



Sustainability Report

Year 2022

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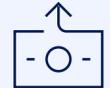
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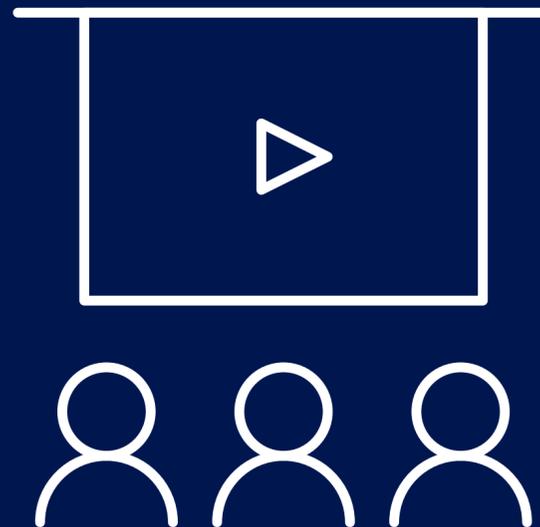


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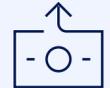
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Letter from the CEO

[GRI 2-22]

Dear Readers,

Inteligo Group is pleased to introduce our first Sustainability Report under the **Global Reporting Initiative** (GRI) standard. This document will present in all transparency our management in the economic, governance, social and environmental dimensions.

We are convinced that it is essential to contribute positively to society and create value for all our stakeholders. For this reason, we have initiated the process of incorporating environmental, social and governance (ESG) criteria in our management approach. We aim to continue their implementation in the future in order to have a positive impact on society and at the same time increase the profitability of our customers' portfolios through the products we offer, such as notes, structured products, mutual funds, bonds and stocks.

In addition, we launched various initiatives to improve the service and satisfaction of our customers with respect to the financial advice and wealth management they receive. We accomplished this by leveraging available technologies to develop innovative and digital solutions, without affecting the cybersecurity and privacy of our customers' data.

All these achievements would not be possible without the support of our collaborators. That is why we have established a Diversity, Equity and Inclusion Policy, our exclusive employee benefits program and our Occupational Health and Safety Management System. In this way, we intend to promote safe and harmonious work environments.

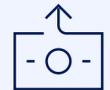
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We are also respectful of human rights and are committed to putting in practice a responsible business conduct. In view of this, we rely on codes of ethics, policies that ensure relevant risk management, transparency in our operations and general compliance with the legislation where we operate. In addition, our stakeholders have access to our whistleblowing hotline to report unethical behaviors in our subsidiary companies.

We also aim to contribute to reducing educational inequality in Peru by providing scholarships to underprivileged children with exceptional talents.

Please join me to learn more about our 2022 Management in the following pages.

Reynaldo Roisenvit Grancelli
Chief Executive Officer



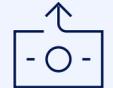
Inteligo in numbers



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Cases of discrimination



100%

Directors and collaborators trained in anticorruption



100%

Compliance with Advertising Legal Guide



57%

Female employees



100%

Employees return to work after parental leave



24 hours

Training per employee



0.00

in recordable occupational injury rate



10.49%

in voluntary annual turnover rate



93%

Employee satisfaction level in Peruvian subsidiaries

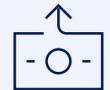
2022 Milestones



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#3 Great place to work in Peru - Inteligo SAB, IPH and Interfondos



#1 Great place to work in Central America - Inteligo Bank



Market share growth from 13.2% in 2021 to 15.6% by year-end 2022



S/ 21,317 MM of AuM by year-end 2022



Responsible Investment Policy (RIP) was approved at Inteligo Group



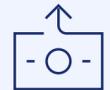
We contribute to education through sponsorship of schoolchildren



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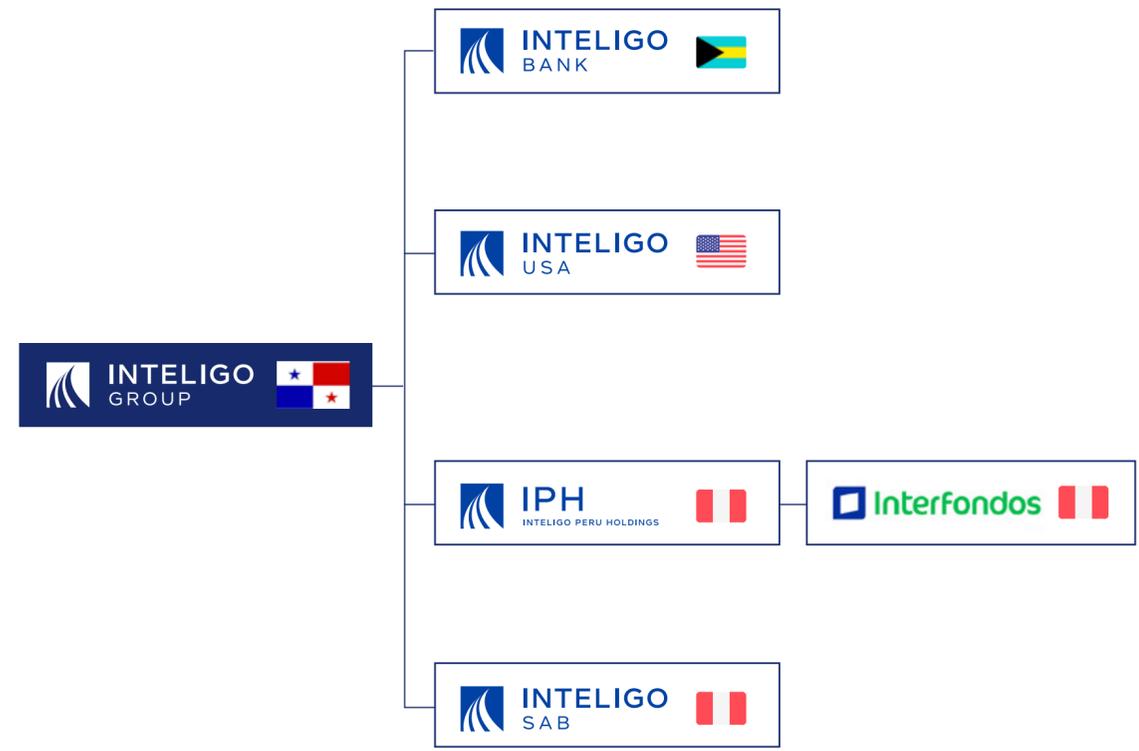
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About Inteligo Group

[GRI 2-1] [GRI 2-2]

We are Inteligo Group Corp. (hereinafter “Inteligo Group”), a company constituted and existing under the laws of Panama. We have five subsidiaries with operations in Peru, Panama, the Bahamas and the United States United States of America: Inteligo Bank Ltd., Inteligo Sociedad Agente de Bolsa S.A. (hereinafter “Inteligo SAB”), Inteligo Peru Holdings S.A.C. (onwards “IPH”), Interfondos S.A. Fund Management Company (hereinafter “Interfondos”) and Inteligo USA Inc.

Our Corporate Structure



Inteligo Bank Ltd., Bahamas
 Established in 1995, this bank has a branch in Panama and is regulated by the Central Bank of the Bahamas and the Superintendency of Banks of Panama. It is also overseen by the Securities Commission of the Bahamas, the Superintendency of Securities Market of Panama, and the Superintendency of Banking, Insurance and Private Pension Fund Administrators of Peru. It provides private banking and wealth management services.



Inteligo USA Inc., United States of America
 Established in early 2019 in New York, this company provides other Inteligo Group branches with consulting services on investment and financial analysis.



Inteligo Peru Holdings S.A.C., Peru
 Established in 2018, this Company provides corporate support services to different subsidiaries of Inteligo Group, centralizing common activities and generating efficiency.

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Interfondos S.A. SAF, Peru

A Fund Management Company, incorporated in 1994 and regulated by the Superintendency of Securities Market. This organization provides its customers with tailored management of mutual funds and investment funds. It joined Inteligo Group in 2019 as a subsidiary of IPH.



Inteligo SAB S.A., Peru

A Brokerage Firm established in 1996, and operating since 1997 with authorization from the Superintendency of Securities Market. It provides financial advice for individuals and legal entities on investments in the Lima Stock Exchange (BVL) and in the international market.

At Inteligo Group, our work is based on our corporate values.

Our Corporate Values



Excellence



Integrity



Sense of humor



Customer focus



Innovation



Teamwork

Our Services

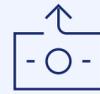
[GRI 2-6]

Wealth management is our main service. We advise our customers to invest their assets in financial instruments according to their risk appetite and time horizon. Each of our companies provides different services, according to our customers' needs and complying at all times with current regulations.



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Our Services



- Financial Consulting
- Wealth Management
- Securities Trading
- Portfolio Management
- Banking Services



- Mutual and Investment Funds Management



- Investment Advisory
- Securities Trading
- Custody of Securities
- Placement of Fixed Income Instruments
- Portfolio Management

In turn, each of our businesses has developed differentiated customer acquisition strategies.

Our Customer Acquisition Strategies



The relationship of trust between the team of commercial advisors and our customers facilitates organic growth and the generation of referrals. We also have experts in business intelligence that allow us to identify and contact prospects that match our value proposal.



There is a close collaboration with Interbank that allows us to use their network of agencies as a platform for our mutual funds and cross-selling to their high-value customers. In addition, we have developed our own sales force working with referrals, business intelligence data and social media campaigns.



We have new customers through referrals, organization and participation in specialized events and our presence in social networks.

Once the relationship with our customers has begun, we offer permanent attention with empathy and closeness.

Our Permanent Attention



Each customer has a financial advisor and a team of business analysts who are in constant communication, making sure to offer recommendations on their portfolio. They are also available to respond to any request or complaints through calls, e-mails, messages or face-to-face meetings.



We have developed ERNI, a private web-based environment and mobile application for our customers to review the status of their investments online and carry out the main operations. In addition, we have a team of advisors who assist our main customers through calls, e-mails or face-to-face meetings, and we constantly train the Interbank network of agencies to respond to our customers' queries.



Our customers can check their positions and make major trades through our private website or by calling our call center. Market reports and investment recommendations are also shared with them via email. A team of investment advisors who manage the portfolios of our main customers and respond to their queries or requirements via mail or cell phone is also available.



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Commitment to Sustainability

[GRI 2-23]

[GRI 2-28]

We are respectful of human rights and aim to create safe and harmonious work environments. In view of this, we have codes of ethics and policies that are approved by the highest governing bodies. In the case of Inteligo SAB, Interfondos and Inteligo Bank, they are approved by the Board of Directors, while at Inteligo Perú Holdings S.A.C., they are approved by the General Shareholders' Meeting.

We disseminate our policies to all our employees, who have permanent access to them. Likewise, the Human Management and Development,

and Compliance areas provide each new employee with the main policies and guidelines. It should be noted that we are not member of any organization.

Regarding suppliers, the Management areas of each subsidiary provide access to the Code of Ethics, the Anti-Corruption and Bribery Policy and the Human Rights Policy, sharing with them the respective links through supplier data sheets. Likewise, all stakeholders have access to the Code of Ethics and policies published on the websites of each company.



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Policies, codes and guidelines

- [Code of Ethics](#)
- [Anti-corruption Policy](#)
- [Human Rights Policy](#)

- [Code of Ethics](#)
- [Anti-corruption Policy](#)
- [Human Rights Policy](#)
- [Customer Due Diligence Guidelines](#)

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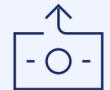
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In addition, Inteligo Bank, Inteligo SAB, Interfondos, Inteligo Perú Holdings have approved a Policy on Donations and Sponsorships and a Policy and Guidelines on Gifts and Hospitality, which seek to mitigate the risks of corruption. For their part, the subsidiaries in Peru have approved an Antitrust Policy.

We also have adopted:



Diversity, Equity and Inclusion Policy of Inteligo Group, applicable to all subsidiaries, ensures the human rights of employees, fighting discrimination and promoting diversity, equity and inclusion.



The Occupational Health and Safety Policy of Inteligo SAB, Inteligo Perú Holdings and Interfondos aims to prevent occupational hazards, safeguarding the safety and health of people and care for the environment.



Anti Money Laundering and Financing of Terrorism Policy of Intercorp Financial Services (holding of Inteligo Group), is the guidance document for the policies of Inteligo Bank, Inteligo SAB, Interfondos and Inteligo USA.



Well-being of Our Customers

[GRI 3-3: Bienestar del cliente]



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We intend to provide close, outstanding and highly customized experiences of financial advisory and wealth management at all times, across all our service models and all our digital or face-to-face platforms.

All our customers have an advisor, benefits and fees that vary according to their wealth and/or service channel.

Our financial advisors are responsible for ensuring the health of our customers' investment portfolios.

We achieve a high level of satisfaction thanks to the expertise, the capability to understand what the customer needs and the clarity of our financial advisors, which is evidenced by a high degree of recommendation.

The Work of our Financial Advisors



Correct and updated profiling of each customer.



Products' diversification according to the risk tolerance, experience and investment objectives of our customers.



Advice and information on investment alternatives consistent with the investment profile of each customer.



Brokerage for the registration and execution of operations in the stock market.



Dealing with operational, banking and regulatory issues, including information on subscription, transfer, redemption and transfer processes.



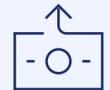
Explanation of the funds' investment structure, associated risks and performance.



