

2Q25

IFS earnings presentation

2Q25 key messages

1 Strong business trends,
boosted by investment
results

s/ 580mn
Net profit 2Q25

~21%
ROE IFS 2Q25

2 Commercial & payments
ecosystem growing, consumer
loans slowly recovering

+90bps
YoY MS commercial loans

3 Low cost of risk,
stable NIM

2.5%
CoR 2Q25

4 Positive trend in
funding mix

-40bps
YoY cost of funds

5 Strengthening primary
banking relationships

+10%
YoY retail primary banking customers

6 Solid results in wealth
management and
insurance

5.3x
YoY other income WM

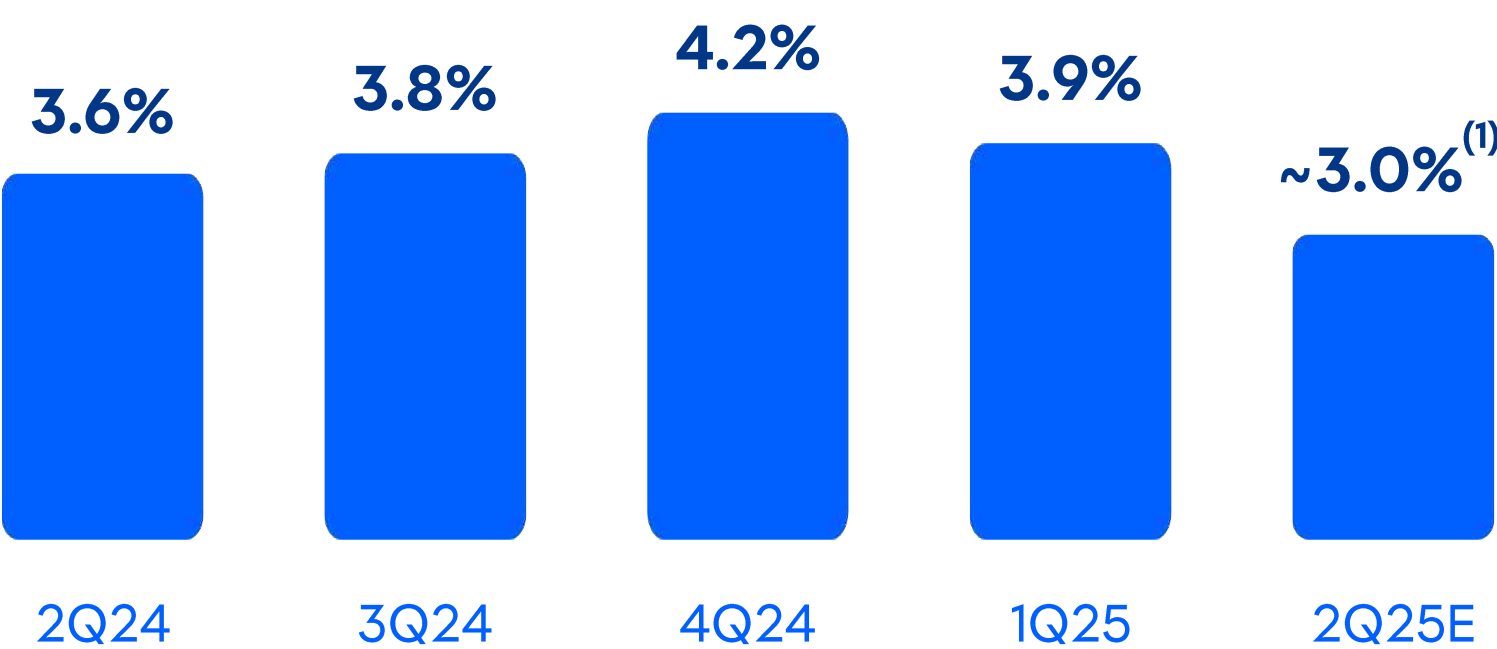
77%
YoY written premiums



**1 Strong business
trends, boosted by
investment results**

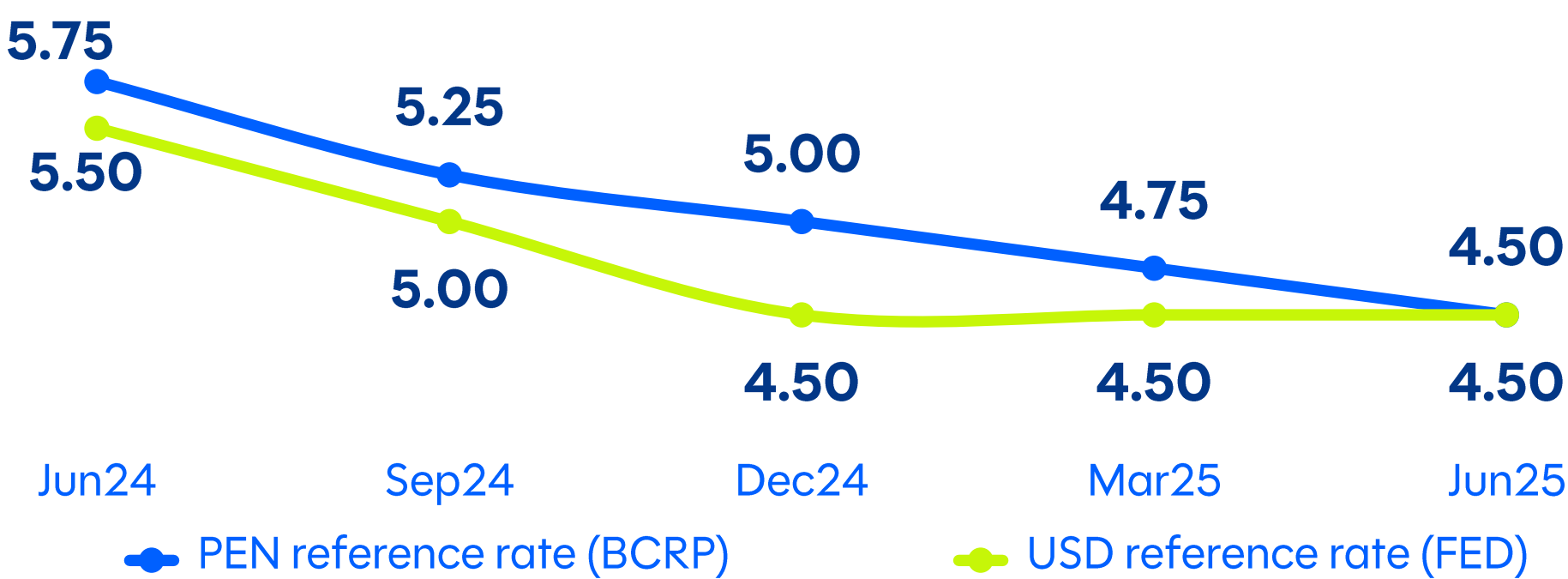
Positive trend in macro indicators

Quarterly GDP growth YoY (%)

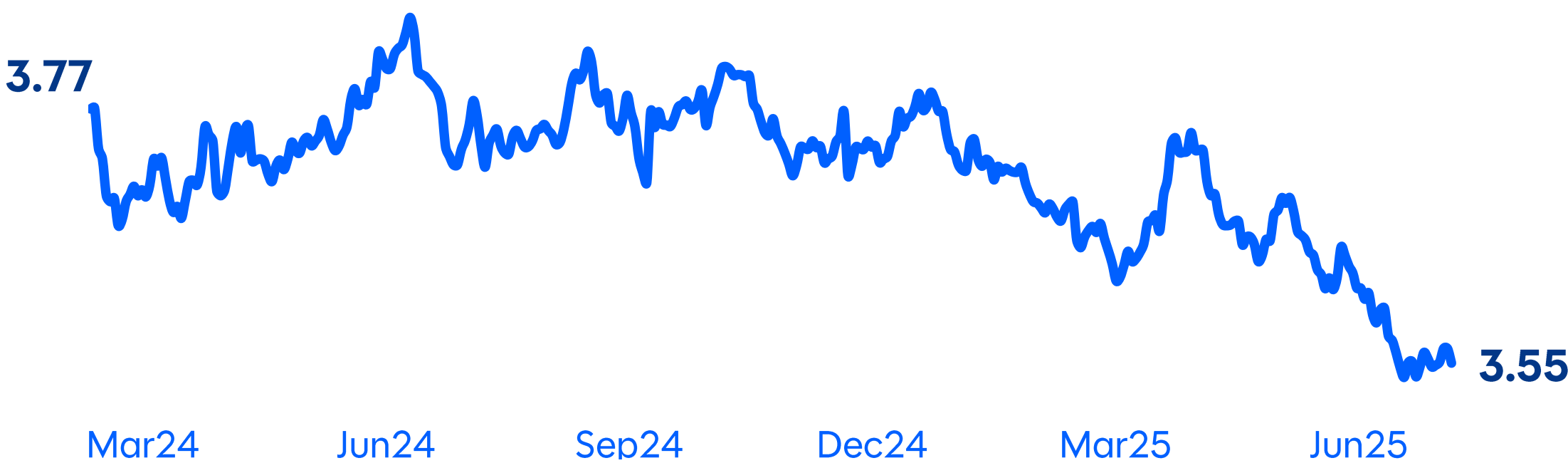


3.1%
2025 (E)

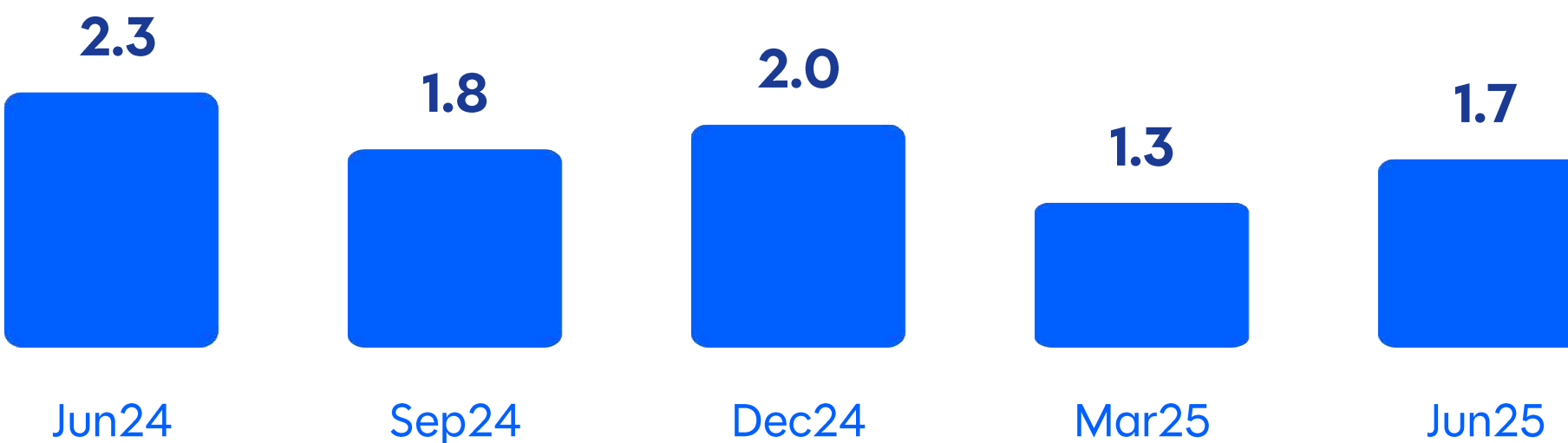
Interest rates (%)



PEN / USD



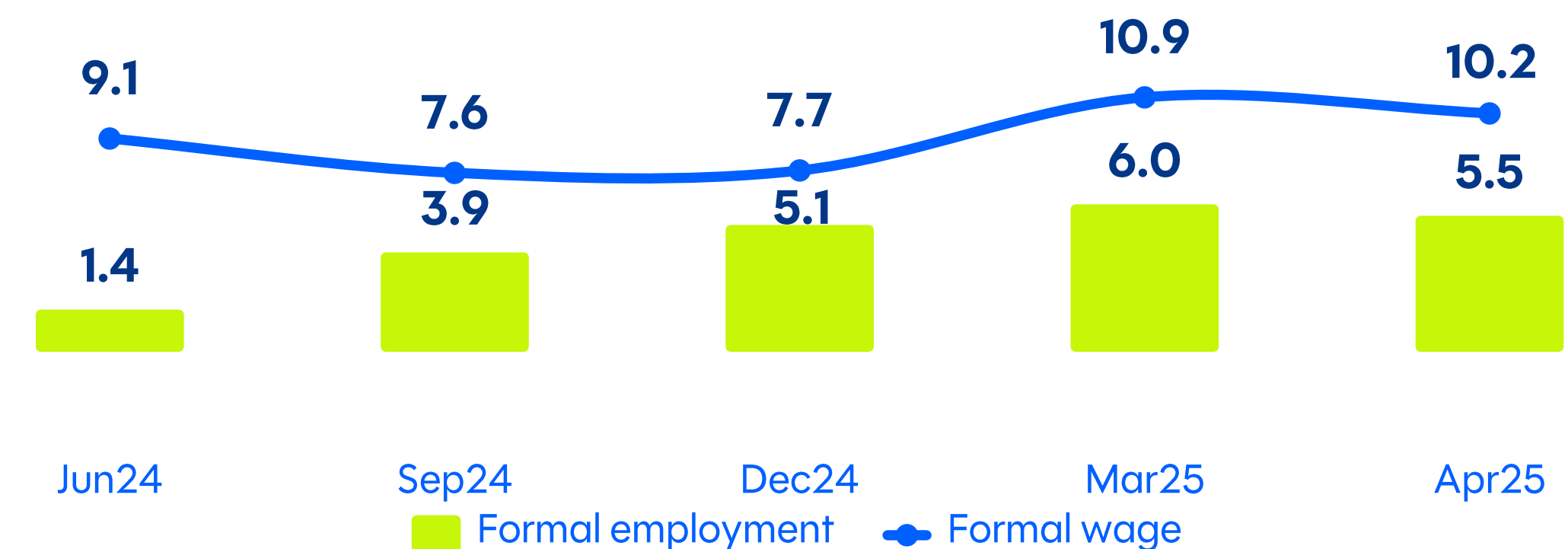
Inflation YoY (%)



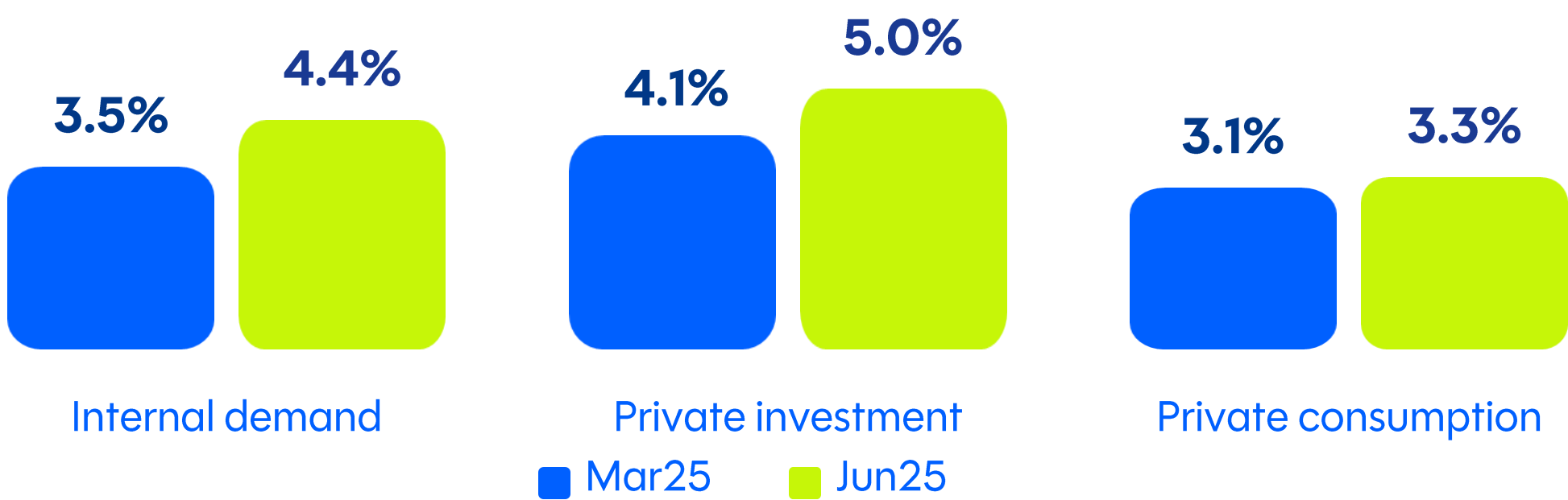
2.3%
2025 (E)

Improvement in most key leading indicators

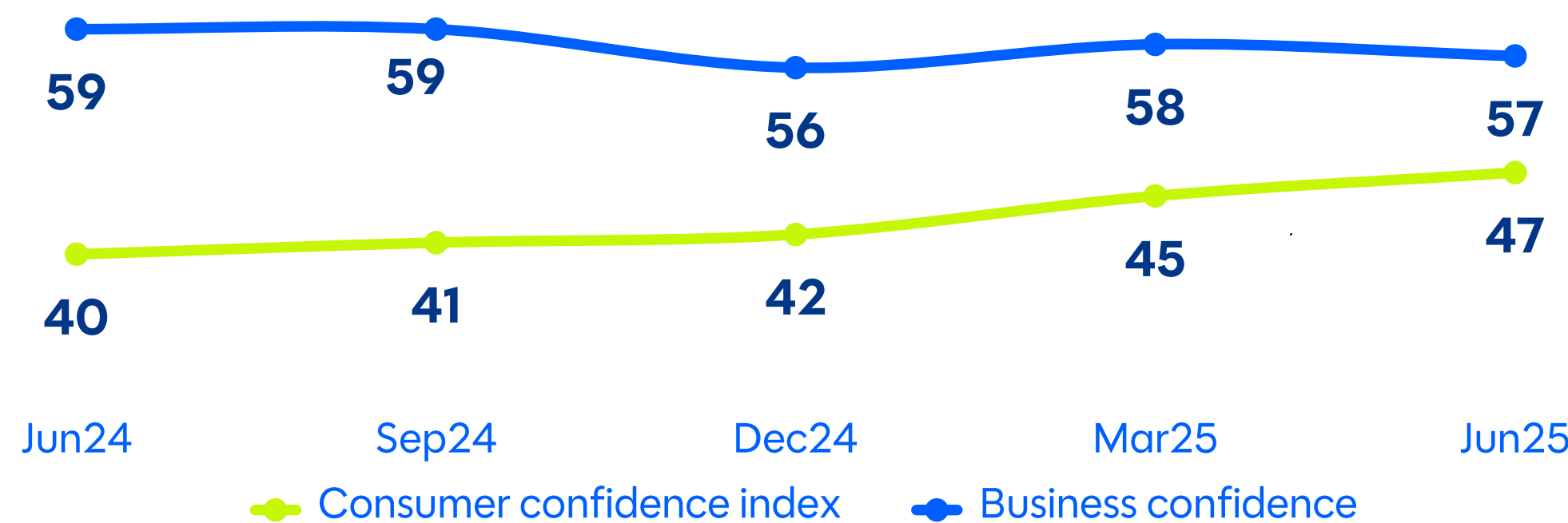
Formal employment & formal wages YoY (%)



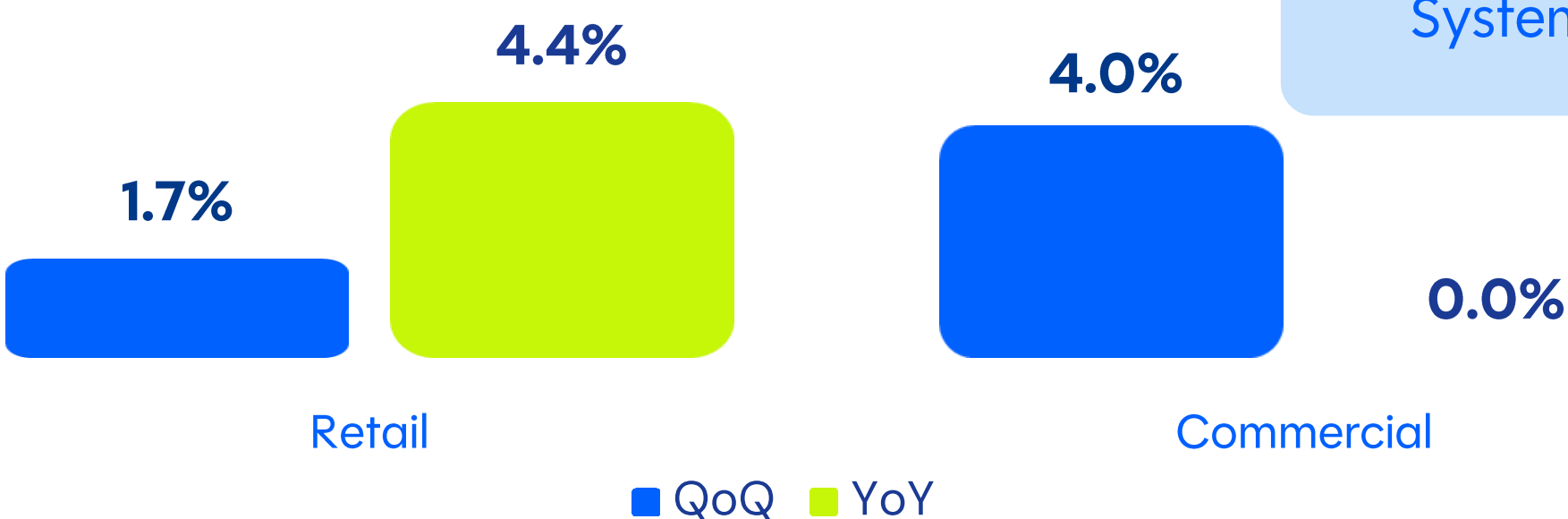
Internal demand 2025 estimates



Consumer confidence index & business confidence (%)



System loan book as of Jun25 (Var %)

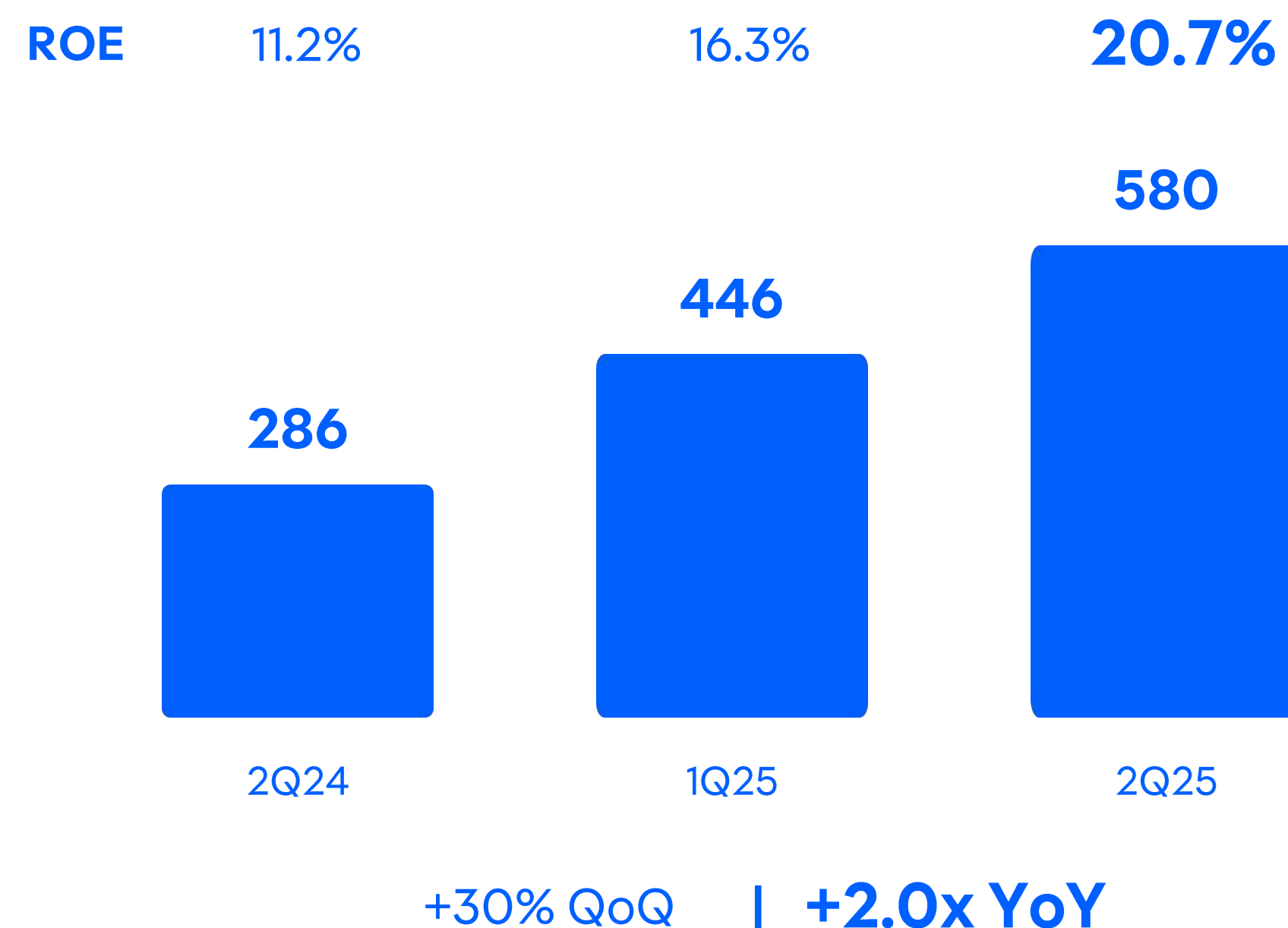


+3.1% QoQ
+1.7% YoY
System loan book

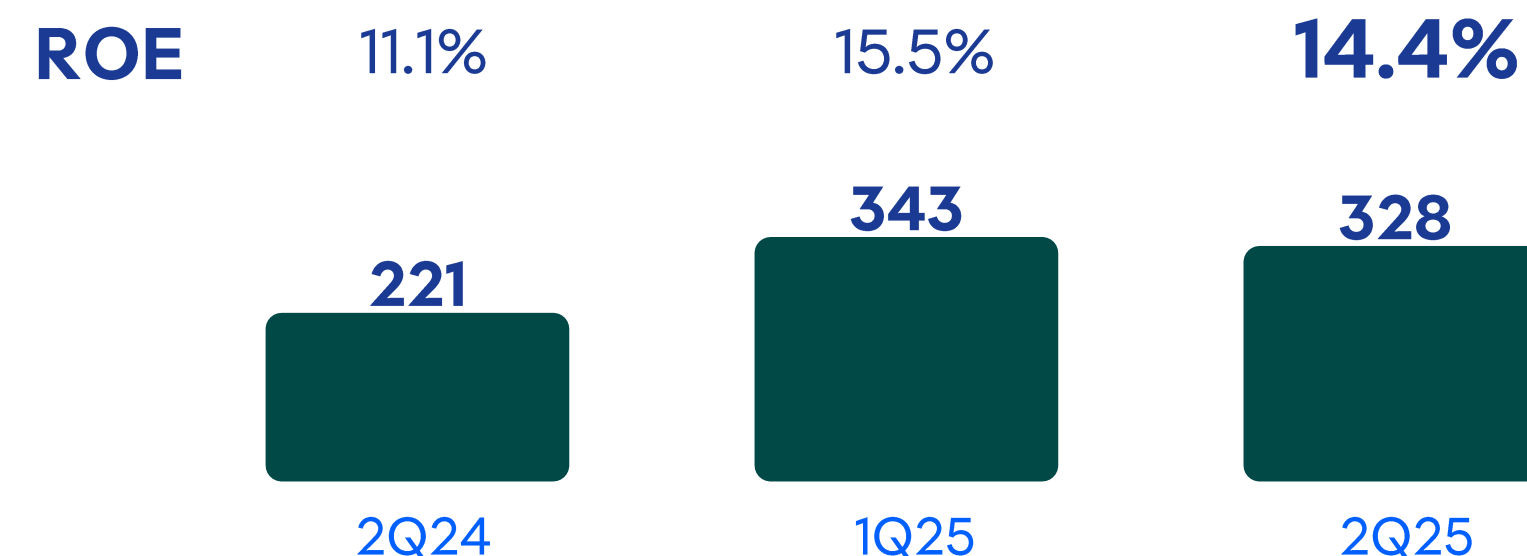
+2.0x

YoY earnings drive
quarterly ROE to **>20%**

IFS quarterly net profit (\$/ mn)

