



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

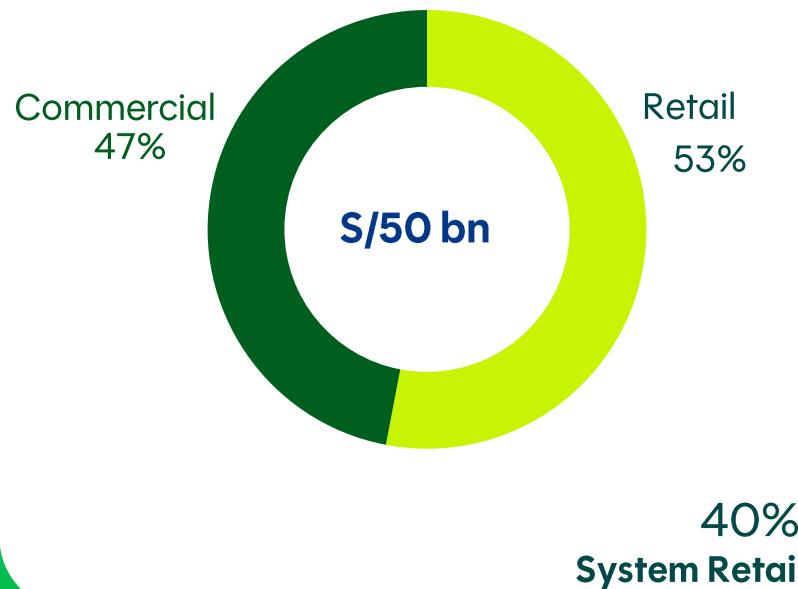
2) Ranking among four largest Peruvian banks

3) As of October 31, 2025

Leading financial digital platform with strategic focus on key businesses

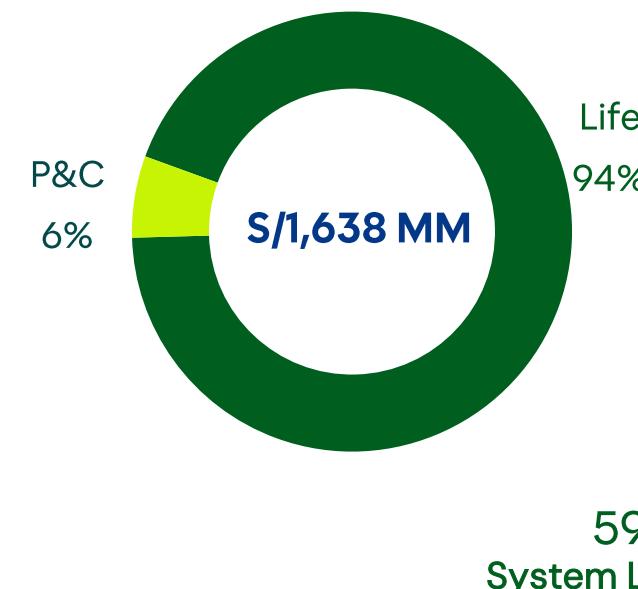
Banking

Universal bank with distinctive focus on a balanced portfolio



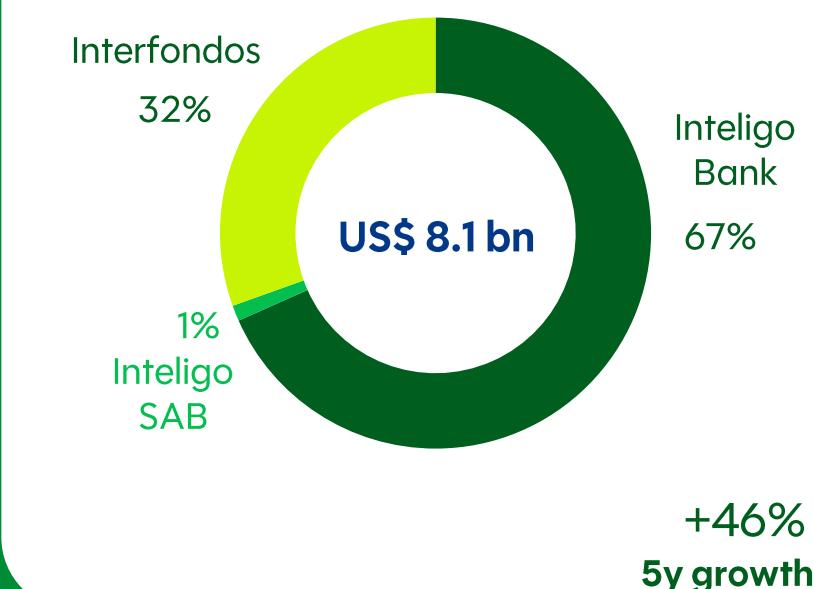
Insurance

Insurance company focused on life & annuities



Wealth management

Advisory firm for the emerging wealthy



+46%

5y growth

IFS is part of Intercorp Group

Financials



Retail



Education



Entertainment



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

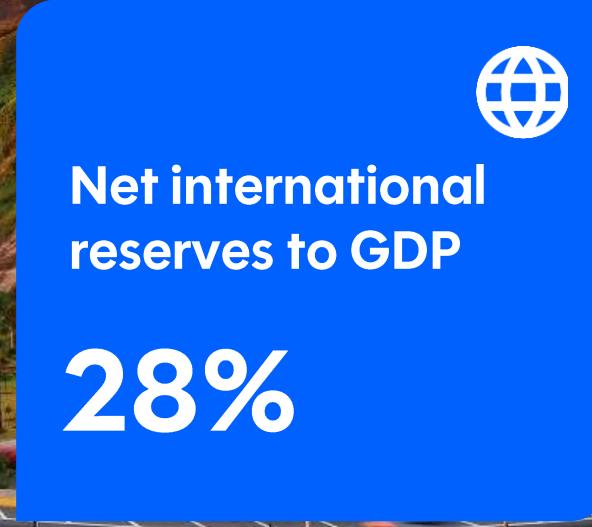
5 Strong culture and corporate governance, with clear focus on ESG

1

Peruvian economy among the strongest in the region



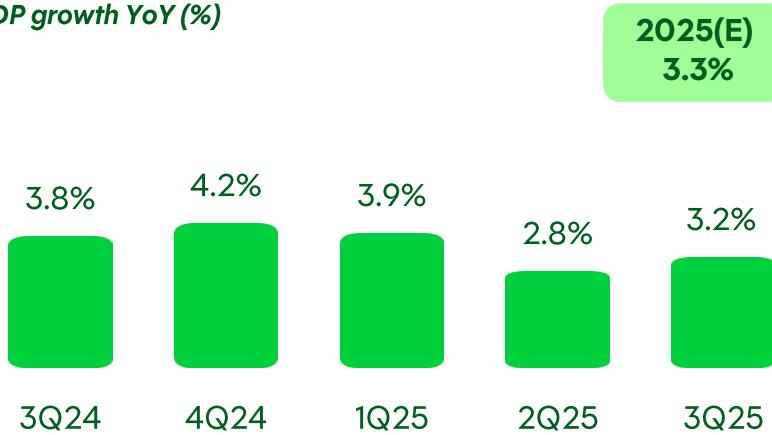
Peru at a glance



Peruvian economy: persistent positive macro indicators

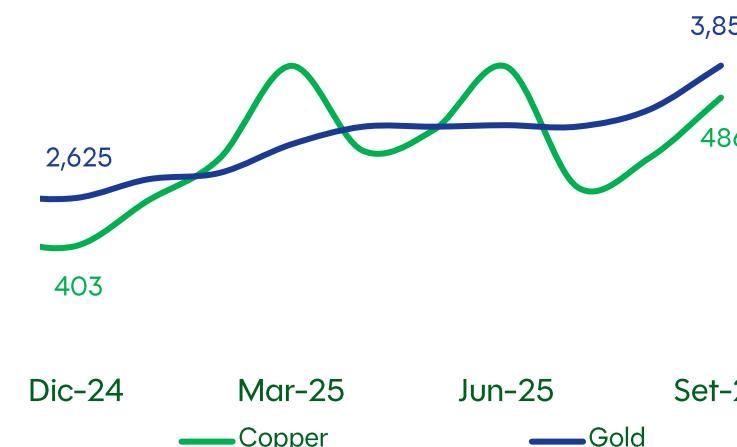
Improved economic activity

GDP growth YoY (%)



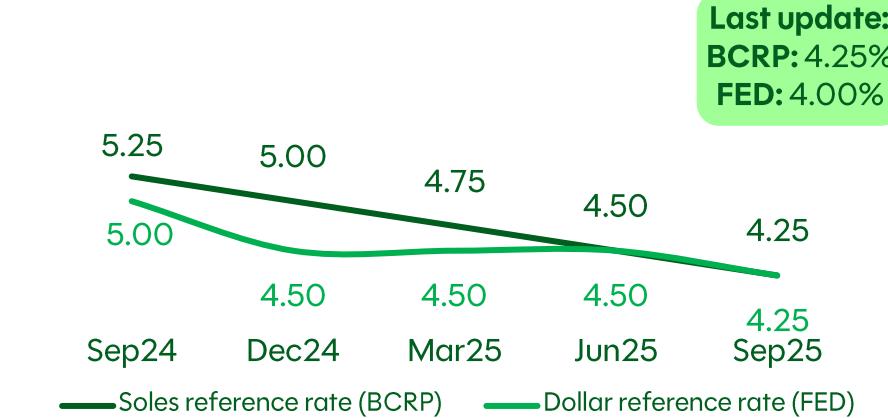
Commodities supporting terms of trade

Reference rate (%)



