

2Q25 Corporate Presentation

August 2025

CREDIC  RP



Our Purpose

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

Our Vision

We are a leading team in Latin America that makes a significant impact on society, inspired by improving people's lives by providing innovative financial solutions

A Leading Financial Services Group in the Andean Region, with Dominant Share in Each of its Businesses in Peru

Lines of Business	Subsidiaries	Countries of Operations	Market position in Peru	2Q25 Net Income Contribution ¹
Universal Banking	 	 	# 1 ²	79.3%
Microfinance	 	 	# 1 ³	5.5%
Insurance and Pensions	 		# 2 ⁴	12.7%
Investment Management & Advisory	 	    	# 1 ⁵	2.5%
Corporate Venture Capital		   	Net Income Jun25 Total Assets Jun 25	S/ 3,600 M S/ 249,030 M

1) As a percentage to Credicorp's Earnings Contribution based on the total of our 8 main subsidiaries: BCP, BCP Bolivia, Mibanco, Mibanco Colombia, Pacifico Seguros, Prima AFP, Credicorp Capital and ASB Bank Corp. (2) BCP Stand-alone in Loans and Deposits in the Peruvian Financial System, as of Jun 2025. (3) Mibanco in Assets in the Microfinance sector, as of Jun 2025. (4) Grupo Pacifico in terms of Net Earned Premiums; Prima AFP in terms of AUMs, both as of Jun 2025. (5) Credicorp Capital SAB in terms of traded volume for equity transactions in the BVL secondary market, as of Jun 2025.

We are Strengthening and Consolidating Our Core While Building Our Own Disruptors

Strengthening Leadership Position of Core Businesses and Operating as a Top Player Leveraging Innovation

-  Reaching More Clients through a More Digital and Highly Transactional Value Proposition
-  Efficiently Scaling Our Responsible and Profitable Microfinance Model
-  Leveraging Customer Service and Digitalization to Grow in an Expanding Market
-  Focusing on Our Core and Profitable Businesses

Complementing Our Core Businesses With a Disciplined Innovation Portfolio

Payments 

Neobank Model  

Acquiring / SME Services   

InsurTech   Wealth Tech 

Understanding existing and future market needs to constantly review and optimize our business portfolio with agility and self-disruptive mindset, we constantly compete with ourselves

Maintaining Our North Stars As We Navigate the Short-term Environment



We Remain Focused on Achieving Our Long-Term Ambitions



Customer Experience

Developing new solutions for changing customer needs



Efficiency

More cost-efficient and digital distribution



Growth

Penetrating untapped segments

While We Adapt with Agility through Tactical Decisions to Secure Results

Prudent Risk Management in an uncertain environment



Anticipating Market Risks



Reviewed Risk Appetite



Stringent Origination

Why Invest in Credicorp?



Why Invest in Credicorp?

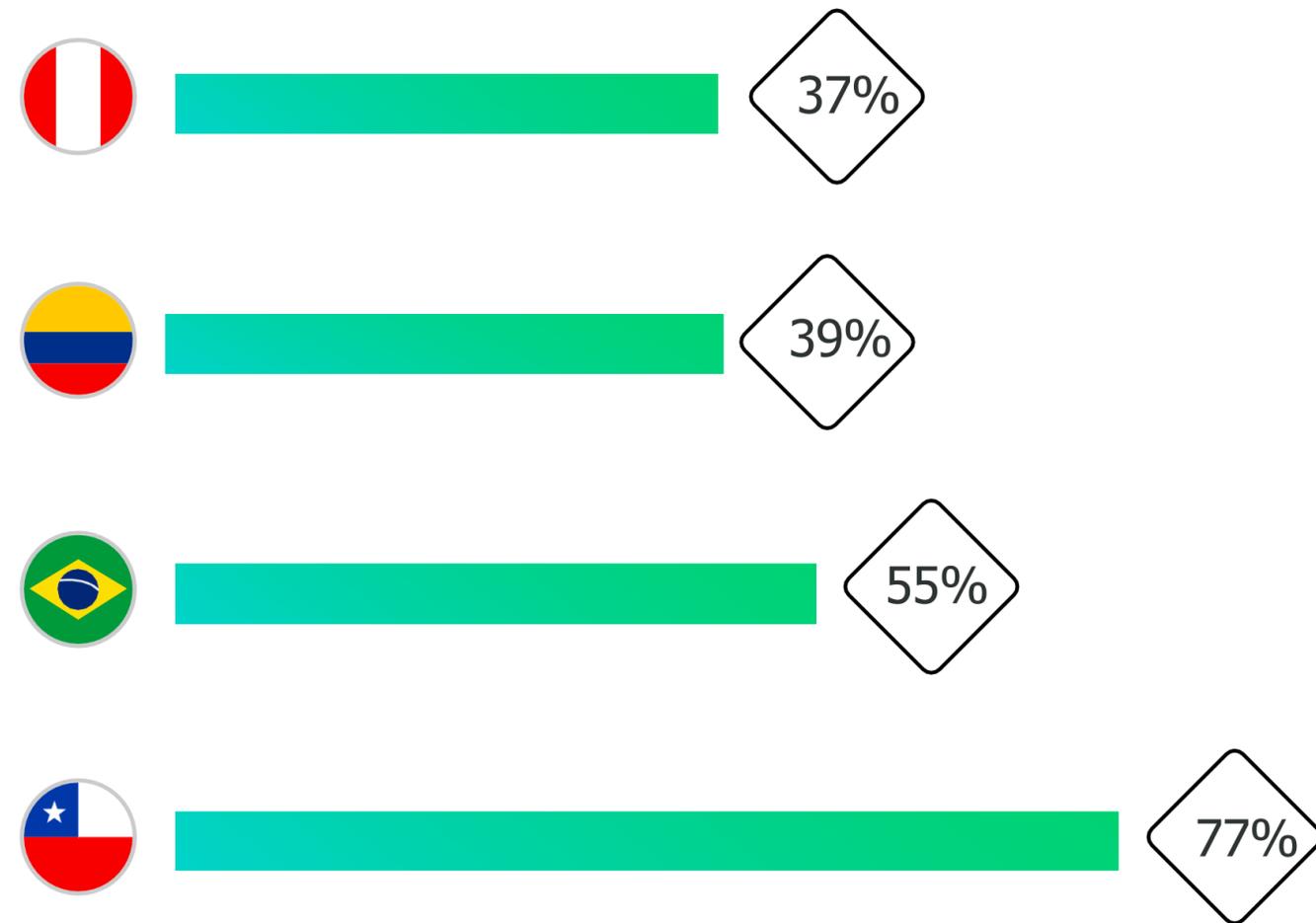


Diversified, Financially Solid & Sustainable Financial Services Group in Peru with Significant Potential Across the Andean Region

Operating in Markets with Attractive Growth Potential

Domestic Loans as a %GDP¹

[Data as of Jun 25]



Leading Market Positions in Core Segments



Universal Banking²

#1

Loans and Deposits



Microfinance²

LATAM

#1

Assets



Insurance & Pensions²



#1

Life



#2

P&C



#2

Pensions



Investment Management and Advisory³



#1

Fixed Income



#1

Fixed Income & Equity

(1) Source: Central Banks of each country. Includes private commercial banks (local and foreigners) and public commercial banks. (2) Data as of Mar 25. (3) Data as of Dec 24.

BCP is the #1 Bank in Peru with Unparalleled Customer Reach and Diversified Sources of Revenue



2Q25

Assets
(S/Millions) **191,423**

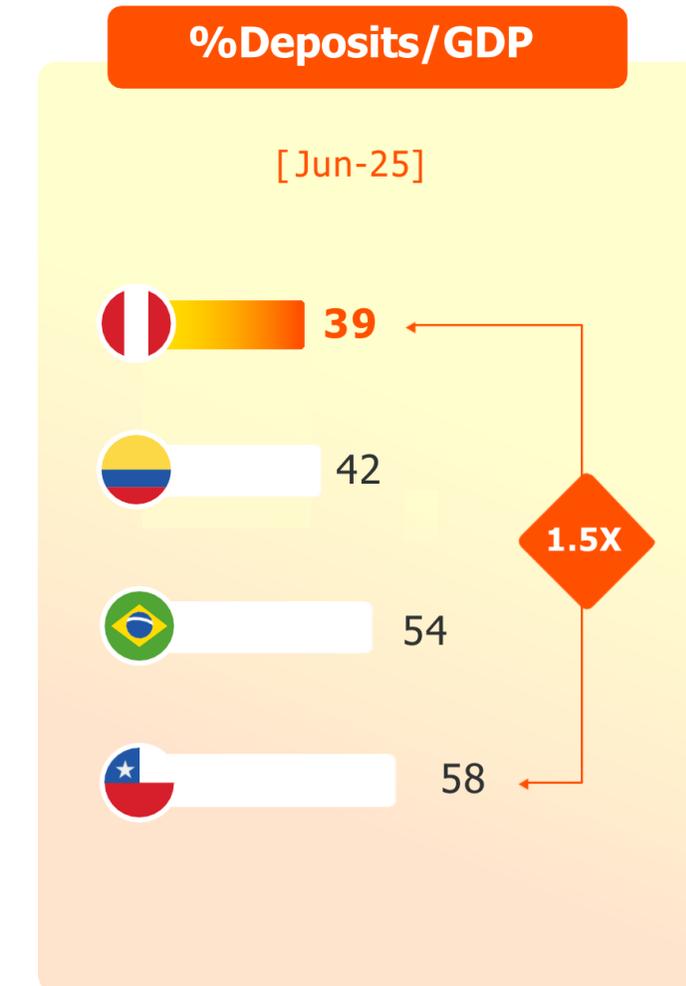
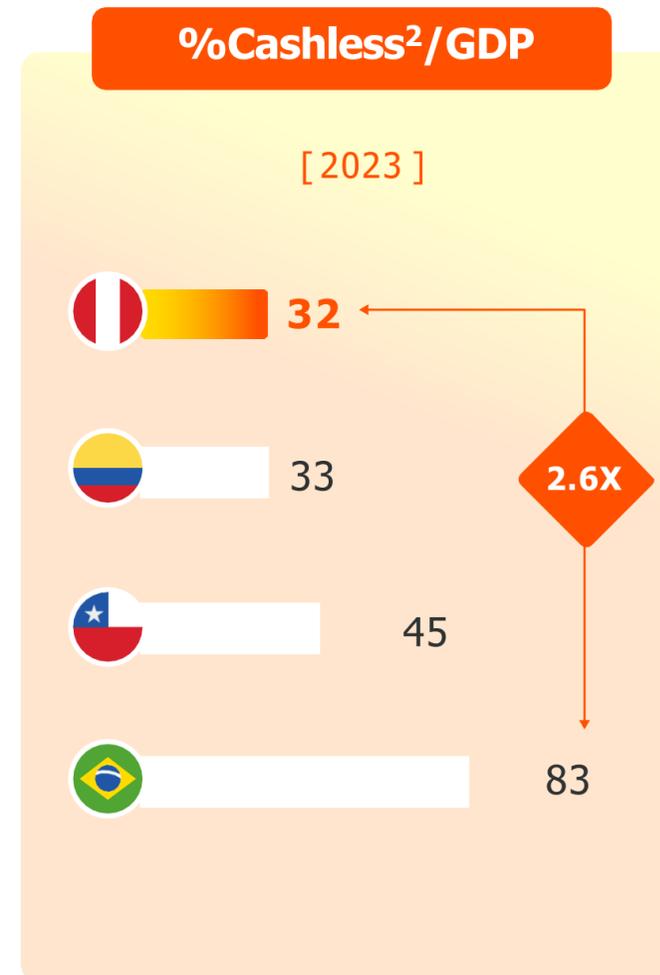
Loans¹
(S/Millions) **120,999**

Portfolio Mix¹
Wholesale **44%**
Retail **55%**

Net Income Contribution
(S/Millions,%) **1,615**
78.6%

ROE **30.9%**

Peru is an Attractive Market to Grow with Financial Products



(1) Measured in end-of-period balances. (2) Average monthly cashless payments value.

Mibanco is the #1 Peruvian Microfinance with a Replicable Business Model in an Untapped Region



2Q25

		
Assets (S/Millions)	17,287	2,391
Loans¹ (S/Millions)	12,785	1,976
Net Income Contribution (S/Millions,%)	100 4.9%	12 0.6%
ROE	16.3%	11.1%

Significant Untapped Potential

 Peru



~**7MM** unbanked businesses and individuals



99% of businesses are Micro and Small



90% of Total employment generated by Micro and Small Businesses

 Colombia



~**8MM** unbanked businesses and individuals
(6MM served by informal lenders - gota a gota + family / friends)



US\$ 9.2 BN Microfinance sector size



1.5x Size of the economy vs. Peru

(1) Measured in end-of-period balances.

The Insurance and Pension Businesses Rank #2 in Premiums and AUMs in Peru, the Fastest Growing and Least Penetrated Market in LatAm

PRIMA^{AFP}

2Q25

AuMs
(S/Millions) **32,943**

Commissions
(S/Millions) **97**

- ◇ 79.6% Flow
- ◇ 17.4% Balance
- ◇ 3.0% Voluntary

Affiliates
(Thousands) **2,340**

Net Income Contribution
(S/Millions,%) **41**
2.3%

ROE **40.1%**

pacífico
seguros

2Q25

Assets
(S/Millions) **20,049**

Insurance Underwriting Results¹
(S/Millions) **235**

Net Income Contribution
(S/Millions,%) **225**
12.09%

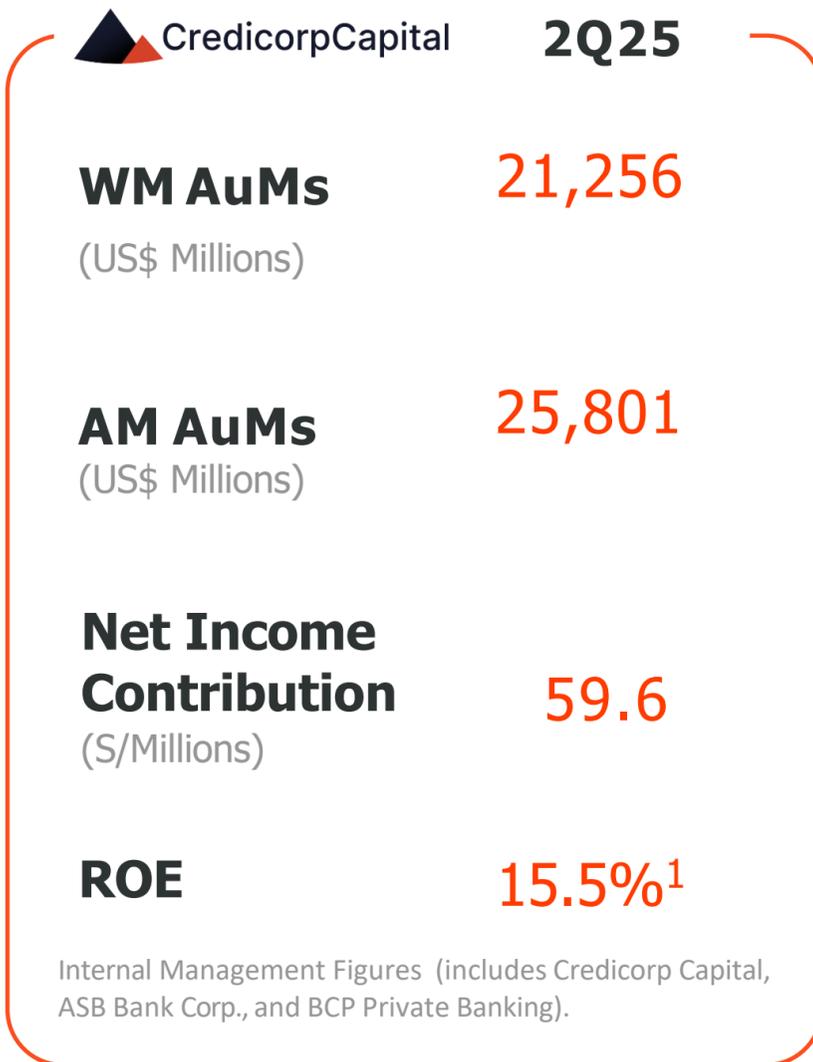
ROE **21.1%**

Peru is the highest growing & least penetrated insurance market in Latin America

	US\$ Premium CAGR 18-24	Insurance Penetration
	+9.5%	2.2% ²
	+6.8%	3.4% ²
	+0.5%	4.9% ²

(1) Includes Crediseguros. (2) As of Dec 2024.

We have Reorganized Our Investment Management & Advisory Business to Efficiently Grow Core Profitable and Scalable Segments and Leverage Opportunities in Our Markets



Focus on Recurring & Scalable Business



% of Credicorp Capital's 2Q25 Revenues

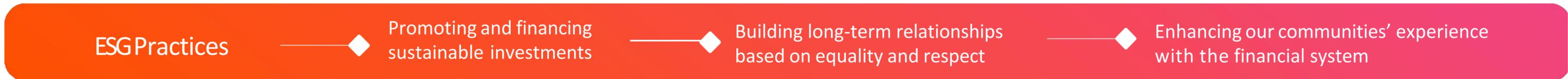
Our Regional Presence



Capital Markets Leading Positions



(1) These figures exclude the impact of 4Q24 one-off charges in Net income and Net Equity. Including these charges, ROE for the 1Q25 stood at 18.4%



Why Invest in Credicorp?



Our Customer-Centric Approach Fuels Market Leadership and Unlocks Cross-Selling Potential



Day-to-day

WEB:



APP:



Cashless



Digital acquisition

Cards

Loans
Insurance

Savings



Virtual advice

Organízate
con el BCP



BCP



PRIMA AFP



pacífico



Tools to grow



Why Invest in Credicorp?

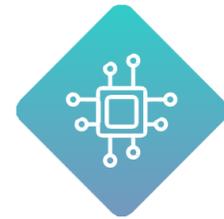


Parenting advantage



Attracting and Retaining Top-notch Talent

- ◇ Talent Development IT
- ◇ Digital Profiles



Adoption of Best-in-class Digital Capabilities

- ◇ Data & Analytics
- ◇ Agile Operating Model
- ◇ Artificial Intelligence



Robust Processes and Control

- ◇ Risk Management (Credit/Market/Cyber)
- ◇ Audit and Compliance

Synergies

Customer Knowledge



Cross-selling and Credicorp Channels



Why Invest in Credicorp?



Strong Tech, Cybersecurity and Data Capabilities, Enabled by Increasing Investment in Digital Talent and an Agile Management Model at BCP

Information Technology		Cybersecurity		Data & Analytics	
	Expand scalability and flexibility while achieving savings		Enhance through people, processes and technology		Increase revenue, reduce risk, improve operational efficiency
Operational Stability	99.8% average Uptime	Risk Management	Qualitative frameworks + quantitative threat analysis	Investments & Innovation	Significant investment in Advanced Analytics & AI, with recent focus on GenAI
Digital Transformation	100% Cloud-based front-end channels API-fed back-end with 775 reusable APIs		In depth protection against phishing, malware, data breach, cyber fraud, third-party risk, etc.		340 predictive models developed in 2025
Time & Cost Efficiency	Time to Market reduced by 71% (2019-2Q25)	CX	Digital channels with multi-factor authentication	Sales & Pricing Optimization	43% of total loan disbursements come from leads in 2024
	12x speed on new features' release (2019-2Q25)	Awareness	Large-scale advertising campaigns for customers		FICO International Vanguard Award: Pricing
	>88% transaction unit cost reduction (2019-2Q25)		Continuous cyber training for employees	Empowerment	+194 business employees federated with analytics in 2Q25



Strengthen our digital capabilities and empower leaders



Attract the best digital profiles in the market



Ensure Strategy is executed through our Agile Management Model

Mibanco's Strategy has Concentrated On Consolidating Our Hybrid Model Over the Last Years



Traditional Model

At Agencies
In-Person

On the Field
Partial processing

- ◆ 100% Sales and Advisory on the Field
- ◆ Advisor Dependency
- ◆ High Level of Operating Interaction at Agencies

Hybrid Model



Centralized
Intelligence



Alternative
Channels



Comercial
Execution

Pacifico's Talent Mix has Evolved to Support the Strategic Capabilities Needed to Achieve Our Goals

Tech capabilities for key enablers such as

◇ Pricing ◇ Data & Analytics ◇ IT Talent

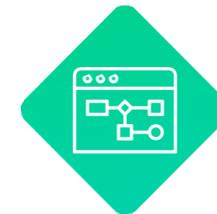
represents

24%

of our workforce⁽¹⁾



Data-driven business powered by analytics with robust governance and tech platforms



Modular and digital cloud architecture, allowing integration via APIs, with built-in cybersecurity



Granular risk selection and price personalization for growth and retention

(1) As of Jun 2025.

Why Invest in Credicorp?



Our Innovation Strategy Has Clear Goals, Domains and Boundaries

North Star: 10% of BAP's revenues after provisions by 2026

What

North Star and goals

1

Gain and defend market penetration by disrupting ourselves before other players do

2

Expand our TAM and cover white spaces

3

Accelerate adoption of key capabilities

Where

Domains and horizons

Horizon 1

Close to core
E.g. Payments

Horizon 2

New value pools
E.g. Insurtech in Chile & Colombia

Horizon 3

Transformative tech
E.g. Cognitive AI

Appetite

Investment impact boundaries

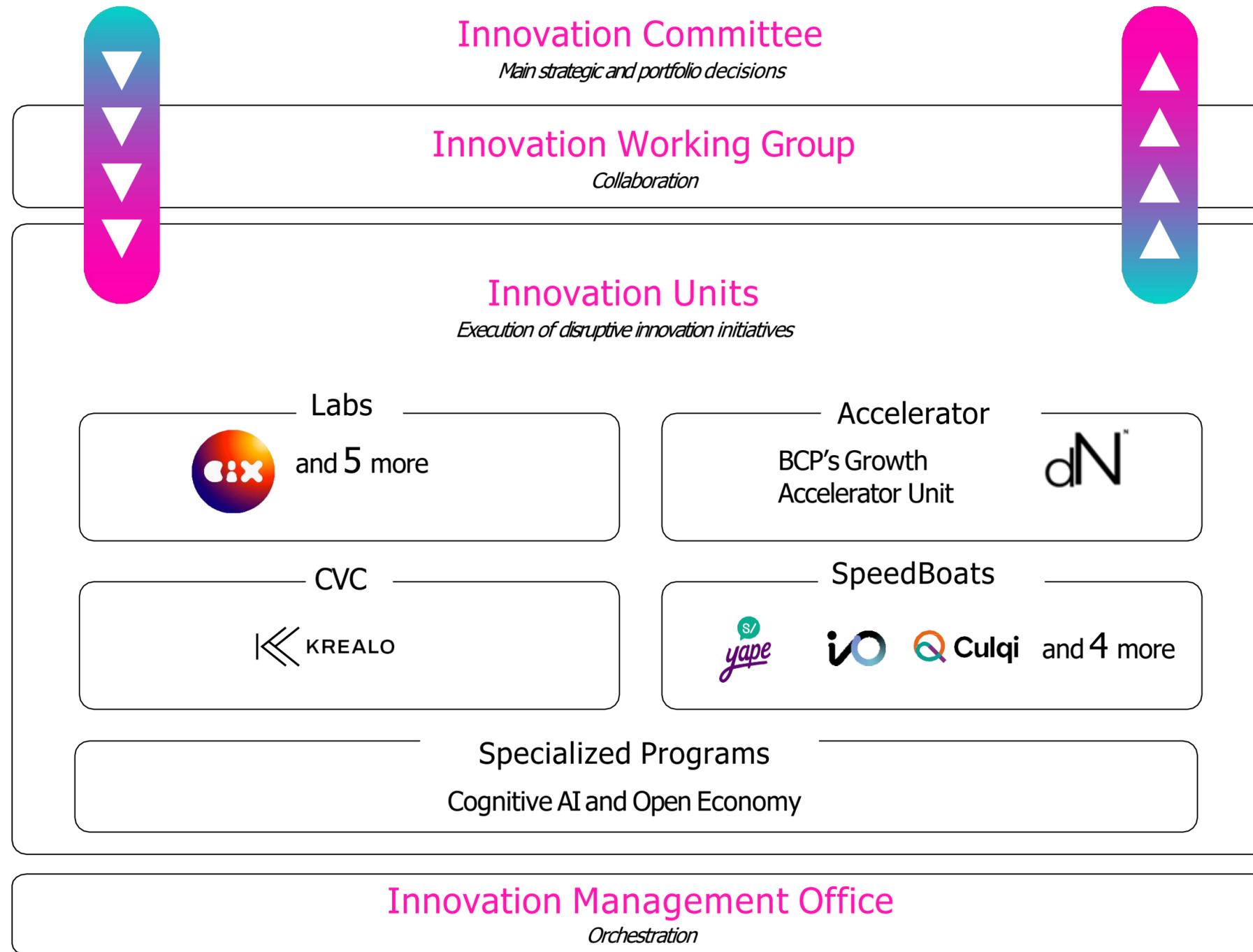
ROE

$\leq -150\text{bps}$

Cost-to-Income

$\leq 350\text{bps}$

Our Centralized Portfolio Ambition and Decentralized Idea Origination and Execution, Enable an Entrepreneurial Innovation System



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

Activity

Right initiative volume and speed, with healthy kill rates

~30%

growth in number of portfolio initiatives¹

Strategic Performance

Proper diversification in our prioritized innovation domains

~30%

of our most advanced initiatives are based outside of Peru²

Financial Performance

Return and progress towards North Star, while complying with limits

~2x

YoY growth in revenues after provisions during 2024³

Confidence

Measures the overall health of the portfolio based on past performances and future challenges

+50%

of initiatives with high probability of success in their respective stages⁴

(1) 4Q24 YoY Growth. (2) As of 1Q25. Includes initiatives in the Acceleration and Escalation stages. (3) 2024 FY Growth. (4) As of 1Q25. Includes most advanced initiatives in Seed stage, and all initiatives in Acceleration and Escalation stages.

We Measure the Overall Health of Our Portfolio by Evaluating Initiatives' Performance and Setting Clear Stages and Objectives to Guide Our Efforts

Stage	Seed	Acceleration	Escalation
Objective	Validate product market fit in a large market	Grow rapidly with strong unit economics	Generate a large, profitable and self-sustaining business
Key Indicators	Market size User growth Retention	User and revenue growth LTV / CAC	Operating margin Cash flow
Key Ventures	 <p>Reached ~90% retention rate after less than one year</p>	 <p>Multiplied revenue by ~4x in last two years¹</p>	 <p>Already profitable, achieving scalability and stability</p>
Key Capabilities	<i>E.g. Product development velocity</i>	<i>E.g. Payment processing</i>	<i>E.g. Hyper-personalization</i>

(1) 2Q25 LTM vs 2Q23 LTM.

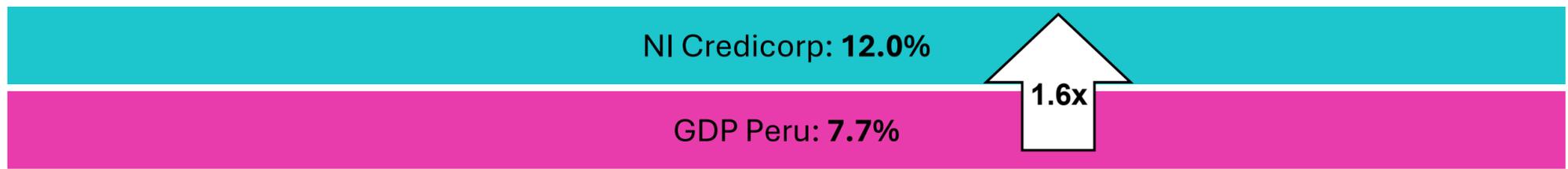
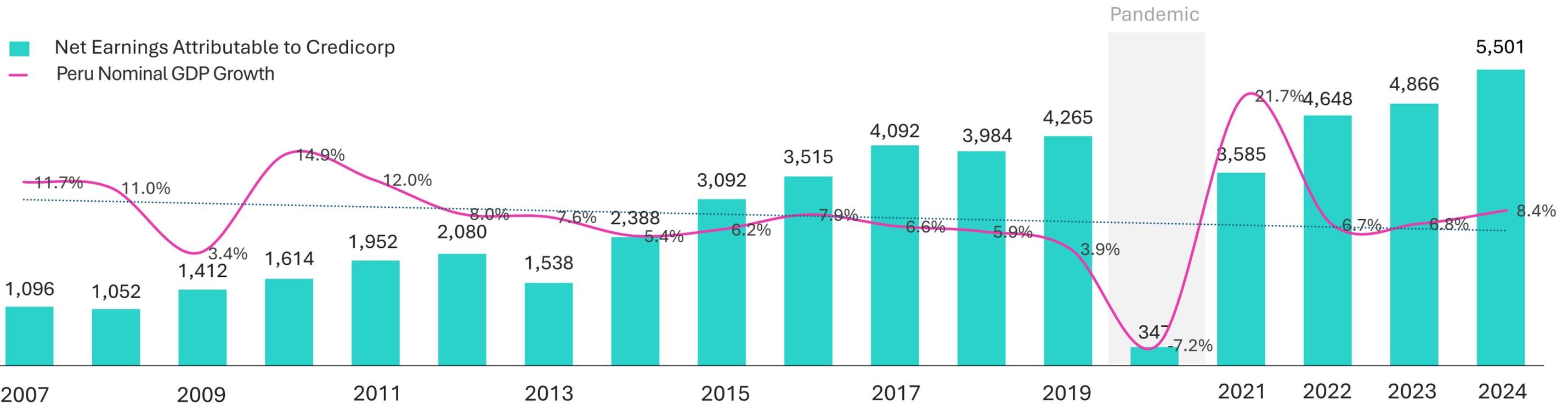
Why Invest in Credicorp?



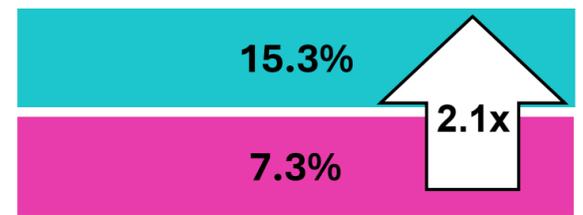
Managing Through the Cycles, We Consolidate Leadership in Tough Times and Thrive in Good Times

Net Income vs. GDP Growth

S/ millions



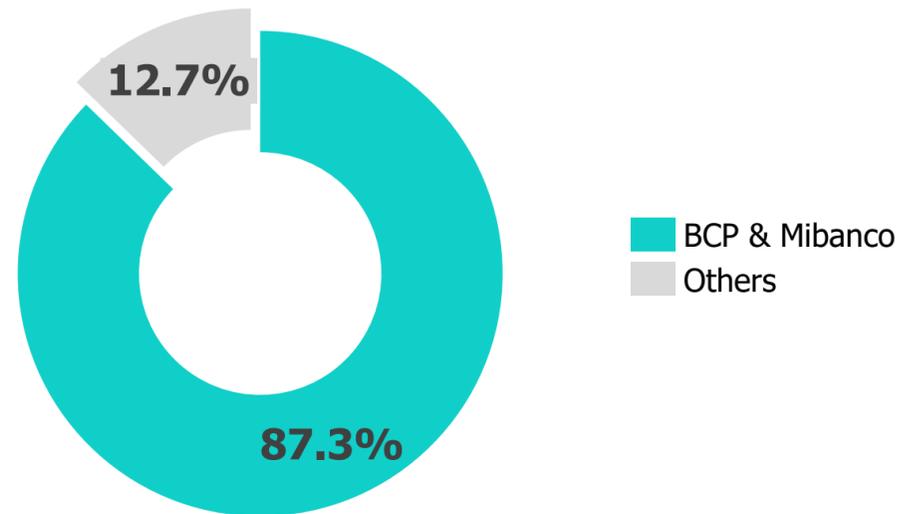
CAGR %: 2007-2019



CAGR %: 2021-2024

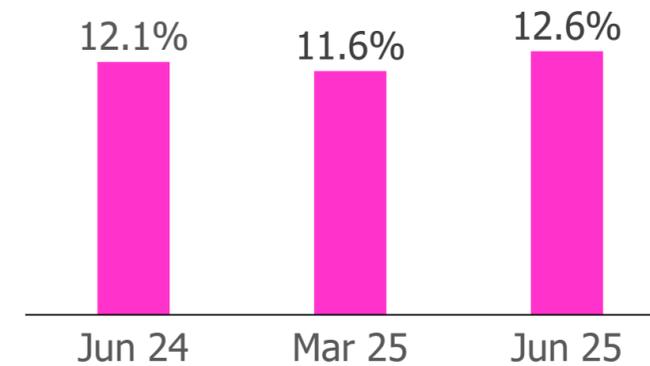
Disciplined Management Maintains Solid Capital Ratios

Regulatory Capital Requirement Breakdown Jun 25

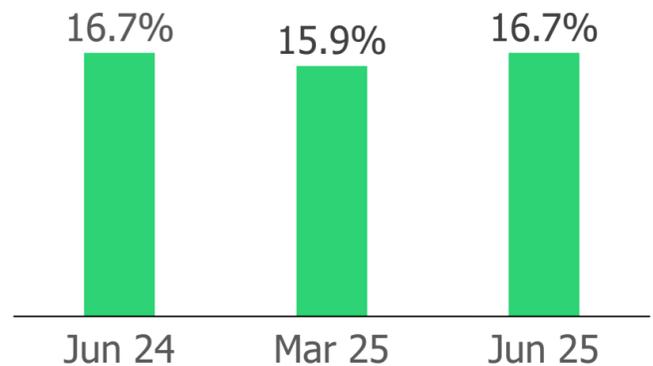


CET1 IFRS Levels remain within internal targets

BCP Stand-Alone CET1 IFRS



Mibanco CET1 IFRS



Risk Management Governance

Corporate Risk Committee

- ◆ Focus on BCP and Main Subsidiaries
- ◆ Alignment with governance approved by the Board of Directors

Risk Committee of Main Subsidiaries

- ◆ Approval of appetite limits Delegation of decisions to specialized tactical committees

Risk Management Governance

01

Implement policies, procedures, methodologies and actions to manage the different types of risks

02

Contribute to the strategy of all the subsidiaries, to share best practices, provide relevant advice and consolidate our exposure at a corporate level

03

Encourage throughout the organization the importance of adequate risk management

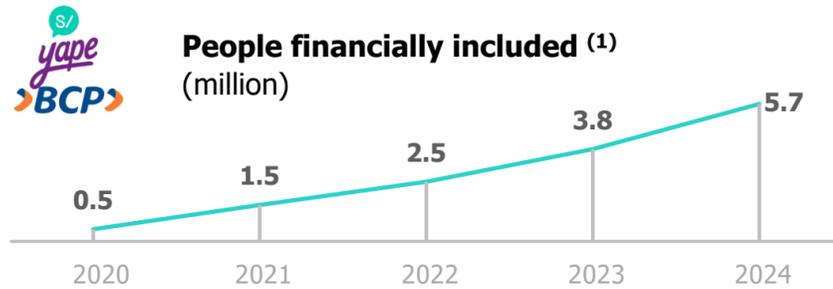
(1) CET1 ratios are based in IFRS accounting and are reported under 2022 regulation.

