



4Q25

IFS earnings presentation

2025 key messages

1 Solid performance
across businesses

+49%
YoY FY25 net profit

1,943
FY25 Net income IFS
S/ mn

2 Higher-yielding
loans continue
positive trend

+8%
YoY

3 Improving risk-
adjusted NIM

2.3%
CoR banking FY25

3.7%
FY25 Risk-adjusted
NIM

3.1%
Cost of funds FY25

4 Strengthening
primary banking
relationships

+11%
YoY retail primary
banking customers

5 Insurance delivering
solid double-digit
growth

+61%
YoY written premiums

6 WM continues to
deliver double-digit
growth

+14%
YoY AUMs WM

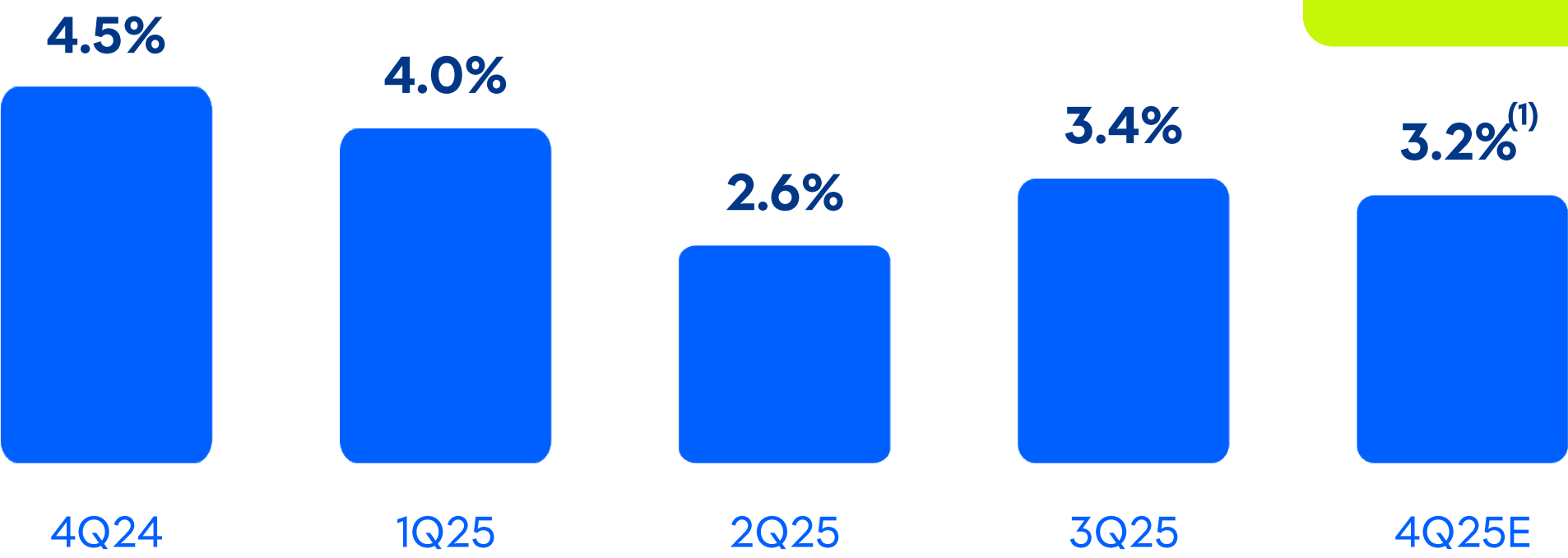


**1 Solid performance
across businesses**

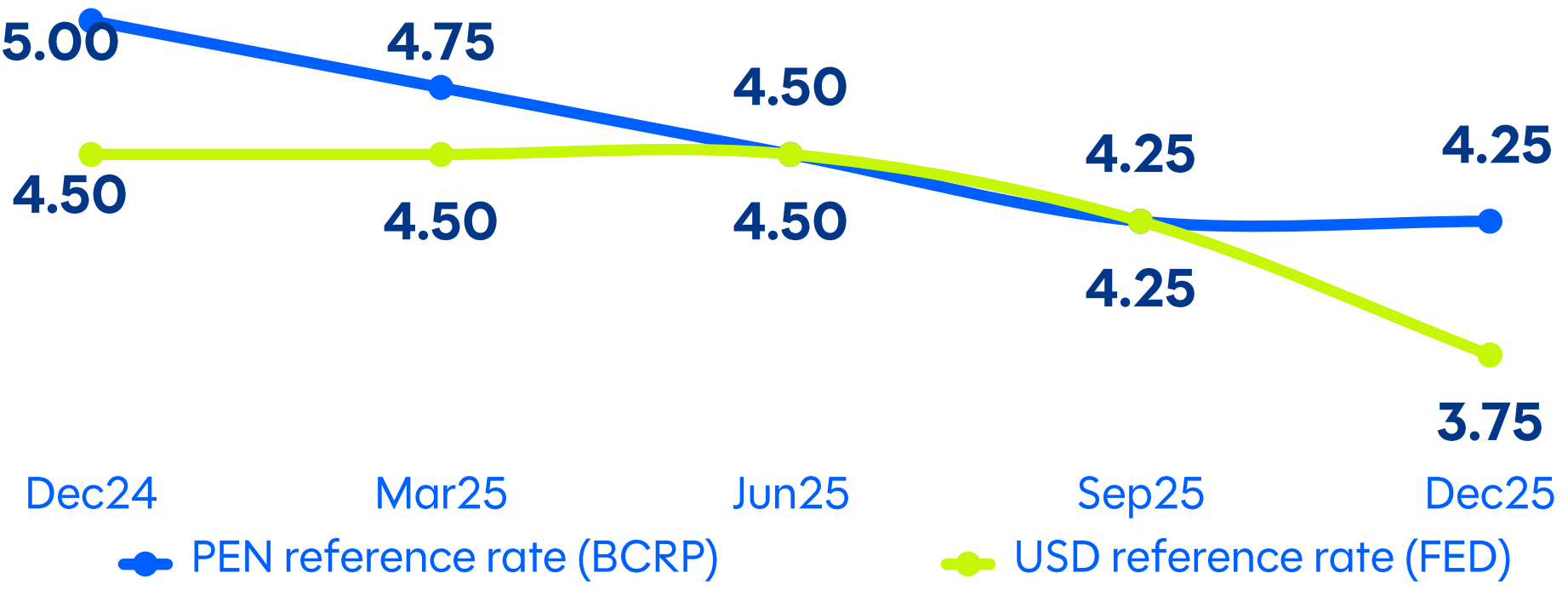
Positive trend in macro indicators continues

Quarterly GDP growth YoY (%)

3.0%
2026(E)

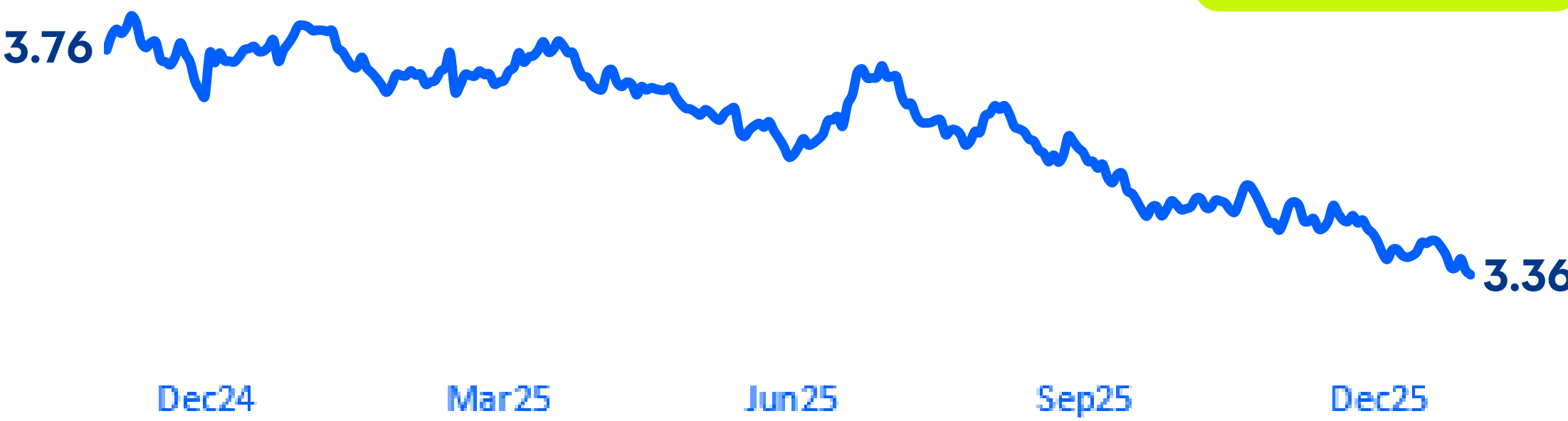


Interest rates (%)



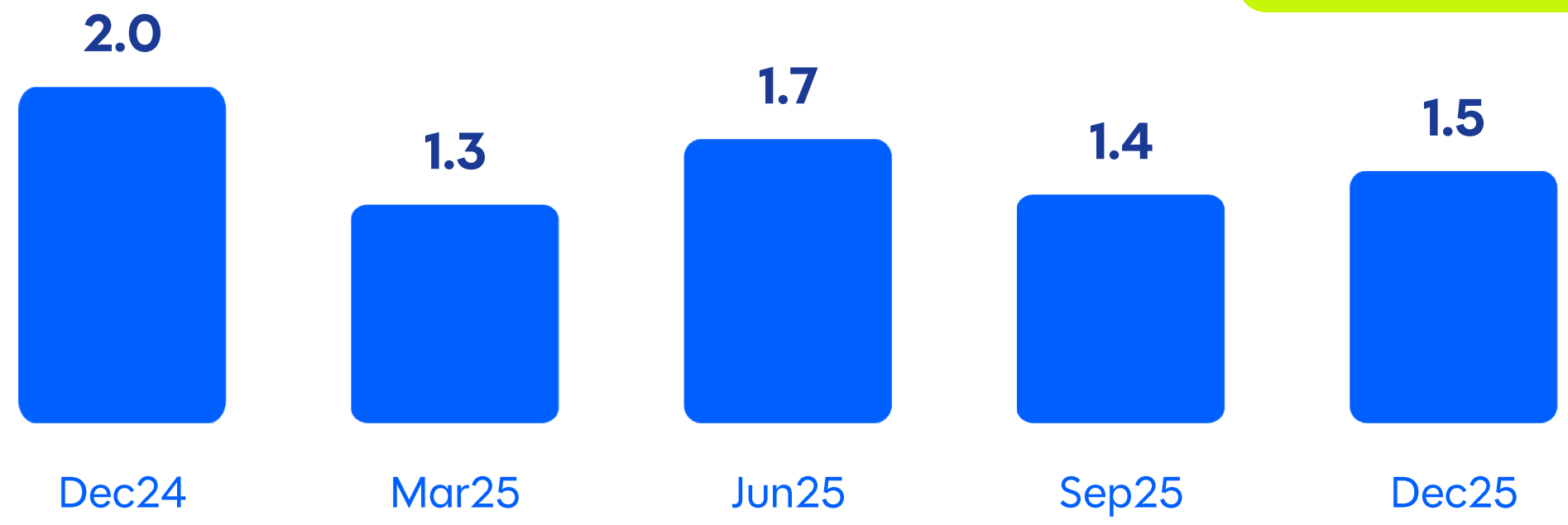
PEN/USD

10.6%
FX appreciation



Inflation YoY (%)

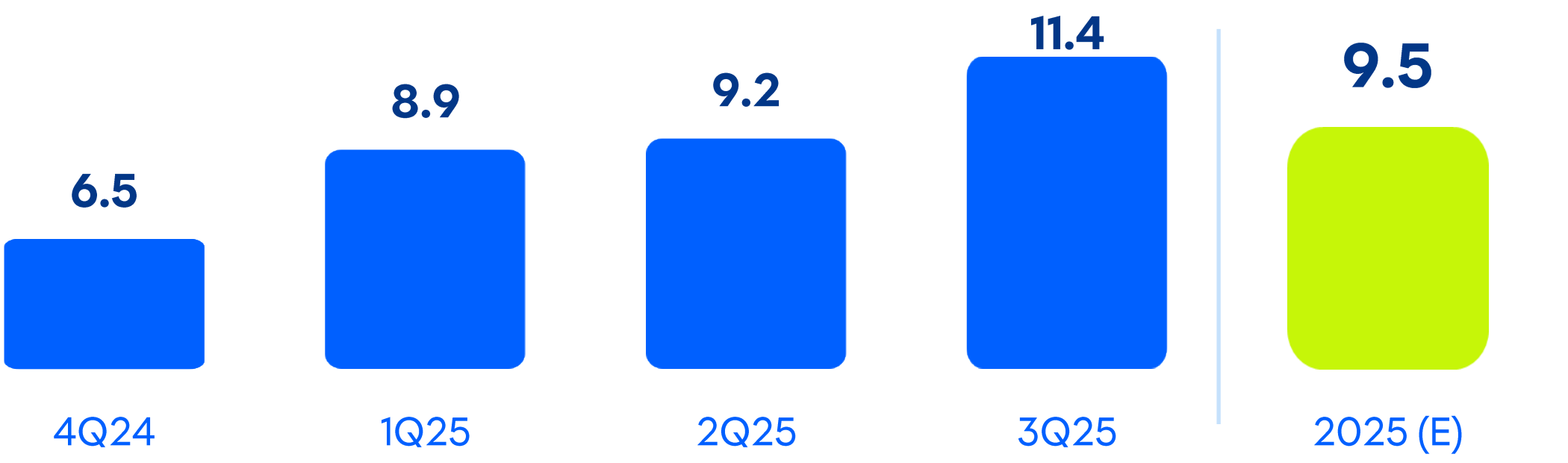
2.0%
2026(E)



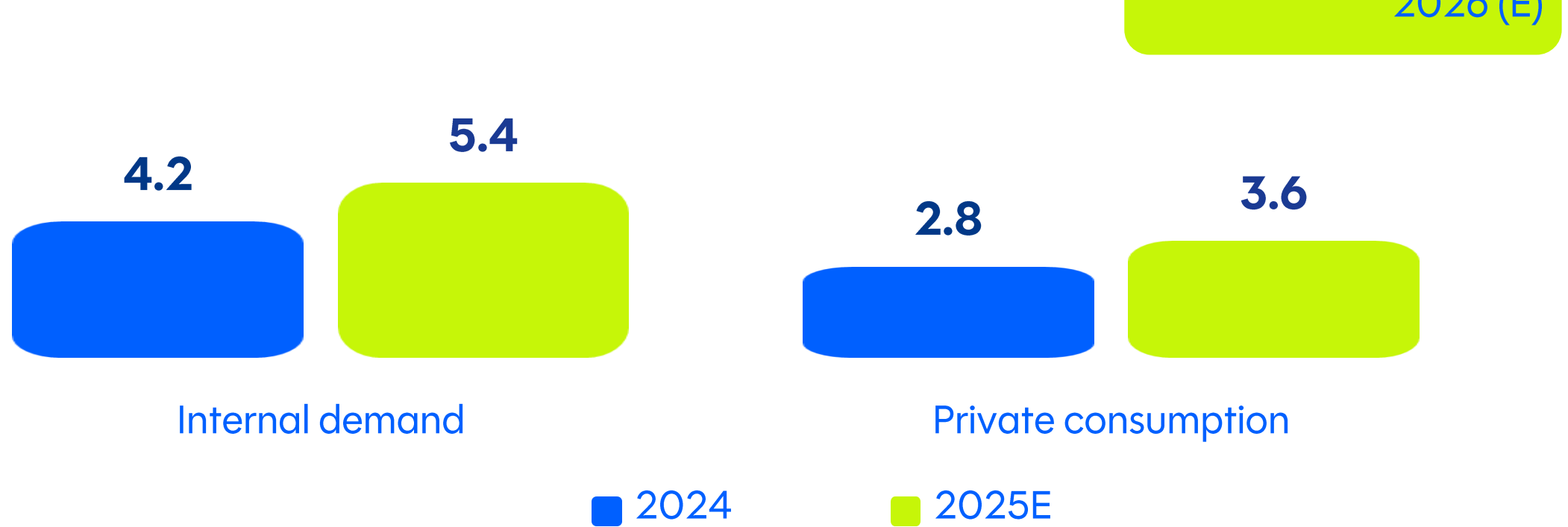
Source: Central Bank, MEF, INEI and SBS
1) 4Q25E internal estimate. Estimated GDP growth for 2025 is 3.3%

Solid macro fundamentals

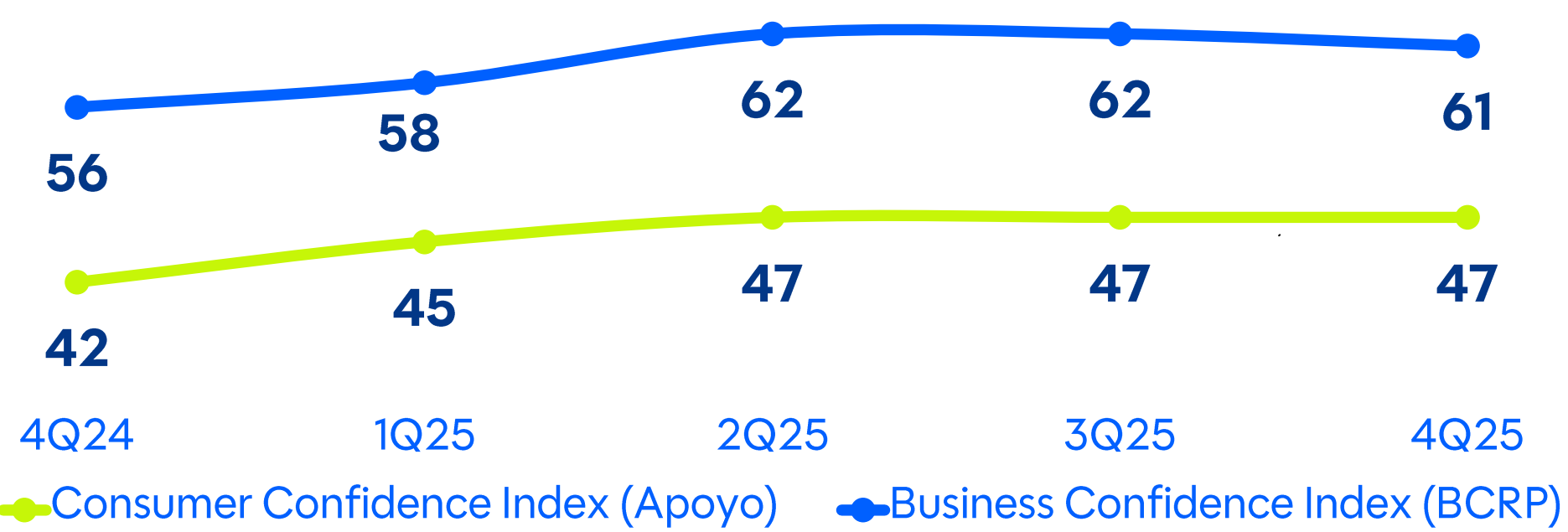
Private investment growth YoY (%)



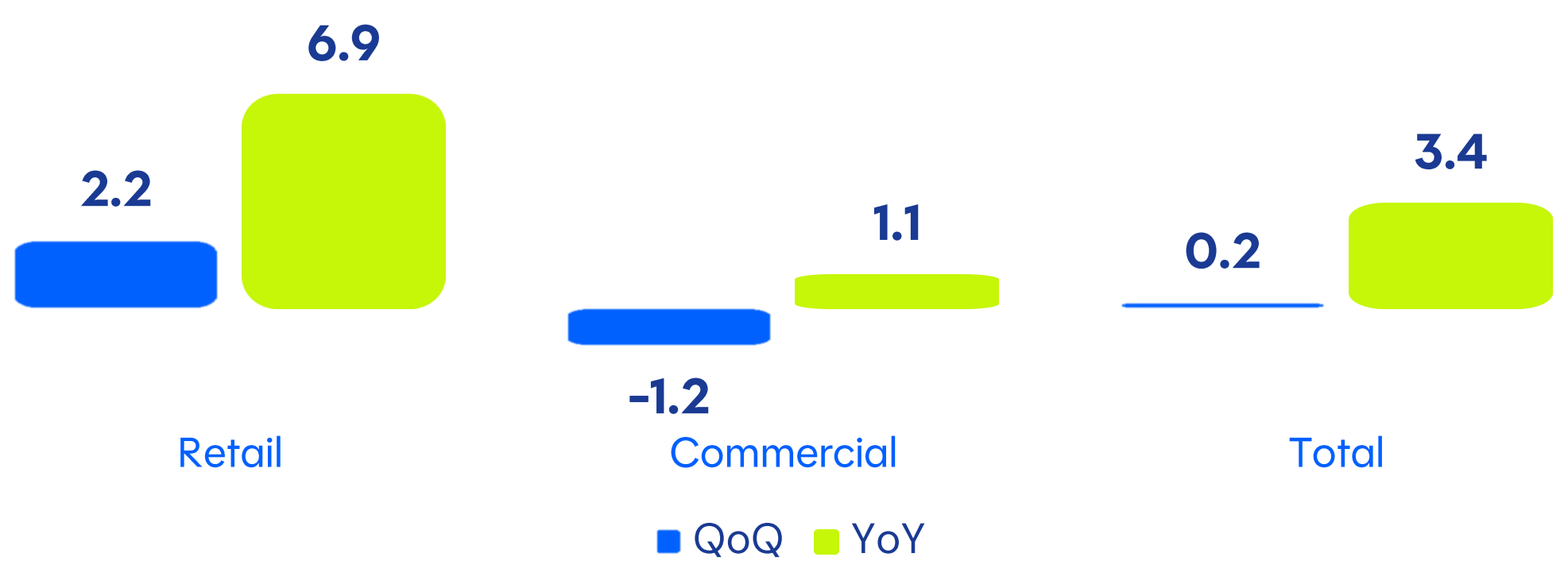
Internal demand & private consumption growth YoY (%)



Confidence index



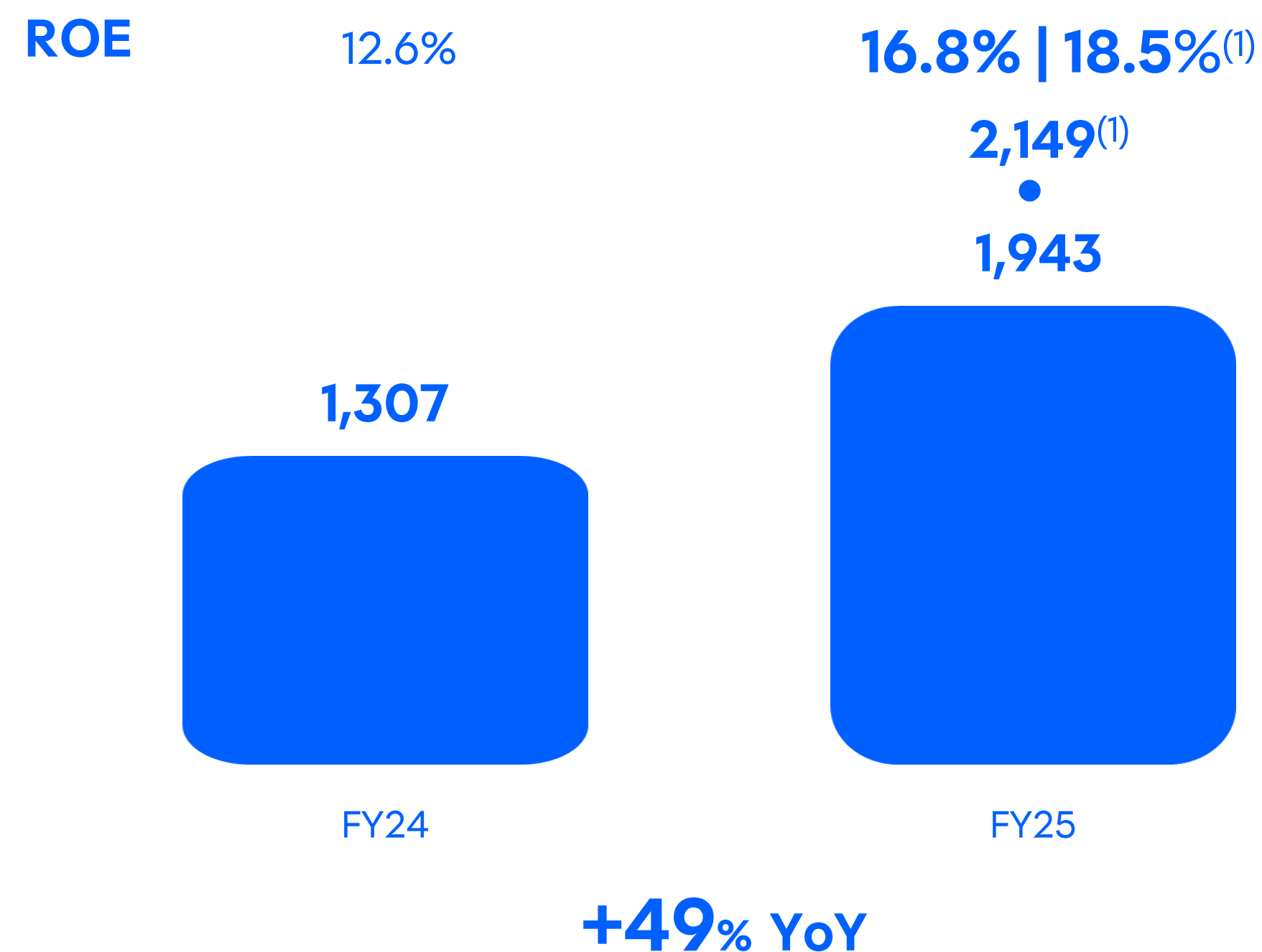
System loan growth YoY (%)



+49%

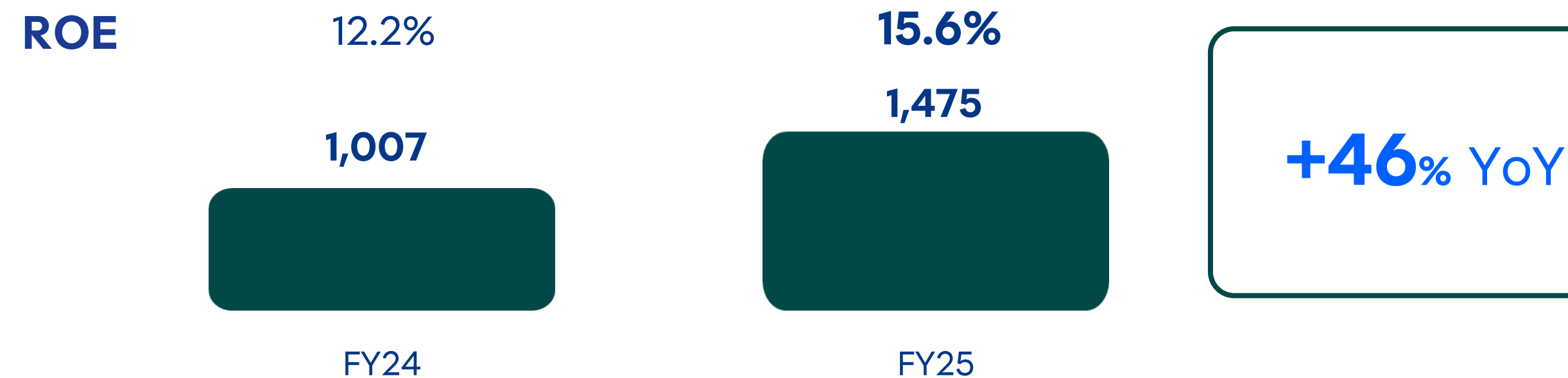
YoY earnings drive ROE to 16.8%

IFS accumulated net profit (S/ mn)

