Scaling with Confidence: Tech-Enabled Data, AI and Risk as Growth Drivers

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Investor Day 2025

Lending Represents a Significant Growth Opportunity for Credicorp

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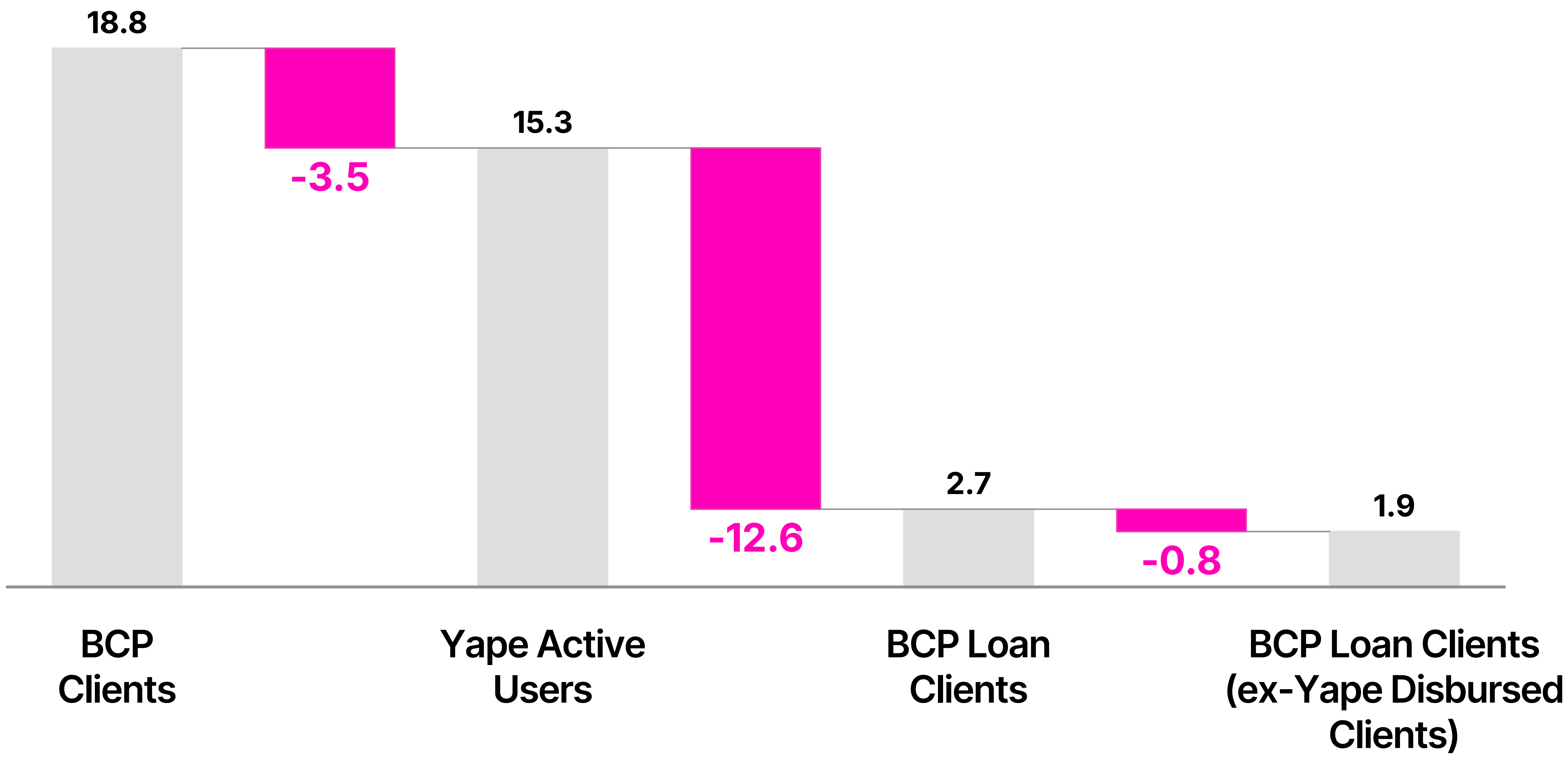
BCP Clients
(millions, August 2025)



New Opportunity

Extending credit at the base of the pyramid powered by transactional data, innovative technologies, robust distribution, and strong risk management.

