

## OUR VERIFIED ENVIRONMENTAL INDICATORS

At Intercorp Financial Services (IFS) we live a culture based on values; we promote the efficient use of resources with the aim of guaranteeing a healthy environment for everyone. By doing so, we ensure that future generations have the necessary resources to meet their needs and an environmental system that lets them thrive.

The following indicators include consolidated information of our subsidiaries Interbank, Interseguro and Inteligo and have also gone through a verification process with Pacific Corporate Sustainability (PCS), with whom IFS executed a thorough analysis of the information presented on this document. The verification letter provided by PCS may be found as an annex on pages 7-10.

These indicators are related to our management of energy consumption, emissions, water and waste, achieving coverage between 50% and 75% of all IFS employees.

### 1. CO2 Emissions – Scope 1

It covers direct GHG emissions derived from sources owned or controlled by the organization. For the year 2020, the data reported corresponds only the subsidiaries Interbank and Interseguro. For the year 2021, the data reported corresponds to the three subsidiaries, achieving 100% coverage for scope 1 emissions.

Total emissions Scope 1 (ton CO2e)	2020	2021
<b>Interbank</b>	66,84	29,85
<b>Interseguro</b>	0,1	0,1
<b>Inteligo</b>	0	2
<b>Total IFS</b>	66,94	31,95

### 2. CO2 Emissions – Scope 2

They are defined as the emissions derived from the consumption of electrical energy through the National Interconnected Systems. The published information corresponds to the three subsidiaries, achieving 100% coverage for scope 2 emissions based on location for the year 2021.

Total emissions Scope 2 (ton CO2e) Based on Location	2020	2021
<b>Interbank</b>	2488,35	2074,86
<b>Interseguro</b>	64,31	61,2
<b>Inteligo</b>	0	42
<b>Total IFS</b>	2552,66	2178,06

Standardized international protocols and methodologies were followed in the process of calculating IFS emissions and reporting: NTP ISO 14064, GHG Protocol Corporate Accounting and Reporting Standard, 2006 IPCC Guidelines for National GHG Inventories (GL2006) and the Fifth Report of the IPCC (AR5).

### 3. CO2 Emissions – Scope 3

These emissions are a consequence of the organization's activities and originate from GHG sources that do not belong to or are not controlled by the organization.

IFS				
Emissions-Scope 3 Source	Explanation of source relevance	(ton CO2e)	Methodology used	% of emissions calculated with data obtained from suppliers or other Partners
<b>Purchased goods and services (upstream)</b>	A significance analysis was developed according to the requirements of ISO 14064-1:2018 considering three criteria: Magnitude, influence and data accuracy. The analysis determined that this emission source is significant.	129,12	Three sources were considered here: water consumption, paper use and courier. For water consumption, data activity was obtained from bills provided from our suppliers and UK DEFRA emission has been used to calculate emissions considering paper with 0% recycle content. For paper use, data was obtained from our supply chain (paper usage report) and emission factor was obtained from UK DEFRA. Finally, for courier, the total money expend was considered as activity data and emission factor used was retrieved from Scope 3 evaluator from GHG Protocol webpage	100%

<p><b>Capital goods (upstream)</b></p>	<p>Emissions for fixed assets are relevant for Interseguro because part of its business model is based on the acquisition of assets such as buildings or other real estate that will later be sublet to generate profitability.</p>	<p>7074,6</p>	<p>Buildings and laptops acquired or purchased in the reporting year were considered. For building emissions quantification, activity data was total square meters built and an average emission factor per square meter was retrieved from Luo Z., Yang L., Liu J., 2015. Embodied carbon emission from office building. A case study of China's 78 office building. For laptops activity data the total number of computer acquired or purchased was considered and the emission factor was retrieved from ecoinvent 3.8 database</p>	<p>100%</p>
<p><b>Business travel</b></p>	<p>This is a relevant activity for the company for the development of financial activities and line of business. Ground and air transportation were taken into account.</p>	<p>165,61</p>	<p>This source measures both air travel and land travel. For flights, activity data is obtained from our supply chain (travel agency) and emission factors used are from UK DEFRA. For land travel, taxis were considered and activity data is obtained from our supplier (taxi company), emissions are calculated</p>	<p>100%</p>
<p><b>Employee commuting</b></p>	<p>A significance analysis was developed according to the requirements</p>	<p>44,1</p>	<p>In this emission source, home office was also considered. For employee commuting,</p>	<p>0%</p>

