Interbank

Banking Segment

August 2026

Interbank at a glance

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

Financial highlights

As of June 30, 2026	S/ mn | US$ mn
Assets (1)	81,686 | **23,950**
Gross loans (1)	52,651 | **15,437**
Deposits (1)	56,234 | **16,487**
ROE	**18.1%**
Efficiency ratio	**42.8%**
NIM	**5.0%**
TCR ratio	**15.5%**
CET 1 ratio	**11.9%**

Market leadership across key businesses

15%
Market share in retail deposits

18%
Market share in consumer loans

11%
Market share in commercial loans

NPS 61

86%
Digital customers retail

Source: Superintendencia de Banca, Seguros y AFP (SBS) and Interbank as of June, 2026
1) Figure converted to US dollars using an end of period exchange rate (Sol / US dollar) of 3.4107
2) Ranking among three largest Peruvian banks

The cornerstone of IFS, a robust financial services platform

IFS' Key highlights as of 2Q26

Credit rating	BB+ / BBB S&P / Fitch
Market cap	>$6.7bn Listed in NYSE: IFS
Total Assets	S/ 105,351
Efficiency ratio	37.8%
NIM	5.0%

IFS

Interbank

Universal bank with a balanced portfolio

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

Interseguro

Insurance company focused on life & annuities

- **#1** in annuities
- **#3** in total assets
- **118.6%** solvency ratio

INTELIGO

Advisory firm for the emerging wealthy

- **US$9.9mm** in AUM
- **0.7%** Fees / avg. AUM
- **20.0%** Capitalization ratio

Source: Company information and SBS as of June 2026

IFS is part of Intercorp Group

Financials

- IFS
- Interbank
- Interseguro
- Interfondos SAF
- INTELIGO GROUP
- izipay

Retail

- InRetail
- INFINANCE XP
- Supermercados Peruanos SA
- InDigital
- plazaVea
- PROMART HOMECENTER
- makro
- Farmacias Peruanas
- Mass
- Inkafarma
- sip
- oechsle.pe
- Mifarma
- Vivanda
- REAL PLAZA
- QUIMICA SUIZA

Education

- UTP Universidad Tecnológica del Perú
- CORRIENTE ALTERNA
- Colectivo23
- idat
- zegel
- PERÚ CHAMPS
- Innova Schools

Health

- CLÍNICA aviva

Entertainment

- cineplanet
- Olimpo.bet
- LA TINKA
- PAPA JOHNS
- DUNKIN'
- DON BELISARIO
- CASA ANDINA HOTELES
- Popeyes
- NGR
- CHINA WOK
- BEMBOS

Corporate services

- Intercorp
- UCIC
- URBI
- LA VICTORIA LAB

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

Key investment highlights

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Peru at a glance

PBI 2026E

3.4%

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

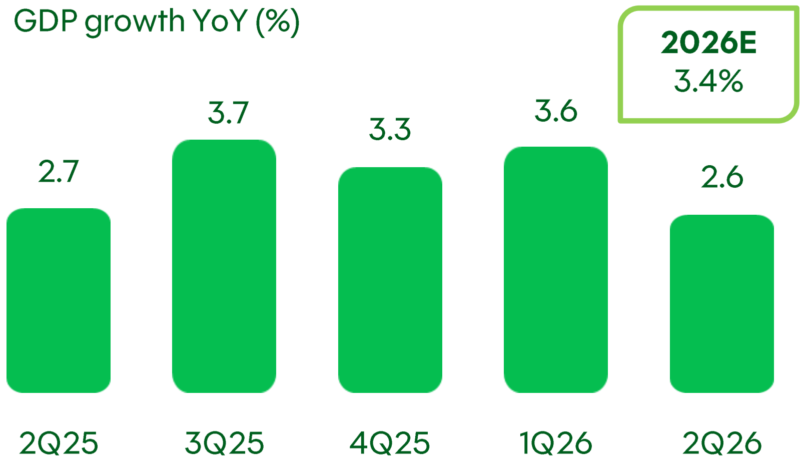
28%

Loans to GDP

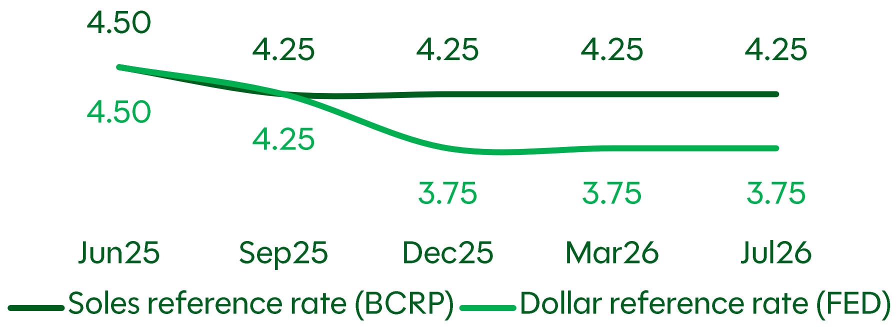
33%

Stable economic indicators, amid rising uncertainty

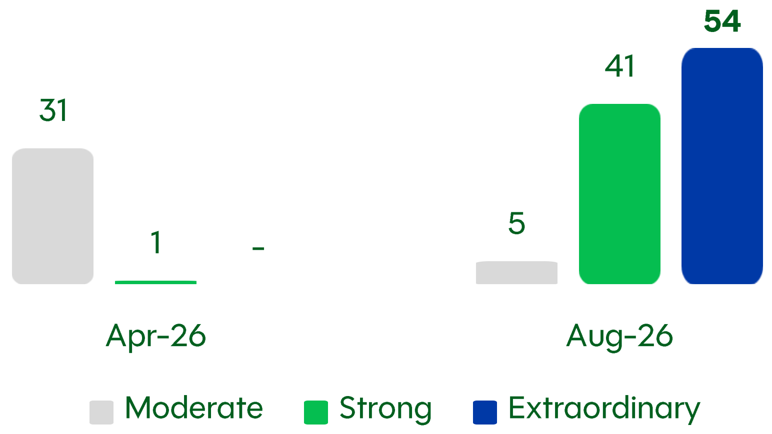
Resilient economic activity
GDP growth YoY (%)



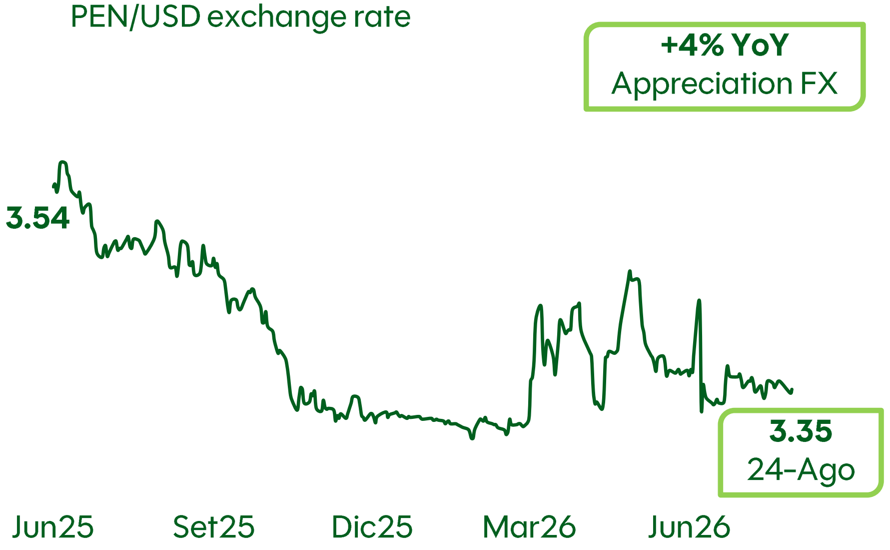
Stable interest rates (%)



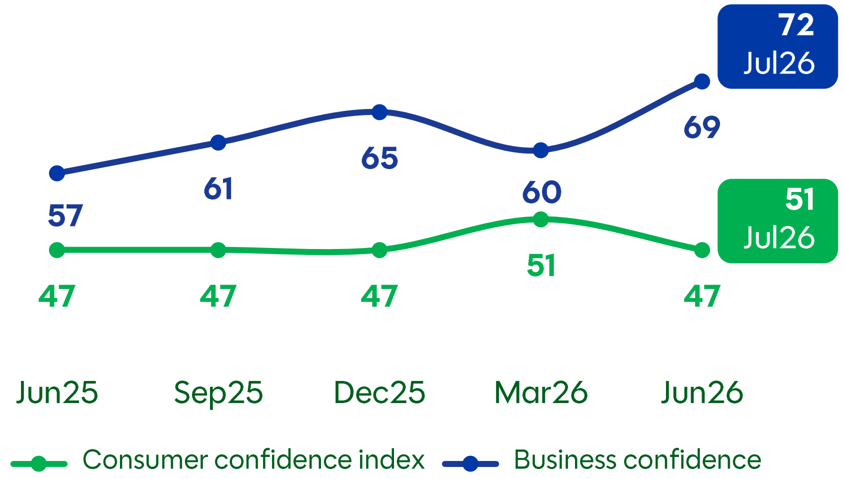
Probability of el Niño Costero (4Q26, %)



Strong currency
PEN/USD exchange rate

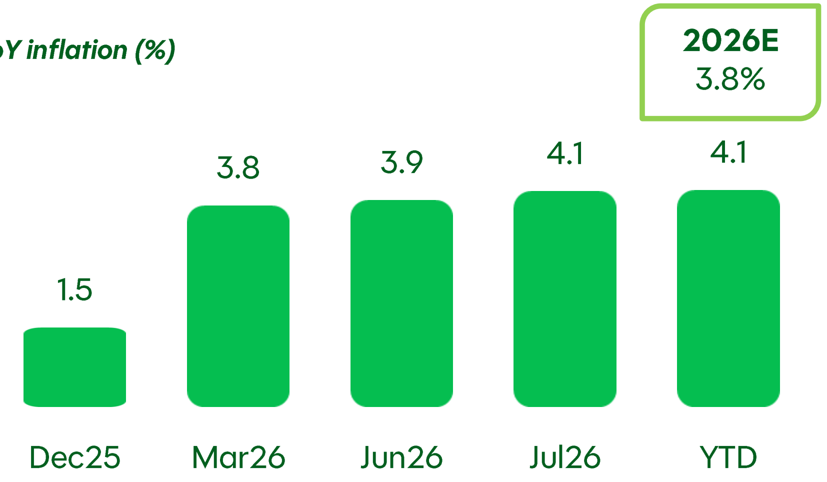


Improvement in confidence levels



Temporary inflation shock

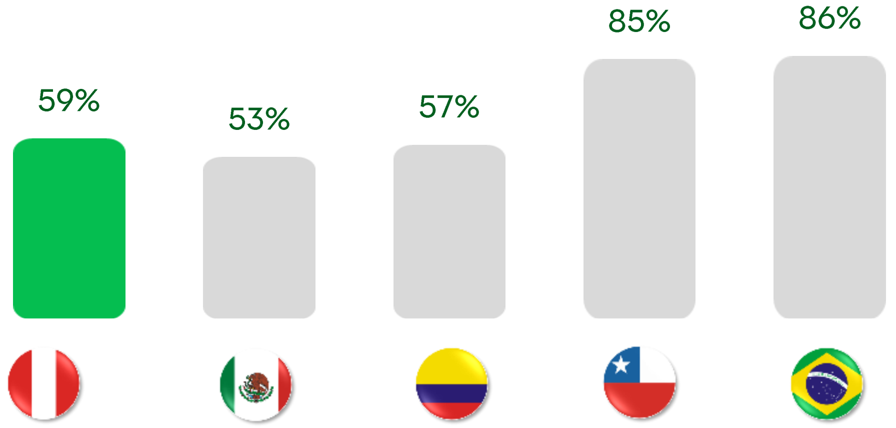
YoY inflation (%)



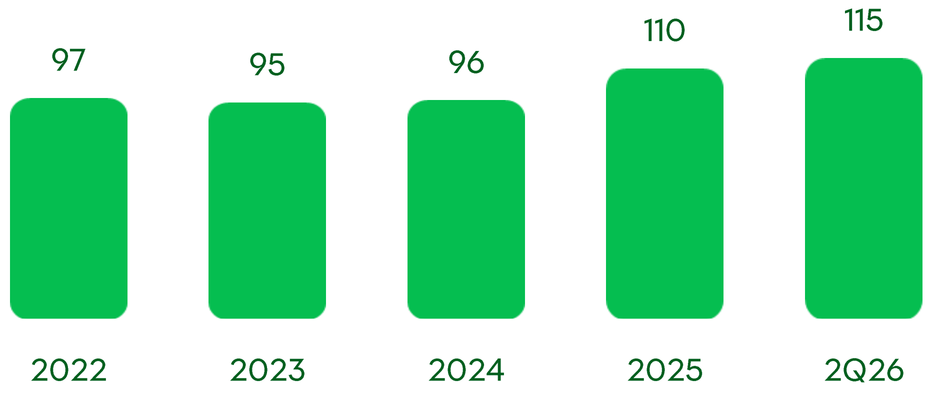
Sources: Central Bank, ENFEN, SBS and Apoyo.
Quarterly consumer confidence corresponds to the quarter-end monthly observation

