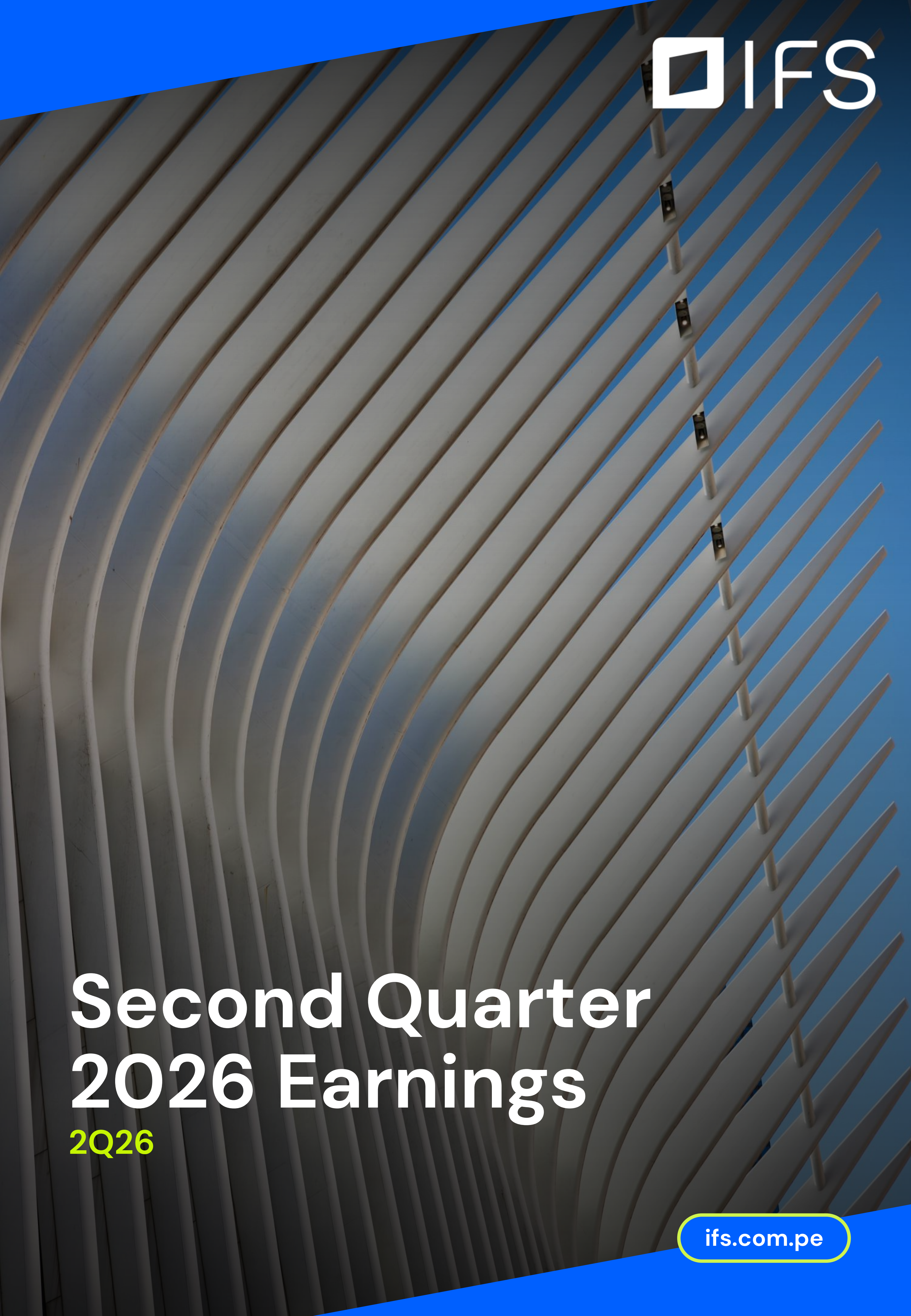

Second Quarter 2026 Earnings

2Q26

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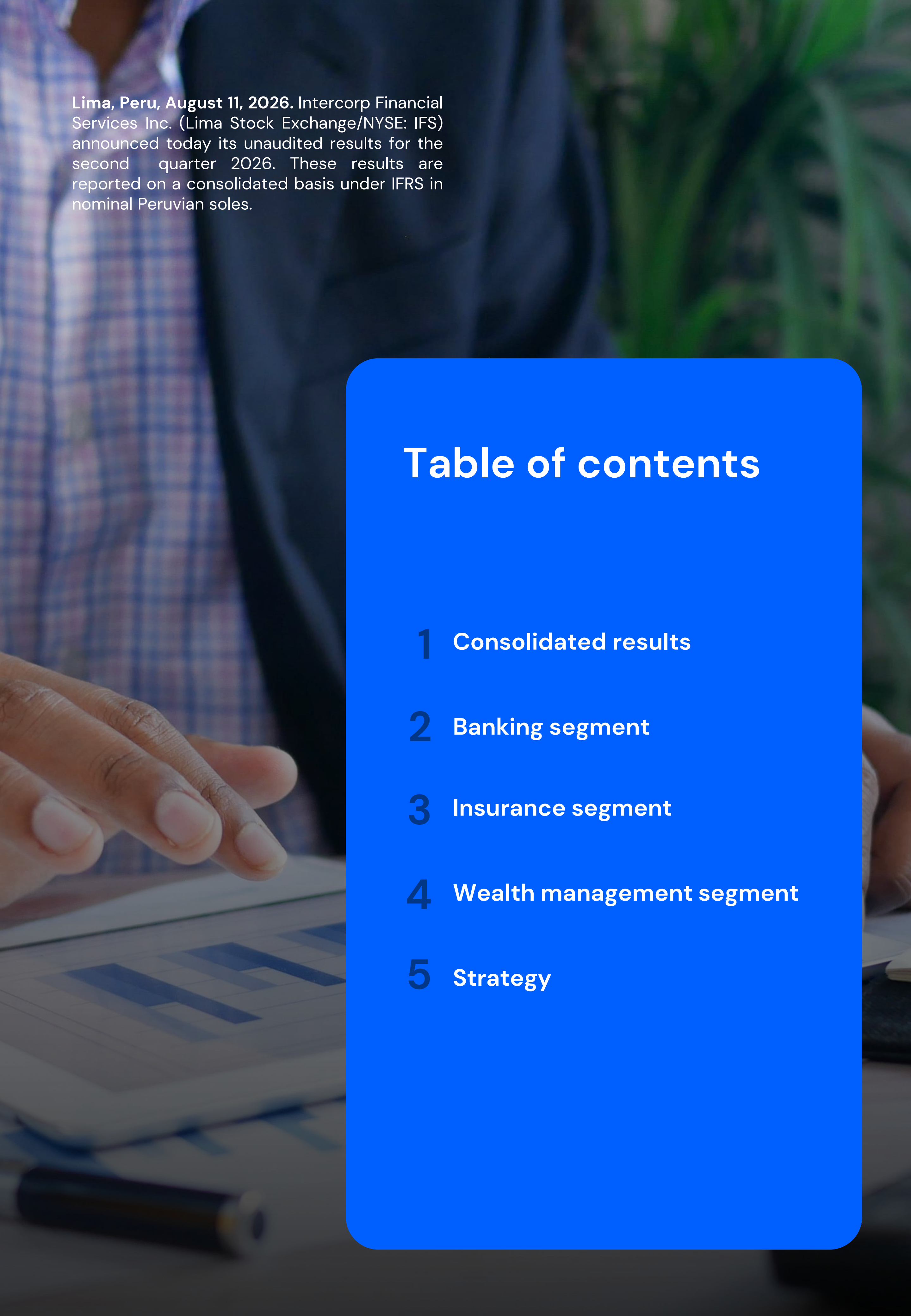

Lima, Peru, August 11, 2026. Intercorp Financial Services Inc. (Lima Stock Exchange/NYSE: IFS) announced today its unaudited results for the second quarter 2026. These results are reported on a consolidated basis under IFRS in nominal Peruvian soles.

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Key messages

1 Consistently delivering strong profitability

18.5%
IFS ROE 2Q26

S/585
Net income 2Q26

2 Accelerating growth in higher-yielding loans

+12%
YoY

3 Resilient risk-adjusted margins

3.5%
Risk-adjusted NIM 2Q26

2.1%
CoR banking 2Q26

4 Strengthening primary banking relationships

61
NPS retail banking

+16%
YoY retail primary banking customers

5 Insurance & WM continue to deliver strong growth

+9%
YoY written premiums

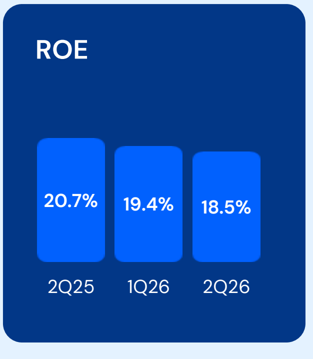
+14%
YoY AUMs WM

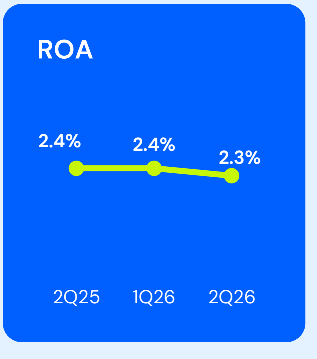
1 Consolidated results

Quarterly results

Intercorp Financial Services' P&L statement					
S/ million				%chg	%chg
	2Q25	1Q26	2Q26	QoQ	YoY
Interest and similar income	1,715.2	1,776.9	1,787.6	0.6%	4.2%
Interest and similar expenses	-578.6	-543.0	-599.9	10.5%	3.7%
Net interest and similar income	**1,136.6**	**1,233.9**	**1,187.7**	**-3.7%**	**4.5%**
Impairment loss on loans, net of recoveries	-308.3	-184.3	-274.4	48.9%	-11.0%
Recovery (loss) due to impairment of financial investments	-0.2	-13.2	2.7	n.m.	n.m.
Net interest and similar income after impairment loss	**828.1**	**1,036.4**	**916.1**	**-11.6%**	**10.6%**
Fee income from financial services, net	299.4	302.0	320.9	6.2%	7.2%
Other income	387.9	339.2	330.1	-2.7%	-14.9%
Insurance results	-30.7	-64.3	-14.9	-76.8%	-51.4%
Other expenses	-788.8	-838.3	-855.6	2.1%	8.5%
Income before translation result and income tax	**695.9**	**774.9**	**696.5**	**-10.1%**	**0.1%**
Translation result	11.6	-19.0	21.9	n.m.	89.3%
Income tax	-127.9	-154.0	-133.1	-13.6%	4.1%
Profit for the period	**579.6**	**601.9**	**585.3**	**-2.8%**	**1.0%**

Financial Ratios





Intercorp Financial Services' net profit was S/ 585.3 million in 2Q26, **an increase of S/ 5.7 million YoY.** IFS's annualized ROE was 18.5% in 2Q26.

