



IFS Investor presentation

May 2026

IFS

at a glance

Leading financial platform

Financial highlights

As of March 31, 2026

S/ mn | US\$ mn

Assets

102,288 | 29,300

Gross loans

53,442 | 15,309

Deposits

57,247 | 16,398

ISG investments

14,748 | 4,225

AUMs

28,759 | 8,552

ROE

19.4%

Efficiency ratio

36.8%

Leading indicators

~19%

MS consumer loans

~11%

MS commercial loans

~14%

MS retail deposits



84%

Retail digital customers

68

NPS retail banking

>30%

MS annuities

+13%

YoY AUM WM

Our strategy



Growth

To become a leading digital player with profitable growth



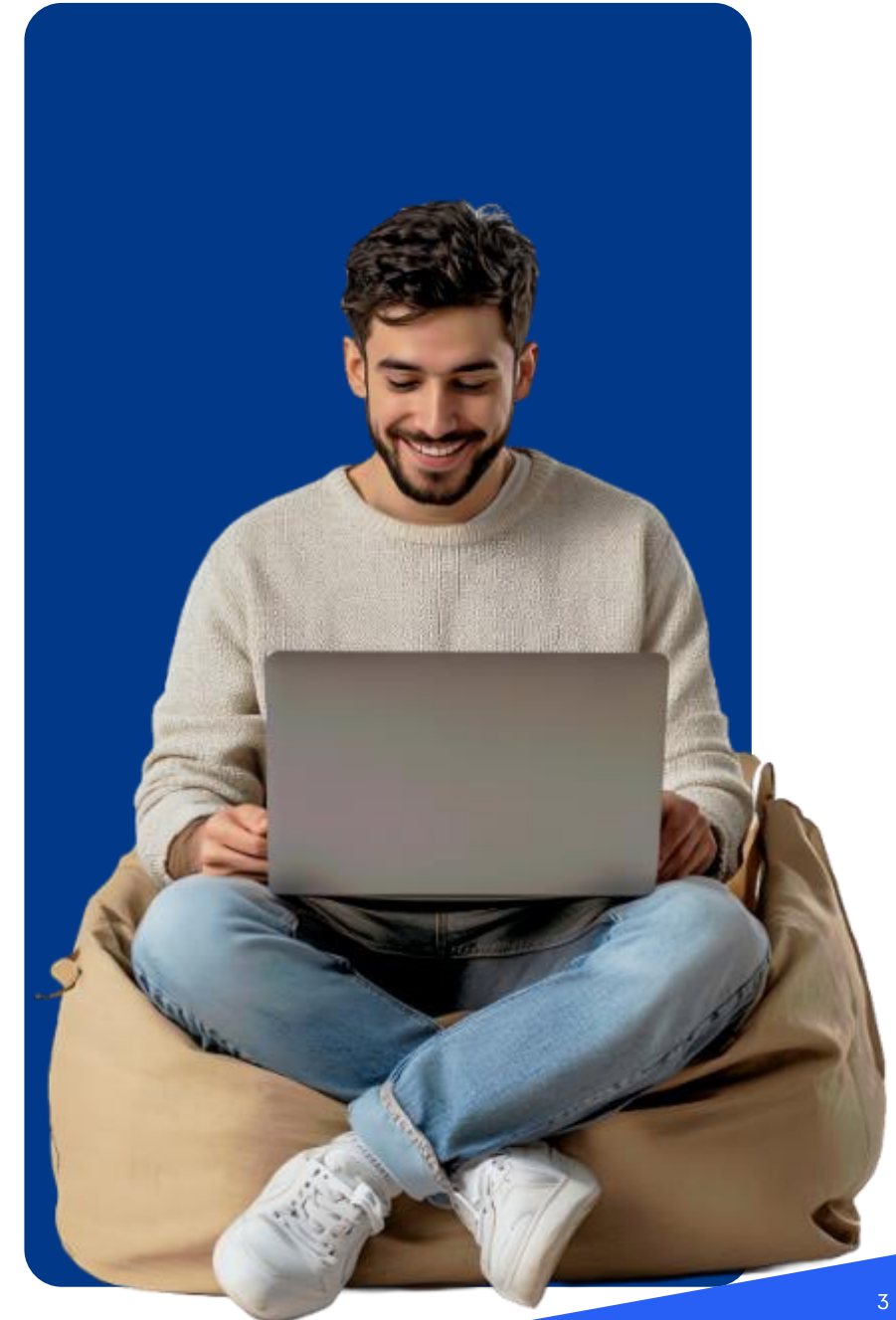
**Customer
Centricity**

To build primary relationships offering the best digital experience

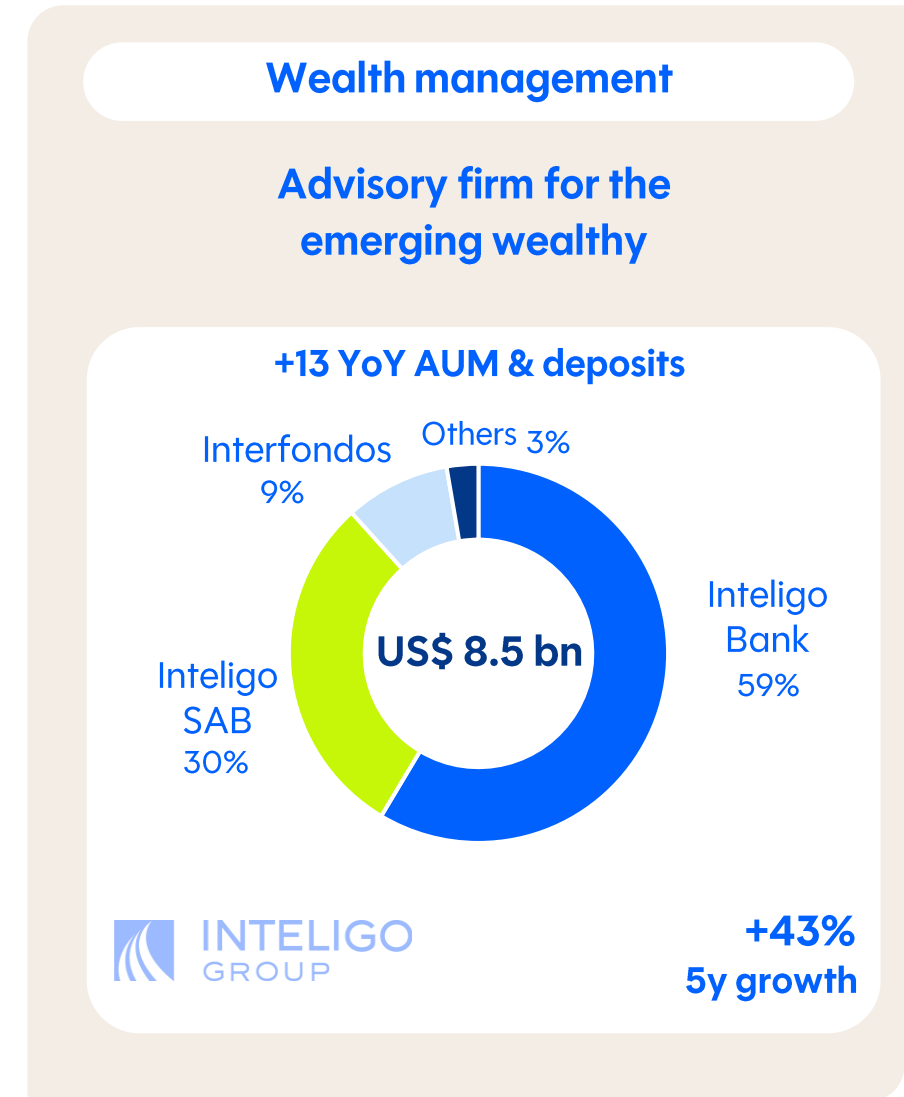
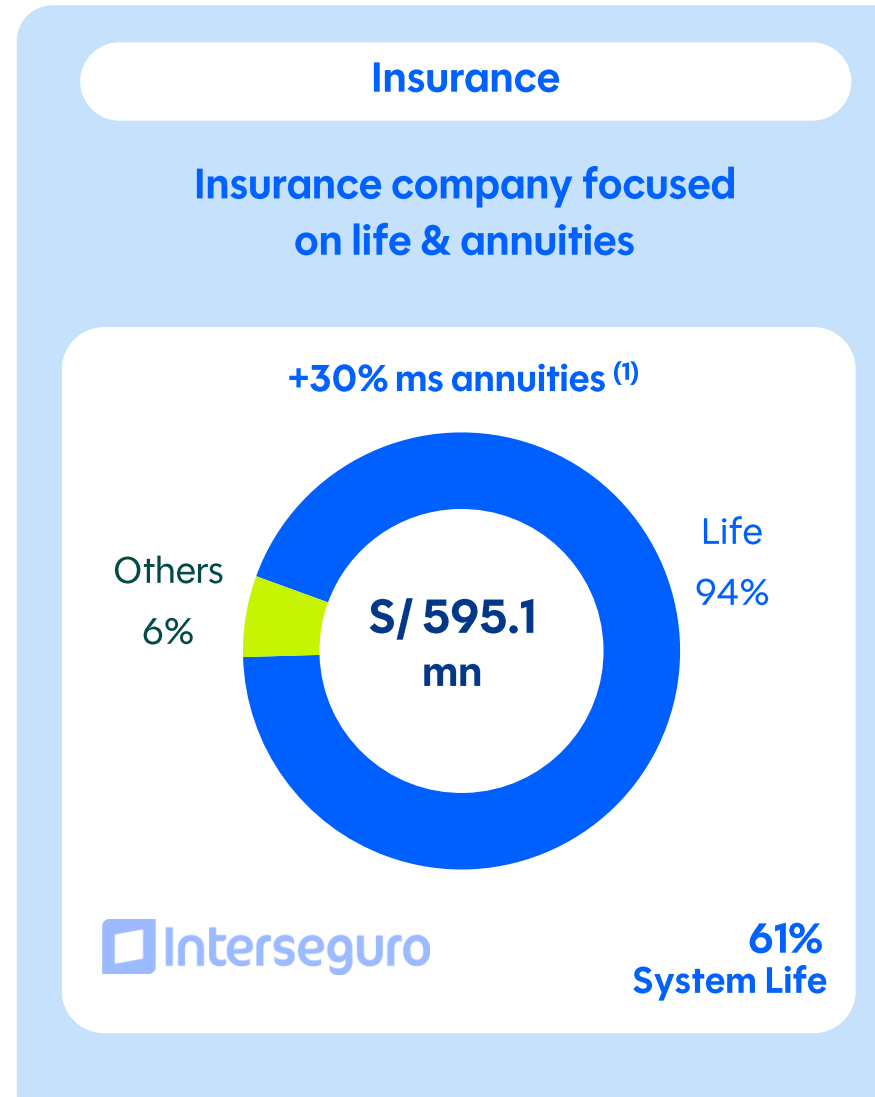
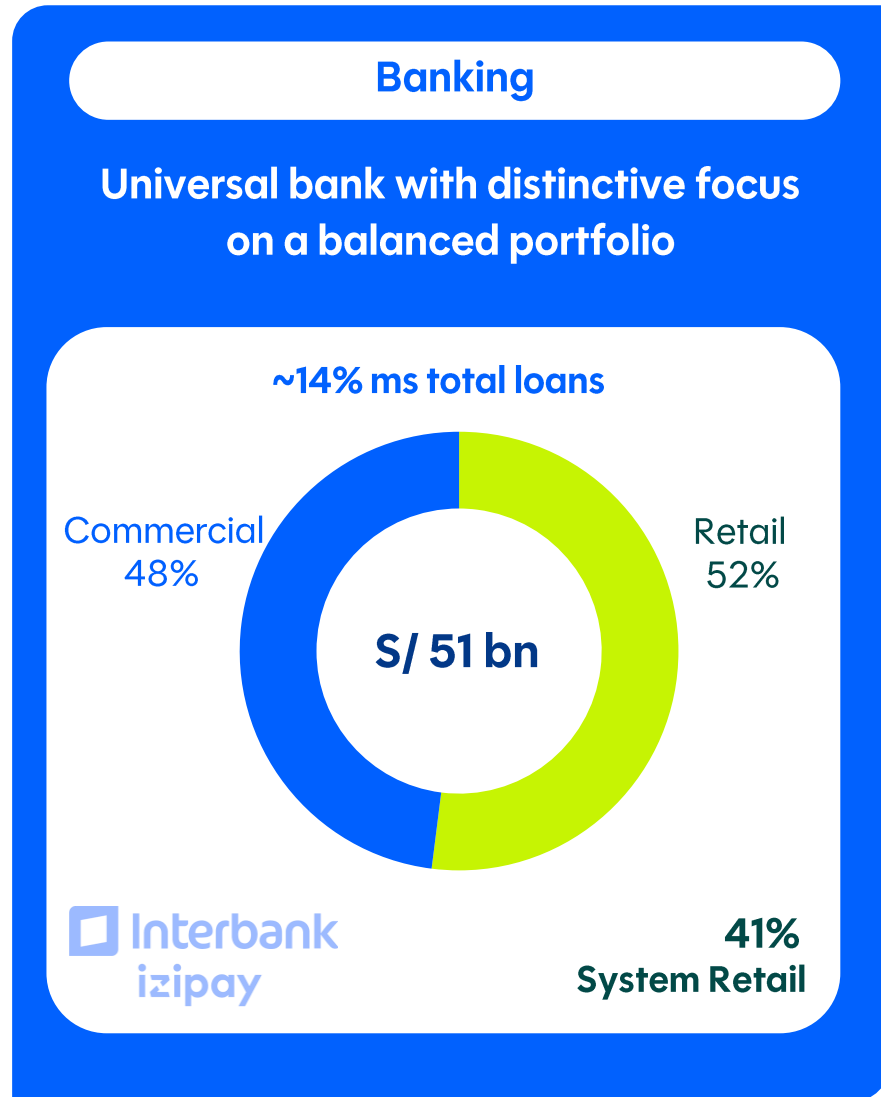


Focus

To grow with focus on key businesses



Strategic focus on key businesses



Source: Company information and SBS as of March 2026

1) Excluding private annuities

IFS is part of the Intercorp Group

Financials



Retail



Education



Health



Entertainment



Corporate services



Key investment highlights

1 Peruvian economy among the strongest in the region

2 Consistent growth boosted by new opportunities

3 Resilient financial performance

4 Focus on primary relationships through our payment's ecosystem

5 Powerful digital platform, driven by constant innovation



1 Peruvian economy
among the strongest
in the region

Peru at a glance

PBI 2026E

3.2%



Domestic demand
2026E

5.8%



Main export
products

Copper	32%
Gold	20%
Agro	14%



Debt to GDP
2026E

31%



Risk Rating

S&P	BBB-
Moody's	Baa1
Fitch	BBB



Net international
reserves to GDP

28%



Loans to GDP

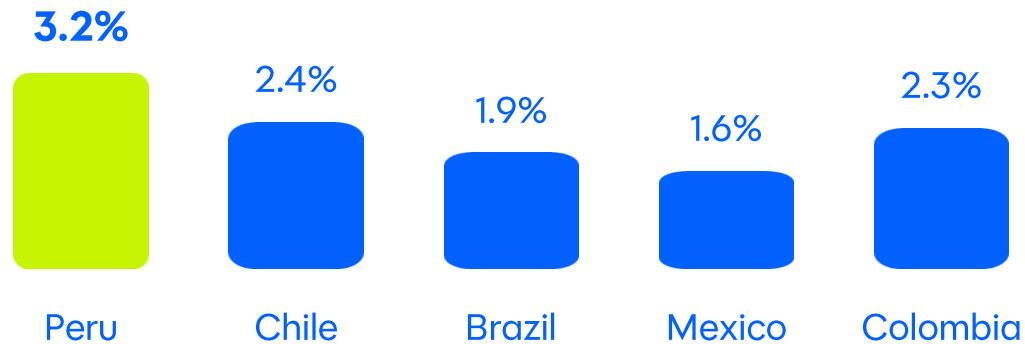
33%



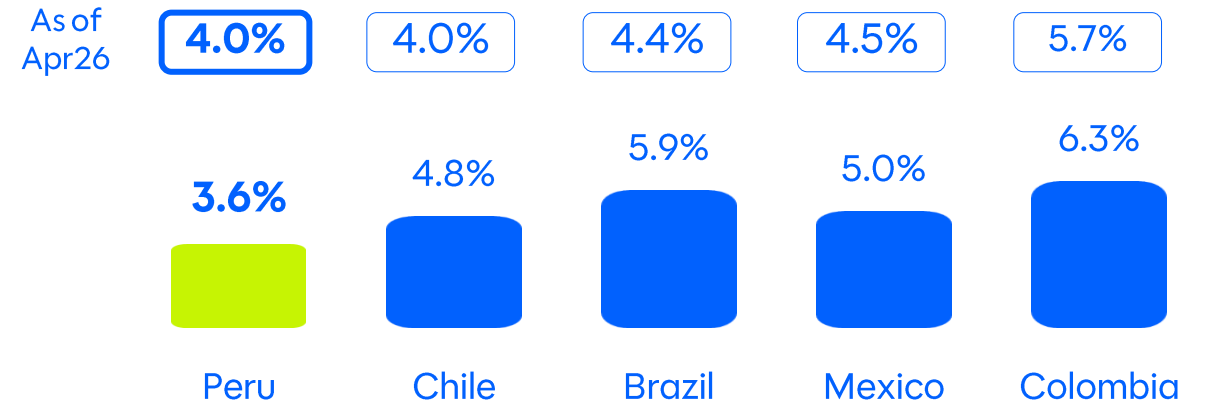
Peru is well positioned compared to LATAM peers

Expected GDP 2026 growth (%)

