



2024
Sustainability
Report





Content

	Introduction	
	1.1. About This Report1.2. Letter from the General Manage1.3. 2024 Milestones1.4. Important Events 2024	5 r 7 8 10
2	We are Inteligo Group	
	2.1. Services	15
	2.2. Markets Served	17
	2.3. Industry Associations & Unions	18
	2.4. Awards & Recognitions	18
7	Sustainability Strategy	
J	3.1. Materiality Analysis	24
	3.2. Relations with Stakeholders	26
	3.3. Human Rights	29
Δ	Corporate Governance	
	4.1. Corporate Guidelines	31
	4.2. Board of Directors	33

5	Ethics & Compliance	
	5.1. Framework for Action	44
	5.2. Ethics Culture	46
	5.3. Ethics Channel	47
	5.4. Anti-Corruption Program	48
	5.5. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT)	52
	5.6. Conflicts of Interest	53
	5.7. Regulatory Compliance	54
4	Sustainable Investments	
	6.1. Sustainable Investment Strategy	60
	6.2. Proxy Voting Policy	63
7	Risk Management	
	7.1. Information Security	73



Content

Q	Financial Performance				
O	8.1. Direct Economic Value Generated and Distributed	80			
	8.2. Tax Strategy	81			
0	Client Well-being				
7	9.1. Customer Experience	87			
	9.2. Client Communication	89			
	9.3. Innovation & Digitalization	93			
	Culture and Human Talent				
	10.1. Human Talent Recruitment & Retention Strategy	98			
	10.2. Diversity and Inclusion	103			
	10.3. Occupational Health & Safety	106			
	Eco-efficient environmental				
ш	management				
	11.1. Energy	112			
	11.2. Emissions	113			
	11.3. Waste Management	114			

10	Annexes	
14	12.1. Social Indicators Tables	117
	12.2. Environmental Indicators Tables	135
1.3	Reporting Standards	
10	13.1. GRI Content Index	140
	13.2. SASB Content Index	149







(GRI 2-2) (GRI 2-3)

Chapter 1

Introduction

1.1. About This Report

Inteligo Group presents its third Sustainability Report, showcasing the annual information on environmental, social, and governance management (ESG) for the period of January 1st to December 31st of 2024.

The 2024 Sustainability Report has been prepared following the 2021 Global Reporting Initiative Standards (GRI) as well as the Sustainability Accounting Standards Board (SASB) for the Asset Management & Custody Activities industry.

The 2024 Sustainability Report includes information regarding our subsidiaries listed below:



Inteligo Bank Ltd.
 (hereinafter, "Inteligo Bank")

2. Inteligo Sociedad Agente de Bolsa S.A. (hereinafter, "Inteligo SAB")

3. Inteligo Peru Holdings S.A.C. (hereinafter, "IPH")







4. Interfondos S.A. Sociedad Administradora de Fondos (hereinafter, "Interfondos")



5. Inteligo USA Inc. (hereinafter, "Inteligo USA")





(GRI 2-2) (GRI 2-14) (GRI 2-5)

There is no difference between the list of entities included in the Sustainability Report and the audited Financial Statements. This showcases an aligned and coherent vision of our activities, highlighting our financial performance and the sustainable objectives of our operations.

The consolidation of information from Inteligo Group's subsidiaries is carried out in detail for each material topic, aiming to accurately reflect our practices and the performance of each subsidiary according to its relevance and applicability. The General Managers of each subsidiary review the content of the Sustainability Report before its publication.

External Assurance

Our Sustainability Report has not undergone a full external assurance process. However, our social and environmental indicators have been verified under the ISAE 3000 Standard, which outlines the guidelines and procedures for the assurance of non-financial information. The level of assurance obtained was "limited".

- Environmental indicators: SGS del Peru S.A.C. conducted a verification process on the inventory of greenhouse gas emissions for the year of 2024 for the subsidiaries of Inteligo Group, in compliance with the ISO 14064-1:2018 Standard for the quantification and reporting of GHG as well as with the ISO 14064-3:2019 Standard for the verification and validation of greenhouse gas statement of financial consulting services regarding operations of "financial advisory for investments in the Stock Market of Lima (BVL in Spanish) and the international stock market".
- At Inteligo Group, we maintain collaborative and professional relations and an open and transparent communication with external assurance providers. Thanks to our joint efforts, we aim not only to validate our information but also to gather recommendations for the continuous improvement of our practices and the quality of our information flow year after year.

- Social indicators: The indicators listed below were verified by Pacific Corporate Sustainability and were engaged by Intercorp Financial Services. Thus, the statement will be presented under its name.
 - o Labor Practices Indicators
 - o Human Talent Development Indicators
 - o Human Talent Attraction and Retention Indicators
 - o Occupational Health & Safety Indicators
 - o Client Relationship Management Indicators
 - o Client Information Privacy Indicators



(GRI 2-22)

1.2. Letter from the General Manager

To our stakeholders:

We are proud to share with you the main 2024 sustainability milestones of Inteligo Group. This is our third Sustainability Report, prepared in accordance with the Global Reporting Initiative Standards (GRI) and the Sustainability Accounting Standards Board (SASB), which demonstrates our commitment to maintaining a transparent and ethical management of our operations as well as the creation of long-term value.

At Inteligo Group, we work to build the future of our clients, allowing them to enjoy the present in a financial environment that not only seeks profitability but also generates a positive impact on society and the environment. In 2024, we strengthened our added value proposition, integrating digital capabilities and promoting technology innovations. This allowed us to offer more personalized, accessible experiences with updated and relevant information. These improvements helped us consolidate our client's trust, boost sustained business growth, and significantly increase the levels of satisfaction and recommendation of our services.

Likewise, we continue to strengthen our sustainable development strategy, incorporating environmental, social, and governance (ESG) indicators in the evaluation of assets. We also foster the development of specialized skills of our investments and analysis team, encouraging training and certification on international ESG analysis standards.

Furthermore, we reaffirm our commitment to our human talent. In fact, in 2024, we were recognized among the Best Places to Work by Great Place to Work in Peru and Panama, holding the 4th and 6th positions, respectively. We also achieved 41% of management positions to be occupied by women, making significant advances on diversity, equity and inclusion.

Regarding environmental performance, we continue to promote ecoefficiency-related actions and strengthen our practices on waste management at the workplace. We also expanded



our strategic alliances for the responsible management of unused technology waste.

These actions allowed us to reduce our environmental footprint. Thanks to this, our Inteligo SAB, IPH, Interfondos, and Inteligo Bank subsidiaries received the second level of recognition from the Ministry of Environment in Peru and Panama. These efforts on sustainability have led our subsidiaries in Peru to be on the ranking of the *Lista Gestión Sostenible 2024* (List of Sustainable Management 2024).

In terms of governance, we continue to promote an active ethical culture, increasing the use of the Ethics Channel by 67% and maintaining 100% employee participation in the ethics training programs.

We invite all our stakeholders to continue joining us on this journey. Together, we will keep building a more resilient and transparent company, committed to driving responsible business practices that generate sustainable economic, social, and environmental value.

Bruno Ferreccio del Río General Manager



1.3. 2024 Milestones

Financial Milestones

\$\int S/188.54\$
million in economic value distributed.

USD 8,082
million in Assets Under
Management (AUM).

increase in AUM (USD 984 million).

million of Assets Under Management (AUM) by our sustainable investment strategy.

Social Milestones

Clients

82,900 clients.

57,164
digital platforms clients/users.



57% NPS.



Employees



339 employees.



20 96% and 93%

satisfaction rate in the survey of Great Place to Work in Panama and Peru.







46%

leadership roles held by women.





32.75

average training hours per employee.

Environmental Milestones



466.58

tCO₂eq of carbon footprint.



reduction in energy consumption.



1.4. Important Events 2024

1

February

 Inteligo Group Subsidiaries Peru was recognized as a Great Place to Work, occupying the 6th place in the category of companies with 10 to 250 employees. 2

March

 We hosted an exclusive event for Inteligo Plus clients of Inteligo Bank Ltd., to discuss artificial intelligence, tax issues, and thematic investments.

4

May

We strengthened our relationship with our clients in Trujillo through two events organized by Interfondos S.A., Sociedad Administradora de Fondos, Inteligo Sociedad Agente de Bolsa S.A., and Inteligo Bank Ltd. These initiatives are part of our commitment to providing close financial support, sharing clear and timely information also in person.

3

April

- Our Information Security team
 from our subsidiaries Inteligo Peru
 Holdings S.A.C. and Interfondos
 S.A. Sociedad Administradora
 de Fondos attended the 12th
 Cybersecurity Bank & Government
 Conference Peru, a valuable
 opportunity to strengthen our
 knowledge, connections, and
 impact in the cybersecurity
 field.
- Our Inteligo Bank Ltd. Panama subsidiary was recognized as one of the Best Places to Work in the Caribbean and Central America 2024, achieving 4th place in the ranking.

5

June

- We enthusiastically celebrated our first Sustainability Week at Inteligo Group, reaffirming our commitment to promoting responsible business.
- Inteligo Sociedad Agente de Bolsa S.A. successfully participated in Cuarta Emisión del Tercer Programa de Bonos Subordinados (Fourth Issuance of the Third Subordinated Bond Program — Series A of Interseguro Compañía de Seguros), achieving a demand of more than USD 54.3 million and a placement of more than USD 34.7 million.





7

August

Inteligo Group Subsidiaries
Peru entered the Best Places to
Work list for the first time in the
Lista Gestión Sostenible 2024
(2024 Sustainable Management
Ranking).

8

September

- We partnered with Mujeres en Negocios & Finanzas (Women in Businesses & Finances), a nonprofit organization dedicated to raising awareness and empowering women in the financial sector. This event marked the beginning of a rich collaboration, where we heard from prominent leaders of Intercorp Financial Services.
- We held an Ethics and Compliance workshop for all employees to strengthen our culture of integrity.

6

July

- Our female employees from our Inteligo Sociedad Agente de Bolsa S.A., Interfondos S.A. Sociedad Administradora de Fondos, and Inteligo Peru Holdings S.A.C. subsidiaries participated in the Go Women event, organized by Intercorp Financial Services. This event allowed them to connect with their purpose, discover their capabilities, and enhance their talents.
- We celebrated 5 years of Intercorp Financial Services on the New York Stock Exchange (NYSE).



9

October

 We organized an important client event where Augusto Rodríguez, CFA, Vice President of Asset Management at our subsidiary Inteligo Sociedad Agente de Bolsa S.A., presented our investment strategy for the last quarter. We also hosted a presentation by a renowned advisor on sustainable investment. 10

December

- We connected with the parents of children sponsored by Peru Champs, a non-profit organization that contributes to bridging the educational inequality gap in Peru, as part of the Entrepreneurial Families volunteer program. More than 100 families actively participated in workshops on how to start a business from scratch and boost their businesses with practical marketing and financial tools.
- Inteligo Sociedad Agente de Bolsa S.A. led the Peruvian public corporate debt market, according to the BVL (Lima Stock Exchange). We achieved first place as a Placement Agent in 2024.







(GRI 2-1) (GRI 2-6)

Chapter 2

We are Inteligo Group

Inteligo Group Corp (hereinafter, "Inteligo Group") is part of the financial holding of Grupo Intercorp. We offer financial advisory and wealth management services through our platforms, which offer tailored solutions that adjust to the profile and needs of our clients.

We offer a comprehensive set of financial and wealth management services through our different subsidiaries, which specialize in the 4 areas below:



1

Personalized Wealth Management: We develop investment portfolios adjusted to the needs of high-net-worth clients.

2

Financial Planning: We accompany our clients in the achievement of their long-term goals through one-on-one specialized advisory services.

3

Mutual Funds Management: Through Interfondos S.A. Social Administradora de Fondos, we offer investment alternatives adjusted to different risk profiles.

4

Investment Services in Local and International Stock Markets: These include brokerage and advisory services for trading on the Lima Stock Exchange.



Inteligo Gorup is incorporated under the laws of Panama with subsidiaries operating in the locations below:

Subsidiaries of Inteligo Group





(GRI 2-6)

2.1. Services



Inteligo Bank was incorporated in 1995. It has a branch in Panama and is regulated by the Central Bank of the Bahamas and the Superintendency of Banks of Panama. Additionally, it is regulated by the Bahamas Securities Commission, the Superintendency of Securities Market of Panama, and the Superintendency of Banking, Insurance and Private Pension Fund Administration of Peru. It provides private and wealth management services.

Through Inteligo Bank, we offer personalized private banking services for the management and protection of assets for high-net-worth clients. Our investment solutions are focused on portfolios adapted to high-risk profiles to maximize profitability.

We complement these services with commercial banking products such as credit cards and loans to facilitate the financial management of our clients. We also have access to global financial instruments, which allow us to offer internal financial advice per our clients' return requirements. For those who prefer to delegate the decision-making process, we also offer personalized portfolio management. In addition to this, we also offer exclusive services through Inteligo Plus and Inteligo Life.



Inteligo USA was incorporated in early 2019 in New York. It provides investment advisory and financial analysis services to other subsidiaries of Inteligo Group.



IPH was incorporated in 2018. It provides corporate support services to different subsidiaries of Inteligo Group, centralizing common activities and generating efficiencies.



(GRI 2-6)

■ Interfondos

Interfondos was incorporated in 1994 and is regulated by the Superintendency of the Securities Market. It provides its clients with mutual fund and investment fund management. It was incorporated into the Inteligo Group in 2019 as subsidiary of IPH.

In Interfondos, we connect our clients with the best investment opportunities to help them build their future. We manage the wealth of individuals and legal entities, offering a wide range of mutual funds, adapted to their risk profiles

and investment goals: moderate, bold, structured, and international. We also offer public and private investment funds to address the specific needs of each client.

Our service delivery value chain begins with the identification of opportunities, where our management team analyzes market trends and client needs to identify attractive investment opportunities.



Inteligo SAB was incorporated in 1996 and is regulated by the Superintendency of the Securities Market.

Inteligo SAB provides comprehensive financial advice to individuals and legal entities for direct investments in the Lima Stock Exchange (BLV) and international stock markets, through fixed-income instruments (certificates

of deposits, bonds) and variable income instruments (stocks). We know investments are a crucial decision that requires a personalized and expert approach. For this reason, we provide our clients with a team of investment experts to accompany them from the definition of their financial objectives to the precise execution of their operations and the continuous monitoring of their portfolio.



(GRI 2-6)

2.2. Markets Served



Our subsidiaries serve different client segments: Inteligo Bank is focused on private banking, whereas Interfondos and Inteligo SAB offer services to retail, institutional, and legal entities.

We mainly provide services to the Peruvian market, but we also have presence in the Bahamas, Panama, and the United States, where we provide comprehensive financial solutions from private banking to management of investment, financial advisory and fund management.

We serve a diverse audience seeking personalized financial services and high-level wealth management. Our clients include individuals as well as companies and corporations that trust our expertise to manage their investments and plan their financial future. In 2024, we did not report any significant changes in our operations, structure, or services compared to the previous year.



(GRI 2-28)

2.3. Industry Associations & Unions

Our subsidiaries are members of the committees of the following industry associations:





Asociación de Sociedades Agentes de Bolsa del Perú

Interfondos is part of the Association of Mutual Fund Administrators of Peru, an organization whose mission is to promote the development and growth of the mutual fund industry with the contributions of the fund administrators, their officers, and employees.

Inteligo SAB is part of the Association of Stock Trading Firms of Peru, an organization made up of 14 of the main stockbrokerage firms participating in the Peruvian stock market.

2.4. Awards & Recognitions

In 2024, we experienced sustainability from an integral approach. For this, we adopted voluntary commitments in ESG matters, aligned to global standards such as the Global Compact and the UN Sustainable Development Goals (SDG).



This approach reinforced a solid, transparent, and ethical corporate governance culture, fostering a respectful, reliable, and collaborative environment for every member of our corporation. These efforts reflect our commitment to excellence, sustainability, and the well-being of our employees and clients. Below is a summary of our main achievements during the year.



2024 Awards & Recognitions









Strategy



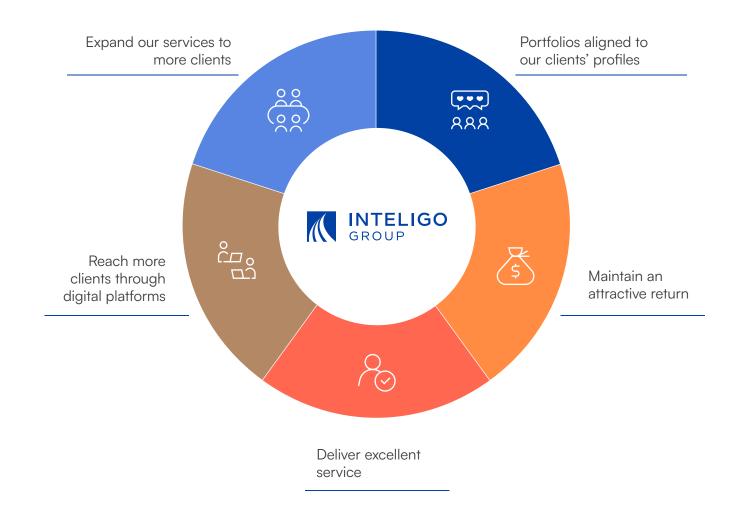
Chapter 3

Sustainability Strategy

At Inteligo Group, every action we take has a purpose: to ensure that our clients and their families enjoy their wealth today and in the future. That is why we have set strategic objectives through 2026, focused on our clients' well-being and profitability, supported by digital tools and delivering world-class, personalized service.



Strategic Objectives for 2026





(GRI 2-24)

We guide our management based on international standards such as the Corporate Sustainability Assessment (CSA) of the Dow Jones Sustainability Index (DJSI), to which we annually submit our information as part of Intercorp Financial Services. The content is previously approved by the general management teams of Inteligo Group's subsidiaries.

Our Sustainability Policy sets the guidelines for the sustainable management of Inteligo Group's businesses and operations, including its subsidiaries. It is based on global sustainability standards and follows a continuous improvement approach that consistently incorporates social, environmental, and economic aspects into decision-making, always acting with ethics and transparency.

This Policy has been developed within the framework of Intercorp Group's sustainability guidelines and other corporate policies and is implemented in each subsidiary according to the nature of its business, operations, and applicable regulations.

General Sustainability Principles

Ethics & Integrity

Labour Practices & Employee Management

Fair Practices

Access our
Sustainability Policy here

We've also established Strategic Sustainability Objectives aligned with our business strategy for 2026. These incorporate key aspects and outline specific indicators to monitor our progress on sustainability matters.

Human Rights

Environment

Suppliers Management





(GRI 2-24)

Strategic Sustainability Objectives

Pillar	Commitment	Main KPIs
Governance	We continually strengthen our governance and risk management, promoting responsible practices aligned with the highest standards.	 Number of information security breaches addressed. Number of risk management breaches addressed. Number of responsible investment breaches addressed. Number of data protection breaches addressed.
Reputation	We promote transparency and strengthen our reputation among our clients and other stakeholders, building trust through clear communication and responsible actions.	 At least two annual recognitions for good practices. 100% compliance with the publication of the Sustainability Report under GRI and SASB standards. Maintenance of 2 active alliances with organizations related to sustainability.
Culture	We promote awareness, education, and commitment to sustainability at all levels of the organization, integrating it as an essential part of our corporate culture.	 Achieve at least 95% on internal sustainability indicators. Publish at least three-monthly news pieces on the internal social media platform. Hold at least two sustainability events per year.
Operational Eco-Efficiency	We seek to optimize the use of resources to ensure sustainable management of our operations.	 Monthly electricity consumption (kWh). Monthly solid waste generation (kg). Percentage of positive perceptions of our eco-efficiency practices.



(GRI 2-13) (GRI 2-24) (GRI 3-1)

The sustainability strategy and objectives are presented to the General Management of Inteligo Group, while the implementation of the strategy is led by the sustainability team that periodically reports their progress and submits it for approval to the Management Committee on an annual basis. Likewise, the Management Committee reviews and approves the Sustainability Report, ensuring transparent communication and the performance of the corporation.

Sustainability Culture

In order to strengthen the implementation of our policies, we develop training programs for our employees and suppliers. These training sessions cover key subjects on regulatory compliance, business ethics, and sustainable management. The programs are taught in person and virtually, allowing flexible access. Its frequency varies depending on the subject: some sessions are annual and mandatory, whereas others are offered periodically. Individuals holding key roles or those exposed to higher risks must participate at least twice a year.

The contents include the application of our policies and the analysis of real situations. Additionally, in certain training sessions, in order to ensure the effectiveness of the learning process, post-training evaluations are conducted and participant feedback is collected. This allows us to continuously improve both the methodology and the training materials.



3.1. Materiality Analysis

The materiality analysis was carried out in 2022 following a structured process that incorporated the revision of internal documentation, industry trends in sustainability, and international as well as industry frameworks. It also involved direct consultations with our internal and external stakeholders through interviews and dialogue sessions.