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Initiatives to improve our customer service and customer satisfaction



We sent personalized insights through an omnichannel platform and made improvements to the home view of our private website with the implementation of our new Design System.



We created strategies to manage attributes valued by customers, designed customer segmentation clusters and launched our ERNI digital platform (web and app version), which allows our customers to enjoy a digital experience, operate with ease and check their balances.



We improved the experience of our customers of the individual type through the relaunch of our web platform, which contains insights and investment recommendations.

In addition, in order to improve our customers' user experience, we employ the following tools in our subsidiaries.



Our Tools to improve Customer Experience

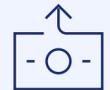
Tools	Description	Subsidiary
Surveys	Through mail surveys, we measure the level of satisfaction (CSAT, T2B) and loyalty (NPS) of customers, with the key levers of the experience offered by each subsidiary and their corresponding attributes. For example, a key lever is the financial advisor and one of his/her attributes is the clarity of the language used by him/her.	Inteligo SAB, Inteligo BANK and Interfondos
Qualitative Customer Research	We conduct in-depth interviews, prototype testing and proof-of-concepts with customers to understand their experiences with different digital solutions and identify opportunities for improvement and guarantee of good experience.	Inteligo Bank and Interfondos
Digital Activity Reports	We generate reports on the digital activity of our customers on the private web of Inteligo Bank and Interfondos and set different goals regarding the ratio of digital transactions or the number of customers registered on the web.	Inteligo Bank and Interfondos
Analytics on private website	We use analytics to understand the behavior and digital interaction of customers on Inteligo Bank's private website. In addition, we review different events and interactions that customers perform on the website to identify difficulties they may encounter when performing any activity.	Inteligo Bank
Working Sessions with Consultants	We conduct sessions with Inteligo Bank's financial advisors to understand customer needs, identify improvements to the digital solutions we provide and test new implementations together with customers.	Inteligo Bank



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Market Conduct Management

[GRI 417-1] [GRI 417-2] [GRI 417-3]

We have an Advertising Legal Guide that applies to the entire Inteligo Group and establishes the requirements that our marketing team must meet when disseminating the products or services offered by the subsidiaries. The provisions of this guide are 100% complied and we have not experienced any sanctioning procedure in this regard by any regulatory body.

● Inteligo Bank

We have Terms and Conditions that regulate the relationship in a very clear and transparent manner, and indicate the customer's responsibility for their investment decisions. In this way, we comply with the applicable rules of the Bahamian and Panamanian legislation. These rules state that we are obliged to inform the banking customer, from the beginning of the relationship, about the terms and conditions applicable to the particular contract, including the evolution of the operations, accounts and businesses with the bank.

● Inteligo SAB

As a rule, at the time of signing the contract, the customer receives all relevant information in a transparent manner; to know how our services operate and the risks assumed in their investments. The customer also accepts the Customer Policy that contains the criteria for submitting purchase orders to buy and sell securities, procedures, criteria, deadlines, conflict resolutions. In addition, it can access the price list and receive reports on markets and financial instruments.

 [Customer Policy](#)

 [Price List](#)

● Interfondos

As established by the Superintendency of Securities Market (SMV), prior to contracting any fund, the customer is provided with the Rules of Participation, the Annex and the Simplified Leaflet of each mutual fund contracted. Additionally, upon signing the contract, the terms and conditions are provided. These documents regulate the type of product contracted, its fees and risks, among other aspects. All this information is published on our website for greater transparency.

 [Types of funds](#)

Furthermore, we have two special advertising legal guides, one for mutual funds and the other for investment funds; these documents contain the rules and recommendations of the Legal Management for the purpose of advertising such products. At the same time, the advertising items are reviewed by the legal team at the request of the marketing team.



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Transparent Communication

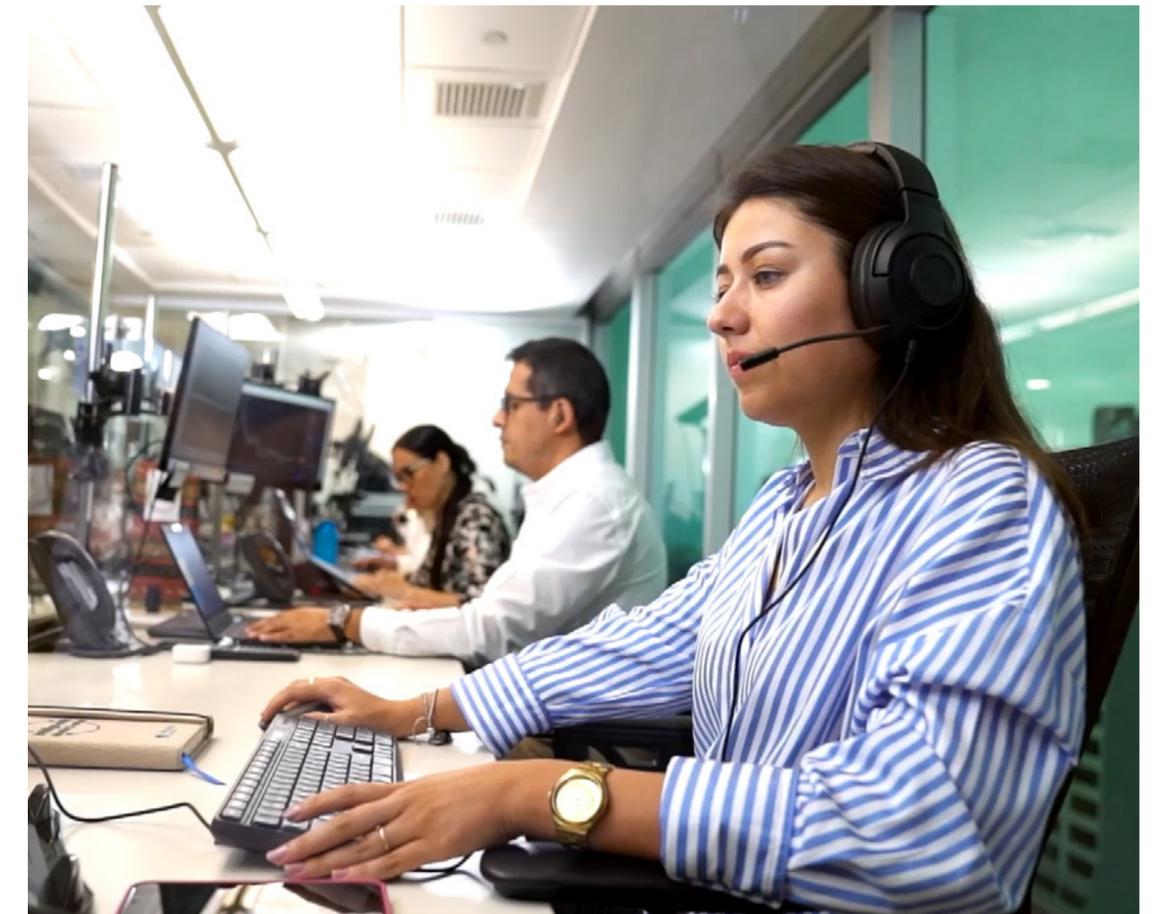
Communication is a critical and valued variable for the customers of Inteligo Bank, Inteligo SAB, and Interfondos. Therefore, we intend to convey clear, close, and timely messages through different channels that allow customers to be well-informed and make the best investment decisions. Since 2021, we have been developing our omnichannel platform, to customize the relevant communication to each of our customers through digital channels. In this way, we support the expert financial advice of our executives with continuous information on their investment portfolios and the market.

It should be noted that, on an annual basis, customers are surveyed to find out their level of satisfaction with respect to the variable—communication—, so that we can continue improving this management. Besides, we treat our customers’ contact information with absolute confidentiality.

The information disseminated through advertising on mutual funds prepared by Interfondos is aligned with the regulations of the Superintendency of Securities Market (SMV) and the National Institute for the Defense of Competition and Protection of Intellectual Property (INDECOPi). Thus, the information is clear, precise, and transparent, so that the purchase or sale of a fund is carried out in an informed manner, without misleading or confusing the customer.

Some of the main media and content used by Interfondos to keep its customers up to date are economic summaries, monthly newsletters, letters of

commencement of operations and liquidation, videos and webinars, or content on social networks. It is important to note that in any communication prepared from public sources, we always specify the source and date of publication.



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Customer Satisfaction

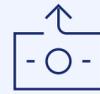
We use the top two box satisfaction indicator (T2B), i.e., the sum of the two highest ratings received. In addition, the Net Promoter Score (NPS) is used to measure satisfaction based on customer experience and also assess the degree to which the customer would recommend our subsidiaries.

Our Customers' Satisfaction in 2022

Subsidiary	T2B	Result	NPS	Result
	% of satisfied customers (Coverage % of customers who received the survey: 87%)	67%	% of customers who would recommend Inteligo Bank (Coverage % of customers who received the survey: 87%)	57%
	% of satisfied customers (Coverage % of customers who received the survey: 67%)	52%	% of customers who would recommend Inteligo SAB (Coverage % of customers who received the survey: 67%)	30%
	% of satisfied customers (Coverage % of customers who received the survey: 18%)	40%	% of customers who would recommend Interfondos (Coverage % of customers who received the survey: 18%)	7%

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Innovation and Digital Transformation

[GRI 3-3: Innovación y tecnología]

Our culture of innovation encourages experimentation, self-learning, and tolerance for error. Teams are given sufficient autonomy to quickly validate hypotheses and implement solutions for customers in short work cycles. In addition, innovation stimulates the productivity of our teams, contributing to the continuous delivery of solutions for specific, prioritized customer groups with profit maximization financial objectives.

We strive to take advantage of existing technologies in the continuous development of solutions for our customers, with decisions based on information and new ways of working. Thus, we seek to have timely communication with them through digital media, achieving efficiency in the cloud storage, automating processes, simplifying digital experiences, and incorporating models based on artificial intelligence to foresee behaviors that generate value.



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Our Digital Transformation Actions in 2022

Omni-channel platform

Communication platform for customers in which we showcase recommendations and notifications through digital channels. In this way, we complement our advice in wealth management with the design and implementation of digital solutions that improve our customers' satisfaction, as well as the company's operational efficiency, through autonomous and multidisciplinary work teams, supported by new technologies and data.

InTransformation

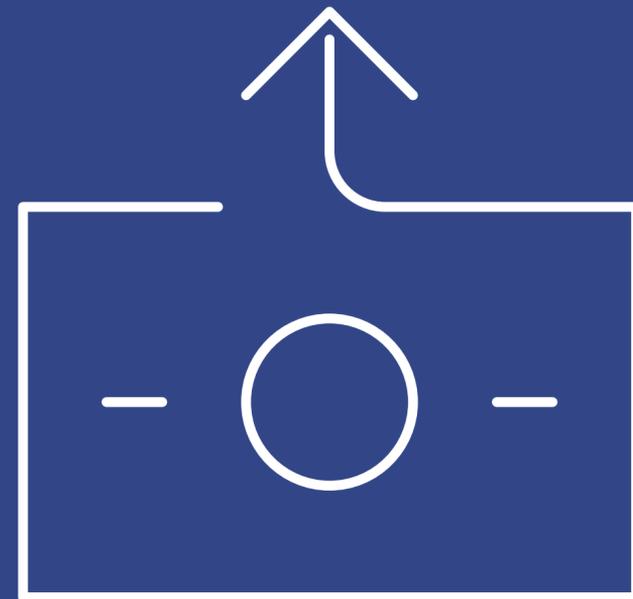
A series of conferences covering successfully implemented initiatives, the path they followed, and the problems they overcame to instill the value of innovation and the process of digital transformation in the organization.

InData

Learning sessions by Intercorp's Data Office, sharing information management tools so that work teams could come up with solutions to day-to-day problems or formulate new initiatives.



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Governance

Our Corporate Governance

Our three subsidiaries are duly regulated. We are also transparent in the disclosure of our information and are required to additionally report to the regulator any Material Facts (Interfondos) or Relevant Facts (Inteligo SAB) that take place in our subsidiaries.

Consequently, we have established several policies that seek to ensure proper risk management, transparency in our operations, and full compliance with the legislation where we operate.



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Our Subsidiaries' Regulators



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



- Superintendency of the Securities Market of Peru

Our Risk Management, Transparency and Legal Compliance Policies

Policy	Scope
Responsible Investment Policy	Inteligo Group
Diversity, Equity and Inclusion Policy of Inteligo Group	All subsidiaries
Corporate Policy on Diversity, Equity and Inclusion of Intercorp Financial Services Inc.	All subsidiaries
Travel and Per Diem Policy	All subsidiaries
Purchasing, Contracting, and Payment of Services Management Policy	All subsidiaries
Insider Trading Policy	All subsidiaries

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Board of Directors

[GRI 2-9] [GRI 2-10]

Our Board of Directors is composed of six members with an average tenure of eight years. All directors have broad experience in financial matters and come from different university backgrounds. In line with our Diversity, Equity and Inclusion Policy, we avoid bias in the selection process based solely on gender, race, or nationality. You can learn more about the members of our Board of Directors in the annexes.

