



Banking Segment

 Interbank

August 2025

Interbank at a glance



Leading bank in Peru with solid financial performance...

Financial highlights

As of June 30, 2025

S/ mn | US\$ mn

Assets ⁽¹⁾

75,009 | 21,177

Gross loans ⁽¹⁾

50,073 | 14,137

Deposits ⁽¹⁾

52,069 | 14,700

ROE ⁽³⁾

15.5%

Efficiency ratio ⁽³⁾

41.4%

PDL ratio ⁽³⁾

2.6%

TCR ratio

16.9%

CET 1 ratio

11.7%

Leading position in the Peruvian banking system⁽²⁾

15%

Market share in
retail deposits

21%

Market share in
consumer loans

11%

Market share in
commercial loans

NPS 54

83%
Digital
customers

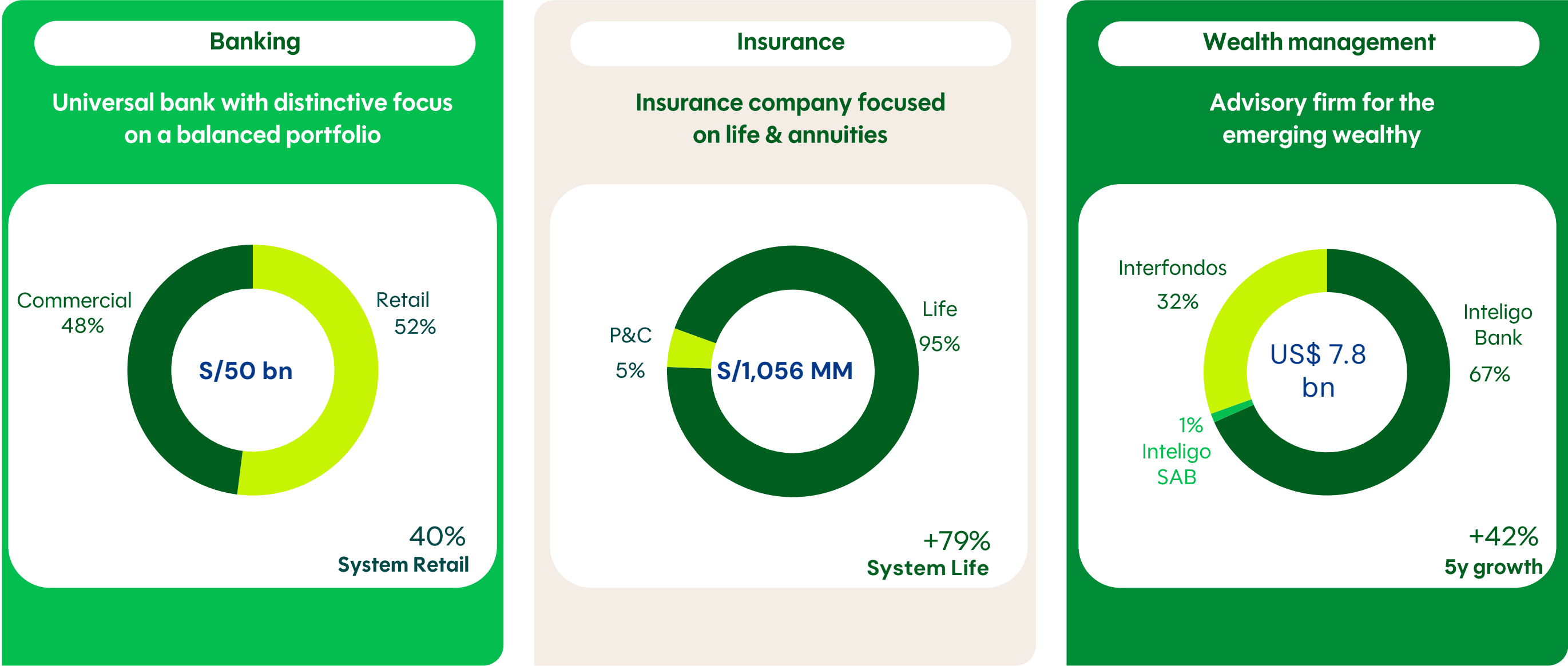
Source: Superintendencia de Banca, Seguros y AFP (SBS) and Interbank as of June 30, 2025

1) Figure converted to US dollars using an end of period exchange rate (Sol / US dollar) of 3.542

2) Ranking among four largest Peruvian banks

3) Information as of Jun25

Leading financial digital platform with strategic focus on key businesses



Source: Company information and SBS as of June 2025
1) Figure converted to US dollars using an end of period exchange rate (Sol / US dollar) of 3.542
2) Excluding private annuities

IFS is part of Intercorp Group

Financials



Retail



Financieraöh!



InDigital



Education



idat



zegeL



Health



Entertainment



Corporate
services



Clear strategic vision

1

Best bank



Leading **key segments** with the best digital experience

2

Profitable growth



Developing **businesses** to achieve a sustainable ROE through continuous **innovation**

3

Customer's preference



Being the **primary bank** for our customers with a **world-class NPS**, anticipating their needs

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

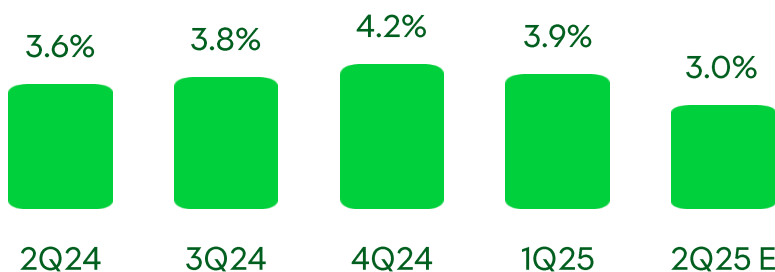


Peruvian economy: persistent positive macro indicators

Improved economic activity

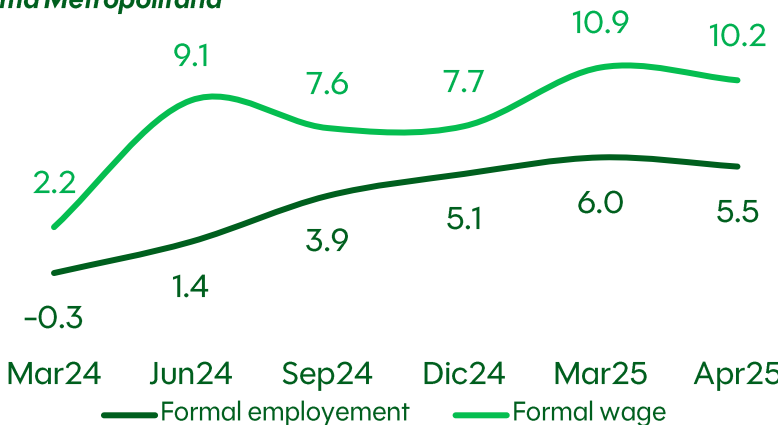
GDP growth YoY (%)

2025(E)
3.1%



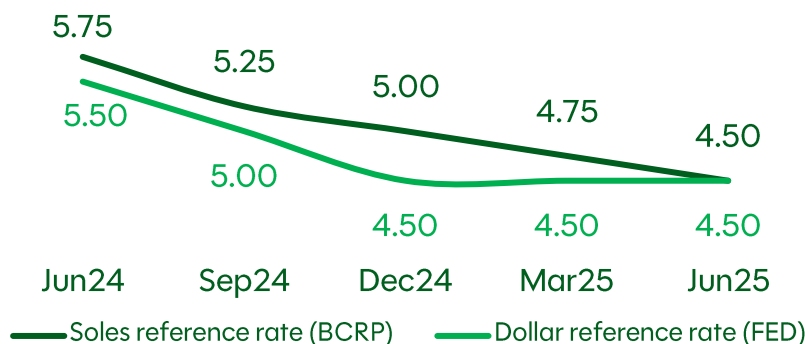
Better employment

Lima Metropolitana



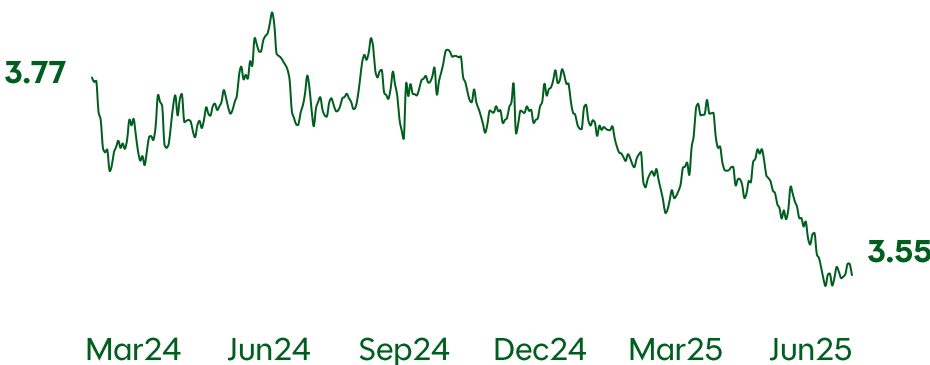
Decreasing interest rates

Reference rate (%)

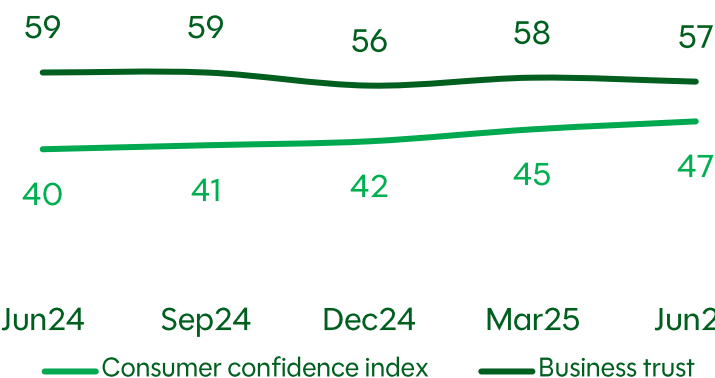


Strong currency

PEN/USD exchange rate



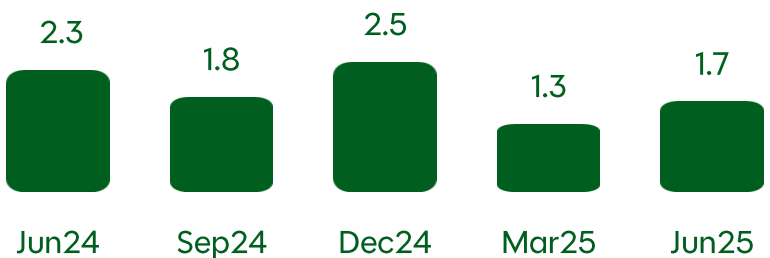
Stable confidence



Reduced inflation

YoY inflation (%)