QoQ performance

Profits decreased S/ 16.6 million QoQ, mainly due to a S/ 90.1 million increase in impairment losses on loans, a S/ 46.2 million decrease in net interest and similar income, and a S/ 17.3 million increase in other expenses. These effects were partially offset, mostly by an improvement in insurance results of S/ 49.4 million, a positive variation in translation result of S/ 40.9 million, a S/ 20.9 million decrease in income tax, and a S/ 18.9 million increase in fee income from financial services.

Impairment losses on loans increased by S/ 90.1 million QoQ, mainly reflecting portfolio growth and a normalization of the cost of risk, which resulted in higher provisioning requirements in the consumer and small business segments.

Net interest and similar income decreased by S/ 46.2 million QoQ, mainly due to a S/ 56.9 million increase in interest expense, driven by higher funding costs on deposits and securities, bonds and outstanding obligations. This effect was partially offset by a S/ 10.7 million increase in interest income.

YoY performance

Profits increased S/ 5.7 million YoY, supported by increases of S/ 51.1 million in net interest and similar income, S/ 21.5 million in fee income from financial services, and S/ 15.8 million in insurance results, as well as a reduction of S/ 33.9 million in impairment losses on loans. These effects were partially offset by an increase of S/ 66.8 million in other expenses and a decrease of S/ 57.8 million in other income.

Net interest and similar income increased by S/ 51.1 million YoY, driven by a S/ 72.4 million increase in interest and similar income, partially offset by a S/ 21.3 million increase in interest expense. Higher interest income was mainly supported by growth in average loan and investment balances, while the increase in interest expense reflected a larger funding base to support business growth, despite a lower cost of funds compared to the same period last year.

Net fee income from financial services increased 7.2% YoY, mainly driven by higher credit card and financial services fees, in line with increased transactional activity across the customer base. This growth was partially offset by lower fees from contingent operations.

Insurance results improved by S/ 15.8 million YoY, mainly driven by a stronger contribution from the Individual Life business, reflecting a higher CSM release following adjustments to release patterns, which more than offset the lower contribution from Retail Insurance.

QoQ performance

The S/ 17.3 million increase in other expenses was mostly explained by higher administrative and personnel expenses across our subsidiaries.

The S/ 49.4 million improvement in insurance results was primarily driven by a stronger performance in the annuities business, mainly due to lower inflation exposure.

The S/ 40.9 million improvement in translation result was mainly driven by foreign exchange gains, related to dividend funds hedged through forward contracts and dividends pending upstream distribution. The remaining improvement was primarily attributable to Interbank, reflecting the translation of foreign currency monetary items, with a smaller contribution from Interseguro.

The S/ 20.9 million improvement in income tax was mainly driven by a lower tax expense in the Banking segment during the quarter.

The S/ 18.9 million increase in fee income was mainly driven by higher transactional volumes across the banking business, reflecting increased customer activity during the quarter.

The S/ 9.1 million decrease in other income was mainly driven by lower gains from financial transactions, following strong foreign exchange and investment results in the previous quarter.

YoY performance

The S/ 33.9 million YoY reduction in impairment losses on loans was mainly explained by continued improvement in portfolio quality and sustained sound payment behavior across the banking business.

The S/ 57.8 million YoY decrease in other income was mainly driven by lower gains on financial assets at fair value in the Wealth Management segment compared to a strong 2Q25. This effect was partially offset by higher net gains on foreign exchange transactions, increased gains from the sale of financial investments, and improved results from the valuation of investment properties in the Insurance segment.

Other expenses increased by S/ 66.8 million YoY, mainly reflecting higher technology, personnel and administrative expenses. The increase was driven by continued investments in technology infrastructure, cybersecurity and cloud services, higher headcount to support business growth, including the Data, Analytics & GenAI area, as well as higher credit card-related, marketing and consulting expenses.

Contribution by Segments

Intercorp Financial Services' Profit by business					
S/ million				%chg	%chg
	2Q25	1Q26	2Q26	QoQ	YoY
Banking	328.1	495.0	402.5	-18.7%	22.7%
Insurance	80.9	105.0	118.8	13.2%	46.8%
Wealth Management	117.0	63.0	71.3	13.2%	-39.0%
Corporate, eliminations and other subsidiaries	53.6	-61.1	-7.3	n.m.	n.m.
IFS profit for the period	**579.6**	**601.9**	**585.3**	**-2.8%**	**1.0%**

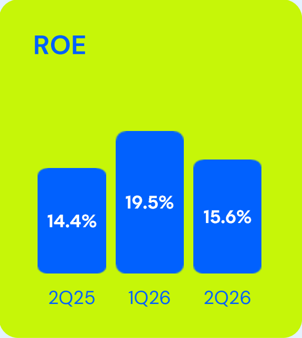
2 Banking Segment

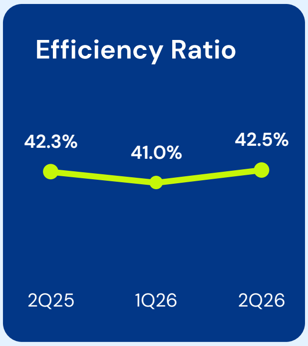
Quarterly performance

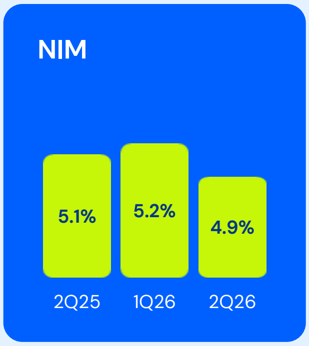
Banking Segment's P&L Statement

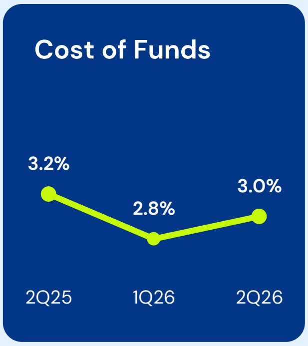
S/ million	2Q25	1Q26	2Q26	%chg QoQ	%chg YoY
Interest and similar income	1,450.5	1,458.3	1,494.6	2.5%	3.0%
Interest and similar expense	-510.9	-462.9	-517.9	11.9%	1.4%
Net interest and similar income	**939.6**	**995.4**	**976.7**	**-1.9%**	**3.9%**
Impairment loss on loans, net of recoveries	-308.5	-184.2	-274.3	48.9%	-11.1%
Recovery (loss) due to impairment of financial investments	0.5	0.1	0.0	-48.1%	-91.0%
Net interest and similar income after impairment loss	**631.6**	**811.2**	**702.4**	**-13.4%**	**11.2%**
Fee income from financial services, net	213.0	229.8	250.5	9.0%	17.6%
Other income	147.5	197.9	184.6	-6.8%	25.1%
Other expenses	-563.9	-599.0	-617.5	3.1%	9.5%
Income before translation result and income tax	**428.2**	**640.0**	**520.1**	**-18.7%**	**21.5%**
Translation result	1.2	-5.6	4.5	n.m.	n.m.
Income tax	-101.3	-139.4	-122.1	-12.4%	20.5%
Profit for the period	**328.1**	**495.0**	**402.5**	**-18.7%**	**22.7%**

Financial Ratios









Interbank's profit reached S/ 402.5 million in 2Q26, while increasing S/ 74.4 million (+22.7% YoY) in the year.

The quarterly performance reflected a normalization in provisioning levels, with impairment losses on loans increasing by S/ 90.1 million compared to the previous quarter. Results were also impacted by a S/ 18.7 million decrease in net interest and similar income, an S/ 18.5 million increase in other expenses, and a S/ 13.3 million reduction in other income.

These effects were partially offset by a S/ 20.7 million increase in fee income from financial services, a S/ 17.3 million reduction in income tax expenses, and a S/ 10.1 million positive variation in translation result.

On a year-over-year basis, net profit growth was mainly explained by a S/ 37.1 million increase in net interest and similar income, a S/ 37.5 million increase in fee income from financial services, a S/ 37.1 million increase in other income, and a S/ 34.2 million reduction in impairment losses on loans. These effects were partially offset by a S/ 53.6 million increase in other expenses and a S/ 20.8 million increase in income tax expenses.

As a result, Interbank's ROE increased to 15.6% in 2Q26, from 14.4% in 2Q25, reflecting the bank's continued profitability growth on a year-over-year basis.

Interest-earning assets

QoQ performance

The quarterly increase in interest-earning assets was mainly driven by a 12.8% increase in cash and due from banks and inter-bank funds and a 2.5% increase in loans, partially offset by a 4.3% decline in financial investments, resulting in a 3.1% expansion in total interest-earning assets.

YoY performance

On a YoY basis, interest-earning assets increased 8.8%, supported by 24.5% growth in cash and due from banks and inter-bank funds, a 6.1% increase in financial investments and a 5.6% increase in loans, reflecting a continued expansion of the loan portfolio and higher balances in liquid and interest-bearing assets.

