

ESG Supporting Document

2025

Index

Governance & Economic Dimension	3
Responsible Artificial Intelligence	3
Responsible Artificial Intelligence Programs	3
1. Limiting access to sensitive AI capabilities	3
2. Transparency of AI-generated content and AI-driven decisions.....	4
3. Mechanisms to detect and correct drift or degradation of AI models over time	5
4. Regular assessments of deployed AI models for fairness/bias.....	5
5. Initiatives to lower the ecological footprint of AI data centers/models	6
6. Quantification of the impact of AI initiatives/tools on sustainability outcomes.....	7
7. Training of employees on the ethical use and/or security of AI	7
Environmental Dimension.....	9
Waste.....	9
Waste Disposal.....	9
Social Dimension	10
Customer Relations.....	10
Customer Relations Management.....	10
1. Channels that customers can use to request support and give feedback	10
2. Process to incorporate customer feedback into product and service development	11
3. Customer service improvement mechanisms for disabled or elderly customers	11
4. Complaint handling and resolution process	12

Note: The information disclosed in this document corresponds to the 2025 period unless explicitly stated otherwise and is published as a supplementary document to the IFS Sustainability Report.

Governance & Economic Dimension

Responsible Artificial Intelligence

Responsible Artificial Intelligence Programs

1. Limiting access to sensitive AI capabilities

Across IFS business units, access to AI capabilities is governed through risk-based controls, prior assessments and authorization processes, with enhanced safeguards applied to more sensitive or higher-risk use cases.

At Interbank, access to AI tools, models and functionalities is restricted according to users' roles, business needs and the level of risk associated with each use case. Access is managed through role-based controls, prior authorization and defined user profiles, supported by corporate identity and authentication mechanisms such as Single Sign-On (SSO). New AI solutions, integrations or functionalities involving sensitive information are subject to prior security, architecture and other relevant assessments, while higher-impact or more sensitive use cases may require reinforced controls, specific authorizations and human oversight.

At Inteligo, this risk-based approach is reflected in the identification and classification of AI systems according to their risk level. Applications considered incompatible with fundamental rights or prohibited by regulation are not permitted, while high-risk AI systems are subject to reinforced controls. Information Security, Compliance, the Personal Data Officer, and other designated functions participate in assessing risks and validating controls for AI systems.

At Interseguro, the same principles are applied through controls that limit AI use to previously registered, evaluated and authorized tools, systems and use cases, with

additional authorization and reinforced controls required when confidential or sensitive information is involved.

2. Transparency of AI-generated content and AI-driven decisions

IFS promotes transparency in the use of AI by establishing measures that help users identify AI-enabled interactions and understand how AI supports decision-making, while maintaining appropriate human oversight, explainability and traceability.

At Interbank, AI-enabled virtual assistants include communication mechanisms to inform users when they are interacting with an automated AI-based system, allowing them to distinguish these interactions from those conducted directly with a person. Interbank's Privacy Policy also provides information on personal data processing that may involve automated processes. For internal AI use cases, AI-generated content, recommendations or results used as inputs for decision-making are subject to human validation and oversight before use.

At Inteligo, transparency and human oversight are established as responsible AI principles, including facilitating understanding of AI systems and enabling human intervention to review and correct automated decisions.

At Interseguro, high-risk AI systems that interact with customers are disclosed through its Privacy Policy, which is made available through its public website and before and during the offering of products. Additionally, for medium- and high-risk AI use cases, the company has established AI Technical Guidelines, each with an assigned lead, documenting the purpose, scope, general logic, relevant criteria, controls, human validation and periodic monitoring. These guidelines support the explainability and traceability of AI systems throughout their use.

3. Mechanisms to detect and correct drift or degradation of AI models over time

Within IFS, monitoring mechanisms are established to detect model drift, performance degradation and changes in expected behavior over time, enabling timely review and corrective action throughout the AI lifecycle.