Ample opportunity in the financial sector

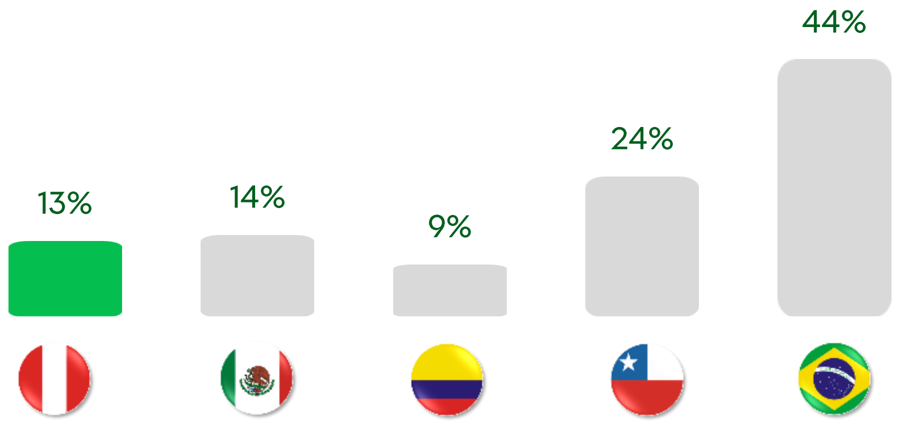
Banking sector in its prime for expansion
(2024 Account ownership in population 15+yrs | %)



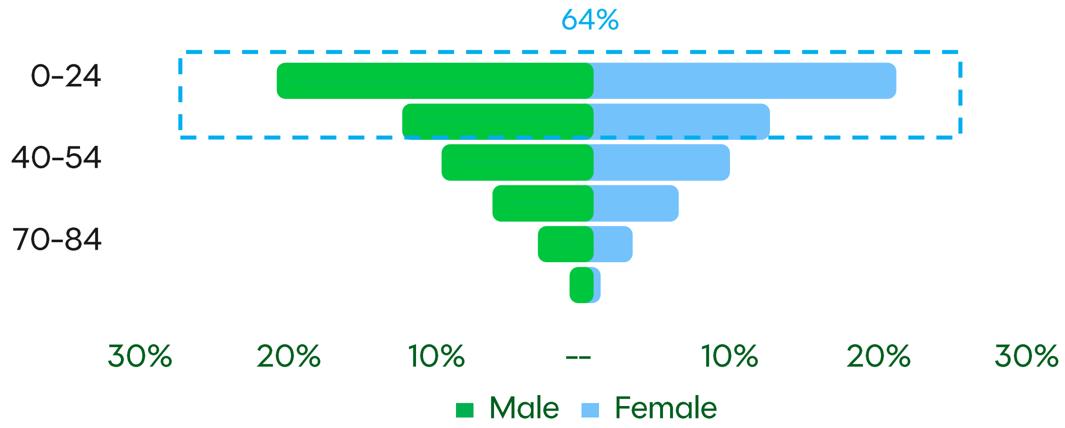
Large untapped banking opportunity present
(Peru´s loan portfolio evolution | US$ bn)



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; SBS.

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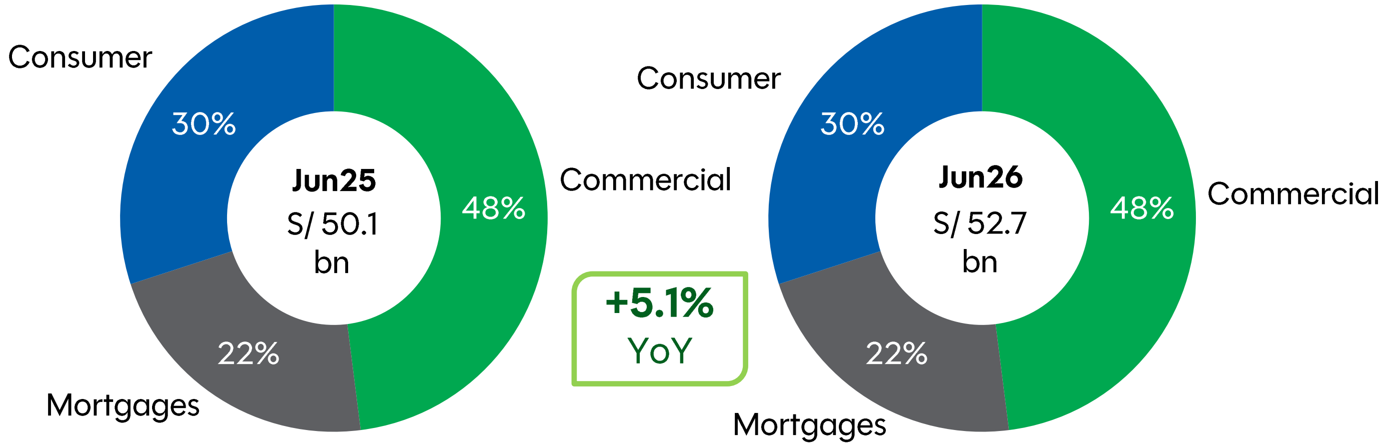
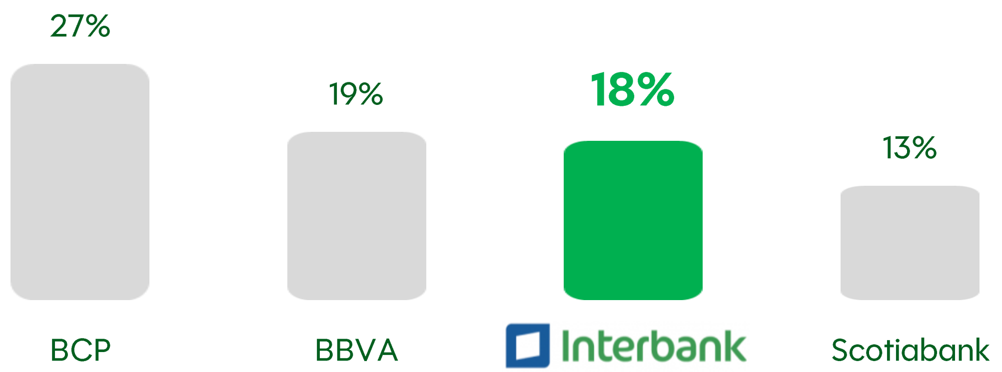
Growing loan portfolio

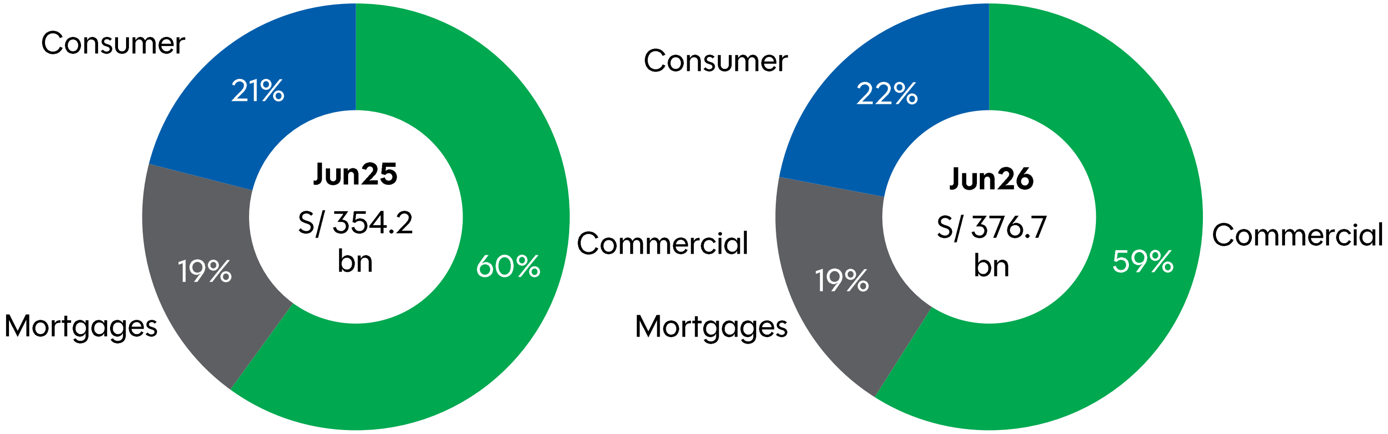
Interbank total loan breakdown



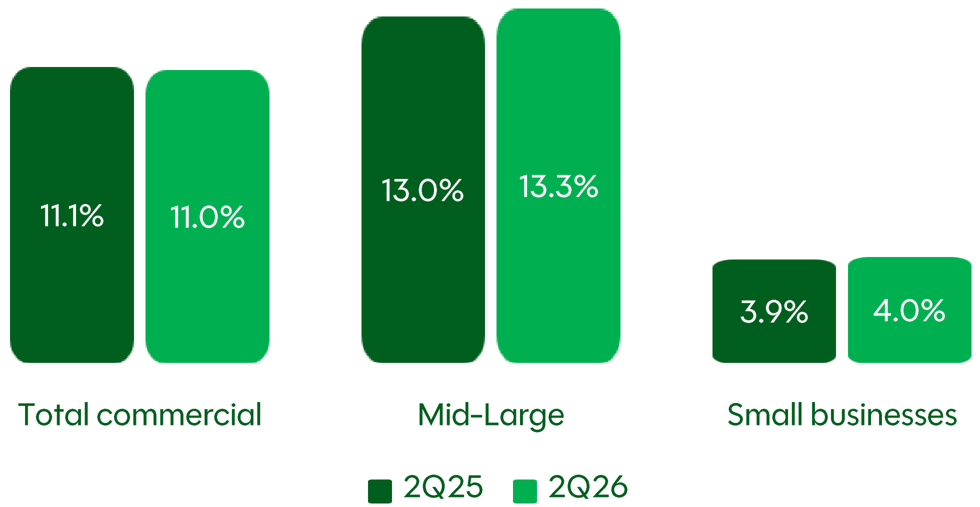
Leading position in consumer loans – Market share (%)[1]



Banking system total loan breakdown



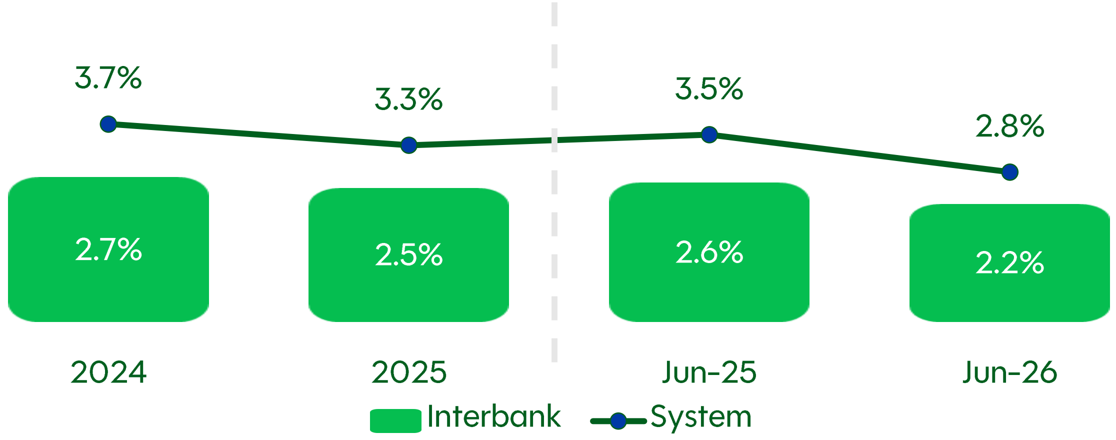
Interbank increasing relevance in small businesses (%)



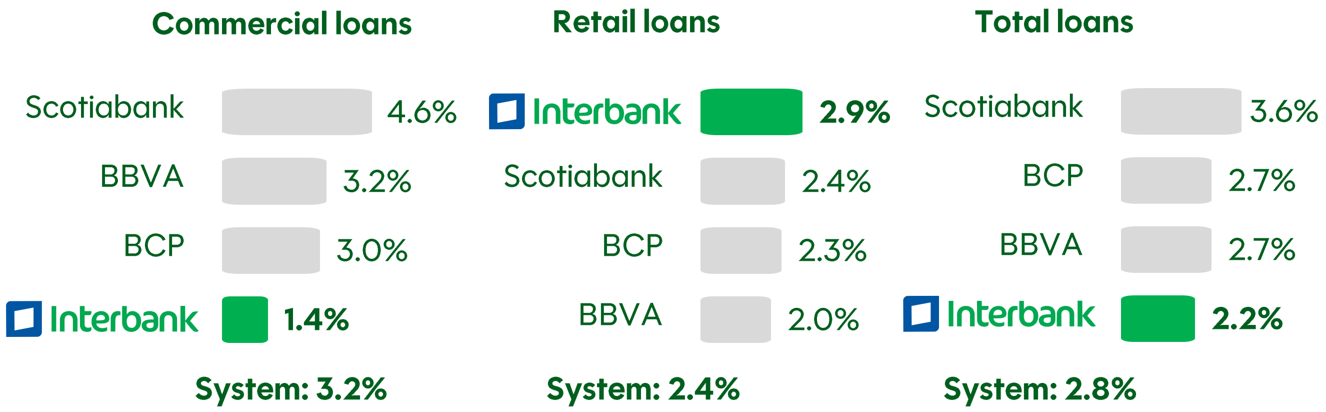
*Source: SBS as of June 2026
Note: Under Peruvian SBS GAAP
1) Consumer loans do not include mortgage loans.

