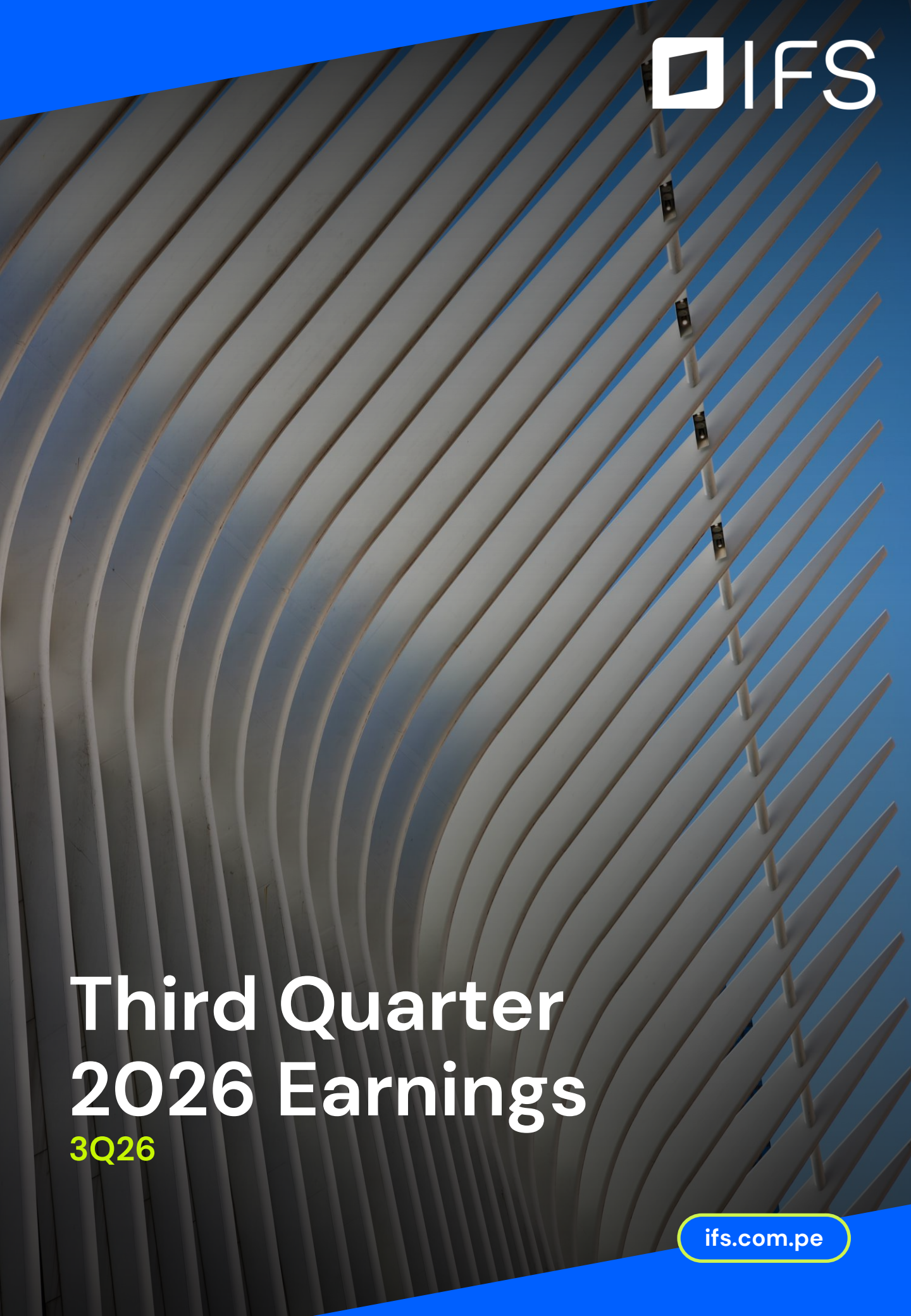


Third Quarter 2026 Earnings

3Q26

ifs.com.pe

Lima, Peru, November 9, 2026. Intercorp Financial Services Inc. (Lima Stock Exchange/NYSE: IFS) announced today its unaudited results for the third quarter 2026. These results are reported on a consolidated basis under IFRS in nominal Peruvian soles.

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1 Consolidated results

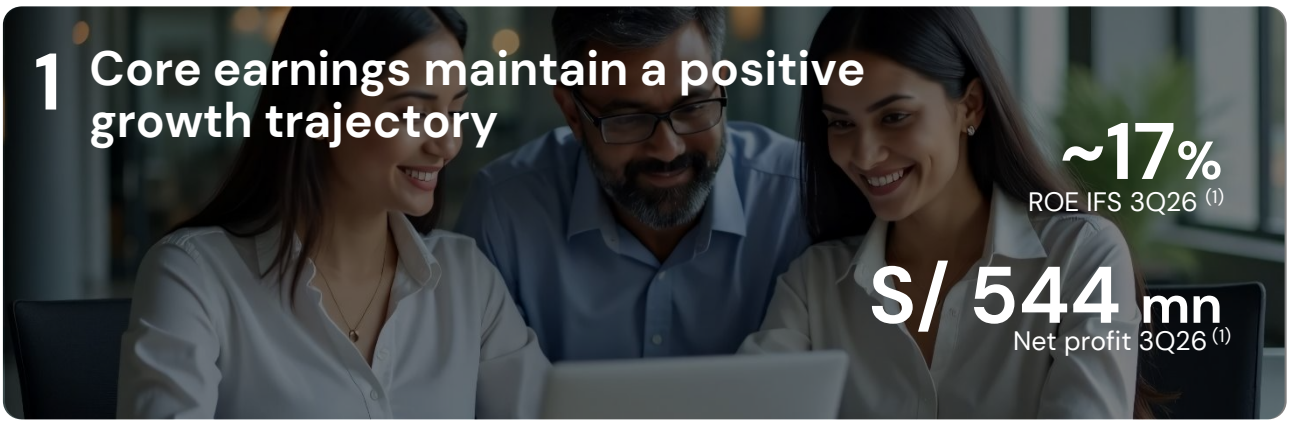
2 Banking segment

3 Insurance segment

4 Wealth management segment

5 Strategy

Key messages



1 Core earnings maintain a positive growth trajectory

~17%
ROE IFS 3Q26 (1)

S/ 544 mn
Net profit 3Q26 (1)

2 Peru remains resilient ahead of El Niño

+3.0%
GDP 2027E

3 NIM recovery on better asset mix

5.1%
NIM 3Q26

3.9%
Risk-adjusted NIM 3Q26 (1)

1.9%
CoR banking 3Q26 (1)

4 Accelerating momentum in higher-yielding loans

21%
YoY

5 Insurance & WM continue delivering double-digit growth



+30%
YoY written premiums

+13%
YoY AUMs & deposits WM

(1) Excluding El Niño Phenomenon-related provisions. Interbank has set aside S/185 mn in total for El Niño, comprising S/81 mn of expert-criteria provisions already held and S/104 mn of additional provisions. SIP recorded S/37 mn, of which 50% was recognized by IFS (S/18.5 mn). Net of taxes, the impact on IFS net income was S/86 mn.

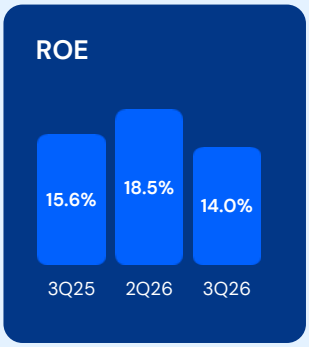
1 Consolidated results

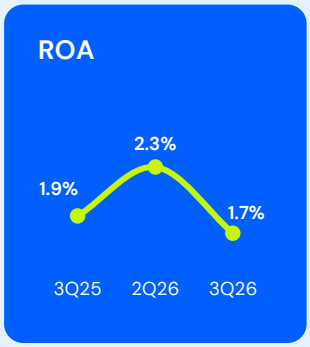
Quarterly results

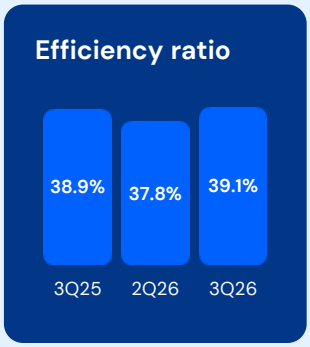
Intercorp Financial Services' P&L statement					
S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Interest and similar income	1,724.4	1,787.6	1,818.0	1.7%	5.4%
Interest and similar expenses	-567.4	-599.9	-603.8	0.7%	6.4%
Net interest and similar income	**1,157.0**	**1,187.7**	**1,214.1**	**2.2%**	**4.9%**
Impairment loss on loans, net of recoveries	-256.9	-274.4	-359.2	30.9%	39.8%
Recovery (loss) due to impairment of financial investments	-77.1	2.7	-0.1	n.m.	-99.9%
Net interest and similar income after impairment loss	**823.0**	**916.1**	**854.8**	**-6.7%**	**3.9%**
Fee income from financial services, net	311.1	320.9	321.1	0.1%	3.2%
Other income	245.5	330.1	277.8	-15.9%	13.1%
Insurance results	-1.2	-14.9	-1.3	-91.6%	7.0%
Other expenses	-810.0	-855.6	-874.9	2.3%	8.0%
Income before translation result and income tax	**568.4**	**696.5**	**577.5**	**-17.1%**	**1.6%**
Translation result	5.3	21.9	-5.6	n.m.	n.m.
Income tax	-117.5	-133.1	-114.9	-13.7%	-2.2%
Profit for the period	**456.2**	**585.3**	**457.0**	**-21.9%**	**0.2%**

