



# Banking Segment

May 2026



# Interbank at a glance



# Interbank is a universal bank with a leading position in consumer finance

## Financial highlights

As of March 31, 2026

S/ mn | US\$ mn

Assets <sup>(1)</sup>

78,647 | 22,517

Gross loans <sup>(1)</sup>

51,347 | 14,701

Deposits <sup>(1)</sup>

53,758 | 15,391

ROE

19.2%

Efficiency ratio

42.7%

NIM

5.1%

TCR ratio

15.5%

CET 1 ratio

11.7%

## Market leadership across key businesses

14%

Market share in retail deposits

19%

Market share in consumer loans

11%

Market share in commercial loans

NPS 68

84%

Digital customers retail

Source: Superintendencia de Banca, Seguros y AFP (SBS) and Interbank as of March, 2026

1) Figure converted to US dollars using an end of period exchange rate (Sol / US dollar) of 3.4927

2) Ranking among three largest Peruvian banks

# The cornerstone of IFS, a robust financial services platform

## IFS' Key highlights as of 1Q25

<b>Credit rating</b>	BB+ / BBB S&P / Fitch
<b>Market cap</b>	>\$5.7bn Listed in NYSE: IFS
<b>Total Assets</b>	S/102,287
<b>Efficiency ratio</b>	36.6%
<b>NIM</b>	5.1%

## IFS

 **Interbank**

**Universal bank with a balanced portfolio**

- #3 in retail deposits
- #3 in total deposits
- #3 in total assets
- #2 Merchant acquirer through 

 **Interseguro**

**Insurance company focused on life & annuities**

- #1 in annuities
- #3 in total assets
- 127.4% solvency ratio

 **INTELIGO**

**Advisory firm for the emerging wealthy**

- US\$8.5mm in AUM
- 0.7% Fees / avg. AUM
- 22.3% Capitalization ratio

Source: Company information and SBS as of March 2026

# IFS is part of Intercorp Group

## Financials



## Retail



## Education



## Health



## Entertainment



Corporate services



# Value-generating strategy

1

**Profitable  
growth**



Growing profitability by focusing on **key segments** and businesses

2

**Customer  
centricity**



Centering the **client** by learning to understand and anticipate their **needs**

3

**Digital**



Delivering simple, frictionless experiences, enabled by a **world-class** digital banking experience and top talent empowered with **GenAI**

# Key investment highlights

**1** Peruvian economy among the strongest in the region

**2** Diversified banking businesses supporting continuous growth

**3** Profitability driven by solid financial performance

**4** Innovative approach to deepen primary banking relationships

**5** Strong culture and corporate governance, with ESG focus

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# Peru at a glance

PBI 2026E

3.2%



Domestic demand  
2026E

5.8%



Main export  
products

Copper	32%
Gold	20%
Agro	14%



Population

34 Million



Debt to GDP  
2026E

31%



Risk Rating

S&P	BBB-
Moody's	Baa1
Fitch	BBB



Net international  
reserves to GDP

28%



Loans to GDP

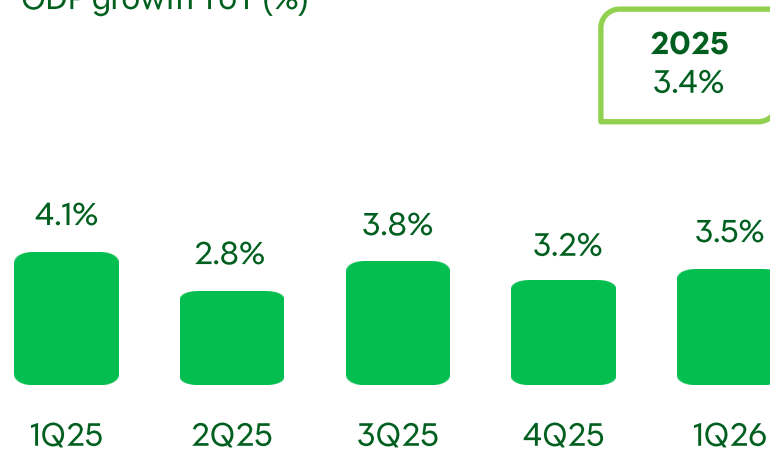
33%



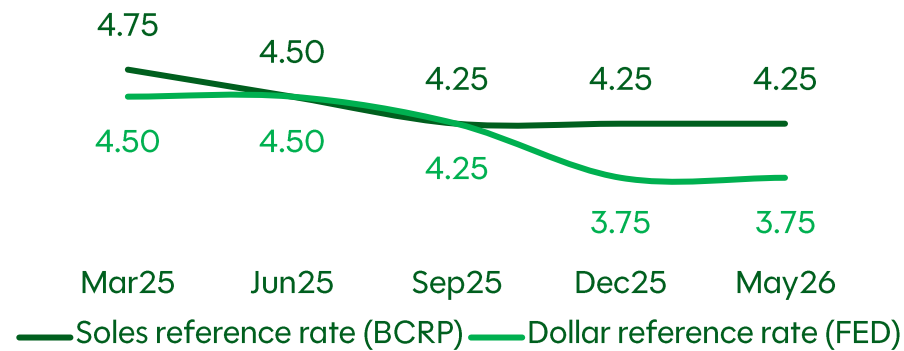
# Stable economic indicators, amid rising uncertainty

## Resilient economic activity

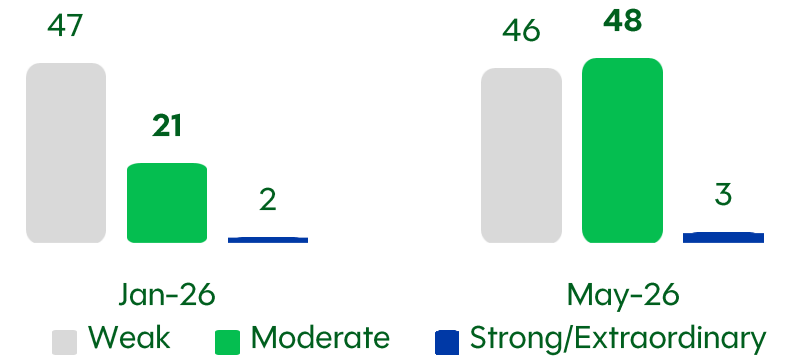
GDP growth YoY (%)



## Stable interest rates (%)

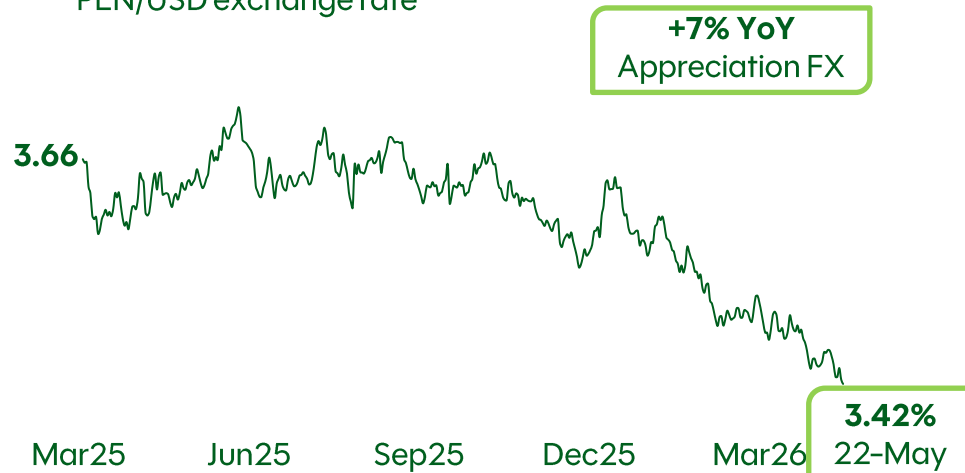


## FEN probability Outlook (Jul-Sep, %)

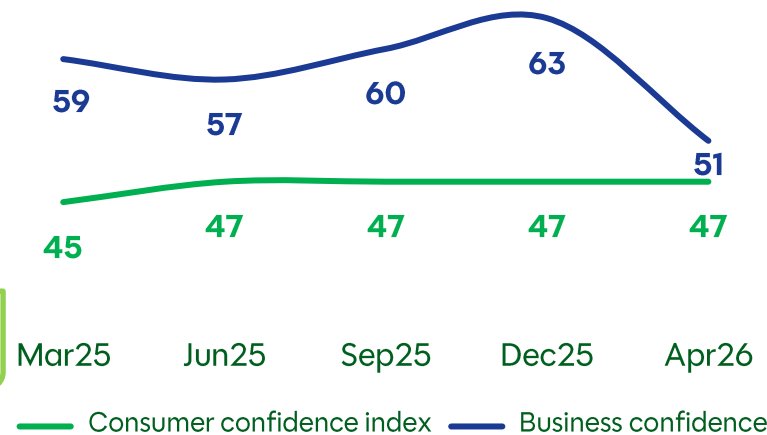


## Strong currency

PEN/USD exchange rate

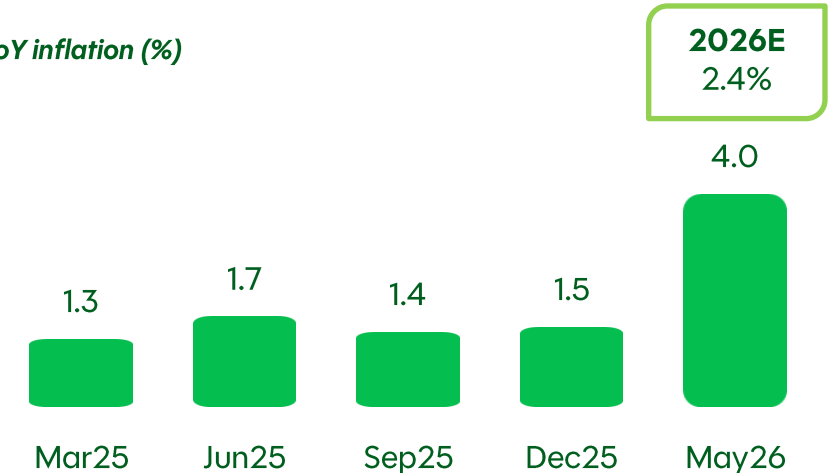


## Moderating confidence levels



## Temporary inflation shock

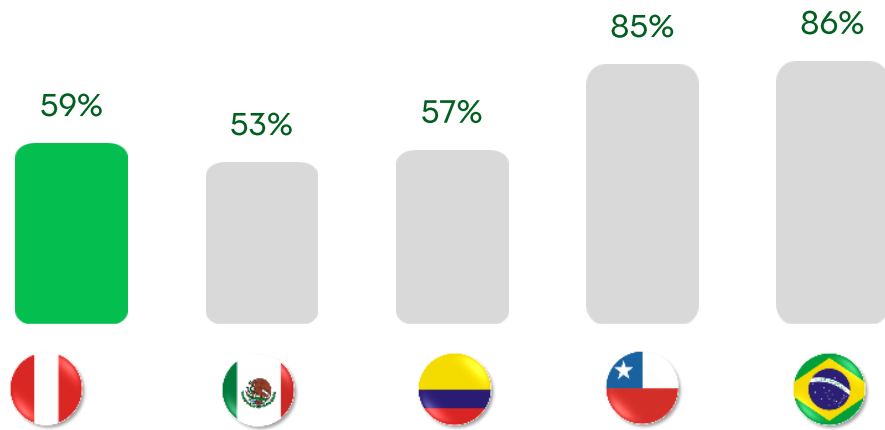
YoY inflation (%)



# Ample opportunity in the financial sector

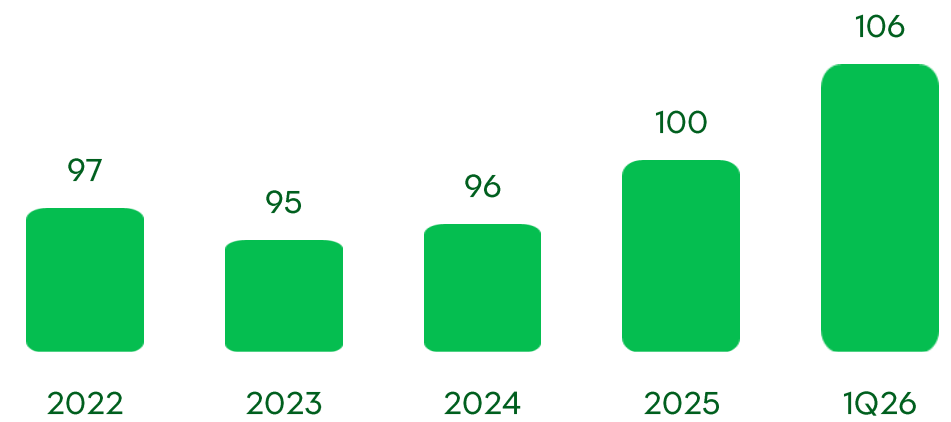
## Banking sector in its prime for expansion