Strong PDL ratios

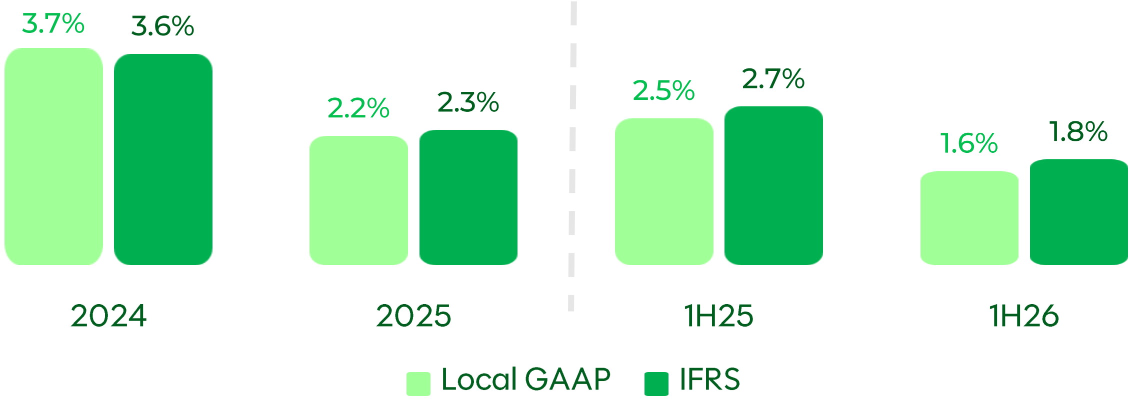
PDL ratio evolution (%)



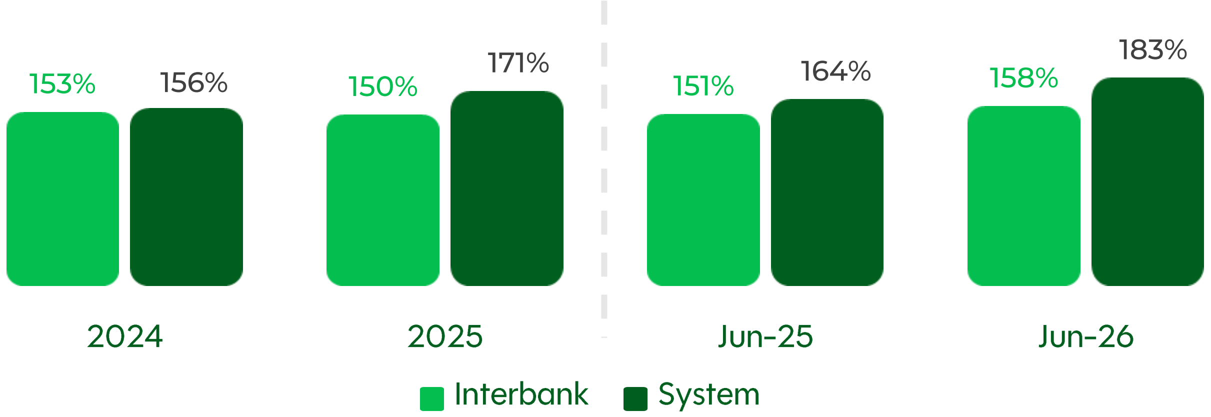
PDL ratio vs. peers (%)



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



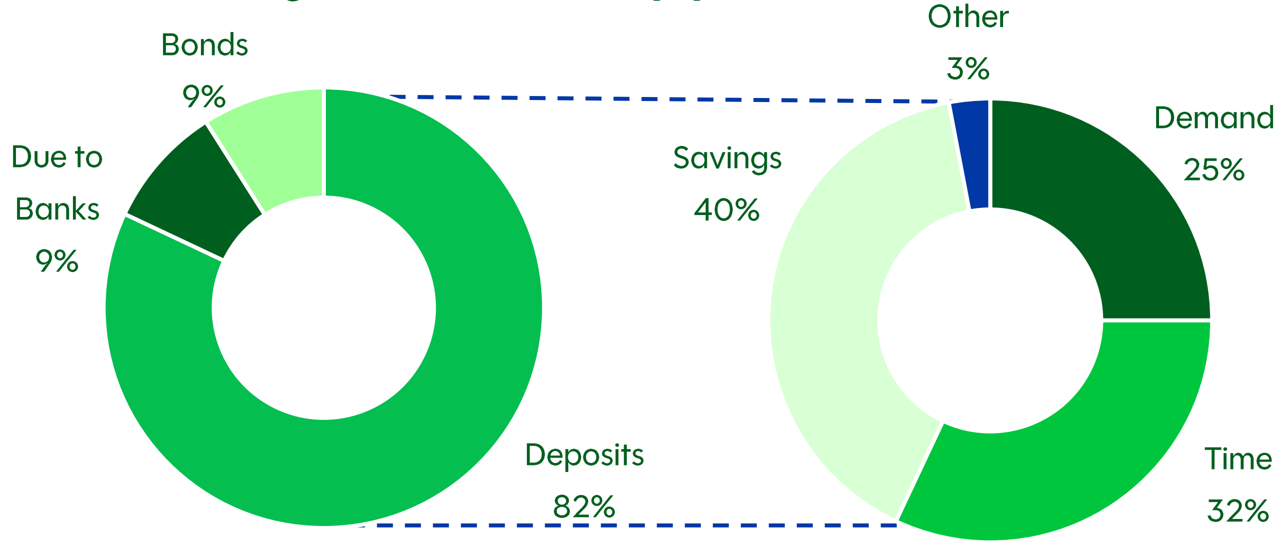
Sound coverage ratio [1]



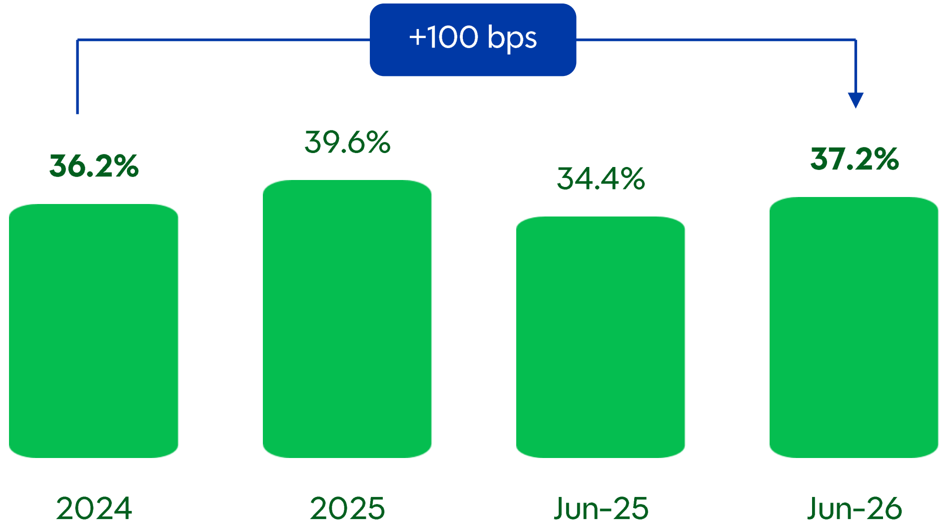
Source: SBS and Company information as of Jun 2026
1) Defined as allowance for loan losses as a percentage of past-due loans

Diversified & growing funding base

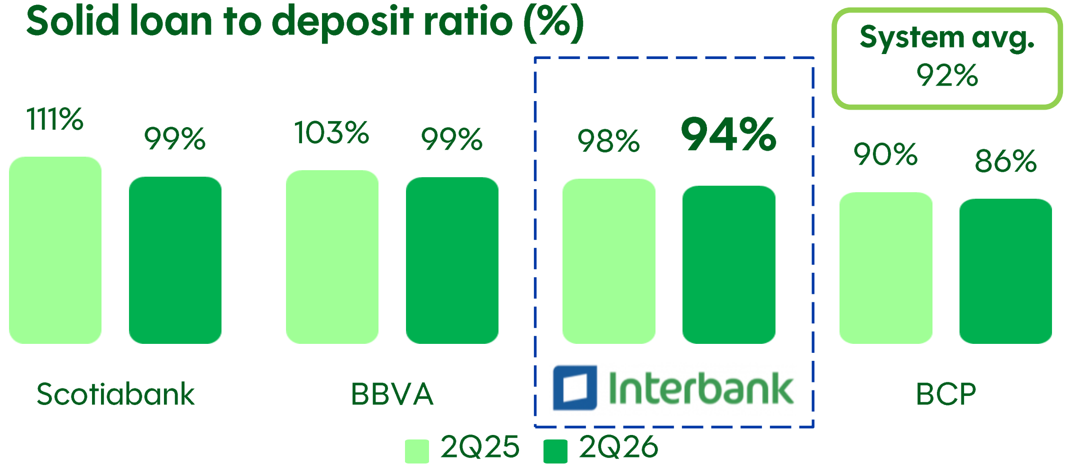
Funding base breakdown (%)



Low-cost funding[1]

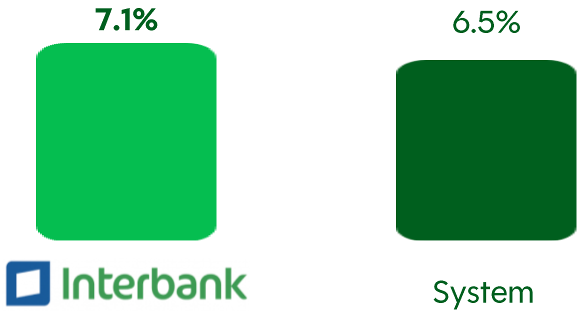


Solid loan to deposit ratio (%)



Fast growing deposit base

Jun 2022 – Jun 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 June 2026
Note: Under Peruvian SBS GAAP

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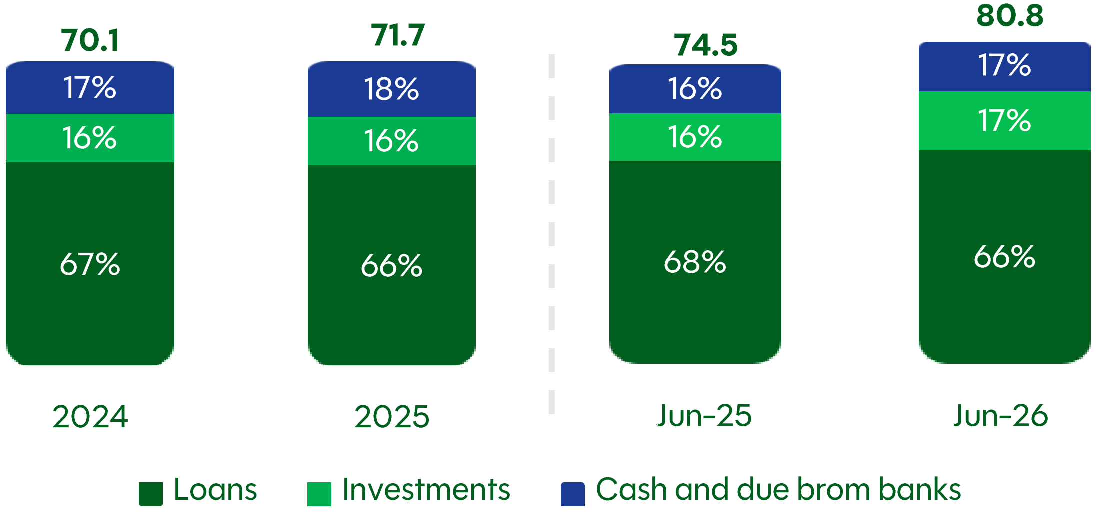
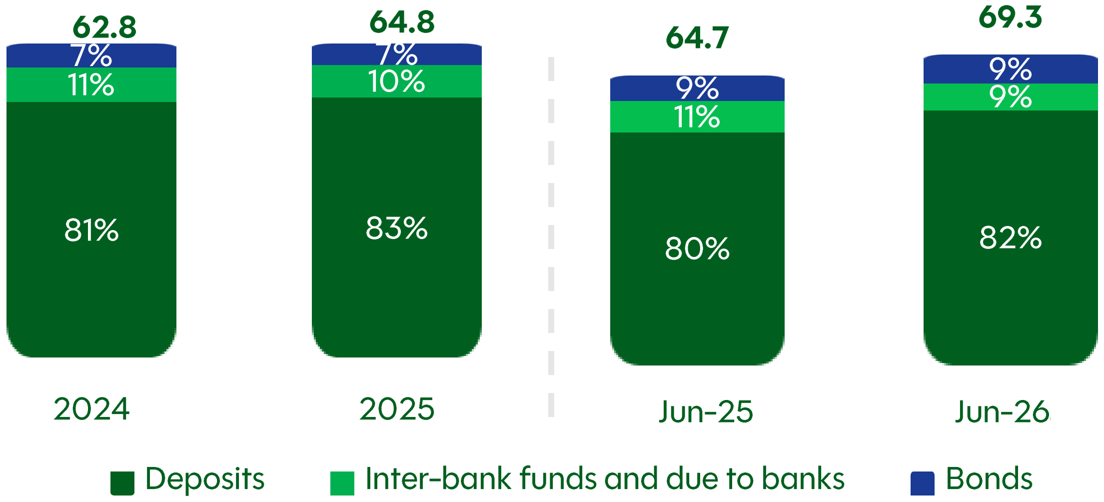
Stable NIM, strong risk-adjusted performance