This analysis helped us identify the most relevant economic, environmental, and social impacts for Inteligo Group as well as to prioritize key subjects for the corporation and its stakeholders, to define management and specific monitoring strategies.

The identified topics were assessed following 2 main criteria.



Importance of ESG impacts for the business (strategic vision and associated risks).



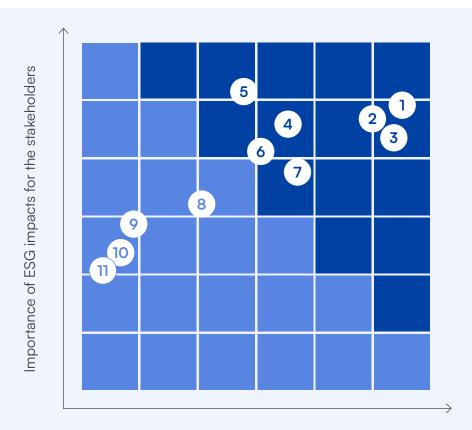
Importance of ESG impacts for the stakeholders (perception and expectations).



(GRI 3-2)

The following topics were considered as the most critical given their significant impact on business sustainability and their influence on stakeholders.

Materiality Matrix



Importance of ESG impacts for the business

Subjects

- 1 Information Security
- (2) Innovation and Technology
- 3 Corporate Governance Compliance & Ethics
- (4) Sustainable Investments
- (5) Risk Management
- 6 Client Well-Being
- (7) Culture and Human Talent

Efficient Management

- 8 Operational Eco-Efficiency
- 9 Work Environment
- (10) Social Welfare
- Human Rights

In order to validate the importance of the areas identified and understand the perception of the different stakeholders, the Sustainability team presented the results of the process to the Management Committee.



(GRI 2-29)

3.2. Relations with Stakeholders

Inteligo Group strives to ensure that stakeholder engagement is meaningful through a systematic and collaborative approach. To identify and prioritize these groups, the expert judgment method was used, supported by a specialized consulting firm.

The decision regarding the stakeholders was carried out together with the Sustainability Committee, considering key factors such as the influence and relevance of each group in relation to our operations and the performance of our subsidiaries.

Stakeholder engagement and participation considered the following criteria and objectives:

Internal stakeholders



They shared their vision of the business. For example, our board members contributed to the materiality analysis by presenting their strategic perspective, as well as the mediumand long-term trends, risks, and opportunities the organization will face. We also included investors, CEOs, and the Management Committee.

External stakeholders



They enabled us to identify expectations and interests regarding our organization on topics that affect them and influence their decisions. This group included clients, employees, authorities, suppliers, and opinion leaders.

Inteligo Group's Stakeholders



Natural or legal persons, or independent assets holding shares in a company. Their liability is limited to their contribution to the company's share capital.

How do we relate?

- Financial Statements.
- Annual Shareholders' Meeting.
- Communications via telephone and email.
- Ethics Channel.



(GRI 2-29)



It is the certified body elected by the General Shareholders' Meeting. It is composed of distinguished professionals in the academic and professional fields.

How do we relate?

- Quarterly boards of directors meetings.
- Financial statements.
- Compliance training (SOX).
- Communications via phone, video calls, and email.
- Ethics Channel.



Managers or Vice Presidents of the various subsidiaries reporting to the Deputy General Manager of Inteligo Group.

How do we relate?

- Weekly meetings.
- Ethics Channel.



These are all individuals hired by Inteligo Group Corp. subsidiaries (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.

How do we relate?

- Performance evaluation.
- Workplace environment assessment.
- Various regulatory training.
- Weekly, biweekly, or monthly meetings with supervisors, managers, or vice presidents.
- Ethics Channel.



(GRI 2-29)



Individuals or legal entities with whom we establish or maintain business relationships for the provision of any service or the supply of any financial product from our various subsidiaries.

How do we relate?

- Complaints log records.
- Satisfaction surveys, interviews, and focus groups.
- · Weekly reports.
- Investment forums or events.
- Executive meetings.
- Social media.
- Ethics Channel.



Individuals or legal entities who supply goods or services to Inteligo Group subsidiaries. They are an important part of the processes the subsidiaries follow to provide quality products and services.

How do we relate?

- Directly with the Administration department or its specialists.
- In-person meetings or communications via phone, video calls, or email as needed by the company and the areas managing it.
- Know Your Supplier's process.
- Ethics Channel.
- Assessments through the due diligence process¹.

¹ The due diligence regarding suppliers is performed annually for high-risk suppliers and every 2 years for medium and low-risk suppliers.



(GRI 2-24) (GRI 2-25) (GRI 2-29)



They supervise the operations of Inteligo Group subsidiaries in the areas of their respective competences.

How do we relate?

- Inspection visits.
- Important events/Relevant events.
- Reports and periodic submission of information.
- Response to information requests.
- Comments on draft regulations.
- Ethics Channel.

3.3. Human Rights

Our commitment to Human Rights is incorporated in our operations through the implementation of a due diligence process. In 2024, the Management Committee of Inteligo Group approved the due diligence regarding Human Rights (applicable to subsidiaries in Peru). This process aims to strengthen the control mechanisms that mitigate the risks identified in the activities relevant to each company. Also, after the due diligence is completed, we are able to identify control gaps and establish action plans for a timely remediation.



This process includes 2 components

Interactions with employees, suppliers, clients and potential employees, suppliers and clients.

Vulnerable groups that could be impacted: individuals with disabilities, ethnic groups, women, children, immigrants, local communities, the elderly, ethnic or religious minorities, among others.

We have a Human Rights Remediation Protocol that establishes guidelines to address and remediate human rights violations that may occur in our operations. This protocol complements our due diligence process and is part of our comprehensive commitment to human rights.







(GRI 2-23)

Chapter 4

Corporate Governance



Governance constitutes a key pillar for our sustainability strategy since it is based on transparency, ethics and soundness. In Inteligo Group we foster a respectful, reliable, and collaborative environment among the members of our Corporation, ensuring sustainable interactions and creating value for our stakeholders.

4.1. Corporate Guidelines

To ensure efficient corporate management and guide our responsible business conduct, we have implemented various policies that are deployed across our subsidiaries, with three specific objectives.



Manage business risks effectively.



Ensure transparency across our operations.



Ensure compliance with local regulations in the countries where we operate.



(GRI 2-13) (GRI 2-23)

Policies of the Subsidiaries of Inteligo Group for Ethical Business Conduct

Sustainable Investments	Sustainable Investment Policy		
	Proxy Voting Policy		
Culture & Talent	Diversity, Equity, and Inclusion (DEI) Policy		
	Compensation Policy		
Risk Management	Comprehensive Risk Management Policy		
	Credit Risk Management Policy		
	Asset and Liability Management Policy		
	Operational Risk Management Policy		
	Information Security Policy		

Ethics &	Gift Policy
Compliance	Anti-Money Laundering and Terrorism Financing Policy
	Donations, Sponsorship, and Patronage Policy
	Antitrust Policy
	Sustainability Policy
	Zero Retaliation Policy
	Occupational Health and Safety Policy
	Policy for the Prevention, Response, and Punishment of Sexual Harassment
	Anti-Corruption Policy
	Human Rights Policy

Our policies are approved by the highest instances of our subsidiaries: Directors, General Shareholders Meetings, and General Managers.

Our policies are distributed to all our employees and are available through internal channels. These are also available to our stakeholders through public channels such as the website of our subsidiaries or published on our office facilities.



(GRI 2-12)

4.2. Board of Directors

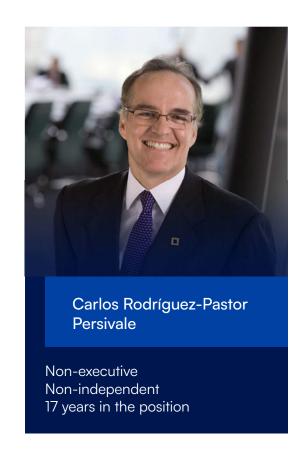
Our highest governing body is the General Shareholders' Meeting. Our shares are registered and carry the right to one vote per share, except for the election of the members of the Board of Directors.

The Directors of Inteligo Group participate in the definition of the business mission as well as the creation of the declaration of values, vision, and mission, consolidating the foundation of our corporate culture. Likewise, they are responsible for the approval, together with the general management, of the policies, manuals, and procedures of the corporation, which undergo further revisions and approvals by the Committee of Management and are then shared with the employees by the General Management and Human Rights Divisions.

In accordance with corporate governance best practices, the Board of Directors has a 100% attendance rate in the Inteligo Group meetings and its subsidiaries, ensuring the continuity of the supervision and governance of the corporation.

4.2.1. Members of the Board of Directors

















(GRI 2-9)

Board of Directors of Inteligo Group

N'	' Name	Executive (Y/N)	Independent (Y/N)	Tenure (Years)	Gender	Stakeholder representation
1	Roberto Hoyle Mc Callum	No	No	10	Male	Shareholders
2	Carlos Rodríguez-Pastor Persivale	No	No	17	Male	Shareholders
3	Ramón Barúa Alzamora	No	No	18	Male	Shareholders
4	Fernando Martín Zavala Lombardi	No	No	5	Male	Shareholders
5	Luis Felipe Castellanos López-Torres	No	No	5	Male	Shareholders
6	Reynaldo Humberto Roisenvit Grancelli	No	No	4	Male	Shareholders

Some characteristics of the Board of Directors are.

Independence

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

- Inteligo Bank: 29% independent directors.
- Inteligo SAB: 33% independent directors.
- Interfondos: 20% independent directors.

Gender

The Board of Directors of Inteligo Group has 100% male members. However, the main subsidiaries have genre diversity in the following percentages:

- Inteligo Bank: 86% (male) 14% (women).
- Inteligo SAB: 67% (male) 33% (women).
- Interfondos: 80% (male) 20% (women).

Age

The Board of Directors of Inteligo Group is within the following age range (as of year-end 2024):

- less than 55 years: : 2 directors.
- 55 years or more: 4 directors.

The directors of Inteligo Group have an average of 63 years.



(GRI 2-9) (GRI 2-10) (GRI 2-11)

The president of the Board of Directors is not an executive of Inteligo Gorup. Nonetheless, it is important to point out that non-executive and independent directors of our subsidiaries have other positions in other companies without any restriction. For example, in Inteligo Bank, 2 of the independent directors, Ivan Hooper and Jaime Mora have more than 5 mandates, in Inteligo SAB, same as in Interfondos, Raul Iñigo has recently become an independent director of both companies from November 2 of 2024.

4.2.1.1. Selection and Appointment of the Board of Directors

The Board of Directors is elected at the Shareholders' Meeting following an established process that ensures the participation of all shareholders, considering the opinions of stakeholders (including shareholders), diversity, independence, and competencies relevant to the impacts of the organization. All directors have experience in financial matters, as appropriate to the subsidiaries (banking experience, stock market experience) from different perspectives and hold diverse university education career backgrounds. On average, the directors of Inteligo Group have 10 years in the position, so they have a broad knowledge of the company and its subsidiaries.

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

4.2.2. Board of Directors Committees

Although Inteligo Group does not have committees, Inteligo Bank, Inteligo SAB and Interfondos do.





(GRI 2-9) (GRI 2-13)

Committees of the Subsidiaries of Inteligo Group

Committee	Main responsibilities	Inteligo Bank	Inteligo SAB	Interfondos	IPH
Executive Committee	It relieves the Board of Directors of operational activities and the responsibility of reviewing detailed information. It thereby ensures, manages, and executes established decisions and strategies.	•			
Risk Committee	It verifies compliance with prudent comprehensive risk management. It does this by identifying, evaluating, monitoring, controlling, and mitigating the risks to which subsidiaries are exposed. This ensures protection and sets appropriate limits.				
Asset and Liability Management Committee	Ensures proper administration and management of financial assets and liabilities within defined and permitted risk levels.				
Prevention and Compliance Committee	Ensures compliance with laws, regulations, and guidelines, as well as other regulatory and supervisory requirements. Ensures the management of anti-money laundering and terrorist financing risk and regulatory risk through the effective execution of established internal controls, along with the assessment and level of associated risks and their mitigating factors.				
Audit Committee	Ensures that the internal control system is properly documented in policies, processes, and procedures. It also oversees information management and resource management, ensuring that they are carried out in accordance with applicable regulations to achieve objectives.				



Committee	Main responsibilities	Inteligo Bank	Inteligo SAB	Interfondos	IPH
Credit Committee	Reviews, approves, and monitors credit transactions for clients with credit exposure in accordance with the established amount, ensuring adequate credit risk management.	•			
Investment Committee	Recommends appropriate investment strategies that meet the investment objectives of the various portfolios established by the subsidiaries. Likewise, it selects investments and monitors portfolio performance within defined risk levels.	•			
Information Security Committee	Controls, monitors, and communicates on management related to Information Security. Ensures that the information required for operations meets high standards of confidentiality, integrity, and availability.	•			
Ethics Committee	Ensures compliance with the Code of Ethics. It also investigates, evaluates, and sanctions acts that violate it.	•	•	•	•
Sexual Harassment Intervention Committee	Investigates and proposes sanctions for sexual harassment, in addition to establishing complementary measures to prevent further cases of harassment.				•
Occupational Health and Safety Committee	Promotes occupational health and safety, advising and monitoring compliance with the Internal Regulations on Occupational Health and Safety and regulations.	•	•	•	•



(GRI 2-17) (GRI 2-18)

4.2.3. Training of the Board of Directors

In 2024, actions were carried out to increase the skillsets, knowledge, and experience of the highest governing body regarding sustainability. Although the Board of Directors and Top Management did not participate in these formal training sessions, one of our directors and general manager played an active role by attending sessions where sustainability initiatives of the Corporation were showcased, as well as the progress made in the management of human rights. This participation allowed us to have a valuable exchange and a better understanding of our strategies and approaches in sustainability.

Likewise, the leaders of the Organization and strategic employees participated in specific training sessions on sustainability.



Training in environmental and social risk analysis.



International Financial Reporting Standards (IFRS) S1 and S2.



Acceleration Program on Due Diligence in Human Rights, among others.

These initiatives contribute significantly to the strengthening of sustainability knowledge within our team, thus supporting the informed decision-making process from our highest governing body.

As we move forward, we'll look for opportunities to improve and expand the training and knowledge on these key areas to ensure effective leadership in terms of ethical businesses.

4.2.4. Performance Assessment of the Board of Directors

In 2024, we participated in our annual performance evaluation panel in our subsidiaries, aimed at strengthening good corporate governance practices.

The evaluation of the Board of Directors is performed by the Legal Management of IPH. In accordance with the Regulation of the Board of Directors, it covers the following criteria.



Attendance.



Subjects discussed under the Annual Work Plan and approval of additional subjects.



Audit Reports and year achievements.



Absences granted to the Board of Directors.



Diversity and Inclusion: We evaluate the percentage of independent directors and women directors.

In Inteligo Bank, Inteligo SAB and Interfondos annual evaluations are carried out. A third party is not hired for this purpose. In the case of Inteligo Group, we do not carry out a periodic self-assessment. We have not taken measures in response to the assessments completed.







(GRI 3-3: Corporate Governance, Compliance, and Ethics)

Chapter 5

Ethics & Compliance

Our subsidiaries are managed based on an organizational culture of ethics and transparency, which is fully aligned with our corporate values. Our ethics and integrity culture are key to our sustainable long-term growth, as it allows us to protect the interests of our stakeholders and contribute to the well-being and development of a more just society.



Impacts of Corporate Governance, Compliance, and Ethics on Stakeholders and Financial Value Creation

Impact of Corporate Governance, Compliance and Ethics on Stakeholders Impact of Corporate Governance, Compliance, and Ethics on Financial Value Creation for Inteligo Group

Clients: The risk of malpractice that could affect their investments is mitigated, and transparency in management and decision-making is strengthened.

Employees: A work environment based on ethics and respect is created, internal rules and procedures are provided with clarity, and safe spaces are fostered through access to anonymous reporting channels.

- Projects an image of transparency and respect in the market by adhering to high ethical standards. This builds trust among stakeholders, which is key to relationships in the financial sector.
- Strengthens customer confidence in the security and proper management of their investments.
- Prevents, detects, and responds to misconduct, mitigating reputational risk by maintaining a culture of ethics, transparency, and compliance.
- Mitigates legal and regulatory risks (penalties, fines) through strict compliance with financial laws and regulations.



Main Commitments

- Ensure compliance with the applicable legal framework, complying with national and international regulations in areas of corporate governance, anti-money laundering policies, terrorist financing, transparency, and protection of our clients.
- Promote an organizational culture based on integrity, promoting responsible and ethical decision-making processes through our zerotolerance policy in the face of corruption, fraud, and illegal activities.
- Implement a solid Compliance Program to prevent, identify, and respond to noncompliances, reputational risks, or unlawful conduct, ensuring due diligence and internal controls.

(GRI 3-3: Corporate Governance, Compliance, and Ethics)

- Develop training programs in ethics and compliance to ensure all our employees understand and apply the principles of transparency and good practice.
- Have confidential mechanisms for the reception and management of complaints, ensuring the protection of the identity of the person submitting the complaint as well as an objective investigation.
- Integrate ethics and compliance in the sustainability strategy, ensuring operations with a positive impact on society, with respect for human rights, and promoting ethical commercial relations.

Objectives and Performance in Corporate Governance, Compliance, and Ethics

N°	Objectives Performance	
1	Strengthen our Compliance Program by reinforcing risk management.	We managed to reduce operational risk by centralizing alert generation and providing a timely response to regulatory entities. We also mitigated risks associated with money laundering.
2	We ensured our employees made use of our Ethics Chann reporting purposes, confidently, knowing that their identity protected and there was no retaliation. As a result, the cult integrity continued to be internalized throughout the organ and the number of reports to the Ethics Channel (Inteligo SIPH) increased by 67%.	
3	Improve the experience of our stakeholders.	Positive result. All of the identified improvements were implemented, making the process more efficient.



(GRI 3-3: Corporate Governance, Compliance, and Ethics)

Main Actions for Ethics and Compliance Management



At Inteligo SAB, IPH, and Interfondos, the 2024 work plans were executed, focusing on the following objectives:

- Process improvements.
- Automation implementation.
- Strengthening of Compliance Program controls.
- Promoting an ethical culture at all levels of the organization.



At Inteligo Bank, the projects executed during 2024 focused on 3 areas:

- Automation of controls related to customer acceptance processes.
- Automation of alert processes and transaction monitoring.
- Improvement of reports for data analysis, both for current clients and those in the process of becoming one.

Future Actions

By 2025, we will focus on the following projects focused on corporate governance, compliance, and ethics.







Actions

- We will continue strengthening the culture of ethics as part of the Organization's DNA through our communications and training plans, with awareness-raising activities that actively involve senior management. Additionally, as part of the training plan, we will develop specialized workshops for employees and other stakeholders to mitigate risks of noncompliance and continue promoting the use of the Ethics Channel as a fundamental tool for fostering behaviors aligned with the organization's values.
- We will implement initiatives that generate efficiencies in the Compliance Program and generate value for internal and external clients.
- We will implement data-driven improvements to mitigate sanction risks and improve the management of reports, documents, and audits.





Actions

- Continue strengthening our compliance culture through training and communication programs.
- Activate new dynamics to ensure awareness and promote the use of the Ethics Channel among employees, directors, and other stakeholders.
- Ensure that 100% of Compliance Department employees are internationally certified in antimoney laundering, anti-corruption, and anti-bribery, among other areas.

5.1. Framework for Action

We have a Code of Ethics, a Manual for the Management of Complaints, as well as an Ethics Committee Regulation.

Framework for Ethical Conduct

Guidelines	Description
Code of Ethics	The Code of Ethics encompasses the values and principles that guide the decisions and behaviors of our employees, directors, clients, suppliers, business partners, and other stakeholders. It is consistent with our commitment to acting with transparency and integrity at all times and in all places. It encourages us to manage ethically, promoting ethical conduct within our organization, and identifying and reporting behaviors that violate our values and principles.
Complaint Handling Manual	The Complaint Handling Manual establishes the guidelines for handling complaints of conduct that violate the Code of Ethics and covers all stages of the complaint handling procedure, describing the roles and responsibilities at each stage. The document is for internal use by subsidiaries and applies to directors and employees who have a role in the execution, receipt, investigation, monitoring, and/or implementation of the measures defined in the document.
Ethics Committee Regulations	The Ethics Committee is the body that ensures compliance with the Code of Ethics, and the Ethics Committee Regulations detail the Committee's purpose, functions, composition, and operation. This regulation applies to its members.



- Access the Inteligo Bank Code of Ethics and Conduct here.
- Access the Interfondos Code of Ethics here.
- Access the <u>Inteligo SAB Code</u> of Ethics here.
- Access the <u>IPH Code of Ethics</u> here.

