

# 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



## 4 Strengthening primary banking relationships

+11%

YoY retail primary banking customers

## 5 Insurance delivering solid double-digit growth

+61%

YoY written premiums

## 3 Improving risk-adjusted NIM

2.3%

CoR banking FY25

3.7%

FY25 Risk-adjusted NIM

3.1%

Cost of funds FY25

## 6 WM continues to deliver double-digit growth

+14%

YoY AUMs WM

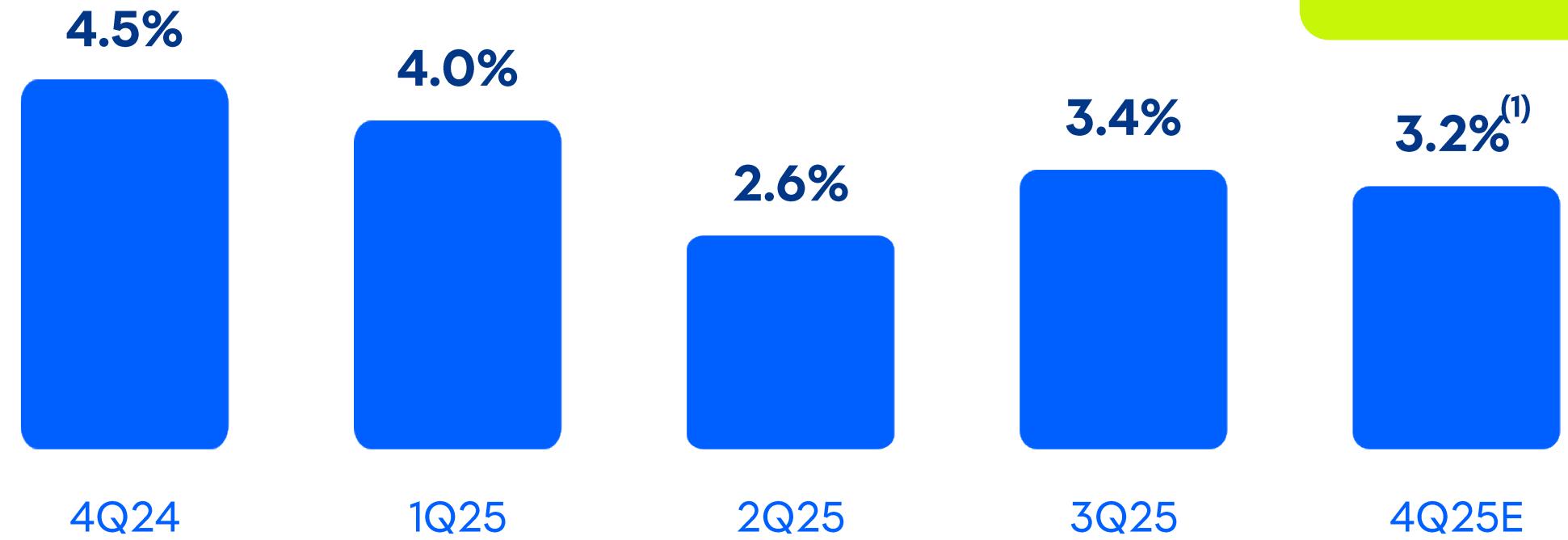


1

**Solid performance  
across businesses**

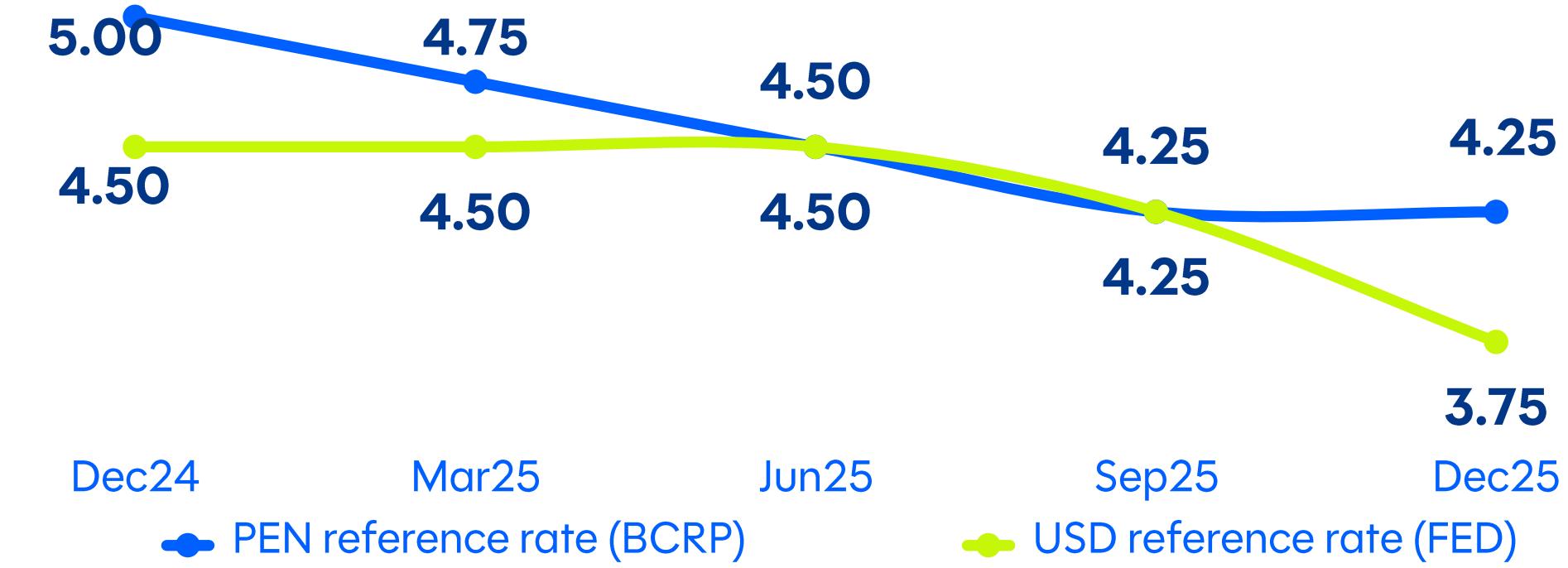
# Positive trend in macro indicators continues

## Quarterly GDP growth YoY (%)



**3.0%**  
2026(E)

## Interest rates (%)

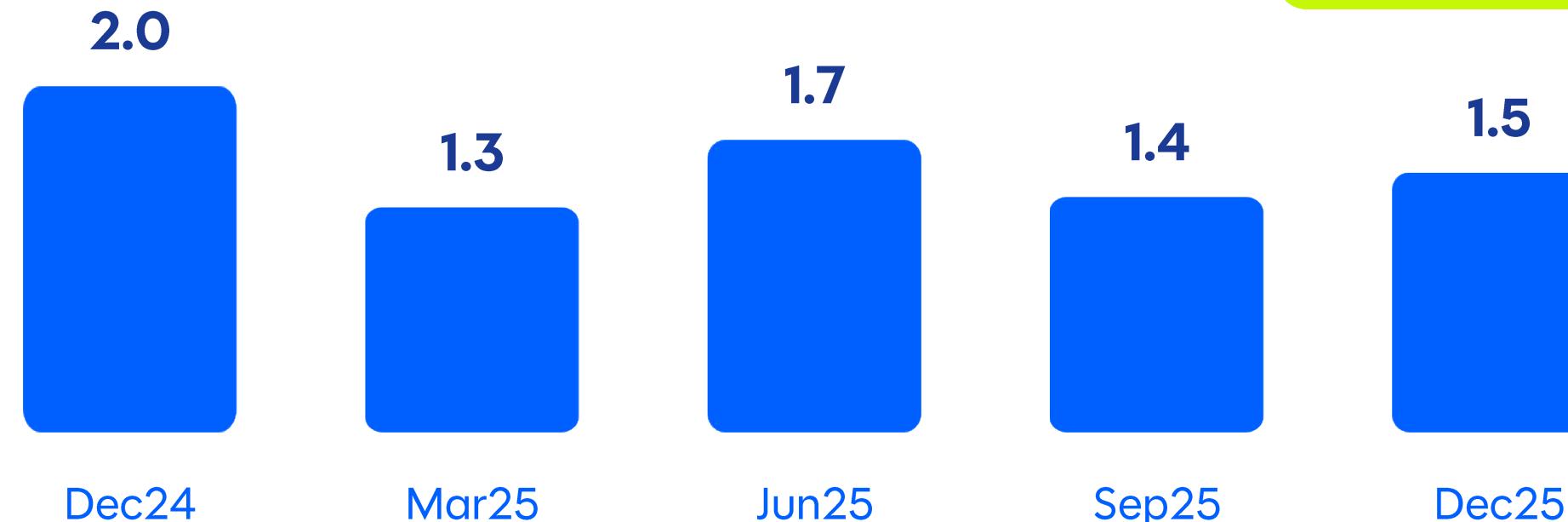


## PEN/USD



**10.6%**  
FX appreciation

## Inflation YoY (%)



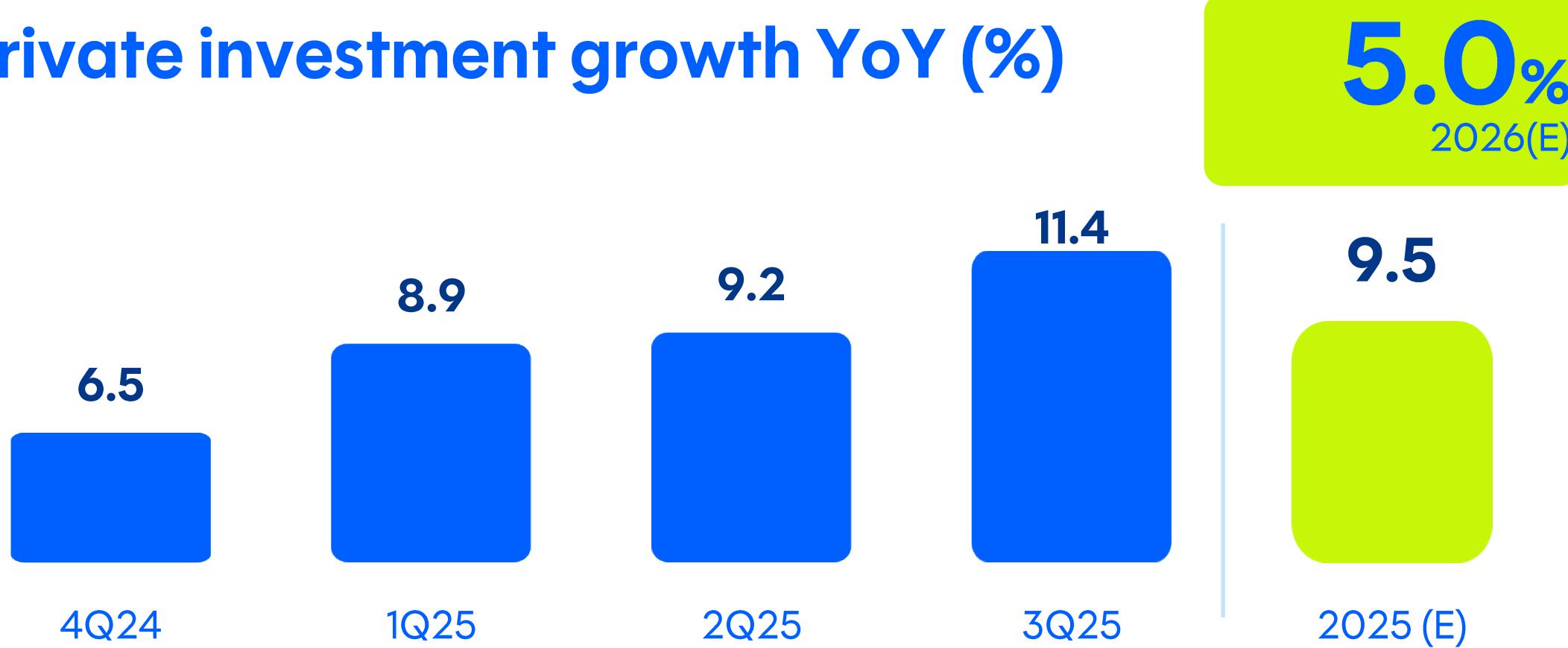
**2.0%**  
2026(E)

Source: Central Bank, MEF, INEI and SBS

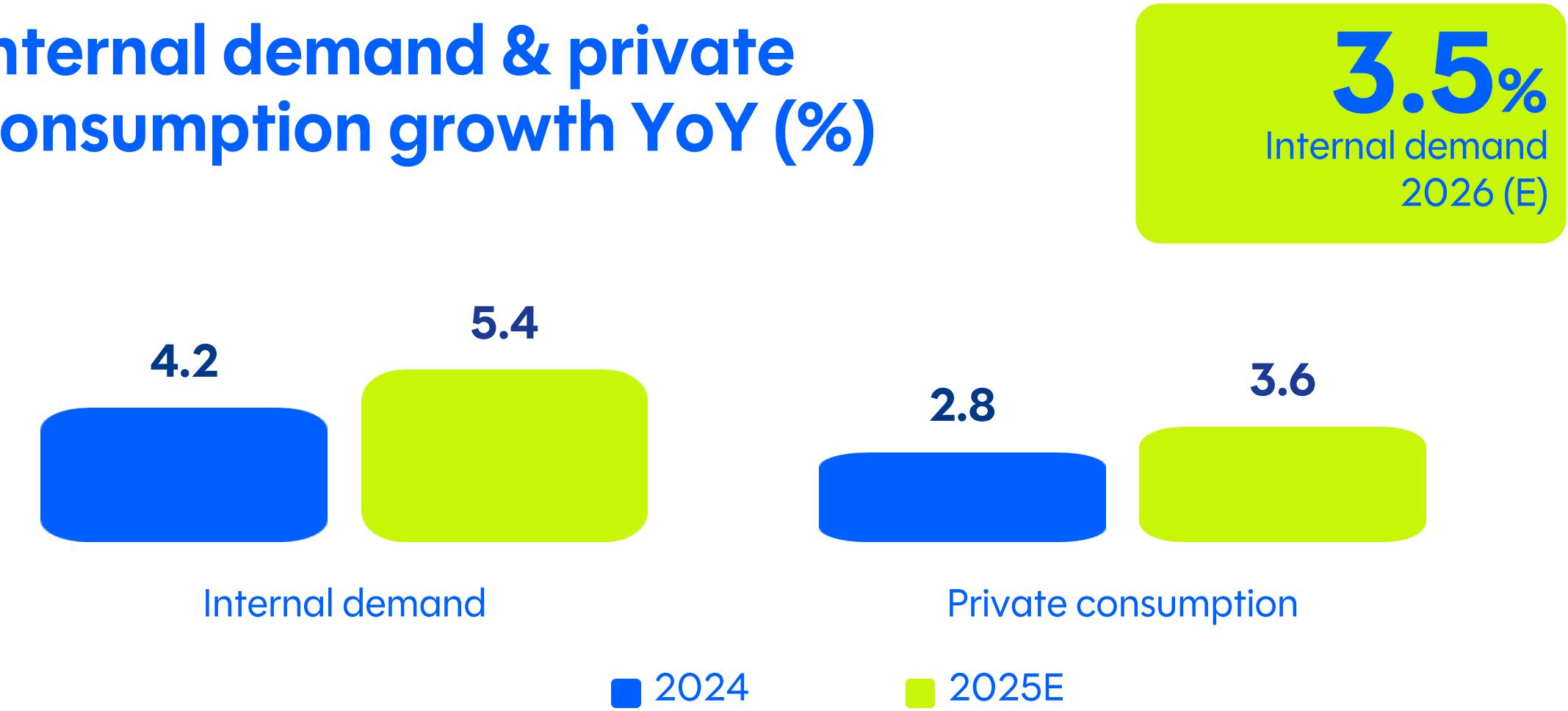
1) 4Q25E internal estimate. Estimated GDP growth for 2025 is 3.3%

# Solid macro fundamentals

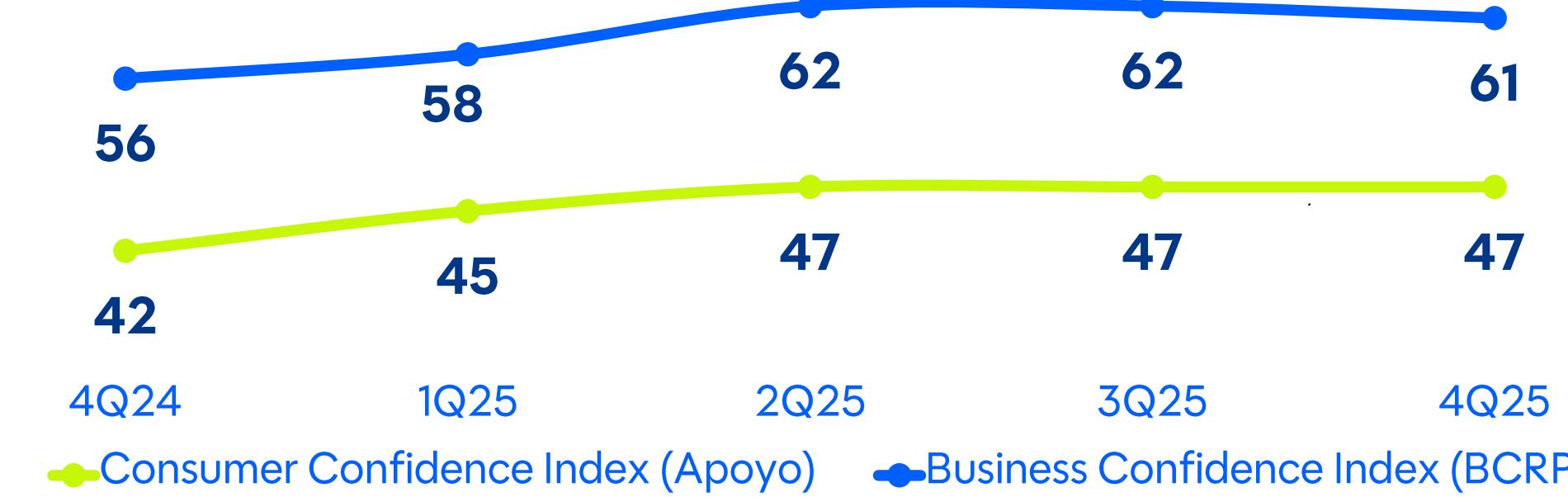
## Private investment growth YoY (%)



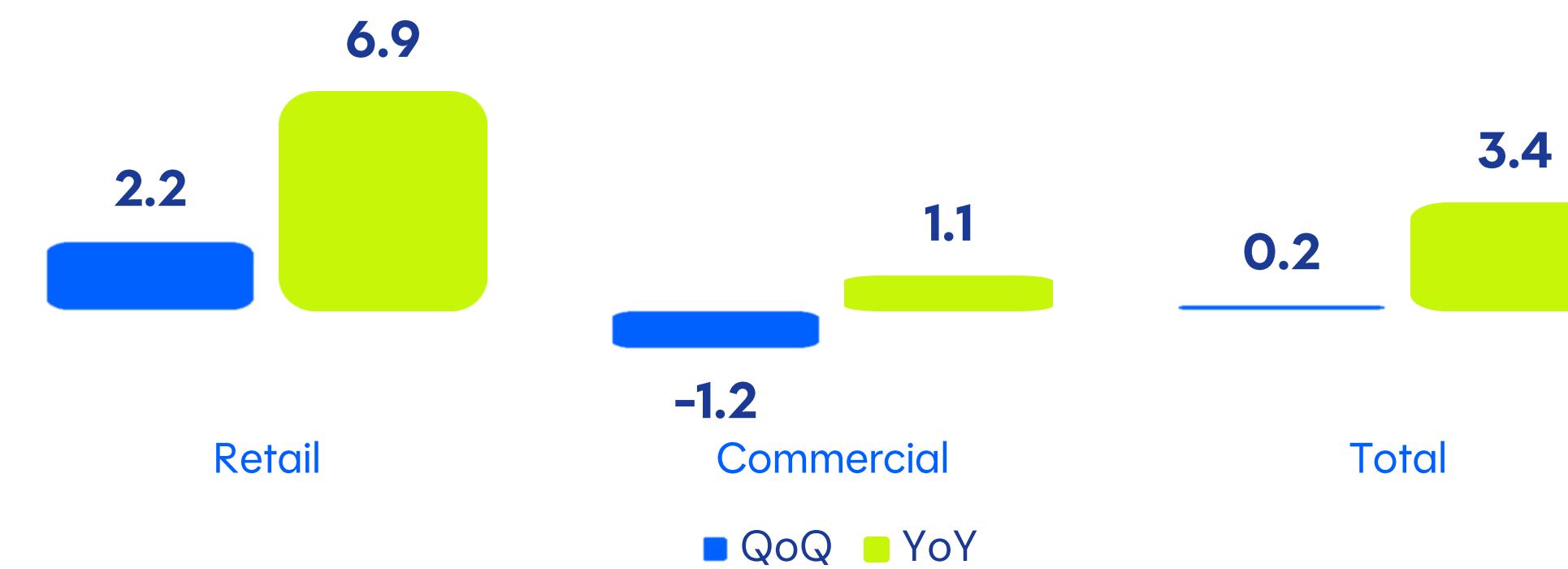
## Internal demand & private consumption growth YoY (%)



## Confidence index



## System loan growth YoY (%)



# +49%

YoY earnings  
drive ROE to **16.8%**

## IFS accumulated net profit (S/ mn)

ROE 12.6%

**16.8% | 18.5%<sup>(1)</sup>**

**2,149<sup>(1)</sup>**  
•  
**1,943**

**1,307**



FY24

**+49% YoY**

## Banking

ROE

12.2%

**1,007**

FY24

**15.6%**

**1,475**

FY25

**+46% YoY**

## Insurance

ROE

41.6%

**202**

FY24

**39.5%**

**275**

FY25

**+36% YoY**

-S/205mn RDL

## Wealth management

ROE

14.2%

**137**

FY24

**21.5%**

**231**

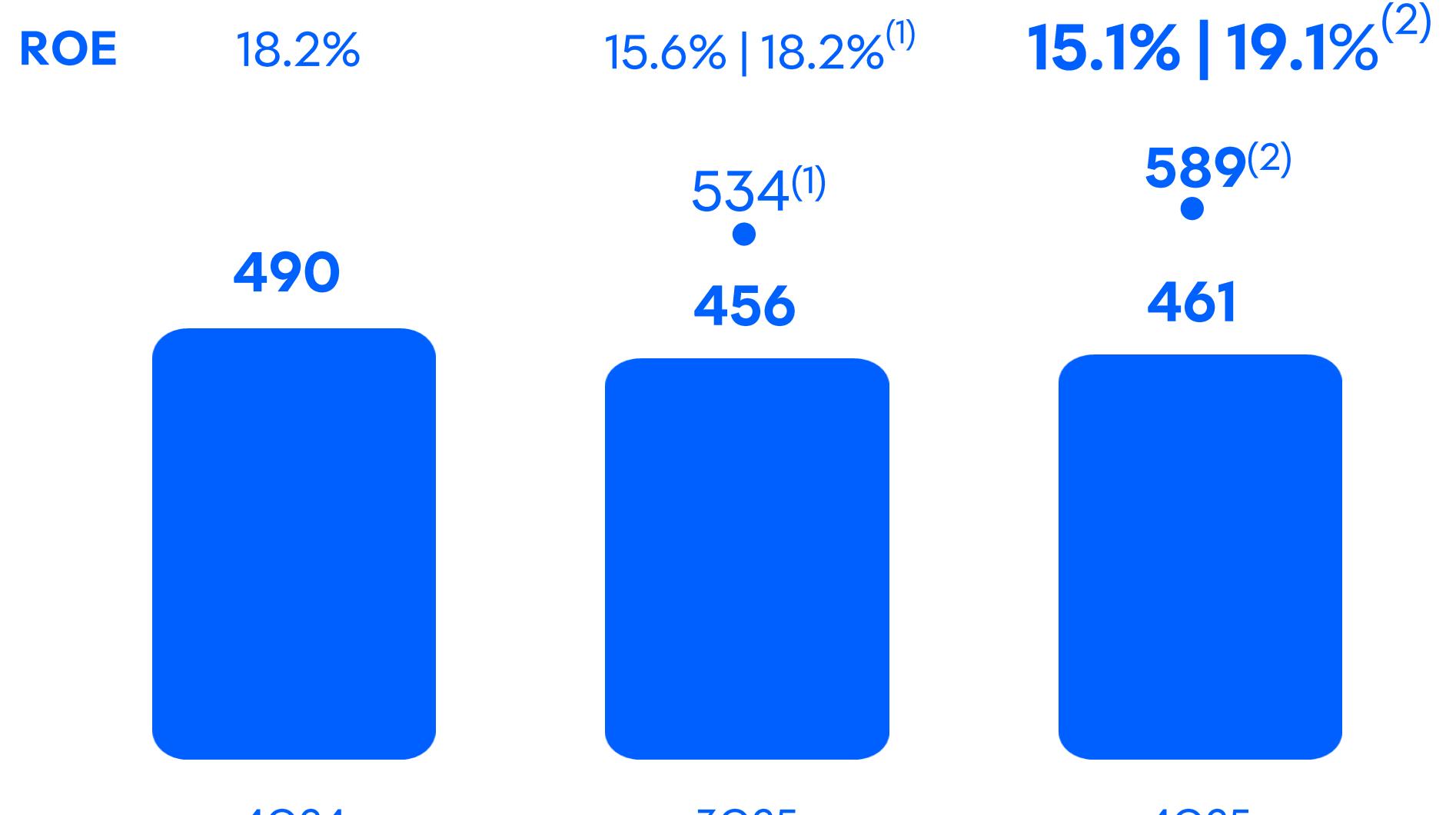
FY25

**+68% YoY**

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

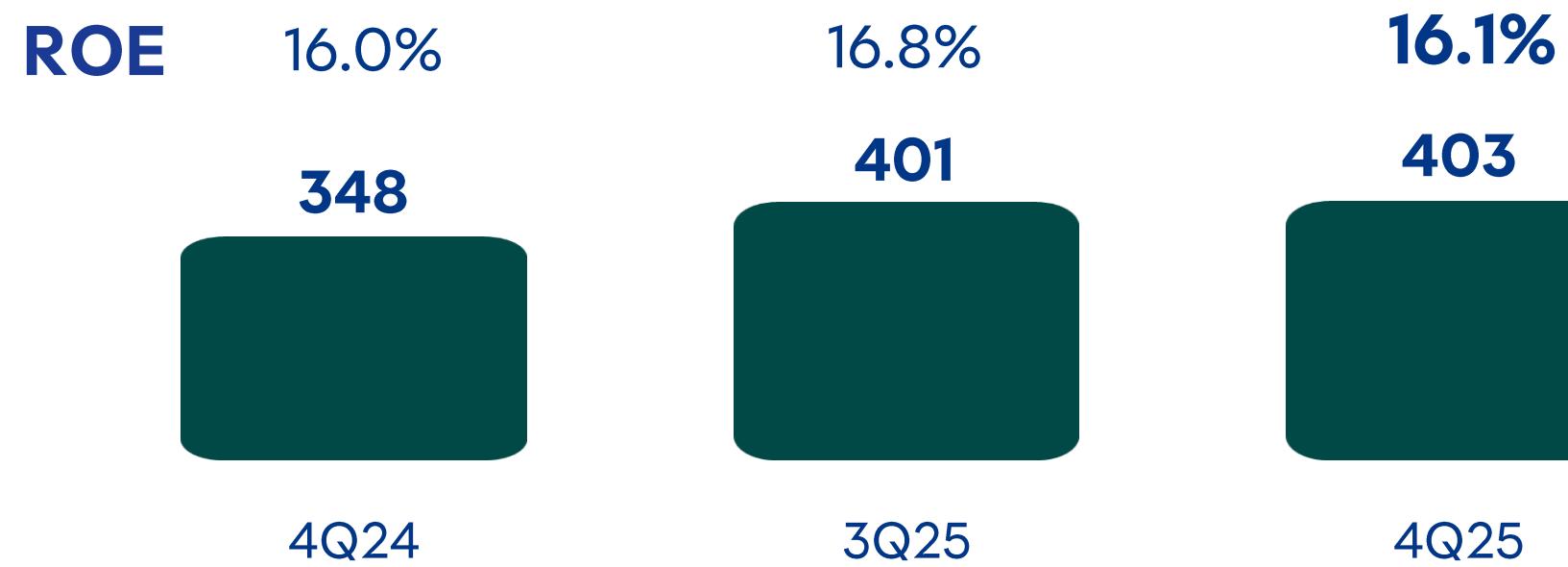
**+1%**  
QoQ earnings  
despite RDL impact

