborators.

5. We implemented Consultapp, a tool that allows collaborators to triage daily and provide follow-up in case of any possibility of COVID-19. The application alerts with an amber color to any suspicious symptoms and our occupational physician contacts him/her the same day, to guide him/her and permanently monitor the evolution of his/her health.

6. We implemented a free nutrition program for our collaborators with a BMI greater than 38. This nutrition program was developed in agreement with the company Diet Service, which made nutritionists available to our collaborators, who prepared a personalized diet and monitored it weekly.

In 2021, 100% of our employees with a BMI greater than 38 went through the program and we managed to reduce their BMI by 25% and move them out from the vulnerable population. The program is still in force and the collaborators who have participated in it have lost an average of 8 kilos, after having successfully completed the program.

We remain committed to the well-being of our collaborators, implementing new initiatives that allow us to take care of their wellbeing.



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COMMITMENT TO SUSTAINABILITY

GRI 103-1

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“We work to incorporate ESG criteria in our products, services, and operations”

We aspire to be a responsible and sustainable financial platform that contributes to the country’s development, acting with respect, integrity, and a vision of the future in everything we do. In our corporate citizenship action, we seek to ally ourselves and serve various stakeholders (Government, NGOs, foundations) together and promote the achievement of Sustainable Development Goals (SDGs) 4, 8, and 17 through three lines of action: financial education for entrepreneurs, alliance with institutions and education for the community.



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Lines of action for diversity and equality

Financial education for entrepreneurs – ODS 8



- Interbank seeks to get involved with its clients and potential clients, advising and encouraging them to develop their economy through an educational proposal ad hoc to their needs, which allows them to boost their businesses.

Alliance with institutions – ODS 7



- We seek to contribute to the country's development and positively impact through alliances with public and private organizations and NGOs to build together a better Peru.



Social programs

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GRI 203-1

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At Interbank, our purpose is to accompany Peruvians to achieve their dreams. This not only implies offering the best products and services for our clients or fostering an ideal work environment to ensure the well-being of our collaborators. It also means contributing to the development and growth of the country. For this reason, we create and support a series of social programs that help us continue promoting the well-being of Peruvians.

Teachers who leave a mark

This is a social initiative promoted by Interbank since 2007, to recognize, highlight, and disseminate the transcendental educational work carried out by teachers in the public sector at the national level and who, with effort, dedication and innovation, leave a positive mark on their students and the community.

The contest rewards the initiatives implemented in their public educational institutions that promote learning and improve the academic quality of our country. This recognition constitutes an essential motivation for teachers and directors, summoning the best educational practices that transform the challenges of today's education into learning opportunities for students.

Throughout the 14 years of the contest, 346 regional finalists and 15 national winners have been recognized, including a director. Their initiatives and inspiring stories left their mark on the education sector. In the last edition, despite the challenging panorama in schools, we received 1,600 enterprises, of which two were rewarded. In all the years that the contest has been conducted, it has significantly impacted, especially in rural areas (winners in Cajamarca, Apurímac, Loreto, Lima Provinces, among others).

Winners of the contest in the 2020-2021 edition

Jhony Fredy Tocas Guerra



- **Edition:** 2020-2021.
- **Awards:** US\$ 35,000 for the initial fee for an apartment, a car, a master's degree in University Teaching and Educational Management at the Postgraduate School of Universidad Tecnológica del Perú (UTP), and a Ministerial Resolution from the Ministry of Education.
- **For the school:** US\$ 5,000 to improve the library's equipment, furniture, and books.

Jessica Enith Gómez Londoña



- **Edition:** 2020-2021.
- **Awards:** US\$ 10,000, a Ministerial Resolution from the Ministry of Education, and a scholarship to take a distance diploma course.
- **For the school:** Books for the library.



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GRI 413-1

Through his initiative "We are protagonists of our future", teacher Jhony Fredy Tocas Guerra, from the "Ricardo Palma" Educational Institution in Cajamarca, teaches his students entrepreneurial strategies to be able to self-finance their professional education. On the other hand, director Jessica Gómez Londoña, from the "María Auxiliadora" Special Basic Education Center in Lima, implemented equipment, materials, furniture, and managed alliances, succeeding in providing workshops to students with severe disabilities and multiple disabilities, thus ensuring their labor and social inclusion.

My police station, my pride

In partnership with the Ministry of the Interior and the National Police of Peru, we hold the fifth edition of this contest, which recognizes and rewards the good practices and initiatives of the country's police officers and police stations to provide a quality and efficient service to the community. One of the main objectives of this program is to publicly identify and recognize the work of the Peruvian Police Force.

For the second consecutive year, emphasis was placed on rewarding the best actions implemented to deal with the health emergency. In addition, the Police Stations for Families and Police Stations for Tourists were included in this edition, so the contest had two categories. This time, there were six winning police stations.

Winners of the 2021 contest



Police Station for Families of Ayacucho (Ayacucho). Police and health professionals fluent in Quechua interact with citizens through telephone lines and television media to improve mental health, access to services, and trust in citizens.



Police Station of Punta Hermosa (Lima). To speed up attention to citizens, the police station has a virtual module to store the information in a dot matrix or a code of two-dimensional bars.



Police Station of Orrantia del Mar (Lima). It implemented an electronic device that speeds up the performance of the police operations and interventions. This device also eliminates typing errors in the person's identity control, thereby reducing physical interaction with people.