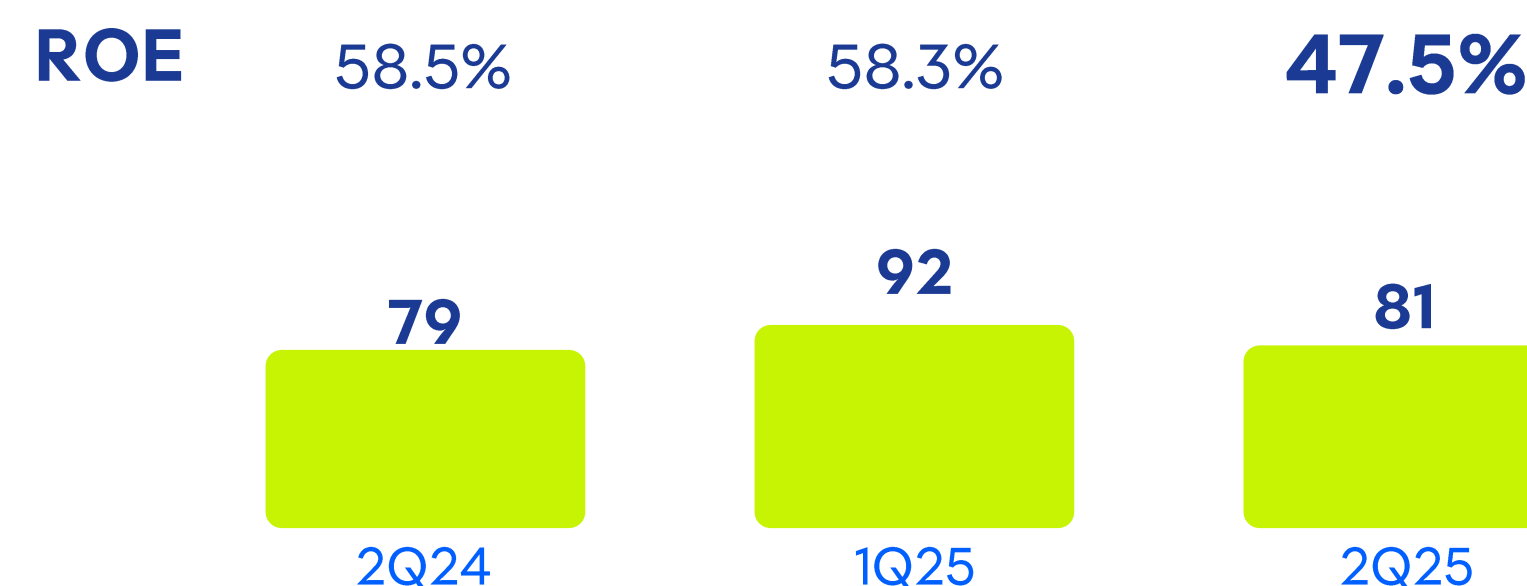


Banking



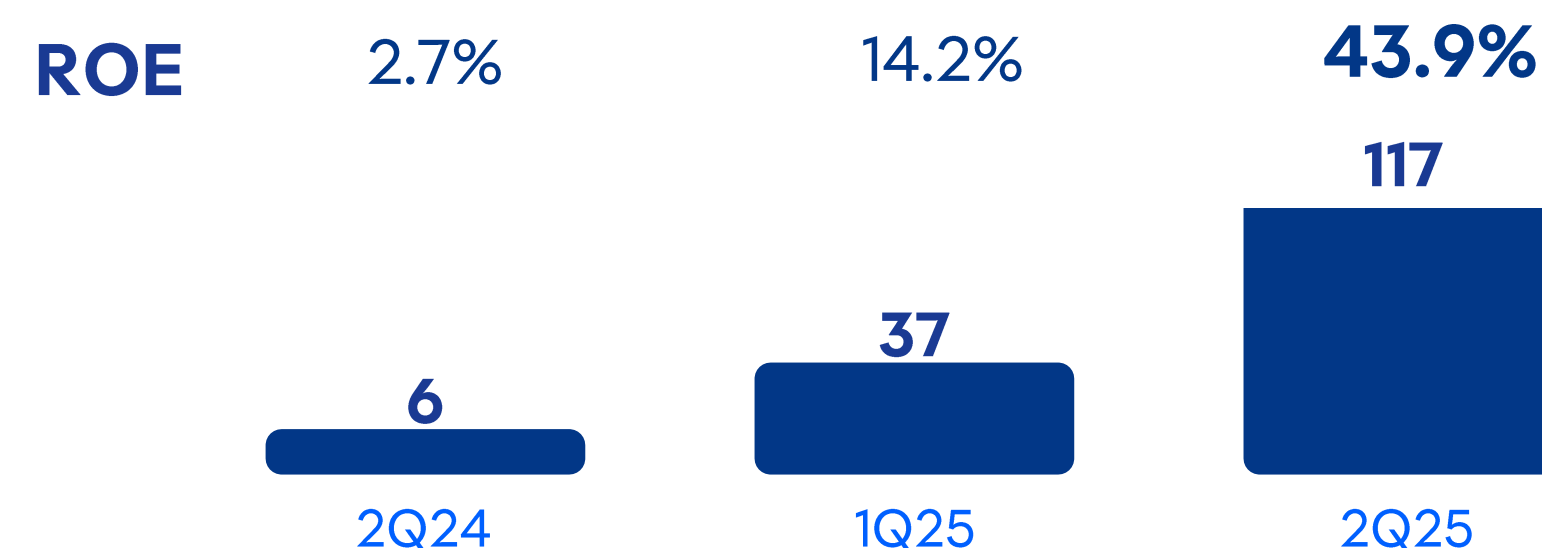
+1.5x YoY
-4% QoQ

Insurance



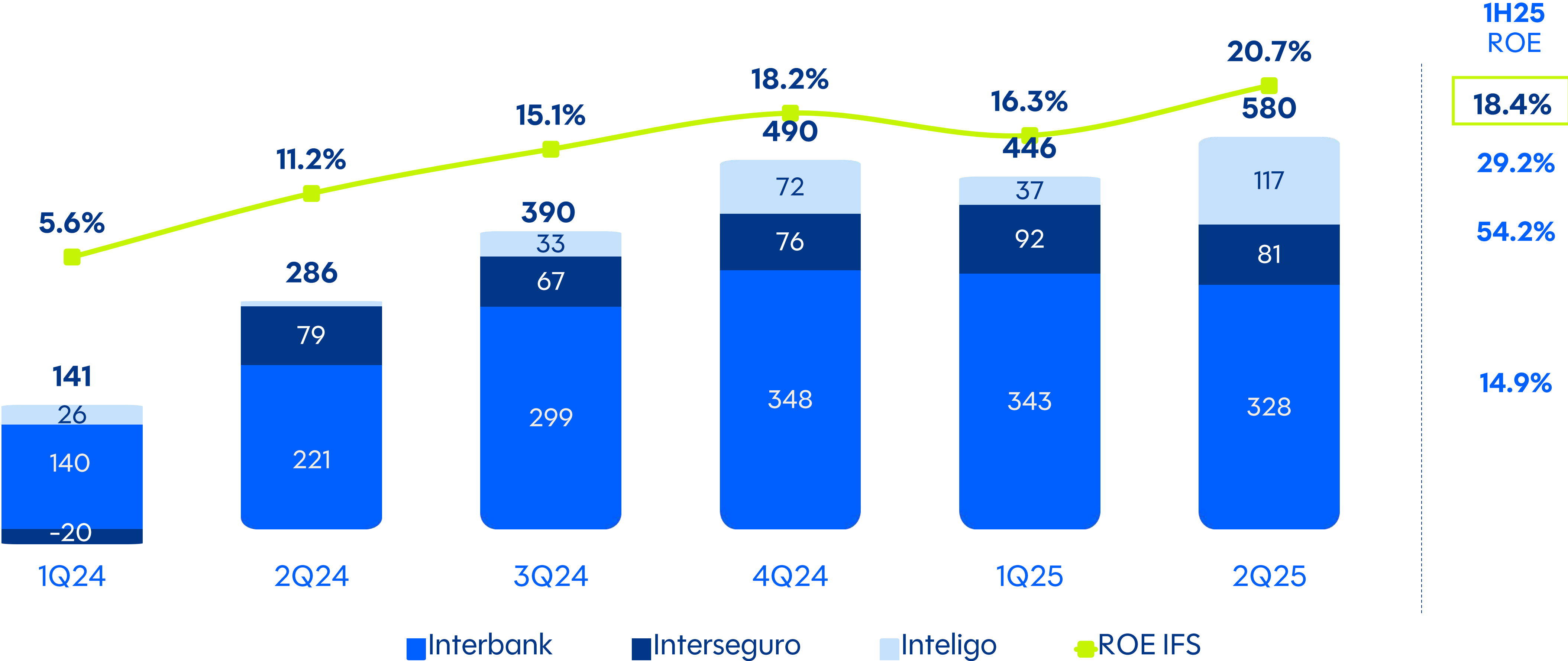
+3% YoY
-12% QoQ

Wealth management



~20x YoY
+3.1x QoQ

Continuous positive quarterly trends



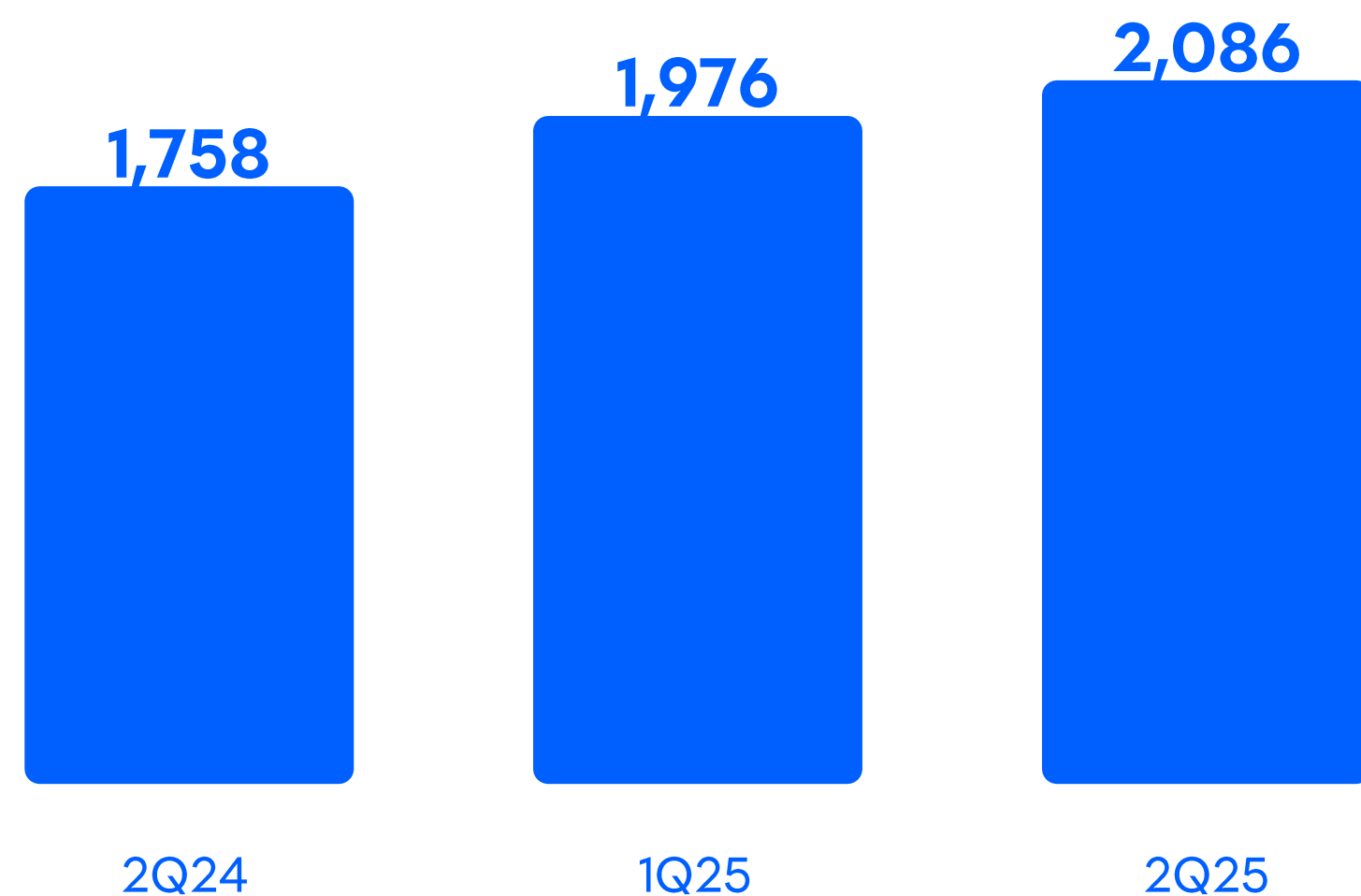
(1) 2Q25 holding results: S/ 55.6 millions

+19%

YoY increase in revenues

IFS (S/ mn)

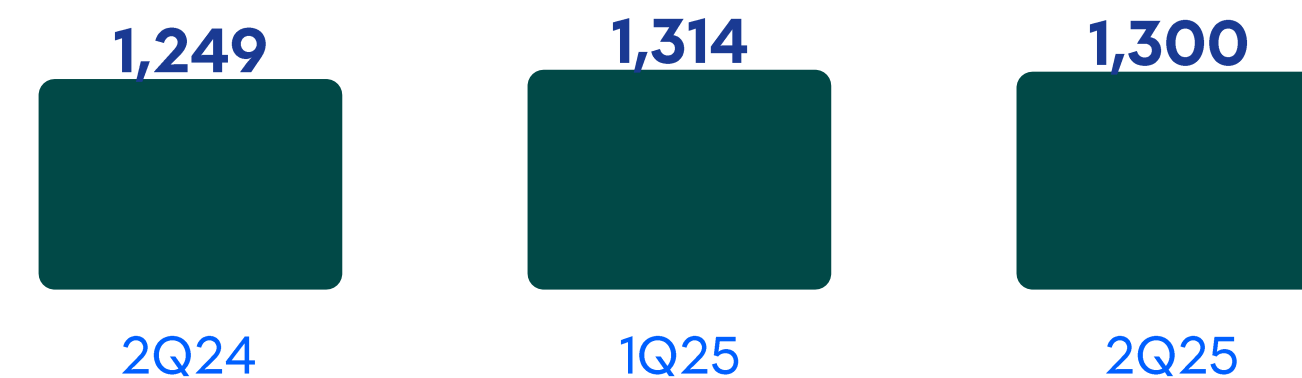
NIM IFS 5.5%



+6% QoQ | **+19% YoY**

Banking

NIM IBK 5.2%



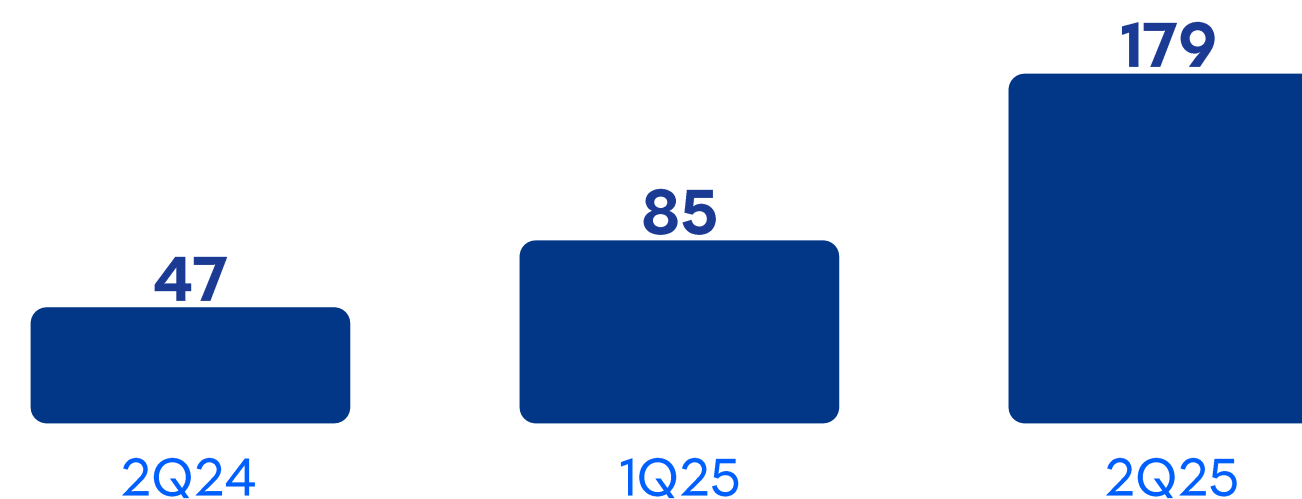
+4% YoY
-1% QoQ

Insurance



+18% YoY
-10% QoQ

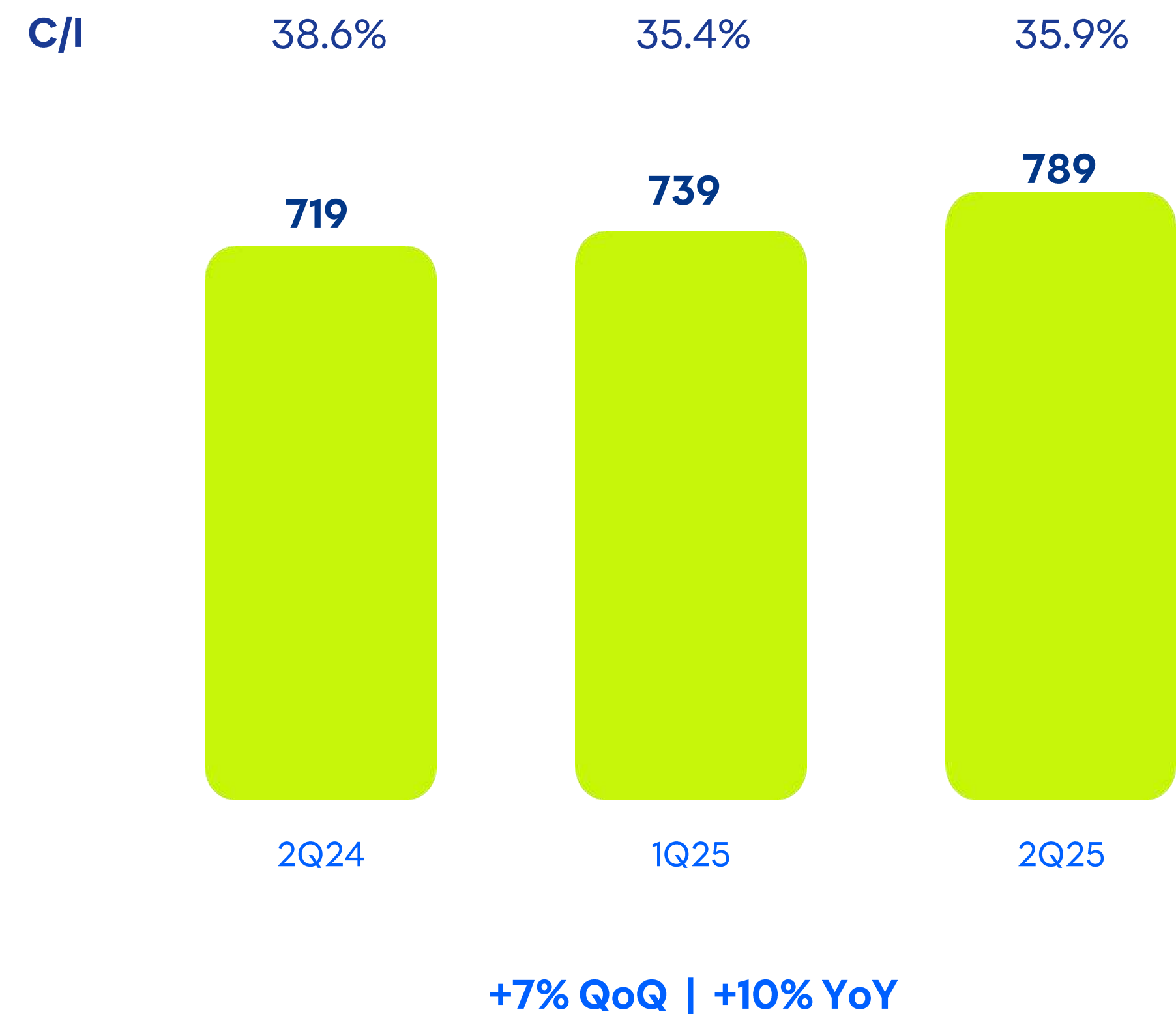
Wealth management



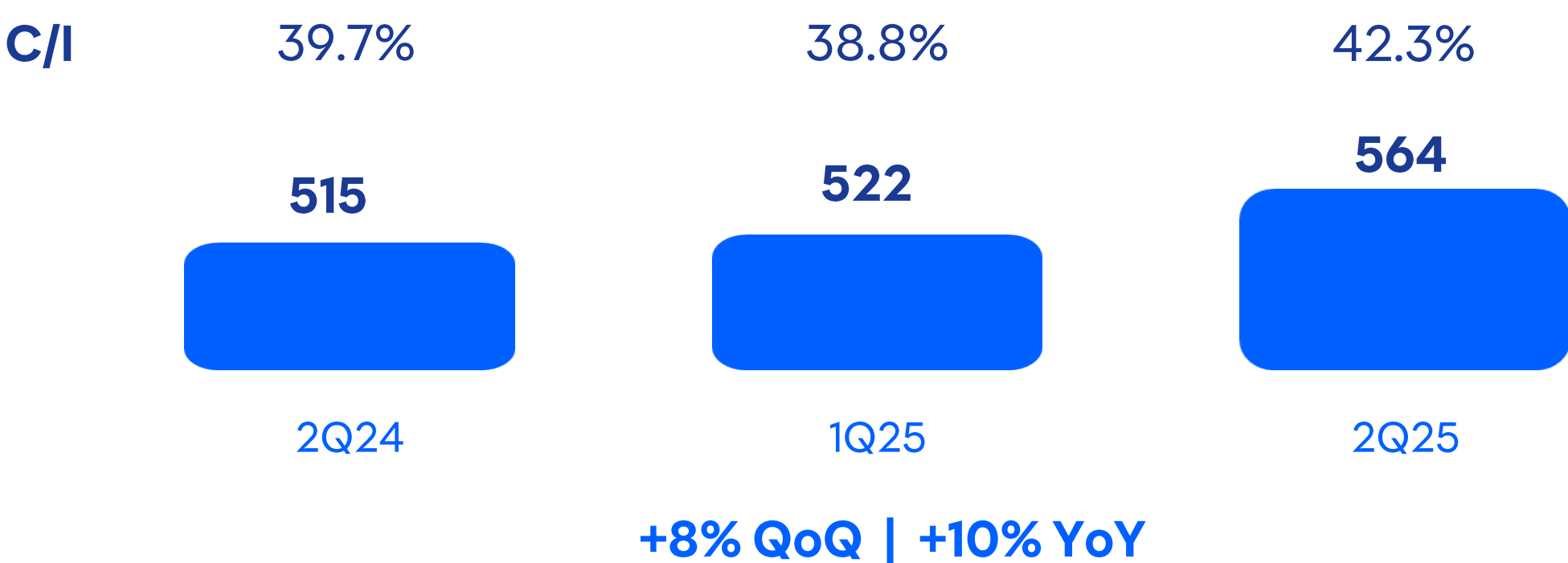
+3.8x YoY
+2.1 x QoQ

Continuous investments in IT. Efficiency remains a top priority

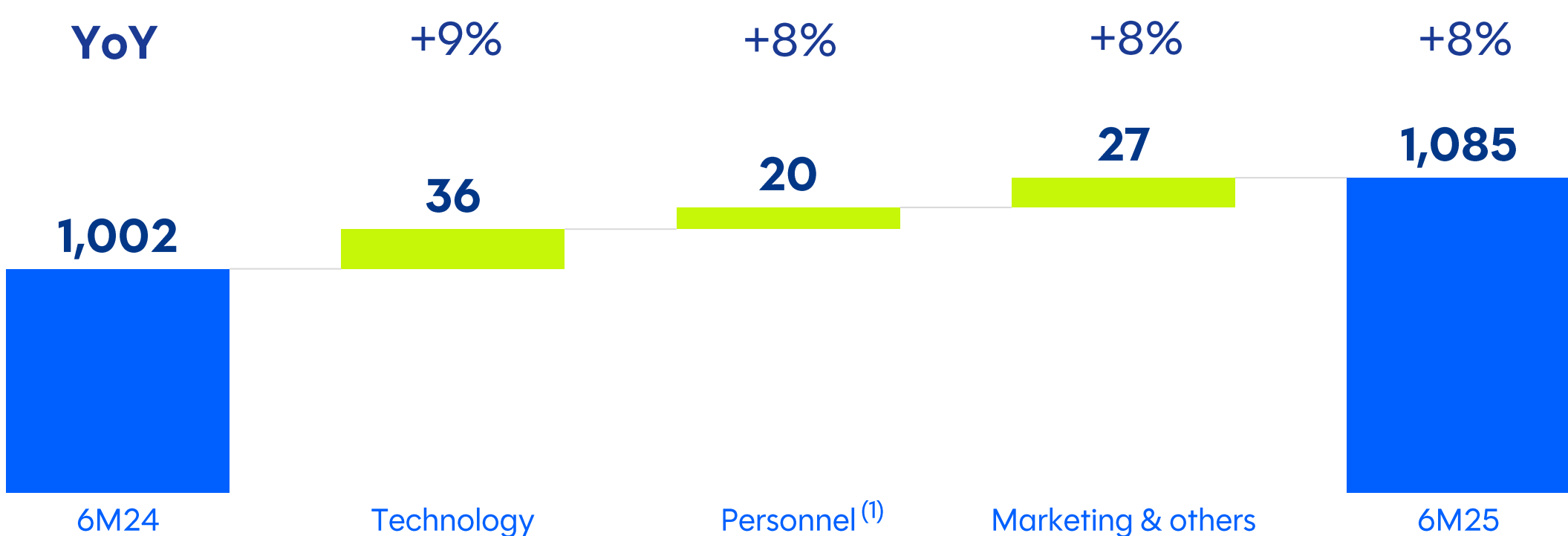
IFS expenses (\$/ mn)



Banking expenses (\$/ mn)



Banking expenses breakdown (\$/ mn)

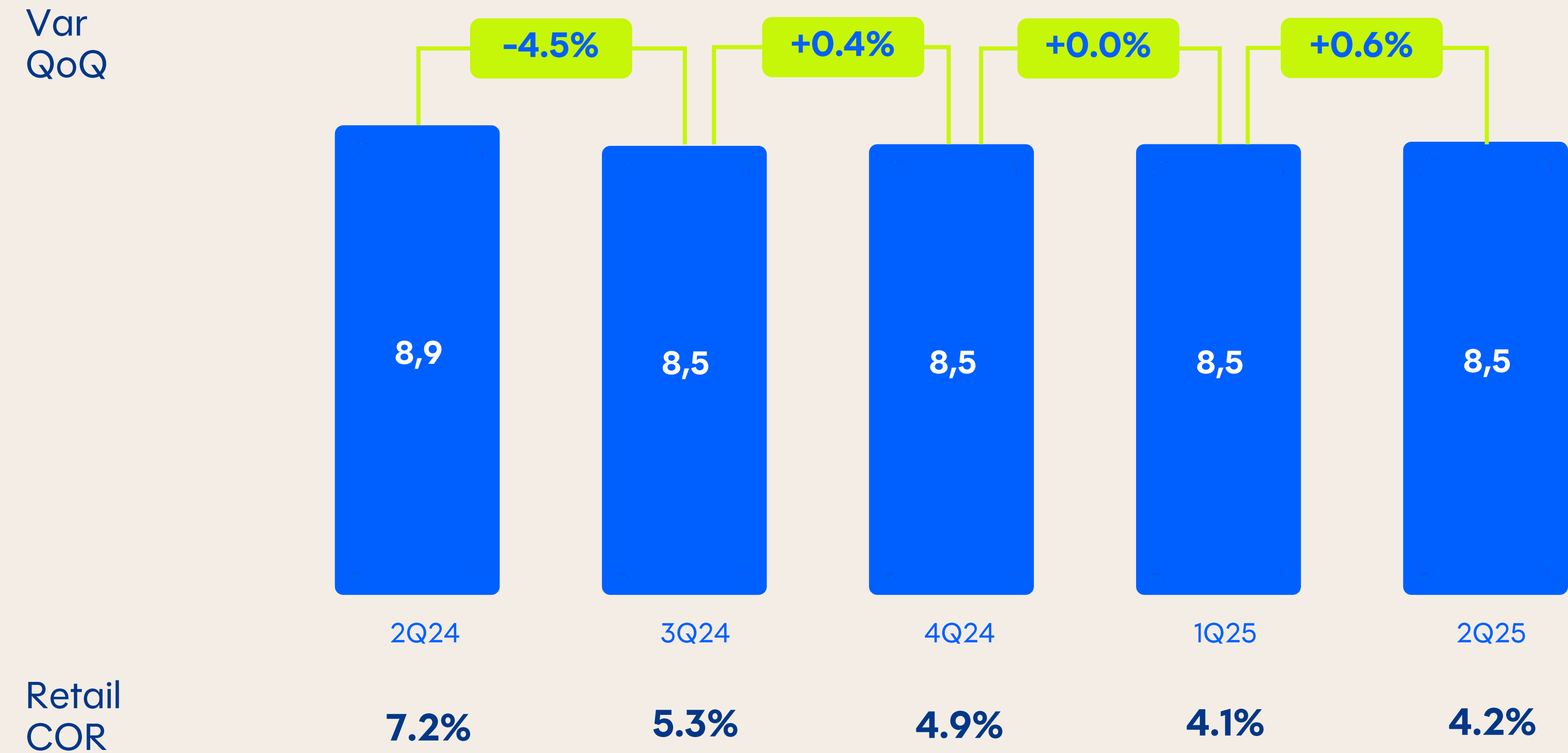


(1) Personnel expenses do not include employee participation in profit provision, which is considered under others

**2 Commercial & payments
ecosystem growing, consumer
loans slowly recovering**

Slight recovery of our credit cards and personal loans portfolio

Credit cards and personal loans (S/ bn)
(QoQ trend)



Cash loans disbursements



~80%
YoY Jun25

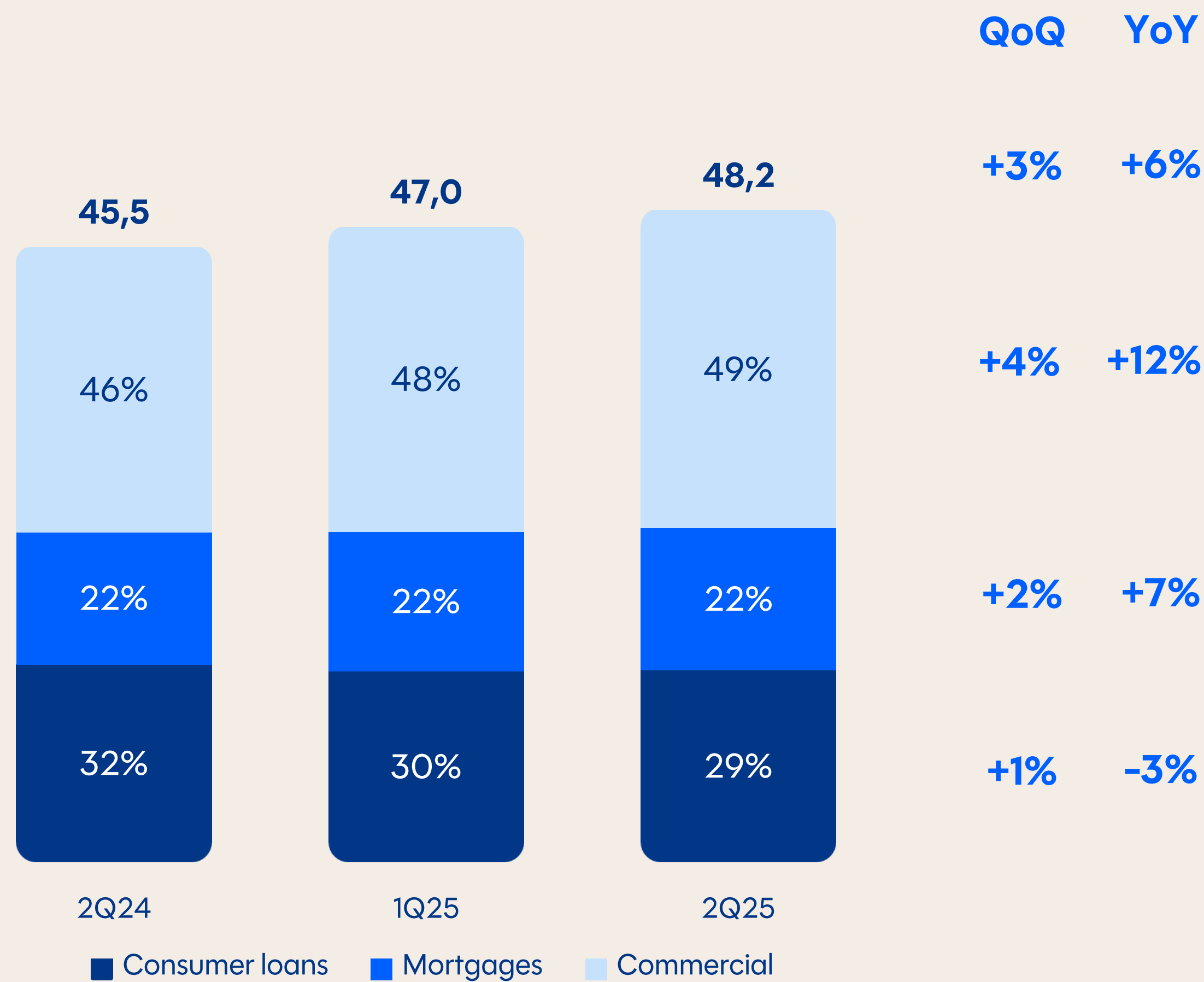
Credit cards turnover



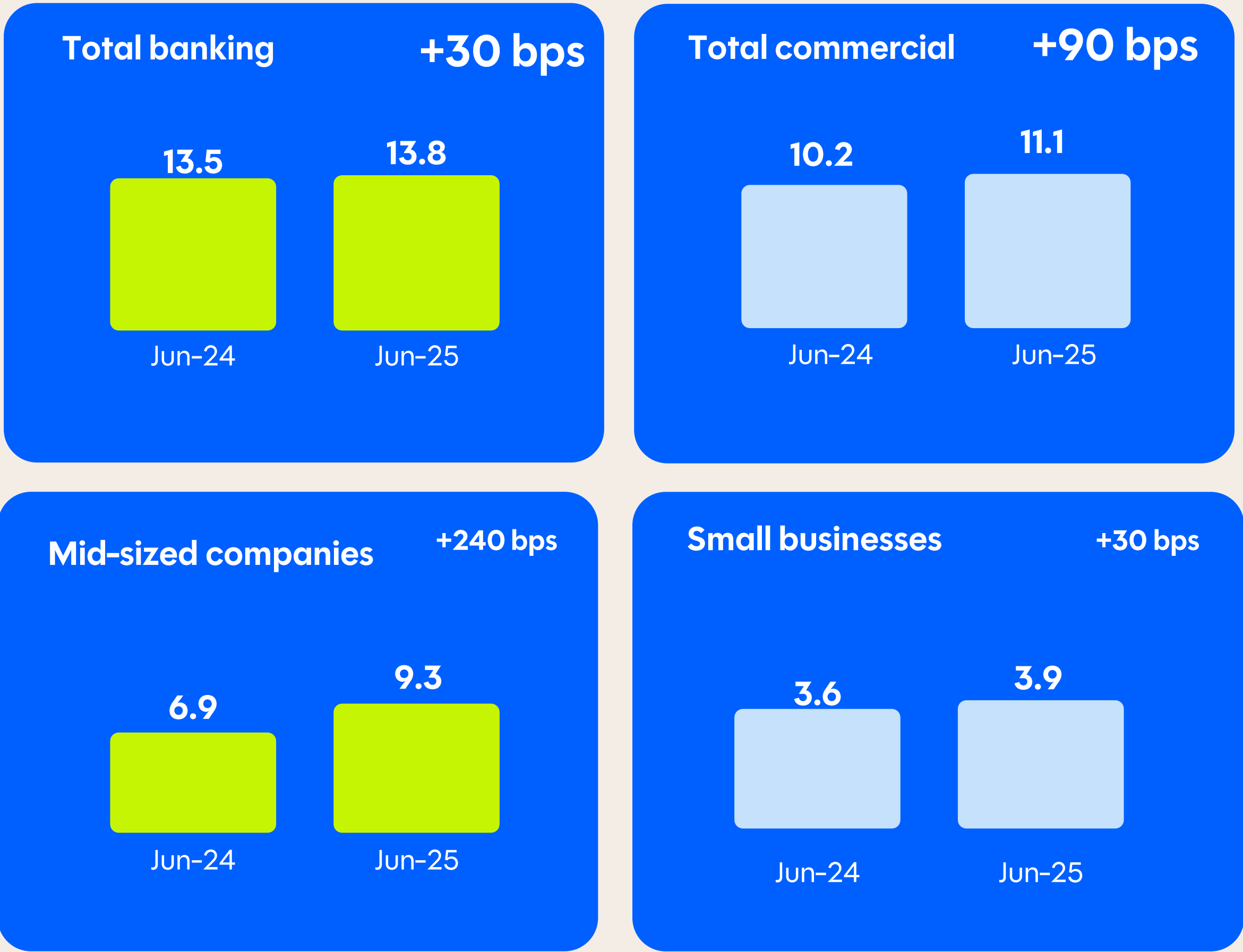
~15%
YoY Jun25

Positive trend in commercial banking market share continues

Performing loan book (S/ bn) ⁽¹⁾



Banking market shares (%) ⁽²⁾



1) Excluding Reactiva – growth including reactiva was 5.2% total bank and 9.8% commercial loans
2) Source: SBS

