

Sustainability & Governance

NDR

August 2025



Credicorp is the Leading Financial Services Holding in Peru, and One of the Largest in Latin America with More than 135 Years of Experience in our Markets

Credicorp at a glance

As of December 2024

Main Subsidiaries	Clients ²
Peru	
BCP	Over 13.7 million
Mibanco	Over 1.9 million
Pacifico	Over 6.2 million
Prima AFP	Over 2.3 million
Bolivia	
BCP	Over 1.1 million
Colombia	
Mibanco	Over 600 thousand
Regional³	
Credicorp Capital	Over 11 thousand
+38 thousand employees⁴	



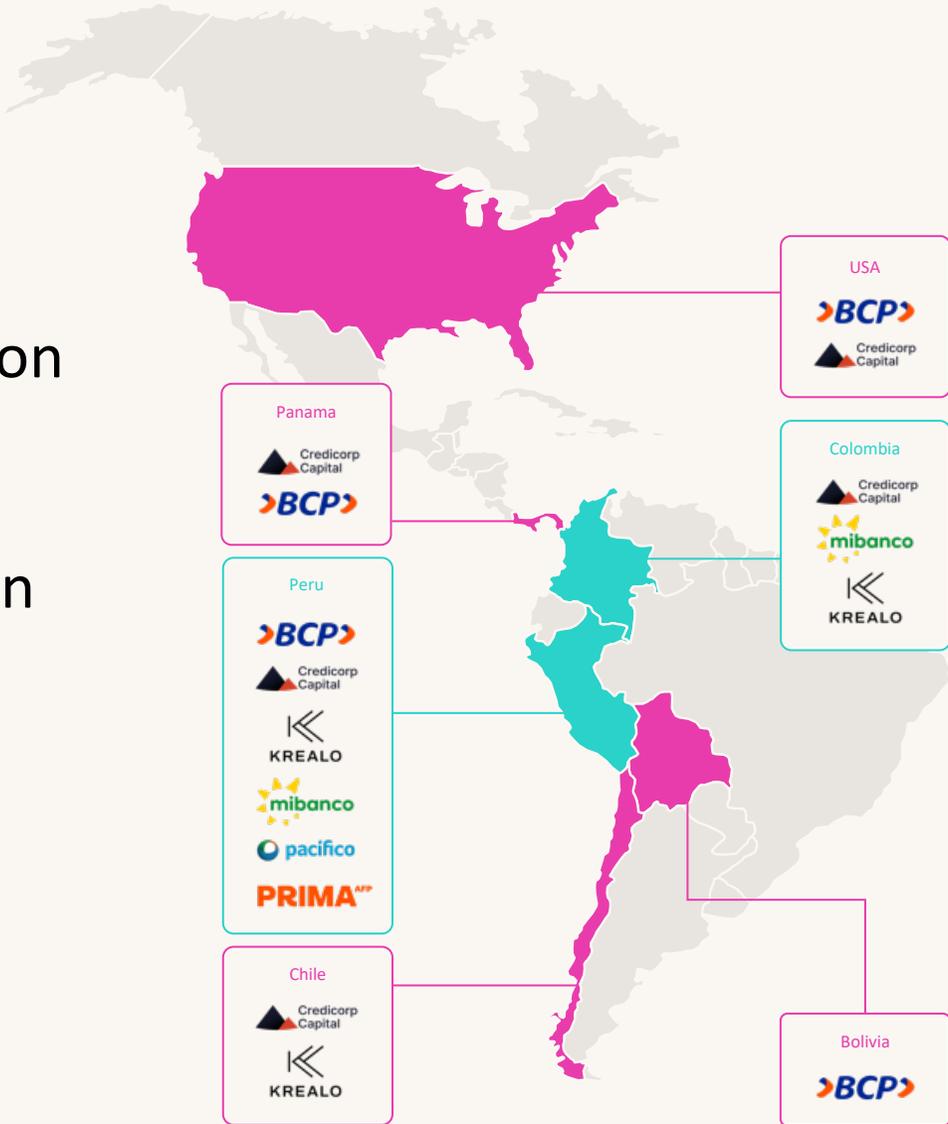
Loan Portfolio
S/ 145,732 million



Total Income¹
S/ 21,718 million



