

Responsible Business Strategy

Sustainability Report 2025

www.intercorp.com.pe



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Introduction



CEO Letter to stakeholders

Luis Felipe
Castellanos
IFS CEO



Dear Stakeholders, At Intercorp Financial Services, our purpose is to build financial well- being, together.

We do this by supporting people and businesses to move beyond everyday needs towards long-term aspirations, while contributing to a more inclusive and resilient society. This purpose guides the way we serve more than 6.9 million clients, enables collaboration across our financial platform, and creates sustainable value over the long term.

In 2025, we remained focused on what really matters, trust, customer experience, and responsible growth, while executing our strategy with discipline across our platform. The development of digital capabilities is central to this progress, as it allows us to make financial services simpler, safer, and more accessible. As more clients choose digital channels, we reduce friction, increase transparency, and expand access at scale. As a result, in our banking business, 84% of retail and 74% of commercial clients interact with us only digitally. In insurance, direct digital sales grew 25% year over year. In payments, PLIN transactions increased 48%, and small business flows through Izipay grew 60%.

We also strengthened collaboration across our business units to deliver more connected solutions. This coordination allows us to respond faster to customer’s needs and offer more integrated financial journeys. This stronger coordination not only improves how we serve our customers but also supports our broader goal of expanding financial inclusion.

For us, financial inclusion goes beyond access: it also means giving people the knowledge and tools to make informed decisions. In 2025, our digital financial education platform Aprendemás reached more than 2.5 million Peruvians. In parallel, more than 3,400 entrepreneurs used Excuela, Izipay’s digital platform for financial education and business development. We also launched INpulso Financiero, a multi-year financial education roadmap developed with Innova Schools to build financial capabilities early, together with teachers, students, and families.

In 2025, our sustainable loan portfolio grew 45%, reaching more than USD 540 million in green, social, and sustainability-linked loans. On the investment side, S/ 13,198.61 million of assets under management were evaluated using our ESG criteria questionnaire, representing 30 % of our combined assets under management. These efforts reflect our commitment to responsible growth and disciplined ESG integration.

Trust and reputation are essential to building the country we dream of. In this context, we are proud that IFS was included in S&P Global’s 2026 Sustainability Yearbook, recognizing our sustainability leadership with a score of 78 (+9 year over year).

Finally, none of this progress would be possible without our people. We continue to strengthen talent and build capabilities across the organization, reinforced by external recognition across our family of companies, including being ranked among Peru’s Best Companies to Work for (Great Place to Work Peru), reflecting our commitment to an environment where teams can grow, innovate, and deliver for our clients.

Responsible growth enables us to deliver stronger solutions for our clients, create opportunities for people and communities, and build lasting value for our shareholders.

We believe long-term
success requires balancing
performance with
responsibility.

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Zelma Acosta-Rubio
IFS Chief
Sustainability Officer



At IFS, we manage sustainability as a strategic pillar embedded in how we govern the organization and how we create value across our financial platform.

Through our business units, banking, insurance, digital payments, and wealth management, we translate sustainability priorities into measurable actions, and long-term outcomes for our clients and stakeholders.

Governance is central to making this integration consistent and effective. From IFS, we set the overall direction and provide coordination, while each business unit designs and executes initiatives aligned with its business model and priorities. This approach enables execution close to business, while ensuring a shared vision and common standards across the holding.

We also work closely with teams across the organization to turn sustainability into practical initiatives that strengthen performance and service delivery. By building capabilities, providing

guidance, and supporting the incubation of new ideas, we help businesses implement solutions that can be sustained and scaled. Looking ahead, continuing to strengthen skills, particularly in artificial intelligence and emerging technologies, will be critical to adapt and innovate in a rapidly evolving environment.

This model has helped us strengthen priority areas such as sustainable finance, responsible investment, financial inclusion and literacy, cybersecurity and data privacy, and the responsible use of artificial intelligence.

We are guided by a clear principle: alignment between our commitments and our capacity to deliver.

By working collaboratively across our family of companies, we use sustainability as a lever to strengthen our business, enhance client experience, and create long-term value.

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The Best Places for
LGBTIQ+ Talent
Certification



Merco ESG
Responsibility 2025

#4 Interbank
#1 izipay – Financial
Category



GPTW 2025

+1000 employees

#1 Interbank

#8 Interseguro

Up to 1000 employees

#5 Izipay

#6 Inteligo Group

Great
Place
To
Work®

Certificada
MAR 2024 - MAR 2025
PERÚ

Top
Performers
ELSA 2025

Interbank
Inteligo Group
Interseguro

ELSA
AWARDS

IZO 2025

#1 Interbank
Best Banking
Company in Peru



GPTW DEI 2025

#2 Interbank
#9 Interseguro
#19 Inteligo Group



UN Global
Compact
recognition



"Voces!" (anti-
workplace sexual
harassment program)
added to the best-
practice repository

GPTW Woman
2025

#2 Interbank

#6 Interseguro

#12 Inteligo
Group



Certificación
Aequales 2025

Interbank as a leading
company in Peru in
gender equality and
diversity



GPTW Sustainable
Management 2025

#5 Interbank
#13 Interseguro
#17 Izipay
#20 Inteligo
Group



Pro Inversión
Oxl Raymi 2025

Interbank
Company with the
largest investment in
tax-for-infrastructure
projects for transportation
infrastructure

OXI RAYMI
2025

Empresas que
Transforman
Certification
2025

IzipayYa



Merco Talent

#3 Interbank



Top of Mind 2025

#3 Interbank

Preferred company for
professionals under 35
in Peru, according to
Top of Mind (TOP) study



EFY TECH

#1 Interbank

Preferred company
by tech professionals
under 35



EFY Employers
fur youth

#4 Interbank
Preferred company by
tech professionals under
35



Best Internship
Experiences

#7 Interbank

Preferred company
for interns



Merco
Enterprices
2025

#6 Interbank



2025 ESG Update

Foster business with sustainable focus:



+US\$540
million mobilized in our commercial sustainable finance portfolio.



+1.2 million
microbusinesses receive free and immediate digital payments through IzipayYa.



+\$34,000
clients have accessed accessible insurance products through Vida Cash and Rumbo.

Activate for climate change:



First calculation of financed emissions, covering 18% of Interbank's commercial portfolio, including the agriculture, fisheries, and energy sectors.



Specialized workshops delivered to banking and risk teams to identify climate technology financing opportunities within key sectors, strengthening internal capabilities to support the low-carbon transition.

Promote change makers:



+200
employees enhanced their sustainability knowledge and skills through workshops and sustainability talks by experts, covering topics such as financial wellbeing, IA for sustainable development, sustainable finance, climate change, ESG regulations, and management frameworks.



+40 000
female employees, clients and members of our community have been impacted by our development and leadership program GO WOMAN.

Trust and reputation to build the country we dream of:

IFS was included in the 2026 Sustainability Yearbook of S&P, recognizing our leadership in sustainability (score 78, + 9 YOY).



How to Read this Report

GRI 2-2 GRI 2-3 GRI 2-4 GRI 2-5 GRI 2-14



Through our Sustainability Report, we disclose our performance on environmental, social and governance (ESG) factors, aligned with our materiality topic.

This report provides accountability for the activities, results and impacts generated by InterCorp Financial Services INC (IFS) and its business units during the period from January 1 to December 31, 2025.

The scope of the information included in this document covers the companies in which IFS have full ownership (i.e. 100% voting rights):

- Interbank – Banco Internacional del Peru S.A.A.
- Interseguro - Interseguro Compañía de Seguros S.A.
- Inteligo – Inteligo Group Corp, which includes:
 - Inteligo Bank – Inteligo Bank Ltd.
 - Inteligo SAB – Inteligo Sociedad Agente de Bolsa S.A.

- Inteligo USA – Inteligo USA Inc.
- Interfondos – Interfondos S.A. Sociedad Administradora de Fondos
- IPH – Inteligo Peru Holdings S.A.C.
- Veltria – Veltria Advisor Corp.¹
- PMP – Procesos de Medios de Pago S.A, which includes:
 - Izipay – Izipay S.A.C.

All material activities consolidated for financial reporting purposes are covered in this report. The environmental and social indicators disclosed have been verified by an independent third party. The assurance process is based on the following criteria:

- The assurance engagement was conducted in accordance with the internationally recognized standard ISAE 3000.
- The assurance statement includes a declaration of independence, confirming that the assurance provider has no conflict of interest related to the verification of the Company´s environmental and social data.
- The scope of the assurance clearly indicates coverage of environmental KPIs.
- The scope of the assurance clearly indicates coverage of social KPIs.
- The assurance level provided is limited assurance.

This report is prepared annually in accordance with international best practices, including the Global Reporting Initiative (GRI), Universal Standards and Sustainability Accounting Board Standards (SASB) for Commercial Banking, Consumer Financing, Mortgage Financing, and Custody and Insurance Activities.

In addition, we report on our progress, commitments and contributions toward the United Nations 2020 Agenda and its 17 Sustainable Development Goals (SDGs). This report also reflects our commitment to work on the 10 principles of the United Nations Global Compact.

To facilitate navigation:

- References to the applicable GRI and SASB Standards disclosures are indicated at the beginning of each relevant section.
- Annexes at the end of the report include the GRI and SASB context indexes, as well as the independent assurance statements.
- For comments, feedback or questions regarding this report, please contact:

 Liliana Huarcaya
lhuarcayae@intercorp.com.pe

¹ In 2025, Inteligo Group acquired Veltria. This subsidiary is not included in the scope of this report, as the integration of its ESG management and data is expected to be implemented progressively.

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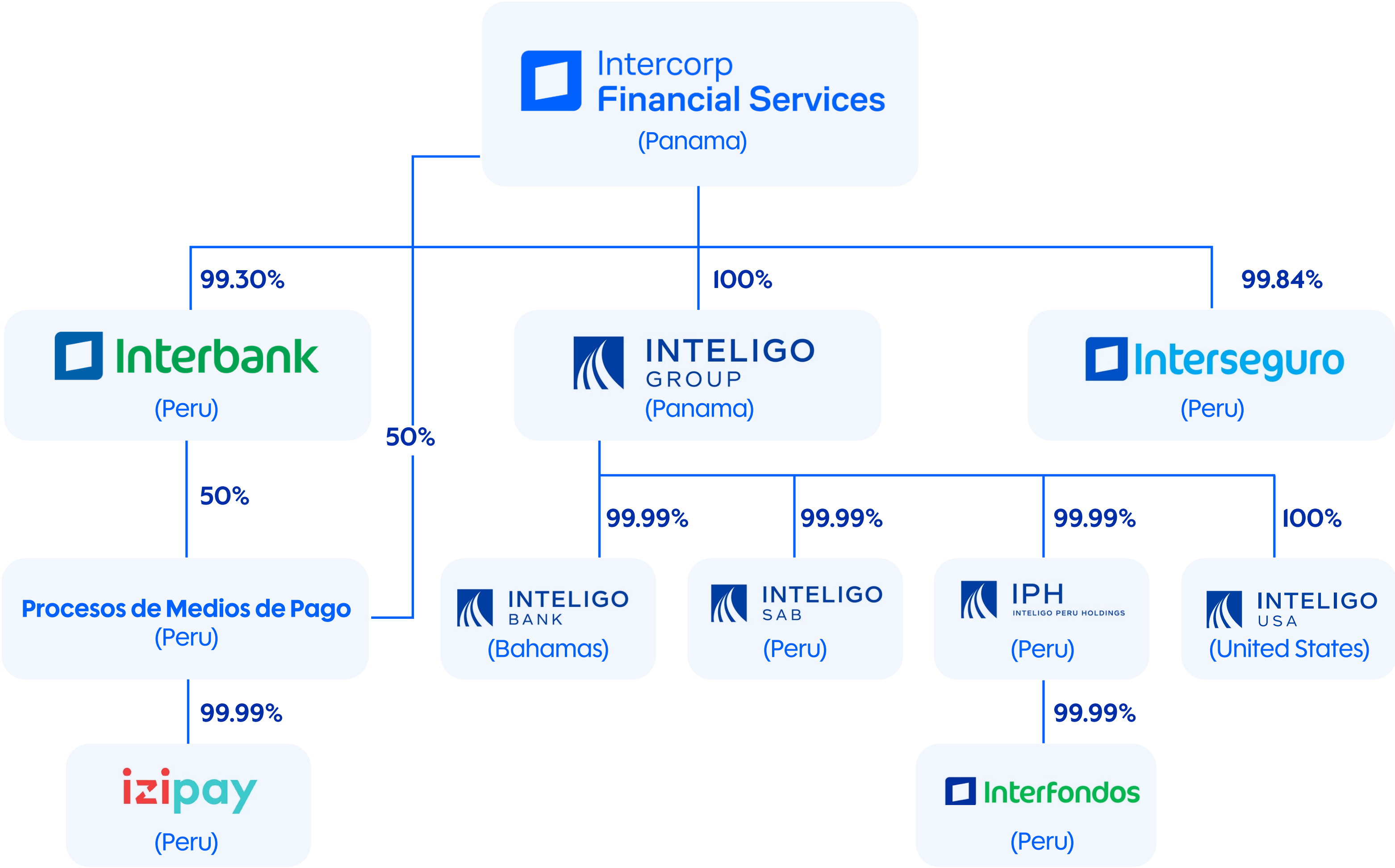
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About IFS

Corporate structure

GRI 2-1 GRI 2-6

IFS is the financial holding company of Intercorp Group. We are a leading group of banking, insurance, wealth management and payment services for retail and commercial clients across Peru.



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Purpose: We stand with Peruvians so they can achieve their dreams, today.

Location: Peru

Business lines: Interbank offers a comprehensive range of retail and commercial banking products and services to individuals, large corporations and small and medium-sized enterprises (SMEs).



Purpose: We make it easy for Peruvians to move forward with confidence and security.

Location: Peru

Business lines: Interseguro provides a broad portfolio of retirement, savings, life, unemployment and other insurance products, primarily serving retail clients.



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

Location: Panama, Bahamas, United States, Peru.

Business lines: Inteligo Group operated through five subsidiaries (collectively referred to as Inteligo Group) covering the following activities:

- **Inteligo Bank:** banking services and wealth advisory services.
- **Interfondos:** administration and management of mutual funds and investment funds.
- **Inteligo SAB:** investment advisory, securities transactions and fixed-income placement services.
- **Inteligo USA:** investment advisory services for clients of Inteligo Group.
- **Inteligo Peru Holdings (IPH):** provides shared services and operational efficiencies to Inteligo Group.



Purpose: We challenge what doesn't make sense to make buying and selling easier.

Location: Peru

Business lines: Izipay provides a comprehensive digital ecosystem of financial services and technology solutions that enable consumers, individual entrepreneurs, micro-merchants, and small and medium sized enterprises (SMEs) to make and process payments in a secure, seamless, digital and affordable way.

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Strategy

Our purpose is centered on building financial well-being together by delivering profitable solutions and exceptional support that empower our clients to achieve their financial goals and secure a prosperous future.

We are committed to:

- (i) Becoming the leading digital financial platform, with a clear strategic focus on key businesses such as payments, consumer financing, wealth management, and life insurance.
- (ii) Placing clients at the center of our decisions by offering a comprehensive suite of services supported by a superior digital experience and advanced analytics as our key competitive advantages.
- (iii) Fostering a unified approach that leverages top talent, innovation and a collaborative mindset – because together, we are stronger.



To achieve these priorities, we focus on five strategic pillars:

- 1 Innovation and growth:** Promoting a culture of continuous innovation and collaboration to unlock new revenue opportunities by accelerating core businesses, driving transformation, and exploring new market niches - while capitalizing on synergies across our operations.
- 2 Technology excellence:** Developing a resilient, secure, and scalable technology platform to support current operations and future growth.
- 3 AI-driven capabilities:** Becoming an AI-driven organization that strengthens risk and commercial management capabilities through a deeper understanding of client behaviors and preferences.
- 4 Talent and agility:** Attracting and developing top talent within a remote-first, agile organizational model.
- 5 Sustainable leadership:** Positioning IFS as a leader in sustainable operations within our segments in Peru.

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Our responsible business model

At IFS, we recognize the critical role that the financial sector plays in enabling the transition toward a more sustainable economy. Accordingly, we integrate ESG criteria into our decision-making processes and core business operations.

We understand that operating responsibly drives long-term value creation and strengthens our relationships with stakeholders, serving as a key differentiator in increasingly competitive markets. Our responsible business strategy is structured around three main pillars, which collectively contribute to fulfilling our purpose of building financial well-being, together.

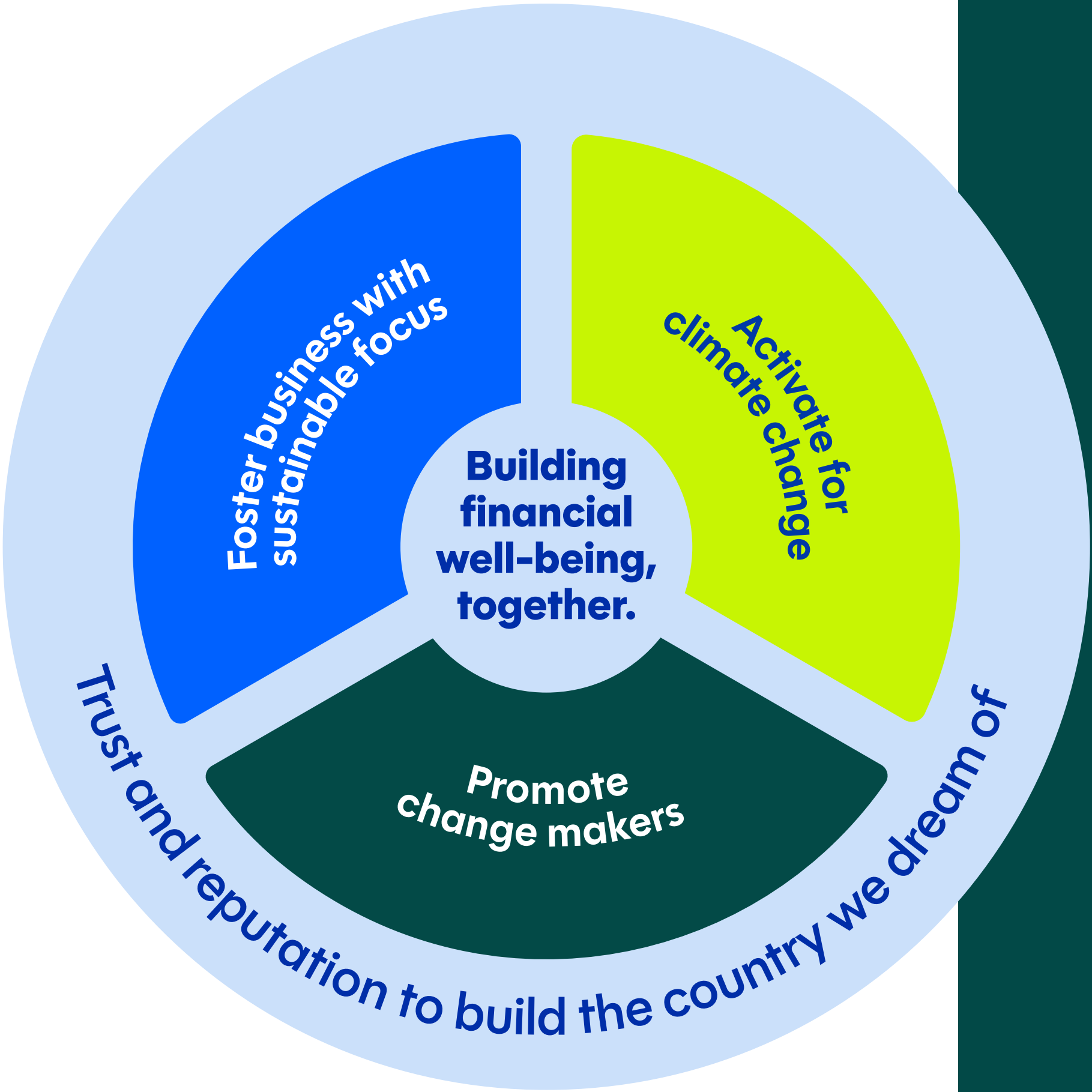
Even though our sustainability strategy is embedded in the daily operations of each business unit, every entity operates independently while aligning with the overarching guidelines established by our Chief Sustainability Officer and the Board of Directors.

Our Sustainability Policy, updated by the Board in 2024, includes the following principles:

- Ethics and Integrity
- Human Rights
- Development and Inclusion
- Service and Innovation
- Environmental and Climate Commitment
- Partnership and Public Engagement



For more information, visit
[Sustainability Policy](#)



Building together

GRI 2-27, 415-1

We recognize the unique role of the financial sector in enabling the transition toward a more sustainable economy. Therefore, we are committed to integrating ESG criteria into our decision-making processes and contributing to the strengthening of the financial system.

We actively engage with key stakeholders and participate in relevant industry initiatives to support the sustainable transformation of the Peruvian financial sector, focusing on material topics such as sustainable finance, climate change, financial inclusion and education, SME development, cybersecurity, and ethics.

We also seek to ensure that the associations and initiatives in which we participate are aligned with international frameworks such as the Paris Agreement and the UN Global Compact.

Interbank, as a member of ASBANC, participates in the Green Protocol, a joint public-private initiative to promote the transition toward a green economy. In addition, it is a signatory to the Equator Principles, reinforcing its commitment to responsible project finance.

Furthermore, three of our four business units are members of the United Nations Global Compact, leveraging this platform to foster collaboration and advance initiatives aligned with the Sustainable Development Goals (SDGs). In addition, IFS's Chief Sustainability Officer serves on the Board of Directors of the UN Global Compact in Peru.

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Partnerships for development

GRI 2-28

We firmly believe that collaboration between public and private actors accelerates sustainable development and contributes to the economic and social growth of the country.

For this reason, we consider it essential to actively engage with national and international institutions.

Reinforcing our commitment to global sustainability initiatives, we are members of the UN Global Compact. Moreover, Interbank has further strengthened its position by adhering to the UN Global Compact’s Forward Faster Initiative.

Our main partnerships with national institutions:

Association of Peruvian Banks

(Asociación de Bancos del Peru, ASBANC)

Topics: Financial education and inclusion, regulation, payment systems, market conduct and banking law.

Peruvian Institute of Business Action

(Instituto Peruano de Acción Empresarial, IPAE)

Topics: Institutional development, market economy, business leadership, and education in Peru.

Peru Sostenible

Topics: Raising awareness, training, and mobilizing business leaders to integrate sustainability into their management practices.

Peruvian Association of Insurance Companies

(Asociación Peruana de Empresas de Seguros, APESEG)

Topics: Consumer rights and transparency of information for clients in the insurance market.

Peruvian Association of Fund Administrators

(Asociación de Administradoras de Fondos del Peru)

Topics: Representation of the fund managers industry in Peru, promotion of mutual and investment funds; regulatory technical support; transparency of information to investors; and adoption of best practices and high industry standards.

Panama Banking Association

(Asociación Bancaria de Panamá)

Topics: An apolitical, non-profit organization that brings together public and private banking entities operating within the Republic of Panama and internationally.

Peruvian Association of Brokerage Firms

(Asociación de Sociedades Agentes de Bolsa del Peru, ASAB)

Topics: An apolitical, non-profit organization that brings together public and private banking operating within the Republic of Panama and internationally.

SUMARSE

Topics: Mobilizing the private sector and other society actors to build a shared future by promoting knowledge exchange and collaboration, and laying the foundations for sustainable economic, social, and environmental progress in Panama.

AIBT

(Association of International Banks & Trust)

Topics: Industry representation and regulatory engagement. AIBT represents banks and trust companies operating in The Bahamas and serves as a platform for dialogue with the government, industry regulators, and comparable international associations.

In addition, our business units adhere to the following international initiatives in favor of sustainable business development:



United Nations
Global Compact

United Nations Global Compact: Seeks to involve companies in the promotion of sustainable and responsible business practices, aligned with the UN Sustainable Development Goals. In 2023, Interbank became a member of the first Board of Directors of the UN Global Compact in Peru.



For more information, visit [Interbank joined in July 2014](#)



For more information, visit [Interseguro joined in September 2022](#)



For more information, visit [Inteligo Group joined in July 2023](#)



EQUATOR
PRINCIPLES

Equator Principles Association: This association focuses on promoting sustainability and social responsibility in education, integrating ethical principles and teaching practices related to sustainable development.

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2025 Major contributions to trade associations							
Business Unit	Trade association	S/					
Interbank	Interbank Association of Peruvian Banks (Asociación de Bancos del Peru, ASBANC) Association of private banks and financial institutions in Peru, which promotes an alignment of the companies it represents on various issues that are relevant to them.	1,780,785.69					
Interseguro	Peruvian Association of Insurance Companies (Asociación Peruana de Empresas de Seguros, APESEG) Peruvian association of insurance and reinsurance companies, in which Interseguro participates in the design of frameworks that may affect the company, while using the platform to better comply with existing obligations.	1'337,525.49					
Inteligo Group	Peruvian Association of Fund Administrators Interfondos participates in regulatory discussions regarding issues that impact mutual and investment fund managers.	10,835,052.33					
		FY 2022	FY 2023	FY 2024	FY 2025		
					Interbank	Interseguro	Inteligo Group
							Total
Lobbying, interest representation or similar		0	0	0	0	0	0
Local, regional or national political campaigns/ organizations/ candidates		0	0	0	0	0	0
Tax-exempt trade associations		2,170,917	3,018,945	2,404,533.36	1,780,785.69	1,337,525.49	122,345.79
Other (e.g., expenses related to ballot measures or referendums)		0	0	0	0	0	0
Total contributions		2,170,917	3,018,945	2,404,533.36	1,780,785.69	1,337,525.49	213,182.77



IFS and its business units are prohibited from making any direct or indirect political contributions or donations to political parties and related institutions, and we restrict our employees or third parties from making them on our behalf.

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Our Prioritized Material Topics

GRI 3-1, 3-2

In 2024, IFS conducted a Double Materiality Assessment to comprehensively identify and assess the most relevant material topics for the company. This process incorporated both financial and impact driven perspectives, ensuring a holistic understanding of material issues.

The assessment followed a structured approach:

- 1

Benchmarking and research: We analyzed trends within the financial sector to identify key issues and emerging risks.
- 2

Materiality workshop: We held workshops with internal stakeholders to identify and define the material topics.
- 3

Stakeholder engagement: Surveys were conducted with over 800 external stakeholders to gather insights. The process was designed to address both the “inside-out” perspective (financial) and the “outside-in” perspective (impact).
- 4

Executive level validation: The findings were reviewed and approved by IFS Sustainability Executive Committee composed of IFS CEO and each business unit CEO.



	Material Topics	Opportunities/ Positive Impacts	Risks/ Negative Impacts
1	Innovation and digitalization	• Innovative digital financial services and products. • Promotes access to new markets and clients. • Contributes to financial inclusion through more accessible financial services and products.	• Heightened reliance on technology may increase the likelihood of operational issues. • Disruptive innovation by fintechs and insurtechs may result in increased competition.
2	Ethics and Compliance	• Strengthens client loyalty and attracts new clients seeking trustworthy financial institutions. • Contributes to an ethical and resilient financial ecosystem.	• Potential risk of corruption and money laundering. • Potential sanctions and fines due to regulatory non-compliance. • Potential loss of clients due to reputational damage and reduced credibility.
3	Cybersecurity and information security	• Enhances client trust and provides a competitive edge. • Avoids costly recovery efforts, legal fees, and reputational damage, ultimately leading to significant cost savings. • Contributes to a sound financial system.	• Could compromise sensitive client information, leading to potential misuse and harm. • Could negatively affect our reputation or results of operations, potentially resulting in litigation.
4	Business resilience	• Enhances client trust and loyalty by demonstrating the ability to maintain operational effectiveness during disruptive external events. • Identifies assesses, and mitigates risks before they materialize, protecting its profitability and financial stability. • Strengthens the ability to adapt to environmental and climate risks.	• Inability to adapt and provide financial services during disruptive events, which could lead to financial losses. • Potential reputational damage and loss of clients due to operational failures caused by unforeseen events.
5	Customer Experience	• Higher client retention and loyalty, which increases sales and revenues. • Strengthens the reputation of the financial industry, which promotes financial inclusion.	• Lower client satisfaction (NPS) may decrease sales and increase claims. • Loss of client trust may hinder financial inclusion.
6	Talent's management and inclusion	• Brings diverse perspectives, fostering innovation. • Contributes to a culture of diversity and inclusion.	• Loss of key employees who may feel undervalued or excluded, whichcan lead to disengagement and higher turnover.
7	Data Analytics	• Facilitates the delivery of personalized banking services, enhances risk assessment processes, and ultimately boosts profitability and client satisfaction. • Generates new jobs specializing in artificial intelligence and data analytics.	• Requires adherence to increasingly stringent regulations, leading to higher compliance costs and potential penalties for non-compliance. • May expose the bank to greater risk of cybersecurity threats. • Displacement of employees due to task automation through AI.

The main outcome of this process was the identification of seven prioritized material issues, which represent the most significant impact on our business, the environment, and society, while also contributing to long-term value creation.

The material topics outlined above are the result of our Double Materiality Assessment process, which is updated every 3 years.

These topics are closely aligned with our company’s purpose and strategic vision and are integrated into our overall risk management framework. Notably, the top three material issues identified through this process have a direct influence on IFS and its business units, as they drive value creation, improve operational efficiency and competitiveness, and strengthen trust and reputation.

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Governance

GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-15, 2-17, 2-18



At IFS and our business units, we are committed to establishing and upholding corporate governance practices that meet the highest market standards.

Our governance framework is designed to promote sound decision-making, accountability, and long-term value creation across the holding.

To this end, we adhere to the Code of Good Corporate Governance for Peruvian Companies approved by the Peruvian Securities Market Superintendency ("SMV", for its acronym in Spanish), which is based on the OECD Principles of Corporate Governance.

In addition, IFS and its business units implement internal corporate governance regulations, policies and guidelines, approved by our respective corporate bodies. These instruments govern organizational activities and decision-making processes, and contribute to fostering transparency, trust, equal treatment, and integrity in our relationships with stakeholders.

In accordance with Peruvian securities market regulations, IFS and certain business units publish, as appropriate, annual reports, corporate governance self-assessments and sustainability practices required by the SMV for supervisory purposes.

The regulatory framework for corporate governance practices at IFS is outlined in the following documents:



For more information, visit [the Policies](#)

Ethic and Compliance Policies

- Corporate Code of Ethics
- Code of Internal Rules of Conduct
- Corporate Ethics and Compliance Policy
- Corporate Anti-Corruption Policies and Guidelines (FCPA)
- Corporate Whistleblower Hotline Management Policy
- Anti-Money Laundering and Terrorist Financing Prevention Policy - Client Due Diligence Guidelines
- Corporate Dodd-Frank Policy
- Insider Trading Policy
- Related Party Transactions Policy

Core Governance Policies

- Bylaws
- Corporate Governance Guidelines
- Audit Committee Policies



Other Key Policies

- Sustainability Policy
- Tax Policy
- Human Rights Policy
- Diversity and Inclusion Policy
- Occupational Health and Safety Guidelines
- Non-Discrimination and Anti-Harassment Policy
- Excerpt of Cybersecurity and Information Security Policy

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Board Composition

GRI 2-11, 2-9, 2-10, 405-1

Our Board of Directors consists of seven members, at least four of whom must be independent in accordance with IFS Corporate Governance Guidelines.

Board Election Process

Board members are individually appointed by the General Shareholders' Meeting for two-year terms. In line with the Corporate Governance Guidelines, the Board must encompass a diverse range of skills, knowledge, and experience in key areas relevant to IFS.

Board Diversity

As per the IFS Diversity and Inclusion Policy, we promote diversity considerations in the composition of our business unit's Boards of Directors, encouraging shareholders to consider criteria such as gender, nationality, ethnicity, and educational background, in accordance with the specific needs of each business unit.

We actively promote the inclusion of female candidates throughout the director selection process. When an external third party, such as a headhunting firm or staffing agency, is engaged for this purpose, it must ensure that candidates who meet diversity criteria are included in the list of potential candidates.



For more information, please access to [IFS Diversity and Inclusion Policy](#)

Board Independence

Independent directors at IFS comply with the independence standards established by the New York Stock Exchange and Rule 10A-3 of the Securities Exchange Act, as enforced by the U.S. Securities and Exchange Commission. To ensure adherence to these requirements, each Director's appointment undergoes a rigorous verification process. As part of this process, candidates must submit an affidavit attesting to their independent status. These declarations are reviewed and validated at the shareholders' meeting, after which the Board of Directors formally confirms the independent status of each appointed director.

Related Party Transactions Oversight

In the ordinary course of business, IFS and our business units - including Interbank, Interseguro, Inteligo Group and Izipay – may engage in various transactions with affiliates and related parties. All material transactions involving related parties are assessed by our senior management and our Board of Directors in accordance with specific regulations and internal rules applicable to all third-party transactions. Such transactions are conducted under prevailing market conditions and in compliance with transfer pricing regulations to ensure fairness and transparency.

Material related party transactions are disclosed annually in Form 20-F. In 2025, there were no material party-related transactions executed with any board member.



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Table N° 1: Board of Directors

Name	Position	Age	Independent	Tenure	Gender	International Exp.	Finance Exp.	Other Mandates*
Carlos Rodríguez-Pastor Persivale	Chairman	66	No	18	Male	Yes	Yes	4
Fernando Zavala Lombardi	Non-executive Director	54	No	6	Male	Yes	Yes	4
Felipe Morris Guerinoni	Non-executive Director	72	Yes	18	Male	Yes	Yes	3
Cayetana Aljovín Gazzani	Non-executive Director	59	Yes	6	Female	Yes	No	3
Alejandro Sandoval Zavala	Non-executive Director	53	Yes	1	Male	No	Yes	0
Guillermo Martínez Barros	Non-executive Director	67	Yes	6	Male	Yes	Yes	2
Hugo Santa María Guzmán	Non-executive Director	62	No	6	Male	No	Yes	3
Avg or %		61	57%	8	14% women	71%	86%	2

*This refers to other mandates, excluding IFS, in publicly listed companies.

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Members of
the Board of Directors

Our Board of Directors consists of 7 directors, at least 4 of whom are independent. In addition, 14% of the members are female and the average tenure on the Board is 8 years.

The chairman of the Board, Carlos Tomás Rodríguez-Pastor Persivale, is not an executive of IFS and does not qualify as independent. In accordance with corporate governance guidelines, the Company’s business activities are carried out by its officers and employees under the direction of the CEO and under the supervision of the Board of Directors.

Carlos Tomás Rodríguez
Pastor Persivale

Chairperson, non-executive and non-independent director

Education: B.A. in social sciences from the University of California at Berkeley and an M.B.A. from the Amos Tuck School of Business at Dartmouth.

Experience: Chairman of the Board of Interbank since 1995; he served as Interbank’s interim chief executive officer during 2010. In addition, he acts as chairman of Intercorp Peru, Colegios Peruanos, InRetail Peru Corp. and Universidad Tecnológica del Peru, and as director of Inteligo Group Corp., Interseguro and Financiera Oh! S.A., among others.

Lucía Cayetana
Aljovín Gazzani

Non-executive and independent director.

Education: Law degree from Pontificia Universidad Católica del Peru and master’s degree in business administration from Universidad Adolfo Ibáñez de Chile.

Experience: She has served as Director of Interbank since July 2018. She has also served as Minister of Foreign Affairs, Minister of Energy and Mines, and Minister of Social Inclusion. She is also vice president of the Arbitration Court of AMCHAM Peru. Previously, she was a partner of the law firm Miranda & Amado, a member of the board of the Lima Stock Exchange and served as a director of other Peruvian companies and non-profit organizations.

Fernando Martín
Zavala Lombardi

Non-executive and non-independent director.

Education: Bachelor’s degree in economics from Universidad del Pacífico in Lima, an MBA from Universidad de Piura and an MBA from the University of Birmingham in England.

Experience: Director of Interbank since March 2019. He also serves as CEO and director of Intercorp Peru Ltd. And chairman of InRetail Pharma and Homecenters Peruanos, and director of InRetail Peru Corp., Inteligo Group. Corp., Universidad Tecnológica del Peru, Colegios Peruanos, Interseguro, Supermercados Peruanos, Financiera Oh! S.A., Intertítulos and Inteligo Bank, among others. Previously, he served as CEO in Peru and Panama of the multinational company SABmiller, as General Manager of Indecopi and has been director of several companies in Peru, as well as of several business associations and NGOs. In the public sector he was Prime Minister and Minister of Economy and Finance, the latter on two occasions.

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Felipe Federico
Roy Morris Guerinoni

Non-executive and independent director.

Education: Bachelor’s degree in economics from Universidad del Pacifico in Lima, a master’s degree in economics from the University of Pittsburgh and a master’s degree in finance from American University.

Experience: Serves as president of Interseguro and Financiera Oh! and director of Intercorp Peru, Interbank and Inteligo Bank. He served as Executive Vice President of Finance and Planning of Interbank, responsible –among others– for the measurement of market risks and functions of the Assets and Liabilities Committee. He has also worked as a consultant in risk management and asset and liability management in several financial institutions and has been a speaker in several courses and seminars on financial and risk management of financial institutions.

Hugo Antonio
Santa María Guzmán

Non-executive and non-independent director.

Education: B.A. in Economics from Universidad del Pacifico and Ph.D. from Washington University in St. Louis.

Experience: He has served as Director of Interbank since November 2016. He is a partner, manager of economic studies and chief economist at APOYO Consultoría, where he heads the Business Advisory Service (SAE). SAE is the leading economic and business (analysis) service in Peru. At APOYO, he has been leading financial advisory services for more than 20 years for leading companies in diverse industries, such as banking, infrastructure, mining, mass consumption, fishing, among others. He is currently a member of the board of directors of, among others, Sociedad Agrícola Virú S.A., InRetail Peru Corp., Supermercados Peruanos S.A., InRetail Pharma S.A. and Colegios Peruanos S.A. Previously, he was a member of the boards of Banco Santander Peru, Grupo ACP, Compañía Minera Atacocha and Fondo de Reserva Consolidado (investment fund of the Peruvian public pension system) and independent director and chairman of the board of Mibanco. He has been a profesor in postgraduate programs at Universidad del Pacífico, Universidad Peruana de Ciencias Aplicadas and Universidad de Piura.

Guillermo
Martínez Barros

Non-executive and independent director.

Education: Bachelor’s degree in business administration from the Catholic University of Chile, an MBA from the University of Chicago and an MSc in economics from the London School of Economics.

Experience: He has served as Director of Interseguro since 2008. He serves as a director of Financiera OH! S.A., Centros de Salud Peruanos S.A.C., PrimAmérica Consultores S.A. in Chile, among others. He is also director and owner of Inmobiliaria e Inversiones Siete Mares S.A. and director of Evaluación Estratégica de Marketing Scan S.A. and Investigación de Mercado Ebench S.A., among others, in Chile.

Alejandro
Sandoval Zavala

Non-executive and independent director.

Education: Bachelor’s degree in economics from Universidad del Pacifico and MBA from Stanford Graduate School of Business.

Experience: Vice-Chairman in the Board of companies in Grupo Sandoval, a Peruvian group formed by Talma Servicios Aeroportuarios S.A., Aeropuertos del Perú S.A., Dinet S.A. and Inmobiliaria Koricancha S.A., among other entities in Peru, Mexico, Colombia and Ecuador.

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97.86%

IFS Average Board
meeting attendance

7/7

IFS Board members with 4 or
less other mandates in publicly
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Board Accountability

Board Attendance

In 2025, the IFS Board met 7 times achieving an average attendance of 97.86%. This high level of participation reflects the Boards’s commitment to active oversight, strategic guidance, and effective corporate governance.

In August 2024, the Board approved an amendment to the Corporate Governance Guidelines establishing that Directors must attend at least 75% of the Board meetings, reinforcing the importance of consistent participation, ensuring that directors remain fully informed about the company’s operations and strategic priorities, and incentivizing accountability from members.

Board Mandates

A Director may not serve as Director on the Board of more than five companies with securities registered in the Peruvian Public Registry of Securities (*Registro Público del Mercado de Valores*). However, companies within the same economic group shall be considered as single entity for this limitation.

Limitation to Directors’ Liabilities

IFS is committed to supporting its Directors in carrying out their responsibilities in good faith and in the best interests of the Company. The Company provides protection to its Directors against legal or financial consequences arising from actions taken in the course of their duties, provided that those actions relate to Company business and are performed responsibly.

