



Management Presentation

April 2021



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

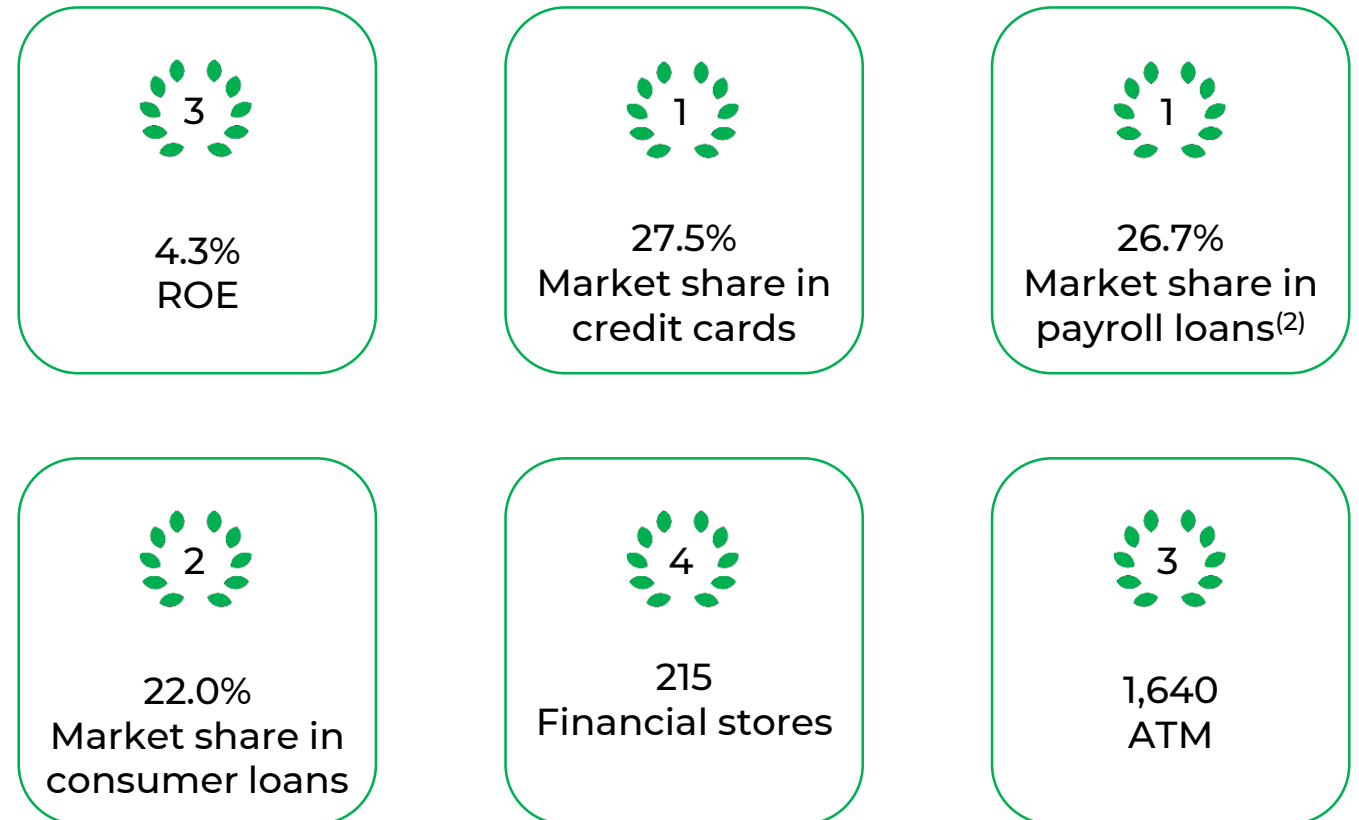
Leading bank in Peru with strong financial performance

Financial highlights

As of December 31, 2020

Assets	S/ 67,824 mm
Gross loans	S/ 41,594 mm
Deposits	S/ 44,596 mm
ROE	4.3%
Efficiency ratio	39.3%
PDL ratio	3.4%
TCR ratio	17.0%
CET1 ratio	11.5%

Leading position in the Peruvian financial system⁽¹⁾

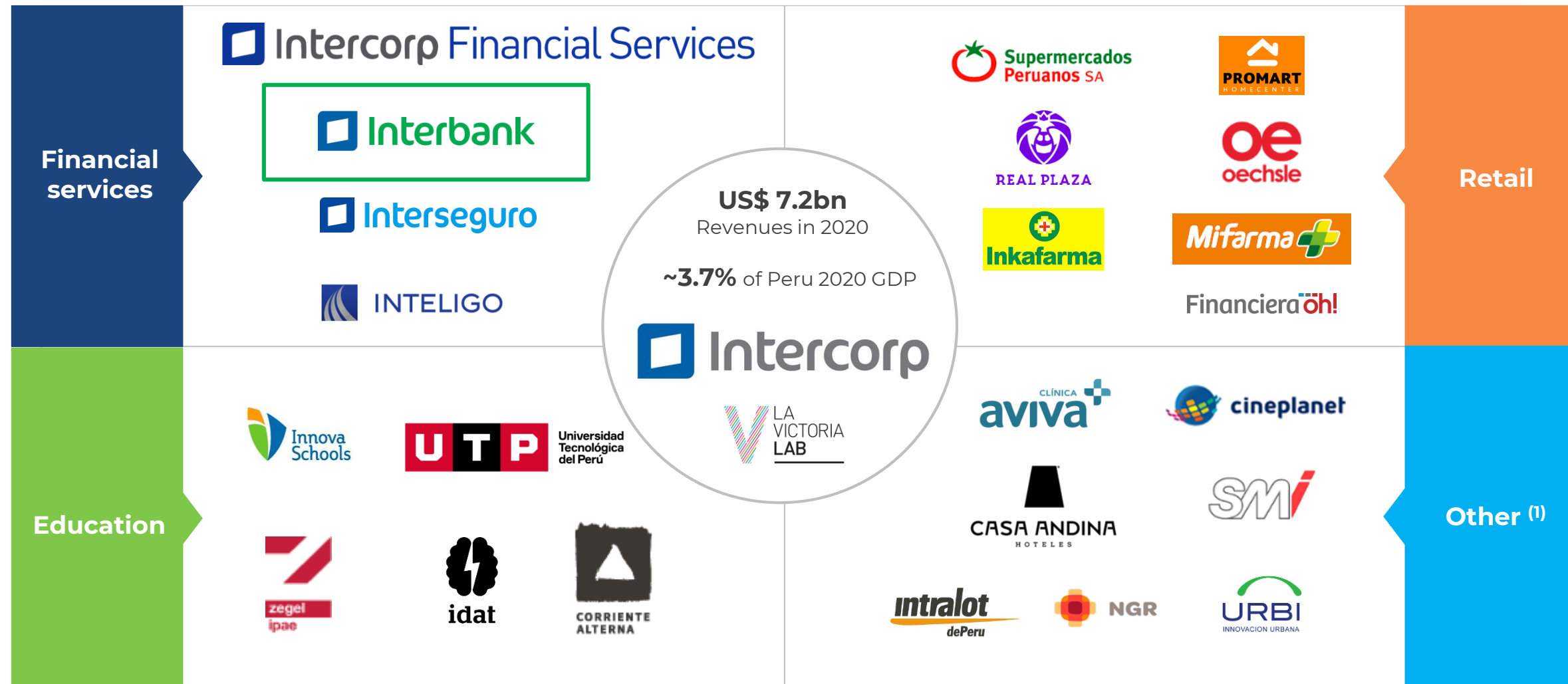


Source: Superintendencia de Banca, Seguros y AFP (SBS) and Interbank as of December 31, 2020.

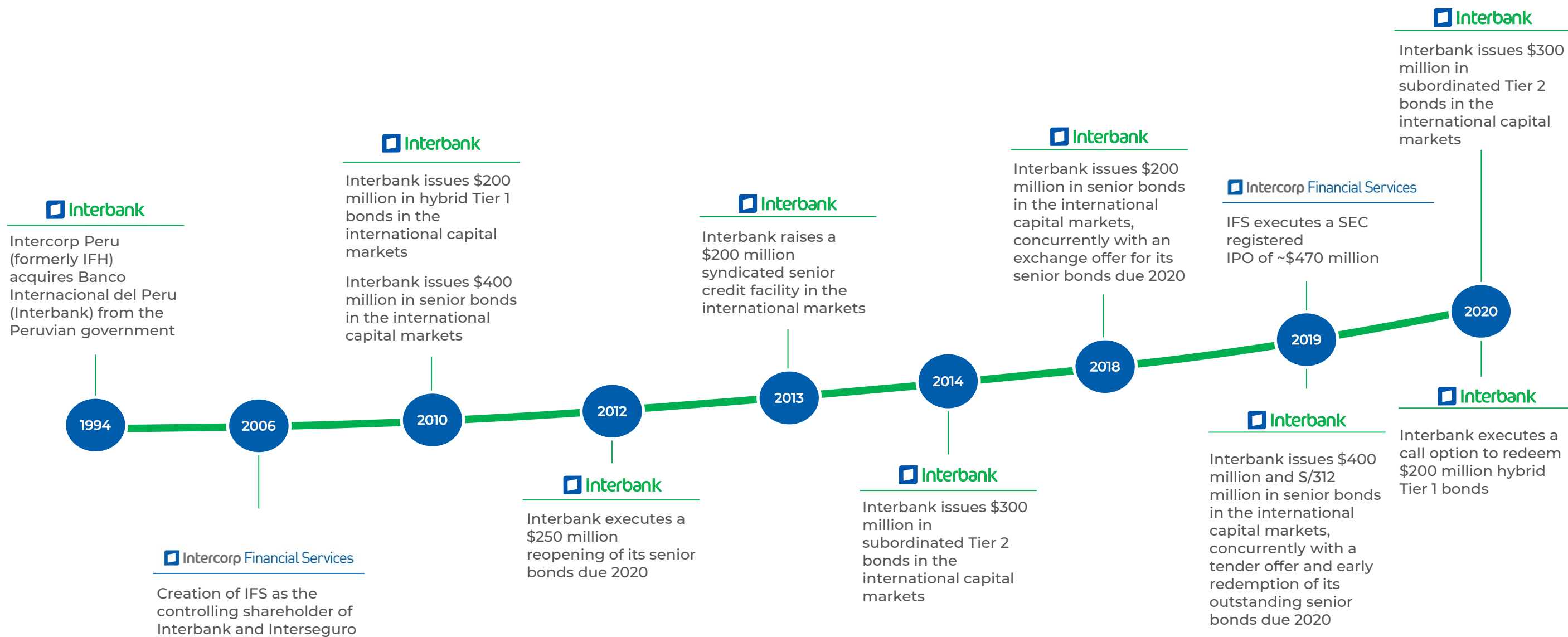
1) Ranking among four largest Peruvian banks.

2) Measured as performing payroll deductible loans to public sector employees, among private banks.

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



Milestones in Interbank's history



Strategically positioned to capture significant growth opportunities in Peru

What differentiates us



Universal franchise with strong focus on retail



Customer centricity



Ready-to-scale omnichannel platform



Strong brand recognition



Story of sustainable growth and high profitability



Part of leading Peruvian business group



We are side by side with Peruvians so they can reach their dreams, today

How we do it



Deep knowledge of Peruvians through analytics



Digital first strategy



Innovation at the core



Trust of +4 million customers



Focus on efficiency and productivity



Unique, horizontal and agile working culture

The opportunity

32.5 million POPULATION IN PERU

15.8 million Economically active population ⁽¹⁾

4.0 million Interbank customers

~ 9.7 million BUSINESSES IN PERU ⁽¹⁾

~ 100 thousand Interbank customers

Scalable digital platform already in place



2010 - 2014

Store-centric model focused on physical convenience

- Transactional online banking
- Monday to Sunday, from 9 am to 9 pm
- 1st agile development team (Feb. 2014)



2015 - 2018

Omnichannel platform with strong focus on digital and analytics

- Digital sales and self-service capabilities
- Launching of digital only solutions
- 3x investment in technology



2019 - Onwards

Search for exponential growth

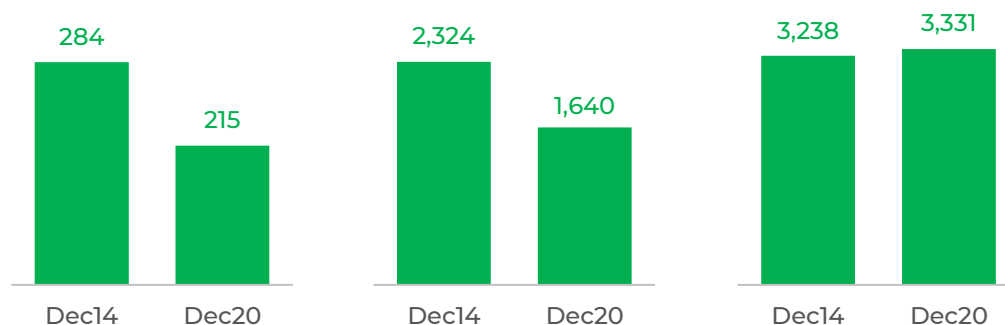
- Digital capabilities in place to boost growth
- Advanced analytics and real time decision
- Enterprise agility & cloud
- Open banking model w/ microservices and APIs

Streamlining our physical presence

Financial stores

ATMs

Correspondent agents

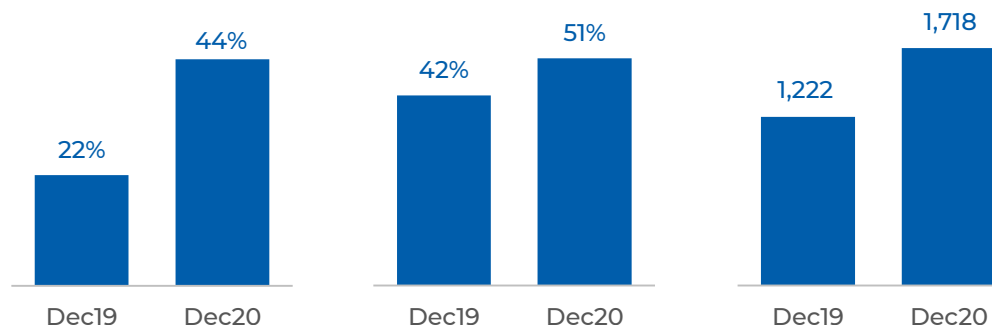


Scaling digital and analytical capabilities

Digital acquisition (% of total)

Digital sales (% of total)

Digital users (thousand)



Key messages

1



Activity recovering despite macro and political uncertainty

2



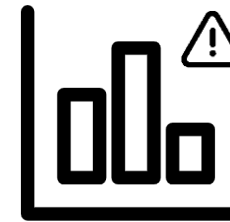
Strong balance sheet

3



Digital trends support Interbank's strategy

4



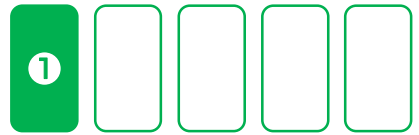
Lower provisions continue to reflect better payment behavior

5

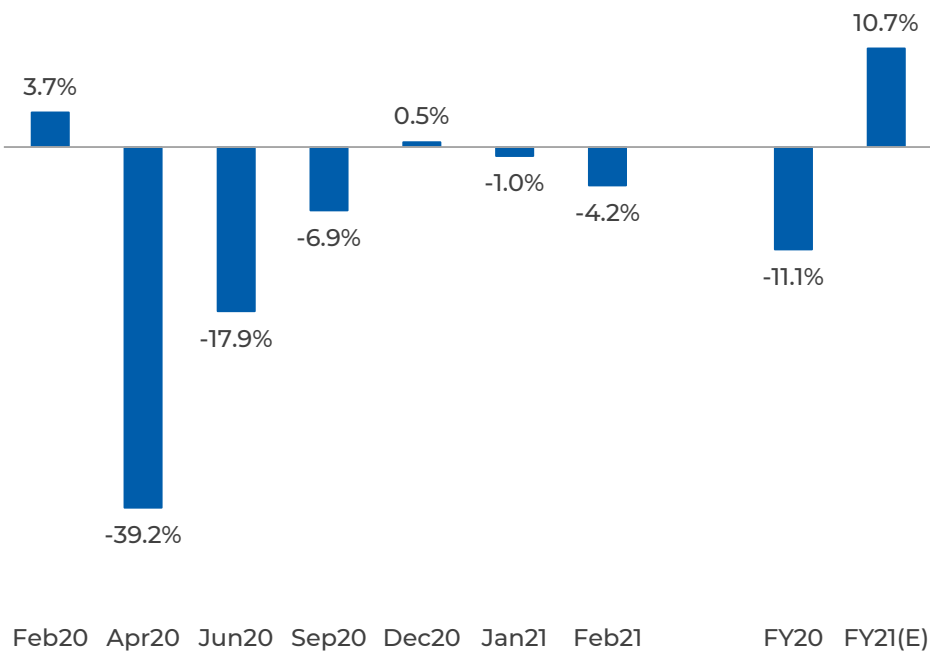


Continued focus on efficiency

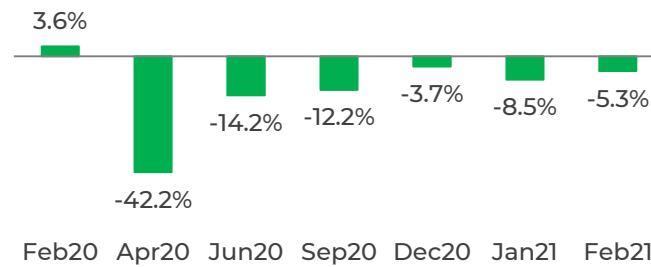
Moderate recovery in macro activity



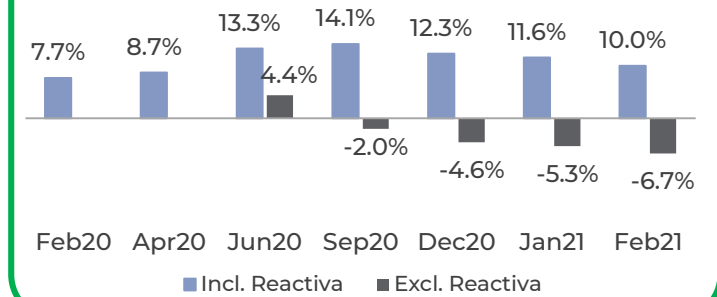
GDP
(YoY % Chg)