Equity, Diversity and Inclusion Policy

Our Board of Directors

Member	Type of position	Independence	Tenure on the Board of Directors	Sex
Roberto Hoyle Mc Callum	Non-Executive	No	9 years	Male
Carlos Rodríguez Pastor Persivale	Non-Executive	No	15 years	Male
Ramón Barúa Alzamora	Non-Executive	No	16 years	Male
Fernando Martín Zavala Lombardi	Non-Executive	No	3 years	Male
Luis Felipe Castellanos López Torres	Non-Executive	No	3 years	Male
Reynaldo Humberto Roisenvit Grancelli	Executive	No	2 years	Male

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Unlike the Board of Directors of Inteligo Group, the boards of directors of our subsidiaries do include women and independent directors. It should be noted that we do not have a statement of independence for the members of the Board of Directors or an objective for the participation of independent directors.

Independent Directors and Female Directors in our Subsidiaries

Subsidiary	Director	Representation on the Board of Directors
	2 independent directors	33%
	1 female director 1 independent director	25% 25%
	1 female director 1 independent	33% 33%

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Committees

[GRI 2-9]

Our subsidiaries set up various committees that are elected by their own boards of directors unless regulatory matters require them to be elected in accordance with applicable regulations. The functions of the different committees are detailed below.

of established internal controls, and assessment of the level of associated risks and their mitigant factors.



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Executive Committee:

- Manage matters requiring the Board of Directors’ review in order to ensure, manage and execute established decisions and strategies.
- Relieve the Board of Directors of the liability of reviewing detailed information and operational activities.

Audit Committee:

- Ensure that the internal control system is duly documented in the policies, processes, and procedures, as well as the information administration and management of resources, guaranteeing that they are carried out in accordance with the applicable regulations for the achievement of the objectives.

Assets and Liabilities Management Committee:

- Ensure proper management of Inteligo Bank’s financial assets and liabilities, within the established and permitted risk levels.

Loan Committee:

- Study, approve, and follow up customer credit operations with a credit exposure in accordance with the amount established by Inteligo Bank, and appropriate Loan Risk Management must be ensured.

Prevention and Compliance Committee:

- Ensure compliance with laws, regulations, and guidelines, as well as other regulatory and supervisory requirements, while promoting sound industry practices and high ethical standards.
- Ensure compliance with anti-money laundering and terrorist financing risk management and regulatory risk management, through effective execution

Information Security Committee:

- Control, monitor, and communicate about the management related to Information Security.
- Ensure that the information required by Inteligo Bank to operate meets high standards of confidentiality, integrity, and availability.

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Ethics Committee:

- Ensure compliance with the Code of Ethics, as well as investigate, evaluate, and sanction acts that contravene the provisions of this Code.

Sexual Harassment Intervention Committee:

- Investigate and propose sanction measures for sexual harassment, as well as establish complementary measures to prevent new cases of harassment.

Occupational Health and Safety Committee:

- Promote occupational health and safety, advise and monitor compliance with the Company's Internal Occupational Health and Safety Regulations and national regulations.

Security Committee:

- Define and communicate the physical and logical security policies and standards that will govern the entire organization to safeguard the Bank's personal security, resources, and assets.

Risk Committee:

- Verify compliance with prudent integrated risk management by identifying, evaluating, monitoring, controlling, and mitigating the risks to which the subsidiaries are exposed and ensuring the effectiveness and control of risks in accordance with the established limits.

Investment Committee:

- Recommend appropriate investment strategies to meet the investment objectives of the different portfolios set by the subsidiaries, as well as select investments and monitor the portfolio's performance, within the defined risk levels.



Board of Directors' committees of our Subsidiaries



- Executive Committee
- Assets and Liabilities Management Committee
- Prevention and Compliance Committee
- Audit Committee
- Loan Committee
- Information Security Committee
- Ethics Committee
- Security Committee
- Risk Committee
- Investment Committee




- Ethics Committee
- Sexual Harassment Intervention Committee
- Occupational Health and Safety Committee
- Risk Committee
- Investment Committee



- Ethics Committee
- Sexual Harassment Intervention Committee
- Occupational Health and Safety Committee

Sustainability Governance

[GRI 2-12] [GRI 2-13] [GRI 2-14] [GRI 2-16] [GRI 2-17] [GRI 2-18]

The organization's purpose, values statement, vision, and mission are outlined by the Board of Directors; these items are reviewed and approved by the Management Committee and are disclosed to employees by the Human Management and Development Department. In regard to our subsidiaries, policies, manuals, or processes are reviewed annually and are approved by the Board of Directors.

As of mid-2022, the Management Committee established a sustainability team comprised of the Legal Manager (sponsor), the Corporate Compliance Manager (leader), and a team of owners. This team will be responsible for promoting and executing the corporate sustainability strategy to manage the responsibility of the organization's impacts on the economy, the environment, and people. In turn, the Board of Directors will be in charge of approving the proposed policies and the General Management will review the information in the Sustainability Report.

In 2022, the sustainability team submitted to the Management Committee the Intercorp Group's sustainability strategy, relevant milestones, and aligned initiatives that are part of Inteligo Group's strategy. Furthermore, we conducted an annual evaluation process of the Inteligo Bank Board of Directors' performance, which assesses its management and seeks to strengthen sound corporate governance practices. Likewise, the CEOs of Inteligo Bank, Inteligo SAB, Inteligo Peru Holdings, and Interfondos participated in sustainability trainings in 2022 and will continue to do so in 2023.

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Conflicts of Interest

[GRI 2-15]

We have different processes in place to prevent and mitigate conflicts of interest. In addition, this issue is contemplated in the Code of Ethics of Inteligo Bank, Inteligo SAB, Inteligo Peru Holdings, and Interfondos.

Our Conflicts of Interest Prevention and Mitigation Processes



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Since Intercorp Financial Services is our sole shareholder, the cross-shareholding with suppliers and other stakeholders is requested by the supplier contracting processes in the main subsidiaries. Information on employees and suppliers is also cross-referenced in the contracting processes.



We have formulated a Corporate Governance Manual that regulates conflicts of interest but does not suspend the rights of shareholders or directors. In addition, we submitted a monthly report to the Executive Committee and the Board of Directors on the monitoring by the risk area of new related party exposures and outstanding balances. In this way, we monitor and comply with the prudential regulations of the Central Bank of The Bahamas.



We rely on Internal Rules of Conduct and a Code of Ethics that regulate conflicts of interest among our employees and in our operations.



If a shareholder or director has a conflict of interest, he or she must state it and may not exercise his or her right to vote. Otherwise, he or she will be liable for damages as provided in the respective agreements.

Risk Culture

[GRI 3-3: Gestión de riesgos]



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We rate risks to determine whether they are within the defined risk appetite or, if so, establish controls to help mitigate them.

We have an Integrated Risk Management System in place that comprises the identification, assessment, response, control, communication, and monitoring of the main risks to which we are exposed, whether operational, credit, market, or liquidity risks, among others.

Our risk management is outlined under a scheme of three lines of defense. The first one corresponds to each line and support area of the company, the second one to the Risk Management Unit, and the third line to Internal Audit. The Risk Area of each subsidiary directly reports to the Risk Committee and the Board of Directors and is independent of any other area of the

company. The Board of Directors, the Risk Committee, and the General Management of each subsidiary are responsible for ensuring compliance with the integrated risk management framework. The Risk Management Unit promotes and supports integrated risk management and is responsible for reporting the results of this management to the various bodies. Likewise, all our employees are responsible for its correct application.

Likewise, through business continuity management, the preparation level for an event that could disable the operability of our critical business processes is raised, allowing our operations not to be interrupted and safeguarding the interests of our customers. In this sense, through the Crisis Management Plan, we set predefined activities that articulate an effective response to a severe incident or shutdown of operations, minimizing its impact on the strategic objectives, reputation, or continuity of the organization. Consequently, we build confidence in our customers and our main shareholders.

Meanwhile, through the constant evaluation of processes, changes, and significant suppliers, we mitigate the risk of suffering economic losses because of process failures, technological factors, fraud, etc. This is how we contribute to ensure that such losses are within the established risk appetite

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levels and that the financial objectives set by our shareholders are achieved, while generating confidence in the regulatory entities.

Thanks to our 2022 Management, we were able to complete the review of the controls corresponding to the SOX Act (Sarbanes-Oxley), successfully and without observations. This act regulates financial accounting and auditing functions and penalizes corporate crime. These controls relate to financial material processes in the subsidiaries that fall under the scope of this act. In this manner, we show our commitment to transparent management.

Emerging risks

We have identified two emerging risks that could impact our organization in the long term: technological risk and geopolitical risk.



Technological Risk

<p>Description</p>	<p>The increasing use of digital channels, the preference for remote or hybrid work, the different locations where our customers are located and the digital transformation in which the organization is immersed, result in a greater exposure to potential malicious activities in the cyberspace spectrum. Criminals specialized in this type of activity are becoming more and more sophisticated and the speed with which new types of tools and modes of deception are emerging is on the rise.</p>
<p>Potential impact</p>	<p>Loss of information, dissemination of confidential information of our customers, regulatory sanctions, or reputational damage due to loss of trust.</p>
<p>Mitigation actions</p>	<ul style="list-style-type: none"> ● Information security and cybersecurity controls that allow us to monitor potential vulnerabilities in information assets. ● Strengthening of the cybersecurity risk culture through messages, campaigns, and activities to make our employees aware of the importance of managing this type of risk. ● Constant training of our specialized staff on new types of fraud or vulnerabilities found in the market.

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Geopolitical Risk

Description	<p>In recent years, many countries around the world have experienced major social protests. The rising cost of living, discredited governments, and major corruption cases have triggered these protests.</p> <p>On the other hand, the war between Russia and Ukraine, rising tensions between North Korea and Japan, and the disputes between China and Taiwan show that the risk of war is always latent. Living in a globalized world, any of these conflicts may have an impact on financial markets, to varying degrees of magnitude.</p>
Potential impact	<p>Potential impact on the organization's objectives, which are strongly linked to market performance in the event of possible financial crises due to conflicts or political instability in international markets.</p>
Mitigation actions	<p>Constant monitoring of financial markets, diversification policies and exit strategies.</p>

Ethics and Compliance

[GRI 3-3: Gobierno corporativo, cumplimiento y ética] [GRI 2-24] [GRI 2-27] [GRI 206-1]

We know that the sustainable growth of our business requires us to follow sound principles and to act with ethics, integrity, and transparency.

We demonstrate our commitment to responsible business conduct by executing a robust corporate governance program, which is designed, promoted and implemented by the Board of Directors, Governance Committees, and Senior Management.

Our employees are responsible for implementing each of our commitments according to their purpose and scope. All of our employees are encouraged to take on a leading role in disseminating expected behaviors, in doing the right thing under any circumstance that may arise, and in reporting misconduct. For this reason, we promote ethical management, based on solid principles and values contained in the Code of Ethics. This document is disseminated through our internal communication platforms, as well as



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on our websites or through workshops and awareness-raising courses on social, environmental and governance awareness for our internal and external stakeholders.

Integrity is the pillar that leads our actions and incorporates our commitments to strategies, policies and operating procedures according to our objectives. In this sense, we have defined commitments related to ethics and governance, as well as initiatives related to social and environmental aspects, to which we have allocated resources to ensure their implementation and progress.



We have zero tolerance for violations of our Code of Ethics and Conduct and malpractice in all its forms. We do not accept commercial or contractual relationships if the due diligence process has detected ethical breaches or breaches related to corruption or money laundering offenses. Furthermore, offering gifts or hospitality with the aim of influencing another person to perform outside of his or her duties, when a decision is pending or when the judgment of a third party may be affected, is absolutely forbidden. Specific guidelines on the granting of gifts can be found in each subsidiary's Gift Policy. In addition, we did not have any legal action, either pending or closed, related to unfair competition or violations of applicable legislation concerning monopolistic practices or against free competition.

In this regard, we have set the Guidelines for Monitoring External Standards, a document that outlines the procedures for the evaluation and monitoring of the regulations applicable to each company. In this way, we identify and disseminate in a timely manner the external regulations that have a direct impact on the functions of each area, so that the necessary measures can be taken to comply with these provisions.

In 2022, we did not identify any significant non-compliance with current legislation.

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Anti-corruption Management

[GRI 205-1] [GRI 205-2] [GRI 205-3]



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We have communicated and trained 100% of our Board members and employees on anti-corruption and anti-bribery policies and procedures. We have detected significant risks related to corruption. These risks are the following:

- Payment of bribes to public officials to get undue benefits through donations, granting of sponsorships, patronage, gifts, hospitalities, and reimbursements.
- Payment of bribes to public officials through third parties to derive undue benefits.
- Payment of bribes to public officials through the payroll to get undue benefits.
- Hiring public officials, and/or their related parties, to get undue benefits with public and/or regulatory customers.
- Firing employees to obtain undue benefits from public and/or regulatory customers.
- Modification of the payroll, establishment of bonuses or other unjustified payments or rises to employees to obtain undue benefits from public and/or regulatory customers.
- Commission, by an employee, of an act of corruption due to lack of knowledge of the policies.
- Inadequate or outdated tools for receiving reports of bribery.

In the last three years, we had 0 corruption cases.



Tax Management

[GRI 207-1] [GRI 207-2] [GRI 207-3] [GRI 207-4]

the Board of Directors reviews and approves our tax strategy on an annual basis. The General Management of each subsidiary ensures compliance with the Intercorp Group’s Tax Policy, the various associated internal policies and control procedures. In addition, each accounting area is in charge of identifying tax risks and establishing procedures and policies to mitigate them, thus aligning IFS’s commercial, corporate, ethical, and reputational policies. These areas are also responsible for the accounting recording and analysis of tax issues that may arise, whereas the financial and tax auditors review the information.

