



INTELIGO
GROUP



2023 Sustainability Report

Content

[Letter from the General Manager](#)

[Milestones 2023](#)

[About this report](#)

[How to read this report](#)



1	About Inteligo Group	10	7	Economic performance	64
	1.1 Profile	11		7.1 Financial highlights	65
	1.2 Commitment to sustainability	15		7.2 Income statement	66
	1.3 Corporate citizenship	17		7.3 Distribution of economic value	67
	1.4 Human rights	19			
2	Corporate governance	22	8	Culture and talent	68
	2.1 Policies, manuals and regulations	24		8.1 Value of persons	69
	2.2 Governance structure	26		8.2 Well-being	71
	2.3 Sustainability governance	31		8.3 Diversity and Inclusion	74
				8.4 Talent management strategy	76
				8.5 Talent development	77
				8.6 Occupational health and safety	79
3	Risk management	32	9	Customer welfare	84
4	Ethics and compliance	39	10	Sustainable investments	88
	4.1 Framework for action, culture and training	40			
	4.2 Commitment to compliance culture	42			
	4.3 Conflicts of interest	44			
	4.4 Anti-corruption	45			
	4.5 Money laundering prevention programs	52			
5	Information security	54	11	Eco-efficient environmental management	94
	5.1 Privacy of personal data	56			
6	Innovation and technology	58	12	Annexes	100
				Annex I: ESG management detail	101
				Annex II Profiles of members of the Board of Directors	110
				Annex III: Reporting frameworks and standards	113



Letter from the General Manager

GRI 2-22

To our stakeholders:

We are proud to share with you the scope of our social, environmental and governance management in our second Sustainability Report, prepared in accordance with the Global Reporting Initiative (GRI) standards and, for the first time, integrating the parameters of the Sustainability Accounting Standards Board (SASB).

At Inteligo Group Corp. we firmly believe in developing responsible business by generating value in an ethical and transparent manner.

We are aware that the scope of our impact extends into different sectors of the economy and involves society as a whole. Our digitalization strategy has allowed us to transform our business and provide a better service experience to our customers.

On the environmental front, we continue to manage our greenhouse gas (GHG) emissions, measuring and verifying the carbon footprint of our subsidiaries.

In this regard, we have the second level of recognition from the Ministry of Environment of Peru for Inteligo Peru Holdings S.A.C., Inteligo Sociedad Agente de Bolsa S.A. and Interfondos S.A. Sociedad Administradora de Fondos and from the Ministry of Environment of Panama for Inteligo Bank Ltd.

In the social aspect, our employees are a strategic priority. Therefore, we foster a culture of values as the main axis to promote a safe and inclusive work environment. Our subsidiaries were recognized in the Great Place to Work list.

Likewise, our commitment to respect human rights, we adhered to the United Nations Global Compact (UNGC), the most relevant global sustainability initiative.

We look to the future with determination and commitment to increase our ambitions related to the sustainable development of our operations and the contribution we make to responsible business.

Reynaldo Roisenvit Grancelli
General Manager



Milestones 2023



9°

GPTW 2023 ranked us ninth among the best places to work in Peru.



8°

In the GPTW 2023 ranking in Panama, our subsidiary Inteligo Bank was recognized as the eighth best place to work.



Diversity, equity and inclusion milestones

57.86%

of the total number of employees are women.

37%

of STEM positions are held by women.

47.67%

of senior management positions are held by women.

Milestones 2023

Economic milestones

More than

S/ 140 MM

in economic value distributed.

More than

USD 16 MM

in thematic investments in
sustainability in our subsidiaries
Inteligo Bank and Interfondos.

More than

S/ 23 MM

in assets managed by our subsidiaries.

Growth of

19%

in assets managed by Interfondos.



Milestones 2023

Other milestones

From ethics and compliance management in Inteligo Sociedad Agente de Bolsa S.A., Inteligo Peru Holdings S.A.C., Interfondos S.A. Sociedad Administradora de Fondos and Inteligo Bank Ltd:

We maintained the participation of

100%

of our employees in the training program as in the previous year.

Number of ethical complaints or complaints of non-compliance against Senior Management:

zero

Number of complaints for manipulation of financial statements or accounting reports:

zero



Recognition for the second consecutive year with the second star of the Carbon Footprint of the Peruvian Ministry of Environment for Inteligo Sociedad Agente de Bolsa S.A., Inteligo Perú Holdings S.A.C. and Interfondos S.A. Sociedad Administradora de Fondos for the measurement and verification of its Footprint 2022.



In the case of Inteligo Bank, we registered for the first time its participation in the Reduce Your Footprint Panama Program, which allowed that in 2024, the Ministry of Environment of Panama granted it the second level of recognition for the measurement and verification of its Footprint 2022.



The Responsible Investment Policy (RIP) approved in the subsidiaries: Inteligo Bank Ltd, Inteligo Sociedad Agente de Bolsa S.A. and Interfondos S.A. Sociedad Administradora de Fondos.



We have been included in S&P Global's Sustainability Yearbook 2024 as part of Intercorp Financial Services.

About this report

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

We have prepared this Sustainability Report in accordance with the Global Reporting Initiative (GRI) Standards, disclosing our environmental, social and governance (ESG) management for the period from January 1, 2023 to December 31, 2023. We publish annually and this is our second report.

Within the report we include information from our financial statements, in which we include all our subsidiaries: Inteligo Bank Ltd., Inteligo Sociedad Agente de Bolsa S.A., Inteligo Perú Holdings S.A.C., Interfondos S.A. Sociedad Administradora de Fondos, Inteligo USA Inc.

The GRI indicators and contents presented here account for the materiality of ESG and human rights impact, which reflect the priorities of our stakeholders and the strategic vision of our business. Likewise, this year we have included Sustainability Accounting Standards Board (SASB) Standards for the Asset Management and Custody Activities sector. The indicators of this standard respond to the requirements and priorities of information for investors on ESG issues that impact the economic and financial performance of Inteligo Group Corp. and its subsidiaries.

In the preparation of this report we had the leadership of our Sustainability area and the participation of all areas of the company, including the validation of the deputy general manager of Inteligo Group Corp. and the general managers of all our subsidiaries.

Likewise, we account for our contribution to the 2030 Agenda proposed by the United Nations and its 17 Sustainable Development Goals, SDGs.

A selection of social indicators were verified by Pacific Corporate Sustainability and a selection of environmental indicators by SGS del Perú S.A.C. During this year we have not presented any changes or restatement of information.

For comments, opinions or questions regarding this report:

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How to read this report

When reading this report, we recommend taking into account that at the beginning of each title and/or subtitle the reader will find the labels of the standards reported: GRI and SASB. In the latter case, the initials FN-AC will be observed, which indicate the financial industry and the sub-sector of custody and asset management activities.

This report is segmented into a first part presenting our company and general contents including our corporate governance. Subsequently, there are the material and priority issues with their management, achievements and results and; finally, a section of annexes with the detail of ESG management, the indexes of the standards with which we are aligned, and information related to the verified social and environmental indicators.



1

About Inteligo Group

1.1 Profile

GRI 2-1, 2-2, 2-6, 2-23, 2-24

We are Inteligo Group Corp. (“Inteligo Group”) a corporation organized and existing under the laws of Panama. We have five subsidiaries with operations in Peru, Panama, Bahamas and the United States of America: Inteligo Bank Ltd. (hereinafter “Inteligo Bank”), Inteligo

Sociedad Agente de Bolsa S.A. (hereinafter “Inteligo SAB”), Inteligo Perú Holdings S.A.C. (hereinafter “IPH”), Interfondos S.A. Sociedad Administradora de Fondos (hereinafter “Interfondos”) and Inteligo USA Inc. (hereinafter “Inteligo USA”).





Inteligo Bank Ltd. Bahamas

Bank incorporated in 1995, has a branch in Panama and is supervised by the Central Bank of the Bahamas and by the Superintendency of Banks of Panama. Additionally, it is supervised by the Bahamas Securities Commission, the Superintendency of the Securities Market of Panama and the Superintendency of Banking, Insurance and Private Pension Fund Administrators of Peru. Provides private banking and wealth management services.

Inteligo USA Inc. United States of America

Company incorporated in early 2019 in New York. Provides investment advisory and financial analysis services to other Inteligo Group subsidiaries.

Inteligo Perú Holdings S.A.C. Peru

Company incorporated in 2018 that provides corporate support services to the different subsidiaries of Inteligo Group, centralizing common activities and generating efficiencies.

Interfondos S.A. Sociedad Administradora de Fondos Peru

Company incorporated in 1994 and regulated by the Superintendency of Securities Market. Provides its clients with mutual fund and investment fund management. It was incorporated to Inteligo Group in 2019 as a subsidiary of IPH.

Inteligo Sociedad Agente de Bolsa S.A. Peru

Company incorporated in 1996 and regulated by the Superintendency of Securities Market. Provides financial advisory services to individuals and corporations for investments in the Lima Stock Exchange (BVL) and in the international market.

Our services



We provide financial advisory and wealth management services through our platforms. Each one of them offers different solutions that adjust to the profile and needs of our clients, always complying with current regulations.



We offer private banking services for high net worth clients seeking solutions for the management and protection of their assets. **Our investment solutions are focused on providing customized portfolios with the best returns**, always considering their risk profile. We complement this service with commercial banking products such as credit cards, loans, among others, which facilitate the client's financial management. Likewise, we have access to all types of financial instruments in the Global Market, which allows us to offer you a complete international financial advisory service according to your return needs. For clients who wish to delegate investment decision making, we also offer discretionary portfolio management services. We also offer differentiated services through our Inteligo Plus and Inteligo Life brands.



We provide comprehensive financial advice to individuals and legal entities for direct investments in the LSE and in international stock markets, through fixed income instruments (certificates of deposit, bonds) and variable income instruments (stocks). We understand that investment is a crucial decision that requires a personalized and specialized approach, **so we provide our clients with a team of investment experts who accompany them from the definition of their financial objectives to the precise execution of their operations** and the continuous monitoring of their portfolio.



We connect our clients with the best investment opportunities to build their future.

We manage the assets of individuals and corporations, distributed in a wide range of mutual funds, categorized according to their risk profile and investment objectives as conservative, bold, structured and international.

In addition to our mutual funds, we offer public and private investment funds to meet the specific needs of our clients. Our client-centric approach allows us to offer a comprehensive service.



Our service delivery value chain starts with opportunity identification where our management team analyzes market trends and client needs to identify attractive investment opportunities.

Subsequently, we develop products based on our clients' risk profiles and investment objectives. Finally, we implement an efficient process for launching new products to the market, complying with all regulatory requirements.

The advisory process begins with client profiling, in which we identify the client's risk profile. The advisory process is carried out, which seeks to find a balance between risk expectations, client return and having a diversified portfolio. Once the client accepts the advisory proposal, the contract is signed and the documents with the terms and conditions of the product contracted are delivered. As a post-consulting service, the client is assigned an investment advisor to whom he/she can turn to for any consultation.

1.2 Commitment to sustainability

At Inteligo Group we live sustainability from an integral approach, adopting voluntary commitments in environmental, social and corporate governance matters that go beyond legal obligations and aligned with global sustainability standards and the Sustainable Development Goals (SDGs) of the United Nations.

To this end, we have a strategy that incorporates environmental, social and governance criteria in the way we operate and serve to drive sustainable development. In this regard, our actions are aligned with three strategic directions:

Environmental



Social



Governance

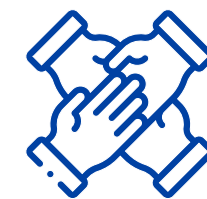




Environmental, in which we foster a culture of respect for the environment that generates a positive impact on the community, promoting eco-efficiency initiatives such as the management of greenhouse gases (GHGs).



Social, in which we promote a culture of responsible management towards society and our employees, implementing a comprehensive diversity and inclusion strategy, as well as corporate social responsibility programs and promoting respect for human rights.



Governance, in which we guide our actions to reinforce the culture of corporate governance, transparency and ethics, incorporating international standards such as Global Reporting Initiative (GRI), Sustainability Accounting Standards Board (SASB), Corporate Sustainability Assessment S&P Global (as a subsidiary of Intercorp Financial Services). We also strive to maintain high standards in cybersecurity, as well as in our ethics and compliance programs.

We have a Sustainability Policy approved by the Board of Directors of Inteligo Group, applicable to this and all its subsidiaries, which includes the guidelines for sustainable development in all its operations, taking into consideration our stakeholders with the greatest impact.

Sustainability management was based on a materiality analysis in which we involved our stakeholders, who identified the most relevant issues according to their needs and expectations. Based on these results, we focused our sustainability management to address and comply with the delivery of the value proposition that characterizes us.

[More details in Annex 1](#) 

1.3 Corporate citizenship

Within Inteligo Group we believe that our operations are not only capable of generating economic value for our stakeholders, but also contribute significantly to social development. Operating within the financial sector, we are aware of the role we play in generating a positive impact and promoting the sustainable development of the economies and regions where we are present.

For this reason, we orient our business conduct to responsibly develop programs and initiatives that meet the following objectives:

1

Contribute to the well-being of society through voluntary commitment and participation in a corporate social responsibility program.

2

To generate environmental awareness and responsibility in our employees, as well as to become an organization focused on sustainability.



Main initiatives

We seek to achieve these objectives through programs such as:



Perú Champs

In 2023 we renewed our commitment as a partner of Peru Champs, sponsoring school scholarships for children throughout the country and contributing to the reduction of educational inequality.

During the year:

- We sponsor low-income children through scholarships.
- Our leaders were part of the 2023 Leadership Program, contributing to the development of competencies, capacities and leadership skills from their experience, impacting young people at the country level.
- We impacted more than 50 entrepreneurial families through the volunteer program “Familias Emprendedoras” (Entrepreneurial Families), where our employees shared their knowledge and skills in finance, marketing and technology.



OLI Foundation

We took part in the [“Barrigas Contentas” Extraordinary Pot Program](#), supporting its implementation through the volunteer work of 23 employees from all our subsidiaries, benefiting more than 60 children in the Villa María del Triunfo area.



1.4 Human Rights

Since the approval of the [Human Rights Policy](#) by Inteligo Bank, Inteligo SAB, IPH and Interfondos, aligned with applicable legislation, frameworks, standards and international principles such as those of the United Nations Global Compact, the International Bill of Human Rights and the Declaration of the International Labor Organization (ILO), we have been committed to ensuring respect for the fundamental human rights of our employees, suppliers, customers and all stakeholders with whom we interact.



At Inteligo Group, respect for and protection of human rights are fundamental elements of our culture.



Principles and commitments Human Rights Policy

Human Rights

- Support and respect the protection of universally recognized fundamental human rights.
- Ensure that they are not complicit in human rights abuses.


Labor practices


- Recognize freedom of association and the right to collective bargaining.
- Promote the elimination of forced labor, human trafficking, coercion, or any other form of exploitation.
- Reject child labor.
- Support the abolition of discrimination practices in employment based on gender, race, age, religion, origin, disability, marital status, sexual orientation or social condition; and promote equity to serve vulnerable groups (women, LGBTQ+ community, and senior citizens, among others).

This policy is public and is available to our employees, shareholders, directors, suppliers and the public on the corporate websites of each subsidiary:

 **Inteligo SAB**
[Human Rights Policy](#)
inteligosab.com

 **Interfondos**
[Human Rights Policy](#)
interfondos.com.pe

 **IPH**
[Human Rights Policy](#)
inteligogroup.com

 **Inteligo Bank**
[Human_rights_policy.pdf](#)
inteligobank.com



In addition, we strengthen the implementation of this Human Rights Policy with the synergy of the policies of:

 **Occupational Health and Safety**

 **Diversity, Equity and Inclusion**

 **Prevention and Punishment of Sexual Harassment.**

Due Diligence

During 2023 we achieved the milestone of initiating our internal Due Diligence process for human rights, which will be strengthened during 2024:

1

We evaluated interactions involving employees, suppliers, potential suppliers, customers, potential customers and job applicants, in order to identify exposure to risks of human rights violations, as well as vulnerable groups that could be affected.

