

6-K UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 20549 Form 6-K
REPORT OF FOREIGN PRIVATE ISSUER PURSUANT TO RULE 13a-16 OR 15d-16 OF THE SECURITIES EXCHANGE
ACT OF 1934 February 5, 2025 Commission File Number 001-38965 INTERCORP FINANCIAL SERVICES INC.
(Registrant's name) Intercorp Financial Services Inc. Torre Interbank, Av. Carlos Villarín 140 La Victoria Lima
13, Peru (51) (1) 615-9011 (Address of principal executive offices) Indicate by check mark whether the registrant
files or will file annual reports under cover of Form 20-F or Form 40-F: Form 20-F Form 40-F Indicate by check
mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(1): Indicate by check
mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(7):
On February 5, 2025, Intercorp Financial Services Inc. (âœIFSâ) announced its unaudited results for the fourth
quarter of 2024, which were approved by the Board on February 5, 2025. IFSâ™ condensed consolidated unaudited
results as of December 31, 2024 and December 31, 2023, and the corresponding Management Discussion and Analysis
are attached hereto. EXHIBIT INDEX Exhibit Description 99.1 Intercorp Financial Services Inc. Fourth Quarter
2024 Earnings SIGNATURES Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant
has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized. **INTERCORP
FINANCIAL SERVICES INC.**
Date: February 5, 2025 By: /s/ Michela Casassa Ramat Name: Michela
Casassa Ramat Title: Chief Financial Officer EX-99.1 Exhibit 99.1 Intercorp Financial Services Inc. Fourth
Quarter 2024 Earnings Lima, Peru, February 5, 2025. Intercorp Financial Services Inc. (Lima Stock Exchange/NYSE:
IFS) announced today its unaudited results for the fourth quarter 2024. These results are reported on a consolidated
basis under IFRS in nominal Peruvian soles. Intercorp Financial Services: Strong recovery of earnings and profitability
+71% YoY earnings drive ROE above 12% Efficiency remains a top priority Continuous improvement in
customer experience Banking: Low CoR, with better cost of funds CoR below 3.0% at 2.6% in 4Q24 -100bps
YoY cost of funds on better funding mix and fast repricing Gaining market relevance in mortgage and commercial
banking Our payments ecosystem continues to strengthen Insurance: 4Q24 profit of S/ 75.8 million Market
leader in annuities with a 30.2% share in 4Q24 ROIP of 6.1% in 4Q24 compared to 5.4% in 3Q24 and 7.2% in 4Q23
Positive non-recurring impacts in 4Q23 Wealth Management: Growth in AuM and fees continue Continued
growth in AUM: 3.9% QoQ and 18.5% YoY Sequential recovery of fee income continues Profits in other income,
due to positive mark-to-market valuation Intercorp Financial Services SUMMARY 2024 Performance Intercorp
Financial Servicesâ™ profits were S/ 1,307.5 million in 2024, a 21.1% increase compared to 2023. The higher net
profit was mainly a result of a decrease of S/ 261.6 million in impairment loss on loans, a S/ 233.8 million increase in
other income as well as a S/ 112.1 million decrease in interest and similar expenses. These effects were partially offset
by a S/ 150.0 million increase in other expenses, as well as a S/ 38.8 million increase in income tax and a reduction S/
35.6 million in fee income from financial services. IFSâ™s ROE was 12.6% in 2024, higher than the 11.3% registered
in 2023. Intercorp Financial Servicesâ™ P&L statement S/ million 2023 2024 %chg24/23 Interest and similar income
7,120.4 7,029.4 -1.3% Interest and similar expenses 2,592.4 (2,592.4)
(2,480.3) -4.3% Net interest and similar income 4,528.0 4,549.1 0.5% Impairment loss on loans, net of recoveries
(1,981.8) (1,720.2) -13.2% Recovery (loss) due to impairment of financial investments
(7.5) (47.5) n.m. Net interest and similar income after impairment loss 2,538.7
2,781.4 9.6% Fee income from financial services, net 1,178.5 1,142.9 -3.0%
Other income 557.8 791.6 41.9% Insurance results (178.3) (169.8) -4.8%
Other expenses (2,750.2) (2,900.2) 5.5% Income before translation result and income tax
1,346.4 1,646.0 22.2% Translation result 8.4 (24.1) n.m. Income tax (275.6)
(314.4) 14.1% Profit for the period 1,079.3 1,307.5 21.1% Attributable to IFS' shareholders
1,072.7 1,300.1 21.2% EPS 14.45 9.33 ROE 11.3%
12.6% ROAA 1.2% 1.4% Efficiency ratio 36.8% 37.4% Net interest and similar income grew S/ 21.1 million, or 0.5%, mainly due to a decrease of S/ 112.1 million in interest and similar expenses, mostly related to the downward trend in interest rates in the market, as well as the efficient funding strategy in our banking business. These effects were partially offset by a S/ 91.0 million decrease in interest and similar income, which was in turn due to a change in the loan portfolio in our banking business. Impairment loss on loans, net of recoveries decreased S/ 261.6 million, explained by lower provision requirements in both retail and commercial loan books, associated with the improvement of the macroeconomic outlook in Peru; as well as the change in the loan mix, as lower risk segments such as mortgages, payroll deductible loans and commercial loans, have gained relevance. Also, 2024 shows an impairment of financial investments of S/ -47.5 million, which is mostly due to a one-off event in the first quarter in our insurance business. Other income showed an increase of S/ 233.8 million, due to a reversion in the results in our Wealth Management business, from a S/ -40.2 million to a S/ 80.5 million, which in turn is explained by increase in the mark-to-market valuation on the proprietary investments, as well as positive performance in our Insurance and Banking businesses. Fee income from financial services showed a decrease of S/ 35.6 million, or 3.0%. This effect was mostly explained by a reduction of S/ 34.3 million in our Payments business, which in turn was related to higher competition and tightening margins, and a S/ 21.5 million reduction in our banking business. These effects were partially offset by a S/ 24.7 million increase in our Wealth Management business, due to the important increase in AuMs. Insurance results, despite being negative, improved from S/ -178.3 million in 2023 to S/ -169.8 million in 2024. The moderate increase in other expenses was mostly attributed to higher expenses in our three businesses. The efficiency ratio was 37.4% in 2024, compared to the 36.8% registered in 2023. Intercorp Financial Servicesâ™ Statement of financial position S/ million 12.31.23 09.30.23 12.31.23 %chg12.31.23/09.30.23
%chg12.31.23/12.31.23 Assets 10,343.6 14,663.7 12,709.0 -13.3% 22.9% Financial investments
26,722.0 26,686.4 26,857.9 0.6% 0.5% Loans, net of unearned interest 48,869.8
50,110.6 50,959.6 1.7% 4.3% Impairment allowance for loans (2,349.4)
(1,730.2) -5.2% -26.4% Property, furniture and equipment, net 804.8 818.8
814.4 -0.5% 1.2% Other assets 5,233.9 5,102.9 5,766.7 13.0% 10.2%
Total assets 89,624.8 95,557.2 95,377.5 -0.2% 6.4% Liabilities and equity
Deposits and obligations 49,188.2 54,131.4 53,768.0 -0.7%
9.3% Due to banks and correspondents and inter-bank funds 9,145.6 8,322.0 7,562.1
-9.1% -17.3% Bonds, notes and other obligations 5,551.6 5,859.0 6,075.4 3.7%
9.4% Insurance contract liabilities 12,207.5 12,872.7 12,524.3 -2.7% 2.6% Other

liabilities Å 3,523.6 Å 3,855.9 Å 4,469.1 Å 15.9 % Å 26.8 % Total liabilities Å 79,616.7 Å Å 85,041.0 Å 84,398.9 Å -0.8 % Å 6.0 % Equity, net Å 9,950.2 Å 10,455.6 Å 10,915.2 Å 4.4 % Å 9.7 % Non-controlling interest Å 57.9 Å 60.6 Å 63.4 Å 4.5 % Å 9.5 % Total equity, net Å 10,008.1 Å Å 10,516.2 Å 10,978.6 Å 4.4 % Å 9.7 % Total liabilities and equity net Å 89,624.8 Å 95,557.2 Å Å 95,377.5 Å -0.2 % Å 6.4 % Å 4Q24 Performance Å Intercorp Financial Servicesâ€™ net profit was S/ 490.1 million in 4Q24, increases of S/ 100.1 million QoQ and S/ 204.0 million YoY. IFSâ€™s annualized ROE was 18.2% in 4Q24, higher than the 15.1% reported in 3Q24 and the 11.6% registered in 3Q23. Intercorp Financial Servicesâ€™ P&L statementu S/ million Å 4Q23 Å 3Q24 Å 4Q24 Å %chgQoQ Å %chgYoY Å Interest and similar income Å 1,805.0 Å 1,765.6 Å 1,726.5 Å (2.2)% Å (4.4)% Å Interest and similar expenses Å (681.5) Å (614.5) Å (575.4) Å (6.4)% Å (15.6)% Å Net interest and similar income Å 1,123.5 Å 1,151.1 Å 1,151.1 Å (0.0)% Å 2.5% Å Impairment loss on loans, net of recoveries Å (616.2) Å (377.2) Å (319.7) Å (15.2)% Å (48.1)% Å Recovery (loss) due to impairment of financial investments Å 0.8 Å (9.0) Å (4.6)% Å (49.2)% Å n.m. Å Net interest and similar income after impairment loss Å 508.1 Å 764.9 Å 826.8 Å 8.1 % Å 62.7 % Å Fee income from financial services, net Å 287.8 Å 295.1 Å 299.9 Å 1.6 % Å 4.2 % Å Other income Å 224.4 Å 184.4 Å 283.3 Å 53.6 % Å 26.2 % Å Insurance results Å (28.7) Å (18.1) Å (38.0) Å n.m. Å 32.3 % Å Other expenses Å (691.2) Å (743.7) Å (747.2) Å 0.5 % Å 8.1 % Å Income before translation result and income tax Å 304.9 Å 462.5 Å 632.5 Å 36.8 % Å n.m. Å Translation result Å 18.4 Å 21.8 Å (15.3) Å n.m. Å n.m. Å Income tax Å (37.2) Å (94.3) Å (127.1) Å 34.8 % Å n.m. Å Profit for the period Å 286.1 Å 390.0 Å 490.1 Å 25.7 % Å 71.3 % Å Attributable to IFS' shareholders Å 284.9 Å 387.9 Å 487.5 Å 25.7 % Å 71.1 % Å EPS Å 2.48 Å 3.38 Å 4.25 Å Å ROE Å 11.6 % Å 15.1 % Å 18.2 % Å Å ROA Å 1.3 % Å 1.6 % Å 2.1 % Å Å Efficiency ratio Å 36.2 % Å 38.1 % Å 35.8 % Å Å Quarter-on-quarter performance Å Profits increased S/ 48.9 million QoQ, mainly due to an increase of S/ 98.9 million soles in other income, related to higher mark-to-market valuations on investments, a decrease of S/ 57.7 million in loan loss provisions and an increase of S/ 4.8 million in fee income from financial services. These effects were partially offset by increases of S/ 37.1 million in translation results, S/ 32.8 million in income tax, as well as a S/ 19.9 million reduction in insurance results. The increase in other income was mainly explained by higher results among all the subsidiaries. In the Wealth Management business, it showed an increase of S/ 43.6 million, in our insurance business of S/ 21.7 million, and in our Banking business of S/ 12.0 million, all cases related to higher mar-to-market valuations. Cost of risk decreased 50 basis points from 3.1% to 2.6%. Loan loss provision decreased S/57.5 million QoQ, mainly explained by lower provision requirements in both commercial and retail portfolios of our banking business, related to a change in the loan portfolio composition, in which commercial loans are 48% and the retail portfolio is 52%, and a better payment behavior of clients. Also, proactive internal management and decision making in the bank, translated into changes and improvements in models and the focus of growing in healthier credits. The increase in fee income from financial services was mostly related to our Wealth Management business, which showed a S/ 3.7 million increase in line with the 2% increase in AuMs. Other subsidiaries showed a stable result compared to the previous quarter. Translation results went from S/ 21.8 million in 3Q24 to S/ -15.3 million in 4Q24, explained by an increase in exchange rate, which in turn impacted negatively due to our higher exposure in liabilities in foreign currency. The increase in income tax was explained by the increase of income before translation result and income tax of S/ 68.0 million, or 17.4% in our banking business. As a result, the implicit tax rate increased from 21.1% to 24.4%. Insurance results went from S/ -18.1 million in 3Q24 to S/ -38.0 million in 4Q24, mainly explained by higher insurance expenses and lower insurance income. Å Year-on-year performance Å Profits increased S/ 204.0 million YoY, mainly due to a decrease of S/ 296.5 million in provision on loans and decreases, as well as an increase of S/ 58.8 million in other income, of S/27.5 million in net interest and similar income and of S/ 12.2 million in fee income from financial services, net. These effects were partially offset by a S/ 89.9 million increase in income tax, a S/ 55.9 million increase in other expenses and a S/ 33.7 million in translation result. The decrease of S/ 204.0 million in provision on loans was mainly due to lower provision requirements in both commercial and retail portfolios of our banking business. Part of the explanation is described in the quarterly analysis. To complement it, the cost of risk showed a decrease of 260 basis points, from 5.2% to 2.6%. The increase of S/ 58.8 million in other income was mostly explained by a S/ 52.3 million increase in our Wealth Management business and a S/ 17.8 million increase in our banking business, both cases related to higher mark-to-market valuations. These effects were partially offset by a S/ 30.3 million decrease in our insurance segment, which has mixed effects: decrease in the valuation of investments, partially offset by an increase in valuation of properties. Net interest and similar income showed an increase of S/ 27.5 million, which is explained by a decrease of S/ 106.1 million in interest and similar expenses, partially offset by a decrease of S/ 78.6 million in interest and similar income, mostly related to the downward trend in interest rates in the market, as well as the efficient funding strategy in our banking business. These effects were partially offset by S/ 78.6 million decrease in interest and similar income, which was due to a change in the composition of the loan portfolio in our banking business. Net fee income from financial services showed an increase of S/ 12.2 million, or 4.2% YoY, mostly related to higher fees from our banking, wealth management and insurance businesses. This was mainly related to a double-digit growth in AuMs in our wealth management business. The increase in income tax of S/ 88.9 million was mostly driven by the higher income before taxes from our banking business, in turn mostly explained by a lower cost of risk. The increase in other expenses of S/ 55.9 million was mostly explained by S/ 53.6 million increase in our Banking business. Insurance business showed a S/ 5.0 million increase and Wealth Management, a S/ 6.2 million increase. These effects were partially offset by a decrease of S/ 13.4 million decrease in our Payments business. The increase in total expenses, however, was offset by higher revenues, and the efficiency ratio was 35.8% in 4Q24, lower than the 36.2% of 4Q23. Translation result went from S/ 18.4 million in 4Q23 to S/ -15.3 million in 4Q24, explained by an increase in exchange rate, which in turn impacted negatively due to our higher exposure in liabilities in foreign currency. Å

CONTRIBUTION BY SEGMENTS Å The following table shows the contribution of Banking, Insurance and Wealth Management businesses to Intercorp Financial Servicesâ€™ net profit. The performance of each of the three segments is discussed in detail in the following sections. Intercorp Financial Servicesâ€™ Profit by segment S/ million Å 4Q23 Å 3Q24 Å 4Q24 Å %chgQoQ Å %chgYoY Å Banking Å 135.3 Å 298.7 Å 347.6 Å 16.4 % Å n.m. Å Insurance Å 137.4 Å 67.4 Å 75.8 Å 12.4 % Å (44.9)% Å Wealth Management Å 24.5 Å 33.5 Å 71.6 Å n.m. Å n.m. Å Corporate, eliminations and other subsidiaries Å (11.2) Å (9.5) Å (4.8) Å (49.2)% Å (56.7)% Å IFS profit for the period Å 286.1 Å 390.0 Å 490.1 Å

