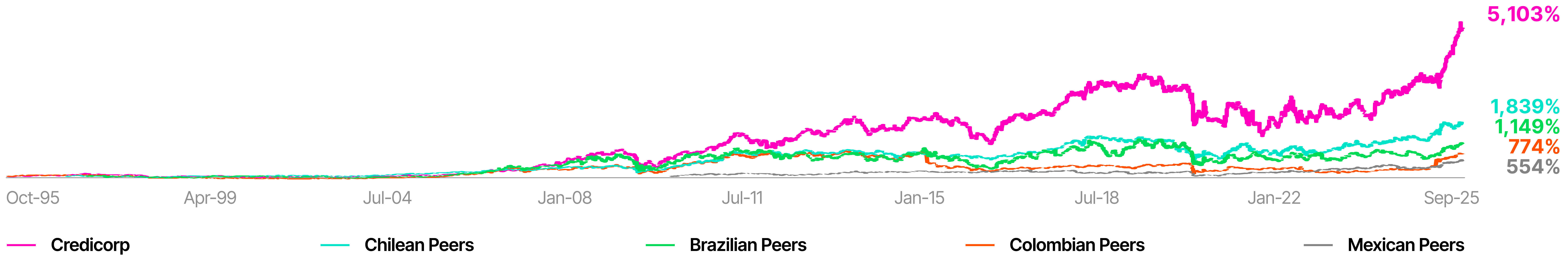
Delivering Strong and Sustainable Value

CREDICORP
Investor Day
2025

30 Years of Innovation, 30 Years of Strong Total Shareholder Return

Indexed Total Shareholder Return

(100=Oct95 PE CO; Jan97 CH; Jun97 BR; Jun09 MX)

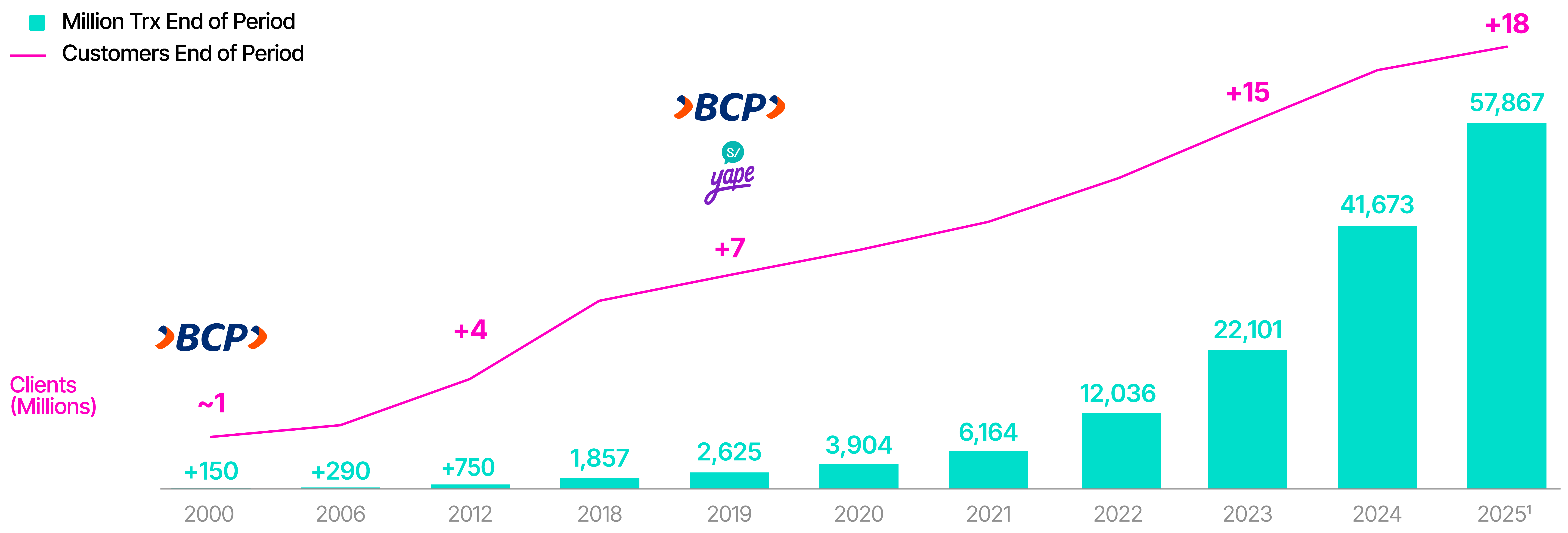


Average Annualized TSR

Perfomance (%)	10Y	20Y	30Y
Credicorp	13.5%	15.0%	14.1%
Colombian Peers	10.2%	6.5%	7.5%
Chilean Peers	9.9%	9.5%	
Brazilian Peers	11.7%	7.6%	
Mexican Peers	10.9%		

