

3Q26

IFS earnings presentation

3Q26 key messages

1 Peru remains resilient ahead of El Niño

3%
GDP 2027E

2 Core earnings maintain a positive growth trajectory

~17%
3Q26 ROE (1)

544
3Q26 Net income IFS (1)
S/ mn

3 Accelerating momentum in higher-yielding loans

+21%
YoY

4 NIM recovery on better asset mix

+20bps
3Q26 NIM

+40bps
3Q26 Risk-adjusted NIM (1)



5 Insurance & WM deliver strong growth

+30%
9M26 YoY written premiums

+13%
YoY AUM WM

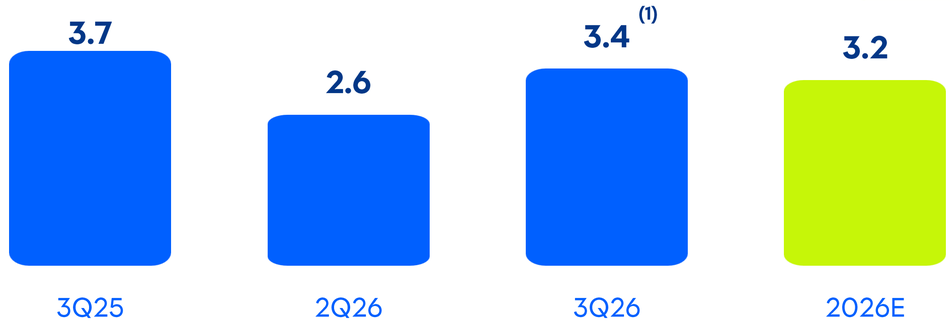
(1) Excluding El Niño Phenomenon-related provisions. Interbank has set aside S/185 mn in total for El Niño, comprising S/81 mn of expert-criteria provisions already held and S/104 mn of additional provisions. SIP recorded S/37 mn, of which 50% was recognized by IFS (S/18.5 mn). Net of taxes, the impact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

1 Peru remains resilient ahead of El Niño

Strong macro fundamentals support resilient growth

Quarterly GDP growth YoY (%)

3% 2027E

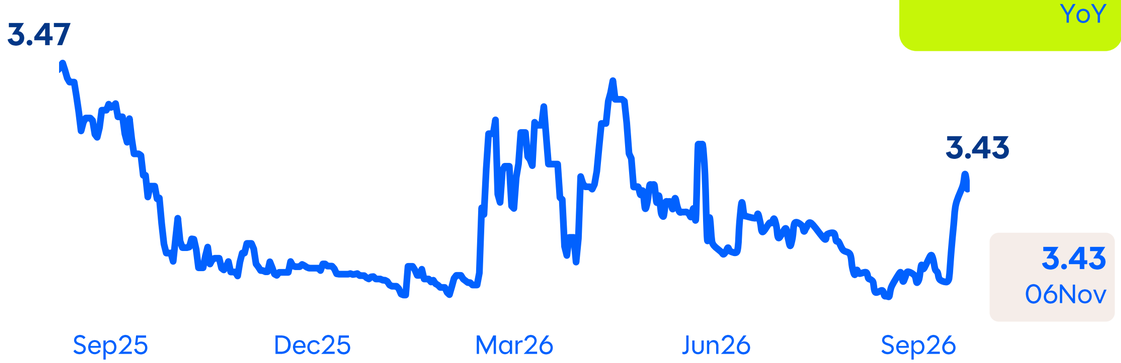


Interest rates (%)



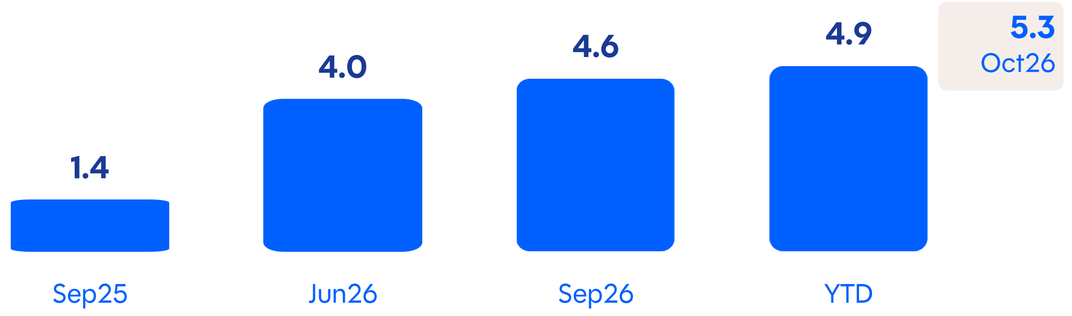
PEN/USD

1.2% FX appreciation YoY



Inflation YoY (%)

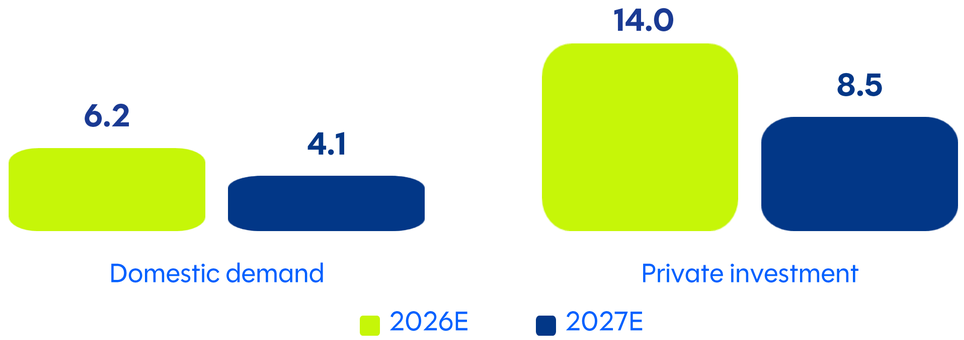
2% 2027E



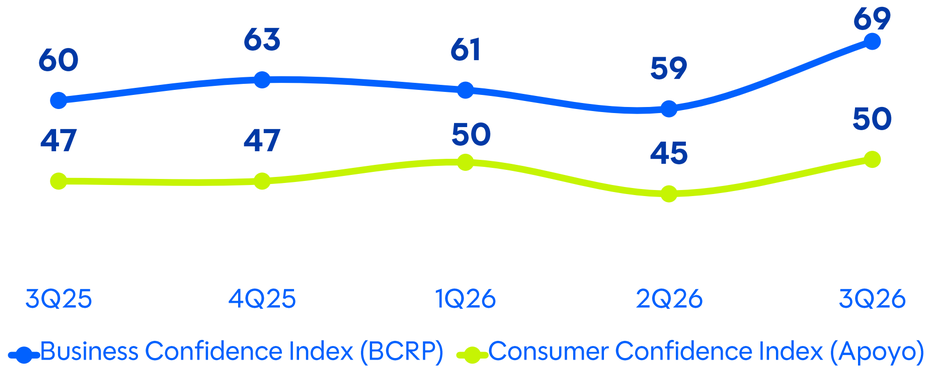
Source: Central Bank, INEI and SMV.
(1) 3Q26: As of Aug26.

Renewed confidence continues to underpin domestic demand

Domestic demand & Private investment growth YoY (%)



Confidence index



Mining is over half of the investment pipeline

Pipeline value by sector, 2026–2030

US$124 bn

Total pipeline value

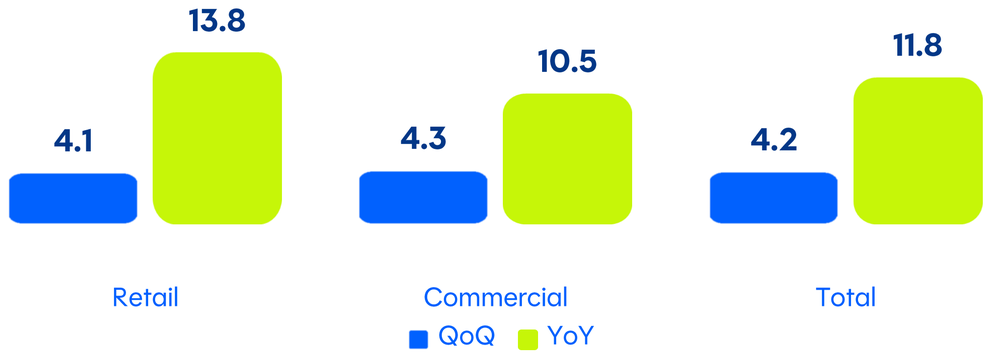
52% **Mining**

28% **Infrastructure**
PPP & Assets

20% **Other**
Renewables, addenda, exploration

Loan market growth (%)

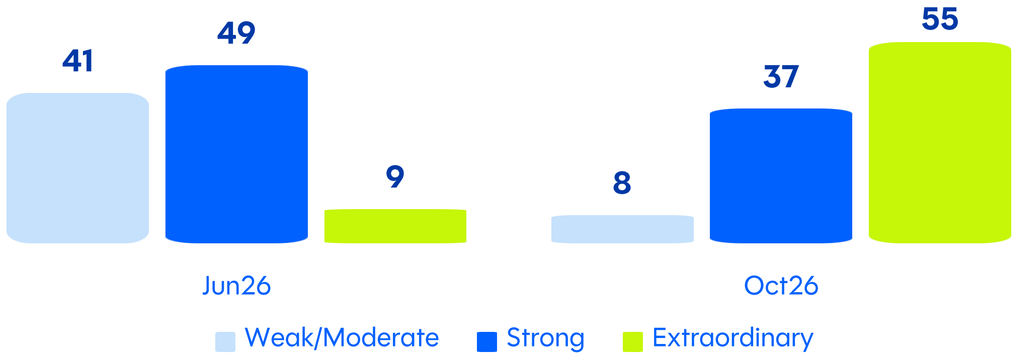
As of Sep26



Sources: Central Bank, Apoyo Consultoría, SBS, Banca Múltiple; own calculations. MEF, MINEM, Osinergmin, ProInversión.
Pipeline: Figures reflect estimated investment pipeline values as of Oct26. Includes projects at different stages of development.

Update on El Niño risk

Probability of El Niño Costero (1Q27, %)



IBK loan portfolio potentially exposed to FEN

~11% = **Low risk** **~8%** + **Medium risk** **~3%**

of loan portfolio flagged as potentially exposed

direct exposure to Agriculture & Fishing

consumer & SME loans flagged as potentially exposed

Government measures

Fiscal funding
Additional budget; wider 2027 deficit limit

Family support
Cash transfers to affected families

Public works
~250 advanced projects; road and school upkeep

SME liquidity
Tax deferrals and state-backed loan guarantees

IFS actions

Risk monitoring
Daily tracking; tighter underwriting in FEN zones

Employee support
Assistance for employees in affected areas

Relief & recovery
Timely solutions; social aid and SME support

S/ 185 mn
Gross provisions assigned to El Niño

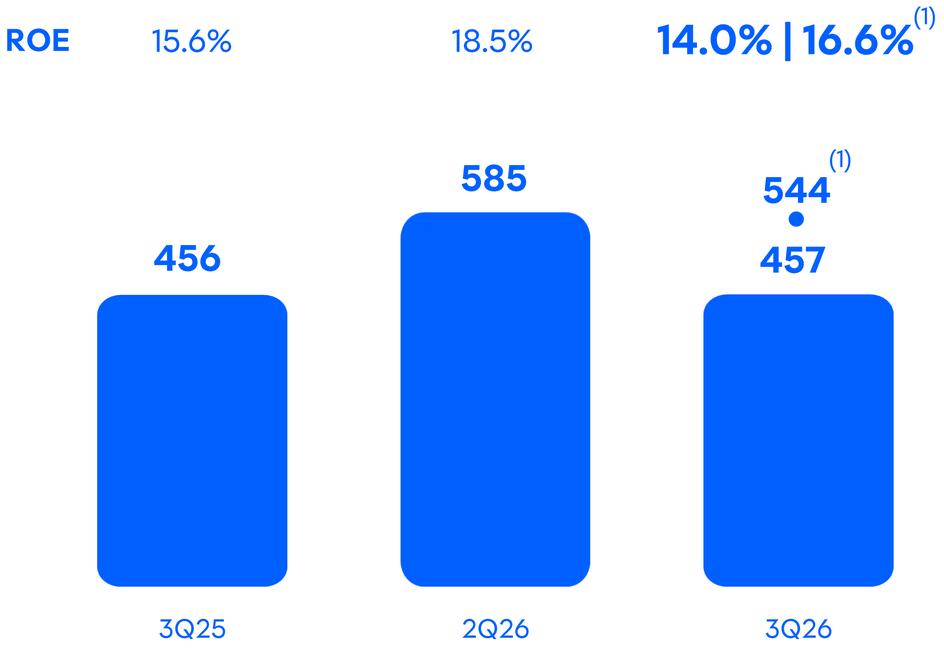
Government measures as announced by MEF on 22Oct 2026.
Source: ENFEN 28Oct; MEF.