Further Opportunity Tied to Engagement and Transaction Growth Potential

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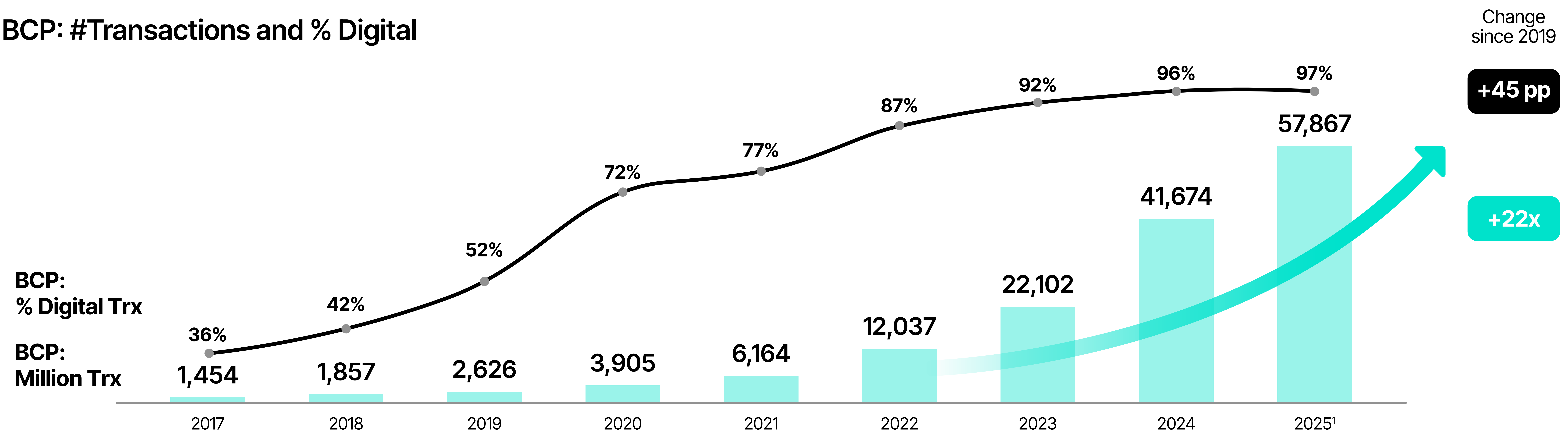
BCP: #Transactions and % Digital



	2019	2022	2025[1]	Change since 2019
BCP: Cost per transaction (in S/)	0.42	0.12	0.03	-93%
BCP: Big 8 Uptime (%)	94.6	99.6	99.9	-5.3 pp

(1) Data as of June 25 for Cost per Transaction and Big 8. Annualized figures for Number of Transactions and digital transactions.

Technology Investments Enabled Us to Handle Exponential Transactions and Boost Operating Income

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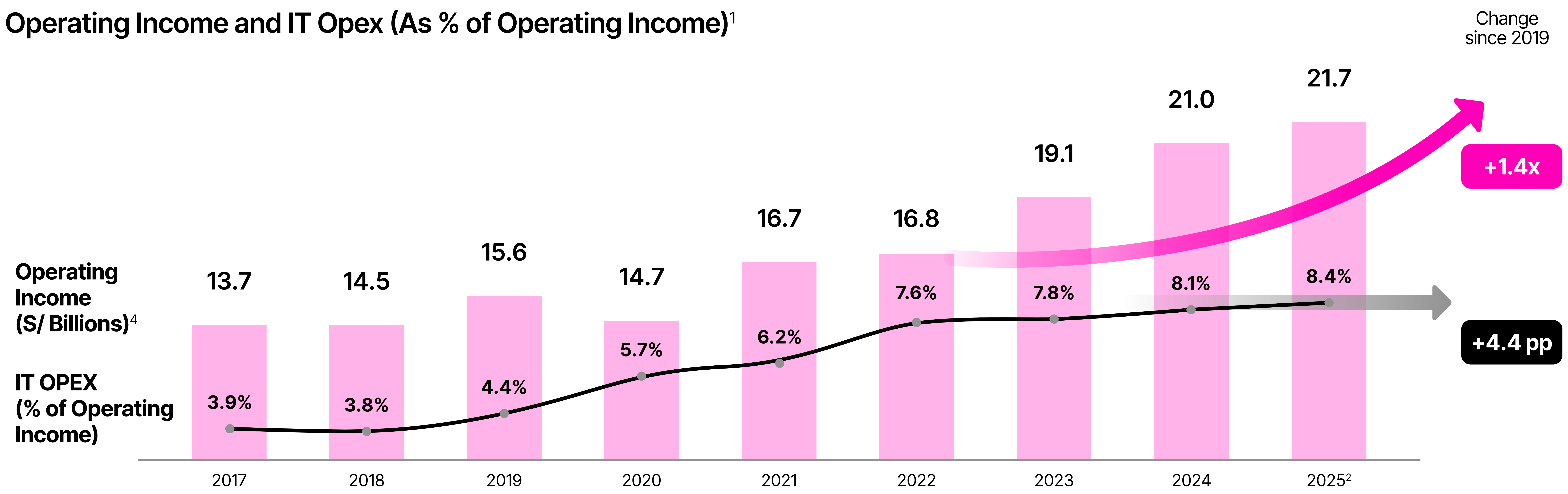