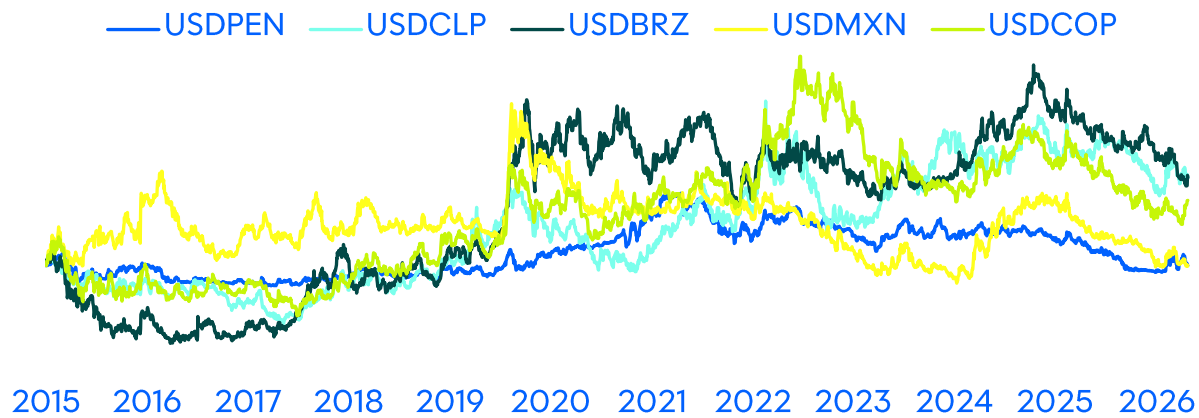
Latam 2026E
2.3%



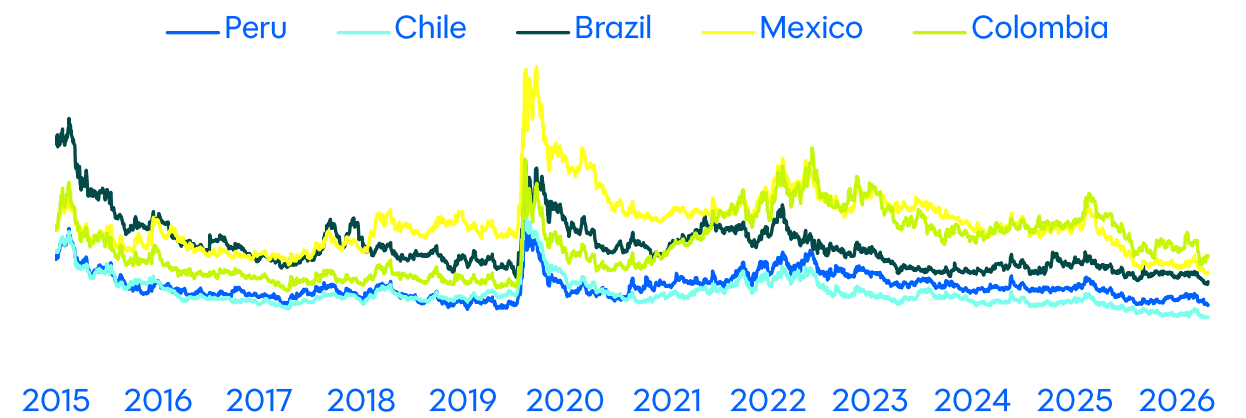
Avg. inflation 2021-2025 (%)*



Exchange rate evolution (Index 100 = 2015)



EMBI evolution (bps)

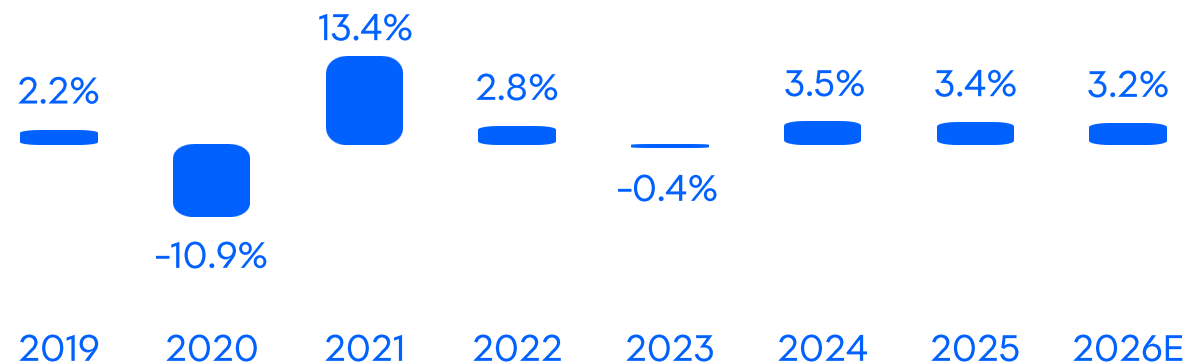


Source: IMF WEO and Central Bank
(* Excludes 2022)

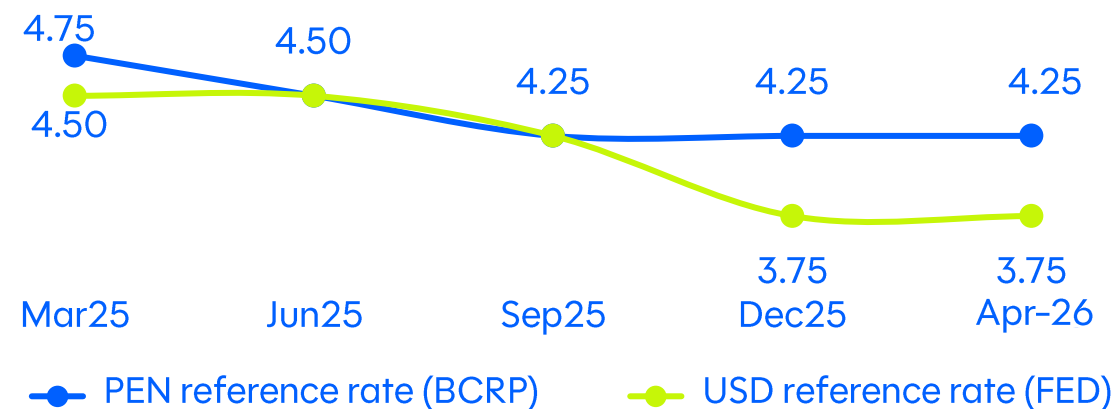
Stable economic indicators...

GDP growth YoY (%)

1Q26⁽¹⁾:
3.6%

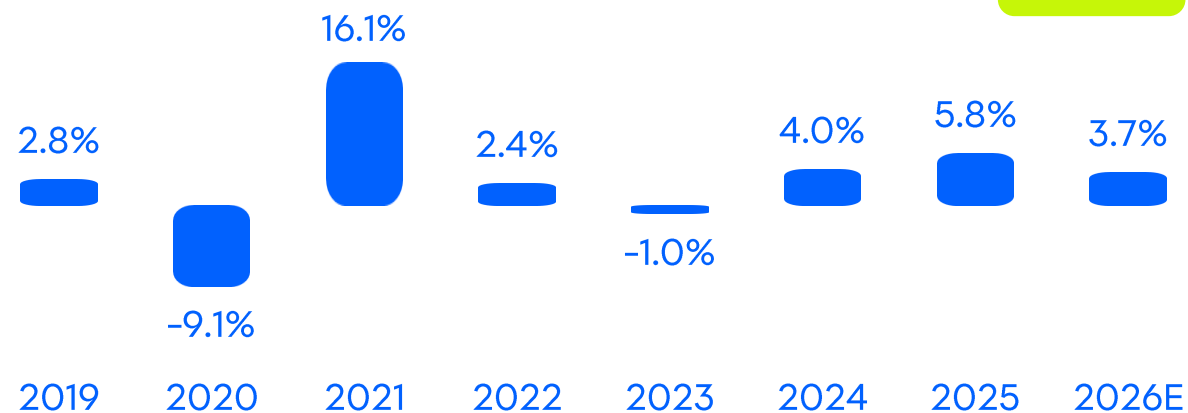


Interest rates (%)

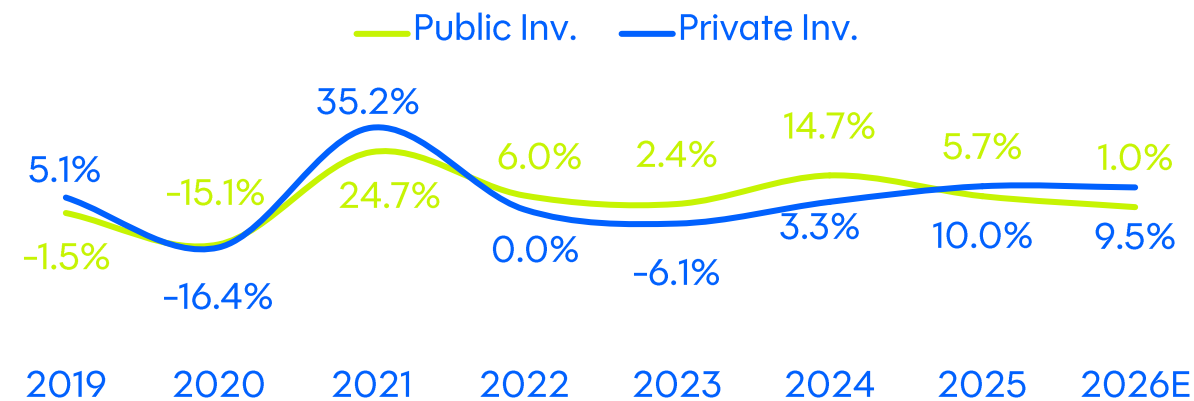


Internal Demand YoY (%)

1Q26⁽¹⁾:
5.8%



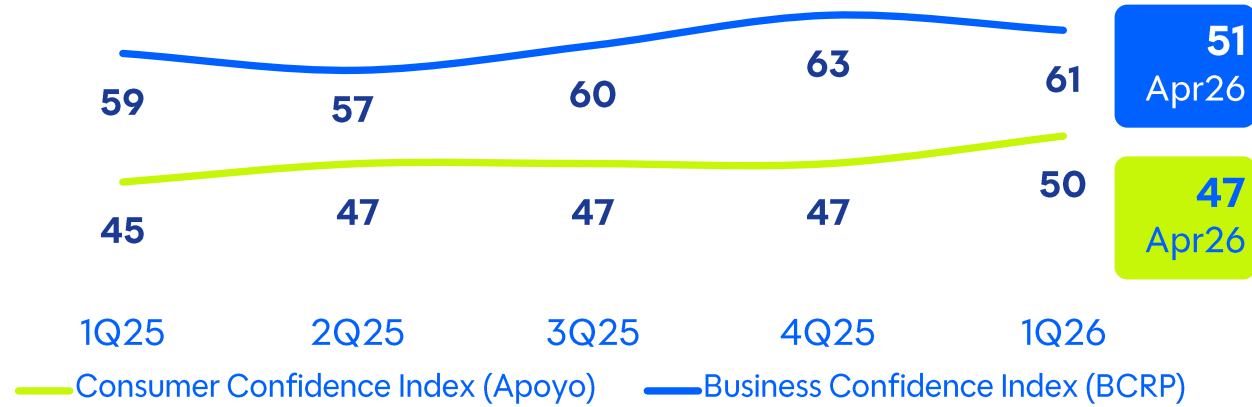
Public and Private Investment YoY (%)



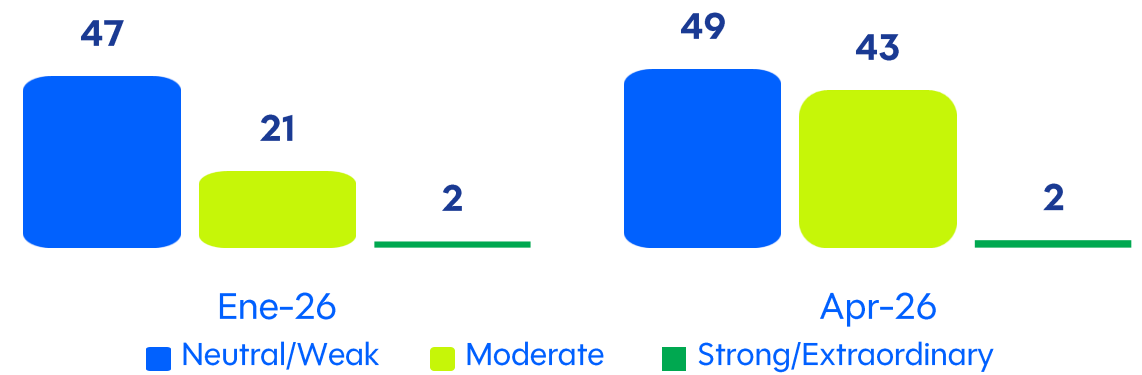
Source: Central Bank, MEF, INEI and Apoyo
⁽¹⁾1Q26: YTD as of February 2026.

...amid rising uncertainty

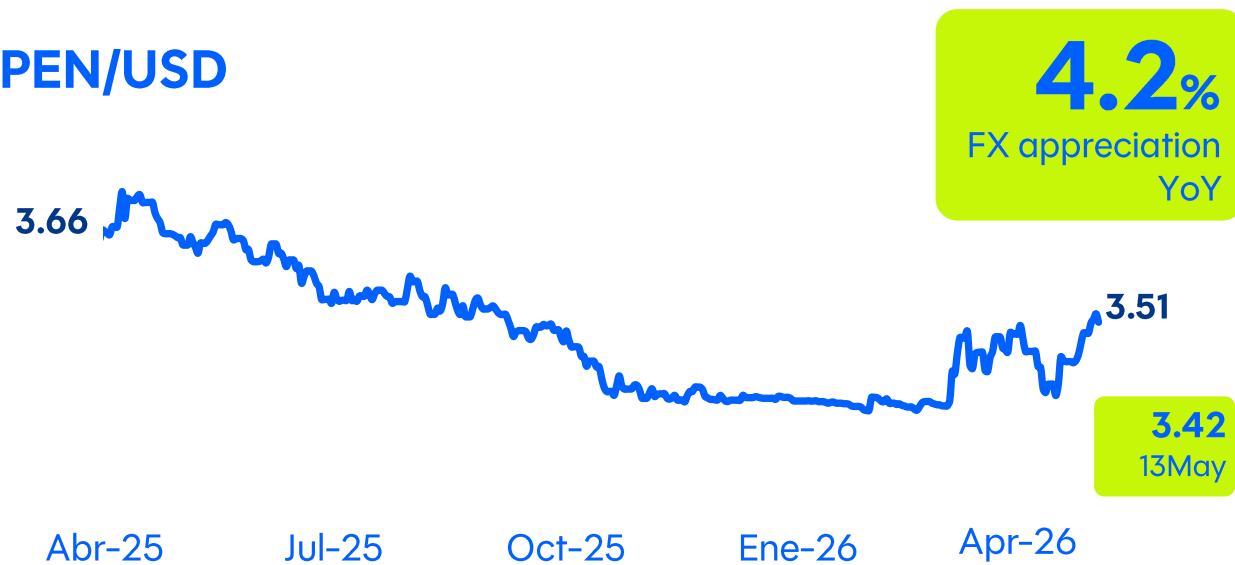
Confidence index



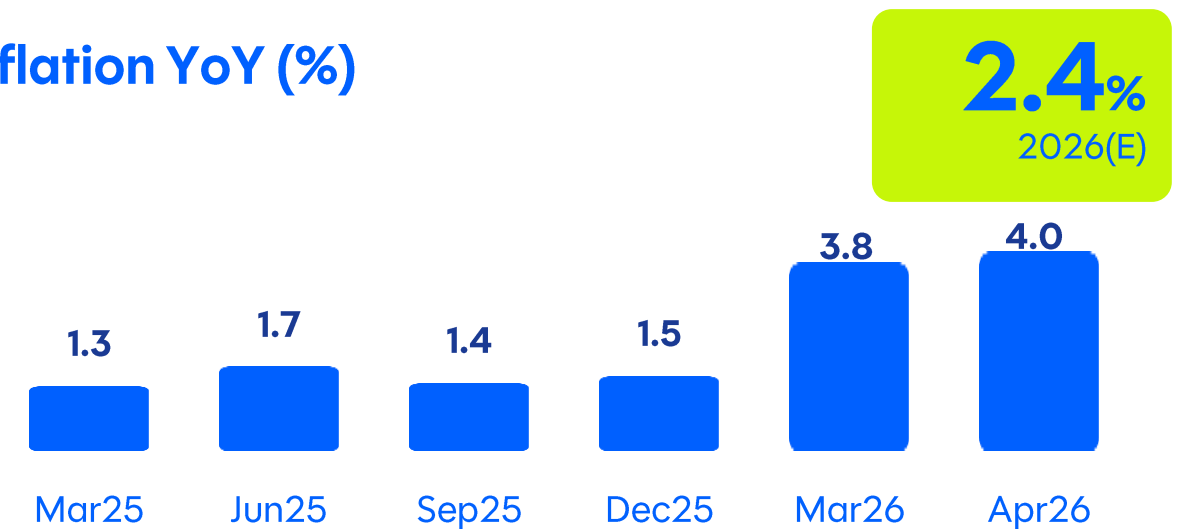
FEN probability Outlook (Jul-Sep, %)



PEN/USD



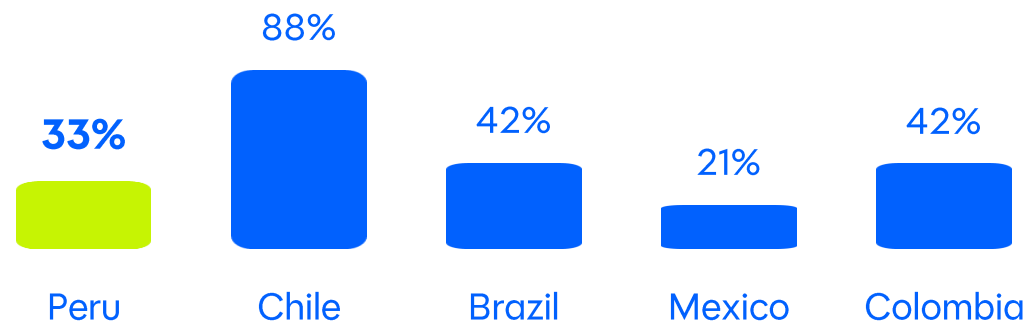
Inflation YoY (%)



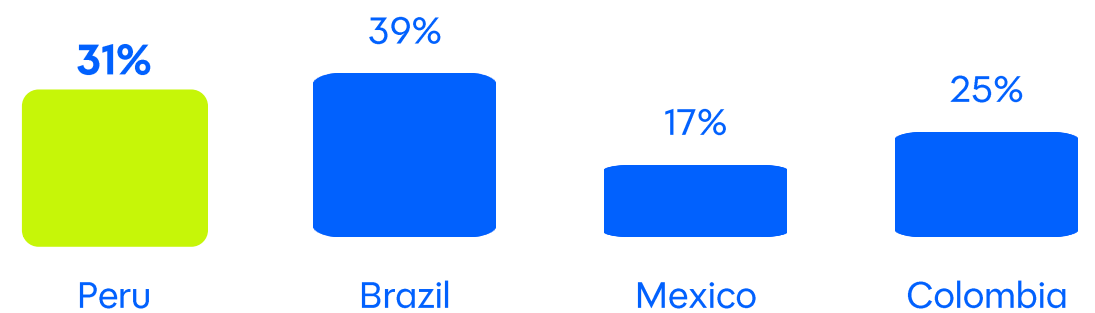
2 Consistent growth boosted by new opportunities

Opportunity: underpenetrated and profitable financial system in LATAM

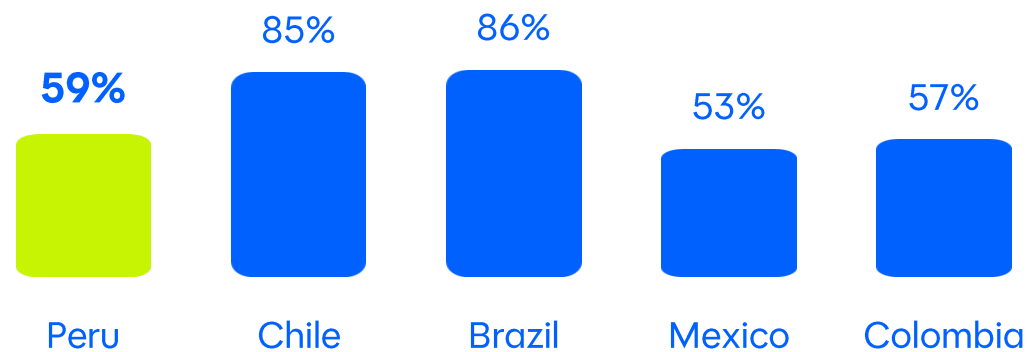
Loans penetration (Loans to GDP)