Interest-earning assets

S/ million	Jun-25	Mar-26	Jun-26	%chg QoQ	%chg YoY
Cash and due from banks and inter-bank funds	11,878.2	13,105.7	14,789.5	12.8%	24.5%
Financial investments	12,087.1	13,398.6	12,820.4	-4.3%	6.1%
Loans	48,843.0	50,319.8	51,575.4	2.5%	5.6%
Total interest-earning assets	**72,808.2**	**76,824.2**	**79,185.3**	**3.1%**	**8.8%**

Loan portfolio

S/ million	Jun-25	Mar-26	Jun-26	%chg QoQ	%chg YoY
Performing loans					
Retail	24,727.1	25,683.7	26,323.6	2.5%	6.5%
Commercial	23,554.9	24,023.9	24,713.6	2.9%	4.9%
Total performing loans	**48,282.0**	**49,707.5**	**51,037.1**	**2.7%**	**5.7%**
Restructured and refinanced loans	471.0	444.0	447.6	0.8%	-5.0%
Past due loans	1,301.0	1,177.4	1,148.9	-2.4%	-11.7%
Total gross loans	**50,054.1**	**51,329.0**	**52,633.7**	**2.5%**	**5.2%**
Add (less)					
Accrued and deferred interest	500.8	516.7	507.4	-1.8%	1.3%
Impairment allowance for loans	-1,711.9	-1,525.9	-1,565.7	2.6%	-8.5%
Total direct loans, net	**48,843.0**	**50,319.8**	**51,575.4**	**2.5%**	**5.6%**

Market share in loans

	Jun-25	Mar-26	Jun-26	bps QoQ	bps YoY
Total consumer loans	19.7%	18.7%	18.1%	-60	-160
Mortgages	15.8%	16.2%	16.0%	-20	+20
Total retail loans	**17.9%**	**17.5%**	**17.1%**	**-40**	**-80**
Total commercial loans	**11.1%**	**11.3%**	**11.3%**	**+0**	**+20**
Total loans	**13.8%**	**13.9%**	**13.7%**	**-20**	**-10**

Performing loans increased 2.7% QoQ, driven by a 2.5% increase in retail loans and a 2.9% increase in commercial loans.

Retail loans grew 2.5% QoQ, driven by a 3.2% growth in consumer loans and a 1.5% growth in mortgages. Within consumer lending, credit cards and other consumer loans increased 4.5%, while payroll-deductible loans grew 1.1%, resulting in a 3.2% increase in total consumer loans. Consumer loan growth remained the main driver of retail expansion during the quarter.

Commercial loans increased 2.9% QoQ, driven mainly by stronger demand for short-term financing and trade-related lending solutions. Growth was partially offset by lower balances in certain commercial lending products, while leasing activity remained broadly stable during the quarter.

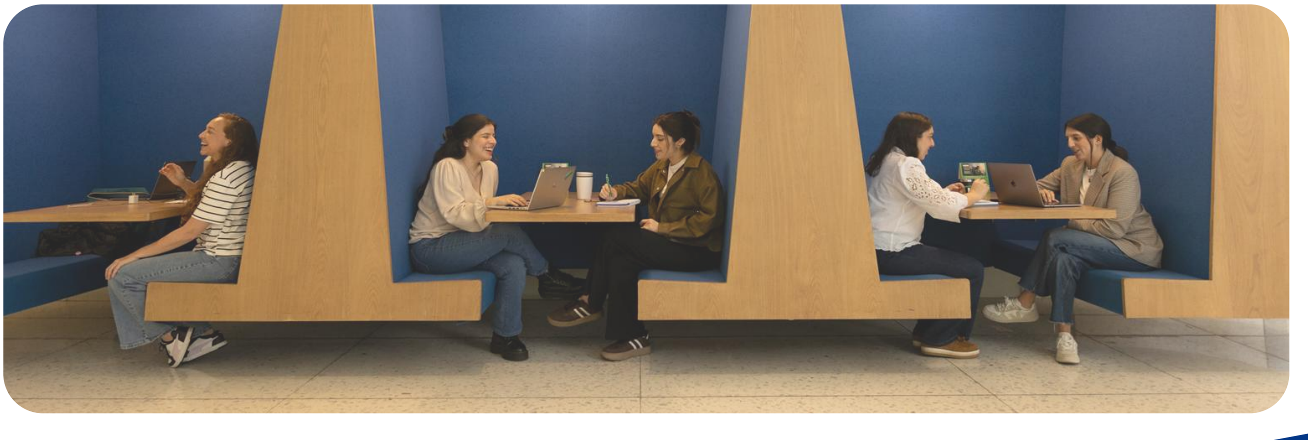
On the YoY analysis, performing loans increased 5.7%, driven by growth in both retail and commercial loans, reflecting a balanced expansion across the loan portfolio.

The 6.5% increase in retail loans was mainly driven by strong growth in credit cards and other consumer loans, together with an 8.3% increase in mortgages. These effects were partially offset by a 1.3% decline in payroll-deductible loans. As of June 2026, credit cards and other consumer loans accounted for 35.5% of total retail loans.

The 4.9% YoY growth in commercial loans was supported mainly by solid demand for short-term financing solutions across business clients.

Breakdown of retail loans

S/ million	Jun-25	Mar-26	Jun-26	%chg QoQ	%chg YoY
Consumer loans:					
Credit cards & other loans	8,542.6	8,935.7	9,339.8	4.5%	9.3%
Payroll deduction loans[1]	5,666.3	5,531.8	5,594.2	1.1%	-1.3%
Total consumer loans	**14,208.9**	**14,467.5**	**14,934.0**	**3.2%**	**5.1%**
Mortgages	10,518.3	11,216.1	11,389.6	1.5%	8.3%
Total retail loans	**24,727.1**	**25,683.7**	**26,323.6**	**2.5%**	**6.5%**



(1) Payroll deduction loans to public sector employees.

Funding structure

QoQ performance

The bank's total funding base increased 4.0% QoQ, driven primarily by a 4.5% increase in deposits and obligations, complemented by growth in bonds, notes and other obligations. This more than offset the lower participation of due to banks and inter-bank funds within the funding mix.

Deposits and obligations increased by S/ 2.4 billion during the quarter, supported by broad-based growth across segments. Institutional deposits increased 21.4%, while retail and commercial deposits also posted positive growth. In addition, bonds, notes and other obligations increased following local market issuances completed during the quarter.

As a result, deposits and obligations represented 82.2% of total funding as of June 2026, while due to banks and inter-bank funds accounted for 8.7% and bonds represented 9.1%. By deposit type, the mix consisted of 25% demand deposits, 39% savings deposits and 36% time deposits.

YoY performance

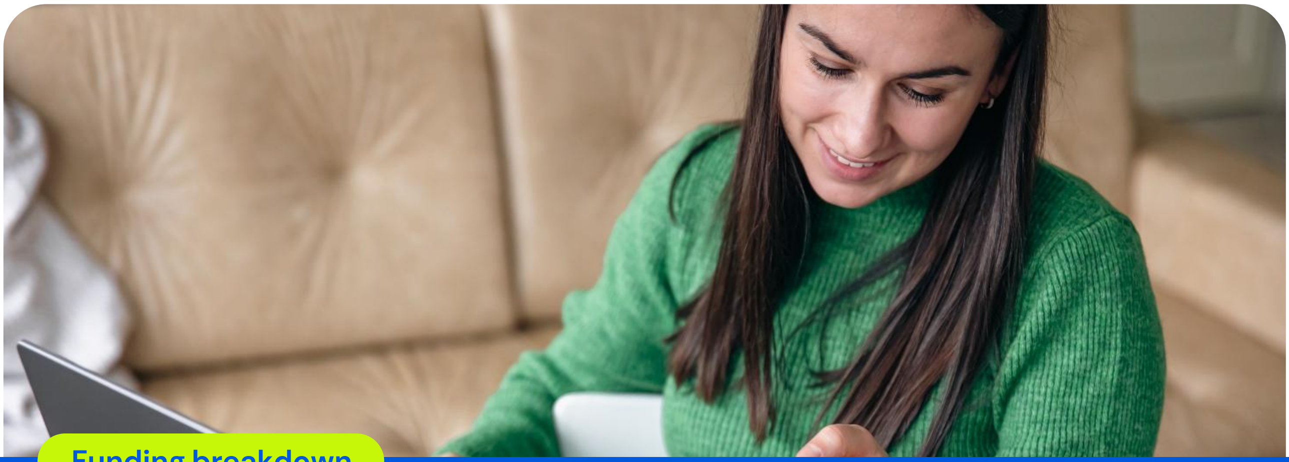
The bank's total funding increased 7.2% YoY, mainly driven by a 9.5% increase in deposits and obligations, which more than offset a 14.6% decrease in due to banks and correspondents and inter-bank funds. In addition, bonds, notes and other obligations grew 12.7% YoY, reflecting recent local and international issuances incorporated into the funding structure.

Deposits and obligations increased by S/ 4.9 billion YoY, supported by growth across retail, commercial and institutional deposits, with savings deposits remaining the main contributor. In addition, bonds, notes and other obligations increased by S/ 704.0 million, reflecting the impact of the USD 500 million senior unsecured bond issued in January 2026, as well as local market issuances completed during the period.

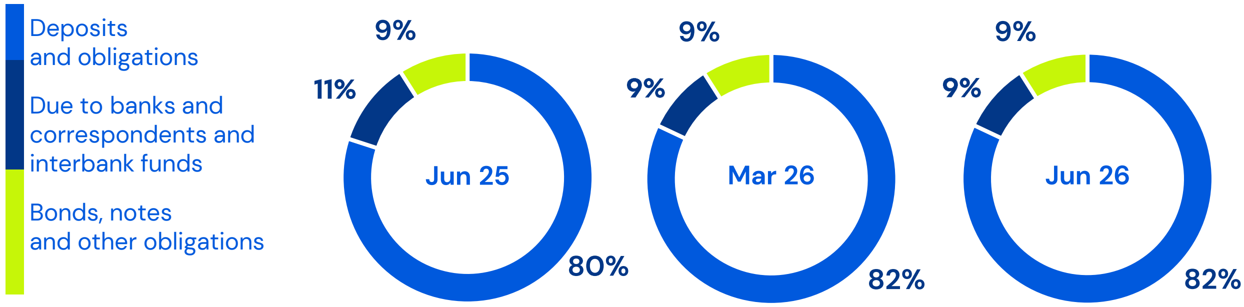
As of June 2026, deposits and obligations represented 82.2% of total funding, up from 80.4% a year earlier, reflecting a greater reliance on customer deposits. This was accompanied by a lower contribution from due to banks and inter-bank funds and a higher share of bonds within the funding mix.