Why Invest in Credicorp?



Significant Progress in Our Sustainability Journey

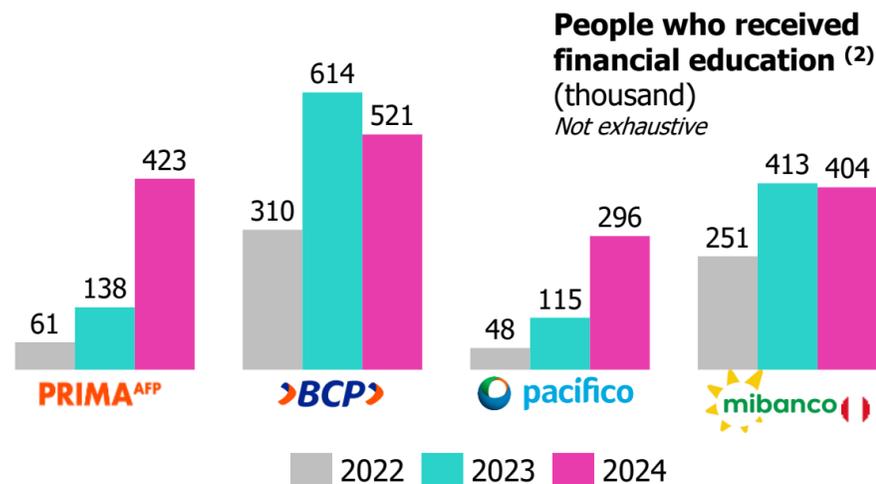
Financial Inclusion



mibanco More than 324 thousand people financially included since 2021 (+80% through loans).

pacífico seguros 2.4 million people protected through inclusive insurance, as of 2024.

Financial Education



Portfolio Emissions

In 2024, Credicorp joined PCAF, a global initiative to standardize the measurement and disclosure of portfolio emissions.

Portfolio coverage

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

Financed emissions Scope 1+2 (tCO2e thousands)

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

Corporate Governance

Board at a glance

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

Learn more about our board's structure and committees

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)

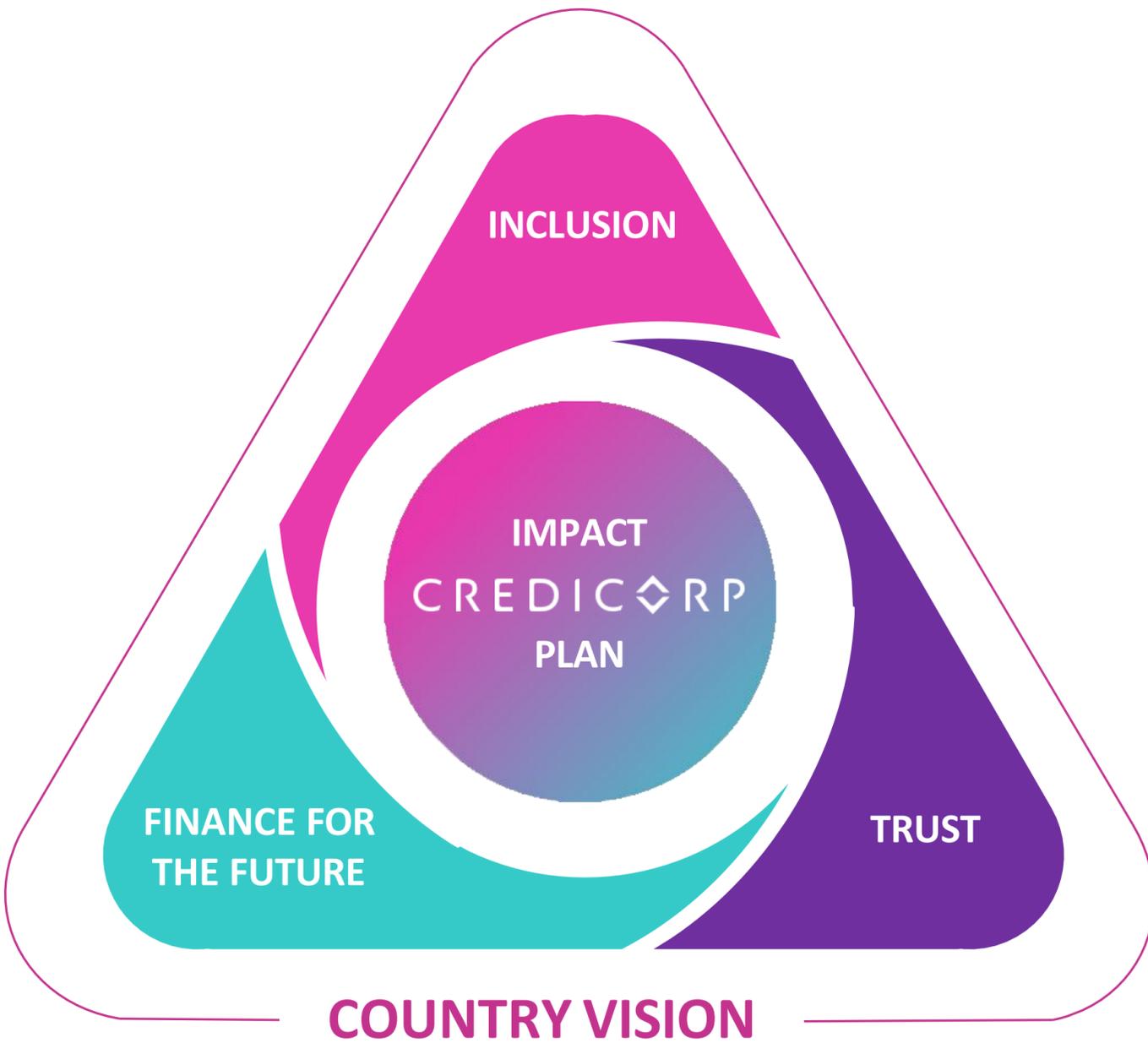
Sustainable Finance (2024)

BCP +US\$ 1.5 billion in sustainable financing disbursed

BCP +US\$ 53 million in green financing disbursed

(1) Number of financially included clients 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.
 (2) Includes several training programs: BCP: ABC del BCP's online courses | Pacífico: 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

Focusing on the Most Relevant Fronts, We Developed Our 2025-2030 Sustainability Strategy



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

2Q25 Quarterly Results

August 2025

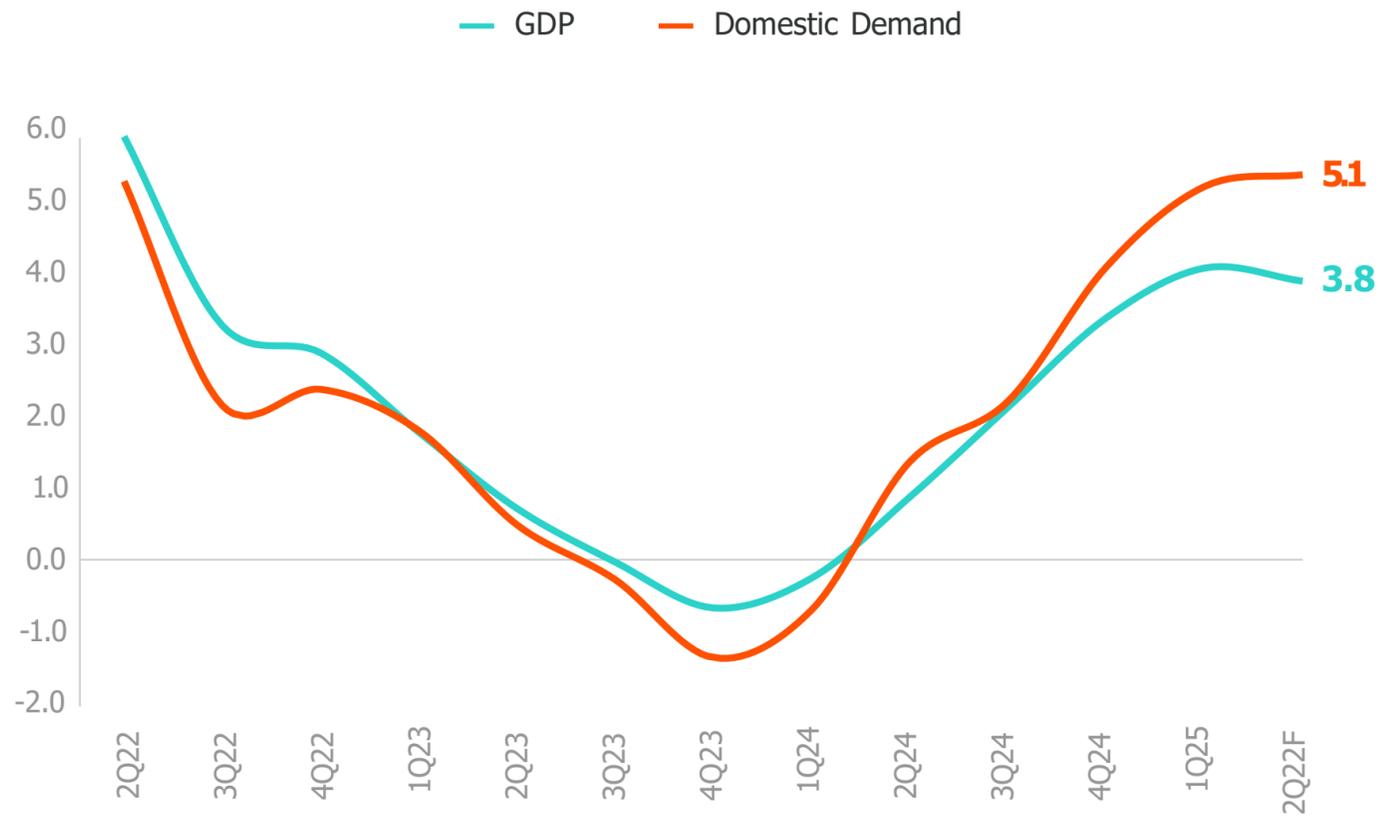
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Peru: Domestic Demand Is Growing Faster Than GDP

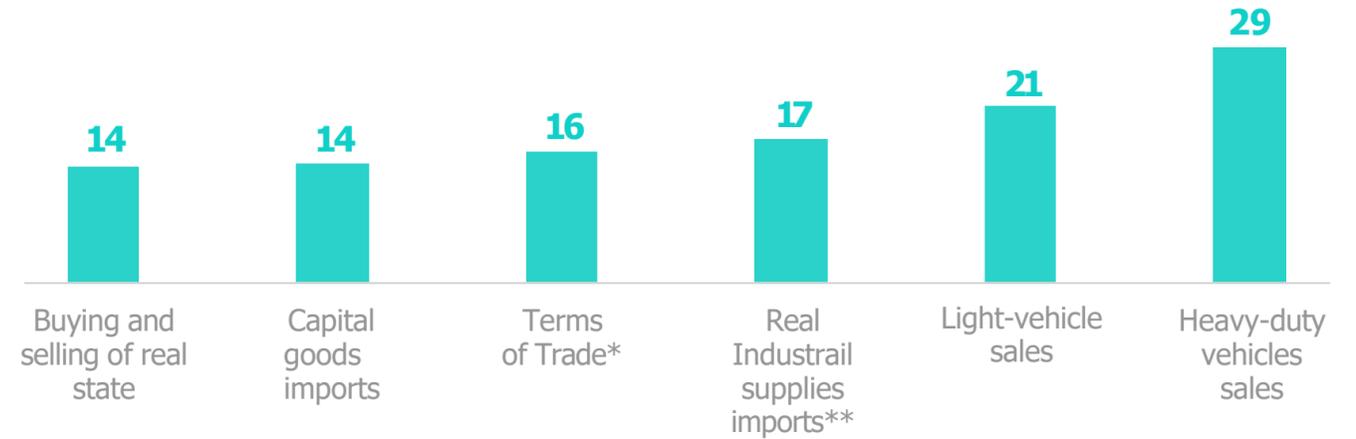
GDP and Domestic Demand

(YoY % change, four-quarter moving average)¹



High-Frequency Economic Indicators 2Q25

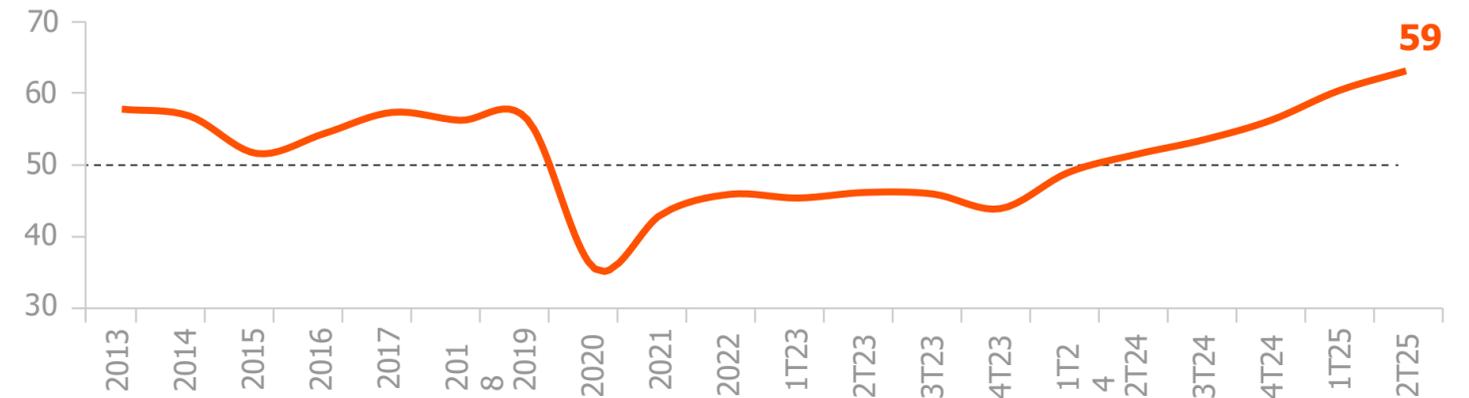
(YoY % change)^{2,3}



* Apr/May-25, **Excludes fuels.

3-Month-Ahead Investment Expectations

(points, period average, pessimistic < 50 < optimistic)²

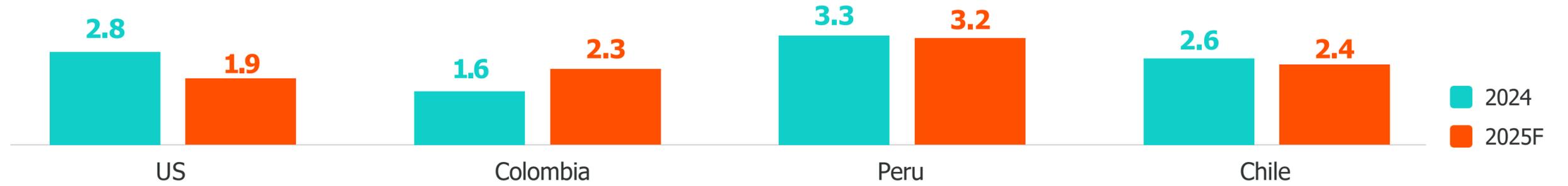


(1) Source: INEI. Estimate. (2) Source: INEI, Sunarp, Sunat, BCRP. (3) Source: BCRP.

Central Banks Continue To Assess Tariff Effects

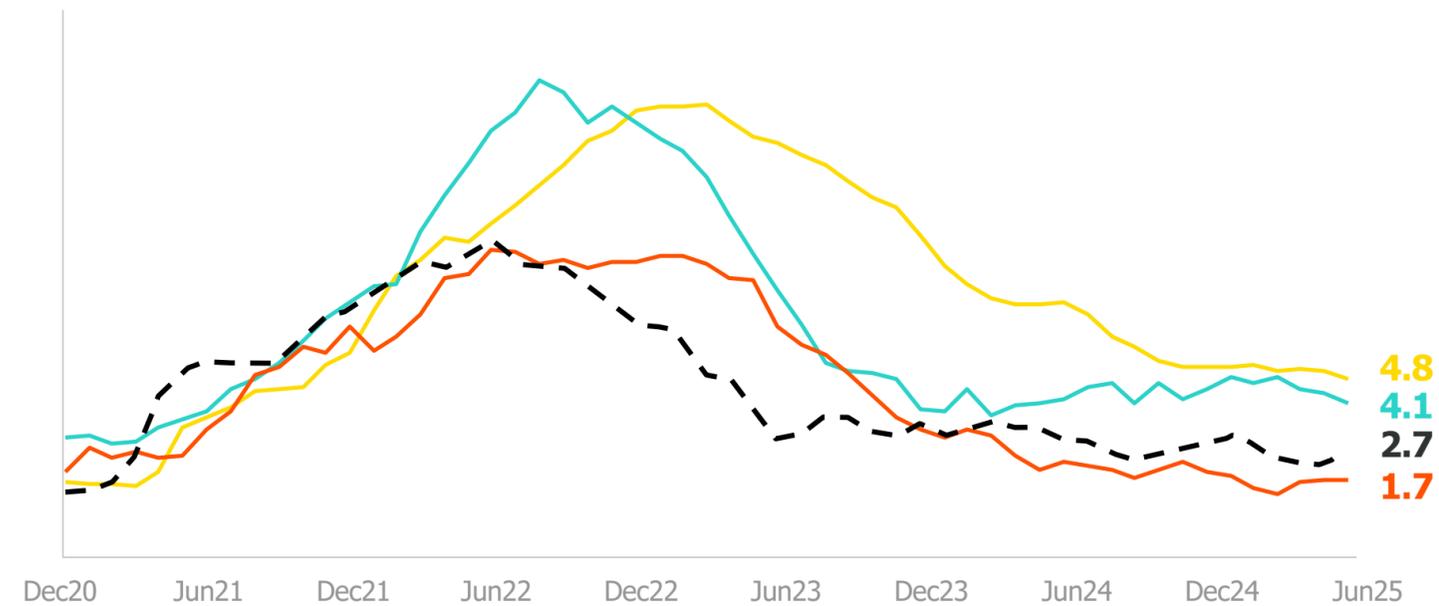
GDP

(YoY %change)¹



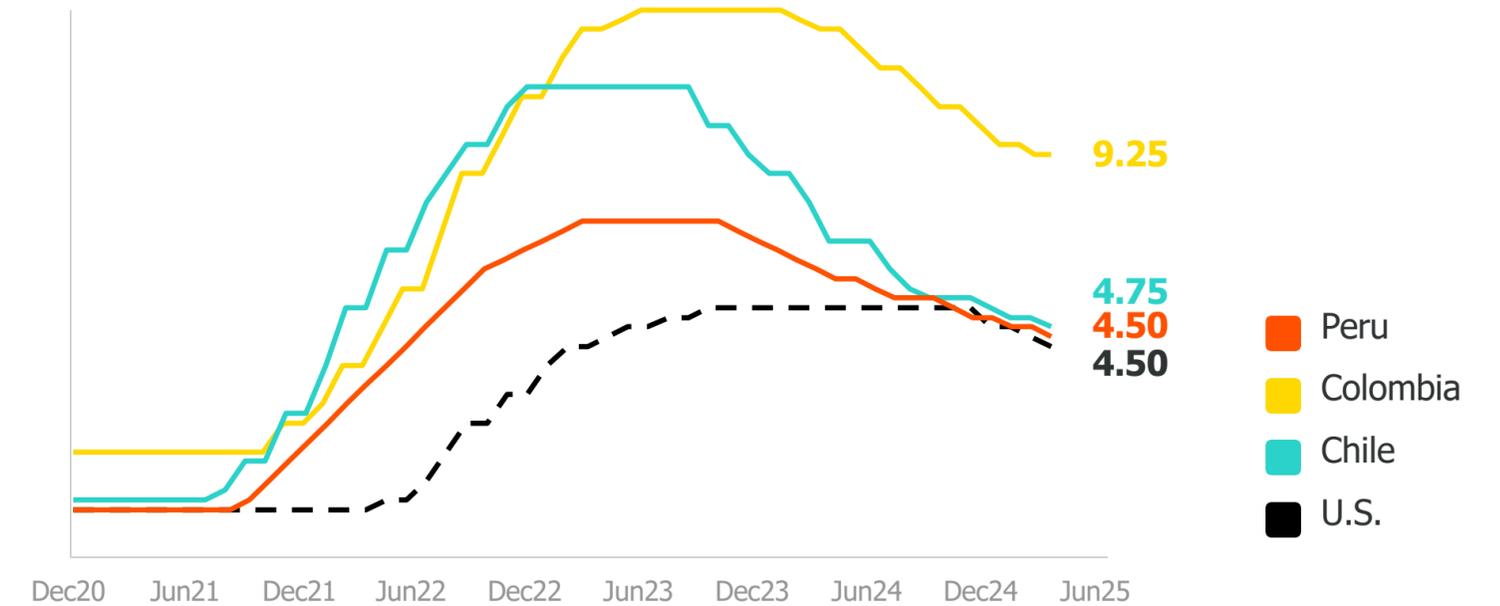
Inflation CPI Rates

(YoY %change)²



Central Bank Policy Rates

(%)³



(1) Source: Forecasts from BCP for Peru, Credicorp Capital for Colombia and Chile, and consensus for the US. (2) Source: Bloomberg. (3) Source: Central Banks

2Q25 Key Financial Highlights

1

Underlying Loan Portfolio Expanded While Asset Quality Improved

Total Loans¹ **-41%** YoY

Underlying Loan Growth² **+2.6%** YoY

NPL Ratio **5.0%** -102bps YoY

CoR **1.6%** -141bps YoY

2

Resilient NIM on Funding Tailwinds

NII **+4.2%** YoY

Low-Cost Deposits³ **57.2% of Funding Base** +274bps YoY

NIM **6.4%** +9bps YoY

3

Growing Diversified Sources of Income

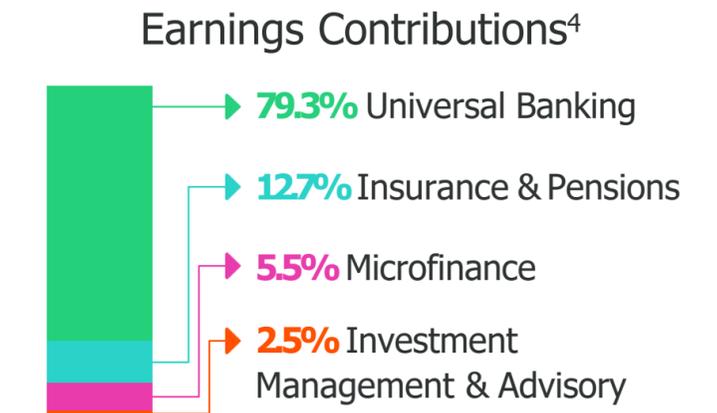
Fee Income **+8.2%** YoY

Gains on FX Transactions **+7.9%** YoY

Ins. Underwriting Results **+11.2%** YoY

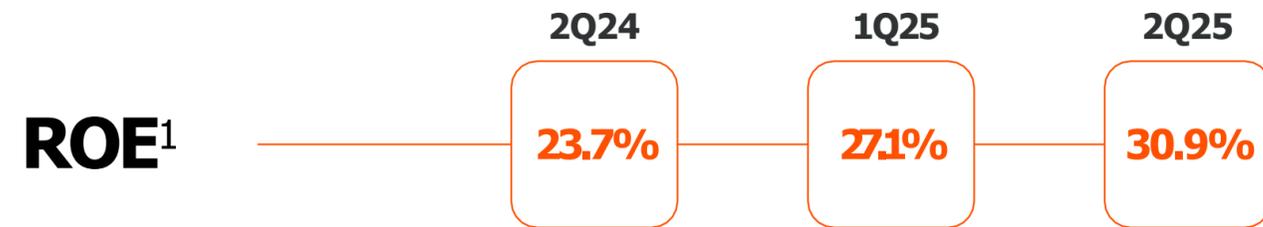
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Diversified Business and Solid Capital Base

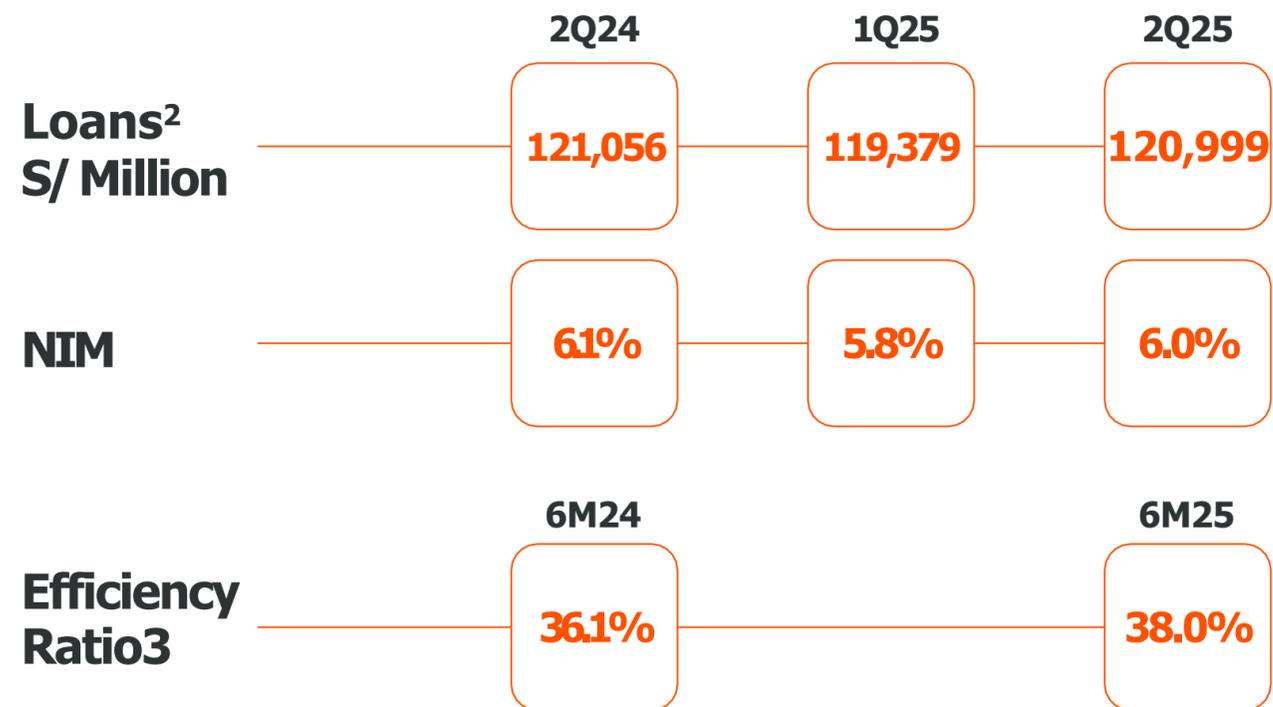


(1) Measured in end-of-period balances. (2) This figure excludes the impact of Bolivia's balance sheet revaluation and the depreciation of BCP's dollar portfolio due to the appreciation of the Peruvian sol. Including the impact of Bolivia's balance sheet revaluation, loan growth was -0.3%, measured in EOP balance. (3) Includes demand deposits and saving deposits. (4) %Earnings Contribution based on the total of our 8 main subsidiaries: BCP, BCP Bolivia, Mibanco, Mibanco Colombia, Pacifico Seguros, Prima AFP, Credicorp Capital and ASB Bank Corp. (5) CET1 Ratio calculated under IFRS accounting.