2 Core earnings maintain a positive growth trajectory

S/ 544 mn[(1)]

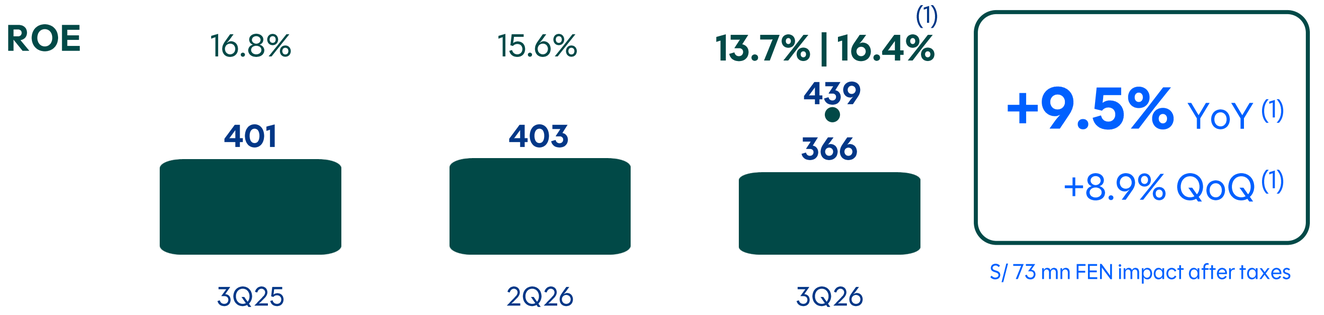
earnings in 3Q26

IFS quarterly net profit (S/ mn)



-7.0% QoQ[(1)] | **+19.2%** YoY[(1)]

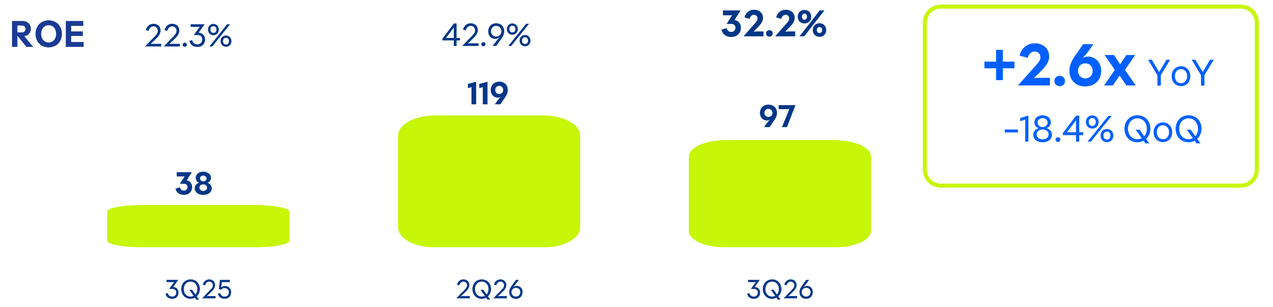
Banking



+9.5% YoY[(1)]
+8.9% QoQ[(1)]

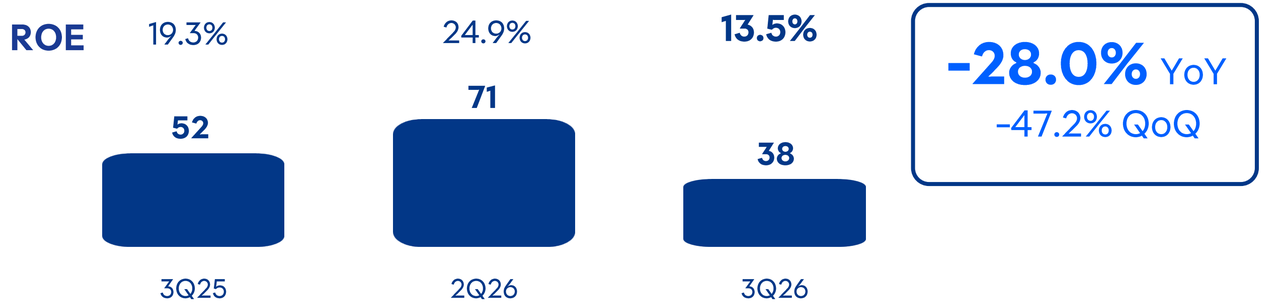
S/ 73 mn FEN impact after taxes

Insurance



+2.6x YoY
-18.4% QoQ

Wealth management

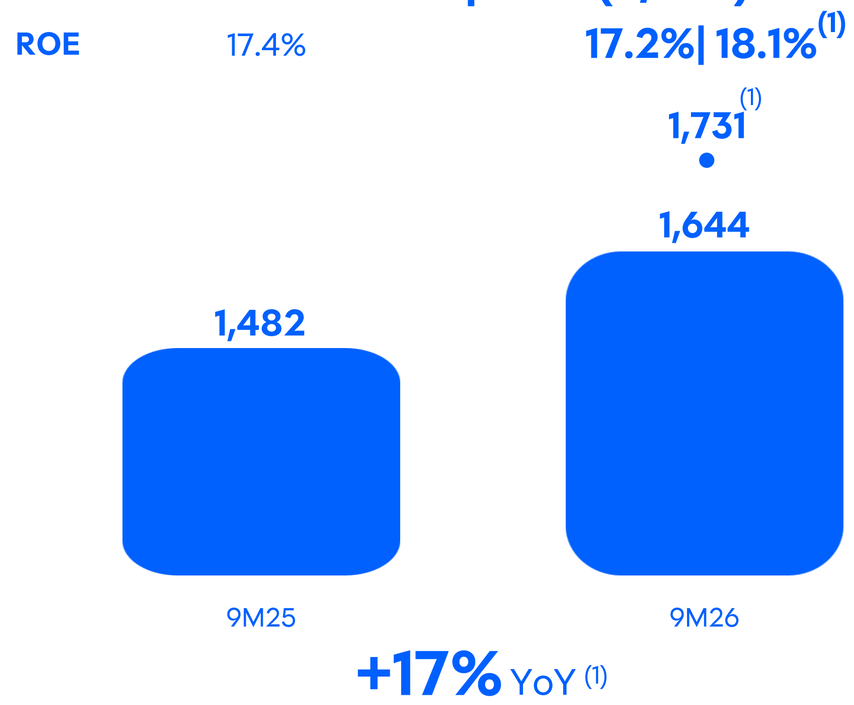


-28.0% YoY
-47.2% QoQ

(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.

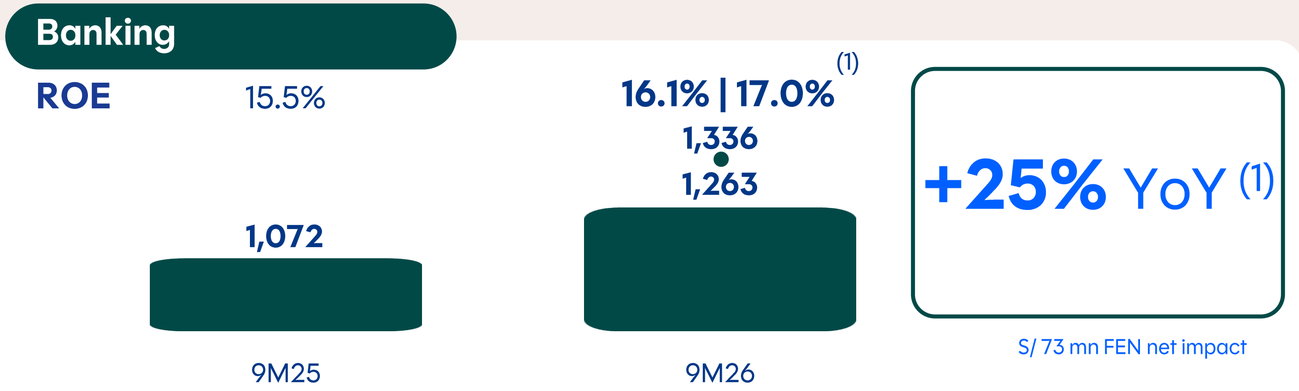
+17%
YoY accumulated earnings

IFS accumulated net profit (S/ mn)



+17% YoY (1)

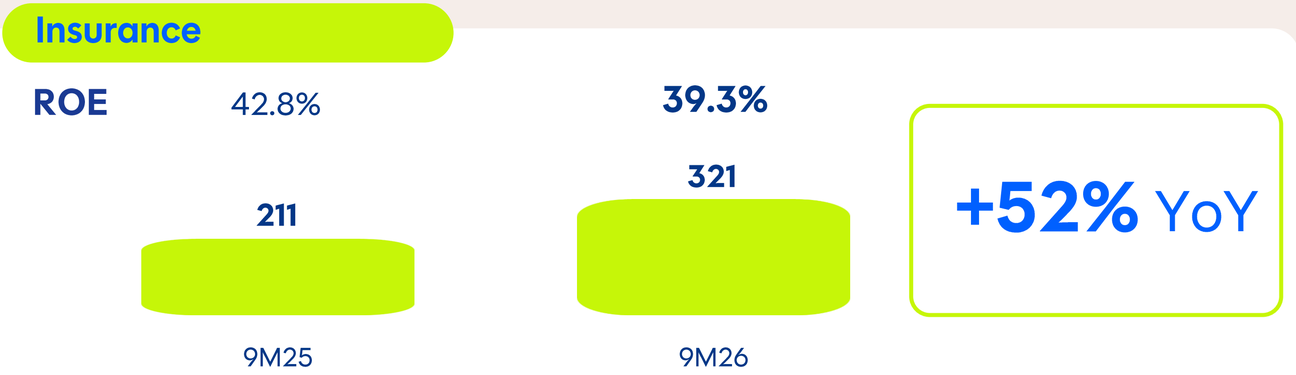
Banking



+25% YoY (1)

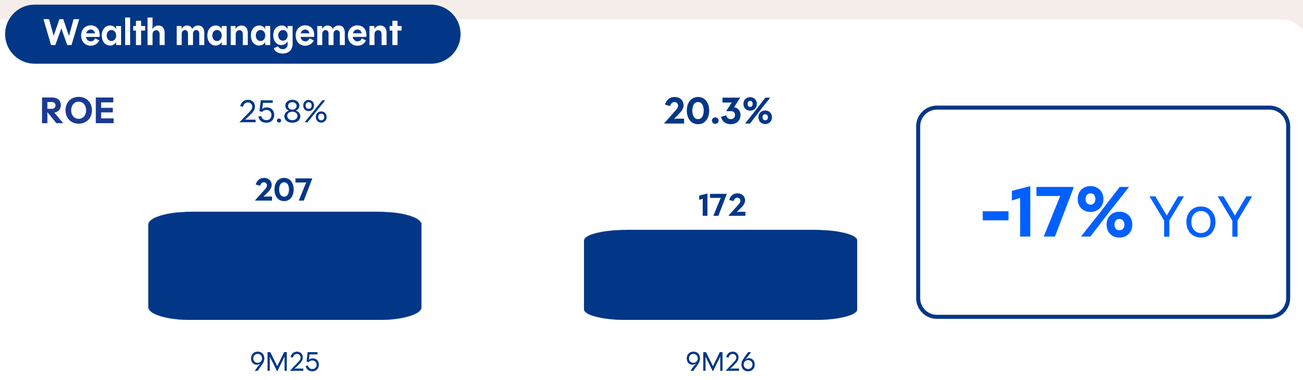
S/ 73 mn FEN net impact

Insurance



+52% YoY

Wealth management



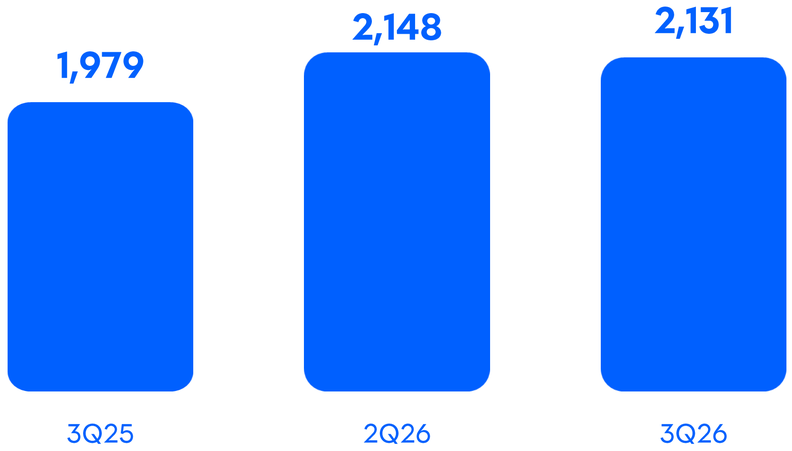
-17% YoY

(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.

+8%

YoY increase in revenues

IFS revenues (S/ mn)



-1% QoQ | **+8% YoY**

Banking

NIM IBK 5.2% 4.9% **5.1%**



+8% YoY
+4% QoQ

Insurance



+12% YoY
-3% QoQ

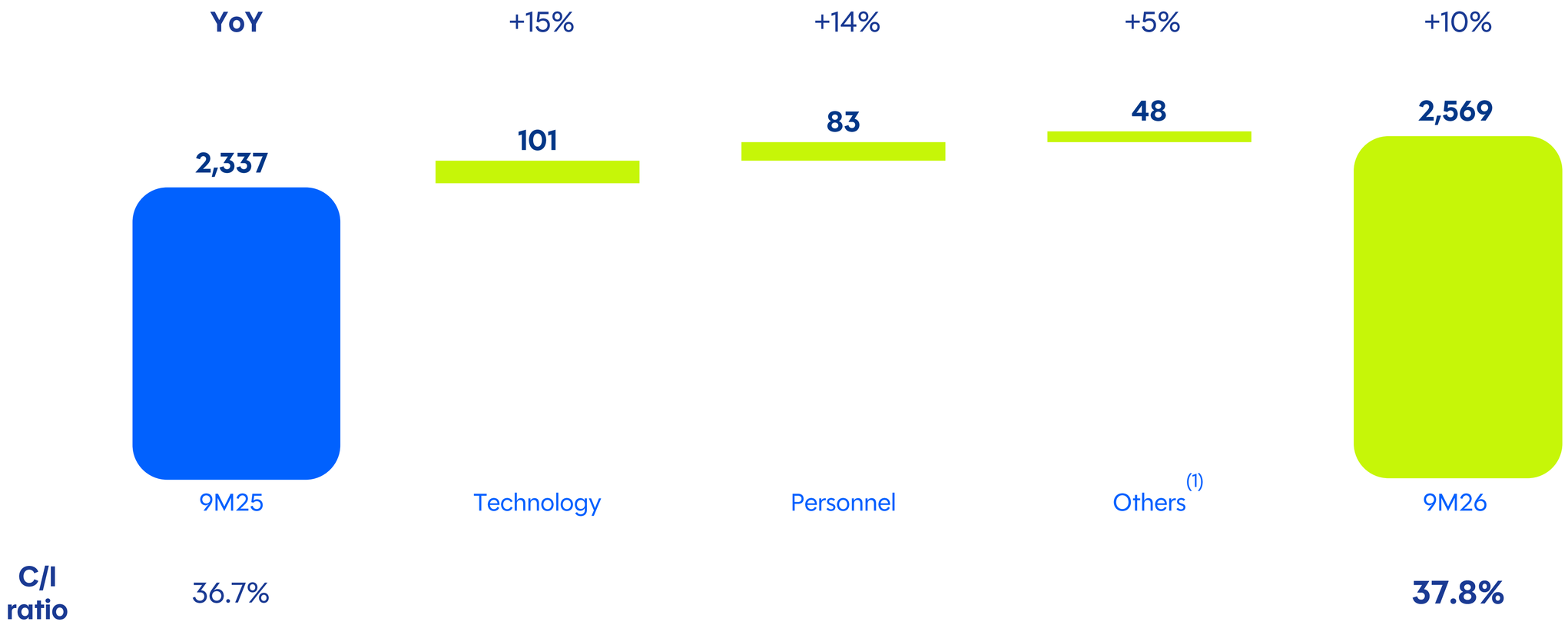
Wealth management



+8% YoY
-30% QoQ

Continuous investment in technology and talent

IFS expenses breakdown (S/ mn)

