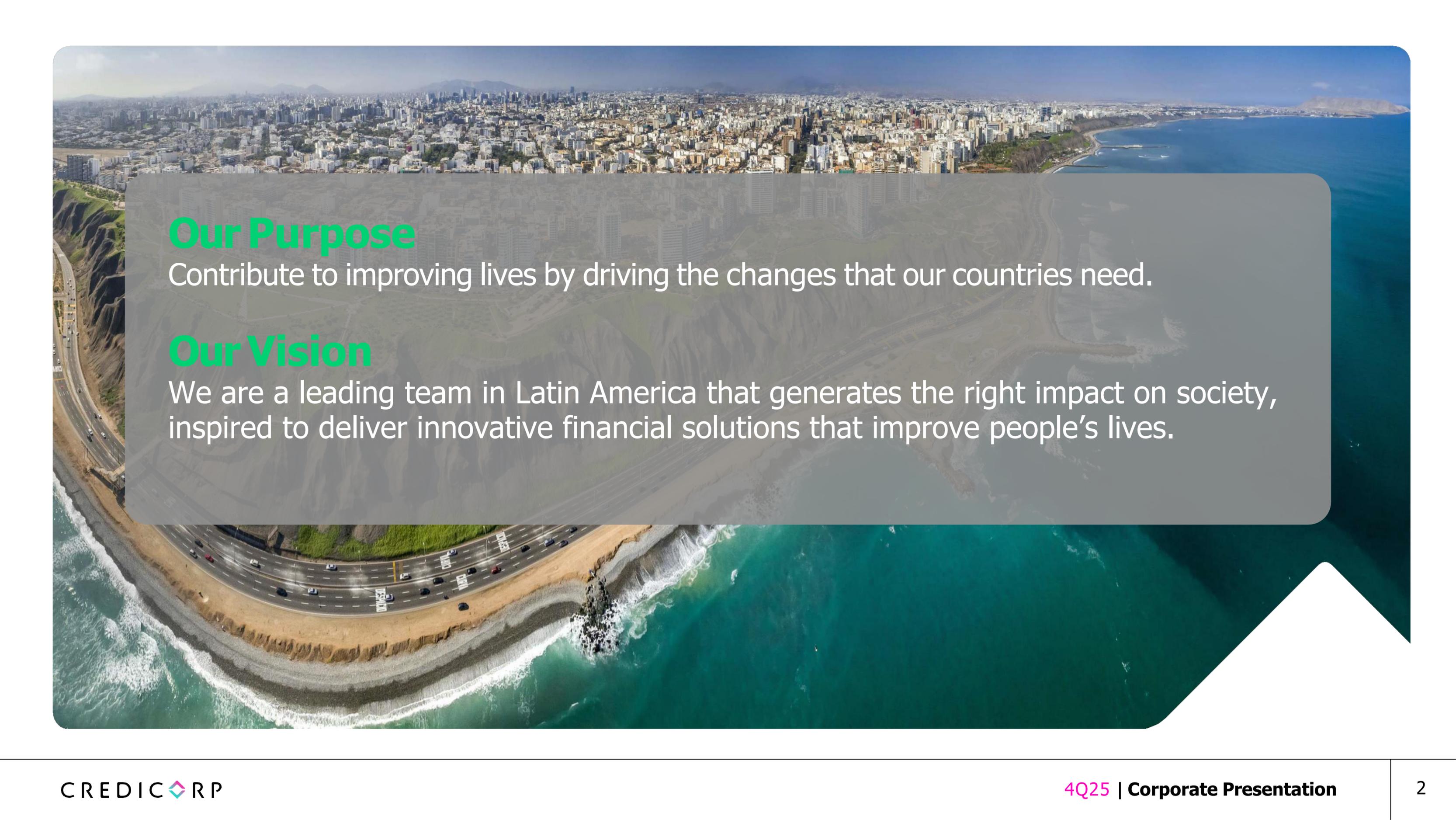


4Q25 Corporate Presentation

February 2026

CREDIC  RP



An aerial photograph of a coastal city, likely Lima, Peru, showing a dense urban area with many high-rise buildings. In the foreground, a multi-lane highway curves along a sandy beach and the turquoise ocean. The sky is clear and blue.

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 generates the right impact on society, inspired to deliver innovative financial solutions that improve people's lives.

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	Net Income Contribution ¹	Total Assets Contribution
Universal Banking		  	#1 ²	75.4%	81.0%
Microfinance		  	#1 ³	7.9%	7.9%
Insurance and Pensions	 		#2 ⁴	13.7%	8.0%
Investment Management & Advisory	 	     	#1 ⁵	2.8%	3.1%
Corporate Venture Capital		  			

Net Income Dec 25

S/6,925 M

Total Assets Dec 25

S/267,363 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 Dec 2025. (3) Mibanco in Assets in the Microfinance sector, as of Dec 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.

Strengthening Core Businesses and Leading in Innovation Through a Unified Digital Ecosystem

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

-  Integrating Digital Capabilities to Improve Efficiency and Enhance Customer Experience
-  Evolving Our Microfinance Model to Build a More Resilient and Sustainable Business
-  Leveraging Product Capabilities and Digital Ecosystem for Mass Distribution
-  Consolidating Our Diversified Portfolio and Strategic Transformation

Complementing Core Businesses With a Disciplined Innovation Portfolio

Neobank Model

tenpo

yape

io

Acquiring/SME Services

Culqi

Crece

Tesora
Con el respaldo del BCP

InsurTech

EMBED EX

monokera

Wealth Tech

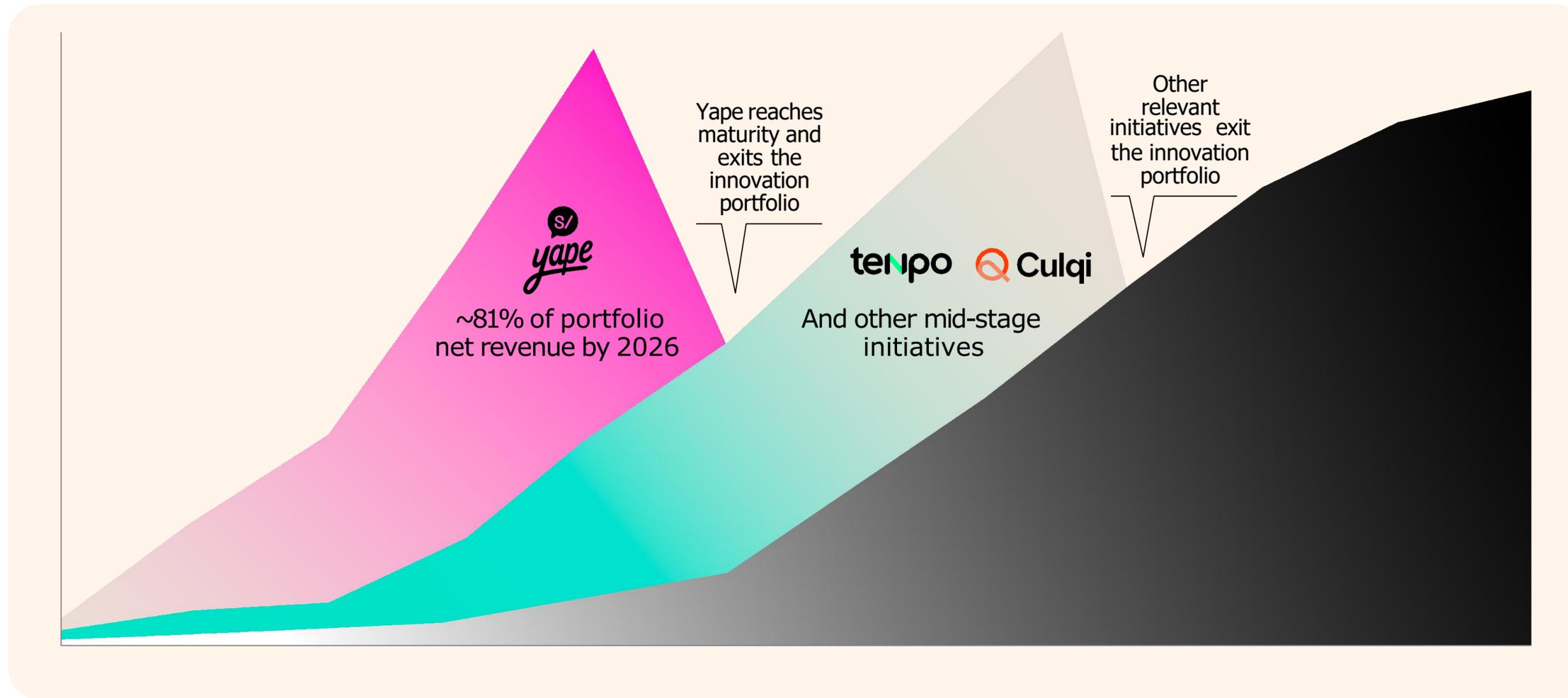
tyba

By anticipating evolving market needs, we continuously optimize our business portfolio, embracing agility and a self-disruptive mindset that drives us to outperform ourselves.

A Disciplined Innovation Portfolio as a Growth Avenue, Targeting a 10% Risk-adjusted Revenue Contribution



Innovation Portfolio



Investment Appetite

ROE
 ≤ -150
bps

C/I
 $\leq +350$
bps

Our North Stars Serve as Foundation to Achieve Strong Performance And Driver Our Long-Term Ambitions



Customer Experience

Developing new solutions for changing customer needs



Efficiency

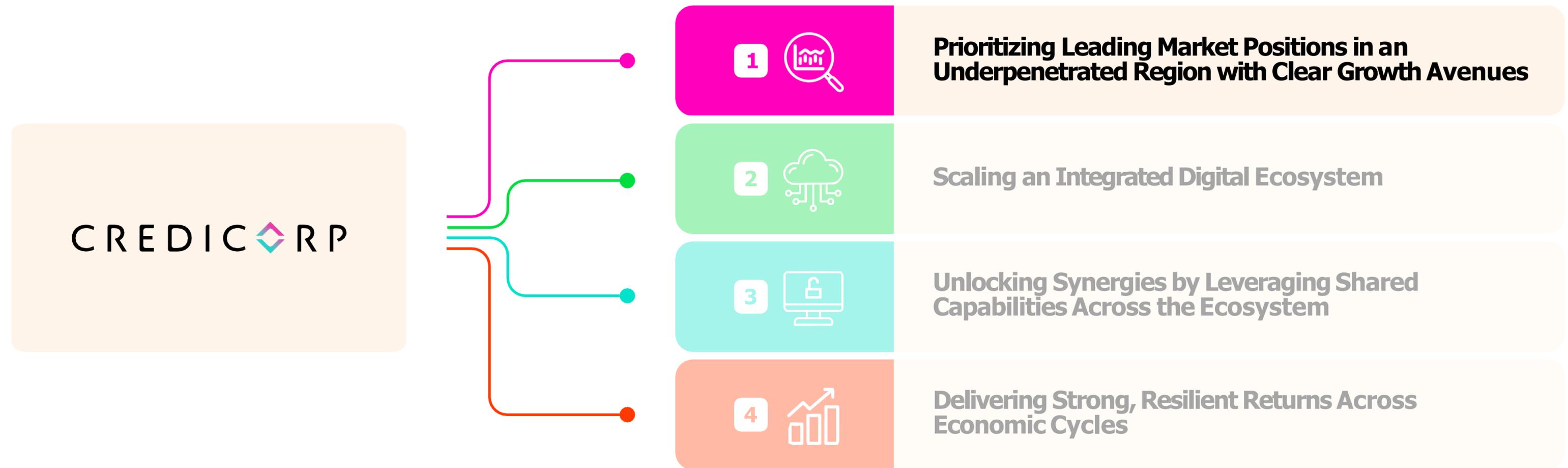
More cost-efficient and digital distribution



Growth

Penetrating untapped segments

Why Invest in Credicorp?



Strategic Priorities As Anchors

Innovation Talent Sustainability



Unlocking Financial Access Where It's Needed Most

Peru's Social Indicators (2024)

Poverty (% of Population)	27.6%
Economic Active Population (Million people)	26.8
Informality (% of employed labor force)	70.9%
Middle Class (% of Population)	50.5%

Untapped Potential for Financial Services in Peru

(% of GDP)	Loans ¹ Dec25	Deposits ¹ Dec25	Cashless ² 2023
	35%	39%	32%
	42%	44%	33%
	56%	54%	45%
	84%	65%	83%

Opportunities in Peru's Unpenetrated Businesses

SMEs Loans³ As a % of GDP	20%
Unbanked Micro Entrepreneurs	7M
Insurance Penetration ⁴	2.5%
USD Premiums CAGR 2018 – 2024	+9.3%

(1) Total system-wide balances (Banks and non-bank financial institutions). (2) Measured as average monthly cashless payments value (3) contribution at 2007 constant prices. (4) Figures for 2025. Source: Ministry of Production, INEI

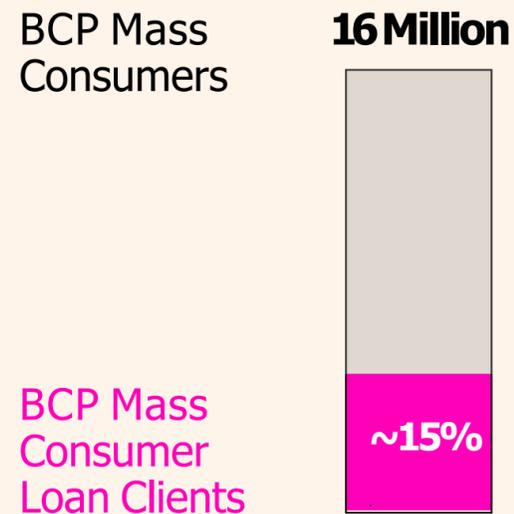


Enhancing Financial Access To Support the Expansion of Our Credit Portfolio While Strengthening Fees and Other Income Growth

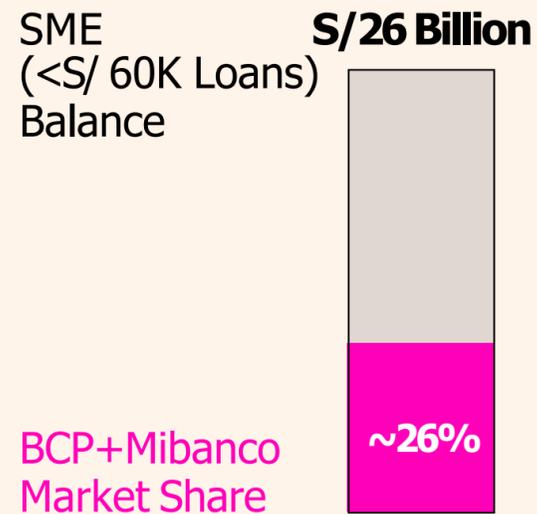
Growth Opportunity

Loans

Consumer Loans¹



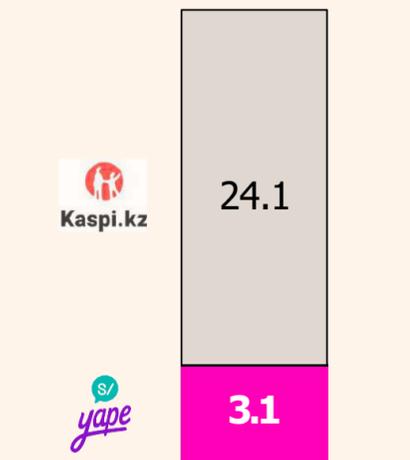
SME Loans¹



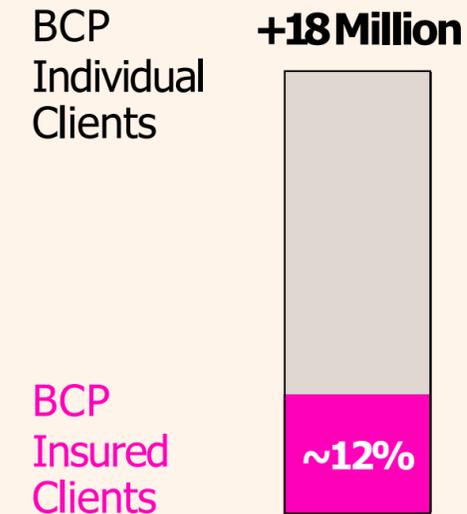
+ Risk adjusted NIM

Fees and Other Income

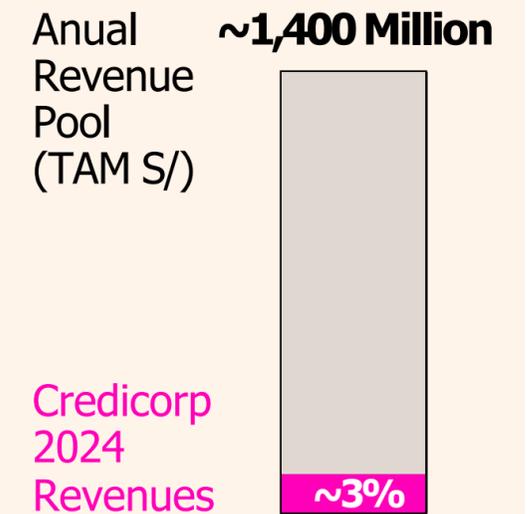
Payments Revenue /MAU (S/)²



Insurance¹



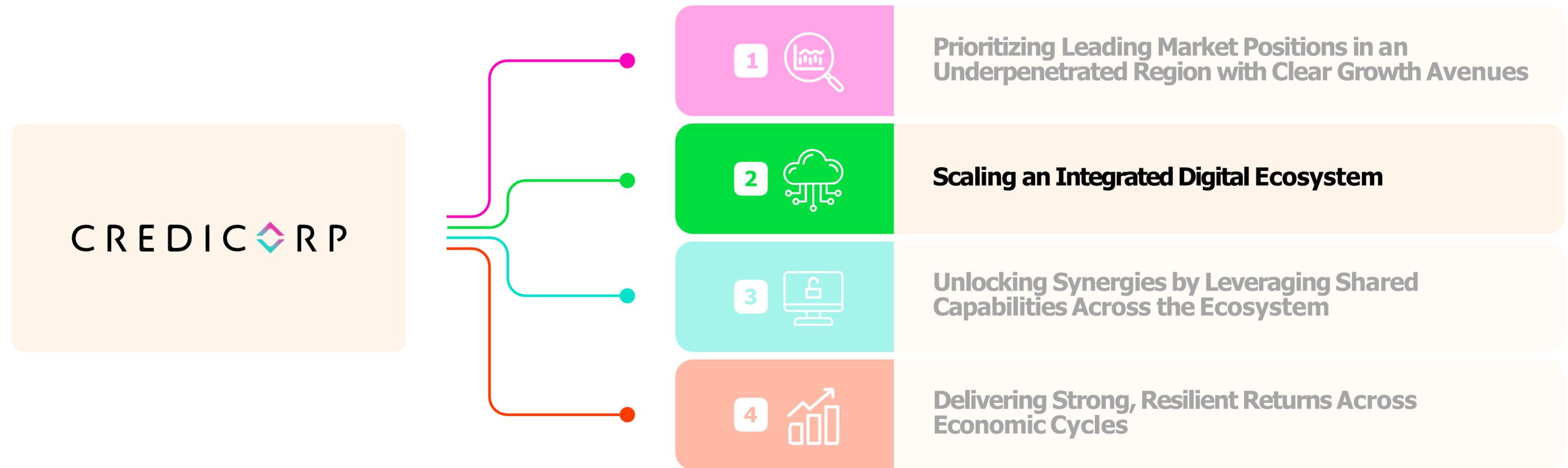
Remittances²



+ Fee income

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

Why Invest in Credicorp?