Source: Bloomberg. Colombian Peers includes Bancolombia & Grupo Aval, Chilean Peers includes Banco de Chile & Santander Chile, Mexican Peers includes Banorte & Gentera, Brazilian Peers includes Itau Unibanco & Bradesco

Credicorp's Outperforming TSR is the Result of Tech-Driven Growth and Engagement



	2000	2006	2012	2018	2019	2020	2021	2022	2023	2024	2025[1]
Operating Income[2] (S/ Bn)	S/ 2.3	S/ 3.5	S/ 8.5	S/ 14.5	S/ 15.6	S/ 14.7	S/ 16.7	S/ 16.8	S/ 19.1	S/ 21.0	~S/ 21.7
IT[3] (% of operating income)	<1%	1.6%	3.4%	3.8%	4.4%	5.7%	6.2%	7.6%	7.8%	8.1%	~8.4%

Low-Cost Deposits / Total Funding

+57%

+13pp since 2015[4]

Other Core Income[5]

+1.6x

Since 2015

Data from 2022 onwards under IFRS 17 | (1) 2025 annualized. (2) 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(3) Incudes System and Software expenses. (4) From December 2015 through June 2025. (5) Includes income of FX transactiones + Fees

Strengthening our Risk-Adjusted Revenue Through Diversification

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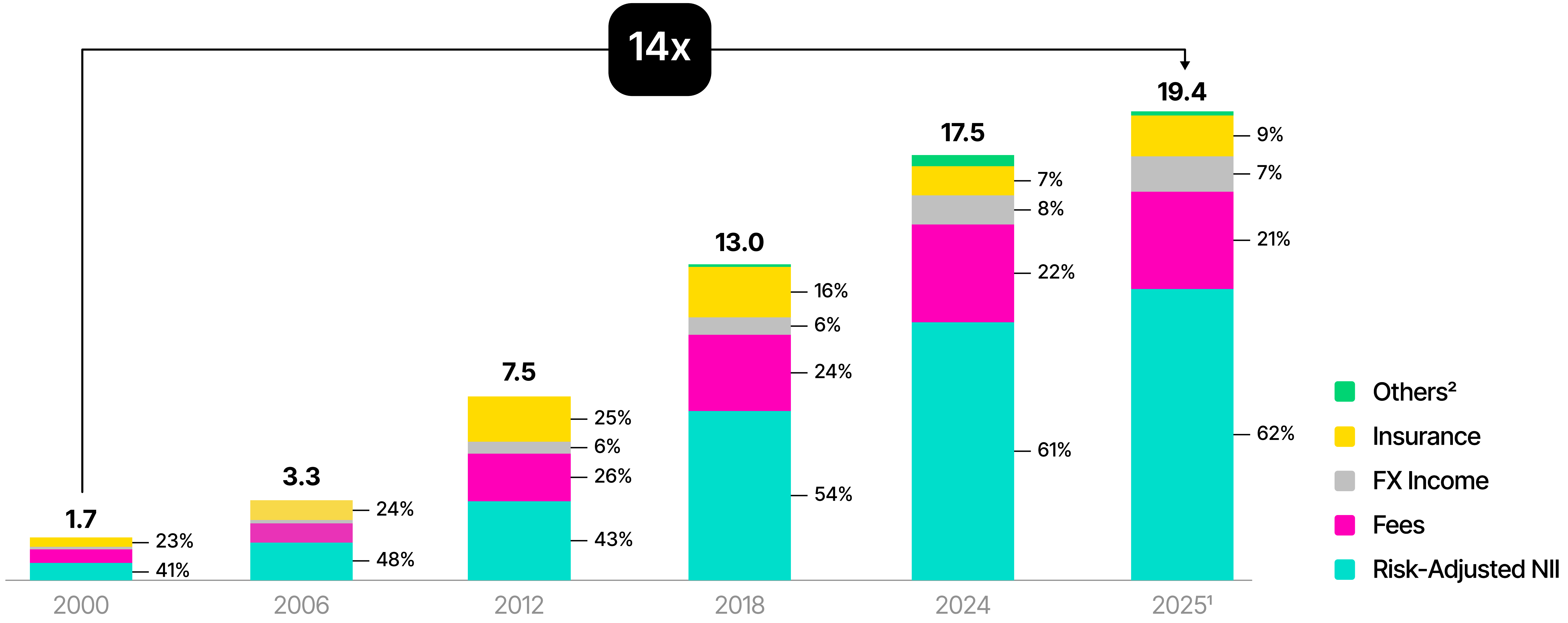
Risk-Adjusted Revenue