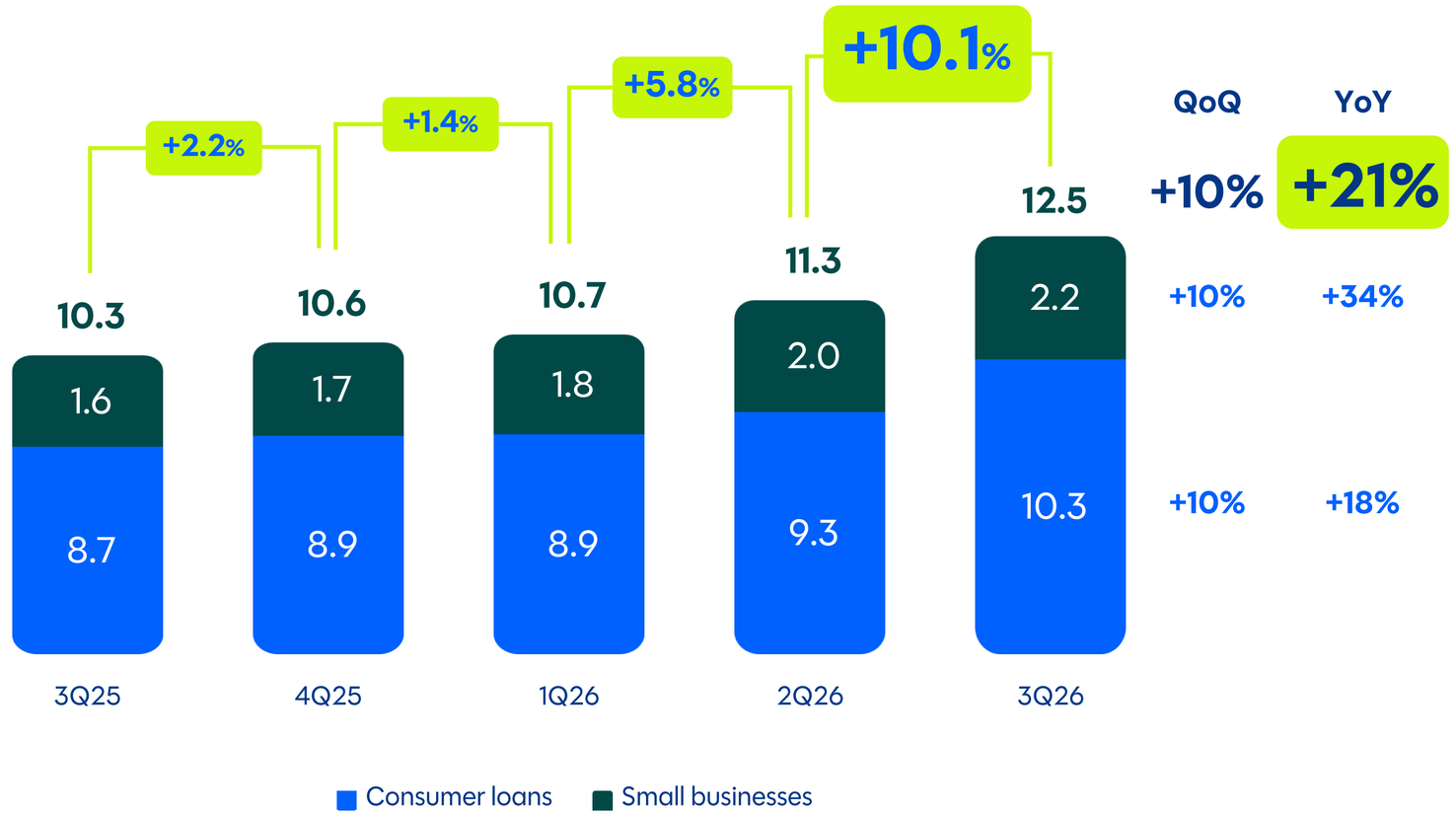


(1) Others includes IFRS adjustments and other expense items not classified under Technology or Personnel.

3 Accelerating momentum in higher-yielding loans

Higher-yielding segments accelerate growth

Higher-yielding segments (S/ bn)
(QoQ trend)



	QoQ	YoY
	+10%	+21%
Small businesses	+10%	+34%
Consumer loans	+10%	+18%

Cash loans disbursements

+44%
YoY Sep26

Credit cards turnover

+21%
YoY Sep26

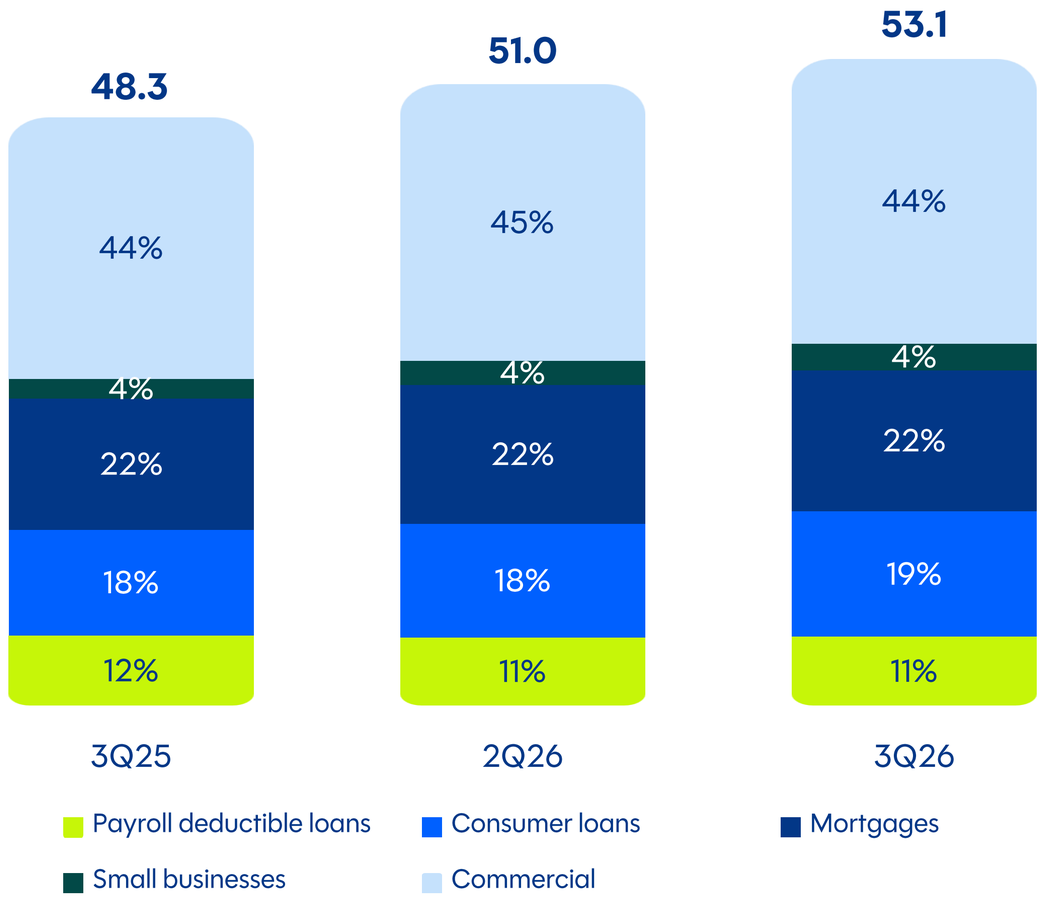
Small businesses disbursements

+63%
YoY Sep26

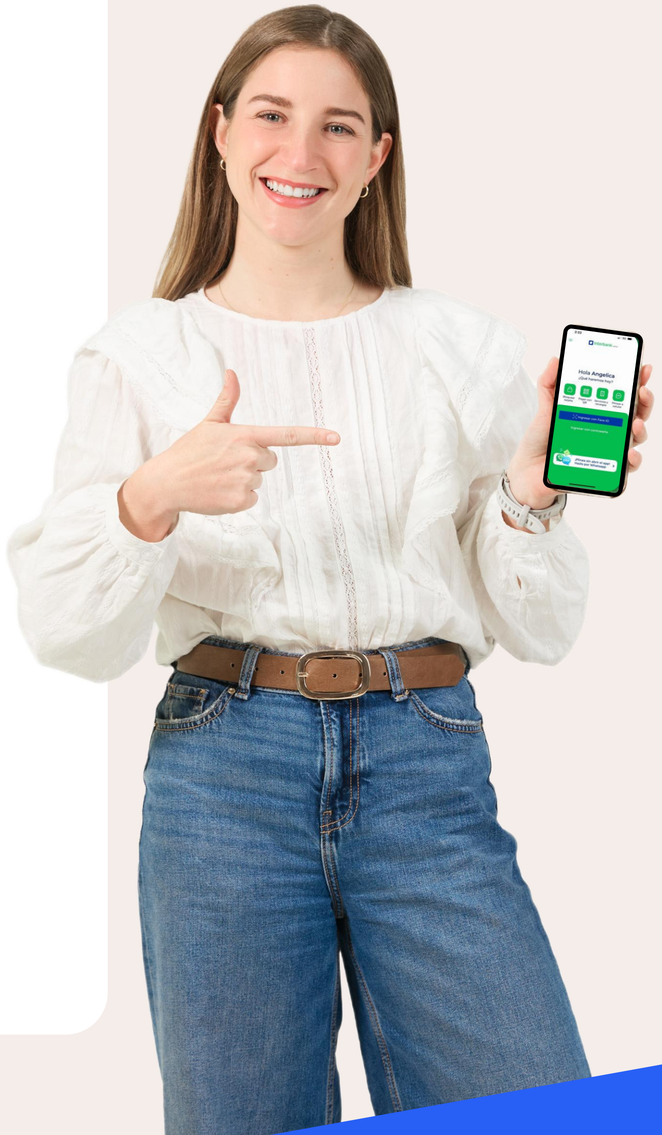
Note: Consumer loans, excluding payroll deductible loans.

Double-digit growth, led by both retail and commercial loans

Performing loan book (S/ bn)



	QoQ	YoY
	+4%	+10%
	+3%	+9%
	+10%	+34%
	+2%	+8%
	+10%	+18%
	+1%	-1%

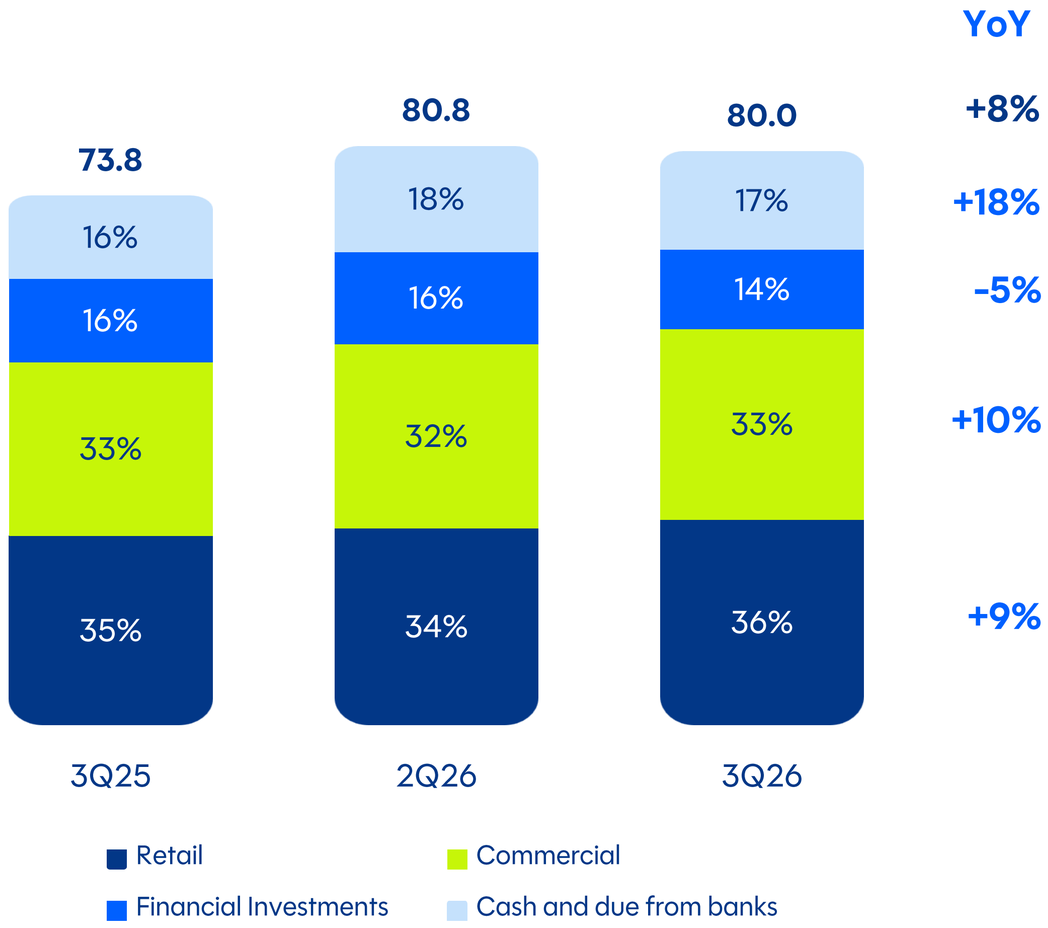


Note: Consumer loans, excluding payroll deductible loans.

4 NIM recovery on better asset mix

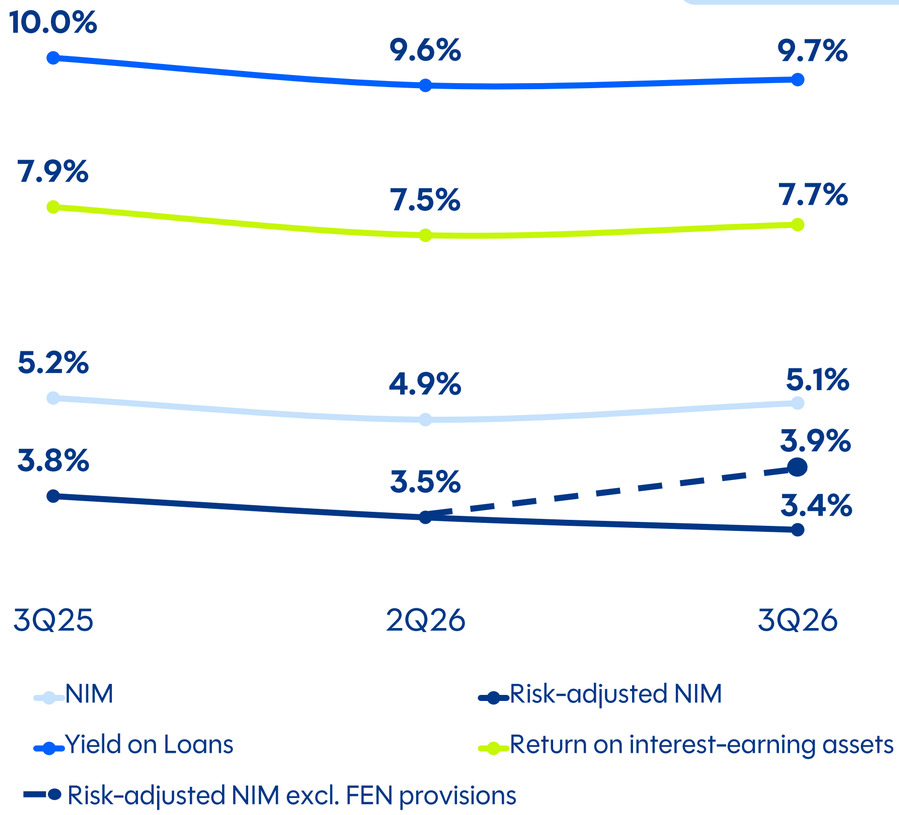
+20 bps NIM recovery with risk-adjusted NIM improving

Interest-earning assets (S/bn)



Yield on assets evolution (%)