Rural Police Station of Sincos (Junín). To guarantee citizen security, this police station transferred police services to districts and annexes of its jurisdiction, installed in municipal offices and communal premises, to which police personnel travelled once a week.



Police Station of Huáscar (Puno). Through the *Warmy Jarkay* mobile application, this police station optimized police services in the face of violence against women and members of the family group in times of the COVID-19 pandemic. This application is available in three languages (Spanish, Quechua, and Aymara).



Police Station of Poroto (La Libertad). Through Peruvian Sign Language (LSP) this police station improved its services by providing more inclusive service to people with hearing disabilities or hearing loss.



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Silver artisans from Peru

With the *Patronato de Plata del Perú*, we organized the twenty-fifth edition of the Peruvian Silver Contest, whose purpose is to disseminate worldwide the work of Peruvian artisans and silversmith artists, revaluing our historical wealth.

This being the year of the Bicentennial, we gave it the theme *Vision Peru*, where three awards were granted: Silver Patronage Award, Silver Wedding Award, and Bicentennial Award for each of the following categories: filigree, jewelry, and goldsmithing.

Winners of the contest in the 2021 edition

Raúl, Arturo and Miguel Segura



Brothers from the Cusco region were the Patronato de Plata Award winners for winning first place in the goldsmithing category with their piece *Así es mi Perú: 200 años de arte milenario* (This is my Peru: 200 years of ancient art), which is inspired by the whistling huaco used by the warriors of the Chimu culture.

Isaías and Gonzalo Rodríguez



Brothers from the Lima region were the winners of the Silver Wedding Award by winning first place in the filigree category with their work *Legado* (Legacy).

Juan José Paredes, Liz Rodríguez, Margarita Rinza and Luis Nicho



Participants from Lima were the winners of the Bicentennial Award. They earned the first place in the jewelry category with their work, *Janu Qullqi-Millones*.

It should be noted that in the first 24 years of the contest, 3,664 art pieces have participated, 242 cash prizes valued at more than S/ 1'000,000, 108 honorable mentions, and 159 silver granules awards have been granted.

We move for education (*Perú Champs*)

It is an event where our collaborators and their families can enjoy a morning of physical activity, sports, and nutrition at the same time. In addition, it supports a charitable cause, such as financing the education of boys and girls with high potential and low economic resources in the Innova Schools network.

For the second consecutive year, the event was held virtually. More than 700 collaborators participated, whose donations rose to S/13,950, an amount that Interbank complemented to achieve comprehensive scholarships for five girls and boys.

About *Perú Champs*

Peru Champs is a non-profit association that seeks to reduce the educational inequity gap in Peru through scholarships for low-income boys and girls with exceptional talents, facilitating their studies in the Innova Schools network. Currently, *Peru Champs* provides support to more than 1,700 children in 17 cities in Peru to be the future leaders of a sustainable Peru.

Launch your star

We partnered with Care Perú¹³ to do our traditional Christmas volunteering in virtual mode. This year we had the purpose of reinforcing our conviction for gender equity and commitment to education, joining the "Girls with Opportunities" project, which aims to provide girls and adolescents with the tools and skills to finish school and build their life plans.

We donated S/45,000, of which S/20,875 was a direct contribution from Interbank, and the remaining amount was raised thanks to our collaborators. It was possible to acquire 850 study kits and 30 computer tablets that benefited 850 students from Cajamarca with the donated money.

¹³ It is an international non-profit organization that works in more than 100 countries. It has 74 years of experience worldwide and 49 years promoting equal opportunities for girls, adolescents, and women in Peru.



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United in the face of COVID-19

For the second year in a row, we focused part of our donations on minimizing the risk of contagion and improving the quality of life of populations vulnerable to the pandemic.

Associations to which we contributed in 2021

Asociación de las Bienaventuranzas



It houses about 300 people, including older adults, children, and teenagers, declared abandoned or in the process of tutelary investigation with physical, psychiatric illnesses, and special educational needs. Donation of furniture and groceries: 405 chairs, 189 kg of sugar, and 216 kilograms of coffee.

Asociación Soluciones Empresariales para la Pobreza (Business Solutions for Poverty)- SEP



An association that focuses its activities on early care in major disasters, from the private sector, under the name "Hombro a Hombro" (shoulder to shoulder, in english). In 2021, they financed the transfer of the first batch of vaccines to Peru for medical personnel on the front line.

Safety implements for 2,258 large communal pots in Lima



Donation of 1,200 boxes of surgical masks, 1,000 boxes of hair caps, and 260 boxes of latex gloves for protection against COVID-19.

Support to disaster victims of the earthquake in Jaén

In November, donations of 100 basic food baskets for earthquake victims were distributed to four shelters located in Jaén, supported by the National Institute of Civil Defense (Indeci) and SEP.

Works for taxes

GRI 203-1

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During the year 2021, in alliance with a group of entities associated with ASBANC, we participated in the construction, improvement of infrastructure, and implementation of equipment for police stations in the regions of La Libertad, Huancavelica, and Piura. These labors meant an accumulated investment for Interbank of more than S/9'700,000 as of December of 2021, benefiting more than 800,000 citizens.





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ENVIRONMENTAL COMMITMENT

GRI 102-11

“We seek to be a responsible and sustainable financial platform, applicable over time”

Our direct impacts as a financial entity focus on the consumption of energy, resources, and waste generation.

During 2021, we developed infrastructure remodeling projects in nine branches and some financial stores, in which we incorporated efficient technologies and ecological materials. In addition, we monitored the waste generated by the activities described above.

