



Banking Segment

 Interbank

December 2025

Interbank at a glance



Leading bank in Peru with solid financial performance...

Financial highlights

As of September 30, 2025

S/ mn | US\$ mn

Assets ⁽¹⁾

74,374 | 21,434

Gross loans ⁽¹⁾

50,101 | 14,438

Deposits ⁽¹⁾

51,235 | 14,765

ROE

16.0%

Efficiency ratio

41.6%

PDL ratio

2.5%

TCR ratio

15.8%

CET 1 ratio

12.1%

Leading position in the Peruvian banking system⁽²⁾

14%

Market share in
retail deposits

20%

Market share in
consumer loans

11%

Market share in
commercial loans

NPS 57⁽³⁾

83%
Digital
customers

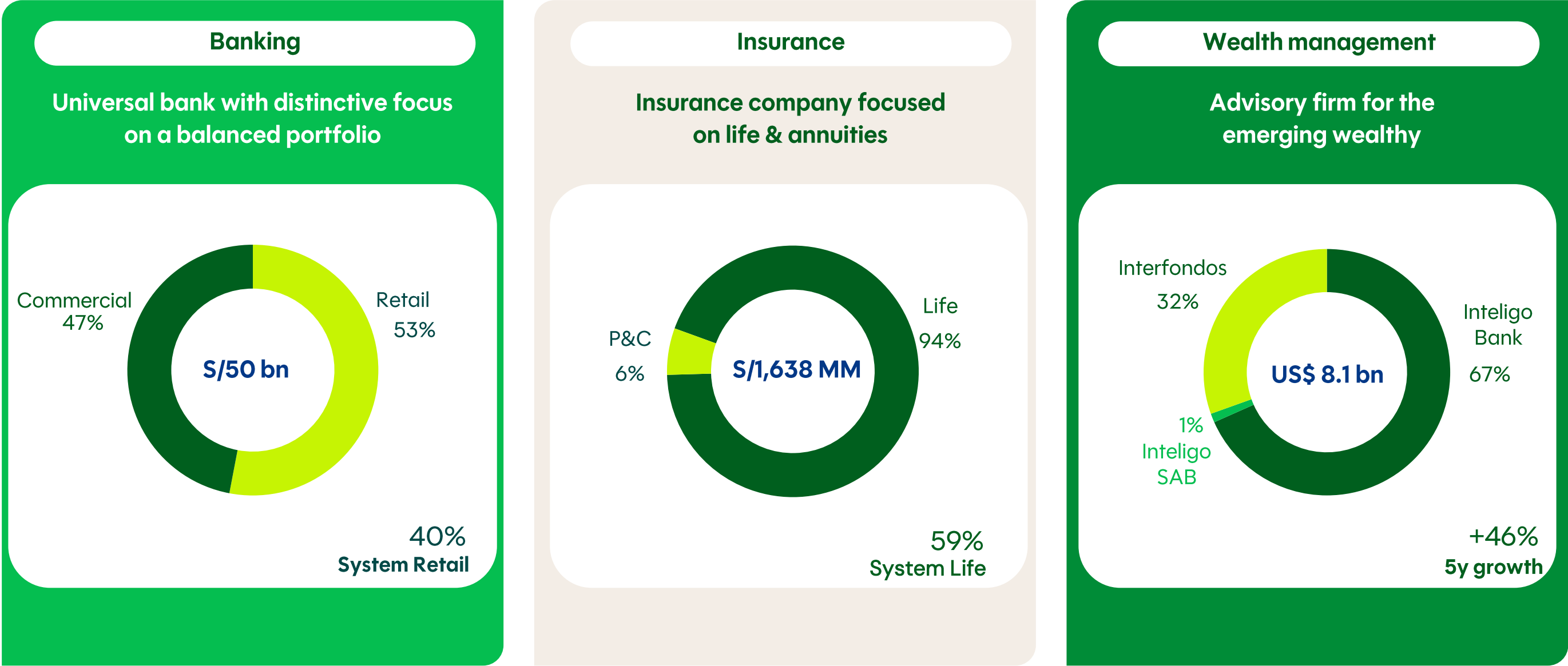
Source: Superintendencia de Banca, Seguros y AFP (SBS) and Interbank as of September 30, 2025

1) Figure converted to US dollars using an end of period exchange rate (Sol / US dollar) of 3.47

2) Ranking among four largest Peruvian banks

3) As of October 31, 2025

Leading financial digital platform with strategic focus on key businesses



3 Source: Company information and SBS as of September 2025
1) Figure converted to US dollars using an end of period exchange rate (Sol / US dollar) of 3.47
2) Excluding private annuities

IFS is part of Intercorp Group

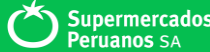
Financials



Retail



Financieraöh!



InDigital



makro



Mass✓

Inkafarma

agora



Mifarma+



Education



Colectivo²³



idat



zegeL



Health



Entertainment



LA TiNKA

PAPA JOHN'S

Mejores Ingredientes. Mejor Pízza.

DUNKIN'

DON BELISARIO

POLLOS A LA BRASA

CASA ANDINA

HOTELS

POPEYES



CHINA WOK

WOK

BEMBOS

Corporate
services



Clear strategic vision

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 Balanced portfolio supporting growth and profitability

3 Robust capital base ahead of Basel III requirements

4 Digital bank with distinctive leadership in Peru

5 Strong culture and corporate governance, with clear focus on ESG

1

Peruvian economy among the strongest in the region



Peru at a glance

PBI 2026E

3.0%



Domestic demand
2026E

3.5%



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%

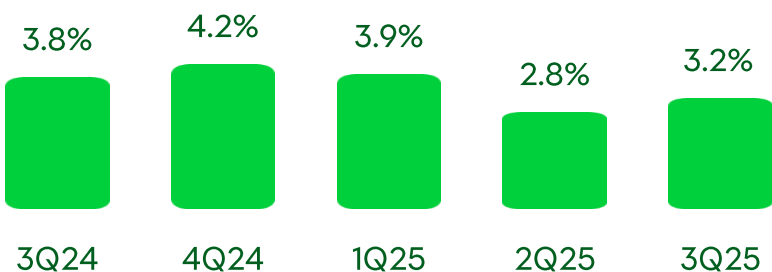


Peruvian economy: persistent positive macro indicators

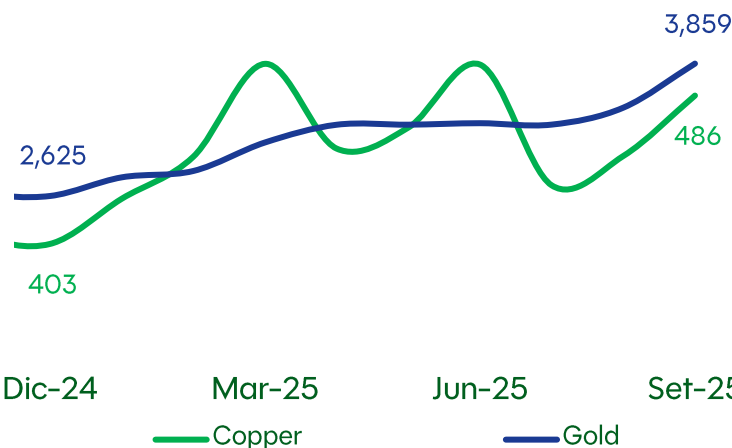
Improved economic activity

GDP growth YoY (%)

2025(E)
3.3%



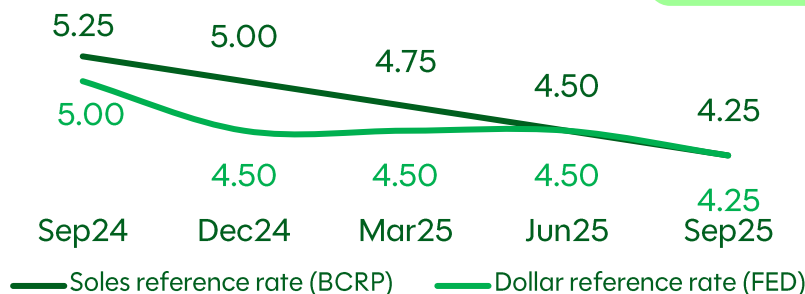
Commodities supporting terms of trade



Decreasing interest rates

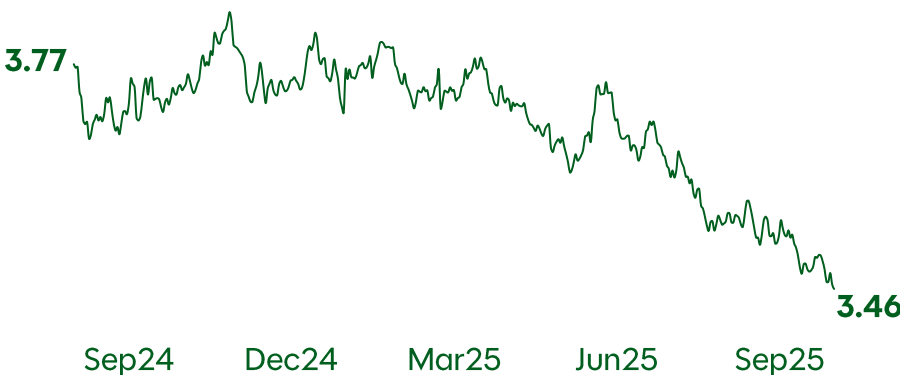
Reference rate (%)

Last update:
BCRP: 4.25%
FED: 4.00%

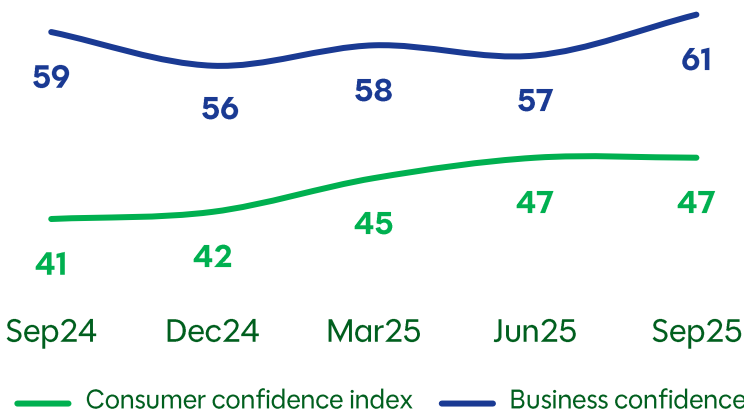


Strong currency

PEN/USD exchange rate



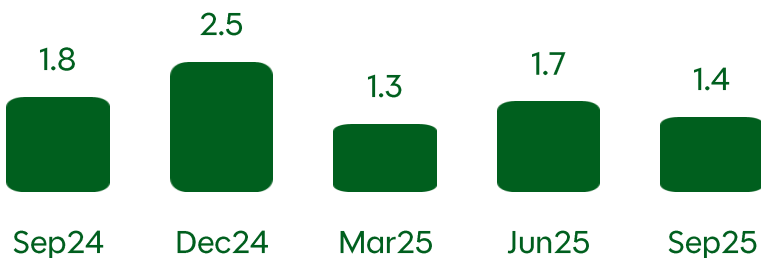
Stable confidence



Reduced inflation

YoY inflation (%)

