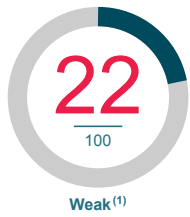


Company and Sector Performance

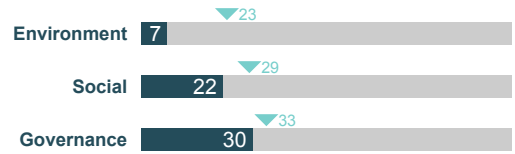


ESG OVERALL SCORE

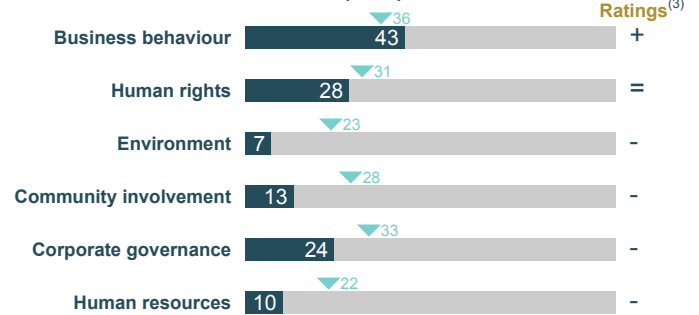


Information rate	39%
sector average	54%
Cooperation level ⁽²⁾	Not responsive
High severity controversies	No
Rank in Sector	75/97
Rank in Region	581/904
Rank in Universe	3280/4482

ESG PERFORMANCE (/100)

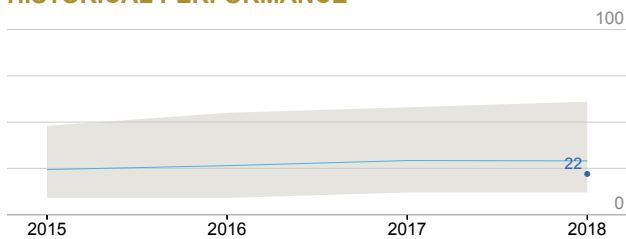


6 DOMAINS PERFORMANCE (/100)



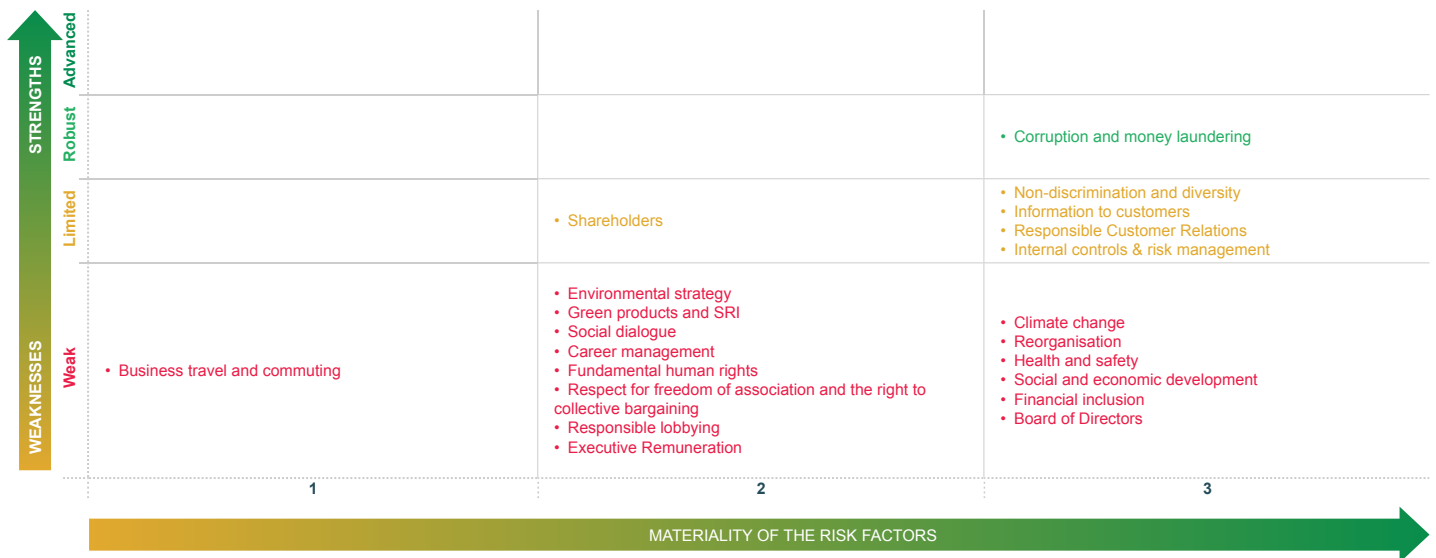
Company inclusion in Vigeo Eiris indices⁽⁴⁾: No

HISTORICAL PERFORMANCE

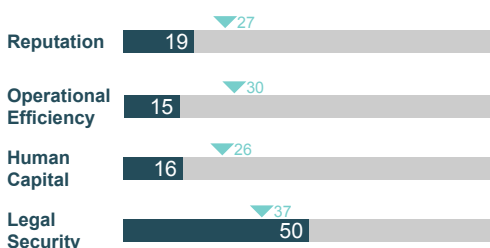


Management of risks and opportunities

MATERIALITY & PERFORMANCE MATRIX



RISK MITIGATION INDEX (/100)



ANALYST FOCUS

TOPIC	COMMENT	TREND
Insufficient ESG reporting	The Company fails to report consistently on how it is responding to material sustainability challenges. This accounts for its weak overall ESG performance.	

Carbon Footprint and Energy Transition*

"The Carbon Footprint & Energy Transition research provides an assessment of a company's carbon footprint combined with the strategy to manage risks and opportunities related to the transition to a low carbon economy. NI (No Info) is used to indicate that the information is not available."

CARBON FOOTPRINT



SCALE	EMISSIONS (T CO2 EQ)	CATEGORIES
A	<100 000	Moderate
B	>= 100 000 and <1 000 000	Significant
C	>= 1 000 000 and <10 000 000	High
D	>= 10 000 000	Intense

ENERGY TRANSITION SCORE



ENERGY TRANSITION SCORE	CATEGORIES
60-100	Advanced
50-59	Robust
30-49	Limited
0-29	Weak

Goods and services contributing to sustainable development*

"Sustainable Goods & Services research provides a positive screening on companies to identify business activities devoted to sustainable solutions."



INVOLVEMENT	CATEGORIES
>=50%	Major
20-49%	Significant
0-19%	Minor
0%	None

Involvement in controversial activities*

"The Controversial Activities research provides screening on companies to identify involvement in business activities that are subject to philosophical or moral beliefs."

Involvement in controversial activities: Not available in this version

Screened Areas:

- Alcohol
- Animal welfare
- Chemicals of concern
- Civilian firearms
- Fossil fuels
- Gambling
- Genetic engineering
- High interest rate lending
- Military
- Nuclear power
- Pornography
- Reproductive medicine
- Tobacco

For more information please contact us at customer.service@vigeo-eiris.com

(1) Performance level: weak (0-29/100), limited (30-49/100), robust (50-59/100), advanced (60-100/100)
 (2) Cooperation level on a 4-level scale: proactive, responsive, partially responsive, not responsive
 (3) Ratings outline companies' benchmarked domain performance within a sector, on a 5-level scale: "-", "=", "+", "++", "+++" (4) Indices: based on the most recent indices at the date of publication. More details on vigeo-eiris.com.

Company performance in all the Sustainability Drivers

Weight		Overall score 22/100		Trend	Score	Leadership	Implementation	Results
		Environment			7	0	0	22
E	ENV2.2	3	Climate change		5	0	0	16
E	ENV1.1	2	Environmental strategy		0	0	0	N/A
E	ENV1.3	2	Green products and SRI		22	0	0	65
E	ENV2.7	1	Business travel and commuting		0	0	0	0
		Human Resources			10	0	3	26
S	HRS2.3	3	Reorganisation		12	0	0	35
S	HRS3.2	3	Health and safety		7	0	0	22
S	HRS1.1	2	Social dialogue		14	0	0	43
S	HRS2.4	2	Career management		5	0	15	0
		Human Rights			28	33	0	52
S	HRT2.4	3	Non-discrimination and diversity		33	65	0	35
S	HRT1.1	2	Fundamental human rights		28	18	0	65
S	HRT2.1	2	Respect for freedom of association and the right to collective bargaining		22	0	0	65
		Community Involvement			13	0	9	29
S	CIN1.1	3	Social and economic development		7	0	0	22
S	CIN2.1	3	Financial inclusion		18	0	18	35
		Business Behaviour (C&S)			43	49	31	50
S	C&S1.2	3	Information to customers		49	40	41	65
S	C&S1.3	3	Responsible Customer Relations		43	55	21	53
G	C&S3.1	3	Corruption and money laundering		59	83	51	43
G	C&S3.3	2	Responsible lobbying		12	0	0	35
		Corporate Governance			24	32	20	21
G	CGV1.1	3	Board of Directors		19	20	14	24
G	CGV2.1	3	Internal controls & risk management		35	36	46	22
G	CGV3.1	2	Shareholders		37	77	9	26
G	CGV4.1	2	Executive Remuneration		4	0	0	11

■ Weak (0-29/100)
 ■ Limited (30-49/100)
 ■ Robust (50-59/100)
 ■ Advanced (60-100/100)