As members of ASBANC, we are part of the Green Protocol, signed between the Government and the trade union, through which we seek to promote an environmental approach in our operations and infrastructure.



Energy

GRI 103-1

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Energy consumption in the financial industry is relevant since the equipment is required (alarms, lighting, data center, among others) to guarantee service continuity 24 hours a day. In this sense, we have guidelines related to the efficiency and reduction of its consumption. One of them is the lateral supply platform (SSP¹⁴) in our EDI¹⁵ maintenance system for our buildings.

Moreover, we have a series of energy consumption indicators reviewed monthly and compared with the previous year's consumption. This information allows us to detect high consumption and take action to reduce it through our Projects and Facility Management department.

To manage the impacts of energy consumption, we carried out a series of actions that allowed us to manage our work sustainably.

Actions to manage the impact of energy consumption



Installation of LED lighting systems in financial stores, money markets, and branch offices.



Acquisition of air-conditioning equipment with a SEER 13 rating is more efficient and requires less electrical energy for its operation.



Update of BMS (Building Management System) system controllers that allow the monitoring of electromechanical equipment. In addition, we developed the Design Book for Financial Stores (TFs) and Money Markets (MMs) at the level of infrastructure and electromechanical items.



In energy generation, the facilities management team installed a solar panel pilot at the Marcona Financial Store, where, since its installation date, 3,266.5 KWh have been generated with a positive impact, as 2.2 Tons of CO₂ were no longer emitted.



Enabling the lateral supply platform (SSP) in the EDI maintenance system to control consumption and billing, found in the water and electricity bills at Lima branch offices and stores. In the case of the stores in the provinces, due to the diversity of providers that bill us for the service, the implementation of the SSP platform is still underway.

¹⁴ SSP is a platform that is still under evaluation and allows the storage, payment control, and viewing of energy and water services history.

¹⁵ EDI is the maintenance management platform with a public services module allowing the storage of information on energy and water bills, extraction of consumer reports, and alerts on payment due dates. With this, we generate monthly control indicators to manage the services efficiently.

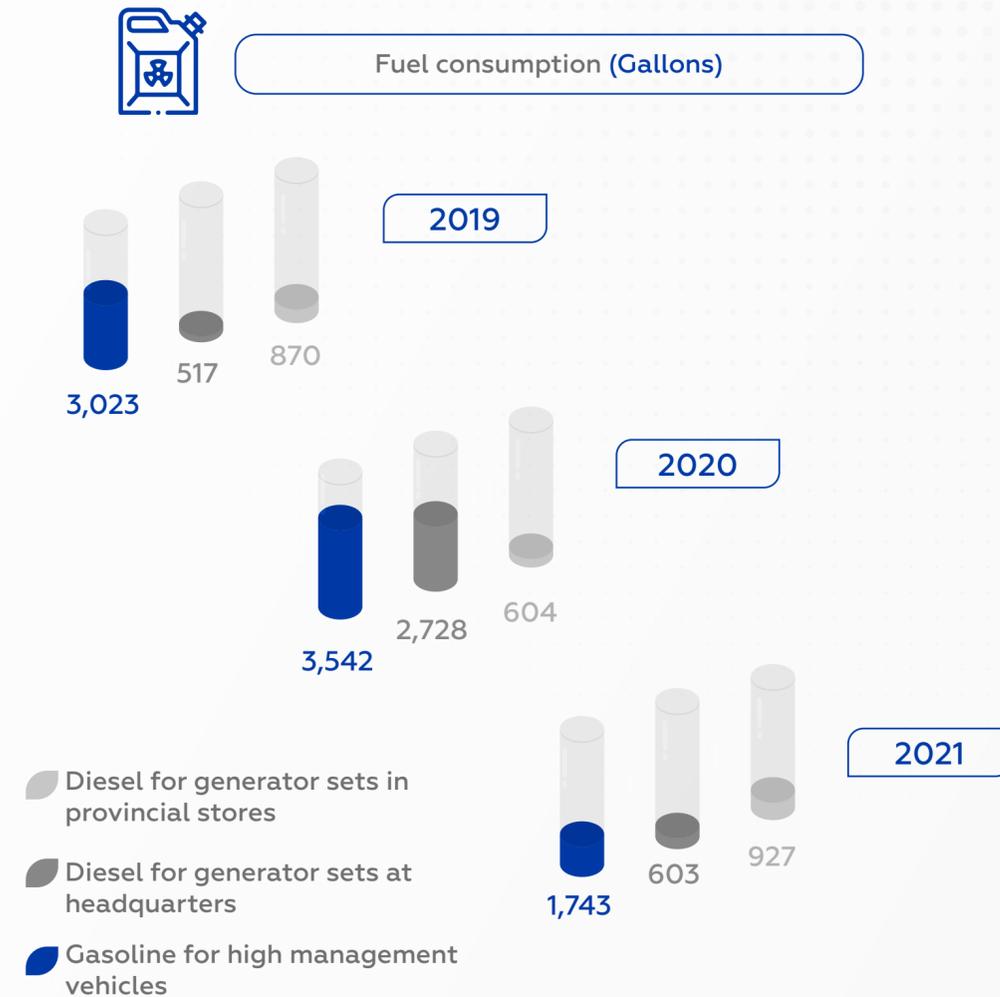
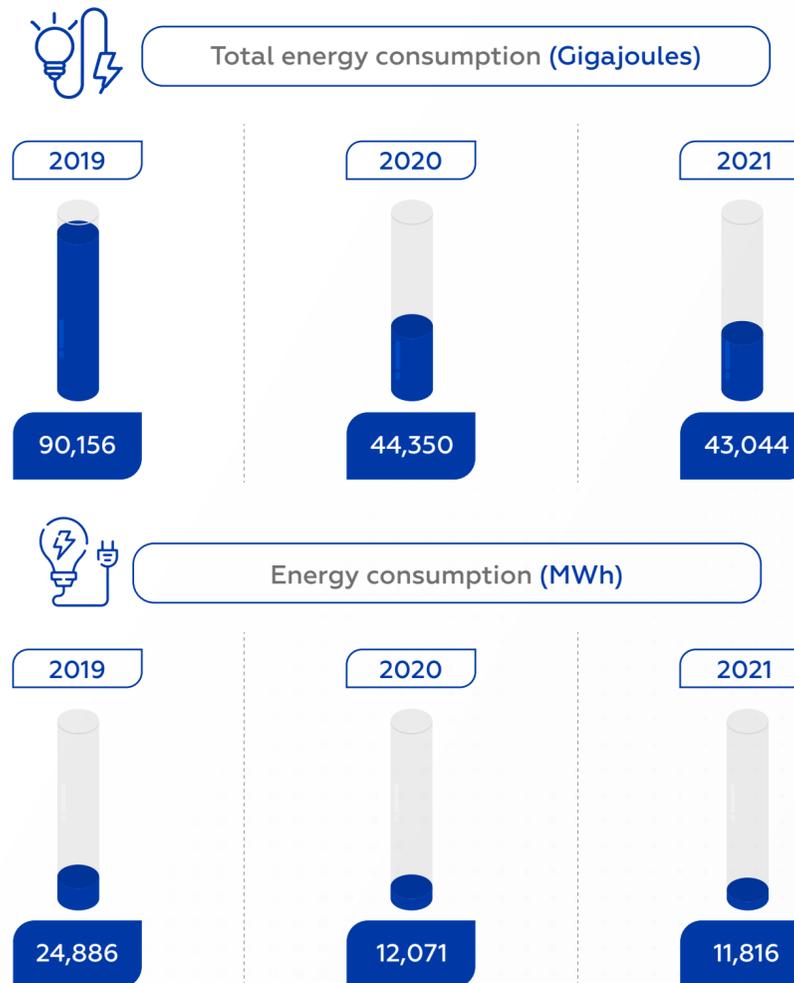