2

We associate the risks to which we are most exposed, according to the nature of the business, taking as a reference the list of Human Rights recognized by the United Nations and identifying existing controls, current guidelines and training programs on discrimination, labor and sexual harassment, equitable treatment, among others.

3

Finally, we developed a matrix of risks and mitigating controls, linking human rights to the vulnerable groups that could be most affected.



During the 2023 fiscal year, there were no incidents related to our direct or indirect participation in human rights violations of any kind.

2

Corporate governance

Corporate governance

GRI 2-9, 2-10, 2-11, 2-12, 2-14, 2-15, 2-16, 2-17, 2-18, 207-1, 207-2, 207-3, 207-4, 3-3

Inteligo Group's corporate governance aims to reinforce our commitment to the highest standards of decision-making, transparency and ethics, in order to increase the trust of our stakeholders.

To ensure effective corporate governance, we have various policies at both group and subsidiary level, which seek to ensure the risk management of the companies, the transparency of our operations, and general compliance with the laws of the countries in which we operate.

- In the case of Inteligo Bank, the regulators are the Central Bank of the Bahamas, the Bahamas Securities Commission, the Superintendency of Banks of Panama, the Superintendency of the Securities Market of Panama and the Superintendency of Banking, Insurance and Private Pension Fund Administrators of Peru.
- In the case of Inteligo SAB and Interfondos, its main regulator is the Superintendency of Securities Market.

Likewise, corporate governance management allows us to be transparent in the disclosure of our information. In the case of Inteligo SAB and Interfondos, we must report to the regulator the Relevant Facts and Significant Events, respectively.

In this way, we strengthen the trust of our customers, improve economic efficiency and our sustainability.

In addition, our subsidiaries have codes of ethics and an ethics channel managed by KPMG, which acts as an independent body and makes it possible for all employees and third parties to file complaints about conducts that go against our policies. This ethics channel is on the websites of Inteligo Group and our subsidiaries so that our customers, suppliers and the general public can file any complaint.

2.1 Policies, manuals and regulations

Our management is articulated and framed by a series of policies, manuals and regulations that make possible the implementation of a solid and adequate corporate governance:

- **Board of Directors Regulations:** Orders the policies and guidelines necessary for the fulfillment of the functions of the Board of Directors, as indicated in the regulatory standards (applicable to Inteligo SAB and Interfondos) to comply with the minimum standards of corporate governance. This regulation is approved in Inteligo SAB and Interfondos.
- **Corporate Governance Manual:** Establishes guidelines on the participation in the Shareholders' Meeting, Board of Directors and General Management, and their functions. It also regulates events of conflicts of interest, internal control and auditing to evaluate the procedures established by the company. This manual is approved at Inteligo Bank.
- **[Responsible Investment Policy](#):** Integrates Environmental, Social and Governance principles in the work of investment analysis, portfolio construction, as well as in the investment decision making process. This policy was approved in Inteligo Bank, Inteligo SAB and Interfondos.



- **Equity, Diversity and Inclusion Policy of Inteligo Group:** Strengthens the organizational culture that promotes equity, diversity and inclusion in the work environment, with a commitment to conduct awareness campaigns throughout the organization to comply with this policy. This policy applies to the entire Inteligo Group, that is, to this and its five subsidiaries.
- **Corporate Policy for Procurement Management, Supplier Contracting and Payment of Goods and Services:** Regulates the process of acquisition of goods and services of Inteligo Group and its subsidiaries, enabling the determination of a supplier that is or is not suitable for contracting with us. The policy establishes that the supplier must comply with due diligence guidelines through which the risks for the commission of corruption, money laundering and terrorist financing of its suppliers are reviewed. This policy is applicable to all subsidiaries.
- **Insider Trading Policy:** Ensures the correct use of privileged information within our parent company Intercorp Financial Services, as well as its subsidiaries, in the purchase and/or sale of securities, in order to promote adequate protection for investors. This policy is approved in all subsidiaries.

- **Sustainability Policy:** This policy establishes the guidelines for the sustainable development of our operations, considering the impact on shareholders and investors, clients, employees, regulatory and supervisory bodies, as well as suppliers. This policy applies to Inteligo Group and its subsidiaries.



2.2 Governance structure

Our highest governing body is the General Shareholders' Meeting. Shares are registered and carry the right to one vote per share (except for the election of the members of the Board of Directors).

Functions and composition of the Board of Directors

The next corporate body is the Board of Directors, which has the following members [\(see their profiles in Appendix II Board Member Profiles\)](#):

Our Board of Directors*				
Member	Type of position	Independence	Tenure on the Board of Directors	Gender
Roberto Hoyle Mc Callum	Non-Executive	No	10 years	Male
Carlos Rodríguez Pastor Persivale	Non-Executive	No	16 years	Male
Ramón Barúa Alzamora	Non-Executive	No	17 years	Male
Fernando Martín Zavala Lombardi	Non-Executive	No	4 years	Male
Luis Felipe Castellanos López Torres	Non-Executive	No	4 years	Male
Reynaldo Humberto Roisenvit Grancelli	Executive	No	3 years	Male

*Although there are no women or independent directors on the Board of Directors of Inteligo Group, the Boards of Directors of our subsidiaries do have women and independent directors. It should be noted that we do not have a declaration of independence for the members of the Board of Directors or a target for the participation of independent directors.



Inteligo Group is the holding company that is incorporated under the laws of Panama.

Independence

Although none of the directors are independent at the Inteligo Group holding company level, the main subsidiaries have independent directors in the following percentages:

Inteligo Bank:
29%

Inteligo SAB:
33%

Interfondos:
25%

Gender

The Board of Directors of Inteligo Group has 100% male members; however, the main subsidiaries have gender diversity in the following percentages:

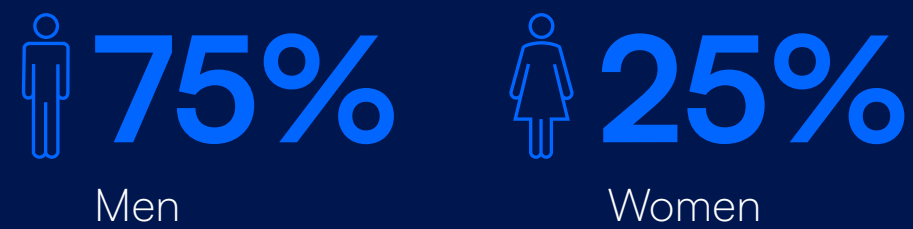
Inteligo Bank:



Inteligo SAB:



Interfondos:



Age

Inteligo Group's Board of Directors is in the following age ranges (as of year-end 2023):

Under 55 years old:

3 directors

55 years of age or older:

3 directors

Inteligo Group's directors have an average age of 62.



In our subsidiaries, our independent non-executive directors have other mandates in other companies without any restriction number, for example, in Inteligo Bank two of the independent directors, Ivan Hooper and Jaime Mora, have more than four mandates; in Inteligo SAB as well as in Interfondos, an independent director, Ximena Benavides has less than four mandates.

Selection and appointment of the Board of Directors

The Board of Directors is elected at a Shareholders' Meeting following an established process that ensures the participation of all shareholders, considering the opinions of stakeholders (including shareholders), diversity, independence, and competencies relevant to the impacts of the organization. All directors have experience in financial matters, as appropriate to the subsidiaries (banking experience, stock market experience) from different perspectives and have as university education different careers.

On average, the directors of Inteligo Group have nine years in the position, so they have a broad knowledge of the company and its business.

Regarding the frequency of election, it varies according to the subsidiary, in Inteligo Bank they are elected every year while in Inteligo SAB and Interfondos they are elected every three years. The Boards of Directors elect their committees, unless regulatory issues require them to be elected in accordance with other applicable rules.

Training and performance evaluation

Linked to the training and performance of our Board of Directors, we have an annual performance evaluation process in our subsidiaries, through which we seek to strengthen good corporate governance practices. In the case of Inteligo Group we do not have periodic self-evaluation.

Sustainability training for directors and senior management included in 2023 the participation of one of the directors in the Dalberg Forum, a specialized forum to promote sustainability initiatives from the board and senior management.

Likewise, all employees, including senior management, participated in the Sustainability course given by the Intercorp Corporate University (UCIC) and the “Business to Society” course, organized by Intercorp, in which some members of the Management Committee participated.

Program	Company	Name	Title
Business to Society	IPH	Carolina Restrepo Vernaza	Human Resources Management and Development Manager
Business to Society	Inteligo Bank	Víctor Vinatea Cámere	General Manager
Business to Society	IPH	Gianina Gotuzzo Oliva	Legal Manager
Business to Society	Inteligo SAB	Daniel Yagui Yoshimoto	General Manager

Committees

Although Inteligo Group, as a holding company, does not have committees, its main subsidiaries (Inteligo Bank, Inteligo SAB and Interfondos) do:

Committee	Inteligo Bank	Inteligo SAB	Interfondos	IPH
Executive Committee: Manages matters requiring Board review by (i) Ensuring, managing and executing established decisions and strategies; and, (ii) Relieving the Board of responsibility for the review of detailed information and operational activities.	X			
Risk Committee: Verifies compliance with prudent integrated risk management by identifying, evaluating, monitoring, controlling and mitigating the risks to which the subsidiaries are exposed, ensuring protection and setting appropriate limits.	X	X	X	
Asset and Liability Management Committee: Oversees the proper administration and management of financial assets and liabilities within the defined and permitted risk levels.	X			
Prevention and Compliance Committee: Ensures compliance with laws, regulations and guidelines, as well as other regulatory and supervisory requirements, promoting sound industry practices and high ethical standards. Ensures the management of AML/CFT risk management and regulatory risk through the effective execution of internal controls established in conjunction with the assessment and level of associated risks and their mitigants.	X			
Audit Committee: Ensures that the internal control system is duly documented in the policies, processes and procedures, as well as the administration of information and management of resources, guaranteeing that they are carried out in accordance with the applicable regulations for the achievement of the objectives.	X			

Mark with X the cell of the subsidiary that has the corresponding committee in the row.



Progress and results of sustainability management are presented at least semi-annually to the Management Committee.

Mark with X the cell of the subsidiary that has the corresponding committee in the row.

Committee	Inteligo Bank	Inteligo SAB	Interfondos	IPH
Credit Committee: Studies, approves and provides follow-up on credit operations of customers with a credit exposure in accordance with the established amount, ensuring adequate Credit Risk management.	X			
Investment Committee: Recommends appropriate investment strategies that meet the investment objectives of the various portfolios established by the subsidiaries. Likewise, it selects investments and monitors the performance of the portfolio, within the defined risk levels.	X	X	X	
Information Security Committee: Controls, monitors and communicates on the management related to Information Security. Ensure that the information required to operate has high standards of confidentiality, integrity and availability.	X			
Ethics Committee: To ensure compliance with the Code of Ethics, as well as to investigate, evaluate and sanction acts that go against it.		X	X	X
Sexual harassment intervention committee: Investigate and propose sanction measures for sexual harassment, as well as establish complementary measures to prevent new cases of harassment.		X	X	X
Occupational health and safety committee: Promote occupational health and safety, advising and monitoring compliance with the Company's Internal Occupational Health and Safety Regulations and regulations.	X	X	X	X

2.3

Sustainability governance

The organization's purpose, values statement, vision and mission are defined by the Board of Directors of Inteligo Group and are reviewed and approved by the Management Committee and deployed to employees by the Management and Human Development Department. As for our subsidiaries, the approval of policies, manuals and processes are approved by the respective Boards of Directors and General Management. The sustainability strategy and objectives are presented to the General Management of Inteligo Group and driven by the sustainability team.

We report annually on material management issues through our Sustainability Report, which is carefully reviewed by the Management Committee, ensuring transparency in the organization's sustainability actions.

Likewise, we guide our management under international standards such as the Corporate Sustainability Assessment (CSA) of the Dow Jones Sustainability Index (DJSI), to which we submit our information annually as part of the Intercorp Financial Services group, whose content is previously approved by the General Managements of the Inteligo Group subsidiaries. Management is coordinated from the

work of the Sustainability leader, who reports and submits to the Management Committee for approval the progress in the execution of the annual sustainability plans. As in the 2023 period, the 2024 Sustainability Plan was approved, aligned with the strategy of Intercorp Financial Services, which describes the environmental, social and governance fronts in which Inteligo Group will work.

The aforementioned functions are developed within the different sessions of the Management Committee and in the Boards of Directors of the main subsidiaries of Inteligo Group during the year.

In Inteligo Group and our subsidiaries we have the guideline of attending at least 50% of the annual sessions for directors, for example, in the year 2023, we have 100% attendance in Inteligo Group and its main subsidiaries (Inteligo Bank, Inteligo SAB and Interfondos).

3

Risk management

Risk management

GRI 2-12, 2-13, 2-25, 3-3, 207-1, 207-2, 207-3, 207-4

SASB FN.AC.410a.2

Risk management contributes to meeting the strategic objectives of our organization through the identification, qualification, monitoring and treatment of such risks, to determine whether they are within the risk appetite we have defined and thus prevent negative events that could damage Inteligo Group's reputation.

In Inteligo Bank, Inteligo SAB and Interfondos we periodically perform sensitivity analyses or stress tests on financial risks and once a year we review our risk appetite, tolerance and capacity.

In order to reinforce knowledge and instruction on how to manage risks, we conduct mandatory training for employees, which includes topics on integrated risk management, operational risk, and business continuity and information security.

Among the main risks to which Inteligo Group subsidiaries are exposed to are: financial (market, credit, liquidity) and non-financial (operational, cybersecurity, money laundering, among others). We also identified emerging risks that may have a significant impact on our financial condition, such as geopolitical, disruptive innovation, transition and regulatory risks.





Emerging risks of Inteligo Group

- **Geopolitical risk:** political situation, military conflicts, financial crises. Living in a globalized world, any of these conflicts have an impact on the financial markets.
- **Regulatory and legal uncertainty risk:** Inteligo Group, through its subsidiaries, is subject to regulations in different jurisdictions such as Peru, Panama, Bahamas and USA. There is a significant risk of regulatory changes in any of these countries that could significantly affect Inteligo Group's business and, therefore, its financial results.
- **Disruptive innovation and its associated risks:** Use of big data, cloud and machine learning, and artificial intelligence. Delayed access to new digital markets, substantial costs to modify or adapt our products and services; as well as increased competition. In this regard we seek to develop improvements in our digital platform, as well as additional improvements in advanced analytical capabilities through data and analytics, *machine learning*, *deep learning*, among others.



Among the main policies for risk management we have the following in Inteligo Bank:



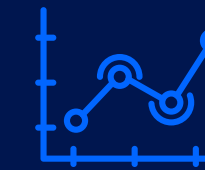
Comprehensive Risk Management Policy: a document that defines the guidelines for identifying, evaluating, monitoring, controlling and mitigating the risks to which the organization is exposed.



Credit Risk Management Policy: it defines the guidelines to ensure the adequate management of credit operations, taking into account the established limits and the current regulations.



Asset and Liability Management Policy: guidelines and responsibilities for the management of assets and liabilities to maximize shareholder value, improve profitability and increase capital, so as to ensure the growth, soundness and solvency of the organization.



Operational Risk Management Policy: document defining the guidelines and criteria for managing the organization's operational risks in order to mitigate their impact on activities and financial results.



Information Security Policy: guidelines that employees and third parties must comply with in order to mitigate information security risks that could affect the confidentiality, availability and integrity of information assets.



Risk governance

Risk management is defined under the three lines of defense scheme.

- 1** Each area of the company
- 2** The Risk Management Unit
- 3** Internal Audit area

The Board of Directors is the highest body responsible for risk management and appoints the person in charge of integral risk management in each subsidiary (Risk Manager/Corporate Risk Manager), who is independent of the business areas and independent between subsidiaries.

Main risk management responsibilities that apply independently to each subsidiary.

Board of Directors

- Establish the Integrated Risk Management System in accordance with the size and complexity of the organization's operations.
- Approve the necessary resources for the adequate integral risk management in order to have the appropriate infrastructure, methodology and personnel.
- Designate the person responsible for the risk management functions, who will report directly to the Risk Committee and will have communication channels with the General Management and other areas regarding the relevant aspects of the integral risk management for an adequate decision making.