Involvement in allegations



Involvement in allegations with evidence of corrective measures

Benchmark
Position versus sector peers

Position versus sector peers		Environment	Human resources	Human rights	Community involvement	Business behaviour (C&S)	Corporate governance	Overall Score
MA0000011835	BMCE Bank of Africa	++	++	++	++	++	+	61
BRSANBCDAM13	Banco Santander Brasil	++	++	++	++	++	++	54
COB07PA00086	BanColombia	++	+	++	++	+	+	49
MA0000010811	BMCI	++	++	++	+	+	++	49
TW0002892007	First Financial Holdings	+	+	++	++	++	+	49
TRAGARAN91N1	Garanti Bank	++	+	++	+	+	=	49
ZAE000004875	Nedbank Group	++	+	+	++	=	++	48
TW0002891009	CTBC Financial Holding	+	++	+	=	+	+	45
INE528G01019	Yes Bank	++	+	+	++	+	+	43
ZAE000109815	Standard Bank Group (South Africa)	+	=	+	+	=	+	42
MA0000011884	BCP	+	+	++	+	+	=	40
MXP370711014	Grupo Financiero Banorte	+	+	+	+	=	=	40
KR7055550008	Shinhan Financial Group	=	+	+	+	+	+	40
ZAE000174124	Barclays Africa Group	=	=	+	+	=	+	38
CLP321331116	Banco de Credito e Inversiones	++	+	=	+	=	+	37
MA0000011926	Attijariwafa Bank	+	+	++	++	=	-	36
ID1000096605	Bank Negara Indonesia Persero	=	+	+	=	=	=	36
MX41BS060005	Banco Santander Mexico	+	=	+	+	+	=	36
KR7105560007	KB Financial Group	=	=	=	-	+	+	36
KR7138930003	BNK Financial Group	+	+	+	=	++	=	35
MX01GE0E0004	Genera	=	=	+	++	++	=	35
TH0015010R16	Siam Commercial Bank	+	+	=	=	=	=	35
AEA000201011	Abu Dhabi Commercial Bank	=	+	=	=	++	+	34
MYL1155OO000	Malayan Banking	=	=	=	=	+	+	34
TRAAKBNK91N6	Akbank	=	=	=	=	+	=	33
EGS60121C018	Commercial International Bank (Egypt) S.A.E.	=	-	=	=	+	=	33
KR7086790003	Hana Financial Group	=	=	=	+	=	+	33
CLP0939W1081	Banco de Chile	-	+	=	+	+	=	32
ID1000095003	Bank Mandiri	=	=	+	=	+	=	32
PLBIG0000016	Bank Millennium	=	+	+	=	=	=	32
MYL1023OO000	CIMB Group Holdings	-	+	=	-	=	=	32
BRITSAACNPR7	Itausa	+	=	=	=	+	-	32

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Position versus sector peers		Environment	Human resources	Human rights	Community involvement	Business behaviour (C&S)	Corporate governance	Overall Score
TRAI5CTR91N2	Turkiye Is Bankasi	=	=	=	+	=	=	32
ID1000118201	Bank Rakyat Indonesia	=	=	=	=	=	=	31
TRETHAL00019	Turkiye Halk Bankasi	=	=	+	-	-	+	31
PEP116001004	BBVA BANCO CONTINENTAL	+	+	+	+	=	-	30
KR7139130009	DGB Financial Group	+	=	=	+	=	=	30
CL0002262351	Itau CorpBanca	+	=	+	-	=	+	30
TW0002887007	Taishin Financial Holdings	+	+	=	=	-	=	30
US46630Q2021	VTB Bank	=	-	-	-	=	+	30
ID1000094204	Bank Danamon	+	=	=	=	=	=	29
TH0023010000	Bank of Ayudhya	=	=	=	-	=	+	29
TW0002883006	China Development Financial Holdings	=	=	=	-	-	=	29
INE040A01026	HDFC Bank	-	=	=	=	=	++	29
INE238A01034	Axis Bank	=	=	=	=	=	+	28
PHY0967S1694	Bank of the Philippine Islands	=	=	=	+	=	=	28
INE001A01036	Housing Development Finance	-	=	=	=	=	=	28
INE090A01021	ICICI Bank	-	=	-	=	=	=	28
MYL1295OO004	Public Bank	-	-	=	-	-	+	28
ID1000109507	Bank Central Asia	=	-	=	=	-	-	27
PLBH00000012	Bank Handlowy	=	-	=	+	=	=	27
PLPEKAO00016	Bank Pekao	-	-	-	-	+	=	27
HU0000061726	OTP Bank	-	-	=	=	=	=	27
TRAYKBNK91N6	Yapi ve Kredi Bankasi	=	=	=	=	+	-	27
INE028A01039	Bank of Baroda	=	-	=	+	=	=	26
PLBZ000000044	BANK ZACHODNI WBK	=	=	=	-	=	+	26
CNE100001QW3	China Everbright Bank	+	-	=	=	-	=	26
TW0002884004	E.Sun Financial Holdings	=	=	=	=	=	=	26
INE115A01026	LIC Housing Finance	-	-	-	+	+	+	26
TREVKFB00019	Turkiye Vakiflar Bankasi	=	=	+	-	=	=	26
TH0001010014	Bangkok Bank	=	-	-	=	=	-	25
MA0000010381	CDM	=	-	=	=	=	-	25
TH0150010R11	Krung Thai Bank	-	=	=	-	-	+	25
PLPKO0000016	PKO Bank Polski	-	=	-	=	-	=	25
BRBBHIACNOR9	Banco BBM	=	=	=	-	+	--	24
MYL1066OO009	RHB Bank	-	-	-	--	+	+	24
TW0002890001	SinoPac Financial Holdings	=	-	-	-	-	=	24

Position versus sector peers		Environment	Human resources	Human rights	Community involvement	Business behaviour (C&S)	Corporate governance	Overall Score
MYL2488OO004	Alliance Financial Group	-	=	-	=	=	=	23
BRBRSRACNPB4	Banco Do Estado do Rio Grande do Sul	-	=	=	-	=	=	23
USP07785AF85	Banco BMG	-	-	=	-	=	=	23
CNE1000002M1	China Merchants Bank	-	-	-	=	-	=	23
BMG2519Y1084	Credicorp	-	-	-	-	=	-	23
MYL5819OO007	Hong Leong Bank	-	-	=	-	-	+	23
PLBRE0000012	MBank	-	=	-	=	=	-	23
BRBSAFACNOR4	Banco Safra	=	=	=	-	-	--	22
MYL1082OO006	Hong Leong Financial Group	-	-	=	-	-	=	22
PAP5626F1020	Intercorp Financial Services	-	-	=	-	+	-	22
TH0068010R15	TMB BANK	=	=	-	-	-	=	22
PLALIOR00045	ALIOR BANK	-	=	=	-	-	-	20
BRDAYCACNOR5	Banco Daycoval	-	-	=	-	-	-	20
PHY077751022	Banco de Oro Unibank	=	-	-	-	-	-	20
TW0002801008	Chang Hwa Commercial Bank	-	-	-	-	=	=	20
CNE100000X44	Chongqing Rural Commercial Bank	-	-	-	-	-	=	20
TW0002886009	Mega Financial Holding	-	-	-	--	-	-	20
PHY6028G1361	Metropolitan Bank & Trust	-	=	-	-	-	=	20
XS0300998779	Russian Agricultural Bank	-	-	-	=	-	--	20
TW0002834009	Taiwan Business Bank	=	-	-	=	-	--	19
TW0005880009	Taiwan Cooperative Financial Holdings	=	-	-	-	-	-	19
KR7000030007	Woori Bank	-	-	-	+	--	--	19
MA0000011454	CIH	-	-	-	=	-	-	18
KR7024110009	Industrial Bank of Korea	-	=	=	=	-	--	18
QA000A0M8VM3	Masraf Al Rayan	-	-	-	--	--	=	18
BRABCACNPR4	Banco ABC Brasil	-	-	-	--	-	=	17
XS0906946008	Gazprombank	-	-	-	-	--	-	16
TW0002880002	Hua Nan Financial Holdings	-	--	--	--	-	-	16
MXP370641013	Grupo Financiero Inbursa	-	-	-	-	--	--	13
AED000201015	Dubai Islamic Bank	-	-	-	--	--	--	12

General information

Intercorp Financial Services INC is a Peru-based company providing general banking products and services to retail and commercial customers in Peru. It is a subsidiary of Intercorp Peru Ltd. Its products and services are sold in financial stores, ATMs, correspondent

agents and sale forces. It operates through its subsidiaries Banco Internacional del Peru Interbank and Interseguro Compania de Seguros. In 2014 it announced the entrance of Inteligo Group Corp in the company's financial services platform.

Selected financial data

Key data	Revenues	EBIT	Employees
2017	PEN 885.9m	PEN 855m	N/A
2016	PEN 881.5m	PEN 857m	N/A
2015	PEN 1,261.3m	PEN 1,263mm	3,147
2014	PEN 991.9m	PEN 1,297m	3,197
2013	PEN 804.4m	PEN 762m	3,213

Main shareholders	2018
Intercorp Peru Ltd	77.2%
AFP Integra	3.4%

Geographical Breakdown	Turnover 2017	Employees
Peru	100%	100%

Main economic segment	Turnover 2017
Banking	84.5%

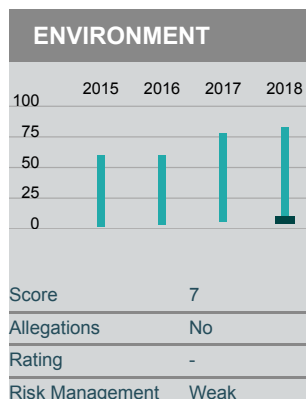
Main economic segment	Turnover 2017
Insurance	9.3%
Management of Assets	6.2%

Selected ESG Indicators

	2015
Non-executive Board member(s) responsible for CSR issues	Yes
Executive remuneration linked to CSR performance	No
Percentage of independent Board members	21.4
Percentage of women on Board	21.4
Percentage of women in Executive team	16.6
Percentage of women in workforce	48
Transparency on lobbying budget	N/A
Percentage of employees covered by collective agreements on working conditions	100
3 year trend for safety at work	↘
Involvement in armament	No

CSR performance per domain

■ Sector performance
■ Company performance
Rating : min- / max ++

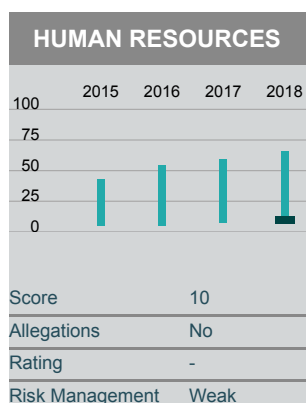


Key issues

The integration of environmental factors in the allocation of resources to companies and individuals is relevant to influence them towards more environmentally responsible behaviours (ENV1.3). With the Paris agreement, climate change remains the focus of the debate (ENV2.2), which is why the scope of the analysis has been enlarged to cover banks' efforts to reduce their own carbon footprint, their financed emissions, and to support the energy transition. Financial institutions can also address their direct impacts by minimizing the CO2 consumption of their own operations (ENV2.2 and ENV2.7) and by implementing an Environmental Management System (ENV1.1).

