Three Decades of Growth, One Playbook for the Future

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Investor Day 2025

Peru's Macro Strength:
Outperforming LatAm and the US Since 2004

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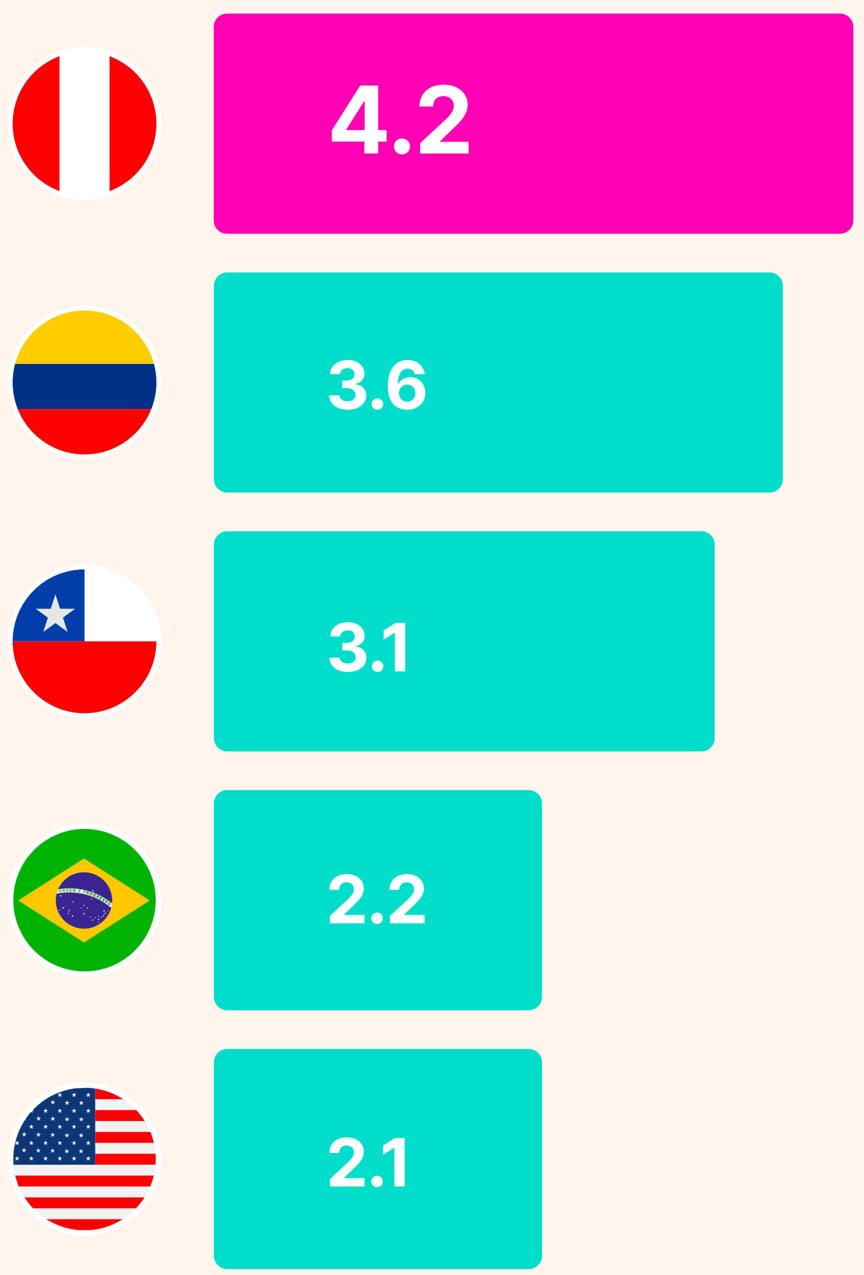
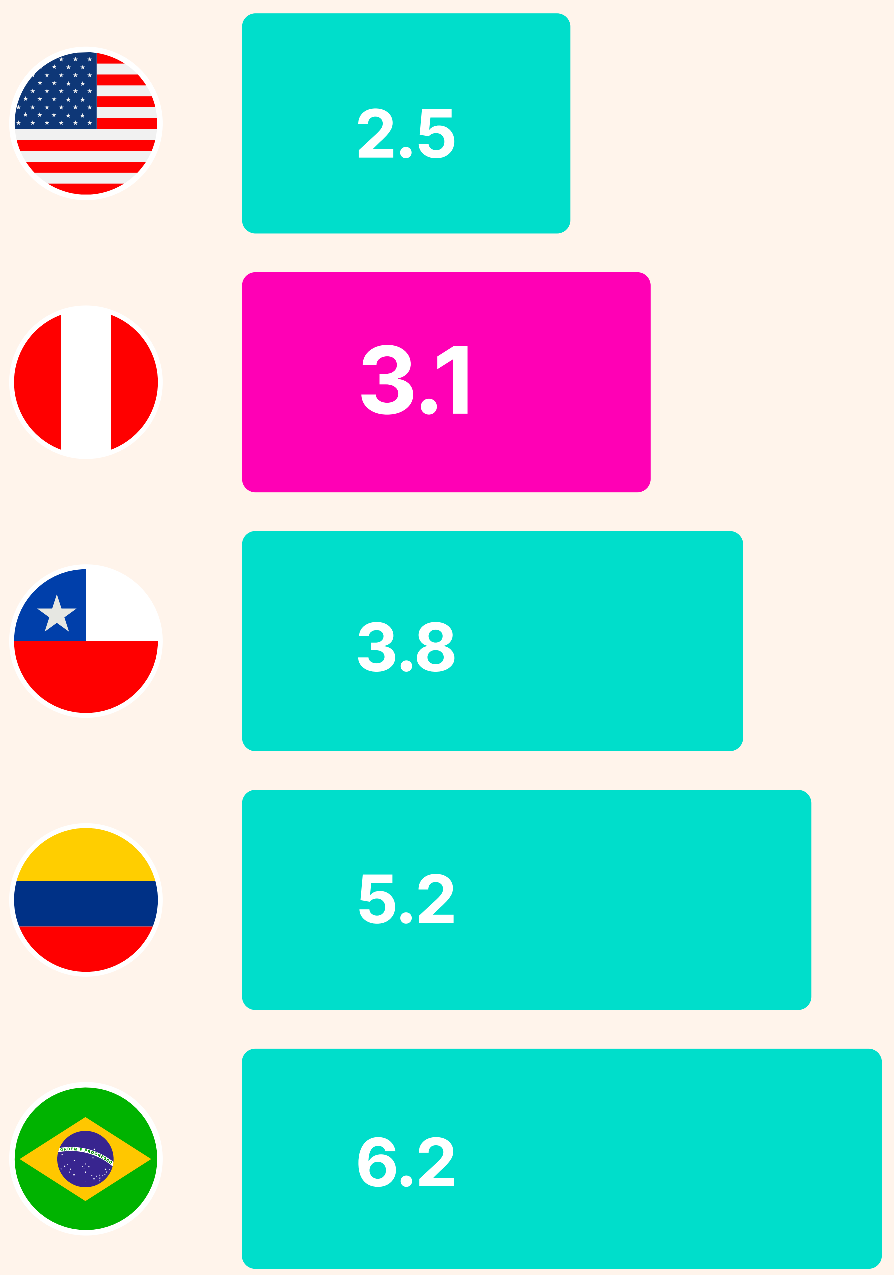
GDP Growth
2004 - 2024
(CAGR)



