



Management Presentation

May 2022



Safe Harbor for Forward-Looking Statements

This corporate presentation contains “forward looking statements” within the meaning of Section 21E of the Securities Exchange Act of 1934. All statements other than statements of historical facts included in this corporate presentation regarding Interbank’s business, financial condition, results of operations and certain of Interbank’s plans, objectives, assumptions, projections, expectations or beliefs and statements regarding other future events or prospects are forward-looking statements. These statements include, without limitation, those concerning: Interbank’s strategy and Interbank’s ability to achieve it; Interbank’s recent developments; expectations regarding sales, profitability and growth; Interbank’s possible or assumed future results of operations; capital expenditures and investment plans; adequacy of capital; and financing plans. In addition, this corporate presentation includes forward-looking statements relating to Interbank’s potential exposure to various types of market risks, such as macroeconomic risk, Peru specific risks, foreign exchange rate risk, interest rate risks and other risks related to Interbank’s financial performance. The words “aim,” “may,” “will,” “expect,” “is expected to,” “anticipate,” “believe,” “future,” “continue,” “help,” “estimate,” “plan,” “schedule,” “intend,” “should,” “would be,” “seeks,” “estimates,” “shall,” or the negative or other variations thereof, as well as other similar expressions regarding matters that are not historical facts, are or may indicate forward-looking statements.

Interbank has based these forward-looking statements on its management’s current views with respect to future events and financial performance. These views reflect the best judgment of Interbank’s management but involve a number of risks and uncertainties which could cause actual results to differ materially from those predicted in Interbank’s forward-looking statements and from past results, performance or achievements. Although we believe that the estimates reflected in the forward-looking statements are reasonable, such estimates may prove to be incorrect. By their nature, forward-looking statements involve risk and uncertainty because they relate to events and depend on circumstances that will occur in the future. There are a number of factors that could cause actual results and developments to differ materially from those expressed or implied by these forward-looking statements. These factors include, among other things: (a) economic, business and political developments in Peru and globally; (b) changes in Peruvian and other foreign laws and regulations, including the adoption of new capital requirements for banks; (c) increased competition in the Peruvian financial services market; (d) increased inflation; (e) exchange rate instability and government measures to control foreign exchange rates; (f) developments affecting the purchasing power of middle income consumers or consumer spending generally; (g) increases in interest rates; (h) downturns in the capital markets and changes in capital markets in general that affect policies or attitudes towards lending to Peru or Peruvian companies or securities issued by Peruvian companies; (i) Interbank’s ability to keep up with technological changes; (j) the inability to obtain the capital we need for further expansion of Interbank’s businesses; (k) the inability to attract and retain key personnel; (l) changes in tax laws; (m) severe weather, natural disasters and adverse climate changes; (n) changes in regional or global markets; (o) dependence on sovereign debt in Interbank’s investment portfolios; (p) credit and other risks of lending, such as increases in defaults of borrowers; (q) increased costs of funding or Interbank’s inability to obtain additional debt or equity financing on attractive terms or at all; (r) a deterioration in the quality of Interbank’s assets; (s) allowances for impairment losses may be inadequate; (t) changes to accounting standards; (u) dependence on information technology systems and cybersecurity risks; and (v) other risks and uncertainties.

Additionally, new risks and uncertainties can emerge from time to time, and it is not possible for Interbank to predict all future risks and uncertainties, nor can Interbank assess their potential impact. Accordingly, you should not place undue reliance on forward-looking statements as a prediction of actual results.

All forward-looking statements included in this corporate presentation are based on information available to Interbank on the date of this corporate presentation. Interbank undertakes no obligation to update publicly or revise any forward-looking statement, whether as a result of new information, future events or otherwise, except as may be required by applicable law. All other written and oral forward-looking statements attributable to Interbank or persons acting on Interbank’s behalf are expressly qualified in their entirety by the cautionary statements contained throughout this corporate presentation.

Interbank prepares the financial information included in this presentation in accordance with accounting principles prescribed by the Peruvian Superintendency of Banks, Insurance and Private Pension Fund Administrators (Superintendencia de Banca, Seguros y AFPs, or “SBS”) and the Peruvian Securities Commission (Superintendencia del Mercado de Valores, or “SMV”) (altogether, “Peruvian SBS GAAP” or “Local GAAP”). All financial information in this presentation regarding the relative market position and financial performance relating to us, vis-a-vis the banking sector in Peru is based, out of necessity, on information obtained from SBS statistics. In addition, for certain financial information related to our compound annual growth rate we have included such information pursuant to Peruvian SBS GAAP in order to be able to show our growth over a certain number of years. Peruvian SBS GAAP differs in certain respects from IFRS. Consequently, information presented in this presentation in accordance with Peruvian SBS GAAP or based on information from the SBS or SMV may not be comparable with financial information prepared in accordance with IFRS.



Interbank at a glance

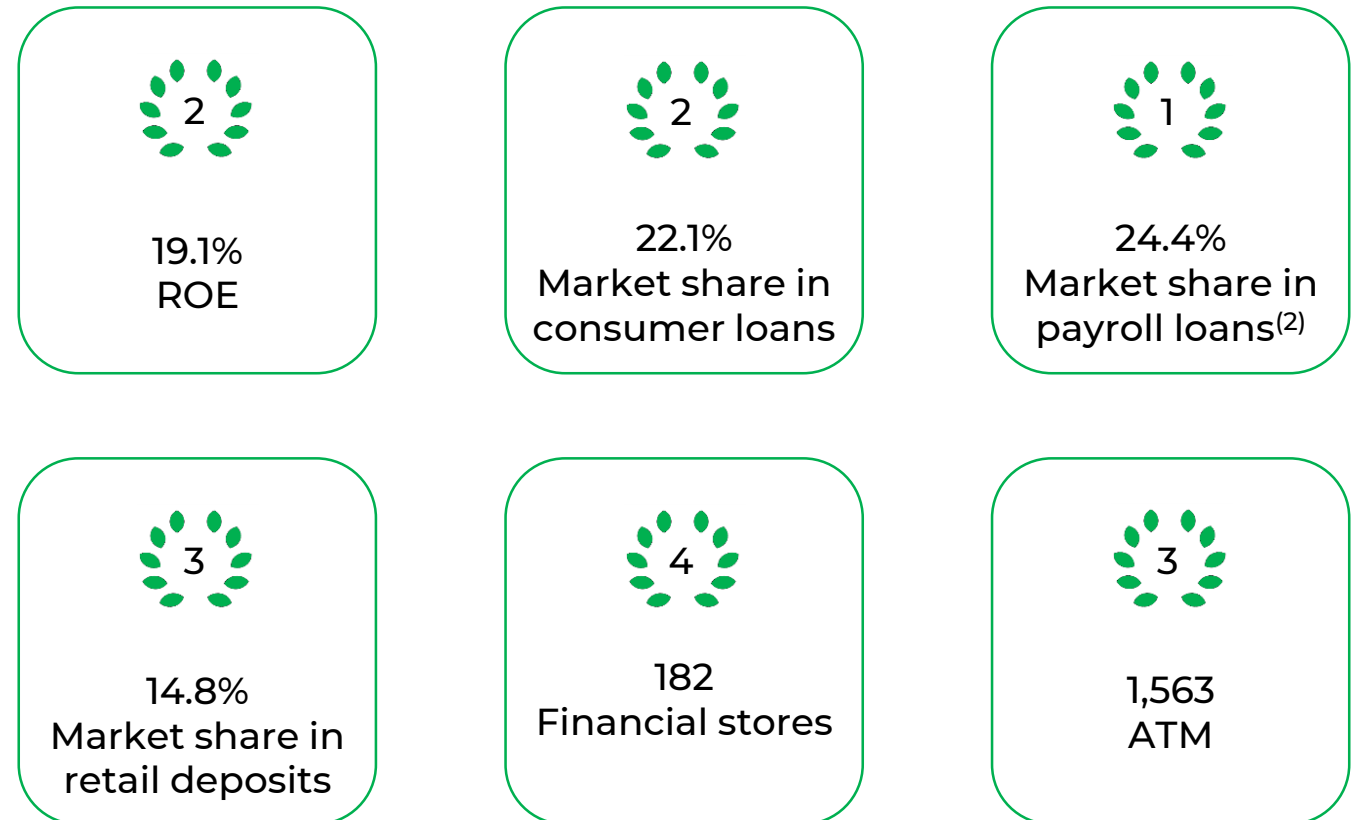
Leading bank in Peru with strong financial performance

Financial highlights

As of March 31, 2022

Assets	S/ 65,030 mm
Gross loans	S/ 42,326 mm
Deposits	S/ 42,905 mm
ROE	19.1%
Efficiency ratio	44.0%
PDL ratio	3.2%
TCR ratio	15.5%
CET1 ratio	10.9%

Leading position in the Peruvian financial system⁽¹⁾



Source: Superintendencia de Banca, Seguros y AFP (SBS) and Interbank as of March 31, 2022.

1) Ranking among four largest Peruvian banks.

2) Payroll deductible loans to public sector employees.

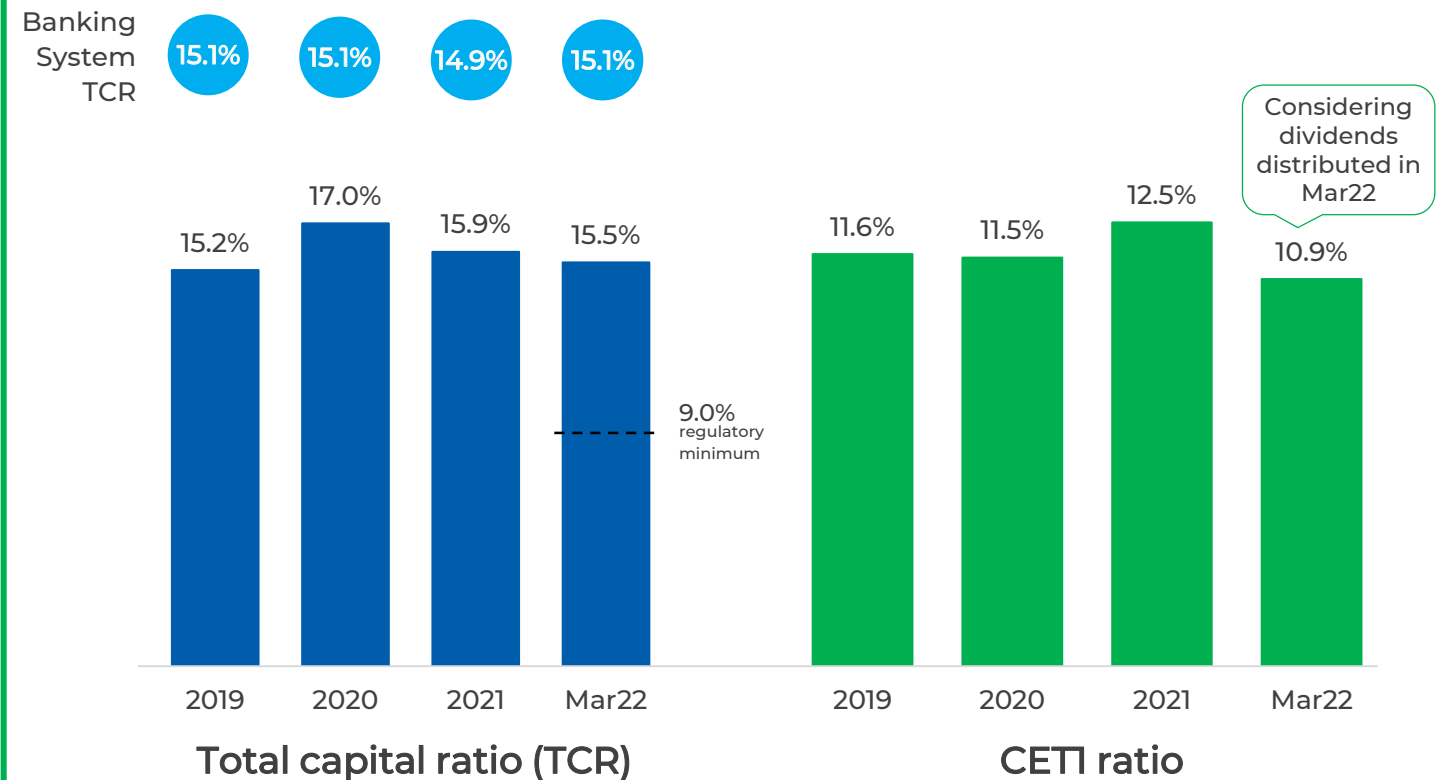
Solid capital ratios

Key initiatives

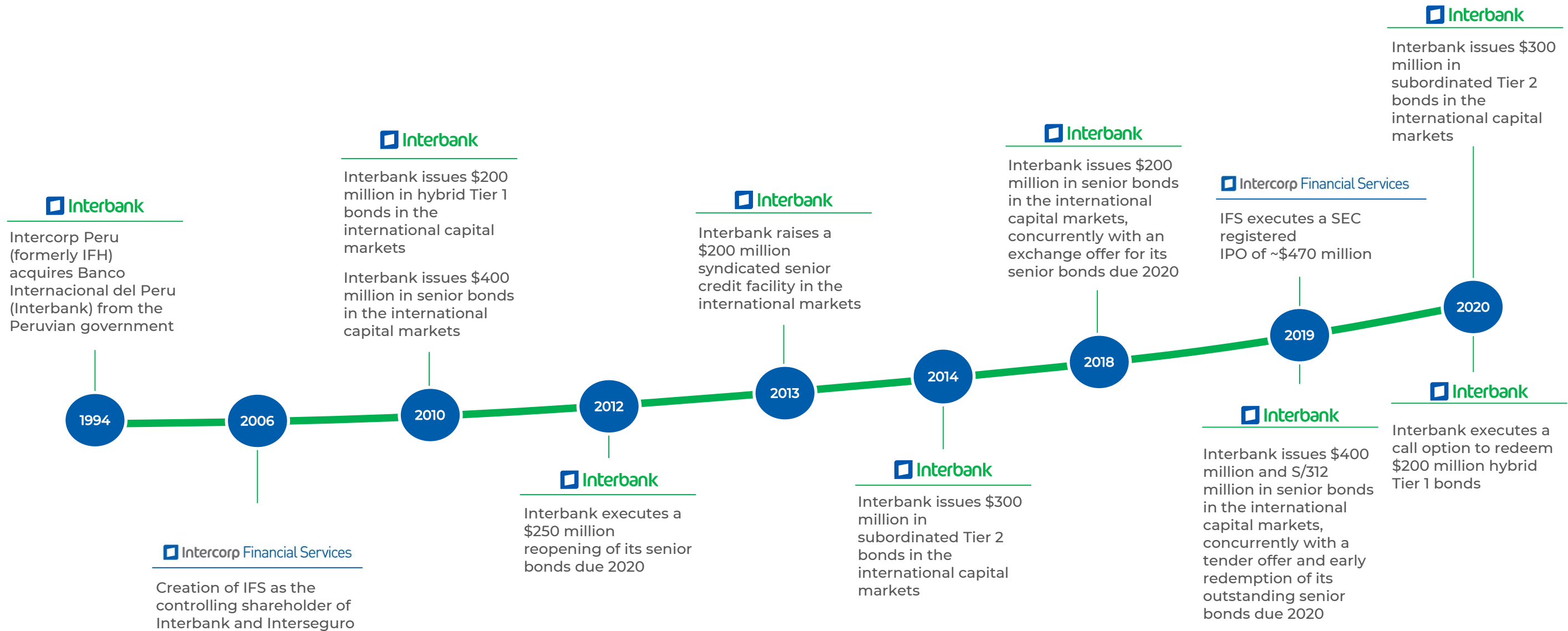
Solvency

- Capitalized 2019 earnings to strengthen CET1 and TCR ratio
- Called US\$ 200 million hybrid Tier 1 bond in April 2020 to reduce interest expense on bonds that no longer provided equity credit
- Issued US\$ 300 million subordinated Tier 2 bond in July 2020 to strengthen TCR
- Called S/ 110 million subordinated bond in September 2021
- Capital ratio of 15.5%, above regulatory risk-adjusted minimum capital ratio requirement of 9.0%

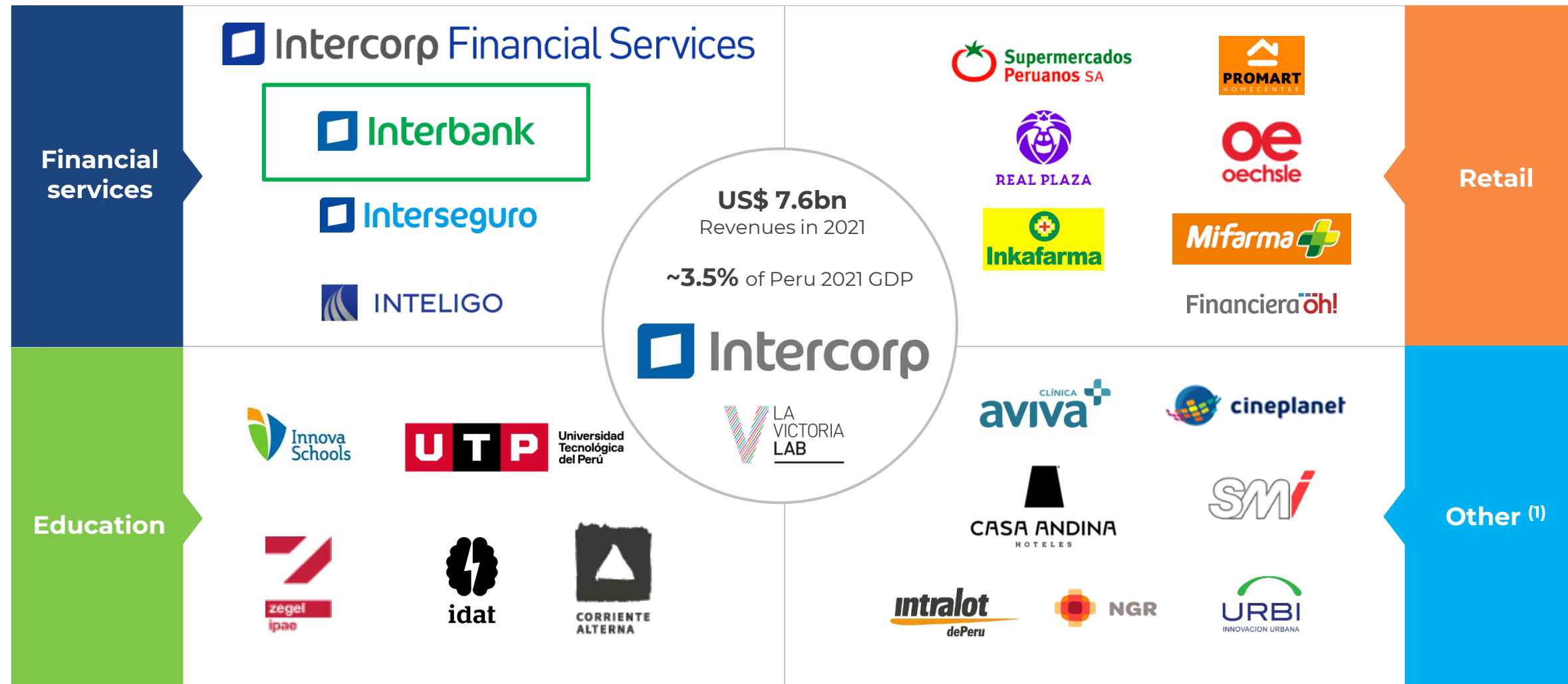
Capital ratio evolution



Milestones in Interbank's capital markets history



Intercorp Group: striving to make Peru the best place to raise a family in Latin America