Net Income
(attributable to Credicorp)
S/ 5,501 million



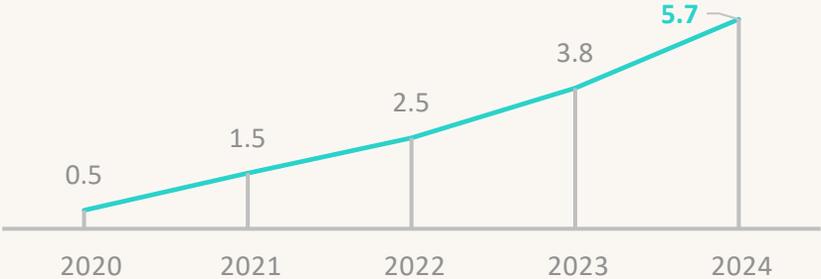
1. Includes net interest income, other income and insurance technical results.
 2. A natural or legal person could be a client of more than one subsidiary.
 3. Includes Peru, Colombia, Chile and Miami.
 4. Does not include Pacifico Salud

We Have Achieved Significant Impact Through our Strategic Approach to Sustainability

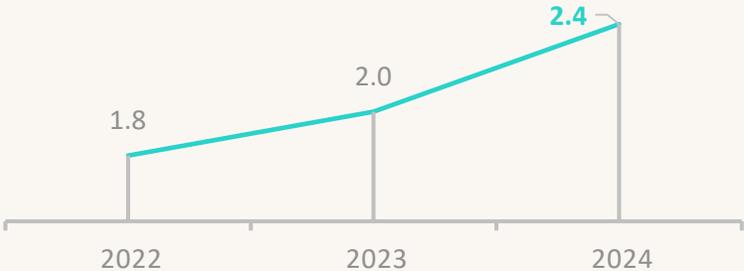
Financial Inclusion



People financially included
(million)

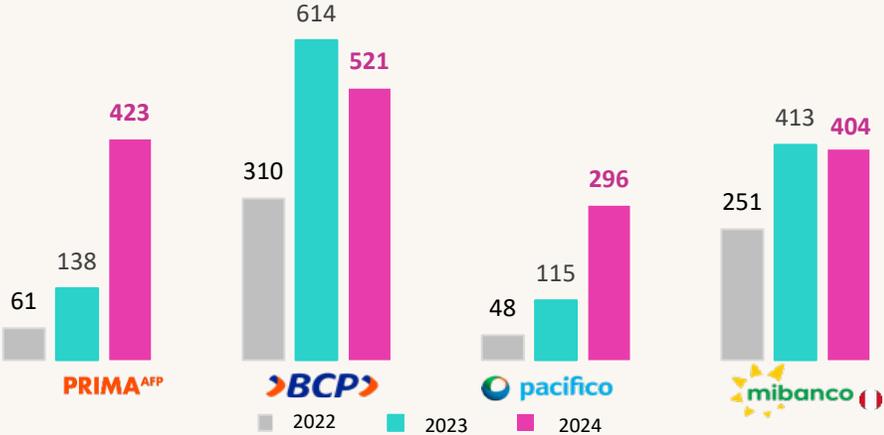


People protected through inclusive insurance (million)