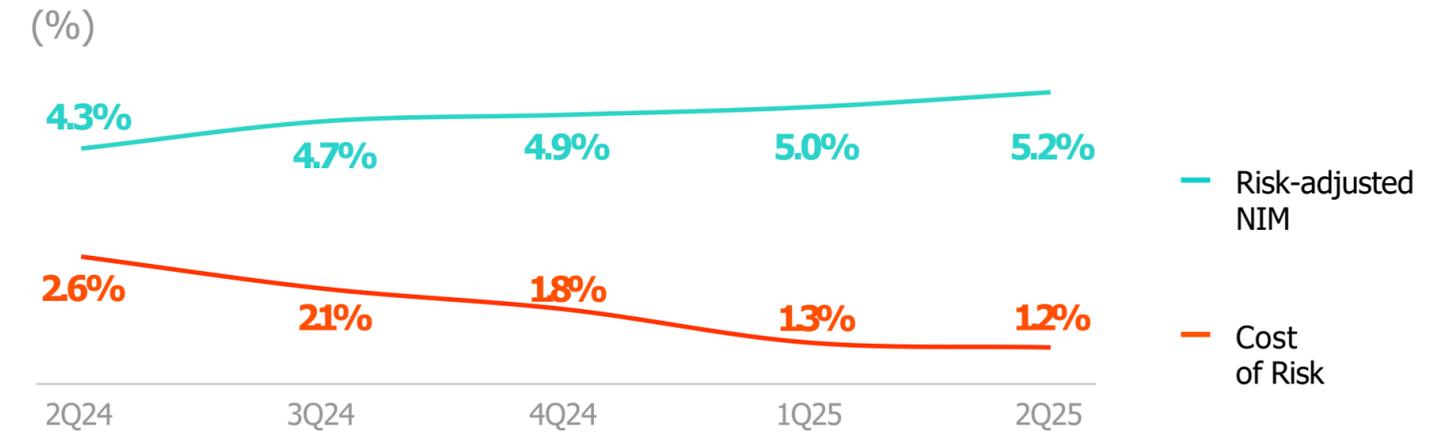
Universal Banking: Strong Profitability Driven by Diversified Revenues and Low Levels of Cost of Risk



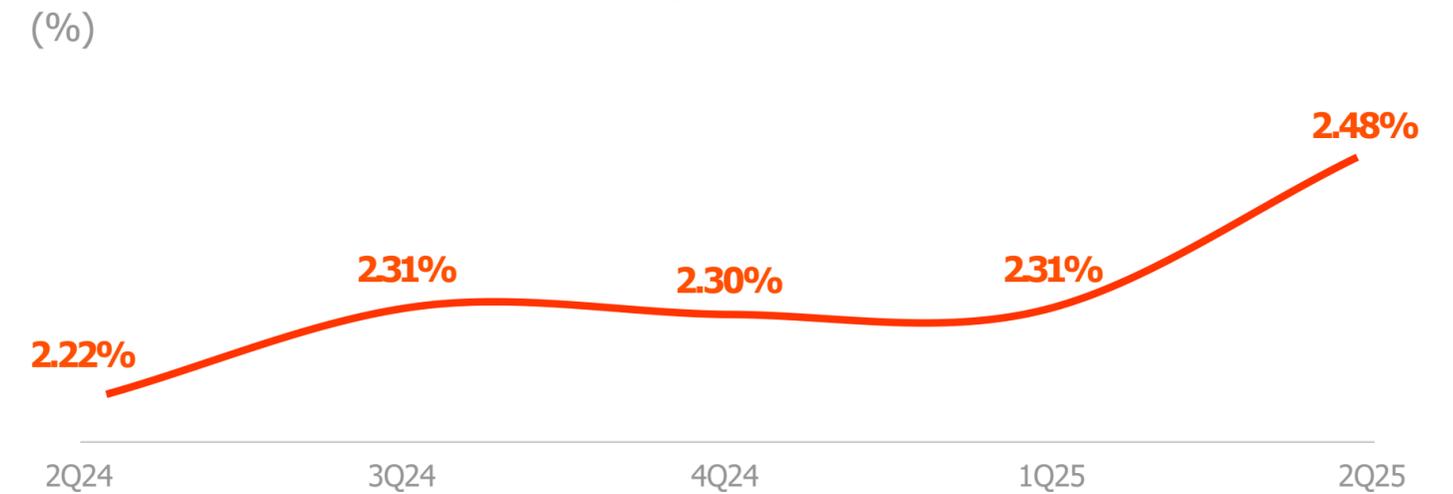
BCP's Drivers



Risk-Adjusted NIM and Cost of Risk

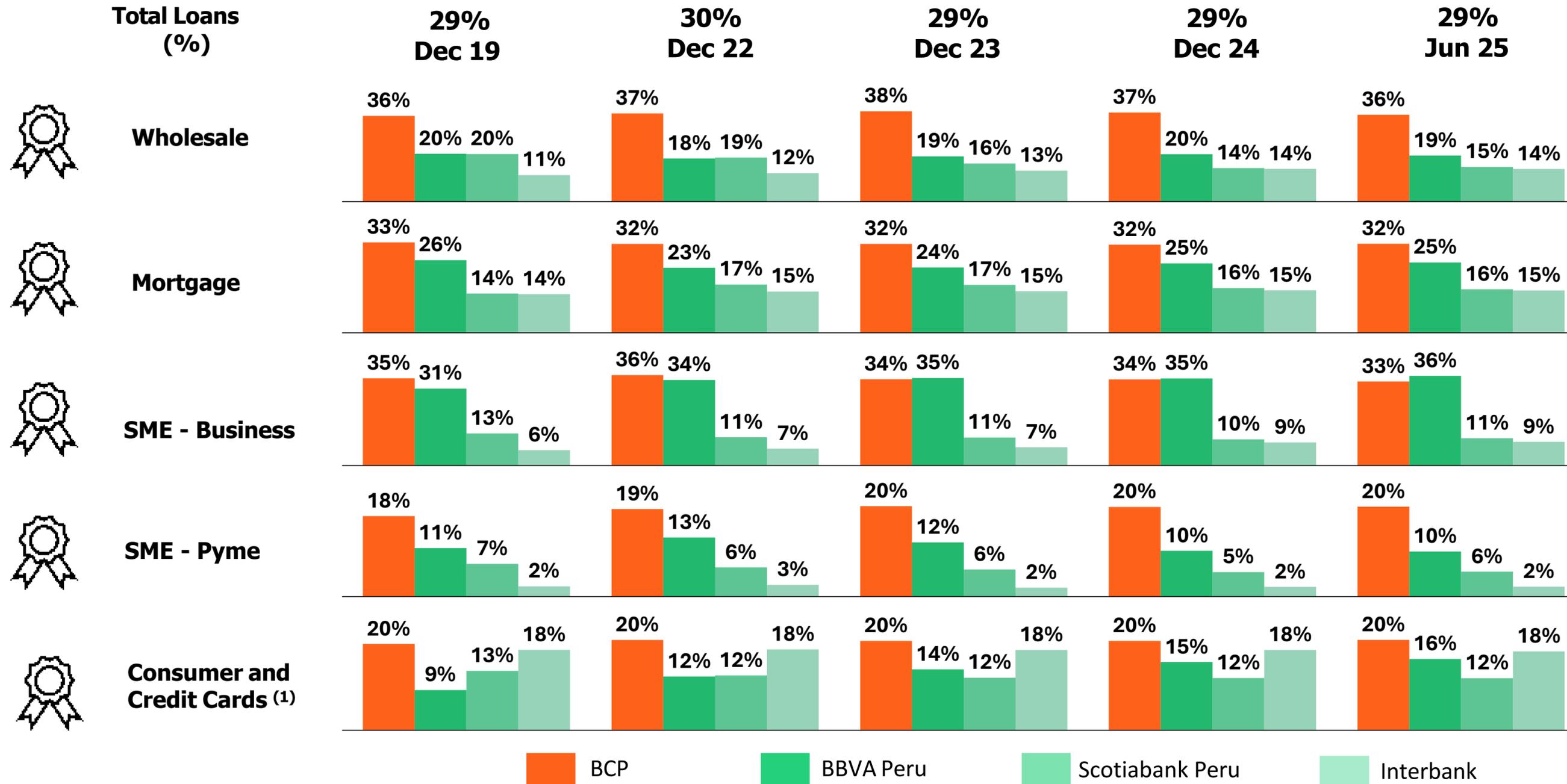


Other Core Income^{3,4} / Average Total Assets



(1) Earnings contribution / Equity contribution. (2) Measured in end-of-period balances. (3) Beginning in 1Q25, these figures have been impacted by reclassifications between income and expenses accounts. For comparability purposes the metrics have been restated. For further detail please refer to our Earnings Release. (4) Includes Fee Income and Gains on FX Transactions.

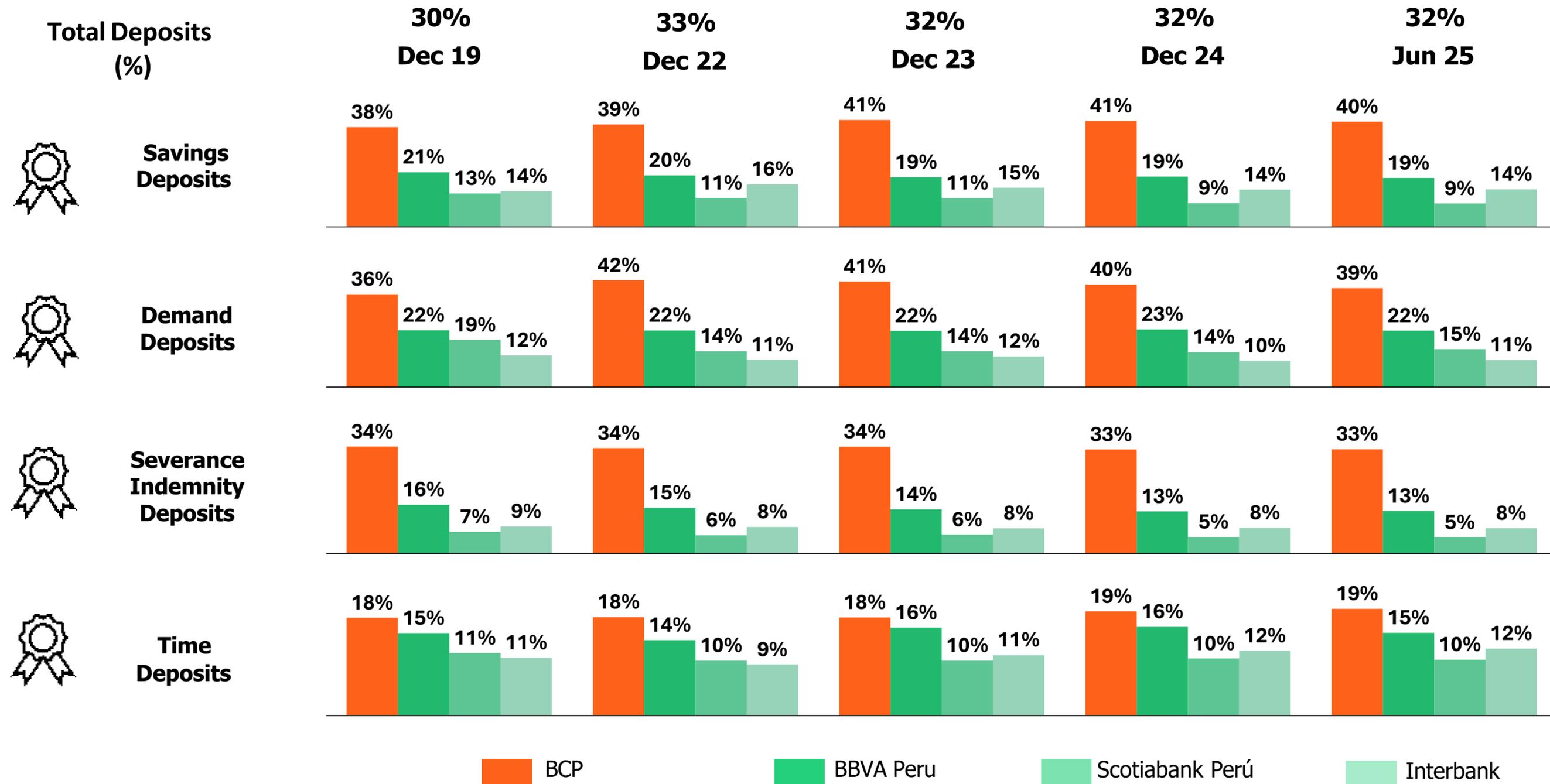
BCP, Leading the Market Across Loan Products



(1) Effective on 2021, local GAAP require financial institutions to include the non-revolving line usage from credit cards into the Consumer segment. For comparative purposes between competitors and segments, the market share of the Credit Card segment is now fully included in the Consumer market share.

Source: SBS and ASBANC

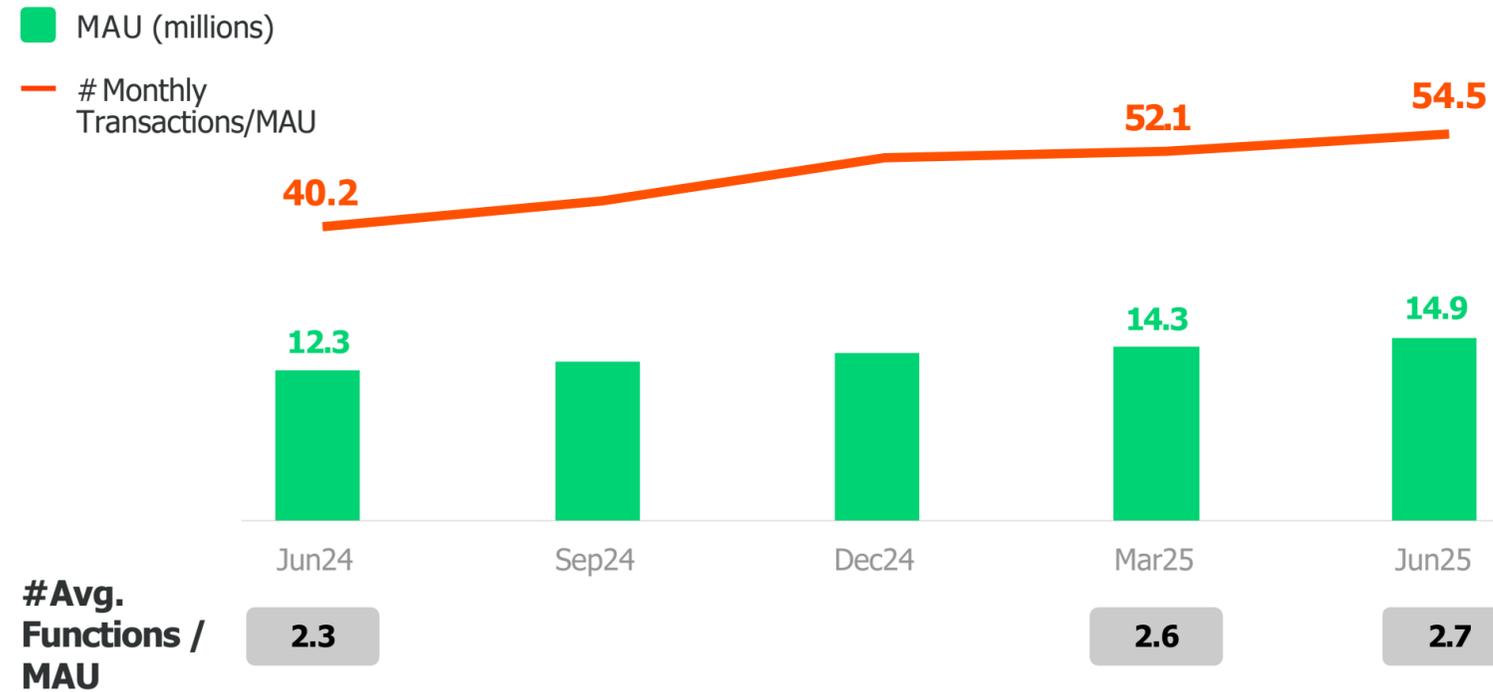
BCP Continues to be the Undisputable Market Leader Across Deposits



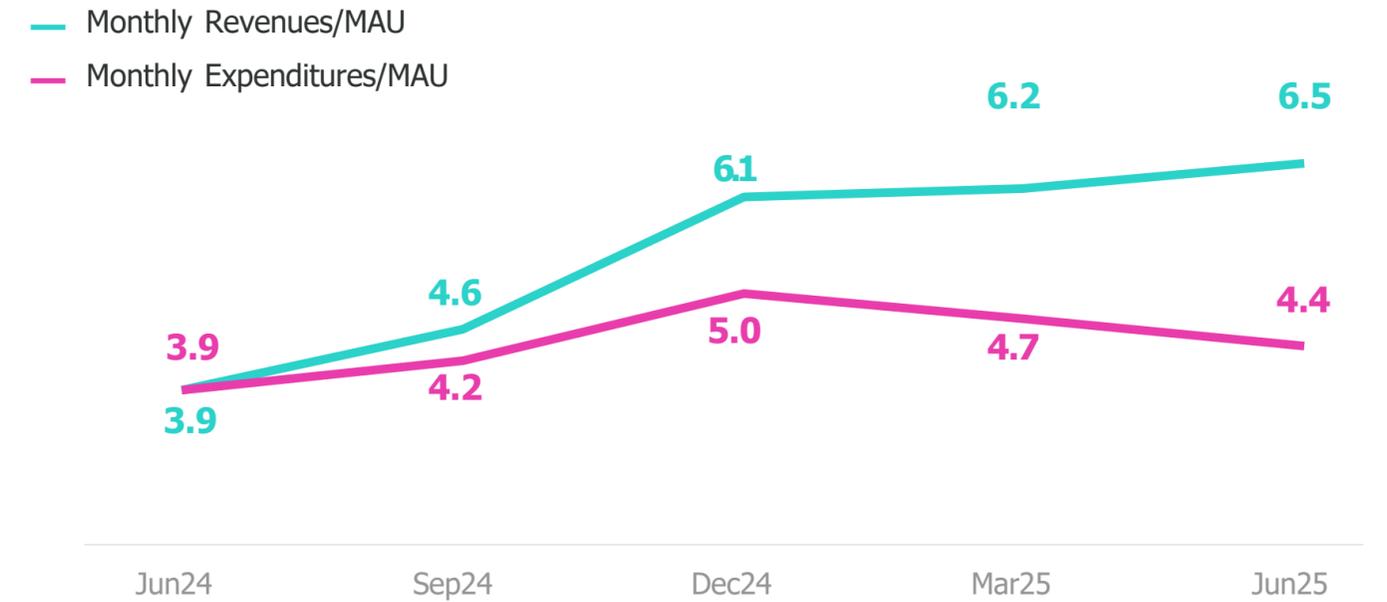
Source: SBS and ASBANC

Yape¹: MAU Operating Leverage Continues to Expand, as Lending Rises to Represent 18% of Total Revenue

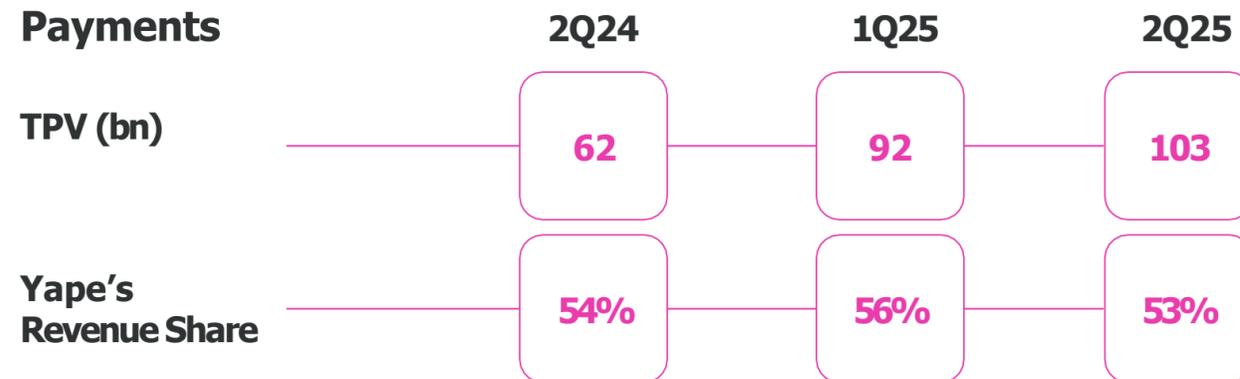
Active Users and Engagement



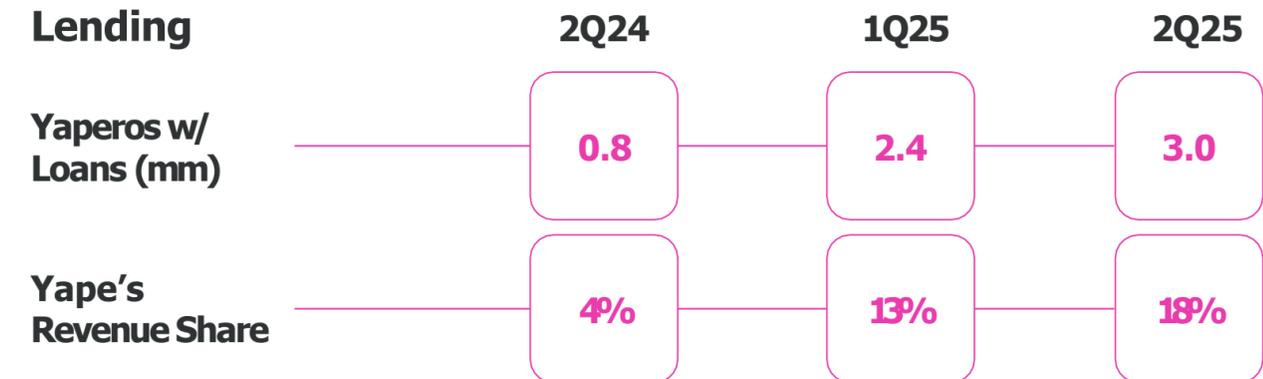
Financial Results



Payments

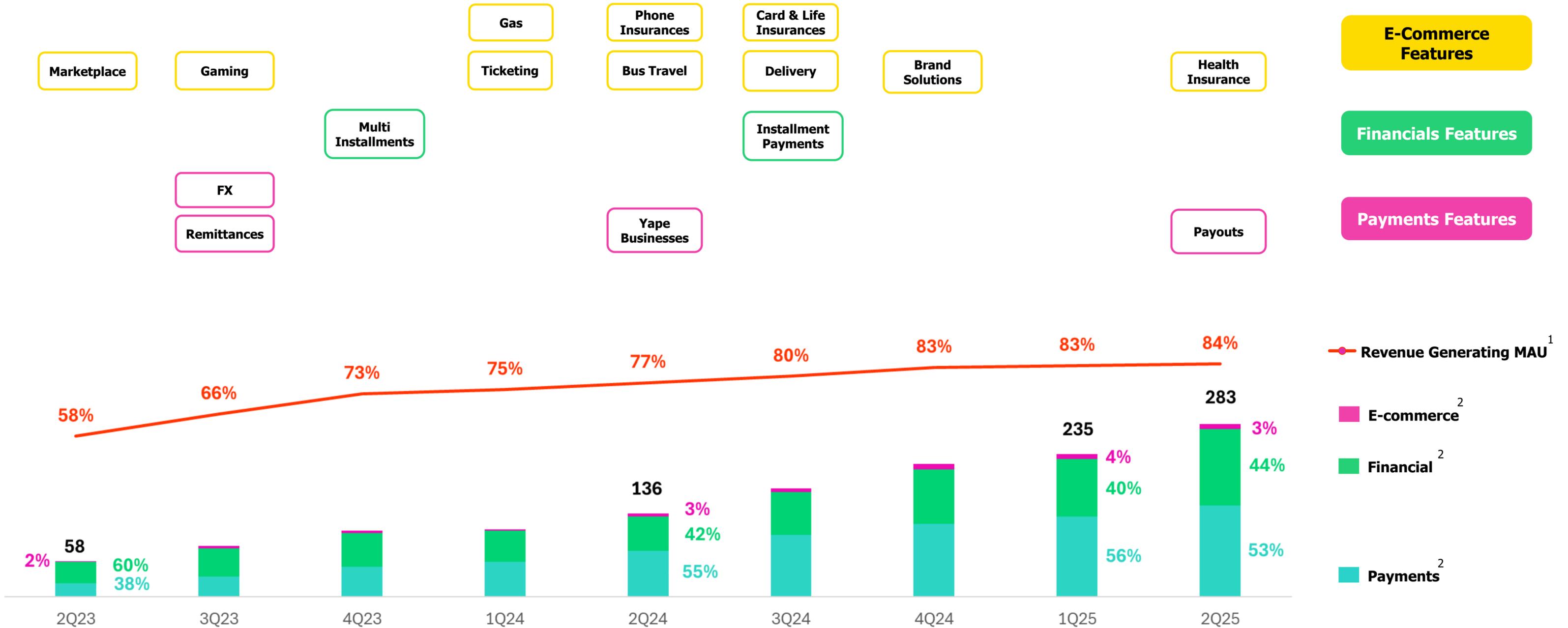


Lending



(1) Management Figures.

Diverse Features and Higher Engagement Boosts Revenue Under Strong Fee Generating Users

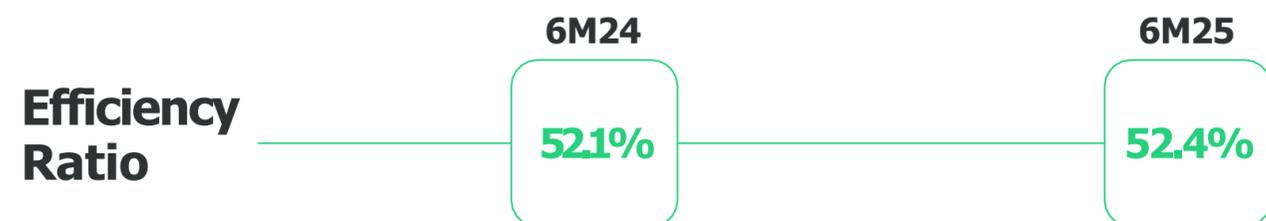


(1) MAU: Monthly Active Users. Last month of the quarter figures. (2) Figures in millions soles.

Mibanco Peru's: 2Q25 Profit Growth Fueled By Improved Risk Management and a Stronger NIM, Amid an Ongoing Economic Recovery



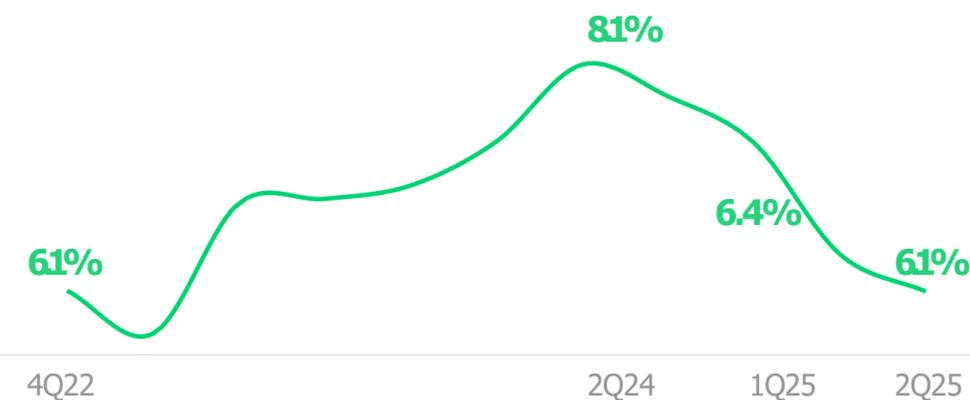
Mibanco Peru Drivers



Historical NPL Ratio

(%)

— NPL Ratio



Cost of Risk

5.5%

7.5%

5.1%

5.4%

Risk-Adjust NIM

8.1%

7.7%

10.1%

10.3%

Experience & Efficiency

Consolidating the Hybrid Model³

65%

Amount disbursed w/centralized assessment⁴

23%

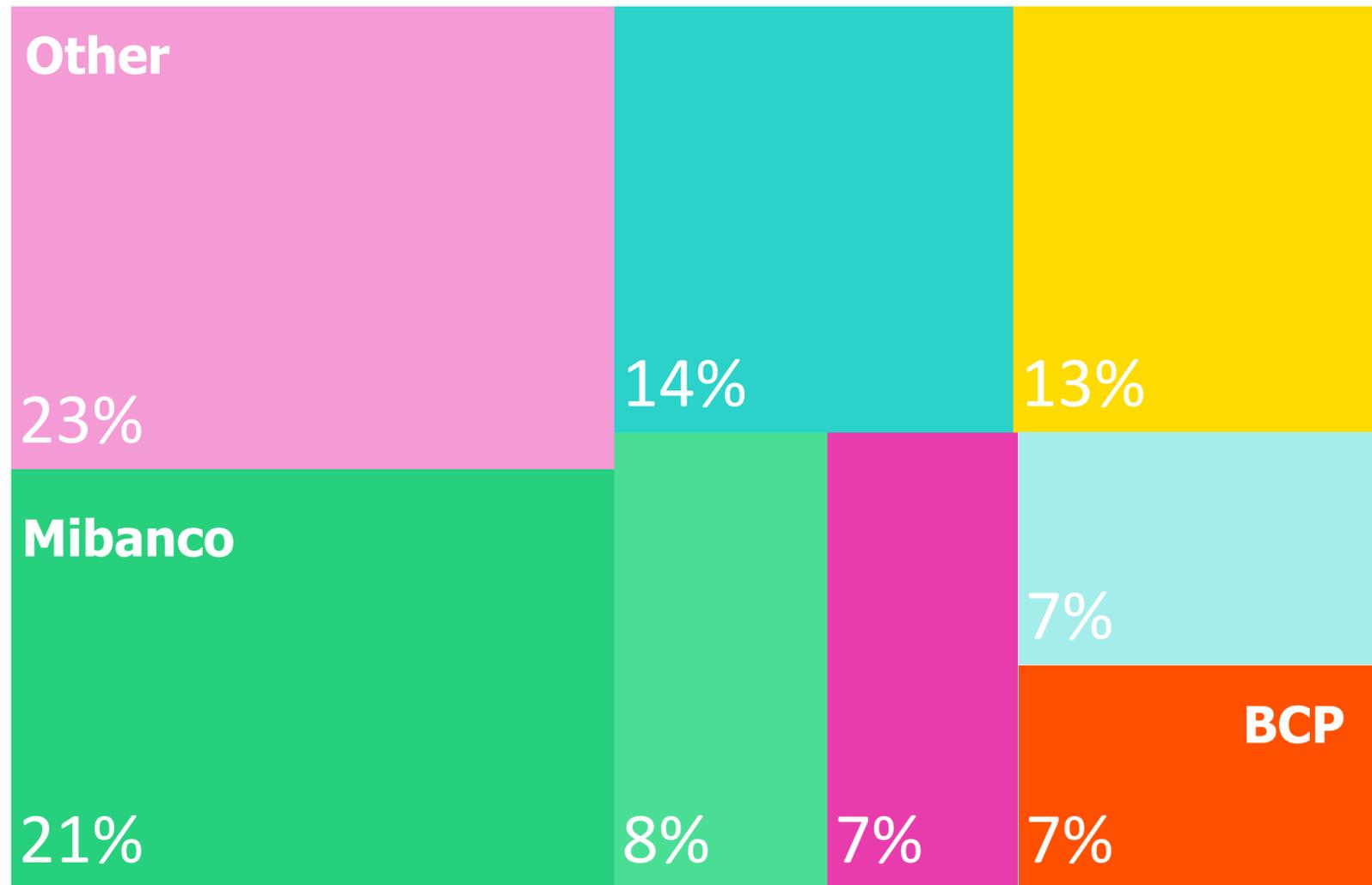
of disbursements through alternative channels⁵

(1) Earnings contribution / Equity contribution. (2) Measured in quarter-end balances. (3) Figures as of June 2025. (4) Amount disbursed with centralized assessment / total disbursement amount.

(5) # of disbursements through alternative channels / total # of disbursements.

Mibanco, Regional Leader

Market share⁽¹⁾



- Mibanco
- Caja Arequipa
- Caja Huancayo
- Caja Piura
- Caja Cusco
- Compartamos

Competitive Landscape⁽²⁾



(1) Market shares on loans from Mibanco microfinance local market classification as of Jun-25.

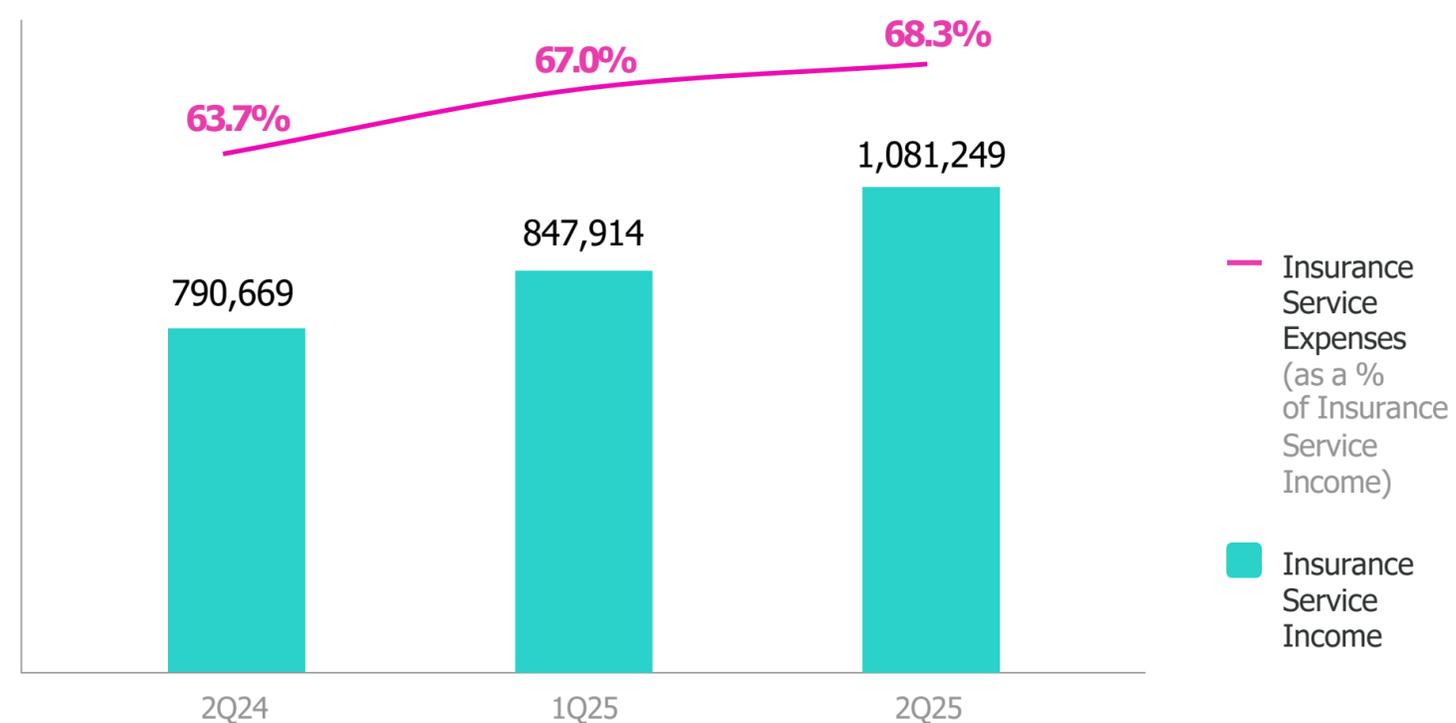
(2) Based on Jun-25 loan market shares.