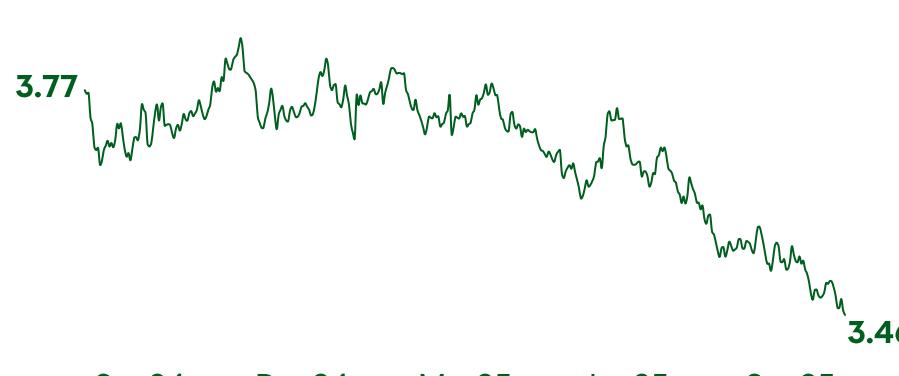
Last update:
BCRP: 4.25%
FED: 4.00%

Reference rate (%)



Strong currency

PEN/USD exchange rate



Stable confidence

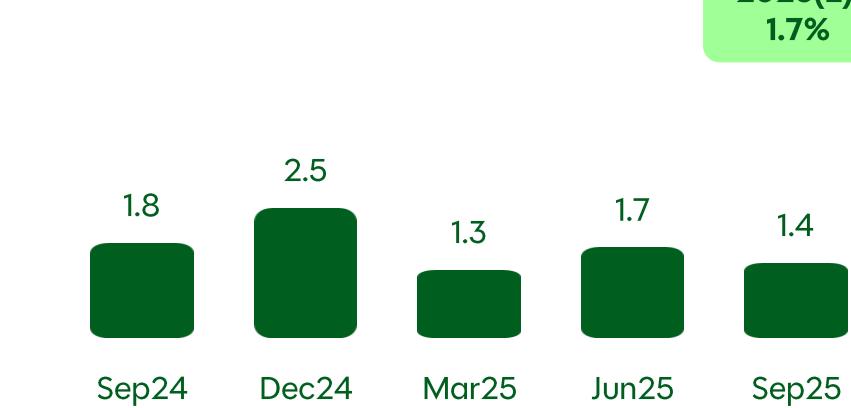
YoY inflation (%)



2025(E)
1.7%

Reduced inflation

YoY inflation (%)



Consumer confidence index Business confidence

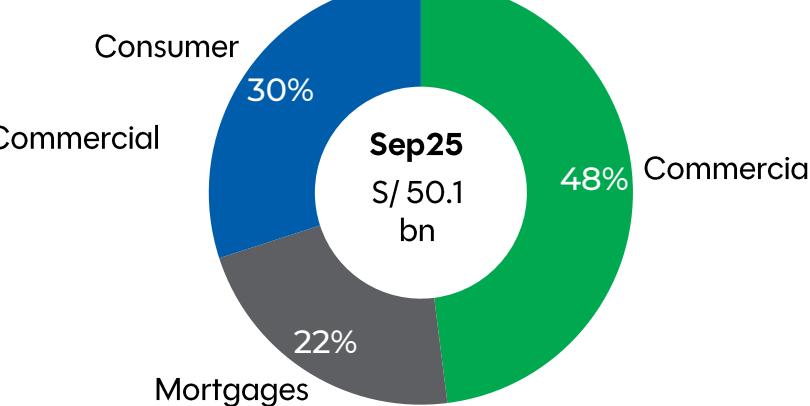
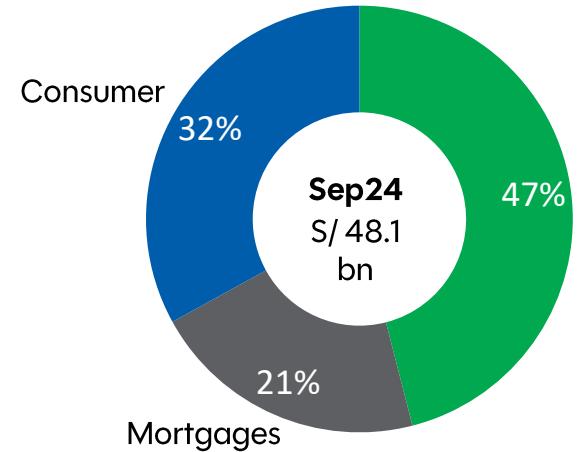
2

Balanced portfolio supporting growth and profitability

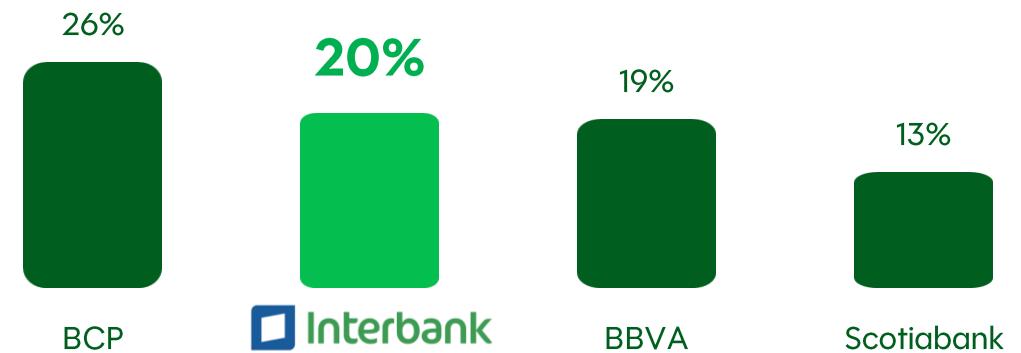


Balanced portfolio

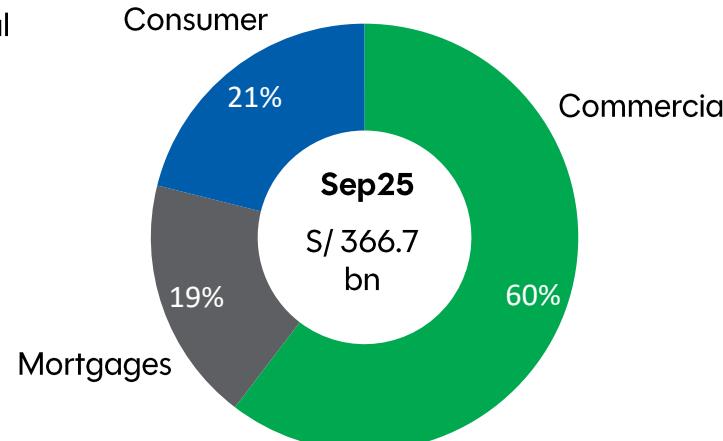
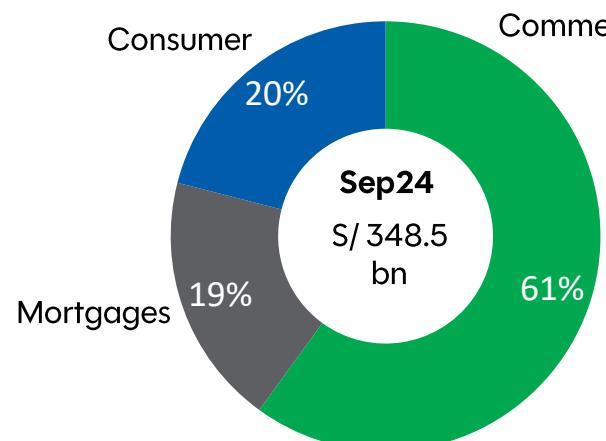
Interbank total loan breakdown



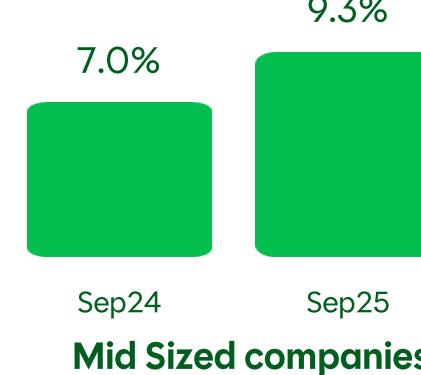
Leading position in consumer loans – Market share (%)⁽¹⁾



Banking system total loan breakdown



Interbank increasing relevance in commercial banking (%)



