



Banking Segment

 Interbank

February 2026

Interbank at a glance



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

Financial highlights

As of December 31, 2025

S/ mn | US\$ mn

Assets ⁽¹⁾

76,050 | 22,614

Gross loans ⁽¹⁾

50,391 | 14,984

Deposits ⁽¹⁾

53,704 | 15,969

ROE

16.2%

Efficiency ratio

42.0%

NIM

5.2%

TCR ratio

16.0%

CET 1 ratio

12.5%

Leading position in the Peruvian banking system⁽²⁾

14%

Market share in retail deposits

19%

Market share in consumer loans

11%

Market share in commercial loans

NPS

51⁽³⁾

84%

Digital customers retail

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

1) Figure converted to US dollars using an end of period exchange rate (Sol / US dollar) of 3.363

2) Ranking among three largest Peruvian banks

3) As of December 31, 2025

The cornerstone of IFS, a robust financial services platform

IFS' Key highlights as of 2025

Credit rating	BB+ / BBB S&P / Fitch
Market cap	>\$5.4bn Listed in NYSE: IFS
Total Assets	s/ 99,097
Efficiency ratio	36.8%
NIM	5.2%

IFS

 **Interbank**

Universal bank with strategic focus on retail

- #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
- 120.4% solvency ratio

 **INTELIGO**

Advisory firm for the emerging wealthy

- US\$8.6mm in AUM
- 0.7% Fees / avg. AUM
- 21.8% Capitalization ratio

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

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%

Private loans to GDP

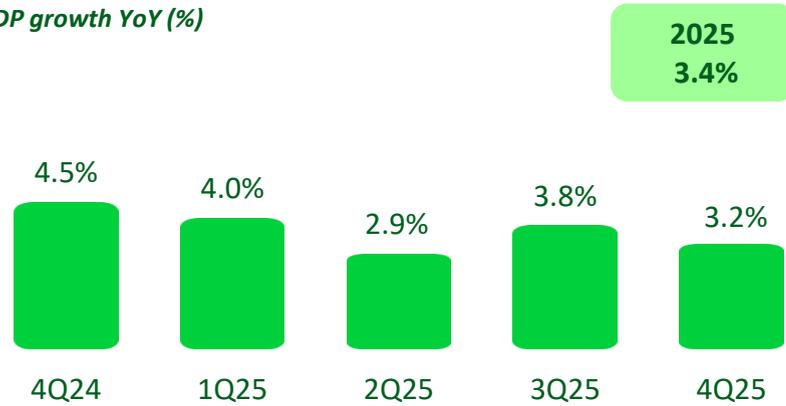


37%

Peruvian economy: persistent positive macro indicators

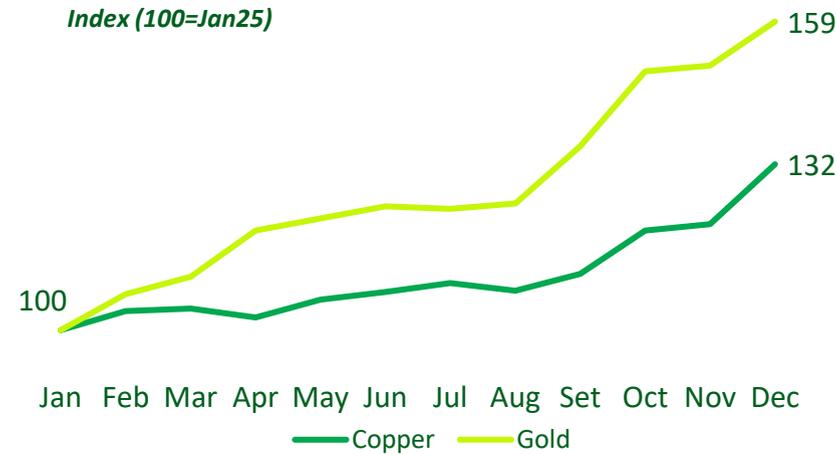
Improved economic activity

GDP growth YoY (%)



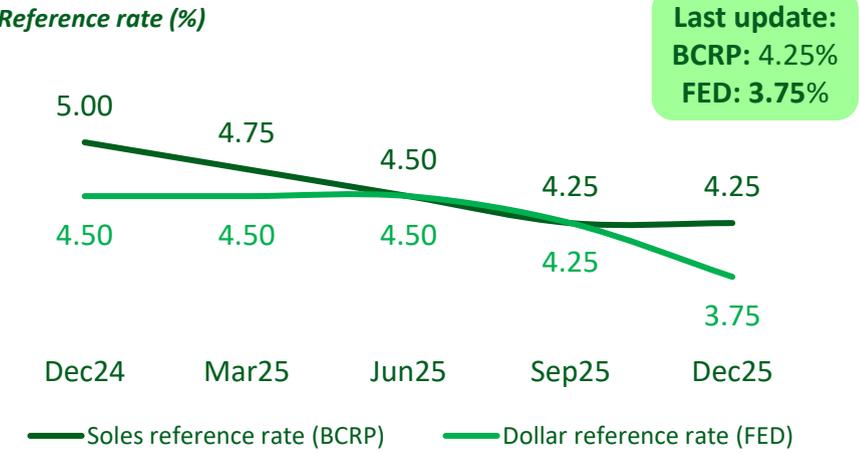
Commodities supporting terms of trade

Index (100=Jan25)



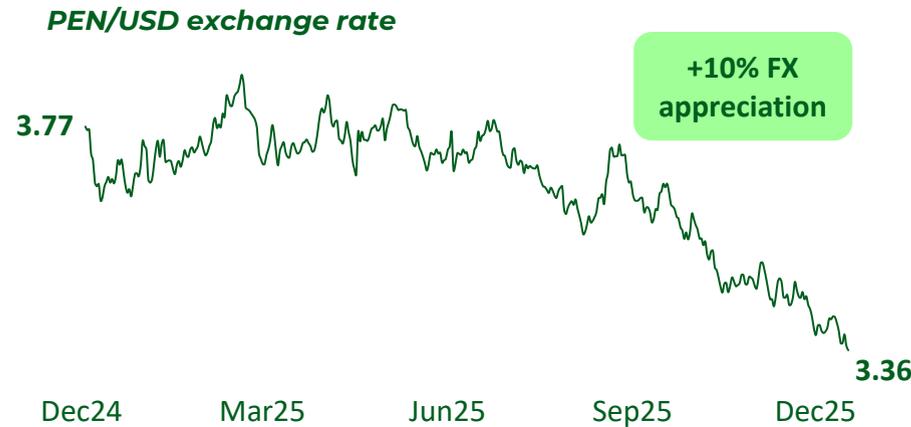
Decreasing interest rates

Reference rate (%)

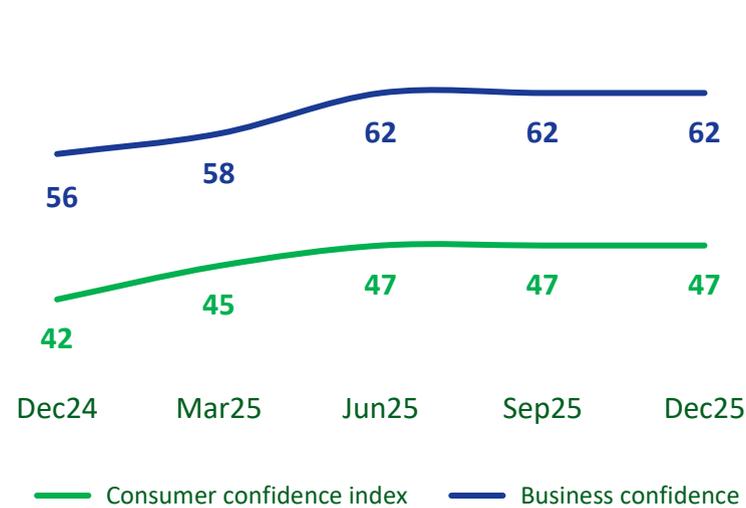


Strong currency

PEN/USD exchange rate

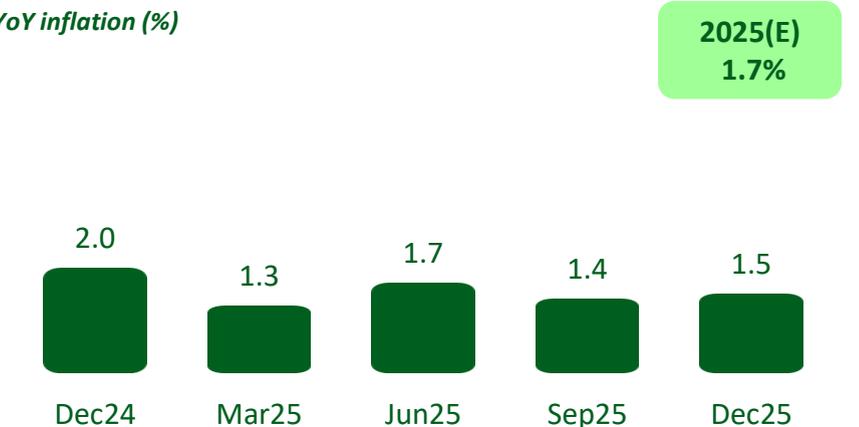


Stable confidence



Reduced inflation

YoY inflation (%)