2025(E)
2.3%



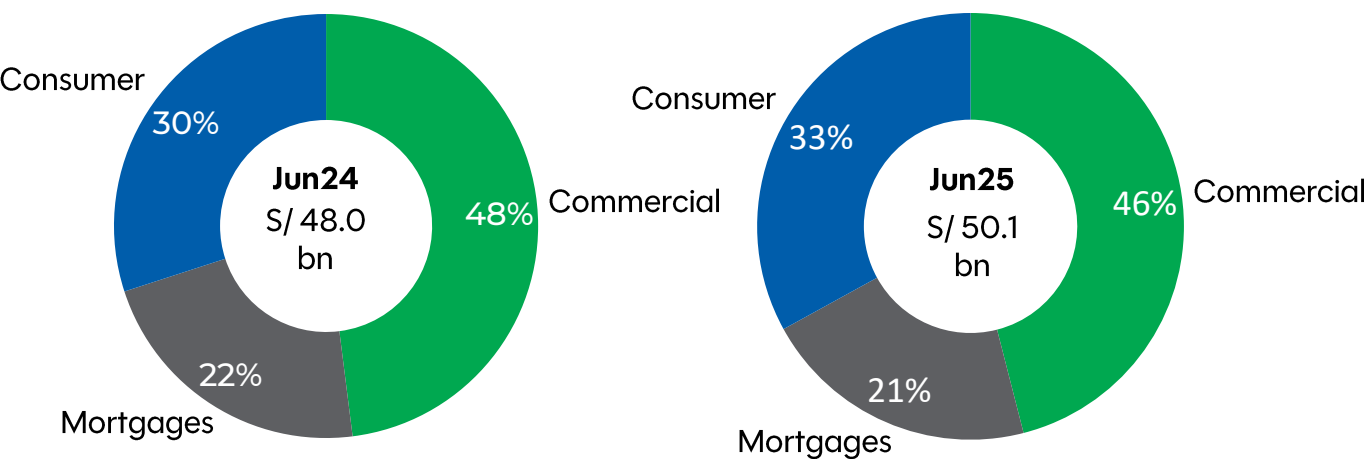
2

**Balanced portfolio
supporting growth
and profitability**

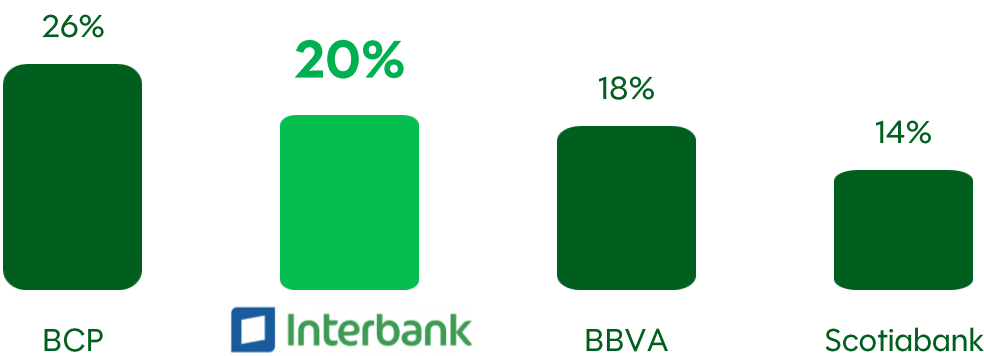


Balanced portfolio

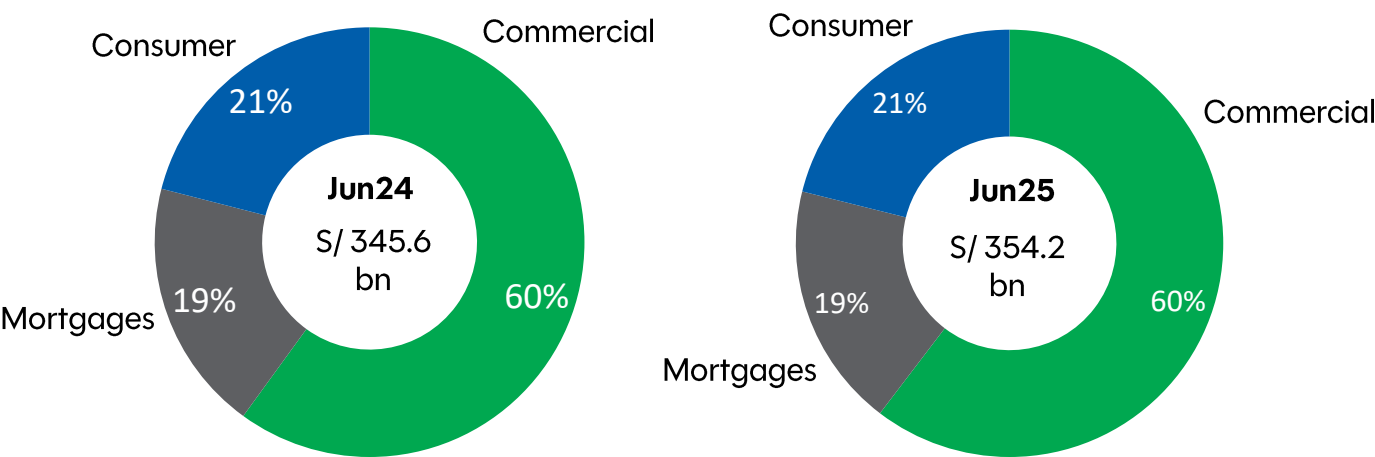
Interbank total loan breakdown



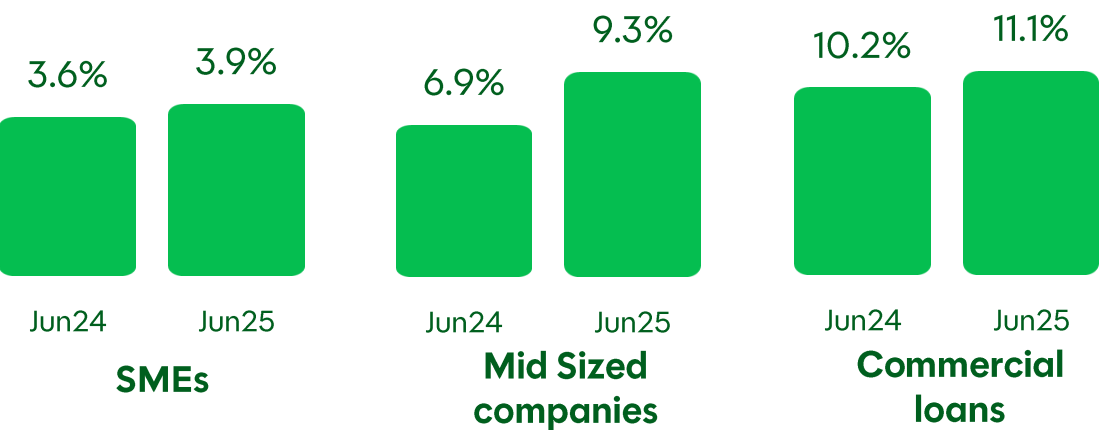
Leading position in consumer loans – Market share (%)⁽¹⁾



Banking system total loan breakdown

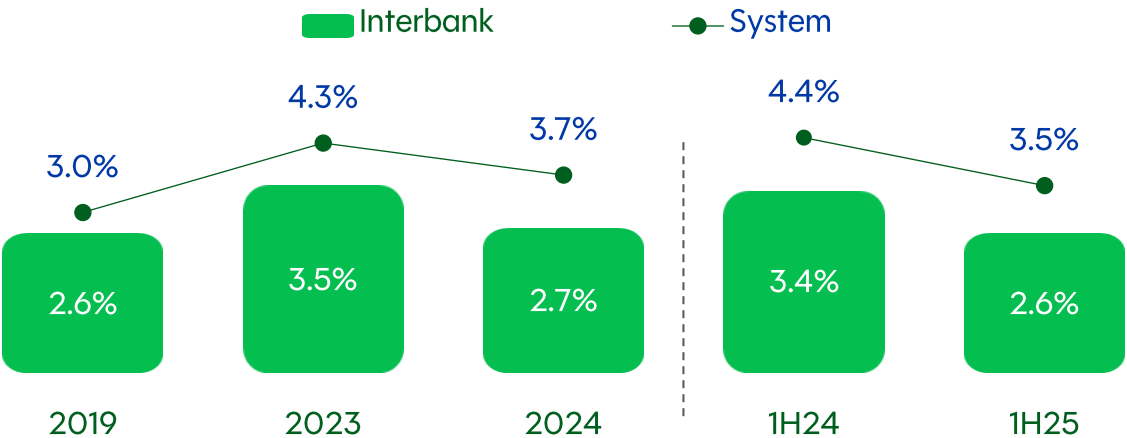


Interbank increasing relevance in commercial banking (%)

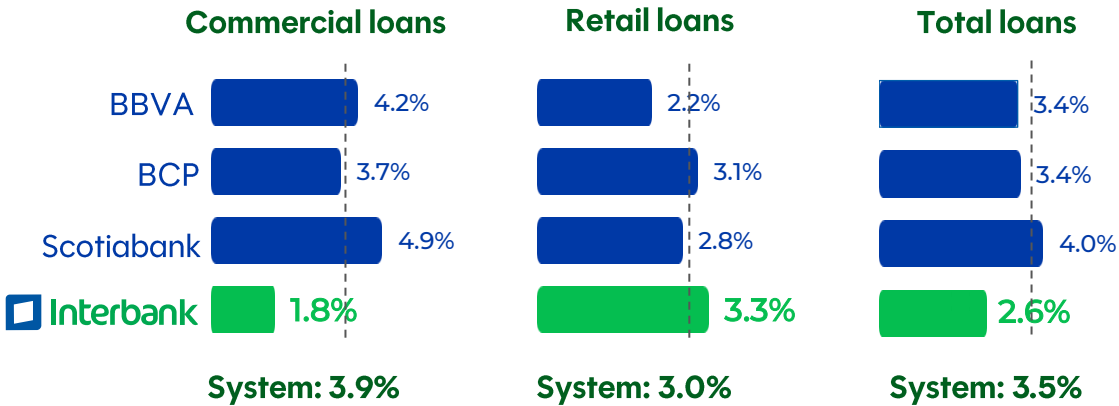


Strong PDL ratios

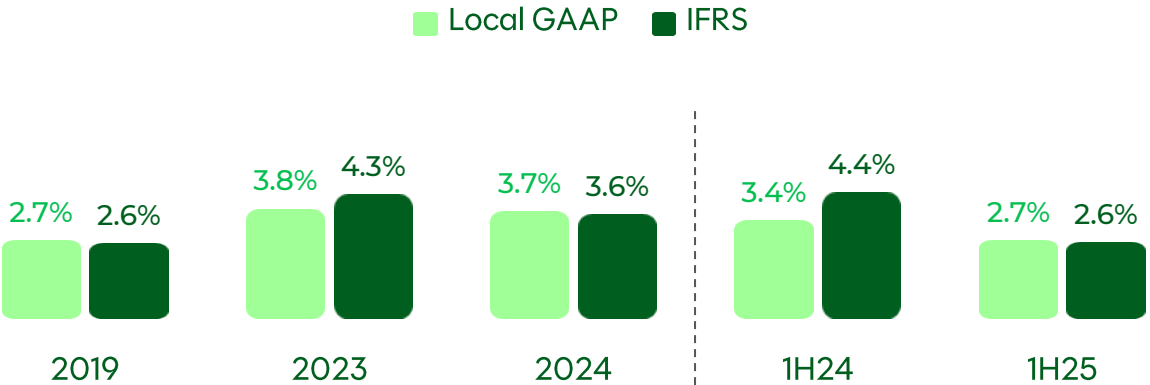
PDL ratio evolution (%)



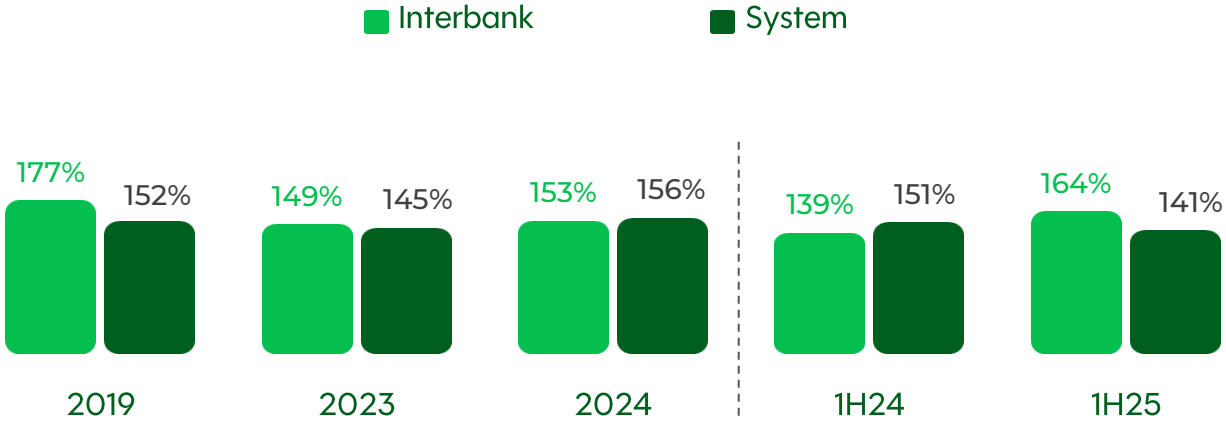
PDL ratio vs. peers (%)



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



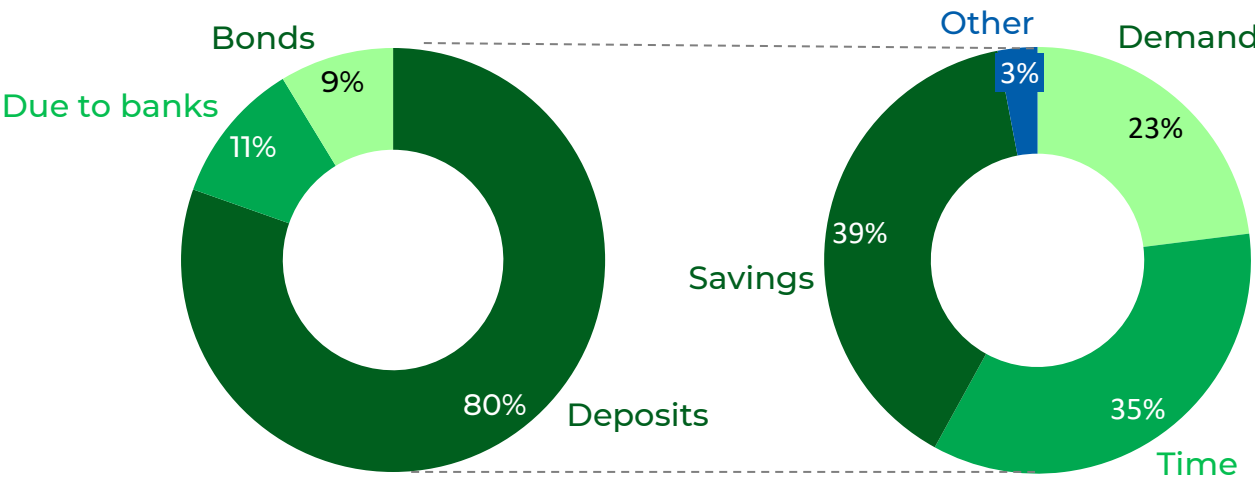
Sound coverage ratio ⁽¹⁾



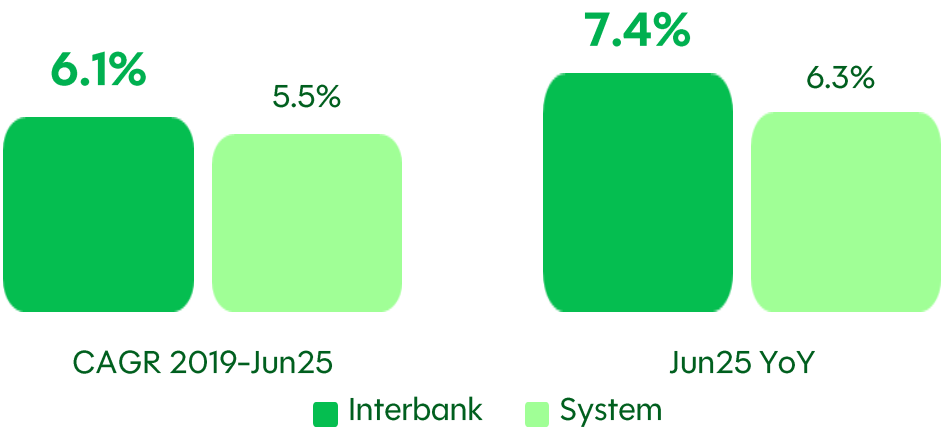
Source: SBS and Company information as of June 2025
 1) Defined as allowance for loan losses as a percentage of past-due loans