2025(E)
1.7%



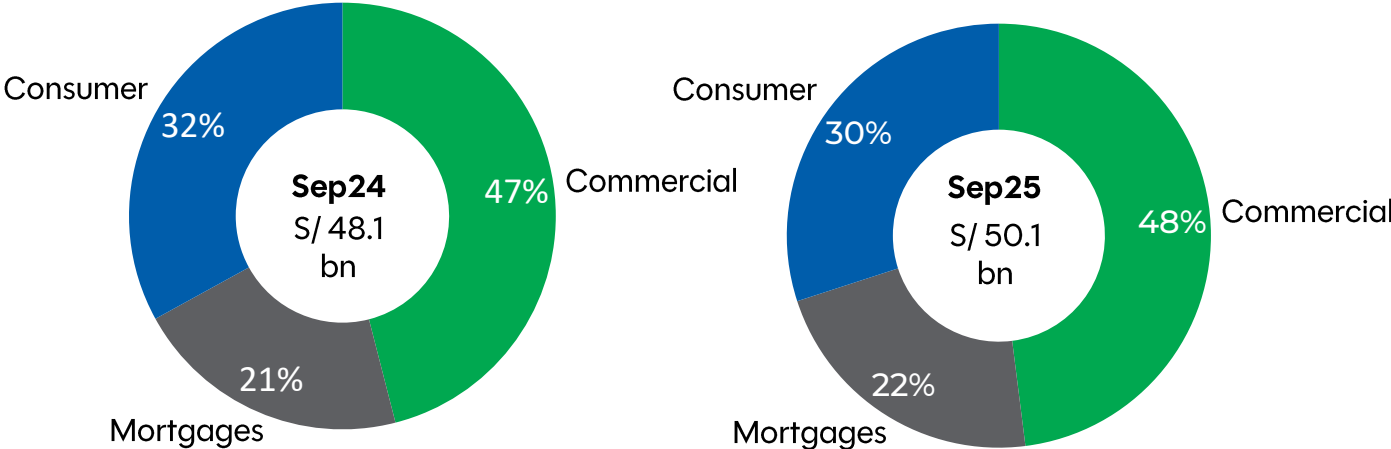
2

**Balanced portfolio
supporting growth
and profitability**

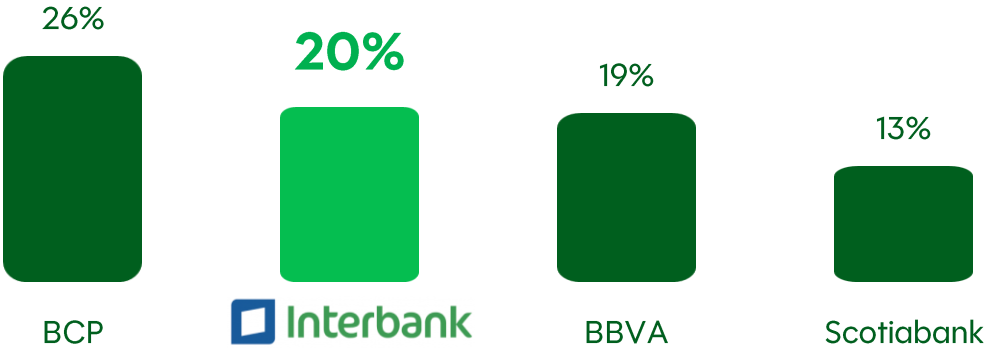


Balanced portfolio

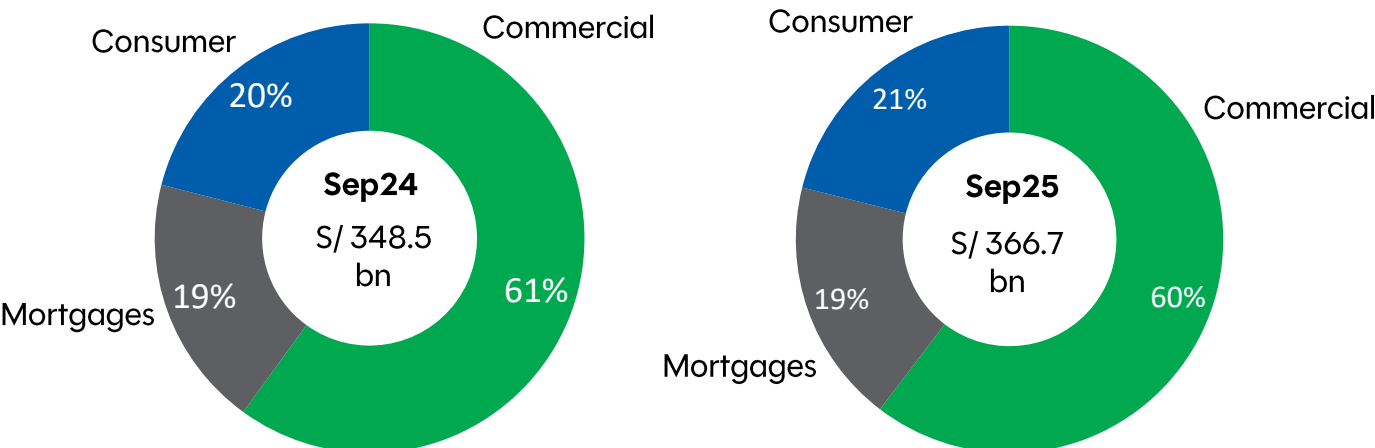
Interbank total loan breakdown



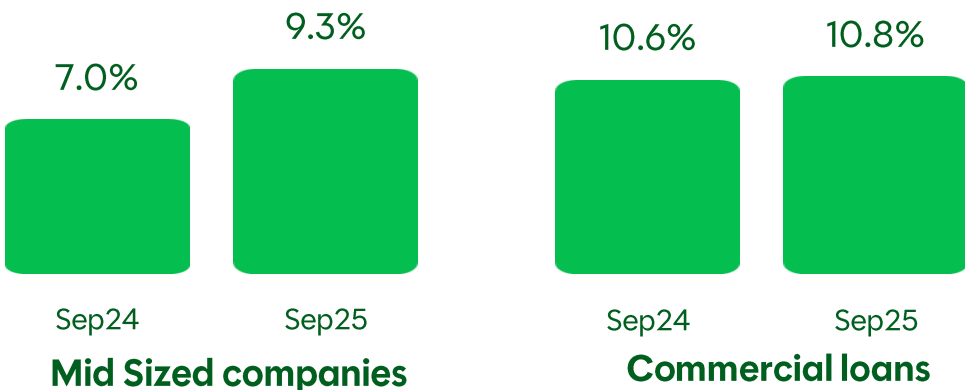
Leading position in consumer loans – Market share (%)⁽¹⁾



Banking system total loan breakdown



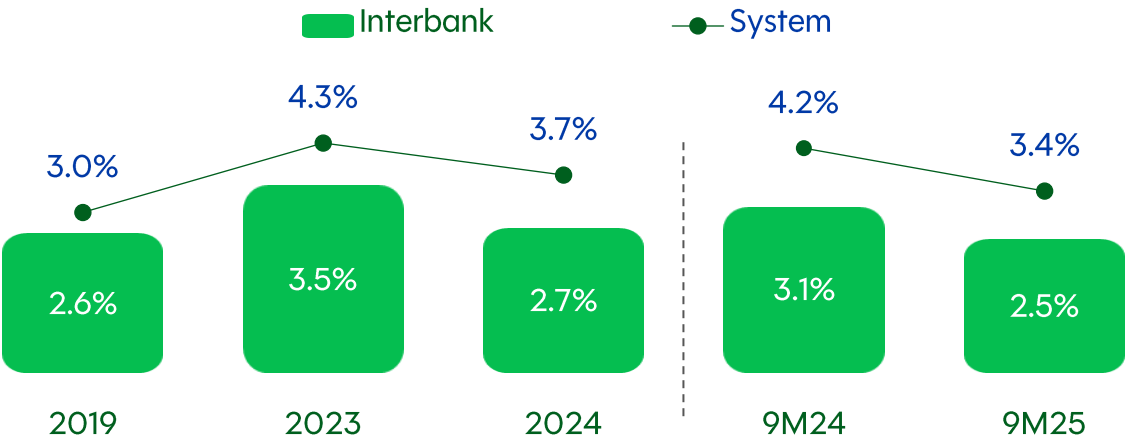
Interbank increasing relevance in commercial banking (%)



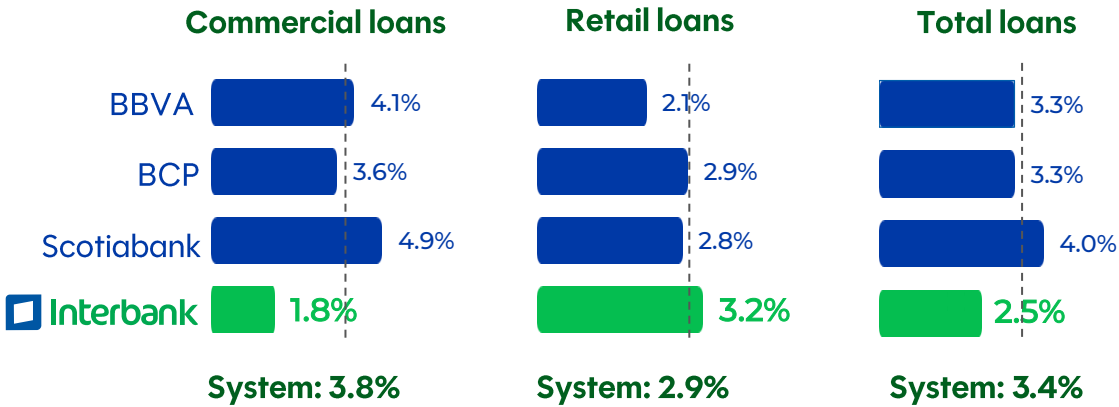
Source: SBS as of September 2025
Note: Under Peruvian SBS GAAP
1) Consumer loans do not include mortgage loans