Cybersecurity Risk (vulnerability exposure)
-80% vs 2023[3]

(1) Starting in 2022, figures are expressed in IFRS17. (2) Annualized figures. (3) Jul-25 vs Jul-23. (4) Operating Income = Net interest, similar income and expenses + Fee Income+ Net gain on foreign exchange transactions + Net Gain From associates + Net gain on derivatives held for trading + Result on exchange differences + Insurance Underwriting Result + Results for Medical Services

Strengthening Parenting Advantage Tech Capabilities to Accelerate Growth

Simplify and Modernize	**Reducing platforms** and outdated systems. **Migrating core systems** to cloud-native solutions for standardized operations.
One Way of Working	**Standardizing tools, processes, and architectures,** replicating proven solutions across the group.
"Business-in-a-box" models	To **accelerate regional expansion** reusing the same platforms across countries.
Centralized Functions	**Shared services** for non-core functions **at a corporate level** to improve efficiency.
Tapping into Start-up Technologies	Partnering with startups via Krealo **to integrate innovative technologies.**

More Data and Shared Data Models are Powering Growth and Enhancing the Client Experience

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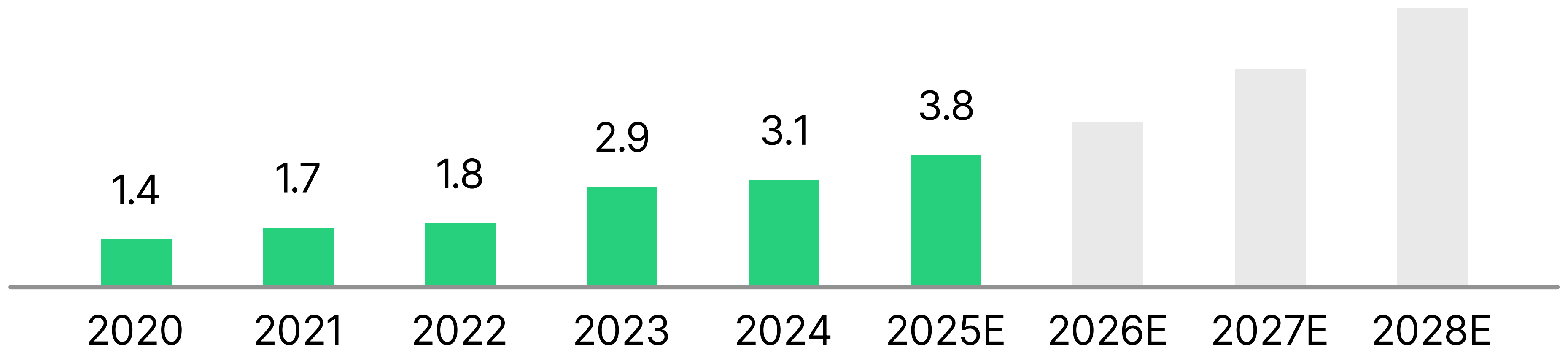
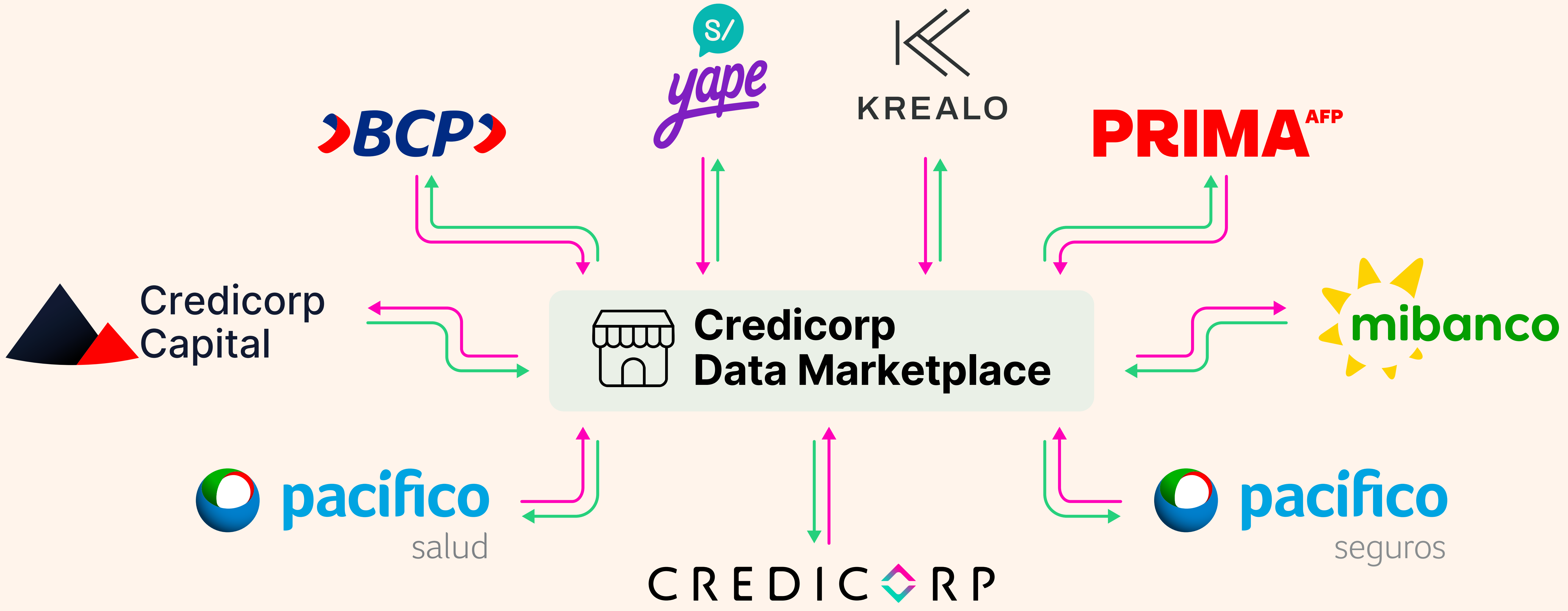
Data volume accelerates as more data powers our businesses

Petabytes (PB)