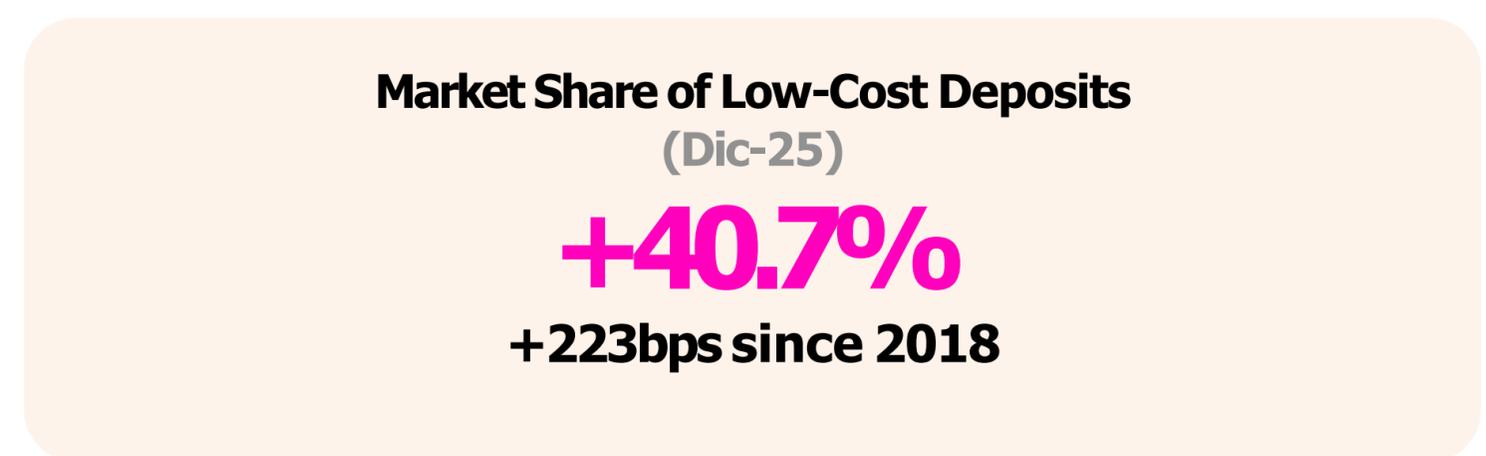
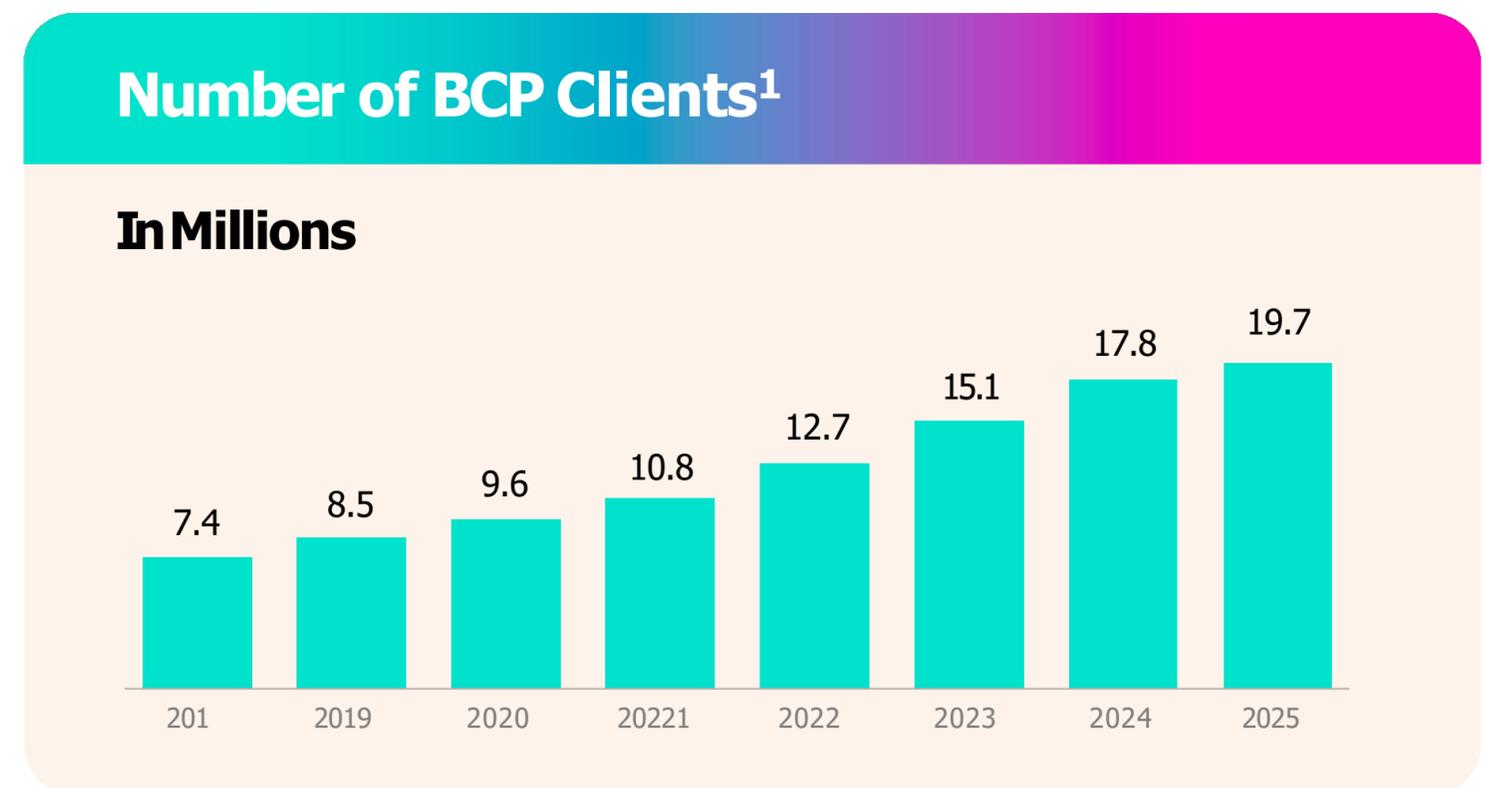
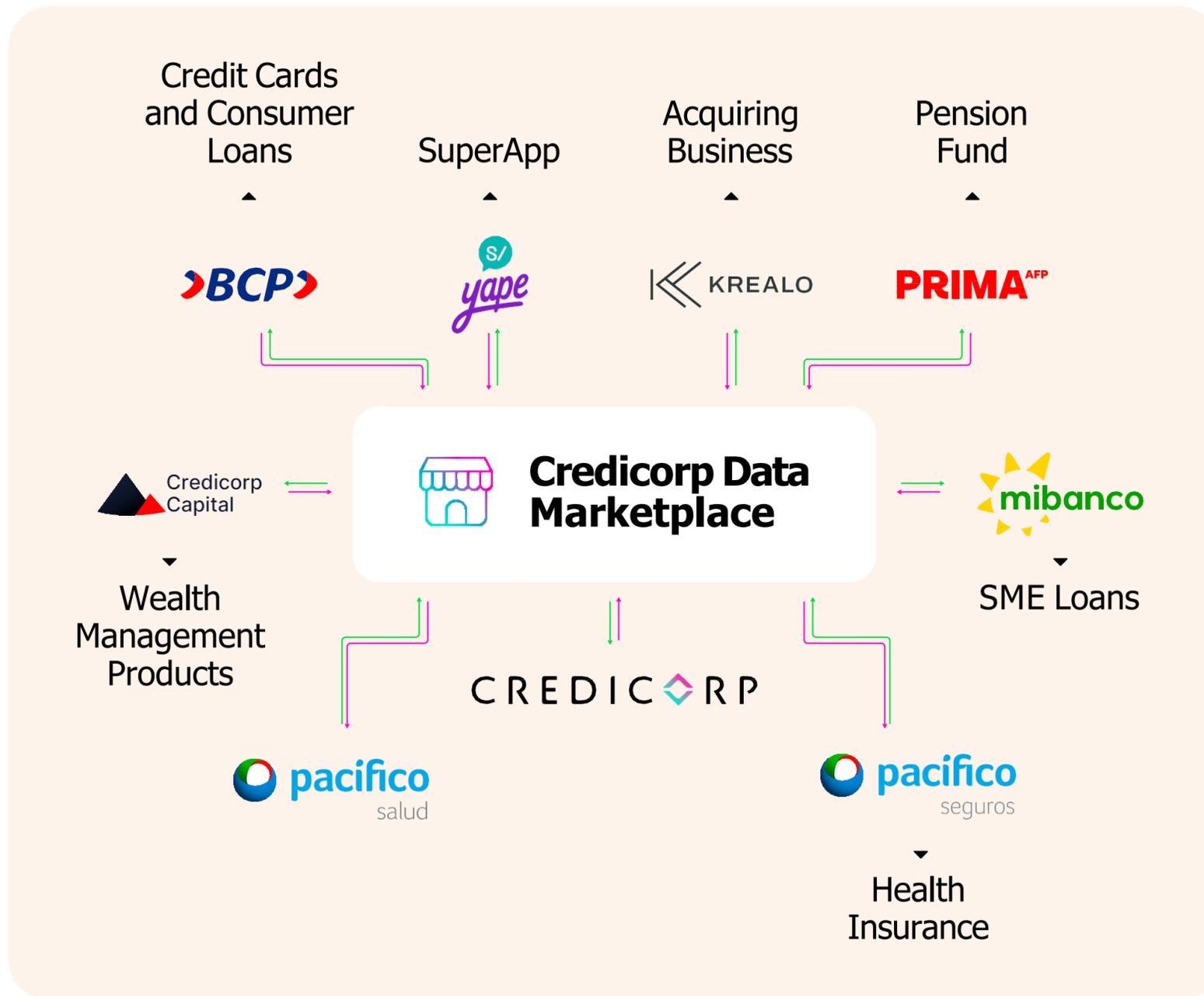


Strategic Priorities As Anchors

Innovation Talent Sustainability



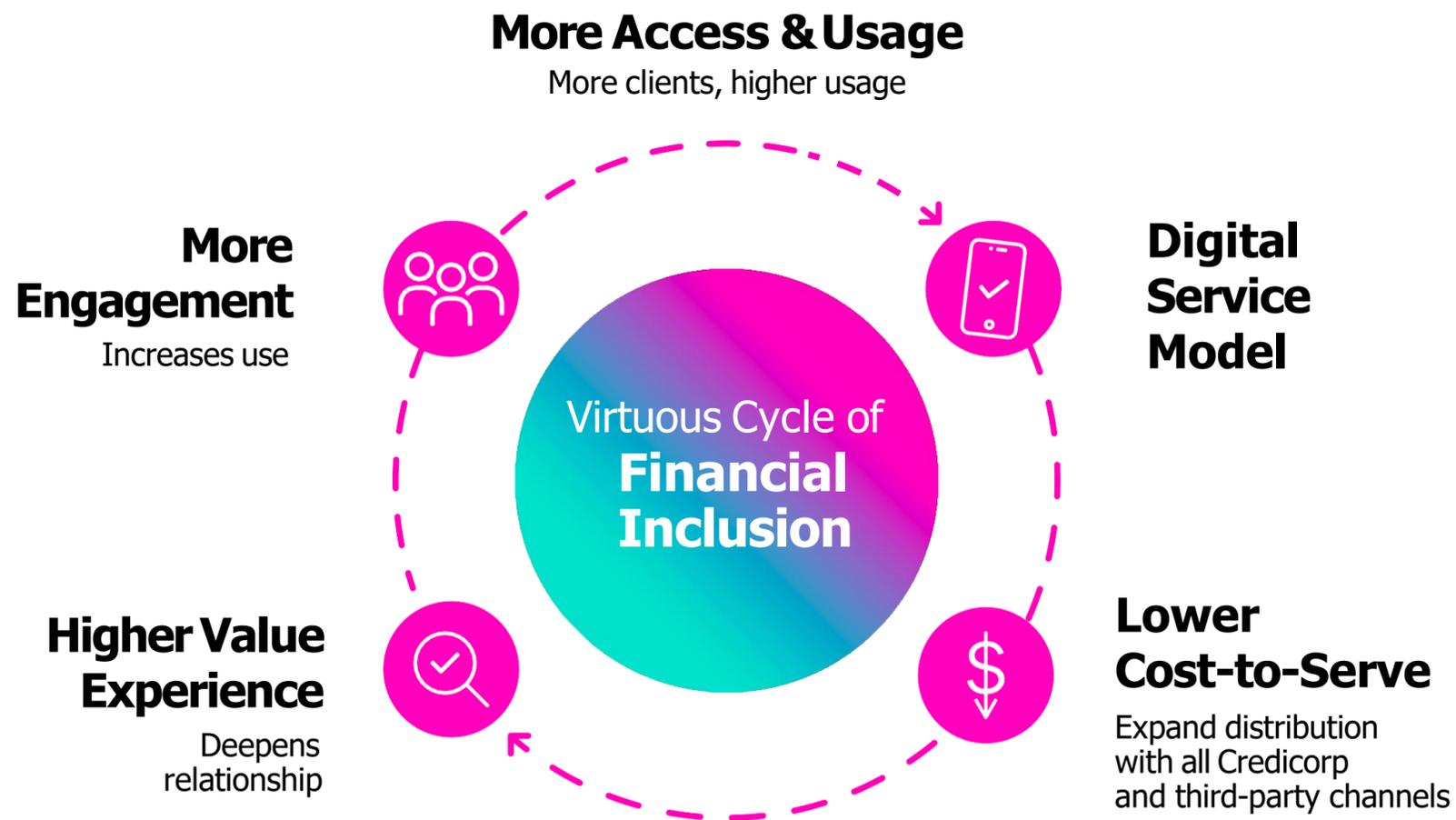
Digital Ecosystem Expansion Fueling Strong Client Growth and Engagement



(1) Including Yape.



Strengthening our Ecosystem Through the Virtuous Financial Inclusion Cycle



Ambition	2025	2028
Financially Included Peruvians ¹	6.6 M	8.0 M
Achievements	2021	2024
BCP Consumer NPS (Points)	47	62
BCP Cost-to-Serve (points)	15.4	12.5

(1) 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.



Yape: Revenue Growth Fueled by Wider Adoption of New Payment Features and Increased Transaction Volumes

Opportunity

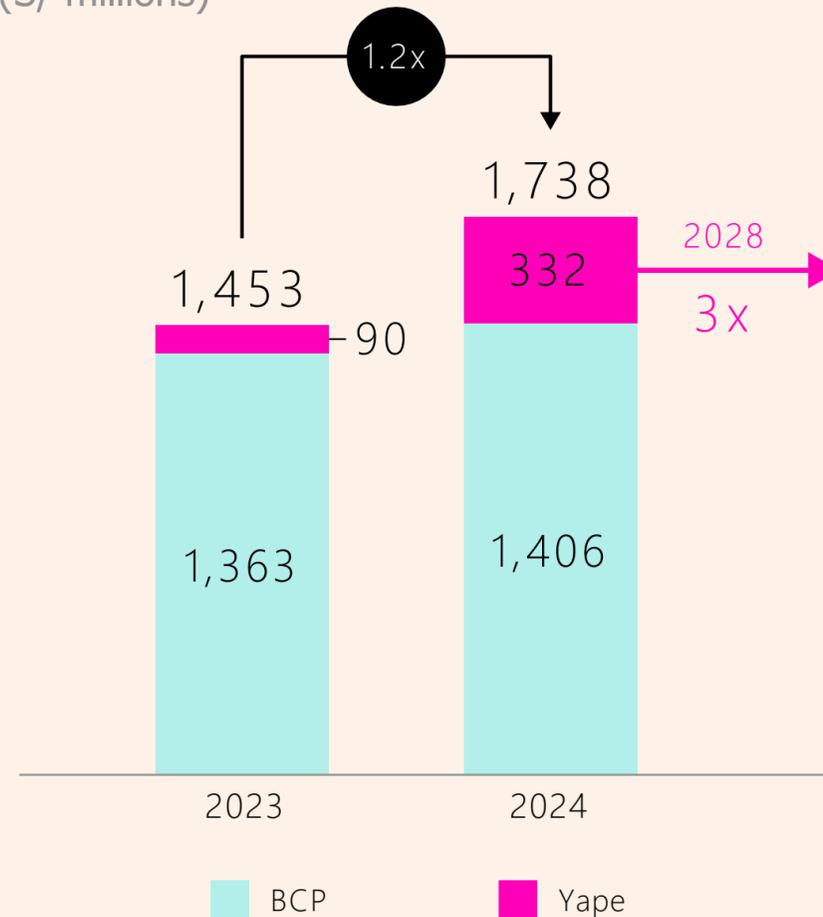
Providing Access to
+19 M Clients
across Credicorp's
Ecosystem...