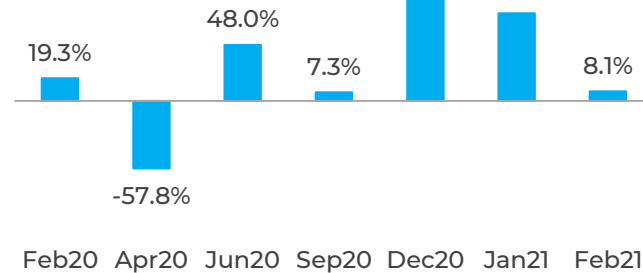
Mining and fuel GDP
(YoY % Chg)



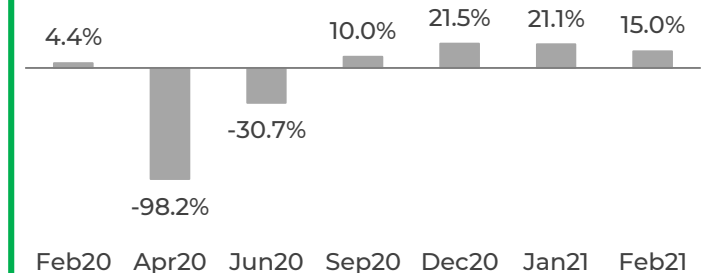
Credit to private sector
(YoY % Chg)



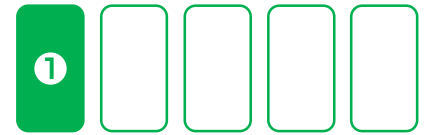
Fishing GDP
(YoY % Chg)



Internal cement consumption index
(YoY % Chg)



Government measures 2021



New government measures and extension of loan relief programs



Extension of grace periods and tenors of Reactiva Peru loans



Rescheduling program for up to S/ 19.5 bn (32% of the initial program)
Applications deadline: 15th July 2021



Cash transfers of S/ 600 to 4.2 million households



Cash transfers of S/ 600 to workers under the “perfect suspension” scheme



One-month postponement of tax payments for households and businesses in regions under Extreme Alert



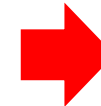
Administrative efficiencies for businesses



S/ 2 billion credit support for SME



Extension of the COVID-19 loan guarantee program



Certain conditions for companies to apply depending on the size on the loan:

- Micro loans (less than S/ 90K)
- Small loans (between S/ 90K and S/ 750K):
10% YoY reduction in sales in 4Q20
- Mid-sized loans (between S/ 750K and S/ 5M):
20% YoY reduction in sales in 4Q20
- Large loans (between S/ 5M and S/ 10M):
20% YoY reduction in sales in 4Q20

Loan relief program for up to S/ 5.5 bn (mostly consumer and SME)
Initiated in October 2020 and extended until August 2021

Political and regulatory agenda



Populist initiatives adopted in Congress:

Interest rate caps law
Pension funds and CTS withdrawals
Integrated Universal Pension System bill



Constitutional court as a final instance to stop 3 potential laws already

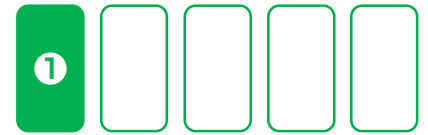


2021 presidential and congressional elections

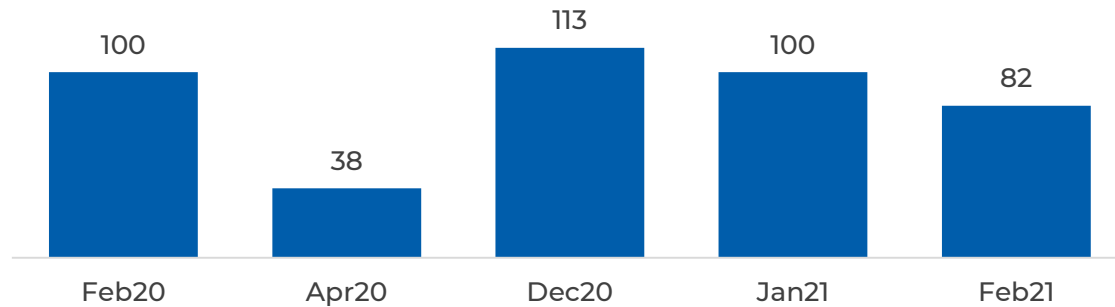
Total government support

~20% of Peru's GDP

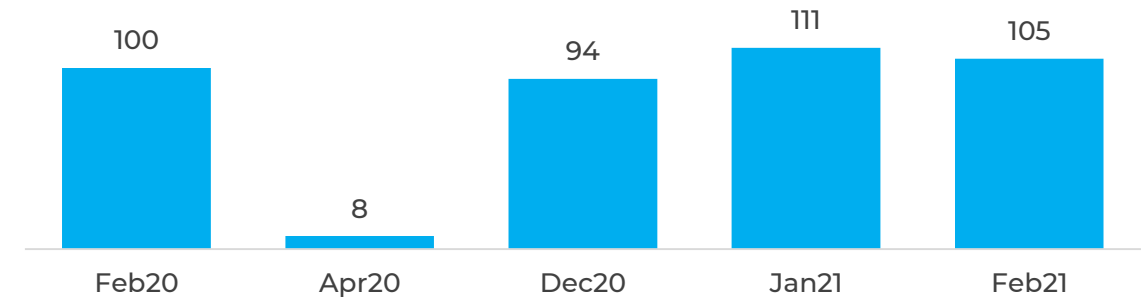
Evolution of our core operating indicators



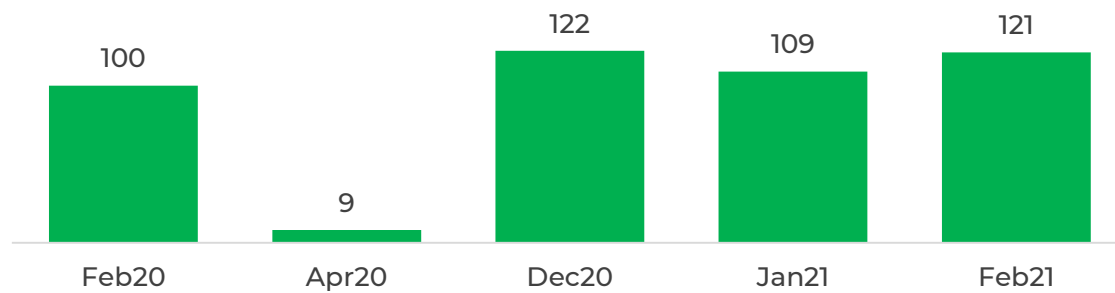
Credit and debit cards turnover (Index; 100 = Feb20)



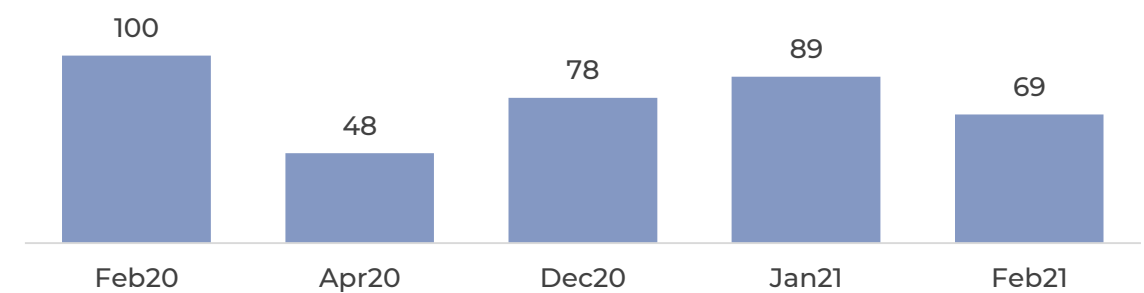
Payroll deduction loans disbursements (Index; 100 = Feb20)



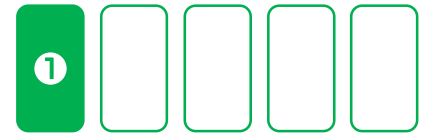
Mortgages disbursements (Index; 100 = Feb20)



Net fee income (Index; 100 = Feb20)

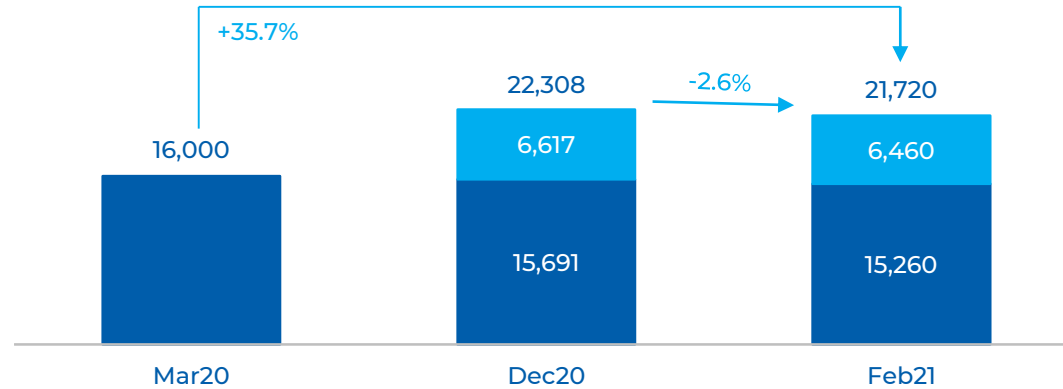


Reactiva Peru Program as an opportunity to gain relevance in the mid-sized and SME segments



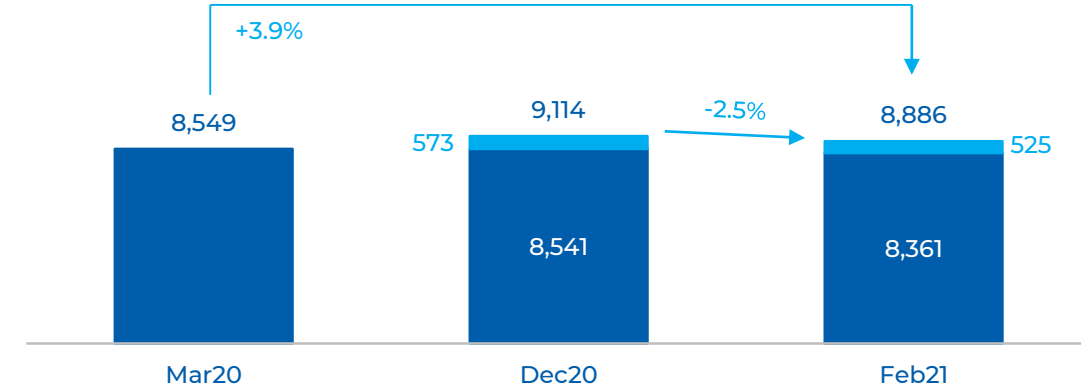
Commercial loans

S/ million, Local GAAP



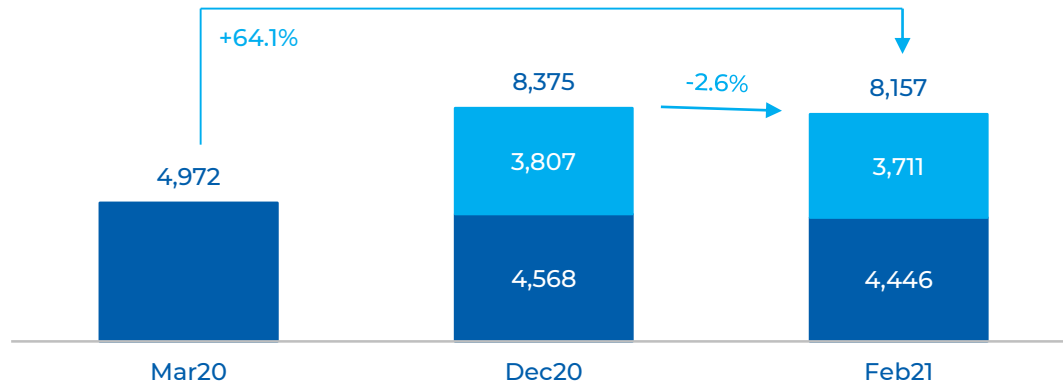
Corporate loans

S/ million, Local GAAP



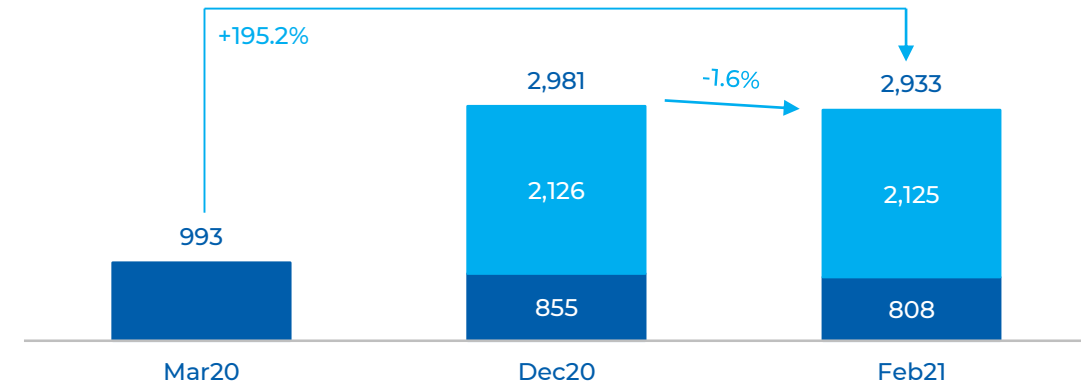
Mid-sized loans

S/ million, Local GAAP



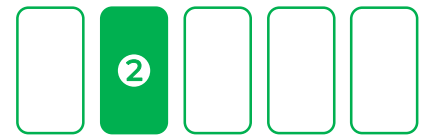
SME loans

S/ million, Local GAAP



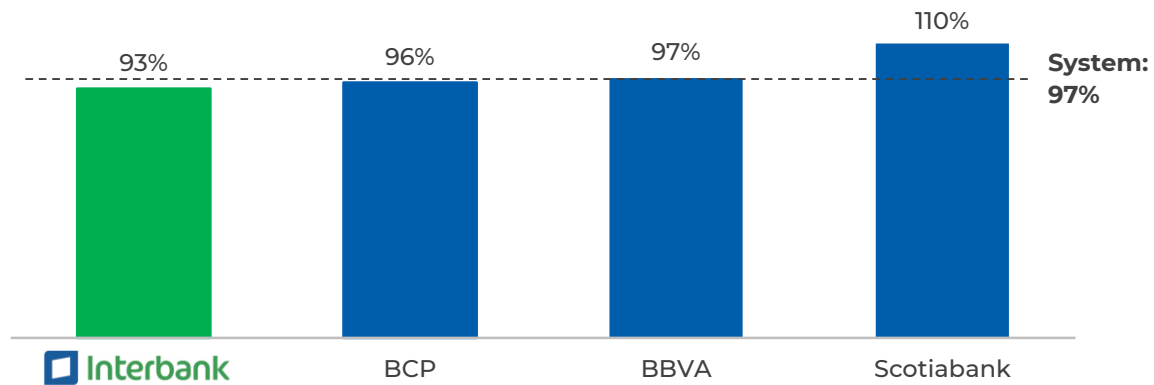
■ Reactiva Peru

Liquidity levels remain high with growing deposit base



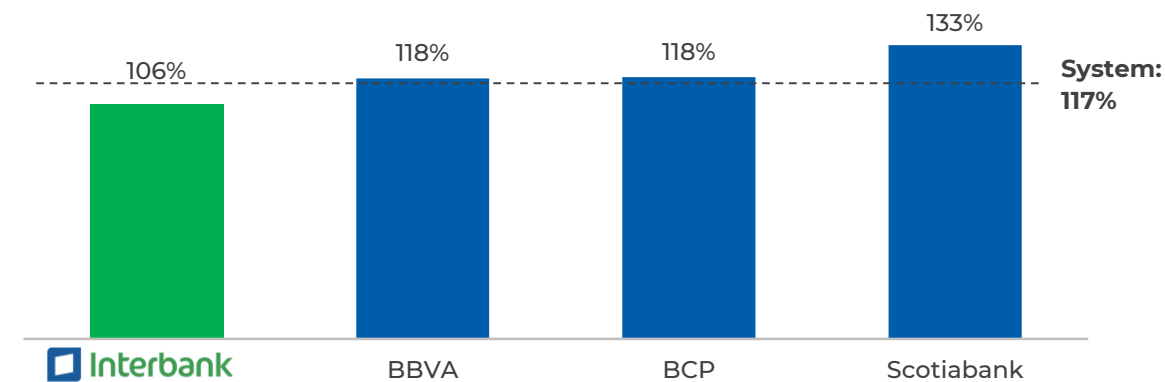
Loan to deposit ratio (LDR)