3.7%
Risk-adjusted NIM 9M26

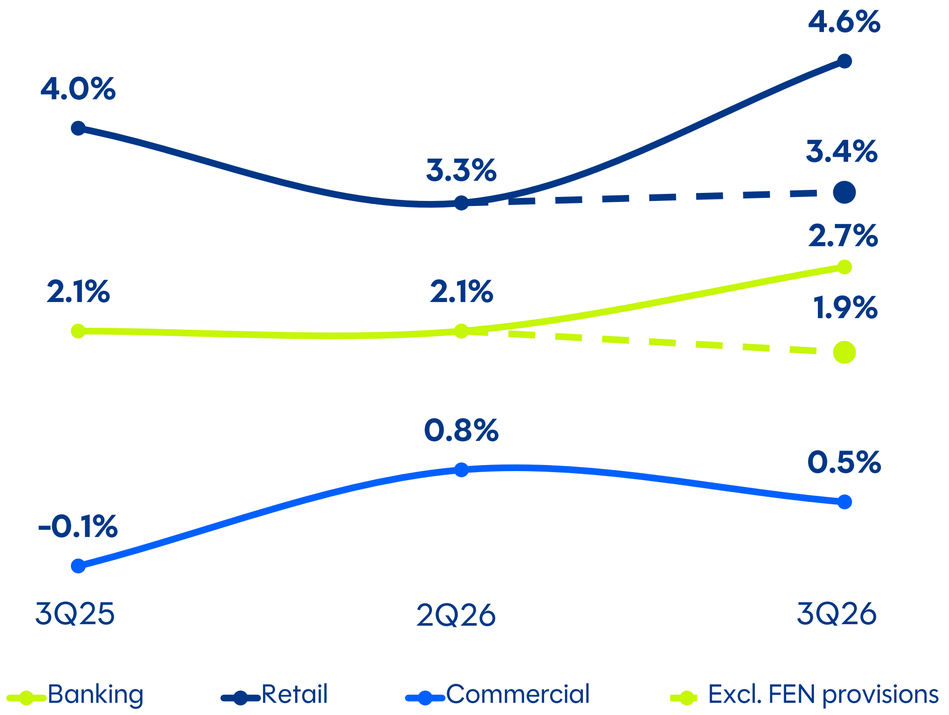


Resilient asset quality despite FEN-related provisions

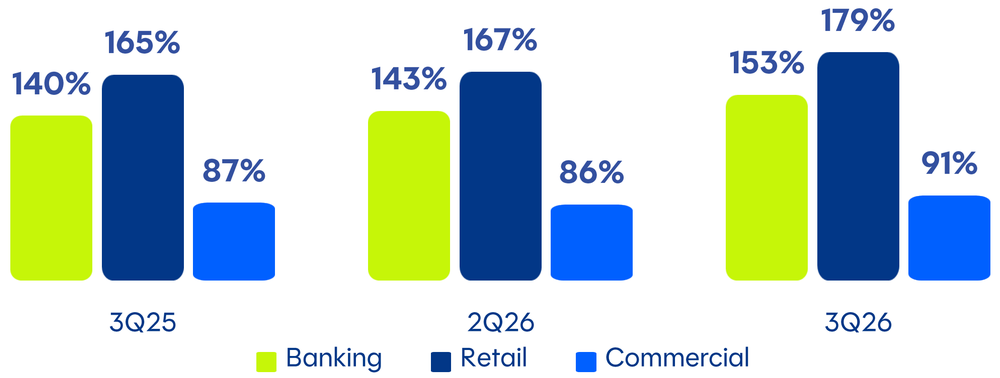
Cost of risk (%)

2.1%
CoR 9M26
-36bps YoY

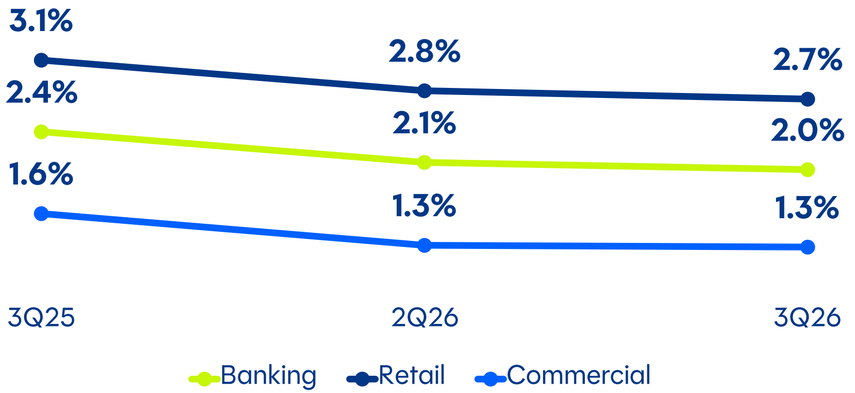
1.8%(1)
-62bps YoY



NPL coverage ratio (%)



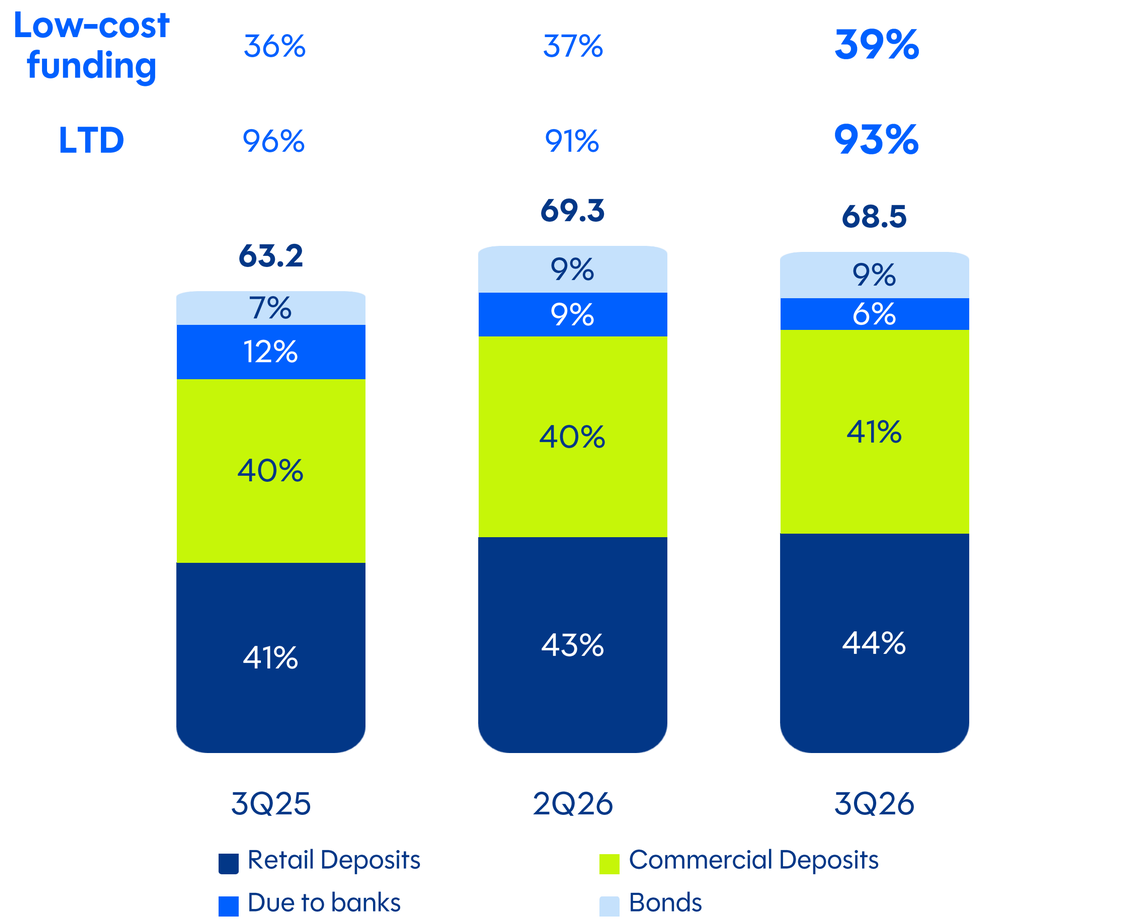
Total NPLs - Stage 3



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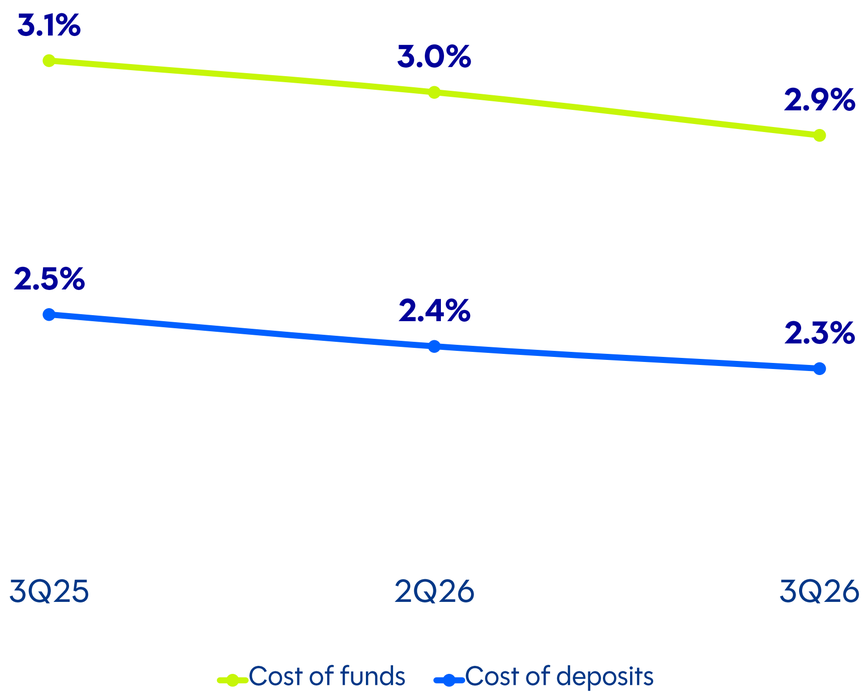
-10 bps QoQ decrease in cost of funds

Funding breakdown (S/ bn)



Cost of funds and deposits (%)

Ref. rate YoY
0 bps (S/)
-25 bps (USD)



2.9%
CoF 9M26
-23bps YoY

Higher transactional activity continues to support low-cost funding

Payments

+58%
YoY float from IBK-Izipay

48%
IBK share of Izipay flows

Individuals

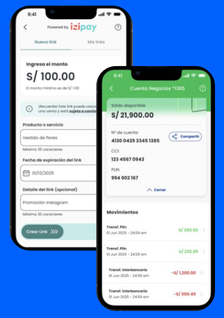
86%
Digital retail customers

+43%
YoY Plin transactions

64
NPS retail banking +13 points vs Dec25



Small businesses



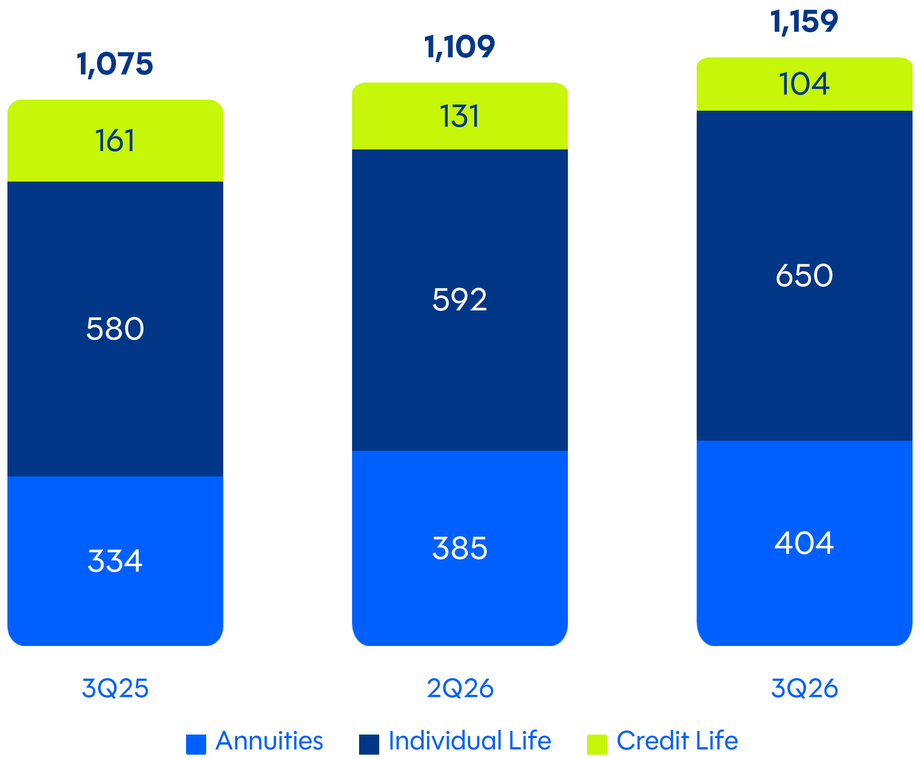
~30%
YoY Small businesses deposits

5 Insurance & WM continue to deliver strong growth

+8% YoY in long-term insurance growth

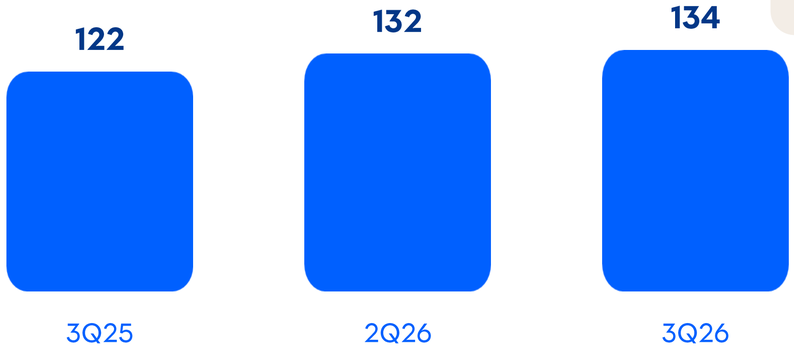
Long- term insurance (S/ mn)
(CSM stock by business unit)

+8% YoY
+5% QoQ



Short-term insurance (S/ mn)
(Insurance PAA net premiums)

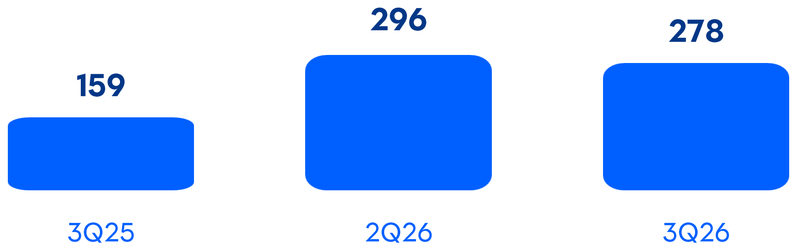
+10% YoY
+2% QoQ



Results from investments (S/ mn)