Financial Education

People who received financial education* (thousand)
Not exhaustive



Sustainable finance

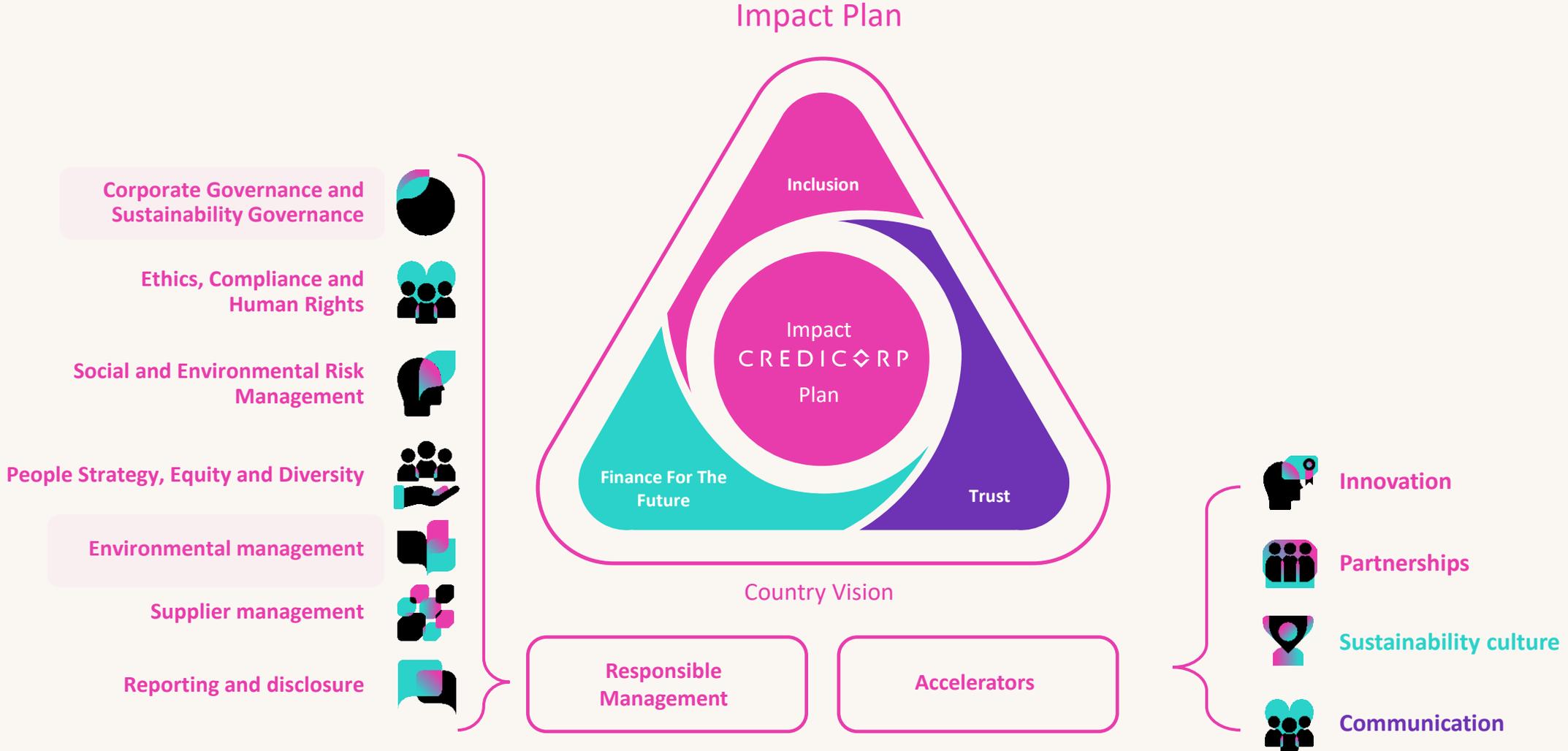


+US\$ 1.5 billion

in sustainable financing disbursed

*Includes several training programs: BCP: ABC del BCP's online courses | Pacifico: Certificates from ABC de Pacifico, Comunidad Segura, Protege 365 | Mibanco: Academia del Progreso, Miconsultor, Mujeres Poderosas, and other training initiatives | Prima: ABC de la Cultura Previsional