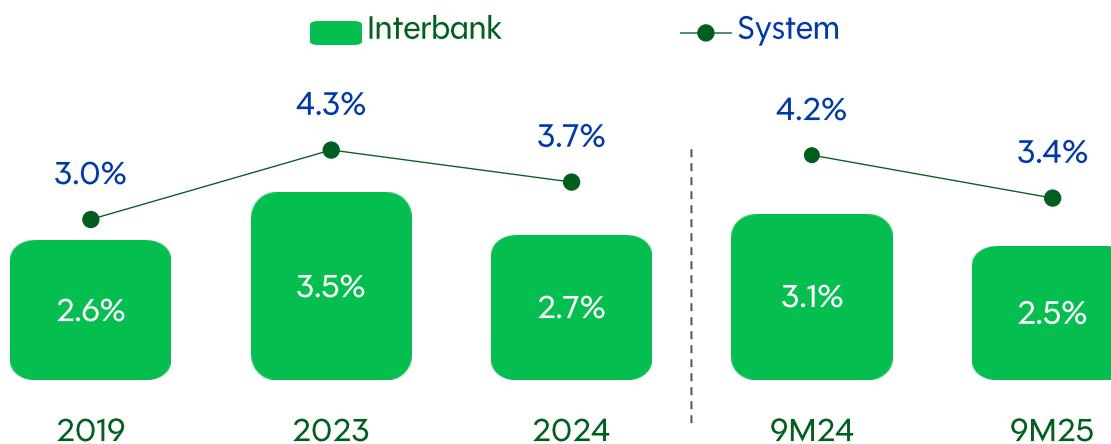
Source: SBS as of September 2025

Note: Under Peruvian SBS GAAP

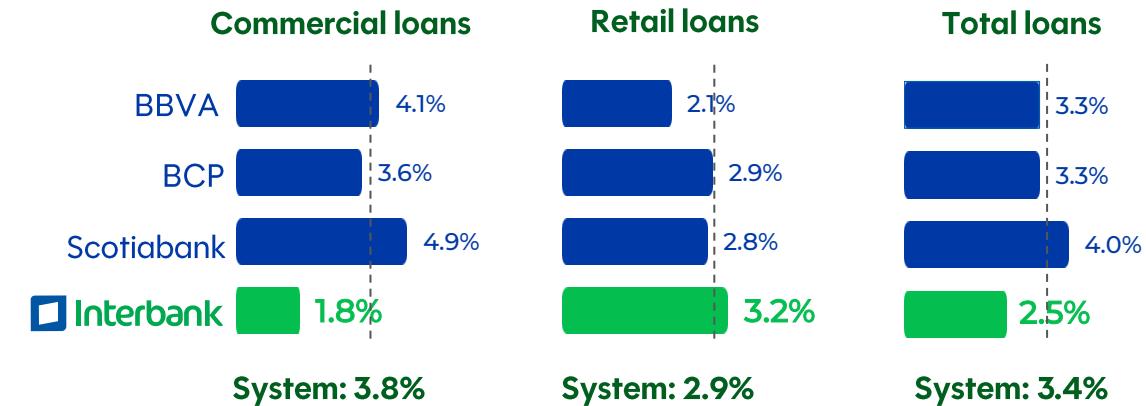
1) Consumer loans do not include mortgage loans

Strong PDL ratios

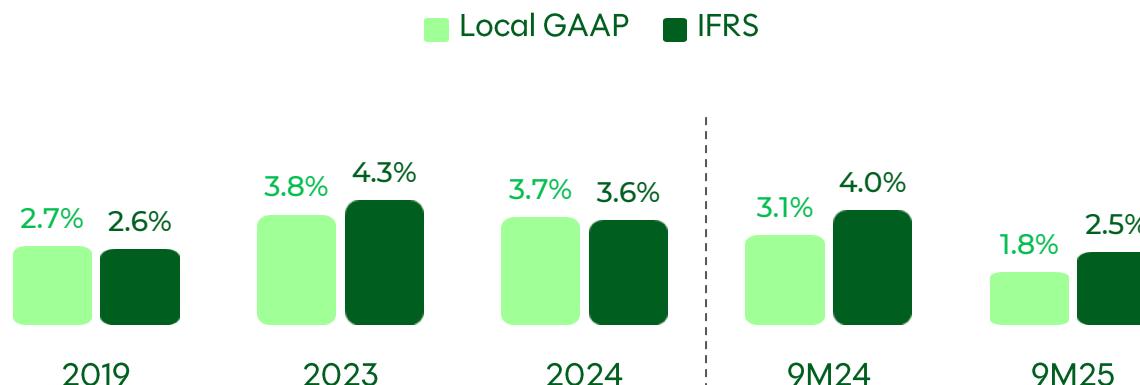
PDL ratio evolution (%)



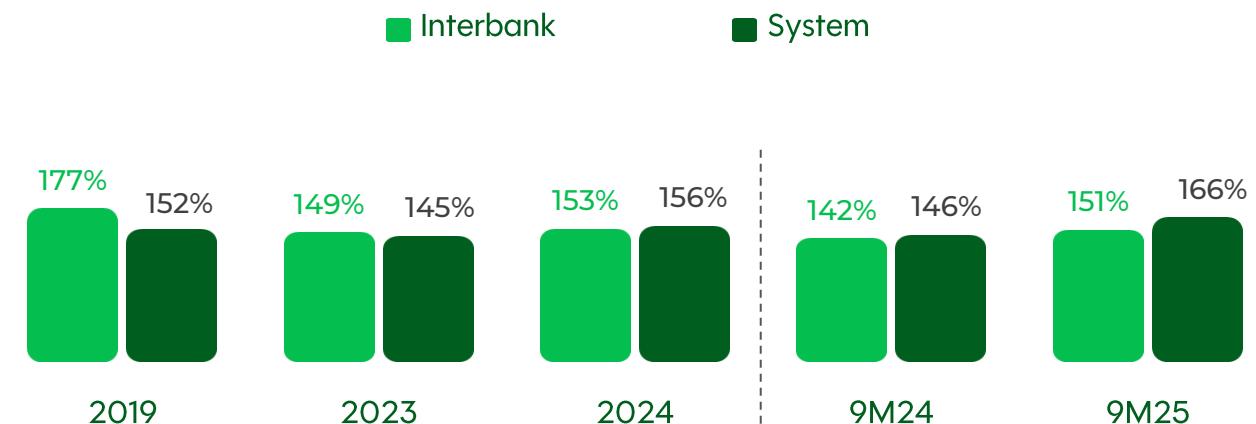
PDL ratio vs. peers (%)



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



Sound coverage ratio ⁽¹⁾

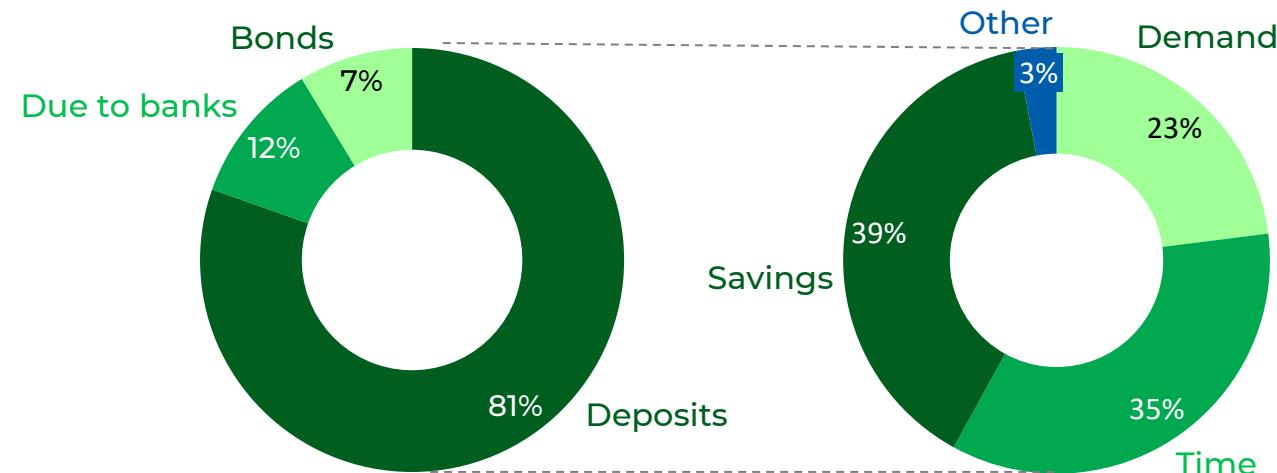


Source: SBS and Company information as of September 2025

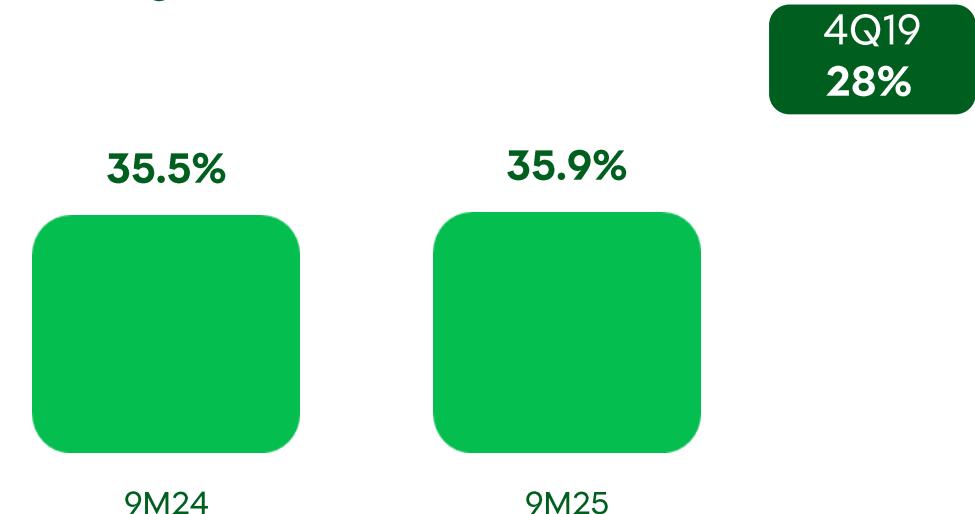
1) Defined as allowance for loan losses as a percentage of past-due loans