Key messages

Key messages

1 Volatile macro and political scenario

2 Strong recovery in core banking business

3 Consistent credit quality metrics

4 “Two-tier” digital strategy to foster growth

Key messages

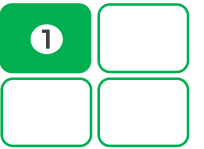
1 Volatile macro and political scenario

2 Strong recovery in core banking business

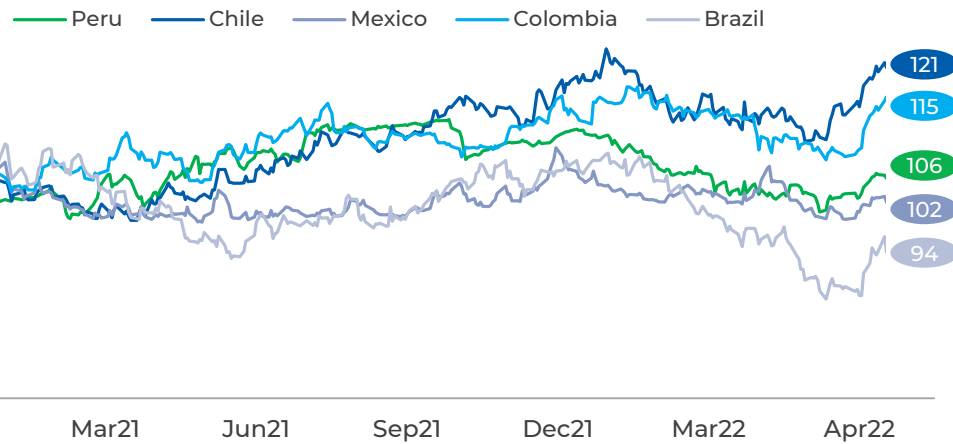
3 Consistent credit quality metrics

4 “Two-tier” digital strategy to foster growth

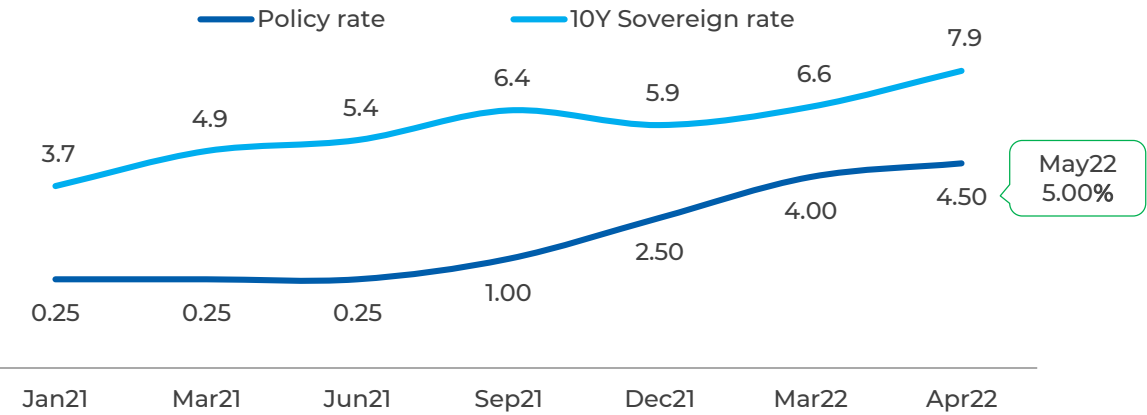
Volatile macro and political scenario



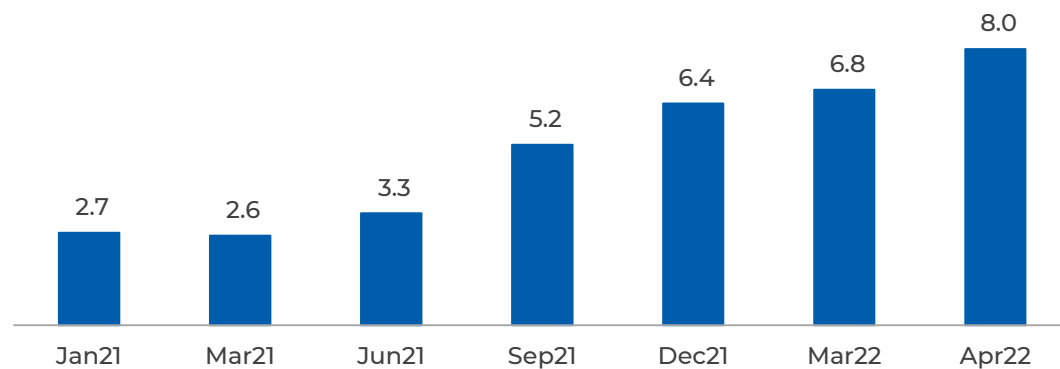
LatAm FX rate
 (Index; 100 = Jan21)



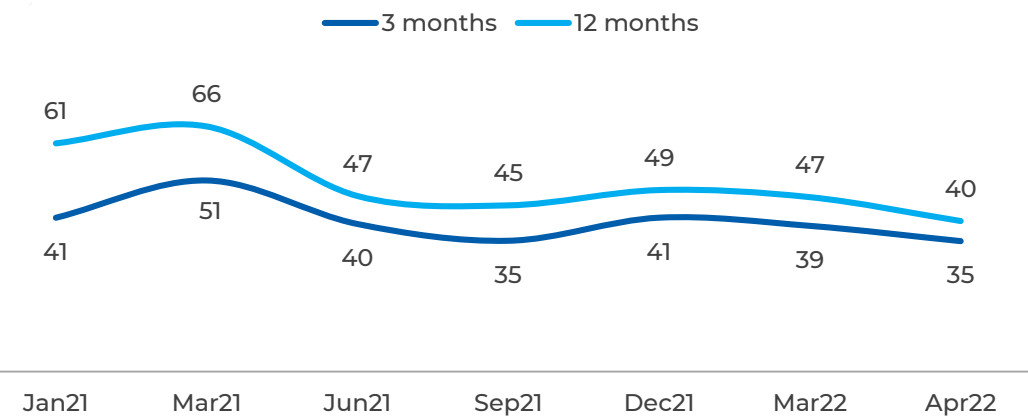
Interest rates
 (%)



Inflation
 (%Chg YoY)



Expectations on economic activity
 (Index > 50, indicates positiv sentiment)



Key messages

1 Volatile macro and political scenario

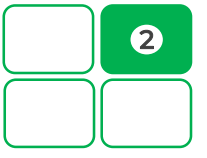
2 Strong recovery in core banking business

3 Consistent credit quality metrics

4 “Two-tier” digital strategy to foster growth

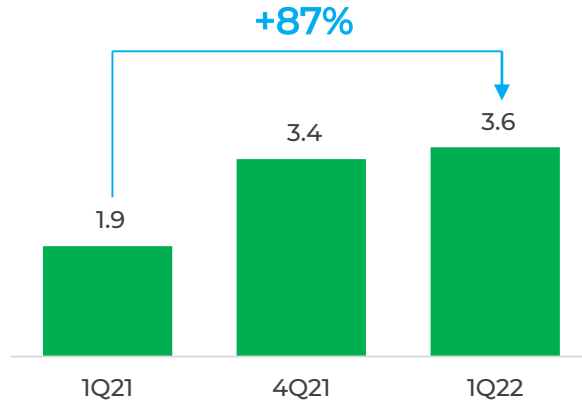
Solid performance in consumer finance and SME