### IFS quarterly net profit (S/ mn)



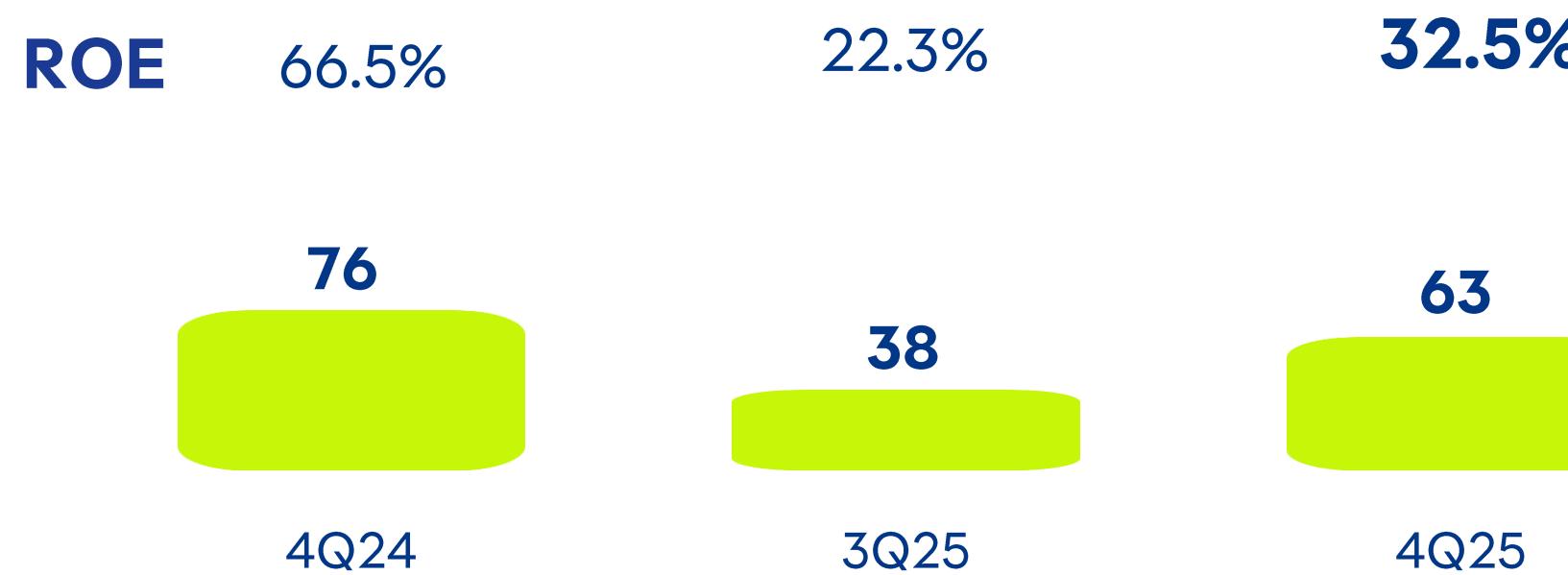
**+1% QoQ | -6% YoY**

### Banking



**+16% YoY**  
**+0% QoQ**

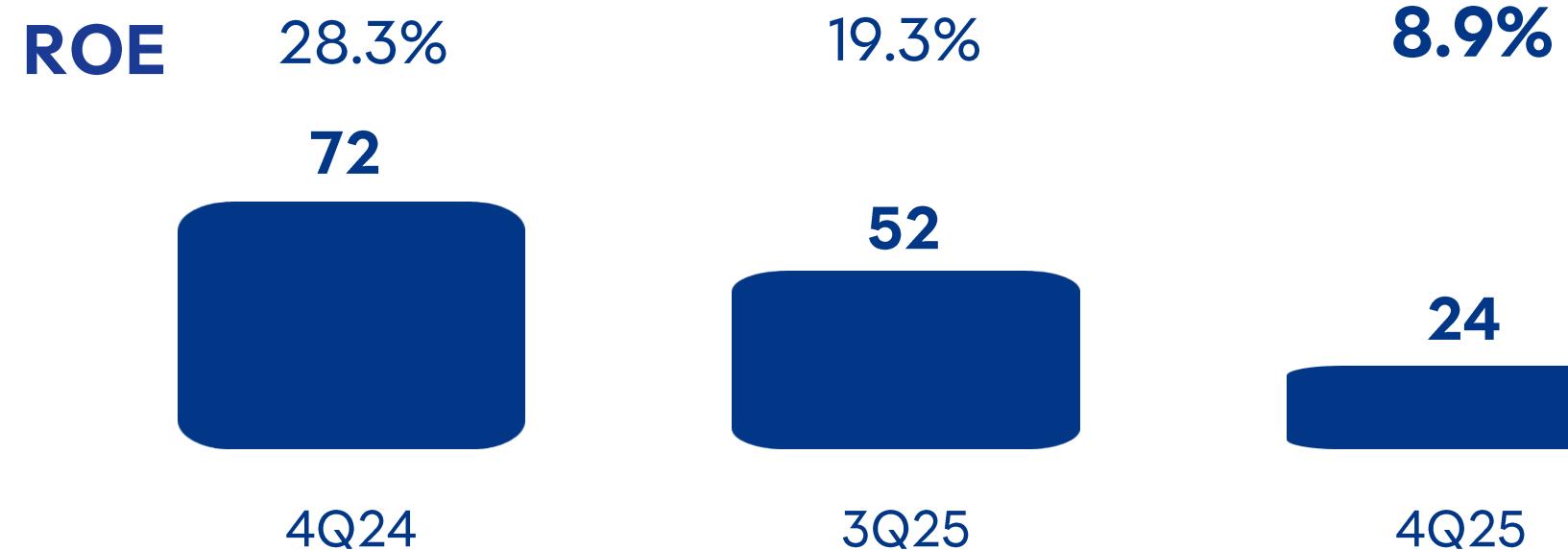
### Insurance



**-17% YoY**  
**+67% QoQ**

-S/129mn RDL

### Wealth management

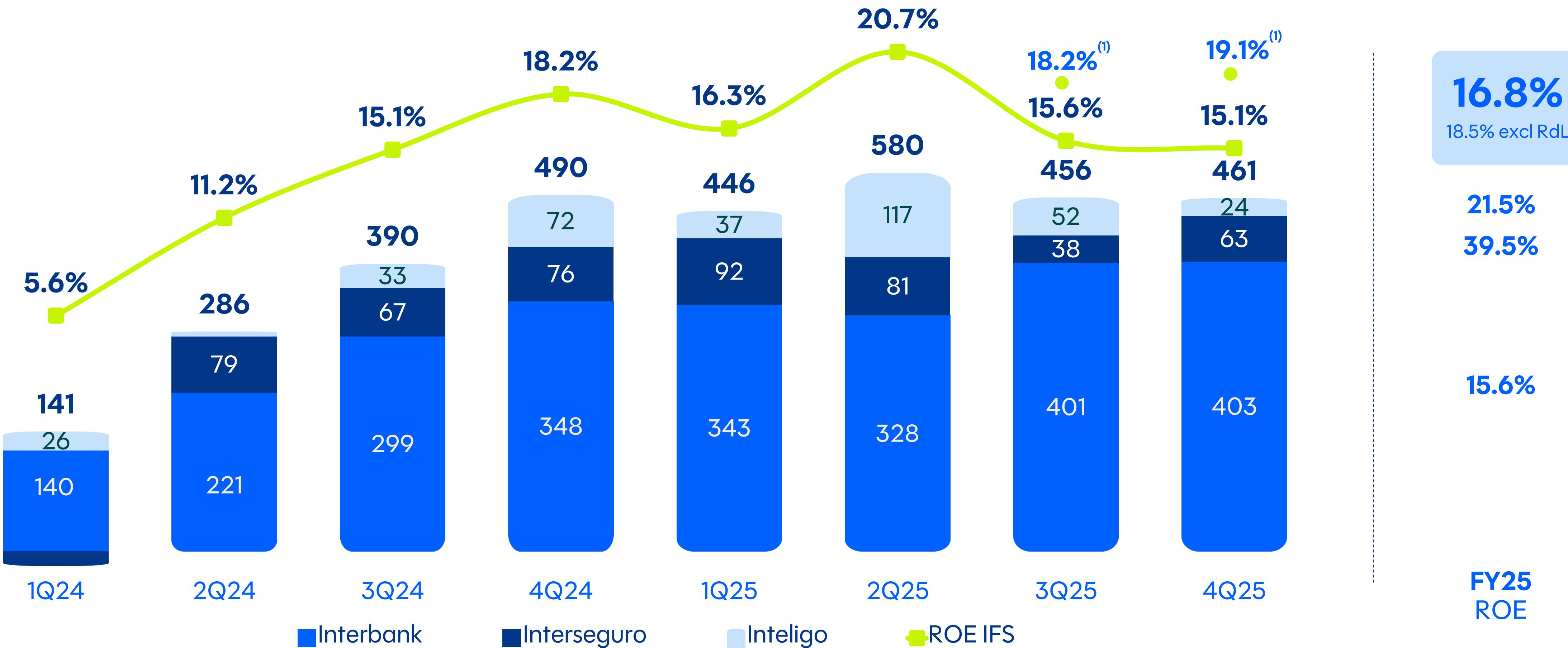


**-66% YoY**  
**-53% QoQ**

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

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

# Core earnings and ROE recovery continues



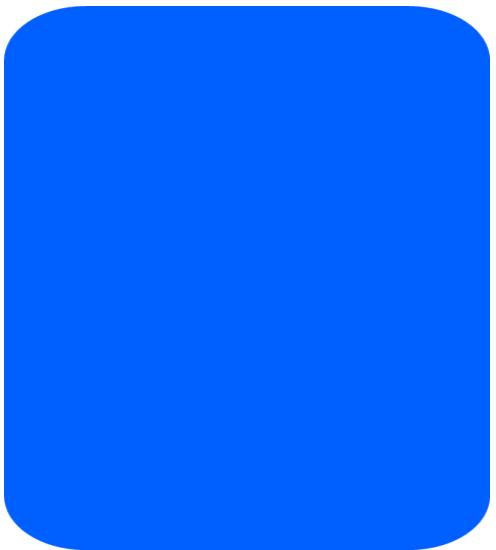
# +13%

## YoY increase in revenues

### IFS (S/ mn)

NIM IFS 5.1%

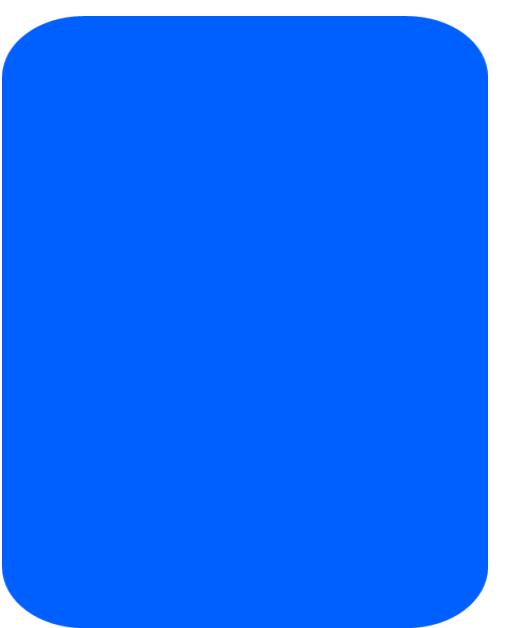
7,237



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)

C/I 37.4%

2,900

FY24

+11% YoY

C/I 36.8%

3,163

FY25

## Banking expenses (S/ mn)

C/I

38.9%

2,057

FY24

41.1%

2,249

FY25

+9% YoY

## Banking expenses breakdown (S/ mn)

YoY

+13%

101

2,057

2024

+9%

48

Technology

+6%

44

Personnel<sup>(1)</sup>

+9%

2,249

2025

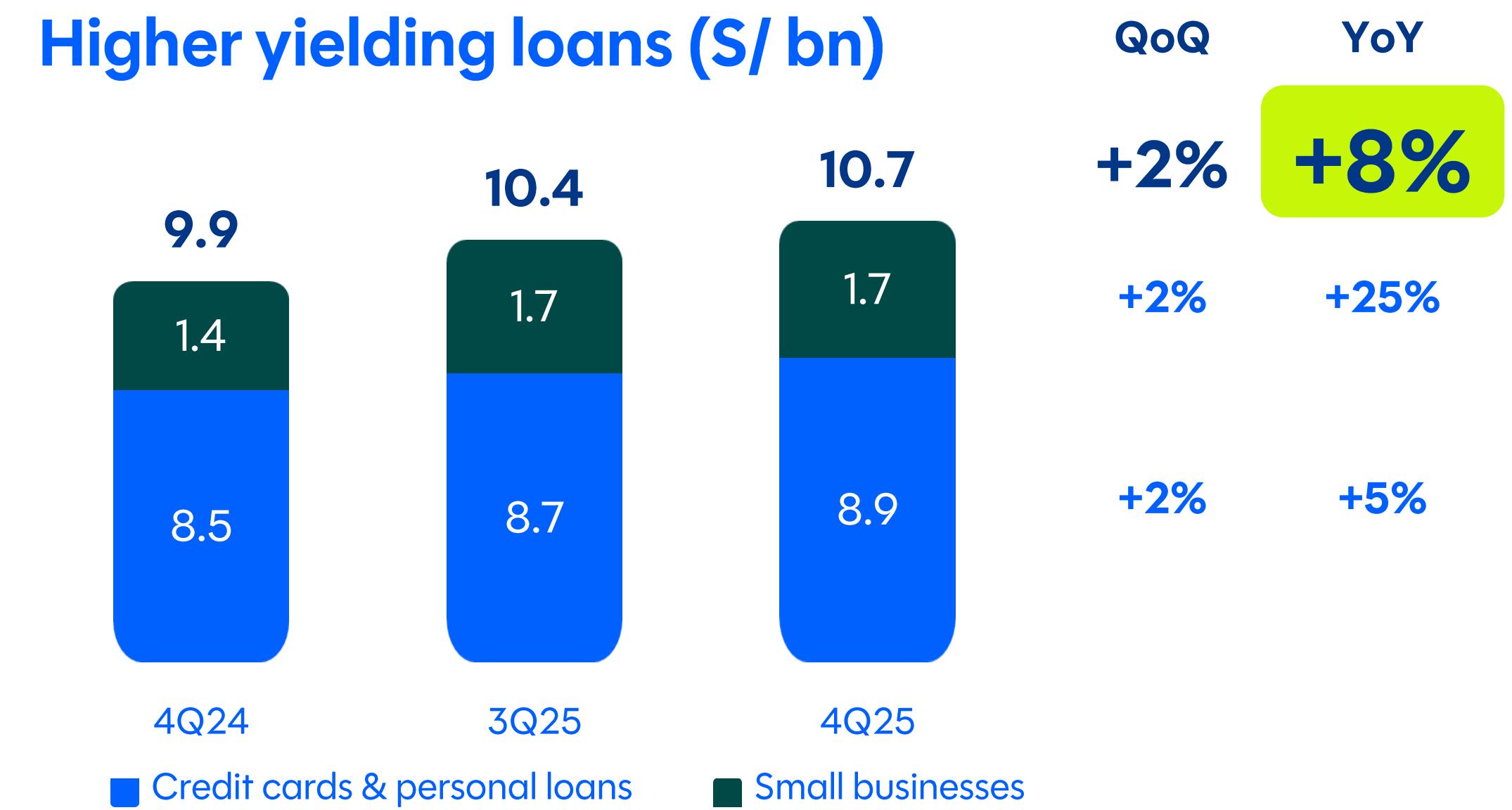
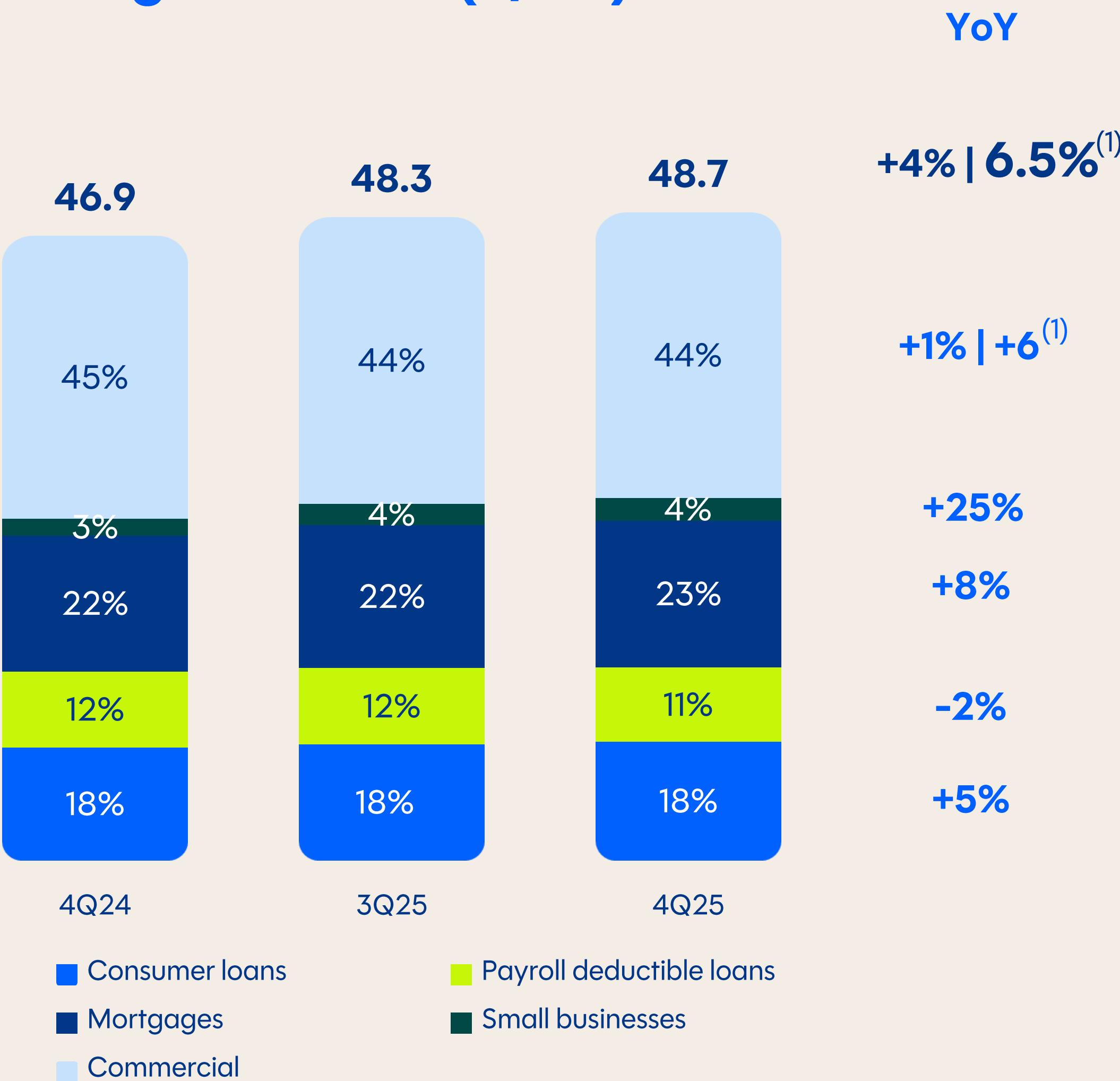
(1) Personnel expenses do not include employee participation in profit provision, which is considered under others

2

Higher-yielding loans  
continue positive trend

# Increasing dynamism in higher-yielding loans

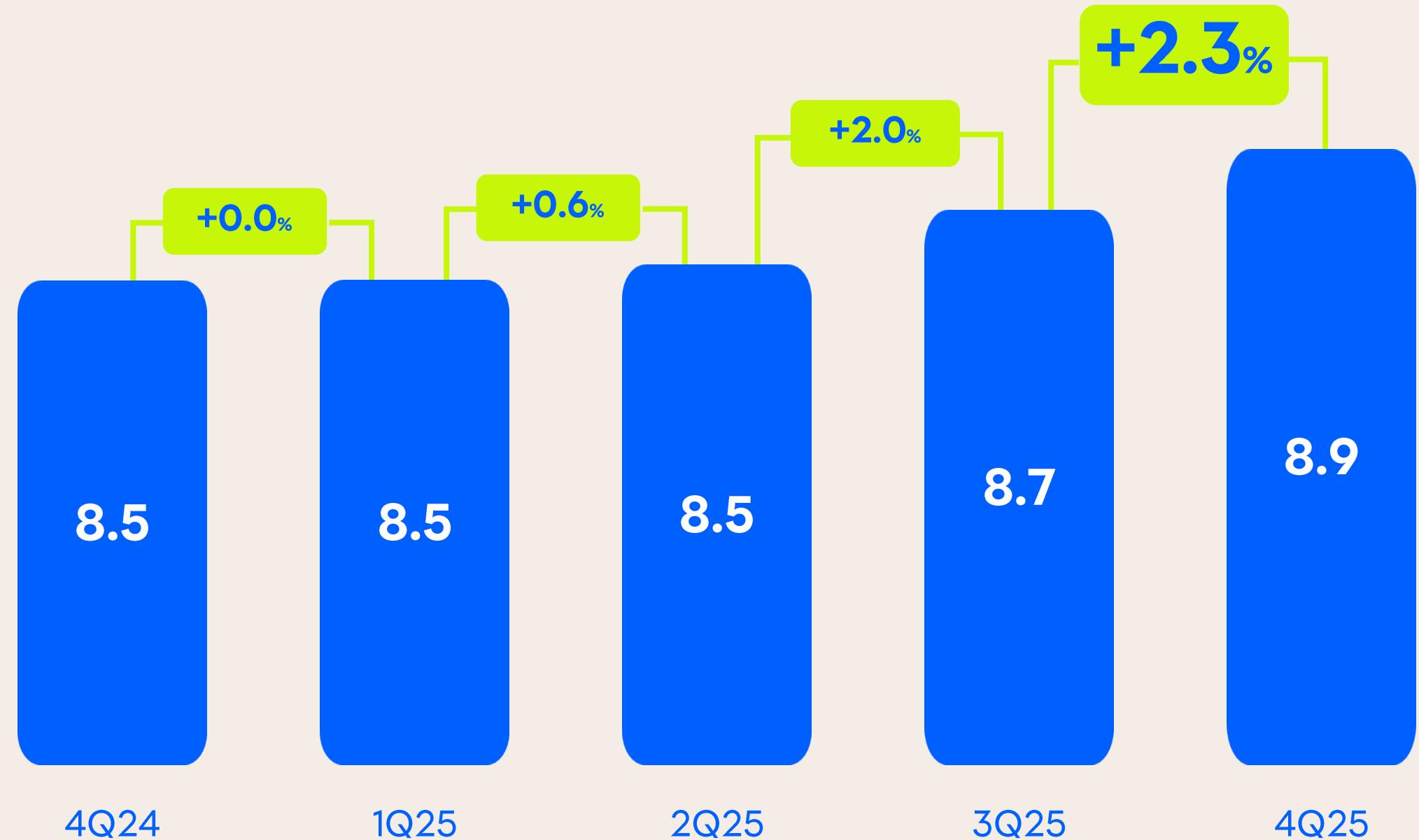
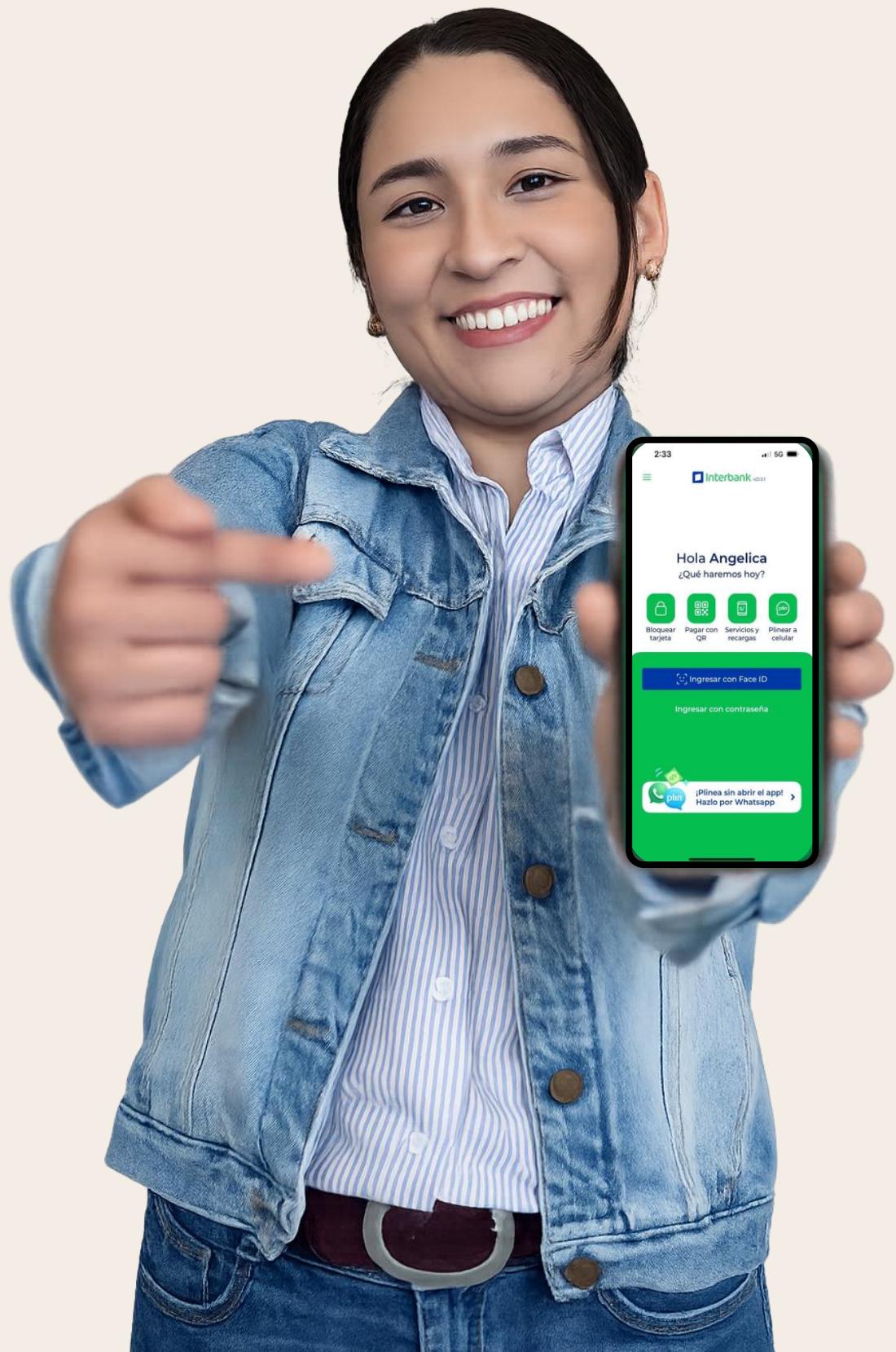
## Performing loan book (S/ bn)