(2024 Account ownership in population 15+yrs | %)



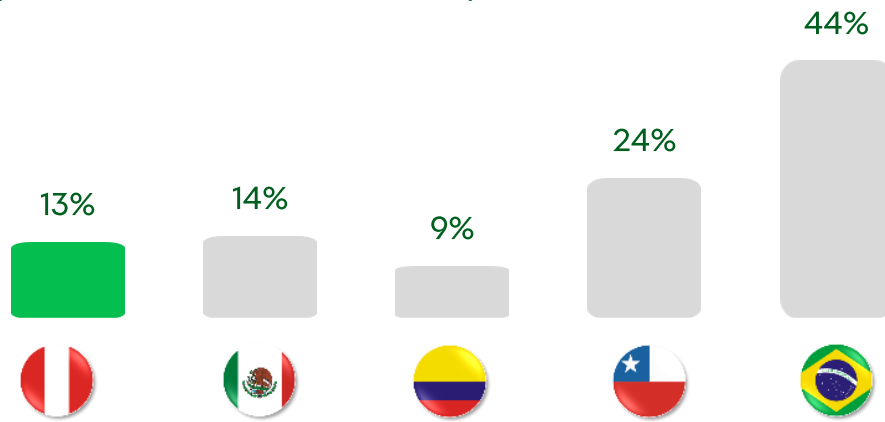
## Large untapped banking opportunity present

(Peru's loan portfolio evolution | US\$ bn)



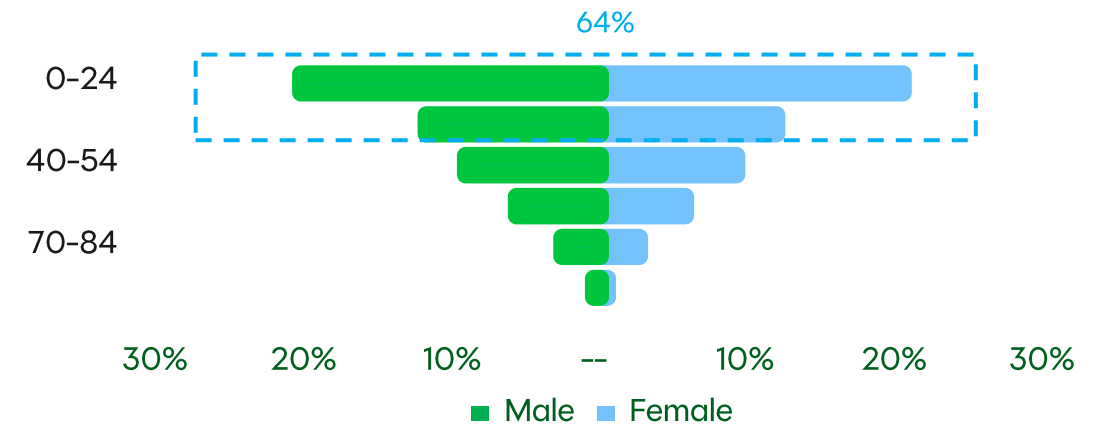
## Credit penetration amongst the lowest in LatAm

(2024 Credit Card Penetration | %)



## Young demographic fueling future economic growth

(2024 Population | %)



Source: The Global Findex Database 2025, World Bank Statistics.

# Key investment highlights

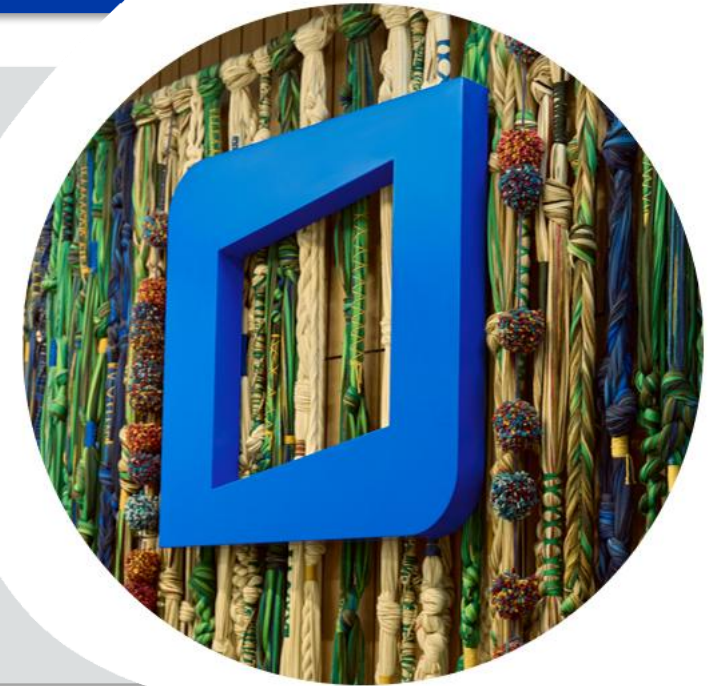
1 Peruvian economy among the strongest in the region

2 **Diversified banking platform supporting continuous growth**

3 Rebounding profitability driven by solid financial performance

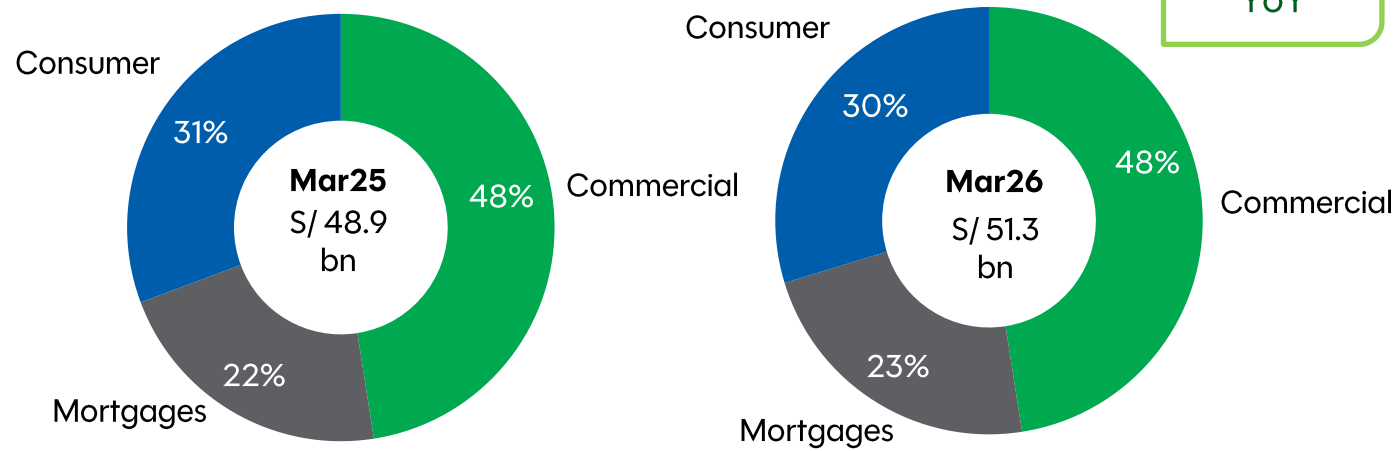
4 Innovative approach to deepen primary banking relationships

5 Sound culture & corporate governance, with ESG focus

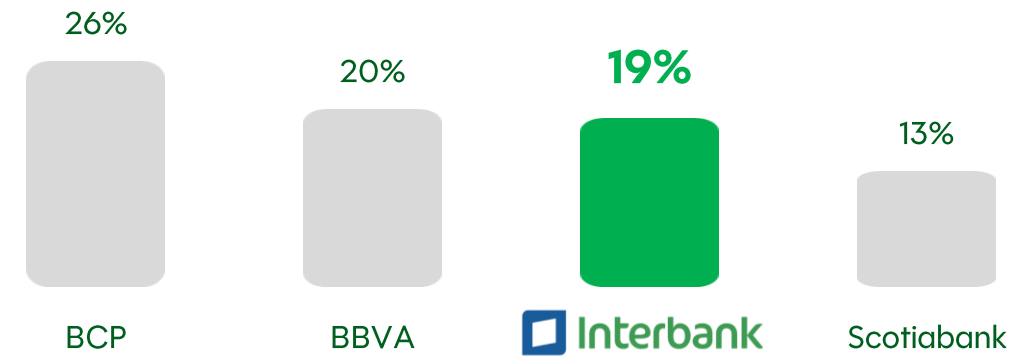


# Growing loan portfolio and gaining market share

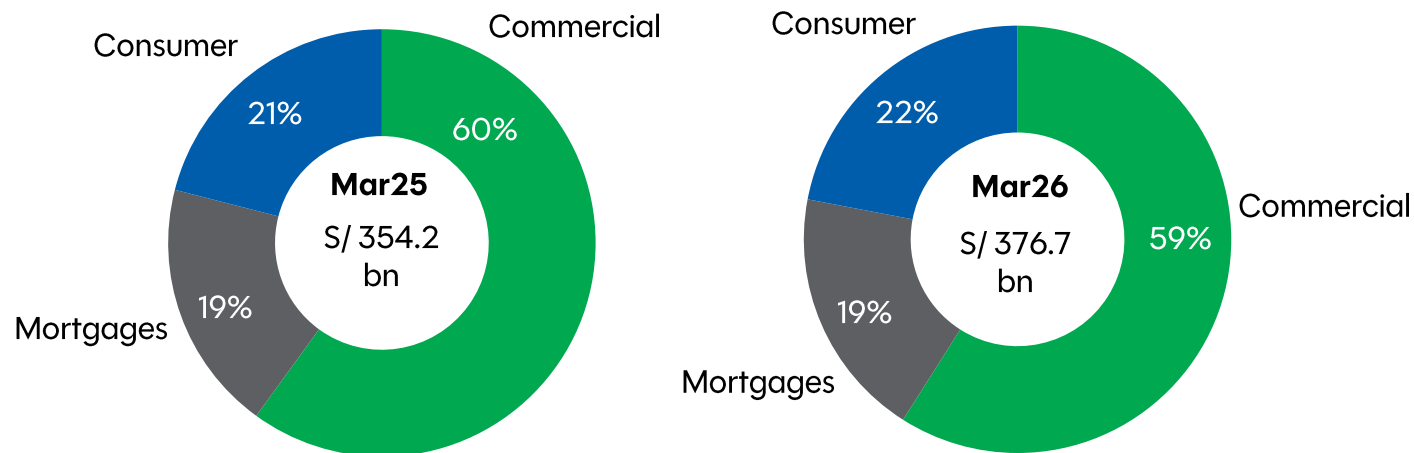
## Interbank total loan breakdown



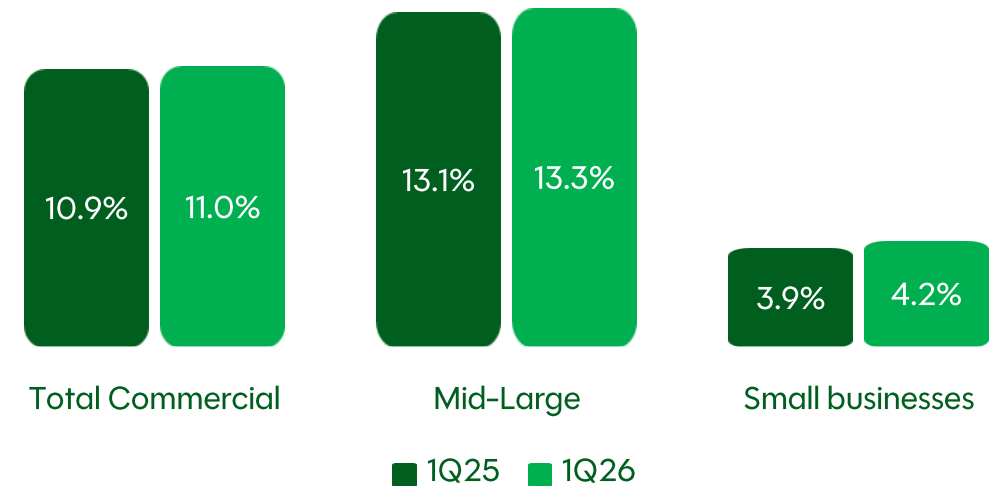
## Leading position in consumer loans – Market share (%)<sup>(1)</sup>