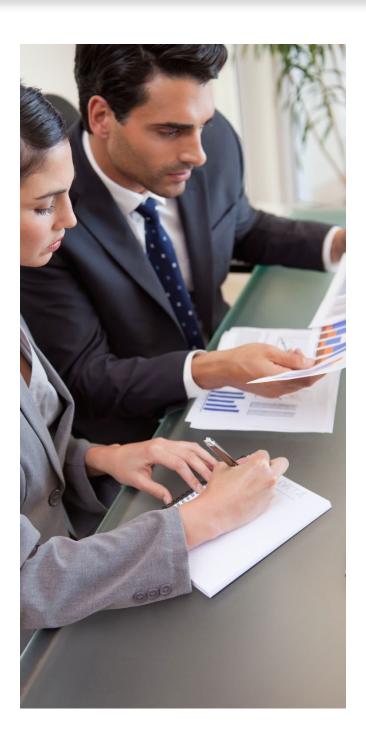
Milestones & Achievements



At Inteligo SAB, IPH, and Interfondos, the annual work plan for the documentation, review, and adjustment of all policy, process, and procedure manuals was successfully completed.



At Inteligo Bank, we designed a new regulatory risk matrix to assess the risks and controls associated with new regulatory provisions, as well as the effectiveness of the deliverables to our regulatory entities.



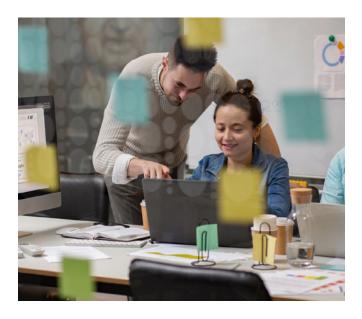


5.2. Ethics Culture

The Compliance Division ensures compliance with the Code of Ethics and secures respect for human rights. This way, we encourage our Board of Directors, employees, suppliers, business partners, and other stakeholders to act with integrity at all times.

The commitment of the Board of Directors and Top Management is key to strengthening our ethics and compliance culture. Through our "tone at the top" approach, our leaders actively embody the values and demonstrate the expected conduct across the Corporation. This leadership is complemented with mandatory training, both in general topics and specific ones, designed to raise awareness and reinforce the importance of ethics and integrity in our subsidiaries.

We have also implemented an Ethics Channel Communication Program consisting of a permanent communication strategy that encourages ethical values and behaviors in the corporation through interactive dynamics and keeping the entire organization informed about current issues related to ethical conduct to prevent, as much as possible, exposure or actions against expected ethical behaviors.



Milestones & Achievements



We executed the corporate governance, compliance, and ethics work plans at Inteligo Bank, Inteligo SAB, and Interfondos, as planned. Training sessions were provided to directors, employees, and high-risk third parties.



Senior Management actively participated in committees and meetings, demonstrating their commitment. The structure of Inteligo Bank's Compliance Department was strengthened, with 85% of staff internationally certified and three Compliance Officers formally appointed and approved by regulatory bodies.



We ensured access to and participation of all employees and directors in the Training Program using digital tools. We maintained 100% employee participation.



(GRI 2-25) (GRI 2-26) (SASB FN-AC-510a.2)

5.3. Ethics Channel

We have a confidential platform that allows clients, users, employees or suppliers to report suspected or actual misconduct, fraudulent practices, and violations of internal policies and/or violations of regulations or undesirable behavior that they have suspected or witnessed in a safe and anonymous manner.

This Ethics Channel ensures the objectivity, integrity, and confidentiality of those reporting. For this reason, it is managed by an independent company. It is also supported by our Zero Retaliation Policy, which encourages good faith reporting of unethical conduct without retaliation measures against those who report the violations.

The Ethics Channel helps us identify unethical conduct in the organization and implement corrective actions. The investigation process is outlined in the Complaint Manual, following an escalation process to ensure impartiality.

Our Codes of Ethics as well as the Ethics Channel, are available for all our stakeholders through the website of our subsidiaries. The statistics on reports to the Ethics Channel are published on the webpage of Inteligo Financial Services and Inteligo Group.



Access our <u>Ethics Channel</u> here: (Applies to Inteligo Bank, Inteligo USA, IPH, and Inteligo SAB.)



Access our <u>Ethics Channel</u> here: (Applies to Interfondos)

Additionally, at Inteligo Bank there is a flow of complaints and reports that allow clients to register their concerns on the web. These reports are received by the Department of Customer Service, who analyze and request the Areas in charge of providing the solution or detailed response to address the needs of the client in a timely manner.

Milestones & Achievements



At Inteligo SAB, IPH, and Interfondos, we strengthened the organizational culture of trust by increasing our ethics awareness activities and actively promoting the use of the Ethics Channel. This was key to combat willful blindness, allowing employees to feel confident in reporting misconduct when they identified or suspected it. As a result, we achieved a cumulative increase of 67% in reports received through the Inteligo SAB and IPH Ethics Channels compared to the previous year.



No complaints were filed against senior management or for manipulation of financial statements or accounting reports in any of our subsidiaries.

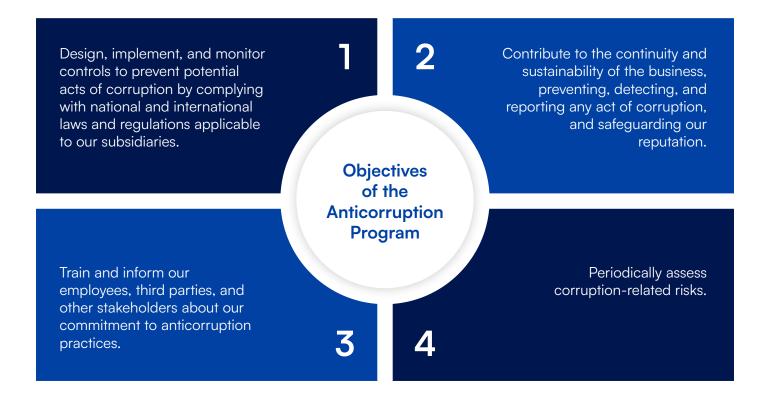


5.4. Anti-Corruption Program

Our commitment to compliance with applicable laws, rules, and regulations and the highest ethical standards translates into a "zero tolerance" approach to any act of corruption.

Our Anticorruption Program aims to contribute to the continuity and sustainability of the operations of the Inteligo Group and its subsidiaries.

The objectives of the Anticorruption Program are 4.



In synergy with our programs, we have policies and guidelines applicable to our directors, employees, shareholders, and other stakeholders, to identify corruption risks and mitigate their materialization through controls specially designed for this purpose.





Anti-Corruption Guidelines of Inteligo Group

(GRI 415-1)

Guidelines	Description
Gift Policy	Our Gifts and Hospitality Policies regulate the granting and acceptance of gifts and hospitality to or from customers, suppliers and/or third parties in general in order to mitigate corruption risks related to it. This applies to IPH, Inteligo SAB, Interfondos, and Inteligo Bank.
Donations Policy	Our Donations, Sponsorships, and Patronages Policies establish the guidelines for the attention, approval, and delivery of donations, sponsorships, and patronages with transparency and accountability. This applies to IPH, Inteligo SAB, Interfondos, and Inteligo Bank.
Compliance Risk Assessment Methodology	Our Compliance Risk Assessment Methodology contains the guidelines for identifying and assessing the corruption risks to which our subsidiaries are exposed, in order to implement the necessary treatment to manage and mitigate them in accordance with the risk appetite of each company. This applies to IPH, Inteligo SAB, Interfondos and Inteligo Bank.
Complaint Handling Manual	The Complaint Handling Manual, establishes the guidelines for handling complaints about conducts that violate the Code of Ethics and includes all the stages of the procedure, describing roles and responsibilities. The document is for internal use and applies to directors and employees who have a role in the execution, reception, investigation, follow-up, and/or execution of the measures.



Access the

Inteligo Bank Anti-Corruption and Bribery Policy here.



Access the

Interfondos Anti-Corruption Policy here.



Access the

Inteligo SAB Anti-Corruption Policy here.



Access the

IPH Anti-Corruption Policy here.

The Anti-Corruption Policy of each subsidiary prohibits all political contributions and donations to political parties and their affiliated foundations, and prohibits such contributions from being made on its behalf.



(GRI 205-1) (GRI 205-3)

Milestones & Achievements



We strengthened the Anti-Corruption Program by updating the Risk Matrix, reviewing controls, monitoring clients, employees, and third parties, and implementing continuous improvements that optimized corruption risk management.



No cases of corruption were identified in 2024, and we were not involved in any public legal cases filed for corruption.

5.4.1. Corruption Risk Assessments

In 2024, the following corruption risks were identified and assessed:



Risk Assessed

- 1. Payment of bribes to representatives of private or public entities to obtain undue benefits through the following actions.
 - Granting of sponsorships and patronage.
 - Providing gifts, entertainment, and reimbursements.
 - Payroll payments to obtain undue benefits.
- 2. Fraud or embezzlement of company funds by senior management or employees to the detriment of supervisory bodies.
- 3. Delays and falsifications in the provision of information.



(GRI 205-1)



Risk Assessed

- 1. Payment of bribes to public officials through gifts and entertainment to clients to obtain improper benefits.
- 2. Payment of bribes to public officials through suppliers/third parties to obtain improper benefits.
- 3. Reimbursement of money used to pay bribes to public officials to obtain improper benefits.
- 4. Hiring public officials or their associates to obtain improper benefits from public clients or regulators.
- 5. Termination of employees to obtain improper benefits from public clients or regulators.
- 6. Altering payroll, establishing bonuses, or other unjustified payments or raises to employees to obtain improper benefits from public clients or regulators.
- 7. Donations to obtain improper benefits.
- 8. Payment of bribes in interactions with public officials to obtain an improper benefit.
- 9. Payment of political contributions, donations to political parties or foundations in exchange for improper benefits.
- 10. Committing an act of corruption due to an employee's lack of knowledge of policies.
- 11. Inadequate or outdated tool for receiving bribery reports

Operations Assessed for Corruption-Related Risks

Year	Country	Total Operations	Operations with Corruption Risk Assessment	Percentage of Operations Assessed
2023	Peru	3,290	2,953	89.76
	Panama	49	5	10.20
	Bahamas	196	24	12.24
2024	Peru	4,466	3,959	88.65
	Panama	56	10	17.86
	Bahamas	209	29	13.87



(GRI 3-3: Corporate Governance, Compliance, and Ethics)

5.5. Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT)

At Inteligo Bank, Inteligo SAB and Interfondos we implemented an Anti-money Laundering and Countering the Financing of Terrorism Program. Its purpose is to prevent and manage the risk of money laundering and terrorism financing and is aligned to the local regulations of each subsidiary, international standards and best practices.



Another important component of the Program is the training provided throughout the year to directors, employees, and third parties, aimed at reinforcing concepts and best practices.

Our AML/CFT Policy addresses the following aspects.

- Policies and procedures based on risk assessments.
- Due diligence in the knowledge of clients, which includes the identification of end beneficiary and revisions in restrictive lists locally and internationally.
- Due diligence for the knowledge of third parties and employees.
- Due diligence is reinforced in high-risk clients.
- Transactional monitoring of clients with a riskbased approach.

To ensure the effectiveness of our prevention system, we have the commitment of the Top Management, as well as the Compliance Officer, approved by the Board of Directors. Each subsidiary reports suspicious transactions through its respective Compliance Officer to the corresponding authority. We also conduct independent assessments.



(GRI 2-15)

5.6. Conflicts of Interest

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

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

At Inteligo SAB and Interfondos, the independent director signs a sworn statement regarding conflicts of interest. Additionally, at Inteligo SAB, IPH, and Interfondos, employees sign sworn statements indicating their ties, their shareholdings or equity interests in other companies, the boards they serve on, and any conflicts of interest they may have.

Intercorp Financial Services is the sole shareholder of the Company. Under this provision, the cross-shareholding with suppliers and other stakeholders is managed in the development of supplier contracting processes in the main subsidiaries.

Information is also cross-checked in the hiring processes of employees and suppliers. Likewise, the Internal Standards of Conduct and the Code of Ethics of the subsidiaries regulate conflicts of interest in the operations carried out by the companies and their employees.

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





(GRI 2-27) (GRI 206-1) (GRI 417-2) (GRI 417-3) (SASB FN-AC-270a.1) (SASB FN-AC-270a.2)

5.7. Regulatory Compliance

Inteligo Bank is supervised by the following entities.

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

Inteligo SAB and Interfondos are regulated by the Superintendency of the Securities Market of Peru.

Also, as a Corporation, we are regulated by the legislation below:

- Foreign Corrupt Practices Act (FCPA)
- The U.S. Department of Justice (DOJ)
- Administrative Liability of Legal Entities Act (Peruvian Law 30424)

At Inteligo SAB and Interfondos we have a compliance calendar where the reporting obligations to the Superintendecy of Securities of Lima are identified. Also, in Interfondos, which is a highly regulated entity, we follow a Regulatory Compliance Map where all obligations related to information with the regulatory entity are identified, as well as the person accountable and the compliance deadlines. Employees are also trained permanently on regulatory compliance.

The Human Resources and Development Department are responsible for obtaining the regulatory forms and updates from employees.

Milestones & Achievements



At Inteligo Bank we designed a new Regulatory Risk Matrix that allows us to improve our controls and efficacy of our regulatory deliverables.

In 2024, no legal procedures related to fraud, use of privileged information, unfair practices, market manipulation, malpractice, or complaints for violations of free competition were identified. We did not identify any significant noncompliances in the subsidiaries of Inteligo Group related to legislation, standards, voluntary codes of information, labelling, or marketing communications. Likewise, there were no reports of licensed employees or decision-maker individuals with criminal backgrounds. There were some economic fines during the period, but they were not significant.



(GRI 2-27) (SASB FN-AC-510a.1) (GRI 406-1)

Total Number and Monetary Value of Fines

Año	Total Number of Fines Paid for Cases of Non- Compliance with Land Regulations	Monetary Value of Fines Paid for Cases of Non- Compliance with the Legislation (S/)
2022	1 (Interfondos)	17,361.53
2023	2 (Interfondos)	93,850.00
2024	2 (Interfondos) 1 (Inteligo SAB)	113,777.64
Total	6	224,989.17

Total Amount of Monetary Losses as a Result of Legal Proceedings

Region	Total Loss Amount (S/)
Peru	172,470.00
North America	0
Central America	0
Total	172,470.00

Finally, it is important to highlight that no cases of discrimination were reported at Inteligo Group in 2024.









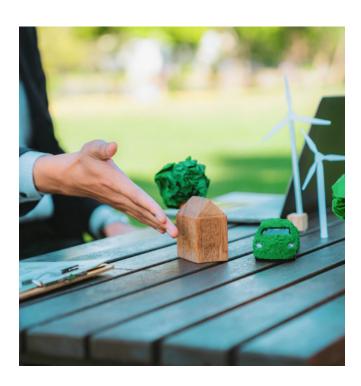


(GRI 3-3: Sustainable Investments)

Chapter 6

Sustainable Investments

We have integrated sustainability into our operations since we adopted ESG criteria as a vision for our internal processes and the products and services we offer. In accordance with this objective, at Inteligo Group we apply different strategies that incorporate ESG criteria, depending on the services offered by our subsidiaries and their investment philosophy.



66

Sustainable investments aren't just an ESG commitment; they're a genuine effort we're making at Inteligo Group and Intercorp, and they aim at something deeper: it's not just a matter of responsibility. It's about working to create the society we aspire to live in.

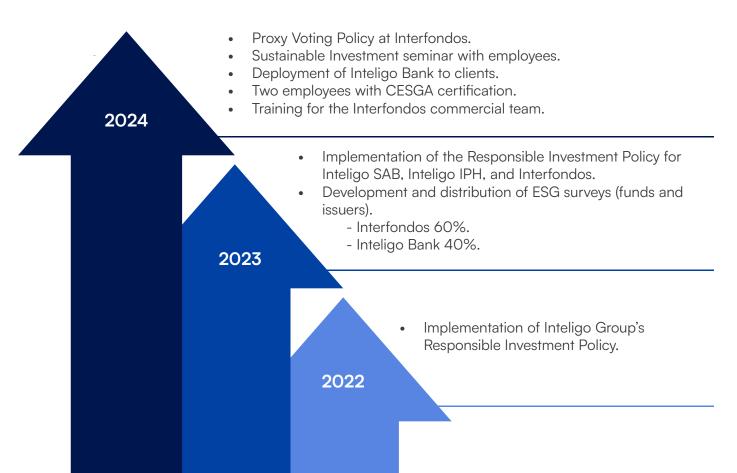
99

Augusto Rodríguez VP of Asset Management Inteligo SAB

These strategies evaluate sustainability criteria of the issuers and investment instruments selected for our clients' portfolios. Inteligo Group does not incorporate ESG factors in the selection of external fund managers recommended to clients but monitors, within the framework of the Quarterly Strategy Committee, the sustainability policies and rankings (by third parties) of these Policies.



Evolution of Sustainable Investments at Inteligo Group







Impacts of the Sustainable Investments on Stakeholders and the Creation of Financial Value

Impacts of the Sustainable Investments on Stakeholders	Impact of Sustainable Investments on Financial Value Creation for Inteligo Group
Clients: More and more clients value the integration of an ESG approach into the evaluation of investment alternatives because it aligns with their personal values.	 They generate a positive impact on reputation by providing a more integrated analysis of investment opportunities. They boost long-term AUM (Assets Under Management) acquisition.
Employees: They receive training and opportunities to access important certifications, positively impacting their professional development.	 Employees are motivated and committed to incorporating ESG criteria, building loyalty, and positively impacting employee turnover.
Issuing companies: There are similar expectations for advancing our sustainable investment strategy and promoting corporate sustainability.	

Main Commitments

- Integrate sustainability across operations, adopting ESG criteria as a vision in our internal processes and products, as well as the services offered.
- Assess sustainability criteria of the issuer and investment instruments selected or the client portfolio.
- Monitor, within the framework of the Quarterly Strategy Committee, the sustainability policy and the rankings prepared by third parties of the recommended external fund managers.



(GRI 3-3: Sustainable Investments) (SASB FN-AC-410a.2)

Objectives, Goals, and Performance on Sustainable Investments

N°	Objectives	Goals	Performance
1	Implement the Proxy Voting Policy in Interfondos.	1 policy implemented.	Positive performance. The Proxy Voting Policy for Interfondos was implemented.
2	Train the employees of Inteligo Group subsidiaries in sustainable investments.	100% of talks and training sessions completed.	Positive performance. A seminar on sustainable investments was given to employees, and the Interfondos commercial team received training on ESG aspects of investments.
3	Continue with highly specialized training for leaders.	2 employees certified by CESGA.	Two employees achieved 100% compliance for the CESGA (EFFAS Certified ESG Analyst) accreditation, one of them being the Head of Research.
4	Continue rolling out the Sustainable Investment Policy to Inteligo Group subsidiaries.	1 Sustainable Investment Policy implemented at Inteligo Bank.	The Sustainable Investment Policy was implemented at Inteligo Bank, providing information on ESG criteria in investment decisions.

6.1. Sustainable Investment Strategy

At Inteligo Group, we apply different strategies that reflect ESG factors, depending on the services offered by our subsidiaries and their investment philosophy.

We manage sustainable investments through a structured approach that integrates ESG criteria into our investment recommendations. We also identify differentiated risk profiles for our clients and offer investment options in direct assets, such as bonds and equities, as well as international mutual funds, ensuring global diversification. Since 2021, we have formally incorporated these criteria into our investment idea generation process, establishing specific strategies for their implementation.

On the other hand, our Asset Management team is also audited by the risk area to ensure compliance with our ESG commitments and their gradual implementation.





(SASB FN-AC-410a.2)

At Inteligo Group, we developed 3 sustainable investment strategies.

Inteligo Group Sustainable Investment Strategies



Exclusions consider non-financial factors that, together with the integration methods, complement the Investment Policy of Inteligo Group and its subsidiaries. These factors allow for negative screening or exclusions in the company's services and products; in order to avoid positions in industries whose activity is not inconsistent with sustainability principles. We apply filters to exclude sectors that we consider inconsistent with our sustainable investment principles. In 2022, we defined six sectors to be excluded from our investments: coal production, unconventional weapons, pornography, alcohol, tobacco, and gambling.



Based on the United Nations Policy for Responsible Investment (UN-PRI) definition of ESG integration as the explicit and systematic inclusion of ESG metrics within the investment analysis and process, we assess the sustainability of issuers and funds through surveys specifically designed for each asset class. To do so, we developed questionnaires that provide insight into how companies and fund managers incorporate ESG factors into their investment decisions. In 2023, we sent surveys to issuers in the second quarter and to funds in November, allowing us to process responses and define an ESG compliance scale. We also explored the possibility of incorporating third-party ratings, such as MSCI, which covered 90% of our issuers, to complement our analysis. Since December 2022, every new issuer or fund has undergone an ESG screening process before being included.