Financial Ratios









Intercorp Financial Services' net profit was S/ 457.0 million in 3Q26, a decrease of S/ 128.3 million QoQ and an increase of S/ 0.8 million YoY. **IFS's annualized ROE was 14.0% in 3Q26 and would have reached 16.6% excluding the net impact of FEN-related provisions.**



QoQ performance

Profits decreased S/ 128.3 million QoQ, mainly due to a S/ 84.8 million increase in impairment losses on loans, largely reflecting provisions related to the El Niño phenomenon (FEN) at Interbank, a S/ 52.3 million decrease in other income, a S/ 27.5 million negative variation in translation result and a S/ 19.3 million increase in other expenses. These effects were partially offset by increases of S/ 26.4 million in net interest and similar income and S/ 13.6 million in insurance results, and a S/ 18.2 million decrease in income tax.



The S/ 84.8 million QoQ increase in impairment losses on loans was driven by S/ 185 million of proactive FEN-related provisions recorded at Interbank, comprising S/81 mn of expert-criteria provisions already held and S/104 mn of additional provisions. Excluding El Niño Phenomenon-related provisions, impairment losses on loans would have decreased by approximately S/ 19 million QoQ to S/ 255 million.



YoY performance

Profits increased S/ 0.8 million YoY, primarily driven by a S/ 77.0 million reduction in impairment of financial investments and increases of S/ 57.1 million in net interest and similar income, S/ 32.3 million in other income and S/ 10.0 million in fee income from financial services. These effects were partially offset by a S/ 102.3 million increase in impairment losses on loans, largely reflecting provisions related to the El Niño phenomenon (FEN) at Interbank, a S/ 64.9 million increase in other expenses and a S/ 10.9 million decrease in translation result.

The S/ 102.3 million increase in impairment losses on loans mainly reflected S/ 185 million of proactive FEN-related provisions recorded at Interbank, comprising S/81 mn of expert-criteria provisions already held and S/104 mn of additional provisions. Excluding El Niño Phenomenon-related provisions, impairment losses on loans would have been approximately S/ 255 million, in line with the S/ 257 million recorded in 3Q25.

Net interest and similar income increased by S/ 57.1 million, driven by a S/ 93.6 million increase in interest and similar income, partially offset by a S/ 36.4 million increase in interest expenses. Higher interest income was mainly explained by increases of S/ 72.7 million at Interbank and S/ 24.5 million at Interseguro, while the increase in interest expenses was mainly attributable to Interseguro, which rose S/ 29.5 million.

QoQ performance

Net interest and similar income increased by S/ 26.4 million, primarily driven by higher interest income. The growth in interest income was mainly attributable to Interbank, which contributed an additional S/ 45.3 million, while lower interest income at Interseguro reduced the increase by S/ 14.3 million.

The S/ 52.3 million decrease in other income was mainly driven by lower results in our wealth management business, reflecting more moderate portfolio performance compared to 2Q26.

The S/ 13.6 million improvement in insurance results was mainly driven by a S/ 19.3 million increase in Individual Life, reflecting adjustments to lapse assumptions. This was partially offset by decreases of S/ 3.6 million in Annuities, due to higher insurance finance expenses from higher disability and survivorship claims, and S/ 2.0 million in Retail Insurance.



The S/ 27.5 million decrease in translation result reflected a move from a gain of S/ 21.9 million in 2Q26 to a loss of S/ 5.6 million in 3Q26, of which S/ 9.1 million corresponds to our banking business.

Finally, the S/ 19.3 million increase in other expenses was mainly driven by higher expenses in our banking and insurance businesses, which increased by S/ 13.4 million and S/ 5.0 million, respectively.

YoY performance



The S/ 32.3 million YoY increase in other income was driven by higher contributions at Interbank (+S/ 22.9 million), Interseguro (+S/ 9.9 million) and Inteligo (+S/ 7.5 million), the latter reflecting positive portfolio results.

The S/ 77.0 million decrease in impairment of financial investments reflects the impairment losses recorded by our insurance business in 3Q25, mainly related to Rutas de Lima, which did not repeat in 3Q26.

Other expenses increased by S/ 64.9 million, mainly reflecting higher expenses at Interbank (+S/ 62.6 million, with administrative expenses up 14.6% and salaries and employee benefits up 9.5%) and Interseguro (+S/ 19.0 million).

The S/ 10.9 million decrease in translation result, from a gain of S/ 5.3 million in 3Q25 to a loss of S/ 5.6 million in 3Q26, is mostly explained by decreases at Interbank (S/ 5.6 million) and Interseguro (S/ 3.9 million).

Finally, income tax decreased by S/ 2.6 million, while income before translation result and income tax increased 1.6%.

Contribution by Segments

Intercorp Financial Services' Profit by business					
S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Banking	401.2	402.5	365.8	-9.1%	-8.8%
Insurance	37.9	118.8	97.0	-18.4%	2.6x
Wealth Management	52.3	71.3	37.6	-47.2%	-28.0%
Corporate, eliminations and other subsidiaries	-35.3	-7.4	-43.4	490.2%	23.1%
IFS profit for the period	**456.2**	**585.3**	**457.0**	**-21.9%**	**0.2%**

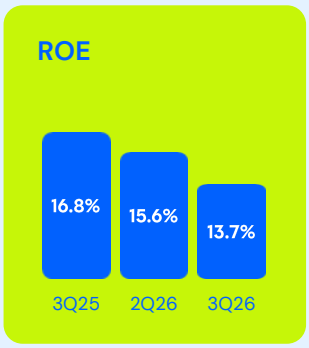


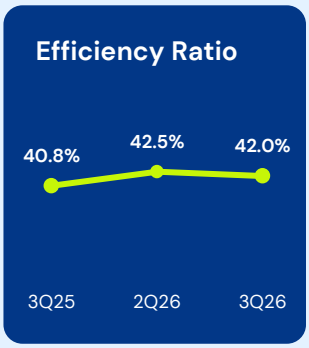
2 Banking Segment

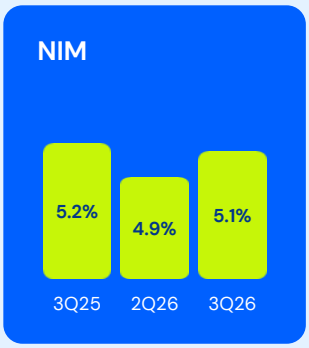
Quarterly performance

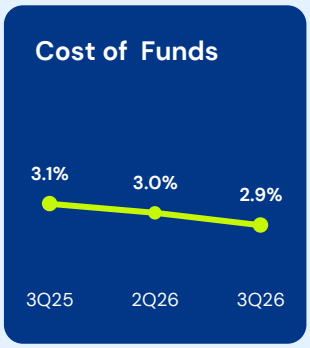
Banking Segment's P&L Statement					
S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Interest and similar income	1,467.2	1,494.6	1,539.9	3.0%	5.0%
Interest and similar expense	-499.9	-517.9	-506.0	-2.3%	1.2%
Net interest and similar income	**967.3**	**976.7**	**1,033.9**	**5.9%**	**6.9%**
Impairment loss on loans, net of recoveries	-256.7	-274.3	-359.1	30.9%	39.9%
Recovery (loss) due to impairment of financial investments	0.1	0.0	-0.1	n.m.	n.m.
Net interest and similar income after impairment loss	**710.6**	**702.4**	**674.6**	**-4.0%**	**-5.1%**
Fee income from financial services, net	228.9	250.5	247.5	-1.2%	8.1%
Other income	158.9	184.6	181.8	-1.5%	14.4%
Other expenses	-568.3	-617.5	-630.9	2.2%	11.0%
Income before translation result and income tax	**530.1**	**520.1**	**473.1**	**-9.0%**	**-10.8%**
Translation result	1.0	4.5	-4.6	n.m.	n.m.
Income tax	-129.8	-122.1	-102.6	-15.9%	-21.0%
Profit for the period	**401.2**	**402.5**	**365.8**	**-9.1%**	**-8.8%**

Financial Ratios









Interbank's profit reached S/ 365.8 million in 3Q26, down S/ 36.7 million (-9.1% QoQ) and S/ 35.4 million (-8.8% YoY). Excluding El Niño Phenomenon-related provisions, profit would have reached S/ 439.0 million in 3Q26.