Interbank performs monitoring throughout the lifecycle of AI models to identify deviations, degradations, errors, or changes in expected behavior. Credit-risk models are subject to formal development, validation and monitoring procedures that consider predictive performance, stability of explanatory variables and quality of results, together with thresholds and criteria for identifying deviation. When model drift, performance degradation or changes in behavioral patterns are detected, review, updating, recalibration or other corrective measures may be undertaken. For generative AI solutions under development, Interbank is also strengthening monitoring of response quality, hallucinations, expected behavior and security risks.

Inteligo's AI governance framework incorporates continuous monitoring, review of potential biases, internal AI compliance audits and key-metric dashboards. Its framework also requires formal and rigorous risk management and continuous assessments for high-impact AI systems.

At Interseguro, medium- and high-risk systems are subject to periodic monitoring under a designated responsible person, including controls related to traceability, logs, inputs and outputs, versioning and changes throughout the AI lifecycle.

4. Regular assessments of deployed AI models for fairness/bias

Fairness and non-discrimination are incorporated into AI governance through assessment and monitoring practices designed to identify potential bias and support equitable outcomes.

At Interbank, these considerations form part of the evaluation and monitoring of AI systems, particularly for use cases that may have a relevant impact on customers or employees. For credit-risk models, development, validation and monitoring processes include reviews of the variables used, model performance across different population segments, and the identification of potentially differentiated or unjustified outcomes.

At Inteligo, non-discrimination and fairness are established as responsible AI principles, including the prevention of bias and unfair outcomes. Its AI implementation framework also incorporates continuous monitoring and review of potential biases.

At Interseguro, the AI Policy requires controls to prevent and monitor bias, including human validation and monitoring of results, while establishing non-discrimination as a guiding principle.

5. Initiatives to lower the ecological footprint of AI data centers/models

As a first step, IFS focused on establishing responsible AI guidelines across its business units, creating a common foundation for the ethical, secure and controlled adoption of AI. Building on this progress, the next stage will be to further integrate eco-efficiency considerations into AI governance, with the aim of optimizing resource use and progressively reducing the environmental footprint associated with AI-enabled technologies.

Interbank is progressively incorporating resource-efficiency considerations into the adoption of AI solutions. It prioritizes scalable solutions and capacity-management mechanisms intended to align computational resources with business needs. For Claude Enterprise, for example, platform use is managed through capacity limits established according to user profiles and usage needs. Interbank also plans to progressively incorporate environmental impact criteria and indicators into its

responsible AI governance framework to complement existing technology controls with measurement and monitoring mechanisms.

6. Quantification of the impact of AI initiatives/tools on sustainability outcomes

Interbank is progressively incorporating AI into strategic projects across different teams to improve process efficiency, strengthen decision-making and support a more effective use of organizational resources. Initial results indicate efficiency improvements of approximately 30% in selected teams and use cases where AI-enabled tools have been implemented. In parallel, Interbank measures selected social impacts of AI through its Fair AI framework, with a focus on identifying and mitigating potential bias and promoting fair and non-discriminatory outcomes. Targeted assessments are conducted on key credit admissions models to evaluate potential differences in outcomes by gender, and ongoing reviews have found no evidence of gender bias in the models evaluated.

Together, these indicators provide an initial basis for quantifying both operational and social outcomes associated with AI adoption. Interbank will continue strengthening its measurement framework by incorporating relevant KPIs that enable a more comprehensive assessment of AI's contribution to efficiency, fairness and broader sustainability objectives over time.

7. Training of employees on the ethical use and/or security of AI

IFS promotes employee awareness and capability-building to support the responsible use of artificial intelligence.

Interbank promotes continuous training, awareness and capacity-building activities to support the ethical, responsible and secure use of artificial intelligence across the organization. Training covers key topics such as privacy and personal data protection, information security, technology risks, responsible use of AI tools, and compliance with applicable internal policies and regulatory requirements. In

the case of the "Fundamentals of Generative AI" course, the completion rate reached 97%.