% as of December 31, 2020



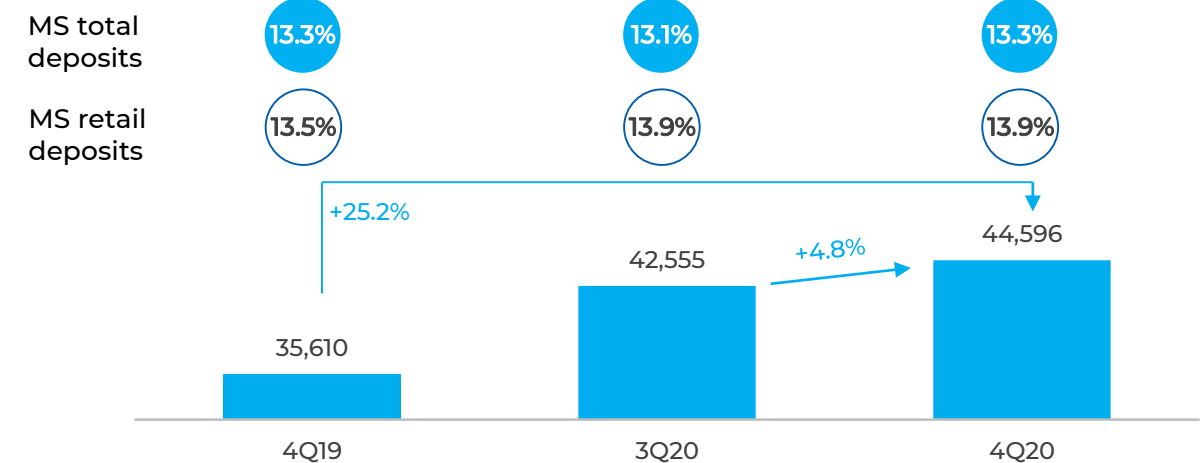
Loan to deposit ratio PEN (LDR)

% as of December 31, 2020



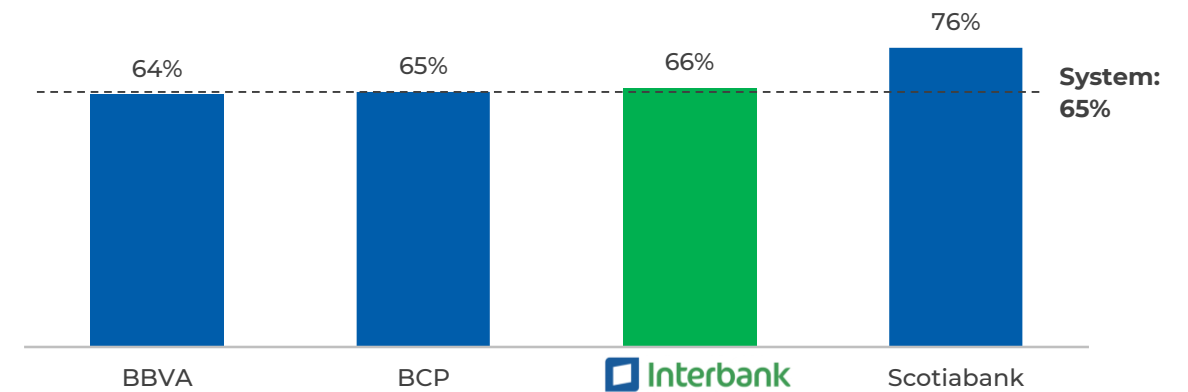
Total deposits

S/ million

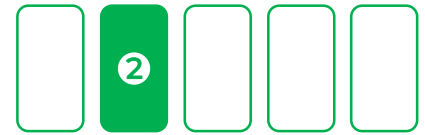


Loan to deposit ratio USD (LDR)

% as of December 31, 2020



Strengthened capital ratios

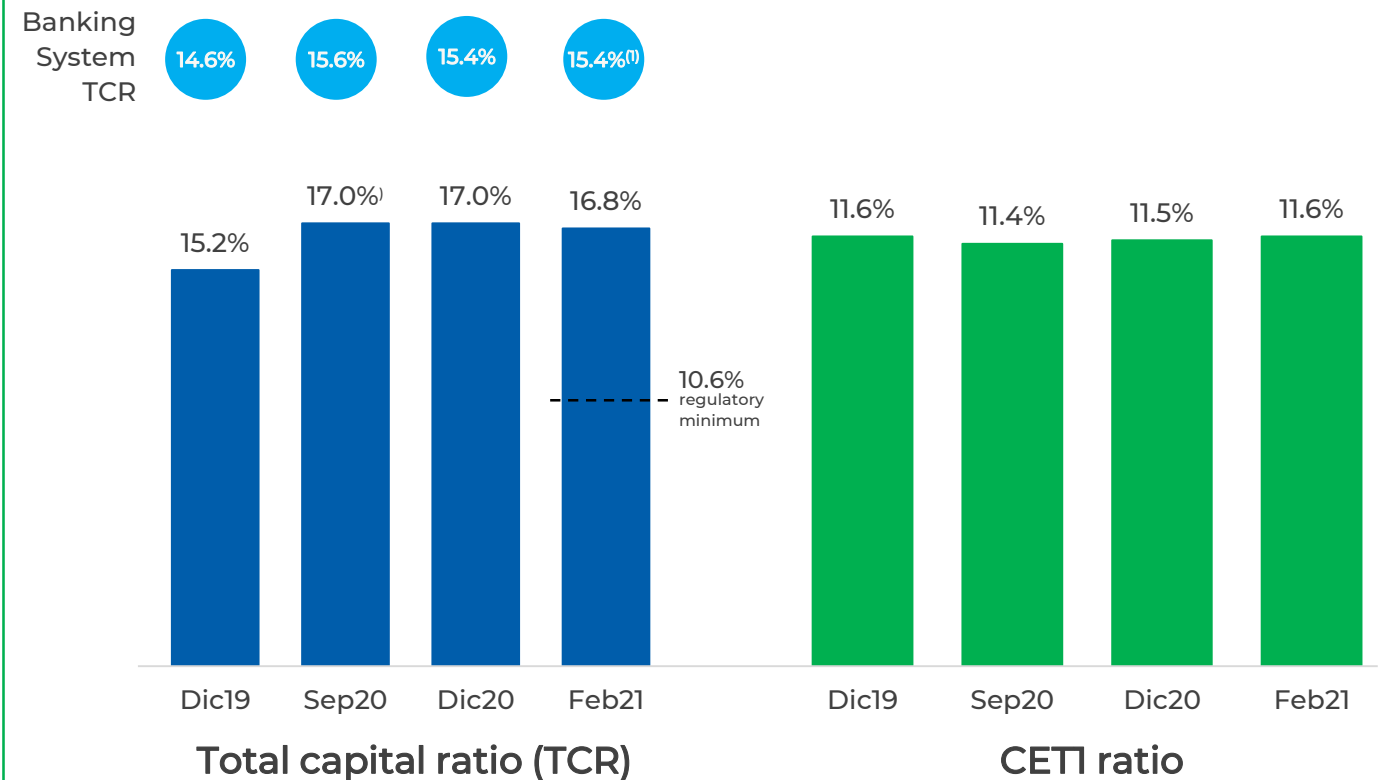


Key initiatives

Solvency

- Capitalization of 2019 earnings to strengthen CET1 and TCR ratio
- Called USD 200 million hybrid Tier 1 bond to reduce interest expense on bonds that no longer provided equity credit
- Issuance of a US\$ 300 million subordinated Tier 2 bond in July 2020 to strengthen TCR
- Interbank's capital ratio of 16.8%, above regulatory risk-adjusted minimum capital ratio requirement of 10.6%

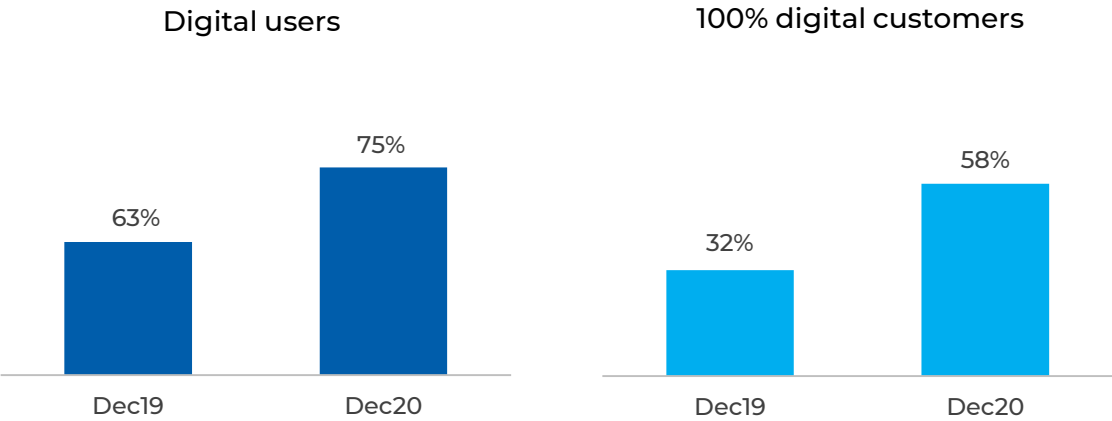
Capital ratio evolution



Continuous improvement in our digital indicators

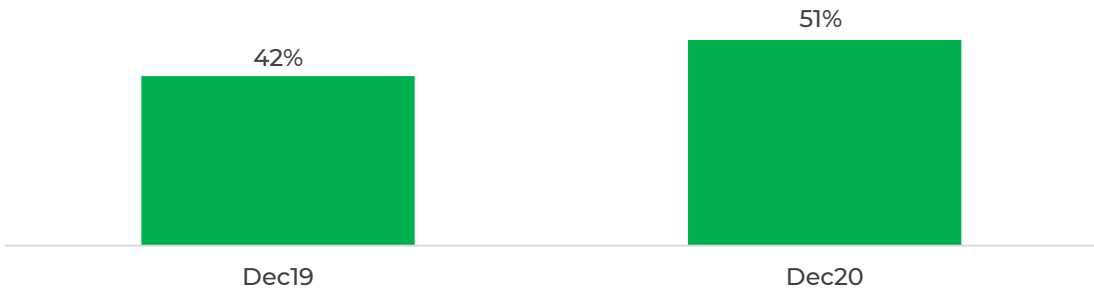


Digital users and 100% digital consumers



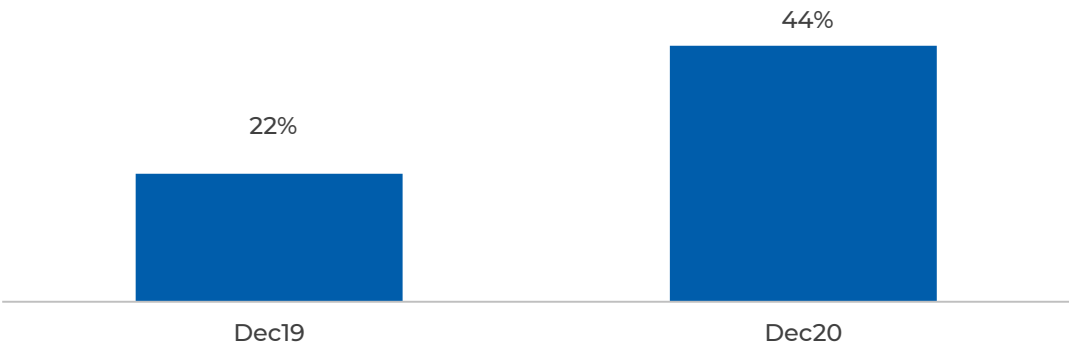
Digital sales

% of products sold digitally



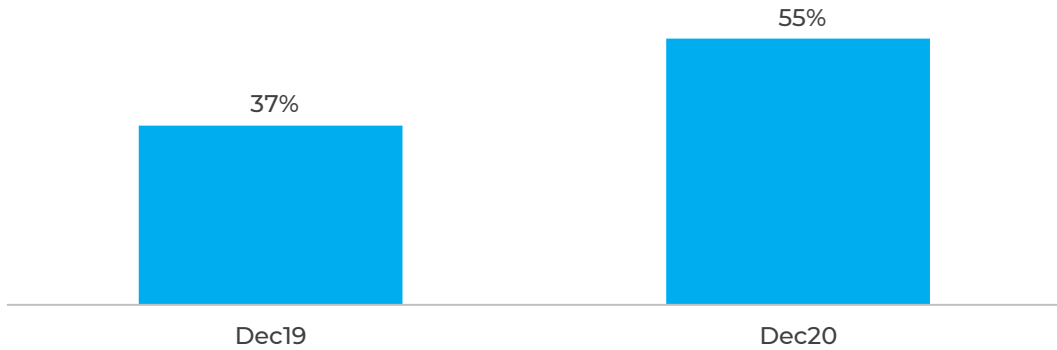
Retail digital acquisition

% of monthly retail customers “born digitally”



Savings accounts

% of savings accounts opened digitally

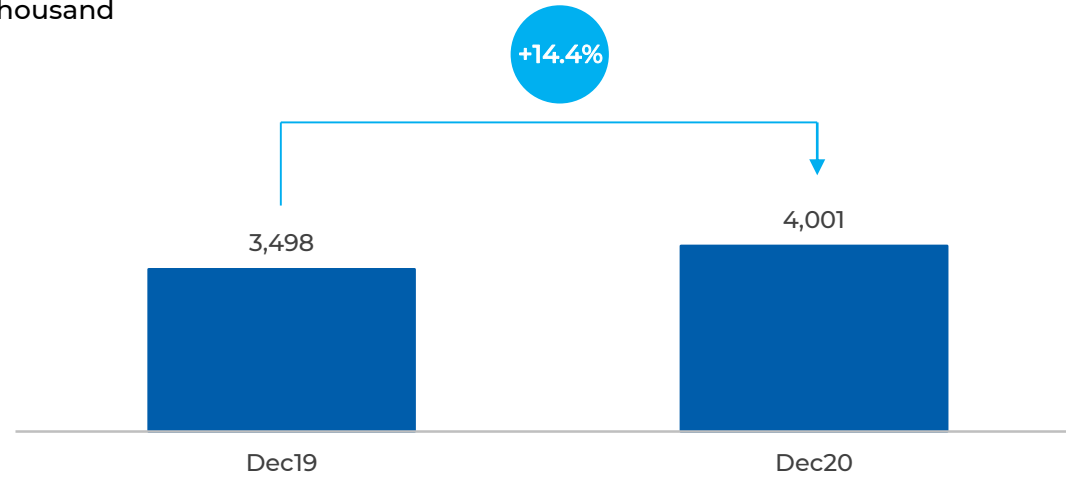


Growing customer base, thanks to digital



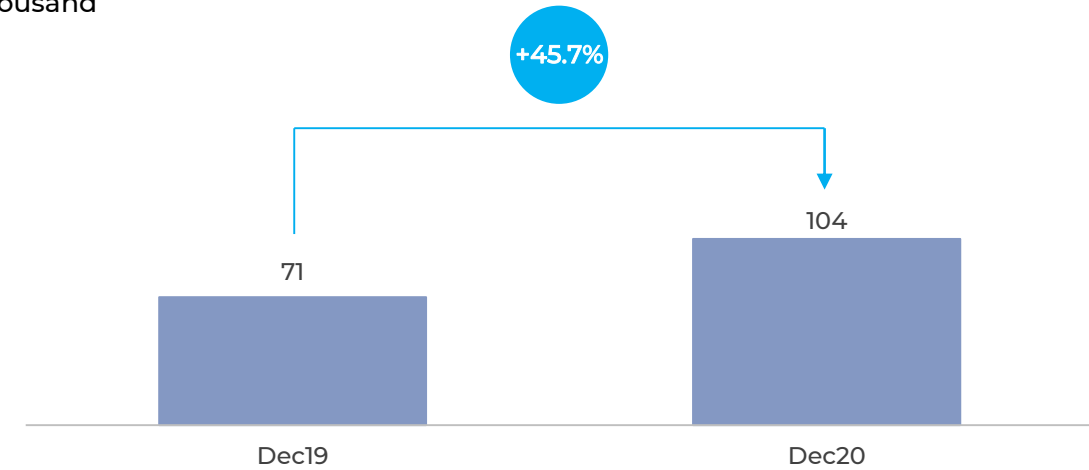
Retail customers

Thousand



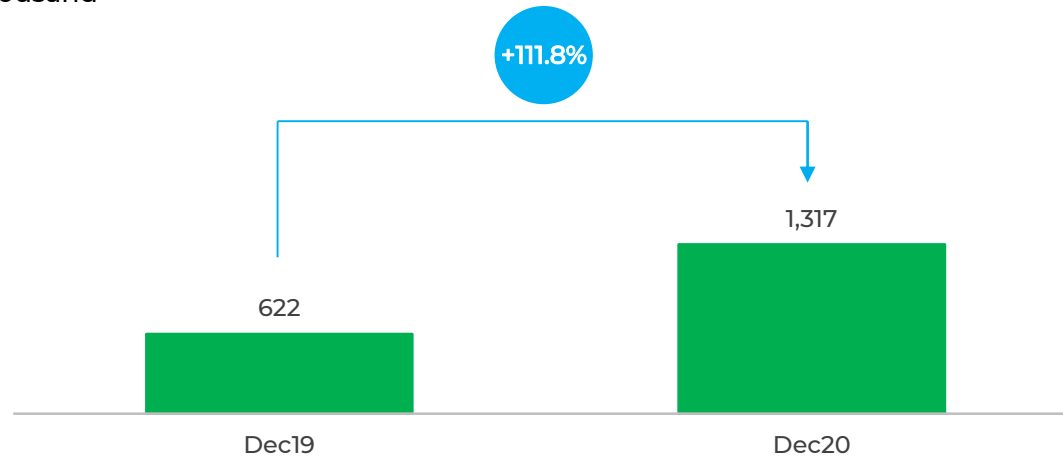
Commercial customers

Thousand



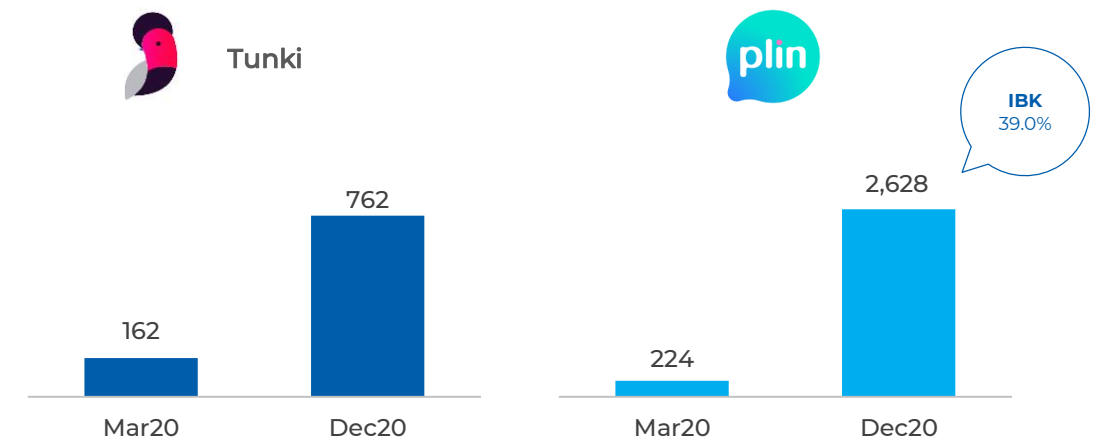
Retail 100% digital customers

Thousand



Tunki & Plin users

N° of users (thousand)