Risk Committee

- Propose to the Board of Directors the Comprehensive Risk Management System in accordance with the size and complexity of the organization's operations.
- Approve the policies and methodologies for Integral Risk Management.
- To follow up on the risks managed, verifying that the exposure levels are consistent with the defined risk appetite and capacity.
- Ensure the implementation of an adequate dissemination of a culture of integrated risk management to all employees of the organization, through annual training on current regulations, policies and procedures related to risk management.
- To meet quarterly for the presentation of the most relevant aspects of the period evaluated, the main risk indicators and the detail of compliance with prudential limits.

General Management

- Implement comprehensive risk management in accordance with the policies and procedures approved by the Board of Directors and the Risk Committee, ensuring adequate follow-up and compliance.
- Ensure that training is defined for the Risk Management Unit and the personnel involved in risk management.

Risk Management Unit

- Execute policies and procedures for integral risk management.
- To support and assist the other areas in carrying out an adequate risk management in the development of their activities, with the exception of money laundering and financing of terrorism risk management, which is the responsibility of the Compliance Officer.
- Train and instruct those in charge of risk management in the areas in the approved methodology and limits.

In the case of Inteligo Bank, the Risk Management is also in charge of monitoring compliance with the Responsible Investment Policy approved by the Board of Directors. In addition, it communicates alerts of possible absolute (activities within the active ownership strategy, among others) or relative (limits to the exposure of excluded activities, among others) non-compliance to those responsible and refers any controversies that may arise within the framework of these tasks to the advisory committee.

Another milestone in risk management 2023 was that, for the second consecutive year, Inteligo Bank completed the review of SOX (Sarbanes-Oxley) controls without observations.

As next steps, we have outlined the standardization of operational risk management among the different subsidiaries that make up Inteligo Group, in order to have a single risk catalog and a standard methodology for all group companies.



4 Ethics and compliance

4.1

Framework for action, culture and training

GRI 2-15, 2-21, 2-23, 2-24, 2-25, 2-26, 2-27, 2-28
3-3, 201-4, 205-1, 205-2, 205-3, 206-1, 415-1,
416-2, 417-2, 417-3

SASB FN-CB-510a.2

The management of a culture of ethics and compliance together with the administration of good corporate governance is our priority to achieve the sustainable development of Inteligo Group's subsidiaries. A culture of ethics, transparency and compliance with regulations and standards allows us to mitigate reputational risk and safeguard the interests of our stakeholders.

Every relationship and business developed by Inteligo Group is articulated in our Code of Ethics, which also has available an Ethical Whistleblower Channel, which serves as a means to report misconduct, providing support and security to our stakeholders.

To strengthen the ethical framework in our subsidiaries, we have Anti-Corruption Policies; Donations, Sponsorship and Patronage Policies; Gifts and Hospitality Policies; Free Competition Policies; Anti-Money Laundering and Terrorist Financing Policies; Sustainability Policies; Human Rights Policies; Occupational Health and Safety Policies; Diversity, Equity and Inclusion Policies; and Sexual Harassment Prevention and Punishment Policies.

The commitment of the board of directors and senior management, “tone at the top”, is part of the culture in our subsidiaries, where our leaders actively reinforce the importance of ethics and integrity by promoting the values and behaviors expected of our directors, employees and other stakeholders. Through communications, general and specialized training, awareness tools and actions, we foster a culture of ethics and integrity, building a transparent organization that generates responsible business.

Code of Ethics

It comprises the values and principles that guide the decisions and transparent and integral behavior of our employees, directors, customers, suppliers, business partners and other stakeholders, following the culture of identifying and reporting actions that go against our values and principles.

Ethical Channel

Guarantees the objectivity, integrity and confidentiality of reports and the anonymity of the whistleblower.

Our ethics channels are managed by an independent third-party company, which allows employees and any interested party inside and outside the organization to report suspected or actual misconduct, fraudulent practices, and violations of internal policies and/or undesirable behavior that they have suspected or witnessed, anonymously, securely and confidentially.

Reporting channels are available to all our stakeholders on the websites of Inteligo Group, Inteligo Bank, Inteligo SAB and Interfondos. Through the platform, the operator contacts the organization to conduct investigations and the Ethics Committees of each subsidiary decide on the offense. During the process, the whistleblower is informed of the status and closure of the case. The Human Resources Management and Development area of each subsidiary decides and applies disciplinary measures, when appropriate.



4.2 Commitment to compliance culture

SASB FN-CB-510a.1, FN-AC-510a.2

At Inteligo Group, as part of the whistleblowing process, we have two instruments:



Complaint Handling Manual, which establishes the guidelines for handling complaints about conducts that violate the Code of Ethics and includes all the stages of the procedure, describing roles and responsibilities. The document is for internal use and applies to directors and employees who have a role in the execution, reception, investigation, follow-up and/or execution of the measures.



Regulations of the Ethics Committee, which is the guideline for the Ethics Committee, determining its purpose, functions, composition and operation.





Awareness raising and training

Through training and awareness-raising we reinforce a culture of integrity. Our goal is that the entire Inteligo Group team knows what to do when they suspect or witness misconduct.

During 2023, we achieved the following results in this area:

Maintain the percentage of employee participation in the training program at

100%

compared to the previous year

Zero

complaints to management and senior management.

Zero

complaints of manipulation of financial statements or accounting reports.

In addition, during the period, the compliance work plans presented to the Boards of Directors of Inteligo Bank, Inteligo SAB and Interfondos were executed. These included training for directors, employees and high-risk third parties; strengthening our programs for the prevention of money laundering and financing and anti-corruption with a risk-based approach; monitoring of clients, employees and third parties, and the development of continuous improvement projects, incorporating risk management tools.

In 2023 we measured the perception of ethics culture with an independent consultant at all levels in Inteligo Bank, Inteligo SAB, IPH and Interfondos. The results obtained confirm the existence of a shared culture of ethics and compliance in our subsidiaries and that integrity is a core value.

Another action carried out in 2023 was to focus awareness and specialized training actions for leaders and employees, counting on the commitment of senior management in the promotion of the Ethical Channel and expected behaviors, which resulted in a 200% increase in the use of the channel in Inteligo Bank, compared to 2022.

4.3

Conflicts of interest

Among the risks that mitigate having solid ethical behaviors is the prevention of conflicts of interest. These events are contemplated in different compliance documents in our subsidiaries; however, at a company-wide level of Inteligo Group there are no statutes that directly address them or that are covered by Panamanian law.

In Inteligo Bank we have a Corporate Governance Manual that monitors conflicts of interest, but does not suspend the rights of shareholders or directors, as it is done by law in the case of the Peruvian subsidiaries (Inteligo SAB, IPH and Interfondos).

For Inteligo SAB, IPH and Interfondos, the Peruvian General Corporation Law (Articles 133 and 180), as well as the bylaws of the subsidiaries establish that in the event of a conflict of interest of a shareholder with the interest of the company, it is prohibited to exercise voting rights. In the case of directors, those who have a conflict of interest with the Company must disclose it and abstain from voting, otherwise they will be liable for the damages that such agreements may cause to the companies.

Intercorp Financial Services is the sole shareholder of the Company. Under this provision, the cross-shareholding with suppliers and other stakeholders is managed in the development of supplier contracting processes in the main subsidiaries. Information is also crossed in the hiring processes of employees and suppliers. Likewise, the Internal Standards of Conduct and the Code of Ethics of the subsidiaries regulate conflicts of interest in the operations carried out by the companies and their employees.

Inteligo Bank makes a monthly report in the Management Information System, in which the risk area participates and monitors the new exposures of related persons, documents all outstanding balances and informs the Executive Committee and the Board of Directors. Follow-up of these actions is established to comply with the prudential regulations of the Central Bank of the Bahamas.

4.4

Anti-corruption



Our commitment to compliance with applicable laws, rules and regulations and the highest ethical standards translates into a “zero tolerance” approach to any act of corruption. Our initiatives to contribute to this purpose are aimed at:

- I.** Design, implement and monitor controls to prevent potential acts of corruption by complying with national and international laws and regulations applicable to our subsidiaries, including the Foreign Corrupt Practices Act (FCPA), the U.S. Department of Justice (DOJ) Evaluation Guide, and the Administrative Liability of Legal Entities Act (Peruvian Law 30424).
- II.** Contribute to the continuity and sustainability of the business, preventing, detecting and reporting any act of corruption, safeguarding our reputation.
- III.** Train and inform our employees, third parties and other stakeholders about our commitment to anti-corruption practices.
- IV.** Periodically assessing corruption risks and related mitigating controls.

In synergy with our programs, we have policies and guidelines applicable to our directors, employees, shareholders and other stakeholders, to identify corruption risks and mitigate their materialization through the controls specially designed for this purpose. These policies cover our subsidiaries and our stakeholders where we have Anti-Corruption Policies as well as Gifts and Hospitality Policies, which regulate the granting and acceptance of gifts and hospitality to or from customers, suppliers and/or third parties in general in order to mitigate corruption risks related to it; and Donations, Sponsorships and Patronages Policies, which establish the guidelines for the attention, approval and delivery of donations, sponsorships and patronages with transparency and accountability.

All these policies are implemented in articulation with our Compliance Risk Assessment Methodology, which contains the guidelines for identifying and assessing the corruption risks to which our subsidiaries are exposed, in order to implement the necessary treatment to manage and mitigate them in accordance with the risk appetite of each company.

Corruption-related risk assessments

In Inteligo SAB and Interfondos we evaluated 100% of the processes and identified five processes with exposure to corruption risks:

1	Payment of bribes to representatives of private or public entities to obtain undue benefits through donations.
2	Payment of bribes to representatives of private or public entities to obtain undue benefits through the granting of sponsorships and endorsements.
3	Payment of bribes to representatives of private or public entities for obtaining undue benefits through the granting of gifts, hospitality and reimbursements.
4	Payment of bribes to representatives of private or public entities through third parties for obtaining undue benefits.
5	Payment of bribes to representatives of private or public entities through the payroll to obtain undue benefits.

At Inteligo Bank, we annually review the Corruption and Bribery Risk matrix. In this matrix, seven possible risks related to 10 different general processes were identified. These risks are:

- Disregarding or omitting the guidelines of the anti-corruption policy by an employee.
- Donating, receiving or paying bribes or resources to oneself, public officials and customers.
- Modifying the payroll, allocation of bonuses and other unjustified and unsubstantiated payments to employees.
- Negligent handling of dismissal or hiring of employees with the intention of obtaining or giving benefits.
- Negligent or inadequate use of the bribery reporting tool.
- Hiring people to obtain personal benefits or for political interests
- Reimbursing bribery expenses with the use of invoices for services of apparent legitimacy.

This matrix contains the general processes, departments or areas that constitute generators of this type of risk. It also states the different controls and their effectiveness in mitigating the identified risks.

In 2023 no acts of corruption were identified in our processes.

Our directors and employees receive at least annual training on the policy and guidelines of the Anticorruption program.



Communication and training on anti-corruption to the Board of Directors

Region	Total number of members informed of anti-corruption policies and procedures.	% of members informed of anti-corruption policies and procedures	Total number of members who have received anti-corruption training	% of members who have received anti-corruption training
Peru*	7	100%	10	100%
North America**	1	100%	2	100%
Central America	13	100%	13	100%

Governing body includes the Steering Committee and General Managements of the subsidiaries.

* Peru Region includes Inteligo Sociedad Agente de Bolsa S.A. and Interfondos S.A. SAF.

** USA Region includes Inteligo USA.

*** Central America Region includes Inteligo Group and Inteligo Bank.



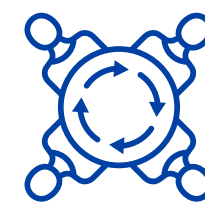
Communication and training in anti-corruption to employees

Labor category	Total number of employees informed of anti-corruption policies and procedures.	% of employees informed of anti-corruption policies and procedures.	Total number of employees who have received anti-corruption training.	% of employees who have received anti-corruption training
Peru				
Vice President	2	100%	2	100%
Manager/Assistant Manager	26	100%	26	100%
Chief/Supervisor	21	100%	21	100%
Employee	184	100%	184	100%
Panama				
Vice President	5	100%	5	100%
Manager/Assistant Manager	23	100%	23	100%
Chief/Supervisor	6	100%	6	100%
Employee	66	100%	66	100%
Bahamas				
Vice President	-	-	-	-
Manager/Assistant Manager	1	100%	1	100%
Chief/Supervisor	-	-	-	-
Employee	3	100%	3	100%

Completing our management of communication of anti-corruption policies to our stakeholders, we align our suppliers and third parties with our policies by sharing with them the Anti-Corruption Policy from the beginning of the contractual relationship in the relationship with IPH, Inteligo SAB and Interfondos. These processes are represented in the following table:

Type of business partner	Total number of business partners that have been informed about anti-corruption.	% of business partners informed about anticorruption
Peru		
High-risk third parties contracted in 2023	7	100%

We also trained third parties with a risk-based approach on the Anti-Corruption Policy.



All these processes have allowed us to reach the goal of zero incidents related to corruption by 2023. We also had zero incidents related to monopolistic practices or unfair competition.



Sanctions and fines

Given the absence of unfair competition or monopolistic practices we also had no monetary losses in any of Inteligo Group's subsidiaries due to legal proceedings related to insider trading, market manipulation or malpractice.



Inteligo Bank has not received fines for non-compliance in 2023.



However, there have been cases of consumer rights violations and non-compliance with industry standards in the 2022-2023 period, as shown below:

Year	Description of the procedure	Subsidiary	Monetary loss
2022	Sanctioning process by the National Institute for the Defense of Competition and Protection of Property (INDECOPI) for violating consumer rights due to unrecognized redemptions * S/ 16,054 correspond to the sanction imposed	Interfondos	S/ 17,361.53*
2023	Sanctioning process by the Superintendence of the Securities Market for having charged a unified commission not reported to the SMV; for inaccurate information in the 2018 and 2019 Financial Statements; and for not having correctly assigned the quota value	Interfondos	S/ 39,900
2023	Sanctioning process by the Superintendency of Securities Market for excessive investment in mutual funds	Interfondos	S/ 53,950



4.5

Money laundering prevention programs

Ethical behavior and traceability of resources in our operations may be threatened by the arrival of assets that finance terrorism or money laundering. To manage these risks, in Inteligo SAB, Interfondos and Inteligo Bank we have implemented risk-based programs for the Prevention of Money Laundering and Financing of Terrorism (hereinafter “AMLFT”), aligned with local regulations applicable to each subsidiary, as well as international standards and best practices. The objective of our AMLFT programs is to prevent and manage the risk of money laundering and terrorist financing.

In this regard, we have policies and procedures, applicable to our customers, directors, employees and stakeholders, to prevent, detect and report risks related to money laundering and terrorist financing.

All subsidiaries have the required pillars to ensure the effectiveness of our prevention system:

1

Commitment from the Board of Directors and Senior Management

2

Functional structure. Compliance Officer approved by the Board of Directors

3

Documented policies, processes and procedures manuals

4

Annual Compliance Program, which includes the Annual Training Program

5

Risk Management and Independent Evaluation

We have a Policy for the Prevention of Money Laundering and Terrorist Financing, which includes:

- Policies and procedures based on risk assessments.
- Due diligence in the knowledge of clients, which includes the identification of the final beneficiary and reviews in local and international restrictive lists.
- Due diligence for knowledge of third parties and employees.
- Enhanced due diligence on high-risk customers.
- Transactional monitoring of customers, with a risk-based approach.



Each subsidiary reports suspicious transactions through their respective Compliance Officers to the corresponding authority.

During 2023 we strengthened the programs aligned with the business strategy.

The management of the AMLFT program is complemented by the training provided throughout the year to directors, employees and third parties in order to reinforce concepts and good practices.

5

Information security

Information security

GRI 3-3, 418-1



At Inteligo Group, information security and data privacy are a priority that we take on with conviction.