Company performance

Due to the Company's lack of transparency, Vigeo Eiris' assurance on the Company's ability to manage Environmental issues is low.

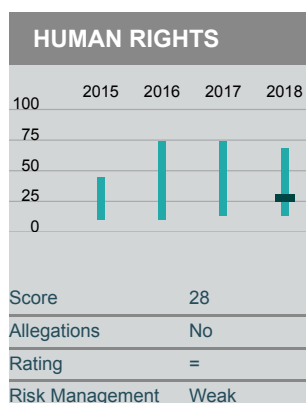


Key issues

Cost reduction strategies, including job cuts, affect the financial industry since after the financial crisis. This calls for banks to responsibly manage restructurings (HRS2.3) to mitigate social consequences for employees and safeguard their human capital base. The unstable external and internal environment, characterised by an increased work pressure, lack of job security and an increased demand for flexibility, requires an effective health & safety policy (HRS3.2) to deal properly with many stress factors.

Company performance

Due to the Company's lack of transparency, Vigeo Eiris' assurance on the Company's ability to manage Human Resources issues is low.

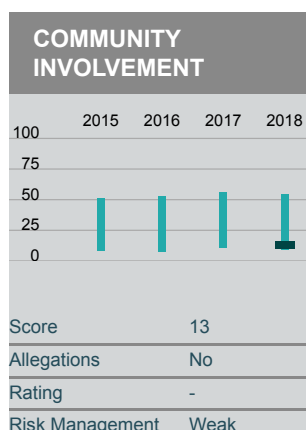


Key issues

The financial industry is characterized by a high-qualified workforce, with a high proportion of men in managerial positions and significant gender pay disparities. As a consequence, non-discrimination (HRT2.4) is a relevant issue for the sector. Financial companies may also be exposed to human rights abuses through their financing and investment activities (HRT 1.1).

Company performance

- The Company's performance in the Human Rights domain is weak in absolute terms.
- Intercorp discloses a relevant commitment to Respect for human rights standards and prevent discrimination and to promote diversity, however, no measures seems to be in place to support these commitments. Intercorp does not disclose information on the respect freedom of association and the right to collective bargaining.



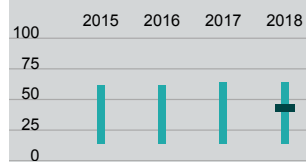
Key issues

The main role of banks is to enhance the social and economic development by supporting the real economy and to mitigate risks resulting from activities with negative impacts for society (CIN1.1). As tax revenues are key for sustainable development, companies have the responsibility to ensure fairness and transparency in their tax strategies (CIN1.1). Financial inclusion and the support of clients in financial distress are also a key responsibility for banks (CIN2.1).

Company performance

Due to the Company's lack of transparency, Vigeo Eiris' assurance on the Company's ability to manage Community Involvement issues is low.

BUSINESS BEHAVIOUR (C&S)



Score	43
Allegations	No
Rating	+
Risk Management	Limited

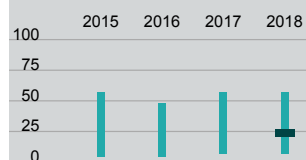
Key issues

Banks' responsibility is to provide comprehensive and suitable advice to customers on their products and associated risks (C&S1.2), as well as to ensure fair relations with them. Cybersecurity and the protection of clients' information are emerging as key issues for a responsible management of clients and therefore recently included in the dedicated driver (C&S1.3). Companies' effort to create an internal culture of responsible business conduct is also crucial in a sector that has been heavily affected by controversies related to unethical behaviour (C&S3.1).

Company performance

- The Company's performance in the Business Behaviour domain is limited in absolute terms.
- The Company is committed to avoid misleading marketing messages, and also implemented measures in this regard such as procedures to approve marketing actions. In addition, Intercorp is committed to most of its responsibilities in terms of responsible customer relations, however, few measures were put in place in this regard. Besides the trainings provided to its relevant employees on ethics, Intercorp has set up internal controls in business ethics, and also measures to prevent money laundering. Finally, there is no disclosure on lobbying strategies and practices.

CORPORATE GOVERNANCE



Score	24
Allegations	No
Rating	-
Risk Management	Weak

Key issues

Sound corporate governance is required to oversee a company's strategic direction, including the CSR strategy. Directors are evaluated on their level of diversity and experience with operational, financial, and CSR topics (CGV1.1). The audit and internal controls system is examined regarding the efficiency and reach of its risk management (CGV2.1). Executive remuneration is assessed for transparency and alignment with the interests of company's shareholders and other stakeholders (CGV4.1).

Company performance

- The Company's performance in the Corporate Governance domain is weak in absolute terms.
- The board is 20% independent, which might raise concerns. The audit committee has a limited role, however, in its internal control system, some CSR issues are covered. Although Intercorp respect the one share- one vote principle, major restriction to convene an EGM were identified. Finally, the Company does not report information about the executive remuneration.

CSR performance per criterion

Detailed Analysis

Environment	12
ENV1.1 Environmental strategy	12
ENV1.3 Development of green products and services	14
ENV2.2 Minimising environmental impacts from climate change	16
ENV2.7 Management of environmental impacts from transportation	18
Human resources	19
HRS1.1 Promotion of labour relations	19
HRS2.3 Responsible management of restructurings	21
HRS2.4 Career management and promotion of employability	22
HRS3.2 Improvement of health and safety conditions	24
Human rights	26
HRT1.1 Respect for human rights standards and prevention of violations	26
HRT2.1 Respect for freedom of association and the right to collective bargaining	28
HRT2.4 Non-discrimination	30
Community involvement	32
CIN1.1 Promotion of the social and economic development	32
CIN2.1 Societal impacts of the company's products / services	34
Business behaviour (C&S)	36
C&S1.2 Information to customers	36
C&S1.3 Responsible Customer Relations	38
C&S3.1 Prevention of corruption and money laundering	40
C&S3.3 Transparency and integrity of influence strategies and practices	43
Corporate governance	45
CGV1.1 Board of Directors	45
CGV2.1 Audit & Internal Controls	47
CGV3.1 Shareholders	49
CGV4.1 Executive Remuneration	51

-  Involvement in allegations
-  Involvement in allegations with evidence of corrective measures

Environment

Score: 7

ENV1.1 Environmental strategy

(score: 0, weight: 2)



Visibility of the commitment to environmental issues *The company does not disclose any commitment to environmental protection.*

Relevance of environmental strategy

The company does not disclose any commitment to environmental protection.

- Measuring and monitoring direct environmental impacts
- Minimising environmental impacts from transportation
- Introducing environmental factors in the credit risk assessment
- Incorporate ESG considerations in investments strategies
- Reducing indirect impact on climate change, through credit/ lending activity

Ownership of commitment

The company does not disclose any commitment to environmental strategy.

Means allocated to environmental management system

Information obtained from company and public sources regarding resources dedicated to environmental management is insufficient.

- Environmental manual specifying procedures and responsibilities
- Internal audits that assess the effectiveness of the EMS
- Management review of the EMS (at Executive Level)
- Environmental performance measured against targets
- External verification of reporting on environmental performance

Means allocated to employees environmental engagement

Information obtained from the company and public sources regarding the employees environmental engagement is insufficient.

- Awareness raising
- Training on ways to reduce their environmental impact in their daily operations
- "Green teams" or environmental dedicated task forces
- Remuneration based on environmental performance (bonuses and awards)

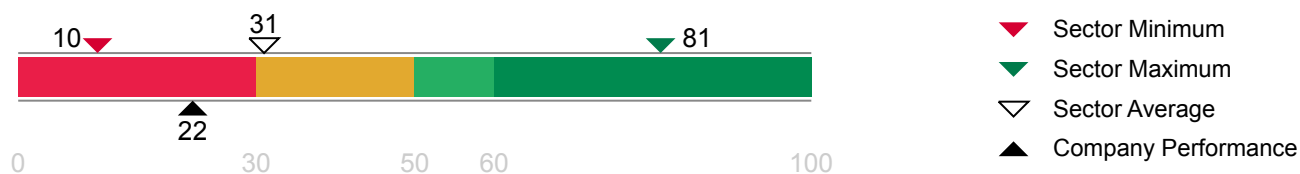
Coverage of certified environmental management systems

Information obtained from company and public sources regarding the share of the sites/offices that have a certified environmental management system is insufficient.

Leadership	0	Implementation	0
Visibility	0	Means & resources	0
Relevance	0	Coverage	0
Ownership	0		

ENV1.3 Development of green products and services

(score: 22, weight: 2)



Relevance of the company's commitment to integrate environmental issues in its lending and investment activities

The company does not disclose any commitment to integrate environmental issues in its lending and/or investment activities.

Ownership of the commitment

The company does not disclose any commitment to integrate environmental issues in its lending activities

Means allocated to the integration of environmental issues in lending activities

Information obtained from company and public sources regarding means allocated to the integration of environmental issues in lending activities is insufficient.

Coverage of the measures in place to integrate environmental issues in lending

Information obtained from company and public sources is insufficient.

Means allocated to the integration of environmental factors in investment activities

Information provided by the company and obtained from public sources regarding means allocated to the development of sustainable investment strategies is insufficient

- Exclusionary screening
- Positive screening (including best-in-class approach)
- Thematic funds
- Engagement with the companies
- Voting policies covering ESG issues

Coverage of the measures in place to integrate environmental factors in investment activities

Information provided by the company regarding the coverage of means allocated to the development of sustainable investment strategies is insufficient.