As part of the adoption of Claude Enterprise, Interbank implemented a comprehensive enablement program that included the designation of AI Sponsors and AI Champions. These roles support the responsible adoption of AI, help identify relevant business use cases and provide guidance to teams in the appropriate use of the technology. The program also included learning sessions, hands-on workshops based on real business cases and a specialized AI program for senior management.

In addition, Interbank developed and communicated a Responsible Use Manual for Claude, which sets out usage guidelines, restrictions related to the handling of information, security recommendations and good practices. Dedicated communication and support channels are also available to share guidance, educational materials, updates and mechanisms for reporting AI-related incidents or concerns.

Responsibilities related to the appropriate use of AI and other technological tools are aligned with Interbank's Code of Ethics, its Responsible AI Use Policy, and other applicable internal policies, including the corresponding consequences in the event of non-compliance.

Through this training and enablement approach, Interbank seeks to ensure that employees not only understand how to use AI tools, but also recognize their associated risks, responsibilities and control mechanisms, strengthening a culture of responsible AI use.

At Inteligo, training also forms part of the implementation of its AI governance framework, which includes a dedicated training plan and assigns responsibilities for raising employee awareness regarding the responsible use of AI. Compliance is specifically responsible for providing awareness training on responsible AI use and monitoring compliance with the applicable guidelines.

At Interseguro, this approach is complemented by the AI Policy, which establishes the role of General Management in promoting a culture of safe, ethical and supervised AI use, as well as awareness activities related to responsible AI use. Compliance is responsible for maintaining the compliance framework and promoting awareness among employees, while employees have defined responsibilities regarding the use of authorized tools, information protection, validation of AI-generated results and reporting of potential non-compliance.

Environmental Dimension

Waste

Waste Disposal

The significant variation in IFS's reported waste between 2024 and 2025 is mainly explained by changes in waste generation and waste management activities at Interbank and Izipay.

In 2024, waste volumes were higher due to construction and major refurbishment works carried out at Interbank's branches, which generated additional waste associated with these activities. In addition, Izipay's voluntary recycling program accounted for a significant share of the waste recovered and reported at the consolidated level.

In 2025, Interbank did not undertake construction or major refurbishment projects of a comparable scale, resulting in lower waste generation. At the same time, following an organizational transition at Izipay, its voluntary recycling program was temporarily paused, and waste management activities were not measured during the year; consequently, waste volume previously captured through this program were not reported in 2025. These operational and organizational changes explain the material decrease in IFS's reported waste between 2024 and 2025.

Social Dimension

Customer Relations

Customer Relations Management

1. Channels that customers can use to request support and give feedback

In addition to the customer support and feedback channels described in IFS's 2025 Sustainability Report, Interbank complements its customer care strategy with direct engagement initiatives, including meetings with clients to gather feedback, better understand their needs and identify opportunities to improve the customer experience and Net Promoter Score (NPS). These sessions are conducted with small groups of customers to gather detailed qualitative feedback and gain a deeper understanding of their experiences and expectations. Participants are selected to ensure representation across different customer segments, including promoters, detractors and passive customers.

Across Inteligo and Interseguro, customers also have access to multiple channels to request support, obtain information and provide feedback.

At Inteligo, AI-enabled assistance is available through Inteligo Bank's virtual assistant on its private website, while Interfondos plans to introduce Sabia, a multi-agent customer service solution integrated into the Erni platform. Customers may also contact Inteligo's subsidiaries through online forms and email, dedicated telephone lines, and in-person service at their respective offices and service locations.

At Interseguro, customer support is available through WhatsApp, its website and Zona Segura, complemented by its call center and in-person service channels. These channels enable customers to request information and assistance related to claims, services, products and transactions.

2. Process to incorporate customer feedback into product and service development

As described in IFS's 2025 Sustainability Report, customer feedback is systematically analyzed and incorporated into continuous improvement and product development processes across the business units, informing stages ranging from product backlog prioritization to quality control and market deployment.

