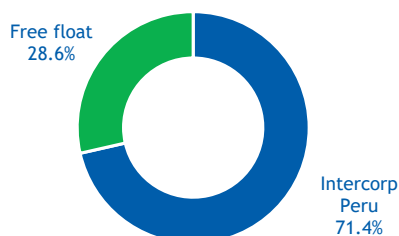


Company description

IFS is a leading provider of financial services in Peru. IFS' main subsidiaries are Interbank, Interseguro, Inteligo and Izipay. Interbank is a full-service bank providing general banking services to retail and commercial customers. Interseguro is a leading insurance company, providing annuities, individual life insurance, disability insurance and survivor benefits, and mandatory traffic accident insurance. Inteligo is a provider of wealth management services through Inteligo Bank Ltd. and Interfondos, as well as brokerage services through Inteligo SAB. Izipay is a payments company and provider of products and services related to payments acquirer, correspondent banking and credit cards processor. IFS is controlled by Intercorp Peru.

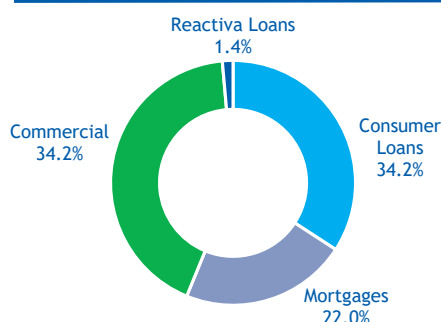
Shareholder structure



Balance sheet

S/ mm	2020	2021	2022	2023
Cash	18,765	17,104	13,193	9,819
Investments	25,321	25,772	24,075	28,021
Total gross loans	43,082	44,688	47,025	48,249
Total assets	88,236	89,954	87,479	89,623
Total deposits	47,149	48,898	48,531	49,188
Total liabilities	79,282	80,399	78,052	79,615
Total equity	8,954	9,555	9,426	10,008

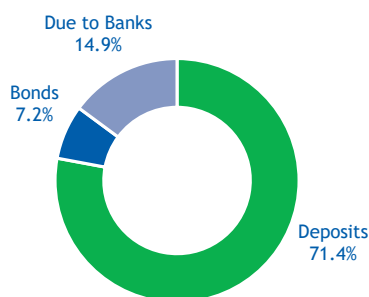
Loans breakdown (Interbank)



Income statement

S/ mm	2020	2021	2022	2023
Net interest and similar income	3,473	3,548	4,210	4,528
Provision for loan losses, net of recoveries	-2,394	-382	-831	-1,982
Total other income	1,500	1,729	1,680	1,736
Net claims and benefits incurred	-279	-272	-	-
Total results from insurance activities - IFRS17	-	-	-253	-178
Total other expenses	-1,911	-2,263	-2,627	-2,750
Total net profit	384	1,800	1,678	1,079
Recurring total net profit ⁽²⁾	384	1,504	1,455	1,121

Funding Structure (Interbank)



Key ratios

S/ mm	2020	2021	2022	2023
Net interest margin	4.5%	4.1%	5.0%	5.3%
Other income ratio ⁽³⁾	30.2%	32.8%	28.5%	27.7%
Efficiency ratio ⁽⁴⁾	32.2%	34.7%	36.4%	36.8%
LTD ratio	91.4%	91.4%	96.9%	98.1%
Capital ratio (Interbank)	17.0%	15.9%	15.5%	15.5%
Stage 3 NPL ratio	3.2%	3.1%	2.6%	3.2%
Cost of risk	6.1%	0.9%	1.9%	4.3%
Stage 3 NPL coverage ratio	227.1%	159.4%	173.5%	156.8%
ROAA	0.5%	2.0%	1.9%	1.2%
Recurring ROAA ⁽²⁾	0.5%	1.7%	1.7%	1.3%
ROAE	4.5%	19.3%	19.1%	11.3%
Recurring ROAE ⁽²⁾	4.5%	16.3%	16.8%	11.7%

Management

CEO: Luis Felipe Castellanos
CFO: Michela Cassasa
IRO: Cecilia Ramirez

www.ifs.com.pe

Note: All figures under IFRS and 2022 & 2023 under IFRS17

Source: Company information as of December 2023

(1) As of December 31, 2022, Intercorp Peru Ltd. owns directly and indirectly 71.4% of IFS outstanding shares. Float: 28.6%.

(2) Excluding (ii) the reversion of loan loss provisions due to refined calculations of the expert criteria in our banking segment for S/ 209.5 million after taxes, and the extraordinary other income for S/ 87.1 million in our insurance segment, both impacts in 2021, and (iii) the extraordinary income of S/ 222.5 million from revaluation of Izipay's assets at IFS in 2022.

(3) Other Income ratio is calculated by dividing (x) fee income plus other income by (y) net interest and similar income plus fee income plus other income.

(4) Efficiency ratio is calculated by dividing (x) salaries and employee benefits plus administrative expenses plus depreciation and amortization by (y) net interest and similar income plus total other income plus net premiums earned.