Means allocated to integrate environmental standards in the company's lending to individuals and/or SMEs

Information obtained from company and public sources regarding means allocated to integrate environmental standards in the company's credit policies is insufficient

Coverage of the measures in place to integrate environmental issues in the company's lending to individuals and/ or SMEs

Information obtained from company and public sources is insufficient.

Stakeholders' feedback

A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral.

As of 08/2018, Intercorp Financial Services did not appear to be involved in any

controversy related to this sustainability driver.

Leadership	0
Relevance	0
Ownership	0

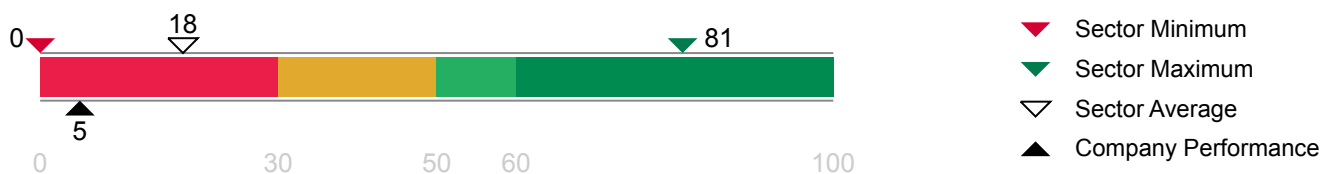
Implementation	0
Means & resources	0
Coverage	0

Results	65
Performance	65

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ENV2.2 Minimising environmental impacts from climate change

(score: 5, weight: 3)



Relevance of the company's commitment to reduce its energy consumption/ CO2 emissions The company does not disclose any commitment with regard to its energy consumption/ CO2 emissions

Relevance of the company's commitment to reduce climate change through its financing activities The company does not disclose a climate action plan/any commitment with regard to its impact on climate change through its activities

- The company is a signatory to the Montreal Carbon Pledge
- The company is a signatory to the Climate Principles

Means allocated to assess climate risks in financing activities and to support a low carbon economy Information obtained from company and public sources regarding means allocated to consider climate issues in its financing activities is insufficient

Coverage of the means allocated to assess climate risks Information obtained from company and public sources is insufficient.

Means allocated to reduce the company's own energy consumption and CO2 emissions Information obtained from company and public sources regarding means allocated to reducing energy consumption and/or related emissions is insufficient

Coverage of the means in place to reduce the company's own energy consumption and CO2 emissions Information obtained from company and public sources regarding the percentage of sites covered by such actions is insufficient

Performance indicators on the company's own CO2 emissions related to energy consumption Information obtained from company and public sources regarding CO2 emissions linked to energy consumption is insufficient

Trend of CO2 emissions linked to the company's portfolio The company does not disclose quantitative data on CO2 emissions linked to its portfolio/financing activities

Evolution of the share of loans to support the energy transition Information on the percentage of loans to finance the energy transition are not disclosed

Stakeholders' feedback A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral.

As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver.

Leadership	0
Visibility	0
Relevance	0

Implementation	0
Means & resources	0
Coverage	0

Results	16
Performance	0
Trends	19

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ENV2.7 Management of environmental impacts from transportation

(score: 0, weight: 1)



Relevance of the company's commitment with regard to the environmental impacts related to the transport of its products and/or personnel

The company does not disclose any commitment with regard to the environmental impacts related to the transport of its products and personnel.

Means allocated to minimising the environmental impacts

Information obtained from company and public sources regarding means allocated to minimising the environmental impacts related to the transport of its personnel is insufficient.

- Measures to reduce pollution (car maintenance, alternative fuels, driver training, etc.)
- Rationalisation of transport flows (promotion of conference calls, train travels, etc.)
- Improvement of personnel transport mix/commuting (promotion of public transport, cycling, financing job tickets, car sharing, etc.)
- Cooperation with local authorities (involvement in transport infrastructures, mobility plans, etc.)

Coverage

Information obtained from company and public sources regarding the percentage of sites/products covered by such actions is insufficient.

Energy consumption or CO2 emissions related to transportation

The company does not monitor energy consumption or CO2 emissions from transportation.

Trend in transport mix

Information obtained from company and public sources regarding the company's transport mix is insufficient to determine a trend.

Leadership	0
Relevance	0

Implementation	0
Means & resources	0
Coverage	0

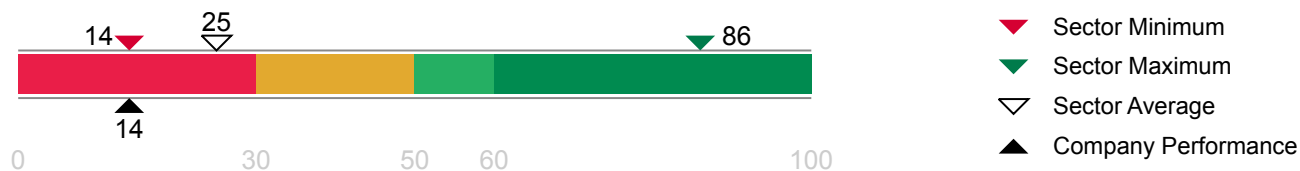
Results	0
Performance	0
Trends	0

Human resources

Score: 10

HRS1.1 Promotion of labour relations

(score: 14, weight: 2)



Visibility of commitment

The company does not disclose any commitment to promote labour relations.

Relevance of commitment

The company does not disclose any commitment to promote labour relations.

Ownership of commitment

The company does not disclose any commitment to promotion of labour relations.

Coverage of employee representative bodies

Information obtained from company and public sources regarding the percentage of sites where employee representation structures are in place is insufficient.

Subjects covered by collective bargaining

Information obtained from company and public sources regarding the subjects covered in collective bargaining is insufficient.

- health & safety
- CSR issues
- remuneration
- working hours
- training
- career development
- work time flexibility
- age conscious human resources management
- stress management
- equal opportunities

Employee representative bodies in countries with restrictive legislation

Information obtained from company and public sources regarding how the company promotes employee representation in countries with restrictive legislations is insufficient.

Stakeholders' feedback

A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral.

As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver.

Coverage of collective agreements on working conditions

Information obtained from company and public sources, regarding the percentage of the company's employees covered by collective agreements on working conditions, is insufficient.

Leadership	0
Visibility	0
Relevance	0
Ownership	0

Implementation	0
Means & resources	0
Scope	0
Coverage	0

Results	43
Performance	43

HRS2.3 Responsible management of restructurings

(score: 12, weight: 3)



Relevance of commitment to manage reorganisations responsibly The company does not disclose any commitment to manage reorganisations responsibly.

Involvement with employee representatives The company does not disclose any commitment to inform and consult employee representatives on reorganisations.

Means allocated to prevent and manage reorganisations Information obtained from company and public sources regarding measures allocated to prevent and manage reorganisations is insufficient.

- significant financial compensation
- early retirement
- outplacement services
- individualised follow-up of employees
- reduction of labour time
- internal mobility programme
- re-training

Coverage Information obtained from company and public sources regarding the percentage of sites where such measures are taken is insufficient.

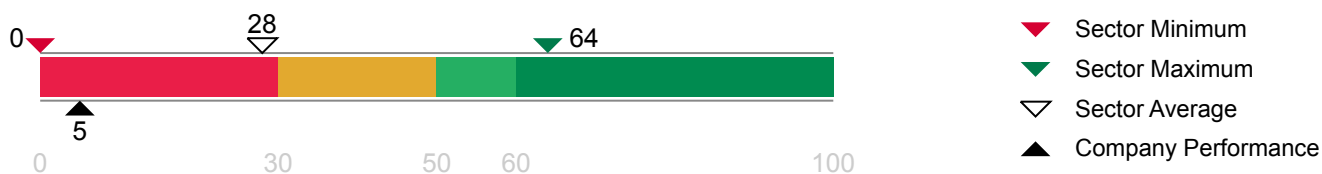
Stakeholders' feedback A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral.
As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver.

Result of the company's commitment to manage reorganisations responsibly The company does not provide any information on the impacts of reorganisations on employment.

Leadership	0	Implementation	0	Results	35
Relevance	0	Means & resources	0	Performance	35
Ownership	0	Coverage	0		

HRS2.4 Career management and promotion of employability

(score: 5, weight: 2)



Visibility of commitment

The company does not disclose any commitment to promote career management and training.

Relevance of commitment

The company does not disclose any commitment to promoting career management and training.

- Anticipate short and long-term employment needs and skill requirements
- Adapt employees' skill sets to their career paths
- Elaborate individual development plans
- Promote age conscious training and development

Ownership of commitment

It is unclear whether the Head of HR is part of the company's Board or Executive Committee and/or whether line managers are evaluated on their performance in terms of HR management.

Career management systems

The company has set up an internal job opportunity marketplace and/or has formalised the skill requirements for the various job positions.

Coverage of career management systems

There is no evidence that the measures put in place covers the majority of the company's employees/ sites.

Types of training provided to non-managers

Information obtained from company and public sources regarding training programmes offered to employees is insufficient.

Means allocated to training for all employees

Information disclosed on performance indicators related to training per employee is insufficient.

Mobility / turnover

The company does not disclose quantitative data on performance indicators such as employee turnover or mobility rates.

Training delivered during the year under review

The company does not report on the total percentage of employees having received training over the course of the year under review.

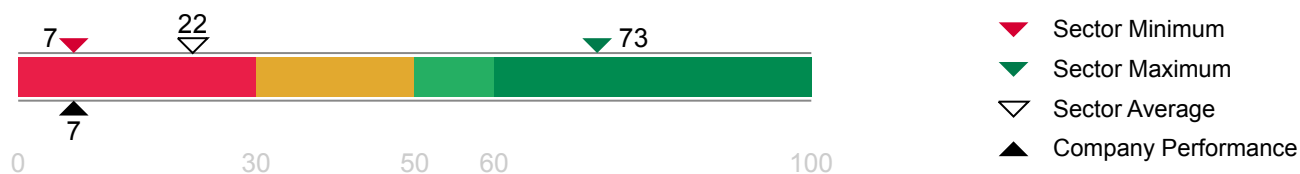
Intercorp Financial Services

ISIN CODE: PAP5626F1020 Retail & Specialised Banks Emerging Market

Leadership	0	Implementation	15	Results	0
Visibility	0	Means & resources	10	Performance	0
Relevance	0	Coverage	30		
Ownership	0				

HRS3.2 Improvement of health and safety conditions

(score: 7, weight: 3)



Visibility of health & safety commitments

The company does not disclose any commitment to address health and safety issues.