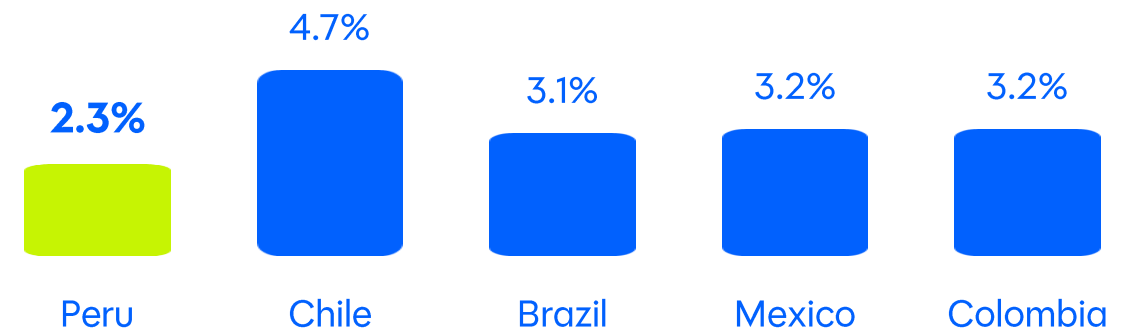
Formal savings (% of adult population)



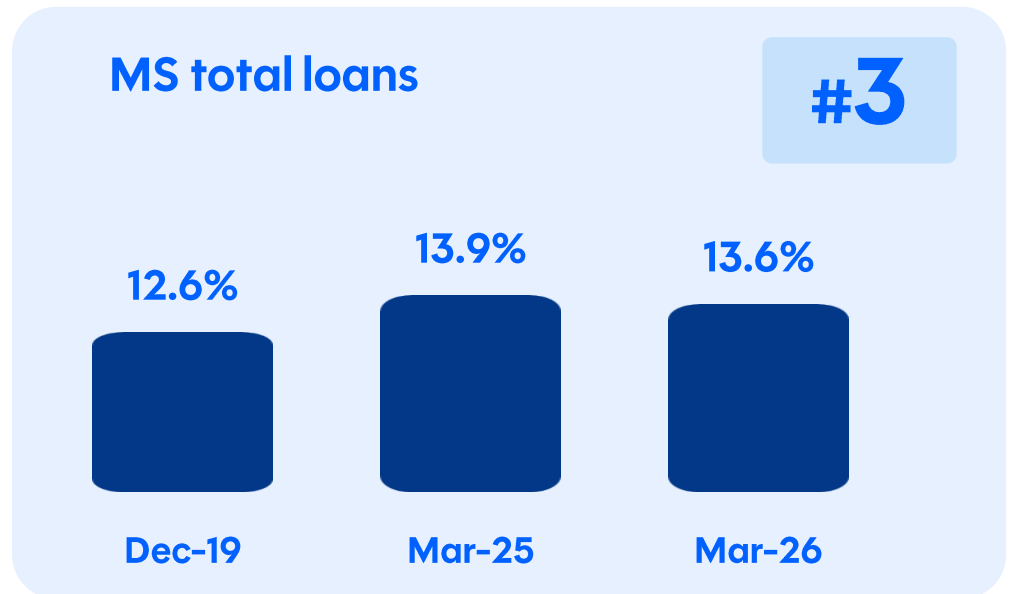
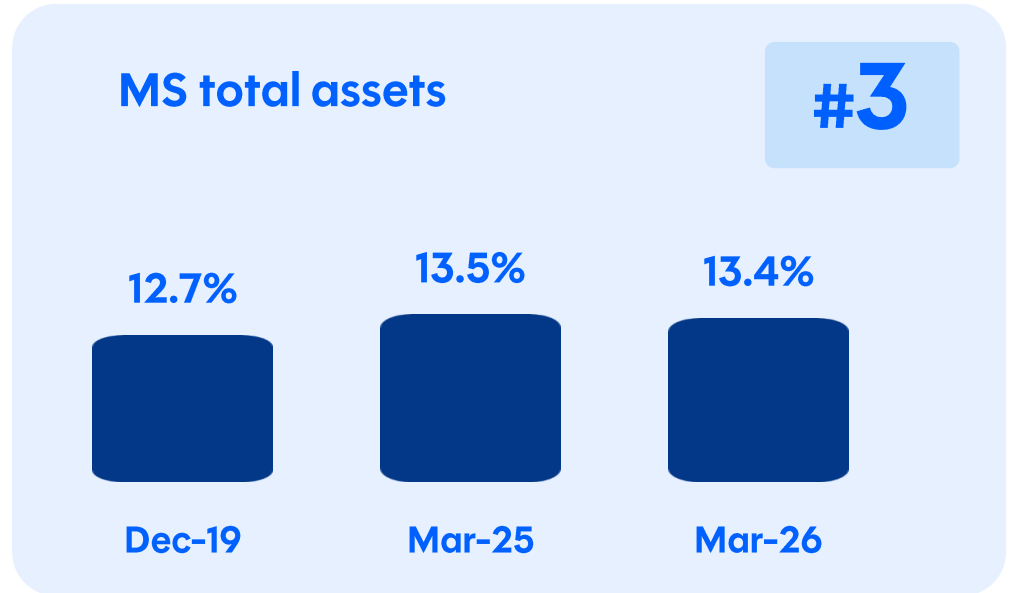
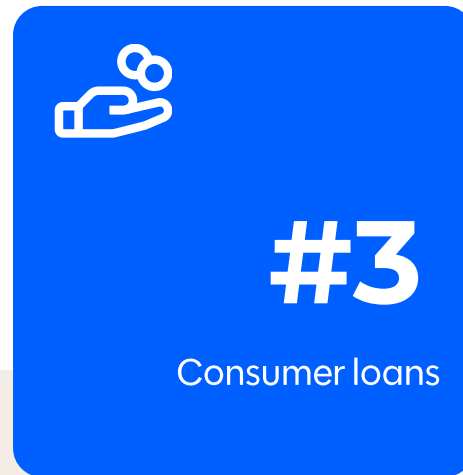
Account ownership rate (% of adult population)



Insurance premiums penetration



Interbank becomes the third-largest player in Peru's banking sector



(*) Source: SBS
(1) Among private banks

Loan growth strategy



Small businesses
Consumer loans

4%
19%
Market share



Double-digit growth

Mid-sized companies
Mortgages

11%
16%
Market share



Outperform market

Large corporates
Payroll loans

13%
19%
Market share



Focus on profitability



Consistent growth across products and segments

Performing loan book (S/ bn)

YoY

+5.6% | **6.9%**⁽¹⁾

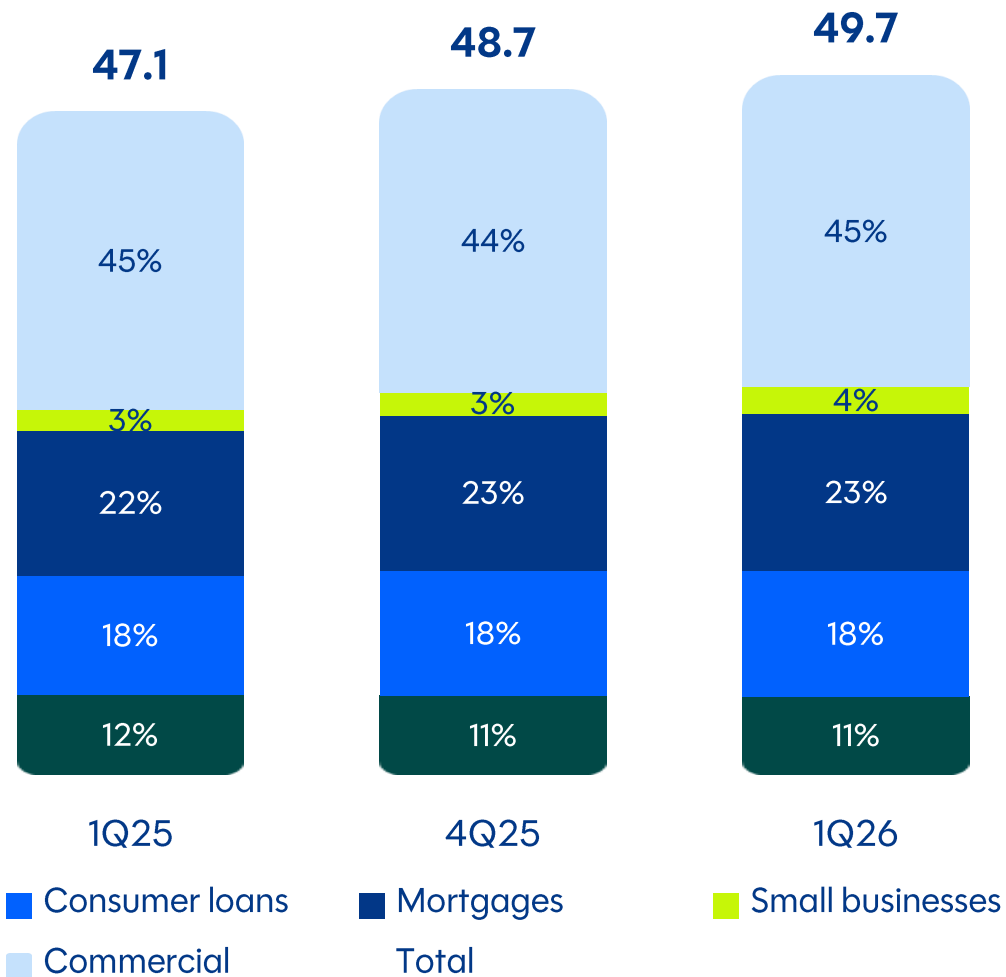
+5% | +7%⁽¹⁾

+29%

+8%

+5%

-2%



Higher yielding loans (S/ bn)

QoQ

YoY

+2%

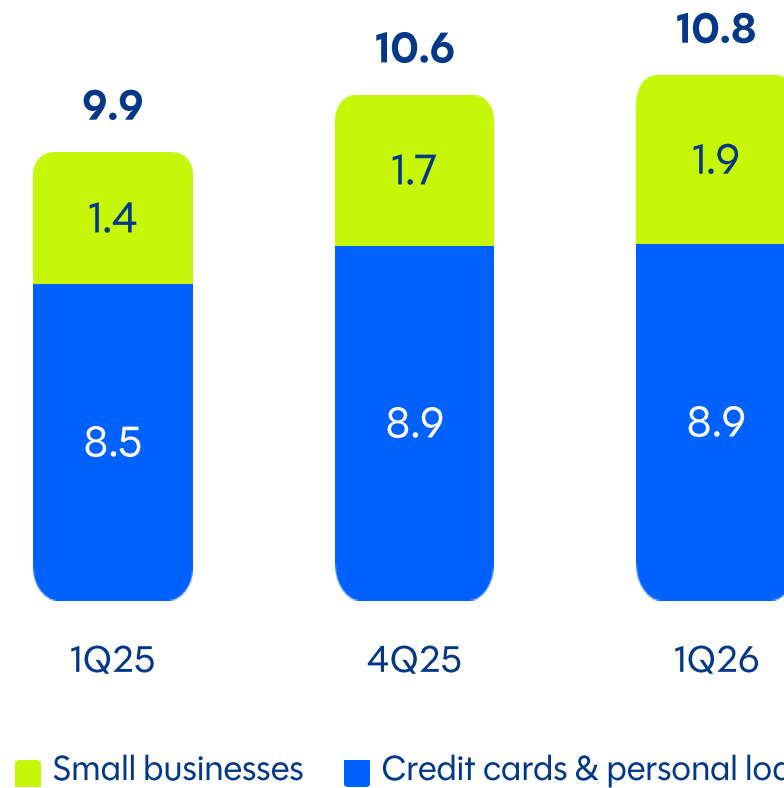
+9%

+12%

+29%

+0%

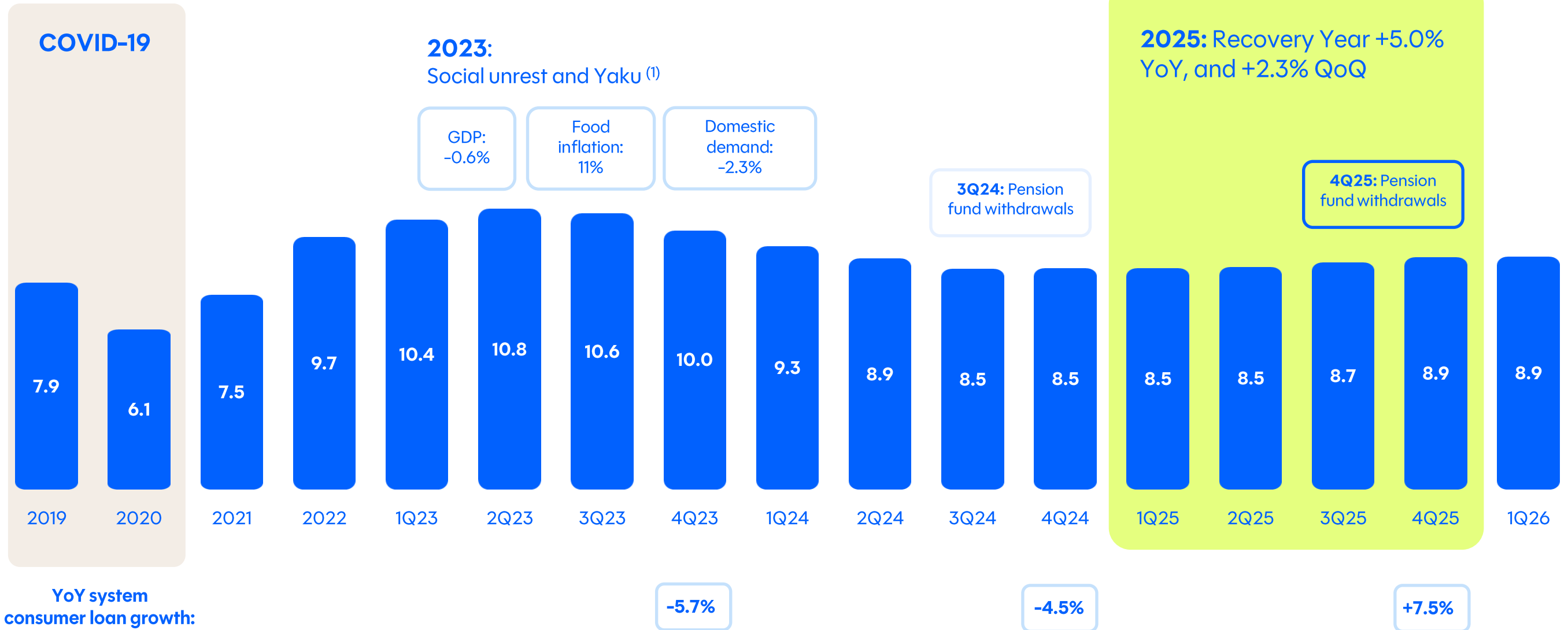
+5%



1) FX adjusted

Resilience in consumer loans, gradual recovery ahead

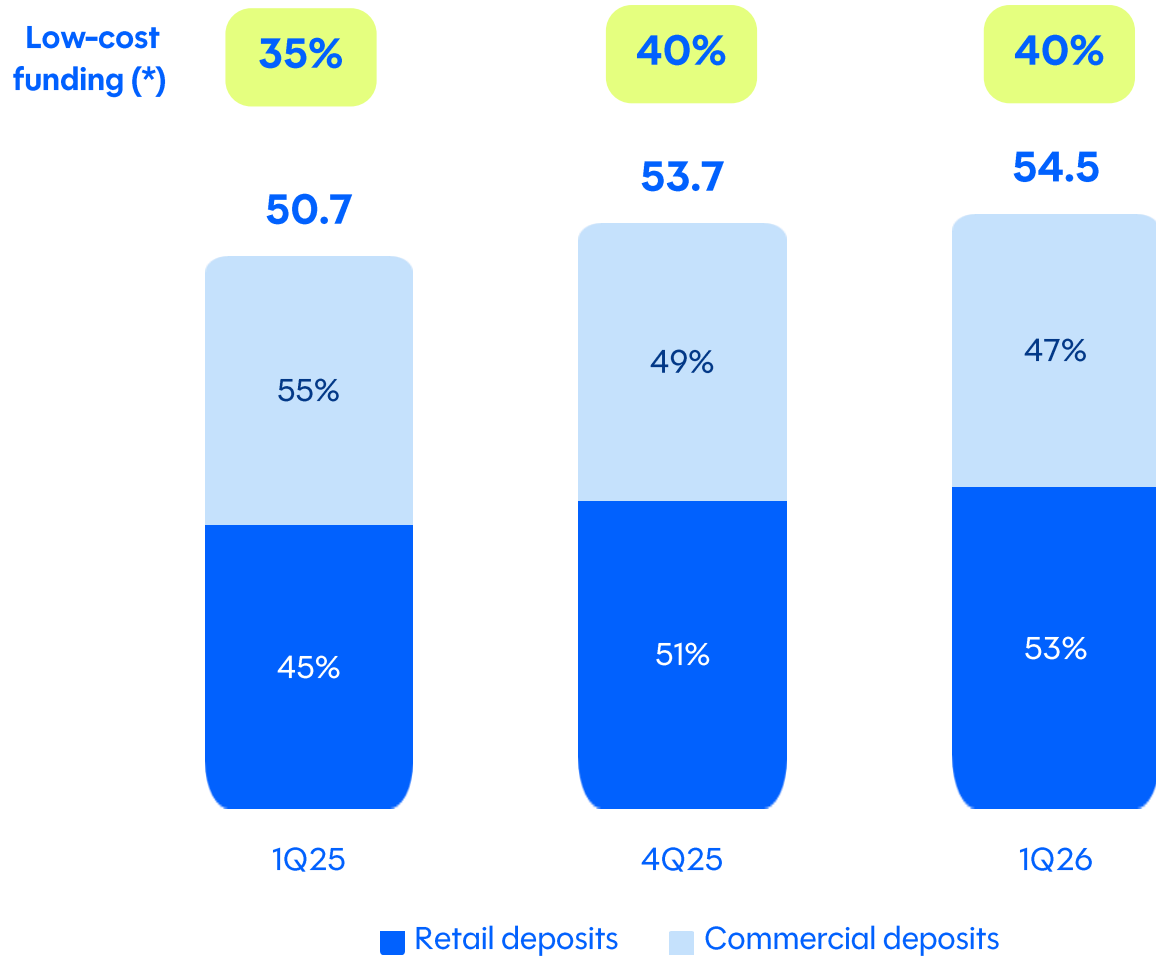
Consumer loans (S/ bn)



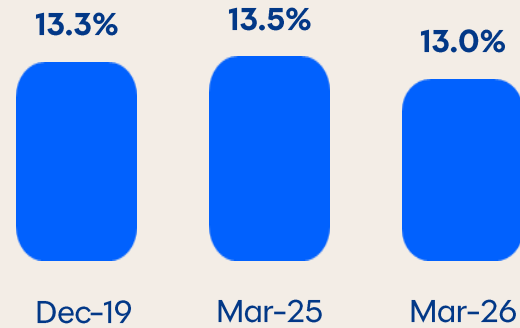
(1) Yaku refers for a climatological phenomnom that took part at the beginning of 2023