Indicators, credit cards & personal loans up 40% YoY



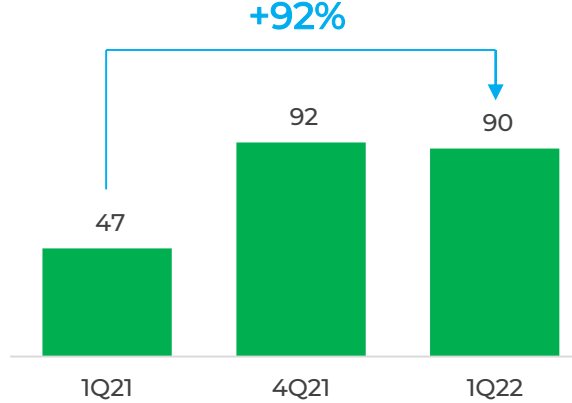
Credit cards turnover

S/ billion



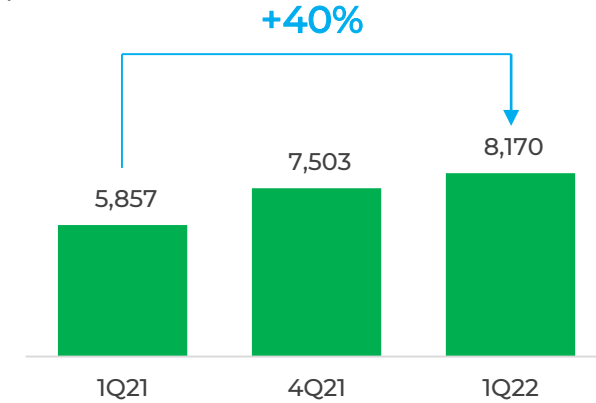
Credit card sales

Thousand units



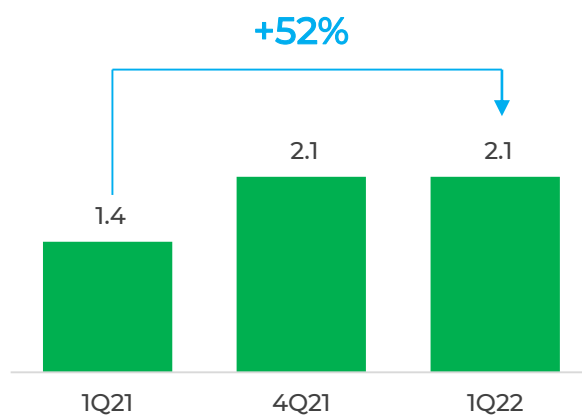
Credit cards & personal loans balances

S/ million



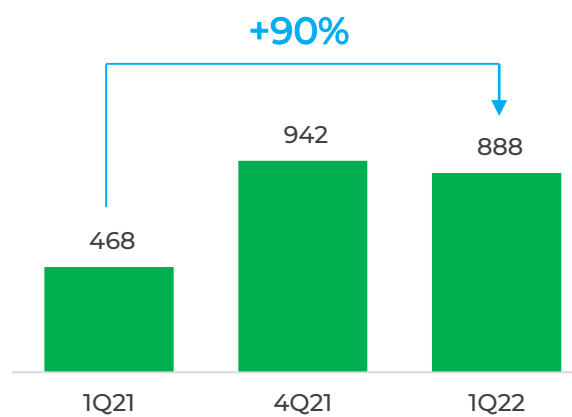
Debit cards turnover

S/ billion



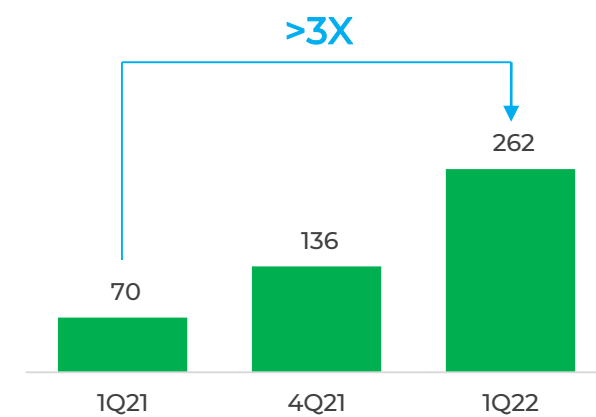
Personal loans disbursements

S/ million

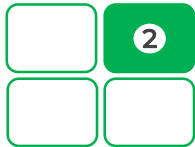


SME loans disbursements

S/ million

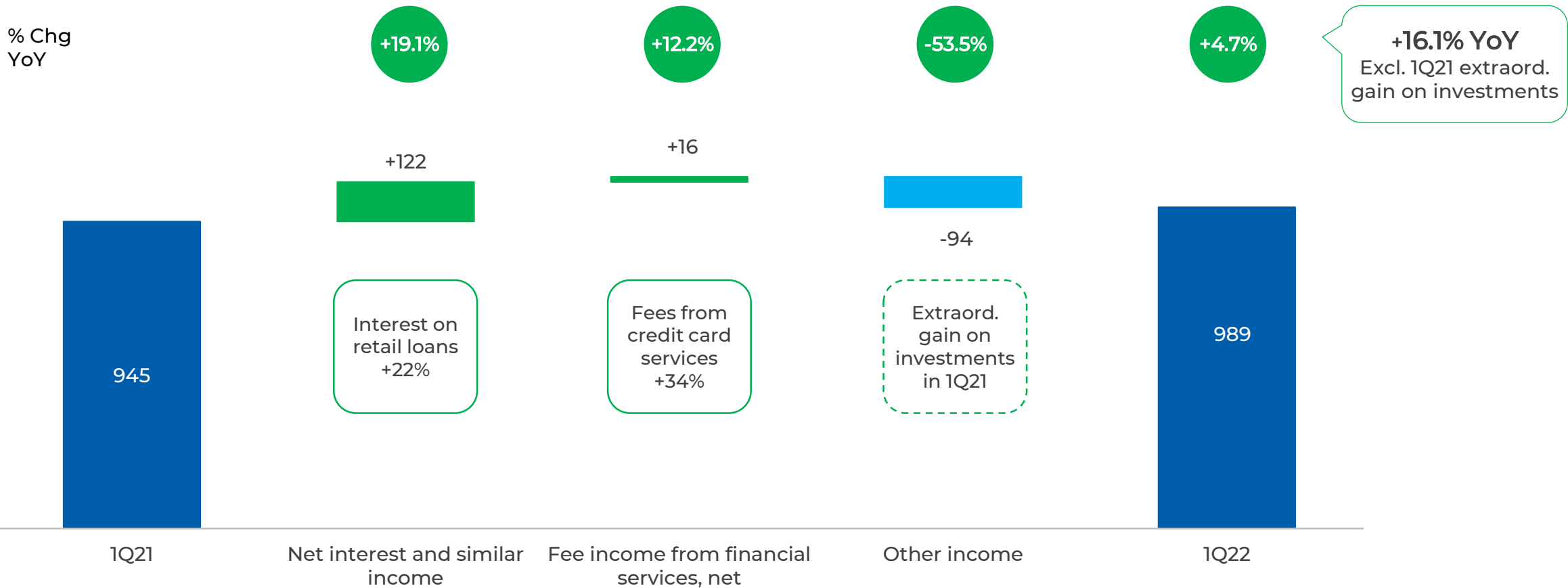


Double digit growth in NII and fee income

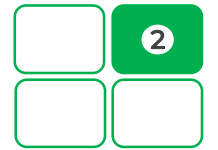


Interbank – Revenue bridge from 1Q21 to 1Q22

S/ million

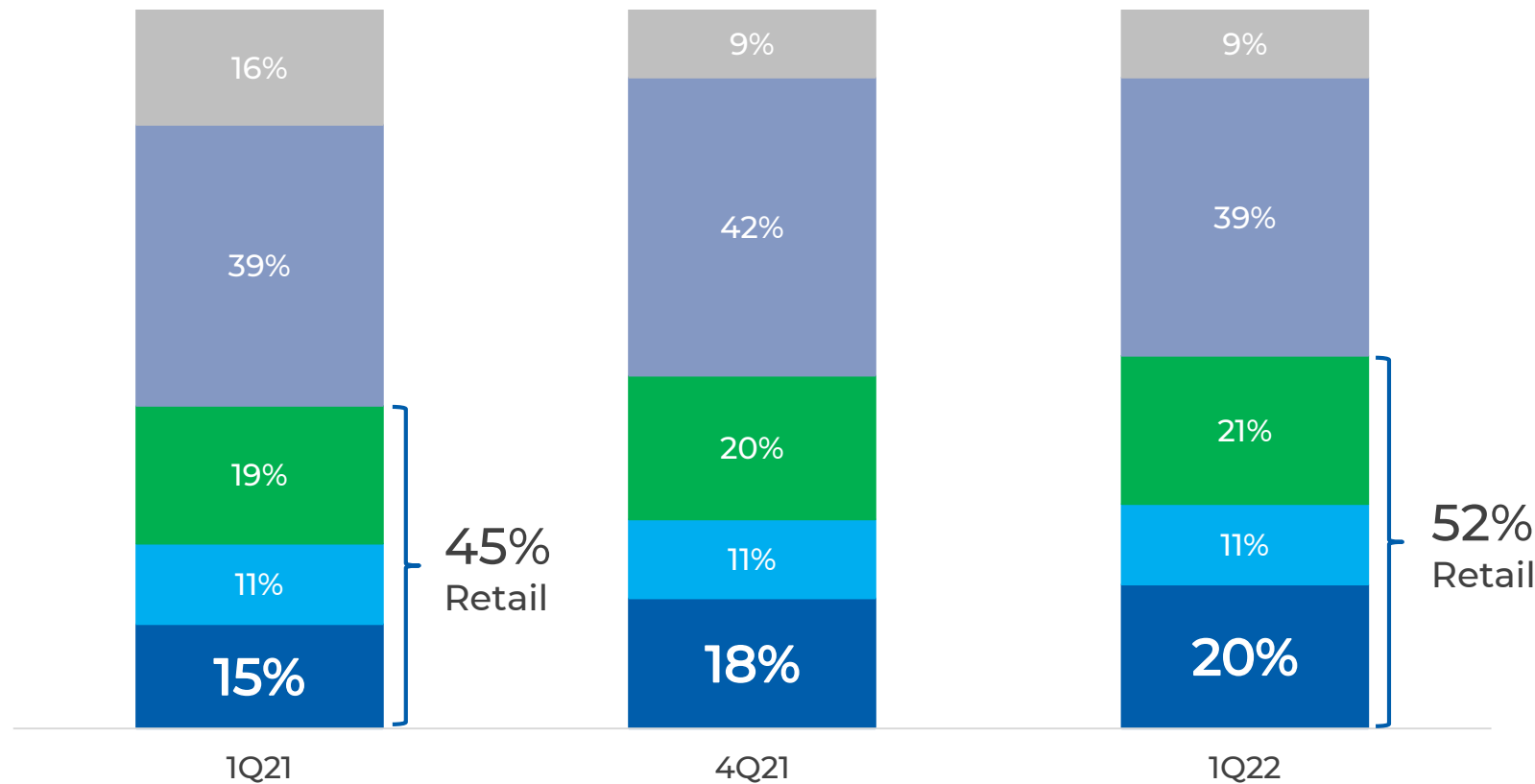


Shift in loan mix and higher rates driving NIM, reaching 4.4% in 1Q22

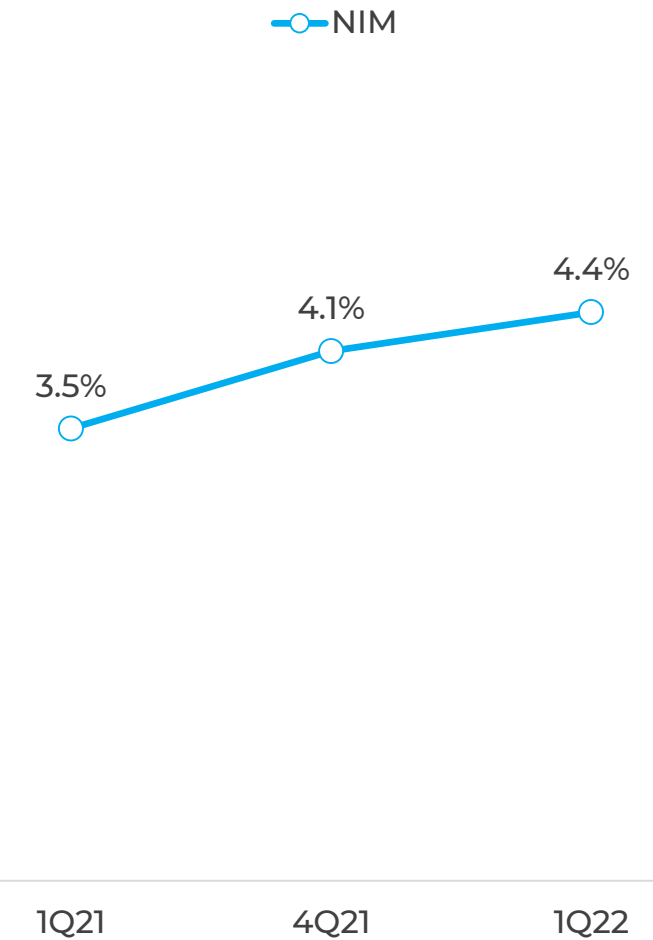


Performing loans breakdown

■ Credit cards & personal loans ■ Payroll deduction loans ■ Mortgages ■ Commercial ■ Reactiva



NIM



Key messages

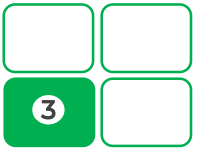
1 Volatile macro and political scenario

2 Strong recovery in core banking business

3 Consistent credit quality metrics

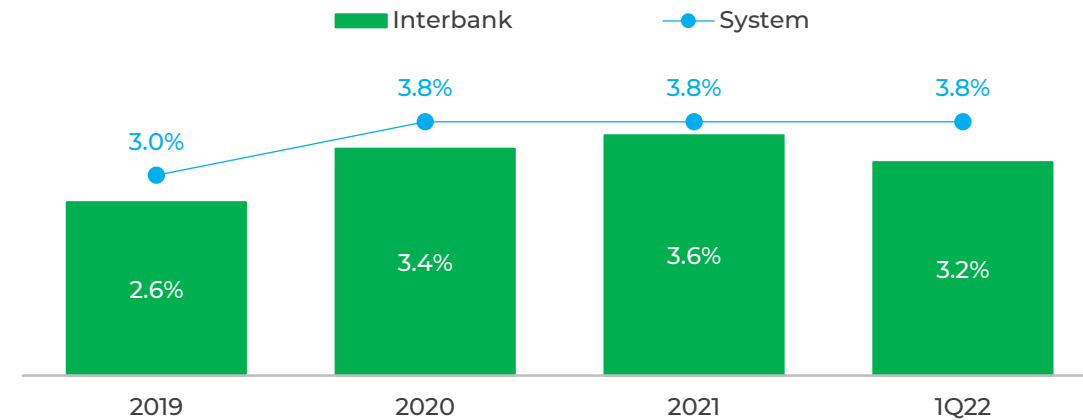
4 “Two-tier” digital strategy to foster growth

Solid risk management capabilities



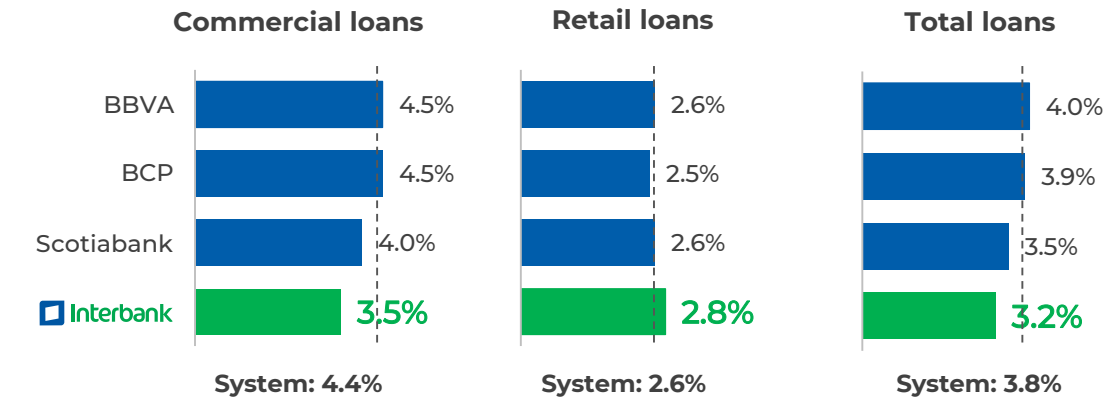
Better asset quality than the system despite focus on retail

PDL ratio evolution



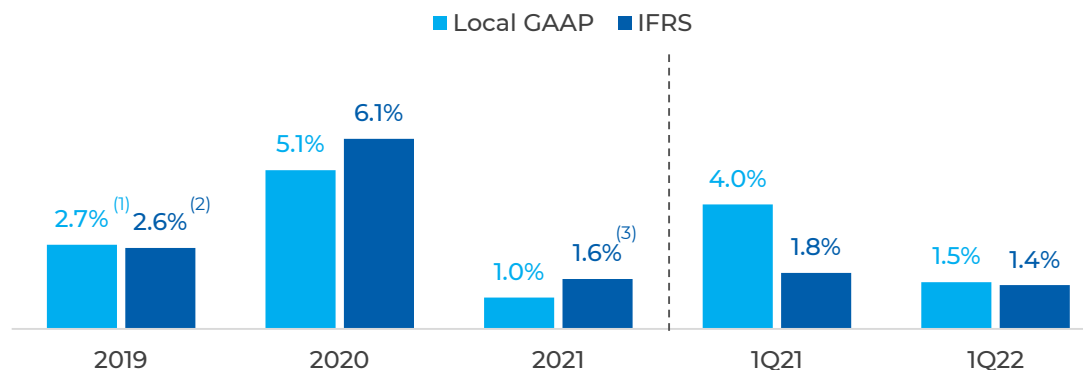
Best total PDL ratio among peers

PDL ratio as of March 2022



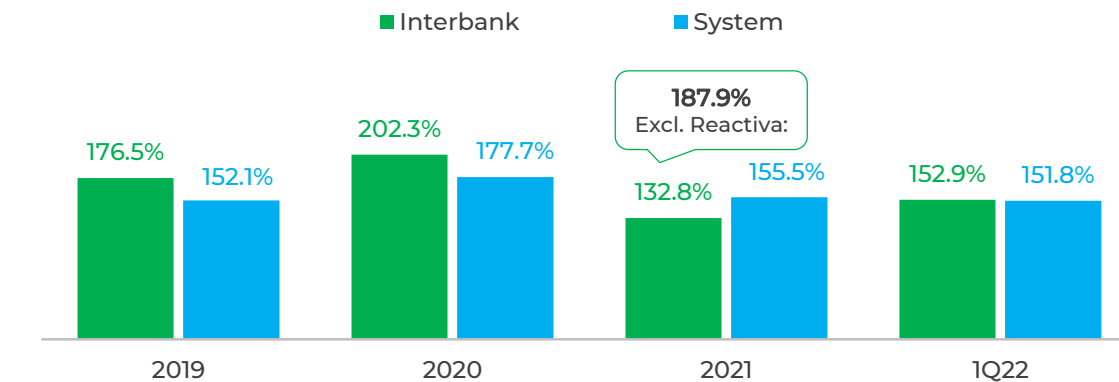
Cost of risk below pre COVID-19 levels

Cost of risk (Provision expense as % of average total loans)



Sound coverage ratio

Coverage ratio⁽⁴⁾ evolution



Source: SBS and Company information as of March 2022.

1) Cost of risk excluding the effect of a release of S/ 15.4 million of voluntary provisions to cover potential risks related to the construction sector in 2019. Including this item, cost of risk remained at 2.7% in such period.

2) Cost of risk excluding the effect of a reversion of payroll deduction loan provisions for S/ 38.8 million and a reversion of loan loss provisions for S/ 104.1 million, both in 2019. Including this item, cost of risk was 2.2% in such period.

3) Cost of risk excluding the effect of a reversion of loan loss provisions due to refined calculations of the expert criteria for S/ 297.2 million in 2021. Including this item, cost of risk was 0.9% in such period.

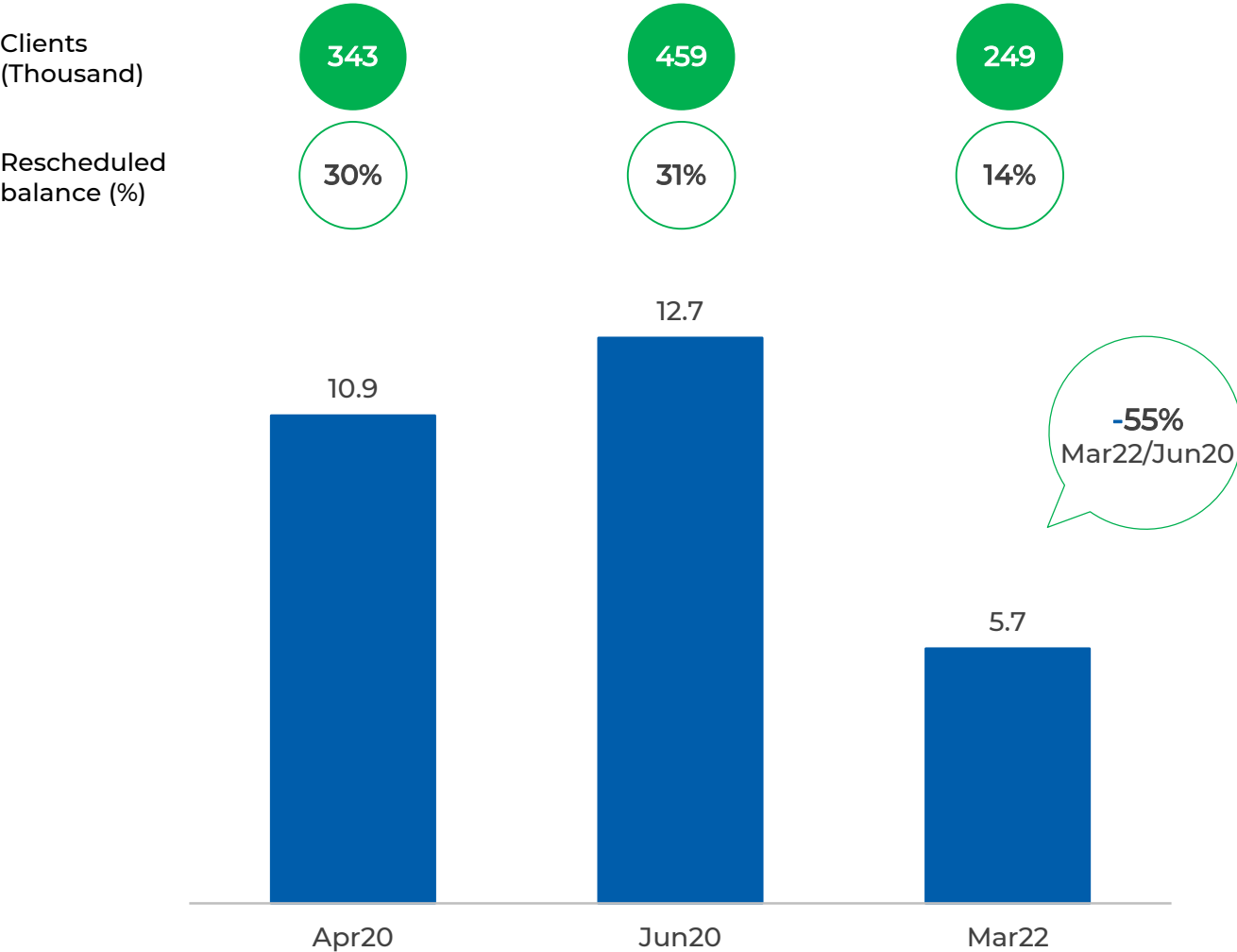
4) Defined as allowance for loan losses as a percentage of past-due loans.

