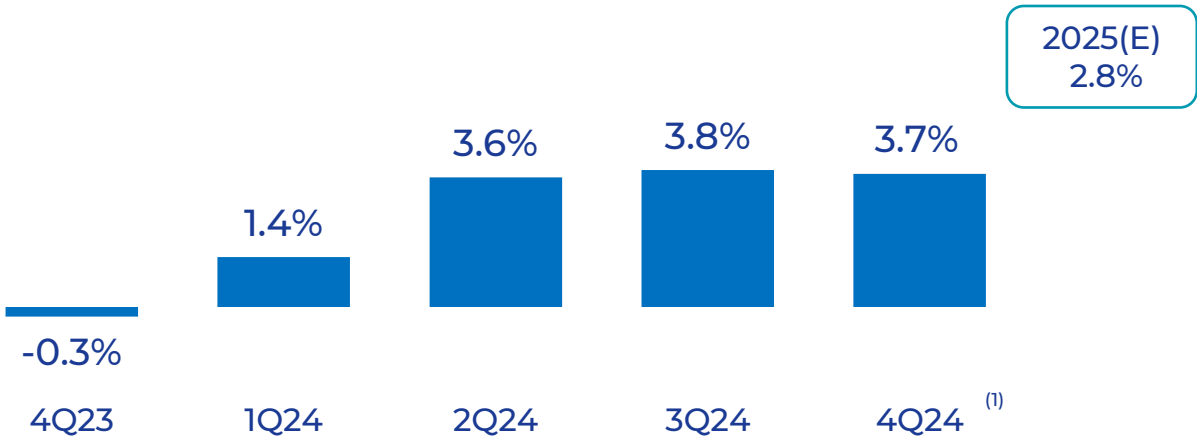


Earnings Presentation

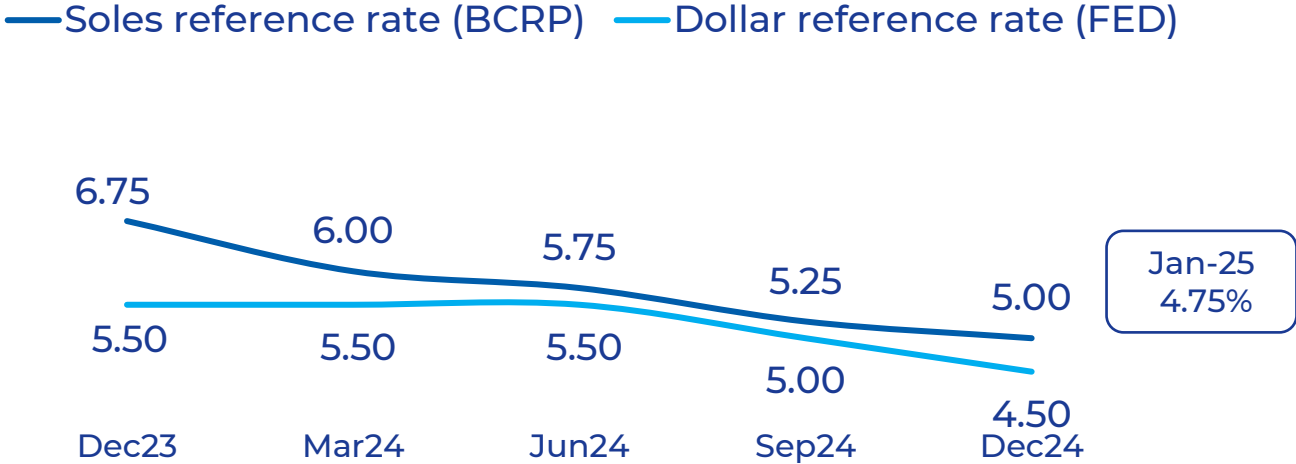
4Q24 & FY24 results

Positive trend in economic indicators continues

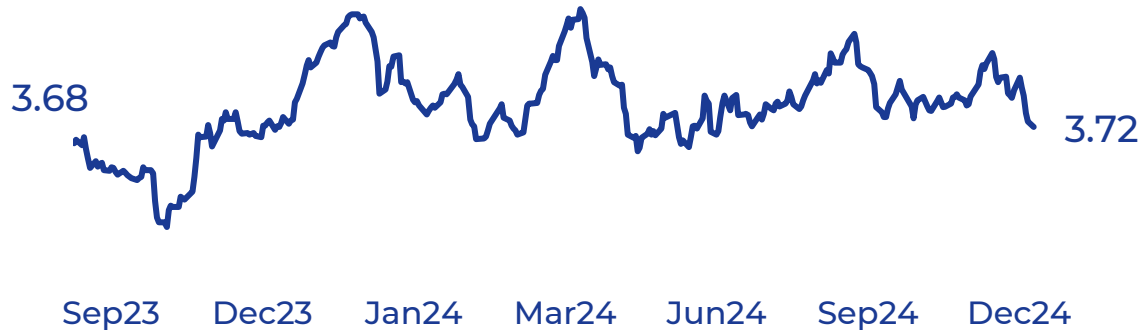
Quarterly GDP growth YoY (%)



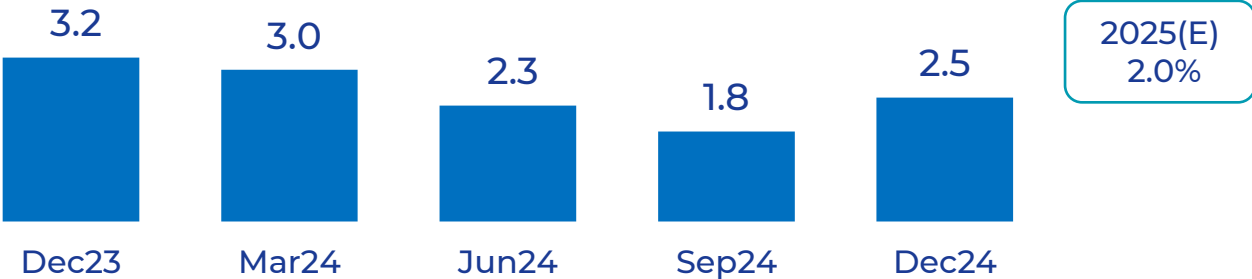
Interest rates (%)



PEN/USD

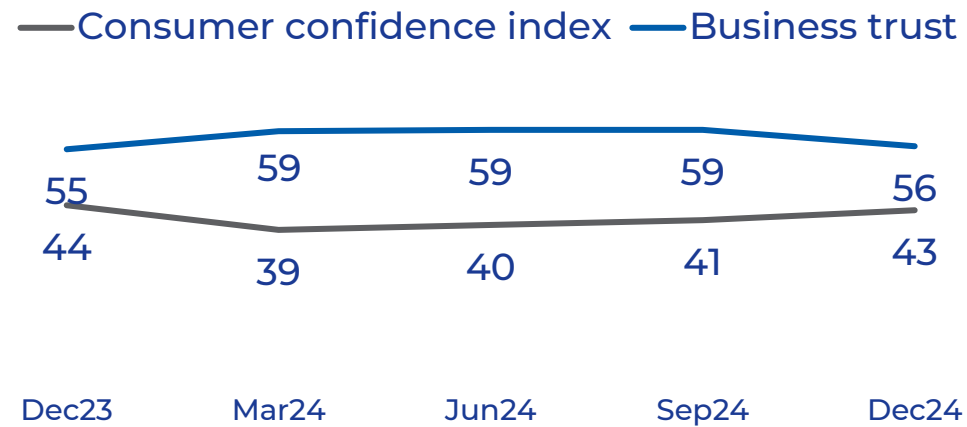


Inflation YoY (%)

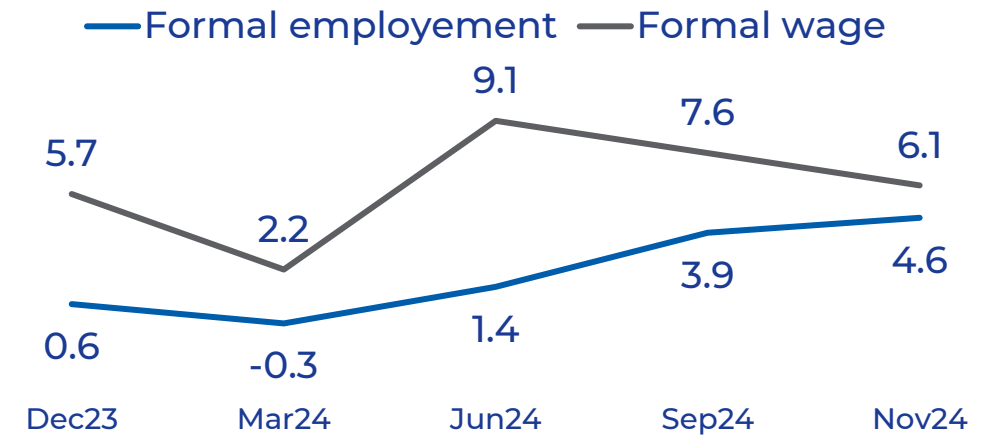


Continuous recovery in formal employment and private investment

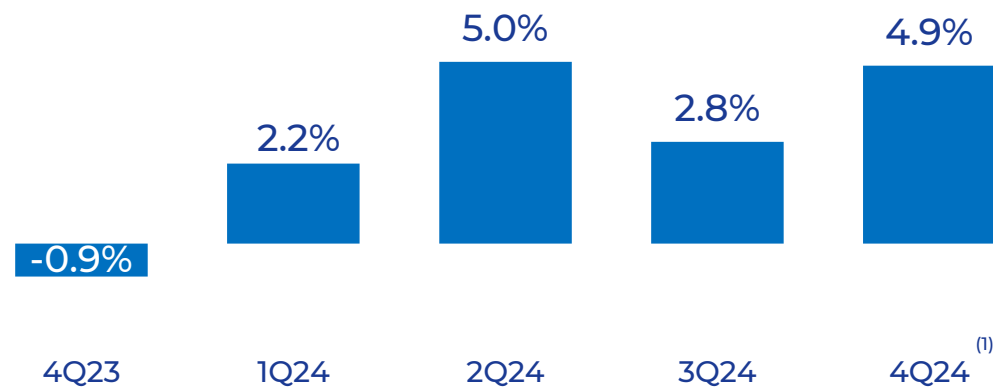
Consumer confidence index & business trust (%)



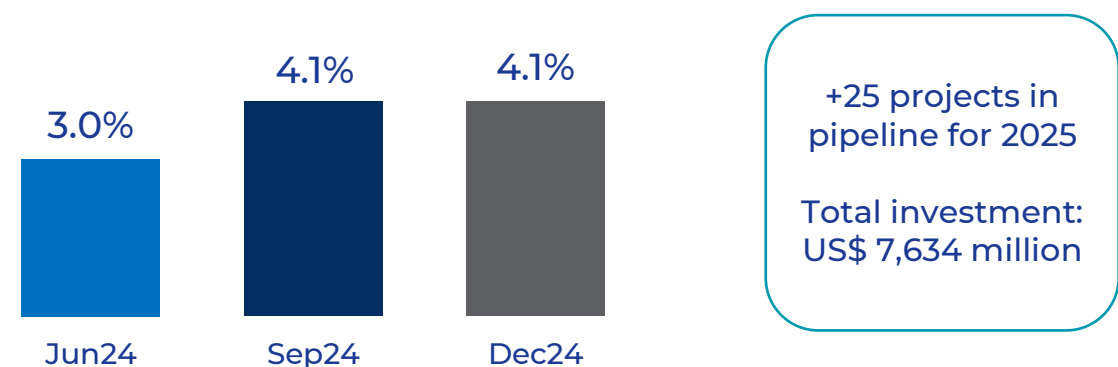
Formal employment & formal wage YoY (%)



Quarterly domestic demand YoY (%)



Private investment estimate FY25 (%)



Strategic focus on key businesses and profitability

Growth

Leading digital platform with profitable growth

>70%

YoY 4Q24
Net income

>18%

IFS
4Q24 ROE

12%

YoY banking
customers

16%

YoY insurance
customers

Digital

Creating the best digital experience

>80%

Digital retail
customers

>70%

Digital commercial
customers

55

NPS
retail banking

Focus

Boosting core businesses

~15%

MS retail
deposits

>21%

MS consumer
loans

>30%

MS
annuities

+17%

YoY AUM
WM

Key messages

1

Strong recovery of earnings and profitability

s/490mn **>18%**

Net profit
IFS 4Q24

ROE IFS
4Q24

2

Low cost of risk

2.6% **-260bps**

CoR 4Q24

YoY CoR

3

Better funding mix and cost of funds

3.2% **-100bps**

CoF 4Q24

YoY CoF

4

We have strengthened our commercial and payments ecosystem

+80bps **>40%**

YoY MS
commercial loan

IBK share of
Izipay flows

5

Double digit growth in individual life & annuities

28% **22%**

YoY CSM
individual life

YoY CSM
annuities

6

Strong increase in AuM in WM, gaining MS in IF

+17% **16.5%**

YoY AUM

IF MS

1 Sustainable
growth

2 Key
businesses

3 Digital
update

4 Guidance &
takeaways

1 Sustainable
growth

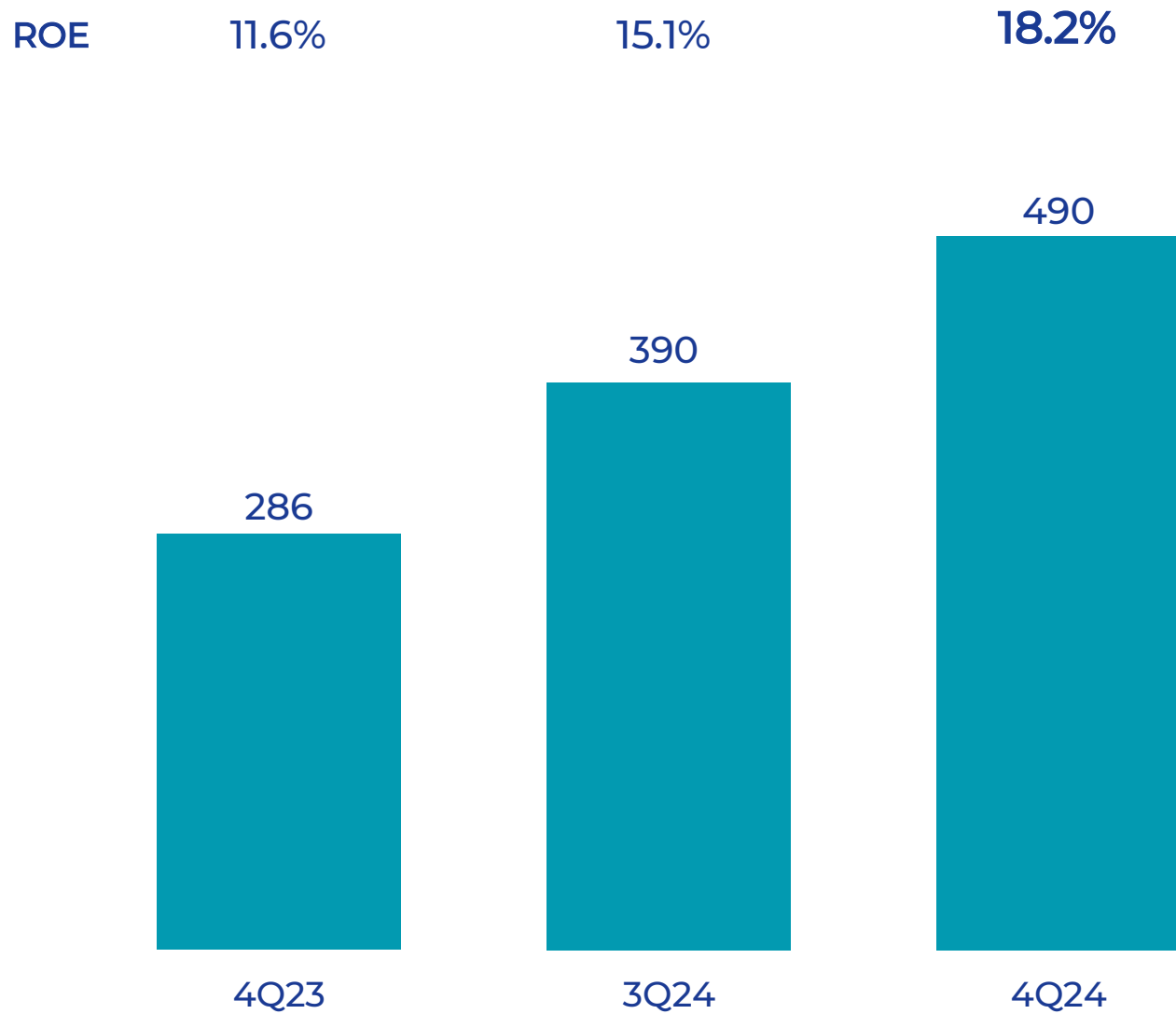
2 Key
businesses

3 Digital
update

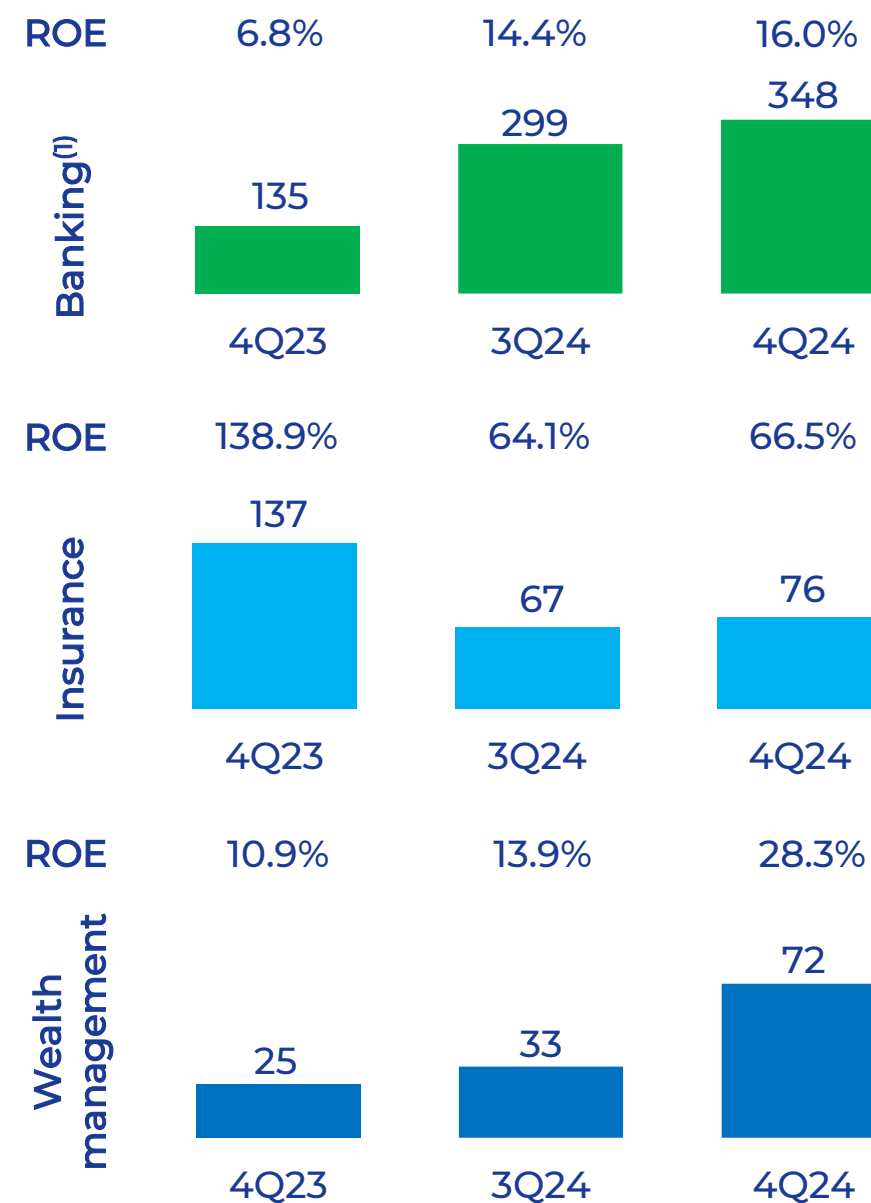
4 Guidance &
takeaways

+71% YoY earnings drive quarterly ROE to >18%

IFS quarterly net profit (\$/ mn)