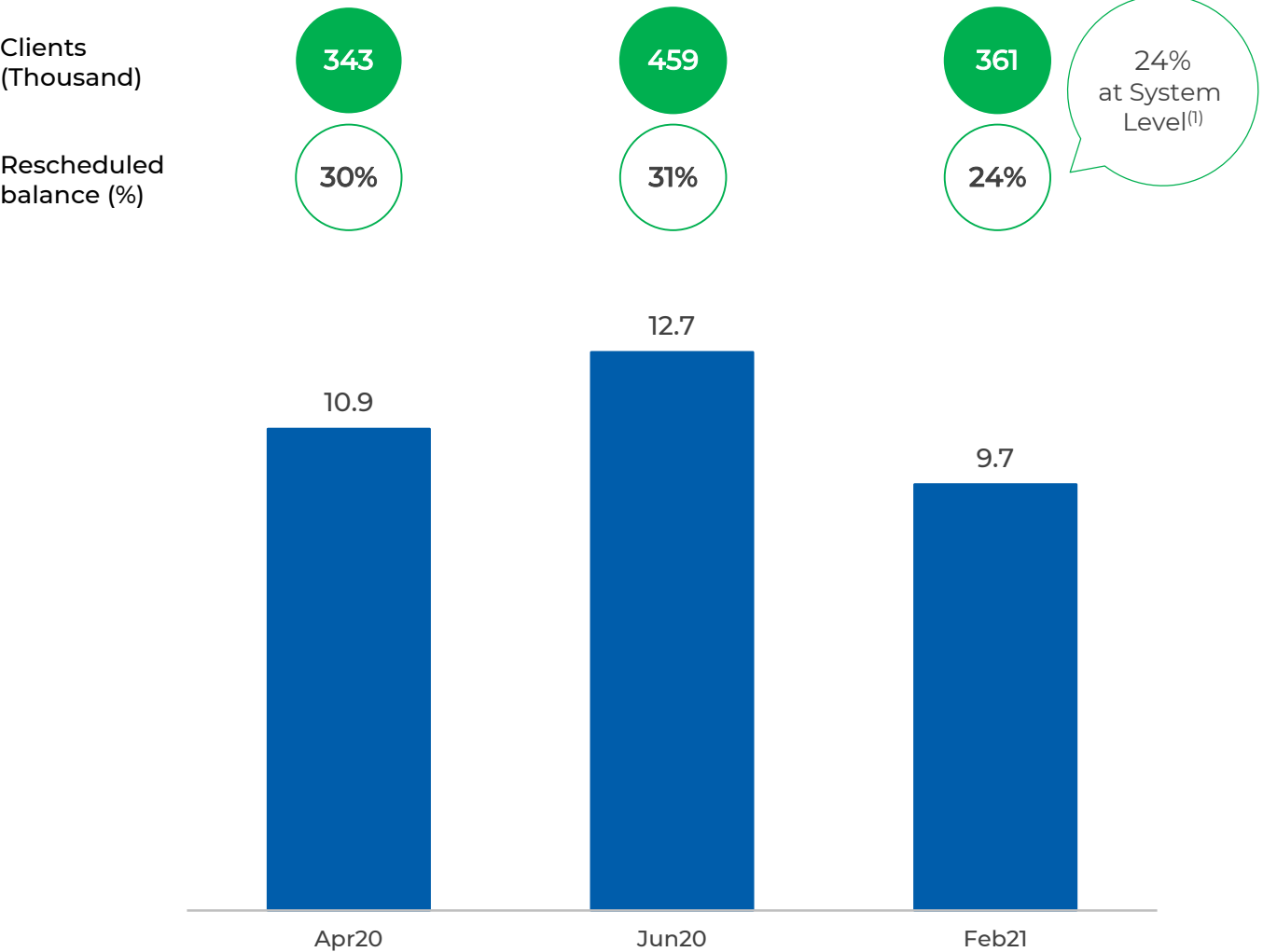


Lower rescheduled loan balances



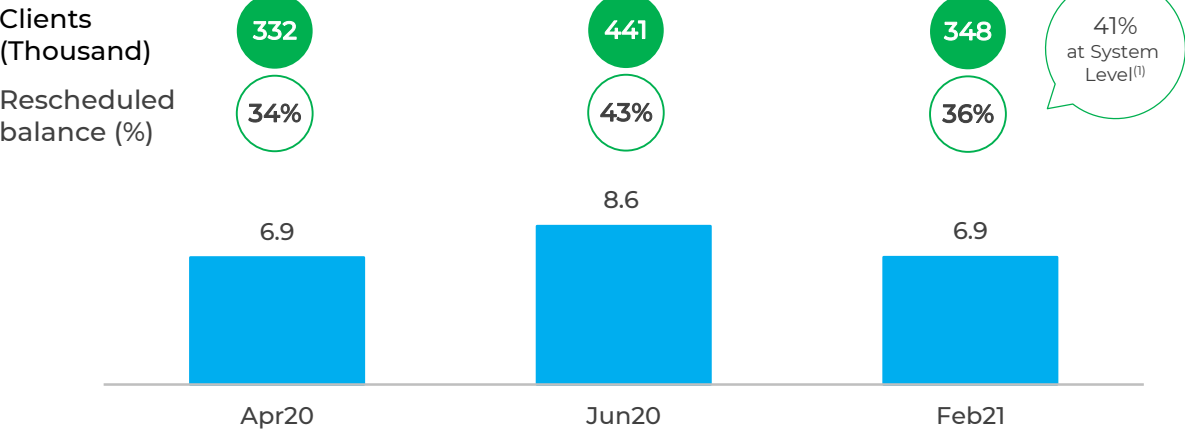
Loan rescheduling

S/ billion



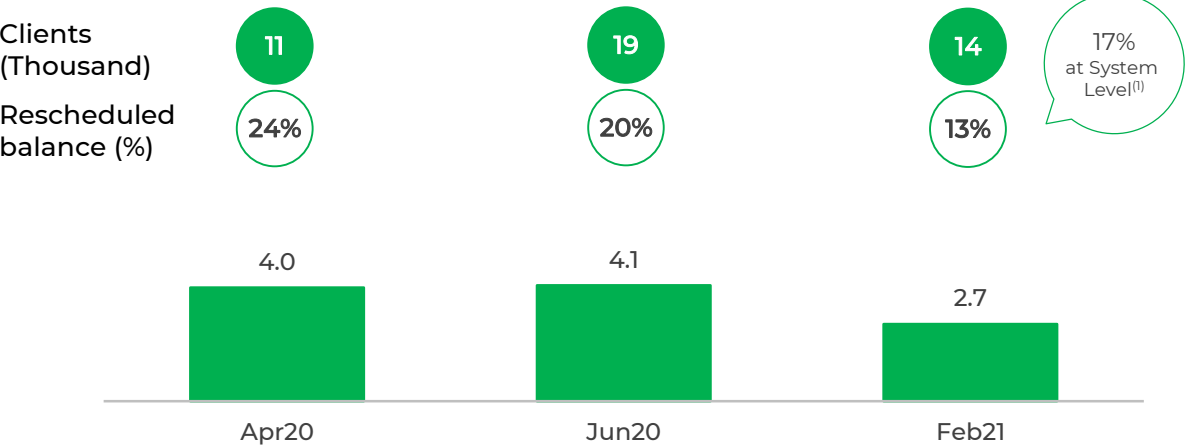
Retail loans rescheduling

S/ billion



Commercial loans rescheduling

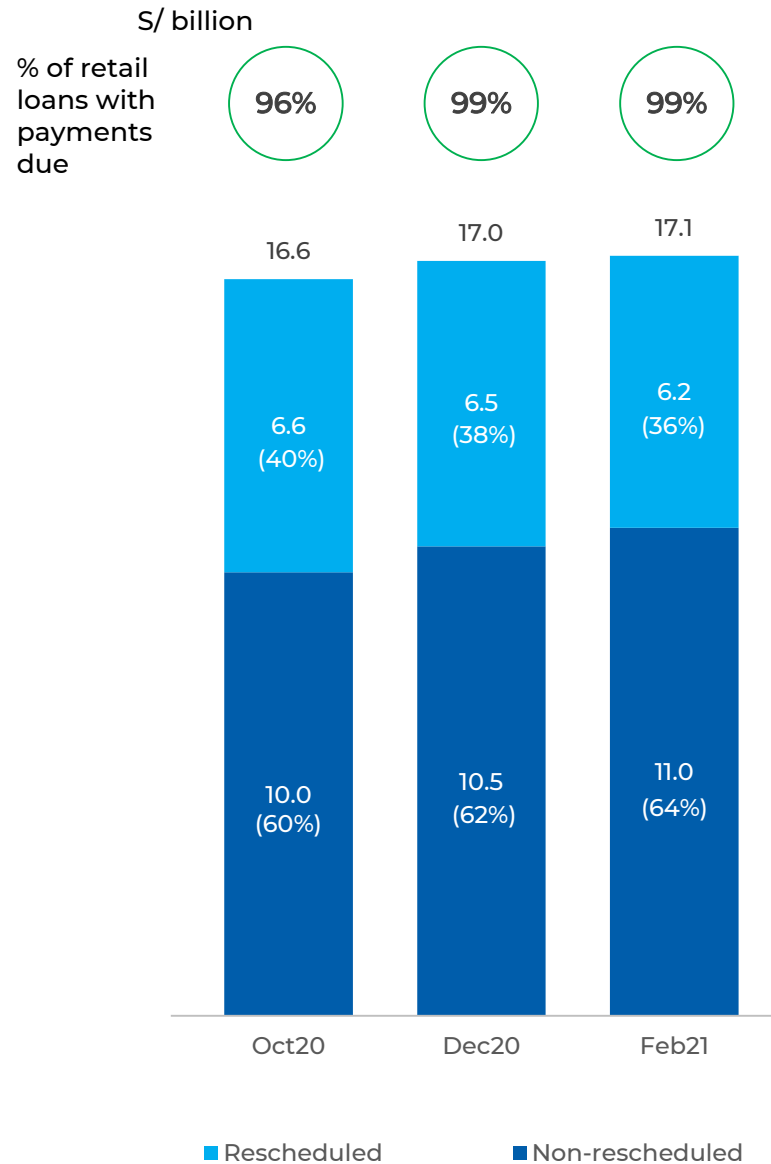
S/ billion



Improving payment behavior among Interbank's retail clients

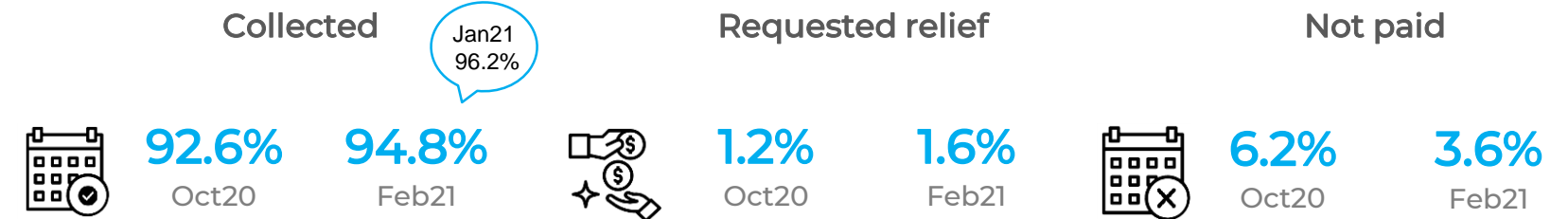


Retail loan balances with payments due

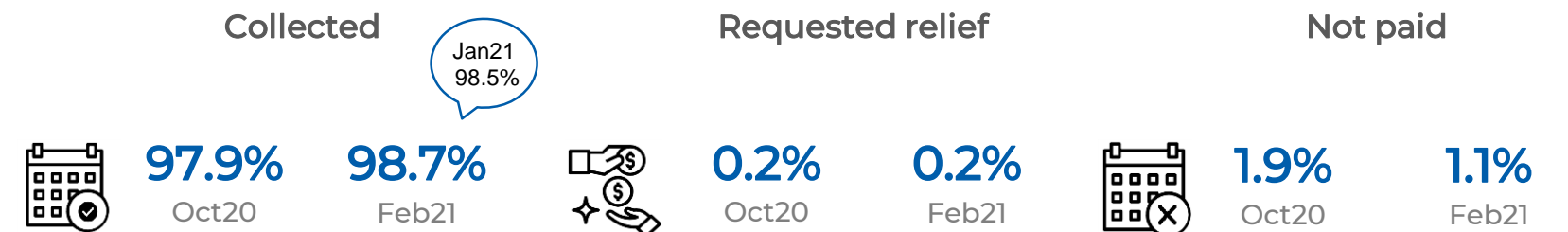


Payment behavior

Payments of rescheduled loans



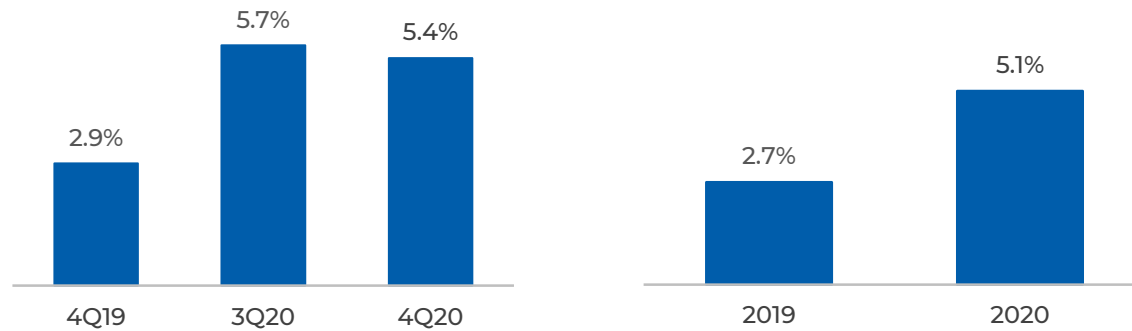
Payments of non-rescheduled loans



High provisions following a precautionary approach

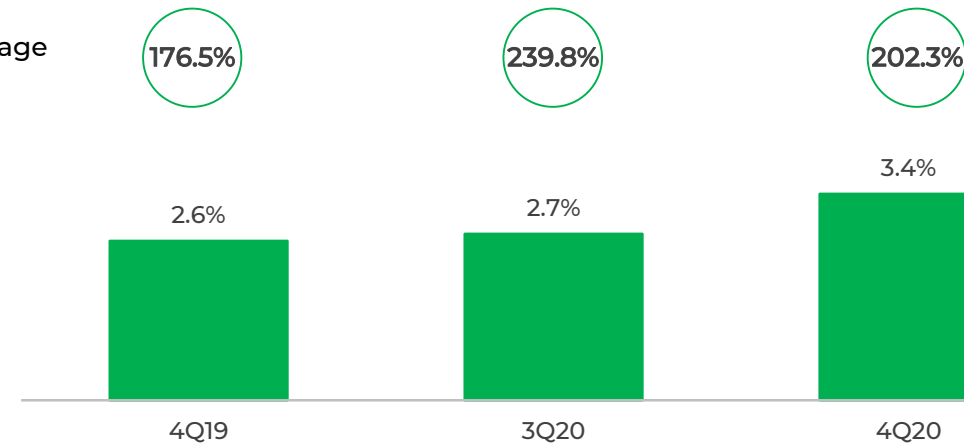


Cost of risk

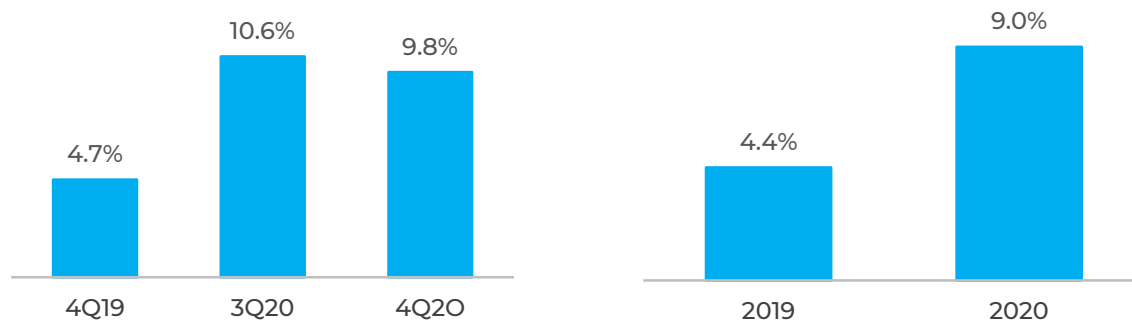


Past due loans

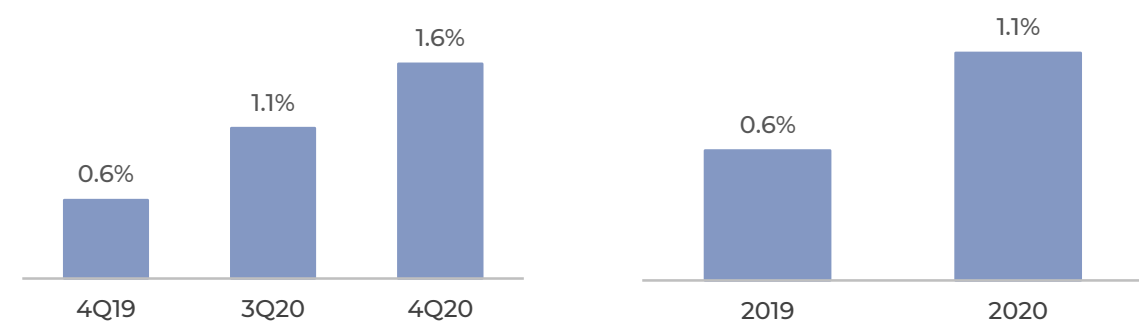
Coverage ratio



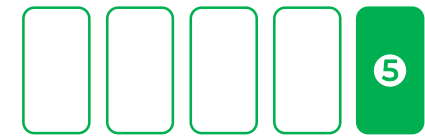
Cost of risk – Retail banking



Cost of risk – Commercial banking








Efficiency as our guiding principle to deal with the adverse environment

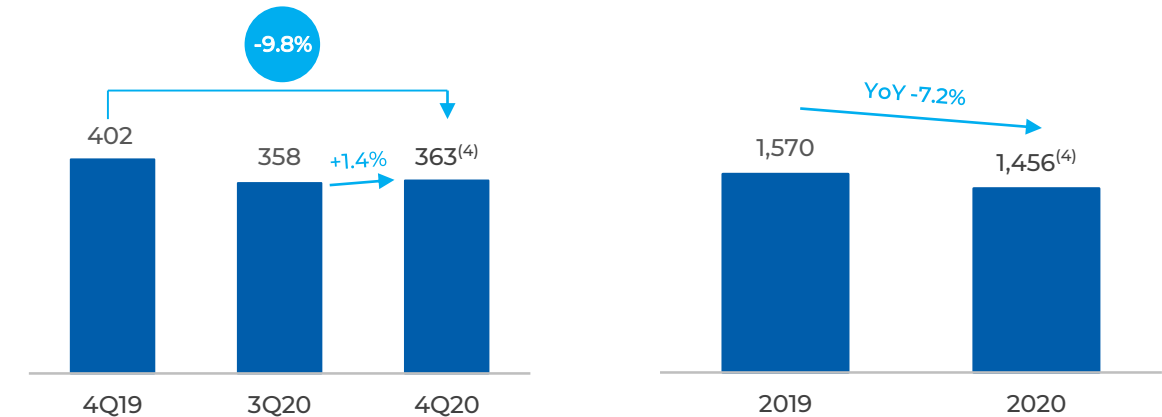


Optimizing our distribution channels

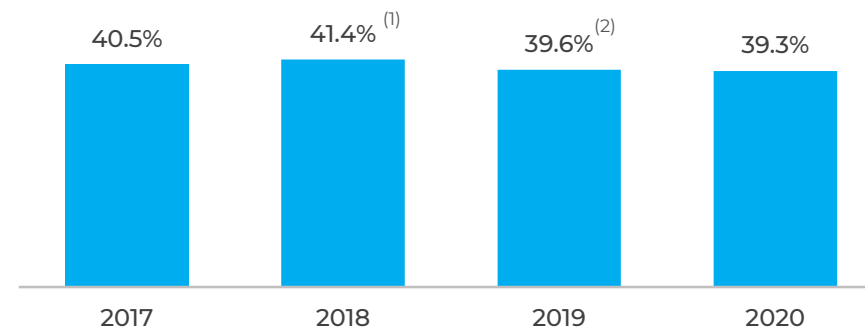
Units

	2018	2020	% Change
 Financial stores	270	215	-20%
 ATMs	1,975	1,640	-17%
 Correspondent agents	2,506	3,331	+33%
 Sales force	598	524	-12%
 Call center agents	340	299	-12%

Reducing total expenses⁽³⁾ following cost containment measures



Focus on efficiency ratio



- During 2020 we closed 40 branches, accumulating almost a 26% reduction from its peak in 2016, down to 215 branches
- Lower credit card and marketing variable expenses
- Lower HR variable expenses
- Implementation of specific cost containment programs