Diversified funding base

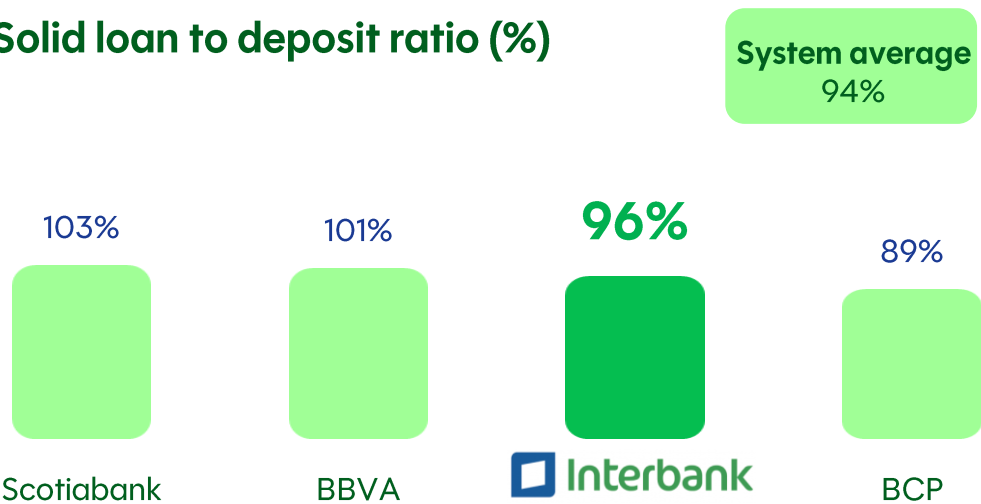
Significant deposits base



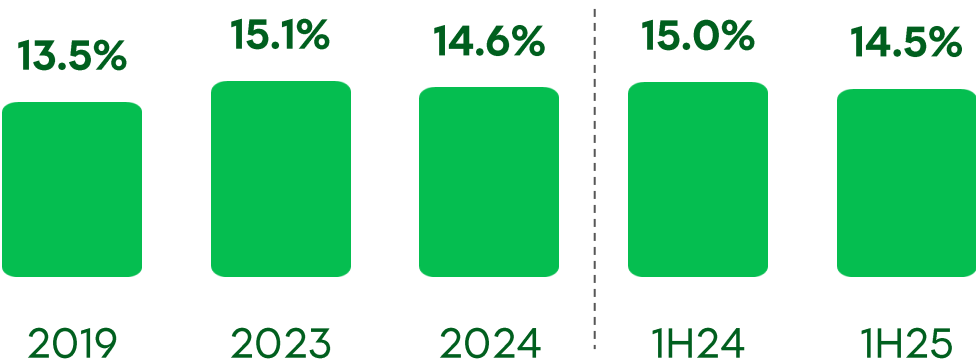
Growing deposit franchise



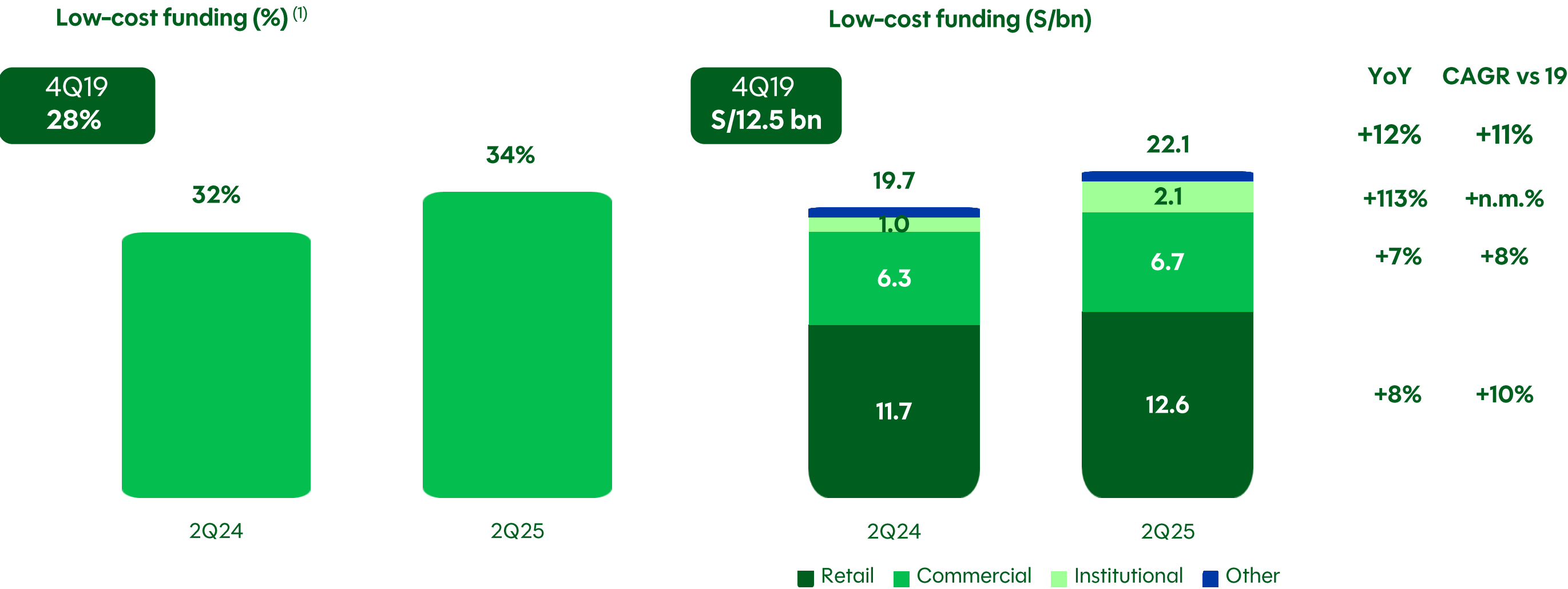
Solid loan to deposit ratio (%)



MS Retail deposits

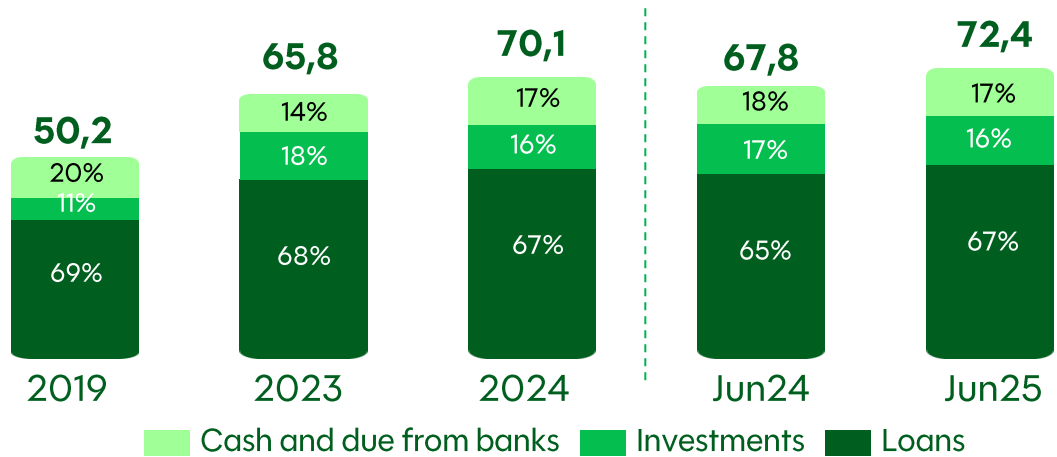


Improvement in funding mix

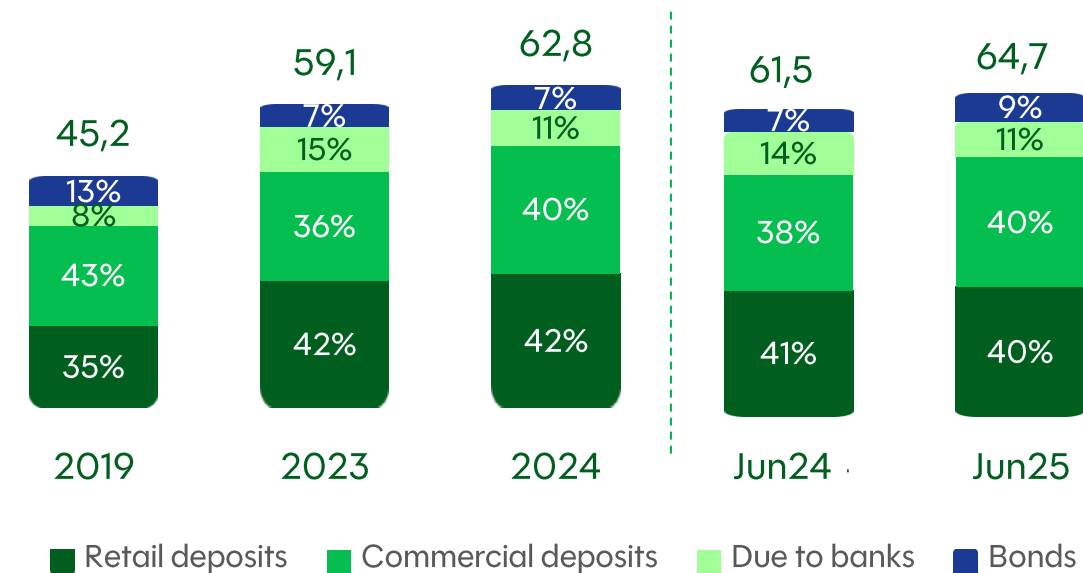


Stable NIM

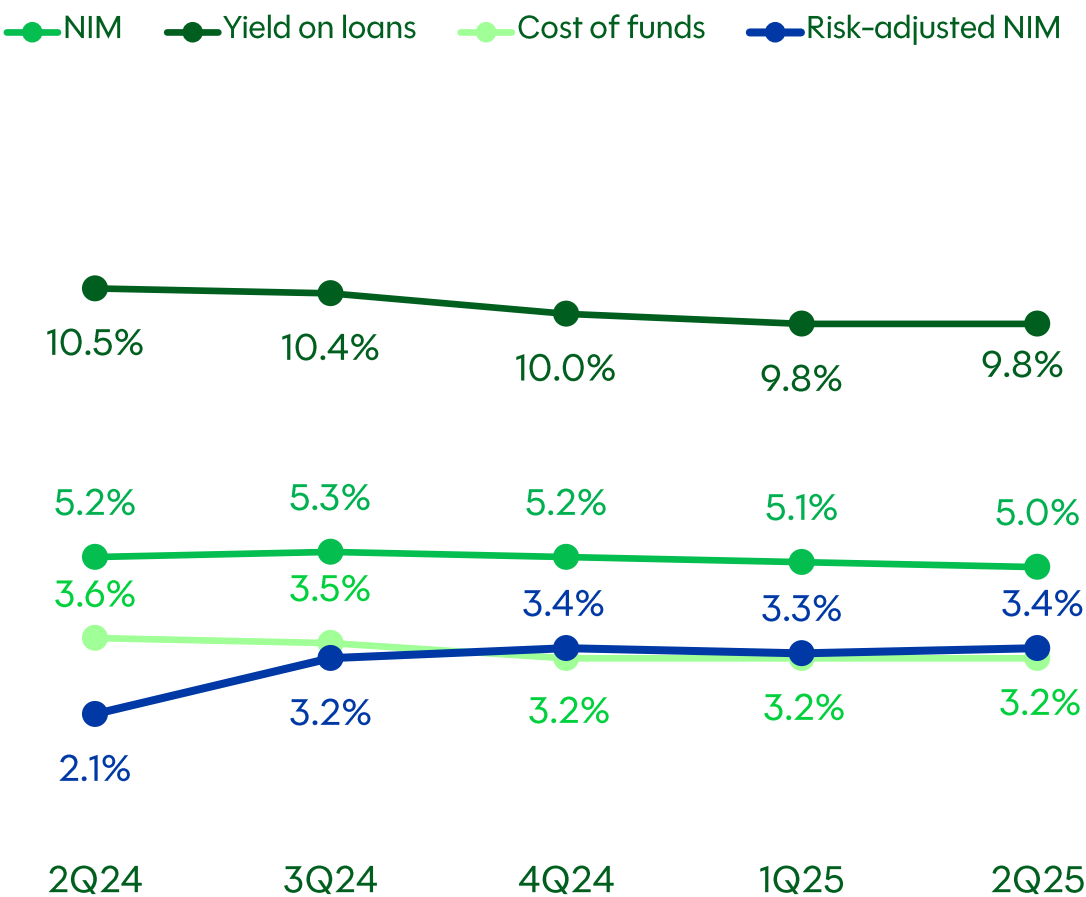
Interest-earning assets (s/bn)



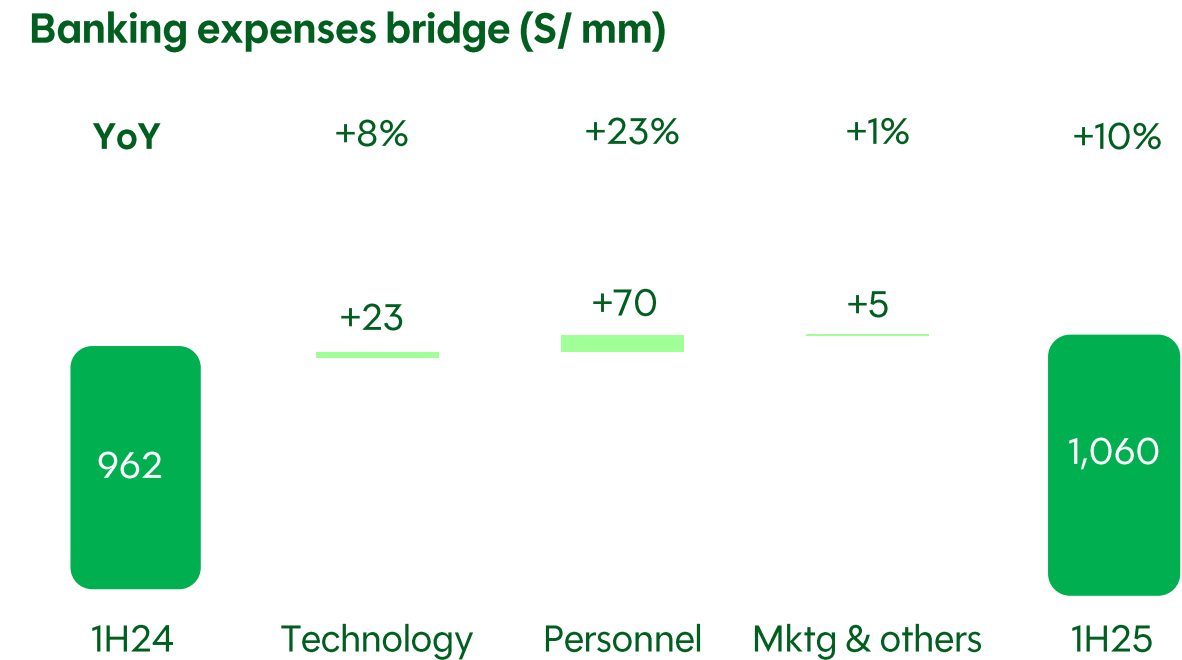
Funding breakdown (S/ bn)