Â 25.7 % Â 71.3 % Â Interbank SUMMARY 2024 Performance Â Interbankâ€™s profits were S/ 1,007.4 million in 2024, which represented a increase of S/ 151.2 million YoY, or 17.7%. The yearly performance was mainly attributed a decrease of S/ 262.1 million in impairment loss on loans, net of recoveries, and increases of S/ 40.2 million in net interest and similar income and of S/ 18.7 million in other income. These effects where partially offset by an increase of S/ 107.1 million in other expenses, of S/ 48.7 million in income tax and a decrease of S/ 21.5 million in fee income from financial services, net. Interbankâ€™s ROE was 12.2% in 2024, representing a lower profitability compared to the 11.2% reported in 2023. Â Banking Segmentâ€™s P&L Statement S/ million Â 2023 Â 2024 Â %chg24/23 Â Interest and similar income Â 6,076.0 Â 5,969.6 Â (1.8)% Â Interest and similar expense Â (2,363.8) Â (2,217.2) Â (6.2)% Â Net interest and similar income Â 3,712.2 Â 3,752.4 Â 1.1% Â Impairment loss on loans, net of recoveries Â (1,982.0) Â (1,719.9) Â (13.2)% Â Recovery (loss) due to impairment of financial investments Â 0.0 Â (1.0) Â n.m. Â Net interest and similar income after impairment loss Â 1,730.2 Â 2,031.5 Â 17.4% Â Fee income from financial services, net Â 813.3 Â 791.8 Â (2.6)% Â Other income Â 494.8 Â 513.5 Â 3.8% Â Other expenses Â (1,949.9) Â (2,057.0) Â 5.5% Â Income before translation result and income tax Â 1,088.5 Â 1,279.9 Â 17.6% Â Translation result Â (16.0) Â (7.4) Â (53.6)% Â Income tax Â (216.4) Â (265.1) Â 22.5% Â Profit for the period Â 856.1 Â 1,007.4 Â 17.7% Â ROE Â 11.2% Â 12.2% Â Efficiency ratio Â 37.3% Â 38.9% Â NIM Â 5.5% Â 5.3% Â NIM on loans Â 8.3% Â 7.9% Â The S/ 40.2 million increase in net interest and similar income was explained by a reduction of S/ 146.6 millions in interest and similar expense, partially offset by a decrease of S/ 106.4 million in interest and similar income. The decrease in net interest and similar expenses was mostly related to the downward trend in market rates as well as a efficient funding policy in the bank. In terms of the interest and similar income, the reduction was due to a shift in the portfolio composition, which increased its position in lower risk segments such us: commercial loans, mortgages and payroll deductible loans. The reduction in impairment loss on loans, net of recoveries was due to a lower provision requirements in both retail and commercial loan books, associated with the improvement of the macroeconomic outlook in Peru; as well as the change in the loan mix mentioned in the previous paragraph. Fee income from financial services, net showed a decrease of S/ 21.5 million, which in turn was related to lower commissions from saving accounts and transfers, as well as insurance income and other fees. These effects where partially offset by an increase in credit card fees. It is important to mention, that despite the yearly reduction, fee income is been increasing constantly in every quarter throughout the year. Other income increase was mostly explained by higher net gain on foreign exchange transactions, partially offset by lower net gain on financial assets at fair value through profit or loss. Other expenses due to higher salaries and employee benefits, administrative expenses and depreciation and amortization. Finally, and in line with higher revenues before taxes which where explained by a lower cost of risk and cost of funds, income taxes increased in 22.5% or S/ 48.7 million YoY. 4Q24 Performance Â Interbankâ€™s profits were S/ 347.6 million in 4Q24, an increase of S/ 48.9 million, or 16.4% QoQ, and of S/ 212.5 million YoY. The quarterly performance was mainly attributed to lower impairment loss on loans, net of recoveries, of S/ 57.5 million, followed by increases of S/ 12.0 million in other income, a S/ 10.7 million in translation results. These effects were partially offset by a S/ 29.7 million increase in income tax and of S/ 2.9 million in other expenses. The annual performance in net profit was explained by S/ 296.5 million lower impairment loss on loans, net of recoveries, as well as an increase of S/ 20.1 million in net interest and similar income, of S/ 17.8 million in other income and of S/ 11.0 million in fee income from financial services, net. These effects were partially offset by increases of S/ 86.9 million in income tax and of S/ 53.6 million in other expenses. Consequently, Interbankâ€™s ROE was 16.0% in 4Q24, higher than the 14.4% registered in 3Q24 and the 6.8% reported in 4Q23. Banking Segmentâ€™s P&L Statement S/ million Â 4Q23 Â 3Q24 Â 4Q24 Â %chgQoQ Â %chgYoY Â Interest and similar income Â 1,556.0 Â 1,505.8 Â 1,469.0 Â (2.4)% Â (5.6)% Â Interest and similar expense Â (619.0) Â (549.7) Â (511.9) Â (6.9)% Â (17.3)% Â Net interest and similar income Â 937.0 Â 956.1 Â 957.1 Â 0.1% Â 2.1% Â Impairment loss on loans, net of recoveries Â (616.2) Â (377.4) Â (319.7) Â (15.3)% Â (48.1)% Â Recovery (loss) due to impairment of financial investments Â (0.2) Â 0.1 Â 0.0 Â (65.8)% Â n.m. Â Net interest and similar income after impairment loss Â 320.6 Â 578.8 Â 637.4 Â 10.1% Â 98.8% Â Fee income from financial services, net Â 199.6 Â 210.3 Â 210.6 Â 0.1% Â 5.5% Â Other income Â 121.4 Â 127.2 Â 139.2 Â 9.5% Â 14.7% Â Other expenses Â (475.2) Â (525.9) Â (528.8) Â 0.6% Â 11.3% Â Income before translation result and income tax Â 166.3 Â 390.4 Â 458.4 Â 17.4% Â n.m. Â Translation result Â (5.9) Â (9.5) Â 1.2 Â n.m. Â n.m. Â Income tax Â (25.1) Â (82.3) Â (112.0) Â 36.1% Â n.m. Â Profit for the period Â 135.3 Â 298.7 Â 347.6 Â 16.4% Â n.m. Â ROE Â 6.8% Â 14.4% Â 16.0% Â Efficiency ratio Â 36.2% Â 39.0% Â 38.2% Â NIM Â 5.5% Â 5.3% Â 5.3% Â NIM on loans Â 8.2% Â 7.8% Â 7.9% Â INTEREST-EARNING ASSETS Â Interbankâ€™s interest-earning assets reached S/ 70,555.7 million as of December 31, 2024, representing a decrease of 0.8% QoQ and an increase of 6.8% YoY. The quarterly decrease in interest-earning assets was mainly explained by a decrease of 11.9% in cash and due from banks and inter-bank funds, partially offset by increases of 1.9% in loans and 1.3% in financial investments. The YoY growth in interest-earning assets was attributed to increases of 28.9% in cash and due from banks and of 5.8% in loans, partially offset by a decrease of 6.5% in financial investments. Interest-earning assets S/ million Â 12.31.23 Â 09.30.24 Â 12.31.24 Â %chg12.31.24/09.30.24 Â %chg12.31.24/12.31.23 Â Cash and due from banks and inter-bank funds Â 9,123.4 Â 13,345.5 Â 11,760.3 Â (11.9)% Â 28.9% Â Financial investments Â 11,964.2 Â 11,048.6 Â 11,187.5 Â 1.3% Â (6.5)% Â Loans Â 45,004.8 Â 46,739.8 Â 47,607.9 Â 1.9% Â 5.8% Â Total interest-earning assets Â 66,092.5 Â 71,133.9 Â 70,555.7 Â (0.8)% Â 6.8% Â Loan portfolio S/ million Â 12.31.23 Â 09.30.24 Â 12.31.24 Â %chg12.31.24/09.30.24 Â %chg12.31.24/12.31.23 Â Performing loans Â 0.2% Â (1.5)% Commercial Â 19,869.8 Â 21,806.9 Â 22,654.3 Â 3.9% Â 14.0% Total performing loans Â 44,655.8 Â 46,171.6 Â 47,062.3 Â 1.9% Â 5.4% Restructured and refinanced loans Â 462.0 Â 415.3 Â 449.4 Â 8.2% Â (2.7)% Past due loans Â 1,652.2 Â 1,467.2 Â 1,318.8 Â (10.1)% Â (20.2)% Total gross loans Â 46,769.9 Â 48,054.1 Â 48,830.5 Â 1.6% Â 4.4% Add (less) Â Accrued and deferred interest Â 584.2 Â 510.6 Â 507.4 Â (0.6)% Â (13.1)% Impairment allowance for loans Â (2,349.3) Â (1,825.0) Â (1,730.0) Â (5.2)% Â (26.4)% Total direct loans, net Â 45,004.8 Â 46,739.8 Â 47,607.9 Â 1.9% Â 5.8% Â The evolution of performing loans in a year over year basis

continues to be affected by loans under the Reactiva Peru Program. As of December 31, 2024, these performing loans amounted to S/ 157.9 million, compared to balances of S/ 244.1 million as of September 30, 2024 and S/ 625.8 million as of December 31, 2023. Additionally, the evolution of commercial loans continued to be benefited by the Impulso MyPeru program, focused on disbursing loans to SMEs and mid-sized segments. As of December 31, 2024, Interbank has around S/ 3,000 million. It is important to mention that these loans are guaranteed by the government with coverage levels between 50% to 98%. Performing loans increased 1.9% QoQ, as commercial loans increased 3.9% and retail loans increased 0.2%. Excluding the effect of the Reactiva Peru Program in the comparing periods, total performing loans and commercial loans would have increased 2.1% and 4.3% QoQ, respectively. Retail loans increased 0.2% due to increases of 1.9% in mortgages and 4.9% in credit cards, partially offset by decreases of 3.0% in payroll deduction loans and 1.6% in personal loans. The 3.9% increase in commercial loans was due to increases of 7.9% in leasing operations and 0.9% in trade finance loans, partially offset by a decrease of 2.7% in working capital loans. Performing loans increased 5.4% YoY explained by an 14.0% increase in commercial loans, partially offset by a 1.5% decrease in retail loans. Excluding the effect of the Reactiva Peru Program in the comparing periods, performing loans and commercial loans would have increased 6.5% and 16.9% YoY, respectively. The annual increase in commercial loans was mainly explained by an increase of 10.5% in working capital loans and of 6.0% in leasing operations. These effects were partially offset by a decrease of 5.4% in trade finance loans. The 1.5% lower retail loans were due to decreases of 18.4% in consumer loans and 5.4% in credit cards, partially offset by increases of 7.2% in mortgages and of 7.4% in payroll deduction loans. As of 4Q23, 3Q24 and 4Q24, Interbankâ€™s rescheduled portfolio of Reactiva Peru loans amounted to S/ 730.5 million, S/ 315.1 million and S/ 193.4 million, respectively, representing 94.8% of total balances of Reactiva Peru loans in 4Q23, 91.9% in 3Q24 and 85.4% in 4Q24. It is worth mentioning that these loans are guaranteed in large part by the Peruvian government. As of December 31, 2024, Interbank activated the guaranteed coverage for an amount of S/ 839.1 million. In the case of Impulso Myperu program loans, they also come with guarantees from the government. Breakdown of retail loans S/ million 12.31.23 09.30.24 12.31.24 %chg12.31.24/09.30.24 %chg12.31.24/12.31.23 Consumer loans: Credit cards & other loans 9,951.0 8,462.1 8,494.0 0.4 % (14.6)% Payroll deduction loans(1) 5,301.7 5,868.2 5,693.5 (3.0)% 7.4 % Total consumer loans 15,252.7 14,330.4 14,187.5 (1.0)% (7.0)% Mortgages 9,533.2 10,034.4 10,220.4 1.9 % 7.2 % Total retail loans 24,785.9 24,364.7 24,408.0 0.2 % (1.5)% Payroll deduction loans to public sector employees. FUNDING STRUCTURE Funding structure S/ million 12.31.23 09.30.24 12.31.24 %chg12.31.24/09.30.24 %chg12.31.24/12.31.23 Deposits and obligations 46,053.6 51,354.6 51,144.4 (0.4)% 11.1 % Due to banks and correspondents and inter-bank funds 8,789.0 7,897.8 6,963.7 (11.8)% (20.8)% Bonds, notes and other obligations 4,253.2 4,493.8 4,669.1 3.9 % 9.8 % Total 59,095.8 63,746.3 62,777.2 (1.5)% 6.2 % % of funding 77.9 % 80.6 % 81.5 % Due to banks and correspondents and inter-bank funds 14.9 % 12.4 % 11.1 % Bonds, notes and other obligations 7.2 % 7.0 % 7.4 % As of December 31, 2024, the balance of such special funding was S/ 123.8 million, compared to S/ 197.4 million as of September 30, 2024, and S/ 540.2 million as of December 31, 2023. The bankâ€™s total funding base decreased 1.5% in the QoQ analysis. This was explained by a decrease of 11.8% in due to banks and correspondents and inter-bank funds and of 0.4% in deposits. These effects were partially offset by a 3.9% increase in bonds, in line with issuance of CDNs in the local market. The quarterly reduction in due to banks and correspondents and inter-bank funds was mainly due to a reduction in interbank funds, as well as lower funding from corresponding banks abroad. These effects were partially offset by an increase in funding from COFIDE and the Central Bank funds. The quarterly reduction in deposits was primarily explained by decreases of 1.7% in retail deposits, as well as increases of 2.0% in commercial deposits, partially offset by an increase of 6.2% in institutional deposits. Likewise, current and savings accounts showed reductions of 1.5% and 2.6% respectively, while time deposits showed an increase of 2.6%. The bank's total funding increased by 6.2% YoY, in line with the 6.5% growth in interest-earning assets. This was explained by an 11.0% increase in deposits, partially offset by a 20.8% reduction in amounts due to banks and interbank funds. The annual increase in deposits was mainly due to increases of 6.0% in retail deposits, 5.0% in commercial deposits, and 49.5% in institutional deposits. The YoY reduction in amounts due to banks and interbank funds was mainly the result of lower funding provided by the Central Bank and interbank funds. This factor was partially offset by an increase in COFIDE, and correspondent banks abroad. As of December 31, 2024, the proportion of deposits and obligations to total funding was 81.5%, higher than 80.6% reported as of September 30, 2024, and the 77.9% reported as of December 31, 2023. Breakdown of deposits S/ million 12.31.23 09.30.24 12.31.24 %chg12.31.24/09.30.24 %chg12.31.24/12.31.23 By customer service: Retail 24,683.7 26,594.3 26,154.2 (1.7)% 6.0 % Commercial 15,002.6 16,119.6 15,792.8 (2.0)% 5.3 % Institutional 5,844.8 8,225.5 8,738.1 (6.2)% 49.5 % Other 522.5 273.0 319.8 (38.8)% Total 46,053.6 51,212.3 51,004.9 (0.4)% 10.8 % By type: Demand 12,474.3 13,308.3 13,177.0 (1.0)% 5.6 % Savings 17,756.3 19,938.5 19,412.1 (2.6)% 9.3 % Time 15,816.4 18,092.3 18,548.5 (2.5)% 17.3 % Other 6.6 15.5 6.7 (56.9)% 1.6 % Total 46,053.6 51,212.3 51,004.9 (0.4)% 11.1 % NET INTEREST AND SIMILAR INCOME Net interest and similar income S/ million 4Q23 3Q24 4Q24 %chgQoQ %chgYoY Interest and similar income 1,556.0 1,505.8 1,469.0 (2.4)% (5.6)% Interest and similar expense (619.0) (549.7) (511.9) (6.9)% (17.3)% Net interest and similar income 937.0 956.1 957.1 0.1% 2.1% NIM 5.5% 5.3% 5.3% 0 bps -20 bps Interest and similar income S/ million 4Q23 3Q24 4Q24 %chgQoQ %chgYoY Interest and similar income 1,556.0 1,505.8 1,469.0 (2.4)% (5.6)% Average interest-earning assets 68,656.7 71,616.1 72,622.3 1.4% 5.8% Average yield on assets (annualized) 9.1% 8.4% 8.1% -30 bps -100 bps Interest and similar expense S/ million 4Q23 3Q24 4Q24 %chgQoQ %chgYoY Interest and similar expense 143.1 144.3 132.0 (8.5)% (7.8)% Financial investments 74.2 92.1 78.6 (14.6)% 6.0% Loans 1,338.7 1,269.4 1,258.4 (0.9)% (6.0)% Total Interest and similar income 1,556.0 1,505.8 1,469.0 (2.4)% (5.6)% Average interest-earning assets 68,656.7 71,616.1 72,622.3 1.4% 5.8% Average yield on assets (annualized) 9.1% 8.4% 8.1% -30 bps -100 bps Interest and similar expense S/ million 4Q23 3Q24 4Q24 %chgQoQ %chgYoY Interest and similar expense 143.1 144.3 132.0 (8.5)% (7.8)% Deposits and

obligations (431.4) (371.6) (334.9) (9.9)% (22.4)% Due to banks and correspondents and inter-bank funds (126.8) (112.8) (110.9) (1.7)% (12.6)% Bonds, notes and other obligations (60.8) (65.3) (66.1) 1.3% 8.8% Total Interest and similar expense (619.0) (549.7) (511.9) (6.9)% (17.3)% Average interest-bearing liabilities (59,389.8) (62,628.8) (63,261.7) 1.0% 6.5% Average cost of funding (annualized) (4.2%) 3.5% 3.2% -30 bps -100 bps QoQ Performance Net interest and similar income increased 0.1% QoQ due to a 2.4% reduction in interest and similar income, partially offset by a 6.9% decrease in interest and similar expenses. The lower interest and similar income were attributed to decreases of 14.6% in due from banks and inter-bank funds, 8.5% in interest on financial investments and 0.9% in interest on loans. Interest on due from banks and inter-bank funds decreased S/ 13.5 million QoQ, or 14.6%, explained by a 70 basis point decrease in the average yield, partially offset by a 10.5% increase in the average volume. Interest on financial investments decreased S/ 12.3 million QoQ, or 8.5%, explained by a 5.1% decrease in the average volume, as well as a reduction in the average yield, in line with lower market rates. Interest on loans decreased S/ 11.0 million QoQ, or 0.9%, explained by a 100 basis point decrease in the average yield, from 11.3% in 4Q23 to 10.3% in 4Q24, associated with a loan mix shift towards low-risk products. This was partially offset by a 0.8% increase in the average volume. The higher average volume of loans was attributed to a 2.4% increase in commercial loans, compensated with a 0.5% decrease in retail loans. In the commercial portfolio, average loans increased mainly in leasing operations, partially offset by a slight decrease in working capital loans. In the retail portfolio, average loans decreased due to a 2.1% reduction in consumer loans, partially compensated by 2.0% in mortgages. The nominal average yield on interest-earning assets lowered 30 basis points QoQ, at 8.1% in 4Q24, from 8.4% in 3Q24, in line with lower yields. The lower interest and similar expense were due to decreases of 9.9% in interest on deposits and obligations and 1.7% in interest on due to banks and correspondents, partially offset by a 1.3% increase in bonds, notes and other obligations, as a result of the issuance of CDNs in the local market. Interest on deposits and obligations decreased S/ 36.7 million QoQ, or 9.9% explained by a 40 basis point reduction in the average cost, from 3.0% in 3Q24 to 2.6% in 4Q24, partially offset by a 2.7% increase in the average volume. By currency, the average balance of soles-denominated deposits grew 2.4% while average dollar-denominated deposits grew 3.2%. Interest on due to banks and correspondents decreased S/ 1.9 million QoQ, or 1.7%, explained by a 10.2% reduction in the average volume. The average cost of funding decreased 30 basis points, from 3.5% in 3Q24 to 3.2% in 4Q24, as a consequence of lower cost of deposits and obligations, as well as higher cost of banks and correspondents. As a result of the above, net interest margin was 5.3% in 4Q24, in line with the net interest margin reported in 3Q24. YoY Performance Net interest and similar income increased 2.1% YoY due to a 5.6% reduction in interest and similar income, partially offset by 17.3% lower interest and similar expense. The reduction in interest and similar income was due to decreases of 7.8% in interest on financial investments and 6.0% in interest on loans, partially offset by a 6.0% increase in interest on due from banks and inter-bank funds. Interest on financial investments decreased S/ 11.1 million YoY, or 7.8% explained by a 5.3% reduction in the average volume, a 20 basis point decrease in the average yield. Interest on loans decreased S/ 80.3 million YoY, or 6.0%, explained by 100 basis point reduction in the average yield, partially offset by a 2.9% increase in the average volume. The reduction in the average yield on loans, from 11.3% in 4Q23 to 10.3% in 4Q24, was mainly due to lower yields on consumer and commercial loans, associated with higher volumes from Impulso MyPeru. The higher average volume of loans was attributed to growth of 10.0% in commercial loans, partially offset by decrease of 2.7% in retail loans. In the commercial portfolio, average volumes grew due to increases of 9.4% in working capital loans, as well as 3.1% in leasing operations, partially offset by a 11.3% decrease in trade finance loans. In the retail portfolio, average volumes lowered due to an 8.4% decrease in total consumer loans (mainly explained by a 13.4% in credit cards, compensated by a 10.3% increase in payroll deductible loans), partially compensated by a 7.1% increase in mortgages. Interest on due from banks and inter-bank funds increased S/ 4.4 million YoY, or 6.0%, explained by a 32.4% increase in the average volume, partially offset by a 70 basis point reduction in the average yield. The nominal average yield on interest-earning assets decreased 90 basis points, from 9.1% in 4Q23 to 8.1% in 4Q24, in line with the lower yield on loans and due from banks. The lower interest and similar expense were due to decreases 22.4% in interest on deposits and obligations, 12.6% in interest on due to banks and correspondents and inter-bank funds, partially offset by an 8.8% increase in interest on bonds, notes and other obligations. Interest on deposits and obligations decreased S/ 96.5 million YoY, or 22.4%, explained by a 120 basis point decrease in the average cost, from 3.8% in 4Q23 to 2.6% in 4Q24. These effects were partially compensated by a 11.8% increase in the average volume. By currency, average balances of dollar-denominated deposits grew 12.6% while soles-denominated deposits grew 11.3%. Interest on due to banks and correspondents decreased S/ 15.9 million YoY, or 12.6% as a result of 18.8% reduction in the average volume, as well as a 50 basis point reduction in the average cost. Interest on bonds, notes and other obligations increased S/ 5.3 million YoY, or 8.8%, mainly explained by a 4.6% increase in the average volume, as well as a 20 basis point increase in the average cost. Impact was associated to the issuance of \$ 300 million subordinated bond in January 2024, that substituted bond BINTPE29. The average cost of funding decreased 100 basis points, from 4.2% in 4Q23 to 3.2% in 4Q24. As a result of the above, net interest margin was 5.3% in 4Q24, 20 basis points lower than the 5.5% reported in 4Q23. **IMPAIRMENT LOSS ON LOANS, NET OF RECOVERIES** Impairment loss on loans, net of recoveries, decreased 5.2% QoQ, and 26.4% YoY. The quarterly and yearly performance were explained by lower provision requirements in the retail and commercial loan book. In the retail portfolio, the decrease in provisions was primarily driven by improved payment behavior, which resulted in lower requirements for consumer loans and credit cards. In the commercial portfolio, the decrease in provisions was driven by lower requirements across all segments, especially in the SME segment, due to the impact of Impulso MyPeru. As a result of the above, the annualized ratio of impairment loss on loans to average loans was 2.6% in 4Q24, both lower than the 3.1% in 3Q24 and the 5.2% reported in 4Q23. Impairment loss on loans, net of recoveries S/ million 4Q23 (377.4) (319.7) (15.3) (48.1) Impairment loss on loans, net of recoveries (616.2) (377.4) (319.7) (15.3) (48.1) Impairment loss on loans/average gross loans 5.2% 3.1% 2.6% -50 bps -260 bps S3 NPL ratio (at end of period) 3.2% 2.9% 2.5% -40 bps -70 bps S3 NPL coverage ratio (at end of period) 156.8% 131.3% 140.2% 890 bps n.m. Impairment allowance for loans 2,349.3 1,825.0 1,730.0 (5.2)% (26.4)% The Stage 3 NPL ratio lowered 50 basis points QoQ, to 2.6% in 4Q24 and 260 basis points YoY. The quarterly performance was associated to a 50 basis point reduction in commercial loans' NPL, as well as a 20 basis point reduction in the retail loans' NPL. Furthermore, the S3 NPL coverage ratio was 140.2% as of December 31, 2024, higher than the 131.3% reported as of September 30, 2024, and lower than the 156.8% registered as of December 31, 2023. **FEE INCOME FROM FINANCIAL SERVICES, NET** Net fee income from financial services showed a slight increase of S/ 0.3 million