Inflation (%)
2004 – 2024
(average EoP % change)



Public Debt
2004 – 2024
(as % GDP)

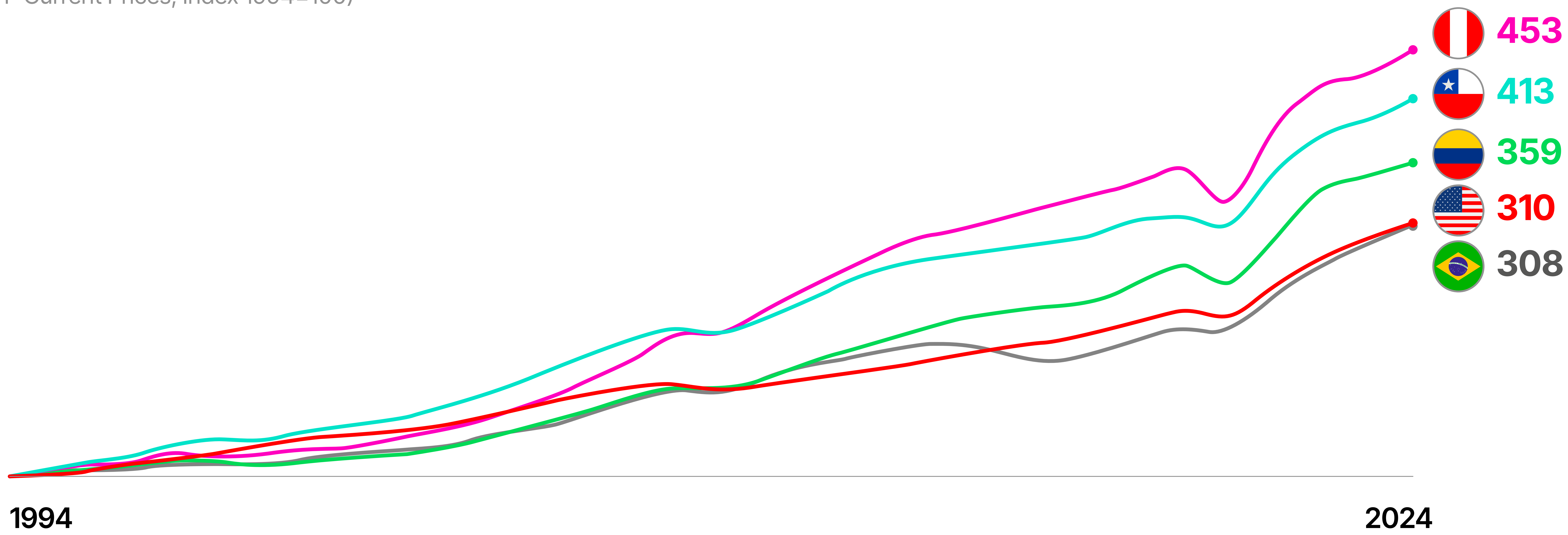
Foreign Reserves
2004 – 2024
(as % GDP)

Source: IMF

From Growth to Prosperity:
Peru's Leading 30-Year Transformation

Per Capita GDP

(PPP Current Prices, Index 1994=100)



Source: IMF

Less Poverty and Informality, More Employment and Financial Inclusion, with Room for Further Growth

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Social Indicators 2004-2024[1]

Poverty
(% of Population)
0.5x

Economic Active Population
(Million people)
1.4x

Informality
(% of employed labor force)
0.8x

Financial Inclusion

Financial System Loans[2]
2004 – 2024
(% of GDP)
2.1x

Adult Population with Bank Accounts[3]
2024
14.2M

People Financially Included by Credicorp[4]
2024
5.7M

(1) Source: INEI. (2) Source: SBS. (3) Includes accounts linked to digital wallets. (4) Number of financially included clients through BCP since 2020: (i) New clients with savings accounts or affiliated to Yape. (ii) New clients without debt in the financial system or BCP products in the last twelve months. (iii) Clients with three monthly average transactions in the last three months

Economic Prosperity Accelerated Access to Services and Infrastructure, as Well as the Pace of Financial Activity

2014-2024	Credicorp (BCP)[1]	Banking Industry[2]
# of Lending Clients	2.0x	1.4x
# of Transactions	24.5x	14.6x
Transaction Volume	4.2x	3.0x