Source: Interbank as of December 31, 2020.

1) Excludes gain on sale of securities for S/ 128.6 million in January 2018. Including this effect efficiency ratio was 40.0% in 2018.

2) 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.

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

4) Excluding a S/ 35.2 million effect of higher profit sharing due to the accounting of non-tax deductible voluntary provisions in 4Q20.

Summary & Trends

1



Activity recovering despite macro and political uncertainty

2



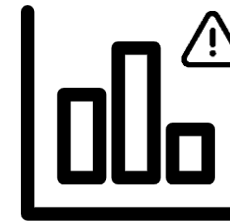
Strong balance sheet

3



Digital trends support Interbank's strategy

4



Lower provisions continue to reflect better payment behavior

5



Continued focus on efficiency

Operating trends 2021

Capital

To remain at sound levels, well above regulatory requirements

TCR > 15%
CET1 > 11%

Loan growth

Slow recovery in retail, and decreasing volumes in commercial

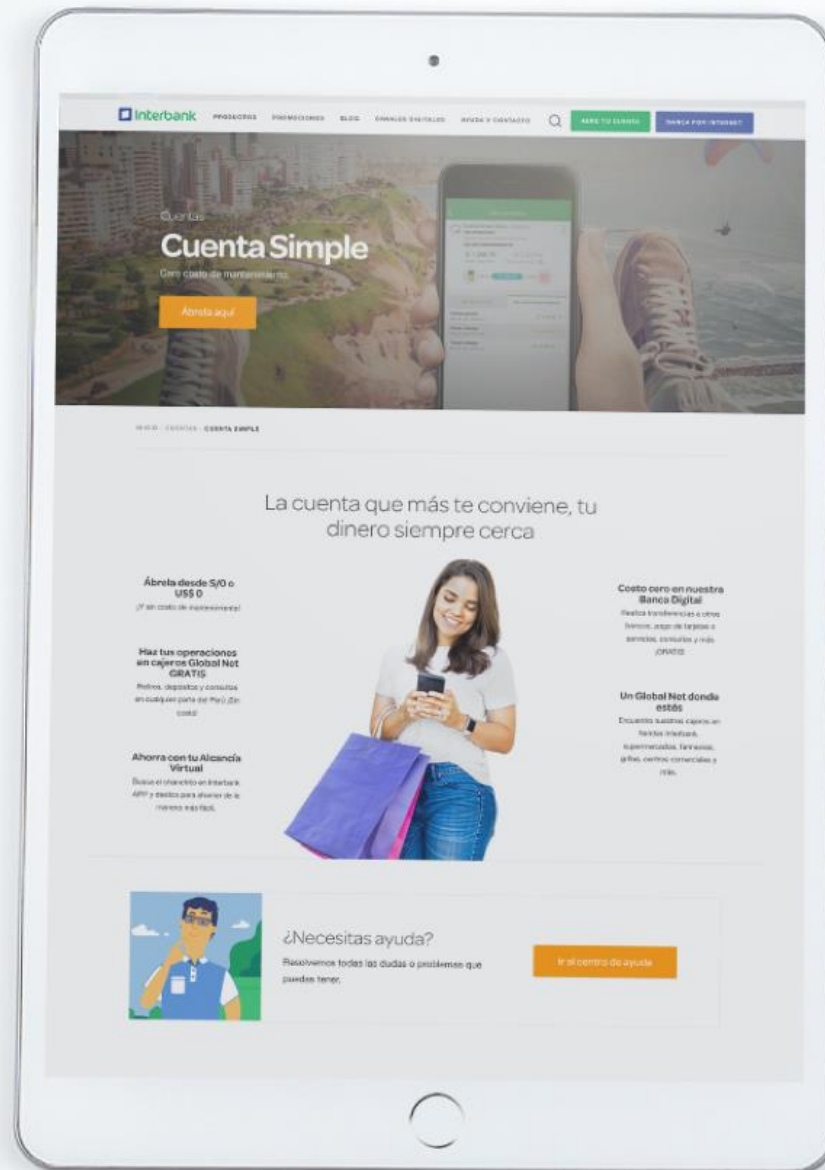
Revenues

Soft top line recovery
Pressure on NII and NIM despite lower cost of funds

Cost of risk

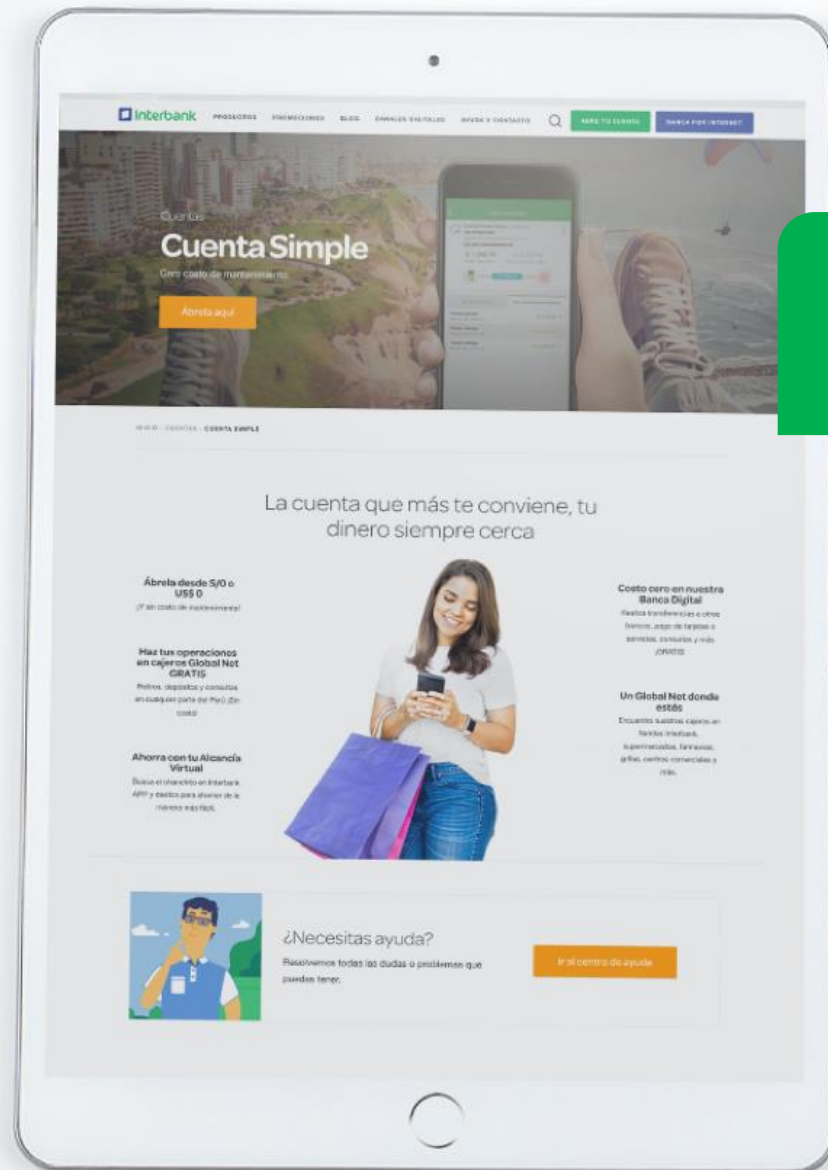
Lower cost of risk after peak in 2020

Highlights



01. Unique and diversified bank with ready-to-scale omnichannel platform
02. Outstanding track record of sustainable growth and high profitability
03. Unique culture and corporate governance

Highlights



01.

Unique and diversified bank with ready-to-scale omnichannel platform

02.

Outstanding track record of sustainable growth and high profitability

03.

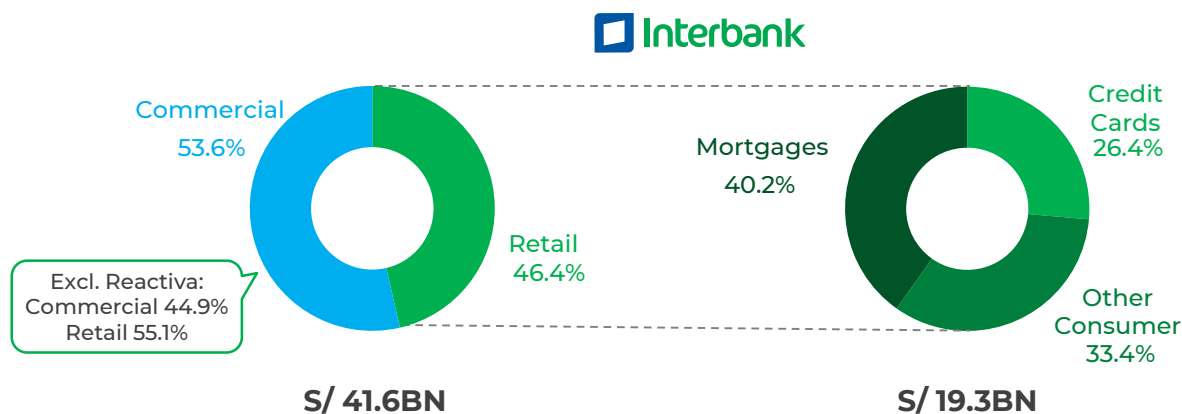
Unique culture and corporate governance

Rebalanced loan portfolio due to Reactiva Peru

Interbank

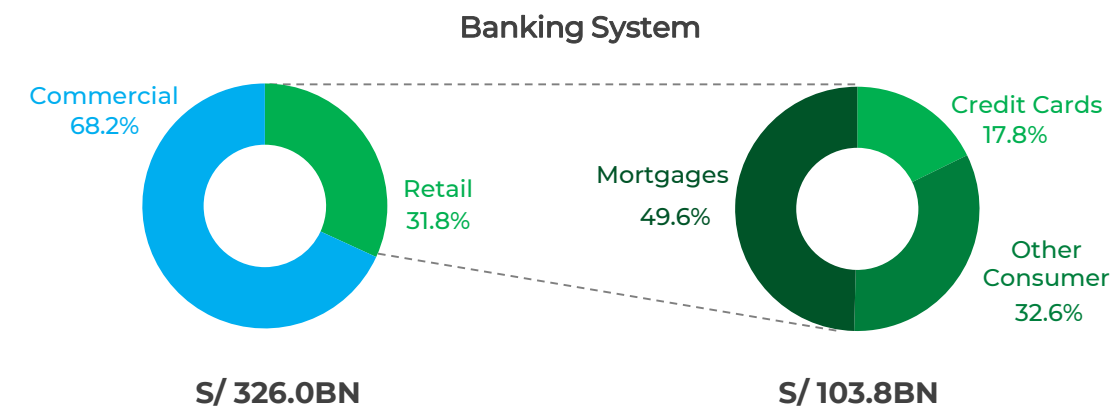
Distinctive loan breakdown...