Credicorp's Impact Plan Objectives are Enabled by our **Responsible Management** and **Accelerators**



A Solid Corporate Governance is Key to the Success of Credicorp and our Sustainability Strategy

Board at a glance

Independent members	5 of 9 (56%)
Gender balance	3 of 9 (33%)
International members	5 of 9 (56%)

Board Self-assessment

Yearly
Main components:
1. Individual performance assessment
2. Assessment as a collegiate body

External evaluation

Every 3 to 5 years

Training (for the board and its committees)

In topics such as: Impact measurement, human rights, open economy, financial sector opportunities and sustainability challenges (2024)

Sustainability Governance



Subsidiary strategic objectives and incentives (Scorecards)

Performance scorecard of key executives includes a weighting of

10%-20%

for sustainability indicators

Each subsidiary replicates the corporate sustainability governance structure and adapts it to its own needs. **Subsidiary CEOs** are the **Sustainability Sponsors** in their companies

A Diverse Board in Terms of Member Skills, Gender and Nationality Ensures it can Serve our Current and Future Strategic Needs

Board of Directors' Diversity and Competencies Matrix

Diversity							Competencies				
Name	Gender	Position	Nationality	Years on the Board	Tenure >10 years*	Independent**	Executive experience	International experience	Banking/Financial/Audit/Risk/Legal	Sustainability/Corporate Governance	Relevant non-financial Experience (retail, mining, digital, education)
Luis Romero Belismelis	M	P	 	7	Yes	No	◆	◆	◆	◆	◆
Raimundo Morales Dasso	M	VP	 	16	Yes	No	◆	◆	◆	◆	◆
Antonio Abruña Puyol	M	D	  	4	No	Yes	◆	◆	◇	◆	◆
Nuria Aliño Pérez	F	D		1	No	Yes	◆	◆	◆	◆	◆
Maite Aranzábal Harreguy	F	D		4	No	Yes	◆	◆	◆	◆	◆
Alexandre Gouvea	M	D		4	No	Yes	◆	◆	◆	◆	◆
Patricia Lizárraga Guthertz	F	D	  	7	No	Yes	◆	◆	◆	◆	◆
Leslie Pierce Diez Canseco	M	D	 	4	No	No	◆	◆	◆	◆	◆
Pedro Rubio Feijoo	M	D	 	1	Yes	No	◆	◆	◆	◆	◆
33% female 56% international 5.3 years 56% independent											

Level of Experience: ◆ High ◆ Medium ◆ Low

(*) More than 10 continuous or alternating years during the last 15 years at Credicorp and/or subsidiaries.

(**) Independence according to current criteria.

M: Male / F: Female

P: President / VP: Vice president / D: Director

Committee Composition Reflects Independence, Diversity, and Good Governance Practices

The Board chairperson cannot chair any committees 3 out of 4 committees chaired by an Independent director All 4 committees have at least one female member with 2 female chairs

	Audit Committee	Risk Committee	Sustainability Committee	Compensation and Nominations Committee
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✦ Luis Romero		✓		✓
Raimundo Morales		✓		✓
☑ Antonio Abruña			✓	✓
☑ Nuria Aliño	✓	✓		
☑ Maria Teresa Aranzábal	✓		👤	✓
☑ Alexandre Gouvea		✓		👤
☑ Patricia Lizárraga	👤		✓	
Leslie Pierce			✓	
Pedro Rubio		👤	✓	

Executive Chair ✦ Chair 👤 Member ✓ Independent Director ☑



Direct environmental impact

We work on three fronts to meet our annual net GHG reduction commitment and achieve carbon neutrality in our operations by 2032:

Renewable energy purchases

Renewable Energy Certificates and Power Purchase Agreements

GHG reduction initiatives

Solar panel renewable self-generation
Energy efficiency and digitalization programs

Carbon offsetting

Remaining emissions offset with high quality carbon credits, prioritizing credits from projects with positive social impact

- Initiatives to reduce water consumption and waste generation.
- Guidelines to reduce the use of plastic in our subsidiaries and make our events more sustainable.