Strong PDL ratios

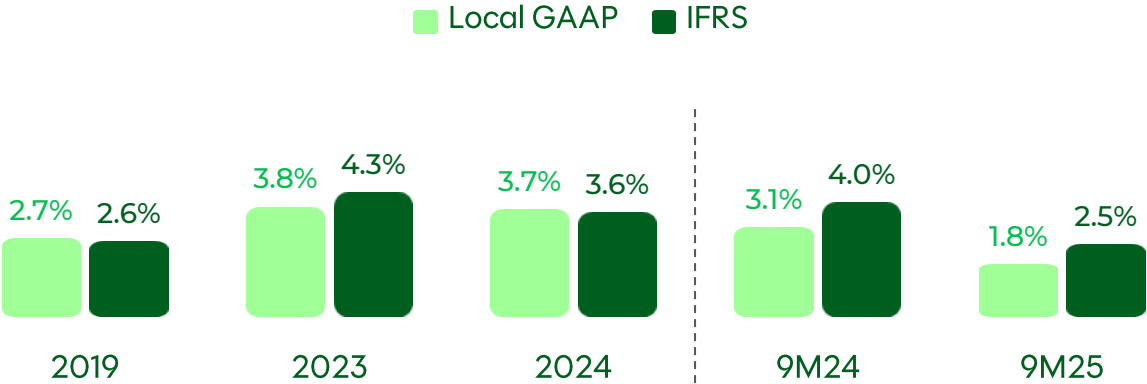
PDL ratio evolution (%)



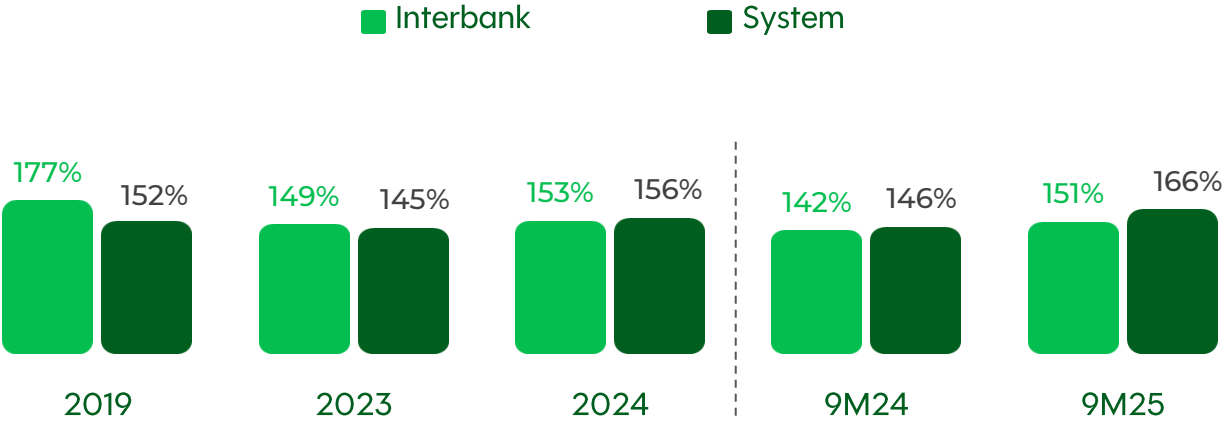
PDL ratio vs. peers (%)



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



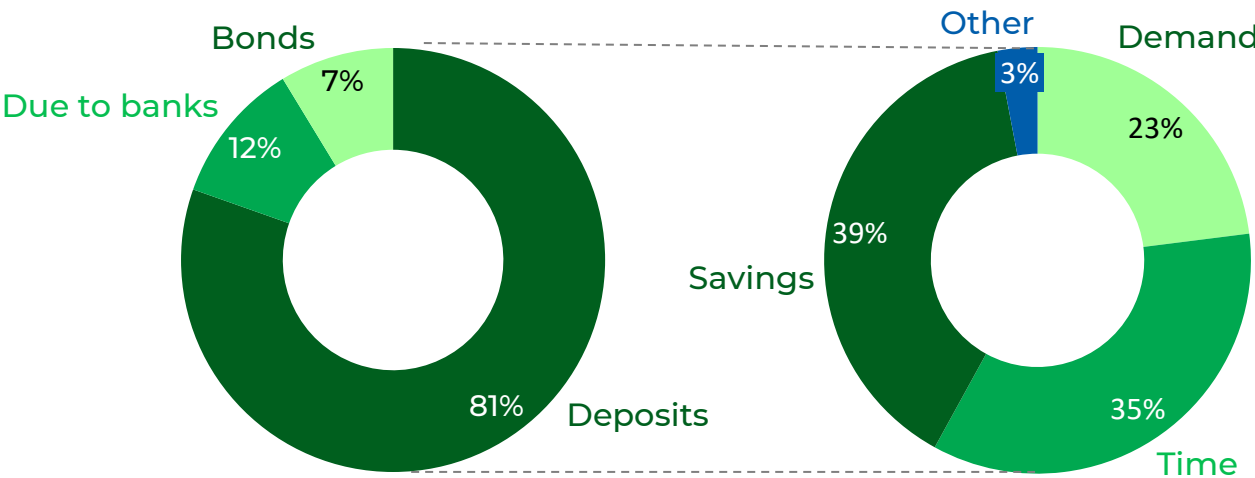
Sound coverage ratio ⁽¹⁾



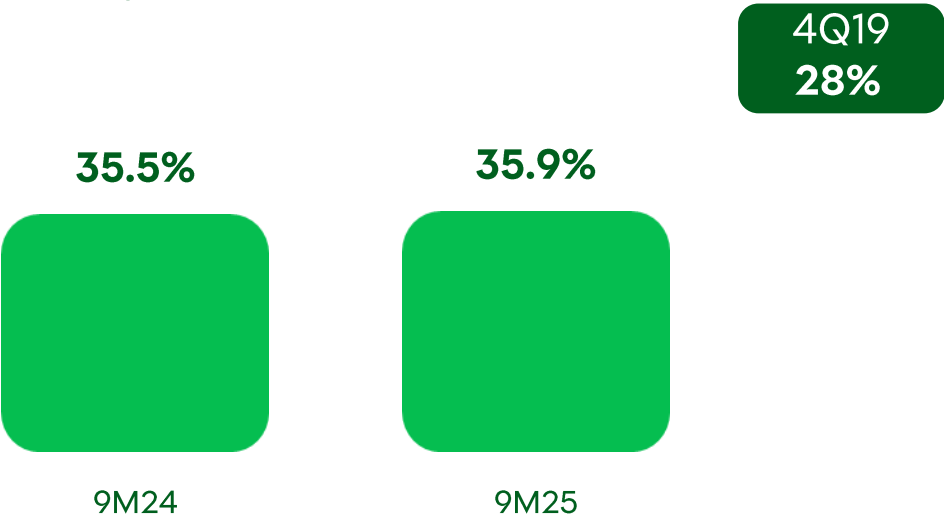
Source: SBS and Company information as of September 2025
1) Defined as allowance for loan losses as a percentage of past-due loans

Diversified funding base

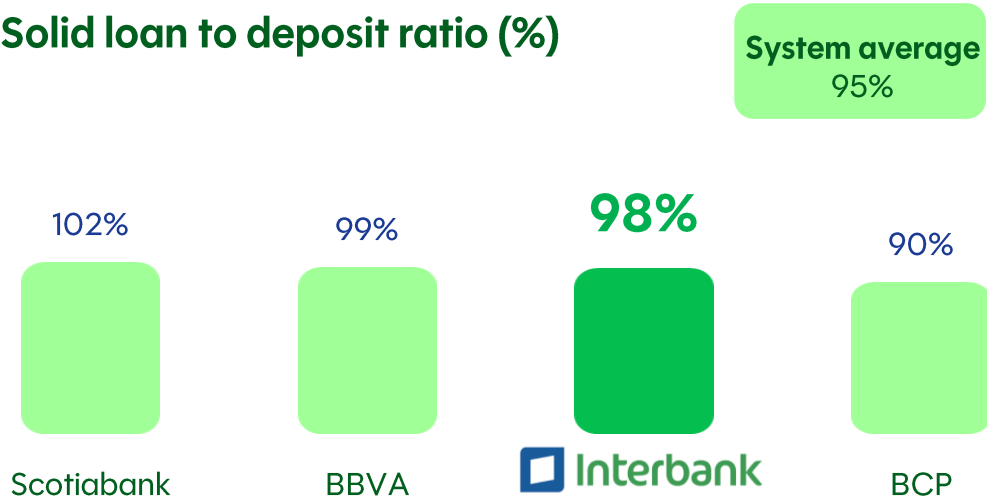
Significant deposits base



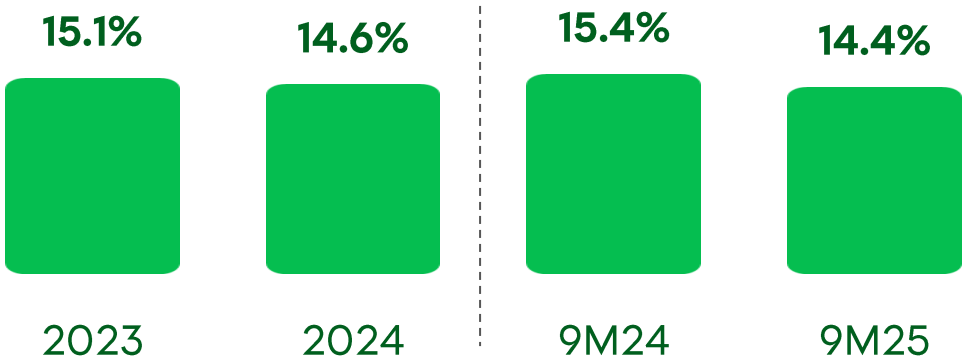
Low-cost funding⁽¹⁾



Solid loan to deposit ratio (%)