We focus on strengthening corporate commitment and the ability to exercise proxy voting on behalf of our clients, with the purpose of protecting their interests as shareholders or creditors and generating added value. In line with this approach, in 2024 we implemented a proxy voting policy, developed jointly with Interfondos and based on international standards.



(SASB FN-AC-410a.2) (SASB FN-AC-410a.1)

Application of Sustainable Investment Strategies in the Subsidiaries of Inteligo Group

Subsidiary	ESG Integration	Exclusions	Active Asset	
Inteligo SAB Inteligo Bank	Evaluation of issuers under coverage. Evaluation of third-party funds.	Issuers or exposure to activities excluded from the coverage universe.	Periodic surveys of issuers (under management and equity).	
Interfondos	Evaluation of third-party issuers.	Issuers or exposure to excluded activities in equity.	Proxy voting.	

Amount of Assets Under Management (AUM) that Incorporate ESG Factors

Año	Incorporating ESG factors into investment management and advice	Inteligo Bank	Interfondos	Total
2027	Assets Under Management (AUM) assessed according to the ESG questionnaire (USD millions)	569.63	843.8	1,413.43
2023	Percentage of covered assets under management that integrate ESG criteria as a percentage of total AUM (%)	10.30	62.60	20.60
2024	Assets Under Management (AUM) assessed according to the ESG questionnaire (USD millions)	764.88	1,954.94	2,719.82
	Percentage of covered Assets Under Management that integrate ESG criteria as a percentage of total AUM (%)	13.00	90.20	33.80

We also strengthen the relations with our clients through spaces of direct communication. We organized two annual presentations with attendance of around 200 clients per event, where we presented our progress made in the integration of ESG criteria. We also offer 4

webinars a year, where we discuss key subjects such as the ESG criteria in the selection of funds.



(GRI 3-3: Sustainable Investments) (SASB FN-AC-410a.3)

Future Actions

For 2025, we have mapped the below projects that are focused on sustainable investments.

- Continue to advance in the training of employees.
- Define and improve the scoring processes for the evaluation of issuers and funds under management. Become independent on the gathering of information required by issuers and continue developing expertise to complete the information of the surveys with secondary information such as sustainability reports and MSCI ratings.
- Adjust our surveys to incorporate SASB criteria for a more industry-specific monitoring process.

6.2. Proxy Voting Policy

The Proxy Voting Policy (representation vote) establishes the guidelines for exercising voting rights at shareholder meetings on behalf of clients, with the aim of protecting their interests and promoting decisions that generate sustainable value in the companies in which they invest. In this regard, we seek to recognize ESG factors that may affect the future growth and profitability of a specific company.

This policy applies to Interfondos and the employees involved in the process, which are 2: The Investment Manager and the Portfolio Manager.

A fundamental aspect of our asset identification and selection process is based on frequent interaction with the management teams of the target companies. This engagement is complemented by our Proxy Voting policy, as we focus on companies with corporate governance weaknesses. To do so, we conduct an analysis of the most critical or weak issuers in ESG aspects, monitor them, and define a voting approach. As a result, we focus more closely on those companies we consider most critical.

Through individual meetings or investors forums, our approach seeks to understand the strategy and objectives to then provide our input and expectations regarding the company's performance, its interaction with the economy, as well as the implementation of sustainable practices to support their future growth. Part of our fiduciary responsibility with the corporations under our management is to try to influence positively and create awareness on the ESG metrics to increase and protect the value of the investments of our clients.

Our analysis team proactively seeks to meet quarterly with the companies we cover. Likewise, an important part of our research process is conducted through frequent meetings with other market members (credit rating agencies, government agencies, and independent analysts). This allows us to share our opinions regarding the objectives that the companies we cover should set for their future sustainability.



(SASB FN-AC-410a.3)

As part of our responsible work, we consider the possibility that there may be occasions when we may not support a management initiative or the proposals submitted by the Board of Directors. In this regard, we will always prioritize the firm's long-term sustainability over short-term profits.

At shareholder meetings, we evaluate whether companies address the topics they defined on the agenda. We then assess whether the proposals they present are aligned with their ESG commitments and vote based on that compliance. If the company's policies do not address the minimum requirements, the final evaluation will determine the vote at the shareholder meeting: whether to support the company's request or not.

We also established an Advisory Committee that is activated in the event of disputes, although it has not been necessary to activate it to this date. This committee is comprised of the CEO of Inteligo Bank, the Human Development Management Department of IPH, the Legal Department of Inteligo Group, the Investment Management Department of Interfondos, and other key members of our team. Its purpose is to assess critical situations and make decisions regarding issuer management and the permanence of mutual fund positions. In cases where specific issues requiring immediate attention are reviewed, the decision will be made by a majority of the Advisory Committee members.









Chapter 7

(GRI 3-3: Risk Management)

Risk Management

Risk management contributes to meeting the strategic objectives of Inteligo Group through the identification, assessment, monitoring, and treatment of such risks, to determine if they fall under our level of risk accepted (risk appetite) to prevent adverse events that could damage the reputation of Inteligo Group.

The main risks to which Inteligo Group subsidiaries are exposed include financial risks (market, credit, liquidity) and non-financial risks (operational, cybersecurity, money laundering, among others).

Managing risks creates a positive impact on our customers, employees, and other stakeholders, such as regulatory entities and shareholders. It also reflects well on the creation of financial value and our reputation.

Impact of Risk Management on the Stakeholders and the Creation of Financial Value

Impact of Risk Management on Stakeholders

Impact of Risk Management on Financial Value Creation for Inteligo Group

Clients: It builds greater trust and stability in the products and services offered.

Employees: A more secure and structured work environment, with clear decision-making processes and adequate crisis management.

Shareholders: Mitigation of financial volatility and lower economic losses translates into greater market confidence and a company's reputation, which in turn ensures the sustainability of their investment.

- Strengthens the operational resilience of all subsidiaries.
- Mitigates economic losses that may arise from poor financial or operational risk management, which would diminish the company's long-term value.
- Ensures regulatory compliance.
- Proper risk management enables the corporation to be more resilient to adverse market events or crises, which in turn helps mitigate reputational risk with customers or other stakeholders.
- It reinforces Inteligo Group's image as a trustworthy, responsible, and resilient organization.
- It mitigates potential threats that could affect Inteligo Group's business continuity.



Main Commitments

- Maintain Inteligo Group subsidiaries within the risk appetite defined by their Boards of Directors.
- Ensure compliance with the standards established by the headquarters (parent company Intercorp Financial Services), ensuring that all operations, processes, and regulations are aligned with corporate guidelines.

To manage the aforementioned risks, the subsidiaries have policies and manuals. As an example, the main policies implemented by Inteligo Bank are listed below:

Risk Management-Related Policies

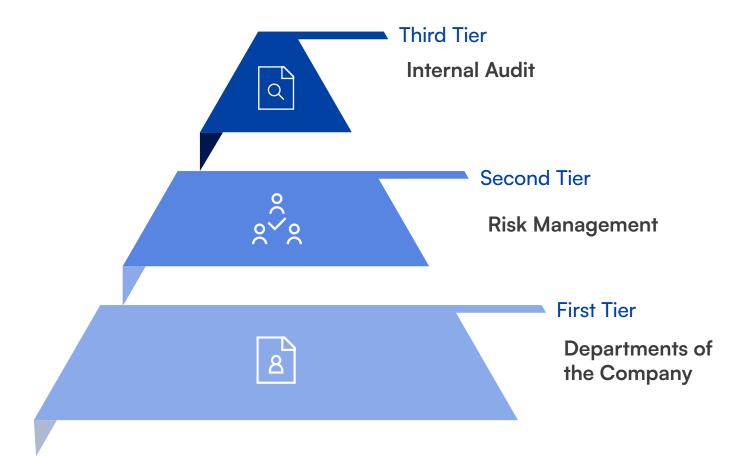
Policy	Description	
Comprehensive Risk Management Policy	It defines the guidelines for identifying, evaluating, monitoring, controlling, and mitigating the risks to which the Organization is exposed.	
Credit Risk Management Policy	It defines the guidelines for ensuring the proper management of credit operations, taking into account established limits and current regulations.	
Asset and Liability Management Policy	It establishes the guidelines and responsibilities for asset and liability management to maximize shareholder value, improve profitability, and increase capital, thereby ensuring the growth, integrity, and solvency of the Corporation.	
Operational Risk Management Policy	It defines the guidelines and criteria for managing the Corporation's operational risks to mitigate their impact on activities and financial results.	
Information Security Policy	It defines the guidelines for employees and third parties to mitigate information security risks that could affect the confidentiality, availability, and integrity of information assets.	



(GRI 3-3: Risk Management)

Likewise, risk management is defined under a 3-tier defense scheme.

Tiers of defense for Inteligo Group risks



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

The Risk Management Division, for its part, is responsible for implementing the policies and procedures for comprehensive risk management, while supporting other areas in carrying out proper risk management in their operations.

The results of the management are then presented to the Integral Risk Management Committee, which in turn, is responsible for monitoring the risks managed in the corresponding subsidiary, ensuring the levels of exposure are coherent and within the defined capacity.

The main responsibilities for risk management across the different instances are:



Areas Responsible for Risk Management at Inteligo Group

Board of Directors

Main Responsibilities

- Establish the Comprehensive Risk Management System according to the size and complexity of the Organization's operations.
- Approve the necessary resources for adequate, comprehensive risk management to ensure the appropriate infrastructure, methodology, and personnel.
- Appoint the person responsible for risk management functions, who reports directly to the Risk Committee and maintains communication channels with the General Management and other departments regarding relevant aspects of comprehensive risk management for appropriate decision-making.

Risk Committee

Main Responsibilities

- Propose the Comprehensive Risk Management System to the Board of Directors, appropriate
 to the size and complexity of the organization's operations.
- Approve the policies and methodologies for Integrated Risk Management.
- Monitor the risks managed in: Inteligo Bank, Inteligo SAB and Interfondos, ensuring exposure levels are consistent with the defined risk appetite and capacity.
- Ensure the implementation and adequate dissemination of a comprehensive risk management culture to all employees of the organization, through annual training on current regulations, policies, and procedures related to risk management.
- Hold quarterly meetings to present the most relevant aspects of the period under review, the main risk indicators, and details of compliance with prudential limits.



General Management

Main Responsibilities

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

Risk Unit

Main Responsibilities

- Implement policies and procedures for comprehensive risk management.
- Support and assist other areas in implementing appropriate risk management in the performance of their activities, with the exception of money laundering and terrorist financing risk management, which is the responsibility of the Compliance Officer.
- Train and instruct the staff responsible for risk management in each area on the approved methodology and limits.

In the case of Inteligo Bank, the Risk Management is also responsible for monitoring compliance with the Responsible Investment Policy approved by the Board of Directors. It is also in charge of reporting potential non-compliance alerts (activities within the active asset strategy, among others) or related (limits of exposure of activities excluded, among others) to their assignees and scales controversies that may arise within the framework of these tasks to the Consulting Committee.





Objectives, Goals and Performance

(GRI 3-3: Risk Management)

Risk Management Objectives, Goals, and Performance

N°	Objectives	Goals	Performance
1	Implement new regulations efficiently and in a timely manner, mitigating regulatory risk.	New Credit Risk Regulation implemented at Inteligo SAB and Interfondos.	The performance was positive. We managed to implement all the aspects required by the regulatory bodies within the established timeframes.
2	Standardize risks and controls in operational risk management.	100% standardized risks and controls in subsidiaries in Peru.	The performance was positive. Within the framework of the Goldenbelt Project, risk standardization was completed, and as a result, the risk matrix was implemented in such tool.
3	Address gaps identified by regulatory bodies and/or external auditors.	100% of gaps closed in a timely manner.	The performance was positive. The external auditors completed observations in all subsidiaries. In the case of Interfondos, the regulatory body considered that the risk management observations identified during the last inspection visit had been duly implemented.
4	Strengthen business continuity risk management.	Complete the business continuity risk assessment for subsidiaries in Peru, in accordance with regulatory requirements and market best practices.	Performance was positive. The evaluation was completed, which made it possible to identify areas for improvement and remedial actions to enhance the Organization's resilience and strengthen preparedness for contingency scenarios that could jeopardize the proper functioning of its operations.

Milestones & Achievements



In 2024, for another consecutive year, the review of SOX (Sarbanes-Oxley) controls at Inteligo Bank resulted in no observations.



We promptly and appropriately corrected the gaps identified by regulatory bodies in Peru, the Bahamas, and Panama, mitigating regulatory risk and ensuring that no risk-related disciplinary proceedings were initiated against any of our subsidiaries, thereby strengthening comprehensive risk management.



(GRI 3-3: Risk Management)

Main Actions for Risk Management



We periodically conduct sensitivity analyses or stress tests on financial risks, and we review risk appetite, tolerance, and capacity once a year. This applies to all Inteligo Group subsidiaries.



We conducted mandatory training for employees, covering topics on comprehensive risk management, operational risk, business continuity, and information security.



We implemented the new Credit Risk Regulations required by the Superintendency of the Securities Market (SMV) for subsidiaries in Peru. The project involved defining new methodologies, indicators, alerts, and contingency plans to ensure proper credit risk management.



We automated the Customer Complaints Management Process at Inteligo Bank to mitigate reputational risk and address gaps identified within the framework of regulatory requirements.



Improvements were made to Inteligo Bank's commercial management processes to reduce operational errors in the granting, renewal, and/or cancellation of customer loans, thereby reducing potential financial losses for the Bank and mitigating the associated reputational risk.

Future Actions

For 2025, we have outlined the following risk management-focused projects:

- Implementation of the process and risk management tool at Inteligo Bank. This will help us to identify, record, and assess risks across the organization's various processes to be implemented on a digital platform, ensuring greater efficiency and security in operational risk management.
- Strengthening risk management and controls related to the Personal Data Protection Law in subsidiaries in Peru.
- Implementation of the necessary capabilities for the implementation of standards related to the disclosure of financial information related to sustainability (IFRS S1 and S2) at Inteligo Bank.



(GRI 3-3: Information Security)

7.1. Information Security

For Inteligo Group, security and client trust are a priority. That's why we deploy various initiatives to protect our client's information with the latest technology and provide ongoing training for our entire team. We work every day to ensure our customers have peace of mind knowing that their assets and data are protected.

Information security management is an ongoing process that involves the review and implementation of policies and procedures, as well as controls and monitoring, to protect the integrity, availability, and confidentiality of information. This involves awareness, risk, incident, and vulnerability management, controls, and continuous improvement.

Information security is managed centrally across all Inteligo Group subsidiaries. This is led by the Inteligo Bank Information Security Department, which reports directly to Inteligo Bank's General Management. Similarly, there is an Information Security Officer at IPH, who reports to the Corporate Risk Management Department.

Controls between Inteligo Bank, Inteligo SAB, and IPH subsidiaries are managed technically, using approved security tools, while regulatory controls are independent. In the case of Interfondos, there is a security services contract with Interbank that covers the entire infrastructure hosted by the bank.

It is important to note that all controls are deployed with a structured approach aligned with corporate policies, integration with existing processes, and compliance with local regulations. Cybersecurity support for the Organization's projects is provided before notification of production launch, with the support of specialized third parties.

Information security management has a positive impact on our customers, employees, and other stakeholders, such as regulatory bodies and shareholders. It also positively influences the creation of financial value and our reputation.





(GRI 3-3: Information Security)

Impacts of Information Security on Stakeholders and Financial Value Creation

Impact of Information Security on Impact of Information Security on Financial Value Creation for Inteligo Stakeholders Group • Strengthens financial value by reducing Clients risks and avoiding penalties. Reduced risk of fraud and identity theft, protection of the integrity and Improves customer trust by building confidentiality of personal and financial loyalty. data. Compliance with regulations and Access to secure systems, ensuring best practices positively impacts the the availability and continuity of digital company's reputation. services. Avoids regulatory penalties and costs due to security breaches. **Employees** Reduced risk of phishing attacks, Differentiates the company from the ransomware, or credential theft. competition due to its focus on security. Access to training programs to raise awareness and improve the organization's security culture. Reduced risk of confidential information leaks.





Main Commitments

(GRI 3-3: Information Security)

- Mitigate information security and cybersecurity risks that could affect the confidentiality, availability, and integrity of information assets associated with the services provided to Inteligo Group clients and partners.
- Comply with various information security and cybersecurity regulations.
- Raise awareness among partners, clients, and management about information security and cybersecurity.

- Manage risks early and resolve incidents promptly.
- Promote continuous improvement of the information security and cybersecurity management system.
- Protect the organization against cyberattacks.

Information Security Objectives, Goals, and Performance

N°	Objectives	Goals	Performance
1	Strengthen the awareness and knowledge of information security among employees who manage critical information for the organization.	>80% of employees receive training.	The goal was exceeded, with 94% of employees at Inteligo Bank, 96% at Inteligo SAB and IPH, and 100% at Interfondos trained. At the Inteligo Group level, 97% of employees were trained.
2	Ensure the confidentiality, integrity, and availability of information through effective information security risk management.	>=80% of identified risks are "completed."	The performance was positive, exceeding the goal with 96% compliance.
3	Strengthen information security incident management.	>=80% of information security incidents are registered with a "closed" status and have been resolved accordingly.	100% of the recorded incidents were attended to and in compliance.
4	Ensure the effective improvement and maintenance of information security.	>=80% compliance with Information Security Committee meeting scheduling, compliance reviews, scheduled audits, and requested improvement solutions and observations.	100% compliance was achieved in Information Security Committee scheduling, compliance reviews, and audit observations.



(GRI 3-3: Information Security) (GRI 418-1)

Milestones & Achievements



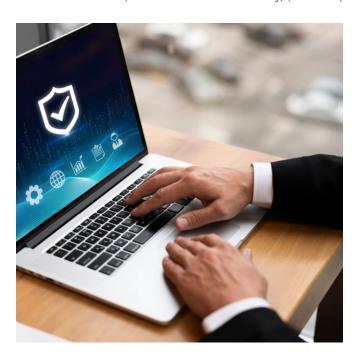
We updated our cybersecurity policy.



We improved perimeter and network protection.



We improved the management of potential vulnerabilities.



Main Actions for Information Security



Protecting sensitive data in interactions with partners and suppliers.



Identifying and remediating critical vulnerabilities to prevent cyberattacks.



Minimizing risks through a "never trust, always verify" approach.



Securing cloud operations with advanced protection.



Improving threat detection and proactive response.



Streamlining incident management with clear and effective procedures.



Optimizing security to adapt to emerging threats.

In 2023 and 2024, Inteligo Group did not receive any complaints related to customer privacy violations, whether from third parties or regulatory authorities. Furthermore, there were no cases of leaks, thefts, or losses of customer personal data, demonstrating the robustness of our privacy and data protection management processes.







Chapter 8

Financial Performance

Inteligo Group is comprised of three clientserving companies focused on different activities. Therefore, each has a distinct financial and strategic profile. A key indicator of our performance, which applies to all three companies, is Assets Under Management (AUM), which reached an all-time high of more than USD 8 million in 2024.

The 2024 financial results reflected a 69% increase in revenue, highlighting 17% annual growth in fees and a recovery in financial transaction results. Furthermore, higher-than-expected expenses were generated due to significant investments in strengthening digital capabilities and infrastructure across the three business units. The net effect was a 280% increase in net income year-over-year.

The growth in 2024 is the result of long-term strategies, supported by favorable market trends. In the case of mutual funds, lower interest rates have encouraged clients to seek alternatives to fixed-term deposits. Meanwhile, private banking has seen an increase in transactions due to the market recovery.

Below are the milestones achieved in 2024.



Assets Under Management increased by USD 365 million, equivalent to annual growth of 7%.

Digitization focused on enhancing advisory services with valuable information, without replacing the proximity and unique value of personalized interaction with clients.



Annual revenue growth of 197% and net income of 16 times.

Leader in the placement of corporate public debt in Peru, with more than S/ 1.1 million placed through 2024.



Interfondos

A 47% increase in AUM was driven by a reformulated digital strategy and favorable interest rate conditions.

A 17% market share was achieved in mutual funds.

Annual revenue growth of 37% and net income of 73%.

In the digital field, the ERNI platform surpassed 54,000 registered users, representing 40% year-over-year growth. Furthermore, 50% of transactions were digital.

Other Strategies Implemented in 2024



We are deepening our client segmentation to offer more appropriate services. Key initiatives include creating a differentiated value proposition for high-value segments at Interfondos, through an in-person advisor; and designing service models tailored to Inteligo Bank's dynamic, younger, and more sophisticated clients.



At Inteligo Bank, we launched the Legacy Plan, which aims to attract our clients' heirs through training on financial topics, portfolio diversification, and even artificial intelligence and tax regulations.

In 2025, we will continue to strengthen our digital capabilities and explore new customer segments.