Directors are not held personally liable for the actions or omissions of other Directors. This protection applies even if they have signed documents or acted in response to internal or external requests. However, this protection does not apply in cases where a Director is proven to have engaged in willful misconduct or gross negligence. In such circumstances, personal accountability applies.

Board Training

During 2025, members of the IFS Board of Directors and the Boards of its business units participated in a comprehensive training session focused on ethics and compliance. The program was designed to strengthen the governance capabilities of Board members and addressed key topics, including their roles and responsibilities and those of senior management, corporate integrity principles, anti-corruption regulations (including the FCPA), anti-money laundering (AML) requirements, and insider trading controls.

Board Performance Review

GRI 2-18, 2-19, 2-20

Consistent with the Corporate Governance Guidelines, and to improve governance effectiveness and alignment with Company’s goals, the Board of Directors conducts an annual evaluation of its performance as a collegiate body, as well as the individual performance of its members. This assessment is carried out using a self-evaluation process defined each year and covers the topics outlined in Exhibit I of the Corporate Governance Guidelines, which include, among others, the evaluation of the performance of the Board of Directors in relation to the administration of the Company. This leads to better decision-making and strategic focus on the members of the Board.

The evaluation is conducted during the first quarter following the end of the fiscal year under review. Thus, for fiscal year 2025, the Board’s performance evaluation will be conducted through a self-evaluation process during the first quarter of 2026. In addition, an external evaluation must be conducted at least every two years. The most recent evaluation was conducted in 2025, covering performance for fiscal year 2024.



Board Committees

GRI 2-15

Our audit committee oversees our corporate accounting and financial reporting process, ensuring financial integrity, regulatory compliance, and risk oversight.

Audit Committee

The IFS Audit Committee is fully independent and composed of three members of the Board of Directors. The main responsibilities of the committee include:

Financial & Control:

- Oversee the effectiveness of risk management processes, including fraud risk.
- Review the IFS’ financial reports (earnings, annual & quarterly statements).
- Monitor the effectiveness of internal control systems, with particular attention to related-party transactions.



For more information, visit [Internal Audit Policy](#)

Regulatory:

- Monitor legal and regulatory compliance.
- Establish and oversee complaint procedures for accounting/control issues.
- Review tax compliance and the effectiveness of internal controls over financial reporting.
- Review management’s report on compliance with regulatory indicators established by the Superintendency of Banking, Insurance and Pension Fund Administrators.

External Auditors:

- Appoint, compensate, and oversee the work of external auditors.
- Review external audit reports and assess the independence and performance of external auditors.

For a more detailed description of other Audit Committee responsibilities please visit our [Internal Audit Policy](#).

In addition, each of our business units has specialized Board committees that allow for more efficient supervision and compliance, and they have delegated specific tasks to enhance risk management and internal control.

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Conflict of Interest

To prevent and mitigate conflicts of interest within the Board of Directors, Board members are required to promptly disclose any situation that constitutes, or may constitute, a conflict of interest with the holding, its shareholders or other stakeholders. Such disclosures are submitted to the Board of Directors for review.

Until the Board has assessed the situation and reached a decision, the director involved must refrain from participating in discussions and voting on matters in which a potential conflict of interest may arise.



Compensation

GRI 2-19, 2-20

Board Compensation

In accordance with the company bylaws, shareholders hold the authority to determine the Board of Directors' s compensation.

At the Mandatory Annual Meeting, during which Board members are appointed, shareholders approve the maximum aggregate annual compensation for both the Board of Directors and the Audit Committee for their two-year term.

Following the approval of the overall cap, the Board of Directors sets the compensation payable per session to each Board member and establishes the annual compensation of the Chairman of the Board.

Certain directors also serve on the board of our business units and receive additional compensation for those roles. In accordance with applicable legislation, we do not disclose to our shareholders, or otherwise make public, individual compensation details of our Board members. Instead, compensation is disclosed on an aggregate basis.

For the year ended December 31, 2025, the aggregate annual compensation to our Board of Directors of IFS and its business units totaled S/ 3.3 million.

CEO Compensation

The CEO compensation framework at IFS is designed to align CEO remuneration with the holding's financial performance and the achievement of its strategic goals. This structure incentivizes decisions and actions that support IFS's long-term sustainable growth and value creation.

The CEO's compensation is determined based on a combination of financial and strategic performance criteria, ensuring alignment with IFS ´s overall business priorities:

- **Financial performance:** Performance against core financial metrics such as revenue growth, profitability (net income), return on equity (ROE), and share price, which reflect the holding's financial health and progress towards its financial goals.
- **Strategic objectives:** Performance against qualitative and quantitative indicators related to market share growth, client satisfaction, product innovation, digital transformation, risk management, corporate culture and sustainability, to measure the achievement of IFS's main strategic goals.

Neither IFS nor our business units have adopted a long-term incentive plan for executives; however, Interbank has a retention bonus program for select executives.

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Top Management

IFS’s Top Management is responsible for executing and developing the business strategy and achieving the organization’s medium and long-term objectives.

The Board of Directors is responsible for appointing the CEO. Top management includes the following:



Luis Felipe Castellanos López Torres

Position: Chief Executive Officer

Year of birth: 1970

Year appointed: 2013



Gonzalo José Basadre Brazzini

Position: Deputy Chief Executive Officer

Year of birth: 1970

Year appointed: 2013



Michela Casassa Ramat

Position: Chief Financial Officer

Year of birth: 1973

Year appointed: 2012



Liliana Elcira Vera Villacorta

Position: Chief Accounting Officer

Year of birth: 1974

Year appointed: 2006



Juan Antonio Castro Molina

Position: General Counsel

Year of birth: 1971

Year appointed: 2006



Cecilia Ramirez Riesco

Position: Investor Relations Officer

Year of birth: 1987

Year appointed: 2024



Katia Mercedes Lung Won

Position: Chief Compliance Officer

Year of birth: 1968

Year appointed: 2016



Peter Roekaert Embrechts

Position: Internal Auditor

Year of birth: 1967

Year appointed: 2020



Zelma Francisca Acosta-Rubio

Rodríguez

Position: Chief Sustainability Officer

Year of birth: 1965

Year appointed: 2022

Our Shareholders

The following table sets forth certain information regarding the ownership of outstanding shares as of April 6, 2026:

Shareholders	Shares	%
Intercorp* and business units	81,507,547	70.6%
Other Directors and Officers	33,035	0.0%
Treasury stock	4,375,066	3.8%
Float	29,532,057	25.6%
Total	115,447,705	100.0%

In accordance with the Company’s By-Laws, and to guard minority shareholders’ right, the Board of Directors or the President of the Company must call an extraordinary Shareholder’s Meeting when requested by Shareholders representing at least 20% of the holding’s issued and outstanding shares. This protection is part of our commitment to more transparent governance.

For further information regarding ordinary and extraordinary shareholders’ meetings please visit our By-Laws.



For more information, visit [our By-Laws.](#)

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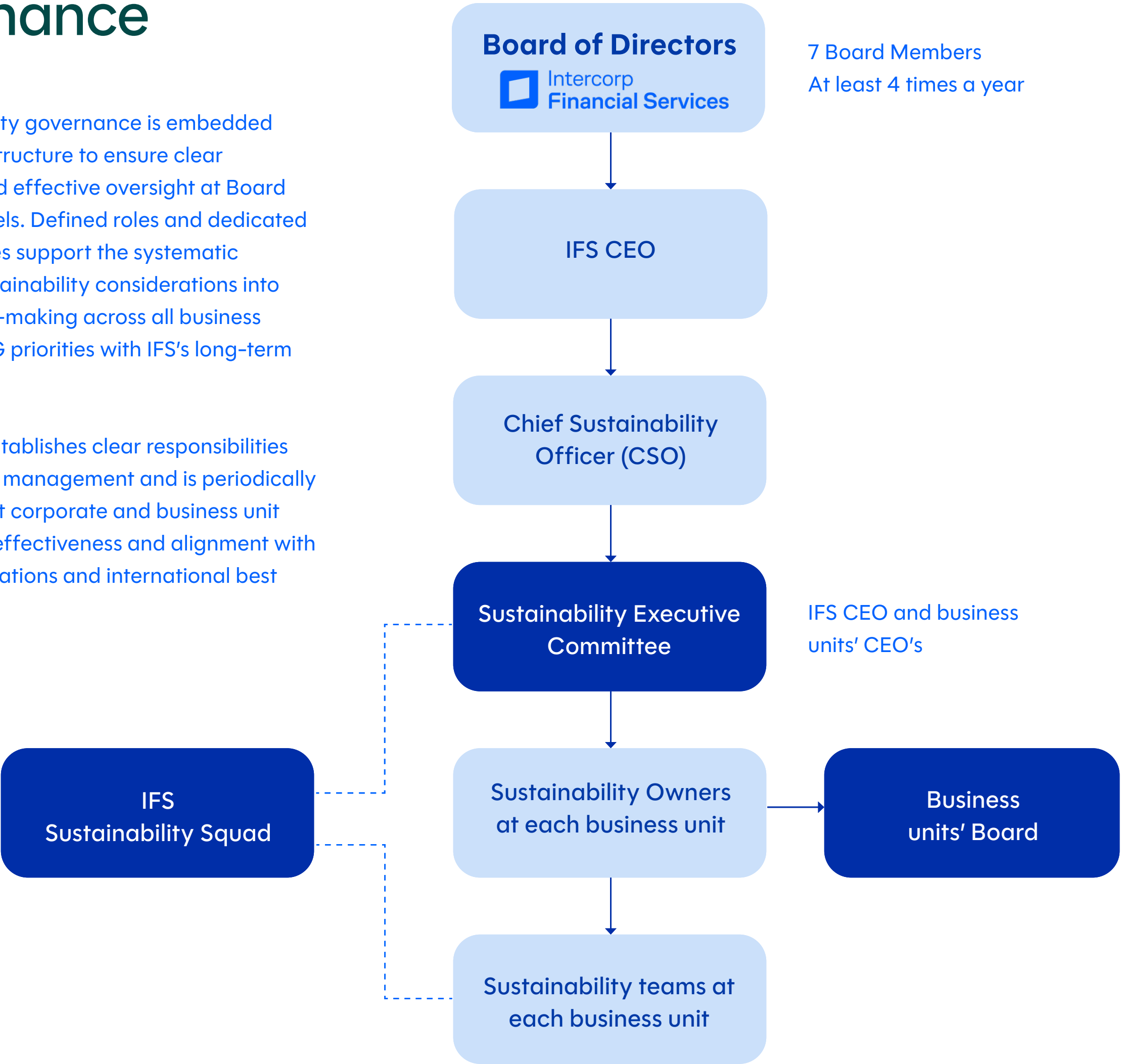
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Sustainability Governance

GRI 2-12, 2-14, 2-17

At IFS, sustainability governance is embedded in our corporate structure to ensure clear accountability and effective oversight at Board and executive levels. Defined roles and dedicated governance bodies support the systematic integration of sustainability considerations into strategic decision-making across all business units, aligning ESG priorities with IFS’s long-term objectives.

This framework establishes clear responsibilities from the Board to management and is periodically reviewed – both at corporate and business unit levels - to ensure effectiveness and alignment with regulatory expectations and international best practices.



Topics covered



Carbon footprint and eco-efficiency

Financial literacy and inclusion

ESG Reporting

Sustainability culture and training

Sustainable Finance

ESG integration in investment portfolio

Climate Risk Management

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Board Oversight

The IFS Board of Directors oversees the application and implementation of the Sustainability Policy across IFS and its business units. The Board defines the holding's sustainability vision and ensures effective oversight of ESG matters, aligning them with long-term corporate goals and stakeholder expectations.

The Board meets at least 4 times a year and conducts an annual in-depth review of sustainability matters during the first quarter. This review covers progress against strategic objectives, key ESG initiatives, and relevant performance indicators. Additional updates may be presented throughout the year, as needed, based on developments identified by the Chief Sustainability Officer (CSO).

At the business unit level, each Board of Directors is responsible for overseeing sustainability and climate-related matters relevant to its sector, ensuring alignment with both the IFS Sustainability Policy and strategic priorities. In addition, the Boards of Directors of Interbank and Interseguro approve the Corporate Sustainability Report, which is submitted annually to the Peruvian Securities Market Superintendency.

Management Responsibility

To strengthen sustainability governance, we have established key management-level structures to oversee the implementation of our ESG strategy across all business units. These structures define clear responsibilities, ensure regular oversight, and integrate ESG considerations into day-to-day operations.



Roles	Description	Frequency
The IFS Chief Sustainability Officer (CSO)	Leads the implementation of the IFS Sustainability Strategy, ensuring alignment across all business units in accordance with strategic direction defined by the Board.	Reports annually to the IFS Board of Directors and provides updates to shareholders at the Annual General Meeting.
Executive Sustainability Committee	Composed of the CEOs of the IFS business units. The committee sets strategic priorities, allocates resources, assigns responsibilities, and oversees the coordinated and consistent execution of sustainability initiatives across IFS, under the guidance of the CSO.	Meets at least twice a year, or more frequently as requested by the IFS CEO.
Sustainability Heads at each business units	Responsible for executing sustainability initiatives within respective business units, in close coordination with the CSO, the Executive Sustainability Committee, and the business units Board and management.	Quarterly.
IFS Sustainability Squad	Cross-business units working group composed of sustainability owners and teams from the business units. The Squad reviews progress at the business unit level, coordinates group-wide initiatives, monitors performance and promotes collaboration and knowledge-sharing to accelerate impact.	Quarterly.

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Sustainability Governance
at Each Business Units

Interbank

The Board of Directors is supported by a Governance and Sustainability Committee composed of three independent directors. In accordance with its charter, the Committee oversees Interbank’s sustainability strategy, including climate governance, sustainable finance, eco-efficiency, financial inclusion, and sustainability reporting. It monitors the integration of climate-related risks and opportunities into strategic decision-making and reviews sustainability reports for Board approval.

In 2025, the Committee held seven meetings to review sustainability reporting, progress on financed emissions measurement and decarbonization targets, eco-efficiency initiatives, and the growth of the sustainable portfolio. Senior management participates as needed, with the Vice President of Corporate and Legal Affairs serving as a permanent invitee, supported by the Sustainability team.

Interseguro

The Vice Presidency of Human Development and Management (GDH) reports annually sustainability to the Board of Directors on sustainability and Diversity, Equity and Inclusion (DEI). During this session, the Board reviews progress and key actions implemented in alignment with Interseguro’s strategic priorities and the sustainability approach defined at the IFS level.

In 2025, topics reviewed included ESG screening of the investment portfolio, the Responsible Investment Policy, eco-efficiency management, inclusive products, financial education, community impact, diversity and inclusion initiatives, and efforts to strengthen sustainability and DEI culture.

Inteligo Group

The Management Committee oversees ESG matters at Inteligo Group and supervises the implementation of the Group’s Sustainability Policy. The Sustainability Lead and Sustainability Manager report on ESG objectives, progress and key initiatives on a semi-annual basis: ESG topics reviewed in two Management Committee sessions in 2025.

The CEO of Inteligo Group is a member of the Management Committee and serves as a Director of Inteligo SAB and Interfondos, supporting alignment across governance bodies. Inteligo Group also maintains an operational Sustainability Committee with representatives from key business areas in Peru and Panama to coordinate and monitor the implementation of the sustainability strategy.

Board members at Inteligo Group receive annual training on ethics and compliance. In addition, the CEO and 80% of the Management Committee have completed specialized corporate sustainability training, strengthening internal ESG oversight and management capabilities.



For more information, visit [Governance and Sustainability Committee Regulations](#).

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Ethics and Compliance

GRI 2-23, 2-24, 2-25, 2-26, 3-3, 205-1, 205-2, 205-3, 406-1, SASB FN-CB-510a.2

At IFS, fostering a culture of integrity is a fundamental pillar of our governance framework. We encourage our executives, employees, suppliers, clients, and other stakeholders to act ethically and responsibly, regardless of their position in the organization or geographic location.

To uphold this commitment, IFS has implemented a robust Code of Ethics that serves as the foundation for promoting a culture of integrity, accountability, and ethical decision-making across our organization. The Code defines the principles and standards of conduct that guide behavior and decision-making at all levels of IFS.

IFS has established a well-defined governance structure with clear roles, responsibilities, and reporting lines to support transparency and effective oversight. The IFS Chief Compliance Officer (CCO) oversees the ethics and compliance program and reports on its implementation and outcomes to the Board of Directors and, on a quarterly basis, to the Audit Committee. In parallel, each IFS business unit has a designated compliance officer who reports directly to the CCO and to their respective Board of Directors. Policies and procedures are regularly reviewed and updated to ensure alignment with regulatory requirements and industry’s best practices.



The Code of Ethics is actively embedded in organizational processes, including the employee performance appraisal system, which has been designed to reinforce core principles such as teamwork, diversity, equal opportunities, respect, and compliance.

This integration ensures that ethical conduct is consistently reflected in both individual behavior and organizational practices.

Ethics and Compliance Programs

Anticorruption program

Aligned with IFS's commitment to ethical business conduct and transparency, the organization maintains a zero-tolerance approach to corruption in all its forms. Directors and employees are strictly prohibited from making political or charitable contributions on behalf of IFS or its business units. The anti-corruption framework is designed to comply with applicable local and international regulations, including the Foreign Corrupt Practices Act (FCPA), the U.S. Department of Justice (DOJ) Evaluation of Corporate Compliance Programs, and Peru's Corporate Administrative Liability Act (Law No. 30424).

Tailored to the unique business models, risk profiles, and regulatory landscapes of each business unit, our program defines clear roles and responsibilities, guidelines on gifts, conflicts of interest, charitable donations and public sector interactions. The program also includes structured processes for reporting, investigating, and addressing potential violations, with appropriate disciplinary measures applied when breaches are identified, in accordance with internal policies.



Recognizing the heightened corruption risks associated with public sector engagements – particularly those involving access to public budgets and contracts – IFS applies rigorous due diligence measures for Politically exposed persons (PEPs), and other high-risk clients, to mitigate exposure. These controls are designed to mitigate exposure to corruption and related risks.

The effectiveness of the anti-corruption program is subject to ongoing monitoring, including quality assurance reviews of high-risk products and services. This continuous improvement approach supports the identification of emerging risks and strengthens our resilience of IFS's control environment.



For more information, visit [Corporate Anti-corruption Policies and Guideline](#)

Anti-money Laundering and Counter-terrorism Financing Program

IFS is committed to safeguarding the integrity of the financial system through a robust Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) program. The program is approved by the Board of Directors and subject to regular review and is designed to ensure compliance with applicable local regulations, international standards, and best practices.

The primary objective of the AML/CTF program is to prevent the misuse of IFS's products, services and operations for illicit activities, including money laundering and the financing of terrorism. The framework adopts a comprehensive and proactive risk management approach.

The AML/CTF Policy incorporates the following key elements:

- Risk-based approach, tailored to the nature and scale of operations.
- Due diligence procedures applicable to clients, employees, vendors, and counterparties.
- Enhanced due diligence for high-risk clients, activities and sectors.
- Mandatory annual training is required for all employees.
- Ongoing client monitoring systems supported by advanced analytics.
- Internal reporting mechanisms to ensure timely escalation of suspicious activity.
- Independent audits and reviews to assess the effectiveness of the AML/CTF framework and controls.



In 2025, IFS and its business units strengthened their risk management capabilities by improving client segmentation and transaction monitoring, enabling earlier detection of emerging threats and more timely responses. Additionally, Interbank focused on integrating new technology to enhance operational efficiency, traceability, and the management of reputational and regulatory risks.

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Advances in the AML/ CFT prevention framework

During 2025, IFS continued to strengthen its AML/CFT prevention framework through the adoption of new technologies, process improvements, and initiatives aimed at reinforcing a strong compliance culture across its business units.



- Implementation of artificial intelligence tools in client due diligence processes, enhancing risk identification and assessment capabilities.
- Development of Power Apps for client evaluation and management, improving operational efficiency and information traceability.
- Implementation of Power Apps for the centralized management of inquiries from the commercial team, strengthening control effectiveness.



- Delivery of in-person training to all our first-line defense collaborators (sales team) on ethics and compliance topics, reinforcing awareness and preventative culture.
- Implementation of improvements in the supplier due diligence process under a risk-based approach.



- IPH, Inteligo SAB and Interfondos implemented tailored improvement measures, including a compliance tool that automates screening and enhances client and third-party due diligence.
- Inteligo Bank strengthened its internal control system through updates to policies, processes, and procedure manuals, ensuring alignment with current regulations and standards.
- Upgrades to Inteligo Group's systems and monitoring tools, including migration of the Monitoring Module to the latest version, have improved the effective execution of internal controls.

By continuously strengthening our AML/CFT program and leveraging technological innovation, IFS reinforces its resilience and commitment to the highest standards of security, transparency, and regulatory compliance for all our stakeholders.

Compliance culture and training

GRI 205-2

To reinforce awareness and accountability, our ethics and compliance program includes annual mandatory training for all employees and members of the Board on keys topics such as integrity, Anti-Money Laundering (AML), Anti-Corruption, and Regulatory Compliance.

At Interbank, this approach is further extended through a dedicated training program for high-risk suppliers.

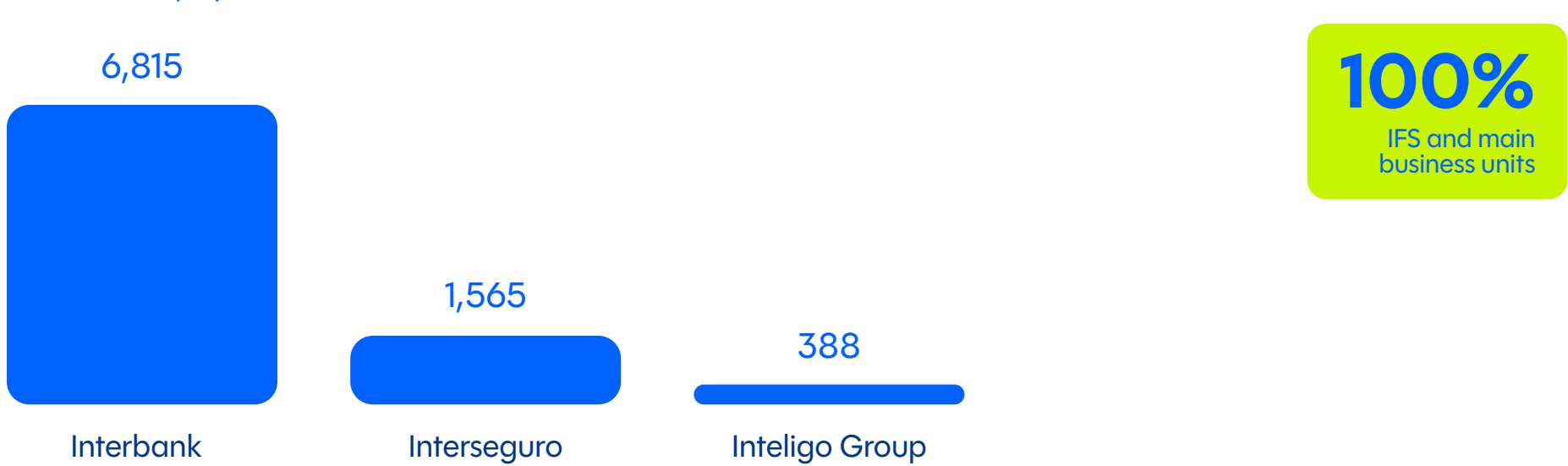
Training content is periodically reviewed to remain aligned with evolving risk scenarios and regulatory expectations.

Anti-corruption and procedures training 2025

Number of Board members



Number of Employees



*Inteligo Group has boards of directors at both the holding and business unit levels (Inteligo Group, Inteligo SAB, Inteligo Bank, Inteligo USA, and Interfondos). Across these boards, there are a total of 12 directors, some of whom serve on more than one board.

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Whistleblowing Mechanism

IFS has established whistleblowing channels as a core component of its compliance program, enabling employees, suppliers, clients, and other stakeholders to report misconduct, fraudulent practices, breaches of internal policies, or other unethical behavior. Reports can be submitted anonymously, and awareness of the available reporting mechanisms is promoted through ongoing and internal communications.

To ensure confidentiality, independence, and the integrity of reported information, all whistleblowing channels are managed by an independent third party.

IFS upholds a strict non-retaliation policy, ensuring that all reports are taken seriously and that individuals who raise concerns in good faith are protected from retaliation. Reports may be submitted through multiple secure and confidential channels, providing accessible mechanisms for raising concerns:

The Compliance Team is responsible for overseeing the investigation and resolution of reported cases. When reports involve sensitive matters or members of senior management, established escalation protocols ensure that cases are directed to the IFS CEO, the Audit Committee, or the Board of Directors for independent oversight. This governance structure supports the timely, fair, and impartial resolution of cases while safeguarding the integrity of the investigation process.

In 2025, a total of 335 reports were received through whistleblowing channels, of which 137 were considered violations of the Code of Ethics.

For further information on the expected conduct that should guide the decision making and actions of directors, employees, suppliers, suppliers, contractors and business partners of IFS and its business units, please refer to our Code of Ethics.

Corrective actions in response to confirmed breaches are determined by each business unit’s Ethics Committee and may include, among others:

- Termination of employment.
- Cancellation of variable income (for example: performance bonuses, sales bonuses, among others) or the application of penalties to Third Parties.
- Taking civil and criminal action, if necessary.

Reporting areas	Number of breaches in FY 2025 at IFS (*)(**)
Corruption or bribery	23 (***)
Discrimination or harassment	15
Client privacy data	0
Conflicts of interest	8
Money laundering or insider trading	0

(*) None of these breaches result in any financial fines or convictions.

(**) None of the cases of violations to the Code of Ethics were related to members of the compliance area or top management.

(***) No financial fines or convictions were reported in relation to corruption or bribery cases. The reported figure reflects an expanded scope compared to the previous year, incorporating additional categories of internal misconduct.

Whistleblowing
channels by
business unit:



IFS



Interbank



Interseguro



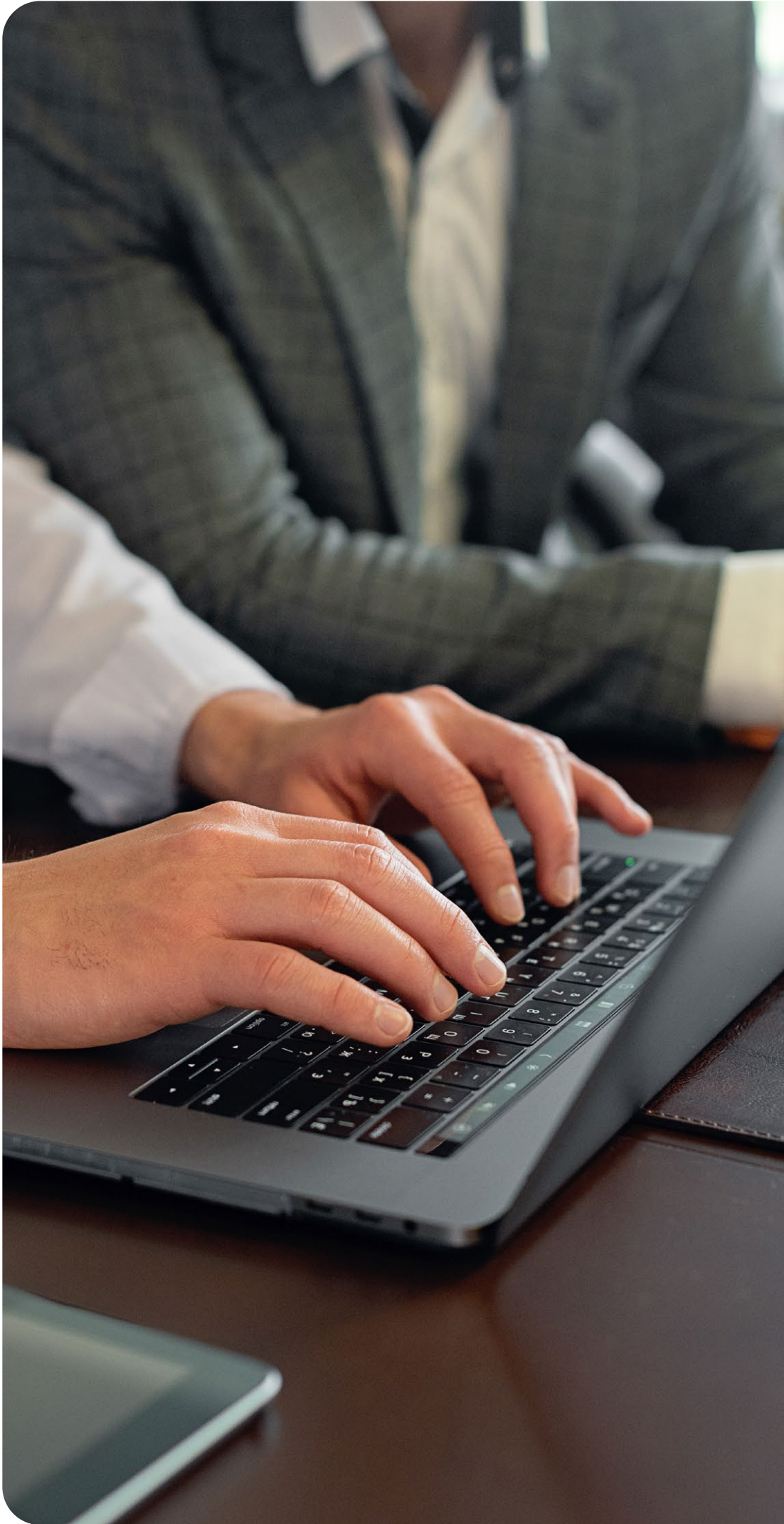
Inteligo Group



Izipay



For more information, visit
[Code of Ethics](#).



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Human Right Strategy

At IFS, we are committed to fostering a culture grounded in respect for human rights and to improving the quality of life of our stakeholders.

To uphold this commitment, IFS has implemented a Human Rights Policy applicable across all business units, publicly demonstrating our adherence to internationally recognized standards, including the United Nations Global Compact, the International Bill of Human Rights, and the International Labor Organization (ILO) Declaration.

Our commitments

In line with these international policies, IFS is committed to the following:

Human Rights

- Support and respect the protection of universally recognized human rights.
- Ensure that we are not complicit in any form of human rights violations.

Labor practices

- Respect freedom of association and the right to collective bargaining.
- Promote the elimination of forced labor, human trafficking, coercion, and any other form of exploitation.
- Reject child labor in all its forms.
- Support the elimination of discrimination in

- employment based on gender, race, age, religion, origin, disability, marital status, sexual orientation or social condition; and actively promote equity, with particular attention to vulnerable groups (women, LGBTQ+ community, senior citizens, among others).
- Promote pay equity by ensuring equal compensation for equal work, regardless of gender, race, or any other personal characteristic.

Human Rights due diligence

In addition to the Human Rights Policy, IFS conducts human rights due diligence every two years to strengthen its risk mitigation mechanisms. This process enables the identification of potential risks and control gaps, as well as the timely implementation of corrective action plans.

The due diligence process includes:

- Assessment of human rights risks in IFS's own operations.

- Evaluations of risks across the value chain and other business-related activities.
- Analysis of risks associated with new business relationships.

As part of this process, IFS assesses its interactions with stakeholders and vulnerable groups and reviews procurement processes to ensure compliance with both national and international regulations that promote objective selection criteria and prohibit forced labor. Suppliers are required to adhere to the IFS Code of Ethics, and IFS provides guidance and support to promote safe and responsible operations.

To strengthen awareness of human rights, employees are actively involved in human rights risk identification, supported by regular training and internal communications designed to reinforce understanding and commitment.

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IFS own operations

A

100%
of total assessed
in the last three
years

B

100%
% of total assessed
(column A) where risks
have been identified

C

100%
of risk (column B)
with mitigation
actions taken

IFS contractors and tier I suppliers

A

100%
of total assessed
in the last three
years

B

100%
% of total assessed
(column A) where risks
have been identified

C

100%
of risk (column B)
with mitigation
actions taken

As a result of these exercises, in 2025 there were no incidents related to our direct or indirect involvement in human rights violations of any kind in any of IFS business units.

Through the 2025 Human Rights Due Diligence process, IFS identified potential human rights-related risks and corresponding mitigating controls across all business units. These risks and controls are documented and monitored as part of our ongoing Human Rights Due Diligence.



For more information, visit
Human Rights Due Diligence



Prioritized risks	Mitigation plan
Loss or compromises of personal and confidential data due to breaches of information security or access to information.	IFS has established a comprehensive framework of policies, procedures, and specific manuals governing personal data protection. These controls enable the identification and mitigation of risks associated with the use and handling of personal and confidential information, ensuring the confidentiality, integrity, and availability of data belonging to employees, clients and suppliers.
Participation in acts of corruption or bribery.	IFS maintains an Anti-Corruption Program, which includes an Anti-Corruption Policy, clear guidelines and internal controls designed to prevent, detect and mitigate corruption and related reputational risks across the organization.
Provision of misleading, unclear, incomplete or insufficient information that may result in clients acquiring products or services not aligned with their needs or intentions.	Information on financial products and services is publicly available through the digital channels of business units, where certain products can be contracted directly. Additional information can be obtained through telephone support and in person for assistance. Front-line employees receive ongoing training to ensure transparent, and inclusive customer service.

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Risk Management

Our goal is to achieve sustainable long-term growth by maintaining an appropriate balance between risk appetite and profitability.

Accordingly, risk management remains a core pillar of our operations and is at the center of our culture across the business units.

We operate a comprehensive risk management framework supported by robust measurement systems, analytical capabilities, and mitigation processes tailored to each business. Dedicated risk teams oversee credit, market, liquidity, operational, and other key risks, with analytics integrated into decision-making to enable timely identification, assessment, and management of exposures.

This disciplined approach supports strong asset quality, solid returns, and adequate capital levels, enabling strategic growth and long-term value creation. Our Risk Governance framework involves IFS and each business unit’s Board of Directors, who are responsible for implementing a comprehensive and integrated risk management system. This governance structure supports effective Board supervision through internal processes that facilitate regular reporting on the risk exposures and business performance of each business unit.

In addition, the Boards of Directors of Interbank, Interseguro, Inteligo Bank, Inteligo SAB, and Interfondos have established specialized committees to further strengthen risk management and internal control. At the IFS level, the Board reviews and approves the overall risk strategy, while the Audit Committee oversees the risk framework, key policies, significant exposures, and management control measures.

Integral risk management

GRI 2-12, 2-13, 3-3 SASB FN-CB-410a.2, FN-AC-410a.2, FN-IN-410a.2

IFS has a robust three-lines-of-defense model to ensure a comprehensive approach to risk identification and mitigation across all business units. In general terms this model comprises:

- **First Line of Defense:** Employees or teams directly involved in producing and delivering products and services to clients are the first to identify and manage risks in their daily operations. They are responsible for recognizing, reporting, and implementing basic risk controls.
- **Second Line of Defense:** Risk managers and executive committees of each business unit oversee the first line and monitor the overall risk profile. They develop and implement risk management frameworks for specific categories, including credit, market, and operational risk. Additionally, they provide training, guidance, and support to the first line in effectively managing risks.
- **Third Line of Defense:** The Internal Audit function in each business unit operates as an independent reviewer, providing assurance on the effectiveness of risk management practices across the organization. They conduct annual risk-based audits and report findings to management and the board.



This three-lines-of-defense model within each business unit promotes a culture of risk awareness and proactive mitigation. It ensures a coordinated and comprehensive approach to safeguarding IFS and its business units from potential losses and reputational risks.

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Risk oversight and Internal Audit

At the IFS, the Internal Audit function serves as a key element of the holding’s governance framework, providing independent assurance through a dual-track approach that balances both local regulatory requirements and Sarbanes-Oxley Act (SOX) standards.

In 2025, we achieved 100% completion of our Annual Audit Plan, executing 97 audits across all business units. These audits focused on the most relevant operational and regulatory processes, supporting alignment across business units with IFS’s risk management objectives.

In parallel, we maintain a structured control environment for financial reporting in accordance with SOX requirements and the COSO Integrated Framework. This includes the assessment of more than 1,300 internal controls across IFS, supported by annual independent external audits that provide attestation on the effectiveness of our Internal Control over Financial Reporting (ICFR).

Internal Audit coordinates directly with business unit audit teams and reports progress and findings to the respective Audit Committees at least quarterly. This structure ensures risk identification, evaluation, and mitigation are embedded into the decision-making process at the highest level of the organization.



In addition, each business unit maintains processes to support effective risk management and enable timely responses to emerging risks. While implementation varies depending on the business context, these processes generally include:

- 1 SOX Compliance:** Review and monitoring of controls related to the SOX Act (Sarbanes-Oxley) in the risk management department.
- 2 Audits:** Execution of annual internal and external audits to assess control effectiveness and regulatory compliance.
- 3 Vulnerability Assessments:** Regular vulnerability assessments of systems and infrastructure, including periodic penetration testing.
- 4 Key Risk Indicator Monitoring:** Monitoring of key risk indicators and the use of projection exercises to ensure risk levels remain within the defined risk appetite.
- 5 Technological Tools:** Use technological tools to improve provisioning and scoring projection models.
- 6 Simulation and Stress Testing:** Simulation exercises and stress testing of risk scenarios to assess response capabilities and update recovery strategies.

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Our main risks

Credit Risk



Probability of financial loss arising from the inability or unwillingness to borrowers, counterparts or third parties to meet their contractual obligations.

Market Risk



Probability of financial loss resulting from adverse movements in market variables affecting on-and off-balance sheet positions, including exchange rates, interest rates and prices.

Liquidity Risk



Potential inability to meet its contractual and contingent obligations, both on- and off-balance sheets, as they fall due.

Operational Risk



Probability of loss resulting from inadequate or failed internal processes, people, systems, or external events.

IT and
cybersecurity Risk



Probability of vulnerabilities in information systems, data leakage or data loss resulting from security breaches, which could negatively affect operations, critical information assets, or IFS's reputation.

Reputation Risk



Potential loss of trust among stakeholders arising from events that adversely affect the integrity or perceived reliability of the institution. Reputational risk may result from other risks, including operational, compliance, legal, or conduct-related risks, and may impact relationships with key stakeholders.

Compliance Risk



Potential violations of the Code of Ethics, acts of corruption, non-compliance with regulations, or exposure to money laundering and terrorism financing.

Fraud risk



Probability of financial loss resulting from fraudulent or dishonest actions carried out by individuals or organizations, whether internal or external.

Insurance Risk



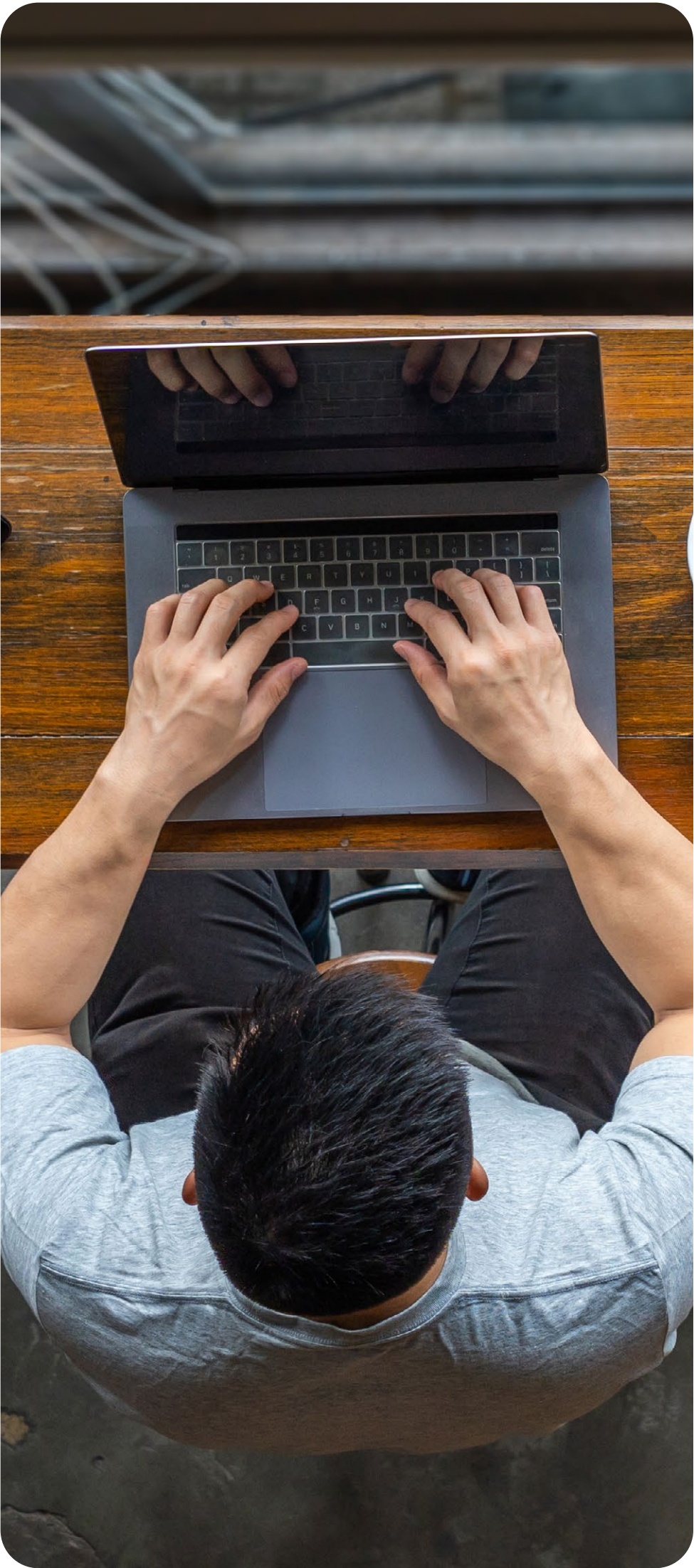
Probability of financial loss arising from incorrect assumptions in the pricing of a particular insurance policy, such as inaccurate estimations of frequency and severity of losses.