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



Continuous focus on efficiency

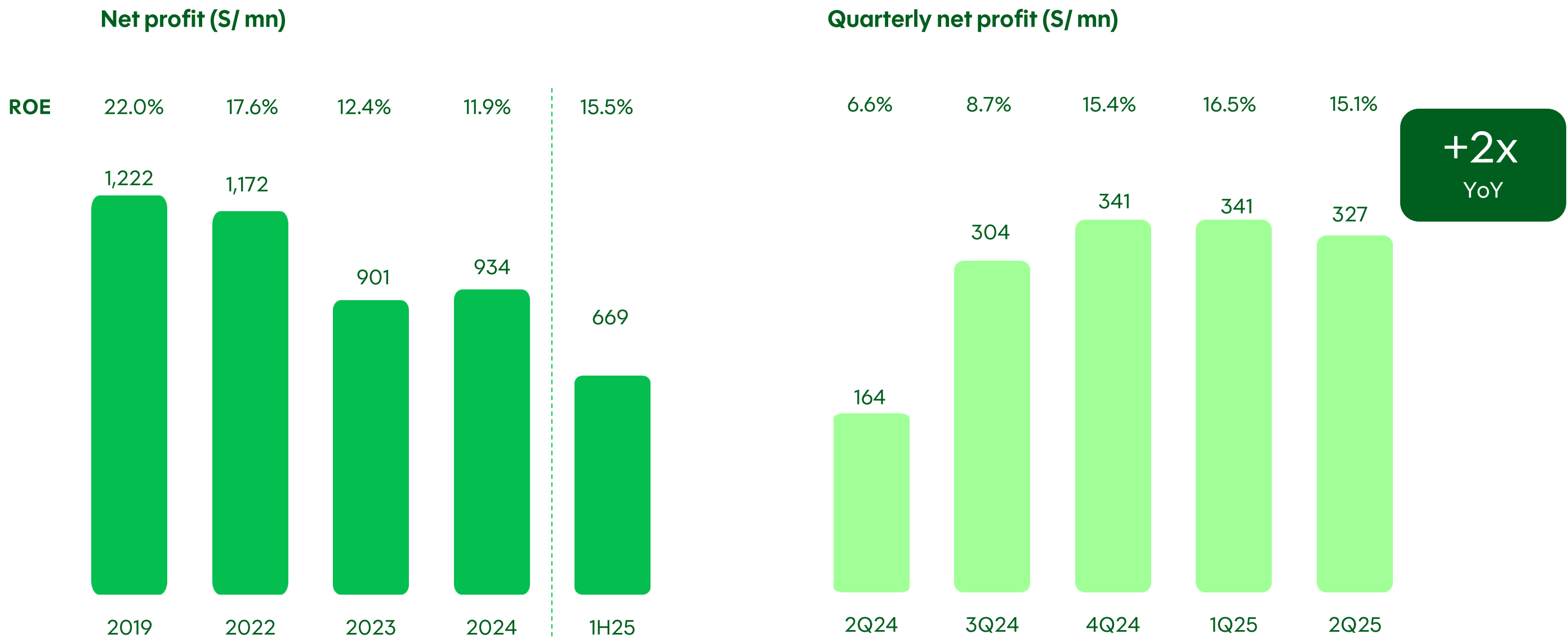


Source: Company information as of June 2025

1) Correspondent agents includes external network

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

Quarterly net profit recovery

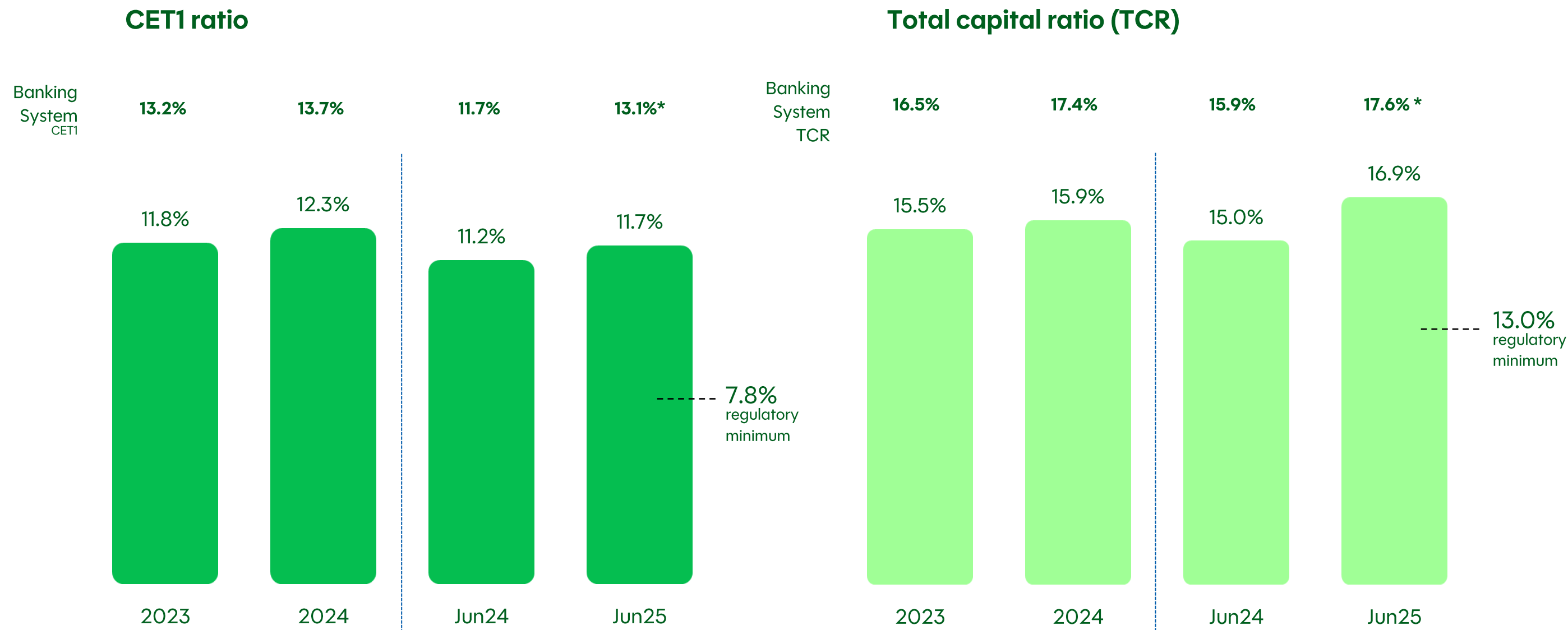


3

Robust capital base ahead of Basel III requirements



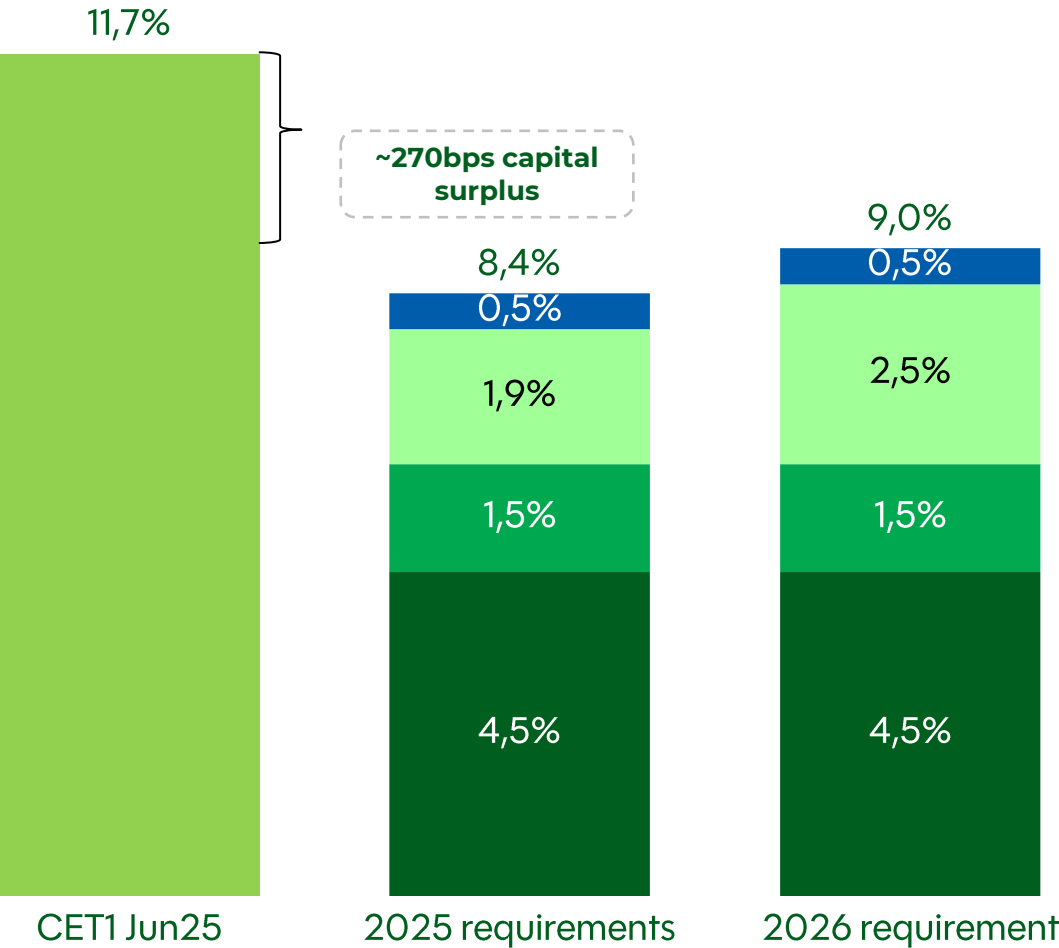
Solid capitalization levels



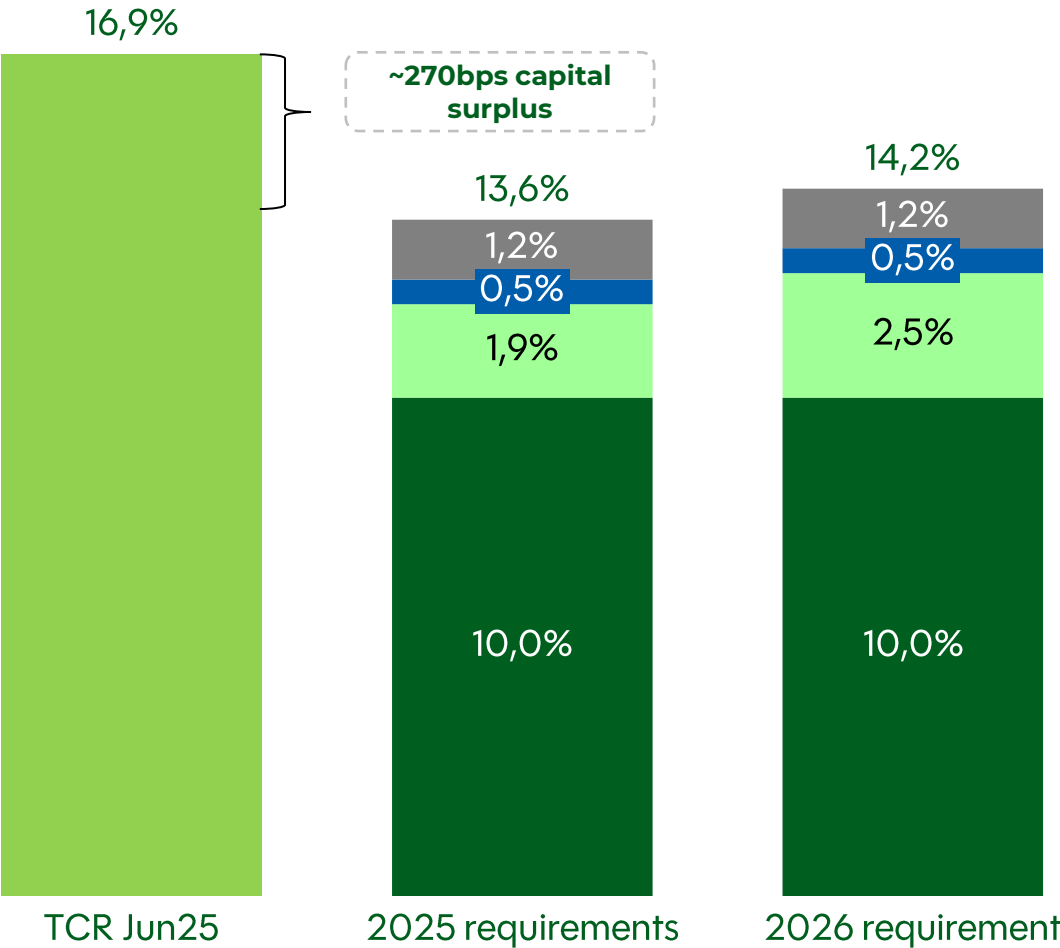
(*) As of Apr-25

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