Ambition

Fee Income: Payments and Transactional Services

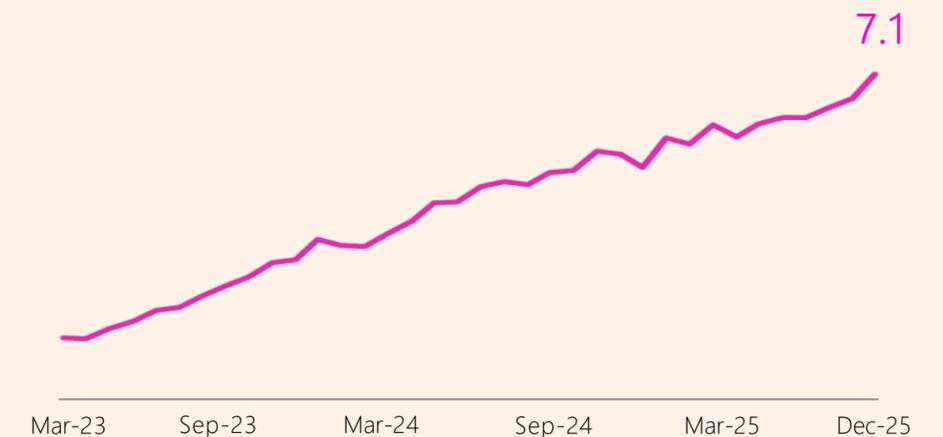
(S/ millions)



Where We are So Far

Payments: Monthly Revenue-Generating Transactions per MAU

10%-60%
TAM penetration
of main Payments products



Source: Management Figures

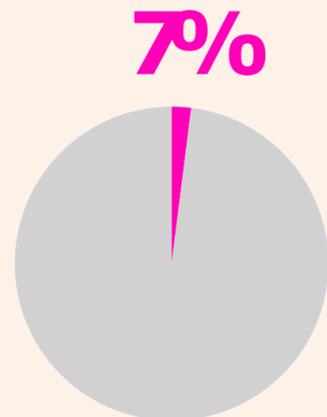


Yape: Lending Growth Potential Powered by Transactional Data

Opportunity

Market Share for Loan Disbursements

Tickets between
S/ 2,000 - S/ 10,000



Ambition

2028

Multiply Revenues

3x

Pre-approved individual clients

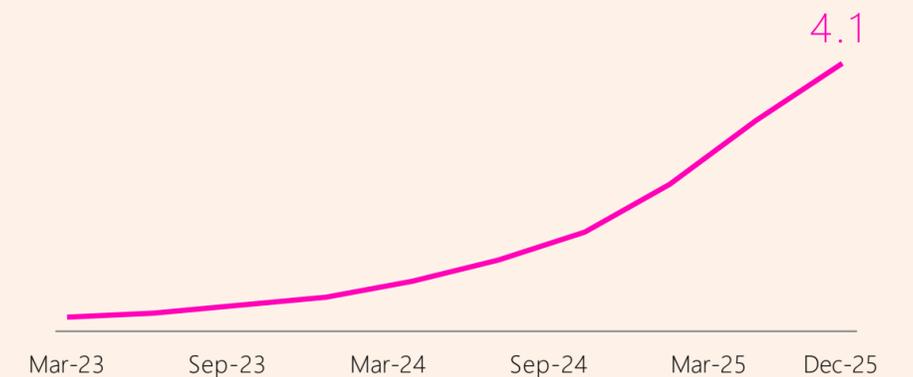
8M

Where We are So Far

Disbursed Clients

(S/ millions)

+7 Million
Pre-Approved
Clients



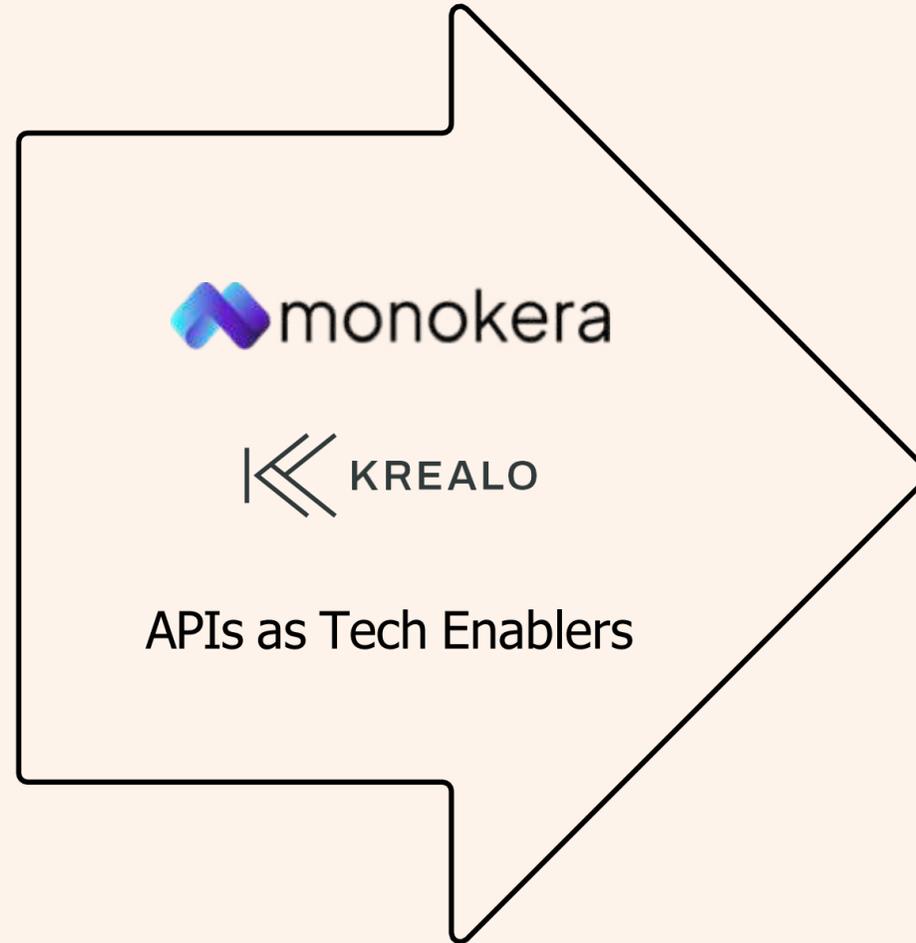
Source: Management Figures

Bancassurance Ecosystem



Product Factory

-  Tailored Design
-  Experimentation Mindset
-  New Core Technologies



Mass Distribution Leveraging the Credicorp Ecosystem





Bancassurance: Leveraging Credicorp's Ecosystem to Capture Growth Opportunities

Opportunity

Potential to Access

+18M
Clients

Insurance Penetration¹

 **2.5%**

 **3.7%**

 **5.3%**

Ambition



2030

Most Protected Country in Latam

2x
#Clients

2027

Bancassurance

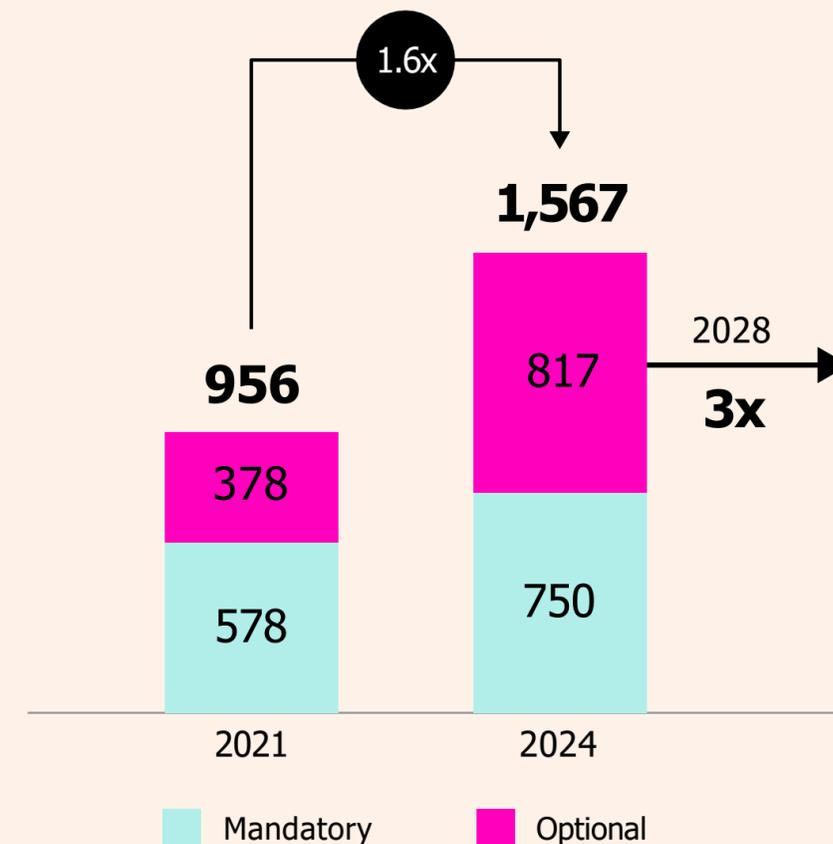
10%

of Credicorp's Net Income

Where We are So Far

Pacifico Premiums

(S/ millions)



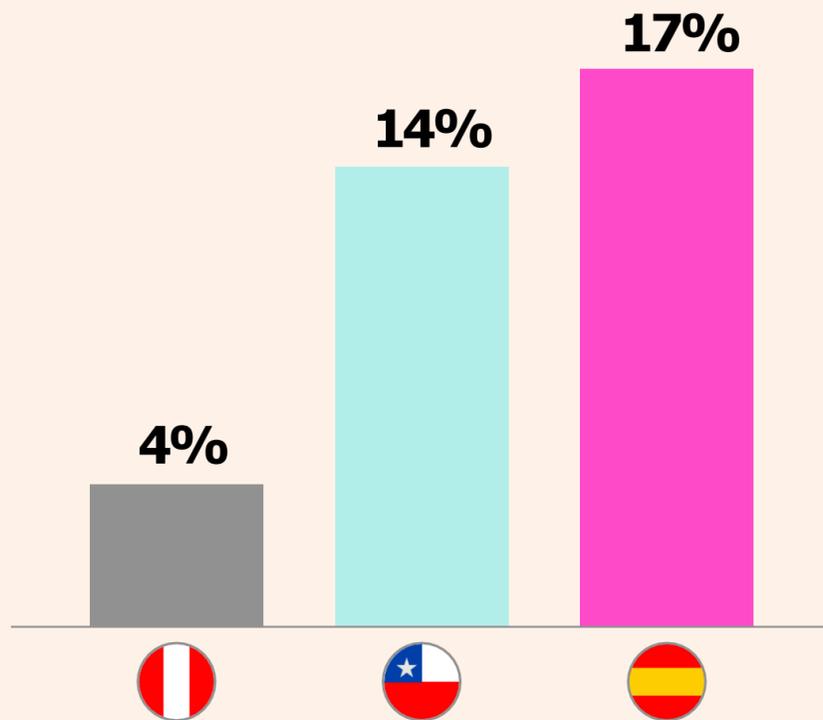
(1) As of Dec-25.



Supply Chain Finance: Capturing Growth Potential Across Segments

Opportunity

**Supply Chain Finance:
Factoring Penetration, 2024¹**
(% of GDP)



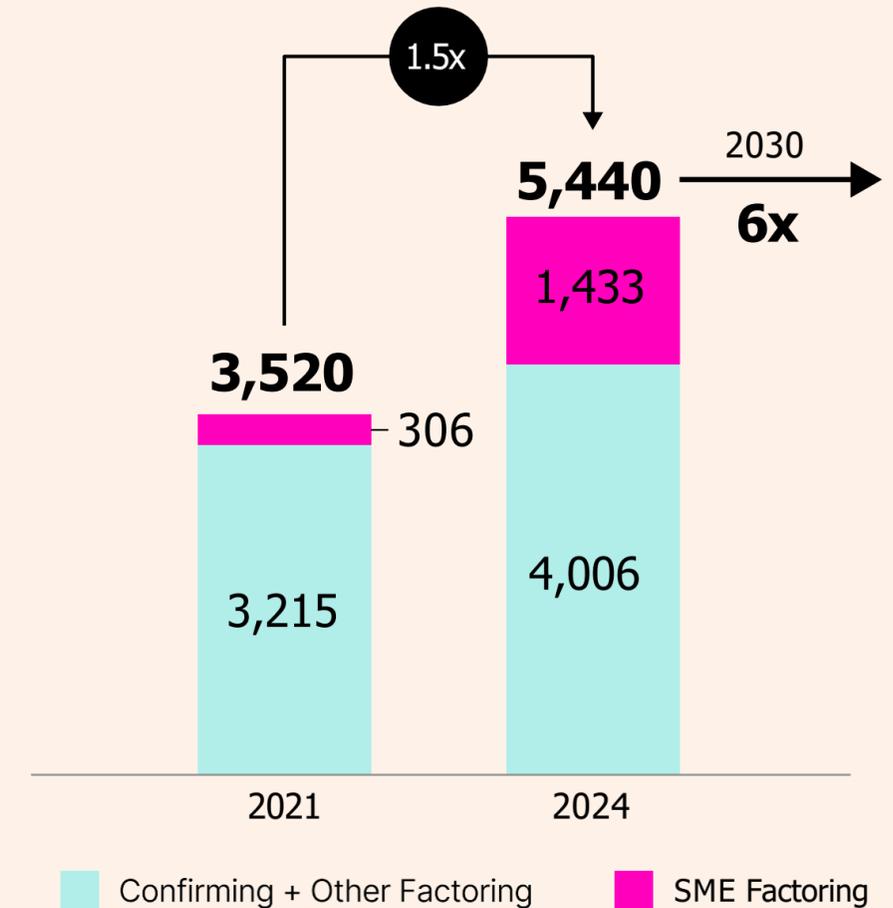
Ambition

2030



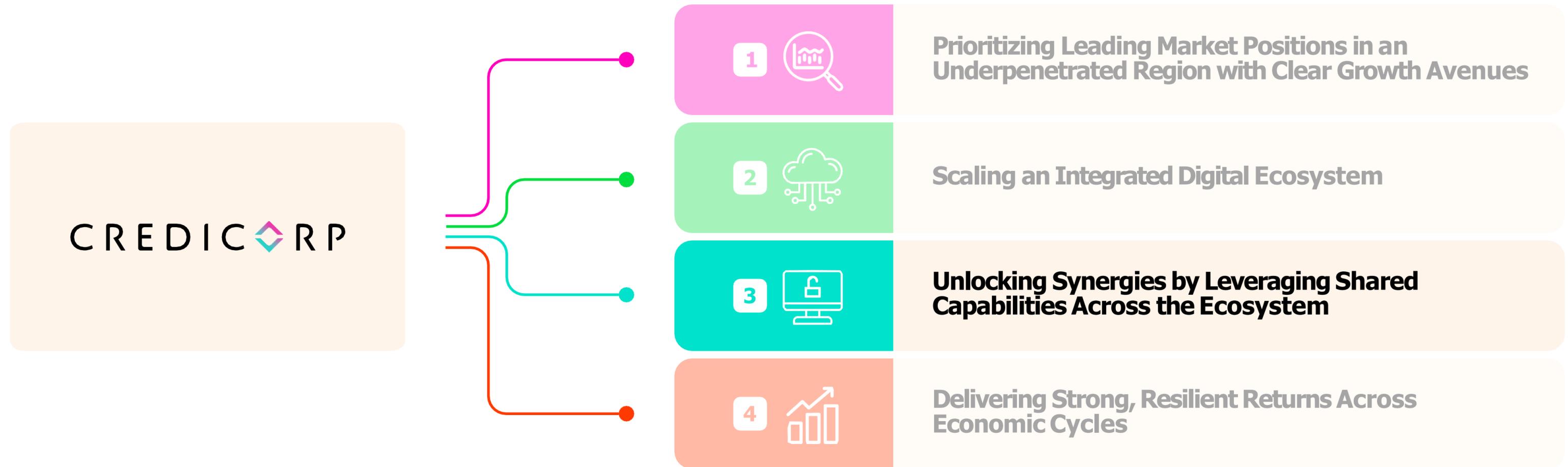
Where We are So Far

**Loans¹: SMEs are leading
growth in SCF**
(\$/ millions)



(1) Sources: CAVALI, ACHEF, Asociación Española de Factoring, Management Figures.

Why Invest in Credicorp?



Strategic Priorities As Anchors

Innovation

Talent

Sustainability



Strengthening tech capabilities to accelerate growth

- Simplify and Modernize
- One Way of Working
- “Business-in-a-box” models
- Centralized Functions
- Tapping into Start-up Technologies

Scaling AI to transform the way we operate



Enhancing Customer Experience



Boosting Operational Efficiency



Enabling Smarter Decisions

Risk Management as competitive edge



Accuracy and Speed



Alternative Data Sources



Cybersecurity Reinforcement

Use cases

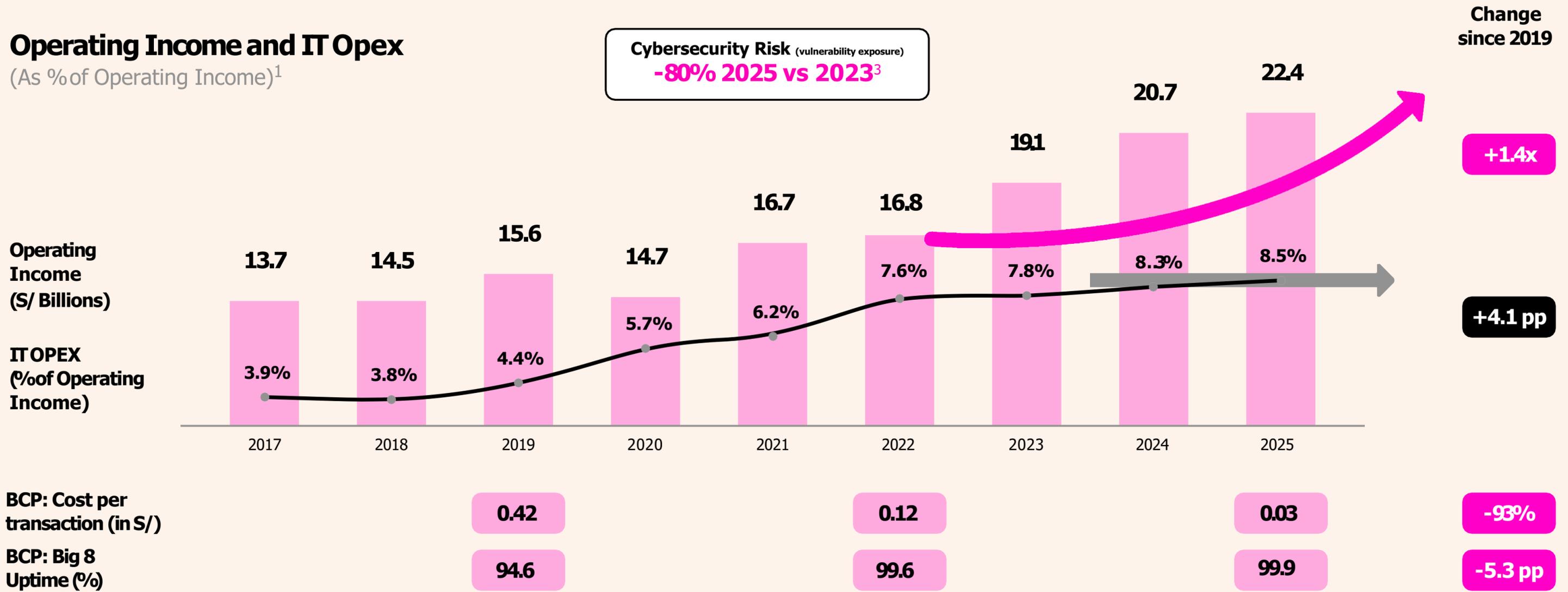


Technology Investments Drive Scalable Growth and Boost Operating Income

Operating Income and IT Opex

(As % of Operating Income)¹

Cybersecurity Risk (vulnerability exposure)
-80% 2025 vs 2023³

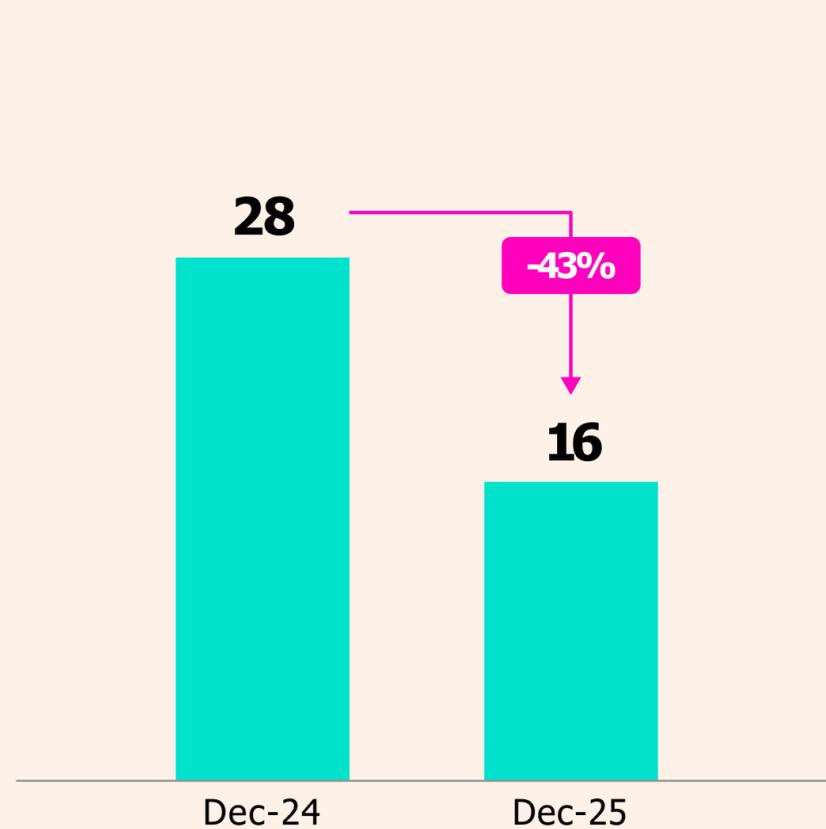




Improvement in Risk Capabilities Significantly Benefited Credit Decisions

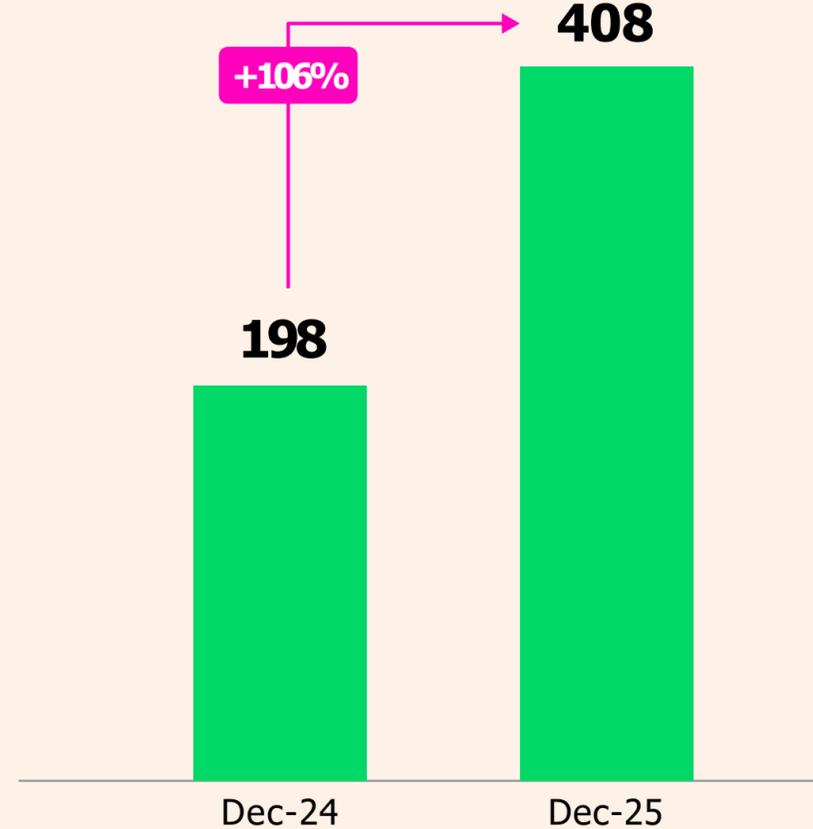
Reduction TTM in BCP's consumer loan model TTM¹