Each business unit's Board Risk Committee is responsible for reviewing risk appetite, tolerance and exposure.



For more information, visit [Risk management](#) please visit [page 214 of the Form 20-F](#)

As applicable to each business unit, periodic sensitivity analyses and stress tests are conducted to assess financial risks. To ensure that the risk appetite and mitigating actions remain up-to-date and relevant, we conduct reviews of risk exposure– depending on regulatory requirements which could be monthly, daily, or annually.



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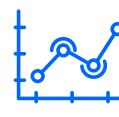
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Interbank Credit and Market Risks Description

Risks	Description of the company-specific risk exposure	Description of process or framework to determine the risk appetite	Description of mitigating actions
 Credit	Credit risk represents the primary financial risk managed by Interbank and refers to the potential inability of borrowers to meet their contractual obligations. The Bank continuously evaluates its credit risk profile through stress testing and scenario analysis to assess resilience under adverse financial or economic conditions: • Annual Stress testing to assess the Banks capacity to withstand severe and very severe credit risk scenarios. • Scenario Analysis of the credit portfolio under adverse macroeconomic conditions. • Impact assessment and Action Plan, with results from the stress tests presented to the Comprehensive Risk Management Committee.	Interbank maintains a comprehensive risk management system aligned with its Risk Appetite Framework (RAF). The framework includes: • Risk preference and governance frameworks, defining the Bank’s risk appetite, governance structures, information systems and processes for communicating and monitoring risk appetite. • Metrics and Indicators including defined limits used to measure and monitor the credit portfolios risk profile. This framework is reviewed annually and approved by the Comprehensive Integral Risk Committee.	Mitigation measures are tailored by business segment: • Commercial Banking: Continuous monitoring of client indebtedness and cash flows to identify early signs of credit deterioration, Activation of restructuring plans and reinforcement of guarantees when required. • Small Business Banking: Strengthening credit risk management through enhanced behavioral and non-bank scoring models, improved assessment for long-term loans, end-to-end credit process reviews, and the establishment of a delinquency committee to improve credit origination and collections. • Retail Banking: Identification of early warning indicators and adjustment of consumer exposure, with a focus on higher risk and lower-income scores, complemented by payment solutions for highly indebted clients.
 Market	Market risk arises from potential losses due to adverse movements in market variables affecting the trading portfolio and the balance sheet (banking book), including interest rate, foreign exchange, and liquidity risks. Interbank continuously evaluates its market risk profile through stress testing and scenario analysis. • Quarterly stress testing mainly of two key indicators including Value at Risk (VaR) and interest rate risk in the banking book. • Scenario analysis of the investment portfolio and balance sheet under severe and very severe economic conditions. • Impact assessment and action plan, with results presented to the Comprehensive Risk Management Committee.		When risk levels approach the limits defined in the RAF or stress testing results indicate heightened exposure, Interbank implements differentiated measures, which may include: • Holding positions to maturity. • Maintaining or reducing positions, shortening durations, or adjusting foreign exchange exposure. • Releasing voluntary credit provisions. • Make an issuance to increase effective equity. • Implementing interest rates or market hedging strategies.

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Emerging Risks

Emerging risks refer to external, new or lesser-known threats that have the potential to significantly impact companies.

At IFS, the identification and management of emerging risks ensure financial stability and operational continuity of the group. The main emerging risks are described below:

Disruptive innovation by Fintechs and Insurtech

Description:

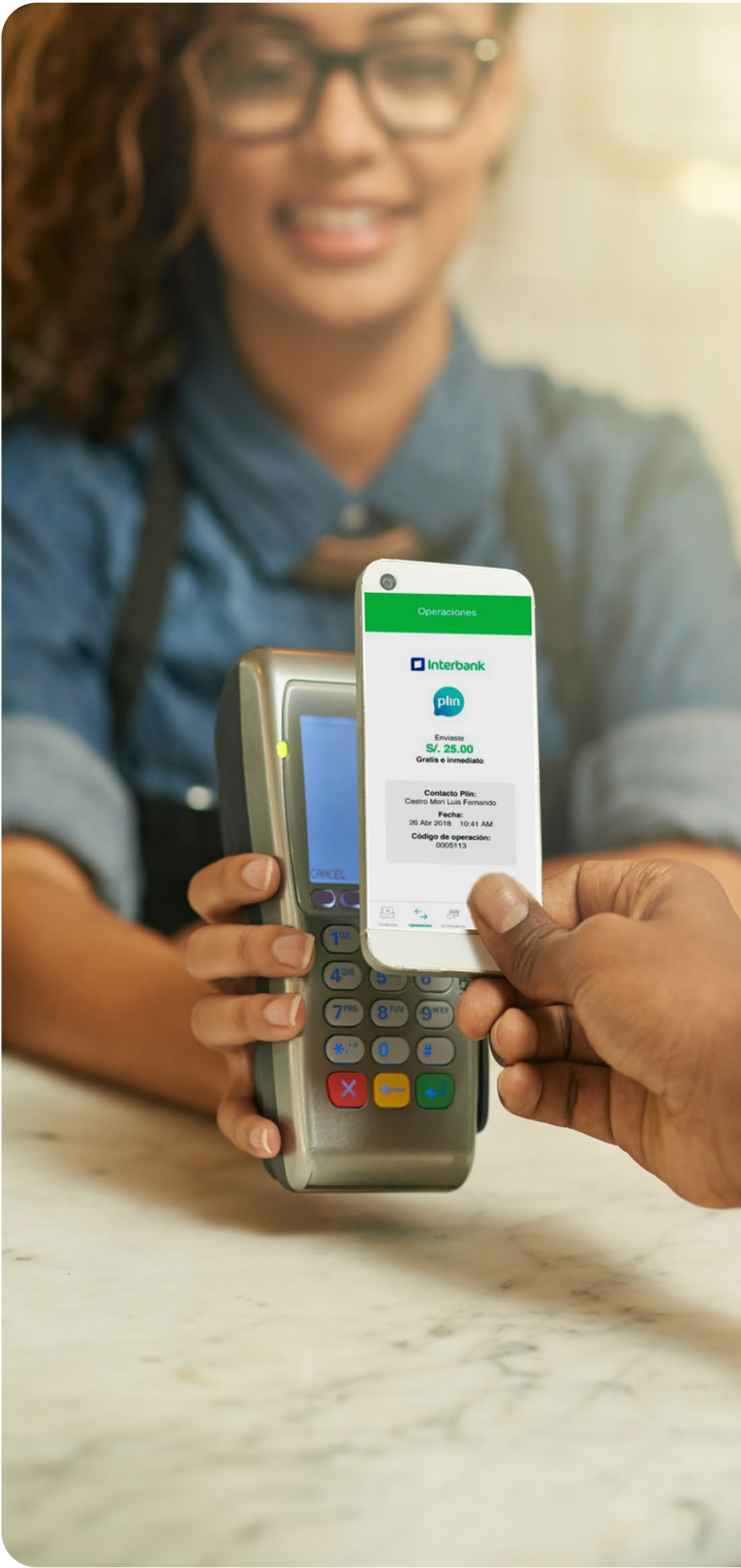
Disruptive innovation in the Peruvian financial sector continues to accelerate, driven by the rapid expansion of digital payments, interoperable digital wallets, and data-driven business models enabled by technologies such as big data, artificial intelligence and cloud computing. Regulatory authorities, including the Central Reserve Bank of Peru (BCRP) and the Superintendency of Banking, Insurance and AFP (SBS), are advancing initiatives related to payment interoperability and the development of Open Finance and Open Banking frameworks, aimed at promoting competition, innovation and data sharing. These developments facilitate the entry and scaling of Fintech and Insurtech players, increasing competitive pressure on traditional financial institutions.

Impact:

Fintechs and Insurtechs companies represent a growing disruptive force, reshaping client expectations, distribution channels and product offerings. Failure to anticipate or adapt to technological innovation, regulatory developments or shifts in client behavior could limit our business units' ability to compete effectively, delay access to new digital markets, or require significant additional investments to adapt existing platforms and infrastructure. Inadequate or delayed responses could result in client migration to alternative platforms, reduced returns on prior technological investments, and potential adverse effects on financial performance and operational efficiency.

Mitigation actions:

IFS actively monitors regulatory developments that may affect the financial ecosystem and provides feedback accordingly. Our strategy focuses on leveraging technological innovation to strengthen competitiveness and advance toward becoming an AI-driven organization. We continue to enhance our advanced analytics capabilities through the adoption of cloud computing, real-time decision tools, machine learning, artificial intelligence and big data, enabling us to adapt to evolving client needs and emerging competitive dynamics.



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Transition risks – Decarbonization of companies

Description:

The global transition toward a low-carbon economy is accelerating, driven by increasingly stringent climate policies, market dynamics, and international commitments aligned with the Paris Agreement. International institutions, such as the Partnership for Carbon Accounting Financials (PCAF) and the Net-Zero Banking Alliance (NZBA), highlight the role of financial institutions in measuring, managing and reducing financed emissions, as well as supporting clients' transition pathways. In that context, transition risks may arise from regulatory changes, technological shifts, evolving market preferences, and increasing stakeholder expectations for transparency and climate alignment. Financial institutions that proactively integrate these considerations into their strategies can play a key role in facilitating the transition while preserving long-term value.

Impact:

The transition towards a low-carbon economy presents financial and strategic risks to IFS, if not managed effectively. Within the banking segment, borrowers operating in high-emitting sectors may face financial pressures due to regulatory changes, technological substitution or shifts in demand, potentially leading to loan defaults, impacting banks' asset quality and profitability. In the wealth management segment, investments in carbon-intensive assets may be exposed to stranded asset risk as the transition progresses. More broadly, evolving climate-related disclosure requirements and regulatory frameworks may increase compliance and operational costs. Collectively, these factors could affect profitability, capital allocation decisions, and long-term shareholder value.

Mitigation actions:

During 2025, we advanced the implementation of actions to manage transition risks by strengthening our measurement capabilities, building our internal capacity, and expanding our sustainable finance portfolio. Key actions included:

- a) Financed emissions measurement: Completed our first financed emissions calculation, covering approximately 18% of Interbank's commercial portfolio. The assessment prioritized the agriculture, fishing, and energy sectors and was conducted in accordance with the Partnership for Carbon Accounting Financials (PCAF) methodology.
- b) Integration of climate considerations into credit processes: Continued the evaluation of operations in line with the SARAS Policy, incorporating environmental and climate-related criteria into credit analysis and decision-making.
- c) Expansion of sustainable finance portfolio: Continued to grow our green portfolio through the Sustainable Finance Operating Framework. Green financing increased by 45% compared to the previous year, supporting clients' transition to lower-carbon and more resilient business models.
- d) Policy Advocacy: Engaged in policy advocacy to support a smooth and sustainable transition to a low-carbon economy.
- e) Capacity building for commercial teams: Delivered four specialized climate workshops for commercial executives managing agriculture, fishing, energy and mining portfolios. The workshops focused on climate technologies, transition opportunities, and their integration into financing solutions.



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Cybersecurity and Data Protection Risks

Description:

Cybersecurity and data protection risk refers to the possibility that the institution may be affected by cyber incidents, such as unauthorized access, malware attacks, ransomware, phishing, or failures in its own or third-party technological systems. These incidents could result in service disruptions, as well as the loss, alteration, or unauthorized disclosure of sensitive information.

While such events already occur in the current operating environment, their classification as an emerging risk is driven by the increasing digitalization of the financial sector, greater interconnectivity with third parties (including fintech companies, technology providers, and cloud service platforms), the intensive use of data and advanced analytics, and the rapid evolution and sophistication of cyber threats. Together, these factors increase the complexity, frequency, and potential impact of cybersecurity incidents.

Impact:

The materialization of cybersecurity and data protection risk may result in significant financial impacts, including operational disruptions, remediation and recovery costs, fraud-related losses, and regulatory sanctions. Legal impacts may also arise from non-compliance with applicable regulations, along with disruptions to the continuity of critical services. In certain scenarios, cybersecurity incidents could escalate to systemic risk, particularly if disruptions propagate through shared technological infrastructures or strategic third-party service providers.

Mitigation actions:

IFS manages cybersecurity and data protection risk through a comprehensive approach that combines cybersecurity governance and policies aligned with internationally recognized standards, the implementation of technical and operational controls for the prevention, detection, and response to incidents, and the management of risks associated with third parties and technology providers. These measures are complemented by specific controls for the protection of personal data, employee training and awareness programs, business continuity and recovery plans, and a continuous review and improvement process that considers evolving threat landscapes, regulatory developments, and stakeholder expectations.



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Strengthening Our Risk Culture

SASB FN-CB-410a.2

At IFS, we are committed to strengthening our risk culture by promoting prevention, awareness, and effective risk mitigation across the organization. This commitment is supported through comprehensive training and skills development programs for employees at all levels.

In addition, specialized training is provided to the Board of Directors on leading risk management practices, as outlined in the Board training section.

IFS promotes a culture of continuous improvement through its Incident Reporting and Risk Awareness Program, which is tailored by each business unit to reflect its specific strategies, risk profile and priorities. This decentralized approach ensures that employees are equipped with the knowledge and tools needed to identify, manage, and mitigate risks across the organization.

- 1 **Operational and Business Continuity Risk Management:** Training employees to identify and mitigate risks that could disrupt core business functions and services.
- 2 **Information Security Management:** Educating employees on recognizing and reporting phishing attempts and other cyber threats to reduce the risk of cybersecurity incidents.
- 3 **Data Privacy:** Providing employees with guidance on data protection risks, best practices, and compliance with regulatory requirements.
- 4 **Ethics and Compliance:** Reinforcing ethical conduct, anti-money laundering (AML) and counterterrorist financing (CFT) measures, regulatory compliance, and anti-corruption practices.
- 5 **Fraud Prevention:** Enhancing employees' awareness of common fraud risks, including malware, phishing, and identity theft, and promoting preventative behavior.
- 6 **SOX Act:** Ensuring understanding of and compliance with regulations required by IFS's NYSE listing.



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Embedding Risk Management
into Product Development

IFS integrates risk management throughout the product and service development lifecycle across all business units. New products and services undergo comprehensive risk assessments that consider financial, regulatory, operational, business continuity, and information security risks, among others.

At Interbank, the Integral Risk Evaluation Committee (ERPC Committee), an executive-level body, reviews product and service designs to identify potential risks and ensures that appropriate mitigation measures are in place before significant development begins. Interbank also applies an agile development methodology in which business units and key risk functions collaborate throughout the development cycle, supporting ongoing risk identification and mitigation.

At Inteligo Group, risk assessments are conducted in connection with the launch of new products or the implementation of significant changes, both in response to regulatory requirements and as part of Inteligo Group's comprehensive risk management approach. While there is no specialized New Products Committee, the results of these risk evaluations are reviewed by the Integrated Risk Management Committee of each business unit, supporting informed decision-making and effective oversight.

At Interseguro, operational risk analysts are informed of new product development initiatives and work in coordination with stakeholders from business, actuarial, operations, cybersecurity, and anti-money laundering (AML) areas. Together, they develop risk matrices to assess potential risk exposures and define the controls and mitigation measures required to ensure alignment with the risk appetite established by the Risk Committee.

Financial Incentives Aligned
with Risk Management

IFS applies financial incentives and performance management mechanisms to promote robust risk management practices across the organization, supporting a culture of risk awareness and aligning incentives with effective risk management objectives. Risk-related metrics are incorporated into performance evaluations and compensation structures across various teams in IFS's business units.

At Interbank, certain senior executives' variable compensation is linked to their performance in key risk areas, including operational risk, cybersecurity, business continuity, and among others.

At Inteligo Bank, variables related to risk management are incorporated into employee performance evaluations, which are used to determine annual variable compensation.

Integration
of ESG Criteria

SASB FN-CB-410a.2

IFS integrates environmental, social, and governance (ESG) criteria into its lending and investment processes to strengthen risk management, portfolio resilience, and long-term value creation.



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Responsible Financing

Interbank applies a Social and Environmental Risk Management System (ESRA) to assess and manage environmental and social risks in corporate lending. The framework aligns with the IFC Performance Standards, the Equator Principles, and SBS Resolution No. 1928-2015.

Applicable transactions are analyzed against an Exclusion List and categorized (A, B, or C) based on potential impacts, with enhanced due diligence and monitoring for higher-risk operations. In 2025, 29 transactions were analyzed under the ESRA framework.

Categories*			
Transactions 2025	A	B	C
Projects	0	0	0
Non-Projects	0	15	14



For more information, visit [Interbank's Environmental and Social Risk Analysis Policy](#)



For more information, visit [Annual Equator Principles Report](#)

Equator Principles

In line with our adherence to the Equator Principles and as part of our commitment to transparency and accountability, in 2025 we published our Annual Equator Principles Report, strengthening disclosure on how environmental and social risks are integrated into our project finance decision-making processes.

For a detailed description of climate-related risk identification, assessment, and management processes at our business banking unit, please refer to the Risk Management section of 2025 IFS's Climate Report.

Responsible Investment

Across our investment businesses, ESG considerations are integrated into our analysis and processes to strengthen risk management, portfolio resilience, and sustainable performance.

Inteligo Group's Governance Model

Inteligo Group operates under a Responsible Investment Policy applicable to Inteligo SAB, Inteligo Bank, and Interfondos. The Policy establishes sector exclusions, ESG screening requirements, and stewardship principles, ensuring a consistent and structured approach across business units.

In 2025, the Policy was strengthened through the incorporation of SASB materiality criteria into issuer evaluations and the tightening of coal-related exclusion thresholds, reinforcing methodological rigor and alignment with evolving sustainability standards.

ESG Integration Strategy

ESG integration is embedded within Inteligo Group's investment processes through structured, asset-class-specific methodologies. Issuers and funds are assessed using tailored ESG screening tools prior to inclusion, enabling a systematic evaluation of sustainability-related risks and opportunities.



For more information, visit [Responsible Investment Policy](#)



For more information, visi [Proxy Voting Policy](#)



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Integration approaches vary by asset class and business unit, reflecting the diversity of investment strategies, while maintaining consistent sector considerations and documentation standards. In 2025, the framework was further strengthened through the incorporation of industry-specific materiality criteria and the expansion of ESG screening coverage, enhancing analytical rigor and alignment with financially material risk drivers.

Inteligo Group’s Stewardship

Stewardship practices include the structured exercise of proxy voting rights under a formal Proxy Voting Policy and the establishment of an Advisory Committee to support governance-related decisions when required. In 2025, Interfondos exercised voting rights in two shareholders’ meetings in line with its governance standards.

Through these practices, Inteligo group seeks to promote solid governance standards and support sustainable long-term sustainable value creation. As of 2025, approximately 50% of the voting instances evaluated resulted in votes against management proposals, reflecting the application of its governance criteria

Interseguro’s Responsible Investment Framework

Interseguro integrates ESG factors into its investment management processes alongside traditional financial analysis, strengthening the identification and monitoring of sustainability-related risks and opportunities. This integrated approach supports more resilient portfolio management and long-term value creation.



ESG Screening coverage at Inteligo Group and Interseguro

As part of our commitment to strengthening ESG integration across IFS, we continue to expand the scope of assets assessed under our sustainability evaluation framework. The table below presents a snapshot ESG screening coverage across assets managed by Interseguro, Inteligo Bank and Interfondos, reflecting the progress of ESG integration within the Group’s investment universe.

In 2025, USD 13,198.61 million of assets under management (AuM) were evaluated using our ESG criteria questionnaire, representing 30 % of the combined AuM.

Criteria	Anti-corruption and procedures training 2025			
	Interseguro	Inteligo Bank	Interfondos	Total IFS
AuM evaluated under the ESG criteria questionnaire (million soles)	2,694.38	2,285.83	8,176.13	13,156.34
Thematic investment in sustainability (million soles)	-	20.75	21.52	42.27
Total ESG assets (million soles)	2,694.38	2,306.58	8,197.65	13,198.61
Total AuM (million soles)	16,077.32	18,618.57	9,340.95	44,673.69
Percentage of total AuM evaluated under the ESG criteria out of total	17%	12%	88%	30%

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Cybersecurity

Cybersecurity Governance

At IFS, cybersecurity is recognized as a strategic business risk rather than solely a technical issue. To manage this risk effectively, each business unit maintains its own cybersecurity governance structure at both the executive and Board levels, ensuring clear accountability while remaining aligned with the IFS Cybersecurity and Information Security framework.

Each organization maintains Board oversight through dedicated risk committees responsible for approving cybersecurity strategies, policies, and procedures, and monitoring their implementation. These committees receive regular reporting on cybersecurity performance, including identified vulnerabilities, remediation efforts, and incident management, ensuring informed decision-making and effective risk oversight.

At the executive level, each business unit is led by a dedicated Chief Information Security Officer (CISO), who oversees the implementation of the cybersecurity framework, manages cyber risk, and ensures compliance with applicable regulations.

In addition, any significant cybersecurity incident occurring within a buasiness unit is formally escalated to IFS through the Risk Committee, enabling holding-level oversight and coordinated response when required.

This decentralized governance model allows risks to be managed close to their source while maintaining IFS-level oversight. By embedding cybersecurity accountability across organizational levels, IFS enables timely, risk-informed decision-making, strengthens operational resilience, and reinforces trust among regulators, investors, and business partners.

Cybersecurity Framework Alignment

As cybersecurity risks continue to increase in both frequency and impact, IFS and its business units have implemented a cyber resilience strategy aimed at protecting, identifying, and responding to cybersecurity threats, as well as enabling the timely recovery of technology and operational processes to ensure business continuity in the event of a cybersecurity incident.

This strategy is supported by dedicated cybersecurity tools, procedures, and teams operating under a comprehensive management framework aligned with internationally recognized standards, including the National Institute of Standards and Technology Cybersecurity Framework (NIST CSF), ISO/IEC 27001, and PCI DSS. This framework is continuously updated to reflect evolving industry trends, applicable regulations, and internal standards established by IFS and its business units.



Business unit	Framework /Standard	Certification Status	Additional notes
Interbank	NIST Cybersecurity Framework, PCI DSS, ISO/IEC 27001	No formal certification	Frameworks support consistent application of robust cybersecurity controls
Interseguro	NIST Cybersecurity Framework	No ISO/ IEC 27001 certification	Subject to SBS Resolution No. 504-2021, providing external validation comparable to international standards
Inteligo Group		Not certified (in progress)	Inteligo Bank is implementing an ISMS with the objective of obtaining ISO/IEC 27001 certification

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Building a Strong Cybersecurity
Culture

IFS and its business units recognize employee awareness and behavior as a critical component of IFS’s cybersecurity resilience. All business units implement cybersecurity training and awareness programs, including mandatory employee training, specialized training for cybersecurity teams, ongoing awareness initiatives, social engineering simulations, and clear policies addressing cybersecurity-related misconduct. These programs aim to embed secure behaviors and accountability across all organizational levels.

In addition, employees are supported by accessible communication channels to report suspicious activity, enabling early detection and timely response to potential cybersecurity incidents.

At the business unit level, awareness initiatives are tailored to organizational needs but share common elements such as mandatory training and regular simulation exercises. Interbank emphasizes role-based training and monthly simulations targeting employees and key suppliers. Interseguro complements its program with segmented phishing simulations, awareness campaigns, and vishing exercises. Inteligo Group reinforces a risk-based learning approach through continuous simulations, targeted training for employees requiring improvement, and integration of cybersecurity performance into employee evaluations.

Security Measures and Testing

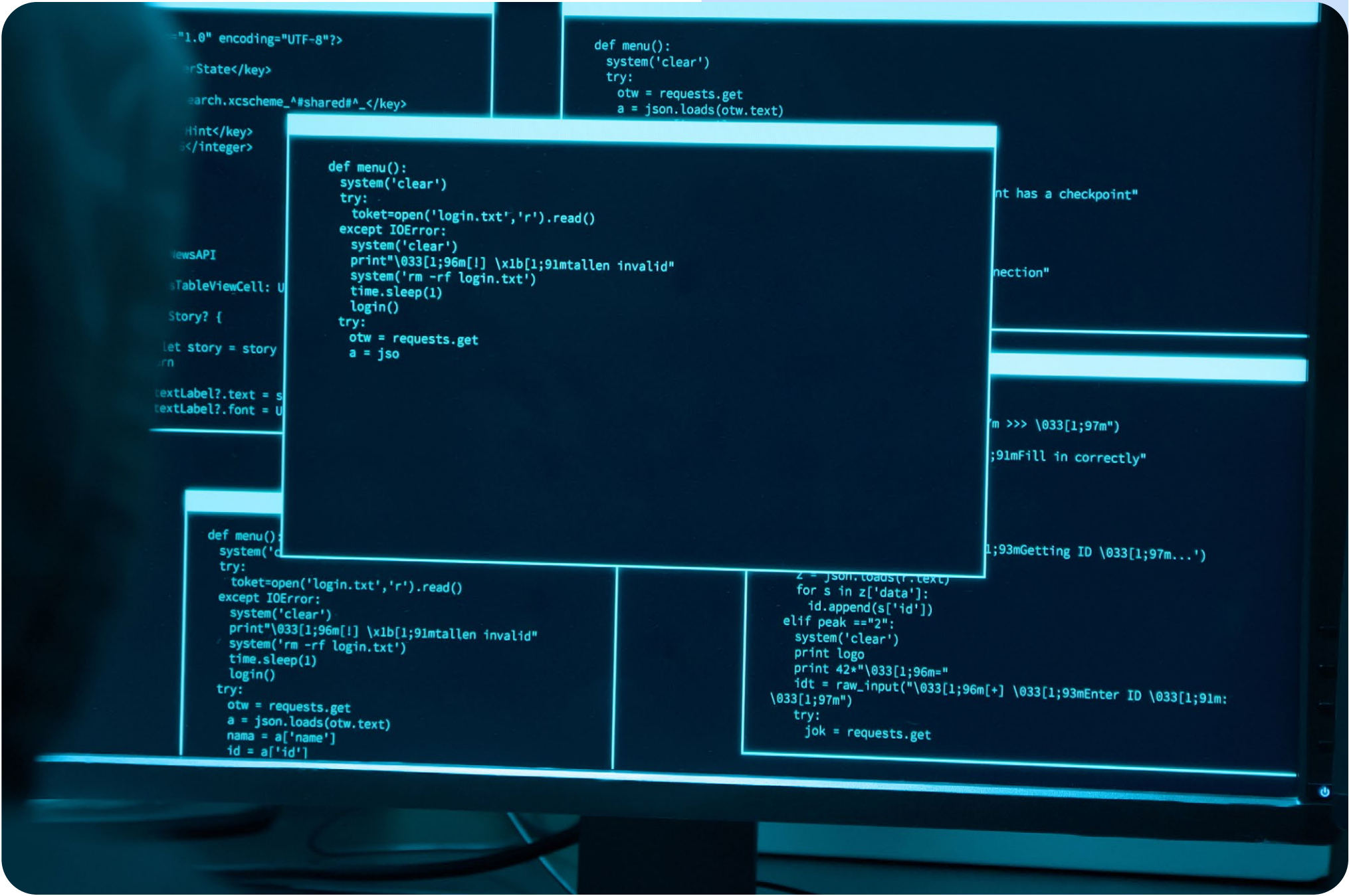
To proactively identify, assess, and mitigate cybersecurity risks, IFS and its business units conduct regular security testing activities, including vulnerability assessments of infrastructure and applications. These activities enable systematic identification, analysis, prioritization, and remediation of vulnerabilities, strengthening overall cybersecurity resilience.

Interbank conducts continuous security testing and assurance activities, including internal and external ethical hacking and vulnerability assessments across infrastructure, applications, and network environments. These efforts are complemented by specialized testing, such as PCI-related scans and red team exercises supporting the ongoing strengthening of its cybersecurity posture.

Interseguro implements a Security Assurance and Testing Program based on an annual technical validation cycle. The program covers key risk layers, including applications, through evaluations of business logic and application code security; infrastructure, through penetration testing of network assets and server environments; and data, through specialized technical audits of database structures. Together, these activities provide a comprehensive view of cybersecurity risk and control effectiveness.

At Inteligo Group, security assurance activities focus on continuous vulnerability assessment and management, supported by automated daily scanning and periodic ethical hacking exercises across internal and external environments.

Identified vulnerabilities
are regularly reviewed
and tracked in
coordination with
IT, supporting timely
prioritization and
remediation of
cybersecurity risks.



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Incident Response

IFS and its business units maintain formal incident response procedures designed to enable coordinated and effective responses to cybersecurity incidents, minimizing potential operational impacts, and supporting business continuity. These frameworks define clear roles, communication protocols and escalation criteria, ensuring timely incident management, protection of client information, and continuity of critical operations.

At the business unit level, incident response frameworks are aligned with regulatory requirements and industry best practices.

Interbank operates a formal Cyber Incident Response Plan that defines the governance and operational procedures of the incident response program, including criteria to assess incident severity, determine alert levels, and guide proper categorization and response actions. It also establishes clear communication protocols to guide response actions.

Interseguro implements a Cyber Incident Response Strategy supported by formal procedures, defined escalation structures, including a detailed escalation matrix, and scenario-based playbooks for high-risk events. The effectiveness of these plans is regularly validated through tabletop exercises and continuous improvement practices.

At Inteligo Group, each business unit maintains a Cybersecurity Incident Response Plan, reviewed annually, and reinforced through regular red team and blue team exercises. These efforts are complemented by business continuity and disaster recovery plans, which are also tested at least annually to strengthen organizational resilience.

Business Continuity

Beyond incident response, IFS and its business units maintain robust business continuity and disaster recovery capabilities to ensure sustained operation and timely restoration of critical services. These plans are subject to regular testing, conducted at least annually, to validate their effectiveness and support operational resilience.

Cybersecurity Audits and Assurance

During 2025, Interbank conducted a Cyber Resilience Maturity Assessment (CRMA) to evaluate the Bank's level of maturity and preparedness to prevent, respond to, and recover from cybersecurity-related events. In addition, Interbank participated in multiple internal audits in its capacity as an information issuer and in processes to validate the effectiveness of controls in accordance with Sarbanes-Oxley (SOX) requirements. In addition, the Bank underwent a systematic cybersecurity inspection conducted by the

Superintendency of Banking, Insurance and Pension Fund Administrators (SBS), as part of the supervisory cybersecurity program applicable to all banks in the financial system.

During the same period, Interseguro's cybersecurity control framework was validated through three complementary assurance processes, ensuring alignment with international standards and regulatory requirements.

These included an internal audit conducted by the Group's Internal Audit function to assess the operational effectiveness of cybersecurity controls, a regulatory audit under SBS Resolution No. 504-2021 focused on operational resilience and cyber risk management, and a SOX compliance audit covering

general IT controls related to financial integrity and data reporting.

All internal and external audits followed a standardized assurance methodology, including planning and scope definition, assessment of control design, testing and evidence review, and joint review of findings to define corrective action plans and improvement commitments.

Inteligo Bank underwent external audits conducted by EY with a scope covering Sarbanes-Oxley (SOX) and regulatory requirements, as well as internal audits supported by PwC and performed using the COSO methodology. These assurance activities support the evaluation of control effectiveness and strengthen overall cybersecurity and internal control environment.



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Information Security and Data Privacy

GRI 3-3, 418-1, SASB FN-CF-220a.1, FN-CF-230a.3,
FN-CB-230a.2

IFS is committed to safeguarding personal data and ensuring that any data collected is processed lawfully, transparently and solely for its intended purpose, in line with informed client consent and applicable local regulations.

This commitment is supported by compliance with Peru’s Personal Data Protection Law (Law No. 29733), and its implementing regulations approved by Supreme Decree No. 016-2024-JUS. Business units subject to this legislation have implemented internal controls aligned with the IFS Corporate Compliance Program to promote consistent data protection standards and accountability across the organization.

Data Privacy Governance

Each IFS business unit has established a structured data privacy governance framework with defined roles, responsibilities, and accountability mechanisms to oversee the protection of personal data. These frameworks support regulatory compliance and enable effective oversight by senior management and governing bodies.

At Interbank, the Cybersecurity Committee oversees information security risk management, while the Regulatory Compliance Officer is responsible for ensuring compliance with the Personal Data Protection Law and related regulations. The implementation of data protection controls is reported to senior management, including the Chief Executive Officer, and to the Board of Directors.

At Interseguro, the Head of Information Security, within the Risk Department, oversees the information security and cybersecurity program, including matters related to data protection. Key metrics and projects outcomes are periodically reported to the Executive Cybersecurity Committee and annually to the Board Risk Committee.

At Inteligo Group’s subsidiaries, the board of directors or the general shareholders’ meeting appoints the individual responsible for the protection of personal data in each of the companies. At Inteligo Bank, data protection matters are reported annually to the Board of Directors.

Privacy Policies

The Privacy Policies adopted by IFS business units establish clear terms governing the collection, use, sharing and retention of personal data, including data shared with third parties. These policies also establish the conditions under which third parties may process personal data on behalf of the business units, in line with applicable legal and compliance requirements.

Each business unit Privacy Policy is structured around the following core commitments:

- 1 Purpose Limitation:** Personal data is collected and processed solely for specific, explicit and legitimate purposes.
- 2 Opt-in consent:** Authorization is required for the collection, use, or sharing of personal data for optional or secondary purposes, which were mandated by applicable regulations.
- 3 Transparency:** Personal data is collected through lawful and transparent means, with clear information provided to clients and consent obtained where applicable.
- 4 Third-party Compliance:** Third parties with whom personal data is shared are required to comply with applicable data protection laws and the relevant Privacy Policy.
- 5 ARCO Rights:** Data subjects are guaranteed the right to access, rectify, cancel, and oppose the processing of their personal data.

These Privacy Policies apply across business unit operations and extend to relevant third parties, including suppliers.

- Interbank
- Interseguro
- Inteligo Group
- Inteligo Bank
- Inteligo SAB
- Interfondos

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Data Privacy Management

Across all IFS business units, a robust data privacy framework has been implemented, incorporating legal, technical, and organizational measures. Data privacy management is integrated into regulatory compliance, information security, operational risk management and corporate governance frameworks, enabling effective oversight, risk prevention, and mitigation.

Privacy risks are managed through a risk-based approach that considers the nature, scope, and sensitivity of the personal data processed. Business units conduct regular operational and risk reviews of initiatives and processes involving personal data, supported by defined controls and residual risk assessment, and are managed as a transversal, regulatory, and legal risk.

IFS business units have established formal incident identification and notification processes to ensure timely internal escalation, impact assessment and, where required, notification to the competent authorities in accordance with applicable regulations.

These processes are supported by internal controls and assurance mechanisms, including internal reviews and external audits.

Assurance and Oversight

At Interbank, Inteligo Bank and Interseguro, internal audits are conducted at least annually to assess compliance with applicable Privacy Policies and Personal Data Protection Law. These audits support the identification, management, and remediation of data privacy risks and contribute to the continuous strengthening of data protection controls across IFS.

The scope and focus of external audits related to personal data protection vary across IFS business units, reflecting differences in regulatory requirements, business models, and risk profiles.

During 2025, Interbank underwent two external audits focused on compliance with personal data processing requirements. These audits were conducted by the law firm Miranda & Amado and by Deloitte, providing independent assurance over data protection practices.

Interseguro is subject to recurring external assessments that validate the effective implementation of its Privacy Policy across systems and operational processes. These include regulatory inspections conducted by the Superintendency of Banking, Insurance and AFPs (SBS), in accordance with SBS Resolution No. 504-2021, annual SOX Compliance Audits of General IT Controls (ITGC), and periodic technical assessments, such as ethical hacking, to identify potential vulnerabilities in applications, infrastructure and databases.

Inteligo Bank is subject to external audits covering regulatory compliance and information security, which include elements related to data privacy. For Peruvian business units, external audits are conducted in accordance with applicable regulations and include a general assessment of compliance with personal data protection requirements. However, personal data protection is not currently defined as a standalone focus within the scope of these audits.

Training and Third-Party
Management

IFS business units apply defined controls to ensure that both employees and third parties handling personal data are aware of and comply with applicable data protection requirements. For Interbank, Interseguro, and Inteligo Group supplier contracts include clauses requiring compliance with data protection regulations and, where relevant, grant the right to conduct audits and inspections to verify adherence to these obligations.

At Interbank, suppliers are required to provide annual training to their directors, employees, subcontractors, and all personnel involved in service delivery on matters related to information security, cybersecurity, and data privacy. Interseguro applies a structured approach to supplier management and capacity building, under which contracts with third parties include explicit obligations related to access controls, data protection, and cybersecurity, aligned with internal standards and Privacy Policy.

Interseguro also retains the right to audit and verify that contractors maintain adequate up-to-date controls and capabilities, ensuring that any individual processing data on its behalf complies with the Privacy Policy.

In addition to third party controls, Interbank, Interseguro, and Inteligo Group provide data protection training for employees, supported by regular communications that reinforce key data privacy principles, responsibilities and standards. Interbank delivers data protection and information security training directly to its employees. Interseguro implements a comprehensive training and awareness program on personal data protection and cybersecurity, covering both internal operations and its ecosystem of suppliers and contractors: this includes mandatory onboarding training prior to system access, as well as ongoing training activities such as simulated phishing and vishing exercises, technical bulletins, and security communications. At Inteligo Bank, data protection training is conducted on an annual basis.



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Sanction program

To ensure accountability and uphold data protection standards, each IFS business unit has implemented a sanction framework applicable to cases of noncompliance with data protection laws and internal policies.

- For employees, noncompliance with data protection requirements is considered a serious offense and may result in disciplinary actions such as suspension without pay, dismissal, and, where applicable, legal actions for violations related to legal regulations related to data handling.

- For suppliers and business partners, contractual agreements include data processing and confidentiality clauses that define obligations related to personal data protection, as well as the consequences of noncompliance. These measures may include contract termination and, depending on the severity of the breach, restrictions or prohibition from providing services to the company, in addition to any legal and administrative actions that the business unit may pursue.

Business Unit Data
Protection Programs

IFS business units implement data protection programs built on preventive controls, incident response, and clear accountability, aligned with international standards and applicable regulations to safeguard personal data across operations and the value chain.



Interbank is committed to safeguarding client’s data and fostering trust through a comprehensive data protection program built on industry best practices and the application of leading Privacy Enhancing Technologies (PETs). The program is guided by core data protection principles, including data minimization, transparency, purpose limitation, and security. Interbank applies a risk-based approach, tailoring data protection measures to the sensitivity of the information collected.

Privacy is embedded into Interbank’s product development using anonymization, where feasible, and pseudonymization techniques, supported by a robust data governance framework covering data classification, access controls, and data lifecycle management. To ensure accountability and regulatory compliance, Interbank maintains a formal Cyber Incident Response Plan (CIRP), including specific procedures for reporting

personal data incidents in line with applicable regulations, enabling timely escalation, effective response, and the protection of clients’ information.

Interseguro has implemented a comprehensive personal data protection program based on a privacy-by-design approach, aligned with local regulation (Law No. 29733) and international best practices. The program follows a risk-based model, applying technical and organizational security measures proportional to data sensitivity, including advanced encryption (AES-256), secure transmission protocols, and strict access controls based on the principle of least privilege.