Gross loans breakdown (as of December 2020)



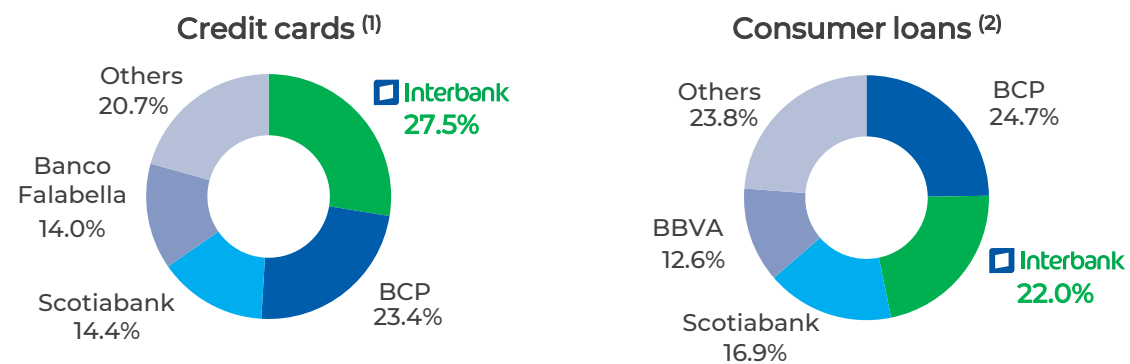
...when compared to the banking system

Gross loans breakdown (as of December 2020)



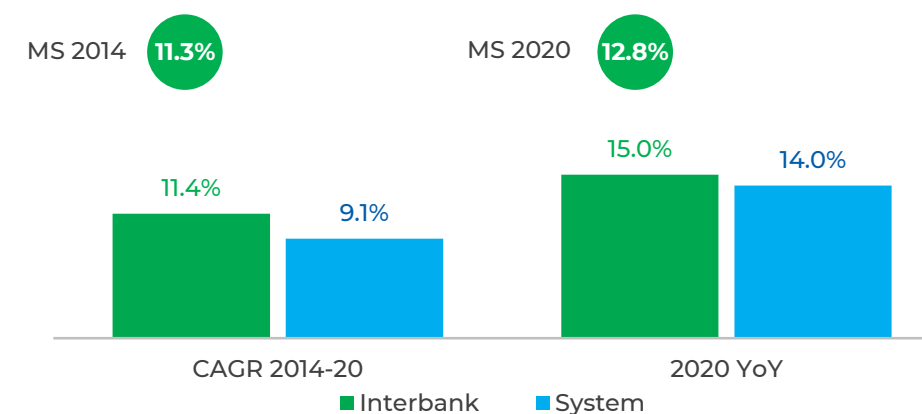
Leading position in credit cards and consumer loans

Market share (as of December 2020)



Outgrowing the overall banking system

Total gross loans growth evolution



Source: SBS as of December 2020.

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

1) Consumer credit card loans.

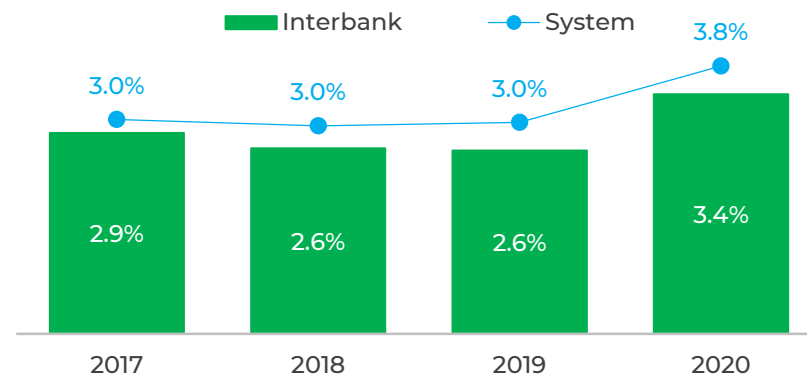
2) Consumer loans do not include mortgage loans.

Solid risk management capabilities

Interbank

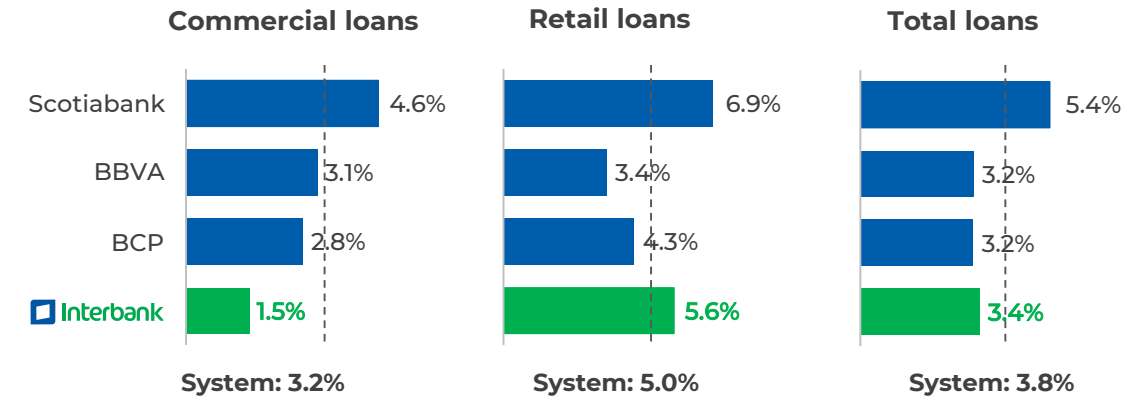
Better asset quality than the system despite focus on retail

PDL ratio evolution



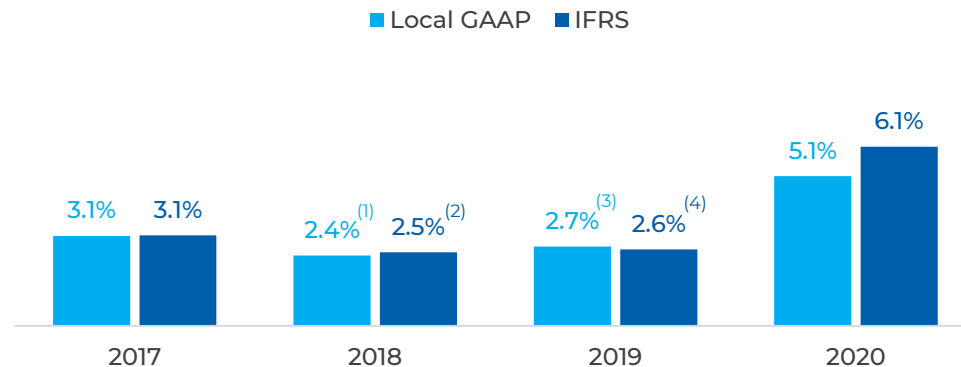
Balanced asset quality among businesses

PDL ratio as of December 2020



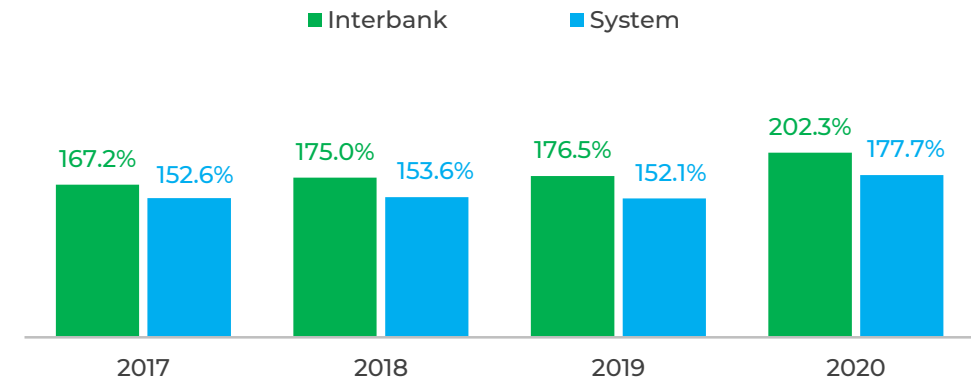
Adequate provisioning level...

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



...results in strong coverage ratio

Coverage ratio ⁽⁵⁾ evolution



Source: SBS and Company information as of December 2020.

1) Cost of risk excluding the effect of voluntary provisions for S/ 100.0 million to cover potential risks related to the construction sector, net of a release of S/ 30.0 million. Including these items, cost of risk was 2.7% in 2018.

2) Cost of risk excluding the effect of a reversion of construction sector provisions for S/ 83.0 million in 2018. Including this item, cost of risk was 2.2% in such period.

3) 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.

4) 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 period.

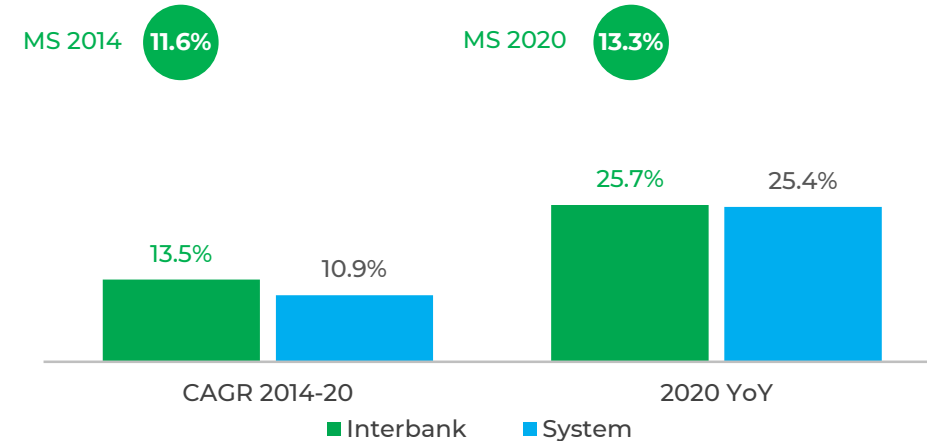
5) Defined as allowance for loan losses as a percentage of past-due loans.

Diversified funding base with strength in retail deposits

Interbank

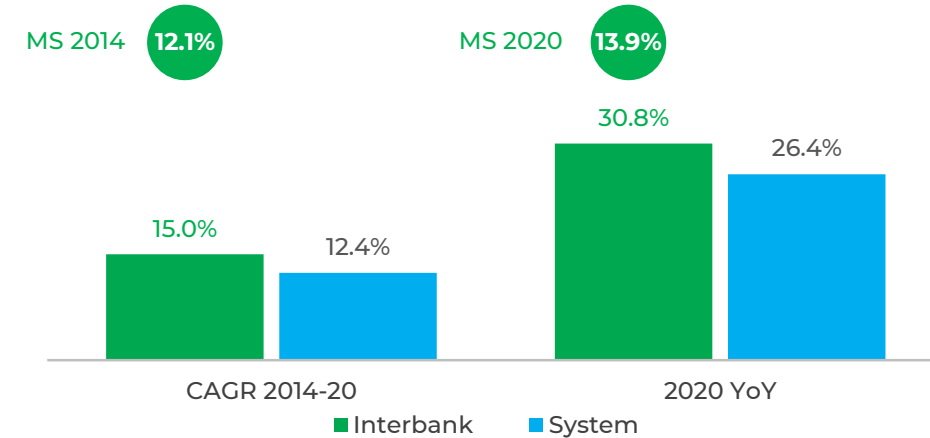
Consistently delivering higher deposit growth than the system

Total deposits growth evolution



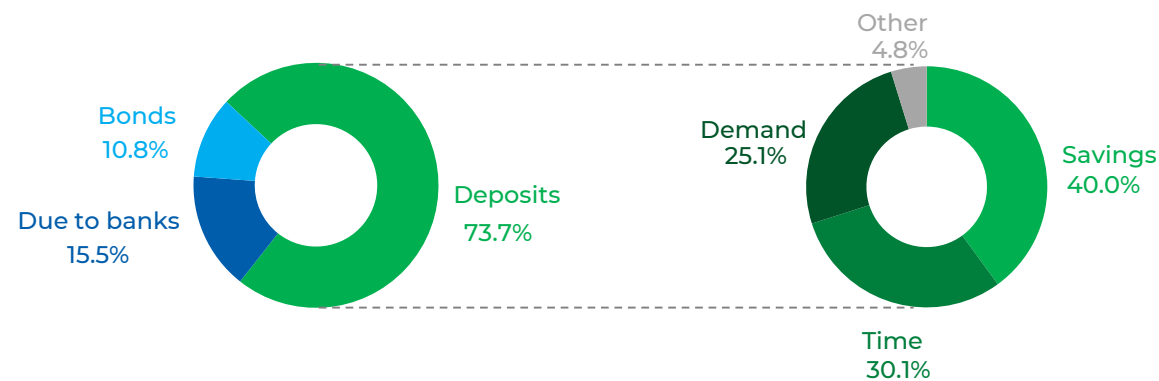
A growing retail deposit-gathering franchise

Total retail deposits growth evolution



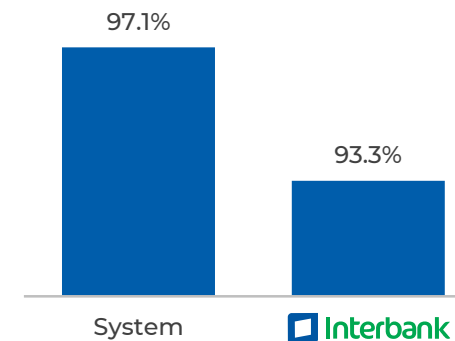
Significant deposits base

Funding base breakdown (as of December 2020)

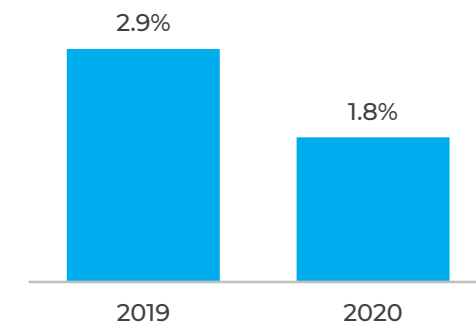


Solid loan to deposit ratio and decreasing cost of funds

Loan to deposit ratio
(as of Dec20)



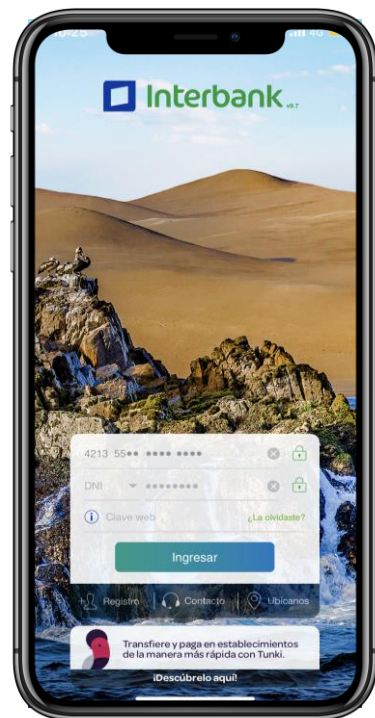
Cost of funds



Our strategy is based on digital and analytics

We have built an scalable digital platform...

... leveraging advanced analytics



Increasing levels of **adoption**
and **customer satisfaction**

Digital sales and new
customer **acquisition**

Developing **new businesses**

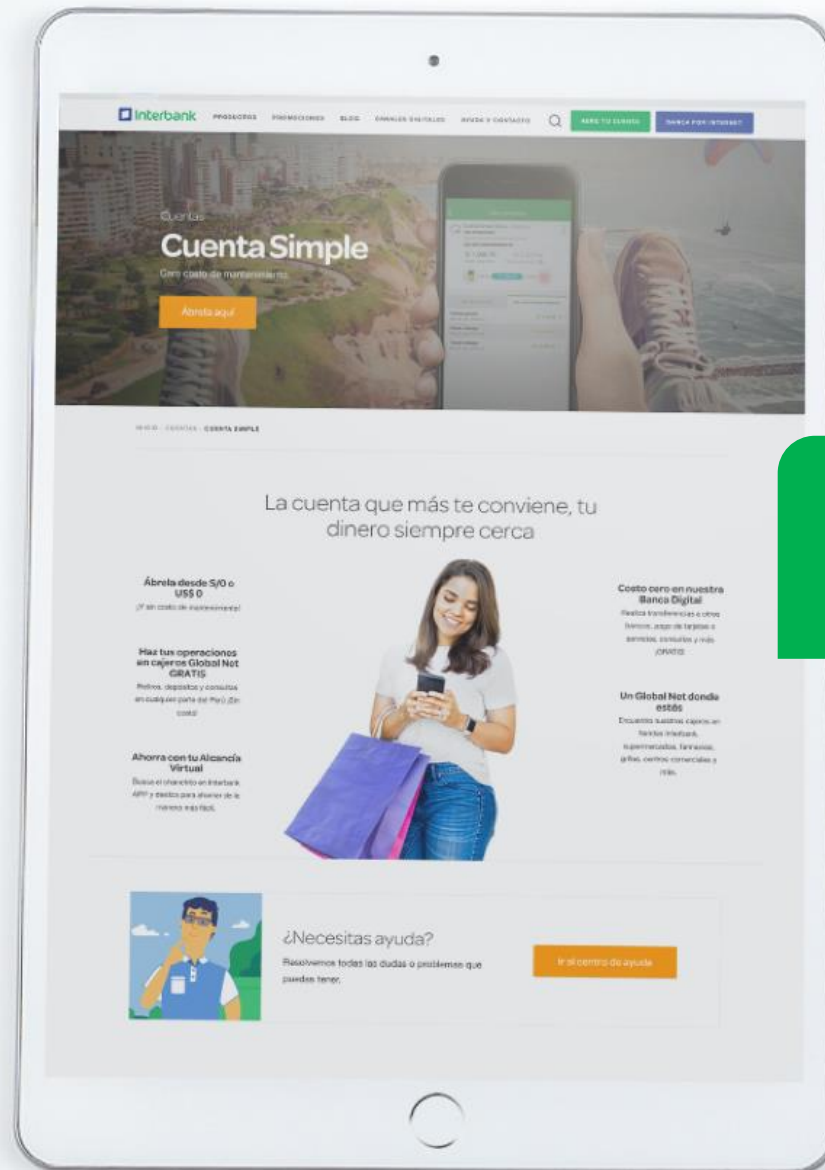
More and better models

- Predictive and prescriptive models to improve effectiveness
- Machine learning and deep learning

Faster time to market

- Efficient execution with cloud processing
- Clean, consistent and traceable data

Highlights



01. Unique and diversified bank with ready-to-scale omnichannel platform

02.