# 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%**

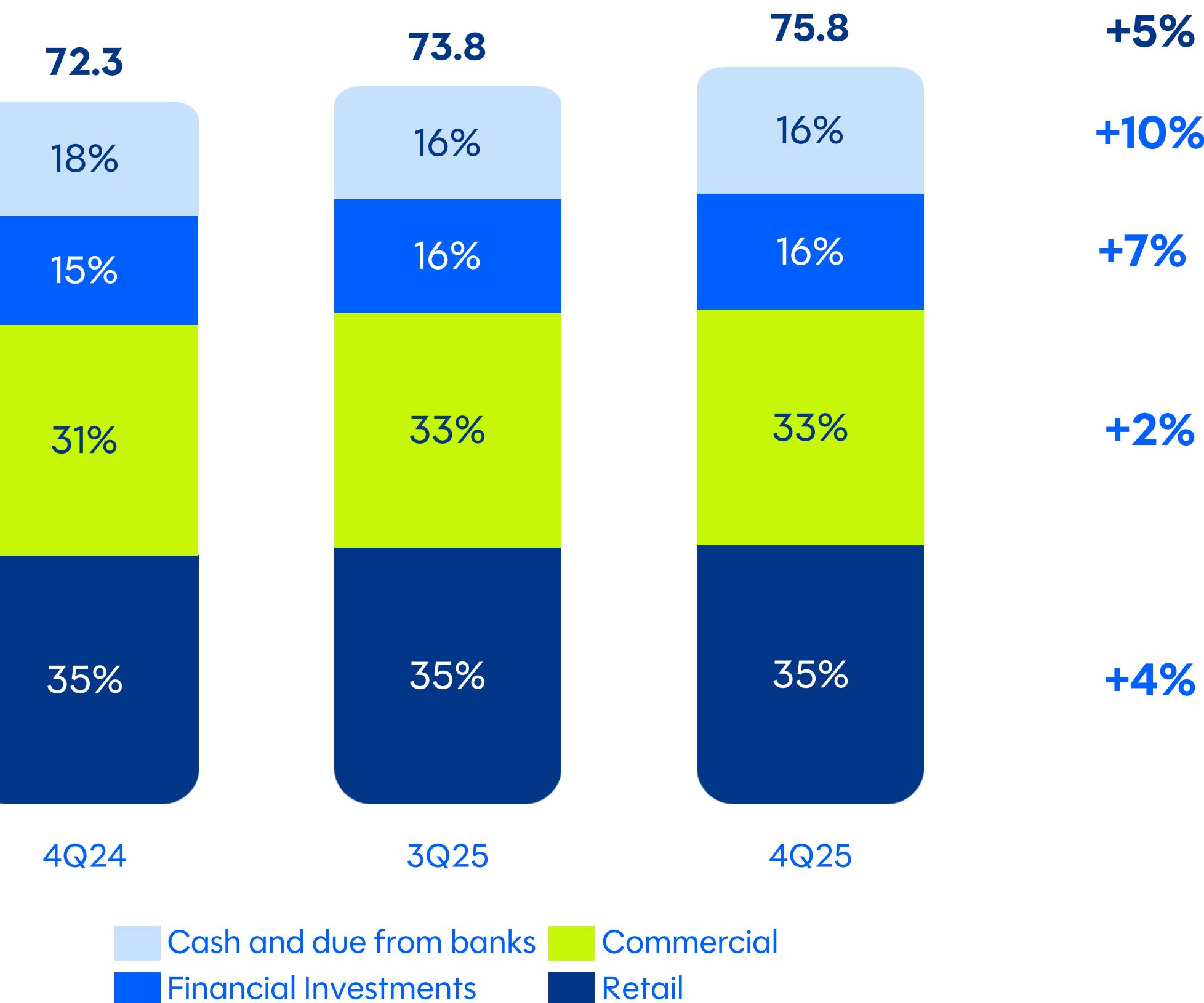
YoY Dec25

3

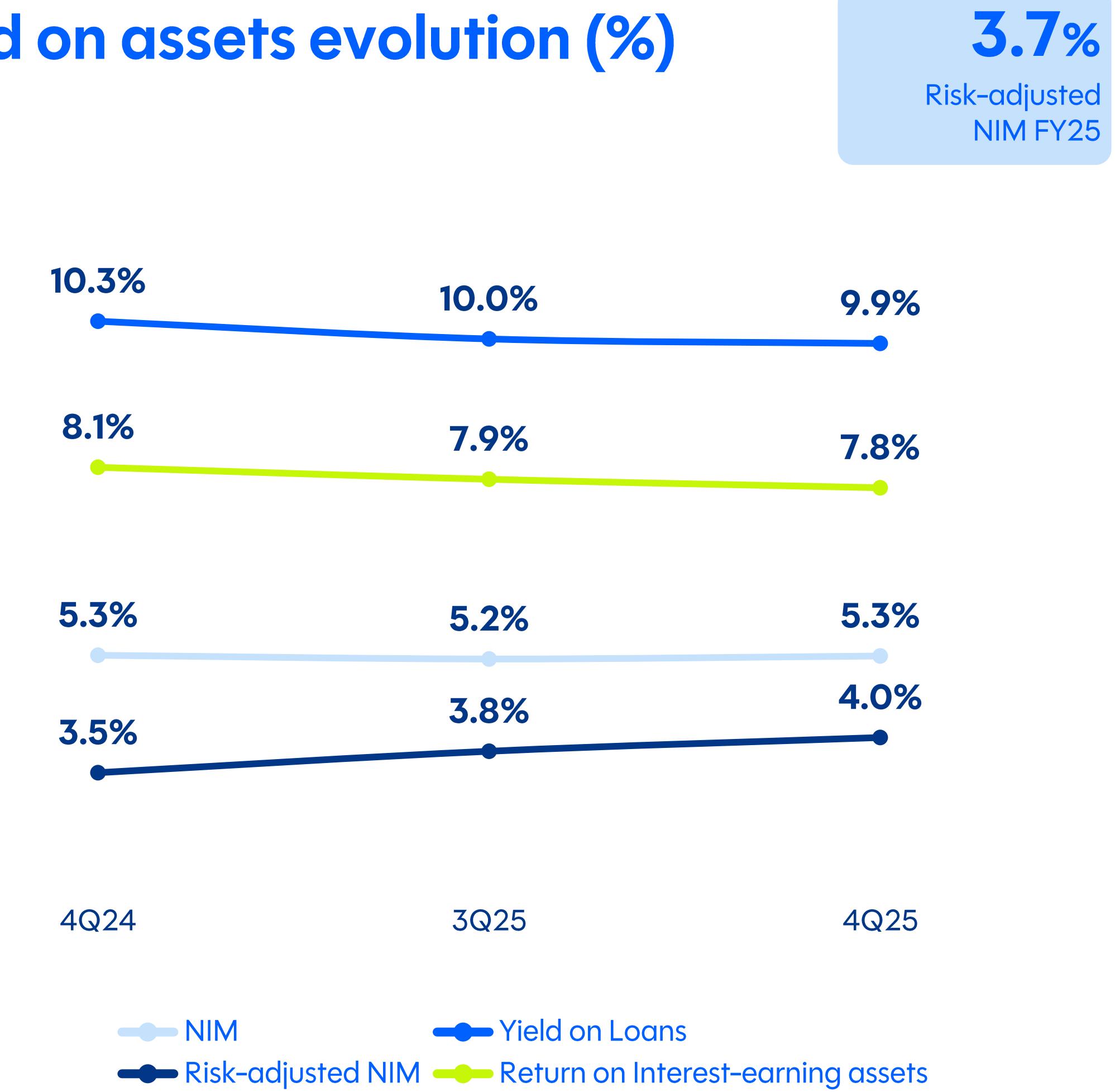
Improving risk-  
adjusted NIM

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

## Interest-earning assets (S/bn)

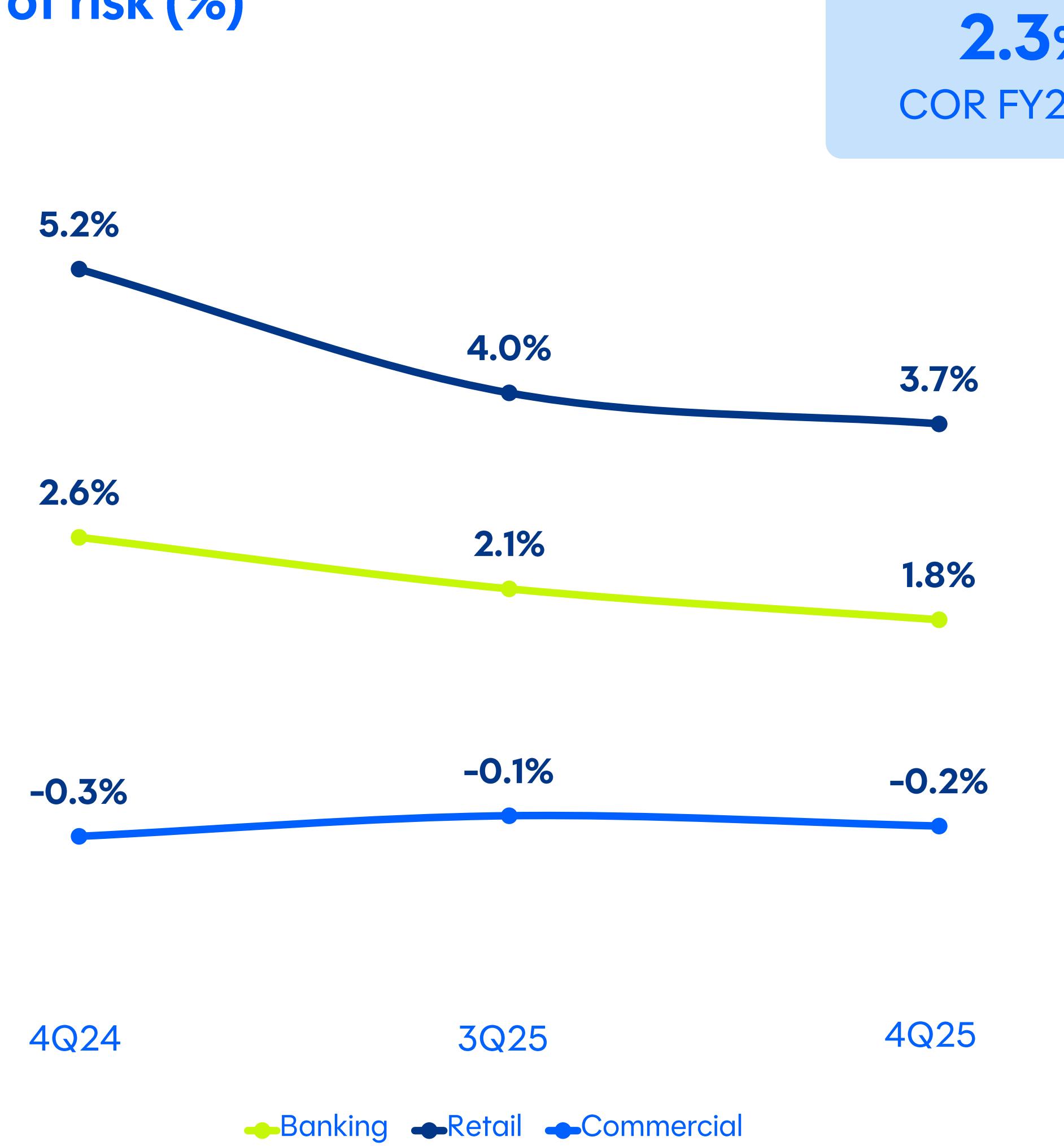


## Yield on assets evolution (%)

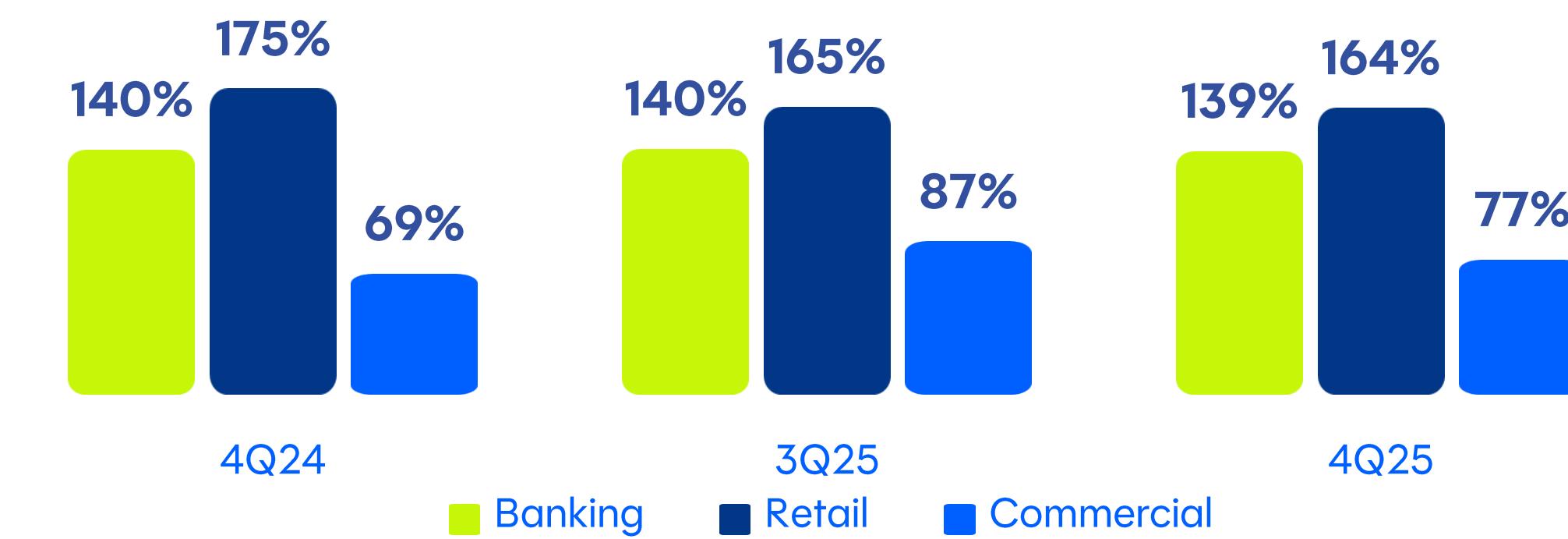


# Cost of risk remains at low levels

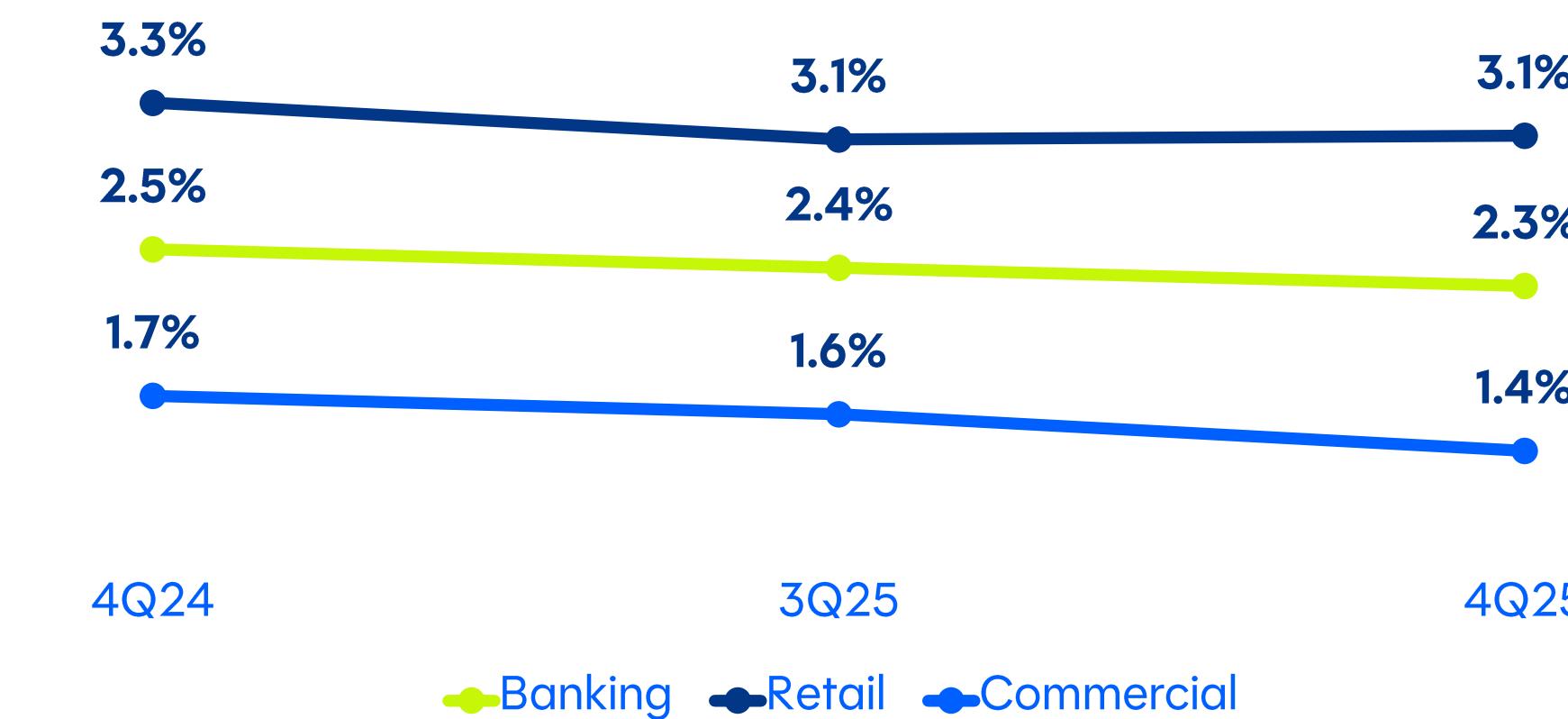
## Cost of risk (%)



## NPL coverage ratio (%)

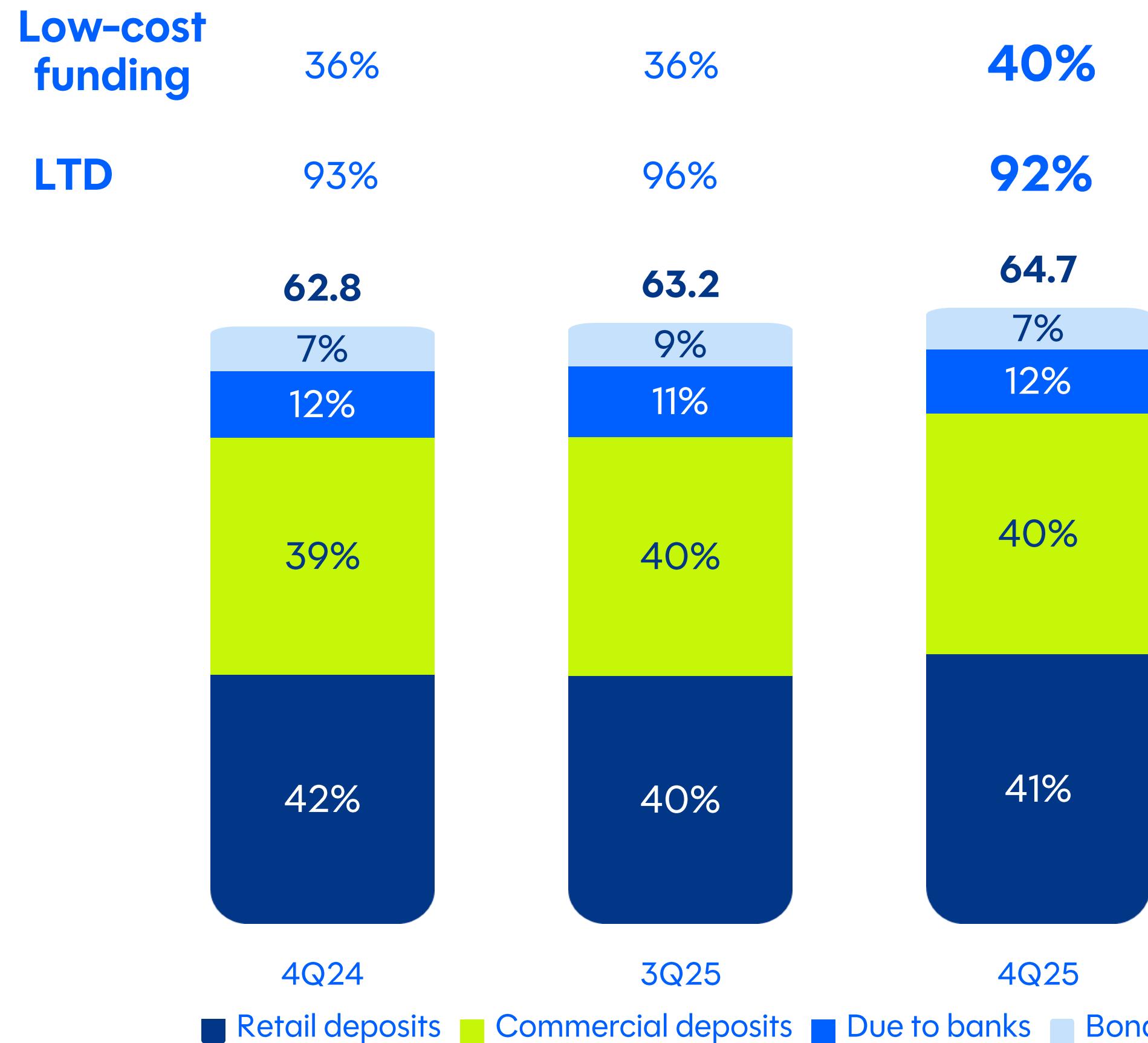


## Total NPLs - Stage 3

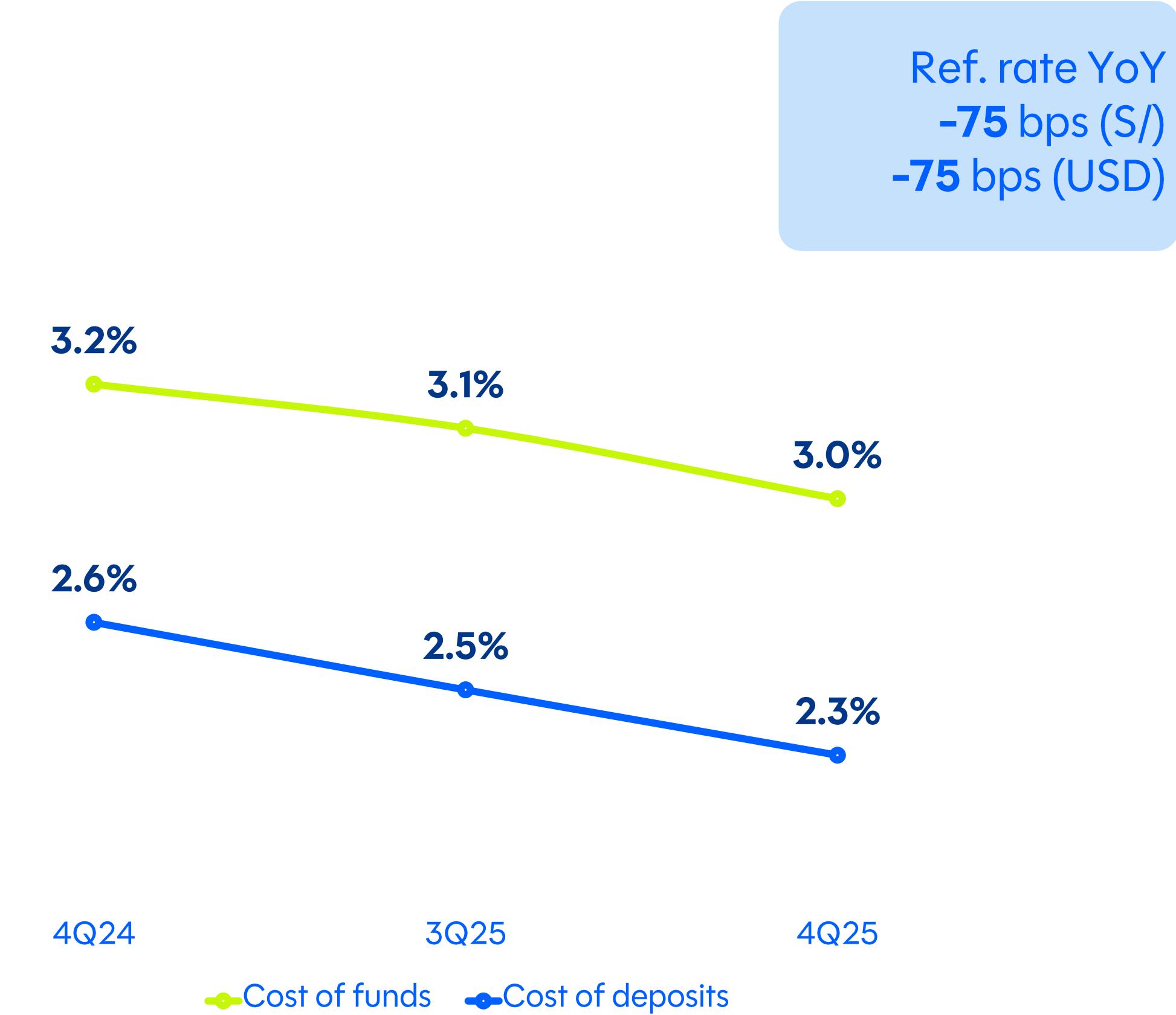


# +20 bps decrease in cost of funds in the year

## Funding breakdown (S/ bn)



## Cost of funds and deposits (%)





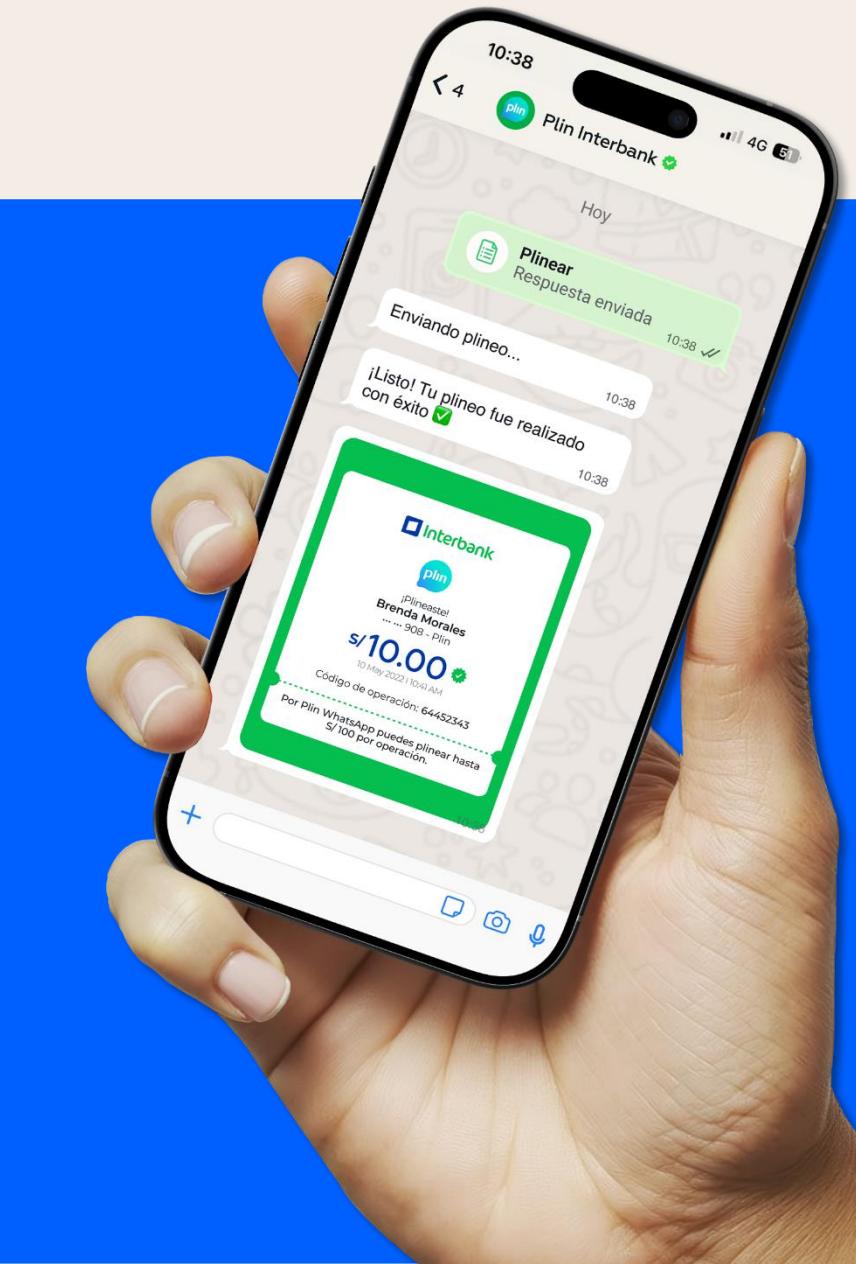
# Strengthening primary banking relationships