(S/ Billions)



Revenue Streams Evolution

(S/ Millions)

FX Income

17x

83 (2000) → 1,400 (2025[1])

Fees

7x

547 (2000) → 4,000 (2025[1])

Insurance

2x

814 (2022) → 1,700 (2025[1])

How did we do it? Disruption | Synergies | Data & Analytics | Pricing | Talent

Data from 2022 onwards under IFRS 17 | (1) 2025 annualized. (2) Others include: Net Gain from Associates, Net Gain of Derivatives Held for Trading and Net Gain from Exchange Differences. In 2025 we add MedicalServices result

With Peru's Growth Moderating, We Turned Our Focus to Decoupling from the Macro

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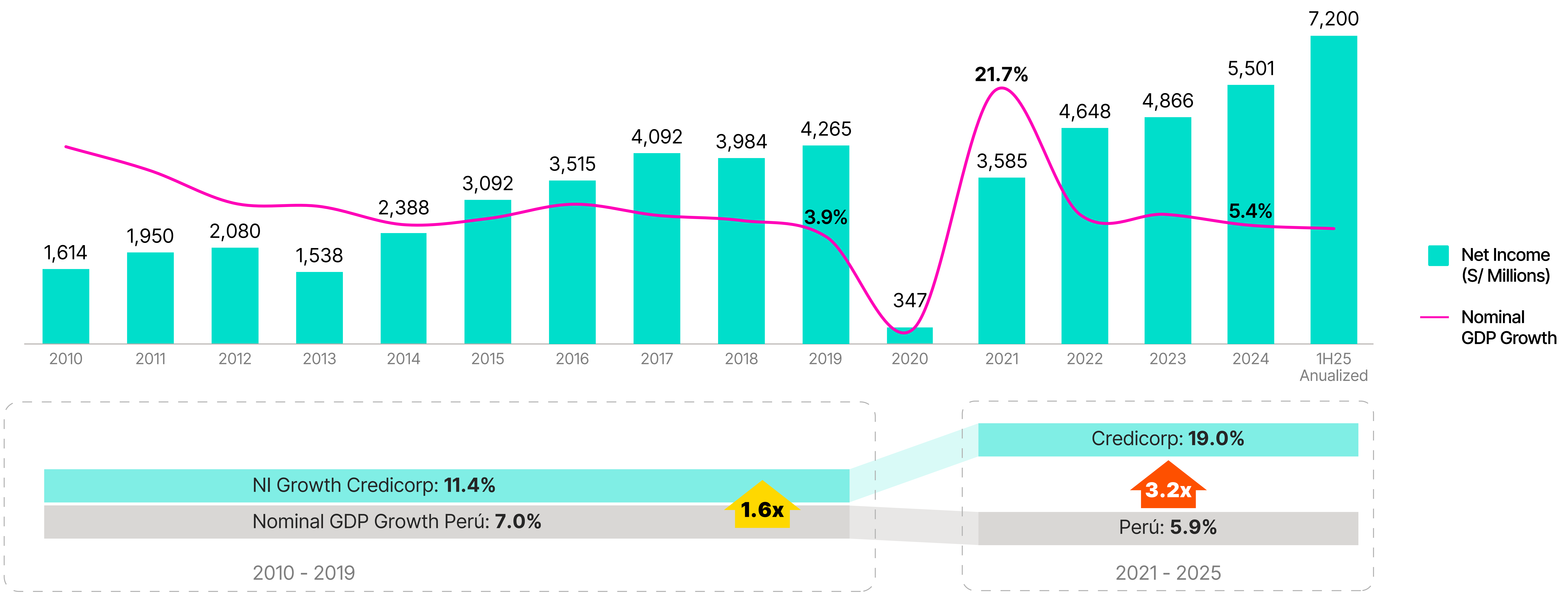