In order to comply with and adequately manage these issues, we have a series of guidelines and policies applicable to all our employees, and involve:

- ✓ Information Security and Cybersecurity
- ✓ Information systems security
- ✓ Information asset management
- ✓ Security Incident Management
- ✓ Vulnerability management
- ✓ Password management
- ✓ Network security
- ✓ Use of e-mail and the Internet
- ✓ Database security
- ✓ Clean desk
- ✓ Use of mobile devices

Management includes controls, continuous monitoring and training to reduce information security and cybersecurity risks that could affect the confidentiality, availability and integrity of the information assets associated with the services provided by our subsidiaries, in line with our business objectives.

We also promote an organizational culture that fosters a culture of information security and cybersecurity risk management.

Additionally, in our subsidiaries such as Inteligo Bank we have a Personal Data Protection Policy in which guidelines are established to comply with the protocols, processes, procedures, mechanisms, responsible parties and means of communication that must be used to ensure data protection and which are aligned with the applicable regulations. The most relevant related policies are: Database Security, Vulnerability Management, Document Management and Use of Confidential Information.

5.1

Privacy of personal data

Efficient management in the protection of personal data generates trust and security for our customers and all our stakeholders, especially in the current environment, where banking transactions are increasingly carried out digitally, increasing the risk of data breaches and cyber intrusions.

We handle highly sensitive information and inadequate management could expose us to financial and identity theft risks, damage the reputation of the business and entail legal sanctions and fines for our institution.

At Inteligo Bank, we have an Inteligo Group Senior Management leader, who oversees the organization's cybersecurity strategy, as well as Information Security, Risk and Audit Committees, which oversee the implementation of the strategy.

During 2023, in Inteligo Bank we achieved the following milestones that contribute to provide assurance of confidentiality, availability and integrity of the information assets associated with our services:

- Swift 2023 Customer Security Programme (CSP) certification.
- Implementation of Segregation of Duties Monitoring (SoD) projects.
- Implementation of Document Tagging in Inteligo Bank.
- Implementation of the Incident Response Plan.
- Implementation of the Information Security Management System (ISMS).

This management has been accompanied by training with specialized tools and the sending of communications with brief cybersecurity bulletins. Likewise, we complemented with periodic phishing simulations to create awareness of information security issues in all Inteligo Group personnel and to keep track of the behavior of each employee.

Based on these achievements, we look to the short and long term, aiming to achieve goals and overcome challenges such as:

- ✓ Reaching phase 2 of the Information Security Management System (ISMS).
- ✓ Implementation of the Privileged Access Management tool.
- ✓ Implementation of the Network Detection and Response System.
- ✓ Implementation of Zero Trust Approach to Services by employees and suppliers.

Complaints	Value
Claims received from third parties and corroborated by the organization	0
Complaints from regulatory authorities	0
Total number of identified cases of leaks, theft or loss of customer data	0

As part of our information security management, we have also managed to maintain our information security violation indicators at 0, as well as the implications and effects on stakeholders such as our employees.

0 Total number of information security breaches in 2023

0 Total number of clients and employees affected by violations to the information security in 2023



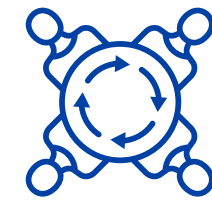


Innovation and technology

Innovation and technology

GRI 3-3

At Inteligo Group, the management of innovation and technology is crucial in operations because it provides us with operational efficiency, contributes substantially to the improvement of customer experience and serves as a catalyst in risk management:



Operational Efficiency: The integration of new technologies significantly improves operational efficiency. This is achieved through process automation, optimization of workflows and improved data management.



Improved Customer Experience: Technological innovation makes it possible to offer more personalized, faster, safer and more secure services and a better customer experience.

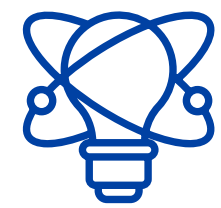


Risk Management: Technology helps in the identification and management of financial, operational and cyber risks through the implementation of technological tools.

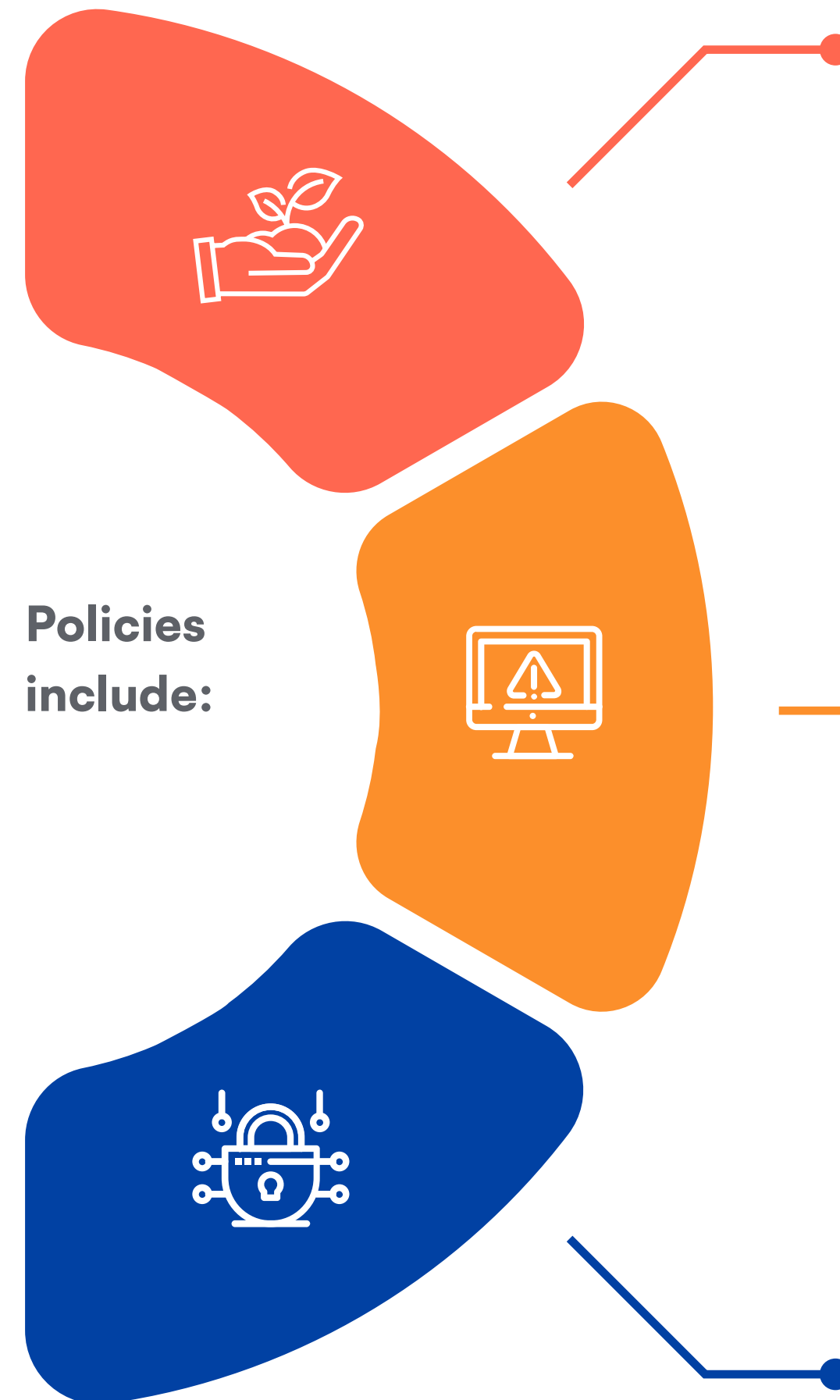
In addition, innovation and technology management contributes to Inteligo Group's strategic objectives through its inclusion in customer acquisition where it allows us to develop new products and provide more personalized services that bring greater value to our customers. It also plays an indispensable role in the adoption of sustainable and responsible technologies to achieve better value generation at the level of ESG (environmental, social and governance) standards that are increasingly valued by our customers.

Finally, this management also benefits the development of our human capital in such a way that we invest in new technologies to strengthen the learning environment of our employees, encouraging the attraction and retention of talent.

Innovation and technology policies



The multiple contributions of innovation and technology are framed in policies that guarantee their management in the organization's operations.



Policies include:

Sustainability Policy: Encompasses initiatives to minimize environmental impact and ensure ethical and transparent corporate governance. Its implementation is made possible through the progressive and voluntary integration of ESG practices in our operations.

Information Security and Cybersecurity Policy: This policy focuses on protecting customer information and the organization's technological infrastructure against cyber threats. It is implemented through Information Technology security protocols, regular cybersecurity training for employees, and advanced incident monitoring and response systems, named as such for Inteligo SAB and Information Security Policy for the case of Inteligo Bank and Interfondos.

Comprehensive Risk Management Policy and Manual: Includes measures to identify, evaluate and mitigate operational, financial and legal risks. It is implemented through a comprehensive risk management system, regular audits and compliance with local and international regulations.

Contribution of innovation and technology to sustainability.

The management of innovation and technology in our subsidiaries contains ESG factors represented in each of the sustainability dimensions as explained below:



Environmental: We have new technological developments that use cloud technology, which represents an efficiency compared to having it in our traditional data center. In the case of electronic waste reduction, advanced *cloud computing* technology allows us to reduce the production of this type of waste by reducing the need for physical hardware in our facilities.



Social: We have inclusive processes and digital technology solutions that meet the needs and access of all our customers without barriers. These technological solutions generate a positive impact on access and financial and investment advice.



Governance: We maintain a rigorous focus on ethics in the use of technology, ensuring the protection of personal data and the security of our customers. We also ensure that we adhere to high standards of transparency in all our technology initiatives and comply with relevant regulations.



Our innovation and technology milestones and programs in 2023

During 2023, our management innovation and technology evidenced the following achievements:

We developed the following technological solutions:

- New tools to improve financial advisory services and generate operational efficiency.
- New digital products to facilitate access to financial advisory and investment services.

We develop analytical models:

- New analytical models to improve our customers' experience or offer hyper-personalized advisory services.

We strengthened Cybersecurity and Data Protection management:

- Adoption of tools to strengthen cybersecurity in systems and technological assets that allow us to identify risks and opportunities for improvement in our equipment and provide us with a complete view of our security status over time, allowing us to apply controls and preventive measures to strengthen the protection of our organization. In this way, we raise our digital defenses and remain at the forefront in the fight against cyber threats.
- Continuous education on cybersecurity in the organization.

On the other hand, part of the results were achieved from the operation of our main innovation and technology programs such as:

Omnichannel platform:

- Omnichannel: We articulated innovation and technology by integrating all communication and customer service channels to offer a consistent and efficient user experience.
- Personalization and Analytics: We use advanced data analytics to personalize the customer experience across all channels, based on their products, preferences and behaviors.



In addition we have the following programs

IN Transformation:

- This initiative represents the digital transformation of our internal processes, seeking automation and operational efficiency through technology.
- Training and Digital Culture: Includes training programs for employees in new technologies and fosters a culture of continuous innovation within the organization.

IN Data:

- Data Management and Analytics: Is central to our transformation strategy, IN Data involves the collection, management and analysis of large volumes of data to inform strategic decisions and improve service personalization.
- Data Governance: We implement data governance policies to ensure data quality, security and compliance.
- Incorporation of AI Capabilities: Adoption of artificial intelligence capabilities to improve financial advisory services with timely information, both for decision making and client interaction.



Each of these initiatives not only drives innovation and technology, but also reaffirms the organization's broader strategic objectives, such as improving customer relationships, increasing operational efficiency, and promoting sustainability and culture.



7

Economic
performance

7.1 Financial highlights

GRI 201-1, 201-4

SASB FN-AC-000.A, FN-AC-000.B

Market volatility and social conflicts generated in 2023 throughout the region especially affected our operations in Peru and Panama.

Total assets under management and custody (*)			
	Unit	2022	2023
Managed assets	Millions of soles	21,317	23,182
Assets under custody		20,732	21,188

(*) Consolidated of the business subsidiaries of Inteligo Group (Inteligo Bank, Inteligo SAB and Interfondos)

In 2023, total assets under management grew by 8.7%. Our fundraising efforts were especially reflected through an increase in Interfondos' assets under management of 19% compared to 2022.



We closed the period with a 127% growth in net profit generation compared to 2022.



7.2 Income statement

Part of our economic performance management consists of rigorously monitoring each of the business variables with an impact on revenues, expenses, and net income in order to detect deviations from plan and take immediate action.

In terms of our revenues, during 2023 we achieved a recovery of S/ 178.1 million with respect to 2022 results, mainly due to a higher valuation of our investment portfolio.

Income Statement (Millions of soles)

	2021	2022	2023
Interest and similar income, net	110.3	95.2	86.1
Commissions for financial services	197.0	163.3	146.2
Results of financial transactions	136.1	(244.5)	(40.2)
Total income	443.3	14.0	192.1
Operating expenses	(143.4)	(145.5)	(153.6)
Operating expenses	299.9	(131.5)	38.5
Income tax and income tax loss carryforward	(16.4)	(9.9)	(2.3)
Net income (loss)	283.5	(141.4)	36.2



In 2023 we generated a net profit of S/ 36.2 million.



7.3 Distribution of economic value

During the reporting period, we experienced a contraction in our interest and fee income, mainly due to the global high interest rate environment. These negative impacts were offset by the recovery in the value of our investment portfolio, significantly impacting our economic value generated with respect to 2023.

Despite not reaching the income levels prior to 2022, in 2023 we achieved a strong recovery and, thanks to this, we were able to improve the balance between what we generate and what we distribute to our stakeholders, achieving a surplus of S/ 48.75 million. It is worth noting that, given that in 2022 we obtained a negative net profit, we did not distribute dividends during the period 2023, so there was a 98% reduction in the payment to capital suppliers.

Economic Value Generated and Distributed (EVG & EVD) (In millions of Soles)

	2021	2022	2023	VAR 22-23(%)
Revenues (Economic value generated, VEG)	443.34	14.04	192.11	1268%
Expenses (Economic value distributed, VED)	281.97	333.28	143.36	-57%
Operating costs	41.53	45.13	46.66	3%
Employee wages and benefits	84.09	84.00	89.49	7%
Payment to capital providers	147.52	201.34	4.11	-98%
Payments to the government	8.81	2.79	3.08	10%
Investments in the community	0.02	0.01	0.01	0%
Retained (VEG-VED)	161.38	-319.24	48.75	115%

These results highlight growth in the generation of wealth for the economies where we operate and our stakeholders. For example, our payments to the government increased by 10% during the year, reaching a total of S/ 3.1 million, which includes the essential compliance of our subsidiaries in tax matters. We have also made other types of contributions to the government, which are detailed in our Ethics and Compliance chapter [\(more details on our total contributions to the government in the Ethics and Compliance chapter\)](#).