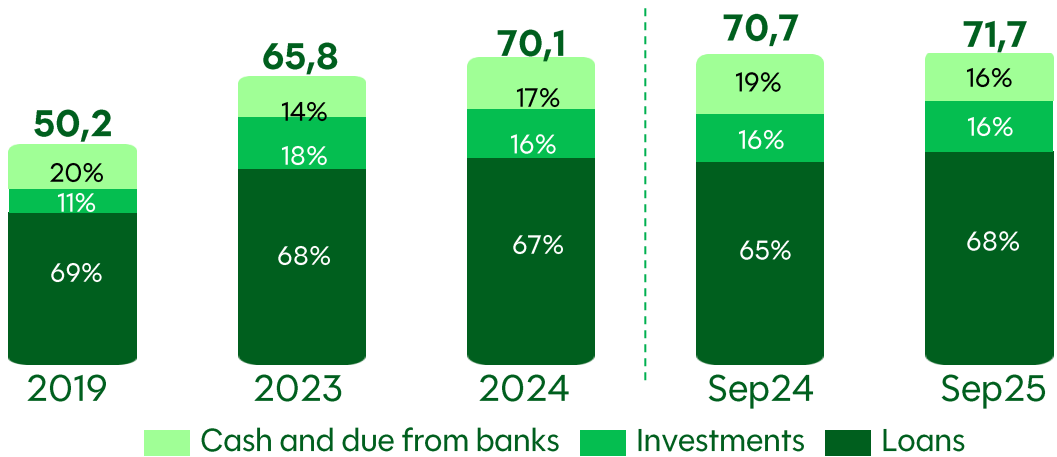
MS Retail deposits



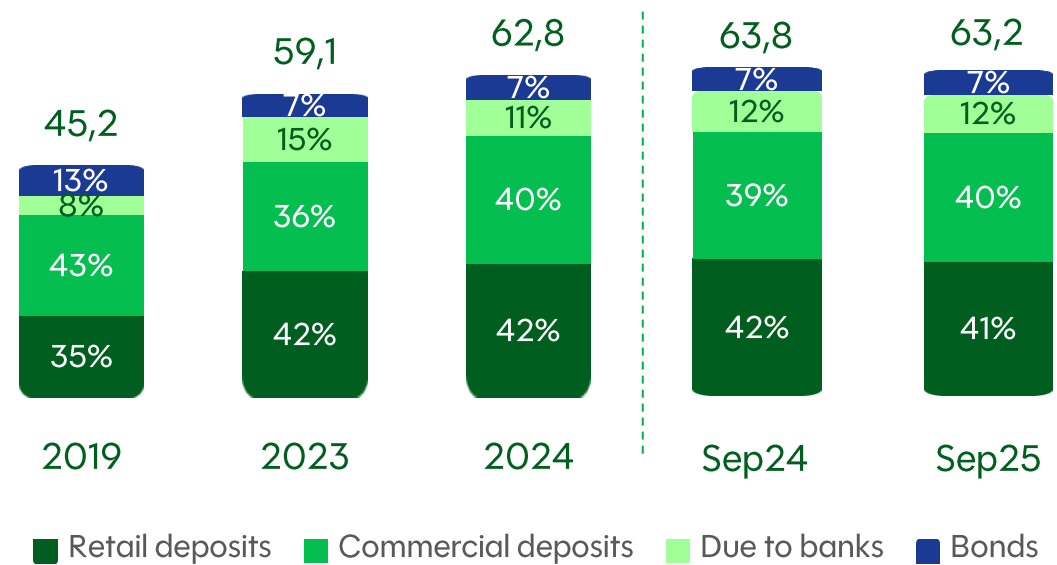
1) Low cost funding as a % of total funding. Low-cost funding includes retail deposits (excluding term deposits) and transactional commercial and institutional deposits.
Source: SBS and Company information as of September 2025
Note: Under Peruvian SBS GAAP

Stable NIM

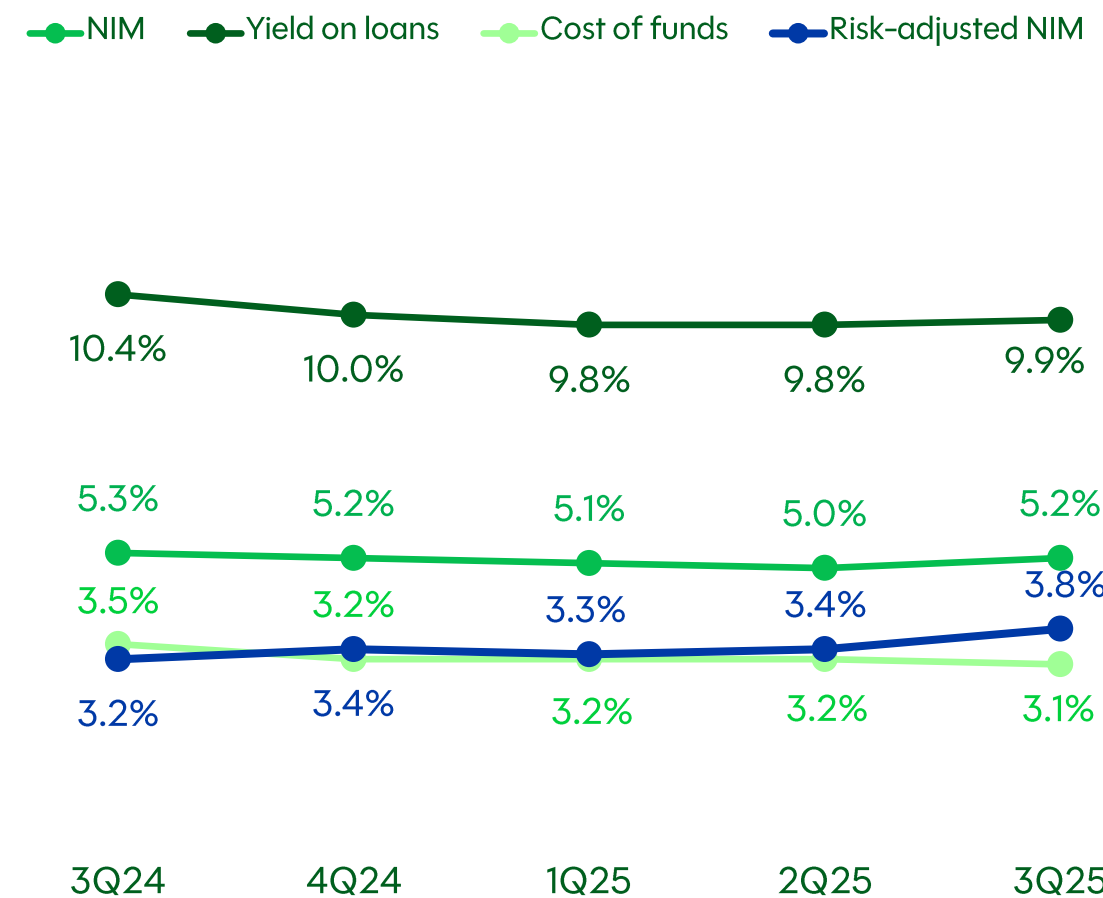
Interest-earning assets (s/bn)



Funding breakdown (S/ bn)

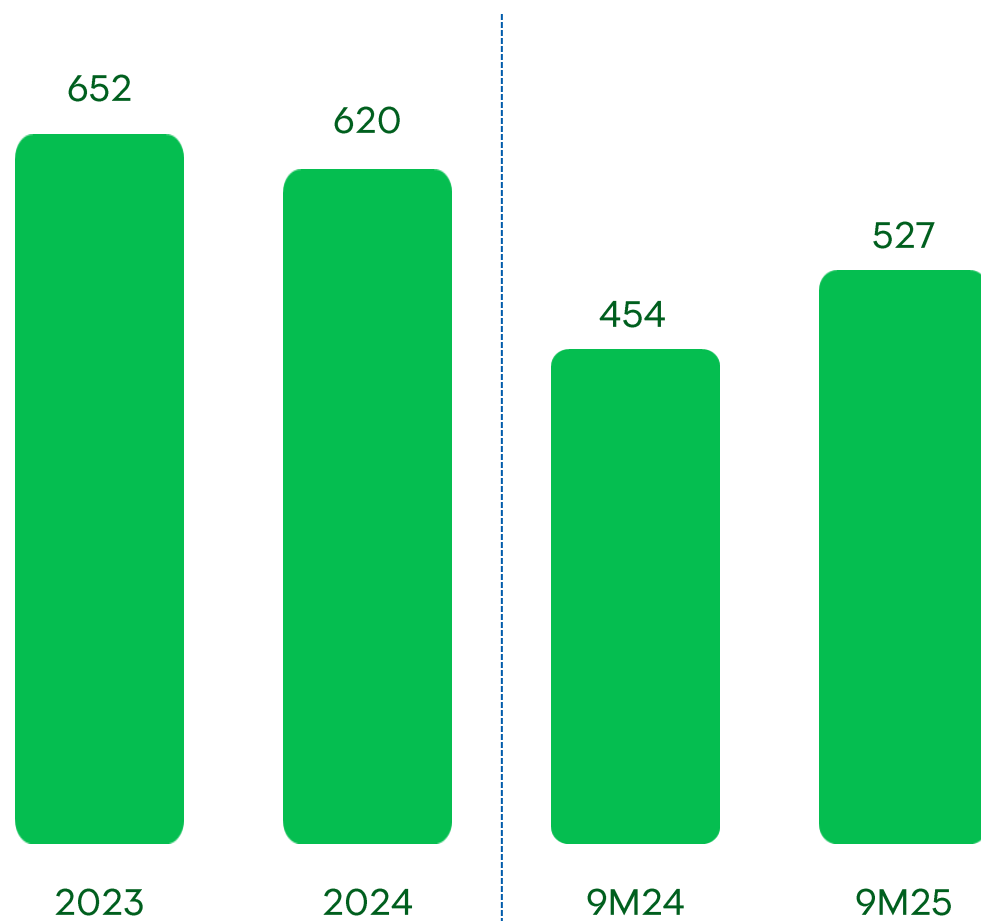


Evolution of yield on assets and cost of funds (%)