This framework is supported by data governance and lifecycle management processes, as well as cybersecurity incident response plans with defined playbooks and escalation matrices. Suppliers and third parties are contractually

required to report data security incidents within 12 hours of detection and serious breaches, or noncompliance may result in contract termination.

Inteligo Group has a comprehensive data protection program aligned with international best practices and corporate guidelines. The program incorporates data minimization principles, defined data lifecycle policies and procedures, access control mechanisms, incident management processes, and regular training activities to promote compliance with data protection requirements and strengthen organizational awareness.

Due to these preventive controls and governance mechanisms in place, IFS has recorded a low number of claims related to breaches in client’s privacy. Any incidents are managed in compliance with the internal policies of each business unit and the Peruvian regulatory framework.

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AI Adoption and Value Creation

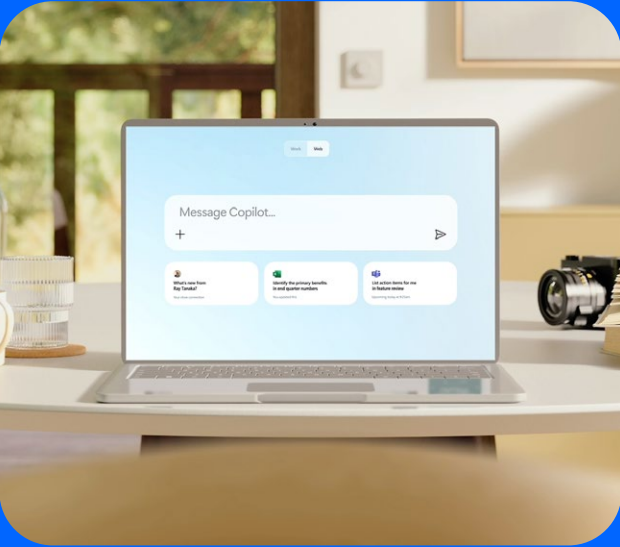
At IFS, we foster an AI-driven culture by seamlessly integrating technological development, big data, and innovation across the organization. This approach empowers data-driven decision-making and accelerates strategic initiatives.

We use predictive models and advanced algorithms in generative Artificial Intelligence (AI) and machine learning to optimize, automate, and transform critical processes. AI’s capabilities allow us to uncover hidden patterns, more accurately predict trends, and generate actionable recommendations, enhancing decision-making efficiency and creating sustainable value at every level of the organization.

Generative AI (GenAI): Key Milestones and Progress

During 2025, IFS took concrete steps to incorporate generative artificial intelligence (GenAI) in a practical and people-centered way. Rather than focusing solely on technology adoption, the emphasis was on learning by doing, activating internal capabilities, and integrating GenAI into day-to-day workflows. Some of the key milestones included:

GenIAtón – GenAI Hackathon:
IFS held its first GenAI hackathon, enabling multidisciplinary teams to develop proofs of concept and validate high-impact business opportunities, accelerating hands-on experimentation and learning.



GenAI as a productivity enabler:
A baseline productivity approach was introduced, promoting tools such as Copilot Chat to support analysis, writing, ideation, and operational tasks, fostering broad early adoption.

GenAI Champions community:
An internal network was established to promote adoption, share best practices, and support responsible use across teams.



Learning and awareness initiatives:
Through Lunch & Learn sessions featuring external speakers and internal use cases, IFS strengthened GenAI capabilities and showcased practical applications.



GitHub Copilot enablement program: A structured program accelerated adoption within technical teams, embedding GenAI into software development workflows and enhancing productivity and code quality.

As adoption progresses, IFS began strengthening the foundations for coordinated and responsible scaling.

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GenAI Governance Foundations

While our model risk framework provides structured oversight for traditional AI models, we recognize that GenAI introduces distinct governance considerations due to its rapid evolution and broad range of potential applications.



At IFS we are in the process of building its GenAI governance model. Recognizing the dynamic nature of this technology, the initial approach has focused on understanding the existing landscape, aligning key stakeholders, and creating the conditions for responsible and coordinated adoption across the group. During 2025, we focused on strengthening the foundations of our management through the following approach:

- **Mapping and oversight of GenAI initiatives:** Identifying and cataloging ongoing use cases across business units to assess risks, opportunities, and maturity levels.
- **Cross-functional coordination and alignment:** Working with AI leads, technology representatives, business teams, and senior leaders to ensure informed decision-making aligned with both local priorities and group-level standards.
- **Shared learning forums:** Establishing cross-company spaces to exchange best practices, strengthen common security criteria, and promote consistent value creation while avoiding siloed approaches.

AI Risk Management Model

As IFS integrates AI models into decision-making processes, managing model risk has become a strategic priority. A structured approach is essential to ensure model integrity, transparency, performance, and appropriate oversight.

In 2025, Interbank strengthened its AI model risk management framework by enhancing lifecycle governance, retraining, and drift monitoring, ensuring sustained model performance and reliability in alignment with international best practices. A centralized inventory supports structured oversight and risk classification, and its scope was expanded to include additional non-regulated models. The Bank also aligned with the Superintendency of Banking, Insurance and AFP (SBS) regulation for critical models; 100% of models were reviewed by the Model Risk Committee and validated prior to implementation, and are supported by methodological documentation, data quality dashboards, and continuous monitoring to ensure transparency, explainability, and auditability.

Interseguro initiated a structured process to identify and risk-classify AI tools in use, laying the foundation for proportionate controls and a formal AI governance framework expected in 2026.

Cybersecurity and Data Protection in AI

To safeguard personal data and strengthen cybersecurity systems in the use and development of artificial intelligence, Interbank’s Cybersecurity, Legal, Compliance, and Data Governance teams actively collaborate on all AI projects from their inception. This collaborative approach enables the implementation of a robust set of security measures, controls, and protocols that mitigate associated risks. At the same time, it ensures full compliance with personal data protection regulations and relevant legal requirements.

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Capability Development

To effectively leverage GenAI, teams have had to develop a combination of technical, cognitive, and behavioral capabilities.

The objective is not to turn everyone into AI experts, but to equip employees with the skills needed to use GenAI critically and productively. Key capabilities include:

- **AI literacy and critical thinking:** Understanding GenAI's capabilities and limitations, formulating effective prompts, interpreting outputs, and applying human judgment to validate results.
- **Value-driven use-case development:** Framing clear problems, identifying where GenAI adds meaningful value, and translating business needs into actionable applications.
- **Human oversight and responsible use:** Reinforcing ethics, accountability, and a human-in-the-loop mindset to ensure GenAI support, rather than replace decision-making.
- **Productivity and collaborative integration:** Embedding GenAI into everyday workflows while fostering knowledge sharing, best practices, and collective learning across teams.

AI-Driven Innovations

During 2025, we developed several initiatives using artificial intelligence designed to enhance efficiency, decision-making, and clients' experience. These initiatives demonstrate how AI is embedded across our operations to deliver measurable impact and advance our technological leadership and sustainability objectives.

GitHub Copilot Enablement Program

Interbank launched a structured enablement program to accelerate the adoption of GitHub Copilot and embed GenAI into software development workflows, combining onboarding and best practices to enhance productivity, code quality, and responsible use. Since its first cohort, the initiative has reached over 600 users, achieving 65% Agent Mode adoption and 80% overall active usage, becoming the Bank's first scalable GenAI deployment.

Mitigating AI Bias

Interbank recognizes that data may contain inherent biases which, if embedded in AI models, could lead to unfair outcomes. To address this risk, the Bank strengthened its development and validation practices under a structured Fair AI framework, embedding bias controls across the model's lifecycle—from design to post-deployment monitoring.

In 2025, targeted bias assessments were conducted on key credit admission models, confirming the absence of gender bias and reinforcing fairness and equal treatment standards. Through formal policies, independent validation, and continuous monitoring, Interbank promotes the responsible and ethical use of AI.

AI-Driven Business Applications

Interseguro has integrated AI and machine learning into its digital products and core processes to strengthen risk management, client engagement, and operational efficiency. Current applications include risk assessment for Mandatory Traffic Accident Insurance (SOAT, by its acronym in Spanish), purchasing propensity models for life insurance products, and advanced client's segmentation to personalize communications. Additionally, an AI-based Clients Service Call Analytics solution was implemented to classify contact reasons, analyze sentiment, and monitor service protocol adherence, supporting continuous improvement in client experience.

AI for Clients Insights and Productivity

Inteligo Group leverages machine learning models to strengthen client intelligence and improve decision-making. These models support client segmentation, potential value estimation, churn prediction, and recommendation systems, enabling more personalized and effective engagement strategies. In parallel, Inteligo Group has begun deploying GenAI agents to support internal productivity initiatives across different teams.

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GRI 3-3, 201-1, 201-4
SASB FN-CF-000.A, FN-CF-000.B FN-CB-000.A, FN-CB-000.B,
FN-MF-000.A, FN-MF-000.B, FN-MF-270a.1, FN-IN-000.A

In 2025, IFS delivered strong financial results, supported by improved asset quality and diversified income streams, within a context of disciplined risk management.

The following section summarizes the main drivers of profitability, balance sheet evolution, and key business activity indicators, with full details available in IFS's 2025 Financial Statements.

P&L Performance

In 2025, IFS recorded profits of S/ 1,943.2 million, representing a 48.6% increase compared to 2024. This improvement was primarily driven by a significant reduction of S/ 583.5 million in provision expenses, as well as increases of S/ 406.3 million in other income, S/ 80.3 million in net interest and similar income and S/ 76.7 million in fee income from financial services.

These positive effects were partially offset by increases of S/ 263.0 million in other expenses, of S/ 216.3 million in impairments from financial investments and of S/ 215.9 million in income tax.

S/ million	2024	2025	% change 25/24
Net interest and similar income	4,549.1	4,629.4	1.8%
Impairment loss on loans, net of recoveries	-1,720.2	-1,136.7	-33.9%
Recovery (loss) due to impairment of financial investments	-47.5	-263.8	n.m.
Net interest and similar income after impairment loss	2,781.4	3,228.9	16.1%
Fee income from financial services, net	1,142.9	1,219.6	6.7%
Other income	791.6	1,197.9	51.3%
Insurance results	-169.8	-47.8	-71.8%
Other expenses	2,900.2	3,163.2	9.1%
Income before translation result and income tax	1,646.0	2,435.4	48.0%
Translation result	-24.1	38.0	n.m.
Income tax	-314.4	-530.3	68.7%
Profit for the period	1,307.5	1,943.2	48.6%
ROE	12.6%	16.8%	
Efficiency ratio	37.4%	36.8%	

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S/ million	2024	2025	% change 25/24
Assets			
Cash and due from banks and inter-bank funds	12,835.3	14,076.0	9.7%
Financial investments	26,857.9	28,173.8	4.9%
Loans, net of unearned interest	50,959.6	52,361.2	2.8%
Impairment allowance for loans	-1,730.2	-1,591.0	-8.0%
Property, furniture and equipment, net	814.4	967.3	18.8%
Other assets	5,766.7	5,110.2	-11.4%
Total Assets	95,377.5	99,097.4	3.8%
Liabilities and equity			
Deposits and obligations	53,768.0	56,027.6	4.2%
Due to banks and correspondents and inter-bank funds	7,562.1	7,221.0	-4.5%
Bonds, notes and other obligations	6,075.4	5,590.4	-8.0%
Insurance contract liabilities	12,524.3	13,063.3	4.3%
Other liabilities	4,595.3	4,773.3	3.9%
Total Liabilities	84,525.2	86,675.6	2.5%
Equity, net			
Equity attributable to IFS's shareholders	10,915.2	12,348.6	13.1%
Non-controlling interest	63.4	73.3	15.6%
Total equity, net	10,978.6	12,421.8	13.1%
Total liabilities and equity net	95,503.8	99,097.4	3.8%

Our assets totaled S/ 99,097.4 million as of December 31, 2025, a 3.8% increase compared to S/ 95,503.8 million as of December 31, 2024. Asset growth was mainly driven by an increase of 9.7 % increase in cash and due from banks, and 2.8% growth in loans, net of unearned interest, partially offset by an 11.4% decrease in other assets.

Liabilities reached S/ 86,675.6 million as of December 31, 2025, a 2.5% increase year over year (S/ 84,525.2 million), primarily reflecting a 4.2% increase in deposits and obligations and 4.3% growth in insurance contract liabilities. These increases were partially offset by a 4.5% decrease in amounts due to banks and correspondents and an 8.0% reduction in bonds, notes, and other obligations.

Net equity amounted to S/ 12,421.8 million, increasing 13.1% compared to December 31, 2024 (10,978.6 million), mainly as a result of higher retained earnings.



For more information,
visit **2025 Financial Statements**.

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Activity indicators

The following are the main metrics related to our primary lines of business: retail banking, commercial banking, mortgage financing, and custody activities.



Interbank – Clients by type of card SASB FN-CF-000.A	Number 2025
---	-------------

Clients with an active credit card account*	839,545
Clients with an active debit card account**	7,355,031

*For credit cards, all clients are considered unique with cards eligible for consumption even if they have not used them. A client may have more than one card/account.
**For debit cards, all unique clients with consumer debit cards are considered, excluding clients with non-transactional savings accounts.

Interbank- Active accounts by type of card SASB FN-CF-000.B	Number 2025
--	-------------

Credit card accounts*	849,715
Debit card accounts**	10,381,322

* For credit cards, all accounts with cards are considered eligible for consumption even if they have not been used.
** For debit cards, all active savings accounts (including those with no balance) with active debit cards are considered. A debit card may be associated with one or more savings accounts.

Interbank- Checking and savings accounts* SASB FN-CB-000.A	Number 2025	Value (Millions S/) 2025
---	-------------	--------------------------

Retail	13,592,622	19,256
Small companies**	166,863	2,652

* For savings accounts we are considering: all deposit accounts and payroll accounts, but excluding term, bank certificate and CTS (employees’ compensation insurance). We are considering all savings accounts, including those that have had a zero balance in the last 6 months or more.
**Includes Reactiva Loans. Does not include loans under collection (recuperaciones).

Interbank- Loans SASB FN-CB-000.B	Number of clients 2025	Value (Millions S/) 2025
--------------------------------------	------------------------	--------------------------

Retail*	127,651	3,053
Small companies**	18,489	1,792
Medium size business banking**	2,309	8,058
Corporate banking**	335	12,416

*Includes Reactiva Loans. Does not include loans under collection (recuperaciones).
**Checking and Savings accounts with average higher than 0.

Interbank – Mortgage residential loans SASB FN-MF-000.A	Number	Millions S/
--	--------	-------------

Stock 2025	47,421	9,866
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Interseguro – Number of policies FN-IN-000 A.	Number 2025
--	-------------

Annuities (1)	934
Private Annuities (2)	1,640
Individual Life Policies (3)	27,601
Massive and digital (4)	1,833,197
Total of policies issued	1,863,372

(1)Disability, survivorship, retirement legal age, ordinary early retirement, special early retirement regime.
(2)Secure life income, insurance income with refund.
(3)Free life insurance, Rumbo insurance.
(4)Credit life, SOAT, credit card protection insurance, Vida Cash, among others.

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Commitment to our Team

GRI 3-3

Labor Practices

Commitment to employee well-being

At IFS, employee well-being is a core priority and a key enabler of sustainable performance. Across IFS business units, structured frameworks are implemented to monitor working hours, manage overtime responsibly, and ensure fair and competitive remuneration. These practices are complemented by comprehensive benefits and well-being initiatives designed to support employees’ physical, emotional, and mental health throughout different stages of their lives and careers. Together, these policies, programs, and benefits reflect IFS’s commitment to creating a supportive and inclusive work environment.

Monitoring Working Hours and Overtime Management

IFS business units monitor working hours and overtime in accordance with labor regulations, ensuring consistent oversight of working hours across both flexible and hybrid roles and shift-based positions, promoting compliance and employee well-being.

At Interbank, administrative employees operate under the ERES flexible and hybrid work model, which formalizes schedule planning and coordination with leaders. For branch and call center staff, supervisors manage shifts, track attendance, and pre-approve overtime, which is recorded and compensated in line with Peruvian legislation.

Interseguro manages working hours through the “Bizneo” platform, which supports attendance tracking, absence requests, and overtime authorization. Staff follow a maximum 48-hour workweek under flexible arrangements, with overtime subject to prior approval and compensated through equivalent time off or monetary compensation.

At Inteligo, a hybrid work model applies across business areas. In cases where irregularities in connection times are identified, access logs to corporate platforms may be reviewed by the Corporate Human Resources and Development Manager to determine appropriate follow-up actions.

Fair and Competitive Compensation

All IFS business units operate under formal compensation structures and remuneration policies that ensure fair, competitive, and adequate

pay. These frameworks are consistently applied across the organization and aligned with market benchmarks, cost-of-living references, and applicable labor regulations. Remuneration policies define fixed and variable compensation components, objective criteria for periodic salary band reviews, and systematic market benchmarking processes, reinforcing internal equity, external competitiveness, transparency, and equitable pay across roles and functions.

Compensation Management and Pay Equity at Inteligo

Inteligo conducts regular salary studies in collaboration with Korn Ferry, including job evaluation, internal equity analysis, external competitiveness assessments, updates to salary bands using the Hay methodology, and action plans to address identified gaps.

In 2025, 93% of employees were positioned within established salary bands, with gender pay gaps maintained under control. The gender pay gap decreased from 21.58% in 2024 to 20.27% in 2025. Women represented 45% of leadership roles and accounted for 56% of promotions during the year.

Paid Leave and Vacation Management

IFS business units ensure that employees enjoy their legally mandated paid annual leave, promoting rest, work–life balance, and compliance with labor regulations. Vacation planning and usage are actively monitored by Human Resources in coordination with leaders and employees to prevent excessive accumulation of leave. In 2025, Izipay formalized its Vacation Policy, reinforcing timely vacation usage.

Across business units, guidelines establish that employees should not exceed 25 accumulated vacation days at year-end. Interseguro applies additional controls to maintain an average vacation balance of approximately 10 days.



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Human Capital Management

Employee Benefits and Well-being

GRI 2-7, 2-30, 3-3, 401-1, 401-2, 401-3, 405-1, 405-2

To support physical, emotional, and mental wellness, business units offer a comprehensive benefits package that include health insurance coverage, on-site health centers and preventive checkups, emotional wellness, psychological support programs, and special leave for personal or family circumstances. These benefits are complemented by initiatives that promote healthy lifestyles, personalized nutritional guidance, and internal sports tournaments.

EPS Health and wellbeing programs

In the case of Interbank and Inteligo, 100% of employees participate in health and wellbeing programs, while at Interseguro and Izipay it is 72% and 70% respectively. These high levels of participation demonstrate the success and effectiveness of our health and well-being initiatives.

Sport and Health initiatives

Promoting healthy and active lifestyles is a core component of IFS's well-being strategy. Business units implement initiatives such as active breaks, group activities, and wellness routes across regions to encourage movement, and reduce sedentary behavior.

Employees participate in activities including Zumba sessions, walking challenges, internal running groups, and sports events, supporting both individual health and team integration. Izipay has promoted large-scale step challenges and running initiatives, while Interbank and Interseguro have implemented active breaks and physical activity campaigns across offices and branches nationwide. Business units also organize internal sports activities such as football and volleyball tournaments, corporate Olympics, and participation in external sports competitions, promoting collaboration, inclusion, and a sense of belonging.

These efforts are complemented by wellness festivals, mental health weeks, and health fairs throughout the year, offering preventive screenings, wellness services, and educational activities. Inteligo provides a nutrition program, with on-site assessments and dietary guidance by a nutritionist, while Interseguro complements this approach through the delivery of healthy kits and preventive health campaigns. Other business units integrate nutritional counseling into broader wellness initiatives.



Special leave and Family Support

Special leave

IFS business units provide special leave designed to support employees during key personal and family moments. These include leave for occasions such as children's birthdays, health check-ups, graduations, moving homes, family bereavements and parental benefits beyond statutory requirements.

Our business units provide parental leave benefits that exceed Peruvian legal requirements, offering up to 17 weeks of maternity leave and 3 weeks of paternity leave, compared to the legally mandated

14 and 1.3 weeks respectively. In addition, Interseguro offers an additional 15 full days, or 30 half-days leave for fathers during the postnatal period.

Interbank also offers seven days of paid care leave for employees who need to support partners, dependents, or family members facing health issues, complemented by emotional support services

At Inteligo Group, employees benefit from Early Fridays throughout the year and Interseguro, employees receive five additional days off per semester through the "Yo me cuido" leave initiative.

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Family Support

IFS business units also offer programs designed to help employees balance work and family responsibilities, with particular attention to the needs of working parents.

Through the Newborn Journey program, employees welcoming a new child receive additional support, including pregnancy-friendly uniforms, remote work options during pregnancy and breastfeeding, counseling services, newborn kits, family allowances, extended breastfeeding hours, and lactation facilities. At Inteligo Group double lactation hours are offered for the first six months after a mother returns to work.

For parents of children of all ages, we also offer initiatives such as parenting coaching sessions, wellness sessions, children´s summer programs, and a school bonus.

Intercorp Benefits

As part of the Intercorp Group, our employees also have access to a wide range of exclusive benefits, including:



Education: Partnerships with leading institutes and universities



Entertainment: A wide variety of entertainment and dining options



Health and Well-being: Discounts with specialized healthcare providers



Financial Products: Exclusive offerings, including discounts and preferential rates on financial products



Club Intercorp: Special discounts at Intercorp businesses



Events: Anniversary parties, Innovation Fest, and other events.

Employee engagement

Listening to employees is a key component of IFS's approach to engagement and continuous improvement. Business units use a combination of feedback mechanisms to assess the work environment, evaluate the effectiveness of actions taken, and identify opportunities to strengthen employee experience.

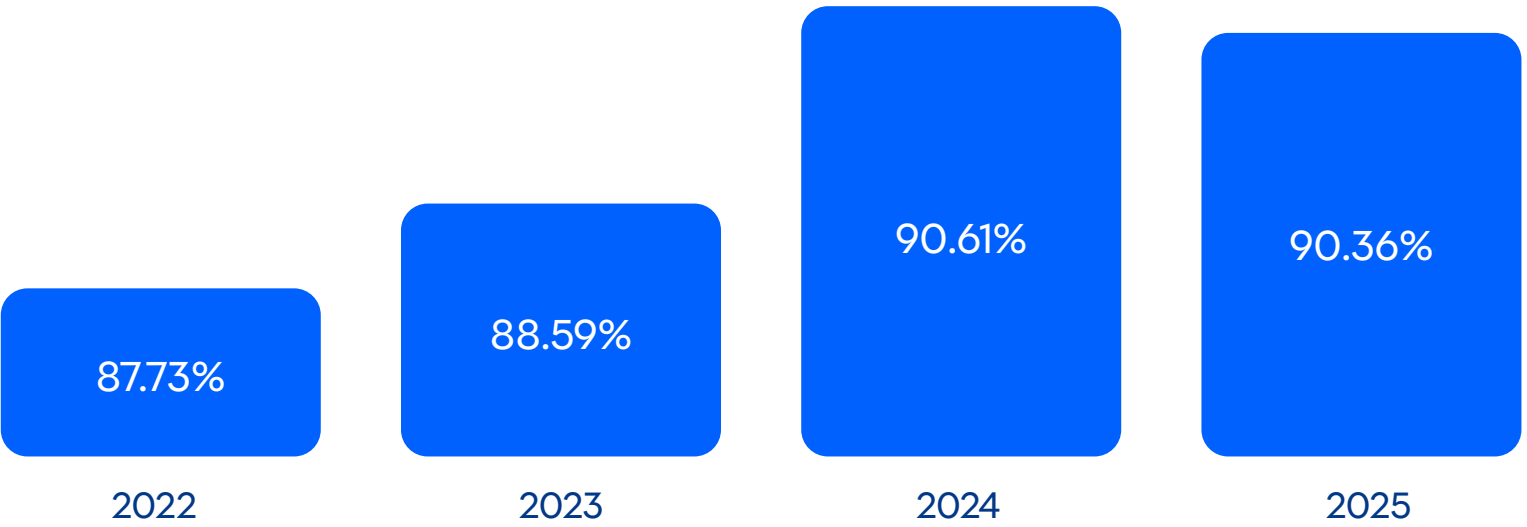
At Interbank, engagement is monitored through multiple tools, including an annual leadership survey that gathers feedback on direct managers, as well as a work environment survey covering learning opportunities, career growth, work-life balance, and compensation.

Employee satisfaction and engagement are also monitored through periodic surveys conducted at least three times a year, using metrics like the Employee Net Promoter Score (eNPS).

In addition, in partnership with Great Place to Work, a comprehensive work environment survey is conducted to assess job satisfaction, sense of purpose, happiness, and stress. The survey also evaluates perceptions on inclusion and fair treatment – regardless of sexual orientation, race, or gender – as well as workplace safety. These results inform us of our efforts to foster a culture of fairness and respect.

Employee engagement
GPTW

90%
Target 2025



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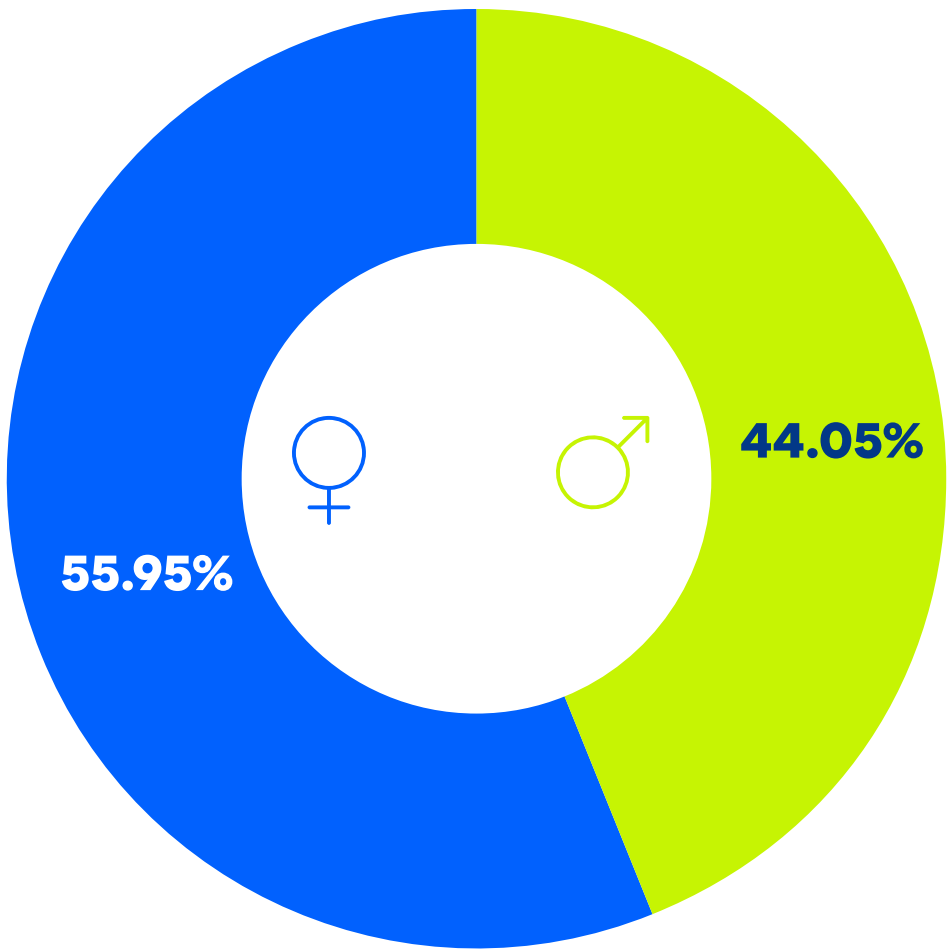
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Diversity, Equity and Inclusion

At IFS, we are committed to fostering a diverse, equitable, and inclusive workplace that reflects the society we serve. Our DEI approach focuses on cultivating a culture of belonging where everyone can thrive, supported by ongoing efforts to understand our workforce through annual sociodemographic assessments. We also strengthen inclusion by ensuring fair and objective recruitment processes, supported by bias-awareness training and standardized selection tools that promote equal access to opportunities.

Diverse Workforce



18.46%
18 to 25 years old

42.99%
26 to 35 years old

25.25%
36 to 45 years old

13.30%
Over 46 years old

Gender	%
% of women in total workforce (as % of total workforce)	55.95%
% women in all management positions (as % of total management positions)	51.56%
% of women in junior management positions (as % of total junior management positions)	54.93%
% of women in middle management positions (as % of total middle management positions)	46.42%
% of women in top management positions (as % of total top management positions)	41.21%
% of women in management positions in revenue-generating functions as % of all such managers	56.88%
% of women in STEM-related positions (as % of total STEM positions)	28.89%

2026 aspirations

IFS's business units are aligned with InterCorp Group's aspirational strategic Diversity and Inclusion objectives. One of these is the strategic framework **"Un-biased Opportunities,"** which is designed to drive progress in gender representation at senior leadership levels.

This pillar focuses on promoting parity, advancing gender equity, and strengthening the attraction and retention of employees from vulnerable groups.

Representation 2026 aspirations (per business unit)	
Level	2026
Board	30%
N2 - Top Management (one level below the CEO)	30%
N3 - Top management (two levels below the CEO)	40%

DEI Programs

During 2025, our business units strengthened their Diversity, Equity and Inclusion (DEI) agenda through targeted initiatives focused on gender, disability inclusion, and cultural diversity. These programs promote inclusive experiences for employees and clients, reduce barriers, and foster a culture of belonging across the organization.

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GO Women:
Leadership that Transforms (IFS)

GO Women is an initiative promoted by IFS that brings together women leaders from across its business units to share experiences and strengthen leadership development within the financial industry. In 2025, the central theme was on financial inclusion with a gender perspective highlighting key gaps.

Other Go Women initiatives included:

Initiative	Description
Go Women – Stores and Contact Center	For clients-facing employees, this initiative provides tools to build confidence, strengthen personal branding, and promote work-life balance. It also creates networking opportunities with leaders across the bank and beyond.
Go Women – STEM	Training program for women in STEM roles aimed at identifying and challenging gender biases and stereotypes that may limit their professional growth, encouraging them to take on more leadership positions in their fields.

Mujeres que InPulsan

An initiative that supports women employees through tools and spaces that promote holistic well-being. In 2025, Interseguro piloted the program with 56 participants across four in-person sessions (five hours total), achieving a 99% satisfaction rate

Gender Equity Partnership

Inteligo Group partnered with the NGO Women and Finances, which promotes the empowerment of women in the financial sector. In 2025, more than one in three female employees participated in learning initiatives and networking spaces designed to strengthen their professional and personal growth.

Equal Pay

IFS is committed to ensuring gender pay for equal work. To monitor progress, we assess gender pay equity annually by calculating the female-to-male median wage ratio for employees in comparable roles at the same level, using base salary and total cash compensation (including incentives) as reference metrics.

The results below reflect IFS's gender pay equity ratios across employment levels:

Gender Pay Gap Level	Wage ratio (woman/men)
Executive level (base salary only)	0.92
Executive level (base salary + other cash incentives)	0.84
Management level (base salary only)	0.96
Management level (base salary + other cash incentives)	0.95
Non-management level (base salary only)	0.77



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LGBTQIA+ Inclusion

At IFS, we uphold a zero-tolerance policy against discrimination based on sexual orientation, gender identity, or gender expression. Employees are encouraged to report any incidents through our whistleblower hotline.

We reinforce respect and empathy toward LGBTQIA+ individuals, reaffirming a commitment that extends beyond a single annual celebration, such as pride month. IFS has implemented the following policies and practices to promote an inclusive workplace:

- Inclusive EPS coverage, which allows the inclusion of same-sex partners without barriers or distinctions.
- Transgender transition protocol, providing clear guidelines to support transition processes with respect, confidentiality, and non-discrimination.
- Social name recognition, ensuring respect for gender identity, and promoting an inclusive and respectful work environment.

IN Power

Interbank’s initiative that promotes safe, inclusive environments for LGBTQIA+ employees and clients through training and awareness efforts, particularly for leaders and frontline teams. In 2025, the program expanded with internal activations and a high-visibility campaign highlighting inclusive benefits, service standards, and safe spaces. As part of this ongoing work, Interbank illuminated its corporate headquarters as a visible symbol of its commitment.

Disabilities and Cultural Diversity

INspire Program

Interbank ’s INspire Program focuses on inclusive talent attraction and the development of supportive workplace experiences for employees with disabilities, as well as those with family members in this condition. The initiative is supported by an internal assistance network and inclusive guidelines.

In 2025, key actions included training teams in Peruvian Sign Language and a zero-interest loan program to help employees acquire assistive devices such as hearing aids, wheelchairs, and screen readers.

Accessible Communication

Interseguro promotes inclusion through equitable access to information. Subtitles are incorporated into all internal and external videos, ensuring that audio-based messages are accessible to all audiences.

Programa Conecta Sin Límites

Inteligo Group launched Conecta Sin Límites, an initiative designed to promote the effective labor inclusion of people with disabilities through reasonable accommodations and the strengthening of an accessible, equitable, and respectful culture.

Without Borders

Through Without Borders, Interbank celebrates cultural diversity by recognizing employees’ origins and identities across Peru and abroad, fostering pride in heritage and reducing language barriers. In 2025, the program reached over 1,300 employees through cultural heritage initiatives.

Prevention of Sexual Harassment
and Safe Work Environment

IFS is committed to ensuring a safe, respectful, and inclusive workplace for all employees. The Group enforces a strict zero-tolerance approach to discrimination and harassment, including sexual harassment, and rejects any misconduct based on ethnicity, sex, age, marital status, political opinion, sexual orientation, gender identity, religion, disability, nationality, or economic condition.

Across all business units, IFS maintains a formal Sexual Harassment Prevention and Sanction Policy, supported by confidential reporting channels that are actively shared through internal employee communications. Individuals who report or experience harassment have access to dedicated support, including psychological, legal, and labor guidance. Human Resources teams trained in gender-based violence provide additional assistance when required, while ensuring support is equally available to men and LGBTQIA+ individuals.



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Sexual Harassment
Prevention Policies:

-  Interbank
-  Interseguro
-  Inteligo
-  Izipay

Agents Against
Sexual Harassment Program

In 2025, Interbank strengthened its prevention strategy through the “Voices Against Workplace Sexual Harassment” program, reinforcing awareness, preventing normalization of inappropriate behaviors, and building trust in reporting. The 360° model ensures solid policies, continuous training, a strong prevention culture—including internal ambassadors and supplier workshops—and rigorous, confidential case management with follow-up learning for all teams. The program was also included in the UN Global Compact’s best-practice repository.

Results from the ELSA assessment reflected strong awareness and trust in the system: 85% of employees know how to access reporting channels, 97.8% recognize and reject harassment behaviors, and 87% express confidence in IFS’s zero-tolerance stance.

Reinforcing
a Culture of Respect

Through continuous awareness and training activities, Inteligo strengthened employee responsibility in building safe environments. In 2025, the company reached 100% of teams through awareness actions, reinforcing its commitment to dignity, wellbeing, and workplaces free from violence and discrimination.

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Talent Management Strategy

GRI 404-2, 404-3

At IFS, we firmly believe that attracting, developing and retaining top talent is a critical source of long-term value creation and a key competitive advantage.

Our talent strategy is designed to align with IFS’s culture, purpose, and ambition, while strengthening the capabilities to deliver sustainable results across our financial platform.

Strategic Talent Recruitment

IFS’s approach to talent recruitment goes beyond offering competitive compensation. It is grounded in proactive, inclusive, and future-orientated practices that prioritize professional development, innovation, and purpose-driven work.

To ensure we recruit the right talent to shape the future of our organization, we have implemented the following key initiatives:

Other Go Women initiatives included:

Initiative	Description	
TRIBK Trainee Program (Interbank)	A program aimed at attracting young talent with a strong interest in digital innovation, offering rotational experiences across different business areas.	
Commercial Trainee Program (Interbank)	Program for recent business graduates that includes one month of training in commercial roles, with performance-based opportunities within Interbank.	
Global Internship Program (IFS)	A 3-month in-person internship program for Peruvian students studying abroad, offering mentorship, project involvement, and networking. The program promotes cross-border collaboration and exposure to IFS's ways of working, while strengthening cultural exchange and global perspectives.	74 TRIBKs across 9 cohorts; achieving 52% retention; 23% of participants have progressed into senior/leadership roles.
Summer International Internship (Intercorp)	A high-impact program for top-performing master's degree students, offering 10-12 week placements on strategic projects and senior leader mentorship. The program was delivered within a structured learning and mentoring framework, supporting skills development and early professional experience.	690 participants across 34 cohorts; with 30% of participants now in leadership roles.
Regional Talent Search (Interbank)	An initiative to expand Interbank’s talent search regionally, focusing on hiring specialized professionals and launching a data analytics hub in Argentina.	67 participants of which 60% come from top 30 global universities; 4 cohorts completed (5th in recruitment); and the program was expanded in 2025 to all IFS business units; The program has already supported talent conversion, with one alumnus returning to work at the bank.
(Open Day) (Interbank)	An engagement initiative designed to connect university students with bank leaders and employees.	78 MBA applicants with 3 selected.
InGenia Program (Intercorp)	A development program designed to attract and cultivate young talent with profiles in analytics, digital, and technology, and with high leadership potential. The program is part of a broader Intercorp-level initiative, with IFS participating by offering strategic roles from the outset and long-term professional growth opportunities within IFS.	Sponsored 7 tech & data events in Peru and Argentina, reaching 10,000+ talents
		3rd edition engaging 800+ young professionals with an average NPS 89.
		36 participants across 11 cohorts; 12 InGenias are currently in IFS; including 3 in leadership roles

Training and Development for Business Impact

At IFS, training and development are key enablers of business performance, innovation, and long-term value creation. Through comprehensive training frameworks, personalized learning pathways, and technology-driven programs, IFS strengthens employee capabilities while supporting individual growth and measurable business outcomes.

Core Learning and Professional Development

IFS delivers core learning and professional development programs that provide the foundational skills and regulatory capabilities required across all roles.

Initiative	Description	
Academies (Interbank)	Specialized academies focused on key vice-presidencies and departments, designed to strengthen relevant, practical, and role-specific skills aligned with business needs.	600 employees impacted, achieving a 94% participation rate and a 4.8 applicability rating.
Regulatory BUS (Interbank)	Gamified regulatory training covering topics such as compliance, occupational health, and fraud prevention, supporting regulatory awareness and risk management.	99.5% completion rate, with an NPS of 90.
LearnToGo (Interseguro)	A cross-functional learning initiative that enables employees to design personalized learning paths aligned with individual development needs and organizational priorities.	175 participants across 7 courses, totaling 3,462 training hours and a satisfaction score of 9.3/10.
UBITS Learning Platform (Inteligo)	A corporate learning platform that provides access to a broad portfolio of training topics, including regulatory, technical, and professional skills, and supports the annual competency and regulatory training plan.	Platform available to all contractual employees across all modalities.
Courses on Demand (Inteligo)	A program that allows employees to select courses aligned with their learning needs and development paths, from a defined list of providers and within an allocated budget.	43 participants across 28 courses, totaling 873.5 training hours.
Investment Academy (Inteligo)	A specialized training program focused on investment products and solutions, aimed at strengthening business knowledge and deepening understanding of Inteligo's investment offering.	28 participants across 5 courses, totaling 220 training hours.
People, Customer & Risk / Resilience Programs (Izipay)	Development initiatives focused on strengthening professional effectiveness and business resilience, covering communication and feedback, negotiation, client experience, service excellence, risk, continuity, audit, and leadership-related content.	314 professionals trained.
Izirecemos (Izipay)	Internal job opportunities program, designed to promote internal mobility and employability by enabling employees to apply for open positions across the organization as vacancies arise, fostering career growth and talent retention from within.	78 employees were promoted through internal opportunities

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Values-based training

Graceland Program

Graceland is Interbank’s 5-day immersion program that embeds core values through interactive challenges, fostering a strong culture and developing top talent. Vice Presidents and the CEO sponsor cohorts, guiding employees from diverse teams.

Since its 1996 inception, Graceland has demonstrably succeeded in embedding Interbank’s values across the organization, achieving:

- 47% employee participation
- 538 cohorts completed
- More than 14,000 employees reached
- Average NPS of 92 in 2025 (+5 p.p.)
- Average rating of 4.86/5 for contribution to personal development

Average rating of 4.94/5 for the experience of values during the program.

Scholarships and
Advanced Learning Programs

IFS promotes continuous learning and capability development through scholarship programs that support advanced education, strengthen critical skills, and accelerate professional growth aligned with business priorities.