Portfolio emissions 2024

- Credicorp joined PCAF, the global initiative to standardize portfolio emission measurement and disclosure
- Collaborated with Universidad del Pacífico to put together GHG emissions intensity factors for economic activities in Peru. The report was made public to help other local financial institutions measure their portfolio emissions.

Scope 1+2 Portfolio Emissions (000 tCO₂e)

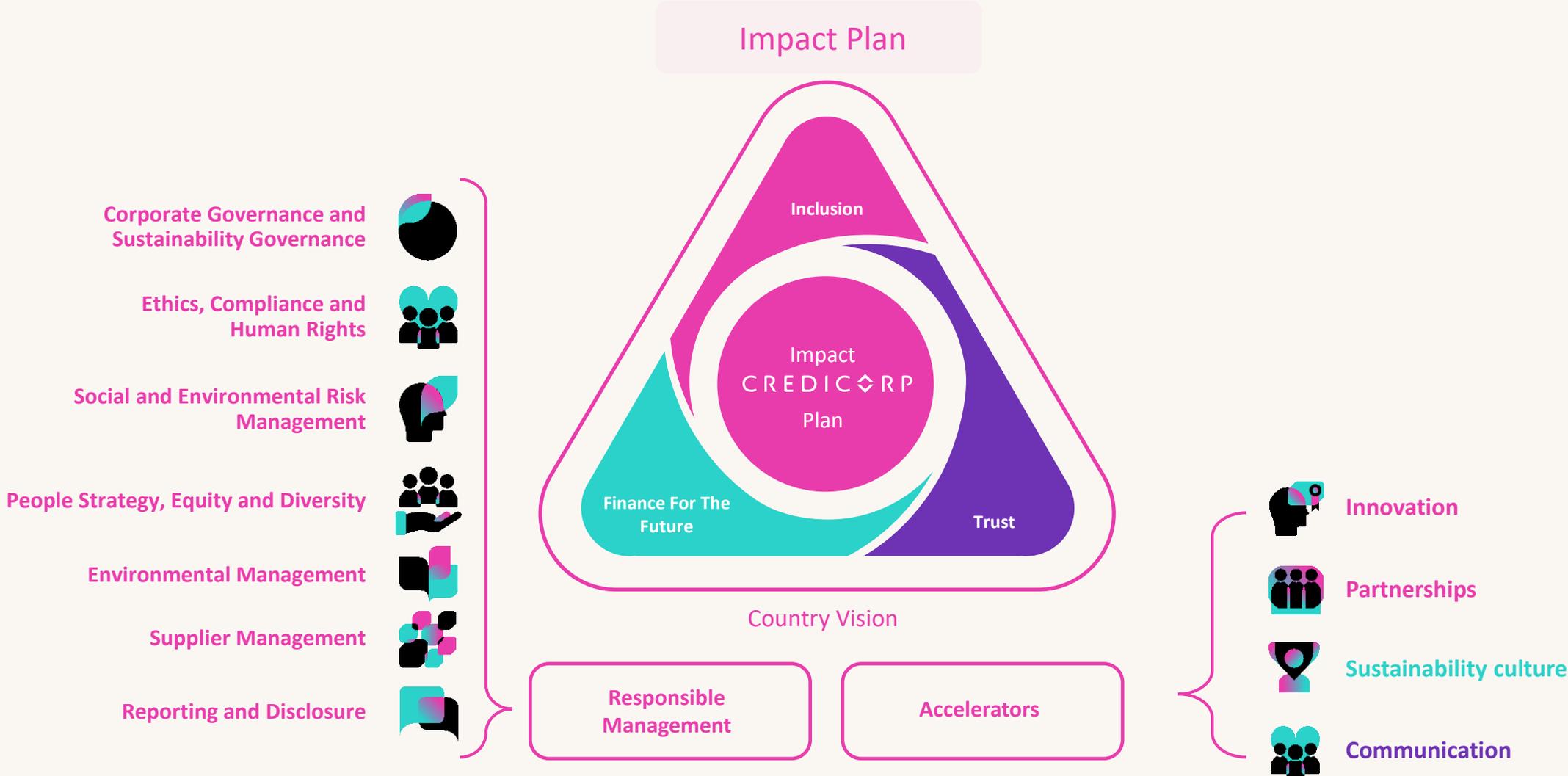
BCP Wholesale Banking	2,044	Prima AFP	627
BCP Bolivia Wholesale Banking	73	Pacífico Seguros	329