	of ISO 14064-1:2018 considering three criteria: Magnitude, influence and data accuracy. The analysis determined that this emission source is significant		total distance traveled from their houses to the office was considered and emission factors used were from UK DEFRA. For homeworking emissions, total energy consumed by employees was calculated considering the total days worked and an average working time of 8 hours. Emission factor used came from the Peruvian Ministry of Environment.	
<b>Downstream Leased Assets</b>	A significance analysis was developed according to the requirements of ISO 14064-1:2018 considering three criteria: Magnitude, influence and data accuracy. The analysis determined that this emission source is significant since it is one of the main activities of the subsidiary Interseguro.	1117,56	Activity data was obtained from our tenants. Emission factor used for calculations was retrieved from Peruvian Ministry of Environment	100%

The data obtained for the calculation of our scope 3 emissions is mainly retrieved from our suppliers.

### Energy consumption

This indicator corresponds to the consumption of electricity purchased through different operators (Peru and Central America) and to the consumption of direct energy. This is classified into renewable and non-renewable, according to the proportion of generation by source of each of the national interconnected systems.

Energy consumption		2018	2019	2020	2021
<b>Interbank</b>	<b>Total non-renewable energy consumed (Mwh)</b>	10502,036	9954,576	5620	4582
	<b>Total renewable energy purchased or generated for own</b>	15753,054	14931,864	10369	7354

	consumption (Mwh)				
Interseguro	Total non-renewable energy consumed (Mwh)	87,54	1493,95	145,2	135,2
	Total renewable energy purchased or generated for own consumption (Mwh)	131,32	2240,02	268	217,0
Inteligo	Total non-renewable energy consumed (Mwh)	0	0	156,08	79,3
	Total renewable energy purchased or generated for own consumption (Mwh)	0	0	332,06	163,9
Total IFS	Total non-renewable energy consumed (Mwh)	10589,576	11448,526	5921,681695	4796,5726
	Total renewable energy purchased or generated for own consumption (Mwh)	15884,374	17171,884	10969,42131	7734,4314

### Water consumption

This measurement refers to the cubic meters of water consumed in the different headquarters and offices of the three IFS subsidiaries, mainly from the aqueduct.

Water consumption (millions of m3)	2018	2019	2020	2021
Interbank	0	0,631	0,152	0,143
Interseguro	0,002356	0,032575	0,01110666	0,001207
Inteligo	0	0	0	0
<b>Total IFS</b>	0,002356	0,663575	0,16310666	0,144207

### Waste management

Regarding the treatment of waste and its reuse, Interbank reports the following:

Waste Disposed (Metric Tons)		2018	2019	2020	2021
Interbank	<b>Total waste reused or recycled</b>	0,03	0,345	4,09	456,03
	<b>Waste taken to landfill</b>	179,97	390,405	234,2	482,91
	<b>Total Waste Disposed</b>	179,97	390,405	234,2	482,91
Total IFS	<b>Total waste reused or recycled</b>	0,03	0,345	4,09	456,03
	<b>Total Waste Disposed</b>	179,97	390,405	234,2	482,91

### Business travel emissions

For emissions from business travel, air and land transport were considered. For air flights, the kilometers traveled were quantified based on the tickets purchased and for the ground transportation, the total kilometers traveled were considered.

Emissions from business travel (ton CO2e)	2018	2019	2020	2021
Interbank	0	0	305,44	125,51
Interseguro	0	0	0	30,7
Inteligo	0	0	0	9,4
<b>Total IFS</b>	0	0	305,44	165,61

## **INDEPENDENT LIMITED ASSURANCE REPORT**

*To the Management of Intercorp Financial Services (IFS)*

We have been engaged by Intercorp Financial Services (the Company) to perform an independent limited assurance engagement of the environmental indicators of its subsidiary companies: Interbank, Interseguro and Inteligo, included in the report "Consolidated environmental data"; that is part of a public report of the Company for the application to the Corporate Sustainability Assessment of the Dow Jones Sustainability Index 2022. The verified environmental indicators are attached to this Report and correspond to and for the year ended December 31, 2021.