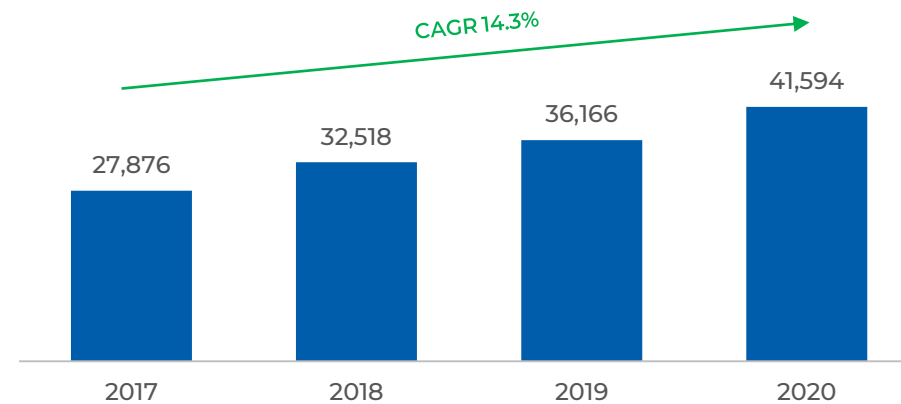
Outstanding track record of sustainable growth and high profitability

03. Unique culture and corporate governance

Sustained loan growth supported by appropriate funding

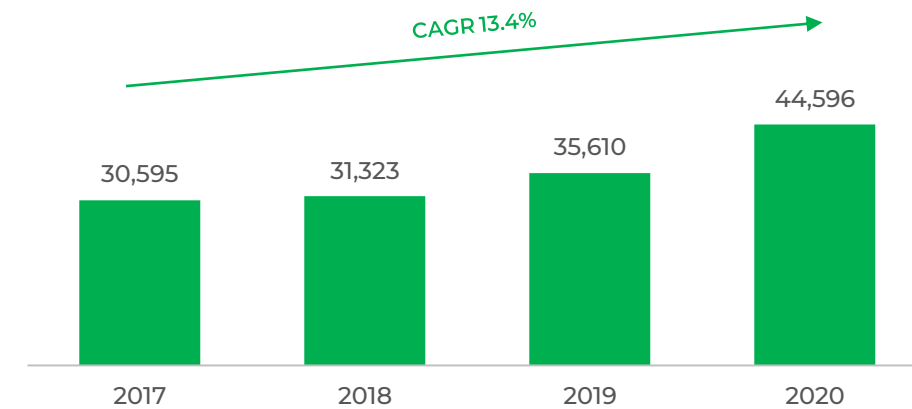
Total gross loans

S/ mm



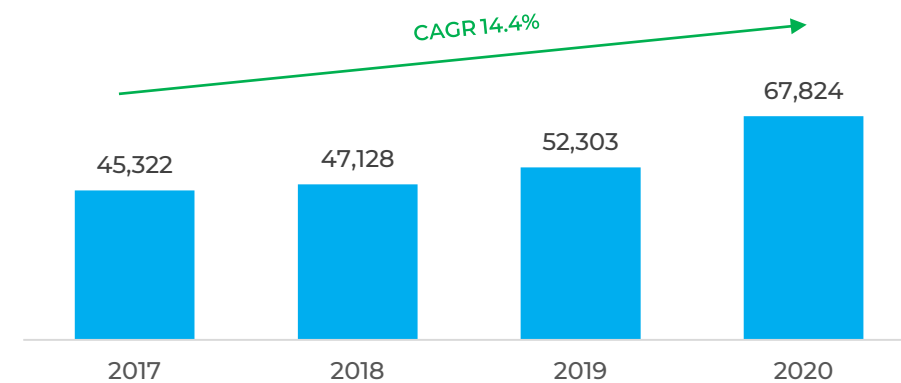
Total deposits

S/ mm



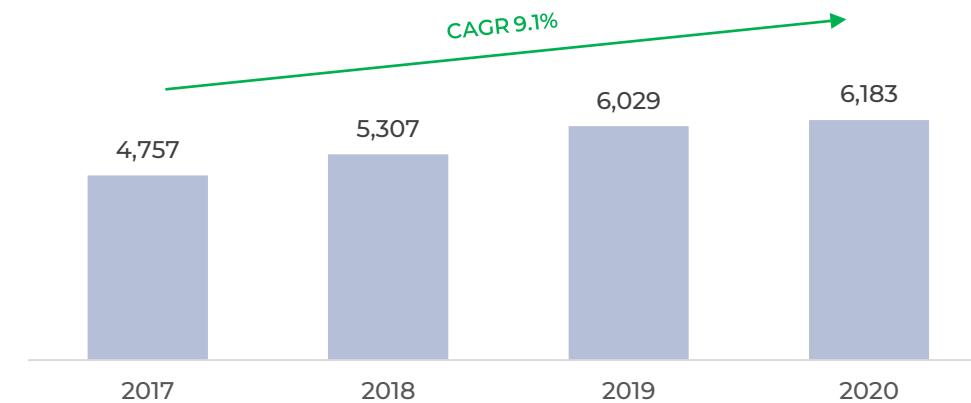
Total assets

S/ mm



Net shareholders' equity

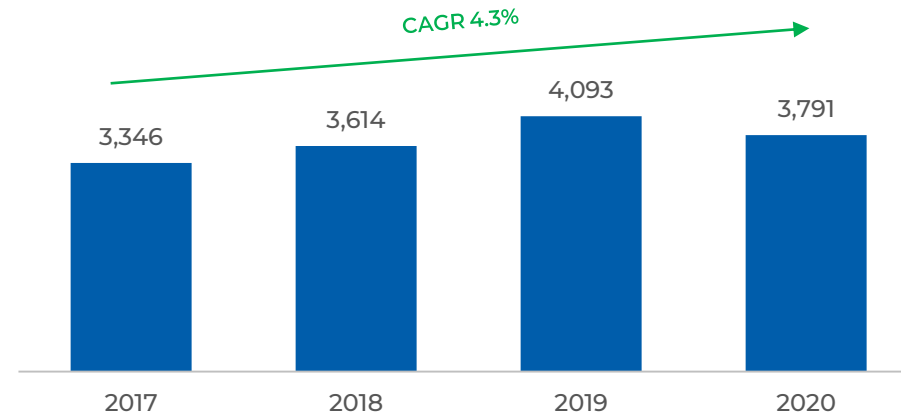
S/ mm



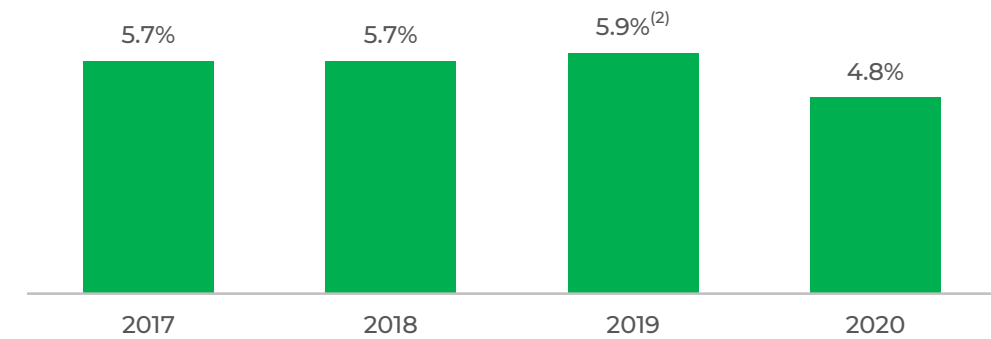
Interbank's profitability impacted by COVID-19

Total revenues ⁽¹⁾

S/ mm

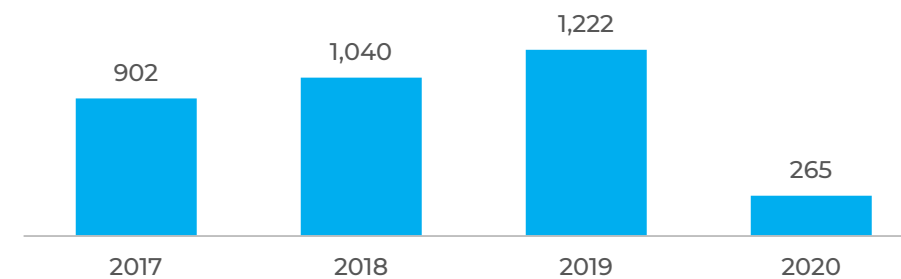


Net interest margin (NIM)

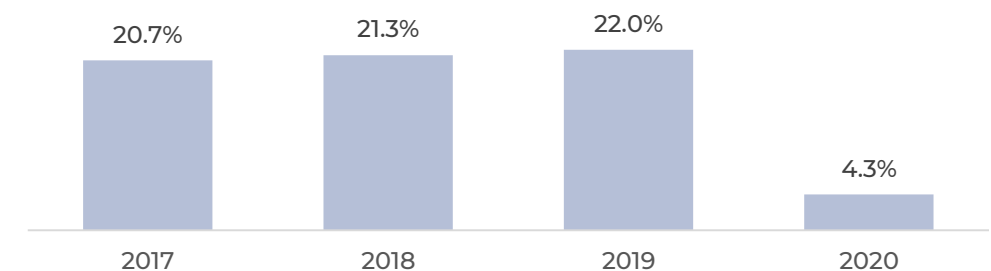


Net profit evolution

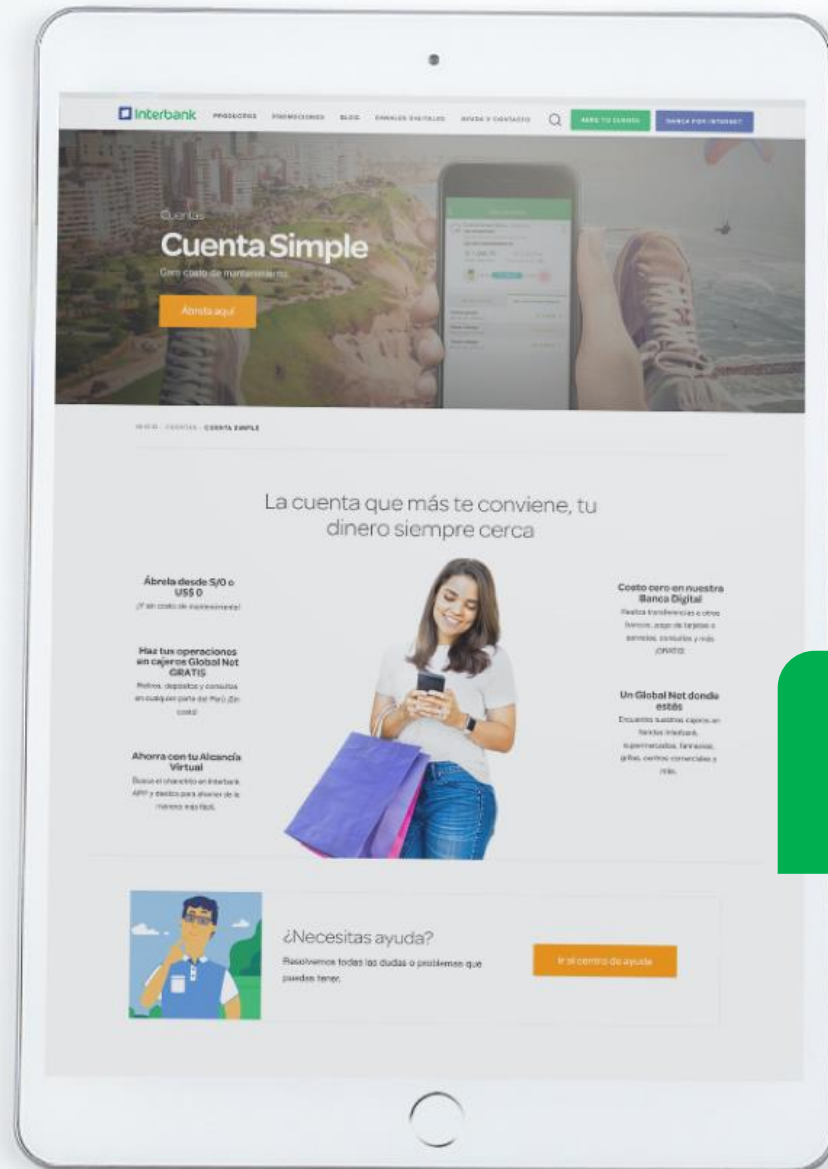
S/ mm



ROE



Highlights



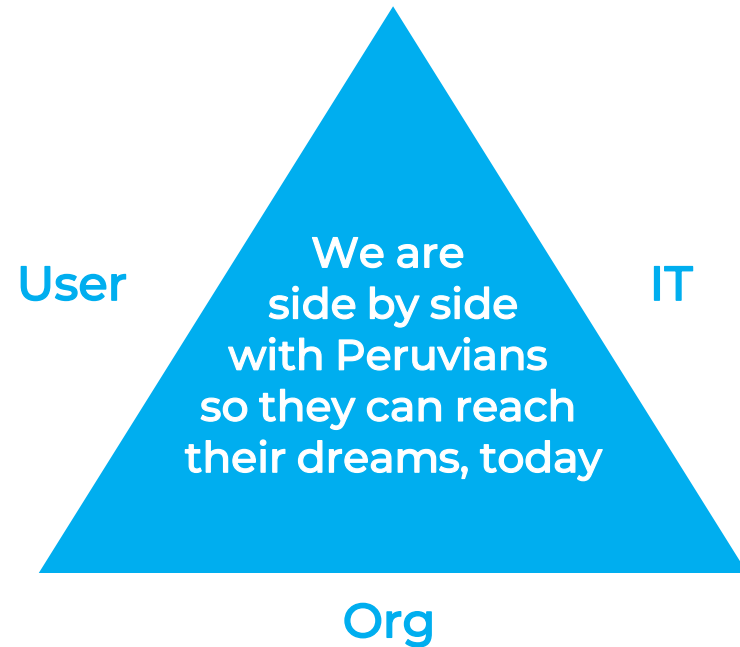
01. Unique and diversified bank with ready-to-scale omnichannel platform

02. Outstanding track record of sustainable growth and high profitability

03. Unique culture and corporate governance

Evolving cultural transformation

Comprehensive transformational approach



More than 100 teams working with agile framework

Innovation Labs



New initiatives



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**

Top 20 in Peru
for the past 19 years

#8 in Latin America
in 2020

#2 in Peru
in 2020

#6 for women in Peru
in 2020

#4 for millennials in Peru
in 2020

**#6 for diversity and inclusion
in Peru**
in 2020

**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



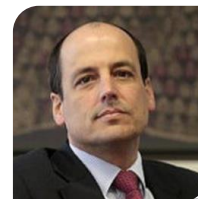
Alfonso Bustamante
Independent Director



Hugo Santa María
Independent Director



David Fischman
Independent Director



Carlos Heeren
Independent Director

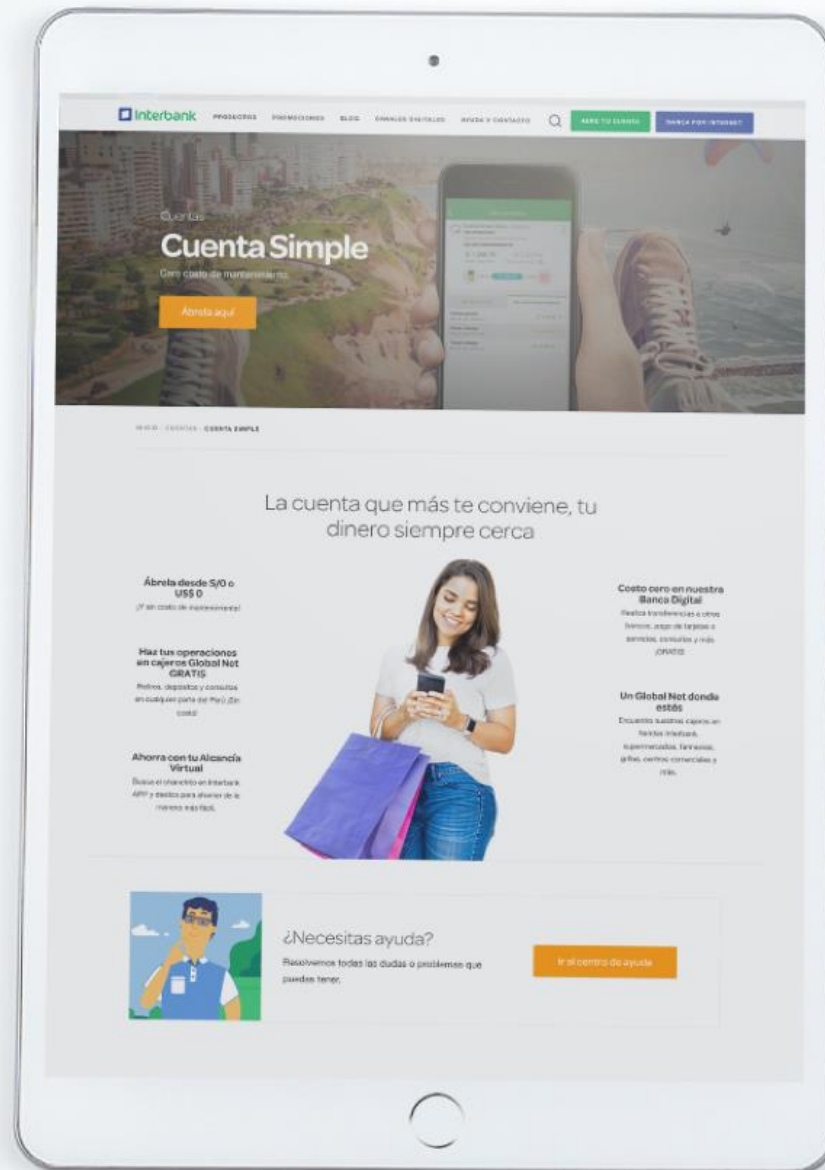
BOD with majority of independent members