BECA 23 Program

BECA 23, an initiative developed by Colectivo23 and Interbank, provides fully funded scholarships aimed at developing high-potential digital talent. The program combines cutting-edge technical training with cross-cultural learning experiences, and immediate application through live, interactive courses. The program is structured around three specialized schools, each offering a selection of 9 eligible courses:

- **School of Innovation and Design**, including Digital Product Design, Strategic UX, and Service Design.
- **School of Data and Business**, with courses such as Growth Marketing, Product Management, and Business Analytics focused on data-driven decision making.
- **School of Soft Skills**, including Leadership in the Digital Era and other courses designed to strengthen interpersonal and leadership capabilities.

Since its launch in 2023 until the end of 2025, the BECA 23 Program has achieved significant results:

- 194 employees awarded scholarships
- 5 cohorts completed
- 2.5% program’s attrition rate
- NPS consistently above 90, reflecting high participant satisfaction and contributing to employee engagement and retention

Interseguro Scholarship Program

The Interseguro Scholarship Program was established to recognize and develop high-potential talent by funding academic programs that strengthen critical professional capabilities. Through undergraduate, postgraduate, and master’s studies, the program supports long-term career development and reflects Interseguro’s commitment to investing in future leaders.

In 2025, the program achieved the following results:

- 42 employees awarded scholarships
- 33% of 2025 scholarship recipients have already received promotions
- 16% of scholarship recipients from the 2024 cohort were promoted in 2025

Since its launch in 2021, the program has awarded scholarships to 166 employees across five cohorts



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Leadership Programs

IFS promotes leadership development across all levels of the organization through programs designed to strengthen culture, enhance people’s management capabilities, and build strategic leadership aligned with long-term business priorities.

INleader

In 2025, IFS held the kickoff for the InLider Program, an initiative of the Intercorp Leadership Center designed to strengthen leadership capabilities across the group. In this new edition, 80 participants from IFS joined the program, beginning a structured learning journey focused on developing strategic leadership skills and fostering a culture of collaboration and transformation within the organization.



Comprehensive Leadership School

To strengthen leadership effectiveness within its commercial force – representing over 74% of its workforce – Interseguro launched the Comprehensive Leadership School. The program focuses on developing key leadership competencies aligned with the Comprehensive Management Model, including self-awareness for leadership, business knowledge, employee development, and onboarding.

Developed through a practical and experiential approach, the program equips new leaders to manage teams effectively, foster positive work environments, and align leadership behaviors with organizational values.

In 2025, this program achieved the following results:

- 10 supervisors trained, indirectly impacting up to 130 employees
- 28 high-potential agents prepared for leadership roles, with a 32% promotion rate by year-end.
- NPS of 98.3 supported by strong qualitative feedback on the program’s practical applicability.
- 1% increase in GPTW survey score for Life Management compared to the previous year
- 1% reduction in employee turnover year-over-year.

Digital Transition Programs

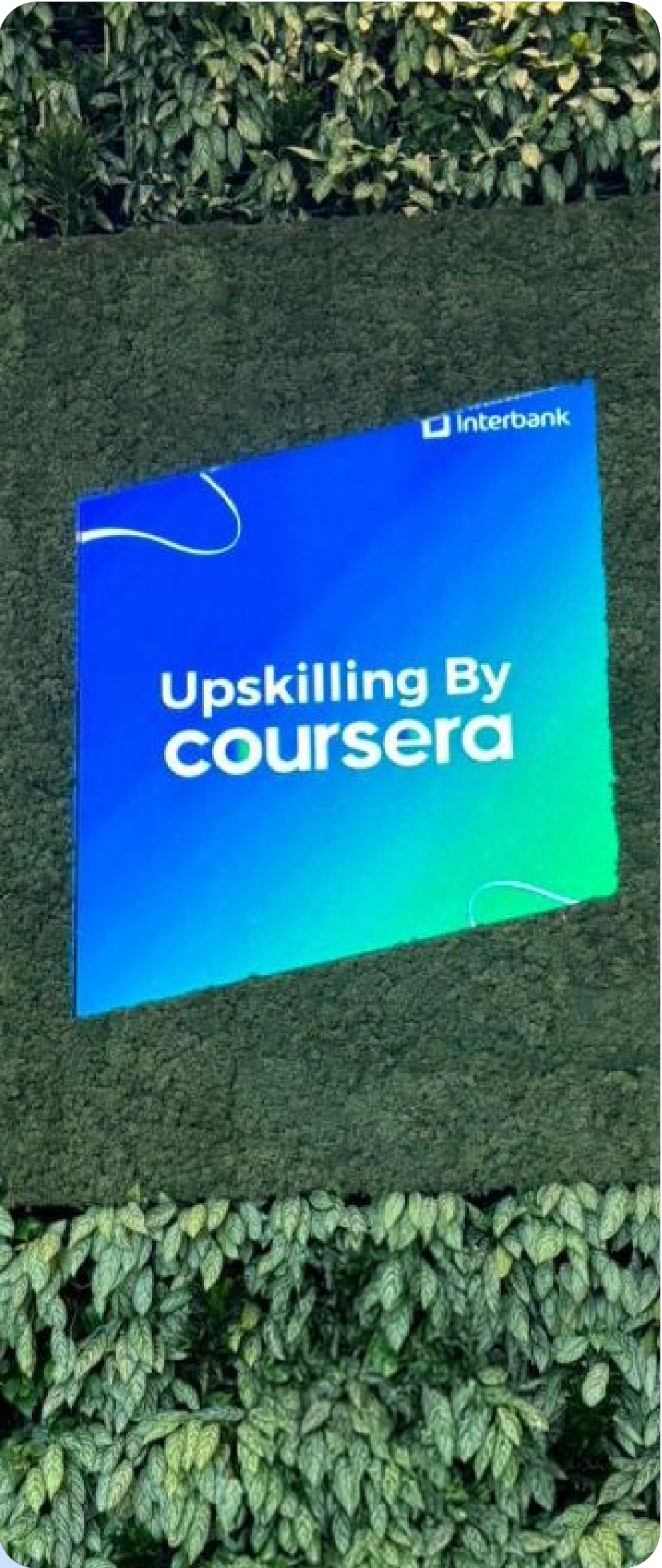
At IFS, digital transformation is a key enabler of competitiveness and innovation. Through targeted upskilling, technology-driven learning, and hands-on programs, IFS strengthens digital capabilities at scale, supports the adoption of new technologies, and embeds a culture of continuous learning and adaptability across its operations.

Upskilling by Coursera

The Upskilling by Coursera program was created to strengthen the technical and analytical capabilities of Interbank’s top technology and analytics talent, supporting the transformation toward a digital-only and data-driven bank. The program delivers a customized learning journey aligned with each participants’ role, three-month leave per employee, supported by a structured follow-up and personalized communications.

Key results include:

- More than 1,000 employees reached across 22 teams
- 88% of participants achieved their training goals
- More than 3,200 courses completed
- Average of 22.5 training hours per learner
- More than 22,500 total learning hours delivered



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Data Champions Program

Interseguro’s Data Champion Program develops employees into strategic connectors between business units and the data ecosystem, strengthening a data-driven decision-making culture. The program combines expert-led modules with applied learning, covering topics such as data culture, BigQuery management, data storytelling, visual analytics, agile methodologies, and collaboration problem-solving.

Results from the first cohort include:

- 14 graduates representing all vice presidencies
- 3.2 p.p. improvement in the “Focus on Data” indicator
- NPS of 85.7 and applicability rating of 4.8/5
- Creation of cross-functional data squads involving 6 Data Champions, supporting decentralized data-driven management and decision-making

Digital, Data and
Technology Upskilling

Across Izipay, targeted digital, data, and technology training initiatives helped upskill 227 employees in areas such as data analytics, business intelligence, technical enablement, and emerging technologies. The training covered topics including Power BI, SQL, Python, AI-enabled productivity tools, platform-specific applications, and core IT technical capabilities. Transition Program for Retiring

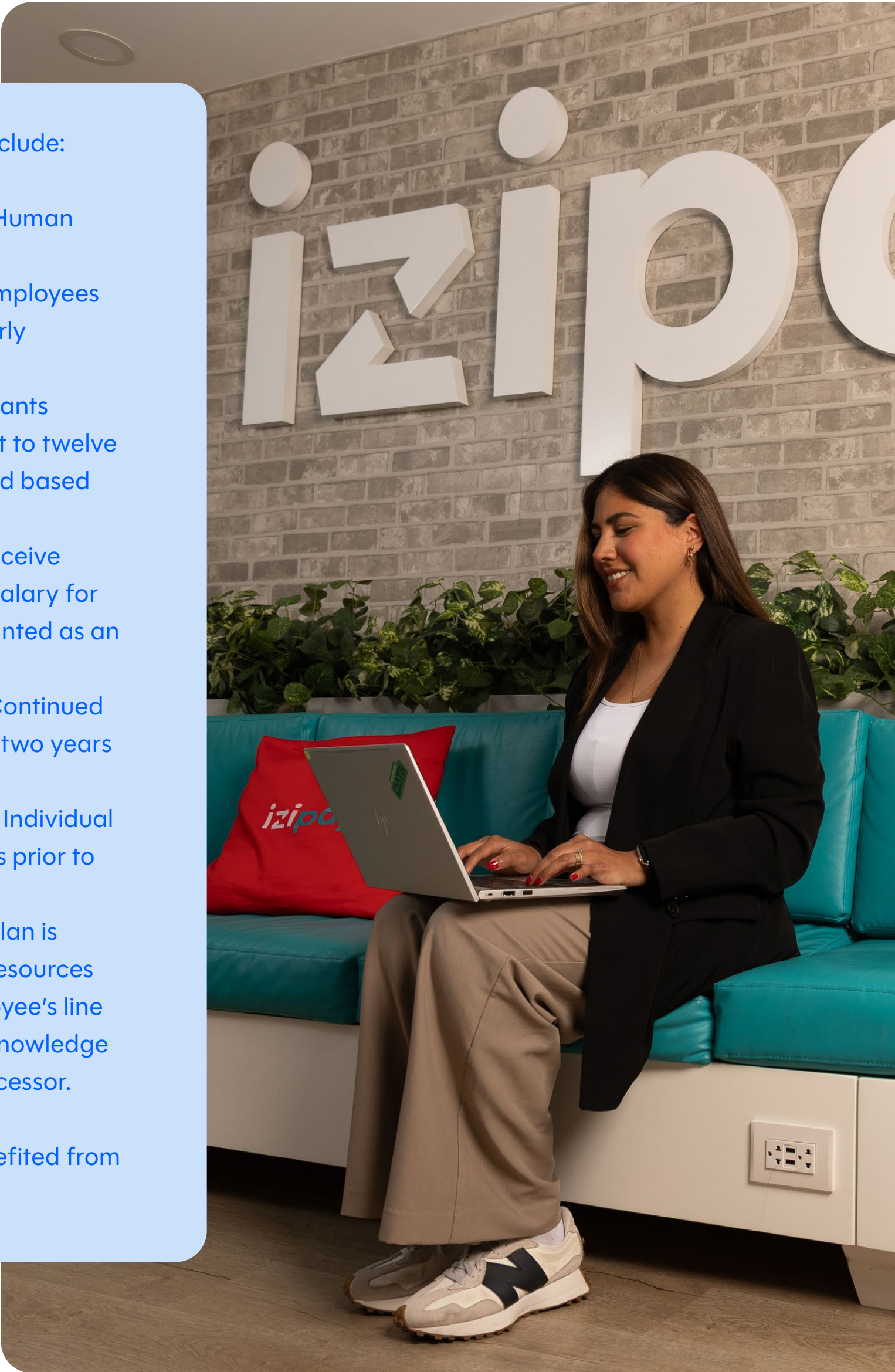
Inteligo offers a Transition Program for Retirement that reflects its commitment to employees’ wellbeing and responsible workforce management throughout all stages of the employment lifecycle. The program supports eligible employees to preparing for retirement by providing financial, health and professional guidance aligned with Inteligo’s Early Retirement Policy.

The program is available to employees who meet defined eligibility criteria related to age and years of service within Inteligo, and who voluntarily apply. Pension benefits are managed in accordance with applicable labor regulations through contributions to the pension fund administrator selected by each employee.

Key elements of the program include:

- **Annual communication:** The Human Management & Development Department informs eligible employees and their leaders about the early retirement benefits package.
- **Retirement Incentive:** Participants receive an incentive equivalent to twelve net monthly salaries, calculated based on their gross monthly salary.
- **Seniority bonus:** Employees receive one additional gross monthly salary for every five years of service, granted as an extraordinary bonus.
- **Health insurance coverage:** Continued healthcare coverage for up to two years after retirement.
- **Personal transition coaching:** Individual coaching beginning six months prior to retirement.
- **Transition Plan:** A structured Plan is developed jointly by Human Resources & Development and the employee’s line manager to ensure effective knowledge transfer to the designated successor.

To date, 2 employees have benefited from the Early Retirement Program.



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Performance Evaluation

IFS performance evaluation processes are designed to provide constructive and continuous feedback, support continuous development, and ensure consistent performance management across all business units.

Continuous Improvement System

The performance management system offers high-performing employee’s opportunities for career advancement, attractive compensation, and professional growth. Employees who do not meet expectations are supported through structured improvement plans, follow-up conversations, and development resources.

Day-to-day feedback

As part of our culture, we encourage continuous informal feedback, fostering open and ongoing communication between employees and supervisors to support growth and development.

As part of this approach, leaders must actively engage employees in performance discussions to understand the root causes of challenges. During these meetings, improvement plans are collaboratively developed, and a timeline for progress should be established.

Formal Feedback Cycles

We conduct semi-annual feedback sessions. The first occurs at the beginning of the year, based on previous performance evaluations. The second, a mid-year checkpoint, allows us to review progress on objectives, identify areas that require reinforcement, and prepare collaborators for the next performance evaluation. Beyond semi-annual reviews, employees on performance improvement plans receive detailed, structured support throughout Q2. This includes specific goals, deadlines, and action points tailored to their development needs.

Performance Evaluation Methods

Type of evaluation	Description	Frecuency
Management by objectives	Processes in which employees participate in a collaborative goal setting process with their line manager. During this process, pre-defined and measurable goals are established. Progress is continuously followed through regular check-ins.	Interbank: Yearly Interseguro: Quarterly Inteligo: Yearly Inteligo: Yearly Izipay: Yearly
360-degree feedback	The process involves evaluations carried out with all team members (and, in the case of Inteligo Group, also stakeholders). The evaluation examines a variety of factors such as skills and other competencies, providing a well-rounded review of performance.	Interbank: Yearly Interseguro: Quarterly Inteligo Group: Yearly
Team-based performance appraisal	Appraisal system where employees are assessed as part of a team. This approach is only mandatory in Interseguro for agile teams (squads).	Interseguro: Quarterly
Agile conversations	This method consists of continuos evaluations carried out throughout the year. It is collaborative, involving regular conversations and continuous feedback with employees by regularly reassessing objectives and addressing barriers to effective performance.	Interbank: Ongoing Interseguro: Quarterly Inteligo: Ongoing

Feedback Campaign - Inteligo Group

In July 2025, Inteligo Group launched a comprehensive feedback campaign to strengthen fairness and consistency in people management. The initiative combined practical tools—like the Inteligo Feedback Guide—with engaging actions including video capsules, gamified activation, and the “Feedback Respect Wall,” encouraging reflection and improved feedback practices across the organization. The campaign achieved 100% employee participation and contributed a 5-point increase in feedback-related questions in the Great Place to Work survey, rising from 86 to 91.



Occupational Health and Safety (OHS)

GRI 401-2, 403-1, 403-2, 403-3, 403-4, 403-5, 403-6, 403-7, 403-8, 403-9, 403-10, 404-2

IFS is committed to ensuring safe and healthy working conditions across all stages of its operations, with the objective of minimizing or eliminating risks and hazards that may affect employees. To support this commitment, IFS has implemented corporate guidelines and standards that promote continuous improvement and foster a strong culture of occupational health and safety (OHS) across all business units. This approach supports IFS's objective of achieving zero occupational accidents.



For more information, visit **The IFS Occupational Health and Safety Guidelines**

Governance and Management Framework

The IFS Occupational Health and Safety Guidelines, approved by the Board of Directors, provides a strategic governance and alignment framework to ensure that business units comply with applicable local regulatory requirements and industry best practices. The scope of these Guidelines extends to employees, clients, and suppliers across all IFS business units.

OHS performance is reviewed periodically by senior management and reported to the Board through quarterly updates summarizing key activities and performance indicators, complemented by an annual report in line with Occupational Health and Safety at Work legal requirements and Intercorp-wide guidelines.

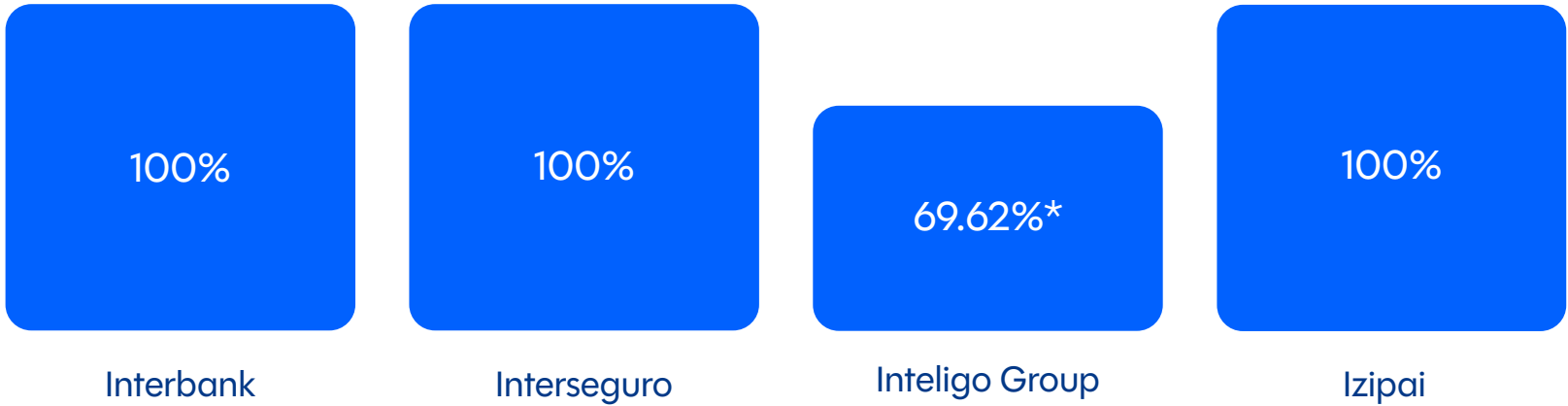
In addition to the corporate Guidelines, each business unit maintains its own Occupational Health and Safety Policies and management systems tailored to its operational context and applicable regulatory requirements.

Health and safety criteria are integrated into contractor management and procurement processes, reinforcing IFS's commitment to safety across its value chain.

Worker participation is supported through an Occupational Health and Safety Committee composed of employer representatives and worker representatives elected by employees. The Committee reviews and approves OHS work plans and programs and supports the implementation and monitoring of health and safety initiatives across the organization.



OHS Management System Coverage Employees (%)



*For Inteligo, OHS policies apply to business units in Peru. These requirements are not mandatory under Panamanian legislation, where Inteligo Bank, is located.

Unless otherwise stated, OHS indicators refer to direct employees. Contractors are managed under IFS contractor OHS requirements in line with Occupational Health and Safety at Work regulation, under which IFS acts as a third-party responsible entity and ensures suppliers comply with OHS standards.

Contractor employers may be required to:

- Undergo an OHS system audit or homologation against IFS's business units standards,
- Ensure personnel have valid occupational medical examinations and fitness-for-work certification prior to performing services, and
- Maintain compliance evidence available for verification
- For example, at Interbank contractors must achieve a minimum homologation audit score of 85% to be approved.

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Risk Identification
and Assessment

Hazard identification, risk assessment, and control are continuous and preventive processes that underpin IFS’s occupational health and safety approach. Control measures are regularly reviewed and evaluated to ensure their effectiveness in mitigating identified risks.

Risk identification and assessment are conducted through the Labor Risk Identification Matrix (IPERC) maintained each business unit. This matrix is updated annually and developed with the participation of employee representatives, in accordance with regulatory requirements and the operational context of each business unit.

This matrix supports:

- Hazard Identification
- Risk evaluation
- Determination of control measures, and
- Ongoing monitoring of occupational risks

Additional risk assessments may be conducted in response to specific circumstances, such as increases in injury or accident rates, changes in the workplace conditions, or the introduction of new machinery, equipment, or chemicals.

Employees and stakeholders may report hazards or unsafe working conditions through multiple channels, including direct communication, email, Human Resources, immediate management, or the Occupational Health and Safety Committee. IFS ensures a safe reporting environment by protecting employees from retaliation, while ensuring the confidentiality and traceability of all communications.



Main Occupational Health
and Safety Risks

Due to the nature of the financial services industry, the main occupational health and safety risks across IFS’s operations are generally low. However, risk levels vary depending on roles and work environments.

Risk mapping across business units has identified the following main categories of exposure:

- Life-safety risks, such as earthquakes or obstructed evacuation routes.
- Electrical and fire-related risks, including energized sources near flammable materials, damaged or disorganized cabling, and electrical outlets located near liquids.
- Emergency preparedness factors, such as accessibility of evacuation routes and the availability of fire response equipment and first-aid kits.
- Ergonomic risks associated with prolonged standing or sitting, poor posture, intensive screen use, and workstation organization.
- Psychosocial risks, including workload intensity, high-demand customer interactions, and positions with high levels of responsibility.
- Targeted chemical exposure risks, such as the handling of alcohol-based sanitizers.

Emergency Preparedness
and Response

Emergency preparedness plans are developed by the OHS team in compliance with applicable legal requirements. These plans address scenarios such as emergency evacuations and fire response and are implemented in coordination with emergency brigades across offices and facilities.

Brigade members participate in regular training and drills throughout the year to ensure preparedness and effective response to potential emergencies.

Emergency plans are tailored to the operational context of each business unit and aligned with the IPERC risk assessments. Action plans are prioritized based on the results of risk assessments.

OHS Training

Each business unit develops an annual OHS training program designed to equip employees with the knowledge and skills needed to identify risks, understand preventive measures, and report hazards in a timely manner.

Training topics are defined annually by the Occupational Health and Safety Committee based on company needs and the risk assessments results.

In 2025, the following training activities were conducted:

Business unit	Results
Interbank	• 6,780 employees trained • 37,718 training hours delivered • Training topics included regulatory courses, onboarding inductions, and specialized workshops for emergency response brigades covering topics such as first aid and the use of automated external defibrillators (AEDs).
Inteligo	• 1,334 employees trained • Training topics included ergonomics and active breaks, remote work risk management, mental health, evacuation procedures, fire prevention and response, safe commuting, infectious disease prevention and prevention of alcoholism, and tobacco use.
Interseguro	• Four mandatory OHS training programs delivered covering first aid, safe work guidelines, evacuation procedures, and the 5S methodology. • All employees participated in training sessions.

Monitoring and
Continuous Improvement

Business units review their OHS Management Systems in accordance with applicable regulations and the ISO 45001 standard. These evaluations support risk minimization and the correction of deviations from established standards.

Each business unit also undergoes external audits to reinforce compliance and support continuous improvement of OHS performance.

Internal inspections are conducted to verify infrastructure conditions and workplace safety. These inspections are conducted by specialized external providers and cover aspects such as infrastructure, air conditioning systems, and workplace safety features. Additional monitoring evaluates ergonomic, physical, and psychosocial risks.

OHS Committees also perform internal inspections to support ongoing monitoring and improvement of workplace conditions.

Incident and
Accident Investigation

IFS follows established procedures for investigating work-related incidents and accidents. The priority in these situations is to ensure the wellbeing and appropriate attention of the affected employee.

Investigations include gathering testimony from the employee involved and any witnesses and evaluating the nature of the event to determine whether it constitutes an incident or an accident.

If classified as an accident, the analysis determines whether the event resulted from a substandard act or an unsafe working condition. Based on the findings, corrective measures are implemented where necessary, and additional training may be provided to prevent reoccurrence.



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Occupational Health and Safety Targets

Business units define OHS targets aligned with corporate guidelines and regulatory requirements.

Interbank

- Achieve 100% compliance with the Annual OHS Plan
- Maintain zero occupational accidents and occupational diseases.

Interseguro

- Achieve 100% identification and assessment of occupational hazards and risks.
- Ensure full compliance with control measures established to eliminate or mitigate identified risks.
- Complete 100% of planned OHS inspections.
- Ensure compliance with internal OHS standards and obligations, promoting individual and collective responsibility as the foundation of a preventive culture.
- Complete 100% of the Annual Training Program, including inductions and OHS training sessions.
- Achieve 100% completion of scheduled occupational medical examinations.
- Investigate and manage 100% of work-related incidents and accidents in a timely manner.

Inteligo

- Complete 100% of OHS inspections established in the annual inspection program.
- Achieve 100% completion of mandatory OHS training established in the annual training program.
- Verify the effectiveness of incident and accident management and response within the OHS system.
- Complete 100% occupational monitoring programs, including psychosocial and ergonomic assessments.
- Complete 100% of internal audits of the Integrated Management System, as established in the annual OHS Internal Audit Program.
- Complete 100% of corrective actions related to OHS findings identified through audits, inspections, and monitoring activities.

At the corporate level, IFS has established two primary OHS targets: 0 fatal occupational accidents and 0 incidents resulting from substandard facility conditions.

Progress against OHS targets is regularly monitored and evaluated. No work-related fatalities were recorded between 2022 – 2025 and no injuries with major consequences during this period.



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Client Centricity

GRI 3-3

Our purpose is to build financial well-being by providing practical and responsible financial solutions that enable individuals and businesses to achieve their financial goals and plan for the future. Serving more than 6.9 million clients across our business units, we recognize that trust is the foundation of long-term value creation.

We acknowledge that conduct-risk, misselling, digital fraud, and information asymmetry can undermine client trust and financial resilience. Building financial well-being therefore requires responsible product design, transparent communication, and effective complaint resolution.

We embed client protection, fair treatment, and responsible marketing into our governance structures, product lifecycle, and performance monitoring systems across all business units. Through defined oversight mechanisms, mandatory training, structured claims management, and responsible digitalization, we work to ensure that client interests remain central to decision-making and service delivery.



Responsible Marketing

GRI 2-16, 417-1, 17-2, 417-3, 418-1, SASB FN-IN-270a.4, SASB FN.AC.270a.3

Transparency is fundamental to building trust. IFS applies formal policies, internal controls and compliance procedures to ensure that marketing materials, product disclosures, and client communications are accurate, clear, and aligned with regulatory and ethical standards. Senior management maintains oversight of these processes.

Our approach to responsible marketing is structured around three pillars:

• **Risk awareness and prevention:** Prevention of misleading communication and promotion of fraud awareness, including safeguards in digital channels to protect clients from deceptive practices.

- **Managerial accountability:** Leadership oversight to ensure that products and communications adhere to high ethical, regulatory and quality standards.
- **Transparency in product information:** Clear disclosure of pricing, terms and regulatory information across digital platforms and client service channels.

Business unit´s commitments to responsible communications include:

• **Interbank:** Adheres to the ASBANC Code of Good Practices, ensuring clear, honest, and non-misleading communication with clients. Through this commitment, it promotes financial education and protects user interests.

- **Interseguro:** Adheres to the APESEG Code of Good Practices, ensuring transparent client relations, high service quality, and effective complaint management in alignment with SBS regulations.
- **Inteligo Group and Interfondos:** Adhere to the Inteligo Advertising Guide, which establishes clear standards for investment and mutual fund advertising, ensuring transparency, accuracy, and full regulatory compliance.

During the reporting period, no material fines or sanctions were recorded related to misleading marketing or advertising practices.

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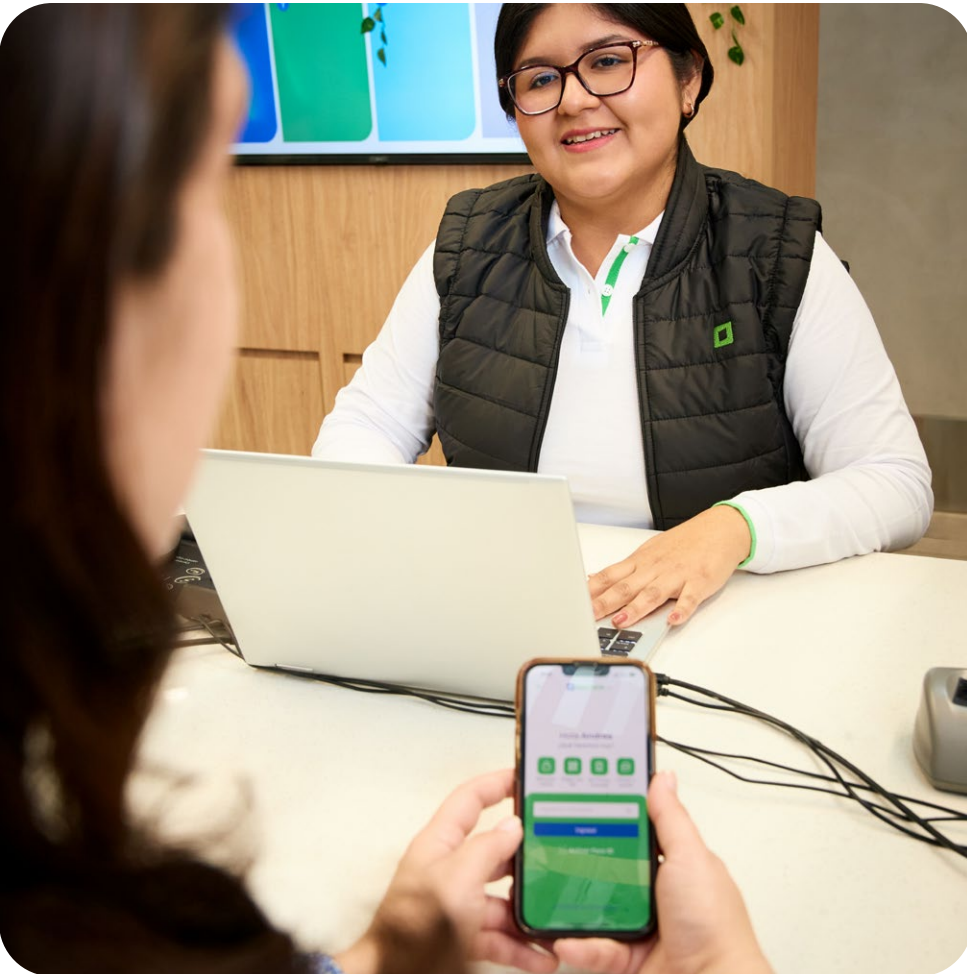
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Training and Market Conduct

IFS reinforces responsible marketing through mandatory training programs. All employees in client-facing roles –including telephone banking, branch network, and client service teams- undergo mandatory onboarding training covering market conduct standards, fair treatment principles, responsible sales practices, and applicable regulatory requirements. Training is reinforced through periodic programs across business units.



Interbank

- Delivered four market conduct training sessions and corresponding examinations in 2025.
- Implemented the annual “Regulatory Bus” program, , providing mandatory compliance and market conduct training for all employees.
- Conducted quarterly training sessions for client service and tele-sales teams to reinforce consumer protection regulations.

Interseguro

- Provides formal induction training for all employees joining the Payments Management and Strategy area to ensure proper execution of responsibilities.
- Delivers additional training upon request from Commercial and Client Experience teams, targeting sales representatives, service executives, and client maintenance teams.

These initiatives reinforce a culture of responsible sales practices and client protection across the organization.

Active Listening to Our Customers

IFS values client feedback as a critical input for service improvement, risk identification, and product enhancement. Beyond formal complaint mechanisms, client insights are systematically captured across business units to identify emerging issues, strengthen controls, and improve client experience.

To ensure accessibility and timely engagement, our business units provide multiple channels for feedback and inquires, including:

- In-person assistance at financial branches and offices.
- Online access to the Complaints Book through corporate websites.
- A digital help center with guidance on client service channels and claims submission.
- Dedicated WhatsApp communication lines.
- Email support for client inquiries and concerns.

Information gathered through these channels is monitored and analyzed to detect recurring themes, potential conduct risks, and service gaps.



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Complaint Management Process

IFS maintains a structured complaint management framework designed to ensure fair, timely, and consistent resolution of client claims across all business units. Complaints are managed through structured investigation processes with defined workflows and cross-functional involvement. Monitoring mechanisms and periodic follow-ups support timely resolution and continuous service optimization.

The mechanism is proactively communicated to employees and is also available to suppliers, clients, and other third parties. Reports can be submitted through an independent whistleblowing hotline that operates 24 hours a day, seven days a week, ensuring continuous accessibility. The system supports confidential reporting and enables the organization to investigate allegations effectively. In line with transparency commitments, IFS discloses information on the number of reports received, the types of misconduct reported, and the corrective actions taken.

Business units	Total complaints 2025
Interbank	824,463
Interseguro	1,884
	194 classified as formal complaints
Inteligo Group	542
Izipay	16 regulatory complaints; 111 claims

Complaints Management at Interbank

Interbank maintains a structured governance framework for claims management. The Audit Committee oversees claims management practices, with the Financial Consumer Protection Officer presenting biannual reports to the Board of Directors. Executive committees – including the Retail and Channels Vice Presidency Committee and the Client Experience Committee – monitor performance and drive continuous improvements.

In 2025, Interbank strengthened its claims management performance:

13.5%
first-contact
resolution rate.

80%
of complaints were
resolved within five
days, with 52%
resolved within
two days.

97%
of complaints were
resolved without requiring
a second submission.

Client information requests decreased
by 14% compared to 2024, reflecting
improved self-service capabilities and
reduced client friction.

The claims management function is organized into four specialized units: Fraud, E-commerce, Operational Issues, and PLIN Transactions, enabling targeted case management and improved oversight by complaint type.

Average resolution time remained stable at five days for complaints and two days for client requests, in line with regulatory requirements.



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Client Experience and Relationship Management

Beyond formal complaint management, IFS’s business units implement structured client experience frameworks designed to monitor service quality, capture consumer feedback, and address root causes of recurring issues.

Across all business units, insights gathered through surveys, complaints, service interactions, and Net Promoter Score (NPS) monitoring are systematically analyzed and integrated into continuous improvement processes. These mechanisms support product and service enhancements, strengthen client relationships, and promote consistent service standards across both digital and in-person channels.

Client feedback is also integrated into product development cycles, informing stages ranging from product backlog prioritization to quality control and market deployment. Across the business units, multiple client service channels are maintained—including digital platforms, AI-powered chatbots, and traditional service channels—to ensure accessible and responsive assistance.



While all business units follow this common approach, each business unit implements specific initiatives tailored to its business model.

Interbank strengthened service governance through the implementation of INpulse, a centralized quality monitoring tool that standardizes evaluation criteria across service channels and enables structured tracking of service and compliance indicators. The bank also reinforced operational oversight within its Contact Center through enhanced Workforce Management capabilities and the creation of a Real-Time Operations unit, allowing dynamica management of resources and service performance.

Consumer insights are captured through Voice of the Client (VoC) mechanisms and analyzed using an “inner and outer loop” feedback model, allowing both individual case resolution and systemic improvements across products, channels, and operations.In 2025, Interbank achieved 24/7 omnichannel service availability, a 9% increase in self-service channel usage, and reduced average resolution time to 4.6 days, exceeding regulatory targets.

Interseguro maintains a multi-channel client service model covering digital platforms, call centers, and in-person service throughout the insurance lifecycle. Service quality is continuously monitored, and complaints and claims are systematically analyzed to identify root causes and improve protocols, training, and service delivery.

Client surveys and market research complement operational monitoring, enabling the company to refine products and service processes in response to evolving client needs.

Inteligo operates a structured client experience framework that integrates digital and in-person channels to ensure consistent engagement with clients.

Client insights from Net Promoter Score (NPS) results; complaints, satisfaction surveys, and interaction monitoring are regularly analyzed and incorporated into product design and services improvements.

Izipay implements a “Close the Loop” Program that consolidates feedback from relational NPS surveys and client interactions to identify issues affecting client experience. These insights are translated into prioritized improvement initiatives across products, services, and operational processes.

Client Satisfaction

We focus on continuously improving our Net Promoter Score (NPS) and developing products that align with client needs and expectations.

NPS Retail (Points – Retail banking)	NPS Commercial (Points – Commercial banking)
51	68

*In 2023, we implemented a revised Net Promoter Score (NPS) methodology. Due to this methodological change, historical NPS data prior to 2023 is not directly comparable and therefore, is not included in this report. Future reports will provide trend data based on this new methodology.

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Client Experience and Digital
Transformation

Creating the best digital experience

GRI 3–3

IFS places customers at the center of its digital transformation strategy. As financial services increasingly shift toward digital channels, providing secure, accessible, and efficient digital experiences has become essential to maintaining trust, strengthening client relationships, and expanding financial inclusion. Digitalization across the Group focuses on improving accessibility, operational efficiency, and data security throughout the full client lifecycle — from onboarding and engagement to post-sale service.

To manage this priority, IFS invests in the continuous development of digital platforms, data-driven solutions, and secure technology infrastructure across its businesses. These initiatives aim to deliver seamless financial services that allow clients to access products and services when and how they need them, while enabling the Group to scale its operations and respond to evolving market expectations.

Interbank strengthened its digital ecosystem by expanding its self-service capabilities, improving digital product access, and enhancing security features across its mobile app and payment platforms.

Flagship initiatives included Plin via WhatsApp, enabling conversational peer-to-peer payments, and the expansion of digital card management

services such as digital enrollment, renewal, and reissuance. The bank also introduced enhanced security features, including the “Digital User” authentication layer, app icon masking, and real-time alerts for unrecognized transactions.

Digital investment and product management capabilities were also expanded through tools such as “Mis Inversiones”, which allows clients to manage investment portfolios through the app.

Client adoption of digital services continued to grow. In 2025, financial transactions conducted at physical branches declined by 13.5% compared to 2024, while retail digital sales reached 68%, reflecting sustained migration toward digital channels.

Client Centricity

To build primary banking relationships offering the best digital experience.

84% retail digital clients

51 NPS retail banking



Interseguro continued to expand digital access to insurance products through online sales platforms. Since launching its first digital insurance product in 2016 (SOAT), the company has expanded its digital offering to include travel insurance, car insurance, and individual life insurance.

A key milestone has been the growth of Vida Cash & Rumbo, fully digital life insurance products that represented more than 22% of outstanding premiums in Individual Life policies as of December 2025, demonstrating the increasing relevance of digital distribution in the company’s business model.

Inteligo supports offshore wealth management services through a fully integrated digital platform that enables client onboarding, financial planning, advisory services, and investment execution as part of a seamless digital client journey. The platform is complemented by proprietary digital tools designed to strengthen client engagement and advisory capabilities, including the Erni App for mutual fund services and Octopus, an in-house digital distribution platform that delivers automated investment insights across client channels.

Izipay focused its digital transformation on delivering secure, fast, and frictionless payment solutions for merchants and consumers. During 2025, the company strengthened its payments infrastructure, client support capabilities, and digital onboarding processes. Key milestones included the modernization of POS terminals to integrate additional services, the launch of “QR Parlante,” an innovative sandbox solution designed to improve transaction transparency and fraud prevention for micro-merchants, and the deployment of the PW 2.0 Virtual Payments

Platform, enabling e-commerce merchants to accept a broad range of digital payment methods.

Operational efficiency was also strengthened through automation and artificial intelligence. Generative AI now handles approximately 50% of WhatsApp client interactions, while 24% of merchant onboarding is conducted through hybrid digital channels, supporting scalable client service and accelerated digital growth.

Digital clients

Retail

DEC 24

81%
of digital clients

DEC 25

84%
of digital clients

Commercial

DEC 24

73%
of digital clients

DEC 25

74%
of digital clients

Through these initiatives, IFS continues to strengthen its digital ecosystem while improving accessibility, security, and efficiency across its financial services. Looking ahead, IFS will continue investing in digital innovation, advanced analytics, and secure technologies to enhance client experience, support financial inclusion, and respond to the evolving needs of clients in an increasingly digital economy.

Financial Inclusion

Financial Inclusion Commitment

At IFS, our purpose is to build financial well-being together. We are committed to building a more inclusive financial system by becoming Peruvians' main ally on their path towards financial well-being.