The quarterly decrease was mainly driven by a S/ 84.8 million increase in impairment losses on loans, including S/ 185 million in proactive FEN-related provisions (S/81 mn of expert-criteria provisions already held, S/104 mn additional). Results were also impacted by a S/ 13.4 million increase in other expenses and a S/ 9.1 million negative variation in translation result.

These effects were partially offset by a S/ 57.2 million increase in net interest income and a S/ 19.4 million reduction in income tax.

YoY, net profit decreased due to a S/ 102.4 million increase in impairment losses on loans and a S/ 62.5 million increase in other expenses. These effects were partially offset by a S/ 66.6 million increase in net interest and similar income, a S/ 27.2 million reduction in income tax expenses, and growth in fee income from financial services and other income.

As a result, Interbank's ROE decreased to 13.7% in 3Q26, from 15.6% in 2Q26 and 16.8% in 3Q25. Excluding El Niño Phenomenon-related provisions, ROE would have reached 16.4%.

Interest-earning assets

QoQ performance

The quarterly decrease in interest-earning assets was mainly driven by a 13.8% decline in financial investments and a 7.2% decrease in cash and due from banks and inter-bank funds, partially offset by a 3.9% increase in loans, resulting in a 1.1% contraction in total interest-earning assets.

YoY performance

On a YoY basis, interest-earning assets increased 8.6%, driven by a 9.5% increase in loans and an 18.4% increase in cash and inter-bank funds, partially offset by a 5.0% decline in financial investments.

Interest-earning assets

S/ million	Sep25	Jun26	Sep26	%chg QoQ	%chg YoY
Cash and due from banks and inter-bank funds	11,592.1	14,789.5	13,722.4	-7.2%	18.4%
Financial investments	11,632.6	12,820.4	11,048.6	-13.8%	-5.0%
Loans	48,936.2	51,575.4	53,564.7	3.9%	9.5%
Total interest-earning assets	**72,160.8**	**79,185.3**	**78,335.8**	**-1.1%**	**8.6%**

Loan portfolio

S/ million	Sep25	Jun26	Sep26	%chg QoQ	%chg YoY
Performing loans					
Retail	25,211.9	26,323.6	27,535.6	4.6%	9.2%
Commercial	23,109.5	24,713.6	25,570.2	3.5%	10.6%
Total performing loans	**48,321.4**	**51,037.1**	**53,105.8**	**4.1%**	**9.9%**
Restructured and refinanced loans	488.5	447.6	444.8	-0.6%	-9.0%
Past due loans	1,272.4	1,148.9	1,159.9	1.0%	-8.8%
Total gross loans	**50,082.4**	**52,633.7**	**54,710.5**	**3.9%**	**9.2%**
Add (less)					
Accrued and deferred interest	519.8	507.4	540.3	6.5%	3.9%
Impairment allowance for loans	-1,666.0	-1,565.7	-1,686.0	7.7%	1.2%
Total direct loans, net	**48,936.2**	**51,575.4**	**53,564.7**	**3.9%**	**9.5%**

Market share in loans

	Sep25	Jun26	Sep26	bps QoQ	bps YoY
Total consumer loans	19.6%	18.1%	18.3%	+20	-130
Mortgages	16.1%	16.0%	15.9%	-10	-20
Total retail loans	**17.9%**	**17.1%**	**17.2%**	**+10**	**-70**
Total commercial loans	**11.2%**	**11.3%**	**11.2%**	**-10**	**+0**
Total loans	**13.9%**	**13.7%**	**13.7%**	**+0**	**-20**



Performing loans increased 4.1% QoQ, driven by a 4.6% increase in retail loans and a 3.5% increase in commercial loans.

Retail loans grew 4.6% QoQ, driven by a 6.7% increase in consumer loans, which remained the main driver of retail loan growth, together with a 1.9% increase in mortgages. Within consumer lending, credit cards and personal loans increased 10.1%, while payroll-deduction loans grew 1.0%.

Commercial loans increased 3.5% QoQ, supported by growth across all segments. small businesses posted the strongest performance, increasing 10.0%, followed by mid-sized companies and corporate banking.

On the YoY analysis, performing loans increased 9.9%, driven by growth in both retail loans, which increased 9.2%, and commercial loans, which increased 10.6%.

The 9.2% increase in retail loans was mainly driven by strong growth in credit cards and personal loans, which increased 18.1%, together with a 7.8% increase in mortgages. These effects were partially offset by a 1.5% decline in payroll-deductible loans. As of September 2026, credit cards and other consumer loans accounted for 37.3% of total retail loans.

The 10.6% YoY growth in commercial loans was driven by strong growth in small businesses, which increased 34.3%, and mid-sized companies, which increased 14.3%, together with a 5.5% increase in corporate banking loans.



Breakdown of retail loans

S/ million				%chg	%chg
	Sep25	Jun26	Sep26	QoQ	YoY
Consumer loans:					
Credit cards & other loans	8,711.4	9,339.8	10,284.0	10.1%	18.1%
Payroll deduction loans(1)	5,735.0	5,594.2	5,650.0	1.0%	-1.5%
Total consumer loans	**14,446.4**	**14,934.0**	**15,934.0**	**6.7%**	**10.3%**
Mortgages	10,765.4	11,389.6	11,601.6	1.9%	7.8%
Total retail loans	**25,211.9**	**26,323.6**	**27,535.6**	**4.6%**	**9.2%**



(1) Payroll deduction loans to public sector employees.

Funding structure

QoQ performance

The bank's total funding base decreased 1.2% QoQ, as a 27.2% reduction in due to banks and inter-bank funds and a 1.0% decrease in bonds, notes and other obligations more than offset a 1.6% increase in deposits and obligations.

The quarterly increase in deposits and obligations of S/ 896.6 million was supported by a 3.1% increase in institutional deposits and a 1.7% increase in retail deposits, while due to banks and inter-bank funds decreased by S/ 1,641.1 million, or 27.2%, and bonds, notes and other obligations declined by S/ 61.0 million, or 1.0%.

As a result, deposits and obligations represented 84.5% of total funding as of September 2026, while due to banks and inter-bank funds accounted for 6.4% and bonds represented 9.1%. By type of deposit, the mix was composed of 24.7% demand deposits, 39.5% savings deposits and 35.8% time deposits.

YoY performance

The bank's total funding increased 8.5% YoY, driven primarily by a 13.1% increase in deposits and obligations and a 38.5% increase in bonds, notes and other obligations, which more than offset a 40.9% decrease in due to banks and inter-bank funds. The increase in bonds reflects the USD 500 million senior bond issued in January 2026 as part of the refinancing strategy for the bond maturing in October 2026.

The annual increase in deposits and obligations of S/ 6,686.7 million was mainly explained by a 15.3% increase in retail deposits, together with a 21.0% increase in institutional deposits and a 5.4% increase in commercial deposits. By type, savings deposits increased 14.5%, time deposits 13.4% and demand deposits 10.4%.

As of September 2026, deposits and obligations represented 84.5% of total funding, up from 81.1% a year earlier, reflecting a greater reliance on customer deposits.

Funding structure

S/ million	Sep25	Jun26	Sep26	%chg QoQ	%chg YoY
Deposits and obligations	51,193.3	56,983.4	57,880.0	1.6%	13.1%
Due to banks and correspondents and inter-bank funds	7,451.2	6,042.2	4,401.1	-27.2%	-40.9%
Bonds, notes and other obligations	4,514.2	6,315.0	6,254.0	-1.0%	38.5%
Total	**63,158.7**	**69,340.6**	**68,535.1**	**-1.2%**	**8.5%**