(1) Source: Management Figures. (2) Source: SBS, ASBANC

Credicorp Captured and Multiplied the Value of Peru's Transformation Delivering Strong Total Shareholder Returns (TSR)

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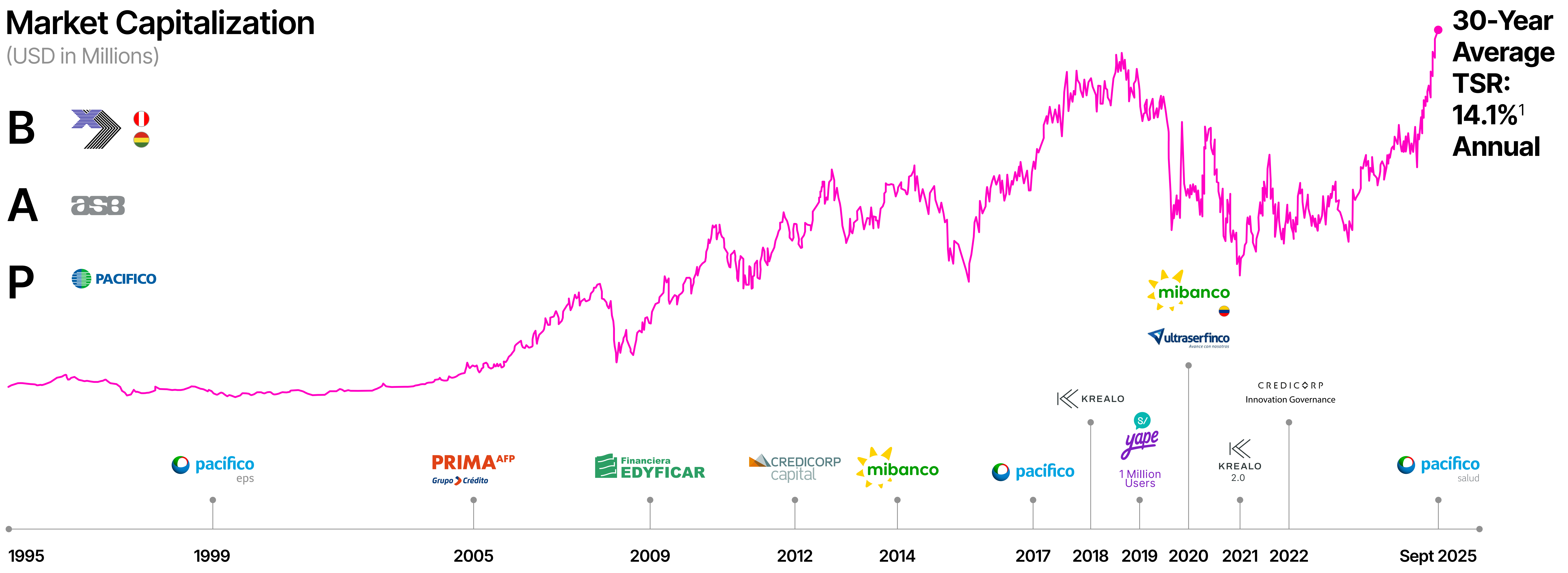

Source: Bloomberg (1) As of September 30

We Evolved from a Primarily Corporate Bank to a Universal Bank with a Powerful Retail Business Model

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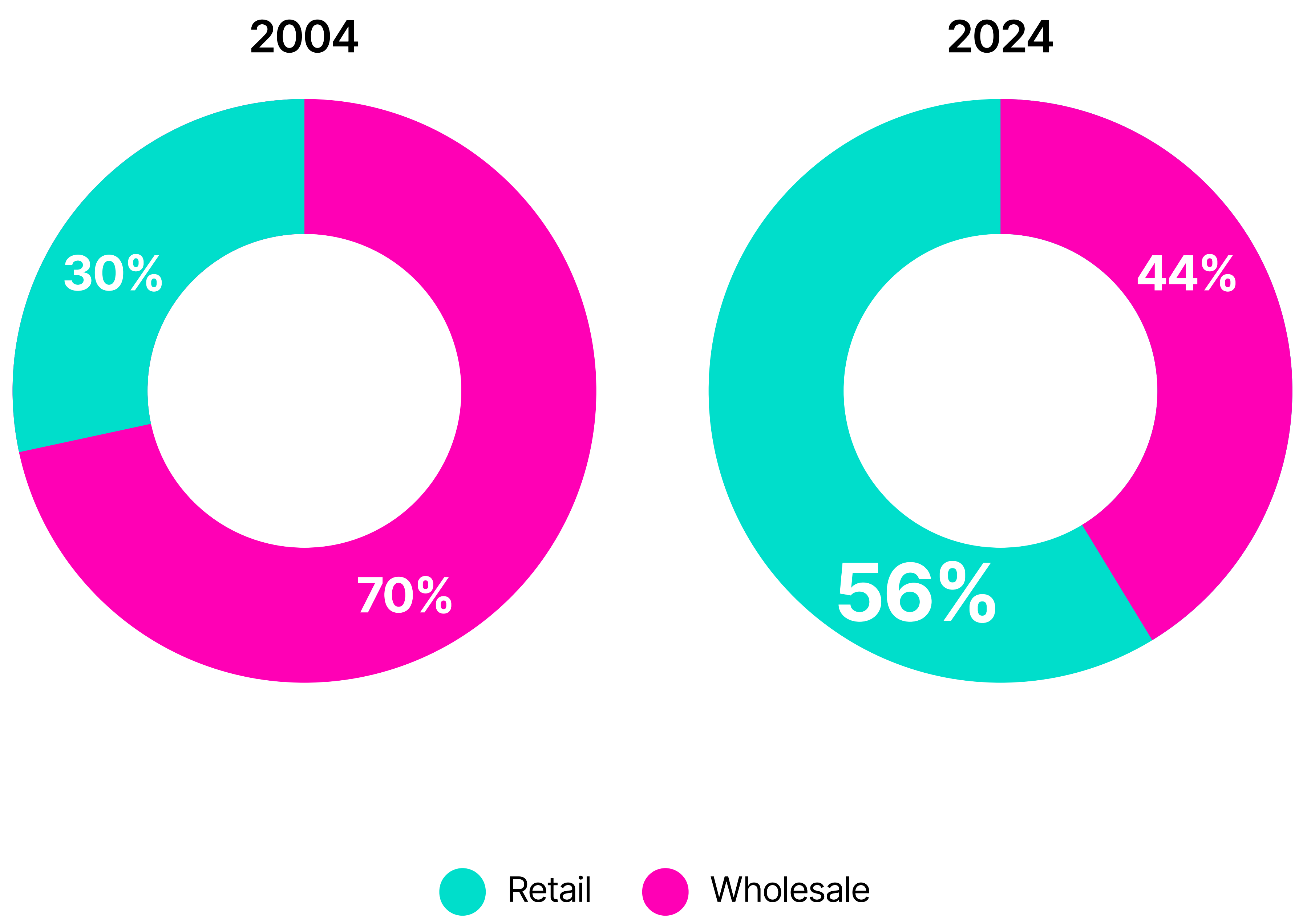
BCP Loan Portfolio Structure