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Culture and talent

8.1 Value of persons

GRI 2-7, 2-21, 2-24, 2-30, 3-3, 201-3, 401-1, 401-2, 401-3, 402-1, 403-1, 403-2, 403-3, 403-4, 403-5, 403-6, 403-7, 403-8, 403-9, 403-10, 404-1, 404-2, 404-3, 405-1, 405-2, 406-1

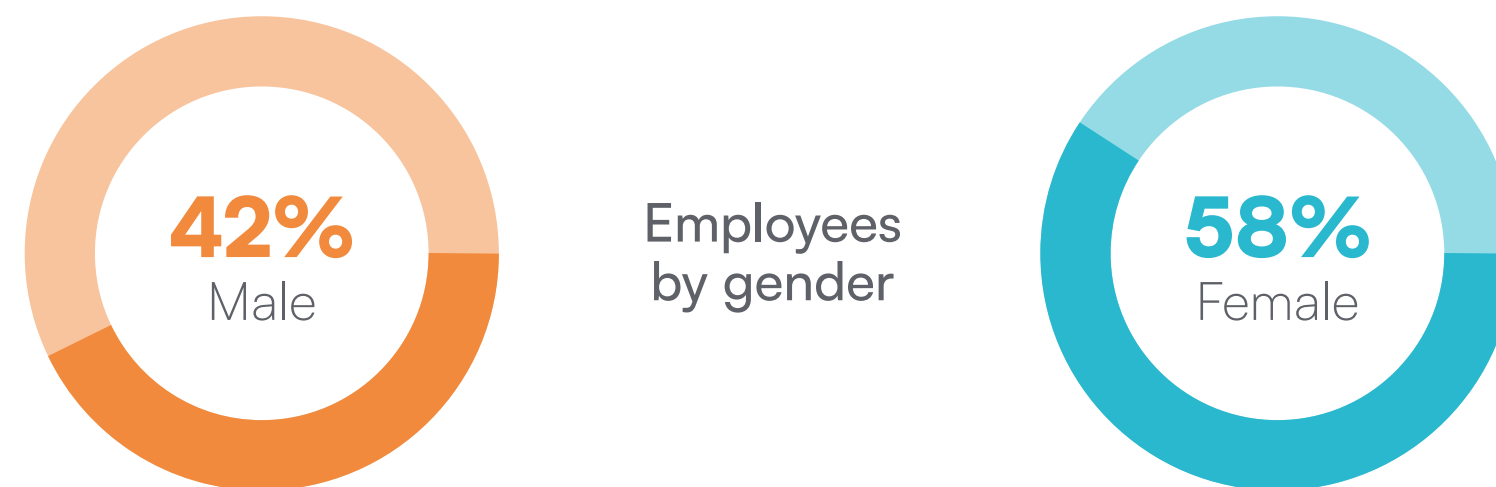
SASB FN-AC-330a.1

At Inteligo Group we know that managing culture and talent at a high level has a direct impact on the performance of our employees and on the value we generate for our stakeholders.

Our commitment is to work in an environment of trust, transparency and horizontality, fostering spaces for training and development.

Team composition

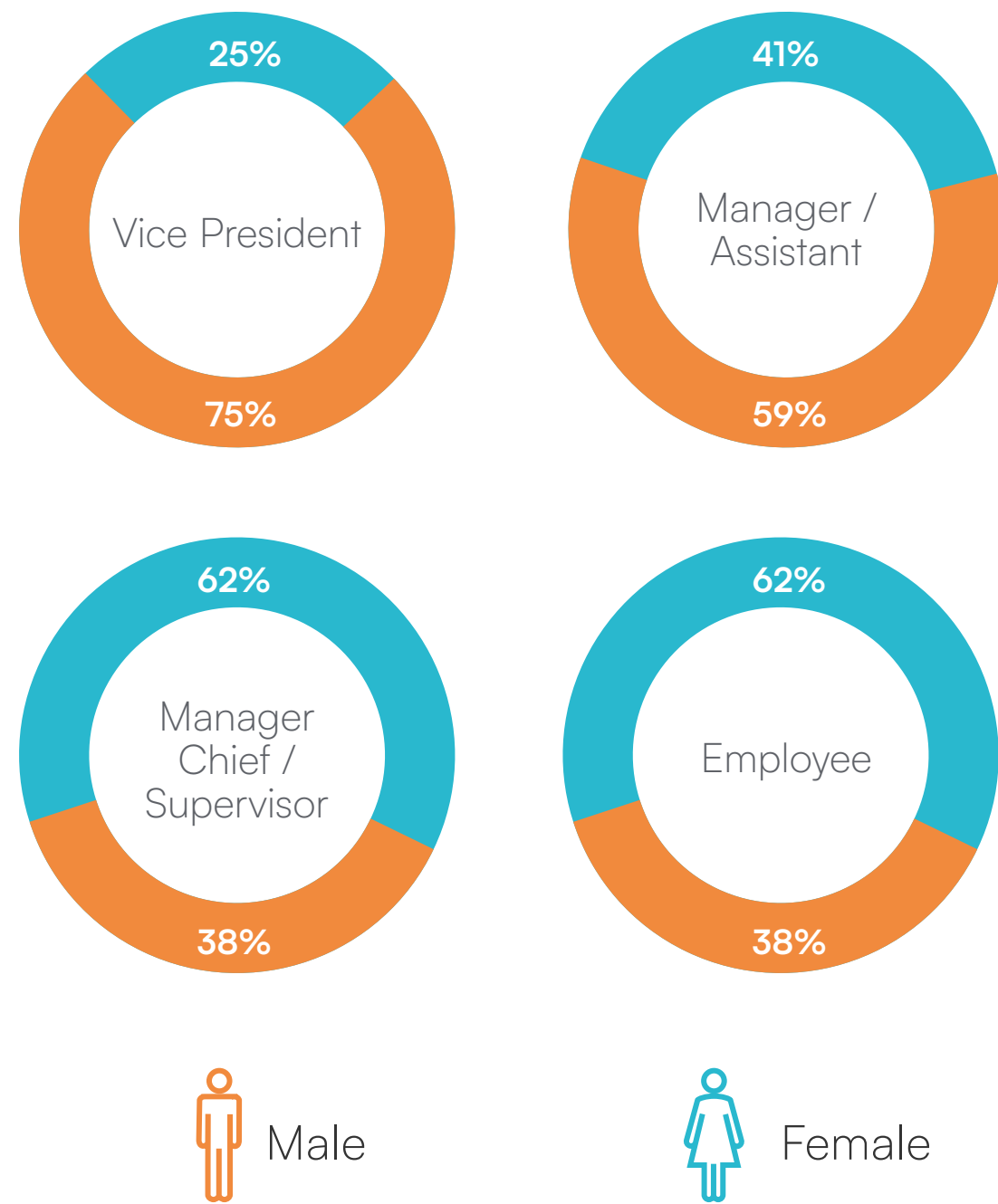
In 2023 we had 337 full-time employees, 5% more than in 2022. The proportion of male and female employees remained at 42% and 58%, respectively.



Total number of employees by gender and age group.

Gender	Age group	2023
Male	18-25	5
	26-35	56
	36-45	48
	46 and above	33
	Total	142
Female	18-25	15
	26-35	79
	36-45	64
	46 and above	37
	Total	195
Total	18-25	20
	26-35	135
	36-45	112
	46 and above	70
	Total	337

Gender distribution by employment category



In 2023 in Inteligo Group we implemented some structure changes motivated by the demands of our customers, who expect a service that migrates from the traditional to a more digital, modern and with an increasingly dynamic attention. Our new Growth Marketing area replaced the traditional marketing management, which in turn resulted in the need for new profiles in the technology, data office, customer experience teams, among others, and meant the incorporation of 40 new talents, most of whom are women and people between 26 and 35 years old.

In a highly competitive industry like ours, retaining and attracting talent is a challenge. In terms of turnover, the 2023 rate was 12.5%, which is explained by separations and our early retirement program.



Turnover rate by gender 2023

Gender	Percentage
Male	5,3%
Female	7,1%
Total turnover rate	12,5%

Turnover rate by age range 2023

Category	Percentage
18-25	0,6%
26-35	7,1%
36-45	2,4%
46 and above	2,4%

8.2 Well-being

Recognizing the importance of our employees, we have a program called “InBalance”, which provides them with benefits in the areas of health, family, flexible time, education and finance, among others.

Main benefits



Family

Paternity leave: Inteligo Bank grants 2 additional days to the legal days. Inteligo SAB, IPH and Interfondos grant 14 days of paternity leave.

Maternity leave: Inteligo SAB, IPH and Interfondos grant 30 days in addition to the legal ones.

Breastfeeding hours: An additional hour of breastfeeding is granted during the first 6 months at Inteligo SAB, IPH and Interfondos. In the case of Inteligo Bank there is an addition of 1 hour of breastfeeding for 1 year.

Schooling bonus: For employees of Inteligo SAB, IPH and Interfondos with children between 4 and 24 years of age, studying. In Inteligo Bank the schooling bonus is granted to each employee's child who is in nursery school (from 2 years old) up to grade 12 of school level.



Healthcare

EPS plan coverage is granted for up to 70% of the monthly cost. Health insurance is also provided.



Flexible time

There is also an *Early Friday* and a half-day off for birthdays of children from 0 to 10 years of age in Inteligo SAB, IPH and Interfondos. At Inteligo Bank we have a virtual flextime coupon system that allows employees to take up to 2 half days off per month, for a total of 7 days off per year, where the employee has access to take time off according to his or her needs.



Education

Training programs and shops focused on new learning and development.





Well-being

Activities focused on providing physical and emotional wellness to employees, including: exercise sessions, participation in internal competitions, among others.



Finance

Corporate benefits are offered by the Intercorp Group. For example, as part of the Intercorp club we have preferential rates on different financial products (both Interbank and Interseguro).

On the other hand, for our employees we offer differentiated commissions if they decide to purchase products in Inteligo SAB.



We have additional benefits such as life insurance, medical care, disability and invalidity coverage, and retirement provision, which apply to all our full-time employees.



Parental leave

With respect to parental leave, 100% of our employees, both men and women, have been able to return to work after exercising their right to this period, which reflects the conciliation that can be achieved in Inteligo Group by people who become fathers and mothers.

Parental leave 2023

Number of employees who have had the right to parental leave		Number of employees who have taken parental leave		Number of employees returning to work after taking parental leave		Number of employees who have returned to work after parental leave ended and who were still employed 12 months after returning to work		Return to work rate		Number of employees who have returned to work after parental leave ended and who were still employed 12 months after returning to work	
M	F	M	F	M	F	M	F	M	F	M	F
3	4	2	4	3	4	3	3	100%	100%	100%	75%

Note: F=Female; M=Male

8.3 Diversity and Inclusion



We promote respect, tolerance and empathy based on the heterogeneity of our teams in a fair work environment.

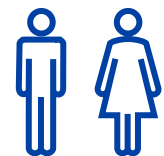
Inteligo Group's Equity, Diversity and Inclusion Policy is a fundamental guideline in this regard, as well as the Human Rights Policies of each of our subsidiaries. In these behavioral frameworks we explicitly state the prohibition of sexual harassment, as well as the defined escalation processes for reporting incidents and the corrective or disciplinary measures taken in case of discrimination or harassment. No cases of discrimination or sexual harassment were recorded in 2023.

Description of compensation setting process

We have a Remuneration Policy that is available to all employees. For Inteligo SAB, IPH and Interfondos, in 2023, in order to set our compensation scheme and ensure that it was fair and competitive, we participated in two salary diagnostic studies. As a result of this process, we grouped all jobs by categories and roles, considering four factors for this categorization: autonomy, responsibility for results, academic profile and responsibility for supervision. Once this categorization was carried out, we defined salary bands for each category, which guaranteed a real and fair allocation according to the market. Finally, our remuneration structure was divided into three occupational groups and seven categories.



By reviewing our salary gap index between men and women, and pushing for salary adjustments based on the new structure, we see that the gap is narrowing; however, we still have work ahead of us. Lines below we see how in non-management level positions, women's remuneration exceeds men's and at the management level the gap has narrowed. This is because we have focused on attracting female talent to balance the composition of the teams, giving more opportunities for women to enter a business like ours, traditionally dominated by men.



Our commitment continues and we are convinced that we will continue to close the wage gap, consistently year after year.

Labor category	Ratio of men's salaries to women's salaries 2023
Executive level (base salary only)	0.99
Executive level (base salary + other cash incentives)	1.00
Management level (base salary only)	0.88
Management level (base salary + other cash incentives)	0.89
Non-management level (base salary only)	1.07



8.4 Talent management strategy

To have engaged and satisfied talent we must know our team and the environments we create. One of the tools we use to know and identify the work environment and how satisfied our employees are is the *Great Place to Work* (GPTW) survey, in which we obtained a result of **92% in the work environment in the Peruvian subsidiaries and 96% in the Inteligo Bank subsidiary.**

We also measure the *Net Promoter Score* (NPS) of the events in which our employees participate, such as the end-of-year parties. The measurement for the events held in Peru resulted in an average NPS of 87%.

[In addition, GPTW 2023 ranked us ninth among the best places to work in Peru. This recognition was also replicated in the GPTW 2023 ranking where our subsidiary Inteligo Bank was recognized among the best places to work in Panama in eighth place.](#)

Recognition initiatives

We have a permanent recognition program in our internal social network, where we highlight three categories:

- ✓ **Campanazo Inteligo:** recognition of outstanding actions within the work, successful projects, high impact business operations, etc.
- ✓ **Gracias, Gracias, Gracias:** public thanks among colleagues, with which they can recognize those who have provided special support in a particular situation.
- ✓ **Orgullo Inteligo:** recognition of achievements external to work, to accompany the employee at all times, to complete studies, to highlight participation in competitions, etc.

Additionally, we annually reward those employees who represent the values of Inteligo Group, outstanding leaders and sustainability volunteers.

8.5 Talent development



Our teams also receive training and development plans. These programs totaled 15,963.5 hours of training in 2023.

Main training programs 2023			
Name	Description (subject matter, target audience -profile of target partners-, etc.)	# of participants	# hours
Regulatory courses	SOX, Occupational Health and Safety, Sustainability, Operational Risk, Information Security, AMLFT.	230	8
Courses on request	Power BI	2	32
Skills course	Practical Intercorp Competencies Course: focused on strengthening competencies and talent development.	230	4
Courses on request	Investment Opportunities in Stock Markets	1	32
Courses on request	Bootcamp Growth	9	4
Courses on request	Financial Instruments and their Tax Treatment Course	1	21
Courses on request	Strategic Planning	1	21



We also have a UDEMY learning platform, which allows our employees to choose from a variety of training alternatives.

Performance evaluations

Our employees' management and progress in generating value receive a performance evaluation at the beginning of the year, in which the previous year's performance is reviewed. This process results in the structuring of actions necessary for the teams to grow personally and professionally.

The scope of the evaluations is aimed at all employees who have been with the company for more than six months. For 2023, the average result was 94.55% out of 125% as maximum score.



Labor category	Gender	Percentage of employees who received evaluation		
		2021	2022	2023
Vice Presidents	Male	100%	100%	100%
	Female	100%	100%	100%
Managers and assistant managers	Male	96.15%	92.59%	96%
	Female	100%	100%	100%
Managers and supervisors	Male	100%	100%	100%
	Female	93.75%	100%	100%
Employees	Male	88.78%	97.98%	98%
	Female	91.10%	94.63%	97%

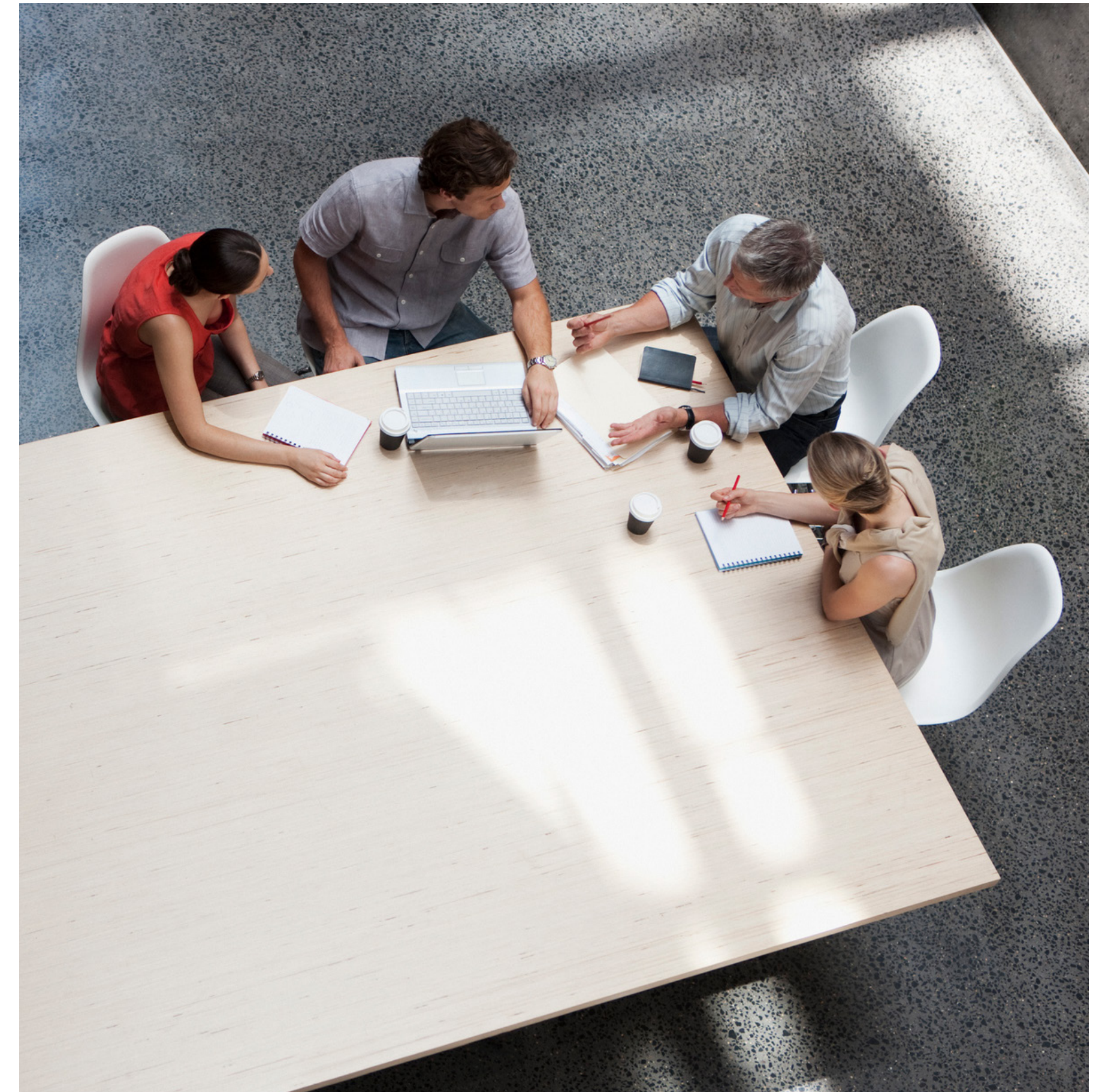
8.6 Occupational health and safety

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

We are committed to the well-being and health of our talent: we prevent the occurrence of accidents, occupational diseases and work-related incidents by promoting a culture of risk awareness.