Rescheduled loans decreased 55% from peak



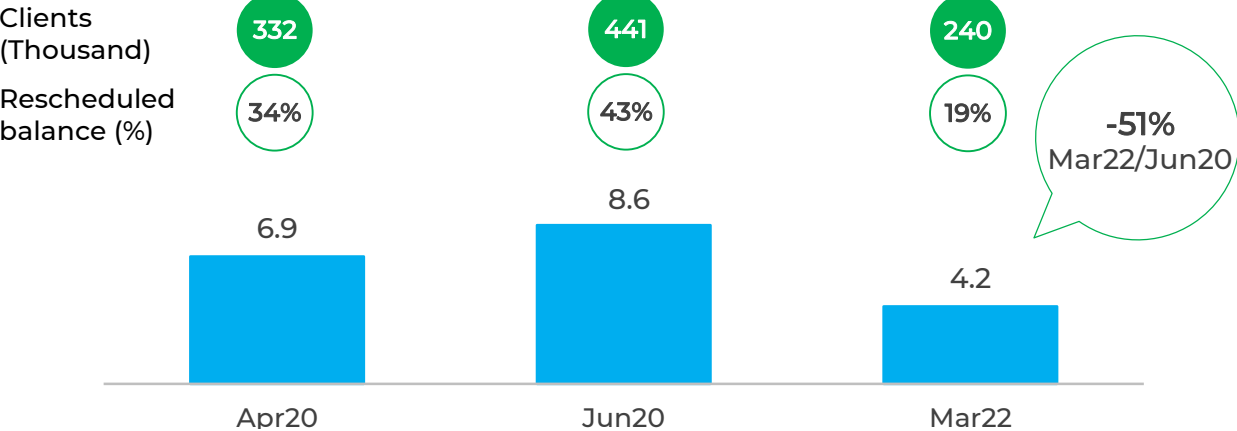
Interbank – Loan rescheduling

S/ billion



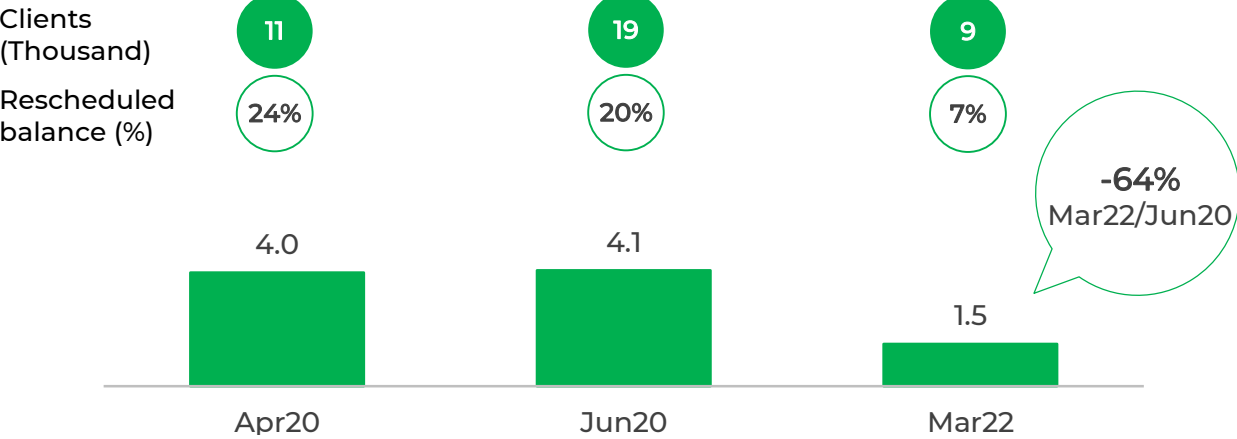
Interbank – Retail loans rescheduling

S/ billion

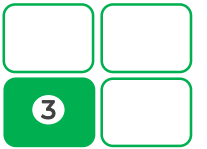


Interbank – Commercial loans rescheduling

S/ billion

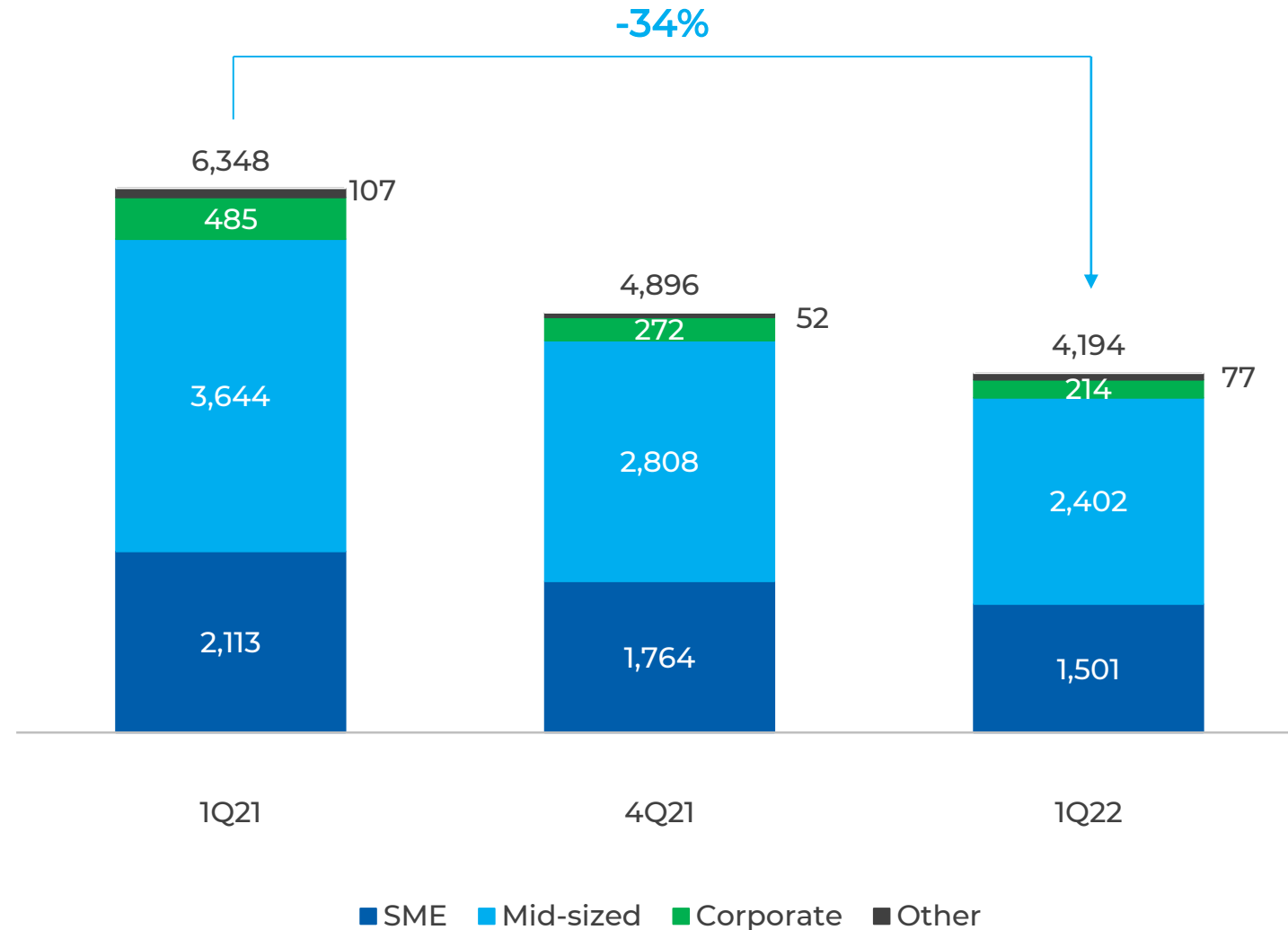


Reactiva Peru loan balances down 34% YoY, representing 9% of total portfolio



Reactiva Peru loan balances by segment

S/ million, Local GAAP



Segment	1Q22 %chg YoY
Corporate	-56%
Mid-sized	-34%
SME	-29%
Total	-34%

Key messages

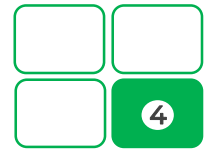
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4 “Two-tier” digital strategy to foster growth

“Two-tier” digital strategy to foster growth

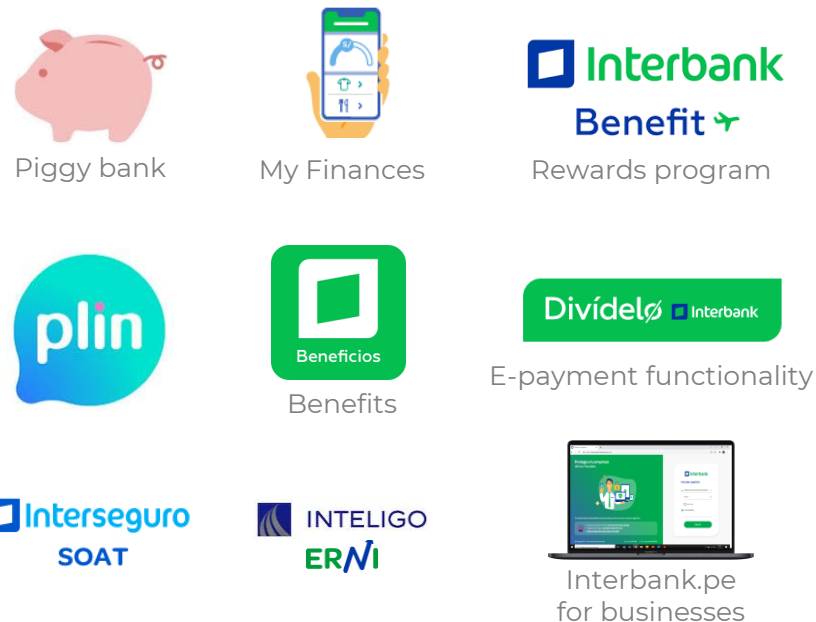
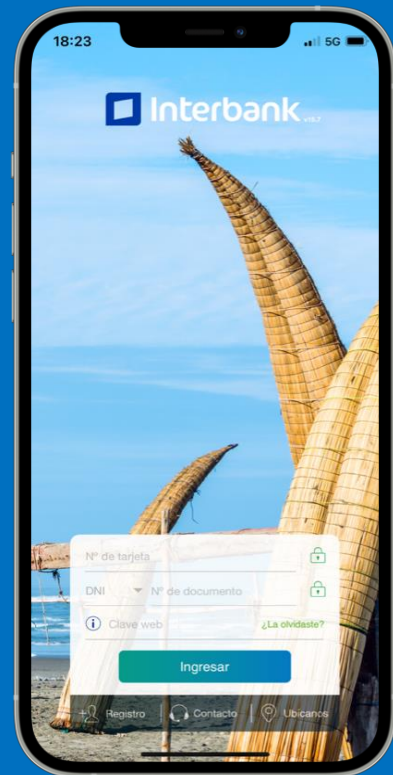


1. Digitalization

100% digital services

+20
points

NPS
Digital customers
vs. non-digital customers
(Mar22)

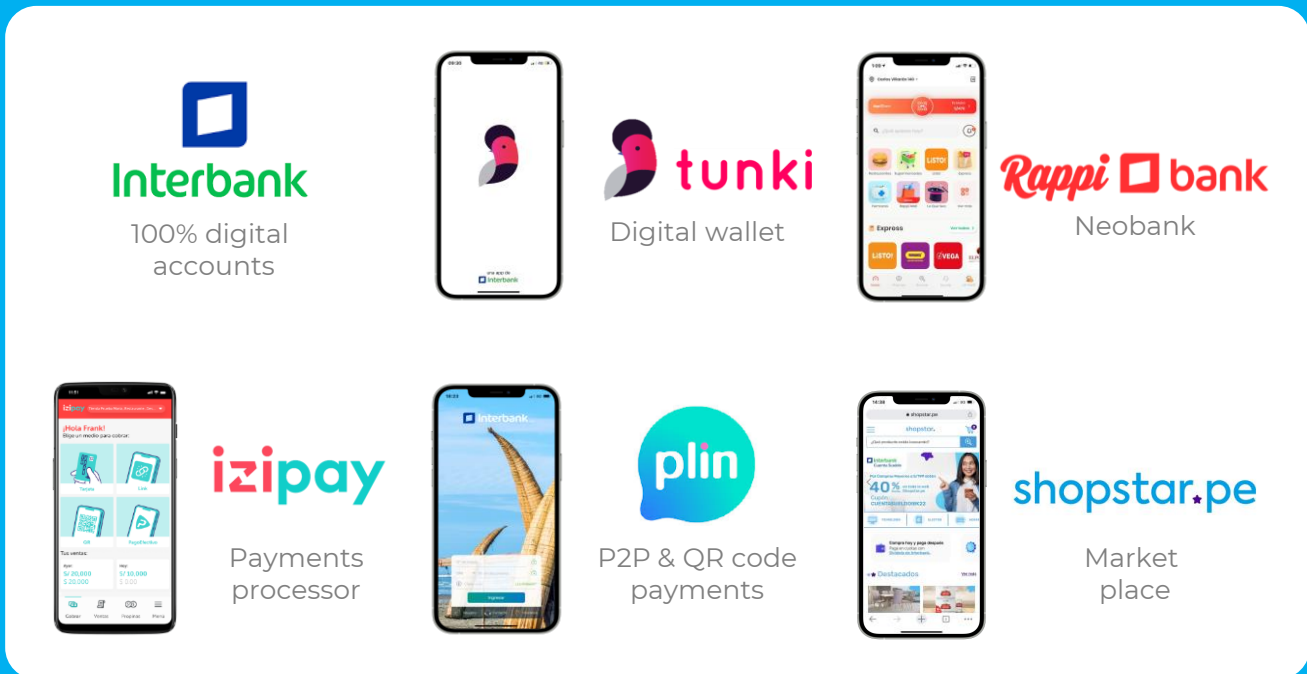


2. New growth

Payments | Neobank | Open Banking

Consolidating growth

Early stages



Advanced
analytics

Risk management
improvement

Increased personalized
and contextual campaigns

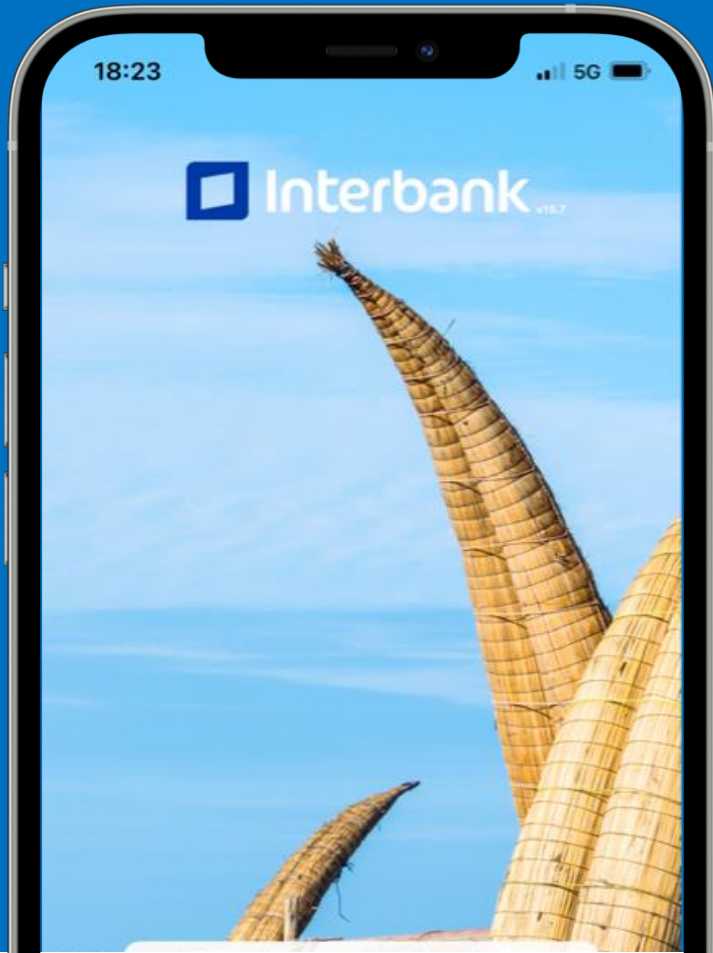
Increased sales leads
and acceptance

Digitalization indicators continue to improve



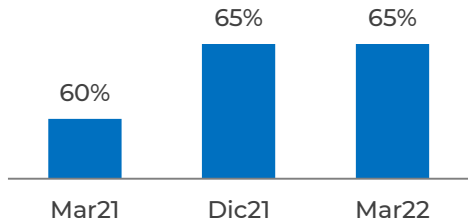
1. Digitalization

100% digital services



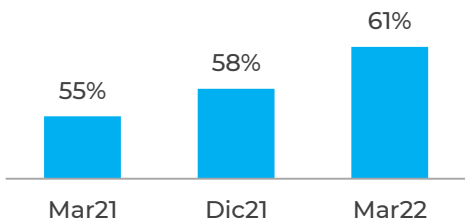
Digital customers ⁽¹⁾

% of digital customers



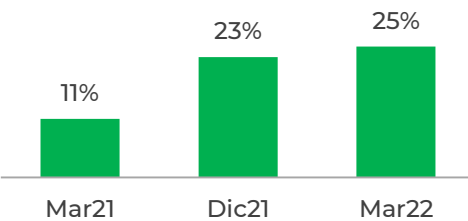
Digital sales

% of products sold digitally



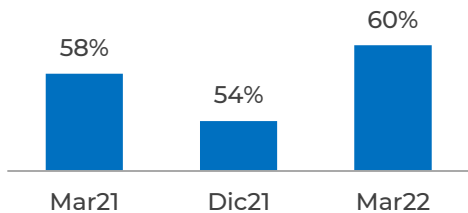
Personalized campaigns

% of campaigns



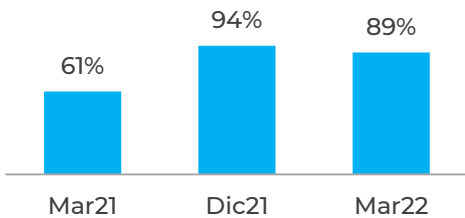
Savings accounts

% of savings accounts opened digitally



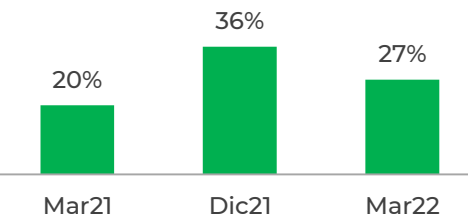
Business accounts

% of business accounts opened digitally



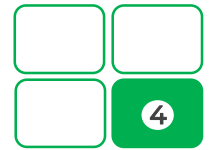
Digital sales of credit cards

% of digital sales of credit cards



¹⁾ Starting in 2022, Interbank combined the definitions of (i) Digital users and (ii) 100% Digital customers to a new definition of Digital customers, which refers to Interbank's monthly active users who have interacted through digital channels (online banking, mobile banking, Tunki, and others) and have not attend financial stores, divided by Interbank's total monthly active users

Tunki, our ally to bank the unbanked



2. New growth

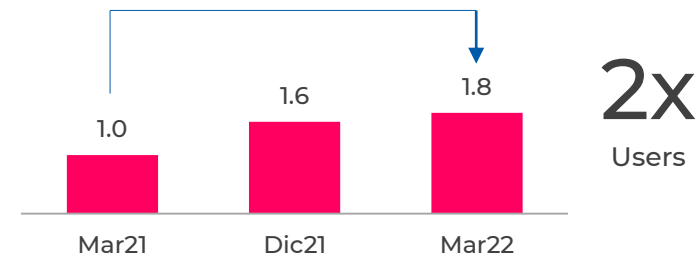
Tunki

Connects the banked + unbanked through **plin**



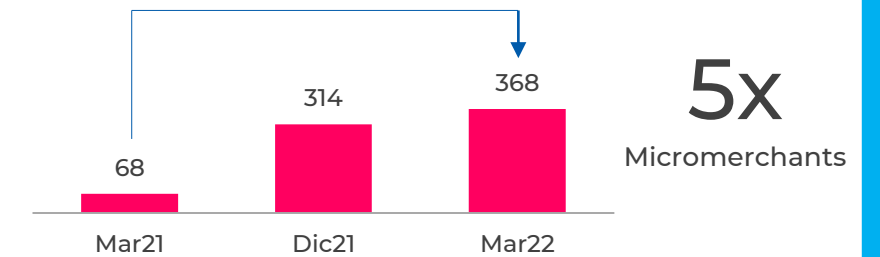
Users

Million



Micromerchants

Thousand



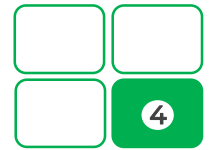
Transactions

6x Transactions
(Mar22 vs. Mar21)

Strategic rationale

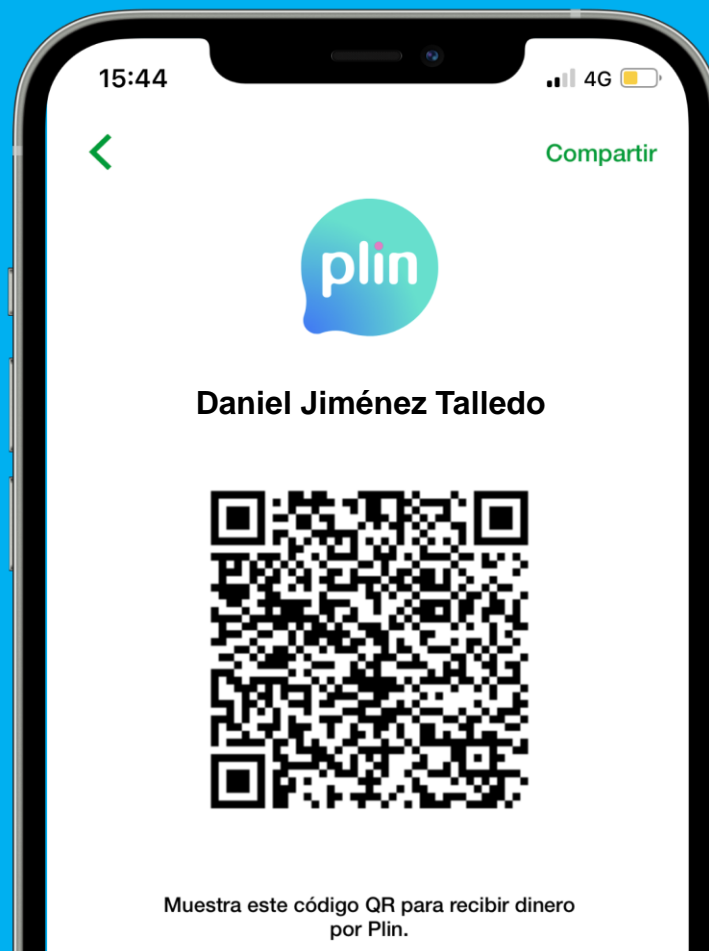
- Enlarging ecosystem to the unbanked and merchants
- Monetization through:
 - Top-ups ✓
 - Service payments ✓
 - Float ✓
 - Micro loans