Focused on enhancing our funding mix

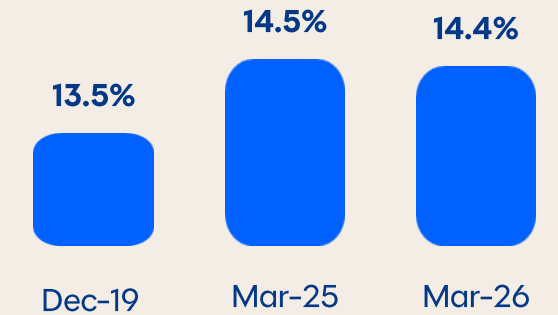
Interbank total deposits (\$/ bn)



MS total deposits



MS retail deposits



Float from IZIPAY (\$/ mn)



Financial stores

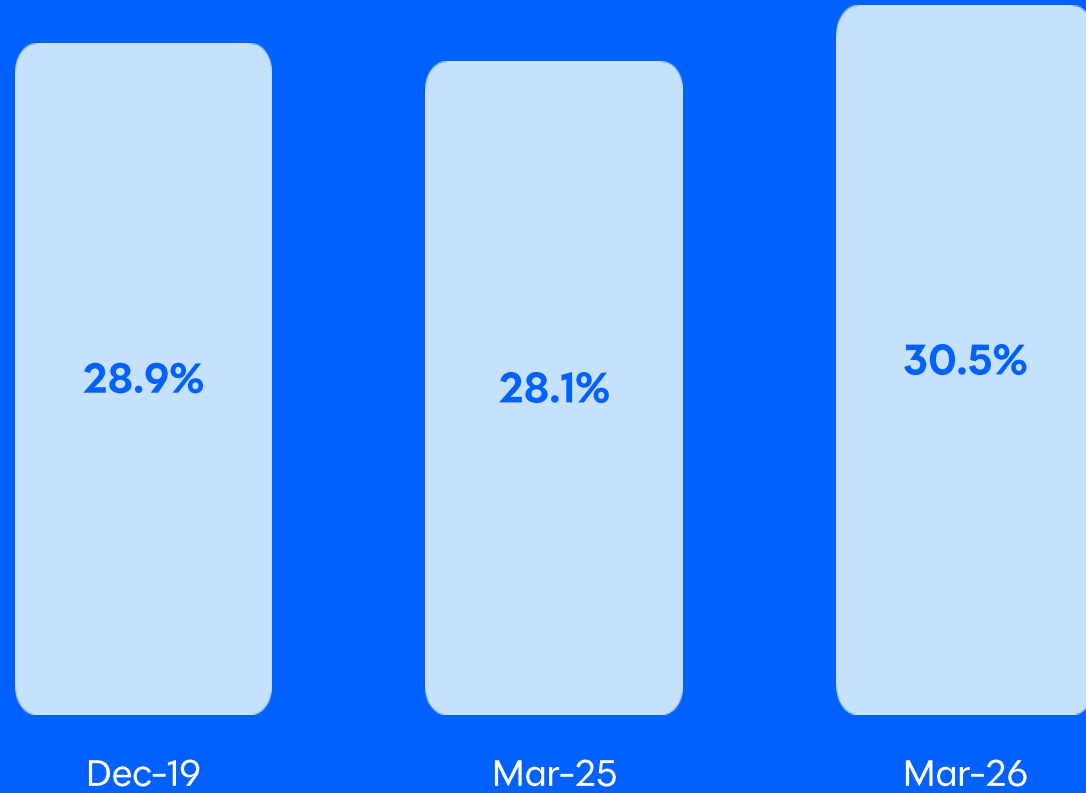


(*) Low cost funding as a % of total funding. Low-cost funding includes retail deposits (excluding term deposits) and transactional commercial and institutional deposits.

Insurance strengthen its position in key segments

MS annuities (%)

#1



MS private annuities (%)

#1



MS individual life (%)

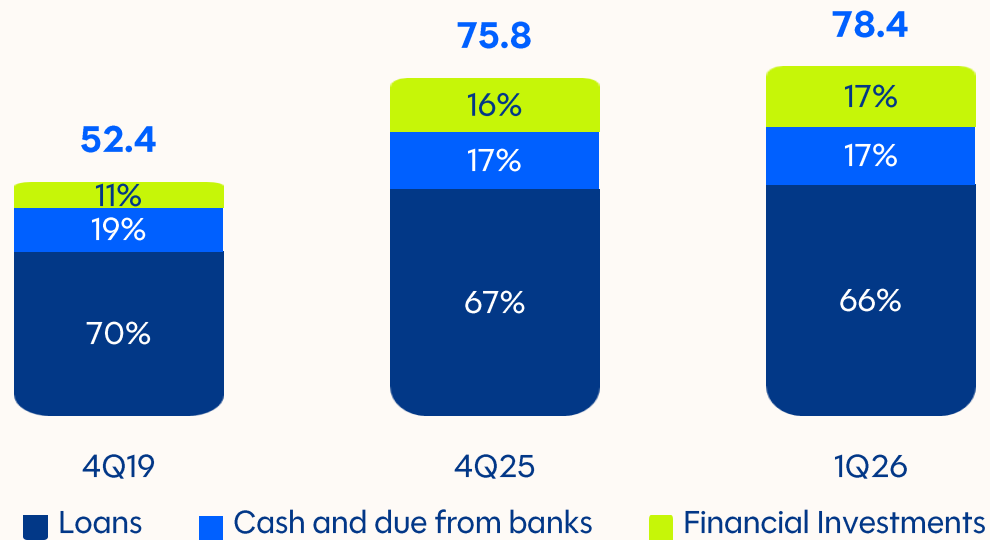
#3



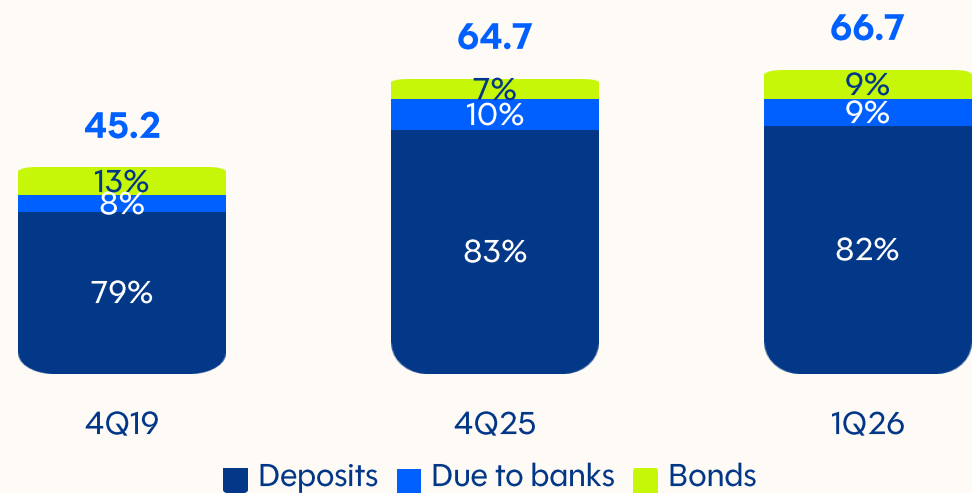
3 Resilient financial performance

Improvement in risk-adjusted profitability

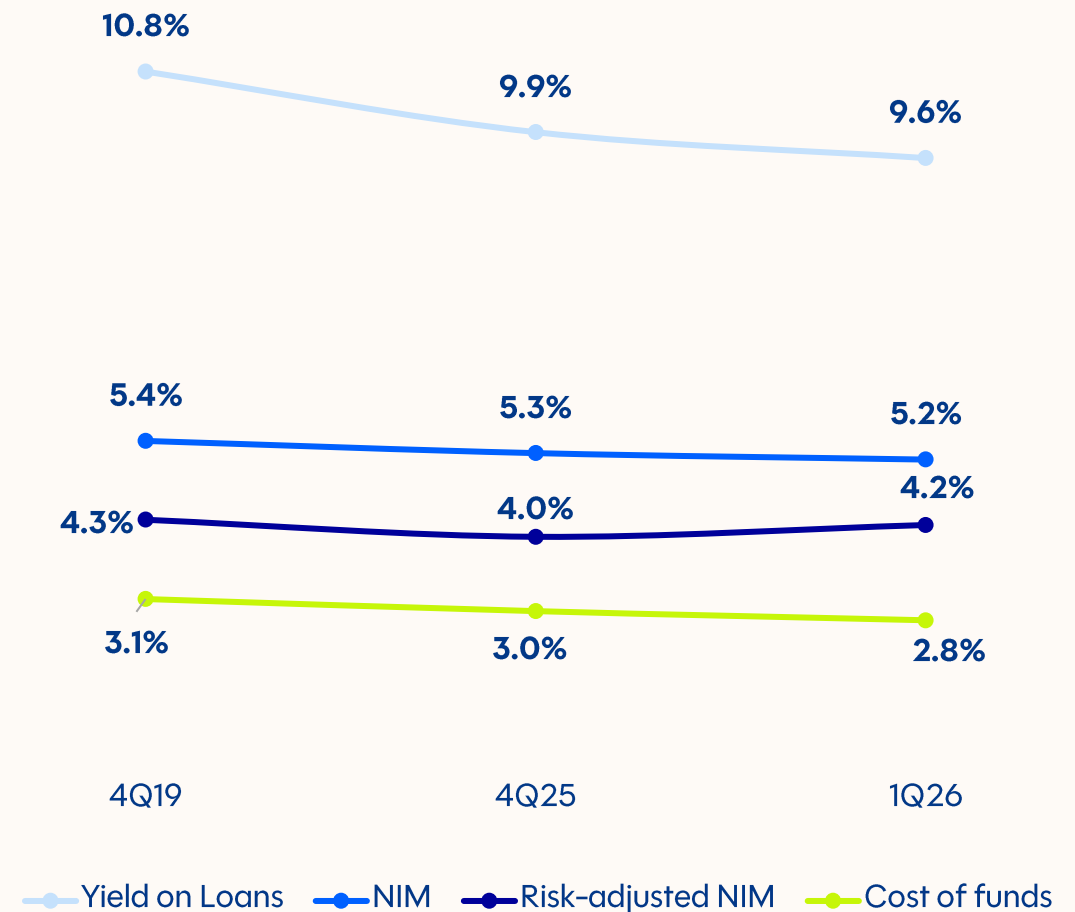
Banking – Interest-earning assets (S/ bn)



Funding breakdown (S/ bn)



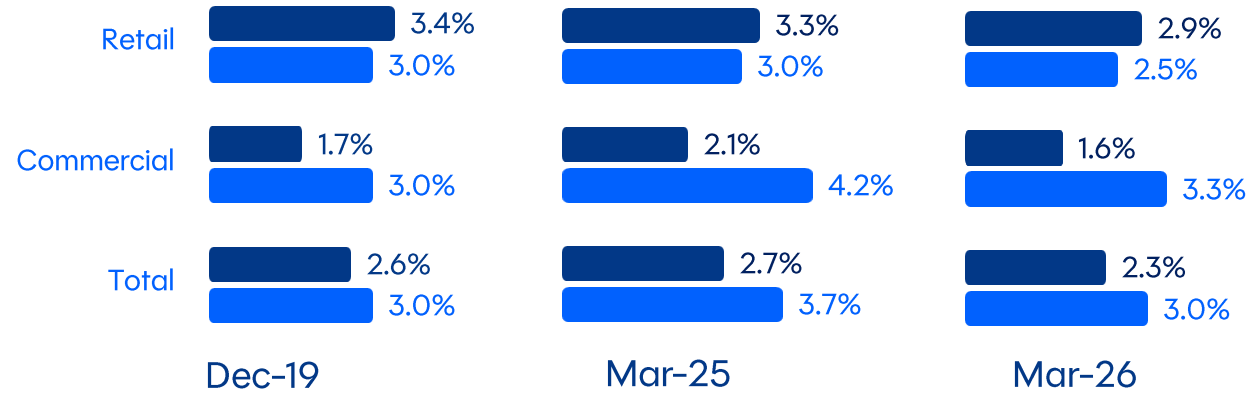
NIM evolution



Disciplined risk management culture

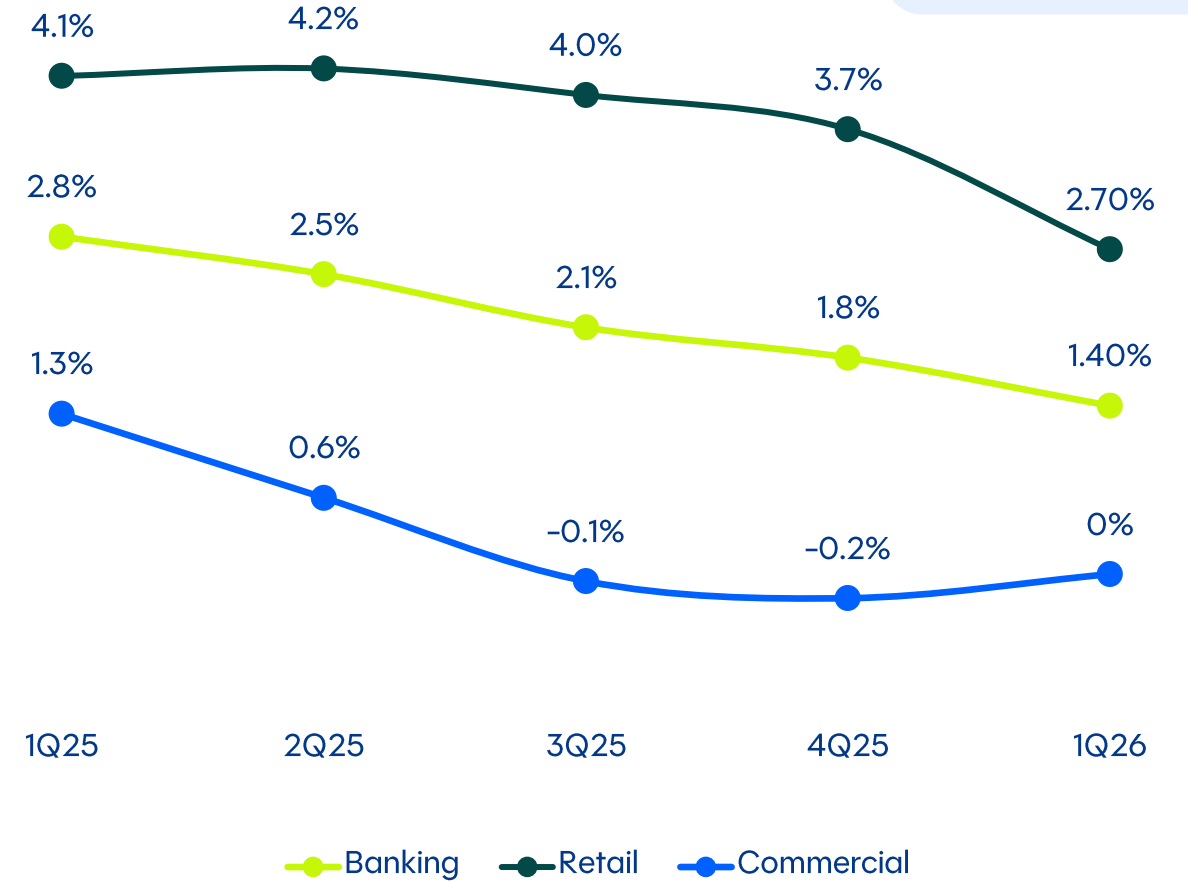
IBK PDLs vs system

■ IBK ■ System



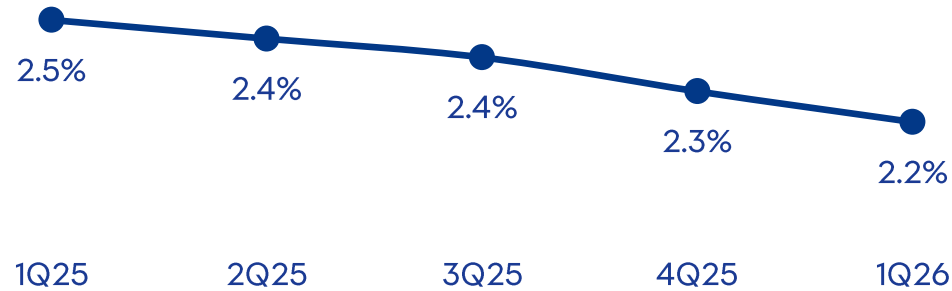
Cost of risk (%)

FY19
Retail: 4.1%
Commercial: 0.0%
Total: 2.2%



NPLs trend (Stage 3)

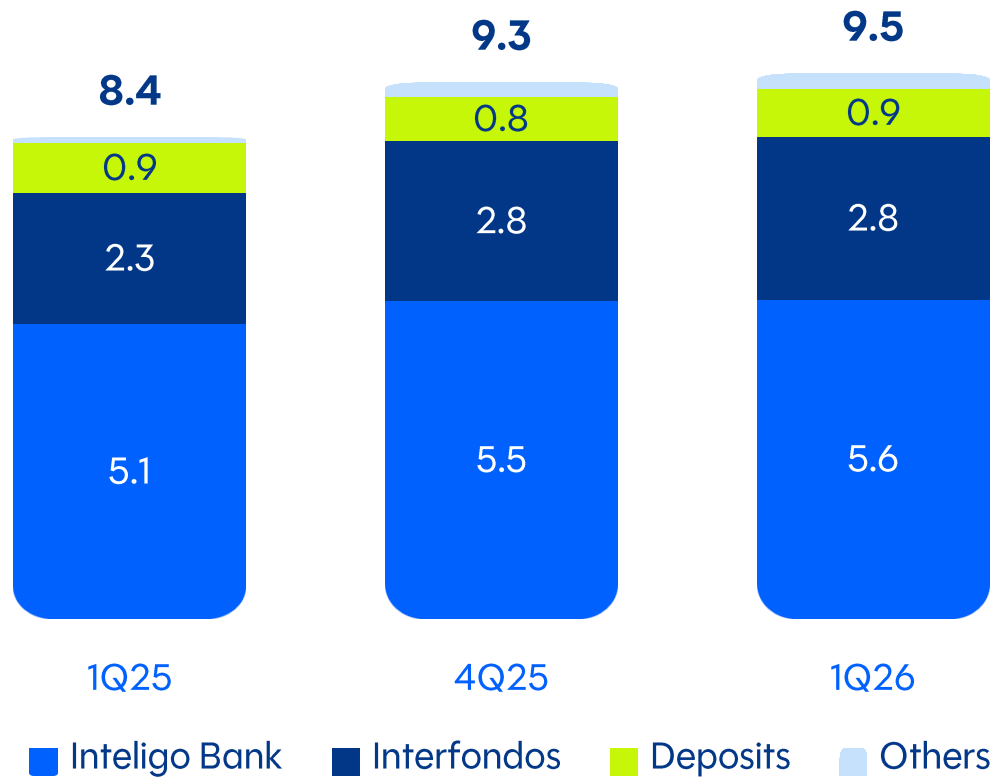
Dec-19
2.5%



+13% YoY in AUM sustains fee income performance

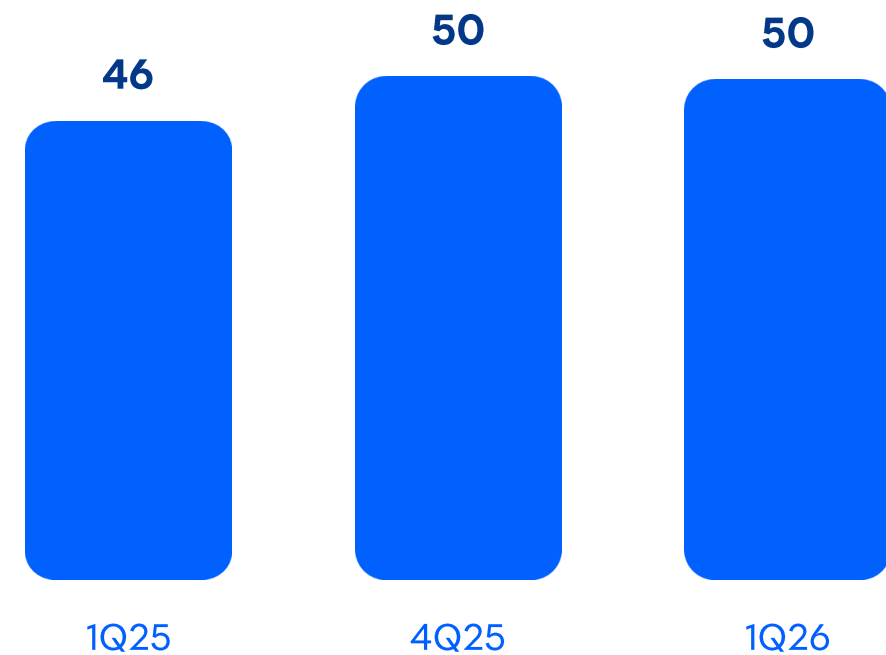
Assets under management (US\$ bn)