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

## Individuals

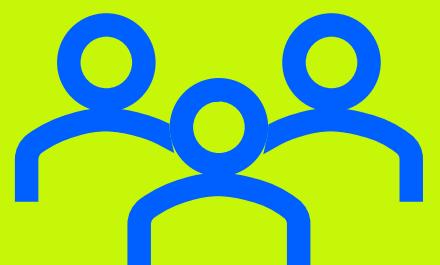
**84%**

Digital retail customers



**+48%**  
YoY Plin transactions

## Small businesses

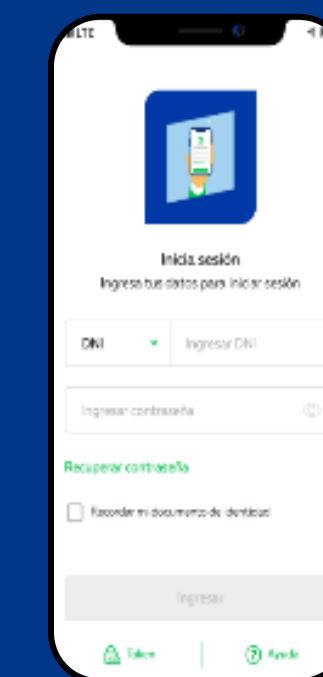


**+60%**  
YoY flows from Izipay

**+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

IBK Plin transactions (mn) <sup>(1)</sup>

139

206

4Q24

4Q25

**+48%**

YoY PLIN transactions

(1) Sent transactions from Plin

## Digital customers

(% of digital customers)

81

Dec24

84

Dec25

73

Dec24

74

Dec25

## NPS Retail

(Points – Retail Banking)

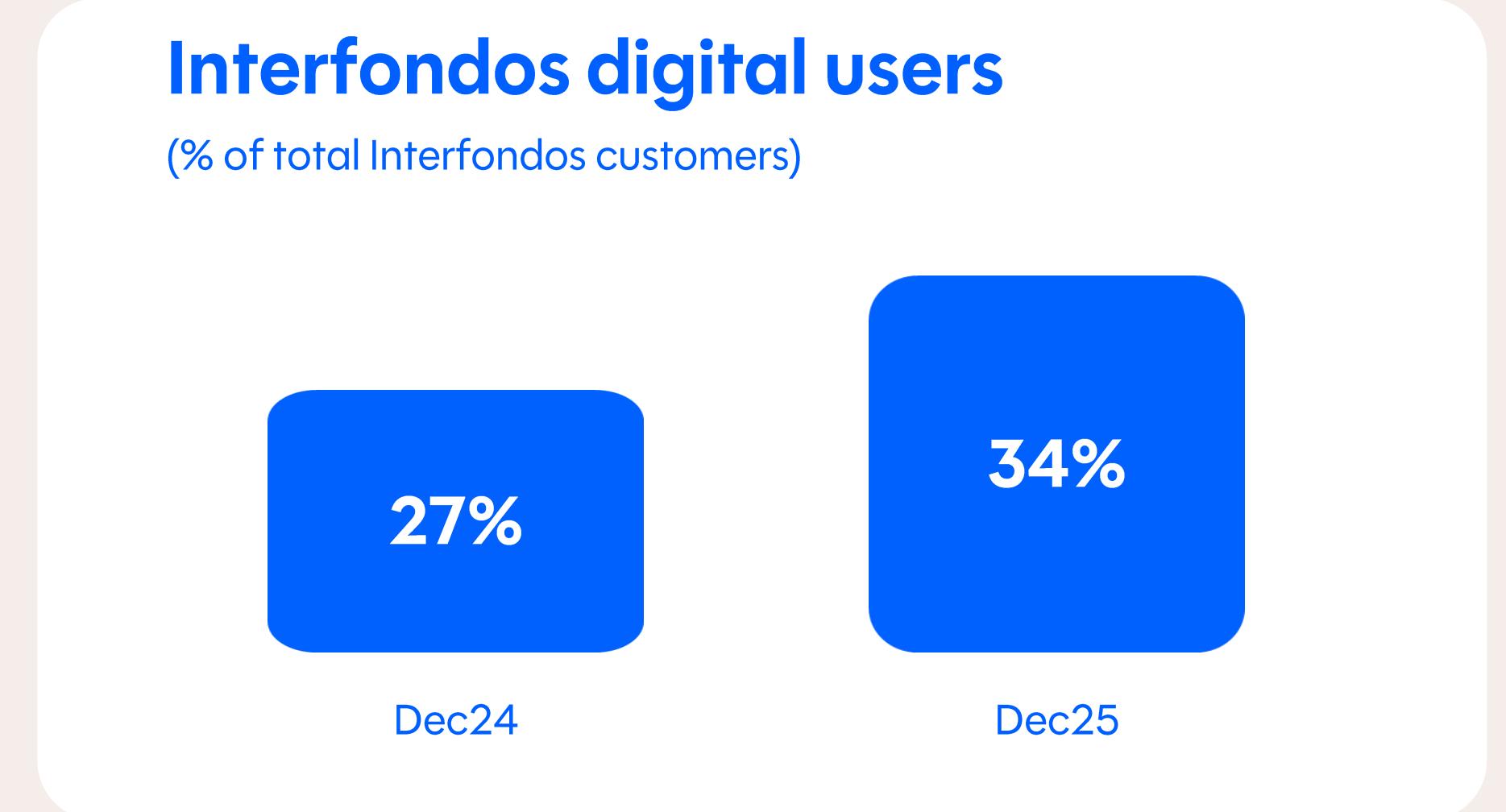
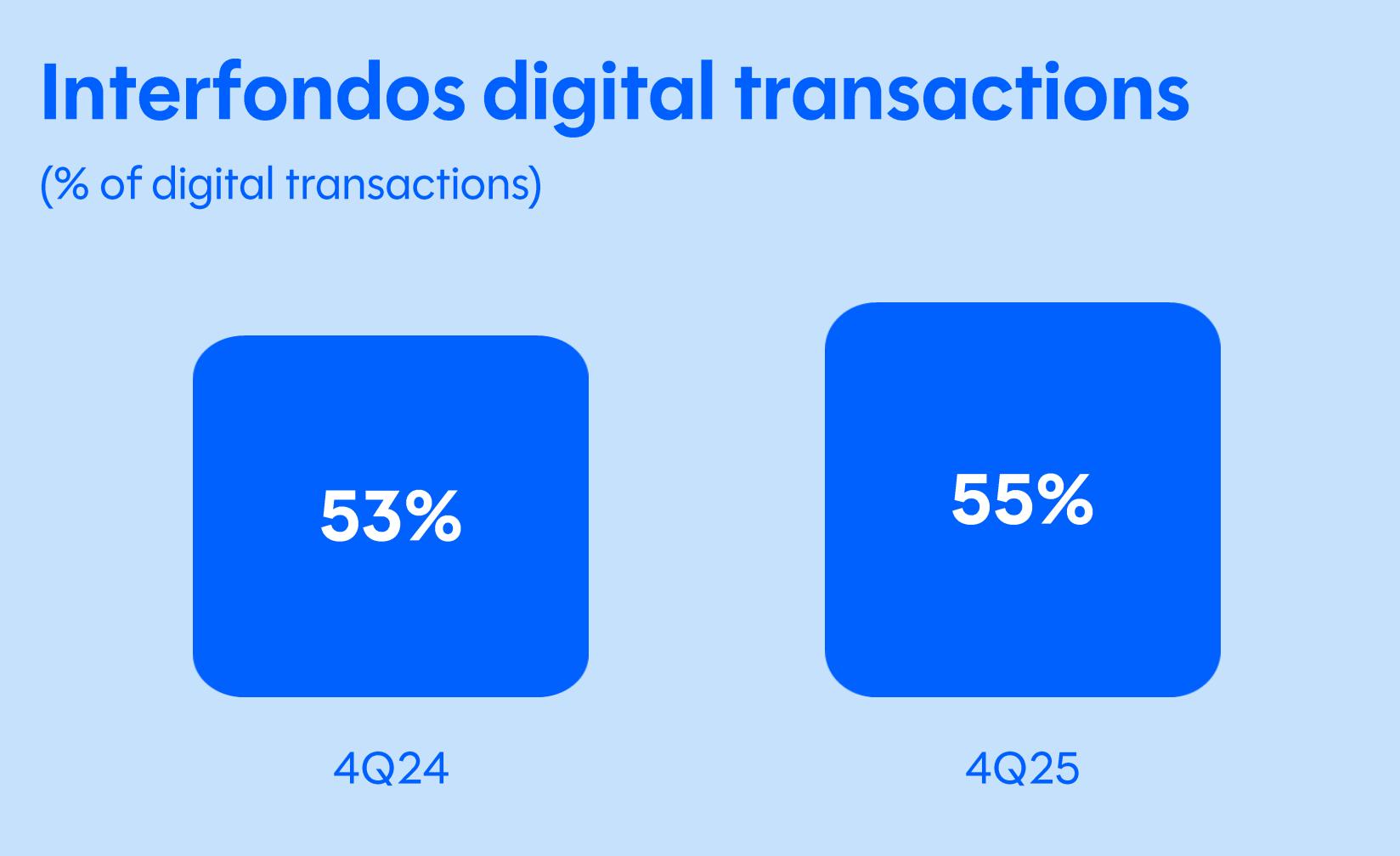
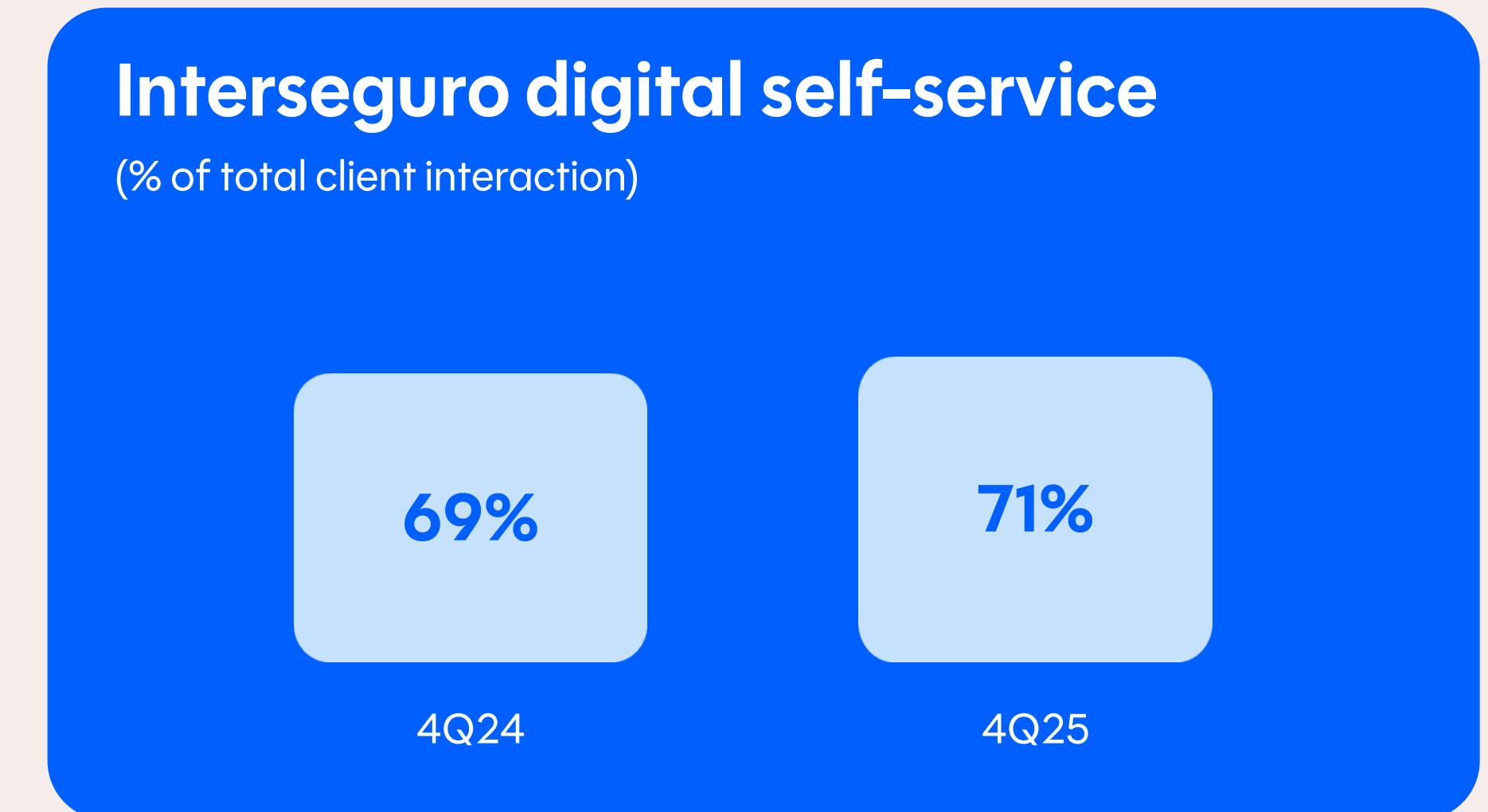
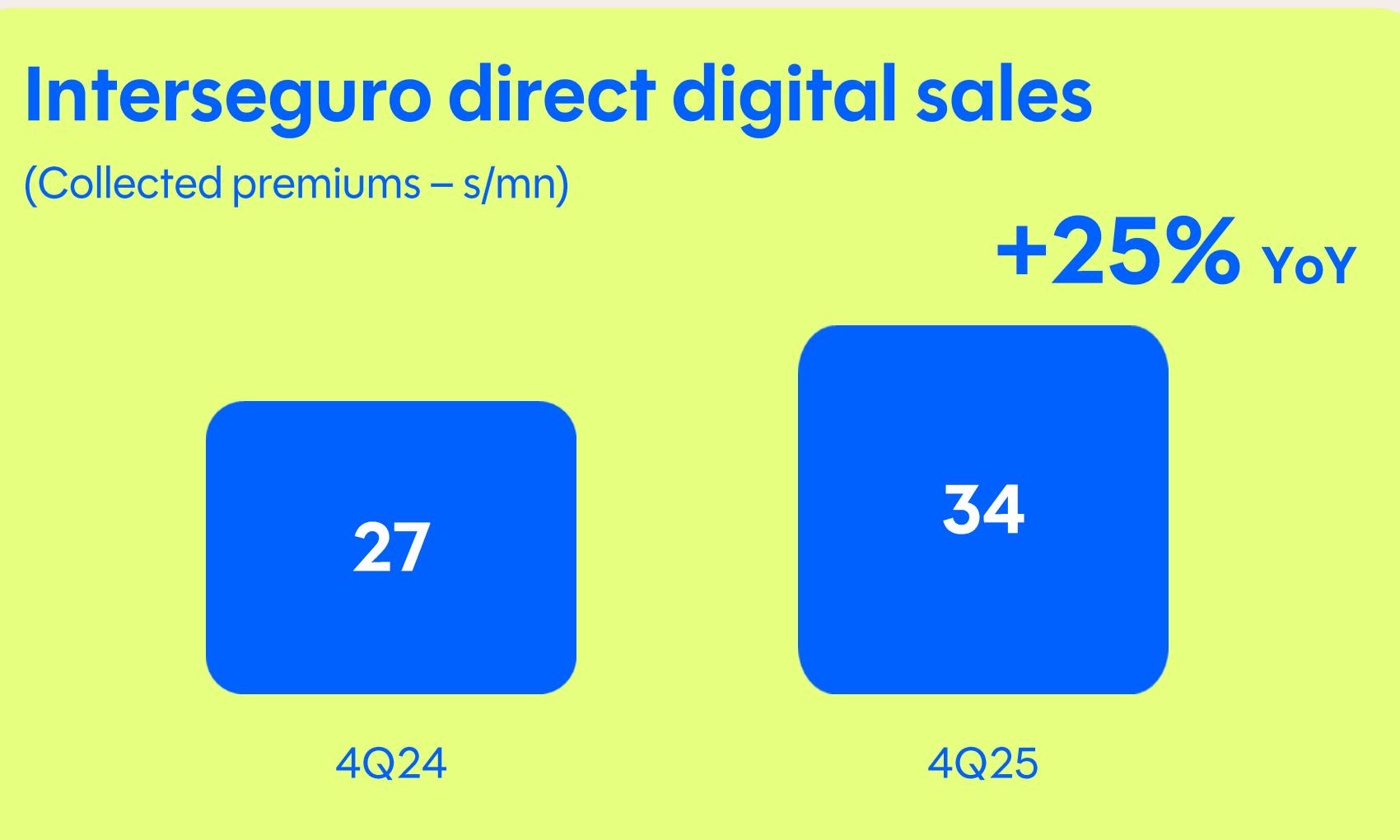
51

## NPS Commercial

(Points – Commercial Banking)