Diversified funding base

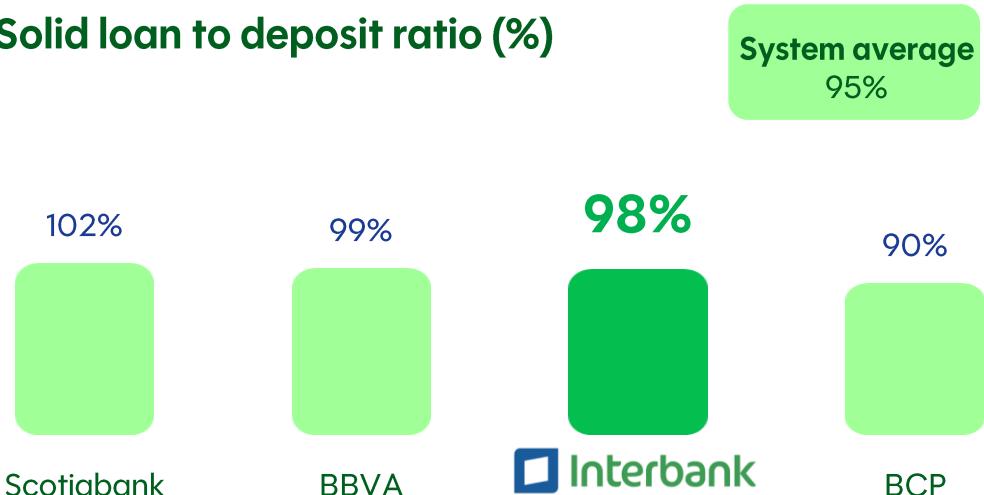
Significant deposits base



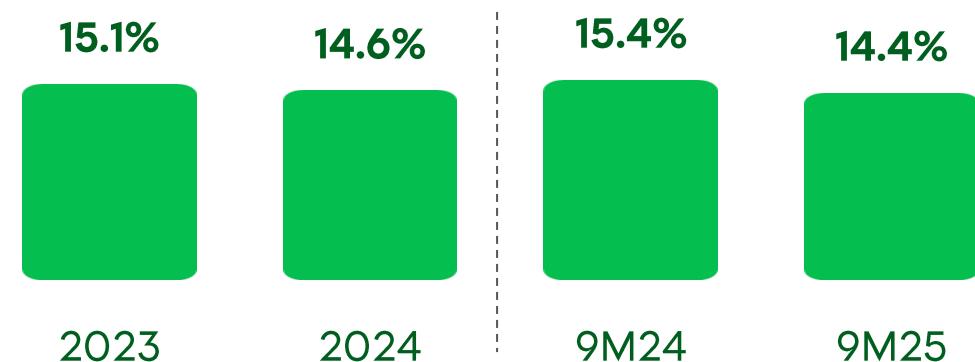
Low-cost funding⁽¹⁾



Solid loan to deposit ratio (%)

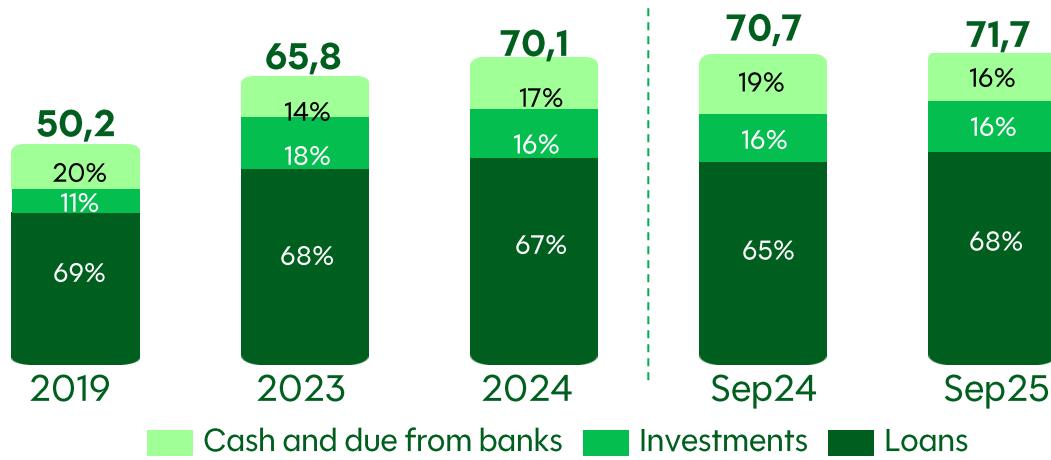


MS Retail deposits

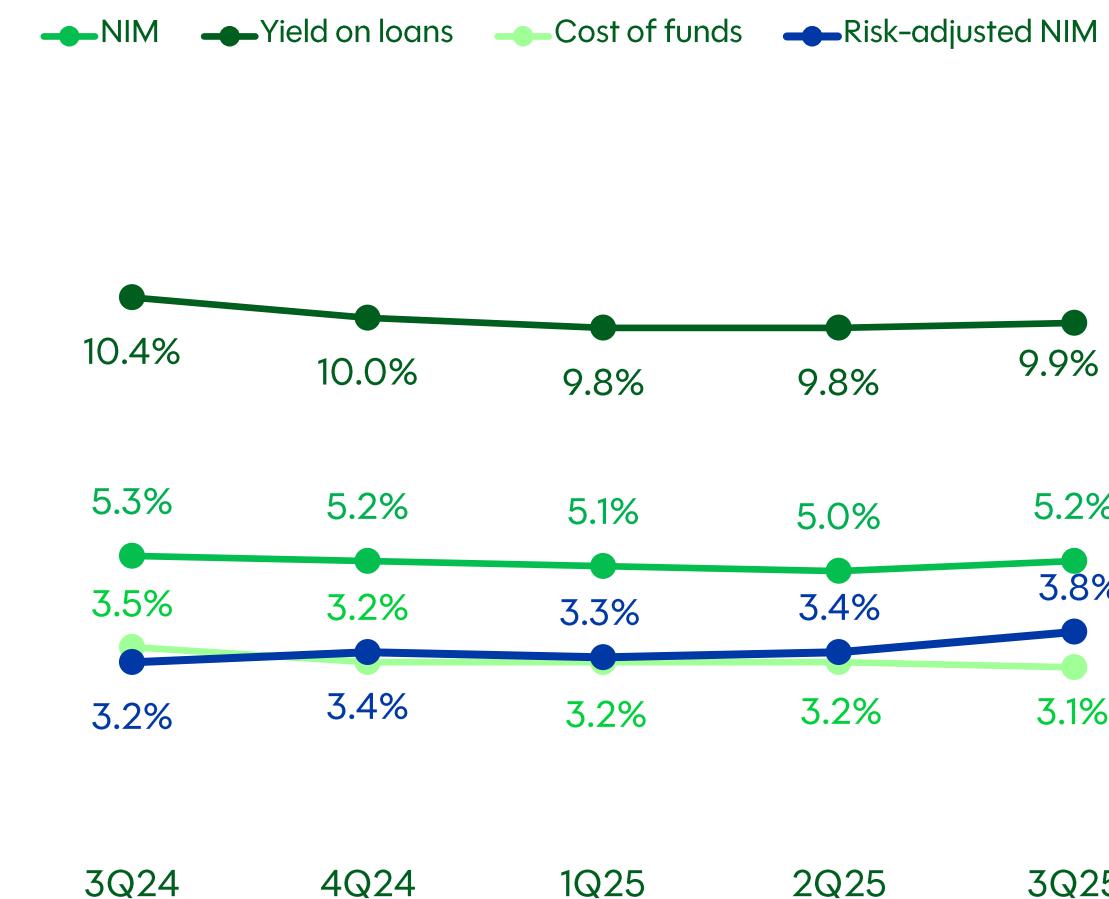


Stable NIM

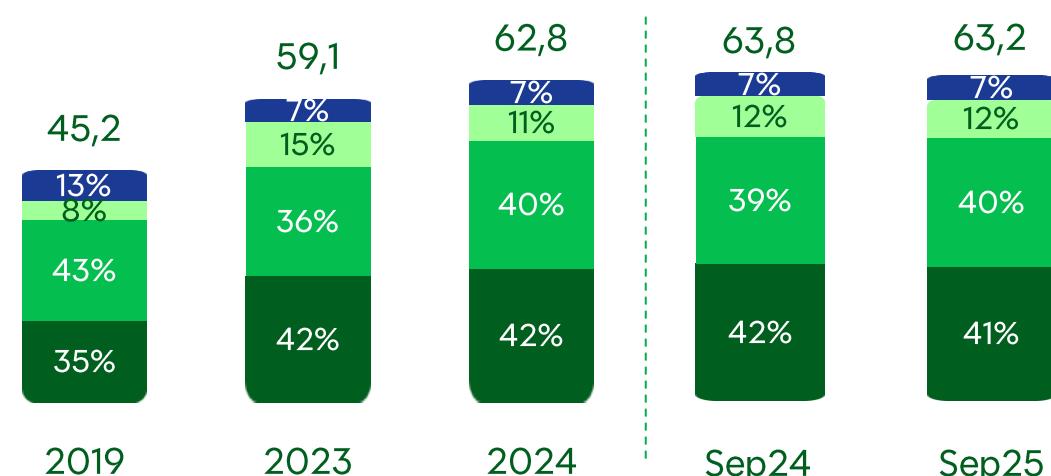
Interest-earning assets (s/bn)