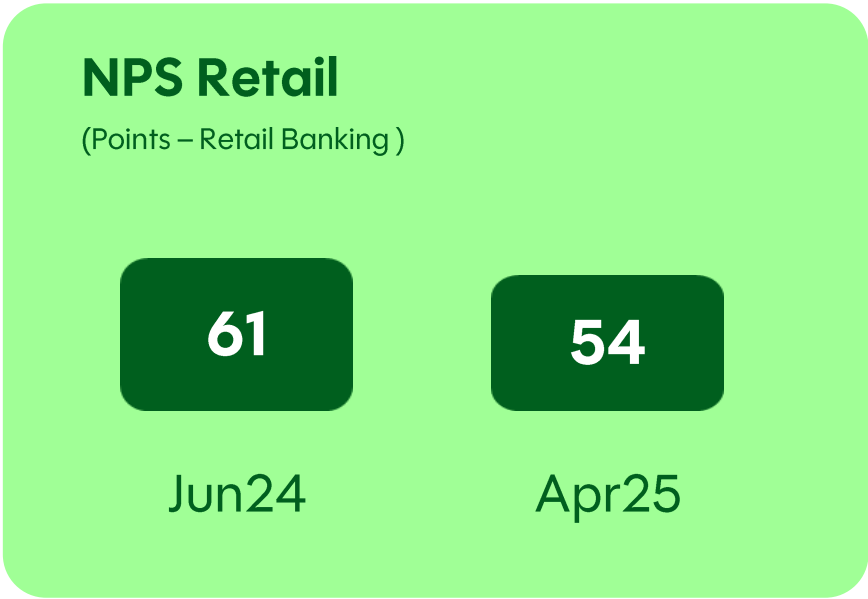
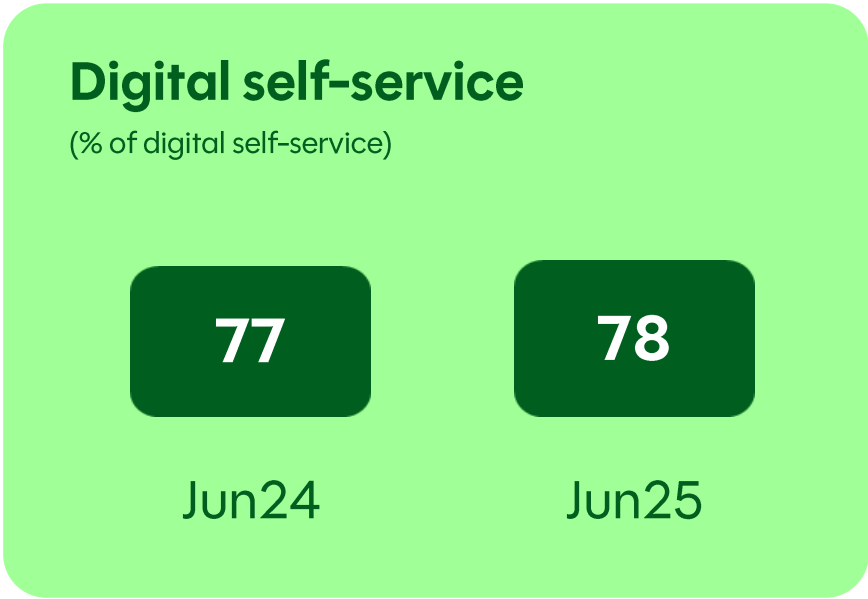
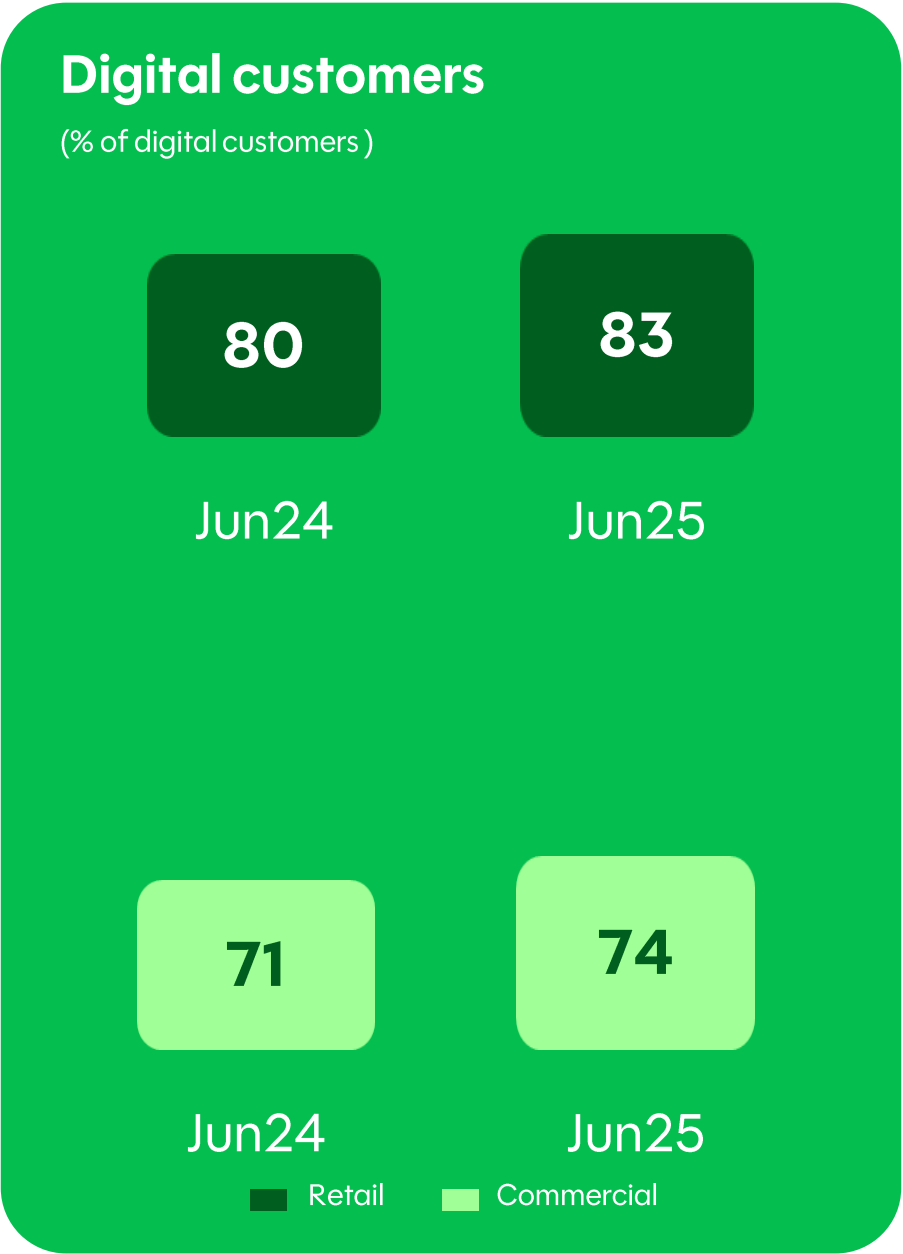
Total capital actual Total capital required Conservation buffer Systemic buffer Additional requirements

4

**Digital bank with
distinctive
leadership in Peru**

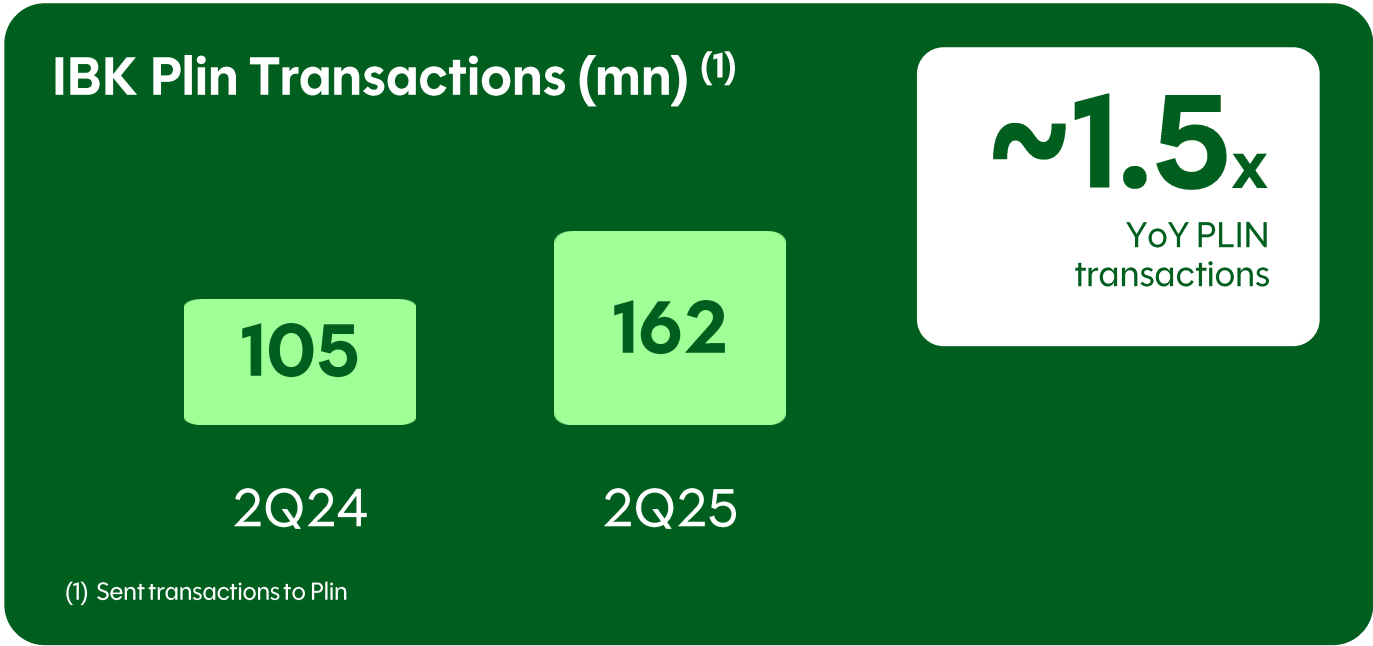


Through a world-class digital experience



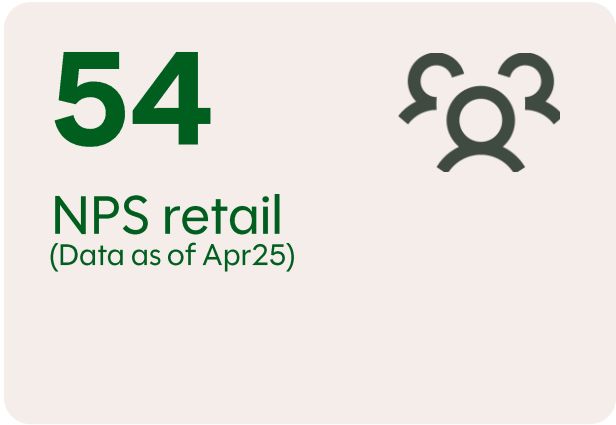
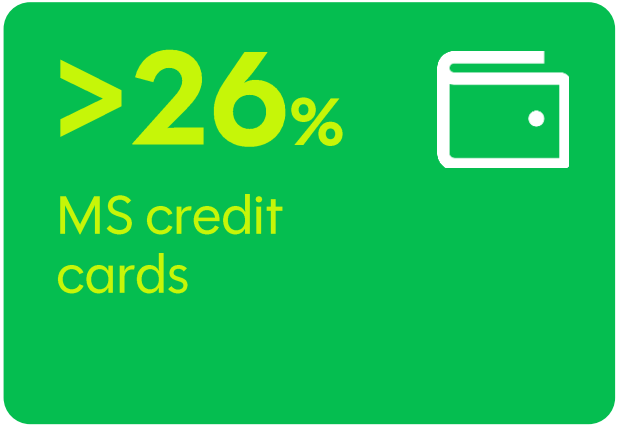
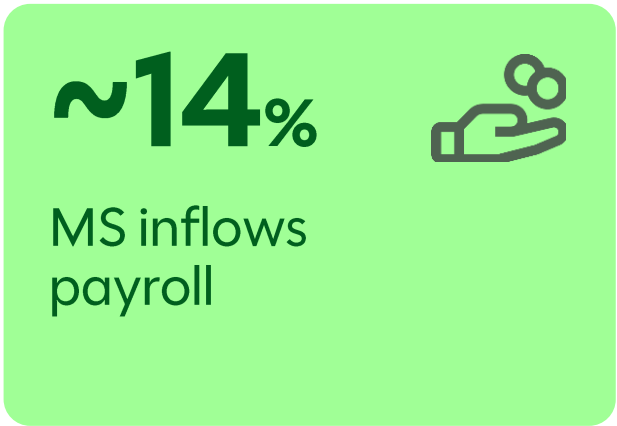
Developing primary banking relationships

+10%
YoY retail primary
banking customers



Primary banking relationships KPIs

(Data as of Jun25)