Capital Returns Exceeding Cost of Equity in all Our Business Lines

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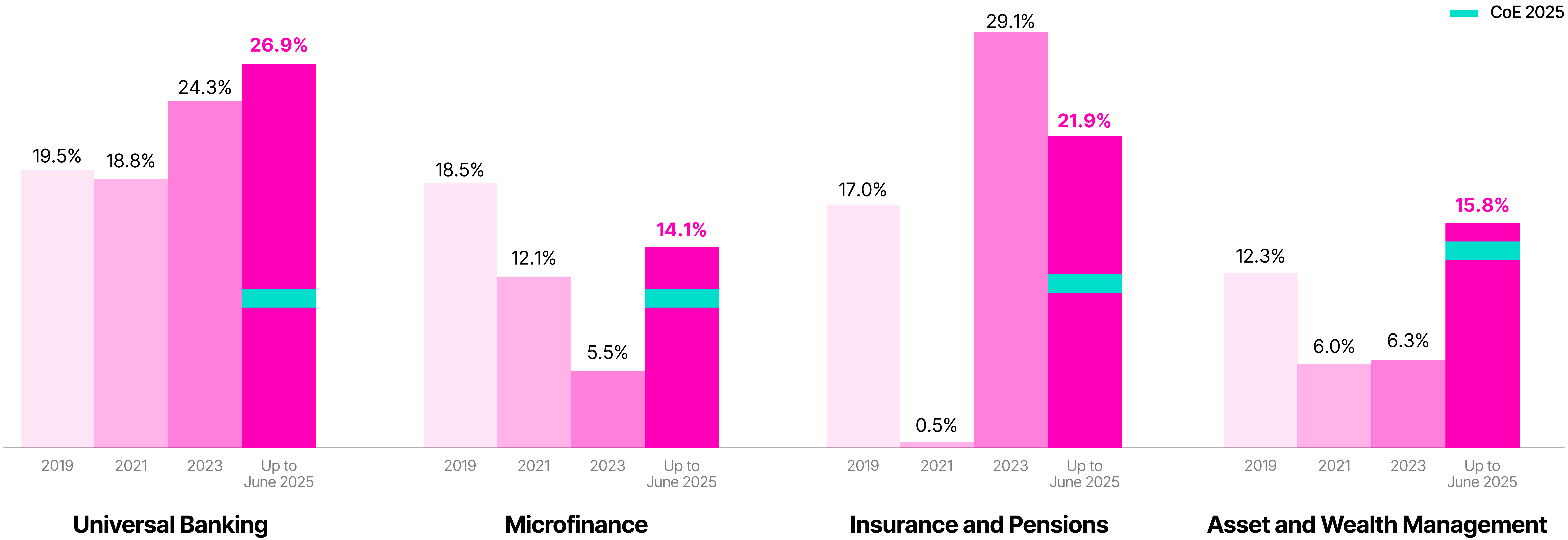
ROAE Evolution by Line of Business



Yape's Strong Performance Positions Credicorp to Continue Excelling in the Underbanked Segment