68

# Growing digital engagement across insurance & WM

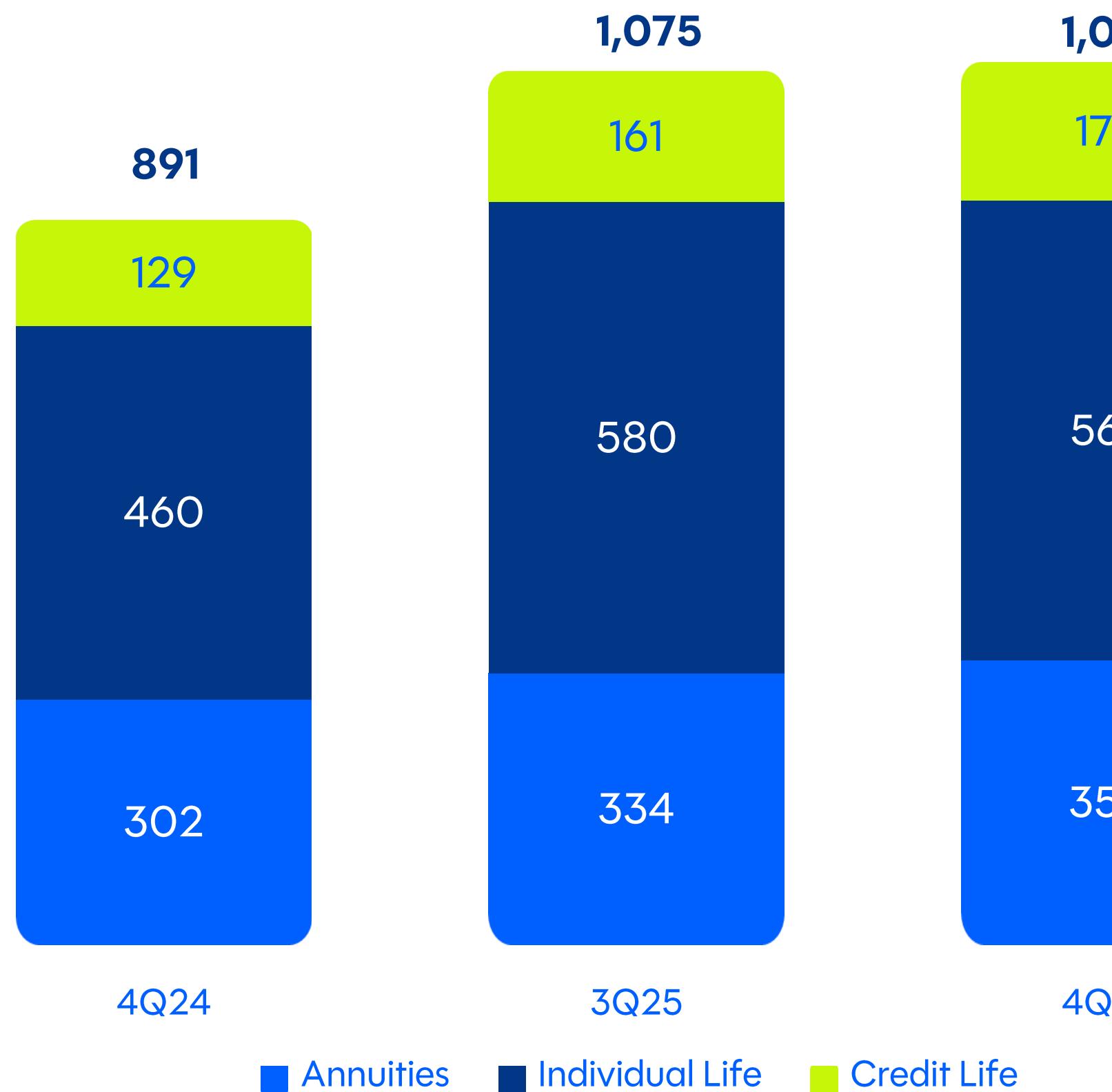




Insurance delivering  
solid double-digit  
growth

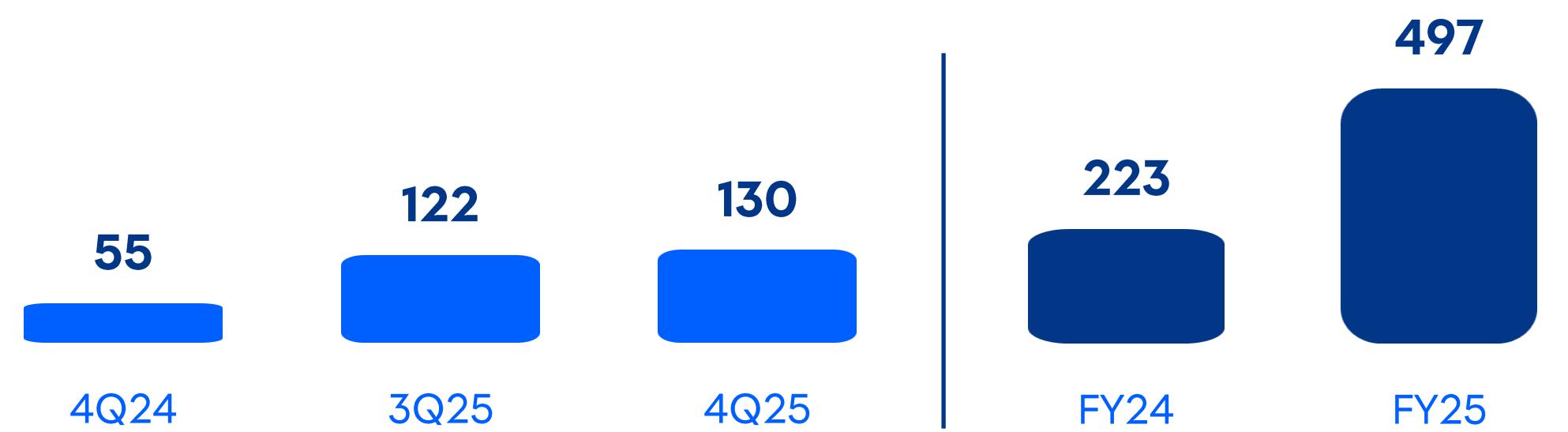
# +22% in long-term insurance

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



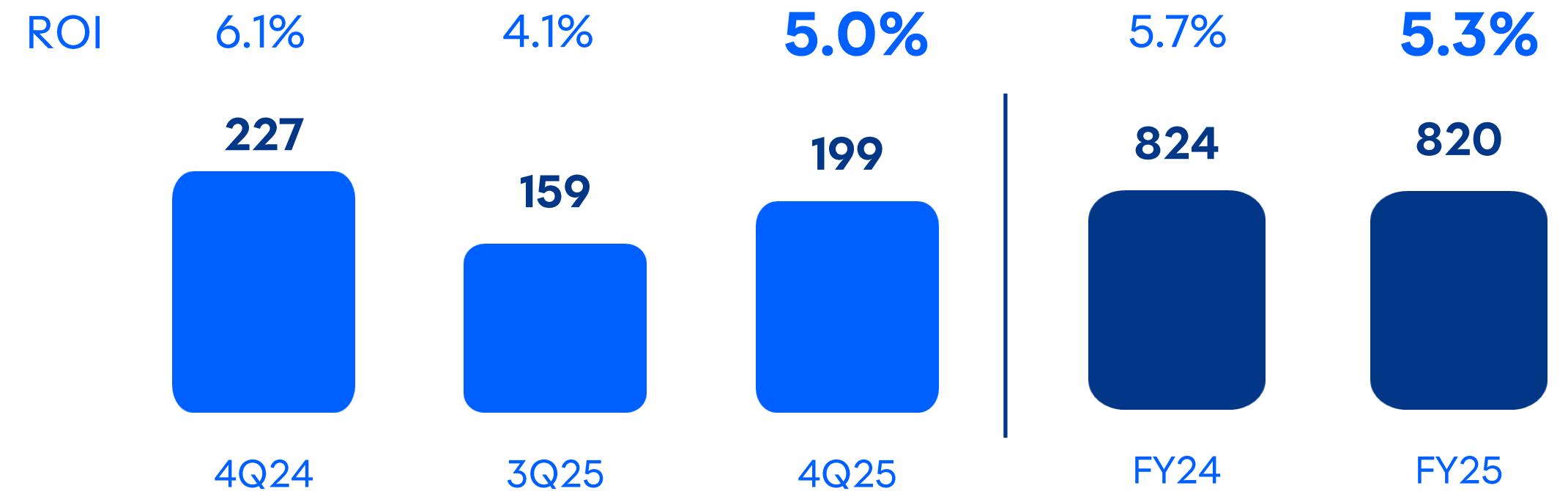
+22% YoY  
+1% QoQ

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



+2.2x YoY

## Results from investments (S/mn)



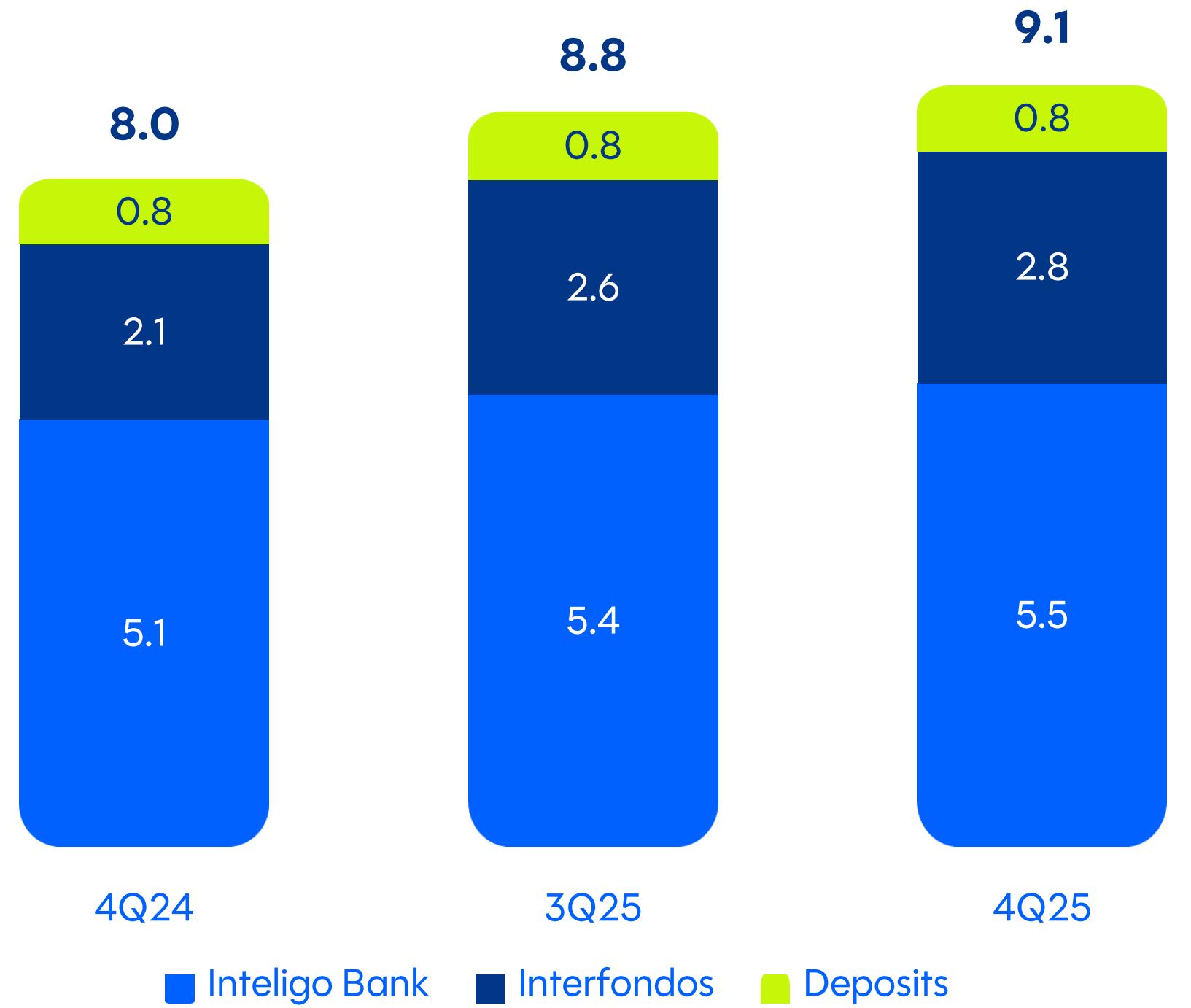
6

WM continues to  
deliver double-digit  
growth

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

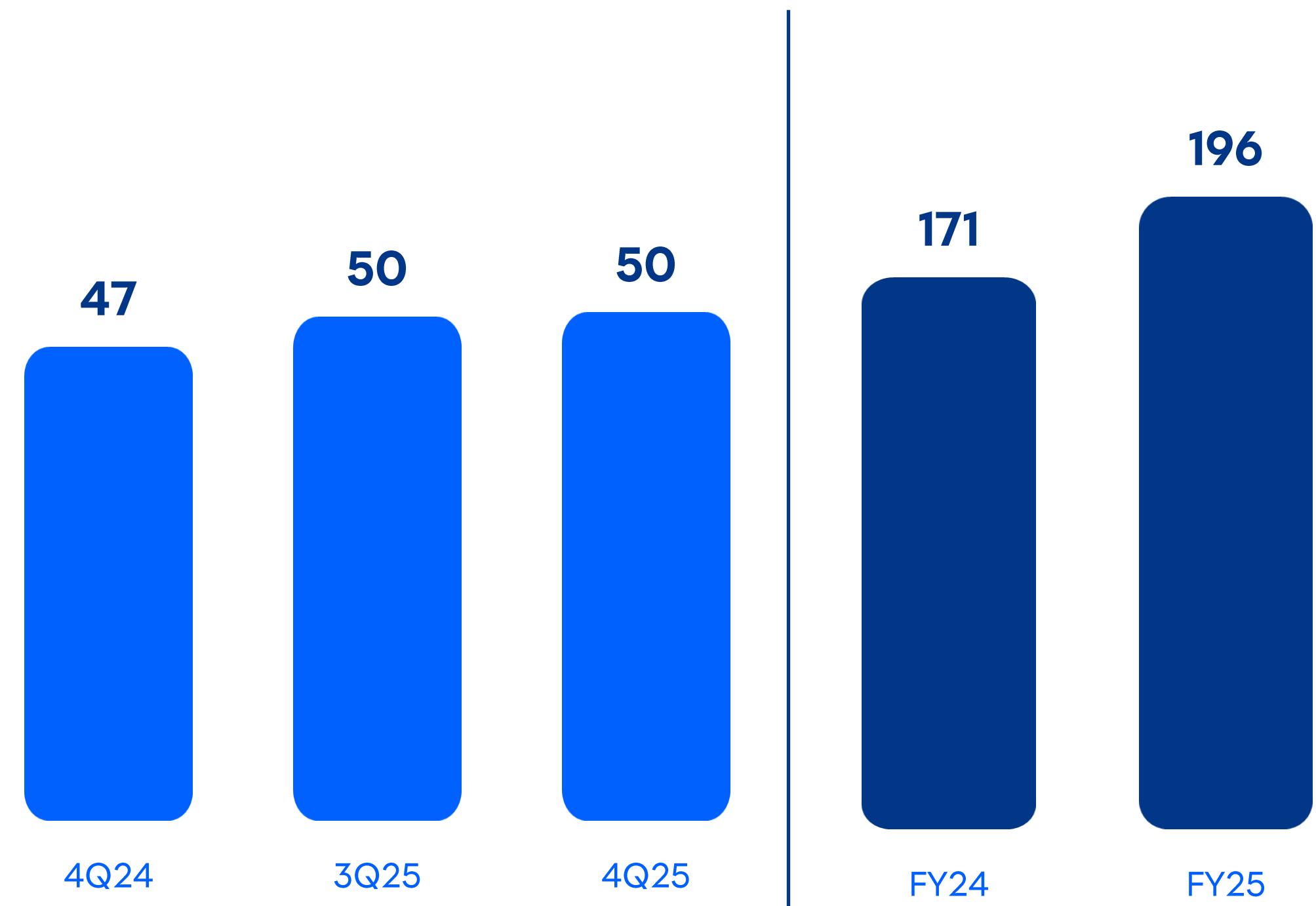
## AUMs & deposits (US\$ bn)

+14% YoY  
+4% QoQ



## Fee income evolution (S/ mn)

+15% YoY  
+18%<sup>(1)</sup> YoY



# Takeaways

# Focus on growth

## Small businesses

1.4

4Q24

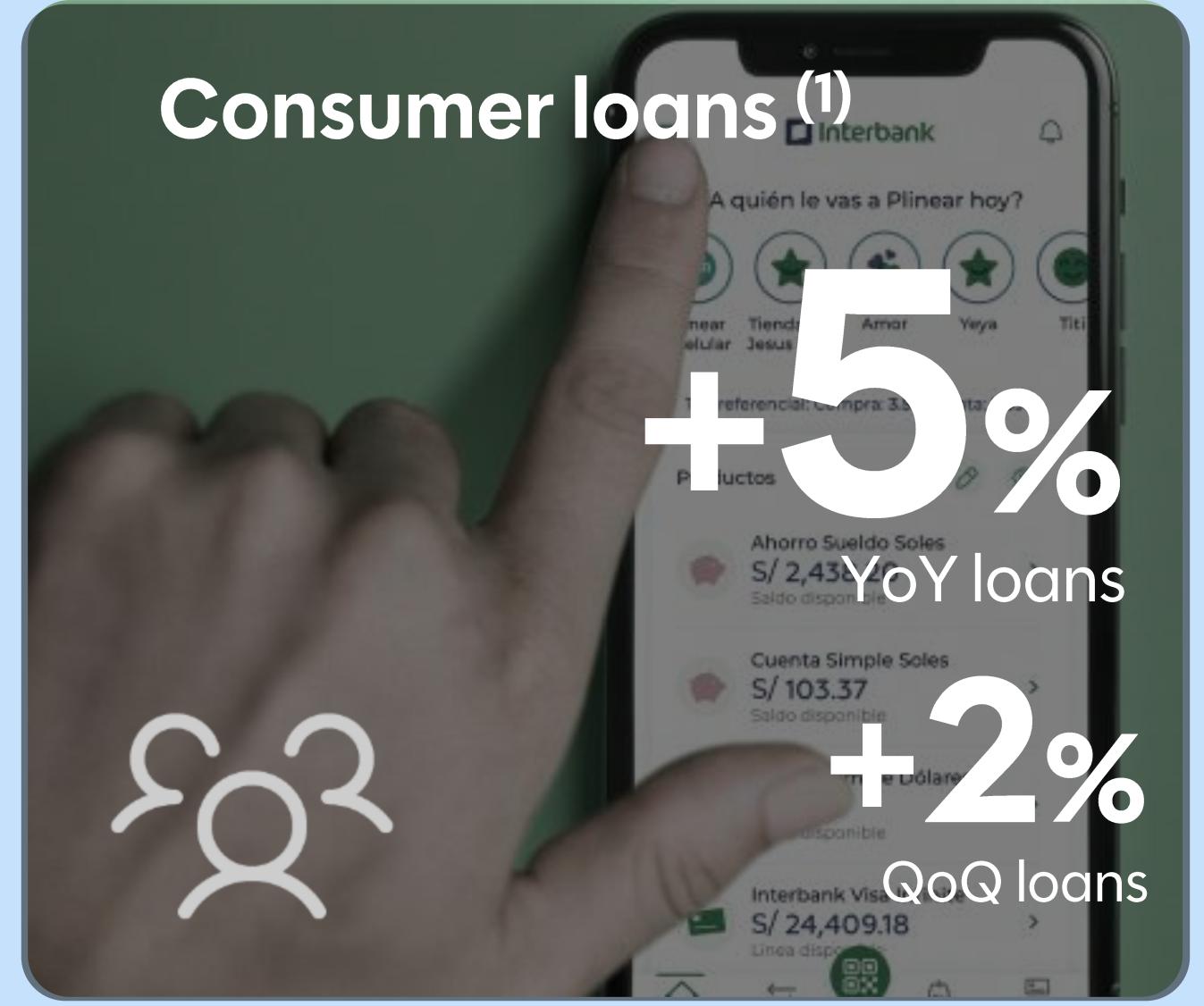
1.7

4Q25

+25%  
YoY Loans



## Consumer loans <sup>(1)</sup>



## Long-term Insurance <sup>(2)</sup>

+22%  
YoY CSM stock



## Commercial loans (S/ bn)

22.5

4Q24

23.1

4Q25

+8%  
YoY FX adjusted  
+3%  
YoY reported



## Mortgage loans

+7%  
YoY

## WM AUMs



+14%  
YoY

<sup>1)</sup> Excluding payroll deductible loans

<sup>2)</sup> 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%**

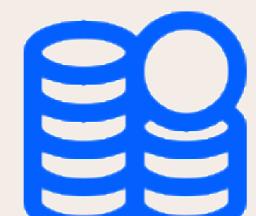


## Profitability

Continued path to recovery

**IFS ROE**

**16.8%**



## Loans

High single digit growth in total loans

**3.7% | 6.5% <sup>(1)</sup>**



## 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 **540 mn**

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** >**2,100**

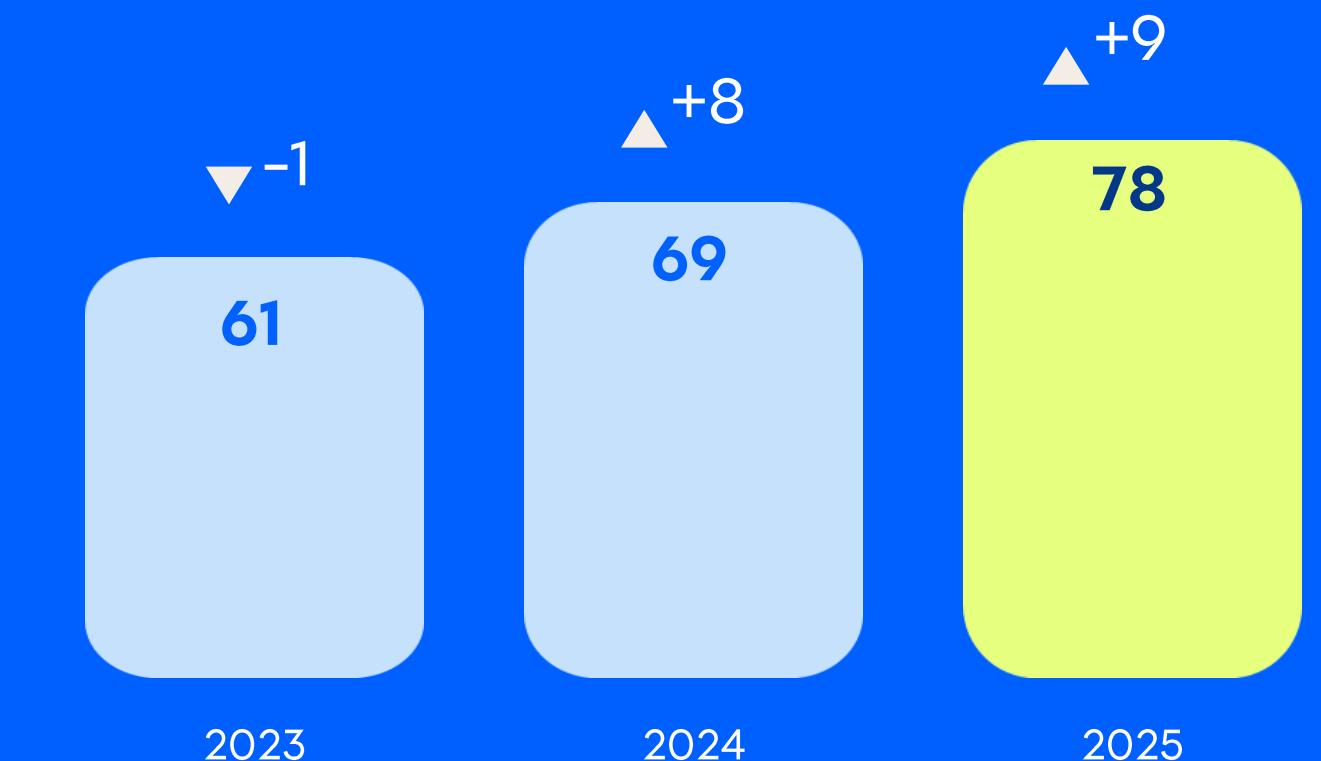
employees, families and entrepreneurs from Interseguro participated in the first IFS Financial Education Fair

>**40**

Inteligo employees trained through the Investment Academy pilot program.

Peruvians accessed inclusive insurance through Rumbo & Vida Cash in 4Q25.

## CSA 2025 Results



**78**

CSA Score 2025  
YoY: +9

**S&P Global**

**51%** Governance & Economics



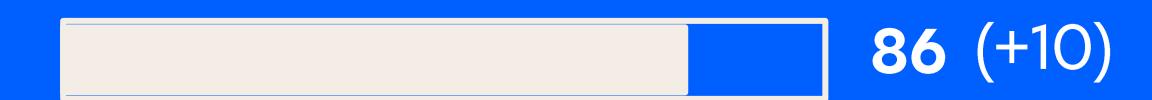
**56** (+5)

