

 Intercorp Financial Services

Sustainability Update

Shareholders Meeting Presentation

March 2024



Agenda

01

Sustainability
Framework

02

Update 2023

03

Focus Areas 2024



Sustainability Framework



Operating **Sustainability Framework**

Strategic Goal

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

Environmental

Foster a culture of respect for the environment

Social

Foster a culture of responsible management for society

Governance

Reinforce the culture of corporate governance, transparency & ethics

Focus Areas

IFS

- Eco-efficiency

- Transformational Talent
- Human Rights

- Corporate Governance
- Cybersecurity

Clients

- Sustainable Finance
- Climate Strategy

- Financial Inclusion
- SME Development

- ESG Impact Metrics

Society

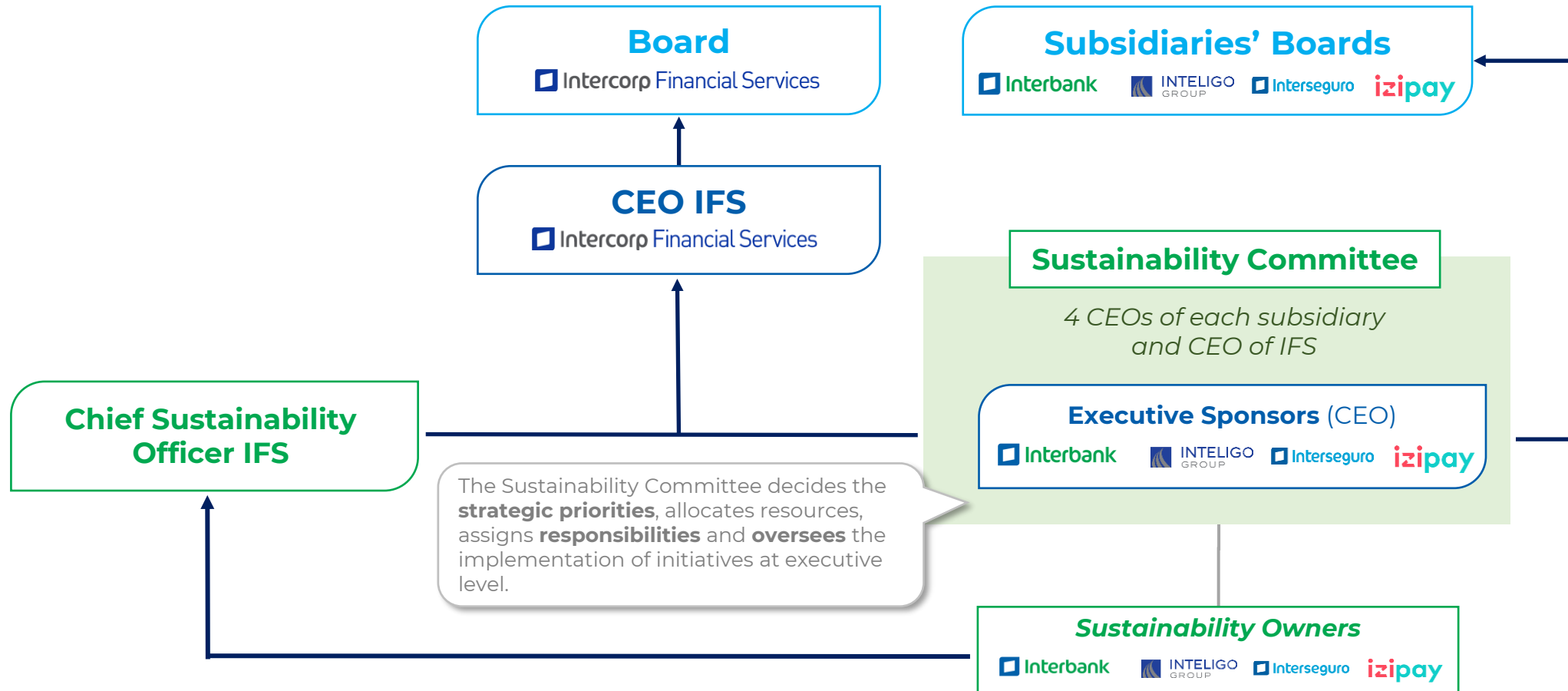
- Corporate Citizenship
- Public Works for Taxes