We support our decisions on the applicable tax regulations and in line with our business and corporate policies. We therefore take into consideration our stakeholders, who also have access to the Ethics Channel to manage their tax concerns.

We are committed to complying with policies related to know your customer and documentation requirements. Thus, we ensure the integrity of data that is required by laws and tax information exchange standards, from the jurisdictions in which we operate to those where our customers reside.

Basis of Our Tax Strategy

- 

Compliance with international standards of information exchange issued by international bodies whose aim is to help fight tax evasion and protect the integrity of tax systems.
- 

Compliance with tax regulations across different countries and territories in which we operate.
- 

The adoption of business and strategic decisions based on a reasonable and informed interpretation of the applicable tax regulations.
- 

Mitigation of major tax risks, ensuring that taxation reflects the business activity carried out.
- 

Collaboration with the authorities in tax matters, based on respect for the law, transparency and good faith; without prejudice to legitimate controversies that — respecting the above principles and in defense of the social interest —, may arise with said authorities due to a different interpretation of the applicable rules.

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We carry out the administration of tax matters by applying good tax practices and acting with transparency, clarity, order, and consistency. This is done with the aim of complying with our tax obligations in a responsible and efficient manner, aligned with the group's commercial, corporate, ethical and reputational policies.

Corporate Income Tax paid by our Subsidiaries

Tax jurisdiction (country)	Subsidiary	Main activities	Number of employees	Revenues from sales to third parties	Revenues from intragroup transactions with other tax jurisdictions	Profit or loss before taxes	Corporate income tax paid	Tangible assets other than cash and cash equivalents
Peru	Inteligo SAB	Brokerage firm	75	S/ 84'000,000	S/ 23'000,000	S/ 397,000	S/ 180,000	
Peru	Interfondos	Mutual Fund Administrator	70	S/ 36'000,000		S/ 8'000,000	S/ 3'000,000	
Commonwealth of The Bahamas	Inteligo Bank Ltd. (Parent Company)	Financial activities (Banking and trust products and services)	99	US\$ 59'000,000	US\$ 398,000	US\$ -35'400,000		US\$ 9'000,000
Republic of Panama	Inteligo Bank Ltd. (Panama Branch)							



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Payment of Contributions

In accordance with the provisions of the Anti-Corruption Policy of Inteligo Bank, Inteligo SAB, Inteligo Perú Holdings and Interfondos, we do not make any political contributions or donations to political parties or their related foundations, either directly or through third parties. Employees and third parties may only make political contributions in their personal capacity or when there is no risk that said contributions will be understood or perceived as donations linked to these subsidiaries or their interests.

Likewise, we prohibit the hiring of third parties for lobbying services on behalf of Inteligo Bank, Inteligo SAB, Inteligo Peru Holdings, and Interfondos to interact with public officials.

Inteligo Bank, Inteligo SAB, Inteligo Peru Holdings, and Interfondos may share their opinions through different associations to try to reach a consensus on the industry's position, as long as this action is in accordance with the principles of action set forth in the Code of Ethics and the Anti-Corruption Program.

Inteligo Bank, Inteligo SAB, and Interfondos make membership contributions to the associations to which they are affiliated. This is done in order to access training, events, studies and data of interest to the sector to which they belong, and to promote common interests of the sector such as projects or regulatory changes.

Our Trade Union Contributions ¹			
2019	2020	2021	2022
S/ 160,875	S/ 184,251	S/ 216,316	S/ 217,690

Our Contributions to Associations		
Association	2021	2022
Peruvian Association of Fund Administrators	S/ 131,065	S/ 131,300
Panama Banking Association	S/ 38,381	S/ 36,672
Peruvian Association of Stock Brokerage Firms (ASAB)	S/ 18,000	S/ 18,000

¹An exchange rate of: 3,317 in 2019, 3,624 in 2020, 3,998 in 2021 and 3,820 in 2022 was considered. Contributions made by Inteligo Bank, Inteligo SAB, and Interfondos included.

Information Security and Customer Privacy

[GRI 3-3: Seguridad de la Información]

[GRI 418-1]

In 2022, no complaints about breaches of customer privacy or data breaches, theft or loss were lodged.

In order to maintain the trust of our customers, employees and suppliers, we carry out various initiatives to reduce information security and cybersecurity risks that could affect the confidentiality, availability and integrity of the information assets associated with the services we provide.

Our initiatives in cybersecurity and personal data protection



Renewal of security equipment technology.



Continuous monitoring of the cybersecurity vulnerabilities management at the Management Committee level.



Reactivation of document labeling as part of data governance.



Cybersecurity cultural program where we train our employees through regular communications and tests to raise awareness of information security and cybersecurity.



Control of access to resources at the level of geolocation of source connections.



Appointment of a person responsible for Personal Data at corporate level in the Board of Directors of Inteligo Group Corp. as well as in the boards of directors of each subsidiary.



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In addition, we have set privacy policies at Inteligo SAB, Inteligo Bank, and Interfondos that establish the practices to be conducted to gather and treat the personal data of our customers, as well as the actions they can adopt in this regard. This is how we prevent the leakage and theft of information that violates the privacy of our customers.

It should be noted that Inteligo Bank and Inteligo SAB still rank in the top five companies of the Intercorp group with an acceptable cybersecurity approach according to the NIST methodology, which is based on standards, guidelines and best practices for organizations to improve risk management in cybersecurity. Furthermore, two of our employees are ISO 27001 Specialist certified (Information Security Specialist) and one of them has completed the Mitre Attack Fundamentals course - USACH.

 [Privacy Policy of Inteligo SAB](#)

 [Privacy Policy of Inteligo BANK](#)

 [Privacy Policy of Interfondos](#)



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Economic Performance

Economic Outcomes

We aim for our subsidiaries to be sustainable, profitable and generate value for shareholders.

Therefore, we constantly monitor each of the business variables that may have an impact on revenues, expenses and net income in order to detect deviations from the plan and take immediate action. Our main long-term financial objective is to obtain a return on equity (ROE) greater than 22% per year.

Our profitability management is evidenced by the results obtained. In recent years, significant changes in net interest income and similar income were due to lower current income from the investment portfolio. On the other hand, changes in the results of financial transactions were due to the loss of value of the investment portfolio and the total liabilities varied as a consequence of the increase in deposits and current accounts of Inteligo Bank's customers. It is worth mentioning that we did not receive financial assistance from the government.

Our Achievements in 2022



We created a technology and personalized advice-based service model through the development of digital tools and channels and analytical models that allow us to have a deep understanding of our customers.



We made digital channels available to our customers through the web page, achieving a 45% increase in the participation of transactions through this channel in the last two years.



By the end of 2022, we achieved a market share of 15.6%, 2.4 percentage points higher than that obtained in 2021.

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Economic Value Generated and Distributed (millions of S/)

Item	2020	2021	2022
Direct economic value generated (DEVG)			
Total income	383.01	443.34	14.04
Net interest and similar income	112.49	110.33	95.20
Service fee income	163.97	196.96	163.32
Results from financial transactions	106.56	136.05	-244.48
Economic value distributed (EVD)			
Total expenses	225.82	281.97	333.28
Operating costs	37.90	41.53	45.13
Salaries and benefits of employees	75.05	84.09	84.00
Payments to capital providers	104.85	147.52	201.34
Payments to Government	8.00	8.81	2.79
Community investments	0.02	0.02	0.01
Retained economic value before investments (DEVG - EVD)	157.19	161.38	-319.24
Total Liabilities	3,233.69	4,427.45	4,208.37
Total Equity	1,074.93	1,295.09	894.23



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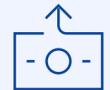
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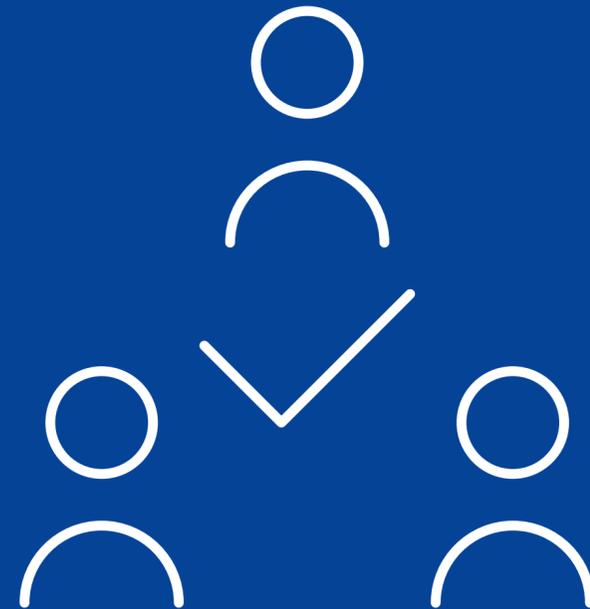


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Sustainability Report 2022

Talent Inclusion

Our Culture

[GRI 3-3: Cultura y talento]

We align our business strategy with our employees' welfare, ensuring a culture of respect and non discrimination.

Through our talent management, we seek to have diverse positive impacts on our employees. For example, with our hybrid and flexible work model we contribute to the work-life balance of our employees, while our training program increases and strengthens their skills and knowledge. Through our Occupational Health and Safety Committee (OHS) we guarantee optimal conditions for each employee to be comfortable and physically safe and, by means of the InBalance Program, our employees' living conditions and quality of life, as well as those of their families are enhanced. In addition, our Diversity, Equity and Inclusion Policy fosters a harmonious, inclusive and non-discriminatory work environment.

Principles Governing our Organizational Culture



We are flexible and have an experimental mindset, as we always pursue to provide our customers with the best products and services.



We adapt, change and act swiftly, rapidly and in an orderly manner.



We collaborate, value our differences and learn from each other. More than a team, we are a family.



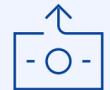
We respect rules, protocols and procedures, always seeking to improve in what we do.



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Work Environment

To measure the satisfaction of our employees in 2022 we made use of the Great Place to Work methodology and survey. This measurement is performed twice a year and reaches 100% of employees through our own survey and the formal Great Place to Work survey. Based on the results, we formulate work plans that are constantly monitored by the Human Management and Development area and the leaders involved.

It is worth mentioning that in 2020, due to the COVID-19 pandemic, we decided not to apply the GPTW survey and we conducted a special measurement to get to know the situation of our employees in this public health emergency.

In 2022, we achieved a **result of 93% in Peru and 96% in Panama**. For more details, please see Exhibit 2 Employee Engagement.

Employee Engagement Survey Results

Year	Engaged employees	
	Peru	Panama
2021	93%	95%
2022	93%	96%

Recognition of our human talent management in 2022

#3 Best place to work in Peru

- Inteligo SAB, IPH, and Interfondos
- 93% satisfaction
- Category: from 251 to 1000 employees

#1 Best place to work in Central America

- Inteligo Bank
- 96% satisfaction
- Category: from 20 to 100 employees

Benefits

[GRI 401-2] [GRI 401-3] [GRI 404-2]

Through our InBalance Program, we offer exclusive benefits — both those required by law and other additional benefits — to our employees according to their needs.

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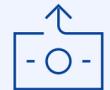
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Health

- Health Care Provider Entity insurance and health insurance
- Health Care Provider Entity insurance for children and couples
- Health Care Provider Entity insurance for parents
- Trainee insurance
- Supplementary insurance for hazardous work
- Occupational physician
- Discount at Inkafarma and Mifarma (Intercorp Club)



Welfare

- Physical welfare
- Psychological welfare
- Emotional welfare
- Recreational and integration events
- Welfare discounts (Intercorp Club)



Education

- InTraining Program: each area has a budget allocated for training and each employee can request the organization to bear the cost of this, giving them the possibility of managing their own learning and development.
- Training
- Discounts on education (Intercorp Club)



Finance

- Inteligo SAB: Intercorp Club members can access a special commission on their operations.
- *Cuenta Sueldo Interbank* (Interbank Salary Account)



Family

- Breastfeeding time
- Maternity leave
- Paternity leave
- Adoption leave
- Bereavement leave
- Family care leave
- Marriage leave
- Educational bonus



Flexible time

- Birthdays
- Birthdays of minor children
- Early Friday
- Flexible work day
- Vacations



Additional

- Intercorp Club: a program of benefits in financial products, education, entertainment and experiences, health and welfare and shopping for Intercorp Group employees.
- GOIntegro: as part of our internal social network, we have a catalog of discounts in 12 categories with access to 19 countries, activating benefits according to geolocation.

- Preferential compensation for time of services (Interbank)
- Personal and mortgage loans
- Financial discounts (Club Intercorp)

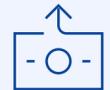
It is worth mentioning that that life insurance, medical care, disability and invalidity coverage, retirement provision and parental leave apply to all our full-time collaborators, but not to part-time employees. In addition, we have a **100% return-to-work rate for collaborators who take parental leave.**



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Return to work after parental leave for our employees

Item	2020		2021		2022	
	Men	Women	Men	Women	Men	Women
# of employees who have received parental leave	6	6	7	4	8	8
# of employees who have taken parental leave	6	6	7	4	8	8
# of employees who returned to work after taking parental leave	6	6	7	4	8	8
# of employees who returned to work after parental leave and who remained employees 12 months later	6	6	6	4	8	8
Return to work rate	100%	100%	100%	100%	100%	100%
Retention rate	100%	100%	86%	100%	100%	100%

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Talent Development

[GRI 404-1]

[GRI 404-3]

In 2022 we provided, on average, 24 hours of training per employee with an investment of S/ 741 per each person.