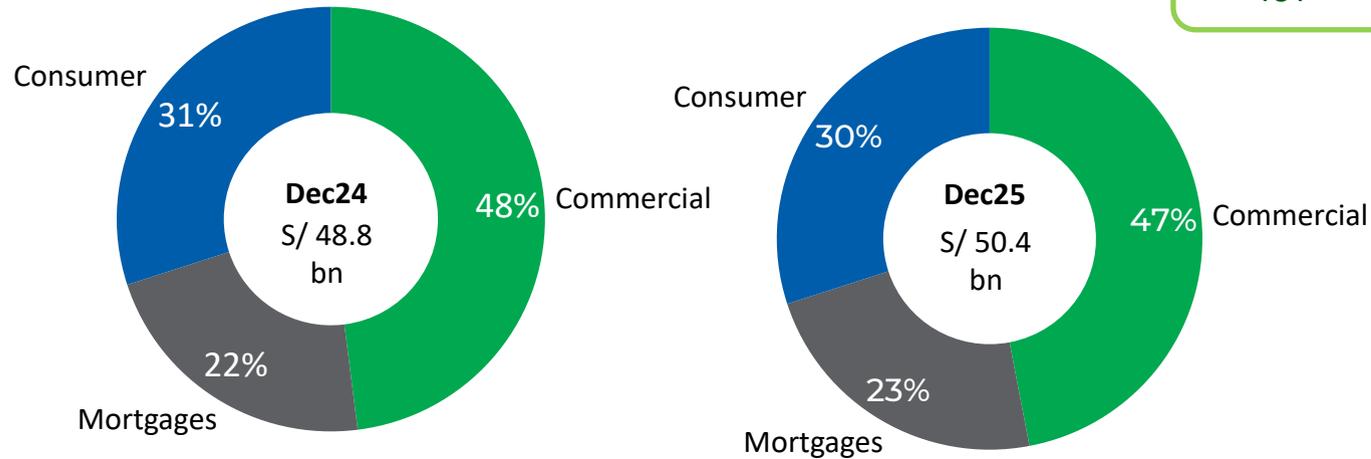
2

**Diversified banking
businesses supporting
continuous growth**

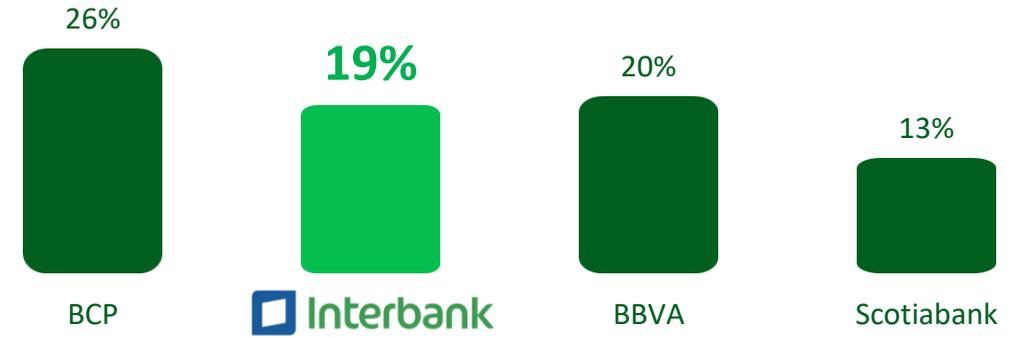


Growing loan portfolio and gaining market share

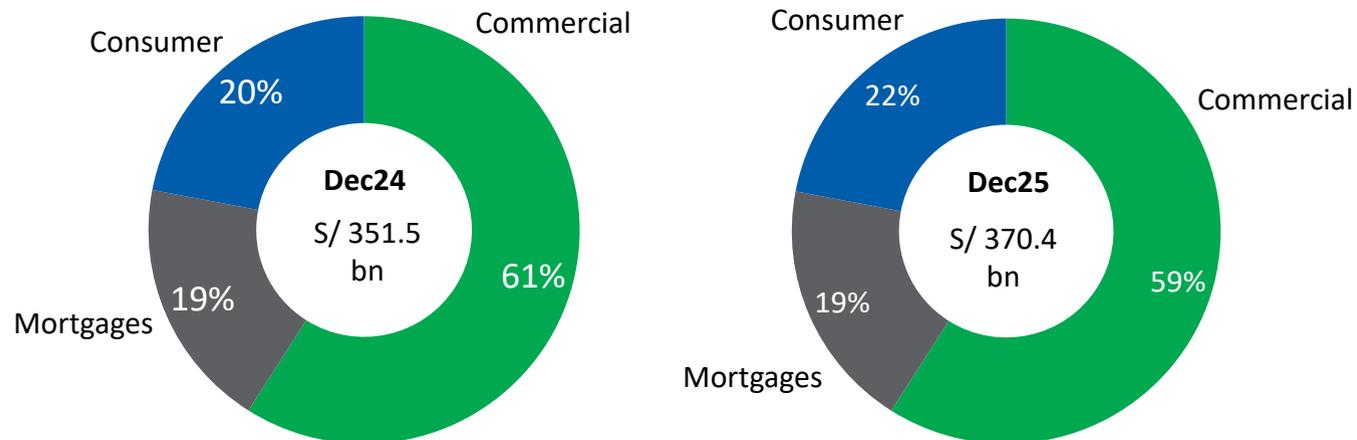
Interbank total loan breakdown



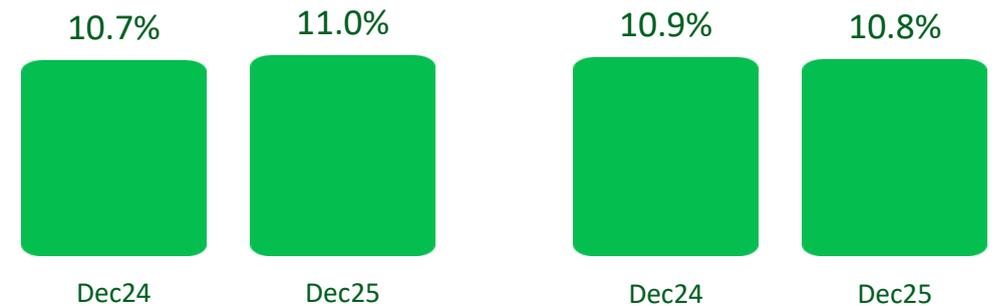
Leading position in consumer loans – Market share (%)⁽¹⁾



Banking system total loan breakdown



Interbank increasing relevance in commercial banking (%)



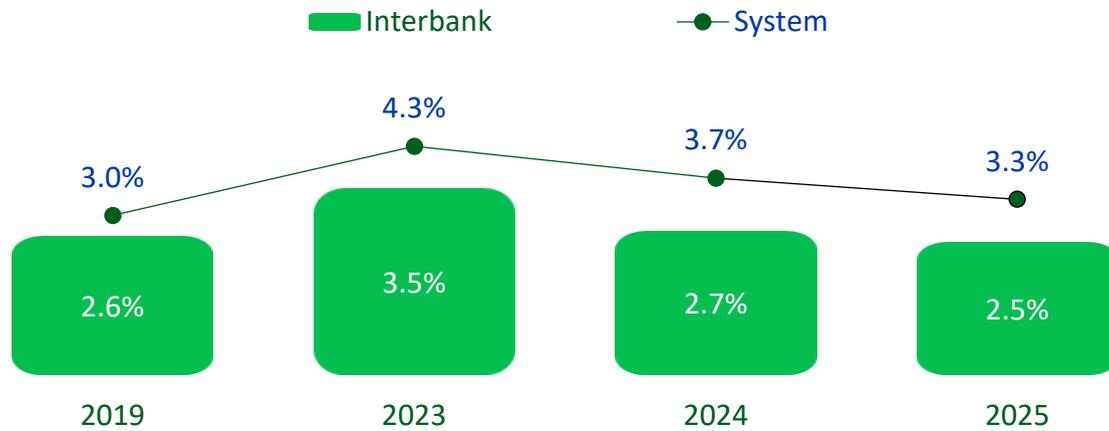
Mid Sized companies

Commercial loans

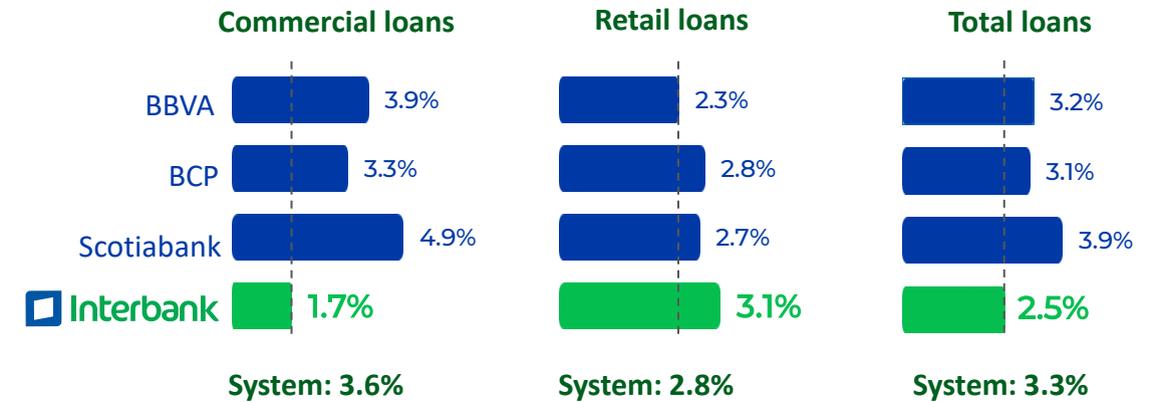
Source: SBS as of December 2025
Note: Under Peruvian SBS GAAP
1) Consumer loans do not include mortgage loans

Strong PDL ratios

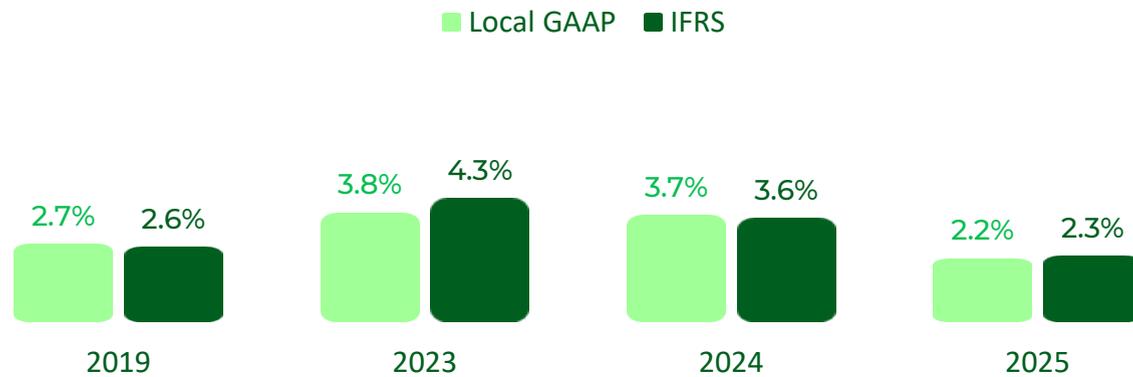
PDL ratio evolution (%)