Our payments ecosystem continues to grow

Individuals

83%
Digital retail customers



+13%
YoY Plin active users

Merchants

+1.7x
YoY IzipayYa volume

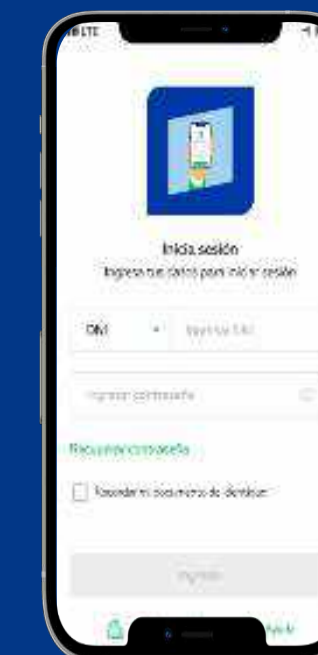
+20%
YoY Small businesses deposits



Businesses

+20%
YoY Sales Finance loans

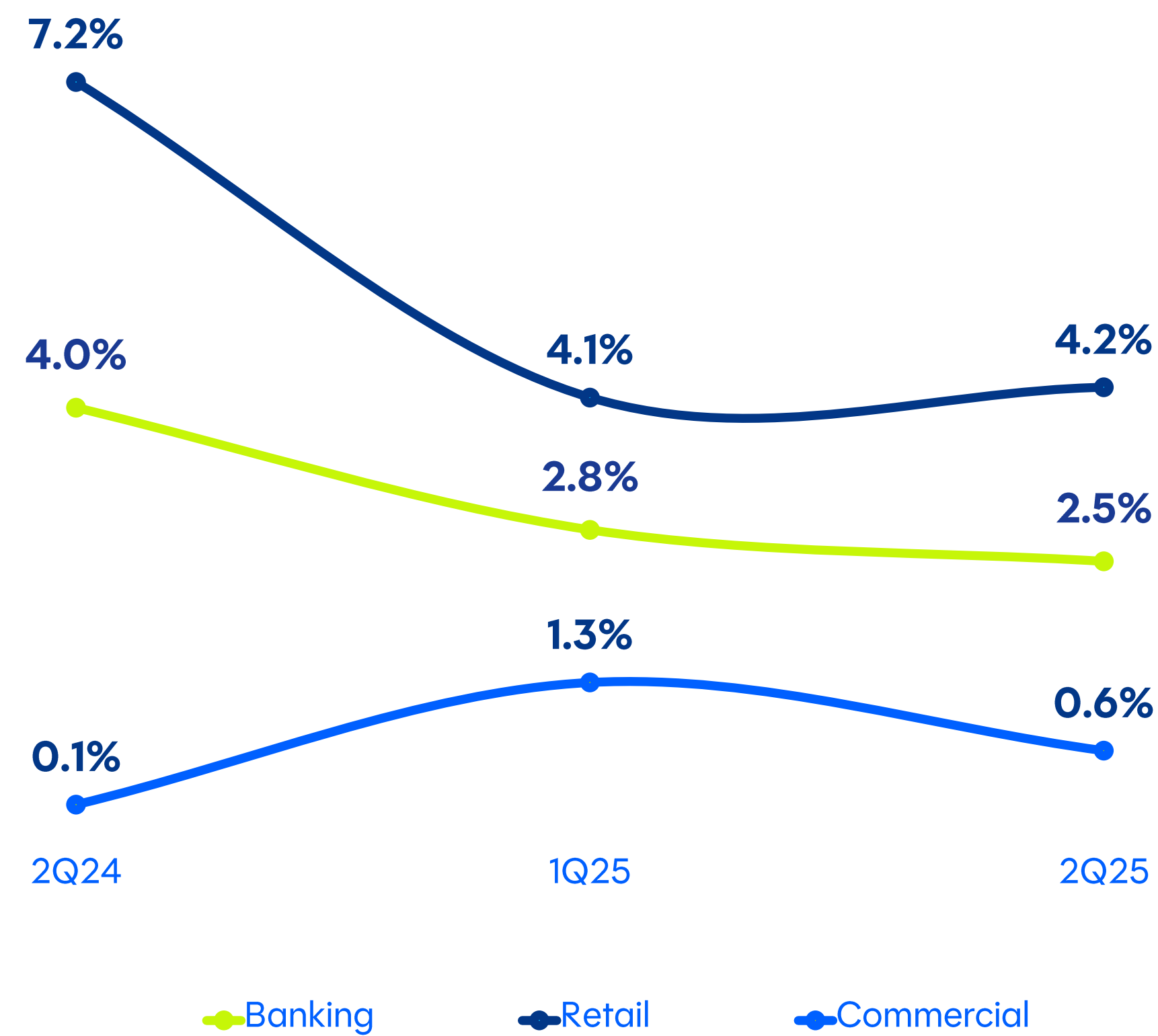
~39%
IBK share of Izipay flows



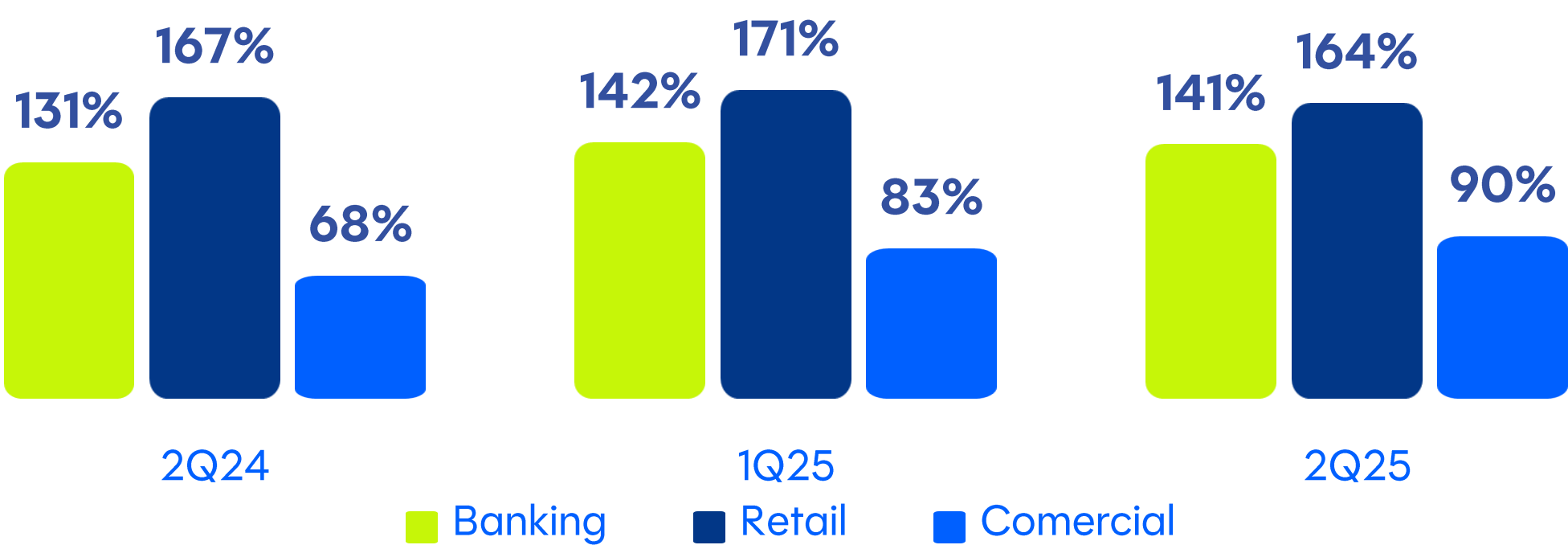
3 Low cost of risk,
stable NIM

Cost of risk remains at low levels

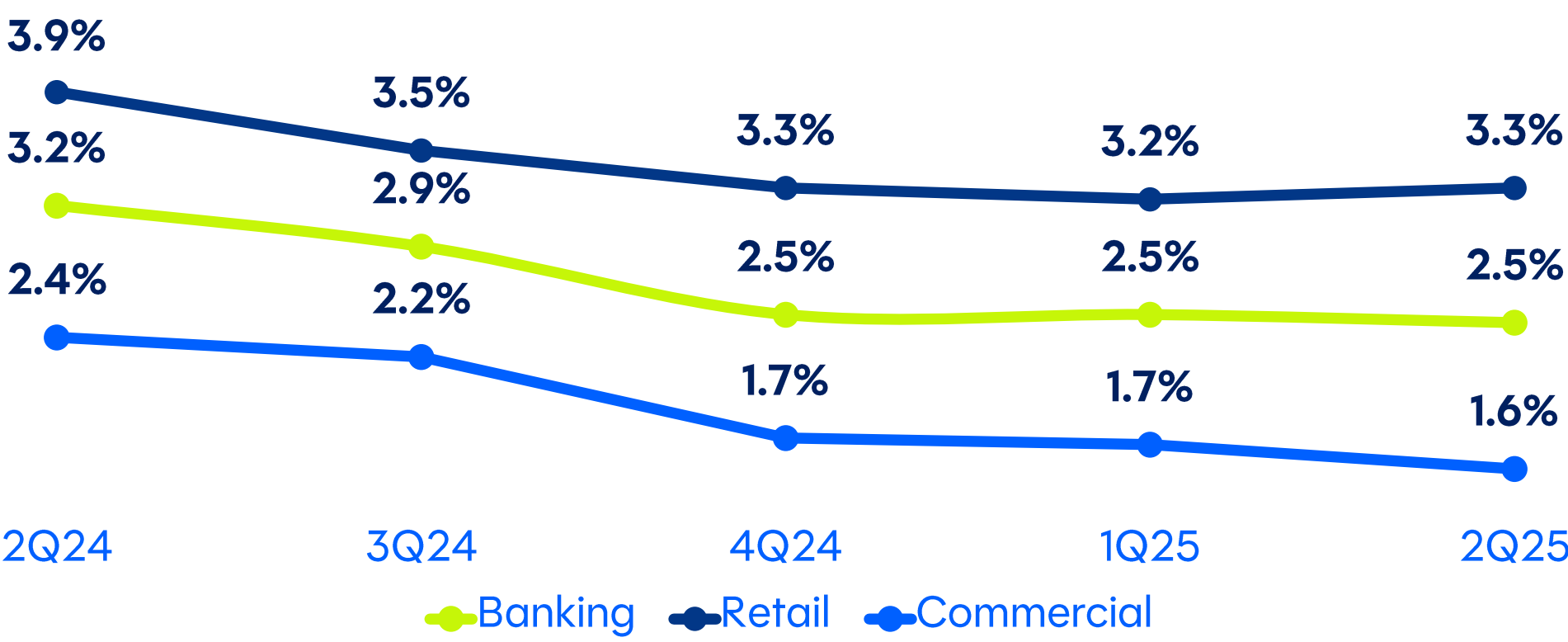
Cost of risk (%)



NPL coverage ratio (%)

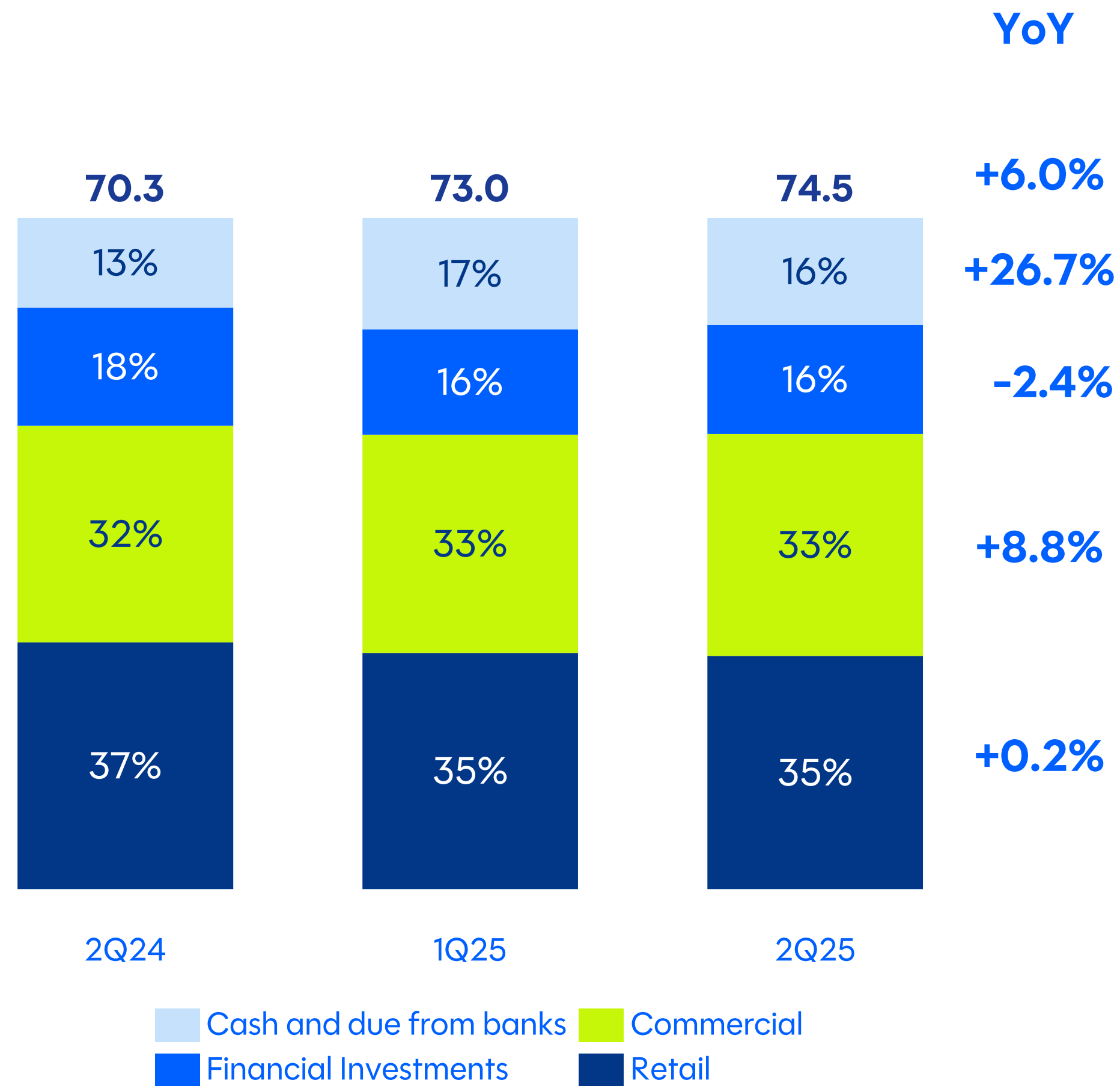


Total NPLs trend - Stage 3

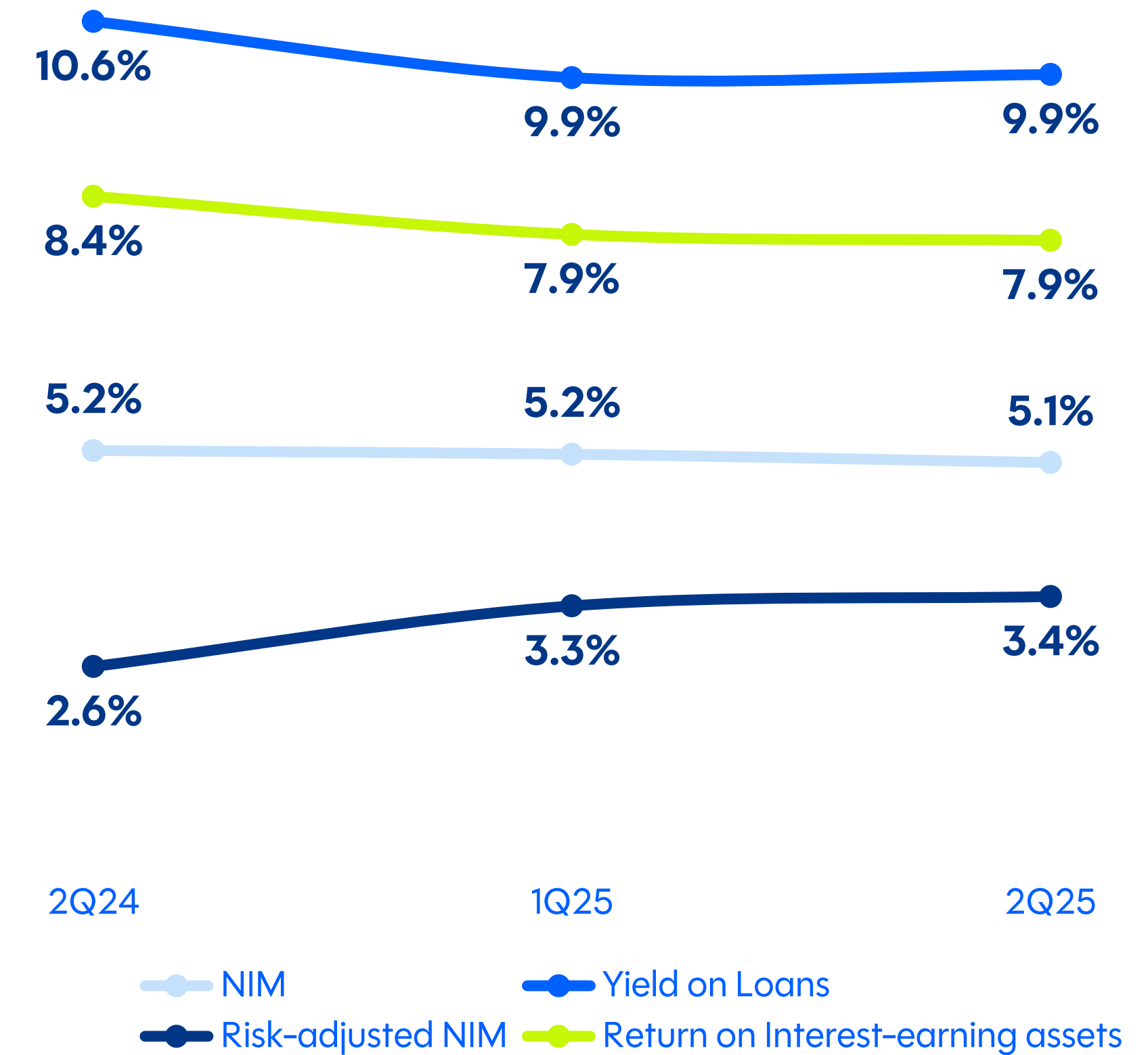


+10 bps QoQ improvement in risk-adjusted NIM in banking

Interest-earning assets (\$/bn)



Yield on assets evolution (%)

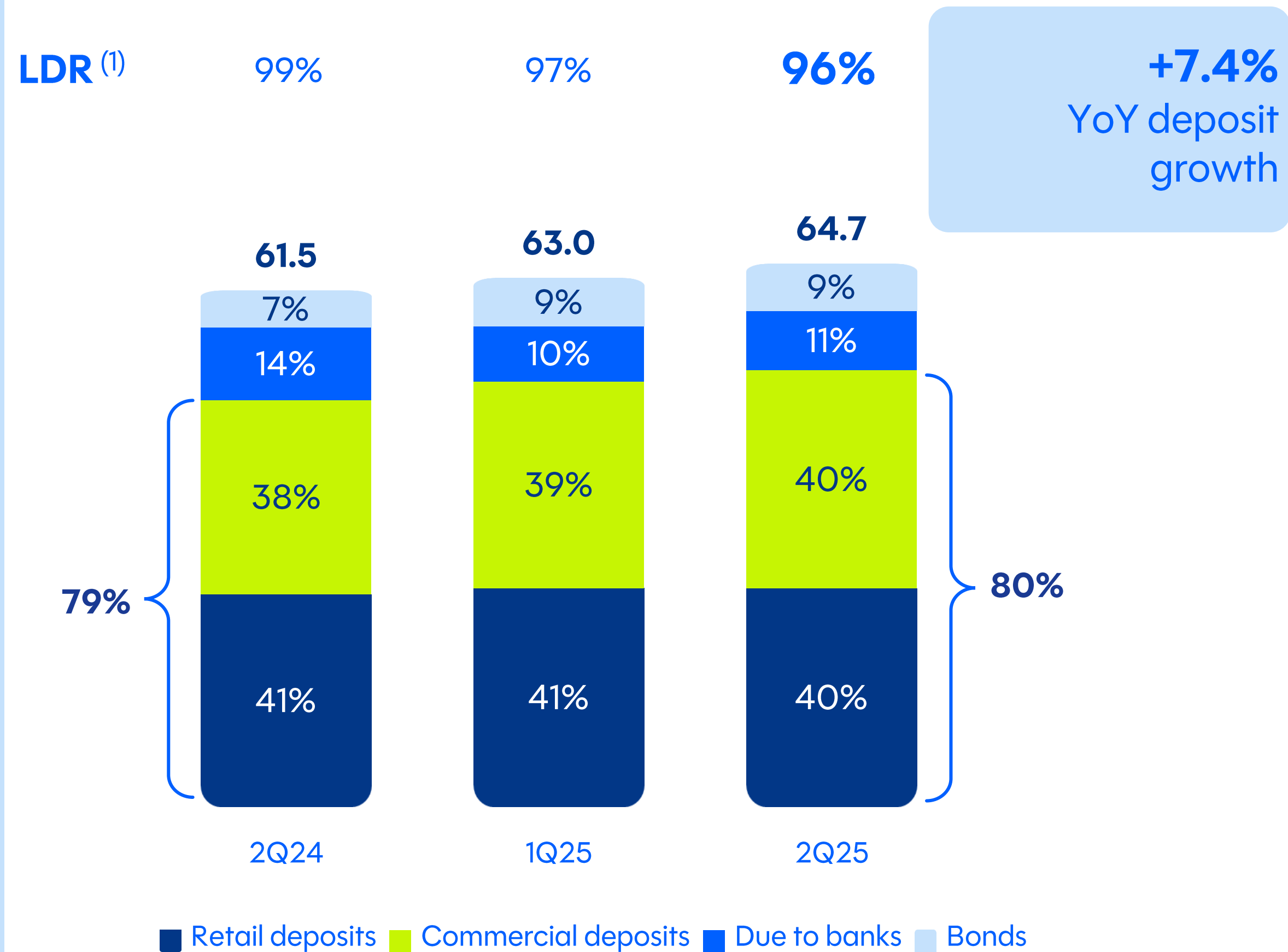


4

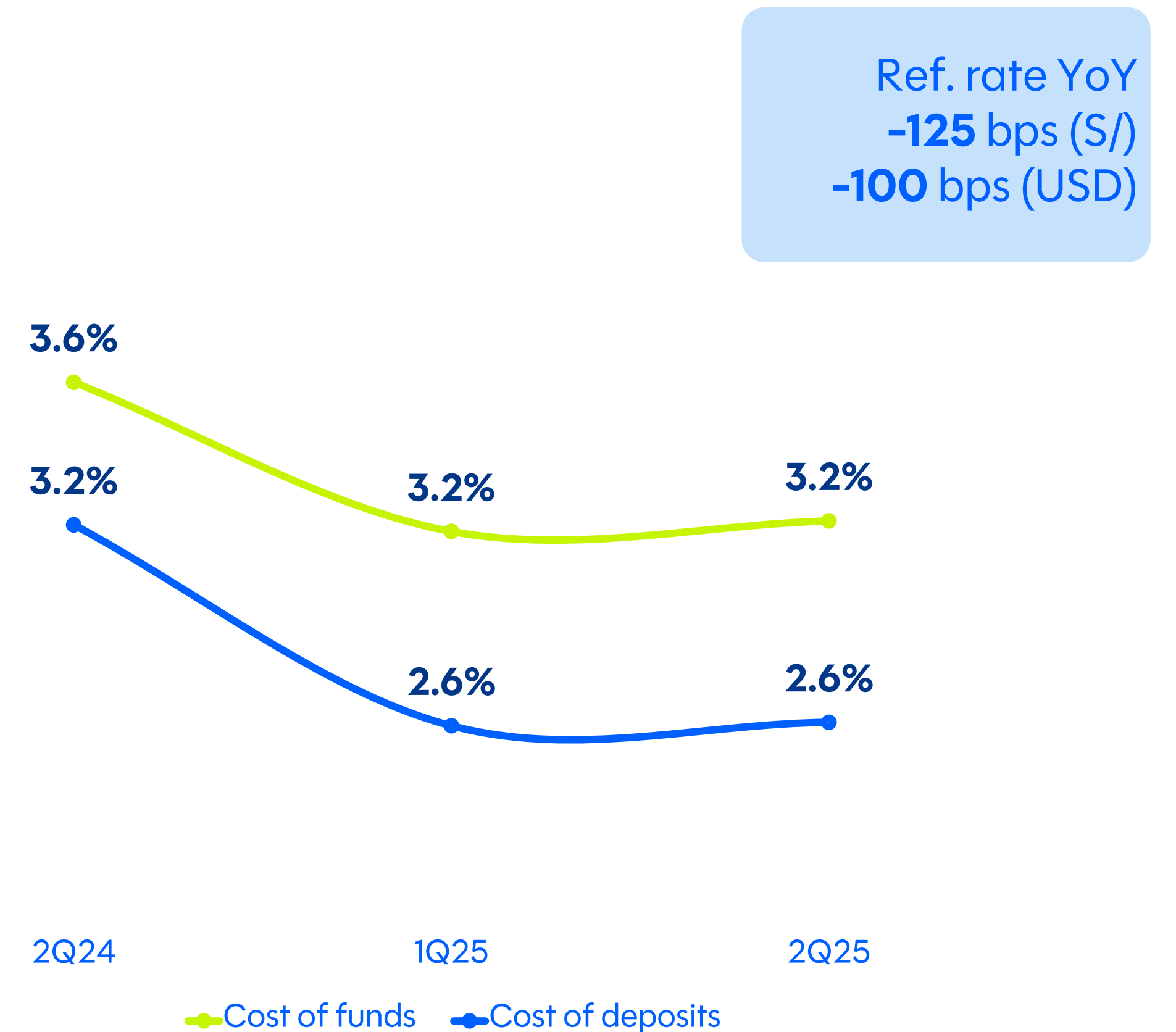
Positive trend in
funding mix

-60 bps YoY cost of deposits

Funding breakdown (S/ bn)

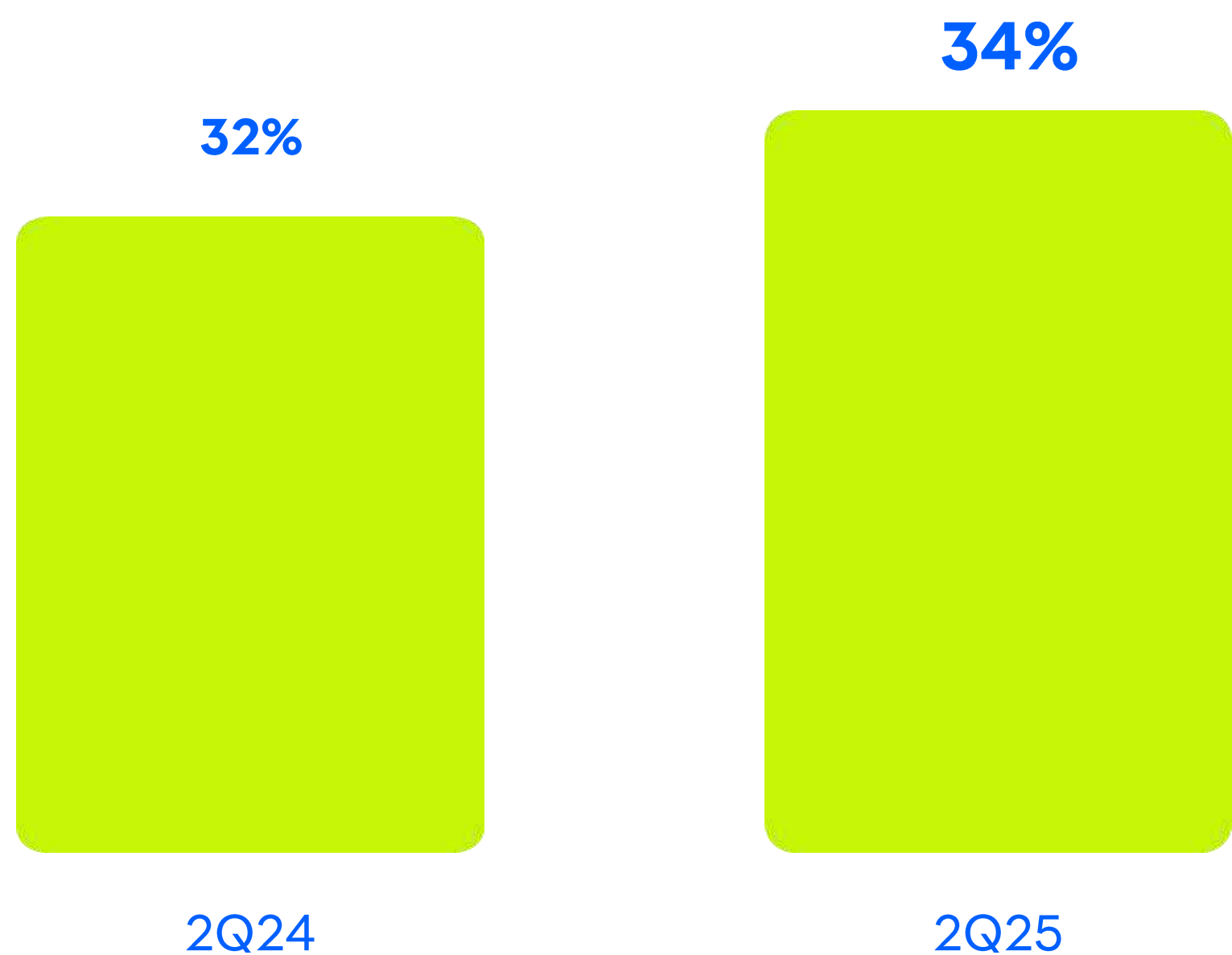


Cost of funds and deposits (%)

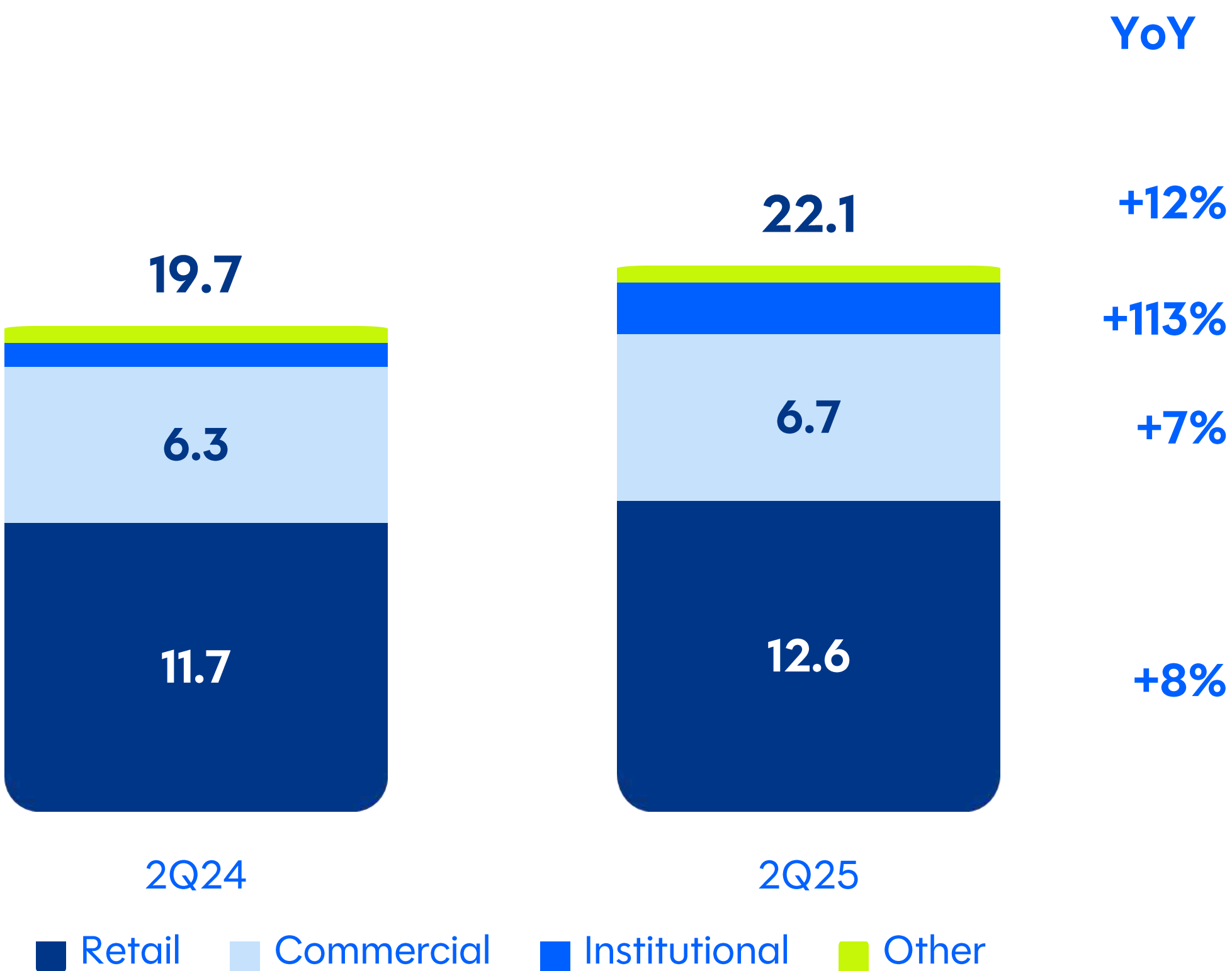


Improvement in funding mix

Low-cost funding (%) ⁽¹⁾



Low-cost funding (\$/bn)



1) Low cost funding as a % of total funding. Low-cost funding includes retail deposits (excluding term deposits) and transactional commercial and institutional deposits.

