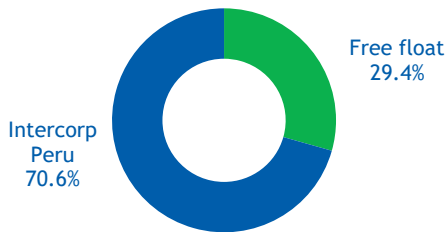


Intercorp Financial Services

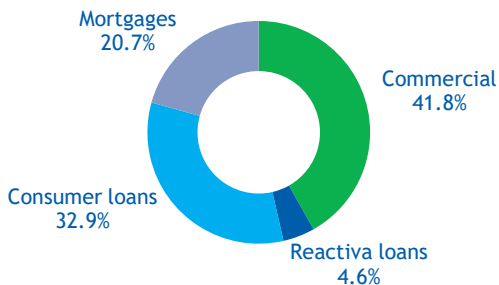
Company description

IFS is a leading provider of financial services in Peru. IFS' main subsidiaries are Interbank, Interseguro, Inteligo and Izipay. Interbank is a full-service bank providing general banking services to retail and commercial customers. Interseguro is a leading insurance company, providing annuities, individual life insurance, disability insurance and survivor benefits, and mandatory traffic accident insurance. Inteligo is a provider of wealth management services through Inteligo Bank Ltd. and Interfondos, as well as brokerage services through Inteligo SAB. Izipay is a payments company and provider of products and services related to payments acquirer, correspondent banking and credit cards processor. IFS is controlled by Intercorp Peru.

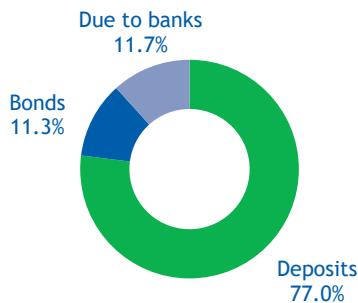
Shareholder structure ⁽¹⁾



Loans breakdown (Interbank)



Funding structure (Interbank)



Management

CEO: Luis Felipe Castellanos

CFO: Michela Casassa

IRO: Ernesto Ferrero

www.ifs.com.pe

Balance sheet

S/ mm	2019	2020	2021	2022
Cash	11,129	18,765	17,104	13,193
Investments	20,045	25,321	25,772	24,075
Total gross loans	38,257	43,082	44,688	47,025
Total assets	71,562	88,236	89,954	87,483
Total deposits	38,093	47,149	48,898	48,531
Total liabilities	62,659	79,282	80,399	77,437
Total equity	8,903	8,954	9,555	10,046

Income statement

S/ mm	2019	2020	2021	2022
Net interest and similar income	3,423	3,473	3,548	4,209
Provision for loan losses, net of recoveries	-751	-2,394	-382	-831
Total other income	1,518	1,500	1,729	1,680
Total premiums earned less claims and benefits	-280	-279	-272	-192
Net premiums	689	616	1,041	1,013
Adjustment of technical reserves	-269	-101	-395	-345
Net claims and benefits incurred	-700	-794	-917	-860
Total other expenses	-1,978	-1,911	-2,263	-2,684
Total net profit	1,450	384	1,800	1,671
Recurring total net profit ⁽²⁾	1,479	384	1,504	1,448

Key ratios

S/ mm	2019	2020	2021	2022
Net interest margin	5.3%	4.5%	4.1%	5.0%
Other income ratio ⁽³⁾	30.7%	30.2%	32.8%	28.5%
Efficiency ratio ⁽⁴⁾	34.4%	32.2%	34.7%	36.1%
LTD ratio	100.4%	91.4%	91.4%	96.9%
Capital ratio (Interbank)	15.2%	17.0%	15.9%	15.1%
Stage 3 NPL ratio	2.5%	3.2%	3.1%	2.6%
Cost of risk	2.2%	6.1%	0.9%	1.9%
Stage 3 NPL coverage ratio	158.3%	227.1%	159.4%	173.5%
ROAA	2.1%	0.5%	2.0%	1.9%
Recurring ROAA ⁽²⁾	2.2%	0.5%	1.7%	1.7%
ROAE	18.3%	4.5%	19.3%	17.7%
Recurring ROAE ⁽²⁾	18.6%	4.5%	16.3%	15.5%

Note: All figures under IFRS.

Source: Company information as of December 2022.

- (1) As of December 31, 2022, Intercorp Peru Ltd. owns directly and indirectly 70.6% of IFS outstanding shares. Float: 29.4%.
- (2) Excluding (i) the one-off negative impact of a Liability Management transaction in our banking segment for S/ 29.0 million after taxes in 2019, (ii) the reversion of loan loss provisions due to refined calculations of the expert criteria in our banking segment for S/ 209.5 million after taxes, and the extraordinary other income for S/ 87.1 million in our insurance segment, both impacts in 2021, and (iii) the extraordinary income of S/ 222.5 million from revaluation of Izipay's assets at IFS in 2022.
- (3) Other Income ratio is calculated by dividing (x) fee income plus other income by (y) net interest and similar income plus fee income plus other income.
- (4) Efficiency ratio is calculated by dividing (x) salaries and employee benefits plus administrative expenses plus depreciation and amortization by (y) net interest and similar income plus total other income plus net premiums earned.