Relevance of commitment

The company does not disclose any commitment to address health and safety issues.

- ensure awareness about health and safety issues
- reduce the number of work accidents and their severity
- prevent occupational disease
- reduce stress/promote well-being
- improve ergonomics
- reduce the rate of absenteeism

Ownership of commitment

The company does not disclose any commitment to improving health and safety conditions.

Means allocated to health and safety

Information obtained from company and public sources regarding means allocated to health and safety is insufficient.

- training/awareness raising programmes
- internal monitoring
- risk assessments
- internal H&S audits
- H&S competitions
- remuneration based on H&S performance
- OHSAS 18001 certifications

Means allocated to reduce stress at work

Information obtained from company and public sources regarding means allocated to mental health is insufficient.

- Employee assistance programme / hotline (stress only)/counselling
- Job redesign (work organisation)
- Training on stress for managers
- Monitoring of absenteeism/rate of occupational disease; assessment of stress through analysis of internal H&S data
- Awareness campaigns and information
- Training on stress for employees
- Measures to improve ergonomics
- Detection of stress: Identification of stress sources/risks assessments

- Avoidance of overtime
- Employee oriented flexibility (work/life balance)
- Employee participation tools (opinion surveys, dedicated teams, workshops)

Coverage of means allocated to address mental health Information obtained from company and public sources regarding the percentage of employees that benefit from health and safety training and/or audits is insufficient.

Accident frequency rate The company does not disclose quantitative data on accident frequency rates.

Other health and safety indicators The company does not disclose quantitative data on occupational disease rates.

Stakeholders' feedback A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral
As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver.

Leadership	0
Visibility	0
Relevance	0
Ownership	0

Implementation	0
Means & resources	0
Scope	0
Coverage	0

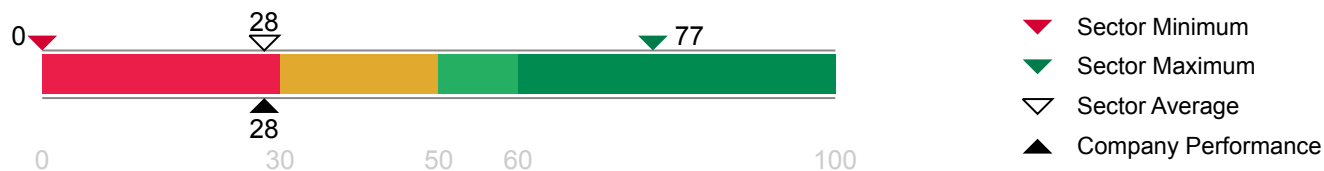
Results	22
Performance	22

Human rights

Score: 28

HRT1.1 Respect for human rights standards and prevention of violations

(score: 28, weight: 2)



Visibility of commitment to support human rights in the business

The company has made references to respect and promote human rights in society in its Code of Ethics.

Relevance of commitment

The company's commitment to respect and promote human rights in society is general.

The Company is committed to protecting the rights of minors, meaning underage children and adolescents below the legal parameters of age as defined by the rules of the different countries where the companies of the Organization operate and also the Company agrees not to encourage or tolerate any form of work that is considered forced labor under the local laws or international conventions.

Ownership of commitment

It is unclear who is responsible for the company's commitment or to which parts of the company it applies.

Means allocated to manage human rights risks in business activities

Information obtained from the company and public sources regarding the assessment of human rights risks in the company's lending/investment activities is insufficient.

- Dedicated training for staff
- External review
- Awareness raising/ assistance programs for clients
- Mapping of risk exposure of clients, sectors, projects, markets
- Dialogue/ engagement with companies/ countries/ sectors on human rights
- Exclusion of business relations with clients, sectors, countries violating human rights
- Set up of grievance mechanism through which stakeholders affected can voice their concerns (directly to the bank)
- Consultation/ cooperation with stakeholders

Coverage

Information provided by the company regarding the integration of human rights considerations in its activities is insufficient

Stakeholders' feedback

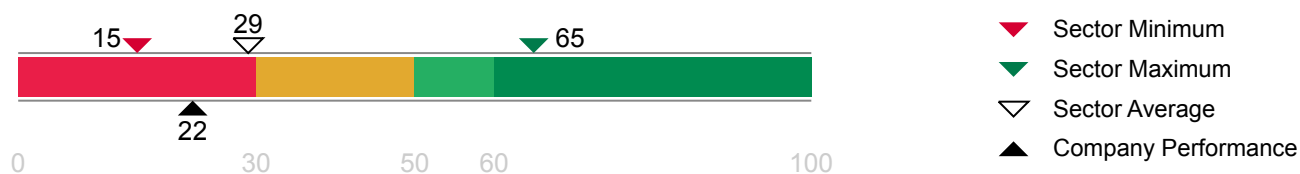
A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral.

As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver

Leadership	18	Implementation	0	Results	65
Visibility	30	Means & resources	0	Performance	65
Relevance	30	Coverage	0		
Ownership	0				

HRT2.1 Respect for freedom of association and the right to collective bargaining

(score: 22, weight: 2)



Visibility of commitment

The company does not disclose any commitment to freedom of association and the right to collective bargaining.

Relevance of commitment

The company does not disclose any commitment to freedom of association and the right to collective bargaining.

- protection of freedom of association and the right to organize
- respect of the right to collective bargaining
- respect and protection of workers' representatives

Ownership of commitment

The company does not disclose any commitment to freedom of association and the right to collective bargaining.

Monitoring

It is not clear what steps the company takes to ensure that freedom of association is respected throughout the company's operations (e.g.: through external verification, risk mapping, audits, etc.)

- occasional risk mapping
- occasional internal audits
- on-going monitoring of labour rights risks
- regular internal audits
- external audits/verification
- external investigation of allegations
- cooperation with unions: joint audits, joint grievance procedures etc.

Promotion of collective bargaining

Information obtained from company and public sources regarding measures in place to inform employees about their trade union rights is insufficient.

Coverage

Information obtained from company and public sources the percentage of the company where such labour rights systems and programmes are in place is insufficient.

Stakeholders' feedback

A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral.

As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver.

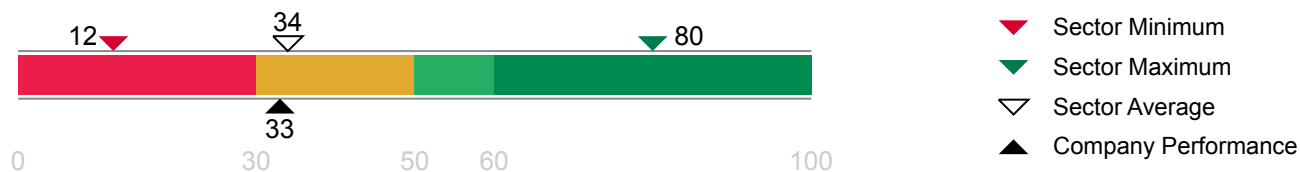
Intercorp Financial Services

ISIN CODE: PAP5626F1020 Retail & Specialised Banks Emerging Market

Leadership	0	Implementation	0	Results	65
Visibility	0	Means & resources	0	Performance	65
Relevance	0	Coverage	0		
Ownership	0				

HRT2.4 Non-discrimination

(score: 33, weight: 3)



Visibility of commitment

The company has issued a formalised commitment to non-discrimination in its Code of Ethics.

Relevance of commitment

The company's commitment to non-discrimination explicitly defines most of the categories and the management processes to which these apply:

- gender
- sensitive medical conditions
- trade union membership or activities
- other (please define)
- race / ethnicity / nationality
- social background
- religion
- sexual orientation
- family responsibilities (including pregnancy)
- disabilities
- political opinion
- age

The Organization is committed to ensuring that its processes of recruitment, promotion and organizational development are guided by the principles of equality of opportunities and fair treatment.

Ownership of commitment

The commitment applies throughout the company, supported by senior management.

The Code of Ethics and any modifications to it is adopted by the Board of Directors.

Means allocated

Information obtained from company and public sources regarding the systems in place to address discrimination and promote diversity is insufficient.

- awareness raising
- maternity pay (greater than the statutory requirement)
- paternity pay (greater than the statutory requirement)
- job sharing initiatives
- child care facilities/child care subsidies
- training
- monitoring
- confidential reporting system / grievance procedures
- disciplinary procedures / corrective measures
- affirmative action programmes

- flexitime
- monitoring of salary disparities
- career break opportunities

Coverage

Information obtained from company and public sources regarding the percentage of the company covered by such measures is insufficient.

Results in terms of gender distribution

The company does not disclose quantitative data on performance indicators such as the share of women in management positions.

Stakeholders' feedback

A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral.

As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver.

Leadership	65
Visibility	65
Relevance	100
Ownership	30

Implementation	0
Means & resources	0
Coverage	0

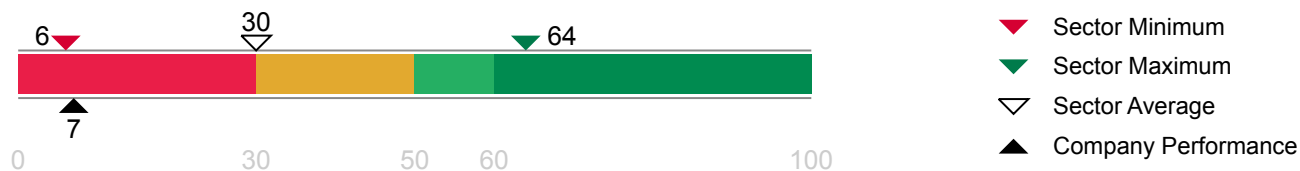
Results	35
Performance	65
Trends	0

Community involvement

Score: 13

CIN1.1 Promotion of the social and economic development

(score: 7, weight: 3)



Visibility of the commitment to support local development

The visibility of the company's commitment to promote local social and economic development is insufficient.