Source: Management Figures

Digital Payments Evolved Favorably in the Past 5 Years with Substantial Opportunity for Future Growth

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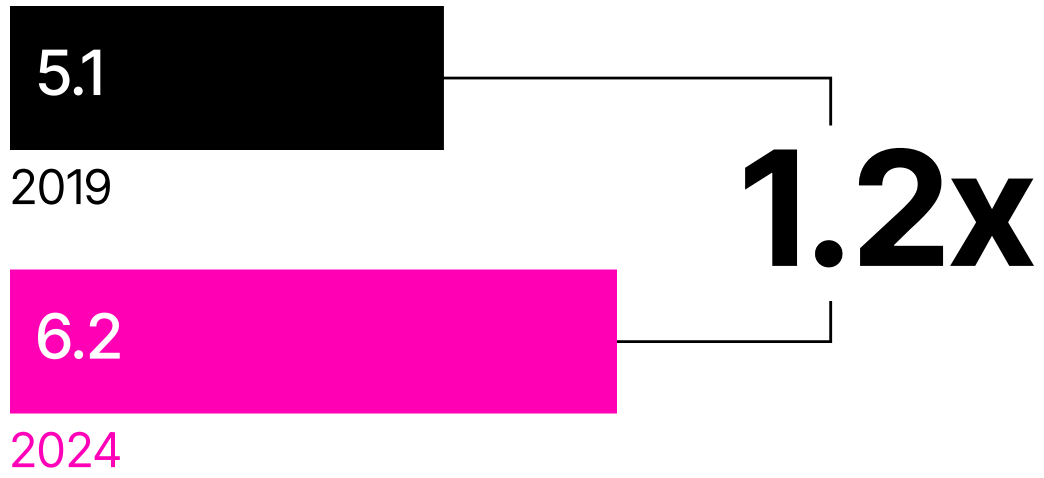
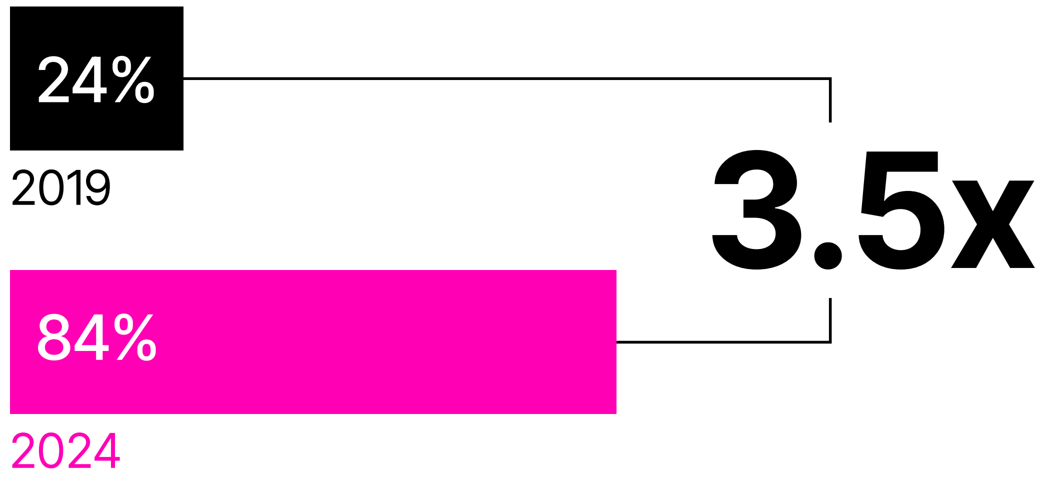
Digital Payments in Peru[1]

(Amount / GDP)



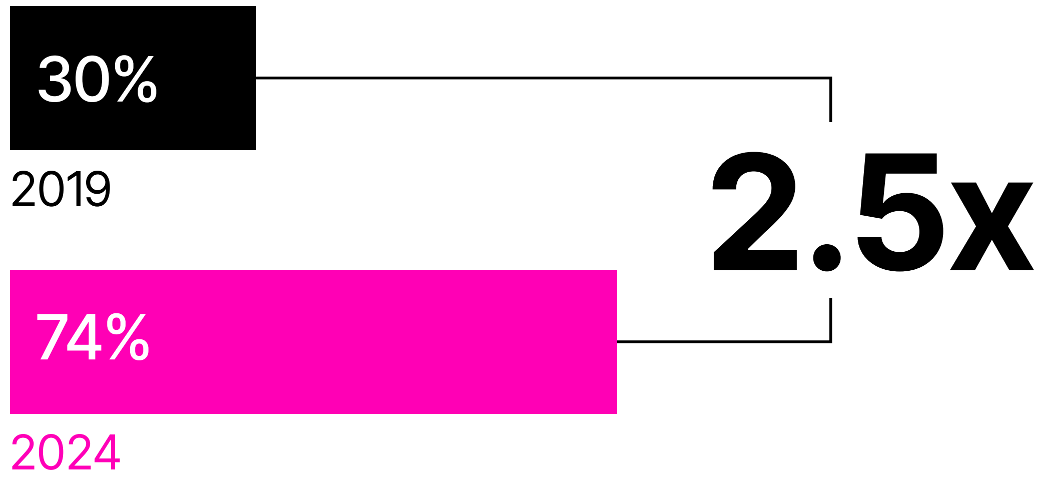
BCP Cashless Transactions[2,3]