5

**Strengthening primary
banking relationships**

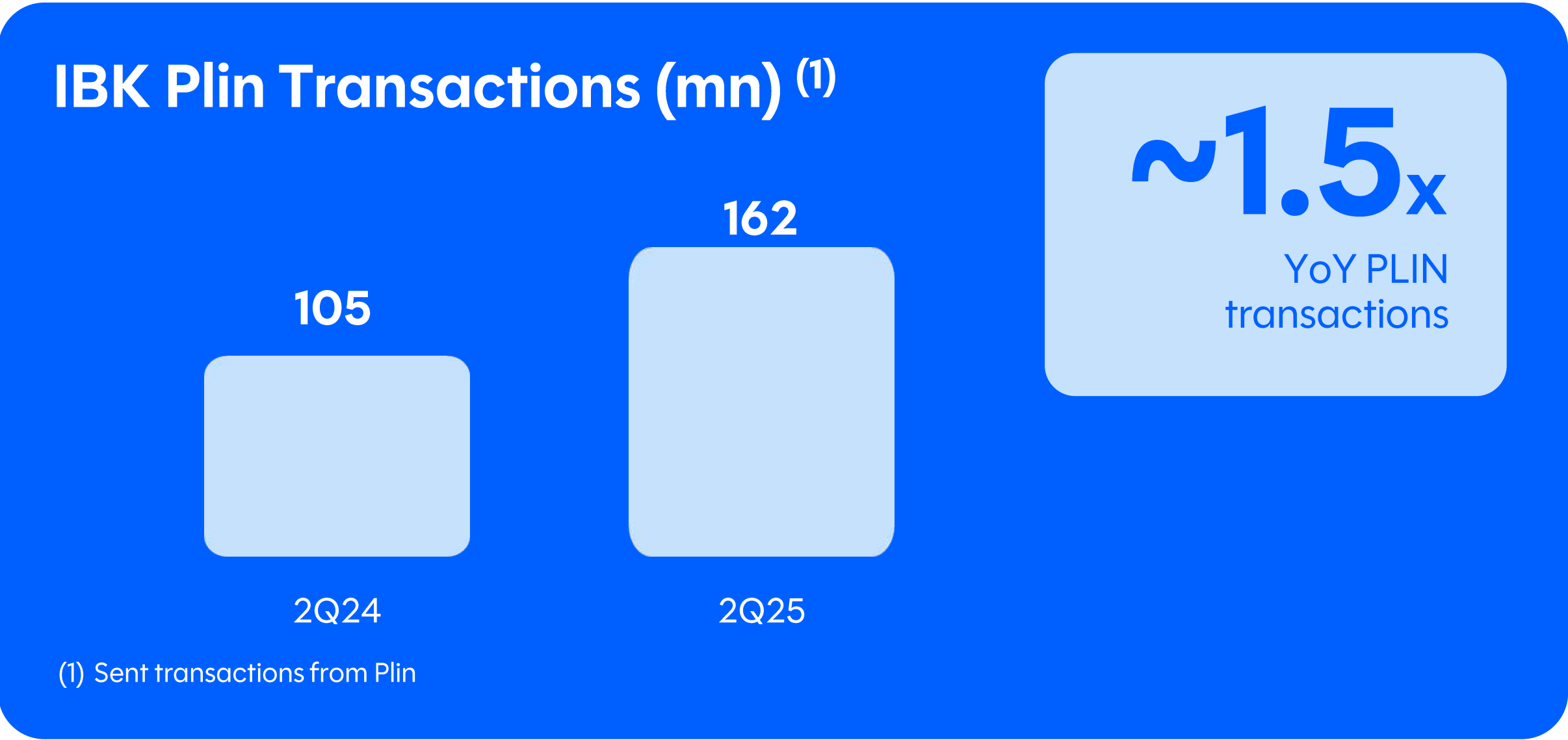
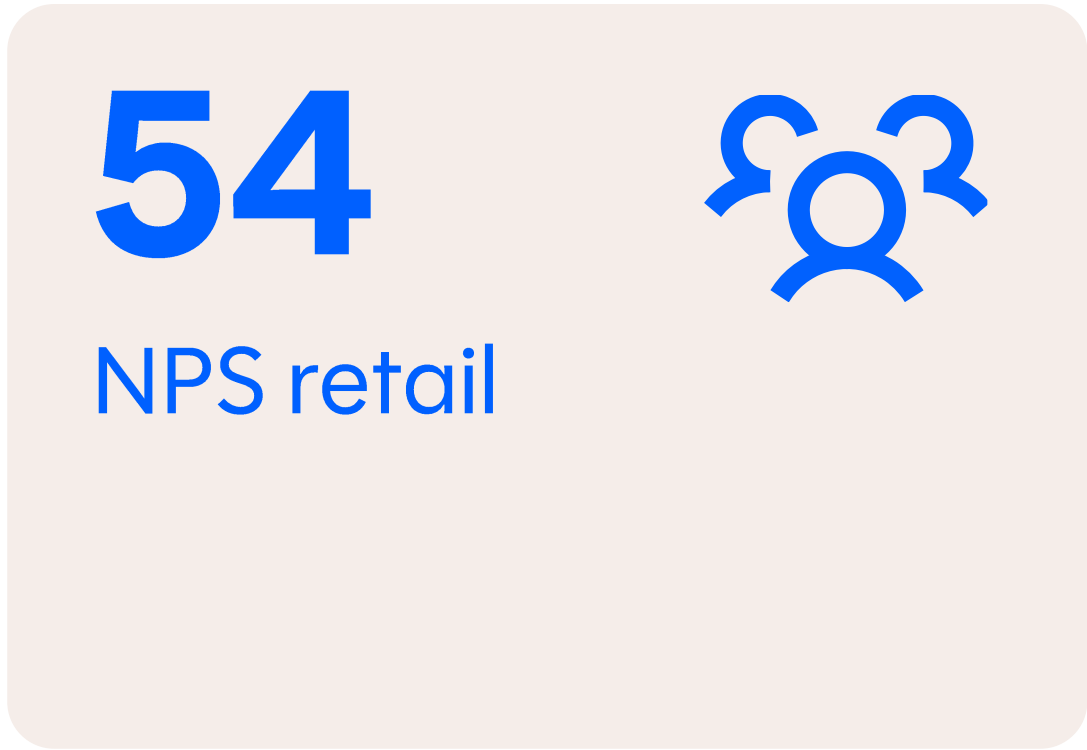
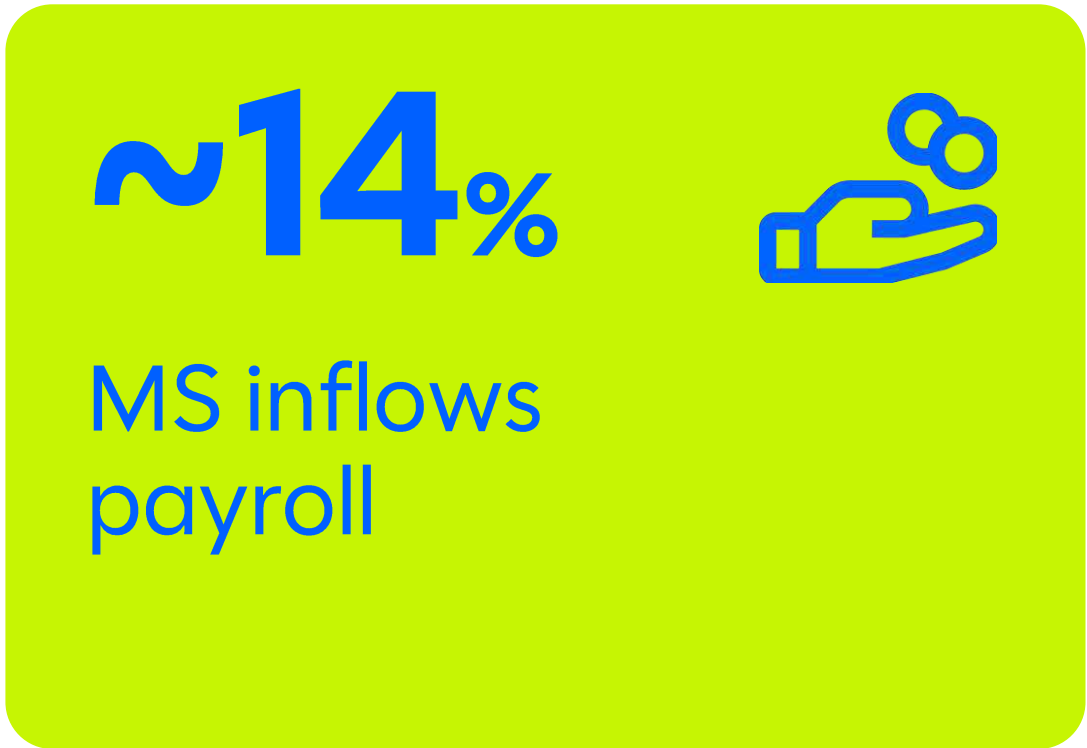
Developing primary banking relationships...

+10%

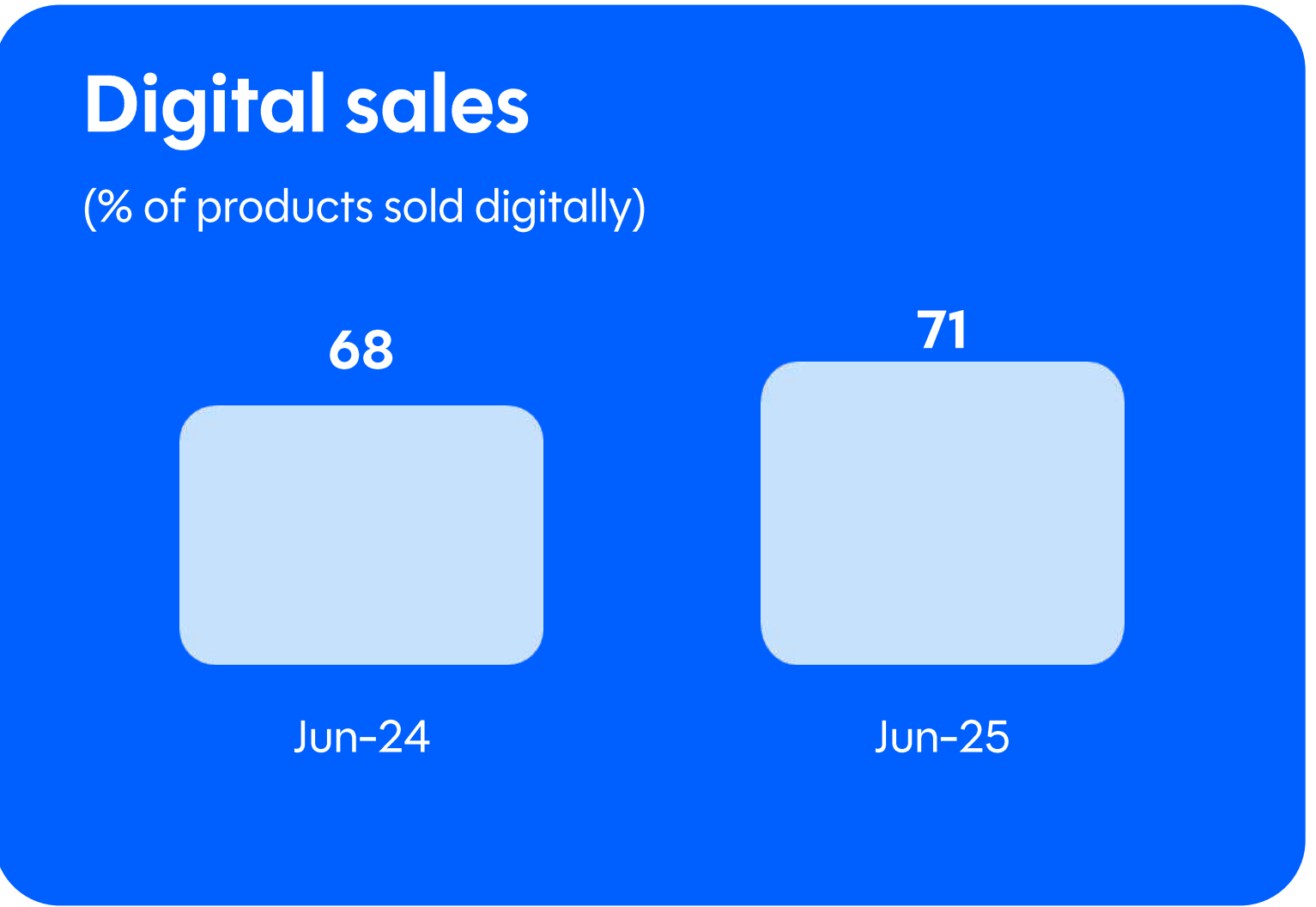
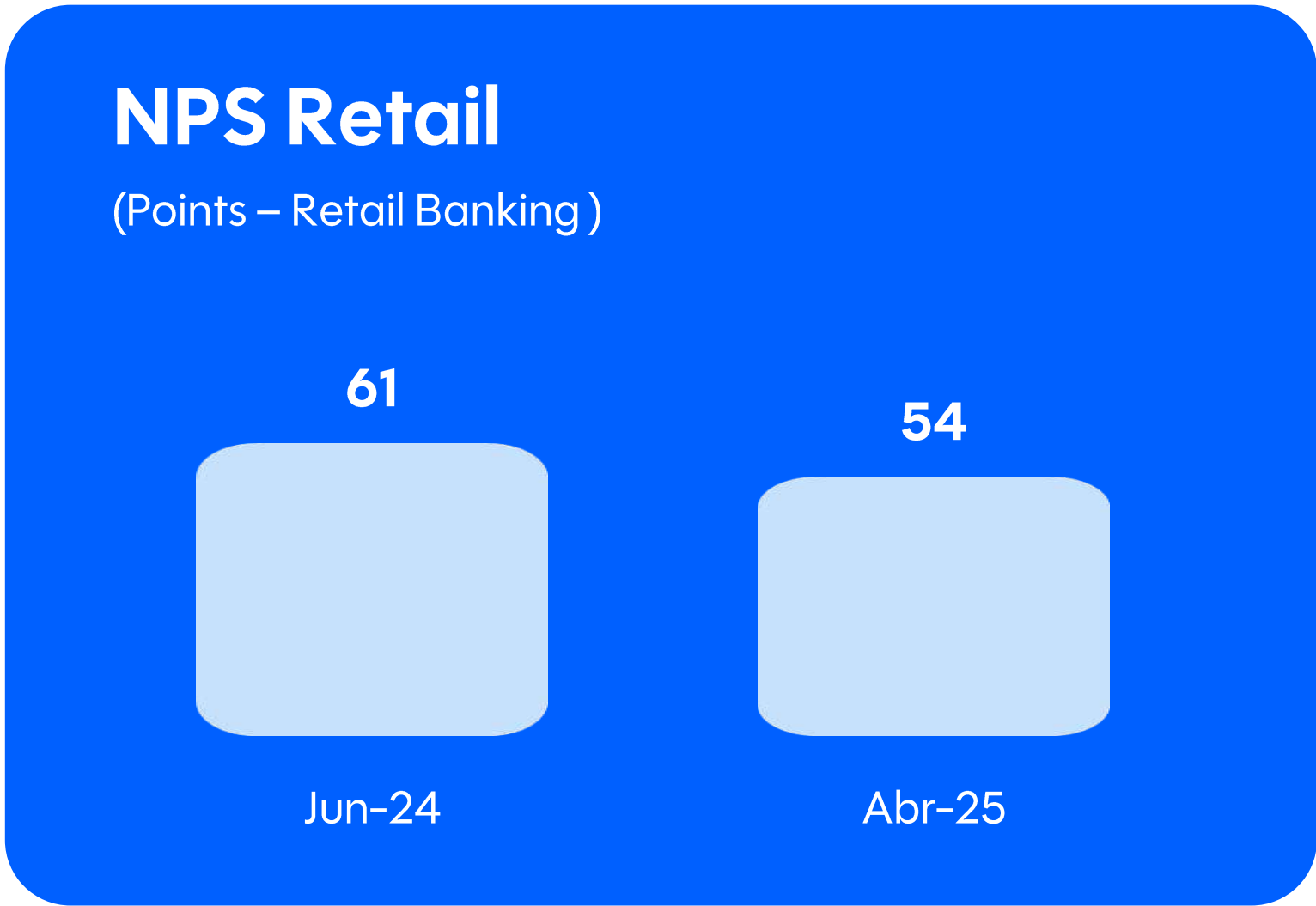
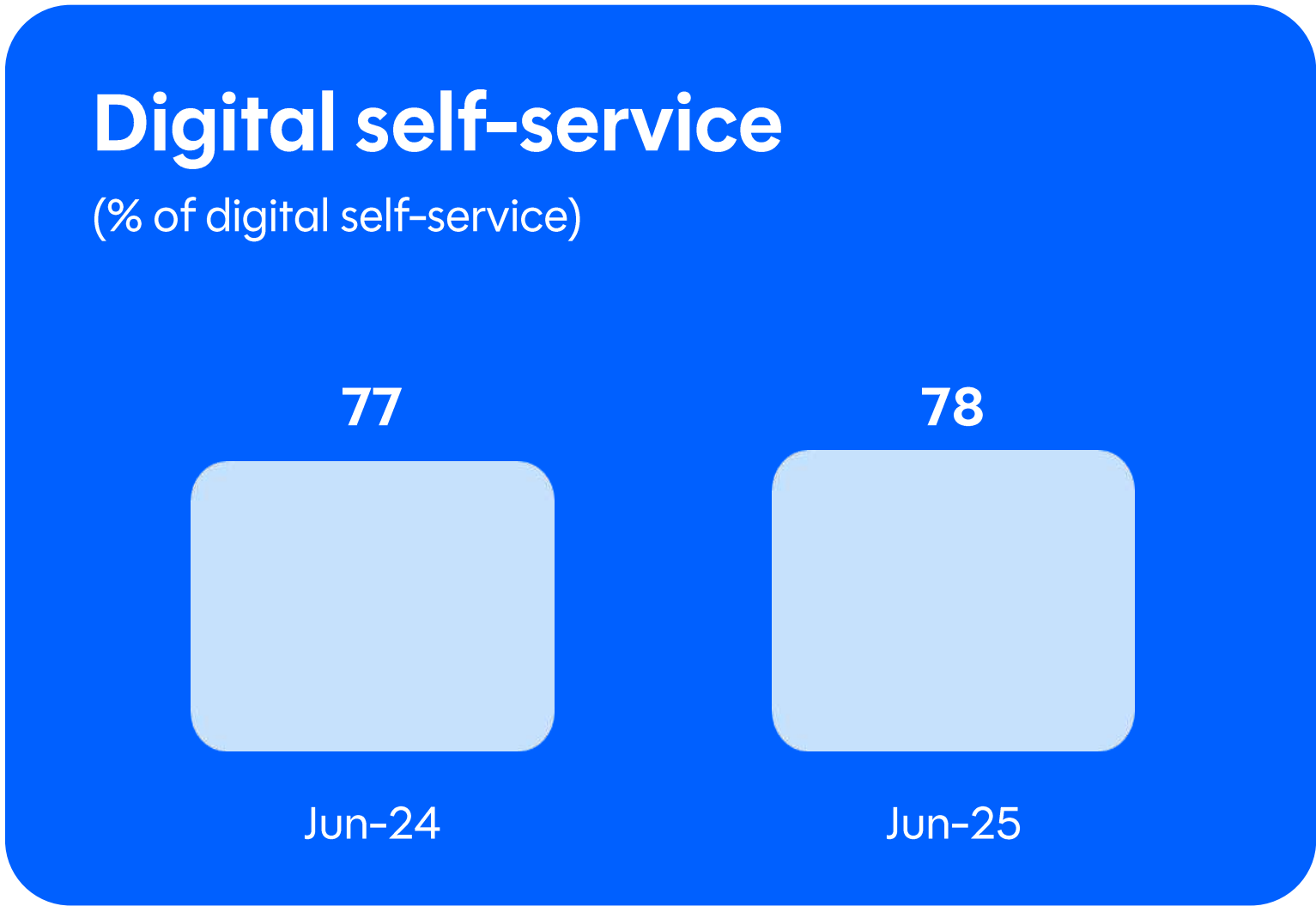
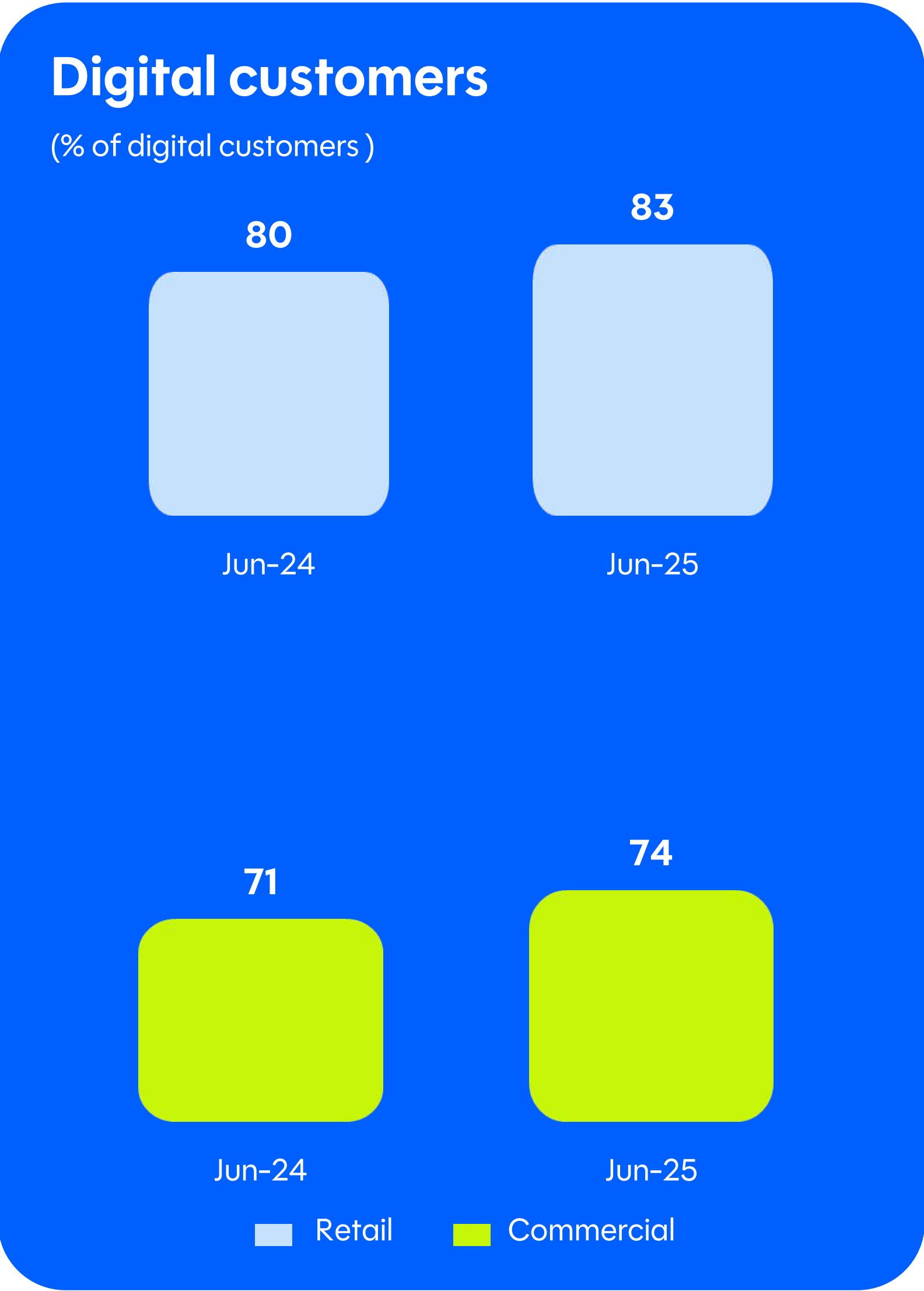
YoY retail primary banking customers

Primary banking relationships KPIs

(Data as of Jun25)



... through a world-class digital experience



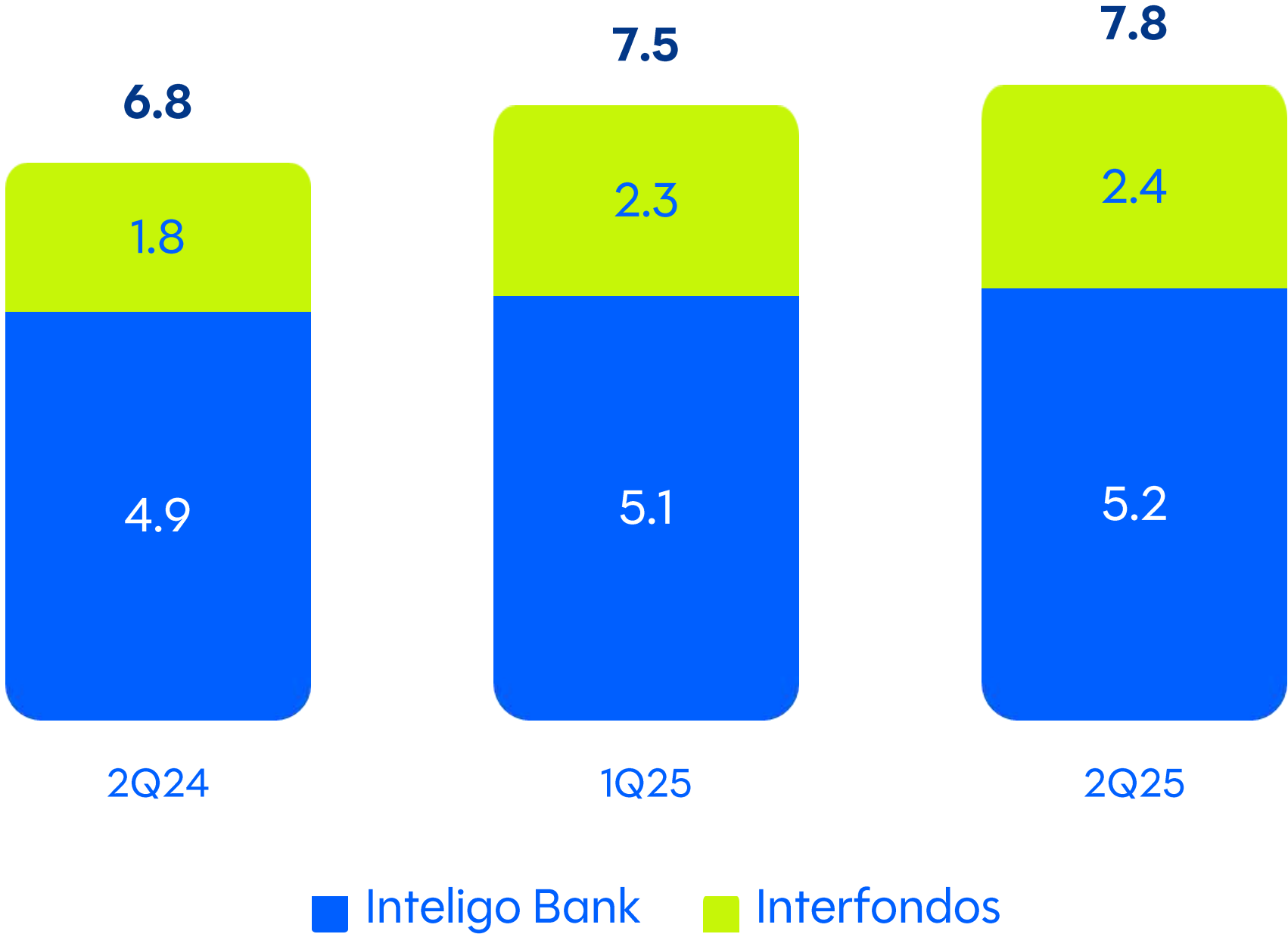
A large, stylized white number '6' is positioned on the left side of the image. The background is a solid blue color, with yellow triangular shapes in the top-left and bottom-right corners.