Financial inclusion is embedded in our business model. Through our business units, we provide a broad range of products, services, and programs designed to reduce access barriers and close gaps for underserved populations – particularly individuals and micro, small, and medium-sized enterprises that have historically been unbanked or underbanked.

Financial inclusion management

Our financial inclusion approach combines accessible financial solutions, strengthened internal capabilities, continuous guidance and financial education for clients and non-clients. Together, these efforts expand access, encourage responsible use, and support long-term financial well-being.

Financial products and services

We offer a range of financial products and services designed to enhance access to formal financial tools while empowering clients to manage their finances responsibly.

These solutions are tailored to address the needs of individuals, entrepreneurs, and businesses at different stages of their financial journey.

By combining affordability, digital accessibility, and client-centric design, we seek to reduce structural barriers and close financial gaps, fostering sustainable participation in the financial system.

Non-financial services

Financial inclusion goes beyond access to products. We also provide non-financial services that equip both clients and non-clients with the knowledge, skills and confidence needed to make informed financial decisions.

Through financial education programs, digital learning platforms, and capacity-building initiatives we aim to break down informational and behavioral barriers, enhance financial literacy, and promote long-term financial well-being across society.

Front-line staff training

Our front-line employees play a critical role as ambassadors of our products and services, serving as the primary point of contact with clients and communities.

To ensure they are well-equipped to support diverse client needs, we provide specialized training that strengthens technical knowledge, advisory skills, and understanding of financial inclusion principles.

Financial Inclusion – 2025 Highlights

+1,2
million microbusiness receive free and immediate digital payments through IzipayYa.

+1,4
million active clients manage their savings through the Virtual Piggy Bank.

Launched **INpulso Financiero**, Interbank's financial education pilot developed in partnership with Innova Schools.

We are committed to ensuring fair and respectful treatment for all our clients, particularly those from underserved groups. To protect them, we have established clear procedures to prevent over-indebtedness through responsible lending, ensure transparency by providing timely and accessible information, and offer robust complaint mechanisms to uphold clients' rights and trust. Additionally, we invest in continuous training for our front-line employees to avoid aggressive sales tactics and uphold respectful treatment across our diverse client base.

+3,400
entrepreneurs use Excuela, Izipay's digital financial education and business development platform.

+34,000
clients have accessed inclusive insurance products through Vida Cash and Rumbo.

+2,5
million Peruvians have participated in our digital financial education platform Aprendemas; 70% are non-clients and 30% are Interbank clients.

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Inclusive Service Policy

Launched in 2024, our Inclusive Service Policy establishes clear guidelines for frontline employees to help ensure equitable, respectful service for underrepresented communities. This includes people with disabilities, seniors, LGBTQ+ individuals, and Indigenous language-speaking communities. The policy reinforces our commitment to accessibility and inclusion at every client touchpoint, helping create a service experience that reflects the diverse needs of the communities we serve.

All financial inclusion initiatives and their implementation are overseen by IFS's Chief Sustainability Officer and reported to the Executive Sustainability Committee, demonstrating our commitment to advancing financial inclusion.

Client Inclusion and Accessible Service

To ensure safe, dignified, and frictionless banking experiences, Interbank reinforced inclusive service protocols for clients with specific needs.

- 2025 highlights include:
- More than 1,600 branch employees trained nationwide on inclusive service and diversity policies.
 - Service protocols strengthened for LGBTQ+, hearing- and visually impaired, and neurodivergent clients.
 - Fee waivers implemented for in-branch transactions for clients with disabilities, promoting equitable access.
 - DEI Ally Network expanded, including employees proficient in Peruvian Sign Language, Quechua, and Aymara.
 - Priority service measures introduced for war veterans.
 - Inclusive Service Manual updated to incorporate 2025 initiatives and expand coverage across disability types.
 - Active participation in ASBANC–CONADIS working groups—ASBANC (Peruvian Banking Association) and CONADIS (National Council for the Integration of Persons with Disabilities)—to strengthen regulatory alignment and sector best practices.

Innovation for Financial
Inclusion – Labentana

Innovation is key to helping IFS respond to evolving social needs and market dynamics. Through Labentana, its innovation lab, IFS designs user-centered financial solutions that create shared value and improve the quality of life of Peruvians.

Working with agile, multidisciplinary teams, Labentana connects business and technology to develop, test, and scale solutions across IFS's business units. In 2025, it focused on strengthening innovation culture, building

intrapreneurial capabilities, supporting change management, and advancing the adoption of GenAI as a strategic enabler of experimentation, productivity, and long-term growth.

Aligned with its purpose, Labentana designs financial solutions that expand access for historically underserved populations. By leveraging digital technologies, the lab develops scalable tools that simplify financial interactions and broaden participation in the financial system.

2025 initiatives:

- **Plin WhatsApp** introduced conversational payments through WhatsApp, enabling users to make instant peer-to-peer transfers through a widely used messaging platform and lowering adoption barriers for individuals with limited access to traditional banking applications.
- **PWM**, a new section within the Interbank app, provides users with a comprehensive view of their finances, investment tracking, and personalized recommendations, helping a broader segment of clients make informed savings and investment decisions.



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Products and Services for Financial Inclusion

We are working to expand access to financial products and services for individuals and financially excluded communities. Beyond increasing access, we are also promoting effective usage by offering solutions that are simple, relevant, and designed around people’s real needs. Given the low penetration of financial services in Peru, we are developing innovative risk-scoring models that use both traditional and non-traditional data to evaluate the creditworthiness of a broader segment of the population. This approach enables us to offer solutions that support financial inclusion, strengthen financial well-being, and empower individuals with tools that align with their financial goals.

Savings as a first step - Saving Tools and Incentives

IFS recognizes savings as the foundational pillar of financial well-being, enabling greater resilience, improved financial stability, and long-term goal attainment. By providing safe, accessible, and user-friendly savings solutions, we promote healthy financial habits and contribute to expanding financial inclusion.

100% Digital Checking Accounts

As a digital-first platform, we prioritize fully digital account openings to expand access to financial services and better serve historically underserved populations. By removing traditional barriers—such as minimum balance requirements and in-person procedures—we aim to make banking more inclusive, accessible, and user-friendly. In 2025, Interbank’s 100% digital account allowed clients to open an account starting from S/ 0 or USD 0, with no maintenance fees.

Through the Interbank App, clients can carry out banking transactions easily and securely, while also accessing additional benefits such as debit card discounts and daily promotions.



IFS Roadmap: building financial well-being together



	Total	Gender representation	Geographic reach
100% digital basic accounts opened	466,159	53.0% (246,959) 47.0% (219,200)	Lima 52.5% (244,836) Across regions 47.5% (221,323)
Previously unbanked clientes onboarded via a 100% digital account	196,749	53.3% (104,949) 46.7% (91,800)	Lima 49.1% (96,511) Across regions 50.9% (100,238)

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Cuenta joven – Early
financial inclusion

Cuenta Joven is designed to enable young people to begin their financial journey at an early age, helping them learn how to manage money, save, and build healthy financial habits. The product provides:

- Access to their own app, a Plin account in their name, a virtual piggy bank, and exclusive benefits.
- Parental supervision tools allow parents or guardians to monitor transactions and support financial education in a secure manner.
- A simple onboarding process that enables saving from day one through a virtual piggy bank.
- Zero cost (no maintenance fees).

	Total	Gender representation	Geographic reach
Young clients who started their financial journey with Interbank	8,676	51% 49%	Lima 63% Across regions 38%

Virtual Piggy Bank

The Virtual Piggy Bank, available through the Interbank app, makes saving simple and engaging. Clients can personalize their savings by

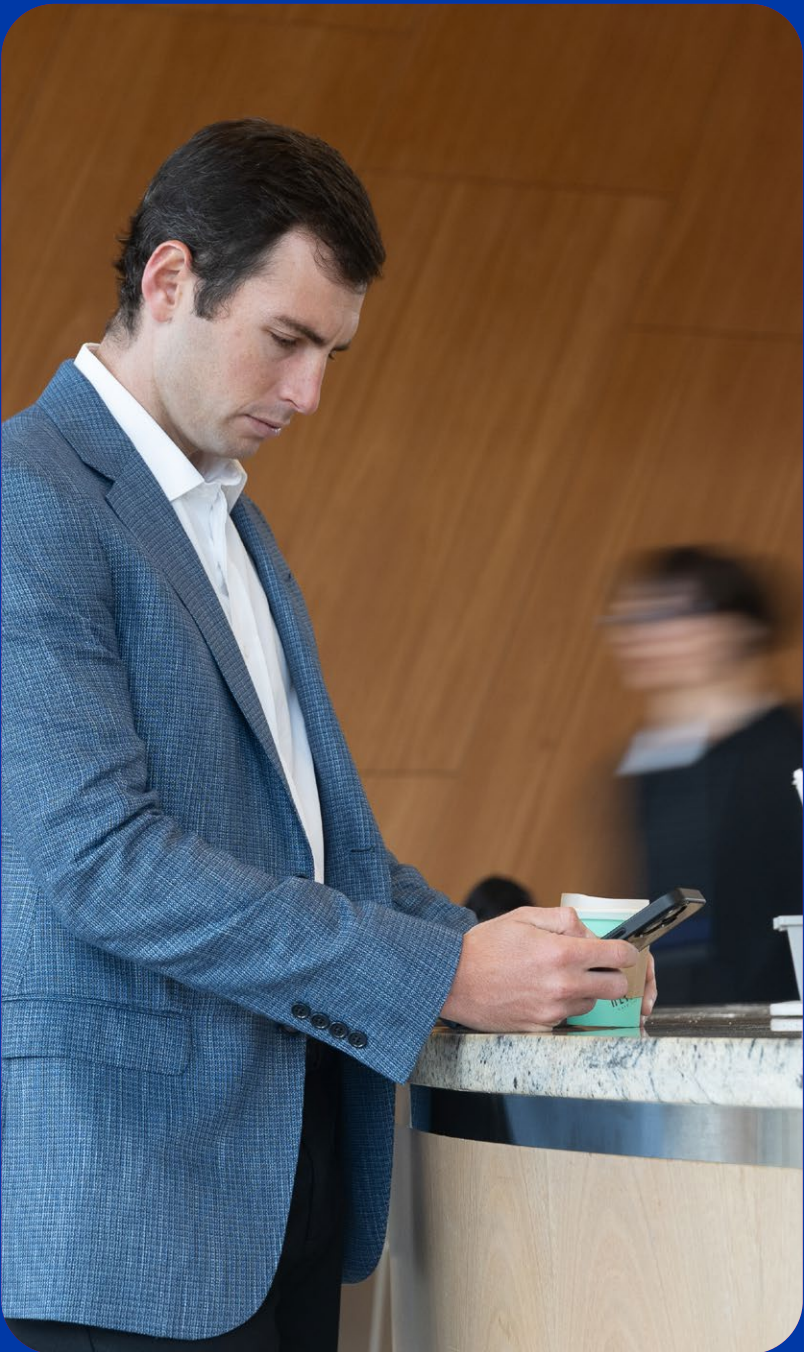
category to better align with individual goals and monthly budgets. They can transfer funds with a simple swipe and receive incentives to save, with interest rates ranging from 0.25% to 4.50%. By the end of 2025, 1,400,989 clients were actively saving through the Virtual Piggy Bank.

	Total	Gender representation	Geographic reach
Clientes who saved using the Virtual Piggy Bank	1,400,989	45.9% (643,428) 54.1% (757,561)	Lima 61.0% (854,573) Across regions 39.0% (546,416)

Mis Finanzas

Mis Finanzas is a digital tool that empowers clients to better manage their personal finances. Through the Interbank App, users can track their budget, monitor spending patterns and their credit score, and strengthen their overall financial well-being.

As part of this feature, Interbank provides digital access to credit scores for both clients and non-clients to better understand their financial profile and access pre-approved products. Interbank’s credit score is built using information from the Superintendency of Banking, Insurance and Pension Fund Administrators (SBS), credit bureaus, information on our clients' own financial behavior and other publicly available sources. This initiative supports more informed financial decision-making and promotes responsible credit management.



	Total	Gender representation	Geographic reach
Clients who used the Mis Finanzas tool via the Interbank App	1,569,802	54.7% (858,617) 45.3% (711,179)	Lima 56.3% (884,045) Across regions 43.7% (685,757)



For more information, visit [My Credit Score](#) available to clients and non-clients

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Payments ecosystem
for development

We seek to address the evolving payment needs of individuals and businesses by strengthening an integrated payment ecosystem that builds long-term relationships with our clients. Our strategy is guided by three core priorities:

- Expanding our client base and increasing transaction volumes by extending merchant coverage, improving client experience, and promoting financial inclusion.
- Reducing reliance on cash by banking unbanked Peruvians through our open APIs that enable partners to access account opening and basic financial-transaction services.
- Developing an integrated value proposition for Business Banking clients, connecting them to growth opportunities.

PLIN – Digital payments for inclusion

PLIN, the integrated mobile payment feature within the Interbank app, enables users to send and receive money instantly and free of charge using a mobile number or QR code.

PLIN continues to advance financial inclusion by providing microbusinesses and unbanked individuals with access to secure and efficient digital financial services. Its seamless integration into everyday transactions is transforming the way Peruvians manage their finances, helping businesses grow and empowering users to embrace the digital economy.

	Total	Gender representation	Geographic reach
Clients affiliated to PLIN	4,551,292	50.2% (2,284,721) 49.8% (2,266,492)	Lima 52.4% (2,383,474) Across regions 47.6% (2,167,818)
Merchants affiliated to PLIN	1,252,721	45.6% (570,762) 54.4% (681,959)	Lima 49.5% (620,267) Across regions 50.5% (632,454)
Previously unbanked clients affiliated to PLIN	1,504,715	48.6% (731,555) 51.4% (773,140)	Lima 50.5% (759,813) Across regions 49.5% (744,902)

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Izipay

Izipay offers a broad portfolio of payment solutions designed to support business' growth and enable clients, entrepreneurs, micro-merchants, and SMEs in Peru to make and process payments in a safe, seamless, affordable, and mobile-first manner.

In 2025, Izipay expanded its ecosystem to more than 170,000 affiliated businesses and increased transaction volumes by 19% compared to the previous year. The merchant base is primarily composed of small businesses, reinforcing Izipay's role in enabling digital adoption across Peru's entrepreneurial and SME segments.

Merchant segmentation (2025)

2%
corporations

21%
medium-sized companies
and small businesses

77%
small businesses



izipayYa

It is a 100% digital wallet designed specifically for microbusinesses, enabling users to receive payments from all digital wallets through a single QR code, free of commissions. By targeting unbanked and underserved populations - particularly small businesses such as bodegas, market stalls, taxi drivers, and street vendors - IzipayYa supports their transition to the digital economy. In addition, the platform provides access to loans and insurance products, fostering business resilience and growth.

A key element of the IzipayYa approach is hands-on field support: our sales team assists with registration, provides branding materials, and runs onboarding checks to ensure clients can confidently use the tool.

In 2025:

+1.2
million microbusinesses received
free, instant digital payments
through IzipayYa, driving an 83%
increase in transaction volume
vs. 2024.

S/10
billion mobilized through 160.6
million transactions

S/10
billion mobilized through 196 million
transactions, reflecting growing
digital adoption among small
businesses.

+693,000
transactions per day, supporting
high-frequency digital commerce.

187,000
bank accounts opened via
IzipayYa.

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Increasing access to Credit

Cash Collateral Credit Cards

A credit product that enables individuals with limited or no credit history to start building a formal credit profile. With an initial deposit of S/ 700 as collateral, clients can access a credit card and, over time, the collateral may be released—supporting financial growth, responsible credit use, and broader access for those excluded from traditional credit options.



	Total	Gender representation	Geographic reach
Clients with a Cash Collateral Credit Card	27,989	64.9% (18,167)	Lima 67.0% (18,756)
		35.1% (9,822)	Across regions 33.0% (9,233)

Fondo Crecer

A Peruvian government program designed to facilitate access to financing for MSMEs and exporters through guarantees and credit facilities for working capital and fixed assets. The program seeks to reduce financing costs and promote productive development.

Through this initiative, Fondo Crecer provides guarantees covering up to 75% of the loan

amount, enabling eligible businesses to access financing under more favorable conditions, including lower interest rates and more flexible repayment terms.

As of December 31, 2025, Interbank had supported more than 300 clients through Fondo Crecer, over 70% of whom were SMEs, with approximately S/ 200 million in outstanding loans under the program.

Inclusive Insurance

Insurance products reduce the financial consequences of economic crises and contribute to building financial resilience. Through Interseguro, we contribute to expanding insurance by designing digital, simple, and flexible products that reduce access barriers.

Vida Cash

Vida Cash is a fully digital life insurance product designed to promote financial inclusion among the Peruvian population. It provides life and disability coverage, serving as an alternative to traditional credit-linked insurance, while also incorporating a savings component through a premium refund mechanism.

The product is intentionally simple and inclusive: it does not require prior financial knowledge, medical examinations, or paperwork, and can be purchased online through a straightforward three-step process. This design significantly lowers traditional entry barriers and supports broader access to insurance.

By the end of 2025, VidaCash reached a total of over 5006 clients and delivered 5133 insurance policies/contracts.



Rumbo

Rumbo is a digital life insurance and savings product that supports middle-income Peruvian families with flexible contribution schedules for fixed or variable incomes. It combines protection with short-term savings to help clients build financial resilience and plan through an affordable, transparent, and client-centric model. During 2025, the product reached more than 1568 clients and delivered over 2016 policies.

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Life Planning

As people improve their relationship with the financial system, they are better equipped to make confident long-term financial decisions. IFS offers a diverse range of products and services that enable clients to invest in their futures with simple, safe and affordable financial solutions.



Mivivienda Program

Mivivienda is a government-funded social housing program that promotes access to safe and affordable housing for low-income individuals, with the active participation of financial institutions such as Interbank. The program supports homeownership through:

- Direct funding that complements each mortgage loan granted by participating banks.

- Credit risk coverage of up to two-thirds of any realized loss.
- Financial incentives for clients who make timely payments, including subsidized interest rates, to reduce borrowing costs.

During 2025, we granted a cumulative total of 1,490 loans under the Mivivienda program, representing a 7.9% increase compared to 2024 (1,381 loans).

	Total	Gender representation	Geographic reach
Clients acquiring their first home	1,490	48.8% (723) 50.7% (756)	Lima 55.6% (829) Across regions 44.4% (661)

Erni

Access to investment products supports long-term financial well-being. Mutual funds provide a simple way to pursue financial goals through professional management and diversification.

At Interfondos, we begin by identifying each client’s investor profile. Through Erni, our 100% digital investment platform, clients can open an account and start investing online with no commissions or maintenance fees, and begin with as little as US\$50, making wealth-building tools more accessible to a broader segment of the population.

2025 Highlights

- 38% of Interfondos’ total clients are Erni users.
- +9,000 users are active on the platform each month.
- During the year, the number of monthly active users increased by more than 39% compared to December 2024.
- +7,000 new funded users (clients with account balances) joined the platform.

These results reflect sustained growth in digital adoption and growing interest in accessible investment solutions.

In parallel, Inteligo SAB strengthened its digital brokerage channel with the official launch of a new mobile app, enhancing its digital value proposition for brokerage clients. Together with the web platform, it enables clients to trade securities, view total assets, and access detailed portfolio information in a more agile and intuitive way.

As a result, 25% of active clients executed transactions via web or mobile, surpassing 8,000 digital transactions during the year. This reflects the growing adoption of digital channels within Inteligo SAB’s service model and reinforces our commitment to expanding access to capital markets through technology.



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Financial education for clients and non-clients

At IFS, we recognize that financial well-being goes beyond access to financial products—it also requires knowledge, tools, and capabilities to make informed decisions and build a secure future.

Through financial education and ongoing client support, we strengthen financial resilience and contribute to a more inclusive financial system that benefits both clients and Peruvian society.

Our initiatives are designed to:

- Strengthen financial and business management skills.
- Promote savings and responsible financial planning.
- Provide tailored support to underserved and vulnerable populations.
- Encourage long-term economic stability and sustainable growth.

Building strong foundations: Financial well-being and early-stage client support

We promote financial well-being from the very first interaction by providing practical content and actionable guidance that supports responsible product use, effective payment management, and healthier financial habits. This includes payment reminders, guidance on key financial concepts, and tools that enable informed decision-making.

Within our banking business, we strengthened risk management frameworks by implementing a

segmentation and prioritization logic that enables a more precise and timely assignment of financial education topics based on individual client needs.

This approach is supported by an Early Warning System model and an interpretative framework that identifies the main factors driving changes in a client's financial profile. It analyzes signals such as delinquency and payment delays, credit usage, debt variation, savings behavior, and consumption patterns to define tailored financial education journeys and structured communication touchpoints.

In 2025, 47,982 clients improved their credit scores after participating in financial education tracks.

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Financial literacy for all

Digital Learning Platform – Aprendemás

Aprendemás is a free, fully digital learning platform designed to strengthen financial capabilities among both clients and non-clients. Through courses, webinars, and practical tools, the platform provides accessible content that supports financial health, digital transformation, personal and professional development, digital marketing, and social media management.

By combining financial education with entrepreneurial and digital skills, Aprendemás contributes to broader economic empowerment and promotes long-term financial resilience.

In 2025, the platform offered:

- 30 courses and 31 webinars in total.
- 8 webinars and 9 courses specifically focused on microbusinesses and entrepreneurs.
- 1 course and 1 webinar tailored to women’s budgeting and savings needs, as part of the Women’s Financial Education Program.

By the end of 2025, the platform reached more than 2.5 million Peruvians who have accessed its learning content. Notably, 70% of these users are non-clients, while the remaining 30% are existing clients. In addition, more than 37,000 users have demonstrated specific interest in content focused on microbusinesses and entrepreneurship development, highlighting strong engagement with resources aimed at supporting small business growth and entrepreneurial skills.

Excuela

A pilot program to advance financial inclusion through a partnership with Excuela, a scalable mobile education provider. The program equips entrepreneurs with practical tools, knowledge, and skills to strengthen their businesses through short, mobile-based courses. While the initial focus was on sales strategy, the offering has expanded to include financial management and digital growth capabilities.

In 2025, the program offered:

- Transform your sales: The art of serving and selling successfully
- Debt under control: Healthy finances for your business
- Grow your business with digital marketing

The program registered 4,197 users, with a balanced gender distribution (49% women and 51% men). Participants who completed at least one course reported an NPS more than 75% higher than non-participants, highlighting the strong perceived value of the learning experience among active users.

In-Person financial education

We partner with social development organizations, educational institutions, and private-sector allies to expand access to financial education for historically underserved and vulnerable groups, including youth, women, and workers across diverse sectors. We deliver practical, accessible content tailored to each group’s needs and realities.

INpulso Financiero: The beginning of a transformation

Launched in 2025, INpulso is a multi-year initiative designed to integrate financial education into the Innova Schools system. Built on a scalable Train-the-Trainers model, the program engages employees, teachers, students, and families to build sustainable financial capabilities. The pilot took place at the Villa El Salvador – Laderas campus, selected due to the socioeconomic vulnerability of the surrounding area, reaching 159 participants (teachers, students, family members, and Interbank mentors).

Train-the-Trainers rollout:

- 64 employees trained as financial education mentors.
- 23 teachers trained by 14 mentors to integrate content into the classroom.
- 22 teacher leaders trained to replicate content, closing with an event with more than 50 family members and students, where students presented 4 financial education projects.
- +10 training hours delivered across phases.
- 100% of teachers reported readiness to integrate financial education; 85% adopted actions (savings goals, monthly budget). NPS 83.
- 100% of students consolidated key personal finance knowledge; 80% feel prepared to act as financial education ambassadors; NPS 97.



Partnership with Perú Champs

In 2025, our main strategic partner for social initiatives was Perú Champs, an organization that supports high-potential students from vulnerable backgrounds. Interseguro delivered two corporate volunteering financial education initiatives in Lima and Arequipa, using a fair-style format to engage families through interactive, practical activities.

By the end of 2025, four educational scholarships had been financed for Champs talents, and 104 Champs families had been reached through financial education training. As a result, 96% of participating families strengthened their understanding of income, expense, and savings management, while 44 Interseguro employees reported a positive impact on their own financial well-being through participation. Through this collaboration, we continue to build financial capabilities, support access to education, and strengthen employee engagement through purpose-driven volunteering.

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SME Factoring Training

As part of our commitment to strengthening the national business ecosystem, Interbank hosted an in-person event for SMEs—both clients and non-clients—focused on responsible financial solutions that support liquidity, stability, and long-term growth.

The objective was to educate SMEs on factoring as a sustainable financial tool, promote business financial inclusion, and create spaces where entrepreneurs could connect with financial specialists and peers. The event targeted SME owners and managers, as well as companies supplying large corporations, a segment for whom access to liquidity is essential.

The event combined a business talk with an interactive session, featuring an Incasur success story on how factoring supported cash-flow optimization, a live Q&A with financial experts on operational, legal, and financial topics, and a networking space where entrepreneurs connected with Interbank specialists for tailored guidance.

The initiative engaged 150 participants, including clients and non-clients, reaching 80 SMEs. As a result, five SMEs enrolled in factoring services during the event, while the remaining participants received personalized advisory and follow-up support from the commercial team to explore financing opportunities.



Scaling financial education through
social media

Since 2025, **Interfondos and Inteligo SAB** have expanded financial education through podcasts, surpassing 2.9 million plays and helping broader audiences better understand capital markets, investment strategies, and mutual funds.

Interbank complemented this effort through short social media content on savings, credit, budgeting, and fraud prevention, reaching 2 million clients and non-clients by December 31, 2025, with fraud-related content averaging 490,000 people per month.

In parallel, **izipayYa** strengthened its digital education offer for entrepreneurs and small businesses through TikTok, where it averages 10 million monthly views, surpassed 1 million followers in 2025, and generated 372 thousand interactions related to financial tools, app usage, and business tips.

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Our Environmental Approach



As a financial holding, IFS recognizes climate change as a relevant environmental and financial risk, with direct and indirect implications for its business units.

IFS’s environmental approach addresses the management of our own operational footprint as well as the impacts generated through our financing and investment activities, reflecting the responsibility and influence of the financial sector in supporting the transition toward a low-carbon and climate-resilient economy—particularly in a region highly vulnerable to climate change.

IFS aspires to contribute to a net zero economy by 2050, leveraging its presence across banking, insurance, wealth management, and payments to reduce emissions from its own operations while supporting clients in their transition journeys. As established in our Sustainability Policy, we are committed to progressively integrating climate-related risks and opportunities into our business strategy, aligned with the objective of limiting global temperature increase to 1.5°C above pre-industrial levels.

To guide this commitment, IFS has structured its climate strategy around three priority areas:

- Mitigating the direct environmental impact of our operations
- Financing and supporting our clients’ climate transition

• Integrating climate considerations into risk management and decision-making processes.

Over recent years, IFS has strengthened its climate management approach, evolving from initial commitments toward more structured and systematic measurement and management frameworks. This transition reflects our understanding that robust data, consistent methodologies, and strengthened governance are essential to effectively manage climate-related risks, identify opportunities, and support informed decision-making across the organization.

Climate-related information generated across our business units increasingly informs strategic, operational, and risk management processes. At the operational level, environmental data supports efficiency initiatives and resource optimization. Additionally, at Interbank’s portfolio level, climate analyses contribute to risk assessment, sector prioritization, and client engagement strategies.

Together, these efforts provide a common framework across the holding and lay the foundations for more robust performance management, target-setting, and decarbonization actions in the years ahead.

Sustainable Finance

Interbank' s Sustainable Finance Approach

Financial institutions play a critical role in sustainable development by channeling capital towards projects and companies that drive responsible growth and support sustainable innovation.

At Interbank, we support our clients' sustainable transition, not only through our products and services but also through our people. We are committed to strengthening sustainability-related skills and knowledge across the organization and fostering a culture in which sustainability is embedded in decision-making. This approach empowers our employees and leaders to act as change agents, actively contributing to the implementation of our sustainability strategy.

Our sustainable finance strategy is built around four key pillars:

- 1 Expanding the offer:** Continuously expand our portfolio of innovative sustainable financial products and services to address the evolving ESG needs, risks, and opportunities of our clients.
- 2 Strengthening measurement and reporting:** Enhance measurement and reporting frameworks by tracking relevant client social and environmental indicators, ensuring transparency and accountability within our sustainable lending activities.
- 3 Increasing client engagement:** Proactively engage clients to understand their climate and sustainability strategies, support their transition pathways, and deliver tailored, value-aligned solutions.
- 4 Promoting a culture of sustainability:** Cultivate a strong sustainability culture through targeted training for commercial banking executives and risk teams and by incentivizing sustainable finance through performance-linked objectives and variable compensation mechanisms.



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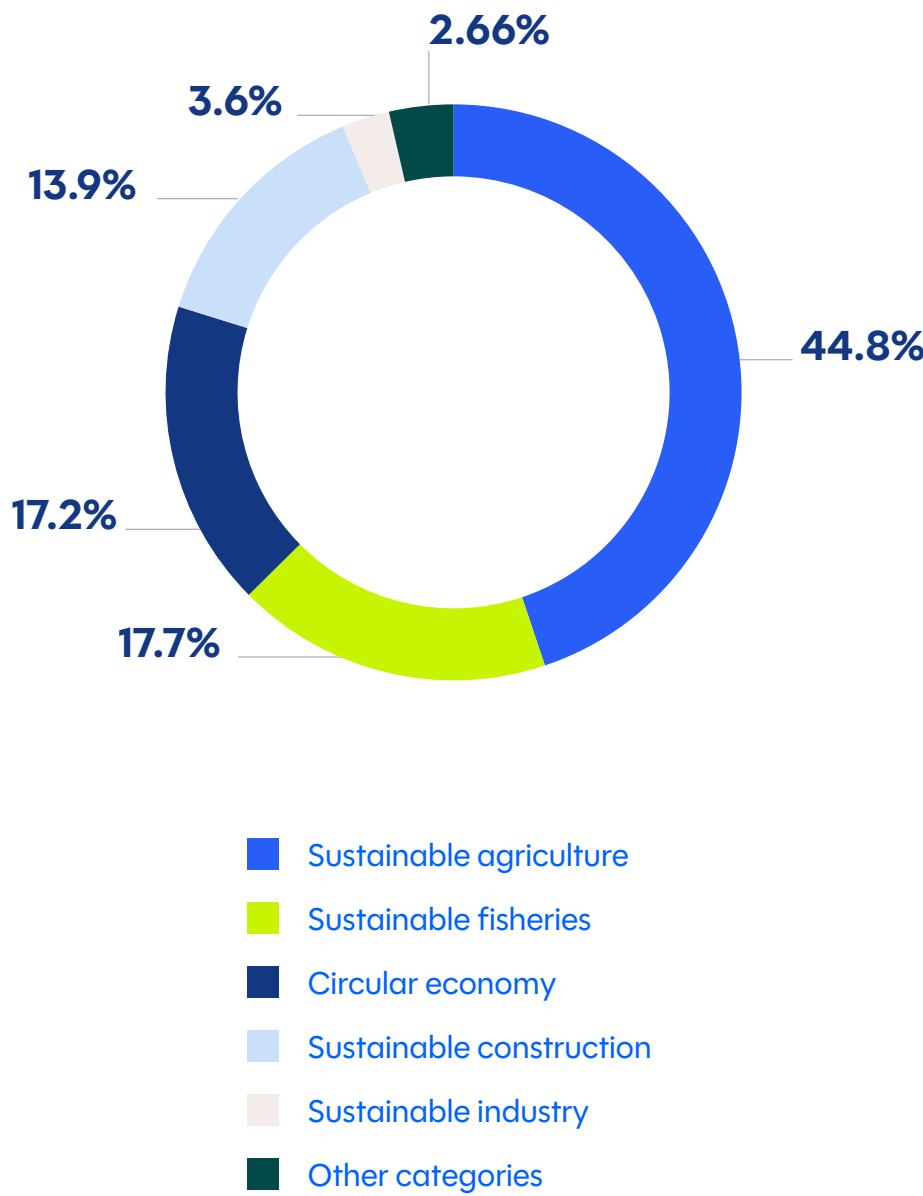
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Our sustainable finance strategy is designed to drive impactful opportunities aligned primarily with the following Sustainable Development Goals (SDGs):



Interbank’s Commercial Banking division plays a central role in our Sustainable Finance strategy, having raised and mobilized more than S/ 2 billion in Sustainable Loans between 2021 and 2025. As a result, the Bank’s total sustainable portfolio is allocated across the following sustainability categories.

Sustainable Loans Split by Eligible Category



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Interbank’s Sustainable Finance Framework

Interbank supports its clients’ transition to a low-carbon and more inclusive economy through its Sustainable Finance Framework, which has been externally verified by Standard & Poor’s and received a “strong” rating.

The Framework serves as an operational guide for the development of financing instruments that support investments in green, social, and sustainable projects. It is aligned with internationally recognized standards

and establishes clear eligibility criteria, governance and project selection processes to ensure that projects and assets financed by Interbank generate positive environmental and/or social impacts.

In addition, the Bank’s taxonomy enhances transparency and facilitates the allocation of financial flows toward eligible activities, covering seven green and blue categories and four social categories:



Interbank’s Sustainable Finance Taxonomy

Green / Blue projects		
Categories	Goal	SDG
Sustainable agriculture, Sustainable Aquaculture/Fisheries	Promote climate change adaptation and mitigation	9 12 13 14 15
Energy efficiency		7 9 11 12 13
Renewable energies		7 12 13
Sustainable construction		9 11 13
Sustainable water management		6 11 12 13
Circular economy		9 12 13
Sustainable transportation		9 13

Social Projects		
Categories	Goal	SDG
Financing for Entrepreneurs and Underserved Groups	Reduce social and economic inequalities	1 8
Financing SMEs		1 5 8
Financial inclusion or education programs		1 5 8
Access to basic services		1 3 4 10 11



For more information, visit [Interbank's Sustainable Financing Framework](#).

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Our Commercial Sustainable Lending Strategy

Interbank offers a range of sustainable finance solutions to its commercial clients, including green loans, social loans, and sustainability-linked loans. To ensure alignment with internationally recognized standards, we follow a structured process for every sustainable loan we grant:

1.Use of Proceeds

Loans destined to finance or refinance projects identified as green, blue, social, or sustainable. These projects must demonstrate clear, measurable environmental or social benefits, aligning with the eligible categories.

2. Process for Project
Evaluation and Selection

Commercial executives pinpoint green or social financing opportunities, which are then assessed by the Sustainable Finance Committee or, if applicable, by a Second Party Opinion.

3.Management of Proceeds

An agreement is carried out between the Bank and the client, which includes certain commitments destined to ensure the correct management of proceeds.

4.Reporting

Clients commit to report annually on their progress under agreed KPIs.

Green Loans

Green loans are designed to finance projects that deliver clear environmental benefits, including energy efficiency improvements, GHG emissions reductions, renewable energy production, pollution prevention and initiatives that support the transition to a circular economy.



Client	Project category	Amount	Use of proceeds	SDG
Sociedad Agrícola Drokasa	Sustainable Agriculture	S/ 118 million	Working capital financing for the harvest of avocado, blueberry, asparagus, and grape crops certified by Rainforest Alliance and GlobalGAP.	2
				15
Pesquera Hayduk	Sustainable Fishery	S/ 110 million	Green credit line for the production, commercialization, and export of fishmeal and fish oil (omega) certified by Friend of the Sea.	12
				14
Solgas	Renewable energy	S/ 33 million	Purchase and installation of solar panels.	7 9

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Social Loans

Social loans are designed to finance projects that deliver positive social outcomes, including support for SMEs and entrepreneurs, underserved and vulnerable populations, financial inclusion and financial education initiatives, and projects that expand access to basic services.



Client	Project category	Amount	Use of proceeds	SDG
Caja Cusco	Financing SMEs	S/ 20 million	Credit lines to expand lending to micro and small enterprises (MSMEs), with focus on underserved and vulnerable populations in high-Andean and Amazonian regions in southern Peru.	8 9



In 2025, Interbank provided a social loan totaling S/ 20 million to Caja Cusco, as part of its Sustainable Finance strategy.

This transaction represented the Bank’s first social loan within its sustainable portfolio, marking a milestone in the strengthening of its offering of products with social impact.

Caja Cusco is a municipal microfinance institution focused on serving micro and small enterprises, with a strong presence in the southern regions of the country. The loan proceeds were primarily allocated to expanding access to credit for micro

and small enterprises (MSEs), with a particular focus on vulnerable populations located in high-Andean and Amazonian areas, which are characterized by limited financial inclusion.

Through this transaction, Interbank contributes to the strengthening of financial inclusion and local economic development by promoting access to formal financing for small businesses and entrepreneurs, and by supporting the dynamization of regional economies.



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Sustainability-Linked Loans

Interbank also provides financing solutions designed to incentivize improvements in client’s overall sustainability performance. Through Sustainability-Linked Loans, the bank offers debt instruments with adjustable financial terms that are linked to the achievement of predefined sustainability objectives.

Under this structure, clients commit to improving their environmental, social, and governance performance over a defined period. Progress is measured through the monitoring of key performance indicators (KPIs) and evaluated against clearly defined sustainability targets.



Client	Project category	Amount	Use of proceeds	SDG
Real Plaza	Sustainable construction	S/ 285 million	Increase the waste recovery rate in the selected shopping centers to 67% by 2030.	12
Kanay	Sustainable Industry	S/ 60 million	Reduce its absolute GHG emissions (Scopes 1 and 2 in ktCO2e) by 60% by 2028.	13

SME Lending

Small and Medium Enterprises (SMEs) play a critical role in driving economic growth, job creation, and innovation. Building on its commitment to sustainable development, in 2025 Interbank further integrated SMEs into its Sustainable Finance strategy by expanding its focus beyond medium-sized enterprises and strengthening the identification of sustainable financing opportunities within its Small Business Banking segment.

These financing solutions are designed to support SMEs in adopting environmentally responsible practices and technologies, while also promoting financial inclusion.



In 2025, Interbank expanded its sustainable portfolio within Small Business Banking by 50%, providing a total of S/ 18.4 million to support initiatives in sustainable agriculture, responsible fisheries, renewable energy, circular economy, and responsible water management.

Client	Project category	Amount	Use of proceeds	SDG
Sinba	Circular economy	S/ 300 thousand	Acquisition of vehicles for waste collection and transportation, supporting waste valorization and circular economy activities.	12 13
Agro San Gerardo	Sustainable agriculture	S/ 2 million	Green export facility for the purchase of cacao certified by Rainforest Alliance.	2 8
A&B Ecosistemas	Water management	S/ 531 thousand	Working capital for the purchase of raw materials, supplies and spare parts of water treatment and purification systems.	3 6

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Management system to assess ESG risks in sustainable finance activities:

To ensure the effective implementation of its Sustainable Finance Framework and environmental and social risk policies, Interbank has established a structured management system that integrates ESG risk assessment into the sustainable finance origination and approval process.



For more information, please refer to the **Risk Management section**.



Sustainable Finance Volumes in Commercial Lending in 2025

Interbank has set a long-term objective to reach a sustainable portfolio balance of S/ 3,700 million by 2030, with an interim target of S/ 1,665 million by 2025¹. As of 2025, our sustainable portfolio balance amounted to S/ 1,818 million, exceeding the interim target.

Looking ahead, Interbank aims to continue scaling its sustainable finance and in 2026, expects to grow the portfolio to over S/ 2,000 million, reinforcing its commitment to scaling sustainable finance.



Product	Balance as of December 31, 2024 (million of S/)	Balance as of December 31, 2025 (million of S/)
Green loans, social loans, sustainable loans	670.3	1,046.5
Sustainability-linked loans	576.1	752.9
SME-tailored sustainable financing	8.4	18.4
Total corporate finance value	21,540.1	22,027.2
Total sustainable value	1,254.8	1,817.9
% of sustainable value over total	7%	8%

¹ Targets for the sustainable portfolio balance are expressed in U.S. dollars and may vary in local currency due to exchange rate fluctuations. The targets are USD 450 million by 2025 and USD 1,000 million by 2030.

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Sustainable Retail Products

In the area of sustainable mortgages, Interbank actively participates in Mivivienda Verde, a social initiative that promotes the construction of affordable and environmentally friendly housing. Through this program, the Bank provides financing and credit risk coverage for the purchase, construction, or improvement of residential homes.

In addition, clients who demonstrate timely repayments behavior are rewarded with subsidized interest rates and direct financial incentives.