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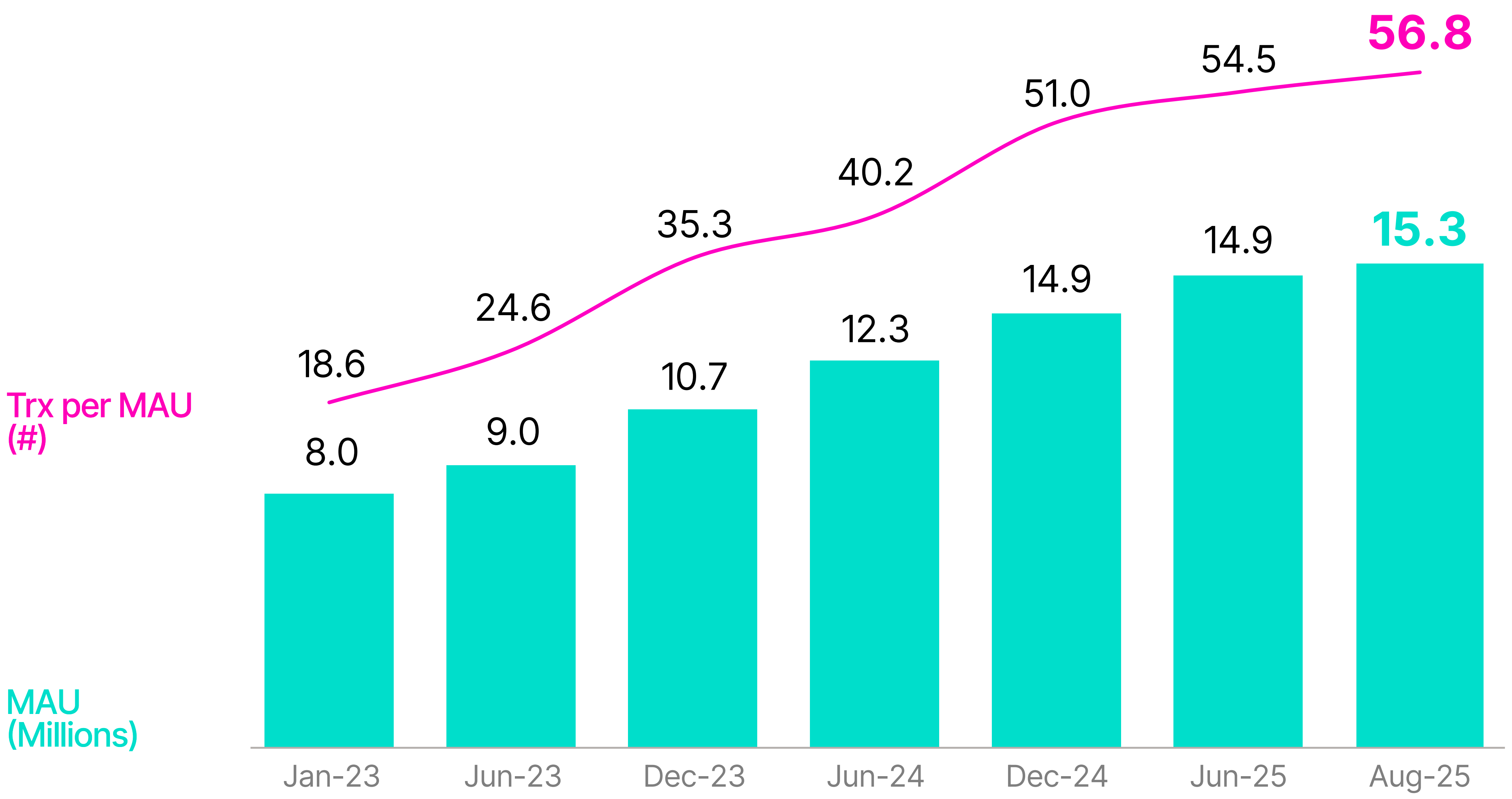