**Solid results in wealth
management and
insurance**

Solid growth in core business

Assets under management (US\$ bn)

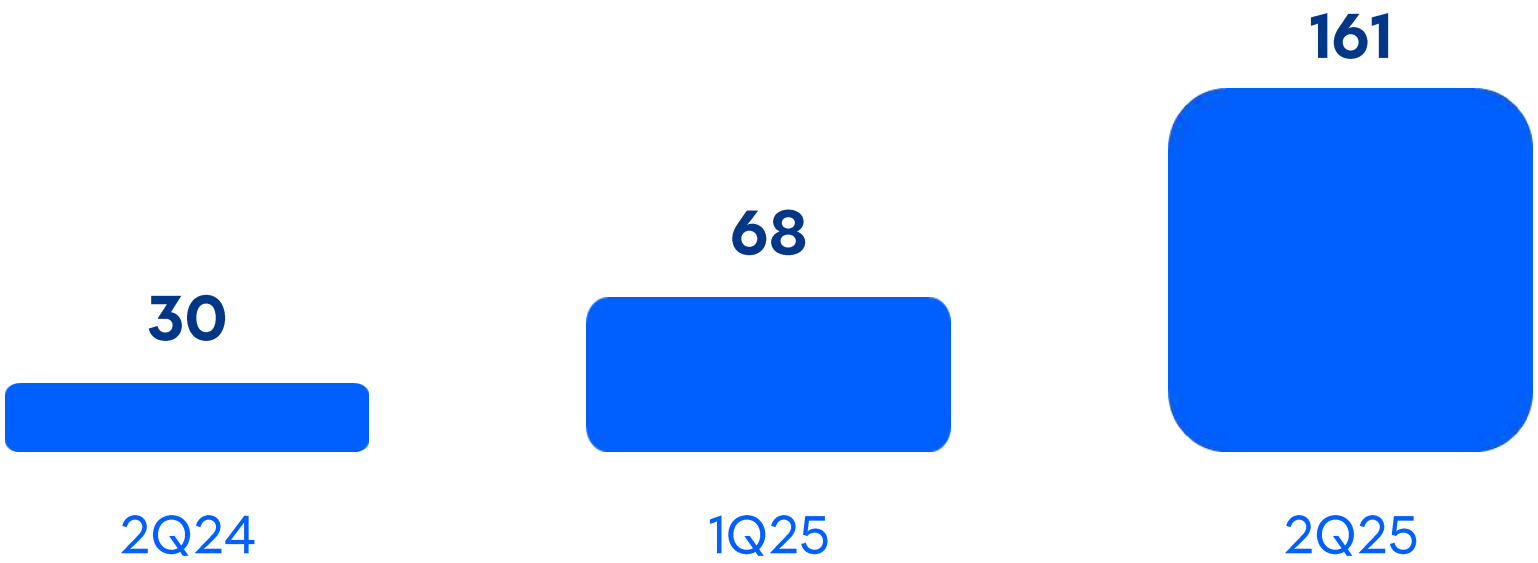
+14% YoY
+3% QoQ



MS IF % 16.7% 16.4% **16.1%**

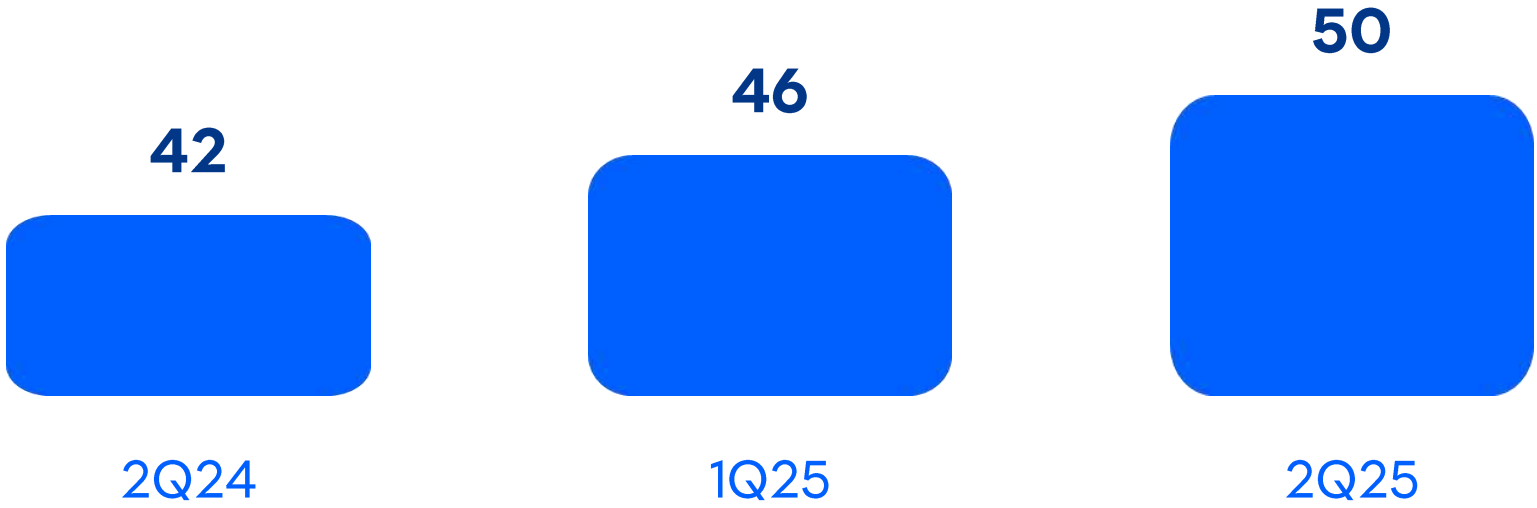
Other income evolution⁽¹⁾ (S/ mn)

5.3x YoY
+2.4x QoQ



Fee income evolution (S/ mn)

+19% YoY
+9% QoQ



Fees/ AuM 0.7% 0.7% **0.7%**

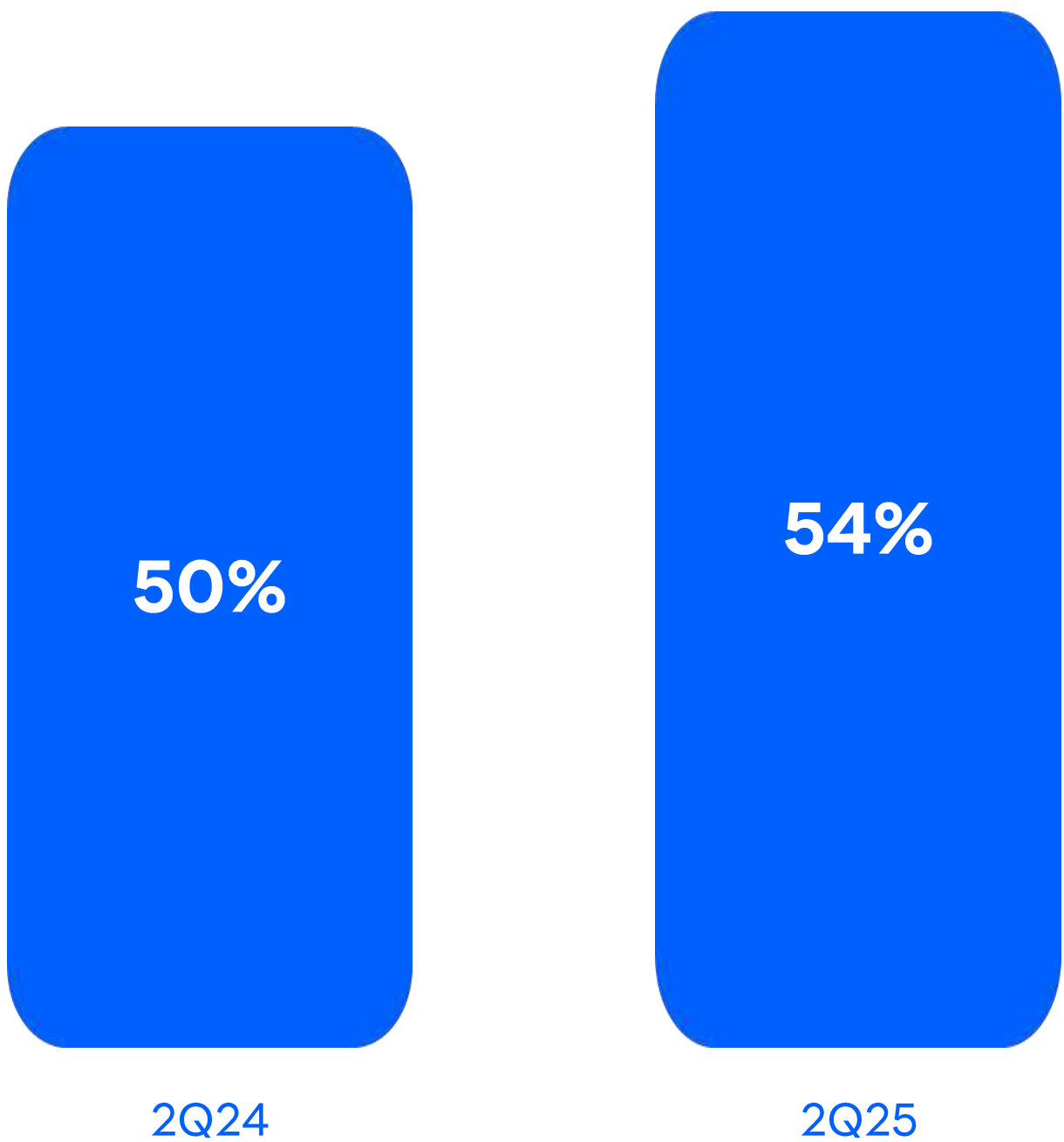
1) Includes fee income & results from financial transactions

Increasing digital adoption in wealth management



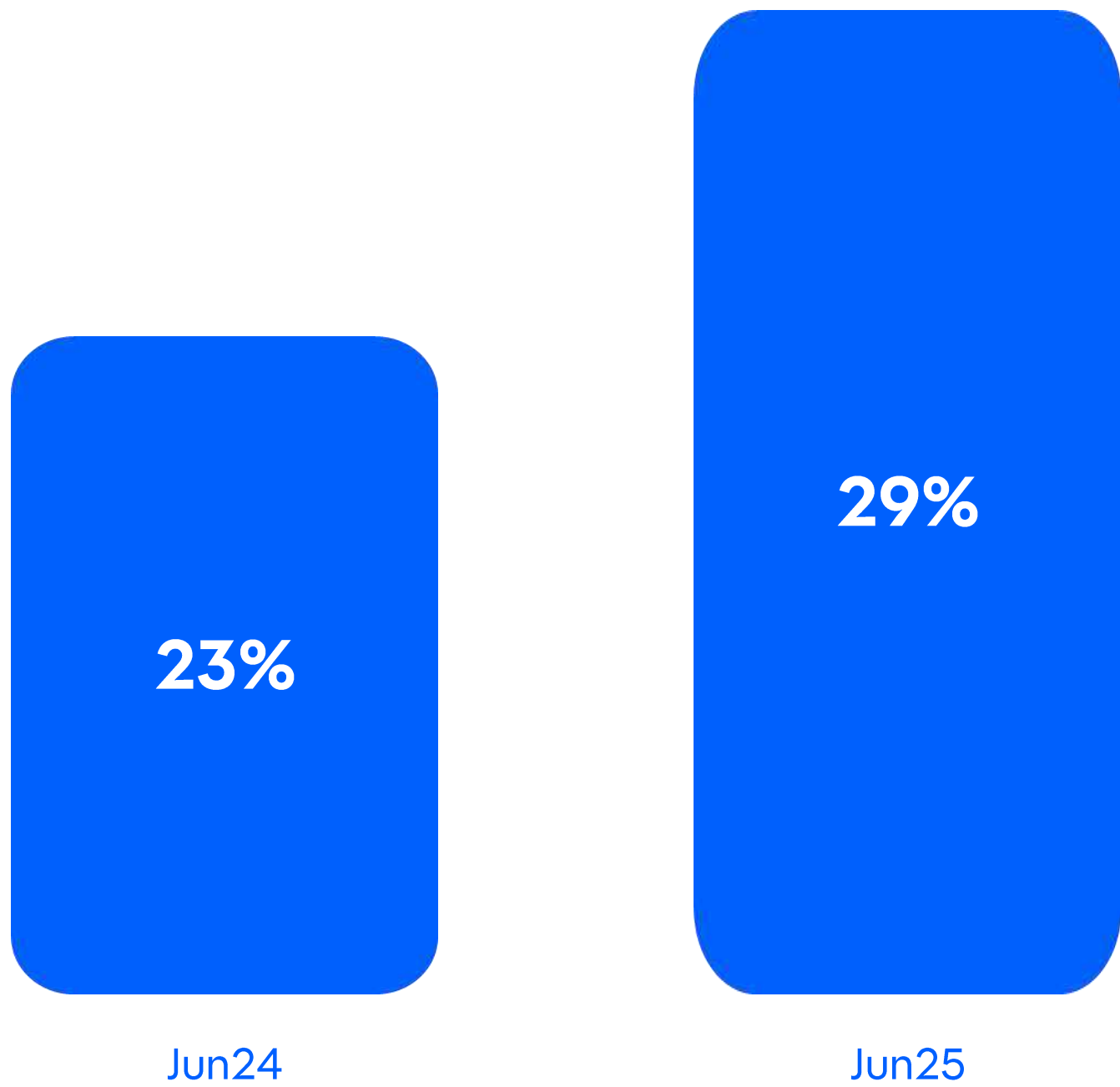
Interfondos digital transactions

(% of digital transactions)



Interfondos digital users

(% of total Interfondos customers)

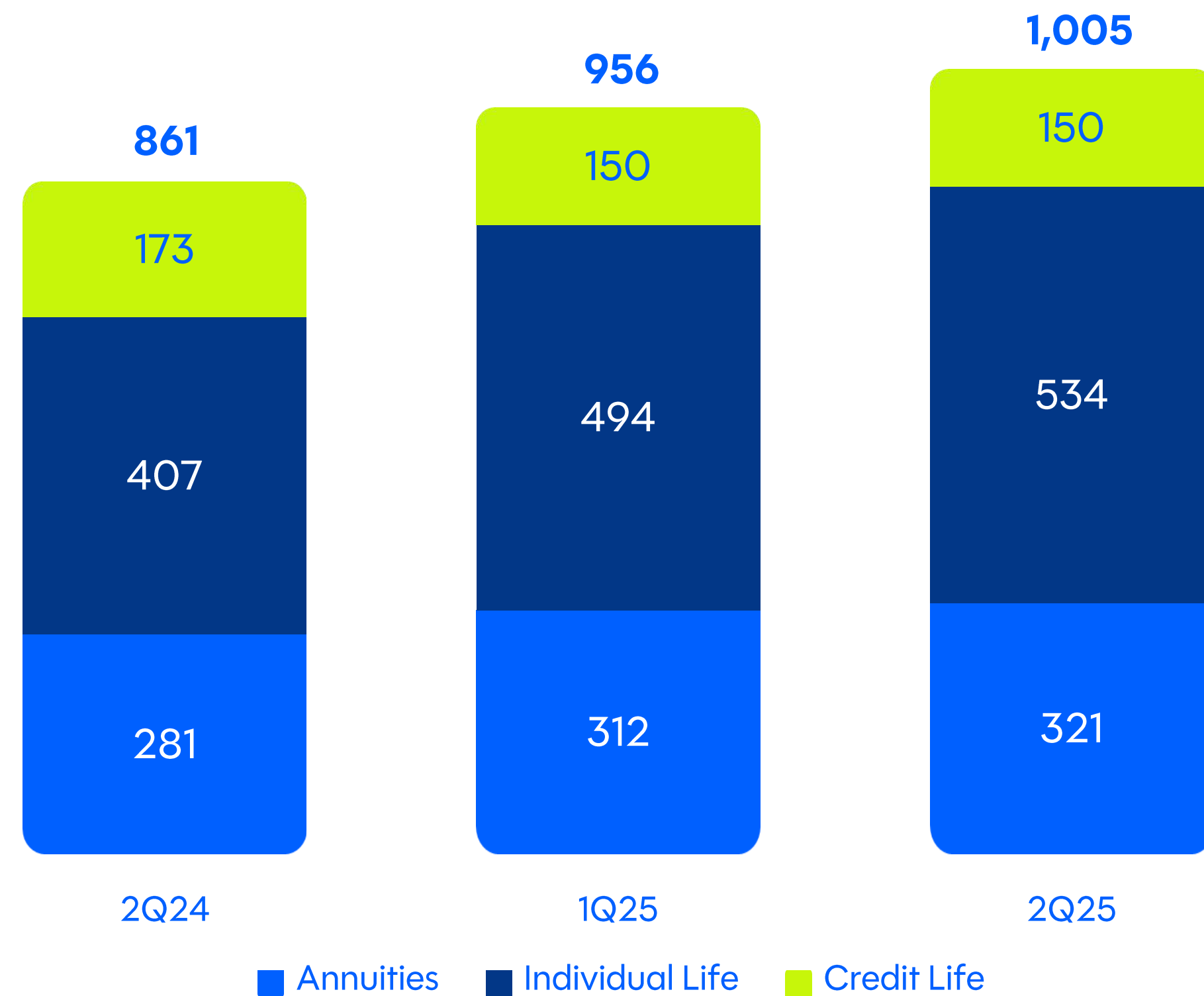


+17% YoY in long-term insurance

Long-term insurance (S/mn)

(CSM stock by business unit)

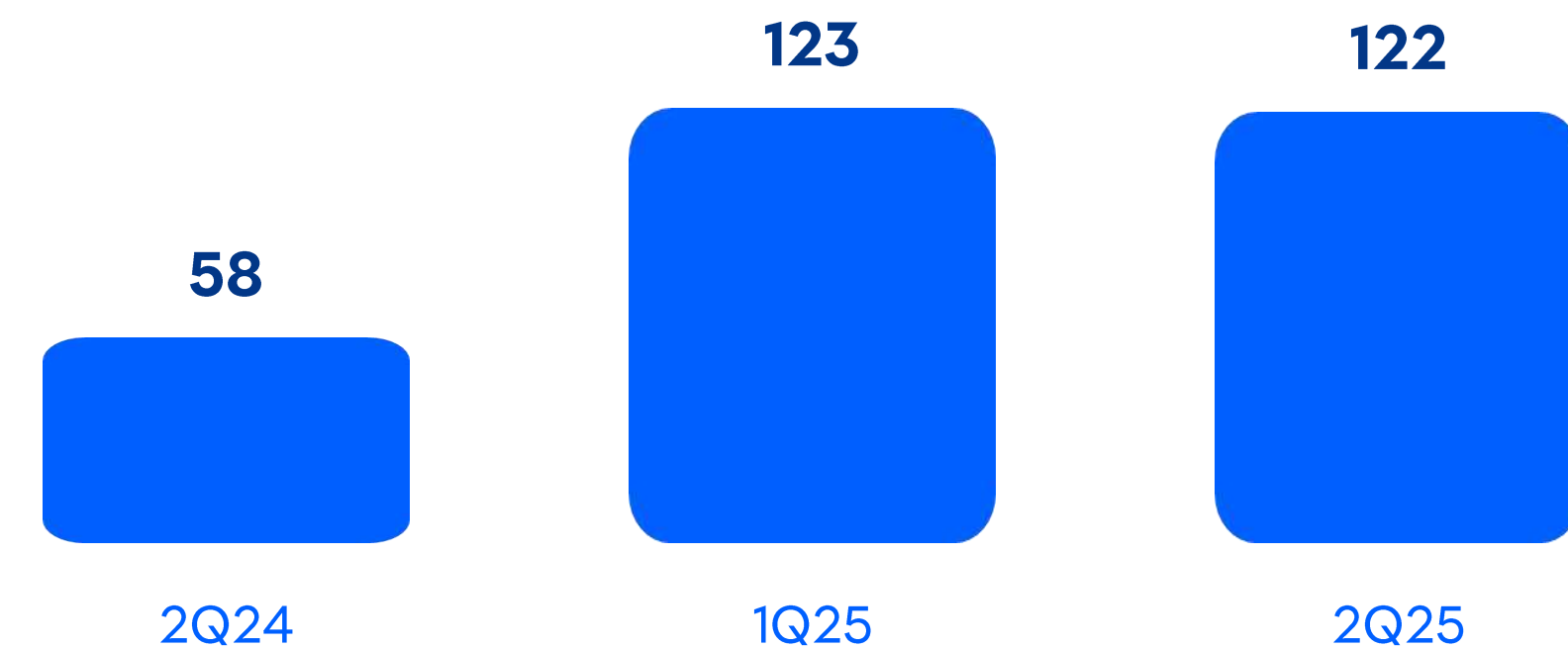
+17% YoY
+5% QoQ



Short-term insurance (S/mn)

(Insurance PAA net premiums)

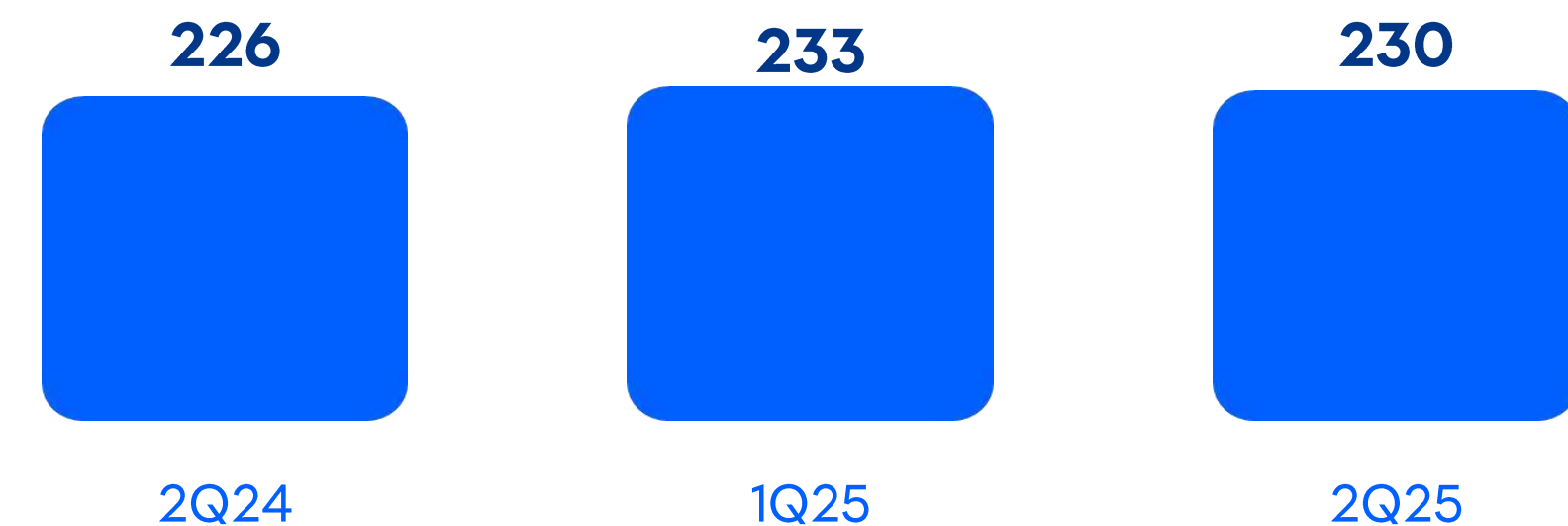
+1.1x YoY
-1% QoQ



Results from investments (S/mn)

ROI 6.4% 6.2% 6.1%

+2% YoY
-1% QoQ



Increasing digital adoption in insurance

Direct digital sales

(Written premiums – s/mn)



2Q24

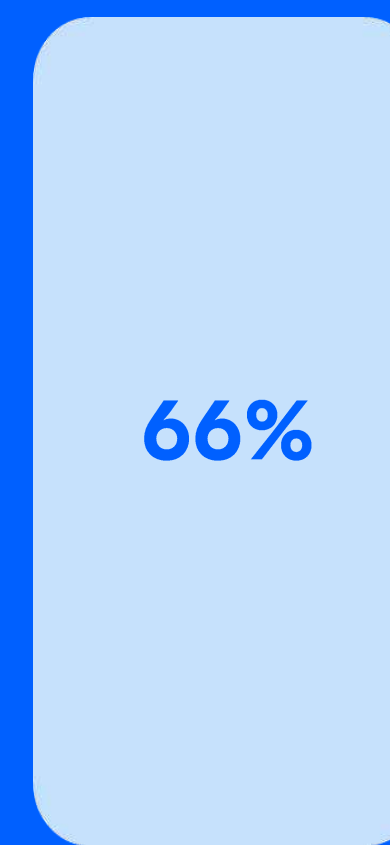


2Q25

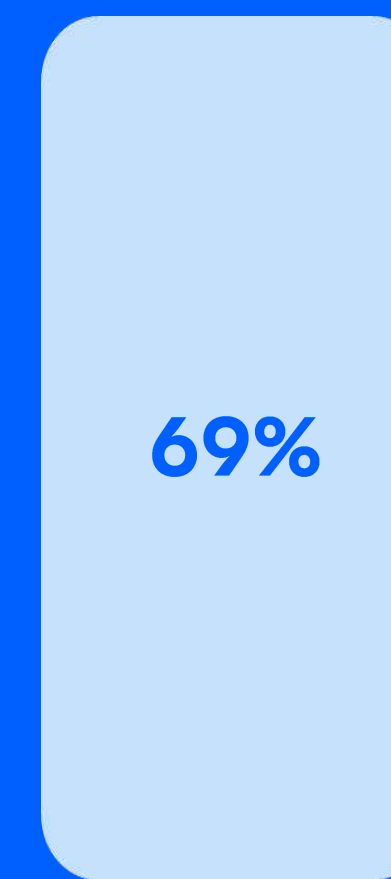
+11% YoY

Digital self-service

(% of digital self-service)