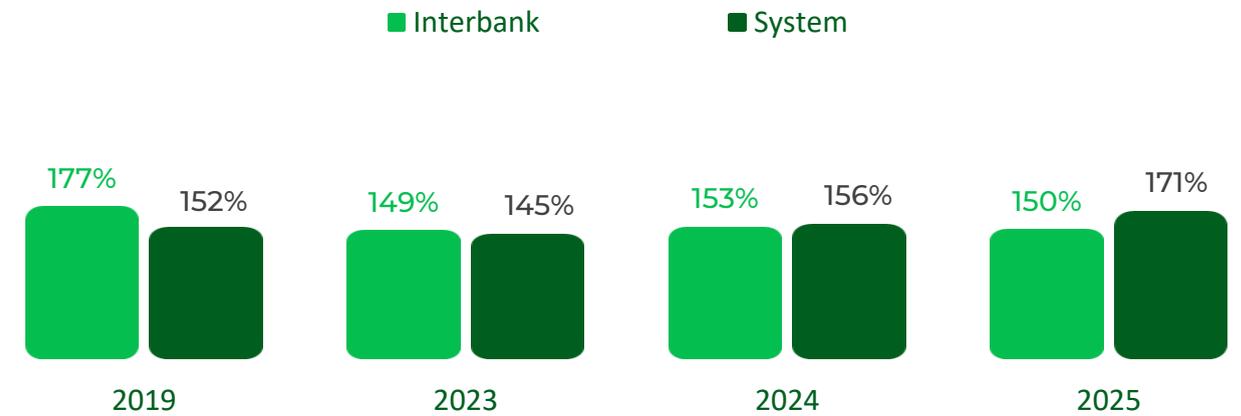
PDL ratio vs. peers (%)



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



Sound coverage ratio ⁽¹⁾

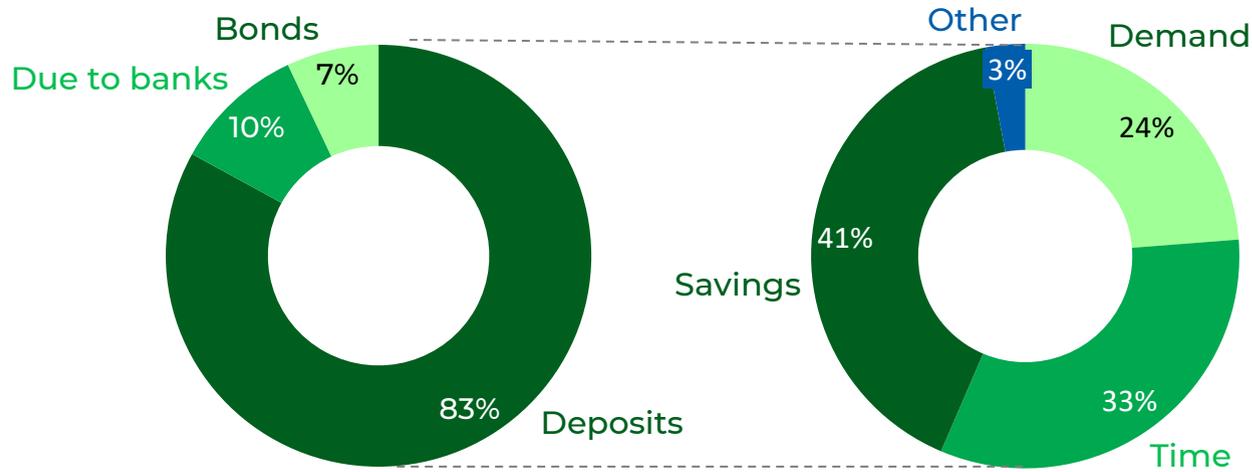


Source: SBS and Company information as of December 2025

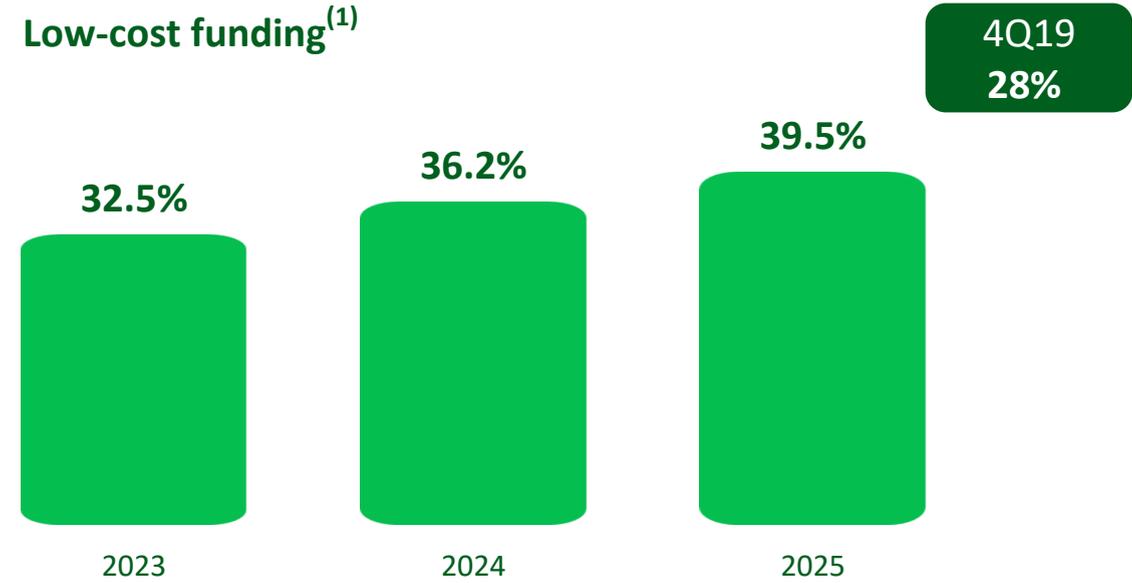
1) Defined as allowance for loan losses as a percentage of past-due loans

Diversified & growing funding base

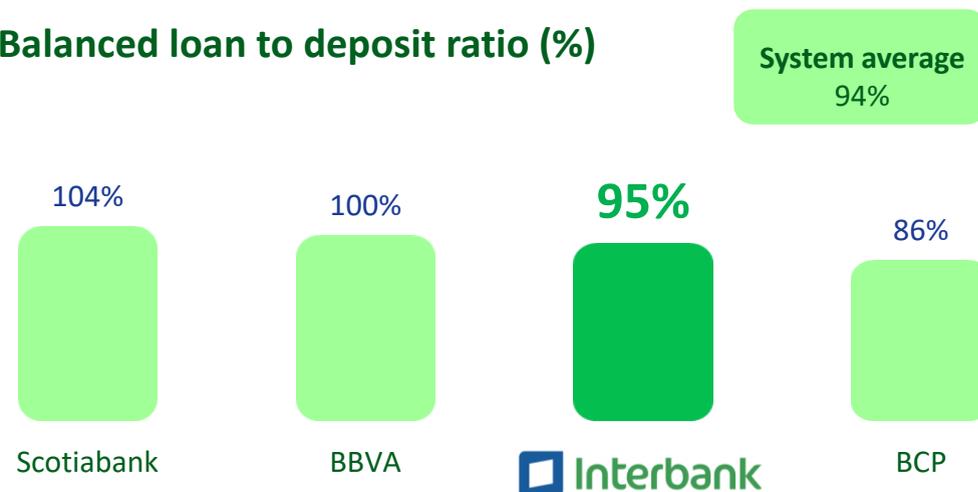
Funding base breakdown (%)



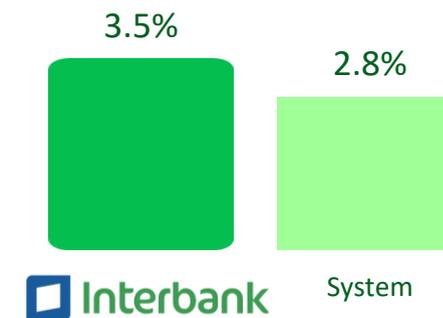
Low-cost funding⁽¹⁾



Balanced loan to deposit ratio (%)



Commercial deposits outpacing the industry
2021-2025 | (CAGR %)