(GRI 201-1) (SASB FN-AC-000.A)

8.1. Direct Economic Value Generated and Distributed

In 2024, we achieved a significant increase in retained economic value, and thanks to this, we were able to improve the balance between what we generate and what we distribute to our stakeholders, achieving a surplus of S/ 165.46 million. It is worth noting that, given the positive results for 2023, we distributed dividends of S/ 27.5 million during 2024.

These results reflect growth in the creation of wealth for the economies where we operate and for our stakeholders. For example, our payments to the government increased by 228% during the year, reaching a total of S/ 10.1 million, which includes the essential tax compliance of our subsidiaries.

Direct Economic Value Generated and Distributed

Ítem	2021 (S/ million)	2022 (S/ million)	2023 (S/ million)	2024 (S/ million)	Variation 24-23 (S/ million	Variation 24-23 (%)
Direct Economic Value Generated	443.4	14	192.1	326.5	134.4	70
Interest and similar income, net	110.3	95.2	86.1	68.9	-17.2	-20
Fees for financial services	197.0	163.3	146.2	172.4	26.2	18
Results from financial transactions	136.1	-244.5	-40.2	85.2	125.4	n.a.
Economic Value Distributed	281.97	333.27	143.35	188.54	45.19	32
Operating costs	41.53	45.13	46.66	49.65	2.99	6
Employee salaries and benefits	84.09	84.00	89.49	96.43	6.94	8
Payment to capital providers	1.77	3.36	4.11	4.83	0.72	18
Payments to the government	8.81	2.79	3.08	10.09	7.01	228
Community investments	0.02	0.01	0.01	0.04	0.03	300
Dividends to shareholders	145.75	197.98	0.00	27.50	27.50	n.a
Economic Value Retained	161.43	-319.27	48.75	137.96	89.21	183

Assets Under Management (AUM) in millions of USD

Year	Total Inteligo Group (USD mm) ²		
2022	6,679		
2023	7,098		
2024	8,082		

² Refers to Inteligo Bank, Inteligo SAB, and Interfondos.



(GRI 207-1) (GRI 207-2)

8.2. Tax Strategy

Regarding tax obligations and administration, Inteligo Group guarantees compliance with current regulations in all countries where it operates. Strategic decisions are made based on reasonable and substantiated interpretations of applicable tax regulations, seeking to mitigate relevant tax risks and ensuring that the tax burden adequately reflects the economic activity carried out.

Collaboration with tax authorities is carried out with respect for the law, transparency, and good faith, even in the event of legitimate disputes regarding the interpretation of applicable regulations.

The Tax Policy applies only to the subsidiaries in Peru. In these subsidiaries, the annual tax calculation is carried out by the Accounting Department and undergoes an additional annual audit of the financial statements. This process is

not escalated to the Board of Directors or General Management. It should be noted that no risks have been identified in the audits performed.

The auditor's suggestions, if relevant, are reviewed in the financial statements and discussed. Each company also undergoes an audit in which the main aspects of tax regulations are reviewed, as well as the supporting documents and calculations necessary to ensure proper tax reporting and payment.



Access the IPH Tax Policy here.





Country-by-Country Reporting

(GRI 207-4)

Couring by Couring Reporting				(GITT 207 4)
Fact	Inteligo Bank Ltd. (Panama Subsidiary)	Inteligo Bank Ltd. (Headquarters)	Interfondos	Inteligo SAB
Main activities	Financial activities (banking and fiduciary products and services)		Mutual Fund Manager	Stock Broker Company
Number of employees	103	3	236	
Revenue from sales to third parties (in millions)	USD	46.5	S/ 55.8	S/ 11.2
Revenue from intragroup transactions with other tax jurisdictions (in millions)	USC	0 0.2	S/:	23.1
Profit or loss before tax (in millions)	USD 31.3		S/ 24.3	S/ 5.5
Tangible assets other than cash and cash equivalents (in millions)	USD 9.3		S/ 0.3	S/ 1.2
Corporate income tax paid in cash ³ (in millions)	USD O		S/ 3.3	\$/0.3
Corporate income tax accrued on profit or loss ⁴ (in millions)	USD 0		S/ 7. 9	S/1.2
Reasons for the difference between the accumulated tax and the tax calculated by applying the legal rate	Not applicable. Not applicable.		Losses from foreign sources and expenses not accepted for tax purposes.	Expenses not eligible for tax purposes. Taxes assumed. Expenses that do not meet all the legal requirements.
Period covered by the most recent audited consolidated financial statements or financial information filed with public records	January to December 2024.	January to December 2024.	January to December 2024.	January to December 2024.

³ This item refers to the total amount of income tax that the company has paid in cash during a given period. It is a way of reporting cash flows related to tax obligations, which is relevant for assessing how taxes affect the company's liquidity.

⁴ This item reports accrued income tax, that is, tax that has been recognized in the financial statements but has not yet been paid.







(GRI 3-3: Client Well-Being)

Chapter 9

Client Well-Being

At Inteligo Group, customer care is important because we are committed to being a strategic partner through the various business lines offered by our subsidiaries. This approach begins with knowing who we target, understanding and meeting their specific financial needs, and ensuring that their expectations and goals are effectively met.

In our daily work, we uphold the "Customer-Centric" concept, which means that the customer is at the center of every decision we make, both from the front office and the back office. All our

employees follow our mission as a roadmap, which aims to ensure that customers enjoy their present while we build their future.

Managing client well-being positively impacts them. It also positively impacts the creation of financial value for Inteligo Group.





(GRI 3-3: Client Well-Being)

Impacts of Client Well-Being on the Stakeholders and Financial Value Creation

Impact of Client Well-Being on Creating Impact of Client Well-Being on Financial Value for Inteligo Group Stakeholders New client acquisitions generate an It allows us to improve the experience increase in Assets Under Management and strengthen customer loyalty, as well as attract new ones and retain current (AUM). ones. By strengthening the monitoring of client investments and improving our It helps us reaffirm that the initiatives product offering, we generate greater and projects developed by the different interest from our clients in increasing units of the organization are aligned their investments through our platforms. with the needs and expectations of our clients. The improved customer experience increases their retention, loyalty, and It helps us to establish greater ties connection with Inteligo Group. with commercial teams and enrich the information on our customers' needs Customer digitalization generates with their feedback. savings and operational efficiencies. We are able to raise awareness across teams that do not have direct or close contact with customers to understand the impact they can have on the final customer experience.

Main Commitments

- Maintain confidentiality on the management of client information.
- Offer clients the support of expert financial advisors in portfolio management.
- Assist clients with their wealth and succession planning.
- Manage investments proactively.

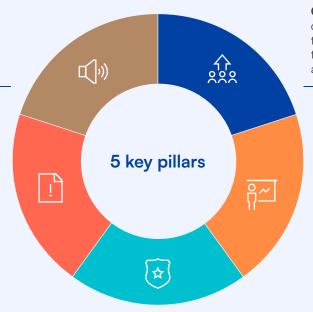
- Offer a global set of products that allow our clients to select the options that best suit their needs.
- Offer personalized support throughout each stage of the client's financial life, with cognitive empathy and dedication.



Our services are based on 5 key pillars.

Communication. We actively listen to offer solutions adjusted to their expectations

Confidentiality. We protect the information of our clients with absolute reserve



Commitment. Owning our client's objectives, being transparent and responsible with the information, and maintaining a close relationship.

Proactivity. Anticipating their needs and managing personalized alternatives

Excellence. We provide specialized guidance based on the needs and life projects of our clients

Our business model is person-to-person and based on the closeness and trust our customers place in us. In our 29 years, although we've undergone some changes, the essence of how we do business remains intact: building trustworthy relationships with our customers and their families.



Experience and professionalism. Our advisors, with extensive local and international experience, manage assets with a high level of knowledge and professionalism, generating trust.



Personalized management. We focus on understanding each client's individual needs, offering investment strategies tailored to their objectives and risk profile.



Transparency. We maintain an open and transparent relationship, providing information on returns, fees, and associated risks.



Reputation and regulatory compliance. We comply with all local and international regulations, ensuring a safe and regulated environment for our clients.



Organizational culture based on trust. We believe that trust is not only fundamental for our clients, but also for our organizational culture. This year, we strengthened our Ethics Channel, raising awareness about its importance in a fun and engaging way.



Autonomy and responsibility. Our advisors make critical decisions, managing risk and meeting expectations. We train our team with industry experts and offer customized programs for their continued development.



Teamwork. We foster collaboration and mutual respect, ensuring that each area works together to deliver consistent, high-quality solutions to our clients.



(GRI 3-3: Client Well-Being)

9.1. Customer Experience

We manage our customers' experience through loyalty and satisfaction studies, user research, and data and analytics.

In line with this, we carried out the following activities focused on data collection and analysis.

Activities to Monitor Customer Experience

Activity	Description
General Survey	We conduct relationship-based surveys to assess NPS and customer satisfaction in all our subsidiaries. These are conducted twice a year, in the middle and end of the year.
Surveys — Inteligo Bank Advisor	We conduct transactional surveys after advisors' meetings with clients to evaluate the quality of the advice.
User Research	We conduct interviews with clients of the various projects being developed in our subsidiaries, with the goal of understanding their needs and expectations regarding advisory and service. We also validate the design of our solutions through testing.
Digital Analytics	We analyze our customers' behavior on the various digital platforms we make available to them, across all our subsidiaries.
Working Sessions With Other Teams	We jointly review and understand the customer experience with the strategy, product, and commercial teams to conduct a comprehensive analysis and understand the impact of the actions and initiatives implemented. This way, we identify opportunities for improvement aligned with the business strategy.

After data collection and analysis, we present the results and monitor them. To this end, working meetings are held within the organization to report on NPS and satisfaction results, identify areas for

improvement, and develop action plans with the teams involved.



(GRI 3-3: Client Well-Being)

Objectives, Goals, and Performance on Client Well-Being

N°	Objectives	Goals	Performance
1		80% NPS for Inteligo Group (by 2028).	An NPS of 57% was achieved in 2024.
2	Increase customer satisfaction, as reflected in the Net	70% NPS for Inteligo Bank by 2024.	An NPS of 66% was achieved in 2024.
3	Promoter Score (NPS), at Inteligo Group and its subsidiaries.	37% NPS for Interfondos by 2024.	An NPS of 33% was achieved in 2024.
4		48% for Inteligo SAB by 2024.	An NPS of 43% was achieved in 2024.

Our promoters primarily valued the brand trust, the quality of service, and the personalized attention of their advisors. They also highlighted the security provided by Inteligo Bank, the rapid access to information in Interfondos, and Inteligo SAB's ability to manage orders and understand their investment needs and expectations.



Main Actions Focused on Client Well-Being:







The new onboarding platform, the ERNI app, was launched.





The new customer web platform was designed.



(GRI 3-3: Client Well-Being) (SASB FN-AC-270a.3)

Future Actions

In 2025, we will focus on the following actions to enhance client satisfaction.

Future Actions for Client Satisfaction



Deepen our relationship with our clients through more personalized consulting.



Continue our strategy of acquiring new customers and providing digital consulting to our current client base to strengthen their loyalty.



Continue optimizing our customers' digital experience.

In addition, in 2025, we will launch new public websites for Inteligo Group, Inteligo SAB, and Inteligo Bank. We will also be revamping the private area of the Inteligo SAB website, aiming to provide clients with a more intuitive tool for buying and selling securities, through a design specifically developed to optimize their experience.

9.2. Client Communication

At Inteligo Group and its subsidiaries, we implement a communications strategy aligned with industry best practices, ensuring clarity, trust, and personalization in the information delivered to customers.

Our communications are also tailored to the needs of our different customer groups.

- For individuals, we emphasize simple concepts and reliable advice to reduce uncertainty and make investment accessible.
- For legal entities, we emphasize access to more sophisticated investment opportunities, more technical data, advanced analysis reports, and exclusive tools, providing personalized service tailored to their needs and expectations.





Our subsidiaries also follow best practices in the financial services industry by providing transparent information and expert advice.

- We offer financial advice based on the client's profile and needs, ensuring transparent support. Clients are informed about our advisory process, which includes portfolio profiling and rebalancing, especially in the case of Inteligo Bank.
- We prioritize trust and clarity in communication, focusing on financial education, experience, and transparency, conveying confidence. The Vice President of Asset Management is responsible for preparing various reports, utilizing reliable and trustworthy sources of information.
- We use an expert, empathetic, direct, approachable, and accessible tone, ensuring that the information is understandable even for clients with little investment experience.
- We apply clear style standards, avoiding overly technical language.
- We apply storytelling techniques to connect emotionally with clients and build trust.
- We emphasize confidentiality and asset protection, aligning ourselves with the financial industry's codes of ethics.
- We use legal disclaimers when necessary, without diminishing the transparency of the information.

The main topics addressed in client communications include the risks and volatility of each product offered, emphasizing the importance of understanding these concepts. We also ensure that clients receive advice aligned with their risk profile and financial objectives, enabling them to make the most appropriate investment decisions.

Furthermore, through our focus on trust and transparency, we seek to prevent any potential conflicts by providing impartial advice. In addition, we have an Employee Trading Restrictions Policy aimed at regulating transactions carried out by Inteligo SAB employees related to the purchase or sale of securities. This policy seeks to prevent conflicts of interest and the misuse of privileged

information, ensuring that employees operate transparently and in compliance with Inteligo Group's internal regulations.

Milestones & Achievements



Inteligo SAB ranked first as a Placement Agent (in Structuring and Placements) in the Lima Stock Exchange Ranking.



(SASB FN-AC-270a.3)

9.2.1. Communication Strategy

The starting point of our communication strategy is the clear identification of our target audience and building relationships with two types of customers.

- Primary clients: These are individuals who want to invest, build, and preserve their wealth, but have little market knowledge and need 100% advice to determine the most efficient available alternatives.
- Secondary clients or "Do It Yourself" clients: These are also individuals who want to invest, build, and preserve their wealth, but have greater market knowledge. These clients don't require much advice, as they are more familiar with the available alternatives for managing their finances more efficiently.



To meet these expectations, we are proactive in understanding and anticipating our clients' needs. Our approach is based on a constant and indepth analysis of their behavior and preferences, for which we use both quantitative and qualitative methods. This comprehensive approach allows us to adjust and optimize our service in terms of digital experience consulting, communication, and information.

In developing our communications, we consider the stages of financial lifecycles that users go through. Understanding their experience at this level guarantees greater satisfaction and effectiveness in our messages, which also enables us to make our clients our best spokespersons and brand ambassadors every time they speak about us.

The Brand & Customer Loyalty unit—part of the Corporate Growth Marketing Management-is responsible for ensuring the proper communication techniques are used to ensure the coherence and effectiveness of the brand's messages. Its responsibility includes overseeing that all communication actions are aligned with the brand's DNA, maintaining a consistent image that strengthens customer relationships.



(SASB FN-AC-270a.3)

9.2.2. Communication Channels

We use various channels to inform current and potential clients, maintaining fluid communication with the main objective of providing clients with accurate and timely information that helps them make the best investment decisions.

Client Communication Channels

Frequency	Communication Channel	
Permanent	Websites with public sections and secure sections with exclusive access.	
	Transaction confirmations.	
Daily	Social media (all subsidiaries).	
	Market opening podcasts (Spotify).	
	 Market and economic reports on global, local, and companies under management. 	
	Market opening WhatsApp (Inteligo Bank clients).	
Weekly	 Local and international macroeconomic reports (Peruvian GDP, inflation, rates, employment, etc.). 	
	 Opinion columns and economic situation reports in specialized media (spokespeople for Inteligo SAB and Interfondos). 	
Monthly	Financial statements.	
	Webinars and events on financial education and networking.	
	 Sending personalized investment opportunities (Inteligo SAB). 	
	Mailings with insights and product updates.	
Quarterly	 Customized investment reports and audiovisual materials. 	
	Visits from financial advisors.	
Quarterly	Mini-videos on educational and investment alternatives sent via email (all subsidiaries where applicable).	
At the client's	Portfolio reviews.	
request	Visits from financial advisors.	



(GRI 3-3: Innovation and Technology)

9.3. Innovation & Digitalization

At Inteligo Group, the management of innovation and technology is crucial for our operations because everything we do is geared toward providing a world-class (WOW) experience for our customers. To achieve this, we necessarily leverage technology and innovation, which act as enablers.

66

At Inteligo Group, we are committed to technology as a great enabler for all the business objectives we pursue. Innovation is practically part of our DNA, and we are always seeking to innovate based on the new technologies available on the market. We always do this by putting the customer first: all our efforts are focused on providing them with a better experience, as well as hyper-personalized advice.

Jorge Nagamine
Technology Manager
IPH

At Inteligo Group, the management of innovation and technology is fundamental to our operations because it provides us with operational efficiency, contributes substantially to the improvement of customer experience and serves as a catalyst in risk management: we implement advanced technologies to automate processes, optimize workflows, and improve data management to offer more personalized, faster, and more secure services. We also use technological tools to identify and manage financial, operational, and IT risks.

Innovation, technology, and digitalization have a positive impact on our customers, employees, and other stakeholders, such as regulatory entities and shareholders. They also have a positive impact on the creation of financial value and our reputation.





(GRI 3-3: Innovation and Technology)

Impacts of Innovation and Technology on Stakeholders and the Creation of Financial Value

Impact of Innovation and Technology on Stakeholders	Impact of Innovation and Technology on Financial Value Creation for Inteligo Group
Customers: Improved service personalization and speed, increasing satisfaction and loyalty.	 Increased operational efficiency, reducing costs and increasing productivity.
Employees: Improved work environment through automation of repetitive tasks and creation of opportunities for professional development in new technologies.	 Attracting new customers through the development of innovative products. Strengthening the company's image as an innovative leader in the financial sector, positively impacting its reputation.
Other stakeholders: Enhanced transparency and security in interactions and transactions, strengthening trust in the organization.	

Main Commitments

- Provide personalized advisory services to our clients.
- Deliver a WOW digital experience.

Objectives and Performance of Innovation and Technology

N°	Objectives	Performance
1	Increase customer engagement with digital media.	Positive. We exceeded our goal, and more clients have learned about information relevant to their assets through digital means.
2	Migrate data infrastructure to the cloud.	Positive. Information silos have been eliminated, and data management is now done with cloud processing, making it more efficient.
3	Implement artificial intelligence initiatives.	Positive. We achieved a functional beta version of the product, deployed to 80% of users.



Milestones & Achievements



A milestone in the digitalization of the consulting services we provide was the generation of insights with relevant information, generating active interaction among 21% of clients.



Completion of the new private area experience, with improvements in look and feel and data visualization.

Implementation of real-time data and personalized insights.



Completion of the new digital experience for launch in 2025, which includes the creation of a private area with online data and increased functionality for customers.

■ Interfondos

Implementation of digital acquisition, digital marketing, and marketing automation capabilities.

Launch of the new digital onboarding process.

Exceeding the 2024 digital acquisition goal.

(GRI 3-3: Innovation and Technology)

Main Actions Focused on Innovation and Technology



In recent years, we have promoted the use of new technologies, primarily focused on cloud technology: almost all of the new applications we launch are built on the cloud. We are also committed to new trends, both in technology and in new programming languages and artificial intelligence-based solutions.



In addition, each project includes a cybersecurity team, and we are making intensive use of various security tools, strengthening our controls.



Throughout 2024, we have developed a series of projects across our various subsidiaries, always prioritizing the digital experience. Furthermore, technology allows us to offer the hyperpersonalized consulting we provide.

Future Actions

For 2025, we have mapped the following projects focused on innovation and technology.

- Increase adoption of the new digital platform and reduce system response time, improving efficiency in business intelligence queries.
- Increase personalized customer interactions through automation and artificial intelligence, improving their experience and satisfaction.
- Increase the volume of data in the data lake and reduce the time to generate management reports, facilitating informed and efficient decisions.





Human Talent



(GRI 2-7) (GRI 3-3: Culture and Human Talent)

Chapter 10

Culture and Human Talent

For our business to continue growing and for our customers to receive exceptional service, our talent is key. Therefore, we constantly work on their satisfaction, well-being, and professional development.

For this reason, we promote the professional development of those with outstanding performance or key skills. Trust, as always, is a fundamental pillar of our culture and business model.

At the end of 2024, our team had 342 employees, with a fluctuation of 5 employees since 2023. Of these, 58% are women.

We are committed to our culture and the development of our talent, which is reflected in the recognitions and rankings we have received, which are detailed in the Awards & Recognitions section.





(GRI 3-3: Culture and Human Talent)

10.1. Human Talent Recruitment & Retention Strategy

We train our employees in a fair and nondiscriminatory manner, fostering an inclusive and meritocratic culture in which everyone receives opportunities based on their performance and

abilities. To this end, we create learning spaces that not only strengthen our teams' commitment to diversity but also provide them with knowledge applicable to their personal and professional lives.

10.1.1. Human Talent Attraction

As part of this approach, we implement practices aligned with our organizational culture, allowing us to maximize the potential of our talent and build a more equitable and diverse environment.