Double digit growth in fee income

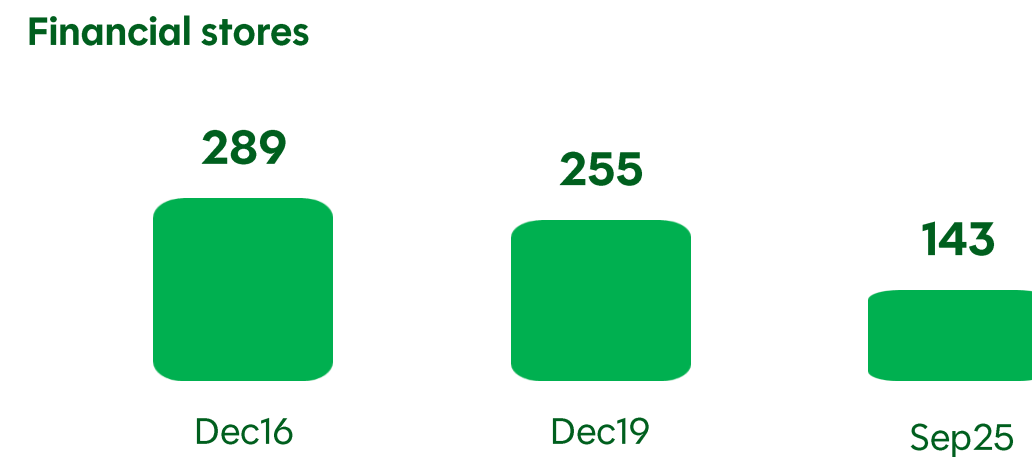
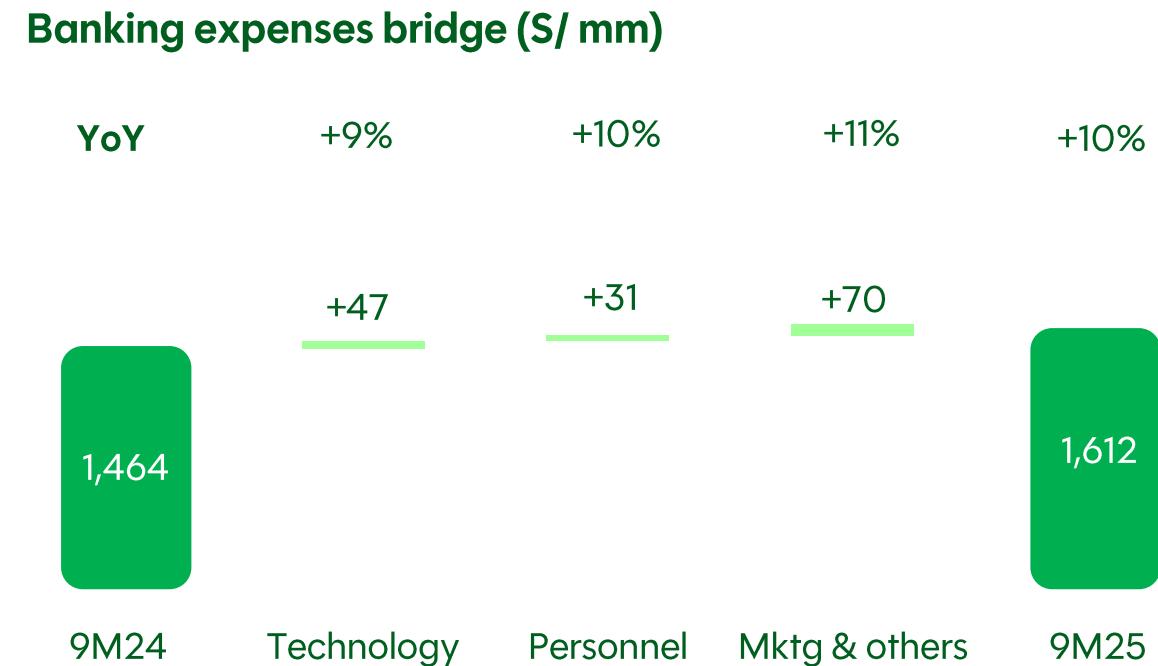
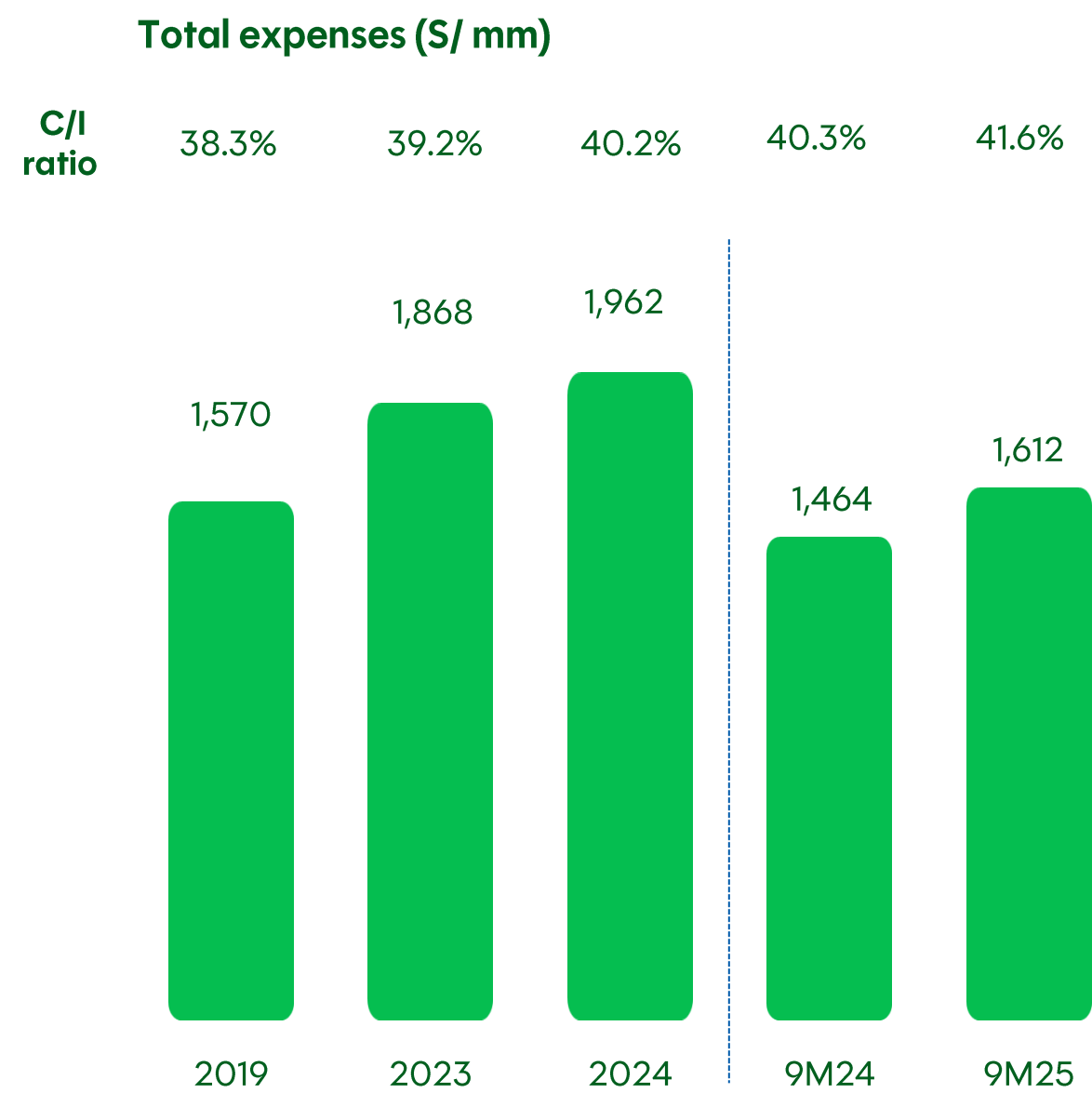
Fee income from financial services (\$/ mn)



Fee income as a % of operating revenues



Continuous focus on efficiency



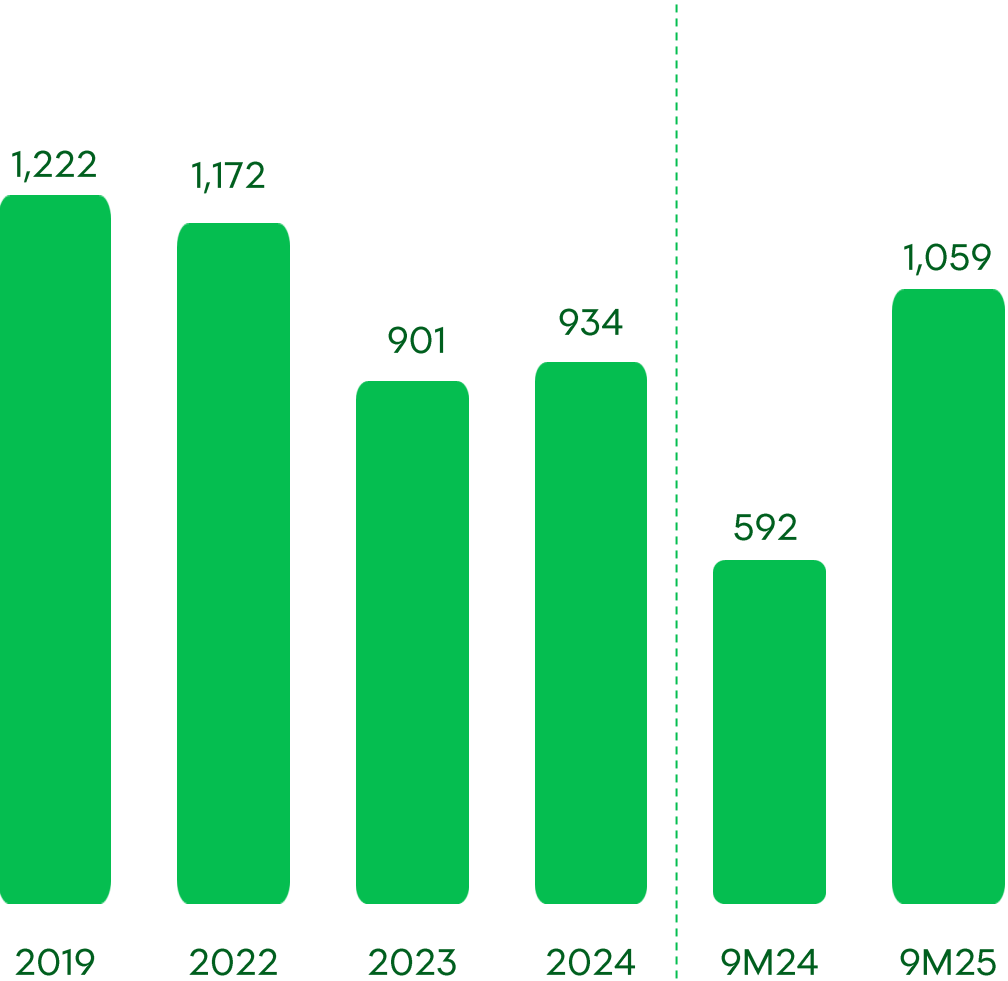
Source: Company information as of September 2025