Grupo Pacifico: Solid Insurance Underwriting Results Supported Profitability Amid Reduced Impact of Credit Downgrades on a Couple of Assets in the Investment Portfolio



Grupo Pacifico's Insurance Service Results

(\$/ millions, %)



Grupo Pacifico's Drivers

(% change)



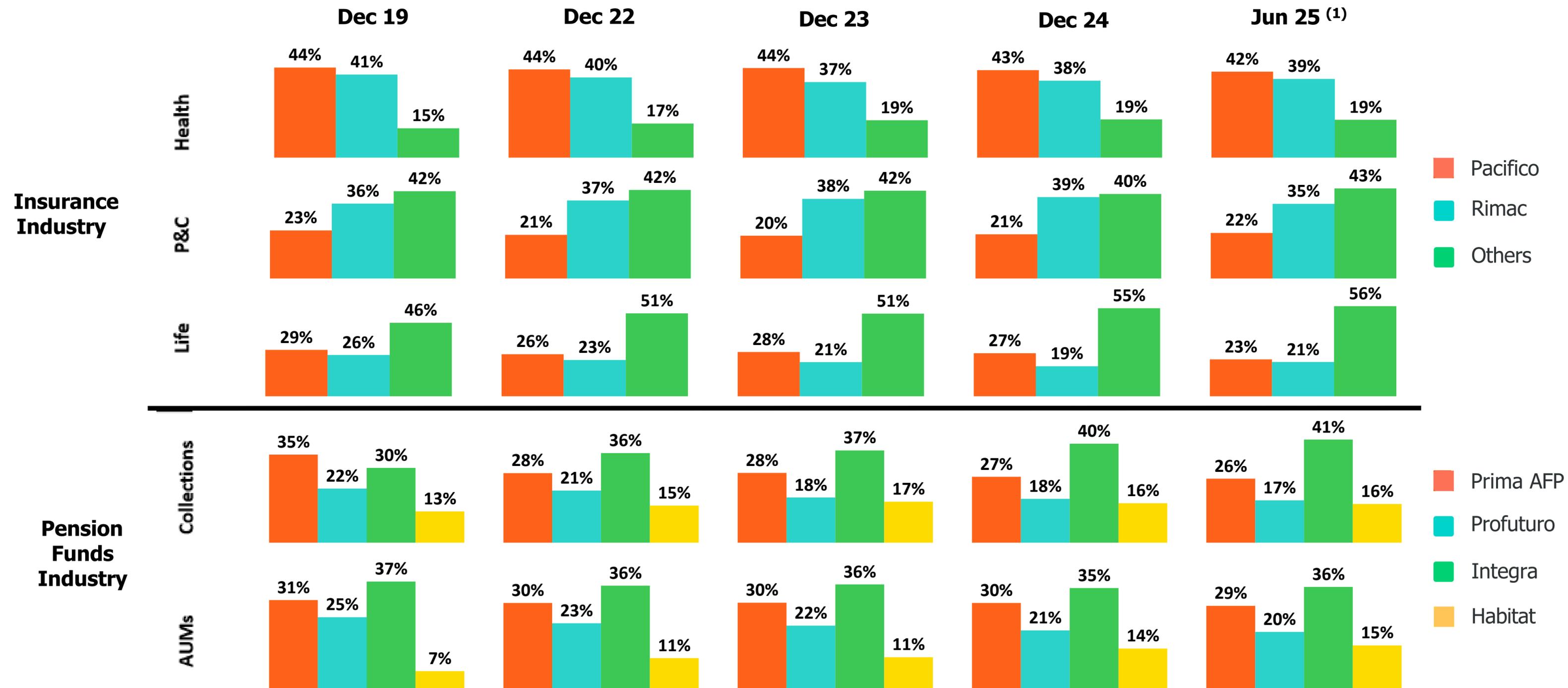
Experience, Efficiency & Growth



(1) Earnings contribution / Equity contribution. For 1Q25 and 2Q25, the figure reflects the full consolidation of Empresas Banmedica, including the capital paid for the acquisition, effective since March 2025. (2) Includes Interest Income and Interest Expenses.

(3) Refers to the number of insurance policies issued through digital channels during 1H25.

We Maintain our Market Share Across P&C and Health Segments in the Insurance Business While Collections Decrease in Pension Funds Industry

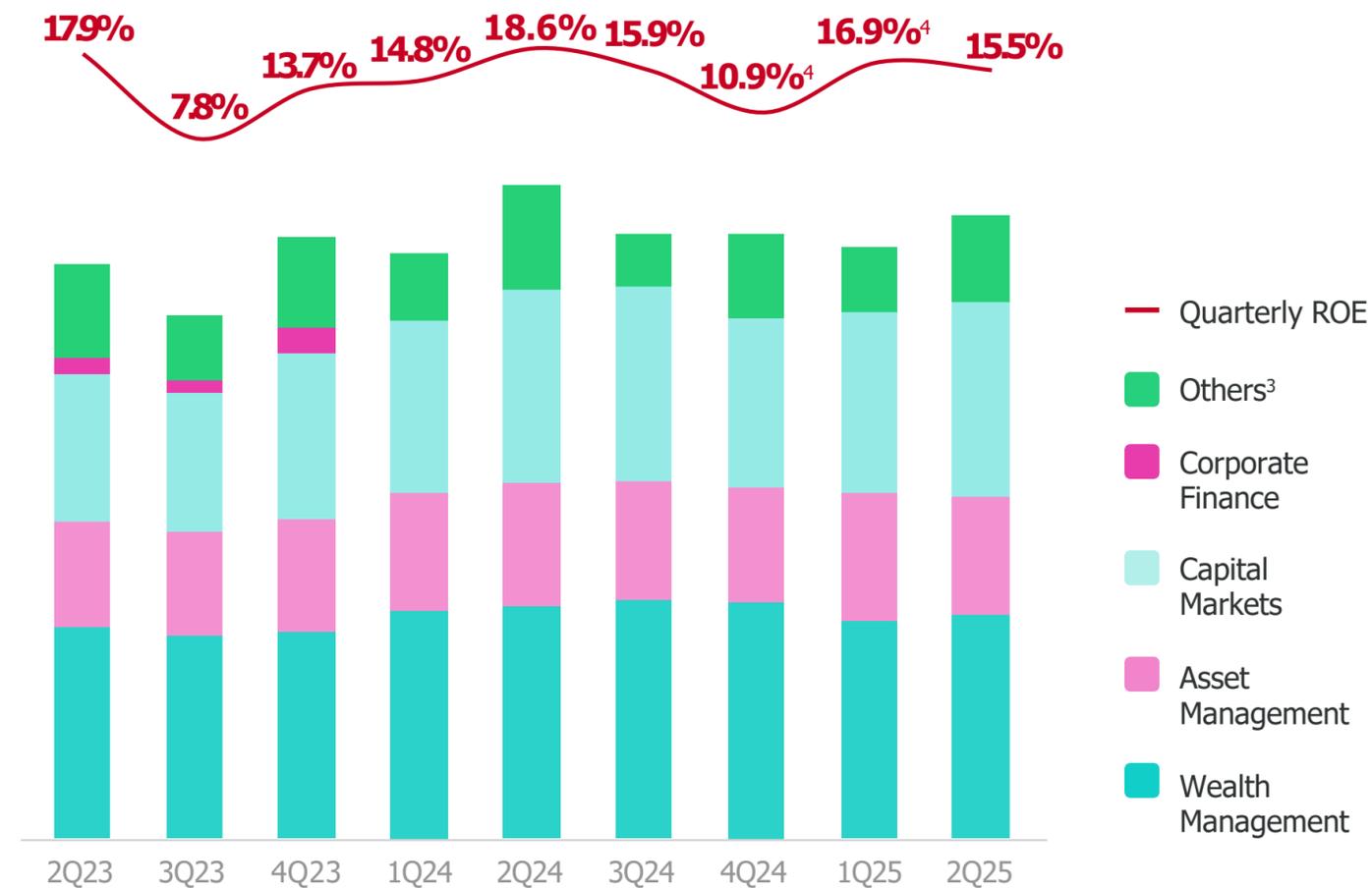


(1) Collections in Pensión Funds Industry as of Jun-25.

IM & A: Strong Underlying Business Dynamics Help to Offset Higher Operating Expenses

ROE¹ and Income by Business²

(%, \$/ millions)



IM & Advisory Drivers

(in US\$ millions)

	Jun24	Jun25	Variation
WM AUMs ²	18,783	21,256	+13.2%
AM AUMs ²	21,691	25,801	+18.9%

Strategy Execution

▶ Focus on expanding more stable, fee-generating businesses

(1) (Net income from Credicorp Capital, ASB Bank Corp, and BCP's Private Banking) / (Net equity from Credicorp Capital, ASB Bank Corp., and Economic Capital assigned to BCP's Private Banking). (2) Internal Management figures. (3) Others include Trust and Security Services and Treasury. Since 1Q24 Others include Corporate Finance. (4) These figures exclude the impact of 4Q24 one-off charges in Net income and Net Equity. Including these charges, ROE for the 1Q25 stood at 18.4%

2Q25 Consolidated Performance Metrics

August 2025

CREDIC  RP

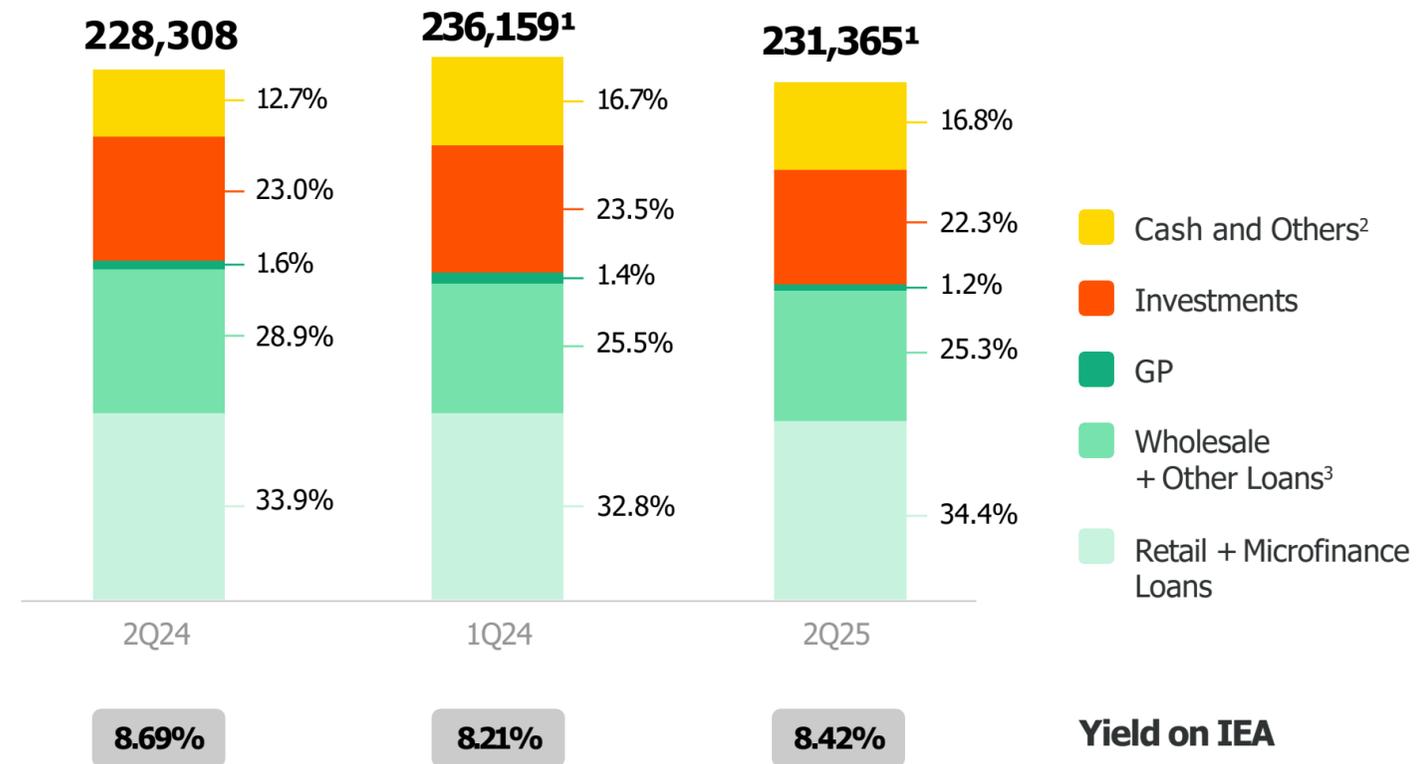


Favorable Balance Sheet Trends: Higher-Yielding Assets and Disciplined Funding Cost Management

Assets: Slight Shift Toward Higher-Yielding Assets Resulted in Higher Yield on IEAs

Interest Earning Asset (IEA) Structure

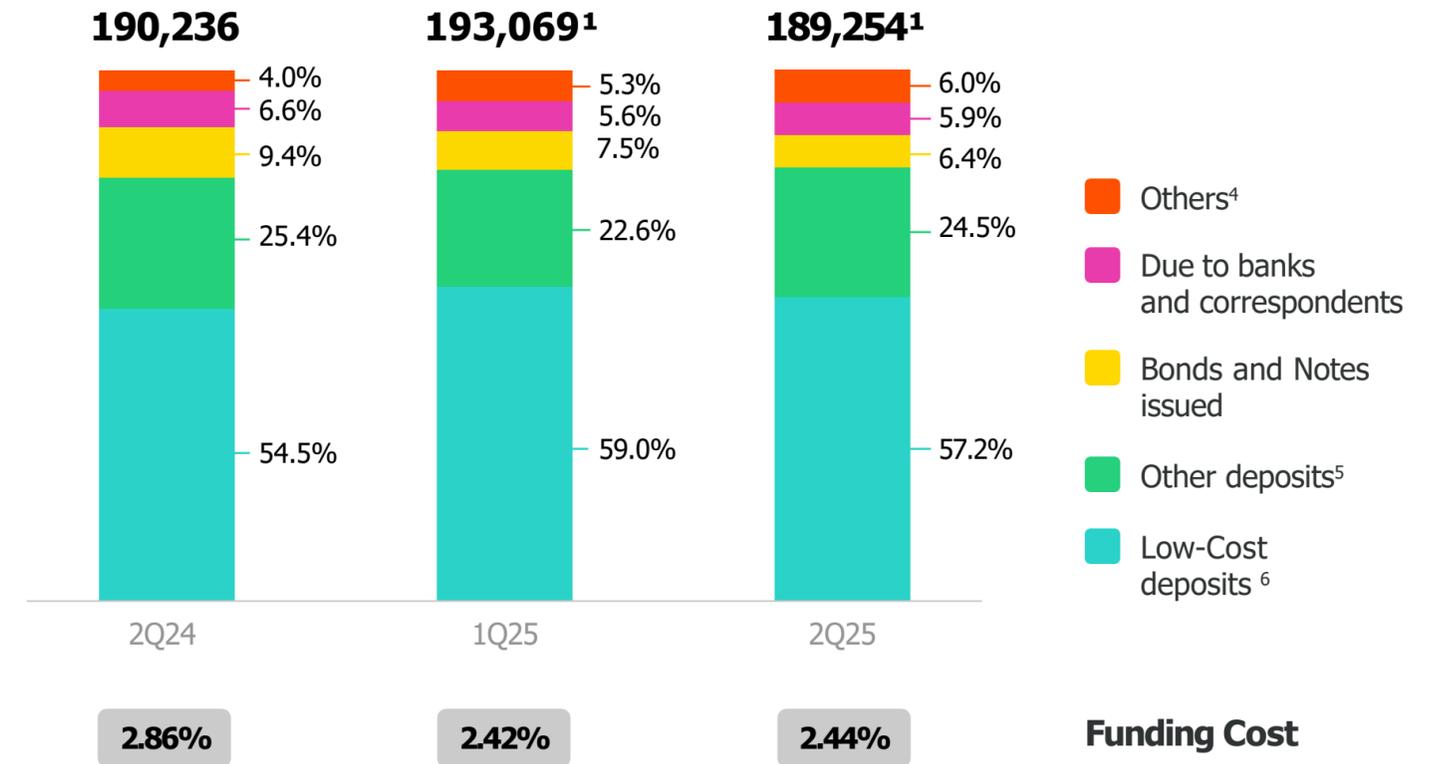
(S/ millions, %)



Liabilities: Changes in Our Funding Structure Contributed to a Sequentially Relatively Stable Funding Cost

Funding Structure

(S/ millions, %)

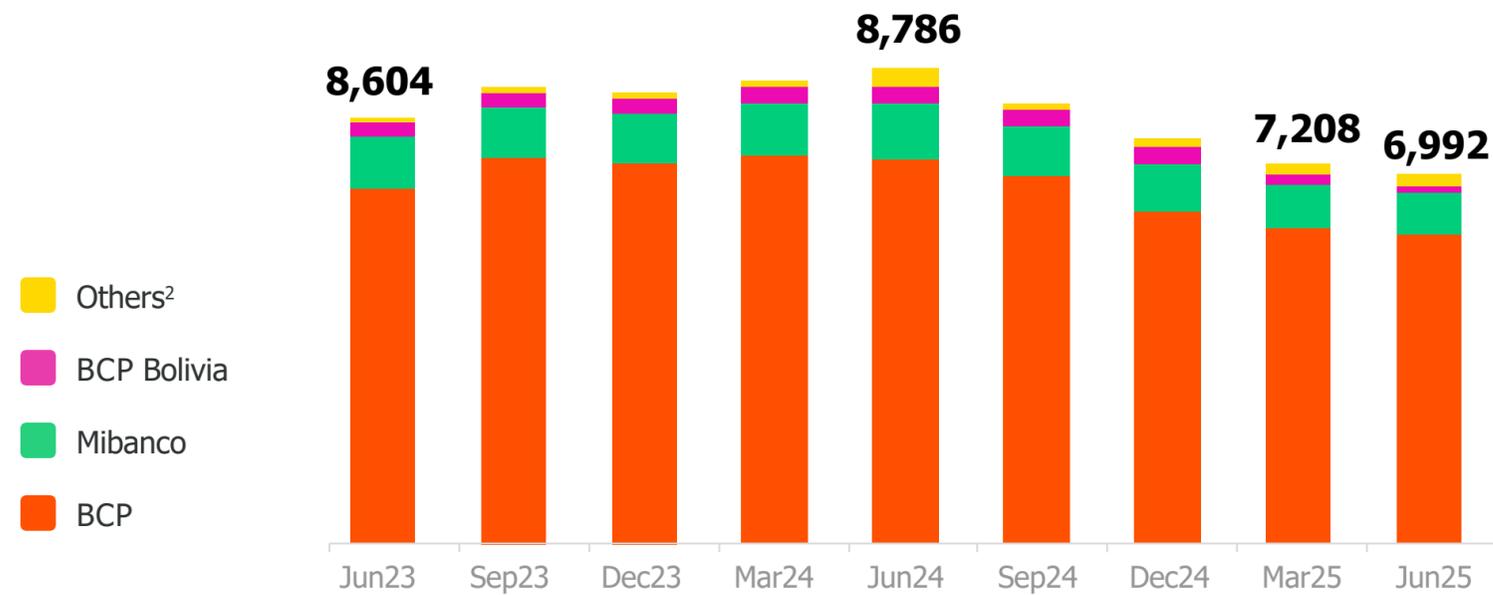


(1) Excluding the impact of BCP Bolivia's balance sheet revaluation, IEA stood at S/ 240,3885 million in the 1Q25 and S/ 237,643 million in the 2Q25, while Funding stood at S/ 197,948 in the 1Q25 and S/ 196,365 in the 2Q25. (2) Includes Cash and due from banks; Inter- bank funds; and Cash collateral, reverse repos and securities borrowing. (3) Other Loans includes BCP Bolivia loans. (4) Includes Repurchase agreements and BCRP instruments. (5) Includes Time deposits, Severance indemnity deposits and Interest payable. (6) Includes Demand deposits and Savings deposits.

Asset Quality Showed Slight Further Improvement QoQ Amid Economic Recovery and Risk Management Measures

NPL YoY Contraction Across Segments

Total NPLs¹
(\$/ millions)

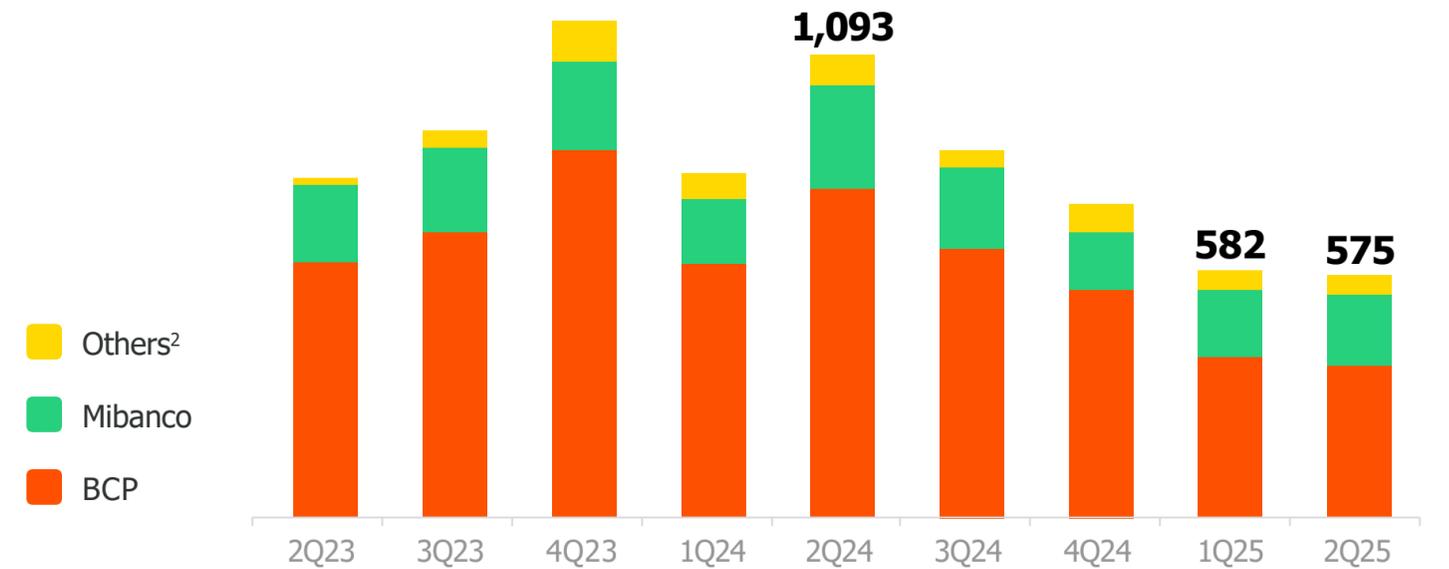


Coverage Ratio



Provisioning Materially Contracted Over the LTM Following Successful Risk Management Measures

Total Provisions³
(\$/ millions)



Cost of Risk

BCP	2.0%	2.6%	1.3%	1.2%
Mibanco	5.2%	7.5%	5.1%	5.4%
Credicorp	2.2%	3.0%	1.6%	1.6%

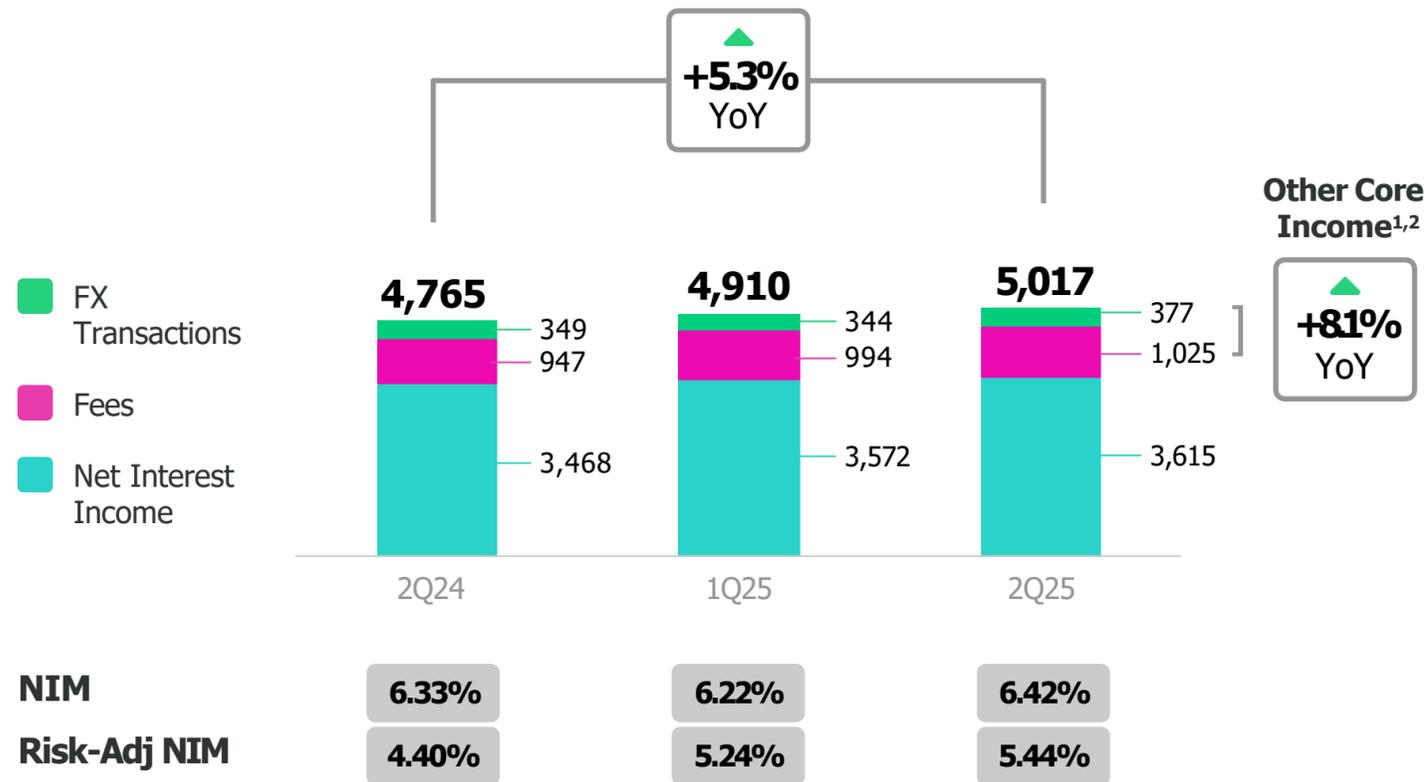
(1) Figures in quarter-end balances. (2) Includes Mibanco Colombia, ASB Bank Corp., and Others (3) Includes the impact of provisions for "El Niño" Phenomenon set aside in 4Q23 and subsequently reversed in 1Q24.

Diversified Revenue Streams Boosted Core Income, While Expenses Increased as Anticipated

Record Risk-Adjusted NIM on Low-Cost Funding and Strong Transactional Growth

Core Income

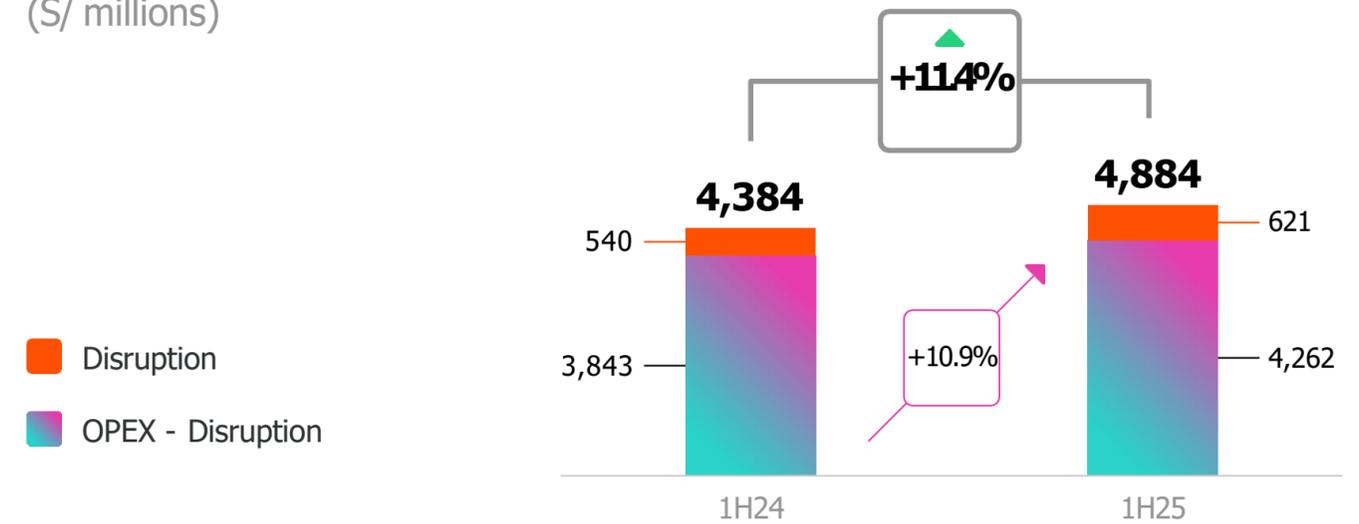
(\$/ millions)



Operating Expenses Increased YoY Driven by Core Business at BCP and Innovation Portfolio Initiatives

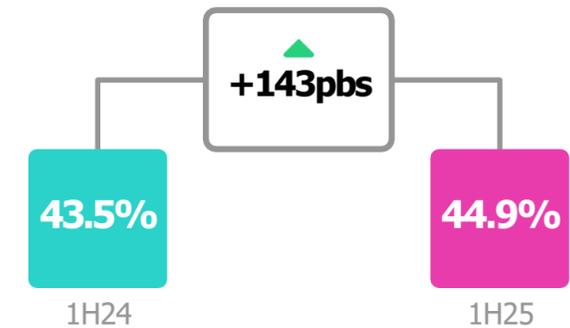
Accumulated Operating Expenses

(\$/ millions)



Efficiency ratio²

(%)



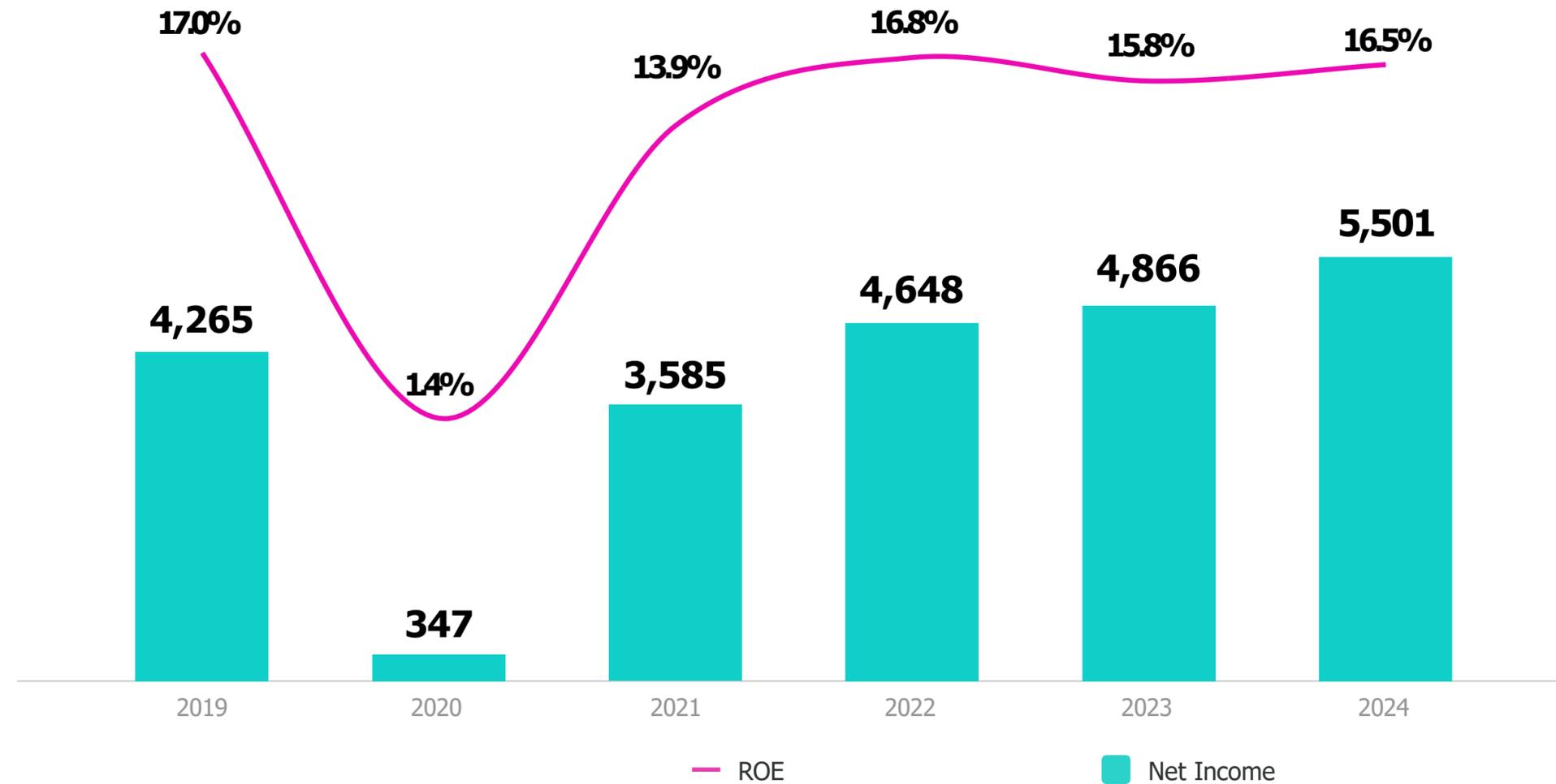
(1) Other Core Income includes Fee Income and Gains on FX Transactions. (2) Beginning in 1Q25, these figures have been impacted by reclassifications between income and expenses accounts. For comparability purposes the metrics have been restated. For further detail please refer to our Earnings Release.