Funding structure

S/ million	Jun-25	Mar-26	Jun-26	%chg QoQ	%chg YoY
Deposits and obligations	52,036.0	54,539.4	56,983.4	4.5%	9.5%
Due to banks and correspondents and inter-bank funds	7,072.6	5,916.9	6,042.2	2.1%	-14.6%
Bonds, notes and other obligations	5,602.9	6,194.4	6,315.0	1.9%	12.7%
Total	**64,711.4**	**66,650.7**	**69,340.6**	**4.0%**	**7.2%**



Funding breakdown



Breakdown of deposits

S/ million	Jun-25	Mar-26	Jun-26	%chg QoQ	%chg YoY
By customer service:					
Retail	26,017.6	29,515.6	29,528.1	0.0%	13.5%
Commercial	16,477.1	16,015.7	16,663.4	4.0%	1.1%
Institutional	9,061.3	8,456.2	10,265.0	21.4%	13.3%
Other	480.0	552.0	526.9	-4.5%	9.8%
Total	**52,036.0**	**54,539.4**	**56,983.4**	**4.5%**	**9.5%**
By type:					
Demand	13,358.6	14,290.6	14,372.2	0.6%	7.6%
Savings	19,911.3	22,016.7	22,200.0	0.8%	11.5%
Time	18,759.4	18,214.1	20,404.0	12.0%	8.8%
Other	6.6	18.0	7.2	-60.1%	9.0%
Total	**52,036.0**	**54,539.4**	**56,983.4**	**4.5%**	**9.5%**

Market share in deposits

	Jun-25	Mar-26	Jun-26	bps QoQ	bps YoY
Retail deposits	14.5%	14.4%	14.5%	+10	0
Commercial deposits	13.0%	11.7%	12.2%	+50	-80
Total deposits	**13.7%**	**13.0%**	**13.3%**	**+30**	**-40**

Net interest and similar income

Net interest and similar income					
S/ million				%chg	%chg
	2Q25	1Q26	2Q26	QoQ	YoY
Interest and similar income	1,450.5	1,458.3	1,494.6	2.5%	3.0%
Interest and similar expense	-510.9	-462.9	-517.9	11.9%	1.4%
Net interest and similar income	**939.6**	**995.4**	**976.7**	**-1.9%**	**3.9%**
NIM	**5.1%**	**5.2%**	**4.9%**	**-30 bps**	**-20 bps**
Risk adjusted NIM	**3.4%**	**4.2%**	**3.5%**	**-70 bps**	**+10 bps**

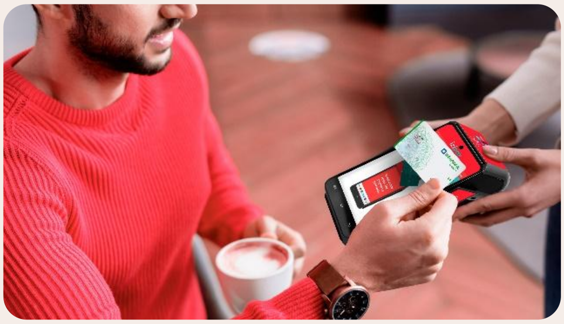
Net interest and similar income decreased 1.9% QoQ, as a 2.5% increase in interest and similar income was more than offset by an 11.9% increase in interest and similar expenses. On a YoY basis, net interest and similar income increased 3.9%, supported by continued growth in earning assets, which drove higher interest and similar income.

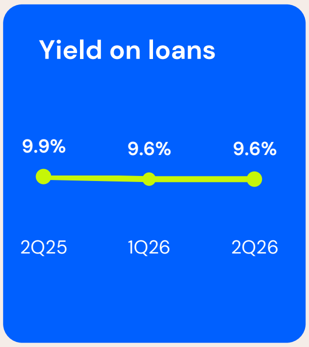
Meanwhile, NIM declined 30 bps QoQ and 20 bps YoY. The quarterly contraction was mainly driven by higher funding costs, including the full-quarter impact of the bond issuance and inflation-related effects on VAC instruments. The annual decline was mainly explained by lower asset yields compared to the prior-year period.

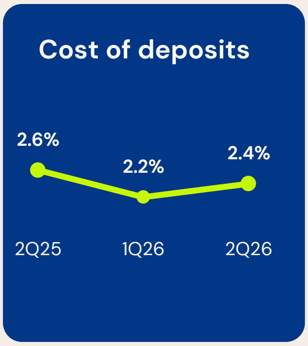
Risk-adjusted NIM expanded 10 bps YoY, supported by a lower cost of risk, reflecting continued improvements in asset quality and the normalization of credit losses.

Interest and similar income					
S/ million				%chg	%chg
	2Q25	1Q26	2Q26	QoQ	YoY
Interest and similar income					
Due from banks and inter-bank funds	76.2	68.5	91.2	33.2%	19.7%
Financial investments	132.6	161.0	139.9	-13.1%	5.5%
Loans	1,241.6	1,228.8	1,263.5	2.8%	1.8%
Total Interest and similar income	**1,450.5**	**1,458.3**	**1,494.6**	**2.5%**	**3.0%**
Average interest-earning assets	**73,764.8**	**77,069.2**	**79,550.6**	**3.2%**	**7.8%**
Average yield on assets (annualized)	**7.9%**	**7.6%**	**7.5%**	**-5 bps**	**-35 bps**

Interest and similar expense					
S/ million				%chg	%chg
	2Q25	1Q26	2Q26	QoQ	YoY
Interest and similar expense					
Deposits and obligations	-325.1	-287.9	-330.3	14.7%	1.6%
Due to banks and correspondents and inter-bank funds	-98.2	-83.0	-86.0	3.7%	-12.4%
Bonds, notes and other obligations	-87.6	-92.0	-101.5	10.3%	16.0%
Total Interest and similar expense	**-510.9**	**-462.9**	**-517.9**	**11.9%**	**1.4%**
Average interest-bearing liabilities	63,856.9	65,695.4	67,995.7	3.5%	6.5%
Average cost of funding (annualized)	3.2%	2.8%	3.0%	23 bps	-15 bps
Cost of deposits	**2.6%**	**2.2%**	**2.4%**	**20 bps**	**-20 bps**







QoQ performance

Net interest and similar income decreased 1.9% QoQ, as higher interest income generated by loan growth and larger cash balances was more than offset by higher funding costs during the quarter.

Loan-related income increased by S/ 34.7 million, driven by continued growth in retail and commercial portfolios. The average loan yield remained stable at 9.6%, supporting a stronger contribution from lending activities to total interest income.

Financial investment income decreased by S/21.2 million QoQ, reflecting lower returns from the investment portfolio, mainly due to a reduced contribution from central bank certificates of deposit and other fixed-income instruments.

Income from cash and due from banks and inter-bank funds increased by S/ 22.8 million, driven by higher liquidity balances and a greater contribution from funds placed with central banks and other interest-bearing positions.

As a result, average interest-earning assets increased 3.2% QoQ, driven by growth in loan balances and due from banks and inter-bank funds, which more than offset lower financial investments. Meanwhile, the average yield on assets declined to 7.5% from 7.6% in the previous quarter.

On the funding side, interest expense increased 11.9% QoQ, mainly reflecting higher funding costs associated with balance growth, the full-quarter impact of the bond issuance, additional funding raised to support Treasury's forward strategy, and inflation-related effects on VAC instruments.

YoY performance

Net interest and similar income increased 3.9% YoY, supported by higher income from loans and cash and due from banks and inter-bank funds, partially offset by a lower contribution from financial investments.

Interest and similar income increased by S/ 44.1 million YoY, reflecting higher income from loans and liquidity balances, which more than offset lower income from financial investments.

Interest income from loans increased by S/ 21.9 million YoY, supported by a 4.0% increase in average loan balances. This was partially offset by a 30 bps decline in the average loan yield, from 9.9% in 2Q25 to 9.6% in 2Q26.

Growth in average loan balances was driven by both retail and commercial portfolios, reflecting sustained lending activity across the Bank's core business segments.

Interest income from cash and due from banks and inter-bank funds increased by S/ 15.0 million YoY, mainly driven by higher average liquidity balances.

In contrast, income from financial investments decreased by S/ 20.8 million YoY, reflecting a lower contribution from certain investment portfolios despite continued growth in investment balances during the period.

As a result, average interest-earning assets increased 7.8% YoY, while the average yield on interest-earning assets declined by 35 bps to 7.4%, reflecting the lower interest-rate environment and the repricing of earning assets.

QoQ performance

Interest expense on deposits and obligations increased by S/ 42.4 million QoQ, mainly driven by higher average balances and a 21 bps increase in the cost of deposits. The increase in deposit costs reflected a greater share of institutional and time deposits within the funding mix, as well as the gradual normalization of low-cost deposits associated with AFP withdrawal proceeds, which had remained at elevated levels during the previous quarter.

Interest expense on due to banks and correspondents increased by S/ 3.0 million QoQ, reflecting higher funding costs, partially offset by lower average balances during the period.

Meanwhile, interest expense on bonds, notes and other obligations increased by S/ 8.9 million QoQ, mainly driven by higher average balances following local market issuances completed during the quarter, as well as the full-quarter impact of the USD 500 million senior unsecured bond issued in January 2026.

Funding costs were also affected by additional funding raised to support Treasury's forward strategy and inflation-related effects on VAC instruments.

As a result, the average cost of interest-bearing liabilities increased by 23 bps QoQ to 3.0%, reflecting higher funding costs across funding sources, particularly deposits and market funding. This increase contributed to the decline in net interest and similar income and the contraction in NIM during the quarter.

YoY performance

Interest and similar expense increased 1.4% YoY, reflecting higher expenses on deposits and obligations and bonds, notes and other obligations, partially offset by lower expenses on due to banks and correspondents.

Interest expense on deposits and obligations increased by S/ 5.1 million YoY, as an 8.6% increase in average balances more than offset a 10 bps decline in the average cost of deposits, from 2.5% in 2Q25 to 2.4% in 2Q26. Growth in balances was supported by higher deposits across retail, commercial and institutional segments.