+13% YoY
+2% QoQ



Fee income evolution (S/ mn)

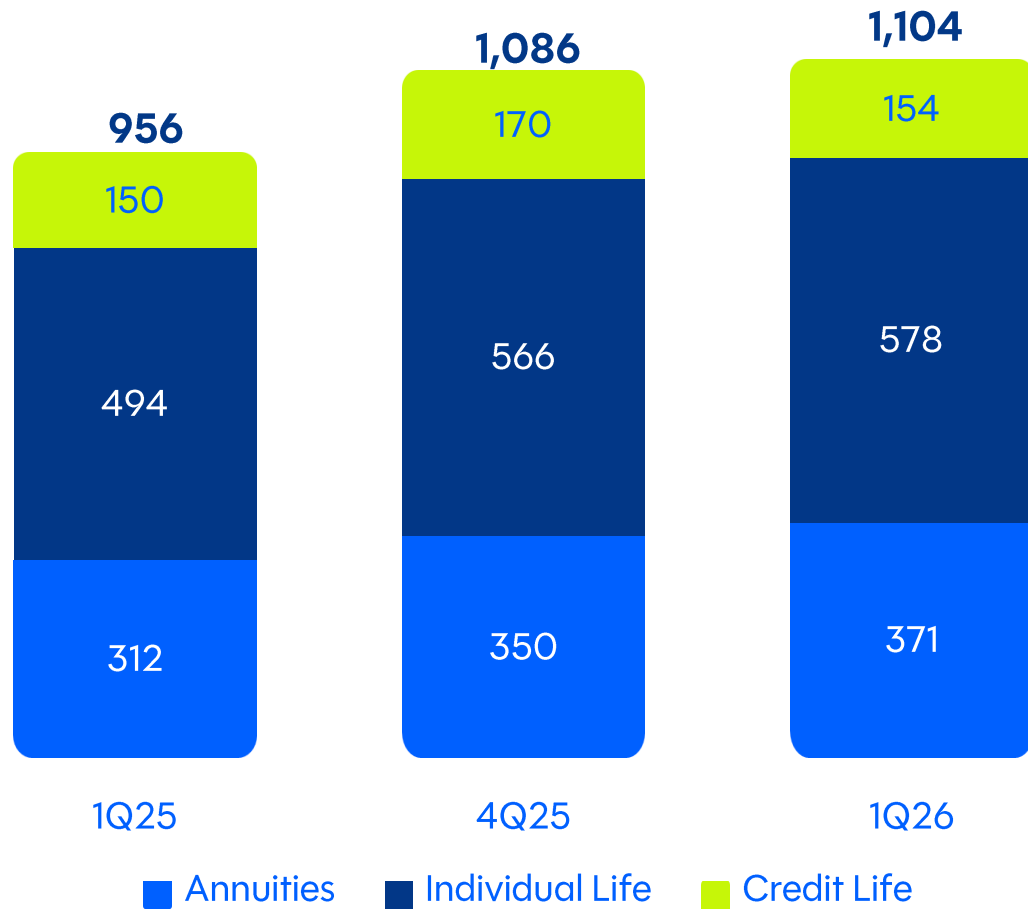
+9% YoY
Flat QoQ



+15% YoY in long-term insurance

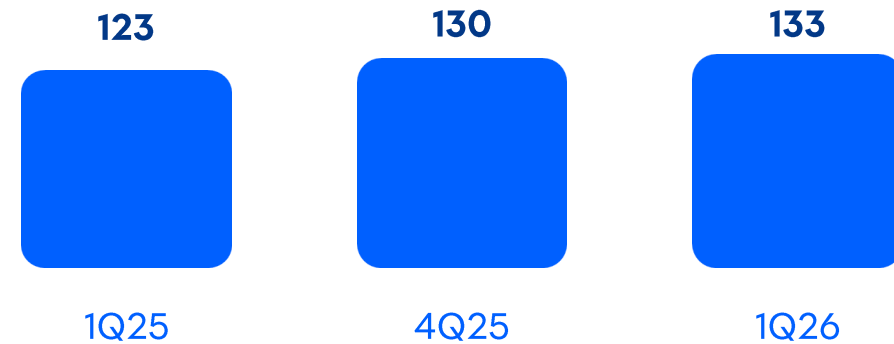
Long-term insurance (S/mn) (CSM stock by business unit)

+15% YoY
+2% QoQ



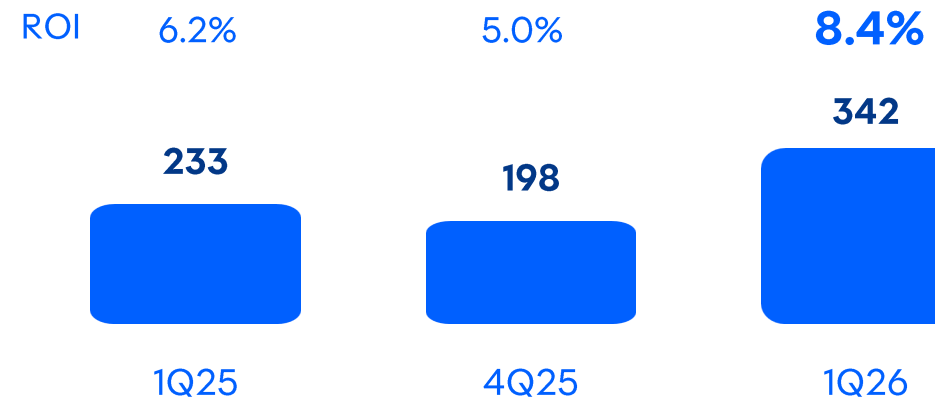
Short-term insurance (S/mn) (Insurance PAA net premiums)

+8% YoY
+3% QoQ



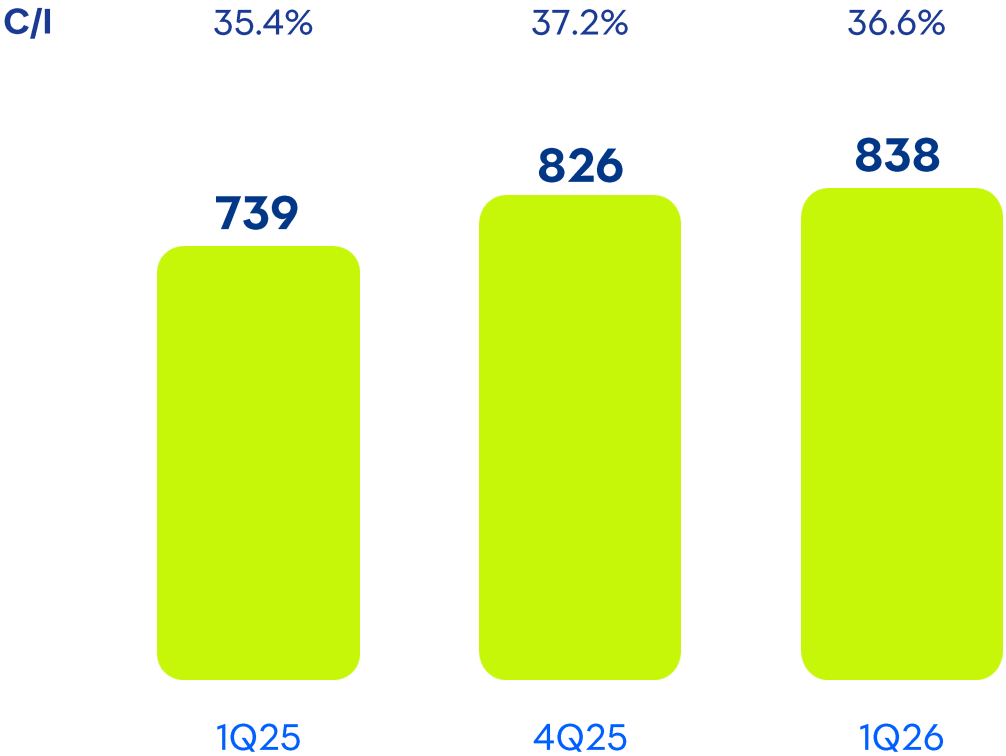
Results from investments (S/mn)

+47% YoY
+72% QoQ



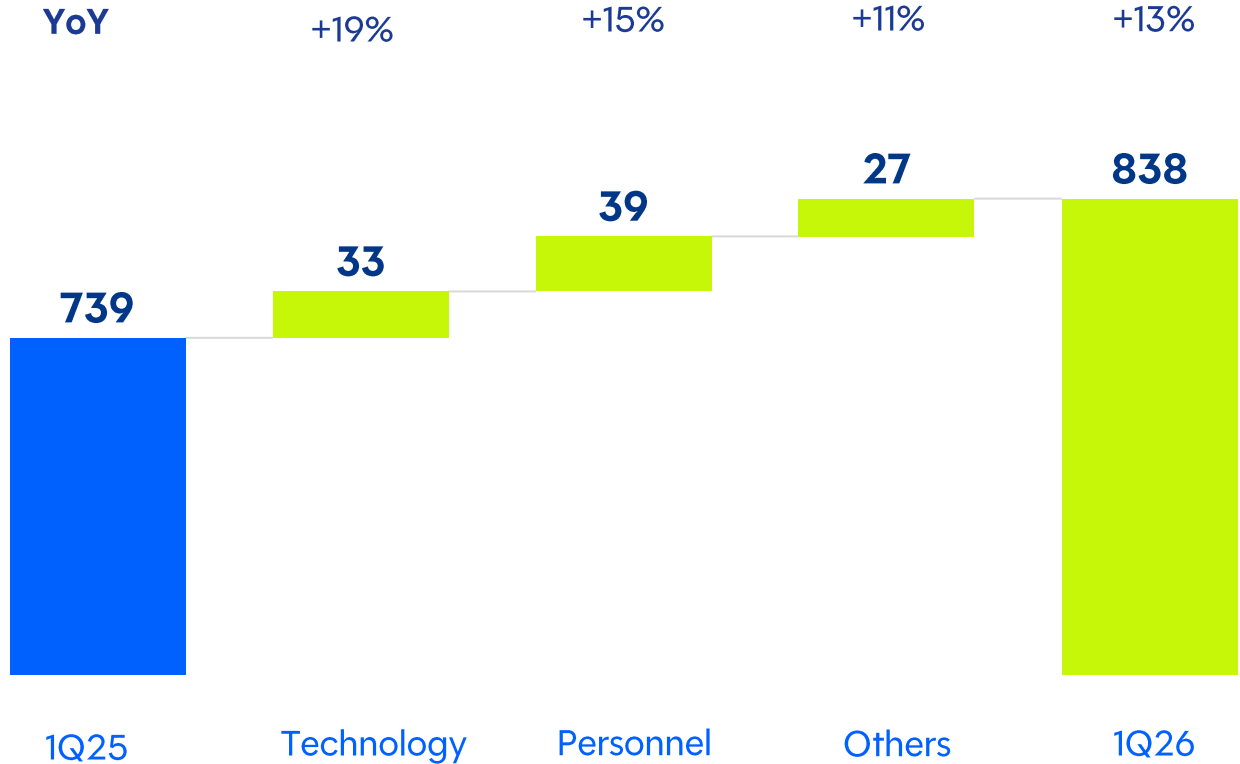
Sustaining best-in-class efficiency while accelerating double-digit IT investment

IFS expenses (\$/ mn)

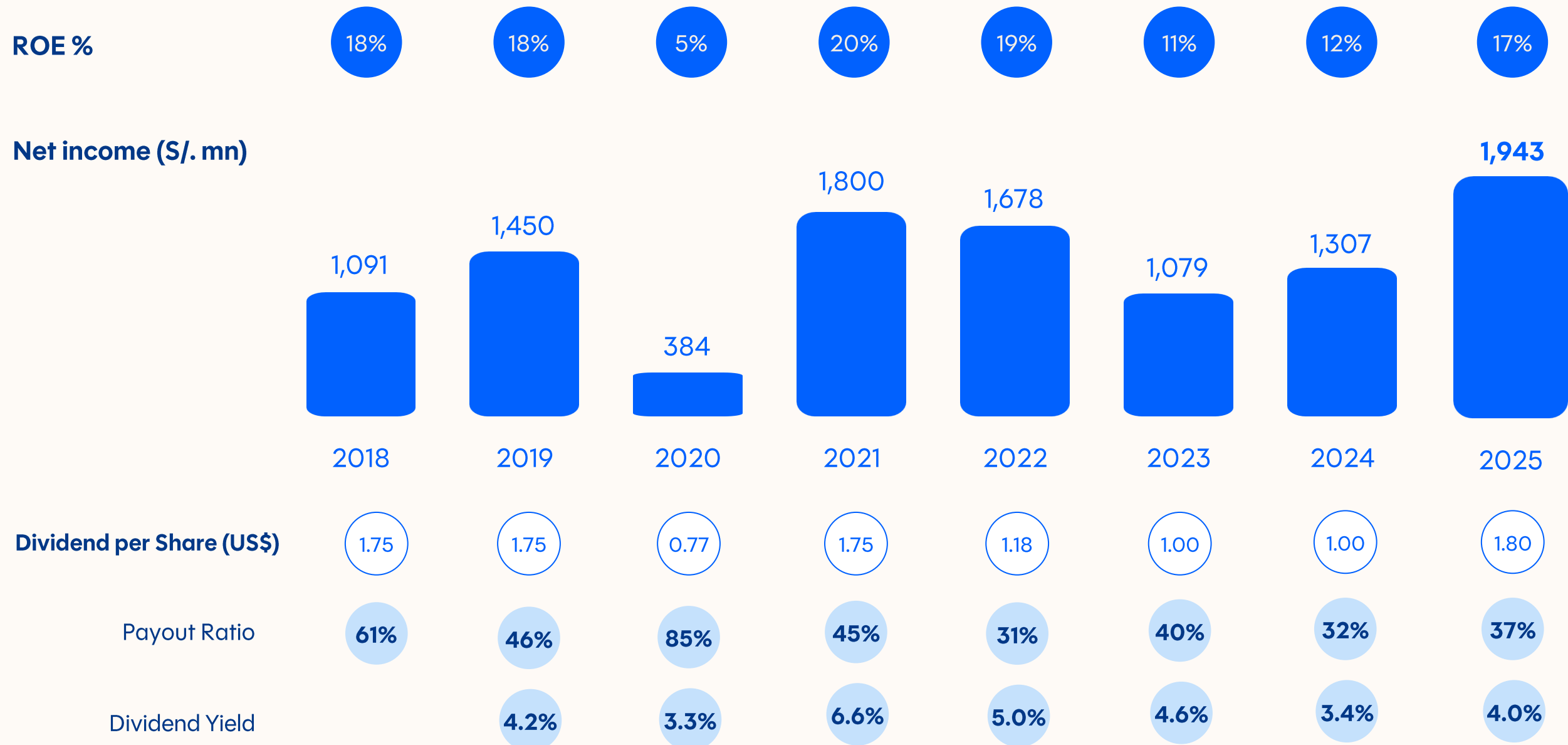


+2% QoQ | **+13%** YoY

IFS expenses breakdown (\$/ mn)