Delivered Remarkable 1H25 Profitability, Supported by Broad-Based Business Strength

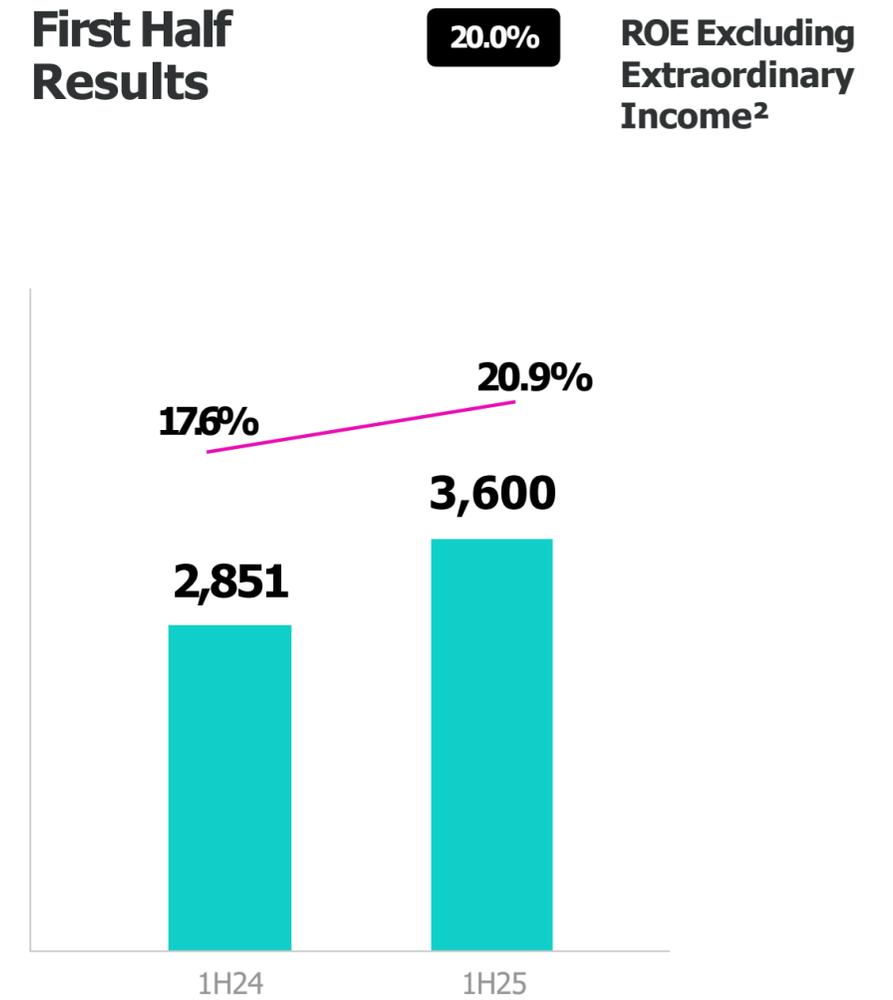
Net Income and ROE

(\$ millions, %)

Annual Results¹



First Half Results



(1) 2022 and 2023 figures are expressed in IFRS 17. (2) Excludes the extraordinary income related to the acquisition of the remaining 50% stake in the joint venture with Empresas Banmedica in 1Q25.

Our 2025 Guidance

		2025 Guidance	1H25 Results	Updated 2025 Guidance
Real GDP Growth		around 3.0%	+3.5%	around 3.0%
Total Loan Portfolio Growth ¹	End-of-period Balance		-0.3% EOP ²	around 6.5%
	Average Daily Balances	around 3.5%	+11% ADB	
Net Interest Margin (NIM)		6.2% – 6.5%	6.3%	6.2% – 6.5%
Cost of Risk		2.0% – 2.4%	1.6%	1.8% – 2.2% ▼
Risk-Adjusted NIM		4.8% – 5.0%	5.3%	5.0% – 5.2% ▲
Efficiency Ratio		45.0% – 47.0%	44.9%	45.0% – 47.0%
ROE		around 17.5%	20.9% ³	around 19.0% ▲
Sustainable ROE		around 18%		around 19.5% ▲

(1) Excludes the impact of Bolivia's balance sheet revaluation. (2) Loan growth was 2.6% FX Neutral. (3) Excluding extraordinary income related to Banmedica's transaction in 1Q25, ROE stood at 20.0%

Historical Consolidated Performance Metrics

August 2025

CREDIC  RP



Credicorp – Overview⁽¹⁾

Under IFRS 4

Under IFRS 17 and new Regulatory Capital Ratios

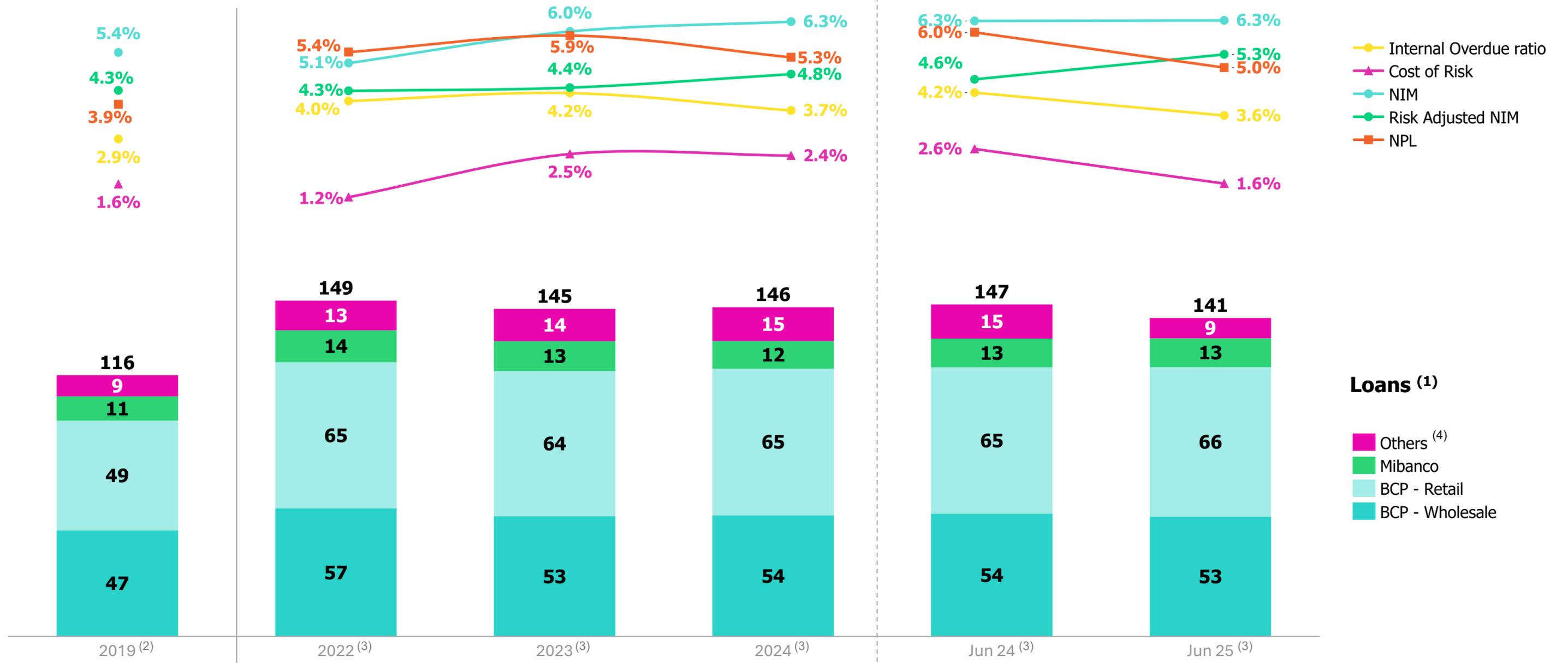
Summary Results		2019
Results	Net income (S/ Millions)	4,352
	Net income attributable to Credicorp (S/ Millions)	4,265
Profitability	ROE	17.0%
	ROA	2.3%
	Funding Cost	2.4%
	NIM, interest earning assets	5.4%
	Risk-adjusted NIM	4.3%
Loan growth	Quarter-end balances (S/ Millions)	115,610
	Average daily balances (S/ Millions)	129,169
Loan portfolio quality	Internal overdue ratio	2.9%
	NPL	3.9%
	Cost of risk	1.6%
	Coverage of internal overdue loans	155.4%
	Coverage of NPLs	114.4%
Efficiency	Efficiency ratio	43.6%
	Operating expenses / Total average assets	5.0%
BCP Stand-alone capital ratios	Tier 1 Ratio	11.1%
	Common Equity Tier 1 Ratio	12.4%
	BIS Ratio - Global Capital Ratio	14.5%
Mibanco capital ratios	Tier 1 Ratio	12.1%
	Common Equity Tier 1 Ratio	15.7%
	BIS Ratio - Global Capital Ratio	14.5%
Share Information	Issued Shares (Thousands)	94,382
	Outstanding Shares (Thousands)	79,510
	Treasury Shares (Thousands)	14,872
	Dividends per Share (S/)	30
	Dividends distribution, net of treasury shares effect (S/000)	398,808

2022	Year 2023	2024
4,760	4,960	5,623
4,648	4,866	5,501
16.8%	15.8%	16.5%
1.9%	2.1%	2.2%
1.8%	2.9%	2.7%
5.1%	6.0%	6.3%
4.3%	4.4%	4.8%
148,626	144,976	145,732
146,449	142,565	141,838
4.0%	4.2%	3.7%
5.4%	5.9%	5.3%
1.2%	2.5%	2.4%
132.5%	135.1%	147.4%
97.9%	97.0%	104.3%
47.5%	46.1%	45.8%
4.4%	3.7%	3.9%
10.0%	13.1%	13.1%
12.6%	13.2%	13.3%
14.4%	17.5%	18.7%
12.4%	18.2%	17.1%
16.5%	18.4%	17.5%
14.7%	20.7%	19.4%
94,382	94,382	94,382
79,533	79,496	79,434
14,849	14,886	14,948
15	25	46
1,196,422	1,994,037	3,667,644

As of	% Change	
Jun 24	Jun 25	Jun 25/ Jun 24
2,909	3,679	26.5%
2,851	3,600	26.3%
17.6%	20.9%	335 bps
2.3%	2.9%	51 bps
2.90%	2.43%	-50 bps
6.31%	6.32%	1 bps
4.62%	5.34%	72 bps
146,947	140,962	-4.1%
142,565	141,838	-0.5%
4.2%	3.6%	-66 bps
6.0%	5.0%	-102 bps
2.6%	1.6%	-100 bps
134.0%	151.8%	1782 bps
95.0%	109.5%	1449 bps
43.5%	44.9%	143 bps
3.6%	3.9%	27 bps
11.9%	12.2%	34 bps
12.1%	12.6%	51 bps
16.2%	17.3%	109 bps
16.6%	16.5%	-14 bps
16.7%	16.7%	1 bps
18.9%	19.6%	66 bps
94,382	94,382	0.0%
14,949	15,016	0.4%
79,433	79,366	-0.1%
35	40	14.0%
2,791,652	3,181,440	14.0%

1. For further details regarding formulas and calculations, please refer to Annex 12.7 of the Quarterly Report.

Loan Mix Shift Towards Retail, Resilient Margins and Improvement in Risk Metrics

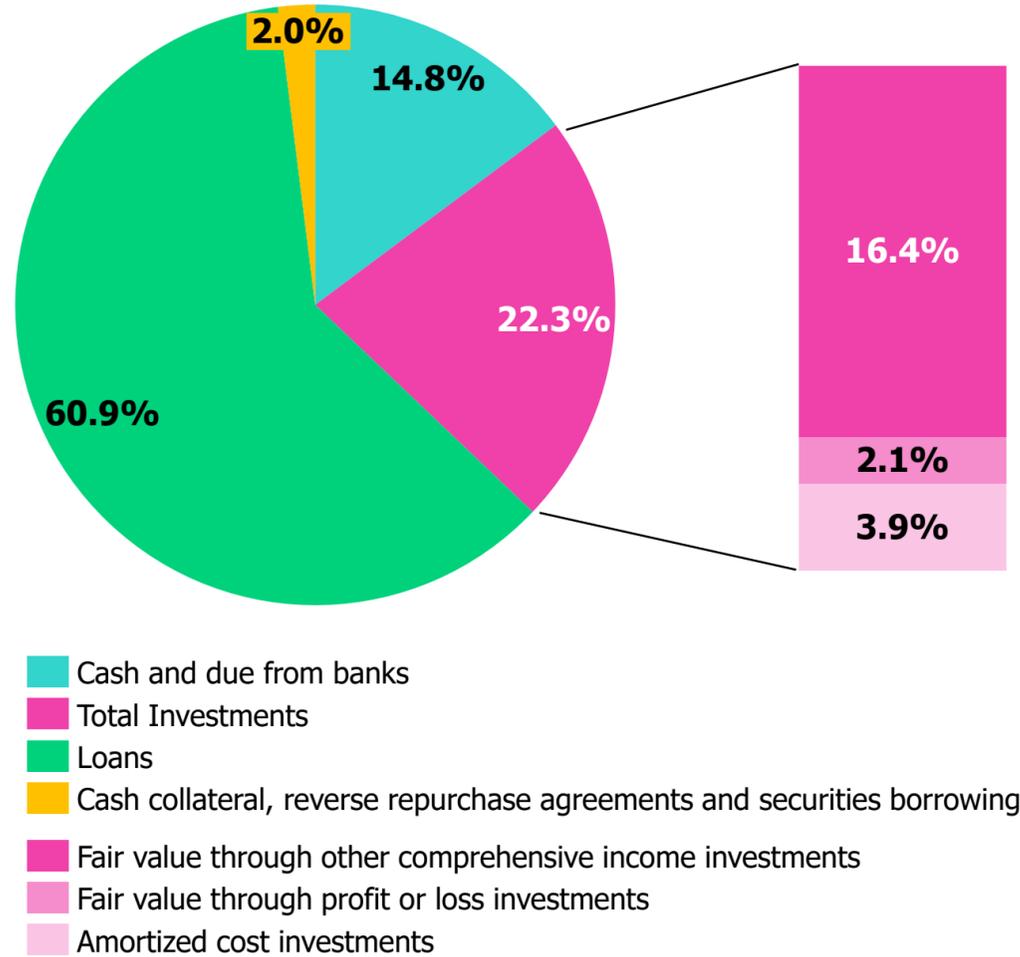


(1) Loans in End-of-Period Balances
 (2) Figures reported under IFRS4.
 (3) Figures reported under IFRS17
 (4) Includes BCP Bolivia, ASB and Mibanco Colombia

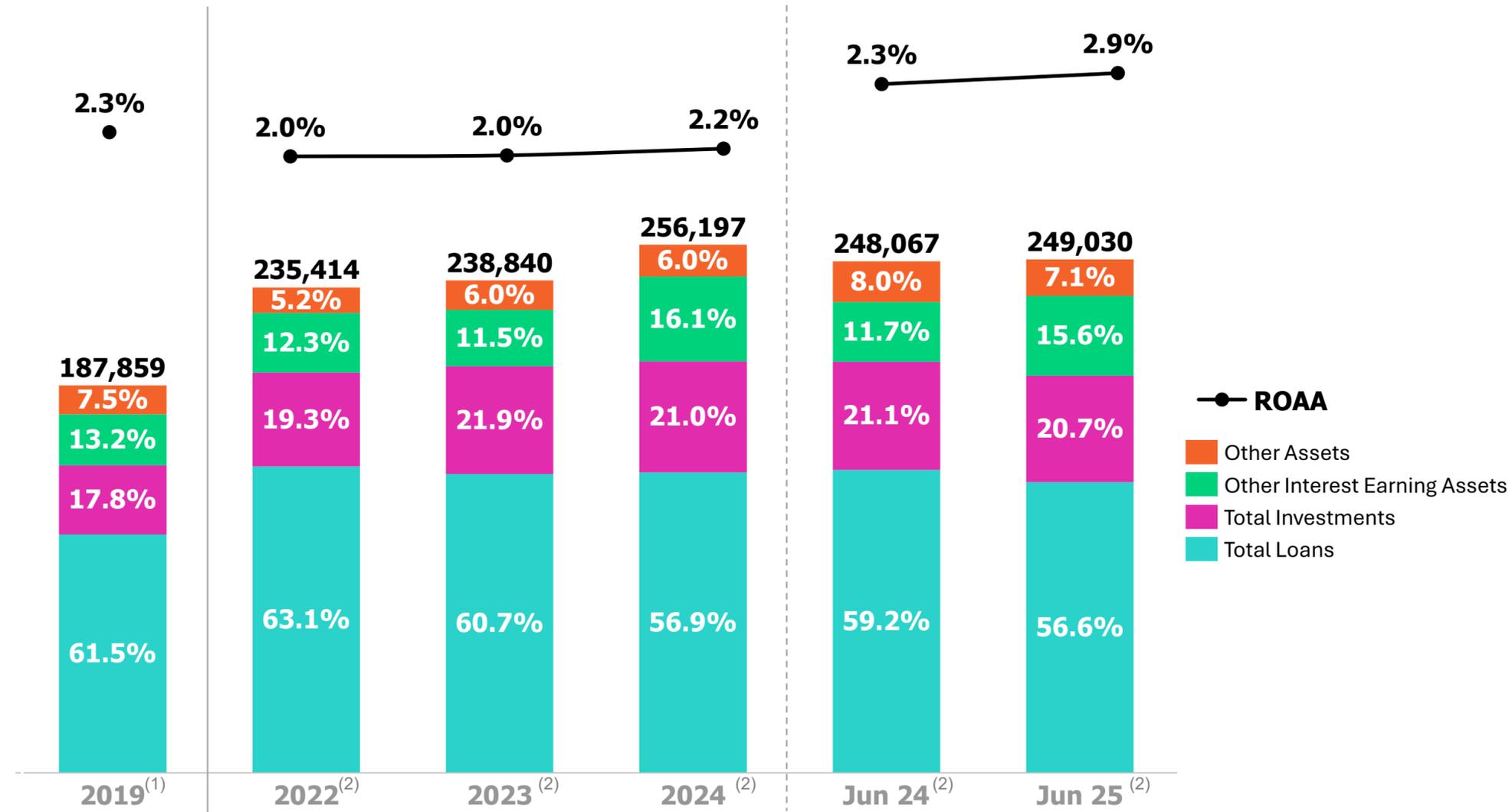
Growth in IEA's Share of Total Assets Positively Impacted Profitability

Interest Earning Assets Structure

(S/231,365 million as of June 2025)



Evolution of Assets Structure (S/millions) & ROAA



Cash and due from banks (June 2025):

17.5% non-interest-bearing
82.5% interest bearing

(1) Figures reported under IFRS4.

(2) Under IFRS17.

YoY Contraction in Loans Impacted by a Non-Cash Accounting Adjustment at BCP Bolivia and by Sol Appreciation Against the Dollar. Adjusting For These Effects, Loan Book Rose 2.6% YoY

Total Loans by Segment¹

(End of Period)

	TOTAL LOANS <i>Expressed in S/ million</i>			% CAGR (²)	TOTAL LOANS <i>Expressed in S/ million</i>		% change Jun 25 / Jun 24	% Part. in Total Loans		% Dollarization Level
	2022	2023	2024		Jun 24	Jun 25		Jun 24	Jun 25	
BCP Stand-alone	123,708	119,425	120,571	-1.3%	121,056	120,999	0.0%	82.4%	85.8%	32.9%
Wholesale Banking	56,681	53,235	53,525	-2.8%	54,320	53,025	-2.4%	37.0%	37.6%	57.6%
Corporate	33,120	31,144	31,388	-2.6%	32,010	30,496	-4.7%	21.8%	21.6%	56.7%
Middle - Market	23,561	22,091	22,136	-3.1%	22,310	22,529	1.0%	15.2%	16.0%	58.8%
Retail Banking	64,707	64,220	65,014	0.2%	64,827	66,176	2.1%	44.1%	46.9%	12.1%
SME - Business	8,796	7,780	8,185	-3.5%	7,936	7,692	-3.1%	5.4%	5.5%	41.9%
SME - Pyme	17,475	16,652	16,163	-3.8%	16,369	16,091	-1.7%	11.1%	11.4%	0.9%
Mortgage	20,002	20,995	21,838	4.5%	21,554	22,824	5.9%	14.7%	16.2%	7.4%
Consumer	13,150	12,771	12,866	-1.1%	12,900	13,446	4.2%	8.8%	9.5%	14.3%
Credit Card	5,284	6,022	5,962	6.2%	6,068	6,124	0.9%	4.1%	4.3%	16.6%
Others ⁽³⁾	2,320	1,971	2,032	-6.4%	1,909	1,797	-5.8%	1.3%	1.3%	68.5%
Mibanco	14,089	13,269	12,239	-6.8%	12,706	12,785	0.6%	8.6%	9.1%	0.1%
Mibanco Colombia	1,228	1,737	1,795	20.9%	1,757	1,976	12.5%	1.2%	1.4%	100.0%
Bolivia	9,254	9,402	9,939	3.6%	10,229	4,189	-59.0%	7.0%	3.0%	100.0%
ASB Bank Corp.	2,446	2,150	1,802	-14.2%	1,953	1,559	-20.2%	1.3%	1.1%	100.0%
Others ⁽⁴⁾	-2,098	-1,007	-613	-45.9%	-754	-546	-27.5%	-0.5%	-0.4%	-61.6%
Total Loans BAP	148,626	144,976	145,732	-1.0%	146,947	140,962	-4.1%	100.0%	100.0%	33.9%

(1) Figures measured at End of Period.

(2) CAGR calculation is based on figures shown.

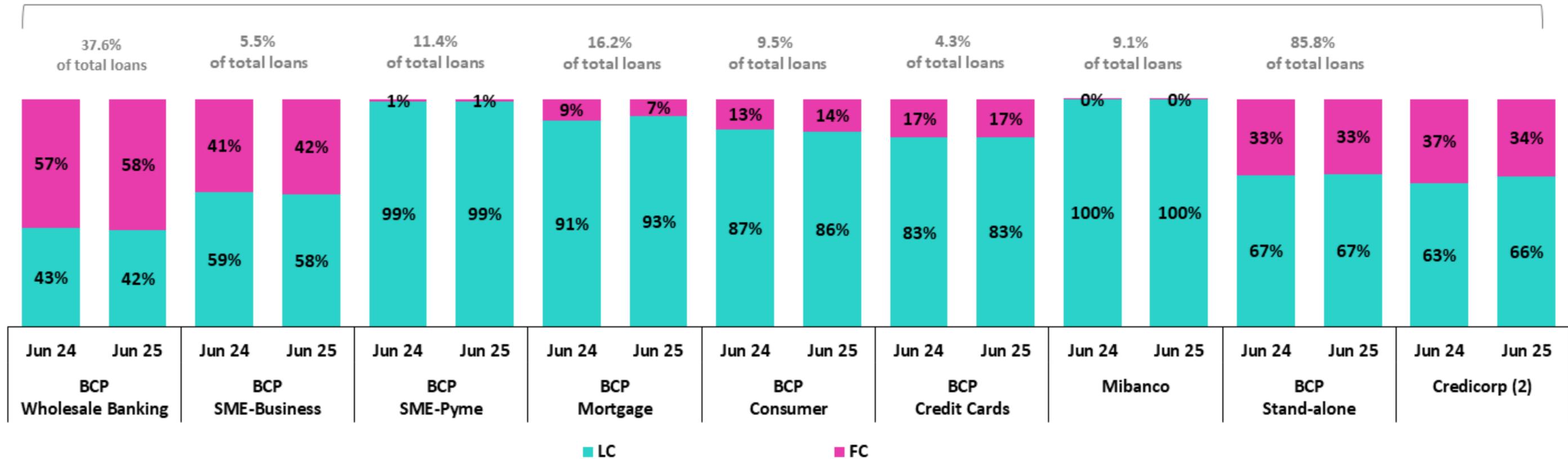
(3) Includes other assets and accruals.

(4) Includes eliminations for intercompany transactions

Dollarization Fell 298 bps YoY, Spurred Primarily by a Decrease in Total Loans in FC and Partially Offset by Growth in Total Loans in LC

Evolution of the Dollarization Level of Total Loans¹ (%)

FC Total Portfolio Participation
 - Credicorp: 33.9% in June '25 and 36.9% in June '24
 -BCP Stand-alone: 32.9% in June '25 and 33.3% in June '24



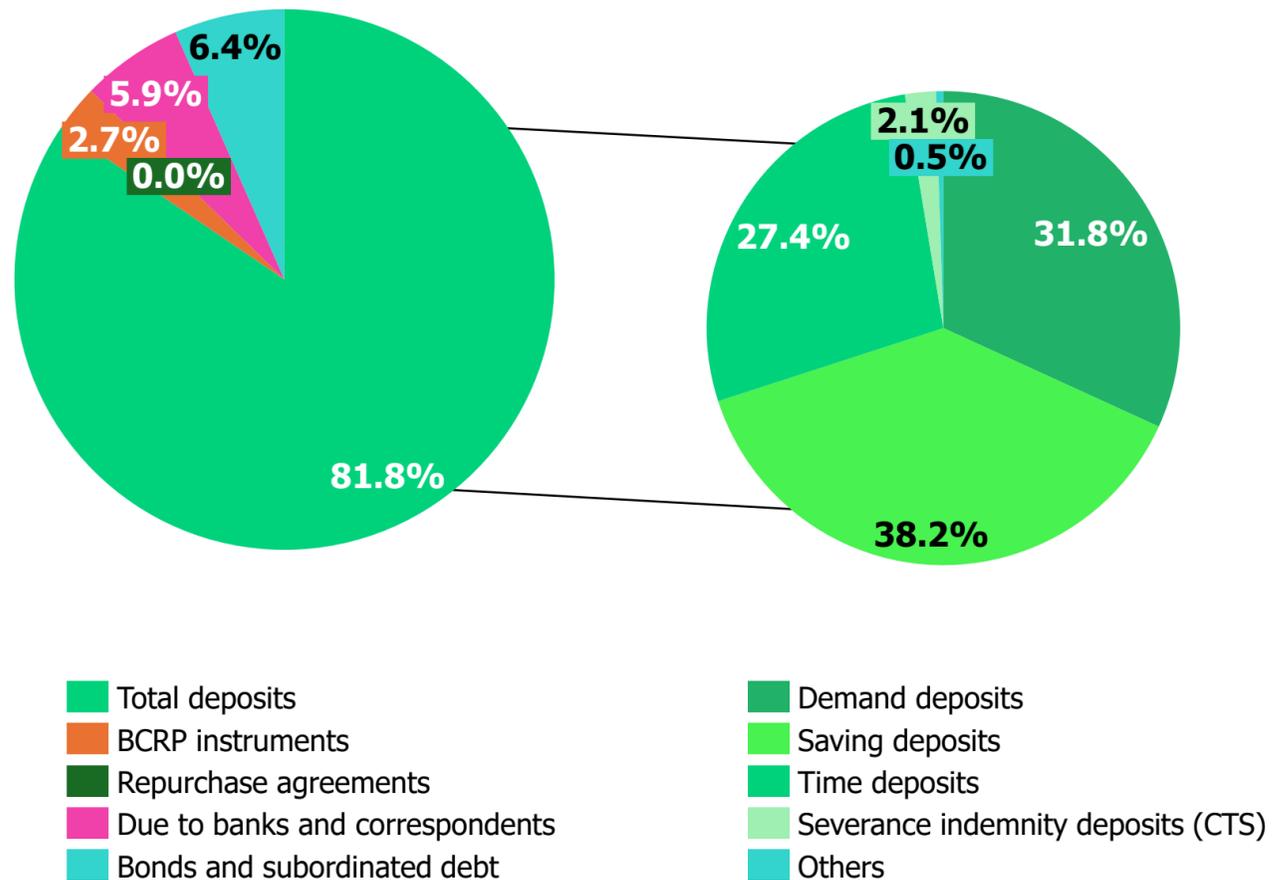
(1) Figures measured at End of Period.

(2) The FC share of Credicorp's loan portfolio is calculated including BCP Bolivia and ASB Bank Corp., however the chart shows only the loan books of BCP Stand-alone and Mibanco

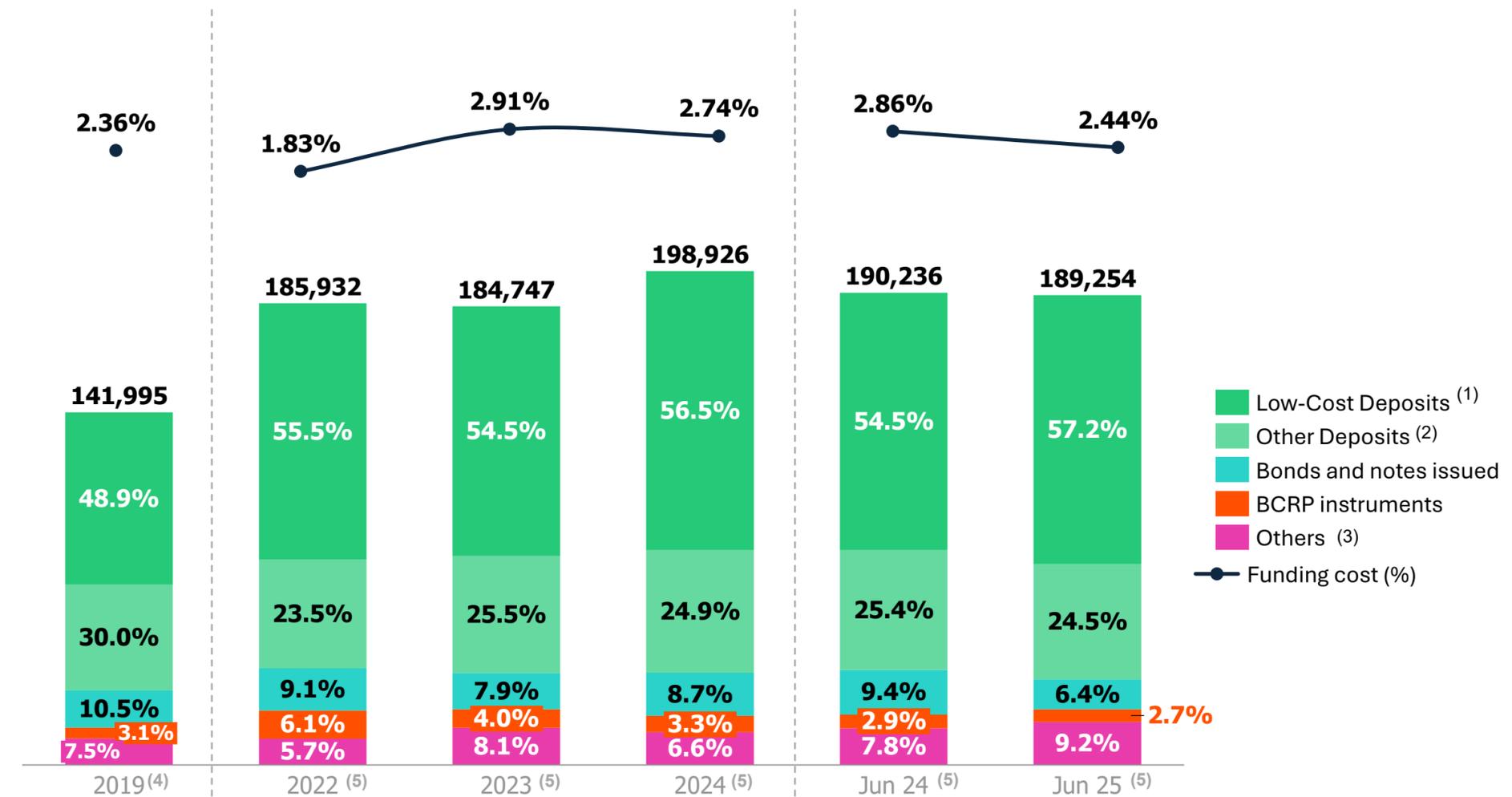
Our Low-cost Deposit Base Continues to be the Primary Funding Source

Funding Structure

(S/189,056 millions as of June 2025)



Evolution of Funding Structure (millions)



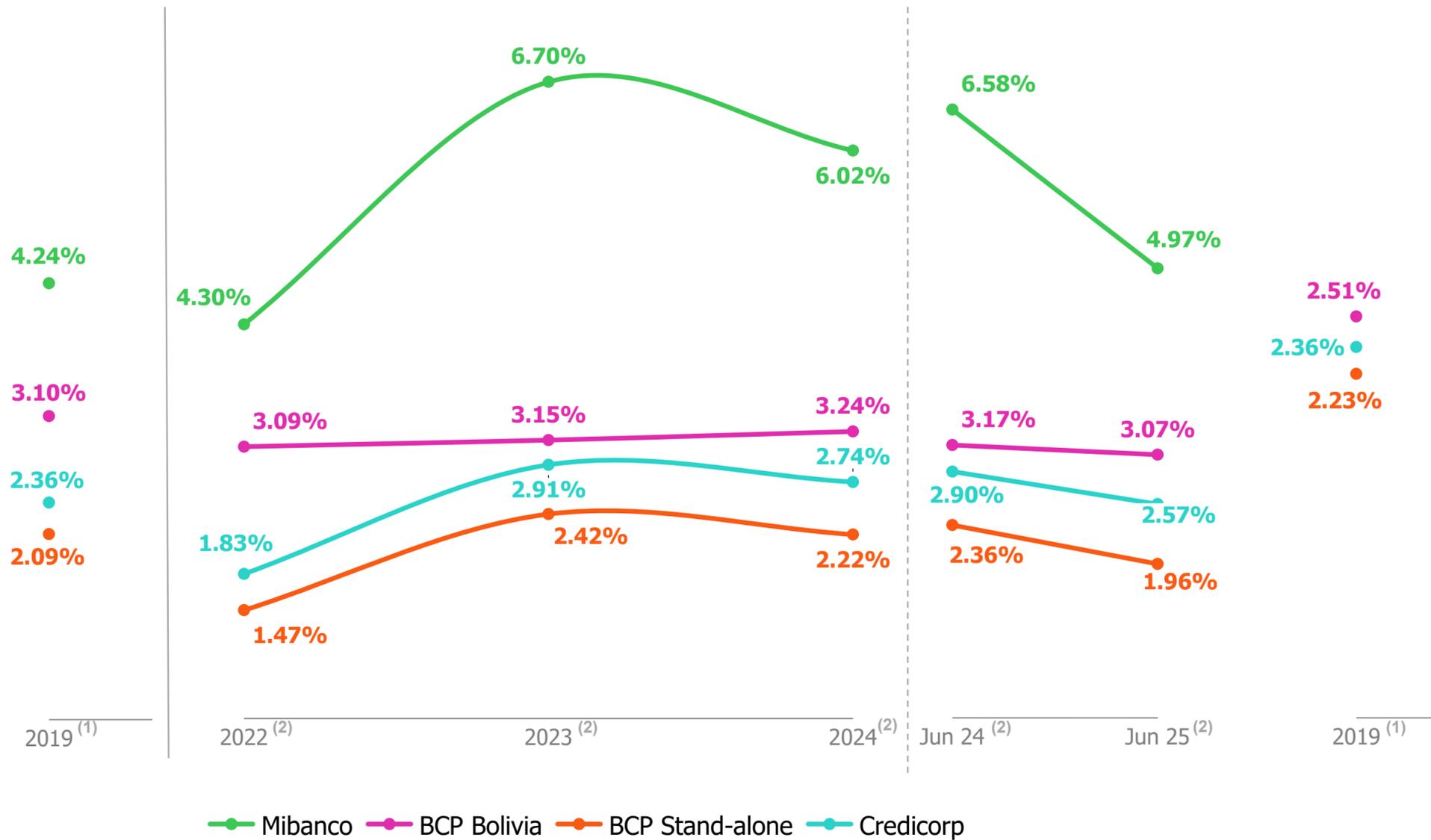
57.2% of total funding were low-cost deposits in March 2025 Vs. 54.5% in June 2024

*Figures differ from previously reported due to alinement with audited financial statements.