Interest expense on due to banks and correspondents decreased by S/ 12.2 million YoY, mainly reflecting a 12.6% reduction in average balances, partially offset by a higher average cost.

Meanwhile, interest expense on bonds, notes and other obligations increased by S/ 14.1 million YoY, mainly driven by a 10.5% increase in average balances. This reflected the impact of the USD 500 million senior unsecured bond issued in January 2026, together with local market issuances completed during the period.

As a result, the average cost of interest-bearing liabilities declined by 20 bps YoY to 3.0%, reflecting lower average deposit costs, partially offset by a greater contribution of bonds, notes and other obligations within the funding mix.

Impairment loss on loans, net of recoveries

QoQ performance

Impairment allowance for loans increased 2.6% QoQ

The quarterly performance accounted for an increase of impairment charges of S/90.1 millions.

Cost of risk rose to 2.1%, compared to 1.4% in 1Q26, mainly reflecting a normalization from the unusually low level recorded in the previous quarter, which benefited from a particularly favorable provisioning dynamic. In addition, continued growth in the consumer and small business portfolios contributed to higher provisioning requirements during the quarter.

The S3 NPL ratio stood at 2.1%, improving 10bps QoQ, while the Stage 3 NPL coverage ratio reached 142.9% as of June 30, 2026, remaining at comfortable levels and within the Bank's risk appetite, up 580bps QoQ.

YoY performance

Impairment allowance for loans decreased 8.5% YoY

The YoY performance was driven by lower impairment charges, consistent with improved credit quality and disciplined risk management across the loan portfolio.

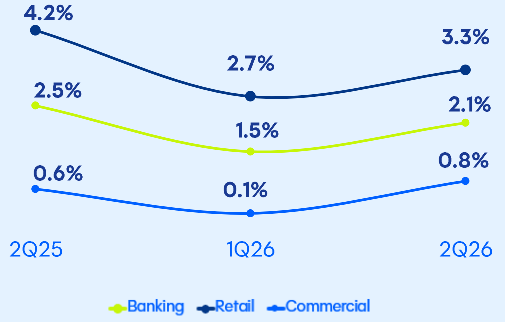
Cost of risk declined from 2.5% in 2Q25 to 2.1% in 2Q26, marking a year-on-year improvement driven by a discipline in credit underwriting and sustained sound payment behavior across the loan book.

The S3 NPL ratio improved, declining from 2.4% in 2Q25 to 2.1% in 2Q26. Meanwhile, the S3 NPL coverage ratio stood at 142.9%, compared to 141.0% a year earlier.

Impairment loss on loans, net of recoveries

S/ million	2Q25	1Q26	2Q26	%chg QoQ	%chg YoY
Impairment loss on loans, net of recoveries	-308.5	-184.2	-274.3	48.9%	-11.1%
Impairment loss on loans/average gross loans	2.5%	1.4%	2.1%	70 bps	-40 bps
S3 NPL ratio (at end of period)	**2.4%**	**2.2%**	**2.1%**	**-10 bps**	**-30 bps**
S3 NPL coverage ratio (at end of period)	141.0%	137.1%	142.9%	580 bps	190 bps
Impairment allowance for loans	**1,711.9**	**1,525.9**	**1,565.7**	**2.6%**	**-8.5%**

Cost of Risk by Segment



Reported cost of risk increased to 2.1% in 2Q26 from 1.4% in 1Q26, reflecting a normalization in provisioning following a particularly low base in the prior quarter, while remaining below the 2.5% recorded in 2Q25.

QoQ performance

Direct loans in S3 decreased 1.5% QoQ, reaching S/ 1,104 million in 2Q26

The QoQ evolution translated into a 6bps reduction in the total Retail S3 NPL ratio, from 2.9% in 1Q26 to 2.8% in 2Q26, mainly driven by improvements in credit cards and cash loans, while the Commercial S3 NPL ratio declined 12bps to 1.3%.

NPL coverage ratio stood at 142.9% in 2Q26, up from 137.1% in 1Q26.

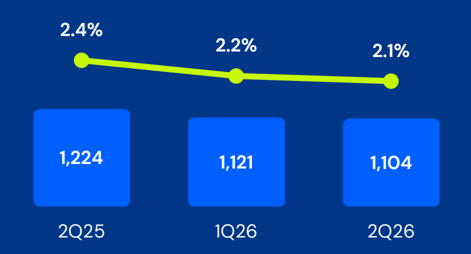
YoY performance

Direct loans in S3 decreased by 9.8% YoY

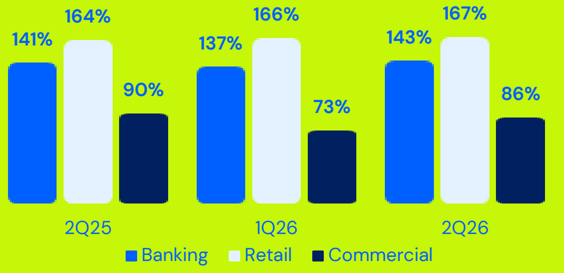
The YoY reduction translated into a 44bps decline in the total Retail S3 NPL ratio, from 3.3% in 2Q25 to 2.8% in 2Q26, together with a 26bps improvement in the Commercial NPL ratio, from 1.6% to 1.3%, reflecting sustained sound payment behavior across segments.

NPL coverage ratio increased from 141.0% in 2Q25 to 142.9% in 2Q26, reflecting prudent provisioning in line with portfolio growth and risk normalization.

S3 NPL Ratio and Outstanding Balances



NPL coverage ratio (%)



S3 NPL Ratio by segment

S/ million	2Q25	1Q26	2Q26	bps QoQ	bps YoY
Consumer	3.3%	2.9%	2.8%	-11	-55
Mortgage	3.2%	2.9%	2.9%	1	-29
Retail	**3.3%**	**2.9%**	**2.8%**	**-6**	**-44**
Corporate	0.2%	0.2%	0.2%	0	0
Business	3.0%	2.9%	2.5%	-37	-44
SME	5.2%	3.0%	2.9%	-10	-237
Commercial	**1.6%**	**1.4%**	**1.3%**	**-12**	**-26**

Fee income from financial services, net

QoQ performance

Net fee income from financial services increased 9.0% QoQ to S/250.5 million, mainly driven by higher commissions from banking services and credit card services. The quarterly performance was further supported by lower fee-related expenses.

YoY performance

Net fee income from financial services increased 17.6% YoY to S/250.5 million, driven by strong growth in commissions from credit card services and banking services, reflecting higher customer activity and transaction volumes. This performance was partially offset by a 4.6% increase in fee-related expenses.

Fee income from financial services, net

S/ million	2Q25	1Q26	2Q26	%chg QoQ	%chg YoY
Income					
Commissions from credit card services	110.8	129.8	130.7	0.7%	18.0%
Commissions from banking services	89.4	101.5	105.0	3.4%	17.4%
Maintenance and mailing of accounts, transfer fees and commissions on debit card services	81.8	85.3	86.5	1.4%	5.8%
Fees from indirect loans	16.8	16.1	15.5	-3.9%	-7.6%
Collection services	12.6	13.2	13.3	1.3%	5.5%
Other	9.9	15.1	12.8	-14.9%	30.0%
Total income	**321.3**	**361.0**	**363.8**	**0.8%**	**13.2%**
Expenses					
Insurance	-15.6	-19.3	-19.2	-0.6%	22.7%
Fees paid to foreign banks	-6.6	-6.9	-7.1	3.2%	7.2%
Other	-86.0	-105.0	-87.0	-17.1%	1.1%
Total expenses	**-108.3**	**-131.2**	**-113.3**	**-13.6%**	**4.6%**
Fee income from financial services, net	**213.0**	**229.8**	**250.5**	**9.0%**	**17.6%**

Other income

QoQ performance

Other income decreased by 6.8% QoQ, driven mainly by lower net gains from the sale of financial investments, partially offset by higher net gains from foreign exchange transactions and financial assets at fair value through profit or loss, which increased by 12.0%.

YoY performance

Other income increased by 25.1% YoY, driven mainly by higher net gains from foreign exchange transactions and financial assets at fair value through profit or loss, which increased by 33.2%, and gains from the sale of financial investments, which increased by 37.5%.

Other income

S/ million	2Q25	1Q26	2Q26	%chg QoQ	%chg YoY
Net gain on foreign exchange transactions and on financial assets at fair value through profit or loss	115.8	137.8	154.3	12.0%	33.2%
Net gain on sale of financial investments	12.2	40.4	16.8	-58.4%	37.5%
Other	19.5	19.8	13.5	-32.0%	-30.8%
Total other income	**147.5**	**197.9**	**184.6**	**-6.8%**	**25.1%**

Other expenses

QoQ performance

Other expenses increased by 3.1% QoQ, mainly driven by a 6.2% increase in salaries and employee benefits and a 1.5% increase in administrative expenses, partially offset by a 1.6% decrease in depreciation and amortization.

YoY performance

Other expenses increased by 9.5% YoY, primarily reflecting a 16.4% increase in salaries and employee benefits and a 7.6% increase in administrative expenses, partially offset by a 3.0% decrease in depreciation and amortization.

Other expenses

S/ million	2Q25	1Q26	2Q26	%chg QoQ	%chg YoY
Salaries and employee benefits	-191.0	-209.3	-222.3	6.2%	16.4%
Administrative expenses	-280.7	-297.6	-302.0	1.5%	7.6%
Depreciation and amortization	-78.1	-77.0	-75.8	-1.6%	-3.0%
Other	- 14.0	-15.0	-17.5	16.5%	24.4%
Total other expenses	**-563.9**	**-599.0**	**-617.5**	**3.1%**	**9.5%**
Efficiency ratio	**42.3%**	**41.0%**	**42.5%**	**150 bps**	**20 bps**

Regulatory capital

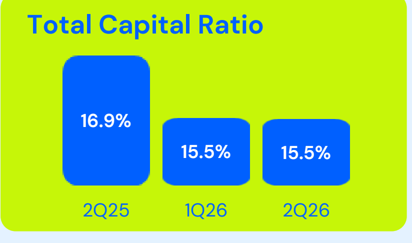
The bank's total capital ratio was 15.5% as of 2Q26, broadly stable versus the 15.5% reported in 1Q26 and below the 16.9% recorded in 2Q25.