**16%** Environmental



**41** (+16)

**33%** Social



**86** (+10)

# Our strategy



## Growth

To become a leading digital player with profitable growth

**+49%**  
YoY IFS net income



## Focus

**~20%**  
MS consumer loans

**~11%**  
MS commercial loans

**~15%**

MS retail deposits

**>30%**

MS annuities

**+16%**

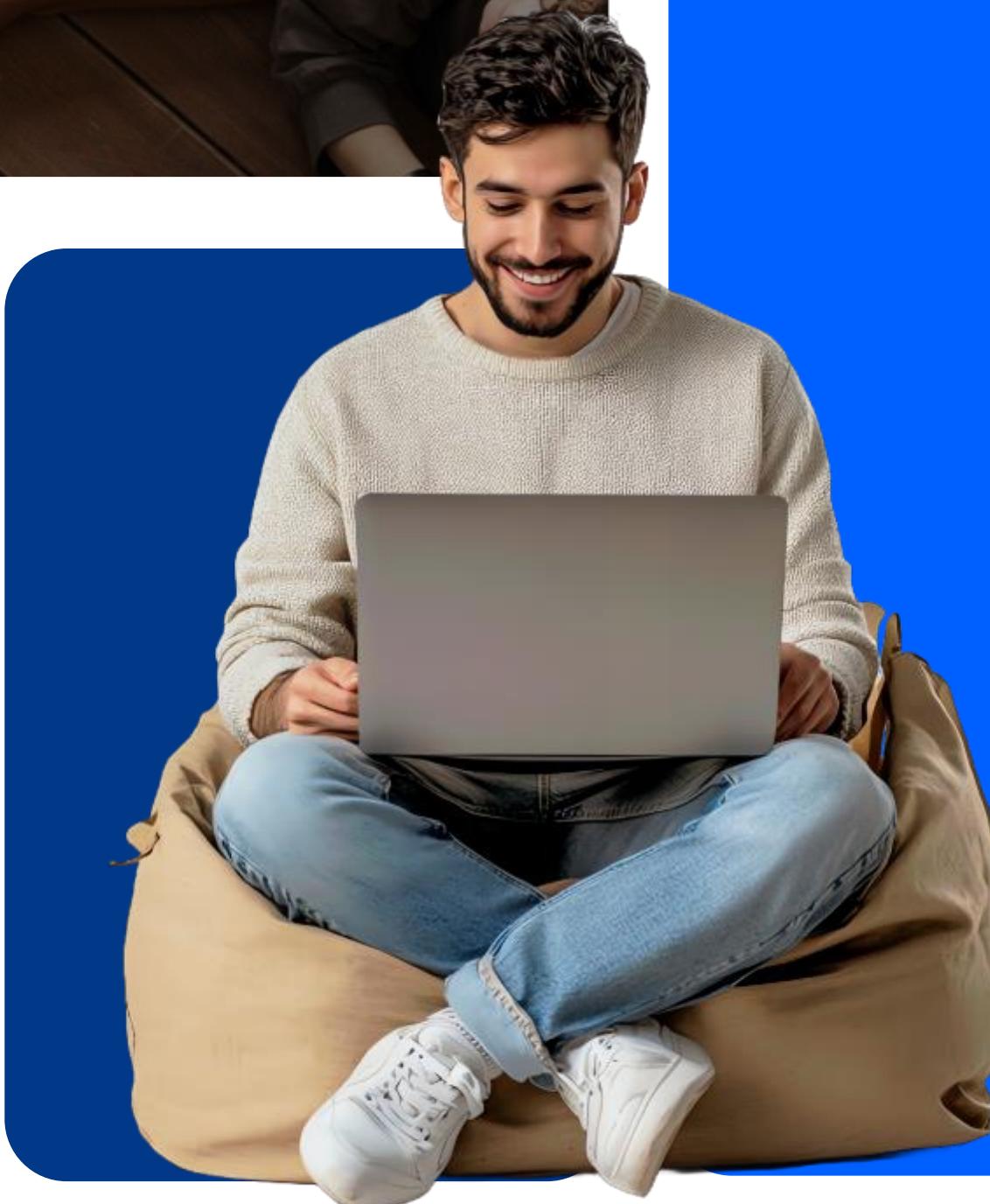
YoY AUM WM

Growing in key businesses



## Customer Centricity

To build primary banking relationships offering the best digital experience



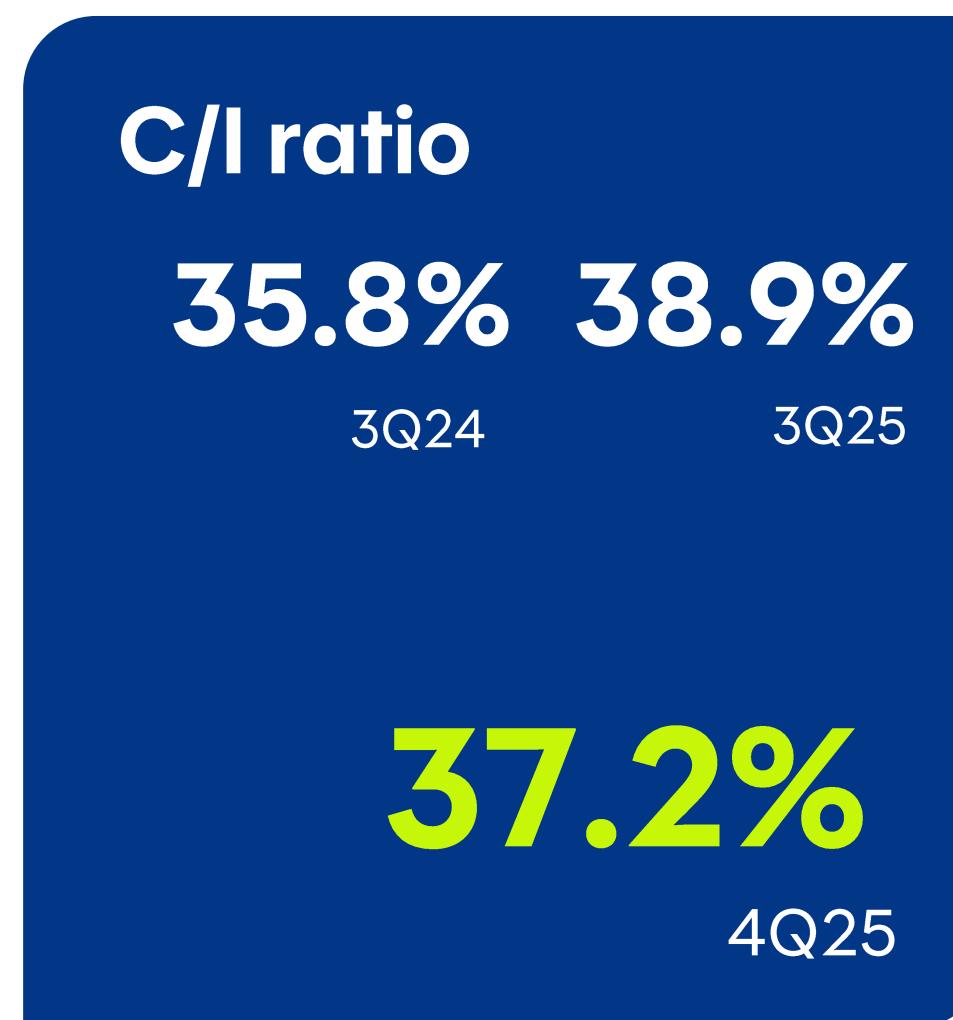
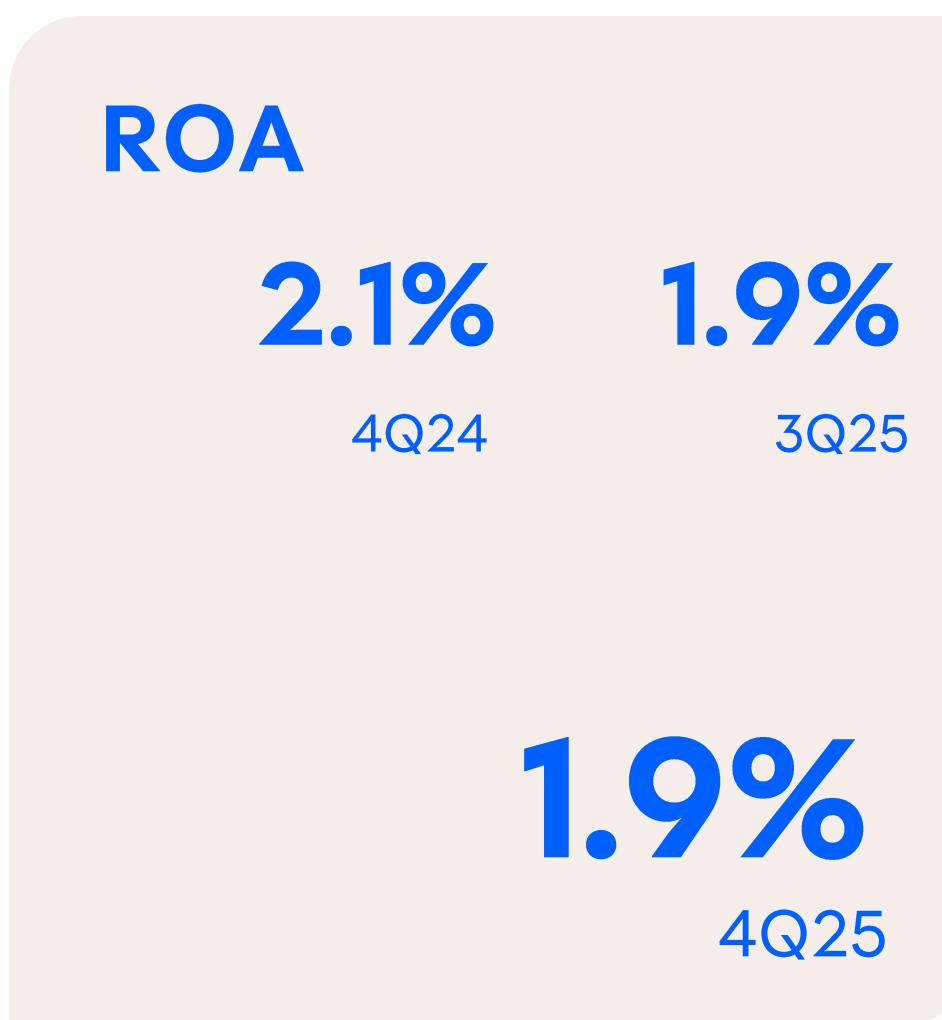
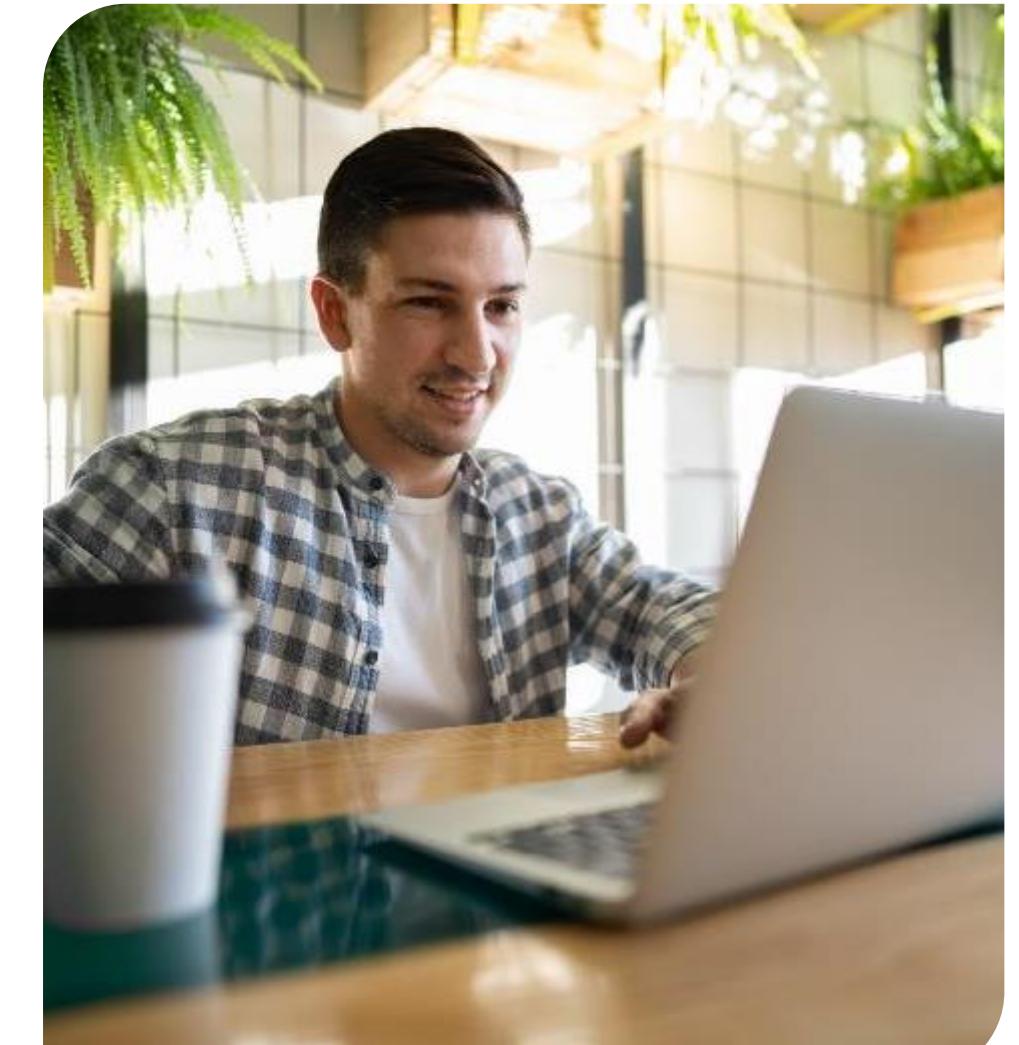
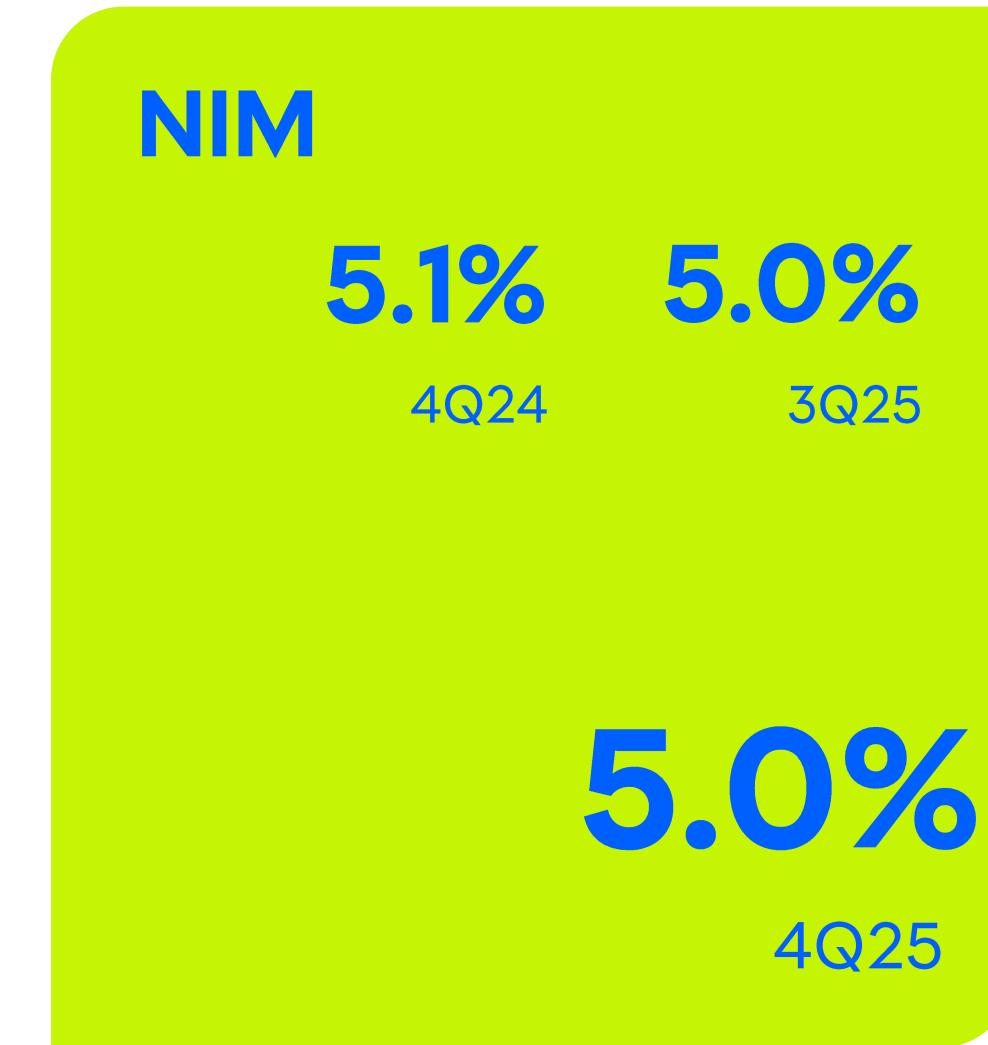
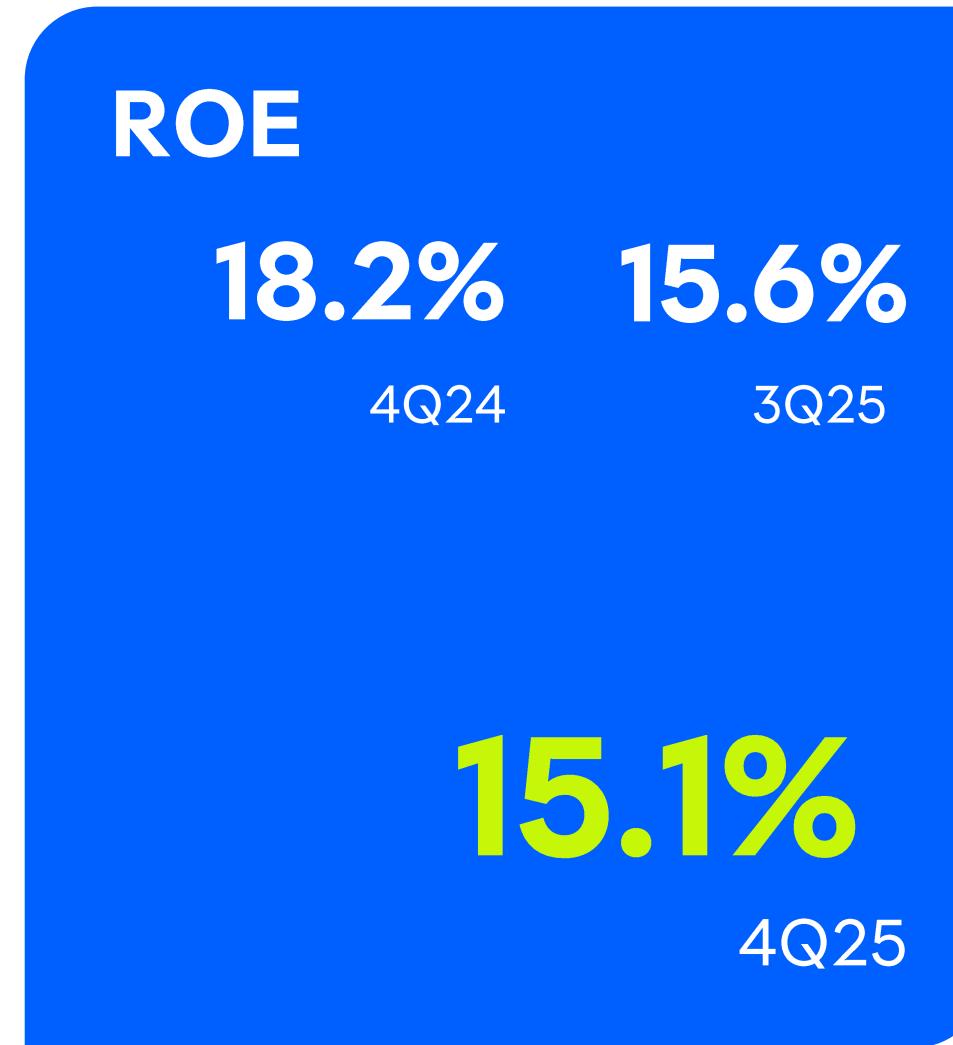
**84%**

Retail digital clients

**51**

NPS retail banking

# IFS Key indicators 4Q25



# IFS Key indicators

## 4Q25

### Insurance

#### ROIP

**6.1%**

4Q24

**4.1%**

3Q25

**5.0%**

4Q25

### Banking

#### NIM

**5.3%**

4Q24

**5.2%**

3Q25

**5.3%**

4Q25

#### C/I ratio

**38.2%**

4Q24

**40.8%**

3Q25

**42.3%**

4Q25

### Wealth management

#### AUM (US\$ bn)

**7.3**

4Q24

**8.1**

3Q25

**8.4**

4Q25

#### Fees, net (S/ mn)

**47.0**

4Q24

**50.0**

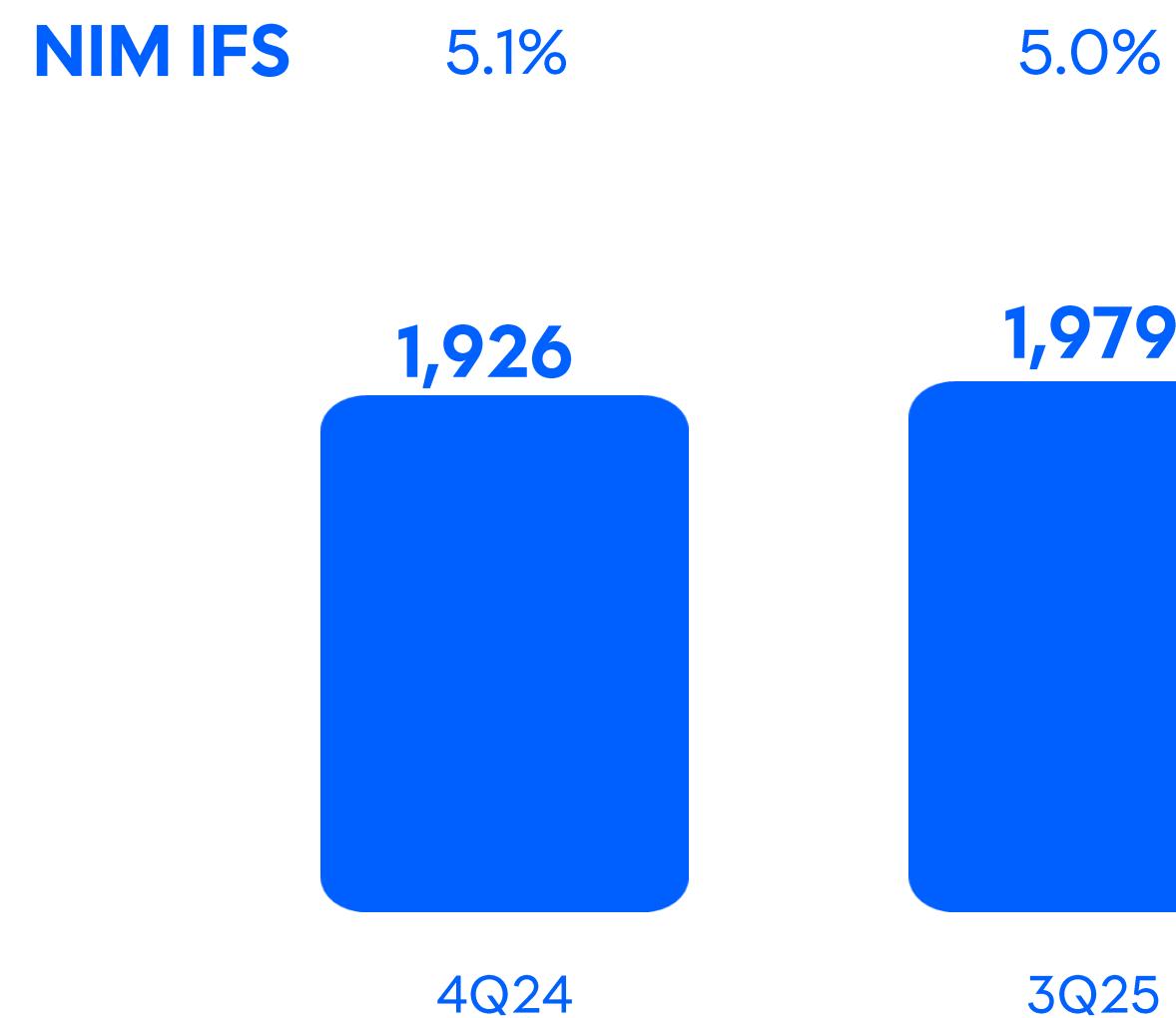
3Q25

**50.4**

4Q25

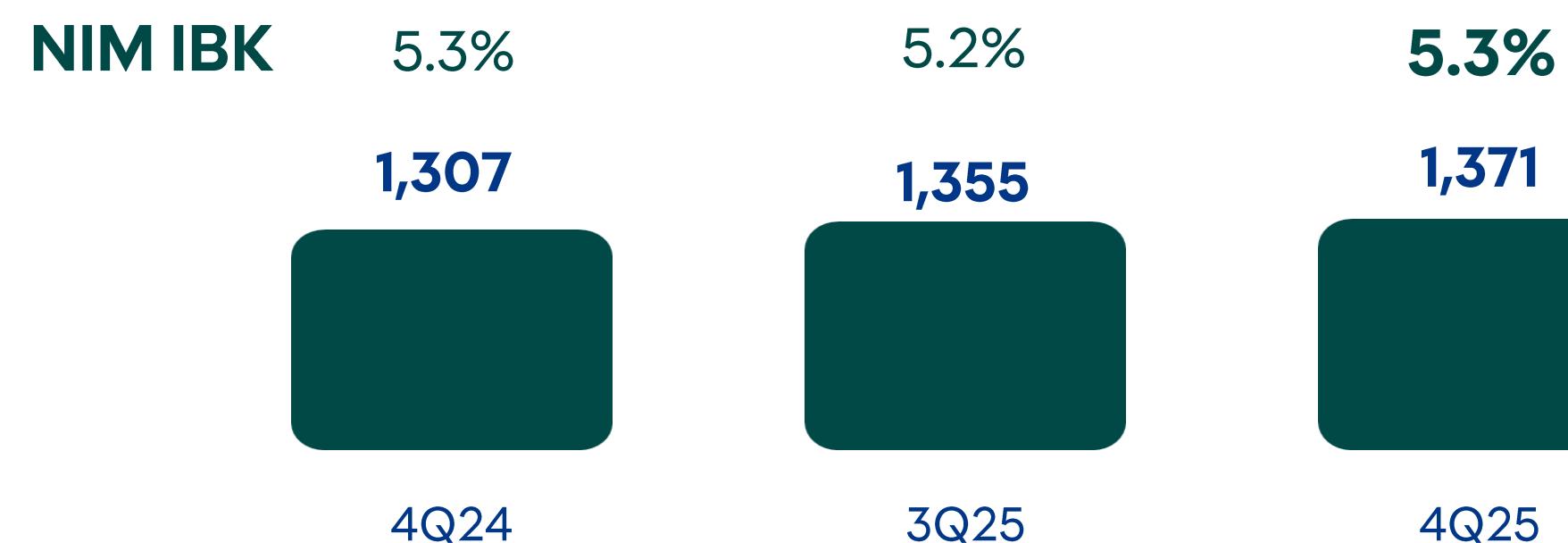
**+10%**  
YoY increase  
in revenues

### IFS revenues (\$/ mn)



7% QoQ | +10% YoY

### Banking



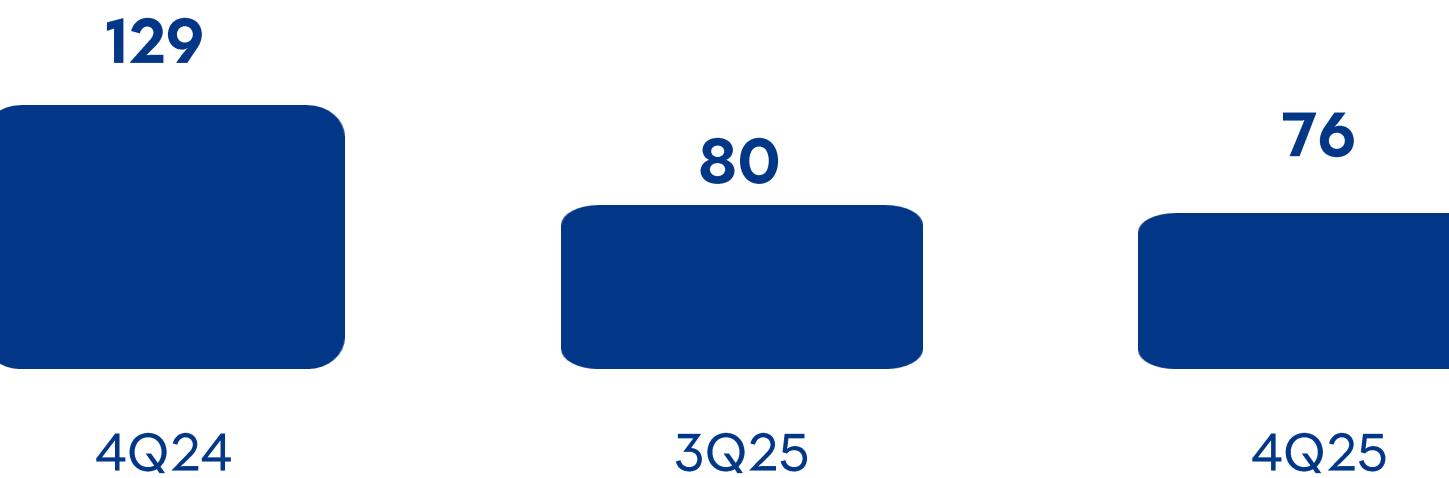
**+5% YoY**  
+1% QoQ

### Insurance



**+49% YoY**  
+25% QoQ

### Wealth management



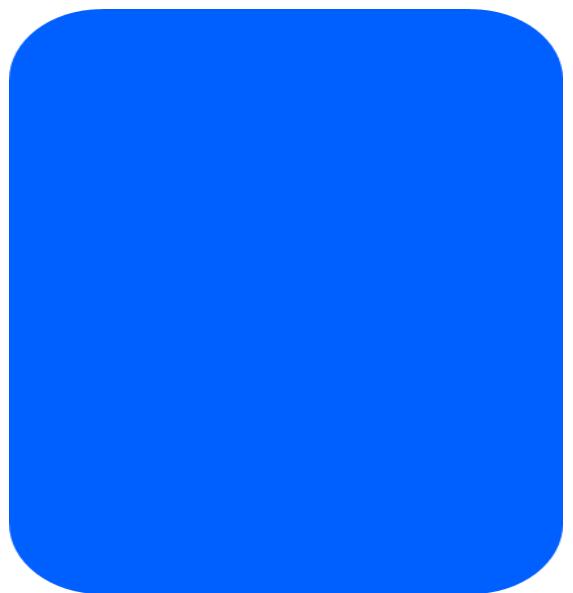
**-41% YoY**  
-5% QoQ

+7%

YoY increase  
in fee income

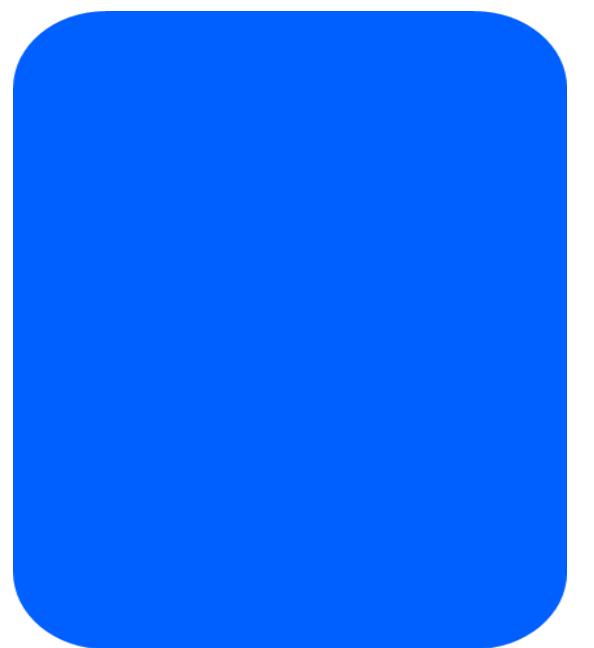
IFS fee income (S/ mn)