Inclusive Selection and Onboarding Process

We are committed to an inclusive recruitment process that guarantees equal opportunities, evaluating all applicants regardless of their ethnic origin, gender, age, marital status, religion, disability, nationality, or economic status. This approach allowed us to attract diverse talent and strengthen a culture where everyone can fully contribute.



Onboarding and Welcome

Our onboarding process aims to provide new employees with clear and comprehensive information about the organization. We also aim to ensure that, from day one, they experience our culture and have safe, trusting spaces with Human Resources, its teams, and leaders.



Career Growth

We understand that organizations evolve and talent must adapt. Therefore, we encourage ongoing training, keeping our employees motivated and providing them with career growth opportunities. Our approach strengthens their skills and knowledge, whether in their current role or exploring new areas. We foster their growth through internal recruitment opportunities and development paths.



In 2024, we had

40

new employees in Peru, 1 in North America, and 11 in Central America.



10.1.2. Work Environment

Culture and Human Talent management are fundamental to our growth, as they impact productivity, customer loyalty, and human capital retention. These aspects generate value and represent strategic investments for the Organization.

As a reflection of this commitment, the results of our GPTW satisfaction survey highlight the high level of satisfaction among our team. It should be noted that we do not have any employees subject to labor unions.

> GPTW Results 2024 - 2025

* *

Panama: 96%

Peru: 93%

Additionally, in the Gestalt question "Considering the previous questions, do you consider this a great place to work?", which measures the overall perception of the work environment, we obtained the following results:

* *

Panama: 99.48%

Peru: 96%

This demonstrates that our organizational culture prioritizes the well-being, trust, and development of our team.

(GRI 2-30) (GRI 3-3: Culture and Human Talent) (GRI 402-1)

On this note, one of our organizational attributes is horizontal structure and transparency. Therefore, as soon as we define changes that may impact employees, we communicate them initially to leaders and immediately afterwards to the entire organization. We also ensure that these communications are notified at least 30 days in advance.

10.1.3. Internal Communication

At Inteligo Group, we have an internal communication strategy focused on building closeness and fostering an environment of camaraderie, collaboration, and maximizing productivity among our employees. We also seek to generate transparency, cohesion between departments, and alignment of strategic objectives through our communication channels.

We maintain a horizontal and structured communication style that allows all members of the organization to feel comfortable sharing ideas and opinions.

The main communication channels are email and the internal social network GoIntegro.





(GRI 3-3: Culture and Human Talent) (GRI 404-1) (GRI 404-2)

10.1.4. Training and Human Talent Development

"Training you, our best investment" was a motto that reflected our vision and commitment to talent throughout 2024, always aligned with our business and culture. We aspire for our employees to achieve excellence and thus hone their skills and abilities. Furthermore, we are aware that learning is a great motivation for a large portion of our talent and is key to generating growth in each individual.

From day one, we offer a comprehensive training plan to provide our employees with the necessary tools for their success. We are proud to have a talented team, key to our growth. By the end of 2024, 100% of our employees participated in at least one career growth program. Thanks to this approach, 14% of our employees have assumed new responsibilities.

As part of our commitment to talent development, we implemented various initiatives to strengthen employee capabilities, achieving an average of 32 hours of training per person.

Training Hours per Year by Management Category

	Gender -	202	2023		2024	
Management Category		Total Hours	Average Hours	Total Hours	Average Hours	
Top Management	Female Male	220.75 365.43	3.25 2.90	154 251	4.67 4.48	
, 0	Total	586.18	6.15	405	9.15	
Middle Management	Female Male	44.75 52.00	1.21 1.08	28 109	3.50 5.74	
O	Total	96.75	2.29	137	9.24	
Junior Management	Female Male	3,638.28 2,153.22	2.70 2.26	4,773 2,967	7.12 7.24	
	Total	5,791.50	4.96	7,740	14.36	
Total		6,474.43	13.40	8,282	32.75	

We offer regulatory courses required to comply with organizational regulations. We also offer ondemand courses where each employee, within a budget allocated by their department, can choose external training that adds value to their career growth, subject to approval by their leader and the training team. Additionally, through LearnToGo, we offer the opportunity to design customized

learning paths in four key areas: investment, soft skills, agility, and data analytics.

We also have various initiatives focused on developing new skills for our employees, with the goal of enhancing their talent.





Human Talent Training Initiatives and Programs

Category	Program	Description
	LearnToGo	Based on the training needs identified in 2023, we designed a four-track learning path: Investments, Data, Digital, and Communication Skills. Each path included specialized courses, all designed with our organizational goal of fostering talent development aligned with our five competencies in mind. The average score for the seven courses was 9.24 out of 10 points. The total investment in the program was S/ 142,953.
InTraining	On Demand Courses	Our Training Request Program offers employees the opportunity to continue developing their learning path according to their development needs. In coordination with the leader and the Training team, specific external and existing courses and training are proposed from a network of national and international providers, such as universities and institutes, among others, provided they fit within a previously allocated budget. By September 2024, we have increased the number of employees from 15 to 40 starting in 2023. Thus, 17% of employees have taken advantage of this program, totaling 24 women and 16 men. The total investment to date is S/ 72,282.
	Udemy Business	We believe our employees have different learning styles. Many of them prefer to learn asynchronously, so starting in 2023, we've offered employees the opportunity to obtain a license on the Udemy Business platform, which offers hundreds of courses to enhance learning. We are pleased to confirm that all 70 spots were filled within a month of launch.
	Regulatory Courses	We know that, due to our business model, regulatory bodies require regulatory training for all employees. Therefore, within our training program, we offer five regulatory courses, which are launched throughout the year: Information Security, Operational Risk and Business Continuity, Diversity, Equity, and Inclusion, Occupational Health and Safety, and Compliance.



Category	Program	Description
	Diversity, Equity and Inclusion	Gender equality is an essential pillar of our diversity and inclusion vision, and promoting it both at the workplace as well as in society is key to contribute to compliance with the SDO (Gender Equality). At Inteligo Group, we foster a culture based on respect, tolerance and empathy, as we firmly believe that diversity in our teams drives innovation and strengthens a fair work environment.
Sustainability and Diversity, Equity, and Inclusion	InBalance	InBalance is our benefits, activities, and events program designed to promote work-life balance for our employees. Its main objective is to offer well-being to the entire Inteligo family.
(DEI)	Inteligo Sostenible	From the Social dimension, we continue to work with our InVolucrados team, made up of seven employees (three from Human Resources and four from other areas), who actively participate in the initiatives and planning of the Social Responsibility and Diversity, Equity, and Inclusion strategy. The team's mission is to generate initiatives, projects, and activities during 2024 and 2025 focused on generating a positive and sustainable impact on society and the environment, through monthly meetings. The people in charge of leading the team are part of Human Resources; however, all members actively participate for feedback, coordination, support in activities, and more.



10.2. Diversity and Inclusion

Our Diversity, Equity, and Inclusion (DEI) Policy guides our commitment to building a more equitable workplace, where diverse talent has equal opportunities to grow and develop. Therefore, we have implemented several initiatives to promote greater female representation in our operations.

10.2.1. Initiatives to Promote Diversity and Inclusion

We recognize that our core business areas have traditionally been represented by men. Therefore, to foster more equal representation, we are committed to ensuring equitable shortlists in our selection processes, ensuring the conscious inclusion of female candidates. With this initiative, we seek to generate equal opportunities, expand the diversity of talent, and strengthen gender equity within the organization.

Additionally, we participated in the Go Women IFS event, a gathering of leading women within IFS with the purpose of providing tools to enhance their leadership. This space allows for strategic connections and insights to co-create initiatives that strengthen the value proposition for women in the Organization.

Finally, last year we established a partnership with Women in Business and Finance (MNF), a non-profit organization dedicated to showcasing and empowering women in the financial sector, especially in investments. Through this partnership, our female employees have access to networking opportunities, talks, and workshops designed to enhance their soft skills, strengthen their knowledge of the sector, and address current market issues.

With these actions, we continue to promote greater female representation in all areas of our Organization and ensure that diverse talent has the opportunities and support necessary to grow.





(GRI 201-3) (GRI 404-2)



10.2.2. Fair Compensation

We have a Compensation Policy available to all employees at our three subsidiaries in Peru. We updated and published it in May 2024. This policy establishes the criteria and guidelines that will be applied to determine the compensation system. These guidelines guarantee the principles of equal opportunities between men and women, without discrimination.

From the Human Resources Management, we conduct monthly compensation monitoring to ensure we understand our gender pay gap. Furthermore, we remain committed to hiring and managing a compensation scheme aligned with our salary structure.

To establish our compensation scheme—and ensure it was fair and competitive—we participated in two salary assessment studies with external human resources consulting firms. As a result of this process, we established criteria for determining salaries by category and position. The first step was to rank the positions based on the following criteria: academic profile, experience related to the position, career history, shortage of qualified labor, position value in the current labor market, problem-solving skills, and responsibility for the position. Once this categorization was completed, we defined salary bands for each category, ensuring a realistic and fair allocation in line with the market.

Regarding Top Management, the promotion of a male employee to the role of VP Wealth Management generated an increase in the average male salary. In Middle Management and Junior Management, we hired new positions in technology and data roles, which impacted the growth of the average male salary.

Furthermore, we have a Retirement Plan that reaffirms our commitment to the well-being and comprehensive development of our employees throughout their careers. Additionally, we implemented an Early Retirement Program, aimed at providing incentives that contribute to their liquidity and support their preparation and transition to a new stage in life. In accordance with current labor regulations, pensions are funded through contributions and deductions applied to payroll income, which are transferred to the pension fund administrator selected by each employee.



(GRI 3-3: Culture and Human Talent)

10.2.3. Work-Life Balance

We promote a healthy work-life balance between our employees' personal and family activities, as this is a key factor in their retention.

For 2025, we have two major goals related to our organizational culture and talent development.

Culture of Respect

We will foster an inclusive and harmonious work environment among all our employees. We will address key topics such as respect in the office, the prevention of workplace sexual harassment, and the importance of coexistence based on courtesy and empathy.

Through workshops, talks, and educational resources, we will raise awareness about the rules of coexistence and the culture of respect. With this campaign, we reaffirm our commitment to the well-being and dignity of our team, ensuring a safe and discrimination-free environment.



Mental Health Program

We will continue to promote emotional well-being and balance in the workplace. The Program offers resources and tools to manage stress, improve productivity, and foster a healthy work environment for our employees and leaders.

In addition, we will offer workshops, support sessions, and ongoing training on psychological well-being. This reflects our organizational culture, which prioritizes mental health as a fundamental pillar for the success and well-being of our team.



106 <>



(GRI 403-1) (GRI 403-4) (GRI 403-8)

10.3. Occupational Health & Safety

10.3.1. Occupational Health & Safety Management System

At Inteligo SAB, IPH, Interfondos, and Inteligo Bank, we have an Occupational Health and Safety Management System (OHSMS), which complies with Act No. 29783, the Occupational Health and Safety Law in Peru, and with the 1972 Labor Code and the 2011 General Regulations on Occupational Risk Prevention and Occupational Health and Safety in Panama. Our system provides 100% coverage for all employees in the aforementioned subsidiaries. The Occupational Health and Safety Management System (OHSMS) does not apply to Inteligo USA, as the regulations in that country do not require it.

In order to prevent workplace risks and incidents, all employees of our subsidiaries in Peru and Panama can email our Occupational Health and Safety inbox at seguridadysaludeneltrabajo@inteligogroup.com to report any unsafe activity that may affect their health or safety.

Additionally, upon entering work, employees must sign the Occupational Health and Safety Recommendations as part of their documentation package. Employees are required to comply with all established Occupational Health and Safety provisions to ensure safe work and the protection of their health.

They must also immediately report any unsafe condition or act, incident, or work-related accident observed while performing their duties to the Occupational Health and Safety Committee and their supervisors.



Access our

Occupational Health and Safety Suggestion Box here.

10.3.2. Occupational Health & Safety Committee (OHS)

The Occupational Health and Safety Committee (OHS) is a joint, bipartisan body composed of four members elected by employees and four representatives of the Organization. Within each group, two members serve as alternates.

To maintain communication with the Committee, we have an email address: seguridadysaludeneltrabajo@inteligogroup. com and we issue communications through our corporate social network, GOintegro.

Main Functions of the Committee

- Approve the Annual OHS Program, address employee concerns, and monitor the OHS Work Plan.
- Identify and address occupational diseases.
- Provide feedback on health prevention campaigns.
- Analyze and evaluate incidents.





10.3.3. Health Programs

To ensure employee safety, we have a supplier responsible for reviewing and implementing the entire safety system for our subsidiaries in Peru. In terms of health, we rely on the services of the Workers' Clinic, which assigns an occupational physician to our subsidiaries to monitor any illnesses and incidents that may arise, in addition to providing advice on health issues.

As part of our commitment to health, we offer our employees in Peru the option of enrolling in Private Health Care Providers (EPS), including their spouses and children. This plan covers 24.30% of the total cost, while we cover the remainder. The EPS offers comprehensive coverage for an annual preventive checkup and offers specialized programs for spinal care, cancer treatment, and chronic disease management, among others.

(GRI 403-3) (GRI 403-6) (GRI 403-7)

Inteligo Bank, in the Bahamas and Panama, works with a health group managed by an insurance company and offers coverage to employees and their immediate family members.

During 2024, we promoted holistic well-being through nutrition talks, dance classes, and active break campaigns, both in the office and remotely, under the direction of a fitness trainer. We also developed programs and initiatives focused on mental health, encouraging healthy habits and a better work-life balance.

Inteligo Group Health Programs and Campaigns

Psychological Counseling

In our subsidiaries in Peru, we offer 52 sessions of the psychological care program, where employees can schedule free appointments with a specialist. We promote preventive mental health care, highlighting its importance as a guideline in the face of potential challenges, not just in times of crisis.

Vaccination Campaign

We carried out our annual vaccination campaign with the participation of 50 employees from our three subsidiaries, covering 100% of the cost. As of September 2024, 98% of participants had not taken sick leave due to respiratory illnesses or the flu.

Nutrition Consultations

At Inteligo's subsidiaries in Peru, we offer a nutrition consultation program, where we receive monthly in-person visits from a nutritionist. We offer hybrid consultations, allowing our employees to choose between an in-person or virtual appointment. During the consultation, we provide a personalized nutritional plan and answer any nutrition-related questions.



(GRI 403-6) (GRI 403-7)

Dermatological Campaign

We carried out our dermatological campaign in the office, where we offered a talk and a product fair. Our employees also had the opportunity to have their moles checked by the dermatologist.

Occupational Health and Safety Week

In 2024, during OHS Week, we organized various activities to promote the physical, nutritional, and medical well-being of our employees.

- April 22, 23, and 24: We conducted occupational medical examinations in the morning, with the participation of 122 employees from our subsidiaries in Peru. The evaluations included laboratory tests in psychology, general medicine, and ophthalmology.
- April 24: We held a nutrition talk with a specialist, covering topics such as healthy eating in the office, food balance, nutrition while teleworking, and ideal mealtimes.
- April 25: We held In Balance Day, where we distributed fruit to our employees to encourage healthy habits.
- April 25: We closed the week with a Zumba class led by a specialist, where our employees enjoyed dancing to various musical genres.

Growing Together Program

By identifying expectant mothers, expectant fathers, and fathers of children ages 0 to 3, the initiative to create a parenting and work-life balance support program emerged.

The program included nine sessions led by a professional, covering topics such as family balance, self-care, and strategies for managing burnout. It was an enriching experience, as the employees shared similar experiences and acquired tools to address these challenges.

Activity for Breastfeeding Week

In 2024, at Inteligo's Peruvian subsidiaries, we held a Breastfeeding Week game with multiple-choice and true-or-false questions on various topics.

- Breastfeeding and its benefits.
- WHO recommendations on breastfeeding duration.
- Use of a lactation center and maternity leave.
- Daily breastfeeding leave and benefits for the mother.

This activity allowed us to inform all employees about the benefits we offer to expectant mothers, as well as the rights of their colleagues, generating greater trust and clarity.

Also, together with our security provider, we conducted inspections of our facilities, in addition to the inspections carried out by the local municipality authorities.



(GRI 403-5)

10.3.4. Prevention Culture and OHS Training

In order to fulfill the commitments of our OHS Policy and continue the Annual OHS Program, in 2024, we implemented training courses on occupational hazards, high-risk activities, and dangerous situations.

Employee Training on Occupational Health and Safety

Subsidiary	Course Name	Description
	Emergency Brigade Training: First Aid	First aid training for employees.
INTELIGO BANK	Health Fair 2024 Psychological Talk	Psychological talk for all employees during the week of the 2024 health fair.
	OHS Week - Nutrition Talk	Nutrition talks for all employees.
	Moving	How to move around the office properly.
IPH INTELIGO SAB Guidelines for Safe Work A Guidelines for Safe Work A Guidelines for Safe Work Guidelines for Safe Work A Guidelines for Safe Work		How to work safely. Correct laptop positioning on a desk, drinking water during the workday, etc.
☐ Interfondos	The 5S	How to comply with the 5S: Use, order, cleanliness, standardization, and self-discipline.
	First Aid	First aid training for employees.



(GRI 403-2) (GRI 403-9) (GRI 403-10)

10.3.5. Identification of Occupational Hazards and Injuries

We hired an internationally certified safety company to assess the occupational risks that may arise in our operations. For this purpose, we use various tools, including the Hazard Identification, Risk Assessment, and Requirements Establishment Matrix (IPER Matrix) and the Annual Occupational Health and Safety Plan (AOSHP), for which an implementation target is set.

Employee activities are also governed by the Internal Work Regulations, which ensure that workplaces are safe. Risk control is defined within the hazard identification and risk assessment process for employee care.

If hazards or risks arise, employees report the situation directly to the General Services Coordinator or Human Talent Management, who are responsible for completing the corresponding logs to document and take preventive actions. The logs are made fully available.

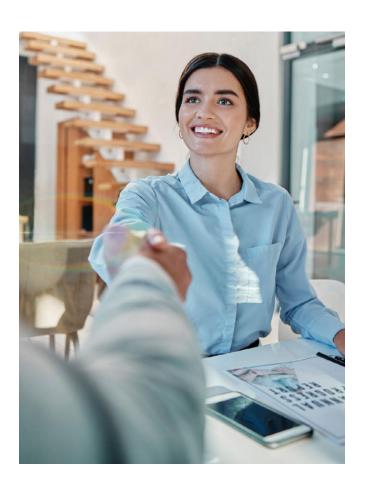
Starting in 2024, we rolled out our annual psychosocial survey to Inteligo Group subsidiaries (except Inteligo USA), which highlighted factors such as work pace, emotional and quantitative demands, and double burden. Therefore, in 2025, we have proposed implementing various actions aimed at addressing these issues: workshops, talks, activations, etc.

With regard to employees and third parties, they can report any violation of our OHS policies through the Ethics Channel, which we promote under a "zero retaliation" policy.

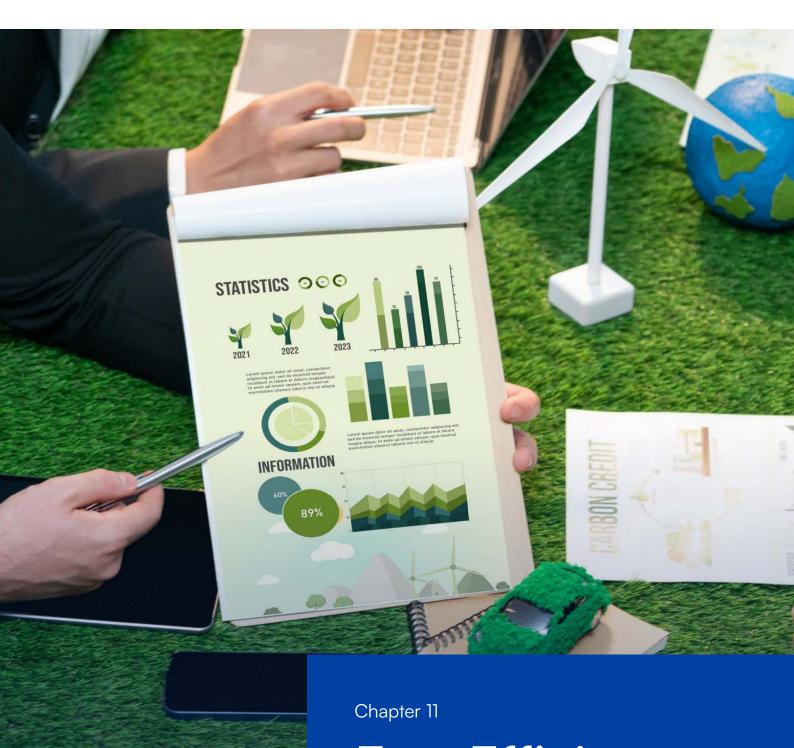
Any workplace incident is reported to the office services coordinator, the risk is investigated and assessed, and corrective actions are determined.