Our payments ecosystem continues to grow

Individuals

83%
Digital retail customers

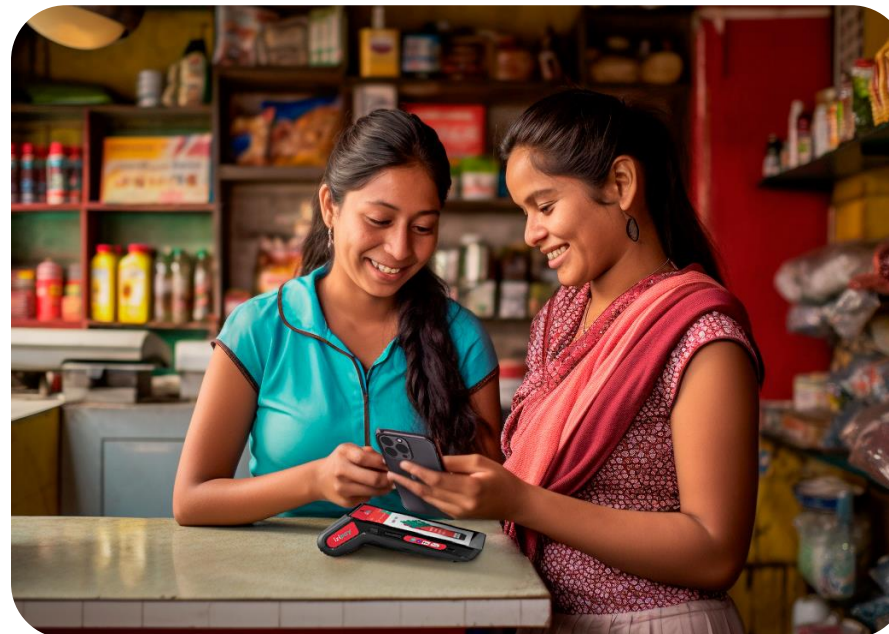


+13%
YoY Plin active users

Merchants

+1.7x
YoY IzipayYa volume

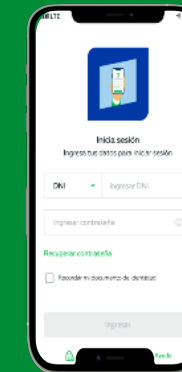
+20%
YoY Small businesses deposits



Businesses

+20%
YoY Sales Finance loans

~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



10

Total
members

IFS Sustainability update

Environmental

+USD401mn
Sustainable loans

33

Financial stores
obtained iREC
certificates for
renewable energy use

100%

of agricultural banking
executives were trained
on climate technologies



Social

>1.2M

Entrepreneurs actively
using IzipayYA

**Great Place To Work
2025**



Interbank #2



Interbank #3

Governance

**Equator
Principles Report
Publication**



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

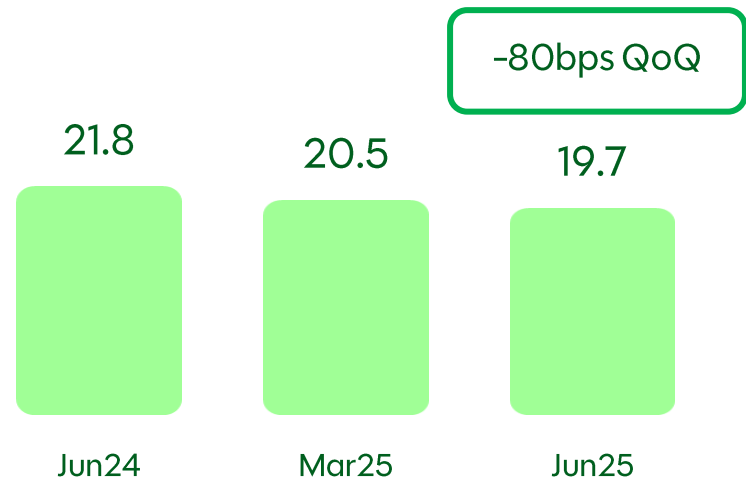




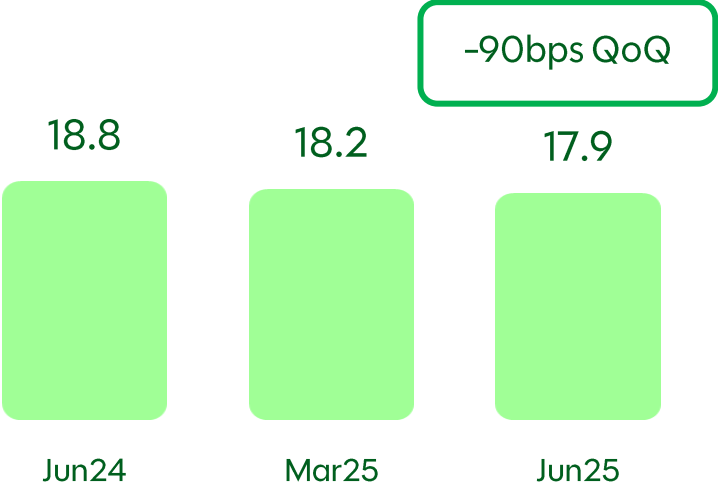
Appendix



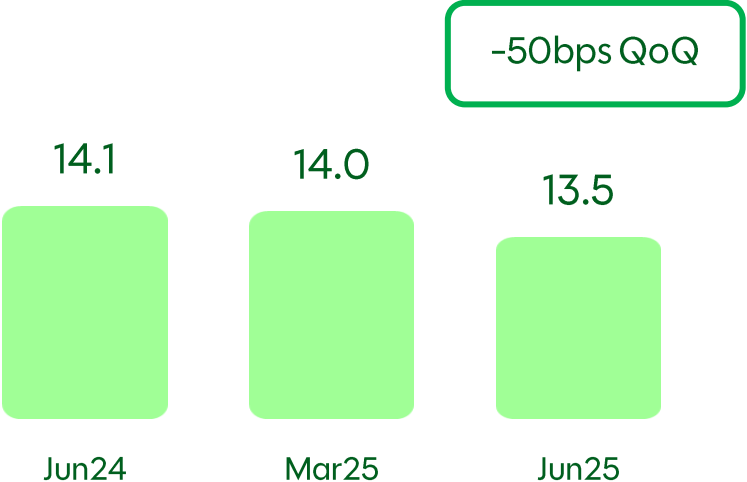
Maintaining leadership in strategic areas



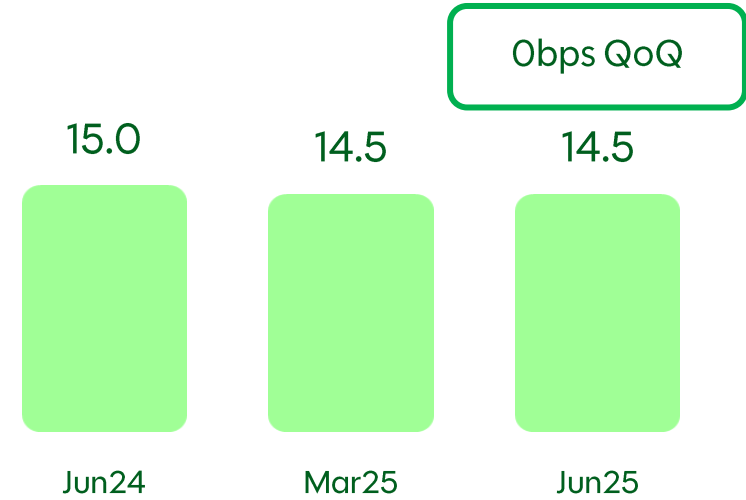
MS Consumer loans (%)



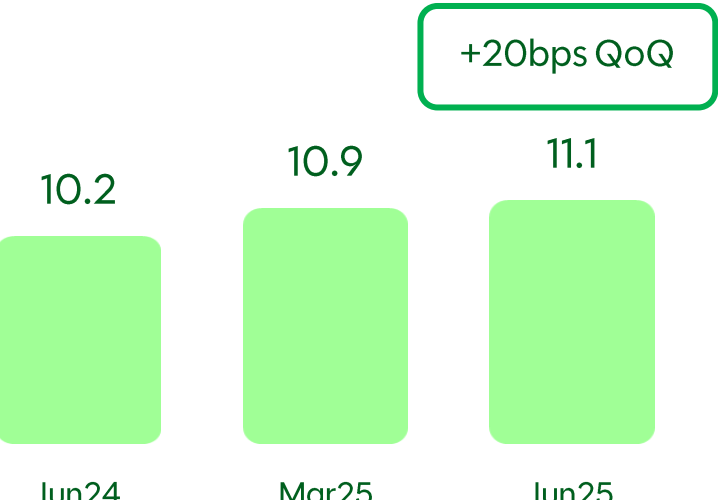
MS Retail loans (%)



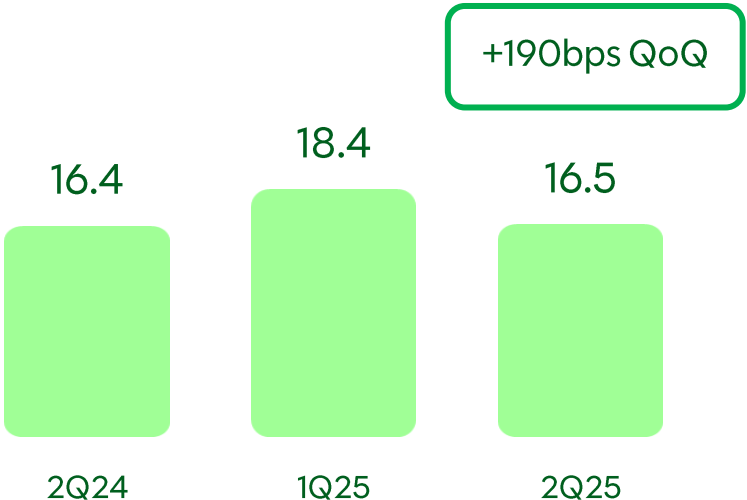
MS Payroll inflow (%)



MS Retail deposits (%)

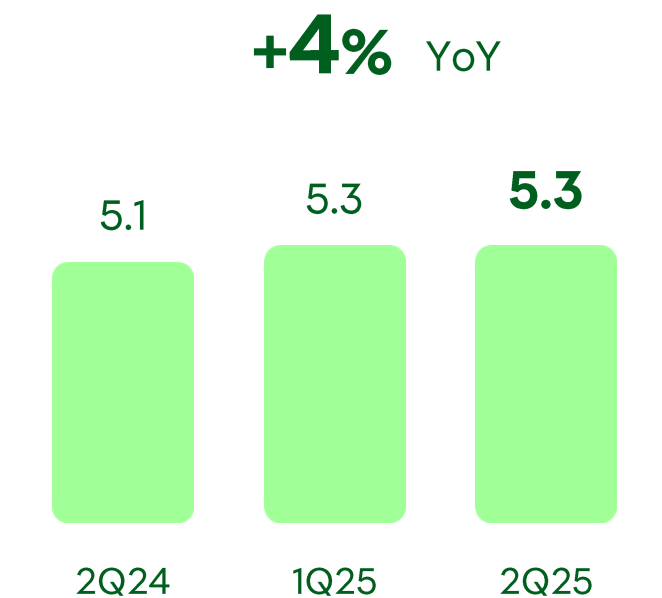


MS Commercial loans (%)

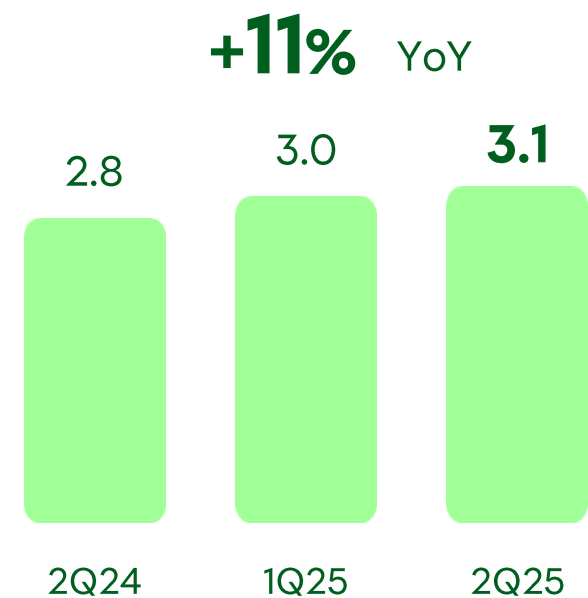


MS Sales finance (%)

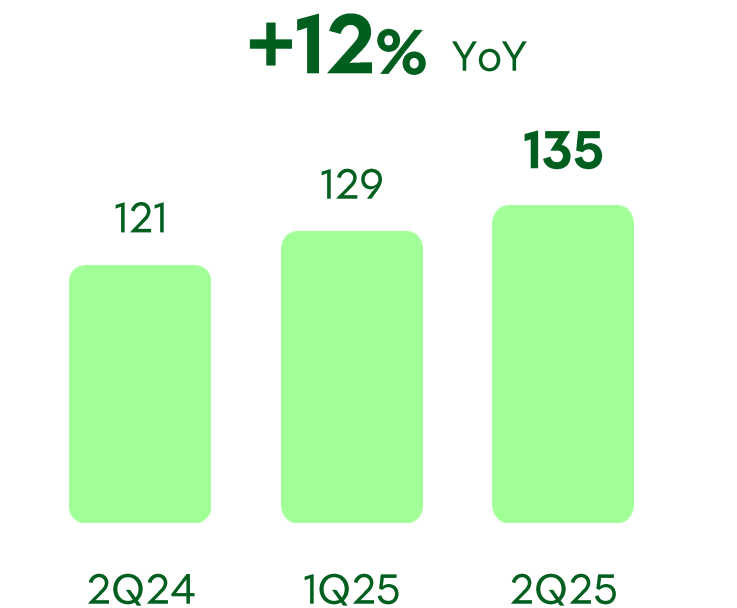
Retail customers reached 5.3 million



Banking – retail customers (mn) ⁽¹⁾



Banking – digital customers (mn)



Banking – commercial customers (th)

(1) New methodology

Expanding market share in loans & deposits

Breakdown of loans (S/ mn)

	2Q24	1Q25	2Q25	%chg QoQ	%chg YoY
Consumer loans					
Credit cards & other loans	8,871.5	8,497.7	8,544.0	0.5%	-3.7%
Payroll deduction loans ⁽¹⁾	5,759.3	5,632.8	5,666.3	0.6%	-1.6%
Total consumer loans	14,630.8	14,130.5	14,210.3	0.6%	-2.9%
Mortgages	9,827.6	10,352.9	10,531.5	1.7%	7.2%
Total retail loans	24,458.4	24,483.4	24,741.8	1.1%	1.2%
Total commercial loans	21,436.9	22,616.9	23,554.8	4.1%	9.9%
Total loans	45,895.3	47,100.3	48,296.6	2.5%	5.2%

Market share in loans⁽³⁾

	2Q24	1Q25	2Q25	bps QoQ	bps YoY
Total consumer loans	21.8%	20.5%	19.7%	-80	-210
Mortgages	15.6%	15.8%	15.8%	0	20
Total retail loans	18.8%	18.2%	17.9%	-30	-90
Total commercial loans	10.2%	10.9%	11.1%	20	90
Total loans	13.5%	13.8%	13.8%	0	30

Funding structure (S/ mn)

