



 Interbank Financial Services

IFS ESG Update

Shareholders Meeting
Presentation



To make Peru the best place to
raise a family in Latin America

 InterCorp Financial Services

**Empower all Peruvians to achieve
their financial wellbeing**



We are side by side with Peruvians so
they can reach their dreams, today



We make it easier for Peruvians to go
forward safely



We assure our clients' future wellbeing so
they can enjoy the present

Agenda

01 Overview

- Our operating framework for ESG
- S&P Global Corporate Sustainability Assessment

02 Environmental

- Eco-Efficiency
- ESG Finance
- Climate Risks

03 Social

- Inclusion of our people
- Financial Inclusion

04 Governance

- Corporate Governance
- Cibersecurity
- International Standards

05 Culture

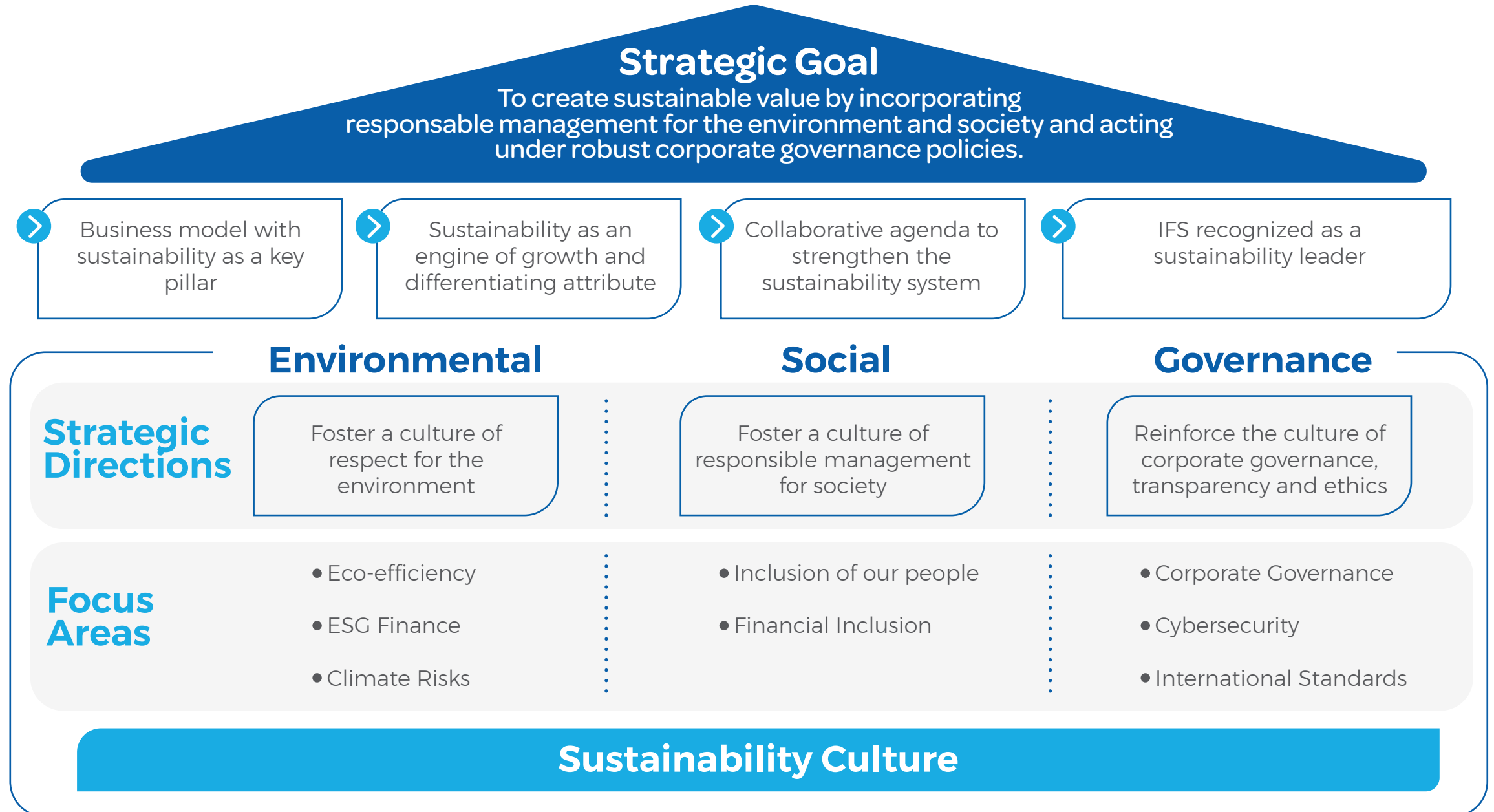
06 Takeaways

IFS
ESG Update

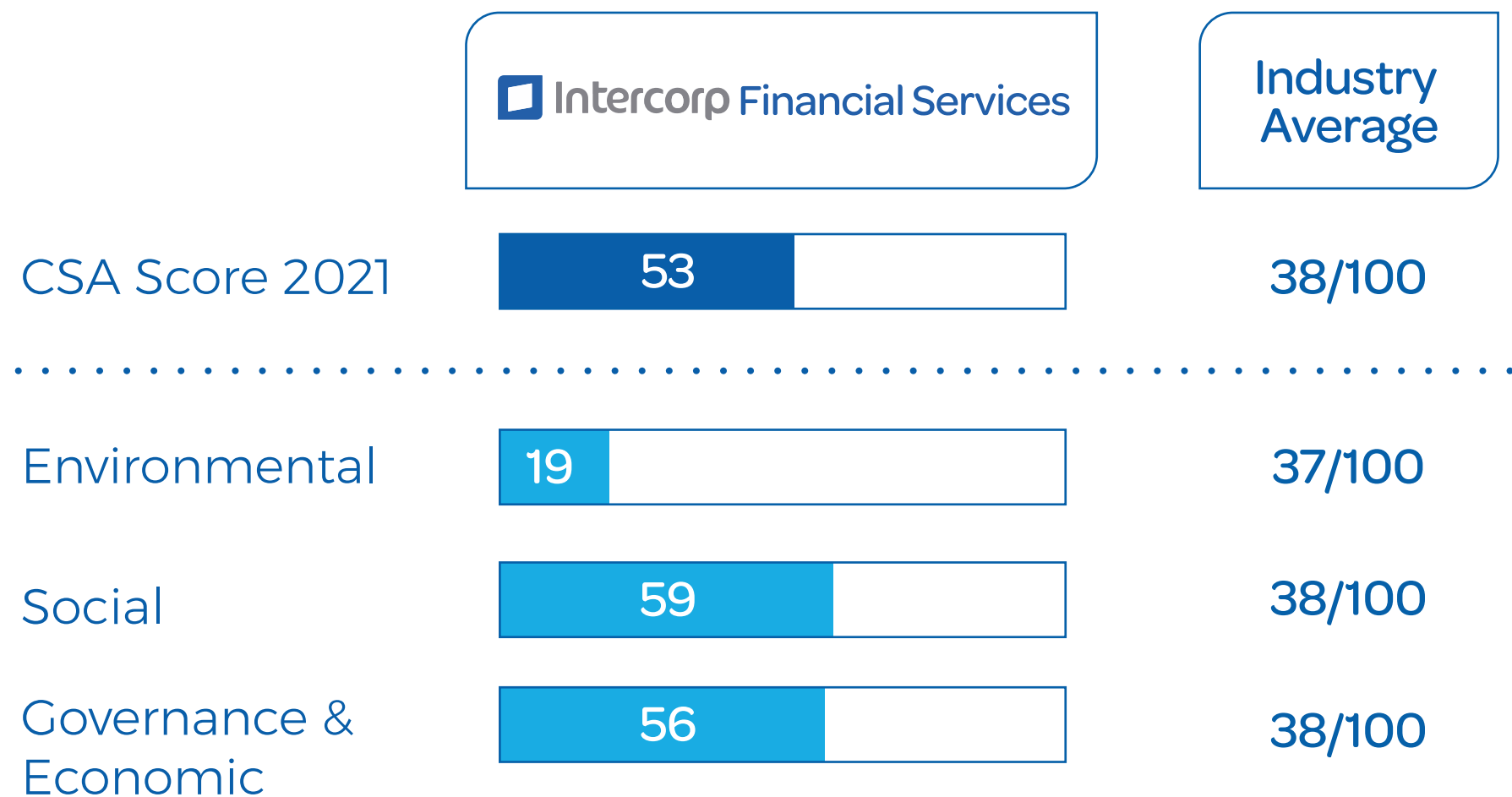
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01 Overview

Our operating framework



S&P Global Corporate Sustainability assessment



Positioned to continue building our leadership in sustainability

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02 Environmental

Strong alignment in Environmental

Environmental



Universal bank with strategic focus on retail



Insurance company with focus on life & annuities



Leading provider of wealth management services

Eco-efficiency

- Measurement and certification of emissions for own operations