Plin, ~7 million users and growing

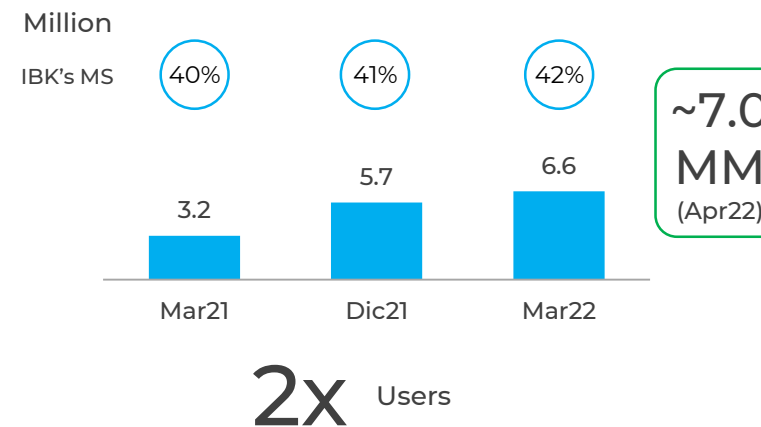


2. New growth

Plin



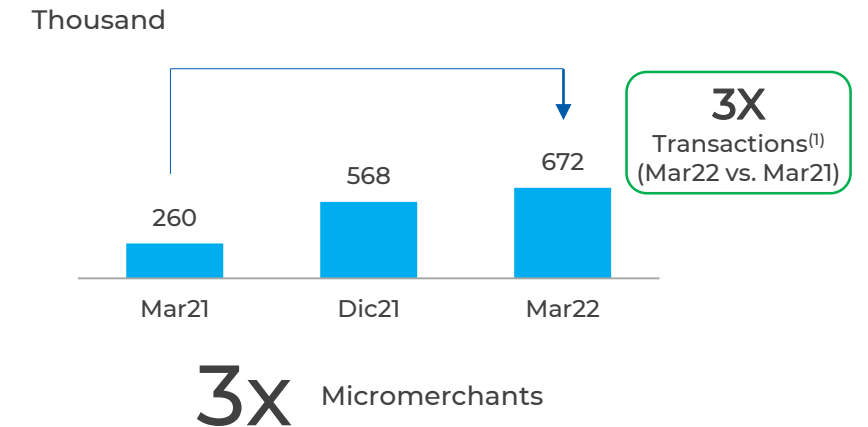
Users⁽¹⁾



Partners



IBK - Micromerchants



Strategic rationale

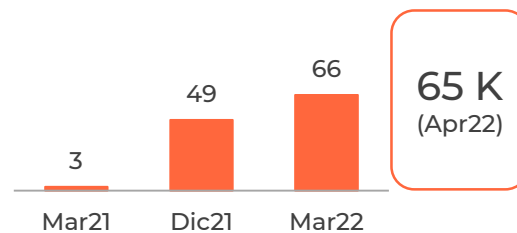
- Improved value proposition for retail customers and for merchants – seamless payments 24x7 P2P
- Replaces cash, bringing more clients to the ecosystem
- Monetization on payments at merchant POS

2. New growth

Rappi  **bank**

Credit cards

Thousand



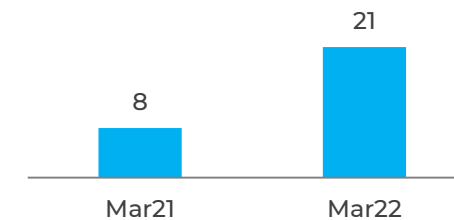
NPS

60 NPS
points (Mar-22)

shopstar.pe

Users

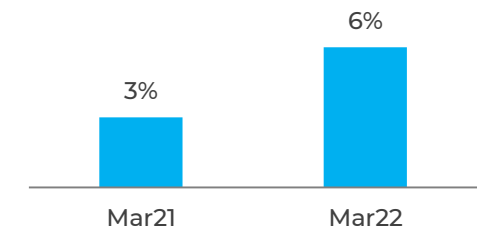
Thousand



3x Users

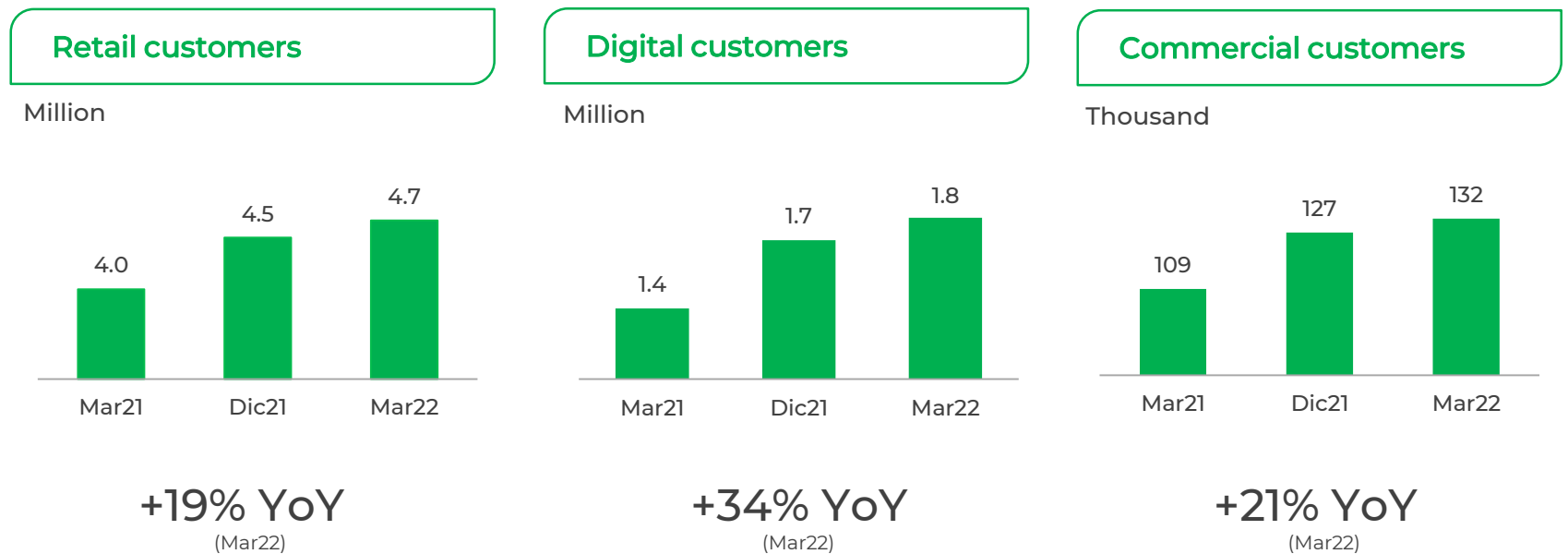
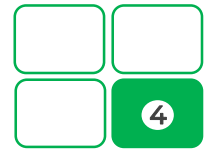
Share of wallet

%



2x Share of wallet

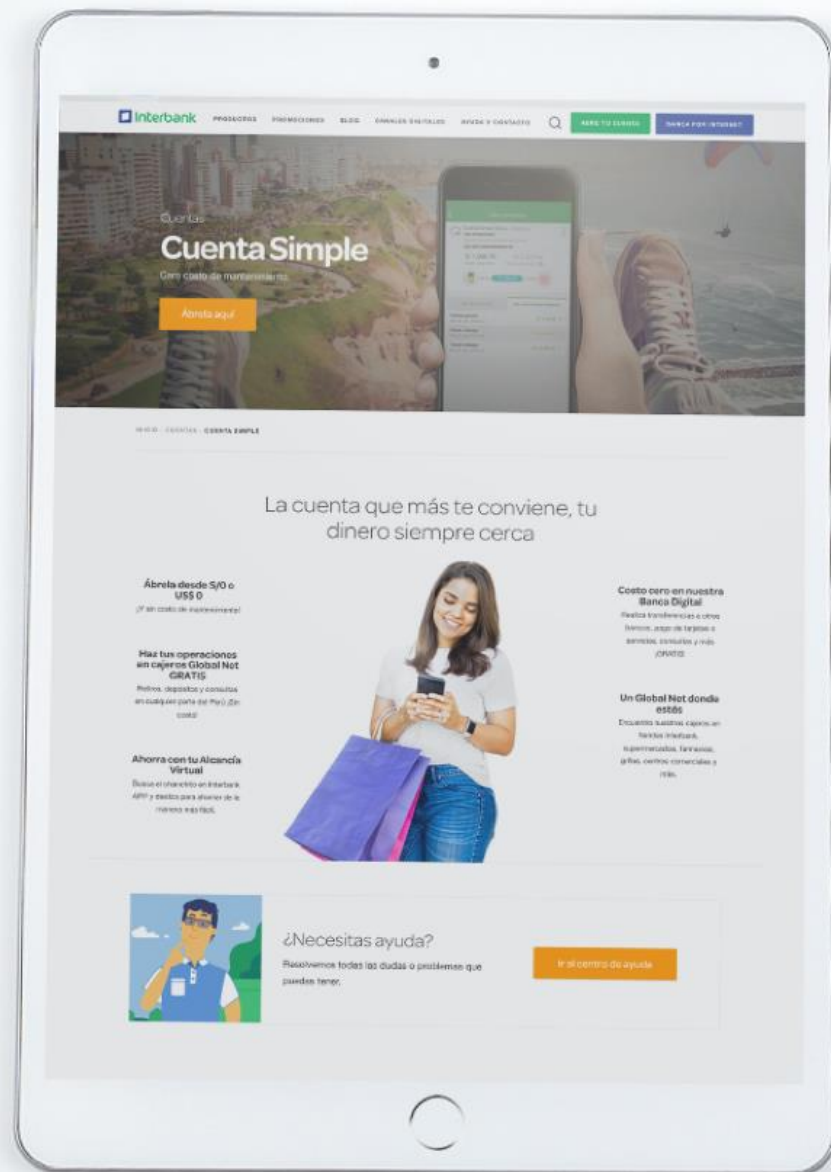
Our “two-tier” digital strategy allowed us to grow our customer base ~20%





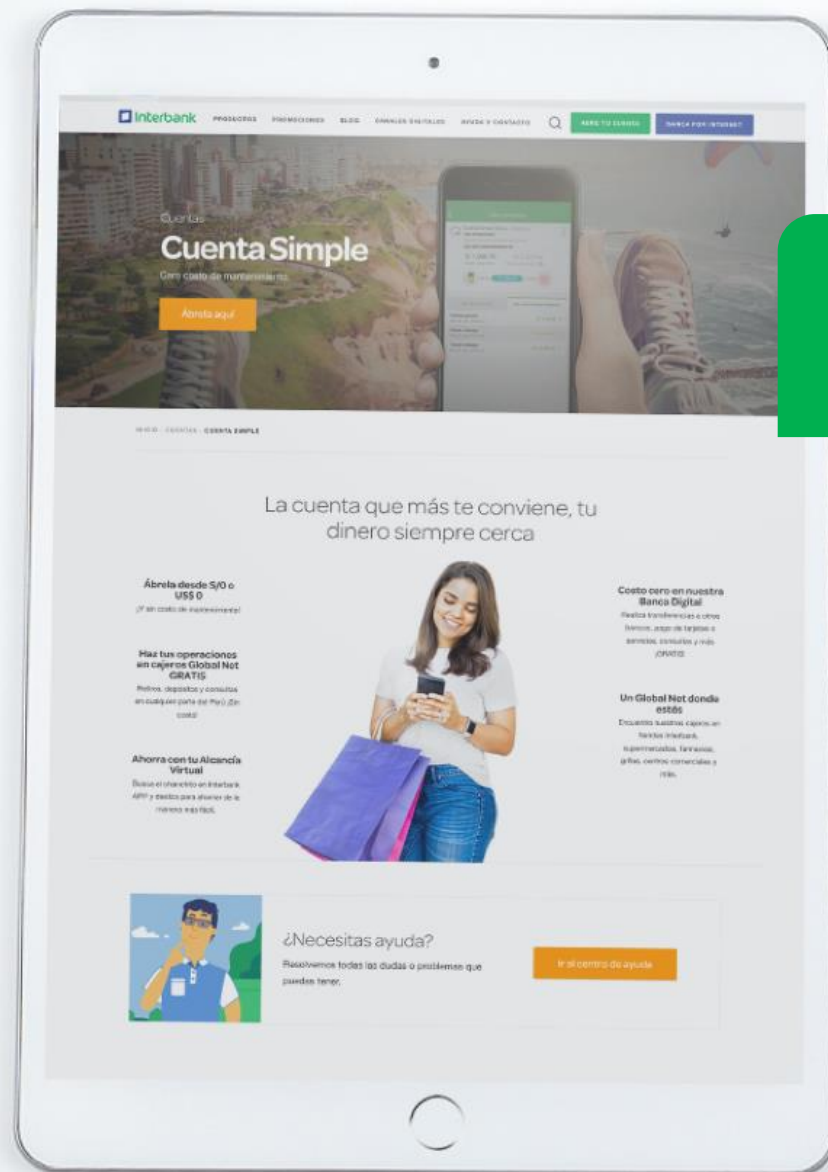
Investment highlights

Investment highlights



01. Distinctive platform to benefit from growth potential
02. Outstanding track record of sustainable growth and high profitability
03. Unique culture and commitment to ESG

Investment highlights



01.

Distinctive platform to benefit from growth potential

02.

Outstanding track record of sustainable growth and high profitability

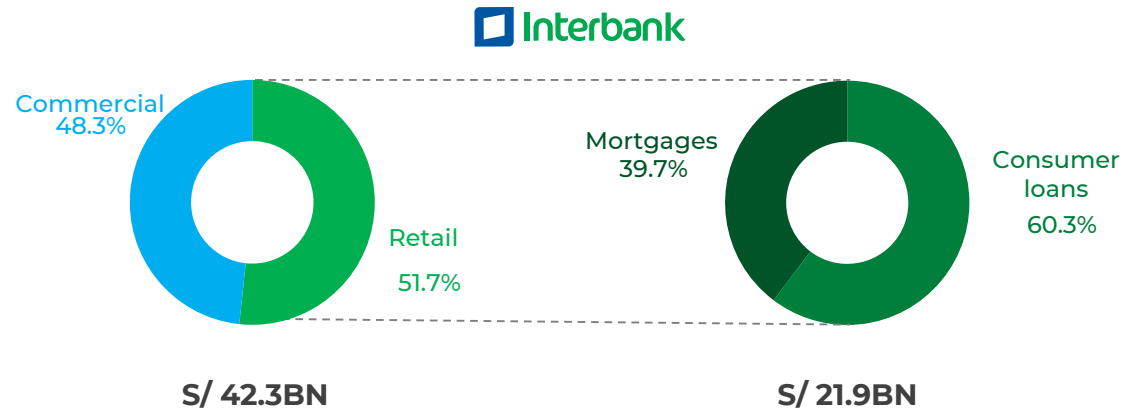
03.

Unique culture and commitment to ESG

Strategic focus on consumer loans

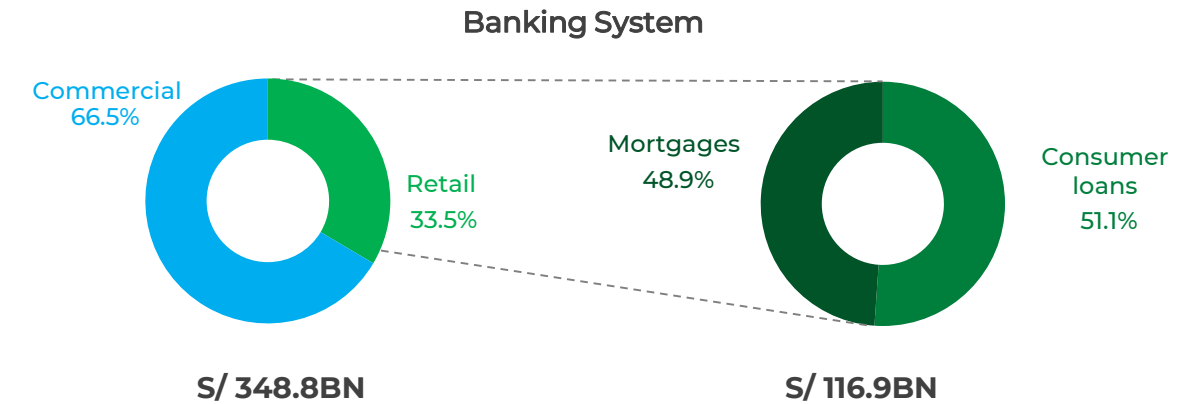
Distinctive loan breakdown...