## Banking system total loan breakdown



## Interbank increasing relevance in commercial banking (%)



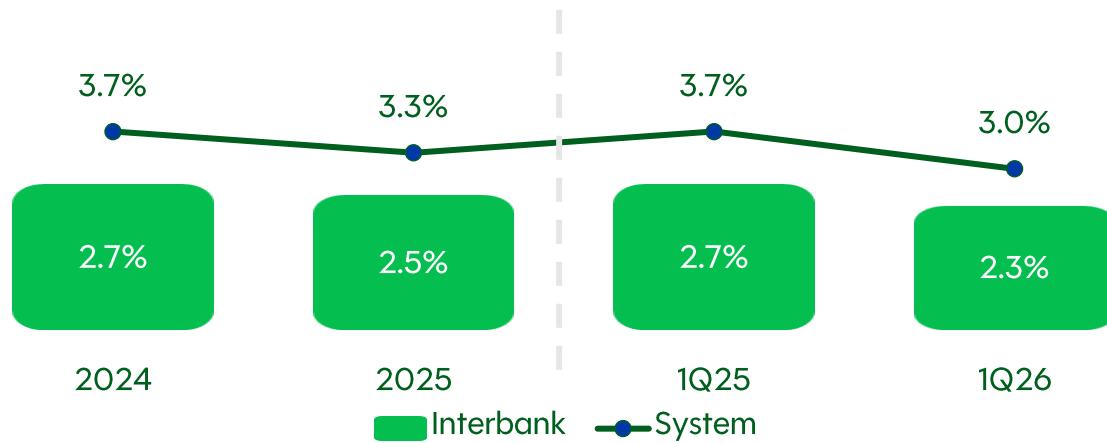
Source: SBS as of March 2026

Note: Under Peruvian SBS GAAP

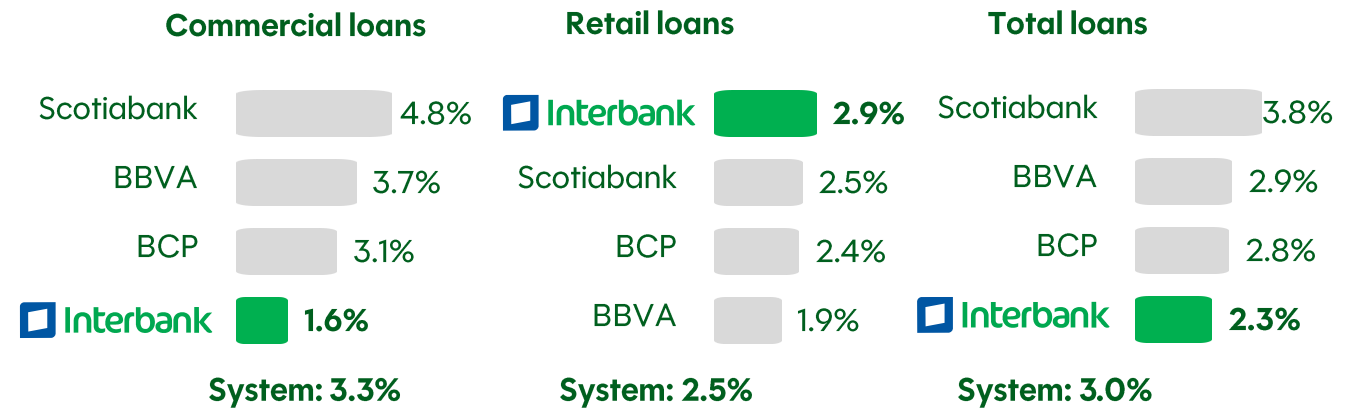
1) Consumer loans do not include mortgage loans

# Strong PDL ratios

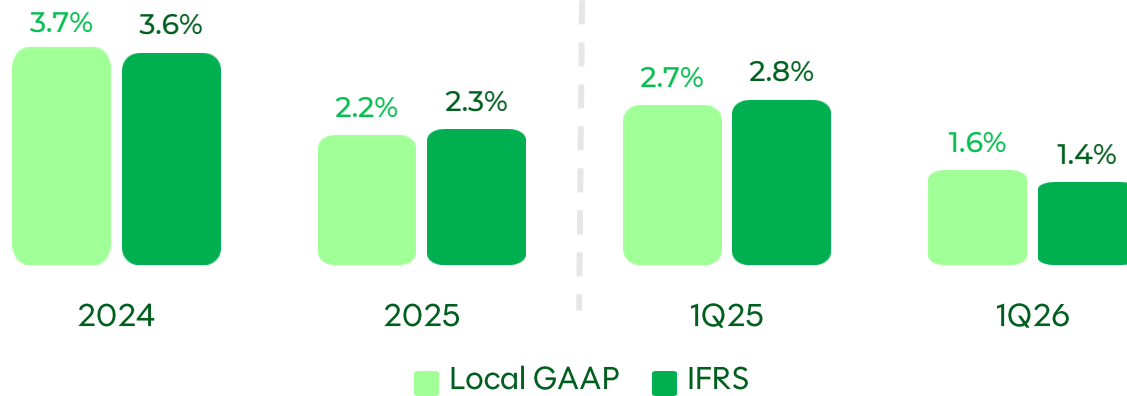
PDL ratio evolution (%)



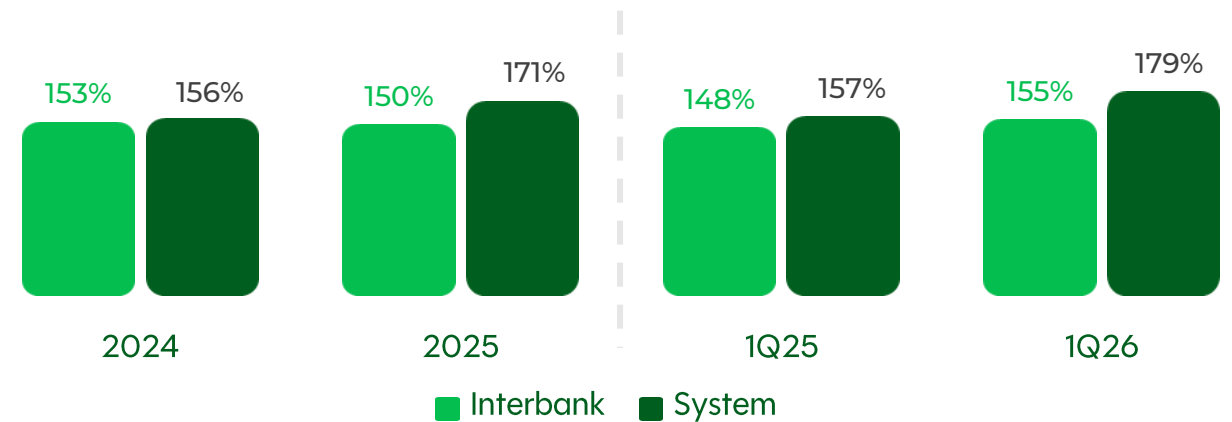
PDL ratio vs. peers (%)



Declining cost of risk  
(Provision expense as % of average total loans)

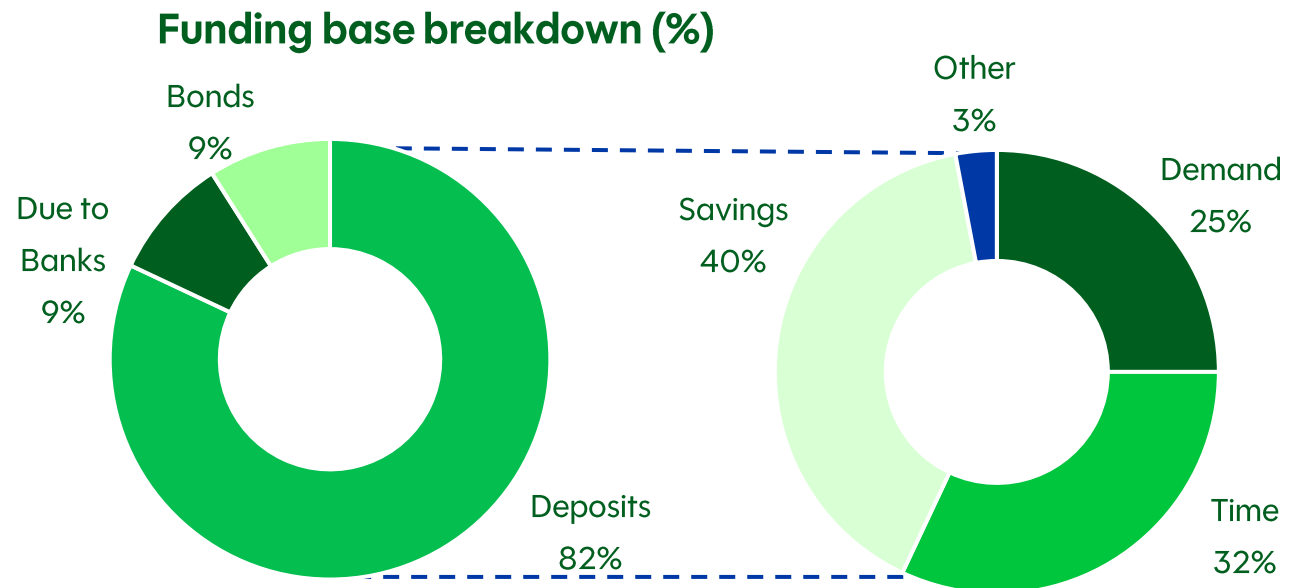


Sound coverage ratio (1)

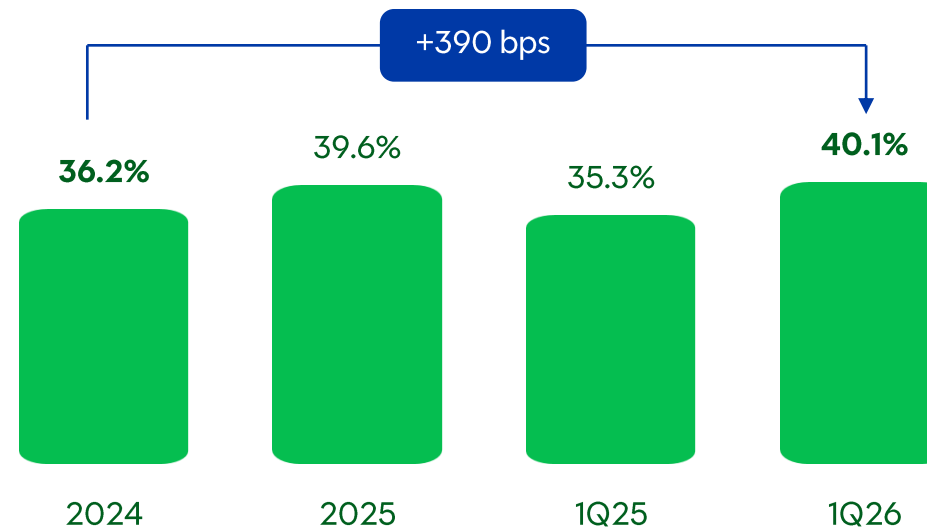


Source: SBS and Company information as of March 2026  
1) Defined as allowance for loan losses as a percentage of past-due loans

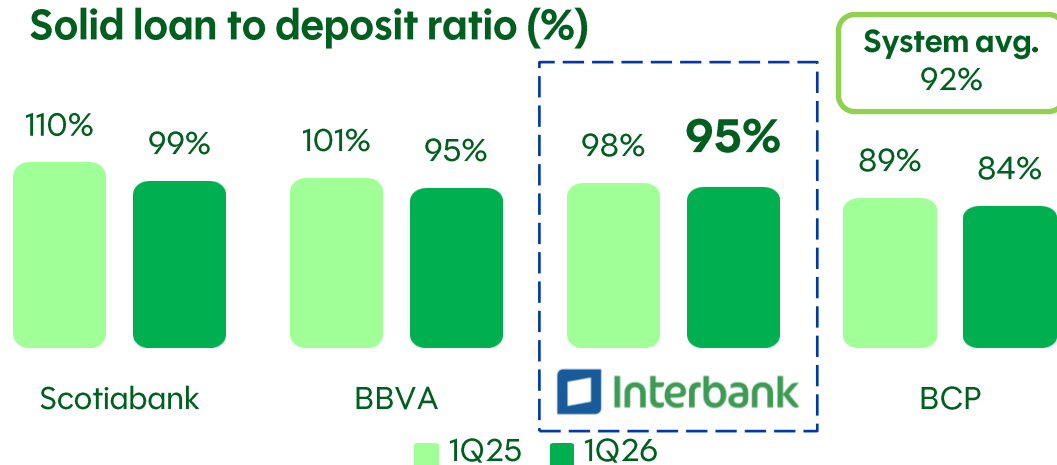
# Diversified & growing funding base



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

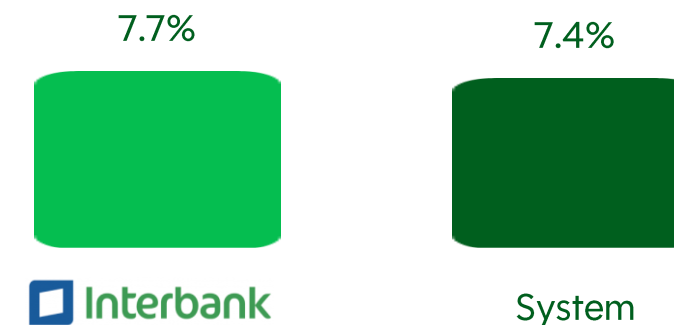


### Solid loan to deposit ratio (%)



### Fast growing deposit base

Mar 2022 – Mar 2026 | (CAGR %)