+26% QoQ | +71% YoY



+16% QoQ
+2.6x YoY

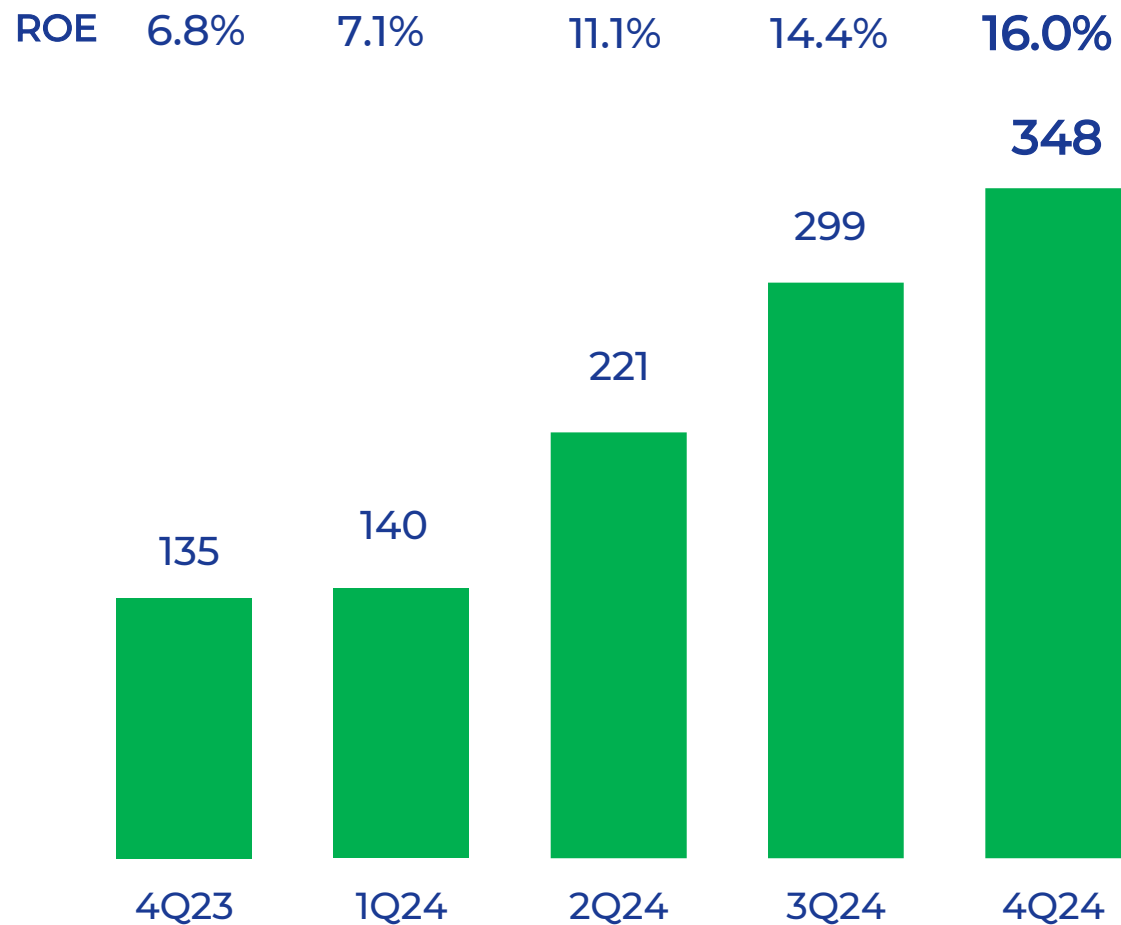
+12% QoQ
-45% YoY

+2.2x QoQ
+2.9x YoY

1) Includes participation in payments

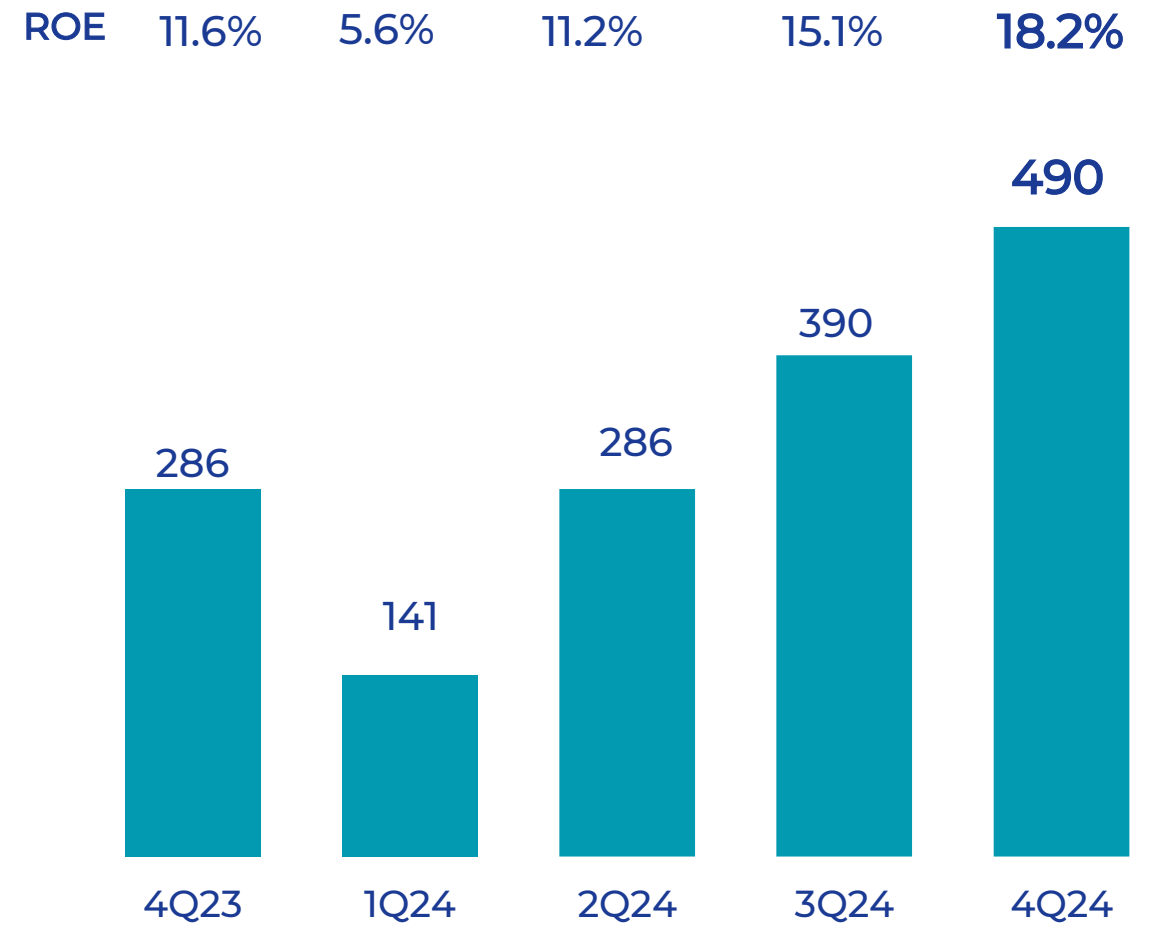
Recovery of earnings at the banking segment

Banking quarterly net profit (S/ mn)



+16% QoQ | +2.6x YoY

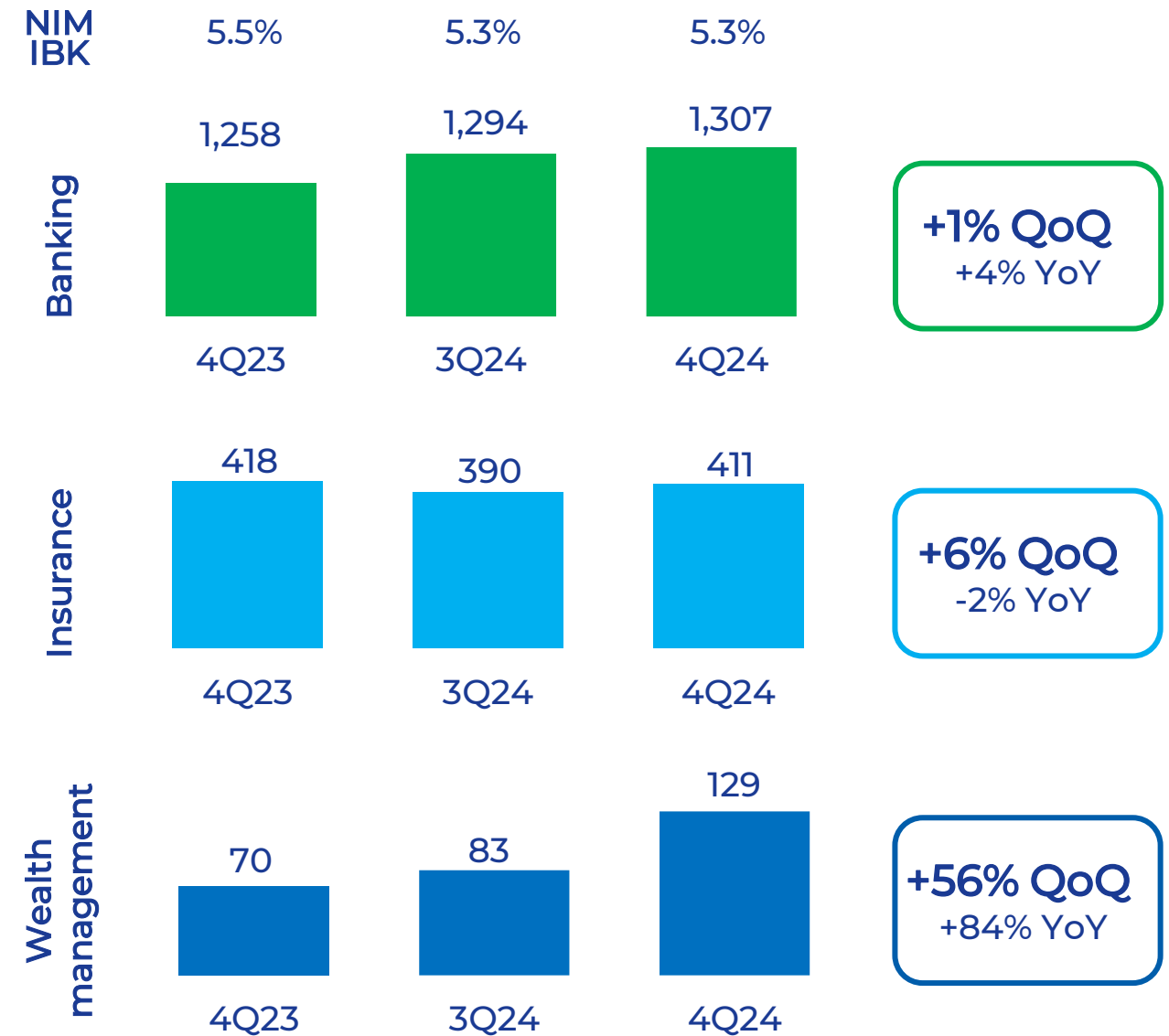
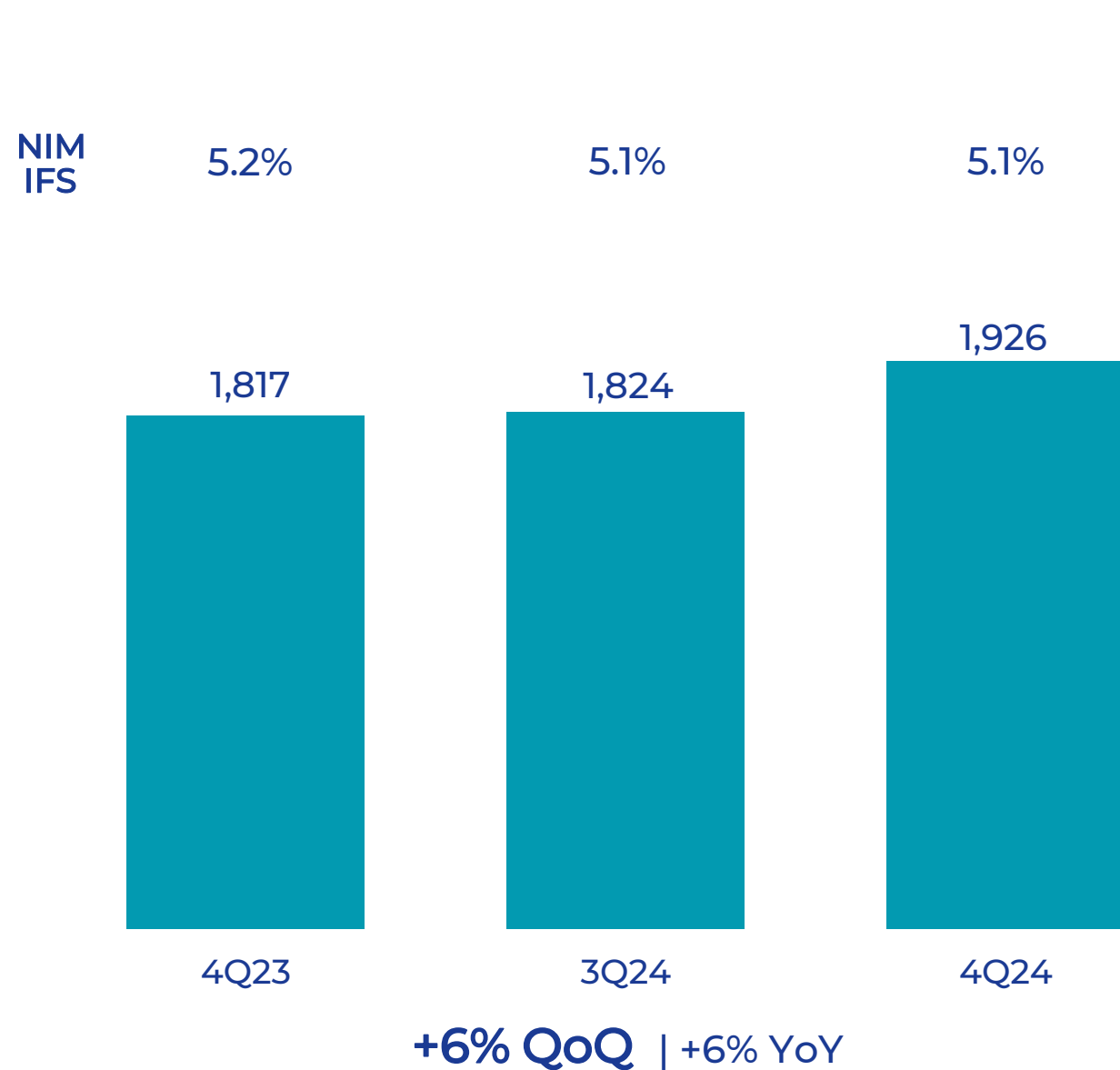
IFS quarterly net profit (S/ mn)



+26% QoQ | +71% YoY

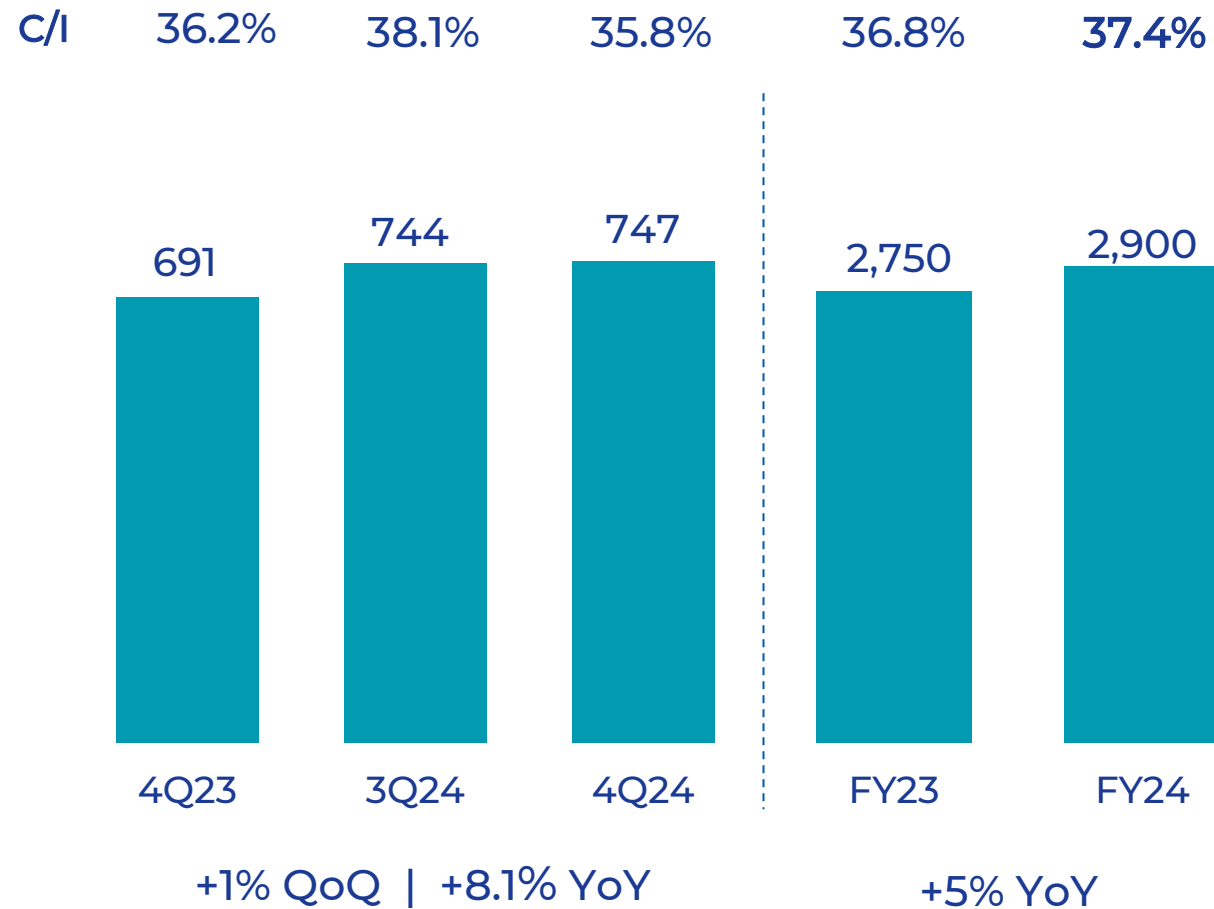
+6% QoQ increase in revenues at IFS

IFS quarterly revenues (\$/ mn)