Gross loans breakdown (as of March 2022)



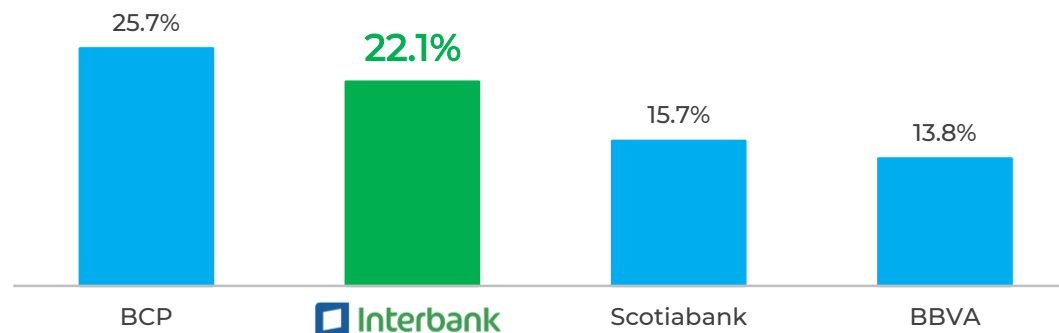
...when compared to the banking system

Gross loans breakdown (as of March 2022)



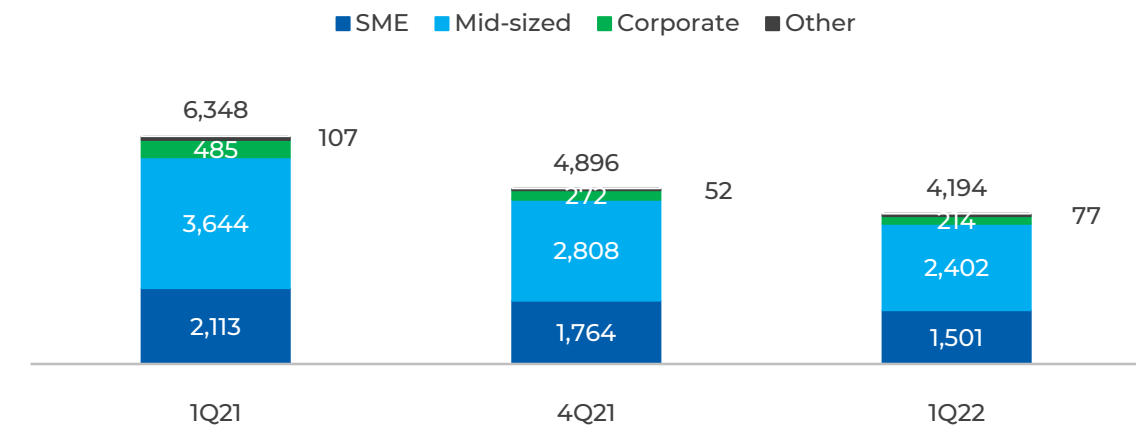
Leading position in consumer loans ⁽¹⁾

Market share (as of March 2022)



Important reduction in Reactiva Peru loan balances

Reactiva Peru loan balances by segment (S/ million)



Source: SBS as of March 2022.

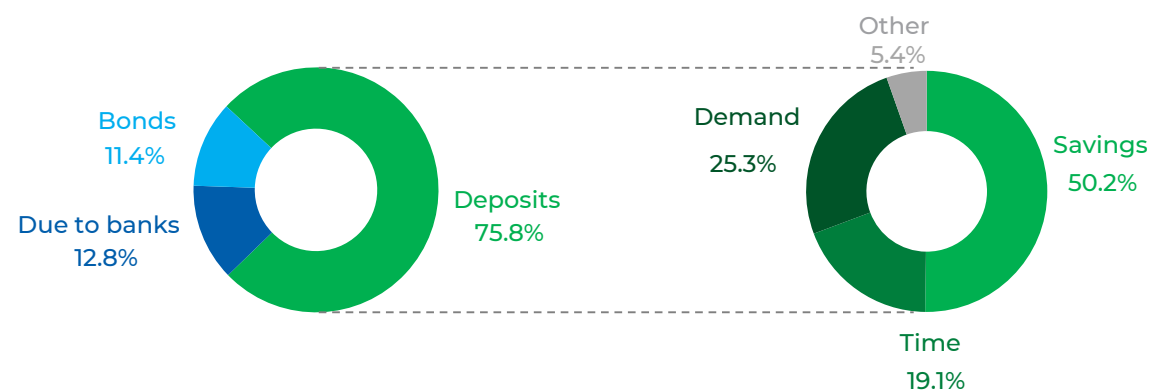
Note: Under Peruvian SBS GAAP. Banks include international branches.

1) Consumer loans do not include mortgage loans.

Diversified funding base with strength in retail deposits

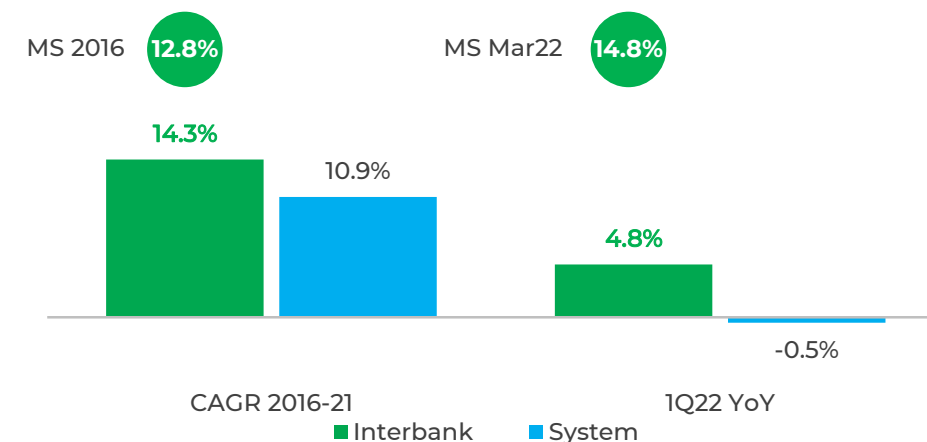
Significant deposits base

Funding base breakdown (as of March 2022)



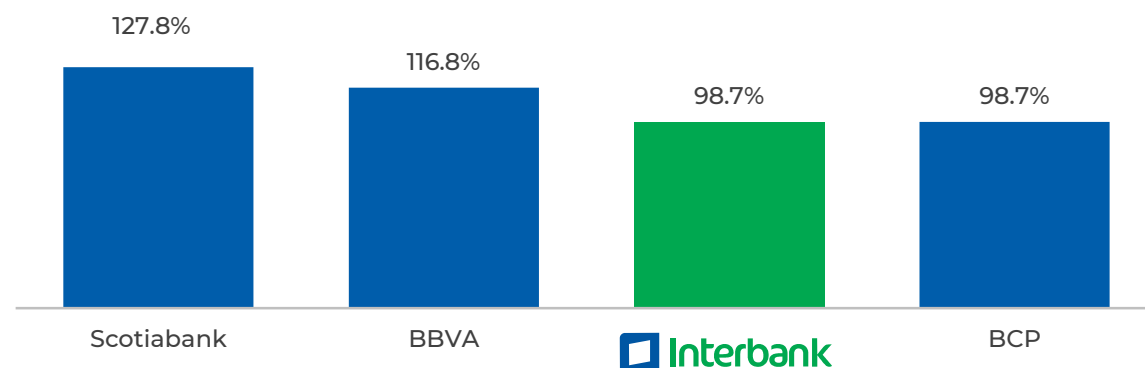
A growing retail deposit-gathering franchise

Total retail deposits growth evolution



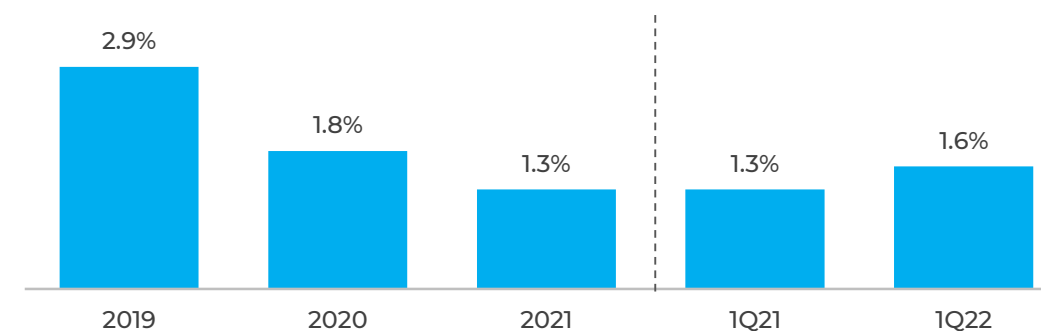
Solid loan to deposit ratio

Loan to deposit ratio (as of March 2022)



Competitive level of cost of funds






Cost of funds



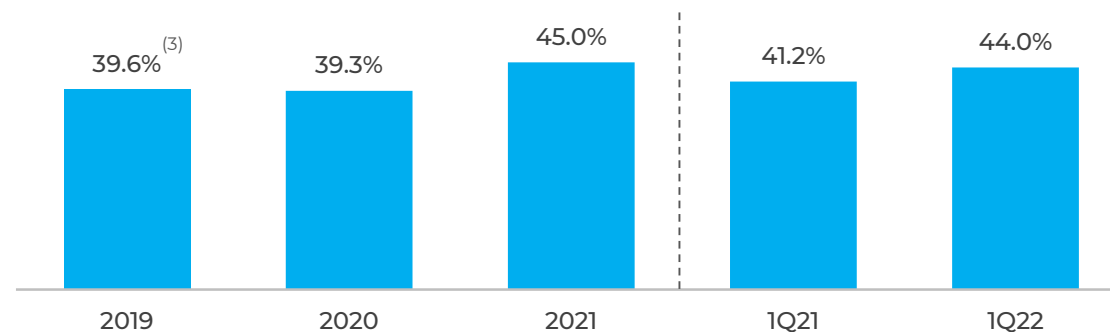
Expense growth driven by recovery in activity and digital investments

Optimizing our distribution channels

Units

	2019	Mar22	% Change
 Financial stores	256	182	-29%
 ATMs	1,598	1,563	-2%
 Correspondent agents ⁽¹⁾	4,359	6,027	+38%
 Sales force	588	590	+1%
 Call center agents	299	359	+20%

Focus on efficiency ratio



Source: Interbank as of December 31, 2020.

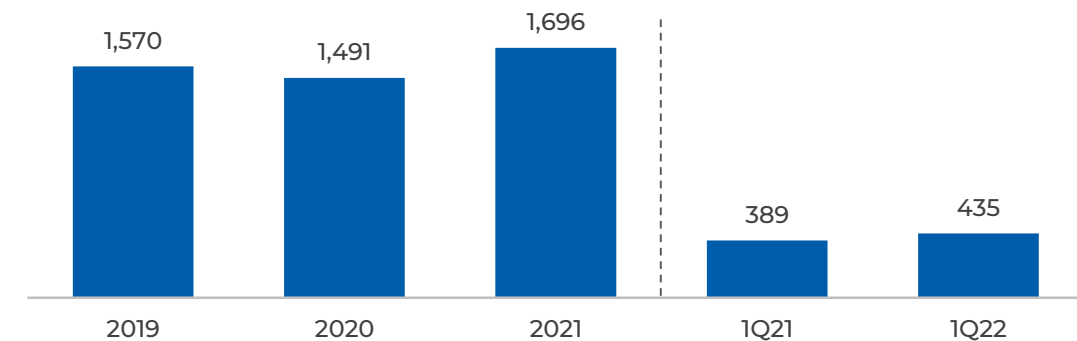
1) Correspondent agents include external network. Number of correspondent agents correspond to December 2021.

2) Total expenses are defined as Administrative expenses + Depreciation + Amortization.

3) Excludes (i) gain on sale of Interfondos to Inteligo for S/ 52.6 million in January 2019, (ii) gain on sale of IFS shares in NYSE, excluding brokerage fees, for S/ 121.3 million in July 2019 and (iii) the one-off impact of a Liability Management transaction for S/ 42.3 million in 4Q19. Including these effects efficiency ratio was 38.3% in 2019.

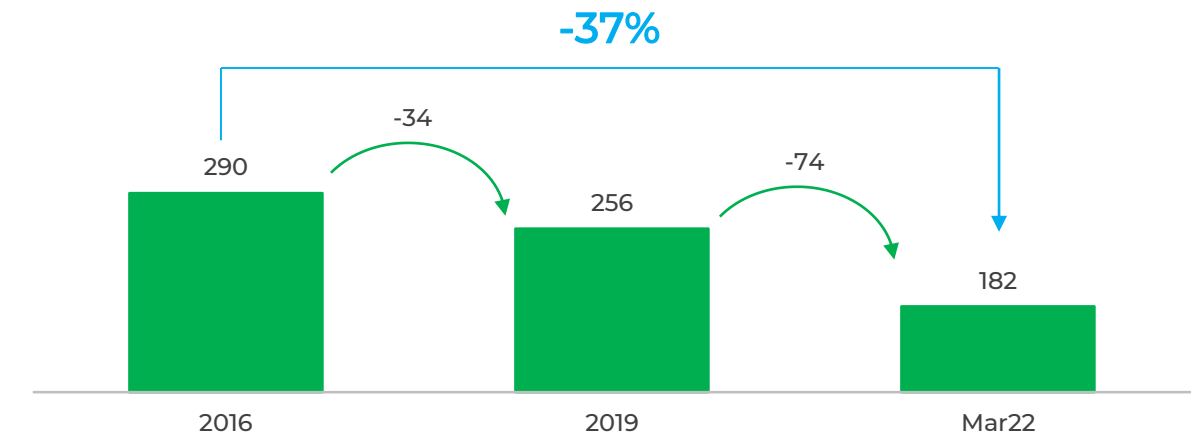
Variable expenses drive costs higher

Total expenses⁽²⁾ (S/ mm)

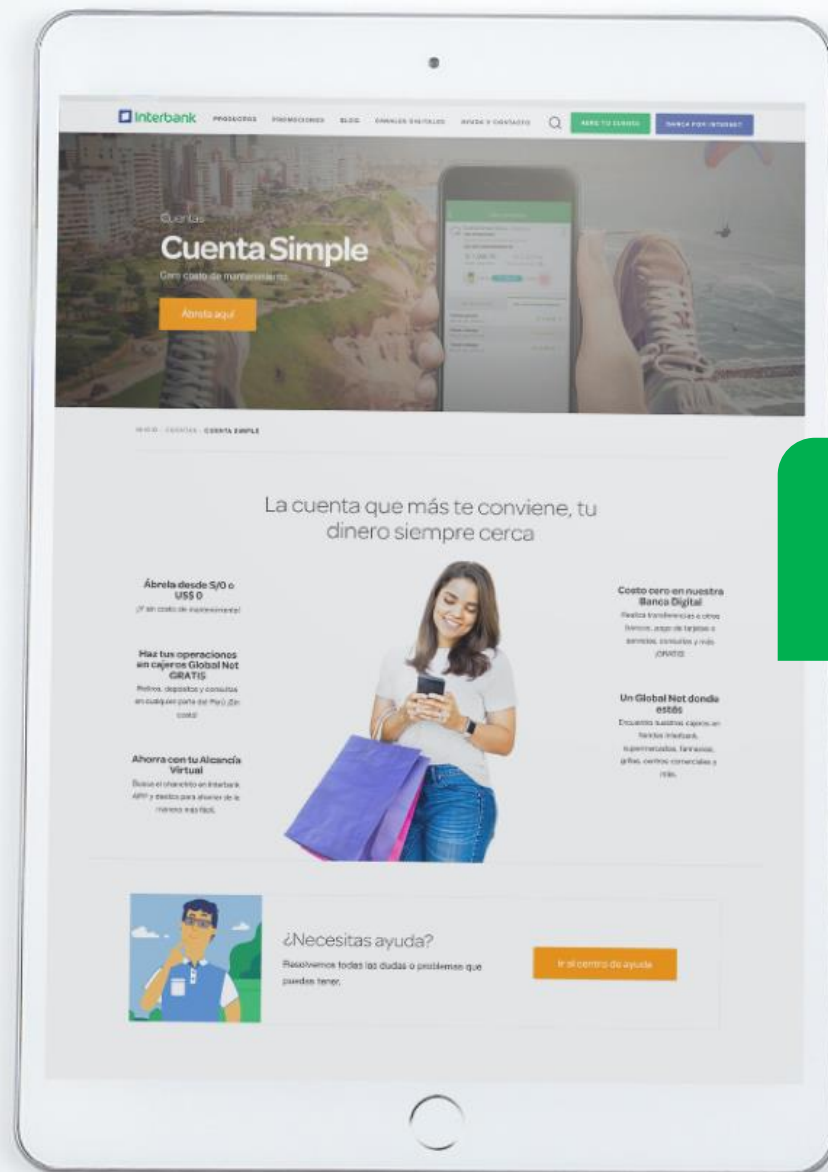


Number of financial stores

Number of branches



Investment highlights



01. Distinctive platform to benefit from growth potential

02.