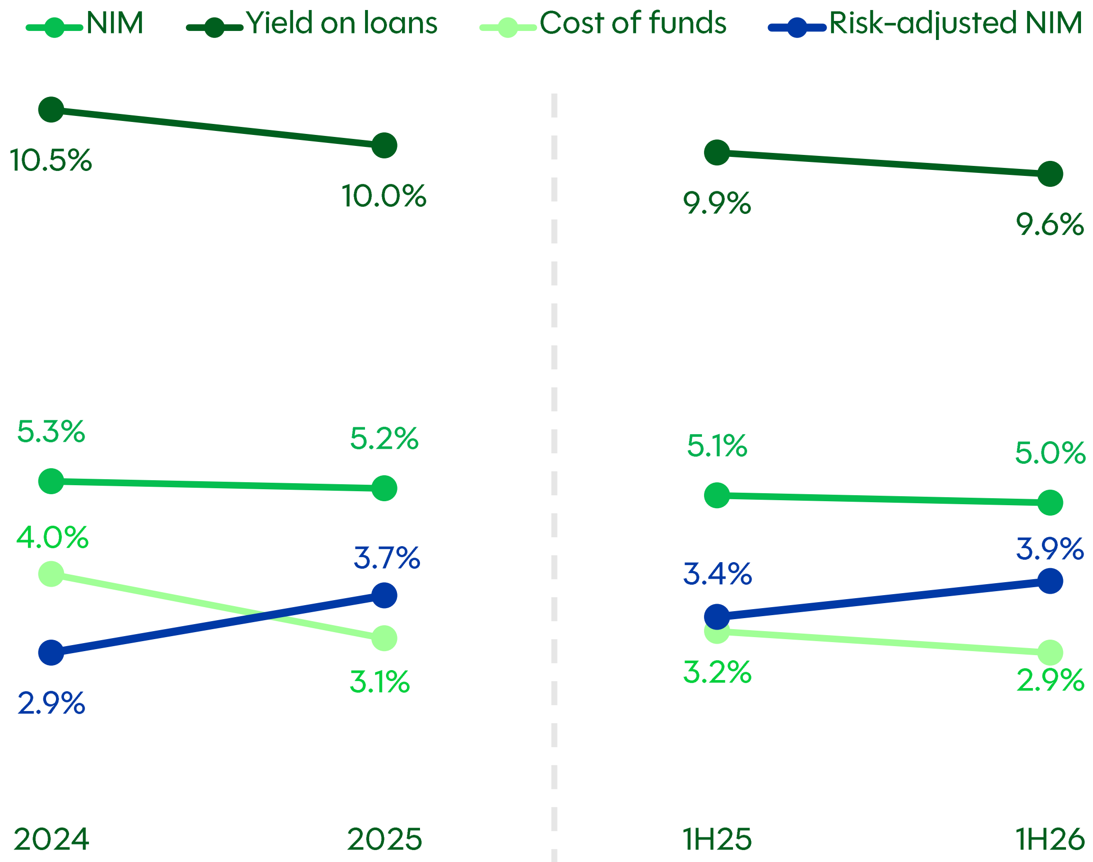
Interest-earning assets (s/bn)



Interest-bearing liabilities (s/ bn)

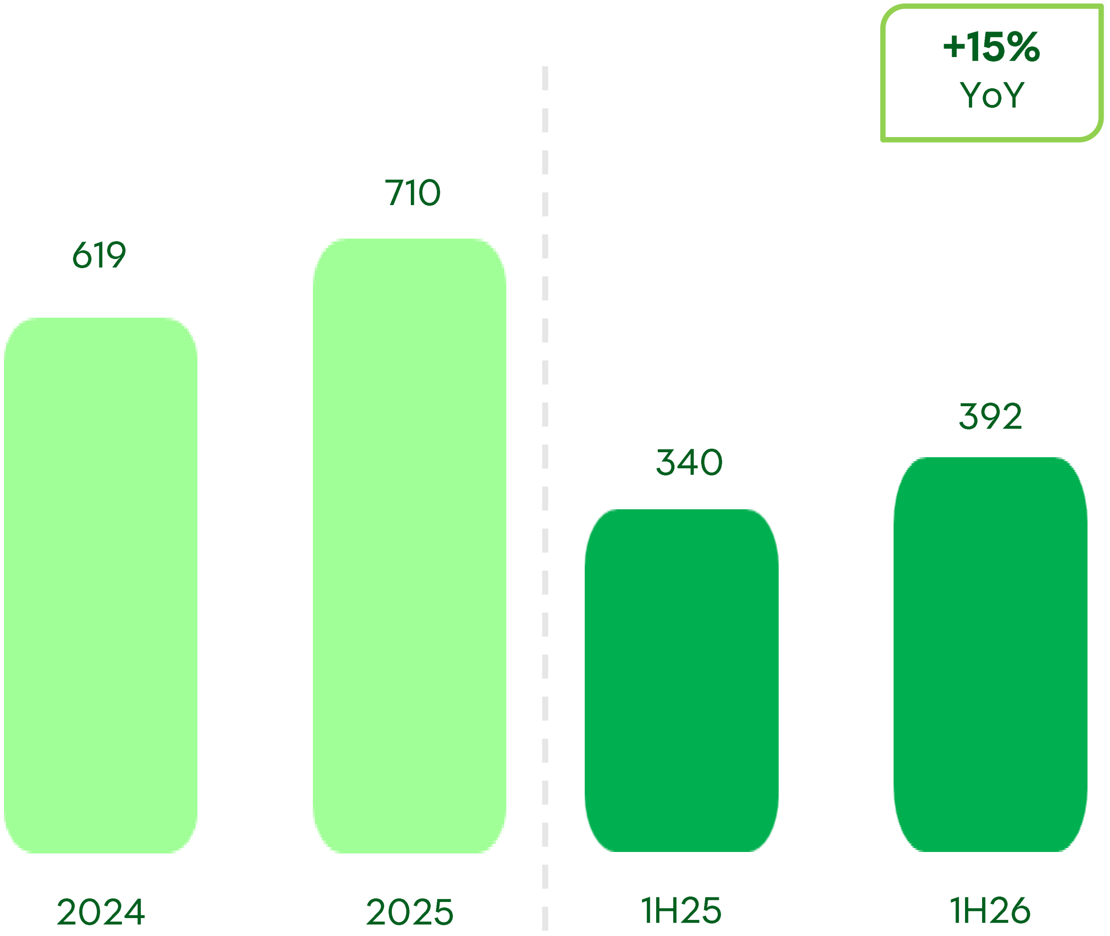


Evolution of yield on assets and cost of funds (%)

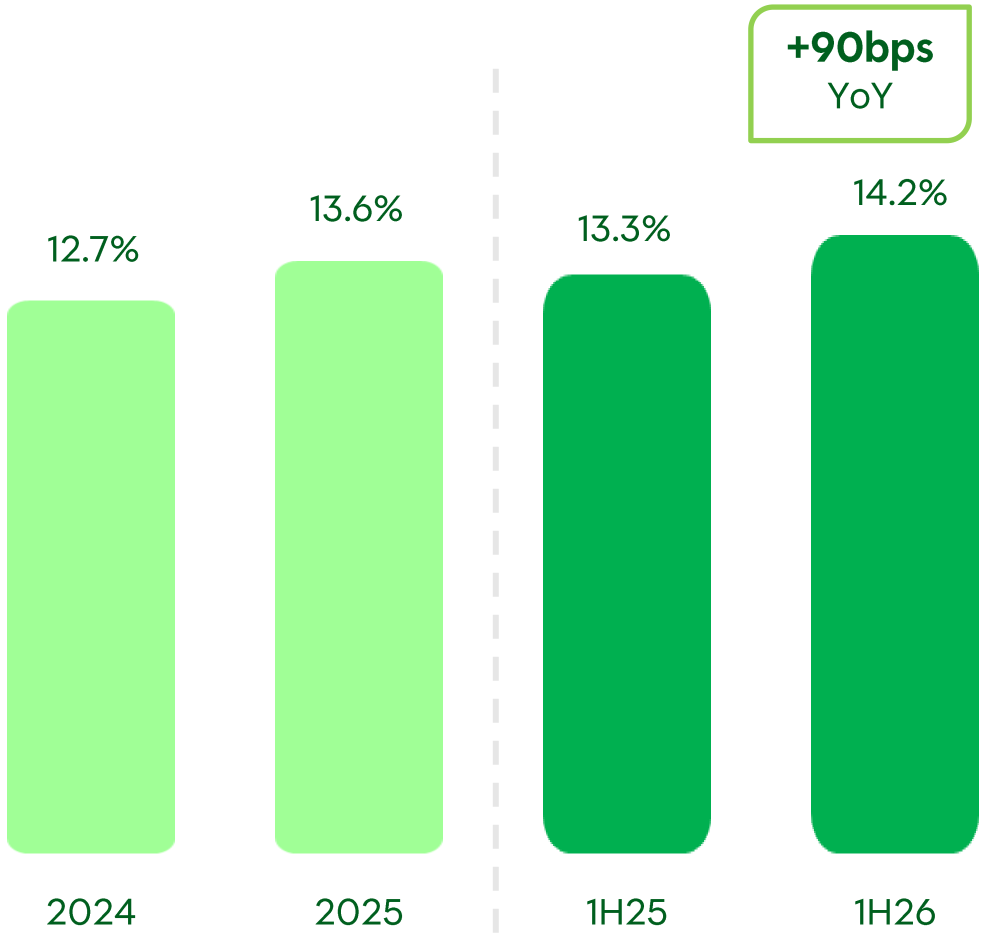


Double digit growth in fee income

Fee income from financial services (S/ mn)

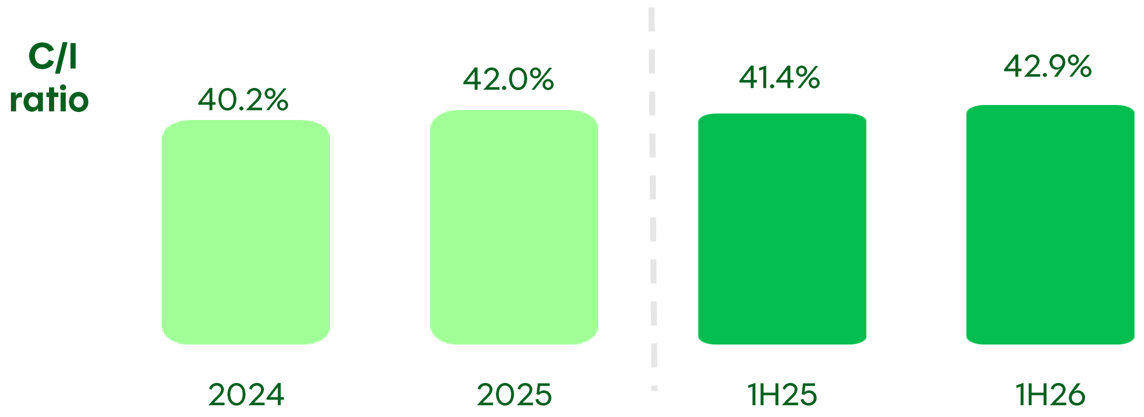


Fee income as a % of operating revenues

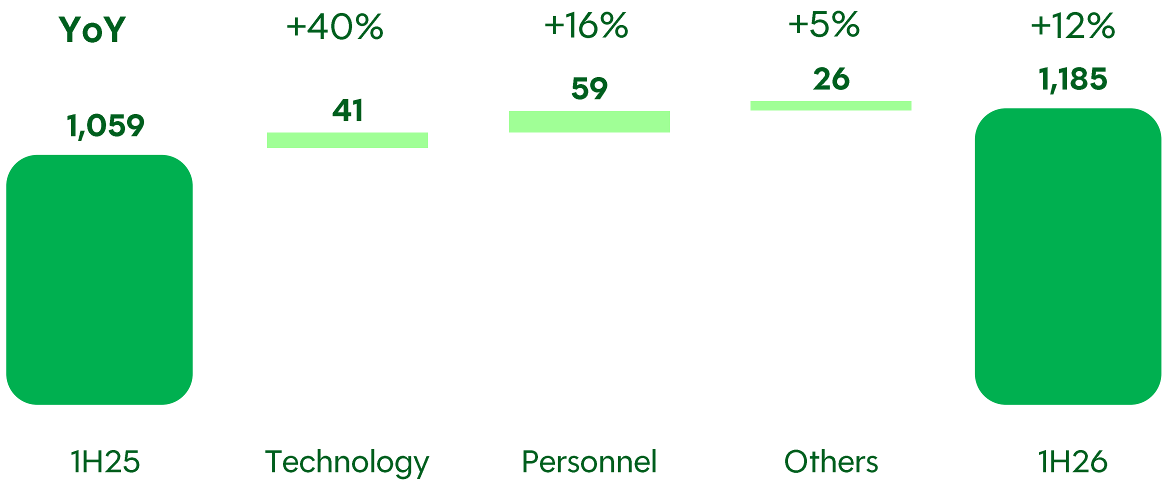


Efficiency remains a top priority

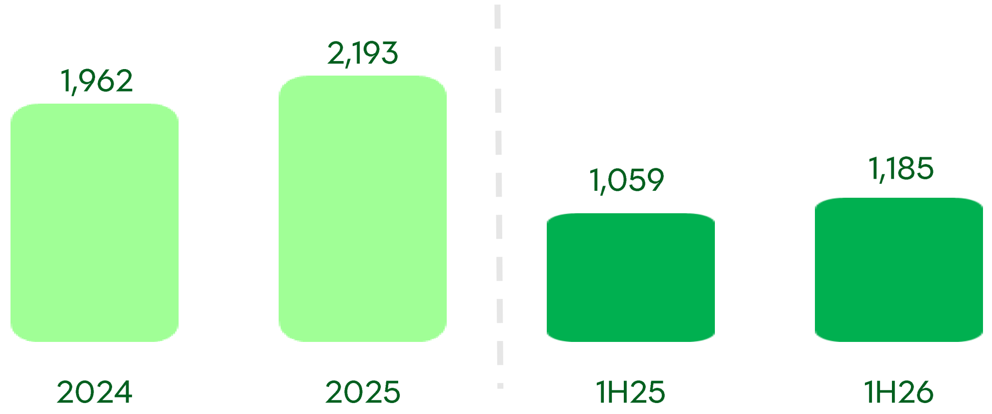
Focus on efficiency ratio



Banking expenses bridge (S/ mm)

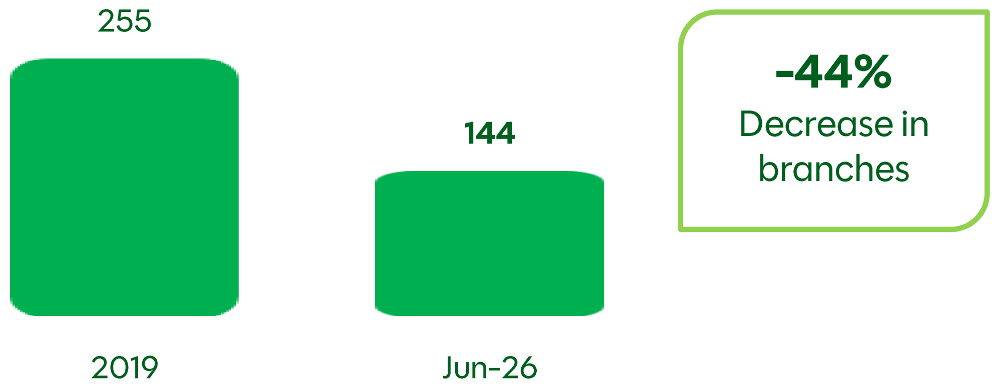


Total expenses (S/ mm)