1) Low cost funding as a % of total funding. Low-cost funding includes retail deposits (excluding term deposits) and transactional commercial and institutional deposits.  
 Source: SBS and Company information as of March 2026  
 Note: Under Peruvian SBS GAAP

# Key investment highlights

1 Peruvian economy among the strongest in the region

2 Diversified banking platform supporting continuous growth

**3 Rebounding profitability driven by solid financial performance**

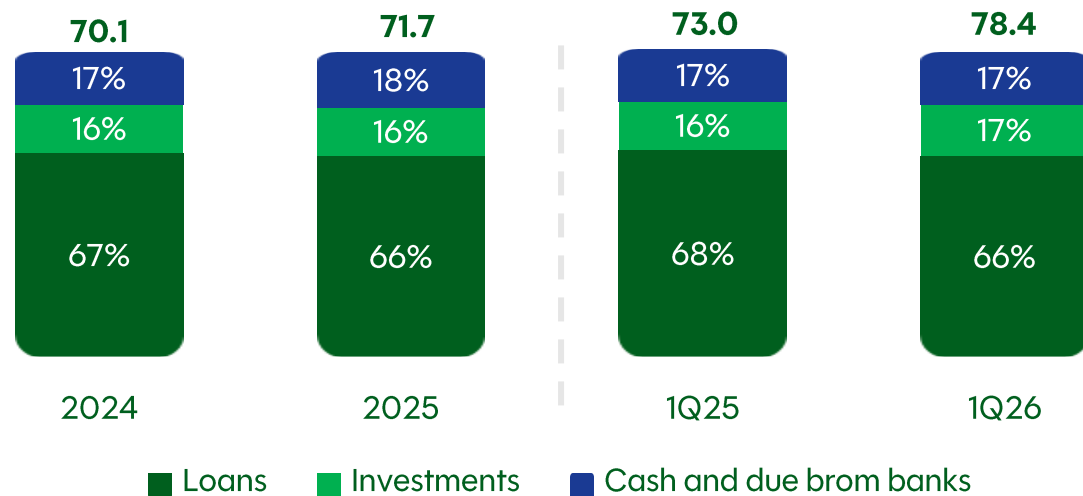
4 Innovative approach to deepen primary banking relationships

5 Sound culture & corporate governance, with ESG focus

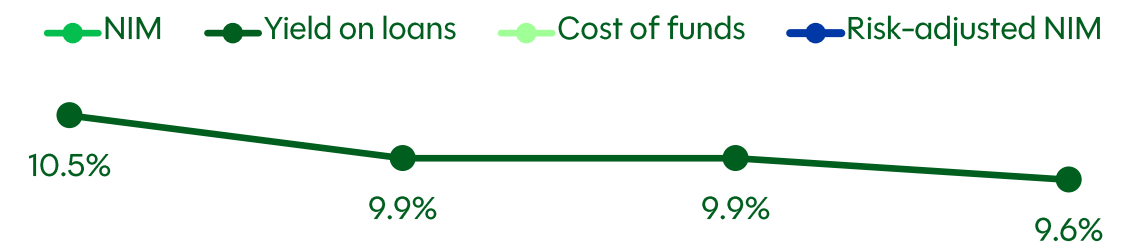


# Stable NIM, strong risk-adjusted performance

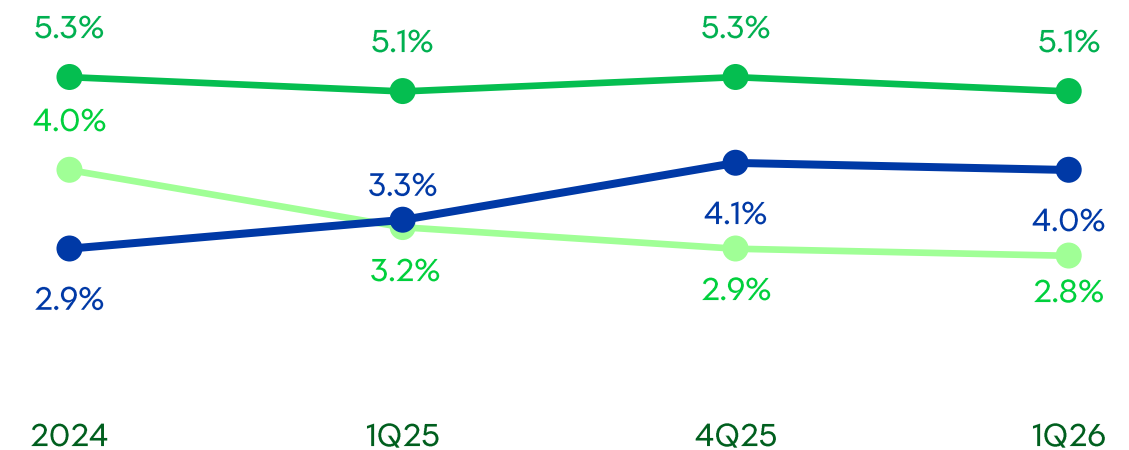
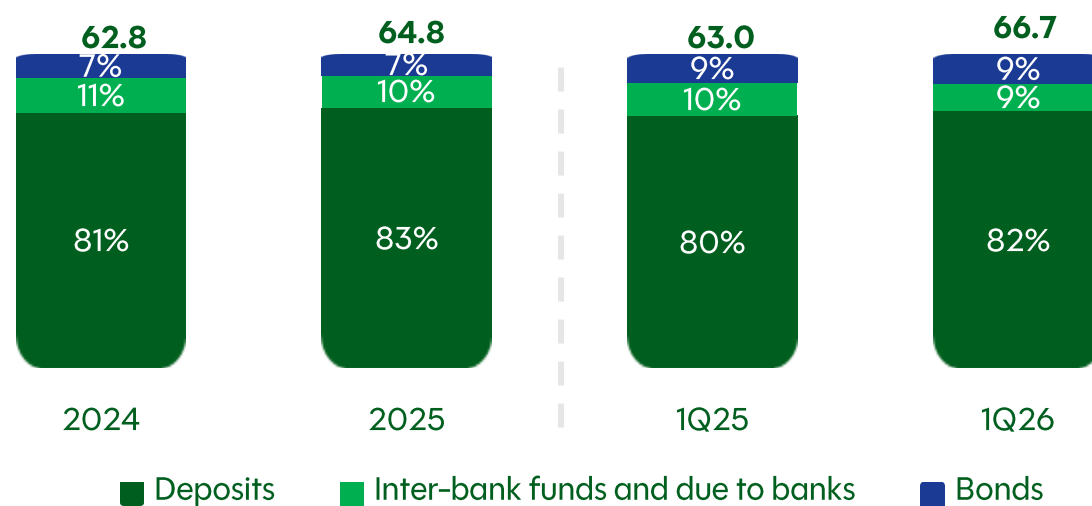
## Interest-earning assets (s/bn)



## Evolution of yield on assets and cost of funds (%)

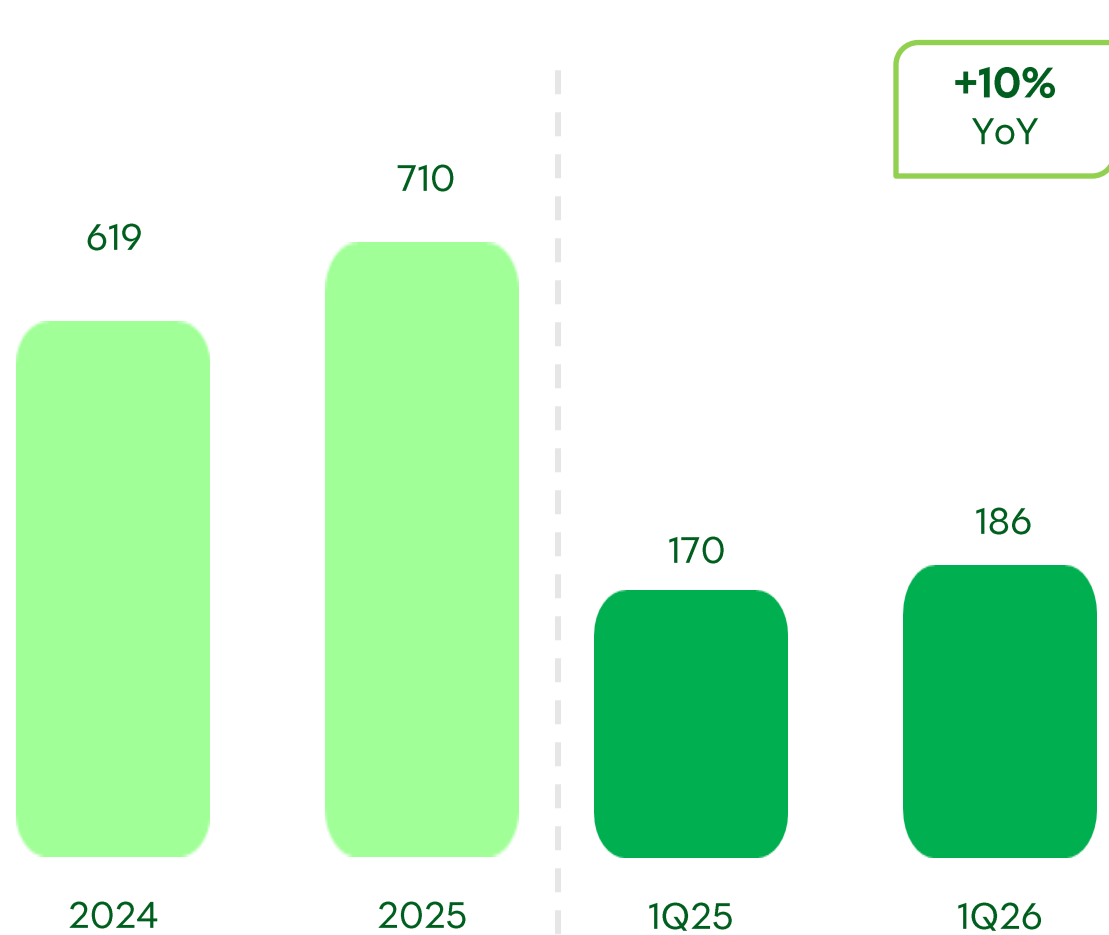


## Interest-bearing liabilities (s/ bn)

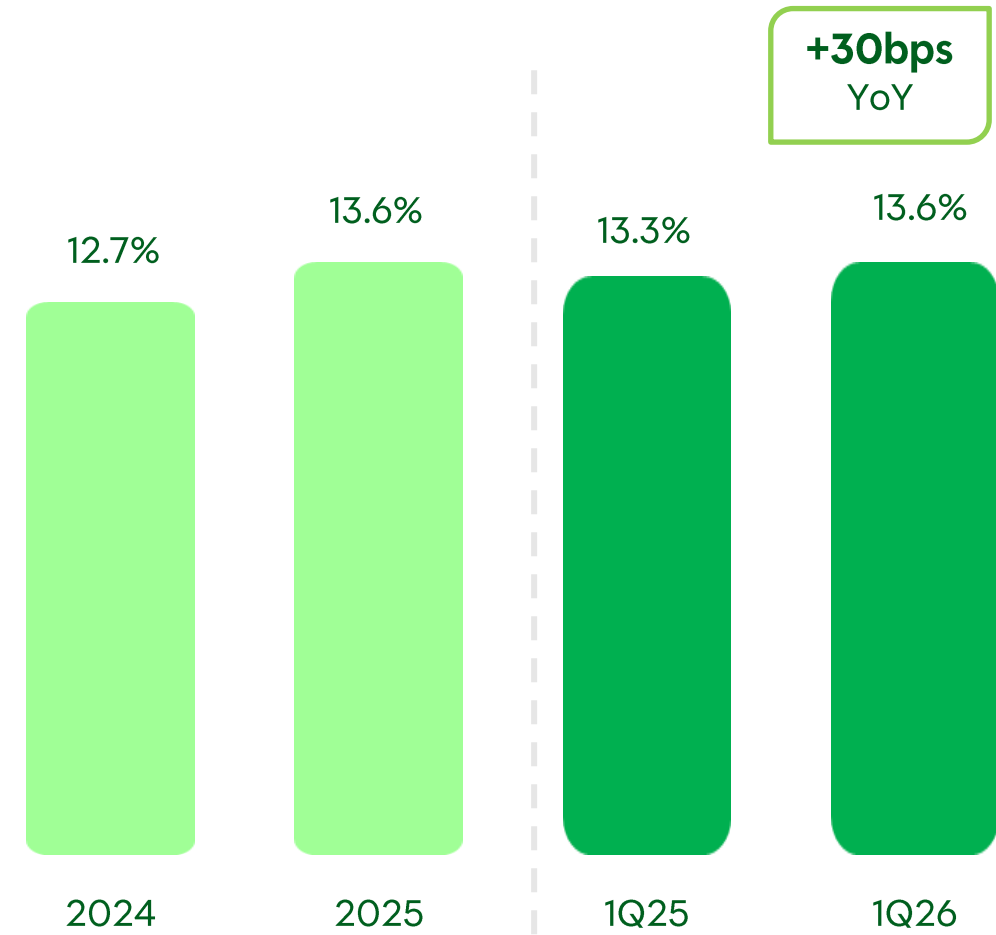


# Double digit growth in fee income

Fee income from financial services (\$/ mn)