At Interbank, this approach is supported by continuous listening mechanisms aimed at understanding customer expectations and improving products and services throughout their lifecycle. Through its Inner and Outer Loop approach, Interbank conducts monthly callbacks with customers who provide comments through satisfaction surveys. These interactions help identify root causes of dissatisfaction, process frictions and improvement opportunities, which are translated into action plans and used to prioritize key initiatives, including enhancements to the customer experience in the Interbank App.

At Inteligo, this process is supported by NPS and satisfaction surveys, advisor evaluations, user research and digital analytics. Results and identified improvement opportunities are shared with the relevant teams and Management Committee to define and implement action plans.

At Interseguro, the Voice of the Customer Program, together with customer research and interviews, provides qualitative and quantitative insights used to improve products, services and customer experience.

3. Customer service improvement mechanisms for disabled or elderly customers

Across IFS business units, customer service practices incorporate accessibility and inclusion considerations to help reduce barriers and provide appropriate support to customers with disabilities, elderly customers and other groups requiring differentiated assistance.

Interbank has strengthened its inclusive customer service framework to improve accessibility and reduce service barriers for customers with disabilities and other customers requiring differentiated support. More than 1,600 employees across its nationwide branch network were trained on inclusive service and diversity policies through periodic briefings, awareness and training videos, and internal

communication campaigns. Key improvements included enhanced assistance for customers with hearing disabilities through Diversity, Equity and Inclusion Allies with intermediate Peruvian Sign Language skills and access to specialized interpreters when required; verbal verification procedures for customers with visual disabilities to ensure understanding and security throughout transactions; and adapted service guidelines for neurodivergent customers, including accessible language and consideration of sensory needs. Interbank also introduced the waiver of counter transaction fees for customers with disabilities. These measures were incorporated into the Bank's Inclusive Service Policy Manual, which is periodically reviewed and updated, and are complemented by Interbank's participation in the Inclusion and Accessibility Working Group established under the ASBANC–CONADIS agreement, supporting continuous improvements in financial accessibility and inclusive customer service.

Across Inteligo and Interseguro, additional measures are in place to facilitate access to customer service for people with disabilities and elderly customers. Inteligo's offices in Peru and Panama include accessibility features such as ramps, elevators and adapted restrooms, complemented in Peru by reserved parking spaces for persons with disabilities and assistance from security personnel when required.

At Interseguro, accessibility measures include a customer service information brochure available in Quechua and Braille, as well as preferential service modules for customers requiring priority assistance.

4. Complaint handling and resolution process

IFS maintains a structured complaint management framework across its business units, with defined workflows, investigation processes, monitoring mechanisms and periodic follow-up to support timely and consistent resolution.

Building on the complaint management framework described in IFS's 2025 Sustainability Report, Interbank further strengthens oversight through Internal Audit reviews of market conduct management, including reports prepared by the Market Conduct Officer and cases escalated to INDECOPI, with relevant findings reported to the Board of Directors. Interbank also maintains a preventive approach

to market conduct, supporting business teams in the early identification of potential risks and implementing corrective and regulatory measures as part of continuous improvement. In 2025, the Bank completed 100% of its annual market conduct work program, achieving an overall "Good" assessment.

At Inteligo, customers receive confirmation that their complaint has been received. Interfondos automatically confirms complaints submitted through its virtual Complaint Book, while Inteligo SAB provides confirmation upon completion of the digital complaint registration process. Inteligo Bank also generates an automatic confirmation for complaints submitted through its web form. Inteligo SAB and Interfondos inform customers of a maximum resolution period of 15 business days, with Interfondos additionally monitoring compliance with this timeframe through its GIRU alert system.

At Interseguro, customers receive an email confirming receipt of their complaint, together with a form containing a summary of the complaint and a unique identification code that facilitates case traceability. Complaint forms also communicate the applicable resolution timeframe: 15 business days, or 15 calendar days for microinsurance products.