+75% YoY
-6% QoQ

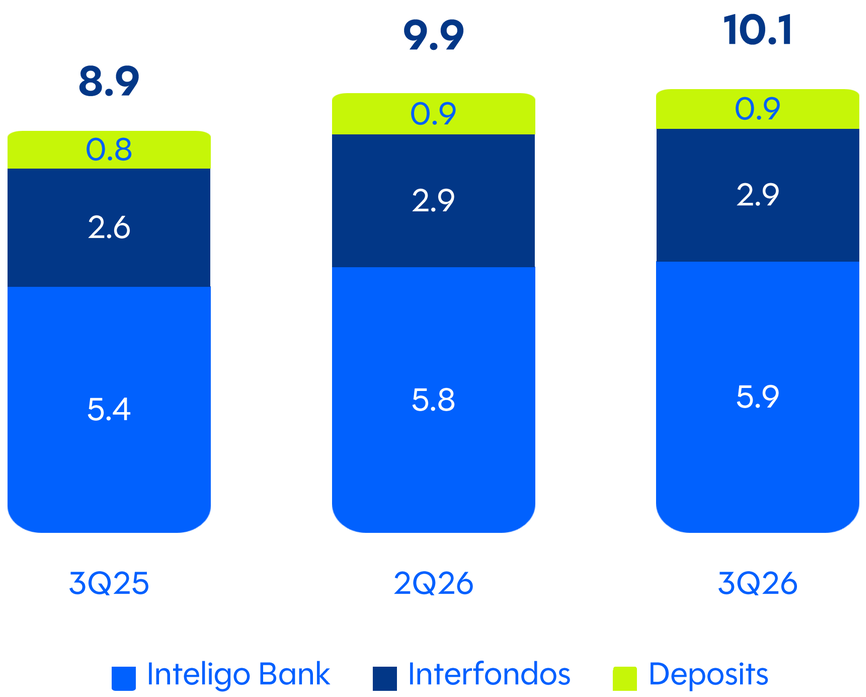
ROI	4.0%	7.1%	**6.6%**



+13% YoY maintains strong AUM growth momentum

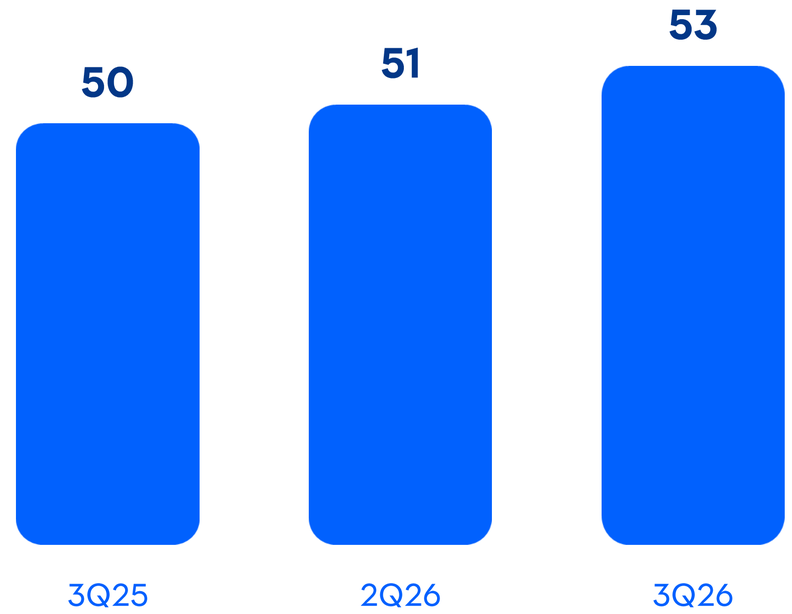
Assets under management (US$ bn)

+13% YoY
+2% QoQ



Fee income evolution (S/ mn)

+5% YoY
+3% QoQ



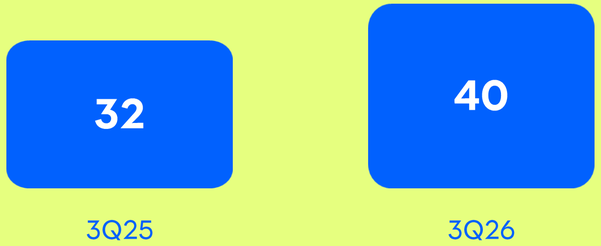
Growing digital engagement across insurance & WM



Interseguro direct digital sales

(Collected premiums – S/ mn)

+25% YoY



Interseguro digital self-service

(% of total client interaction)



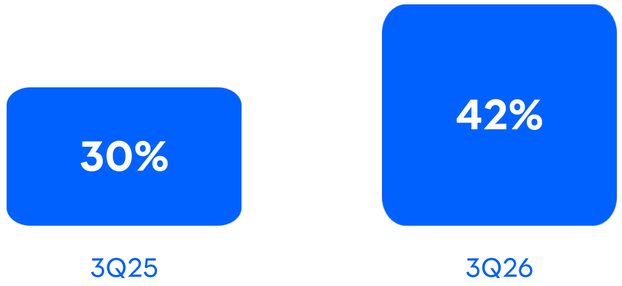
Interfondos digital transactions

(% of digital transactions)



Interfondos digital users

(% of total Interfondos customers)





Takeaways

24

Focus on growth

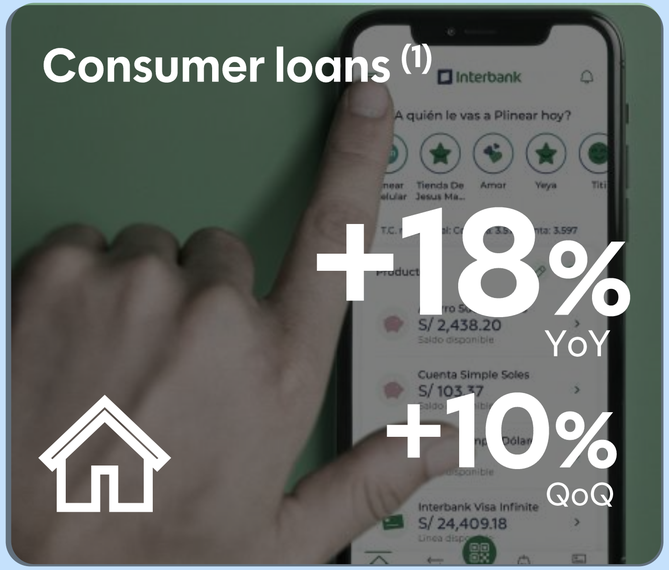
Retail loans (S/ bn)



+9% YoY

+5% QoQ

Consumer loans (1)



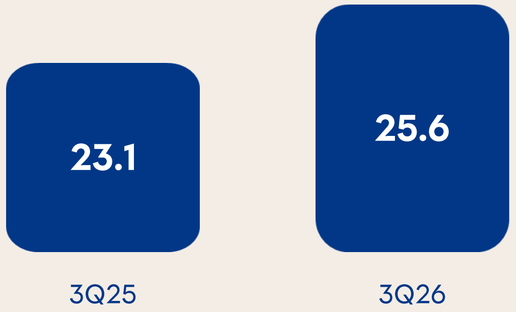
+18% YoY

+10% QoQ

Small business

+34% YoY

Commercial loans (S/ bn)



+11% YoY

+3% QoQ

Long-term Insurance (2)

+8% YoY CSM Stock

WM AUMs + deposits

+13% YoY

1) Excluding payroll deductible loans
2) Includes annuities, individual life and credit life

Operating trends 9M26

Profitability
Focus on profitability

IFS ROE

18.1%

17.2%[1]

Loans
High single digit growth in total loans

~10%

Efficiency
Continued focus on efficiency

IFS C/I

37.8%

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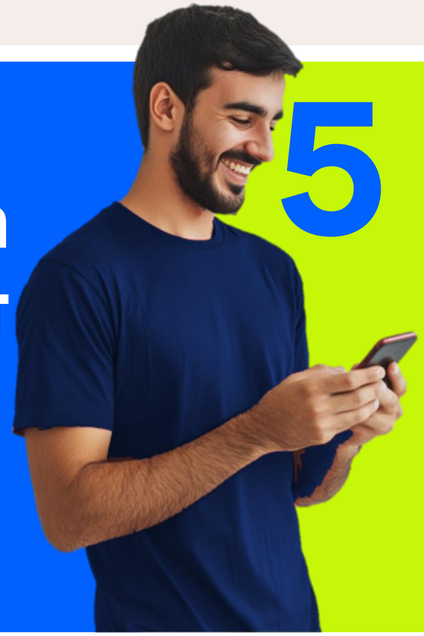
3Q26 key messages

1 Peru remains resilient ahead of El Niño

2 Core earnings maintain a positive growth trajectory

3 Accelerating momentum in higher-yielding loans

4 NIM recovery on better asset mix



5 Insurance & WM deliver strong growth

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Appendix

28

Sustainability update

Governance

100%

of business units publicly disclosed their **Responsible AI policies**

Score

78

Member of **DJSI MIL Pacific Alliance**

Social

Deployed our **children's financial education storybook** across Interbank's branches nationwide

You can find the book **"Chicho and the Mission for Dreams"** at **www.interbank.pe**

Available at **12** Interbank branches

Participated in Peru's largest **sustainability summit** to promote our new online financial literacy program for women

2000 + people reachedd

900 + new enrolments

Great Place to Work

Sustainability Ranking 2026

Interbank	Interseguro	INTELIGO GROUP
#4	#10	#17
▲ (+1)	▲ (+3)	▲ (+3)

Environmental

Our sustainable portfolio reached

US $583 Million

2

Additional Interbank branches achieved **EDGE certification**

Total: 19 branches certified

Interbank tower recovered

13.6 tons

of organic waste,

Transforming it into **2.7 tons** of organic compost

Strengthening our recycling culture

130+	**Employees reached through immersive activations**
1800	**Plastic bottle caps transformed into 400 keychains**
40kg	**Of recycled banner material repurposed into 50 toiletry bags**
30kg	**Of electronic waste collected in partnership with the local municipality**

Our strategy



Growth

To become a leading digital player with profitable growth

+11%

9M26 YoY IFS net income

Focus

Growing in key businesses

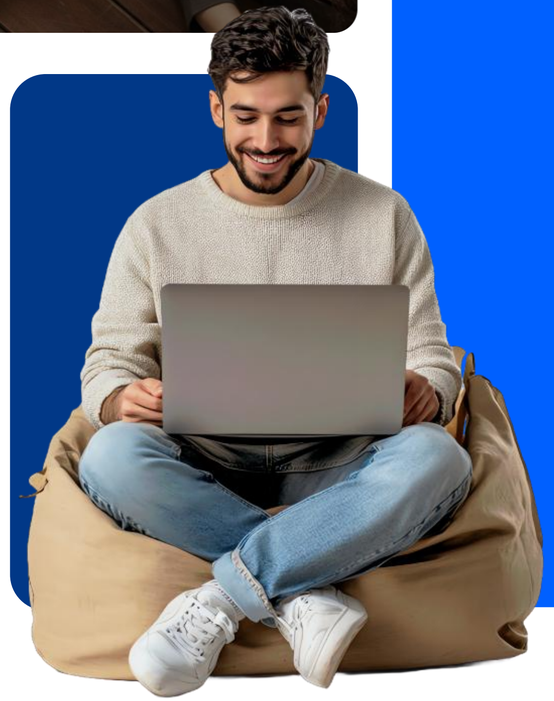
~15%
MS retail deposits

>31%
MS annuities

~18%
MS consumer loans

~11%
MS commercial loans

+13%
YoY AUM WM



Customer Centricity

To build primary banking relationships offering the best digital experience

86%
Retail digital clients

64
NPS retail banking

IFS Key indicators
3Q26

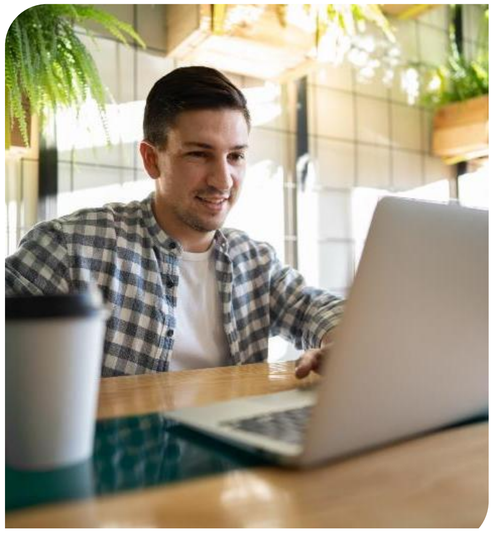
IFS

ROE

3Q25	2Q26	3Q26
15.6%	18.5%	16.6%[1]

NIM

3Q25	2Q26	3Q26
5.0%	4.8%	4.9%



ROA

3Q25	2Q26	3Q26
1.9%	2.3%	1.7%

C/I ratio

3Q25	2Q26	3Q26
38.9%	37.8%	39.1%



(1) Excluding El Niño Phenomenon-related provisions. Interbank set aside additional provisions of S/104 mn (pre-tax) on top of the S/81 mn of expert-judgment provisions already held, for a total of S/185 mn. 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.