QoQ, or 0.1%, mainly explained by lower commissions from banking services and maintenance and mailing of accounts, transfer fees and commissions on debit card services. These effects were partially offset by a decrease of S/ 9.7 million in total expenses. Net fee income from financial services increased S/ 11.0 million YoY, or 5.9%, mainly due to higher commissions from banking services and fees from maintenance and mailing of accounts, transfer fees and commissions on debit card services. These effects were partially offset by an increase of S/ 2.4 million in total expenses YoY. Fee income from financial services, net S/ million 4Q23 3Q24 4Q24 %chgQoQ %chgYoY Income 112.8 113.8 115.1 1.2% 2.0% Commissions from banking services 80.3 89.9 84.2 (6.4)% 4.8% Maintenance and mailing of accounts, transfer fees and commissions on debit card services 78.8 85.5 83.0 (2.9)% 5.3% Fees from indirect loans 17.8 16.8 16.5 (2.0)% (7.3)% Collection services 13.8 15.2 13.5 (11.1)% (2.2)% Other 7.0 7.4 6.9 (6.2)% (1.9)% Total income 310.6 328.6 319.2 (2.9)% 2.8% Expenses 12.7% Fees paid to foreign banks 6.8 7.2 6.2 (13.1)% (8.2)% Other 87.5 94.8 83.5 (11.9)% (4.6)% Total expenses 111.0 118.3 108.6 (8.2)% (2.2)% Fee income from financial services, net 199.6 210.3 210.6 0.1% 5.5% OTHER INCOME Other income increased S/ 12.0 million QoQ, mainly explained by a higher contribution in extraordinary concepts due to the sale of property, partially offset by a lower net gain on foreign exchange transactions, and net gain on sale of financial investments. Other income increased S/ 17.8 million YoY, mainly explained by a higher contribution in extraordinary concepts due to the sale of property, higher net gain on foreign exchange transactions and on financial assets at fair value through profit or loss and a higher net gain on sale of financial investments. Other income S/ million 4Q23 3Q24 4Q24 %chgQoQ %chgYoY Net gain on foreign exchange transactions and on financial assets at fair value through profit or loss 102.5 110.7 106.2 (1) (4.1)% 3.5% Net gain on sale of financial investments 1.8 3.8 1.0 (74.8)% n.m. Other 20.6 12.7 32.1 n.m. 55.8% Total other income 121.4 127.2 139.2 9.5% 14.7% OTHER EXPENSES Other expenses increased S/ 2.9 million QoQ, or 0.6%, and S/ 53.6 million YoY, or 11.3%. The efficiency ratio was 38.2% in 4Q24, lower compared to the 39.0% reported in 3Q24, but higher than the 36.2% registered in 4Q23. Other expenses S/ million 4Q23 3Q24 4Q24 %chgQoQ %chgYoY Salaries and employee benefits 138.7 172.2 174.7 1.5% 26.0% Administrative expenses 247.2 259.3 253.1 (2.4)% 2.4% Depreciation and amortization 69.5 73.0 70.9 (2.8)% 2.0% Other 19.9 21.5 30.1 (40.0)% 51.4% Total other expenses 475.2 525.9 528.8 0.6% 11.3% Efficiency ratio 36.2% 39.0% 38.2% -80 bps 200 bps REGULATORY CAPITAL The ratio of regulatory capital to risk weighted assets (RWA) was 15.9% reported as of December 31, 2024, as well as registered as of September 30, 2024 and higher than 15.5% registered as of December 31, 2023. As of 4Q24, risk-weighted assets (RWA) showed an increase of 1.5% QoQ, mainly due to higher capital requirements for credit risk. Higher risk weighted assets (RWA) for credit risk were attributed to higher RWA of loans and other assets. In terms of regulatory capital, it increased 2.0% QOQ, mainly attributed to the increase in accumulated profit and an improvement in unrealized results. The annual increase in the capital ratio was due to a 4.4% growth in the total regulatory capital, which compensates for the increase in RWA in 1.3%. The RWA growth was the result of higher capital requirements for credit risk, mainly explained by higher other assets and loans, partially offset by lower RWA for investments. The YoY changes in regulatory capital was largely the result of the application of profits on the result of the 2023 financial year, the profit for the current year 2024, as well as the improvement in the unrealized result of the investment portfolio available for sale. These effects were partially offset by higher adjustments for investments in companies that are part of the financial consolidated group to which Interbank belongs, as a consequence of regulatory changes published at the end of March 2024. Also, it is worth mentioning that in December 2022, the SBS issued the Official Document No. 03952-2022, by which it established that, from March 1, 2023, the minimum regulatory capital ratio requirement would remain at 8.5% and would follow an adequation schedule until March 2024, date in which the minimum regulatory capital ratio requirement will reach 10.0%. This date was modified with later resolutions, being the Resolution N° 274-2024, published in January 2024, the last current update, which establishes the new date for the implementation of the global limit in March 2025. As of December 31, 2024, Interbank's total capital ratio of 15.9% was significantly higher than the global requirements plus buffers and capital assigned to cover additional risks, by disposition of the SBS. The minimum regulatory requirement was 9.5% as of December 31, 2024. Additionally, Core Equity Tier 1 (CET1) was 12.3% under the new methodology required by the SBS, compared to the 12.2% registered as of September 30, 2024, and 11.8% reported as of December 31, 2023. It is important to mention that under the new SBS regulation CET1 is the main component of the Tier I capital ratio. Regulatory capital S/ million 12.31.23 09.30.24 12.31.24 %chg12.31.24/09.30.24 %chg12.31.24/12.31.23 Tier I capital 7,461.7 7,711.9 7,892.4 2.3% 5.8% Tier II capital 2,349.8 2,330.3 2,346.9 0.7% (0.1)% Total regulatory capital 9,811.5 10,042.2 10,239.3 2.0% 4.4% Risk-weighted assets (RWA) 63,494.9 63,356.3 64,308.3 1.5% 1.3% Total capital ratio 15.5% 15.9% 15.9% 0 bps 40 bps Tier I capital / RWA 11.8% 12.2% 12.3% 10 bps 50 bps CET1 11.8% 12.2% 12.3% 10 bps 50 bps (1) Under the new SBS regulation on solvency, in effect from January 1st, 2023 onwards, CET1 is part of the Total capital ratio, in line with Basel III guidelines. Interseguro SUMMARY 2024 Performance Interseguro adopted IFRS17 requirements starting January 1st, 2023. As permitted by this regulation, for periods prior to 2023, we hereby present a reconstruction of results appropriate to the first adoption of IFRS17 for comparative purposes. Interseguro's profits reached S/ 201.9 million in 2024, a S/ 90.2 million or 30.9% decrease compared to the previous year. The full-year performance was mainly due to an S/ 38.0 million increase in losses due to impairment of financial investments, mostly explained by the rating downgrade of a fixed income investment. In addition, yearly results were negatively impacted by an S/ 26.6 million increase in other expenses, as well as a S/ 27.8 million decrease in translation results. These factors were partially offset by a positive development of S/ 8.6 million in insurance results. Insurance Segment's P&L Statement S/ million 2023 2024 %chg24/23 Interest and similar income 851.6 871.0 2.3% Interest and similar expenses 126.7 153.5 21.1% Net Interest and similar income 724.9 717.5 -1.0% Recovery (loss) due to impairment of financial investments 7.9 (45.9) n.m. Net Interest and similar income after impairment loss 717.1 671.6 -6.3% Fee income from

financial services, net (13.4) (10.6) -20.9 % Insurance results (178.4) (169.8) -4.8 % Other income 122.9 121.2 -1.4 % Other expenses (374.6) (401.2) 7.1 % Income before translation result and income tax 273.6 211.3 -22.8 % Translation result 18.4 (9.4) n.m. Profit for the period 292.1 201.9 -30.9 % ROE 86.2 % 41.6 % Efficiency ratio 13.0 % 13.8 % Net interest and similar income was S/ 717.5 million in 2024, a decrease of S/ 7.4 million compared to 2023, mainly explained by a S/ 26.8 million increase in interest and similar expenses due to the growth of the private annuities portfolio. Loss due to impairment of financial investments was S/ -45.9 million, compared to a S/ 7.9 million impairment in the previous year. Other income was S/ 121.2 million, a S/ 1.7 million decrease compared to 2023, mainly due to an extraordinary growth in financial assets at fair value. Insurance results were S/ -169.8 million in 2023, a S/ 8.6 million improvement against 2023, mainly attributed to the effect of a downward trend in inflation rates over annuities. Other expenses were S/ 401.2 million in 2024, a S/ 26.6 million increase when compared to the previous year, mainly explained by higher salaries and employee's benefits, as well as increased expenses related to rental income. **4Q24 Performance** Interseguro's profits reached S/ 75.8 million in 4Q24, a positive performance compared to 3Q24. The quarterly decrease was mainly explained by increases of S/ 21.8 and S/ 7.8 million in other income and insurance results, a S/ 7.8 million decrease in other expenses as well as a S/ 5.1 million reduction in losses due to impairment of financial investments. These effects were partially offset by a S/ 32.8 million decrease in translation result. The annual performance in net profit was mainly explained by decreases of S/ 27.8, S/ 30.3 and S/ 6.1 million in translation results, other income and insurance results respectively. However, these factors were partially offset by an S/ 11.7 million increase in net interest and similar income. Interseguro's ROE registered 66.5% for 4Q24 compared to the 64.1% and 138.9% registered in 3Q24 and 4Q23 respectively. Insurance Segment's P&L Statement S/ million 4Q23 3Q24 4Q24 %chgQoQ %chgYoY Interest and similar income 196.9 213.7 212.6 (0.5) 8.0 % Interest and similar expenses (32.6) (38.2) (36.5) (4.4) 12.1 % Net interest and similar income 164.4 175.5 176.1 0.3 % 7.1 % Recovery (loss) due to impairment of financial investments 0.9 (9.1) (4.0) (55.9) n.m. Net interest and similar income after impairment loss 165.3 166.5 172.1 3.4 % 4.1 % Fee income from financial services, net (3.5) (2.8) (2.7) (1.7) (22.1) % Insurance results (24.1) (38.0) (30.2) (20.5) 25.3 % Other income 75.8 23.7 45.5 91.6 % (40.0) % Other expenses (93.9) (104.9) (98.9) (5.8) 5.3 % Income before translation result and income tax 119.5 44.5 85.7 92.7 % (28.3) % Translation result 17.9 22.9 (9.9) n.m. n.m. Profit for the period 137.4 67.4 75.8 12.4 % (44.9) % ROE 138.9 % 64.1 % 66.5 % Efficiency ratio 15.0 % 14.6 % 12.7 % **RESULTS FROM INVESTMENTS** Results from Investments (1) S/ million 4Q23 3Q24 4Q24 %chgQoQ %chgYoY Interest and similar income 197.9 213.7 212.6 12.4 % (44.9) % Interest and similar expenses (18.8) (21.3) (20.7) (2.9) 10.0 % Net interest and similar income 179.1 192.4 191.9 (0.3) % 7.2 % Recovery (loss) due to impairment of financial investments 0.9 (9.1) (4.0) (55.9) n.m. Net interest and similar income after impairment loss 180.0 183.4 187.9 2.5 % 4.4 % Net gain (loss) on sale of financial investments 17.4 15.9 8.3 (48.1) % (52.4) % Net gain (loss) on financial assets at fair value through profit or loss 24.2 8.9 (12.7) n.m. n.m. Rental income 16.3 18.0 17.8 (0.8) 9.5 % Gain on sale of investment property 0.0 (5.5) 0.0 n.m. n.m. Valuation gain (loss) from investment property 14.0 (22.8) 30.8 n.m. n.m. Other(1) (5.5) (0.6) (5.1) (7.9) % Other income 66.3 13.9 39.2 n.m. (40.9) % Results from investments 246.3 197.3 227.1 15.1 % (7.8) % (1) Only includes transactions related to investments. **NET INTEREST AND SIMILAR INCOME** Net interest and similar income related to investments was S/ 191.9 million in 4Q24, a decrease of S/ 0.5 million QoQ, or 0.3%, and an increase of S/ 12.8 million YoY, or 7.2%. The quarterly performance was mainly explained by a reduction of S/ 1.1 million in interest and similar income due to lower inflation rates, partially offset by a decrease of S/ 0.6 million in interest and similar expenses. The improvement in the yearly performance was caused by an increase of S/ 14.7 million in interest and similar income due to higher dividends received and inflation rates, partially offset by an increase in interest and similar expenses of S/ 1.9 million. **RECOVERY (LOSS) DUE TO IMPAIRMENT OF FINANCIAL INVESTMENTS** Loss due to impairment of financial investments was S/ 4.0 million in 4Q24 compared to a loss of S/ 9.1 million in 3Q24 and a recovery of S/ 0.9 million in 4Q23. This was mainly explained by the rating downgrade of a fixed income investment in 3Q24. **OTHER INCOME** Other income related to investment was S/ 39.2 million in 4Q24, a decrease of S/ 25.3 million QoQ and a decrease of S/ 27.1 million YoY. The quarterly decrease was explained by a higher valuation gain from investment property of S/ 53.2 million resulting from a reduction in discount rates. This effect was partially offset by a net loss on financial assets at fair value of S/ 21.6 million and a decrease in net gain on sale of financial investments of S/ 7.9. The annual performance in other income was mainly explained by a reduction of S/ 36.9 in net gain on financial assets at fair value resulting from an extraordinary asset revaluation of an equity investment in 4Q23. This effect was partially offset by a S/ 16.8 million increase in valuation gain from investment property due to the reduction in discount rates. **INSURANCE RESULTS** Insurance Results S/ million 4Q23 3Q24 4Q24 %chgQoQ %chgYoY Insurance Income 181.7 193.1 192.1 -0.5 % 5.7 % Insurance Expenses (205.9) (231.1) (222.4) -3.8 % 8.0 % Insurance Results (24.1) (38.0) (30.2) n.m. 25.3 % **INSURANCE INCOME** Insurance Income S/ million 4Q23 3Q24 4Q24 %chgQoQ %chgYoY Annuities 71.0 75.9 76.5 0.9 % 7.8 % Individual Life 23.2 28.0 29.2 4.3 % 25.9 % Retail Insurance 87.5 89.1 86.3 (3.2) % (1.4) % Total Insurance Income 181.7 193.1 192.1 (0.5) % 5.7 % Insurance income was S/ 192.1 million in 3Q24, a decrease of S/ 1.0 million QoQ, or 0.5%, and a growth of S/ 10.4 million YoY, or 5.7%. The quarterly performance was mainly explained by a decrease of S/ 2.8 million in retail insurance due to a reduction in CSM release resulting from higher lapsed policies. This was partially offset by increases of S/ 0.6 and S/ 1.2 in annuities and individual life due to the growth of the insurance portfolio. The yearly increase was mainly explained by increases of S/ 5.5 and S/ 6.0 million in annuities and individual life due to the higher Risk Adjustment and BEL release, resulting from an update of the fulfillment cash flows estimates. These factors were partially offset by a decrease of S/ 1.2 in retail insurance, mainly explained by a reduction in short term insurance premiums. **INSURANCE EXPENSES** Insurance Expenses S/ million 4Q23 3Q24