(weeks)



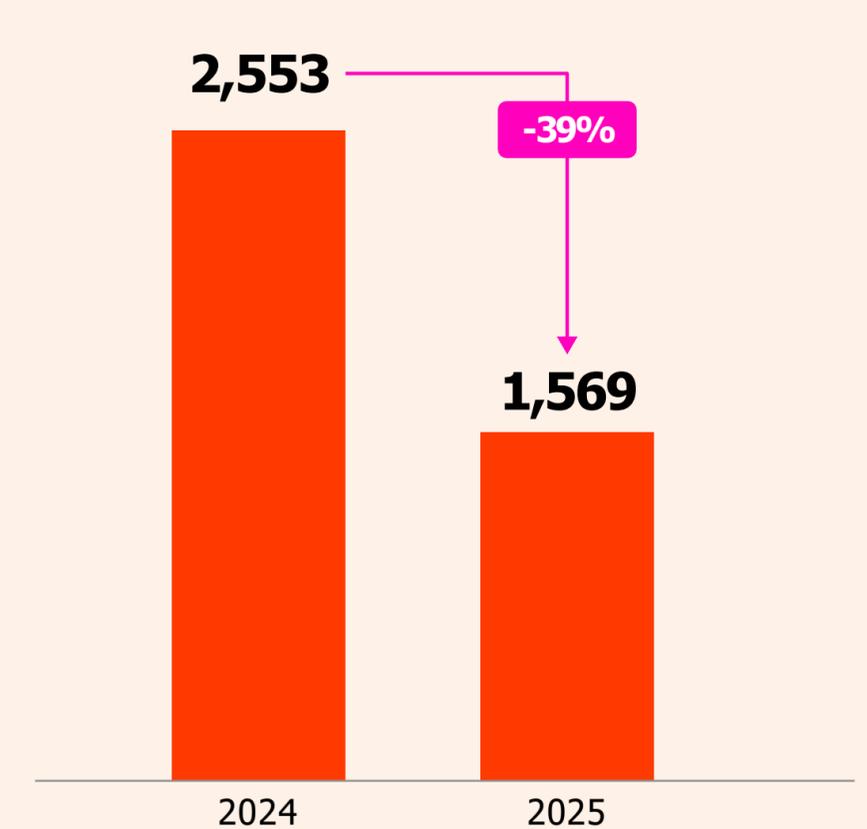
Increase in origination volumes for SME digital products

(S/ millions)



Sharp drop in BCP Provisions

(S/ millions)



Why Invest in Credicorp?



Strategic Priorities As Anchors

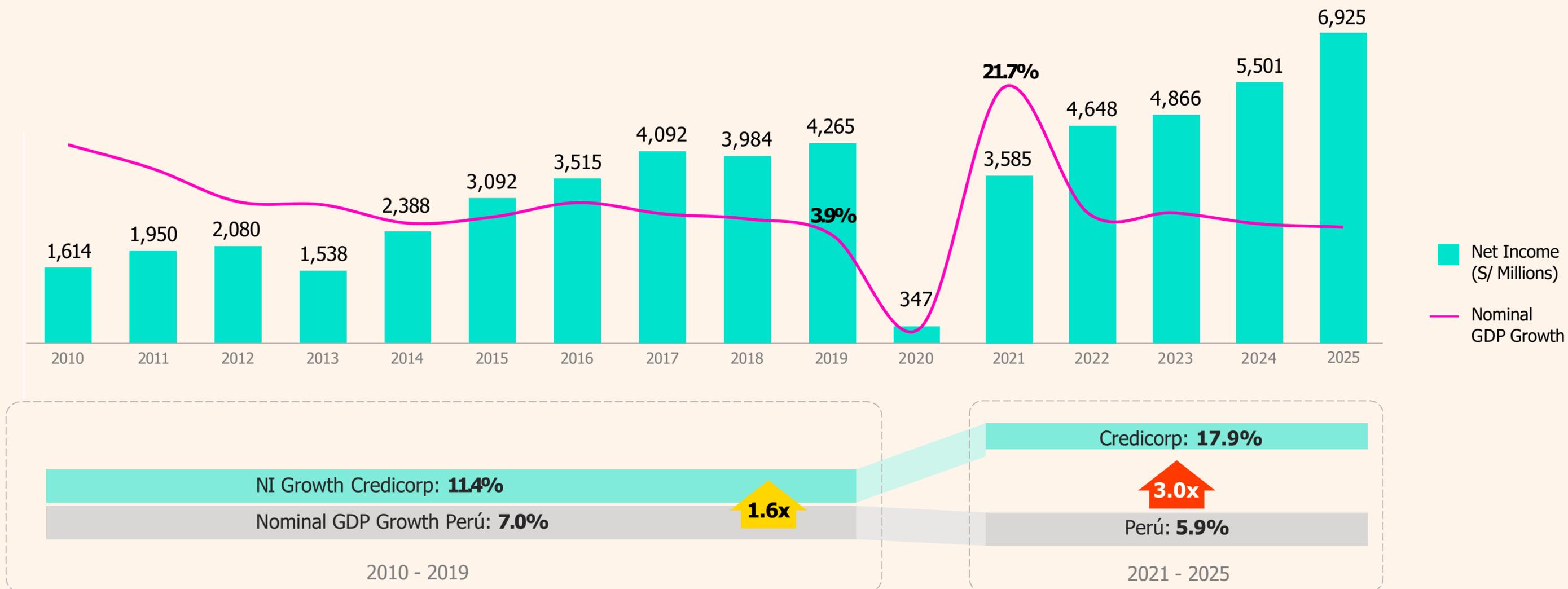
Innovation

Talent

Sustainability



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

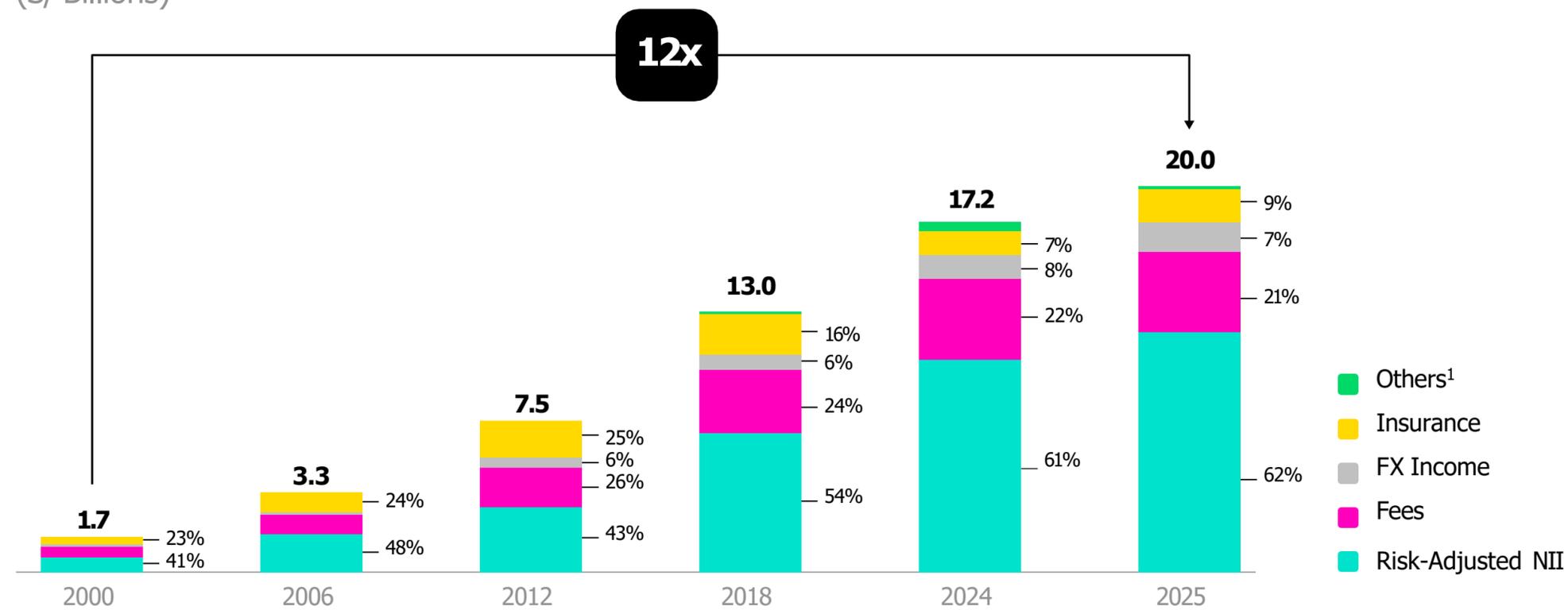




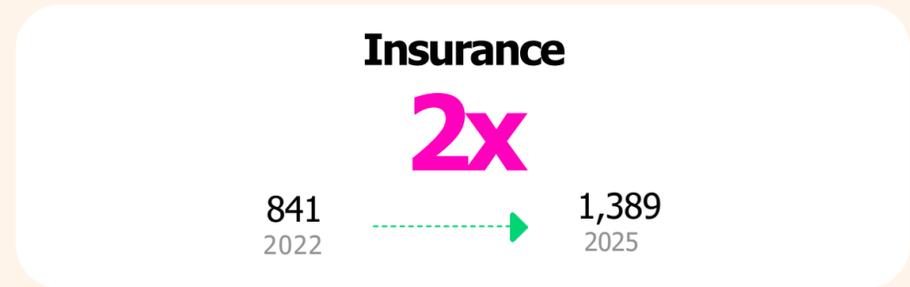
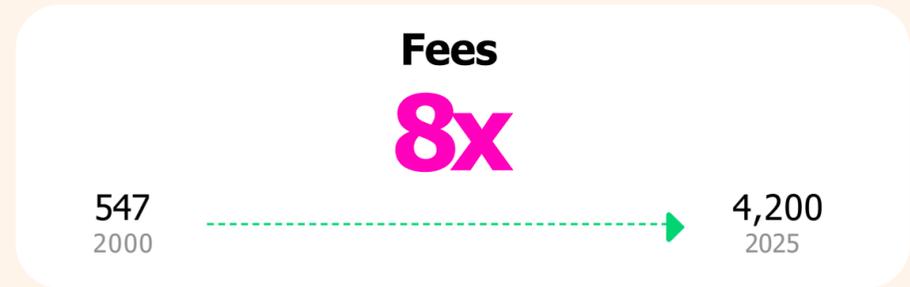
Strengthening our Risk-Adjusted Revenue Through Diversification

Credicorp Risk Adjusted Revenue: Upward trend reflects resilience through the cycles and diversification of revenue streams

(S/ Billions)



Revenue Streams Evolution (S/ Millions)



How did we do it?



Disruption



Synergies



Data & Analytics



Pricing



Talent

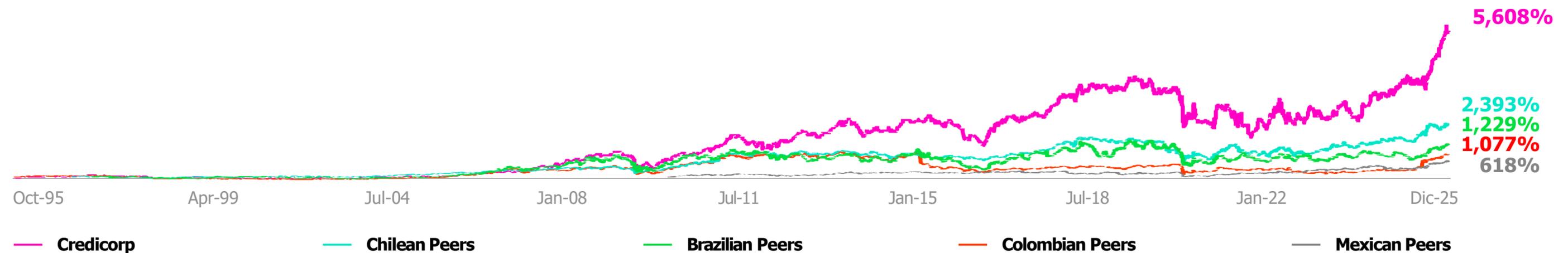
Data from 2022 onwards under IFRS 17 | (1) Others include: Net Gain from Associates, Net Gain of Derivatives Held for Trading and Net Gain from Exchange Differences. In 2025 we add MedicalServices result



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

Indexed Total Shareholder Return

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

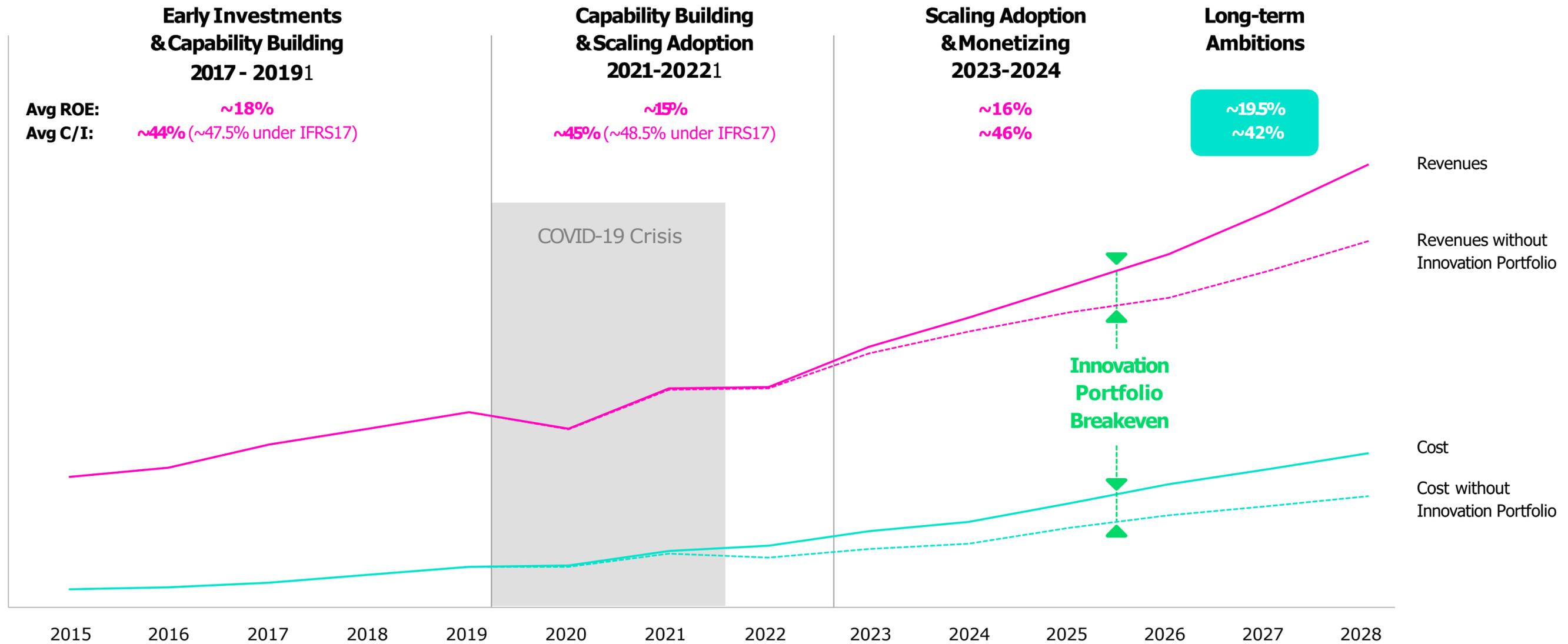


Average Annualized TSR

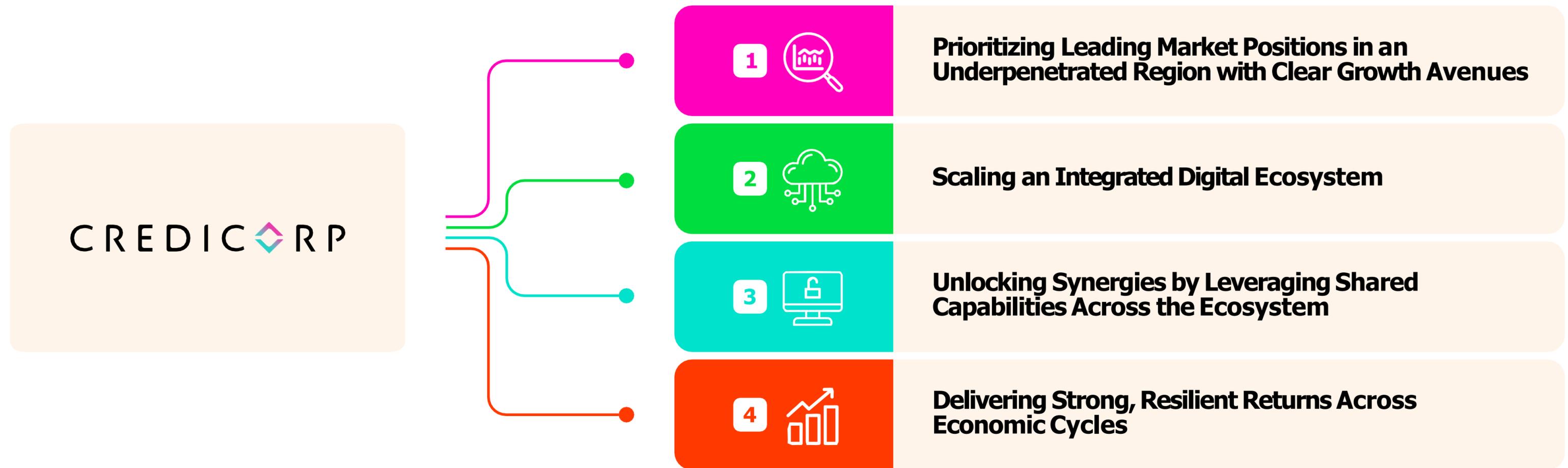
Performance (%)	10Y	20Y	30Y
Credicorp	15.4%	16.8%	14.5%
Colombian Peers	14.3%	6.1%	7.6%
Chilean Peers	12.7%	10.6%	
Brazilian Peers	11.9%	6.9%	
Mexican Peers	8.6%		