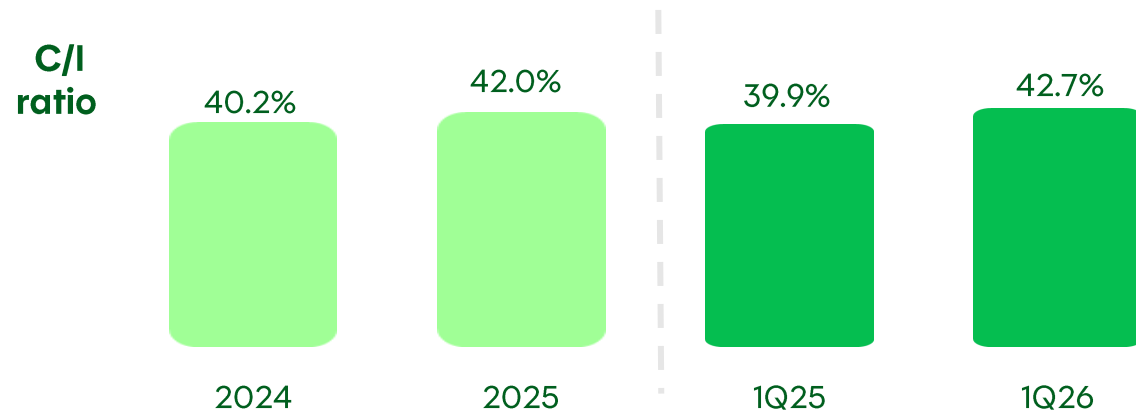


Fee income as a % of operating revenues

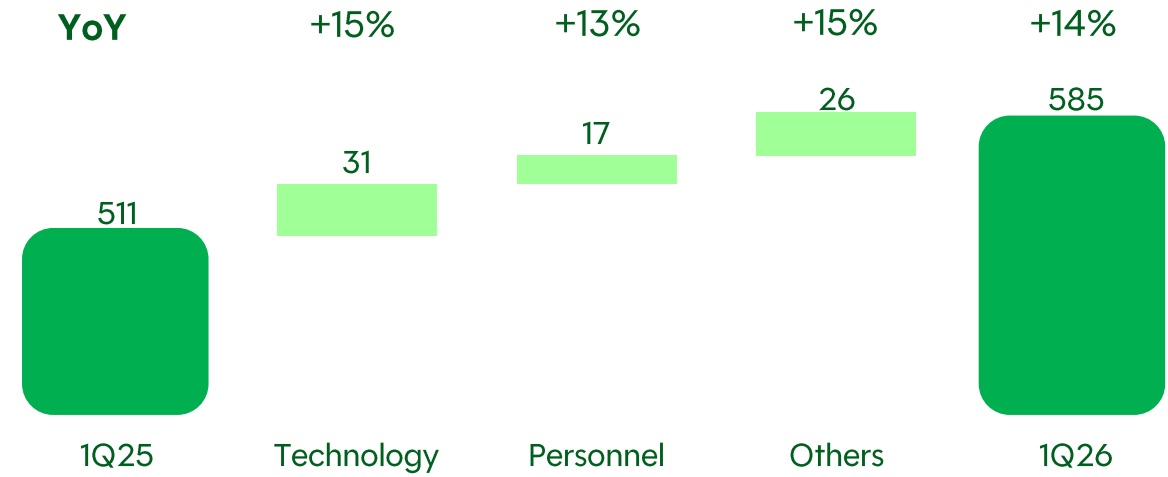


# Efficiency remains a top priority

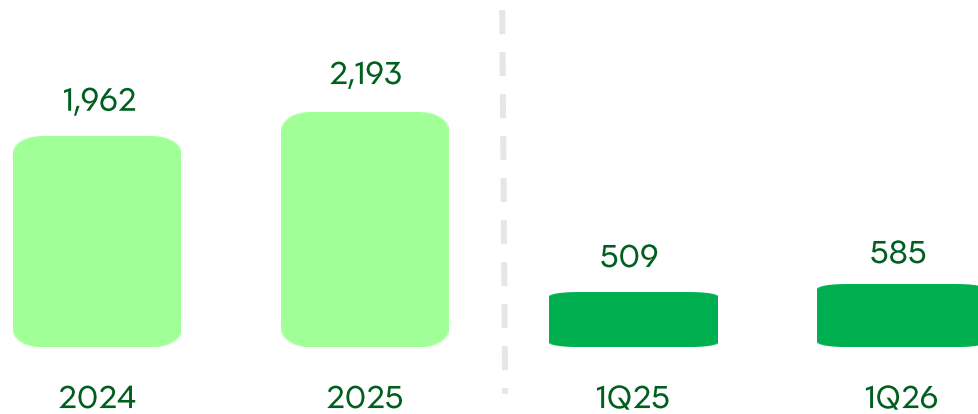
## Focus on efficiency ratio



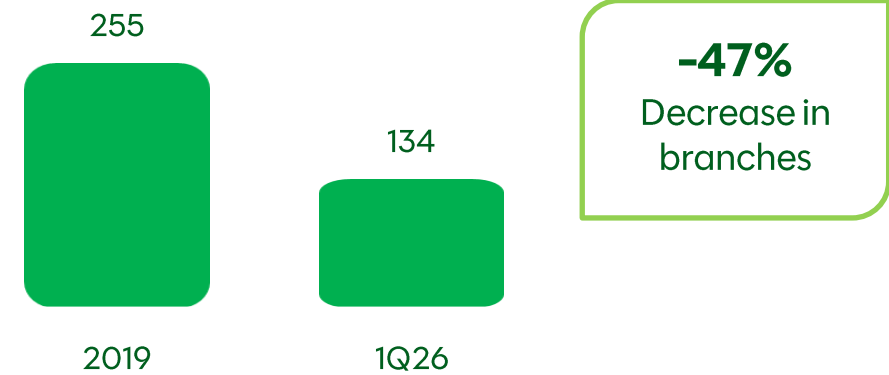
## Banking expenses bridge (\$/ mm)



## Total expenses (\$/ mm)



## Optimizing key distribution channels (# of financial stores)



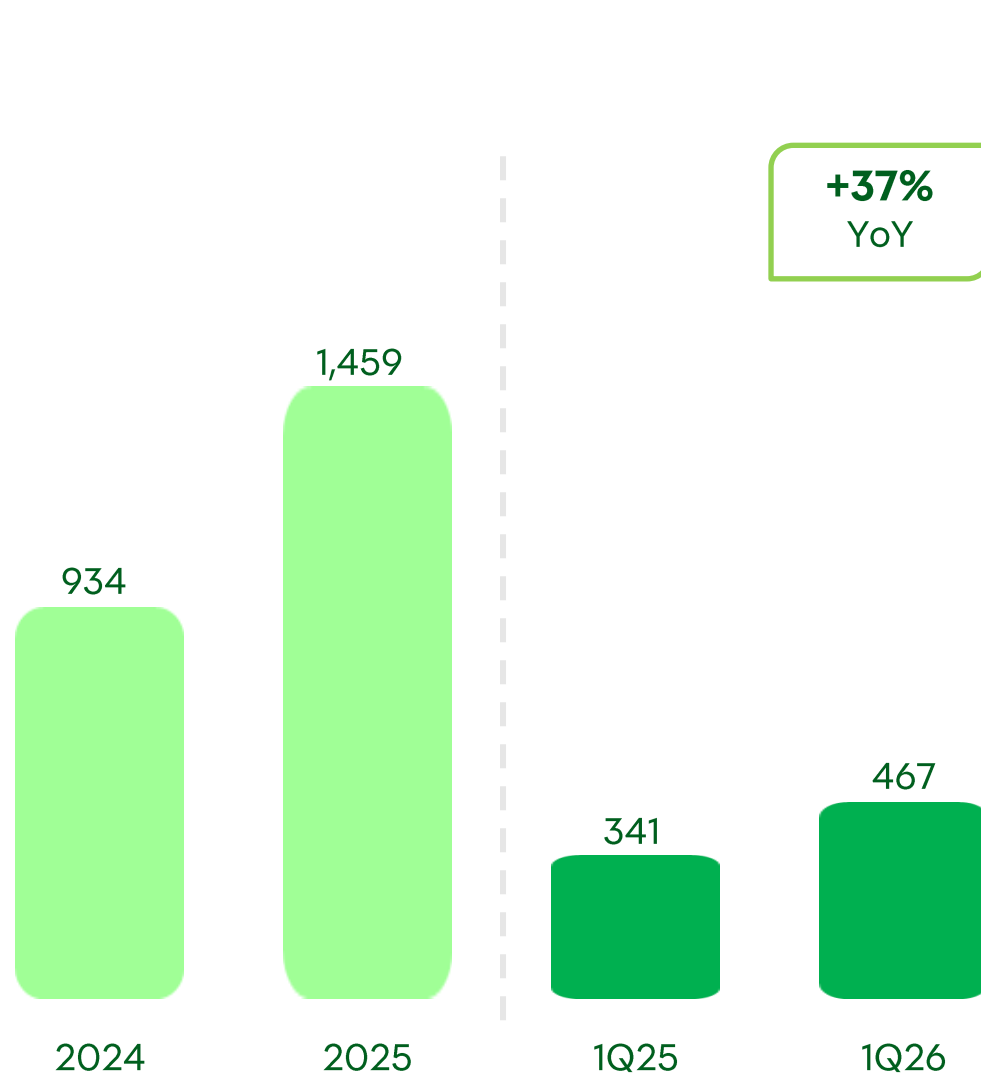
Source: Company information as of March 2026

1) Correspondent agents includes external network

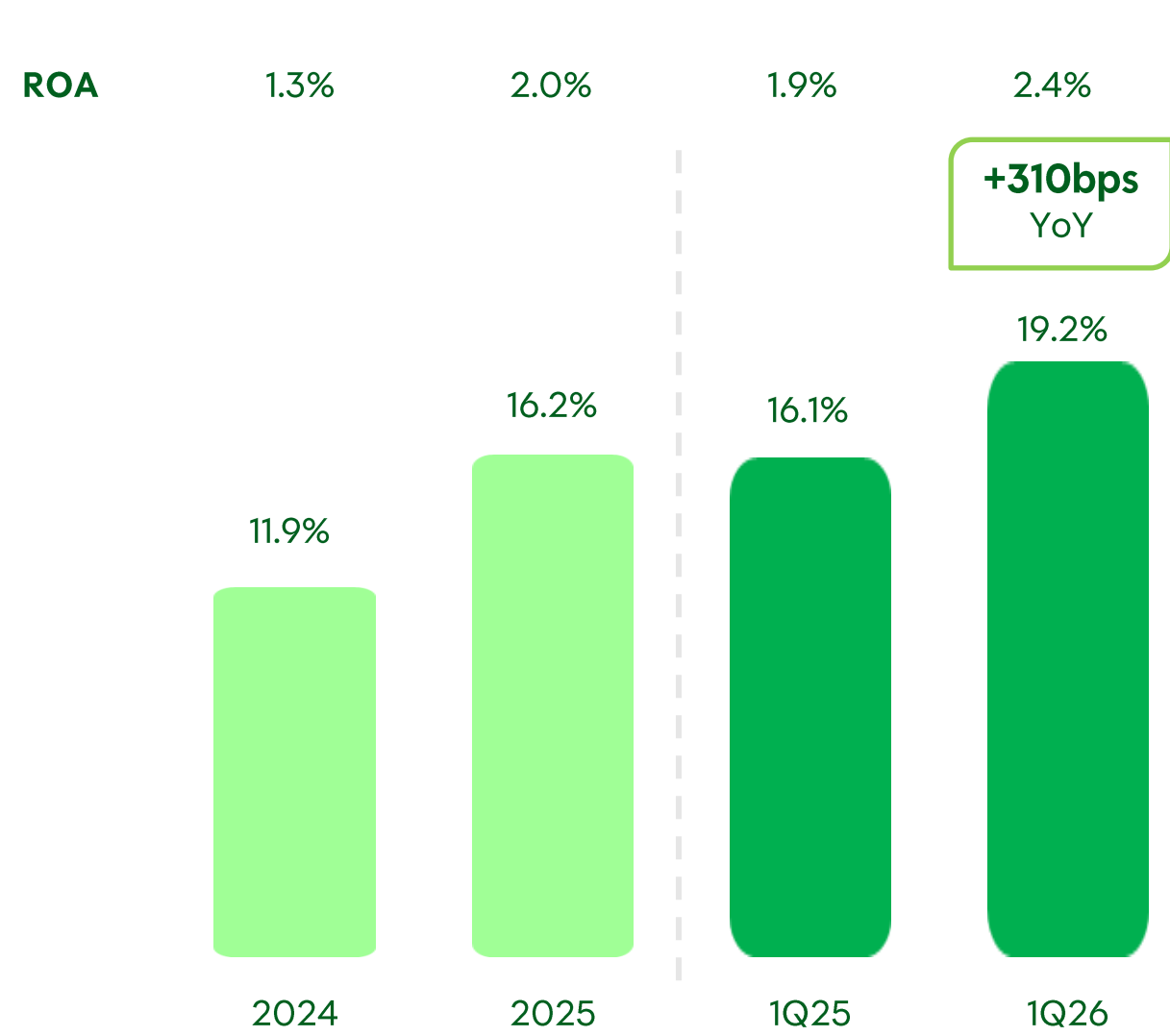
2) Total expenses are defined as Administrative expenses + Depreciation + Amortization