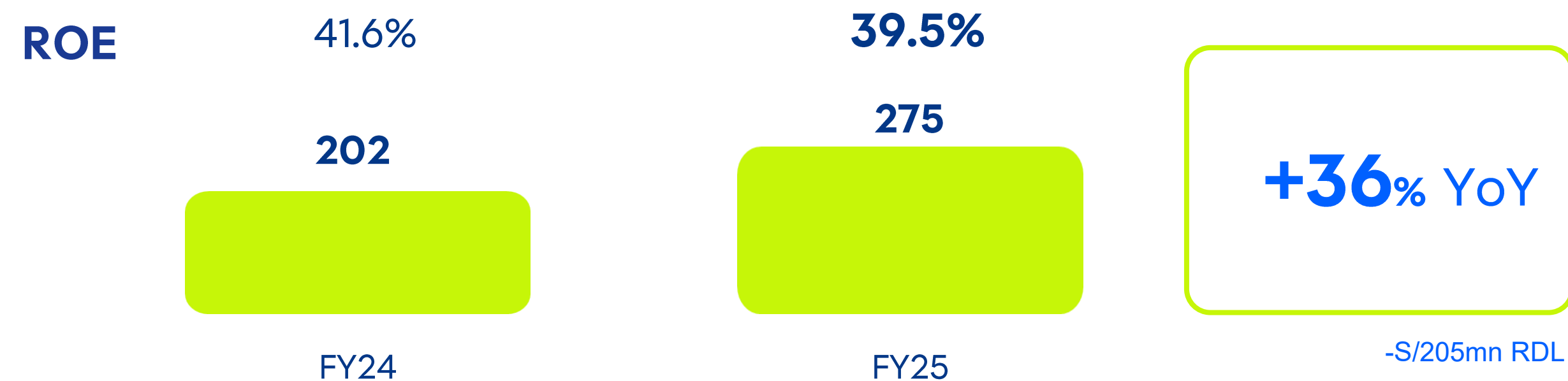


(1) Excluding the S/ 205mn Rutas de Lima (RDL) impairment

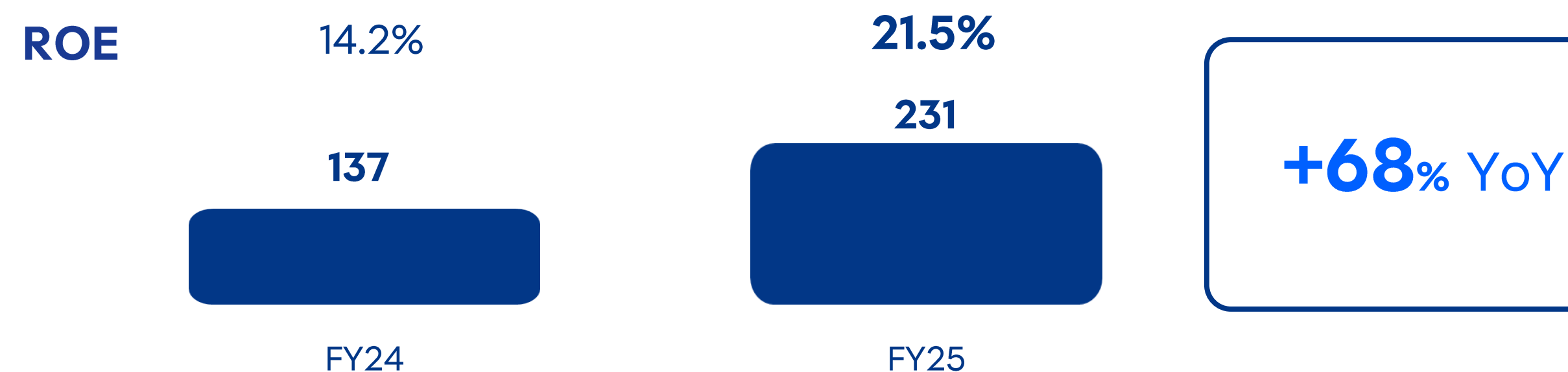
Banking



Insurance



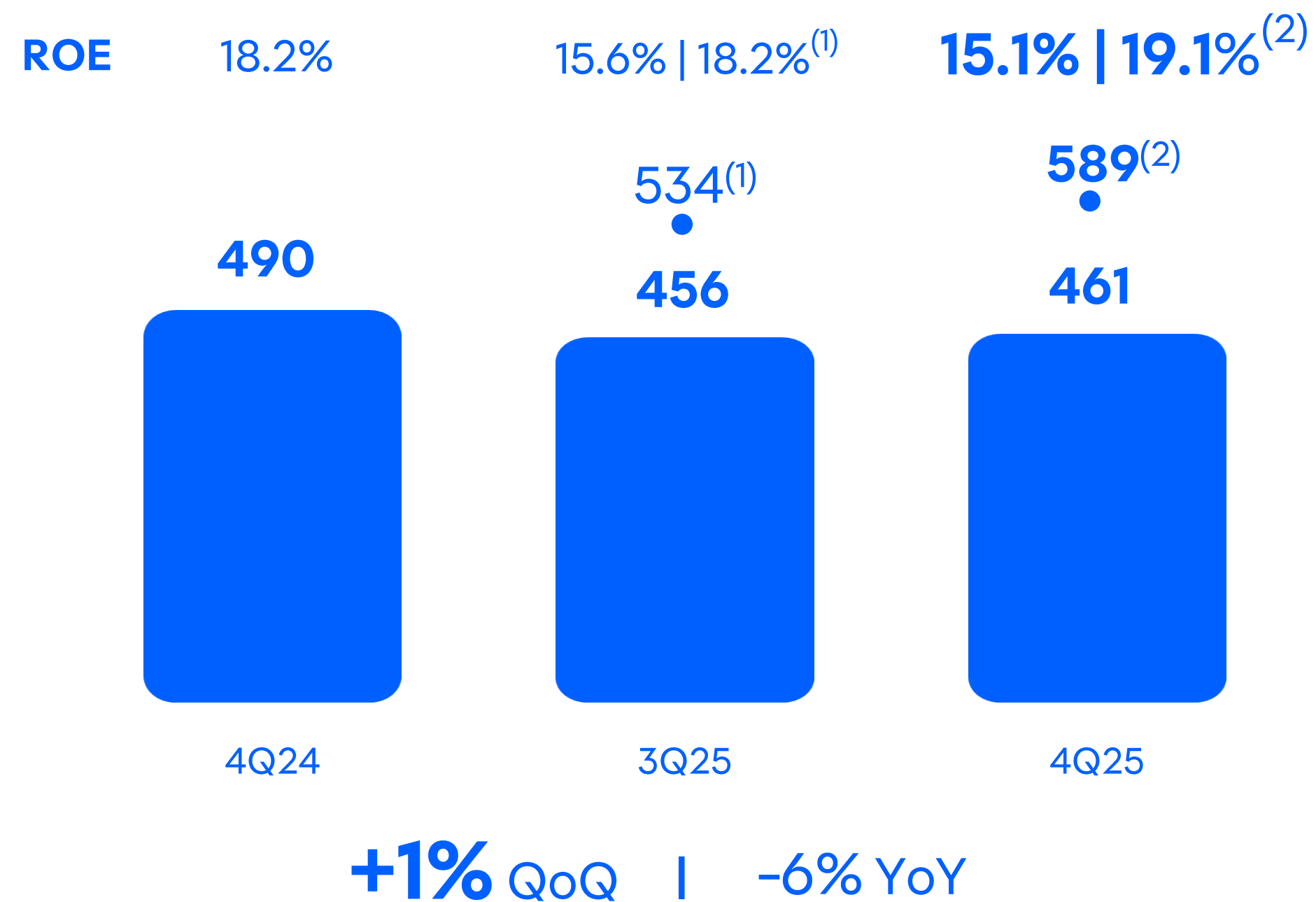
Wealth management



+1%

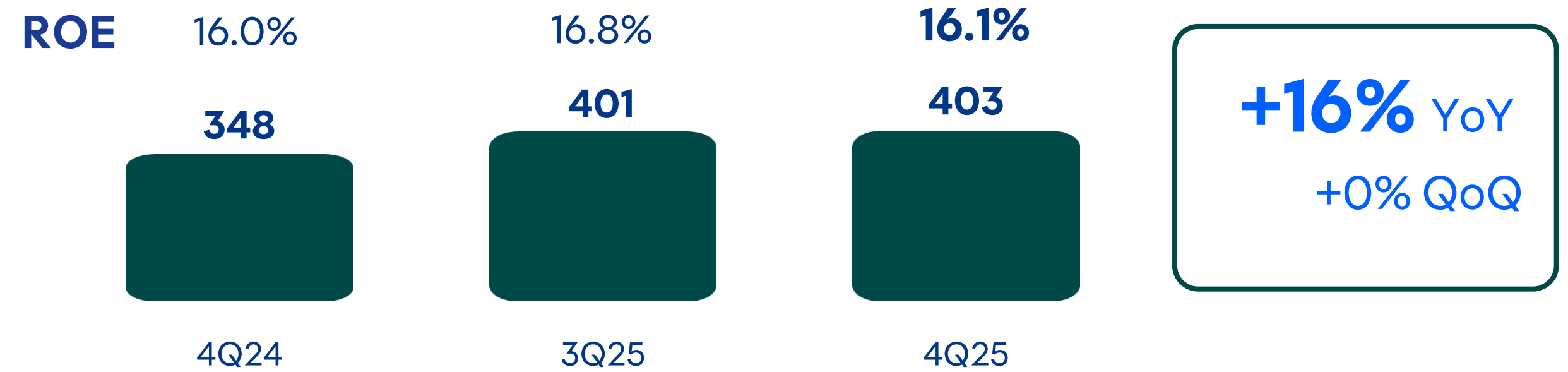
QoQ earnings despite RDL impact

IFS quarterly net profit (\$/ mn)

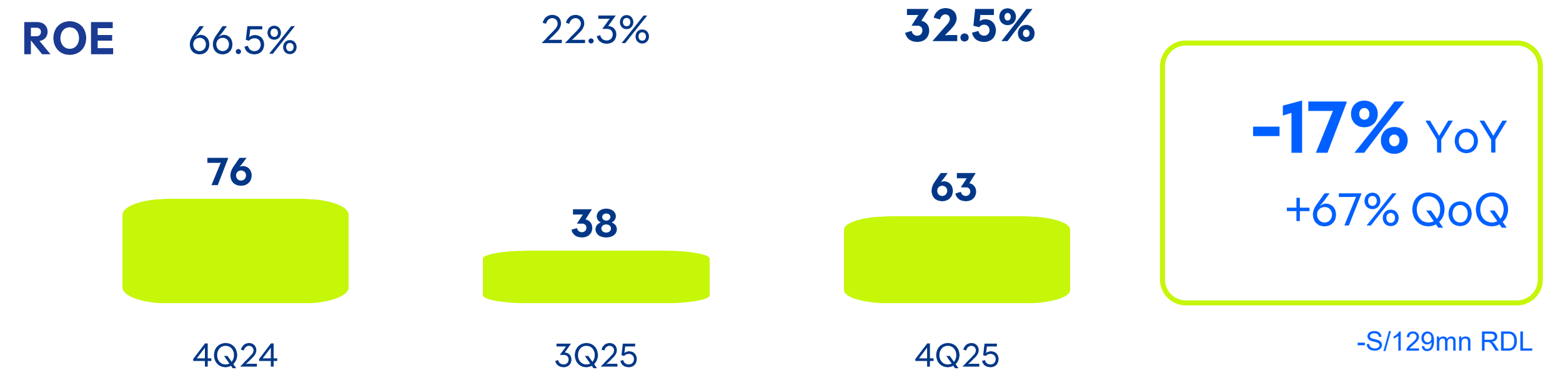


(1) Excluding the S/ 78mn Rutas de Lima (RDL) impairment
(2) Excluding the S/ 129mn Rutas de Lima (RDL) impairment

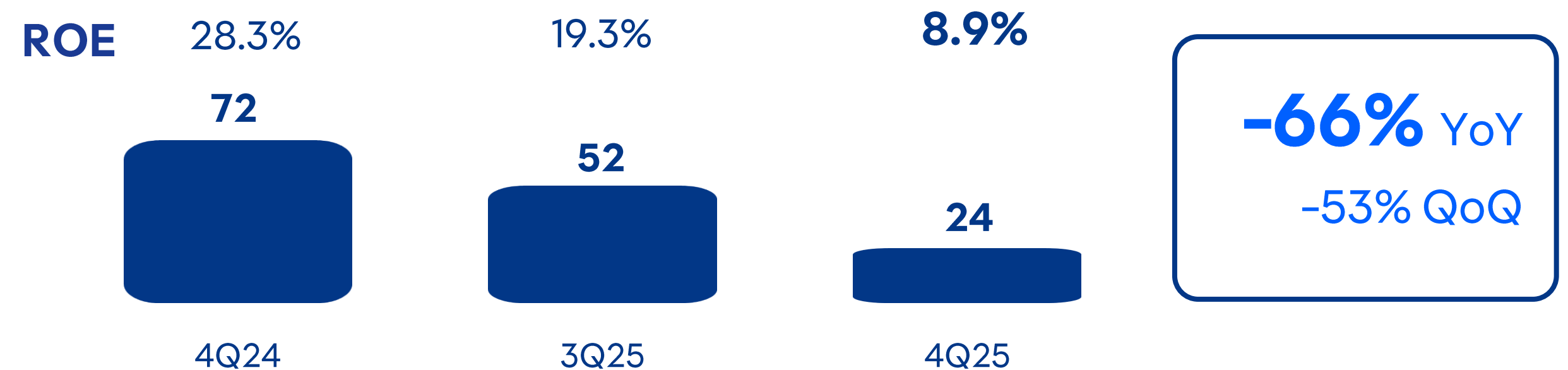
Banking



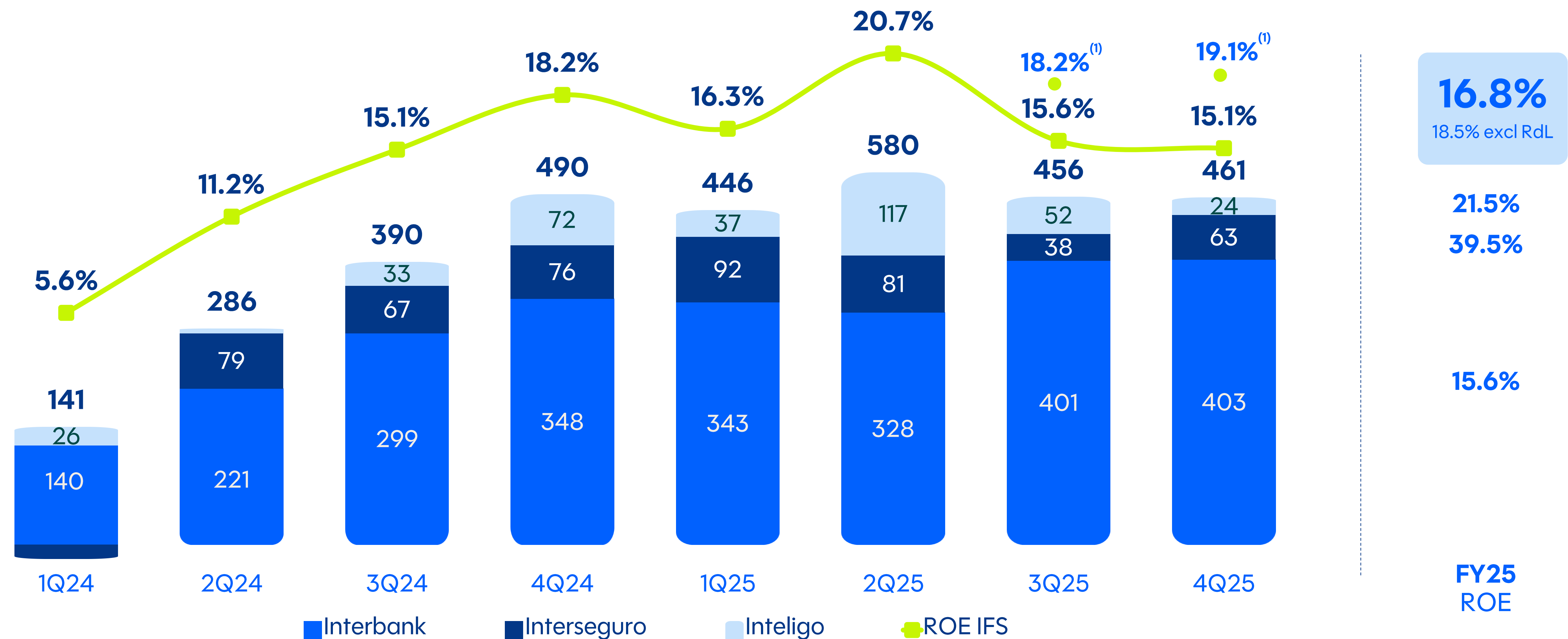
Insurance



Wealth management



Core earnings and ROE recovery continues



(1) Excluding the Rutas de Lima (RdL) impairment: 3Q25 s/78mn and 4Q25 S/129mn

+13%

YoY increase in revenues

IFS (S/ mn)

NIM IFS

5.1%

7,237

FY24

5.0%

8,151

FY25

+13% YoY

Banking

NIM IBK

5.3%

5,058

FY24

5.2%

5,340

FY25

+6% YoY

Insurance

1,582

FY24

2,101

FY25

+33% YoY

Wealth management

326

FY24

420

FY25

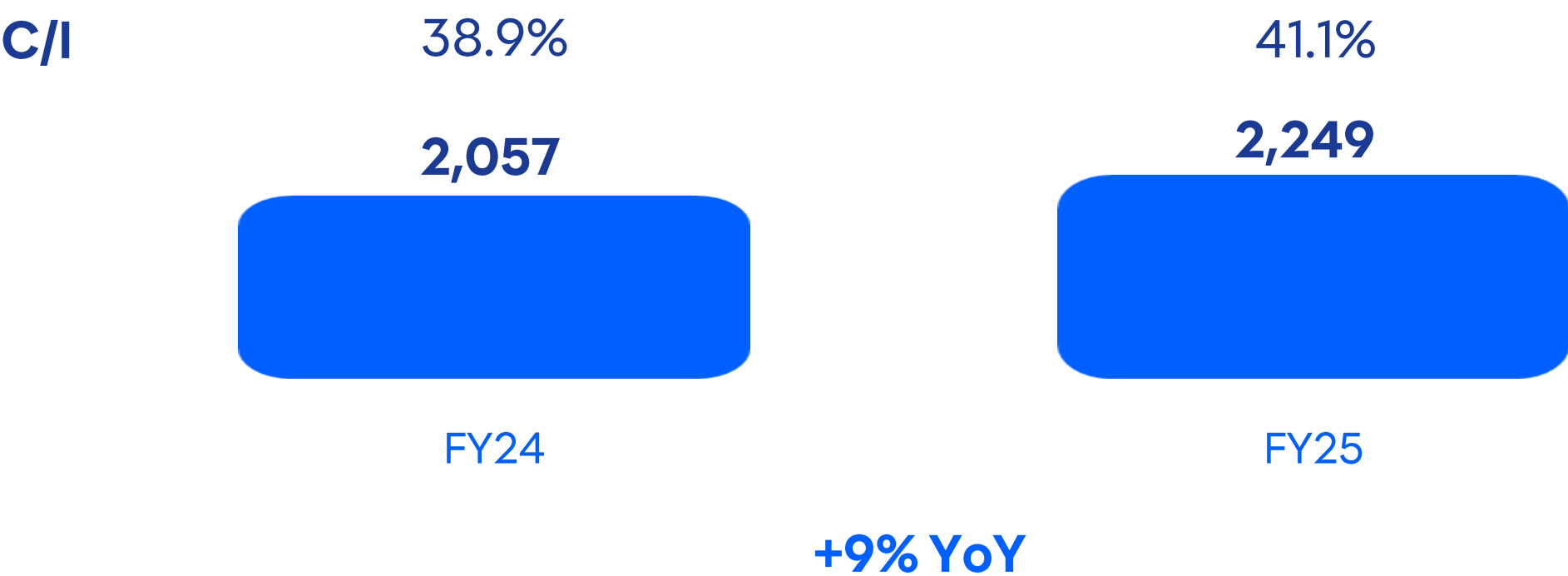
+29% YoY

Increasing IT investments, with efficiency as top priority

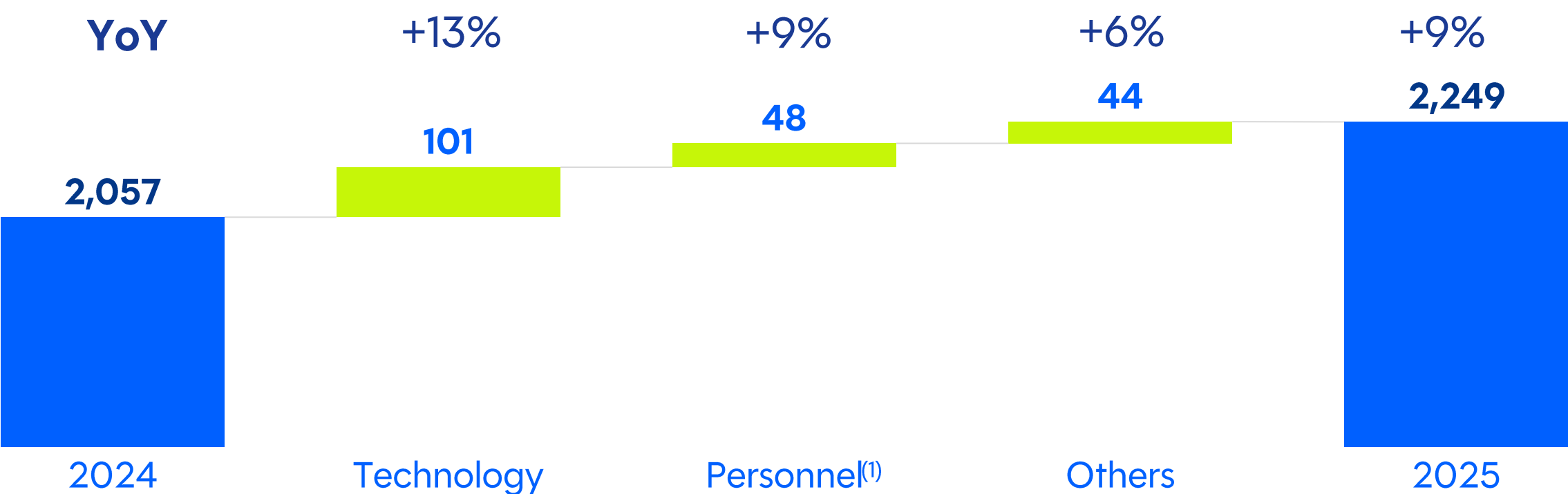
IFS expenses (S/ mn)



Banking expenses (S/ mn)



Banking expenses breakdown (S/ mn)

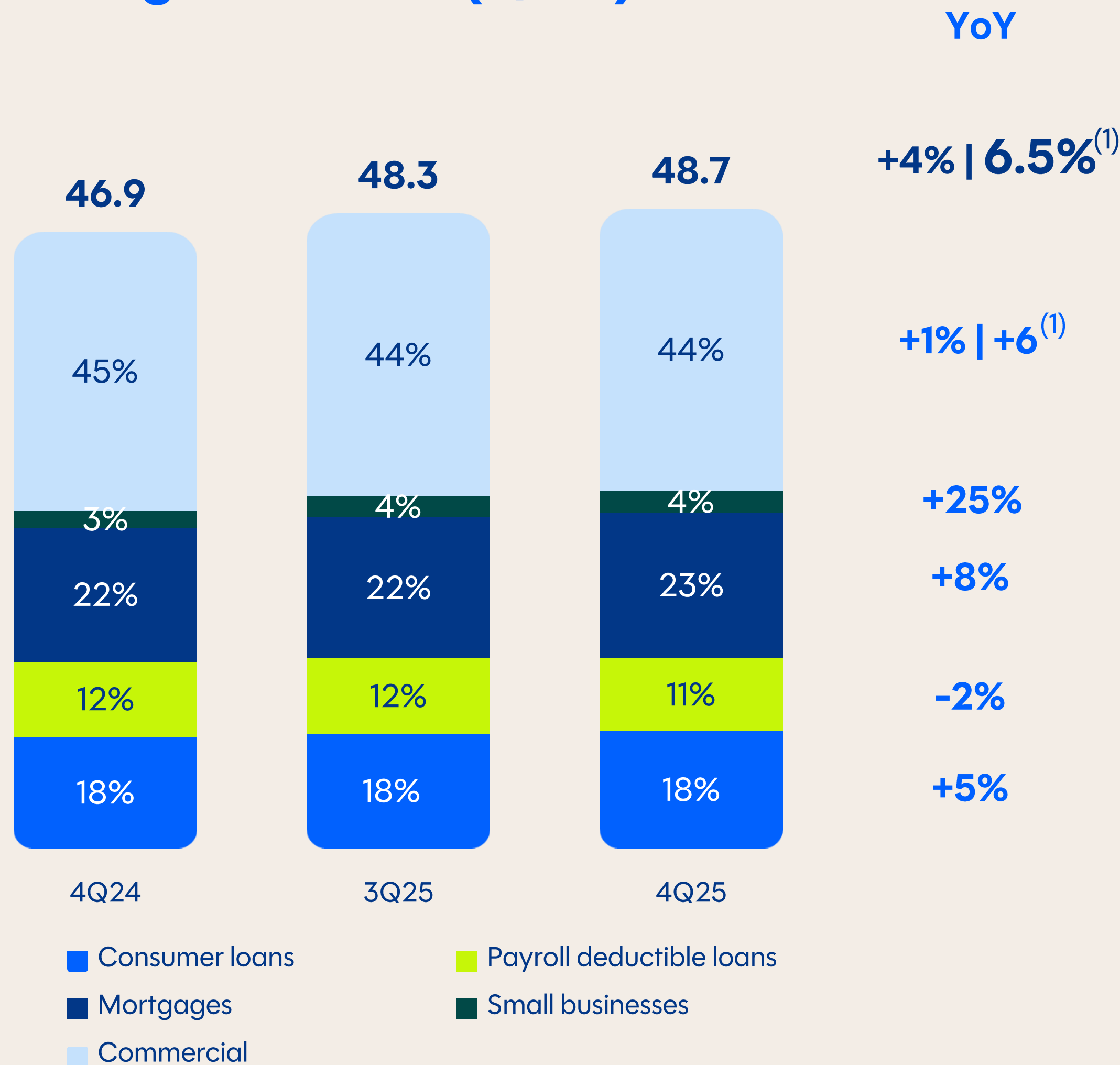


(1) Personnel expenses do not include employee participation in profit provision, which is considered under others

2 Higher-yielding loans continue positive trend

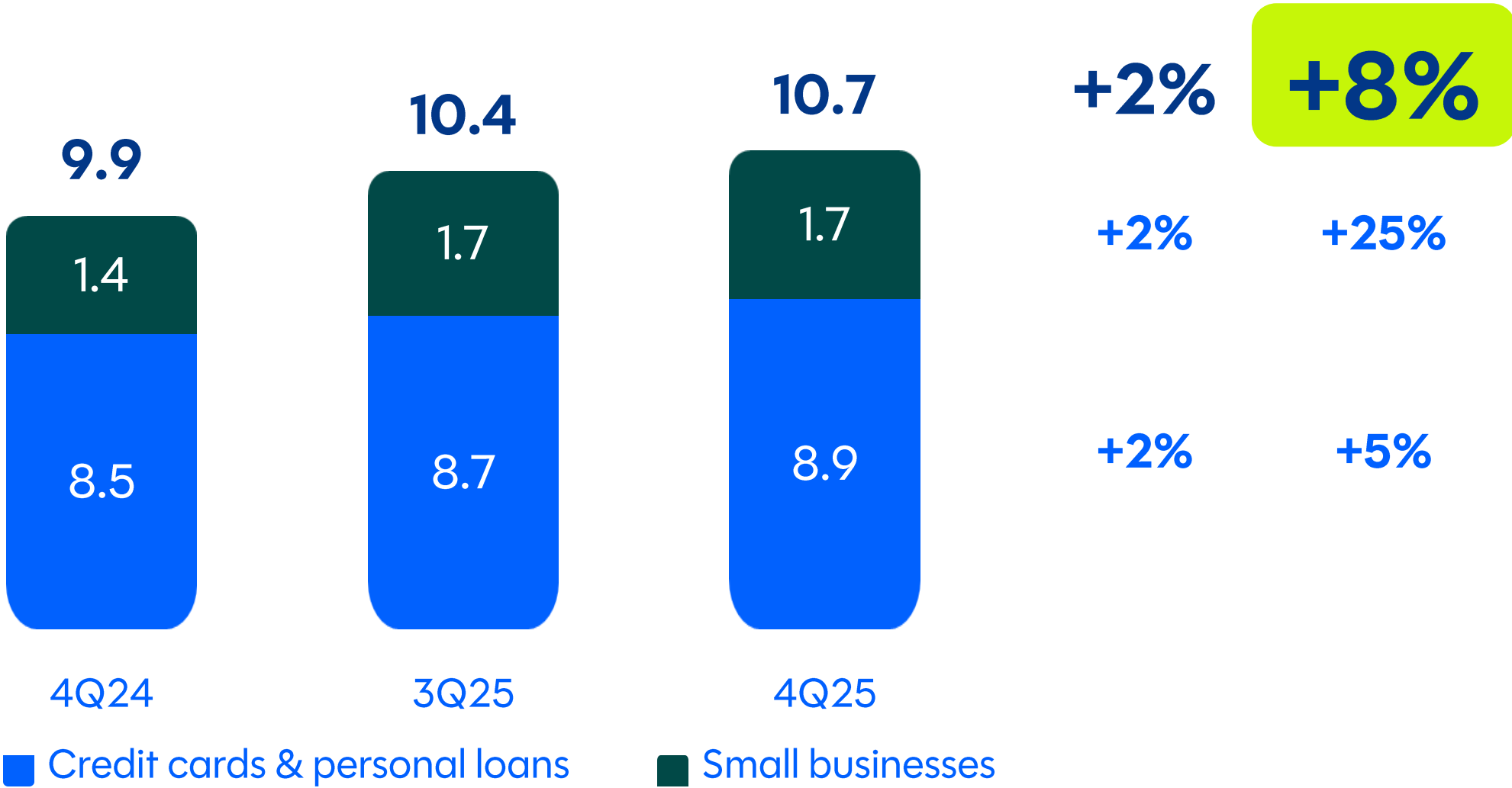
Increasing dynamism in higher-yielding loans

