



 Interbank Financial Services

IFS ESG Update

Shareholders Meeting Presentation

March 31, 2023

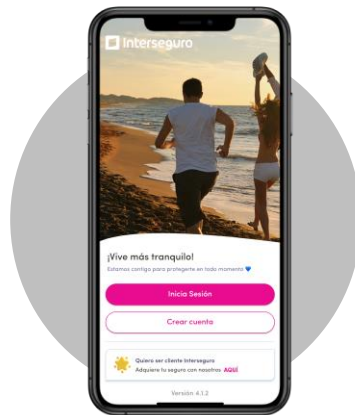


At IFS, we do everything with a purpose:

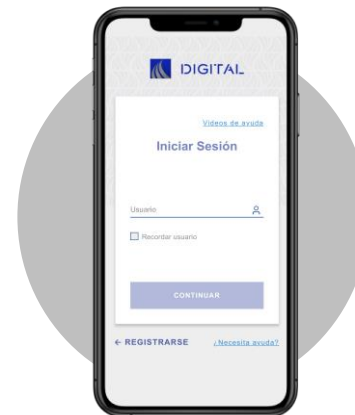
Empower all Peruvians to achieve their financial wellbeing



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



We make it easier for everyone to safely move forward



We help our clients build their future well-being so they can enjoy the present



We are changing what doesn't make sense to make buying and selling easier

Overview

2021/22 ESG Operating Framework

Strategic Goal

To create sustainable value by incorporating responsible management for the environment and society and acting under robust corporate governance policies.

Environmental

Social

Governance

Strategic Directions

Foster a culture of respect for the environment

Foster a culture of responsible management for society

Reinforce the culture of corporate governance, transparency and ethics

Focus Areas

- Eco-efficiency
- Sustainable Finance
- Risk Management

- Talent & Inclusion of our People
- Financial Inclusion

- Corporate Governance
- Cybersecurity
- International Standards

Sustainability Culture

During 2022 we kept building towards our strategic goal



Strengthened Sustainable Finance framework



Financial inclusion strategy powered by IziPay acquisition



**CSA Score 62 (+9 vs 2021)
(+16 pts vs ind. avg. 2022)**

IFS Sustainability Journey

Highlights 2022

Environmental

Eco-efficiency

- Interbank & Interseguro continued to measure / reduce carbon footprint
- Interbank & Interseguro reduction carbon footprint strategy and targets 2Q23

Sustainable Finance

- 2021-2022 YTD US\$ 167M
- 2023 target YTD US\$ 200M

Risk Management

- Interbank's socio environmental risks criteria aligned with Equator Principles and IFC Performance Standards
- Building towards TCFD Framework

Social

Talent & Inclusion of our People

- 98% of Interbank employees in an upskilling program
- 39% of women in top management positions (+2% vs. 2021)
- Espacios Seguros – Group wide initiative to combat workplace sexual harassment
- New Interbank LGBTQI+ Employee Resource Group

Financial Inclusion

- + 872K sessions in AprendeMás, new digital financial education platform
- +474k new Tunki digital wallets (+63% vs. 2021) & +30M transactions (4.4x vs. 2021)
- +310k people accessed the financial system for the first time through Izipay

Governance & Economic

Corporate Governance

- New Human Rights Policy
- Interbank women representation in board increased to 10% (+10% vs. 2021)

Cybersecurity

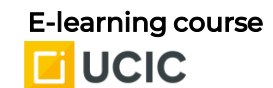
- Strengthened cybersecurity competencies at Interbank board level

International Standards

- CSA Score 62 (+9 vs. 2021)
- Interbank & Interseguro Signatories of UN Global Compact
- Interbank signatory of Equator Principles
- First IFS Materiality Assessment