(% of Total Monetary Transactions)



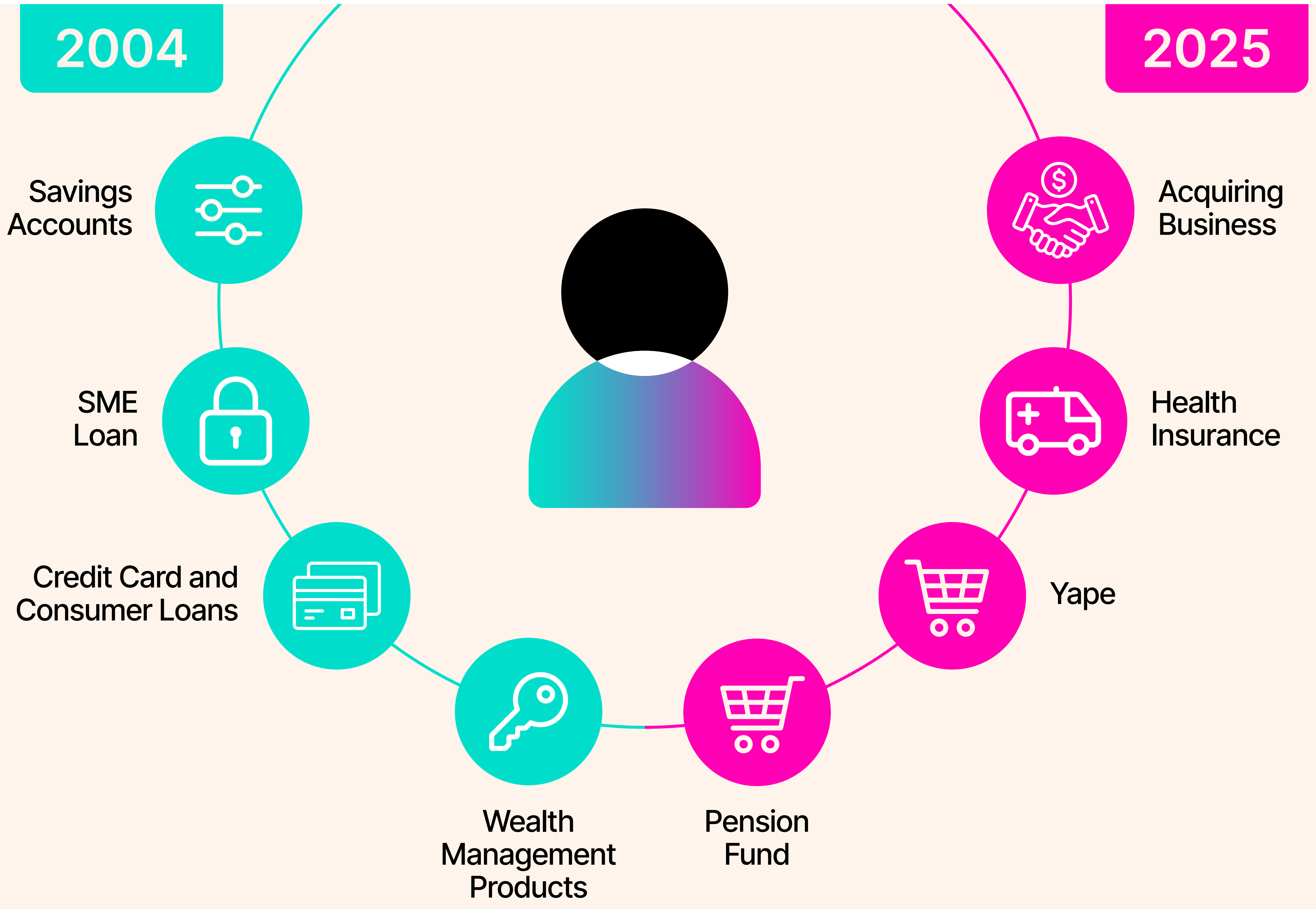
BCP Digital Clients[2,4]

(%)



(1) Source: BCRP. (2) Management Figures. (3) BCP Cashless transactions indicator, measured as Monetary transactions through Mobile Banking, Internet Banking, Office Banking and Yape / Total monetary transactions. (4) BCP Digital Clients defined as Retail clients that made 70%, or more, of their transactions through digital channels in the last 6 months (including Yape)

Beyond a Transactional Relationship to a Long-Lasting Partnership With Clients, Capturing Lifetime Value



2024 vs 2021

BCP Cost-to-Serve[1] (S/ per client)	**-19%**
BCP Consumer NPS (points)	**+17 pts**

Source: Management Figures. (1) Includes the direct expense of physical, alternative and digital service channels, annualized and allocated to consumers in the Consumer segment

Strategic Priorities as Anchors

Accelerating Digital Transformation and Innovation at Credicorp and Its Subsidiaries

Ensuring the Best Talent Through a Compelling Value Proposition

Integrating Sustainability, at the Core of Our Business

Disciplined Innovation Portfolio Management Ensures it is Well-diversified, Aligned with Our Strategic Goals, and within Our Financial Limits