Performing loan book (S/ bn)



1) FX adjusted

Higher yielding loans (S/ bn)



Cash loans disbursements



+23%
YoY Dec25

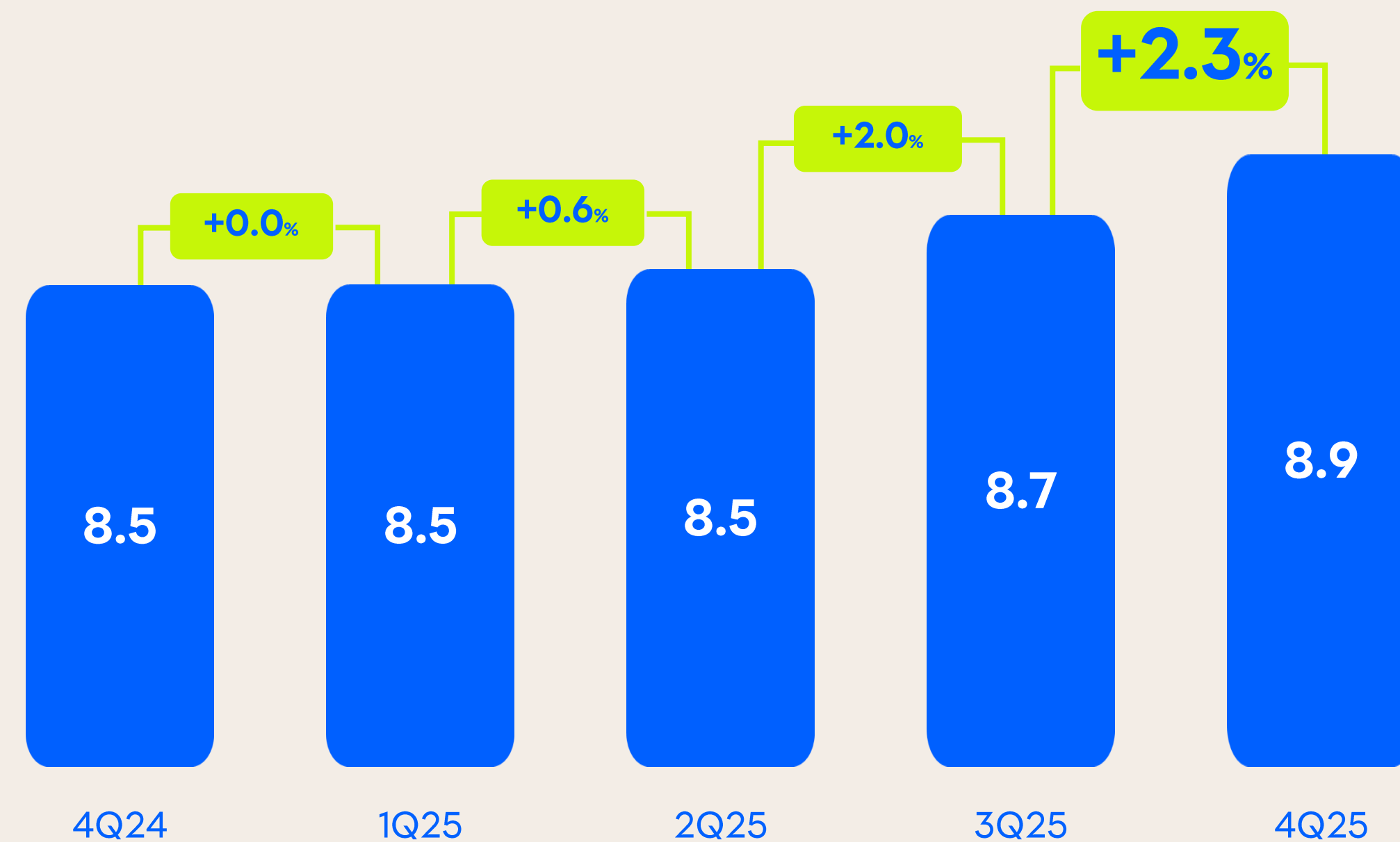
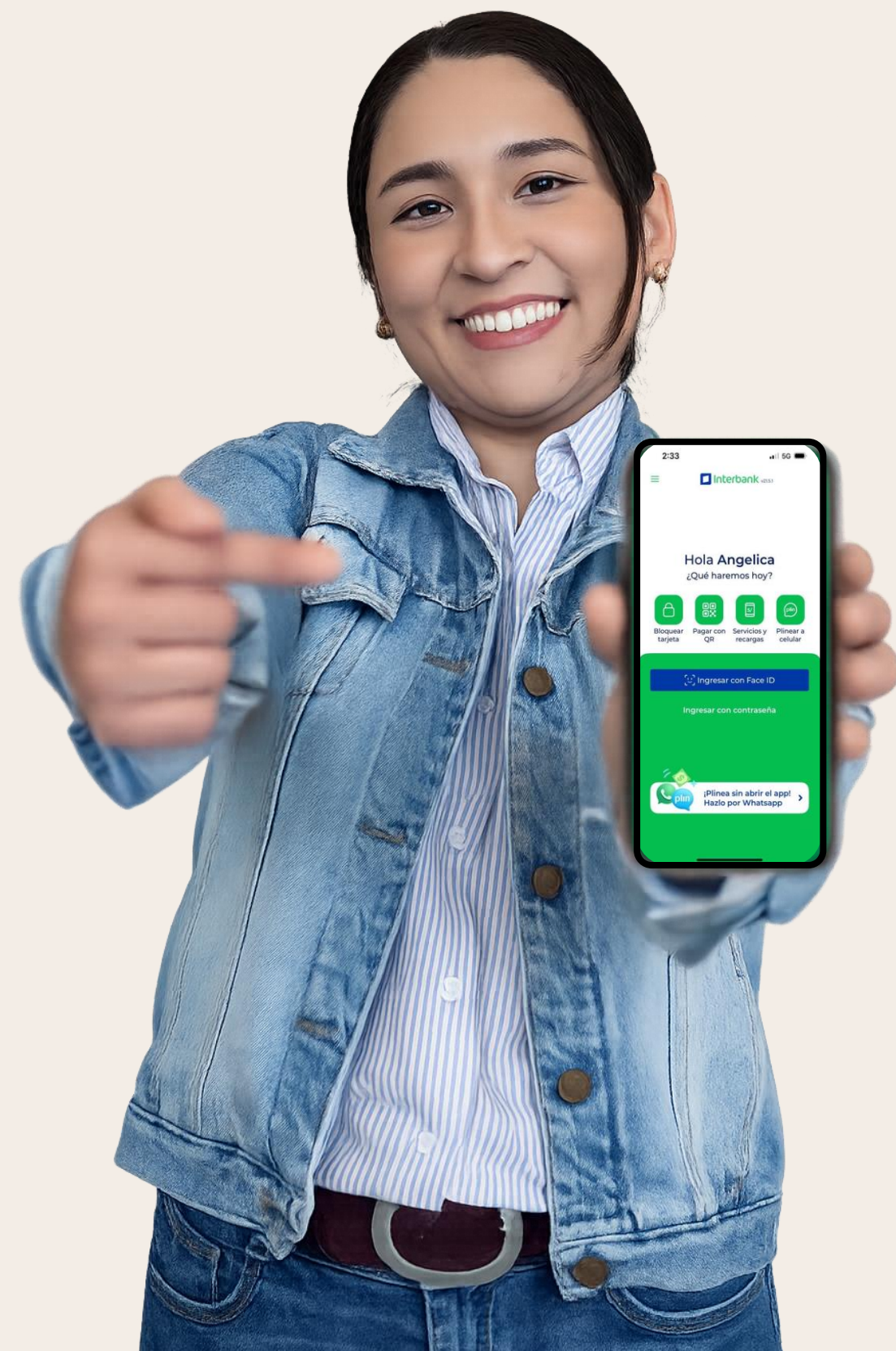
Small businesses disbursements



+60%
YoY Dec25

Accelerating credit cards and personal loans

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



Personal loans disbursements



+40%
YoY Dec25

Credit cards turnover

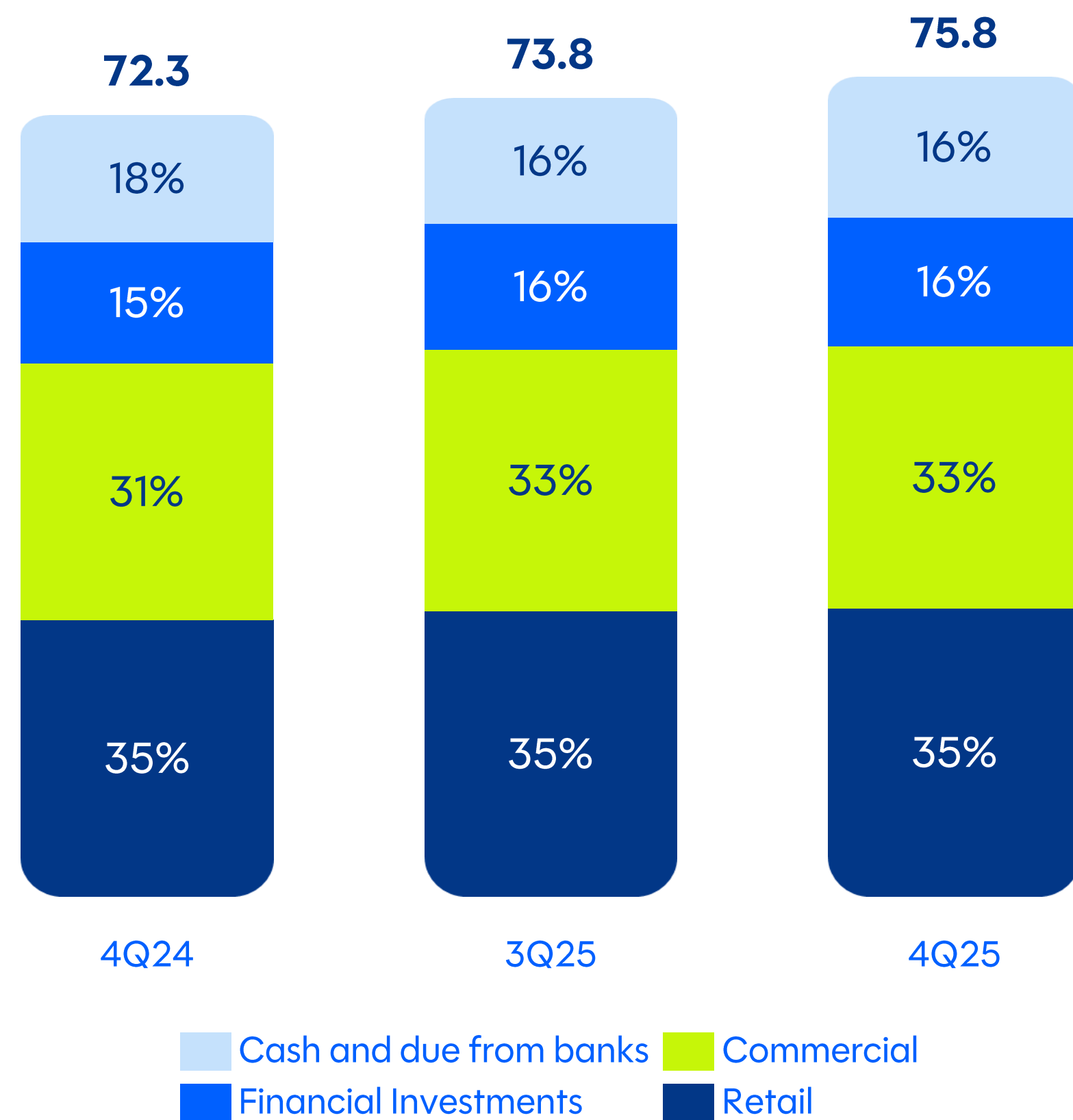


+20%
YoY Dec25

3 Improving risk-adjusted NIM

+50 bps YoY improvement in risk-adjusted NIM in banking

Interest-earning assets (\$/bn)



YoY

+5%

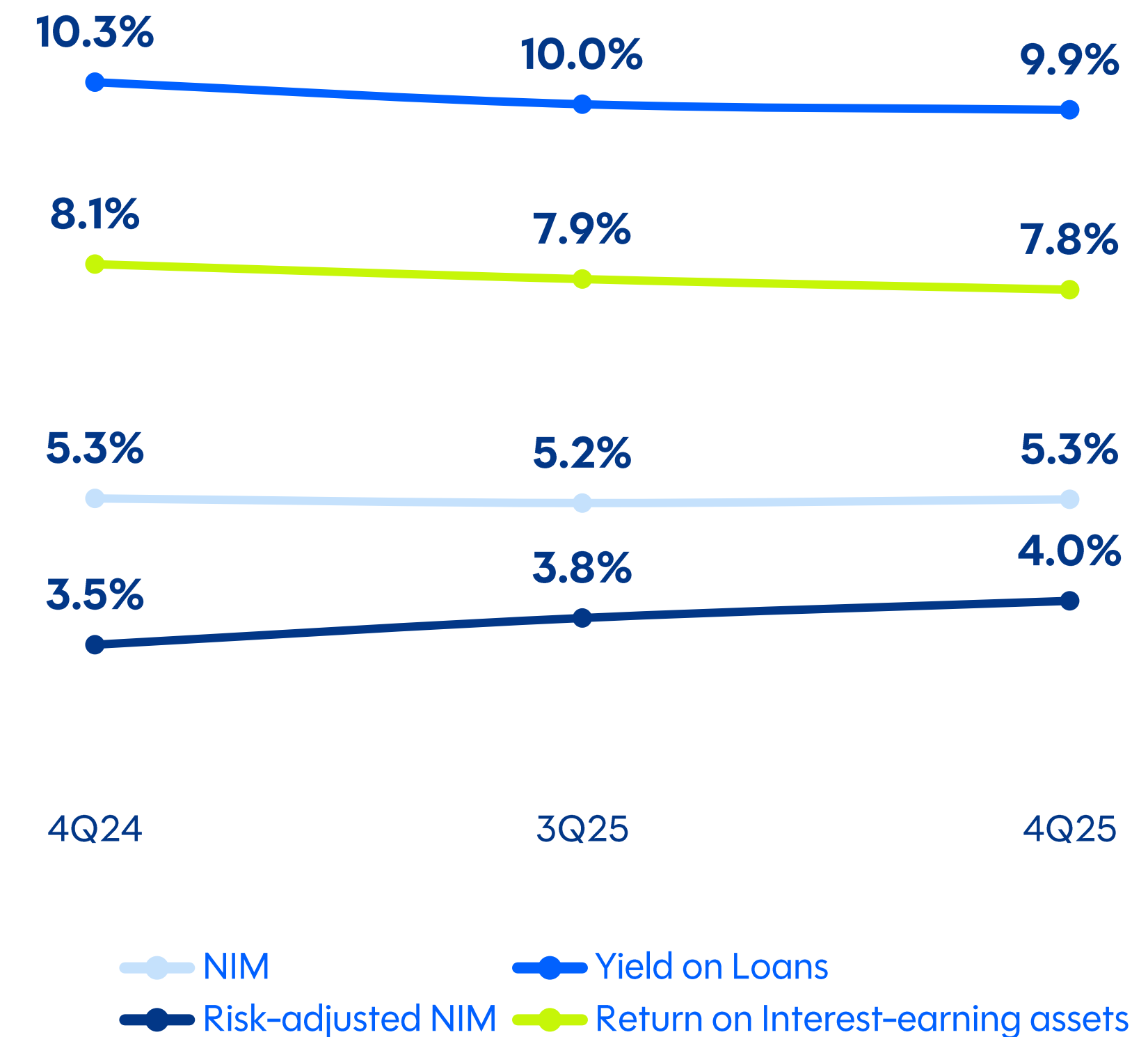
+10%

+7%

+2%

+4%

Yield on assets evolution (%)

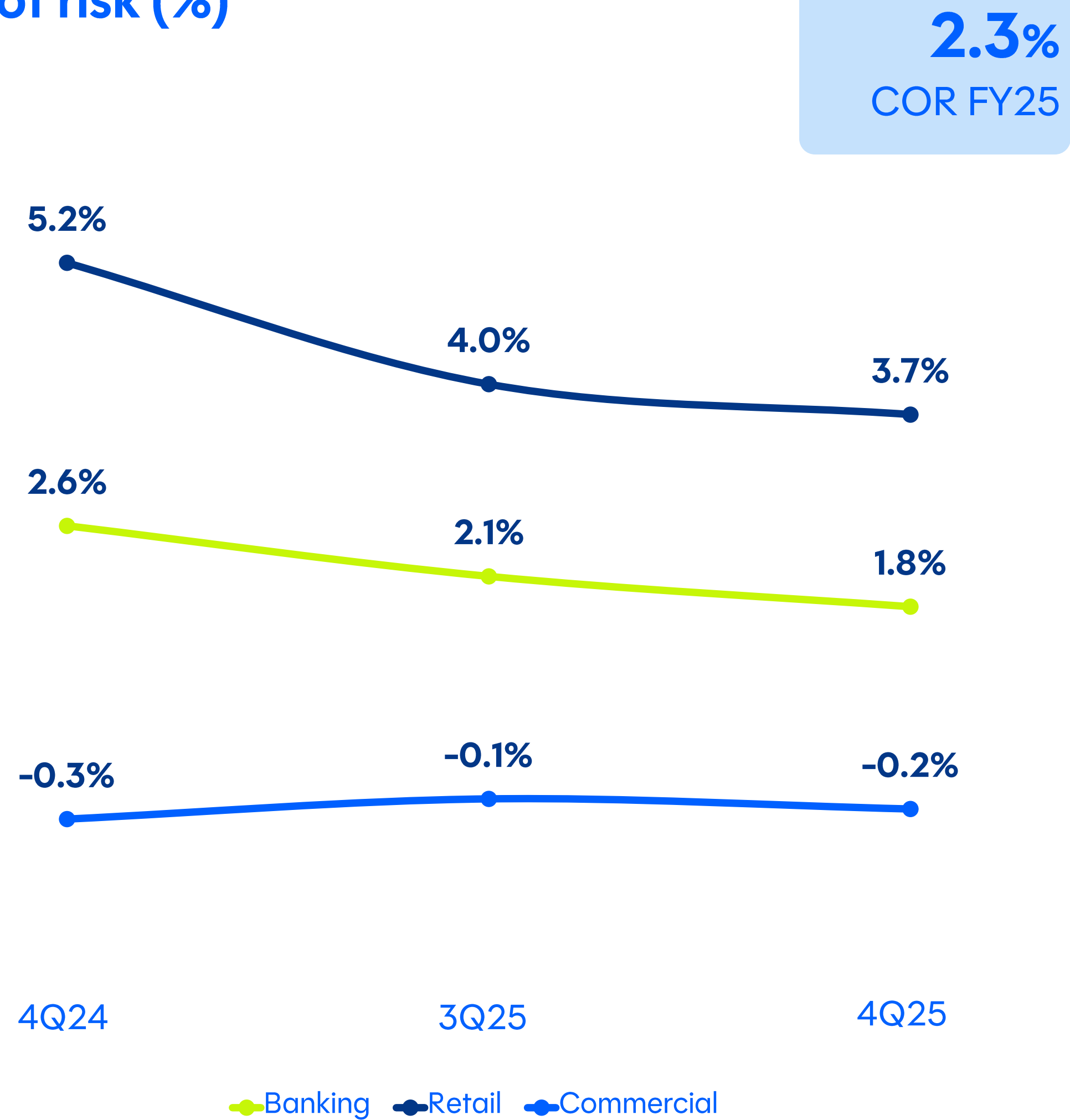


3.7%

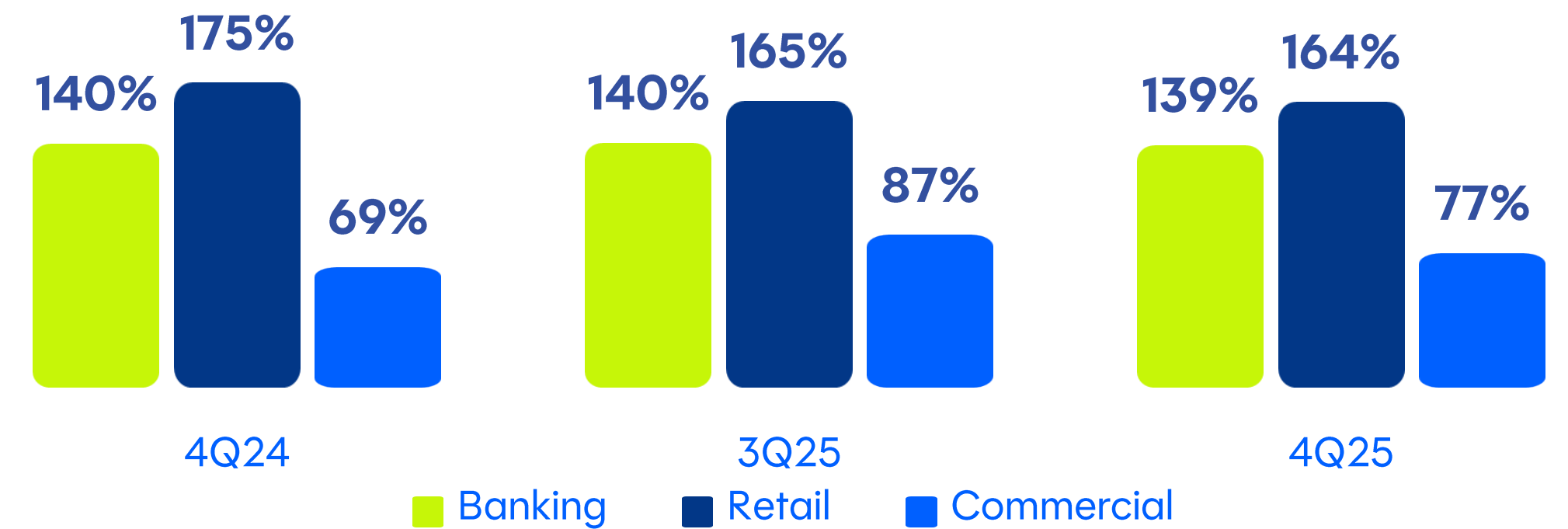
Risk-adjusted
NIM FY25

Cost of risk remains at low levels

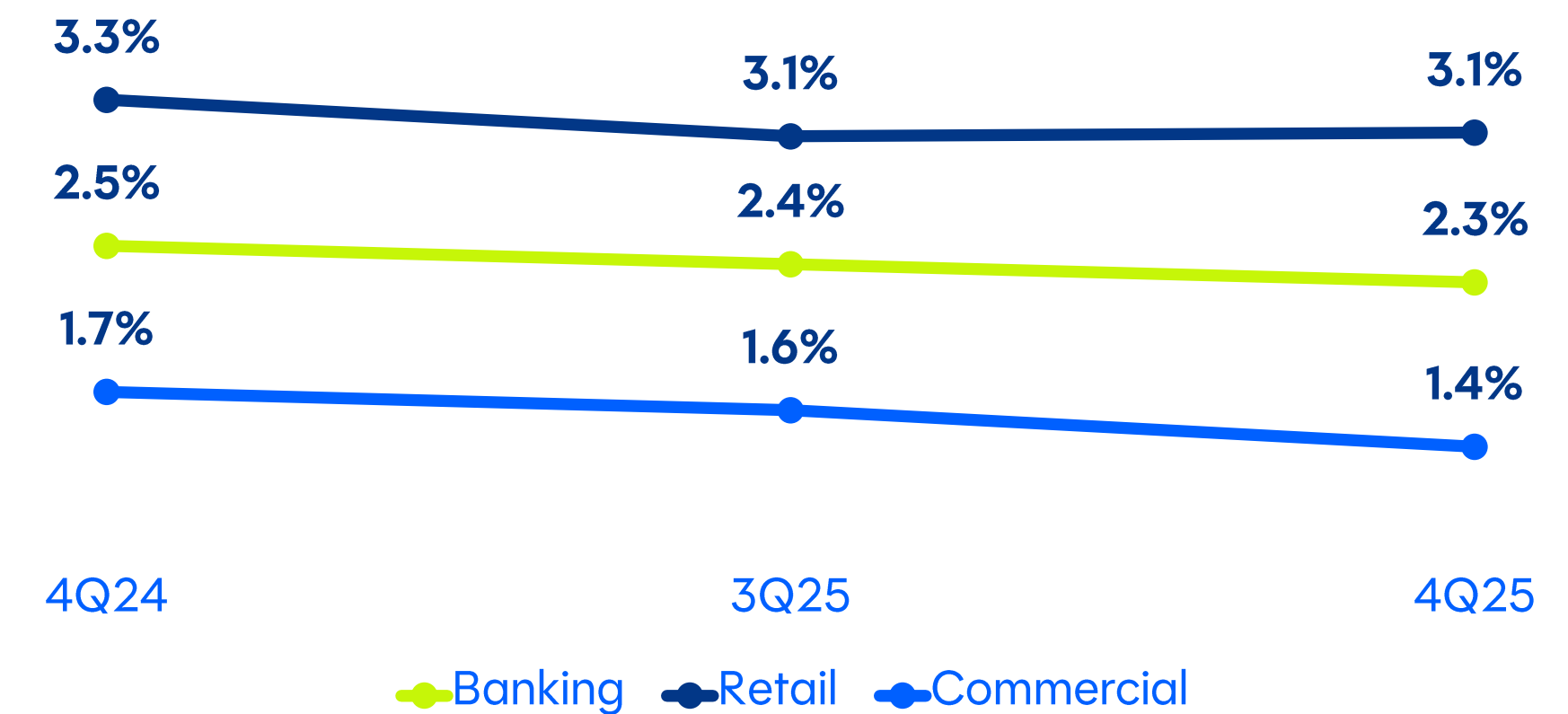
Cost of risk (%)



NPL coverage ratio (%)