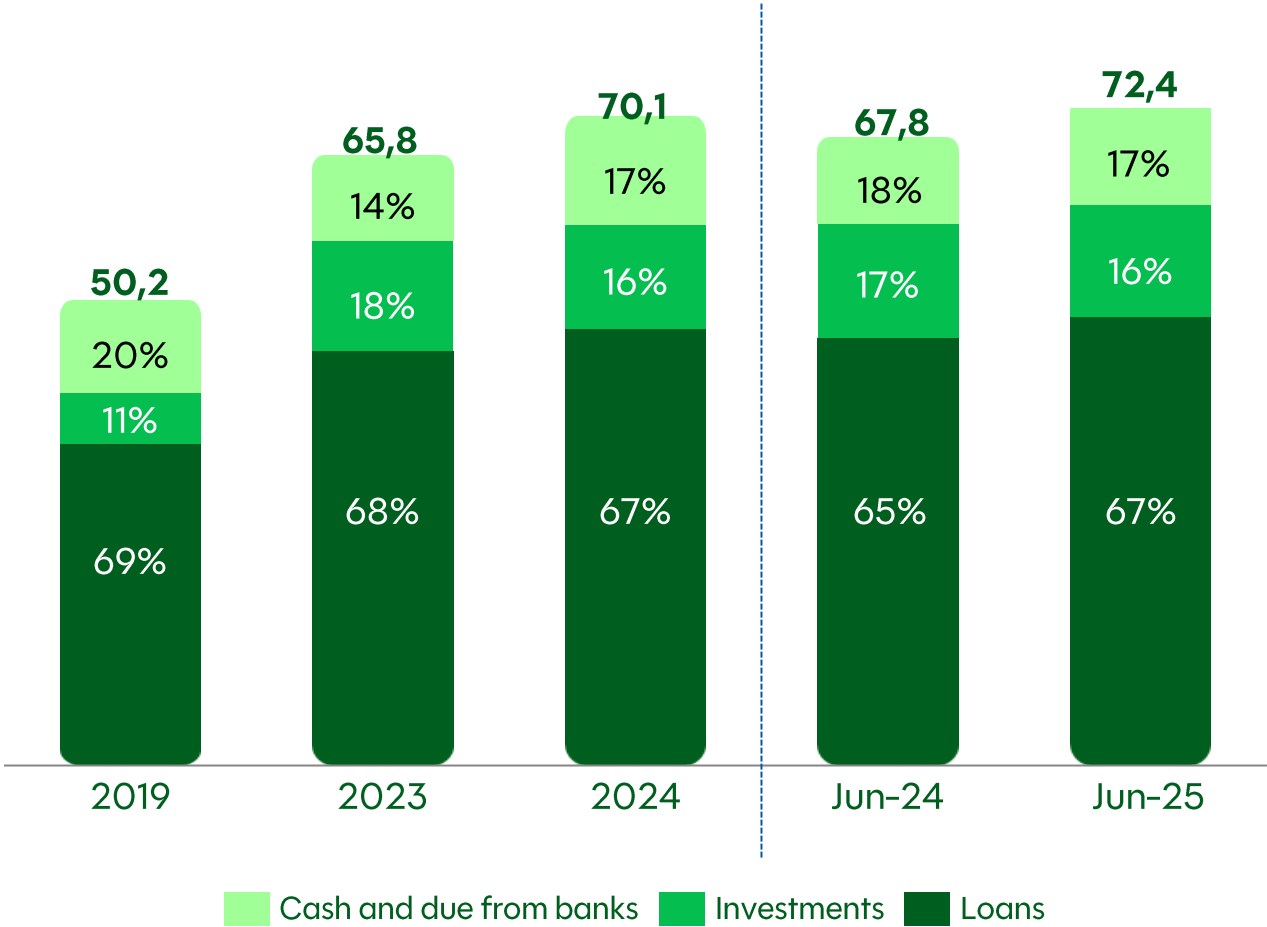
	2Q24	1Q25	2Q25	%chg QoQ	%chg YoY
Deposits	48,503.4	50,706.3	52,069.1	2.7%	7.4%
Retail	25,304.0	26,029.9	26,017.6	0.0%	2.8%
Commercial ⁽²⁾	23,199.4	24,676.4	26,051.5	5.6%	12.3%
Due to banks	8,645.9	6,606.9	7,072.6	7.0%	-18.2%
Bonds	4,392.7	5,721.7	5,602.9	-2.1%	27.6%
Total	61,541.9	63,034.9	64,744.5	2.7%	5.2%
Average cost of funding	4.0%	3.2%	3.2%	0 bps	-80 bps

Market share in deposits⁽²⁾

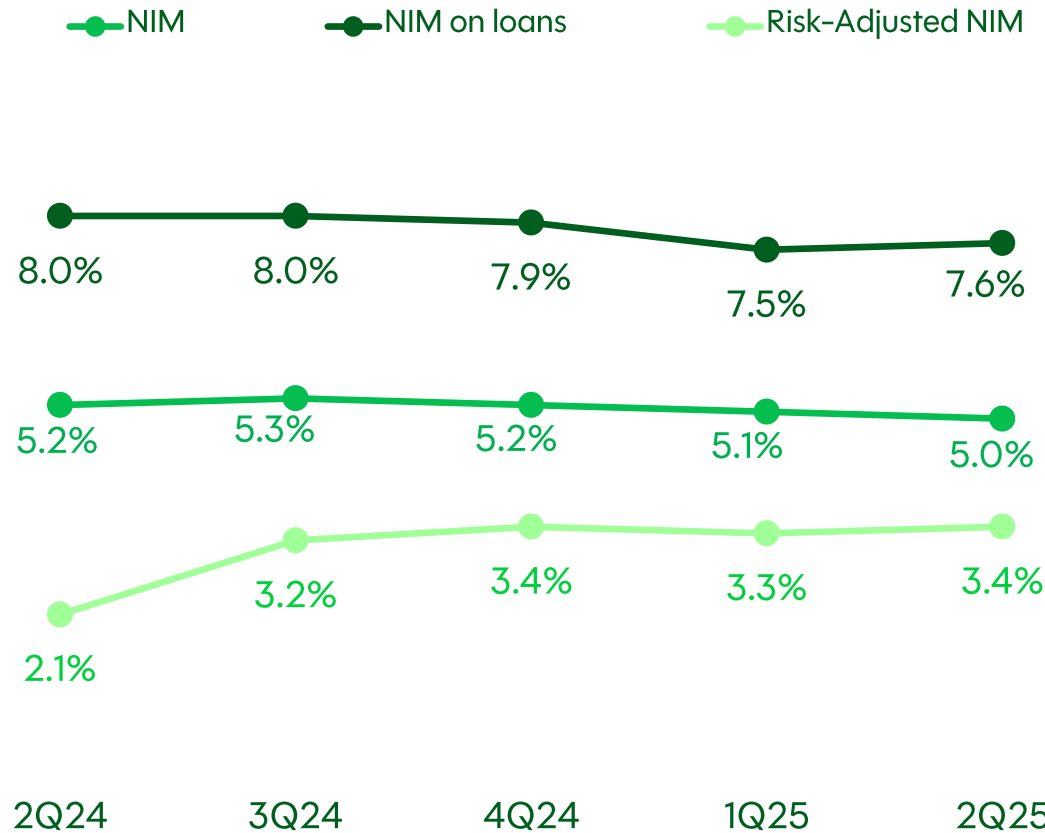
	2Q24	1Q25	2Q25	bps QoQ	bps YoY
Retail deposits	15.0%	14.5%	14.5%	0	-50
Commercial deposits ⁽²⁾	12.3%	12.4%	13.0%	60	70
Total deposits	13.6%	13.4%	13.7%	30	10

Improving risk-adjusted NIM amidst a lower yield on loans

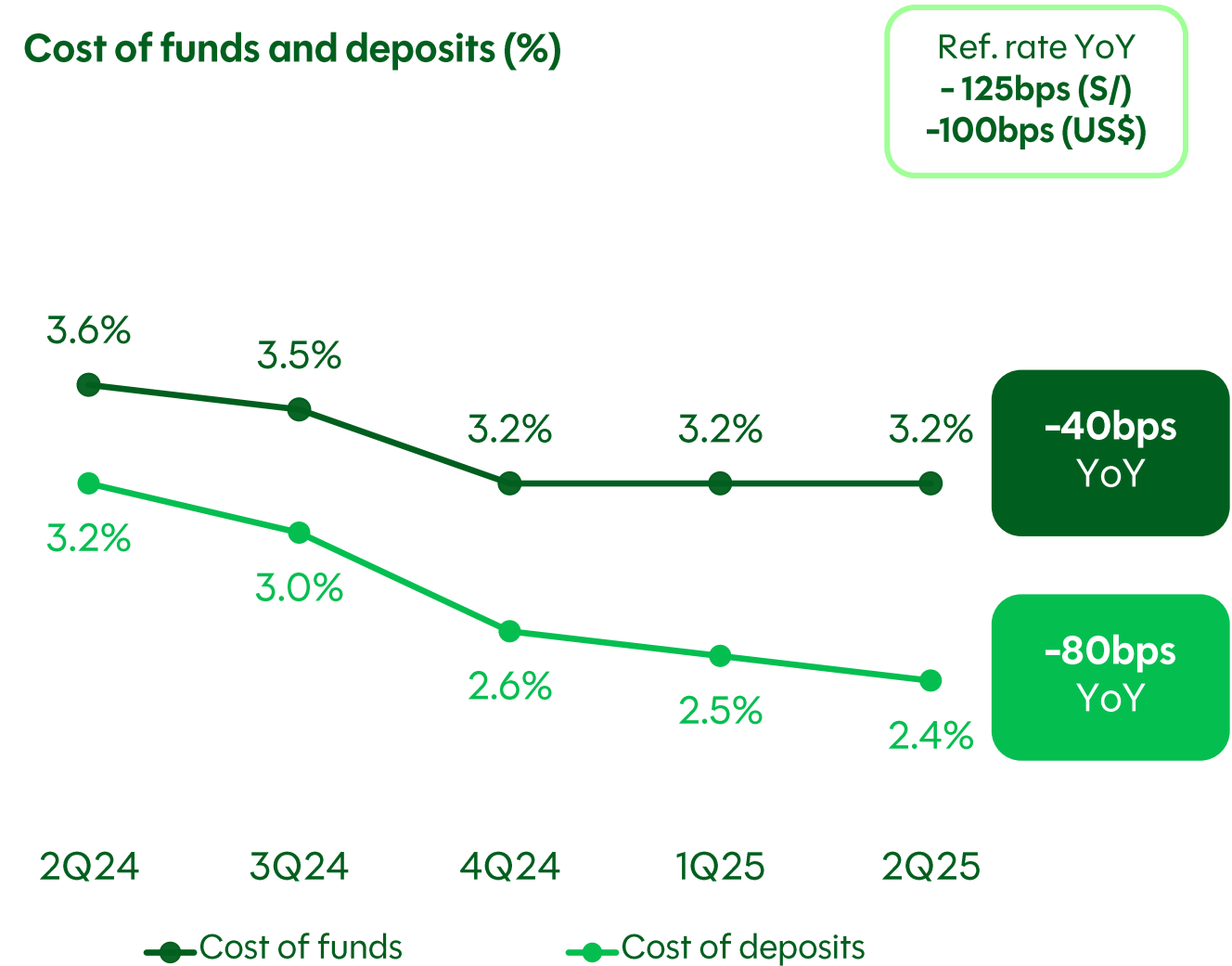
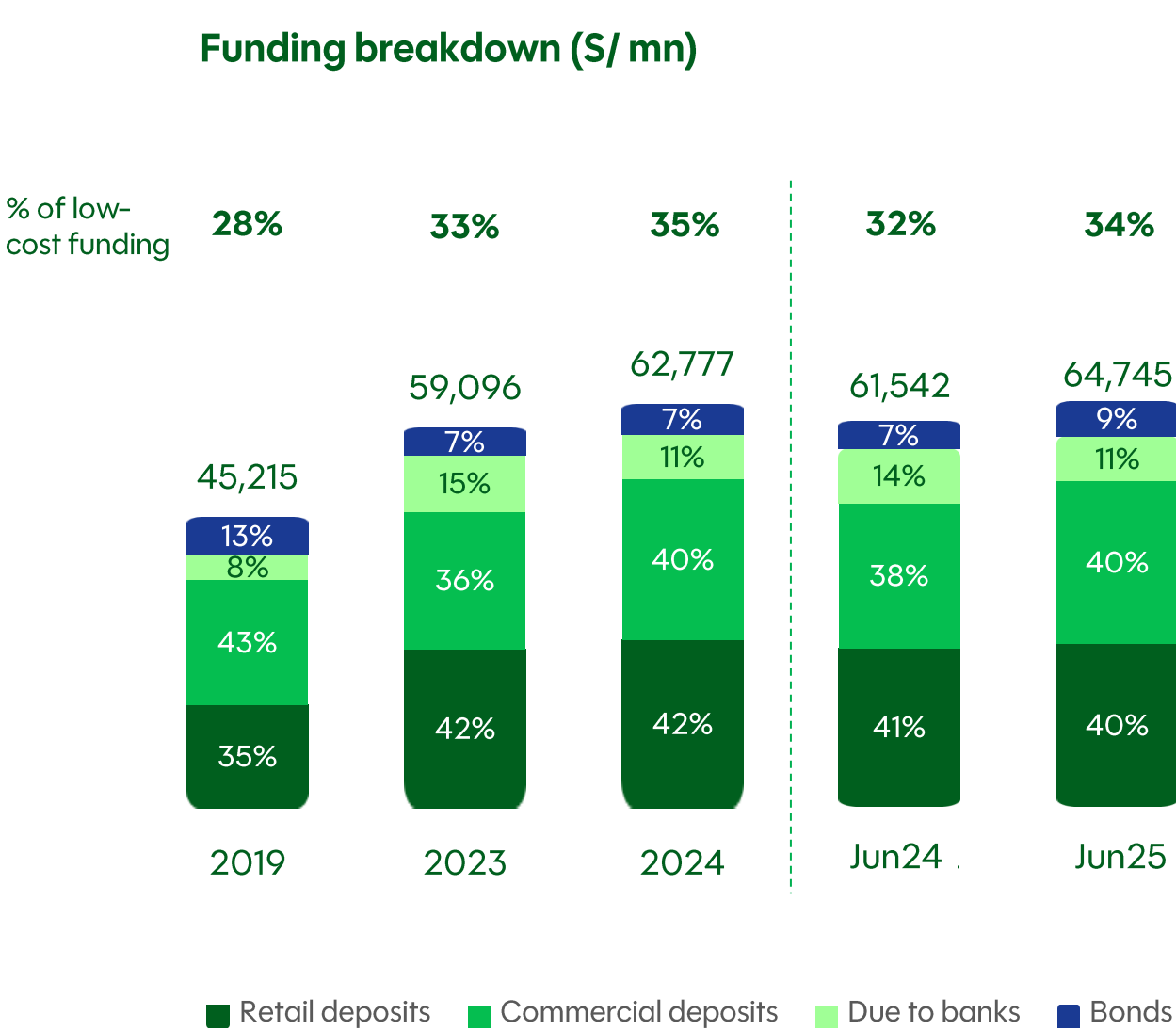
Interest-earning assets (s/bn)