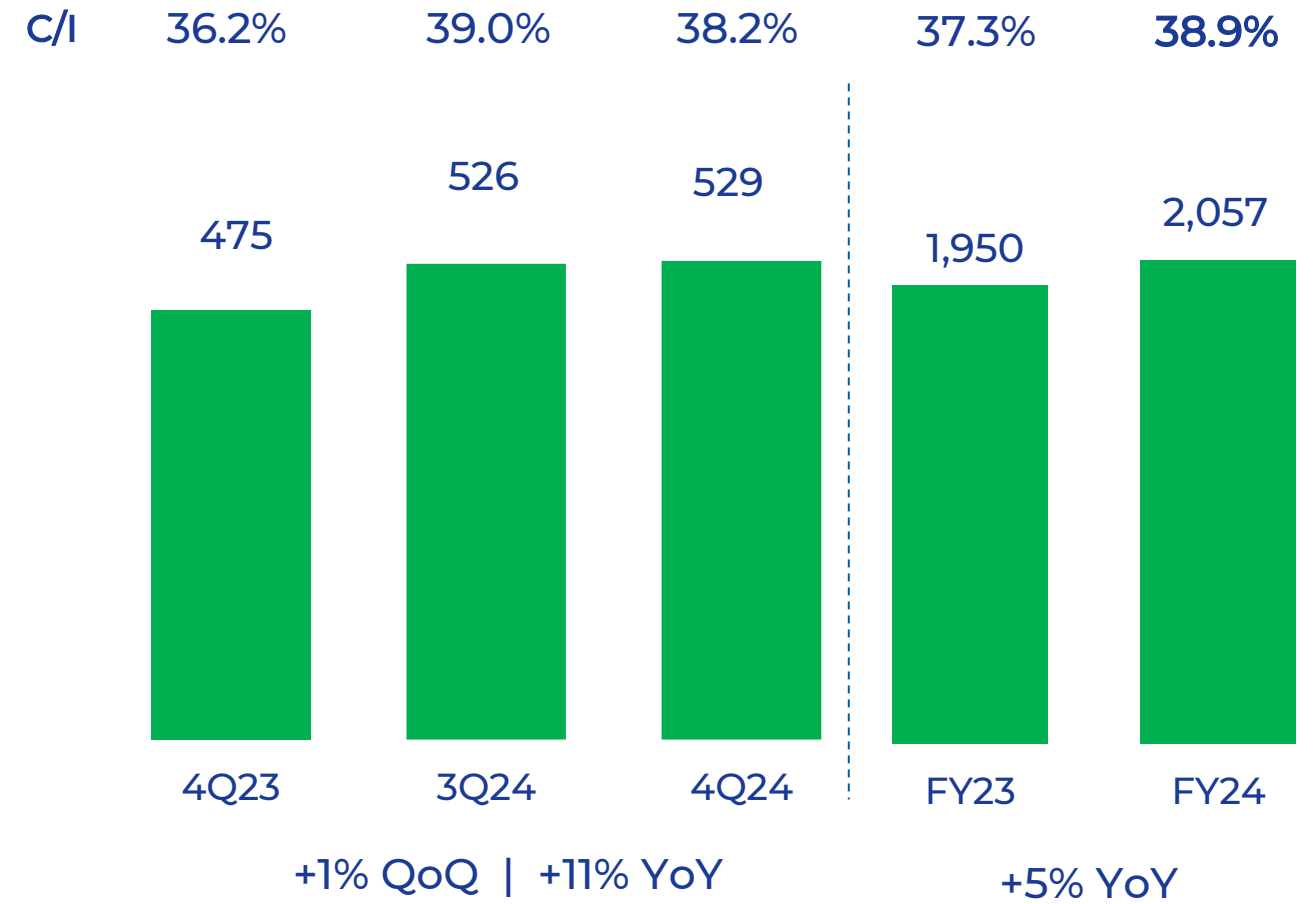


Efficiency remains a top priority

IFS expenses (\$/ mn)



Banking expenses (\$/ mn)



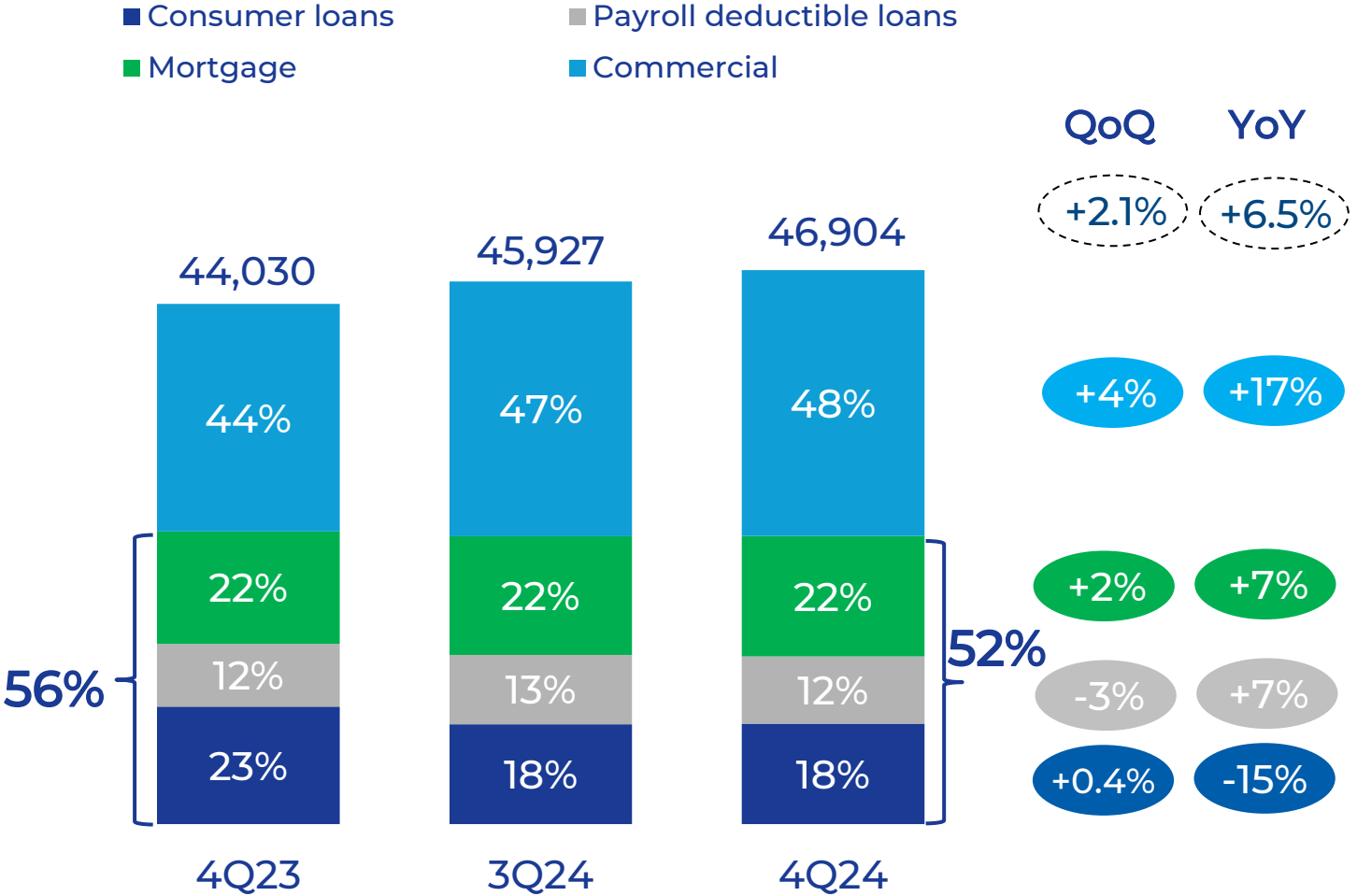
1 Sustainable
growth

2 Key
businesses

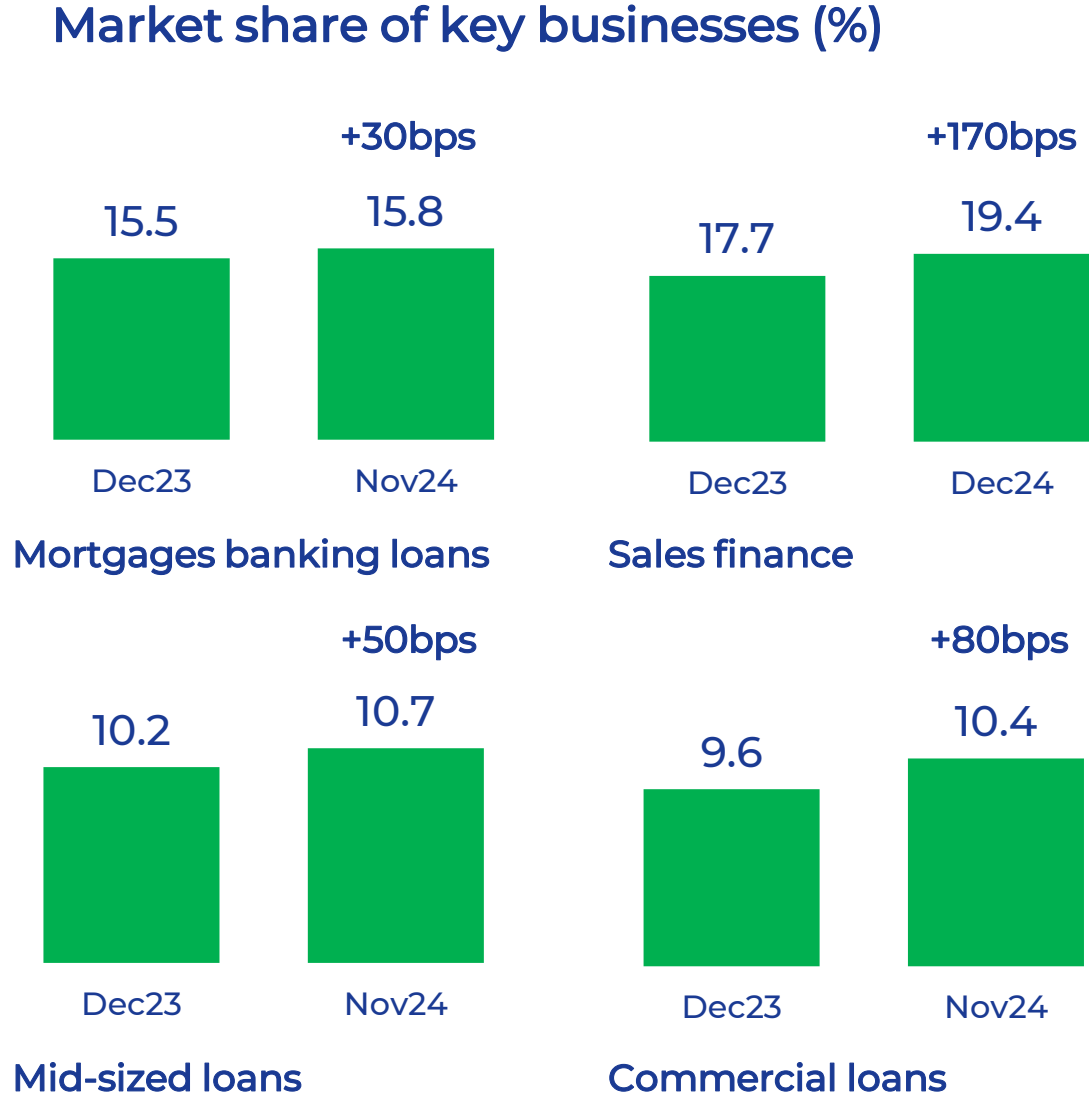
3 Digital
update

4 Guidance &
takeaways

Increasing relevance in key businesses



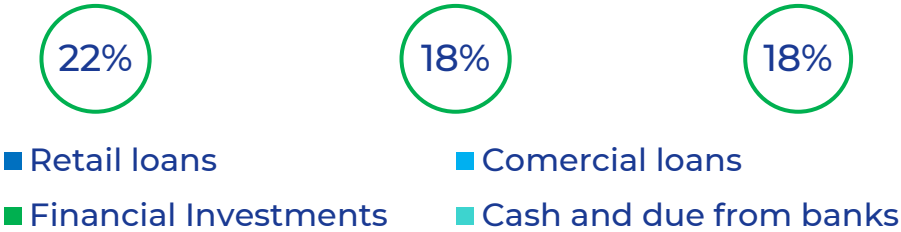
Current loan book breakdown⁽¹⁾ (S/ mn)



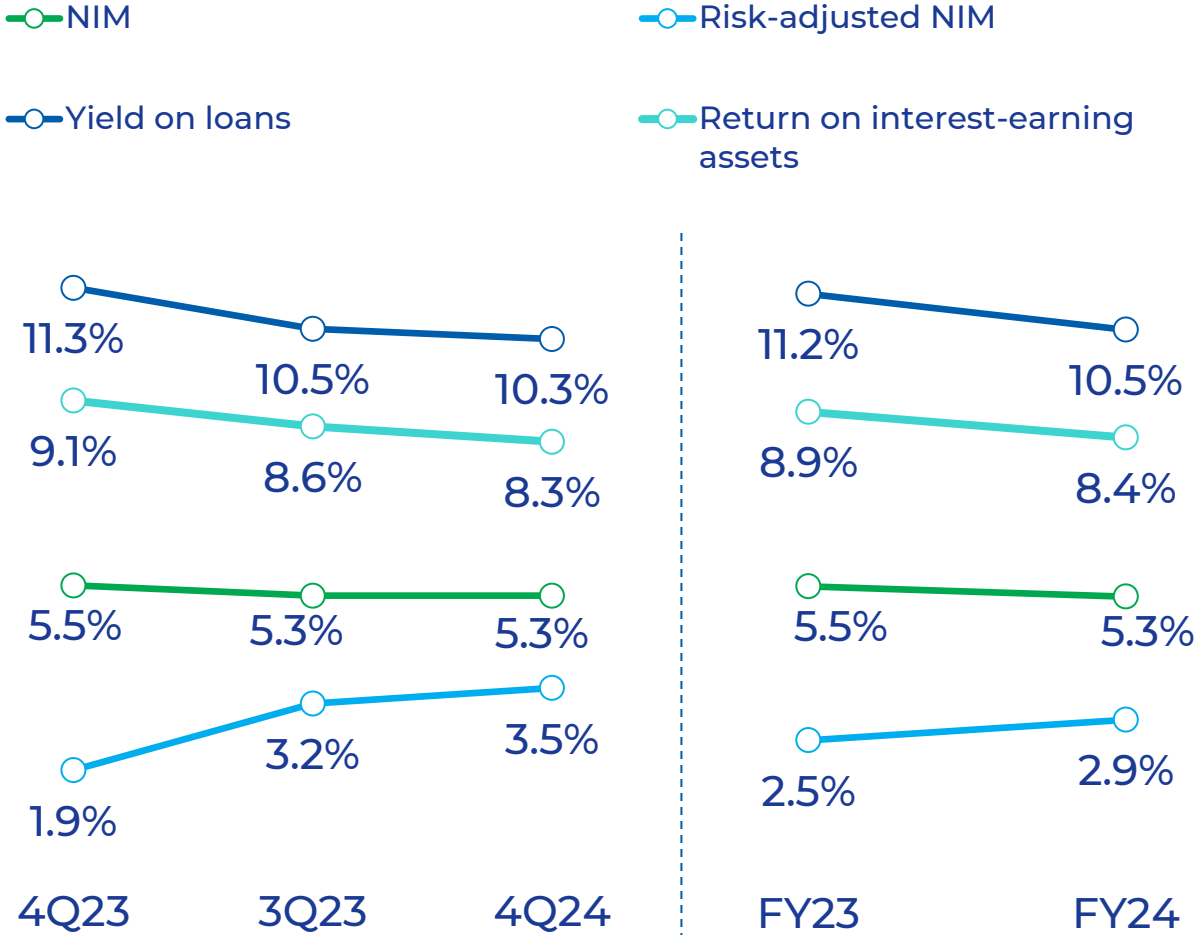
1) Current loan book excluding reactiva

+40 bps increase in FY risk-adjusted NIM

% of consumer loans retail⁽¹⁾



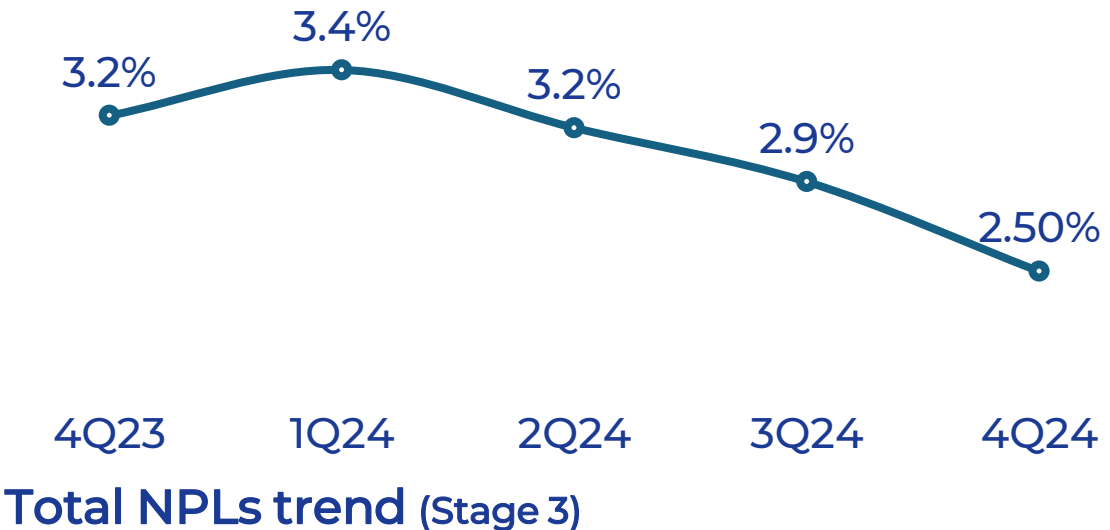
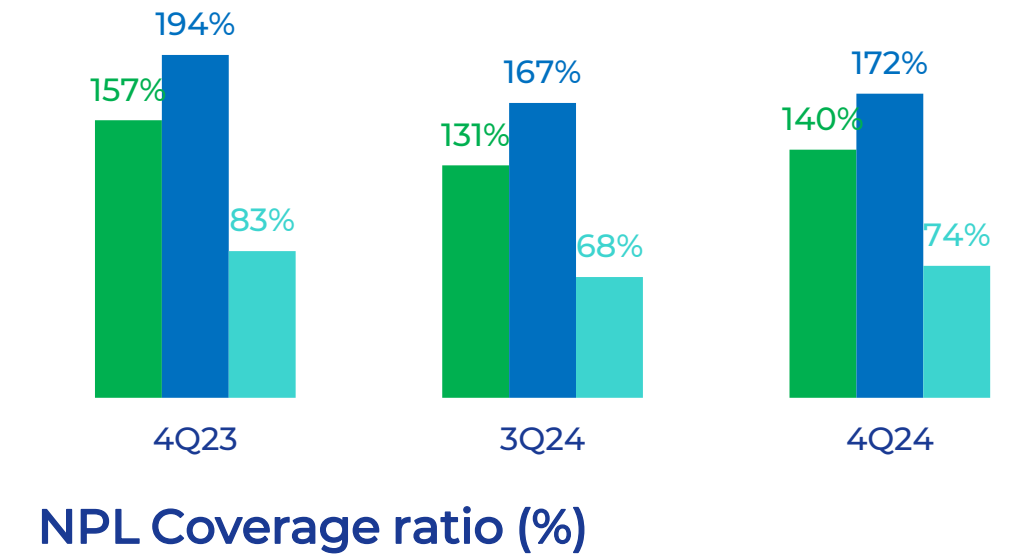
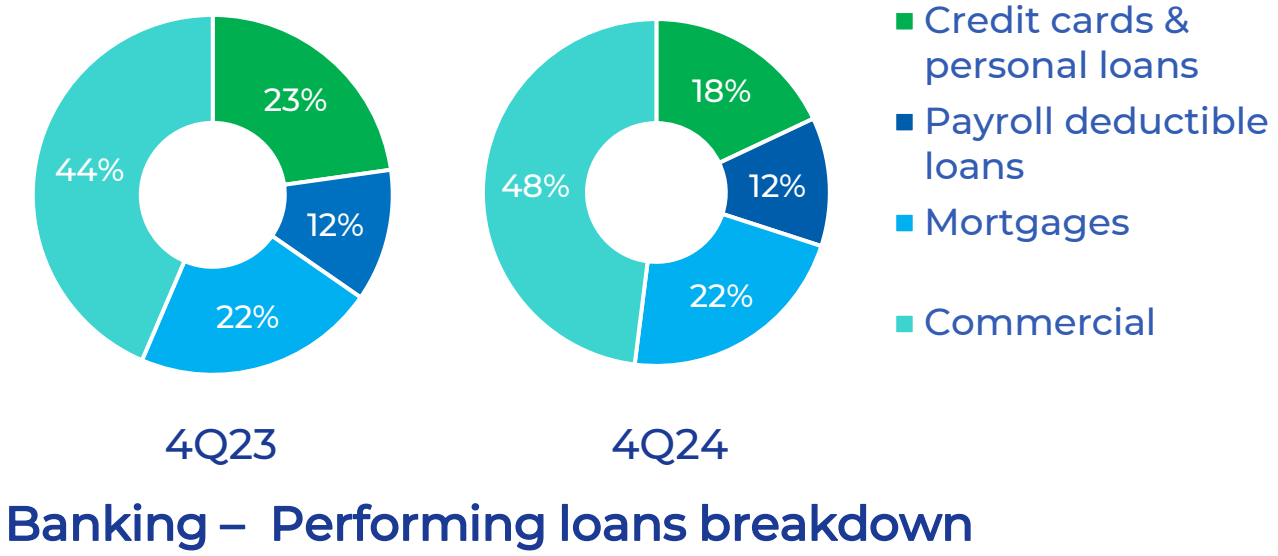
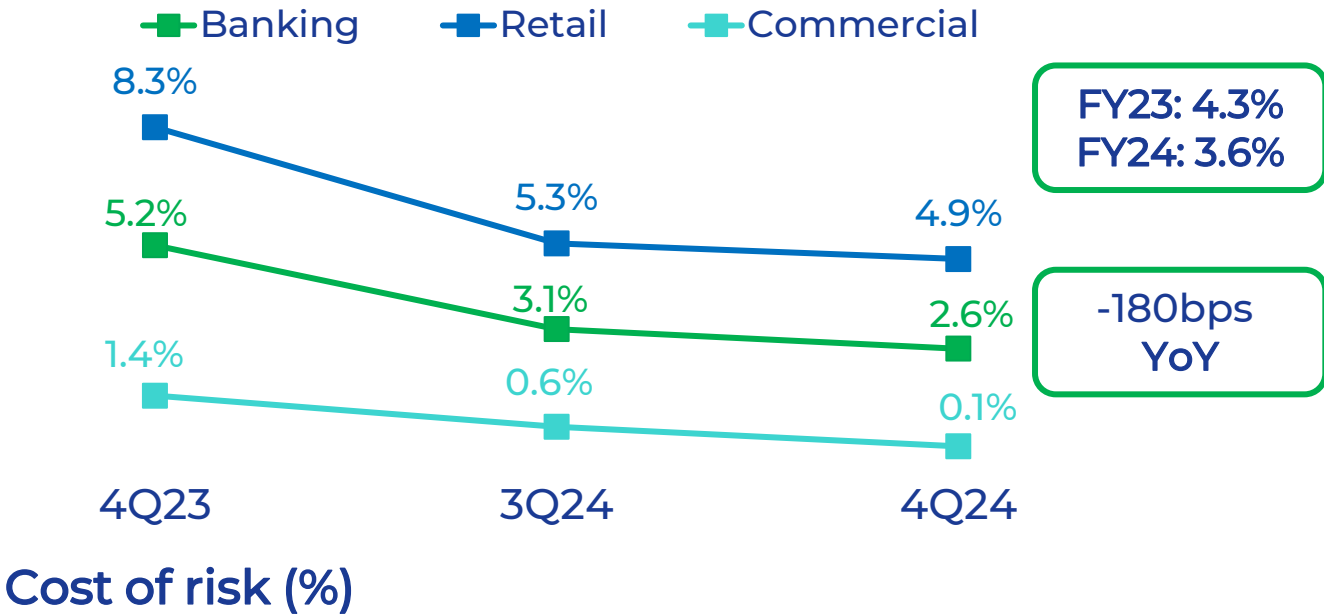
Banking – Interest-earning assets