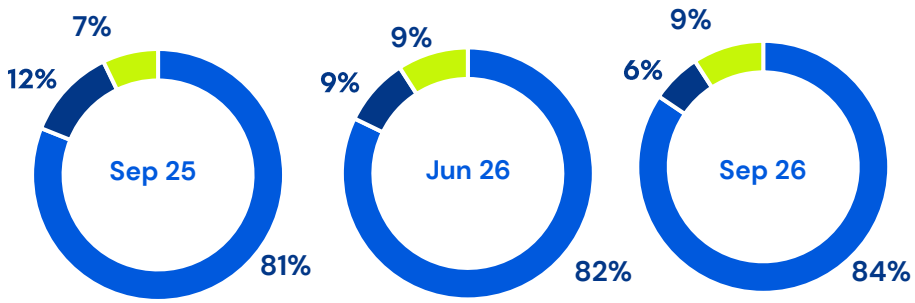


Funding breakdown

Deposits and obligations

Due to banks and correspondents and interbank funds

Bonds, notes and other obligations



Breakdown of deposits

S/ million	Sep25	Jun26	Sep26	%chg QoQ	%chg YoY
By customer service:					
Retail	26,052.1	29,528.1	30,039.3	1.7%	15.3%
Commercial	15,891.9	16,663.4	16,746.7	0.5%	5.4%
Institutional	8,745.5	10,265.0	10,581.0	3.1%	21.0%
Other	503.8	526.9	513.0	-2.6%	1.8%
Total	**51,193.3**	**56,983.4**	**57,880.0**	**1.6%**	**13.1%**
By type:					
Demand	12,945.3	14,372.2	14,292.0	-0.6%	10.4%
Savings	19,979.1	22,200.0	22,876.6	3.0%	14.5%
Time	18,252.1	20,404.0	20,692.8	1.4%	13.4%
Other	16.7	7.2	18.5	n.m.	10.9%
Total	**51,193.3**	**56,983.4**	**57,880.0**	**1.6%**	**13.1%**

Market share in deposits

	Sep25	Jun26	Sep26	bps QoQ	bps YoY
Retail deposits	14.4%	14.5%	14.6%	+10	+20
Commercial deposits	12.5%	12.2%	12.2%	+0	-30
Total deposits	**13.4%**	**13.3%**	**13.3%**	**+0**	**-10**

Net interest and similar income

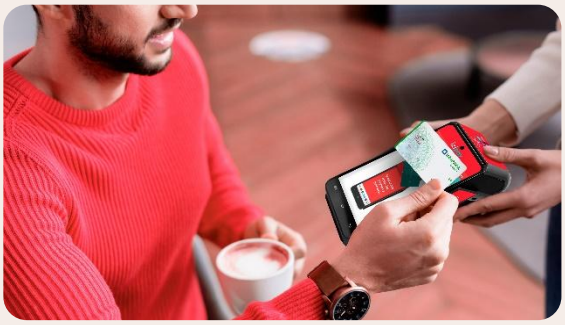
Net interest and similar income					
S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Interest and similar income	1,467.2	1,494.6	1,539.9	3.0%	5.0%
Interest and similar expense	-499.9	-517.9	-506.0	-2.3%	1.2%
Net interest and similar income	**967.3**	**976.7**	**1,033.9**	**5.9%**	**6.9%**
NIM	**5.2%**	**4.9%**	**5.1%**	**+20 bps**	**-10 bps**
Risk adjusted NIM	**3.8%**	**3.5%**	**3.4%**	**-10 bps**	**-40 bps**

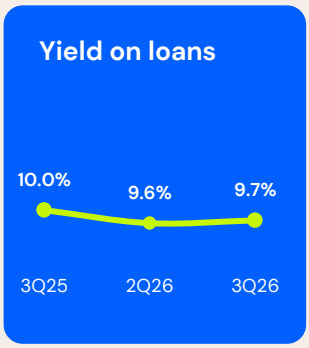
Net interest and similar income increased 5.9% QoQ and 6.9% YoY, driven by higher interest and similar income and lower funding costs. NIM increased 20 bps QoQ to 5.1%, while declining 10 bps YoY. The quarterly expansion was accompanied by a 20 bps increase in the average yield on assets and a 10 bps reduction in the cost of funding.

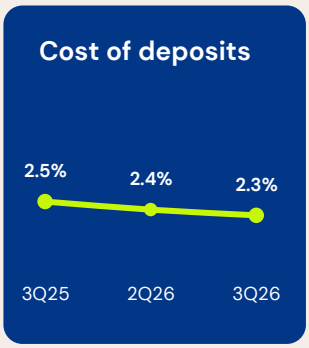
Risk-adjusted NIM declined 10 bps QoQ and 40 bps YoY to 3.4%, reflecting a higher cost of risk (2.7%, compared to 2.1% in 2Q26 and 3Q25), including FEN-related provisions recorded during the quarter. Excluding El Niño Phenomenon-related provisions, risk-adjusted NIM would have reached 3.9% in 3Q26.

Interest and similar income					
S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Interest and similar income					
Due from banks and inter-bank funds	60.3	91.2	87.8	-3.8%	45.5%
Financial investments	140.2	139.9	136.4	-2.5%	-2.7%
Loans	1,266.6	1,263.5	1,315.7	4.1%	3.9%
Total Interest and similar income	**1,467.2**	**1,494.6**	**1,539.9**	**3.0%**	**5.0%**
Average interest-earning assets	**74,173.5**	**79,550.6**	**80,386.4**	**1.1%**	**8.4%**
Average yield on assets (annualized)	**7.9%**	**7.5%**	**7.7%**	**+20 bps**	**-20 bps**

Interest and similar expense					
S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Interest and similar expense					
Deposits and obligations	-315.8	-330.3	-332.1	0.5%	5.2%
Due to banks and correspondents and inter-bank funds	-101.8	-86.0	-75.9	-11.8%	-25.5%
Bonds, notes and other obligations	-82.3	-101.5	-98.1	-3.4%	19.3%
Total Interest and similar expense	**-499.9**	**-517.9**	**-506.0**	**-2.3%**	**1.2%**
Average interest-bearing liabilities	63,935.1	67,995.7	68,927.4	1.4%	7.8%
Average cost of funding (annualized)	3.1%	3.0%	2.9%	-10 bps	-20 bps
Cost of deposits	**2.5%**	**2.4%**	**2.3%**	**-10 bps**	**-20 bps**







QoQ performance

Net interest and similar income increased 5.9% QoQ, or S/ 57.2 million, driven by higher income from loans and lower interest expense, which more than offset the decline in income from financial investments and cash and due from banks and inter-bank funds.

Loan-related income increased by S/ 52.3 million QoQ, or 4.1%, driven by continued growth in retail and commercial loan portfolios. In addition, the average loan yield increased to 9.7%, from 9.6% in 2Q26.

Income from financial investments decreased by S/ 3.5 million QoQ, or 2.5%, mainly reflecting a lower contribution from sovereign bonds and certificates of deposit issued by the Central Reserve Bank.

Income from cash and due from banks and inter-bank funds decreased by S/ 3.4 million QoQ, or 3.8%.

On the funding side, interest expense declined 2.3% QoQ, as lower costs associated with due to banks and correspondents and inter-bank funds, down 11.8%, and bonds, notes and other obligations, down 3.4%, more than offset a 0.5% increase in expenses related to deposits and obligations.

As a result, average interest-earning assets increased 1.1% QoQ, while the average yield on interest-earning assets increased 20 basis points to 7.7%.

YoY performance

Net interest and similar income increased 6.9% YoY, or S/ 66.6 million, supported by higher interest income from loans and cash and due from banks and inter-bank funds, partially offset by a lower contribution from financial investments.

Interest income from loans increased by S/ 49.1 million YoY, or 3.9%, supported by higher average loan balances, partially offset by a 30 basis point decline in the average loan yield, from 10.0% to 9.7%.

Interest income from cash and due from banks and inter-bank funds increased by S/ 27.5 million YoY, or 45.5%, mainly driven by a greater contribution from interest-bearing liquidity balances during the period.

In contrast, income from financial investments decreased by S/ 3.8 million YoY, or 2.7%, reflecting lower yields and a lower contribution from sovereign bonds and certificates of deposit.

As a result, average interest-earning assets increased 8.4% YoY, or S/ 6,212.9 million, while the average yield on interest-earning assets declined 20 basis points to 7.7%, from 7.9% in 3Q25.

QoQ performance

Interest and similar expense decreased 2.3% QoQ (S/ 11.8 million), reflecting lower expenses on due to banks and correspondents and on bonds, notes and other obligations, partially offset by higher expenses on deposits and obligations.

Interest expense on deposits and obligations increased by S/ 1.8 million QoQ (+0.5%), despite a 1.5% increase in deposit balances, as the cost of deposits declined 10 basis points to 2.3%.

Interest expense on due to banks and correspondents declined by S/ 10.1 million QoQ (-11.8%), in line with an 11.1% reduction in average balances.



Interest expense on bonds, notes and other obligations decreased by S/ 3.4 million QoQ (-3.4%), while average balances remained broadly stable during the quarter.

Average interest-bearing liabilities increased 1.4% QoQ. As a result, the average cost of interest-bearing liabilities declined 10 basis points to 2.9%, from 3.0% in 2Q26. The lower cost of funding reflected a greater contribution from customer deposits within the funding structure and a lower reliance on due to banks and correspondents. This contributed to the increase in net interest and similar income and the expansion in NIM during the quarter.

YoY performance

Interest and similar expense increased 1.2% YoY, mainly driven by higher expenses on deposits and obligations (+5.2%) and on bonds, notes and other obligations (+19.3%), partially offset by lower expenses on due to banks and correspondents (-25.5%).