Evolution of yield on assets (%)

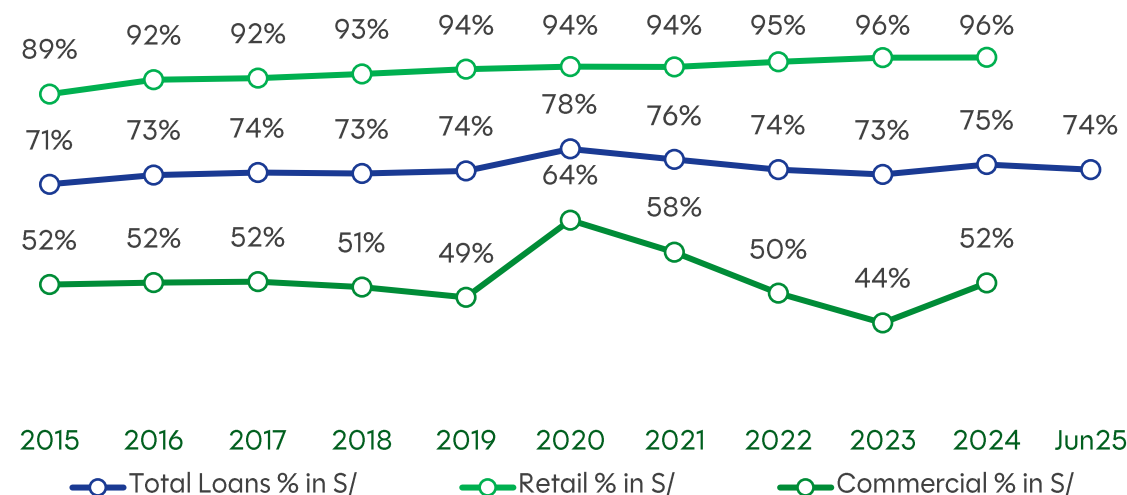


40 bps decrease YoY in cost of funds

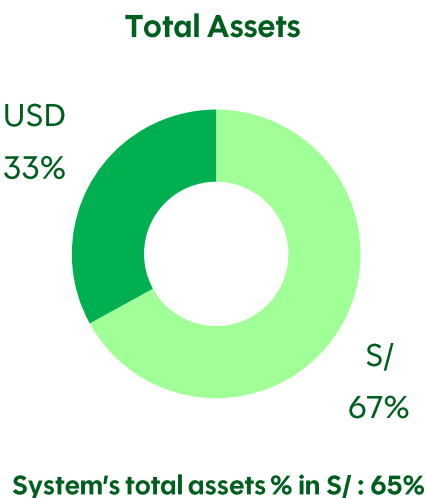
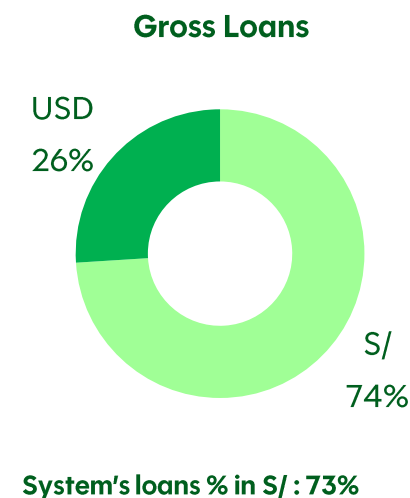


Manageable dollarization levels

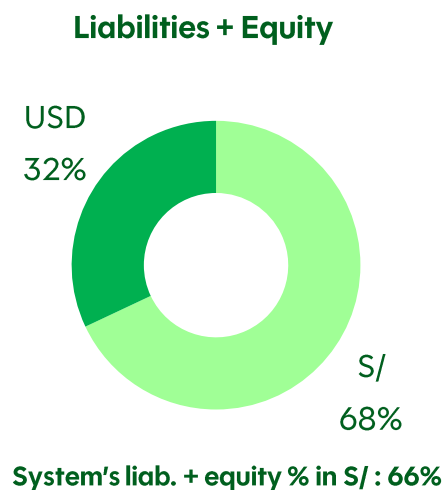
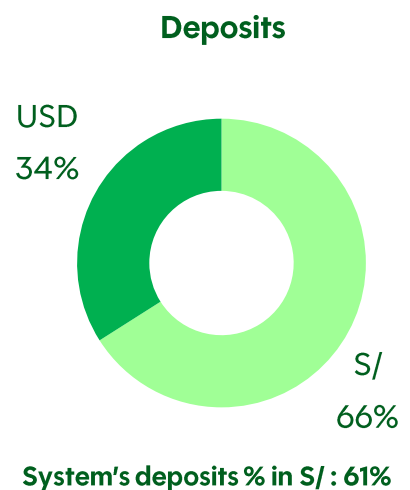
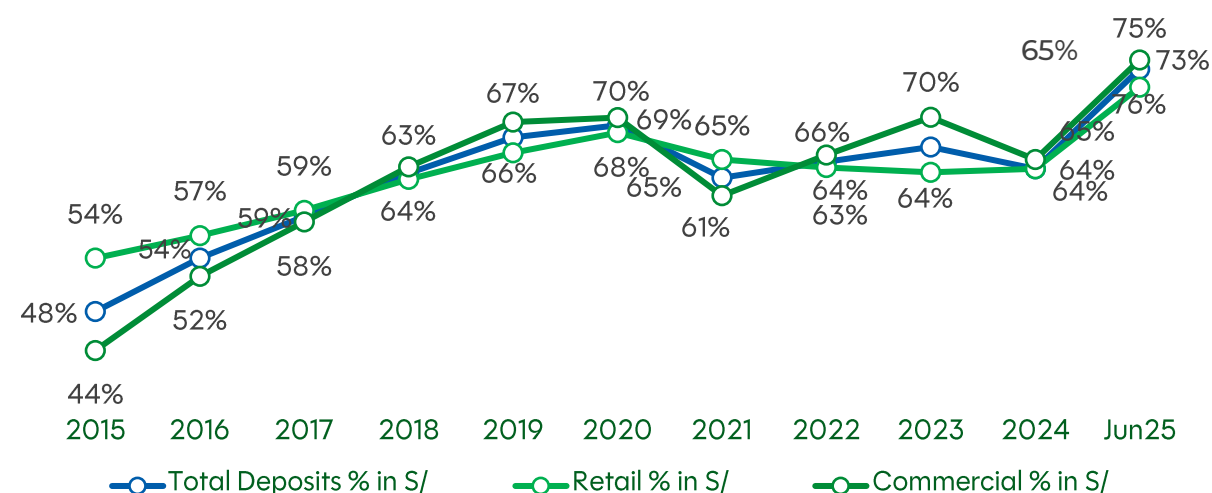
Gross Loans by segment & percentage in S/



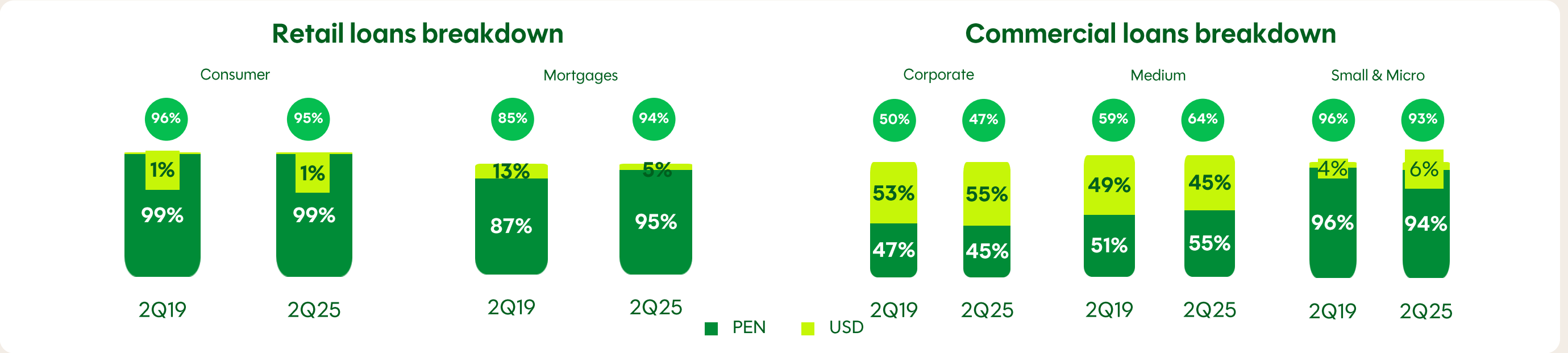
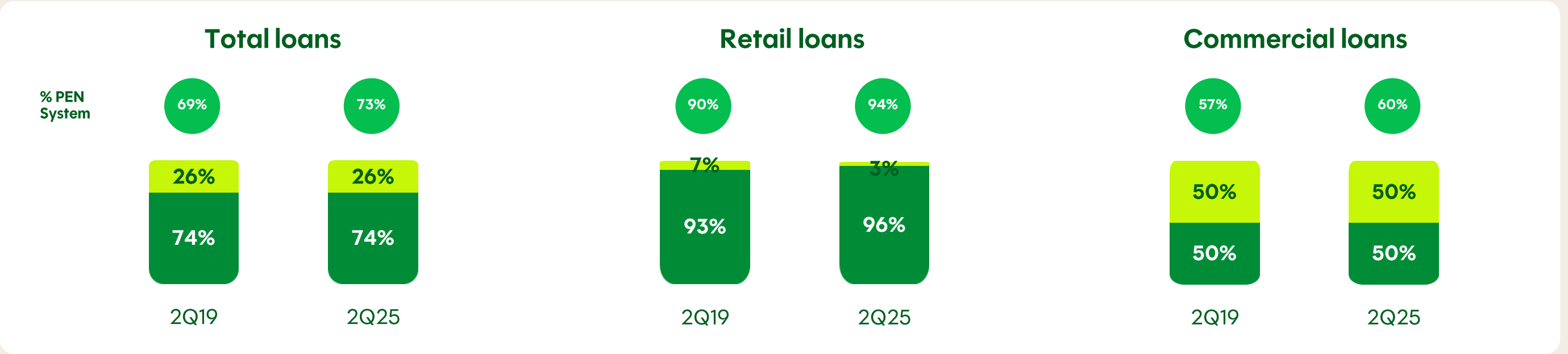
Currency mix Jun25



Deposits by segment & percentage in S/

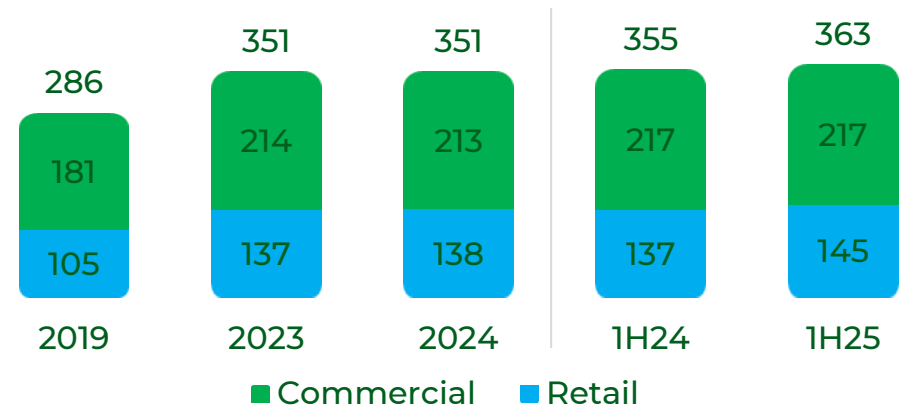


Manageable dollarization levels

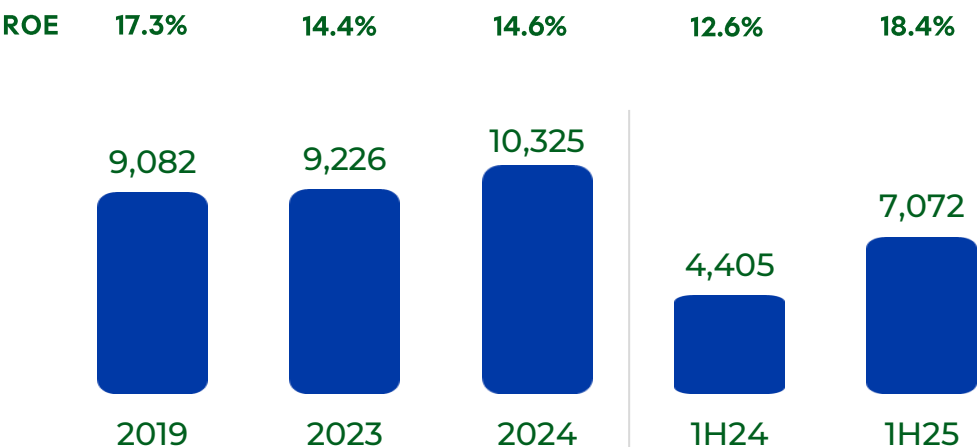


Overview of Peruvian banking system

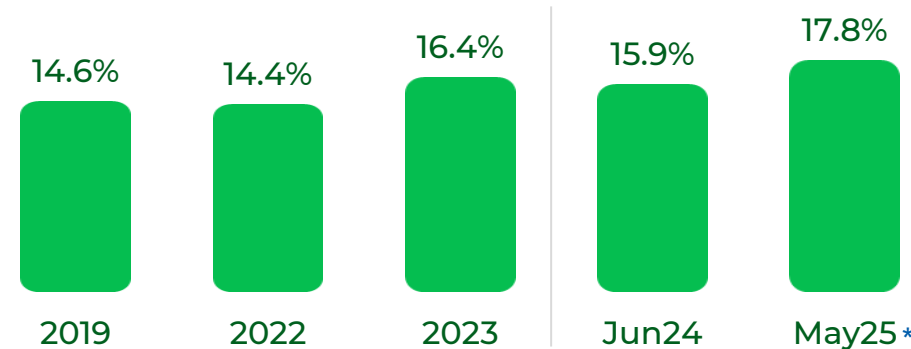
Banking system gross loans (S/ bn)



Banking system net profit (S/ mn)



Banking system TCR (%)



Asset quality – CoR and PDL ratio (%)