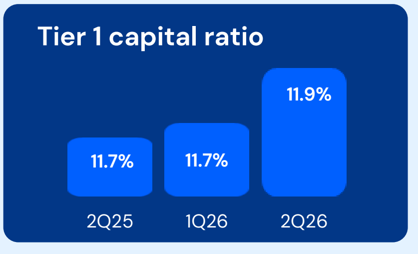
Core Equity Tier 1 (CET1) stood at 11.9% as of 2Q26, above the 11.7% reported in 1Q26 and the 11.7% recorded in 2Q25.

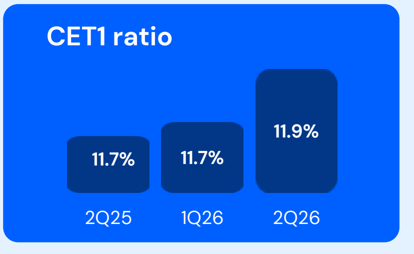
Both remain comfortably above regulatory minimum requirements, including applicable buffers and additional capital allocated to cover other risks, in line with SBS requirements.

The regulatory minimum total capital ratio is 10.0%. In addition, the regulator requires additional capital buffers for conservation, economic cycle, market concentration and other risks.

As of 2Q26, the additional buffer requirement totaled 3.6%, resulting in a total regulatory limit of 13.6%, well below the bank's 15.5% total capital ratio.







Regulatory capital					
S/ million				%chg	%chg
	2Q25	1Q26	2Q26	QoQ	YoY
Tier I capital	7,923.8	8,174.6	8,549.0	4.6%	7.9%
Tier II capital	3,537.8	2,643.6	2,602.9	-1.5%	-26.4%
Total regulatory capital	**11,461.6**	**10,818.2**	**11,151.9**	**3.1%**	**-2.7%**
Risk-weighted assets (RWA)	67,973	69,854	72,132	3.3%	6.1%

QoQ performance

As of 2Q26, risk-weighted assets (RWA) increased 3.3% QoQ, mainly reflecting higher credit-risk capital requirements associated with loan growth.

At the same time, regulatory capital increased 3.1% QoQ, driven by second-quarter results, resulting in a total capital ratio of 15.5%, broadly stable versus 1Q26, and remaining comfortably above regulatory requirements, including additional buffers, where the minimum total capital ratio requirement is 10.0%.

YoY performance

On a year-on-year basis, the total capital ratio declined from 16.9% in 2Q25 to 15.5% in 2Q26, mainly reflecting a 2.7% decrease in regulatory capital, partially offset by organic capital generation, together with a 6.1% increase in risk-weighted assets.

The annual decrease in regulatory capital was mainly explained by the maturity of a $300 million subordinated bond in July 2025, which had been refinanced in 1Q25 (boosting regulatory capital in that quarter) partially offset by retained earnings from 2025 and first-half 2026 results, which added approximately S/ 1,031 million to regulatory capital YoY.

3 Insurance Segment

Interseguro

2Q26 Performance

Interseguro's net profit reached S/ 118.8 million in 2Q26, representing a quarterly increase of S/ 13.8 million (+13.2%) compared to 1Q26, and a year-on-year increase of S/ 37.9 million (+46.8%) compared to 2Q25.

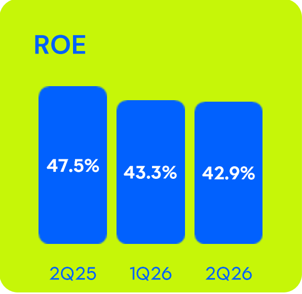
Quarterly performance was mainly driven by a decrease of S/ 54.6 million in interest and similar income, related to inflation-indexed bonds, along with a reduction of S/ 16.1 million in impairment losses on financial assets, mainly related to fixed income impairment of financial assets. These effects were partially offset by a rise of S/ 49.4 million in insurance results driven by inflation-indexed annuities, and a decrease of S/ 6.6 million in other income, mainly due to lower gains from the valuation of real estate investments.

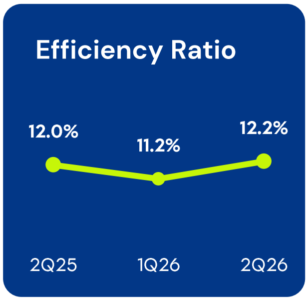
The year-on-year increase in net profit was mainly driven by an increase of S/ 34.1 million in interest and similar income due to higher inflation rates, along with an increase of S/ 15.8 million in insurance results. These effects were partially offset by an increase of S/ 18.4 million in other expenses, primarily due to higher salaries and employee benefits.

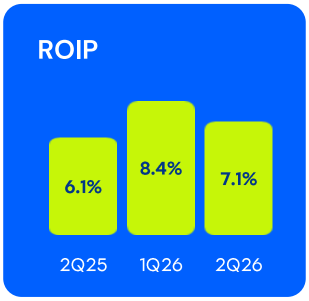
As a result, Interseguro's ROE reached 42.9% in 2Q26, compared to 43.3% and 47.5% in 1Q26 and 2Q25, respectively.

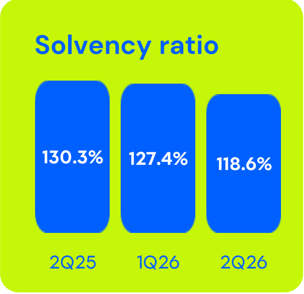
Insurance Segment's P&L Statement

S/ million	2Q25	1Q26	2Q26	%chg QoQ	%chg YoY
Interest and similar income	221.0	309.7	255.1	-17.6%	15.4%
Interest and similar expenses	-44.1	-57.9	-58.5	1.1%	32.5%
Net Interest and similar income	**176.8**	**251.8**	**196.6**	**-21.9%**	**11.2%**
Impairment loss on loans, net of recoveries	0.0	0.0	0.0	n.m.	n.m.
Recovery (loss) due to impairment of financial investments	-0.4	-13.4	2.7	n.m.	n.m.
Net Interest and similar income after impairment loss	**176.4**	**238.3**	**199.3**	**-16.4%**	**13.0%**
Fee income from financial services, net	-3.2	-3.5	-3.6	4.7%	13.4%
Insurance results	-30.7	-64.3	-14.9	-76.8%	-51.4%
Other income	36.8	68.5	61.9	-9.6%	68.1%
Other expenses	-108.2	-125.4	-126.6	1.0%	17.0%
Income before translation result and income tax	**71.1**	**113.7**	**116.1**	**2.1%**	**63.1%**
Translation result	9.8	-8.7	2.8	n.m.	-71.8%
Income tax	0.0	0.0	0.0	n.m.	n.m.
Profit for the period	**80.9**	**105.0**	**118.8**	**13.2%**	**46.8%**









Results from investments

Results from Investments (1)					
S/ million				%chg	%chg
	2Q25	1Q26	2Q26	QoQ	YoY
Interest and similar income	221.0	309.7	255.1	-17.6%	15.4%
Interest and similar expenses	-21.7	-18.0	-19.4	7.3%	-10.8%
Net interest and similar income	**199.3**	**291.6**	**235.7**	**-19.2%**	**18.3%**
Recovery (loss) due to impairment of financial investments	-0.4	-13.4	2.7	n.m.	n.m.
Net Interest and similar income after impairment loss	**198.8**	**278.2**	**238.4**	**-14.3%**	**19.9%**
Net gain (loss) on sale of financial investments	8.0	7.8	13.6	73.7%	69.4%
Net gain (loss) on financial assets at fair value through profit or loss	12.5	4.4	20.5	n.m.	64.1%
Rental income	19.1	20.2	26.6	31.6%	39.2%
Gain on sale of investment property	0.3	0.0	0.0	n.m.	n.m.
Valuation gain (loss) from investment property	-5.6	34.7	5.4	-84.6%	n.m.
Other(1)	-3.4	-3.7	-9.1	n.m.	n.m.
Other income	**31.0**	**63.6**	**57.0**	**-10.4%**	**84.0%**
Results from investments	**229.8**	**341.8**	**295.4**	**-13.6%**	**28.6%**

(1) Only includes transactions related to investments.

Net interest and similar income

Net interest and similar income related to investments totaled S/ 235.7 million in 2Q26, a decrease of S/ 55.9 million QoQ, or 19.2%, and an increase of S/ 36.4 million YoY, or 18.3%.

Both the quarterly and annual variations were mainly driven by interest and similar income, which decreased by S/ 54.6 million QoQ and increased by S/ 34.1 million YoY. This was primarily attributable to interest earned on inflation-indexed bonds, which benefited from the unusually high inflation recorded in 1Q26.

Other income

Other income related to investment was S/ 57.0 million in 2Q26, a decrease of S/ 6.6 million QoQ and an increase of S/ 26.0 million YoY.

The quarterly decrease was mainly explained by a S/ 29.5 million lower valuation gain on real estate investments, driven by a negative FX contribution in 2Q26 versus a positive one in 1Q26, partially offset by a S/ 8.1 million gain on financial assets at fair value through profit or loss, mostly related to alternative funds.

The annual increase was mainly driven by higher net gains of S/ 8.0 million on financial assets at fair value, S/ 7.5 million in rental income, and S/ 11.0 million in fair value gains on investment property, reflecting business growth.

Recovery (loss) due to impairment of financial investments

Interseguro recorded a gain of S/ 2.7 million in 2Q26 from the release of expected credit loss (ECL) provisions as contractual cash flows were collected, compared with a loss of S/ 13.4 million in 1Q26, mainly driven by additional ECL charges on bonds downgraded below investment grade, and a loss of S/ 0.4 million in 2Q25 from ECL movements on accrued interest.

Insurance results

Insurance Results					
S/ million				%chg	%chg
	2Q25	1Q26	2Q26	QoQ	YoY
Insurance Income	262.0	305.0	309.6	1.5%	18.2%
Insurance Expenses	-292.7	-369.3	-324.5	-12.1%	10.9%
Insurance Results	**-30.7**	**-64.3**	**-14.9**	**n.m.**	**-51.4%**

Insurance Results					
S/ million				%chg	%chg
	2Q25	1Q26	2Q26	QoQ	YoY
Annuities	-122.6	-203.9	-123.0	-39.7%	0.4%
Individual Life	25.8	75.7	49.4	-34.7%	91.5%
Retail insurance	66.1	63.9	58.7	-8.1%	-11.1%
Insurance Results	**-30.7**	**-64.3**	**-14.9**	**n.m.**	**n.m.**

QoQ performance

Insurance results increased S/ 49.4 million QoQ due to an incline of S/ 80.9 million in annuities, partially offset by decreases of S/ 26.3 million in individual life and S/ 5.2 million in retail insurance.