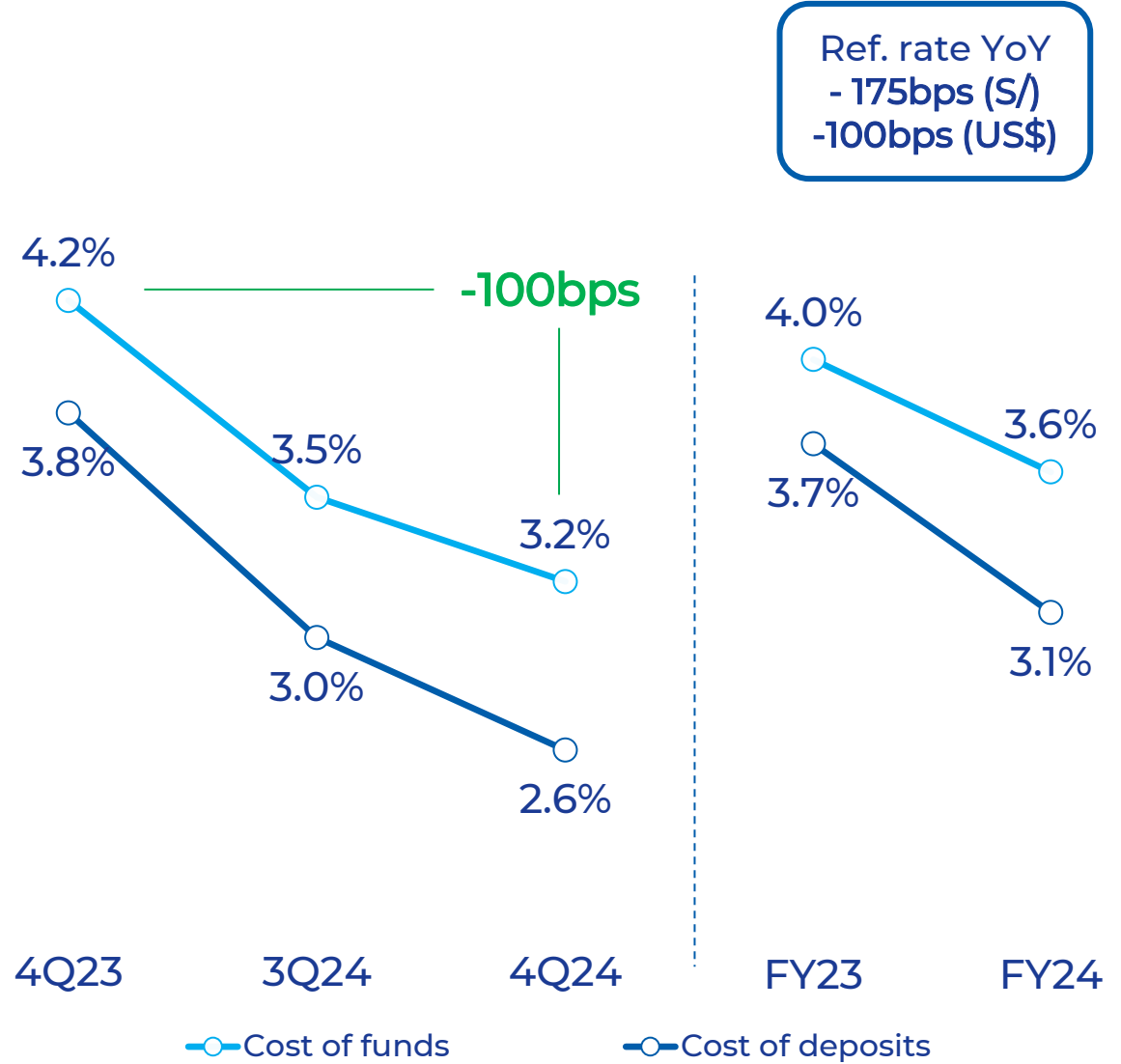
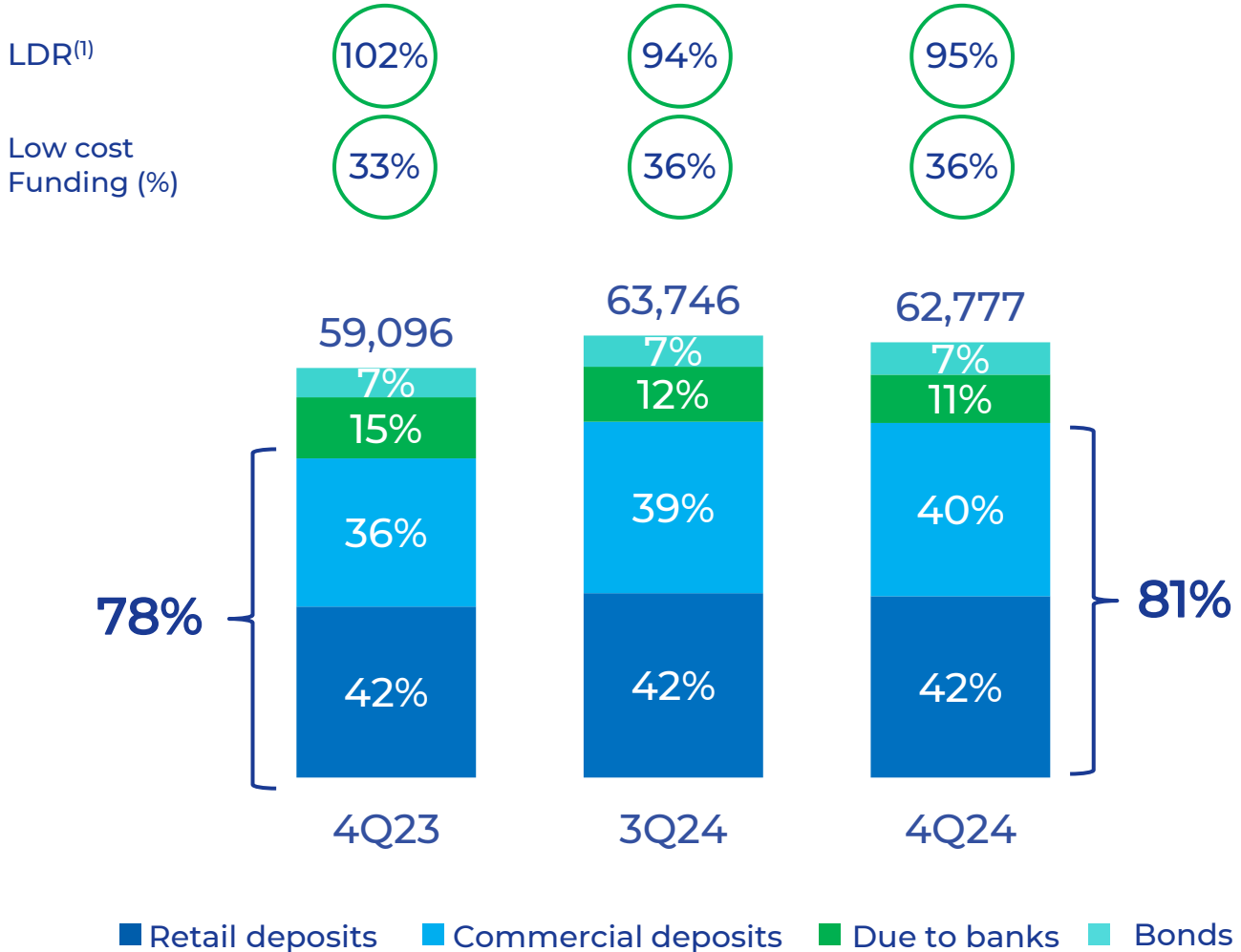
Evolution of yield on assets (%)

1) % of unsecured loans: Unsecured loans / Total loans

Low levels of CoR and NPLs



-100bps YoY cost of funds on better funding mix and fast repricing

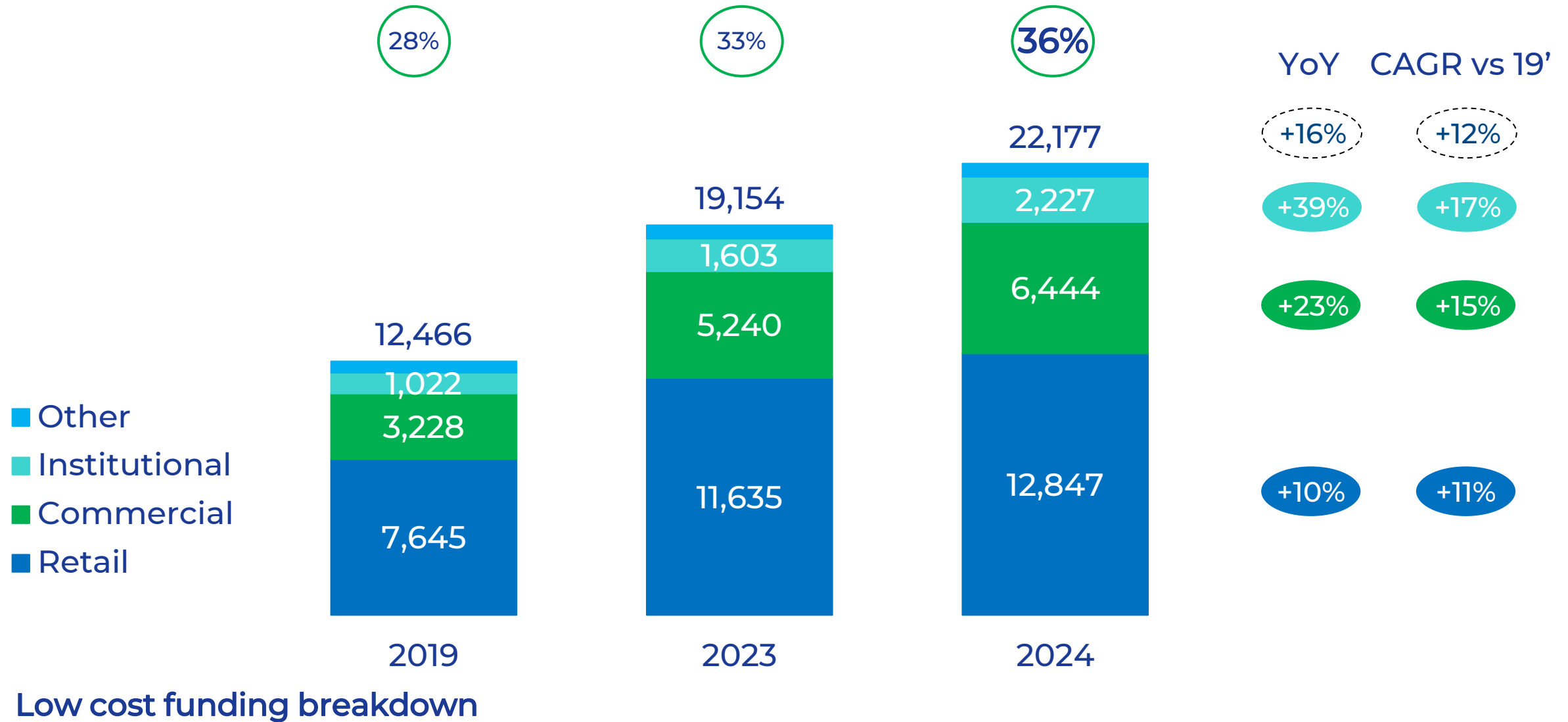


Funding breakdown (S/ mn)

Cost of funds and deposits (%)

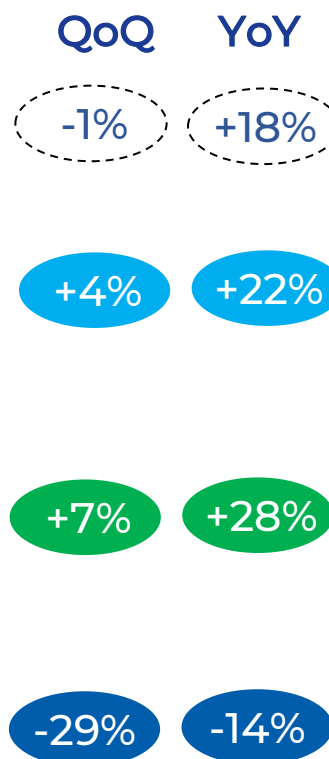
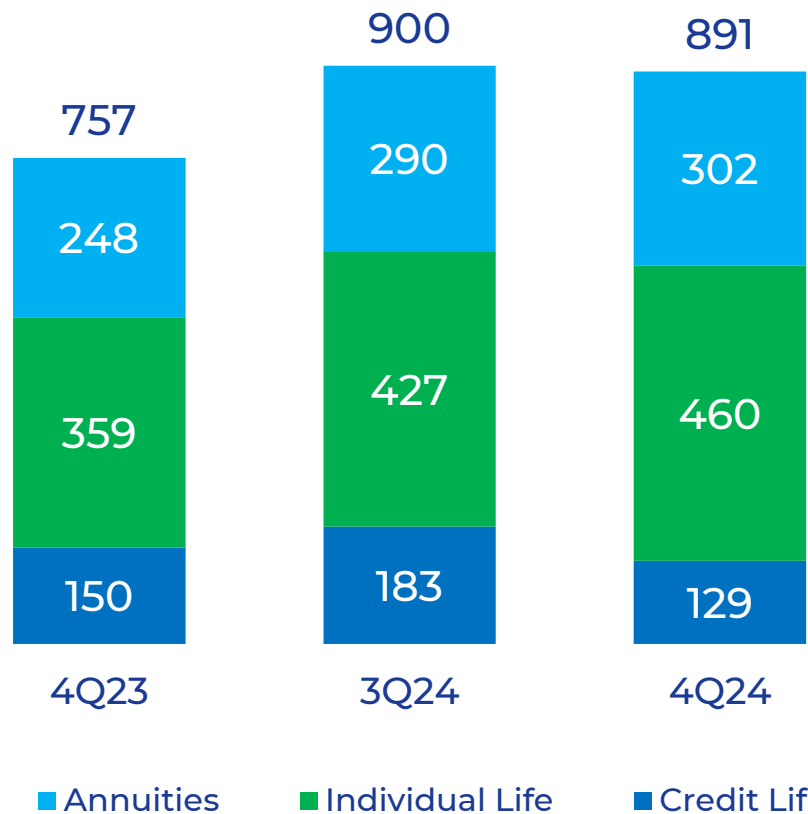
1) Source: SBS
 2) Following December 2024, reference rate in S/ declined 175 bps to 5.0%

Improvement in low cost funding, as transactional deposits continue to grow

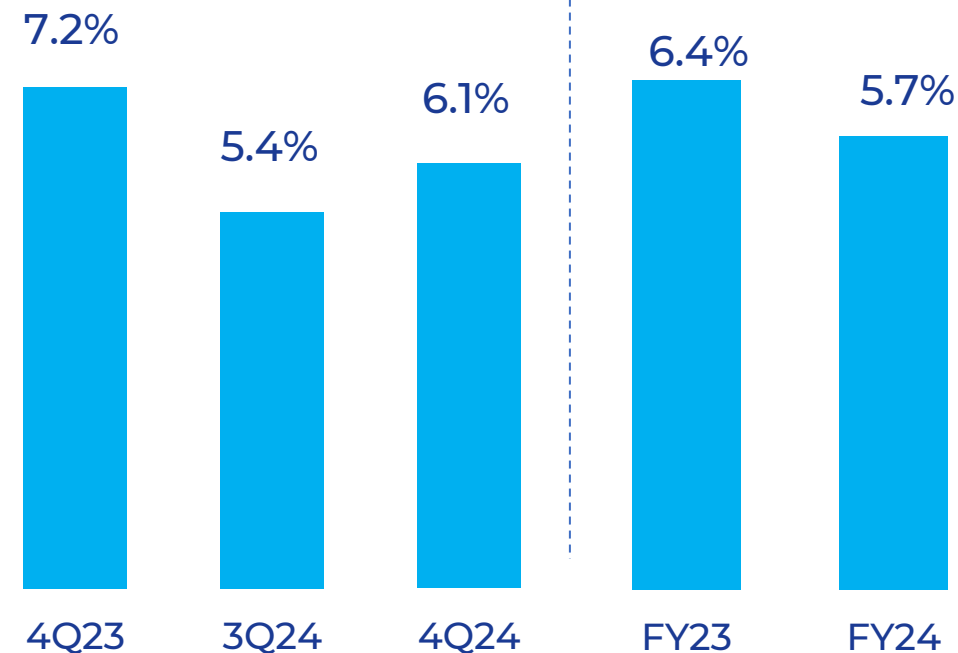


Sustained growth with sound results from investments

Annuities and Individual Life
(CSM stock by business unit⁽¹⁾ - S/ mn)