- Transparency Culture

Sustainability Culture



Operating Governance Structure



Update 2023



Continuing to build on **our leadership**

Social



Interbank #1



Interbank #5
Inteligo #6
Interseguro #10
Izipay #10



Interbank #2
Interseguro #8



Interbank #5



Interbank #6
Interseguro #9



Interbank #7
Interseguro #11



Interbank for
Aprendemás



Interbank #7
Interseguro



Interbank #7
Interseguro

Governance



Interbank Top 10
Most Admired
Companies Peru



IFS in S&P/BVL
ESG Index Peru



Interbank #2



Interbank #1



Interbank for
Corporate Governance



Izipay 3 Creative
Entrepreneurship
Awards 2023

Environmental



Carbon Print Peru
Level 3 – Interbank
Level 3 – Interseguro
Level 2 – Inteligo
Level 2 – Izipay



Interbank
certified 100%
Renewable
Energy in
main building



Results **CSA 2023**

S&P Global
Ratings

Intercorp Financial Services
Banks

Sustainability Yearbook Member

**S&P Global Corporate Sustainability
Assessment (CSA) Score 2023**

S&P Global CSA Score 2023: 61/100

Score date: February 7, 2024

The S&P Global Corporate Sustainability Assessment (CSA) Score is the S&P Global ESG Score without the inclusion of any modelling approaches. Position and scores are industry specific and reflect exclusion screening criteria. Learn more at <https://www.spglobal.com/esg/csa/yearbook/methodology/>

S&P Global



 **Intercorp Financial Services**

61 pts

Percentile 92
(+2 vs 2022)

+11 pts vs 2022
environmental dimension



Highlights from 2023

Environmental

Eco-efficiency

- Izipay first Carbon Footprint measurement and third-party verification
- All subsidiaries measuring and managing Carbon Footprint

Sustainable Finance

- Interbank published Sustainable Financing Framework with SPO by S&P.
- Total ESG commercial disbursements / commitments up to US\$195MM

Climate Risk Management

- Interbank's new SARAS aligned with Equator Principles and IFC Performance Standards
- Building towards TCFD disclosure (2024 KPMG Climate Risk consultancy)

Social

Transformational Talent

- 50.04% share of women in all management positions (+0.8% vs. 2023)
- Focus on upskilling of digital talent and increasing inclusion of talent with disabilities
- Development of Employee Resource Groups in Interbank (Women, People with Disabilities, LGBTQI+)

Financial Inclusion

- +1.2MM sessions in AprendeMás, digital financial education platform
- 758K micro-merchants receive free and immediate digital payments through IzipayYa, increasing transactions by 38% vs. 2022

Governance & Economic

Corporate Governance

- Updated IFS Sustainability Policy
- Climate Governance at Board Committee Level at Interbank

Cybersecurity

- Appointment of new CISO at IFS level

International Standards

- CSA Score 61 (Included in Sustainability Yearbook 2024)
- First IFS Sustainability Report 2023
- All subsidiaries now members of UN Global Compact

Sustainability Culture

94% of employees believe that sustainability is valued and promoted in their subsidiary



SUSTAINABILITY WEEK IFS



SUSTAINABILITY FAIRS

Focus Areas 2024



Focused on **3 main areas** in 2024

Climate Strategy

- ✓ Aligned to sustainability **disclosure standards**



Securities and Exchange Commission



- ✓ Leading with  **Interbank**

- 1 Climate Governance Structure
- 2 Phase 1 of Climate Risk Strategy
- 3 Emissions reduction targets

Sustainability Culture

- ✓ Strengthening **Board** skills in sustainability
- ✓ Specialized training for **leaders** and ESG Champions
- ✓ Sustainability training and activities for all **work-force**
- ✓ Enhance reputation with **external stakeholders** aligned with business purpose & sustainability goals



SUSTAINABLE BUSINESS

Reporting & Transparency

- ✓ Incorporating new reporting **standards & frameworks**



- ✓ Aligned to requirements of leading **ESG Ratings**

S&P Global
Ratings



- ✓ Strengthening platform wide **strategic narrative**



IFS Climate strategy

Aligned with SEC Disclosure Rule*

	IFS 2024	IFS 2025
✓ Financial Statements		
✓ Expenditure, losses, capitalized costs due to severe weather events	TBD	TBD
✓ Expenditures and losses from the purchase of carbon offsets and RECs	TBD	TBD
✓ In other SEC filings		
✓ Scope 1 and Scope 2 emissions	●	●
✓ Board and management climate risk governance	●	●
✓ Climate risk strategy and management	●	●
✓ Climate related targets	●	●



*Enacted March 2024: Mandatory Disclosure for year end 2025

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