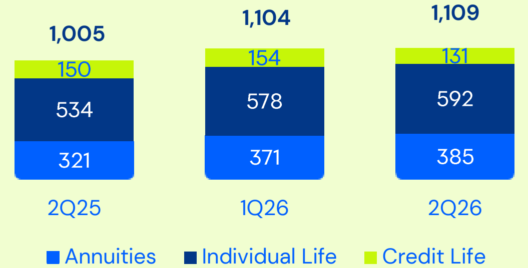
The quarterly growth in annuities was explained by lower inflation exposure, partially offset by higher reserves on participating life policies linked to the fair value of the underlying assets.

YoY performance

Insurance results increased S/ 15.8 million YoY, mostly due to an increase of S/ 23.6 million in individual life, partially offset by a decrease of S/ 7.4 million in retail insurance.

The increase in individual life are mainly explained by higher CSM release due to adjustments in CSM release patterns.

Long-term Insurance



CSM Stock increased 0.5% QoQ and 10.0% YoY

The quarterly decrease in credit life was driven by an adjustment in CSM release patterns and mortality estimates. Also, both quarterly and annual performance reflect higher annuities and Individual Life CSM, driven by increased premiums.

Other expenses

Other Expenses					
S/ million				%chg	%chg
	2Q25	1Q26	2Q26	QoQ	YoY
Salaries and employee benefits	-32.6	-44.2	-42.2	-4.5%	29.4%
Administrative expenses	-19.6	-20.2	-21.1	4.7%	7.6%
Depreciation and amortization	-4.4	-5.3	-5.3	0.6%	22.3%
Expenses related to rental income	-2.9	-2.9	-2.5	-14.1%	-11.7%
Other	-48.7	-52.7	-55.4	5.1%	13.8%
Other expenses	**-108.2**	**-125.4**	**-126.6**	**1.0%**	**17.0%**

4 Wealth management segment

Inteligo

2Q26 Performance

Inteligo's net profit was S/ 71.3 million in 2Q26, reflecting a quarter-over-quarter growth of S/ 8.3 million, and a S/ 45.7 million decrease compared to the same period last year.

The quarterly performance was mainly driven by a S/ 6.9 million increase in other income due to higher mark-to-market valuations on proprietary portfolio investments, a S/ 1.5 million or 13.7% increase in net interest and similar income, largely explained by higher interest income on loans and due from banks and inter-bank funds, and a S/ 0.8 million or 1.5% increase in net fee income from financial services, driven by assets under management growth in private wealth management and mutual funds.

The yearly performance was mainly impacted by a S/ 55.2 million decrease in other income due to lower mark-to-market valuations on proprietary portfolio investments.

In addition, net interest and similar income declined by S/ 5.0 million or 28.2%, mainly due to lower interest income on financial investments and balances held with banks and inter-bank funds.

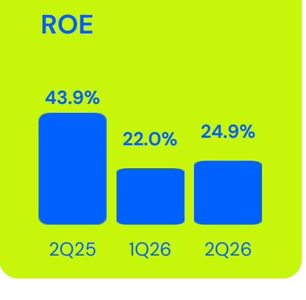
These negative effects were partially offset by a S/ 1.3 million or 2.8% increase in net fee income from financial services, driven by higher fund management fees, supported by growth in assets under management across private wealth management and mutual funds.

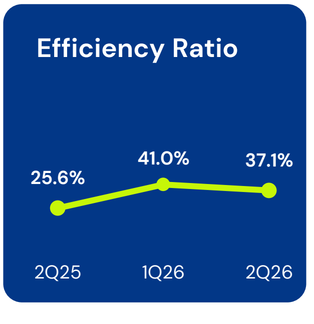
From a business development standpoint, Inteligo's client acquisition efforts continued to deliver solid results, reflected in growth in new account openings and assets under management (AUM) across both Private Wealth Management and mutual. As of June 30, 2026, AUM increased by 2.4% QoQ and 8.1% YoY.

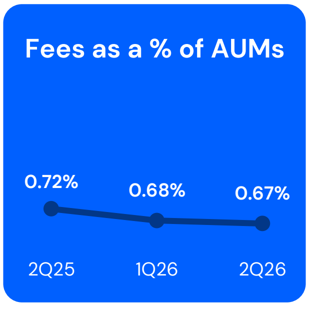
Inteligo's return on equity stood at 24.9% in 2Q26, lower than 43.9% reported in 2Q25, but higher than the 22% reported in 1Q26.

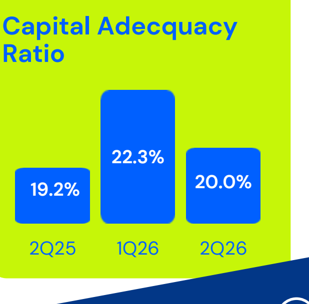
Wealth Management Segment's P&L Statement

S/ million	2Q25	1Q26	2Q26	%chg QoQ	%chg YoY
Interest and similar income	43.1	34.6	37.8	9.2%	-12.3%
Interest and similar expenses	-25.3	-23.4	-25.0	7.0%	-1.0%
Net interest and similar income	**17.8**	**11.3**	**12.8**	**13.7%**	**-28.2%**
Impairment loss on loans, net of recoveries	0.2	0.0	-0.1	26.9%	n.m.
Recovery (loss) due to impairment of financial investments	-0.2	0.1	0.0	n.m.	-89.3%
Net interest and similar income after impairment loss	**17.8**	**11.3**	**12.7**	**12.1%**	**-28.7%**
Fee income from financial services, net	49.6	50.1	50.9	1.5%	2.8%
Other income	111.7	52.5	59.4	13.2%	-46.8%
Other expenses	-47.4	-47.4	-46.6	-1.7%	-1.7%
Income before translation result and income tax	**131.7**	**66.6**	**76.5**	**14.8%**	**-41.9%**
Translation result	2.2	0.8	-1.7	n.m.	n.m.
Income tax	-16.9	-4.4	-3.5	-21.5%	-79.4%
Profit for the period	**117.0**	**63.0**	**71.3**	**13.2%**	**-39.0%**









Assets under management (AUM) & deposits

QoQ performance

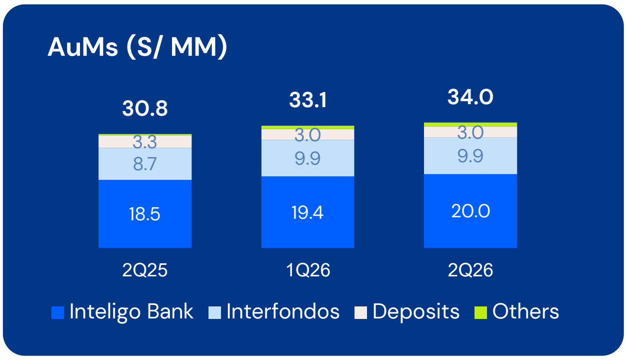
AUM reached S/33,969 million in 2Q26, a S/827 million increase QoQ, mostly due to inflows in mutual funds and private wealth management.

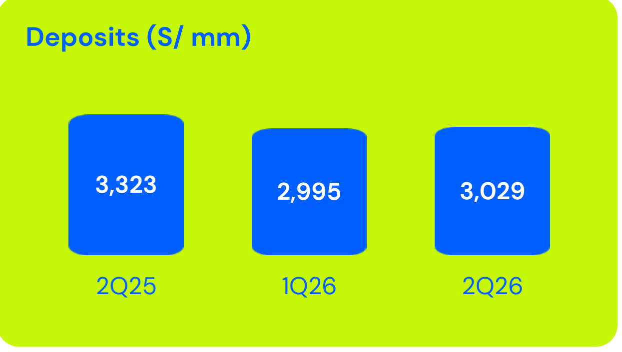
Client deposits were S/3,029 million in 2Q26, a S/33 million increase QoQ.

YoY performance

AUM reached S/33,969 million in 2Q26, a S/3,140 million or 10% increase YoY, mostly due to inflows in mutual funds and private wealth management.

Client deposits were S/3,029 million in 2Q26, a 9% decrease YoY.





Net interest and similar income

Net interest and similar income					
S/ million	2Q25	1Q26	2Q26	%chg QoQ	%chg YoY
Interest and similar income					
Due from banks and inter-bank funds	4.3	2.3	3.4	52.5%	-20.3%
Financial Investments	15.5	12.8	13.4	5.0%	-13.2%
Loans	23.3	19.6	20.9	6.9%	-10.2%
Total interest and similar income	**43.1**	**34.6**	**37.8**	**9.2%**	**-12.3%**
Interest and similar expenses					
Deposits and obligations	-23.1	-18.7	-21.9	17.5%	-5.2%
Due to banks and correspondents	-2.2	-4.7	-3.1	-34.5%	43.8%
Total interest and similar expenses	**-25.3**	**-23.4**	**-25.0**	**7.0%**	**-1.0%**
Net interest and similar income	**17.8**	**11.3**	**12.8**	**13.7%**	**-28.2%**

QoQ performance

Inteligo's net interest and similar income was S/12.8 million in 2Q26, a S/1.5 million or 13.7% increase when compared with 1Q26, mainly explained by higher interest, mostly driven by due from banks and loans.

YoY performance

Net interest and similar income decreased in S/5.0 million YoY or 28.2%, mainly because of lower interests in financial investments and loans.