# Stronger profitability, with ROE at 19%

Net income (\$/ mn)

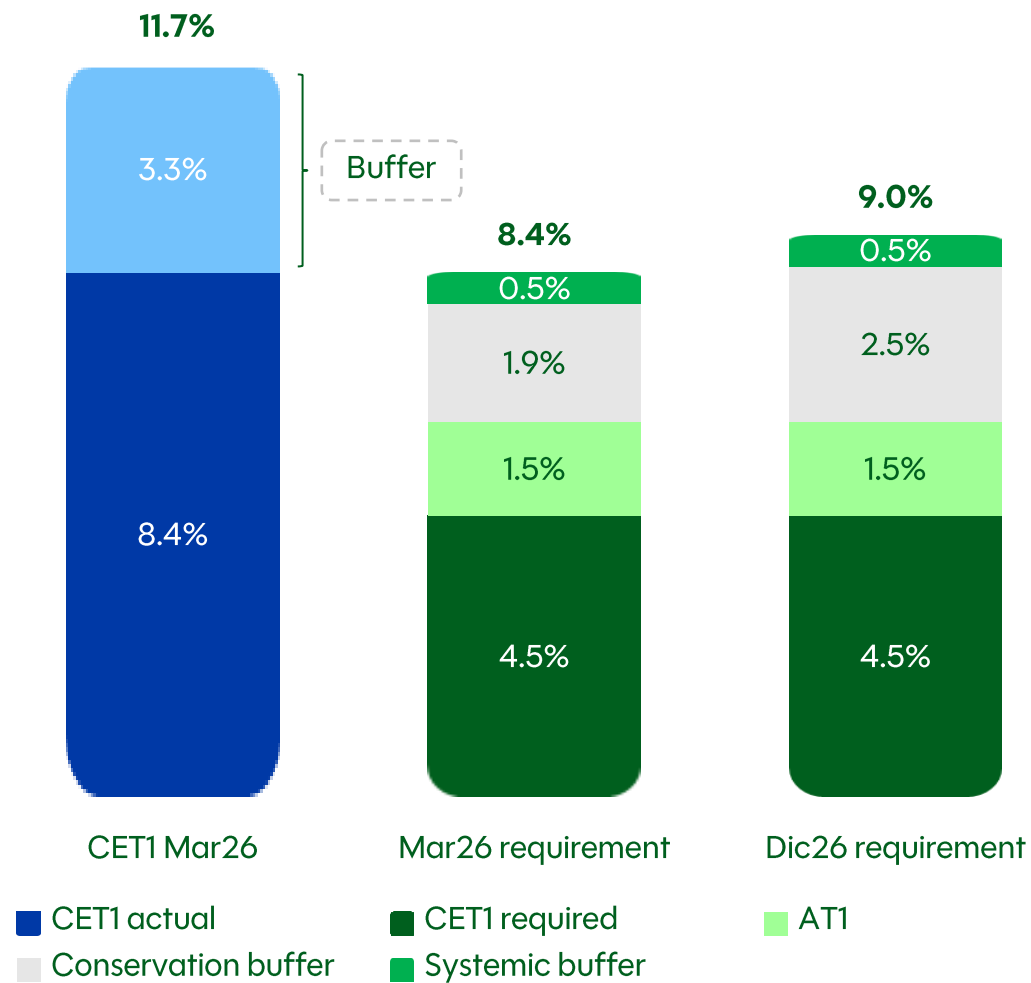


Return on equity (%)

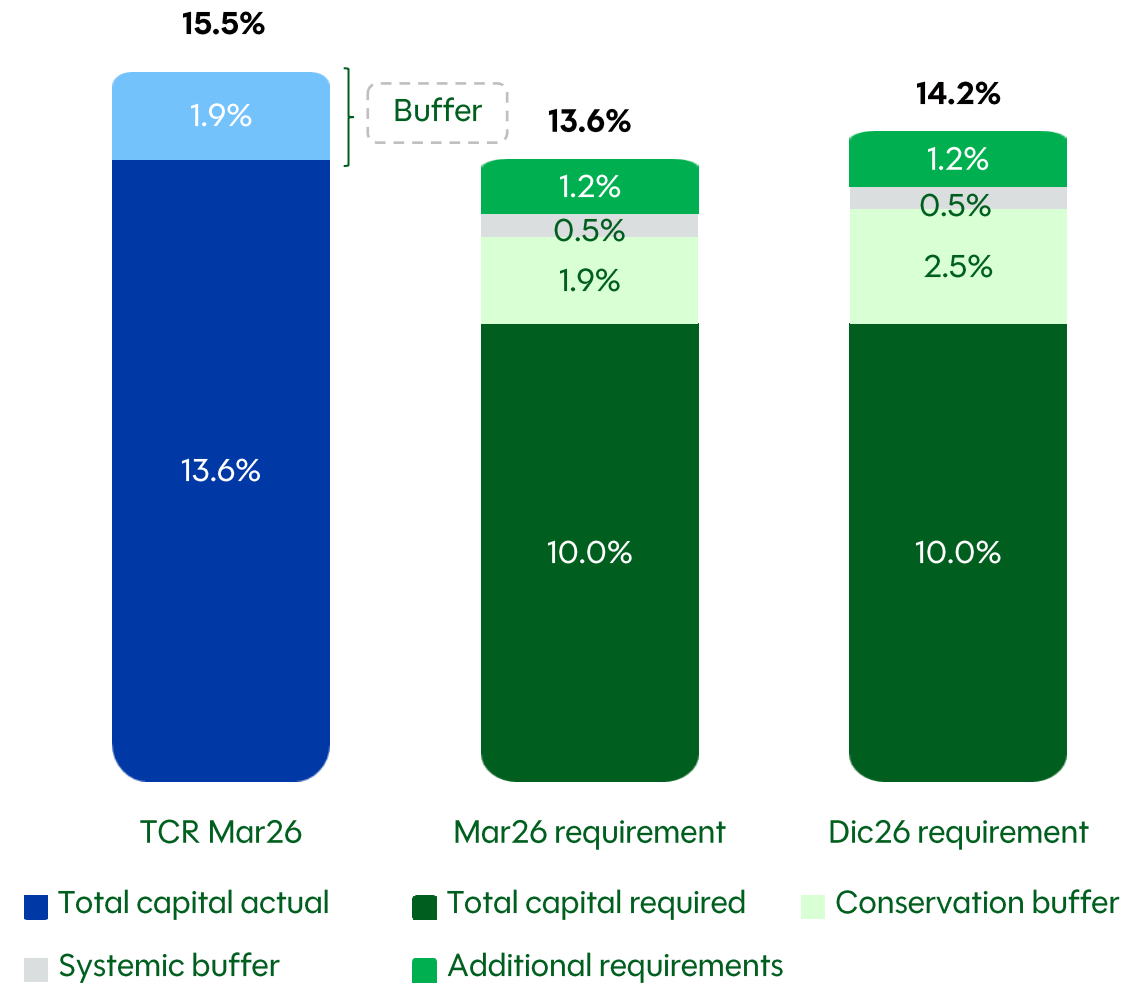


# Comfortable buffers ahead of Basel III requirements

## CET1 and regulatory requirements



## Total capital and regulatory requirements

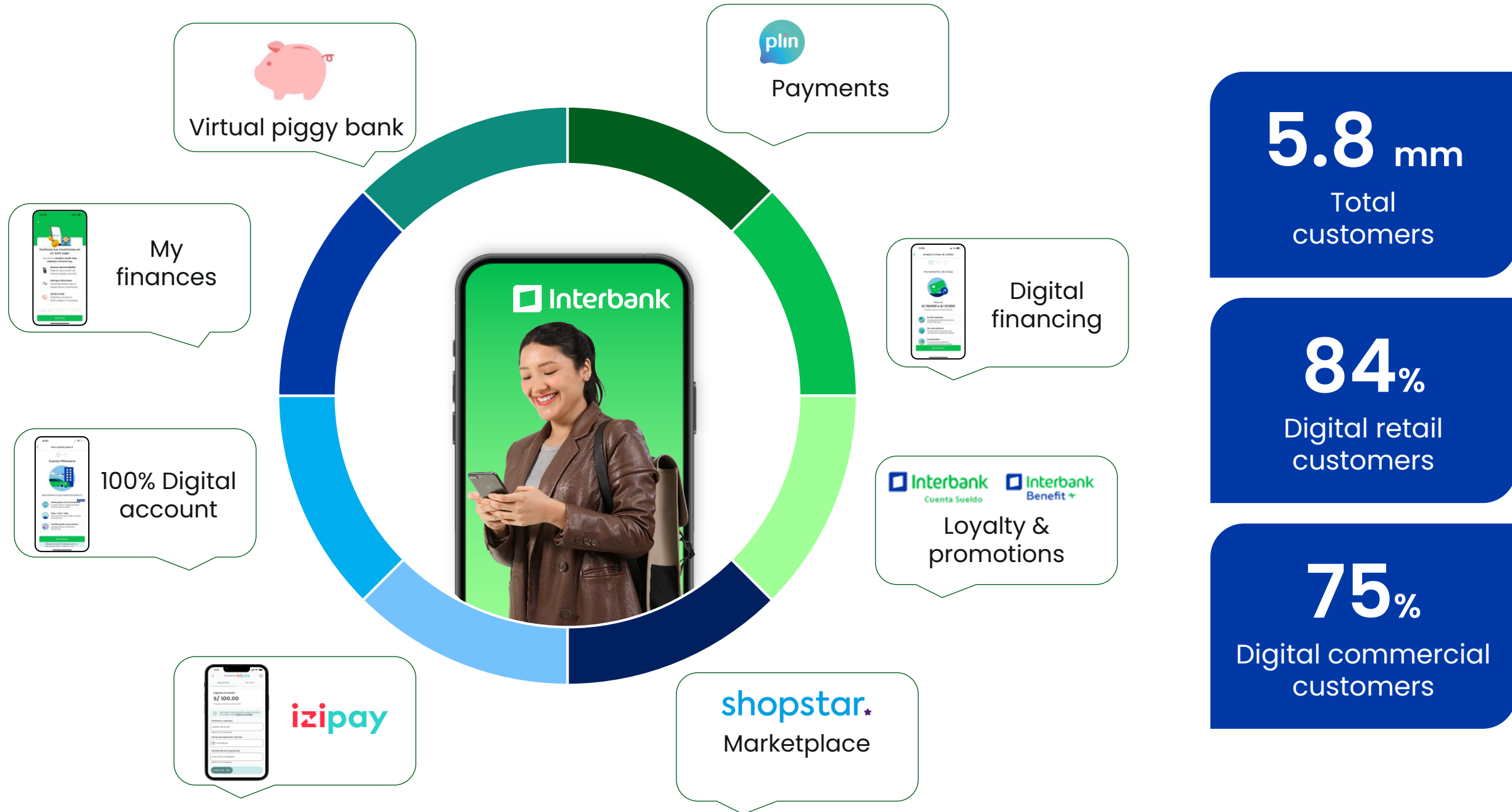


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# Integrated digital bank

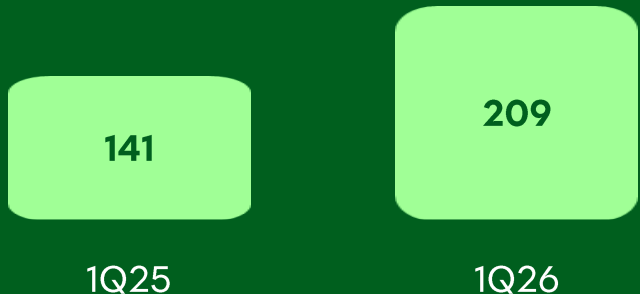


# Creating stronger primary banking relationships by delivering a top digital experience

## +14%

### YoY retail primary banking customers

#### IBK Plin Transactions (mn) <sup>(1)</sup>



(1) Sent transactions to Plin

## +49%

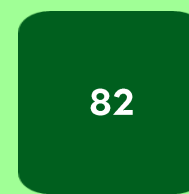
YoY PLIN transactions

#### Digital customers

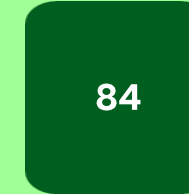
(% of digital customers)