Thanks to the actions we carried out in 2021, we achieved a notable reduction of 255.55 MWh in electricity consumption, thanks to the activities undertaken to manage its consumption. Regarding the use of fuels, in senior management vehicles and branch office,

the general consumption was lower than the previous year. Both results were also reflected in a reduction in total energy consumption (fuels + electricity).

Energy consumption generated by the bank

GRI 302-1 302-4



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Emissions

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At Interbank, we are convinced that we are conducting all of our operations in an environmentally responsible manner. Therefore, in 2021, we took action to measure our emissions¹⁶ and manage our first carbon footprint¹⁷.

It is essential to mention that, to develop the calculation of the carbon footprint, it is imperative to know the amount of fuels consumed, electricity utilized, waste generated, supplies used, also the volume of water consumed, among other essential factors for the precise calculation of the carbon footprint. The scope of the footprint included 15 Interbank branches in the country.

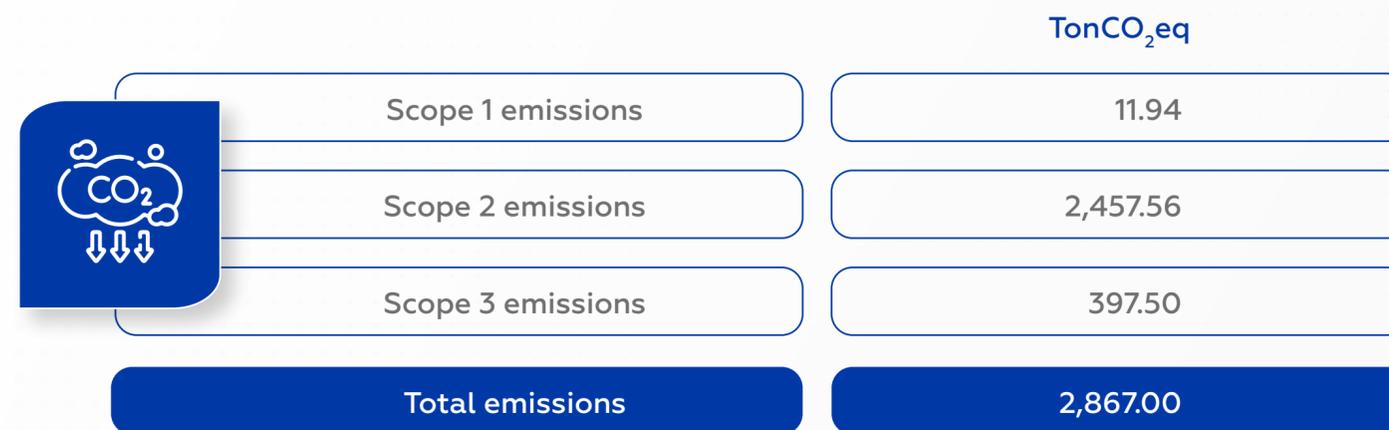
Because we are committed to caring for the environment, we proudly share the news that the Ministry of the Environment (MINAM) awarded Interbank the recognition of the first star, through the *Huella de Carbono Perú* (Carbon Footprint Peru) platform, for having measured for the first time our greenhouse gas (GHG) emissions.