These actions resulted in no occupational hazards that posed a risk of injury, with significant consequences being identified in 2024.

There have also been no work-related injuries among our employees, including those not on the payroll. We have taken into account the indicators reported by our occupational physician and our security provider.







Eco-Efficient Environmental Management



(GRI 302-1) (GRI 302-4) (GRI 302-5)

Chapter 11

Eco-Efficient Environmental Management

At Inteligo Group, we promote innovative actions to reduce environmental impacts and improve efficiency in our value chain, focusing on our activities within the framework of eco-efficiency.

All of this is aimed at influencing our stakeholders through communication and awareness about sustainable development and environmental management.

11.1. Energy

We implemented actions and plans to improve energy efficiency in our daily operations and reduce the energy consumption of electrical equipment. At our Arequipa headquarters, we partially replaced traditional lighting with LED technology, which automatically adjusts light intensity using motion sensors, optimizing energy consumption.

In Panama, on the other hand, we have made progress in the partial implementation of LED lighting. This has reduced operating costs in recent years and reduced the frequency of light bulb replacements and waste generation.

Milestones & Achievements



We achieved a 2% absolute reduction in energy consumption, despite a 3.8% increase attendance at our offices in Peru.





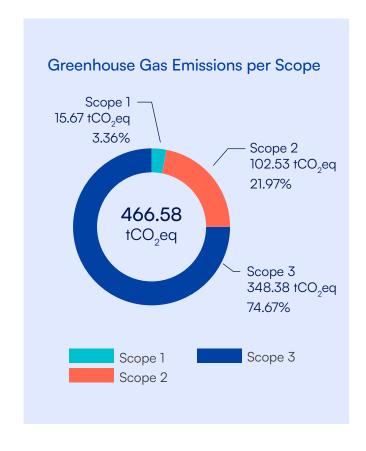
(GRI 305-1) (GRI 305-5)

11.2. Emissions

We have been assessing our carbon footprint since 2021. However, in the 2023 measurement, we made significant changes to the scope.

- We expanded the scope of our operating limits with the addition of Inteligo Bank's headquarters in the Bahamas.
- We believe that 2021, marked by the pandemic, was not fully representative for comparing emissions under normal operating conditions.
- In 2023, we included new emission sources after conducting a significance analysis based on the ISO 14064-1:2018 guidelines. This standard is our reference framework for reporting greenhouse gas (GHG) emissions and removals. We also rely on the Greenhouse Gas Protocol (GHG Protocol), the international benchmark for emissions accounting and reporting. For these reasons, we established 2023 as the new base year for measuring the carbon footprint.

For these reasons, we established 2023 as the new base year for measuring the carbon footprint.



During 2024, we implemented several initiatives to reduce our GHG emissions, focusing on energy and paper consumption, improvements in waste management, and employee awareness campaigns.

11.2.1. Category 1: Direct GHG Emissions and Removals

We consider GHG emissions from sources we own or directly control. These emissions are typically generated by activities such as energy production, transportation of materials and personnel, as well as fugitive emissions.

In 2024, Scope 1 emissions increased by 50.52% compared to the previous year, rising from 10.41 tCO_2 eq to 15.67 tCO_2 eq. This increase was due to the generator's fuel load.



(GRI 305-2) (GRI 305-3) (GRI 306-2) (GRI 306-3)

11.2.2. Category 2: Indirect GHG Emissions from Imported Energy

Indirect Scope 2 emissions showed a 12.73% reduction compared to 2023. These emissions come from the external generation of electricity, heat, or steam we use.

In our inventory, we identified emissions associated with the consumption of electricity from the National Interconnected Electric System (SEIN in Spanish) as a Scope 2 emission source. The SEIN's emission factor for electricity consumption is determined based on the quantity and type of fuel used for electricity generation. For this calculation, we used the emission factor provided by the MINAM Platform, aligned with the established methodology.

11.2.3. Categories 3 and 4: Indirect GHG Emissions from Transportation and Products Used by the Organization

Category 3 includes GHG emissions from sources external to the Organization related to transportation. These sources are primarily mobile and derive from fuel burned in transportation equipment.

Category 4 GHG emissions come from sources external to our organization and are associated with the goods we use. These sources can be stationary or mobile and encompass all types of products we purchase.

Scope 3 emissions have decreased significantly, from 698.10 tCO₂eq in 2023 to 398.38 tCO₂e in 2024, representing a 50.10% reduction. This decrease is largely due to the optimization of the information measurement methodology and the reduction in the use of courier and transportation services. One of our courier providers has even implemented solutions to minimize its environmental impact on the service.

11.3. Waste Management

Due to the administrative nature of our offices, at Inteligo Group we only collect recyclable waste—such as plastic, paper, cardboard, and Tetra Pak—and electrical and electronic equipment (WEEE).

To facilitate waste disposal, we have special containers and recycling stations in strategic, high-traffic areas in our offices in Lima and Panama, allowing employees to use the waste efficiently.

Cleaning teams in both countries remove the waste and store it in separate bags, ensuring

proper segregation. The authorized supplier then proceeds with its collection and proper processing.

To ensure accurate control of the collected waste, we use weighing as a key tool. This method allows us to analyze the amount of waste generated, identify patterns, and evaluate the impact of our waste reduction and optimization strategies.



(GRI 306-1) (GRI 306-2)

Circularity Measures Implemented

Measure	Description
Internal recycling and reuse	We implemented waste segregation stations to maximize the recovery of materials such as paper, general waste, and plastic. This eliminated individual waste bins and improved segregation in our offices. Recyclable waste undergoes cleaning, conditioning, and transformation processes, ensuring its quality for new production cycles. With this initiative, we reduced the amount of waste sent to landfills, reduced our environmental impact and foster a recycling culture withing the organization and the community.
Repair and remanufacturing	We collaborate with strategic partners who give a second life to the WEEE devices we recycle. We also receive detailed monthly reports with the total weight of the waste managed and the conversion of collected kilograms into CO ₂ saved. This allows us to measure our contribution to reducing emissions and continuously improve our sustainability practices, aligning ourselves with the principles of the circular economy and reducing our environmental footprint.

Milestones & Achievements



Thanks to the implementation of containers, the dissemination of communications, and awareness-raising activities aimed at employees, we increased proper waste segregation by 6%.



We managed to separate 136 kg of WEEE, which represents a significant advance in our environmental management and reinforces our commitment to sustainability.







(GRI 2-7)



Chapter 12

Annexes

12.1. Social Indicators Tables

Number of Employees at Inteligo Group

Year	Number of Employees
2023	337
2024	342

Employees by Job Category and Gender in Inteligo Group's Subsidiaries⁵

Region ⁶	Job Category ⁷	Female	Male	Total	Total
	Top Management	10	13	23	
Down	Middle Management	2	5	7	236
Peru	Junior Management	12	10	22	230
	Other employees	113	71	184	
	Top Management	1	1	2	
North	Middle Management	0	0	0	4
America	Junior Management	0	0	0	6
	Other employees	1	3	4	
	Top Management	7	12	19	
Central	Middle Management	7	3	10	100
America	Junior Management	0	0	0	100
	Other employees	45	26	71	
	Total	198	144	342	342

 $^{^{\}mbox{\tiny 5}}$ There are no employees under temporary contracts or part time employees in Peru.

⁶ Peru includes employees from Inteligo SÁB, IPH, and Interfondos. The North America region includes employees from Inteligo USA and employees from the Bahamas from Inteligo Bank. The Central America region includes employees from Inteligo Bank in Panama.

⁷ The Top Management category corresponds to the executive level + management level / The Middle Management category corresponds to assistant managers and auditors / The Junior Management category corresponds to managers, supervisors and coordinators (with employees under their supervision).



(GRI 405-1) (SASB FN-AC-330a.1)

Diversity of Inteligo Group Employees (by gender)

Job Category	Gender	Less Than 30 Years	Between 30 and 50 Years	Older Than 50 years	Total
Ton Managament	Male	0	17	9	26
Top Management	Female	0	10	6	16
Middle Management	Male	0	6	3	9
Middle Managemeni	Female	0	9	1	10
Junior Management	Male	0	10	0	10
Junior Managemeni	Female	0	11	1	12
Other Employees	Male	28	58	13	99
Omer Employees	Female	38	106	16	160
Total		66	227	49	342





(GRI 401-1)

New Employee Hires at Inteligo Group's Subsidiaries

Job Categor	ry Region / Gender ⁸	Less Than 30 Years	Between 30 and 50 Years	Older Than 50 Years	Total
	Peru	0	0	0	0
	Female	0	0	0	0
ent	Male	0	0	0	0
Top Management	North America	0	0	0	0
nag	Female	0	0	0	0
Maı	Male	0	0	0	0
Тор	Central America	0	0	0	0
	Female Male	0	0	0	0
	Total	0	0	0	0
	Peru	0	0	0	0
	Female	0	0	0	0
nt	Male	0	0	0	0
эте	North America	0	0	0	0
ıage	Female	0	0	0	0
Mar	Male	0	0	0	0
Middle Management	Central America	0	0	1	1
Mid	Female	0	0	0	0
<	Male	0	0	1	1
	Total	0	0	1	1
	Peru	1	0	0	1
	Female	0	0	0	0
ıent	Male	1	0	0	1
ınior Management	North America	0	0	0	0
anaę	Female	0	0	0	0
Ž	Male	0	0	0	0
inio	Central America	0	0	0	0
Ju	Female Male	0	0	0	0
	Total	1	0	0	1
		25	17		43
	Peru Female	14	12	0	26
	Male	11	5	1	20 17
/ees	North America	0	1	0	1
<u>o</u>	Female	0	0	0	0
ЕШ	Male	0	1	0	1
Other Employees	Central America	6	4	0	10
<u> </u>	Female	3	1	0	4
	Male	3	3	0	6
	Total	31	22	1	54
	Total new hires	32	22	2	56

⁸ Peru includes Inteligo SAB, IPH and Interfondos / The North America region includes Inteligo USA. Central America includes Inteligo Bank.



(GRI 401-1)

Employee Turnover at Inteligo Group Subsidiaries

Job Category	Region / Gender ⁹	Less Than 30 Years	Between 30 and 50 Years	Older Than 50 Years	Total
	Peru	0	1	0	1
	Female	0	0	0	0
ent.	Male	0	1	0	1
ете	North America	0	0	0	0
nag	Female Male	0	0	0	0
Top Management	Centro América	0	0 3	0	0 3
Тор	Female	0	1	0	1
	Male	0	2	0	2
	Total	0	4	0	4
	Peru	0	1	0	1
	Female	0	0	0	0
ent	Male	0	1	Ο	1
yem	North America	0	0	0	0
เทลดู	Female	0	0	0	0
. Me	Male	0	0	0	0
Middle Management	Centro América	0	0	0	0
Mic	Female	0	0	0	0
	Male	0	0	0	0
	Total	0	1	0	1
	Peru	0	1	0	1
tc t	Female Male	0	O 1	0	O 1
mei	North America	0	0	0	0
age	Female	0	0	0	0
Man	Male	0	0	0	0
ınior Management	Central America	0	1	0	1
Jun	Female	0	1	0	1
	Male	0	0	0	0
	Total	0	2	0	2
	Peru	15	24	3	42
	Female	11	13	2	26
Ses	Male	4	11	1	16
loye	North America	0	1	0	1
d W	Female	0	0	0	0
Other employees	Male	0	1	0	1
Oth	Central America	3	2	0	7
	Female Male	2	2	0	4 3
	Total	18	29	3	50
	Total turnover	18	36	3	57
	Total turnover	10	-30		3/

⁹ Peru includes Inteligo SAB, IPH and Interfondos / The North America region includes Inteligo USA. Central America includes Inteligo Bank.



Main Training Programs

(GRI 404-2)

Name	Description	Number of Participants	Number of Hours
Regulatory Courses	Occupational Health and Safety, Operational Risk, Information Security, Anti-money laundering and Terrorism Financing Prevention Program, Sexual and Workplace Harassment.	236	8
	Capital Markets and Portfolio Theory	1	21
	Financial Markets and Investment Strategies	1	21
	Data Storytelling	1	21
	Business English	12	36
	Strategic Planning and Balanced Scorecard	1	21
	Advanced Workshop on CFA Preparation	5	191
	IFRS Regional Program - Sustainability Module	3	6
	Advanced Negotiation Workshop	2	15
	International Course and Certification in Operational Risk Management	2	14
	Data Analytics for Business	1	16
On Demand Courses	Creating Operational Risk Matrices and Maps	1	6
	English for Business	1	30
	Artificial Intelligence in Business	1	14
	Business Leadership and Assessment	1	42
	Change Management and Adaptation of Organizational Culture	1	21
	Update in Data Analytics with Power Bl	1	128
	BURSEN - Investment Portfolio Management	1	18
	AML/CFT Congress	5	4
	Building Dashboards with Power BI	1	12
	Agile Methodologies	9	20
	Applied Course in Structured Notes	3	15
	Assertive Communication	39	10
	Data Storytelling	25	12
L T - C	Basic Level Investments	22	24
LearnToGo	Intermediate Level Investments	21	24
	Advanced Level Investments	16	24
	Agile Methodologies	22	24





(GRI 404-3)

Employees Receiving Regular Performance and Career Development Reviews by Gender

		2023			2024	
Gender	Employees Evaluated (#)	Headcount at the Time of the Performance Evaluation	%	Employees Evaluated (#)	Headcount at the Time of the Performance Evaluation	%
Female	180	185	97	177	195	91
Male	134	137	98	124	132	94
Total	314	322	98	301	327	92

Employees Receiving Regular Performance and Career Development Reviews by Job Category

		2023			2024	
Job Category	Employees Evaluated (#)	Headcount at the Time of the Performance Evaluation	%	Employees Evaluated (#)	Headcount at the Time of the Performance Evaluation	%
Top Management	4	4	100	5	5	100
Middle Management	41	42	98	56	57	98
Junior Management	12	12	100	11	12	92
Other employees	257	264	97	229	253	91
Total	314	322	98	301	327	92



(GRI 2-21) (GRI 405-2)

Ratio of Basic Salary and Remuneration of Women to Men

Year	Job Category	Average Basic Salary Ratio	Average Remuneration Ratio
	Top Management	1.18	1.16
0007	Middle Management	1.16	1.16
2023	Junior Management	1.01	1.04
	Other Employees	1.05	1.05
	Top Management	1.29	1.27
0007	Middle Management	1.31	1.31
2023	Junior Management	1.34	1.34
	Other Employees	1.04	1.04

Annual Total Compensation Ratio

Ratio
 7.36

Ratio of Percentage Increase in Annual total Compensation

Percentage Increase in Total Annual Compensation of the Highest-Paid Individual in Inteligo Group	Median Percentage Increase in Total Annual Compensation of all Inteligo Group Employees, Excluding the Highest-Paid Individual (%)	Ratio (%)
14	13	108



(GRI 401-2)

Benefits Provided to Full-Time Employees that are not Provided to Temporary or Part-Time Employees

Benefit	Percentage of Full- Time Employees Who Have Access to the Benefit (%)	Percentage of Part- Time or Temporaty Employees Who Have Access to the Benefit (%)	Explanation
Life Insurance	100	100	After 3 months working in the organization.
Health Care	100	100	All employees have medical care, whether through the EPS (Health Insurance System), EsSalud (EsSalud), or internship insurance. Additionally, three positions have SCTR (Complementary High-Risk Occupational Insurance) coverage, which is renewed monthly.
Disability Coverage	100	100	All employees have life insurance that covers disability.
Parental Leave	100	100	All employees have parental leave, including interns.
Severance Pay Above the Legal Minimum	100	100	All employees.
Other: Leave for Illness or Death of Close Relatives	100	100	All employees are entitled to sick leave, as well as bereavement leave for relatives up to the second degree of consanguinity.
Leave to Care for a Relative	100	100	We offer 7 calendar days of leave: Direct care of family members due to serious accidents, terminal illnesses, or illnesses.
Adoption Leave	100	100	According to Law No. 27409 (Peru), the mother and/or father will be given 30 calendar days in the case of adoption of children (under the age of 12 years old).
Marriage Leave	100	100	We offer 2 business days of leave for marriage (civil or religious).



Benefit	Percentage of Full- Time Employees Who Have Access to the Benefit (%)	Percentage of Part- Time or Temporaty Employees Who Have Access to the Benefit (%)	Explanation
Leave for Early Detection of Breast and Cervical Cancer	100	100	According to Law No. 31561 (Peru), all female employees are entitled to one day of paid leave for these examinations.
Leave for Oncology Exams	100	100	According to Law No. 31336 (Peru), all employees are entitled to annual leave for oncological examinations.
Moving Leave	100	100	We provide 5 hours every six months for employee move-in.
Graduation Leave	100	100	A day off for the employee's graduation.
Flexible Time	100	100	There are also Early Fridays and half-days off for birthdays for children ages 0 to 10 at Inteligo SAB, IPH, and Interfondos. At Inteligo Bank, we have a virtual flexible time coupon book that allows employees to take up to two half-days off per month, depending on their needs, for a total of seven days off per year.
Paternity	100	100	Inteligo Bank grants two additional days to legal leave. Inteligo SAB, IPH, and Interfondos grant 14 days of paternity leave.
Maternity Leave	100	100	Inteligo SAB, IPH, and Interfondos grant 20 additional days beyond the legal limit.
Breastfeeding Schedule	100	100	Two hours of breastfeeding are granted during the first six months, followed by one hour until the first birthday.



Benefit	Percentage of Full- Time Employees Who Have Access to the Benefit (%)	Percentage of Part- Time or Temporaty Employees Who Have Access to the Benefit (%)	Explanation
School Bonus	100	100	For employees with children between the ages of 4 and 24 enrolled at Inteligo SAB, IPH, and Interfondos. At Inteligo Bank, the tuition bonus is granted to each employee's child enrolled in preschool (from age 2) through 12th grade.
Health	100	100	EPS plan coverage is provided for up to 75.70% of the monthly cost. Health insurance is also provided.
Education	100	100	Training programs and workshops focused on new learning and development.
Well-Being	100	100	Activities focused on promoting the physical and emotional well-being of employees include exercise sessions, participation in internal competitions, and more.
Finance	100	100	The Intercorp Group offers corporate benefits. For example, as part of the Intercorp Club, we offer preferential rates on various financial products (both Interbank and Interseguro). Additionally, we offer our employees differentiated commissions if they choose to purchase products from Inteligo SAB.



(GRI 401-3) (GRI 405-1) (SASB FN-AC-330a.1)

Parental Leave

	Gender	20	2023		2024	
Indicator		N°	Total	N°	Total	
Total number of employees entitled to parental leave.	Male Female	3 4	7	7 6	13	
Total number of employees who have taken parental leave.	Male Female	2 4	6	7 6	13	
Total number of employees who returned to work in 2024 after completing parental leave.	Male Female	3 4	7	7 6	13	
Total number of employees who returned to work	Male	3		7	13	
after completing parental leave and who were still employees 12 months after returning to work.	Female	3	6	6	IJ	
Return to work rate (%)	Male Female		0% 0%		0% 0%	
Retention rate of employees who took parental leave (%)	Male Female		0% 5%		0% 0%	

Inteligo Group Board Diversity (by gender)

Gender	Under 30	Between 30 and 50 Years Old	Over 50 Years Old	Total
Male Female	0 0	1 O	5 O	6 0
Total	0	1	5	6

Diversity of the Inteligo Group Board of Directors (by nationality)

Nationality	Total
Peruvian Foreign	6 0
Total	6



(GRI 403-8) (GRI 403-9)

Coverage of the Occupational Health and Safety System

Type of employee	Employees (#)	Employees Covered by the OHS System (#)	Employees Covered by the OHS System Subject to Internal Audit (#)	Employees Covered by the OHS System Subject to External Audit (#)
Own employees	244	103	244	244
Covered emp	oloyees (%)	42.21	100	100

Occupational Health and Safety Indicators

Indicator	Peru	Central America
Number of fatalities resulting from work-related injuries.	0	0
Rate of fatalities resulting from work-related injuries by accidents.	0	0
Number of high-consequence work-related injuries by accidents (excluding fatalities).	0	0
High-consequence work-related injuries by accidents rate (excluding fatalities).	0	0
Number of recordable work-related injuries by accidents.	0	0
Rate of recordable work-related injuries by accidents.	0	0
Number of days worked.	83	3,144 ¹⁰

¹⁰ Consolidated of Peru and Panama.