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Activity	Strategic Performance	Financial Performance	Confidence
Right initiative volume and speed, with healthy kill rates	Proper diversification in our prioritized innovation domains	Return and progress towards North Star, while complying with limits	Measures the overall health of the portfolio based on past performances and future challenges
~20%	**~30%**	**~2x**	**+50%**
growth in number of portfolio initiatives[1]	of our most advanced initiatives are based outside of Peru[2]	YoY growth in risk-adjusted revenues[3]	of initiatives with high probability of success in their respective stages[4]

(1) 1Q25 YoY Growth. (2) As of 1Q25. Includes initiatives in the Acceleration and Escalation stages. (3) LTM as of March 2025.
(4) As of 1Q25. Includes most advanced initiatives in Seed stage, and all initiatives in Acceleration and Escalation stages. Source: Management Figures

Ensuring the Best Talent Through a Compelling Value Proposition

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Upskilling

+

Reskilling

Learning Chapters:

Data & Analytics
2023: 88% of participants significantly enhanced their knowledge

Cybersecurity
2024: 66% of participants significantly enhanced their knowledge

Artificial Intelligence
2025: 97% significantly enhaced their knowledge

+5,000

Digital Talent[1] in our companies
(As of August 2025)

+350%

Increase in digital talent at BCP
(2021-2024)

(1) Employees in IT, D&A, Cybersecurity, Agility, Digital Marketing, CRM, Pricing, Innovation and Strategic Design

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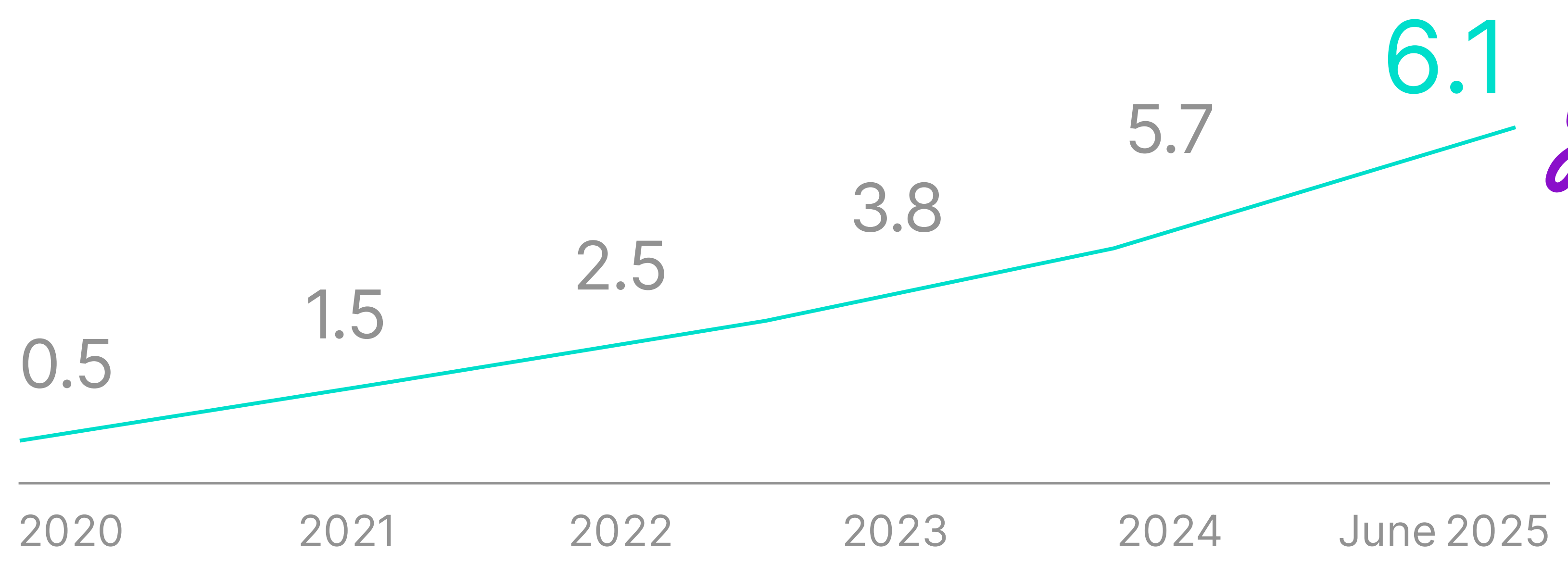
Embedding Sustainability at the Core of Our Business Strategy