4Q24 %chgQoQ %chgYoY Annuities (203.0) (205.8) (200.4) (2.6)% (1.3)% Individual Life (5.5) (10.0) 7.3 n.m. n.m. Retail Insurance (2.7) (15.2) (29.2) 91.8 % n.m. Total Insurance Expenses (205.9) (231.1) (222.4) (3.8)% 8.0 % Insurance expenses were S/ 222.4 million in 4Q24, a decrease of S/ 8.7 million QoQ, or 3.8%, and an increase of S/ 16.5 million YoY, or 8.0%. The quarterly performance was mainly explained by lower expenses of S/ 5.4 million in annuities, explained by a decrease in loss component due to higher inflation rates and a S/ 17.3 million decrease in individual life, mainly explained by adjustments of technical reserves of VFA insurance contracts. These factors were partially offset by an increase of S/5.3 million in retail insurance acquisition costs. The yearly increase was mainly explained by an increment of S/ 31.9 million in retail insurance due to an extraordinary Loss Component reversal in 4Q23. This result was partially offset by lower expenses of S/ 2.6 million in annuities and S/ 12.8 million in individual life due to adjustments of technical reserves of VFA insurance contracts. OTHER EXPENSES Other Expenses S/ million 4Q23 3Q24 %chgQoQ %chgYoY Salaries and employee benefits (31.9) (31.5) (29.4) (6.7)% (7.8)% Administrative expenses (23.9) (20.0) (16.9) (15.3)% (29.2)% Depreciation and amortization (6.9) (5.4) (5.8) 7.3% (16.4)% Expenses related to rental income (1.8) (3.6) (3.9) 7.5% n.m. Other (29.4) (44.4) (42.9) (3.5)% 46.0% Other expenses (93.9) (104.9) (98.9) (5.8)% 5.3% Other expenses decreased by S/ 6.0 million QoQ, or 5.8%, and increased by S/ 5.0 million YoY, or 5.3%. Inteligo SUMMARY 2024 Performance Inteligo's profits were S/ 137.3 million in 2024, representing an increase of S/ 101.1 million compared to 2023. This was mainly attributable to the recovery of the investment portfolio, from reported losses of S/ -40.2 million in 2023 to a positive S/ 85.2 million in 2024, due to a mark-to-market profit on proprietary portfolio investments. Partially offsetting the annual improvement in other income, the company registered a 18.5% decrease in net interest and similar income, mainly as a result of higher interest expenses, and a 14.3% increase in other expenses. From a business development perspective, Inteligo's prospection process continued to show positive results in terms of new account openings and assets under management growth in Private Wealth Management and mutual funds. Consequently, Inteligo's AUM grew 18.5% on a yearly basis. Inteligo's ROE was 14.1% in 2024, an increase of 9.9% compared to 2023. Wealth Management Segment's P&L Statement S/ million 2023 2024 %chg24/23 Interest and similar income 155.1 183.9 18.6% Interest and similar expenses (50.3) (98.4) 95.5% Net interest and similar income 104.8 85.6 (18.4)% Impairment loss of loans, net of recoveries 2.4 0.2 (92.8)% Recovery (loss) due to impairment of financial investments (12.0) 0.3 n.m. Net interest and similar income after impairment loss 95.2 86.1 (9.6)% Fee income from financial services, net 163.3 146.2 (10.5)% Other income (244.5) (40.2) (83.6)% Other expenses (145.5) (153.6) 5.6% Income before translation result and income tax (131.5) 38.5 n.m. Translation result (7.1) 0.8 n.m. Income tax (2.8) (3.1) 10.4% Profit for the period (141.4) 36.2 n.m. ROE 0.0% 14.1% Efficiency ratio 1.4% 60.4% When compared to the previous year, Inteligo's net interest and similar income decreased 18.5% or S/ 15.9 million, while net fee income from financial services increased S/ 24.8 million or 16.9%. Other income represented a profit of S/ 85.2 million, a S/ 125.4 million improvement when compared to the loss reported in 2023, mainly attributable to better mark-to-market valuations on investments. Other expenses increased by S/ 21.9 million, or 14.3% in 2023, when compared with 2023. 4Q24 Performance Inteligo's net profit was S/ 71.6 million in 4Q24, a S/ 38.1 million increase QoQ and S/ 47.1 million YoY. The quarterly performance was mainly attributable to mark-to-market profits on proprietary portfolio investments, which increased by S/ 43.9 million QoQ. This effect was partially offset by a decrease of S/ 0.8 million in net interest and similar income and an increase of S/ 4.9 million in other expenses. The annual performance was mainly attributable to mark-to-market profits on proprietary portfolio investments, which increased by S/ 50.0 million YoY, as well as fee income from financial services, which increased by S/ 10.4 million. Some effects that mitigated the YoY results were a decrease of S/ 4.3 million in net interest and similar income and an increase of S/ 6.2 million in other expenses. From a business development perspective, Inteligo's prospection process continued to show positive results in terms of new account openings and assets under management growth in Private Wealth Management and mutual funds. Consequently, Inteligo's AUM increased by 3.9% QoQ and 18.5% YoY as of December 31, 2024. Inteligo's ROE was 28.3% in 4Q24, higher than the 13.9% reported in 3Q24. Wealth Management Segment's P&L Statement S/ million 4Q23 3Q24 %chgQoQ %chgYoY Interest and similar income 49.0 43.6 (42.3) (3.1)% (13.7)% Interest and similar expenses (29.0) (27.1) (26.6) (1.8)% (8.3)% Net interest and similar income 20.0 16.5 (15.7) (5.2)% (21.5)% Impairment loss of loans, net of recoveries 0.0 0.2 (0.0) (90.1)% 20.2% Recovery (loss) due to impairment of financial investments 0.1 0.0 (0.6) n.m. Net interest and similar income after impairment loss 20.1 16.7 (15.1) (9.7)% (24.8)% Fee income from financial services, net 36.6 43.2 (47.0) 8.7% 28.4% Other income 13.2 22.8 (22.8) n.m. n.m. Other expenses (45.9) (47.2) (52.1) 10.2% 13.5% Income before translation result and income tax 24.0 35.5 (76.4) n.m. n.m. Translation result 1.3 0.3 (2.4) n.m. Income tax (0.7) (2.4) (2.4) 1.3% n.m. Profit for the period 24.5 33.5 (71.6) n.m. n.m. ROE 10.9% 13.9% 28.3% Efficiency ratio 64.1% 43.9% 33.7% ASSETS UNDER MANAGEMENT & DEPOSITS AUM reached S/ 27,461 million in 4Q24, a S/ 1,021 million or 3.9% increase QoQ and a S/ 4,279 million or 18.5% increase YoY, mostly explained by inflows in mutual funds and Private Wealth Management. Client deposits were S/ 2,929 million in 4Q24, a S/ 159 million or 5.1% decrease QoQ and a S/ 382 million or 11.5% decrease YoY, mostly affected by a lower exchange rate. NET INTEREST AND SIMILAR INCOME Net interest and similar income S/ million 4Q23 3Q24 4Q24 %chgQoQ %chgYoY Interest and similar income 11.3 6.2 (4.3) (30.5)% (61.5)% Due from banks and inter-bank funds 14.2 13.7 (13.8) 1.4% (2.5)% Financial Investments 14.2 13.7 13.8 1.4% (2.5)% Loans 23.5 23.7 (24.1) 1.5% 2.4% Total interest and similar income 49.0 43.6 (42.3) (3.1)% (13.7)% Interest and similar expenses 14.2 13.7 13.8 1.4% (2.5)% Deposits and obligations 27.0 (25.5) (24.2) (5.3)% (10.3)% Due to banks and correspondents 2.1 (1.6) (2.4) 55.2% 16.6% Total interest and similar expenses 29.0 (27.1) (26.6) (1.8)% (8.3)% Net interest and similar income 20.0 16.5 (15.7) (5.2)%

Inteligo's net interest and similar income was S/ 15.7 million in 4Q24, a S/ 0.8 million, or 5.2% decrease when compared with 3Q24, mainly explained by lower interests in due from banks and inter-bank funds. Net interest and similar income decreased S/ 4.3 million YoY, or 21.5%, also because of a lower interest income on due from banks and inter-bank funds. FEE INCOME FROM FINANCIAL SERVICES Fee income from financial services, net S/ million 4Q23 3Q24 4Q24 %chgQoQ %chgYoY Income Brokerage and custody services management 34.4 40.3 43.7 8.4 % 27.3 % Total income 36.9 43.7 47.4 8.5 % 28.4 % Expenses Brokerage and custody services (0.2) (0.2) 11.2 % 35.2 % Others (0.1) (0.2) (0.2) (23.3) 25.2 % Total expenses (0.3) (0.4) (0.4) (6.6) 30.8 % Fee income from financial services, net 36.6 43.2 47.0 8.7 % 28.4 % Net fee income from financial services was S/ 47.0 million in 4Q24, an increase of S/ 3.8 million or 8.7% when compared to the previous quarter, mainly explained by higher fees from the wealth management segment. On a YoY basis, net fee income from financial services increased S/ 10.4 million, or 28.4%, mainly due to higher fees from funds management. This was explained by assets under management growth in Private Wealth Management and mutual funds. OTHER INCOME Other income S/ million 4Q23 3Q24 4Q24 %chgQoQ %chgYoY Net gain on sale of financial investments (3.5) (0.8) (0.8) (5.8) (78.3) % Net trading gain (loss) 18.3 24.4 68.3 n.m. n.m. Other (1.6) (0.8) (1.2) 53.5 % (27.3) % Total other income 13.2 22.8 66.4 n.m. Inteligo's other income reached S/ 66.4 million in 4Q24, which means an increase of S/ 43.6 million QoQ, due to positive mark-to-market valuations on proprietary portfolio investments. OTHER EXPENSES Other expenses S/ million 4Q23 3Q24 4Q24 %chgQoQ %chgYoY Salaries and employee benefits (27.4) (21.4) (27.5) 28.3 % 0.0 % Administrative expenses (13.5) (12.8) (13.7) 6.6 % 1.2 % Depreciation and amortization (3.8) (2.1) (2.2) 1.7 % (42.7) % Other (1.1) (10.9) (8.8) (19.4) % n.m. Total other expenses (45.9) (47.2) (52.1) 10.2 % 13.5 % Efficiency ratio 64.1 % 43.9 % 33.7 % Other expenses reached S/ 52.1 million in 4Q24, an increase of S/ 4.9 million or 10.2% QoQ and of S/ 6.2 million or 13.5% YoY, mainly due to other provisions. Intercorp Financial Services Inc. and Subsidiaries Interim consolidated financial statements as of December 31, 2024, and 2023 and for the years ended December 31, 2024 and 2023 Interim consolidated financial statements as of December 31, 2024, and 2023 and for the years ended December 31, 2024 and 2023 Content Interim consolidated financial statements Interim consolidated statement of financial position 3 Interim consolidated statement of income Interim consolidated statement of other comprehensive income Interim consolidated statement of changes in equity Interim consolidated statement of cash flows Notes to the interim consolidated financial statements Interim consolidated statement of financial position As of December 31, 2024 and 2023 Assets S/(000) S/(000) Assets Cash and due from banks 4(a) Non-interest bearing 3,895,612 3,059,226 Interest bearing 7,973,580 6,038,794 Restricted funds 619,766 720,691 12,488,958 9,818,711 Inter-bank funds 4(e) 220,060 524,915 Financial investments 5 26,857,925 26,721,991 Loans, net: 6 Loans, net of unearned interest 50,959,615 48,869,807 Impairment allowance for loans (1,730,167) (2,349,425) 49,229,448 46,520,382 Investment property 7 1,381,788 1,298,892 Property, furniture and equipment, net 814,432 804,832 Due from customers on acceptances 9,163 40,565 Intangibles and goodwill, net 1,667,753 1,687,120 Other accounts receivable and other assets, net 8 2,670,178 2,125,148 Reinsurance contract assets 12 18,602 26,287 Deferred Income Tax asset, net 19,206 55,936 Total assets 95,377,513 89,624,779 Liabilities and equity 7,614,593 7,960,318 Interest bearing 46,153,435 41,227,916 53,768,028 49,188,234 Inter-bank funds 4(e) 119,712 Due to banks and correspondents 10 7,562,057 9,025,930 Bonds, notes and other obligations 11 6,075,433 5,551,629 Due from customers on acceptances 9,163 40,565 Insurance and reinsurance contract liabilities 12 12,524,320 12,207,536 Other accounts payable, provisions and other liabilities 8 4,319,264 3,407,360 Deferred Income Tax liability, net 140,653 75,712 Total liabilities 84,398,918 79,616,678 Equity, net 13 Equity attributable to IFS's shareholders: Capital stock 1,038,017 1,038,017 Treasury stock (206,997) (84,309) Capital surplus 532,771 532,771 Reserves 8,300,000 6,000,000 Unrealized results, net (187,830) (457,793) Retained earnings 1,439,274 2,921,531 10,915,235 9,950,217 Non-controlling interest 63,360 57,884 Total equity, net 10,978,595 10,008,101 Total liabilities and equity, net 95,377,513 89,624,779 The accompanying notes are an integral part of these interim consolidated financial statements. Interim consolidated statement of income For the years ended December 31, 2024 and 2023 Note 31.12.2024 31.12.2023 A A S/(000) S/(000) Interest and similar income 15 7,029,391 7,120,411 Interest and similar expenses 15 (2,480,270) (2,592,366) Net interest and similar income 4,549,121 4,528,045 Impairment loss on loans, net of recoveries 6(d.1) and (d.2) (1,720,179) (1,981,818) Loss due to impairment of financial investments 5(c) and 5(d) (47,521) (7,500) Net interest and similar income after impairment loss 2,781,421 2,538,727 Fee income from financial services, net 16 1,142,943 1,178,462 Net gain on foreign exchange transactions 433,691 306,431 Net gain on sale of financial investments 26,544 6,431 Net gain on financial assets at fair value through profit or loss 5(e) and 10(b) 81,990 15,181 Net gain on investment property 7(b) 128,164 73,072 Other income 17 121,222 156,700 1,934,554 1,736,277 Result from insurance activities 18 (169,789) (178,392) (169,789) (178,392) Other expenses Salaries and employee benefits (955,246) (897,275) Administrative expenses (1,336,954) (1,288,862) Depreciation and amortization (413,057) (379,038) Other expenses 17 (194,959) (184,992) (2,900,216) (2,750,167) Income before translation result and Income Tax 1,645,970 1,346,445 Exchange difference (24,144) 8,427 Income Tax 14(f) (314,365) (275,596) Net profit for the year 1,307,461 A A

6. Interim consolidated statement of cash flows For the years ended December 31, 2024 and 2023

31.12.2024 - 31.12.2023 S/(000) S/(000) Cash flows from operating activities Net profit for the year 1,307,461 1,079,276 Plus (minus) adjustments to net profit Impairment loss on loans, net of recoveries 1,720,179 1,981,818 Loss due to impairment of financial investments 47,521 7,500 Depreciation and amortization 413,057 379,038 Provision for sundry risks 29,290 4,138 Deferred Income Tax 100,053 102,244 Net gain on sale of financial investments (26,544) (6,431) Net gain of financial assets at fair value through profit or loss (81,990) (15,181) Net gain for valuation of investment property (60,260) (7,111) Net loss on sale of investment property 3,176 (12,879) (15,300) Exchange difference 24,144 (8,427) Decrease (increase) in interest receivable 58,688 (167,468) (Decrease) increase in interest payable (120,753) 194,285 Net changes in assets and liabilities (4,523,015) (2,883,998) Net increase in other accounts receivable and other assets (200,394) (295,748) Decrease (increase) in restricted funds 100,925 (246,775) Increase in deposits and obligations 4,680,603 503,544 (Decrease) increase in due to banks and correspondents (1,407,852) 1,837,830 Increase in other accounts payable, provisions and other liabilities 980,227 108,846 Tax payment (Increase) decrease of investments at fair value through profit or loss (123,744) 323,112 Net cash provided by operating activities 2,907,893 2,875,192 The accompanying notes are an integral part of these interim consolidated financial statements.

7. Interim consolidated statements of cash flows (continued)

31.12.2024 - 31.12.2023 S/(000) S/(000) Cash flows from investing activities Net sale (purchase) of investments at fair value through other comprehensive income and at amortized cost 258,991 (3,120,456) Purchase of property, furniture and equipment (104,719) (147,645) Purchase of intangible assets (245,334) (280,388) Purchase of investment property (61,812) (16,903) Sale of investment property 39,176 (167,468) Sale of property, furniture and equipment 32,667 Net cash used in investing activities (113,698) (3,532,725) Cash flows from financing activities Dividends paid (427,369) (511,788) Issuance of bonds, notes and other obligations 1,706,371 (2,189,040) Payments of bonds, notes and other obligations (1,266,504) (2,189,040) Net decrease (increase) in receivable inter-bank funds 304,855 (228,796) Net (decrease) increase in payable inter-bank funds (119,712) 91,245 Purchase of treasury stock, net (122,688) (80,946) Dividend payments to non-controlling interest (3,056) (4,776) Lease payments (82,644) (89,334) Net cash used in financing activities (10,747) (3,013,435) Net increase (decrease) in cash and cash equivalents 2,783,448 (3,670,968) Translation (loss) gain on cash and cash equivalents (6,561) 37,403 Cash and cash equivalents at the beginning of the year 9,074,211 12,707,776 Cash and cash equivalents at the end of the year 11,851,098 9,074,211 The accompanying notes are an integral part of these interim consolidated financial statements.

8. Notes to the interim consolidated financial statements As of December 31, 2024 and 2023

1. Business activity Intercorp Financial Services Inc. and Subsidiaries (henceforth "IFS", the Company or the Group), is a limited liability holding company incorporated in the Republic of Panama on September 19, 2006, and is a Subsidiary of Intercorp Peru Ltd. (henceforth the Intercorp Peru), a holding Company incorporated in 1997 in the Commonwealth of the Bahamas. As of December 31, 2024, Intercorp Peru holds directly and indirectly 72.47 percent of the issued capital stock of IFS, equivalent to 71.95 percent of the outstanding capital stock of IFS (71.44 percent of the issued capital stock, equivalent to 71.20 percent of the outstanding capital stock as of December 31, 2023). IFS's legal domicile is located at Av. Carlos Villarín 140 Urb. Santa Catalina, La Victoria, Lima, Peru. As of December 31, 2024 and 2023, IFS holds 99.31 percent and 99.30 percent of the capital stock of Banco Internacional del Peru S.A.A. Interbank (henceforth Interbank), 99.85 percent and 99.84 percent of the capital stock of Interseguro Compañía de Seguros S.A. (henceforth Interseguro), 100 percent of the capital stock of Inteligo Group Corp. (henceforth Inteligo) and 100 percent of Procesos de Medios de Pago and its subsidiary Izipay S.A.C (henceforth and together "Izipay"), acquired in April 2022. The operations of Interbank, Interseguro and Izipay are concentrated in Peru, while the operations of Inteligo and its Subsidiaries (Interfondos S.A. Sociedad Administradora de Fondos, Inteligo Sociedad Agente de Bolsa S.A. and Inteligo Bank Ltd.) are mainly concentrated in Peru and Panama. The main activities of IFS's Subsidiaries and their assets, liabilities, equity, operating income, net income, balances and other relevant information are presented in Note 2. The interim consolidated financial statements as of December 31, 2024, have been approved in Board's Meeting held on February 05, 2025. The audited consolidated financial statements as of December 31, 2023, (henceforth, Annual Consolidated Financial Statements) were approved by the General Shareholders' Meeting held on April 01, 2024.