Fee income from financial services

Fee income from financial services, net					
S/ million				%chg	%chg
	2Q25	1Q26	2Q26	QoQ	YoY
Brokerage and custody services	5.3	4.4	5.6	25.5%	5.4%
Funds management	44.8	46.2	45.7	-1.2%	2.0%
Total income	**50.1**	**50.7**	**51.3**	**1.1%**	**2.4%**
Brokerage and custody services	-0.3	-0.2	-0.4	59.1%	33.9%
Others	-0.2	-0.3	0.1	n.m.	n.m.
Total expenses	**-0.5**	**-0.5**	**-0.3**	**-38.0%**	**-34.6%**
Fee income from financial services, net	**49.6**	**50.1**	**50.9**	**1.5%**	**2.8%**

QoQ performance

Net fee income from financial services was S/50.9 million in 2Q26, a 1.5% increase when compared with 1Q26, mainly explained by assets under management growth in private management.

YoY performance

On a YoY basis, net fee income from financial services increased by 2.8%, also due to higher fees from funds management, explained by growth in assets under management, in both private wealth management and mutual funds.

Other income

Other income					
S/ million				%chg	%chg
	2Q25	1Q26	2Q26	QoQ	YoY
Net gain on sale of financial investments	0.6	1.6	0.6	-64.0%	-12.8%
Net trading gain (loss)	113.2	58.8	59.4	1.1%	-47.5%
Other	-2.2	-7.8	-0.5	-93.1%	-74.9%
Total other income	**111.7**	**52.5**	**59.4**	**13.2%**	**-46.8%**

QoQ performance

Other income reached S/ 59.4 million in 2Q26, a S/ 6.9 million increase QoQ due to higher mark-to-market valuations on proprietary portfolio investments.

YoY performance

Other income reached S/ 59.4 million in 2Q26, a S/ 52.3 million decrease YoY due to lower mark-to-market valuations on proprietary portfolio investments.

Other Expenses

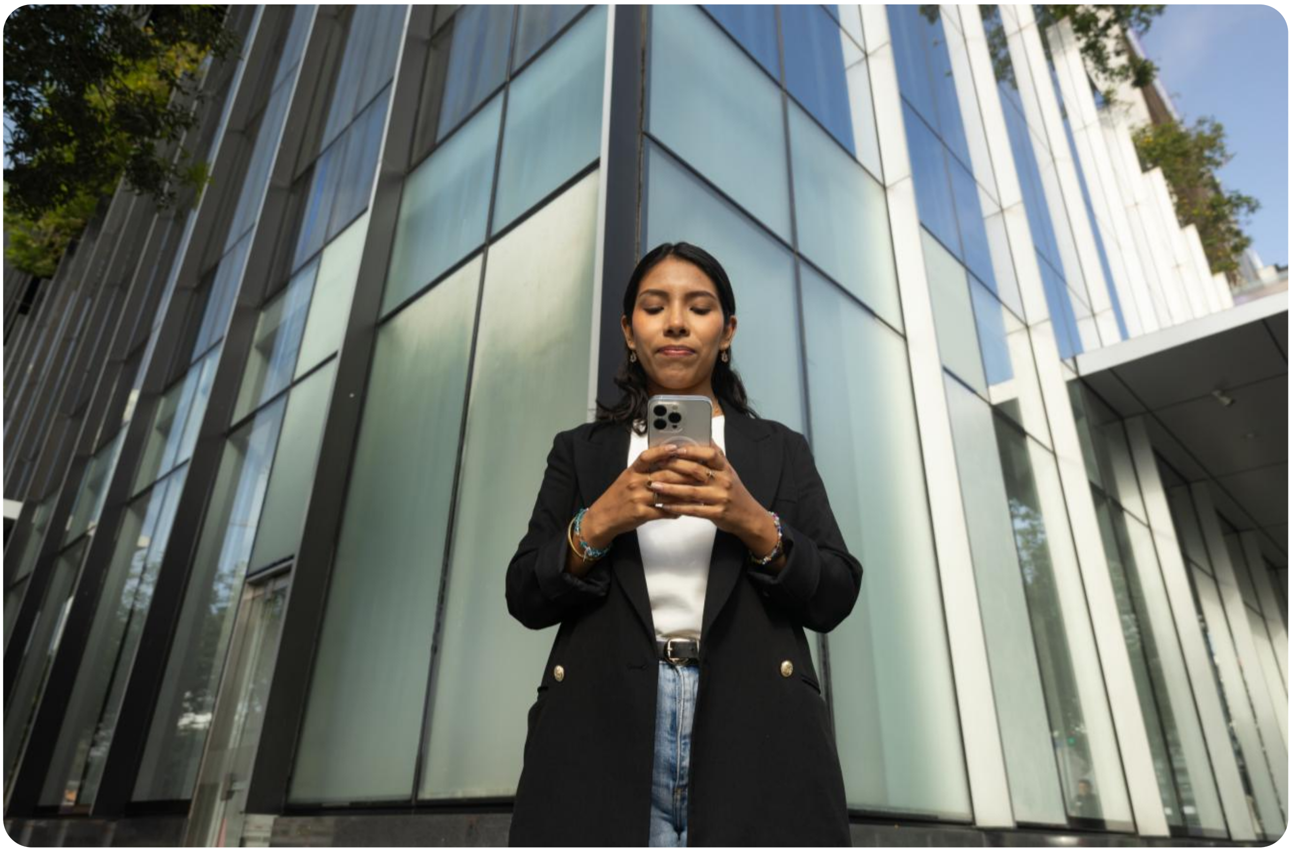
Other Expenses					
S/ million				%chg	%chg
	2Q25	1Q26	2Q26	QoQ	YoY
Salaries and employee benefits	-31.0	-30.6	-29.4	-4.2%	-5.3%
Administrative expenses	-12.9	-13.7	-14.1	2.7%	8.9%
Depreciation and amortization	-2.0	-2.3	-2.3	-2.5%	13.9%
Other	-1.5	-0.7	-0.9	22.4%	-41.5%
Total other expenses	**-47.4**	**-47.4**	**-46.6**	**-1.7%**	**-1.7%**

QoQ performance

Other expenses reached S/46.6 million in 2Q26, a 1.7% decrease QoQ mainly due to employee benefits.

YoY performance

On a YoY basis, other expenses has undergone a S/0.8MM or 1.7% decrease mainly driven by employee benefits.



5 Strategy

Our strategy

Growth

To become a leading digital player trusted by our customers

+7 points

YoY NPS increase

Focus

Growing in key businesses

~15%
MS Retail deposits

>31%
MS Annuities

~18%
MS consumer loans

+14%
YoY AUM WM

~11%
MS commercial loans

Customer Centricity

To build primary banking relationships offering the best digital experience

86%
Retail digital clients

61
NPS Retail banking

We aim to become a leading digital ecosystem with profitable growth. IFS has demonstrated solid performance, achieving an ROE of 18.5% for the first six months of 2026.

We strive to build primary banking relationships by placing the customer at the center of our decisions and offering the best digital experience. As a result, NPS for retail banking stood at 61, and the percentage of our clients that engage in digital retail is higher than 86%.

We continue to focus on our key businesses, maintaining a significant market share in consumer banking loans around 18%, ranking third in the Peruvian market. Retail deposits are around 15%, ranking third in the market, and commercial banking loans hold approximately an 11% market share, ranking fourth in the market. In annuities, we are the leader with over a 31% market share. Finally, in wealth management, AUMs continue to grow at double-digit rates, increasing more than 14% YoY and reaching historical highs.

Strategic KPIs

Banking & Payments	2Q25	1Q26	2Q26
Digital Metrics			
NPS Retail (points)	54	68	61
% Digital customers retail	84	84	86
% Digital customers commercial	74	75	76
% Digital self-service retail	78	74	79
% Digital sales retail	69	67	67
Transactional Metrics			
IBK Plin transactions (millions)[1]	162	209	234

(1) Sent transactions

Banking & Payments

We continue to strengthen our position as a digital bank. In 2Q26, the share of retail digital customers increased to 86%, up from 84% in 2Q25, while digital penetration in the commercial segment also continued to improve, reaching 76% compared to 74% a year ago. At the same time, retail digital self-service increased to 79%, from 78% in 2Q25, reflecting the ongoing adoption of digital capabilities across our customer base. Digital sales in retail remained at high levels, accounting for 67% of total retail sales, confirming the consolidation of digital channels as the primary point of interaction for our customers. Additionally, retail NPS reached 61 points, compared to 54 points in 2Q25, highlighting continued improvements in customer experience and engagement.

Our payments ecosystem continued to show strong momentum during the quarter. By June 2026, IBK Plin transactions increased 44% year-over-year, reaching 234 million transactions in 2Q26, reflecting continued growth in customer usage and engagement. Meanwhile, Izipay's transaction volume rose 15% year-over-year, supported by sustained merchant activity and payment flows across the network. These results highlight the continued expansion of transactional activity within our payments ecosystem.

Strategic KPIs

Insurance & Wealth Management	2Q25	1Q26	2Q26
Insurance			
Digital insurance premiums (S/ millions)	28	35	36
% Digital Self-Service	69	70	73
Wealth Management			
% Interfondos digital transactions	54	58	59
% Interfondos digital users	29	38	39
% Digital transactions Inteligo SAB	37	44	42

Insurance

In the insurance segment, digital adoption continued to strengthen in 2Q26. The share of digital self-service reached 73%, increasing from 70% in the previous quarter and 69% in 2Q25, reflecting the continued migration of customers toward digital channels and the growing maturity of the digital ecosystem.

Digital insurance premiums remained on a positive trajectory, reaching S/ 35.5 million in 2Q26, compared to S/ 35.2 million in 1Q26 and S/ 28.0 million in 2Q25. This performance confirms the sustained expansion of digital origination in the insurance business and highlights the effectiveness of ongoing initiatives aimed at enhancing customer experience and strengthening digital distribution capabilities.

Wealth Management

In the wealth management segment, digital engagement continued to gain traction during 2Q26. Interfondos' digital users represented 39% of total users, a significant increase from 29% a year ago. This performance reflects sustained momentum in client adoption of digital investment tools and advisory services.

Digital transaction penetration remain strong across key platforms. In Inteligo SAB (brokerage) channel, the share of digital transactions represented 42%, compared with 44% in 1Q26 and 37% in 2Q25.

Similarly, Interfondos digital transactions reached 59%, maintaining their upward trend from 58% in 1Q26 and an increase versus 54% in 2Q25. Overall, these results highlight clients' growing preference for seamless and fully digital investment experiences.

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