In Inteligo SAB, IPH, Interfondos and Inteligo Bank we implemented the Occupational Safety and Health Management System, complying with the requirement of Law No. 29783, the Peruvian Occupational Safety and Health Law and the Labor Code of 1972, and the General Regulation of Occupational Risk Prevention and Occupational Safety and Hygiene of 2011 of Panama.

Our management system covers 100% of the employees of the subsidiaries mentioned above.



Hazard identification and risk assessment

For the hazard identification process, we hired the services of a company certified internationally in safety issues, which evaluates the occupational risks that could arise in our activities. The Hazard Identification, Risk Evaluation and Requirements Establishment Matrix (IPER Matrix) is used for this purpose, as well as the Annual Occupational Safety and Health Plan (PASS), and an execution goal is set for this plan.

Among the main risks and negative impacts on the health of employees, psychosocial risks have been identified. In response to this type of risk, we developed the “Coherence” program, aimed at the commercial team to train and control emotional responses to stressful situations and/or negative events.

In the event of hazards or risks, employees report situations directly to the general services coordinator, who is 100% available at the facilities, or to the team responsible for filling the corresponding records in order to document and take preventive actions.

Communication channels include the electronic mailbox at seguridadysaludeneltrabajo@inteligogroup.com. Communications are sent from the same address to keep us aligned on the system. Likewise, employees and third parties can report any non-compliance with our occupational health and safety policies through the Ethics Channel, which we promote under a zero retaliation policy.

The activities of employees are also governed by the Internal Work Regulations, which ensure that work spaces are safe so that, within the process of hazard identification and risk assessment, risk control is defined for the care of the employee.



The following actions are also in place:

- The safety supervisor interviews the employee or area that reported the hazard.
- The hazard is evaluated and control actions are determined to minimize the risk.
- Guidelines are provided for the employee or area to counteract the hazard.
- Activities are monitored and controlled until the hazard is reduced to a minimum or eliminated.
- The identified hazard is recorded to evaluate its existence in other areas.

Within the frameworks that govern the health and safety of employees, each subsidiary in Peru has an Occupational Health and Safety Policy, which we review and promote in the organization. There we state our declaration and commitment to ensure health and safety at work, promoting the welfare of all our employees, customers and suppliers.



Occupational health services

To ensure the safety of our teams, we have a supplier who is in charge of reviewing and implementing the entire safety system of Inteligo SAB, IPH and Interfondos. In the case of health, we have the services of the Clínica del Trabajador, which assigns an occupational physician to our subsidiaries to follow up on illnesses and incidents that employees may have, in addition to providing advice on health issues.

Similarly, our employees have the option of affiliating to Health Care Providers (EPS), including their spouses and children, paying 30% of the total cost of the plan, while the rest is assumed by the company. In the case of Inteligo Bank, in The Bahamas and Panama, there is a health group administered by the international subsidiary MARSH Benefits, which supports in the management of the follow-up of the claims of the family health policy with coverage for the employee and his direct relatives (spouse and children).

In the case of risks not directly related to work, nutrition talks and active breaks campaigns have been given in the office and remotely, all under the guidance of a physical trainer.

As part of our integrated management, we have also developed the Inteligo Runners program to encourage employees to participate in marathons throughout the year. In the last quarter of 2023, a group of 20 employees on average participated in four marathons. This program is free and launched widely and open to all, with a voluntary registration process that is followed by preparations provided by the organization.

Occupational Health and Safety Committee (OSH)

The OSH Committee is composed of four members elected by the employees themselves and four members representing the employer, two from each group serving as alternate members in the event that the incumbent members need to be replaced.

Its functions include following up on the work plan, learning about occupational illnesses, conducting prevention campaigns, expressing its point of view on incidents, and addressing any questions on these issues that may arise among employees. Meetings are held monthly where joint decisions are taken and communicated to the rest of the employees through the human resources mailbox and the e-mail seguridadysaludeneltrabajo@inteligogroup.com.



Health and safety training and education

Another function of the OSH Committee is to define among its members the training courses to be taken by all employees. In 2023 the following contents were addressed:



Evacuation in cases of seismic movements (both at home and in the office).



Prevention of eye diseases.



Mental health and work stress management.



Chronic disease prevention and healthy lifestyle.

Our indicators

We keep track of indicators that seek continuous improvement of our Health and Safety Management System.

Work-related injuries			
Rate	2021	2022	2023
Rate of work-related injuries with major consequences (excluding fatalities).	0.00	0.00	0.00
Recordable work-related injury rate.	0.00	0.00	0.00
Rate of deaths resulting from an occupational injury.	0.00	0.00	0.00

Occupational diseases and illnesses			
Amount	2021	2022	2023
Number of deaths resulting from an occupational disease or illness	0.00	0.00	0.00
Number of recordable occupational diseases and illnesses cases	0.00	0.00	0.00

Absenteeism			
Amount	2021	2022	2023
Percentage of days programmed	80.68	60.69	72.30
Absenteeism coverage	68.5%	69.2%	24%

9

Customer welfare

Customer welfare

GRI 3-3, 417-1, 417-2, 417-3

The well-being of our clients is the purpose of our subsidiaries, from which we deliver close and highly personalized financial and wealth advisory experiences in all our service models and in digital or face-to-face platforms.



Customer satisfaction



During 2023 we continued to improve the trust and confidence of our customers through the advisory services we provide, obtaining 62% in the Net Promoter Score (NPS) of Inteligo Bank, achieving a growth of 5 percentage points compared to 2022.

These results are due to the fact that our clients perceive a proactive service adapted to their needs, enhanced by the timely delivery of insights with a higher degree of characterization, resulting in higher value interactions with our advisors.

Additionally, we achieved greater client activity in our digital channels during 2023, increasing MAU (Monthly Active Users) by 45%, which evidences the design improvements and solutions worked on in the private web for our user clients.

INTELIGO
SAB

In the case of Inteligo SAB we improved the management of our team of advisors, which is also reflected in the NPS results, achieving an increase of 3 percentage points, reaching 34%. Attributable mainly to promoter clients who value the tranquility and solidity that our brand transmits in the investment assistance services.

Similarly, in commercial management we also improved the follow-up of the portfolio, as well as the requirements that reach our advisors, giving priority to the quality of service and the delivery of information that adds value on the various investment alternatives.

Interfondos
SAF

At Interfondos we maintain our continuous improvement to provide and identify opportunities in the follow-up and offering of funds for new clients. A reflection of this progress can be seen in the 22 percentage points growth in NPS, reaching 29%, driven mainly by the positive performance of mutual funds and services provided by investment advisors.

This result has been obtained due to the interaction with our clients through our digital web and application channels, which enhance our positive impacts on the experience of clients, who highlight the simplicity, ease and speed to open a fund and perform operations. Similarly, we identify and address gaps in the performance of our clients' funds.



Customer complaint management



In Inteligo Bank the complaints received are analyzed and, depending on the type of resolution required, are escalated to the responsible areas or instances. Additionally, based on the findings obtained in the investigation and response phase, possible improvement actions are evaluated according to the level of criticality of the associated product or service. The management teams involved are prepared to continuously improve the provision of services or products by participating in training activities and using new technological tools.

From Inteligo SAB the process assigned to manage complaints consists of investigating and knowing the background of the case together with the subsequent contact of the customer to resolve their request. Measures are applied to solve the case and guidelines are established to prevent its repetition, as well as the pertinent disclosure of the lesson learned with the team and, additionally, the respective application of corrective measures. Managed cases are linked to the team's objectives to provide quality service according to each client's profile, contributing to follow-up metrics and annual goals such as NPS and client activation.

Interfondos manages complaints and claims on a monthly basis and in order to know its development, a monthly analysis of the evolution of complaints and claims from the previous month is performed. This evolution is studied in order to provide the necessary recommendations to reduce the number of complaints and claims. The risk area requests a sample of complaints on a monthly basis and investigates the responses. Subsequently, the possible contingencies that may arise for the client and the company are evaluated, defining possible corrective measures.

The commercial committee also participates in the process in the most sensitive cases, seeking to broaden the range of alternative solutions. All this management is linked to the primary objective of customer service and welfare, aimed at resolving 100% of the complaints/claims handled within the established time of 15 working days.

10

Sustainable
investments

Sustainable investments

GRI 3-3

SASB FN-AC-410a.1; FN-AC-410a.2; FN-AC-410a.3

We have integrated sustainability into our operations since we adopted ESG criteria as a vision for our internal processes and the products and services we offer.

At Inteligo Group we apply different strategies that reflect ESG factors, depending on the services offered by our subsidiaries and their investment philosophy. These strategies evaluate sustainability criteria of the issuers and investment vehicles selected for our clients' portfolios. Inteligo Group does not incorporate ESG factors in the selection of external fund managers recommended to clients but monitors, within the framework of the Quarterly Strategy Committee, the sustainability policies and rankings (drawn up by third parties) of these policies. For example, in the Inteligos's Global Strategy to Quarter 2023, 21 of the 23 vehicles that make up the recommended model portfolios declare a level of compliance with responsible investment policies and/or have above-average ESG valuation metrics.

Assets under management integrating ESG criteria:

Inteligo Group	2023 (USD millions)		
	Inteligo Bank	Interfondos	Total
Asset classes and investments			
Amounts of assets that integrate ESG criteria	755.46	1044.8	1800.26
Thematic investment in sustainability	12.42	4.2	16.62
Total	767.88	1049	1816.88
% of assets under management covered that integrate ESG criteria over total AUM	13.9%	77.1%	26.5%

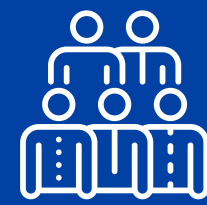
By 2023, Inteligo Bank and Interfondos reached 13.9% and 77.1% of assets integrating ESG criteria as a proportion of total assets under management. These percentages are a milestone for our subsidiaries where we have introduced these criteria in both assets and thematic investments.

Sustainable investment framework policies

Complementing our adoption of ESG criteria, in internal processes and in the selection of products and services we offer, we have a Responsible Investment Policy (RIP). The implementation and application of Inteligo Group's RIP is mainly the responsibility of the Strategy and Analysis Management, which proposes definitions and modifications to the Board of Directors. The proposal must have a favorable opinion from Distribution and Trading Management and Interfondos' Investment Management. Additional documents and information are prepared to enable the implementation of strategies that take into account ESG factors included in the IRP approved by the Board of Directors.

Regarding modifications, these are evaluated in the Strategy and Issuer Committees, which are held on a quarterly basis.

These committees evaluate the modifications to the RIP and supervise the integration of the ESG factors with the following functions:



Management Committee: appoints among its participants at least three members who form an advisory board to address disputes arising from the implementation of the strategies included in the Responsible Investment Policy. The Strategy and Analysis Manager and the Interfondos Investment Manager or the persons they designate in their place must always participate in this committee.



Risk Management: monitors compliance with the Responsible Investment Policy approved by the Board of Directors. In addition, it communicates alerts of possible absolute (activities within the active ownership strategy, among others) or relative (limits on exposure to excluded activities, among others) non-compliance to those responsible, and refers any disputes that may arise to the advisory committee.



ESG strategy matrix

For the integration and evaluation of criteria in the services offered, we have a matrix of ESG strategies.



Matrix of ASG strategies according to subsidiary and services offered

Subsidiary	ASG* integration	Exclusions**	Active ownership*** 1266
Inteligo SAB / Inteligo Bank	<ul style="list-style-type: none"> Evaluation of issuers under coverage Evaluation of third party funds 	Issuers and/or exposure to activities excluded in the hedging universe	Periodic surveys of issuers (hedged and own funds)
Interfondos	<ul style="list-style-type: none"> Evaluation of third party issuers 	Issuers and/or exposure to excluded activities in own funds	Proxy voting

*ESG integration: based on the United Nations Policy on Responsible Investment (UN-PRI) definition of ESG integration as the explicit and systematic inclusion of ESG metrics in the investment process and analysis framework.

**Exclusions: non-financial factors are considered that, in conjunction with the integration methods, complement the investment policy of Inteligo Group and subsidiaries. These factors allow a negative selection or exclusions in the company's services and products, in order to avoid positions in industries whose activity is not consistent with the principles of sustainability.

***Active Ownership: in Inteligo Group and subsidiaries we focus on the components of corporate commitment and the ability to exercise voting on behalf of customers (proxy voting). The implementation of proxy voting consists of seeking added value and safeguarding the interests of our clients, in their role as shareholders or creditors of the firm. Our starting point as active long-term investors is to exercise a supportive stance towards the board of directors, in any measure that adds value to the firm, and leads to generate better and sustained returns in the long term.

Among the actions associated with this matrix, we have learned multiple lessons from sustainable investments. For example, understanding the difference between the evaluation of issuers and third-party funds. For this reason we implemented an evaluation questionnaire for third-party funds different from that of the management company.

Along the same lines, we understood that in house ESG evaluation methodologies can show volatile results from one period to the next.

We therefore decided to rely on an external provider covering a significant percentage of the universe of issuers we evaluate.

Sustainable investment management milestones

Start of implementation of Inteligo Group's Responsible Investment Policy (RIP). Approval of the policy by the subsidiaries. Appointment of the advisory committee.

Approval of ESG questionnaire for issuers.

Initiation of ESG assessment for new issuers and third-party funds. Begin tracking ESG metrics for third-party funds recommended to clients.

Approval of ESG questionnaire for third-party funds.

Diagnosis of funds and determination of sustainable fund thermometer (Interfondos). **Sending of questionnaires.**

Joining the UN Global Compact, assuming social, environmental, labor and governance commitments.

Establishment of **parameters for measuring ESG** criteria for issuers and funds (Inteligo Bank).

Participation in Intercorp Financial Service's Sustainability Week. Event dedicated to promoting sustainability in all aspects of our operations, from waste reduction to the promotion of environmental awareness and sustainable finance.