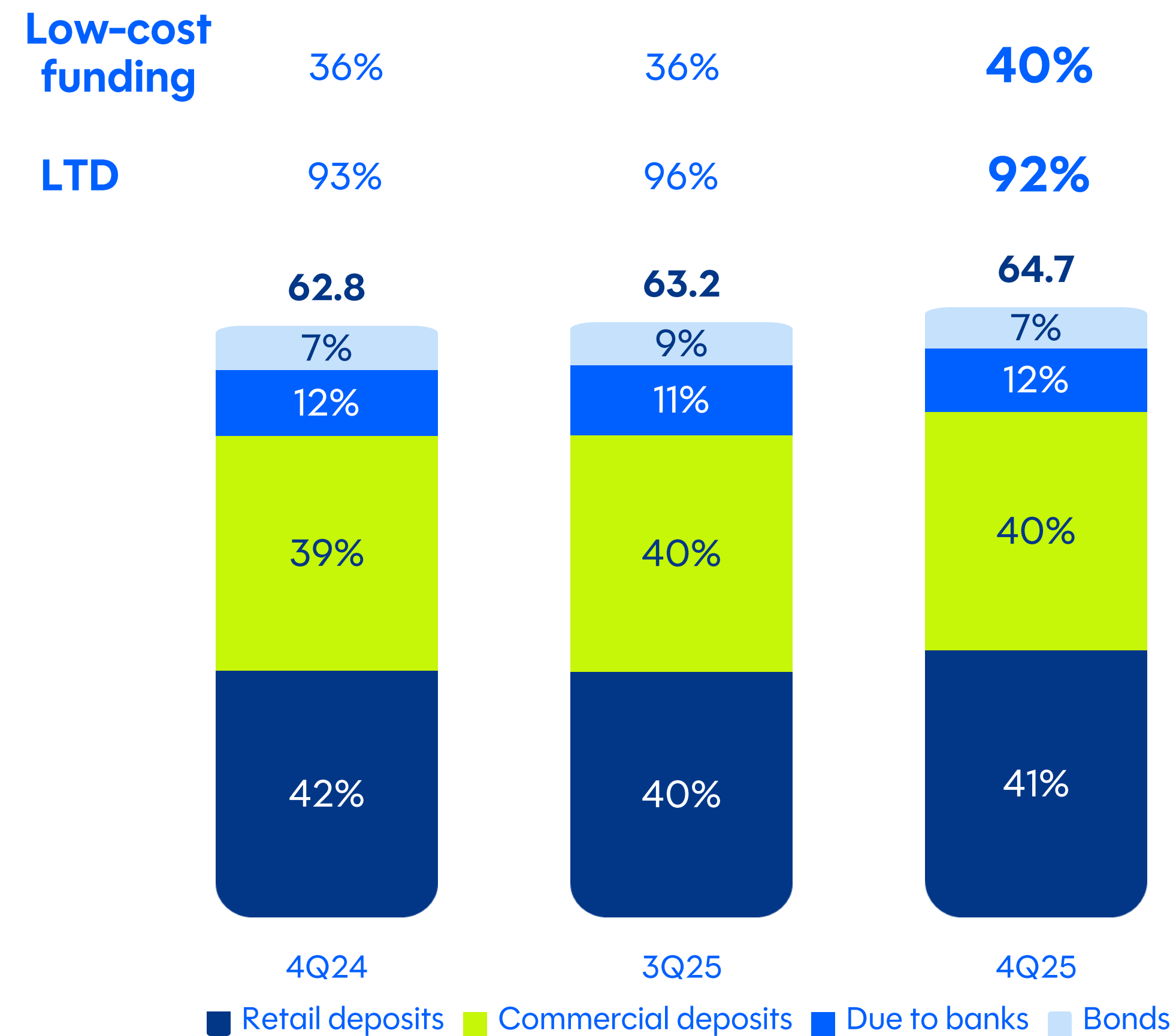


Total NPLs - Stage 3

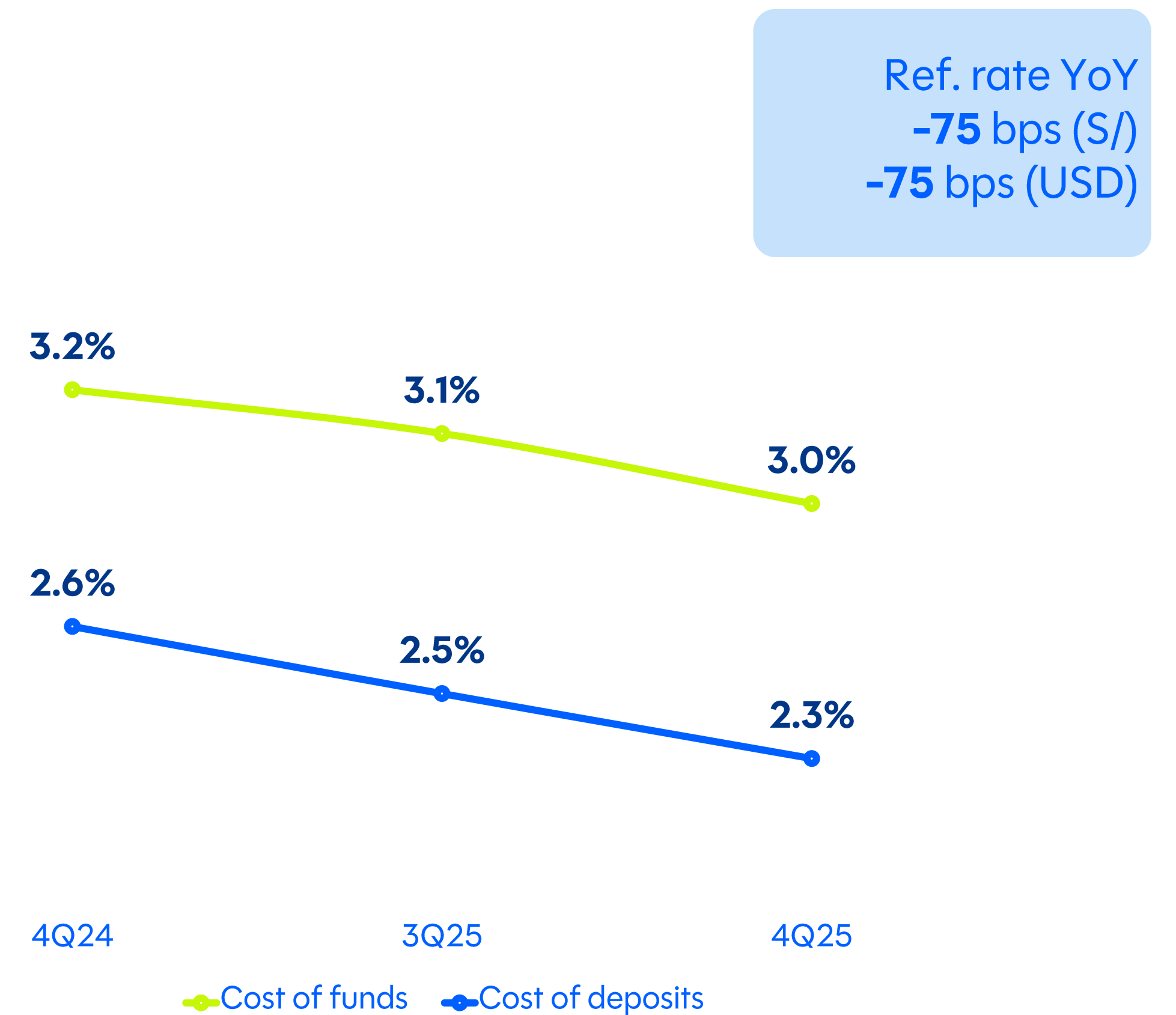


+20 bps decrease in cost of funds in the year

Funding breakdown (\$/ bn)



Cost of funds and deposits (%)




4 Strengthening primary banking relationships

Our payments ecosystem as a key driver of low-cost funding

Individuals

84%
Digital retail customers

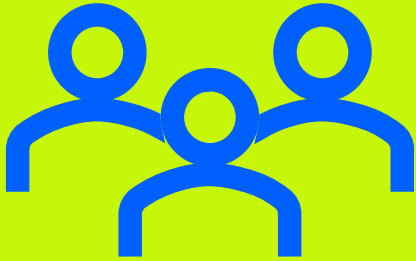


+48%
YoY Plin transactions

Small businesses

+60%
YoY flows from Izipay

+26%
YoY Small businesses deposits





Businesses

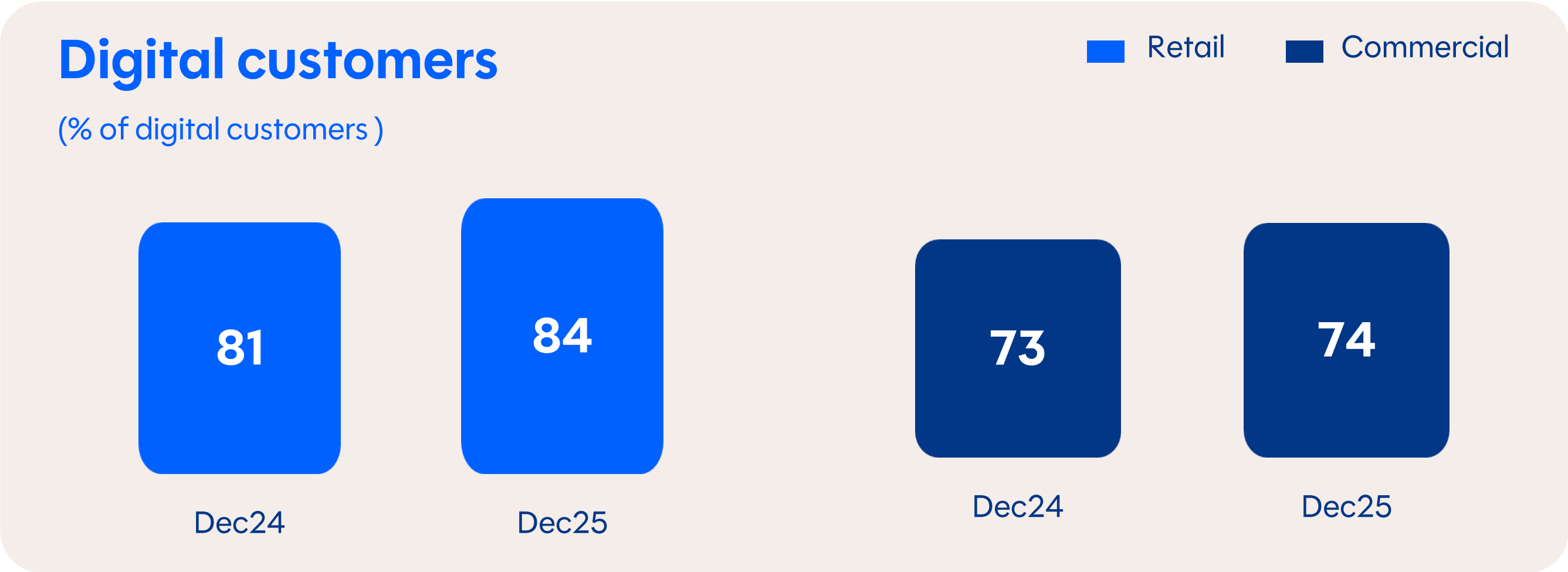
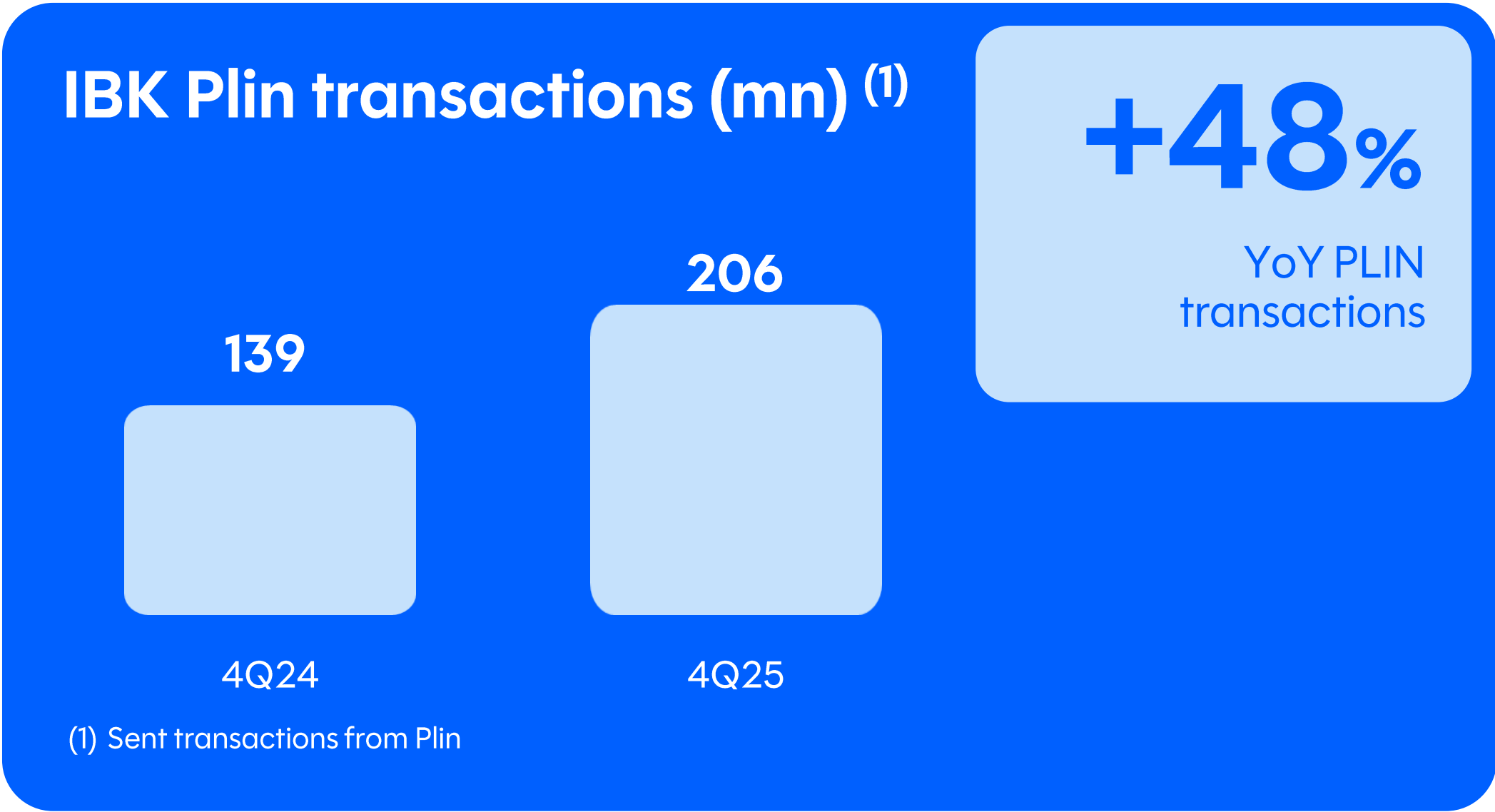
~40%
IBK share of Izipay flows

+35%
YoY float from Izipay

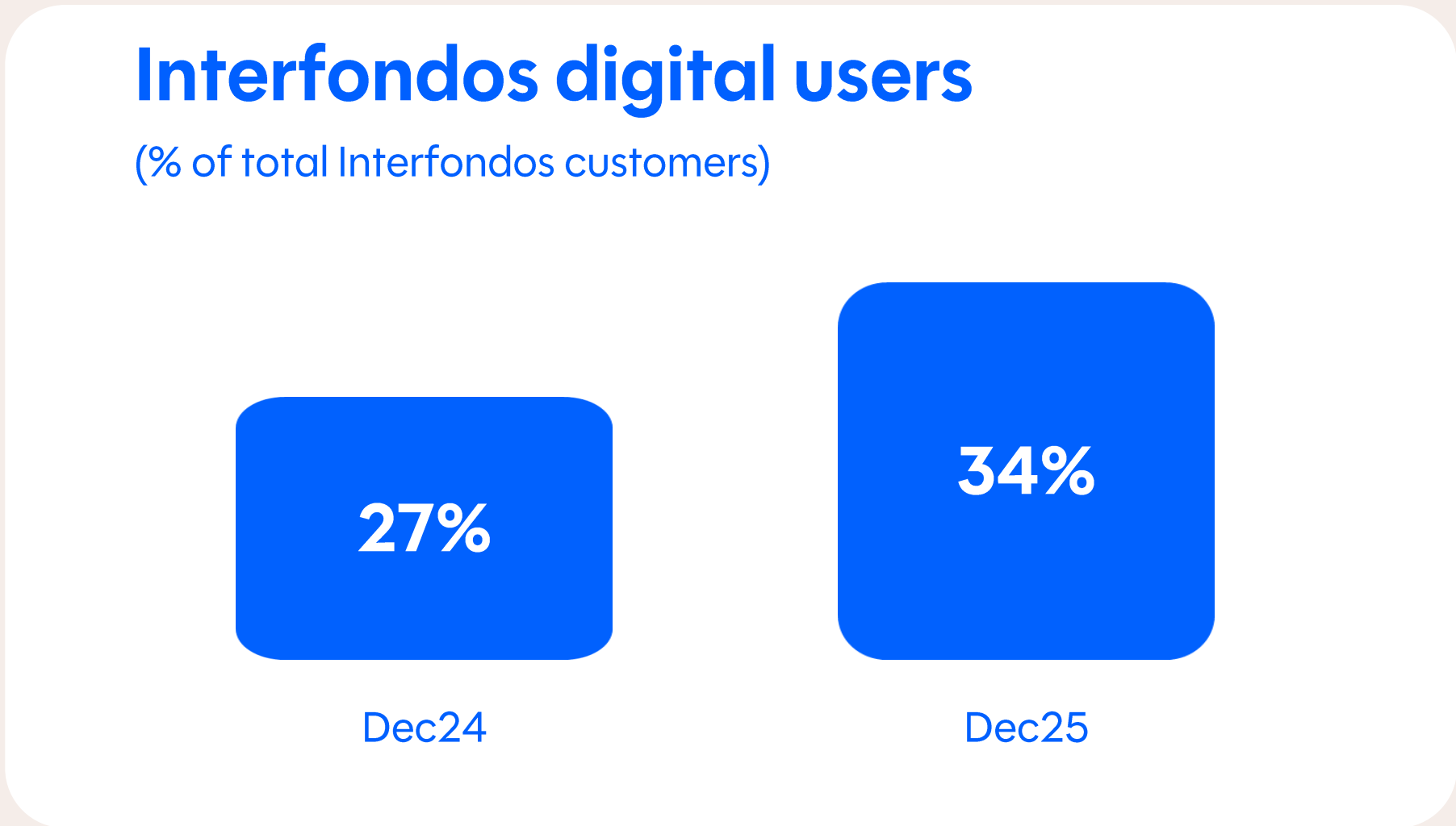
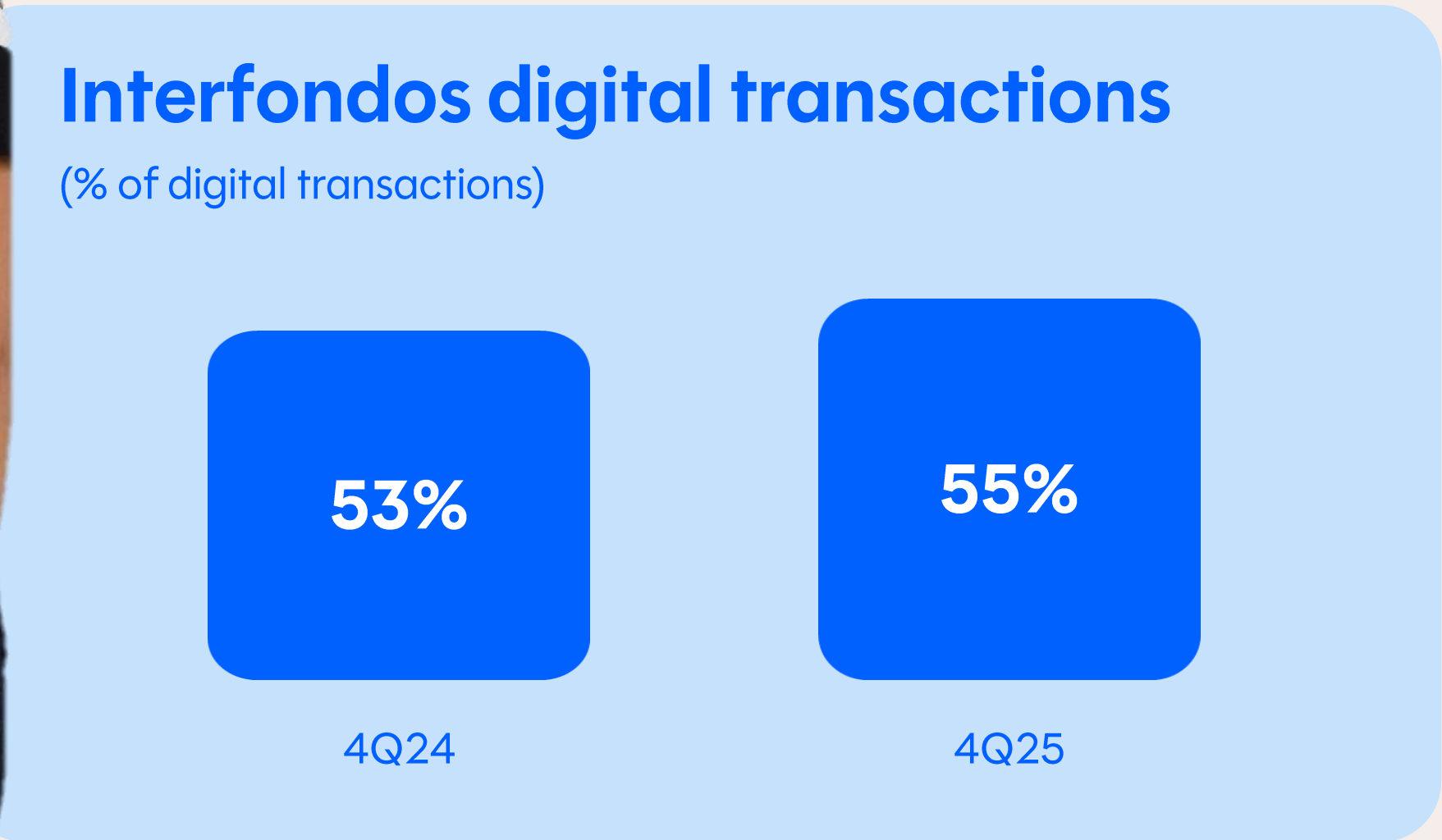
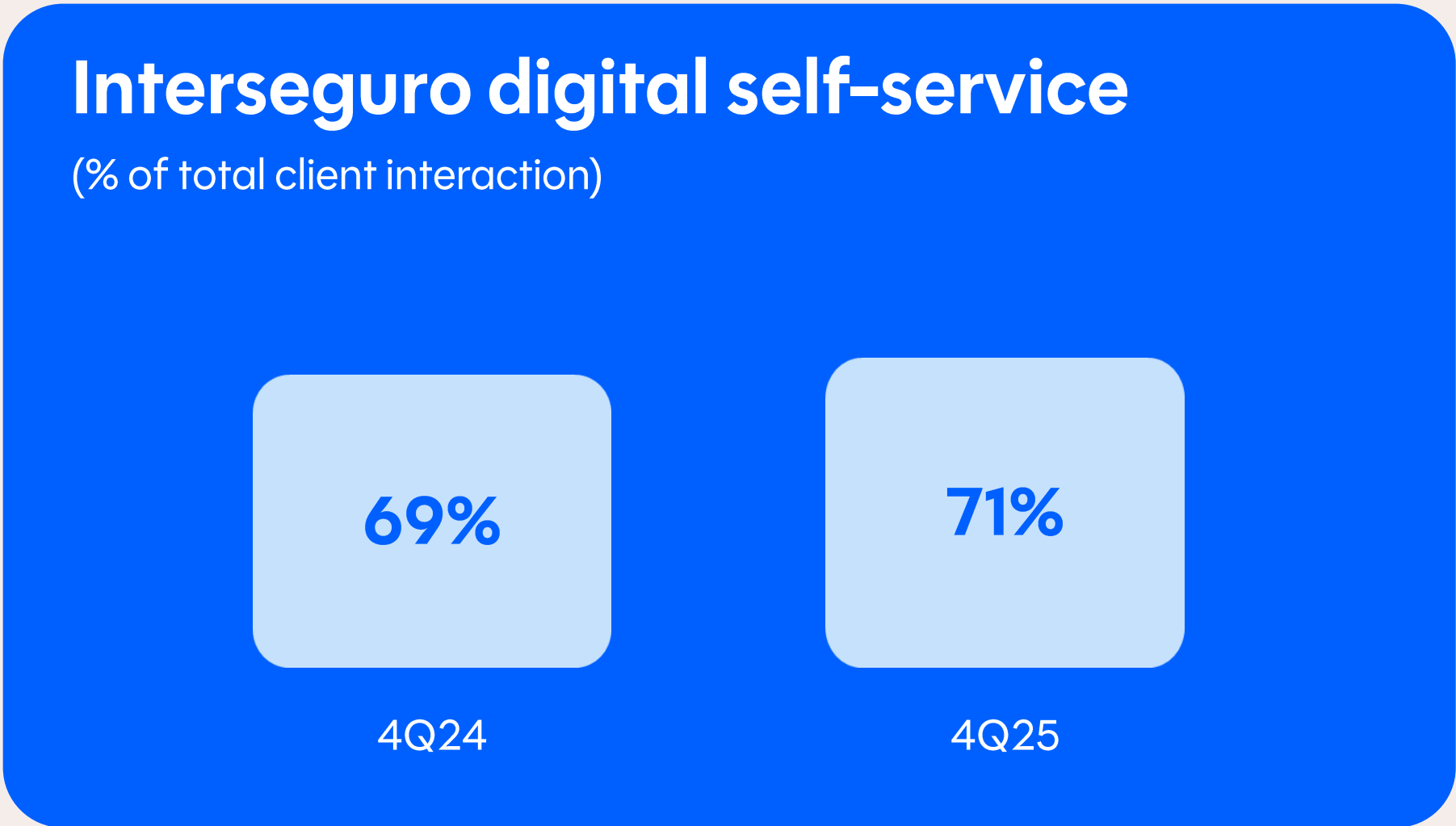
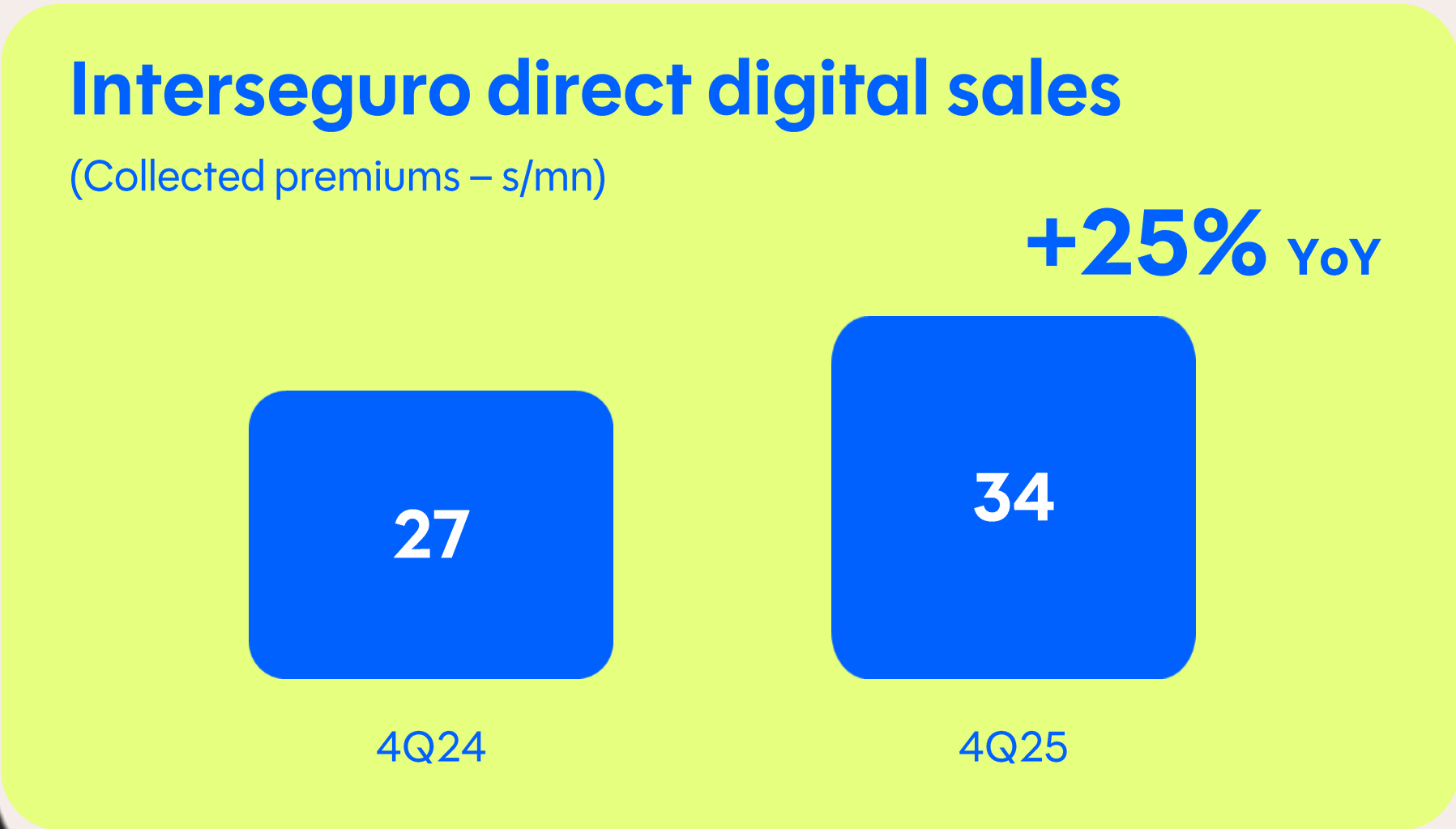


Creating stronger primary banking relationships by delivering an enhanced digital experience