Average hours of training provided to our employees, by labor category and sex

Labor category	Sex	2020	2021	2022
Level 2 - Vice-Presidents	Male	17.20	39.50	18.75
	Female	Not applicable ²	4.75	4.50
Level 3 - Managers and assistant managers	Male	26.60	34.35	29.76
	Female	47.70	41.79	49.73
Level 4 - Heads and supervisors	Male	35.55	52.00	29.75
	Female	34.57	28.22	50.94
Level 5 - Employees	Male	31.32	23.81	23.76
	Female	31.87	21.15	18.29
Total		32.43	25.58	24.39

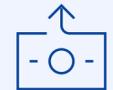
² No female vice-presidents were appointed in 2020.



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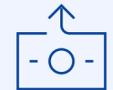
A number of courses on various topics such as Power BI, balanced nutrition, health and safety, risk prevention, diversity and storytelling, among others, are offered. Furthermore, we conducted an annual performance evaluation to assess how our employees' skills have been improved.



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Collaborators who received a performance evaluation, by labor category and sex (%)

Labor Category	Sex	2020	2021	2022
Level 2 - Vice-Presidents	Male	80.00	100.00	100.00
	Female	Not applicable ³	100.00	100.00
Level 3 - Managers and assistant managers	Male	100.00	96.15	92.59
	Female	95.45	100.00	100.00
Level 4 - Heads and supervisors	Male	100.00	100.00	100.00
	Female	92.86	93.75	100.00
Level 5 - Employees	Male	88.54	88.78	97.98
	Female	92.81	91.10	94.63
Total		92.28	91.88	96.58

³ No female vice-presidents were appointed in 2020.

Our Talent Composition

[GRI 2-7]

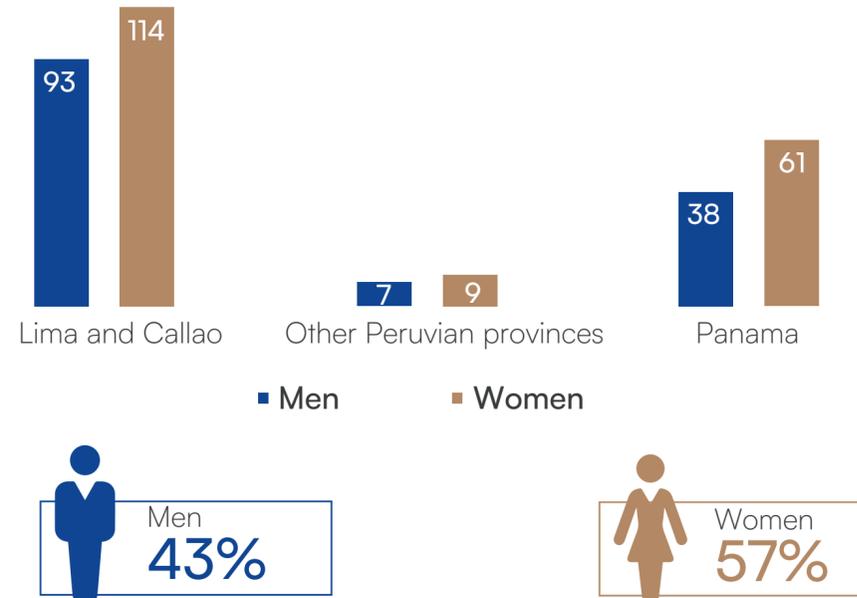
[GRI 2-8]

[GRI 401-1]

[GRI 402-1]

In 2022, we had 322 full-time, permanent employees. No outsourced personnel hired.

Composition of our Team of Employees, by Region and Sex



In 2022, 58 new talents joined the team and we had 35 dismissals. The notice period for significant operational changes varies depending on the impact it may have on each team involved. Our regular process always

involves the teams that will be affected, so they are informed in advance of the change to be made. In the case of externally mediated changes, we try to give as much advance notice as possible, as information is received or discussed with the corresponding areas.



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New hires and employee turnover rates, by region and sex (%)

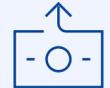
Region and sex	New hire rate			Turnover rate		
	2020	2021	2022	2020	2021	2022
Lima and Callao	84.62	68.18	55.17	100.00	100.00	100.00
Women	30.77	30.30	36.21	50.00	50.00	52.94
Men	53.85	37.88	18.97	50.00	50.00	47.06
Peruvian provinces	0.00	1.52	1.72	0.00	0.00	0.00
Women	0.00	0.00	1.72	0.00	0.00	0.00
Men	0.00	1.52	0.00	0.00	0.00	0.00
Panama	15.38	30.30	43.10	0.00	0.00	0.00
Women	12.82	16.67	20.69	0.00	0.00	0.00
Men	2.56	13.64	22.41	0.00	0.00	0.00



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New hires and employee turnover rates, by age (%)

Age group	New hire rate			Turnover rate		
	2020	2021	2022	2020	2021	2022
Under 30 years old	38.46	60.61	44.83	44.44	37.50	17.14
Between 30 and 50 years	61.54	37.88	46.55	50.00	59.38	57.14
Over 50 years old	0.00	1.52	8.62	5.56	3.13	25.71

Human Rights, Diversity, and Inclusion

[GRI 2-20] [GRI 2-30] [GRI 406-1] [GRI 405-1] [GRI 405-2]

We promote a culture of equity, diversity, and inclusion. We strive to become an organization where respect, tolerance and empathy prevail, generating innovation from the diversity of our teams in a fair work environment. Our goal is to strengthen an organizational culture that advocates for equity and eradicates discrimination at all levels, guided by the United Nations Sustainable Development Goals (SDGs).

SDGs guiding our organizational culture



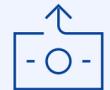
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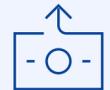
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Our Human Rights, Diversity, and Inclusion Initiatives



Creation of the [Diversity, Equity and Inclusion Policy](#).



Training for leaders on diversity, unconscious bias and privileges.



Establishment of the Diversity, Equity and Inclusion Committee.



Reinforcement of the Protocol Against Sexual Harassment and Harassment in the Workplace.



Design of the Diversity, Equity and Inclusion Work Plan.



Benefit of 4 days for paternity, in addition to the 10 days granted by law.



Women's Circle for Moms of the Champs: Corporate Social Responsibility (CSR) program that empowers women.



Benefit of 30 additional days for maternity, provided that less than 20 days of vacation at the beginning of the leave are left.

It is worth mentioning that we conduct an annual survey on diversity, equity and inclusion throughout the organization, in order to gather relevant information on these matters, so that we can take actions that will allow us to continue advancing towards a more diverse, tolerant and fairer organization.

Similarly, our commitment to diversity is reflected in the sex and age distribution of our Board of Directors, as well as that of our entire team of employees. In addition, we have identified minority groups to which some of our employees belong.

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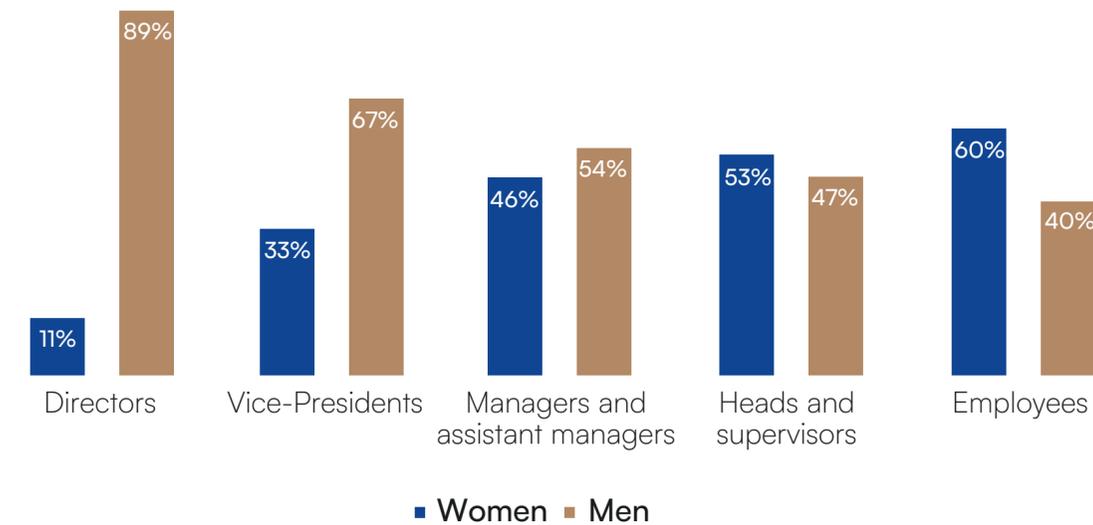
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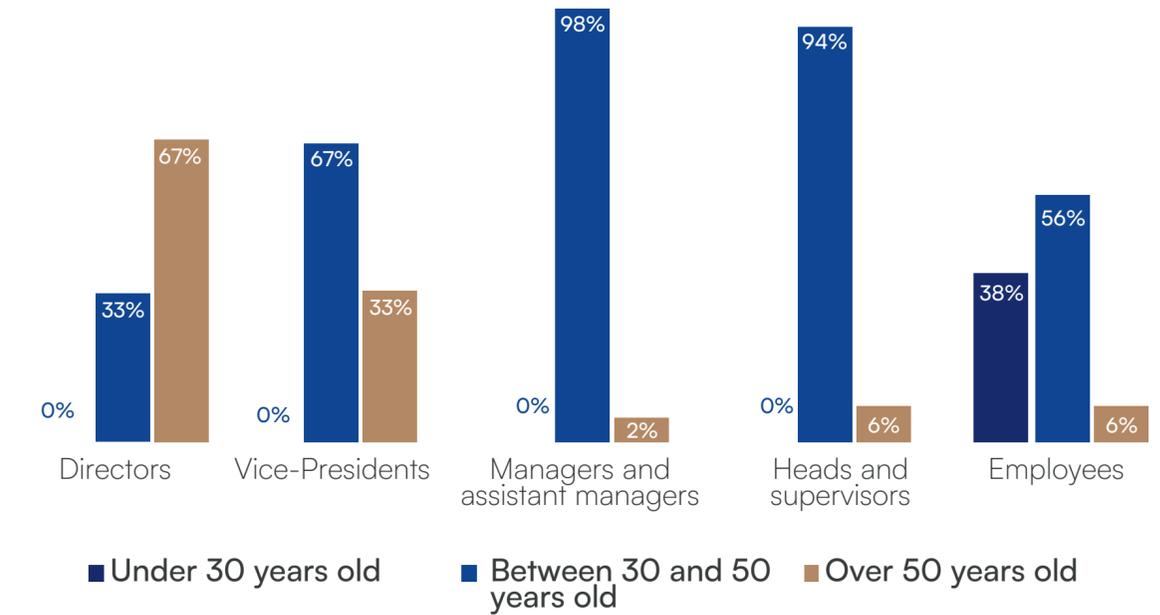
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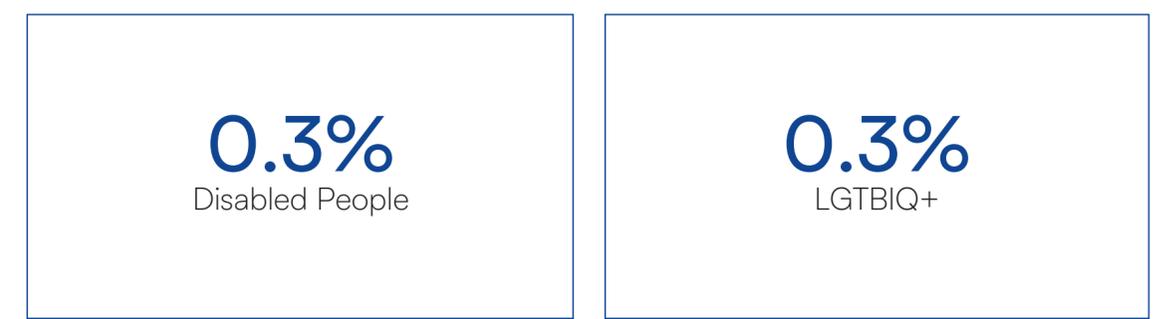
Composition of our Team of Employees, according to Labor Category and Sex



Composition of our team of employees, according to labor category and age



Employees belonging to minority groups



In turn, in order to implement clear procedures for establishing compensation in our Peruvian subsidiaries, the consulting firm Korn Ferry conducted a job analysis and valuation, as well as an internal and external equity analysis, while the consulting firm Segura formulated the salary structure and salary band

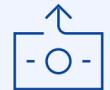
strategy. In Panama, we worked with the Mercer survey to ensure that the salaries we offer are consistent with market levels. In addition, the gaps in our salary structure were reviewed in order to establish remuneration schemes that promote equal opportunities and salaries between men and women.