Interest expense on deposits and obligations increased by S/ 16.3 million YoY, as an 11.2% increase in average deposit balances more than offset a 20 basis point reduction in the cost of deposits, from 2.5% in 3Q25 to 2.3% in 3Q26.

Interest expense on due to banks and correspondents decreased by S/ 26.0 million YoY, in line with a 27.5% reduction in average balances.

In contrast, interest expense on bonds, notes and other obligations increased by S/ 15.8 million YoY (+19.3%), alongside a 24.2% increase in average balances, including the USD 500 million senior bond issued in January 2026 as part of the refinancing strategy for the bond maturing in October 2026.

As a result, the average cost of interest-bearing liabilities declined 20 basis points YoY to 2.9%, despite the higher weight of bonds, notes and other obligations in the funding mix. The lower cost of funding reflected a greater contribution from customer deposits within the funding structure and a lower reliance on due to banks and correspondents.



Impairment loss on loans, net of recoveries

QoQ performance

Impairment allowance for loans increased 7.7% QoQ

The quarterly performance reflected an increase in impairment losses on loans of S/ 84.8 million, including proactive FEN-related provisions. Interbank has set aside S/185 mn in total for El Niño, comprising S/81 mn of expert-criteria provisions already held and S/104 mn of additional provisions.

As a result, the cost of risk increased to 2.7%, from 2.1% in 2Q26. Excluding El Niño Phenomenon-related provisions, the cost of risk would have stood at 1.9% during the quarter.

The S3 NPL ratio improved 10 basis points QoQ to 2.0%, while the S3 NPL coverage ratio increased 980 basis points to 152.7%. The higher coverage ratio reflects the strengthening of reserve levels despite the continued improvement in portfolio quality.

YoY performance

Impairment allowance for loans increased 1.2% YoY

The YoY performance reflected higher impairment charges (+S/ 102.4 million).

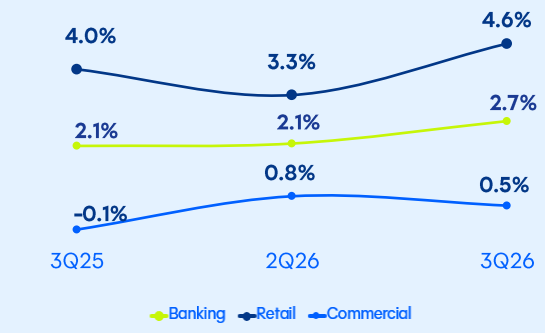
Cost of risk in the retail segment increased from 4.0% in 3Q25 to 4.6% in 3Q26, while cost of risk in the commercial segment moved from -0.1% to 0.5%. Excluding El Niño Phenomenon-related provisions, cost of risk would have stood at 3.4% in retail and 0.2% in commercial banking.

Despite the higher provisioning level, asset quality indicators continued to improve. The S3 NPL ratio declined from 2.4% in 3Q25 to 2.0% in 3Q26. Meanwhile, the S3 NPL coverage ratio increased to 152.7%, from 140.5% a year earlier, reflecting a stronger reserve position.

Impairment loss on loans, net of recoveries

S/ million	3Q25	2Q26	3Q26	%chg QoQ	%chg YoY
Impairment loss on loans, net of recoveries	-256.7	-274.3	-359.1	30.9%	39.9%
Impairment loss on loans/average gross loans	2.1%	2.1%	2.7%	+60 bps	+60 bps
S3 NPL ratio (at end of period)	**2.4%**	**2.1%**	**2.0%**	**-10 bps**	**-40 bps**
S3 NPL coverage ratio (at end of period)	140.5%	142.9%	152.7%	+980 bps	+1220 bps
Impairment allowance for loans	**1,666.0**	**1,565.7**	**1,686.0**	**7.7%**	**1.2%**

Cost of Risk by Segment



Reported cost of risk increased to 2.7% in 3Q26, from 2.1% in both 2Q26 and 3Q25, mainly due to the proactive FEN-related provisions recorded during the quarter.

Excluding El Niño Phenomenon-related provisions, cost of risk would have stood at 1.9% in 3Q26.

QoQ performance

Direct loans in S3 increased 0.6% QoQ, reaching S/ 1,110 million in 3Q26

The QoQ evolution translated into a 12 bps reduction in the Retail S3 NPL ratio, from 2.8% in 2Q26 to 2.7% in 3Q26, mainly driven by improvements in consumer loans. Meanwhile, the Commercial S3 NPL ratio remain flat at 1.3%.

As a result, the total S3 NPL ratio decreased to 2.0% in 3Q26, from 2.1% in 2Q26. The S3 NPL coverage ratio stood at 152.7% in 3Q26, above the 142.9% recorded in 2Q26.

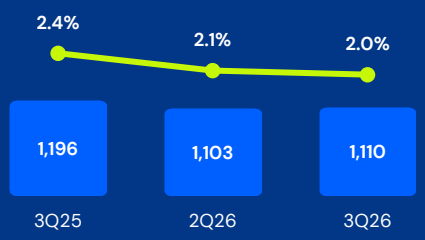
YoY performance

Direct loans in S3 decreased by 7.2% YoY

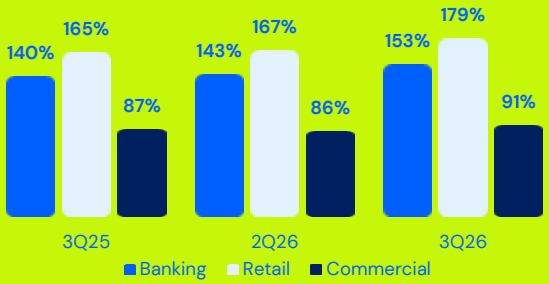
The YoY reduction translated into a decline of 40 bps in the total Retail S3 NPL ratio, from 3.1% in 3Q25 to 2.7% in 3Q26, together with a 30 bps improvement in the Commercial S3 NPL ratio, from 1.6% to 1.3%, reflecting sustained sound payment behavior across segments.

The S3 NPL coverage ratio increased from 140.5% in 3Q25 to 152.7% in 3Q26, reflecting a stronger reserve position despite the reduction in direct loans in S3.

S3 NPL Ratio and Outstanding Balances



NPL coverage ratio (%)



S3 NPL Ratio by segment

S/ million	3Q25	2Q26	3Q26	bps QoQ	bps YoY
Consumer	3.1%	2.8%	2.6%	-18	-54
Mortgage	3.1%	2.9%	2.9%	-3	-21
Retail	**3.1%**	**2.8%**	**2.7%**	**-12**	**-40**
Corporate	0.2%	0.2%	0.2%	+0	-2
Business	2.9%	2.5%	2.4%	-9	-49
SME	4.8%	2.9%	2.7%	-13	-202
Commercial	**1.6%**	**1.3%**	**1.3%**	**-2**	**-30**



Fee income from financial services, net

QoQ performance

Net fee income from financial services decreased 1.2% QoQ to S/ 247.5 million, primarily due to higher fee-related expenses, which more than offset growth in fee income.

Commissions from credit card services increased by S/ 9.8 million QoQ, or 7.5%, while fee-related expenses increased by S/ 12.4 million, or 11.0%, mainly driven by higher other expenses.

YoY performance

Net fee income from financial services increased 8.1% YoY, supported by higher commissions from credit card services and maintenance, transfers and debit card services. These effects were partially offset by a S/ 13.2 million increase in fee-related expenses, or 11.8% YoY, mainly driven by higher other expenses.

Fee income from financial services, net

S/ million	3Q25	2Q26	3Q26	%chg QoQ	%chg YoY
Income					
Commissions from credit card services	116.6	130.7	140.5	7.5%	20.4%
Commissions from banking services	101.1	105.0	100.2	-4.5%	-0.8%
Maintenance and mailing of accounts, transfer fees and commissions on debit card services	85.5	86.5	90.9	5.1%	6.4%
Fees from indirect loans	17.8	15.5	15.9	2.7%	-10.7%
Collection services	12.8	13.3	14.4	7.7%	11.9%
Other	7.5	12.8	11.4	-11.1%	51.7%
Total income	**341.3**	**363.8**	**373.2**	**2.6%**	**9.3%**
Expenses					
Insurance	-18.0	-19.2	-18.2	-5.4%	0.8%
Fees paid to foreign banks	-6.9	-7.1	-6.4	-9.7%	-7.4%
Other	-87.5	-87.0	-101.1	16.3%	15.5%
Total expenses	**-112.5**	**-113.3**	**-125.7**	**11.0%**	**11.8%**
Fee income from financial services, net	**228.9**	**250.5**	**247.5**	**-1.2%**	**8.1%**



Other income

QoQ performance

Other income decreased by S/ 2.8 million QoQ, or 1.5%, as lower net gains from foreign exchange transactions and financial assets at fair value through profit or loss, which declined 13.0%, were largely offset by higher other income items, which increased by S/ 17.6 million.