In line with this objective, we are committed to achieving the second star by reducing our carbon footprint and verifying the reported emissions reduction.

Our scope 1 greenhouse gas emissions were 11.94 tons of CO₂eq, and our scope 3 emissions were 397.5 tons of CO₂eq. In response to the above, we are working on analyzing our next carbon footprint. Nonetheless, the trend shows us that the indirect emissions – associated with electricity consumption, which were 2,457.56 tons of CO₂eq– are the most representative of our carbon inventory.

We need to mention that we are incorporating green spaces in our new designs so that they help us reduce our carbon footprint.

Result of emissions generated.



¹⁶ The information used for the carbon inventory was from 2020.

¹⁷ The carbon footprint is an environmental indicator that measures the amount of greenhouse gases emitted into the atmosphere, both directly and indirectly. This index can be applied to organizations, people, or products.



Materials and waste

GRI 103-1

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Our management is framed in compliance with current environmental regulations. Moreover, our commitments with MINAM (Ministry of the Environment), in terms of emissions management, indirectly encompass compliance with the standards¹⁸ for the management of Non-Hazardous waste (paper, cardboard, plastic, etc.) and Hazardous Waste (Waste from Electrical and Electronic Equipment - WEEE), whose compliance covers the entire organization, branch offices, and activities.

In addition, we promote recycling and the minimization of waste through campaigns, and we have suppliers accredited by the State who certify the correct management of our waste. The results are public and tangible on an annual basis. In this sense, we submit our waste management report to the competent government body. We incorporate it into the EDI management system to record sustainability initiatives and waste certificates.

The solid waste from our offices is mainly paper (in its different uses and types), PVC from credit/debit cards, and waste from electrical and electronic equipment (WEEE).

Non-hazardous Recycled Waste

GRI 301-1

103-1

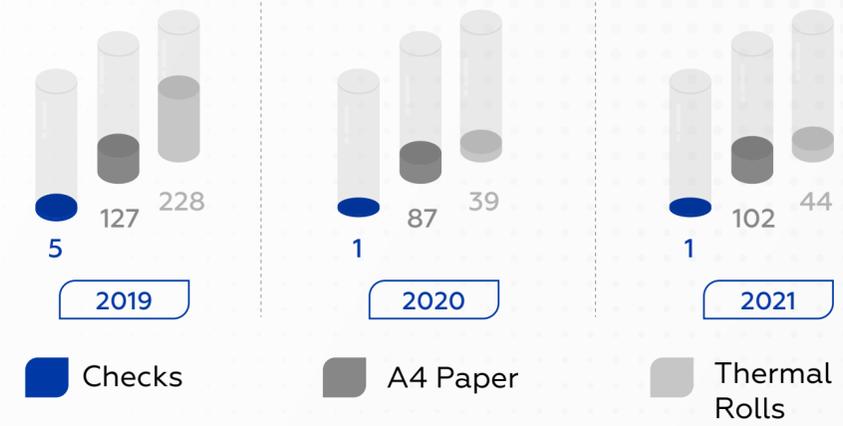
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We maintain our focus on reducing the use of paper in documents and contracts for our services. The increase in operations through digital channels and the health emergency contributed to the decrease in the consumption of this material compared to previous years.

¹⁸ Law on the Comprehensive Management of Solid Waste and its Rules of Application; Ordinance No. 1778/MML (Metropolitan Solid Waste Management System), its amendment and Application Rules.

Type of paper used (tons)



In the case of the use of cards, during 2021, we increased their issuance, which is produced from PVC.

Card plastic used (tons)





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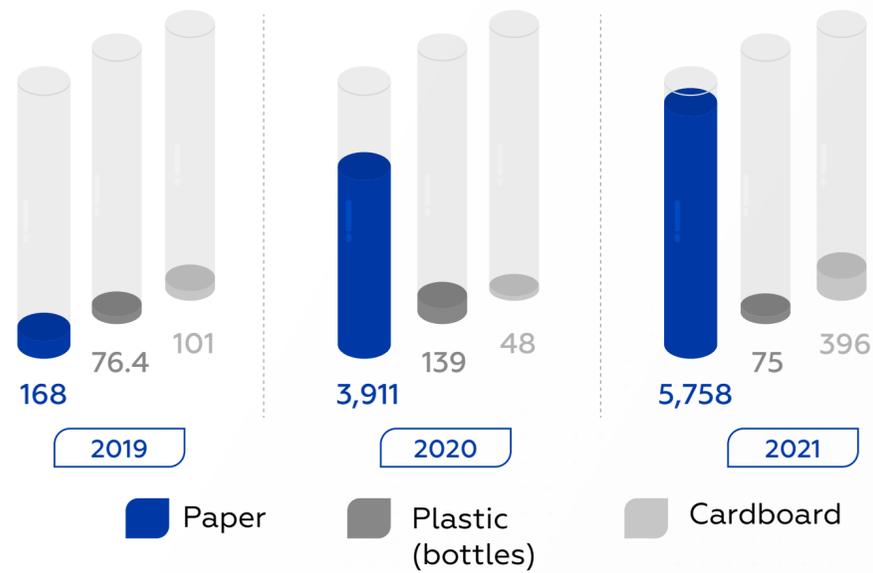
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GRI 306-2

Due to the use of these materials, despite their reduction in the last two years, we continue implementing the waste segregation program to recycle them. As a result, we have increased 30% in paper recycling and 12% in cardboard recycling compared to the previous year. It is important to emphasize that, due to the COVID-19 pandemic, a smaller number of plastic bottles were generated. It should be noted that, as of December of 2021, the administrative office staff continues to work semi-in-person.