+11%
YoY retail primary banking customers



Growing digital engagement across insurance & WM



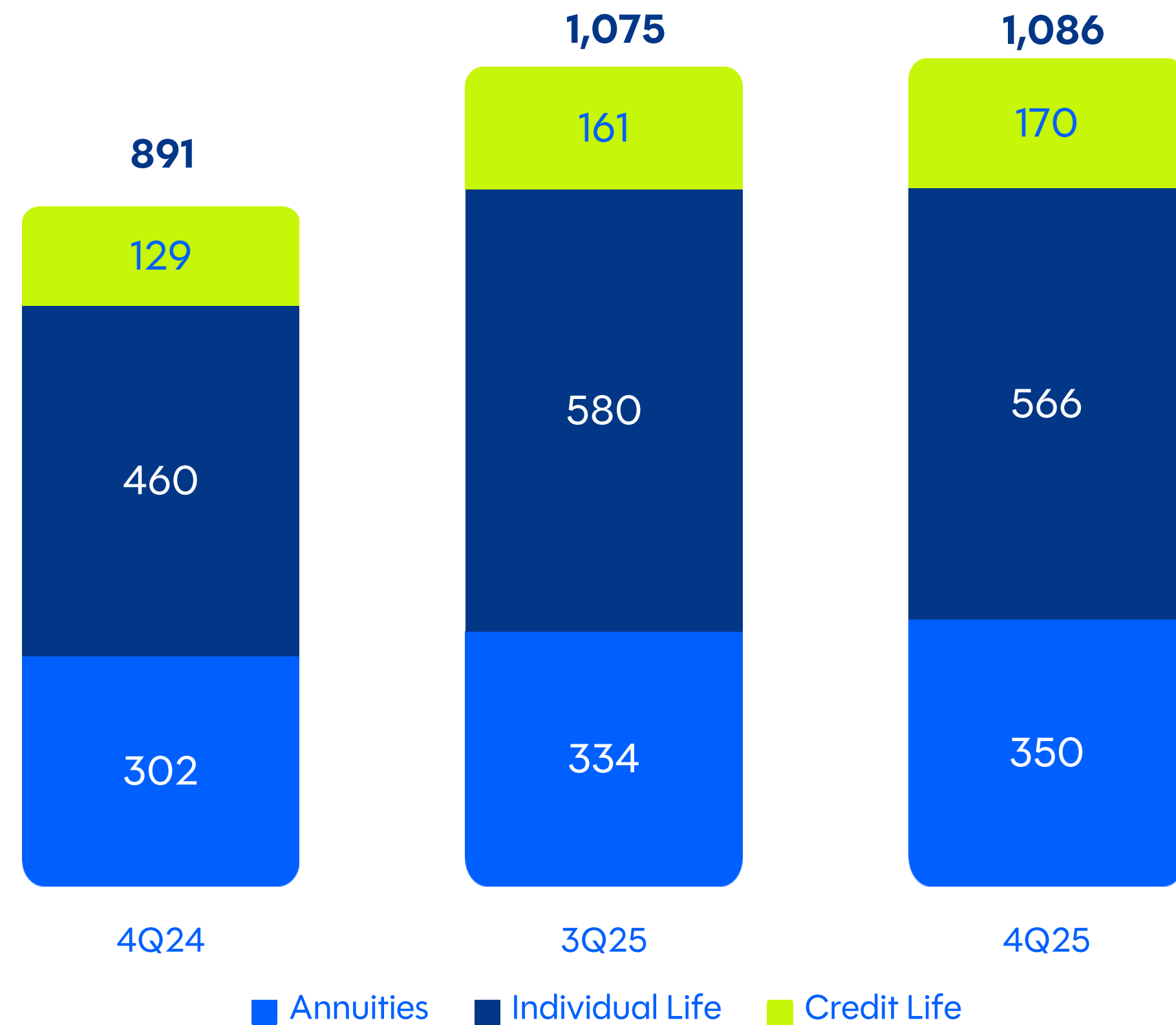
**5 Insurance delivering
solid double-digit
growth**

+22% in long-term insurance

Long-term insurance (S/mn)

(CSM stock by business unit)

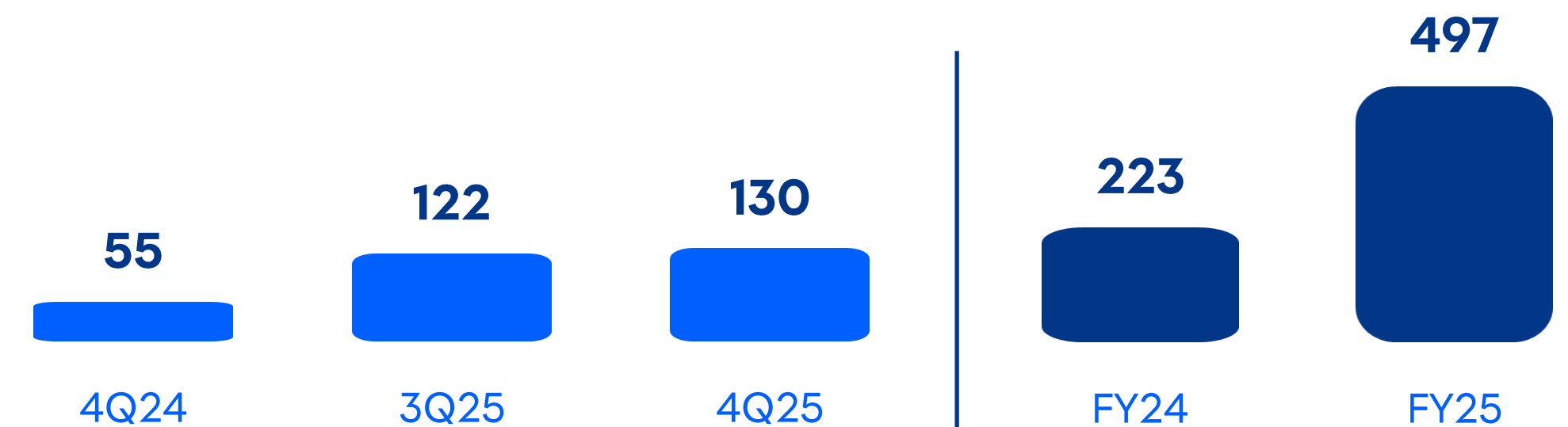
+22% YoY
+1% QoQ



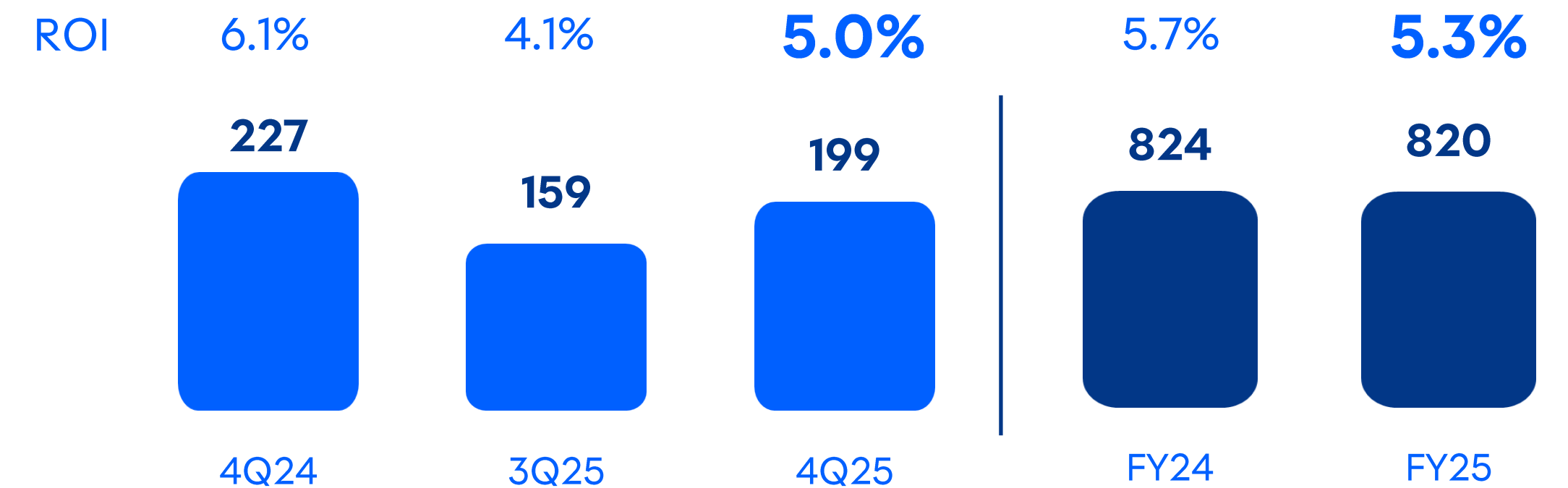
Short-term insurance (S/mn)

(Insurance PAA net premiums)

+2.2x YoY



Results from investments (S/mn)



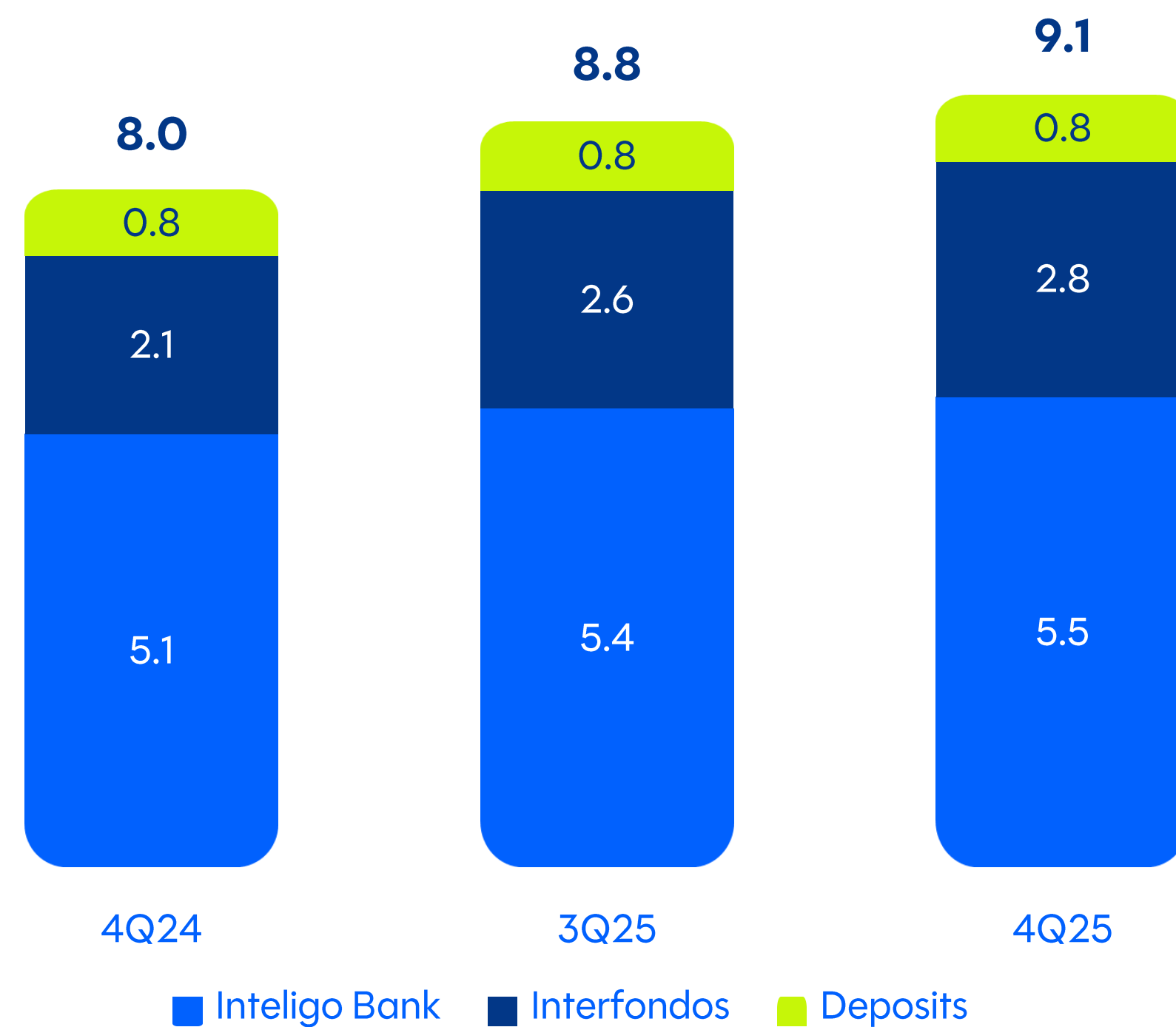
A large, light blue number 6 is positioned on the left side of the slide, serving as a visual element for the list item.

**WM continues to
deliver double-digit
growth**

+14% YoY in AUM leads recovery of fee income in WM

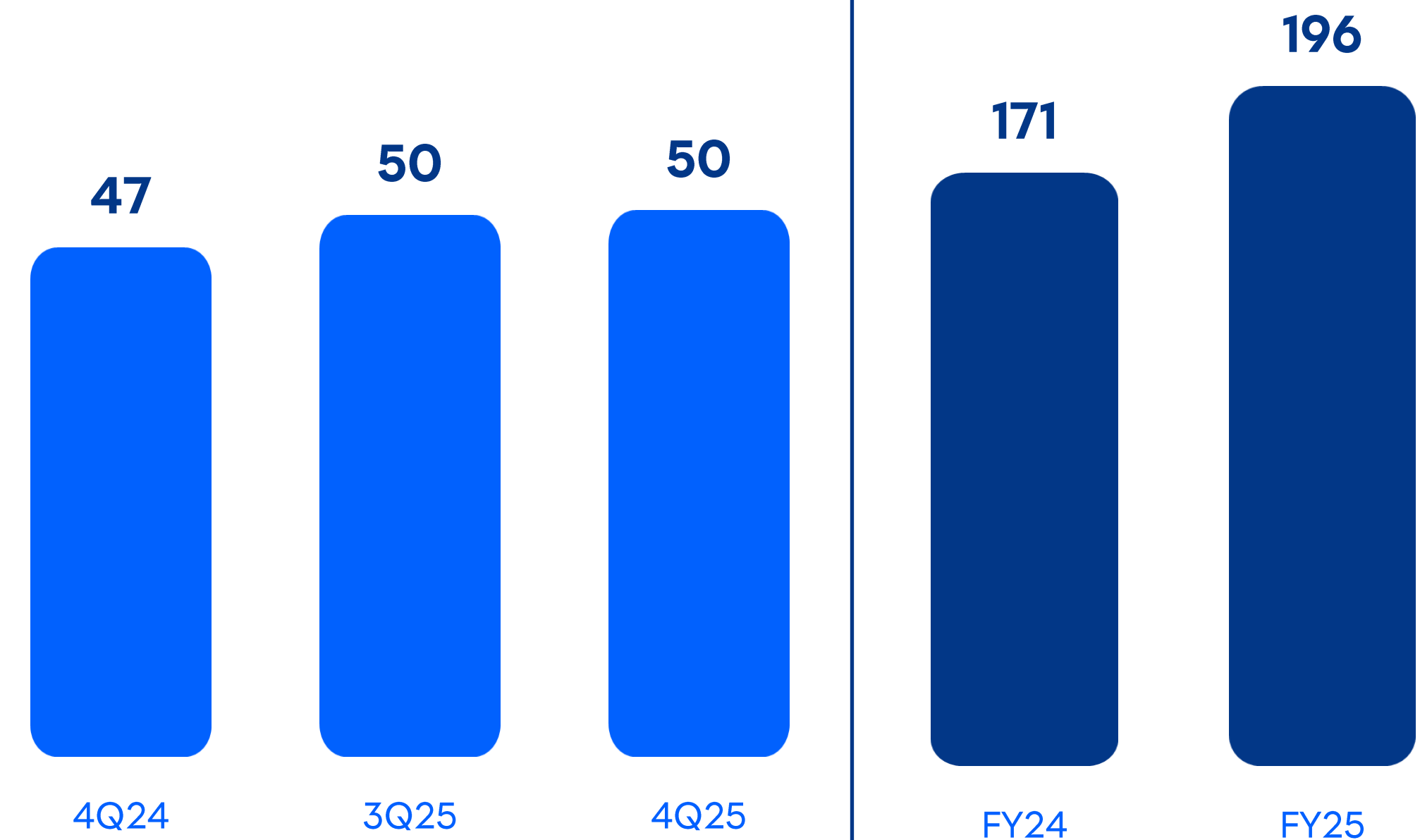
AUMs & deposits (US\$ bn)

+14% YoY
+4% QoQ



Fee income evolution (S/ mn)

+15% YoY
+18%⁽¹⁾ YoY





Takeaways

Focus on growth

Small businesses

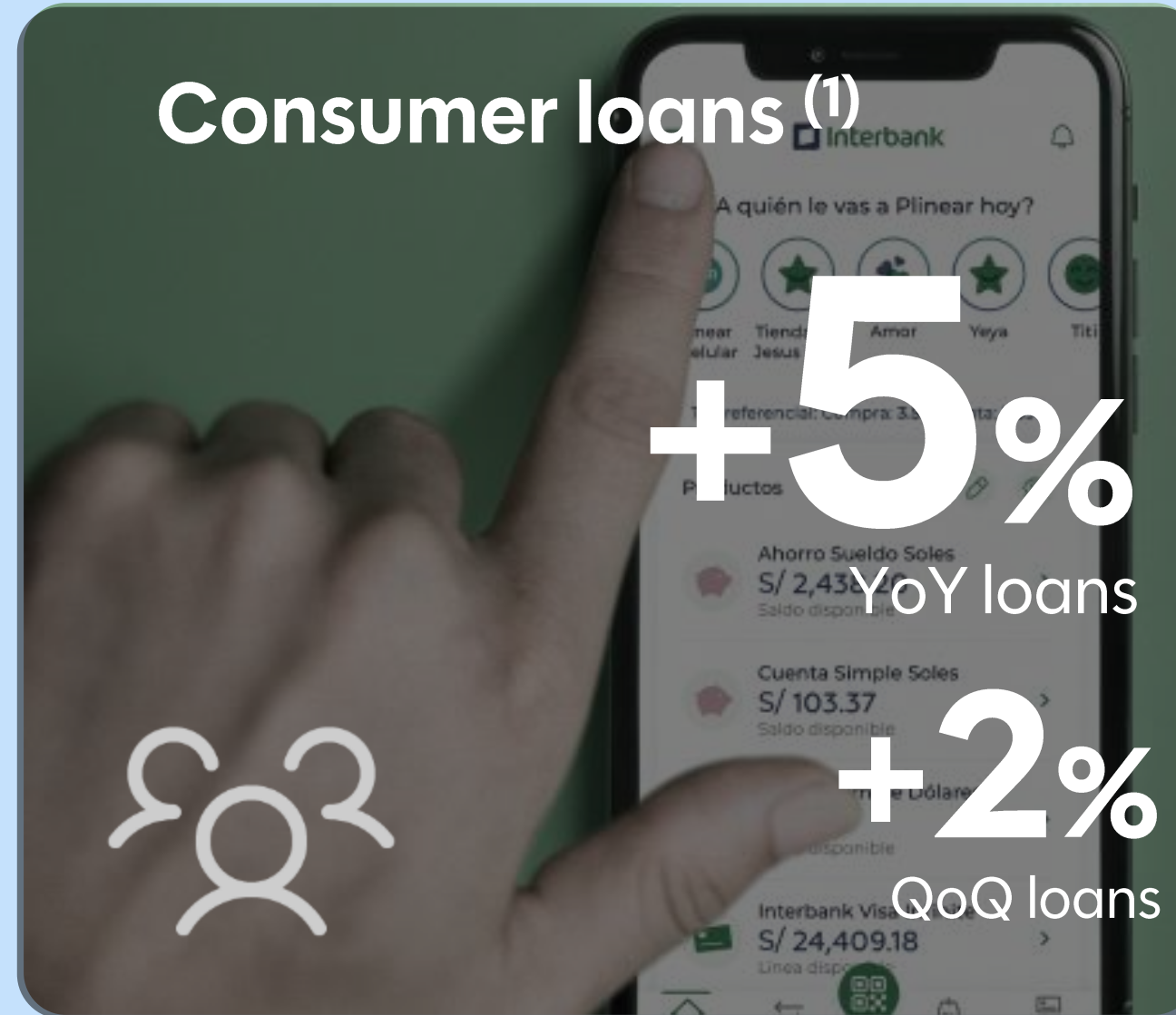


4Q24

4Q25

+25%
YoY Loans

Consumer loans (1)



Long-term Insurance (2)



+22%
YoY CSM stock

Commercial loans (\$/ bn)



4Q24

4Q25

+8%
YoY FX adjusted

+3%
YoY reported

Mortgage loans



+7%
YoY

WM AUMs

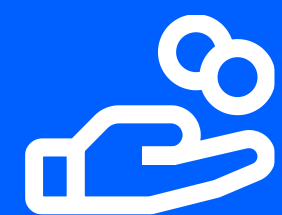


+14%
YoY

1) Excluding payroll deductible loans

2) Includes annuities, individual life and credit life

Operating trends FY 2025



Capital

To remain at sound levels

IBK TCR 16.0%
IBK CETI 12.5%



Profitability

Continued path to recovery

IFS ROE
16.8%



Loans

High single digit growth
in total loans

3.7% | 6.5% ⁽¹⁾



Revenues

Slight recovery NIM

IBK NIM
5.2%



Cost of risk

Sound cost of risk

IBK CoR
2.3%



Efficiency

Continued focus on efficiency

IFS C/I
36.8%

1) FX adjustment

Takeaways

1 Solid performance across businesses

2 Higher-yielding loans continue positive trend

3 Improving risk-adjusted NIM

4 Strengthening primary banking relationships

5 Insurance delivering solid double-digit growth

6 WM continues to deliver double-digit growth



Appendix

Sustainability update

Environmental

+USD 540mn
Sustainable loans

+90 clients

across the energy, fisheries, industrial, and textile sectors participated in our Sustainability Forum.

Social



Pilot with +10 hours of **financial literacy training** and impacting **+100 participants** across employees and Innova Schools' community.

>160 employees, families and entrepreneurs from Interseguro participated in the first IFS Financial Education Fair

>2,100 Peruvians accessed inclusive insurance through Rumbo & Vida Cash in 4Q25.

>40 Inteligo employees trained through the Investment Academy pilot program.

CSA 2025 Results

▼ -1

61

2023

▲ +8

69

2024

▲ +9

78

2025

51%

Governance & Economics

16%

Environmental

33%

Social

78 CSA Score 2025
YoY: +9

S&P Global

56 (+5)

41 (+16)

86 (+10)



Our strategy



Growth

To become a leading digital player with profitable growth

+49%
YoY IFS net income



Customer Centricity

To build primary banking relationships offering the best digital experience



Focus

Growing in key businesses

~15%

MS retail deposits

>30%

MS annuities

~20%

MS consumer loans

~11%

MS commercial loans

+16%

YoY AUM WM



84%

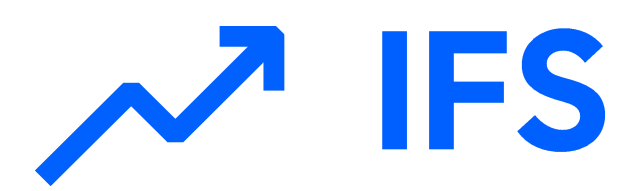
Retail digital clients

51

NPS retail banking

IFS Key indicators

4Q25



ROE

18.2% 15.6%

4Q24

3Q25

15.1%

4Q25

NIM

5.1% 5.0%

4Q24

3Q25

5.0%

4Q25



ROA

2.1% 1.9%

4Q24

3Q25

1.9%

4Q25

C/I ratio

35.8% 38.9%

3Q24

3Q25

37.2%

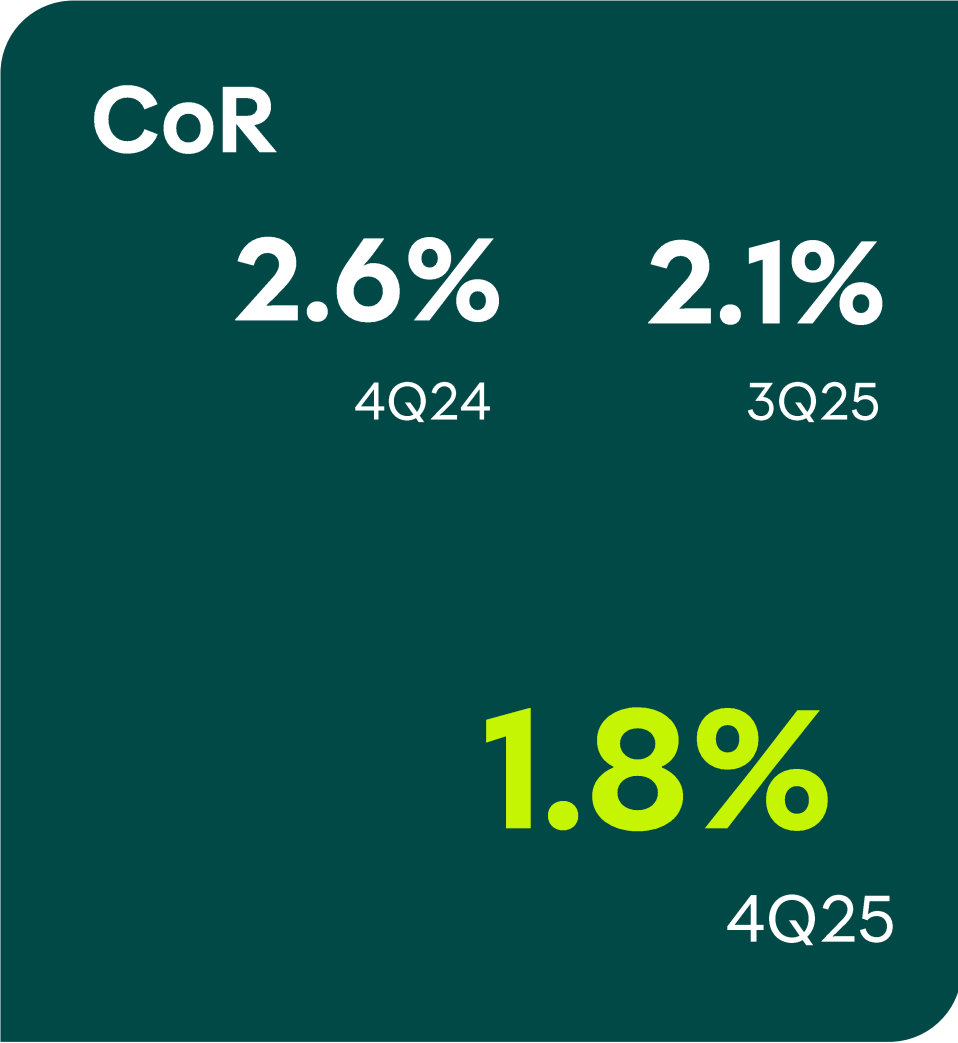
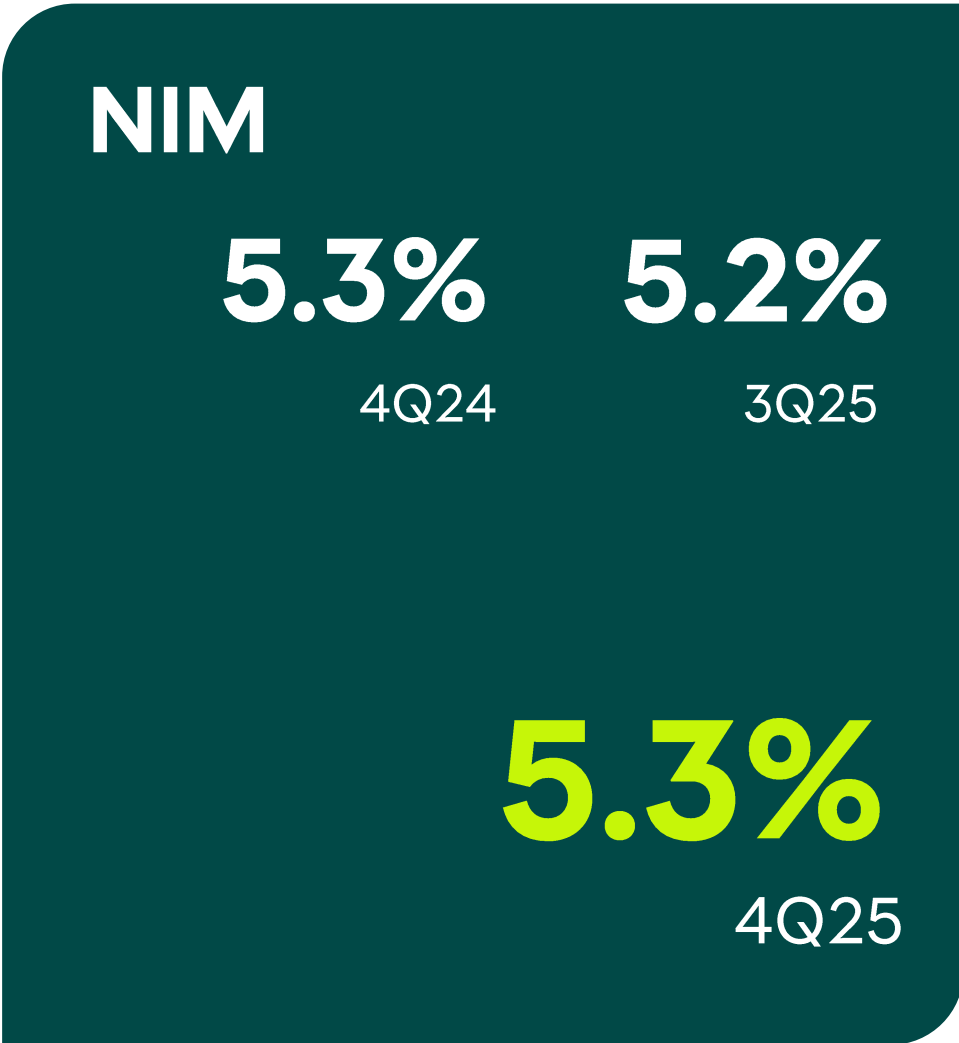
4Q25