Retail

Commercial



Mar25



Mar26



Mar25



Mar26

#### 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

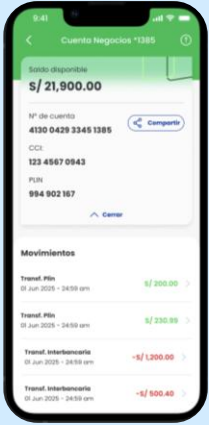
**+84%**  
Digital retail customers

**+49%**  
YoY Plin transactions



## Small businesses

**+40%**  
YoY Small businesses' deposits



## Businesses

**+16%**  
Izipay flows to IBK accounts



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# Focus on building a sustainable business

## Environmental

- Sustainable loans for up to U\$540mm
- First financed-emissions baseline (18% commercial portfolio)
- Climate-tech training to boost green-financing capabilities

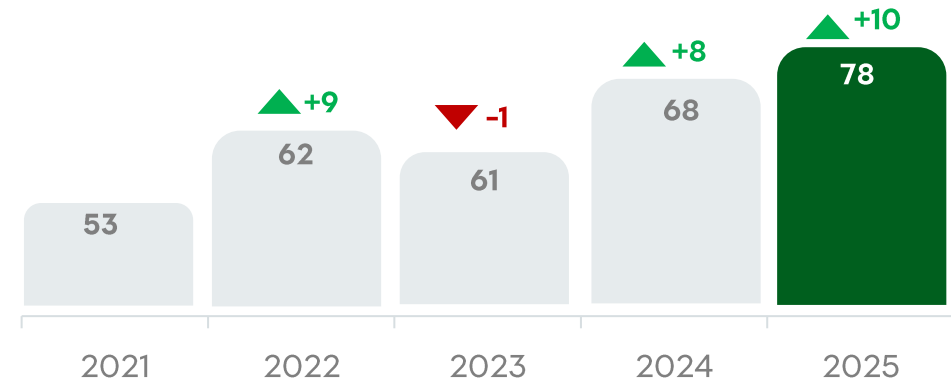
## Social

- "Voces!" – Workplace sexual harassment prevention program recognized as a UN Global Compact best practice
- Financial literacy initiatives targeting schools, families, children, employees and clients
- Sustainability Talks to promote a sustainability mindset

## Governance

- Comprehensive disclosure of ESG initiatives under international standards (GRI, SASB)
- Active ESG rating management with gap-closure progress (CSA, Sustainalytics and MSCI)

## IFS CSA results 2025



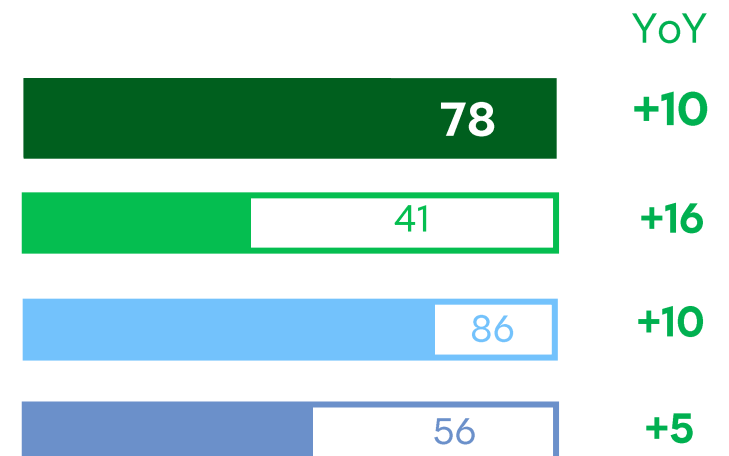
### Corporate Sustainability Assessment

### S&P Global

### Environmental

### Social

### Governance



(1) S&P Global's Corporate Sustainability Assessment uses their industry specific CSA questionnaire and methodology reflecting the company's score compared to its industry peers. The S&P Global CSA Score ranges from 0-100.

# Interbank culture: our way of working underpins our success

## Our Strategic Values



Integrity



Courage



Innovation



Collaboration



Sense of Humor



Passion for service

## Our culture

We have a value-driven culture

One where everyone feels they truly belong

With leaders who reinforce and bring our values to life

## Our awards in 2025/2026

**#1 Best places to work**

From GPTW

**#2 in Diversity & inclusion**

From GPTW

**#3 Best place for women**

From GPTW

**#5 for Sustainability**

From GPTW

**#3 Ability to attract and retain top talent**

From Merco Talento

**#1 Tech talent**

From First Job

# Strong corporate governance

## BOD with independent members

### Strong corporate governance

- Relevant committees:
  - Audit
  - Executive
  - Integral Risk Committee
  - Corporate governance
  - Credit directive
- Highly supervised related party exposure, well below regulatory limits
- Diversity & Skills Matrix as tool to periodically evaluate the Board

## Board of directors

5

Independent  
members



9

Total  
members

# Definitions

Concept	Definition
Total revenues	Gross financial margin + fee income from financial services, net + gain on financial transactions
Efficiency ratio	$(\text{Administrative expenses} + \text{Depreciation} + \text{amortization}) / (\text{total revenues})$
NIM	$(\text{Annualized gross financial margin}) / (\text{Average interest-earning assets})$
NIM after provisions	$(\text{Annualized net financial margin}) / (\text{Average interest-earning assets})$
Interest earning assets	Loans + investments + cash and due from banks
Loan to deposit ratio	$(\text{Total gross loans}) / (\text{Deposits})$
Coverage ratio	$(\text{Allowances for loan losses}) / (\text{Past-due loans})$
PDL ratio	$(\text{Past-due loans}) / (\text{Total gross loans})$
CET1 ratio	$(\text{Core equity tier 1}) / (\text{Risk weighted assets})$
TCR ratio	$(\text{Regulatory capital}) / (\text{Risk weighted assets})$
Cost of risk	$(\text{Annualized provisions for loan losses, net}) / (\text{Average total gross loans})$
ROA	$(\text{Annualized net income}) / (\text{Average total assets})$
ROE	$(\text{Annualized net income}) / (\text{Average shareholder's equity})$