IFS Key indicators
3Q26

Banking

NIM

3Q25	2Q26	3Q26
5.2%	4.9%	5.1%

CoR

3Q25	2Q26	3Q26
2.1%	2.1%	1.9%[1]

Wealth management

AUM (US$ bn)

3Q25	2Q26	3Q26
8.9	9.9	10.1

Insurance

ROIP

3Q25	2Q26	3Q26
4.0%	7.1%	6.6%

C/I ratio

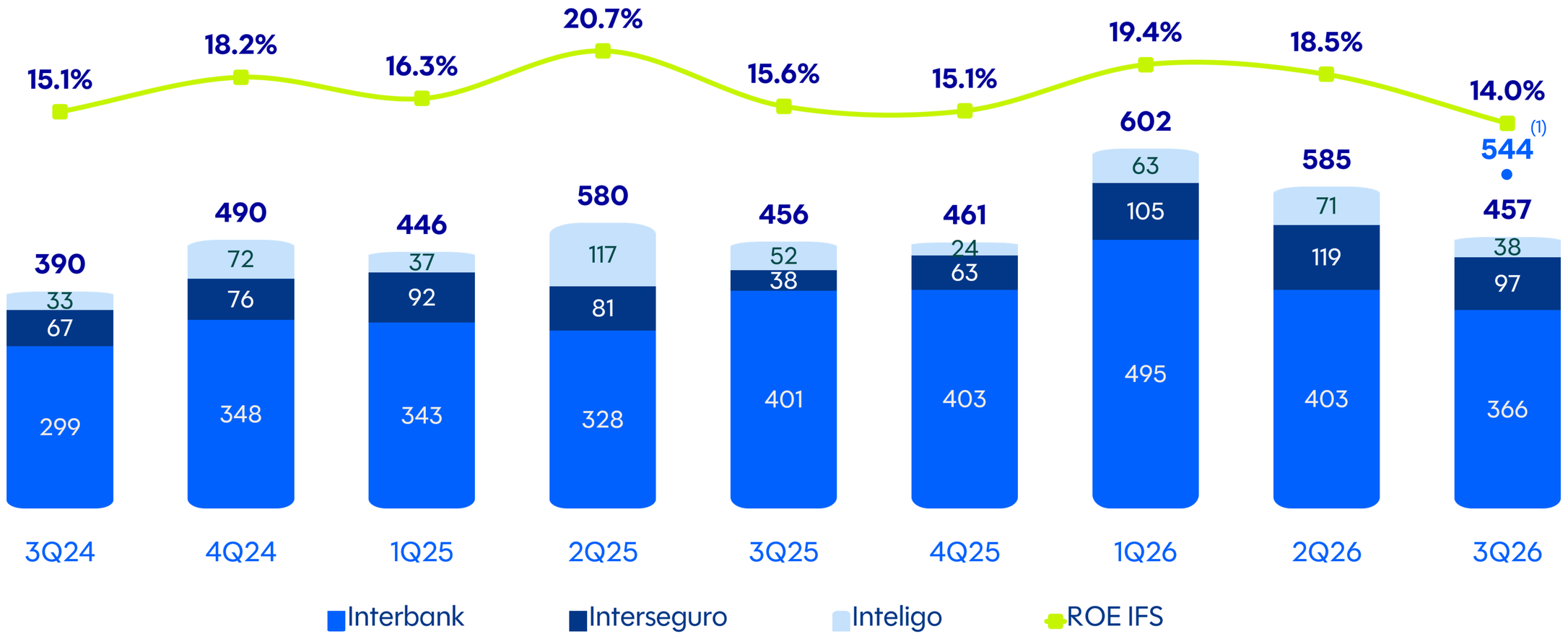
3Q25	2Q26	3Q26
40.8%	42.5%	42.0%

Fees, net (S/ mn)

3Q25	2Q26	3Q26
50.1	50.9	52.6

(1) Excluding El Niño Phenomenon-related provisions. Interbank set aside additional provisions of S/104 mn (pre-tax) on top of the S/81 mn of expert-judgment provisions already held, for a total of S/185 mn.

Quarterly evolution



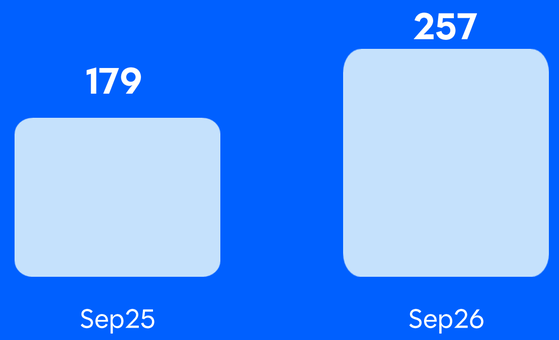
(1) Excluding El Niño Phenomenon-related provisions. Interbank recorded gross provisions of S/185 mn, partially offset by S/81 mn of reclassification (net impact: S/104 mn pre-tax). SIP recorded S/37 mn of provisions, of which 50% was recognized by IFS (S/18.5 mn). Net of taxes, the impact on IFS net income was S/86 mn.

Creating stronger primary banking relationships

+16%

YoY retail primary banking customers

IBK Plin transactions (mn) (1)



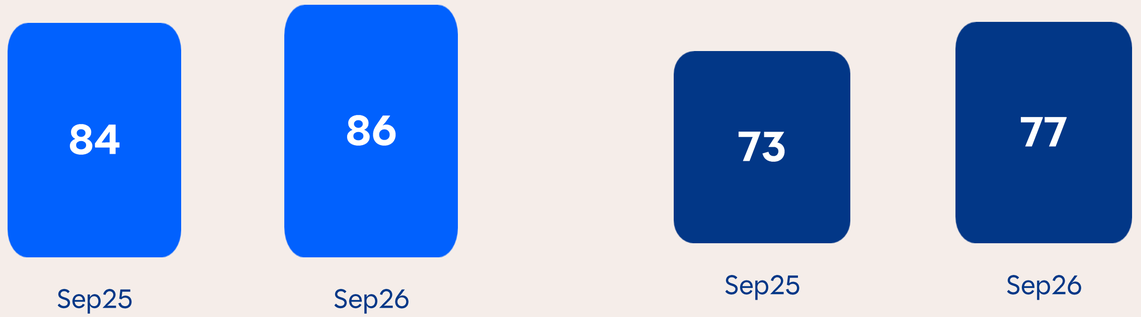
+43%

YoY PLIN transactions

(1) Sent transactions from Plin

Digital customers

(% of digital customers)



NPS Retail

(Points – Retail Banking)

64

+13 points vs Dec25

NPS Commercial

(Points – Commercial Banking)

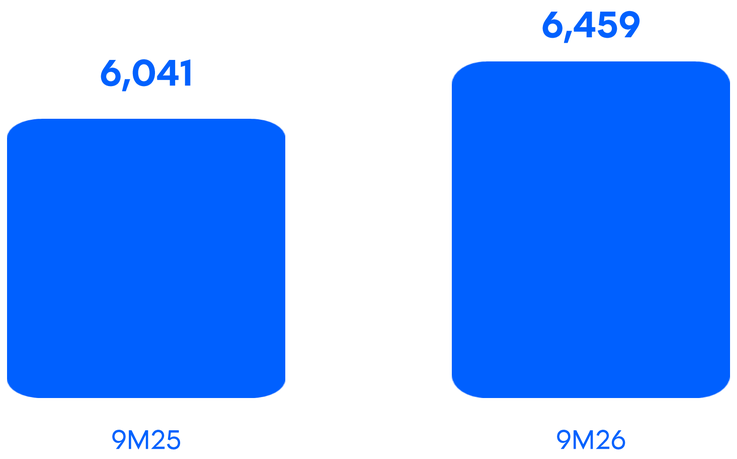
77

+12 points vs Dec25

+7%

YoY increase in 9M26 revenues

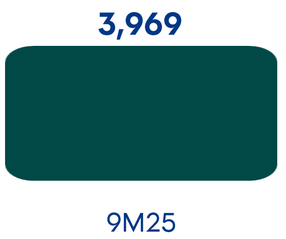
IFS revenues (S/ mn)



+7% YoY

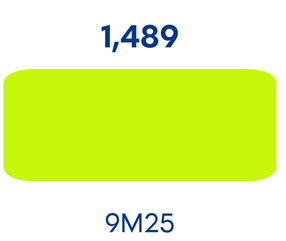
Banking

NIM IBK 5.2% **5.1%**



+8% YoY

Insurance



+16% YoY

Wealth management

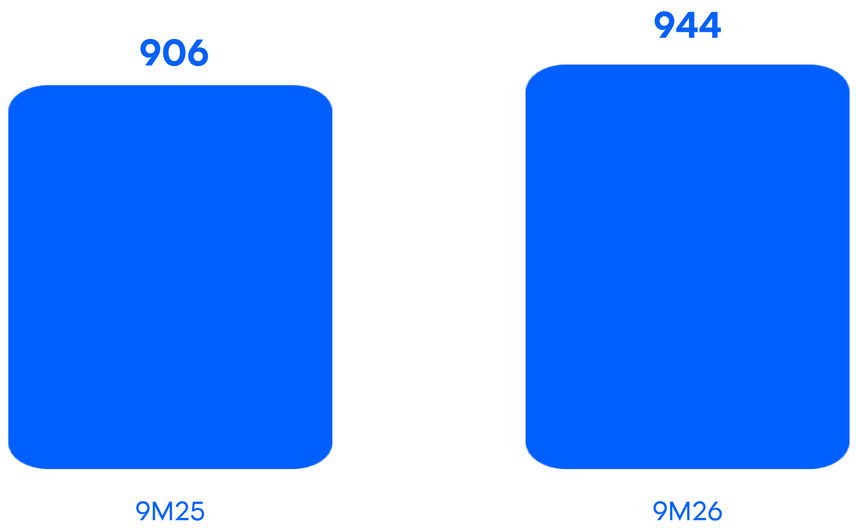


-6% YoY

+4%

YoY increase in 9M26 fee income

IFS fee income (S/ mn)



+4% YoY

Commercial

+6% YoY

Retail

+16% YoY

Izipay

-18% YoY

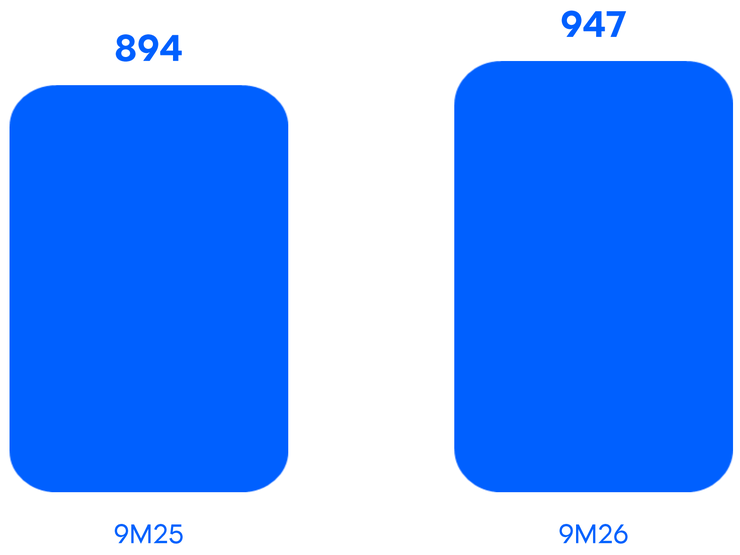
WM

+5% YoY

+6%

YoY growth in 9M26 results from financial transactions

IFS (S/ mn)



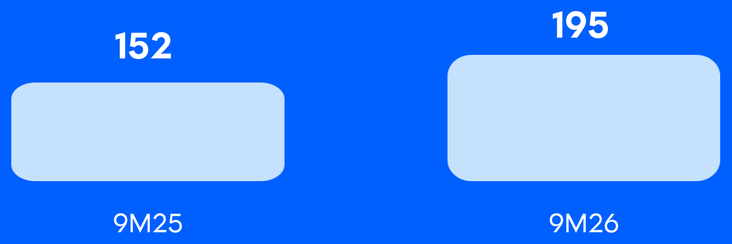
+6% YoY

Banking



+22% YoY

Insurance



+28% YoY

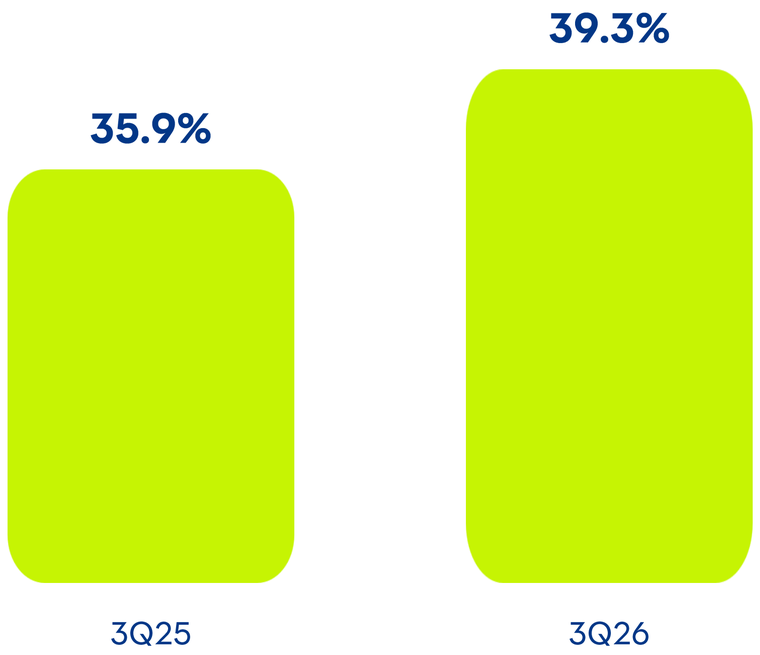
Wealth management



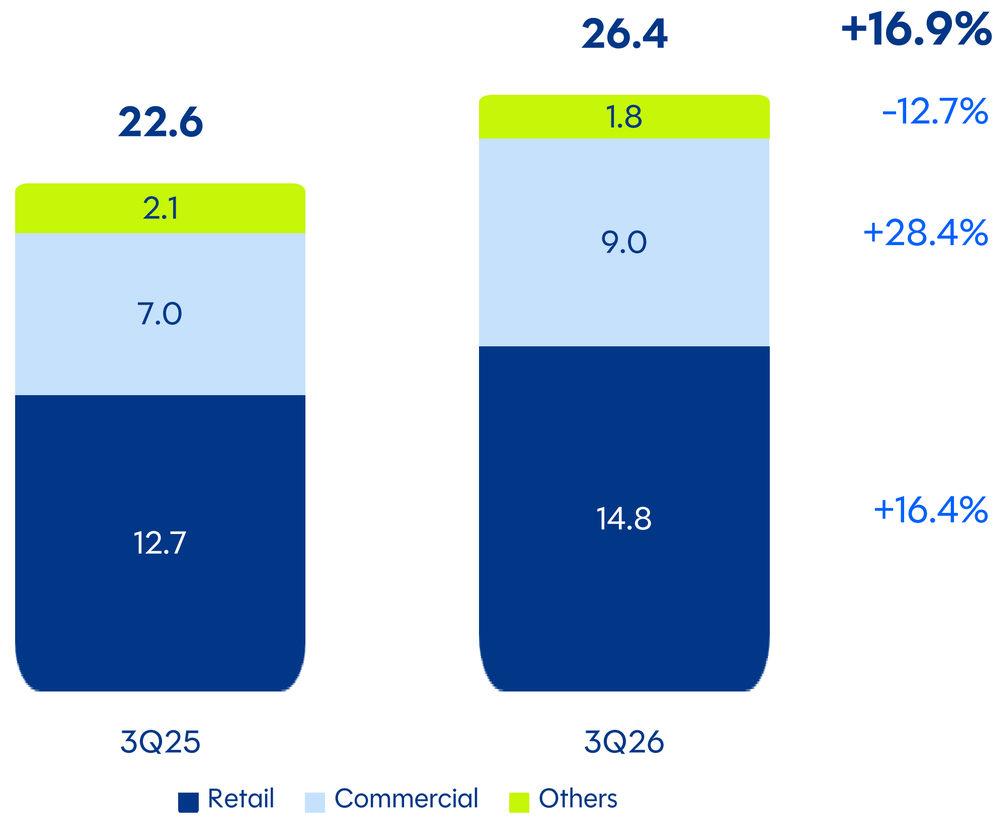
-10% YoY

Continued improvement in funding mix

Low-cost funding (%) (1)



Low-cost funding (S/bn)

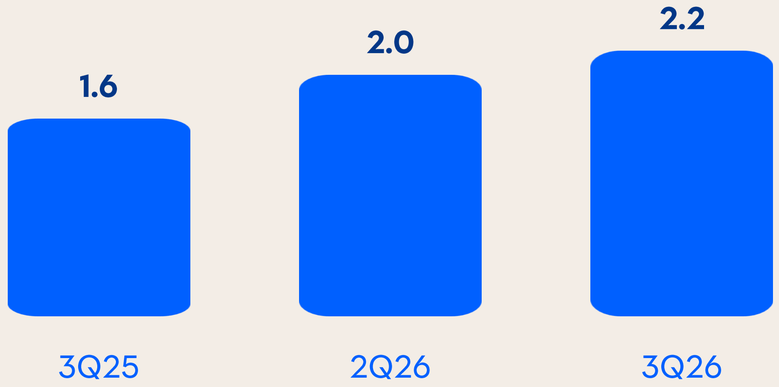


1) Low cost funding as a % of total funding. Low-cost funding includes retail deposits (excluding term deposits) and transactional commercial and institutional deposits.