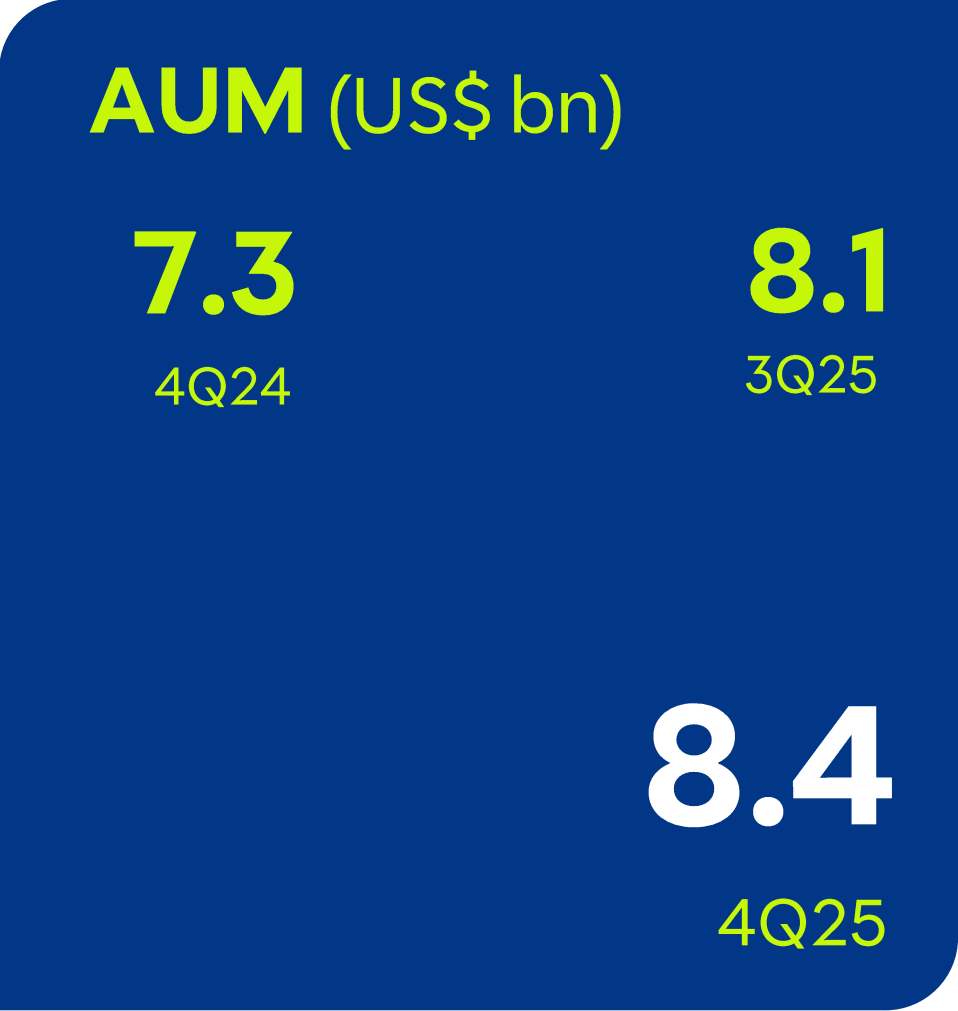
IFS Key indicators

4Q25

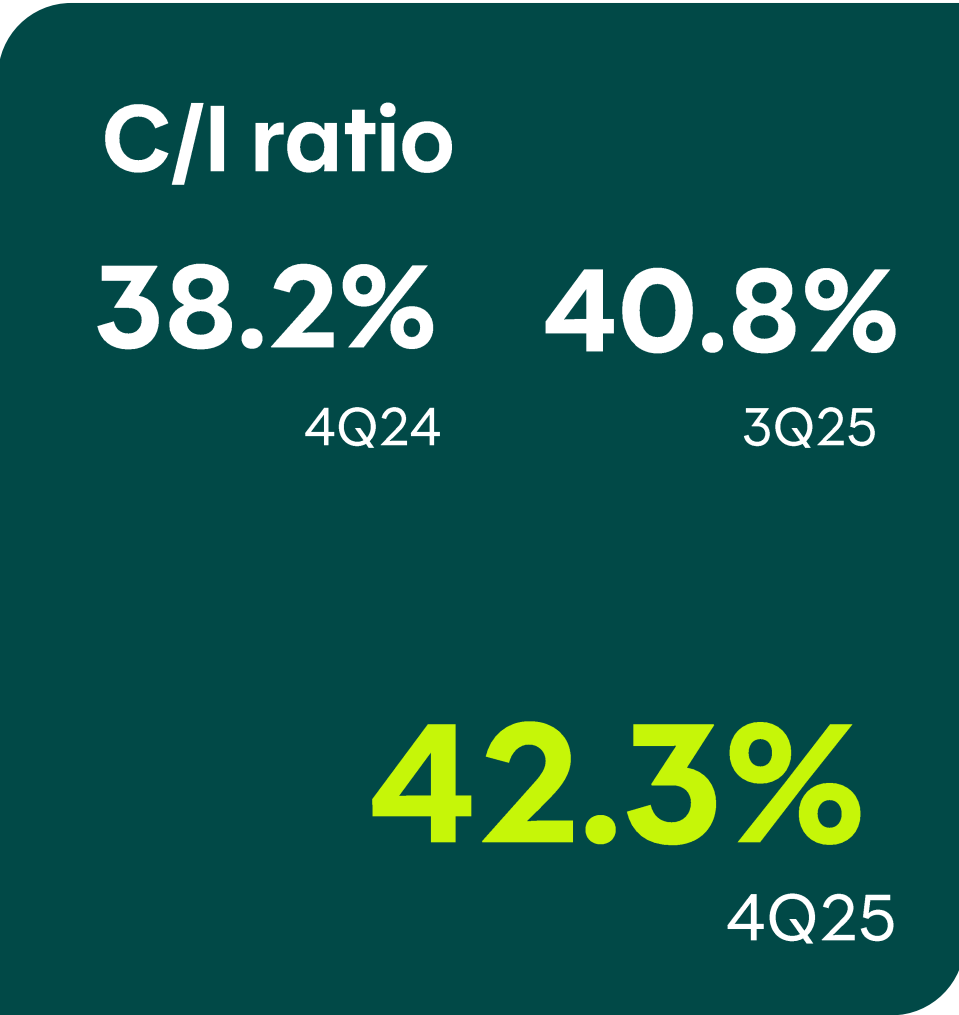
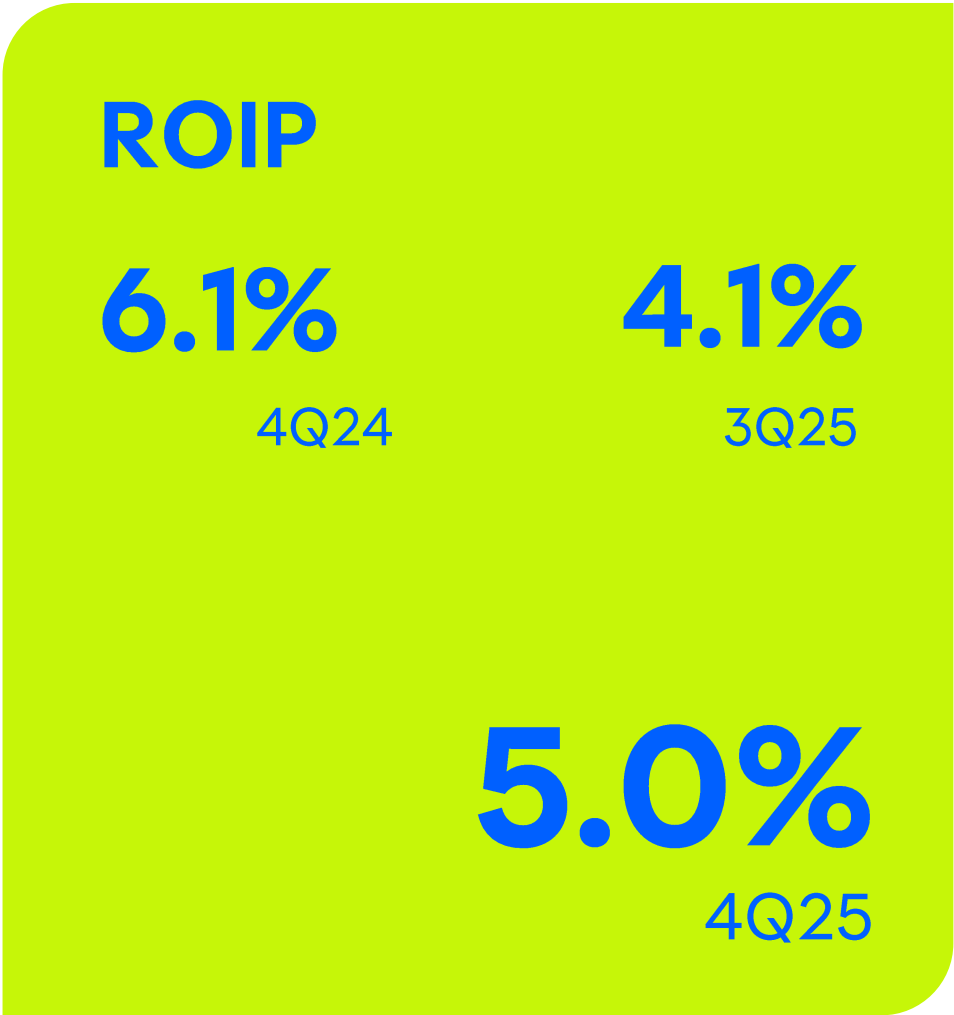
Banking



Wealth management



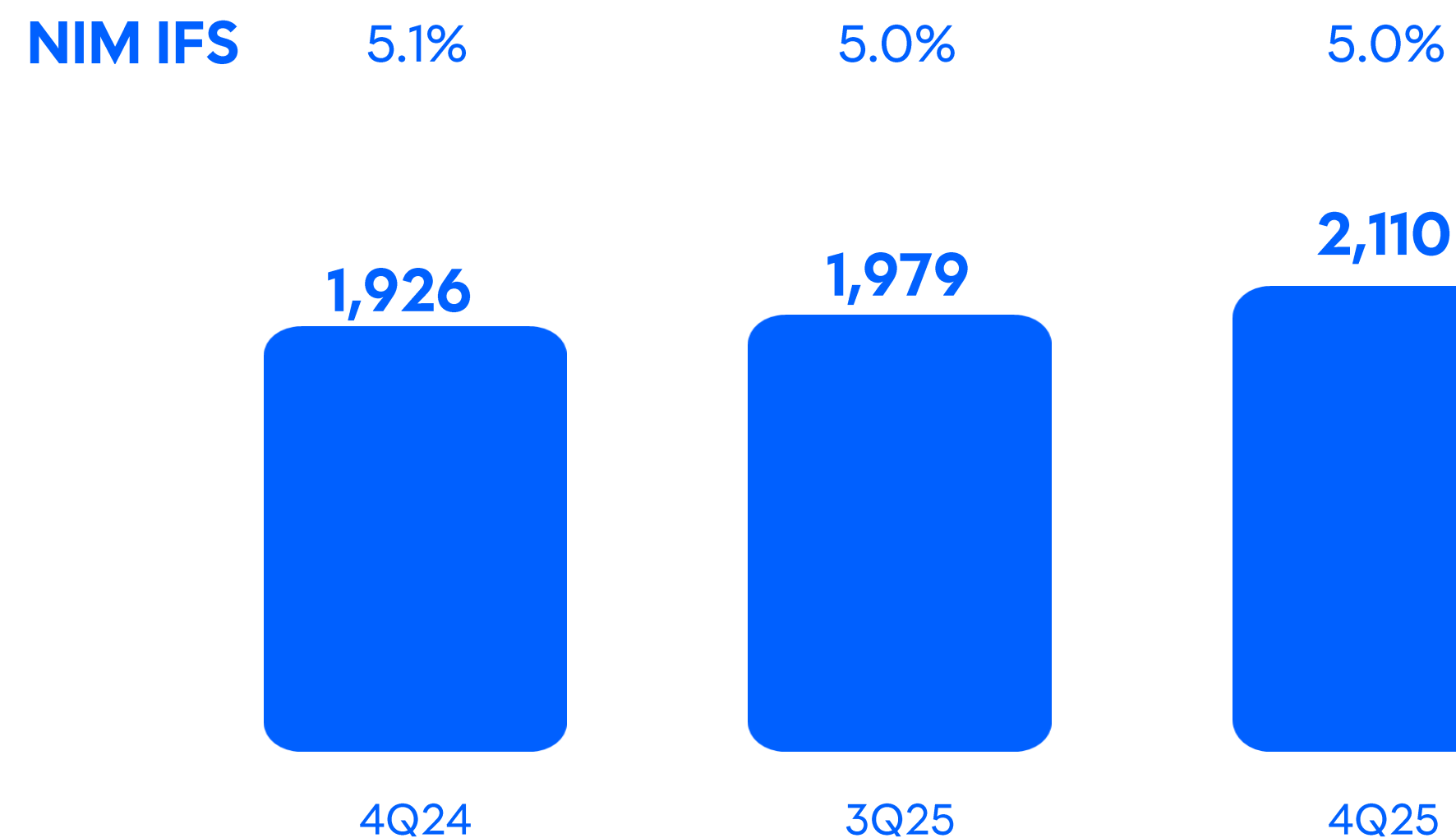
Insurance



+10%

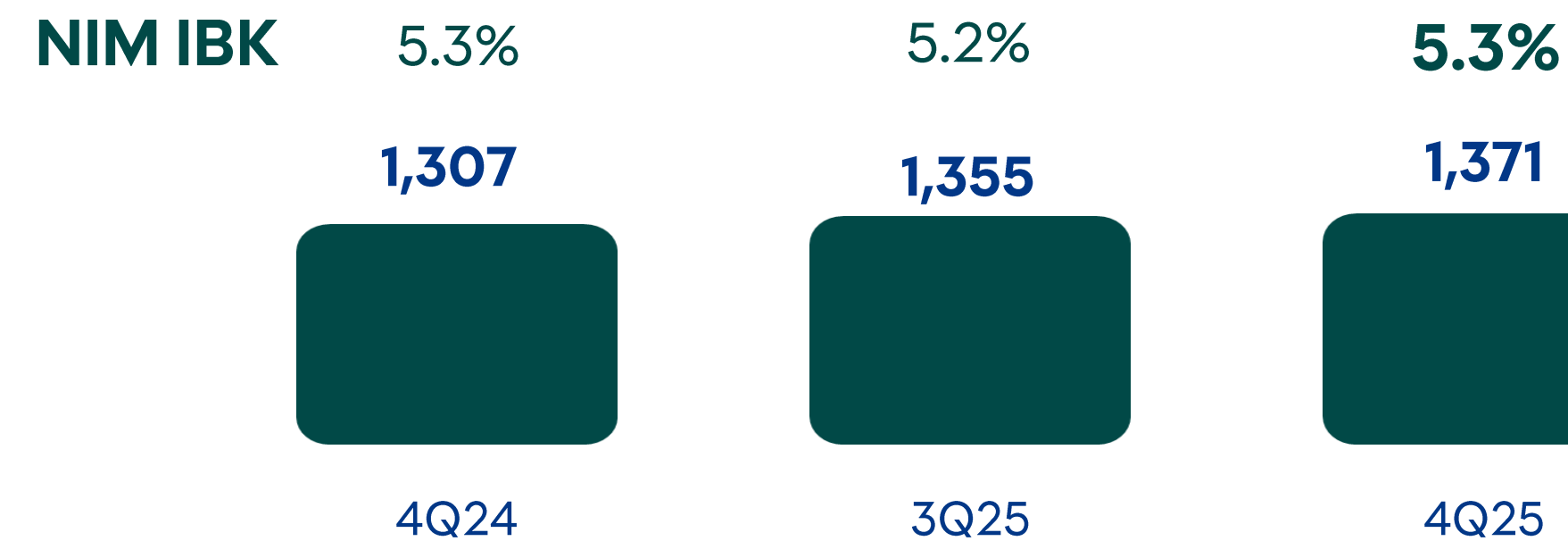
YoY increase
in revenues

IFS revenues (S/ mn)



7% QoQ | **+10% YoY**

Banking



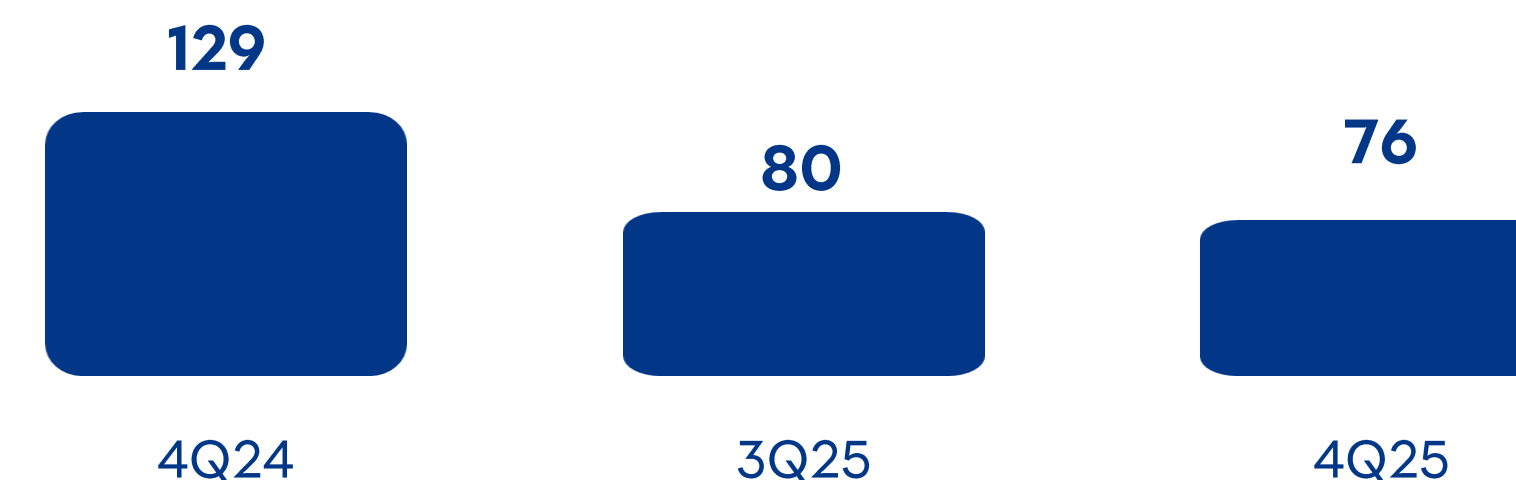
+5% YoY
+1% QoQ

Insurance



+49% YoY
+25% QoQ

Wealth management

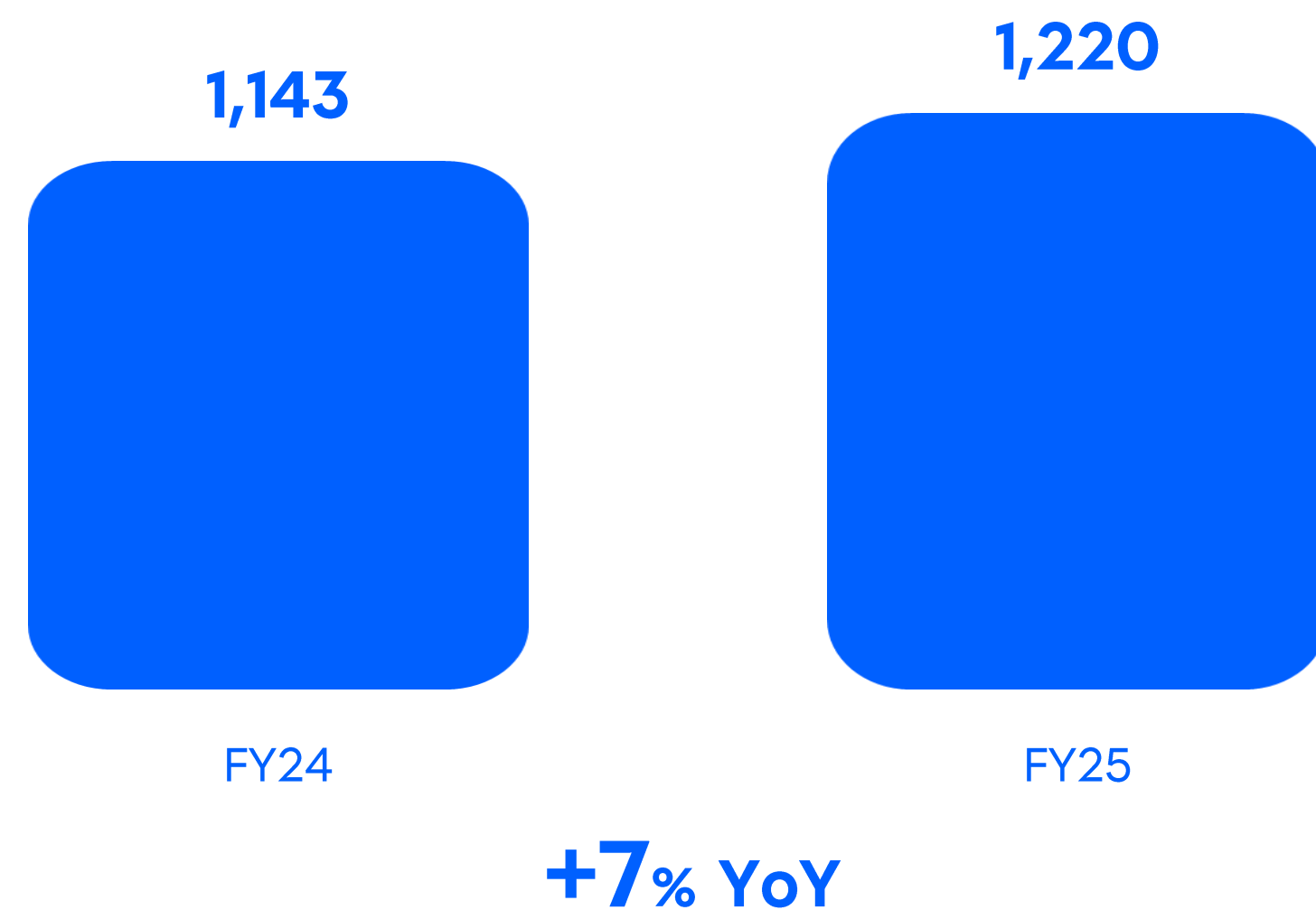


-41% YoY
-5% QoQ

+7%

YoY increase in fee income

IFS fee income (\$/ mn)



Retail

+15% YoY

Commercial

+9% YoY

Izipay

-10% YoY

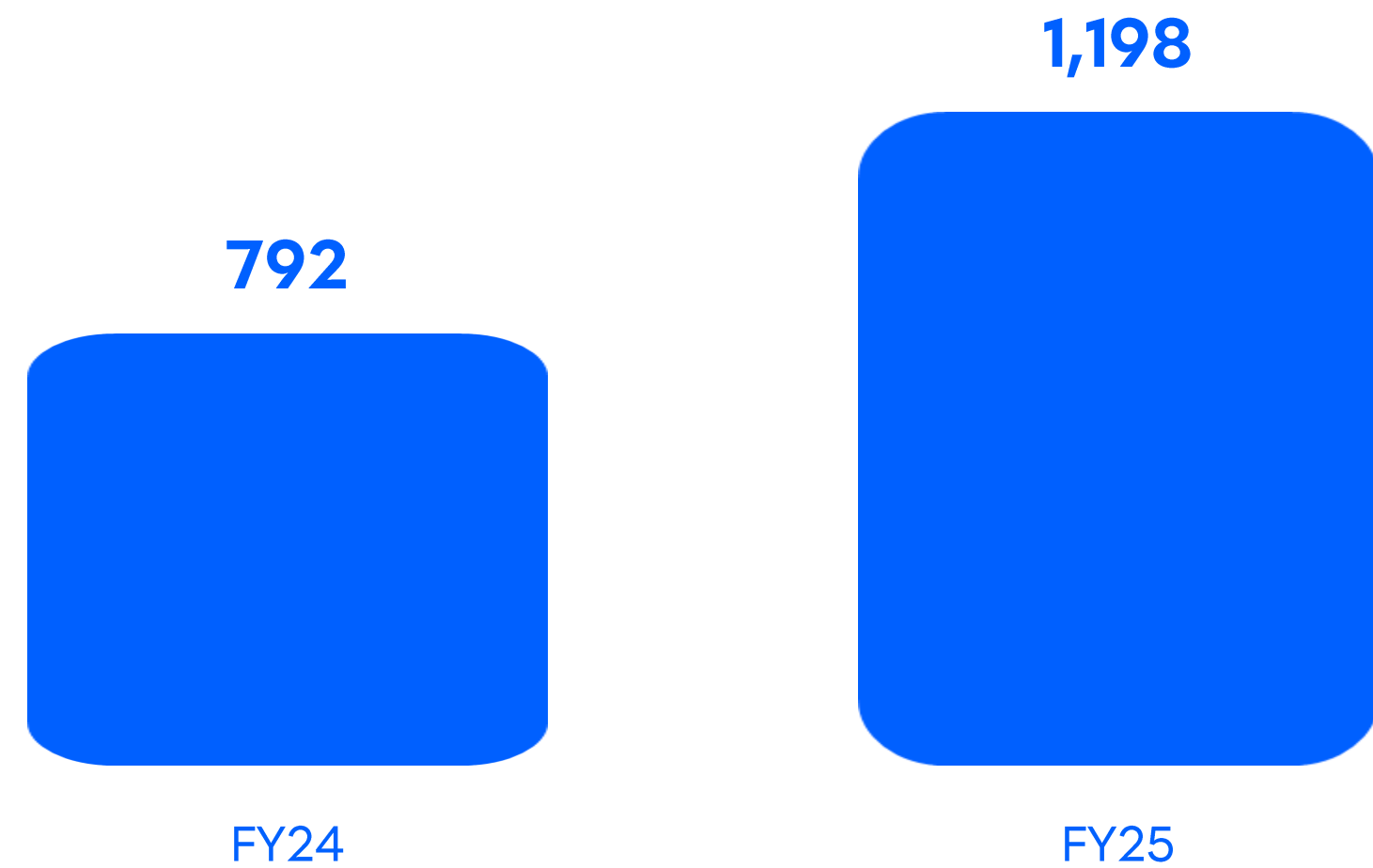
WM

+15% YoY

+51%

YoY increase in results from financial transactions

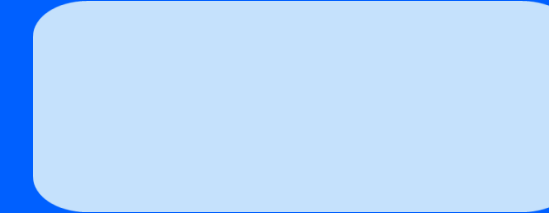
IFS (S/ mn)