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Gender Ratio in Salaries

Region	Labor category	Salary ratio
Lima	Level 2 - Vice-Presidents	1.00
	Level 3 - Managers and assistant managers	0.88
	Level 4 - Heads and supervisors	0.85
	Level 5 - Employees	0.96
Other provinces of Peru	Level 5 - Employees	1.25
Panama (Inteligo Bank)	Level 3 - Managers and assistant managers	1.07
	Level 5 - Employees	1.19



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We show our commitment to universally recognized fundamental human rights by supporting and respecting their protection. We also ensure that we are not complicit in their violation. Our labor practices include:

- 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.
- Advocate for the abolition of discrimination practices in employment based on sex, race, age, religion, origin, disability, marital status, sexual orientation or social condition; and promote equity to serve vulnerable groups (women, LGTBQ+ community, seniors, among others).

While we recognize the freedom of association and the right to collective bargaining, no collective bargaining agreements were signed in 2022. In addition, we are proud to claim that no cases of discrimination of any kind were reported in our activities.



[Human Rights Policy of Interfondos](#)



[Human Rights Policy of IPH](#)



[Human Rights Policy of Inteligo Bank](#)



[Human Rights Policy of Inteligo SAB](#)



Occupational Health and Safety

[GRI 403-1] [GRI 403-8]

We adopted the necessary measures to protect the health and safety of all our employees and external personnel who perform activities in our facilities. We prevent the occurrence of accidents, occupational diseases and incidents related to work or that may cause environmental impact through the promotion of a culture of prevention and our employees' engagement.

Thus, our Occupational Health and Safety Management System is based on Law No. 29783, the Peruvian Occupational Health and Safety Law, and on the 1972 Labor Code and the 2011 General Regulations on Occupational Risk Prevention and Occupational Health and Safety in Panama. In this way, our management system covers 100% of the employees of Inteligo Bank and its subsidiaries in Peru. In addition, we constantly adapt to make improvements for the well-being of our employees and risk mitigation.

Hazard Identification

[GRI 403-2] [GRI 403-7]

As part of our Internal Labor Regulatory Policy, we ensure that our workspaces are safe for our employees. In order to identify occupational hazards, the occupational physician conducts a review and provides support to the safety area through the Hazard Identification and Risk

Assessment and Control (HIRAC) process, in addition to interviewing our employees to identify hazards and risks to their health.

Any incident or situation of occupational hazard is reported to the safety supervisor, who interviews the employee or area notifying the event. In case of an incident, we will proceed to assess it to determine if it is a hazard, and then determine if it is an unsafe action or condition. In case of a hazard, we will evaluate and decide actions to minimize or eliminate it. In addition, we will provide guidelines to be followed by the employee or the area in an attempt to counteract the risk or hazard, and we will follow up and control the activities to achieve continuous improvement and minimize or eliminate the hazard. Finally, we will register the identified hazard to evaluate its existence in other areas.

Participation of our employees in the Occupational Health and Safety Management System

[GRI 403-4]

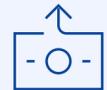
Our employees receive graphic material with relevant information on health and safety through the GOintegro platform, to which they all have access. In addition, they vote for their representatives in the Occupational Health and Safety Committee, which holds a meeting every month to express their opinion on actions in this area and to propose and approve measures to be implemented in favor of our employees.



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Occupational Health and Safety Training

[GRI 403-5]

We have implemented an Occupational Safety and Health (OSH) training program for our employees of Inteligo SAB, Inteligo Peru Holdings, and Interfondos. Through this program we showcase an easy-to-understand informative and educational content on OSH, so that our employees can use it at work and in their daily lives. All our OSH courses are mandatory and each one lasts one hour, reaching a total of six mandatory hours per year.

At the end of each course our employees must pass a short questionnaire to obtain the respective certification. In addition, we have a dashboard to monitor different performance indicators such as the number of hours taken, the number of employees trained and which subsidiary they belong to.

Hours of Occupational Safety and Health Training

2020	2021	2022
456	529	338

Our Occupational Safety and Health Activities in 2022

- Musculoskeletal disorders training
- Training: What to do in an earthquake?
- Conversation: "Taking care of ourselves is in our hands"
- First aid training
- Regulatory course: "Fire Prevention - Handling of Fire Extinguishers"
- Reading food labels



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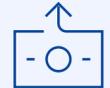
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Health Promotion

[GRI 403-3] [GRI 403-6]

We take several steps to identify, minimize, and eliminate risks.

We encourage and facilitate access to medical services since 100% of our employees have medical insurance, Health Care Provider (EPS) insurance, or EsSalud insurance as they wish. In addition, they have an occupational physician at their disposal. It should be noted that only the occupational physician has access to medical records and results of occupational medical examinations. On the other hand, the talent coordinator, Human Development Management (HDM) assistant and HDM manager have access to sick leave reports and occupational competence reports.

Safety and Health Indicators⁴

[GRI 403-9] [GRI 403-10]

We monitor indicators and are constantly looking for improvements of our Occupational Safety and Health and Environmental Management System.

Steps taken to deal with risks

Identify

- Performance of occupational medical examinations
- Occupational monitoring
- Inspections
- Performance of Safety Perception Index (SPI) and Hazard Identification and Risk Assessment and Control (HIRAC)

Minimize

- Preventive trainings
- Dissemination of newsletters
- Review of occupational monitoring
- Conducting occupational medical surveillance

Eliminate

- Occupational medical surveillance follow-up
- Inspections
- Follow-up of action plan of occupational hygiene monitoring results

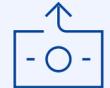
⁴ Inteligo Bank is excluded from these indicators because it does not have an OSH policy.



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Occupational Injury Indicators

Indicator		2020	2021	2022
Death rate resulting from an injury due to occupational accident	Employees	0.00	0.00	0.00
	Contractors	0.00	0.00	0.00
Injury rate due to occupational accidents with major consequences (excluding deaths)	Employees	0.00	0.00	0.00
	Contractors	0.00	0.00	0.00
Injury rate due to recordable occupational accident	Employees	0.00	0.00	0.00
	Contractors	0.00	0.00	0.00

Occupational Illness and Disease Indicators

Indicator		2020	2021	2022
Number of deaths resulting from an occupational disease or occupational illness	Employees	0	0	0
	Contractors	0	0	0
Number of recordable cases of occupational diseases and illnesses	Employees	0	0	0
	Contractors	0	0	0

Absenteeism Rate

Year		2020	2021	2022
Employees	total % of days scheduled	42.35	80.68	60.69
Data coverage	% of employees	67.55	68.53	69.16

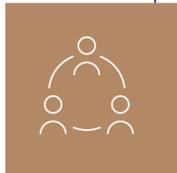
Commitment to Social Development

Social Welfare

We aim to contribute to sustainable development, generating initiatives that have a positive impact on our employees, the society and the environment towards a better future.

Our Social Management Guidelines

- 

Contribute to the integration and social inclusion of vulnerable segments in order to improve the population's quality of life.
- 

Address social issues by providing sustainable solutions to the most vulnerable populations and sectors.
- 

Generate environmental awareness and responsibility in our employees, as well as transforming ourselves into an organization focused on sustainability.

Peru Champs

We contribute to Peru Champs, a non-profit organization that seeks to reduce the educational inequality gap in Peru. To achieve this, the NGO identifies underprivileged schoolchildren talented in academics, arts or sports, and provides them with scholarships to a world-class education imparted at Innova Schools.



In 2022, we contributed to the education of Peruvians through the sponsorship of schoolchildren, thus helping achieve the SDGs.

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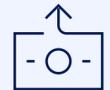
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Sustainable Finances

[GRI 3-3: Finanzas sostenibles]

The capital market helps in the economic growth and favorable conditions for a better redistribution of wealth. Therefore, it is important that its members are skilled and assume the responsibility to have a positive impact on society through the adoption of environmental, social and corporate governance (ESG) criteria in their decision making.

Therefore, we are aware of this importance and are confident of the positive impact that the adoption of ESG criteria generates in the short and long term on the risk-adjusted return on the assets of the issuers that take them into account. In 2022, **we approved Inteligo Group's Responsible Investment Policy**, in which we define our investment philosophy, strategies, governance, execution and monitoring. Said Policy incorporates ESG criteria as a complement to our internal processes and in the selection of products and services we offer.

Through investments in sustainable assets, our customers also benefit from receiving financial education on decision-making criteria for the allocation of their surpluses. In contrast, if they were to invest in assets without sustainability criteria, there would be a potential negative impact on their investment portfolios associated with non-compliance with appropriate governance standards and socio-environmental aspects by the issuing and/or managing companies.

We apply different strategies that reflect ESG factors, depending on the services offered by our subsidiaries and their investment philosophy. These strategies will assess and/or promote sustainability criteria of the issuers and investment vehicles selected for our customers' portfolios.



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Our Strategies for Evaluating and Promoting ESG Criteria

Subsidiary	ESG Integration	Exclusions	Active ownership
 	<ul style="list-style-type: none"> ● Evaluation of hedged issuers. ● Evaluation of third-party funds. 	<ul style="list-style-type: none"> ● Issuers or exposure to excluded activities, in the coverage universe. 	<ul style="list-style-type: none"> ● Periodic surveys to issuers (hedged and own funds). ● Proxy voting.
	<ul style="list-style-type: none"> ● Evaluation of issuers included in own funds. 	<ul style="list-style-type: none"> ● Issuers or exposure linked to excluded activities, in own funds. 	

Eco-efficiency

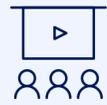
In recent years we have been promoting various initiatives to reduce our impact on the environment.

Energy and Emissions

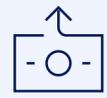
We employ new technologies in an attempt to be more efficient and reduce our energy consumption and greenhouse gas emissions. We have identified strategies and metrics according to the SBTi methodology to achieve net zero by 2050 in our scope 1 and 2 emissions. Thanks to this, Inteligo SAB, Inteligo Peru Holdings and Interfondos were awarded the Star 1 diploma from the Ministry of the Environment (MINAM) corresponding to 2021 emissions.

Our Actions to Reduce Energy Consumption

-  We migrated to LED lighting.
-  We used printing equipment with automatic shutdown and activation.
-  We raise awareness among our employees in charge of infrastructure management.

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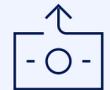
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Total Energy Consumption

	2021	2022
Total energy consumption (Gigajoules)	1,618.56	1,975.32
Energy consumption (MWh)	449.6	548.7

Fuel Consumption (gallons)

	2021	2022
Diesel fuel for generator sets at headquarters	80	30
Gasoline for senior management vehicles	5.96	25.6

Emissions (tCO₂eq)

	2021	2022
Scope 1 emissions	2.12	1.19
Scope 2 emissions	76.57	83.85
Scope 3 emissions	53.18	242.65

Waste Management

We aim to reduce the volume of solid waste generated as much as possible, promoting a triple-impact recycling culture that is not only applied in our facilities but also becomes a part of the sustainable habits

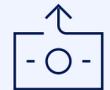
of our employees. In addition, we aim to recover as much as possible the recyclable material generated by our employees so that it can be used as raw material for new products with a circular economy approach.



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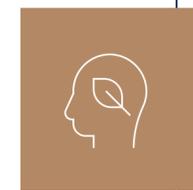


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Key Metrics of our Waste Management



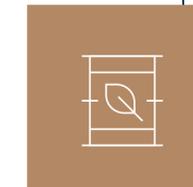
Generation per capita (GPC).

- It is the production of waste generated within our facilities on a daily basis per person. In Inteligo Group, our GPC was equal to 0.257 kg/person/day and the highest was 0.382 kg/person/day.



The main solid waste that we generate and can be recycled.

- In our Peruvian subsidiaries, solid waste included white bond paper, cardboard, transparent plastic bottles. Together they represented 45.8% of the overall physical composition.
- At Inteligo Bank's headquarters in Panama, solid waste included cardboard, paper, metal, tetrapack and plastic.



The main usable solid waste we generate.

- In our subsidiaries in Peru, paper and cardboard accounted for 49.9%, followed by recyclable plastics with 32.3%.
- At Inteligo Bank's headquarters in Panama, 20.45 kg of cardboard, 12.27 kg of paper and 2.27 kg of metals, among others, were recycled.



The overall average density generated.

- In our Peruvian subsidiaries, it reached 14.9 kg/m³.

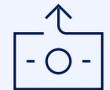
Our Waste Management Actions in 2022



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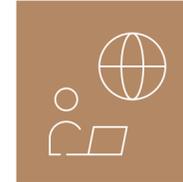
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242 kg of usable material recovered.



Digital initiatives to minimize the use of paper implemented.



100% of our employees trained on source segregation.



Electronic or digital invoices only received.



Actions to reduce the volume of single-use materials implemented.



Letterhead digitalized to avoid printing letters.



A workshop conducted on change agents for the circular economy (for the subsidiaries teams in Peru).

In our subsidiaries in Peru —Inteligo SAB, Inteligo Peru Holdings and Interfondos— we manage recycling through the Circulapp platform, which is designed to collect recyclable material on a weekly basis for reinsertion under a circular economy approach. In this way, we assist in the insertion of recyclers into the formal sector. This platform helps follow up and track the recovered material until its final disposal. To this end, we undertake the following actions:

- Schedule the collection of recyclable material.
- Containers for the disposal of the material and subsequent removal.
- Coordinate the weekly collection of recyclable material.
- Monitor the environmental impact generated and kg recycled through the platform.

- Monthly reporting consolidating the collection done.

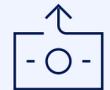
In addition, Inteligo Bank is committed to the preservation and care of the environment through waste management implemented in 2022 with the support of Leafsinc.