Likewise, these results are stages we are going through in order to continue in the medium and long term, advancing towards new challenges and goals:

- ✓ Define the strategy for communicating to customers the steps we have taken in the management of sustainable investments.
- ✓ Achieve the design and implementation of our own evaluation methodology for ESG factors of issuers and funds, based on the information received from the questionnaires.
- ✓ Design and implement the Proxy Voting policy of Interfondos.
- ✓ Evaluate the possibility of having an external ESG rating service for issuers and funds.
- ✓ Encourage CESGA Certification in the teams in charge of the promotion and evaluation of ESG factors of Inteligo Group and its subsidiaries.

11

Eco-efficient
environmental
management

Eco-efficient environmental management

GRI 302-1, 302-4, 302-5, 305-1, 305-2, 305-3, 305-5, 306-1, 306-3, 306-4, 306-5



Our subsidiaries are firmly committed to the responsible use of the resources available in the environment, adopting practices that ensure their preservation for future generations. We seek to ensure that our operations are governed by an eco-efficiency approach, striving to reduce the environmental impact of each activity we carry out.

Likewise, our comprehensive sustainability strategy is essential to the eco-efficient functioning of our operations to the extent that it focuses on the digitalization of services and promotes environmentally friendly economic activity.

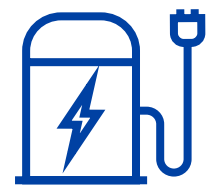
To positively influence our stakeholders, we are committed to carry out communication, sensitization and awareness-raising actions on sustainable development and environmental management. We seek to be agents of change not only within our organization, but also in the community in which we operate, promoting greater understanding and commitment to sustainable practices.

In addition, we recognize the importance of addressing the challenges posed by climate change. As part of our long-term strategy, we are progressively incorporating the opportunities and risks related to it.

Among our key performance highlights, we have taken a significant step in measuring our carbon footprint for the year 2022, as well as having independent third-party verification to ensure objectivity and transparency in this process.

As of the fiscal year, we obtained the second star from the Ministry of the Environment for Inteligo SAB, IPH and Interfondos, and for the first time we registered Inteligo Bank in the Reduce Your Footprint Program of the Ministry of the Environment of Panama, highlighting our commitment to environmental management at an international level and obtaining its second level of recognition called “Inventory Plus”.

¹ Inteligo SAB received the recognition at the end of 2023 and for IPH, Interfondos and Inteligo Bank, it was received during the first months of 2024.



Although we had an increase in the total energy consumed, we highlight the growth in the percentage of renewable energy, which accounted for 56%, surpassing the use of non-renewable energy and growing 17% over the previous year.

Energy and emissions

Regarding actions and plans implemented in our Peruvian subsidiaries, we adopted energy efficiency practices in daily operations, such as saving energy consumption of electrical appliances. We also partially implemented LED luminaires at our headquarters in Panama that seek to continue reducing energy consumption with respect to traditional lighting sources, which also implies reductions in operating costs in recent years and decreases in frequent replacements, generating less waste of traditional light bulbs.

In Peru, we have spaces with intelligent LED lighting systems that operate under sensors that dynamically adjust the light intensity in response to the presence or absence of people in a given area.

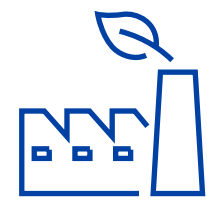
Total energy consumption* (MWH)

Energy consumed	2021	2022	2023	VAR 22-23
Total energy consumed	449.6	548.7	638.81	16%

Among our main reduction practices we have:

Training and awareness raising:

We raise awareness among our employees regarding the importance of energy management. These communications highlight the importance of individual practices to contribute significantly to the reduction of energy consumption.



Managing greenhouse gas (GHG) emissions is a fundamental commitment to advancing on the path to environmental sustainability and fulfilling our ethical responsibilities.

Emissions

Our comprehensive approach is to develop strategies to reduce and neutralize our emissions. These objectives will require processes where we will conduct a comprehensive analysis of the carbon footprint of our subsidiaries, focusing on assessing direct emissions from our facilities and operations, indirect emissions linked to the supply chain, employee mobility and other activities. By combining these actions, we were able to obtain the following results:

Total emissions (tCO ₂ e)				
Scope	2021	2022	2023	VAR 22-23
Scope 1	2.12	1.19	10.41	774%
Scope 2	76.57	83.85	117.48	40%
Scope 3	53.18	243.72	698.1	175%
Scope 4 (Indirect GHG emissions from products used by the organization)	NA	NA	17.92	NA

*Emissions from water consumption, inputs, waste generation, paper and cardboard consumption.

According to the composition of these scopes, messaging represented one of the main sources for both emissions of scope 3 as for the total footprint, occupying 41.47% of it. Other components that grew significantly within scope 3 were energy and fuel activities not included in scope 1 and 2, the goods and services acquired. However, 100% reductions were also observed in emissions generated by capital goods, which is one of the factors that slowed the growth of emissions. Another item that had a large share was electricity consumption in Scope 2, generating 14.42% of the total footprint, and was mainly due to the incorporation of our headquarters in Bahamas within the process of measuring this year's footprint, for Scope 1, Panama occupied the highest percentage of consumption compared to the previous year.

To manage these figures we have designed and planned actions such as the following:



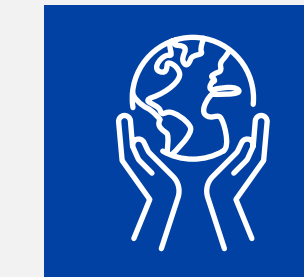
Analyze the frequency and volume of courier services: This is in order to review the consumption of services by areas to evaluate digital deliveries and reduce the use of fuel while also evaluating other service alternatives.



Sustainability culture among employees: through awareness plans, training and participation in volunteer activities, we seek to inspire a cultural change that promotes sustainable decision making at work.



Reduction, reuse and recycling of materials: using recycled materials, reducing the use of disposable plastics and effectively managing our recycling program are concrete strategies to minimize our environmental impact and close the life cycle of our products.



Acquisition of sustainable products and materials: This would involve identifying those supplies that are eco-friendly and those that could be replaced by sustainable materials according to their consumption in order to establish partial reduction targets.



Waste management

We have a circular economy model for the optimization and use of waste generated in our offices in Lima and Panama. This purpose is based on a comprehensive awareness campaign and educational talks on waste separation to facilitate its subsequent sustainable management. The results achieved in waste management and reused materials are shown below.

Waste management (metric tons)

Total waste recycled/reused **0.827**

Total waste disposed **16.37**

This management allowed us to reduce negative environmental impacts in Peru and Panama, as shown in the following table:

Liters of water saved	Kw/H of energy	Kg of CO2	Liters of oil	Trees saved
20285	5340	1621.89	662.5	7

We are implementing a waste management system, for which we installed a specialized container for Waste Electrical and Electronic Equipment (WEEE), designed to facilitate efficient separation at our Lima offices.

In Panama, we renewed our alliance with Leafsinc to manage recycling and reduce waste; we retired eight printers, as well as minimizing the purchase of paper.

In connection with waste management, our subsidiaries plan to generate strategic alliances with suppliers that have a double environmental and social impact, providing opportunities and better working conditions for recyclers.

12 Annexes

Annex I: ESG management detail

GRI 2-25, 2-26, 2-28, 2-29

Our stakeholders

We have identified and prioritized our stakeholders through the expert judgment method with the assistance of a consulting firm.

In the process, it was fundamental to make the decision in conjunction with our Sustainability Committee, which considered factors such as the influence and importance of each stakeholder group in relation to the operations and performance of the subsidiaries.

Stakeholder engagement and participation is based on the following criteria and objectives:

- ✓ Internal stakeholders provided us with the vision of the business. For example, our directors, who in the materiality analysis presented their strategic perspective and the medium and long term trends, risks and opportunities that the organization will face. We also included investors, CEO's and the Management Committee.
- ✓ External stakeholders allowed us to identify expectations and interests regarding our organization on those issues that impact them and influence their decisions. We refer to customers, employees, authorities, suppliers and opinion leaders.





The stakeholder matrix we obtained is shown below, specifying the definition, scope and communication spaces for each one:

Shareholders

A shareholder is an individual or legal entity or autonomous patrimony that owns the shares of a company. Its liability is limited to its contribution to the capital stock of the company.

Scope

Intercorp Financial Services Inc., a *holding* company incorporated in Panama, owns 100% of the shares issued by Inteligo Group Corp.

Communication spaces and frequency

- Financial Statements.
- Annual Shareholders Meeting.
- Communications via telephone, e-mail.
- Ethical channel.
- Monthly reporting of contingencies and changes in the organization of Inteligo Group and subsidiaries.

Directors

This is the collegiate body elected by the General Shareholders Meeting. It is composed of outstanding professionals in the academic and labor fields.

Scope

It is responsible for the administration and management of the company's business.

Communication spaces and frequency

- Quarterly Boards of Directors.
- Financial Statements.
- Compliance Training (SOX).
- Communications via telephone, video calls, e-mail.
- Ethical channel.

Management Committee

Managers or vice presidents of the various subsidiaries who report to the Deputy General Manager of Inteligo Group.

Scope

The members of the Management Committee are responsible for executing and enforcing the resolutions of the General Shareholders Meeting and the Board of Directors.

Communication spaces and frequency

- Weekly meetings.
- Ethical channel.



Employees

These are all persons hired by the subsidiaries of Inteligo Group (Inteligo Bank, Inteligo SAB, IPH, Interfondos, and Inteligo USA) to perform a specific function and for which they receive a monthly remuneration, as well as other additional benefits.

Scope

The employees of the subsidiaries of Inteligo Group are the most valuable asset of the organization. All employees, regardless of the position they hold, must share our values.

For our subsidiaries, technical competencies are important and are defined according to the level of responsibility they will assume, but cultural competencies are mandatory.

Communication spaces and frequency

- Performance evaluation.
- Work climate study.
- Various regulatory trainings.
- Weekly, biweekly or monthly meetings with their bosses, managers or vice presidents.
- Ethical channel .



Customers

Individuals or legal entities with whom commercial relations are established or maintained for the rendering of any service or the supply of any financial product of our different subsidiaries.

Scope

The customers of the Inteligo Group Subsidiaries are Private Banking customers (Inteligo Bank), retail customers, institutional customers and legal entities (Interfondos and Inteligo SAB).

Communication spaces and frequency

- Complaint books.
- Satisfaction surveys, interviews and focus groups.
- Weekly reports.
- Investment forums or events.
- Meetings via Executives.
- Social Networking.
- Ethical channel.

Suppliers

Individuals or legal entities that supply goods and/or services to Inteligo Group subsidiaries. They are an important part of the processes that the subsidiaries comply with in order to provide quality products and services.

Scope

Our suppliers are classified as:

- **Strategic:** they provide goods or services related to the Core Business of the company, and are subdivided into critical or specialized.
- **Non-Strategic:** they provide goods or services not related to the Core Business of the company, and are subdivided into frequent and sporadic.

Communication spaces and frequency

- Directly with the Administration area and/or its area specialists.
- Face-to-face meetings or communications via telephone, video calls or e-mail as required by the company and the areas that manage it.
- KYC Process.
- Ethical channel.
- Evaluations through the due diligence process on an annual basis for suppliers classified as high risk and biennially for medium and low risk suppliers.

Authorities and regulatory body

Inteligo Group subsidiaries are regulated by:

Inteligo Bank:

- Central Bank of The Bahamas.
- Superintendency of Banking of Panama.
- Bahamas Securities Commission.
- Superintendency of the Securities Market of the Republic of Panama.
- Superintendency of Banking, Insurance, and Private Pension Fund Administrators of Peru.

Inteligo SAB e Interfondos

- Superintendency of the Peruvian Securities Market.

Scope

These regulators supervise the operations of the aforementioned subsidiaries of Inteligo Group within the scope of their respective competencies.

Communication spaces and frequency

- Inspection visits.
- Significant Events/ Relevant Facts.
- Reporting and Periodic Information Submission.
- Responses to requests for information.
- Comments on draft regulations.





In addition, we have mechanisms for our customers to file complaints and claims.

In the case of Inteligo SAB, the [Customer Policy \(inteligosab.com\)](https://inteligosab.com), is published on our website and establishes the procedure and deadline for complaints, which are received in writing and through the [\(Complaints Book - Inteligo SAB\)](#) available online and in our offices.



At Interfondos, customers can file their complaints through the Complaints Book, available on the web page [\(Interfondos - Los Expertos en Fondos Mutuos\)](#) and at the banking agencies of our placement agent, Interbank, through the Giru system, where all complaints are handled by the Customer Service Area. In addition, the system has a traffic light, which alerts us of the maximum attention time, which cannot exceed 15 working days. To follow up on these responses, we perform monthly monitoring of the complaints received, analyze their evolution and areas for improvement.



At Inteligo Bank, customers can express their complaints and claims directly through their commercial advisor and escalate them to the Customer Service Department through a “*Help Desk*”. These complaints or claims are attended with the solving areas in order to offer a timely response. This system of claims and complaints is being improved with a new policy and management flow.

Materiality analysis

GRI 3-1, 3-2

Materiality is an enriching element of the Company's internal strategy and strategic relationship with stakeholders, as it makes it possible to visualize and manage risks, impacts and opportunities and to define focused management and monitoring strategies.

To identify the material issues, a methodology based on the GRI Standard was followed, complemented with experience and other inputs such as:

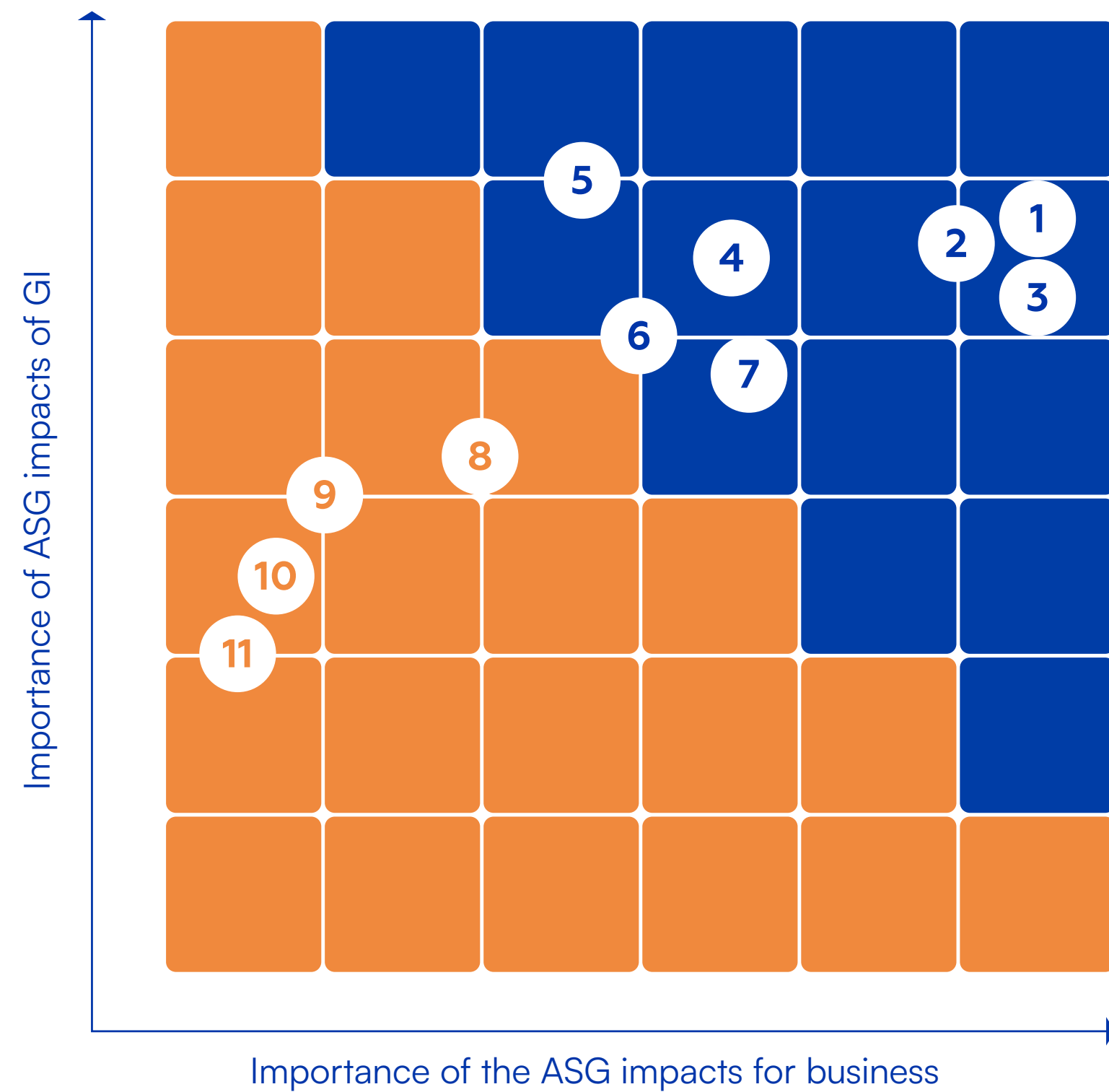
- ✓ The Integrated Reporting framework and its document Materiality in the IR, SASB, DJSI .
- ✓ *The Materiality Report, published by AccountAbility.*
- ✓ Supplementary Guidance on Materiality, published by SocialValue.