+51% YoY

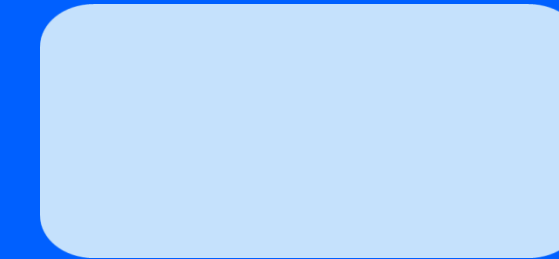
Banking

514



FY24

620

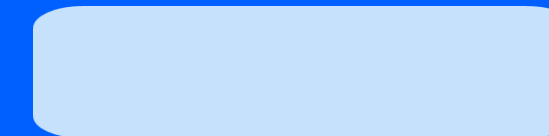


FY25

+21% YoY

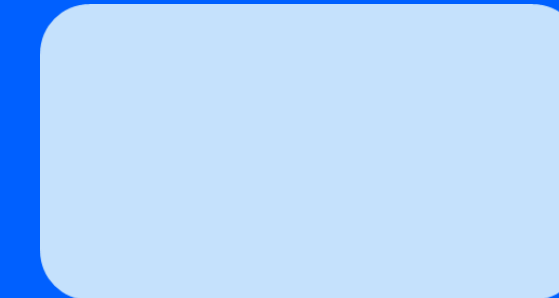
Insurance

121



FY24

272



FY25

+2.2x YoY

Wealth management

85



FY24

162



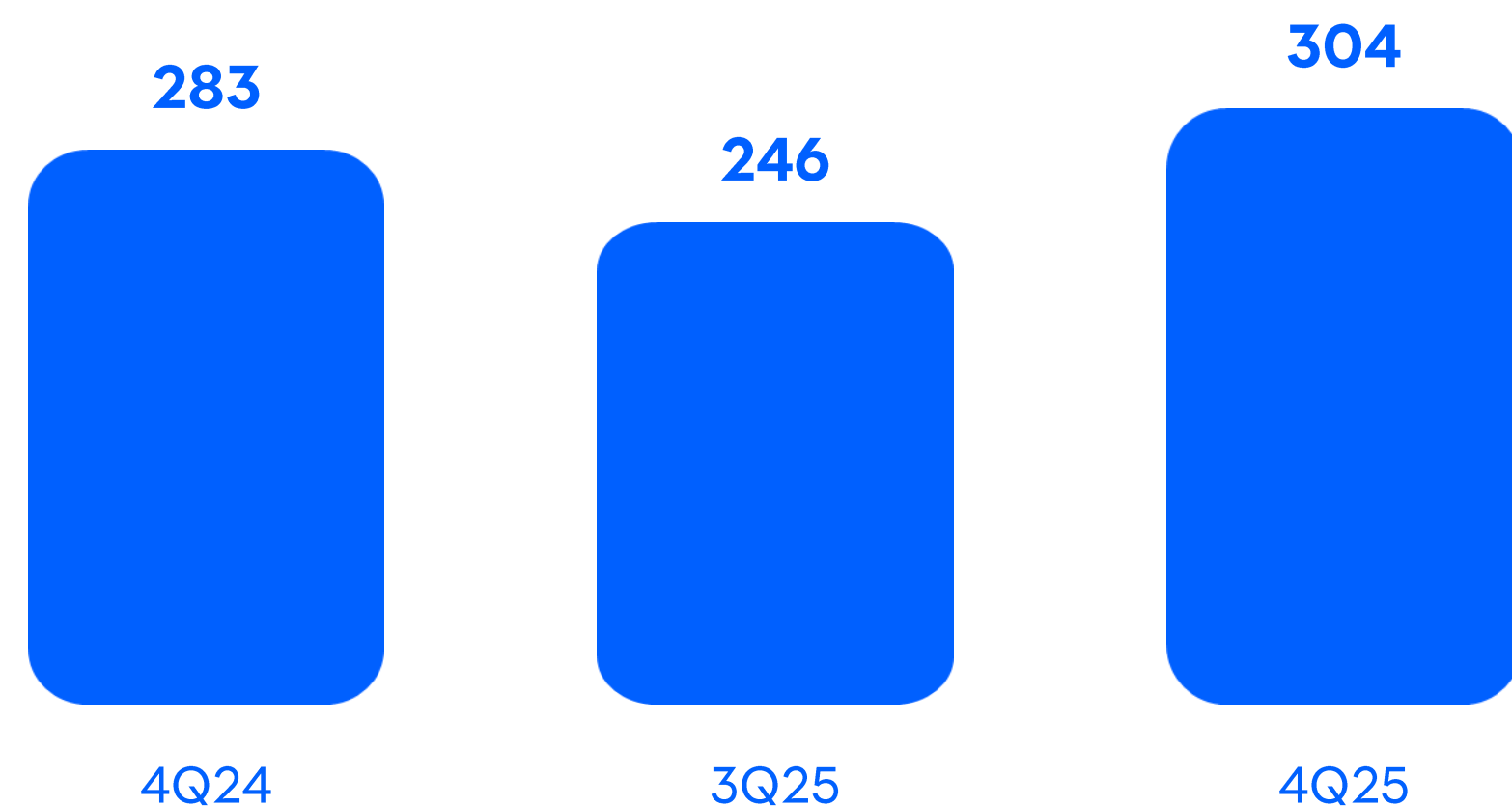
FY25

+91% YoY

+7%

YoY increase in results from financial transactions

IFS (S/ mn)



+24% QoQ | **+7%** YoY

Banking

139



4Q24

159



3Q25

157

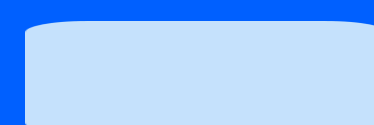


4Q25

-1.1% QoQ
+12.9% YoY

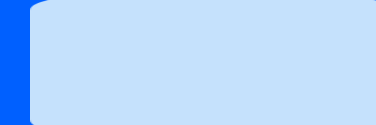
Insurance

45



4Q24

55



3Q25

120



4Q25

+2.2x QoQ
+2.6x YoY

Wealth management

66



4Q25

16



3Q25

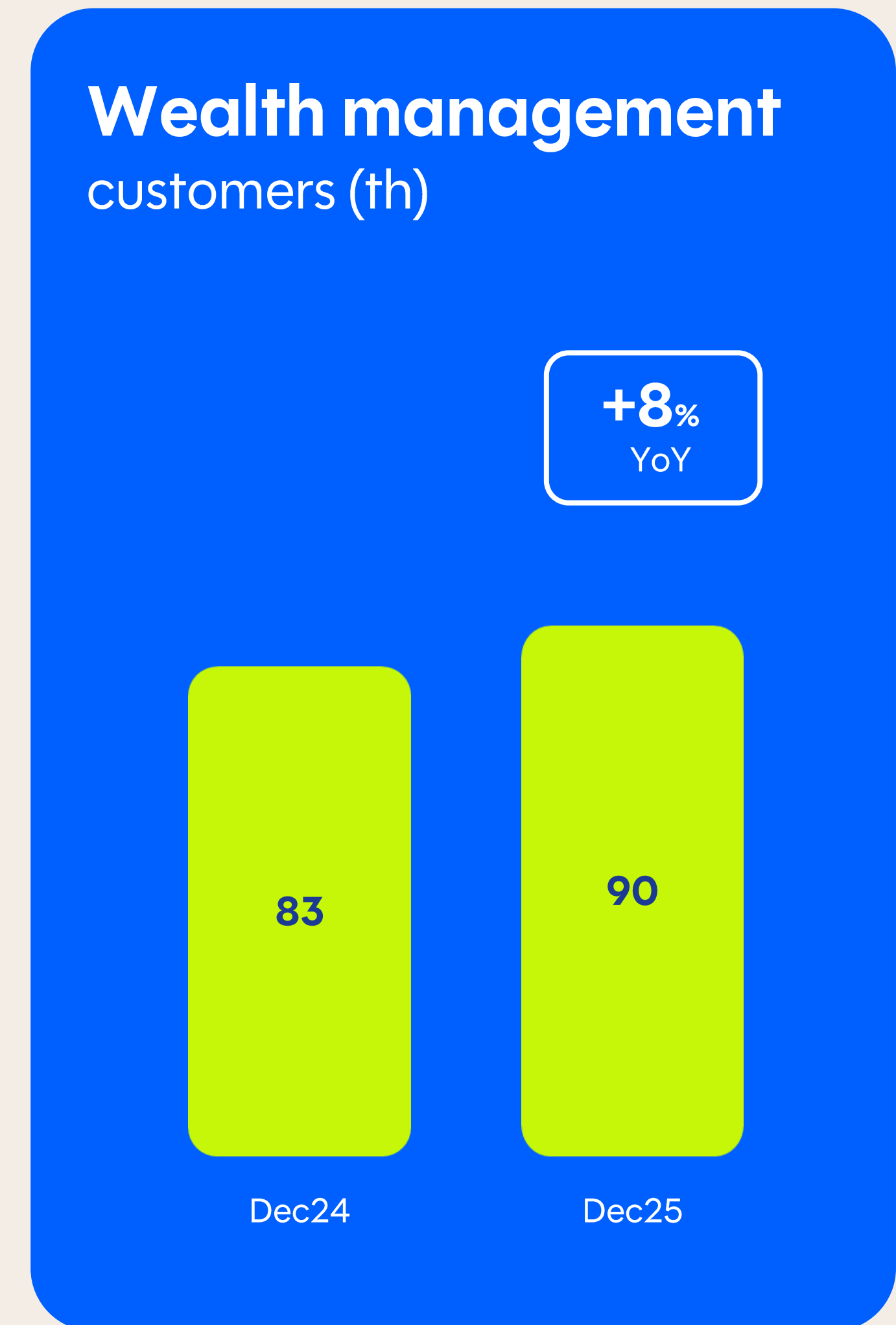
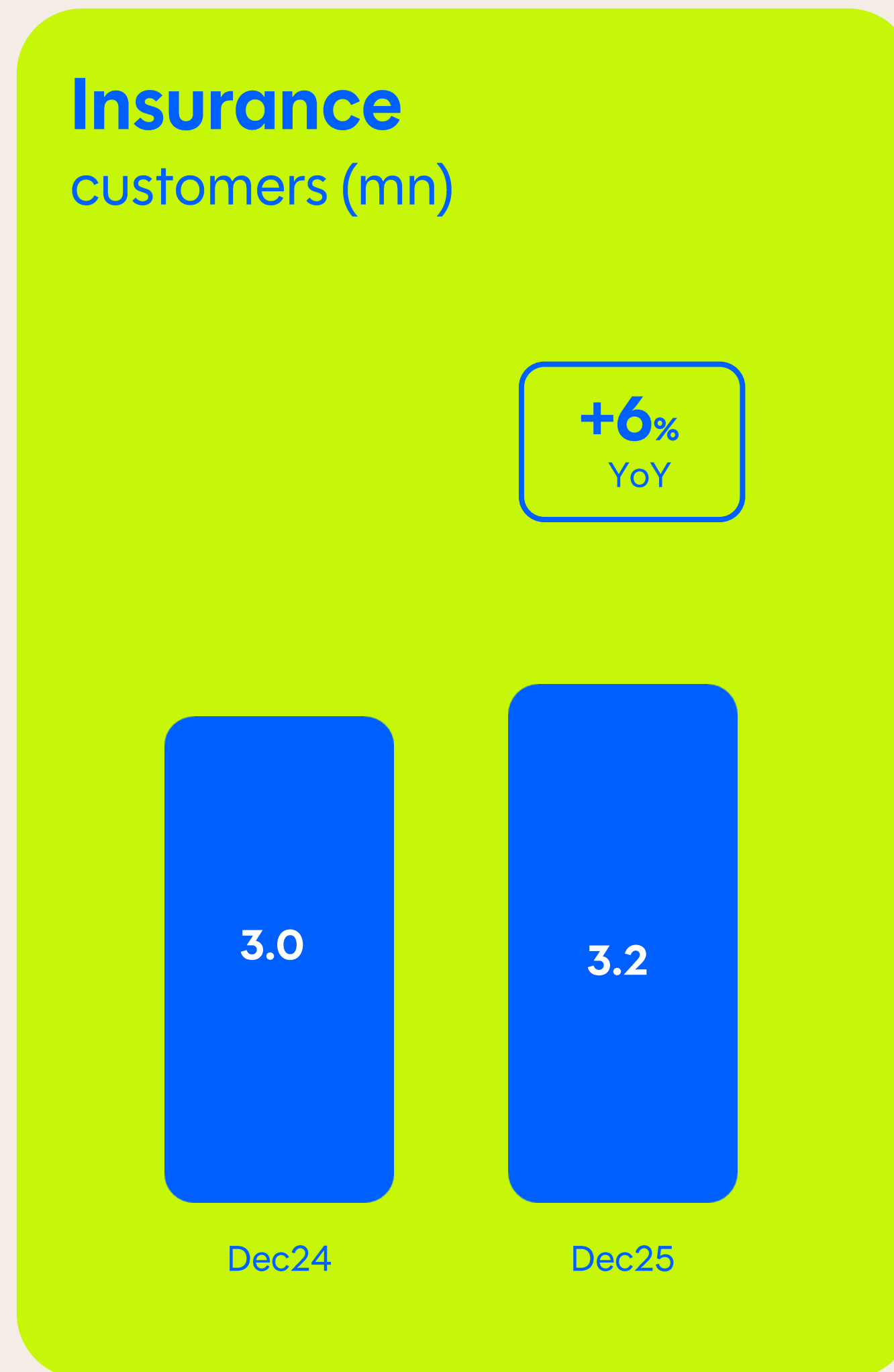
12



4Q25

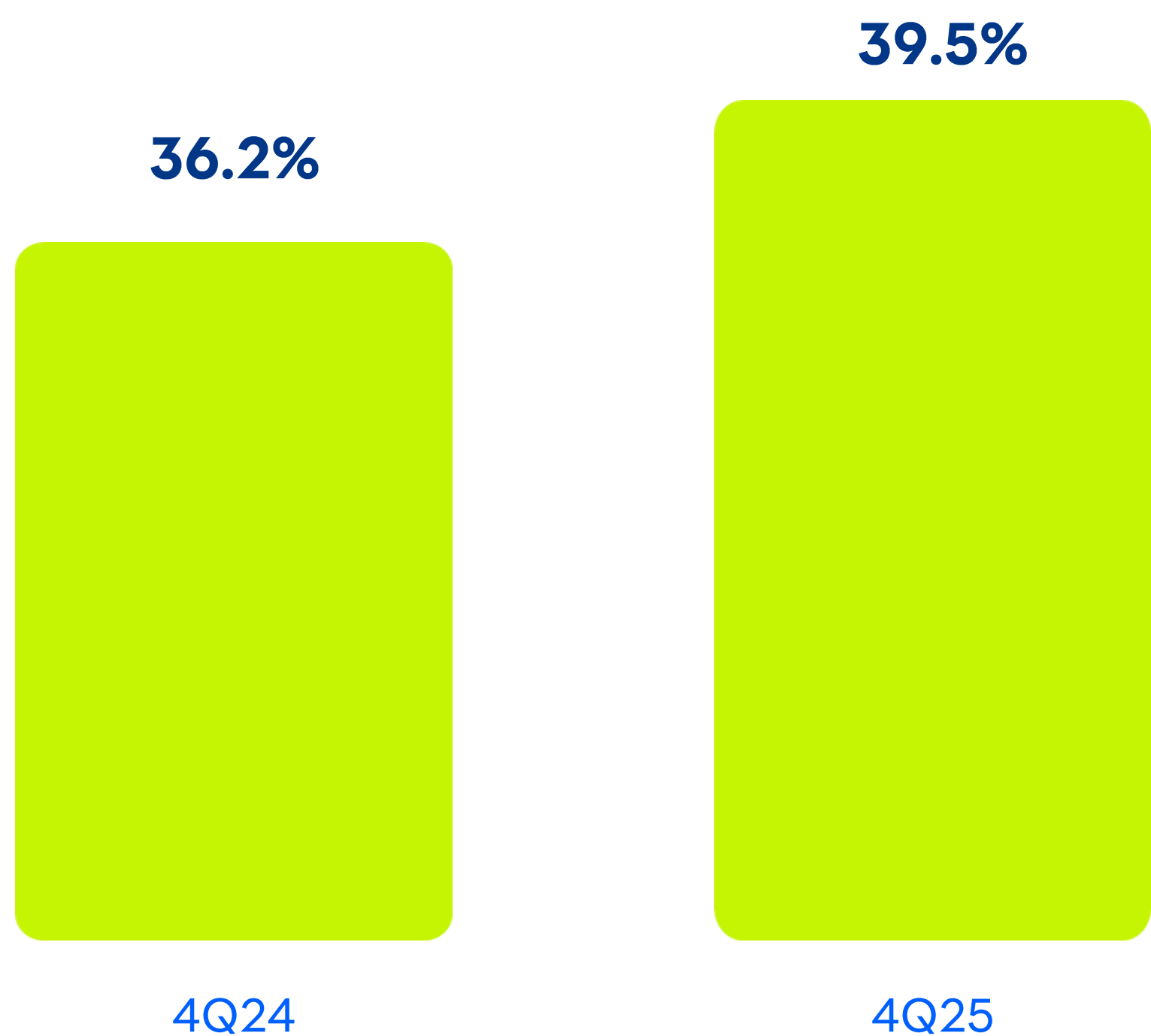
-25% QoQ
-82% YoY

Customer base growth continues across businesses

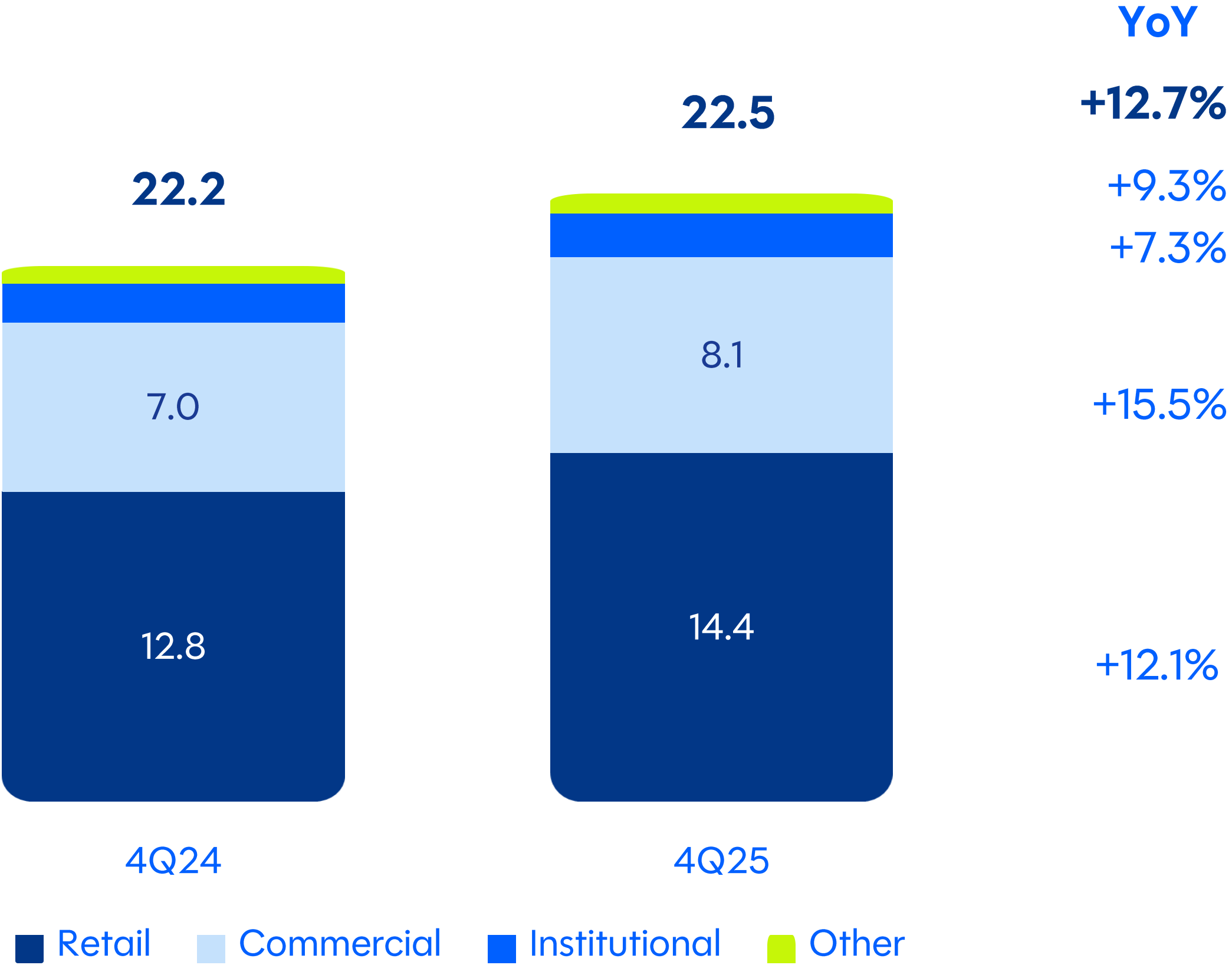


Improvement in funding mix

Low-cost funding (%) ⁽¹⁾



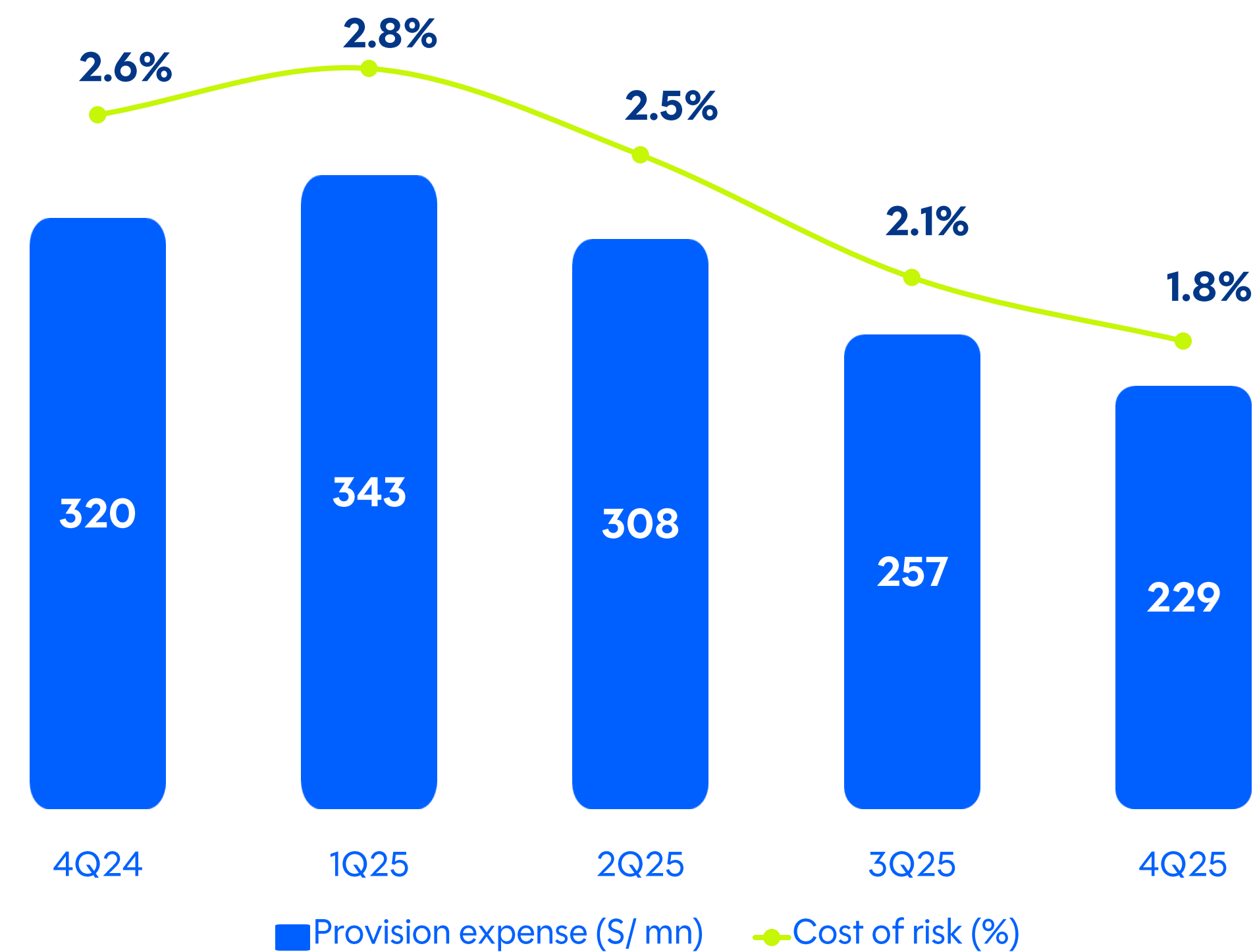
Low-cost funding (\$/bn)



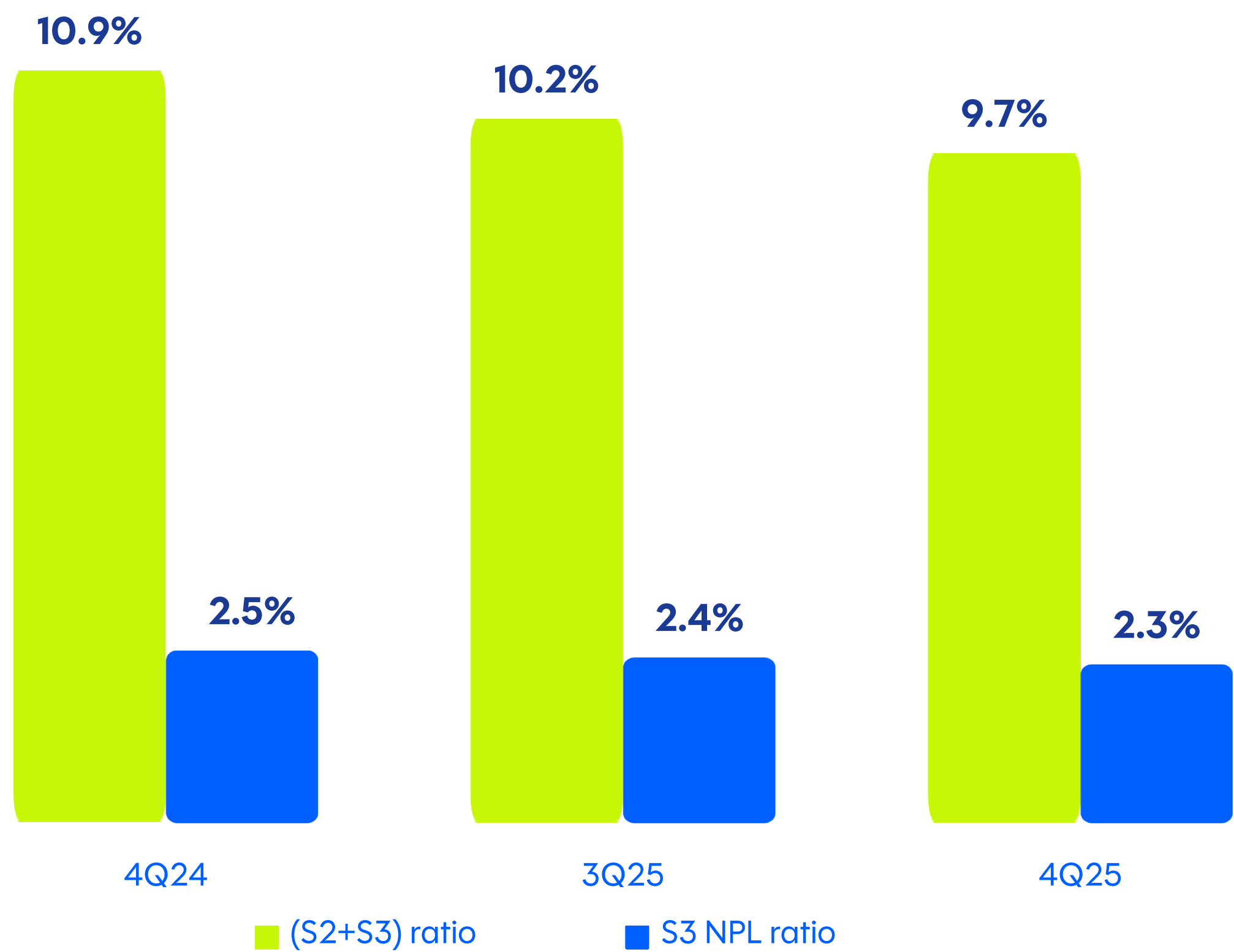
1) Low cost funding as a % of total funding. Low-cost funding includes retail deposits (excluding term deposits) and transactional commercial and institutional deposits.