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



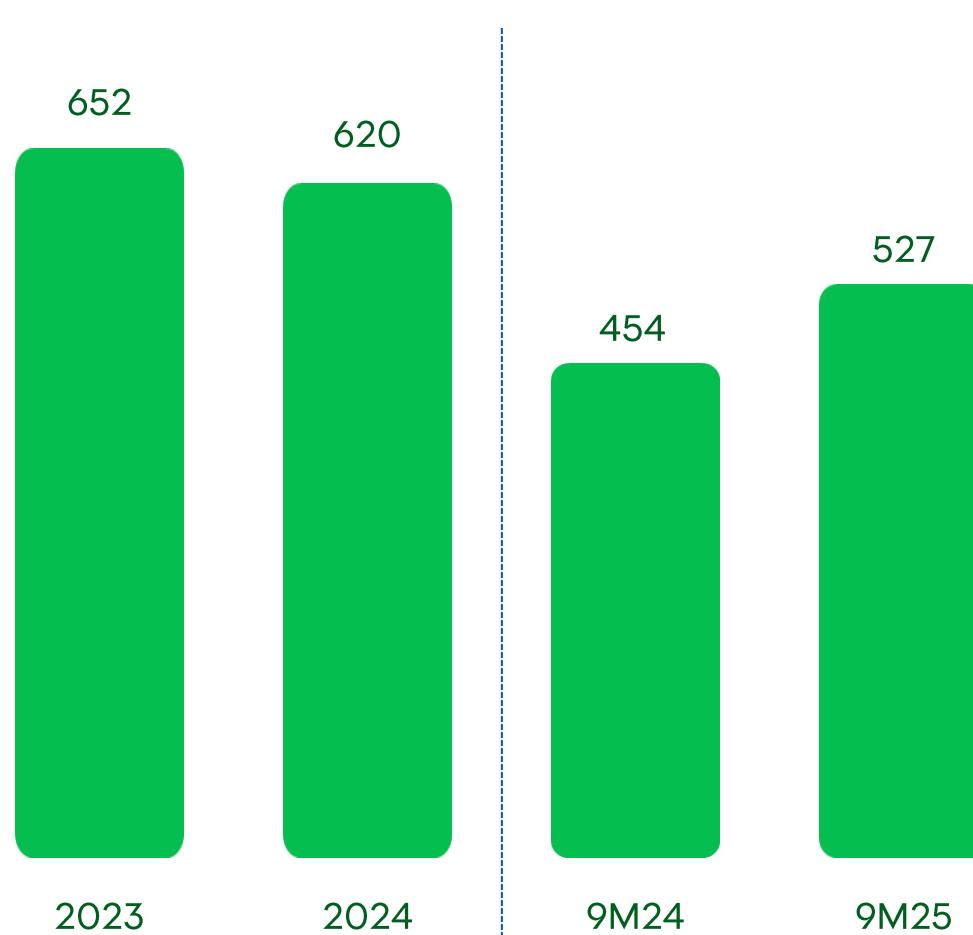
Funding breakdown (S/ bn)



■ Retail deposits ■ Commercial deposits ■ Due to banks ■ Bonds

Double digit growth in fee income

Fee income from financial services (S/ mn)

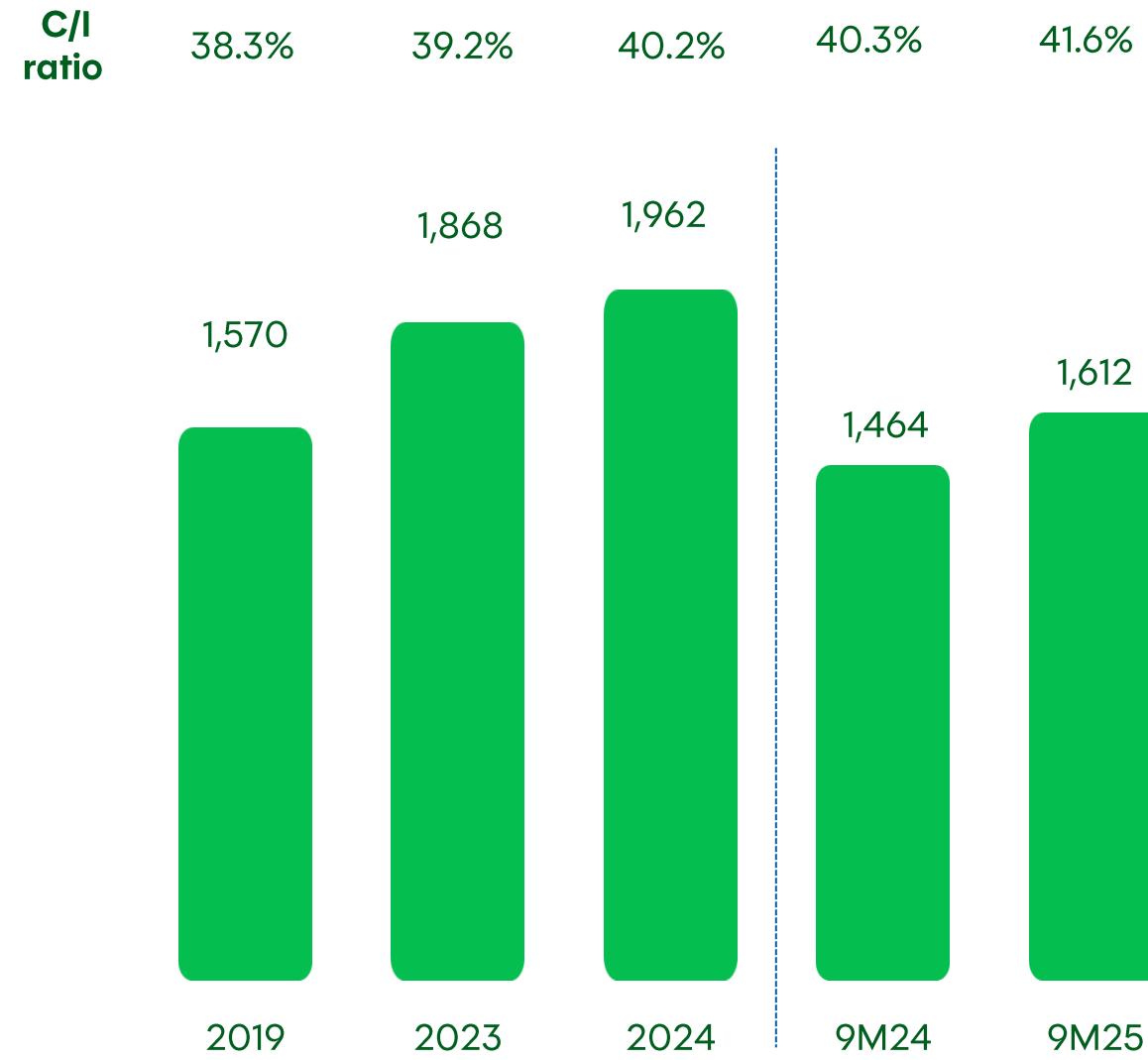


Fee income as a % of operating revenues

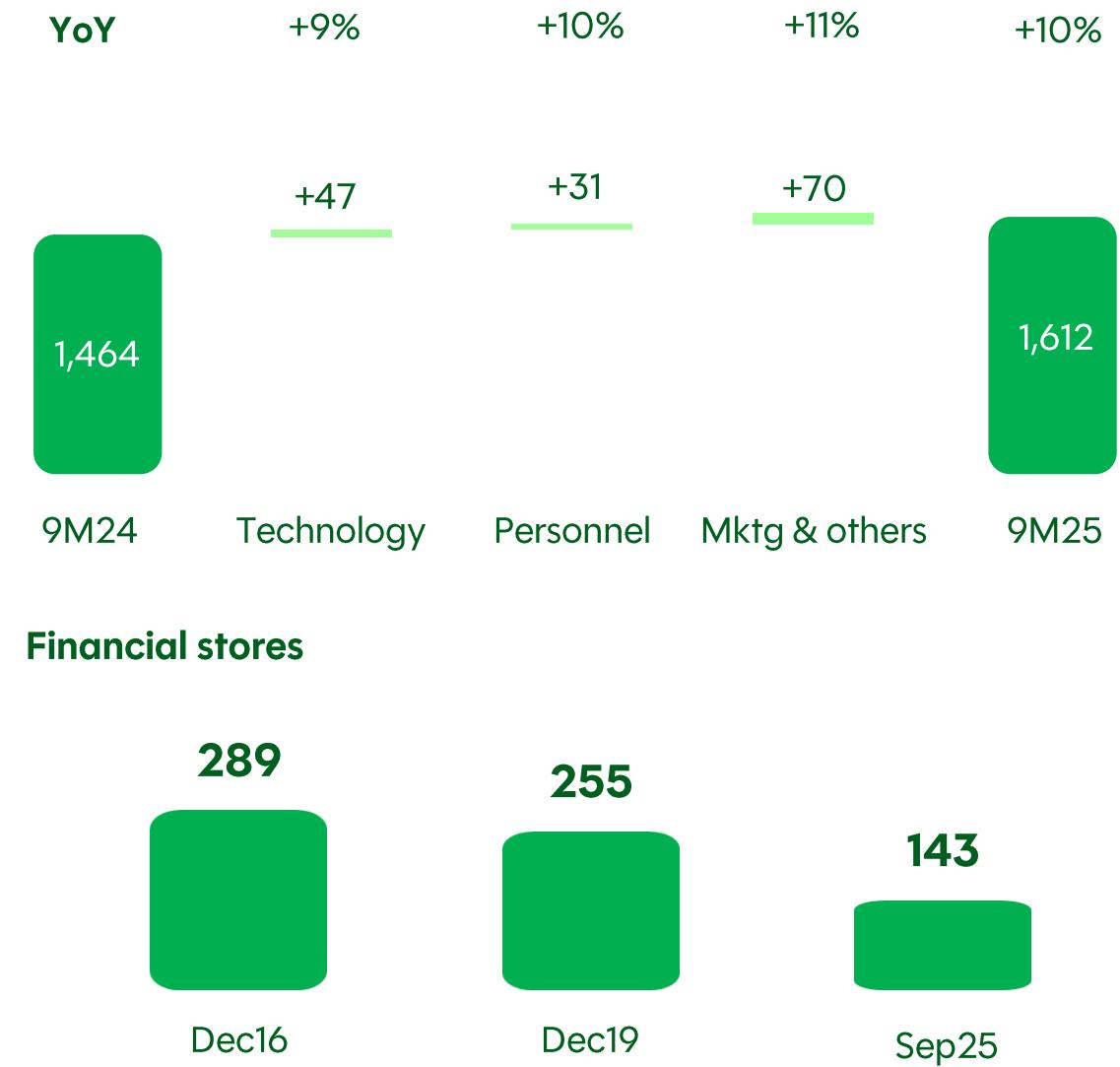


Continuous focus on efficiency

Total expenses (S/ mm)