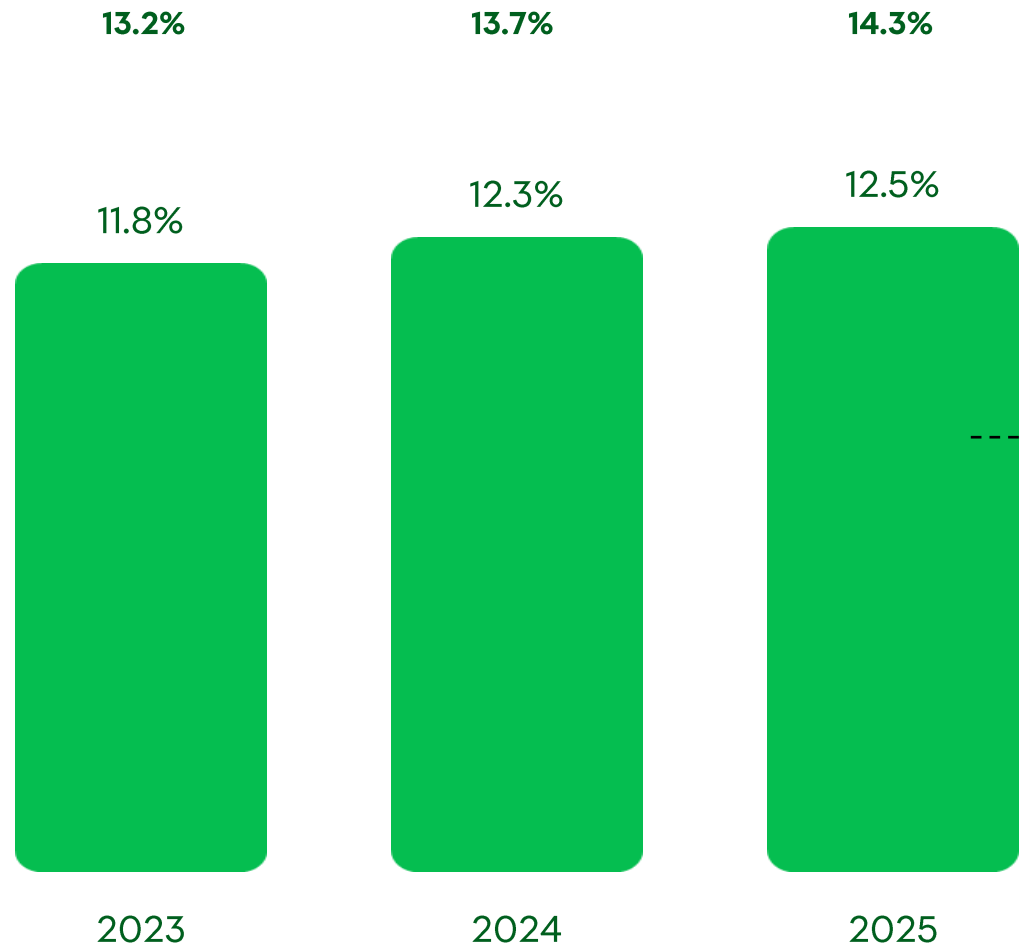
# Appendix



# Solid capitalization levels

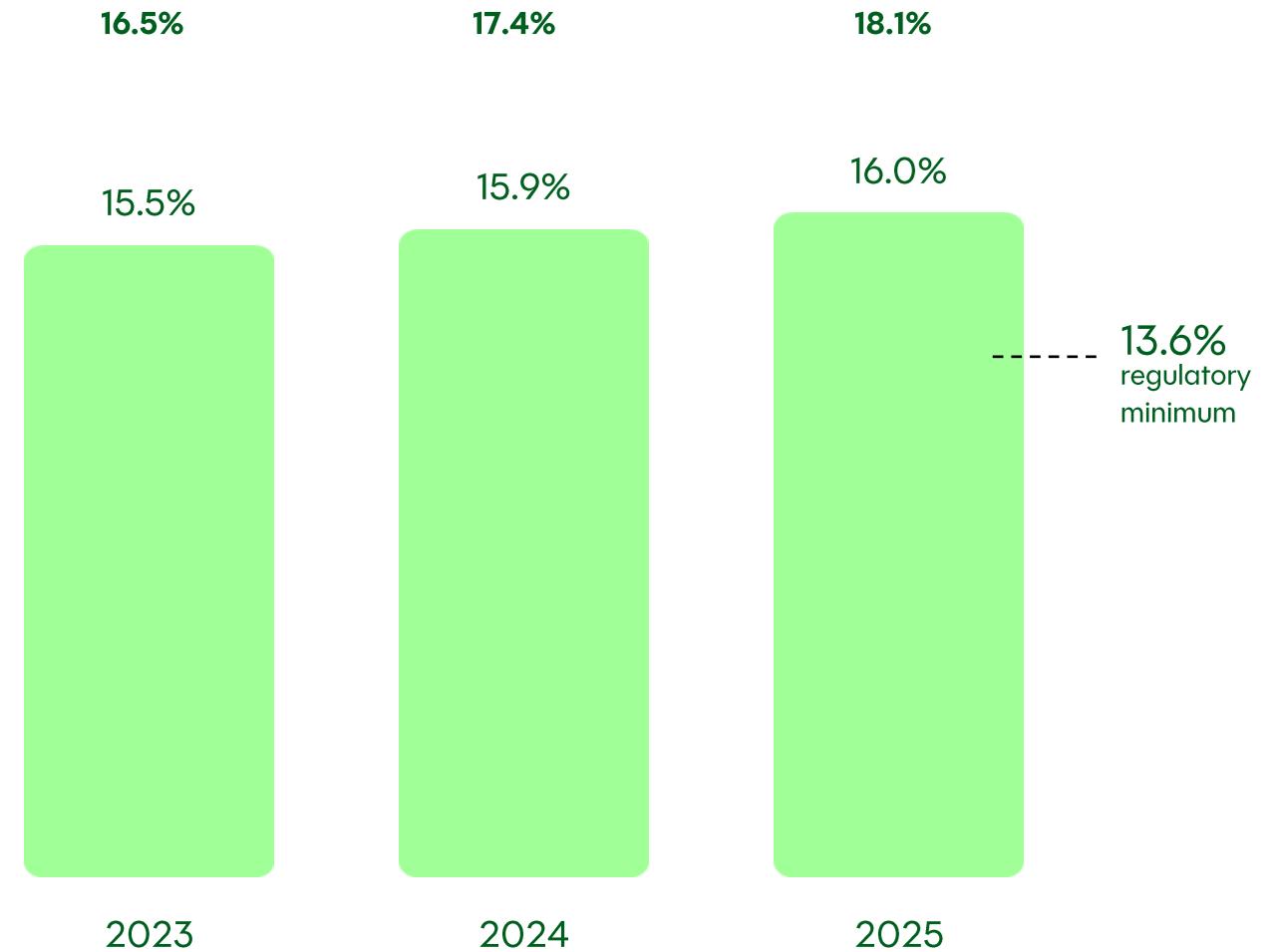
## CET1 ratio

Banking  
System  
CET1

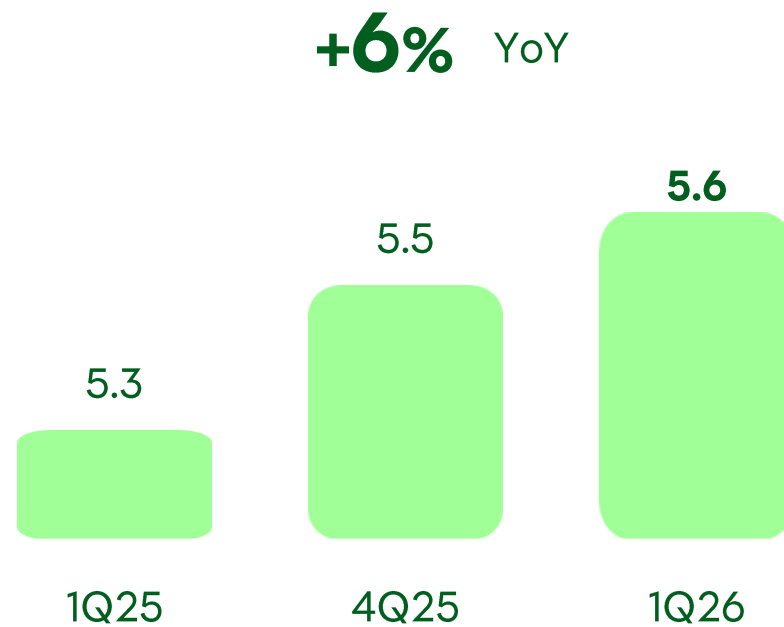


## Total capital ratio (TCR)

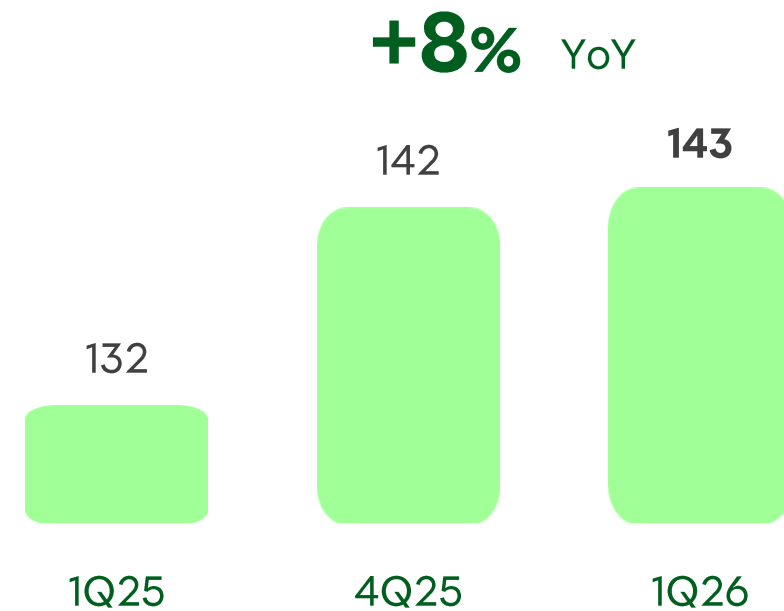
Banking  
System  
TCR



# Retail customers reached 5.6 million



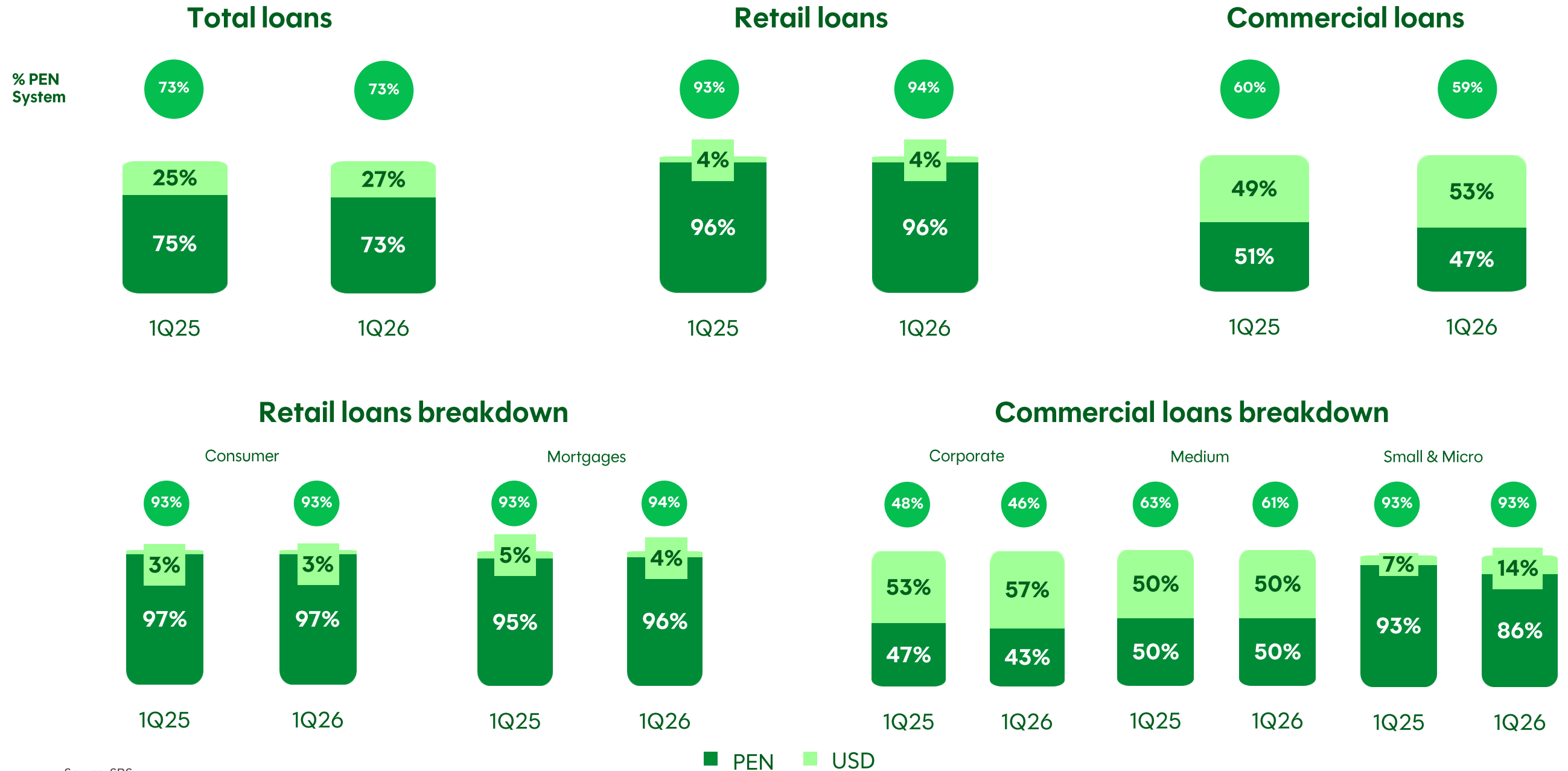
Banking – retail customers (mn) <sup>(1)</sup>



Banking – commercial customers (th)

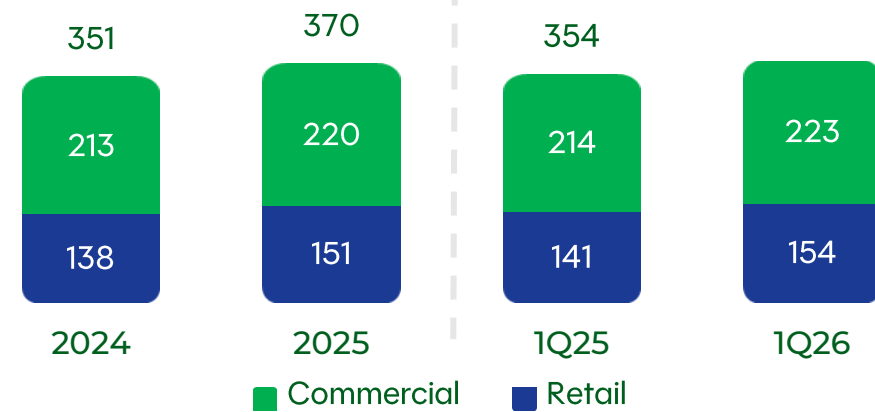
(1) New methodology

# Manageable dollarization levels at Interbank

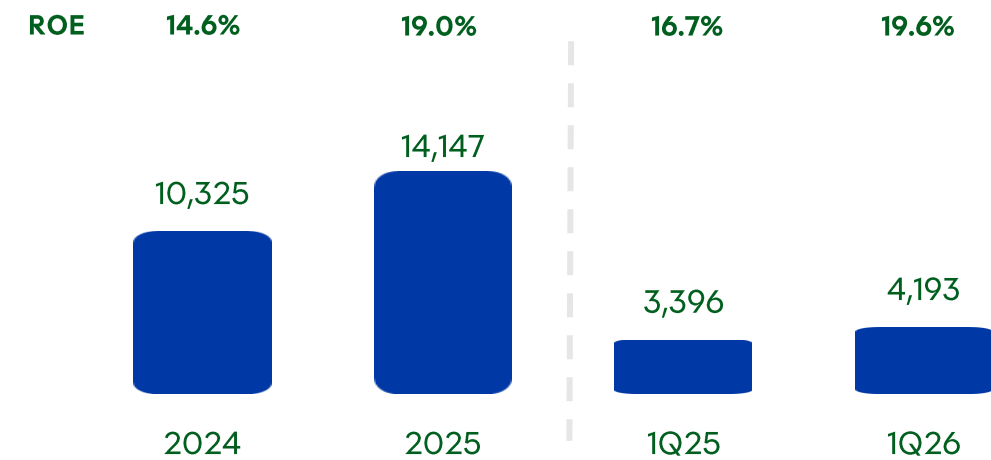


# Overview of Peruvian banking system

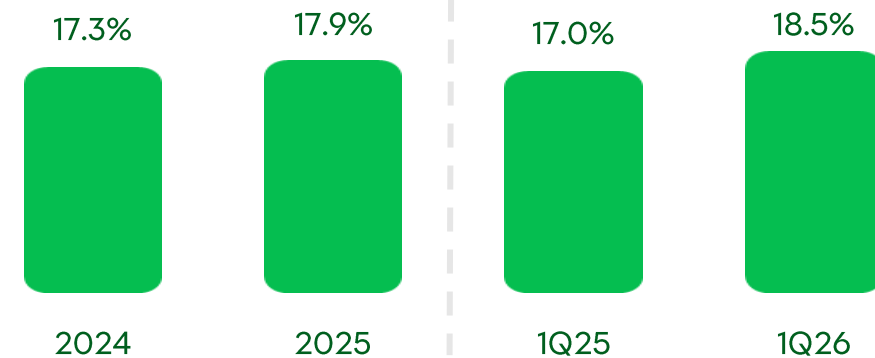
Banking system gross loans (S/ bn)



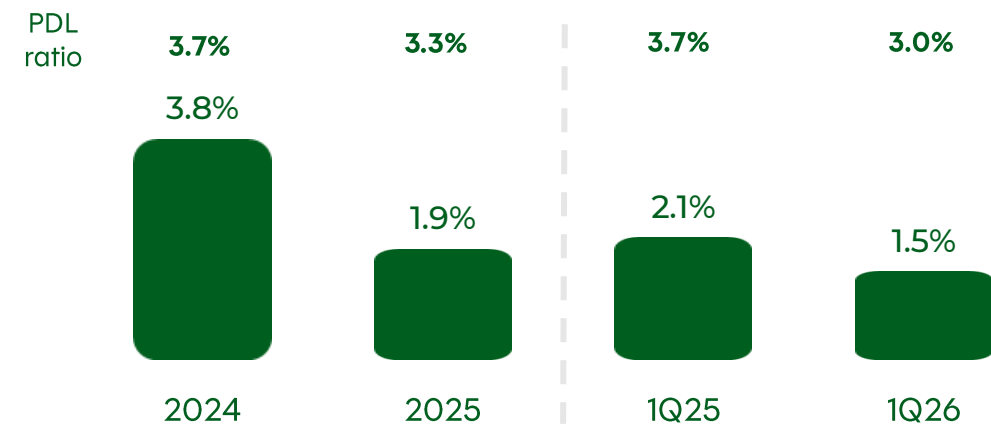
Banking system net profit (S/ mn)



Banking system TCR (%)



Asset quality – CoR and PDL ratio (%)





# Banking Segment

May 2026