2Q24

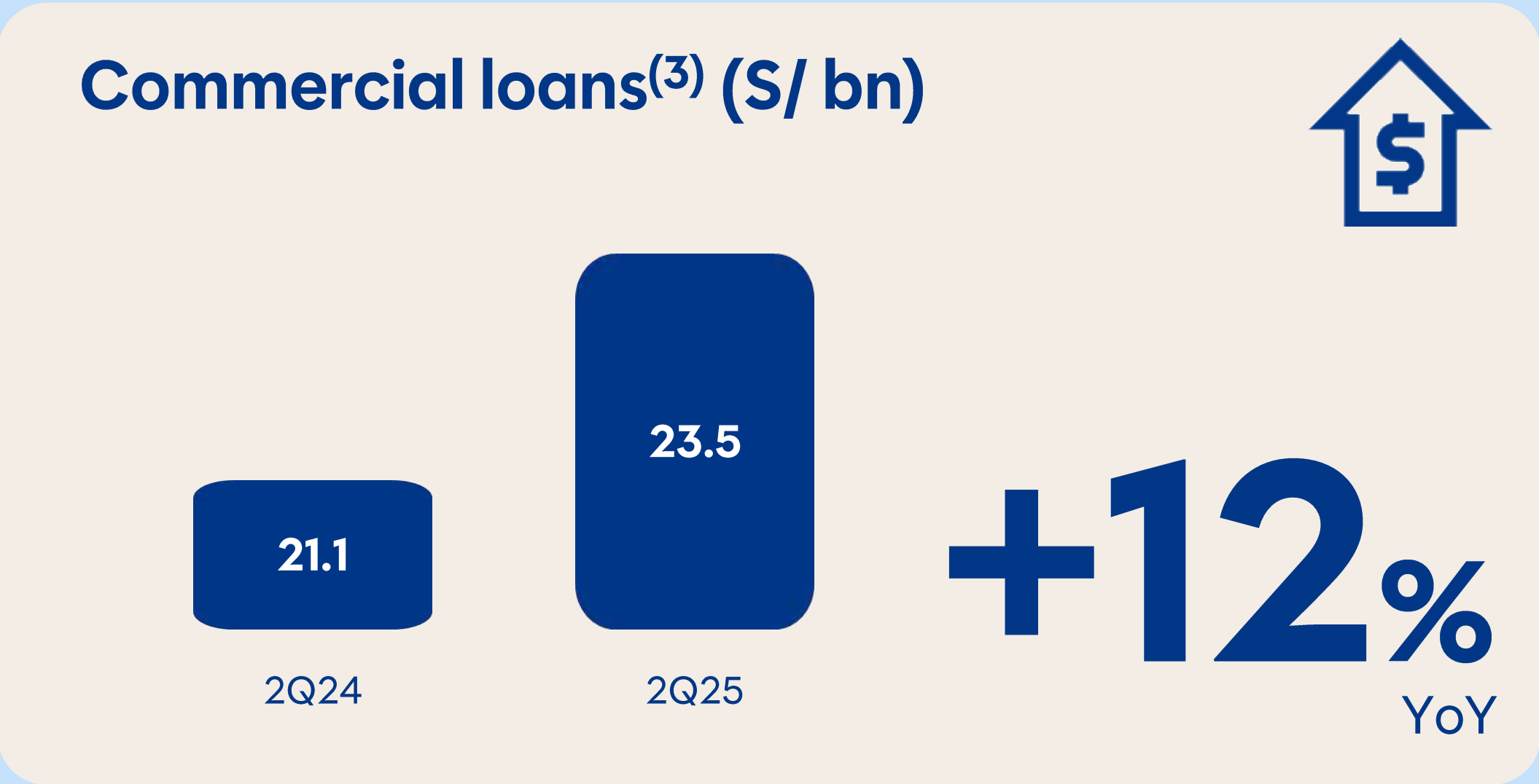
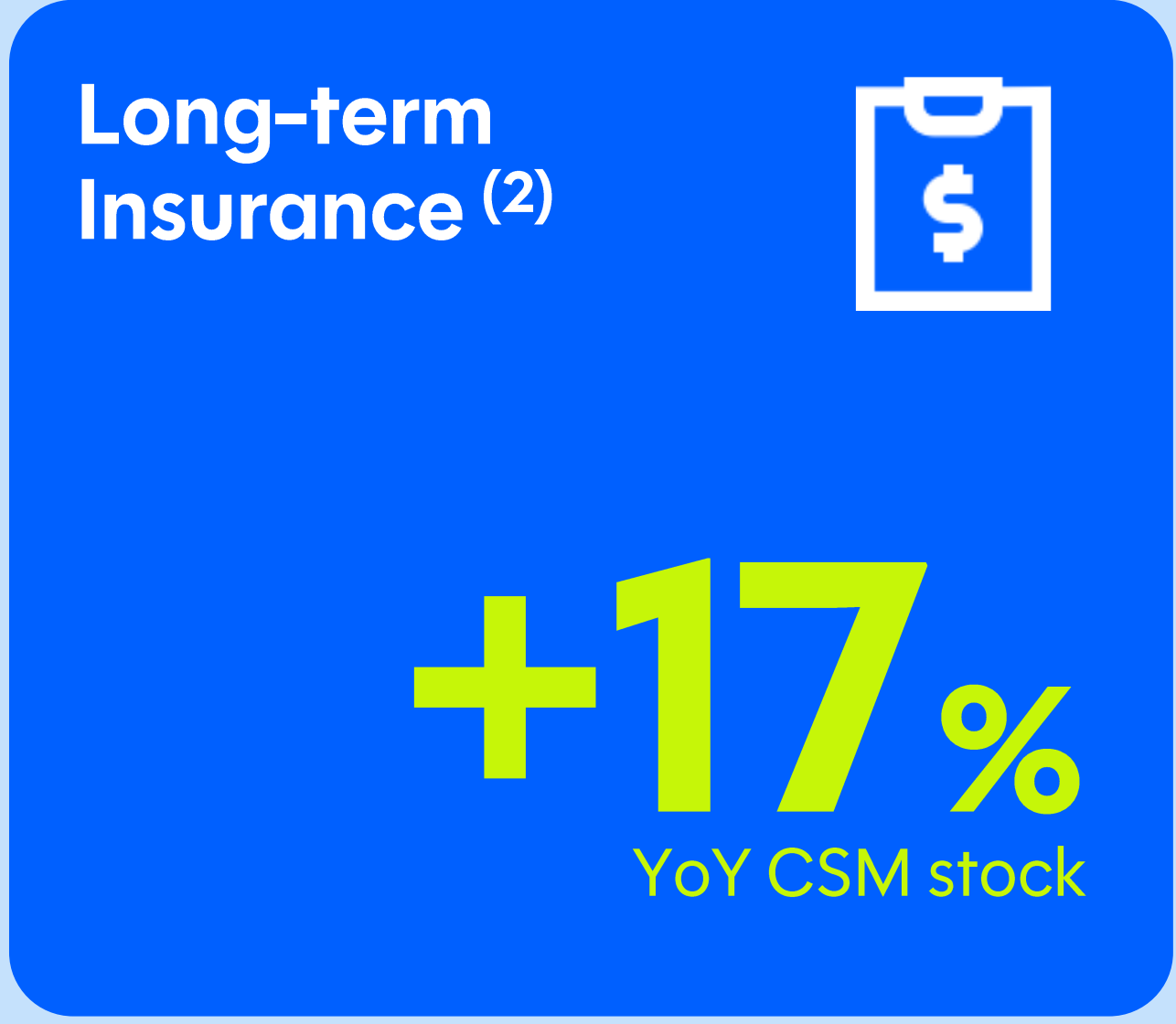
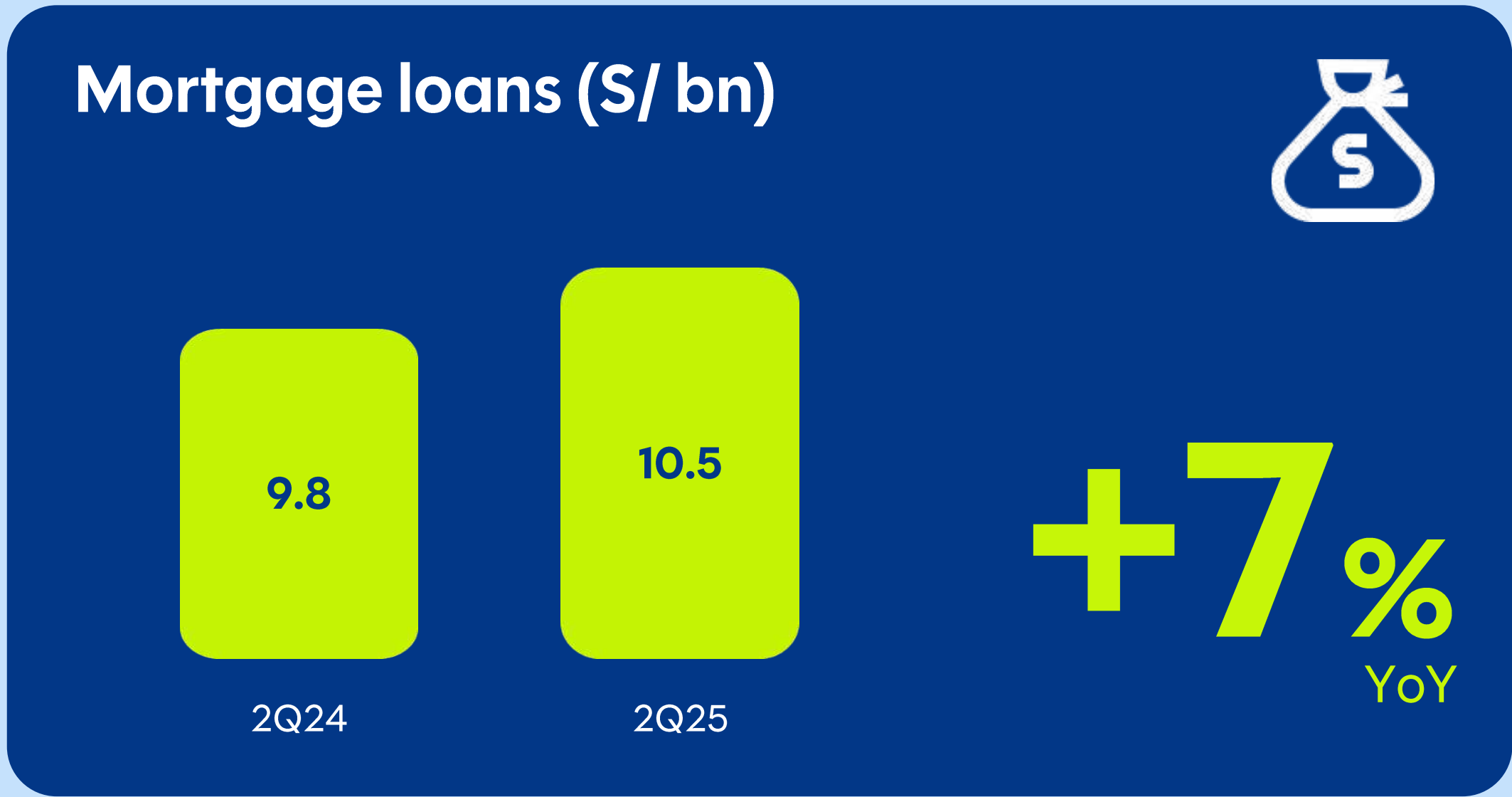


2Q25



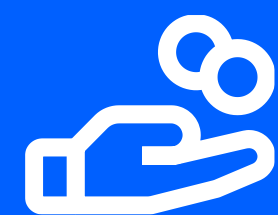
Takeaways

Focus on growth



1) Excluding payroll deductible loans
2) Includes annuities, individual life and credit life
3) Includes small businesses
Excluding Reactiva

Operating trends 1H 2025



Capital

To remain at sound levels

IBK TCR 16.9%
IBK CETI 11.7%



Profitability

Continued path to recovery

IFS ROE
18.4%



Loans

High single digit growth
in total loans

6.0%⁽¹⁾



Revenues

Slight recovery NIM

IBK NIM
5.1%



Cost of risk

Sound cost of risk

IBK CoR
2.6%



Efficiency

Continued focus on efficiency

IFS C/I
35.7%

1) Excluding reactiva

Sustainability update

Environmental

+USD**401**mn
Sustainable loans

33

Financial stores obtained
iREC certificates for
renewable energy use

100%

of agricultural banking
executives were trained on
climate technologies



Social

Great Place To Work 2025



Interbank #2
Interseguro #9
Inteligo Group #19



Interbank #3
Interseguro #7

>1,2M **>1600** **>3600**

Entrepreneurs actively
using izipayYA

Peruvians accessed inclusive
insurance through Rumbo
& Vida Cash in 2Q25

entrepreneurs trained via Escuela,
Izipay's financial education
platform

Governance



Equator
Principles Report
Publication



Takeaways

1 Strong YoY recovery.
2Q boosted by
investment results

2 Commercial & payments
ecosystem growing,
consumer loans slowly
recovering

3 Low cost of
risk, stable
NIM

4 Positive trend
in funding mix

5 Strengthening
primary banking
relationships

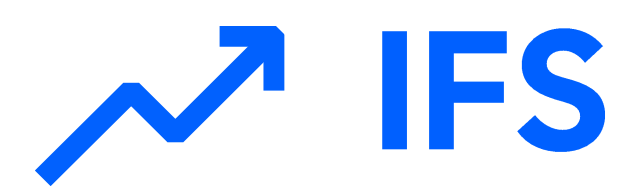
6 Solid results in
wealth
management and
insurance



Appendix

IFS Key indicators

2Q25



ROE

11.2% 16.3%

2Q24

1Q25

20.7%

2Q25

NIM

5.1% 5.1%

2Q24

1Q25

4.9%

2Q25



ROA

1.2% 1.9%

2Q24

1Q25

2.4%

2Q25

C/I ratio

38.6% 35.4%

2Q24

1Q25

35.9%

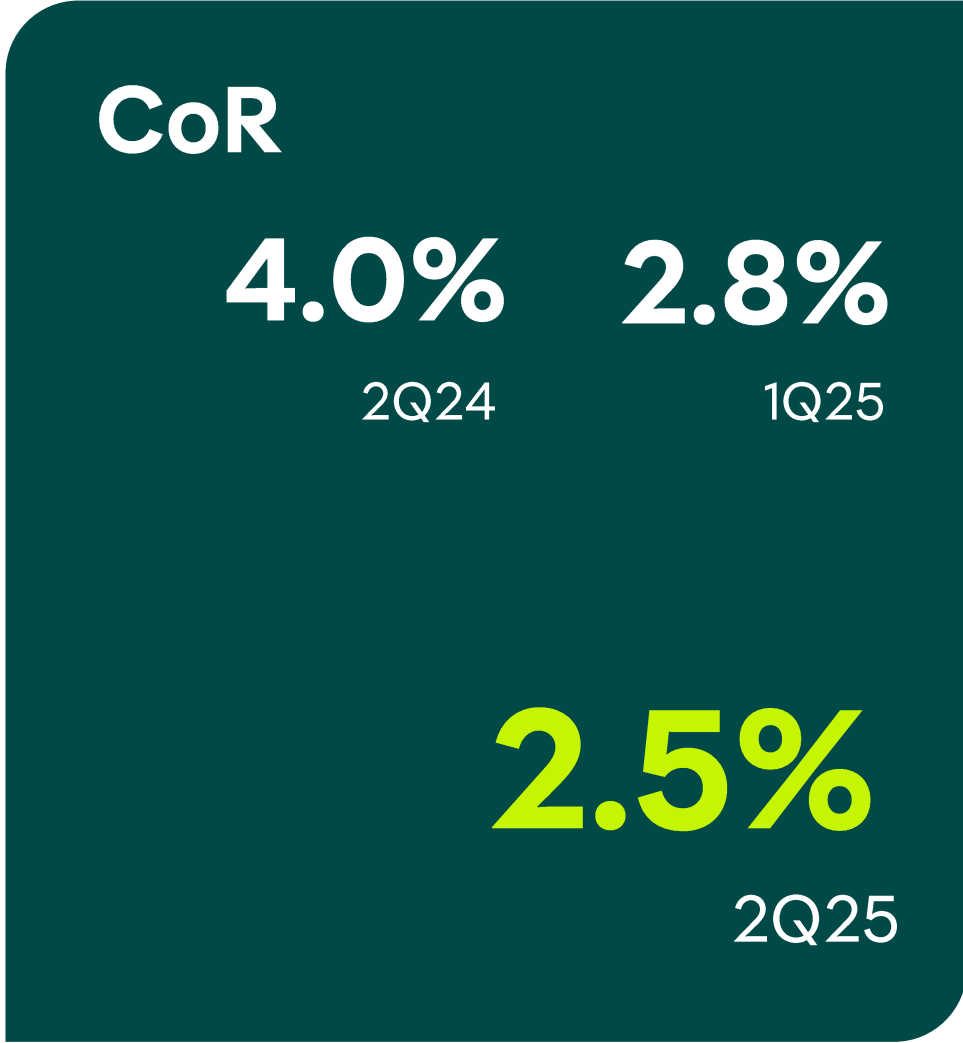
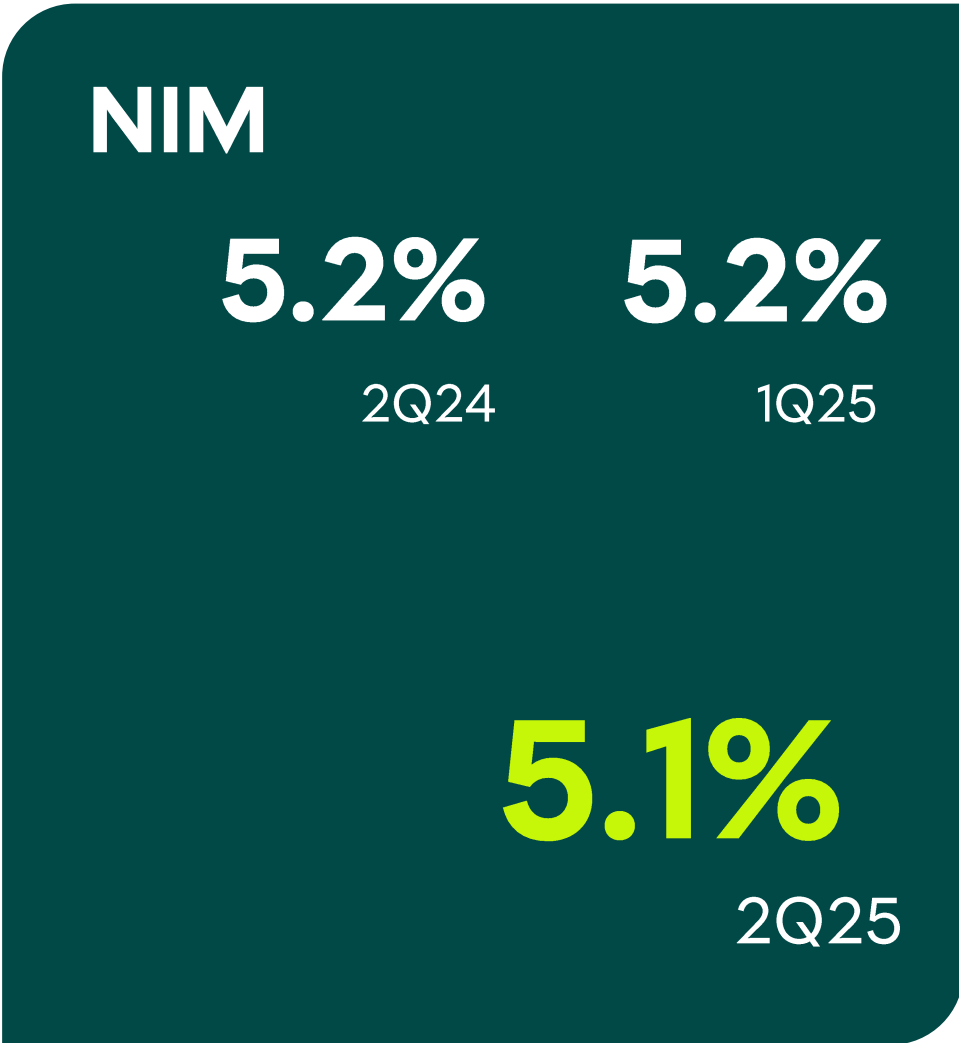
2Q25



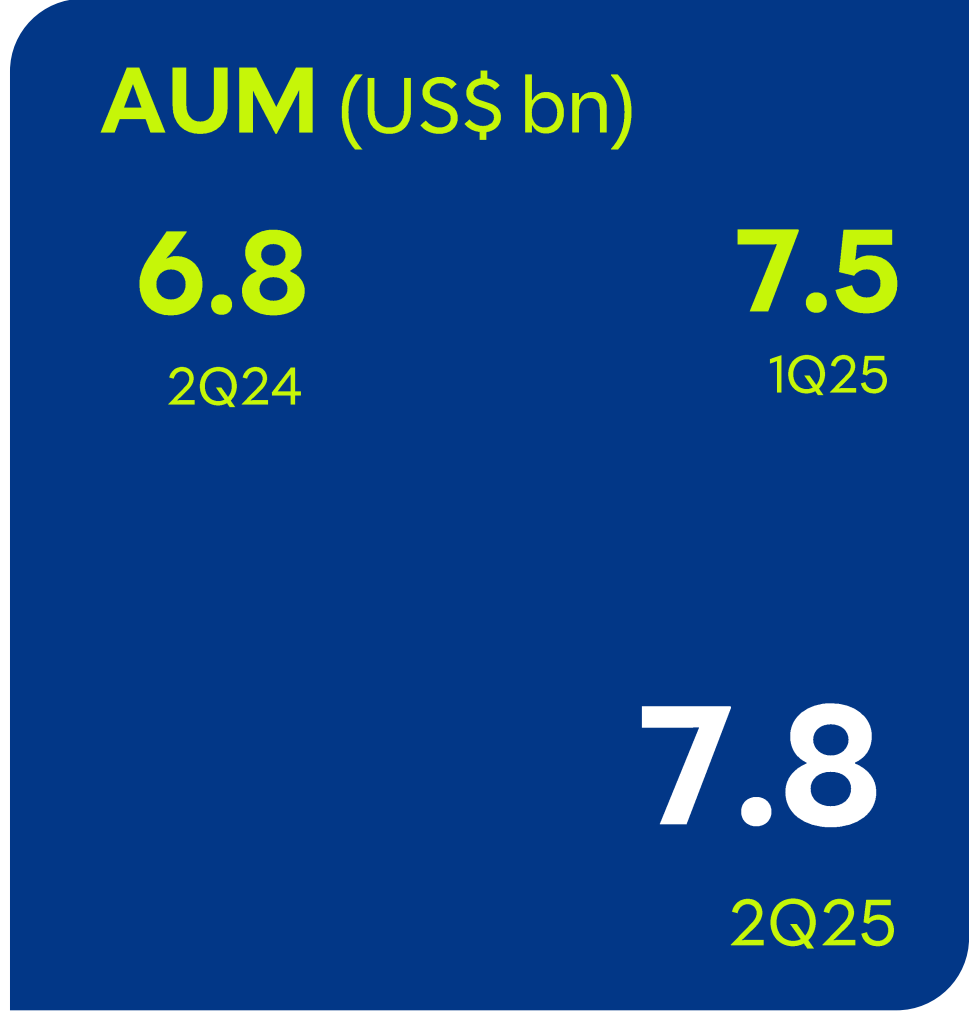
IFS Key indicators

2Q25

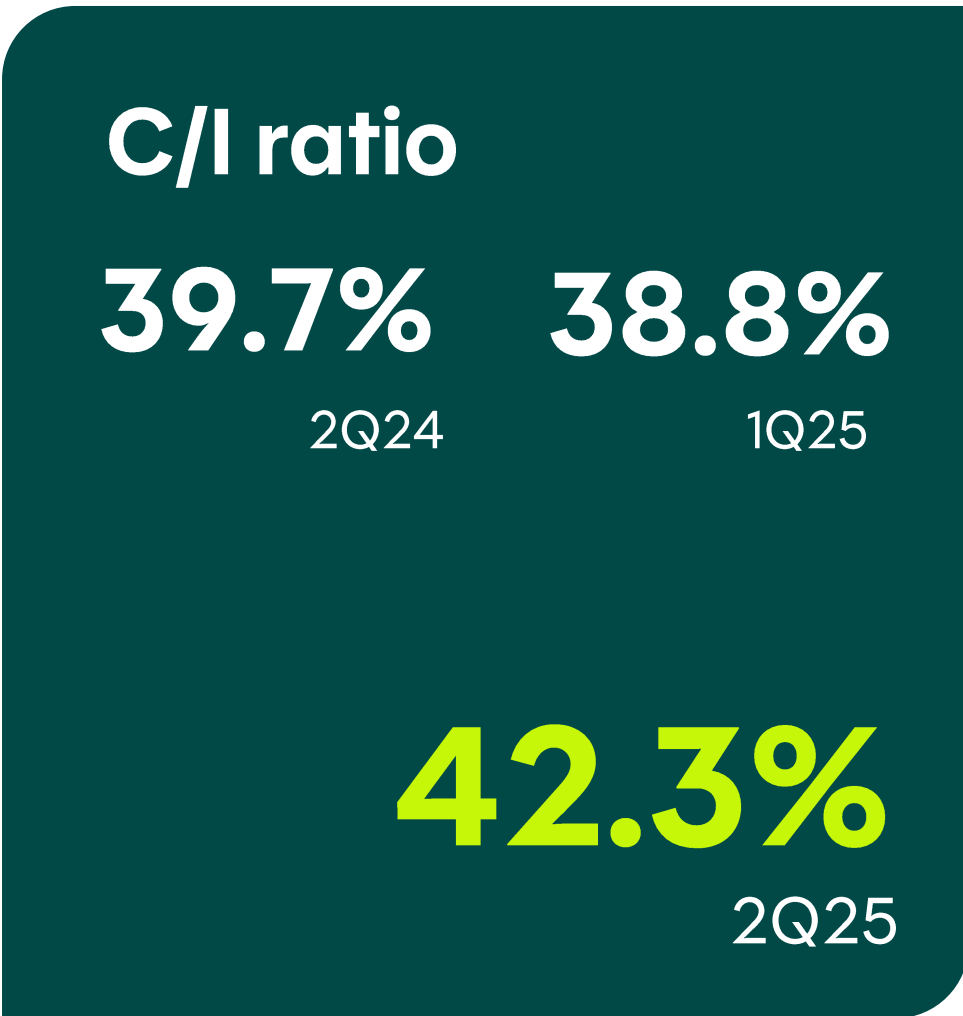
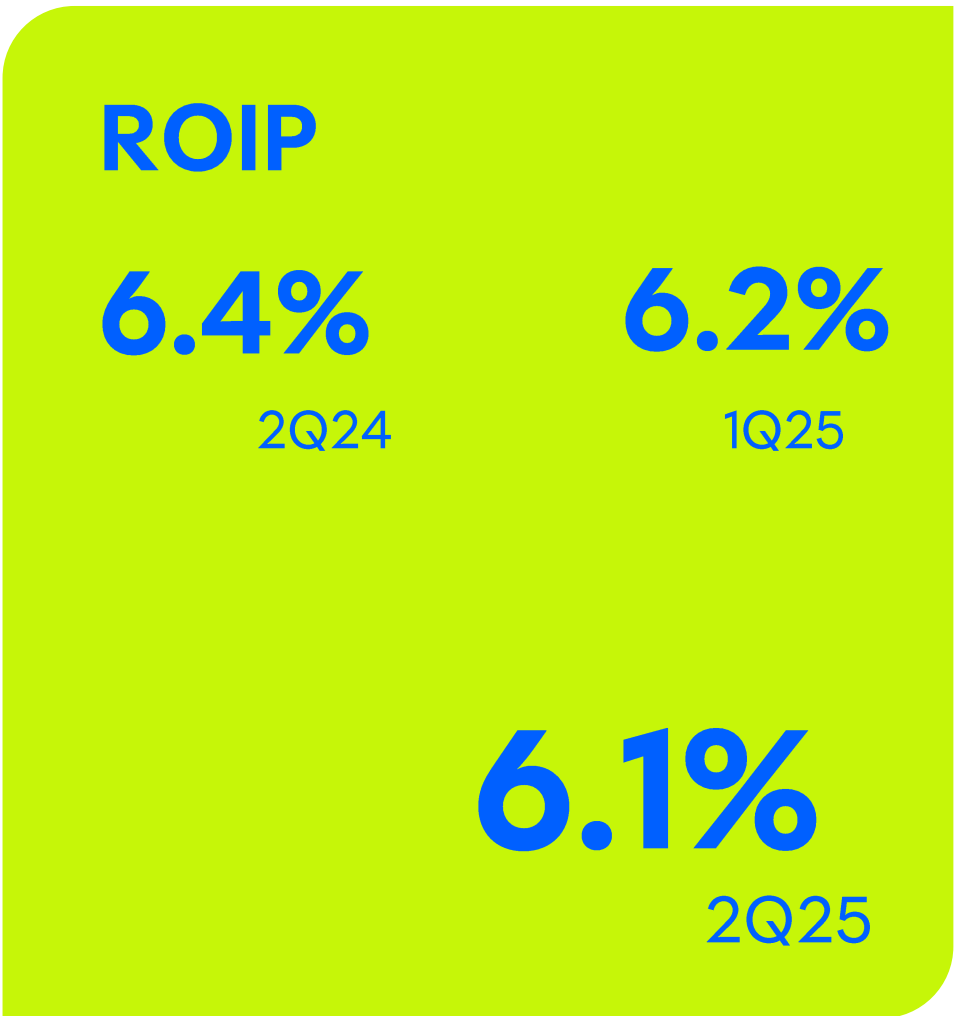
Banking



Wealth management



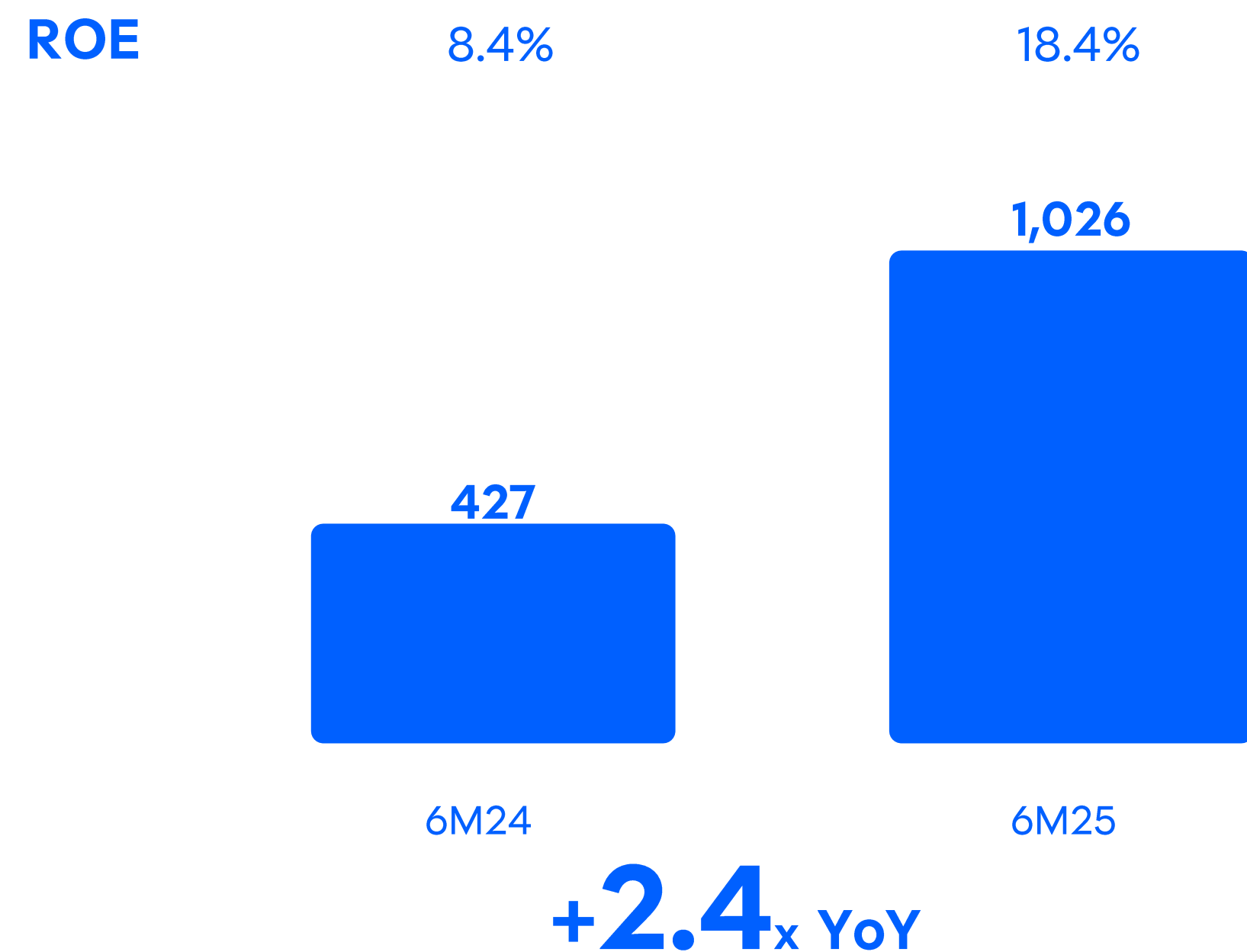
Insurance



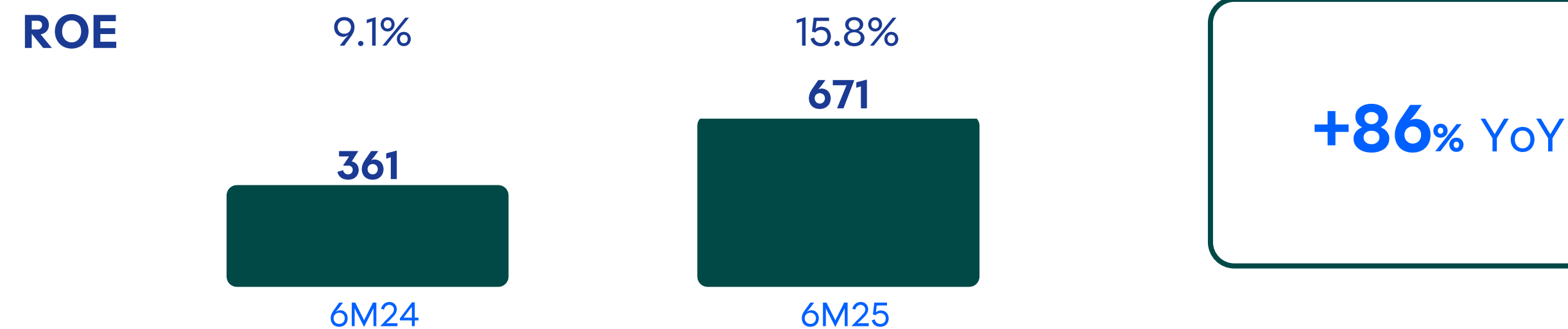
+2.4x

YoY earnings drive
quarterly ROE to **>18%**

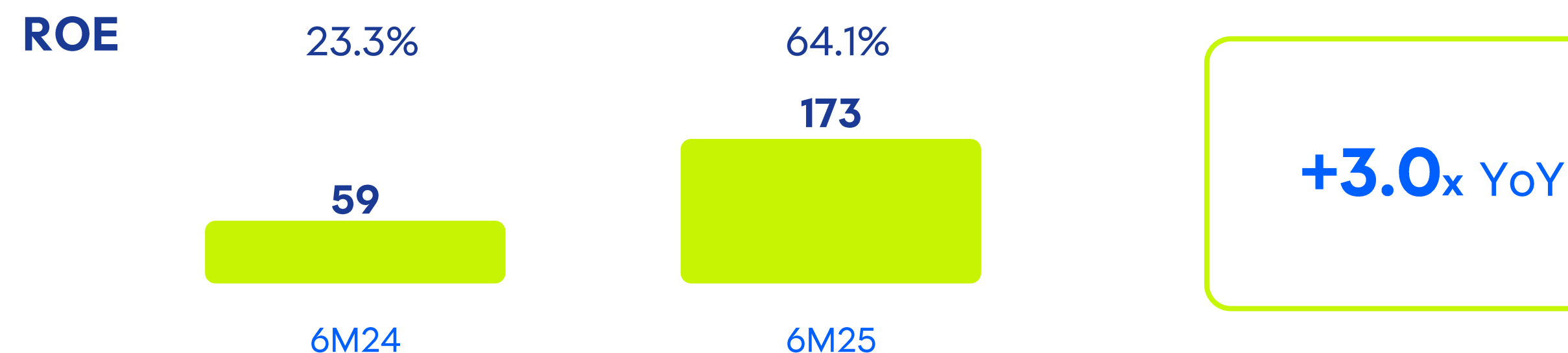
IFS quarterly net profit (\$/ mn)