YoY performance

Other income increased by S/ 22.9 million %. YoY, or 14.4%, driven mainly by higher net gains from foreign exchange transactions and financial assets at fair value through profit or loss, which rose 15.9%, and by higher other income items, partially offset by lower gains from the sale of financial investments, which declined 42.0%.

Other income

S/ million	3Q25	2Q26	3Q26	%chg QoQ	%chg YoY
Net gain on foreign exchange transactions and on financial assets at fair value through profit or loss	115.8	154.3	134.2	-13.0%	15.9%
Net gain on sale of financial investments	28.4	16.8	16.5	-1.7%	-42.0%
Other	14.7	13.5	31.1	130.8%	111.2%
Total other income	**158.9**	**184.6**	**181.8**	**-1.5%**	**14.4%**

Other expenses

QoQ performance

Other expenses increased 2.2% QoQ, or S/ 13.4 million, mainly driven by a 4.0% increase in administrative expenses and a 3.0% increase in depreciation and amortization, while salaries and employee benefits remained broadly stable, increasing 0.2%.

YoY performance

Other expenses increased 11.0% YoY, or S/ 62.6 million, primarily reflecting increases of 14.6% and 9.5% in administrative expenses and salaries and employee benefits, respectively, together with a more moderate 2.8% increase in depreciation and amortization.

Other expenses

S/ million	3Q25	2Q26	3Q26	%chg QoQ	%chg YoY
Salaries and employee benefits	-203.3	-222.3	-222.6	0.2%	9.5%
Administrative expenses	-274.2	-302.0	-314.2	4.0%	14.6%
Depreciation and amortization	-75.9	-75.8	-78.0	3.0%	2.8%
Other	-15.0	-17.5	-16.1	-7.7%	7.6%
Total other expenses	**-568.3**	**-617.5**	**-630.9**	**2.2%**	**11.0%**
Efficiency ratio	**40.8%**	**42.5%**	**42.0%**	**-50 bps**	**+120 bps**

Regulatory capital

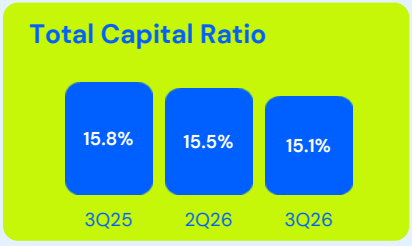
The bank's total capital ratio was 15.1% as of 3Q26, below the 15.5% reported in 2Q26 and the 15.8% recorded in 3Q25.

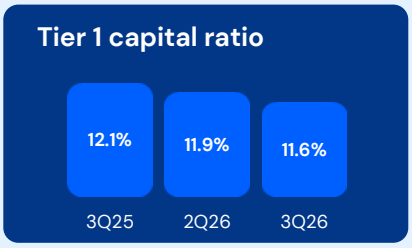
Core Equity Tier 1 (CET1) stood at 11.6% as of 3Q26, below the 11.9% reported in 2Q26 and the 12.1% recorded in 3Q25.

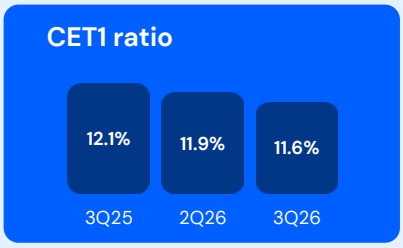
Both remain comfortably above regulatory minimum requirements, including applicable buffers and additional capital allocated to cover other risks, in line with SBS requirements.

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 3Q26, the additional buffer requirement totaled 3.6%, resulting in a total regulatory limit of 13.6%, well below the bank's 15.1% total capital ratio.







Regulatory capital

S/ million	3Q25	2Q26	3Q26	%chg QoQ	%chg YoY
Tier I capital	8,335.5	8,549.0	8,702.4	1.8%	4.4%
Tier II capital	2,533.0	2,602.9	2,637.2	1.3%	4.1%
Total regulatory capital	**10,868.5**	**11,151.9**	**11,339.7**	**1.7%**	**4.3%**
Risk-weighted assets (RWA)	68,810	72,132	75,146	4.2%	9.2%

QoQ performance

Risk-weighted assets (RWA) increased 4.2% QoQ, mainly reflecting higher credit-risk capital requirements associated with loan growth.

At the same time, total regulatory capital increased 1.7% QoQ, supported by earnings generated during the quarter, although partially offset by higher unrealized losses on FVOCI investments and IFS share buybacks. As a result, the total capital ratio declined from 15.5% in 2Q26 to 15.1% in 3Q26, while remaining above regulatory requirements.

YoY performance

On a year-on-year basis, the total capital ratio declined from 15.8% in 3Q25 to 15.1% in 3Q26, as the 4.3% increase in total regulatory capital was more than offset by higher risk-weighted assets (+9.2% YoY).

The growth in regulatory capital was mainly supported by increases in Tier 1 capital (+4.4% YoY) and Tier 2 capital (+4.1% YoY), although partially offset by higher unrealized losses on FVOCI investments and IFS share buybacks.

3 Insurance Segment

Interseguro

3Q26 Performance

Interseguro's net profit reached S/ 97.0 million in 3Q26, representing a quarterly decrease of S/ 21.8 million compared to 2Q26, and a year-on-year increase of S/ 59.1 million compared to 3Q25.

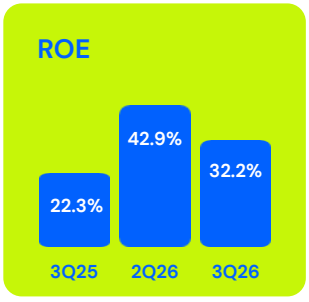
Quarterly performance was mainly driven by a S/ 14.3 million decrease in interest and similar income, due to lower dividends and a S/ 14.2 million increase in interest and similar expenses. These effects were partially offset by a S/ 13.7 million increase in insurance results, mainly driven by Individual Life, and a S/ 2.9 million increase in other income, mainly due to higher gains from the valuation of real estate investments.

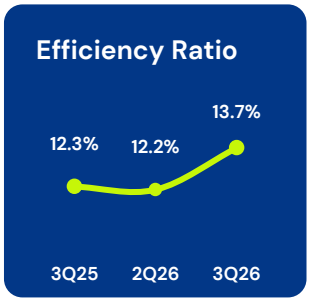
The year-on-year increase in net profit was mainly driven by an improvement of S/ 77.5 million in impairment of financial investments, related to ECL charges recorded in 3Q25, along with an increase of S/ 24.5 million in interest and similar income due to higher inflation rates. These effects were partially offset by increases of S/ 29.5 million in interest and similar expenses and S/ 19.0 million in other expenses, primarily due to higher salaries and employee benefits.

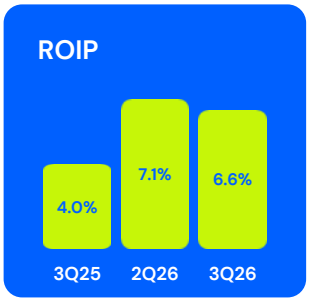
As a result, Interseguro's ROE reached 32.2% in 3Q26, compared to 42.9% and 22.3% in 2Q26 and 3Q25, respectively.

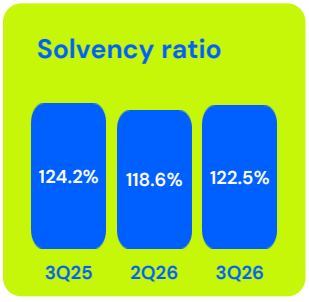
Insurance Segment's P&L Statement

S/ million	3Q25	2Q26	3Q26	%chg QoQ	%chg YoY
Interest and similar income	216.3	255.1	240.8	-5.6%	11.3%
Interest and similar expenses	-43.2	-58.5	-72.7	24.3%	68.3%
Net interest and similar income	**173.1**	**196.6**	**168.1**	**-14.5%**	**-2.9%**
Recovery (loss) due to impairment of financial investments	-77.7	2.7	-0.2	n.m.	-99.8%
Net interest and similar income after impairment loss	**95.4**	**199.3**	**167.9**	**-15.8%**	**76.0%**
Fee income from financial services, net	-3.4	-3.6	-3.8	5.5%	14.1%
Insurance results	-1.2	-14.9	-1.2	-91.8%	4.5%
Other income	54.9	61.9	64.8	4.7%	18.1%
Other expenses	-112.6	-126.6	-131.6	3.9%	16.9%
Income before translation result and income tax	**33.2**	**116.1**	**96.0**	**-17.3%**	**2.9x**
Translation result	4.8	2.8	0.9	-65.6%	-80.2%
Income tax	0.0	0.0	0.0	n.m.	n.m.
Profit for the period	**37.9**	**118.8**	**97.0**	**-18.4%**	**2.6x.**









Results from investments

Results from investments					
S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Interest and similar income	216.3	255.1	240.8	-5.6%	11.3%
Interest and similar expenses	-20.1	-19.4	-21.9	13.0%	9.0%
Net interest and similar income	**196.2**	**235.7**	**218.9**	**-7.1%**	**11.6%**
Recovery (loss) due to impairment of financial investments	-77.7	2.7	-0.2	n.m.	-99.8%
Net interest and similar income after impairment loss	**118.5**	**238.4**	**218.7**	**-8.3%**	**84.6%**
Net gain (loss) on sale of financial investments	6.1	13.6	0.0	-100.0%	-100.0%
Net gain (loss) on financial assets at fair value through profit or loss	19.2	20.5	16.2	-20.9%	-15.4%
Rental income	19.7	21.8	22.3	2.0%	12.9%
Gain on sale of investment property	0.0	0.0	0.0	n.m.	n.m.
Valuation gain (loss) from investment property	-0.2	5.4	25.3	4.7x	n.m.
Other(1)	-3.8	-4.3	-4.7	10.3%	23.3%
Other income	**40.9**	**57.0**	**59.1**	**3.7%**	**44.4%**
Results from investments	**159.5**	**295.4**	**277.8**	**-6.0%**	**74.2%**

(1) Only includes transactions related to investments.