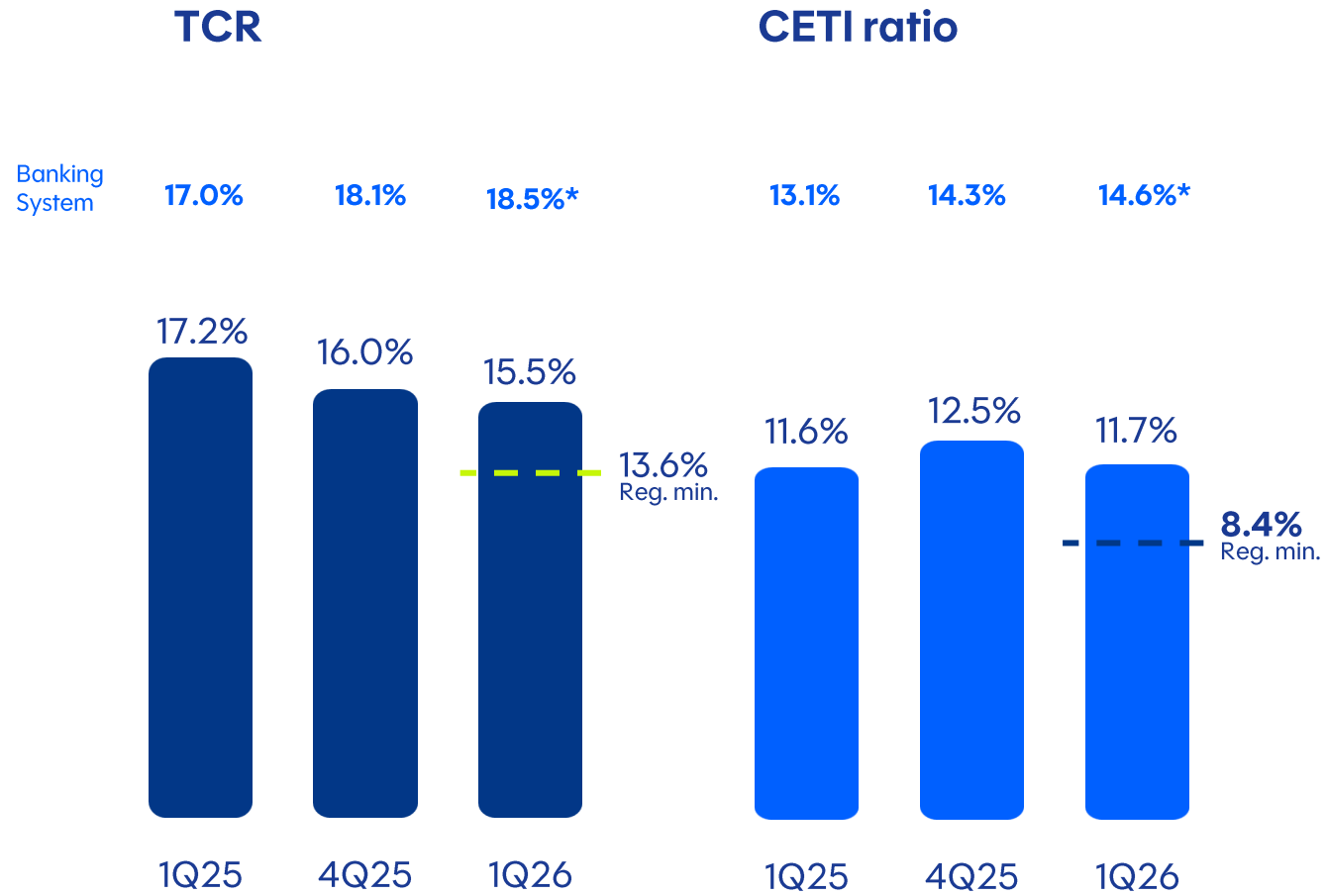


Earnings resilience throughout the credit cycle

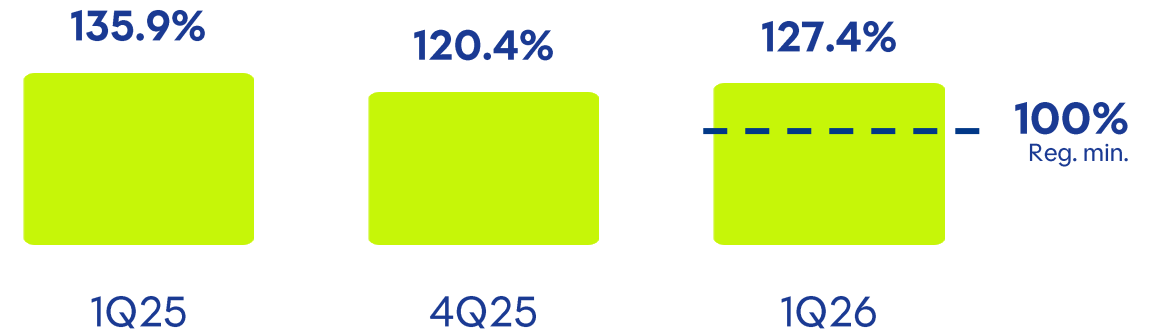


Sound capitalization levels

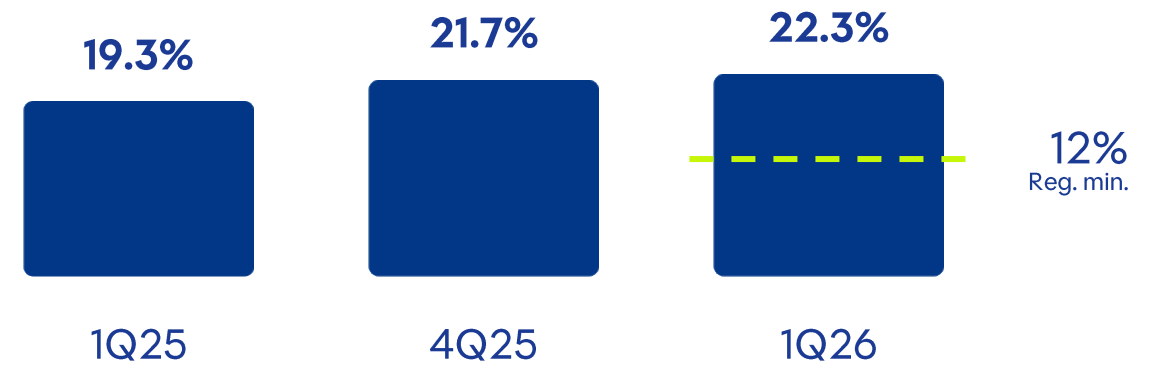
Banking



Insurance



Wealth management



Source: Company information and ASBANC

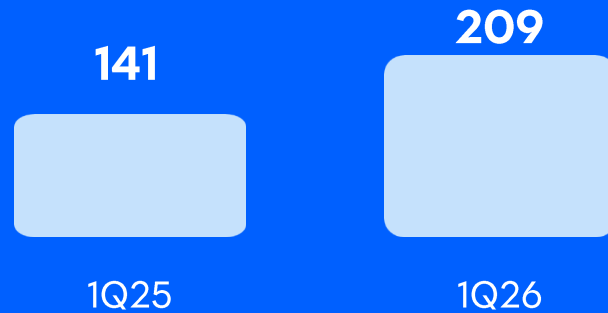
*As of Feb-26.

4 Focus on primary relationships through our payment's ecosystem

Creating stronger primary banking relationships by delivering a top digital experience

+14%
YoY retail primary banking customers

IBK Plin transactions (mn) ⁽¹⁾



(1) Sent transactions from Plin

+49%
YoY PLIN transactions

Digital customers

(% of digital customers)

■ Retail ■ Commercial



NPS Retail

(Points – Retail Banking)

68
+17 points vs Dec25

NPS Commercial

(Points – Commercial Banking)

73
+9 points vs Dec25

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

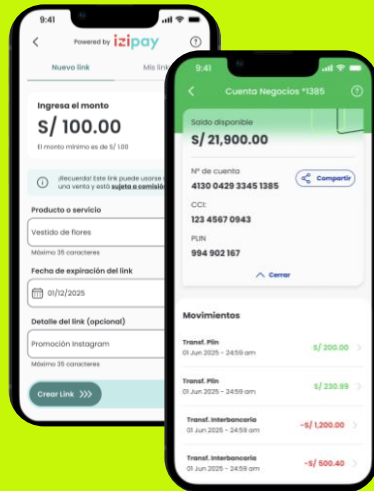
Individuals

84%
Digital retail customers

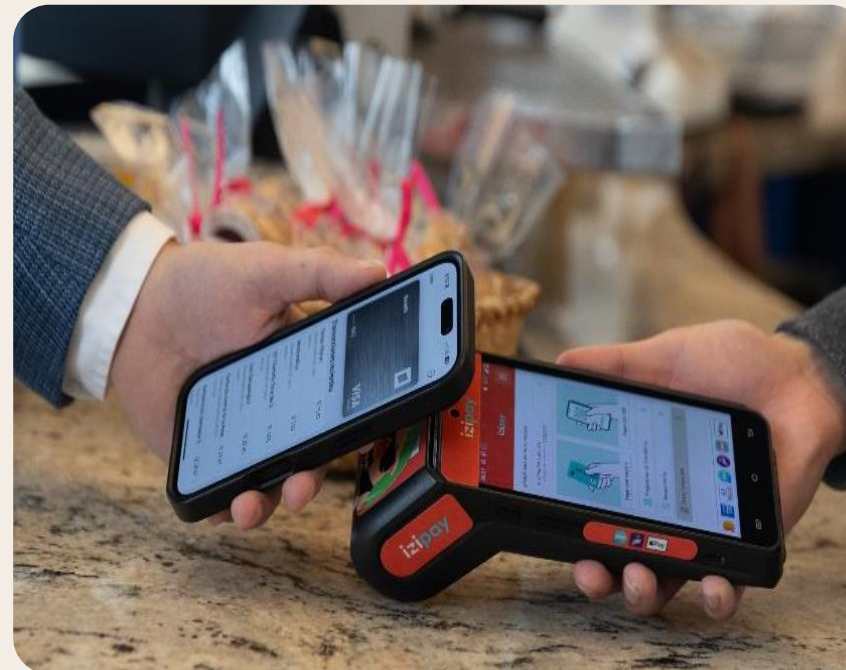


+49%
YoY Plin transactions

Small business



+40%
YoY Small businesses deposits



Businesses



+16%
Izipay flows to IBK accounts

5 Driving innovation with a powerful digital platform

Full-scale digital platform to address our customers' needs

Savings

100% digital account

Piggy bank

My finances

Lending

Digital financing

Divídelo Interbank

BNPL

Line management



Investments

Inteligo SAB
Inteligo Bank

Erni



Payments



Plin



SME Banking APP



Insurance

SOAT digital

TC 360°

Life insurance rumbo



Marketplace

shopstar.pe

Marketplace

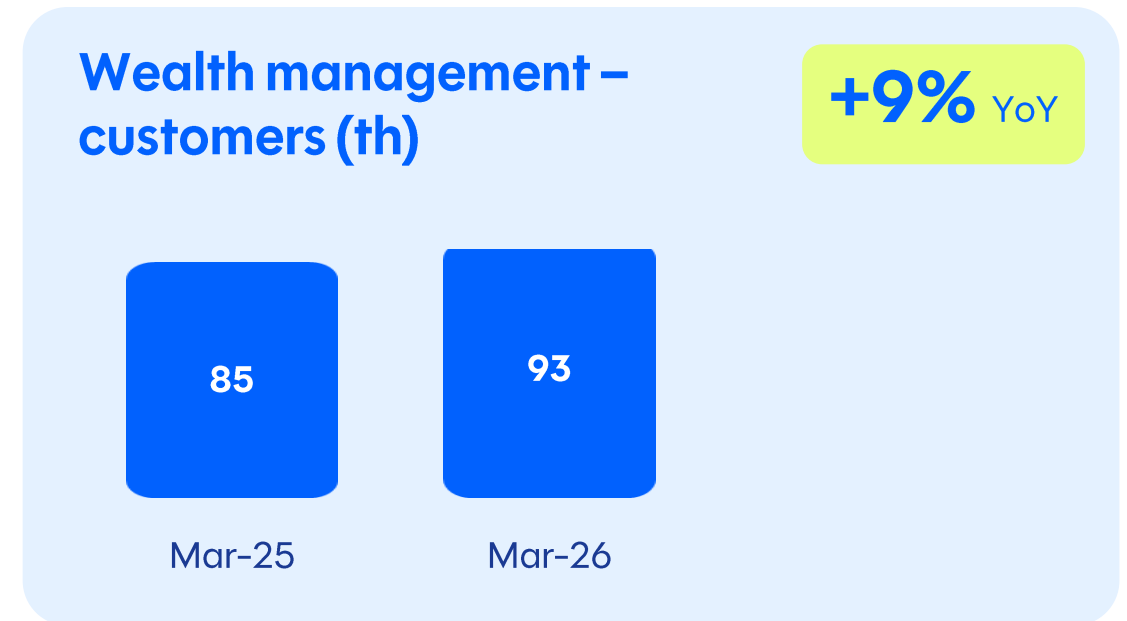
Interbank Cuenta Sueldo

Interbank Benefit

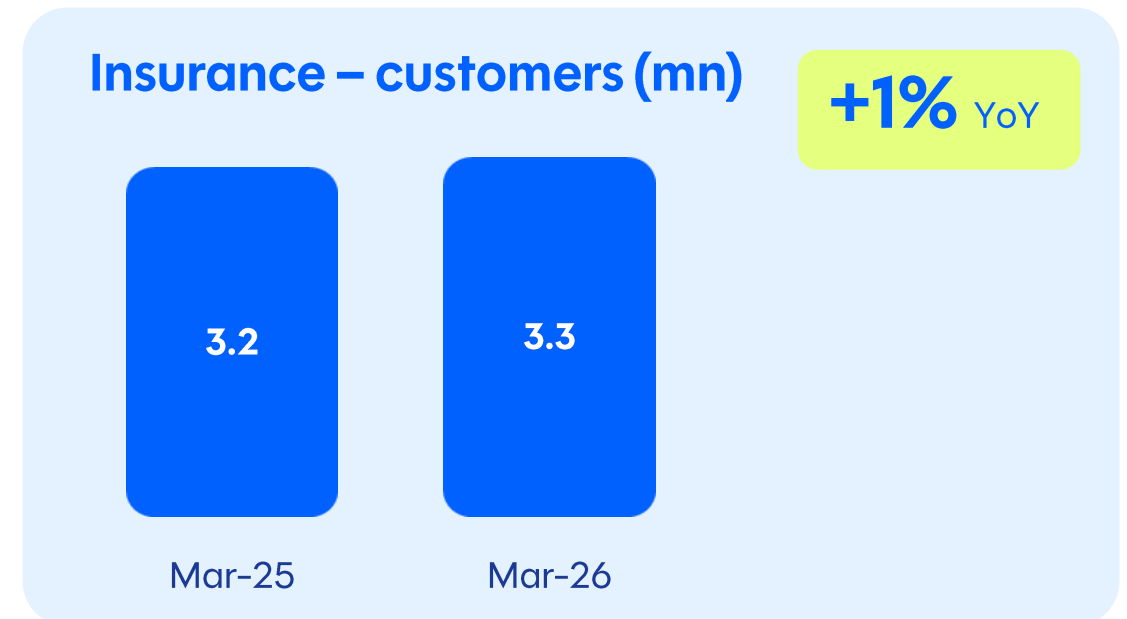
Loyalty & promotions



Customer base growth continues across businesses



~7 mn
Unique clients IFS



Digital capabilities drive our banking business forward

Clients (mn)



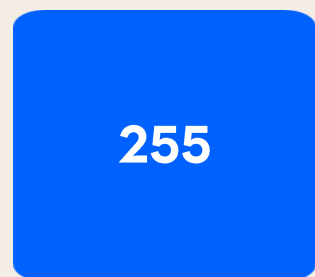
2019



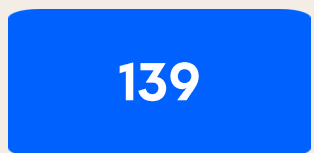
Mar-26

+40%
vs Dec19

Branches



2019



2025

-45%
vs Dec19

Digital clients (%)

84%

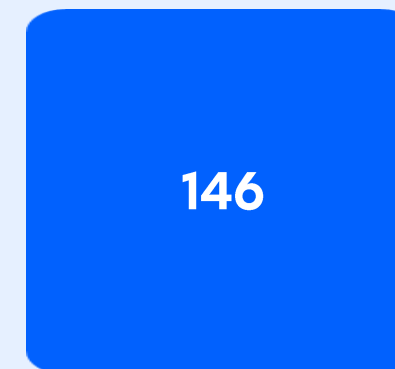
Digital self service (%)

74%

Plin transactions (mn)



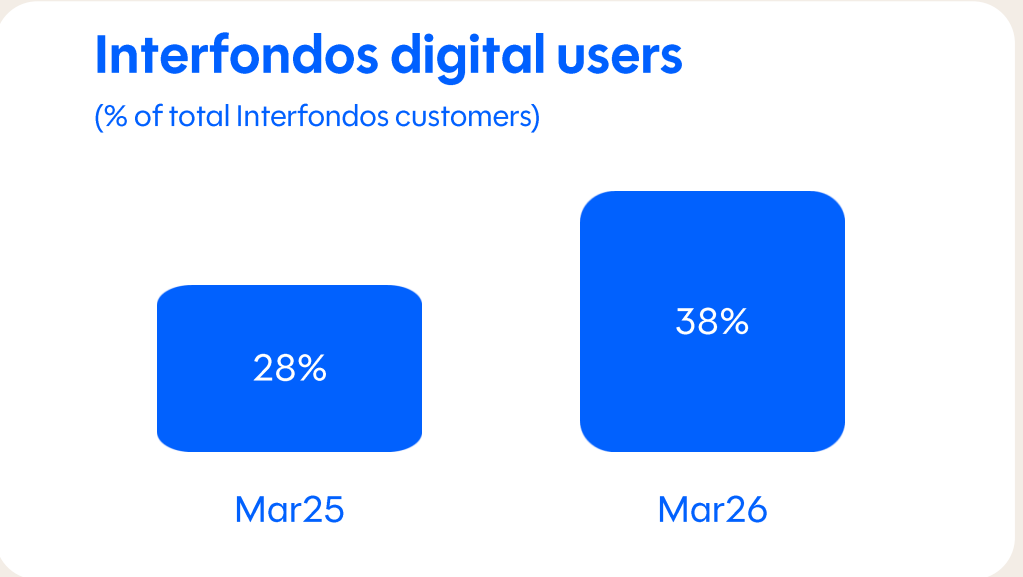
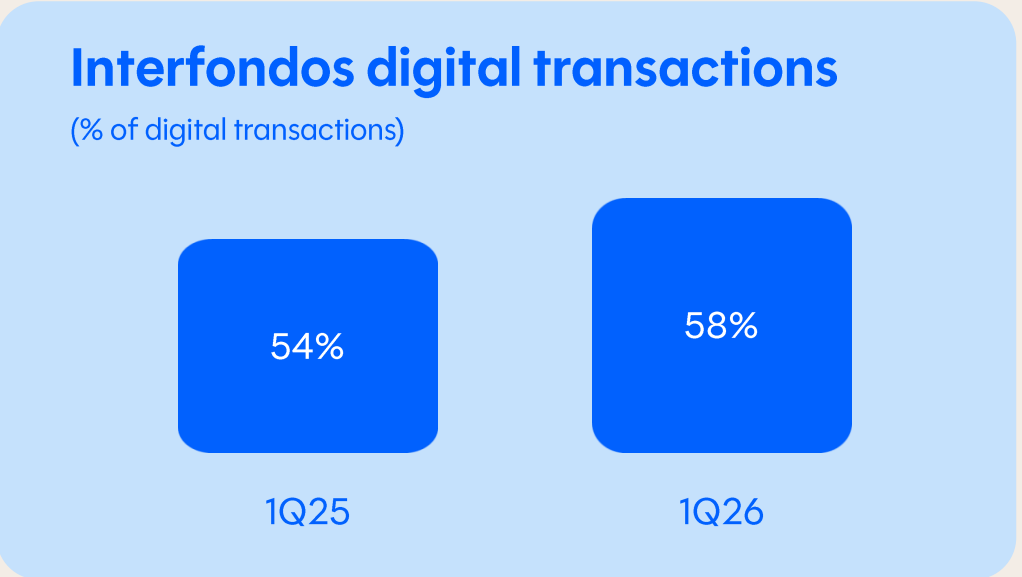
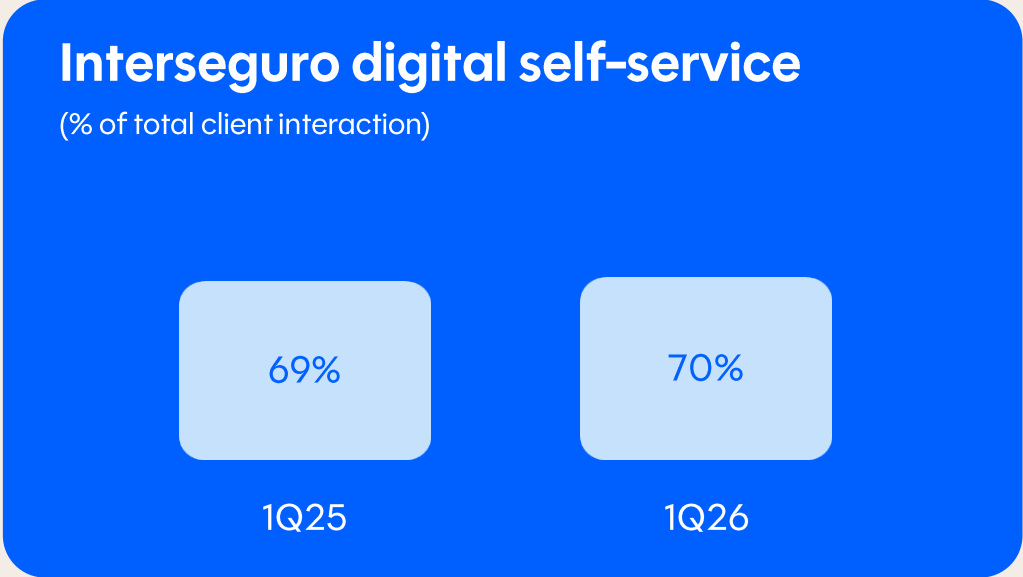
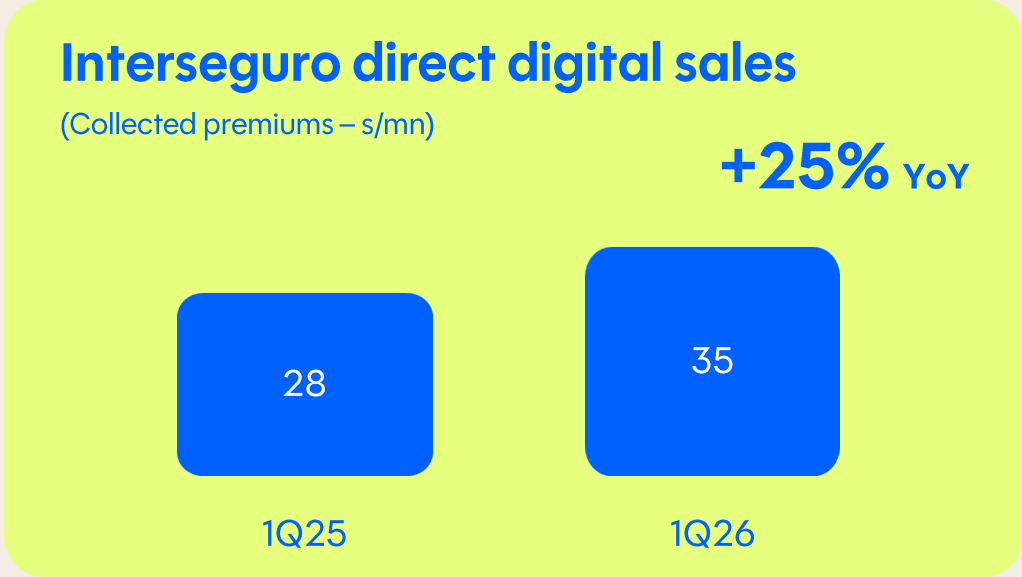
1Q23