- Define yearly reduction targets to meet Net-Zero by 2050 Science Based Target (4Q) Ecoamet S/. 150K
- Continue recycling and waste reduction programs in all three segments

ESG Finance

- 2021-2022 YTD ESG Loans US\$120MM
- Scale Sustainable ESG Finance Program / IDB Invest ASG lending criteria (3Q) US\$100K
- ESG Bonds Program (4Q)

Climate Risks

- Identification of financial risks on infrastructure derived from climate change (2Q)

Strong alignment in Environmental

Sustainable Projects



Scalable ESG Finance Strategy


US\$ 160,000,000
Syndicated Sustainability Loan
 **Interbank**
Lead Arranger


US\$ 60,000,000
Green Medium Term Loan
 **Interbank**
Estructurador


US\$ 20,000,000
Syndicated Sustainability Loan
 **Interbank**
Estructurador



globalfactor

Climate Risks



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03 Social

Strong alignment in Social

Social



Inclusion for our people

- Continue to focus on creating an environment to attract, select, retain and develop the best talent as great places to work
- Focus on our Zero Tolerance Policy on Sexual Harassment, women in leadership and workplace inclusive practices
- All companies have a Diversity, Equity and Inclusion policy approved by the Board and a Committee led by CEO
- All companies participate in Diversity, Equity and Inclusion Committee of Intercorp
- Corporate volunteer community program