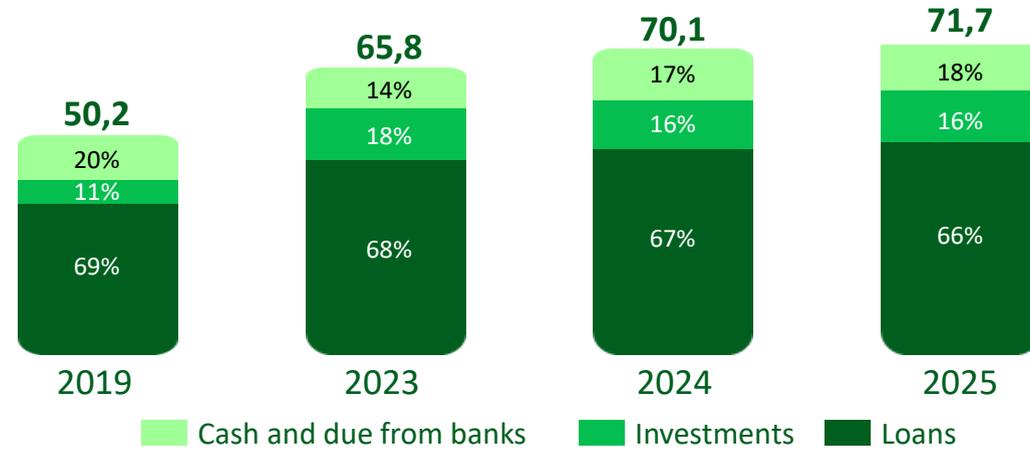
3

**Profitability driven by
solid financial
performance**

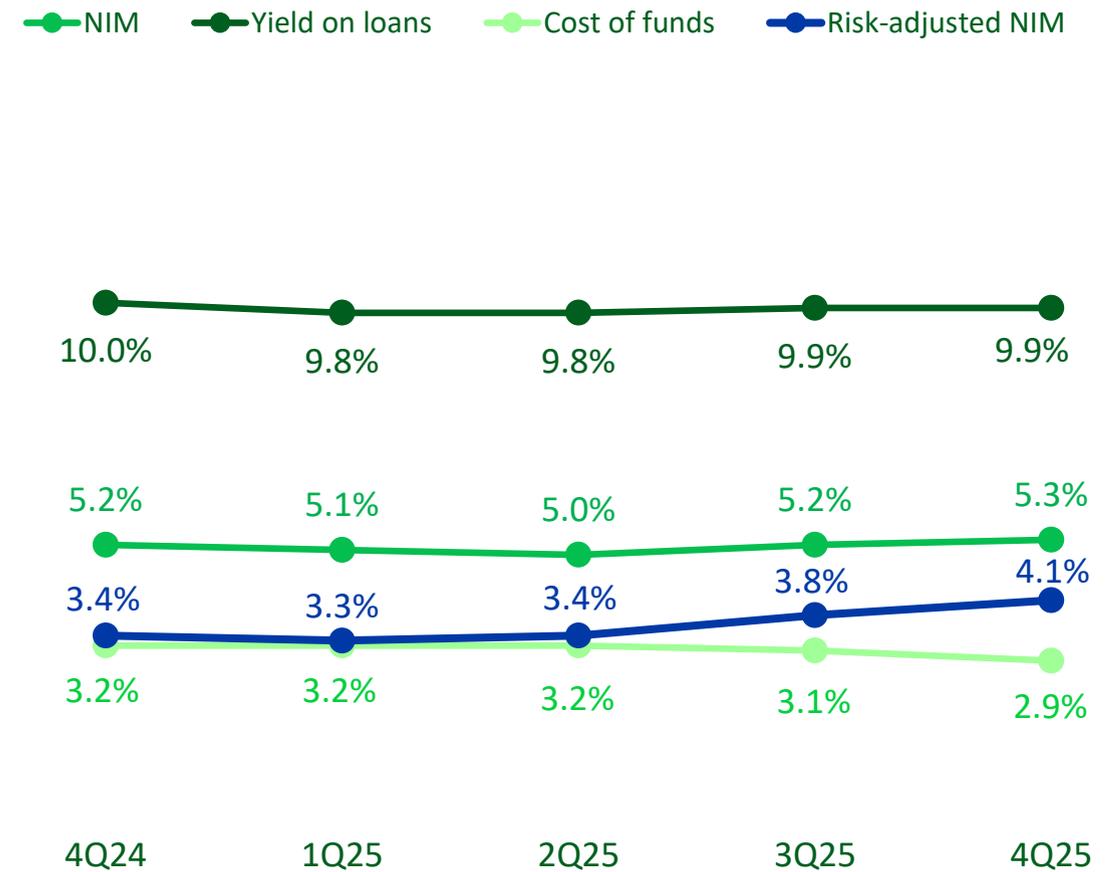


Stable NIM, strong risk-adjusted Performance

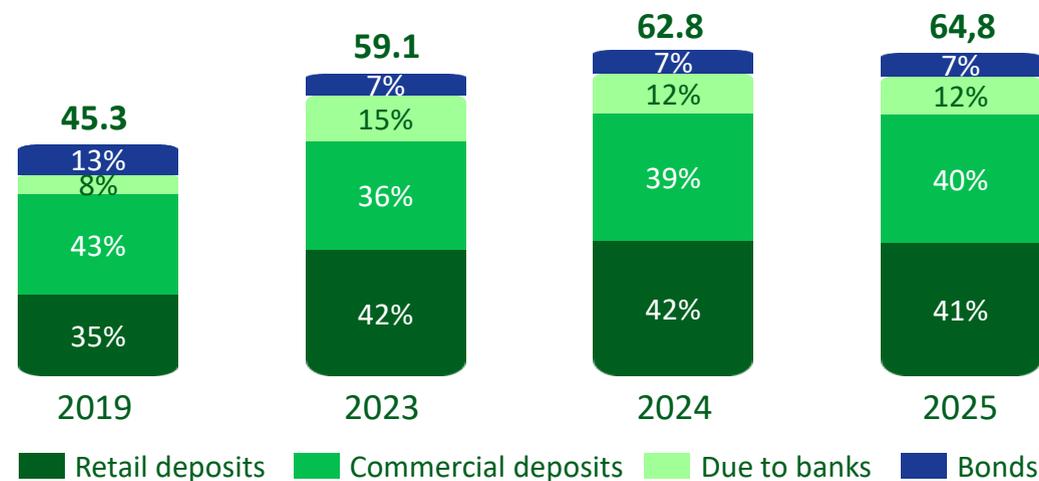
Interest-earning assets (s/bn)



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

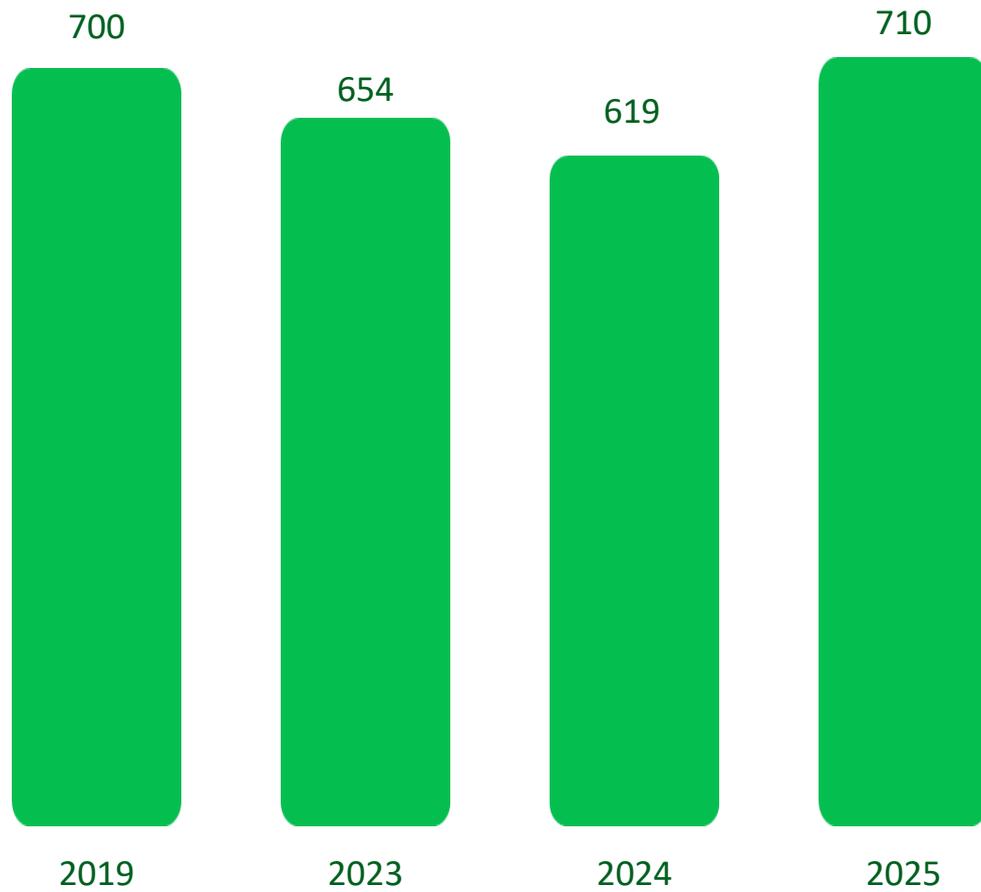


Funding breakdown (S/ bn)

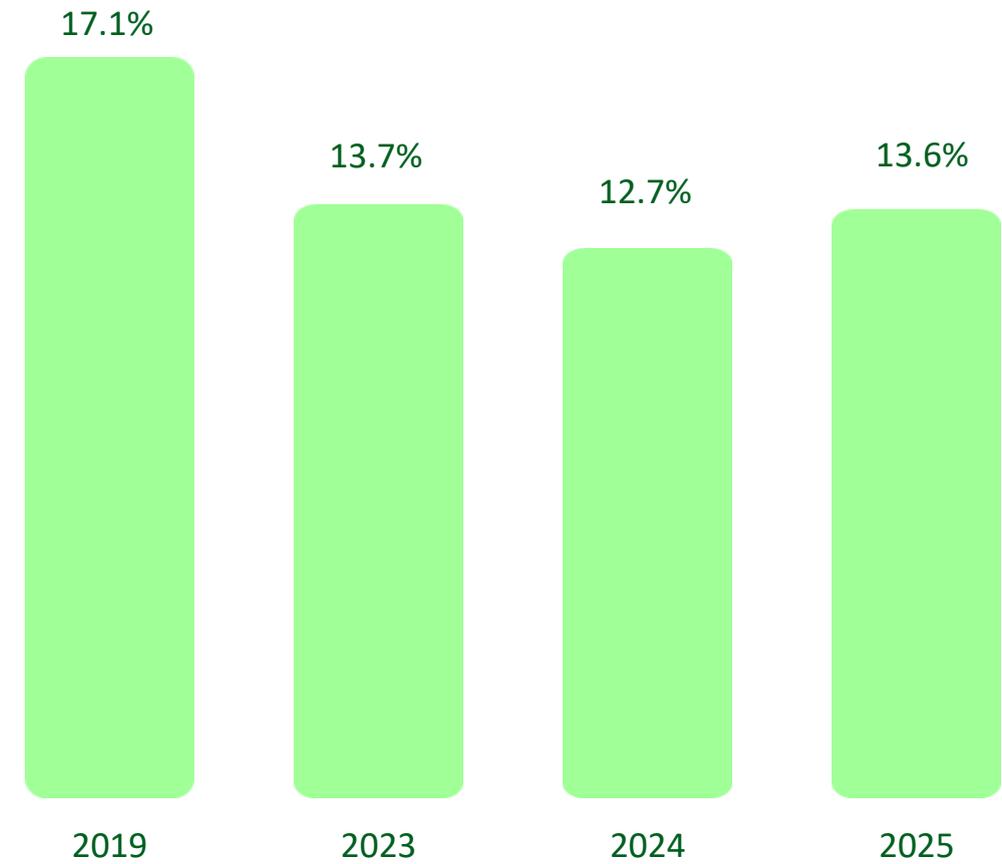


Double digit growth in fee income

Fee income from financial services (\$/ mn)