Non-hazardous Recycled Waste



Hazardous Waste

Since 2017, we have not acquired our own electrical and electronic equipment, such as printers, computers, telephones, or any other type of telecommunication or similar equipment. These are under the leasing/rental model and are managed through specialized third-party companies. Nonetheless, we still generate WEEE from our own electrical and electronic equipment, which becomes hazardous waste with the potential to be recycled. Along this line, in 2021, we observe an increase in recycling this material by 95% compared to 2020. Moreover, it is essential to mention that all empty printing toners are returned to the manufacturers to be disposed of for recycling.

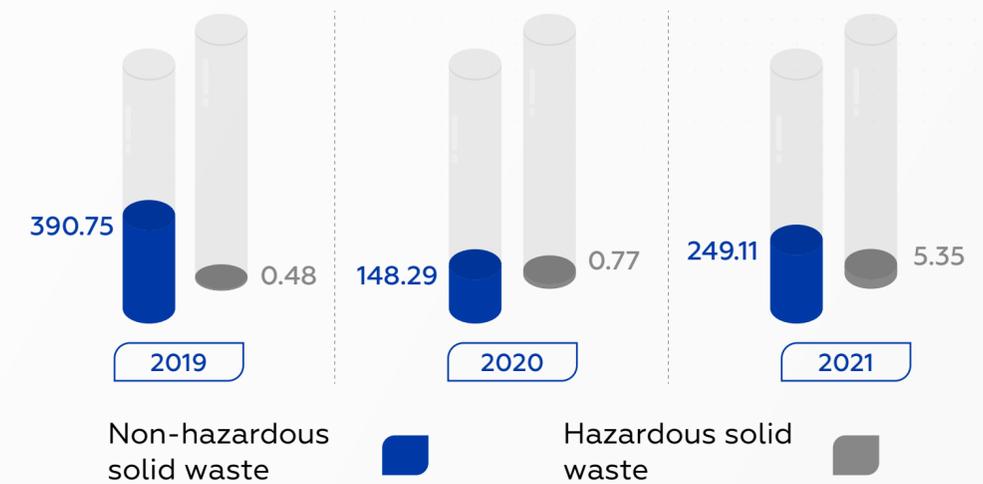
Hazardous Waste generated (tons)



Total amount of waste generated

As shown in the following table, we registered a total generation of hazardous solid waste of 5.35 tons and 249.11 of non-hazardous waste.

Waste generated (tons)





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Natural resource savings

GRI 103-3

Thanks to our initiatives, we have managed to save resources, contributing to the care of the environment and the sustainability of our activities.

Saving resources by recycling waste

	2020	2021
Saving resources by recycling waste		
Tons of CO ₂	6,274	213
kWh of energy	27,713	503,700
Liters of water	110,929	311,006
Trees	67	249

In this sense, it is essential to point out two initiatives of which we are proud:

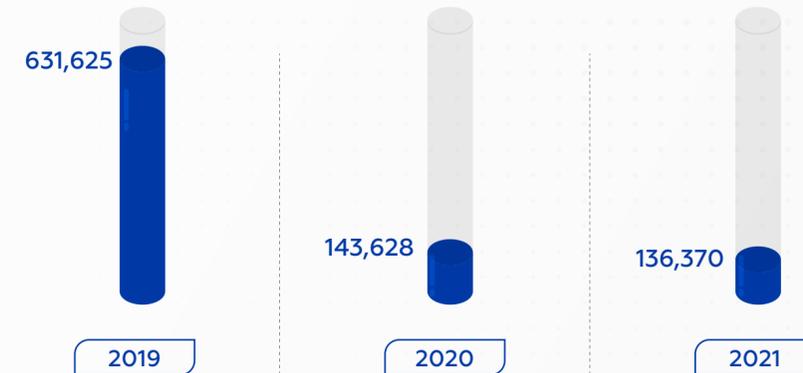
In the case of remodeling and improvements in the company's infrastructure, we would like to highlight that we have changed more than 5,000 m² of RCF in stores with PVC tiles. This material is part of a circular economy. Once it reaches its useful life (approximately 15 years), it can be reintroduced as a raw material for new tile manufacturing processes.

On the other hand, with some of our suppliers, we develop ecological strategies in using materials, such as paints. We hope to be able to implement these strategies massively soon and thus have an impact on a larger scale.

Water resources

We recognize the water stress in Lima, where we have most of our operations. Hence, even though this is not a material issue in our sustainability analysis, we report our water consumption. A slight decrease can be noted compared to our consumption in 2020.

Total water consumption from the municipal grid (m³)





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“We seek to be transparent with our collaborators, clients, suppliers, and associates”

This sustainability report has been prepared in accordance with the Global Reporting Initiative – GRI Standards: Core option and provides information corresponding to the year 2021. The previous edition, Interbank’s sustainability report 2020, was published in the second quarter of 2021. Therefore, the periodicity of this document is annual. There are no changes in the preparation of reports or the re-statement of information. It has not been verified by an external auditor.