(GRI 403-9) (GRI 403-10)

Occupational Health and Safety Indicators for Contractor Employees

Indicator	Peru	Central America
Number of fatalities resulting from work-related injuries by accidents	0	0
Rate of fatalities resulting from work-related injuries by accidents	0	0
Number of high-consequence work-related injuries by accidents (excluding fatalities)	0	0
Rate of high-consequence work-related injuries by accidents (excluding fatalities)	0	0
Number of recordable work-related injuries by accidents	0	0
Rate of recordable work-related injuries by accidents	0	0
Number of hours worked	0	0

Indicators of Occupational Diseases in Employees

Indicator	2023	2024
Deaths from occupational diseases	0	0
Number of occupational diseases	0	0

Indicators of Occupational Diseases Among Contractor Employees

Indicator	2023	2024
Deaths from occupational diseases	0	0
Number of occupational diseases	0	0



(GRI 2-8) (GRI 205-2)

Contractor Employees

Activities Performed	Place of Work	Number of Employees
Office cleaning and maintenance	Capital Building	4
Security and monitoring center management	Capital Building	4
Technological development	Supplier Facilities	5
Total		13

Number of Contractor Employees

Number of Employees
13
14

Communication of Anti-Corruption Policies and Procedures to the Highest Governance Body

		2023		2024		
Region ¹¹	Number of members of the governance body ¹²	Number of members of the governance body to whom anti- corruption policies and procedures have been communicated	Percentage of members of the governance body to whom anticorruption policies and procedures have been communicated	Number of members of the governance body ¹³	Number of members of the governance body to whom anti- corruption policies and procedures have been communicated	Percentage of members of the governance body to whom anticorruption policies and procedures have been communicated
Peru	7	7	100	7	7	100
North America	1	1	100	1	1	100
Central America	13	13	100	13	13	100
Total	21	21	100	21	21	100

¹¹ The Peru region includes Inteligo SAB and Interfondos. The North America region includes Inteligo USA. The Central America region includes Inteligo Group and Inteligo Bank.

¹² Governance body includes the Board of Directors and General Managers of the subsidiaries.

¹³ Governance body includes the Board of Directors and General Managers of the subsidiaries.





Anti-Corruption Training for the Highest Governance Body

	2023			2024		
Region ¹⁴	Number of members of the governance body ¹⁵	Number of members of the governance body who received anti- corruption training	Percentage of members of the governance body who received anti- corruption training	Number of members of the governance body ¹⁶	Number of members of the governance body who received anti- corruption training	Percentage of members of the governance body who received anti- corruption training
Peru	7	7	100	7	7	100
North America	1	1	100	1	1	100
Central America	13	13	100	13	13	100
Total	21	21	100	21	21	100



¹⁴ The Peru region includes Inteligo SAB and Interfondos. The North America region includes Inteligo USA. The Central America region includes Inteligo Group and Inteligo Bank.

 ¹⁵ Governance body includes the Board of Directors and General Managers of the subsidiaries.
 ¹⁶ Governance body includes the Board of Directors and General Managers of the subsidiaries.





Communication of Anti-Corruption Policies and Procedures to Employees

		2023			2024	
Region	Total number of employees	Total number of employees to whom anticorruption policies and procedures have been communicated	Percentage of employees to whom anticorruption policies and procedures have been communicated (%)	Total number of employees ¹⁷	Total number of employees to whom anticorruption policies and procedures have been communicated	Percentage of employees to whom anti- corruption policies and procedures have been communicated (%)
Peru	233	233	100	236	236	100
Vice President	2	2	100	3	3	100
Manager/Assistant Manager	26	26	100	24	24	100
Head/ Supervisor	21	21	100	25	25	100
Employee	184	184	100	184	184	100
United States ¹⁸	-	-	-	-	-	-
Vice President	-	-	-	-	-	-
Manager/Assistant Manager	-	-	-	-	-	-
Head/ Supervisor	-	-	-	-	-	-
Employee	-	-	-	-	-	-
Panama	100	100	100	100	100	100
Vice President	5	5	100	3	3	100
Manager/Assistant Manager	23	23	100	23	23	100
Head/ Supervisor	6	6	100	-	-	-
Employee	66	66	100	74	74	100
Bahamas	3	3	100	3	3	100
Vice President	-	-	-	-	-	-
Manager/Assistant Manager	1	1	100	1	1	100
Head/ Supervisor	-	-	-	-	-	-
Employee	2	2	100	2	2	100
Total	336	336	100	345	345	100

 $^{^{17}}$ Considers all employees who were trained during 2024, including those who stop working for the organization that same year. 18 The anti-corruption policies do not apply to our operations in the United States.





Anti-Corruption Training for Employees

		2023			2024	
Region	Total number of employees	Number of employees who received anti-corruption training	Percentage of employees who received anti-corruption training (%)	Total number of employees ¹⁹	Number of employees who received anti-corruption training	Percentage of employees who received anti-corruption training (%)
Peru	233	233	100	236	236	100
Vice President	2	2	100	3	3	100
Manager/Assistant Manager	26	26	100	24	24	100
Head/ Supervisor	21	21	100	25	25	100
Employee	184	184	100	184	184	100
United States ²⁰	-	-	-	-	-	-
Vice President	-	-	-	-	-	-
Manager/Assistant Manager	-	-	-	-	-	-
Head/ Supervisor	-	-	-	-	-	-
Employee	-	-	-	-	-	-
Panama	100	100	100	100	100	100
Vice President	5	5	100	3	3	100
Manager/Assistant Manager	23	23	100	23	23	100
Head/ Supervisor	6	6	100	-	-	-
Employee	66	66	100	74	74	100
Bahamas	3	3	100	3	3	100
Vice President	-	-	-	-	-	-
Manager/Assistant Manager	1	1	100	1	1	100
Head/ Supervisor	-	-	-	-	-	-
Employee	2	2	100	2	2	100
Total	336	336	100	345	345	100

¹⁹ Considers all employees who were trained during 2024, including those who stop working for the organization that same year. ²⁰ The anti-corruption policies do not apply to our operations in the United States.





Communication of Anti-Corruption Policies and Procedures to Business Partners²¹

		2023			2024	
Region	Number of business partners	Number of business partners to whom anti- corruption policies and procedures have been communicated	Percentage of business partners to whom anti- corruption policies and procedures have been communicated (%)	Number of business partners	Number of business partners to whom anti- corruption policies and procedures have been communicated	Percentage of business partners to whom anti- corruption policies and procedures have been communicated (%)
Peru	7	7	100	65	65	100
Total	7	7	100	65	65	100

Anti-Corruption Training to Business Partners

		2023	2024			
Region	Number of business partners	Number of business partners who received anti- corruption training	Percentage of business partners who received anti- corruption training (%)	Number of business partners	Number of business partners who received anti- corruption training	Percentage of business partners who received anti- corruption training (%)
Peru	7	7	100	13	13	100
Total	7	7	100	13	13	100

²¹ High-risk third parties engaged in 2023.



(GRI 302-1) (GRI 306-4)

12.2. Environmental Indicators Tables

Total Energy Consumption

Source	Energy Consumption (GJ)
Fuel consumption from non-renewable sources	68.47
Diesel Gasoline	14.84 53.63
Fuel consumption from renewable sources	0
Total power consumption	2,199.82
Total energy consumption	2,268.29

Waste Diverted From Disposal (in tons)

Туре	On premises (t)	Off premises (t)	Total
Hazardous waste Non-hazardous waste	0 1.164	O O	0 1.164
Waste prepared for reuse	1.028 —	0	1.028
Waste destined for recycling	1.020	0	0
Waste destined for other recovery operations	0.136	0	0.136
Total (t)	1.164	0	1.164



(GRI 306-3) (GRI 306-4) (GRI 305-1)

Waste Diverted From Disposal (in tons)

Туре	Total (t)
Hazardous waste Non-hazardous waste	Not applicable 5.53
Total Waste	5.53

Waste Directed to Disposal (in tons)

Туре	On-premises (t)	Off-premises (t)	Total (t)
Hazardous waste Non-hazardous waste	0 4.361	0 0	0 4.361
Waste transferred to a landfill	4.361	0	4.361
Total	4.361	0	4.361

Direct GHG Emissions (Scope 1)

Indicator	2022	2023	2024
Gross value of direct GHG emissions (Scope 1) in metric tons of ${\rm CO_2}$ equivalent.	1.19	10.41	15.67
Gases included in the calculation.		CO ₂ , CH ₄ , N ₂ O	
Biogenic CO_2 emissions in metric tons of CO_2 equivalent.	-	-	15.24
Base year for calculation.	2021	2021	2023
Source of the emission factors and global warming potential (GWP) rates used or a reference to the source of the GWP.	-	-	IPCC/AR5



(GRI 305-2) (GRI 305-3)

Indirect GHG Emissions (Scope 2)

Indicator	2022	2023	2024
Gross value of indirect energy-related GHG emissions (Scope 2) based on location in metric tons of ${\rm CO_2}$ equivalent.	83.85	117.48	102.53
Gases included in the calculation.	CO ₂ , CH ₄ , N ₂ O		
Base year for the calculation.	2021	2021	2023
Source of the emission factors and global warming potential (GWP) rates used or a reference to the source of the GWP.	-	-	National Electricity Grid Factor 2024 (MINAM 2024).

Indirect GHG Emissions (Scope 3)

Indicator	2022	2023	2024
Gross value of other indirect GHG emissions (Scope 3) in metric tons of ${\rm CO_2}$ equivalent.	243.72	698.1	348.38
Gases included in the calculation.	CO ₂ , CH ₄ , N ₂ O		
Base year for calculation.	2021	2021	2023
Source of the emission factors and global warming potential (GWP) rates used or a reference to the source of the GWP.	Global Warmin	g Potential: IPCC	AR5 Table 8.A.1



(GRI 305-3)

Breakdown of Indirect GHG Emissions (Scope 3)

Location in the Value Chain	Activity Categories	Metric Tons of CO ₂ Equivalent
	Purchased goods and services	27.74
	Capital assets	0.00
	Fuel and energy-related activities (not included in Scope 1 and Scope 2)	14.28
Upstream (suppliers)	Upstream transportation and distribution	0.00
	Waste generated during operations	5.84
	Business travel	166.19
	Employee commuting	130.74
	Upstream leased assets	0.00
	Downstream transportation and distribution	3.6
	Processing of sold products	0.00
	Use of sold products	0.00
Downstream (customers)	End-of-life treatment of sold products	0.00
	Downstream leased assets	0.00
	Franchises	0.00
	Investments	0.00







Chapter 13

Reporting Standards

GRI Content Index

Statement of use Inteligo Group has reported in accordance with the GRI Standards from January 1st to December 31st, 2024.

GRI 1 used GRI 1: Foundation 2021

GRI Standards	Content	Page	Requirements Omitted	Reason	Explanation	SDG
General disclosur	es					
	2-1 Organizational details	13, 151	-	-	-	-
	2-2 Entities included in the organization's sustainability reporting	5, 6	-	-	-	-
	2-3 Reporting period, frequency and contact point	5, 151	-	-	-	-
GRI 2: General Disclosures 2021	2-4 Restatements of information	There are no updates to the information presented in previous reports.	-	-	-	-
	2-5 External assurance	6	-	-	-	-
	2-6 Activities, value chain and other business relationships	13-17	-	-	-	-
	2-7 Employees	97, 117	-	-	-	8, 10



0210		Page	Omission			CDC
GRI Standards	GRI Standards Content		Requirements Omitted	Reason	Explanation	SDG
General disclosure	es					
	2-8 Workers who are not employees	130	-	-	-	8
	2-9 Governance structure and composition	35-38	-	-	-	5, 16
	2-10 Nomination and selection of the highest governance body	36	-	-	-	5, 16
	2-11 Chair of the highest governance body	36	-	-	-	16
	2-12 Role of the highest governance body in overseeing the management of impacts	33, 37	-	-	-	16
GRI 2: General Disclosures	2-13 Delegation of responsibility for managing impacts	24, 32	-	-	-	-
2021	2-14 Role of the highest governance body in sustainability reporting	6	-	-	-	-
	2-15 Conflicts of interest	53	-	-	-	16
	2-16 Communication of critical concerns	Statistics on ethical cases are presented in the boards of directors of each subsidiary, where the number of complaints received, their types, sanctions imposed, and response times are reported.		-	-	-



			Omission			
GRI Standards	Content	Page	Requirements Omitted	Reason	Explanation	SDG
General disclosur	es					
	2-17 Collective knowledge of the highest governance body	39	-	-	-	-
	2-18 Evaluation of the performance of the highest governance body	39	-	-	-	-
	2-19 Remuneration policies	-	All content.	Confide- ntiality constraints.	Information regarding the salaries of employees of Inteligo Group subsidiaries is confidential.	-
GRI 2: General Disclosures 2021	2-20 Process to determine remuneration	-	All content.	Confiden- tiality constraints.	Information regarding the salaries of employees of Inteligo Group subsidiaries is confidential.	-
	2-21 Annual total compensation ratio	123	-	-	-	-
	2-22 Statement on sustainable development strategy	7	-	-	-	-
	2-23 Policy commitments	31, 32	-	-	-	16
	2-24 Embedding policy commitments	22-24, 29	-	-	-	-



Omission **GRI Standards** Content SDG Page Requirements Reason Explanation Omitted General disclosures 2-25 Processes to 29, 47 remediate negative impacts 2-26 Mechanisms for seeking advice and raising 47 16 concerns 2-27 Compliance with laws 54, 55 and regulations GRI 2: General Disclosures 2021 2-28 Membership 18 associations 2-29 Approach to 26-29 stakeholder engagement 2-30 Collective bargaining 99 8 agreements Materials topics 3-1 Process to determine 24 material topics GRI 3: Material Topics 2021 3-2 List of material topics 25 Information Security GRI 3: Material 3-3 Management of 73-76 Topics 2021 material topics





			Omission			
GRI Standards	Content	Page	Requirements Omitted	Reason	Explanation	SDG
Information Secu	rity					
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	76	-	-	-	16
Innovation and Te	echnology					
GRI 3: Material Topics 2021	3-3 Management of material topics	93-95	-	-	-	-
Corporate Govern	nance, Compliance and Ethics	6				
GRI 3: Material Topics 2021	3-3 Management of material topics	41-44, 52	-	-	-	-
GRI 201: Economic Performance 2016	201-4 Financial assistance received from government	No fiscal or government assistance has been received.	-	-	-	-
	205-1 Operations assessed for risks related to corruption	50, 51	-	-	-	16
GRI 205: Anti-corruption 2016	205-2 Communication and training about anti- corruption policies and procedures	130-134	-	-	-	16
	205-3 Confirmed incidents of corruption and actions taken	50	-	-	-	16



			Omission			
GRI Standards	Content	Page	Requirements Omitted	Reason	Explanation	SDG
GRI 206: Anti- competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	54	-	-	-	16
	207-1 Approach to tax	81	-	-	-	1, 10, 17
	207-2 Tax governance, control, and risk management	81	-	-	-	1, 10, 17
GRI 207: Tax 2019	207-3 Stakeholder engagement and management of concerns related to tax	-	All content.	Not applicable.	Stakeholders do not participate in the company's tax strategy.	1, 10, 17
	207-4 Country-by-country reporting	82	-	-	-	1, 10, 17
GRI 415: Public Policy 2016	415-1 Political contributions	49	-	-	-	16
Sustainable Invest	iments					
GRI 3: Material Topics 2021	3-3 Management of material topics	57-60, 63	-	-	-	-
Risk Management						
GRI 3: Material Topics 2021	3-3 Management of material topics	66-73	-	-	-	-





			Omission			CDO
GRI Standards	Content	Page	Requirements Omitted	Reason	Explanation	SDG
Client Satisfaction						
GRI 3: Material Topics 2021	3-3 Management of material topics	84-89	-	-	-	-
GRI 417:	417-2 Incidents of non- compliance concerning product and service information and labeling	54	-	-	-	16
Marketing and Labeling 2016	417-3 Incidents of non- compliance concerning marketing communications	54	-	-	-	16
Culture and Talen	t					
GRI 3: Material Topics 2021	3-3 Management of material topics	97-100, 105	-	-	-	-
GRI 201: Economic Performance 2016	201-3 Defined benefit plan obligations and other retirement plans	104	-	-	-	-
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	119, 120	New employee hire rate and employee turnover rate.	Information unavailable / incomplete.	The number of new hires and employee turnover is presented. The respective rates will be presented in the next Sustainability Report.	5, 8



				Omission		
GRI Standards	Content	Page	Requirements Omitted	Reason	Explanation	SDG
Culture and Talen	t					
GRI 401: Employment 2016	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	124-126	-	-	-	3, 5, 8
	401-3 Parental leave	127	-	-	-	5, 8
GRI 402: Labor/ Management Relations 2016	402-1 Minimum notice periods regarding operational changes	99	-	-	-	8
	403-1 Occupational health and safety management system	106	-	-	-	8
	403-2 Hazard identification, risk assessment, and incident investigation	110	-	-	-	8
	403-3 Occupational health services	107	-	-	-	8
GRI 403: Occupational Health and Safety 2018	403-4 Worker participation, consultation, and communication on occupational health and safety	106	-	-	÷	8, 16
	403-5 Worker training on occupational health and safety	110	-	-	-	8
	403-6 Promotion of worker health	107, 108	-	-	-	3
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	107, 108	-	-	-	8



Omission **GRI Standards** Content Page **SDG** Requirements Reason Explanation Omitted 403-8 Workers covered by 106, 128 8 an occupational health and safety management system GRI 403: Occupational Health and 403-9 Work-related 110, 128, 129 3, 8, 16 Safety 2018 injuries 403-10 Work-related ill 110, 129 3, 8, 16 health 404-1 Average hours 4, 5, 8, of training per year per 100 10 employee 404-2 Programs for upgrading employee skills GRI 404: 100-102, 8 and transition assistance 104, 121 Training and Education programs 2016 404-3 Percentage of employees receiving regular performance 122 5, 8, 10 and career development reviews 405-1 Diversity of governance bodies and 118, 127 5, 8 GRI 405: employees Diversity and Equal Opportunity 405-2 Ratio of basic 2016 salary and remuneration of 123 5, 8, 10 women to men GRI 406: Non-406-1 Incidents of discrimination discrimination and 55 5, 8 2016 corrective actions taken



SASB Content Index

SASB Asset Management & Custody Activities

SASB subjects	Code	Metrics	Page
T	FN-AC-270a.1	1) Number and (2) percentage of licensed employees and identified decision-makers with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	54
Transparent Information & Fair Advice for Customers	FN-AC-270a.2	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of financial product-related information to new and returning customers	54
	FN-AC-270a.3	Description of approach to informing customers about products and services	89-92
Employee Diversity & Inclusion	FN-AC-330a.1	Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, (c) professionals, and (d) all other employees	118, 127
Incorporation of Environmental.	FN-AC-410a.1	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing and (3) screening	62
Environmental, Social, and Governance Factors in Investment Management & Advisory	FN-AC-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment or wealth management processes and strategies	60-62
	FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	63, 64



SASB subjects	Code	Metrics	Page
Financed Emissions	FN-AC-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	No actions have yet been taken to measure the emissions of the companies in which we invest.
	FN-AC-410b.2	Total amount of assets under management (AUM) included in the financed emissions disclosure	
	FN-AC-410b.3	Percentage of total assets under management (AUM) included in the financed emissions calculation	
	FN-AC-410b.4	Description of the methodology used to calculate financed emissions	
Business Ethics	FN-AC-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	55
	FN-AC-510a.2	Description of whistleblower policies and procedures	47
Activity Metrics	FN-AC-000.A	Total Assets Under Management (AUM)	80
	FN-AC-000.B	Total assets under custody and supervision	The subsidiary Inteligo SAB holds assets in custody, however, information is not available.

Contact



Inteligo Group Corp.:

Calles 50 and 74 - San Francisco Edificio P.H. 909, Floor 16, Panama





Inteligo Sociedad



Inteligo Peru





Inteligo Bank Ltd.

Agente de Bolsa S.A.

Holdings S.A.C.

Interfondos S.A. Sociedad Administradora de Fondos

Inteligo USA Inc.

Bahamas

Balmoral Corporate Centre, Unit B, Ground Floor, Nassau, New Providence, The Bahamas.

Peru Lima: Av. Ricardo Rivera Navarrete 501, floor 21 - San

Arequipa: Av. Ejército No. 1009 - Office 122 -

Isidro, Lima, Perú.

Peru Lima: Av. Ricardo Rivera Navarrete 501, floor 21 - San Isidro, Lima, Peru.

Peru Lima: Av. Ricardo Rivera Navarrete 501, floor 21 - San Isidro, Lima, Peru. United States NY 450 Park Avenue, Suite 2703 - New York, USA.

Panama

Torre Financial Center - Calle 50 con Elvira Méndez, Floor 48, Panama.

Financial Cayma, Arequipa,
- Calle 50 Peru.
ra Méndez,

Inteligo Group stakeholders are invited to share their opinions, questions, and/or suggestions regarding the 2024 Sustainability Report at:



Correo:

- Luciana Tataje: Itataje@inteligogroup.com
- María Isabel Chávarry: ichavarry@inteligogroup.com



Web: https://www.inteligosab.com https://www.inteligobank.com https://interfondos.com.pe https://www.inteligogroup.com