1) Correspondent agents includes external network

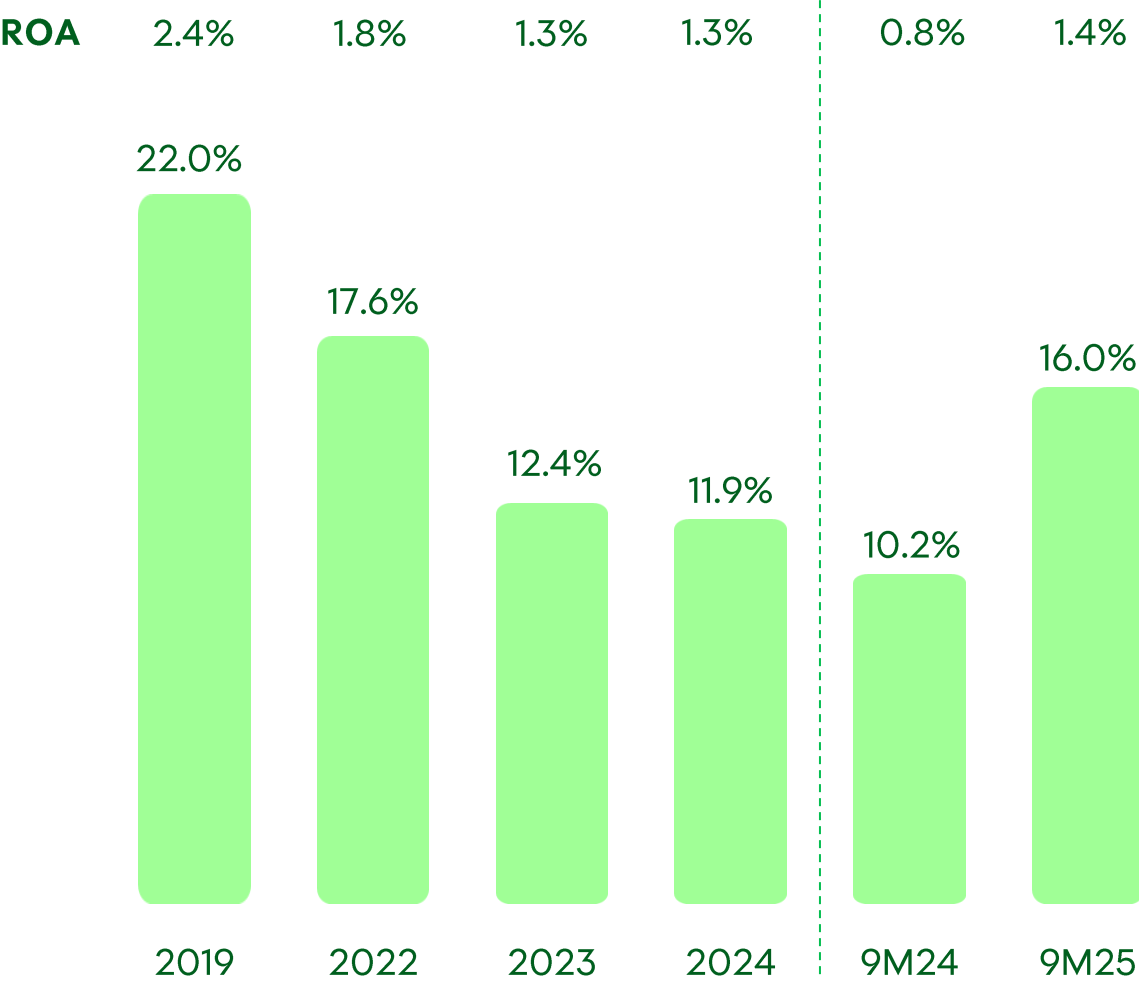
2) Total expenses are defined as Administrative expenses + Depreciation + Amortization

Quarterly net profit recovery

Net profit (S/ mn)



Return on equity (%)