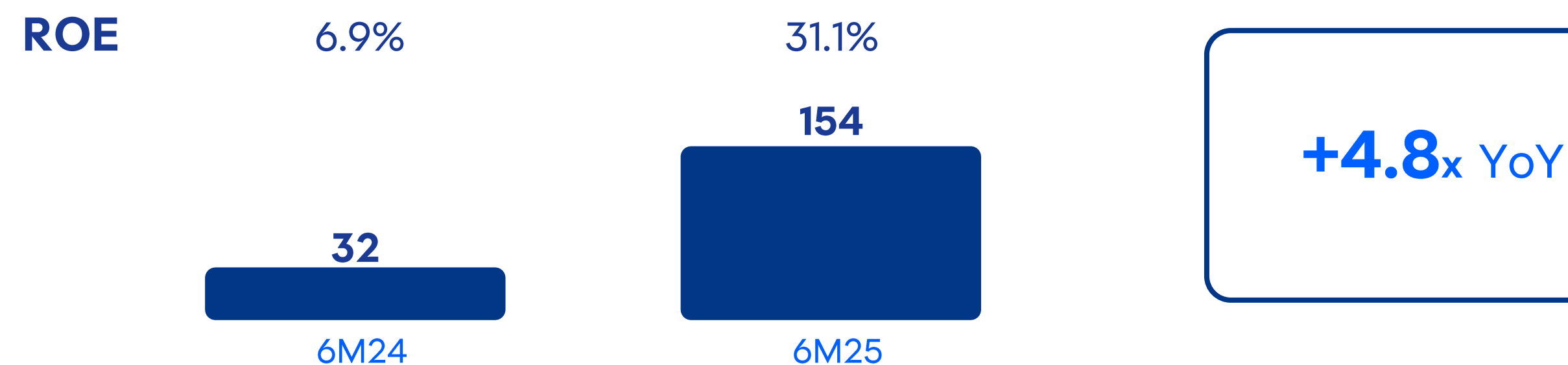
Banking



Insurance



Wealth management

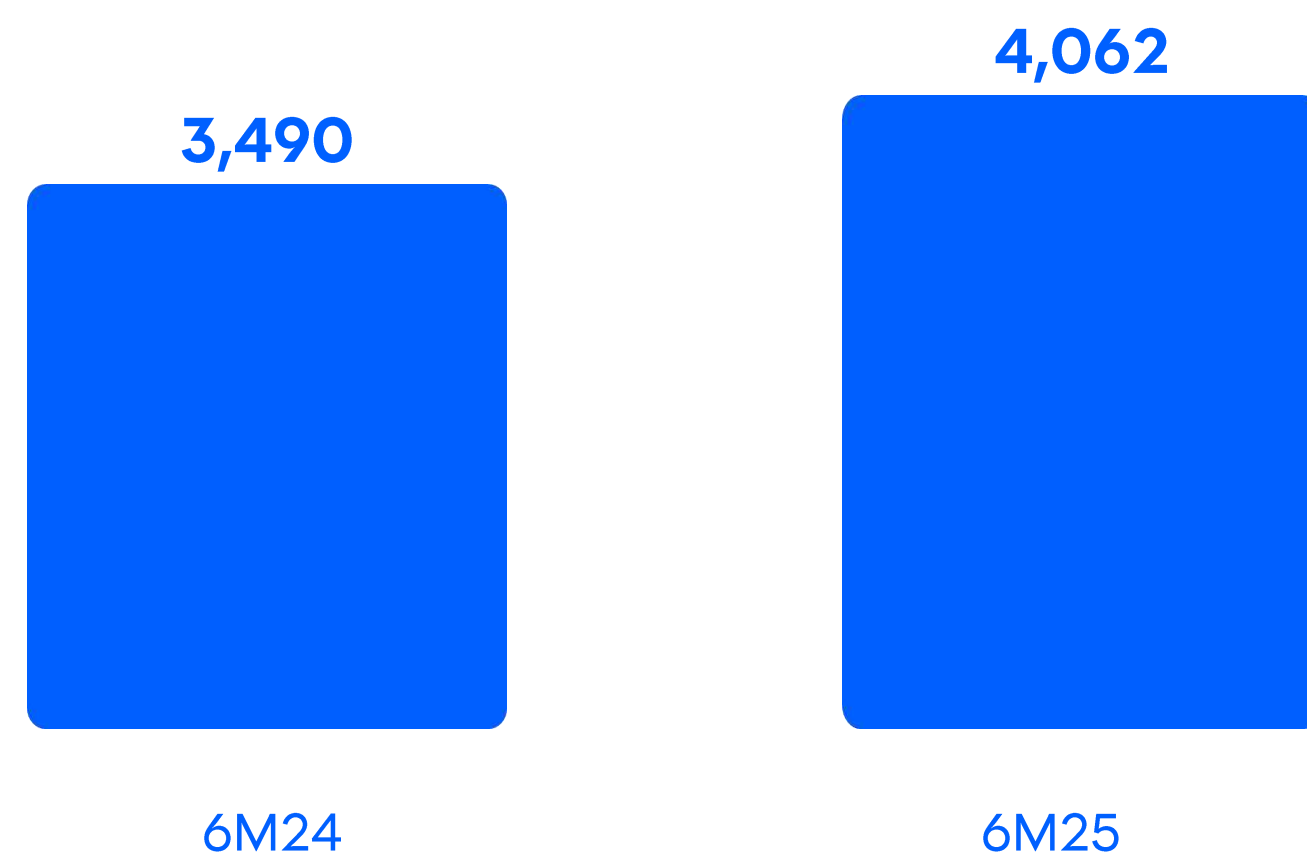


+14%

YoY increase
in revenues

IFS (S/ mn)

NIM IFS



+16% YoY

Banking

NIM IBK

5.3%

5.1%

2,457

2,614

6M24

6M25

+6% YoY

Insurance

416

477

6M24

6M25

+15% YoY

Wealth management

114

264

6M24

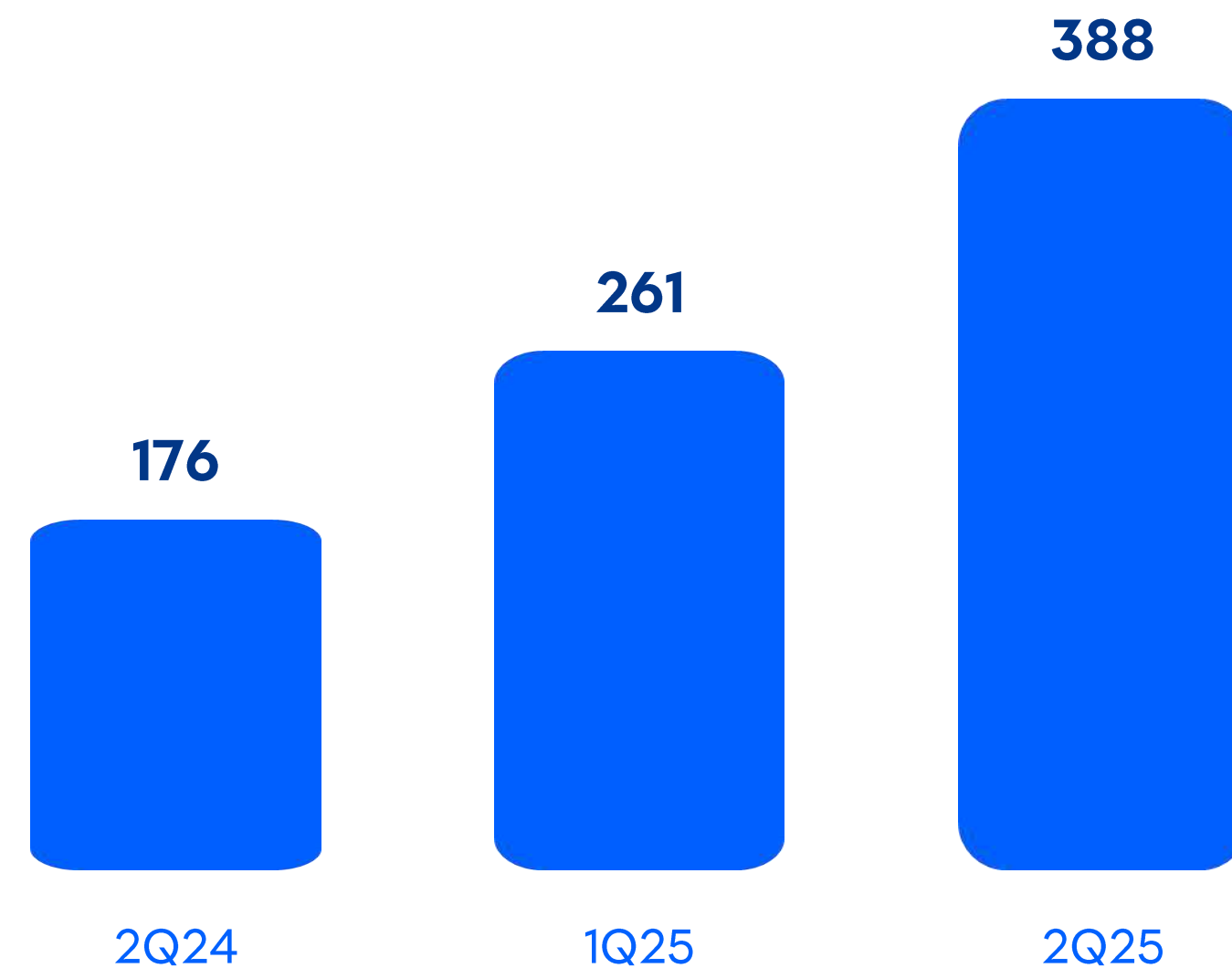
6M25

+2.3x YoY

+1.2x

YoY increase in results
from financial transactions

IFS (S/ mn)



+49% QoQ | **+1.2x** YoY

Banking



-6% QoQ
+15% YoY

Insurance



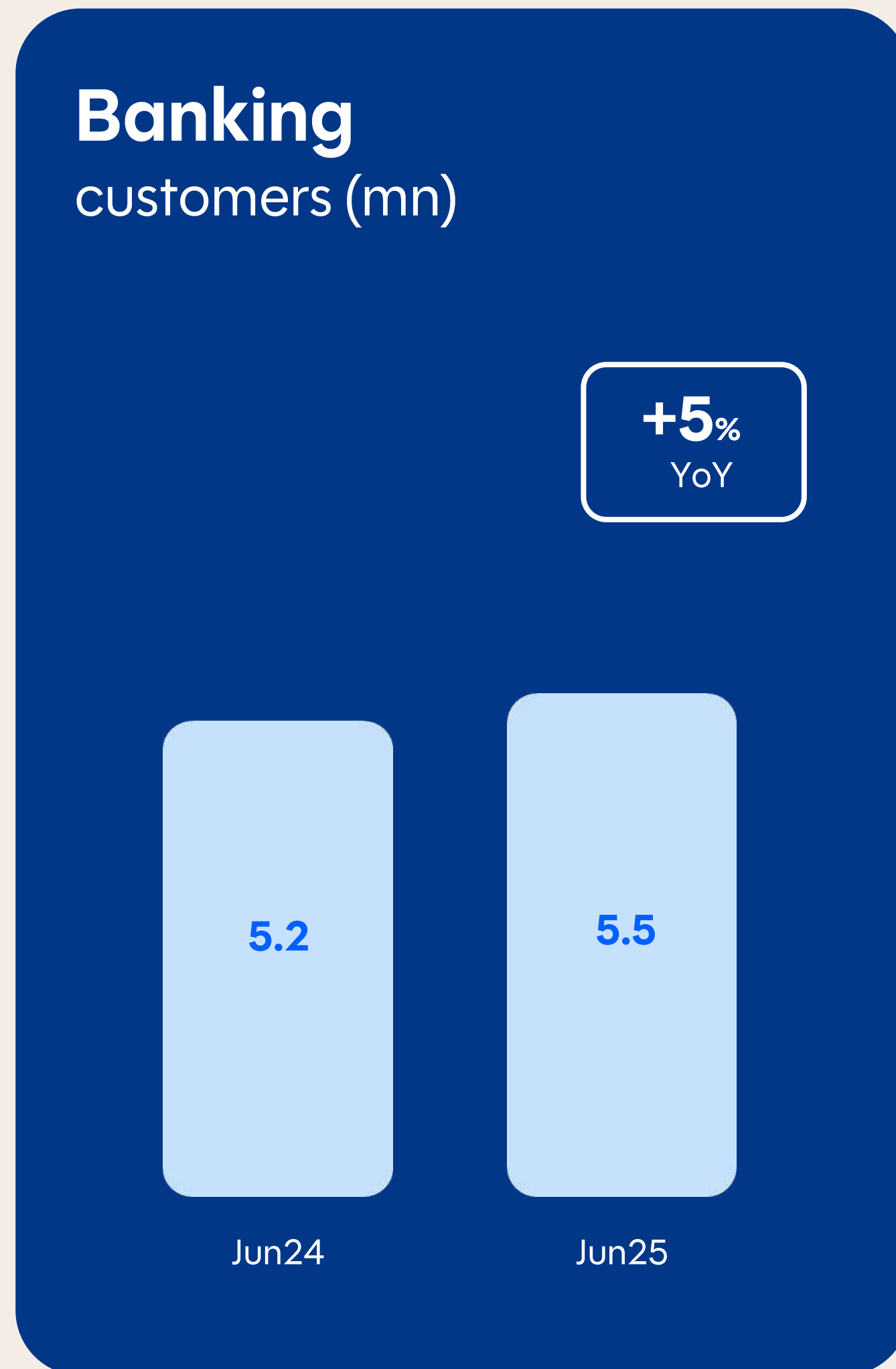
-39% QoQ
-18% YoY

Wealth management



+4.0x QoQ
n.m. YoY

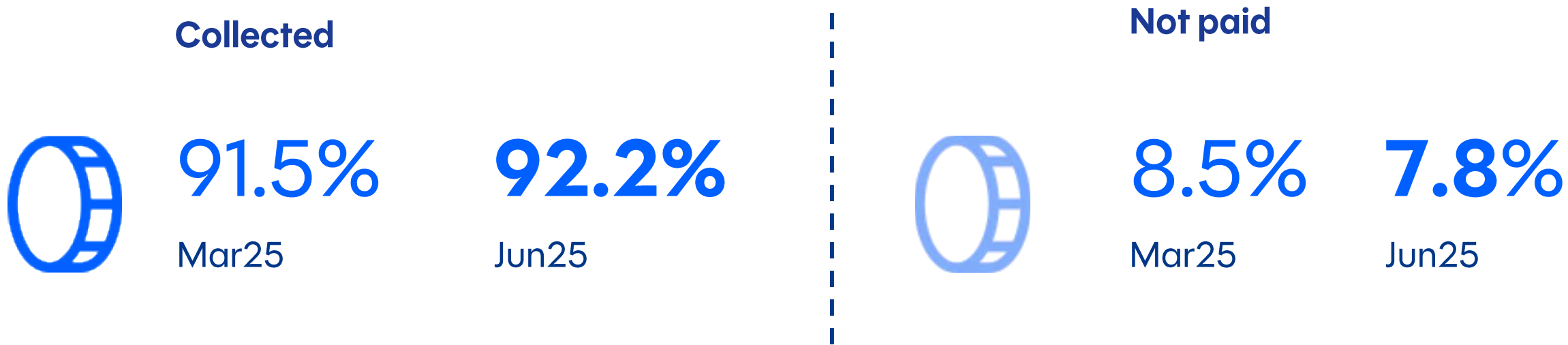
Customer base growth continues across businesses



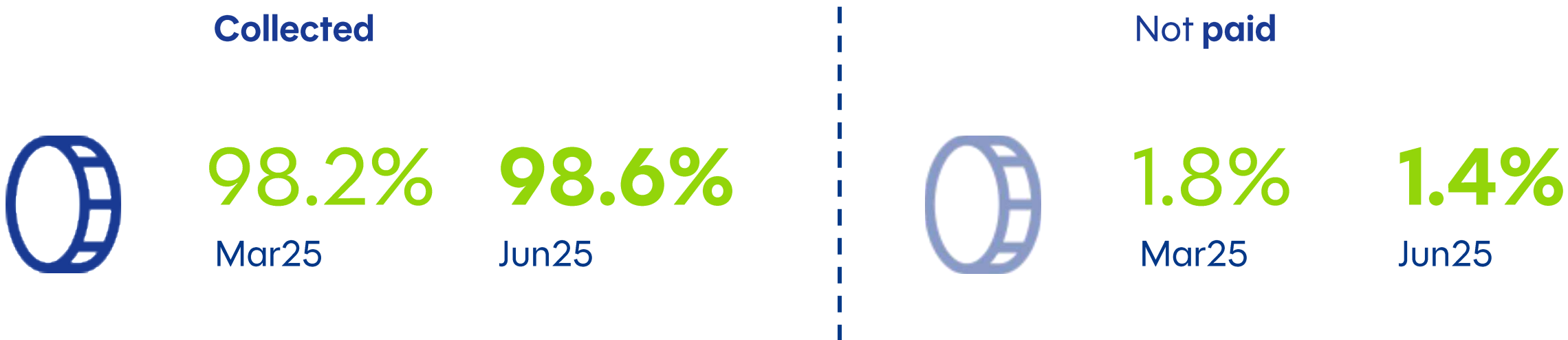
Continuous improvement in payment behavior of customers

Payment behavior ⁽¹⁾

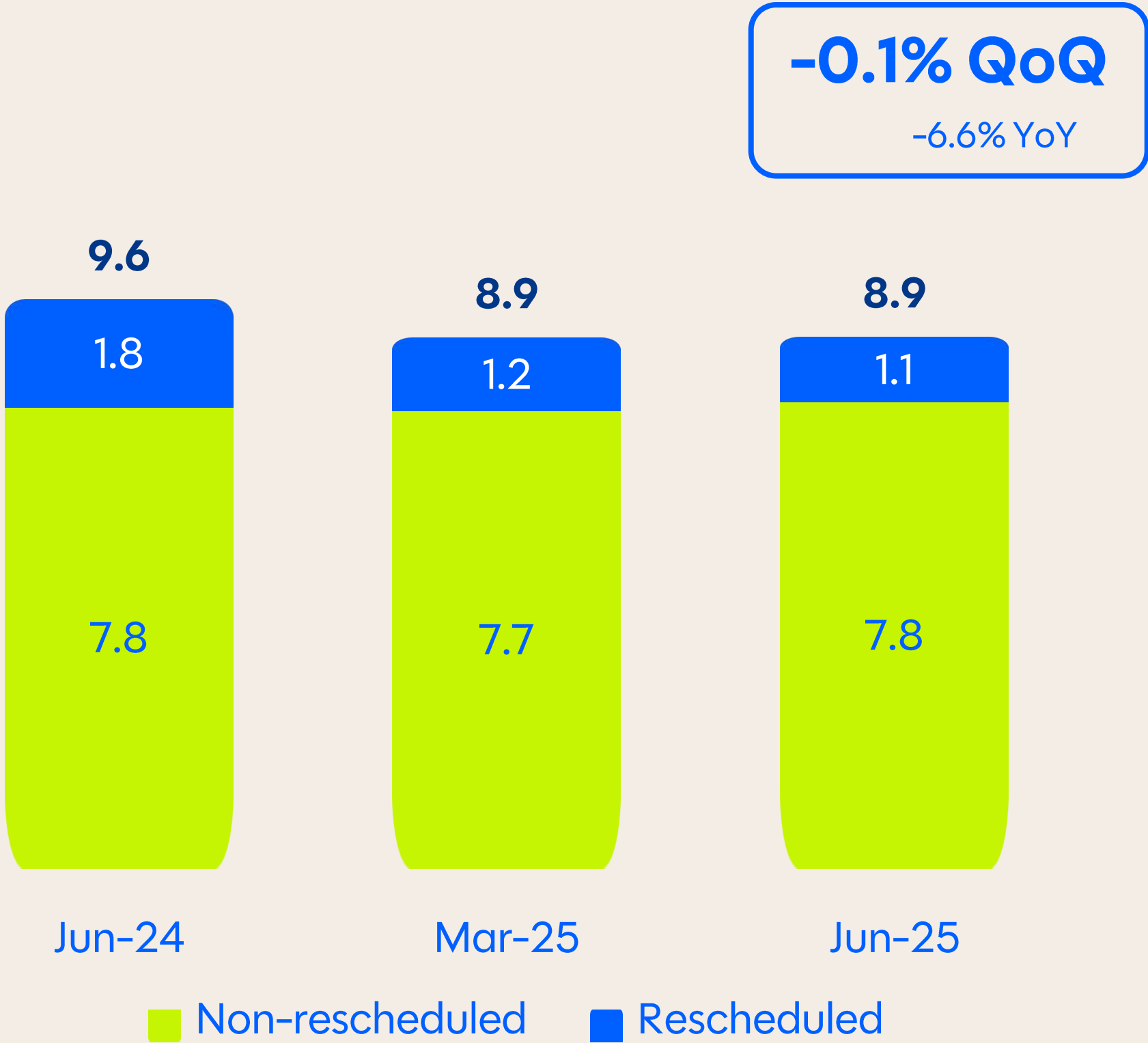
Payment of rescheduled loans⁽²⁾



Payment of non-rescheduled loans⁽²⁾



Consumer loans ⁽¹⁾ (\$/bn) % Exposure by rescheduling type

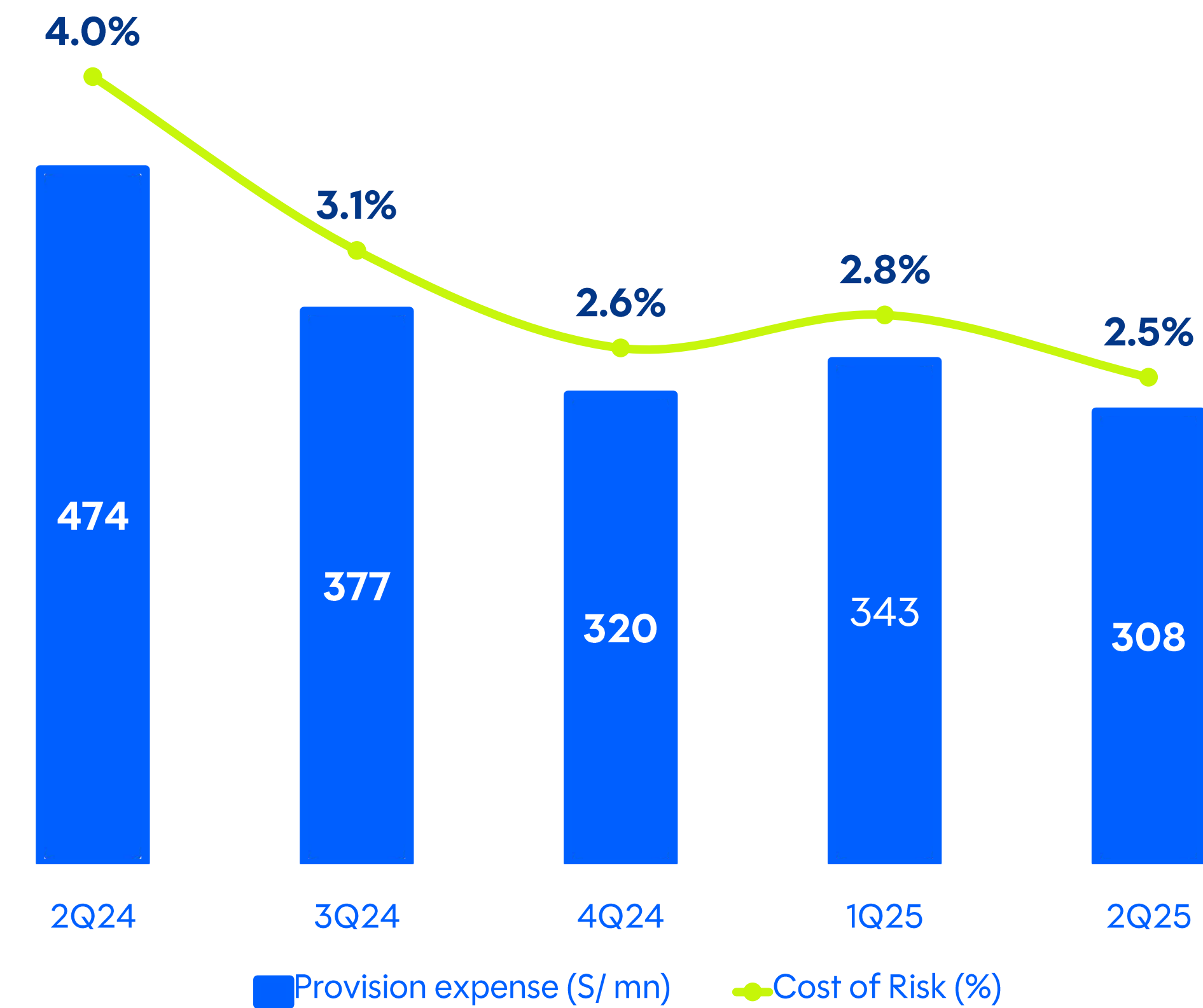


1) Credit cards and personal loans | Does not include payroll deductible loans

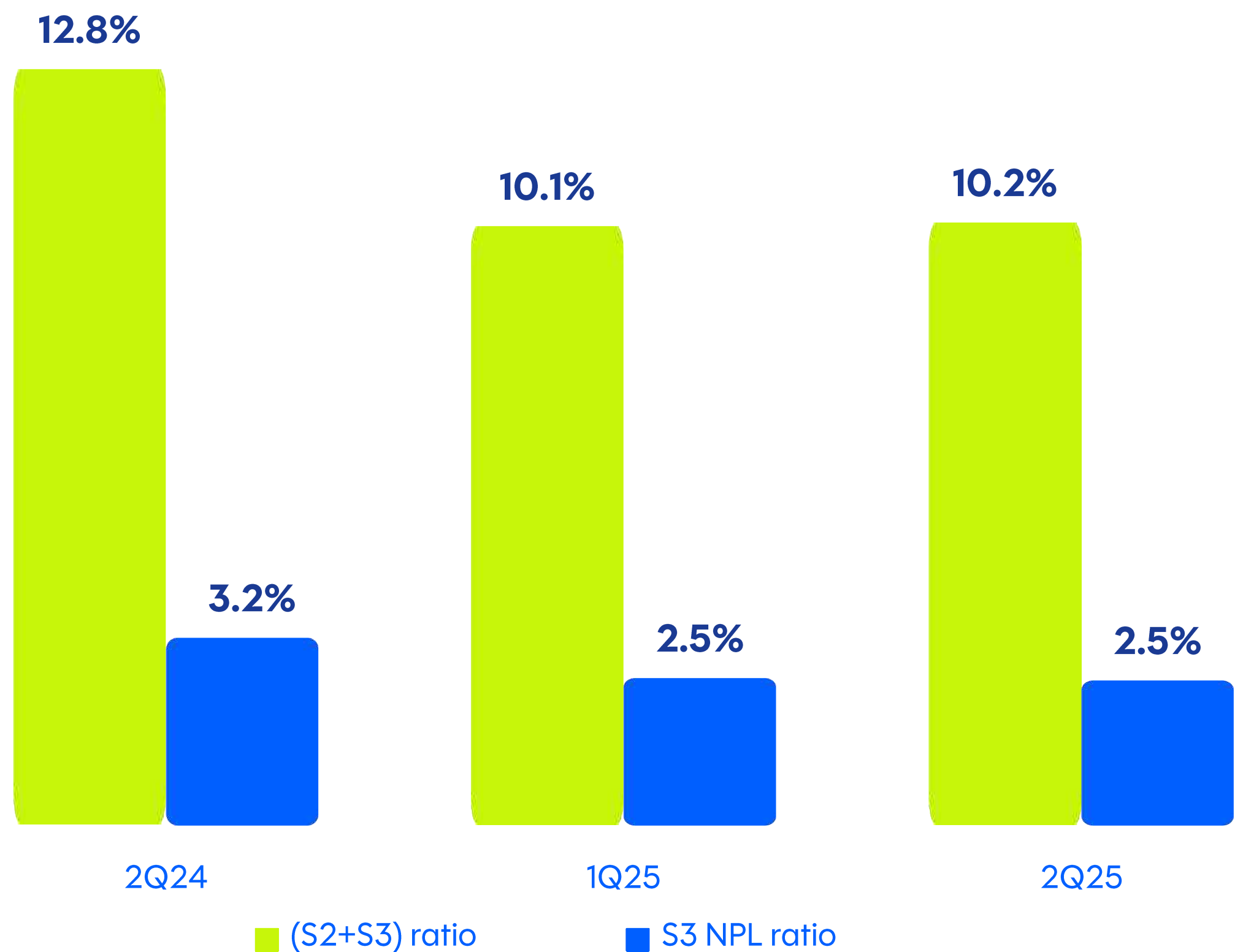
2) Applies to loans with no delay in payment: 93.6% of non-rescheduled and 67.6% of rescheduled as of Mar25; and 93.8% of non-rescheduled and 67.1% of rescheduled as of Jun25

Stable asset quality, CoR at 2.5%

Impairments loss on loans, net (S/ mn)
& Cost of risk (%)

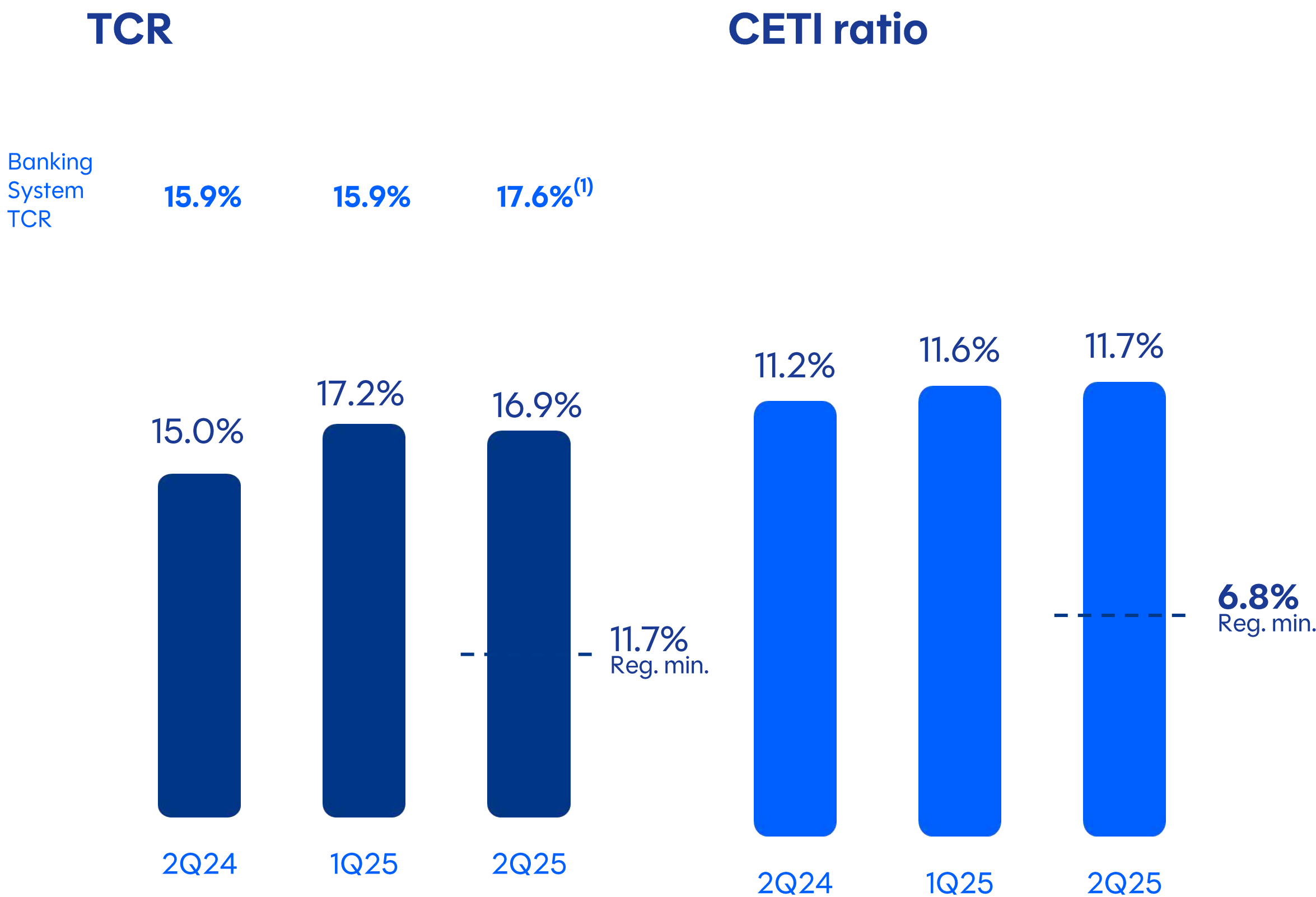


S2+S3 ratio & S3 NPL ratio (%)