Net interest and similar income

Net interest and similar income related to investments was S/ 218.9 million in 3Q26, down S/ 16.8 million QoQ (-7.1%) and up S/ 22.7 million YoY (+11.6%).

The quarterly decrease was mainly driven by S/ 14.3 million lower interest and similar income, primarily from lower dividends received, and S/ 2.5 million higher interest and similar expenses.

The annual increase was mainly driven by S/ 24.5 million higher interest and similar income, from higher inflation-indexation gains on bonds and portfolio growth, partially offset by S/ 1.8 million higher interest and similar expenses.

Other income

Other income related to investments was S/ 59.1 million in 3Q26, up S/ 2.1 million QoQ (+3.7%) and S/ 18.2 million YoY (+44.4%).

The quarterly increase was mainly driven by S/ 19.9 million higher valuation gains on investment property from FX rate fluctuations, partially offset by S/ 17.9 million lower gains on the sale and fair value measurement of financial investments.

The annual increase was mainly driven by S/ 25.5 million higher valuation gains on investment property, also from FX rate fluctuations, and S/ 2.6 million higher rental income, partially offset by S/ 9.1 million lower gains on the sale and fair value measurement of financial investments.

Recovery (loss) due to impairment of financial investments

Interseguro recorded an impairment loss of S/ 0.2 million in 3Q26, compared with a gain of S/ 2.7 million in 2Q26, which reflected the release of expected credit loss (ECL) provisions, and a loss of S/ 77.7 million in 3Q25, mainly from ECL charges on downgraded fixed income investments.



Insurance results

Insurance results					
S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Insurance income	265.8	309.6	317.6	2.6%	19.5%
Insurance expenses	-267.0	-324.5	-318.8	-1.7%	19.4%
Insurance results	**-1.2**	**-14.9**	**-1.2**	**-91.8%**	**4.5%**

Insurance results					
S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Annuities	-96.5	-123.0	-126.6	2.9%	31.1%
Individual Life	25.5	49.4	68.7	39.0%	2.7x
Retail Insurance	69.9	58.7	56.7	-3.5%	-18.9%
Insurance results	**-1.2**	**-14.9**	**-1.2**	**-91.8%**	**4.5%**

QoQ performance

Insurance results rose S/ 13.7 million QoQ, as a S/ 19.3 million increase in Individual Life more than offset decreases of S/ 3.6 million in Annuities and S/ 2.0 million in Retail Insurance.

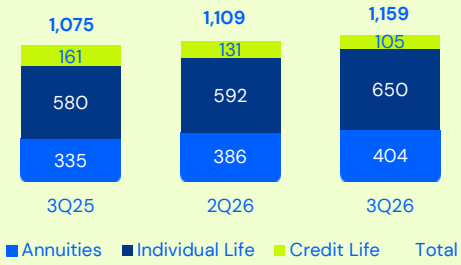
Individual Life growth mainly reflects adjustments to lapse assumptions, while the Annuities decrease reflects higher insurance finance expenses from higher D&S claims.

YoY performance

Insurance results remained stable YoY, as a S/ 43.2 million increase in Individual Life was offset by decreases of S/ 30.1 million in Annuities and S/ 13.2 million in Retail Insurance.

Individual Life growth mainly reflects higher CSM release, while the Annuities decrease reflects higher insurance finance expenses from higher inflation and D&S claims.

Long-term insurance



CSM stock increased 5% QoQ and 8% YoY

The quarterly decrease in Credit Life CSM was explained by an update of the in-force portfolio to exclude lapsed policies. Both quarterly and annual growth reflect higher Annuities and Individual Life CSM, driven by increased premiums.

Other expenses

Other expenses					
S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Salaries and employee benefits	-33.5	-42.2	-46.7	10.5%	39.1%
Administrative expenses	-21.4	-21.1	-22.9	8.6%	7.3%
Depreciation and amortization	-5.3	-5.3	-5.4	0.4%	1.0%
Expenses related to rental income	-3.0	-2.5	-3.2	26.0%	7.4%
Other	-49.4	-55.4	-53.5	-3.5%	8.3%
Other expenses	**-112.6**	**-126.6**	**-131.6**	**3.9%**	**16.9%**

4 Wealth management segment

Inteligo

3Q26 Performance

Inteligo's net profit was S/ 37.6 million in 3Q26, reflecting a quarter-over-quarter decrease of S/ 33.7 million and a year-over-year decrease of S/ 14.7 million.

The quarterly performance was mainly driven by a S/ 35.6 million decline in other income, resulting from lower mark-to-market valuations on proprietary portfolio investments. Additionally, net interest and similar income decreased by S/ 2.6 million, mainly due to higher interest expenses on deposits and obligations. These impacts were partially offset by a S/ 1.7 million increase in net fee income from financial services, supported by assets under management growth in private wealth management and mutual funds, together with a S/ 1.5 million reduction in operating expenses.

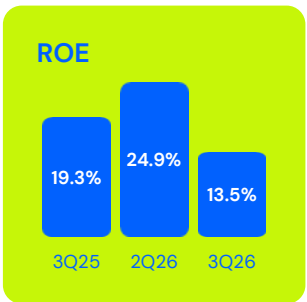
The yearly performance was primarily affected by a S/ 3.5 million decrease in net interest and similar income, driven by lower yields on financial investments and loans, partially offset by a S/ 7.5 million increase in other income and a S/ 2.6 million increase in net fee income from financial services driven by higher fees from funds management as a result of growth in assets under management across private wealth management and mutual funds.

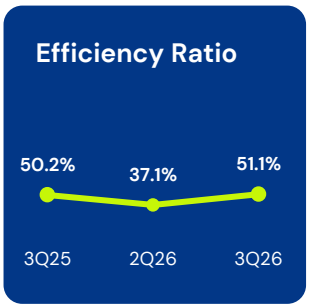
From a business development standpoint, Inteligo's client acquisition efforts continued to deliver solid results, reflected in growth in new account openings and assets under management (AUM) across both Private Wealth Management and mutual. As of September 30, 2026, AUM increased by 2% QoQ and 12% YoY.

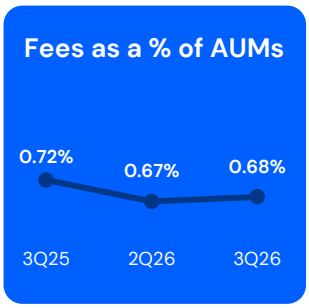
Inteligo's return on equity (ROE) stood at 13.5% in 3Q26, lower than 19.3% reported in 3Q25.