Thus, the process consisted of the following steps:

- 1** Initial definitions
- 2** Use of different frames of reference
- 3** Identification of material issues
- 4** Identification of stakeholders

Interviews, workshops and surveys were conducted. These dialogues served to prioritize the initial topics, which were validated with the Sustainability Team and the Management Committee.

From the materiality analysis process we obtained the following matrix with 11 material topics:



Material matters

- 1 Information security
- 2 Innovation and technology
- 3 Corporate Governance- Compliance and ethics
- 4 Sustainable finance
- 5 Risk management
- 6 Client’s Wellbeing
- 7 Culture and talent

Efficient management matters

- 8 Operation eco-efficiency
- 9 Climate strategy
- 10 Social well-being
- 11 Human rights

It should be noted that the potential and actual impacts, both positive and negative, of our material issues, the measures adopted to manage them and their effectiveness, have been described throughout this document. Particularly on the negative impacts we have defined our position to mitigate them even from the privacy of information using the following policies:

- Cybersecurity insurance policy: this policy has been contracted for Inteligo Bank, Inteligo SAB, IPH and Interfondos
- Incident response plan
- Crises Plan: applicable to Inteligo Bank
- Brand protection service: applicable to Inteligo Bank, Inteligo SAB, IPH and Interfondos

Additionally in Inteligo Bank, we have a Business Continuity and Disaster Recovery Policy and we even have a Business Decision Group, which includes the areas of General Management, Risk Management, Management of the Operations, Technology and Information and Finance Divisions, which has meetings established during the year or is activated when an incident occurs. The impact levels are defined by priority and criticality, within this policy there is a Crisis Management Plan.

Annex II: Profiles of members of the Board of Directors

GRI 2-11

Roberto Hoyle McCallum

Chairman of the Board of Directors of Inteligo Group since February 2014



He is currently president of Inteligo Bank Ltd., president of the Instituto Cultural Peruano Norteamericano (ICPNA), director of Inteligo Sociedad Agente de Bolsa S.A., director of inPeru, director of Vida Perú, director of the Lima Chamber of Commerce. He has been former president of the Lima Stock Exchange, former president of inPeru and former member of the Executive Committee of the FIAB (Ibero-American Federation of Stock Exchanges). Mr. Hoyle has more than 50 years of experience in international banking and securities markets. He received his Bachelor's degree in Business Administration and completed the Executive Administration Program and the Executive MBA from the University of Piura.

Carlos Tomás Rodríguez-Pastor Persivale

Director of Inteligo Group since 2007



He has also been president of the Board of Directors of IFS since 2007 and of Interbank since 1995. He was interim general manager of Interbank during 2010. Additionally, Mr. Rodríguez-Pastor is director of Intercorp Perú, Interseguro, Supermercados Peruanos, and Tiendas Peruanas. Homecenters Peruanos, Colegios Peruanos, InRetail Perú, InRetail Pharma, Financiera OH! S.A. and Universidad Tecnológica del Perú, among others. Mr. Rodríguez-Pastor has a Bachelor's degree in Social Sciences from the University of California at Berkeley and a Master's degree in Business Administration from the Amos Tuck School of Business at Dartmouth College.

Annex II: Profiles of members of the Board of Directors

Ramón José Vicente Barúa Alzamora

Inteligo Group Director since 2007



Additionally, Mr. Barúa is director of Interbank, InRetail Pharma, Supermercados Peruanos, Tiendas Peruanas, Homecenters Peruanos, Real Plaza, Universidad Tecnológica del Perú, Financiera OH! S.A, and Interseguro. He has also been director of IFS and Intercorp Perú and was general manager of Intercorp Perú until 2019. Mr. Barúa received a Bachelor's degree in Industrial Engineering from the Universidad Nacional de Ingeniería and an Economist degree from the Université Catholique de Louvain in Belgium.

Fernando Martín Zavala Lombardi

Director of Inteligo Group since 2019



He also serves as director of IFS and Interbank since 2019. Mr. Zavala is the general manager and director of Intercorp Perú Ltd. and director of InRetail Perú Corp., InRetail Pharma, Universidad Tecnológica Del Perú, Colegios Peruanos, Interseguro, Tiendas Peruanas, Supermercados Peruanos, Financiera OH! S.A., Intertítulos, Homecenters Peruanos, and Inteligo Bank. Previously, he served as general manager in Peru and Panama of the multinational company SABMiller, as well as general manager of Indecopi and has held the position of director in several companies, business associations and NGOs. In the public sector, he has been Prime Minister and Minister of Economy and Finance of Peru, the latter on two occasions. Mr. Zavala received a Bachelor's degree in Economics from the Universidad del Pacifico in Lima, a Master's degree in Business Administration from the University of Piura and a Master's degree in Business Administration from the University of Birmingham in England.

Annex II: Profiles of members of the Board of Directors

Luis Felipe Castellanos López Torres

Director of Inteligo Group since 2019



He has also been general manager of IFS since 2013 and of Interbank since 2011. Mr. Castellanos has been one of the directors of Interseguro since his appointment in 2019 and joined Interbank in 2006 as general manager of Interfondos. He has served as vice president of Retail Banking and manager of the Mortgage and Real Estate Division of Interbank. Previously, he was director of the Investment Banking Division of Citigroup Global Markets in New York. Before joining Citigroup, he was responsible for the Treasury Department at Minera Yanacocha S.A. Mr. Castellanos has a Bachelor's degree in Business Administration from Universidad del Pacifico and a Master's degree in Business Administration from the Amos Tuck School of Business at Dartmouth College.

Reynaldo Roisenvit Grancelli

Director of Inteligo Group since 2020



Mr. Roisenvit has been general manager of Inteligo Group since 2014. He also serves as sole director of Inteligo USA and director of Inteligo Bank since 2003. He is also director of the Lima Stock Exchange, member of the Investment Committee of Interseguro and member of the Corporate Governance Committees of Inteligo Bank. Previously, he was general manager of Inteligo SAB, deputy general manager of Inteligo SAB, head of Research at Interfip Bolsa, general manager of Interfip Bolsa, manager of Private Banking Products at Interbank and manager of Portfolio of Global Investment Advisory Group at Compass Group, in New York. Mr. Roisenvit has a Bachelor's degree in Economics from Universidad de Lima and a Master's degree in Business Administration from Columbia Business School.

Annex III: Reporting frameworks and standards

GRI Indicator Table

Subject	GRI Standard	Content	Location	Omission
GRI 1: 2021 GRI Usage Statement: Inteligo Group has prepared the report with reference to the GRI Standards for the period from January 1, 2023 to December 31, 2023.	GRI 1: Fundamentals 2021			
The organization and its reporting practices	GRI 2: 2021 General contents	General Contents		
		2-1 Organizational Details	11	
		2-2 Entities included in Sustainability Reporting	8, 11	
		2-3 Reporting period, frequency, and point of contact.	8	
		2-4 Update of information	8	
		2-5 External assurance		The social and environmental indicators were verified, however, the entire report was not subject to verification.
Activities and employees		2-6 Activities, value chain, and other business relationships	11	
		2-7 Employees	69	
Governance		2-9 Governance structure and composition	23	
		2-10 Appointment and selection of the highest governance body	23	
		2-11 Chair of the highest governance body	23	
		2-12 Role of the highest governance body in overseeing impact management	23, 33	

Subject	GRI Standard	Content	Location	Omission
Governance		2-13 Delegation of responsibility for impact management.	33	
		2-14 Role of the highest governance body in sustainability reporting	8, 23	
		2-15 Conflicts of Interest	23, 40	
		2-16 Communication of critical concerns	23	
		2-17 Collective knowledge of the highest governance body.	23	
		2-18 Evaluation of the highest governance body	23	
		2-19 Compensation policies	-	Omitted as confidential information
		2-20 Process for determining compensation	-	Omitted as confidential information
		2-21 Annual total compensation ratio	40, 69	
Strategy, policies, and practices		2-22 Sustainable development strategy statement	3	
		2-23 Commitments and policies	11, 40	
		2-24 Incorporating Commitments and Policies	11, 40, 69	
		2-25 Processes for remediating negative impacts	33, 40, 101	
		2-26 Mechanisms for seeking advice and raising concerns	40, 101	
		2-27 Compliance with Laws and Regulations	40	
		2-28 Membership in Associations	40, 101	
Commitment to stakeholders		2-29 Approach to stakeholder engagement	101	
		2-30 Collective bargaining agreements	69	No unions
GRI 3 Management of material issues		Material issues		
		GRI 3-1 Process for determining material issues	108	
		GRI 3-2 List of material topics	108	

Contents by Material Topic

Material issues	GRI standard	Content	Section and page/s	Omission
	GRI 201 Economic performance 2016	201-1 Economic value generated and distributed	65	
Culture and Talent	GRI 201 Economic Performance 2017	201-3 Defined benefit and other pension plan obligations	69	
	GRI 201 Desempeño económico 2018	201-4 Financial assistance received from the government	40, 65	
	GRI 3: 2021 Material issues	GRI 3-3 Management of material issues	40	
Ethics and compliance		205-1 Transactions assessed for risks related to corruption	40	
	GRI 205 Anti-corruption 2016	205-2 Communication and training on anti-corruption policies and procedures	40	
		205-3 Confirmed incidents of corruption and actions taken	40	
	GRI 206 Unfair competition 2016	206-1 Legal actions related to unfair competition and monopolistic practices and against arm's length transactions.	40	
	GRI 3: 2021 Material issues	GRI 3-3 Management of material issues	23	
Corporate governance		207-1 Tax approach	23, 33	
	GRI 207 Taxation 2019	207-2 Tax governance, control and risk management	23, 33	
		207-3 Stakeholder engagement and management of stakeholder concerns regarding tax matters	23, 33	
		207-4 Country-by-country reporting	23, 33	

Material issues	GRI standard	Content	Section and page/s	Omission
Corporate governance	GRI 302 Energy 2016	302-1 Energy consumption within the organization.	95	
		302-4 Reduction of energy consumption	95	
		302-5 Reduction of energy requirements for products and services	95	
	GRI 305: 2016 Emissions	305-1 Direct GHG emissions -(scope 1)	95	
		305-2 Indirect GHG emissions associated with energy (Scope 2)	95	
		305-3 Other indirect (Scope 3)GHG emissions	95	
		305-5 Reduction of GHG emissions	95	
	GRI 306 Waste 2020	306-1 Waste generation and significant impacts related to waste	95	
		306-3 Waste generated	95	
		306-4 Wastes not for disposal	95	
306-5 Wastes for disposal		95		
Culture and Talent	GRI 3: 2021 Material issues	GRI 3-3 Management of material issues	69	
	GRI 401 Employment 2016	401-1 New employee hires and turnover	69	
		401-2 Benefits provided to full-time employees that are not provided to part-time or temporary employees.	69	
		401-3 Parental leave	69	
	GRI 402 Labor-management relations 2016	402-1 Minimum notice periods regarding operating changes	69	

Material issues	GRI standard	Content	Section and page/s	Omission
Culture and Talent	GRI 403 Occupational health and safety 2018	403-1 Occupational health and safety management system	69	
		403-2 Hazard identification, risk assessment, and incident investigation	69	
		403-3 Occupational health and safety services	69	
		403-4 Employee involvement, consultation and communication on occupational health and safety	69	
		403-5 Employee involvement, consultation and communication on occupational health and safety	69	
		403-6 Employee health promotion	69	
		403-7 Prevention and mitigation of impacts on the health and safety of employees directly linked to business relationships	69	
		403-8 SSO management system	69	
		403-9 Work-related injuries	69	
		403-10 Occupational illnesses and diseases	69	
	GRI 404: Training and education 2016	404-1 Average hours of training per year per employee	69	
		404-2 Programs to upgrade employee skills and transition assistance programs	69	
		404-3 Percentage of employees receiving performance evaluations	69	
	GRI 405 Diversity and equal opportunity	405-1 Diversity of governance bodies and employees	69	
		405-2 Ratio of female to male employees' salaries	69	
	GRI 406 Non-discrimination	406-1 Cases of discrimination and corrective actions taken	69	
Risk management	GRI 3: 2021 Material issues	GRI 3-3 Management of material issues	33	

Material issues	GRI standard	Content	Section and page/s	Omission
Information security	GRI 3: 2021 Material issues	GRI 3-3 Management of material issues	55	
Customer welfare	GRI 3: 2021 Material issues	GRI 3-3 Management of material issues	85	
	GRI 415 Public Policy	415-1 Contribution to political parties and/or representatives	40	
	GRI 416 Customer health and safety	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	40	
	GRI 417 Marketing and labeling 2016	417-1 Requirements for product and service information and labeling	85	
		417-2 Non-compliance with product and service labeling	40, 85	
		417-3 Non-compliance with marketing communications	40, 85	
Information security	GRI 418 Customer privacy 2016	418-1 Substantiated complaints regarding breaches of customer privacy and loss of customer data	55	
Sustainable investments	GRI 3: 2021 Material issues	GRI 3-3 Management of material issues	89	
Innovation and technology	GRI 3: 2021 Material issues	GRI 3-3 Management of material issues	59	

Annex III: Reporting frameworks and standards

SASB Table

Material issues	Topic name in SASB	Code	Description indicator	Section and page/s	Omission
Ethics and compliance	Business ethics	FN-CB-510a.1	Monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, unfair competition, market manipulation, malpractice or other related laws or regulations of the financial industry during 2023	42	
	Business ethics	FN-CB-510a.2	Description of the policies and procedures for report of irregularities	40	
Culture and talent	Diversity and inclusion among employees	FN-AC-330a.1	FN-AC-330a.1 Percentage of representation of gender and racial/ethnic groups in (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	69	
Ethics and compliance	Business ethics	FN-AC-510a.1	FN-AC-510a.1 Total amount of monetary losses as a result of legal proceedings related to fraud, insider trading, antitrust, unfair competition, market manipulation, malpractice, or other related industry laws or regulations	42	
		FN-AC-510a.2	FN-AC-510a.2 Description of Whistleblower Policies and Procedures	42	

Material issues	Topic name in SASB	Code	Description indicator	Section and page/s	Omission
Sustainable Investments	Incorporating environmental, social and corporate governance factors into investment advice and management.	FN-AC-410a.1	FN-AC-410a.1 Number of assets under management, by asset class, that employ (1) integration of environmental, social and corporate governance (ESG) issues, (2) thematic sustainability investing, and (3) screening.	89	
Risk management		FN-AC-410a.2	Description of the approach to incorporating environmental, social and corporate governance (ESG) factors into investment or wealth management processes and strategies.	33, 89	
Sustainable investments		FN-AC-410a.3	FN-AC-410a.3 Description of proxy voting and investee voting policies and procedures.	89	
	Parameters of activity	FN-AC-000.A	FN-AC-000.A Total registered assets and total non-registered assets under management (AUM)	65	
		FN-AC-000.B	FN-AC.000.B Assets under custody and supervision	65	



2023 Sustainability Report

inteligogroup.com

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