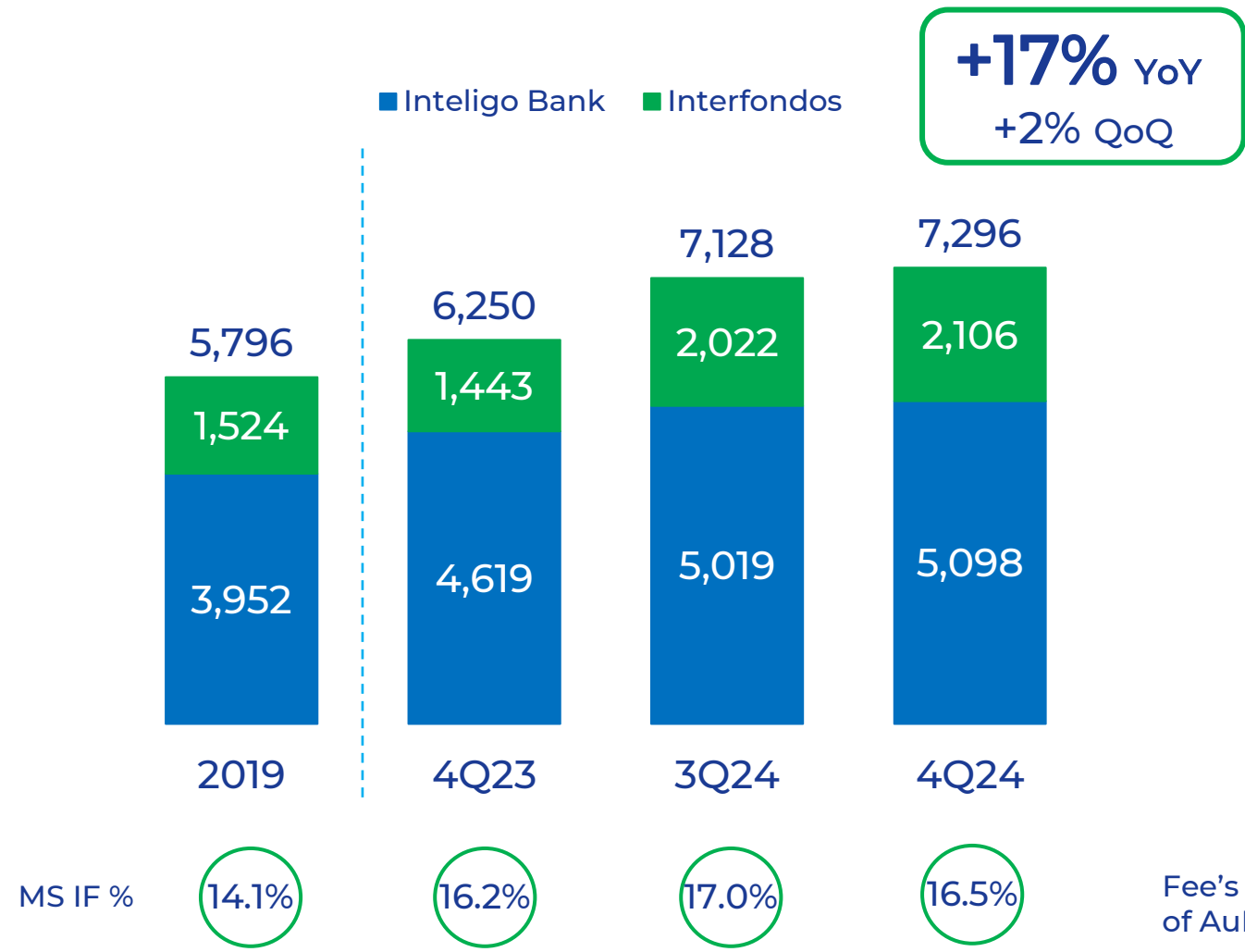
Results from Investments
(ROIP %)



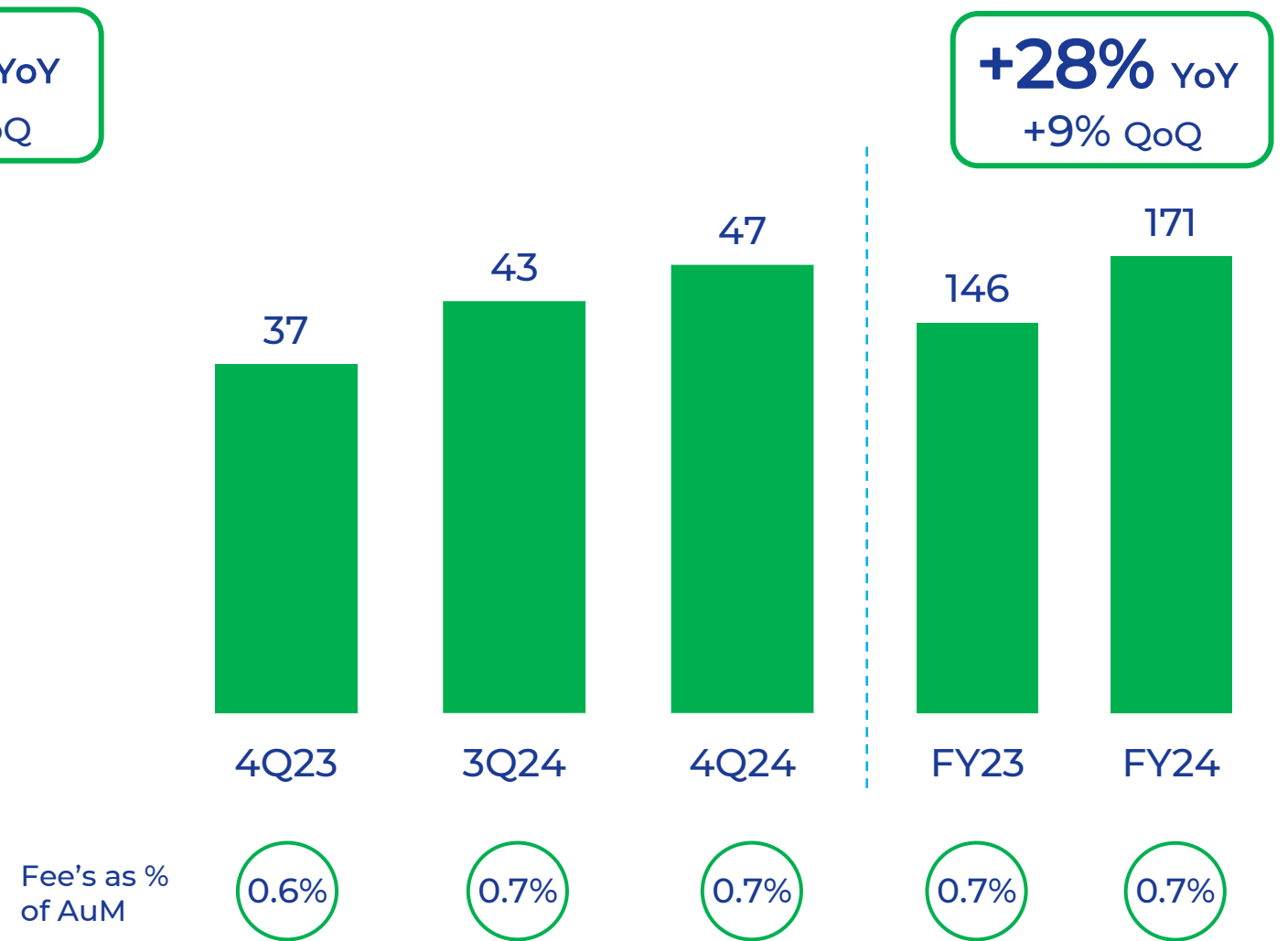
1) Includes impacts from first application.

+17% YoY growth in AUM leads recovery of fee income in WM

AUM (US\$ mn)



Diversified revenue generation (S/ mn)



1

Sustainable
growth

2

Key
businesses

3

Digital
update

4

Guidance &
takeaways

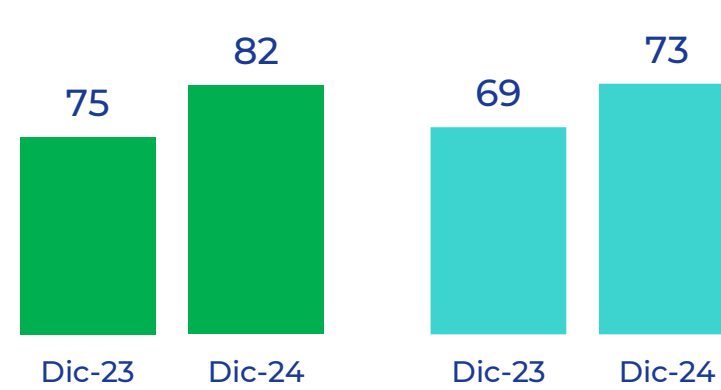
Full-scale digital platform with a world-class and scalable digital proposition



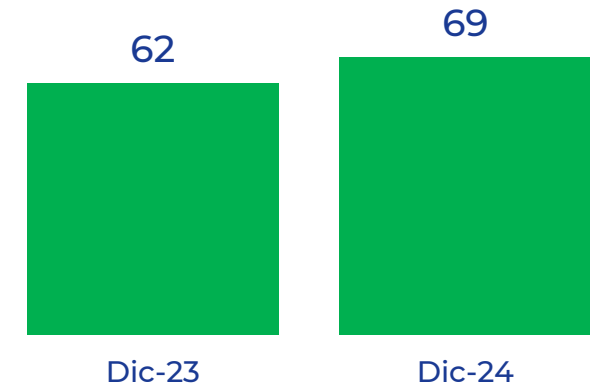
Continuous improvement in digital indicators



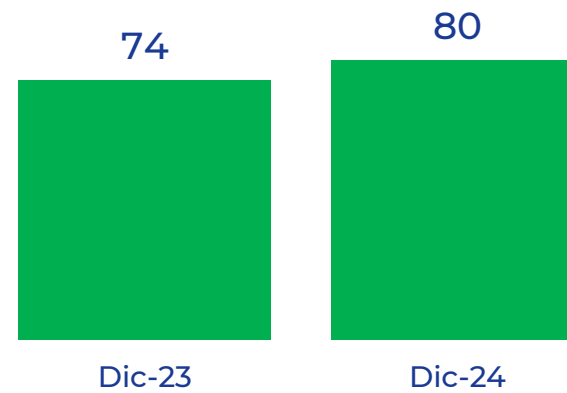
■ Retail ■ Commercial



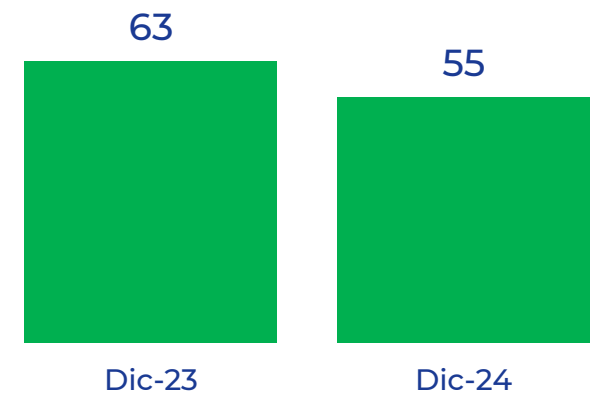
Digital customers
(% of digital customers)



Digital sales
(% of products sold digitally)

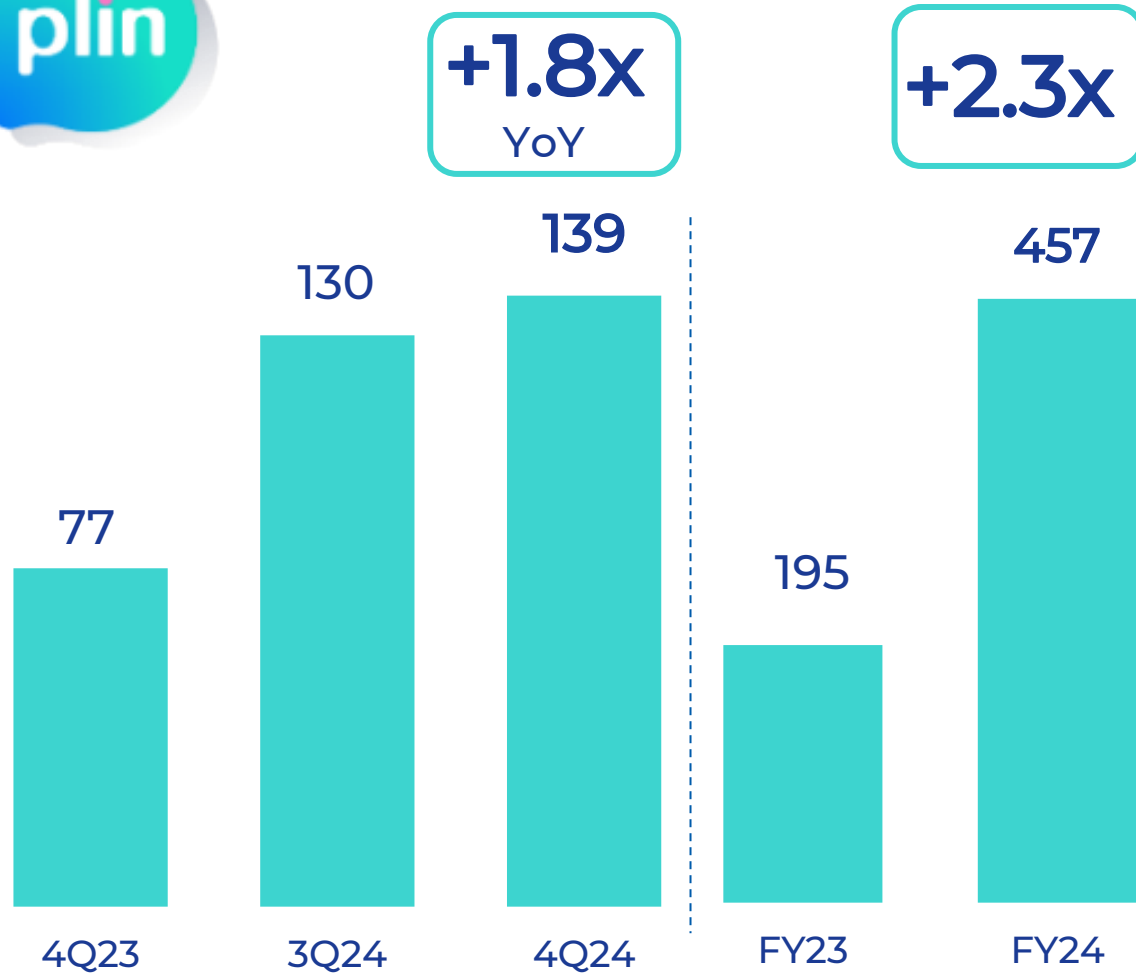


Digital self-service
(% of digital self-service)



NPS Retail
(Points – Retail Banking)

Creating primary banking relationships with Plin



IBK Transactions (mn) ⁽¹⁾

Primary vs non primary banking relationships KPIs

(Data as of Dic24)



1.6x
Cross



3x
NPS



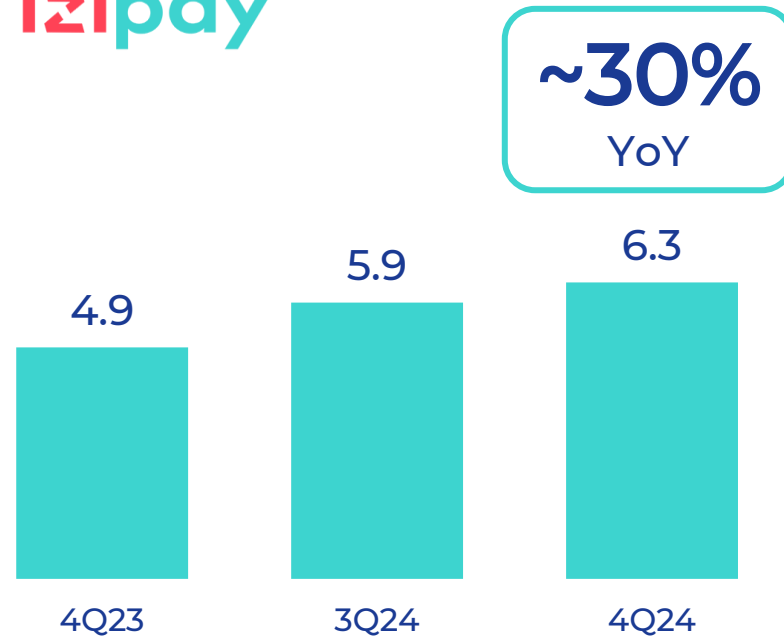
1.4x
Deposit balance



-97%
Churn

Continuous increase in float from Izipay

izipay

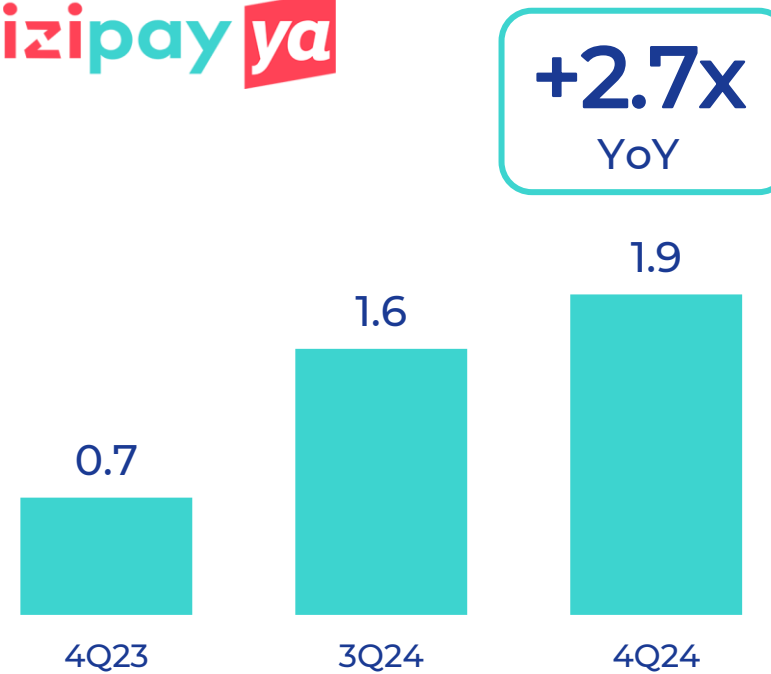


Cash flow coming to IBK accounts (S/ bn)

+39%

YoY Increased float in
merchants' IBK accounts

izipay ya



Volumes from micro merchants (S/ bn)

+63%

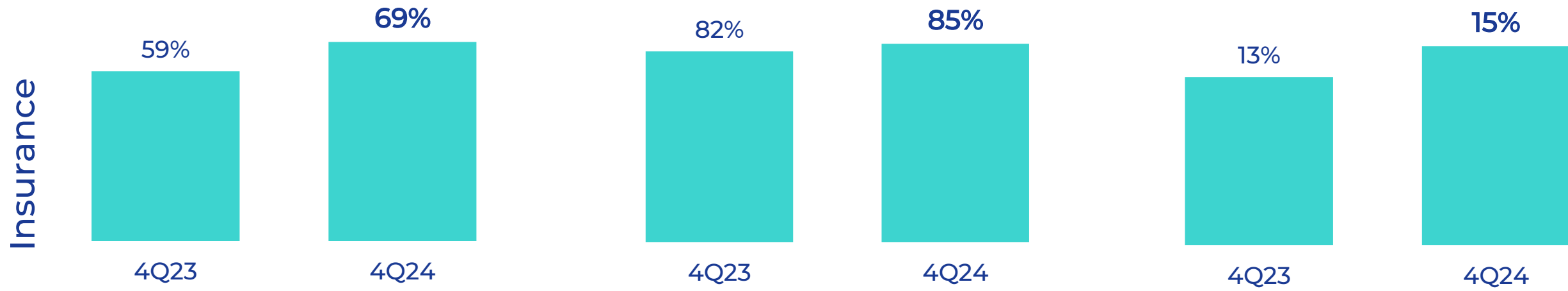
YoY More float from
micro merchants

>40%

IBK share of
Izipay flows



Increasing digital adoption in insurance and WM



Digital self-service

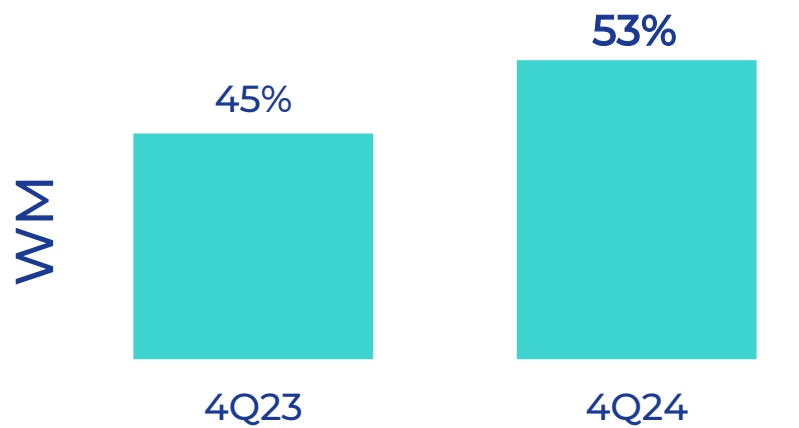
(% of digital self-service)

SOAT digital sales

(% of total SOAT sales)