Banking expenses bridge (S/ mm)

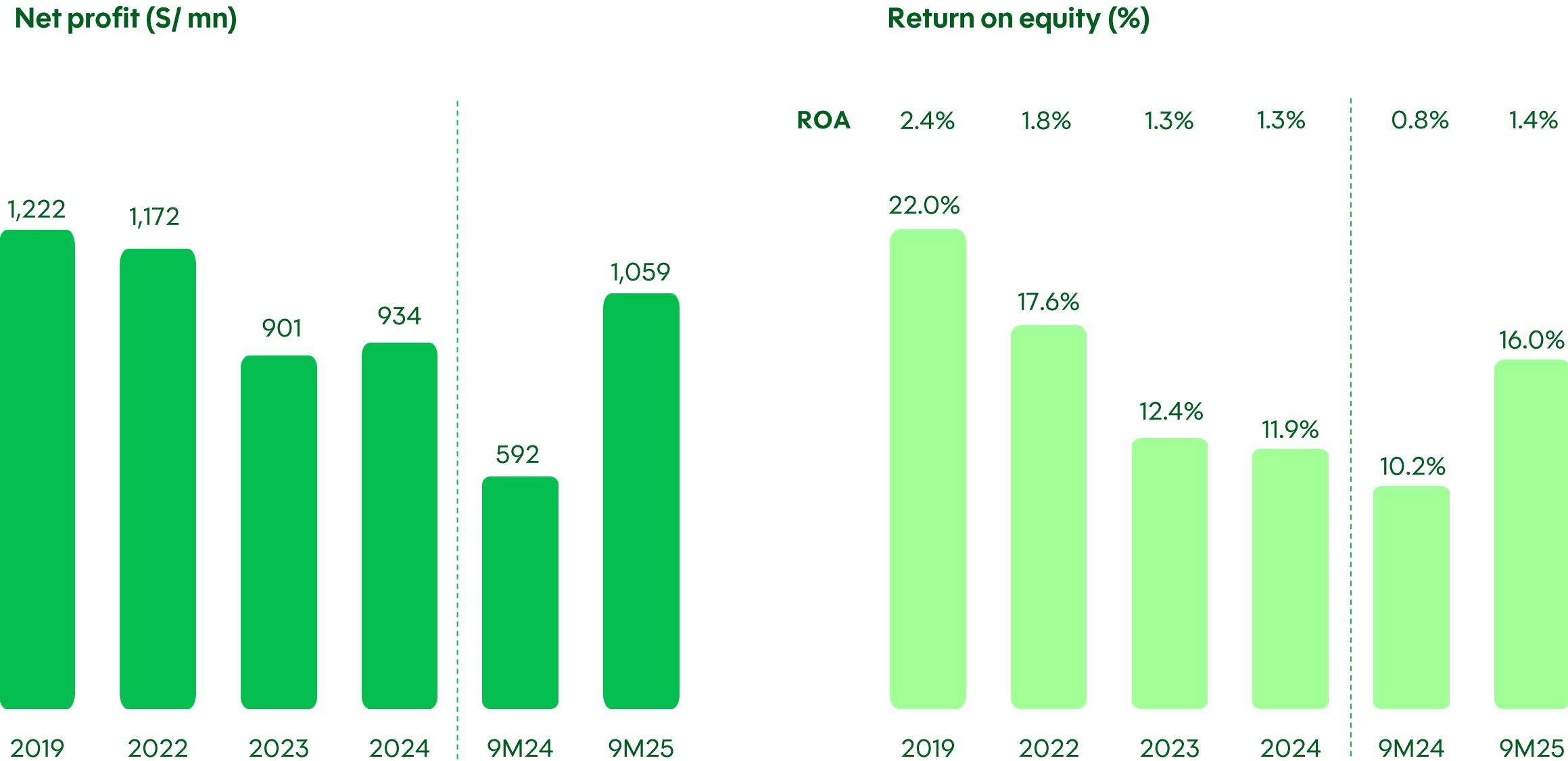


Source: Company information as of September 2025

1) Correspondent agents includes external network

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

Quarterly net profit recovery



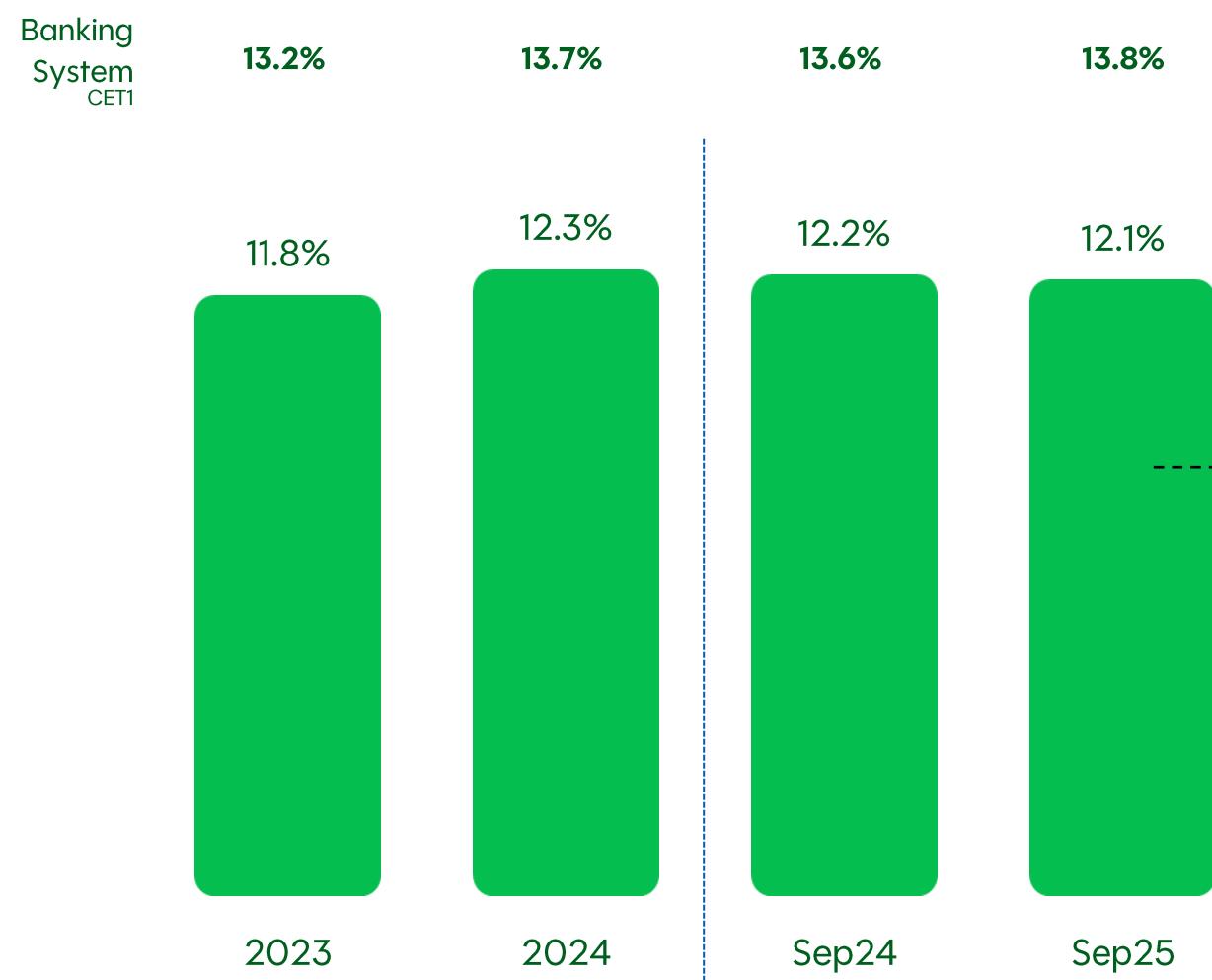
3

Robust capital base ahead of Basel III requirements

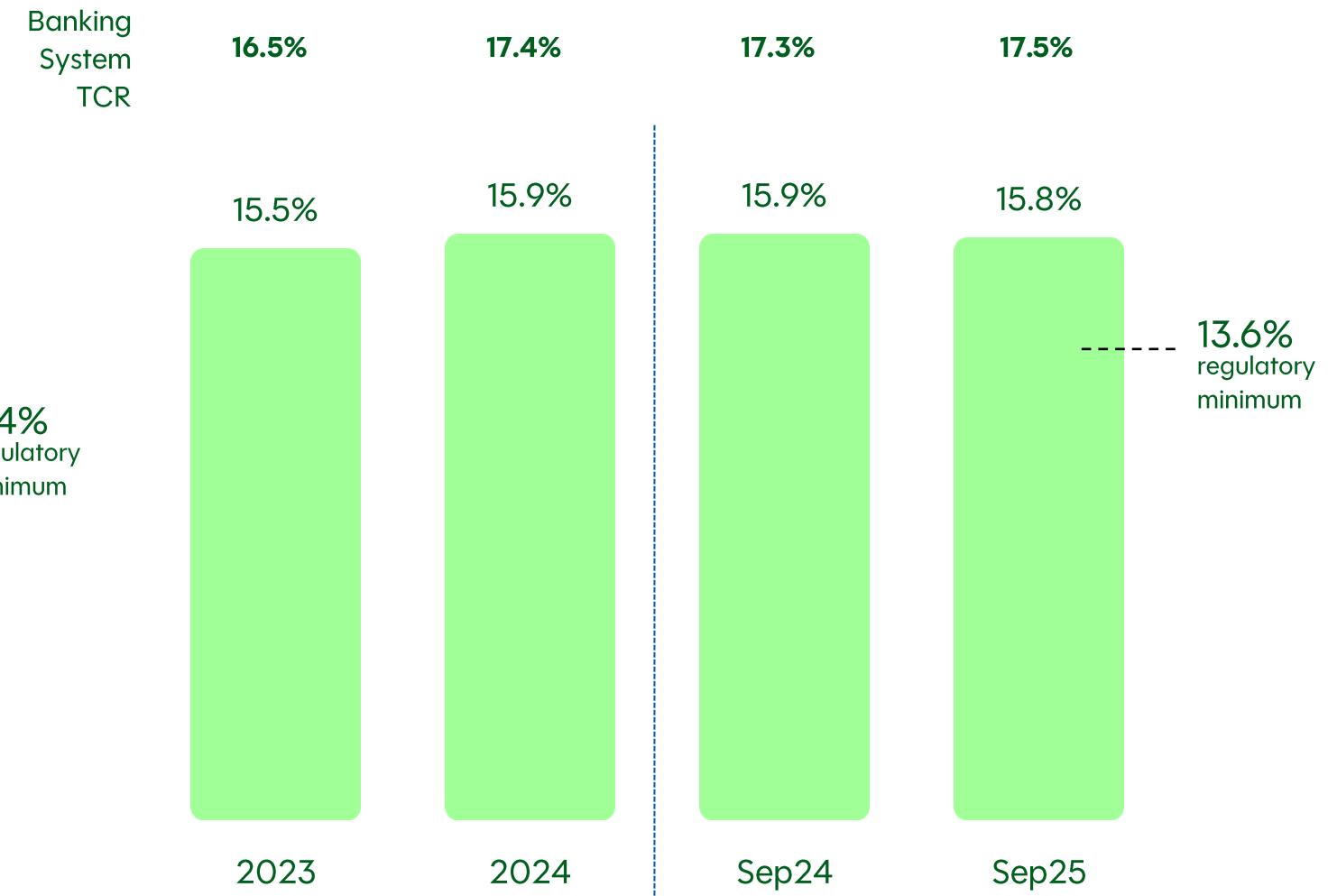


Solid capitalization levels

CET1 ratio

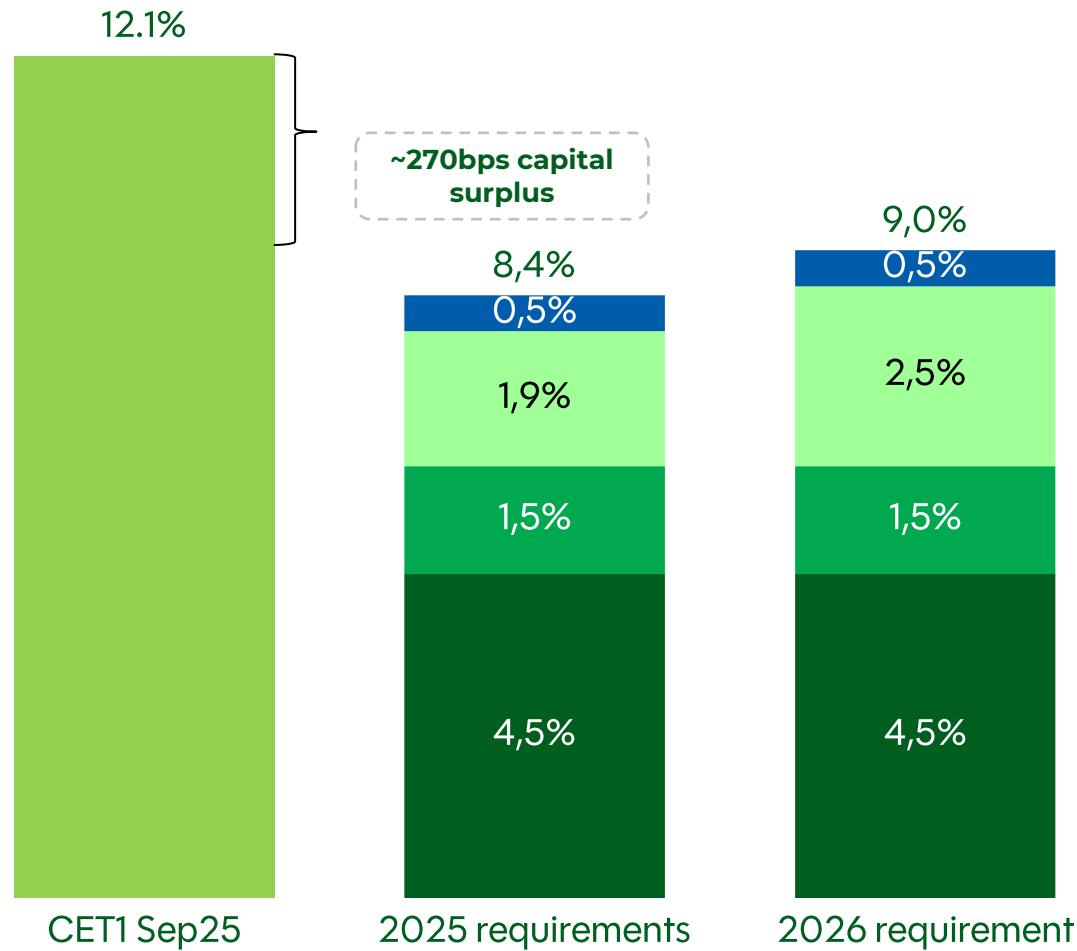


Total capital ratio (TCR)

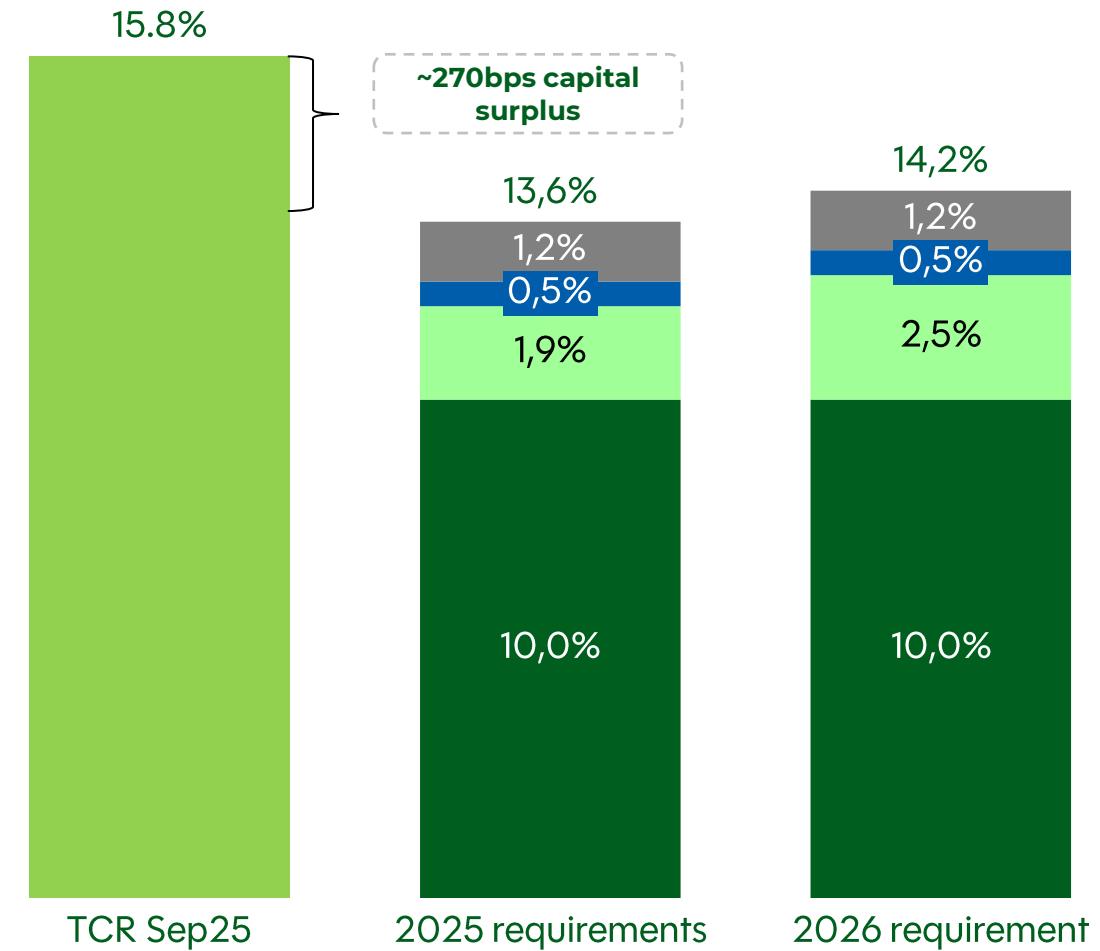


Comfortable buffers ahead of Basel III requirements

CET1 and regulatory requirements



Total capital and regulatory requirements



█ CET1 actual █ CET1 required █ AT1 █ Conservation buffer █ Systemic buffer

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

4

Digital bank with distinctive leadership in Peru



Through a world-class digital experience

Digital customers

(% of digital customers)

80

Sep24

83

Sep25

Digital self-service

(% of digital self-service)

76

Sep24

82

Sep25

NPS Retail

(Points – Retail Banking)