Relevance of the commitment

The company does not disclose any commitment to promote local social and economic development.

- Promote local entrepreneurship through SME financing
- Support to community investments
- Implement a responsible tax strategy (as a company)
- Encourage responsible tax practices by clients (as tax services providers)

Ownership of commitment

The company does not disclose any commitment to promotion of the social and economic development.

Means allocated

Information obtained from company and public sources regarding programmes in place to support social and economic development in the areas in which it operates is insufficient.

- Support to SME's and/or business start-ups (investment, logistical support, training, advices)
- Impact investing actions (dedicated social impact funds, social bonds, social/ societal investments)
- Support local development through investee companies (for ex. thematic investment funds, private equity, etc.)
- Support to public and/or community development/investments
- Support to micro-finance providers (through, for ex. dedicated investment vehicles)
- Cooperation with NGO's or other relevant stakeholders on local development
- Support the financial infrastructure in developing countries

Geographical coverage

Information obtained from company and public sources regarding the percentage of sites where such programmes are in place is insufficient.

Trend of indicators measuring the "impact" of the company's community development engagement

The company does not monitor/report indicators on social and economic development

Transparency of tax reporting

The Company does not report any information on taxes paid.

- taxes paid in some countries of operations
- taxes paid in some regions of operations
- taxes paid in key regions of operations
- taxes paid in key countries of operations
- sales per zone
- operating profit per zone
- number of employees per zone
- ratio between tax paid and headline corporate tax rate per zone
- explanation for significant differences between tax rate actually paid and expected tax rate

IFS and its Subsidiaries incorporated and domiciled in the Republic of Panama and the Commonwealth of the Bahamas, are not subject to any Income Tax, or any other taxes on capital gains, equity or property.

Presence in IMF ‘offshore financial centers’ and/ or in jurisdictions considered by the OECD as not compliant enough with tax transparency rules

The Company operates in IMF ‘offshore financial centres’ and/ or in jurisdictions considered by the OECD as not compliant enough on tax transparency rules, with no justification for this presence.

The Company operates in Panama and Bahamas, with no justification for this presence.

Stakeholders' feedback

A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders’ feedback is neutral

As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver.

Leadership	0
Visibility	0
Relevance	0
Ownership	0

Implementation	0
Means & resources	0
Coverage	0

Results	22
Performance	30
Trends	0

CIN2.1 Societal impacts of the company's products / services

(score: 18, weight: 3)



Visibility of the company's commitment to promote financial inclusion

The company does not disclose any commitment to promote access to basic financial services.

Relevance of commitment

The company does not disclose commitment to promote access to basic financial services

- promote access to basic banking services for weaker customers
- promote access to credit for weaker customers
- support customers in financial distress
- prevent clients' discrimination

Ownership of commitment

The company does not disclose any commitment to promote access to basic financial services.

Means allocated to promote access to basic financial services:

The company has allocated few measures to promote access to basic financial services

- Access to basic banking services
- Access to credit
- Financial education (to community at large)
- Systems to prevent the discrimination of customers
- Specific training for sales personnel
- Development of expertise through cooperation with stakeholders (long term and stable partnerships)

- Financial education: In its website, the Company has a section dedicated to the Financial Education for community at large, with information and common issues about savings, debts, use of credit cards, among other.

Means question on programs to support customers in financial distress

Information obtained from company and public sources regarding measures allocated to manage the negative impacts of its products/services.

- Monitoring of weaker customers (early warning system)
- Specific product training for sales personnel
- Support programs in case of financial distress (debt restructuring)
- Specialised departments/business units
- Development of expertise through cooperation with stakeholders

Coverage of means allocated to promote access to basic financial services:

There is no evidence that these means are allocated in the majority of the company sites

Trend of indicators measuring company efforts to promote financial inclusion

The company does not disclose indicators on financial inclusion

Stakeholders' feedback

A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral

As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver.

Leadership	0
Visibility	0
Relevance	0
Ownership	0

Implementation	18
Means & resources	15
Coverage	30

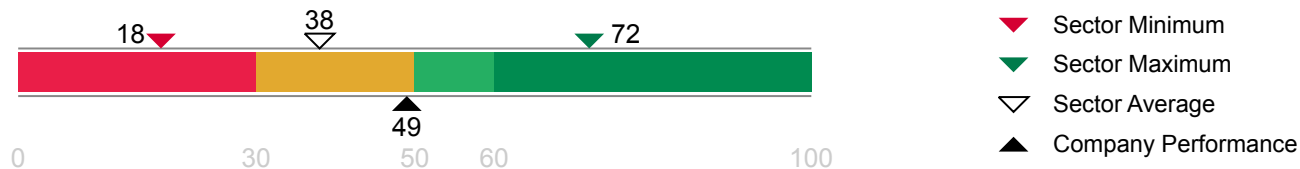
Results	35
Performance	65
Trends	0

Business behaviour (C&S)

Score: 43

C&S1.2 Information to customers

(score: 49, weight: 3)



Visibility of commitment to adequately informing customers about products/ services

The company has made references to informing customers about its products/ services in its:

Self Assessment of good practices.

Relevance of the commitment

The company's commitment addresses its main responsibilities:

- provide customers with detailed information about product risks/benefits
- ensure that suitable products are sold to clients (products in line with their risk profile)
- avoid misleading marketing messages
- avoid mis-selling practices
- avoid coercive tied selling/inertia selling

- avoid misleading marketing messages: Intercorp seeks that the contents of all its advertising pieces have accurate information and complete in the simplest way so that its clients can understand, use and Enjoy our products, services and promotions.

Ownership of commitment

It is unclear who is responsible for the company's commitment or to which parts of the company it applies.

Systems to monitor information to customers

The company has set up few measures to ensure customers are informed properly:

- educational tools at disposal of customers
- initiatives directly addressing transparency also in cooperation with stakeholders
- procedures to approve/monitor marketing and/or contracts material internally or externally
- systems to overcome information asymmetry (i.e. comparison tools)
- ensuring customers' suitability
- products approval processes

- educational tools at disposal of customers: the Company has developed processes aimed to give the same information through all its channels, making available to collaborators and customers, tools that facilitate the granting of clear, truthful, sufficient and easy data.

- procedures to approve marketing: the Company has a process established to validate the clarity of the contents, both of the advertising as of any content related to its products and services.

Employees training and awareness raising

The company has set up training programmes about responsible marketing for its sales and/or marketing staff.

The Company conducts trainings on financial education to all its employees (including the sales agents), in order to provide clear information to its customers.

Coverage of systems to monitor information to customers

It is not clear in which part of the company are these measures in place

Stakeholders' feedback

A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral

As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver

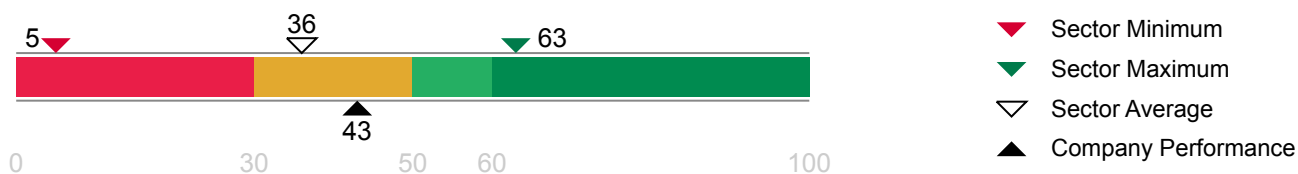
Leadership	40
Visibility	30
Relevance	65
Ownership	0

Implementation	41
Means & resources	45
Coverage	30

Results	65
Performance	65

C&S1.3 Responsible Customer Relations

(score: 43, weight: 3)



Visibility of commitment to responsible customer relations.

The company has issued a formalised commitment to responsible customer relations in its:

Code of Ethics.

Relevance of commitment

The company commits to most of its responsibilities.

- prevent unfair contract terms
- enhance customer satisfaction
- listen to customers' complaints
- cooperate with consumer associations to improve banking services
- protect clients' information assets

- prevent unfair contract terms: the Company states that Employees and Third Party Workers must act with respect, integrity and impartiality, giving true, complete and sufficient information, acting with transparency, honesty and respect for all.
 - enhance customer satisfaction: Intercorp is committed to manage strategic projects focused on optimizing the processes and experience of the users in its service channels.
 - Listen to customers' complaints: the Company aims to resolve quickly the complaints in less time that the established in the regulations.
 - protect clients' information assets: The Organization shall ensure the protection of the privacy of personal data of all the various stakeholders that interact with it. The dissemination, disclosure, reproduction, removal or delivery of information, by any means to any person, including any Employee or Third Party Worker who is not authorized to be a recipient of the information because of his, her or its function, is not allowed.

Ownership of commitment

The commitment applies throughout the company, supported by senior management.

Company's Audit Committee is responsible to follow up compliance of the Code of Ethics and must keep a tidy record of any breach to its guidelines.

Means allocated to ensure responsible relations with customers

The company has set up few measures:

- staff awareness and training
- measuring performance against customer satisfaction surveys and be acting on the results
- linking the remuneration of sales staff to customers' satisfaction
- cooperating with consumer association on customers related topics (fairness of contracts, for ex.)

periodically trains its employees and subcontractors in customers services policies, management of systems and its applications for customer service, products and

services, using several training tools.

- measuring performance on customer satisfaction: Intercorp systematically evaluates the quality of the attention given to the user in its different channels of attention and also measures the degree of satisfaction. Various are used techniques such as incognito customer visits, quality monitoring of received calls, among others.

Complaints management system for customers

There is a formalised and accessible system to handle complaints.

The Company receives doubts and complaints through several channels such as: branches, call centers, agents, social media, its mobile app, among other.