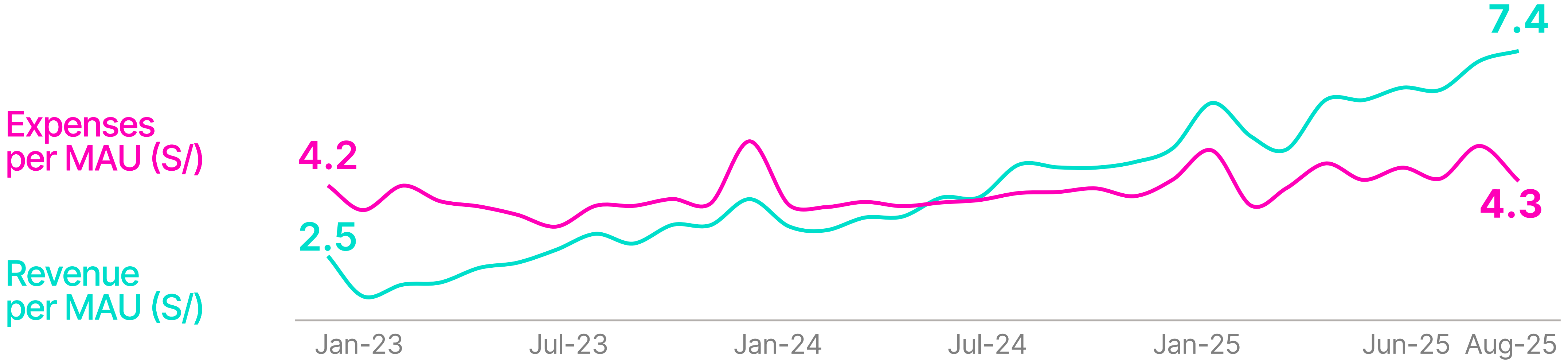

Lending

Disbursements for tickets < S/ 2,000

1.39 Million

Monthly Disbursements August 2025

+2.9x

Growth in the LTM

Disbursements for S/ 2,000 - S/ 10,000 tickets

2%

Yape Market Share Potential for Future Growth

Clear Revenue Streams Leading to Sustainable Growth

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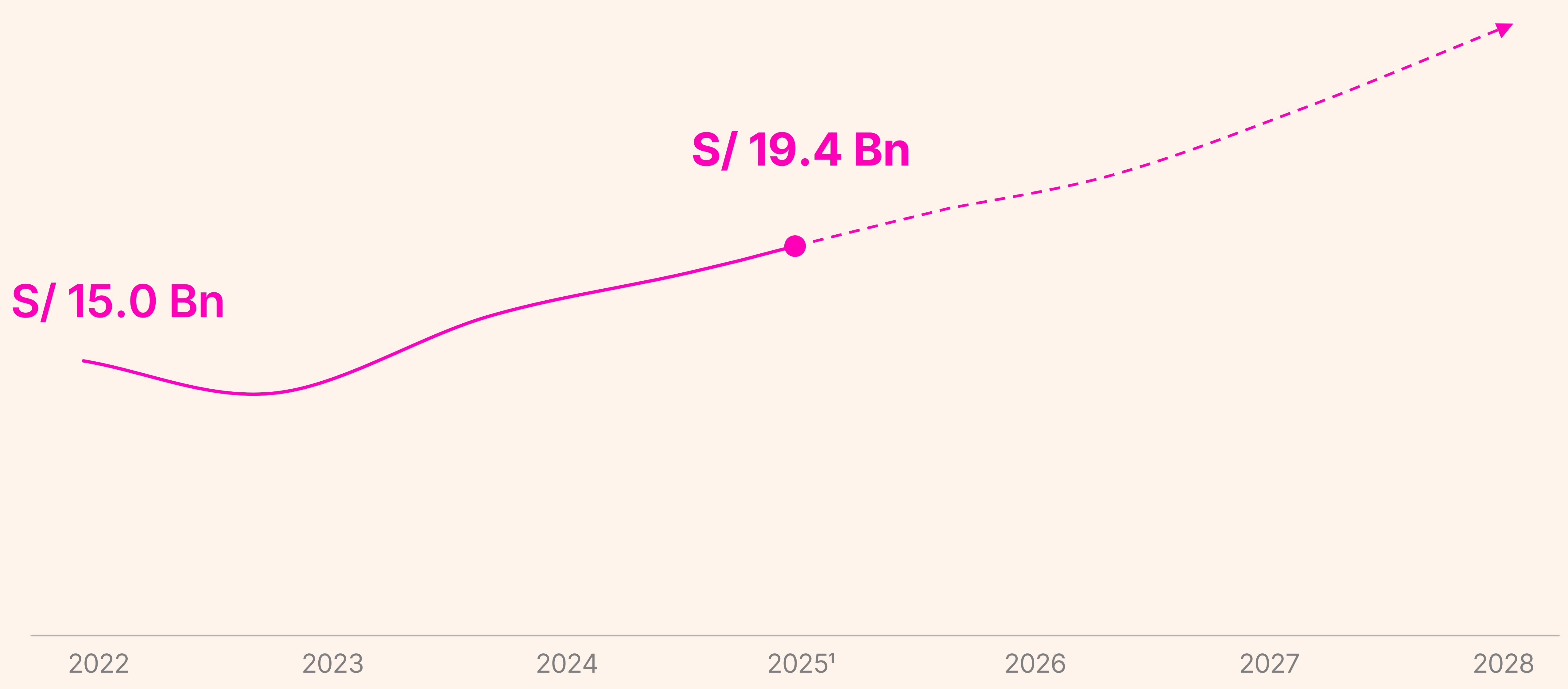
Risk-Adjusted Revenue[2]