1,143



FY24

1,220



FY25

+7% YoY

Retail

+15% YoY

Commercial

+9% YoY

Izipay

-10% YoY

WM

+15% YoY

**+51%**

YoY increase in results from financial transactions

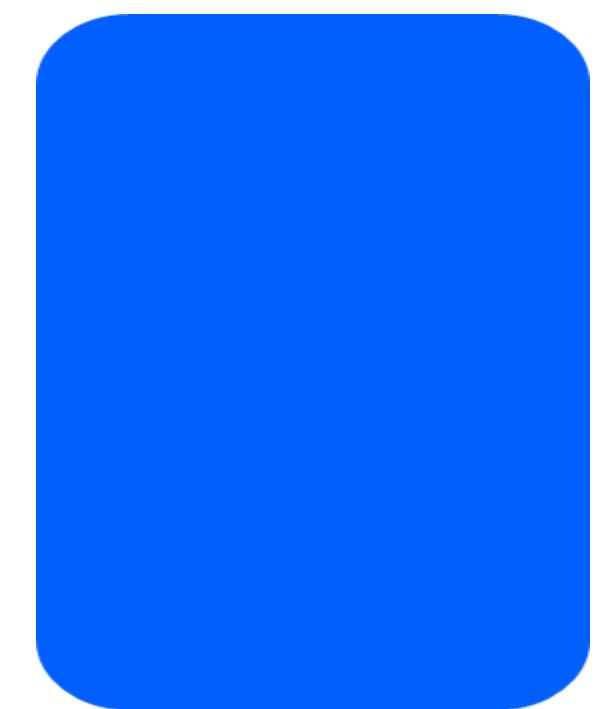
**IFS (S/ mn)**

**792**



FY24

**1,198**

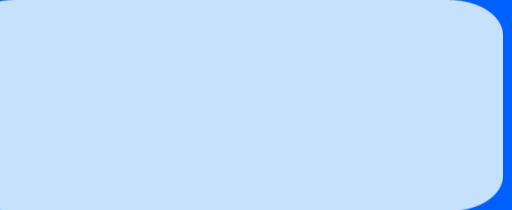


FY25

**+51% YoY**

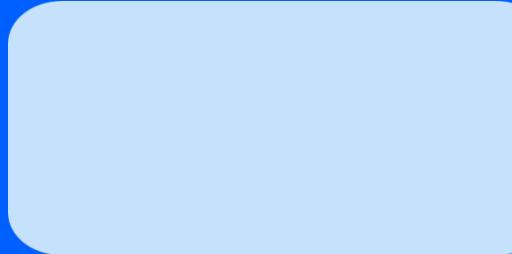
**Banking**

**514**



FY24

**620**

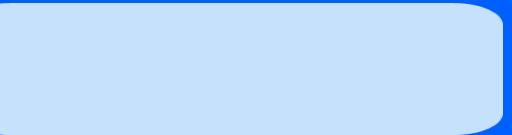


FY25

**+21% YoY**

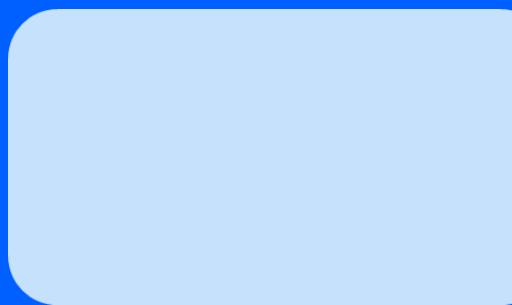
**Insurance**

**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)

283  
4Q24

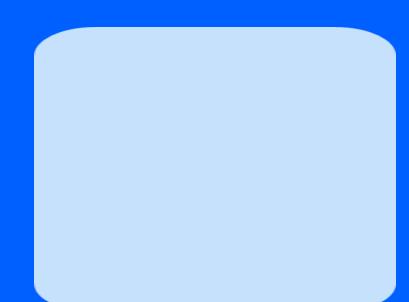
246  
3Q25

304  
4Q25

+24% QoQ | +7% YoY

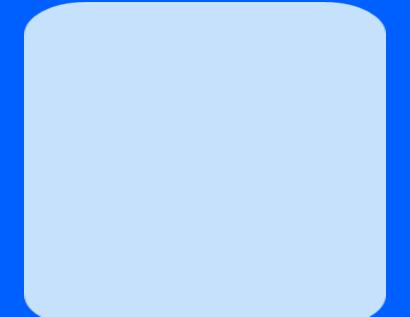
Banking

139



4Q24

159



3Q25

157



4Q25

-1.1% QoQ  
+12.9% YoY

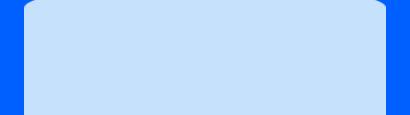
Insurance

45



4Q24

55



3Q25

120



4Q25

+2.2x QoQ  
+2.6x YoY

Wealth management

66



4Q25

16



3Q25

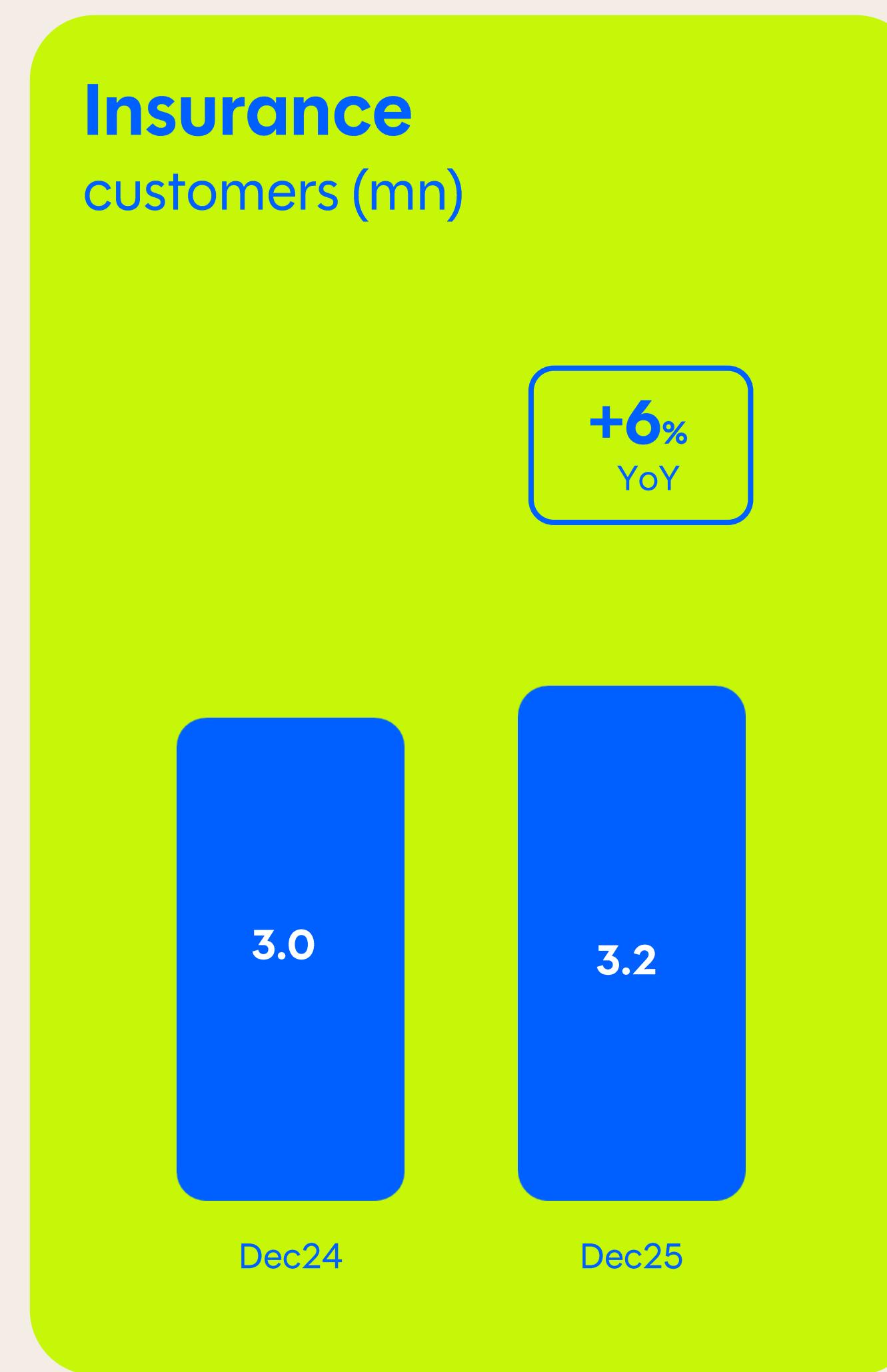
12



4Q25

-25% QoQ  
-82% YoY

# Customer base growth continues across businesses



# Improvement in funding mix

## Low-cost funding (%)<sup>(1)</sup>

36.2%



4Q24

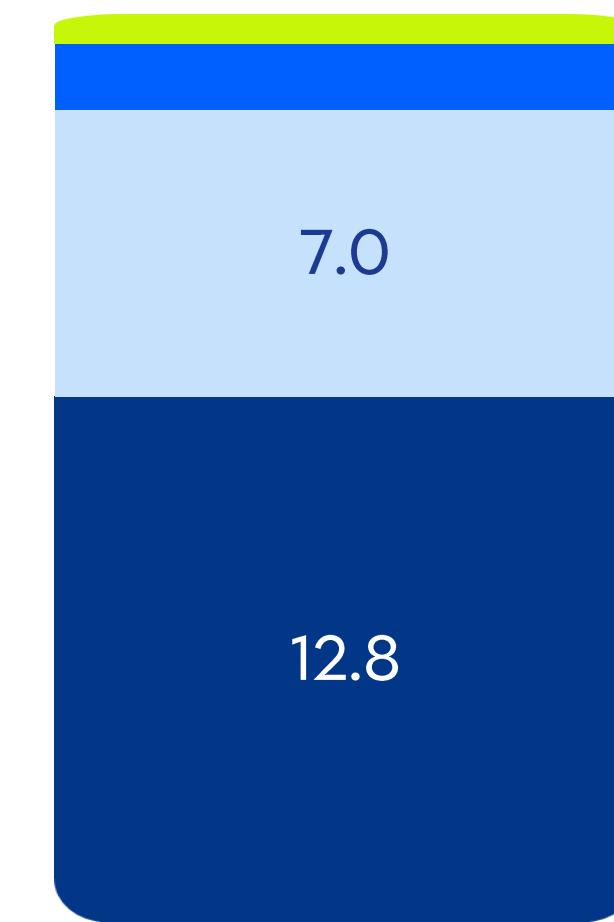
39.5%



4Q25

## Low-cost funding (S/bn)

22.2



4Q24

22.5



4Q25

■ Retail ■ Commercial ■ Institutional ■ Other

YoY

+12.7%

+9.3%

+7.3%

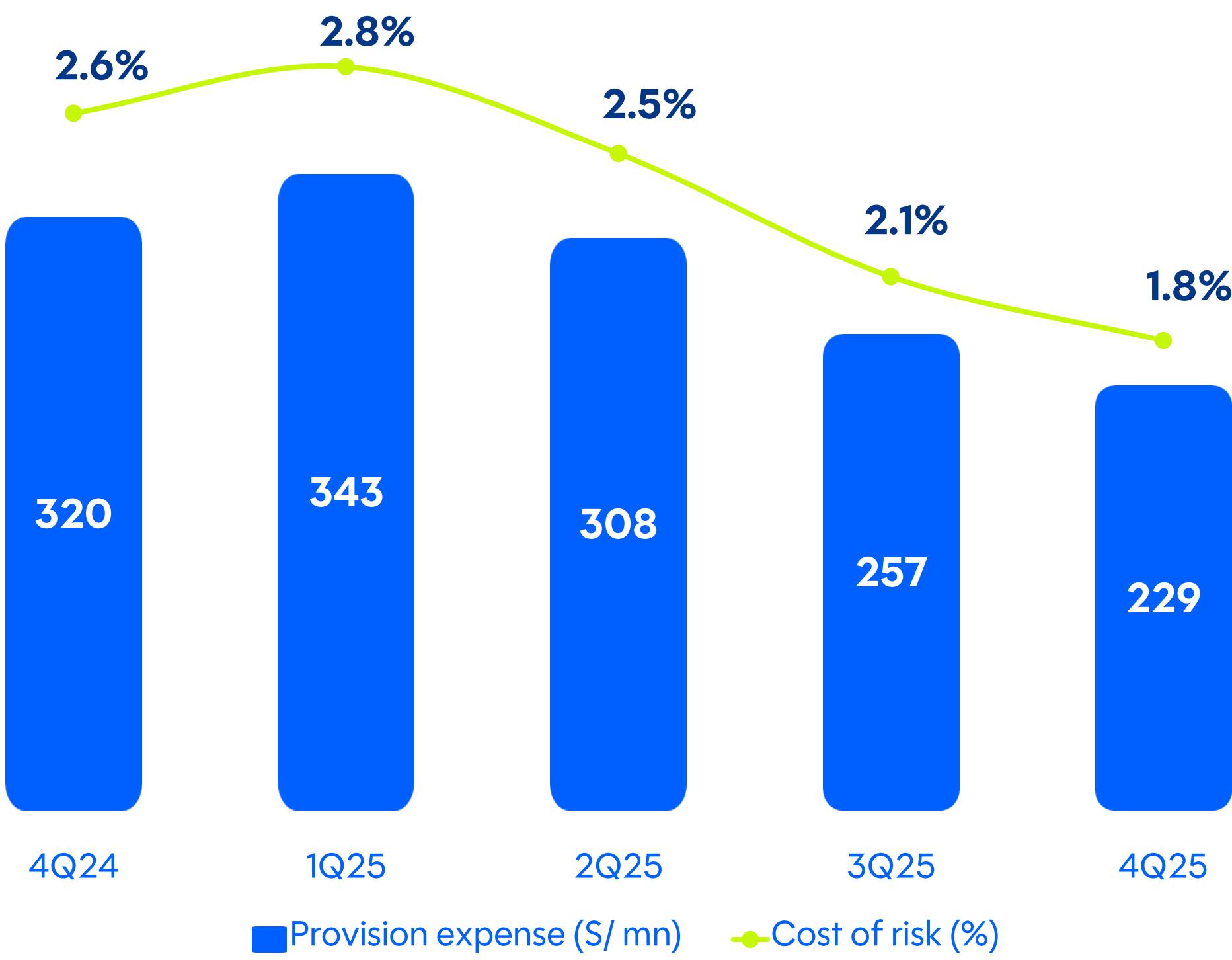
+15.5%

+12.1%

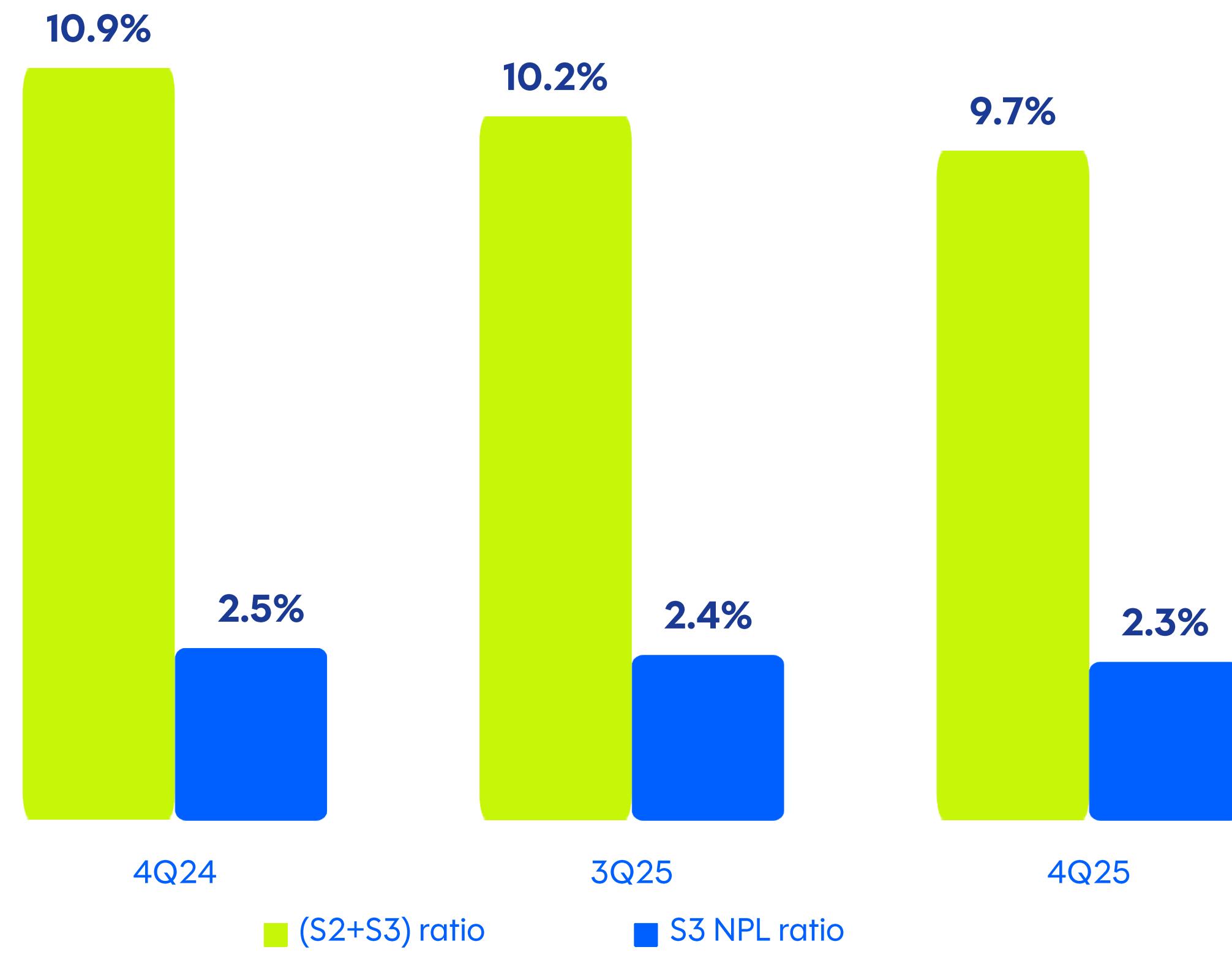
<sup>(1)</sup> Low cost funding as a % of total funding. Low-cost funding includes retail deposits (excluding term deposits) and transactional commercial and institutional deposits.

# Stable asset quality, CoR at 2.1%

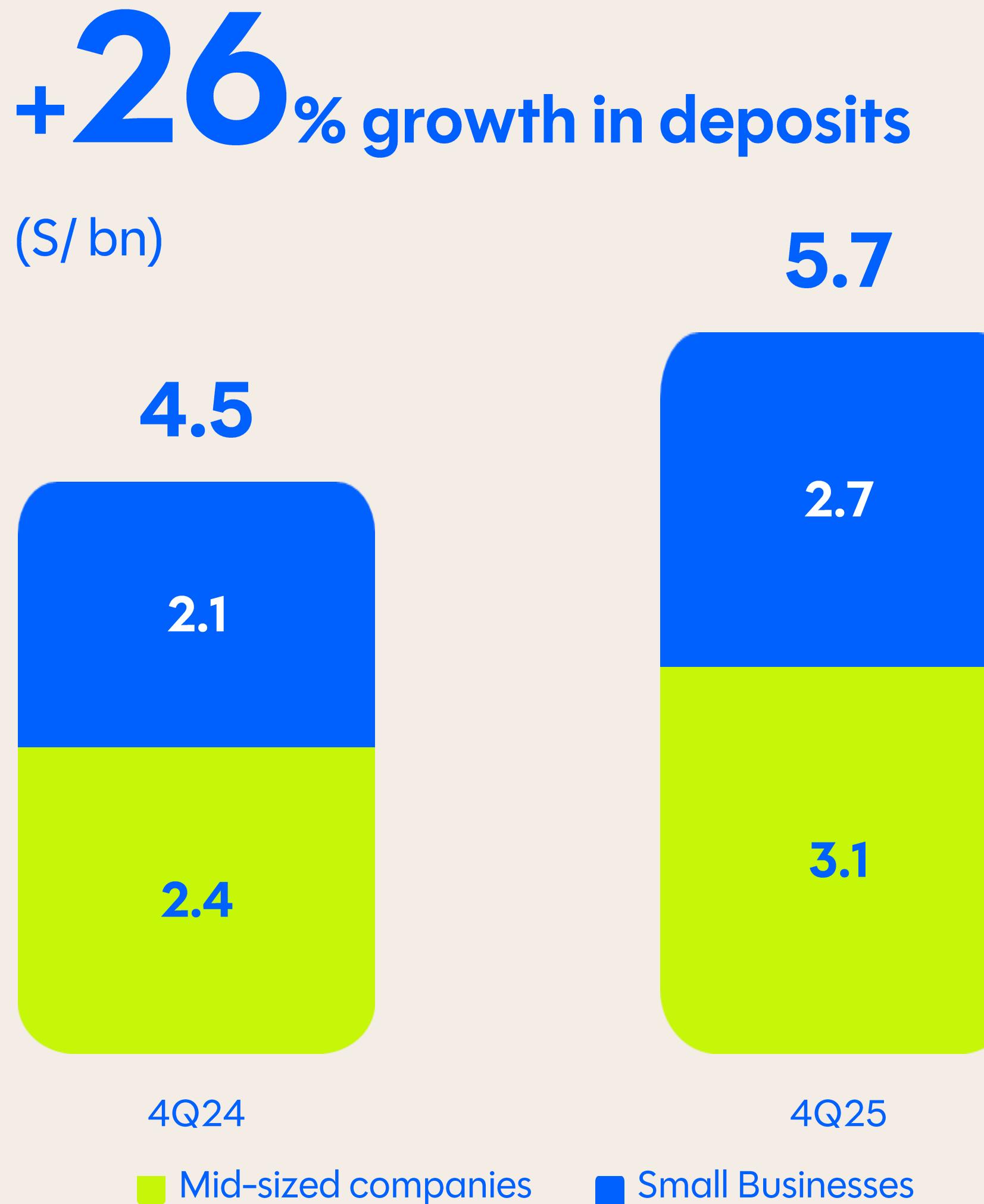
## Impairments loss on loans, net (S/ mn) & Cost of risk (%)



## S2+S3 ratio & S3 NPL ratio (%)



# Fostering synergies between IZIPAY, small businesses and mid sized companies



**~39%**  
IBK share of Izipay flows

**+35%**  
YoY float from Izipay



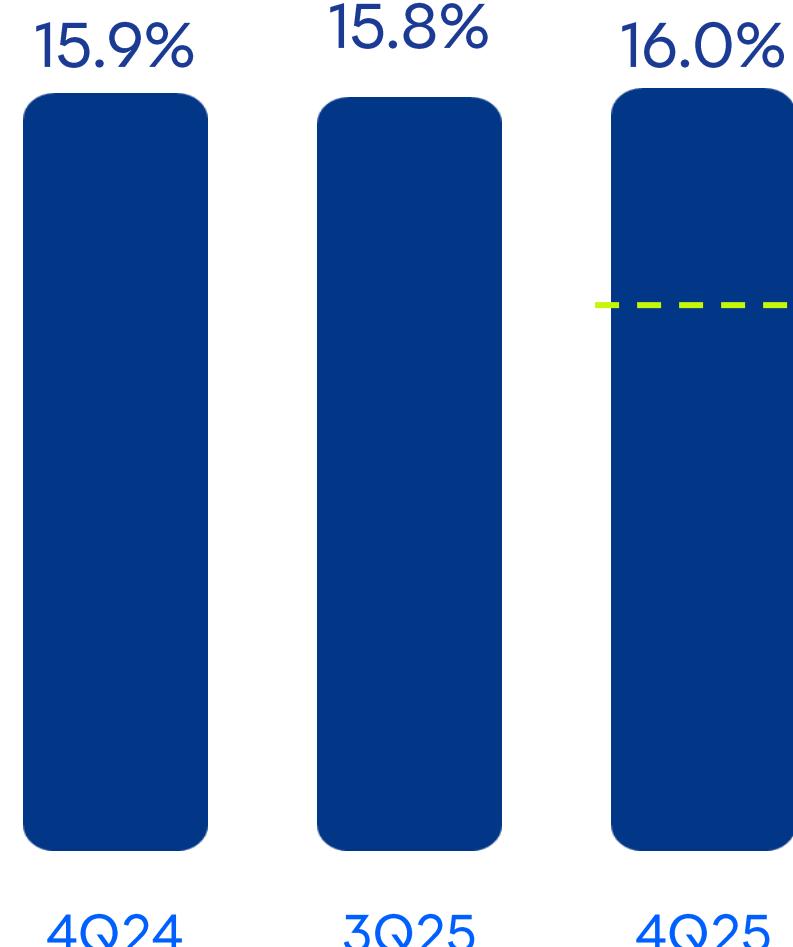
# Sound capitalization levels

## Banking

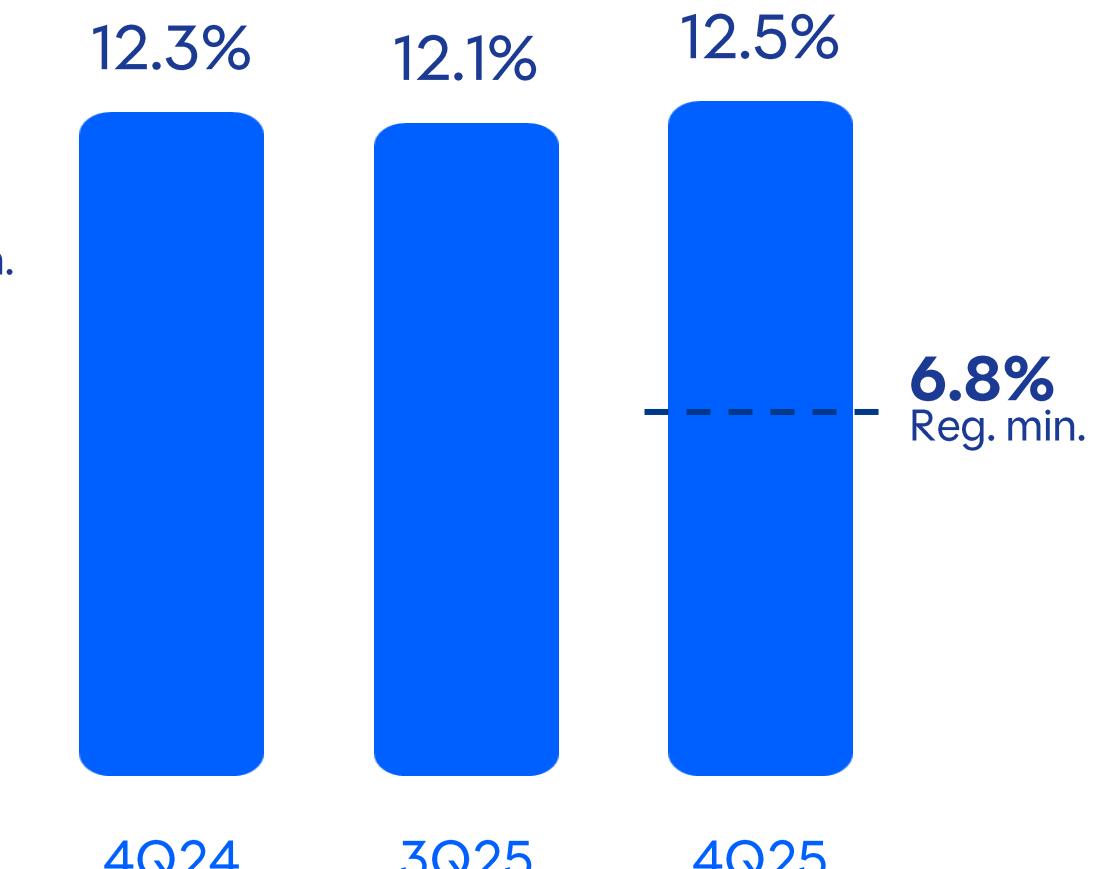
### TCR

Banking System TCR

17.4%	17.5%	17.9% <sup>(1)</sup>
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### CETI ratio



## Insurance

125.2%

4Q24

124.2%

3Q25

120.4%

4Q25

100%  
Reg. min.

## Wealth management

19.3%

4Q24

21.1%

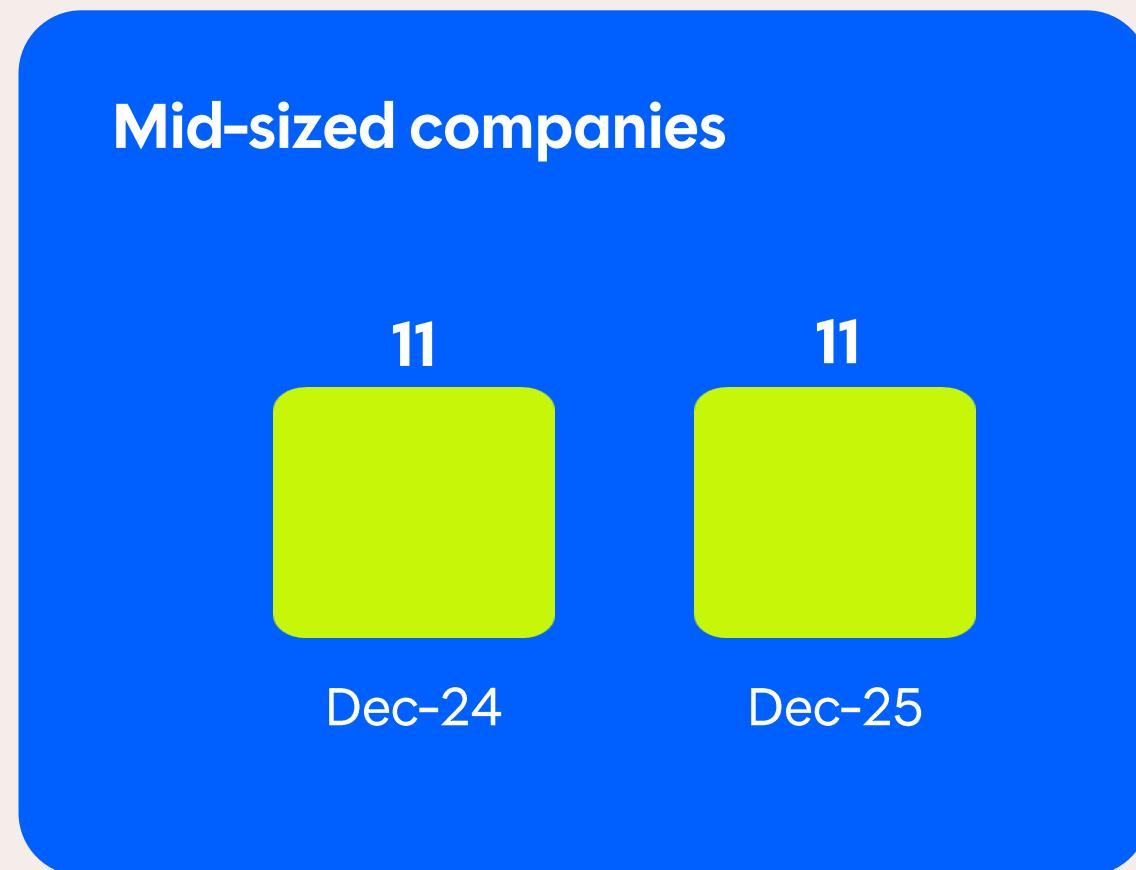
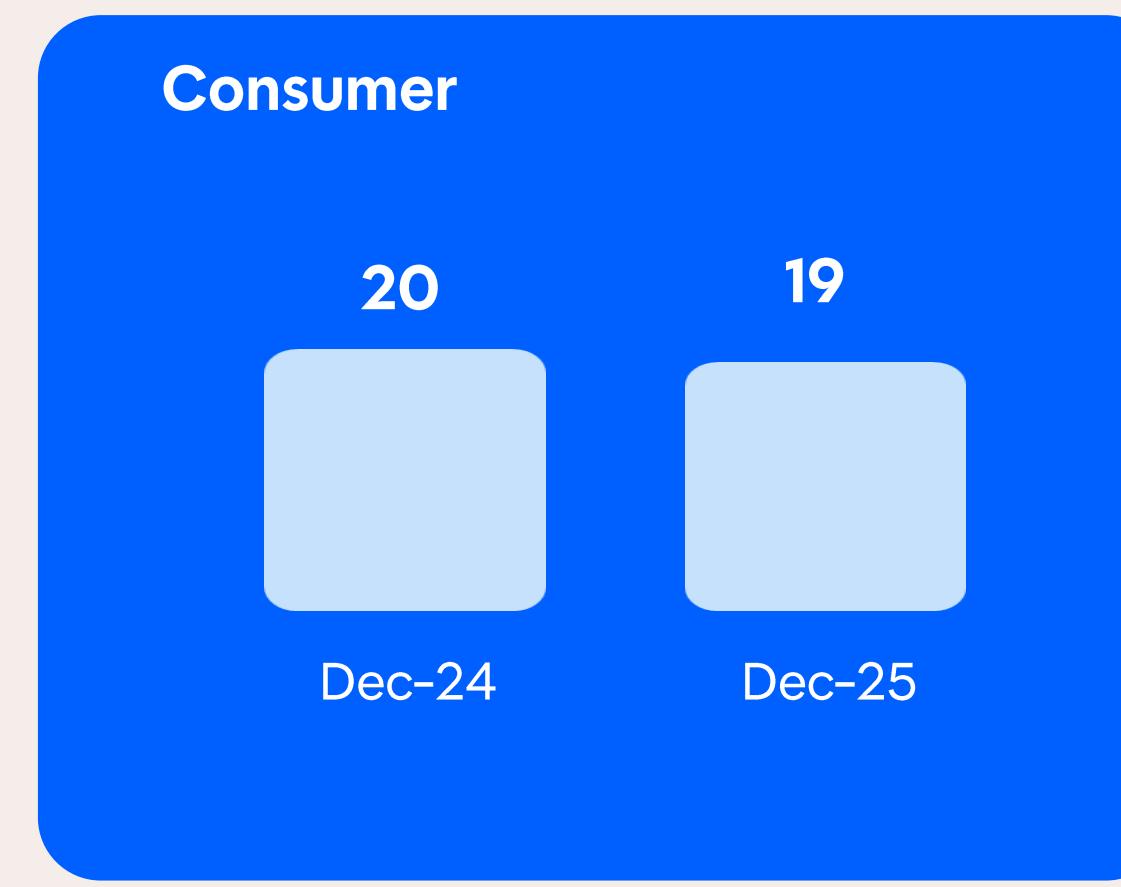
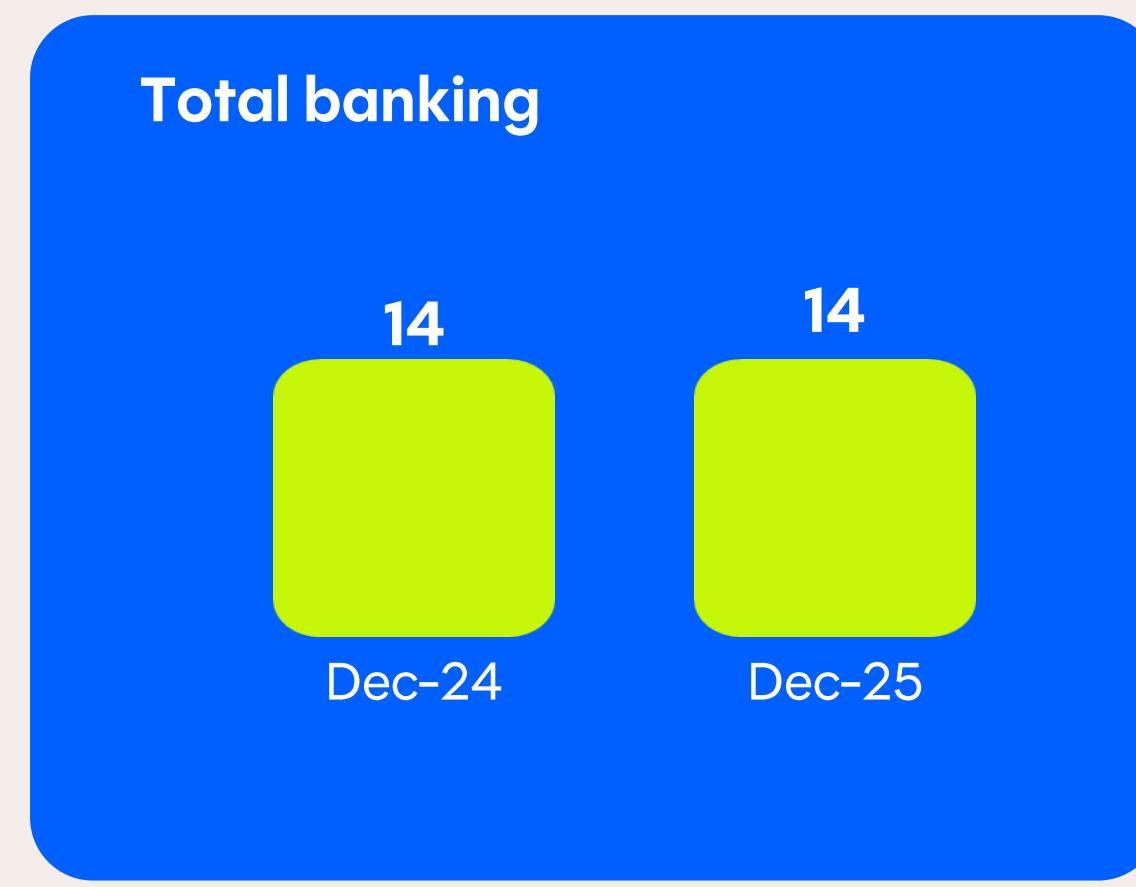
3Q25