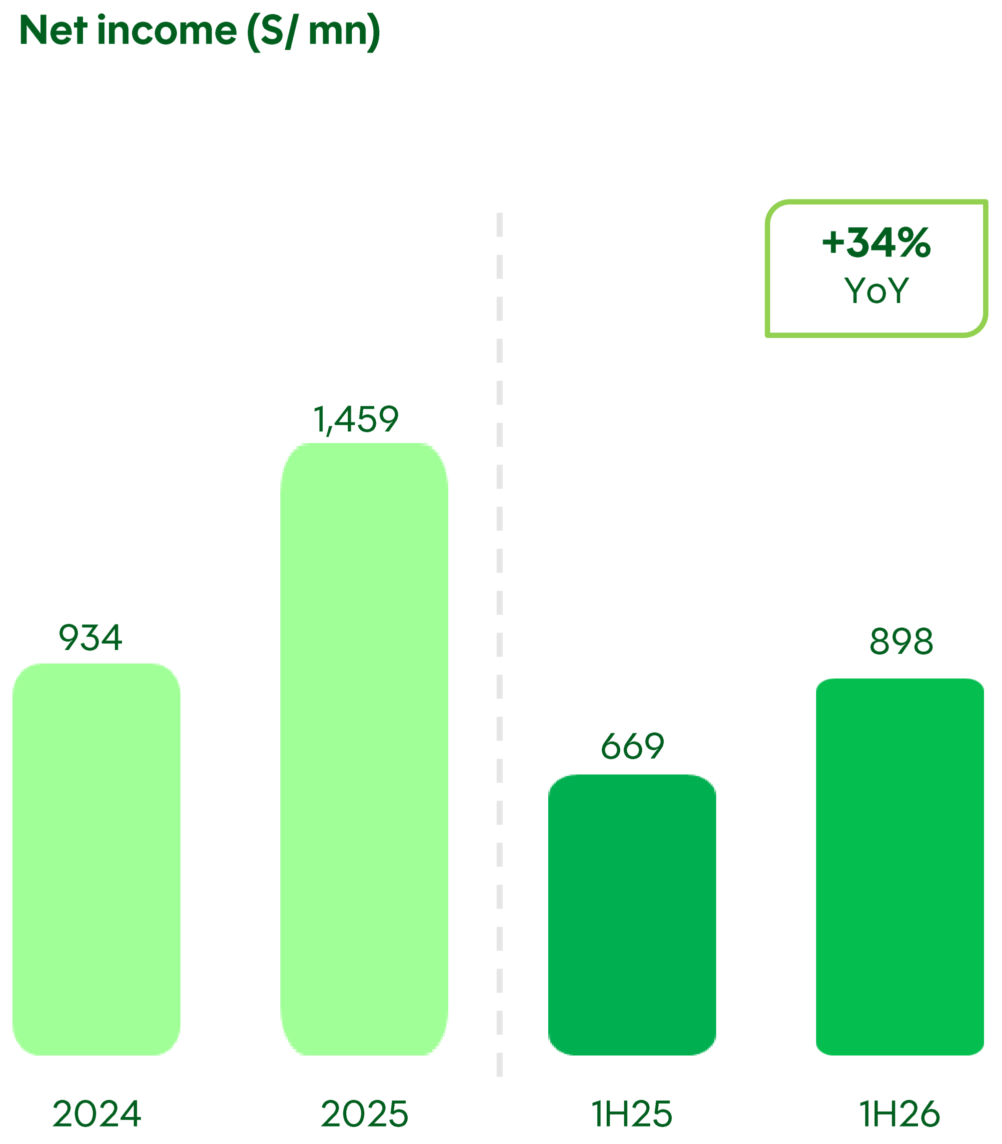
Optimizing key distribution channels

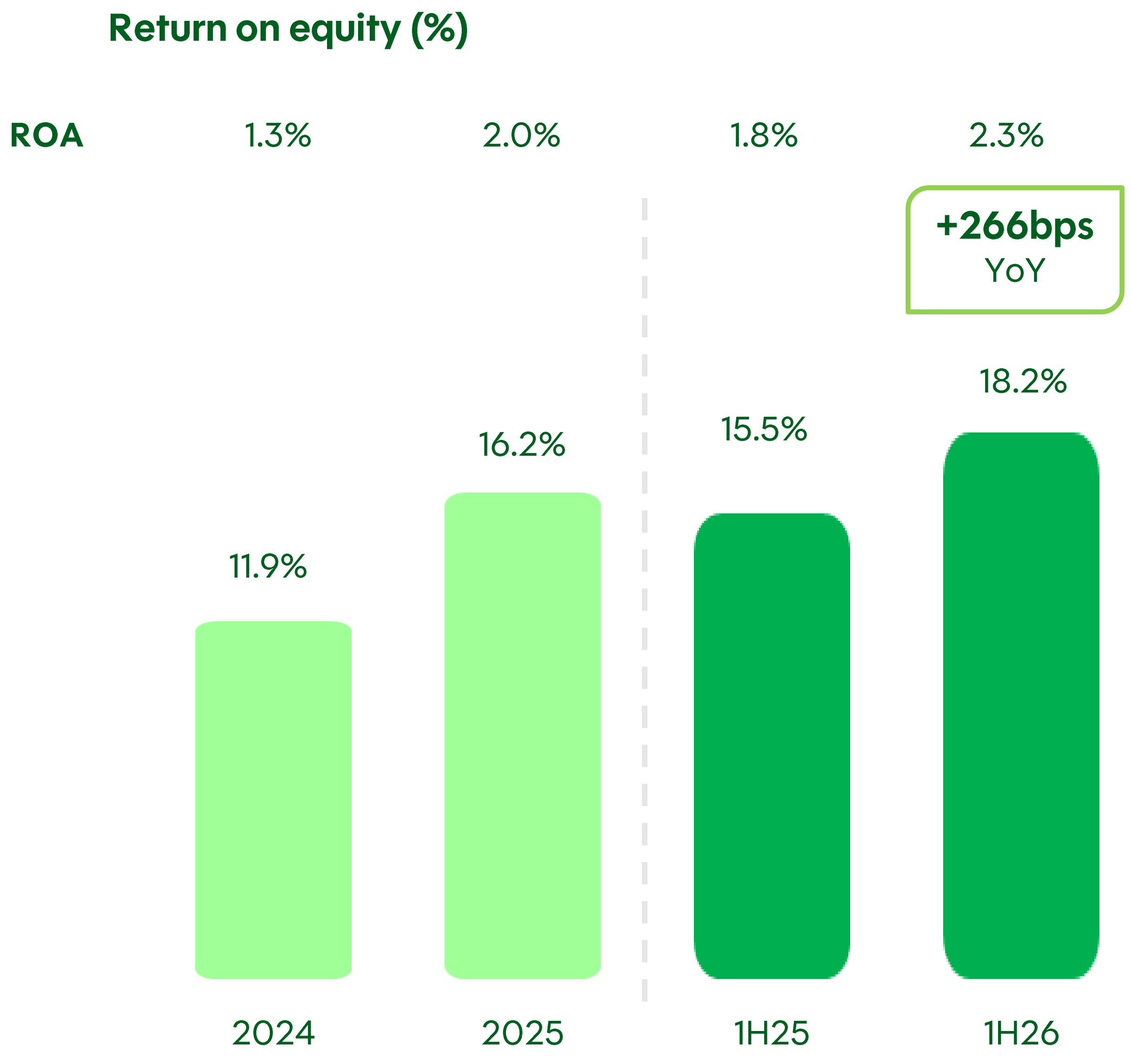
(# of financial stores)



Source: Company information as of June 2026
1) Correspondent agents includes external network
2) Total expenses are defined as Administrative expenses + Depreciation + Amortization