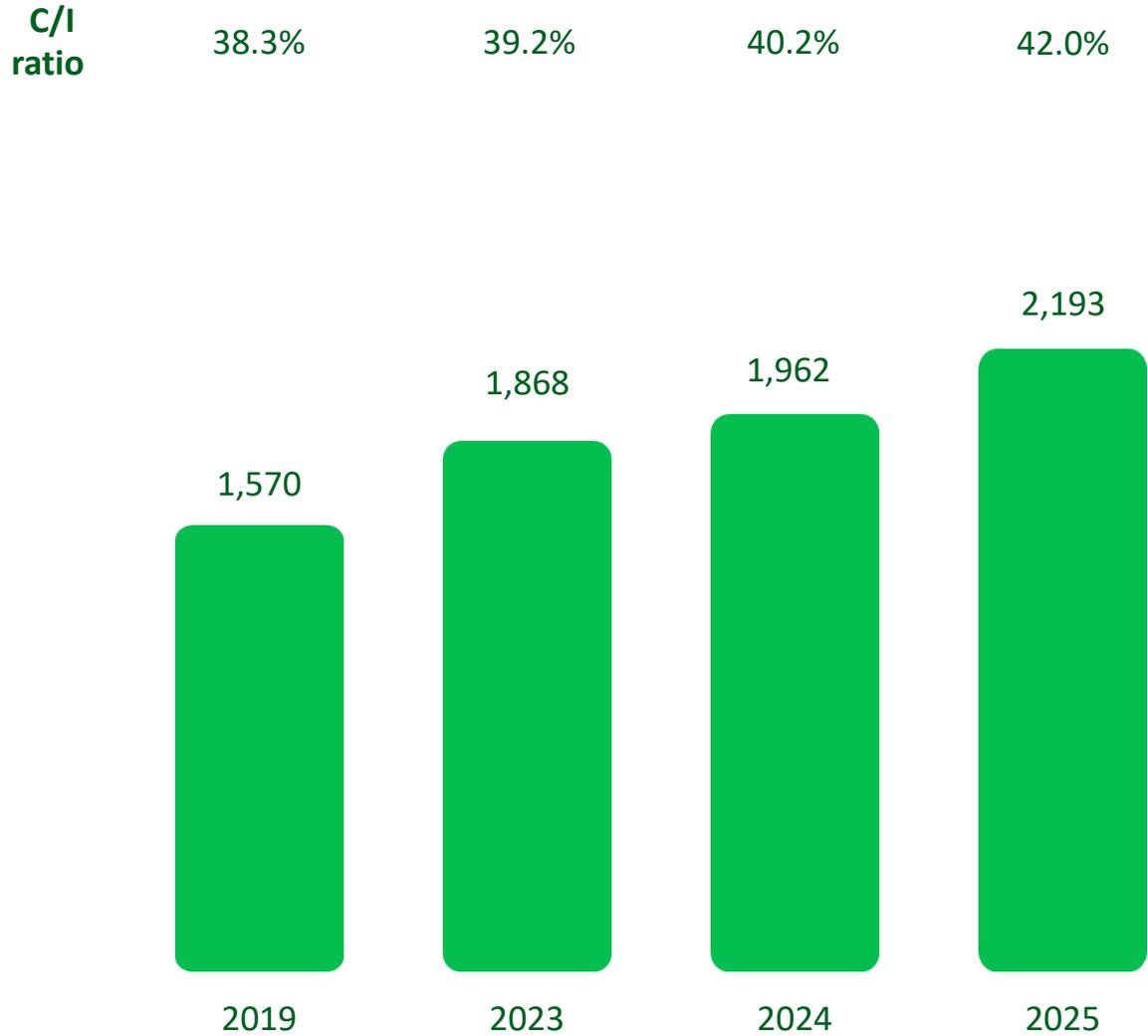


Fee income as a % of operating revenues

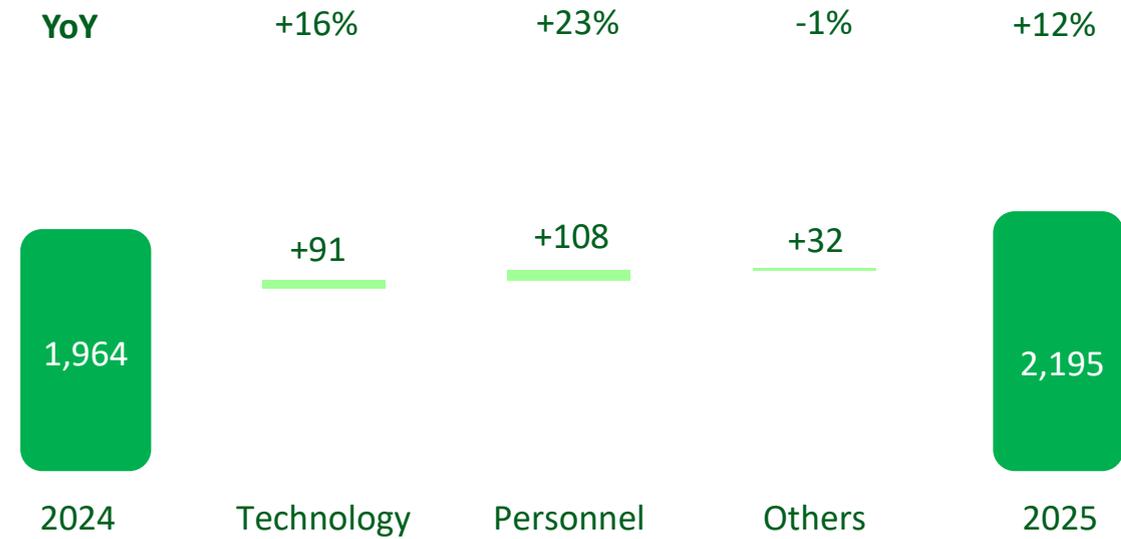


Efficiency remains a top priority

Total expenses (\$/ mm)



Banking expenses bridge (\$/ mm)



Financial stores



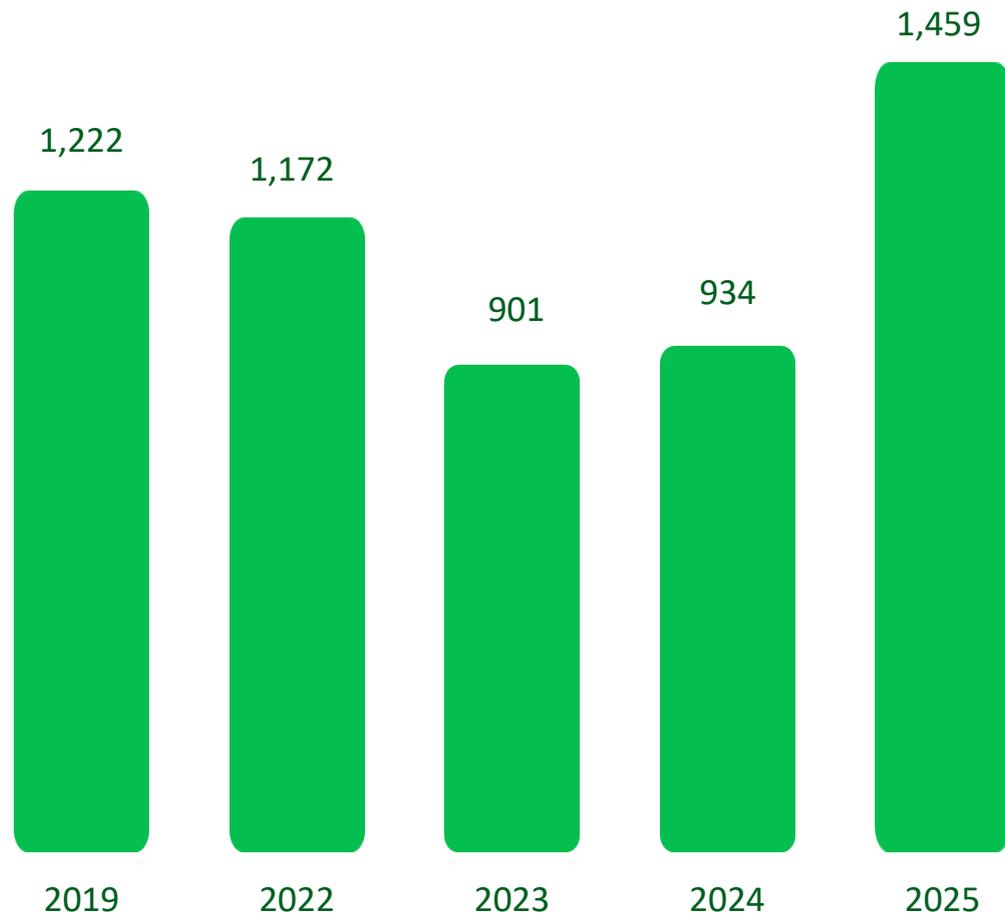
Source: Company information as of December 2025