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Paper used (tons)

Type	2021	2022
A4 Paper	0.0445	0.0452

Resource savings from waste recycling

Type	2022
Tons of CO ₂	CO2 412.29
kWh of energy	1,351.00
Liters of water	7,134.00
Trees	3.00

Water resources

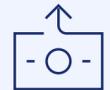
In order to reduce our water consumption, prior to the hybrid return of our employees and customer service, in the last quarter of 2020, several changes were made to the faucet system, such as the implementation of sensor systems. In 2021, our total consumption of water from the municipal network reached 1,394.8 m³. In 2022, our total consumption was reduced to 1,049.7 m³.



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Sustainability Report 2022

2022 Sustainability Report

[GRI 2-1] [GRI 2-2] [GRI 2-3] [GRI 2-4] [GRI 2-5]

This Sustainability Report contains information from January 1, 2022 to December 31, 2022 and is published annually. It describes the economic, social and environmental management performance of Inteligo Group Corp. and has been prepared in accordance with the Global Reporting Index (GRI) standards. It has not been verified by an external auditor nor has it been necessary to update information, as it is our first sustainability report.

The scope of the report and our financial statements include all of our subsidiaries:

- Inteligo Bank Ltd.
- Inteligo S.A.B. S.A.
- Inteligo Perú Holdings S.A.C.
- Interfondos S.A. SAF
- Inteligo USA Inc.

For comments, opinions or questions about this report, please contact us by e-mail:

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Calles 50 y 74 San Francisco Edificio P.H. 909, Piso 16, Panama City - Republic of Panama.
June 8, 2023



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Our Stakeholders

[GRI 2-25]

[GRI 2-26]

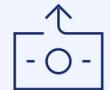
[GRI 2-29]



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We rely on ethical channels that are available to all our stakeholders on our websites, as well as on the organization’s internal social network. These are constantly disseminated during training sessions for our employees and suppliers. In addition, we share communications and newsletters promoting their use.

These channels are managed by KPMG to ensure the anonymity of the reports received. In accordance with the provisions of the codes of ethics, we have a Zero Retaliation Policy, which promotes good faith reporting of unethical conduct through the channels of each subsidiary, without generating retaliation against those who report violations to their respective codes. To ensure the objectivity, integrity and confidentiality of the reports, we have implemented appropriate mechanisms that guarantee the independence of the investigations and the management of the cases that are reported.

Once a complaint is received, KPMG anonymously submits it to the Compliance area so that it can be dealt with in accordance with the provisions of the Whistleblower Manual, which includes the investigators and decision-makers, as well as the role of the Ethics Committee. If the complaint is accepted, the corresponding disciplinary measures will be

applied. Otherwise, the compliance officer will proceed to close the case. It should be mentioned that no complaints have been received in 2022.

Our Whistleblowing Channels



<https://canaleticointeligo.lineaseticas.com/>
<https://canaleticointerfondos.lineaseticas.com/>



canaleticointeligo@kpmg.com.ar



- 0800-0-0942 (Perú)
- 0080-0052-0569 (Panamá)
- 1866-835-6085 (Estados Unidos)



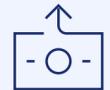
KPMG offices in Peru: avenida Javier Prado Este N.º 444 - San Isidro — Lima



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Relation and communication spaces available

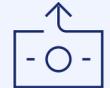
Stakeholder	Definition	Scope	Spaces and frequency of communication
Shareholders	A shareholder is an individual or legal entity or autonomous holder of the corporation shares. Liability of shareholders is limited to its contribution to the capital stock of the corporation.	Intercorp Financial Services Inc., a holding company organized in Panama, is the owner of 100% of the shares issued by Inteligo Group Corp.	<ul style="list-style-type: none"> • Financial Statements • Annual Shareholders' Meeting • Communications via telephone and e-mail. • Ethics Channel
Board of Directors	It is the governing body elected by the General Shareholders' Meeting. It is composed of leading professionals in the academic and labor fields.	It is responsible for the administration and management of the company's business.	<ul style="list-style-type: none"> • Quarterly Board of Directors meetings • Board of Directors' Committees (on a regular basis) • Financial Statements • Compliance trainings (minimum annually) • Communications via telephone, video calls and email. • Ethics Channel



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Stakeholder	Definition	Scope	Spaces and frequency of communication
Management Committee	Managers or vice-presidents of the various subsidiaries reporting to the deputy CEO of Inteligo Group.	The members of the Management Committee are responsible for executing and enforcing the resolutions of the General Shareholders' Meeting and the Board of Directors.	<ul style="list-style-type: none"> Weekly meetings Compliance trainings (on a regular basis). Ethical Channel
Employees	All persons hired by the subsidiaries of Inteligo Group (Inteligo Bank Ltd., Inteligo SAB S.A., Inteligo Peru Holdings S.A.C., Interfondos S.A. SAF, and Inteligo USA, Inc.) to perform a specific function and for which they receive a monthly salary as well as other additional benefits.	The employees of Inteligo Group subsidiaries are the most valuable asset of the organization. All employees, irrespective of their position, 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.	<ul style="list-style-type: none"> Performance Evaluation Work environment study Compliance and regulatory trainings (on a regular basis) Weekly, biweekly or monthly meetings with their chiefs, managers, or vice-presidents. Executive committees (on a regular basis) Ethics Channel
Customers	Individuals or legal entities with which commercial relationships are established or maintained for the provision of any service or the supply of any financial product of our various subsidiaries.	The customers of Inteligo Group's subsidiaries are private banking customers (Inteligo Bank), retail customers, institutional customers and legal entities (Interfondos and Inteligo SAB).	<ul style="list-style-type: none"> Complaint books Satisfaction surveys, interviews and focus groups. Weekly reports Investment forums or events. Meetings via executives Social networks Ethical Channel



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Stakeholder	Definition	Scope	Spaces and frequency of communication
Suppliers	Individuals or legal entities that supply goods and/or services to Inteligo Group's subsidiaries. They are an important part of the process followed by the subsidiaries in order to provide quality products and services.	Strategic and non-strategic suppliers.	<ul style="list-style-type: none"> ● Directly with the Administration area. ● Due diligence process and (on a regular basis) updating. ● Ethical Channel ● Compliance training (on an annual basis)
Authorities and regulatory body	<p>Inteligo Group subsidiaries are regulated by the following entities.</p> <p>Inteligo Bank:</p> <ul style="list-style-type: none"> ● Central Bank of The Bahamas ● Securities Commission of The Bahamas ● Superintendency of Banks of Panama ● Superintendency of Banking, Insurance, and Private Pension Fund ● Administrators of Peru. Superintendency of the Securities Market of the Republic of Panama <p>Inteligo SAB and Interfondos:</p> <ul style="list-style-type: none"> ● Superintendency of Securities Market of Peru. 	These regulators supervise the operations of the aforementioned subsidiaries of Inteligo Group within the scope of their respective competencies.	<ul style="list-style-type: none"> ● Audit visits ● Material Facts ● Relevant Facts ● Periodic reporting and submission of information. ● Answering information queries. ● Comments on draft regulations Ethical Channel

Materiality Analysis

[GRI 3-1] [GRI 3-2]



Materiality is an enriching element of the Company’s internal strategy and of its 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 topics, a GRI Standard-based methodology was followed, complemented with experience and other inputs such as:

- The Integrated Reporting framework and its Materiality document 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:

- First definitions.

- Use of different frames of reference.
- Identifying material topics.
- Identification of stakeholders.

In this way, we interviewed our CEO, our directors, investors, a supplier, a union opinion leader, an authority and a customer. Besides, workshops were held with the Management Committee, Inteligo SAB Customers, Interfondos Customers (business clients) and employees. Surveys were also conducted with customers (Interfondos - Inteligo SAB), suppliers and opinion leaders.

These dialogues served to prioritize the initial topics. This prioritization was validated with the Sustainability Team and the Management Committee. As a result, our materiality matrix and material topics were obtained. It is worth mentioning that the potential and actual impacts, both positive and negative, of our material topics, the measures adopted to manage them and their effectiveness, have been disclosed throughout this document.

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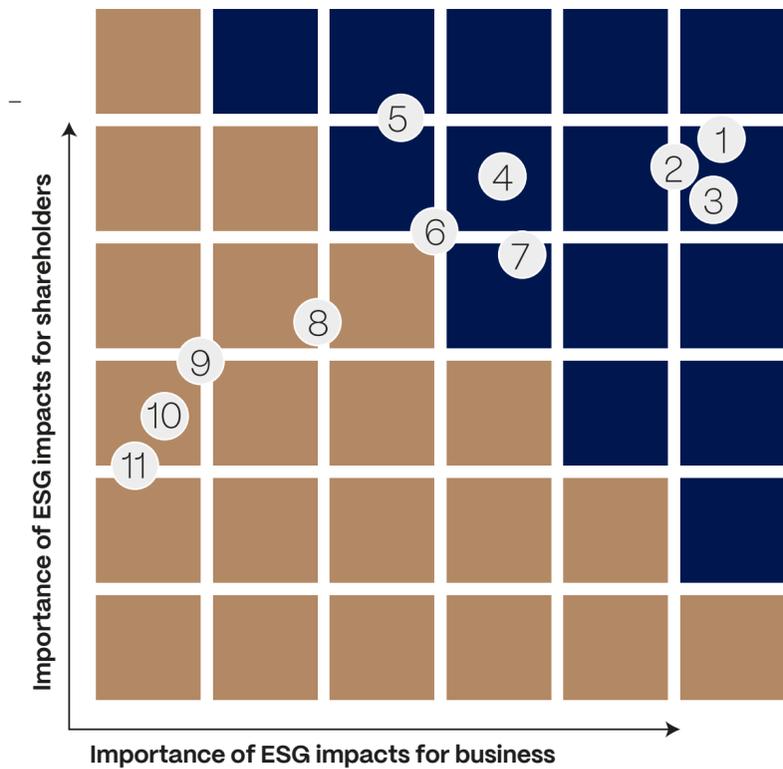
Matriz de temas materiales

Material topics

- 1** Information security
- 2** Innovation and technology
- 3** Corporate governance – compliance and ethics
- 4** Sustainable finance
- 5** Risk management
- 6** Customer welfare
- 7** Culture and talent

Efficient management issues

- 8** Operational eco-efficiency
- 9** Climate strategy
- 10** Social welfare
- 11** Human rights



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GRI Table of Contents

Declaration of Use

Preparation

Inteligo Group has prepared the report according to the GRI Standards for the period comprising between January 1, 2022 and December 31, 2022.

GRI 1 used

GRI 1: Fundamentals 2021

General Content

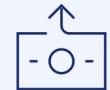
GRI Standard	Content	Location	Related ODS	Omission		
				Omitted Requirement	Reason	Explanation
GRI 2: 2021 General Contents	2-1: Organizational Details		-	-	-	-
	2-2: Entities included in sustainability reporting		-	-	-	-
	2-3: Reporting period, frequency and contact point		-	-	-	-
	2-4: Information update		-	-	-	-
	2-5: External verification		-	-	-	-
	2-6: Activities, value chain and other business relations		-	-	-	-



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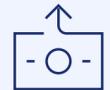
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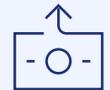
GRI Standard	Content	Location	Related ODS	Omission		
				Omitted Requirement	Reason	Explanation
GRI 2: 2021 General Contents	2-7: Employees		8, 10	-	-	-
	2-8: Non-employees		8	-	-	-
	2-9: Governance Structure and Composition		5, 16	-	-	-
	2-10: Designation and selection of the supreme governance body		5, 16	-	-	-
	2-11: President of the supreme governance body		16	-	-	-
	2-12: Role of the supreme governance body in the supervision of the impact management		16	-	-	-
	2-13: Delegation of responsibility for impact management		-	-	-	-
	2-14: Role of the supreme governance body in sustainability reporting		-	-	-	-
	2-15: Conflicts of interest					
	2-16: Communication of critical concerns		16	-	-	-
	2-17: Collective knowledge of the supreme governance body		-	-	-	-
	2-18: Evaluation of the supreme governance body's performance		-	-	-	-
	2-19: Policies of remuneration		-	-	-	-
	2-19: Políticas de remuneración		-	2-19	Confidential Information	Private information on personnel compensation



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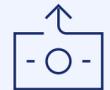
GRI Standard	Content	Location	Related ODS	Omission		
				Omitted Requirement	Reason	Explanation
GRI 2: 2021 General Contents	2-20: Process for determining remuneration		-	-	-	-
	2-21: Total Annual remuneration Ratio		-	2-21	Confidential Information	Private information on the personnel remuneration
	2-22: Sustainable development strategy statement		-	-	-	-
	2-23: Commitments and Policies		16	-	-	-
	2-24: Incorporation of Commitments and Policies		-	-	-	-
	2-25: Processes for remediating negative impacts		-	-	-	-
	2-26: Mechanisms for seeking advice and raising concerns		16			
	2-27: Compliance with legislation and regulations		-	-	-	-
	2-28: Membership to Associations		-	-	-	-
	2-29: Approach to Stakeholder Engagement		-	-	-	-
	2-30: Collective Bargaining Agreements		8	-	-	-