In 2025, we deployed **Credicorp's Data Marketplace** — a single space where over 2,000 users from all of our businesses can share and consume data products.

This is transforming how we understand our customers, enabling more tailored experiences and stronger value propositions.



AI Automates Customer Service, Improves Sales and Productivity Across all Our Businesses and Functions

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Customer Engagement

Contact Center BCP: Voicebot and Chatbot automate 40% of customer inquiries.

Yape Chatbot: handles 50% of interactions and improves NPS.

Mi Espacio Pacífico: Chatbot covers 32% of queries, mainly on policies and payments.

Pacífico Seguros E-Commerce: conversational AI increases auto insurance quote conversion by 3%.

Content Synthesis

GenIA®: Deployed at +3,400 commercial managers, this document query tool enabled a 3-5% sales increase.

Call Productivity Management® (CPM): Used by approximately 60 supervisors and collection managers, achieving a 5.8% increase in 30-day recoveries.

M365 Copilot: 10,000 licenses distributed to employees.

Geninsurex®: Evaluates 100% of complex claims (Life and Auto) and serves 90% of customer inquiries regarding claims (Auto) via chatbot.

Content Generation

Content Generation®: 10% increase in consumer loan sales conversion at BCP.

Geninsurex®: responsible for 80% of communications for claims at Pacífico Seguros.

Creative Ads® at Pacífico Seguros (Auto): copilot for image creation that has improved lead conversion by 14%.