Financial Inclusion

- Digital payments, digital savings accounts, micro-credit, micro lines of credit, financial protection and wellbeing
- Financial education and digital literacy

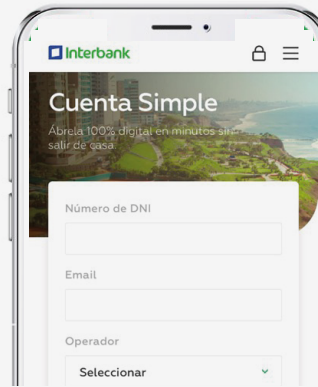
Strong alignment in Social

Our people

- Zero tolerance sexual harassment
- Gender parity
- Inclusive practices

Financial Inclusion

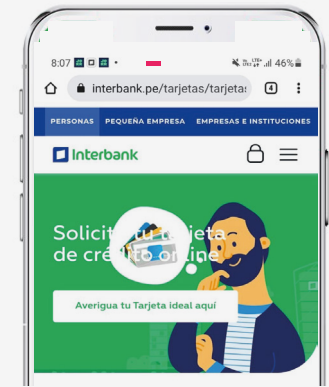
45% digital client acquisition
Focus on un-banked
62K new accounts in Jan/22



100% digital client acquisition
Focus on micromerchants
13.5K digital wallets in Jan/22



Digital credit card as main product for financial inclusion



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04 Governance

Strong alignment in Governance

Governance



Corporate Governance

- Continue to incorporate best corporate governance practices in terms of board composition, diversity and transparency of social and environmental indicators
- Continue with a strong Compliance, Ethics and Anti-Corruption Program / SOX Compliant / Human Rights
- Sustainability & Diversity IFS Board Policy
- Materiality exercise for all three operating segments and IFS (3Q)

Cybersecurity

- Advance governance and management model with Board involvement (designated board member)
- Robust cybersecurity training, Phish-Failure less than 6%
- International standards, alignment with PCI DSS / NIST CSF and SBS compliance
- Reinforced security protocols for enabling remote work and strong CyberSOC capabilities to prevent, detect, react timely for cyber threats

International Standards

- S&P Global CSA 2022
- TCFD Guidelines 2023
- IFS 2022 Sustainability Reports under GRI and CSA

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05 culture

Creating momentum throughout a strong learning journey at all levels of the organization

Sustainability culture tracks

- ▣ Intercorp Sustainability Plenary - Directors & Officers
- ▣ Sustainability in the Financial Sector - IFS Directors & Officers
- ▣ Track Sustainability for Business, Managers & Project Owners



- ▣ Impact Nights - Sustainability Talks
- ▣ E-learning for all employees
- ▣ Continue ethics and compliance training



Continue to build on our leadership



#4 Interbank
#5 Interseguro



Interbank
#1 Sector Financiero
#4 Ranking General



#4 Best Talent
Interbank



Companies
most admired -
Interbank



Certificación
Presente



#1 Reputation
Interbank



Carbon Print Perú
Level 2 - Interseguro
Level 1 - Interbank



#1 Interbank
#3 Intéligo
#5 Interseguro



#13 Interbank



#1 Interbank



#2 Interbank



#7 Interbank



#1 Interbank



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06 **Takeaways**

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01

Positioned to continue
consolidating our leadership
in sustainability

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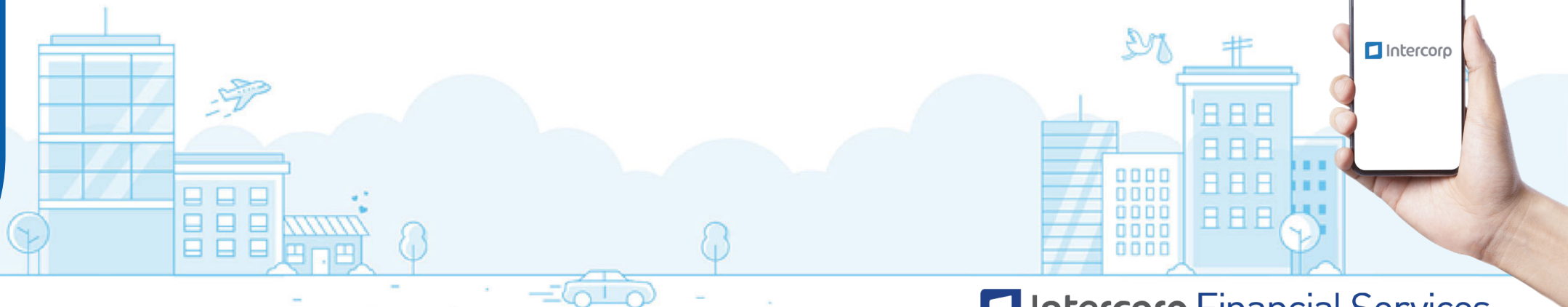
02

Strong ESG alignment
in all three operating
segments

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03

Unique culture and
commitment to ESG





 **Intercorp Financial Services**