- ✓ 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

Highlights



01. Unique and diversified bank with ready-to-scale omnichannel platform
02. Outstanding track record of sustainable growth and high profitability
03. Unique culture and corporate governance

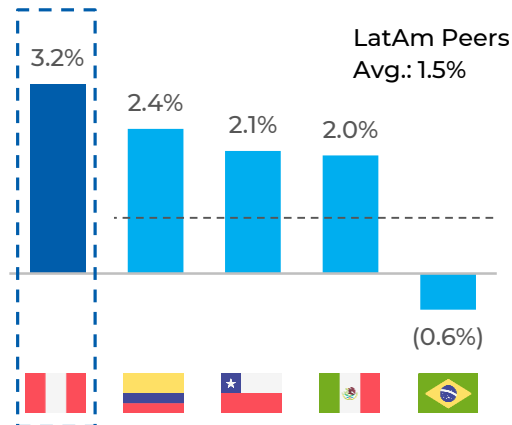


Appendix

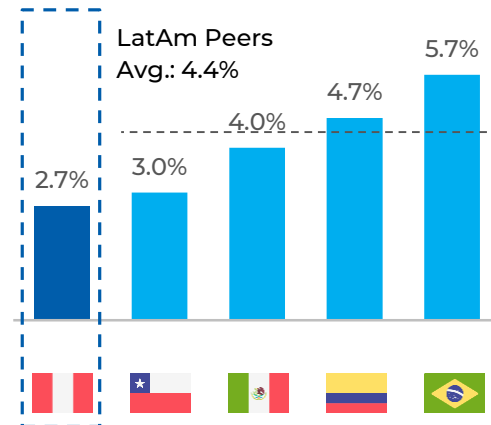
Historical macroeconomic performance

Growing economy with low inflation levels

2015 – 2019 average real GDP growth rate

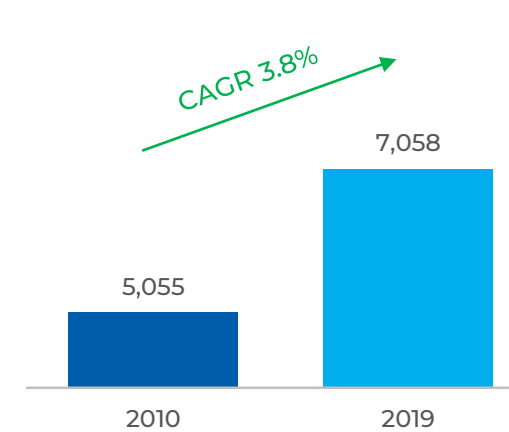


2015 – 2019 average consumer price inflation rate

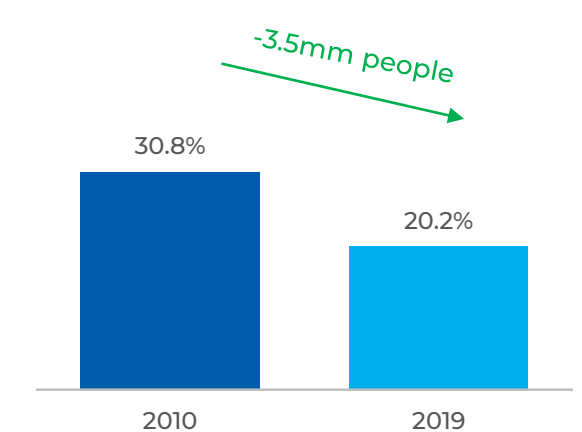


Growing GDP per capita and declining poverty rates

GDP per capita (US\$)

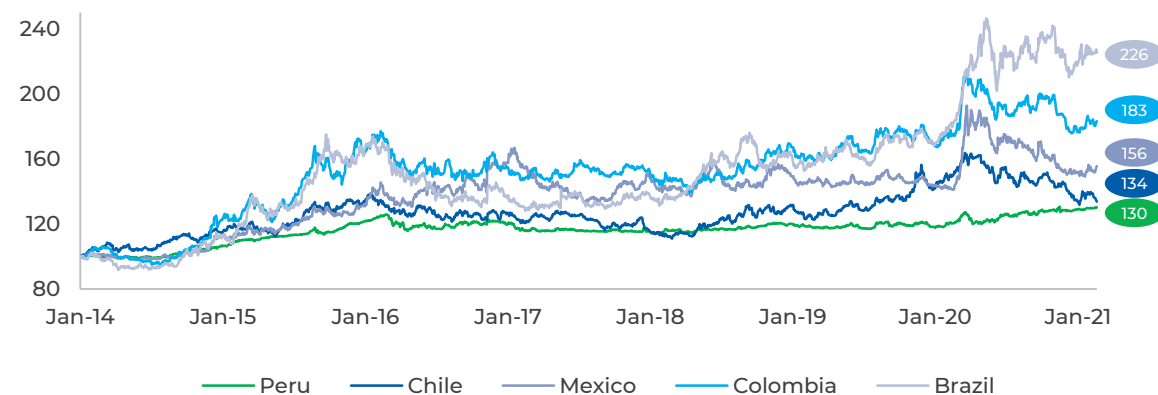


% of population in poverty



Most stable currency in the region

Indexed to 100



Expanding middle-upper socioeconomic segments

Peruvian households by socioeconomic segment (% of households)

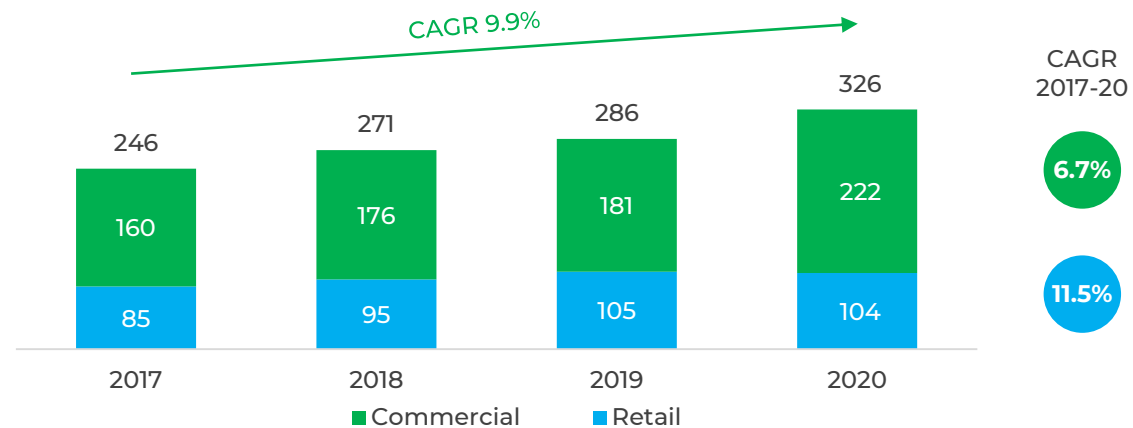
Socioeconomic Segments	2010	2019
A	2.7%	2.3%
B	10.3%	13.8%
C	28.9%	35.5%
D	35.0%	31.8%
E	23.1%	16.6%

Over **57%** of the population is between 20 and 65 years old

Sound and profitable financial system with low penetration levels

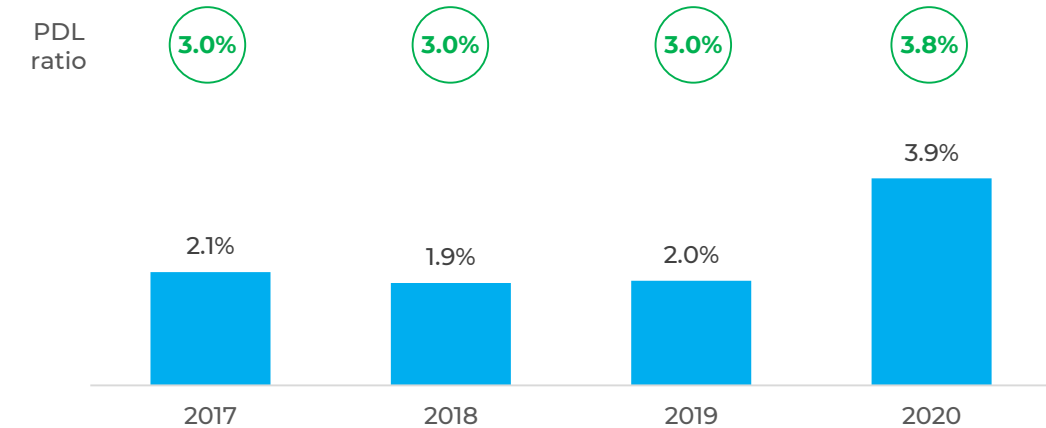
Gross loans growth

Banking system gross loans (\$/ bn)



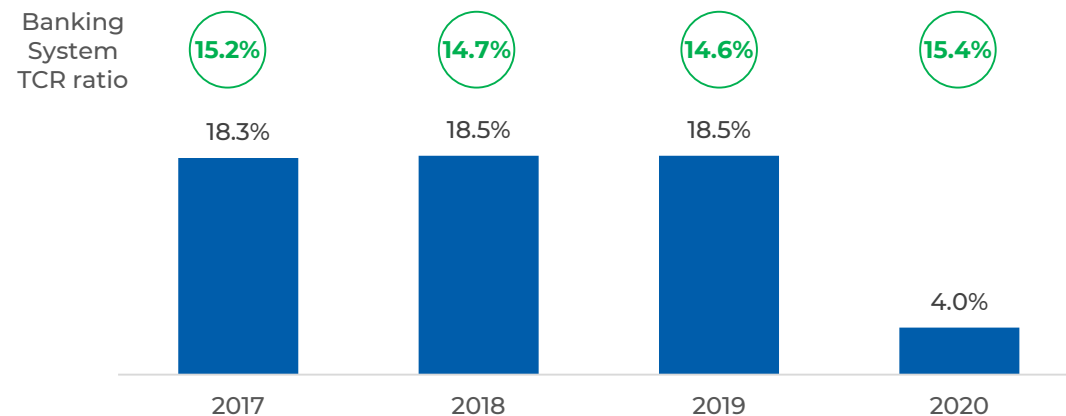
High asset quality

Banking system cost of risk and PDL ratio



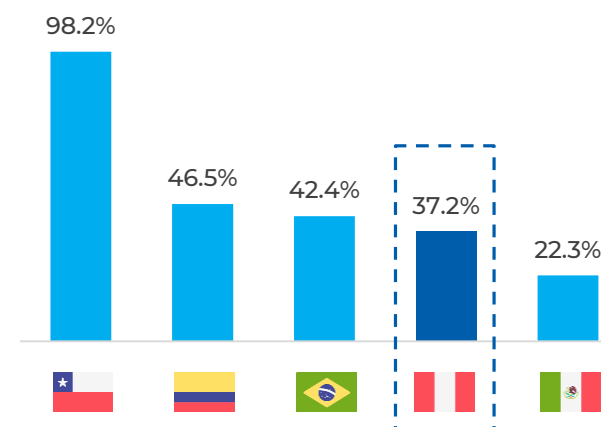
Strong profitability and capitalization levels

Banking system ROE (%)

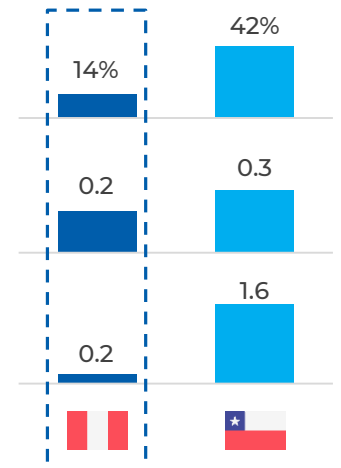


Largely underpenetrated market across segments

2019 Loans to GDP



3M20 – Retail loans⁽¹⁾ to GDP



3M20 – N° of cards per inhabitant

2019 – N° of mortgages (mm)

Interbank's income statement

Income Statement (S/ mm)	2017	2018	2019	2020	% chg '19/'18	% chg '20/'19
Interest income	3,369.4	3,589.8	4,094.8	3,865.1	14.1%	(5.6%)
Interest expenses	(1,010.3)	(1,040.7)	(1,231.0)	(983.9)	18.3%	(20.1%)
Gross financial margin ⁽¹⁾	2,359.0	2,549.0	2,863.8	2,881.2	12.3%	0.6%
Provisions for loan losses, net	(817.6)	(803.5)	(911.3)	(1,995.7)	13.4%	n.m.
Net financial margin	1,541.4	1,745.5	1,952.5	885.5	11.9%	(54.6%)
Income from financial services	960.1	993.1	1,032.8	838.2	4.0%	(18.8%)
Expenses for financial services ⁽²⁾	(331.5)	(346.0)	(332.8)	(335.7)	(3.8%)	0.9%
Operating margin	2,170.0	2,392.6	2,652.5	1,388.0	n.m.	(47.7%)
Gain on financial transactions	358.0	417.5	529.2	407.5	26.8%	(23.0%)
Administrative expenses ⁽²⁾	(1,224.8)	(1,302.8)	(1,405.9)	(1,310.5)	7.9%	(6.8%)
Depreciation	(64.4)	(67.2)	(72.5)	(89.8)	7.9%	23.9%
Amortization	(64.8)	(73.9)	(91.2)	(91.2)	23.4%	0.0%
Net operating margin	1,174.0	1,366.2	1,612.1	304.0	18.0%	(81.1%)
Provision for contingencies and other provisions	(16.3)	(4.7)	(6.3)	(7.3)	34.0%	15.9%
Other income, net	40.5	2.7	10.9	(0.5)	n.m.	n.m.
Income before income tax	1,198.2	1,364.2	1,616.7	296.2	18.5%	(81.7%)
Income tax	(296.2)	(324.1)	(395.2)	(31.4)	21.9%	(92.1%)
Net income	902.0	1,040.1	1,221.5	264.8	17.4%	(78.3%)

Source: Interbank as of December 31, 2020.

1) Gross financial margin represents financial income less financial expenses.

2) Includes expenses related to the commissions and services related to credit cards issued to its customers in order to reflect more reliably the nature the transactions, amounting to S/ 18.9 million and S/ 15.1 million for the years ended December 31, 2018, and 2017 respectively. These figures were reclassified from "Administrative expenses" to "Expenses financial services".

Interbank's balance sheet

Financial Statements	2017	2018	2019	2020	% chg '19/'18	% chg '20/'19
Assets						
Cash and due from banks	11,036.5	8,209.9	9,861.5	17,716.8	20.1%	79.7%
Investments, net ⁽¹⁾	6,076.4	5,790.4	5,559.4	8,951.2	(4.0%)	61.0%
Loan portfolio, net	26,771.4	31,268.5	34,739.2	39,003.3	11.1%	12.3%
Property, furniture and equipment, net	429.4	420.5	408.2	381.1	(2.9%)	(6.6%)
Other assets ⁽²⁾	1,008.5	1,438.3	1,734.8	1,771.7	20.6%	2.1%
Total assets	45,322.2	47,127.6	52,303.1	67,824.1	11.0%	29.7%
Liabilities and equity						
Deposits and obligations	29,487.7	30,165.3	34,080.1	43,290.6	13.0%	27.0%
Deposits from financial entities	1,107.0	1,158.2	1,529.9	1,305.6	32.1%	(14.7%)
Interbank funds and due to banks and correspondents ⁽³⁾	4,416.7	3,968.7	3,831.4	9,388.1	(3.5%)	n.m.
Bonds, notes and other obligations	4,538.0	5,400.2	5,815.6	6,498.8	7.7%	11.7%
Provisions and other liabilities	1,015.8	1,128.4	1,017.1	1,157.5	(9.9%)	13.8%
Total liabilities	40,565.2	41,820.8	46,274.1	61,640.6	10.6%	33.2%
Shareholders' equity	4,757.0	5,306.8	6,029.0	6,183.4	13.6%	2.6%
Total liabilities and equity net	45,322.2	47,127.6	52,303.1	67,824.0	11.0%	29.7%

Source: Interbank as of December 31, 2020.

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	$(\text{Annualized net income}) / (\text{Average shareholder's equity})$