Medium Term ROE Expectations Driven by Capability Building and Innovation



Recap of Key Investment Drivers



Strategic Priorities As Anchors

Innovation Talent Sustainability

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

Activity

Right initiative volume and speed, with healthy kill rates

~ 20 months

average time initiatives remain in the PMF stage¹

Strategic Performance

Proper diversification in our prioritized innovation domains

~ 45%

growth in cash-cost allocated to Horizon 2 initiatives²

Financial Performance

Return and progress towards North Star, while complying with limits

7%

North star contribution (risk-adjusted revenues)³

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) Considers the last 10 initiatives that have gone through the Product Market Fit stage, plus those currently delayed. (2) FY25 YoY Growth. (3) As of FY25. North Star defined as Innovation Portfolio risk-adjusted revenues / BAP total net revenues. (4) As of 4Q25. Includes most advanced initiatives in Seed stage and all initiatives in Acceleration and Escalation stages. Source: Management Figures

Our Innovation Strategy Has Clear Goals, Domains and Priorities

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

Examples
Portfolio with +30 initiatives



Ensuring the Best Talent Through a Compelling Value Proposition

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 enhanced their knowledge

+5,000

Digital Talent¹ in our companies

(As of August, 2025)

+350%

Increase in digital talent at BCP

(2021 - 2024)

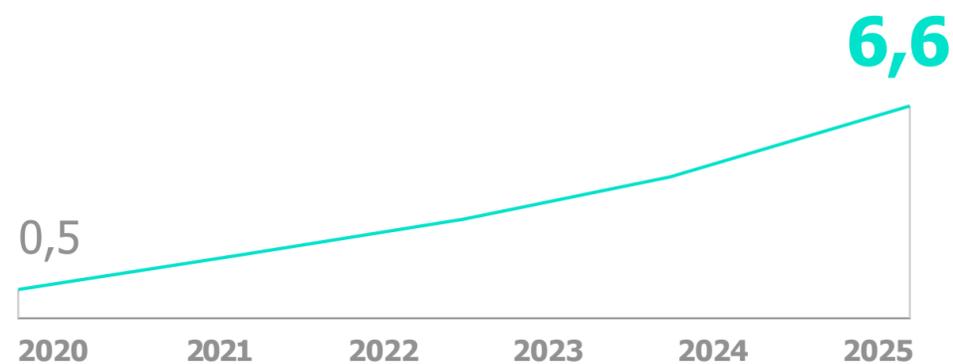
(1) Employees in IT, D&A, Cybersecurity, Agility, Digital Marketing, CRM, Pricing, Innovation and Strategic Design

Embedding Sustainability at the Core of Our Business Strategy

Financial Inclusion

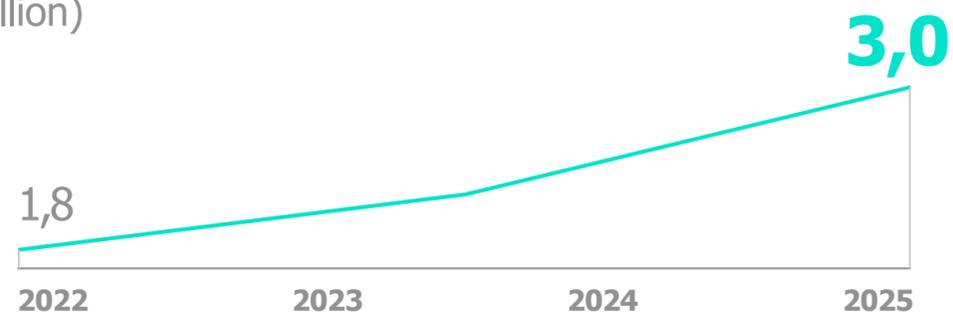
People financially included¹

(Million)



People protected through inclusive insurance

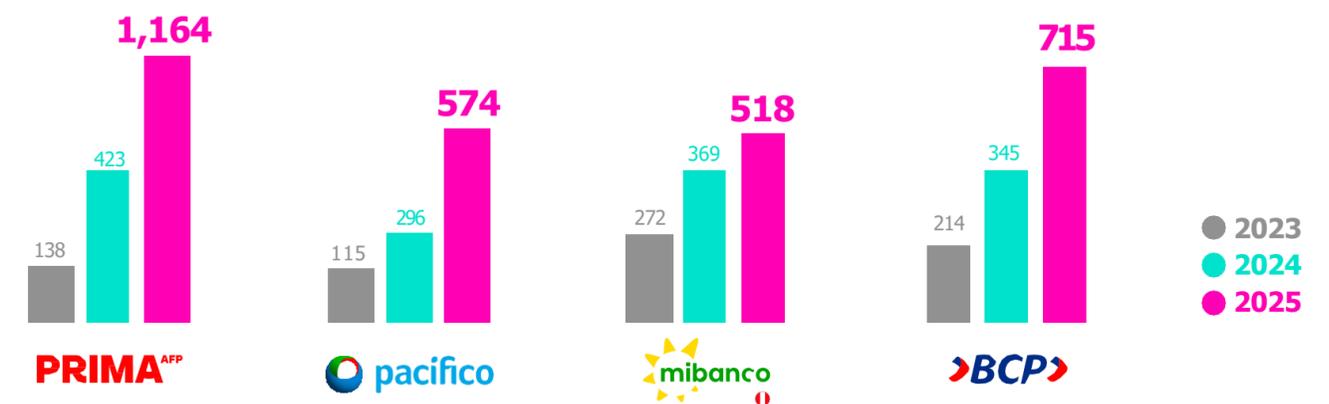
(Million)



Financial Education

People who received financial education²

(thousand, not exhaustive)



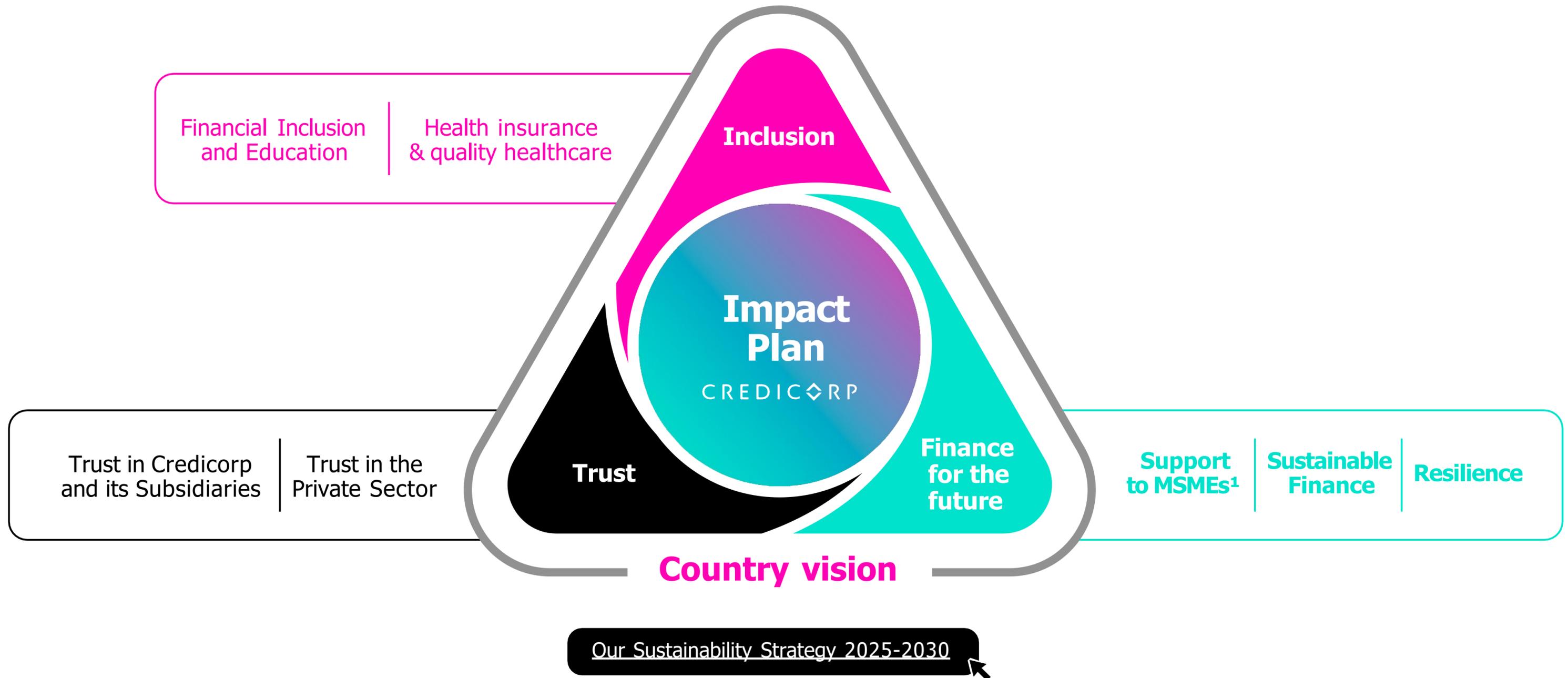
Sustainable finance



+US\$ 3.4 billion
in sustainable financing **disbursements³**

(1) 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. (2) Includes several training programs: BCP through ABC from BCP's Cambio de Comportamiento; Pacifico through Certificates of ABC from Pacifico, Comunidad Segura and Protege 365; Mibanco through Academia del Progreso; Prima through ABC de la Cultura Previsional. (3) The sustainable finance indicator reflects market standards and includes credit disbursements as well as the structuring of products with a sustainable label (social or green).

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



(1) MSMEs: Micro, Small and Medium Enterprises

LOB Summary

February 2026

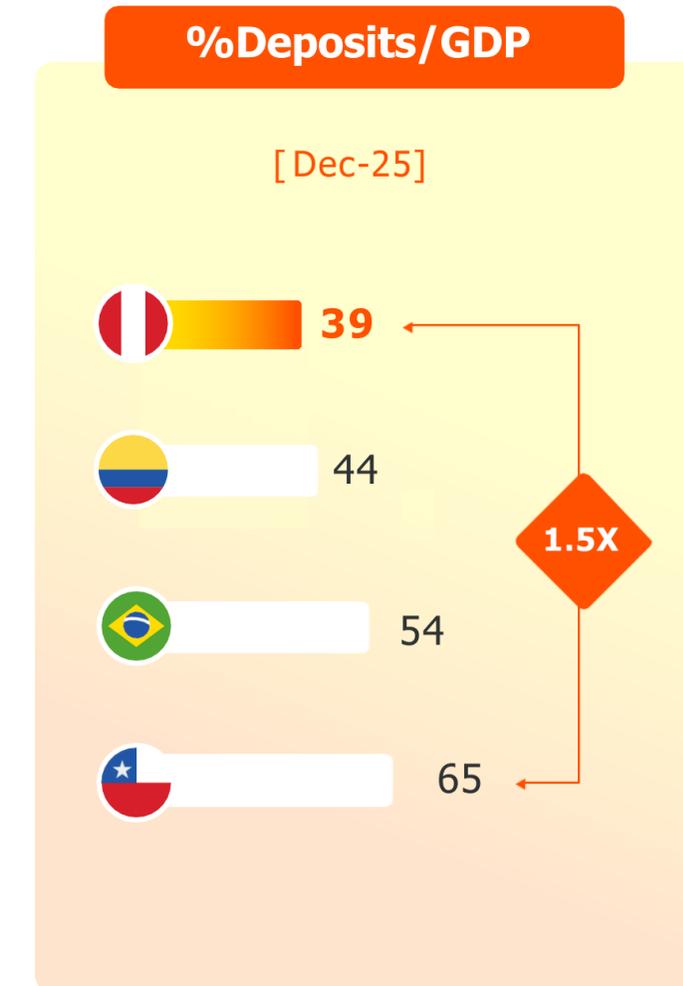
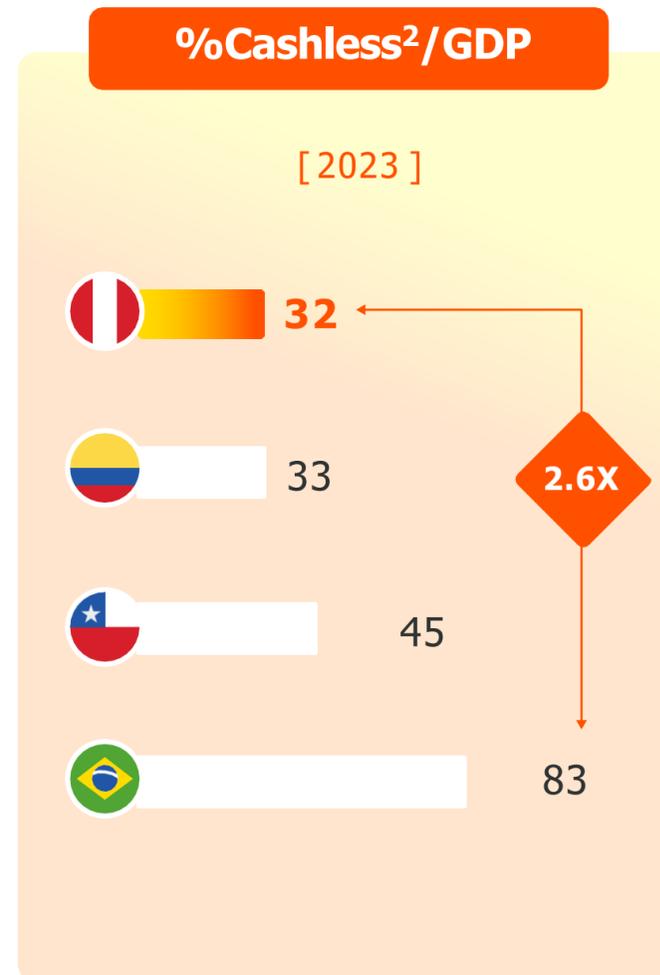
CREDIC  RP



2025

Assets (S/Millions)	204,892
Loans¹ (S/Millions)	125,201
Portfolio Mix¹	
Wholesale	43%
Retail	56%
Net Income Contribution (S/Millions,%)	5,908 76.8%
ROE	24.7%

Peru is an Attractive Market to Grow with Financial Products



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



Yape Builds Long-Term Value Across the Ecosystem, Unlocking Further Growth Opportunities

2025

MAU¹

- 15.9 million

Payments

- 213 million bill payments trxs
- 53% of Yape's Revenue

Financials

- 16.3 million disbursed loans
- 43% of Yape's Revenue²

E-Commerce

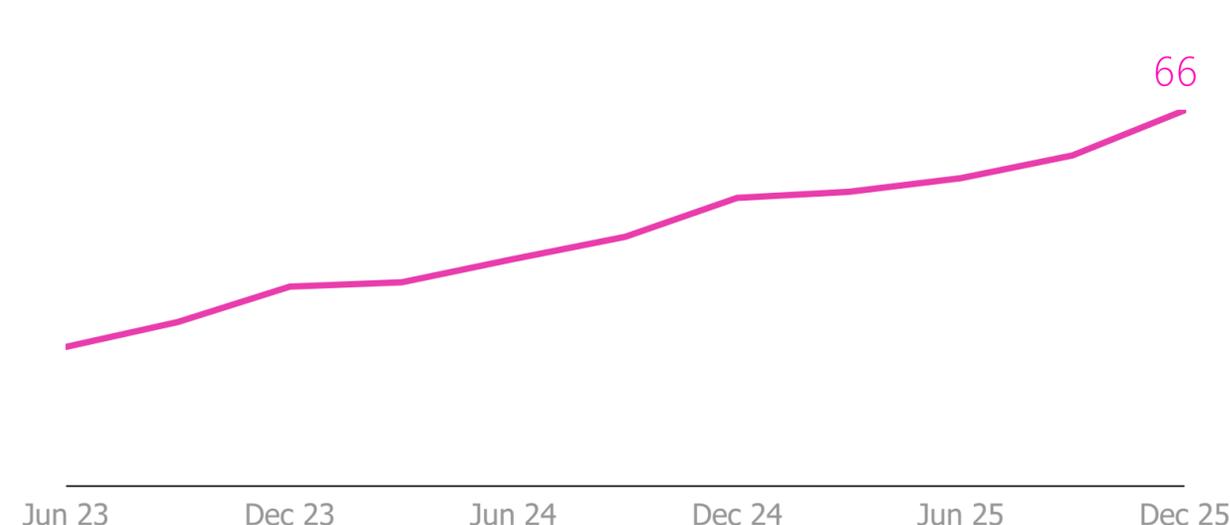
- S/607.7 million of GMV³
- 4% of Yape's Revenue

Contribution

- 5.9% of Credicorp's Risk-adjusted Revenue

Payments: Monthly Transactions per MAU

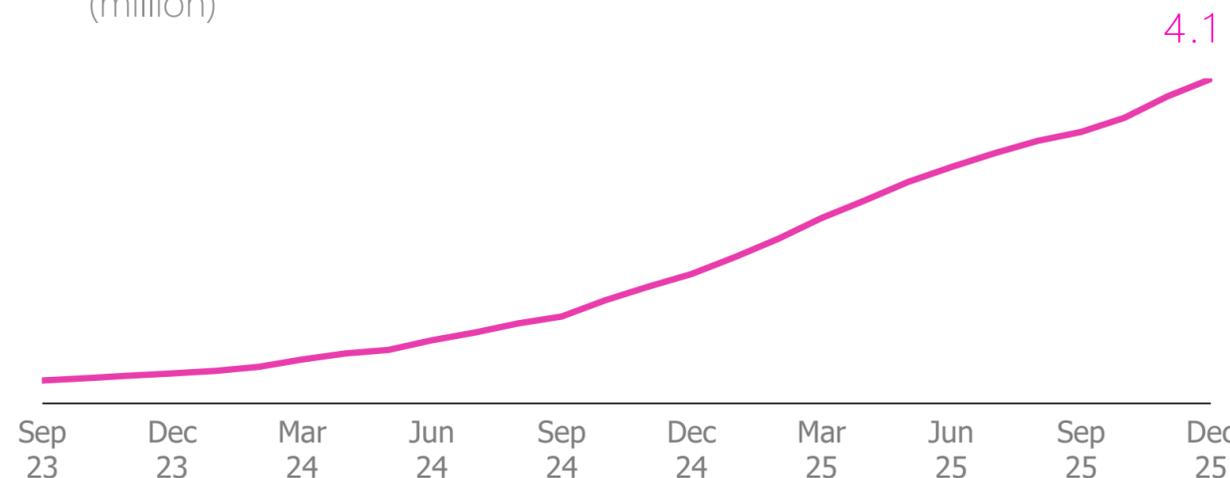
(# Monthly Transactions / MAU)



10%-60%
TAM penetration
of main Payments products

Lending: Disbursed Clients

(million)



+7 Million
Pre-Approved
Clients

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

2025

		
Assets (S/Millions)	18,361	2,812
Loans¹ (S/Millions)	13,607	2,315
Net Income Contribution (S/Millions,%)	455 6.4%	47 0.7%
ROE	16.6%	10.3%

Significant Untapped Potential

 Peru²



~**7MM** unbanked businesses and individuals



99 % of businesses are Micro and Small



90 % of Total employment generated by Micro and Small Businesses

 Colombia²



~**12MM** unbanked businesses and individuals (6-8MM served by informal lenders + family / friends)



US\$12.8 Bn Microfinance sector size



1.5x Size of the economy vs. Peru

(1) Measured in end-of-period balances. (2) As of Dec 2025.