1) Correspondent agents includes external network

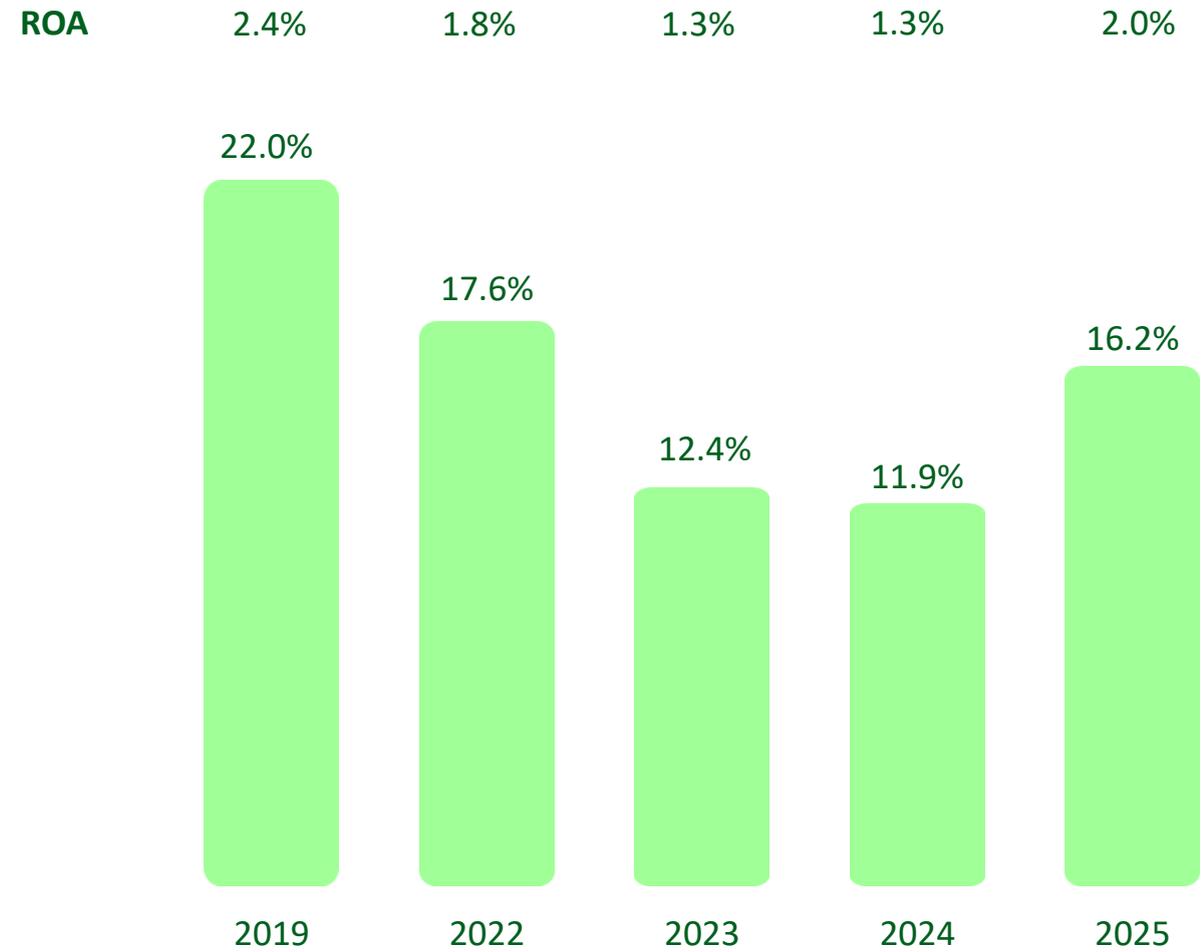
2) Total expenses are defined as Administrative expenses + Depreciation + Amortization

Rebounding profitability, with ROE at 16%

Net profit (\$/ mn)

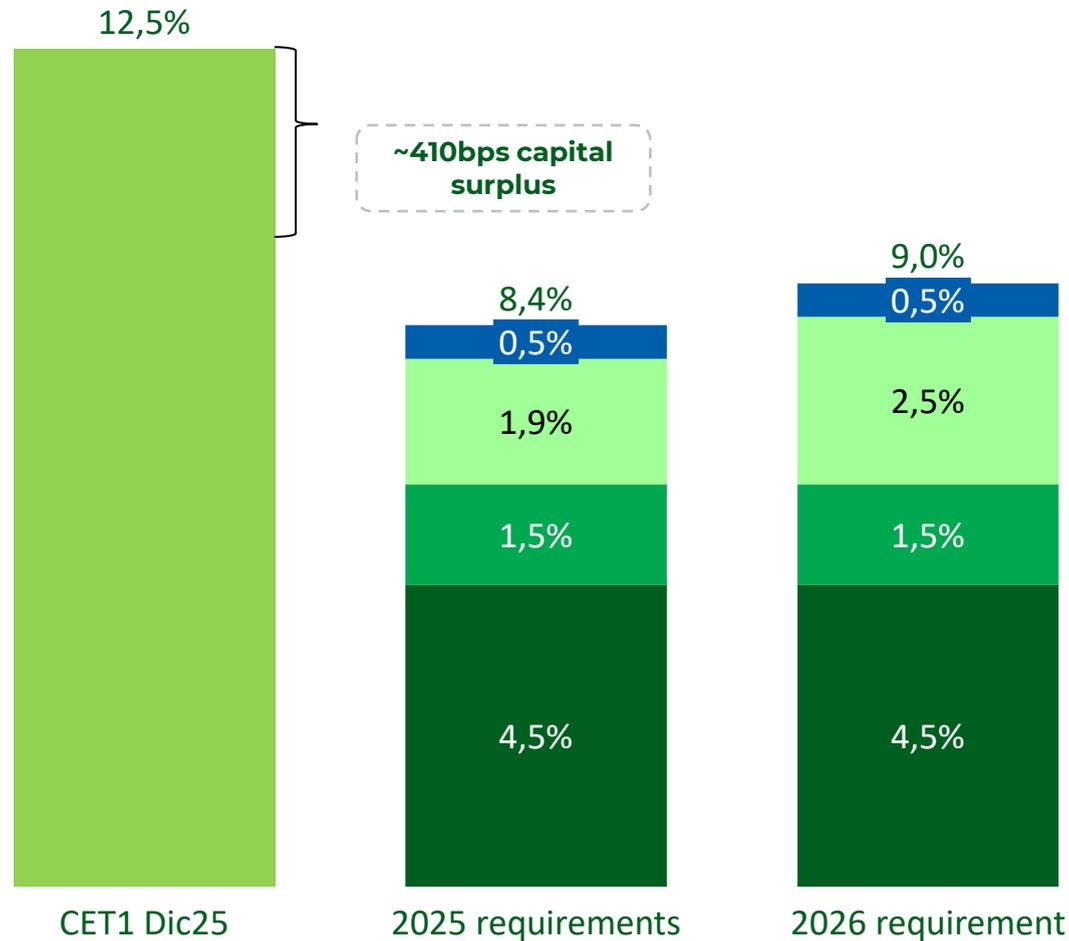


Return on equity (%)

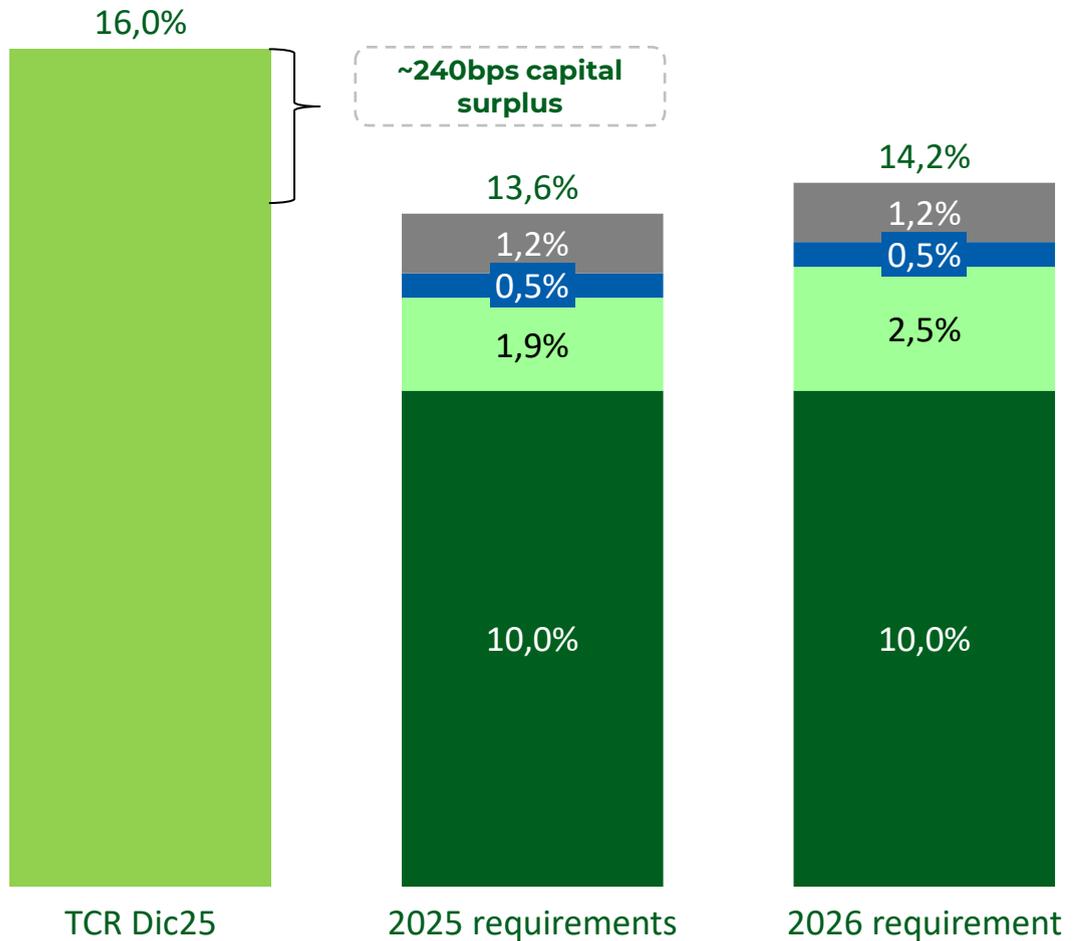


Comfortable buffers ahead of Basel III requirements

CET1 and regulatory requirements



Total capital and regulatory requirements



■ CET1 actual
 ■ CET1 required
 ■ ATI
 ■ Conservation buffer
 ■ Systemic buffer

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

4

Innovative approach to deepen primary banking relationships



Through a world-class digital experience

Digital customers

(% of digital customers)

81

Dec24

84

Dec25

73

Dec24

74

Dec25

■ Retail

■ Commercial

Digital self-service

(% of digital self-service)

78

Dec24

82

Dec25

Digital sales

(% of products sold digitally)

68

Dec24

68

Dec25

NPS Retail

(Points – Retail Banking)

55

Dec24

54

Jun25

51

Dec25



Developing primary banking relationships

+11%

YoY retail primary banking customers

IBK Plin Transactions (mn) ⁽¹⁾

139

4Q24

206

4Q25

+48%

YoY PLIN transactions

(1) Sent transactions to Plin

Primary banking relationships KPIs

(Data as of Dec25)

~14%



MS inflows payroll

~15%



MS retail deposits

>26%



MS credit cards

51



NPS retail

Our payments ecosystem continues to grow

Individuals

83%
Digital retail customers



+48%
YoY Plin transactions

Small businesses

+60%
YoY flows from Izipay

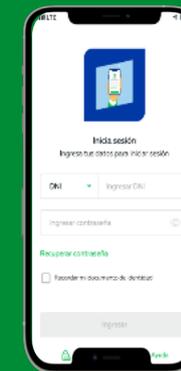


+26%
YoY Small businesses deposits



Businesses

+35%
YoY float from Izipay



~40%
IBK share of Izipay flows

5

Strong culture and corporate governance, with ESG focus



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

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 2025/2026

#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

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 training delivered to Innova Schools
- 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



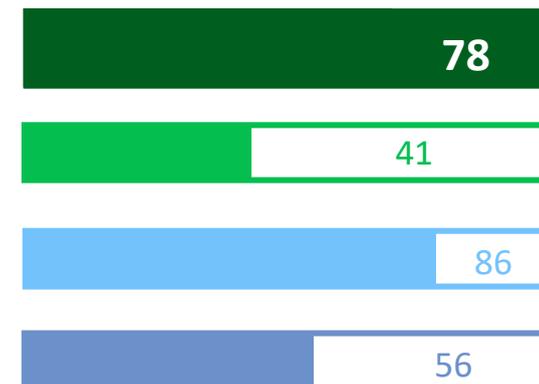
Corporate Sustainability Assessment

S&P Global

Environmental

Social

Governance



YoY

+10

+16

+10

+5

(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.