Coding & Software

Github Copilot: implemented for +2,400 developers at Credicorp, increasing productivity by 25-30%.

Databricks Assistant: assists over 2,000 data and analytics professionals in creating data extraction scripts.

Tech-Enabled Risk Management as a Strategic Tool for Growth

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Accuracy and Speed

Standardized data and AI tools enhance model accuracy, monitoring, and scalability. This alignment with modernization efforts allows risk practices to evolve efficiently, cutting model development time in half.

Alternative Data Sources

New data inputs like Yape transactions and utility payments enrich credit targeting, discrimination, and pricing strategies.

Cybersecurity Reinforcement

Enhanced cloud vulnerability monitoring, DevSecOps practices, and stricter third-party governance—including continuous assessments and action plans—strengthen the organization's security posture.

These improvements mitigate risks but more importantly also transform risk management into a competitive edge, enabling confident expansion into new market segments.

The Risk Function Empowers Credicorp Across Multiple Dimensions

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1.
Protect
Risk Management as Credicorp's **"nerve center".**

2.
Steer
Risk Management as the **"steward"** of Credicorp's risk-adjusted profitability.

3.
Grow
Risk Management as the **"enabler"** of Credicorp's expansion.

4.
Organizational Structure and Governance
Adoption of new ways of working with and within the Risk Function, strengthening corporate risk culture throughout Credicorp.

Enablers

Talent
Distinctive talent, a "leadership academy" for Credicorp

Culture
Risk mindset, rapid execution and stature embedded in the organization

Data & AI
Superior data from various sources and AI use cases

Tech Stack
Designed for flexibility, speed, and accuracy

Improvement in Risk Capabilities Had Significant Positive Impact on Credit Decisions