Portfolio coverage:

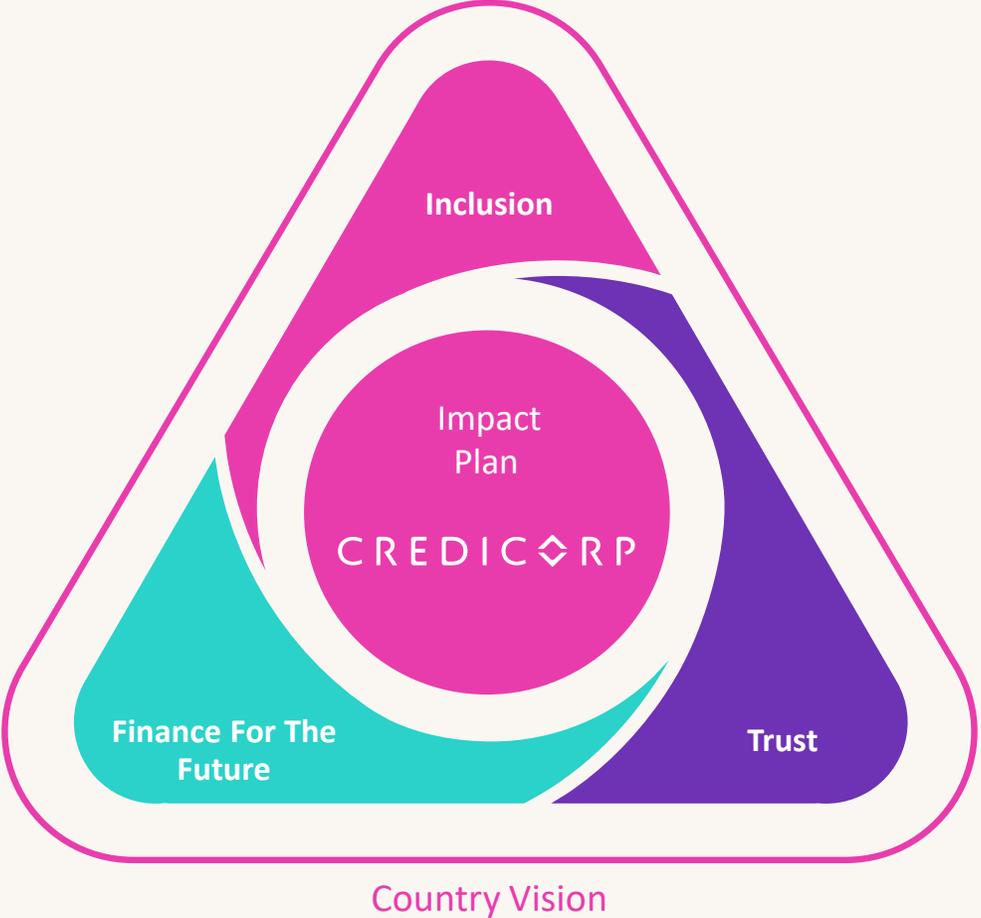
BCP Wholesale Banking	29%	Prima AFP	77%
BCP Bolivia Wholesale Banking	59%	Pacífico Seguros	69%