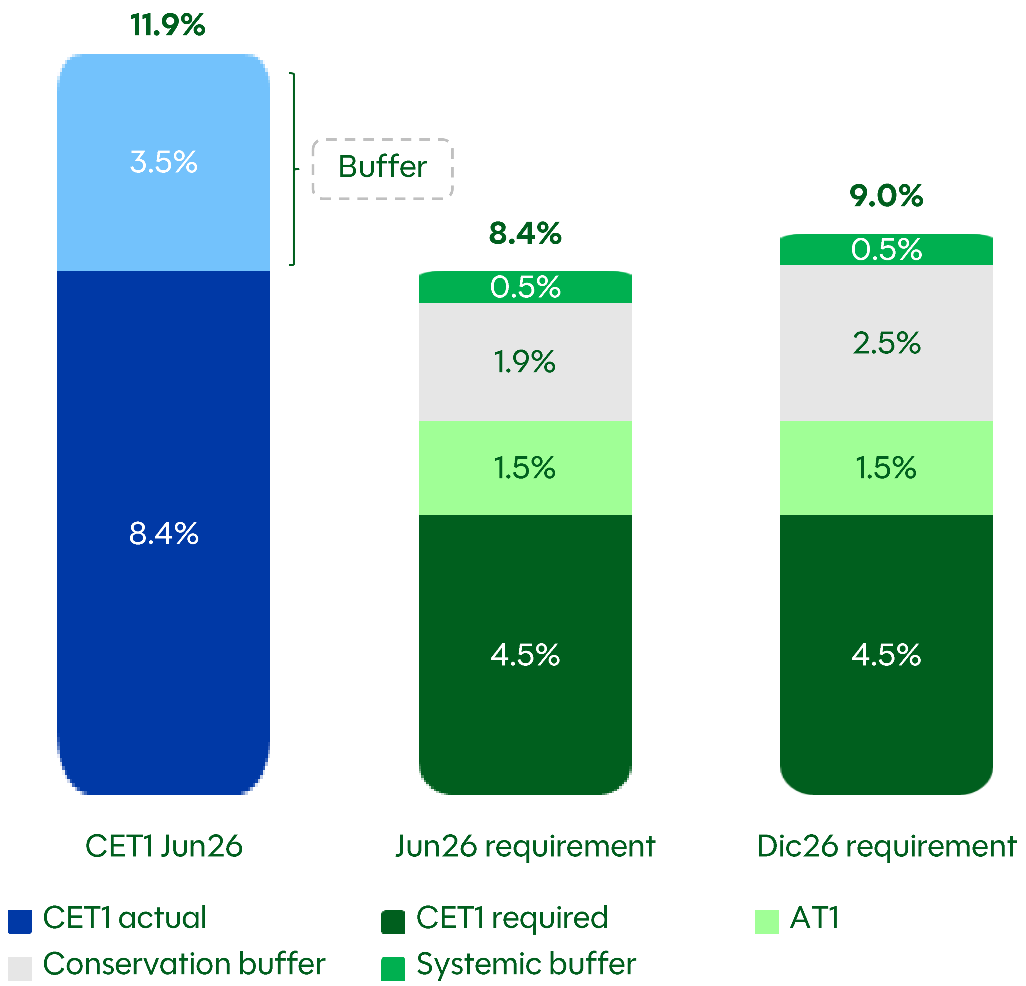
Stronger profitability, with ROE at 18%



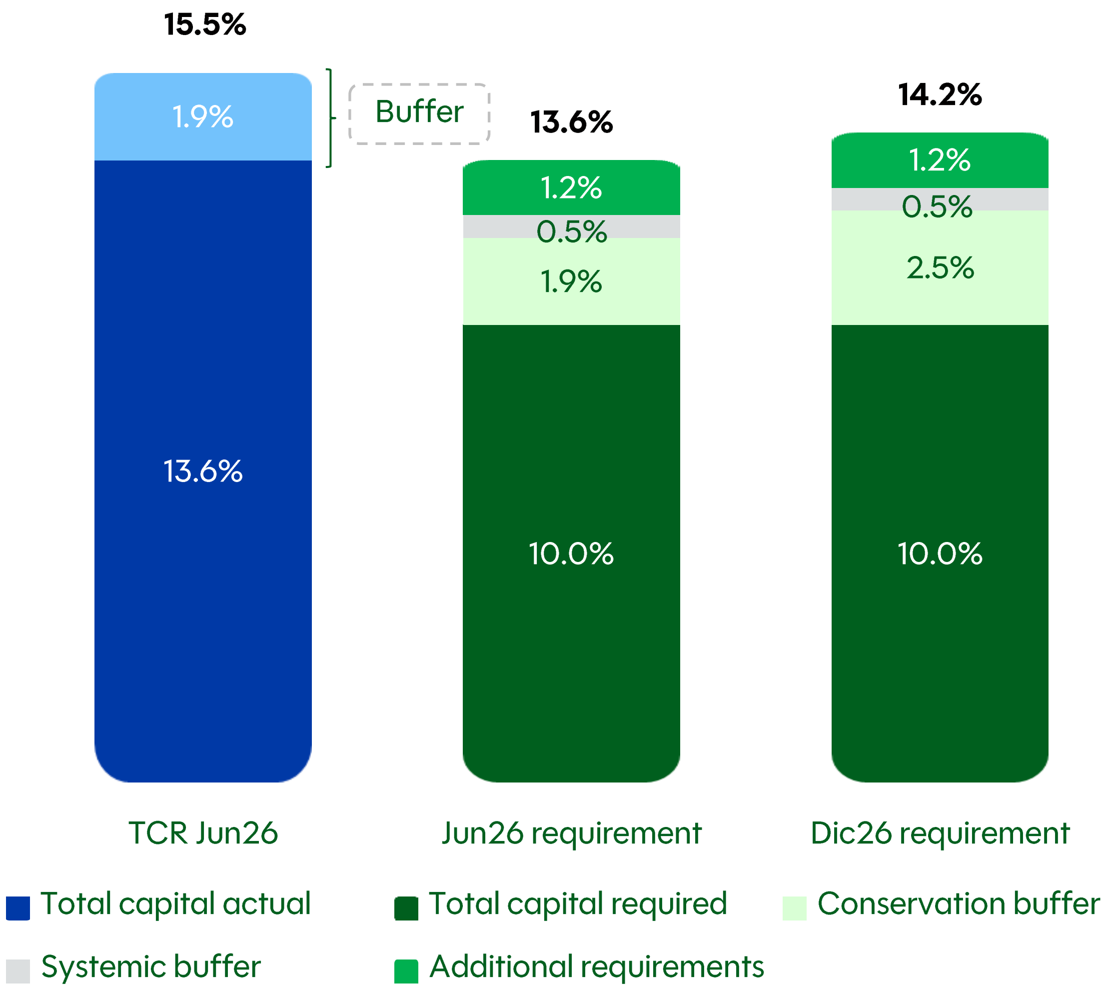


Comfortable buffers ahead of Basel III requirements

CET1 and regulatory requirements



Total capital and regulatory requirements



Source: SBS and company information as of Jun26

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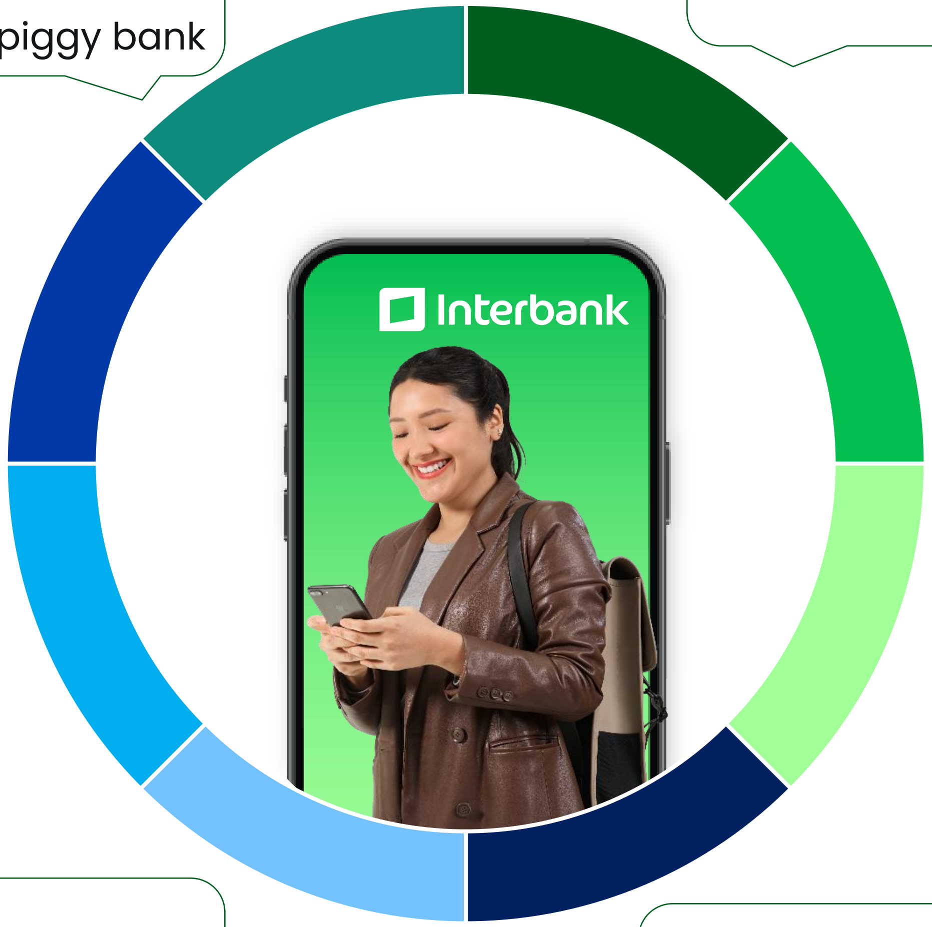
Integrated digital bank

Virtual piggy bank

Payments

My finances

Digital financing



100% Digital account

Loyalty & promotions

izipay

shopstar
Marketplace

5.8 mm
Total customers

86%
Digital retail customers

76%
Digital commercial customers

Source: Superintendencia de Banca, Seguros y AFP (SBS), Asociación de Bancos del Peru (ASBANC) and Interbank as of June , 2026.

Creating stronger primary banking relationships by delivering a top digital experience

+16%

YoY retail primary banking customers

Digital customers

(% of digital customers)

	Retail		Commercial	
	Jun-25	Jun-26	Jun-25	Jun-26
% of digital customers	84	86	74	76

IBK Plin Transactions (mn) (1)

2Q25	2Q26
162	234

+44%

YoY PLIN transactions

(1) Sent transactions to Plin

NPS Retail

(Points – Retail Banking)

61

+10 points vs Dec25

NPS Commercial

(Points – Commercial Banking)

76

+11 points vs Dec25

Source: Company information as of Jun26

Higher transactionality continues to support low-cost funding

Businesses

+48%
YoY float from IBK-Izipay

+39%
YoY Izipay flows to IBK accounts

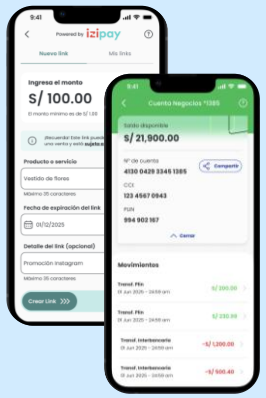
Individuals

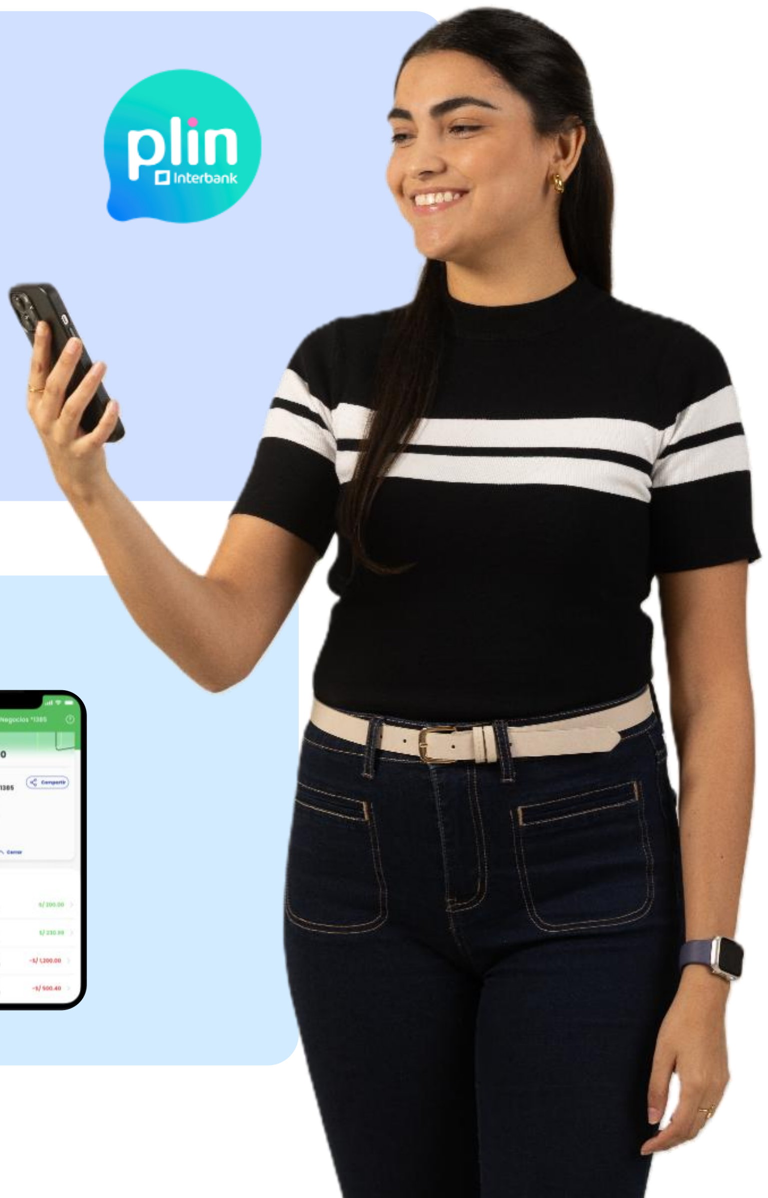
+86%
Digital retail customers

+44%
YoY Plin transactions

Small businesses

+32%
YoY Small businesses deposits





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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

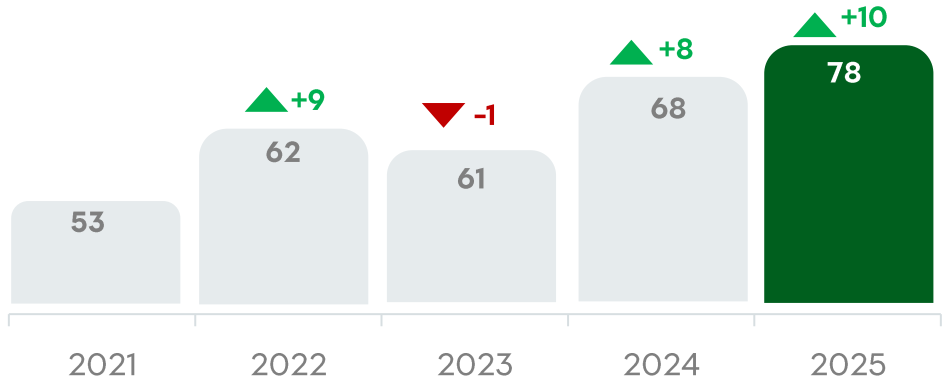
Social

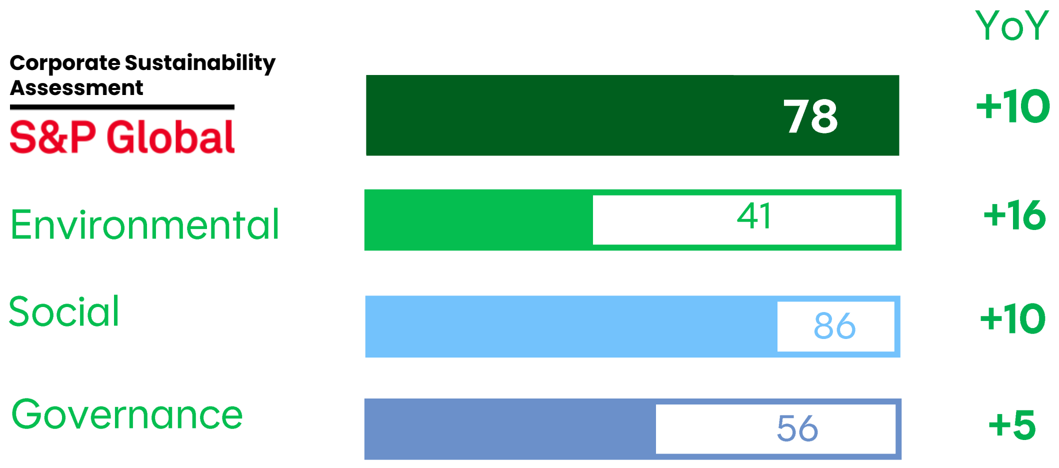
- "Voces!" – Workplace sexual harassment prevention program recognized as a UN Global Compact best practice
- Financial literacy initiatives targeting schools, families, children, employees and clients
- Sustainability Talks to promote a sustainability mindset

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





(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

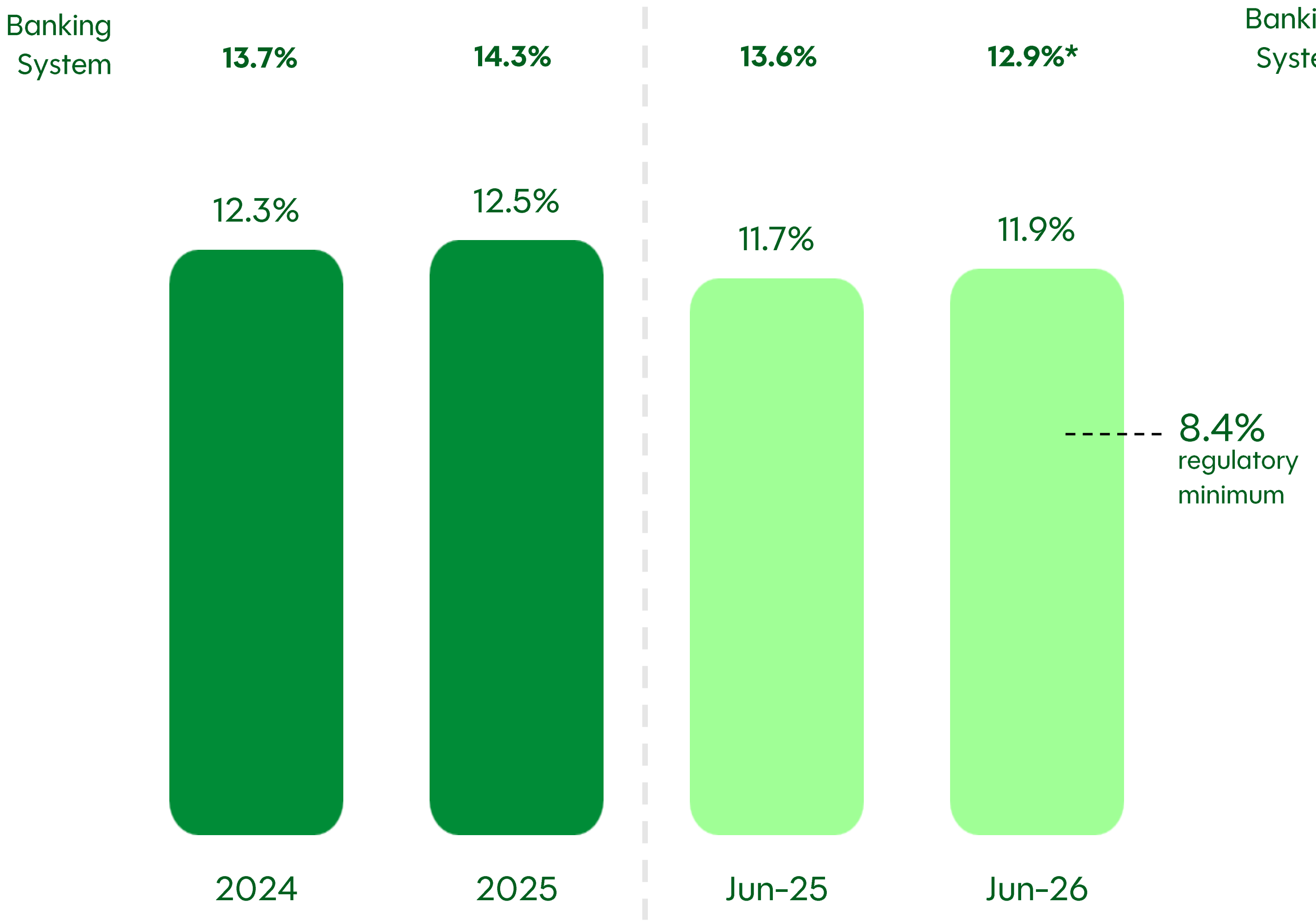
Concept	Definition
Total revenues	Gross financial margin + fee income from financial services, net + gain on financial transactions
Efficiency ratio	(Administrative expenses + Depreciation + amortization) / (total revenues)
NIM	(Annualized gross financial margin) / (Average interest-earning assets)
NIM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