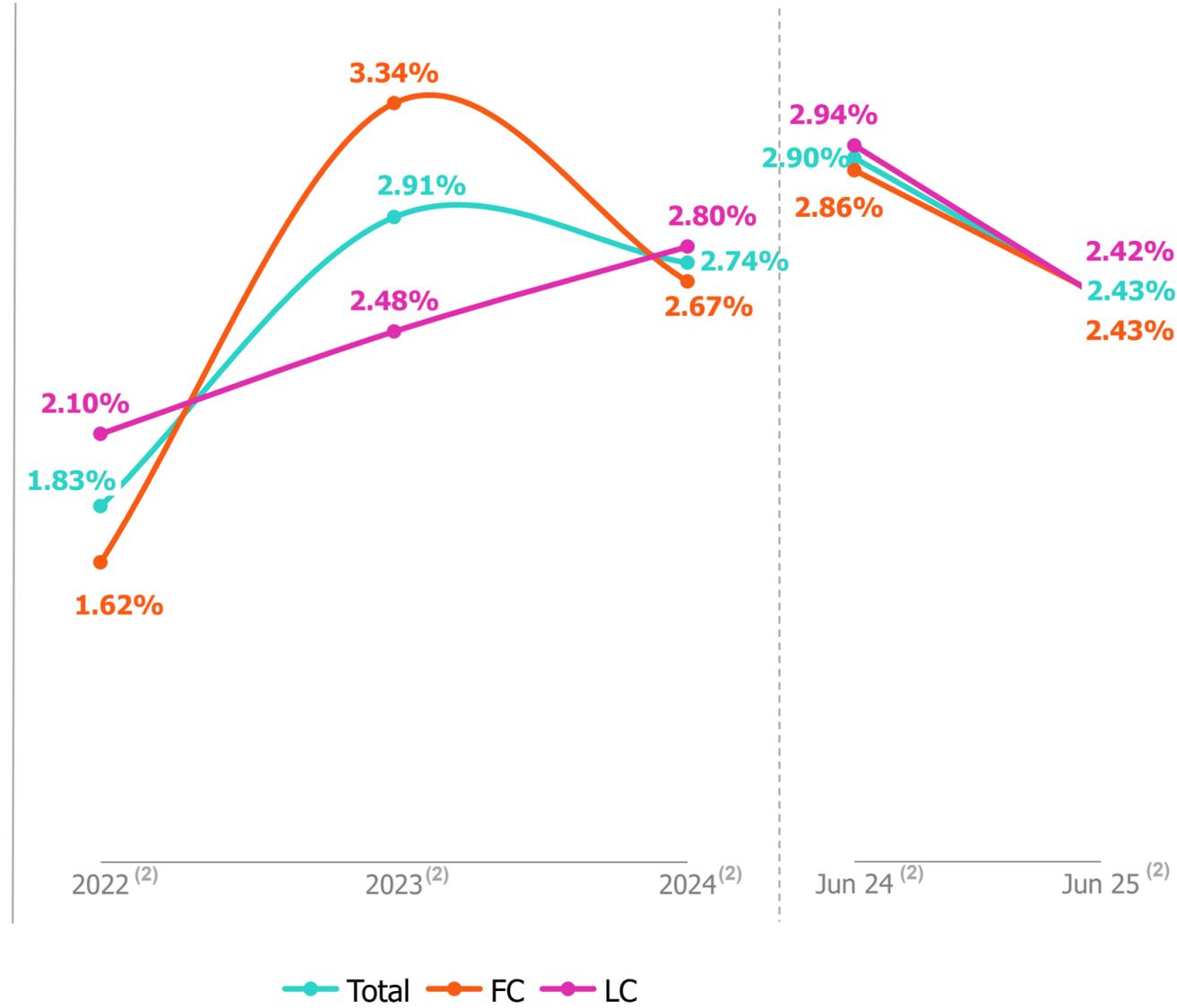
(1) Includes Demand and Saving Deposits. (2) Includes Time Deposits, Severance indemnity deposits, and Interest Payable. (3) Includes Due to Banks and correspondents and Repurchase agreements. (4) Figures reported under IFRS4. (5) Figures reported under IFRS17.

Funding Cost Declined Due to Lower Interest Rates and a Higher Share of Low-Cost Deposits

Funding Cost by Subsidiaries



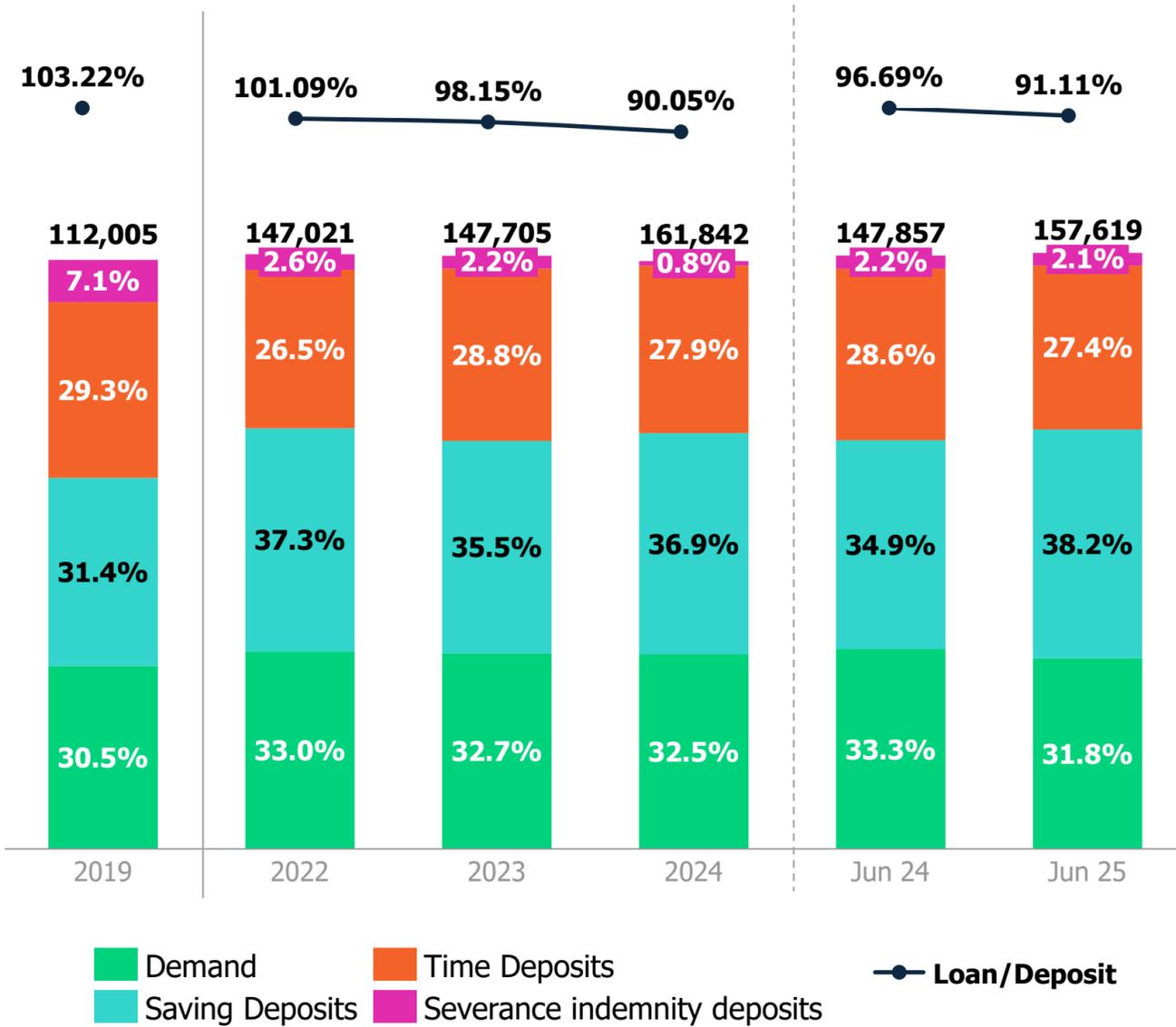
Funding Cost by Currency



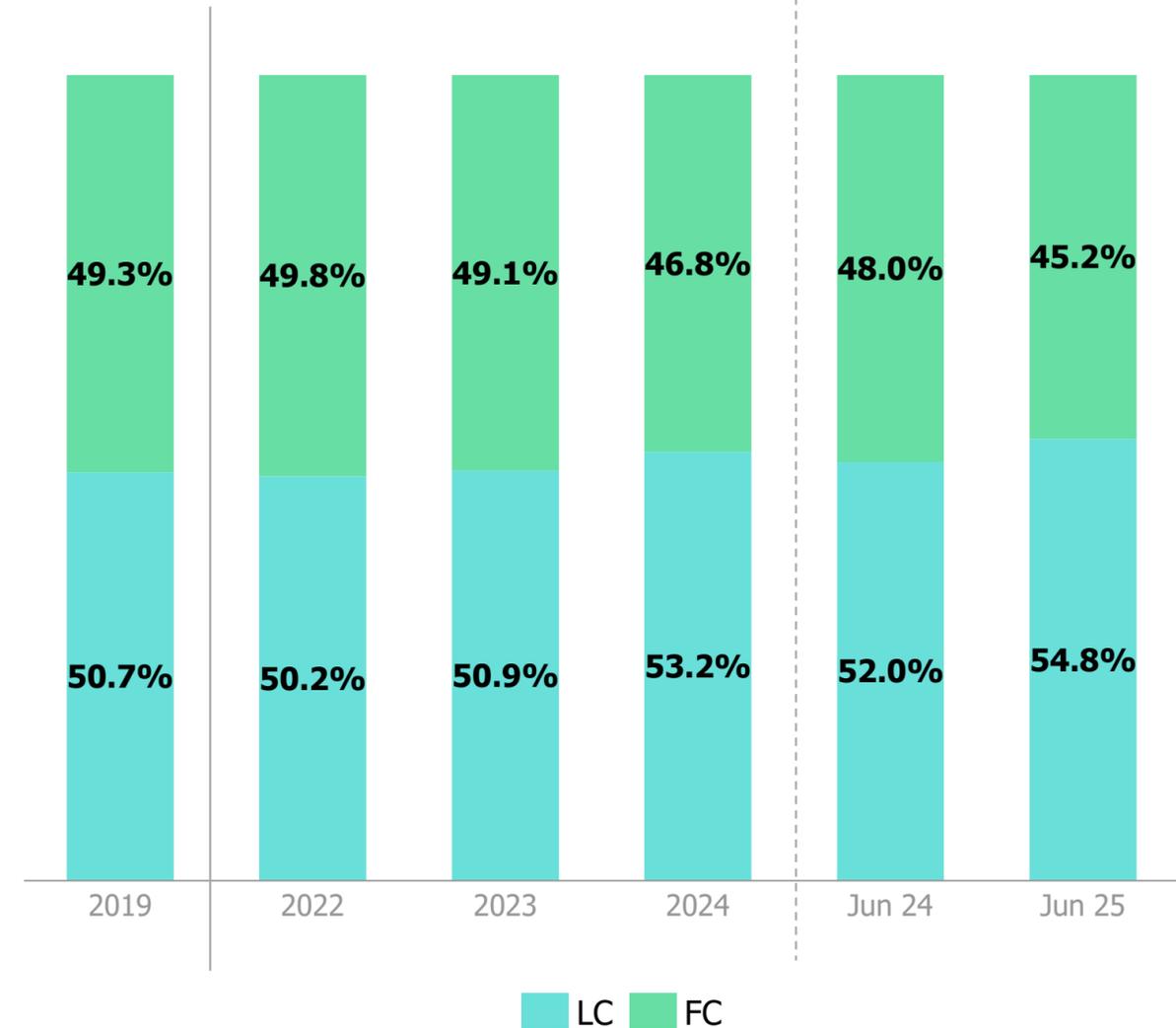
(1) Figures reported under IFRS4. (2) Figures reported under IFRS17.

Significant Low-Cost Deposits' Share of Total Funding Represents a Key Competitive Advantage

Mix of Deposits

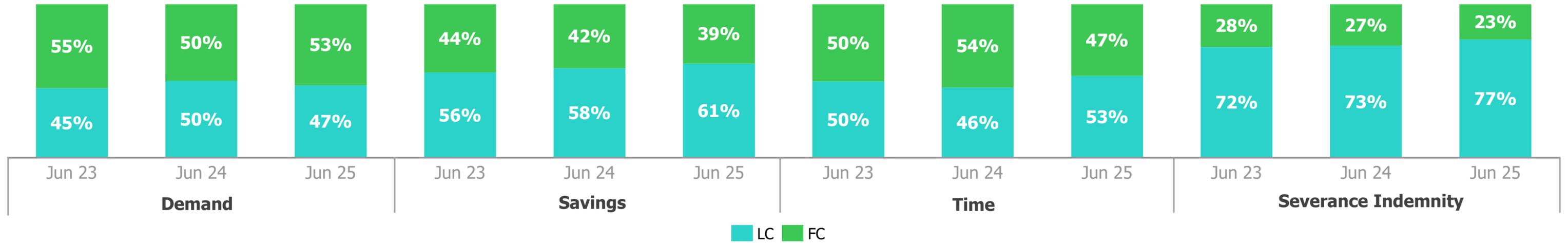


Deposits by currency



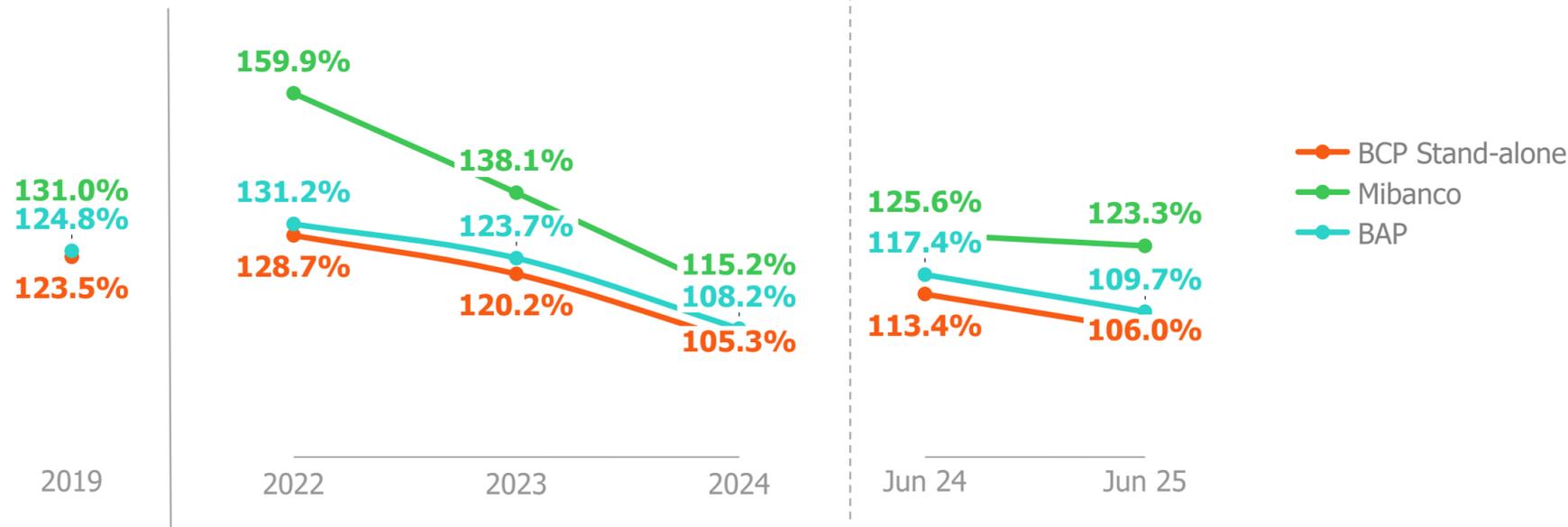
Dollarization Fell in Low-Cost Deposits Due To Improvements in Our Transactional Offerings

Breakdown by Deposit Type and currency

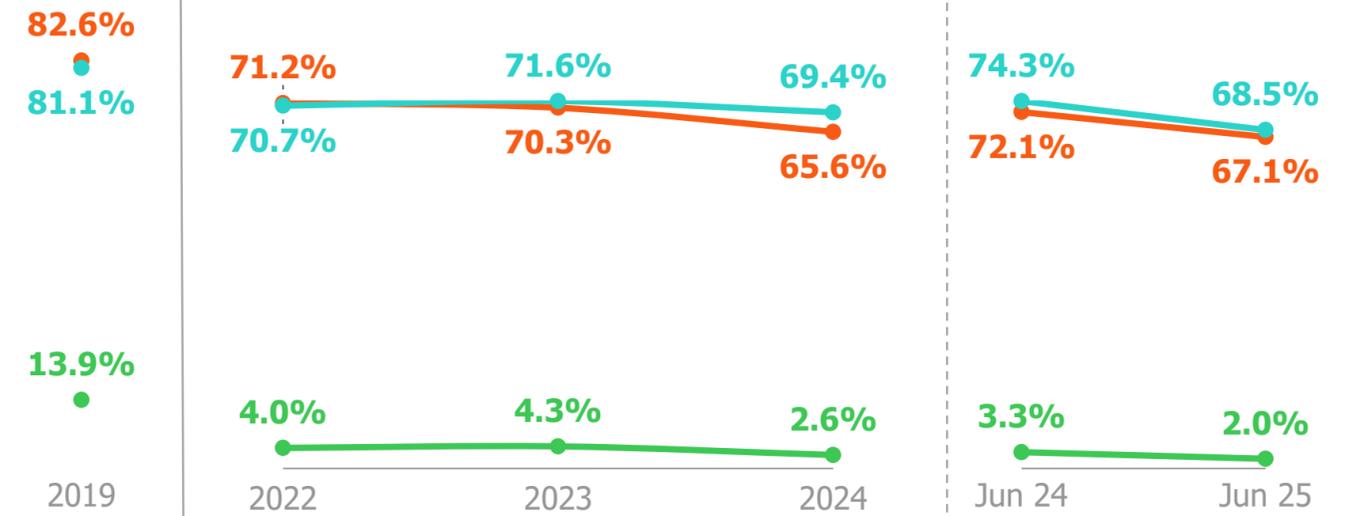


Loan / Deposit Ratio by currency

Local Currency

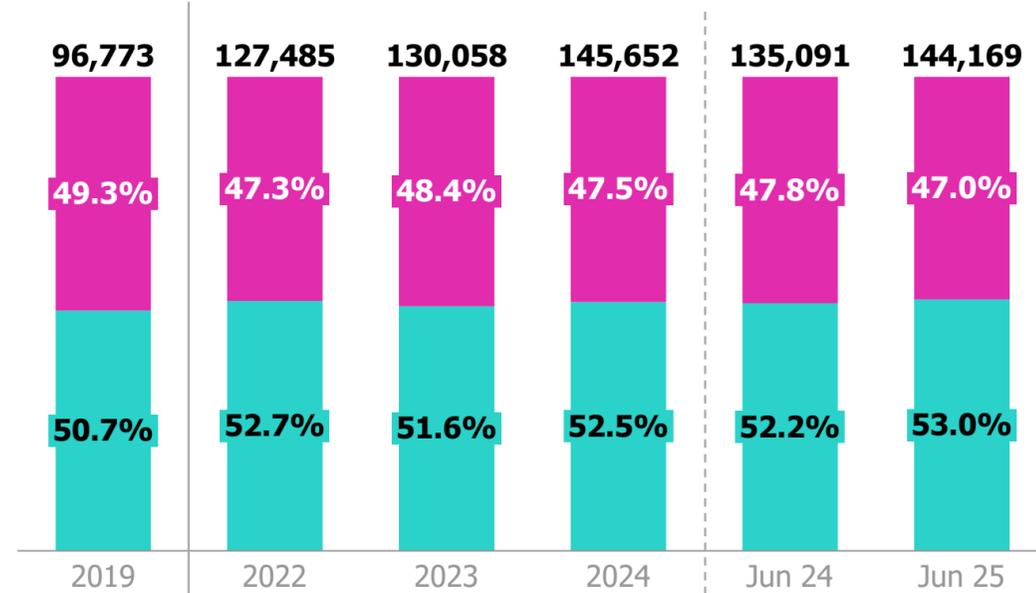


Foreign Currency

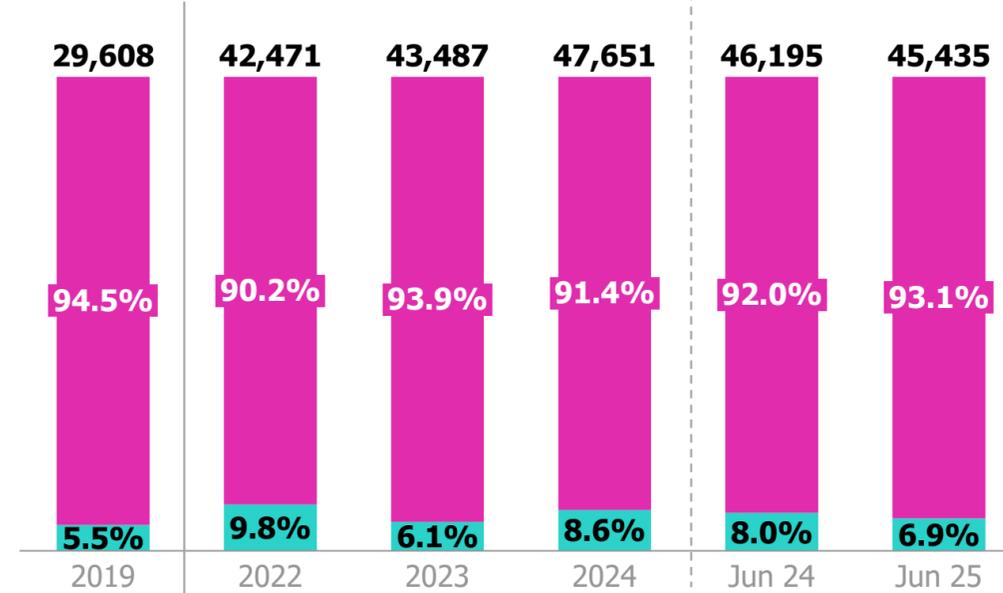


More than 50% of Credicorp's Total Deposits are Attributable to Individuals

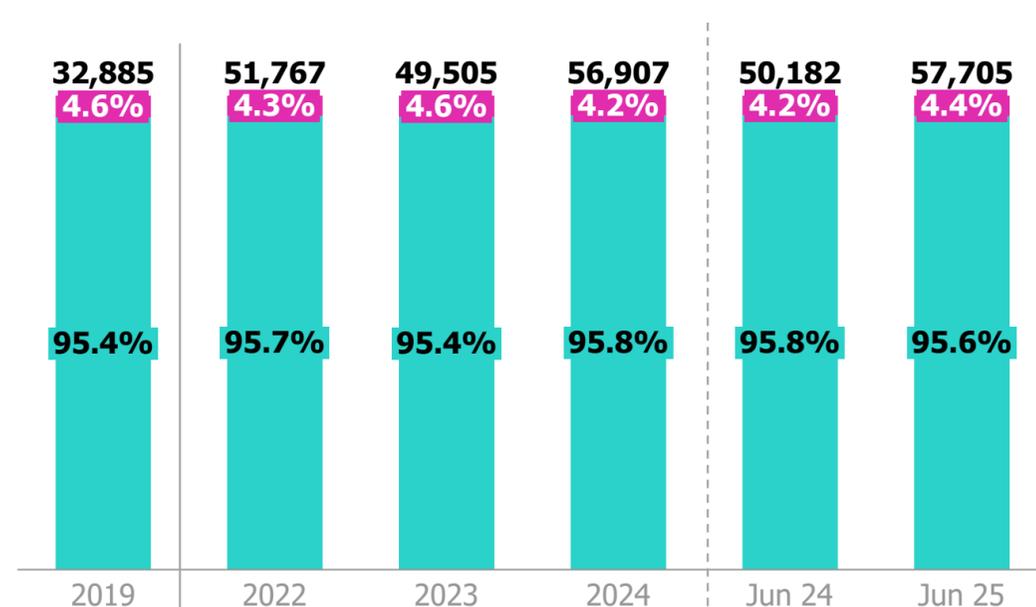
Total Deposits



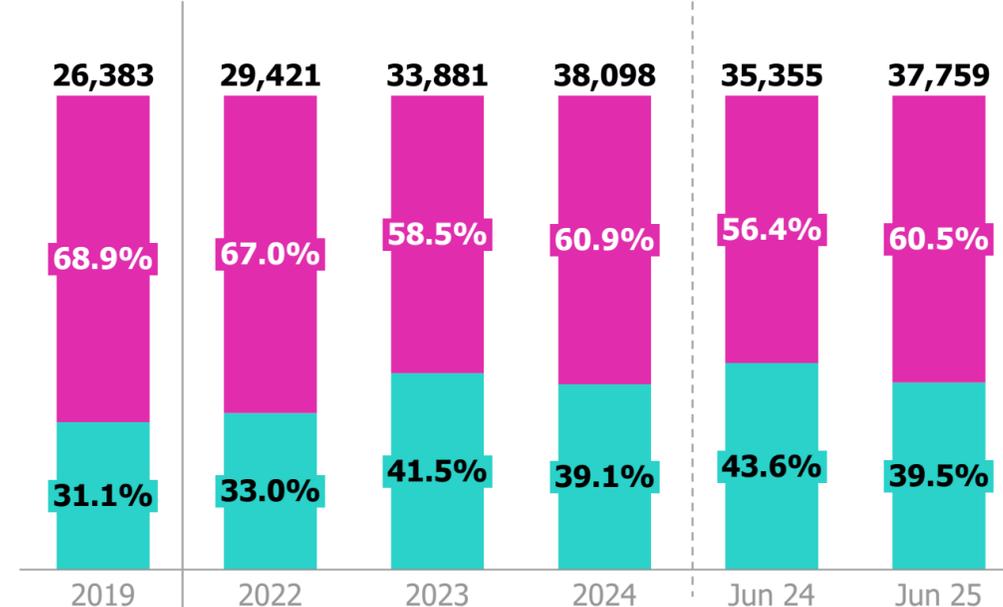
Demand Deposits



Saving Deposits



Time Deposits

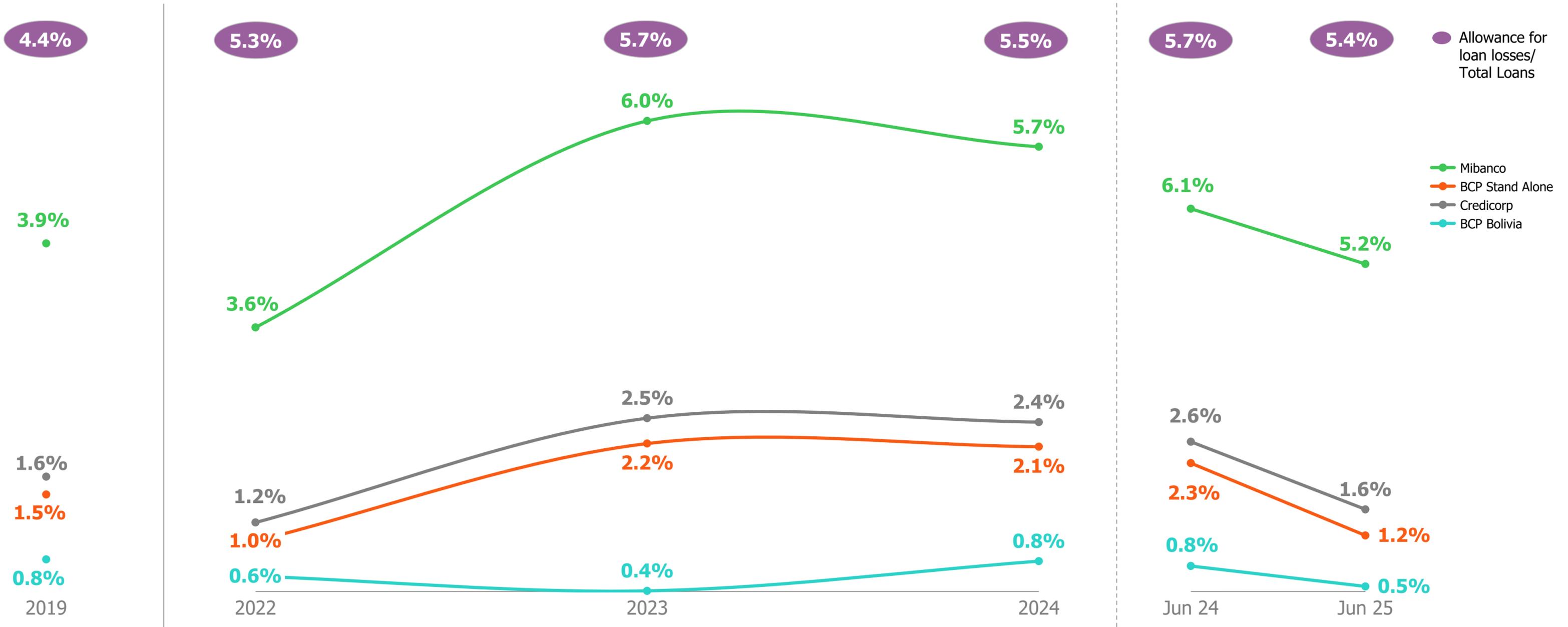


■ Individuals
■ Companies

Cost of Risk Improved Across Segments Driven Mainly Due to an Improvement in Payment Performance in Retail Banking at BCP, Supported by a Strengthening Economic Backdrop