Coverage of means allocated to ensure responsible relations with customers

It is not clear in which part of the company are these measures in place

Means allocated to address cyber security and to protect key information assets

Information obtained from company and public sources regarding measures to ensure that customers are treated appropriately and are allowed to complain and receive adequate assistance is insufficient

- There is a chief information security officer (CISO) that sets the security strategy and initiatives
- The CISO has a direct reporting relationship with the CEO
- The CISO regularly briefs the board on cybersecurity strategy
- An incident management plans (including disaster recovery and business continuity) is established
- There is security team and a dedicated security budget
- Effective communication/ training of security requirements is provided to all employees

Results: trend of complaints received

The company does not disclose complaint-related indicators

Stakeholders' feedback

A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral

As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver

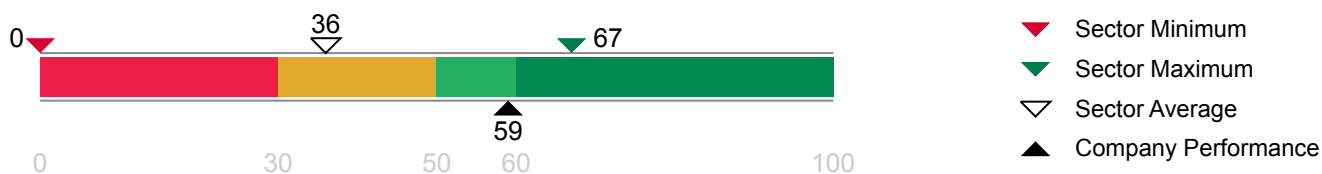
Leadership	55
Visibility	65
Relevance	65
Ownership	30

Implementation	21
Means & resources	19
Coverage	30

Results	53
Performance	65
Trends	0

C&S3.1 Prevention of corruption and money laundering

(score: 59, weight: 3)



Visibility of commitment on business ethics and money laundering

The company has issued a formalised commitment to preventing business ethics risks in its Compliance Policy.

Relevance of commitment

The company's commitment addresses its main responsibilities, referring to recognised standards:

- giving / receiving bribes
- money laundering
- funds derived from suspicious activities
- gifts and invitations
- extortion
- fraud
- avoid financing oppressive corrupt regimes
- conflicts of interest
- illegal financing of political parties
- prohibition of facilitation payments
- restriction of facilitation payments

The Company has defined its anti-corruption policy referring the following recognised standards: ISO 37001, Foreign Corrupt Practices Act, Bribery Act 2010.

Ownership of commitment

The commitment applies throughout the company, supported by senior management. In addition, other employees are directly involved.

The Chief Compliance Officer will supervise the implementation of the Compliance Program in each of the Companies of the group. In addition, the CCO designates officers and coordinators are responsible for coordinating and monitoring the activities to manage each of the compliance risks defined as part of the scope of the program.

Involvement of employees on business ethics

The company has instituted formal training programmes for relevant employees on business ethics risks prevention and management.

Intercorp Financial Services developed training programs in order to instruct its collaborators on the current norms in matter of Risk Management AML, the policies, as well as communicating all its directors, managers and collaborators in general about the relevant changes in the normative.

Means allocated (business ethics)

The company has set up reporting systems to prevent business ethics risks that include:

- internal audits (internal verification of compliance with the company's code of

conduct etc.)

- approval procedures for gifts, etc. by an independent department
- the possibility to contact internal audit, legal or compliance departments directly & confidentially
- a dedicated confidential hotline or email address
- external audits (by an independent, external specialised organisation) AND/OR external investigations of allegations
- risk assessment of company vulnerability

- internal audits: The company carries out periodically internal audits processes to systematically evaluate the implementation and effectiveness of the Compliance Policies.

- approval procedures for gifts, etc. by an independent department: Officials may make gifts, trips, and/or entertainment gifts to officials of national or foreign governments, with written authorization from a director of the company.

- a dedicated confidential hotline or e-mail address: The Company has a whistleblowing channel, which is managed by the high management. This channel is confidential.

Coverage (business ethics)

The measures implemented cover all significant parts of the company as well as sales agents and business partners.

The Anti Corruption Policies covers all the clients, suppliers, collaborators and third parties.

Means allocated (money laundering)

The company has set up some measures to prevent money laundering that include:

- measures to establish the identity of its clients and identify the customers whose circumstances warrant additional diligence (e.g. PEPs identification)
- development of risk assessment policies (e.g. on company structures, the customer's reputation, source of wealth/funds, involvement in public contracts, expected account activity)
- updating of customers database on a regular basis to ensure consistency and completeness and appropriate record-keeping
- procedures for identification of and follow up on unusual or suspicious activities
- a dedicated confidential hotline or e-mail address
- involvement of relevant senior managers in decisions on entering or maintaining high-risk business relationships
- thorough assessment for jurisdictions with higher level of organised crimes, AML/CTF deficient legislations

- measures to establish the identity of its clients and identify the customers whose circumstances warrant additional diligence: the Company carries out a due diligence procedure in order to know and identify its clients. In addition, the Company prohibits open or keep accounts with the character of anonymous or with fictitious names.

- updating of customers database on a regular basis to ensure consistency and completeness and appropriate record-keeping: The Company is required to keep record of the of all client's transactions

- procedures for identification of and follow up on unusual or suspicious activities: The Company has a monitoring system to review transactions of its clients, in order to to identify suspicious transactions.

- a dedicated confidential hotline or e-mail address: The Company has a whistleblowing channel, which is managed by the high management. This channel is confidential.

Coverage (money laundering)

The measures implemented cover all significant parts of the company as well as sales agents and business partners.

The AML Policies covers all the clients, suppliers, collaborators and third parties.

Reporting (business ethics and money laundering)

The company does not disclose any quantitative data on the number or nature of corruption and/or money laundering incidents reported internally.

Stakeholders' feedback

A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral

As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver

Leadership	83	Implementation	51	Results	43
Visibility	65	Means & resources	30	Performance	43
Relevance	100	Coverage	100		
Ownership	65				

C&S3.3 Transparency and integrity of influence strategies and practices

(score: 12, weight: 2)



Visibility towards stakeholders

The visibility of the company's commitment to ensuring transparency and integrity of lobbying practices is insufficient.

Comprehensiveness of the commitment

The company does not disclose any commitment to ensuring transparency and integrity of lobbying practices.

- to prevent any contrast with public international conventions (UN, ILO, OECD)
- not obtain or try to obtain information, or any decision, dishonestly
- not to misrepresent themselves to mislead third parties and/or staff of public authorities
- openly declare the company's business interests
- ensure that information provided is up-to-date, complete and not misleading
- not induce staff of PA to contravene rules of behaviour applicable to them
- if the company employs former staff of PA, to respect their obligation of confidentiality
- to be transparent on the amounts of donations to political parties/organisations

Ownership of commitment

The company does not disclose any commitment to ensuring transparency and integrity of lobbying practices.

Involvement of employees

Information regarding the involvement of employees in ensuring transparency and integrity of lobbying practices is insufficient.

Measures allocated

Information regarding measure allocated to ensure transparency and integrity of lobbying practices is insufficient.

- publication of detailed information on lobbying activities
- approval procedures for gifts, travel or other privilege by an independent department
- a dedicated confidential hotline or email address
- internal monitoring for lobbying budget
- internal audits for lobbying activities
- independent party for monitoring lobbying budget/external audit
- external investigations of allegations
- disclosure of the company's lobbying position as regards key sector issues

Coverage of the measures allocated

Information regarding the percentage of the company covered by such controls and

measures is insufficient.

Reporting

The company does not disclose the budget directly and indirectly dedicated to lobbying practices.

Stakeholders' feedback

A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral

As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver

Leadership	0
Visibility	0
Relevance	0
Ownership	0

Implementation	0
Means & resources	0
Coverage	0

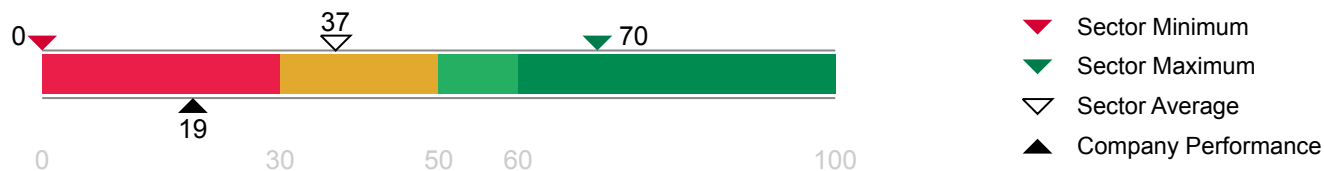
Results	35
Performance	35

Corporate governance

Score: 24

CGV1.1 Board of Directors

(score: 19, weight: 3)



[LISTED COMPANIES] Existence and independence of Nomination Committee

Information disclosed on this subject is insufficient or not relevant.

Independence of the Board Chairman

The roles of Chairman and CEO are separated, but the chairman is not considered independent.

Responsibility allocated over CSR issues

Information on the responsibilities allocated over CSR issues is insufficient.

Share of independent shareholder-elected Board members

The Board is between 0 and 20% independent, which might raise concerns.. One members of the five-member Board is considered independent.

Diversity of the skills and backgrounds of the Board

The Board of Directors diversity appears to be partial:

- At least 30% of directors are women
- At least 40% of directors are women
- Employee representative(s) sitting on the Board
- Board members with demonstrated professional experience in the company's sector of activities
- Board members with demonstrated expertise on CSR issues

Training and expertise provided to board members

Training is provided occasionally.

Following his or her election, each newly elected member of the Board shall participate in an orientation program established by the Company. In addition, The Board encourages its members to participate in continuing education programs sponsored by universities, stock exchanges or other organizations or consultants specializing in director education.

Regular election of Board members

Board members are eligible for re-election following two-year terms.

Evaluation of Board's functioning and performance

Performance is evaluated regularly, but with no disclosure on the results.

The Board will conduct a self-evaluation at least annually to determine whether it and its committees are functioning effectively.