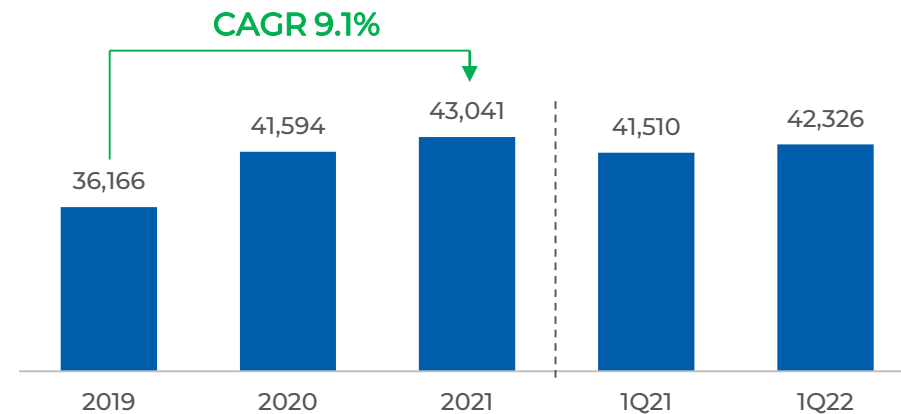
Outstanding track record of sustainable growth and high profitability

03. Unique culture and commitment to ESG

Sustained assets growth supported by appropriate funding

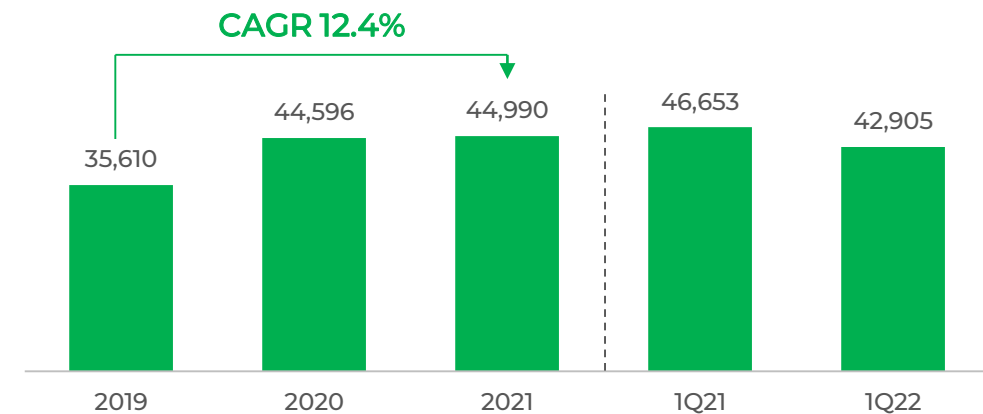
Total gross loans

S/ mm



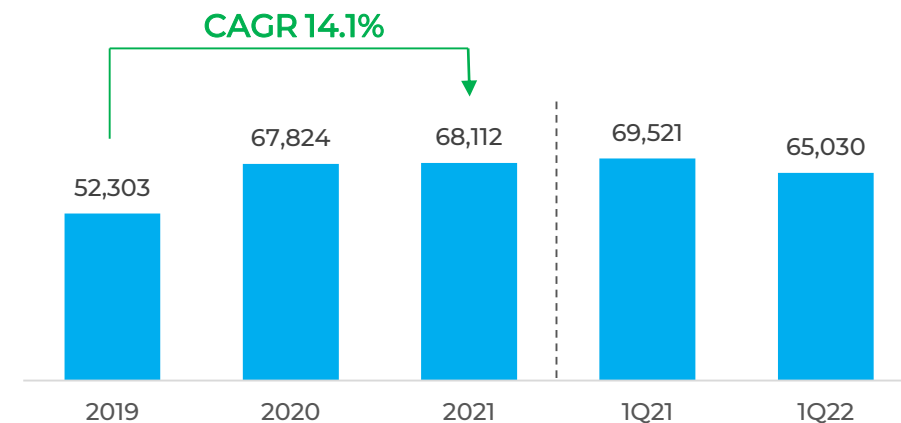
Total deposits

S/ mm



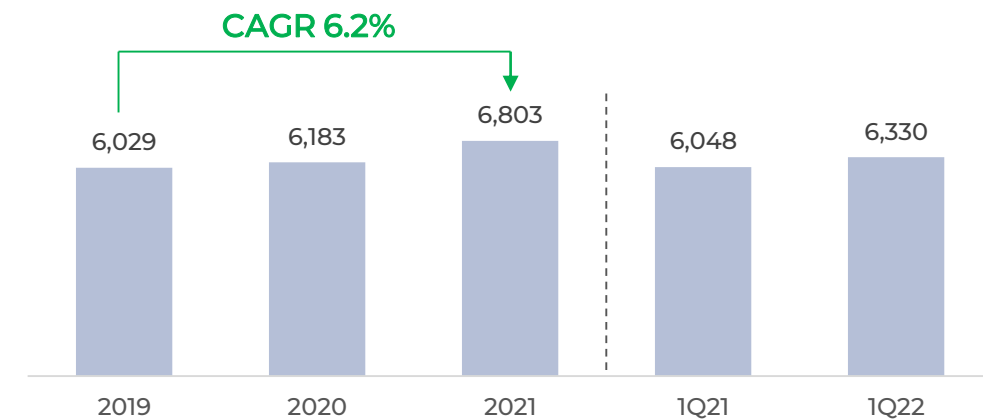
Total assets

S/ mm



Net shareholders' equity

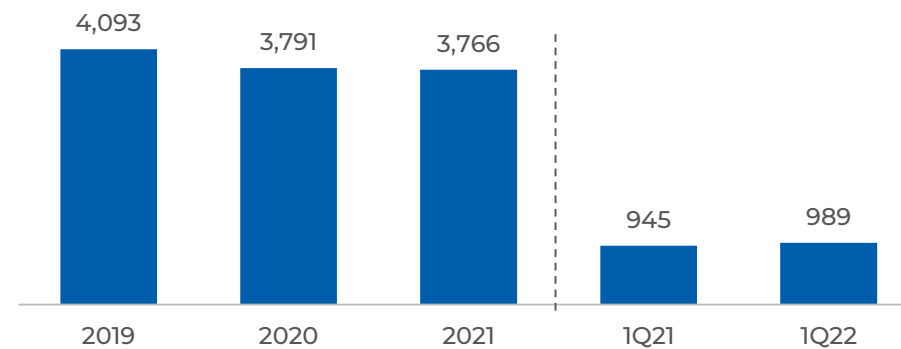
S/ mm



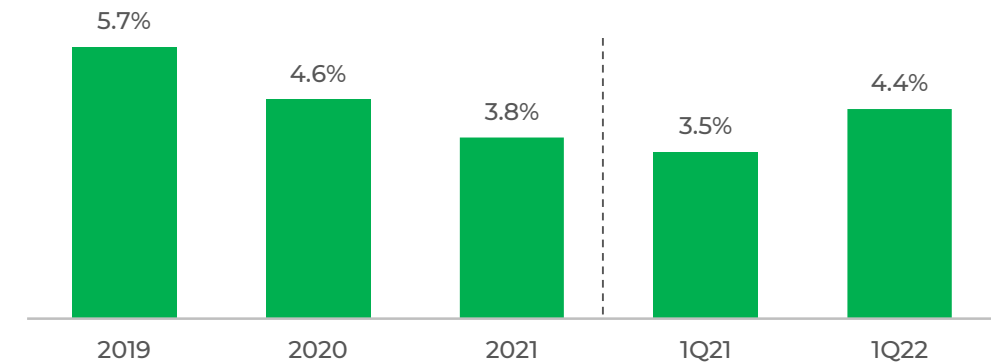
Strong recovery in revenues and profitability

Total revenues ⁽¹⁾

S/ mm

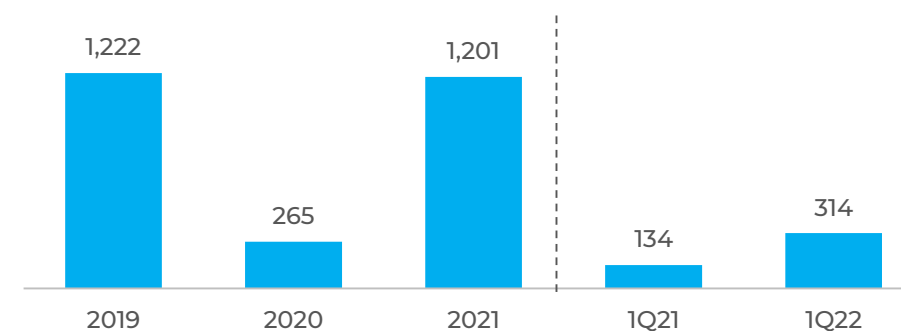


Net interest margin (NIM)

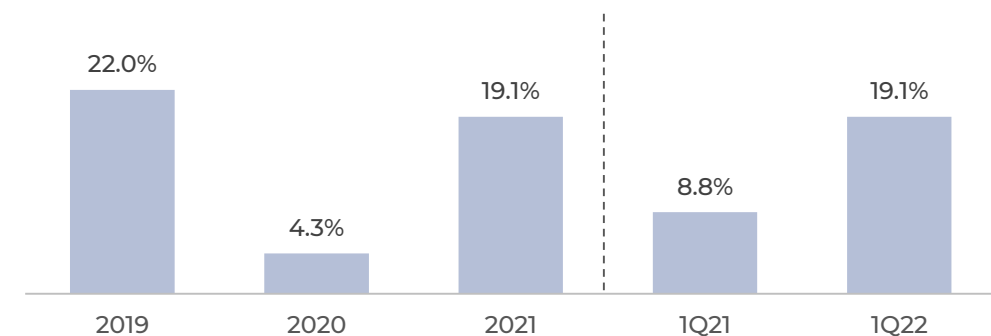


Net profit

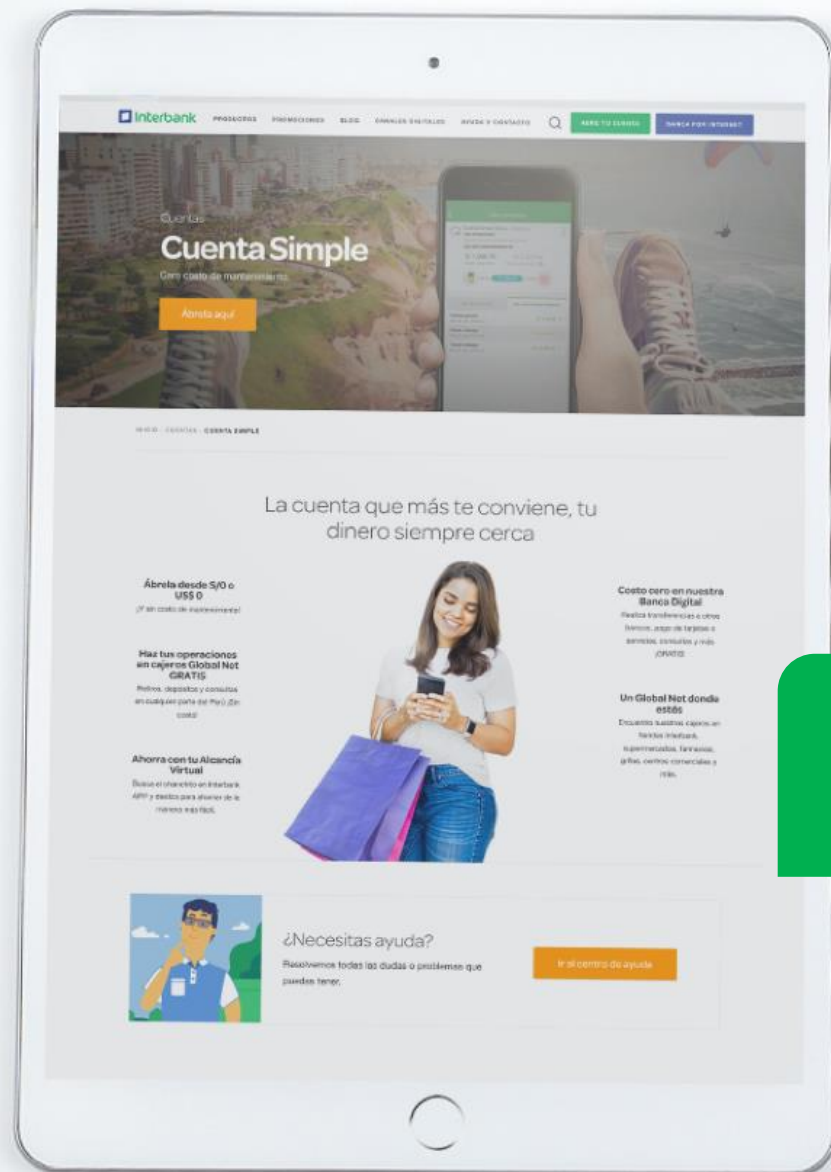
S/ mm



ROE



Investment highlights



01. Distinctive platform to benefit from growth potential

02. Outstanding track record of sustainable growth and high profitability

03. Unique culture and commitment to ESG

A “Great Place to Work” with a distinctive culture and strong sense of achievement for new talent

Our commitment to fostering a performance-based culture is demonstrated by being ranked among the top Peruvian and Latin American companies



Interbank

#1 in Peru
in 2022

#1 in Latin America
in 2021

#13 for women in Peru
in 2022

#2 for millennials in Peru
in 2021

#1 for work from home in Peru
in 2022

Top 20 in Peru
for the past 20 years

Our strategic values



Integrity



Courage



Innovation



Collaboration



Sense of humor



Passion for service

Strong corporate governance

Board of Directors



Carlos Rodríguez-Pastor
Chairman



Ramón Barúa
Director



Fernando Zavala
Director



Felipe Morris
Director



Cayetana Aljovín
Independent Director



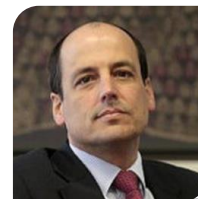
Alfonso Bustamante
Independent Director



Hugo Santa María
Independent Director



David Fischman
Independent Director



Carlos Heeren
Independent Director

BOD with majority of independent members

- ✓ Interbank: 5 out of 9

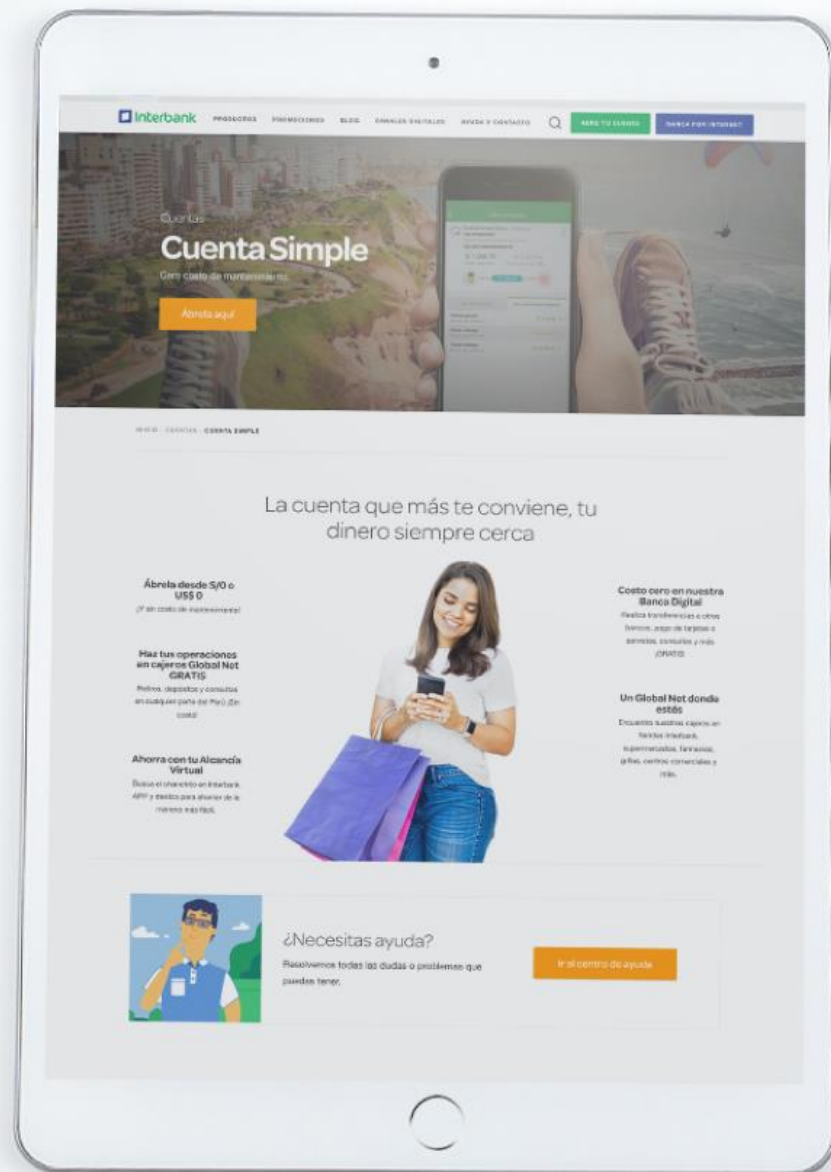
Strong corporate governance

- ✓ Relevant committees:
 - Audit
 - Executive
 - Integral Risk Committee
 - Corporate governance
 - Credit directive
- ✓ Highly supervised related party exposure, well below regulatory limits

Sustainability operating framework and updates



Investment highlights



01. Distinctive platform to benefit from growth potential
02. Outstanding track record of sustainable growth and high profitability
03. Unique culture and commitment to ESG

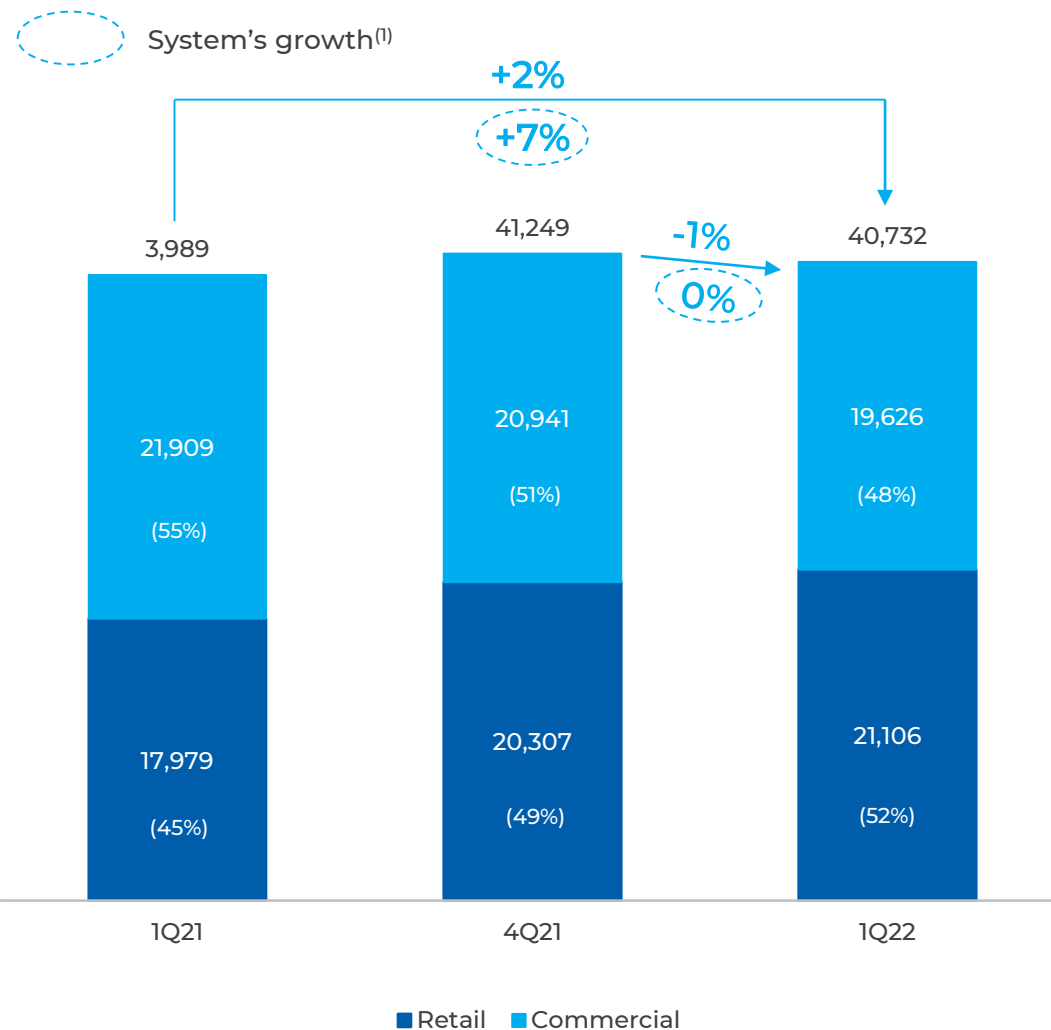


Appendix

Consumer lending advancing strongly

Performing loans

S/ million



Breakdown of loans

S/ million

	1Q21	4Q21	1Q22	%chg QoQ	%chg YoY
Consumer loans					
Credit cards & other loans	5,857.1	7,503.3	8,169.8	8.9%	39.5%
Payroll deduction loans ⁽²⁾	4,445.2	4,542.1	4,545.3	0.1%	2.3%
Total consumer loans	10,302.3	12,045.4	12,715.2	5.6%	23.4%
Mortgages	7,676.6	8,261.9	8,390.7	1.6%	9.3%
Total retail loans	17,978.9	20,307.3	21,105.8	3.9%	17.4%
Total commercial loans	21,908.7	20,941.3	19,626.0	-6.3%	-10.4%
Total loans	39,887.6	41,248.7	40,731.9	-1.3%	2.1%