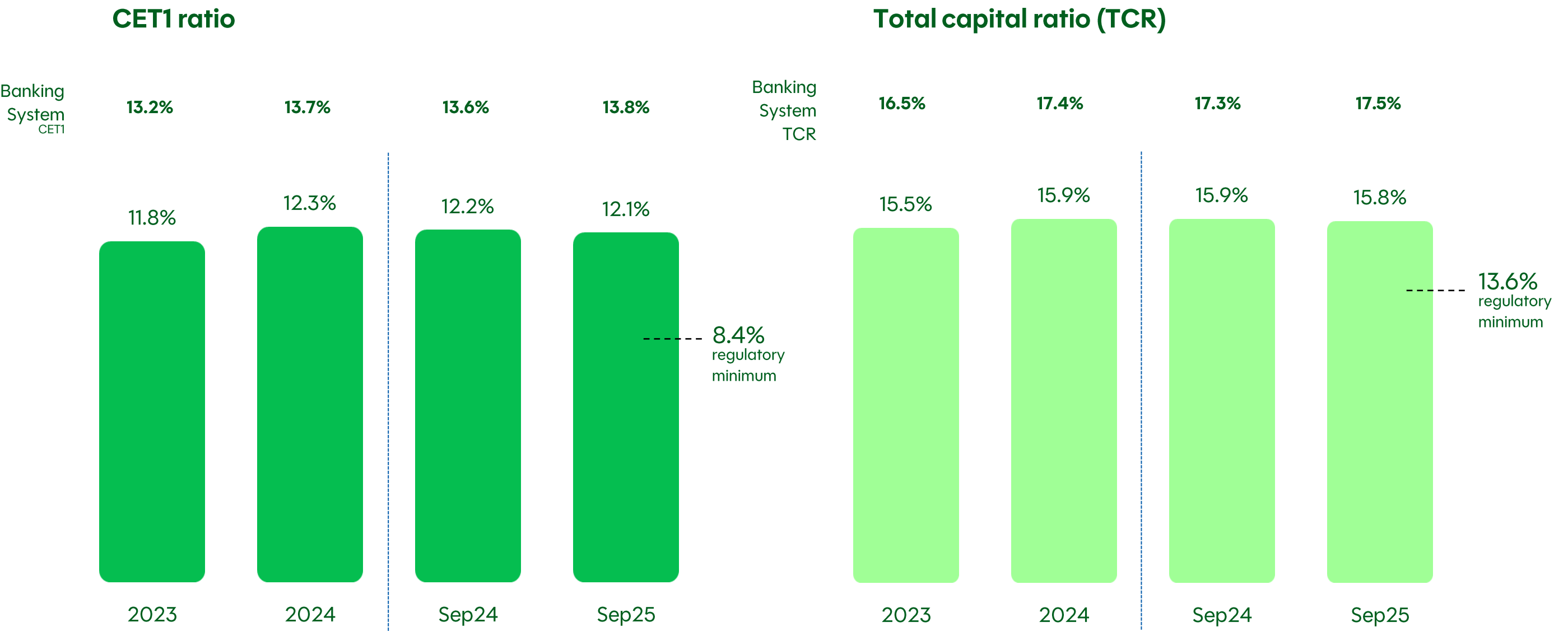


3

Robust capital base ahead of Basel III requirements

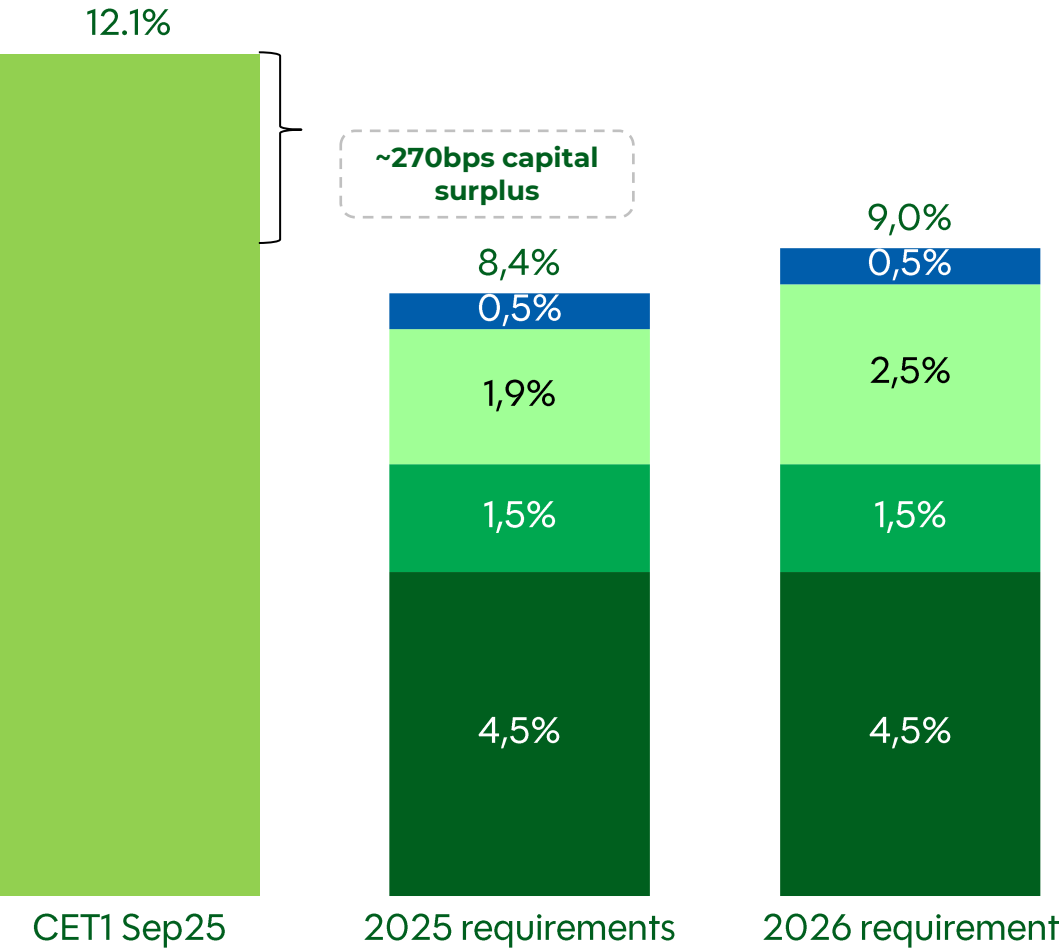


Solid capitalization levels

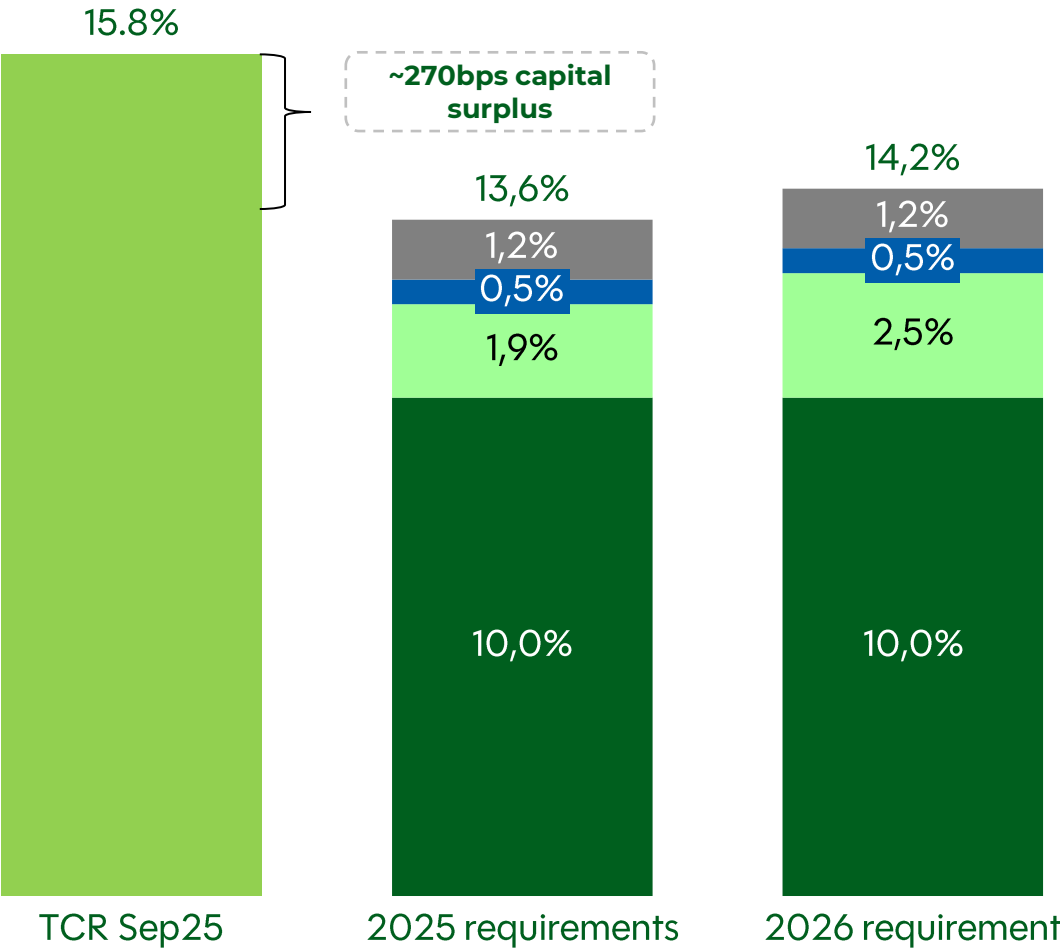


Comfortable buffers ahead of Basel III requirements

CET1 and regulatory requirements



Total capital and regulatory requirements



CET1 actual CET1 required AT1 Conservation buffer Systemic buffer

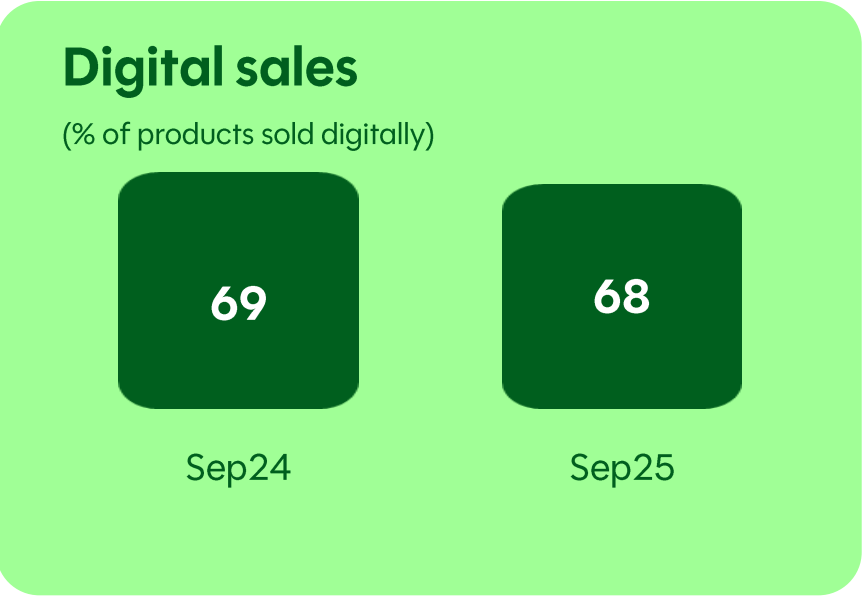
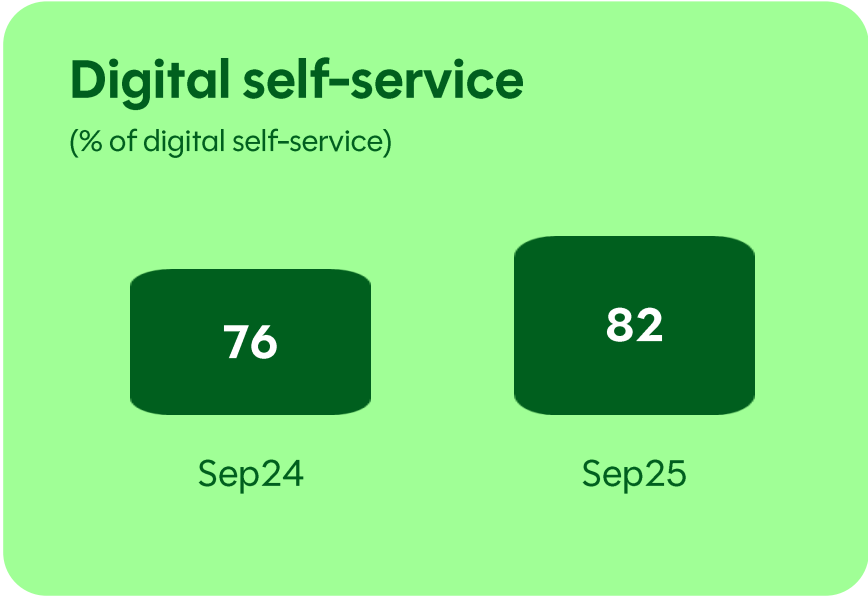
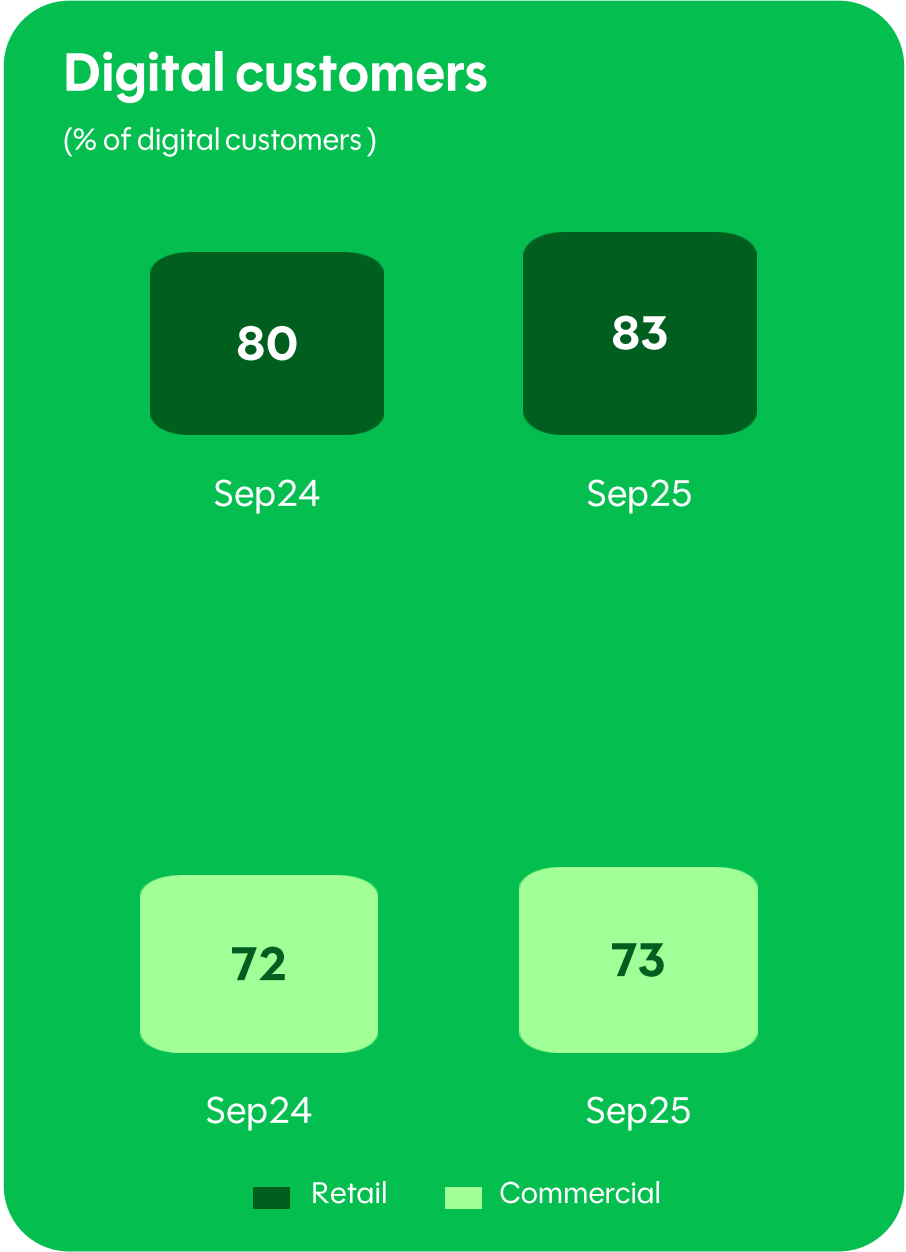
Total capital actual Total capital required Conservation buffer Systemic buffer Additional requirements

4

**Digital bank with
distinctive
leadership in Peru**



Through a world-class digital experience



Developing primary banking relationships

+6%

YoY retail primary banking customers

Primary banking relationships KPIs

(Data as of Sep25)

~13%



MS inflows
payroll

~15%



MS retail
deposits

>26%



MS credit
cards

56



NPS retail

IBK Plin Transactions (mn) ⁽¹⁾

130

3Q24

179

3Q25

+38%

YoY PLIN
transactions

(1) Sent transactions to Plin

Our payments ecosystem continues to grow

Individuals

83%
Digital retail customers



+38%
YoY Plin active users

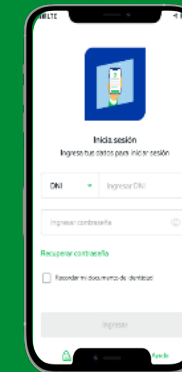
Small businesses

+60%
YoY flows from Izipay

+20%
YoY Small businesses deposits



Businesses



+31%
YoY float from Izipay
~39%
IBK share of Izipay flows

5

Strong culture and corporate governance, with clear focus on ESG



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

Board of directors

6

Independent
members



11

Total
members

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

#9 Best places to work

From GPTW

#5 for Sustainability

From GPTW

#2 in Diversity & inclusion

From GPTW

#3 Ability to attract and retain top talent

From Merco Talento

#3 Best place for women

From GPTW

#1 Tech talent

From First Job

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**

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	$(\text{Annualized net income}) / (\text{Average shareholder's equity})$