1Q25

+5.8x
vs 1Q23

Growing digital engagement across insurance & WM



Key takeaways

Takeaways

1 Peruvian economy among the strongest in the region

2 Consistent growth boosted by new opportunities

3 Resilient financial performance

4 Focus on primary relationships through our payment's ecosystem

5 Powerful digital platform, driven by constant innovation

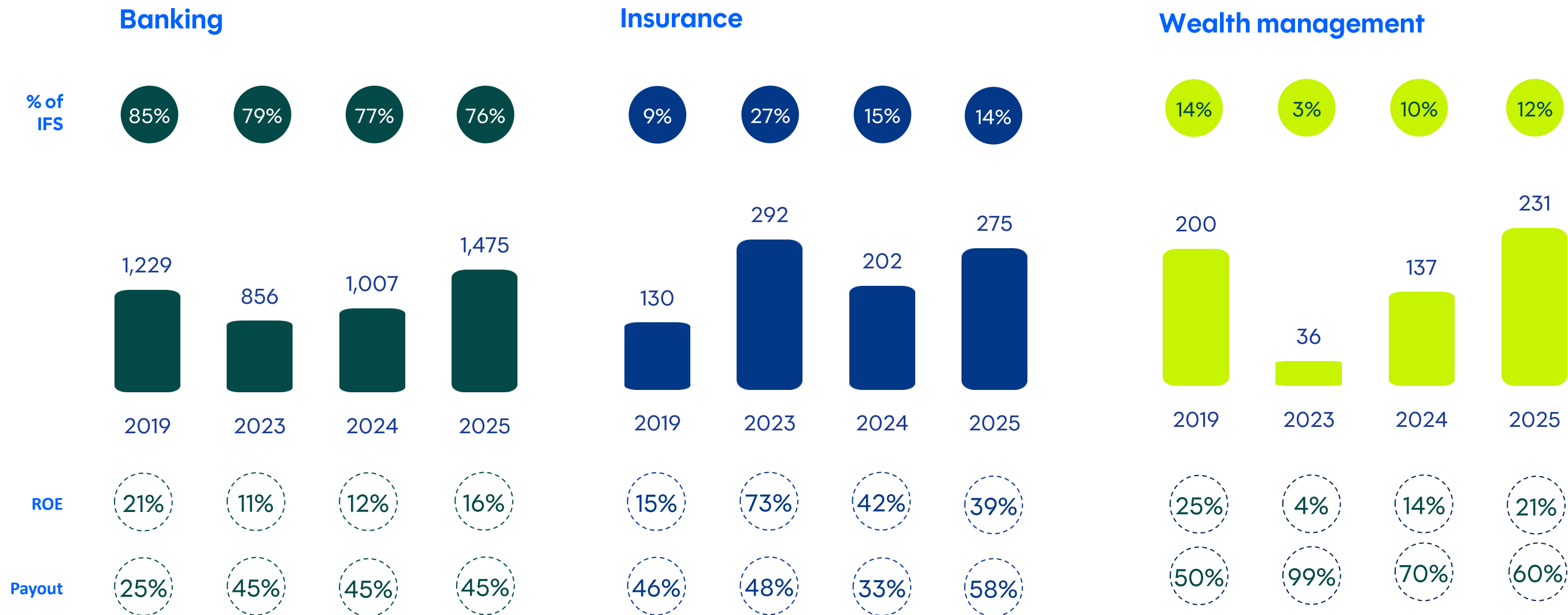


Appendix



Diversified financial platform

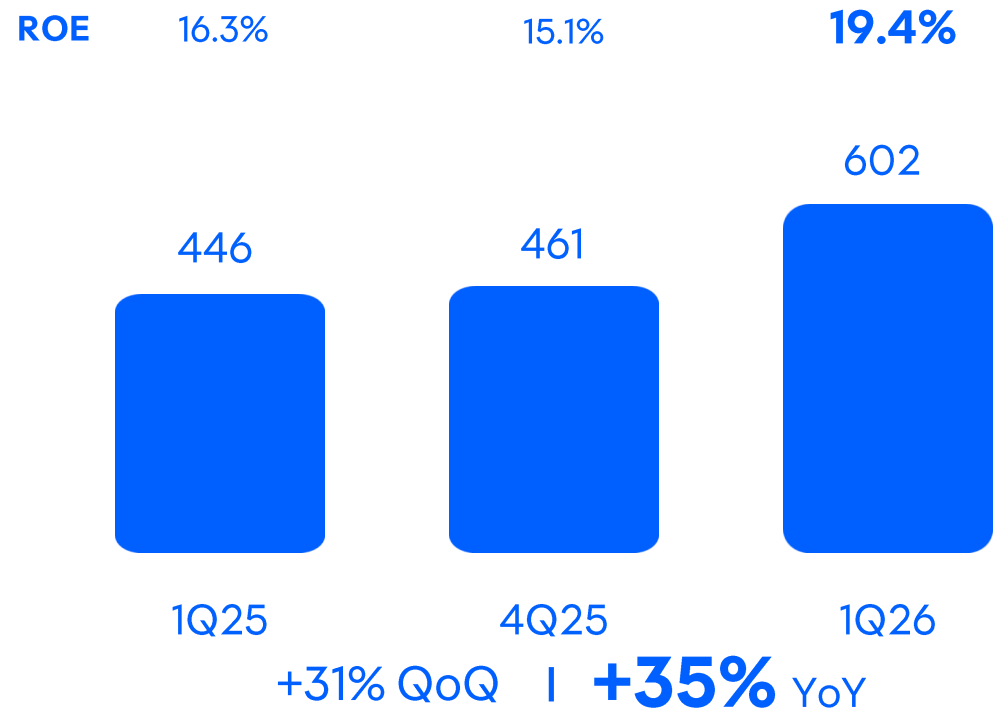
Net Income by segment
(S/. bn)



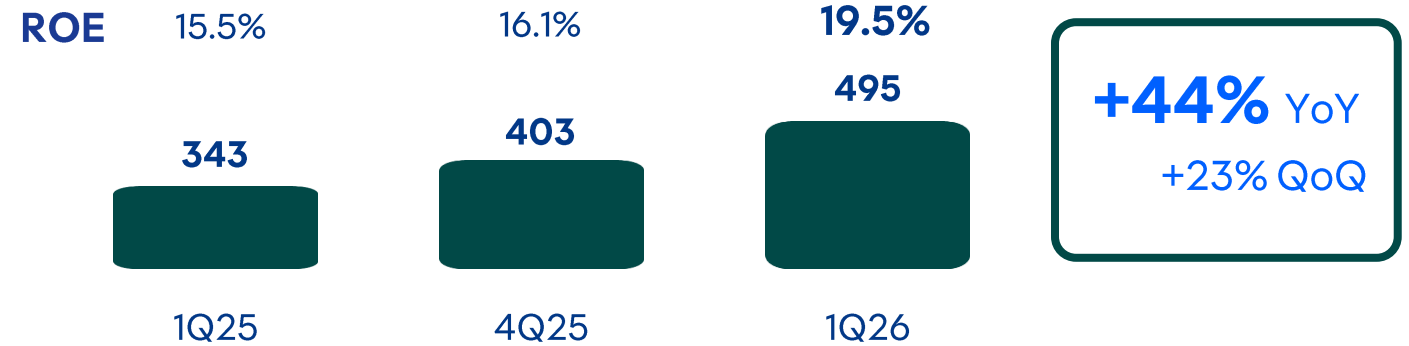
+35%

YoY earnings drive quarterly ROE to **>19%**

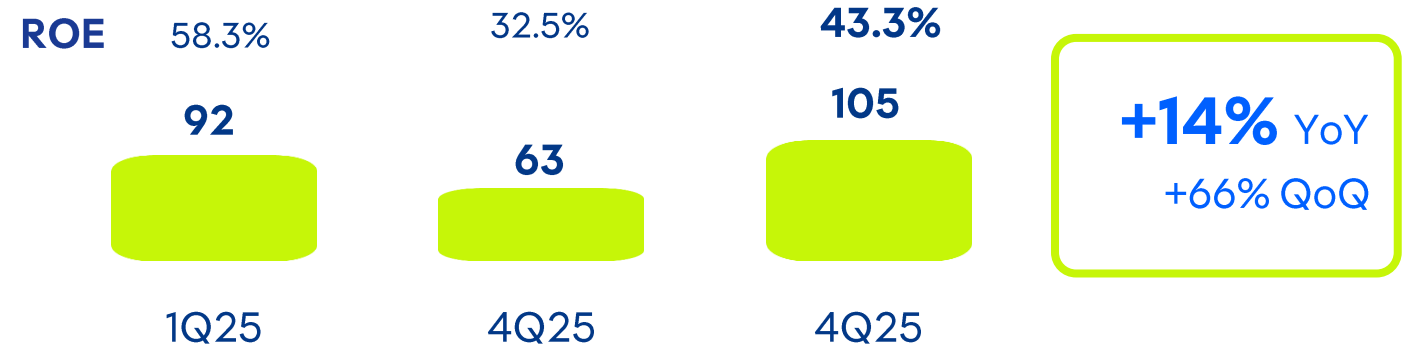
IFS quarterly net profit (\$/ mn)



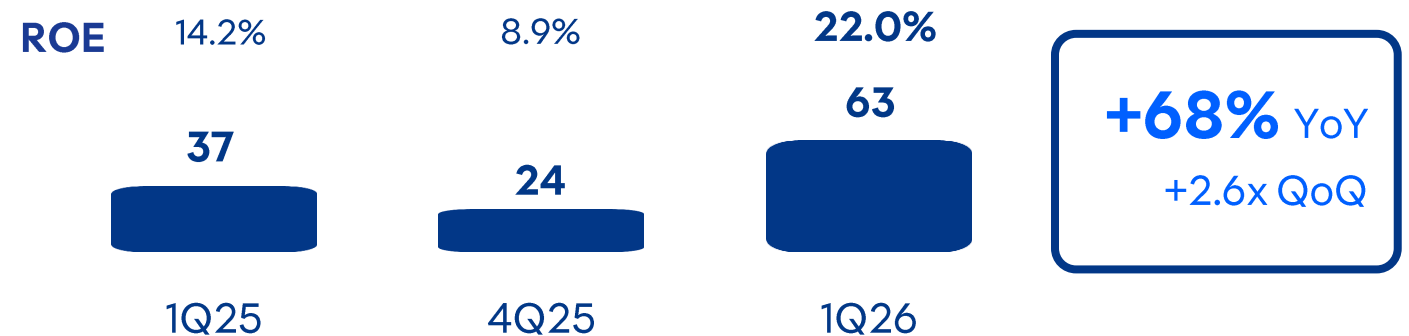
Banking



Insurance



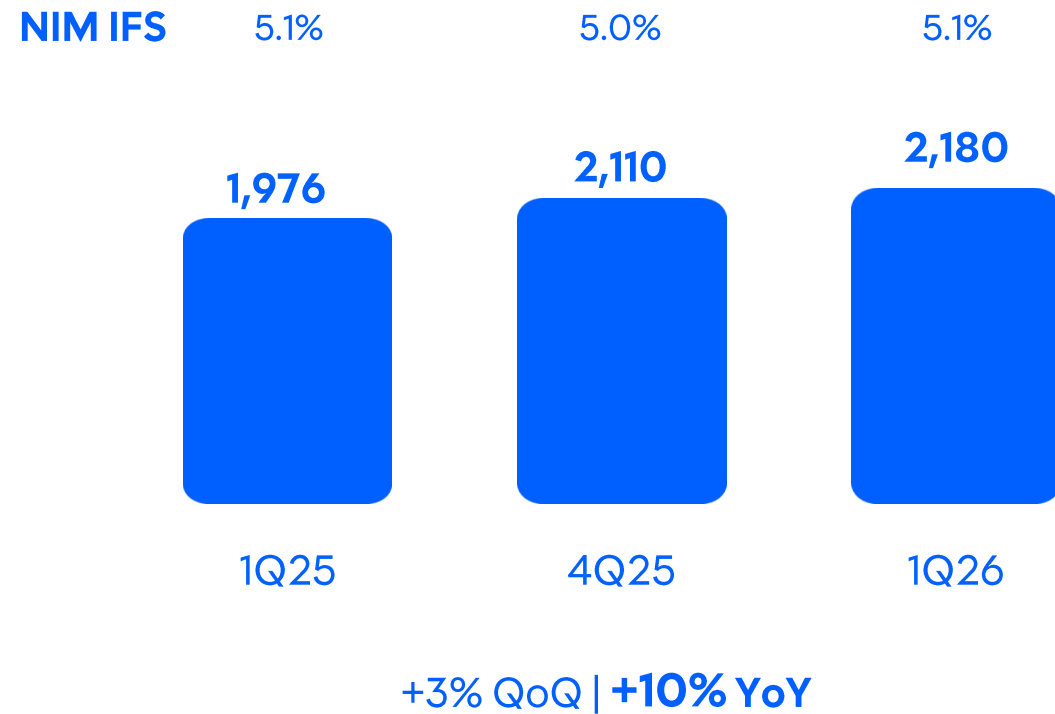
Wealth management



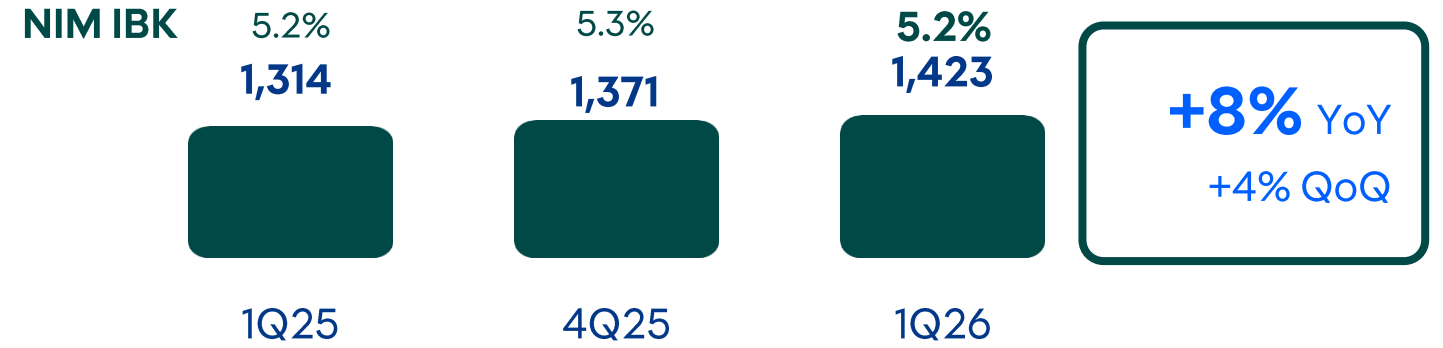
+10%

YoY increase
in revenues

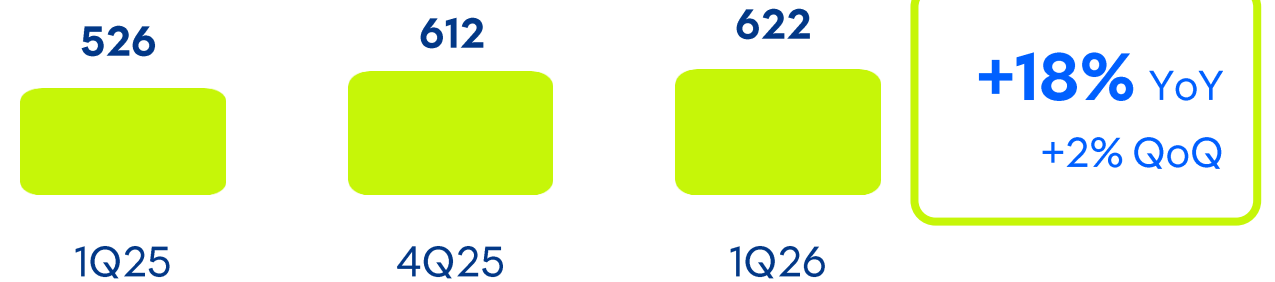
IFS revenues (\$/ mn)