Interbank

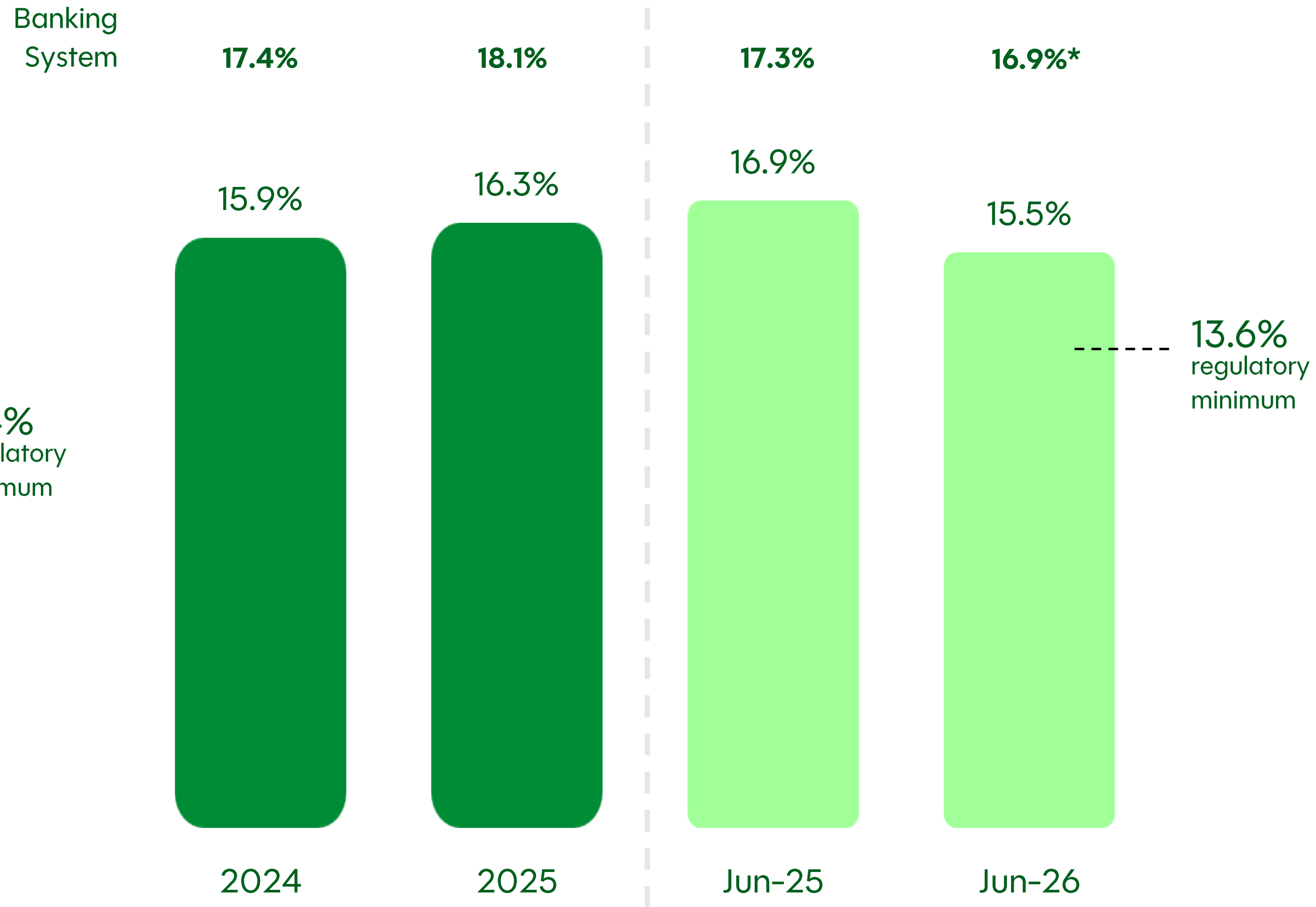
Appendix

Solid capitalization levels

CET1 ratio

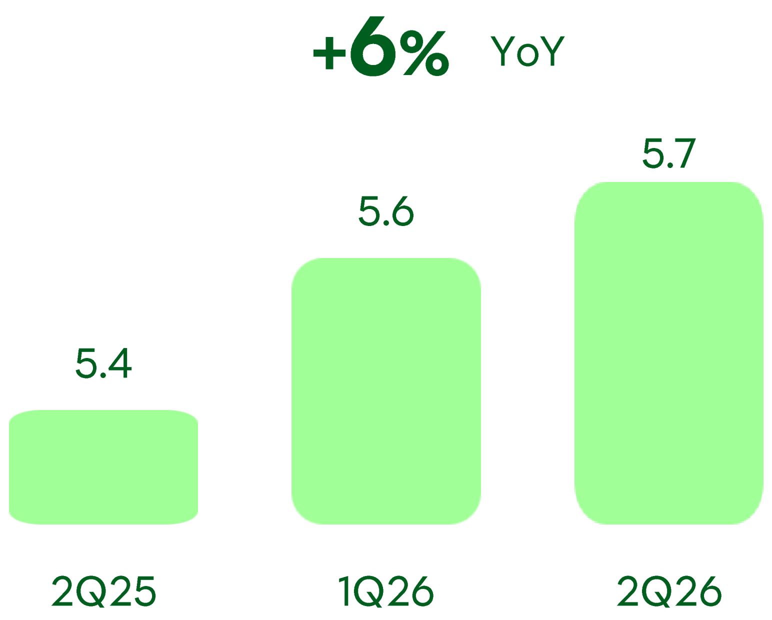


Total capital ratio (TCR)

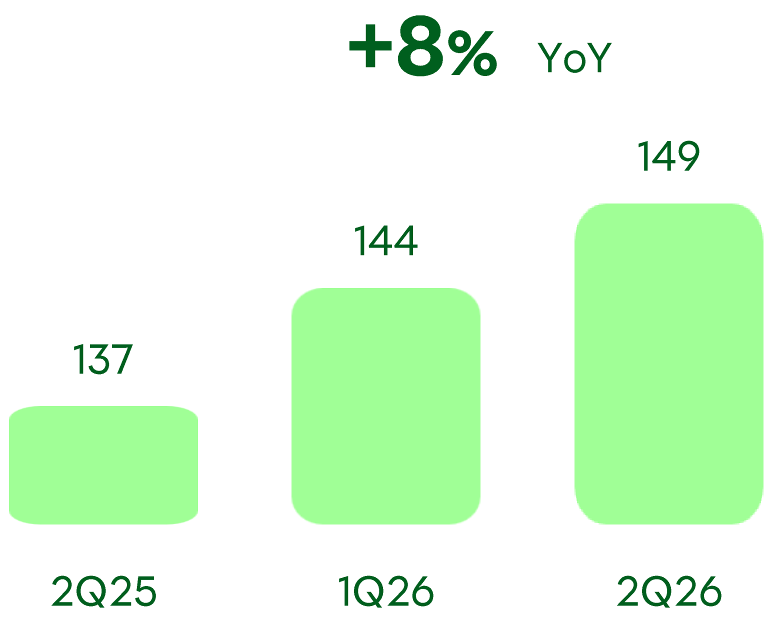


Source: SBS and company information as of Jun26.
*Banking system data as of May26.

Retail customers reached 5.7 million



Banking – retail customers (mn) [1]

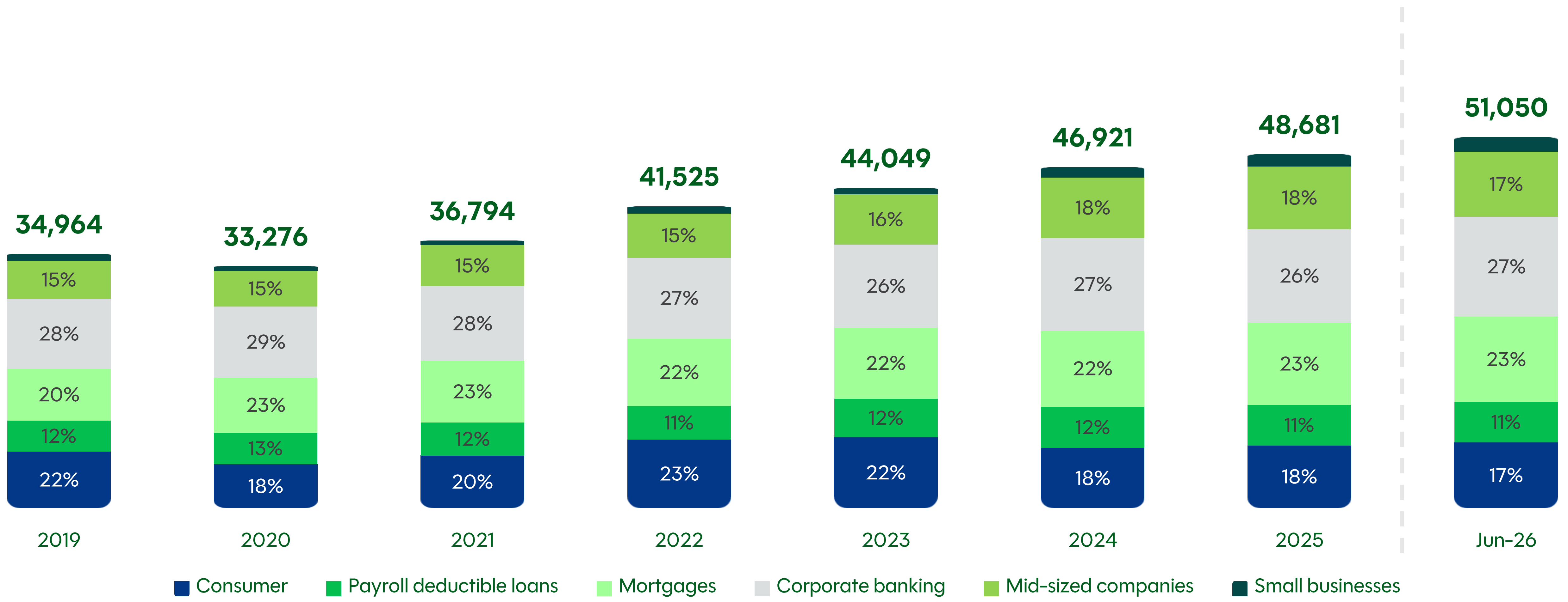


Banking – commercial customers (th)

(1) New methodology

Loan growth evolution (S/ mn)

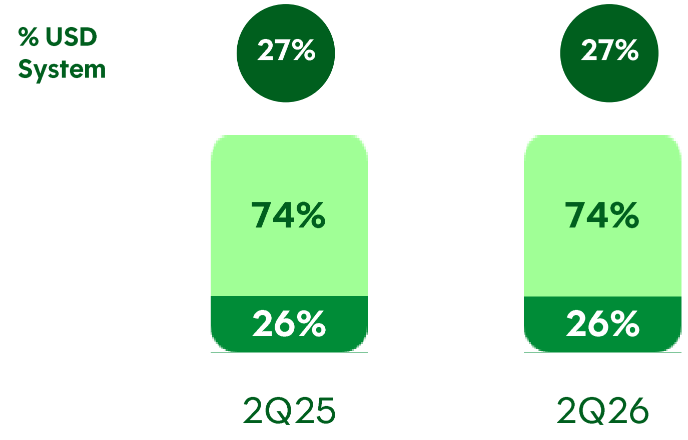
5 year CAGR **+7%**



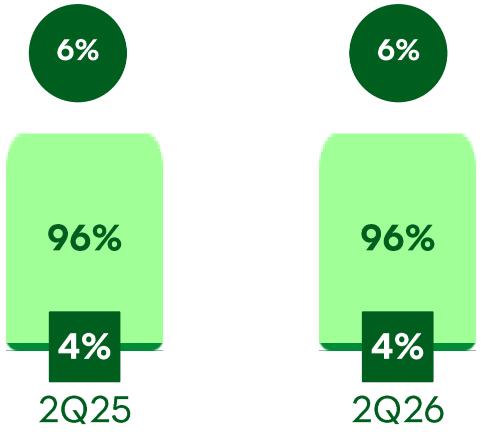
(*) Data presented in accordance with Local GAAP.