As disclosed in [TCFD Report 2024](#)

Credicorp's Impact Plan Objectives are Enabled by our **Responsible Management** and **Accelerators**



Going Forward, our Vision is to Continue Generating Impact Through Three Strategic Pillars with an Overarching “Country Vision” Approach



Impact Plan

Inclusion

Financial Inclusion and Education

Health insurance & quality healthcare

Finance For The Future

Support to MSMEs*

Resilience

Sustainable Finance

Trust

Trust in Credicorp and its Subsidiaries

Trust in the Private Sector

Country Vision

*MSMEs: Micro, Small and Medium Enterprises

Credicorp's Impact Plan – Priorities to Promote Inclusion

Definition To contribute to ensure that people, especially the vulnerable and underserved, **have access to and use financial services and quality health care** that allow them to fully participate in the economy and in society, **promoting well-being, closing gaps and fostering economic development.**

Priorities



Inclusion through digital wallet

Loans and access to credit

Financial, digital, and health education programs

Insurance, pensions, and healthcare

Strategic social action

Inclusive channels and media

Credicorp's Impact Plan – Priorities in Finance for the Future

Definition Mobilize financial resources, education, tools and protection mechanisms to drive social transformation, the resilience of businesses and people, and an environmentally sustainable economy

Priorities



Value proposition for MSMEs*

Insurance for individuals and businesses

Education and prevention for resilience

Sustainable finance

Engagement and advisory services

Strategic social action

*MSMEs: Micro, Small and Medium Enterprises

Credicorp's Impact Plan – Priorities to Increase Trust

Definition Building trust in Credicorp and its subsidiaries, and in the private sector in general

Priorities



Strategic social action

- Volunteering activities
- Works for taxes
- Corporate Social Responsibility

Multistakeholder engagement

We proactively participate in groups and roundtables that collaborate with the government, regulatory bodies, business associations, academia, NGOs, among others

Communications for trust-building

- Communicating our impact
- Our leaders as spokespeople for key sustainability issues

Other initiatives that impact our trust-building efforts



Financial Inclusion

People financially included by Yape and BCP (million)



Active users (million)



People included through YAPE Loans
First loan in financial system (thousand)



Micro-business inclusion

+600 thousand

Microbusinesses financially included

+104 thousand

microbusinesses affiliated in priority areas for financial inclusion

data from 2022 to 2024

Our aspiration is to financially include 7 million people by 2027

Financial Education

1.2 million

sessions in the new Yape Financial Education in-app section (Launched in 2025)
As of the 2nd quarter of 2025

Increase in transactions by Yape users

+48%
after training

vs.

+22%
without training

Note: Yape users in general, not only financially included users, 30 days after being trained.

Other functionalities



Bill payments (e.g utilities)



Ecommerce



Insurance*

Microfinance as a Lever for a More Sustainable Future



Providing Microloans



+S/ 12 billion¹

gross loans
(93.6% for micro and small business sectors)



+S/ 1.7 billion¹

gross loans
(79.7% represents microloans)

Fostering financial inclusion through loans



+272 thousand people banked



+75 thousand people banked

Enabling capability development through financial education

+404 thousand



microentrepreneurs trained, both clients and non-clients¹



Harnessing innovation



+78 thousand clients trained by FrancoMibanco¹

(Chatbot for education in personal and business finances)

Addressing gender gaps



+140 thousand women obtained a

Crédito Mujer



+45 thousand women microentrepreneurs obtained a "Mujeres Pa'lante" loan

Beyond loans

Inclusive insurance

+1 million

active inclusive insurance policies* through Mibanco¹

*Affordable and easy-to-use life, accident, healthcare, and small business protection insurance

Through our Sustainability
Strategy we

Contribute to improving
lives by driving the changes
that our countries need

CREDIC  RP