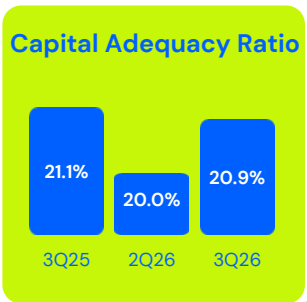
Wealth Management Segment's P&L Statement

S/ million	3Q25	2Q26	3Q26	%chg QoQ	%chg YoY
Interest and similar income	39.7	37.8	36.9	-2.4%	-6.9%
Interest and similar expenses	-25.9	-25.0	-26.7	6.6%	2.8%
Net interest and similar income	**13.7**	**12.8**	**10.2**	**-20.0%**	**-25.3%**
Impairment loss on loans, net of recoveries	-0.1	-0.1	-0.1	1.8%	-58.4%
Recovery (loss) due to impairment of financial investments	0.6	-0.0	0.2	n.m.	-62.8%
Net interest and similar income after impairment loss	**14.1**	**12.7**	**10.4**	**-18.3%**	**-26.5%**
Fee income from financial services, net	50.0	50.9	52.6	3.3%	5.2%
Other income	16.3	59.4	23.8	-60.0%	45.8%
Other expenses	-42.0	-46.6	-45.1	-3.3%	7.3%
Income before translation result and income tax	**38.4**	**76.5**	**41.7**	**-45.5%**	**8.4%**
Translation result	-1.8	-1.7	-0.1	-95.7%	-96.0%
Income tax	15.6	-3.5	-4.0	14.8%	n.m.
Profit for the period	**52.3**	**71.3**	**37.6**	**-47.2%**	**-28.0%**









Assets under management (AUM) & deposits

QoQ performance

AUM reached S/34,529 million in 3Q26 a S/648 million or 2% increase QoQ, mostly explained by inflows in mutual funds and private wealth management

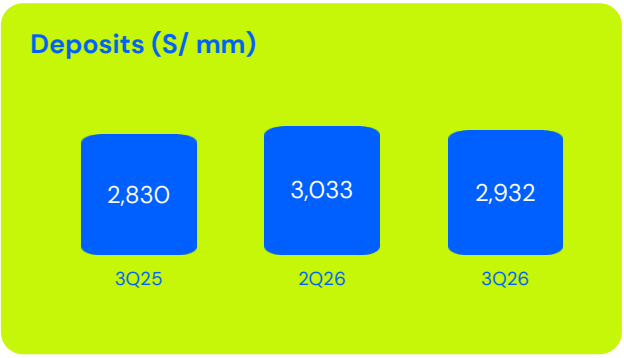
Client deposits were S/2,932 million in 3Q26 a S/101 million or 3% decrease QoQ

YoY performance

AUM reached S/ 34,529 million in 3Q26, a S/ 3,564 million or 12% increase YoY (13% in U.S. dollars), mostly explained by inflows in mutual funds and private wealth management.

Client deposits were S/2,932 million in 3Q26 a S/101 million or 4% increase YoY





Net interest and similar income

Net interest and similar income					
S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Interest and similar income					
Due from banks and inter-bank funds	3.4	3.4	2.9	-17.1%	-15.2%
Financial Investments	13.7	13.4	13.2	-1.7%	-3.5%
Loans	22.6	20.9	20.8	-0.4%	-7.7%
Total interest and similar income	**39.7**	**37.8**	**36.9**	**-2.4%**	**-6.9%**
Interest and similar expenses					
Deposits and obligations	-22.7	-21.9	-23.3	6.2%	2.7%
Due to banks and correspondents	-3.3	-3.1	-3.4	9.5%	3.8%
Total interest and similar expenses	**-25.9**	**-25.0**	**-26.7**	**6.6%**	**2.9%**
Net interest and similar income	**13.7**	**12.8**	**10.2**	**-20.1%**	**-25.4%**

QoQ performance

Inteligo's net interest and similar income was S/10.2 million in 3Q26, a S/2.6 million or 20.1% decrease when compared with 2Q26, mainly explained by higher interest expenses due from deposits and obligations

YoY performance

Net interest and similar income decreased in S/3.5 million YoY or 25.4%, 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
	3Q25	2Q26	3Q26	QoQ	YoY
Brokerage and custody services	5.3	5.6	6.7	20.4%	26.6%
Funds management	45.2	45.7	46.4	1.6%	2.8%
Total income	**50.5**	**51.3**	**53.1**	**3.7%**	**5.3%**
Brokerage and custody services	-0.2	-0.4	-0.3	-26.3%	19.7%
Others	-0.2	0.1	-0.2	n.m.	9.4%
Total expenses	**-0.5**	**-0.3**	**-0.5**	**60.8%**	**14.7%**
Fee income from financial services, net	**50.0**	**50.9**	**52.6**	**3.3%**	**5.2%**

QoQ performance

Net fee income from financial services was S/52.6 million in 3Q26. a S/1.7 million or 3.3% increase when compared with 2Q26, mainly explained by assets under management growth in private management

YoY performance

On a YoY basis, net fee income from financial services increased in S/2.6 million YoY or 5.2% Also due to higher fees from funds management, explained by assets under management growth in private wealth management and mutual funds.

Other income

Other income					
S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Net gain on sale of financial investments	0.2	0.6	-0.1	n.m.	n.m.
Net trading gain (loss)	21.0	59.4	25.6	-57.0%	21.5%
Other	-4.9	-0.5	-1.7	n.m.	-64.9%
Total other income	**16.3**	**59.4**	**23.8**	**-60.0%**	**45.8%**

QoQ performance

Other income reached S/ 23.8 million in 3Q26, a S/ 35.6 million decrease QoQ due to lower mark-to-market valuations on proprietary portfolio investments.

YoY performance

Other income reached S/ 23.8 million in 3Q26, a S/ 7.5 million increase YoY due to higher mark-to-market valuations on proprietary portfolio investments.

Other Expenses

Other expenses					
S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Salaries and employee benefits	-25.3	-29.4	-27.8	-5.4%	10.0%
Administrative expenses	-13.1	-14.1	-14.3	1.4%	9.4%
Depreciation and amortization	-2.1	-2.3	-2.3	-0.8%	8.2%
Other	-1.6	-0.9	-0.7	-15.5%	-53.3%
Total other expenses	**-42.0**	**-46.6**	**-45.1**	**-3.3%**	**7.3%**

QoQ performance

Other expense reached S/45.1 million in 3Q26, a S/1.5 million or 3.3% decrease QoQ mainly due to employee benefits.

YoY performance

On a YoY basis a S/3.1MM or 7.3% increase driven by employee benefits and administrative expenses.



5 Strategy

Our strategy



Growth

To become a leading digital player with profitable growth

+0.2%
YoY IFS net income

Focus

Growing in key businesses

~15%
MS Retail deposits

>31%
MS Annuities

~18%
MS consumer loans

+13%
YoY AUM WM

~11%
MS commercial loans

Customer Centricity

To build primary banking relationships offering the best digital experience

86%
Retail digital clients

64
NPS Retail banking



We aim to become a leading digital platform with profitable growth. IFS reported an annualized ROE of 14.0% in 3Q26.

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 64.

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

Strategic KPIs

Banking & Payments			
	3Q25	2Q26	3Q26
Digital Metrics			
NPS Retail (points)	56	61	64
% Digital customers retail	84	86	86
% Digital customers commercial	73	76	77
% Digital self-service retail	81	78	75
% Digital sales retail	67	67	67
Transactional Metrics			
IBK Plin transactions (millions) [1]	179	234	257

(1) Sent transactions

Banking & Payments

We continue to strengthen our position as a digital bank. As of September 2026, our banking customer base grew 6% YoY to 5.9 million clients. Our digital transformation strategy continues to show positive momentum, with the share of retail digital customers increasing YoY from 84% to 86%, while digital penetration in the commercial segment also continued to improve, reaching 77% (73% in 3Q25 and 76% in 2Q26). At the same time, digital sales in retail remained stable 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. Retail NPS reached 64 points, up from 56 in 3Q25 and 61 in 2Q26.

Our payments ecosystem continues to scale, led by Plin and Izipay. Plin sent transactions reached 257 million in 3Q26, up 43% YoY and 10% QoQ (from 179 million in 3Q25 and 234 million in 2Q26). Transactional activity also remained strong, while synergies between Izipay and Interbank continued to deepen, with flows from Izipay to Interbank growing mainly in business and small business banking and float from the Interbank–Izipay relationship increasing 58% YoY, reinforcing the capture of transactional flows.



Strategic KPIs

Insurance & Wealth Management	3Q25	2Q26	3Q26
Insurance			
Digital insurance premiums (S/ millions)	32	36	40
% Digital Self-Service	70	73	74
Wealth Management			
% Interfondos digital transactions	55	59	60
% Interfondos digital users	30	39	42
% Digital transactions Inteligo SAB	38	43	50

Insurance

In the insurance segment, digital adoption continued to improve in 3Q26. The share of digital self-service reached 74%, up from 70% in 3Q25, reflecting growing adoption of digital channels among insurance customers.

Digital insurance premiums continued to grow, reaching S/ 40 million in 3Q26, up from S/ 32 million in 3Q25 (+25% YoY), confirming the sustained expansion of digital origination in the insurance business and the effectiveness of ongoing initiatives to enhance customer experience and digital distribution.

Wealth Management

In the wealth management segment, digital engagement continued to gain traction during 3Q26. Interfondos' digital users represented 41.6% of total users, a significant increase from 30.2% in 2Q26. 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 49.8%, compared with 42.8% in 2Q26 and 37.7% in 3Q25.

Similarly, digital transactions in Interfondos reached 60.4%, maintaining their upward trend from 58.9% in 2Q26 and an increase versus 54.5% in 3Q25. Overall, these results highlight clients' growing preference for seamless and fully digital investment experiences.





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