Category	Balance as of December 31, 2024 (\$/)	Balance as of December 31, 2025 (\$/)
Sustainable mortgages (MiVivienda Verde y MiVivienda Tradicional)	1,983,490,100	2,090,637,560
Total value of mortgage lending	10,460,639,839	11,329,094,870
Percentage of total sustainable value over total value	19%	18%

Building Sustainability Capabilities
in Commercial Banking

In 2025, Interbank strengthened sustainability capabilities within its Commercial Banking division through three specialized training workshops delivered to commercial executives. The workshops focused on climate technologies relevant to the agriculture, fishing, energy, and mining sectors.

The sessions were developed in partnership with Adelphi, a German consulting firm specialized in sustainable finance and addressed key climate-related challenges and opportunities in the country, available climate technologies across these sectors, sustainable financing structuring options, and practical case studies.

More than 50 commercial banking executives responsible for managing these portfolios participated in the program,

reinforcing their knowledge and capabilities to proactively identify sustainable financing opportunities and effectively advise clients on their sustainability and transition needs.



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Engagement with Clients on
Sustainability-linked Risks and
Opportunities

As part of its Sustainable Finance Strategy, Interbank supports clients in their transition by providing relevant insights into sustainability-related risk, emerging trends and business opportunities. This is delivered through targeted client engagement initiatives, including corporate events, workshops, and training sessions.

Sustainability Forum:
Building Responsible Business

In 2025, Interbank strengthened its client engagement approach by organizing a Sustainability Forum addressed to Corporate, Business, and Institutional Banking clients from the energy, fisheries, industrial, and textile sectors. The Forum served as a platform to share the Bank’s sustainable finance journey, ambition and long-term vision, while fostering dialogue on sector-specific sustainability challenges and opportunities.

The event brought together more than 90 clients across these segments and included a panel discussion with specialists from the Perú Sostenible’s Association, the Development Finance Corporation (COFIDE) and the Central Reserve Bank of Peru (BCRP). Panelists shared perspectives on green financing opportunities and best practices to support the transition of these sectors toward more sustainable business models.

Governance Models for SMEs

As part of its Sustainable Finance Strategy, Interbank recognizes that strong corporate governance among SMEs is a critical enabler of long-term sustainability, financial resilience, and access to financing.

In 2025, Interbank continued to strengthen corporate governance practices among its SME clients through a new edition of the “From Family Business to Business Family” initiative. The program was delivered through a decentralized format in Arequipa, Trujillo, and Chiclayo, bringing governance discussions closer to regional business ecosystems and reinforcing governance practices among Small Business Banking and Commercial Banking clients.

The sessions were targeted at CEOs and CFOs of Commercial Banking clients, as well as business owners from the SME segment, and were organized by Interbank in collaboration with various internal business units. In Chiclayo, the event was held in partnership with the local Chamber of Commerce. Each session brought together over 100 participants and addressed key topics such as succession planning and corporate governance, using real-life examples from family-owned businesses to promote sustainable and long-term growth.

In parallel, a roundtable format was implemented to provide more tailored advisory support to family-owned businesses. Three roundtables were held, each with approximately 20 participants, targeting business owners and successors. These sessions were led by Pablo Montalbetti and followed a consultative approach, focusing on succession planning and governance through the discussion of real-life cases brought forward by the participants themselves.

Data and Artificial Intelligence

As part of its ambition, Interbank supports clients in strengthening their long-term resilience and sustainability performance by promoting data-driven decision-making and innovation tools, including artificial intelligence (AI).

Interbank organized the event “Let’s Talk about Innovation with Data and AI”, to support clients in strengthening their businesses through data-driven strategies and innovation tools, including artificial intelligence (AI). The event was targeted at CEOs and CFOs of Commercial Banking clients and gathered approximately 250 participants.

Key topics addressed included identifying where and when AI can be effectively applied within business operations, as well as real-life use cases of companies that have successfully transformed critical processes through the strategic use of data and AI solutions.



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Finance Emissions at Interbank

At IFS, we are committed to mitigating climate change through a strategy focused on reducing greenhouse gas (GHG) emissions across both our operations and the activities we finance. As part of this approach, the Bank has initiated the measurement and management of emissions associated with its lending and investment portfolio.

In 2025, Interbank conducted its first financed emissions assessment for its commercial portfolio, establishing an initial baseline to support the progressive integration of climate considerations into portfolio management and decision-making. The assessment covered commercial loans and unlisted equity exposures, prioritizing the agriculture, fisheries, and energy sectors due to their materiality and higher exposure to transition risks. Due to data availability constraints, the measurement reflects the 2023 reporting period. The sectors included in this assessment represent approximately 18% of Interbank’s commercial portfolio.

As part of its continuous improvement approach, Interbank is currently enhancing its financed emissions methodology and expanding data coverage. As a result, previously disclosed models for the 2023 baseline are under review and may be updated. Revised models and results, along with emissions for subsequent years, will be disclosed in the 2025 Climate Report aligned with the TCFD.

Methodology for financed emissions’ calculation

The calculation of financed emissions was conducted in accordance with the methodology established by the Partnership for Carbon Accounting Financials (PCAF), focusing on Scope 3 emissions – Category 15 (Investments).

Emissions were attributed using the proportional attribution approach, whereby a share of each client’s emissions is allocated based on the ratio of Interbank’s exposure to the total value of the company or financed asset, in line with PCAF requirements.

To ensure methodological consistency and data quality, sector-specific scope definitions and exclusion criteria were applied, taking into account the nature of economic activities and data availability.

This initial exercise provides a methodological baseline and will support the gradual expansion of financed emissions coverage across additional sectors and asset classes as data availability and quality improve.



Fisheries: Includes emissions from extraction, production, and commercialization of fish and fishmeal, achieving 100% coverage of relevant exposures. Service-related activities within the sector were excluded.



Energy: Focused on electricity generation activities (hydroelectric and thermoelectric), excluding distribution and commercialization. This resulted in 100% coverage of power generation clients.



Agriculture: Due to the heterogeneity of activities and data limitations, coverage reached 67% of the sector portfolio. The assessment included crop production and processing of fruits and preserved products.

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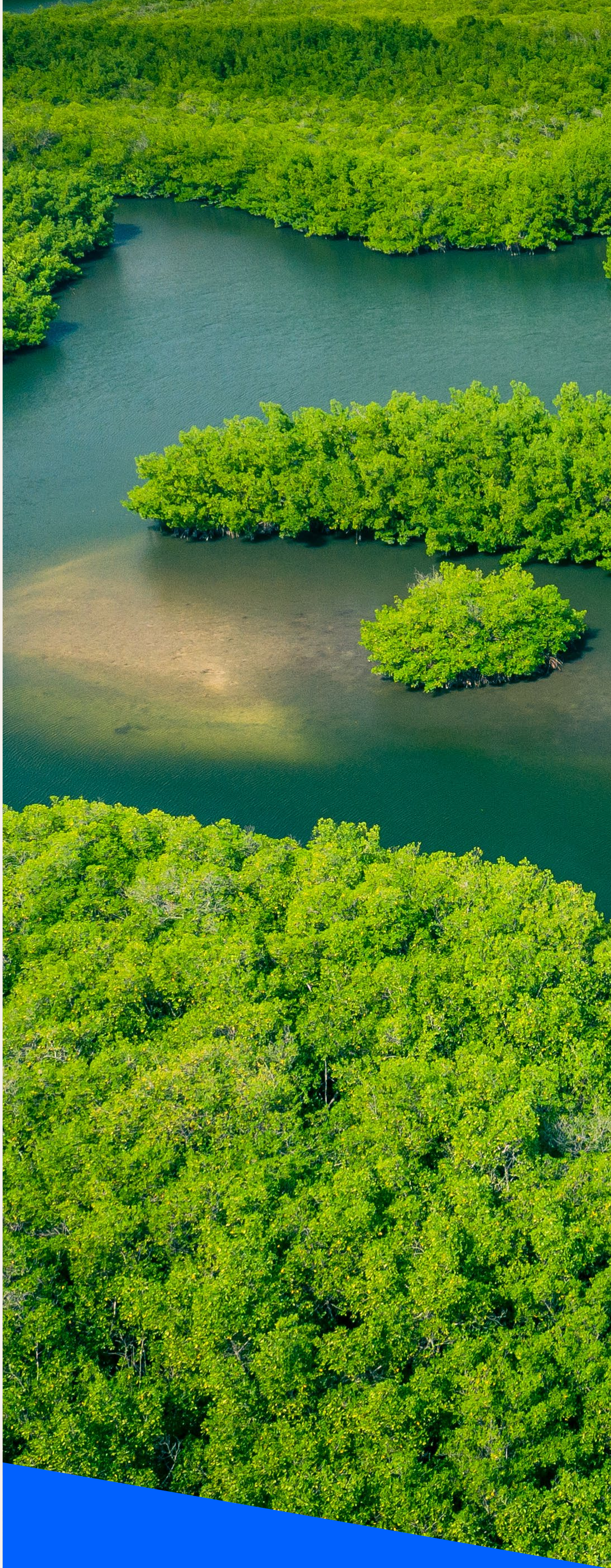
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Financed Emissions – Interbank’s Commercial Portfolio 2023

Scope 3 Financed Absolute Emissions	Unit	2023
Financed absolute emissions (Scope 1+2)	tCO ₂ e	2,181,691
Portfolio coverage	% of total commercial portfolio	18
Portfolio size	Million soles	3,115
Data quality score	Score	3.0

Breakdown of financed absolute emissions by sectors

Sectors	Scope 1 (tCO ₂ e)	Scope 2 (tCO ₂ e)	Unit (tCO ₂ e)	Score
Agriculture*	1,992,974	11,129	2,004,103	2.58
Fishing	45,069	104,179	149,248	3.72
Power generation	28,334	6.29	28,340	2.69
Total	2,066,377	115,314	2,181,691	3.00

* Due to limited data on agricultural clients’ emissions, Interbank was able to calculate financed emissions for 67% of the agriculture portfolio's debt balance (after exclusions).

Scope 3 Financed Emission Intensity

Scope 3 Financed Emissions Intensity	Unit	2023
Economic intensity*	tCO ₂ e /soles	0.0037
Portfolio coverage	% of total commercial loans	18
Portfolio size	Million soles	3,115

* Due to data availability, Interbank was able to calculate financed emissions intensity based on economic activity.

Breakdown of financed emissions intensity by sectors

Total Financed Emissions Intensity (tCO₂e)



* Due to limited data on agricultural clients’ emissions, Interbank was able to calculate financed emissions for 67% of the agriculture portfolio's debt balance (after exclusions).

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Eco-Efficiency

As part of its commitment to responsible environmental management and climate action, IFS implements eco-efficiency initiatives across its business units to reduce environmental impacts and optimize the use of natural resources.

Our approach focuses on measuring and managing carbon emissions, improving energy and water efficiency, advancing circular economy practices, and reducing the consumption of key resources such as fuel and paper.

These efforts are guided by the IFS Eco-Efficiency Strategy, which aligns environmental priorities across business units under four main pillars:



Consumption: Reducing resource consumption through digitalization and energy and water efficiency initiatives.



Circularity: Advancing circular economy practices through responsible waste management.



Construction: Applying sustainability guidelines to the construction and remodeling of our offices and workplaces.



Culture: Promoting training and awareness programs for employees and suppliers to foster responsible environmental practices related to energy efficiency, water conservation, and waste management.

Through this eco-efficiency framework, IFS seeks to ensure a consistent and coordinated approach to environmental management across the holding, embedding environmental considerations into day-to-day operations, strengthening environmental culture, and supporting continuous improvement in operational performance.

Eco-Efficiency Committee

In 2025, IFS reinforced its focus on eco-efficiency by establishing the Eco-Efficiency Committee as a key government body to support the management of environmental impacts across its operations. The Committee brings together facilities and operational management leaders from each business unit, promoting a coordinated and collaborative approach to eco-efficiency at the holding level.

The Eco-Efficiency Committee meets on a quarterly basis and serves as a platform to share best practices, strengthen internal capabilities related to energy, water, and waste management, and identify opportunities for operational efficiency, cost savings, and emissions reduction. Through this forum, our business units align initiatives, exchange technical knowledge, and promote the consistent application of the IFS Eco-Efficiency Plan across the organization.

In addition, the Committee supports the monitoring of environmental performance indicators and the evaluation of new initiatives aimed at reducing the environmental footprint of operations. By fostering cross-business unit coordination and accountability, the Eco-Efficiency Committee plays a central role in embedding eco-efficiency considerations into operational decision-making and advancing continuous improvement in environmental management.

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Environmental indicators

IFS has established a set of environmental executive KPIs to monitor, manage, and continuously improve its environmental performance across all business units. These KPIs serve as a core management tool to support executive-level oversight, enable informed decision-making, and track progress.

IFS conducts an annual measurement and verification exercise of its environmental performance, covering greenhouse gas emissions, energy consumption, water use, waste management, and sustainable infrastructure. Measurements are carried out using international recognized methodologies and standards, including Greenhouse Gas Protocol for GHG emissions, and standardized internal procedures for other environmental indicators. This approach supports data quality, consistency, and comparability over time.

Environmental KPIs are consolidated at holding level and reviews through established governance mechanisms, including the Eco-Efficiency Committee and sustainability governance bodies.



Emissions

GRI 305-1, 305-2, 305-3, 305-4, 305-5

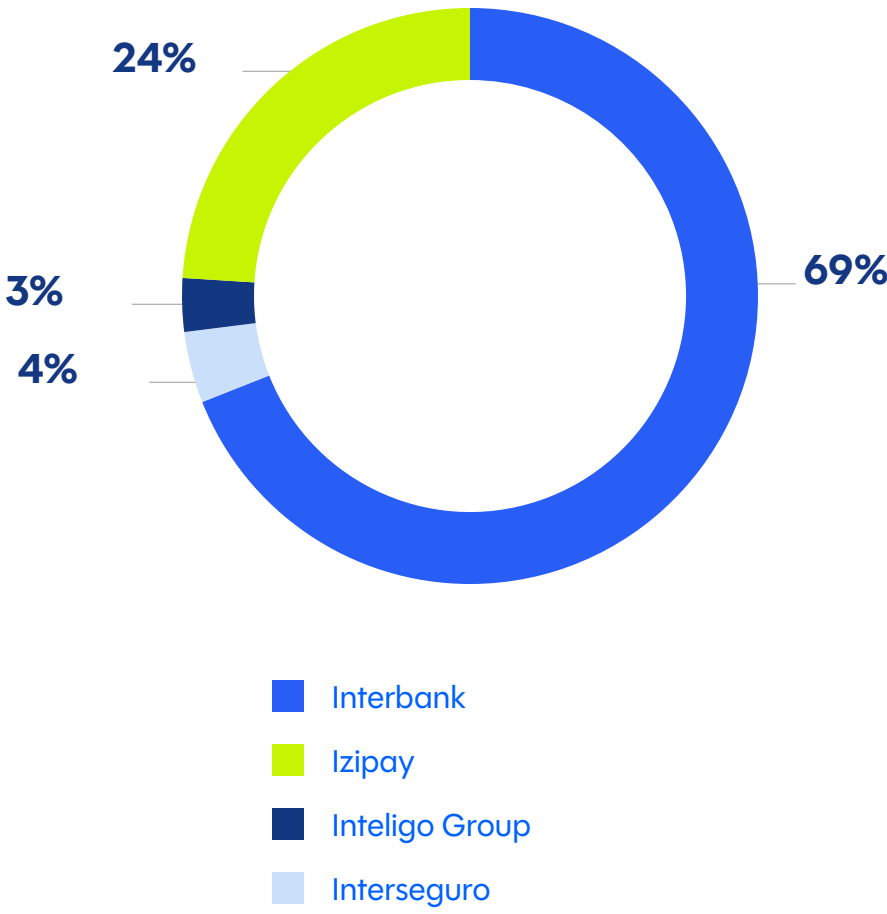
IFS conducts an annual measurement and verification exercise of its carbon footprint across all business units. This process enables IFS to monitor emissions performance, identify reduction opportunities and support continuous improvement in decarbonization initiatives.

- **Scope 1 emissions:** Direct emissions from fuel consumption in vehicles and mobile and stationary machinery, as well as the use of refrigerant gases, fire extinguisher recharges, lubricants, welding gases and fertilizers.
- **Scope 2 emissions:** Indirect emissions associated with purchased electrical energy consumption. In 2025, 5,701.23 MWh of electricity consumption was covered through the acquisition of 37 I-REC certificates for Interbank’s financial stores and renewable energy certificates for its headquarter and the Camaná office. These actions supported the sourcing of renewable electricity and contributed to a reduction in Scope 2 market-based emissions.
- **Scope 3 emissions:** Indirect emissions from relevant business activities, including employee travel, corporate transportation, lodging, electricity consumption for remote work, courier services, card and cash transportation, water consumption, waste generation, supplies, assets and electricity consumption by our agents.

IFS consolidated emissions

Scope	2024	2025
Scope 1 (tCO ₂ e)	643.96	383.51
Scope 2 (tCO ₂ e) Location-based	2,714.31	2,858.81
Scope 2 (tCO ₂ e) Market-based	2,416.17	1,737.35
Scope 3 (tCO ₂ e)	7,595.10	11,557.67

In relation to the size and complexity of the operation, Interbank generates the majority of the holding’s emissions, followed by Izipay.



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Energy

GRI 302-1, 302-3, 302-4

IFS seeks to reduce energy consumption and optimize the use of electrical energy across all business units. In parallel, IFS is progressively transitioning toward renewable energy sources through the purchase of renewable energy certificates, including International Renewable Energy Certificates (I-REC), which support clean energy generation and contribute to reducing the environmental footprint of operations, particularly our Scope 2 emissions.

These efforts are complemented by internal awareness campaigns and communications aimed at promoting the efficient use of energy within facilities. Through these initiatives, employees are encouraged to adopt energy-saving behaviors, such as turning off unused equipment, optimizing heating and cooling settings, and maximizing the use of natural light.

As a result of our energy efficiency and renewable energy initiatives, in 2025 IFS achieved a 13% increase in the share of energy consumption from renewable sources, while reducing non-renewable energy consumption by 40%. In absolute terms, total energy consumption decreased by 8% compared to the previous year.

High efficiency equipment

Installation of SVG equipment for protection of electromechanical equipment.



Air-conditioning equipment

Upgrade and renewal of our HVAC systems, prioritizing inverter technologies and environmentally friendly refrigerants.



Energy monitoring

Use of building management systems (BMS) remote metering, and performance indicators (kWh/m², kWh/employee) to monitor and manage energy consumption.



Internal audits

Constant monitoring of our energy consumption using indicators like kWh per square meter and kWh per employee, along with remote consumption meters. These help us compare performance over time and promptly address any outliers.



Renewable-energy

Installation of photovoltaic panels at Interbank headquarters to support charging electric scooters and bicycles. In 2025, we initiated the procurement process for the installation of new photovoltaic systems at six financial stores across the country.

Purchase of renewable energy certificates from hydroelectric power plants, along with 37 I-REC certifications for Interbank's financial stores, to further increase the share of renewable energy used in operations.

LED lighting

Implementation of LED lighting across all business units. Interbank partially upgraded lighting systems at headquarters and selected branches through LED panels, optimizing light distribution and energy efficiency, and complemented by dual and infrared motion sensors tailored to each space.

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Water management

GRI 303-5

Another key focus of our environmental management is the efficient and responsible use of water. To support this, we have implemented initiatives aimed at optimizing consumption and strengthening monitoring and control mechanisms across our business units.

These actions include the installation of sectorized water meters and flow-regulating devices, as well as the use of centralized dashboards to monitor water consumption and track performance indicators. Regular inspections and internal audits enable the early identification of inefficiencies and support timely corrective actions.

At the business unit level, efforts are complemented by awareness initiatives that promote responsible water use among employees and reinforce an efficiency-driven culture across operations.



Waste management

GRI 306-2, 306-3

Each IFS business unit implements initiatives focused on waste valorization, recycling, and the promotion of circular economy practices within its operations. Through partnerships and operational synergies, we not only manage waste generated in our facilities but also contribute to the proper recovery and recycling of waste in surrounding areas, strengthening our local impact.

Our waste management approach prioritizes waste prevention and efficient resource use, focusing on reducing waste generation and increasing recycling and reuse rates. These efforts are reinforced through ongoing awareness campaigns and internal communications that promote responsible waste management

During 2025, we implemented several initiatives to strengthen waste management across the holding, including:

- **Waste generation:** Implementation of source segregation and waste quantification programs across our facilities, enabling the systematic separation, measurement, and recycling of recoverable waste streams.
- **Composting program:** Strengthening of organic waste valorization initiative at Interbank with Maria Compost, achieving a 52% increase in composted volumes and generating 3.8 tons of compost used for maintaining green areas across our facilities.

- **Recycling campaigns:** Implementation of recycling campaigns across business units in partnership with Commitel, Recidar, local municipalities, and Recicla Latam. Interbank also maintained 48 recycling points across offices and financial stores, supporting waste segregation in surrounding communities.
- **Sustainable purchases:** Integration of sustainability criteria into purchasing processes to reduce waste generation at Interbank.
- **Digitalization process:** In Peru, Inteligo SAB, Inteligo Peru Holding and Interfondos implemented a printing control system to reduce paper use and digitize messenger and courier services. In Panama, Inteligo Bank reduced printers to one per floor, supporting the zero-paper initiative.

As a result of these Initiatives, in 2025, IFS generated a total of 132.30 tons of waste, of which 67.48 tons were recycled or reused.

Our contribution to Peru's Circular Economy

Through our partnership with Recicla Latam, we continued strengthening Peru's recycling ecosystem by expanding accessible recycling infrastructure and promoting the formalization and inclusion of recyclers as key actors in the circular economy. As part of this initiative, recycling stations were installed in areas surrounding Interbank's stores, including locations in the Municipality of La Victoria (Parque Scout and Parque Fernando Carabajal).

In 2025, this initiative enabled the collection of 32.63 tons of recoverable waste (+17% vs. 2024), while supporting proper waste segregation and reinforcing local recycling capacity in surrounding communities.

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Sustainable infrastructure

We integrate sustainability criteria into the design, construction, and renovation of our infrastructure, focusing on improving energy and water efficiency, optimizing material use, and reducing environmental impacts.

These efforts have resulted in the certification of 17 financial stores across the regions of Arequipa, Cajamarca, Iquitos, Lima, and Pucallpa under the EDGE Certification. In addition, 8 stores were registered for certification in 2025, including Express Mall Aventura Arequipa, Express Real Plaza Arequipa, Express Plaza Vea Chiclayo, Express Real Plaza Cusco, Express Ica, Express Mall Plaza Trujillo, Express Real Plaza Tacna, and Store Pira, further expanding the application of sustainable building standards across our operations.

At the business unit level, initiatives are tailored to operational needs and include measures such as LED lighting upgrades, HVAC optimization, and preventive maintenance, contributing to improved energy efficiency and operational performance.

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- > Our Journey in Numbers
- > Frameworks and report standards
- > Assurance

Exhibit 1: Deep Dive into our Top 3 Material Topics

Cybersecurity

Business Case

Cybersecurity is a material risk management priority for IFS and its business units, given our reliance on digital systems and technology-enabled operations. Our information systems support core financial services, including branch operations ATMs, correspondent agents, mobile applications, websites, and the underlying infrastructure required to ensure business continuity, such as communication devices and network platforms.

As a financial holding, our computer and communications systems are exposed to a wide range of threats, including computer viruses, cyber-attacks, system intrusion, sabotage, and physical or electronic breaches. Any of these events could result in operational interruptions, delays, loss of critical data, and an inability to operate at optimal levels or, in extreme cases, a temporary suspension of services.

Information security risks have increased in recent years due to the rapid adoption of new technologies, the growing connectivity of systems to the internet and the increasing sophistication

and frequency of cyber-attacks. High-profile data breaches across industries have also intensified regulatory scrutiny, leading authorities to strengthen data protection, cybersecurity, and privacy requirements.

In the event of a significant cybersecurity incident, IFS and its business units could face operational disruptions, financial losses, increased response and remediation costs, legal or regulatory actions, and reputational damage. Such events could have a material adverse effect on our business performance, financial condition, and stakeholder trust.

While we diligently comply with applicable regulatory requirements and industry standards, the evolving nature of cyber threats means that absolute immunity cannot be guaranteed. Recognizing this reality, IFS maintains a strong commitment to the continuous assessment, enhancement, and strengthening of its cybersecurity framework to protect critical assets, ensure service continuity, and safeguard stakeholder information.

Strategy

IFS's cybersecurity strategy focuses on strengthening prevention, detection, and response capabilities, while ensuring resilience as digital channels, data usage, and third-party dependencies continue to expand. During the year, we advanced this strategy through a combination of technology upgrades, organizational strengthening, and enhanced intelligence capabilities.

Strengthening detection, monitoring and response

- We consolidated the evolution of the Security Operations Center (SOC) by selecting a globally recognized provider. This enhancement included the incorporation of advanced Network Detection and Response (NDR) technologies as part of our Extended Detection and Response (XDR) strategy.
- User and Entity Behavior Analytics (UEBA) capabilities were included, along with an approach to automate management and response procedures through Security Orchestration, Automation, and Response (SOAR) technologies.



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Enhancing cyber intelligence and incident response

- IFS strengthened its cyber intelligence and incident response program through new subscriptions to global and local threat intelligence services, improving situational awareness and response readiness.

Securing access and digital channels

- Implemented new remote access technologies based on a Zero Trust Network Access (ZTNA) approach.
- Redefined the Identity and Access Management (IAM) model and established a roadmap for its ongoing evolution.
- Security mechanisms for digital channels were reinforced, especially authentication processes, in line with local regulatory requirements.

Building organization capability

- The Cybersecurity Division expanded its capacity threefold, enabling the incorporation of new talents in areas such as third-party risk management, incident response, threat intelligence, support for transformation initiatives, and identity and access management.

Interbank

In 2025, Interbank advanced the consolidation and specialization of its Cybersecurity teams, strengthening the Bank’s ability to protect critical processes and improving the maturity of its cybersecurity management model. This approach supported the sustainable reinforcement of prevention, detection, and response capabilities in the face of an ever-evolving cyber threat landscape.

During the year, Interbank also strengthened security controls across its digital channels to reduce the attack surface and mitigate emerging risks. This included the continuous evolution of preventive and detection controls, as well as enhanced security alerting through real-time monitoring and correlation capabilities to enable timely detection and response.

In parallel, Interbank focused on consolidating key technologies to advance the execution of its cybersecurity roadmap, prioritizing public cloud initiatives, the implementation of conditional access policies and the progressive transition toward the XDR ecosystem.



Metrics

	Interbank			
	2023	2024	2025	Target 2025-2028
% of employees attending annual cybersecurity training	99%	98.5%	98%	98%
% of employees participating in cybersecurity threat awareness program	97%	96%	98%	98%

The 2025–2028 target prioritizes program maturity over percentage increases. Beyond maintaining high completion rates, we are enhancing course quality and progressively

increasing the sophistication of phishing simulations to strengthen employees’ critical thinking and real-world cyber resilience.

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Business model, innovation & digitalization

Business Case

IFS operates in a market with strong long-term fundamentals, including the growth potential of the Peruvian economy, an expanding middle class, increasing private wealth creation, and the still-low penetration of financial services. Combined with a well-capitalized and profitable financial system, these conditions create significant opportunities to accelerate digital transformation and expand access to deposits and loans, enabling IFS to serve more clients efficiently, while strengthening financial inclusion for underserved Peruvians.

IFS holds leading market positions across its main business segments and benefits from scale, strong brand recognition, and a strategic focus on targeted and profitable client segments. These strengths, together with the adoption of innovative technologies, a well-structured digital platform and increasing integration across our business units, position IFS to capitalize on the continued expansion of the Peruvian market.

IFS's digital platform is a key competitive advantage and has supported market share growth. It also contributes to improved client

experience and greater operational efficiency, while enabling clients to access financial services remotely, reducing the need for physical displacement and indirectly supporting the reduction of their carbon footprint.

Strategy

IFS's digital strategy aims to:

- (i) expand client base by taking advantage of data and analytics, supported by strong risk management capabilities;
- (ii) Deliver the best-in-class digital experiences through operational excellence; and
- (iii) consolidated its position as a leading digital financial platform by offering cost-effective solutions, with a strategic focus on key businesses such as payments, consumer finance, wealth management and life insurance.

To achieve these goals, IFS continues to advance its digital transformation through five strategic pillars:

- Developing an AI-driven organization.
- Building a simple, resilient and scalable technology platform to support current and future growth.
- Strengthening a data-driven organization with a deep understanding of Peruvians and consumer preferences.
- Attracting and developing top talent within our easy-to-reach framework.
- Becoming leaders in sustainable operations within our segments in Peru.



Metrics

	Interbank					Target
	2022	2023	2024	2025	VAR	
% digital clients	70.81%	75.33%	81.89%	83.8%	1.9%	2024: 80% 2025: 84.13% 2026: 87.5%
% active retail clients who interacted digitally with the bank	82.05%	84.66%	87.88%	89.40%	1.5%	2024: 88% 2025: 90.47% 2026: 91.3%
% retail clients who interacted digitally with the bank	47.29%	57.61%	57.48%	62.5%	-4.9%	2024: 60% 2025: 61.8% 2026: 64.3%

Ethics, transparency & compliance

Business Case

At IFS, embedding ethics, transparency and compliance into our business model is essential to long-term sustainability and value creation. By fostering a culture of integrity, strengthening governance, and implementing robust risk management practices, we reinforce stakeholder trust and position IFS as a reliable financial services partner.

For financial institutions, trust is a critical asset. Ethical conduct and transparent practices support strong relationships with clients, investors, regulators, and employees, and contribute to our ability to attract and retain talent and business opportunities.

In a complex and evolving regulatory landscape, effective compliance systems are also key to safeguarding our reputation and ensuring sound decision-making. Any misconduct or breach can result in significant and irreparable reputational damage.

Strategy

At IFS, ethical conduct is embedded into how we govern, manage risk, and lead our people. Our strategy is designed to ensure consistent standards of integrity across all business units, prevent misconduct, and reinforce trust with clients, regulators, investors, and employees.

Rather than treating ethics as a compliance exercise, IFS applies a platform-level ethics and compliance model, which combines centralized standards with business unit execution and oversight. Our strategy is built on four interconnected pillars:

Governance

IFS maintains a clear governance framework that defines roles, responsibilities, and escalation mechanisms for ethical conduct across the organization. The Code of Ethics serves as the central reference for expected behavior, decision-making principles and conflict of interest management. Oversight of ethics and compliance programs is embedded at Board and senior management level across all business units and policies and procedures are periodically reviewed to ensure alignment with regulatory developments, international best practices, and emerging risks.

Risk management

IFS applies a risk-based approach to ethics and compliance, supported by regular assessments to identify and mitigate risks related to bribery and corruption, misconduct, conflicts of interest, data misuse, and regulatory non-compliance across processes, products, and services. We leverage technology and data analytics to strengthen monitoring of high-risk clients, automate processes, and improve compliance efforts. Business units actively contribute to this effort through ongoing improvement projects and regular quality assurance reviews. As part of

the ongoing digital transformation, we continue to invest in technological solutions that improve efficiency and reinforce compliance.

Ethical Culture and Leadership commitment

Ethical culture is reinforced through strong leadership commitment. Senior management actively promotes integrity through corporate communications and participation in ethics and compliance initiatives, ensuring ethical behavior is embedded in daily operations. To sustain this culture, IFS provide regular, mandatory, and specialized training programs to all employees. These programs enhance awareness, provide practical guidance, and strengthen employee commitment to our Code of Ethics.

Responsible Conduct and Continuous Improvement

IFS promotes responsible conduct that goes beyond regulatory compliance, integrating respect for human rights and ethical business practices into its policies and operations. Confidential reporting channels are available across all business units for employees and third parties to raise concerns without fear of retaliation. Reports are assessed, investigated, and resolved through defined procedures and insights from investigations, and internal reviews are systematically analyzed to strengthen controls, improve training content, and refine policies. This feedback loop ensures continuous improvement and reinforces trust in our ethics and compliance framework.



Metrics

We measure the effectiveness of our Ethics and Compliance Program through key performance indicators, including training participation rates.

IFS	2023	2024	2025	Target 2026 2027
% of employees who participate in the training program	100%	100%	100%	100%

Our continued focus on achieving 100% participation underscores our unwavering commitment to maintaining the highest standards of ethics and compliance across the organization.

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Our Social Indicators

Labor practices indicators

Workforce breakdown: Gender					
Breakdown of the workforce by gender	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Women in the workforce	55.37%	66.27%	57.48%	37.87%	55.95%
Women in all management positions	51.01%	56.54%	46.34%	51.59%	51.56%
Women in junior management	52.76%	61.74%	65.38%	59.18%	54.93%
Women in middle management	47.51%	50.00%	41.67%	43.48%	46.42%
Women in top management	43.24%	32.14%	34.38%	51.61%	41.21%
Women in STEM related positions	28.53%	25.00%	46.58%	26.36%	28.89%
Women in management positions in revenue-generating functions	56.42%	69.39%	19.23%	57.14%	56.88%

Representation 2024-2026 aspirations (per compay)			
Level	2024	2025	2026
Board	12%	12%	30%
N2-Top management (one level below the CEO)	27%	27%	30%
n3-Top management (two levels below the CEO)	35%	38%	40%

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Workforce breakdown: Race/Ethnicity & Nationality

Breakdown of the workforce by nationality	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Peruvian	99.14%	98.81%	74.54%	98.68%	98.05
Venezuelan	0.31%	0.59%	0.26%	1.02%	0.41%
Colombian	0.10%	0.13%	0.79%	0.29%	0.15%
Argentinian	0.22%	0.13%	0.26%	0.00%	0.19%
Chilean	0.03%	0.13%	0.26%	0.00%	0.05%
Brazilian	0.07%	0.00%	0.00%	0.00%	0.05%
Other nationalities	0.12%	0.20%	23.88%	0.00%	1.09%

Workforce breakdown: Race/Ethnicity & Nationality

Share in all management positions (junior, middle, top) by nationality	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Peruvian	86.49%	91.43%	53.70%	98.78%	84.08%
Venezuelan	1.35%	2.86%	0.00%	0.00%	0.82%
Colombian	1.35%	0.00%	3.70%	1.22%	1.63%
Argentinian	4.05%	2.86%	1.85%	0.00%	2.04%
Chilean	0.00%	0.00%	1.85%	0.00%	0.41%
Brazilian	2.70%	0.00%	0.00%	0.00%	0.82%
Other nationalities	4.05%	2.86%	38.89%	0.00%	10.20%

Workforce breakdown: Age

Breakdown of the workforce by age	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
18-25	1562	96	31	32	1721
26-35	3011	547	148	303	4009
36-45	1477	555	121	202	2355
>46	692	320	81	147	1240

Workforce breakdown: Minority workforce

Minority workforce	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Employees with disabilities	0.19%	0.13%	1.31%	0.73%	0.27%
LGBTBIQ+ employees	2.51%	2.17%	1.57%	4.24%	2.54%
Employees belonging to ethnic minorities	0.00%	0.72%	0.00%	0.00%	0.12%

Gender Pay Indicators

Wage ratio women/men	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Executive level (base salary only)	0.95	0.80	0.93	0.85	0.92
Executive level (base salary + other cash incentives)	0.85	0.77	0.93	0.85	0.84
Management level (base salary only)	0.97	0.95	0.93	0.97	0.96
Management level (base salary + other cash incentives)	0.96	0.95	0.93	0.97	0.95
Non-management level (base salary only)	0.73	0.87	0.85	0.96	0.77

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Human Capital Management Indicators

Training and development input					
Training and development	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Average hours per FTE of training and development (#)	17.66	35.3	33.98	8.59	20.53
Average amount spent per FTE of training and development (\$/)	541.38	270.43	1,520.88	531.42	536.56

Average hours per FTE of training and development Gender					
	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Men	39.3	34.6	30.3	8.83	35.9
Woman	31.9	35.7	36.7	8.19	31.0

Average hours per FTE of training and development Age					
	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
18-25	18.18	39.68	60.00	3.25	22.30
26-35	17.41	41.83	35.07	8.17	21.43
36-45	17.61	32.97	28.91	8.80	19.93
>46	17.66	27.28	29.59	10.32	19.18

Average hours per FTE of training and development Management level					
	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Top Management	1.39	18.84	19.60	13.02	5.82
Middle Management	34.37	26.32	38.95	9.36	31.41
Junior Management	14.07	25.12	30.42	23.89	17.25

Average hours per FTE of training and development Nationality					
	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Peruvian	17.69	35.32	25.46	8.67	20.22
Venezuelan	15.93	37.36	4.00	0.00	17.76
Colombian	15.09	53.00	11.33	11.65	20.86
Argentinian	19.96	9.25	26.00	0.00	17.00
Chilean	0.00	37.25	25.00	0.00	7.09
Brazilian	10.57	0.00	0.00	0.00	7.64
Other nationalities	4.40	50.25	83.76	0.00	14.79

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Hiring

Total number of new employee hires

	2022	2023	2024	2025
Interbank	1,453	1,538	1,999	2,284
Interseguro	645	929	890	1,028
Inteligo	64	40	55	73
Izipay	188	106	117	162
Total IFS	2,350	2,613	3,631	3,547

New employee hires by gender

		2022	2023	2024	2025
Interbank	Man	43.84%	45.97%	43.67%	47.68%
	Woman	56.16%	54.03%	56.33%	52.32%
Interseguro	Man	37.36%	36.06%	34.52%	36.19%
	Woman	62.64%	63.94%	65.48%	63.81%
Inteligo	Man	45.31%	30.00%	45.45%	54.79%
	Woman	54.69%	70.00%	54.55%	45.21%
Izipay	Man	61.70%	64.15%	58.97%	64.20%
	Woman	38.30%	35.85%	41.03%	35.80%
Total IFS	Man	42.53%	42.94%	41.75%	45.25%
	Woman	56.47%	57.06%	58.25%	54.75%

Open positions filled by internal candidates

	2022	2023	2024	2025
Interbank	23.40%	29.76%	21.39%	30.91%
Interseguro	6.79%	3.09%	5.62%	3.75%
Inteligo	11.36%	9.43%	15.38%	8.70%
Izipay	7.14%	12.50%	12.03%	9.31%
Total IFS	17.68%	20.19%	17.80%	23.32%

Open positions filled by internal candidates by employee level

	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Top management	0.81%	9.09%	0.00%	0.00%	1.49%
Middle management	15.45%	0.00%	0.00%	0.00%	14.18%
Junior management	83.74%	90.91%	0.00%	0.00%	84.33%

Open positions filled by internal candidates by nationality

	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Peruvian	1,018	39	8	19	1,084
Venezuelan	4	1	0	0	5
Colombian	0	0	0	0	0
Argentinian	0	0	0	0	0
Chilean	0	0	0	0	0
Brazilian	0	0	0	0	0
Other nationalities	0	0	0	0	0

Open positions filled by internal candidates by age

	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
18-25	53.81%	7.78%	24.66%	14.81%	38.09%
26-35	37.52%	42.32%	45.21%	54.94	39.86%
36-45	7.22%	33.95%	26.03%	24.07%	16.13%
>46	1.44%	15.95%	4.11%	6.17%	5.92%

Average hiring cost per FTE (\$/)

	2022	2023	2024	2025
Interbank	558.70	633.95	1,125.07	616.04
Interseguro	3,049.59	973.75	911.75	948.35
Inteligo	589.45	2,150.78	4,286.21	4,029.17
Izipay	221.46	260.24	313.38	184.61
Total IFS	1,104.80	1,004.68	1,659.10	1,444.54

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Employee turnover rate

Employee turnover rate				
	2022	2023	2024	2025
Interbank	23.81%	22.90%	28.46%	28.08%
Interseguro	57.98%	57.40%	42.94%	51.71%
Inteligo	17.80%	12.46%	17.11%	10.24%
Izipay	13.79%	23.46%	16.80%	14.18%
Total IFS	26.62%	27.34%	29.30%	30.18%

Voluntary employee turnover rate				
	2022	2023	2024	2025
Interbank	16.89%	15.02%	16.77%	17.41%
Interseguro	44.19%	43.88%	42.94%	41.11%
Inteligo	9.79%	9.79%	11.50%	7.87%
Izipay	8.70%	9.10%	11.62%	8.19%
Total IFS	19.03%	18.38%	20.06%	20.20%

Employee turnover rate by gender					
	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Men	27.58%	59.96%	13.58%	11.76%	29.43%
Woman	28.48%	47.51%	7.76%	18.15%	30.76%

Employee turnover rate by age

	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
18-25	39.18%	42.71%	19.35%	21.88%	38.70%
26-35	30.69%	64.35%	16.22%	16.50%	33.67%
36-45	18.28%	49.55%	3.31%	13.37%	24.46%
>46	12.57%	36.56%	6.17%	8.84%	17.90%

Rate of employee turnover by employee level

	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Top and senior management	4.05%	7.14%	3.13%	16.13%	6.67%
Middle and junior management	13.81%	7.14%	0.00%	13.04%	12.08%
Non-management positions	15.84%	25.50%	15.38%	22.45	17.76%

Number of employee turnover by nationality

	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Peruvian	1,879	772	31	96	2,778
Venezuelan	2	12	0	1	15
Colombian	2	0	0	0	2
Argentinian	7	0	1	0	8
Chilean	0	1	0	0	1
Brazilian	1	0	0	0	1
Other nationalities	2	0	7	0	9

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IFS Support Programs

		Interbank	Interseguro	Inteligo Group	Izipay
Employee benefits	Workplace stress management	✓	✓	✓	✓
	Sports & health initiatives	✓	✓	✓	✓
	Flexible working hours	✓	✓	✓	✓
	Emotional Wellbeing Counseling and financial assistance (interest-free emergency loan) in case of emergencies	✓	✓	✓	
Work conditions	Working-from-home arrangements	✓	✓	✓	✓
	Part-time working options	✓			
	Childcare facilities or contributions	✓			✓
Family Benefits	Breast-feeding/lactation facilities or benefits	✓	✓	✓	✓
	Paid parental leave for primary and non-primary caregivers	✓	✓	✓	✓
	Paid family or care leave beyond parental leave	✓	✓		✓

Employee engagement

Employee Engagement GPTW survey - score

	2022	2023	2024	2025
Interbank	87.30%	87.20%	86.90%	90.00%
Interseguro	93.00%	90.47%	92.00%	90.61%
Inteligo	94.50%	93.50%	93.90%	94.10%
Izipay	91.43%	90.60%	89.65%	91.32%
Total IFS	91.56%	90.44%	90.61%	90.36%

GPTW survey– % of employees who responded to the survey

	2022	2023	2024	2025
Interbank	73.91%	73.94%	79.88%	73.60%
Interseguro	98.00%	92.63%	98.16%	90.89%
Inteligo	92.60%	96.36%	94.88%	95.05%
Izipay	96.70%	96.20%	97.02%	95.51%
Total IFS	79.31%	78.93%	84.36%	78.90%

Occupational Health & Safety

Absentee rate

	2022	2023	2024	2025
Interbank	1.42%	1.13%	0.90%	0.82%
Interseguro	3.27%	7.62%	0.17%	0.03%
Inteligo	2.33%	2.49%	0.03%	0.03%
Izipay	1.16%	0.69%	0.05%	0.06%
Total IFS	1.65%	2.06%	0.69%	0.60%

Note: The objective is to maintain the level achieved in 2025.