Manageable dollarization levels at Interbank

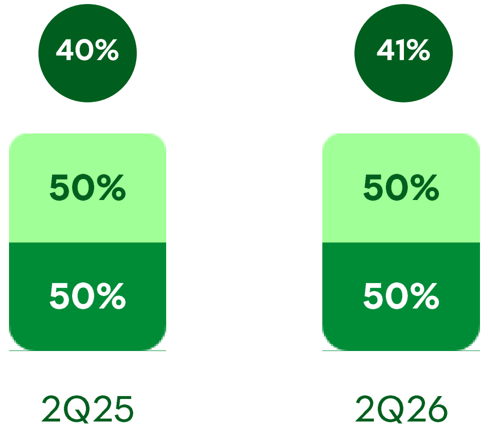
Total loans



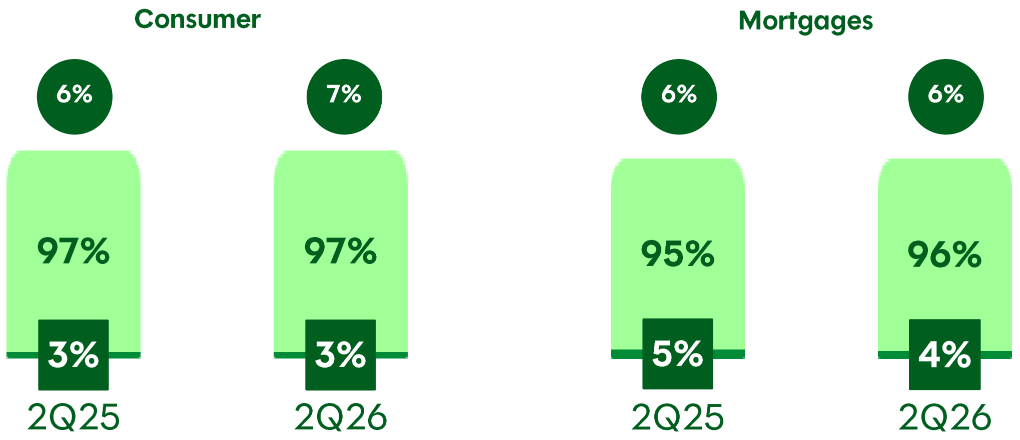
Retail loans



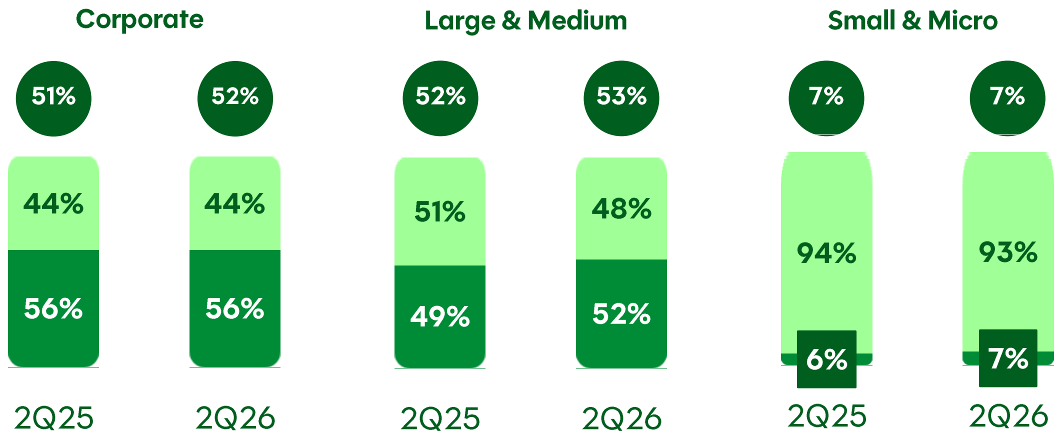
Commercial loans



Retail loans breakdown



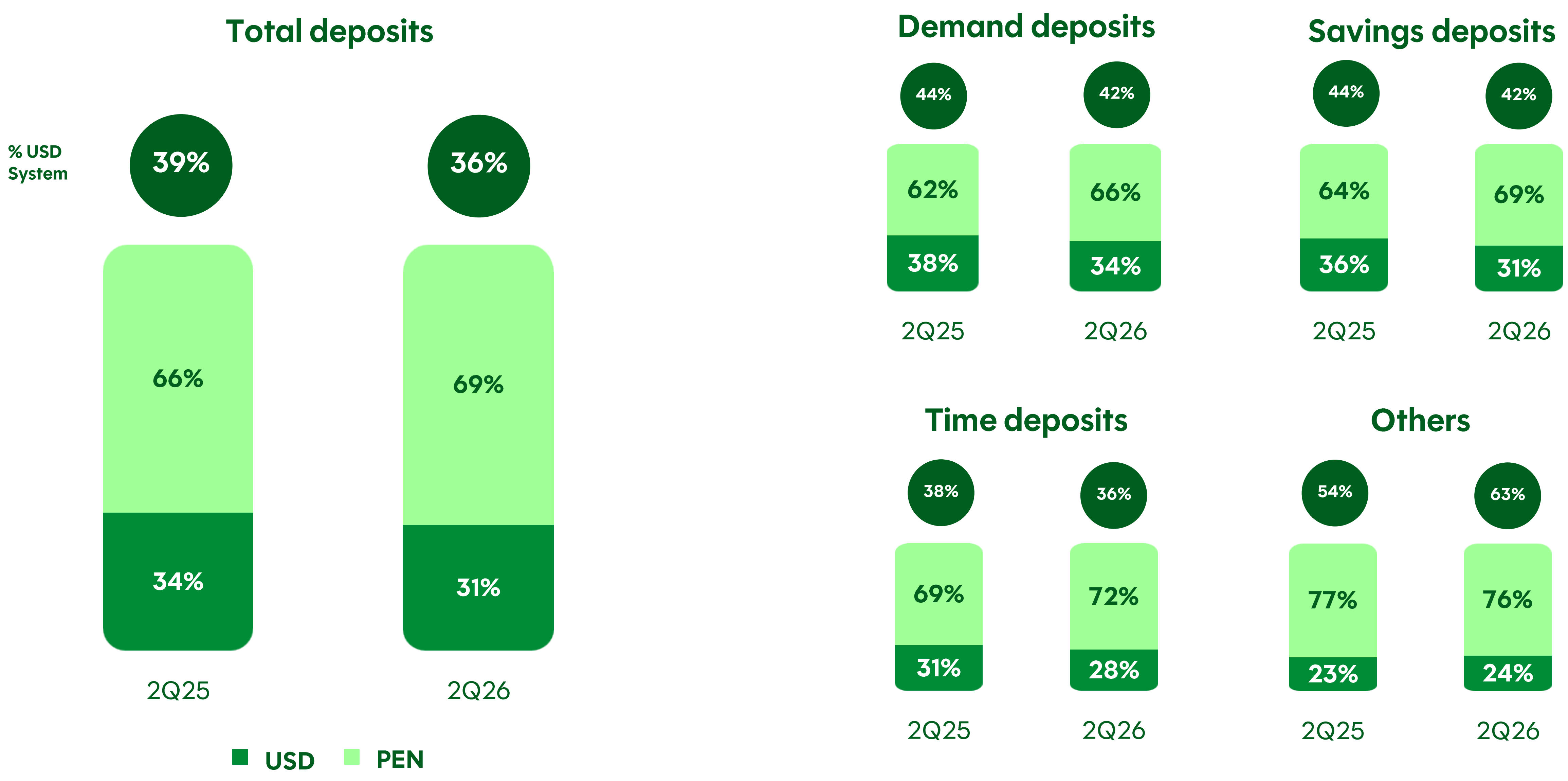
Commercial loans breakdown



USD PEN

Source: SBS

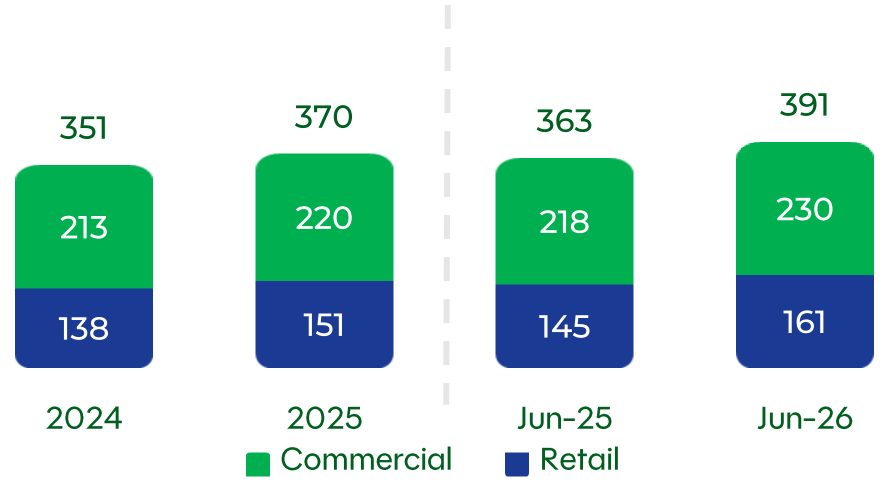
Strengthening local currency deposit mix



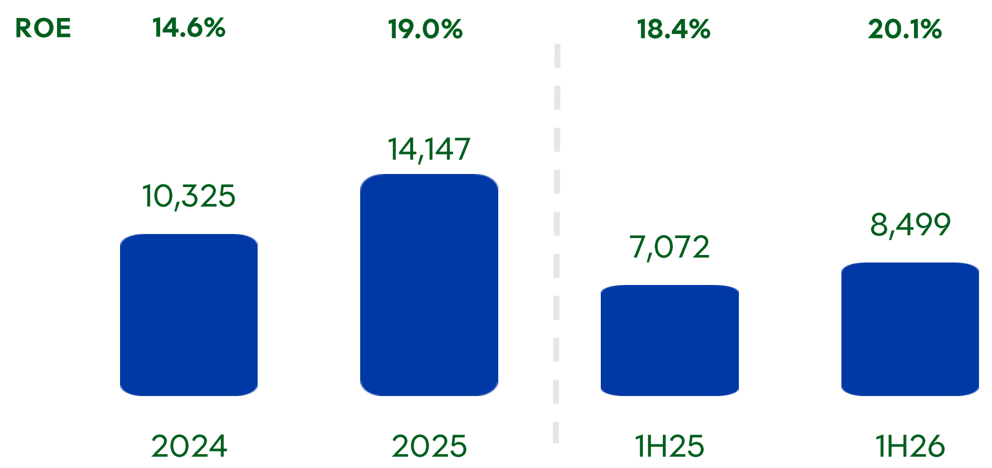
Source: Public Deposits in Local and Foreign Currency by Banking Institution (SBS), as of Jun26.

Overview of Peruvian banking system

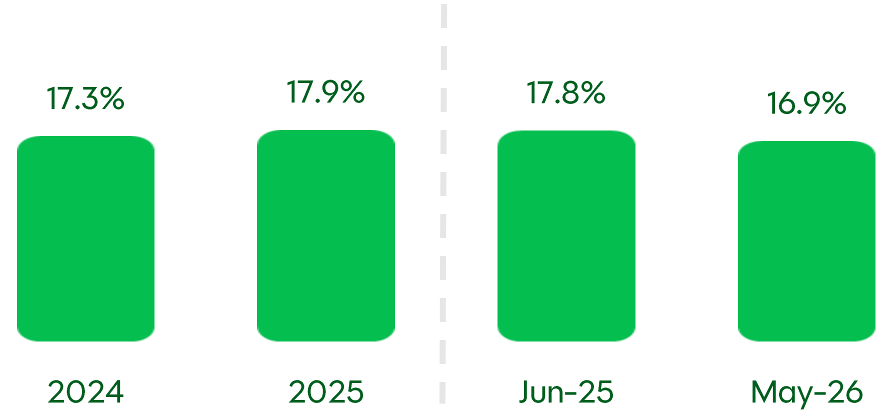
Banking system gross loans (S/ bn)



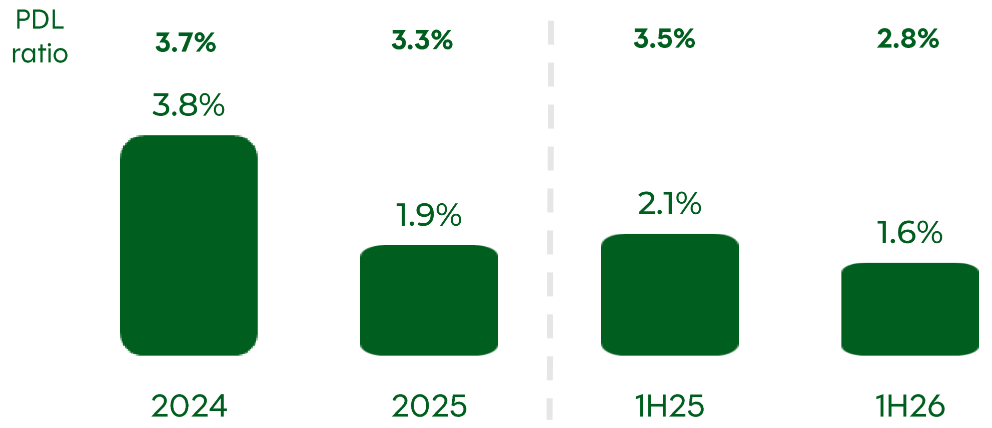
Banking system net profit (S/ mn)



Banking system TCR (%)



Asset quality – CoR and PDL ratio (%)



Source: SBS as of Jun26

Interbank

Banking Segment

August 2026