The scope of this report is Interbank. In this report, there is no other entity that is part of the financial statements of Interbank.



Our stakeholders

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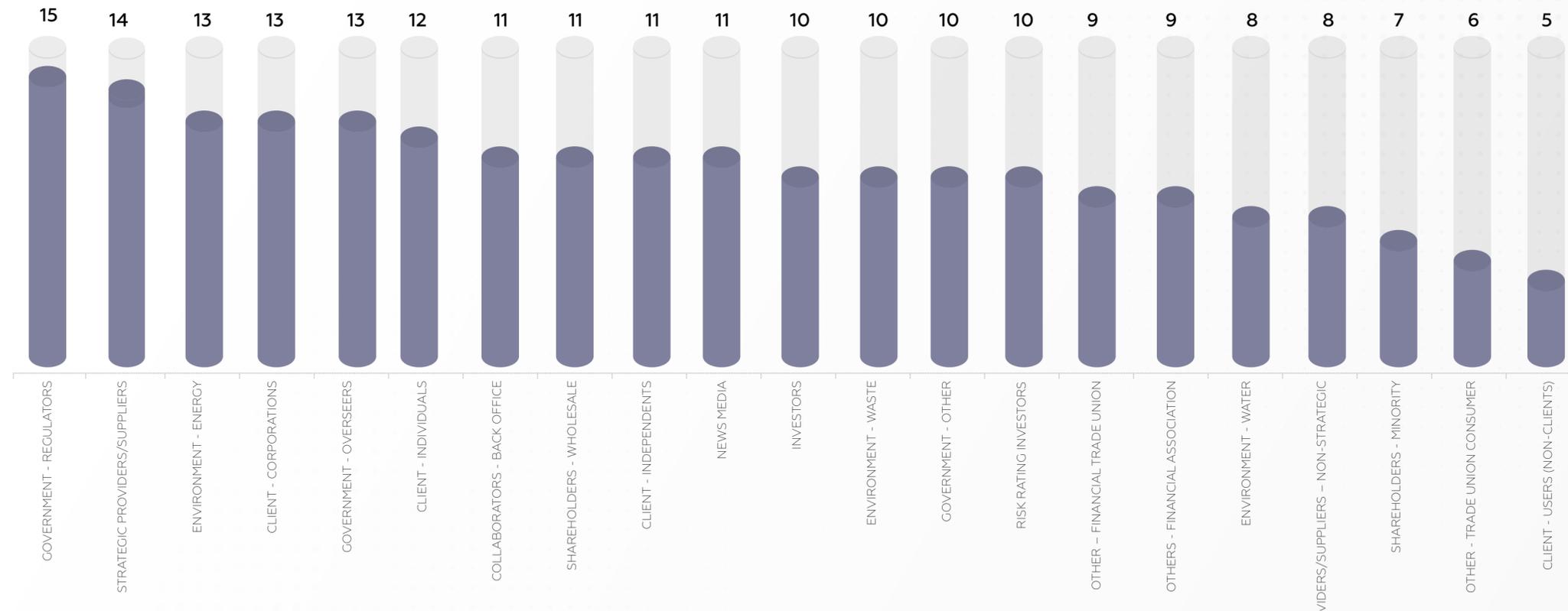


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In October 2016, Interbank carried out its first mapping of stakeholders and materiality analysis formally through an external consultant. An internal workshop was applied with representatives from each department of the Bank, obtaining the following graph as the first result, which remains current

Mapping of Interbank's stakeholders



After this study, the organization's material issues were identified in the same year.

An interest group that has taken on particular importance since 2019 is small and medium-sized companies. Entrepreneurs are also in our approach.



Our material topics

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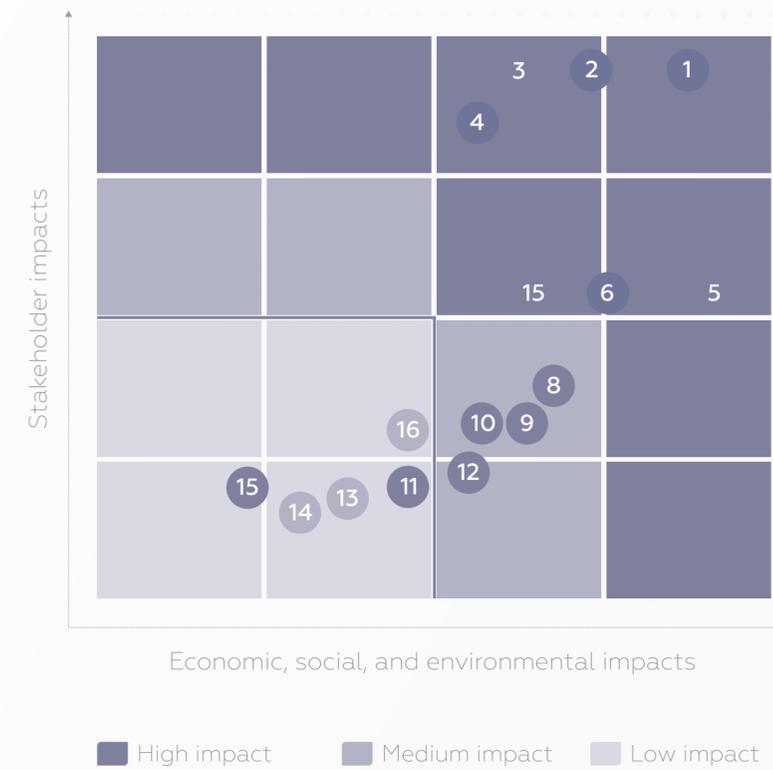
After the 2016 stakeholder exercise, a materiality analysis was carried out through focus groups with the main stakeholders identified. To keep the Bank's focus on sustainable development updated, before the end of 2018, a workshop was held with workers representing different departments of the Bank and a survey of clients, providers/suppliers, and regulatory organizations. In the year 2021, we were invited to the S&P Global CSA and had the

opportunity to complete our sector's evaluation. In this sense, this report includes specific information requested by this evaluation, relevant to our company.