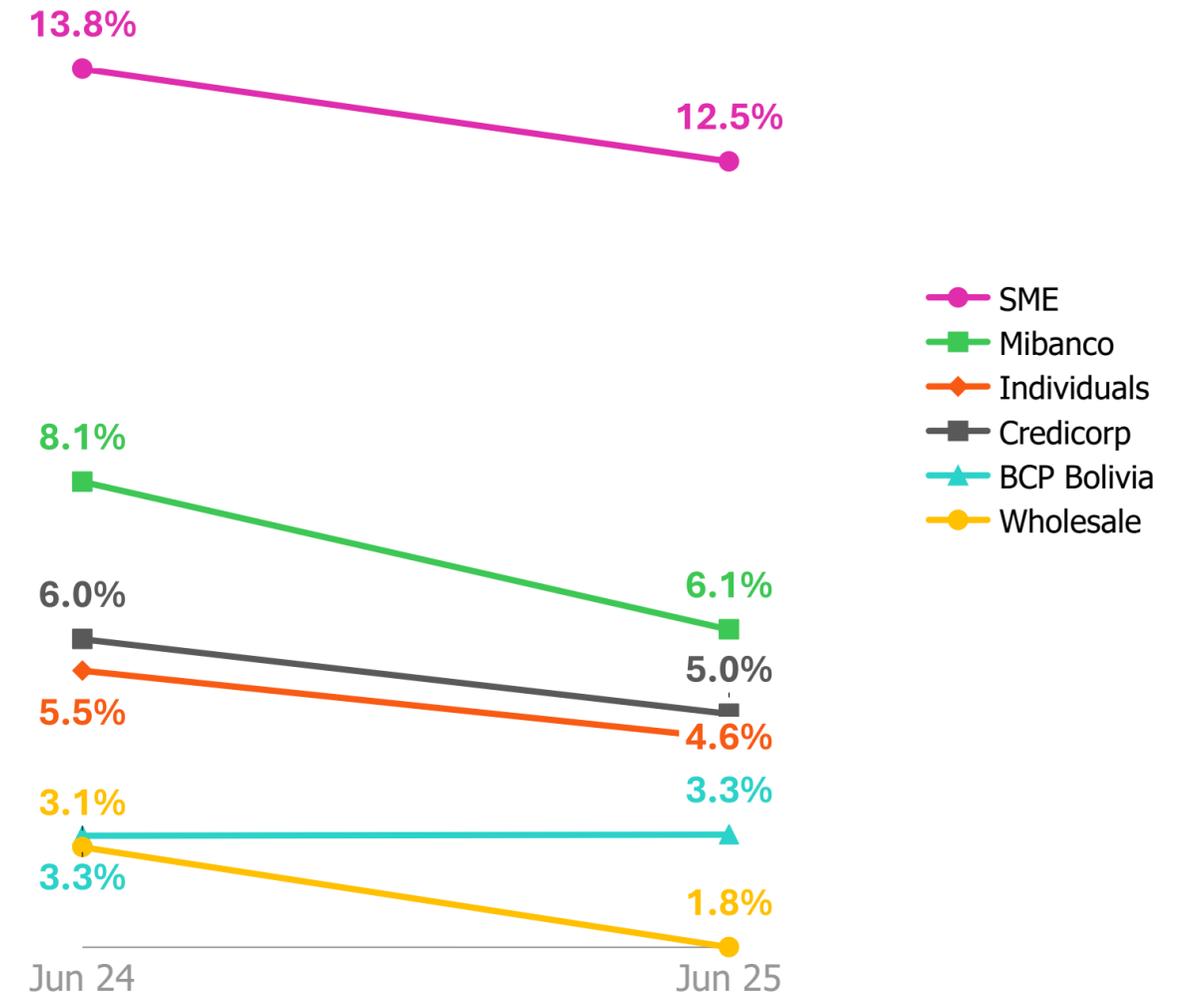
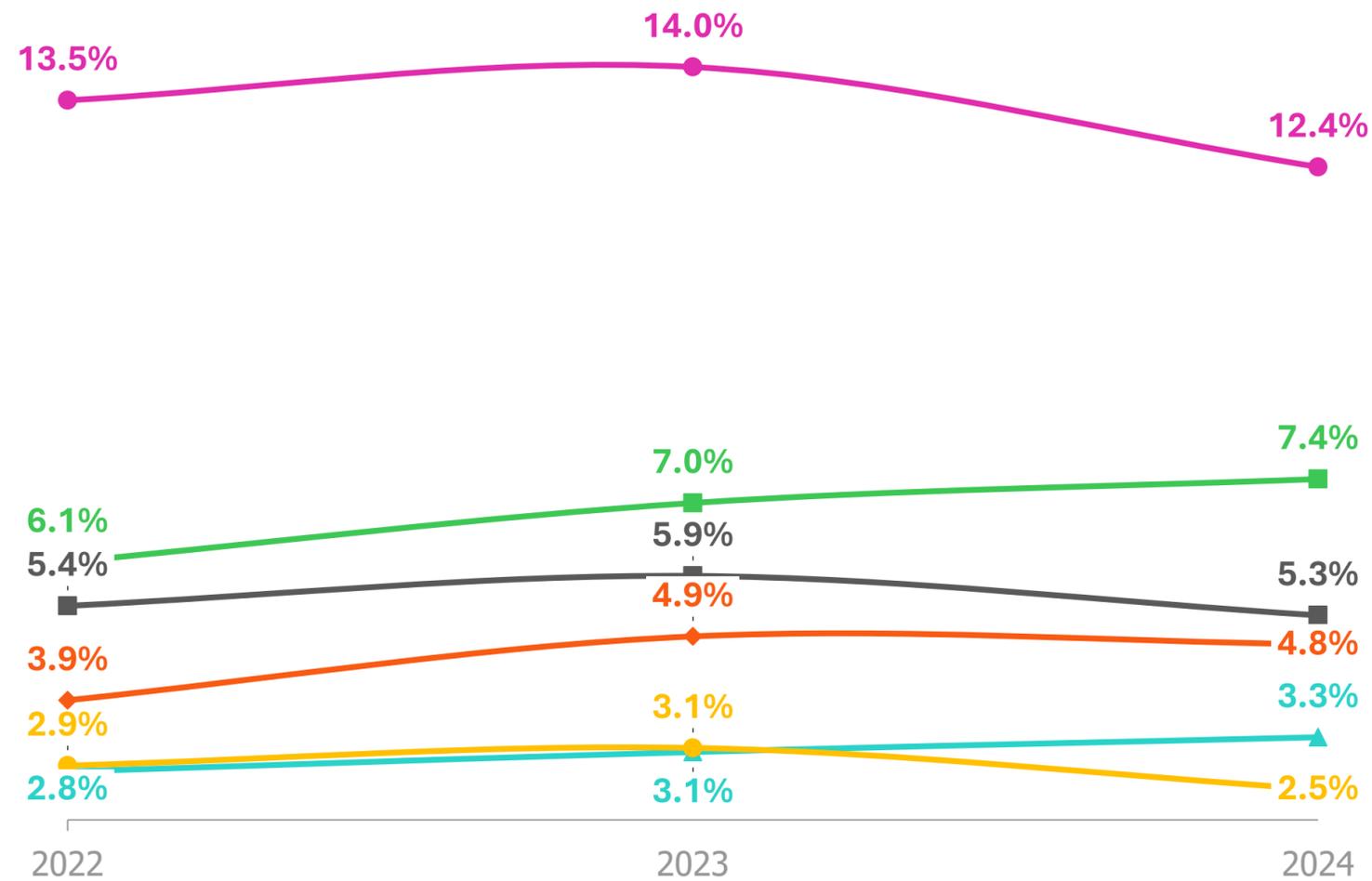
Evolution of Credicorp's Cost of Risk by Subsidiary

(Total Cost of Risk and Total Loans Coverage Ratio)



NPL Ratio Improved Materially Across Segments Amid Economic Recovery and Risk Management Measures

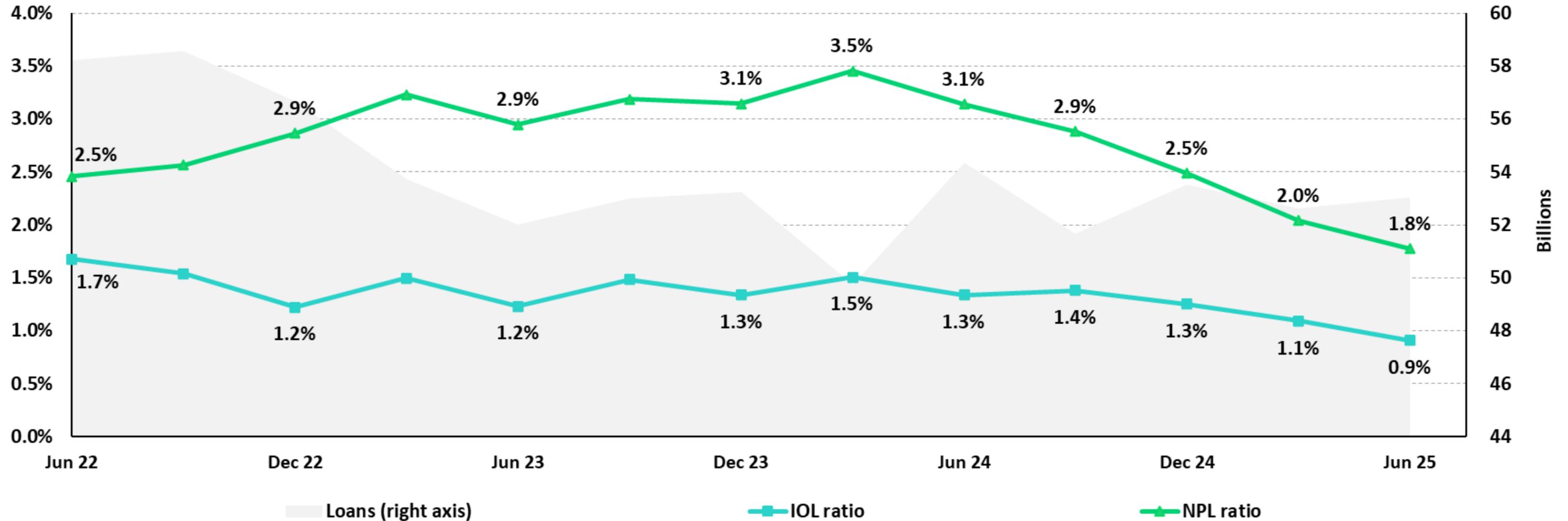
Non-Performing Loans (NPL) Ratio by Segment



Lower NPL Ratio YoY Driven by Lower NPL Volumes Due to Debt Repayments

Wholesale Banking

Collateral level: 28%*

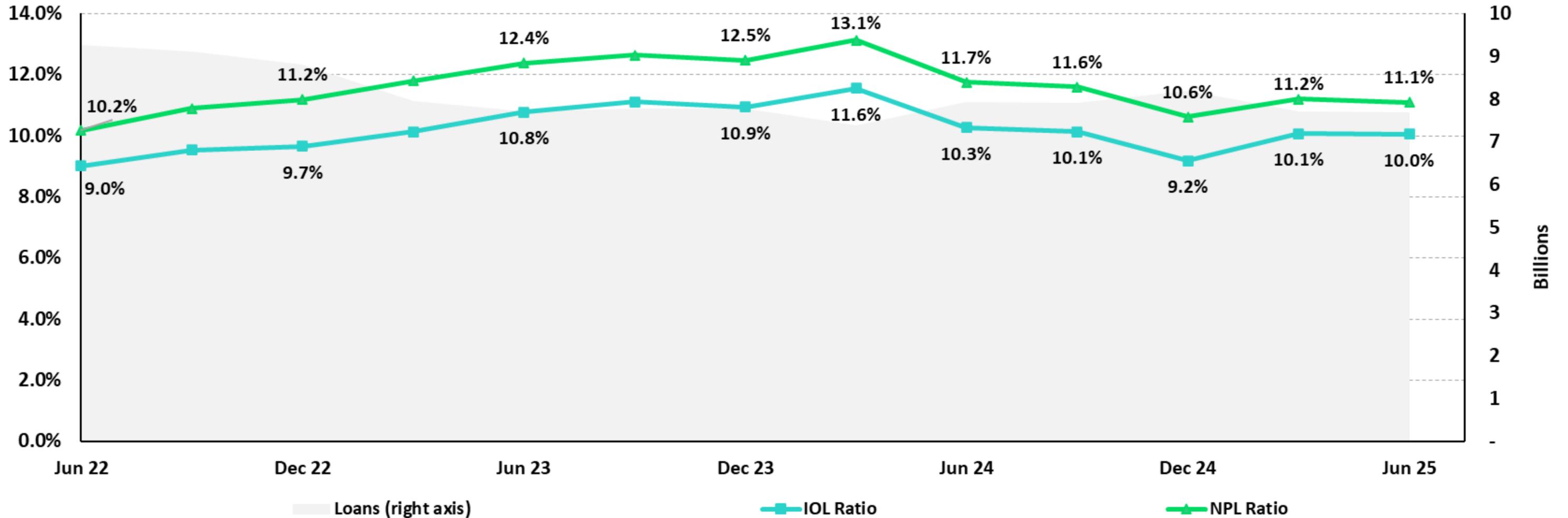


*Collateral levels as of Jun 2025.

Lower NPL Ratio YoY Driven By Improvements in Debt Collection Management

SME – Business

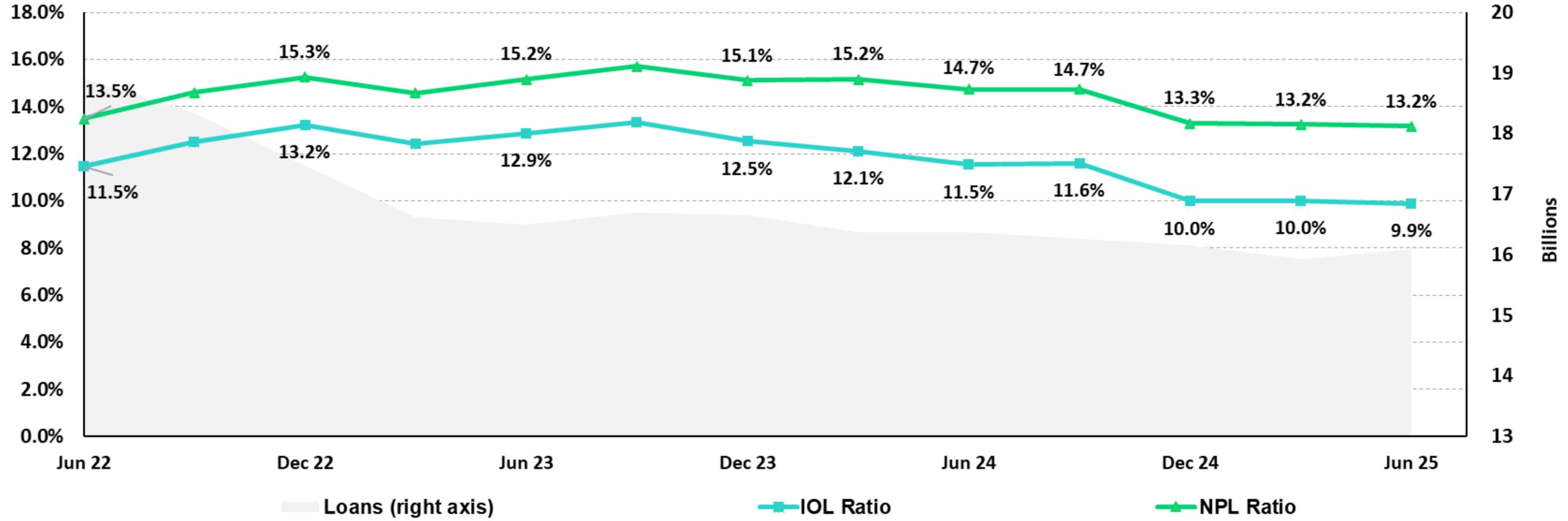
Collateral level: 72%*



*Collateral levels as of Jun 2025.

Lower NPL Ratio YoY Driven Mainly by Lower Overdue Loans Concentrated in the Medium-Sized, Lower-Risk Tickets

SME – Pyme Collateral level: 39%*

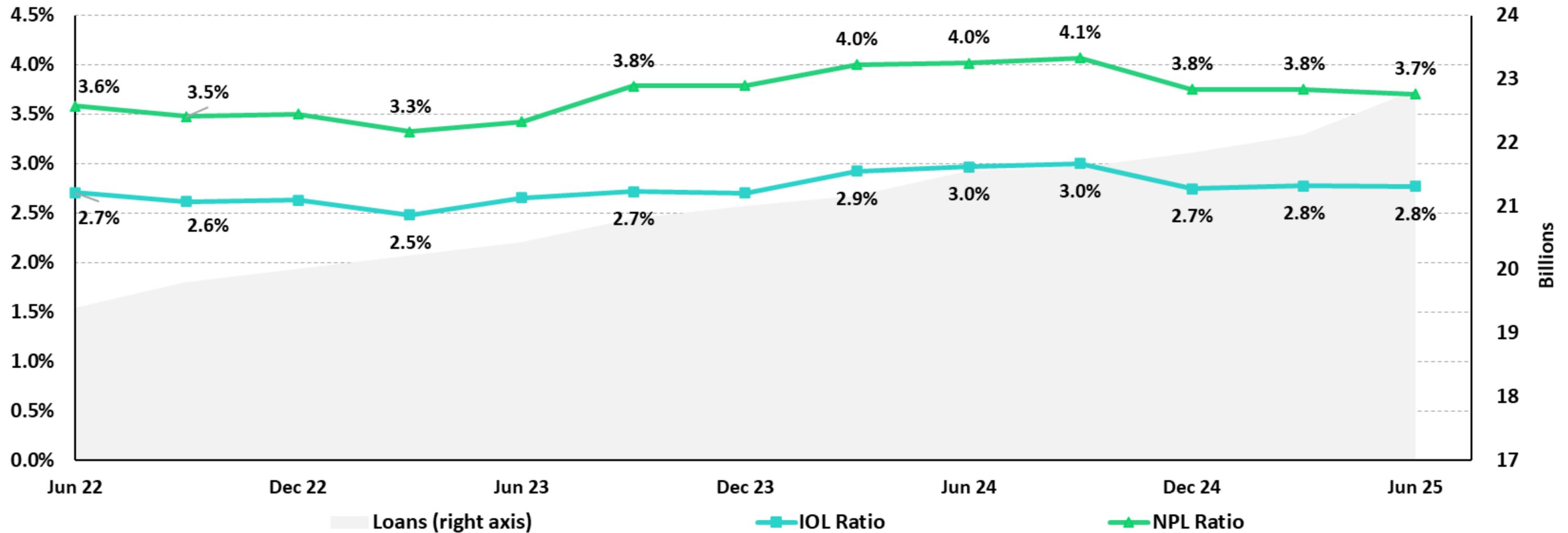


*Collateral levels as of Jun 2025.

NPL Ratio Improved YoY Driven Mainly by Higher Loan Disbursements Amid Improvements in the Economic Environment and Lower Interest Rates

Mortgage

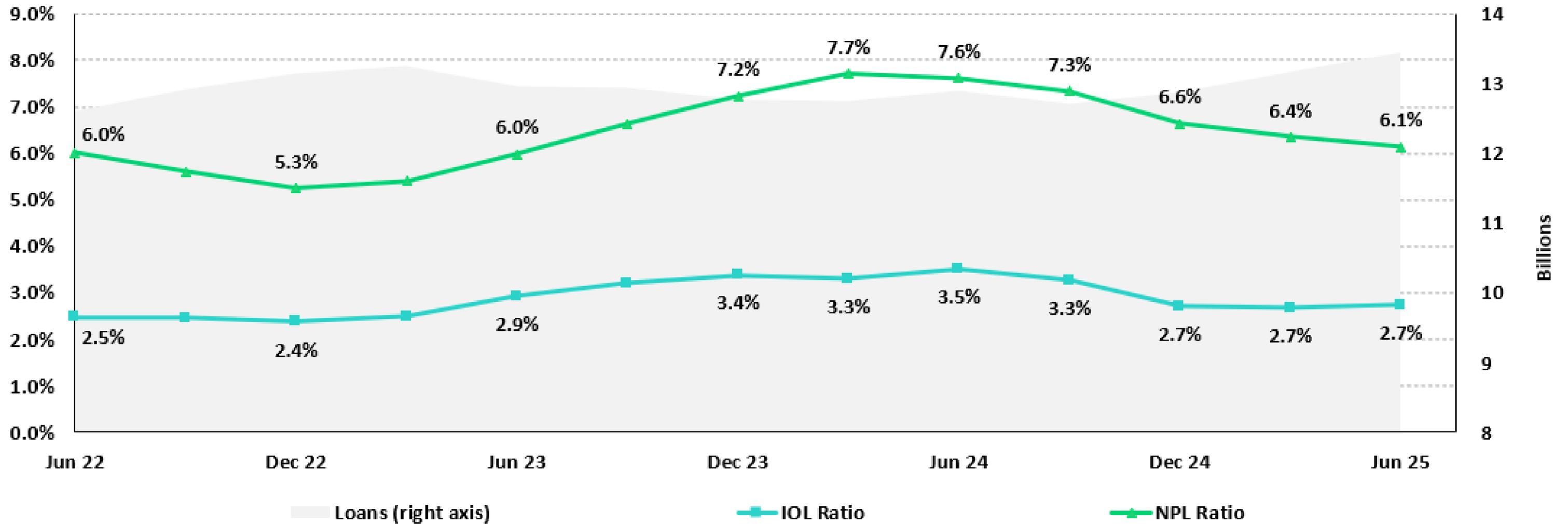
Loan-to-Value: 71%*



*Loan-to-Value as of Jun 2025.

Lower NPL Ratio YoY Driven by Debt Repayments from Higher Liquidity and by Improvements in Origination and Debt Collections Management

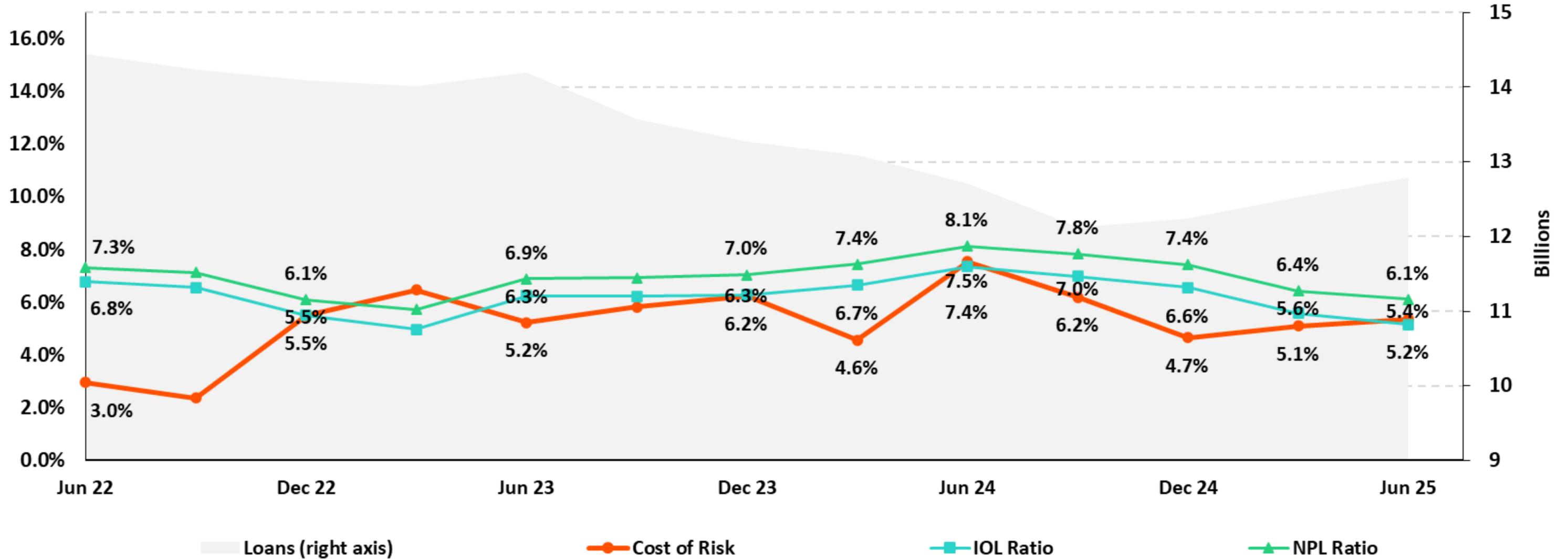
Consumer



NPL Ratio Decreased YoY Driven By Lower Overdue Loans On The Back of Efforts Instituted Last Year to Tighten Origination Guidelines and Improve Debt Collections Management

Mibanco

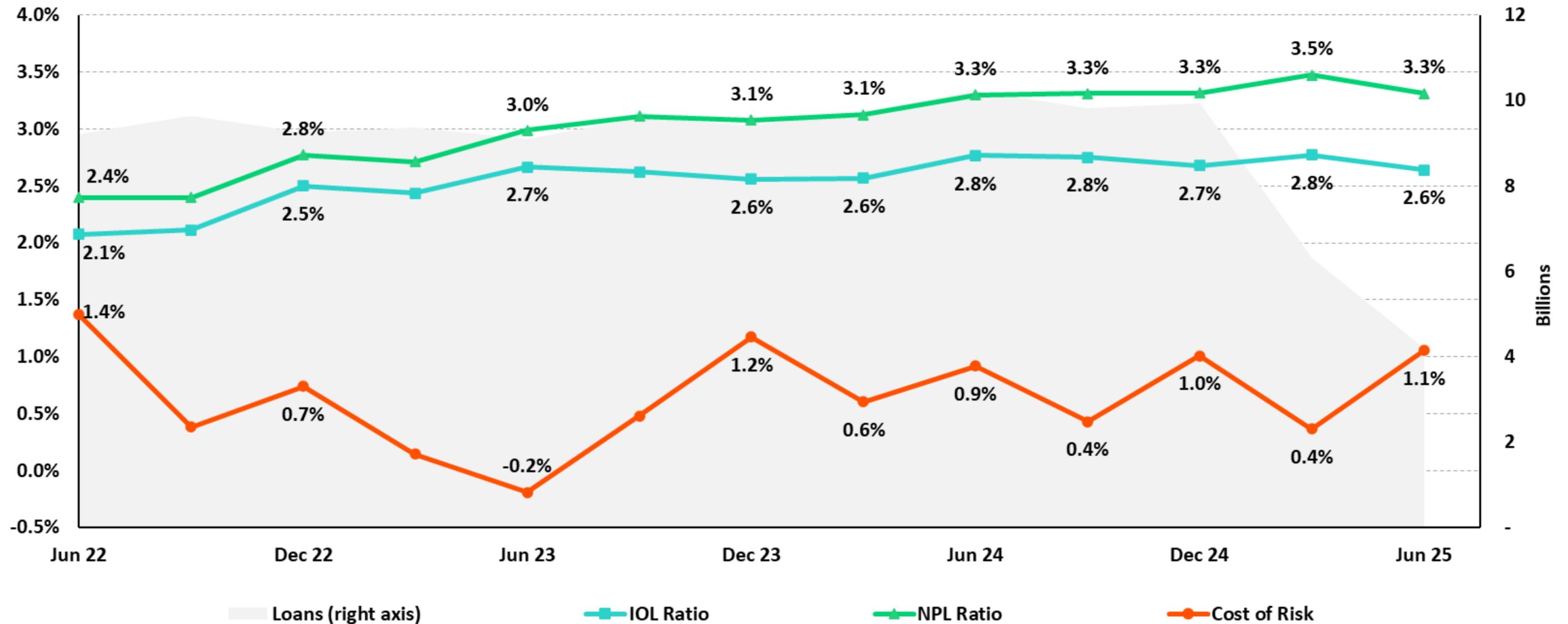
Collateral level: 5%*



*Collateral levels as of Jun 2025.

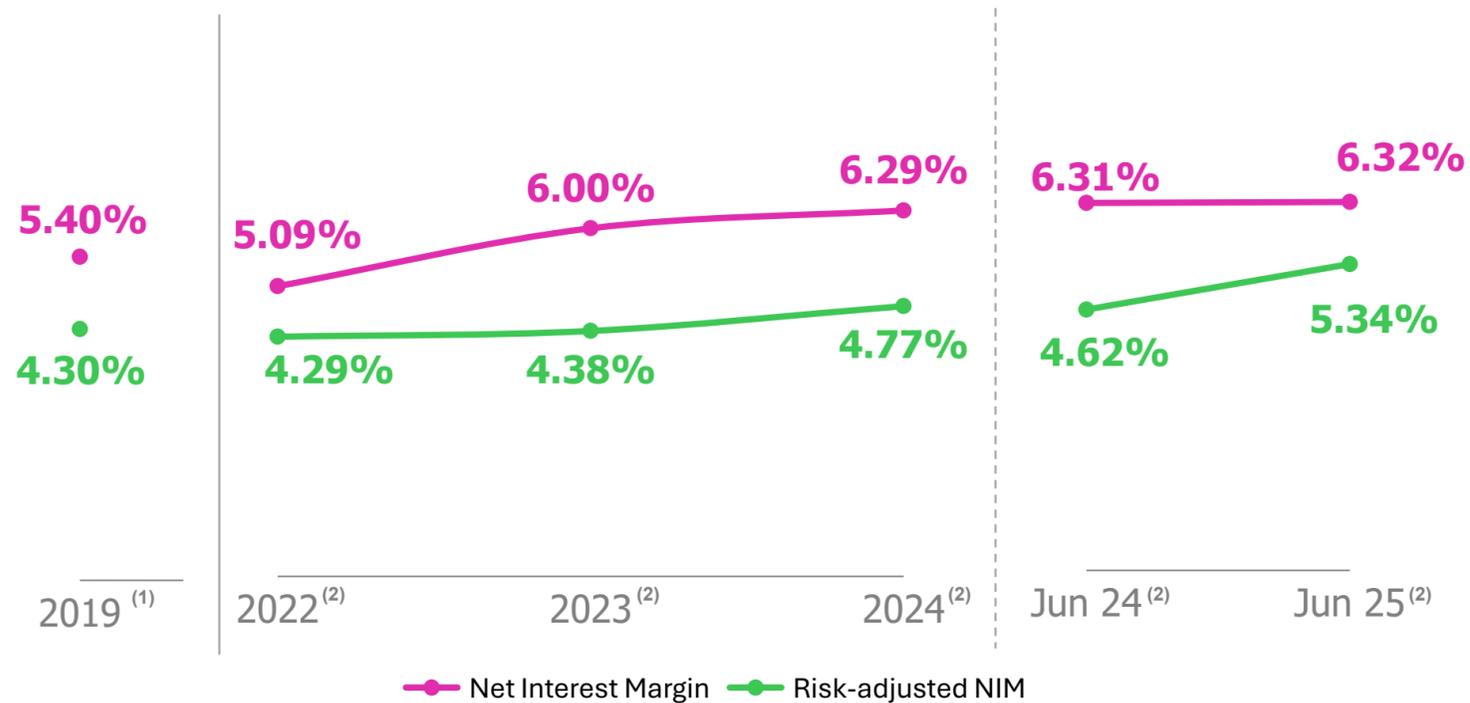
BCP Bolivia's NPL Ratio Remained Stable YoY Amid a Non-Cash Accounting Adjustment To Reflect Prevailing Market Conditions in that Country

BCP Bolivia

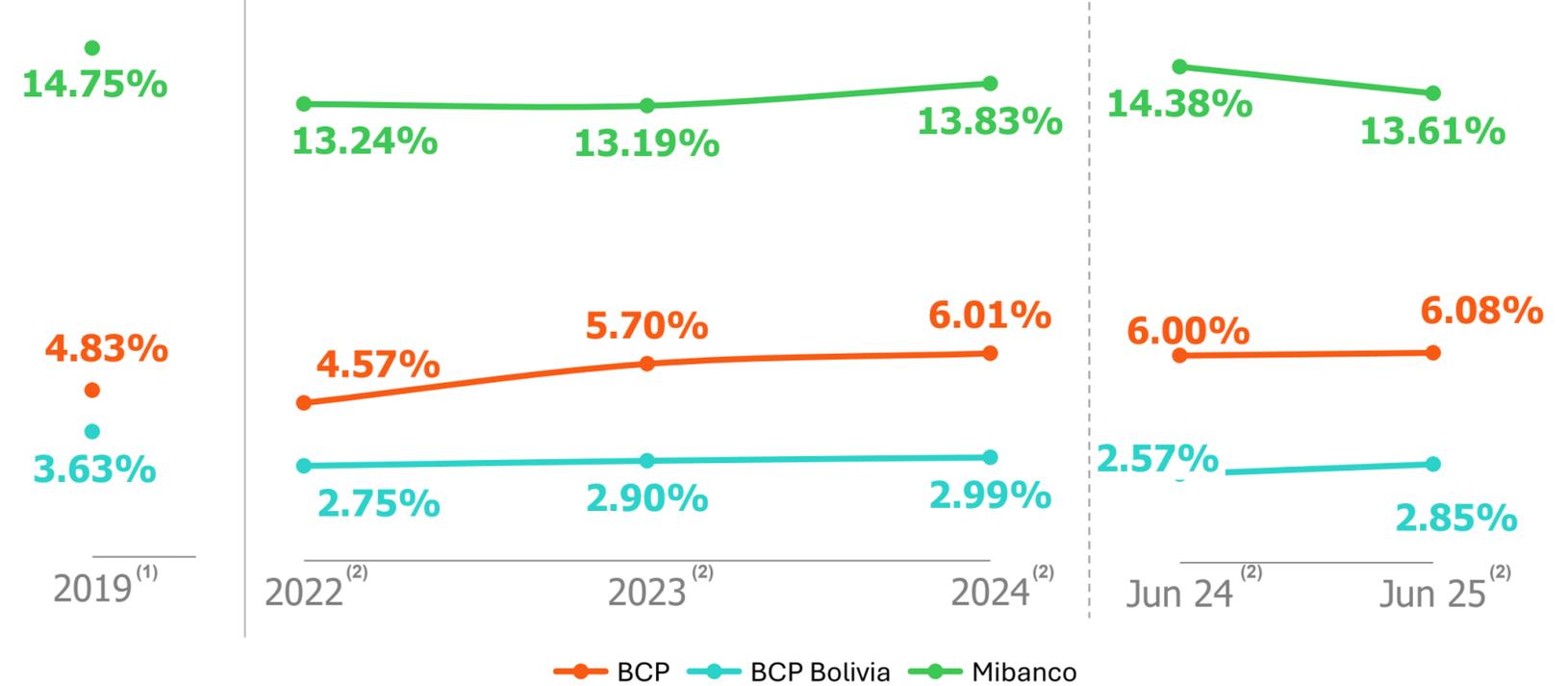


Resilient NIM Bolstered by Loan Mix Shift Towards Retail and Low-Cost Funding Structure