Growth Avenues

- Innovation Portfolio
- Loans
- Fees
- Other Income

(1) 1H25 annualized. (2) Risk-Adjusted Revenue consist of: Risk-Adjusted NII, Fee Income, Net Gain from Associates, Net Gain of Derivatives Held for Trading and Net Gain from Exchange Differences, and Total Insurance Underwriting Result. In 2025 we add Total Medical Services Result

Innovation Portfolio as a Key Growth Avenue

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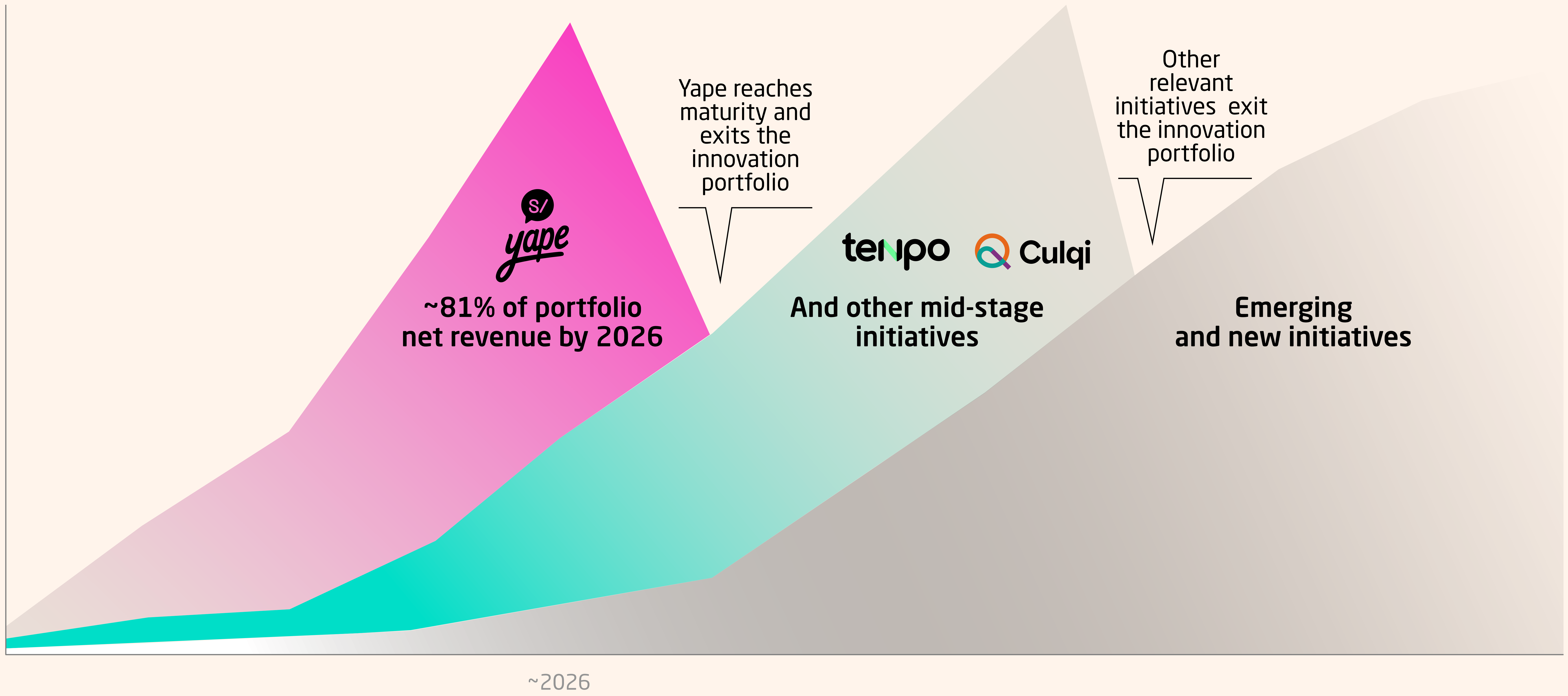
Innovation Portfolio



Investment Appetite

ROE
≤ -150 bps

C/I
≤ +350 bps

Expanding Our Credit Portfolio While Reinforcing Fees and Other Income Growth

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Growth Opportunity

Loans

Consumer Loans[1]

BCP Mass Consumers: **16 Million**

BCP Mass Consumer Loan Clients: **~15%**

SME Loans[1]