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GRI Standard	Content	Location	Related ODS	Omission		
				Omitted Requirement	Reason	Explanation
GRI 3: Material Topics 2021	3-1: Process for determining the material topics		-	-	-	-
	3-2: List of material topics		-	-	-	-
Information Security						
GRI 3: Material Topics 2021	3-3: Management of material topics		-	-	-	-
GRI 418: Customer Privacy 2016	418-1: Substantiated complaints regarding breaches of customer privacy and loss of customer data		16	-	-	-
Innovation and Technology						
GRI 3: Material Topics 2021	3-3: Management of Material topics		-	-	-	-
This material topic does not have a related GRI Standard.	Own indicator: Innovation and technology		-	-	-	-
Corporate governance - Compliance and Ethics						
GRI 3: Material Topics 2021	3-3: Management of material topics		-	-	-	-
GRI 205: Anti-Corruption 2016	205-2: Communication and training on anti-corruption policies and procedures		16	-	-	-
	205-3: Confirmed corruption incidents and actions taken		16	-	-	-



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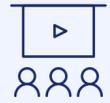
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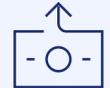
GRI Standard	Content	Location	Related ODS	Omission		
				Omitted Requirement	Reason	Explanation
GRI 206: Comportamiento de competencia desleal 2016	206-1: Legal actions related to unfair competition and monopolistic practices and against free competition		16	-	-	-
GRI 207: Fiscalidad 2019	207-1: Tax approach		1, 10, 17	-	-	-
	207-3: Stakeholder engagement and management of their concerns on tax matters		1, 10, 17	-	-	-
	207-4: Country-by-country reporting		1, 10, 17	-	-	-
Sustainable finances						
GRI 3: Material Topics 2021	3-3: Management of material topics		-	-	-	-
GRI 203: Indirect Economic Impacts 2016	203-1: Investments in infrastructure and supported services		5, 9, 11	-	-	-
	203-2 Significant indirect economic impacts		1, 3, 8	203-2	Not applicable	It is not relevant to our impacts in relation to the material topic
Risk Management						
GRI 3: Material Topics 2021	3-3: Management of material topics		-	-	-	-
GRI 205: Anti-Corruption 2016	205-1 Operations assessed for corruption-related risks		16	-	-	-



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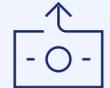
GRI Standard	Content	Location	Related ODS	Omission		
				Omitted Requirement	Reason	Explanation
GRI 207: Taxation 2019	207-2 Tax governance, control and risk management		1, 10, 17	-	-	-
Customer well-being						
GRI 3: Material Topics 2021	3-3: Management of material topics		-	-	-	-
GRI 417: Marketing and Labeling 2016	417-1: Requirements for information and labeling of products and services		12	-	-	-
	417-2: Cases of non-compliance related to product information and products and services labelling		16	-	-	-
	417-3: Marketing communications infringement cases.		16	-	-	-
Culture and Talent						
GRI 3: Material Topics 2021	3-3: Management of material topics		-	-	-	-
GRI 401: Employment 2016	401-1: New employee hires and employee turnover		5, 8, 10	-	-	-
	401-2: Benefits for full-time employees that are not given to part-time or temporary employees		3, 5, 8	-	-	-
	401-3: Parental leave		5, 8	-	-	-



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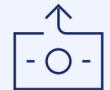
GRI Standard	Content	Location	Related ODS	Omission		
				Omitted Requirement	Reason	Explanation
GRI 402: Labor/ Management Relations 2016	402-1: Minimum notice periods for operational changes		8			
	GRI 403: Occupational Health and Safety 2018.	403-1: Occupational health and safety management system		8	-	-
403-2: Hazard identification, risk assessment and incident investigation			8	-	-	-
403-3: Occupational health services			8	-	-	-
403-4: Worker participation, consultation and communication on occupational health and safety			8, 16	-	-	-
403-5: Occupational health and safety training of workers			8	-	-	-
403-6: Workers' health promotion			3	-	-	-
403-7: Prevention and mitigation of impacts on the health and safety of workers directly linked through business relationships			8	-	-	-



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GRI Standard	Content	Location	Related ODS	Omission		
				Omitted Requirement	Reason	Explanation
GRI 403: Occupational Health and Safety 2018.	403-8: Workers covered by an occupational health and safety management system		8	-	-	-
	403-9: Work-related injuries		3, 8, 16	-	-	-
	403-10: Occupational diseases and illnesses		3, 8, 16	-	-	-
GRI 404: Training and education 2016	404-1: Average hours of training per employee per year		4, 5, 8, 10	-	-	-
	404-2: Programs to improve employees' skills and transition assistance programs		8	-	-	-
	404-3: Percentage of employees receiving regular performance and career development evaluations.		5, 8, 10	-	-	-
GRI 405: Diversity and Equal Opportunity 2016	405-1: Diversity in governing bodies and employees		5, 8	-	-	-
	405-2: Ratio between basic salary and remuneration of women and men		5, 8, 10	-	-	-
GRI 406: Non-discrimination 2016	406-1: Cases of discrimination and corrective actions taken		5,8	-	-	-

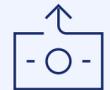
Annex N.º1: Our Board of Directors



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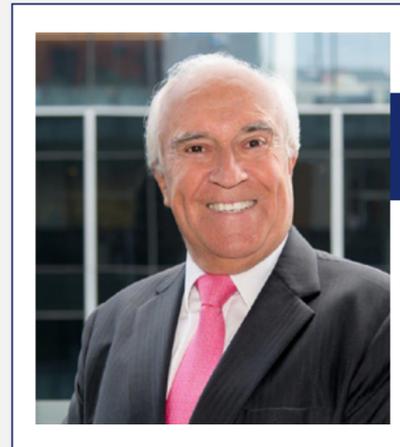
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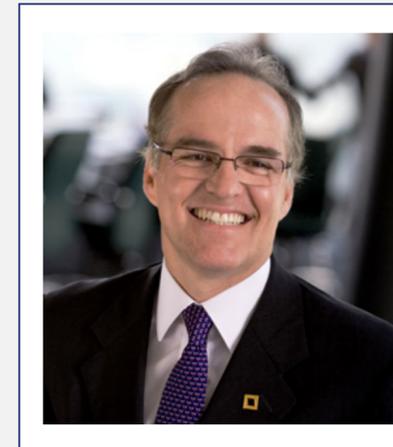
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Roberto Hoyle McCallum

Chairman of Inteligo Group since February 2014.

Mr. Hoyle is also Chairman 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 is past President of the Lima Stock Exchange, past president of inPeru and a former member of the Executive Committee of FIAB (Ibero-American Federation of Stock Exchanges). Mr. Hoyle has more than 50 years of experience in international banking and securities markets. He holds a bachelor's degree in Business Administration and completed the Executive Program of Administration and an Executive MBA from the University of Piura in Peru.



Carlos Tomás Rodríguez-Pastor Persivale

Director of Inteligo Group since 2007.

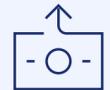
Mr. Rodríguez-Pastor is also Chairman of IFS since 2007 and Chairman of Interbank since 1995. He was Interbank's interim CEO in 2010. Additionally, he is currently Director of Intercorp Perú, Interseguro, Supermercados Peruanos, Tiendas Peruanas, Homecenters Peruanos, Colegios Peruanos, InRetail Perú, InRetail Pharma, Financiera OH! S.A. and Universidad Tecnológica del Perú, among others. Mr. Rodríguez-Pastor holds a bachelor's degree in Social Sciences from the University of California at Berkeley and an MBA from the Amos Tuck School of Business at Dartmouth College.



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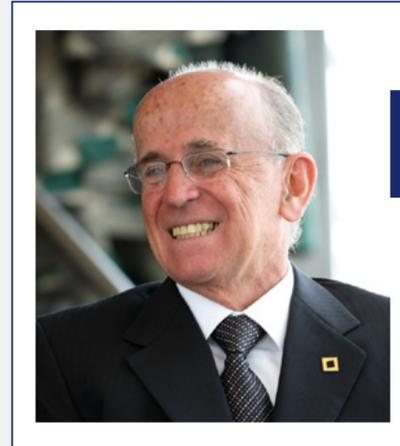
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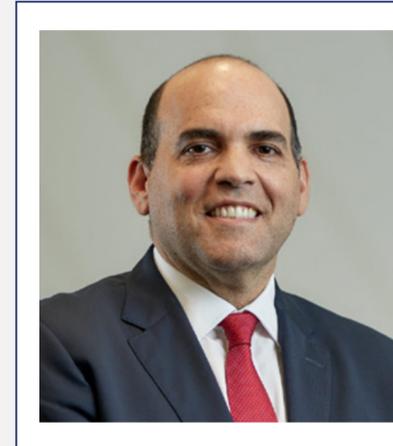
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Ramón José Vicente Barúa Alzamora

Director of Inteligo Group since 2007.

Mr. Barúa is also 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 served as Director of IFS (Intercorp Financial Services) and Intercorp Perú and was the CEO of Intercorp Perú until 2019. Mr. Barúa holds a bachelor's degree in Industrial Engineering from the Universidad Nacional de Ingeniería in Peru and a degree in Economics from the Université Catholique de Louvain in Belgium.



Fernando Martín Zavala Lombardi

Director of Inteligo Group since 2019.

He is also a Director of IFS (Intercorp Financial Services) and Director of Interbank since 2019. Mr. Zavala is currently the CEO and Director of Intercorp Peru Ltd. and Director of InRetail Peru Corp, InRetail Pharma, Universidad Tecnológica del Perú, Colegios Peruanos, Interseguro, Tiendas Peruanas, Supermercados Peruanos, Financiera OH! S.A., Intertítulos, Homecenters Peruanos, and Inteligo Bank. He previously served as CEO of SABmiller in Peru and Panama, General Manager of Indecopi and Director of several companies, business unions and NGOs. In the public sector, he held the position of Prime Minister and Minister of Economy and Finance of Peru, the latter on two occasions. Mr. Zavala holds a Bachelor's degree in Economics from Universidad del Pacífico in Lima, Peru, a Master's degree in Business Administration from Universidad de Piura in Peru and a Master's degree in Business Administration from the University of Birmingham in England.



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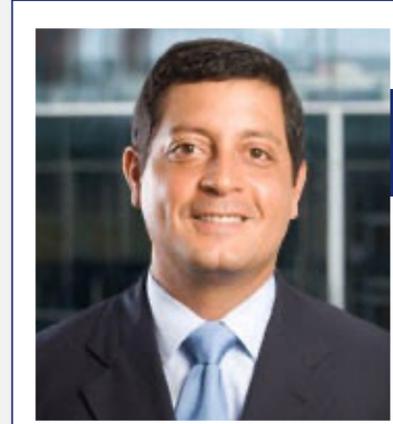
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Luis Felipe Castellanos López Torres

Director of Inteligo Group since 2019.

He is also CEO of IFS (Intercorp Financial Services) since 2013 and Interbank since 2011, and Director of Interseguro since 2019. Mr. Castellanos joined Interbank in 2006 as CEO of Interfondos. He has also served as Vice President for Retail Banking, as well as Manager of Interbank’s Mortgage and Real Estate Division. He also served as Director of the Investment Banking Division at Citigroup Global Markets in New York. Prior to joining Citigroup, Mr. Castellanos was Chief Treasury Officer at Minera Yanacocha S.A., a mining company. Mr. Castellanos holds a bachelor’s degree in Business Administration from Universidad del Pacifico (Lima, Peru) and an MBA from the Amos Tuck School of Business at Dartmouth College.



Reynaldo Roisenvit Grancelli

Director of Inteligo Group since 2020.

Mr. Roisenvit is CEO of Inteligo Group since 2014, and Inteligo USA’s sole Director and a Director of Inteligo Bank since 2003. He is also a Director of the Lima Stock Exchange, a member of the Investment Committee of Interseguro and a member of the Corporate Governance Committees at Inteligo Bank. He has previously served as CEO of Inteligo SAB, Deputy Chief Executive Officer of Inteligo SAB, Chief of Research of Interfip Bolsa, CEO of Interfip Bolsa, Products Manager of Private Banking at Interbank, and Portfolio Manager of the Global Investment Advisory Group at Compass Group, which is based in New York. Mr. Roisenvit holds a bachelor’s degree in Economics from Universidad de Lima and an MBA from Columbia Business School.

Annex N.º2: Commitment of our employees

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-  Economic and Governance Dimension
-  Social Dimension
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-  About this Report

Employees' commitment - Peru												
Year	Unit	Gender		Grupo etario					Categoría laboral			
		Men	Women	Less than or equal to 25 years old	Between 26 and 34 years old	Between 35 and 44 years old	Between 45 and 54 years old	Older than or equal to 55 years old	General Manager and first line managers	Chief, supervisor, other management positions	Other managers and assistant managers	Personnel without dependents
2022	% of employees actively engaged	93%	93%	92%	93%	94%	90%	96%	89%	89%	92%	94%
	% Data coverage	96%	97%	100%	96%	97%	97%	90%	88%	100%	94%	97%
2021	% of employees actively engaged	94%	92%	93%	92%	94%	95%	95%	93%	94%	97%	93%
	% Data coverage	99%	95%	96%	98%	95%	100%	100%	100%	94%	100%	97%

Employees' commitment - Panama ⁵									
Year	Unit	Gender		Age group			Employment category		
		Men	Women	Under 30 years old	Between 30 and 50 years old	Older than 50 years old	Senior leaders	Middle management	Non-management employees
2022	% of employees actively engaged	95%	96%	95%	97%	95%	91%	99%	95%
2021	% of employees actively engaged	95%	97%	97%	95%	95%	97%	97%	93%

⁵ No data coverage information is available for Panama for any year.



Address:

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