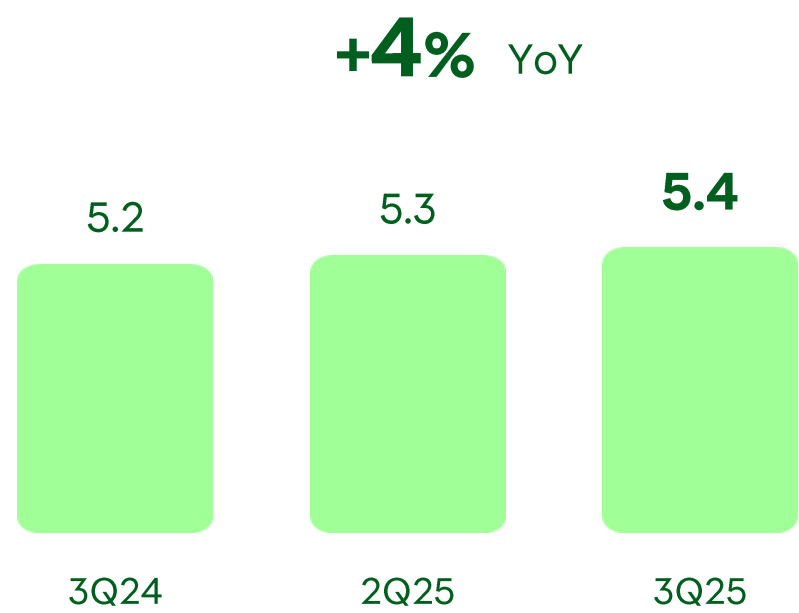




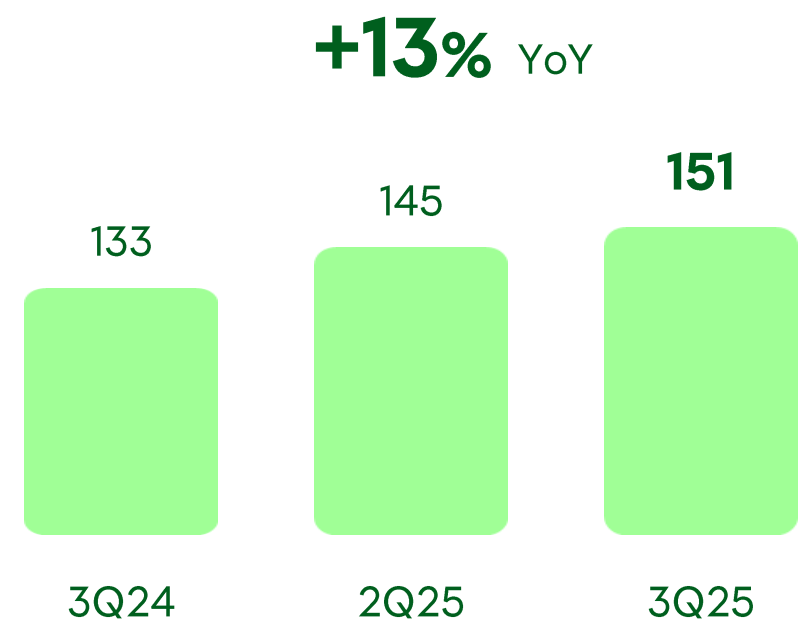
Appendix



Retail customers reached 5.4 million



Banking – retail customers (mn) ⁽¹⁾



Banking – commercial customers (th)

(1) New methodology

Expanding market share in loans & deposits

Breakdown of loans (\$/ mn)

	3Q24	2Q25	3Q25	%chg QoQ	%chg YoY
Consumer loans					
Credit cards & other loans	8,467.1	8,544.0	8,712.3	2.0%	2.9%
Payroll deduction loans ⁽¹⁾	5,868.2	5,666.3	5,735.0	1.2%	-2.3%
Total consumer loans	14,335.3	14,210.2	14,447.3	1.7%	0.8%
Mortgages	10,047.9	10,531.5	10,778.6	2.3%	7.3%
Total retail loans	24,383.2	24,741.8	25,225.8	2.0%	3.5%
Total commercial loans	21,800.3	23,554.8	23,110.0	-1.9%	6.0%
Total loans	46,183.5	48,296.5	48,335.9	0.1%	4.7%

Market share in loans⁽³⁾

	3Q24	2Q25	3Q25	bps QoQ	bps YoY
Total consumer loans	21.9%	19.7%	19.5%	-20	-240
Mortgages	15.8%	15.8%	15.9%	10	10
Total retail loans	18.9%	17.9%	17.8%	-10	-110
Total commercial loans	10.6%	11.1%	10.9%	-20	30
Total loans	13.8%	13.8%	13.8%	0	0

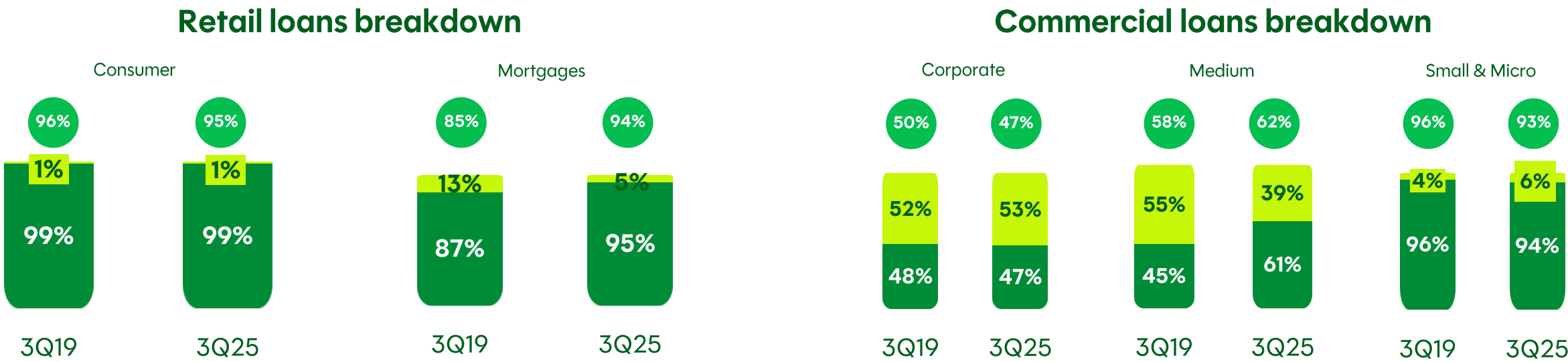
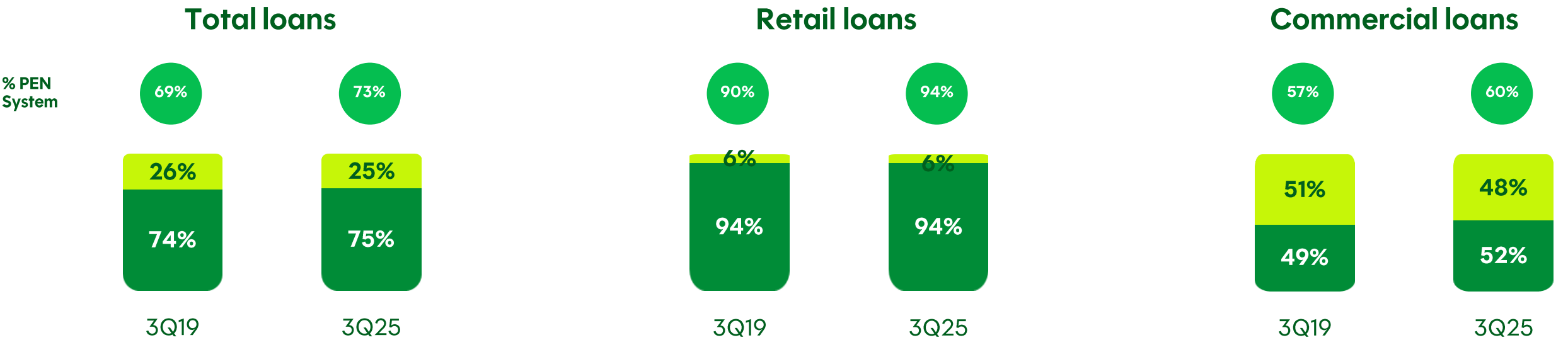
Funding structure (\$/ mn)

	3Q24	2Q25	3Q25	%chg QoQ	%chg YoY
Deposits	51,398.3	52,069.1	51,234.7	-1.6%	-0.3%
Retail	26,594.3	26,017.6	26,052.1	0.1%	-2.0%
Commercial ⁽²⁾	24,804.0	26,051.5	25,182.6	-3.3%	1.5%
Due to banks	7,897.8	7,072.6	7,451.2	5.4%	-5.7%
Bonds	4,493.8	5,602.9	4,514.2	-19.4%	0.5%
Total	63,790.0	64,744.5	63,200.1	-2.4%	-0.9%
Average cost of funding	4.0%	3.2%	3.2%	0 bps	-80 bps

Market share in deposits⁽²⁾

	3Q24	2Q25	3Q25	bps QoQ	bps YoY
Retail deposits	15.4%	14.5%	14.4%	-10	-100
Commercial deposits ⁽²⁾	12.7%	13.0%	12.5%	-50	-20
Total deposits	13.9%	13.7%	13.4%	-30	-50

Manageable dollarization levels



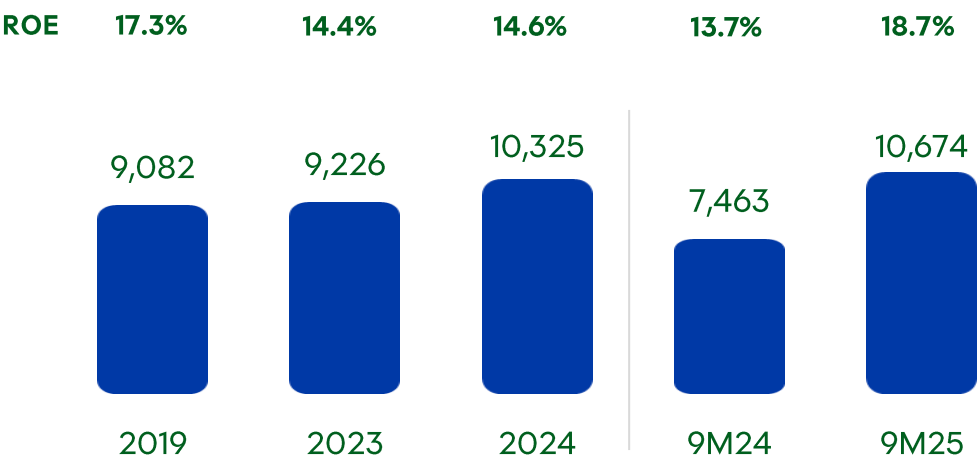
■ PEN ■ USD

Overview of Peruvian banking system

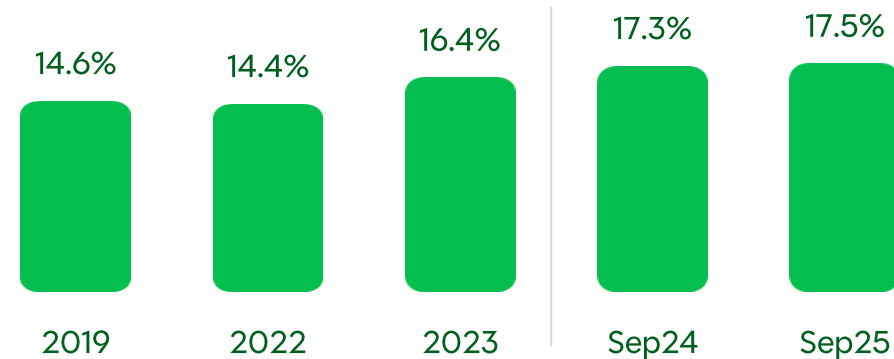
Banking system gross loans (S/ bn)



Banking system net profit (S/ mn)



Banking system TCR (%)



Asset quality – CoR and PDL ratio (%)