SME (<S/ 60K Loans) Balance: **S/ 26 Billion**

BCP+Mibanco Market Share: **~26%**

+ Risk adjusted NIM

Fees and Other Income

Payments Revenue /MAU (S/)[2]

Kaspi.kz: 24.1

yape: 3.1

Insurance[1]

BCP Individual Clients: **+18 Million**

BCP Insured Clients: **~12%**

Remittances[2]

Anual Revenue Pool (TAM S/): **~1,400 Million**

Credicorp 2024 Revenues: **~3%**

+ Fee income

Building Capabilities

- Tech
- Data Marketplace
- Artificial Intelligence
- Risk Management

(1) Data as of June 2025. (2) Data as of December 2024

Sustainable ROE Driven by Capability Building and Innovation

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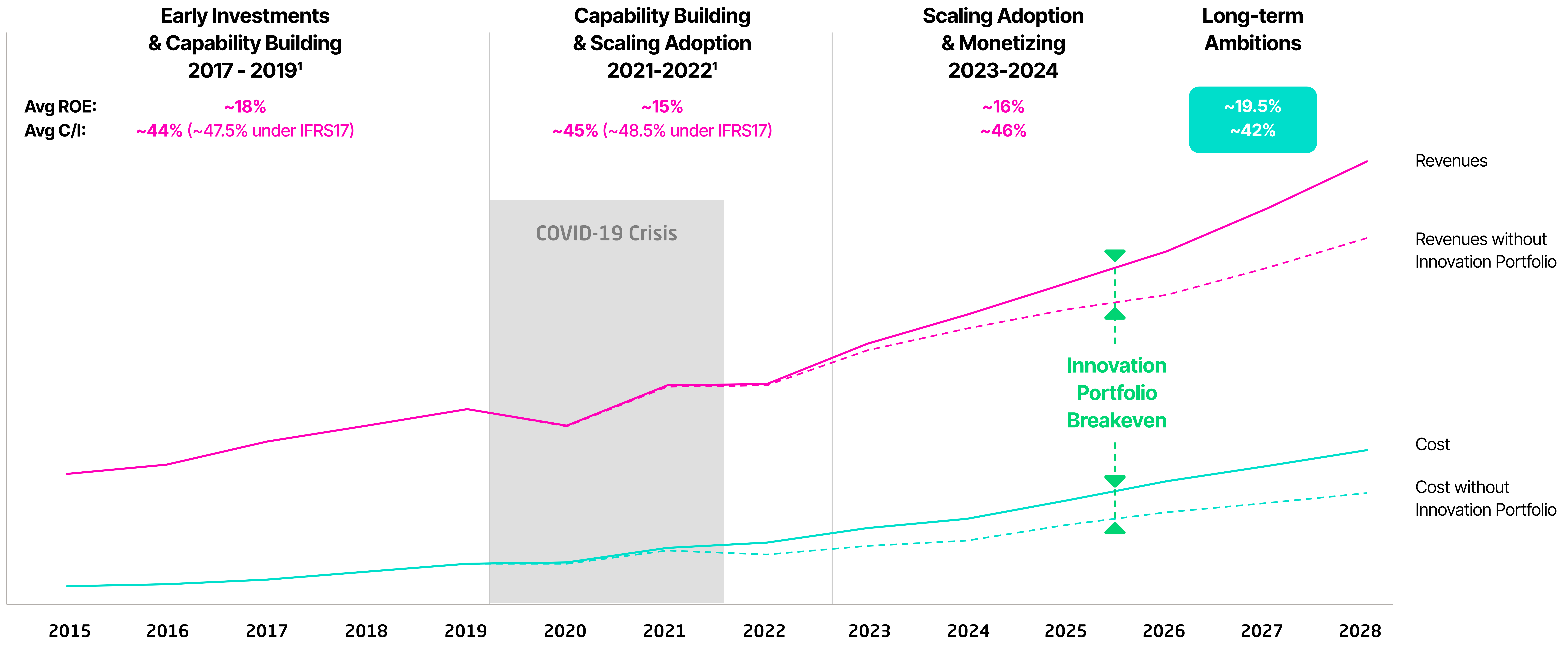

(1) Under IFRS4

Key Financial Takeaways

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We delivered value through innovation

Our future growth is based on clear opportunities

We have built the key capabilities needed

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Investor Day 2025

Greater than the Sum of its Parts

30 years
BAP LISTED NYSE