Financial Inclusion

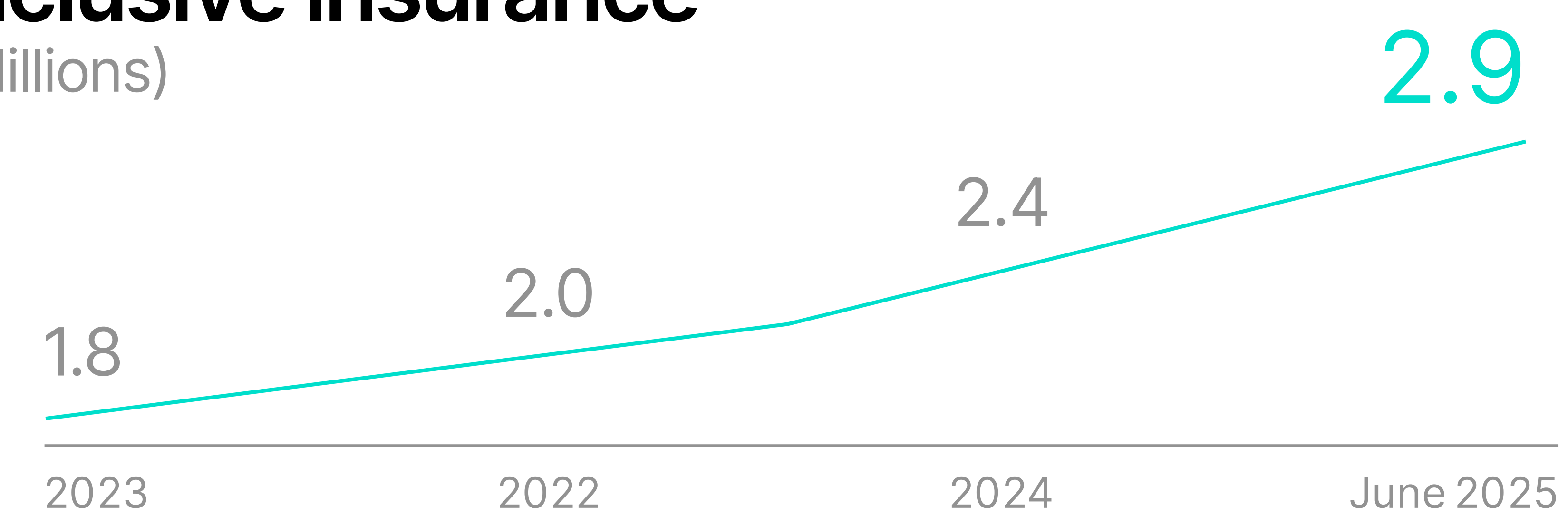
Financially Included People

(Millions)



People protected through inclusive insurance

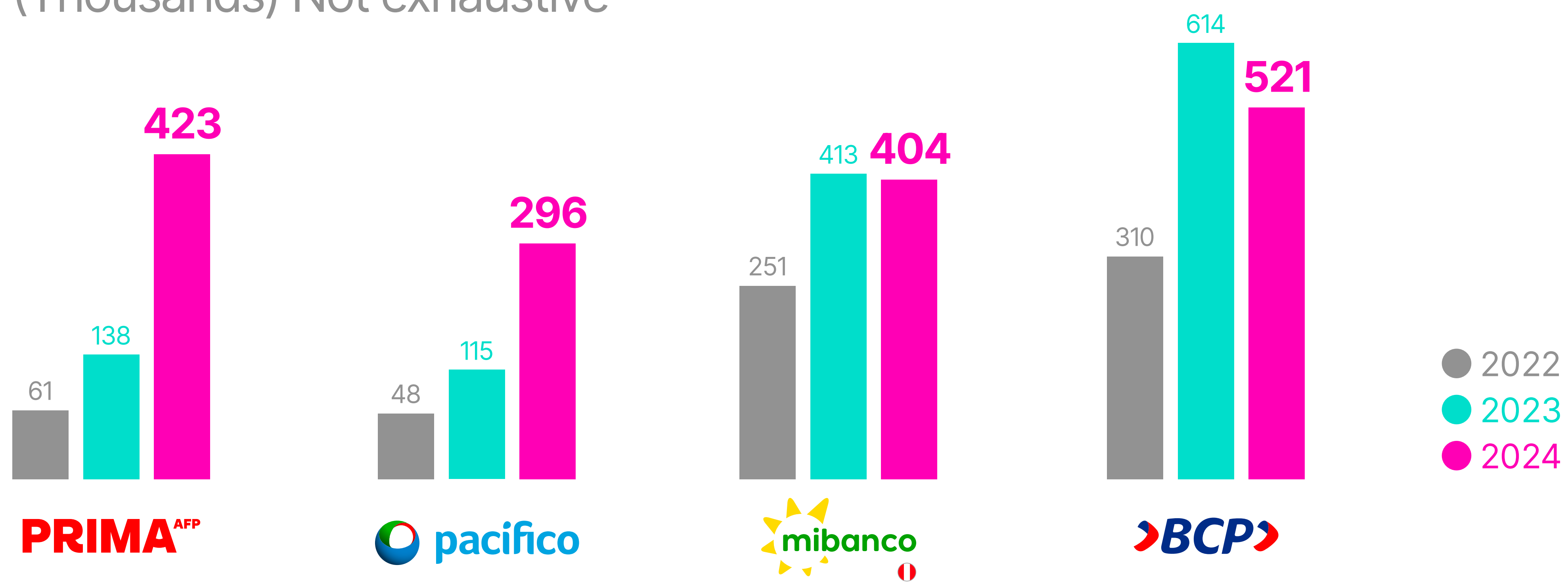
(Millions)



Financial Education course attendees

People who received financial education[1]

(Thousands) Not exhaustive



Sustainable finance

BCP

+US$ 1.5 billion[2]

in **sustainable financing** disbursements

(1) Includes several training programs: BCP: ABC del BCP's online courses | Pacifico: Certificates from ABC de Pacífico, Comunidad Segura, Protege 365 | Mibanco: Academia del Progreso, Miconsultor, Mujeres Poderosas, and other training initiatives | Prima: ABC de la Cultura Previsional (2) Figures for 2024

Our Vision is to Continue Generating Impact Through Three Strategic Pillars with an Overarching "Country Vision" Approach