2. Subsidiaries Below is information on the main IFS's Subsidiaries: (a) Banco Internacional del Peru S.A.A. - Interbank and Subsidiaries - Interbank is incorporated in Peru and is authorized by the SBS to operate as a universal bank in accordance with Peruvian law. The Interbank's operations are governed by the General Act of the Banking and Insurance System and Organic Act of the SBS Act No. 26702 and its amendments (henceforth the Banking and Insurance Act), that establishes the requirements, rights, obligations, restrictions and other operating conditions that financial and insurance entities must comply with in Peru. As of December 31, 2024, Interbank had 149 offices (153 offices as of December 31, 2023). Below is information on the main Subsidiaries, in which IFS holds approximately 100 percent of the shareholding: Entity Activity Internacion de Táculos Sociedad Titulizadora S.A. - Intertáculos S.T. Manages securitization funds. Compañía de Servicios Conexos Expressnet S.A.C. Services related to credit card transactions or products related to the brand American Express. (b) Interseguro Compañía de Seguros S.A. and Subsidiary - Interseguro is incorporated in Peru and its operations are governed by the Banking and Insurance Act. It is authorized by the SBS to issue life and general risk insurance contracts. Interseguro holds participations in Patrimonio Fideicomido D.S.093-2002-EF, Interproperties Holding (henceforth Patrimonio Fideicomido Interproperties Holding), that is a structured entity, incorporated in April 2008, and in 9 which several investors (related parties to the Intercorp Group) contributed investment properties. Each investor has ownership of and specific control over the contributed investment property. The fair values of the properties contributed by Interseguro, included in this structured entity as of December 31, 2024 and 2023, amounted to S/89,124,000 and S/85,272,000, respectively; see Note 7. For accounting purposes and under IFRS 10 Consolidated Financial Statements the assets included in said structure are considered assets, because they are ring-fenced parts of the wider structured entity (the Patrimonio Fideicomido - Interproperties Peru). IFS has ownership and decision-making power over these properties and the Group has the

exposure or rights to their returns; therefore, IFS consolidates the silos containing the investment properties that it controls. (c) Inteligo Group Corp. and Subsidiaries - Inteligo is an entity incorporated in the Republic of Panama. As of December 31, 2024 and 2023, it holds 100 percent of the shares of the following Subsidiaries: (i) Entity Activity (ii) Inteligo Bank Ltd. It is incorporated in The Commonwealth of the Bahamas and has a branch established in the Republic of Panama that operates under an international license issued by the Superintendence of Banks of the Republic of Panama. Its main activity is to provide private and institutional banking services, mainly to Peruvian citizens. Inteligo Sociedad Agente de Bolsa S.A. Brokerage firm incorporated in Peru. Inteligo Peru Holding S.A.C. Financial holding company incorporated in Peru in December 2018. As of December 31, 2024 and 2023, it holds 99.99 percent interest in Interfondos S.A. Sociedad Administradora de Fondos, company that manages mutual funds and investment funds. Inteligo USA, Inc. Incorporated in the United States of America in January 2019, provides investment consultancy and related services. (d) Negocios e Inmuebles S.A. - This entity, incorporated in Peru, was acquired by IFS as part of the purchase of Seguros Sura and Hipotecaria Sura in year 2017. As of December 31, 2024 and 2023, Negocios e Inmuebles S.A., holds 8.50 percent of Interseguro's capital stock. (e) San Borja Global Opportunities S.A.C. - Entity incorporated in Peru. Its corporate purpose is the marketing of products and services through Internet, telephony or related and it operates under the commercial name of Shopstar (online Marketplace) dedicated to the sale of products from different stores locally. (f) Procesos de Medios de Pago S.A. and subsidiary Izipay S.A.C. (Izipay) Procesos de Medios de Pago is dedicated to the development, management and operation of the shared service of transaction processing of credit and debit cards, through the acquirer role for the brands MasterCard, Visa and other private brands; also, it renders the processing service, through the issuer role, to entities of the financial system. Izipay is dedicated to the facilitation of payments and services, offering its services of technological, operating and safety infrastructure through the affiliation of commercial stores, as well as installation and maintenance of infrastructure for transactions through the electronic commerce modality, interconnected with the networks of payment methods processors. Until March 2022, Interbank maintained 50 percent of both companies incorporated in Peru and in April 2022, IFS acquired the remaining 50 percent, acquiring control of Izipay. Since this time, Izipay consolidates its financial information together with IFS. 3. Significant accounting policies 3.1 Basis of presentation and use of estimates The accompanying interim consolidated financial statements as of December 31, 2024 and 2023, have been prepared in accordance with IAS 34 "Interim Financial Reporting". 10 (i) The interim consolidated financial statements do not include all the information and disclosures required in the annual consolidated financial statements and should be read in conjunction with the IFS's Audited Consolidated Financial Statements as of December 31, 2023 and 2022 (henceforth "Annual Consolidated Financial Statements"). (ii) The accompanying interim consolidated financial statements have been prepared on the historical cost basis, except for investment property, derivative financial instruments, financial investments at fair value through profit or loss and through other comprehensive income, which have been measured at fair value. The interim consolidated financial statements are presented in Soles, which is the functional currency of the Group, and all values are rounded to the nearest thousand (S/000), except when otherwise indicated. (iii) The preparation of the interim consolidated financial statements, in accordance with the International Financial Reporting Standards (henceforth "IFRS") as issued by the International Accounting Standards Board (IASB), requires Management to make estimations and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses and the disclosure of significant events in the notes to the interim consolidated financial statements. (iv) In that sense, the estimates and criteria are continually assessed and are based on historical experience, as well as other factors, including expectations of future events that are believed to be reasonable under the current circumstances. Existing circumstances and assumptions about future developments, however, may change due to markets' behavior or circumstances arising beyond the control of the Group. Such changes are reflected in the assumptions when they occur. Actual results could differ from those estimates. The most significant estimates comprised in the accompanying interim consolidated financial statements are related to the calculation of the impairment of the portfolio of loan and financial investments, the measurement of the fair value of the financial investments and investment property, the assessment of the impairment of goodwill and the intangible of indefinite life, the liabilities for Insurance contracts and measurement of the fair value of derivative financial instruments; also, there are other estimates such as provisions for litigation, the estimated useful life of intangible assets and property, furniture and equipment, the estimation of deferred Income Tax and the determination of the terms and estimation of the interest rate of the lease contracts. 3.2 Basis of consolidation The interim consolidated financial statements of IFS comprise the financial statements of Intercorp Financial Services Inc. and Subsidiaries. The method adopted by IFS to consolidate financial information with its Subsidiaries is described in Note 3.3 to the Annual Consolidated Financial Statements and has not changed to date. 4. Cash and due from banks and interbank funds (a) The detail of cash and due from banks is as follows: (i) 31.12.2024 (ii) 31.12.2023 (iii) S/000) (iv) S/000) (v) Cash and clearing (b) 2,815,563 (c) 2,248,845 (d) Deposits in the BCRP (e) 7,333,818 (f) 5,215,762 (g) Deposits in banks (h) 1,701,717 (i) 1,609,604 (j) Total cash and cash equivalent (k) 11,851,098 (l) 9,074,211 (m) Accrued interest (n) 18,094 (o) 23,809 (p) Restricted funds (q) 619,766 (r) 720,691 (s) Total 12,488,958 (t) 9,818,711 (u) 11 (v) Cash and cash equivalents presented in the interim consolidated statements of cash flows exclude the restricted funds and accrued interest. (b) In accordance with rules in force, Interbank is required to maintain a legal reserve to honor its obligations with the public. This reserve is comprised of funds kept in Interbank and in the BCRP and is made up as follows: (i) 31.12.2024 (ii) 31.12.2023 (iii) S/000) (iv) S/000) (v) Legal reserve (*) (vi) Deposits in the BCRP (vii) 5,969,218 (viii) 4,593,592 (ix) Cash in vaults (x) 2,644,386 (xi) 2,005,760 (xii) Subtotal legal reserve (xiii) 8,613,604 (xv) 6,599,352 (xvi) Non-mandatory reserve (xvii) (xviii) Term deposits in BCRP (**) (xix) 800,000 (xx) (xxi) Overnight deposits in BCRP (**) (xxii) 564,600 (xxiii) 622,170 (xxiv) Cash and clearing (xxv) 170,924 (xxvi) 243,029 (xxvii) Subtotal non-mandatory reserve (xxviii) 1,535,524 (xxix) 865,199 (xxx) Cash balances not subject to legal reserve (xxxi) 253 (xxii) 56 (xxiii) Total 10,149,381 (xxv) 7,464,607 (xxvi) (*) The legal reserve funds maintained in the BCRP are non-interest bearing, except for the part that exceeds the minimum reserve required that accrued interest at a nominal annual rate, established by the BCRP (Secured Overnight Financing Rate - SOFR). As of December 31, 2024 and 2023, the Group presented excess in foreign currency that accrued interest in US Dollars at an annual average rate of 3.90 and 4.86 percent, respectively. In Group Management's opinion, Interbank has complied with the requirements established by the rules in force related to the computation of the legal reserve. (**) As of December 31, 2024, corresponds to overnight deposits in local currency, with maturity in the first days of January 2025, with accrued interest an annual interest rate of 4.83 percent. (**) As of December 31, 2024, corresponds to an overnight deposit in foreign currency for US\$150,000,000 (approximately equivalent to S/564,600,000), with maturity in the first days of January 2025, which

accrued interest an annual interest rate of 4.44 percent (as of December 31, 2023, it corresponded to an overnight deposit in foreign currency for US\$130,000,000 (approximately equivalent to S/482,170,000) and an overnight deposit in local currency for S/140,000,000, with maturity in the first days of January 2024, which accrued interest an annual interest rate of 5.33 and 4.0 percent, respectively). (c) Correspond to deposits in domestic banks and abroad are mainly in Soles and US Dollars, they are freely available and accrue interest at market rates. (d) The Group maintains restricted funds related to: 31.12.2024 31.12.2023 S/(000) S/(000) Inter-bank transfers (*) 596,648 694,118 Derivative financial instruments, Note 8(b) 21,568 24,725 Others 1,550 1,848 Total 619,766 720,691 (*) Corresponds to funds held at BCRP to guarantee transfers made through the Electronic Clearing House ("CCE", by its Spanish acronym). (e) Inter-bank funds These are loans made between financial institutions with maturity, in general, minor than 30 days. As of December 31, 2024, Inter-bank funds assets accrue interest at an annual rate of 5.00 percent in local currency (annual rate of 6.75 percent in local currency and 5.50 percent in foreign currency for Inter-bank funds assets and liabilities as of December 31, 2023); and do not have specific guarantees. 12.5. Financial investments (a) This caption is made up as follows: 31.12.2024 31.12.2023 S/(000) S/(000) Debt instruments measured at fair value through other comprehensive income (b) and (c) 20,377,805 20,912,184 Investments at amortized cost (d) 3,784,912 3,383,014 Investments at fair value through profit or loss (e) 1,776,567 1,556,540 Equity instruments measured at fair value through other comprehensive income (f) 458,268 444,878 Total financial investments 26,397,552 26,296,616 Accrued income Debt instruments measured at fair value through other comprehensive income (b) 347,087 334,385 Investments at amortized cost (d) 113,286 90,990 Total 26,857,925 26,721,991 Investments at fair value through profit or loss (e) 13 (b) Following is the detail of debt instruments measured at fair value through other comprehensive income: Unrealized gross amount Annual effective interest rates Amortized Estimated S/ US\$ cost Gains Losses (c) fair value Maturity Min Max S/(000) S/(000) S/(000) % % % % As of December 31, 2024 Corporate, leasing and subordinated bonds 9,867,060 111,866 (805,981) 9,172,945 Jan-25 / Feb-97 2.20 14.00 3.70 10.86 Sovereign Bonds of the Republic of Peru 8,331,426 24,387 (410,536) 7,945,277 Aug-26 / Feb-55 2.81 7.12 (2.113,571) 370 (17) 2,113,924 Jan-25 / Jun-25 4.51 4.68 (4,603) 554,359 6,798 (4,603) 556,554 Apr-28 / Oct-33 3.65 4.74 6.37 7.22 Global Bonds of the Republic of Peru 548,697 (27,058) 521,639 Jul-25 / Nov-50 5.00 6.14 Treasury Bonds of the United States of America 57,607 (5,082) 52,525 Nov-31 / Aug-34 4.46 4.46 4.53 Global Bonds of the United States of Mexico 18,100 (3,159) 14,941 Feb-34 6.51 6.51 (1,256,436) 20,377,805 (20,724,892) 143,421 (1,256,436) 347,087 347,087 Accrued interest Total 20,724,892 (20,724,892) Unrealized gross amount Annual effective interest rates Amortized Estimated S/ US\$ cost Gains Losses (c) fair value Maturity Min Max Min Max S/(000) S/(000) S/(000) % % % % As of December 31, 2023 Corporate, leasing and subordinated bonds 9,443,384 83,511 (865,654) 8,661,241 Jan-24 / Feb-97 2.22 14.52 4.00 18.00 Sovereign Bonds of the Republic of Peru 8,320,671 13,599 (558,282) 7,775,988 Aug-24 / Feb-55 0.95 6.82 (9,722) 473,630 Oct-24 / Oct-33 2.81 4.65 7.39 7.92 Global Bonds of the Republic of Peru 498,897 (35,564) 463,333 Jul-25 / Dec-32 4.76 5.23 (3,252) 73,330 Jan-24 / Feb-32 6.66 5.00 (2,091) 15,678 Feb-34 5.51 5.51 Total 22,278,180 108,584 (1,474,580) 20,912,184 (2,059) Total 334,385 (2,059) 21,246,569 (2,059) 14 (c) The Group, according to the business model applied to these debt instruments, has the capacity to hold these investments for a sufficient period that allows the early recovery of the fair value, up to the maximum period for the early recovery or the due date. Following is the movement of the provision for expected credit loss for these debt instruments, measured at fair value through other comprehensive income: 31.12.2024 31.12.2023 S/(000) S/(000) Expected credit loss at the beginning of the year 61,046 53,974 New assets originated or purchased 1,420 1,689 Assets derecognized or matured (excluding write-offs) (3,915) (993) Effect on the expected credit loss due to the change of the stage during the year 8,680 (589) Loss for impairment 37,325 9,440 Others 4,058 (2,059) Total 47,568 7,488 Effect of foreign exchange variation (481) (416) Expected credit loss at the end of the year 108,133 61,046 (d) As of December 31, 2024, investments at amortized cost correspond mainly to Sovereign Bonds of the Republic of Peru issued in Soles for an amount of S/3,799,540,000, including accrued interest for an amount of S/101,143,000 (as of December 31, 2023, corresponds to Sovereign Bonds of the Republic of Peru issued in Soles for an amount of S/3,393,962,000, including accrued interest for an amount of S/86,652,000). Said investments present low credit risk and the impairment loss is not significant. As of December 31, 2024, these investments have maturity dates that range from August 2026 to August 2039, have accrued interest at effective annual rates between 4.36 percent and 7.76 percent, and estimated fair value amounting to approximately S/3,775,935,000 (as of December 31, 2023, their maturity dates ranged from August 2024 to August 2037, have accrued interest at effective annual rates between 4.36 percent and 7.50 percent, and estimated fair value amounting to approximately S/3,277,672,000). Additionally, as of December 31, 2024, term deposits mainly issued in Soles are held for an

amount of S/98,658,000, included accrued interest amounting to S/12,143,000 (as of December 31, 2023, term deposits mainly issued in Soles are held, for an amount of S/80,042,000, included accrued interest amounting to S/4,338,000). Said investments present low credit risk and the impairment loss is not material. As of December 31, 2024, the maturity of these investments fluctuates between January 2025 and February 2029, have accrued interest at an annual effective rate between 3.10 percent and 8.80 percent, and their estimated fair value amounts to approximately S/98,658,000 (as of December 31, 2023, the maturity of these investments fluctuates between April 2024 and February 2029, accrued interest at an annual effective rate between 3.10 percent and 8.80 percent, and their estimated fair value amounted to approximately S/80,042,000). During 2024 and 2023, the Government of the Republic of Peru performed public offerings to repurchase certain sovereign bonds, with the purpose of renewing its debt and funding the fiscal deficit. Considering the purpose of this offering, subsequently to it, there should not be existing remaining sovereign bonds of the repurchased issuances or, in case of existing, they would become illiquid on the market. In that sense, as of December 31, 2024 and 2023, Interbank took part of these public offering and sold to the Government of the Republic of Peru sovereign bonds classified as investments at amortized cost for approximately S/630,749,000 and S/482,632,000, generating a gain and a loss amounting to S/866,000 and S/490,000, respectively; which was recorded in the caption "Net gain on sale of financial investments" of the interim consolidated statement of income. Additionally, with the purpose of maintaining its asset management strategy, as of December 31, 2024 and 2023, Interbank purchased simultaneously other sovereign bonds of the Republic of Peru for approximately S/628,675,000 and S/488,127,000, respectively; and classified them as investments at amortized cost. As of December 31, 2024 and 2023, Interbank holds loans with the BCRP that are guaranteed with these sovereign bonds, classified as restricted, for approximately S/1,861,524,000 and S/2,058,931,000, respectively; see Note 10(a). As of December 31, 2024 and 2023, Interbank holds loans with foreign banks that are guaranteed with these sovereign bonds, classified as restricted, for approximately S/435,242,000 and S/445,909,000, respectively, see Note 10(a). (e) The composition of financial instruments at fair value through profit or loss is as follows: 31.12.2024 31.12.2023 S/(000) S/(000) Equity instruments Local and foreign mutual funds and investment funds participations 1,396,582 1,169,491 Listed shares 202,054 253,203 Non-listed shares 154,856 122,482 Debt instruments Negotiable Certificates of Deposits 12,365 6,075 Sovereign Bonds of the Republic of Peru 8,538 Corporate, leasing and subordinated bonds 2,172 5,289 Total 1,776,567 1,556,540 As of December 31, 2024 and 2023, investments at fair value through profit or loss include investments held for trading for approximately S/152,755,000 and S/194,033,000, respectively; and those assets that are necessarily measured at fair value through profit or loss for approximately S/1,623,812,000 and S/1,362,507,000, respectively. (f) The composition of equity instruments measured at fair value through other comprehensive income is as follow: 31.12.2024 31.12.2023 S/(000) S/(000) Listed shares (g) 420,474 407,636 Non-listed shares 37,794 37,242 Total 458,268 444,878 As of December 31, 2024 and 2023, it corresponds to investments in shares in the biological sciences, distribution of machinery, energy, telecommunications, financial and massive consumption sectors that are listed on the domestic and foreign markets. 16 (g) Below are the debt instruments measured at fair value through other comprehensive income and at amortized cost, classified by stages, according to the definition by IFRS 9 as of December 31, 2024 and 2023: 31.12.2024 Debt instruments measured at fair value through other comprehensive income and at amortized cost Stage 1 Stage 2 Stage 3 Total S/(000) S/(000) S/(000) Sovereign Bonds of the Republic of Peru 11,643,673 Corporate, leasing and subordinated bonds 8,126,895 1,046,050 Negotiable Certificates of Deposit issued by the BCRP 2,113,924 Bonds guaranteed by the Peruvian government 556,554 Global Bonds of the Republic of Peru 521,639 Treasury Bonds of the United States of America 52,526 Global Bonds of the United States of Mexico 14,941 Others 86,515 Total 23,116,667 1,046,050 24,162,717 31.12.2023 Debt instruments measured at fair value through other comprehensive income and at amortized cost Stage 1 Stage 2 Stage 3 Total S/(000) S/(000) S/(000) Sovereign Bonds of the Republic of Peru 11,083,297 Corporate, leasing and subordinated bonds 7,909,365 750,179 1,697 8,661,241 Negotiable Certificates of Deposit issued by the BCRP 3,448,984 Bonds guaranteed by the Peruvian government 473,630 Global Bonds of the Republic of Peru 463,333 Treasury Bonds of the United States of America 73,330 Global Bonds of the United States of Mexico 15,678 Others 75,705 Total 23,543,322 750,179 1,697 24,295,198 17 6. Loans, net (a) This caption is made up as follows: 31.12.2024 31.12.2023 S/(000) S/(000) S/(000) Direct loans (*) Loans (**) 38,456,682 35,789,130 Credit cards and other loans (**) 5,386,427 6,023,769 Discounted notes 1,706,886 1,567,411 Leasing 1,584,357 1,495,290 Factoring 1,410,968 1,244,795 Advances and overdrafts 101,848 14,617 Refinanced loans 449,438 461,995 Past due and under legal collection loans 1,318,758 1,652,151 Accrued interest from performing loans 25,133 (36,706) Impairment allowance for loans (d) (1,730,167) (2,349,425) Total direct loans, net 49,229,448 46,520,382 Indirect loans 5,068,694 4,743,480 (*) Under the program "Reactiva Peru", launched by the Peruvian Government in the context of the pandemic Covid-19, as a credit program guaranteed by it, Interbank granted loans for S/6,617,142,000, and the balance as of December 31, 2024 amounts to S/315,379,000, including accrued interest for S/45,229,000; S/192,948,000 being the amount covered by the guarantee of the Peruvian Government (as of December 31, 2023 amounted to S/848,886,000, including accrued interest for S/46,277,000; S/675,492,000 being the amount covered by the guarantee of the Peruvian Government). (**) As of December 31, 2024 and 2023, Interbank maintains repo operations of loans represented in securities according to the BCRP's definition. In consequence, loans provided as guarantee amounts to S/123,772,000 and S/504,158,000, respectively, and is presented in the caption "Loan, net", and the related liability is presented in the caption "Due to banks and correspondents" of the interim consolidated statement of financial position; see Note 10(b). (***) As of December 31, 2024 and 2023, it

includes non-revolving consumer loans related to credit card lines for approximately S/2,666,284,000 and S/3,149,149,000, respectively. (b) The classification of the direct loan portfolio is as follows:

Classification	Amount (S/000)
Commercial loans	22,770,495
Consumer loans	15,036,411
Mortgage loans	16,325,460
Small and micro-business loans	2,037,158
Total	50,415,364

For purposes of estimating the impairment loss in accordance with IFRS 9, the Group's loans are segmented into homogeneous groups that share similar risk characteristic. In this sense, the Group has determined three types of loan portfolios: Retail Banking (consumer and mortgage loans), Commercial Banking (commercial loans) and Small Business Banking (loans to small and micro-business). (c) The following table shows the credit quality and maximum exposure to credit risk based on the Group's internal credit rating as of December 31, 2024 and 2023. The amounts presented do not consider impairment.