Small businesses delivering profitable growth momentum

Loans (S/ bn)

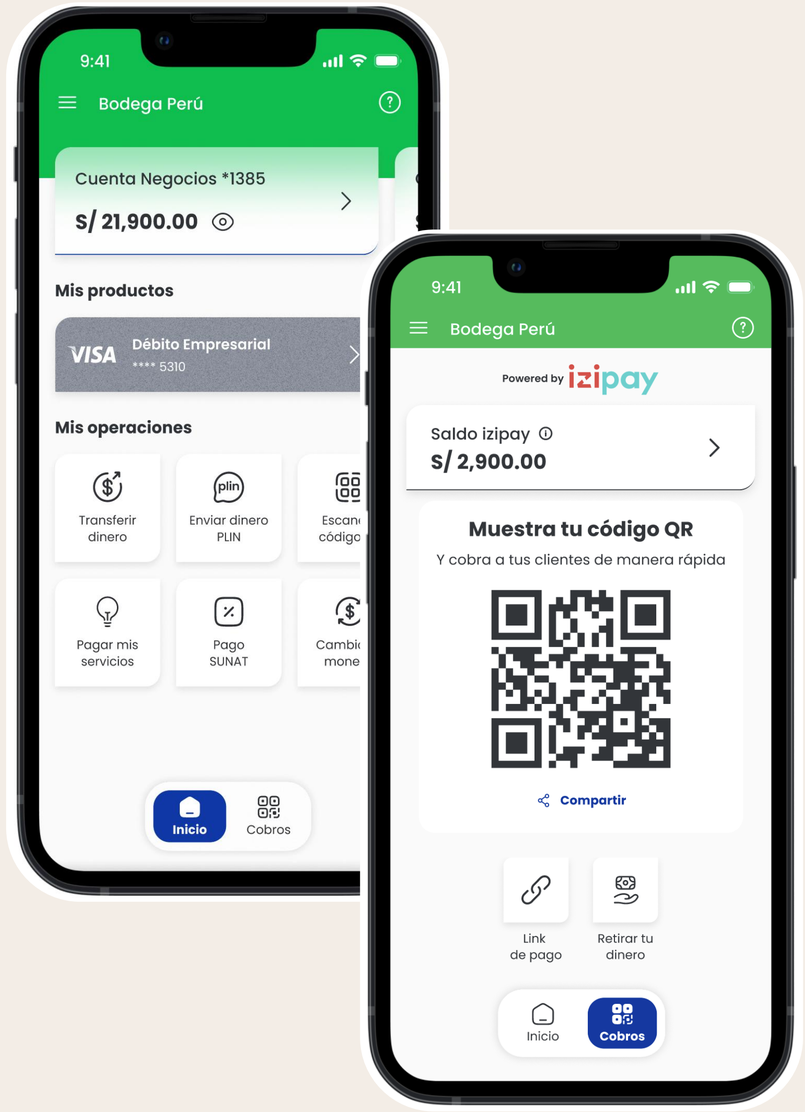
+34% YoY



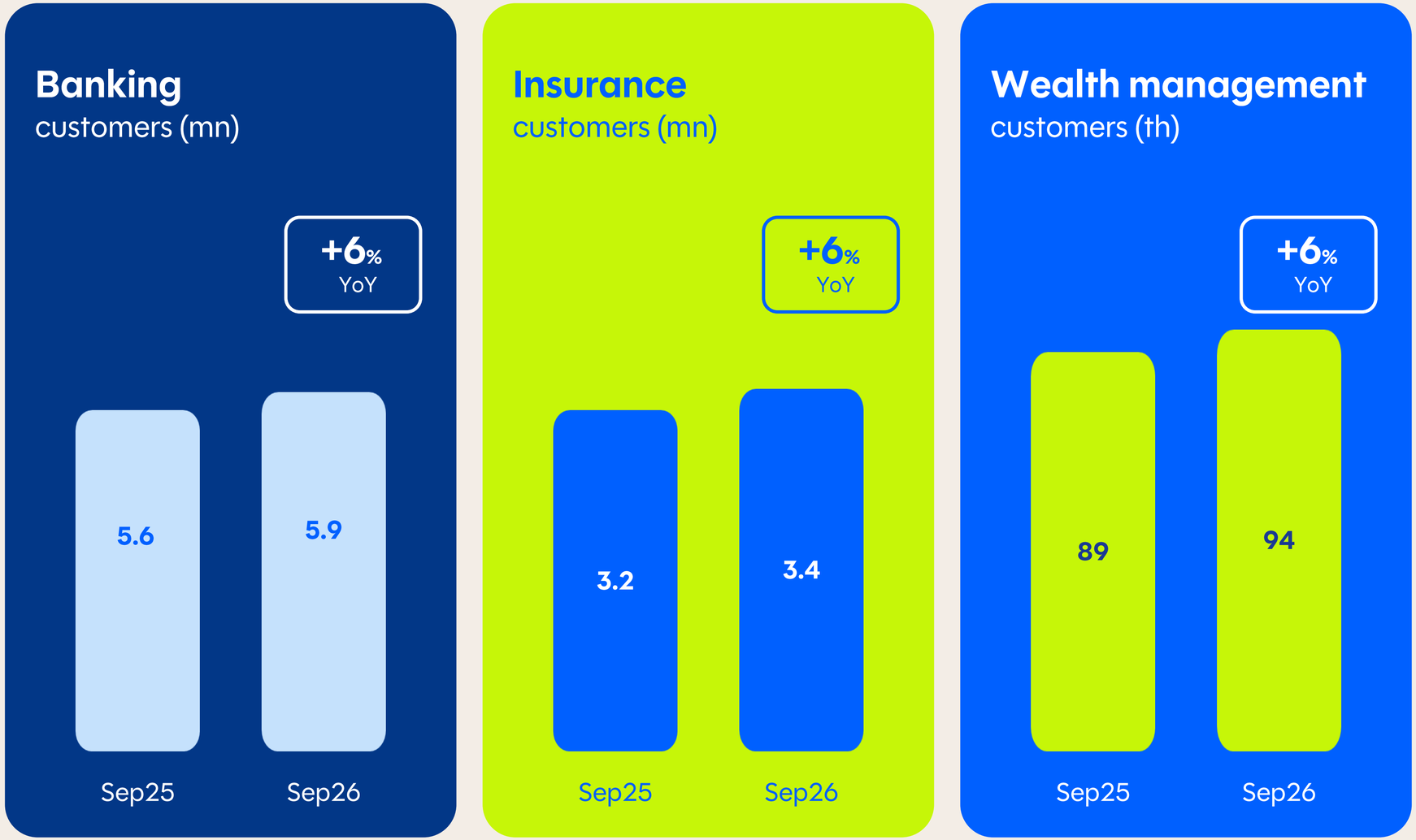
Deposits (S/ bn)

+29% YoY





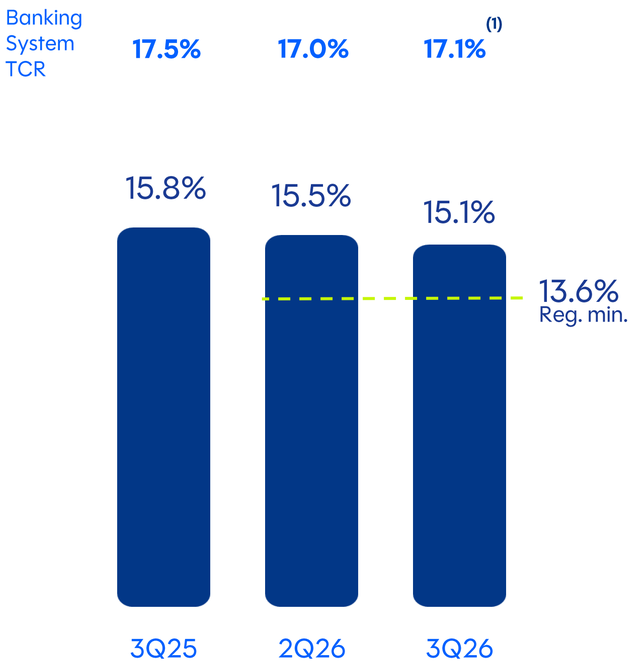
Customer base growth continues across businesses



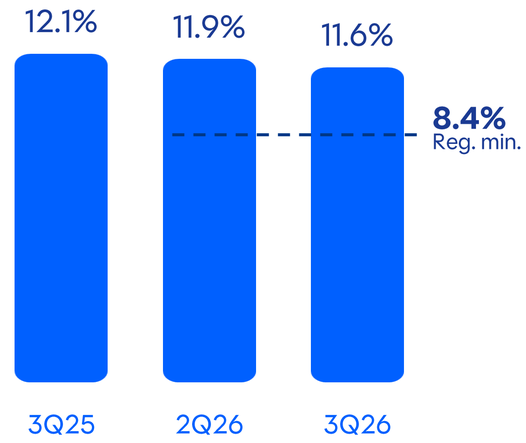
Sound capitalization levels

Banking

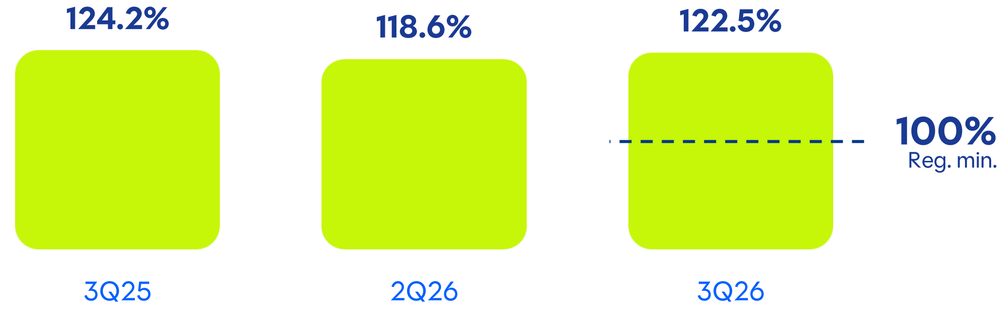
TCR



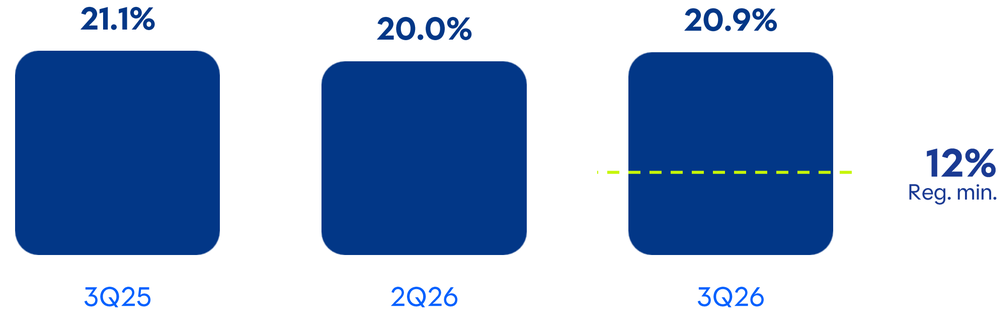
CETI ratio



Insurance



Wealth management

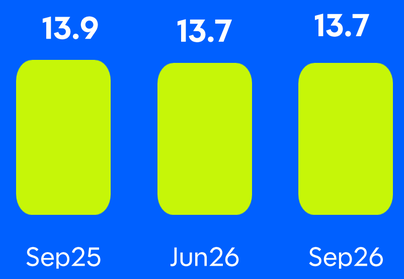


Source: Company information and ASBANC.

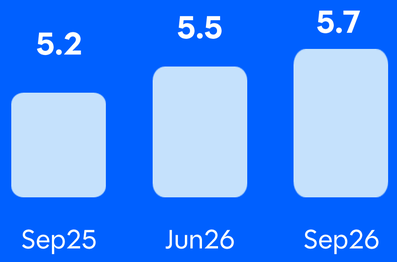
(1) As of Aug26.

Banking market share evolution

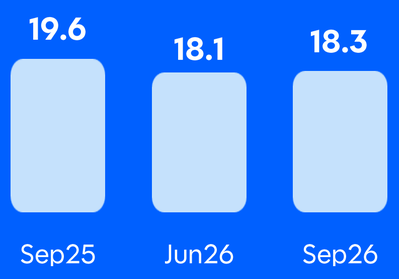
Total loans



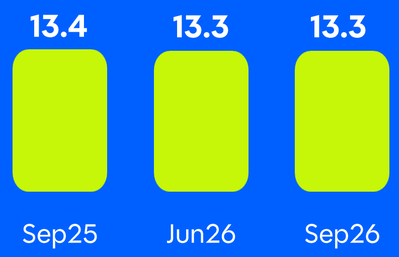
Small businesses [1]