Stable asset quality, CoR at 2.1%

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



S2+S3 ratio & S3 NPL ratio (%)



Fostering synergies between IZIPAY, small businesses and mid sized companies

+26% growth in deposits
(S/ bn)



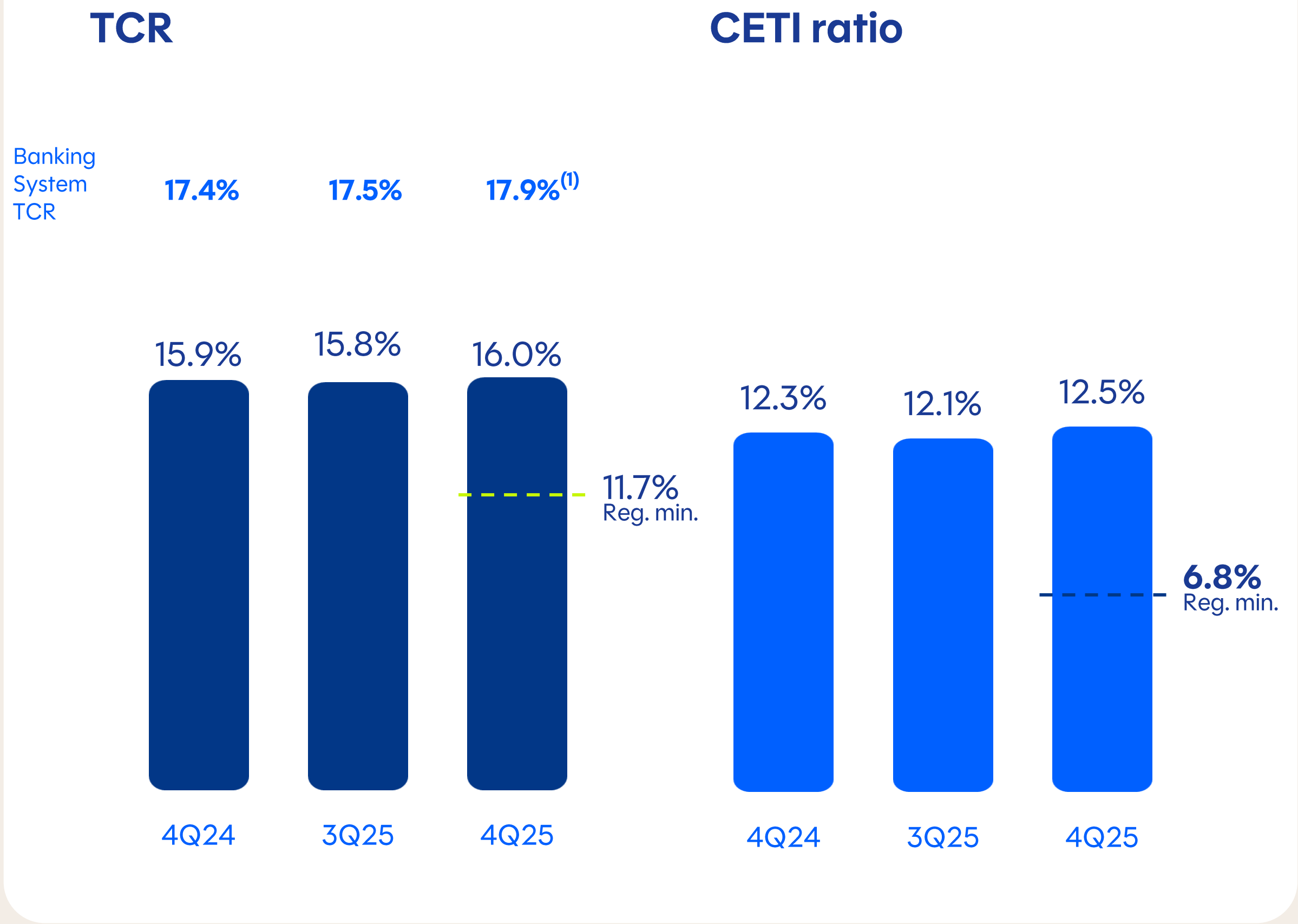
~39%
IBK share of Izipay flows

+35%
YoY float from Izipay

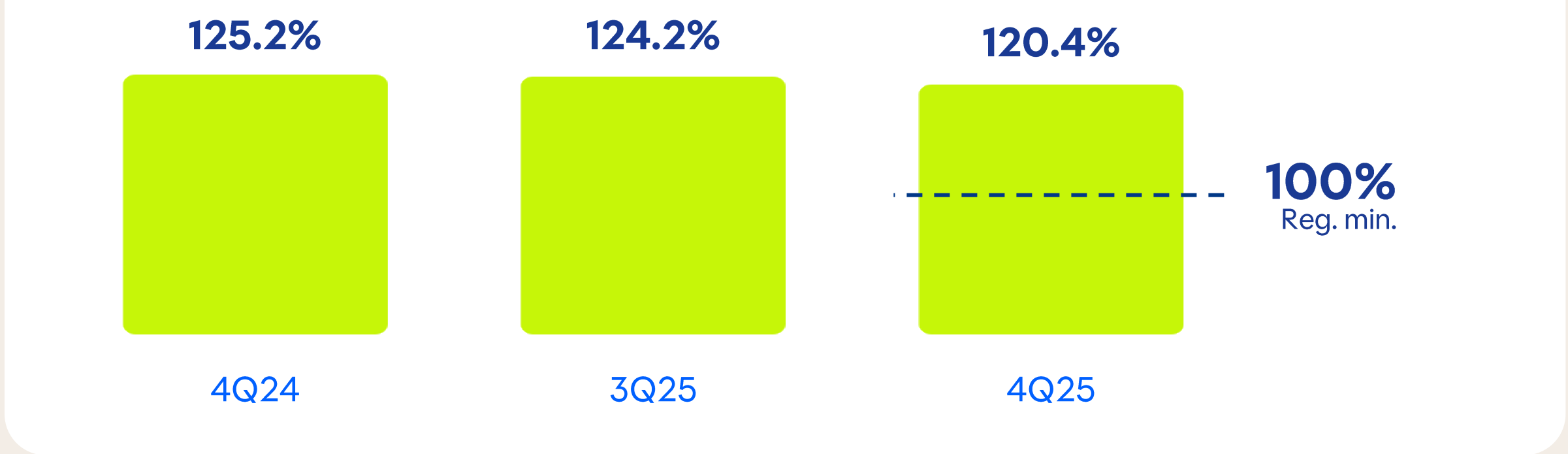


Sound capitalization levels

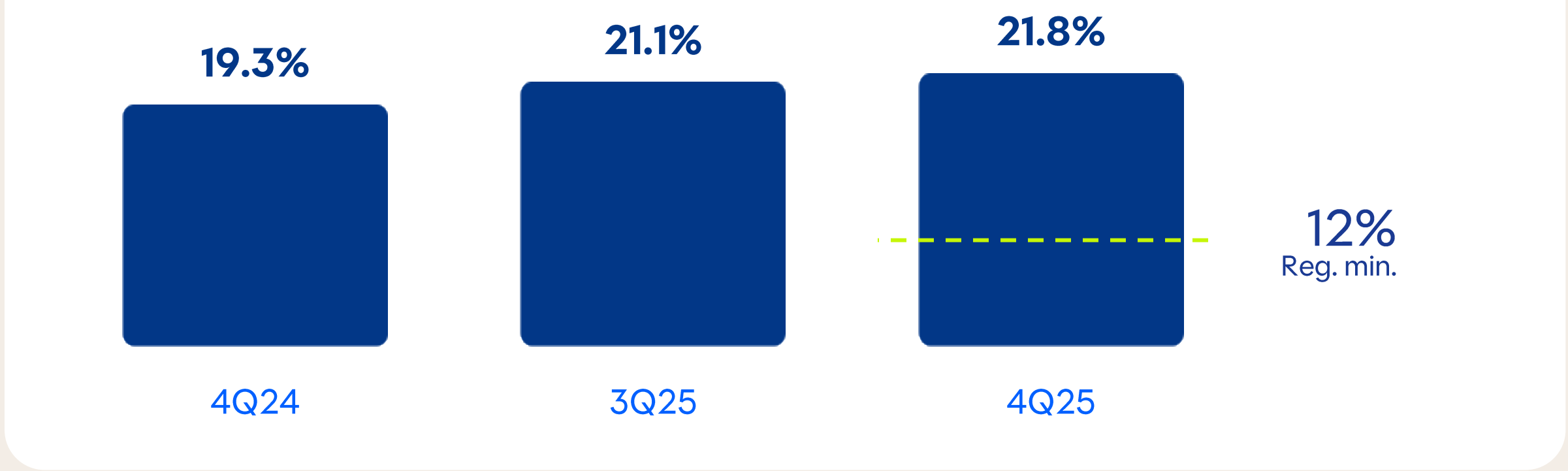
Banking



Insurance

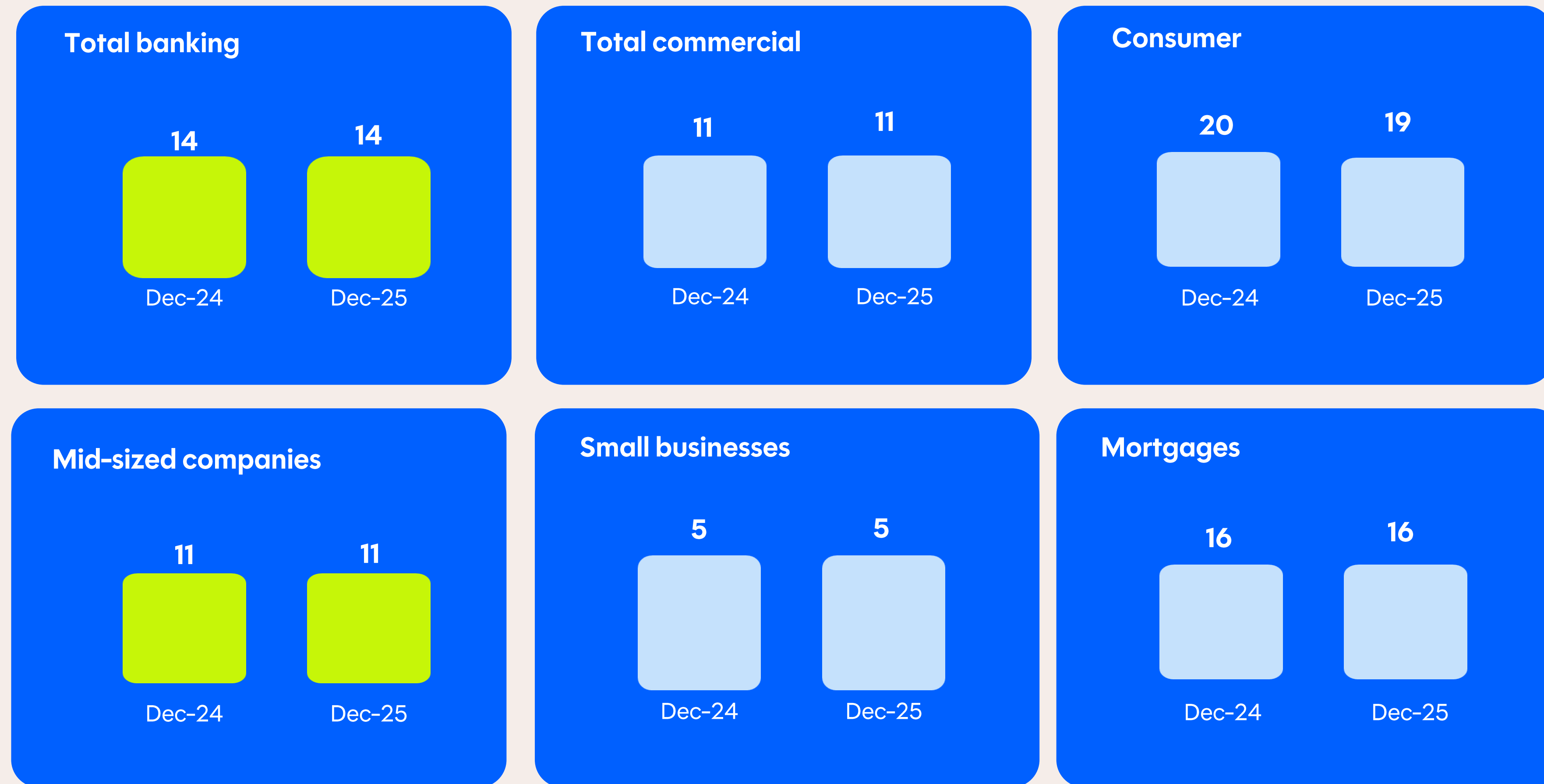


Wealth management

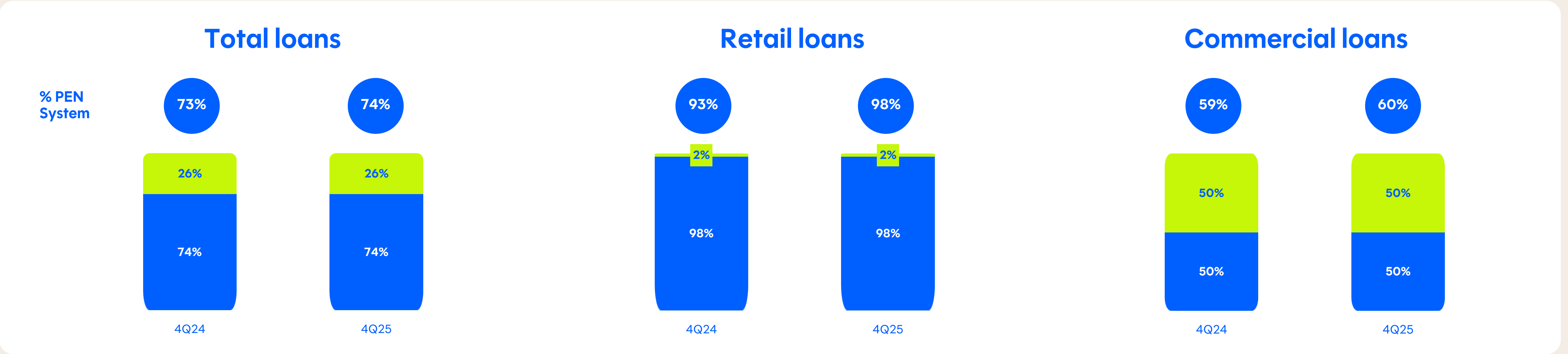


Source: Company information and ASBANC
1) As of November

Banking market share evolution



Manageable dollarization levels at Interbank



Focusing on low-risk loans

Breakdown of loans (\$/ mn)

	4Q24	3Q25	4Q25	%chg QoQ	%chg YoY
Consumer loans					
Credit cards & other loans	8,494.0	8,711.4	8,915.7	2.3%	5.0%
Payroll deduction loans ⁽¹⁾	5,693.5	5,735.0	5,581.8	-2.7%	-2.0%
Total consumer loans	14,187.5	14,446.4	14,497.5	0.4%	2.2%
Mortgages	10,220.4	10,765.4	11,026.2	2.4%	7.9%
Total retail loans	24,408.0	25,211.9	25,523.7	1.2%	4.6%
Total commercial loans	22,654.3	23,109.5	23,150.2	0.2%	2.2%
Total loans	47,062.3	48,321.4	48,673.9	0.7%	3.4%

Funding structure (\$/ mn)

	4Q24	3Q25	4Q25	%chg QoQ	%chg YoY
Deposits	51,144.4	51,193.3	53,667.2	4.8%	4.9%
Retail	26,154.2	26,052.1	28,309.2	8.7%	8.2%
Commercial ⁽¹⁾	24,990.2	25,141.2	25,358.1	0.9%	1.5%
Due to banks	6,963.7	7,451.2	6,783.1	-9.0%	-2.6%
Bonds	4,669.1	4,514.2	4,289.7	-5.0%	-8.1%
Total	62,777.2	63,158.7	64,740.0	2.5%	3.1%
Average cost of funding	3.2%	3.1%	3.0%	-10 bps	-20 bps

Market share in loans

	4Q24	3Q25	4Q25	bps QoQ	bps YoY
Total consumer loans	20.2%	19.6%	19.2%	-40	-100
Mortgages	16.1%	16.1%	16.2%	10	10
Total retail loans	18.2%	17.9%	17.8%	-10	-40
Total commercial loans	11.1%	11.2%	11.1%	-10	0
Total loans	14.0%	13.9%	13.8%	-10	-20

Market share in deposits

	4Q24	3Q25	4Q25	bps QoQ	bps YoY
Retail deposits	14.6%	14.4%	14.4%	0	-20
Commercial deposits ⁽¹⁾	12.6%	12.5%	12.4%	-10	-20
Total deposits	13.5%	13.4%	13.4%	0	-10

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

IFS P&L 4Q25

Intercorp Financial Services' P&L statement

S/ million				%chg	%chg
	4Q24	3Q25	4Q25	QoQ	YoY
Interest and similar income	1,726.5	1,724.4	1,719.2	-0.3%	-0.4%
Interest and similar expenses	-575.4	-567.4	-542.2	-4.4%	-5.8%
Net interest and similar income	1,151.1	1,157.0	1,177.0	1.7%	2.3%
Impairment loss on loans, net of recoveries	-319.7	-256.9	-228.6	-11.0%	-28.5%
Recovery (loss) due to impairment of financial investments	-4.6	-77.1	-127.0	64.7%	n.m.
Net interest and similar income after impairment loss	826.8	823.0	821.5	-0.2%	-0.6%
Fee income from financial services, net	299.9	311.1	313.2	0.7%	4.4%
Other income	283.3	245.5	303.5	23.6%	7.2%
Insurance results	-38.0	-30.7	-1.2	-96.2%	-96.9%
Other expenses	-747.2	-810.0	-825.7	1.9%	10.5%
Income before translation result and income tax	632.5	568.4	611.4	7.6%	-3.3%
Translation result	-15.3	5.3	8.7	66.2%	n.m.
Income tax	-127.1	-117.5	-158.8	35.1%	24.9%
Profit for the period	490.1	456.2	461.3	1.1%	-5.9%

IFS statement of financial position 4Q25

Intercorp Financial Services' Statement of financial position

S/ million	4Q24	3Q25	4Q25	%chg QoQ	%chg YoY
Assets					
Cash and due from banks and inter-bank funds	12,835.3	12,734.6	14,076.0	10.5%	9.7%
Financial investments	26,857.9	27,619.7	28,173.8	2.0%	4.9%
Loans, net of unearned interest	50,959.6	52,113.4	52,361.2	0.5%	2.8%
Impairment allowance for loans	-1,730.2	-1,666.3	-1,591.0	-4.5%	-8.0%
Property, furniture and equipment, net	814.4	858.1	967.3	12.7%	18.8%
Other assets	5,766.7	5,467.9	5,110.2	-6.5%	-11.4%
Total assets	95,503.8	97,127.5	99,097.4	2.0%	3.8%
Liabilities and equity					
Deposits and obligations	53,768.0	53,610.3	56,027.6	4.5%	4.2%
Due to banks and correspondents and inter-bank funds	7,562.1	7,997.1	7,221.0	-9.7%	-4.5%
Bonds, notes and other obligations	6,075.4	5,887.5	5,590.4	-5.0%	-8.0%
Insurance contract liabilities	12,524.3	12,933.5	13,063.3	1.0%	4.3%
Other liabilities	4,595.3	4,748.0	4,773.3	0.5%	3.9%
Total liabilities	84,525.2	85,176.4	86,675.6	1.8%	2.5%
Equity, net					
Equity attributable to IFS' shareholders	10,915.2	11,881.2	12,348.6	3.9%	13.1%
Non-controlling interest	63.4	69.9	73.3	4.8%	15.6%
Total equity, net	10,978.6	11,951.1	12,421.8	3.9%	13.1%
Total liabilities and equity net	95,503.8	97,127.5	99,097.4	2.0%	3.8%

Banking P&L 4Q25

Banking Segment's P&L Statement

S/ million				%chg	%chg
	4Q24	3Q25	4Q25	QoQ	YoY
Interest and similar income	1,469.0	1,467.2	1,455.9	-0.8%	-0.9%
Interest and similar expense	-511.9	-499.9	-472.0	-5.6%	-7.8%
Net interest and similar income	957.1	967.3	983.8	1.7%	2.8%
Impairment loss on loans, net of recoveries	-319.7	-256.7	-228.7	-10.9%	-28.5%
Recovery (loss) due to impairment of financial investments	0.0	0.1	0.1	n.m.	n.m.
Net interest and similar income after impairment loss	637.4	710.6	755.2	6.3%	18.5%
Fee income from financial services, net	210.6	228.9	229.9	0.4%	9.2%
Other income	139.2	158.9	157.2	-1.1%	12.9%
Other expenses	-528.8	-568.3	-595.4	4.8%	12.6%
Income before translation result and income tax	458.4	530.1	547.0	3.2%	19.3%
Translation result	1.2	1.0	1.9	90.7%	57.4%
Income tax	-112.0	-129.8	-146.0	12.5%	30.4%
Profit for the period	347.6	401.2	402.9	0.4%	15.9%

Banking statement of financial position 4Q25

Banking Segment' Statement of financial position					
S/ million				%chg	%chg
	4Q24	3Q25	4Q25	QoQ	YoY
Assets					
Cash and due from banks and inter-bank funds	11,886.6	11,592.1	12,957.6	11.8%	9.0%
Financial investments	11,187.5	11,632.6	11,960.4	2.8%	6.9%
Loans, net of unearned interest	49,337.9	50,602.2	50,870.5	0.5%	3.1%
Impairment allowance for loans	-1,730.0	-1,666.0	-1,590.9	-4.5%	-8.0%
Property, furniture and equipment, net	596.8	676.8	790.4	16.8%	32.4%
Other assets	2,347.7	2,196.6	1,775.4	-19.2%	-24.4%
Total assets	73,626.4	75,034.2	76,763.2	2.3%	4.3%
Liabilities and equity					
Deposits and obligations	51,144.4	51,193.3	53,667.2	4.8%	4.9%
Due to banks and correspondents and inter-bank funds	6,963.7	7,451.2	6,783.1	-9.0%	-2.6%
Bonds, notes and other obligations	4,669.1	4,514.2	4,289.7	-5.0%	-8.1%
Other liabilities	1,976.3	2,078.7	1,765.7	-15.1%	-10.7%
Total liabilities	64,753.5	65,237.4	66,505.7	1.9%	2.7%
Equity, net					
Equity attributable to IFS' shareholders	8,872.9	9,796.8	10,257.6	4.7%	15.6%
Total equity, net	8,872.9	9,796.8	10,257.6	4.7%	15.6%
Total liabilities and equity net	73,626.4	75,034.2	76,763.2	2.3%	4.3%

Insurance P&L 4Q25

Insurance Segment's P&L Statement

S/ million				%chg	%chg
	4Q24	3Q25	4Q25	QoQ	YoY
Interest and similar income	212.6	216.3	226.3	4.6%	6.4%
Interest and similar expenses	-36.5	-43.2	-47.6	10.2%	30.4%
Net Interest and similar income	176.1	173.1	178.7	3.3%	1.5%
Impairment loss on loans, net of recoveries	0.0	0.0	0.0	n.m.	n.m.
Recovery (loss) due to impairment of financial investments	-4.0	-77.7	-126.5	62.9%	n.m.
Net Interest and similar income after impairment loss	172.1	95.4	52.2	-45.3%	-69.7%
Fee income from financial services, net	-2.7	-3.4	-2.9	-15.2%	4.1%
Insurance results	-30.2	-1.2	-1.1	-2.8%	-96.2%
Other income	45.5	54.9	119.8	n.m.	n.m.
Other expenses	-98.9	-112.6	-111.3	-1.1%	12.6%
Income before translation result and income tax	85.7	33.2	56.6	70.9%	-33.9%
Translation result	-9.9	4.8	7.1	48.8%	n.m.
Income tax	0.0	0.0	0.0	n.m.	n.m.
Profit for the period	75.8	37.9	63.8	68.1%	-15.8%

Insurance statement of financial position 4Q25

Insurance Segment' Statement of financial position					
S/ million	4Q24	3Q25	4Q25	%chg QoQ	%chg YoY
Assets					
Cash and due from banks and inter-bank funds	437.6	480.6	491.4	2.2%	12.3%
Financial investments	13,566.2	13,840.0	14,264.0	3.1%	5.1%
Property, furniture and equipment, net	25.8	29.9	30.7	2.9%	19.0%
Other assets	2,155.2	2,281.3	2,369.1	3.8%	9.9%
Total assets	16,184.7	16,631.8	17,155.1	3.1%	6.0%
Liabilities and equity					
Due to banks and correspondents and inter-bank funds	283.2	377.0	242.2	-35.8%	-14.5%
Bonds, notes and other obligations	1,245.1	1,274.6	1,259.4	-1.2%	1.2%
Insurance contract liabilities	12,872.7	12,522.6	12,933.5	3.3%	0.5%
Other liabilities	1,429.2	1,804.9	2,009.3	11.3%	40.6%
Total liabilities	15,830.2	15,979.1	16,444.5	2.9%	3.9%
Equity, net					
Equity attributable to IFS' shareholders	354.5	652.8	710.7	8.9%	n.m.
Total equity, net	354.5	652.8	710.7	8.9%	n.m.
Total liabilities and equity net	16,184.7	16,631.8	17,155.1	3.1%	6.0%

Wealth Management P&L 4Q25

Wealth Management Segment's P&L Statement					
S/ million				%chg	%chg
	4Q24	3Q25	4Q25	QoQ	YoY
Interest and similar income	42.3	39.7	36.7	-7.4%	-13.1%
Interest and similar expenses	-26.6	-25.9	-23.5	-9.3%	-11.6%
Net interest and similar income	15.7	13.7	13.2	-3.7%	-15.6%
Impairment loss on loans, net of recoveries	0.0	-0.1	0.2	n.m.	n.m.
Recovery (loss) due to impairment of financial investments	-0.6	0.6	-0.5	n.m.	-23.2%
Net interest and similar income after impairment loss	15.1	14.1	12.9	-8.6%	-14.2%
Fee income from financial services, net	47.0	50.0	50.4	0.9%	7.3%
Other income	66.4	16.3	12.2	-25.1%	-81.6%
Other expenses	-52.1	-42.0	-46.3	10.4%	-11.0%
Income before translation result and income tax	76.4	38.4	29.2	-24.0%	-61.8%
Translation result	-2.4	-1.8	-1.9	4.5%	-21.8%
Income tax	-2.4	15.6	-3.0	n.m.	22.0%
Profit for the period	71.6	52.3	24.4	-53.3%	-65.9%

Wealth Management statement of financial position 4Q25

Wealth Management Segment' Statement of financial position					
S/ million				%chg	%chg
	4Q24	3Q25	4Q25	QoQ	YoY
Assets					
Cash and due from banks and inter-bank funds	509.2	533.6	618.5	15.9%	21.5%
Financial investments	2,084.5	1,986.4	2,018.6	1.6%	-3.2%
Loans, net of unearned interest	1,518.4	1,622.5	1,613.2	-0.6%	6.2%
Impairment allowance for loans	-0.3	-0.2	-0.4	n.m.	40.5%
Property, furniture and equipment, net	53.6	51.7	50.8	-1.7%	-5.2%
Other assets	101.3	122.0	150.1	23.0%	48.2%
Total assets	4,266.7	4,316.0	4,450.8	3.1%	4.3%
Liabilities and equity					
Deposits and obligations	3,189.1	2,929.3	3,198.1	9.2%	0.3%
Due to banks and correspondents and inter-bank funds	80.1	265.8	130.1	-51.1%	62.5%
Bonds, notes and other obligations	294.2	315.1	-	n.m.	n.m.
Other liabilities	53.2	76.8	57.1	-25.7%	7.2%
Total liabilities	3,322.4	3,271.9	3,385.2	3.5%	1.9%
Equity, net					
Equity attributable to IFS' shareholders	944.3	1,044.1	1,065.6	2.1%	12.8%
Total equity, net	944.3	1,044.1	1,065.6	2.1%	12.8%
Total liabilities and equity net	4,266.7	4,316.0	4,450.8	3.1%	4.3%

Definitions

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

Safe Harbor for Forward-Looking Statements

This corporate presentation contains "forward looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Other than statements of historical or current facts, all statements included in this presentation regarding IFS' business, financial condition, results of operations and certain of IFS' plans, objectives, targets, assumptions, projections, expectations or beliefs and statements regarding other future events or prospects are forward-looking statements. These statements include, without limitation, those concerning: (i) IFS' strategy and IFS' ability to achieve it; (ii) expectations regarding sales, profitability and growth, expected or assumed future results of operations, dividends, capital expenditures and investment plans; (iii) adequacy of capital; and (iv) financing plans, objectives or goals and anticipated trends. In addition, this presentation includes forward-looking statements relating to IFS' potential exposure to various types of market risks, such as macroeconomic risk, political and geopolitical risks, foreign exchange rate risk, interest rate risks and other risks related to IFS' financial performance. The words "aim," "may," "will," "expect," "is expected to," "anticipate," "believe," "future," "continue," "help," "estimate," "plan," "potential," "target," "project," "achieve," "schedule," "intend," "should," "would," "seeks," "estimates," "shall," or the negative or other variations thereof, as well as other similar expressions regarding matters that are not historical facts, are or may indicate forward-looking statements.

IFS has based these forward-looking statements on its management's current views with respect to future events and financial performance. These views reflect the best judgment of IFS' management but involve a number of risks and uncertainties which could cause actual results to differ materially from those expected in IFS' forward-looking statements and from past results, performance or achievements. Although we believe that the estimates reflected in the forward-looking statements are reasonable, such estimates may prove to be incorrect. By their nature, forward-looking statements involve risk and uncertainty because they relate to events and depend on circumstances that will occur in the future. There are a number of factors that could cause actual results and developments to differ materially from those expressed or implied by these forward-looking statements. These factors include, among other things:

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

Additionally, new risks and uncertainties can emerge from time to time, and it is not possible for IFS to predict all future risks and uncertainties, nor can IFS assess their potential impact. Accordingly, you should not place undue reliance on forward-looking statements as a prediction of actual results.

All forward-looking statements included in this corporate presentation are based on information available to IFS on the date of this corporate presentation. IFS undertakes no obligation to update publicly or revise any forward-looking statement, whether as a result of new information, future events or otherwise, except as may be required by applicable law. All other written and oral forward-looking statements attributable to IFS or persons acting on IFS' behalf are expressly qualified in their entirety by the cautionary statements contained throughout this corporate presentation.