61

Jun24

54

Jun25

57

Oct25

Digital sales

(% of products sold digitally)

69

Sep24

68

Sep25

72

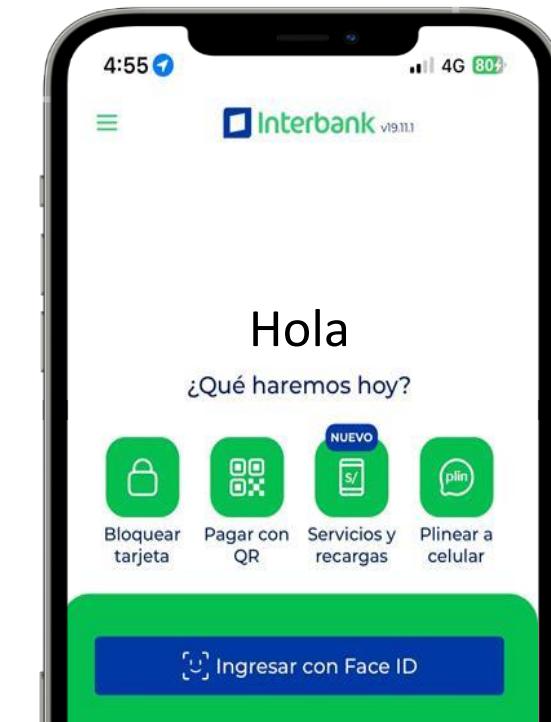
Sep24

73

Sep25

Retail

Commercial



Developing primary banking relationships

+6%

YoY retail primary
banking customers

IBK Plin Transactions (mn) ⁽¹⁾

130

3Q24

179

3Q25

+38%

YoY PLIN
transactions

(1) Sent transactions to Plin

Primary banking relationships KPIs

(Data as of Sep25)

~13%

MS inflows
payroll



~15%

MS retail
deposits



>26%

MS credit
cards



56

NPS retail



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	(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)



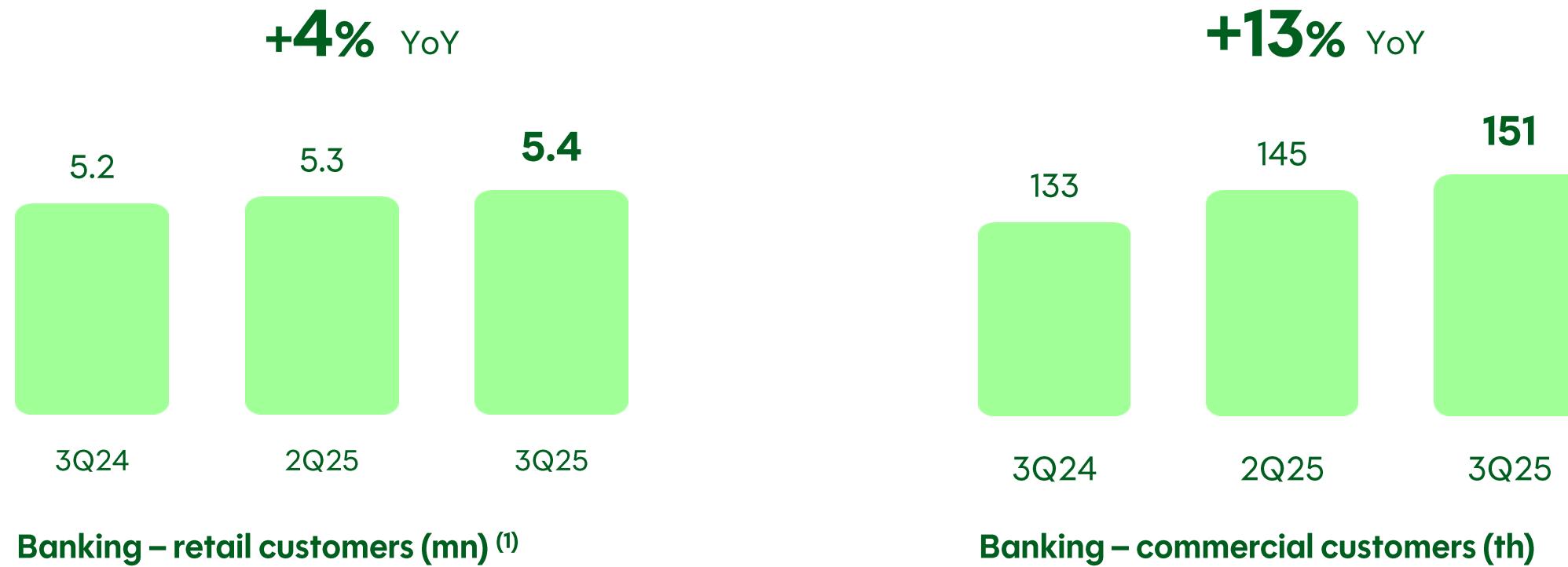
 **Interbank**



Appendix



Retail customers reached 5.4 million



(1) New methodology

Expanding market share in loans & deposits

Breakdown of loans (S/ 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%

Funding structure (S/ mn)

	3Q24	2Q25	3Q25	%chg QoQ	%chg YoY
Deposits					
Retail	51,398.3	52,069.1	51,234.7	-1.6%	-0.3%
Commercial ⁽²⁾	26,594.3	26,017.6	26,052.1	0.1%	-2.0%
Due to banks	24,804.0	26,051.5	25,182.6	-3.3%	1.5%
Bonds	7,897.8	7,072.6	7,451.2	5.4%	-5.7%
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 loans⁽³⁾

	3Q24	2Q25	3Q25	bps QoQ	bps YoY
Total consumer loans					
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

Market share in deposits⁽²⁾

	3Q24	2Q25	3Q25	bps QoQ	bps YoY
Retail deposits					
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

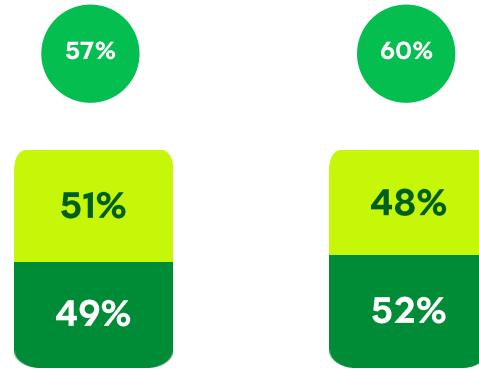
Total loans



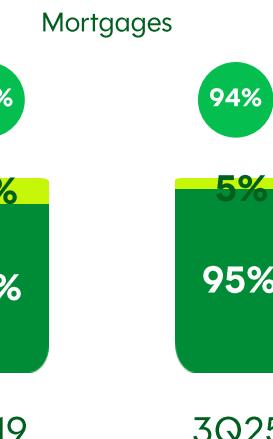
Retail loans



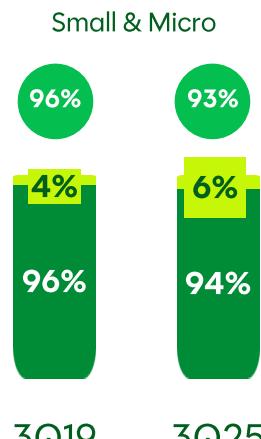
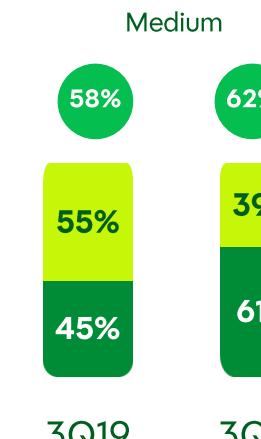
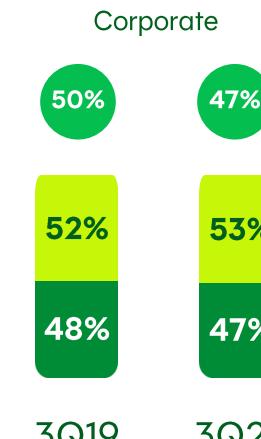
Commercial loans



Retail loans breakdown



Commercial loans breakdown



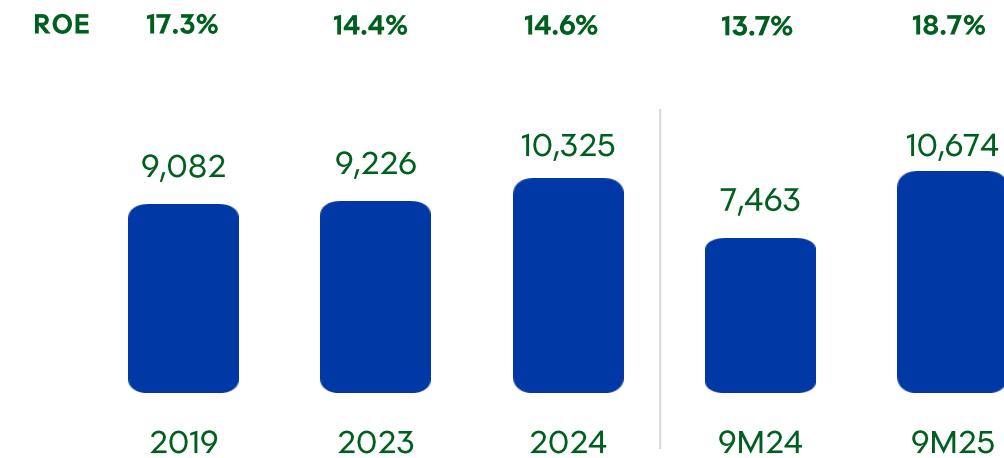
■ PEN ■ USD

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 (%)