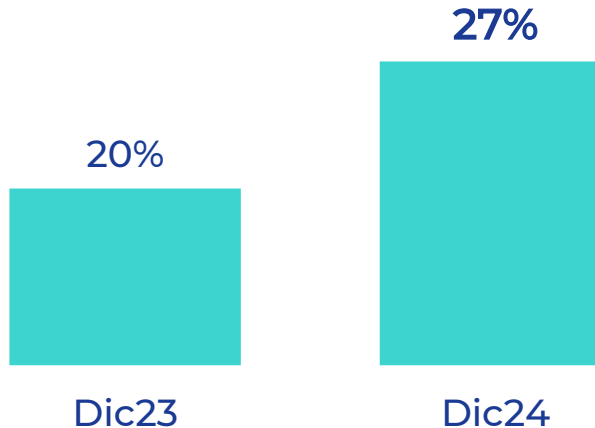
Digital life premiums

(% of total life premiums)



Digital transactions Interfondos

(% of digital transactions)



ERNI users Interfondos

(% of total Interfondos customers)



1 Sustainable
growth

2 Key
businesses

3 Digital
update

4 Guidance &
takeaways

Operating trends 2025

Capital

To remain at sound levels

IBK TCR > 15%
IBK CET1 > 11%

FY24
TCR 15.9% | CET1 12.3%

Profitability

Continued path to recovery

IFS ROE ~ 16%

FY24
12.6%

Loan growth

**High single digit growth
in total loans**

FY24
6.5%⁽¹⁾

Revenues

Slight recovery NIM

IBK NIM > 5.4%

FY24
5.3%

Cost of risk

Sound cost of risk

IBK CoR ~ 3%

FY24
3.6%

Efficiency

Continued focus on efficiency

IFS efficiency ~ 37%

FY24
37%

Takeaways

1 Strong recovery of earnings and profitability

2 Low cost of risk

3 Better funding mix and cost of funds

4 We have strengthened our commercial and payments ecosystem

5 Double digit growth in individual life & annuities

6 Strong increase in AuM in WM, gaining MS in IF

Appendix



Operating trends FY24

Capital

	2024 Guidance	FY24
IBK TCR	> 14%	15.9%
IBK CET1	~ 11%	12.3%

To remain at sound levels

Profitability

	2024 Guidance	FY24	4Q24
IFS ROE	> 12%	12.6%	18.2%

Still below midterm range

Loan growth

Mid single digit growth
in total loans

FY24: 6.5%⁽¹⁾⁽²⁾

Revenues

	2024 Guidance	FY24	4Q24
IBK NIM	> 5.5%	5.3%	5.3%

Stable NIM

Cost of risk

	2024 Guidance	FY24	4Q24
IBK CoR	< 4.3%	3.6%	2.6%

Above risk appetite

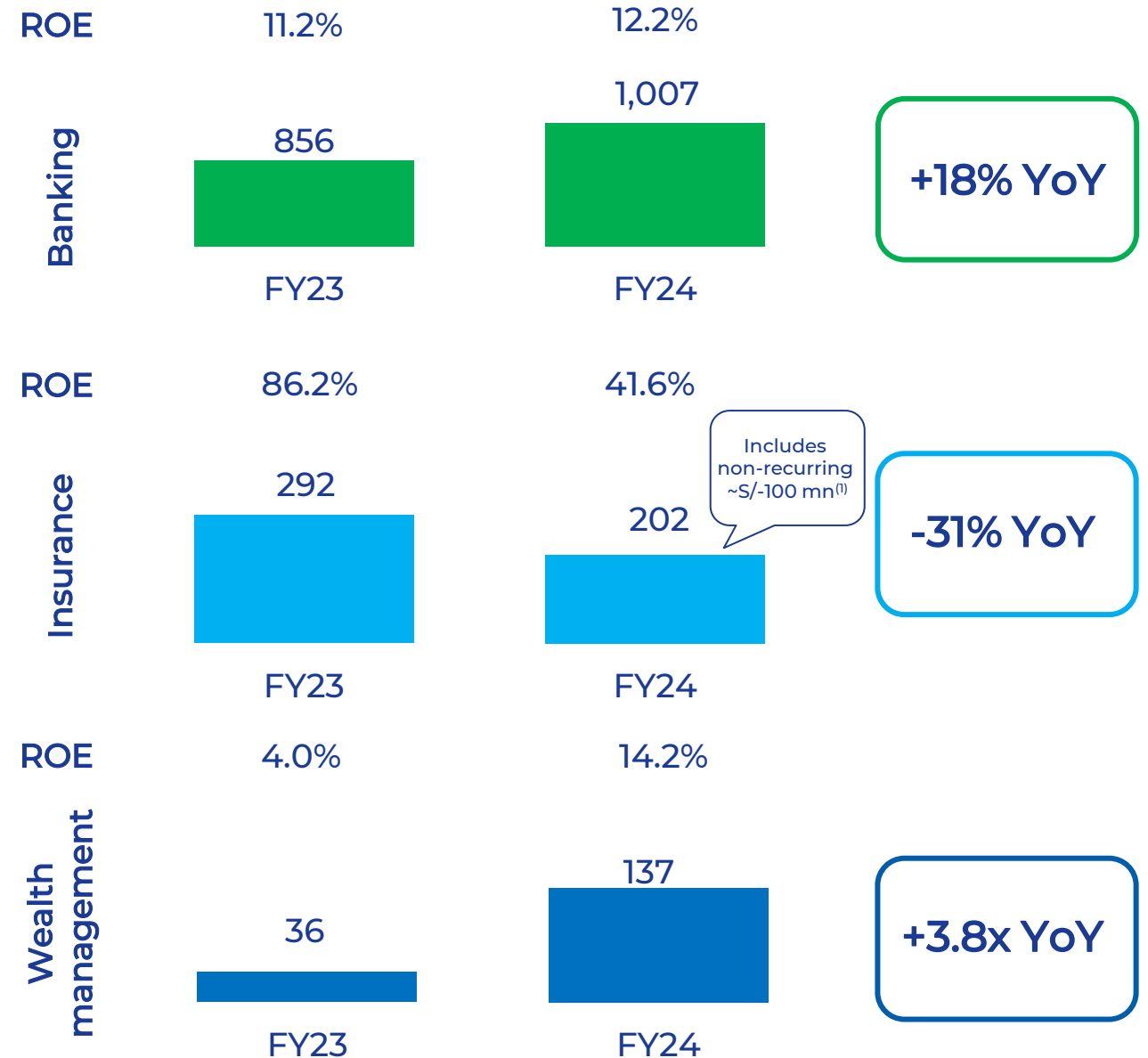
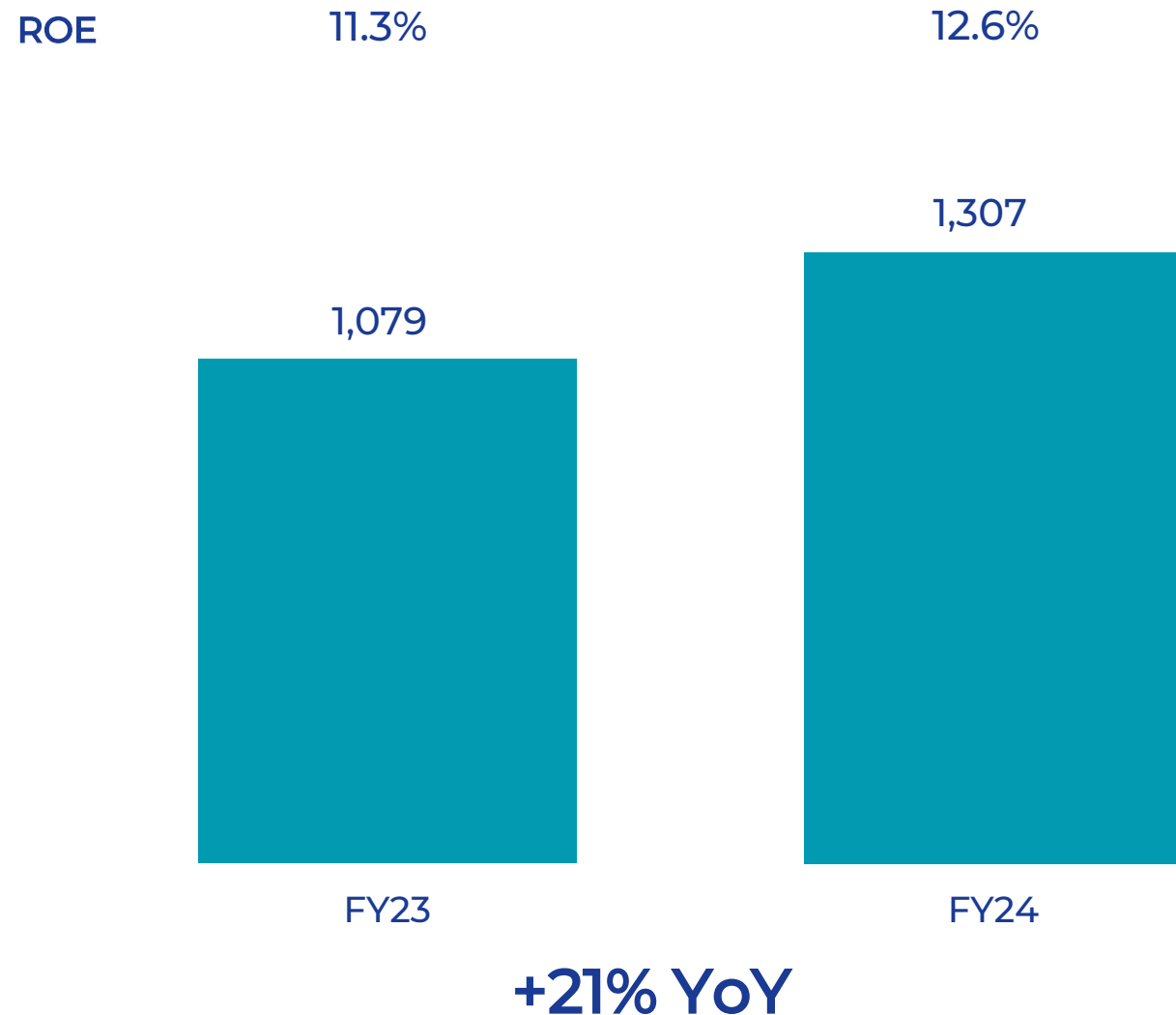
Efficiency

	2024	FY24
IFS efficiency	~ 37%	37%

Continued focus on efficiency

+21% YoY earnings drive annual ROE above 12%

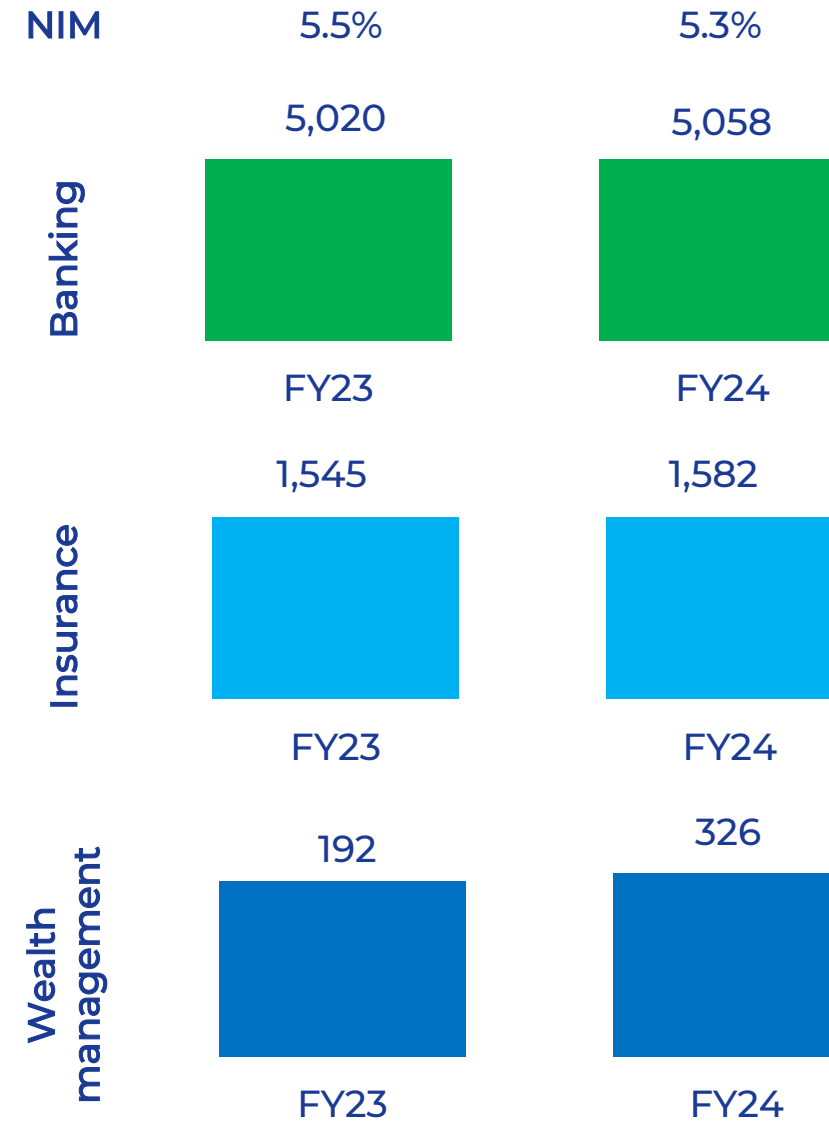
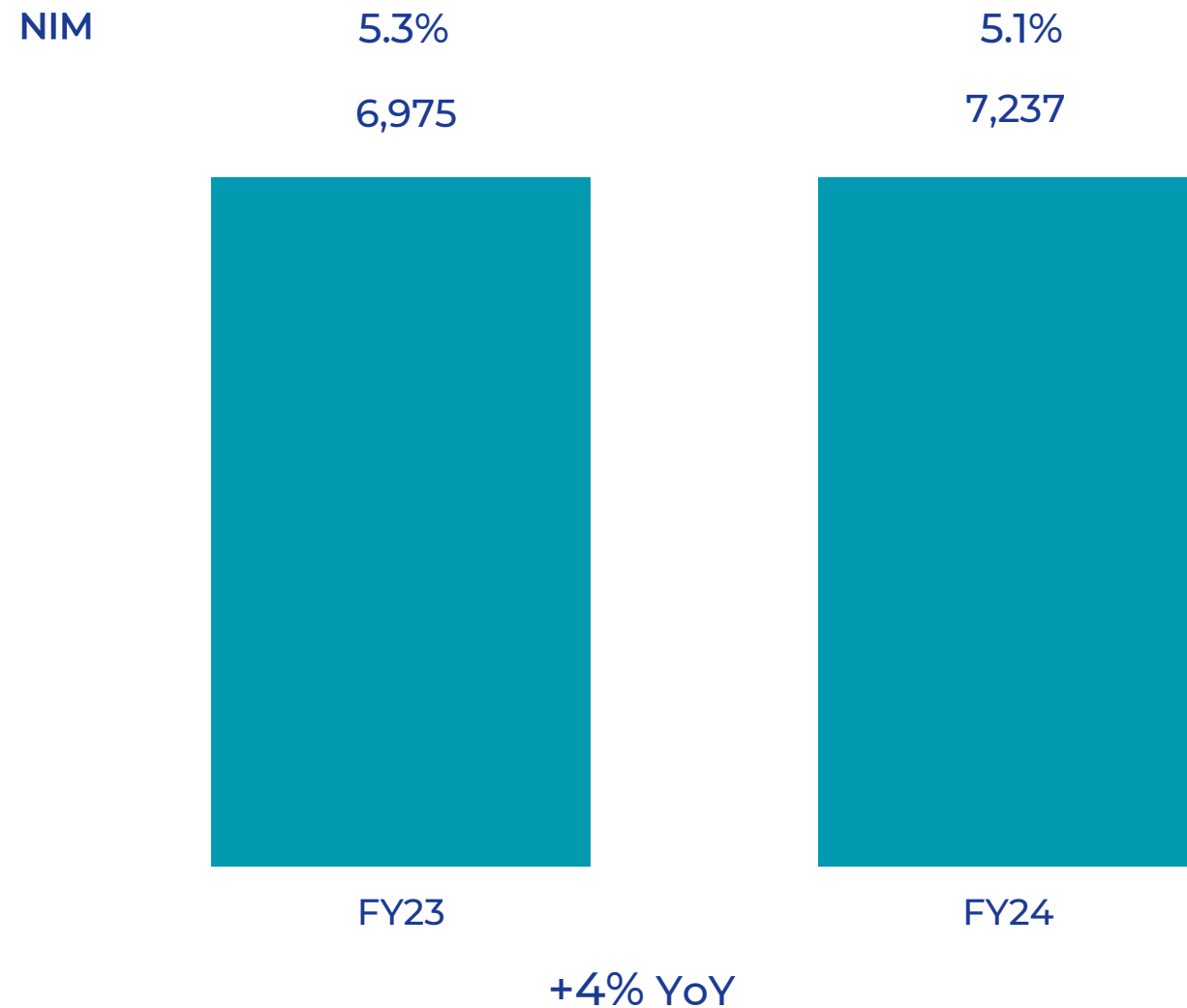
IFS net profit (\$/ mn)



1) Includes: \$/ 75 mn from investments and \$/ 23 mn of other impacts

+4% YoY increase in revenues at IFS

IFS revenues (\$/ mn)



+1% YoY

+2% YoY

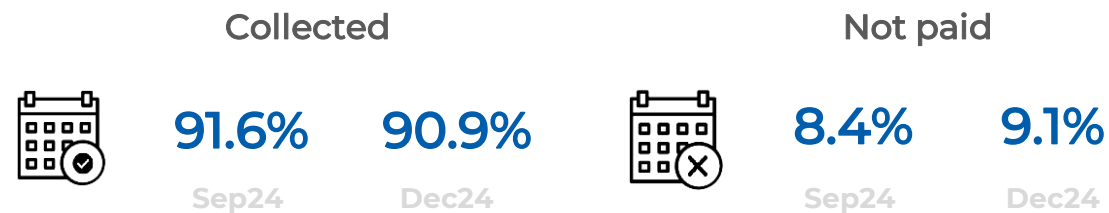
+70% YoY

Continuous improvement in payment behavior of customers

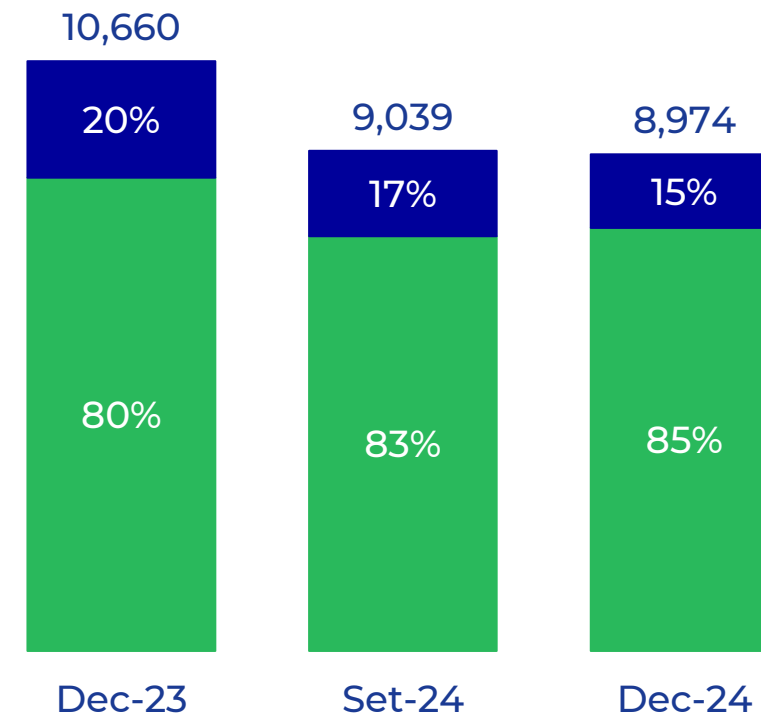
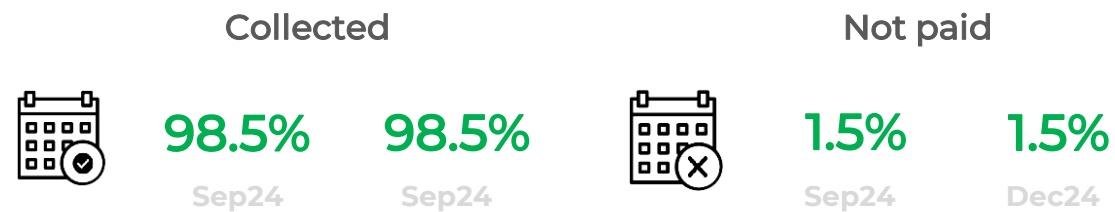
(S/ mn)

■ Non-rescheduled ■ Rescheduled

Payment of rescheduled loans⁽²⁾



Payment of non-rescheduled loans⁽²⁾



-14% QoQ
-37% YoY

Consumer loans⁽¹⁾
% Exposure by rescheduling type

Payment behavior⁽¹⁾

1) Credit cards and personal loans | Does not include payroll deductible loans

2) Applies to loans with no delay in payment: 93.5% of non-rescheduled loans and to 68.3% of rescheduled loans as of Sep24 and to 93.6% of non-rescheduled loans and 67.3% of non-rescheduled loans

Sustainability update

Environmental



- Sustainable loans for up to U\$340 million.
- First Climate Report aligned to TCFD.
- EDGE Certification in 17 Interbank stores.