Review of CSR issues at Board meeting

Information obtained from company and public sources regarding the review of CSR issues at board meetings is insufficient.

- Business ethics
- Human capital
- Responsible customers relations
- Climate change
- Social and environmental considerations in lending and investments
- Tax policy
- Financial inclusion

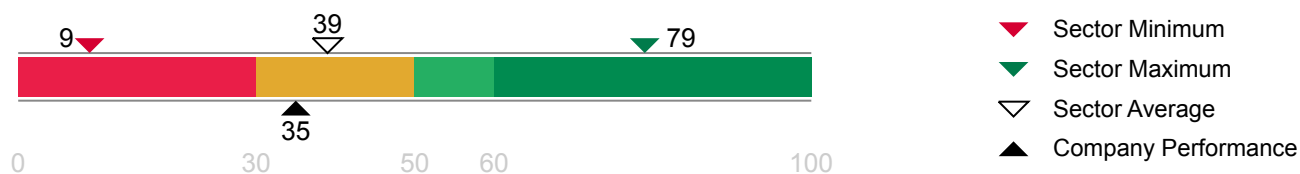
Regularity of and attendance at Board meetings

Information obtained from company and public sources regarding the regularity of and attendance at board meetings is insufficient.

Name of Board member	Role	Executive	Non executive	Employee representative	Nomination	Audit	Remuneration	Former executive	> 9 years on Board	Stock options	Paid > 1/2 executive salary	Represent > 3% company's shares	Other	Independency
Carlos Rodriguez	Chairman of the Board		X						X			X		
Ramon Barua			X			X			X			X		
Felipe Morris			X			X			X			X		
Jose Bustamane			X						X					
Alfonso Perez			X			X								X

CGV2.1 Audit & Internal Controls

(score: 35, weight: 3)



[LISTED COMPANIES] Existence and independence of Audit Committee

No executive is a member of the committee, but half or fewer are independent.

One members of the three-member Audit Committee are considered independent.

Skills and backgrounds of Audit Committee members

Members appear to have financial and/or audit experience AND relevant operational experience.

Operational and CSR risks covered by the company's internal controls system

The internal control system covers the standard issues related to financial, operational, and legal risks. In addition, the system covers some of the CSR risks inherent to the company' s business operations.

- Business ethics: non-compliance, tax avoidance, corruption
- Consumer privacy & data security
- Environmental & climate change risks in credit decisions & other banking activities
- Social & human right risks in credit decisions & other banking activities
- Inclusion, retention & development of staff
- Tax avoidance/evasion

- Business ethics: the Company has detailed the responsibilities, monitoring system and internal procedures in order to prevent business ethics risks related with money laundering, corruption and the Foreign Account Tax Compliance Act compliance.

Governance of risks

There is no independent risk management function and no specific Board committee is in charge of risk issues.

- No executive is part of the Board Risk Committee
- The Board Risk Committee is composed by a majority of independent members
- The Chairman of the Audit Committee is a member of the Risk Committee
- The Chief Risk Officer (CRO) is at par level of Chief Financial Officer (CFO)
- The CRO has direct access to the Board Risk Committee (including attending committee meetings)

Role of the Audit Committee in overseeing internal and external controls

The Audit Committee has a comprehensive role that includes:

- Oversee internal audit and internal controls
- Review accounting policies and be responsible for updates
- Nominate the statutory auditor
- Oversee the work of the external auditor
- Approve the type of audit and non-audit services provided and fees paid to the

external auditor

The Company also established procedures for the receipt, retention and disposal of the claims received regarding the accounting, , audit matters or potential violations of the law, and the confidential and anonymous filing by the employees of the Company on questionable accounting matters or audit matters or potential violations of the law.

Management of the CSR risks

Information obtained from company and public sources regarding the management of the CSR risks is insufficient.

- Balanced scorecard
- Risk-related training
- Monitoring of key risk indicators
- Reporting system to the Board
- Risk mapping/materiality assessment
- A board committee (with no executive part of it) overseeing CSR risks

Supervision of material risk-takers

Information disclosed on this subject is insufficient or not relevant.

Leverage ratio of the bank

The leverage ratio of the bank is above 7%.

At December 2017, the unweighted leverage ratio of the bank ((Equity - (goodwill + intangible assets))/ Total assets) was 7.7%

Independence of the firm's external auditors

Information obtained from company and public sources regarding the independence of the firm's external auditors is insufficient.

Inclusion of CSR issues in the company's reporting

The company does not publish any significant CSR reporting on the key material issues for its sector.

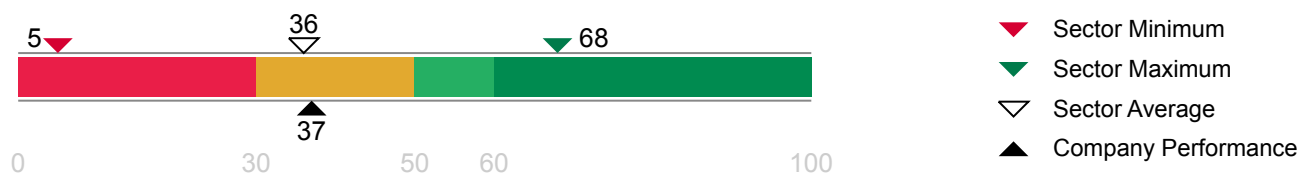
Stakeholders' feedback

A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral

As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver.

CGV3.1 Shareholders

(score: 37, weight: 2)



Nonexistence of voting rights restrictions

The company respects the "one share - one vote" principle.

All the shares will have the same rights and privileges and each of them will entitle to one (1) vote in all the General Shareholders' Meetings.

Safeguards on transactions with major shareholder(s)

Less than half of the board is independent. However, there are other safeguards in place to monitor transactions between the company and its major shareholder(s).

Related Party Transactions involving the Company will be reviewed and approved by the board of directors of the Company. The board of directors will be provided with the details of each new, existing or proposed Related Party Transaction, including the terms of the transaction, the business purpose of the transaction and the benefits to the Company and to the relevant Related Party.

Ability to add items to the agenda of the AGM and to convene an EGM

Major restrictions have been identified to convene an EGM.

Extraordinary General Meetings could be requested in writing by one or more shareholders representing at least twenty percent (20%) of the issued and outstanding shares of the company.

Access to voting at General Meetings

Information obtained from company and public sources regarding the access to voting at the AGM is insufficient.

Ability to vote on relevant issues in separate resolutions at AGM

Not all major items are put to a shareholder vote.

The following items are not put to a vote at the AGM:
- Executive remuneration
- Selection of external auditors

Presentation of CSR strategy to shareholders and investors

Information disclosed from the entity and public sources regarding the presentation of CSR strategy to shareholders and investors is insufficient.

- Climate change
- HRT and ENV issues in lending and investments
- Human capital
- Responsible customer relations
- Business ethics
- Tax policy
- Financial inclusion

Stakeholders' feedback

A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral

As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver.

CGV4.1 Executive Remuneration

(score: 4, weight: 2)



[LISTED COMPANIES] Existence and independence of Remuneration Committee Information disclosed on this subject is insufficient or not relevant.

Disclosure of senior executives' individual remuneration Disclosure of individual executive remuneration data for senior executives is insufficient.

Link between Short Term Incentive Plans and the performance of the company There is no disclosure on what rules guide the company in allocating bonuses and other short-term incentives to senior executives.

Link between the main Long Term Incentive Plan and the performance of the company Information on the rules and performance conditions guiding the allocation of long-term incentives to senior executives is insufficient.

Link between variable remuneration and CSR performance of the company There is no disclosure on the links between variable remuneration of executive and the CSR performance of the company.

- Business ethics
- Customer relations
- Contribution to social development & financial inclusion
- Indirect environmental and human right impacts
- Human resources development

Severance pay for senior executives Information obtained from company and public sources regarding severance pay for senior executives is insufficient.

Risk alignment of remuneration of top senior executives Information on risk adjustments of remuneration is insufficient or not relevant.

Risk alignment of remuneration of material risk takers Information on risk adjustments of remuneration is insufficient or not relevant.

Evolution of CEO-to-employee compensation ratio Information obtained from company and public sources regarding the compensation of CEO and the average employee salary is insufficient.

There is no information disclosed about the CEO remuneration.

Stakeholders' feedback

A review of stakeholder sources did not reveal any allegations against the company during the period under review: stakeholders' feedback is neutral

As of 08/2018, Intercorp Financial Services did not appear to be involved in any controversy related to this sustainability driver.

Detailed Scores and Ratings

CURRENT AND PREVIOUS RATINGS

Period	Environment	Human resources	Human rights	Community involvement	Business behaviour (C&S)	Corporate governance
2018/08	-	-	=	-	+	-

SCORES PER DOMAIN

Domain	Average Score	Leadership	Implementation	Results
Environment	7	0	0	22
Human resources	10	0	3	26
Human rights	28	33	0	52
Community involvement	13	0	9	29
Business behaviour (C&S)	43	49	31	50
Corporate governance	24	32	20	21

SCORES PER CRITERIA

Sub-domain	Criterion	Score
Environment 1	1	0
	3	22
Environment 2	2	5
	7	0

Sub-domain	Criterion	Score
Human resources 1	1	14
	3	12
Human resources 2	4	5
	2	7

Sub-domain	Criterion	Score
Human rights 1	1	28
	1	22
Human rights 2	4	33

Sub-domain	Criterion	Score
Community involvement 1	1	7
	1	18

Sub-domain	Criterion	Score
Business behaviour (C&S) 1	2	49
	3	43
Business behaviour (C&S) 3	1	59
	3	12

Sub-domain	Criterion	Score
Corporate governance 1	1	19
Corporate governance 2	1	35
Corporate governance 3	1	37
Corporate governance 4	1	4

Contacts

Analyst: Gonzalo Marambio • Gonzalo.marambio@vigeo-eiris.com
Research Manager: Sofia BENKIRANE • sofia.benkirane@vigeo-eiris.com

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Overview of the latest updates

Date of the latest update	Information updated
2018/08	Carbon & Energy Transition
2018/08	Full ESG profile