Classification	Stage 1	Stage 2	Stage 3	Total
Direct loans	31.12.2024	31.12.2023	31.12.2024	31.12.2023
Substandard grade	1,513,955	2,705,012	1,582,401	1,510,897
Impaired	1,450,751	2,818,254	1,949,892	1,460,138
Individually	1,345,533	3,410,030	3,410,030	3,410,030
Collectively	1,172,779	23,214	23,214	23,214
High grade	32,184,807	340,472	340,472	340,472
Total	35,098,364	1,068,674	1,068,674	1,068,674
Standard grade	36,167,038	4,287,413	4,287,413	4,287,413
Not impaired	8,332,692	1,367,503	1,367,503	1,367,503
Total	32,525,279	4,343,148	4,343,148	4,343,148

Substandard grade

Classification	Stage 1	Stage 2	Stage 3	Total
Substandard grade	1,513,955	2,705,012	1,582,401	1,510,897
Impaired	1,450,751	2,818,254	1,949,892	1,460,138
Individually	1,345,533	3,410,030	3,410,030	3,410,030
Collectively	1,172,779	23,214	23,214	23,214
High grade	32,184,807	340,472	340,472	340,472
Total	35,098,364	1,068,674	1,068,674	1,068,674
Standard grade	36,167,038	4,287,413	4,287,413	4,287,413
Not impaired	8,332,692	1,367,503	1,367,503	1,367,503
Total	32,525,279	4,343,148	4,343,148	4,343,148

31.12.2024

31.12.2023

Contingent Credits: Guarantees and stand by letters, import and export letters of credit (substantially, all indirect loans correspond to commercial loans)

Classification	Stage 1	Stage 2	Stage 3	Total
Stage 1	1S/(000)	2S/(000)	3S/(000)	1S/(000)
Stage 2	2S/(000)	3S/(000)	3S/(000)	2S/(000)
Stage 3	3S/(000)	3S/(000)	3S/(000)	3S/(000)
Not impaired	31,240	3,434,095	3,434,095	31,240
High grade	31,240	3,434,095	3,434,095	31,240
Standard grade	3,465,335	3,988,999	457,518	3,465,335
Substandard grade	118,821	1,174,561	32,433	118,821
Impaired	6,181	6,181	6,181	6,181
Individually	6,181	6,181	6,181	6,181
Collectively	9,619	9,619	9,619	9,619
Total	4,762,187	282,559	23,948	4,762,187
Not impaired	5,068,694	4,024,255	4,024,255	5,068,694
High grade	4,024,255	5,068,694	5,068,694	4,024,255
Standard grade	272,352	132,498	404,850	272,352
Substandard grade	132,498	404,850	2,823	132,498
Impaired	1,474,431	1,474,431	1,474,431	1,474,431
Individually	1,474,431	1,474,431	1,474,431	1,474,431
Collectively	1,224,479	1,224,479	1,224,479	1,224,479
Total	41,248,010	5,490,460	1,510,688	41,248,010
Not impaired	48,249,158	4,609,607	1,247,693	48,249,158
High grade	4,609,607	1,247,693	48,249,158	4,609,607
Standard grade	1,247,693	48,249,158	4,609,607	1,247,693
Substandard grade	48,249,158	4,609,607	1,247,693	48,249,158
Impaired	1,247,693	4,609,607	48,249,158	1,247,693
Individually	48,249,158	4,609,607	1,247,693	48,249,158
Collectively	1,247,693	4,609,607	48,249,158	1,247,693
Total	50,415,364	41,248,010	5,490,460	50,415,364

31.12.2024

31.12.2023

Contingent Credits: Guarantees and stand by letters, import and export letters of credit (substantially, all indirect loans correspond to commercial loans)

Classification	Stage 1	Stage 2	Stage 3	Total
Stage 1	1S/(000)	2S/(000)	3S/(000)	1S/(000)
Stage 2	2S/(000)	3S/(000)	3S/(000)	2S/(000)
Stage 3	3S/(000)	3S/(000)	3S/(000)	3S/(000)
Not impaired	31,240	3,434,095	3,434,095	31,240
High grade	31,240	3,434,095	3,434,095	31,240
Standard grade	3,465,335	3,988,999	457,518	3,465,335
Substandard grade	118,821	1,174,561	32,433	118,821
Impaired	6,181	6,181	6,181	6,181
Individually	6,181	6,181	6,181	6,181
Collectively	9,619	9,619	9,619	9,619
Total	4,762,187	282,559	23,948	4,762,187
Not impaired	5,068,694	4,024,255	4,024,255	5,068,694
High grade	4,024,255	5,068,694	5,068,694	4,024,255
Standard grade	272,352	132,498	404,850	272,352
Substandard grade	132,498	404,850	2,823	132,498
Impaired	1,474,431	1,474,431	1,474,431	1,474,431
Individually	1,474,431	1,474,431	1,474,431	1,474,431
Collectively	1,224,479	1,224,479	1,224,479	1,224,479
Total	41,248,010	5,490,460	1,510,688	41,248,010

31.12.2024

31.12.2023

Contingent Credits: Guarantees and stand by letters, import and export letters of credit (substantially, all indirect loans correspond to commercial loans)

Classification	Stage 1	Stage 2	Stage 3	Total
Stage 1	1S/(000)	2S/(000)	3S/(000)	1S/(000)
Stage 2	2S/(000)	3S/(000)	3S/(000)	2S/(000)
Stage 3	3S/(000)	3S/(000)	3S/(000)	3S/(000)
Not impaired	31,240	3,434,095	3,434,095	31,240
High grade	31,240	3,434,095	3,434,095	31,240
Standard grade	3,465,335	3,988,999	457,518	3,465,335
Substandard grade	118,821	1,174,561	32,433	118,821
Impaired	6,181	6,181	6,181	6,181
Individually	6,181	6,181	6,181	6,181
Collectively	9,619	9,619	9,619	9,619
Total	4,762,187	282,559	23,948	4,762,187
Not impaired	5,068,694	4,024,255	4,024,255	5,068,694
High grade	4,024,255	5,068,694	5,068,694	4,024,255
Standard grade	272,352	132,498	404,850	272,352
Substandard grade	132,498	404,850	2,823	132,498
Impaired	1,474,431	1,474,431	1,474,431	1,474,431
Individually	1,474,431	1,474,431	1,474,431	1,474,431
Collectively	1,224,479	1,224,479	1,224,479	1,224,479
Total	41,248,010	5,490,460	1,510,688	41,248,010

31.12.2024

31.12.2023

Contingent Credits: Guarantees and stand by letters, import and export letters of credit (substantially, all indirect loans correspond to commercial loans)

Classification	Stage 1	Stage 2	Stage 3	Total
Stage 1	1S/(000)	2S/(000)	3S/(000)	1S/(000)
Stage 2	2S/(000)	3S/(000)	3S/(000)	2S/(000)
Stage 3	3S/(000)	3S/(000)	3S/(000)	3S/(000)
Not impaired	31,240	3,434,095	3,434,095	31,240
High grade	31,240	3,434,095	3,434,095	31,240
Standard grade	3,465,335	3,988,999	457,518	3,465,335
Substandard grade	118,821	1,174,561	32,433	118,821
Impaired	6,181	6,181	6,181	6,181
Individually	6,181	6,181	6,181	6,181
Collectively	9,619	9,619	9,619	9,619
Total	4,762,187	282,559	23,948	4,762,187
Not impaired	5,068,694	4,024,255	4,024,255	5,068,694
High grade	4,024,255	5,068,694	5,068,694	4,024,255
Standard grade	272,352	132,498	404,850	272,352
Substandard grade	132,498	404,850	2,823	132,498
Impaired	1,474,431	1,474,431	1,474,431	1,474,431
Individually	1,474,431	1,474,431	1,474,431	1,474,431
Collectively	1,224,479	1,224,479	1,224,479	1,224,479
Total	41,248,010	5,490,460	1,510,688	41,248,010

31.12.2024

31.12.2023

Contingent Credits: Guarantees and stand by letters, import and export letters of credit (substantially, all indirect loans correspond to commercial loans)

Classification	Stage 1	Stage 2	Stage 3	Total
Stage 1	1S/(000)	2S/(000)	3S/(000)	1S/(000)
Stage 2	2S/(000)	3S/(000)	3S/(000)	2S/(000)
Stage 3	3S/(000)	3S/(000)	3S/(000)	3S/(000)
Not impaired	31,240	3,434,095	3,434,095	31,240
High grade	31,240	3,434,095	3,434,095	31,240
Standard grade	3,465,335	3,988,999	457,518	3,465,335
Substandard grade	118,821	1,174,561	32,433	118,821
Impaired	6,181	6,181	6,181	6,181
Individually	6,181	6,181	6,181	6,181
Collectively	9,619	9,619	9,619	9,619
Total	4,762,187	282,559	23,948	4,762,187
Not impaired	5,068,694	4,024,255	4,024,255	5,068,694
High grade	4,024,255	5,068,694	5,068,694	4,024,255
Standard grade	272,352	132,498	404,850	272,352
Substandard grade	132,498	404,850	2,823	132,498
Impaired	1,474,431	1,474,431	1,474,431	1,474,431
Individually	1,474,431	1,474,431	1,474,431	1,474,431
Collectively	1,224,479	1,224,479	1,224,479	1,224,479
Total	41,248,010	5,490,460	1,510,688	41,248,010

31.12.2024

31.12.2023

Contingent Credits: Guarantees and stand by letters, import and export letters of credit (substantially, all indirect loans correspond to commercial loans)

Classification	Stage 1	Stage 2	Stage 3	Total
Stage 1	1S/(000)	2S/(000)	3S/(000)	1S/(000)
Stage 2	2S/(000)	3S/(000)	3S/(000)	2S/(000)
Stage 3	3S/(000)	3S/(000)	3S/(000)	3S/(000)
Not impaired	31,240	3,434,095	3,434,095	31,240
High grade	31,240	3,434,095	3,434,095	31,240
Standard grade	3,465,335	3,988,999	457,518	3,465,335
Substandard grade	118,821	1,174,561	32,433	118,821
Impaired	6,181	6,181	6,181	6,181
Individually	6,181	6,181	6,181	6,181
Collectively	9,619	9,619	9,619	9,619
Total	4,762,187	282,559	23,948	4,762,187
Not impaired	5,068,694	4,024,255	4,024,255	5,068,694
High grade	4,024,255	5,068,694	5,068,694	4,024,255
Standard grade	272,352	132,498	404,850	272,352
Substandard grade	132,498	404,850	2,823	132,498
Impaired	1,474,431	1,474,431	1,474,431	1,474,431
Individually	1,474,431	1,474,431	1,474,431	1,474,431
Collectively	1,224,479	1,224,479	1,224,479	1,224,479
Total	41,248,010	5,490,460	1,510,688	41,248,010

31.12.2024

31.12.2023

Contingent Credits: Guarantees and stand by letters, import and export letters of credit (substantially, all indirect loans correspond to commercial loans)

Classification	Stage 1	Stage 2	Stage 3	Total
Stage 1	1S/(000)	2S/(000)	3S/(000)	1S/(000)
Stage 2	2S/(000)	3S/(000)	3S/(000)	2S/(000)
Stage 3	3S/(000)	3S/(000)	3S/(000)	3S/(000)
Not impaired	31,240	3,434,095	3,434,095	31,240
High grade	31,240	3,434,095	3,434,095	31,240
Standard grade	3,465,335	3,988,999	457,518	3,465,335
Substandard grade	118,821	1,174,561	32,433	118,821
Impaired	6,181	6,181	6,181	6,181
Individually	6,181	6,181	6,181	6,181
Collectively	9,619	9,619	9,619	9,619
Total	4,762,187	282,559	23,948	4,762,187
Not impaired	5,068,694	4,024,255	4,024,255	5,068,694
High grade	4,024,255	5,068,694	5,068,694	4,024,255
Standard grade	272,352	132,498	404,850	272,352
Substandard grade	132,498	404,850	2,823	132,498
Impaired	1,474,431	1,474,431	1,474,431	1,474,431

As of December 31, 2024 and 2023, there are no liens on investment property. (b) The net gain on investment properties as of December 31, 2024 and 2023, consists of the following: 31.12.2024 31.12.2023 S/(000) S/(000) Income from rental 71,080 65,961 Gain on valuation 60,260 7,111 Loss on sale (3,176) Net gain 128,164 73,072 28 (c) The movement of investment property for the years ended December 31, 2024 and 2023, is as follows: 31.12.2024 31.12.2023 S/(000) S/(000) Balance at the beginning of period 1,298,892 1,287,717 Additions 61,812 16,903 Sales (39,176) Gain on valuation 60,260 7,111 Others (12,839) Balance at the end of the period 1,381,788 1,298,892 8. Other accounts receivable and other assets, net, and other accounts payable, provisions and other liabilities (a) These captions are comprised of the following: 31.12.2024 31.12.2023 S/(000) S/(000) Other accounts receivable and other assets Financial instruments Other accounts receivable, net 554,581 660,956 Accounts receivable from sale of investments 493,532 63,466 POS commission receivable 390,126 420,644 Operations in process 149,105 83,640 Accounts receivable related to derivative financial instruments (b) 143,201 158,101 Others 14,954 17,774 1,745,499 1,404,581 Non-financial instruments 101,551 Deffered cost of POS affiliation and registration 85,006 92,511 Tax credit for General Sales Tax - IGV 35,391 32,482 Investments in associates 24,795 22,548 Others 19,623 49,227 924,679 720,567 Total 2,670,178 2,125,148 30 31.12.2024 31.12.2023 S/(000) S/(000) Other accounts payable, provisions and other liabilities Financial instruments Contract liability with investment component 1,308,422 1,010,429 Third party compensation (*) 866,665 763,039 Other accounts payable 665,296 727,906 Operations in process 430,275 226,428 Accounts payable for acquisitions of investments 414,940 106,955 Lease liabilities 143,803 90,513 Workersâ€™ profit sharing and salaries payable 109,395 105,734 Accounts payable related to derivative financial instruments (b) 102,288 145,395 Allowance for indirect loan losses, Note 6(d.2) 14,248 17,932 Accounts payable to reinsurers and coinsurers 6,354 7,260 4,061,686 3,201,591 Non-financial instruments Provision for other contingencies 107,078 70,671 Taxes payable 87,262 80,331 Deferred income (**) 36,394 23,490 Registration for use of POS 18,005 21,962 Others 8,839 9,315 257,578 205,769 Total 4,319,264 3,407,360 (*) Corresponds mainly to outstanding balances payable to affiliated businesses, for the consumptions made by the cardâ€™s users, net of the respective fee, which are mainly settled the day after the transaction was made. (**) Corresponds mainly to deferred fees for indirect loans (mainly guarantee letters) and the transactions related to installments pending of accrual within the contractâ€™s term with affiliated businesses. 31 (b) The following table presents, as of December 31, 2024 and 2023, the fair value of derivative financial instruments recorded as assets or liabilities, including their notional amounts. Assets Liabilities Notionalamount Effective part recognized in other comprehensive income during the year Maturity Hedgedinstruments Caption of the consolidated statement of financial position where the hedged item has been recognized As of December 31, 2024 S/(000) S/(000) S/(000) S/(000) Derivatives held for trading - Forward exchange contracts 22,336 45,012 7,092,071 Between January 2025 and June 2026 - Cross swaps 11,593 13,277 1,899,348 Between January 2025 and November 2029 - Interest rate swaps 38,817 28,812 1,742,139 Between January 2025 and June 2036 - Options 2,518 Between January 2025 and July 2025 - Cash flow hedges: Derivatives held as hedges -Cash flow hedges: Cross currency swaps (CCS) 5,953 3,415 1,129,200 (6,754) October 2026 Corporate bonds Bonds, notes and obligations outstanding Cross currency swaps (CCS) 54,218 565,500 (10,463) October 2027 Senior bond Bonds, notes and obligations outstanding Cross currency swaps (CCS) 3,168 188,200 1,002 June 2025 Due to banks Due to banks and correspondents Cross currency swaps (CCS) 404 188,200 742 May 2025 Due to banks Due to banks and correspondents Cross currency swaps (CCS) 5,518 75,400 (1,418) October 2027 Senior bond Bonds, notes and obligations outstanding Cross currency swaps (CCS) 5,433 75,400 (1,537) October 2027 Senior bond Bonds, notes and obligations outstanding Cross currency swaps (CCS) 7,116 75,280 588 February 2025 Due to banks Due to banks and correspondents Cross currency swaps (CCS) 417 37,700 (433) October 2027 Senior bond Bonds, notes and obligations outstanding Cross currency swaps (CCS) 218 218 Due to banks Due to banks and correspondents Cross currency swaps (CCS) 632 632 Due to banks Due to banks and correspondents Cross currency swaps (CCS) 243 243 Due to banks Due to banks and correspondents 70,455 15,187 2,334,880 (17,180) Assets Liabilities Notionalamount Effective part recognized in other comprehensive income during the year Maturity Hedgedinstruments Caption of the consolidated statement of financial position where the hedged item has been recognized As of December 31, 2023 S/(000) S/(000) S/(000) S/(000) Derivatives held for trading - Forward exchange contracts 36,595 29,517 4,875,692 Between January 2024 and December 2025 - Interest rate swaps 40,350 25,196 1,530,493 Between March 2024 and June 2036 - Cross swaps 20,982 44,897 1,370,799 Between January 2024 and April 2028 - Options 1,172 1,174 279,047 Between January 2024 and December 2024 - Derivatives held as hedges-Cash flow hedges: Cross currency swaps (CCS) 2,958 7,383 1,112,700 (10,199) October 2026 Corporate bonds Bonds, notes and obligations outstanding Cross currency swaps (CCS) 56,044 556,950 (3,309) October 2027 Senior