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

pacífico 2025

Assets (S/ Millions)	20,626
Insurance Underwriting Results¹ (S/ Millions)	881.9
Medical Services (S/ Millions)	414.7
Net Income Contribution (S/ Millions,%)	838.1 10.9%
ROE	21.4%

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

	US\$ Premium CAGR 19-25	Insurance Penetration
	+9.3% ²	2.5% ²
	+6.8% ³	3.7% ²
	+0.5% ³	5.3% ²

PRIMA^{AFP} 2025

AuMs (S/ Millions)	32,819
Commissions (S/ Millions)	383.5 <ul style="list-style-type: none"> ◇ 78.1% Flow ◇ 18.7% Balance ◇ 3.2% Voluntary
Affiliates (Thousands)	2,360
Net Income Contribution (S/ Millions,%)	146.5 1.9%
ROE	31.6%

(1) Includes Crediseguros. (2) As of Dec 2025. (3) As of Dec 2024.

In IM & A, our Diversified Portfolio and the Strategic Transformation Undertaken in Recent Years have Delivered Solid and Sustainable Results

2025

WM AuMs 24,026
(US\$ Millions)

AM AuMs 34,830
(US\$ Millions)

Net Income Contribution 248
(S/Millions)

ROE 16.4%¹

Internal Management Figures (includes Credicorp Capital, ASB Bank Corp., and BCP Private Banking).

Focus on Recurring & Scalable Business



% of Credicorp Capital's 2025 Revenues

Our Regional Presence



Capital Markets Leading Positions



#1
Fixed Income



#1
Fixed Income & Equity

ESG Practices

Promoting and financing sustainable investments

Building long-term relationships based on equality and respect

Enhancing our communities' experience with the financial system

4Q25 Quarterly Results

February 2026

CREDIC  RP



4Q25 Key Financial Highlights

1

Loan Portfolio Expanded While Asset Quality Improved

Total Loans¹
+3.6%
QoQ

NPL Ratio
4.5%
-26bps QoQ

CoR
1.8%
+6bps QoQ

2

Higher NIM on Funding Tailwinds

NII
+4.2%
QoQ

Low-Cost Deposits²
61.4% of Funding Base
+334bps QoQ

NIM
6.6%
+5bps QoQ

3

Growing Diversified Recurring Sources of Income

Fee Income
+5.2%
QoQ

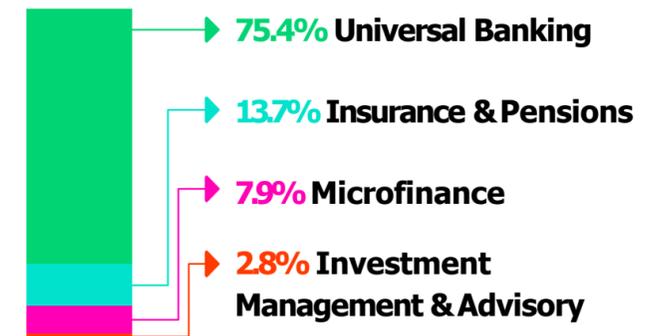
Gains on FX Transactions
+8.2%
QoQ

Ins. Underwriting Results
-17.4%³
QoQ

4

Diversified Business and Solid Capital Base

Earnings Contributions⁴



CET1⁵

BCP
14.0%
+82bps QoQ

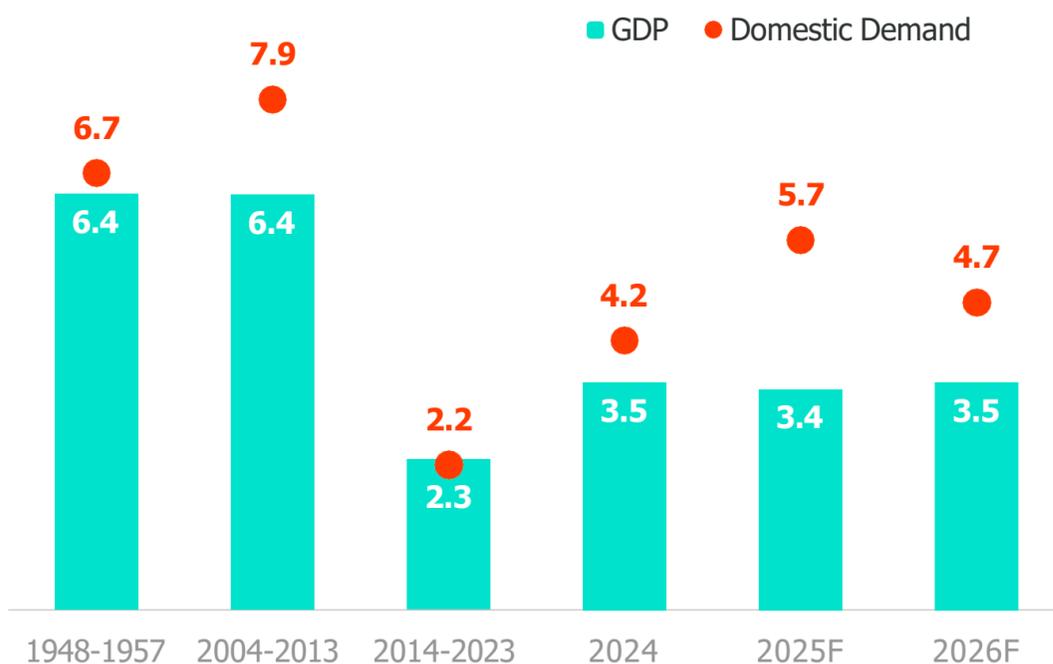
mibanco
17.3%
+16bps QoQ

(1) Measured in end-of-period balances. (2) Includes demand deposits and saving deposits. (3) If we exclude the D&S business, Insurance Underwriting Results decreased 0.5% QoQ. (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.

2026: Third Consecutive Year Of GDP Growth Around 3.5%, With Domestic Demand Exceeding 4%

GDP growth in selected periods

(% change)¹



Copper & Gold price

(USD per pound, as of 10-feb)²



High-Frequency Economic Indicators 4Q25

(YoY %change)^{3, 4}

■ Historical High in levels

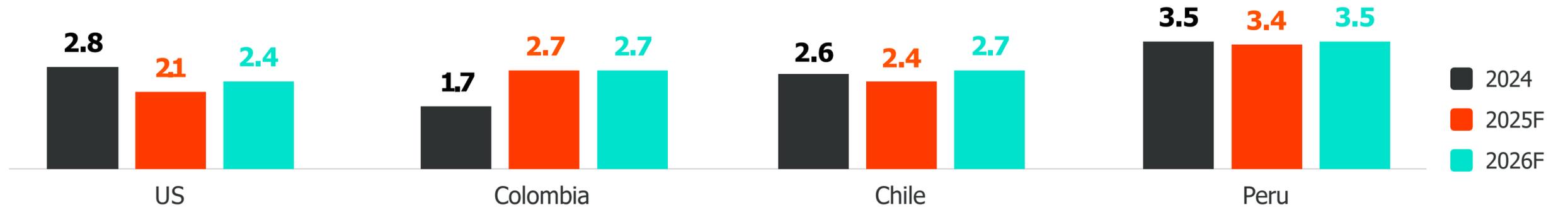


* Oct/Nov-25, **In real terms, adjusted by inflation.

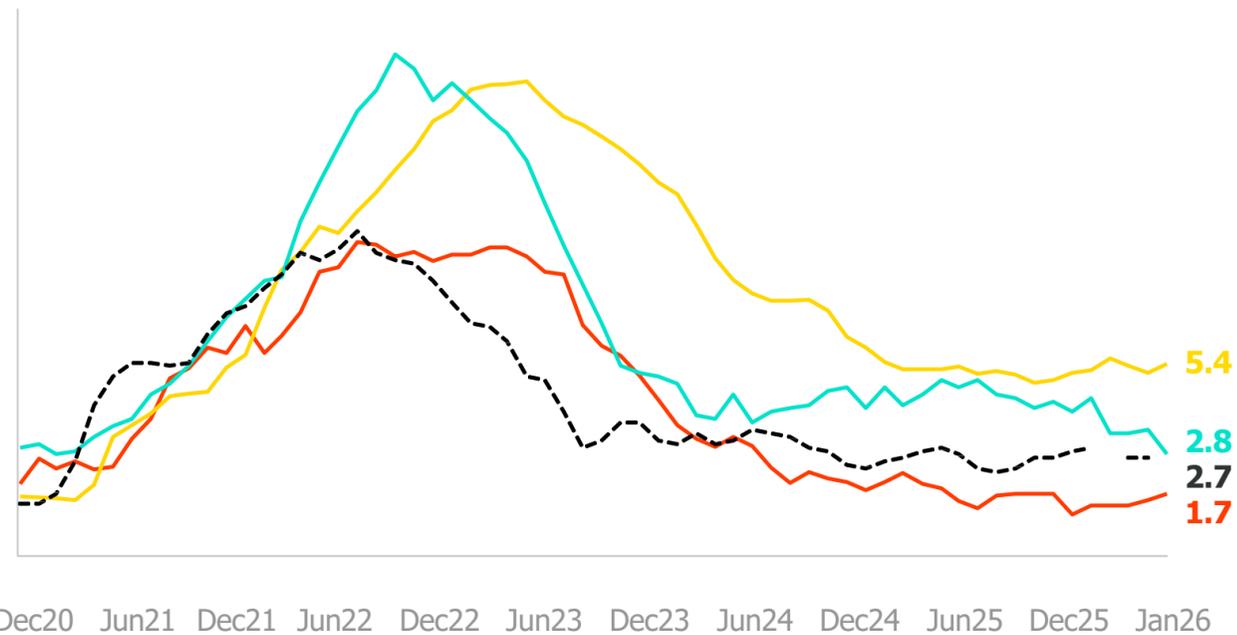
(1) Source: BCRP and forecast from BCP Econ. Research Department. (2) Source: Bloomberg. (3) Source: BCRP. (4) Source: SUNAT.

Fed Policy to Loosen Further, Peru Around Neutral Stance

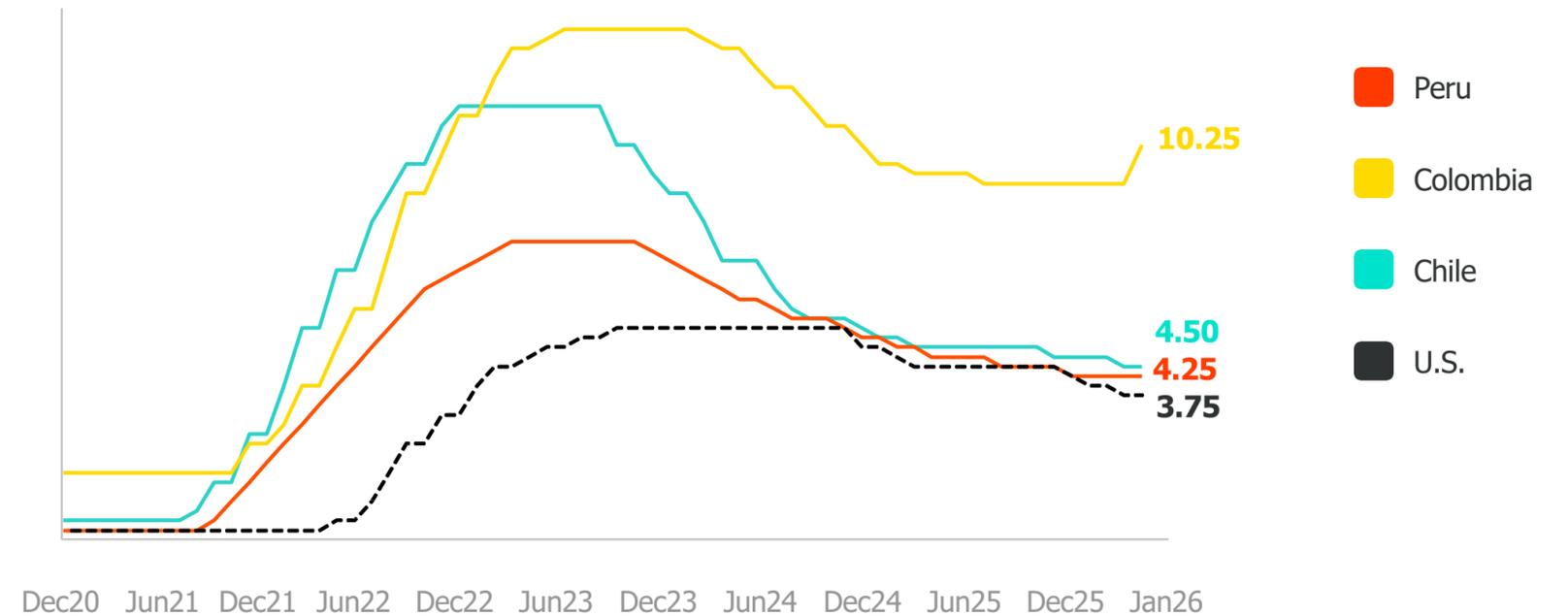
GDP (YoY %change)¹



Inflation CPI Rates (YoY %change)²



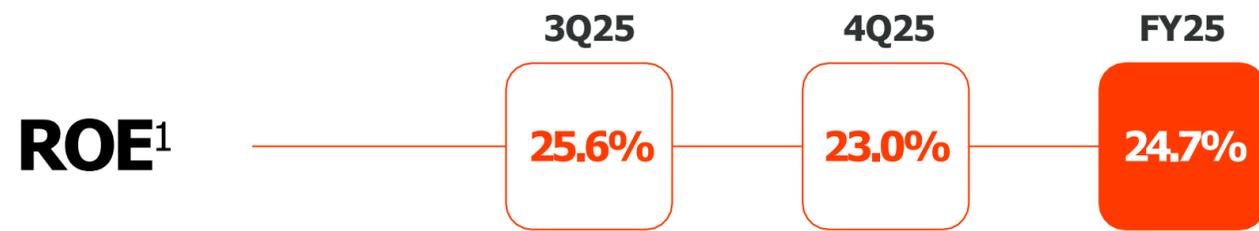
Central Bank Policy Rates (%)³



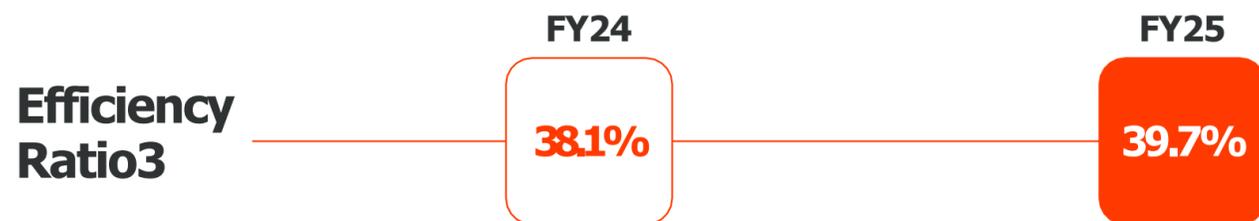
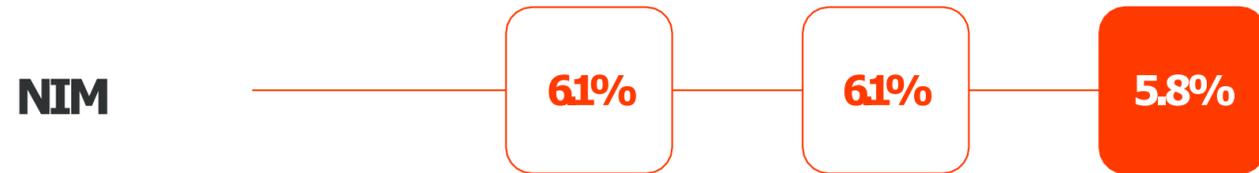
(1) Source: Forecasts from BCP for Peru, Credicorp Capital for Colombia and Chile, and IMF for the US. (2) Source: Bloomberg. (3) Source: Central Banks



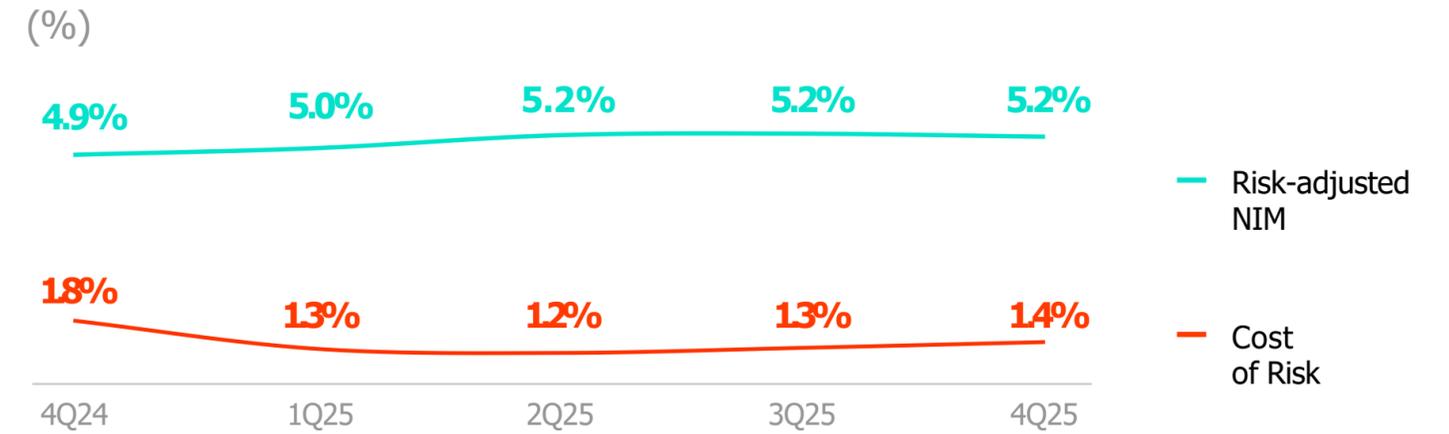
Universal Banking: Strong 2025 Profitability Anchored by Diversified Revenue Streams and Disciplined Risk Management