The results are shown in the following matrix. We can see, once again, critical issues related to innovation and technology, which are developed in all the departments of the Bank.

Prioritized material topics

- 1 Privacy of information of customer data
- 2 Use of correct information for products/services we provide
- 3 Customer Support (Complaints and claims)
- 4 Development and access to technology
- 5 Complaints and/or ethics hotline
- 6 Organizational values
- 7 Governance in the organization
- 8 Customer safety and health
- 9 Job creation and skill development
- 10 Energy management
- 11 Supplier Human Rights risk
- 12 Materials management
- 13 Pollution prevention
- 14 Water management
- 15 Climate change
- 16 Emissions





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Each of the topics developed in this report is linked to one or two stakeholders and their respective material topics. The bank's responses to the expectations of its stakeholders is developed in each chapter of this report.

The identified material topics were aligned with the GRI standards to define the indicators to be reported, which have an internal scope (coverage), as they were answered with the information registered by the Bank. In addition, Interbank has relationships and constant communication with each of its stakeholders.

Moreover, there are no reformulations of information or significant changes in the scope and coverage concerning previous reports.

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Interbank's relationships and communication venues

GRI 102-43

Stakeholder	Definition	Classification	Scope	Venues and Communication frequency
Shareholders	A shareholder is a person, corporation, or autonomous equity owner of the shares of a company shares. Their responsibility is limited by the number of shares that they own.	Majority shareholder	Intercorp Financial Services Inc., a holding company incorporated in Panamá, with share participation of 98.7% of issued shares and 99.3% of the shares in circulation	<ul style="list-style-type: none"> ● Good Corporate Governance Report ● Annual Financial Memorandum ● Annual Shareholders Meeting ● Communications by telephone, emails
		Minority shareholder	Shareholders with participation below 0.01% of the capital stock.	
Collaborators	These are all the persons hired by Interbank to fulfill a specific function and for which they receive a monthly remuneration, as well as a series of additional benefits that [...]	Management committee	The collaborators are the most critical asset of the bank. Regardless of the position they fill, all the collaborators must share our values. For Interbank, technical competencies are essential and defined according to the level of responsibility they will assume, but cultural competencies are mandatory.	<ul style="list-style-type: none"> ● Study on work climate ● Performance evaluations. ● Monthly meetings led by the manager
		Central Managers		
		Division Managers		
		Managers		
		Supervisors		
		Functionaries		
Clients	Individuals or corporations with whom commercial relations are established or maintained for the provision of a service or the supply of any product inherent to the finance business.	Banking Clients - Personal	Personal Banking clients are all individuals to whom Interbank provides financial products and services.	<ul style="list-style-type: none"> ● Satisfaction studies, interviews, and focus groups ● Virtual book of grievances ● Meetings through Business Executives ● Telephone Banking ● Social media
		Banking Clients - Commercial	Commercial banking serves companies (corporations) from the corporate sector, medium- and small-sized companies.	



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GRI 102-43

Stakeholder	Definition	Classification	Scope	Venues and Communication frequency
Providers/Suppliers	Individuals or corporations who provide goods and services to Interbank. They are an essential part of the processes fulfilled by the bank to provide quality products and services.	Strategic	Provide critical goods and/or services for the bank's processes.	<ul style="list-style-type: none"> ● Directly with Purchases and Services Management Department (email, telephone, in-person); permanently. ● Performance evaluation reports, semiannually and annually.
		Non-strategic	Provide goods and services whose criticality level has a lesser impact on the business's daily operations.	
Community	These are local populations, and their authorities are close to areas where the bank provides services. They are considered part of the community, academic institutions, and social assistance.	Sectors of interest classify Interbank's investment in the communities; these are:	Interbank intervenes in the regions that operate through the Works for Taxes program. Moreover, it promotes volunteering initiatives among its collaborators for social and health outreach institutions.	<ul style="list-style-type: none"> ● Written communications ● Contact by phone ● Social media ● In-person meetings ● Email All of these are conducted permanently.
Environment	The environment and the natural resources that Interbank uses to develop its operations.	The primary resources consumed by our organization are:	Interbank recognizes that its installations, activities, and operations generate a local environmental impact. The objective of monitoring these impacts is to improve operational efficiency, generate savings, and minimize environmental damage.	<ul style="list-style-type: none"> ● Specialized forums ● WWF – Hour of the Planet, conducted every year
Government and Society	These organizations represent external institutions to Interbank with whom it relates directly or through trade unions to achieve common objectives. Some of these objectives are vulnerable people's inclusion into the banking system, education, and financial products and services regulation.	Government	Institutions from the Executive, Legislative and Judicial branches and regulating bodies.	<ul style="list-style-type: none"> ● ASBANC, monthly sessions ● Social media, permanently ● Occasional in-person meetings ● Email
		Society	Opinion leaders, news media, and academic institutions request information from Interbank and vice versa.	



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