In addition to what is described in the previous paragraph, which establishes the scope of our work, we do not carry out assurance procedures on the remaining information reported for the application to the Dow Jones Sustainability Index 2022 and, consequently, we do not express a conclusion on this remaining information.

### ***Criteria applied by the Company***

In the preparation of the limited assurance engagement on the 06 environmental indicators of Interbank, Interseguro and Inteligo included in the document: "Consolidated environmental data", the Company applied the requirements established in the Corporate Sustainability Assessment (CSA) Methodology and own guidelines specified by the Company have been applied.

### ***Responsibilities of the Company***

The Company's management is responsible for the preparation of the content and the presentation of the document "Consolidated Environmental Data". This responsibility includes the establishment and maintenance of internal controls, the maintenance of adequate records and making estimates that are relevant to the preparation of the subject matter, so that it is free of material errors, either by fraud or error.

### ***Pacific Corporate Sustainability Responsibilities***

Our responsibility is to express a conclusion on each one of the 06 environmental indicators that the Company selected from Interbank, Interseguro and Inteligo for our limited assurance engagement, based on the evidence we have obtained, and the terms of reference for this engagement as agreed with the Company on May 17, 2022.

PCS's commitment to impartiality and quality assurance is set out in its policies, management procedures and structure, including information management in accordance with the International Standard on Assurance Assignments (ISAE 3000), established by the International Audit and Assurance Board (IAASB) of the International Federation of Accountants (IFAC).

The nature, timing and scope of the selected procedures depend on our judgment, including an assessment of the risk of material errors, whether due to fraud or error.

We believe that the evidence obtained is sufficient and appropriate to provide a basis for our limited assurance conclusions.

***Our independence and quality control***

Pacific Corporate Sustainability in the context of its verification services of sustainable finance instruments also applies the International Standard on Quality Control 1, Quality Control for companies that perform audits and reviews of financial statements and other assurance assignments and related services, and consequently maintains a comprehensive quality control system that includes documented policies and procedures with respect to the compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

***Description of the procedures performed***

The procedures performed in the present limited assurance engagement vary in nature and timing and are less in extent than for a reasonable assurance engagement.

Although we consider the effectiveness of management's internal controls in determining the nature and scope of our procedures, our assurance engagement was not designed to provide assurance over internal controls. Our procedures did not include test controls or execution procedures related to verifying the aggregation or calculation of data within IT systems.

Our limited assurance engagement consisted of making inquiries, mainly to the persons responsible for the elaboration of the 06 environmental indicators of Interbank, Interseguro and Inteligo reported in: "Consolidated environmental data", and related information, additionally we apply analytical and other appropriate procedures.

Our procedures mainly included:

- Execute interviews with the persons responsible for the information of the indicators for each subsidiary to understand the activities carried out and the processes used for the collection of information.
- Obtain documented evidence that supports the information of the reported contents such as the annual reports and sustainability reports.
- Review and analysis of the relevant quantitative and qualitative information of the 06 environmental indicators of Interbank, Interseguro and Inteligo reported in: "Consolidated environmental data"
- Perform recalculations, based on sampling, to have greater certainty of the reported indicators.
- Identify and report material errors and/or discrepancies that would prevent a statement of assurance.
- Verify that discrepancies have been adjusted.

***Conclusion***

Based on our procedures and the evidence obtained, we are not aware of substantial modifications that need to be made to 06 environmental indicators of Interbank, Interseguro and Inteligo reported in the document: "Consolidated environmental data", to and for the period ended December 31, 2021, in order to be in accordance with the criteria established by the Corporate Sustainability Assessment (CSA) Methodology and guidelines specified by the Client.



Lima, Perú.  
June 13, 2022



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**Sandra Carrillo Hoyos**  
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**Verified environmental indicators for Interbank, Interseguro and Inteligo**

Topics	Indicators	Sub indicators
Operational Eco-Efficiency	1. Direct Greenhouse Gas Emissions (Scope 1)	Direct Greenhouse Gas Emissions (Scope 1)
	2. Indirect Greenhouse Gas Emissions (Scope 2)	Indirect Greenhouse Gas Emissions (Scope 2)
	3. Energy Use	Energy Use
	4. Water Use	Water Use
	5. Waste Disposal	Waste Disposal
	6. Scope 3 GHG Emissions	Scope 3 GHG Emissions