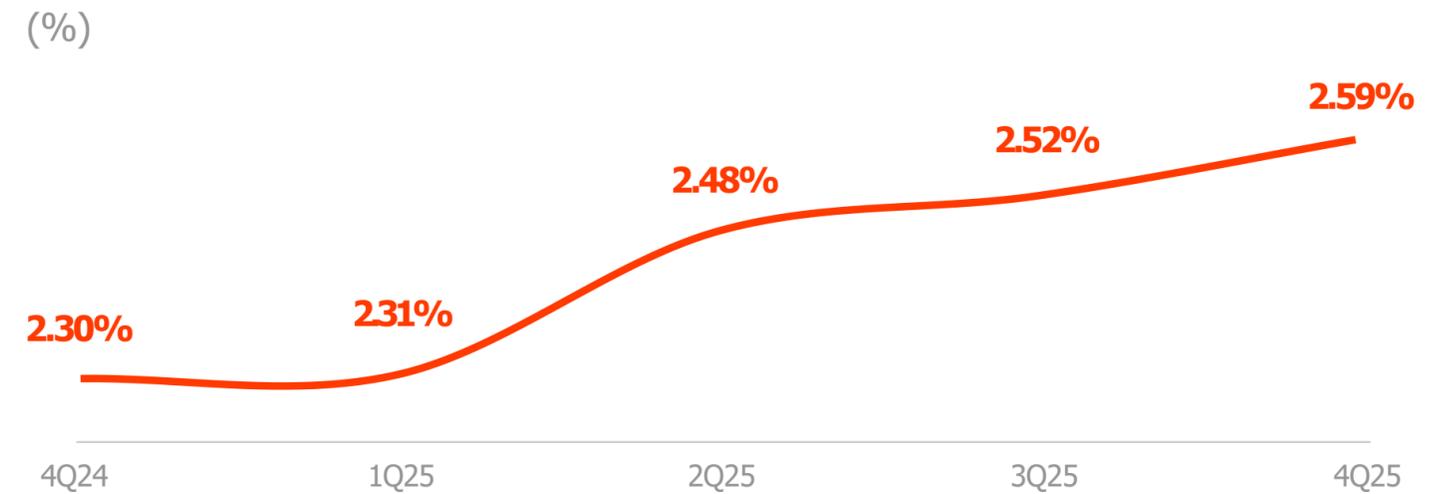
BCP's Drivers



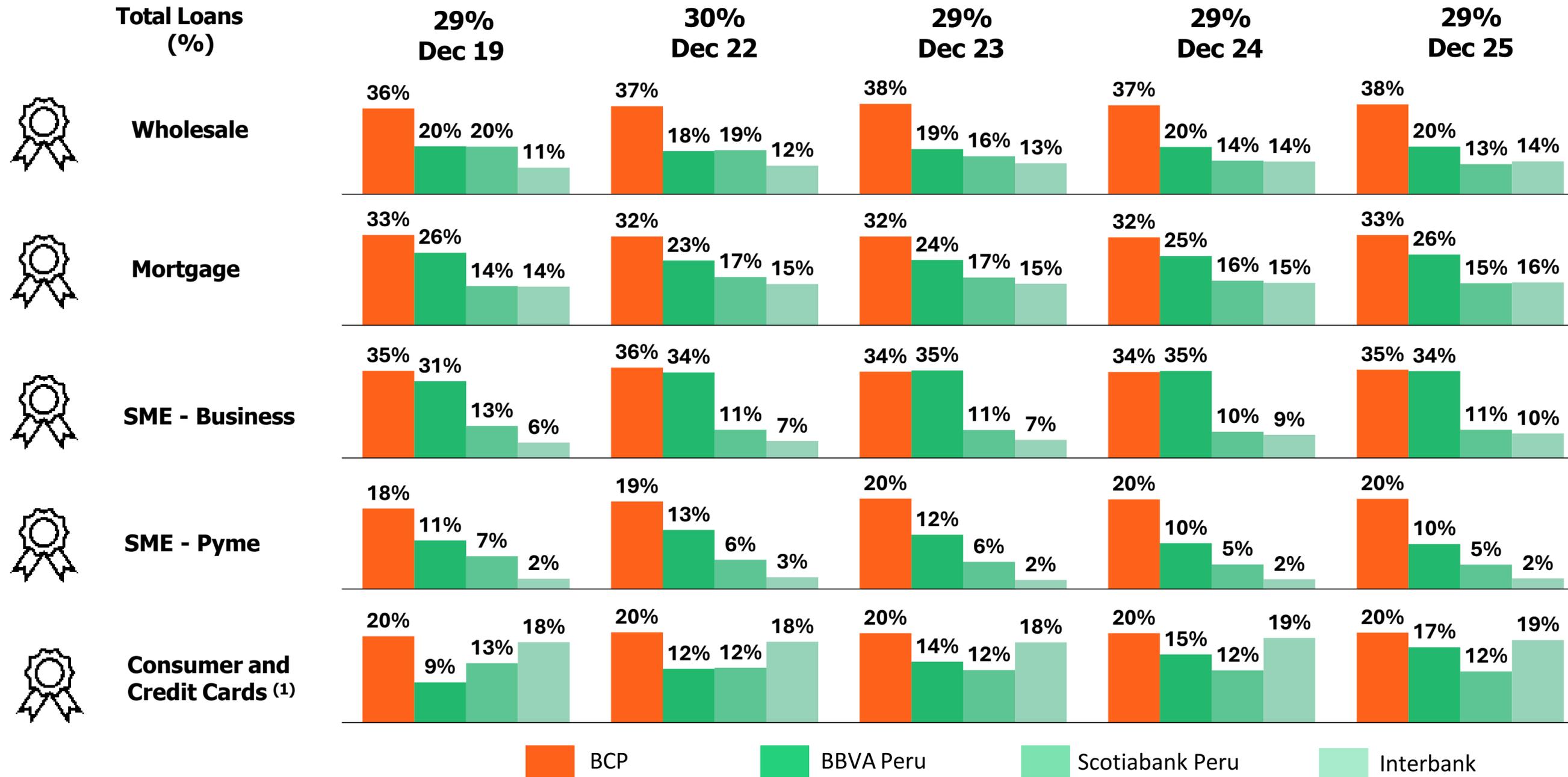
Risk-Adjusted NIM and Cost of Risk



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



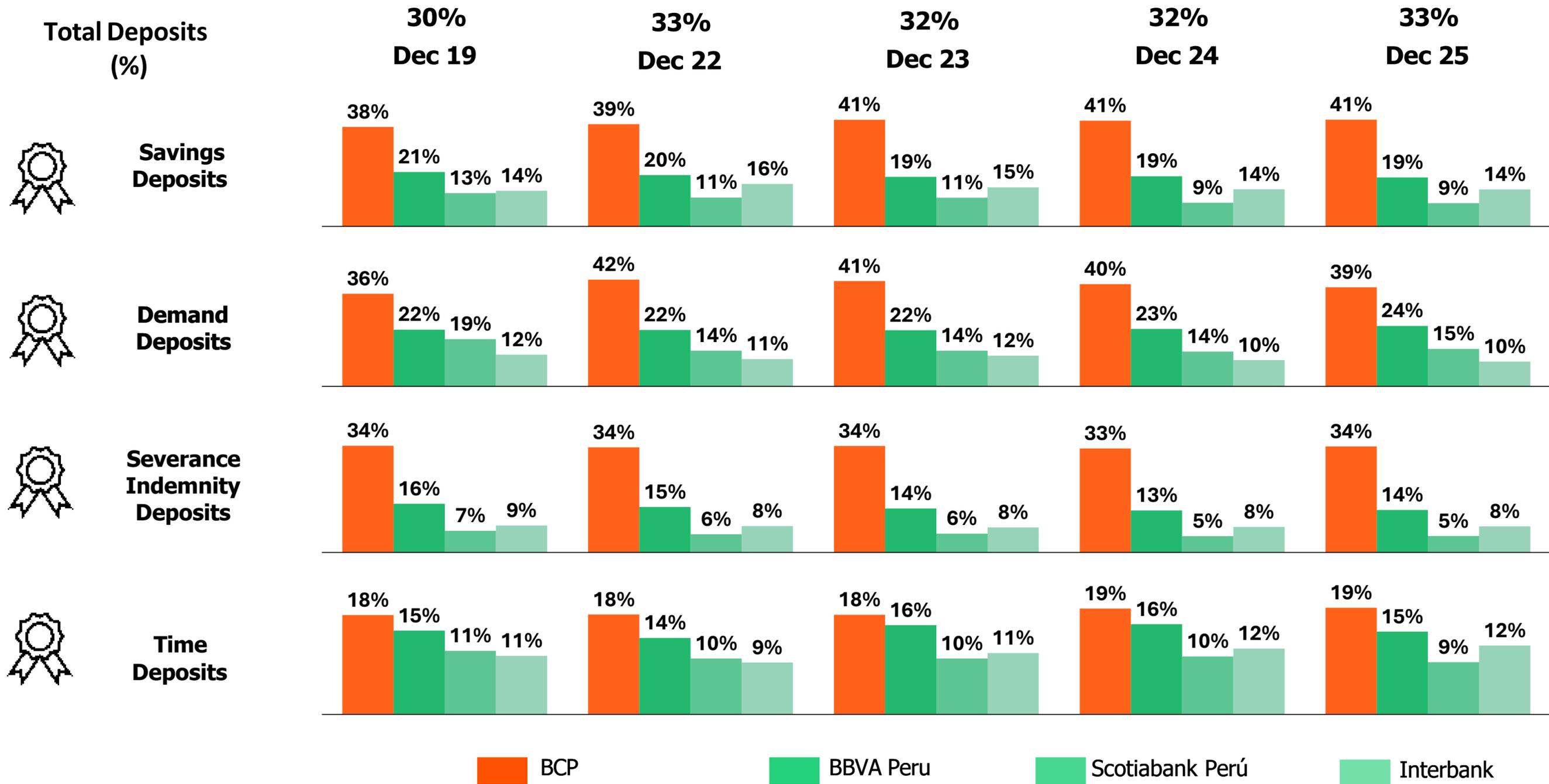
(1) Earnings contribution / Equity contribution. (2) Measured in end-of-period balances. (3) Beginning in 1Q25, these figures have been impacted by reclassifications between income and expenses accounts. For comparability purposes the metrics have been restated. For further detail please refer to our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



(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

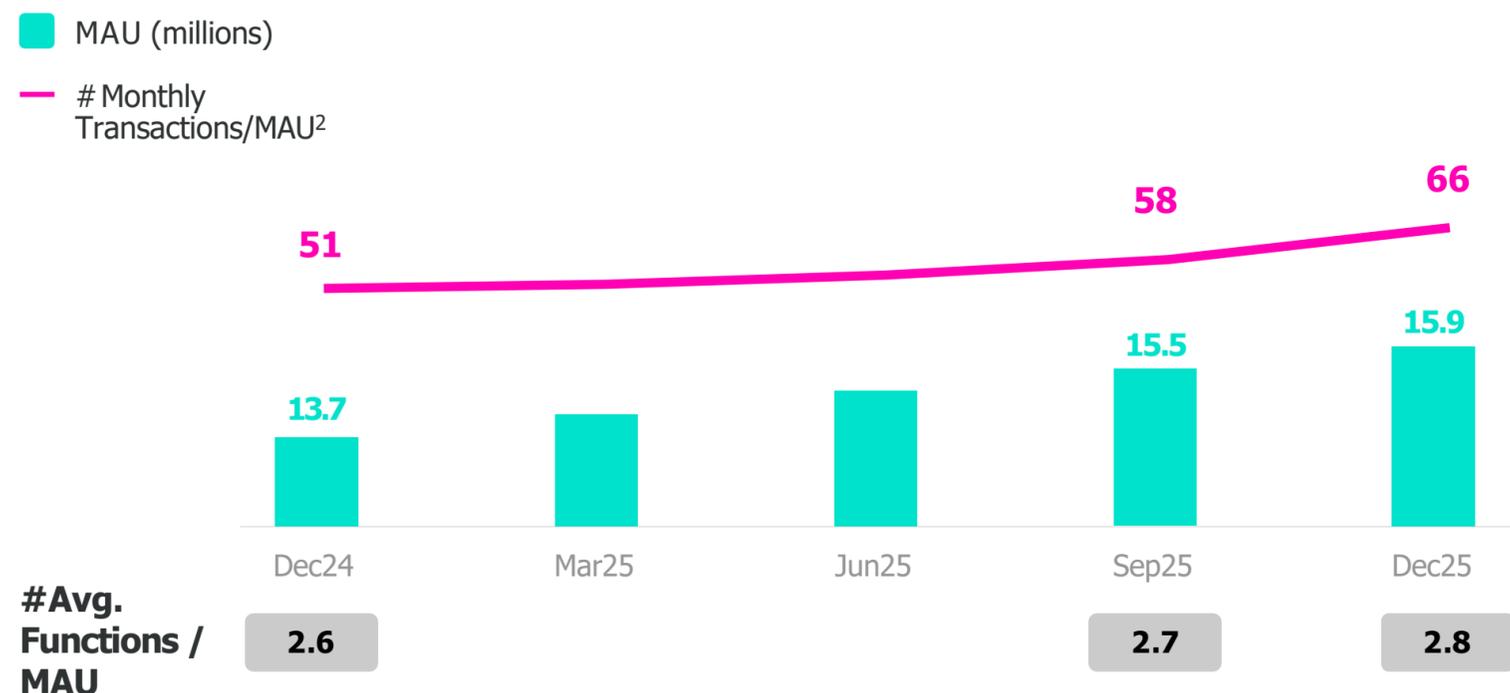


Source: SBS and ASBANC

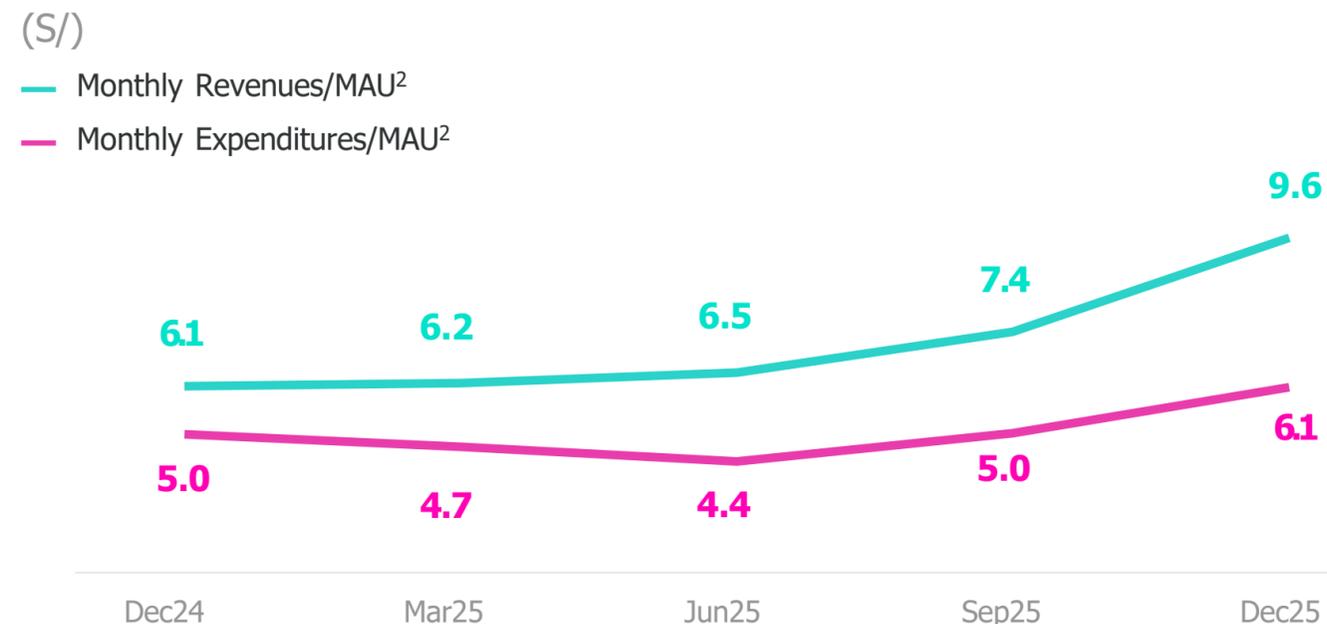


Yape¹: Ecosystem Scale and Monetization Momentum with Lending Now at 23% of Platform Revenue

Active Users and Engagement



Financial Results



Payments

Revenue Generating Trxs (million)

Yape's Revenue Share

4Q24

3Q25

4Q25

212

283

318

55%

53%

52%

Lending

Disbursed Clients (million)

Yape's Revenue Share

4Q24

3Q25

4Q25

1.6

3.4

4.1

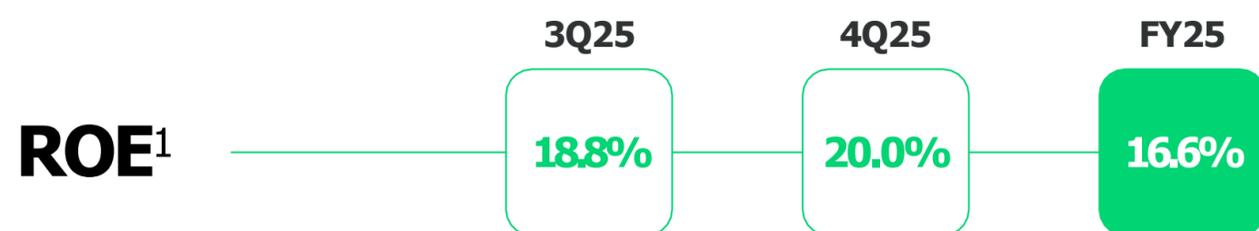
12%

20%

23%

(1) Management Figures. (2) Monthly indicators consider the results of the last month of the quarter.

Mibanco Peru: 4Q25 ROE Hits 20% on NIM Expansion and Improved Asset Quality, Amid Steady Economic Recovery



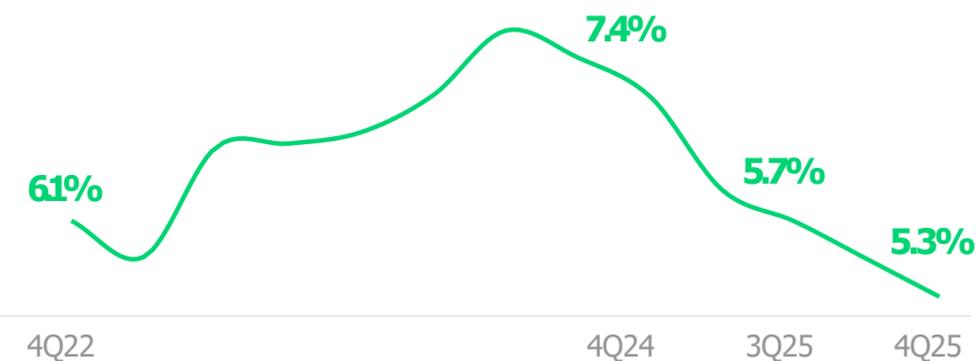
Mibanco Peru Drivers



Historical NPL Ratio

(%)

— NPL Ratio



	4Q22	4Q24	3Q25	4Q25
Cost of Risk	5.5%	4.7%	5.2%	4.8%
Risk-Adjust NIM	8.1%	10.7%	11.0%	11.6%

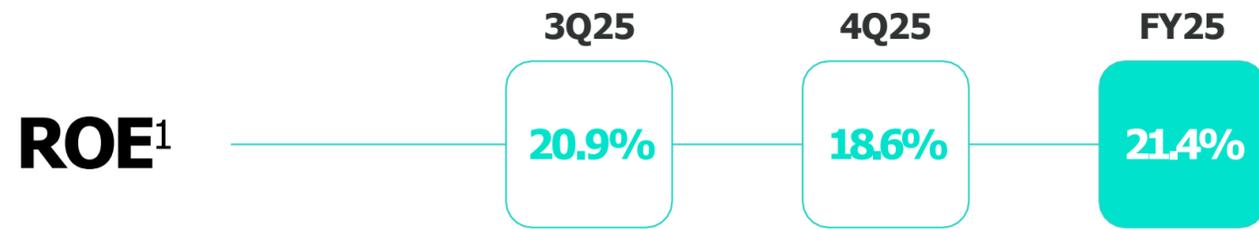
Saving Deposits and Fee Income

Saving Deposits^{3,4}
(% of Total Funding)
14.8%
+149bps YoY

Fees + FX^{3,4}
(% of Total Income)
5.2%
+7bps YoY

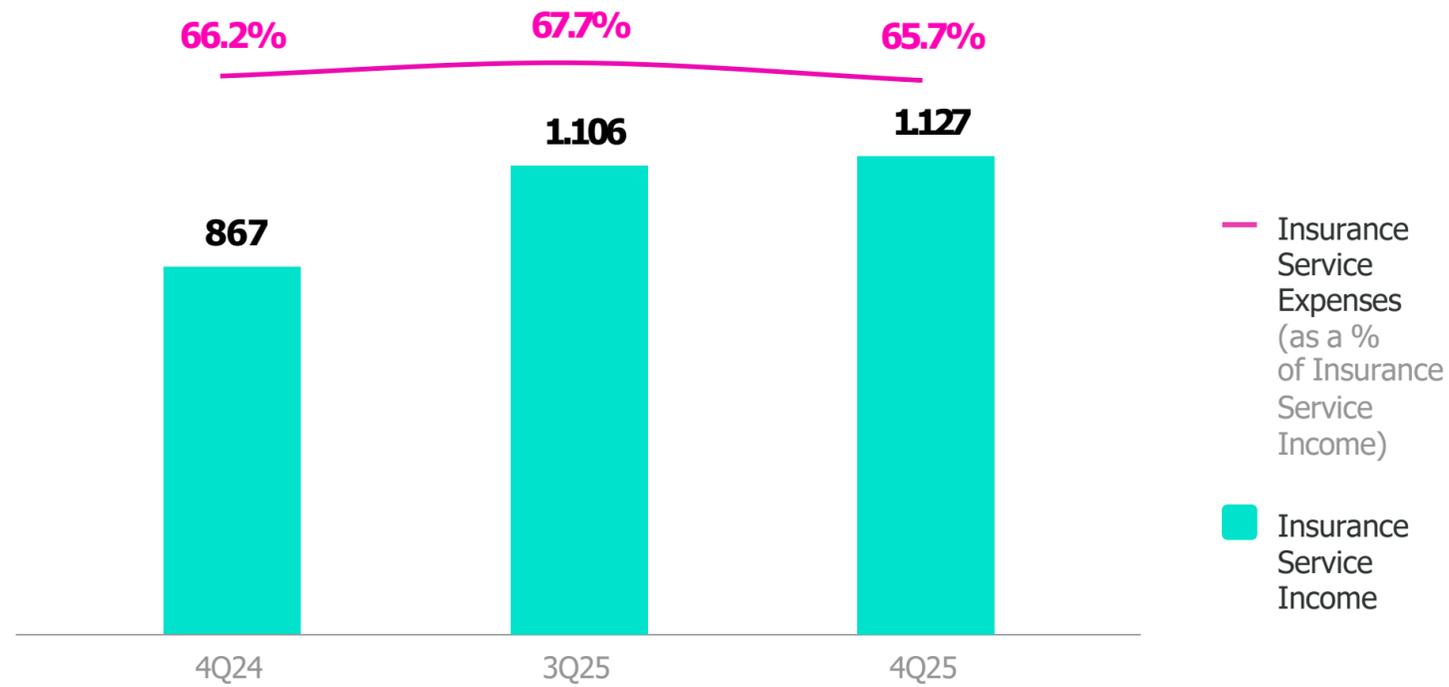
(1) Earnings contribution / Equity contribution. (2) Measured in quarter-end balances. (3) Figures as of December 2025. (4) Internal Management Figures.