Social



- 1M+ entrepreneurs registered in IzipayYA.
- S/ 288M in affordable mortgage loans.
- 6,000+ Peruvians accessed inclusive insurance through Vida Cash.

Governance



- Approved OHS Guidelines.
- Updated Corporate Governance Guidelines and Sustainability Policy.
- Disclosure of ESG initiatives under global standards.

S&P Index Results



69

CSA Score 2024
YoY: +8

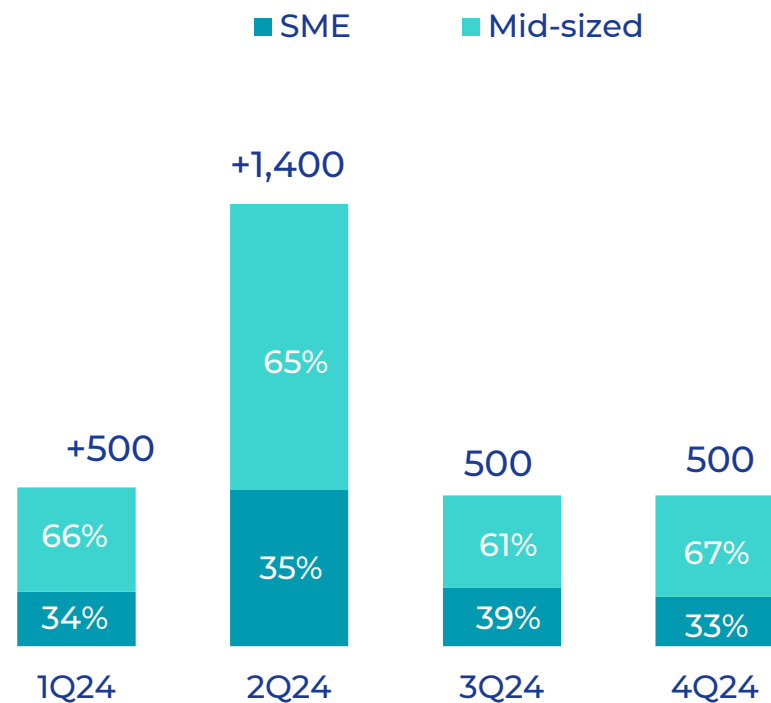
S&P Global



IFS Member of:

DJSI MILA Pacific Alliance 2024

Loan book boosted by Impulso MyPeru



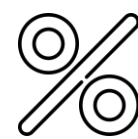
Impulso MyPeru disbursements (S/ mn)



+S/ x mn
x auctions



50%-98%
guarantee
levels



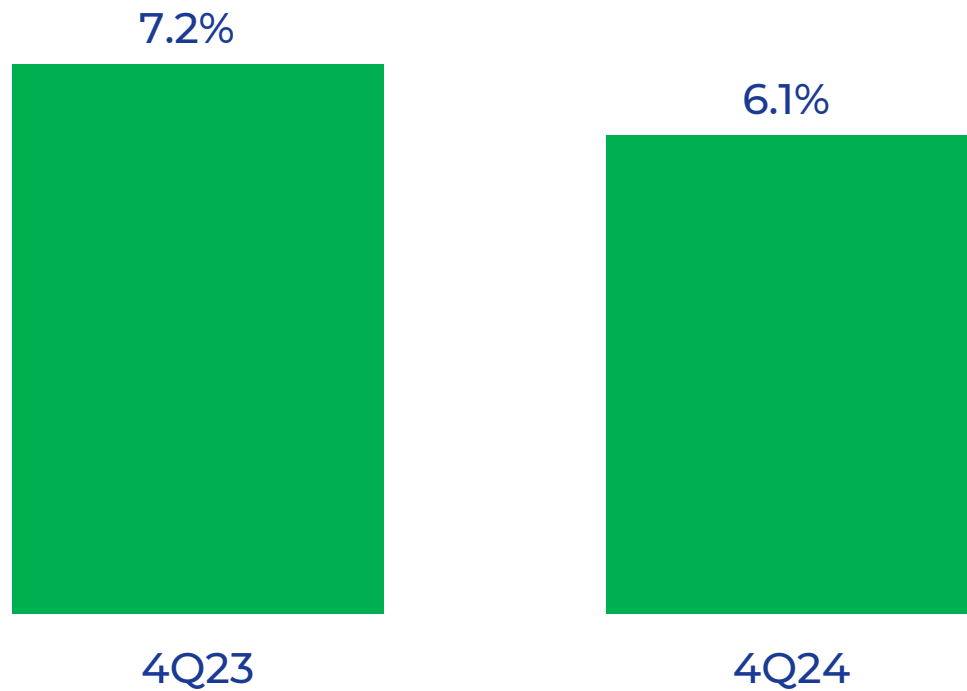
< x%
Average
auction rate



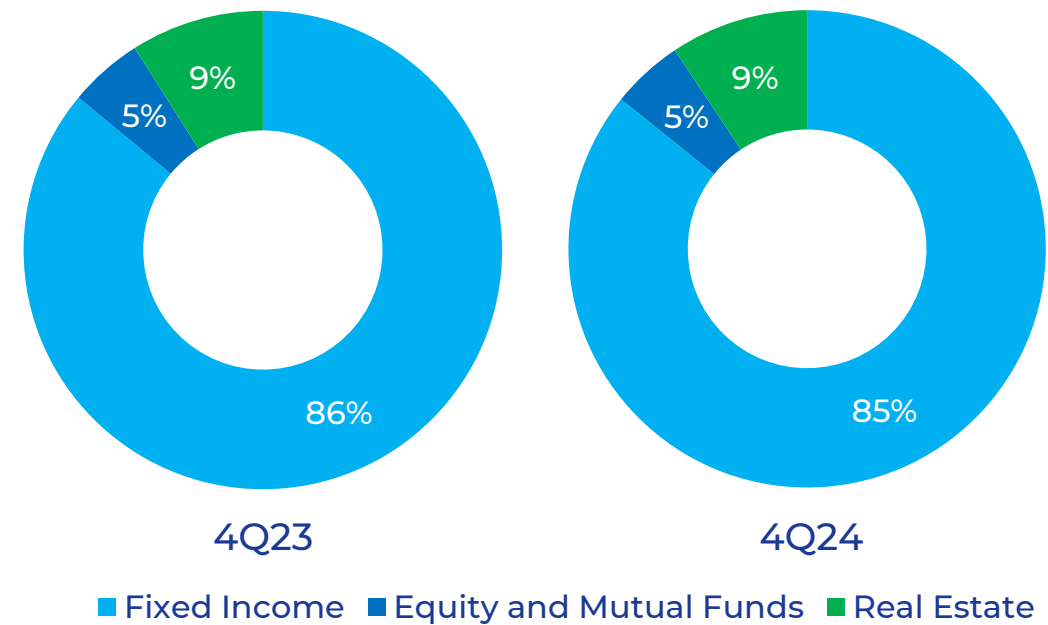
6 months
Grace period

Solid results in the insurance investment portfolio

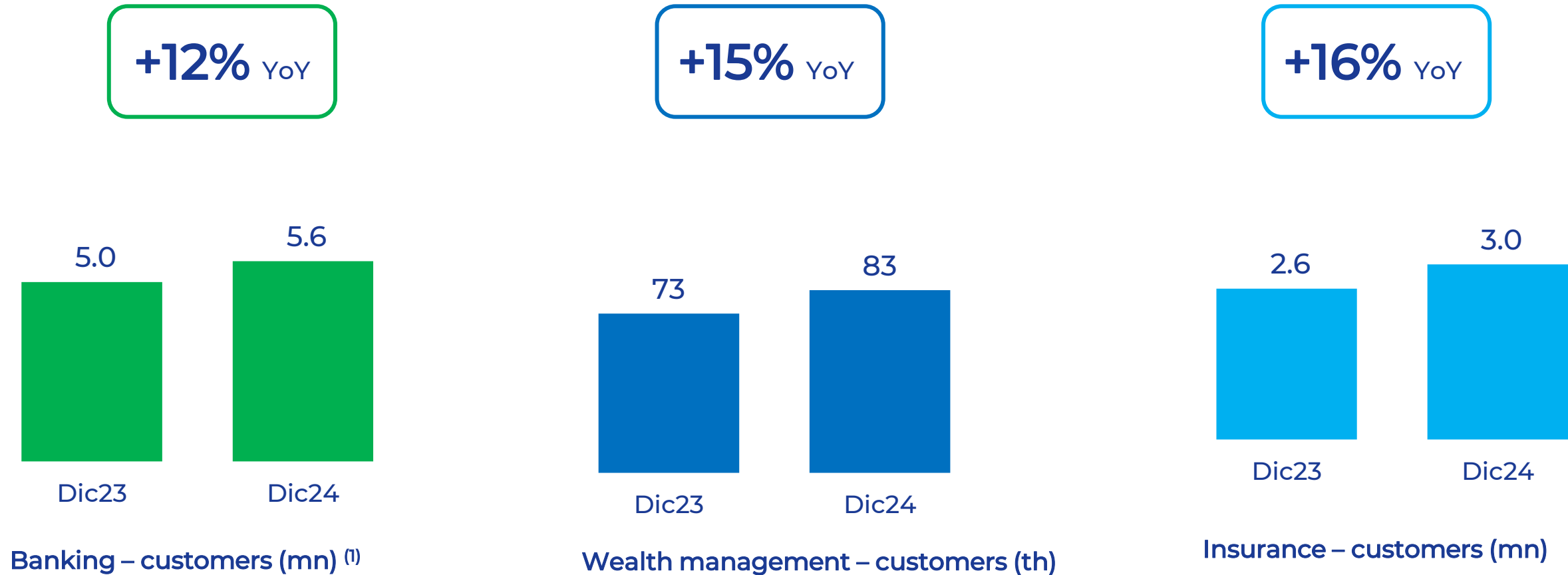
Insurance - ROIP (%)



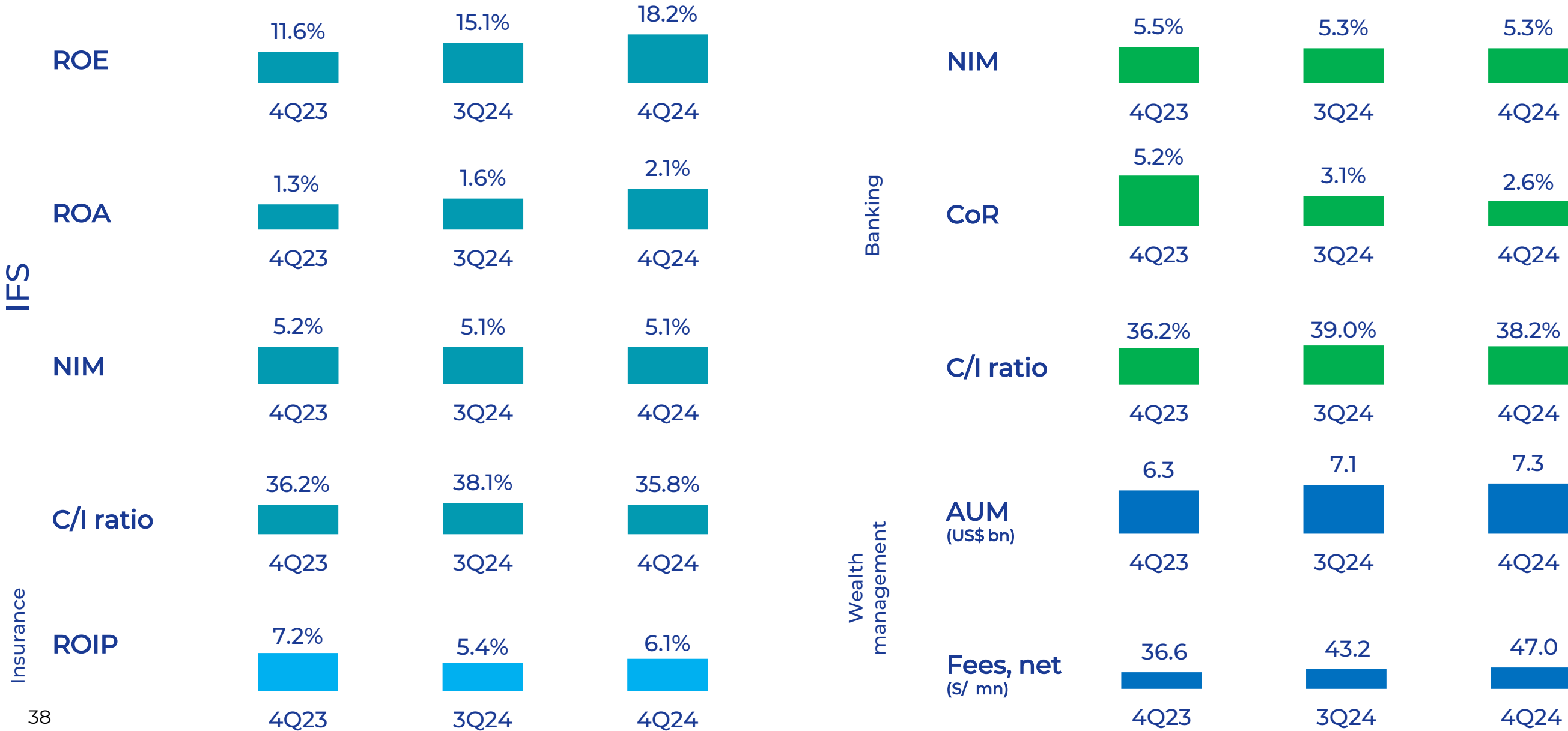
Insurance - Portfolio breakdown



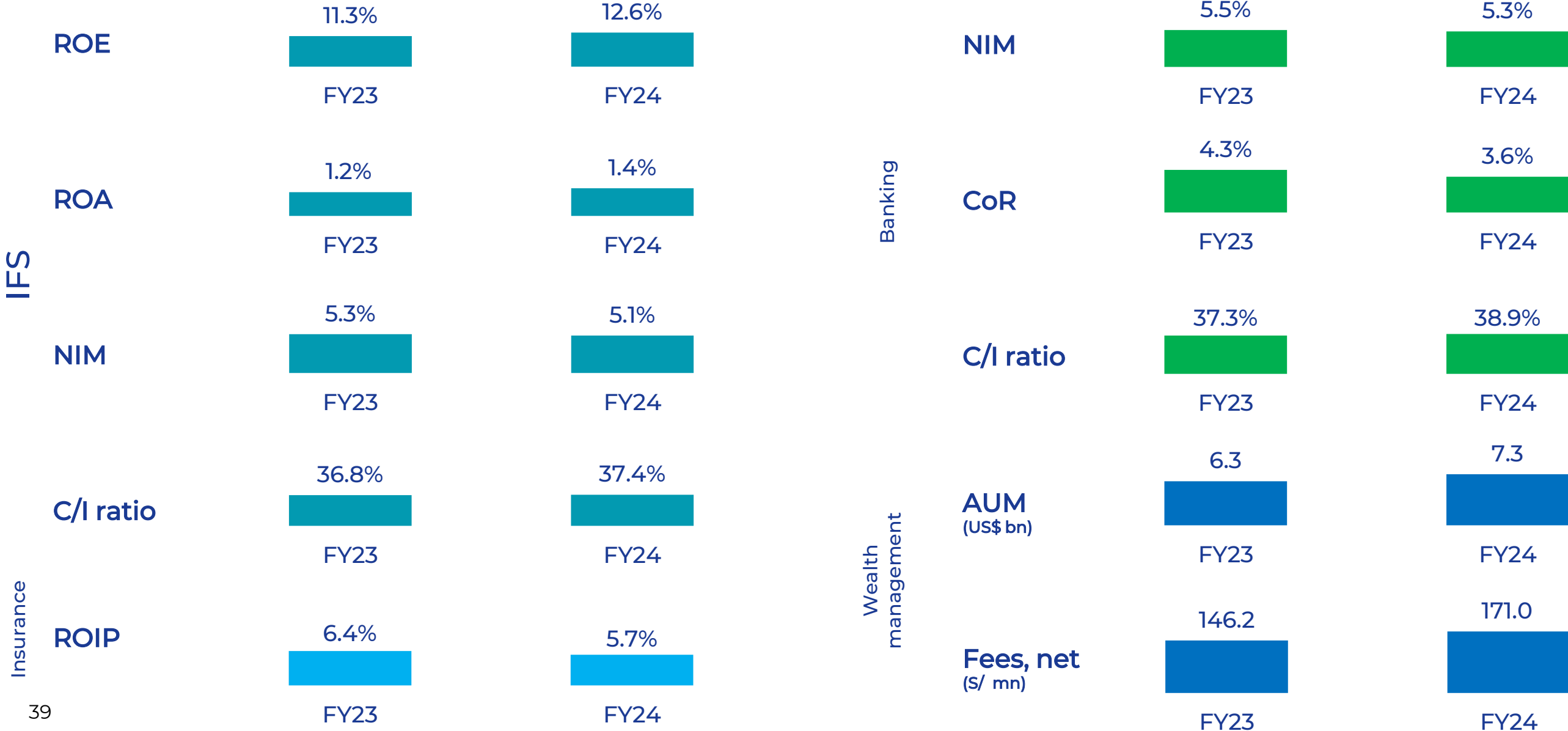
Customer base growth continues across businesses