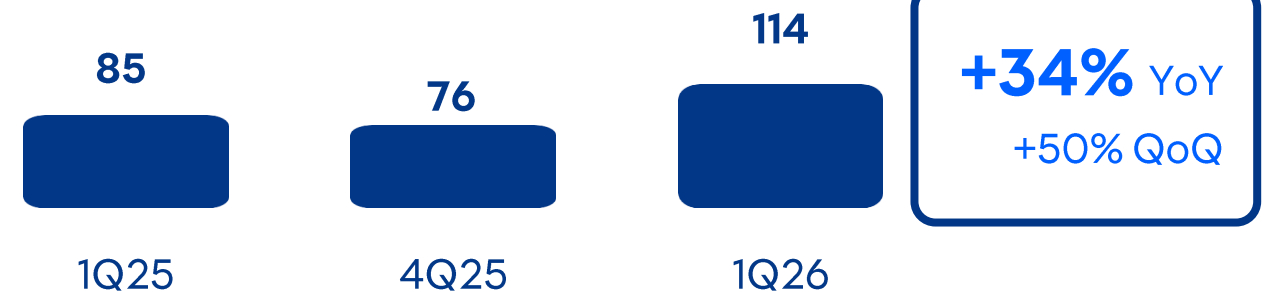
Banking



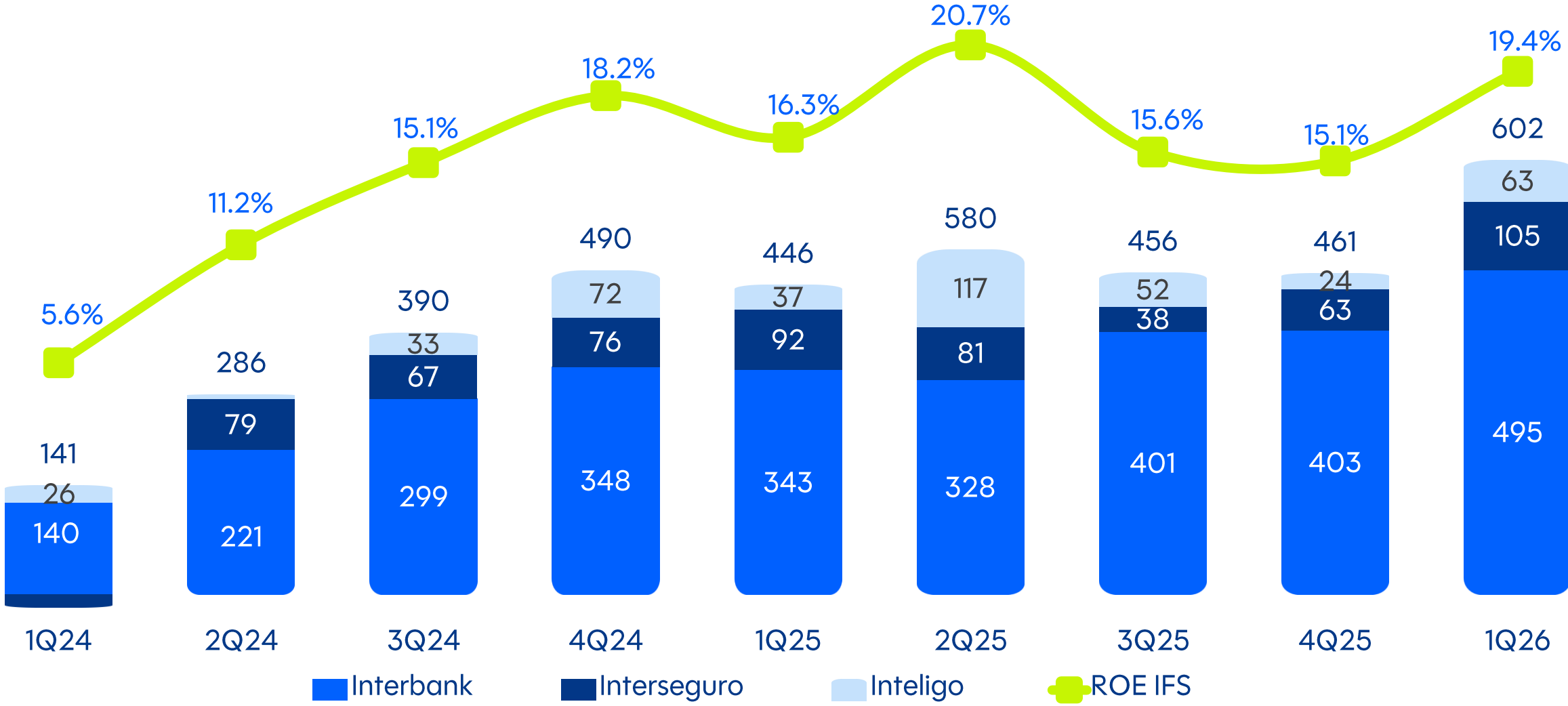
Insurance



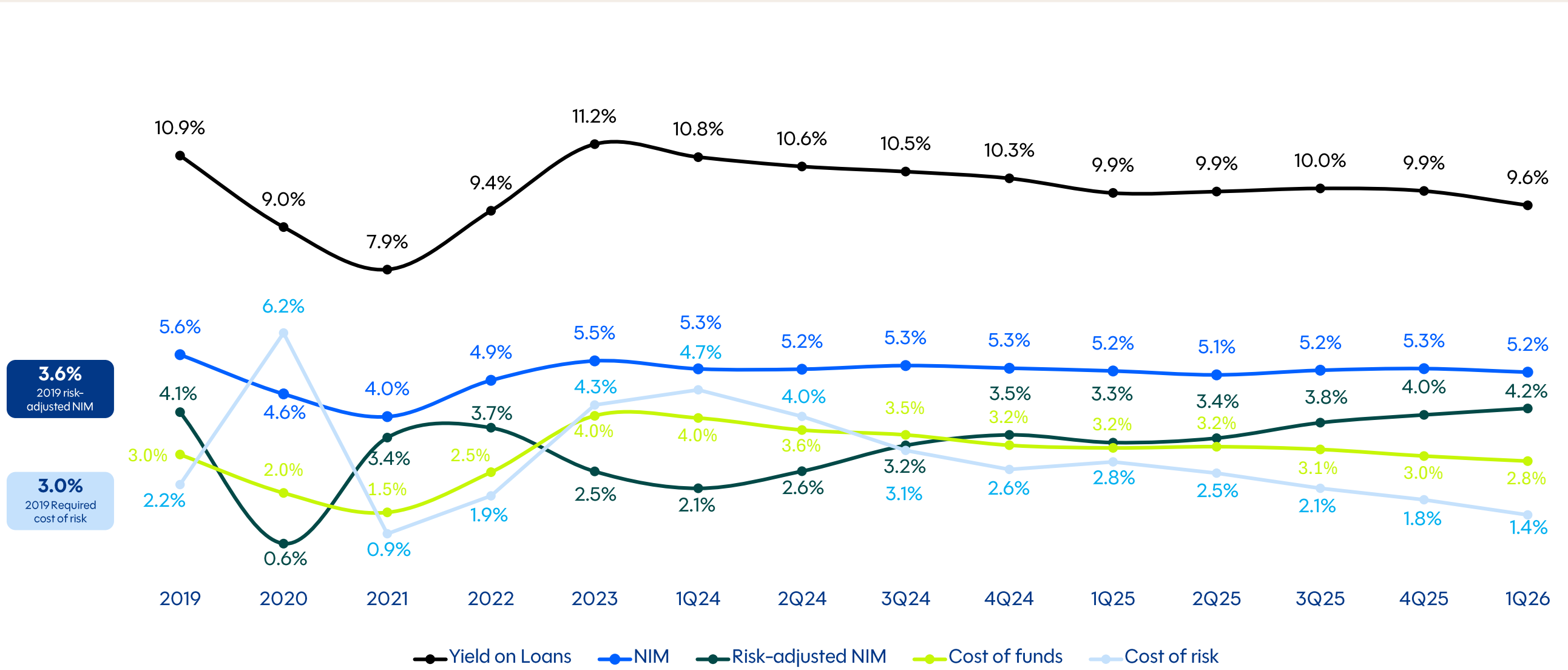
Wealth management



Quarterly performance continues positive evolution

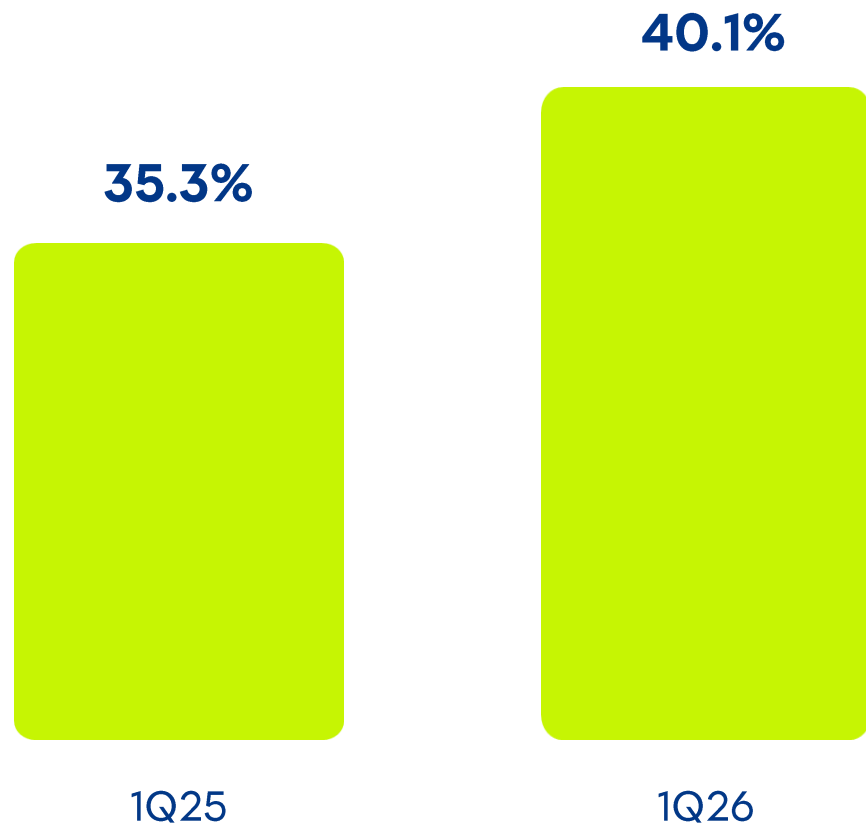


NIM and risk-adjusted NIM evolution

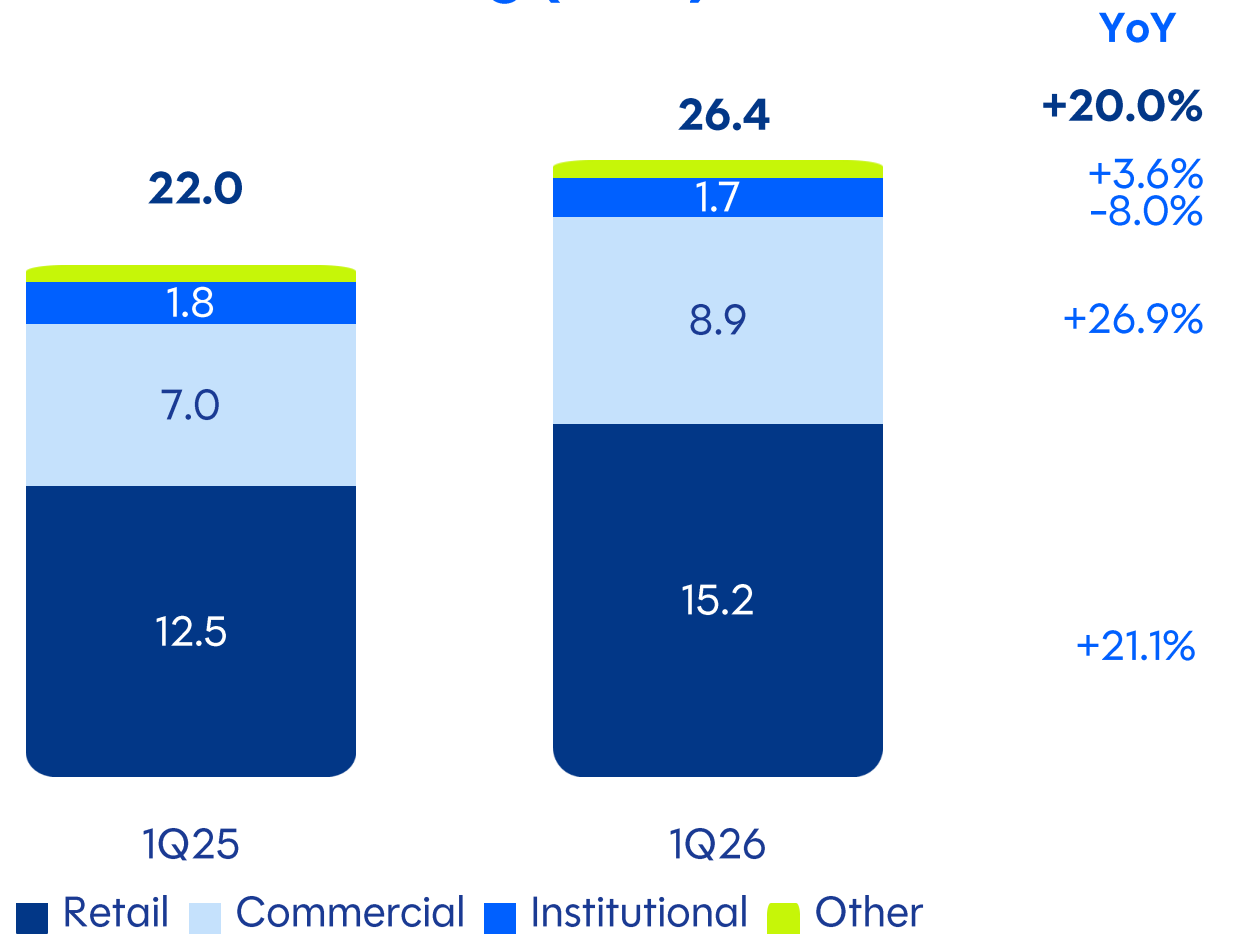


Continued improvement in funding mix

Low-cost funding (%) ⁽¹⁾



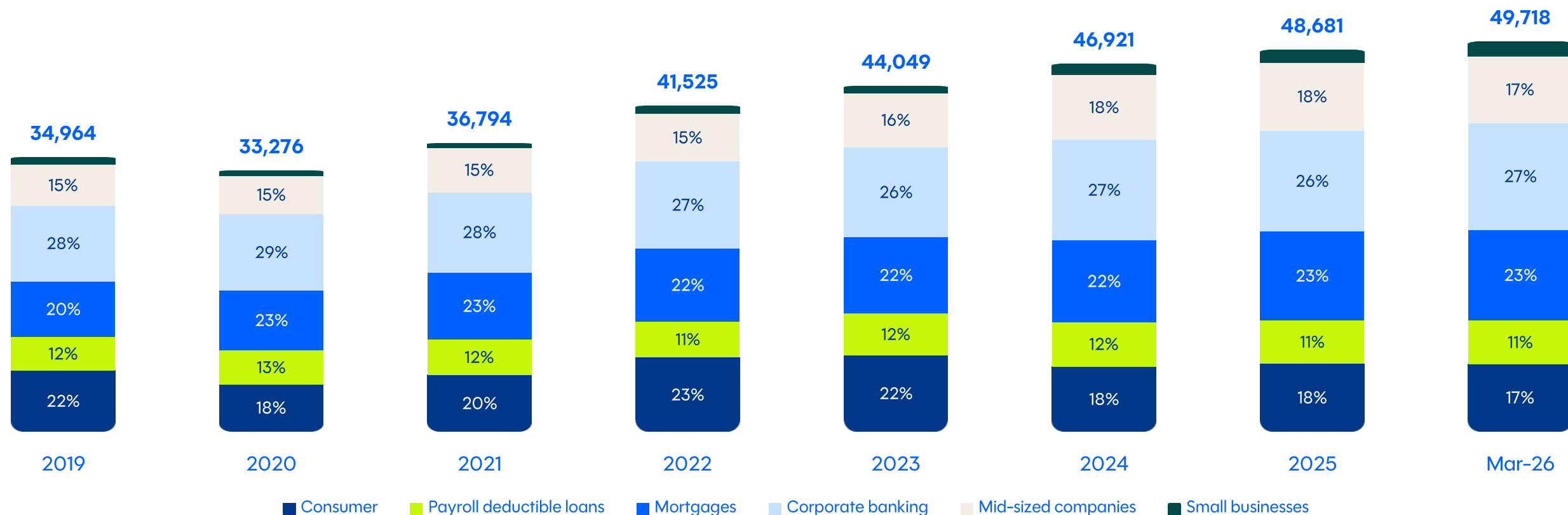
Low-cost funding (\$/bn)



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

Loan growth evolution (S/ mn)

5 year CAGR **+8%**



(*) Data expressed in local gaap

IFS: a world-class company

IFS customers

7mn



Great Place To Work®



+8 k employees



EMA



EUROMONEY



Sustainability as part of our strategic pillars, positively impacting our stakeholders



ESG

78

CSA Score
2025

Foster respect
for the environment

Responsible
social practices

Sustainability culture

Reinforce corporate
governance,
transparency
and ethics

Encourage
inclusion, equality and
diversity

Sustainability update

Environmental

+USD 500_{MN}
Sustainable loans

100%

of business units measured and verified their carbon footprint

+22%
increase in Interbank's installed photovoltaic capacity

Social

>15.6_{MN}

people reached through Global Money Week initiatives targeting youth, children, and the broader community.

>6,400

engaged through our first children's financial education storybook.

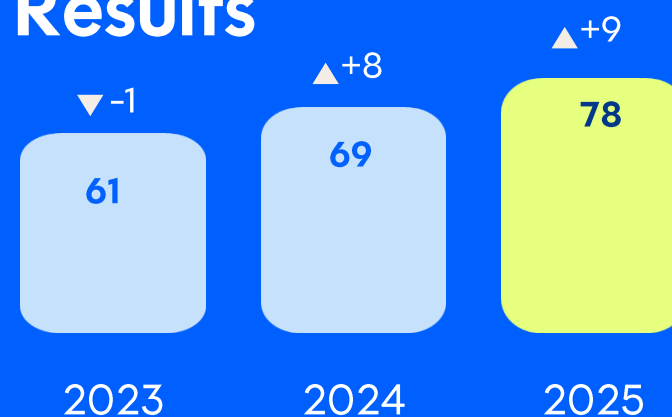
>2,200

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

>37%

of Inteligo Group support areas completed the Investing Digital course during the pilot launch.

Dow Jones Index Results



78 Member of
DJSI MILA Pacific Alliance



Strong corporate governance

BOD with independent members

Board of directors



Strong corporate governance

- Highly supervised related party exposure, well below regulatory limits
- Governance in accordance with NYSE and SEC
- Participation in S&P Global Corporate Sustainability Assessment
- Member of S&P/BVL Peru
- General ESG Index

4

Independent members

IFS

7

Total members

6

Independent members

IBK

10

Total members

The IFS logo is centered in the image. It consists of a white square icon with a diagonal line from the top-left to the bottom-right, followed by the letters 'IFS' in a clean, white, sans-serif font. The background is a photograph of a curved, white architectural structure with horizontal slats, set against a clear blue sky. The image has a blue gradient overlay at the top and bottom corners.

IFS