The Subsidiaries incorporated and domiciled in Peru (see Note 2) are subject to the Peruvian Tax legislation; see paragraph (c). Peruvian life insurance companies are exempt from Income Tax regarding the income derived from assets linked to technical reserves for pension insurance and pensions from the Private Pension Fund Administration System; as well as income generated through assets related to life insurance contracts with savings component. In Peru, all income from Peruvian sources obtained from the direct or indirect sale of shares of stock capital representing participation of legal persons domiciled in the country are subject to income tax. For that purpose, an indirect sale shall be considered to have occurred when shares of stock or ownership interests of a legal entity are sold and this legal entity is not domiciled in the country and, in turn, is the holder " whether directly or through other legal entity or entities " of shares of stock or ownership interests of one or more legal entities domiciled in the country, provided that certain conditions established by law occur. In this sense, the Act states that an assumption of indirect transfer of shares arises when in any of the 12 months prior to disposal, the market value of shares or participations of the legal person domiciled is equivalent to 50 percent or more of the market value of shares or participations of the legal person non-domiciled. Additionally, as a concurrent condition, it is established that in any period of 12 months shares or participations representing 10 percent or more of the capital of legal persons non-domiciled be disposal. (b) Legal entities or individuals not domiciled in Peru are subject to an additional tax (equivalent to 5 percent) on dividends received from entities domiciled in Peru. The corresponding tax is withheld by the entity that distributes the dividends. In this regard, since IFS controls the entities that distribute the dividends, it records the amount of the Income Tax on dividends as expense of the financial year of the dividends received. In this sense, as of December 31, 2024 and 2023, the Company has recorded a provision for S/26,076,000 and S/33,020,000, respectively, in the caption "Income Tax" of the interim consolidated statement of income. (c) IFS's Subsidiaries incorporated in Peru are subject to the payment of Peruvian taxes; hence, they must calculate their tax expenses on the basis of their separate financial statements. The Income Tax rate as of December 31, 2024 and 2023, was 29.5 percent, over the taxable income. (d) The Tax Authority (henceforth "SUNAT", by its Spanish acronym) is legally entitled to perform tax audit procedures for up to four years subsequent to the date at which the tax return regarding a taxable period must be filed. Below are the taxable periods subject to inspection by the SUNAT as of December 31, 2024: - Interbank: Income Tax for the years 2020 to 2024, and Value-Added-Tax returns for the years 2019 to 2024. - Interseguro: Income Tax for the years 2019, 2021 to 2024, and Value-Added-Tax returns for the years 2019 to 2024. - Procesos de Medios de Pago: Income Tax for the years 2019, 2021 to 2024, and Value-Added-Tax returns for the years 2019 to 2024. - Izipay: Income Tax and Value-Added-Tax returns for the years 2019 to 2024. Due to the possible interpretations that the SUNAT may have on the legislation in force, it is not possible to determine at this date whether or not the reviews carried out will result in liabilities for the Subsidiaries; therefore, any higher tax or surcharge that may result from possible tax reviews would be applied to the results of the year in which it is determined. Following is the description of the main ongoing tax procedures and processes for the main Subsidiaries: - Interbank: Between 2004 and 2010, Interbank received several Tax Determination and Tax Penalty notices corresponding mainly to the Income Tax determination for the fiscal years 2000 to 2006. As a result, claims and appeals were filed and subsequent contentious administrative proceedings were started. The most relevant matter subject 42 to discrepancy with SUNAT corresponds to whether the "interest in suspense" are subject to Income Tax or not. The tax periods under review and related to the aforementioned discrepancy are detailed below: - Regarding the income tax for the period 2003, Interbank has presented various appeals on the tax debt, reducing said fine from S/69,000,000 to S/25,000,000. In October 2024, through Resolution of Coactive Collection, SUNAT required the payment of the liability for approximately S/17,800,000 (comprising the tax, penalties and moratorium interest), an amount that was paid by Interbank on November 6, 2024. However, the process is ongoing at the Judiciary. Interbank recorded this payment as account receivable from SUNAT, which was recorded as "Recoverable taxes", in the caption "Other accounts receivable and other assets, net"; see Note 8(a). - Regarding the advance payments of the income tax for the period 2004, in April 2023, the Tax Administration rectified, through a Resolution, the determination of said payments. In this regard Interbank filed the respective Appeal Recourse and in August 2023, it concluded favorably for Interbank. - Regarding the income tax and the advance payments of the income tax for the period 2005, in May 2020, the Tax Administration, through a Resolution, increased the tax debt linked to the suspension of interest compensation from S/1,000,000 to S/35,000,000. As of the date of this report, the case is pending resolution by the Tax Court. - Regarding the income tax and the advance payments of the income tax for the period 2006, in February 2021, the Tax Administration, through a Resolution, rejected an excess payment of S/3,500,000 related to litigations about interest in suspense and determined a tax debt of S/23,000,000. In December 2022, the Tax Court revoked the objection for suspended interest, coefficient of payments on account and fines. In December 2024, the Tax Court ordered to maintain and continue with the updated collection of the tax liability, thus upholding the previous resolutions related to repairs and penalties. As of the date of this report, the case is pending resolution by the Judiciary. As of December 31, 2024 the tax liability requested for the periods 2000 to 2006 for the interest in suspense and other minor contingencies, amounts to approximately S/84,000,000 which includes the tax, fines and interest arrears, out of which S/56,000,000 corresponded to interest in suspense and S/28,000,000 corresponded to other repairs (as of December 31, 2023, the tax liability amounted to S/124,000,000 and includes taxes, fines, and interest arrears, out of which S/59,000,000 corresponded to interest in suspense and S/65,000,000 corresponded to other repairs). - Regarding the income tax for the period 2010, in 2017, SUNAT closed the audit procedure. Interbank paid the debt under protest and filed a claim recourse. As of today, the procedure has been appealed and it is pending resolution by the Tax Court. - Regarding the income tax for the period 2012, in 2020, Interbank received several Tax Determination and Tax Penalty notices. As of December 31, 2024 and 2023, the tax debt claimed by the SUNAT with respect to income tax amounted to S/14,600,000 and S/14,400,000, respectively. As of the date of this report, the process is on appeal, pending resolution by the Tax Court. - Regarding the income tax for the period 2013, in 2019, Interbank was notified with Determination Resolutions being the main concept observed, the deduction of loan write-offs without proof by the SBS in the income tax return. During 2021, Interbank was notified with a Tax Court Resolution, which confirms, revokes and orders to settle the aforementioned concepts. Therefore, Interbank challenged said Resolution before the Judiciary. At the end of 2022, the Tax Court reconfirmed its ruling in the aforementioned Resolution and through Resolution of Coactive Collection demanded the payment of the debt for approximately S/62,000,000, which was paid by Interbank on February 2, 2023; however, the process continues in the Judiciary instance. Interbank recorded this payment as account receivable from SUNAT, that was recorded as "Tax paid to recover", in the caption "Other accounts receivable and other assets, net"; see Note 8(a). - Regarding the Income Tax for the periods 2014 and 2015, in the year 2019, SUNAT notified Interbank about the beginning of the definitive audit procedure of the third-category Income Tax for the period 2014, determining

a tax liability on the additional Income Tax rate of 4.1%, that as of December 31, 2024 and 2023, amounted to S/178,000 and S/177,000, respectively. In the year 2021, Interbank was notified with Resolutions of Determination and Penalty corresponding to the period 2015. As of December 31, 2024 and 2023, the tax liability requested by 43 SUNAT relating the advance payments of the 2015 Income Tax amounts to S/14,800,000 and S/14,600,000, respectively. As of the date of this report, both cases are on appeal, pending resolution. Regarding the income tax and the advance payments of the income tax for the period 2017, in December 2021, SUNAT notified Interbank about the beginning of the definitive audit procedure. In this regard, no additional amounts to pay related to Income Tax were determined; however, in November 2022, Interbank filed a claim recourse on other minor concepts, observed by the SUNAT, which is pending of pronouncement. In November, 2023, SUNAT notified Interbank of different Resolutions of Determination corresponding to the Income Tax and advance payments for the period 2018, as well as Resolutions of Penalty on an alleged infringement of Article 178.1 of the Tax Code. As of December 31, 2024 and 2023, the tax debt claimed by SUNAT amounts to S/78,000,000 and S/74,000,000, respectively. As of the date of this report, the case is under appeal, pending resolution by the Tax Court. In October 2023 and February 2024, SUNAT notified of the beginning of the audit procedure on Interbank for the Income Tax corresponding to the period 2019, and transfer prices for the period 2019, respectively. As of December 31, 2024, the audit procedure for the period 2019 is under way. Interseguro: In October 2023, SUNAT completed the fiscalization procedure regarding the Income Tax corresponding to the year 2020, without additional observations. Procesos Medios de Pago: In December 2024, SUNAT concluded the definite audit procedure of the Income Tax for the period 2020, without material observations. (e) As of December 31, 2024 and 2023, Izipay maintains carryforward tax losses amounting to S/70,043,812 and S/71,324,359, respectively. In application of current tax regulations, Management opted for system to offset its tax losses. In application of this system, the tax loss can be offset against the net income obtained in the following years, up to 50 percent of said income until they are extinguished; therefore, they do not have an expiration date. In the opinion of IFS management, its Subsidiaries and its legal advisers, any eventual additional tax would not be significant for the financial statements as of December 31, 2024 and 2023. (f) IFS's Subsidiaries recognize the period's Income Tax expense using the best estimate of the tax rate. The table below presents the amounts reported in the interim consolidated statements of income: For the year ended as of December 31, 2024 and 2023 S/(000) S/(000) Current expense 188,236 140,332 Current dividend expense, Note 14(b) 26,076 33,020 Deferred expense 100,053 102,244 314,365 275,596 44 15. Interest income and expenses, and similar accounts (a) This caption is comprised of the following: 31.12.2024 31.12.2023 S/(000) S/(000) Interest and similar income Interest on loan portfolio 5,157,744 5,353,991 Impact from the modification of contractual cash flows due to the loan rescheduling schemes 510 (29,404) Interest on investments at fair value through other comprehensive income 1,218,304 1,199,059 Interest on due from banks and interbank funds 372,622 367,167 Interest on investments at amortized cost 217,716 172,602 Dividends on financial instruments 49,396 42,779 Others 13,099 14,217 Total 7,029,391 7,120,411 Interest and similar expenses Interest and fees on deposits and obligations 1,495,881 1,662,139 Interest and fees on obligations with financial institutions 482,392 474,362 Interest on bonds, notes and other obligations 327,385 311,665 Deposit insurance fund fees 86,776 81,171 Interest on lease payments 7,627 5,562 Others 80,209 57,467 Total 2,480,270 2,592,366 45 16. Fee income from financial services, net (a) Following is the composition on this caption for the years ended December 31, 2024 and 2023: 31.12.2024 31.12.2023 S/(000) S/(000) Income Performance obligations at a point in time: Accounts maintenance, carriage, transfers, and debit and credit card fees 755,432 747,568 Income from services (acquirer and issuer role) (b) 733,885 738,177 Banking service fees 196,985 208,420 Brokerage and custody services 8,116 5,811 Others 30,370 36,393 Performance obligations during a period: Funds management 158,928 137,137 Contingent loans fees 67,045 68,355 Collection services 55,978 60,648 Others 18,694 28,757 Total 2,025,433 2,031,266 Expenses Expenses for services (acquirer and issuer role) (b) 343,038 339,846 Credit cards 177,492 199,464 Commissions Mastercard - Visa 103,838 85,741 Local banks fees 71,564 58,956 Credit life insurance premiums 71,239 71,796 Foreign banks fees 25,778 26,285 Others 89,541 70,716 Total 882,490 852,804 Net 1,142,943 1,178,462 (b) Corresponds to the management and operation of the shared service of transaction processing of credit and debit cards, for clients of Izipay. 46 17. Other income and (expenses) (a) This caption is comprised of the following: 31.12.2024 31.12.2023 S/(000) S/(000) Other income Maintenance, installation and sale of POS equipment 23,269 28,743 Profit from sale of property, furniture and equipment (b) 12,879 15,300 Services rendered to third parties 8,223 7,512 Income from ATM rentals 5,507 5,365 Other technical income from insurance operations 4,162 10,163 Gain from sale of written-off-loans 2,542 18,770 Others 64,640 70,847 Total other income 121,222 156,700 Other expenses Commissions from insurance activities 38,780 42,400 Provision for sundry risk 29,290 4,138 Administrative and tax penalties 16,277 20,198 Sundry technical insurance expenses 14,414 10,066 Expenses related to rental income 12,607 5,814 Provision for accounts receivable 11,508 13,847 Write-off of intangibles 10,809 3,455 Donations 4,826 4,529 Cost of sale of POS equipment 1,154 12,819 Others 55,294 67,726 Total other expenses 194,959 184,992 (b) As of December 31, 2024 and 2023, it corresponds to the sale to third parties for US\$12,090,000 (approximately equivalent to S/45,461,000) and US\$8,552,000 (approximately equivalent to S/32,667,000), respectively. 47 18. Result from insurance activities, before expenses (a) This caption is comprised of the following: 31.12.2024 31.12.2023 Massive Pensions Life Total Massive Pensions Life Total S/(000) S/(000) S/(000) S/(000) S/(000) S/(000) Insurance service income - 61,800 3,970 28,826 94,596 49,191 3,609 Contracts measured under BBA and VFA (*): 61,800 3,970 28,826 94,596 49,191 3,609 27,978 80,778 Change in Risk adjustment for non-financial risk 3,083 7,756 1,358 10,481 1,476 255 1,850 119 Insurance service expenses and expected claims

S/209,671,000, respectively; said loans are repaid monthly and bear interest at market rates. There are no loans to the Groupâ€™s directors and key personnel guaranteed with shares of any Subsidiary. 51 (d) The Groupâ€™s key personnel basic remuneration for the years ended December 31, 2024 and 2023, is presented below: 31.12.2024 31.12.2023 S/(000) S/(000) Salaries 32,003 28,325 Board of Directorsâ€™ compensations 3,456 3,151 Total 35,459 31,476 (e) As of December 31, 2024 and 2023, the Group holds participation in different mutual funds that are managed by Interfondos, which are classified as investments at fair value through profit or loss and amount to S/2,364,000 and S/7,358,000, respectively. (f) In Managementâ€™s opinion, transactions with related companies have been performed under market conditions and within the limits set by the SBS. 21. Business segments The operating segments monitor the operating results of their business units separately for the purpose of making decisions on the distribution of resources and performance assessment. Segment performance is evaluated based on operating profit or loss and it is measured consistently with operating profit or loss in the consolidated financial statements. Transfer prices between operating segments are on an armâ€™s length basis in a manner similar to transactions with third parties. As of December 31, 2023, the Company presented four operating segments: Banking, Insurance, Wealth Management and Payments. During the period 2024, the Company performed an assessment on the reportable segments, considering among other criteria; the relevance to the Group's consolidated income, profits and assets, concluding that the Payments segment would not be deemed as a reportable segment henceforth. It is worth to mention that said conclusion is aligned with the quantitative thresholds established by IFRS 8 â€œOperating Segmentsâ€, according to which, the segment Payments does not surpass the following thresholds: - At the revenues level: Payments segmentâ€™s revenues do not represent 10 percent or more of the combined revenues of all operating segments. - At the profit or loss level: Payments segmentâ€™s absolute amount of profit or loss is not equal or greater than 10 percent of the amount greater between: (i) the combined reported profit of all operating segments that did not report a loss, and (ii) the combined reported loss of all operating segments that reported a loss. - At the assets level: Payments segmentâ€™s assets are not 10 per cent or more of the combined assets of all operating segments. As result of the explained above, the Group presents three operating segments based on products and services, as follows: Banking - Mainly loans, credit facilities, deposits and current accounts. Insurance - It provides life annuity products with single-premium payment and conventional life insurance products, as well as other retail insurance products. Wealth management - It provides brokerage and investment management services. Inteligo serves mainly Peruvian citizens. 52 The following table presents the Groupâ€™s financial information by business segments for the years ended December 31, 2024 and 2023: 31.12.2024 31.12.2023 Banking Insurance Wealthmanagement Holding, other subsidiaries and consolidation adjustments (*) Totalconsolidated S/(000) S/(000) S/(000) S/(000) Consolidated statement of income data Interest and similar income 5,969,629 870,993 178,160 10,609 7,029,391 Interest and similar expenses (2,217,197) (153,464) (108,466) (1,143) (2,480,270) Net interest and similar income 3,752,432 717,529 69,694 9,466 4,549,121 Loss on loans, net of recoveries (1,719,913) (266) (1,720,179) Loss due to impairment of financial investments (982) (45,910) (585) (44) (47,521) Net interest and similar income after impairment loss on loans 2,031,537 671,619 68,843 9,422 2,781,421 Fee income from financial services, net 791,815 (10,628) 170,955 190,801 1,142,943 Net gain (loss) on sale of financial investments 12,995 17,664 (4,115) 26,544 Other income 500,512 103,571 89,331 71,653 765,067 Result from insurance activities, before expenses (169,750) (169,789) (39) (169,789) Depreciation and amortization (294,514) (22,091) (8,734) (87,718) (413,057) Other expenses (1,762,494) (379,087) (166,789) (178,789) (2,487,159) Income before translation result and Income Tax 1,279,851 211,298 149,491 5,330 1,645,970 Exchange difference (7,402) (9,390) (2,066) (5,286) (24,144) Income Tax (265,096) (10,089) (39,180) (314,365) Net profit (loss) for the year 1,007,353 201,908 137,336 (39,136) 1,307,461 Attributable to: IFSâ€™s shareholders 1,007,353 201,908 137,336 (46,519) 1,300,078 Non-controlling interest (137,336) 7,383 7,383 1,007,353 201,908 137,336 (39,136) 1,307,461 (*) Corresponds to financial information separate from IFS and other subsidiaries, as well as consolidation adjustments and elimination of intercompany transactions. 31.12.2023 Banking Insurance Wealthmanagement Holding, other subsidiaries and consolidation adjustments (*) Totalconsolidated S/(000) S/(000) S/(000) S/(000) Consolidated statement of income data Interest and similar income 6,076,020 851,648 183,926 8,817 7,120,411 Interest and similar expenses (2,363,800) (126,704) (98,370) (3,492) (2,592,366) Net interest and similar income 3,712,220 724,944 85,556 5,325 4,528,045 (Loss) reversal on loans (1,981,988) (170) (1,981,818) (Loss) recovery due to impairment of financial investments 15 (7,858) 347 (4) (7,500) Net interest and similar income after impairment loss on loans 1,730,247 717,086 86,073 5,321 2,538,727 Fee income from financial services, net 813,279 (13,431) 146,223 232,391 1,178,462 Net (loss) gain on sale of financial investments (660) 9,948 (2,857) (6,431) Other income 495,500 112,990 (37,332) (19,774) 551,384 Result from insurance activities, before expenses (178,379) (178,392) Depreciation and amortization (271,526) (21,658) (15,018) (70,836) (379,038) Other expenses (1,678,356) (352,933) (138,589) (201,251) (2,371,129) Income (loss) before translation result and Income Tax 1,088,484 273,623 38,500 (54,162) 1,346,445 Exchange difference (15,969) 18,430 761 5,205 8,427 Income Tax (216,366) (3,081) (56,149) (275,596) Net profit (loss) for the year 856,149 292,053 36,180 (105,106) 1,079,276 Attributable to: IFSâ€™s shareholders 856,149 292,053 36,180 (111,654) 1,072,728 Non-controlling interest (6,548) (6,548) (6,548) 856,149 292,053 36,180 (105,106) 1,079,276 (*) Corresponds to financial information separate from IFS and other subsidiaries, as well as consolidation adjustments and elimination of intercompany transactions. 54 31.12.2024 Banking Insurance Wealthmanagement Holding, other subsidiaries and consolidation adjustments (*) Totalconsolidated S/(000) S/(000)

Â S/(000) Â Â S/(000) Â Â S/(000) Â Capital investments (**)) Â Â 277,836 Â Â 65,335 Â Â 5,879 Â Â 62,815 Â Â 411,865 Â Total assets Â Â 73,500,151 Â Â 16,175,883 Â Â 4,316,010 Â Â 1,385,469 Â Â 95,377,513 Â Total liabilities Â Â 64,627,207 Â Â 15,618,274 Â Â 3,271,899 Â Â 881,538 Â Â 84,398,918 Â Â Â Â Â Â Â Â Â Â 31.12.2023 Â Â Banking Â Â Insurance Â Â Wealthmanagement Â Â Holding, other subsidiaries and consolidation adjustments (*) Â Â Totalconsolidated Â Â S/(000) Â Â S/(000) Â Â S/(000) Â Â S/(000) Â Capital investments (**)) Â Â 327,513 Â Â 21,184 Â Â 6,430 Â Â 89,809 Â Â 444,936 Â Total assets Â Â 68,437,614 Â Â 15,225,254 Â Â 4,374,266 Â Â 1,587,645 Â Â 89,624,779 Â Total liabilities Â Â 60,380,895 Â Â 14,787,105 Â Â 3,453,408 Â Â 995,270 Â Â 79,616,678 Â Â (*) Corresponds to financial information separate from IFS and other subsidiaries, as well as consolidation adjustments and elimination of intercompany transactions. Â (**)) It includes the purchase of property, furniture and equipment, intangible assets and investment properties. Â The distribution of the Groupâ€™s total income based on the location of the customer and its assets for the year ended December 31, 2024, is S/10,232,012,000 in Peru and S/383,179,000 in Panama (for the year ended December 31, 2023, was S/10,185,755,000 in Peru and S/244,373,000 in Panama). The distribution of the Groupâ€™s total assets based on the location of the customer and its assets as of December 31, 2024 is S/91,197,601,000 in Peru and S/4,179,912,000 in Panama (for the year ended December 31, 2023, was S/85,387,995,000 in Peru and S/4,236,784,000 in Panama). Â Â 55 Â 22.