21.8%

4Q25

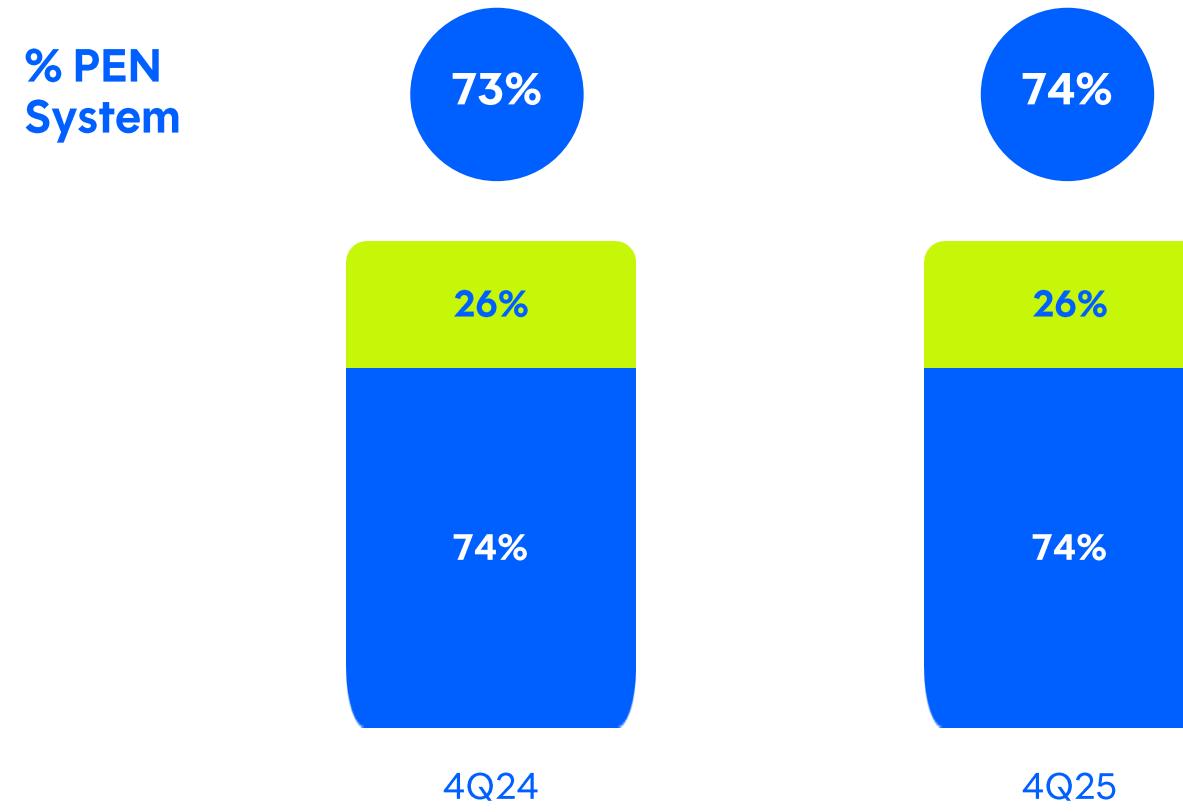
12%  
Reg. min.

# Banking market share evolution

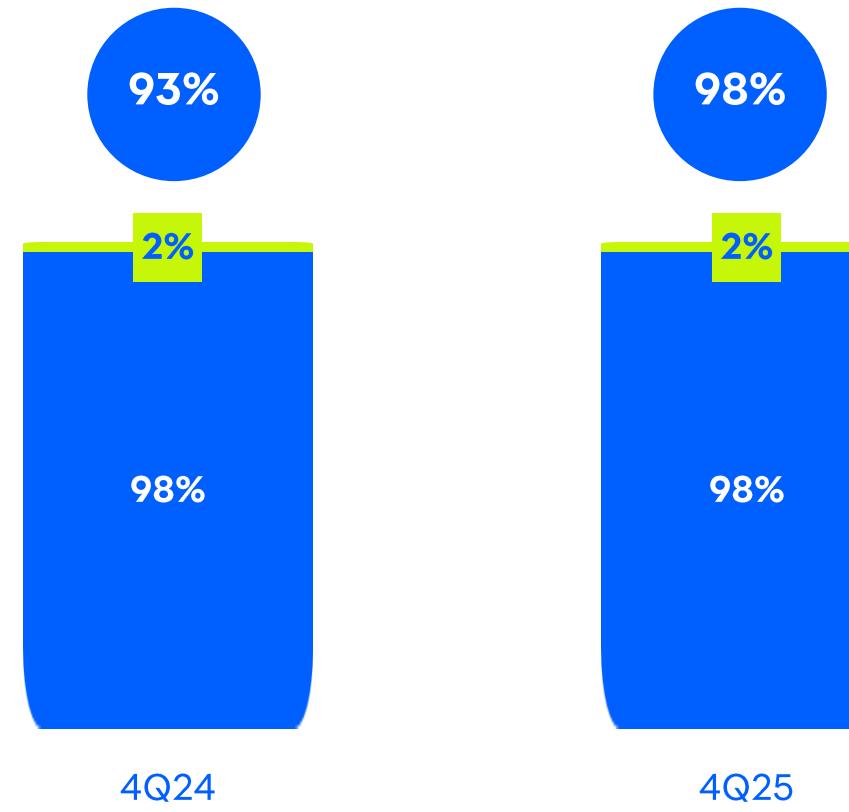


# Manageable dollarization levels at Interbank

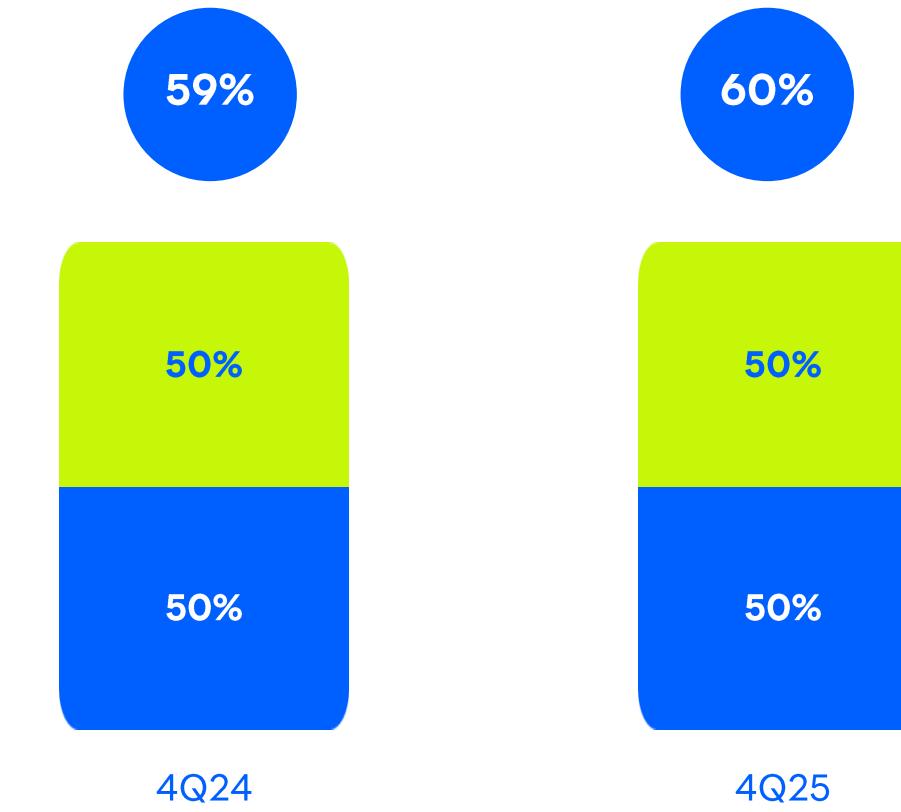
## Total loans



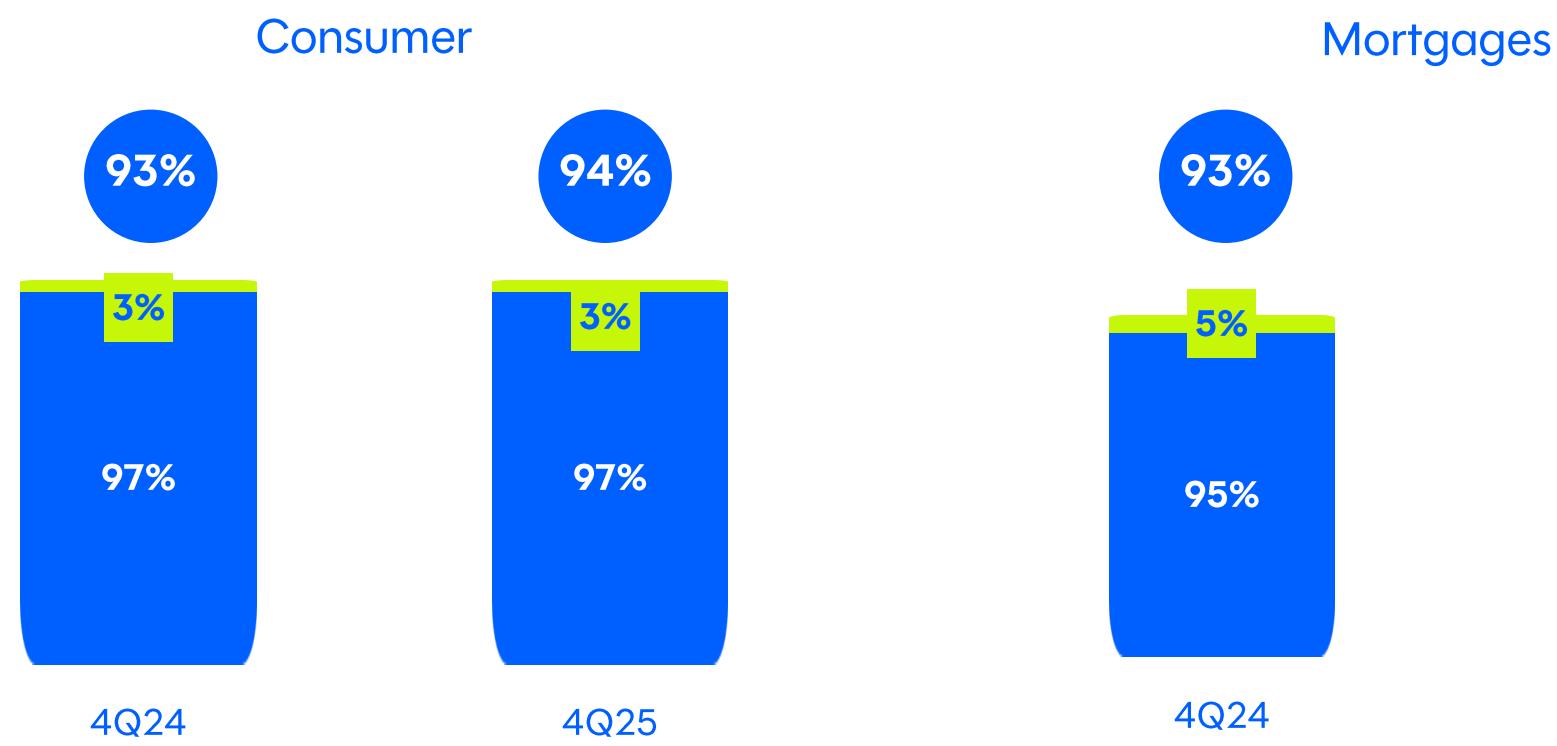
## Retail loans



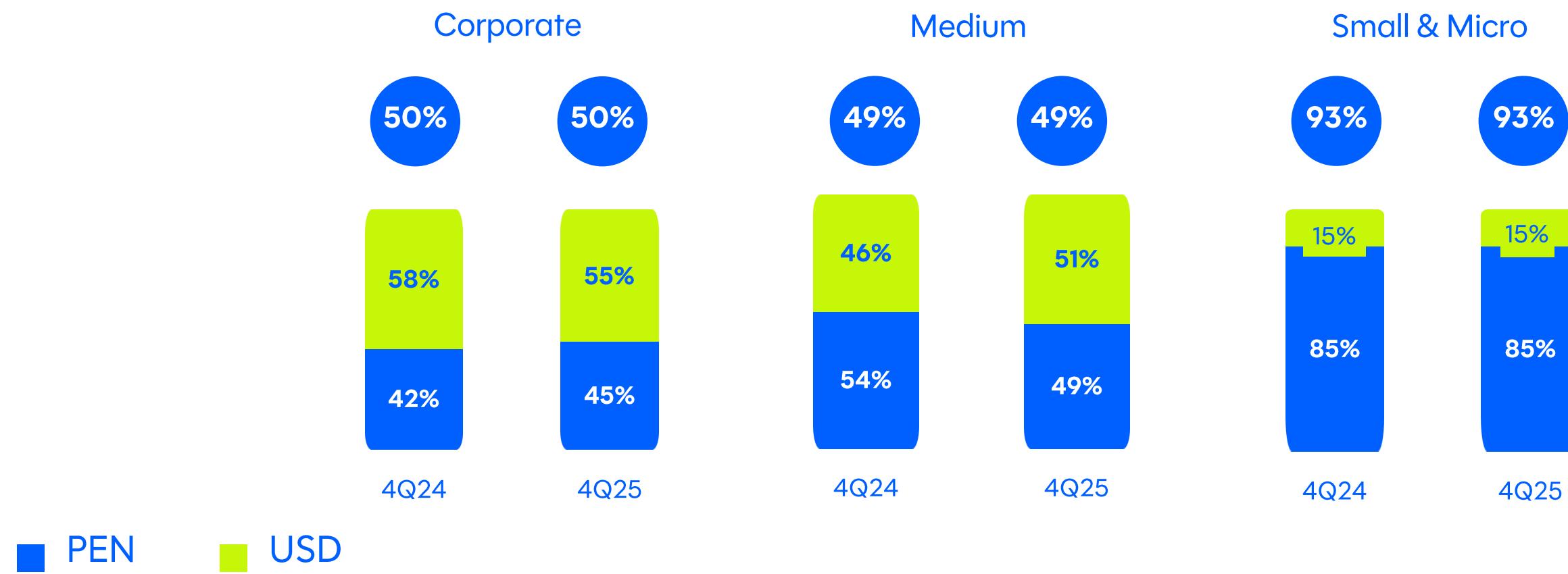
## Commercial loans



## Retail loans breakdown



## Commercial loans breakdown



# Focusing on low-risk loans

## Breakdown of loans (S/ mn)

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

## Funding structure (S/ mn)

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

## Market share in loans

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

## Market share in deposits

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

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

# IFS P&L 4Q25

## Intercorp Financial Services' P&L statement

S/ million	4Q24	3Q25	4Q25	%chg QoQ	%chg 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%
<b>Net interest and similar income</b>	<b>1,151.1</b>	<b>1,157.0</b>	<b>1,177.0</b>	<b>1.7%</b>	<b>2.3%</b>
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.
<b>Net interest and similar income after impairment loss</b>	<b>826.8</b>	<b>823.0</b>	<b>821.5</b>	<b>-0.2%</b>	<b>-0.6%</b>
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%
<b>Income before translation result and income tax</b>	<b>632.5</b>	<b>568.4</b>	<b>611.4</b>	<b>7.6%</b>	<b>-3.3%</b>
Translation result	-15.3	5.3	8.7	66.2%	n.m.
Income tax	-127.1	-117.5	-158.8	35.1%	24.9%
<b>Profit for the period</b>	<b>490.1</b>	<b>456.2</b>	<b>461.3</b>	<b>1.1%</b>	<b>-5.9%</b>

# IFS statement of financial position 4Q25

Intercorp Financial Services' Statement of financial position					
S/ million	4Q24	3Q25	4Q25	%chg QoQ	%chg YoY
<b>Assets</b>					
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%
<b>Total assets</b>	<b>95,503.8</b>	<b>97,127.5</b>	<b>99,097.4</b>	<b>2.0%</b>	<b>3.8%</b>
<b>Liabilities and equity</b>					
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%
<b>Total liabilities</b>	<b>84,525.2</b>	<b>85,176.4</b>	<b>86,675.6</b>	<b>1.8%</b>	<b>2.5%</b>
<b>Equity, net</b>					
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%
<b>Total equity, net</b>	<b>10,978.6</b>	<b>11,951.1</b>	<b>12,421.8</b>	<b>3.9%</b>	<b>13.1%</b>
<b>Total liabilities and equity net</b>	<b>95,503.8</b>	<b>97,127.5</b>	<b>99,097.4</b>	<b>2.0%</b>	<b>3.8%</b>

# Banking P&L 4Q25

## Banking Segment's P&L Statement

S/ million	4Q24	3Q25	4Q25	%chg	%chg
				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%
<b>Net interest and similar income</b>	<b>957.1</b>	<b>967.3</b>	<b>983.8</b>	<b>1.7%</b>	<b>2.8%</b>
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.
<b>Net interest and similar income after impairment loss</b>	<b>637.4</b>	<b>710.6</b>	<b>755.2</b>	<b>6.3%</b>	<b>18.5%</b>
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%
<b>Income before translation result and income tax</b>	<b>458.4</b>	<b>530.1</b>	<b>547.0</b>	<b>3.2%</b>	<b>19.3%</b>
Translation result	1.2	1.0	1.9	90.7%	57.4%
Income tax	-112.0	-129.8	-146.0	12.5%	30.4%
<b>Profit for the period</b>	<b>347.6</b>	<b>401.2</b>	<b>402.9</b>	<b>0.4%</b>	<b>15.9%</b>

# Banking statement of financial position 4Q25

Banking Segment' Statement of financial position					
S/ million	4Q24	3Q25	4Q25	%chg QoQ	%chg YoY
<b>Assets</b>					
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%
<b>Total assets</b>	<b>73,626.4</b>	<b>75,034.2</b>	<b>76,763.2</b>	<b>2.3%</b>	<b>4.3%</b>
<b>Liabilities and equity</b>					
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%
<b>Total liabilities</b>	<b>64,753.5</b>	<b>65,237.4</b>	<b>66,505.7</b>	<b>1.9%</b>	<b>2.7%</b>
<b>Equity, net</b>					
Equity attributable to IFS' shareholders	8,872.9	9,796.8	10,257.6	4.7%	15.6%
<b>Total equity, net</b>	<b>8,872.9</b>	<b>9,796.8</b>	<b>10,257.6</b>	<b>4.7%</b>	<b>15.6%</b>
<b>Total liabilities and equity net</b>	<b>73,626.4</b>	<b>75,034.2</b>	<b>76,763.2</b>	<b>2.3%</b>	<b>4.3%</b>

# Insurance P&L 4Q25

## Insurance Segment's P&L Statement

S/ million	4Q24	3Q25	4Q25	%chg QoQ	%chg 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%
<b>Net Interest and similar income</b>	<b>176.1</b>	<b>173.1</b>	<b>178.7</b>	<b>3.3%</b>	<b>1.5%</b>
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.
<b>Net Interest and similar income after impairment loss</b>	<b>172.1</b>	<b>95.4</b>	<b>52.2</b>	<b>-45.3%</b>	<b>-69.7%</b>
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%
<b>Income before translation result and income tax</b>	<b>85.7</b>	<b>33.2</b>	<b>56.6</b>	<b>70.9%</b>	<b>-33.9%</b>
Translation result	-9.9	4.8	7.1	48.8%	n.m.
Income tax	0.0	0.0	0.0	n.m.	n.m.
<b>Profit for the period</b>	<b>75.8</b>	<b>37.9</b>	<b>63.8</b>	<b>68.1%</b>	<b>-15.8%</b>

# Insurance statement of financial position 4Q25

Insurance Segment' Statement of financial position					
S/ million	4Q24	3Q25	4Q25	%chg QoQ	%chg YoY
<b>Assets</b>					
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%
<b>Total assets</b>	<b>16,184.7</b>	<b>16,631.8</b>	<b>17,155.1</b>	<b>3.1%</b>	<b>6.0%</b>
<b>Liabilities and equity</b>					
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%
<b>Total liabilities</b>	<b>15,830.2</b>	<b>15,979.1</b>	<b>16,444.5</b>	<b>2.9%</b>	<b>3.9%</b>
<b>Equity, net</b>					
Equity attributable to IFS' shareholders	354.5	652.8	710.7	8.9%	n.m.
<b>Total equity, net</b>	<b>354.5</b>	<b>652.8</b>	<b>710.7</b>	<b>8.9%</b>	<b>n.m.</b>
<b>Total liabilities and equity net</b>	<b>16,184.7</b>	<b>16,631.8</b>	<b>17,155.1</b>	<b>3.1%</b>	<b>6.0%</b>

# Wealth Management P&L 4Q25

## Wealth Management Segment's P&L Statement

S/ million	4Q24	3Q25	4Q25	%chg QoQ	%chg 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%
<b>Net interest and similar income</b>	<b>15.7</b>	<b>13.7</b>	<b>13.2</b>	<b>-3.7%</b>	<b>-15.6%</b>
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%
<b>Net interest and similar income after impairment loss</b>	<b>15.1</b>	<b>14.1</b>	<b>12.9</b>	<b>-8.6%</b>	<b>-14.2%</b>
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%
<b>Income before translation result and income tax</b>	<b>76.4</b>	<b>38.4</b>	<b>29.2</b>	<b>-24.0%</b>	<b>-61.8%</b>
Translation result	-2.4	-1.8	-1.9	4.5%	-21.8%
Income tax	-2.4	15.6	-3.0	n.m.	22.0%
<b>Profit for the period</b>	<b>71.6</b>	<b>52.3</b>	<b>24.4</b>	<b>-53.3%</b>	<b>-65.9%</b>

# Wealth Management statement of financial position 4Q25

Wealth Management Segment' Statement of financial position						
S/ million	4Q24	3Q25	4Q25	%chg QoQ	%chg YoY	
<b>Assets</b>						
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%	
<b>Total assets</b>	<b>4,266.7</b>	<b>4,316.0</b>	<b>4,450.8</b>	<b>3.1%</b>	<b>4.3%</b>	
<b>Liabilities and equity</b>						
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%	
<b>Total liabilities</b>	<b>3,322.4</b>	<b>3,271.9</b>	<b>3,385.2</b>	<b>3.5%</b>	<b>1.9%</b>	
<b>Equity, net</b>						
Equity attributable to IFS' shareholders	944.3	1,044.1	1,065.6	2.1%	12.8%	
<b>Total equity, net</b>	<b>944.3</b>	<b>1,044.1</b>	<b>1,065.6</b>	<b>2.1%</b>	<b>12.8%</b>	
<b>Total liabilities and equity net</b>	<b>4,266.7</b>	<b>4,316.0</b>	<b>4,450.8</b>	<b>3.1%</b>	<b>4.3%</b>	

# 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; (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; (aa) ability to appropriately address social, environmental and sustainability concerns that may arise, including from business activities; and (bb) 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.

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