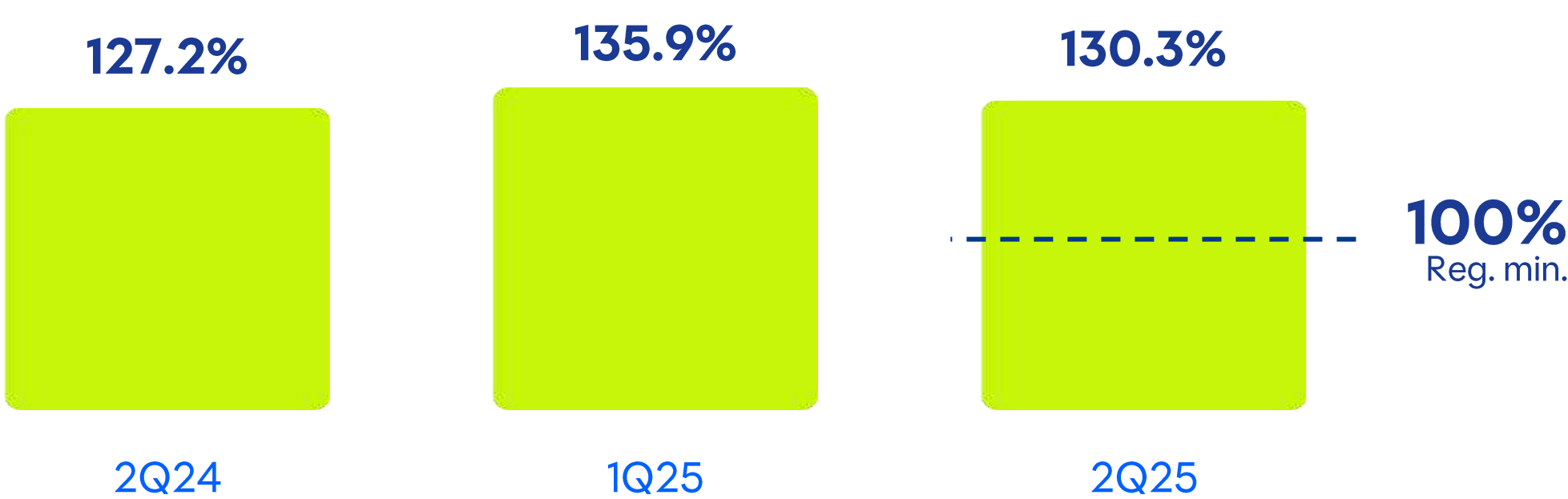


Sound capitalization levels

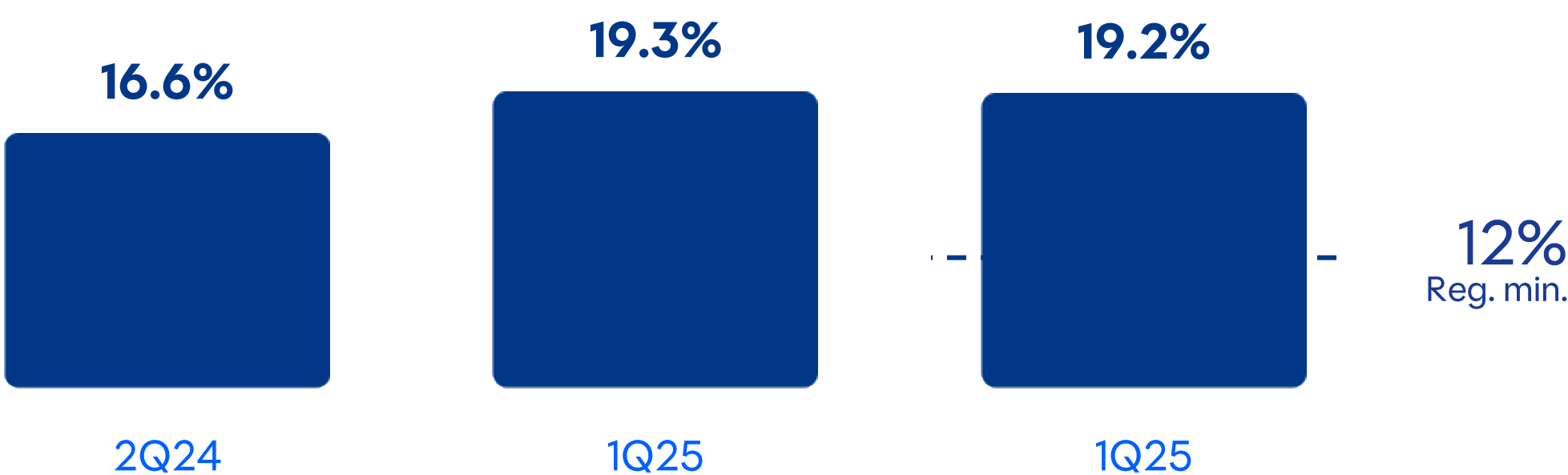
Banking



Insurance



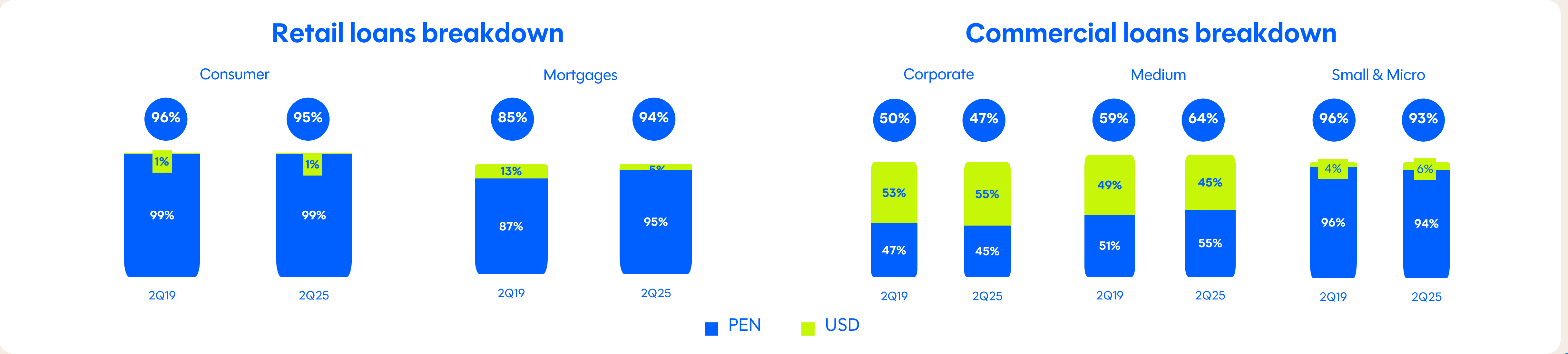
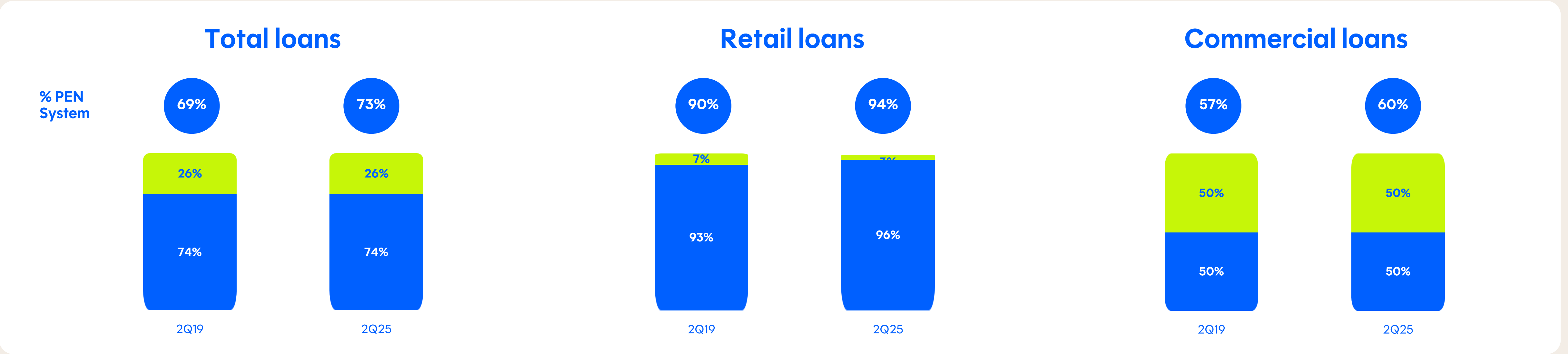
Wealth management



Source: Company information and ASBANC

1) As of Apr25

Manageable dollarization levels at Interbank



Source: SBS

Focusing on low-risk loans

Breakdown of loans (\$/ mn)

| | 2Q24 | 1Q25 | 2Q25 | %chg QoQ | %chg YoY |
|--|-----------------|-----------------|-----------------|-------------|--------------|
| Consumer loans | | | | | |
| Credit cards & other loans | 8,864.1 | 8,495.6 | 8,542.6 | 0.6% | -3.6% |
| Payroll deduction loans ⁽¹⁾ | 5,759.3 | 5,632.8 | 5,666.3 | 0.6% | -1.6% |
| Total consumer loans | 14,623.4 | 14,128.4 | 14,208.9 | 0.6% | -2.8% |
| Mortgages | 9,814.0 | 10,339.7 | 10,518.3 | 1.7% | 7.2% |
| Total retail loans | 24,437.4 | 24,468.1 | 24,727.1 | 1.1% | 1.2% |
| Total commercial loans | 21,447.2 | 22,618.2 | 23,554.9 | 4.1% | 9.8% |
| Total loans | 45,884.6 | 47,086.3 | 48,282.0 | 2.5% | 5.2% |

Funding structure (\$/ mn)

| | 2Q24 | 1Q25 | 2Q25 | %chg QoQ | %chg YoY |
|---------------------------|-----------------|-----------------|-----------------|-------------|-------------|
| Deposits | 48,472.9 | 50,673.7 | 52,036.0 | 2.7% | 7.4% |
| Retail | 25,304.0 | 26,029.9 | 26,017.6 | 0.0% | 2.8% |
| Commercial ⁽¹⁾ | 23,168.9 | 24,643.8 | 26,018.4 | 5.6% | 12.3% |
| Due to banks | 8,645.9 | 6,606.9 | 7,072.6 | 7.0% | -18.2% |
| Bonds | 4,392.7 | 5,721.7 | 5,602.9 | -2.1% | 27.6% |
| Total | 61,511.4 | 63,002.3 | 64,711.4 | 2.7% | 5.2% |
| Average cost of funding | 3.6% | 3.2% | 3.2% | 0 bps | -40 bps |

Market share in loans ⁽²⁾

| | 2Q24 | 1Q25 | 2Q25 | bps QoQ | bps YoY |
|-------------------------------|--------------|--------------|--------------|------------|-------------|
| Total consumer loans | 21.8% | 20.5% | 19.7% | -80 | -210 |
| Mortgages | 15.6% | 15.8% | 15.8% | 0 | 20 |
| Total retail loans | 18.8% | 18.2% | 17.9% | -30 | -90 |
| Total commercial loans | 10.2% | 10.9% | 11.1% | 20 | 90 |
| Total loans | 13.5% | 13.8% | 13.8% | 0 | 30 |

Market share in deposits ⁽²⁾

| | 2Q24 | 1Q25 | 2Q25 | bps QoQ | bps YoY |
|------------------------------------|--------------|--------------|--------------|------------|------------|
| Retail deposits | 15.0% | 14.5% | 14.5% | 0 | -50 |
| Commercial deposits ⁽¹⁾ | 12.3% | 12.4% | 13.0% | 60 | 70 |
| Total deposits | 13.6% | 13.4% | 13.7% | 30 | 10 |

1) Includes institutional and others
2) Based on SBS figures

IFS P&L 2Q25

Intercorp Financial Services P&L statement

| S/ million | | | | %chg | %chg |
|--|----------------|----------------|----------------|--------------|--------------|
| | 2Q24 | 1Q25 | 2Q25 | QoQ | YoY |
| Interest and similar income | 1,737.1 | 1,729.6 | 1,715.2 | -0.8% | -1.3% |
| Interest and similar expense | -623.3 | -570.7 | -578.6 | 1.4% | -7.2% |
| Net interest and similar income | 1,113.8 | 1,158.9 | 1,136.6 | -1.9% | 2.0% |
| Impairment loss on loans, net of recoveries | -474.3 | -343.0 | -308.3 | -10.1% | -35.0% |
| Recovery (loss) due to impairment of financial investments | 4.8 | -59.6 | -0.2 | -99.7% | n.m. |
| Net interest and similar income after impairment loss | 644.3 | 756.3 | 828.1 | 9.5% | 28.5% |
| Fee income from financial services, net | 279.7 | 296.0 | 299.4 | 1.1% | 7.0% |
| Other income | 176.2 | 260.9 | 387.9 | 48.6% | n.m. |
| Insurance results | -18.1 | -14.8 | -30.7 | n.m. | 69.2% |
| Other expenses | -719.0 | -738.7 | -788.8 | 6.8% | 9.7% |
| Income before translation result and income tax | 187.8 | 632.5 | 559.7 | 24.3% | 91.6% |
| Translation result | -25.7 | 12.4 | 11.6 | -7.1% | n.m. |
| Income tax | -51.3 | -126.1 | -127.9 | 1.4% | n.m. |
| Profit for the period | 286.2 | 446.1 | 579.6 | 29.9% | n.m. |

IFS statement of financial position 2Q25

| Intercorp Financial Services' Statement of financial position | | | | | |
|---|---------------------------|---------------------------|---------------------------|-----------------------|------------------------|
| S/ million | | | | %chg | %chg |
| | 2Q24 | 1Q25 | 2Q25 | QoQ | YoY |
| Assets | | | | | |
| Cash and due from banks and inter-bank funds | 10,413.4 | 13,249.9 | 13,174.4 | -0.6% | 26.5% |
| Financial investments | 27,760.6 | 26,810.7 | 27,747.4 | 3.5% | 0.0% |
| Loans, net of unearned interest | 50,069.3 | 51,039.8 | 52,127.2 | 2.1% | 4.1% |
| Impairment allowance for loans | -2,003.6 | -1,720.1 | -1,712.1 | -0.5% | -14.5% |
| Property, furniture and equipment, net | 843.5 | 846.8 | 894.8 | 5.7% | 6.1% |
| Other assets | 6,903.2 | 5,317.5 | 5,360.6 | 0.8% | -22.3% |
| Total assets | 93,986.4 | 95,544.7 | 97,592.3 | 2.1% | 3.8% |
| Liabilities | | | | | |
| Deposits and obligations | 51,526.4 | 53,341.2 | 54,755.2 | 2.7% | 6.3% |
| Due to banks and correspondents and inter-bank funds | 9,111.8 | 7,054.5 | 7,592.4 | 7.6% | -16.7% |
| Bonds, notes and other obligations | 5,789.7 | 7,173.5 | 6,992.7 | -2.5% | 20.8% |
| Insurance contract liabilities | 12,080.9 | 12,432.9 | 12,522.6 | 0.7% | 3.7% |
| Other liabilities | 5,272.2 | 4,587.8 | 4,237.8 | -7.6% | -19.6% |
| Total liabilities | 83,780.9 | 84,589.9 | 86,100.7 | 1.8% | 2.8% |
| Equity, net | | | | | |
| Equity attributable to IFS' shareholders | 10,147.6 | 10,891.2 | 11,424.9 | 4.9% | 12.6% |
| Non-controlling interest | 57.9 | 63.6 | 66.7 | 4.9% | 15.1% |
| Total equity, net | 10,205.5 | 10,954.7 | 11,491.6 | 4.9% | 12.6% |
| Total liabilities and equity net | 93,986.4 | 95,544.7 | 97,592.3 | 2.1% | 3.8% |

Banking P&L 2Q25

| Banking P&L statement | | | | | |
|--|---------|---------|---------|--------|--------|
| S/ million | | | | %chg | %chg |
| | 2Q24 | 1Q25 | 2Q25 | QoQ | YoY |
| Interest and similar income | 1,484.4 | 1,442.2 | 1,450.5 | 0.6% | -2.3% |
| Interest and similar expense | -559.4 | -497.9 | -510.9 | 2.6% | -8.7% |
| Net interest and similar income | 925.0 | 944.3 | 939.6 | -0.5% | 1.6% |
| Impairment loss on loans, net of recoveries | -474.0 | -342.8 | -308.5 | -10.0% | -34.9% |
| Recovery (loss) due to impairment of financial investments | -1.0 | -0.7 | 0.5 | n.m. | n.m. |
| Net interest and similar income after impairment loss | 449.9 | 600.8 | 631.6 | 5.1% | 40.4% |
| Fee income from financial services, net | 195.1 | 212.9 | 213.0 | 0.0% | 9.2% |
| Other income | 128.5 | 156.5 | 147.5 | -5.8% | 14.8% |
| Other expenses | -514.7 | -521.6 | -563.9 | 8.1% | 9.6% |
| Income before translation result and income tax | 258.8 | 448.7 | 428.2 | -4.6% | 65.4% |
| Translation result | 3.3 | -1.6 | 1.2 | n.m. | -64.7% |
| Income tax | -41.6 | -104.3 | -101.3 | -2.9% | n.m. |
| Profit for the period | 220.6 | 342.8 | 328.1 | -4.3% | 48.7% |

Banking statement of financial position 2Q25

| Banking Segment ¹ Statement of financial position | | | | | |
|--|-----------------|-----------------|-----------------|-------------|--------------|
| S/ million | | | | %chg | %chg |
| | 2Q24 | 1Q25 | 2Q25 | QoQ | YoY |
| Assets | | | | | |
| Cash and due from banks and inter-bank funds | 9,374.2 | 12,121.0 | 11,878.2 | -2.0% | 26.7% |
| Financial investments | 12,379.1 | 11,456.8 | 12,087.1 | 5.5% | -2.4% |
| Loans, net of unearned interest | 48,520.0 | 49,431.7 | 50,554.9 | 2.3% | 4.2% |
| Impairment allowance for loans | -2,003.0 | -1,719.7 | -1,711.9 | -0.5% | -14.5% |
| Property, furniture and equipment, net | 605.6 | 638.2 | 686.5 | 7.6% | 13.4% |
| Other assets | 3,433.0 | 2,105.4 | 2,170.2 | 3.1% | -36.8% |
| Total assets | 72,309.0 | 74,033.5 | 75,664.9 | 2.2% | 4.6% |
| Liabilities | | | | | |
| Deposits and obligations | 48,472.9 | 50,673.7 | 52,036.0 | 2.7% | 7.4% |
| Due to banks and correspondents and inter-bank funds | 8,645.9 | 6,606.9 | 7,072.6 | 7.0% | -18.2% |
| Bonds, notes and other obligations | 4,392.7 | 5,721.7 | 5,602.9 | -2.1% | 27.6% |
| Other liabilities | 2,728.0 | 2,158.9 | 1,613.3 | -25.3% | -40.9% |
| Total liabilities | 64,239.4 | 65,161.1 | 66,324.7 | 1.8% | 3.2% |
| Equity, net | | | | | |
| Equity attributable to IFS ¹ shareholders | 8,069.6 | 8,872.4 | 9,340.1 | 5.3% | 15.7% |
| Total equity, net | 8,069.6 | 8,872.4 | 9,340.1 | 5.3% | 15.7% |
| Total liabilities and equity net | 72,309.0 | 74,033.5 | 75,664.9 | 2.2% | 4.6% |

Insurance P&L 2Q25

| Insurance Segment's P&L Statement | | | | | |
|--|--------|--------|--------|--------|--------|
| S/ million | | | | %chg | %chg |
| | 2Q24 | 1Q25 | 2Q25 | QoQ | YoY |
| Interest and similar income | 205.9 | 258.2 | 221.0 | -14.4% | 7.3% |
| Interest and similar expenses | -36.4 | -49.5 | -44.1 | -10.8% | 21.2% |
| Net Interest and similar income | 169.5 | 208.7 | 176.8 | -15.3% | 4.3% |
| Recovery (loss) due to impairment of financial investments | 6.1 | -59.0 | -0.4 | -99.3% | n.m. |
| Net Interest and similar income after impairment loss | 175.6 | 149.8 | 176.4 | 17.8% | 0.5% |
| Fee income from financial services, net | -2.5 | -3.2 | -3.2 | 1.2% | 26.2% |
| Insurance results | 45.0 | 60.6 | 36.8 | -39.2% | -18.3% |
| Other income | -18.1 | -14.8 | -30.7 | n.m. | 69.2% |
| Other expenses | -100.2 | -114.0 | -108.2 | -5.2% | 8.0% |
| Income before translation result and income tax | 99.7 | 78.3 | 71.1 | -9.2% | -28.7% |
| Translation result | -21.2 | 14.1 | 9.8 | -30.4% | n.m. |
| Income tax | - | - | - | n.m. | n.m. |
| Profit for the period | 78.5 | 92.4 | 80.9 | -12.4% | 3.0% |

Insurance statement of financial position 2Q25

| Insurance Segment' Statement of financial position | | | | | |
|--|-----------------|-----------------|-----------------|--------------|--------------|
| S/ million | | | | %chg | %chg |
| | 2Q24 | 1Q25 | 2Q25 | QoQ | YoY |
| Assets | | | | | |
| Cash and due from banks and inter-bank funds | 403.5 | 442.2 | 480.6 | 8.7% | 19.1% |
| Financial investments | 13,122.9 | 13,551.4 | 13,840.0 | 2.1% | 5.5% |
| Property, furniture and equipment, net | 25.6 | 25.4 | 29.9 | 17.5% | 16.8% |
| Other assets | 2,213.2 | 2,303.6 | 2,281.3 | -1.0% | 3.1% |
| Total assets | 15,765.2 | 16,322.6 | 16,631.8 | 1.9% | 5.5% |
| Liabilities | | | | | |
| Due to banks and correspondents and inter-bank funds | 362.9 | 293.3 | 377.0 | 28.5% | 3.9% |
| Bonds, notes and other obligations | 1,274.0 | 1,331.2 | 1,274.6 | -4.3% | 0.0% |
| Insurance contract liabilities | 12,080.9 | 12,432.9 | 12,522.6 | 0.7% | 3.7% |
| Other liabilities | 1,561.0 | 1,555.3 | 1,804.9 | 16.0% | 15.6% |
| Total liabilities | 15,278.8 | 15,612.8 | 15,979.1 | 2.3% | 4.6% |
| Equity, net | | | | | |
| Equity attributable to IFS' shareholders | 486.4 | 709.8 | 652.8 | -8.0% | 34.2% |
| Total equity, net | 486.4 | 709.8 | 652.8 | -8.0% | 34.2% |
| Total liabilities and equity net | 15,765.2 | 16,322.6 | 16,631.8 | 1.9% | 5.5% |

Wealth Management P&L 2Q25

| Wealth Management Segment's P&L Statement | | | | | |
|--|-------|-------|-------|-------|--------|
| S/ million | | | | %chg | %chg |
| | 2Q24 | 1Q25 | 2Q25 | QoQ | YoY |
| Interest and similar income | 44.3 | 40.6 | 43.1 | 6.3% | -2.6% |
| Interest and similar expenses | -27.2 | -23.8 | -25.3 | 6.1% | -7.1% |
| Net interest and similar income | 17.1 | 16.7 | 17.8 | 6.5% | 4.5% |
| Impairment loss on loans, net of recoveries | -0.3 | -0.2 | 0.2 | n.m. | n.m. |
| Recovery (loss) due to impairment of financial investments | -0.3 | 0.1 | -0.2 | n.m. | -18.8% |
| Net interest and similar income after impairment loss | 16.5 | 16.6 | 17.8 | 7.7% | 8.0% |
| Fee income from financial services, net | 42.4 | 46.0 | 49.6 | 7.8% | 17.0% |
| Other income | 30.3 | 68.3 | 161.2 | n.m. | n.m. |
| Other expenses | -38.4 | -39.2 | -47.4 | 21.0% | 23.4% |
| Income before translation result and income tax | 8.4 | 45.7 | 131.7 | n.m. | n.m. |
| Translation result | 0.8 | 0.4 | 2.2 | n.m. | n.m. |
| Income tax | -2.9 | -8.6 | -16.9 | 96.6% | n.m. |
| Profit for the period | 6.3 | 37.5 | 117.0 | n.m. | n.m. |

Wealth Management statement of financial position 2Q25

| Wealth Management Segment¹ Statement of financial position | | | | | |
|--|----------------|----------------|----------------|-------------|--------------|
| S/ million | | | | %chg | %chg |
| | 2Q24 | 1Q25 | 2Q25 | QoQ | YoY |
| Assets | | | | | |
| Cash and due from banks and inter-bank funds | 509.2 | 533.6 | 618.5 | 15.9% | 21.5% |
| Financial investments | 2,084.5 | 1,986.4 | 2,018.6 | 1.6% | -3.2% |
| Loans, net of unearned interest | 1,518.4 | 1,622.5 | 1,613.2 | -0.6% | 6.2% |
| Impairment allowance for loans | -0.3 | -0.2 | -0.4 | n.m. | 40.5% |
| Property, furniture and equipment, net | 53.6 | 51.7 | 50.8 | -1.7% | -5.2% |
| Other assets | 101.3 | 122.0 | 150.1 | 23.0% | 48.2% |
| Total assets | 4,266.7 | 4,316.0 | 4,450.8 | 3.1% | 4.3% |
| Liabilities | | | | | |
| Deposits and obligations | 3,189.1 | 2,929.3 | 3,198.1 | 9.2% | 0.3% |
| Due to banks and correspondents and inter-bank funds | 80.1 | 265.8 | 130.1 | -51.1% | 62.5% |
| Bonds, notes and other obligations | - | -22.5 | -135.7 | n.m. | n.m. |
| Other liabilities | 53.2 | 76.8 | 57.1 | -25.7% | 7.2% |
| Total liabilities | 3,322.4 | 3,271.9 | 3,385.2 | 3.5% | 1.9% |
| Equity, net | | | | | |
| Equity attributable to IFS¹ shareholders | 944.3 | 1,044.1 | 1,065.6 | 2.1% | 12.8% |
| Total equity, net | 944.3 | 1,044.1 | 1,065.6 | 2.1% | 12.8% |
| Total liabilities and equity net | 4,266.7 | 4,316.0 | 4,450.8 | 3.1% | 4.3% |

Definitions

| Concept | Definition |
|-------------------------|--|
| Total revenues | Net interest and similar income + Net fee income from financial services + Other income + Income from insurance results |
| Efficiency ratio | (Salaries and employee benefits + Administrative expenses + Depreciation and amortization) / (Net interest and similar income + Net fee income + Other income + Income from insurance results) |
| NIM | (Net interest and similar income) / (Average interest-earning assets) |
| Interest earning assets | Total loans + total investment available for sale + total cash and due from banks funds |
| Relevant net income | Relevant net income for dividend payments |
| % Revenues | (Net fee income + Other income) / (Net interest income + Net fee income + Other income) |
| Loan-to-deposit ratio | Total gross loans / Deposits |
| NPL coverage ratio | Stock of provisions / (Stage 3 direct loans) |
| (S2 + S3) ratio | (Exposure under Stage 2 and Stage 3) / (Total exposure under IFRS 9) |
| S3 NPL ratio | (Stage 3 direct loans) / (Total direct loans) |
| Expected loss | (Stock of provisions) / (Total exposure) |
| Cost of risk | (Annualized impairment loss on loans, net of recoveries) / (Average gross loans) |
| Total revenues | Net interest and similar income + Net fee income from financial services + Other income + Income from insurance results |
| Efficiency ratio | (Salaries and employee benefits + Administrative expenses + Depreciation and amortization) / (Net interest and similar income + Net fee income + Other income + Income from insurance results) |
| NIM | (Net interest and similar income) / (Average interest-earning assets) |
| Interest earning assets | Total loans + total investment available for sale + total cash and due from banks funds |
| Relevant net income | Relevant net income for dividend payments |
| % Revenues | (Net fee income + Other income) / (Net interest income + Net fee income + Other income) |
| Loan-to-deposit ratio | Total gross loans / Deposits |
| NPL coverage ratio | Stock of provisions / (Stage 3 direct loans) |
| (S2 + S3) ratio | (Exposure under Stage 2 and Stage 3) / (Total exposure under IFRS 9) |
| S3 NPL ratio | (Stage 3 direct loans) / (Total direct loans) |
| Expected loss | (Stock of provisions) / (Total exposure) |
| Cost of risk | (Annualized impairment loss on loans, net of recoveries) / (Average gross loans) |

Safe Harbor for Forward-Looking Statements

This corporate presentation contains "forward looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Other than statements of historical or current facts, all statements included in this presentation regarding IFS' business, financial condition, results of operations and certain of IFS' plans, objectives, targets, assumptions, projections, expectations or beliefs and statements regarding other future events or prospects are forward-looking statements. These statements include, without limitation, those concerning: (i) IFS' strategy and IFS' ability to achieve it; (ii) expectations regarding sales, profitability and growth, expected or assumed future results of operations, dividends, capital expenditures and investment plans; (iii) adequacy of capital; and (iv) financing plans, objectives or goals and anticipated trends. In addition, this presentation includes forward-looking statements relating to IFS' potential exposure to various types of market risks, such as macroeconomic risk, political and geopolitical risks, foreign exchange rate risk, interest rate risks and other risks related to IFS' financial performance. The words "aim," "may," "will," "expect," "is expected to," "anticipate," "believe," "future," "continue," "help," "estimate," "plan," "potential," "target," "project," "achieve," "schedule," "intend," "should," "would," "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.

IFS 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 IFS' management but involve a number of risks and uncertainties which could cause actual results to differ materially from those expected in IFS' 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) IFS' holding company structure; (b) economic, business and political developments in Peru and globally; (c) changes in Peruvian, Panamanian and Bahamian and other foreign laws and regulations, including the adoption of new capital requirements for banks or insurance companies and heightened regulatory and governmental oversight; (d) increased competition in the Peruvian financial services and insurance markets; (e) increased inflation; (f) exchange rate instability and government measures to control foreign exchange rates; (g) developments affecting the purchasing power of middle income consumers or consumer spending generally; (h) increases in interest rates; (i) 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; (j) IFS' ability to keep up with technological changes, including, without limitation, artificial intelligence; (k) the inability to obtain the capital we need for further expansion of IFS' businesses; (l) the inability to attract and retain key personnel; (m) changes in tax laws; (n) severe weather, natural disasters and adverse climate changes; (o) pandemic, epidemics or other diseases and health emergencies; (p) geopolitical conflicts; (q) changes in regional or global markets; (r) dependence on sovereign debt in IFS' investment portfolios; (s) credit and other risks of lending, such as increases in defaults of borrowers; (t) increased costs of funding or IFS' inability to obtain additional debt or equity financing on attractive terms or at all; (u) a deterioration in the quality of IFS' assets; (v) allowances for impairment losses may be inadequate; (w) changes to accounting standards; (x) changes in actuarial assumptions upon which IFS' annuity business is based; (y) failure to adequately price insurance premiums; (z) decreases in the spread between investment yields and implied interest rates in annuities; (aa) dependence on information technology systems and cybersecurity risks; (ab) ability to appropriately address social, environmental and sustainability concerns that may arise, including from business activities; and (ac) other risks and uncertainties.

Additionally, new risks and uncertainties can emerge from time to time, and it is not possible for IFS to predict all future risks and uncertainties, nor can IFS 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 IFS on the date of this corporate presentation. IFS 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 IFS or persons acting on IFS' behalf are expressly qualified in their entirety by the cautionary statements contained throughout this corporate presentation.