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



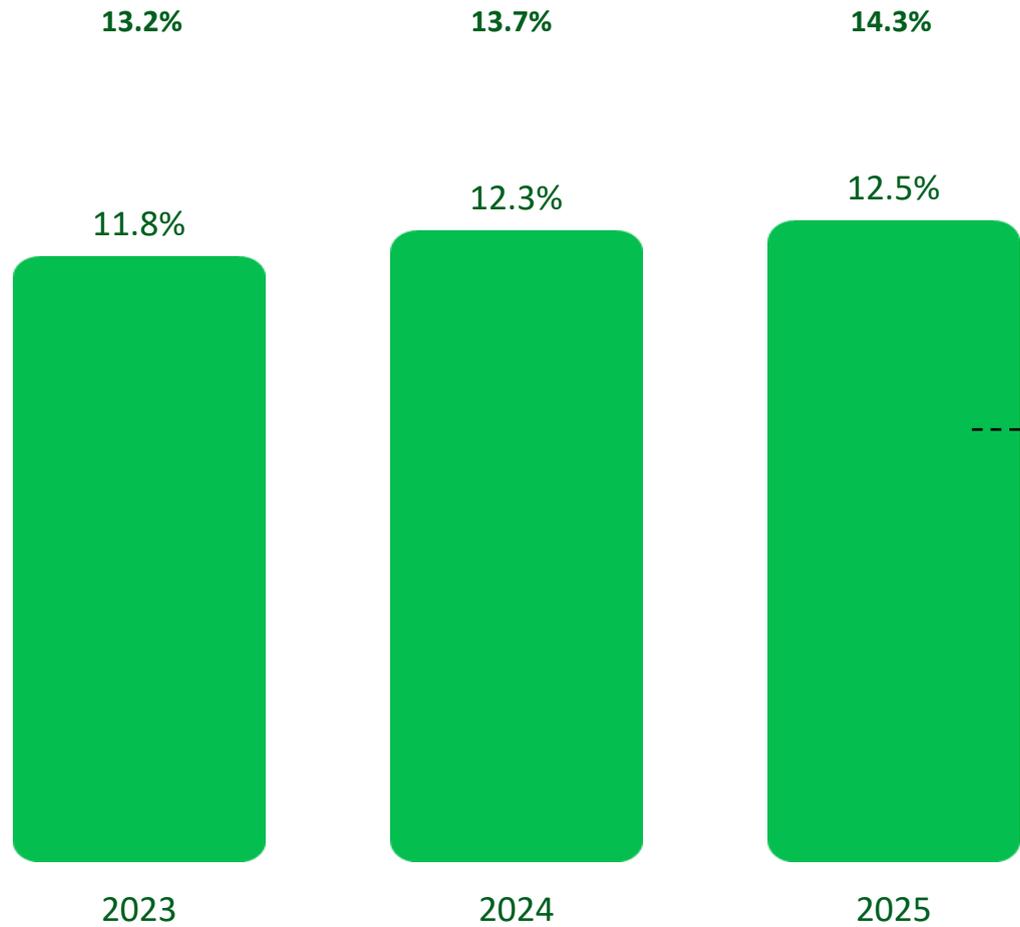
Appendix



Solid capitalization levels

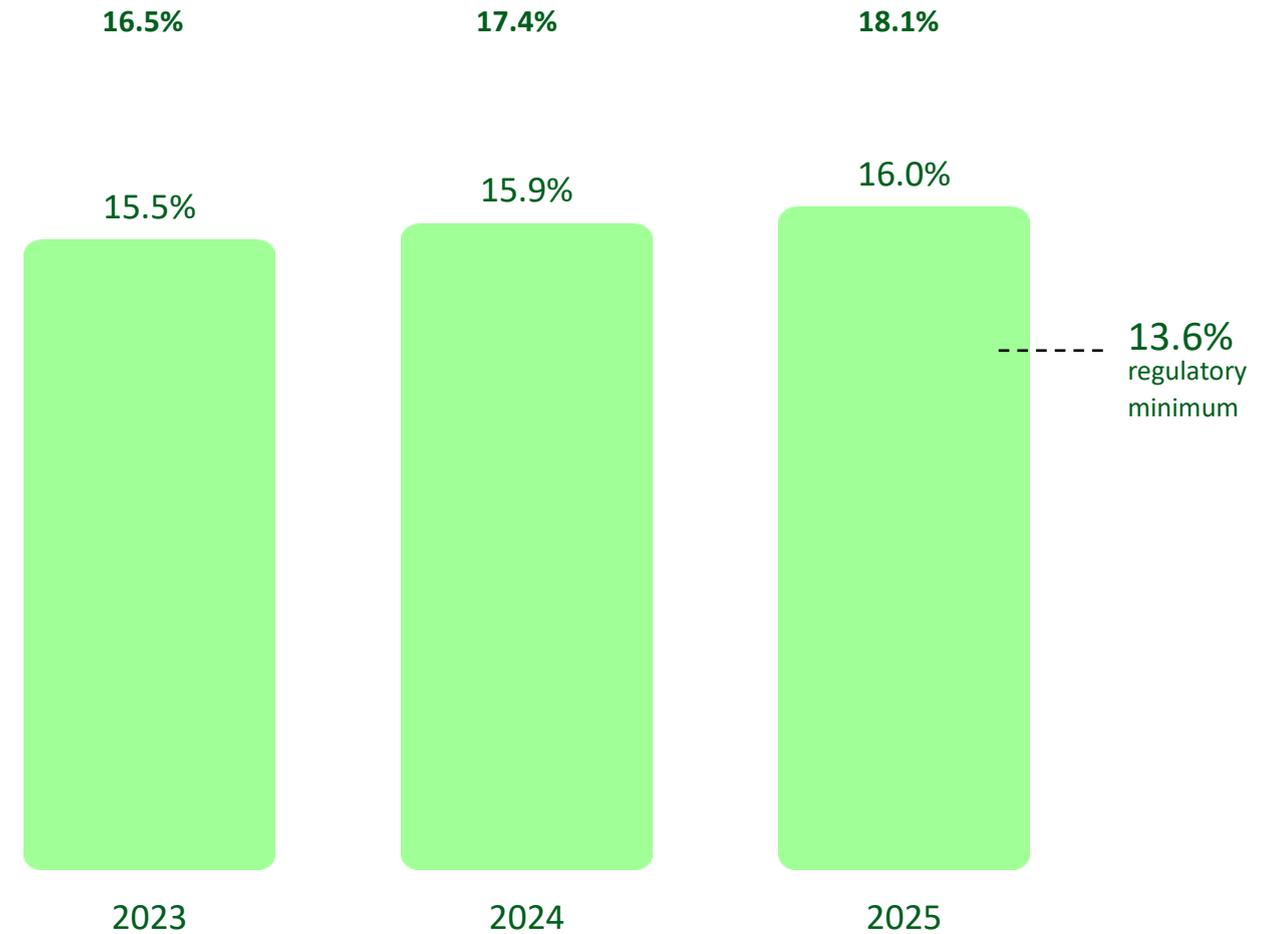
CET1 ratio

Banking
System
CET1

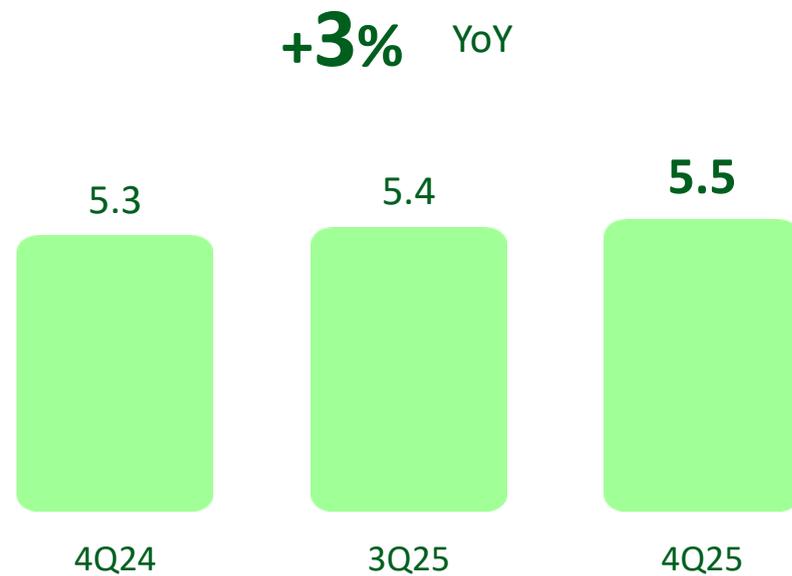


Total capital ratio (TCR)