IFS key indicators 4Q24

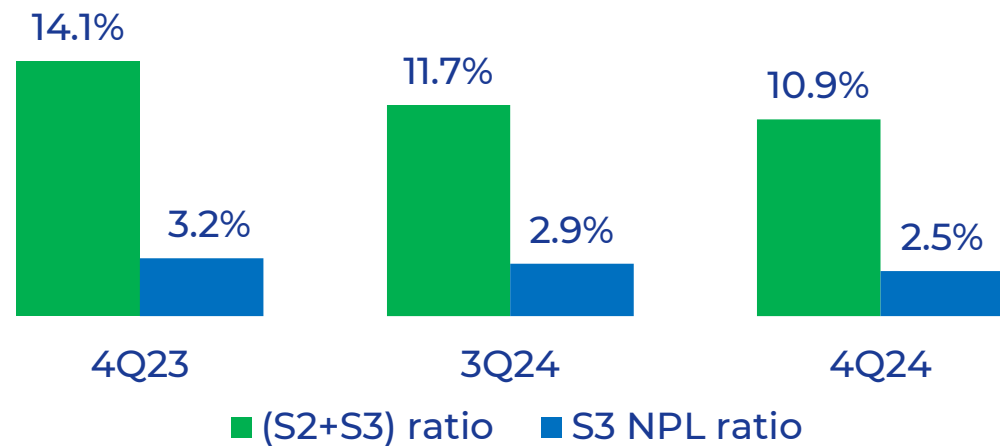


IFS key indicators FY24

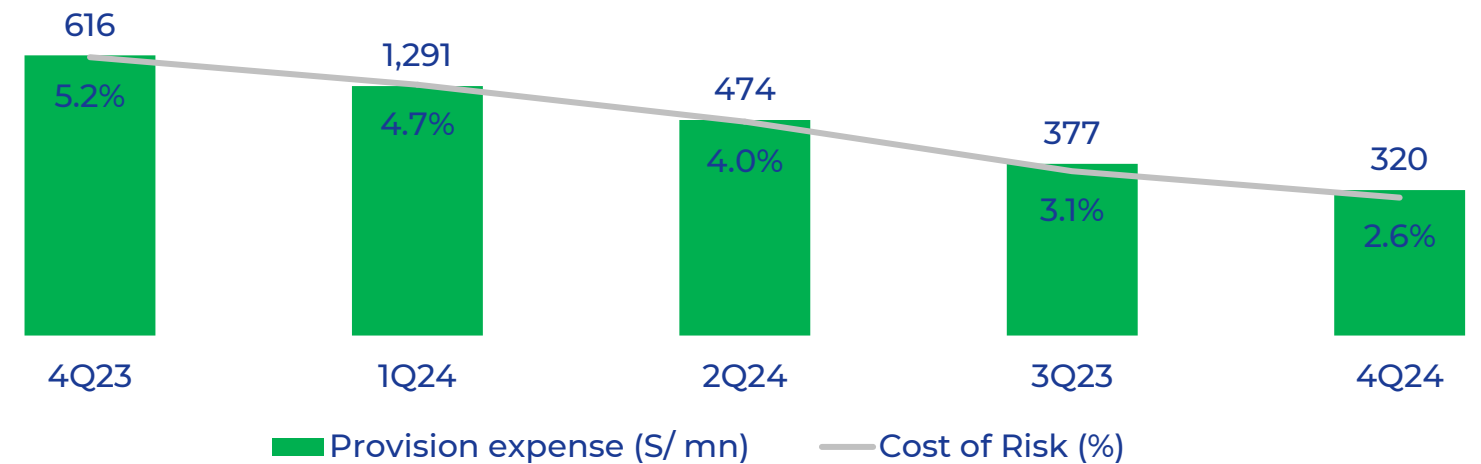


Contained banking NPLs despite growth in provisions, S2 reflects rescheduling

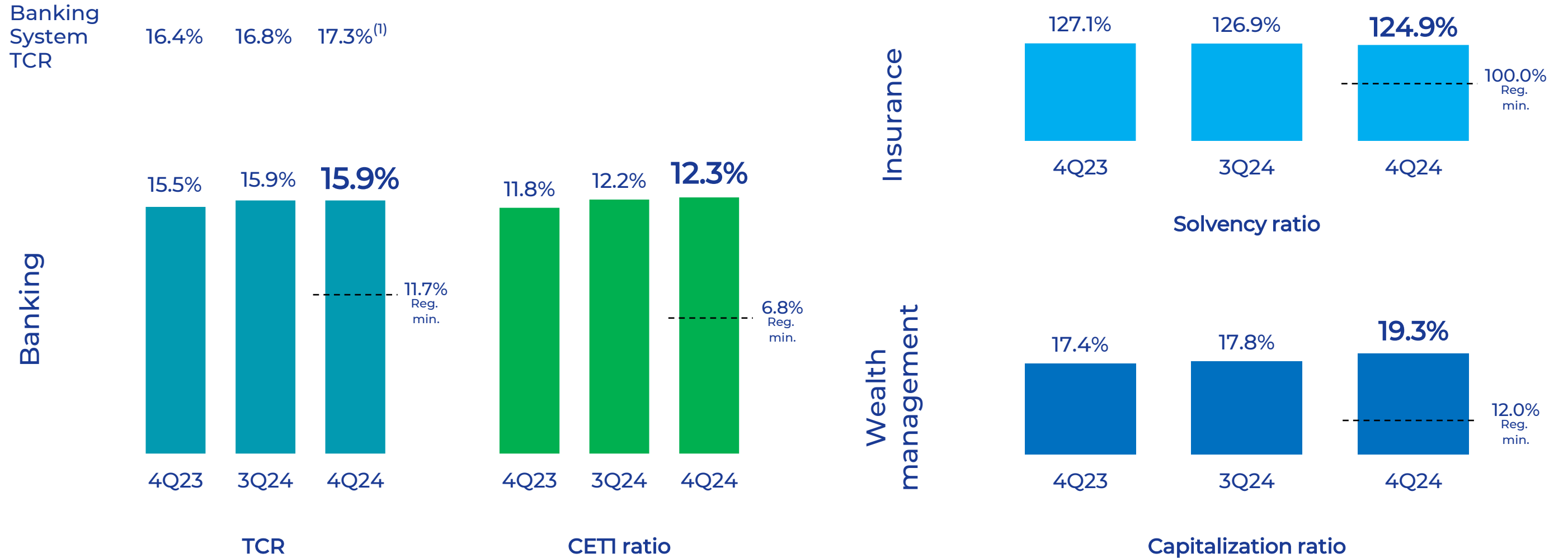
(S2+S3) ratio & S3 NPL ratio (%)



Impairment loss on loans, net (\$/ mn) & Cost of risk (%)

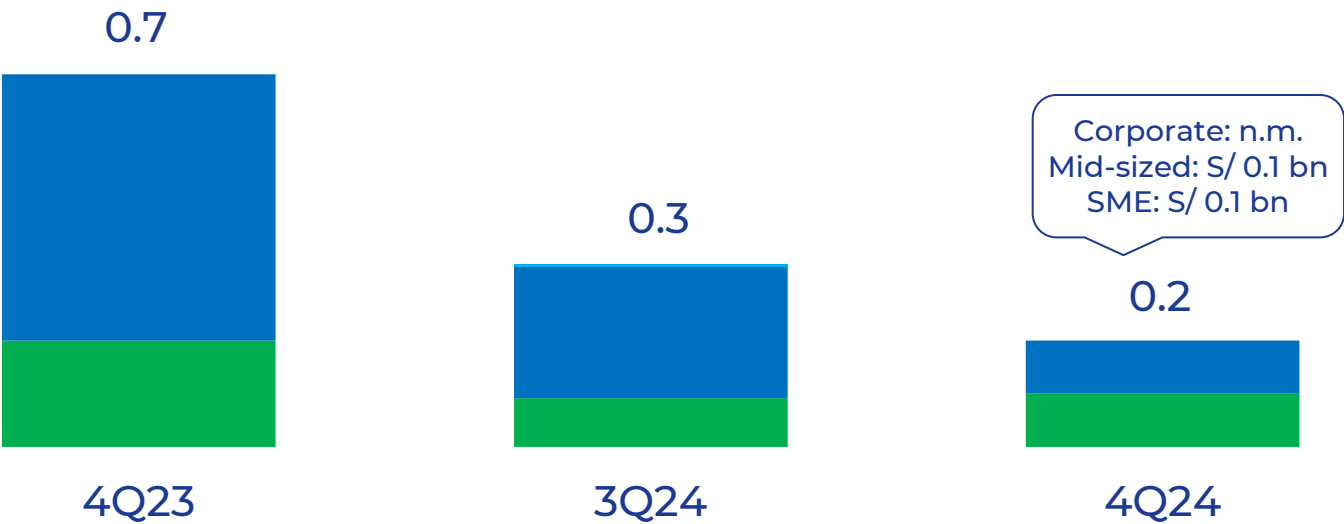


Sound capitalization levels



Reactiva loan balances down 71% YoY, representing 1% of Interbank's portfolio

Reactiva Peru loan balances by segment (S/ bn)



Segment	4Q24 YoY
Corporate	+71%
Mid-sized	-78%
SME	-56%
Total	-71%

IFS' 4Q24 statement of financial position

Intercorp Financial Services' Statement of financial position					
S/ million	12.31.23	09.30.24	12.31.24	%chg 12.31.24 09.30.24	%chg 12.31.24 12.31.23
Assets					
Cash and due from banks and inter-bank funds	10,343.6	14,663.7	12,709.0	-13.3%	22.9%
Financial investments	26,722.0	26,686.4	26,857.9	0.6%	0.5%
Loans, net of unearned interest	48,869.8	50,110.6	50,959.6	1.7%	4.3%
Impairment allowance for loans	-2,349.4	-1,825.2	-1,730.2	-5.2%	-26.4%
Property, furniture and equipment, net	804.8	818.8	814.4	-0.5%	1.2%
Other assets	5,233.9	5,102.9	5,766.7	13.0%	10.2%
Total assets	89,624.8	95,557.2	95,377.5	-0.2%	6.4%
Liabilities and equity					
Deposits and obligations	49,188.2	54,131.4	53,768.0	-0.7%	9.3%
Due to banks and correspondents and inter-bank funds	9,145.6	8,322.0	7,562.1	-9.1%	-17.3%
Bonds, notes and other obligations	5,551.6	5,859.0	6,075.4	3.7%	9.4%
Insurance contract liabilities	12,207.5	12,872.7	12,524.3	-2.7%	2.6%
Other liabilities	3,523.6	3,855.9	4,469.1	15.9%	26.8%
Total liabilities	79,616.7	85,041.0	84,398.9	-0.8%	6.0%
Equity, net					
Equity attributable to IFS' shareholders	9,950.2	10,455.6	10,915.2	4.4%	9.7%
Non-controlling interest	57.9	60.6	63.4	4.5%	9.5%
Total equity, net	10,008.1	10,516.2	10,978.6	4.4%	9.7%
Total liabilities and equity net	89,624.8	95,557.2	95,377.5	-0.2%	6.4%

IFS' 4Q24 P&L

Intercorp Financial Services' P&L statement					
S/ million	4Q23	3Q24	4Q24	%chg QoQ	%chg YoY
Interest and similar income	1,805.0	1,765.6	1,726.5	-2.2%	-4.4%
Interest and similar expenses	-681.5	-614.5	-575.4	-6.4%	-15.6%
Net interest and similar income	1,123.5	1,151.1	1,151.1	0.0%	2.5%
Impairment loss on loans, net of recoveries	-616.2	-377.2	-319.7	-15.2%	-48.1%
Recovery (loss) due to impairment of financial investments	0.8	-9.0	-4.6	-49.2%	n.m.
Net interest and similar income after impairment loss	508.1	764.9	826.8	8.1%	62.7%
Fee income from financial services, net	287.8	295.1	299.9	1.6%	4.2%
Other income	224.4	184.4	283.3	53.6%	26.2%
Insurance results	-24.1	-38.0	-30.2	-20.5%	25.3%
Other expenses	-691.2	-743.7	-747.2	0.5%	8.1%
Income before translation result and income tax	304.9	462.5	632.5	36.8%	n.m.
Translation result	18.4	21.8	-15.3	n.m.	n.m.
Income tax	-37.2	-94.3	-127.1	34.8%	n.m.
Profit for the period	286.1	390.0	490.1	25.7%	71.3%
Attributable to IFS' shareholders	284.9	387.9	487.5	25.7%	71.1%
EPS	1.69	3.39	4.28		
ROE	11.6%	15.1%	18.2%		
ROA	1.3%	1.6%	2.1%		
Efficiency ratio	36.2%	38.1%	35.8%		

Banking segment's 4Q24 statement of financial position

Banking Segment' Statement of financial position					
S/ million	12.31.23	09.30.24	12.31.24	%chg 12.31.24 09.30.24	%chg 12.31.24 12.31.23
Assets					
Cash and due from banks and inter-bank funds	9,123.4	13,345.5	11,760.3	-11.9%	28.9%
Financial investments	11,964.2	11,048.6	11,187.5	1.3%	-6.5%
Loans, net of unearned interest	47,354.1	48,564.8	49,337.9	1.6%	4.2%
Impairment allowance for loans	-2,349.3	-1,825.0	-1,730.0	-5.2%	-26.4%
Property, furniture and equipment, net	561.7	591.2	596.8	0.9%	6.2%
Other assets	1,783.4	2,118.8	2,347.7	10.8%	31.6%
Total assets	68,437.6	73,843.8	73,500.2	-0.5%	7.4%
Liabilities and equity					
Deposits and obligations	46,053.6	51,354.6	51,144.4	-0.4%	11.1%
Due to banks and correspondents and inter-bank funds	8,789.0	7,897.8	6,963.7	-11.8%	-20.8%
Bonds, notes and other obligations	4,253.2	4,493.8	4,669.1	3.9%	9.8%
Other liabilities	1,285.1	1,574.1	1,850.0	17.5%	44.0%
Total liabilities	60,380.9	65,320.4	64,627.2	-1.1%	7.0%
Equity, net					
Equity attributable to IFS' shareholders	8,056.7	8,523.4	8,872.9	4.1%	10.1%
Total equity, net	8,056.7	8,523.4	8,872.9	4.1%	10.1%
Total liabilities and equity net	68,437.6	73,843.8	73,500.2	-0.5%	7.4%

Banking segment's 4Q24 P&L

Banking Segment's P&L statement					
S/ million	4Q23	3Q24	4Q24	%chg QoQ	%chg YoY
Interest and similar income	1,556.0	1,505.8	1,469.0	-2.4%	-5.6%
Interest and similar expenses	-619.0	-549.7	-511.9	-6.9%	-17.3%
Net interest and similar income	937.0	956.1	957.1	0.1%	2.1%
Impairment loss on loans, net of recoveries	-616.2	-377.4	-319.7	-15.3%	-48.1%
Recovery (loss) due to impairment of financial investments	-0.2	0.1	0.0	-65.8%	n.m.
Net interest and similar income after impairment loss	320.6	578.8	637.4	10.1%	98.8%
Fee income from financial services, net	199.6	210.3	210.6	0.1%	5.5%
Other income	121.4	127.2	139.2	9.5%	14.7%
Other expenses	-475.2	-525.9	-528.8	0.6%	11.3%
Income before translation result and income tax	166.3	390.4	458.4	17.4%	n.m.
Translation result	-5.9	-9.5	1.2	n.m.	n.m.
Income tax	-25.1	-82.3	-112.0	36.1%	n.m.
Profit for the period	135.3	298.7	347.6	16.4%	n.m.
ROE	6.8%	14.4%	16.0%		
Efficiency ratio	36.2%	39.0%	38.2%		
NIM	5.5%	5.3%	5.3%		
NIM on loans	8.2%	7.8%	7.9%		
NIM after provisions	1.9%	3.2%	3.5%		

Insurance segment's 4Q24 statement of financial position

Insurance Segment' Statement of financial position					
S/ million	12.31.23	09.30.24	12.31.24	%chg 12.31.24 09.30.24	%chg 12.31.24 12.31.23
Assets					
Cash and due from banks and inter-bank funds	266.3	437.6	203.9	-53.4%	-23.4%
Financial investments	12,776.8	13,566.2	13,669.5	0.8%	7.0%
Property, furniture and equipment, net	25.7	25.8	25.7	-0.5%	-0.1%
Other assets	2,156.4	2,155.2	2,276.7	5.6%	5.6%
Total assets	15,225.3	16,184.7	16,175.9	-0.1%	6.2%
Liabilities and equity					
Due to banks and correspondents and inter-bank funds	215.6	283.2	301.1	6.3%	39.7%
Bonds, notes and other obligations	1,180.5	1,245.1	1,284.8	3.2%	8.8%
Insurance contract liabilities	12,207.5	12,872.7	12,524.3	-2.7%	2.6%
Other liabilities	1,183.5	1,429.2	1,508.0	5.5%	27.4%
Total liabilities	14,787.1	15,830.2	15,618.3	-1.3%	5.6%
Equity, net					
Equity attributable to IFS' shareholders	438.1	354.5	557.6	57.3%	27.3%
Total equity, net	438.1	354.5	557.6	57.3%	27.3%
Total liabilities and equity net	15,225.3	16,184.7	16,175.9	-0.1%	6.2%

Insurance segment's 4Q24 P&L

Insurance Segment's P&L statement					
S/ million	4Q23	3Q24	4Q24	%chg QoQ	%chg YoY
Interest and similar income	196.9	213.7	212.6	-0.5%	8.0%
Interest and similar expenses	-32.6	-38.2	-36.5	-4.4%	12.1%
Net interest and similar income	164.4	175.5	176.1	0.3%	7.1%
Recovery (loss) due to impairment of financial investments	0.9	-9.1	-4.0	-55.9%	n.m.
Net interest and similar income after impairment loss	165.3	166.5	172.1	3.4%	4.1%
Fee income from financial services, net	-3.5	-2.8	-2.7	-1.7%	-22.1%
Other income	75.8	23.7	45.5	91.6%	-40.0%
Insurance results	-24.1	-38.0	-30.2	-20.5%	25.3%
Other expenses	-93.9	-104.9	-98.9	-5.8%	5.3%
Income before translation result and income tax	119.5	44.5	85.7	92.7%	-28.3%
Translation result	17.9	22.9	-9.9	n.m.	n.m.
Income tax	-	-	-	n.m.	n.m.
Profit for the period	137.4	67.4	75.8	12.4%	-44.9%
ROE	138.9%	64.1%	66.5%		
Efficiency ratio	15.0%	14.6%	12.7%		

Wealth management segment's 4Q24 statement of financial position

Wealth Management Segment' Statement of financial position					
S/ million	12.31.23	09.30.24	12.31.24	%chg 12.31.24 09.30.24	%chg 12.31.24 12.31.23
Assets					
Cash and due from banks and inter-bank funds	845.0	682.8	533.6	-21.9%	-36.9%
Financial investments	1,855.1	1,935.6	1,986.4	2.6%	7.1%
Loans, net of unearned interest	1,519.7	1,549.1	1,622.5	4.7%	6.8%
Impairment allowance for loans	-0.1	-0.2	-0.2	-7.5%	38.7%
Property, furniture and equipment, net	54.0	52.7	51.7	-1.9%	-4.4%
Other assets	100.6	118.1	122.0	3.3%	21.2%
Total assets	4,374.3	4,338.0	4,316.0	-0.5%	-1.3%
Liabilities and equity					
Deposits and obligations	3,311.7	3,088.0	2,929.3	-5.1%	-11.5%
Due to banks and correspondents and inter-bank funds	84.0	104.0	265.8	n.m.	n.m.
Other liabilities	57.7	170.2	76.8	-54.9%	33.1%
Total liabilities	3,453.4	3,362.2	3,271.9	-2.7%	-5.3%
Equity, net					
Equity attributable to IFS' shareholders	920.9	975.8	1,044.1	7.0%	13.4%
Total equity, net	920.9	975.8	1,044.1	7.0%	13.4%
Total liabilities and equity net	4,374.3	4,338.0	4,316.0	-0.5%	-1.3%

Wealth management segment's 4Q24 P&L

Wealth Management Segment's P&L statement					
S/ million	4Q23	3Q24	4Q24	%chg QoQ	%chg YoY
Interest and similar income	49.0	43.6	42.3	-3.1%	-13.7%
Interest and similar expenses	-29.0	-27.1	-26.6	-1.8%	-8.3%
Net interest and similar income	20.0	16.5	15.7	-5.2%	-21.5%
Impairment loss of loans, net of recoveries	0.0	0.2	0.0	-90.1%	20.2%
Recovery (loss) due to impairment of financial investments	0.1	0.0	-0.6	n.m.	n.m.
Net interest and similar income after impairment loss	20.1	16.7	15.1	-9.7%	-24.8%
Fee income from financial services, net	36.6	43.2	47.0	8.7%	28.4%
Other income	49.8	66.1	113.4	71.6%	n.m.
Other expenses	-45.9	-47.2	-52.1	10.2%	13.5%
Income before translation result and income tax	24.0	35.5	76.4	n.m.	n.m.
Translation result	1.3	0.3	-2.4	n.m.	n.m.
Income tax	-0.7	-2.4	-2.4	1.3%	n.m.
Profit for the period	24.5	33.5	71.6	n.m.	n.m.
ROE	10.9%	13.9%	28.3%		
Efficiency ratio	64.1%	43.9%	33.7%		

Definitions

Concept	Definition
Total revenues	Net interest and similar income + Net fee income from financial services + Other income + Income from insurance results
Efficiency ratio	$(\text{Salaries and employee benefits} + \text{Administrative expenses} + \text{Depreciation and amortization}) / (\text{Net interest and similar income} + \text{Net fee income} + \text{Other income} + \text{Income from insurance results})$
NIM	$(\text{Net interest and similar income}) / (\text{Average interest-earning assets})$
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	$(\text{Net fee income} + \text{Other income}) / (\text{Net interest income} + \text{Net fee income} + \text{Other income})$
Loan-to-deposit ratio	Total gross loans / Deposits
NPL coverage ratio	Stock of provisions / (Stage 3 direct loans)
(S2 + S3) ratio	$(\text{Exposure under Stage 2 and Stage 3}) / (\text{Total exposure under IFRS 9})$
S3 NPL ratio	$(\text{Stage 3 direct loans}) / (\text{Total direct loans})$
Expected loss	$(\text{Stock of provisions}) / (\text{Total exposure})$
Cost of risk	$(\text{Annualized impairment loss on loans, net of recoveries}) / (\text{Average gross loans})$

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.

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(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) 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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