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Client Relationship

Client Satisfaction Measurement*				
	2023	2024	2025	
NPS Retail Interbank	55	66	51	

*In 2023, we implemented a revised Net Promoter Score (NPS) methodology. Due to this methodological change, historical NPS data prior to 2023 is not directly comparable and therefore, is not included in this report. Future reports will provide trend data based on this new methodology.

Complaints				
	2022	2023	2024	2025
Volume of claims attended to within 5 days	59%	71%	79%	80%
First Contact Resolution of total complaints and requests for information	7.5%	9.2%	13.7%	13.5%

Privacy Protection

Client privacy information					
	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Percentage of users whose data is used for secondary purposes	76.92%	6.11%	0.00%	40.92%	49.62%
Number of users whose data is used for secondary purposes	4,194,612	196,621	0	419,486	4,810,719

Breaches of client privacy: Complaints					
	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Number of complaints received from third parties and verified by the company	4	0	0	3	7
Number of complaints from regulatory bodies	0	1	0	0	1

Financial Inclusion Indicators

Product	Description	Targeted clients	# Clients	#Transactions/Contracts
IzipayYa	A 100% digital wallet designed specifically for microbusinesses, enabling users to receive payments from all digital wallets through a single QR code, free of commissions. By targeting unbanked and underserved populations - particularly small businesses such as bodegas, market stalls, taxi drivers, and street vendors – IzipayYa supports their transition to the digital economy. In addition, the platform provides access to loans and insurance products, fostering business resilience and growth.	Microbusinesses	1,287,660	160,599 million trx
Vida Cash	It is a fully digital life insurance product designed to promote financial inclusion among the Peruvian population. It provides life and disability coverage, serving as an alternative to traditional credit-linked insurance, while also incorporating a savings component through a premium refund mechanism	Low-income individuals	5006	5133
MiVivienda	It is a government-funded social housing program that promotes access to safe and affordable housing for low-income individuals, with the active participation of financial institutions such as Interbank. The program supports homeownership through: ·Direct funding that complements each mortgage loan granted by participating banks. ·Credit risk coverage of up to two-thirds of any realized loss. ·Financial incentives for clients who make timely payments, including subsidized interest rates to reduce borrowing costs	Low-income individuals	1,490	1,490 loans

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Non financial
support

Description

Targeted clients

Social impact

Aprendemás

Aprendemás is a free, fully digital learning platform designed to strengthen financial capabilities among both clients and non-clients. Through courses, webinars, and practical tools, the platform provides accessible content that supports financial health, digital transformation, personal and professional development, digital marketing, and social media management. By combining financial education with entrepreneurial and digital skills, Aprendemás contributes to broader economic empowerment and promotes long-term financial resilience. In 2025, the platform offered:

- 30 courses and 31 webinars in total
- 8 webinars and 9 courses specifically focused on microbusinesses and entrepreneurs
- 1 course and 1 webinar tailored to women’s budgeting and savings needs, as part of the Women’s Financial Education Program.

Low-income individuals
Woman
Microbusinesses

•2.5 million Peruvians have accessed the platform.
•37 thousand users took our webinars and training courses for microbusinesses and entrepreneurs.

SME Factoring
Training

An in-person event for SMEs—both clients and non-clients—focused on responsible financial solutions that support liquidity, stability, and long-term growth. The objective was to educate SMEs on factoring as a sustainable financial tool, promote business financial inclusion, and create spaces where entrepreneurs could connect with financial specialists and peers. The event targeted SME owners and managers, as well as companies supplying large corporations, a segment for whom access to liquidity is essential. The event combined a business talk with an interactive session, featuring an Incasur success story on how factoring supported cash-flow optimization, a live Q&A with financial experts on operational, legal, and financial topics, and a networking space where entrepreneurs connected with Interbank specialists for tailored guidance.

Clients
Non-Clients

150 participants, including clients and non-clients, reaching 80 SMEs.

Excuela

A pilot program to advance financial inclusion through a partnership with Excuela, a scalable mobile education provider. The program equips entrepreneurs with practical tools, knowledge, and skills to strengthen their businesses through short, mobile-based courses. While the initial focus was on sales strategy, the offering has expanded to include financial management and digital growth capabilities.

Entrepreneurs

More than 3,400 entrepreneurs are empowered by our digital financial education and business development platform.

The Virtual
Piggy Bank

The Virtual Piggy Bank, available through the Interbank app, makes saving simple and engaging. Clients can personalize their savings by category to better align with individual goals and monthly budgets. They can transfer funds with a simple swipe and receive incentives to save, with interest rates ranging from 0.25% to 4.50%.

Clients

1,400,989 customers were actively saving through the Virtual Piggy Bank.

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Our Environmental Indicators

Scope 1 emissions

Covers direct GHG emissions from sources owned or controlled by the organization. For the year 2025, the data reported corresponds to the four IFS business units, reaching 100% coverage for Scope 1 emissions.

Scope 2 emissions

They are defined as emissions derived from the consumption of electricity through the National Interconnected Systems. The information published corresponds to the four IFS business units, reaching 100% coverage for Scope 2 emissions by 2025.

The IFS emissions calculation process integrates international standardized protocols and methodologies: NTP ISO 14064, GHG Protocol Corporate GHG Protocol Corporate Accounting and Reporting Standard, 2006 IPCC Guidelines for National GHG Inventories (GL2006) and the IPCC Fifth Assessment Report (AR5).

Emissions - Scope 1 (tCO ₂ eq)				
	2022	2023	2024	2025
Interbank	417.85	1,380.53	618.6	356.23
Interseguro	0.45	22.67	8.75	3.92
Inteligo	1.19	10.83	15.66	16.06
Izipay	ND	2.61	0.95	7.30
Total IFS	419.49	1,416.64	643.96	383.51
Data coverage (%)	92%	100%	100%	100%

Emissions - Scope 2 Location-based (tCO ₂ eq)				
	2022	2023	2024	2025
Interbank	2,869.87	3,214.99	2,478.39	2,601.77
Interseguro	68.84	39.96	30.41	38.27
Inteligo	83.85	117.48	102.52	115.00
Izipay	ND	136.12	102.99	103.79
Total IFS	3,022.56	3,508.55	2,714.31	2,858.83*
Data coverage (%)	92%	100%	100%	100%

* In 2025, Peru's Ministry of the Environment updated the emission factors for the national power grid used to calculate Scope 2 emissions (electricity consumed), because of changes in the country's energy mix. This update directly impacts the estimation of organizations' corporate carbon footprints.

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Scope 2 emissions

Emissions – Scope 2 Market-based (tCO₂eq)

	2022	2023	2024	2025
Interbank	2,260.61	3,214.99	2,180.25	1,480.29
Interseguro	68.84	39.96	30.41	38.27
Inteligo	83.85	117.48	102.52	115.00
Izipay	NA	136.12	102.99	103.79
Total IFS	2,413.30	3,508.55	2,416.17	1,737.35
Data coverage (%)	92%	100%	100%	100%

Scope 3 emissions

These emissions are a consequence of the organization's activities and come from GHG sources that are not owned or controlled by the organization. The information published corresponds to the four IFS business units, reaching 100% coverage for Scope 3 emissions by 2025.

Emissions – Scope 3 (tCO₂eq)

	2022	2023	2024	2025
Interbank	6,791.02	5,847.89	5,803.75	7,196.06
Interseguro	1,855.69	569.08	417.78	512.52
Inteligo	243.72	688.18	343.45	336.44
Izipay	NA	1,309.46	1,030.12	3,512.65
Total IFS	8,890.43	8,414.61	7,595.10	11,557.67
Data coverage (%)	92%	100%	100%	100%

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Scope 3 emissions detail in 2025

Emissions - Scope 3: Composition and methodology (tCO2eq)						
	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS	Calculation methodology and exclusions
1 Goods and services purchased	1,317.15	6.43	36.03	433.76	1,793.37	Paper and cardboard weights were calculated. Also, m3 of water were calculated. MINAM's Carbon Footprint Peru emission factors were used. In the case of Inputs, the weights and units of the most used inputs were calculated. Ecoinvent emission factors were used.
2 Capital assets	0	0	0	0	0	This source includes remote work in the case of Interbank, for which the number of hours worked was obtained through a survey of employees. An average power for each piece of equipment was used to obtain the total MWh consumed. The emission factor used was the MINAM Peru Carbon Footprint energy factor.
3 Energy and fuel-related activities (not included in scopes 1 and 2)	726.37	75.29	23.56	36.30	861.52	Ton per km traveled was calculated for the import of cards. The DEFRA 2024 emission factor was used for air travel and ground transportation in vans. In the case of cash transportation, km traveled was calculated. The emission factor used was for light-duty vehicles from IPCC 2006.
4 Transportation and upstream distribution	683.2	0	0	316.10	999.30	Includes common waste from its offices and waste generated by the destruction of cards and documents in the case of Interbank. MINAM's Carbon Footprint Peru emission factors were used.
5 Waste generated in operations	213.53	2.48	9.10	ND	225.11	Includes business travel distances, both air and land (cabs, interprovincial buses and cars hired by Interbank), were found in kilometers, the factor used is from DEFRA, 2018. In the case of lodging, the value of nights stayed was obtained and the DEFRA 2024 factor was used.
6 Business travel	837.18	136.21	142.73	71.04	1,187.16	The distances traveled by each employee were calculated in kilometers based on a travel survey of employees, using MINAM's Carbon Footprint Peru emission factors for each type of transportation used.
7 Displacement of collaborators	3,249.82	289.35	122.00	121.19	3,782.36	Ton per km traveled for courier transport (including goods transport), card transport and waste transport (for general waste) were calculated. The km traveled for construction waste transport was also found. The emission factors used were from DEFRA 2024 for Vans, All HGVs (average laden) and MINAM's Peru Carbon Footprint for Motorcycle.
8 Upstream leased assets	0	0	0	0	0	
9 Transportation and downstream distribution	168.81	2.77	3.02	386.96	561.56	

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	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS	Calculation methodology and exclusions
10 Processing of products sold	0	0	0	0	0	
11 Use of products sold	0	0	0	2147.29	2147.29	
12 End-of-life treatment of sold products	0	0	0	0	0	
13 Downstream leased assets	0	0	0	0	0	
14 Franchises	0	0	0	0	0	
15 Investments	2,181,690.38	ND	ND	ND	2,181,690.38	Financed emissions were calculated for approximately 18% of the commercial portfolio, in line with the Partnership for Carbon Accounting Financials (PCAF) methodology. These emissions are disclosed separately in the Financed Emissions section of this report and are not included within Scope 3 totals. This approach is consistent with industry practice, as financed emissions are reported as a distinct metric given their materiality, methodological complexity, and to avoid potential double counting with clients' reported emissions.
Other upstream	0	0	0	0	0	
Other downstream	0	0	0	0	0	
Total	7,196.06	512.53	336.4412	3,512.64	11,557.67	

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Energy consumption

This indicator corresponds to the consumption of electricity acquired through different operators (Peru and Central America) and direct energy consumption. This is classified as renewable and non-renewable, according to the proportion of generation by source of each of the national interconnected systems. The information published corresponds to the four IFS business units, reaching 100% coverage for energy consumption in 2025.

Non-renewable energy

Non-renewable energy consumption (MWh)				
	2022	2023	2024	2025
Interbank	4,995.90	6,925.33	5,810.47	3,216.75
Interseguro	191.20	86.09	106.72	83.08
Inteligo	243.10	280.78	253.49	260.39
Izipay	225.00	292.87	164.59	225.36
Total IFS	5,655.20	7,585.07	6,335.27	3,785.58
Data coverage (%)	100%	100%	100%	100%

Renewable energy

Renewable energy consumption (MWh)				
	2022	2023	2024	2025
Interbank	9,317.70	8,119.92	8,697.58	10,030.24
Interseguro	152.10	100.93	71.3	111.45
Inteligo	305.60	358.04	357.57	362.21
Izipay	337.00	343.38	438.29	302.29
Total IFS	10,112.40	8,922.27	9,564.74	10,806.19
Data coverage (%)	100%	100%	100%	100%

Energy consumption detail in 2025

Energy consumption (MWh)					
	Interbank	Interseguro	Inteligo Group	Izipay	Total IFS
Total non-renewable energy consumed	3,216.75	83.08	260.39	225.36	3,785.58
Total renewable energy energy consumption	10,030.24	111.45	362.21	302.29	10,806.19
Total energy consumed	13,246.99	194.53	622.60	527.65	14,591.77

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Water consumption

This measurement refers to the water consumed in the different headquarters and offices of the four IFS business units, mainly from the aqueduct.

Water consumption (millions of m3)

	2022	2023	2024	2025
Interbank	0.142	0.144	0.131	0.116
Interseguro	0.001	0.001	0.009	0.001
Inteligo	0.001	0.004	0.014	0.003
Izipay	0.004	0.005	0.006	0.006
Total IFS	0.148	0.153	0.160	0.126
Data coverage (%)	100%	100%	100%	100%

Waste disposal and utilization

Waste disposal - consolidated IFS

Waste disposal (metric tons)

	2022	2023	2024	2025
Total waste recycled	68.00	78.80	5,018.84	67.47
a. Waste taken to landfill	10.12	542.51	979.02	64.82
b. Incinerated waste with energy recovery	1.21	0	0	0
c. Incinerated waste without energy recovery	0	0	0	0
d. Waste otherwise disposed of, specify hazardous waste landfills	0.10	0.06	4.84	0
e. Waste with unknown disposal method	0	0	0	0
Total waste disposed of (a+b+c+d+e)	11.43	542.57	983.86	64.82
Data coverage (%)	84%	100%	100%	100%

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Waste disposal detail in 2025

	Waste disposal (metric tons)			
	Interbank	Interseguro	Inteligo Group	Izipay
Total waste recycled	61.86	0.51	4.60	0.50
a. Waste taken to landfill	56.38	2.06	6.38	ND
b. Incinerated waste with energy recovery	0	0	0	0
c. Incinerated waste without energy recovery	0	0	0	0
d. Waste otherwise disposed of, specify hazardous waste landfills	0	0	0	0
e. Waste with unknown disposal method	0	0	0	0
Total waste disposed of (a+b+c+d+e)	56.38	2.06	6.38	0

Tax Strategy

Income Tax – Inteligo Bank Pursuant to the legislation of the Commonwealth of The Bahamas, no income tax is levied on businesses such as Inteligo Bank Ltd. In accordance with Panama’s tax legislation, the Inteligo Bank Ltd. branch operating in Panama is exempt from income tax on profits derived from foreign operations. For more details, please refer to Note 14 of Financial Statements as of December 31, 2025 of Inteligo Bank Ltd.

Income Tax – Interseguro Pursuant to Peruvian Law, since 2010, the income and gains generated by assets backing the technical reserves of life insurance companies incorporated in Peru (such as Interseguro) are not subject to Peruvian Income Tax. This exemption applies to reserves related to retirement, disability and survival pensions of the life annuities from the Private System of Pension Fund Management Entities, as well as other life insurance products offered by these companies. For more details, please refer to Note 22 of Financial Statements as of December 31, 2025 of Interseguro.

Since certain operations from both Interseguro and Inteligo Bank are exempt from income taxes in their respective jurisdictions, any increase in their profits will result in an effective tax rate for IFS that—if considered solely under the banking industry 4 classification—will consistently remain below the industry average. Industry benchmarks assume full taxation of banking operations, whereas IFS’s business model includes contributions from tax-exempt operations under local legal frameworks. Thus, the lower effective tax rate is a result of the application of existing tax legislation and does not reflect an aggressive tax planning strategy.

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Exhibit 3: Frameworks and report standards

GRI			
GRI Standar	Content	Reference	Reasons for omission
GRI 2: General Disclosures 2021	2-1 Organizational details	p. 8–12	
	2-2 Entities included in the organization's sustainability reporting	p. 9-10	
	2-3 Reporting period, frequency and contact point	p. 8	
	2-4 Restatements of information	p. 8	
	2-5 External assurance	p. 8, 137-139	
	2-6 Activities, value chain and other business relationships	p. 9-14	
	2-7 Employees	p. 32, 116-120	
	2-8 Workers who are not employees	-	Not applicable
	2-9 Governance structure and composition	p. 18-22, 24	
	2-10 Nomination and selection of the highest governance body	p. 19-22	
	2-11 Chair of the highest governance body	p. 20-21	
	2-12 Role of the highest governance body in overseeing the management of impacts	p. 18, 27-29	
	2-13 Delegation of responsibility for managing impacts	p. 27-29	
	2-14 Role of the highest governance body in sustainability reporting	p. 27-29	
	2-15 Conflicts of interest	p. 25	
	2-16 Communication of critical concerns	p. 33	
	2-17 Collective knowledge of the highest governance body	p. 23	
	2-18 Evaluation of the performance of the highest governance body	p. 23-25	
	2-19 Remuneration policies	p. 25	
	2-20 Process to determine remuneration	p. 25	
	2-21 Annual total compensation ratio	-	IFS and its business units do not disclose employee compensation for security and confidentiality reasons
	2-22 Statement on sustainable development strategy	p. 4–5	
	2-23 Policy commitments	p. 12, 28, 30, 34	
	2-24 Embedding policy commitments	p. 12, 27-29, 34	
	2-25 Processes to remediate negative impacts	p. 33–35	
	2-26 Mechanisms for seeking advice and raising concerns	p. 33	

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GRI		
GRI 3: Material Topics 2021	2-27 Compliance with laws and regulations	p. 30-33
	2-28 Membership associations	p. 13-14
	2-29 Approach to stakeholder engagement	p. 15
	2-30 Collective bargaining agreements	p. 34
	3-1 Process to determine material topics	p. 15
	3-2 List of material topics	p. 16
	Innovation and digitalization	
GRI 3: Temas materiales 2021	3-3 Management of material topics	p. 41-55
Ethics and compliance		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 30-35
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	p. 30-33
	205-2 Communication and training about anti-corruption policies and procedures	p. 30-32
	205-3 Confirmed incidents of corruption and actions taken	p. 32
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	p. 33, 63-66
GRI 415: Public Policy 2016	415-1 Political contributions	p. 12
Cybersecurity and information security		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 47-52
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	p. 50-52, 77
Business resilience		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 56-58
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	p. 56-58
	201-4 Financial assistance received from government	p. 56-58
Customer experience		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 77-92
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	p. 77-79
	417-2 Incidents of non-compliance concerning product and service information and labeling	p. 77-79
	417-3 Incidents of non-compliance concerning marketing communications	p. 77-79
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	p. 50-52, 77

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GRI		
Talent's management and inclusion		
GRI 3: Material Topics 2021	3-3 Management of material topics	p. 60-76
GRI 401: Employment 2016	401-I New employee hires and employee turnover	p. 119-120
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	p. 61-62, 121
	401-3 Parental leave	p. 61, 121
GRI 403: Occupational Health and Safety 2018	403-I Occupational health and safety management system	p. 73
	403-2 Hazard identification, risk assessment, and incident investigation	p. 74
	403-3 Occupational health services	p. 61, 74-75
	403-4 Worker participation, consultation, and communication on occupational health and safety	p. 73-75
	403-5 Worker training on occupational health and safety	p. 75
	403-6 Promotion of worker health	p. 61-62, 74-75
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	p. 73-75
	403-8 Workers covered by an occupational health and safety management system	p. 73
	403-9 Work-related injuries	p. 76
	403-10 Work-related ill health	p. 76
GRI 404: Training and Education 2016	404-I Average hours of training per year per employee	p. 118
	404-2 Programs for upgrading employee skills and transition assistance programs	p. 67-71
	404-3 Percentage of employees receiving regular performance and career development reviews	p. 72
GRI 405: Diversity and Equal Opportunity 2016	405-I Diversity of governance bodies and employees	p. 19-20, 63-64, 116-117
	405-2 Ratio of basic salary and remuneration of women to men	p. 64, 117
GRI 406: Non-discrimination 2016	406-I Incidents of discrimination and corrective actions taken	p. 33, 63-66

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SABS				
Topic	Metric	Unit measure	Code	Reference
Commercial Banks				
Data Security	Description of approach to identifying and addressing data security risks	n/a	FN-CB-230a.2	p. 50-52
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	n/a	FN-CB-410a.2	p. 36-39, 43-46
Business Ethics	Description of whistleblower policies and procedures	n/a	FN-CB-510a.2	p. 30-33
ACTIVITY METRIC	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Number, Presentation currency	FN-CB-000.A	p. 58
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Number, Presentation currency	FN-CB-000.B	p. 58
Mortgage finance				
Lending Practices	(1) Number and (2) value of residential mortgages of the following types: (a) combined fixed- and variable-rate, (b) prepayment penalty, and (c) total	Number, Presentation currency	FN-MF-270a.1	-
ACTIVITY METRIC	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	Number, Presentation currency	FN-MF-000.A	p. 58
	(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	Number, Presentation currency	FN-MF-000.B	-
Consumer Finance				
Customer Privacy	Number of account holders whose information is used for secondary purposes	Number	FN-CF-220a.1	p. 50, 122
Data Security	Description of approach to identifying and addressing data security risks	n/a	FN-CF-230a.3	p. 50-52
ACTIVITY METRIC	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	Number	FN-CF-000.A	p. 58
	Number of (1) credit card accounts and (2) pre-paid debit card accounts	Number	FN-CF-000.B	p. 58

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SABS				
Asset Management & Custody Activities				
Transparent Information & Fair Advice for Customers	Description of approach to informing customers about products and services	n/a	FN-AC-270a.3	p. 77
Incorporation of Environmental, Social, and Governance Factors in Investment Management & Advisory	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment or wealth management processes and strategies	n/a	FN-AC-410a.2	p. 36-39, 43-46
	Description of proxy voting and investee engagement policies and procedures	n/a	FN-AC-410a.3	p. 45-46
Business Ethics	Description of whistleblower policies and procedures	n/a	FN-AC-510a.2	p. 30-33
ACTIVITY METRIC	Total assets under management (AUM)	Presentation currency	FN-AC-000.A	p. 46
	Total assets under custody and supervision	Presentation currency	FN-AC-000.B	p. 46
Insurance				
Transparent Information & Fair Advice for Customers	Description of approach to informing customers about products	n/a	FN-IN-270a.4	p. 77
Incorporation of Environmental, Social and Governance Factors in Investment Management	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment management processes and strategies	n/a	FN-IN-410a.2	p. 36-39, 43-46
ACTIVITY METRIC	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	Number	FN-IN-000.A	p. 58

Exhibit 4:

Assurance



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 over the social indicators of its subsidiary companies—Interbank, Interseguro, Inteligo, and Izipay—as included in the report “Our Social Indicators.” This report forms part of the Company’s public reporting for its application to the Corporate Sustainability Assessment (CSA) of the Dow Jones Sustainability Index 2026. The social indicators subject to this limited assurance engagement are attached to this Report and cover the year ended December 31, 2025.

Other than as described in the preceding paragraph, which defines the scope of our work, we have not performed assurance procedures on the remaining information reported for the Company’s application to the Dow Jones Sustainability Index 2026. Accordingly, we do not express an opinion or conclusion on such information.

Criteria applied by the Company

In preparing the subject matter for this limited assurance engagement covering the 32 social indicators of Interbank, Interseguro, Inteligo, and Izipay included in the document “*Our Social Indicators*,” the Company applied the requirements set out in the Corporate Sustainability Assessment (CSA) Methodology¹ and the guidelines specified by the Company.

Responsibilities of the Company

The Company’s management is responsible for the preparation and presentation of the document “*Our Social Indicators*.” This responsibility includes establishing and maintaining internal controls, maintaining adequate records, and making estimates relevant to the preparation of the subject matter so that it is free from material misstatement, whether due to fraud or error.

Pacific Corporate Sustainability Responsibilities

Our responsibility is to express a limited assurance conclusion on the social indicators based on the procedures we have performed.

PCS’s commitment to impartiality, integrity, objectivity, confidentiality, and quality assurance is set out in its policies, management procedures, and organizational structure, including information management in accordance with the International Standard on Assurance Engagements (ISAE) 3000, issued by the International Auditing and Assurance Standards Board (IAASB) of the International Federation of Accountants (IFAC).

The nature, timing, and extent of the procedures selected depend on our professional judgment, including our assessment of the risks of material misstatement due to fraud or error. The evidence obtained is sufficient and appropriate to provide a basis for our limited assurance conclusion.

Our independence and quality control

Pacific Corporate Sustainability (PCS) maintains a comprehensive system of quality control, including documented policies and procedures designed to ensure compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements. PCS also applies the relevant International Standard on Quality Control to its assurance engagements.

¹ To perform the independent limited assurance engagement, Pacific Corporate Sustainability has applied the requirements established in the CSA Methodology Handbook 2025 - Banks.

Description of the procedures performed

The procedures performed in this limited assurance engagement vary in nature and timing and are less extensive than those performed for a reasonable assurance engagement.

While we considered the effectiveness of management's internal controls in determining the nature and extent of our procedures, this engagement was not designed to provide assurance on internal controls. Accordingly, our procedures did not include tests of controls or procedures to verify the aggregation or calculation of data within IT systems.

Our limited assurance engagement consisted primarily of inquiries of those responsible for preparing the 33 social indicators of Interbank, Interseguro, Inteligo, and Izipay, as reported in the document "Our Social Indicators," and related information. We also performed analytical procedures and other procedures we considered necessary in the circumstances.

Nothing has come to our attention that causes us to believe that the information presented in the document "Our Social Indicators" is not prepared, in all material respects, in accordance with the established criteria.

Our procedures mainly included:

- Conducting interviews with personnel responsible for the indicators at each subsidiary to understand the activities performed and the processes used to collect and compile the information.
- Reviewing and analyzing the relevant quantitative and qualitative information for the 32 social indicators of Interbank, Interseguro, Inteligo, and Izipay reported in the document "Our Social Indicators".
- Performing sample-based recalculations to assess the accuracy of selected indicators.
- Identifying and communicating material misstatements and/or discrepancies that could affect our ability to issue a limited assurance conclusion.
- Verifying that identified discrepancies were addressed and the corresponding information was updated, as applicable.

Conclusion

Based on the procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the 32 social indicators of Interbank, Interseguro, Inteligo, and Izipay reported in the document "Our Social Indicators" for the year ended December 31, 2025 have not been prepared, in all material respects, in accordance with the criteria established in the CSA Methodology Handbook 2025² – Banks and the guidelines specified by the Company.

Lima, Peru
April 01, 2026



Head of Sustainability
Email: dvia@pcslatam.com

² [CSA Methodology Handbook Banks](#)

Annex

Verified social indicators for the subsidiaries of Intercorp Financial Services: Interbank, Interseguro, Inteligo and Izipay.

Table 1: Social Indicators

Topics	Sub-topics	Indicators
Labor Practice	1. Workforce Breakdown: Gender	Share of women in total workforce (as % of total workforce).
		Share of women in all management positions, including junior, middle, and top management (as % of total management positions).
		Share of women in junior management positions, i.e., first level of management (as % of total junior management positions).
		Share of women in top management positions, i.e., maximum two levels away from the CEO or comparable positions (as % of total top management positions).
		Share of women in management positions in revenue-generating functions (e.g., sales) as % of all such managers (i.e., excluding support functions such as HR, IT, Legal, etc.).
		Share of women in STEM-related positions (as % of total STEM positions).
	2. Workforce Breakdown: Race/ Ethnicity & Nationality	Total workforce by nationality.
		Management positions by nationality.
Human Rights	3. Gender Pay Indicators	Wage ratio indicator women/ men.
Human Capital Management	4. Training & Development Inputs	Average hours per FTE of training and development.
		Average amount spent per FTE on training and development.
		Hours of training and development by sex.
		Hours of training and development by age.
		Hours of training and development by management level.
	5. Hiring	Total number of new employee hires.
		Percentage open positions filled by internal candidates.
		Average Hiring Cost per FTE.
		Percentage of new employee hires by gender.
		Percentage of open positions filled by internal candidates by age and management level

Topics	Sub-topics	Indicators
	6. Employee Turnover Rate	Number of open positions filled by internal candidates by nationality.
		Total employee turnover rate.
		Voluntary employee turnover rate.
		Total employee turnover rate by gender.
		Total employee turnover rate by age.
		Total employee rate by management level.
		Number of employee turnover by nationality.
	7. Trend of Employee Wellbeing	Employee engagement.
		Percentage of employees who responded to the survey.
Occupational Health & Safety	8. Absentee Rate	Absentee Rate.
		Data coverage
Customer Relations	9. Customer Satisfaction Measurement	Satisfaction measurement.
Privacy Protection	10. Customer privacy Information	Percentage of users whose customer data is used for secondary purposes.

ASSURANCE STATEMENT OF SGS DEL PERÚ S.A.C. REGARDING THE ENVIRONMENTAL INDICATORS OF INTERCORP FINANCIAL SERVICES INC.

NATURE AND SCOPE OF THE INSURANCE

SGS DEL PERÚ S.A.C. (SGS) was contracted by INTERCORP FINANCIAL SERVICES INC. (IFS) to carry out an independent assurance of its Environmental Indicators (Greenhouse Gas Emissions Scope 1, 2 and 3) for the period 2025. The scope of the assurance, based on SGS's Reporting Assurance methodology, includes the 2025 text and data, contained in the "IZIPAY 2025 Greenhouse Gas Inventory; INTERBANK 2025 Greenhouse Gas Inventory; INTERSEGURO 2025 Greenhouse Gas Inventory; INTELIGO 2025 Greenhouse Gas Inventory" is the responsibility of IFS. SGS has not been involved in the preparation of any materials. Our responsibility is to review the text, data, graphics and statements, within the scope of the assurance, with the intent of informing all IFS stakeholders.

The SGS Group has developed a set of protocols for Sustainability Assurance based on the best practices given. The assurance included the verification of the Environmental Indicators: GHG Emissions, which came from the "IZIPAY 2025 Greenhouse Gas Inventory; INTERBANK 2025 Greenhouse Gas Inventory; INTERSEGURO 2025 Greenhouse Gas Inventory; INTELIGO 2025 Greenhouse Gas Inventory" which in turn have been previously verified by an independent third party in audits carried out between February and March 2026.

The assurance included the verification of the "Waste Indicator, GHG inventory and water footprint" for IFS.

INTENDED USERS OF THIS VERIFICATION STATEMENT

This Verification Statement is provided with the intention of informing all IFS Stakeholders.

RESPONSIBILITIES

The information contained in the Report and its presentation are the responsibility of the Sustainability Sub-Management or IFS's governing body. SGS has not been involved in the preparation of any of the materials included in the report.

Our responsibility is to express an opinion on the text, data, graphics and statements within the scope of verification with the intent to inform all IFS stakeholders.

INSURANCE STANDARDS, TYPE AND LEVEL OF INSURANCE

SGS's sustainability assurance protocols used to carry out the Verification are based on internationally recognised assurance guidelines and standards contained in the ISAE3000 series of standards.

The objective is to evaluate the quality, reliability and accuracy of the specified performance information. This assurance includes the accuracy of the Environmental Indicators of Greenhouse Gas Emissions

The assurance of your report has been carried out in accordance with:

Standard Verification Options		Level of verification
B	ISAE3000	Limited Level

The Assurance has been carried out to a limited level

The procedures performed for Limited Assurance vary in nature and time and are performed in a shorter time than for Reasonable Assurance work. Accordingly, the level of assurance obtained for limited assurance is substantially less than what would have been obtained if it had been performed with reasonable insurance.

ASSURANCE METHODOLOGY

The Verification comprised a combination of pre-verification research, interviews with relevant employees, review of documentation and records, and evaluation of Greenhouse Gas Emissions.

For the assurance of the environmental indicator "Greenhouse Gas Emissions", the values already verified by SGS described in Declaration Opinion No. PE26/00000126 for INTERSEGURO COMPAÑIA DE SEGUROS S.A.; No. PE26/00000120 BANCO INTERNACIONAL DEL PERU S.A.A INTERBANK; No. PE26/00000131 PROCESOS DE MEDIOS DE PAGO S.A. (IZIPAY); No. PE26/00000127 INTELIGO GROUP CORP.

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ASSURANCE STATEMENT OF SGS DEL PERÚ S.A.C. REGARDING THE ENVIRONMENTAL INDICATORS OF INTERCORP FINANCIAL SERVICES INC.**DECLARATION OF INDEPENDENCE AND COMPETENCE**

The SGS Group is the world leader in inspection, analysis and verification, operating in more than 140 countries and providing services including management system certification; audits and training on quality, environmental, social and ethical matters; assurance of sustainability reports and verification of greenhouse gases. SGS Peru affirms its independence from IFS, being free of bias and conflicts of interest with the organization and stakeholders

The assurance team was chosen based on knowledge, experience and qualifications for this task; and was composed of two people trained in Sustainability Reporting Assurance. The Lead Auditor has the following experience: Environmental Management System, Quality, Safety and Occupational Health. She is also a Lead Auditor of Sustainability Report Assurance, and Verification of Carbon Footprint of organization, product and water; among others.

SCOPE OF ASSURANCE AND REPORTING

The scope of the verification included the assessment of the quality, accuracy and reliability of the performance information, which is as follows:

IFS Operational Limits:

An Operational Control consolidation approach has been used

- **BANCO INTERNACIONAL DEL PERÚ S.A.A (INTERBANK):**
 - 168 sites, including 6 administrative headquarters in Lima, 154 financial stores in Lima and the provinces, 2,264 ATMs and 3 premises.
- **INTERSEGURO COMPAÑÍA DE SEGUROS S.A.:**
 - Main Office at Javier Prado Este 492 Avenue, San Isidro
 - Real Plaza Chiclayo: Miguel de Cervantes 300 Avenue
 - Real Plaza Arequipa: Ejercito 1009, local 123 Avenue
- **INTELIGO GROUP CORP, and each of its subsidiaries (Inteligo Bank, Inteligo SAB, Inteligo USA, Inteligo Perú Holdings and interfondos, jointly "Inteligo Group or Inteligo):**
 - Ricardo Rivera Navarrete N° 501, piso 21 Avenue San Isidro, Lima- Perú
 - Additionally: Inteligo BANK has 2 offices in the Bahamas and Panama; Inteligo USA with 1 office in New York; Inteligo SAB with 3 offices, the main one in Lima and 1 in Arequipa and 1 in Piura.
- **PROCESOS DE MEDIOS DE PAGO S.A. (IZIPAY):**
 - Jorge Chávez 275, floor 6 y 7 Avenue Miraflores; (2 administrative offices in Lima and 17 regional offices distributed throughout the country.)

Whose scope of the organization is:

- **BANCO INTERNACIONAL DEL PERÚ S.A.A (INTERBANK):** Banking, Finance & Insurance
- **INTERSEGURO COMPAÑÍA DE SEGUROS S.A.:** Life Insurance and General insurance
- **INTELIGO:** Financial & Wealth Management
- **PROCESOS DE MEDIOS DE PAGO S.A. (IZIPAY):** Payments Solutions

RESULTS AND CONCLUSIONS**ASSURANCE OPINION**

On the basis of the methodology described and the verification work carried out, nothing has come to our attention that would lead us to believe that the specified performance information contained in the "2023 Carbon Footprint Reports" included in the scope of assurance is not expressed in a fair, reliable, accurate manner and has not been prepared, in all material respects, in accordance with the reporting criteria. The assurance team believes that the report can be used by IFS stakeholders.

After reviewing the IFS 2023 Environmental Indicators, the following results were verified:



ASSURANCE STATEMENT OF SGS DEL PERÚ S.A.C. REGARDING THE ENVIRONMENTAL INDICATORS OF INTERCORP FINANCIAL SERVICES INC.
DFGJ IFS GREENHOUSE GAS EMISSIONS 01/01/2025 to 12/31/2025

ENTERPRISE	TYPE OF EMISSIONS	Tonnes of CO ₂ eq
INTERBANK	Direct GHG emissions of (Scope 1)	356.23 ton CO ₂ eq
	Indirect GHG emissions (Scope 2 – Location Based)	2,601.77 ton CO ₂ eq
	Other Indirect GHG emissions (Scope 3)	7,196.06 ton CO ₂ eq
INTERSEGURO	Direct GHG emissions of (Scope 1)	3.92 ton CO ₂ eq
	Indirect GHG emissions (Scope 2 – Location Based)	38.27 ton CO ₂ eq
	Other Indirect GHG emissions (Scope 3)	512.52 ton CO ₂ eq
IZIPAY	Direct GHG emissions of (Scope 1)	7.30 ton CO ₂ eq
	Indirect GHG emissions (Scope 2 – Location Based)	103.79 ton CO ₂ eq
	Other Indirect GHG emissions (Scope 3)	3,512.64 ton CO ₂ eq
INTELIGO	Direct GHG emissions of (Scope 1)	16.6 ton CO ₂ eq
	Indirect GHG emissions (Scope 2 – Location Based)	115 ton CO ₂ eq
	Other Indirect GHG emissions (Scope 3)	336.44 ton CO ₂ eq

QUALITY AND RELIABILITY OF SPECIFIED PERFORMANCE INFORMATION.

- The verified data has been additionally reviewed by SGS during the 2025 Carbon Footprint verification audit for INTERBANK, INTERSEGURO, INTELIGO AND IZIPAY.
- It should be noted that in the cases of INTERBANK and INTELIGO; It is still in the process of reviewing and issuing the carbon footprint declarations for the period of 2023, so there could be changes when they are issued; However, it is estimated that it would not affect materiality. In the case of IZIPAY the data is part of the verification carried out by SGS whose GHG Declaration is N°PE24/00000144 of 04/18/2024 and INTERSEGURO the data is part of the verification carried out by SGS whose GHG Declaration is N°PE24/00000132

Lead Auditor: Pamela Castillo Rubiños
Technical review: – Fanny Valencia Juscamaita

Date of Verification Statement Opinion
Issue 1: 25 de Mayo del 2026



Autorizado por
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Certification Manager

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Sustainability Report 2025

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