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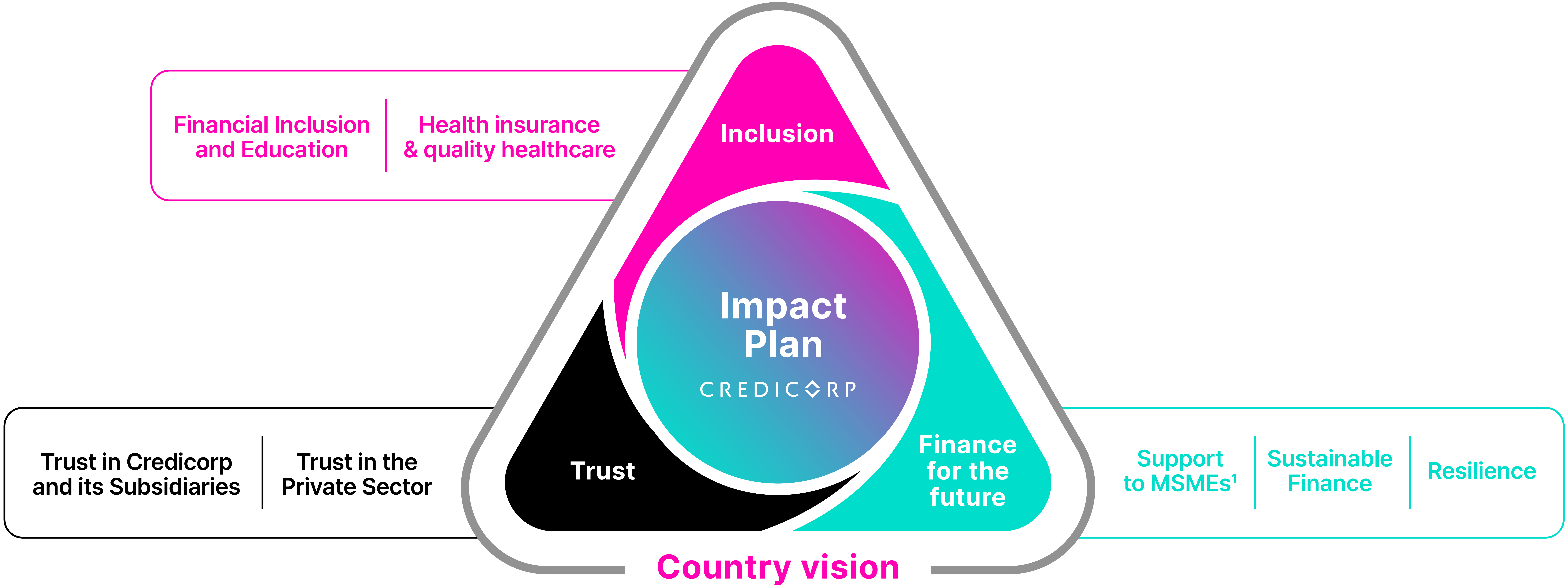

Our Sustainability Strategy 2025-2030

(1) MSMEs: Micro, Small and Medium Enterprises

Our Transformation Includes Investing in Corporate Capabilities to Operate as an Increasingly Open Ecosystem

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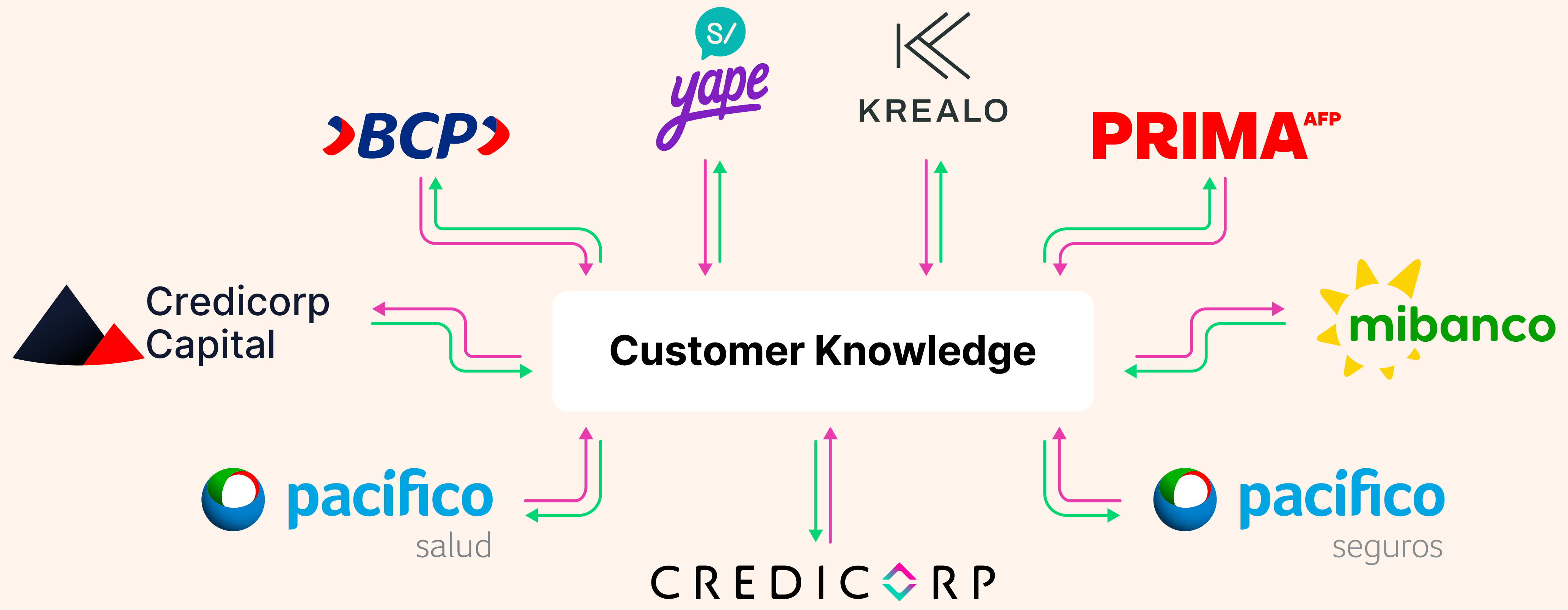
1995

B A P

asb PACIFICO

2025



Leveraging BAP ecosystem

- Attracting and Retaining Top-notch Talent
- Adoption of Best-in-class Digital Capabilities
- Robust Processes and Control

One Playbook: Self-Disruption and Adaptability to Lead into the Future

1. Financially Include More People to Expand the Formal, Cashless Economy.
2. Provide a Customer-Driven, One-Stop-Shop Experience.
3. Collaborate with Interoperability and Open Ecosystems.
4. Evolve our Skillset and Foster Leadership Mindset.