Historical NIM & Risk-Adjusted NIM



Historical NIM by subsidiaries



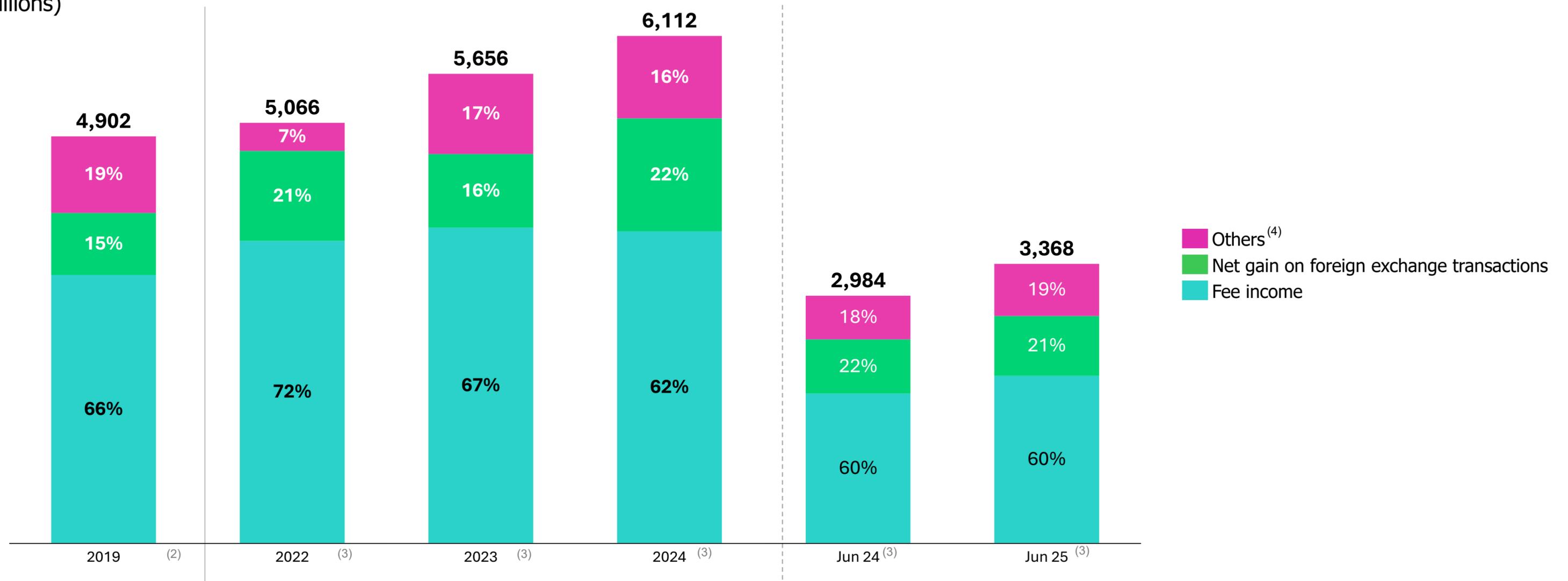
Net Interest Income

Net interest income S/ Millions	IFRS 4	IFRS 17					% change	% As of Jun 25	
	2019	2022	2023	2024	2Q24	2Q25	2Q25 / 2Q24	LC	FC
Interest income	12,382	15,011	18,798	19,869	4,935	4,922	-0.3%	71%	29%
Interest expense	3,290	3,493	5,861	5,754	1,467	1,307	-10.9%	53%	47%
Net interest income	9,092	11,092	12,938	14,115	3,468	3,615	4.2%	77%	23%
Net provisions for loan losses	1,846	1,812	3,622	3,519	1,093	575	-47.4%		
Risk-adjusted Net interest income	7,246	9,280	9,316	10,596	2,375	3,040	28.0%		

(1) Figures reported under IFRS 4
 (2) Figures reported under IFRS17

Strong Transactional Services Fuel Other Core Income, While Other Non-Core Income Registered Relevant Gains Driven by a Sovereign Bond Exchange at BCP

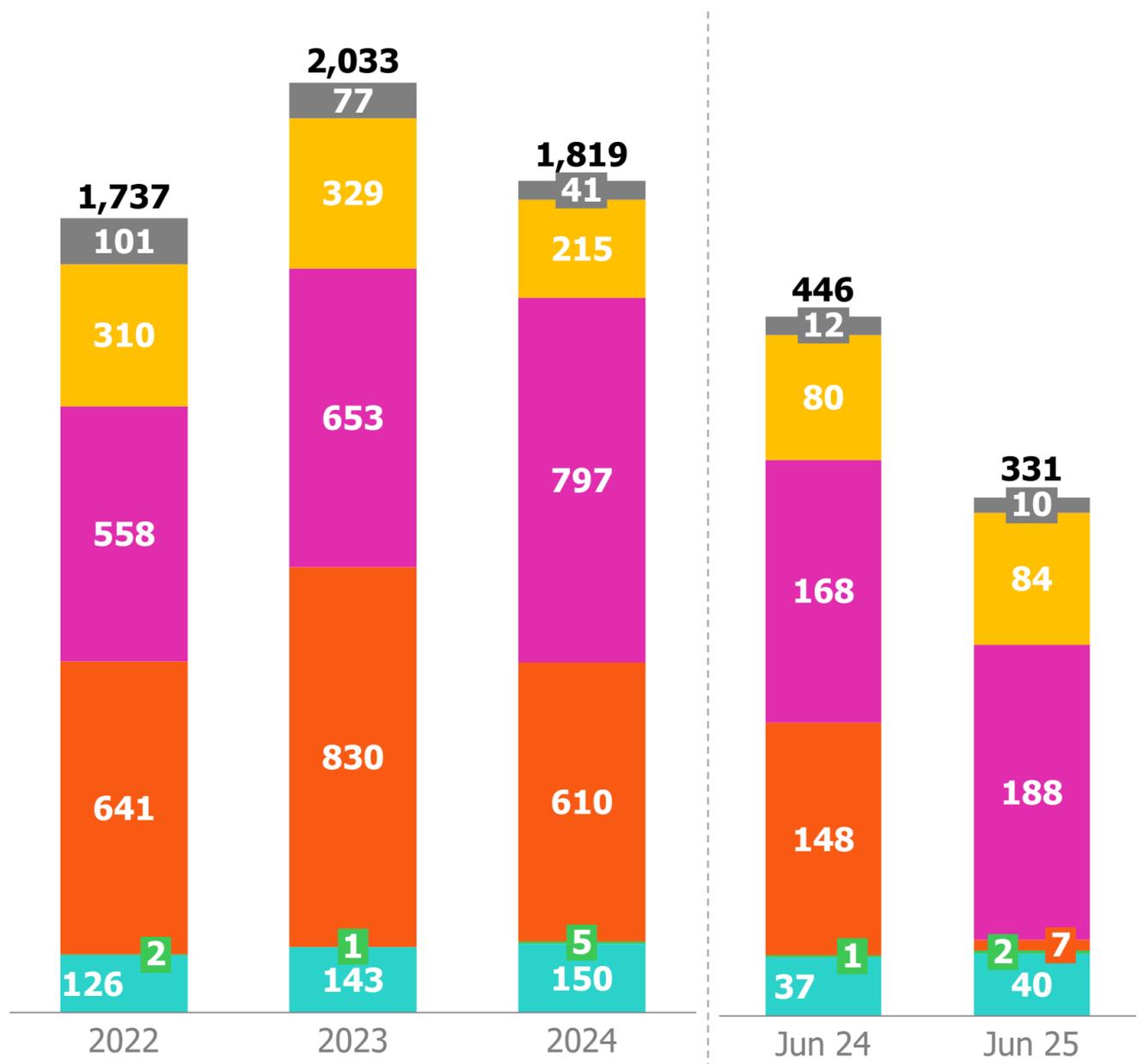
Other Income⁽¹⁾ (S/ Millions)



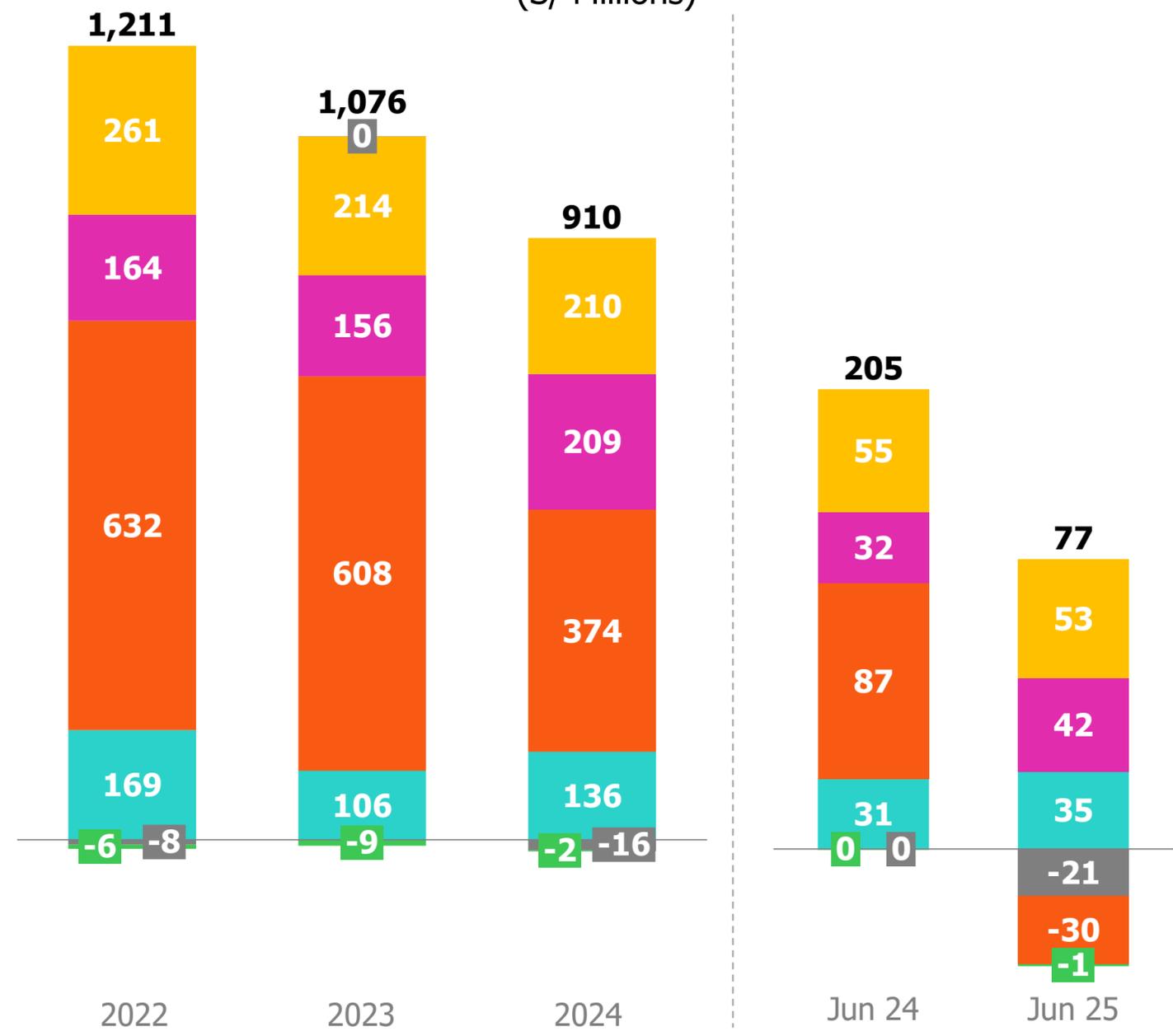
- Beginning in 2Q25, accounting reclassifications have been incorporated affecting Fee Income, Net Gain on Foreign Exchange Transactions, and Net Gain on Derivatives Held for Trading. Prior periods have been restated for comparability and may differ from previously reported figures.
- Figures reported under IFRS 4.
- Figures reported under IFRS 17.
- Others includes Net gain on securities, Net gain from associates, Net gain on derivatives held for trading, Net gain from exchange difference, Other non-financial income

In Insurance, Life Results Increased Due to Lower Expenses mainly in Disability and Survivorship (D&S)

Income from Insurance Services
(S/ Millions)

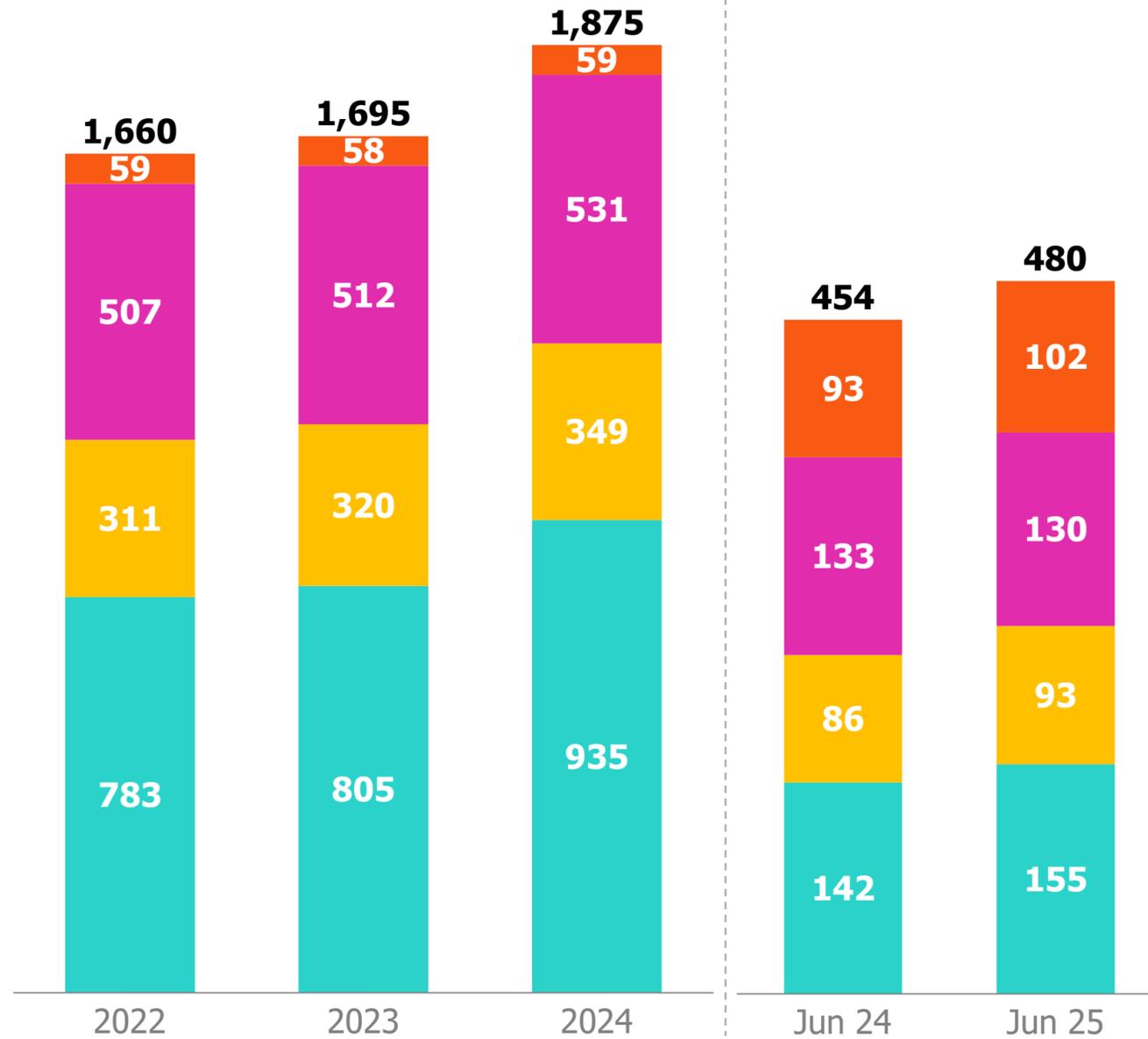


Expenses from the Insurance Services – Life Business
(S/ Millions)

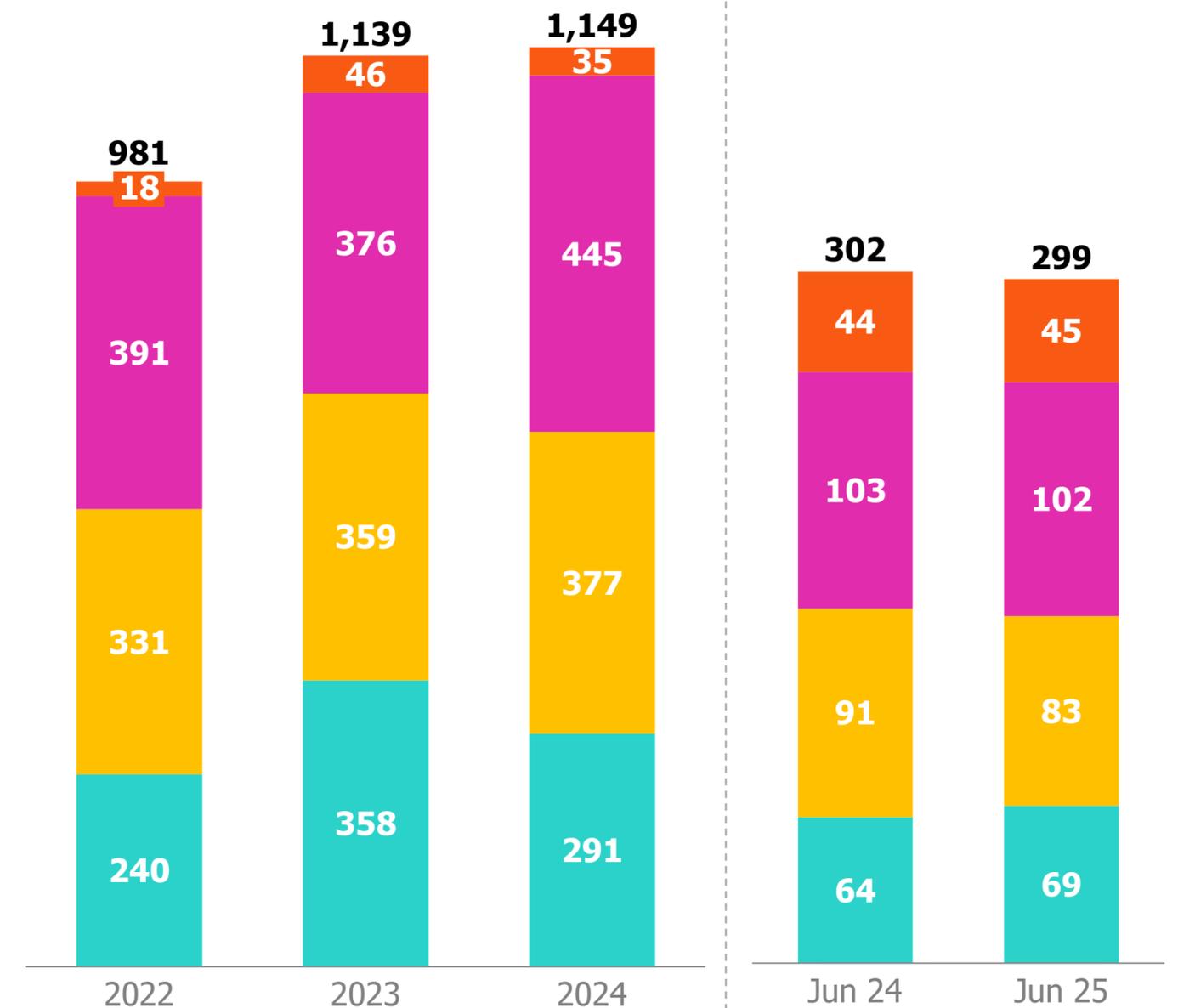


In Insurance, P&C Results Increased Due to a More Favorable Reinsurance Result and Higher Income

Income from Insurance Services (\$/ Millions)

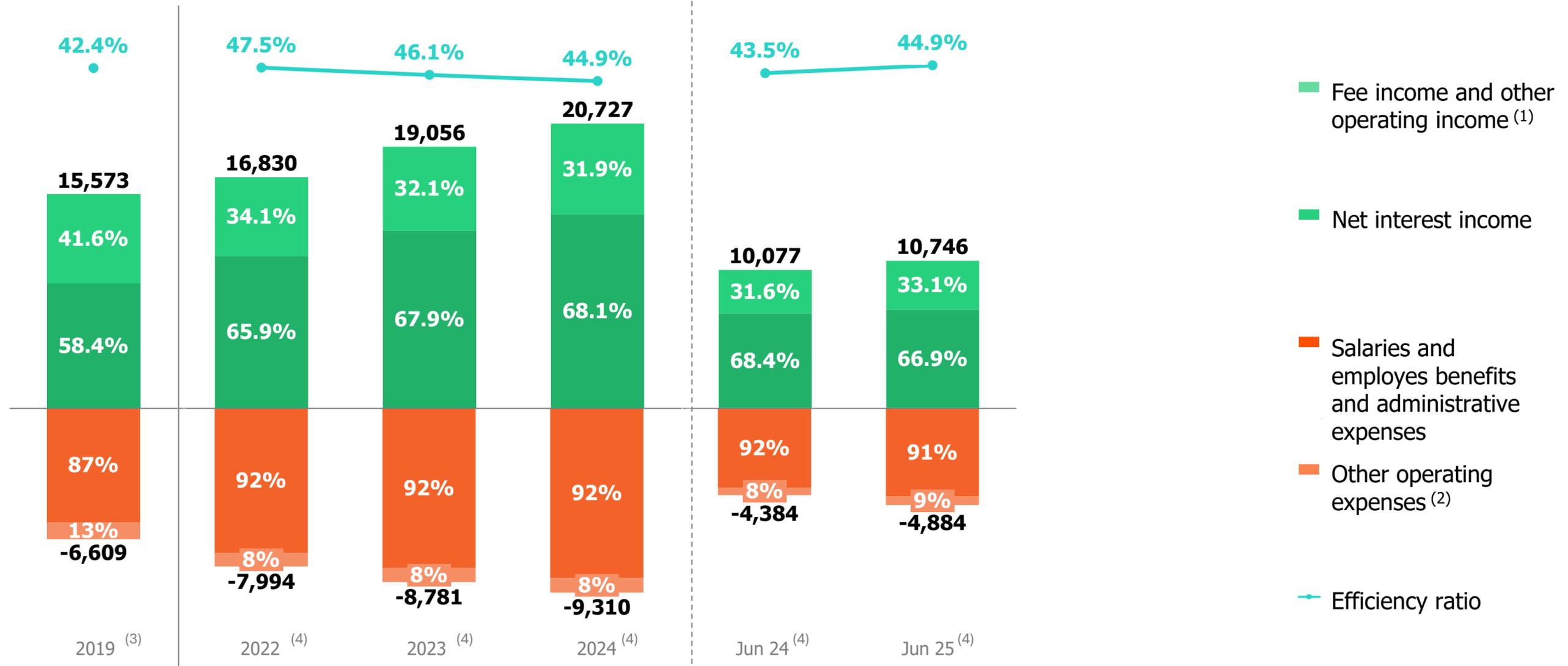


Expenses from Insurance Services (\$/ Millions)



Efficiency Deteriorated Driven Mainly by Higher Operating Expenses

Operating Income and Expenses (S/ Million)



(*) Figures differ from previously reported due to alignment with audited financial statements.

(1) Includes Net earned premiums, Net gain on foreign exchange transactions, Net gain from associates, Net gain on derivatives and Result on Exchange difference.

(2) Other operating expenses includes Depreciation and amortization, Association in participation and Acquisition cost.

(3) Figures reported under IFRS 4.

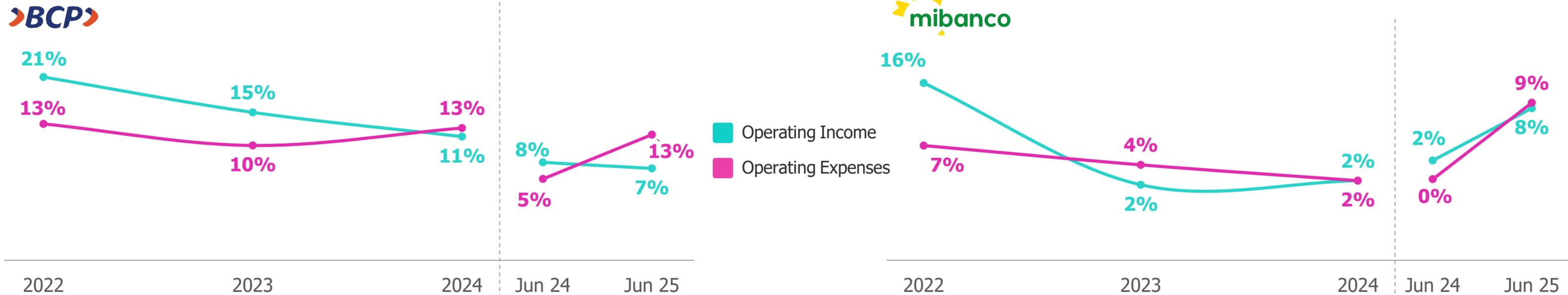
(4) Figures reported under IFRS 17

Efficiency Deteriorated Driven Mainly by BCP Stand-alone and Pacifico

Efficiency ratio by subsidiary (%)

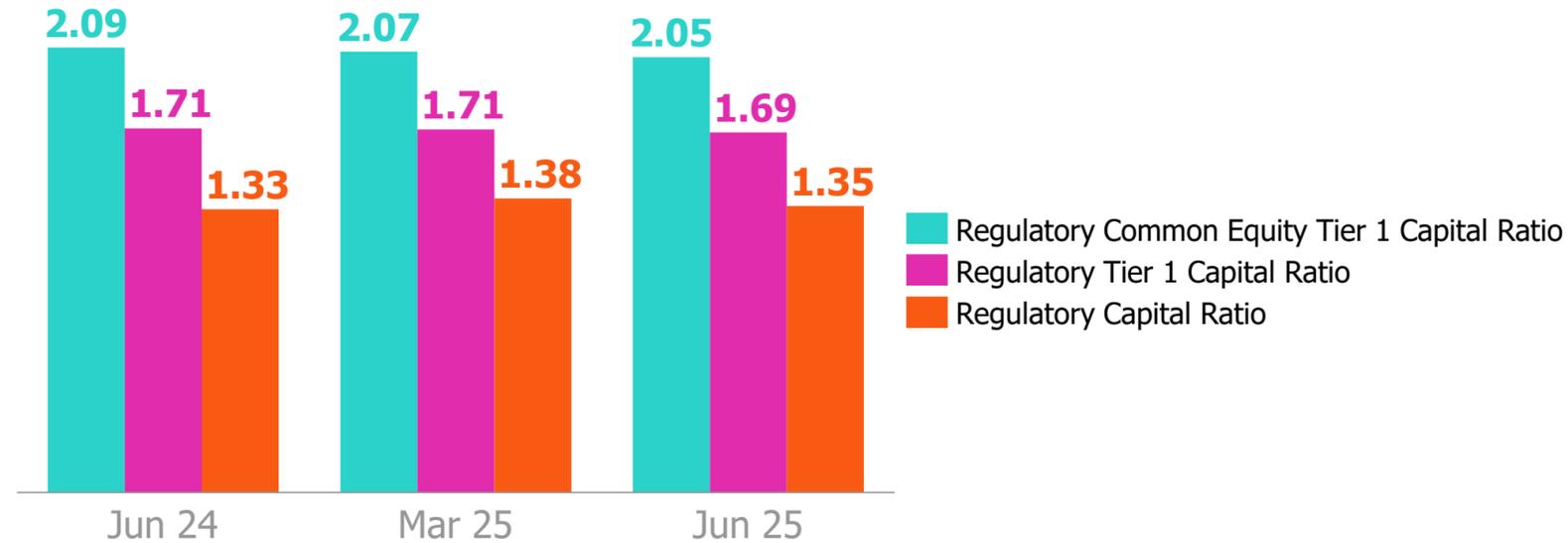
	BCP Stand-alone	BCP Bolivia	Mibanco - Peru	Pacifico
2019	40.7%	60.0%	53.0%	40.2%
2020	40.9%	87.8%	62.6%	39.0%
2021	43.4%	60.3%	55.4%	35.4%
2022	40.7%	60.9%	51.3%	34.3%
2023	38.8%	61.3%	52.7%	26.5%
2024	39.3%	63.9%	52.7%	27.6%
Jun 24	36.1%	58.1%	52.1%	27.6%
Jun 25	38.0%	68.8%	52.4%	44.6%

Income and Expenses Annual Growth (%)

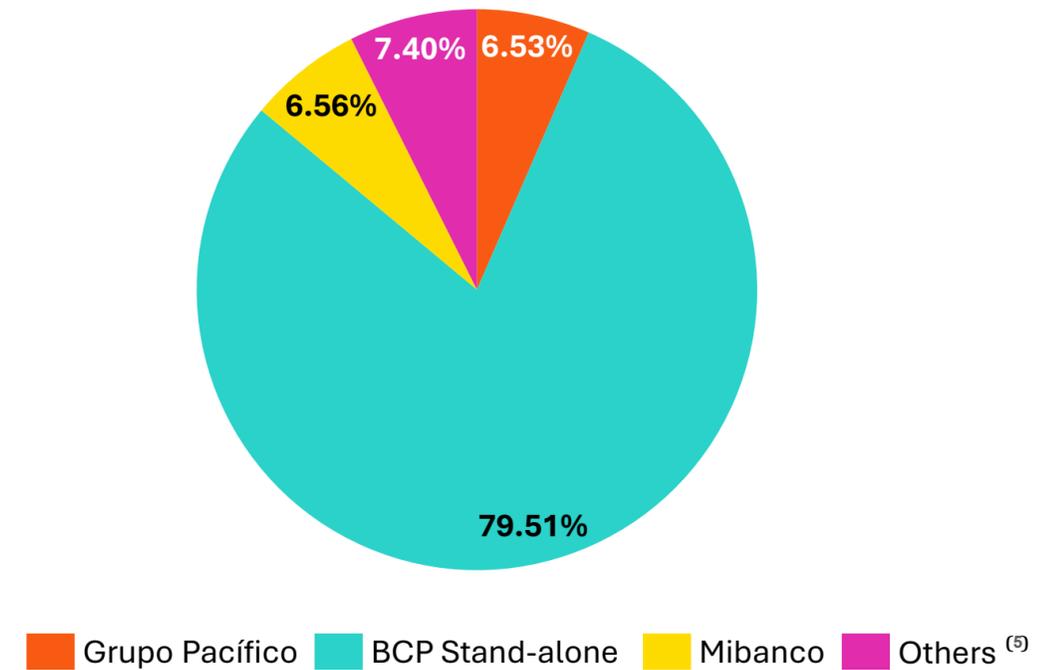


Credicorp's Capital Position Maintains a Significant Buffer over Regulatory Requirements

Capital Coverage Ratios



Regulatory Capital Requirement Breakdown Jun 25



Compliance with Capital Requirement

(S/ Thousands)⁽⁶⁾

	Jun 24	Mar 25	Jun 25
Total Regulatory Capital (A)	36,151,641	42,236,587	39,699,311
Total Regulatory Capital Requirement (D)	27,146,595	30,571,363	29,484,940
Regulatory Capital Ratio (A) / (D)	1.33	1.38	1.35

(1) For a more detailed breakdown of Credicorp's Regulatory capital, refer to Credicorp's Quarterly Earning Releases. (2) Tier I = capital + restricted capital reserves + Tier I minority interest - goodwill - (0.5 x investment in equity and subordinated debt of financial and insurance companies)+ perpetual subordinated debt. (3) Tier II = Subordinated debt + Tier II minority interest tier + loan loss reserves - (0.5 x investment in equity and subordinated debt of financial and insurance companies). (4) Tier III = Subordinated debt covering market risk only. (5) Includes: ASB, BCP Bolivia, Edyficar, Solución EAH, AFP Prima, Credicorp Ltd, Grupo Credito, Credicorp Capital and others. (6) Legal minimum = 100% / Internal limit = 105%.

Investor Relations

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<https://credicorp.gcs-web.com/>

2Q25 Corporate Presentation

August 2025

CREDIC  RP