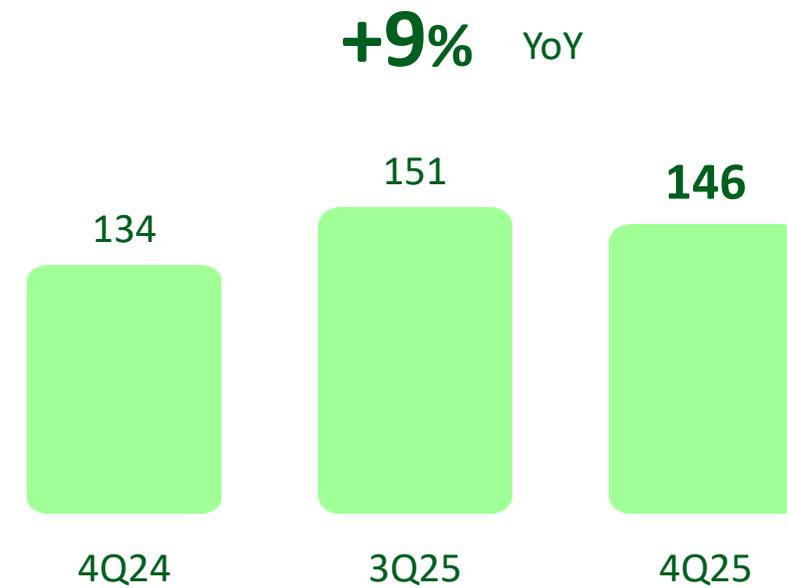
Banking
System
TCR



Retail customers reached 5.5 million



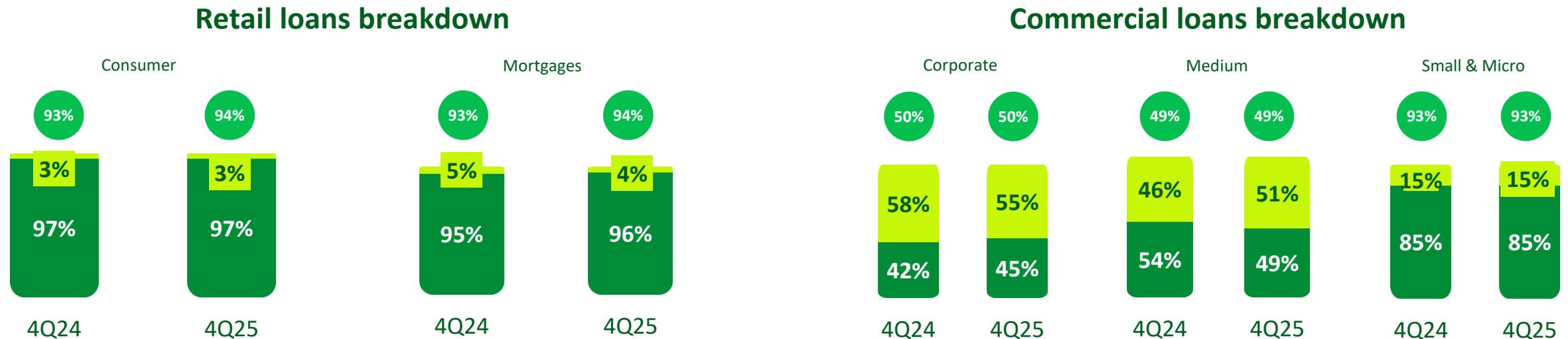
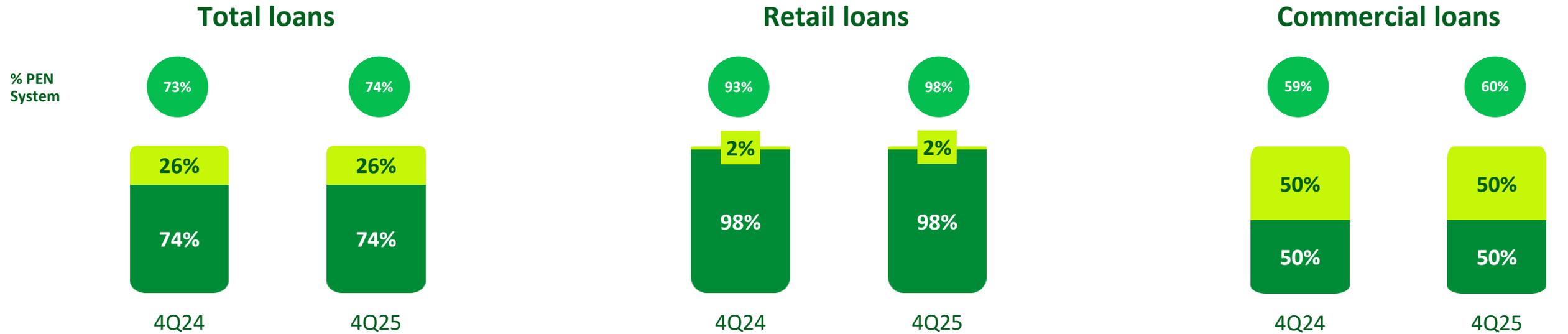
Banking – retail customers (mn) ⁽¹⁾



Banking – commercial customers (th)

(1) New methodology

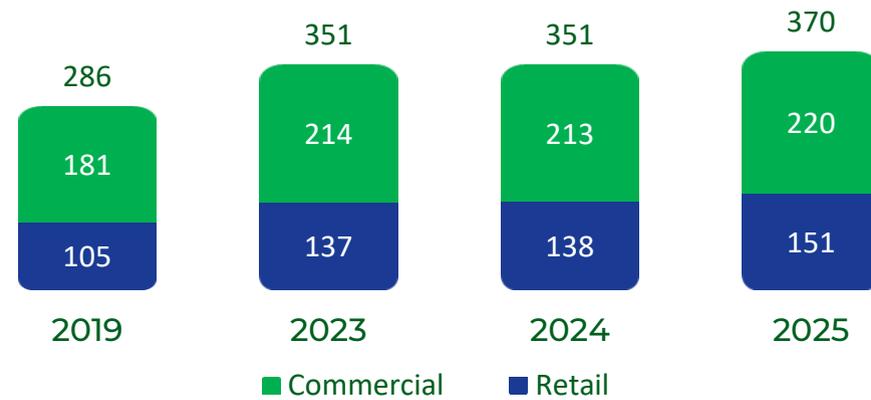
Manageable dollarization levels at Interbank



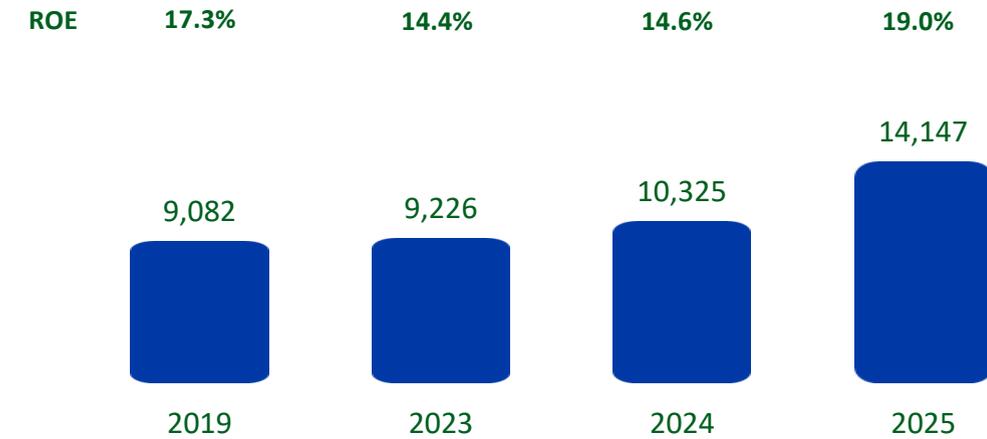
■ PEN ■ USD

Overview of Peruvian banking system

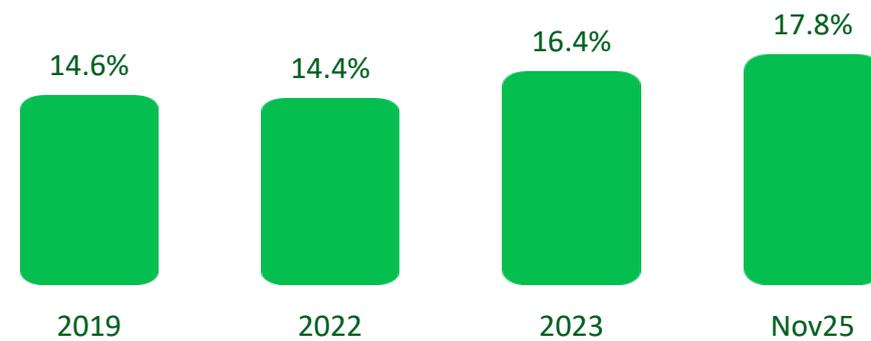
Banking system gross loans (S/ bn)



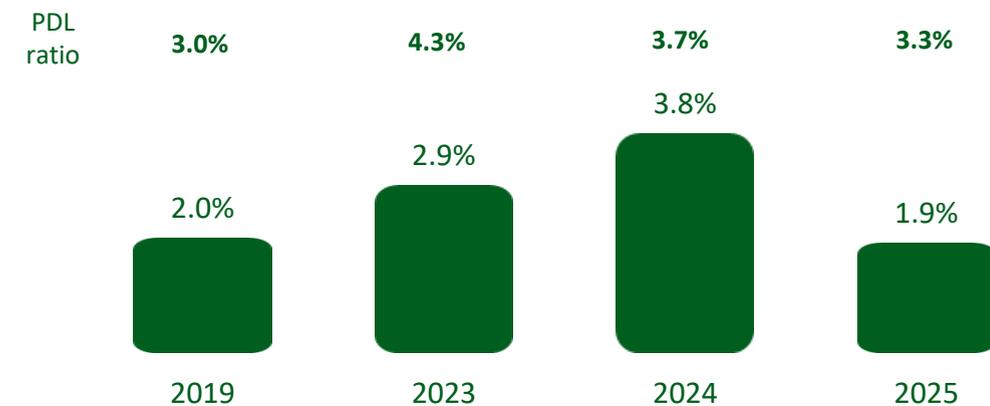
Banking system net profit (S/ mn)



Banking system TCR (%)



Asset quality – CoR and PDL ratio (%)





 **Interbank**