Financial instruments classification The financial assets and liabilities of the consolidated statement of financial position as of December 31, 2024 and 2023, are presented below: Â Â As of December 31, 2024 Â Â At fair value through profit or loss Â Â Debt instruments measured at fair value through other comprehensive income Â Â Equity instruments measured at fair value through other comprehensive income Â Â Amortized cost Â Â Total Â Â S/(000) Â Â S/(000) Â Â S/(000) Â Â S/(000) Â Financial assets Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â 12,488,958 Â Â 12,488,958 Â Inter-bank funds Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â 220,060 Â Â 220,060 Â Financial investments Â Â 1,776,567 Â Â 20,724,892 Â Â 458,268 Â Â 3,898,198 Â Â 26,857,925 Â Loans, net Â Â Â Â Â Â Â Â Â Â Â Â Â Â 49,229,448 Â Â 49,229,448 Â Due from customers on acceptances Â Â Â Â Â Â Â Â Â Â Â Â Â Â 9,163 Â Â 9,163 Â Other accounts receivable and other assets, net Â Â 143,201 Â Â Â Â Â Â Â Â Â Â Â Â 1,602,298 Â Â 1,745,499 Â Reinsurance contracts assets Â Â Â Â Â Â Â Â Â Â Â Â 18,602 Â Â 18,602 Â Â 1,919,768 Â Â 20,724,892 Â Â 458,268 Â Â 67,466,727 Â Â 90,569,655 Â Financial liabilities Â Â Â Â Â Â Â Â Â Â Â Â Â Â Deposits and obligations Â Â Â Â Â Â Â Â Â Â Â Â 53,768,028 Â Â 53,768,028 Â Due to banks and correspondents Â Â Â Â Â Â Â Â Â Â Â Â 7,562,057 Â Â 7,562,057 Â Bonds, notes and other obligations Â Â Â Â Â Â Â Â Â Â Â Â 6,075,433 Â Â 6,075,433 Â Â 6,075,433 Â Due from customers on acceptances Â Â Â Â Â Â Â Â Â Â Â Â 9,163 Â Â 9,163 Â Insurance and reinsurance contract liabilities Â Â Â Â Â Â Â Â Â Â Â Â 12,524,320 Â Â 12,524,320 Â Other accounts payable, provisions and other liabilities Â Â 102,288 Â Â Â Â Â Â Â Â Â Â 3,959,398 Â Â 4,061,686 Â Â 102,288 Â Â Â Â Â Â 83,898,399 Â Â 84,000,687 Â Â Â Â Â Â 56 Â Â Â Â Â Â As of December 31, 2023 Â Â At fair value through profit or loss Â Â Debt instruments measured at fair value through other comprehensive income Â Â Equity instruments measured at fair value through other comprehensive income Â Â Amortized cost Â Â Total Â Â S/(000) Â Â S/(000) Â Â S/(000) Â Financial assets Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â 9,818,711 Â Â 9,818,711 Â Inter-bank funds Â Â Â Â Â Â Â Â Â Â Â Â 524,915 Â Â 524,915 Â Financial investments Â Â 1,556,540 Â Â 21,246,569 Â Â 444,878 Â Â 3,474,004 Â Â 26,721,991 Â Loans, net Â Â Â Â Â Â Â Â 46,520,382 Â Â 46,520,382 Â Due from customers on acceptances Â Â Â Â Â Â Â Â 40,565 Â Â 40,565 Â Other accounts receivable and other assets, net Â Â 158,101 Â Â Â Â Â Â 1,246,480 Â Â 1,404,581 Â Reinsurance contracts assets Â Â Â Â Â Â Â Â Â Â Â Â 26,287 Â Â 26,287 Â Â 1,714,641 Â Â 21,246,569 Â Â 444,878 Â Â 61,651,344 Â Â 85,057,432 Â Financial liabilities Â Â Â Â Â Â Â Â Â Â Â Â Â Â Deposits and obligations Â Â Â Â Â Â Â Â Â Â Â Â 49,188,234 Â Â 49,188,234 Â Inter-bank funds Â Â Â Â Â Â Â Â Â Â Â Â 119,712 Â Â 119,712 Â Due to banks and correspondents Â Â Â Â Â Â Â Â 9,025,930 Â Â 9,025,930 Â Bonds, notes and other obligations Â Â Â Â Â Â Â Â 5,551,629 Â Â 5,551,629 Â Due from customers on acceptances Â Â Â Â Â Â Â Â 40,565 Â Â 40,565 Â Insurance and reinsurance contract liabilities Â Â Â Â Â Â Â Â 40,565 Â Â 40,565 Â Other accounts payable, provisions and other liabilities Â Â 145,395 Â Â 145,395 Â Â 3,056,196 Â Â 3,201,591 Â Â 145,395 Â Â 79,189,802 Â Â 79,335,197 Â Â 57 Â 23.

Financial risk management It comprises the management of the main risks, that due to the nature of their operations, IFS and its Subsidiaries are exposed to; and correspond to: credit risk, market risk, liquidity risk, insurance risk and real estate risk. Â To manage the risks detailed above, every Subsidiary of the Group has a specialized structure and organization in their management, measurement systems, as well as mitigation and coverage processes, according to specific regulatory needs and requirements for the development of its business. The Group and its Subsidiaries operate independently but in coordination with the general provisions issued by the Board of Directors and Management of IFS. The Board of Directors and Management of IFS are ultimately responsible for identifying and controlling risks. The Company has an Audit Committee comprised of three independent directors, pursuant to Rule 10A-3 of the Securities Exchange Act of the United States; and one of them is a financial expert according to the regulations of the New York Stock Exchange. The Audit Committee is appointed by the Board of Directors and its main purpose is to monitor and supervise the preparation processes of financial and accounting information, as well as the audits over the financial statements of IFS and its Subsidiaries. Also, the Company has an Internal Audit Division which is responsible for monitoring the key processes and controls to ensure an adequate low risk control according to the standards defined in the Sarbanes Oxley Act. Â A full description of the Groupâ€™s financial risk management is presented in Note 29 âœFinancial risk managementâ€ of the Annual Consolidated Financial Statements; following is presented the financial information related to credit risk management for the loan portfolio, offsetting of financial assets and liabilities, and foreign exchange risk. Â (a) Credit risk management for loans - Interbankâ€™s loan portfolio is segmented into homogeneous groups that shared similar credit risk characteristics. These groups are: (i) Retail Banking (credit card, mortgage, payroll loan, consumer loan and vehicular loan), (ii) Small Business Banking (segments S1, S2 and S3), and (iii) Commercial Banking (corporate, institutional, companies and real estate). In addition, at Inteligo Bank, the internal model developed (scorecard) assigns 5 levels of credit risk classified as follows: low risk, medium low risk, medium risk, medium high risk, and high risk. These categories are described in

Note 29.1(d) of the audited Annual Consolidated Financial Statements. Additionally, Interbank monitors constantly the occurrence or not of certain events that might affect the behavior and performance of the expected credit losses of its clients. Therefore, certain subsequent adjustments to the expected loss model are recorded to be able to capture the impact in the estimation of the loan's expected loss. In compliance with the policy of monitoring the Group's credit risk, during 2024 Interbank performed the recalibration process of its risk parameters for the calculation of the expected credit losses. The Group structures the levels of credit risk it undertakes by placing limits on the amount of risk accepted in relation to one borrower or groups of borrowers, geographical and industry segments. Said risks are monitored on a revolving basis and subject to continuous review.

(b) Offsetting of financial assets and liabilities - The information contained in the tables below includes financial assets and liabilities that:

- Are offset in the statement of financial position of the Group; or
- Are subject to an enforceable master netting arrangement or similar agreement that covers similar financial instruments, regardless of whether they are offset in the consolidated statement of financial position or not.

Similar arrangements of the Group include derivatives clearing agreements. Financial instruments such as loans and deposits are not disclosed in the following tables since they are not offset in the interim consolidated statement of financial position. The offsetting framework agreement issued by the International Swaps and Derivatives Association Inc. (ISDA) and similar master netting arrangements do not meet the criteria for offsetting in the statement of financial position, because of such agreements were created in order for both parties to have an enforceable offsetting right in cases of default, insolvency or bankruptcy of the Group or the counterparties or following other predetermined events. In addition, the Group and its counterparties do not intend to settle such instruments on a net basis or to realize the assets and settle the liabilities simultaneously. The Group receives and delivers guarantees in the form of cash with respect to transactions with derivatives; see Note 4. 58 59 (b.1) Financial assets subject to offsetting, enforceable master netting arrangements and similar agreements as of December 31, 2024 and 2023, are presented below:

Related amounts not offset in the consolidated statement of financial position	Gross amounts of recognized financial assets	Gross amounts of recognized financial liabilities and offset in the consolidated statement of financial position	Net amounts of financial assets presented in the consolidated statement of financial position
As of December 31, 2024	143,201	143,201	143,201
Derivatives, Note 8(b)	143,201	143,201	143,201
(30,231)	(35,645)	(35,645)	(30,231)
	77,325	77,325	
Total	143,201	143,201	143,201
Derivatives, Note 8(b)	158,101	158,101	158,101
(65,099)	(9,755)	(9,755)	(65,099)
Total	158,101	158,101	158,101
(65,099)	(9,755)	(9,755)	(65,099)
	83,247	83,247	83,247
	60	60	60

(b.2) Financial liabilities subject to offsetting, enforceable master netting arrangements and similar agreements as of December 31, 2024 and 2023, are presented below:

Related amounts not offset in the consolidated statement of financial position	Gross amounts of recognized financial liabilities	Gross amounts of recognized financial assets and offset in the consolidated statement of financial position	Net amounts of financial liabilities presented in the consolidated statement of financial position
As of December 31, 2024	102,288	102,288	102,288
Derivatives, Note 8(b)	102,288	102,288	102,288
(30,231)	(21,568)	(21,568)	(30,231)
	50,489	50,489	
Total	102,288	102,288	102,288
Derivatives, Note 8(b)	145,395	145,395	145,395
(65,099)	(24,725)	(24,725)	(65,099)
Total	145,395	145,395	145,395
(65,099)	(24,725)	(24,725)	(65,099)
	55,571	55,571	55,571

(c) Foreign exchange risk - The Group is exposed to fluctuations in the exchange rates of the foreign currency prevailing in its financial position and cash flows. Management sets limits on the levels of exposure by currency and total daily and overnight positions, which are monitored daily. Most of the assets and liabilities in foreign currency are stated in US Dollars. Transactions in foreign currency are made at the exchange rates of free market. As of December 31, 2024, the weighted average exchange rate of free market published by the SBS for transactions in US Dollars was S/3.758 per US\$1 bid and S/3.770 per US\$1 ask (S/3.705 and S/3.713 as of December 31, 2023, respectively). As of December 31, 2024, the exchange rate for the accounting of asset and liability accounts in foreign currency set by the SBS was S/3.764 per US\$1 (S/3.709 as of December 31, 2023).

The table below presents the detail of the Group's position:

As of December 31, 2024	US Dollars	Other currencies	Total
S/(000)	S/(000)	S/(000)	S/(000)
Soles	Other currencies	US Dollars	Other currencies
14,372,955	14,372,955	14,372,955	14,372,955
34,848,570	34,848,570	34,848,570	34,848,570
7,923	7,923	7,923	7,923
49,229,448	49,229,448	49,229,448	49,229,448
Due from customers on acceptances	9,163	9,163	9,163
Other accounts receivable and other assets, net	405,454	1,339,819	1,745,499
Reinsurance contract assets	226	226	226
Due to banks and correspondents	2,210,040	2,210,040	2,210,040
Bonds, notes and other obligations	5,227,805	5,227,805	5,227,805
Due from customers on acceptances	9,163	9,163	9,163
Insurance and reinsurance contract liabilities	3,940,738	3,940,738	3,940,738
Provisions and other liabilities	8,583,582	8,583,582	8,583,582
Due to banks and correspondents	2,120,404	2,120,404	2,120,404
Bonds, notes and other obligations	5,352,017	5,352,017	5,352,017
Due from customers on acceptances	9,163	9,163	9,163
Insurance and reinsurance contract liabilities	12,524,320	12,524,320	12,524,320
Other accounts payable, provisions and other liabilities	1,600,580	1,600,580	1,600,580
Due to banks and correspondents	2,447,521	2,447,521	2,447,521
Bonds, notes and other obligations	13,585	13,585	13,585
Due from customers on acceptances	4,061,686	4,061,686	4,061,686
Other accounts receivable and other assets, net	50,681,842	50,681,842	50,681,842
Forward position, net	528,115	528,115	528,115
Currency swaps position, net	84,000,687	84,000,687	84,000,687
Inter-bank funds	1,564,150	1,564,150	1,564,150
Due to banks and correspondents	278,318	278,318	278,318
Deposits and obligations	1,849,472	1,849,472	1,849,472
Due from customers on acceptances	1,849,472	1,849,472	1,849,472
Options position, net	1,849,472	1,849,472	1,849,472
Monetary position, net	57,935	57,935	57,935
Due from customers on acceptances	6,384,381	6,384,381	6,384,381
Other accounts receivable and other assets, net	126,652	126,652	126,652
Due to banks and correspondents	6,568,968	6,568,968	6,568,968
Other accounts receivable and other assets, net	62	62	62
US Dollars	14,131,543	14,131,543	14,131,543
Other currencies	32,388,839	32,388,839	32,388,839
Total	46,520,382	46,520,382	46,520,382

notes and other obligations Â Â 5,163,150 Â Â 838,662 Â Â â€" Â Â 6,001,812 Â Â 6,075,433 Â Â 4,587,631 Â Â 708,643 Â Â â€" Â Â 5,296,274 Â Â 5,551,629 Â Due from customers on acceptances Â Â â€" Â Â 9,163 Â Â â€" Â Â 9,163 Â Â 9,163 Â Â â€" Â Â 40,565 Â Â â€" Â Â 40,565 Â Â 40,565 Â Â Insurance and reinsurance contract liabilities Â Â â€" Â Â 12,524,320 Â Â â€" Â Â 12,524,320 Â Â 12,524,320 Â Â 12,524,320 Â Â â€" Â Â 12,207,536 Â Â â€" Â Â 12,207,536 Â Â 12,207,536 Â Â Other accounts payable and other liabilities Â Â â€" Â Â 3,959,398 Â Â â€" Â Â 3,959,398 Â Â 3,959,398 Â Â 3,959,398 Â Â â€" Â Â 3,056,196 Â Â â€" Â Â 3,056,196 Â Â 3,056,196 Â Â Total Â Â 5,163,150 Â Â 78,808,253 Â Â â€" Â Â 83,971,403 Â Â 83,898,399 Â Â 4,587,631 Â Â 74,555,729 Â Â â€" Â Â 79,143,360 Â Â 79,189,802 Â Â The methodologies and assumptions used to determine fair values depend on the terms and risk characteristics of each financial instrument and they include the following: (i) Long-term fixed-rate and variable-rate loans are assessed by the Group based on parameters such as interest rates, specific country risk factors, individual creditworthiness of the customer and the risk characteristics of the financed project. Based on this evaluation, allowances are taken into account for the estimated losses of these loans. As of December 31, 2024 and 2023, the book value of loans, net of allowances, was not significantly different from the calculated fair values. (ii) Instruments whose fair value approximates their book value - For financial assets and financial liabilities that are liquid or have short-term maturity (less than 3 months) it is assumed that the carrying amounts approximate to their fair values. This assumption is also applied to demand deposits, savings accounts without a specific maturity and variable-rate financial instruments. (iii) Fixed-rate financial instruments: The fair value of fixed-rate financial assets and financial liabilities at amortized cost is determined by comparing market interest rates when they were first recognized with current market rates related to similar financial instruments for their remaining term to maturity. The fair value of fixed interest rate deposits is based on discounted cash flows using market interest rates for financial instruments with similar credit risk and maturity. For quoted debt issued, the fair value is determined based on quoted market prices. When quotations are not available, a discounted cash flow model is used based on the yield curve of the appropriate interest rate for the remaining term to maturity. 66 Â Â 25. Fiduciary activities and management of funds The Group provides custody, trustee, investment management and advisory services to third parties; therefore, the Group makes purchase and sale decisions in relation to a wide range of financial instruments. Assets that are held as trust are not included in these interim consolidated financial statements. Following is the value of the managed off-balance sheet financial assets as of December 31, 2024 and 2023: Â Â 31.12.2024 Â Â 31.12.2023 Â Â S/(000) Â Â S/(000) Â Investment funds Â Â 19,534,337 Â Â 17,829,262 Â Mutual funds Â Â 7,926,478 Â Â 5,352,241 Â Total Â Â 27,460,815 Â Â 23,181,503 Â Â 26. Subsequent event Â On January 27, 2025, Interbank issued subordinated bonds called â€œ6.397% Subordinated Notesâ€ for the amount of US\$350,000,000, under Rule 144-A and/or Regulation S of the U.S. Securities Act of 1933 of the United States of America. This issuance has maturity in January 2035 and the agreed annual interest rate was 6.397 percent. 67