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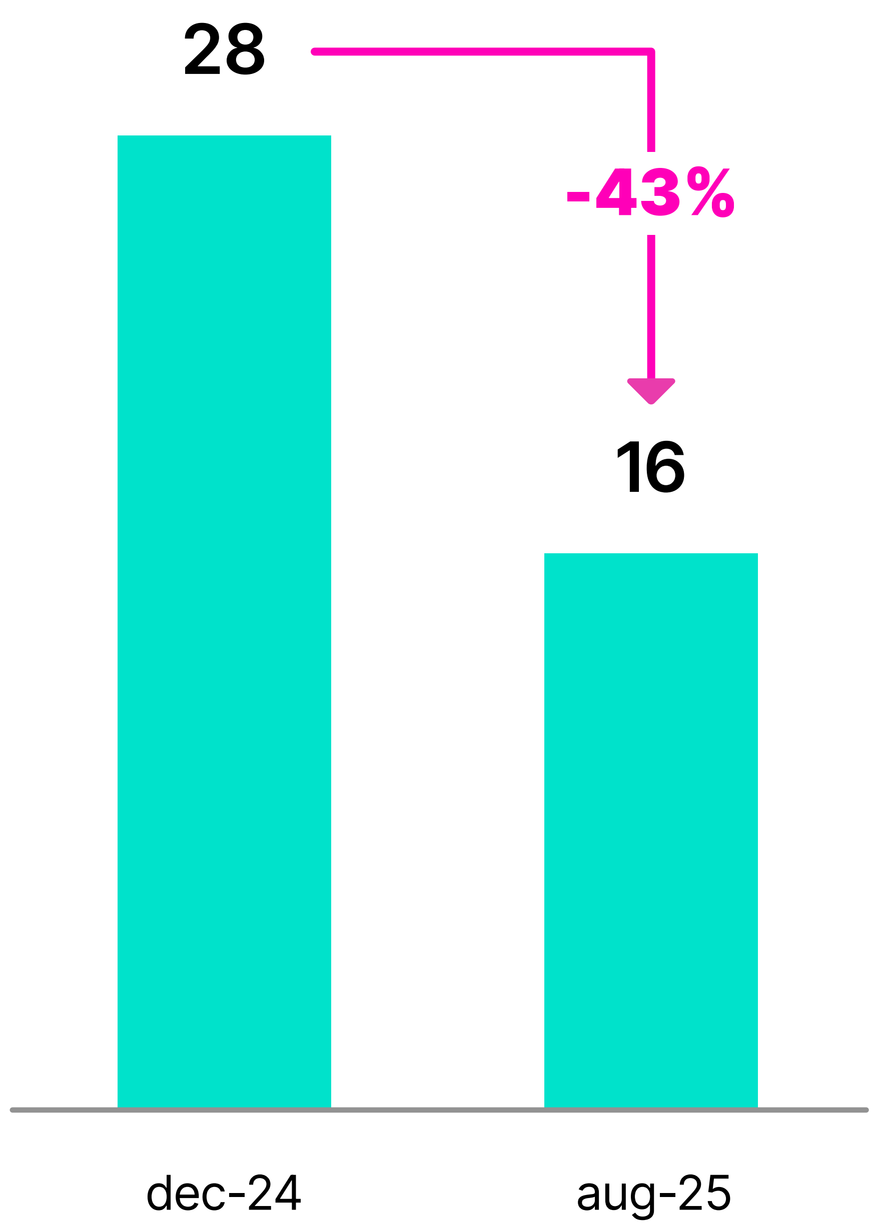
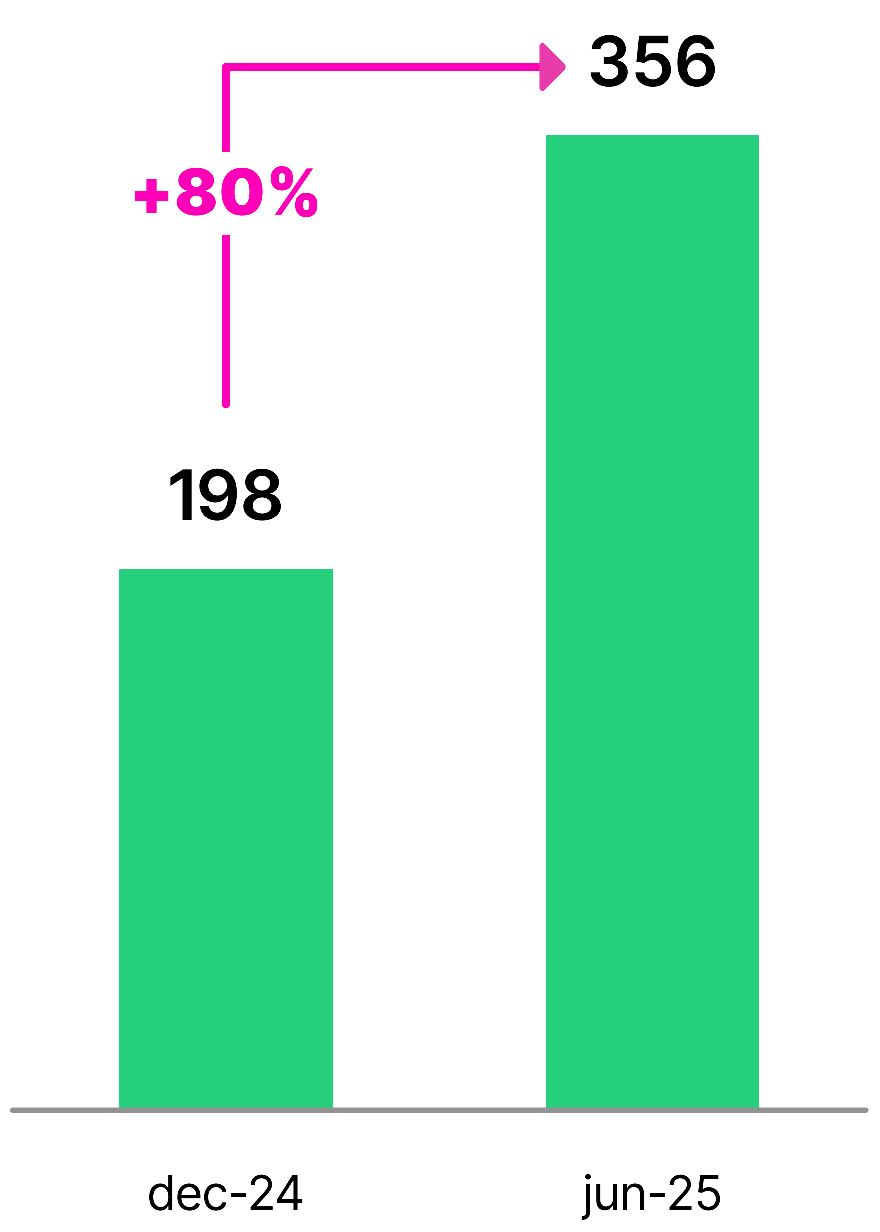
BCP consumer loan model TTM[1] cut by 43%