Excl.
Reactiva:
+9.9% YoY

Market share in loans⁽¹⁾

	1Q21	4Q21	1Q22	bps QoQ	bps YoY
Total consumer loans	22.0%	22.6%	22.1%	-50	10
Mortgages	15.1%	15.3%	15.2%	-10	10
Total retail loans	18.5%	18.9%	18.7%	-20	20
Total commercial loans	10.1%	9.2%	8.8%	-40	-130
Total loans	12.7%	12.3%	12.1%	-20	-60

LDR still below 100%

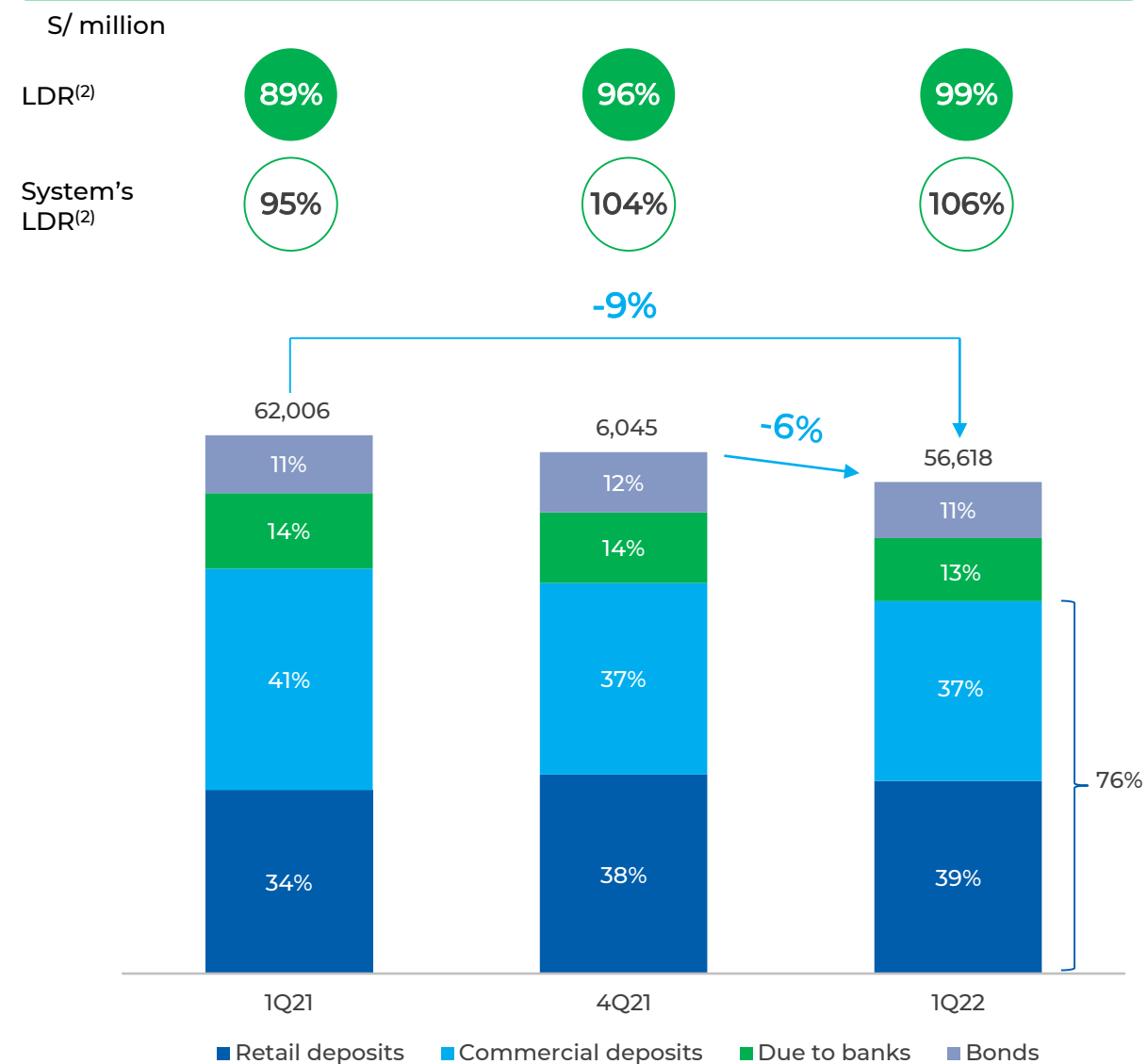
Funding structure

S/ million	1Q21	4Q21	1Q22	%chg QoQ	%chg YoY
Deposits	46,652.8	44,989.5	42,905.2	-4.6%	-8.0%
Retail	21,115.3	22,911.8	22,190.3	-3.1%	5.1%
Commercial ⁽¹⁾	25,537.5	22,077.8	20,714.9	-6.2%	-18.9%
Due to banks	8,672.4	8,112.7	7,237.7	-10.8%	-16.5%
Bonds	6,680.8	6,942.6	6,474.9	-6.7%	-3.1%
Total	62,006.0	60,044.8	56,617.8	-5.7%	-8.7%
Average cost of funding	1.3%	1.4%	1.6%	20 bps	30 bps

Market share in deposits⁽²⁾

	1Q21	4Q21	1Q22	bps QoQ	bps YoY
Retail deposits	14.1%	15.0%	14.8%	-20	70
Commercial deposits ⁽¹⁾	13.3%	12.1%	11.6%	-50	-170
Total deposits	13.7%	13.4%	13.1%	-30	-60

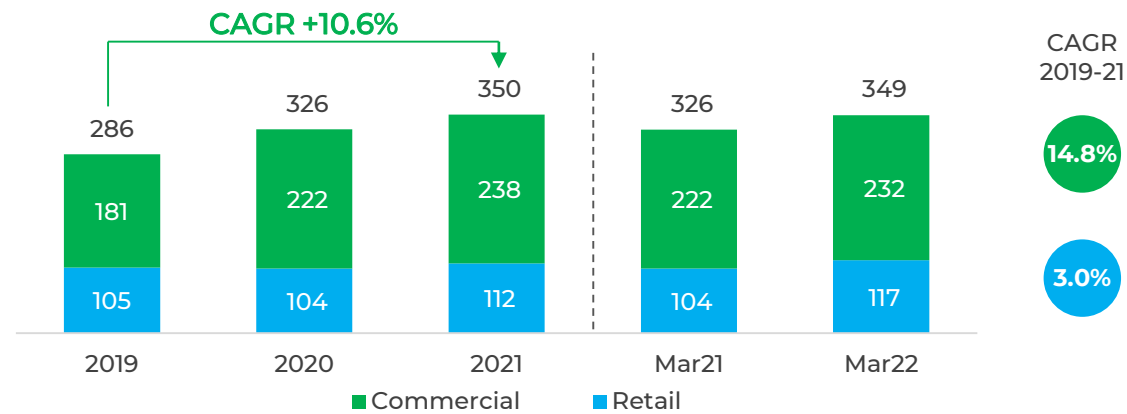
Funding breakdown



Resilient financial system

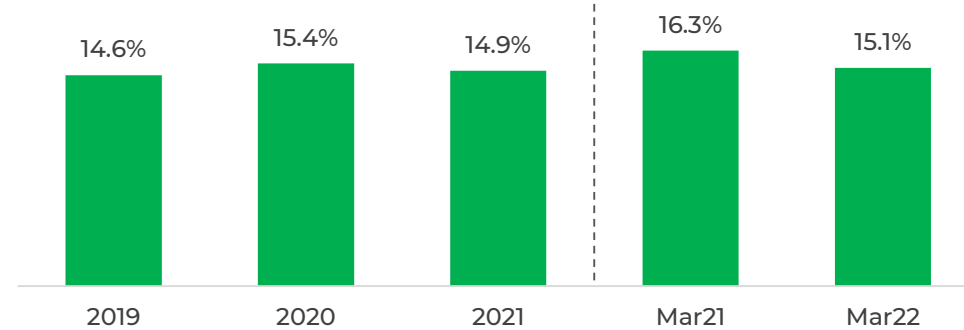
Steady loan growth

Banking system gross loans (S/ bn)



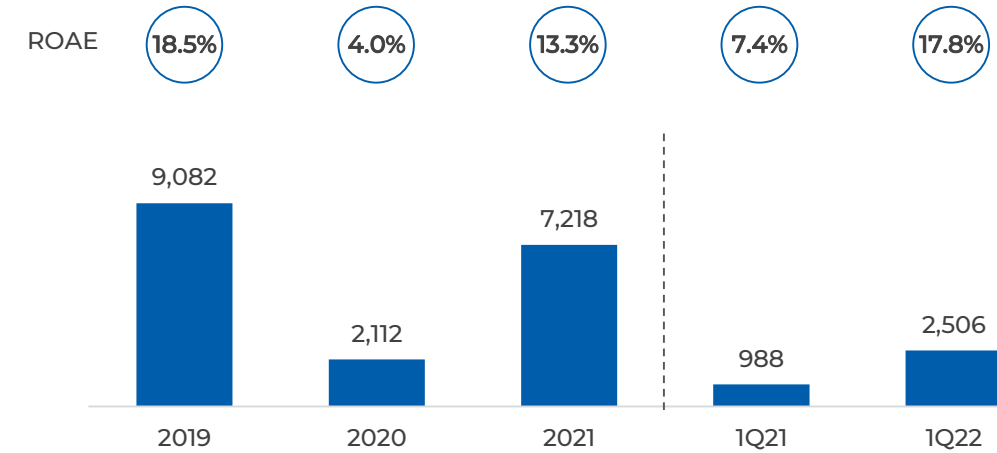
Solid total capital

Banking system total capital ratio



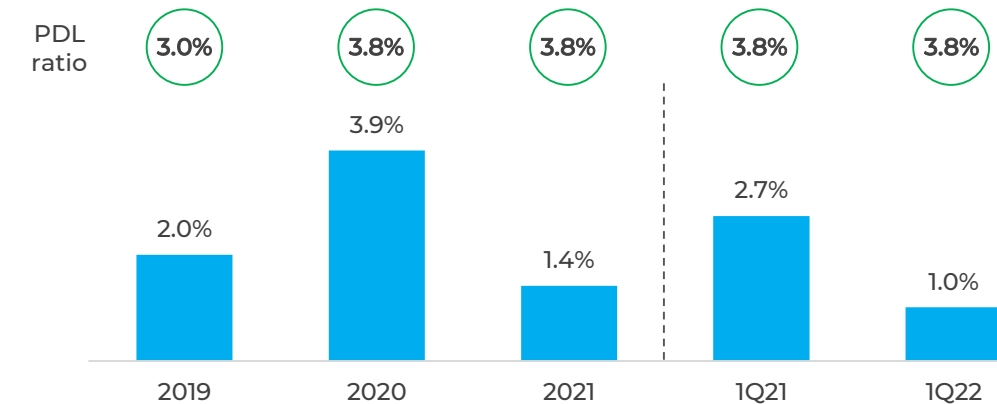
Profitability recovering after COVID-19 pandemic

Banking system net profit (S/ mm)



Sound asset quality

Banking system CoR and PDL ratio



Interbank's income statement

Income Statement (S/ mm)	2019	2020	2021	1Q21	1Q22	% chg '20/'19	% chg '21/'20	% chg 1Q22/1Q21
Interest income	4,094.8	3,865.1	3,510.8	836.4	999.6	(5.6%)	(9.2%)	19.5%
Interest expenses	(1,231.0)	(983.9)	(811.0)	(198.9)	(240.5)	(20.1%)	(17.6%)	20.9%
Gross financial margin ⁽¹⁾	2,863.8	2,881.2	2,699.8	637.5	759.1	0.6%	(6.3%)	19.1%
Provisions for loan losses, net	(911.3)	(1,995.7)	(432.1)	(413.6)	(159.3)	n.m.	(78.3%)	(61.5%)
Net financial margin	1,952.5	885.5	2,267.7	223.9	599.8	(54.6%)	n.m.	n.m.
Income from financial services	1,032.8	838.2	987.7	230.3	259.9	(18.8%)	17.8%	12.8%
Expenses for financial services	(332.8)	(335.7)	(432.8)	(97.9)	(111.3)	0.9%	28.9%	13.7%
Operating margin	2,652.5	1,388.0	2,822.6	356.4	748.4	(47.7%)	n.m.	n.m.
Gain on financial transactions	529.2	407.5	511.4	174.8	81.3	(23.0%)	25.5%	(53.5%)
Administrative expenses	(1,405.9)	(1,310.5)	(1,496.8)	(341.9)	(384.2)	(6.8%)	14.2%	12.4%
Depreciation and Amortization	(163.6)	(181.0)	(199.4)	(47.1)	(50.7)	10.6%	10.2%	7.8%
Net operating margin	1,612.1	304.1	1,637.9	142.3	394.9	(81.1%)	n.m.	n.m.
Provision for contingencies and other provisions	(6.3)	(7.3)	(18.1)	(2.4)	(6.2)	15.9%	n.m.	n.m.
Other income, net	10.9	(0.5)	(35.2)	(3.3)	7.5	n.m.	n.m.	n.m.
Income before income tax	1,616.7	296.3	1,584.5	136.5	396.1	(81.7%)	n.m.	n.m.
Income tax	(395.2)	(31.4)	(384.1)	(2.6)	(82.4)	(92.1%)	n.m.	n.m.
Net income	1,221.5	264.9	1,200.5	133.9	313.7	(78.3%)	n.m.	n.m.

Interbank's balance sheet

Financial Statements	2019	2020	2021	1Q21	1Q22	% chg '20/'19	% chg '21/'20	% chg 1Q22/1Q21
Assets								
Cash and due from banks	9,861.5	17,716.8	14,413.6	17,965.0	11,509.2	79.7%	(18.6%)	(35.9%)
Investments, net ⁽¹⁾	5,559.4	8,951.2	10,047.1	9,988.0	10,533.3	61.0%	12.2%	5.5%
Loan portfolio, net	34,739.2	39,003.3	41,248.9	38,991.0	40,555.2	12.3%	5.8%	4.0%
Property, furniture and equipment, net	408.2	88.4	120.0	97.4	125.5	(6.6%)	(68.5%)	28.9%
Other assets ⁽²⁾	1,734.8	2,064.3	2,282.3	2,479.4	2,306.8	2.1%	28.8%	(7.0%)
Total assets	52,303.1	67,824.1	68,112.0	69,520.7	65,030.1	29.7%	0.4%	(6.5%)
Liabilities and equity				0.0				
Deposits and obligations	34,080.1	43,290.6	43,942.5	45,421.6	41,773.6	27.0%	1.5%	(8.0%)
Deposits from financial entities	1,529.9	1,305.6	1,047.1	1,231.2	1,131.6	(14.7%)	(19.8%)	(8.1%)
Interbank funds and due to banks and correspondents ⁽³⁾	3,831.4	9,388.1	8,112.7	8,672.4	7,237.7	n.m.	(13.6%)	(16.5%)
Bonds, notes and other obligations	5,815.6	6,498.8	6,942.6	6,680.8	6,474.9	11.7%	6.8%	(3.1%)
Provisions and other liabilities	1,017.1	1,157.5	1,264.3	1,466.6	2,082.3	13.8%	9.2%	42.0%
Total liabilities	46,274.1	61,640.6	61,309.2	63,472.6	58,700.1	33.2%	(0.5%)	(7.5%)
Shareholders' equity	6,029.0	6,183.4	6,802.8	6,048.1	6,329.9	2.6%	10.0%	4.7%
Total liabilities and equity net	52,303.1	67,824.1	68,112.0	69,520.7	65,030.1	29.7%	0.4%	(6.5%)

Source: Interbank as of March 31, 2022.

1) Comprised primarily of investments at fair value through profit or loss, available for sale investments and held to maturity investments.

2) Comprised primarily of other assets, net investment in subsidiaries and associates and deferred income tax, net.

3) Comprised primarily of deposits from financial entities payables from repurchase agreements and debts and financial obligations.

Definitions

Concept	Definition
Total revenues	Gross financial margin + fee income from financial services, net + gain on financial transactions
Efficiency ratio	$(\text{Administrative expenses} + \text{Depreciation} + \text{amortization}) / (\text{total revenues})$
NIM	$(\text{Annualized gross financial margin}) / (\text{Average interest-earning assets})$
NIM after provisions	$(\text{Annualized net financial margin}) / (\text{Average interest-earning assets})$
Interest earning assets	Loans + investments + cash and due from banks
Loan to deposit ratio	$(\text{Total gross loans}) / (\text{Deposits})$
Coverage ratio	$(\text{Allowances for loan losses}) / (\text{Past-due loans})$
PDL ratio	$(\text{Past-due loans}) / (\text{Total gross loans})$
CET1 ratio	$(\text{Core equity tier 1}) / (\text{Risk weighted assets})$
TCR ratio	$(\text{Regulatory capital}) / (\text{Risk weighted assets})$
Cost of risk	$(\text{Annualized provisions for loan losses, net}) / (\text{Average total gross loans})$
ROA	$(\text{Annualized net income}) / (\text{Average total assets})$
ROE	$(\text{Annualized net income}) / (\text{Average shareholder's equity})$