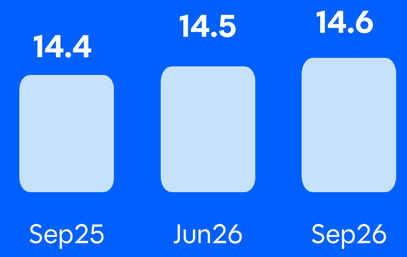
Consumer

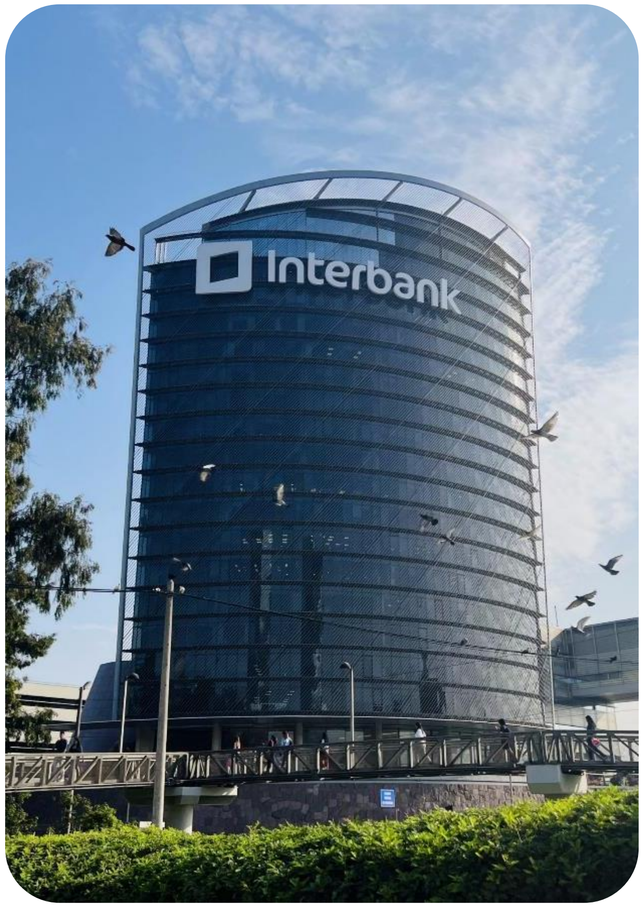


Total deposits



Retail deposits

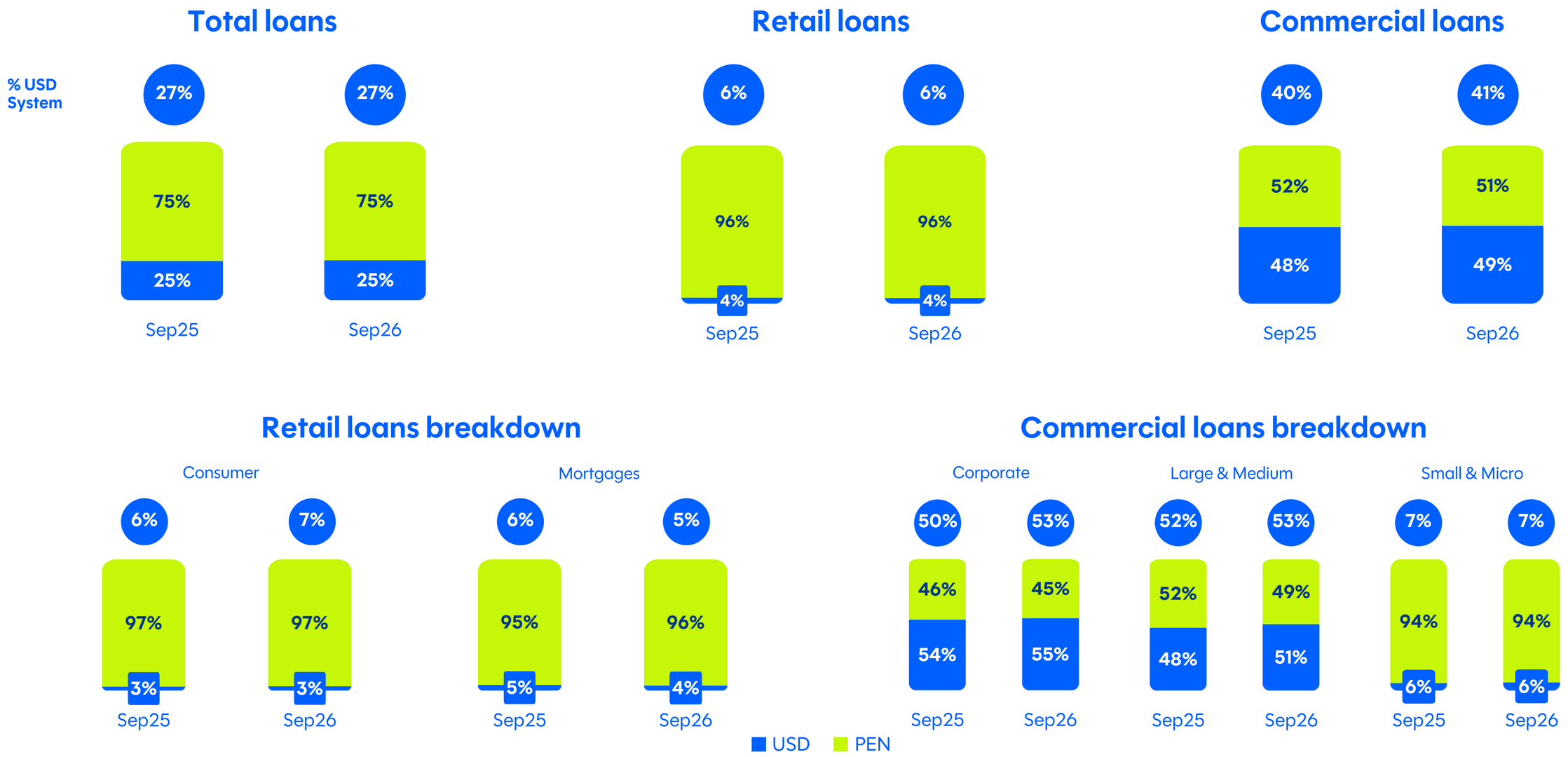




Source: SBS

1) Internal calculation based on SBS data

Dollarization levels at Interbank



Source: SBS

IFS P&L 3Q26

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%**

IFS statement of financial position 3Q26

Intercorp Financial Services' Statement of financial position

S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Assets					
Cash and due from banks and inter-bank funds	12,734.6	15,997.9	14,687.0	-8.2%	15.3%
Financial investments	27,619.7	29,417.8	27,975.1	-4.9%	1.3%
Loans, net of unearned interest	52,113.4	54,689.2	56,854.5	4.0%	9.1%
Impairment allowance for loans	-1,666.3	-1,566.0	-1,686.3	7.7%	1.2%
Property, furniture and equipment, net	858.1	996.5	986.6	-1.0%	15.0%
Other assets	5,467.9	5,815.8	5,866.6	0.9%	7.3%
Total assets	**97,127.5**	**105,351.3**	**104,683.5**	**-0.6%**	**7.8%**
Liabilities and equity					
Deposits and obligations	53,610.3	59,509.8	60,557.5	1.8%	13.0%
Due to banks and correspondents and inter-bank funds	7,997.1	6,442.7	4,944.8	-23.2%	-38.2%
Bonds, notes and other obligations	5,887.5	7,634.5	7,656.3	0.3%	30.0%
Insurance contract liabilities	12,933.5	13,026.9	12,552.9	-3.6%	-2.9%
Other liabilities	4,748.0	5,793.9	5,804.9	0.2%	22.3%
Total liabilities	**85,176.4**	**92,407.8**	**91,516.4**	**-1.0%**	**7.4%**
Equity, net					
Equity attributable to IFS' shareholders	11,881.2	12,867.4	13,089.3	1.7%	10.2%
Non-controlling interest	69.9	76.2	77.8	2.2%	11.3%
Total equity, net	**11,951.1**	**12,943.5**	**13,167.1**	**1.7%**	**10.2%**
Total liabilities and equity net	**97,127.5**	**105,351.3**	**104,683.5**	**-0.6%**	**7.8%**

Banking P&L 3Q26

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%**

Banking statement of financial position 3Q26

Banking Segment' Statement of financial position

S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Assets					
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, net of unearned interest	50,602.2	53,141.1	55,250.8	4.0%	9.2%
Impairment allowance for loans	-1,666.0	-1,565.7	-1,686.0	7.7%	1.2%
Property, furniture and equipment, net	676.8	835.3	835.1	-0.0%	23.4%
Other assets	2,196.6	2,059.7	2,174.5	5.6%	-1.0%
Total assets	**75,034.2**	**82,080.3**	**81,345.4**	**-0.9%**	**8.4%**
Liabilities and equity					
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%
Other liabilities	2,078.7	2,124.2	2,019.4	-4.9%	-2.9%
Total liabilities	**65,237.4**	**71,464.8**	**70,533.5**	**-1.3%**	**8.1%**
Equity, net					
Equity attributable to IFS' shareholders	9,796.8	10,615.5	10,811.8	1.8%	10.4%
Total equity, net	**9,796.8**	**10,615.5**	**10,811.8**	**1.8%**	**10.4%**
Total liabilities and equity net	**75,034.2**	**82,080.3**	**81,345.4**	**-0.9%**	**8.4%**

Insurance P&L 3Q26

Insurance Segment's P&L Statement					
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	-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%**
Impairment loss on loans, net of recoveries	-	-	-	n.m.	n.m.
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	-91.7%	6.3%
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%**	**189.6%**
Translation result	4.8	2.8	0.9	-65.7%	-80.3%
Income tax	-	-	-	n.m.	n.m.
Profit for the period	**37.9**	**118.8**	**97.0**	**-18.4%**	**155.6%**

Insurance statement of financial position 3Q26

Insurance Segment' Statement of financial position

S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Assets					
Cash and due from banks and inter-bank funds	491.4	581.9	469.3	-19.4%	-4.5%
Financial investments	14,264.0	15,118.3	15,506.5	2.6%	8.7%
Property, furniture and equipment, net	30.7	30.7	31.4	2.4%	2.3%
Other assets	2,369.1	2,558.8	2,570.5	0.5%	8.5%
Total assets	**17,155.1**	**18,289.8**	**18,577.7**	**1.6%**	**8.3%**
Liabilities and equity					
Due to banks and correspondents and inter-bank funds	242.2	211.1	271.7	28.7%	12.2%
Bonds, notes and other obligations	1,259.4	1,207.9	1,288.8	6.7%	2.3%
Insurance contract liabilities	12,933.5	13,026.9	12,552.9	-3.6%	-2.9%
Other liabilities	2,009.3	2,721.3	3,175.0	16.7%	58.0%
Total liabilities	**16,444.5**	**17,167.1**	**17,288.3**	**0.7%**	**5.1%**
Equity, net					
Equity attributable to IFS' shareholders	710.7	1,122.7	1,289.4	14.9%	81.4%
Total equity, net	**710.7**	**1,122.7**	**1,289.4**	**14.9%**	**81.4%**
Total liabilities and equity net	**17,155.1**	**18,289.8**	**18,577.7**	**1.6%**	**8.3%**

Wealth Management P&L 3Q26

Wealth Management Segment's P&L Statement					
S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	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%**

Wealth Management statement of financial position 3Q26

Wealth Management Segment' Statement of financial position

S/ million				%chg	%chg
	3Q25	2Q26	3Q26	QoQ	YoY
Assets					
Cash and due from banks and inter-bank funds	549.6	495.6	341.0	-31.2%	-38.0%
Financial investments	2,023.8	2,183.2	2,236.5	2.4%	10.5%
Loans, net of unearned interest	1,521.5	1,553.9	1,608.2	3.5%	5.7%
Impairment allowance for loans	-0.3	-0.2	-0.2	1.4%	-21.1%
Property, furniture and equipment, net	48.1	45.8	44.7	-2.5%	-7.2%
Other assets	171.2	214.6	155.9	-27.4%	-8.9%
Total assets	**4,313.8**	**4,492.9**	**4,386.0**	**-2.4%**	**1.7%**
Liabilities and equity					
Deposits and obligations	2,820.8	3,032.6	2,926.0	-3.5%	3.7%
Due to banks and correspondents and inter-bank funds	294.2	189.4	272.0	43.6%	-7.6%
Bonds, notes and other obligations	-	-	-	n.m.	n.m.
Other liabilities	94.8	168.6	65.4	-61.2%	-31.0%
Total liabilities	**3,209.8**	**3,390.6**	**3,263.4**	**-3.8%**	**1.7%**
Equity, net					
Equity attributable to IFS' shareholders	1,104.0	1,102.3	1,122.6	1.8%	1.7%
Total equity, net	**1,104.0**	**1,102.3**	**1,122.6**	**1.8%**	**1.7%**
Total liabilities and equity net	**4,313.8**	**4,492.9**	**4,386.0**	**-2.4%**	**1.7%**

Definitions

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

Safe Harbor for Forward-Looking Statements

This corporate presentation contains "forward looking statements" within the meaning of the Private Securities Litigation Reform Act of 1955. Other than statements of historical or current facts, all statements included in this presentation regarding IFS' business, financial condition, results of operations and certain of IFS' plans, objectives, targets, assumptions, projections, expectations or beliefs and statements regarding other future events or prospects are forward-looking statements. These statements include, without limitation, those concerning: (i) IFS' strategy and IFS' ability to achieve it; (ii) expectations regarding sales, profitability and growth, expected or assumed future results of operations, dividends, capital expenditures and investment plans; (iii) adequacy of capital; and (iv) financing plans, objectives or goals and anticipated trends. In addition, this presentation includes forward-looking statements relating to IFS' potential exposure to various types of market risks, such as macroeconomic risk, political and geopolitical risks, foreign exchange rate risk, interest rate risks and other risks related to IFS' financial performance. The words "aim," "may," "will," "expect," "is expected to," "anticipate," "believe," "future," "continue," "help," "estimate," "plan," "potential," "target," "project," "achieve," "schedule," "intend," "should," "would," "seeks," "estimates," "shall," or the negative or other variations thereof, as well as other similar expressions regarding matters that are not historical facts, are or may indicate forward–looking statements.

IFS has based these forward-looking statements on its management's current views with respect to future events and financial performance. These views reflect the best judgment of IFS' management but involve a number of risks and uncertainties which could cause actual results to differ materially from those expected in IFS' forward–looking statements and from past results, performance or achievements. Although we believe that the estimates reflected in the forward-looking statements are reasonable, such estimates may prove to be incorrect. By their nature, forward-looking statements involve risk and uncertainty because they relate to events and depend on circumstances that will occur in the future. There are a number of factors that could cause actual results and developments to differ materially from those expressed or implied by these forward-looking statements. These factors include, among other things:
(a) IFS' holding company structure; (b) economic, business and political developments in Peru and globally; (c) changes in Peruvian, Panamanian and Bahamian and other foreign laws and regulations, including the adoption of new capital requirements for banks or insurance companies and heightened regulatory and governmental oversight; (d) increased competition in the Peruvian financial services and insurance markets; (e) increased inflation; (f) exchange rate instability and government measures to control foreign exchange rates; (g) developments affecting the purchasing power of middle income consumers or consumer spending generally; (h) increases in interest rates; (i) downturns in the capital markets and changes in capital markets in general that affect policies or attitudes towards lending to Peru or Peruvian companies or securities issued by Peruvian companies; (j) IFS' ability to keep up with technological changes, including, without limitation, artificial intelligence; (k) the inability to obtain the capital we need for further expansion of IFS' businesses; (l) the inability to attract and retain key personnel; (m) changes in tax laws; (n) severe weather, natural disasters and adverse climate changes; (o) pandemic, epidemics or other diseases and health emergencies; (p) geopolitical conflicts; (q) changes in regional or global markets; (p) dependence on sovereign debt in IFS' investment portfolios; (r) credit and other risks of lending, such as increases in defaults of borrowers; (s) increased costs of funding or IFS' inability to obtain additional debt or equity financing on attractive terms or at all; (t) a deterioration in the quality of IFS' assets; (u) allowances for impairment losses may be inadequate; (v) changes to accounting standards; (w) changes in actuarial assumptions upon which IFS' annuity business is based; (x) failure to adequately price insurance premiums; (y) decreases in the spread between investment yields and implied interest rates in annuities; (z) dependence on information technology systems and cybersecurity risks; (aa) ability to appropriately address social, environmental and sustainability concerns that may arise, including from business activities; and (bb) other risks and uncertainties.

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