**Sustainability
Culture**

92% of our workforce recognizes our companies' commitment to sustainability



Continuing to build on our leadership

Highlights 2022/1Q23



Interbank among
10 Most Admired
Companies



#1 Reputation
Interbank



#1 Best Talent
Interbank



#1 ESG Interbank



Interbank Digital
Transformation Bank
of the Year in LatAm



Izipay 5 Creative
Entrepreneurship
Awards 2022



Interbank recognized
for Tunki as delivery
tool for Pension 65



Carbon Print Perú
Level 3 – Interbank
Level 3 – Interseguro
Level 2 - Inteligo



#3 Interbank
#17 Inteligo Bank
#37 Inteligo Group
#49 Interseguro



#3 Interseguro
#4 Interbank
#7 Izipay
#9 Inteligo



#5 Interbank



#1 Interbank
#6 Interseguro
#11 Inteligo



#2 Interbank



#6 Interbank
#17 Interseguro



#9 Interbank
#10 Interseguro



#8 Interseguro



Interbank
recognized as
harassment-
free workspace

IFS Sustainability Journey

Highlights 1Q23

 **Intercorp** Financial Services
1st Sustainability Forum

co-designed by

Dalberg

2-day discussion of ESG opportunities and challenges

15
hours

70
Attendees

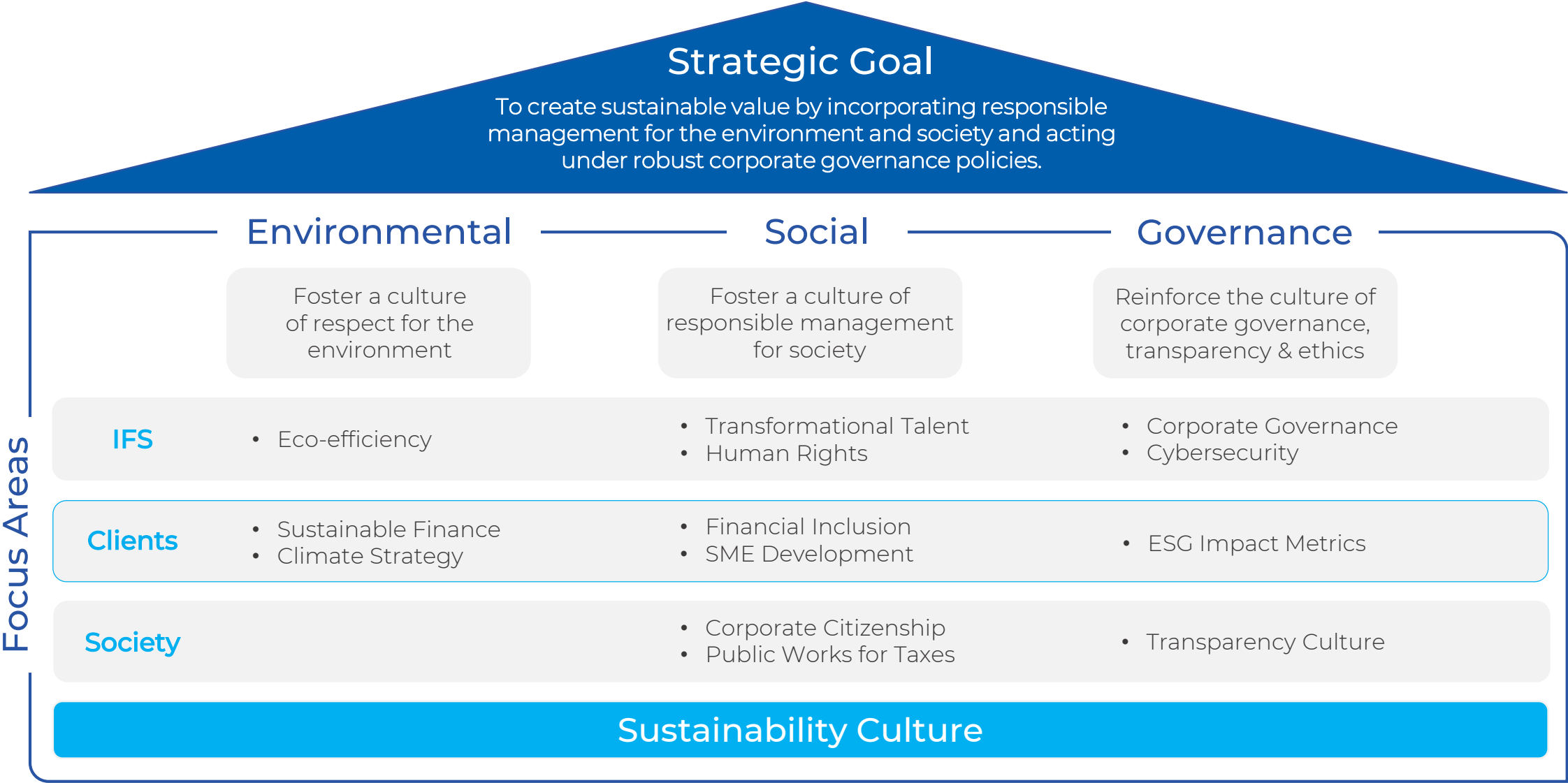
9
Board Members

5
CEOs

23
C-suite

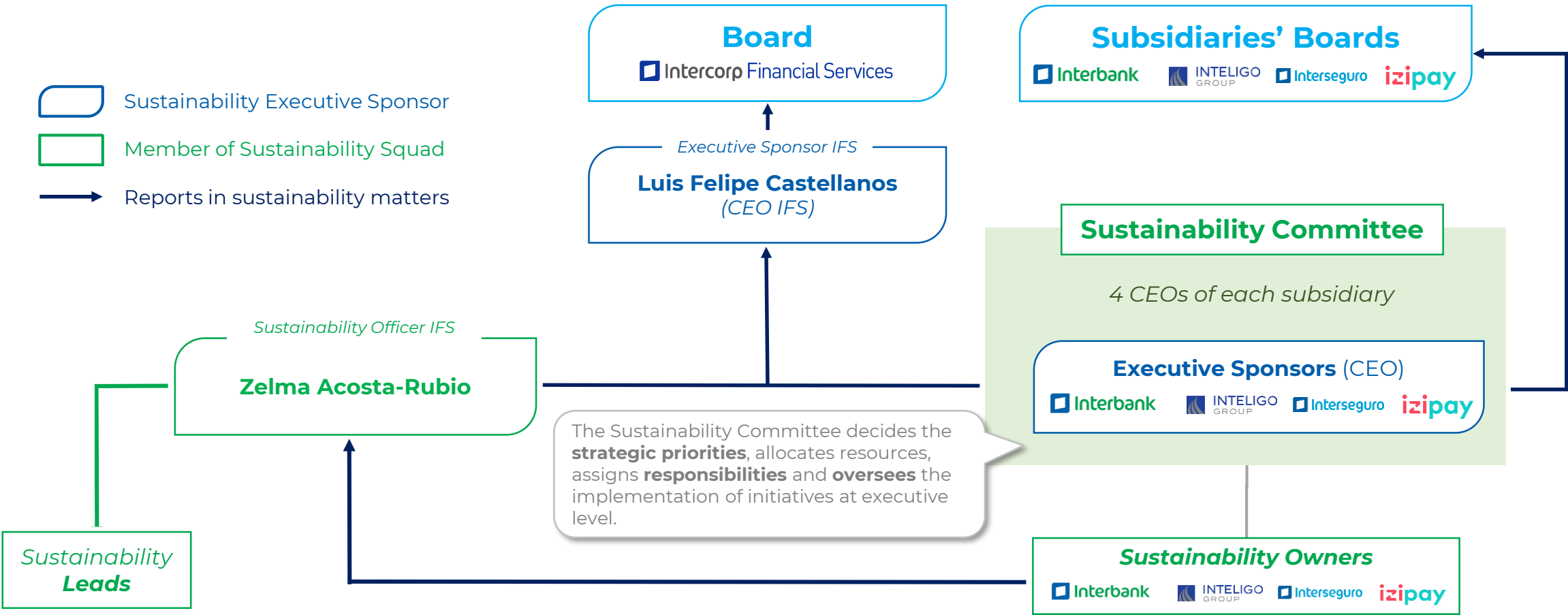
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Senior executives





IFS Sustainability Journey

New IFS Sustainability Governance Structure



Takeaways

01

New operating framework
aligned with strategic business
opportunities

02

Strong ESG alignment in all 4
operating segments

03

Positioned to continue
consolidating our leadership in
sustainability



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