(weeks)



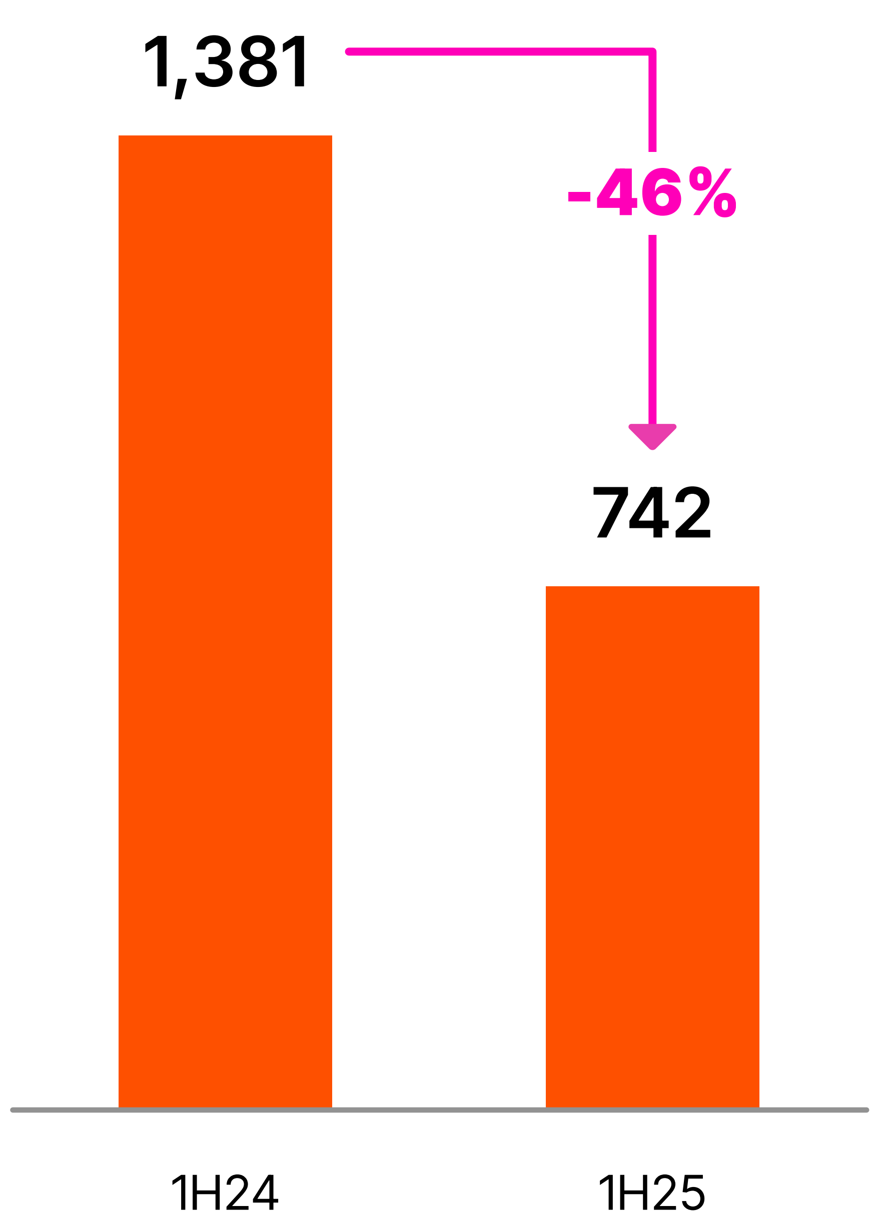
Origination volumes for SME digital products up 80%

(S/ millions)



BCP provisions down 46% in one year

(S/ millions)



(1) Time to Market.

Next Step: Expanding Risk Management Across Credicorp

- **End-to-end integration** between risk and business teams has already delivered financial value.
- **New portfolio management capabilities** will help mitigate unexpected credit losses, supporting expansion.
- **Embedded risk practices** across financial and non-financial domains, including:
  - ✓ Cybersecurity ✓ Pricing ✓ Modeling
- **Proactively managing Emerging Risks** from new technologies like AI.