Grupo Pacifico: Achieved Sound 2025 Profitability, Demonstrating Sustainable ROE in the Low 20s



Grupo Pacifico's Insurance Service Results

(\$/ millions, %)



Grupo Pacifico's Drivers

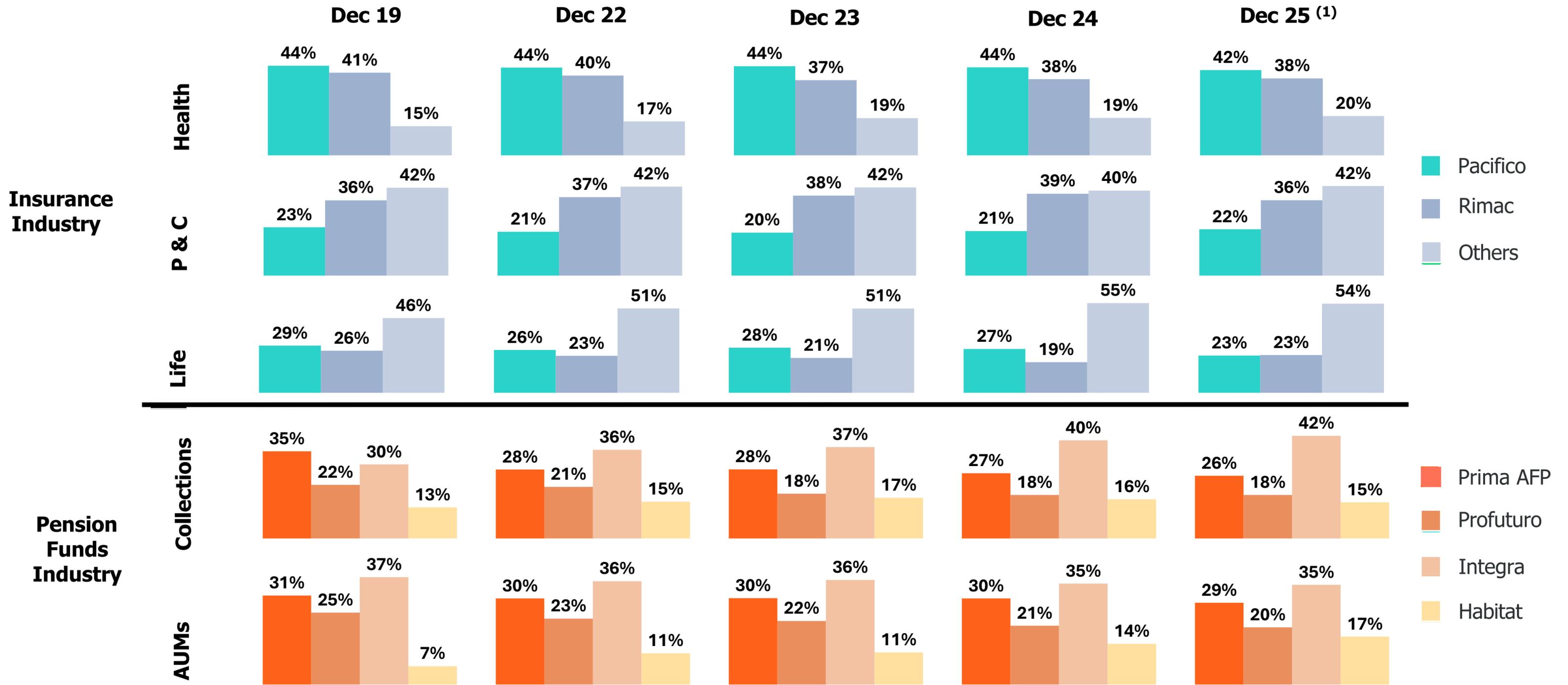


Experience, Efficiency & Growth



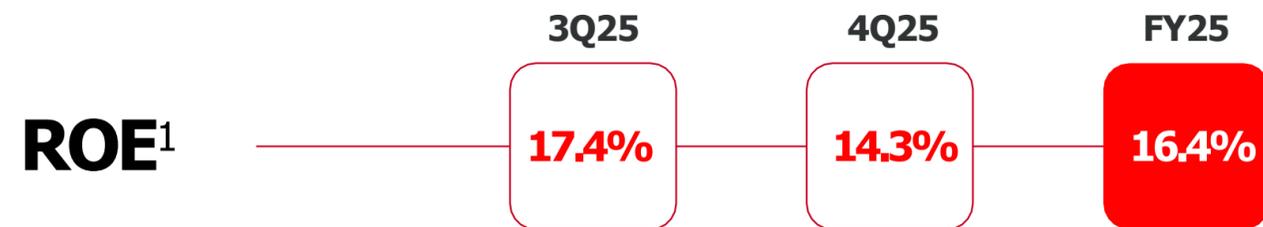
(1) Earnings contribution / Equity contribution. For 2Q25 and 3Q25, the figure reflects the full consolidation of Empresas Banmedica, including the capital paid for the acquisition, effective since March 2025. (2) Includes Interest Income and Interest Expenses. (3) Share of optional retail premiums over total premiums sold during FY25.

We Maintain our Strong Market Share Across P&C and Health Businesses in the Insurance Industry While AUMs Market Share Increased in Pension Funds Industry



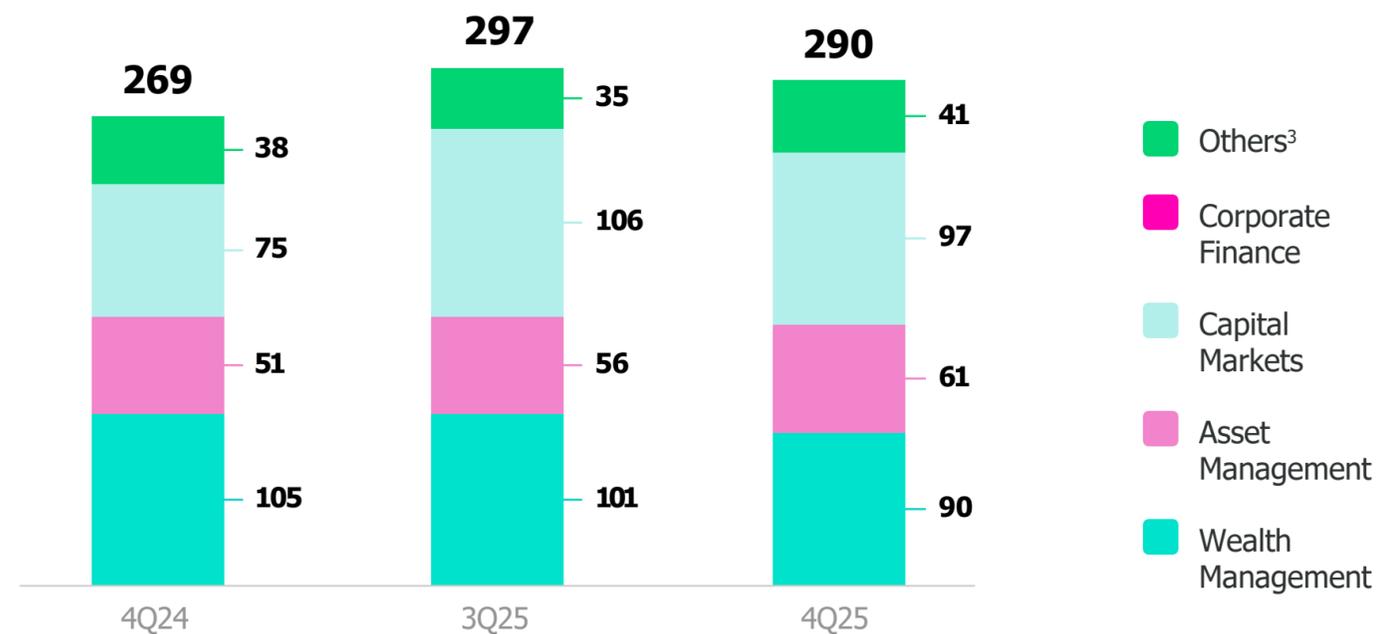
(1) Collections in Pensión Funds Industry as of Nov-25.

IM & A: Strong AM and Capital Markets Activity Drive Strong Full Year Results



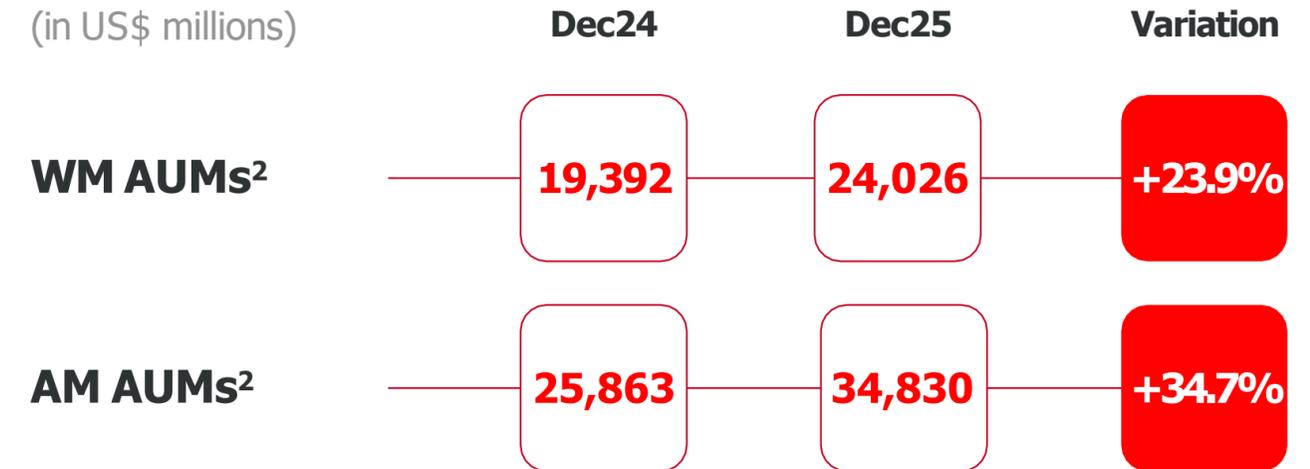
Income by Business²

(%, S/ millions)



IM & Advisory Drivers

(in US\$ millions)



(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. These figures may differ from the amounts reported in previous quarters due to updates in the scope for comparability purposes. (3) Others include Trust and Security Services and Treasury.

Historical Consolidated Performance Metrics

February 2026

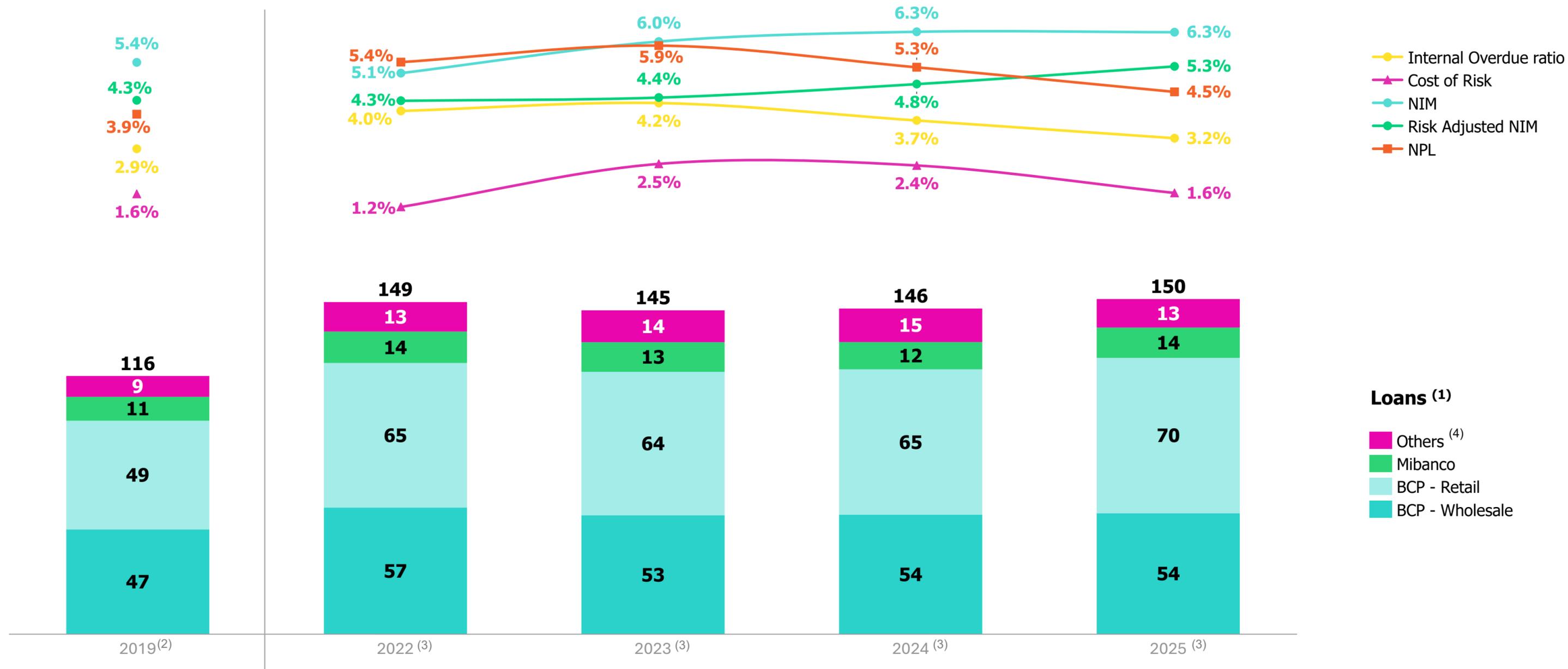
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Credicorp Key Financial Metrics

		Under IFRS 4	Under IFRS 17 and new Regulatory Capital Ratios				
Summary Results		2019	Year				% Change
			2022	2023	2024	2025	2025/2024
Results	Net Income (S/ Millions)	4,352	4,760	4,960	5,623	7,083	26.0%
	Net Income attributable to Credicorp (S/ Millions)	4,265	4,648	4,866	5,501	6,925	25.9%
Profitability	ROE	17.0%	16.8%	15.8%	16.5%	19.0%	258 bps
	ROA	2.3%	1.9%	2.1%	2.2%	2.6%	43 bps
	Funding Cost	2.4%	1.8%	2.9%	2.7%	2.3%	-43 bps
	NIM, interest earning assets	5.4%	5.1%	6.0%	6.3%	6.3%	-2 bps
	Risk-adjusted NIM	4.3%	4.3%	4.4%	4.8%	5.3%	51 bps
Loan growth	Quarter-end balances (S/ Millions)	115,610	148,626	144,976	145,732	149,985	2.9%
	Average daily balances (S/ Millions)	110,800	148,172	144,273	142,550	145,850	2.3%
Loan portfolio quality	Internal overdue ratio	2.9%	4.0%	4.2%	3.7%	3.2%	-51 bps
	Internal overdue ratio over 90 days	2.1%	3.1%	3.2%	3.0%	2.7%	-29 bps
	NPL	3.9%	5.4%	5.9%	5.3%	4.5%	-71 bps
	Cost of risk	1.6%	1.2%	2.5%	2.4%	1.6%	-79 bps
	Coverage of internal overdue loans	155.4%	132.5%	135.1%	147.4%	159.3%	1192 bps
	Coverage of NPLs	114.4%	97.9%	97.0%	104.3%	112.4%	811 bps
Efficiency	Efficiency ratio	43.6%	47.5%	46.1%	45.0%	46.6%	154 bps
	Operating expenses / Total average assets	5.0%	4.4%	3.7%	3.8%	4.0%	22 bps
BCP Stand-alone Capital Ratios	Tier 1 Ratio	11.1%	10.0%	13.1%	13.1%	13.7%	58 bps
	Common Equity Tier 1 Ratio	12.4%	12.6%	13.2%	13.3%	14.0%	67 bps
	BIS Ratio - Global Capital Ratio	14.5%	14.4%	17.5%	18.7%	19.4%	73 bps
Mibanco Capital Ratios	Tier 1 Ratio	12.1%	12.4%	18.2%	17.1%	17.4%	34 bps
	Common Equity Tier 1 Ratio	15.7%	16.5%	18.4%	17.5%	17.3%	-23 bps
	BIS Ratio - Global Capital Ratio	14.5%	14.7%	20.7%	19.4%	21.3%	183 bps
Share Information	Issued Shares (Thousands)	94,382	94,382	94,382	94,382	94,382	0.0%
	Outstanding Shares (Thousands)	79,510	79,533	79,496	79,434	79,366	-0.1%
	Treasury Shares (Thousands)	14,872	14,849	14,886	14,948	15,016	0.5%
	Dividends per Share (S/)	30	15	25	46	40	-13.3%
	Dividends distribution, net of treasury shares effect (S/ millions)	398,808	1,196	1,994	3,668	3,181	-13.3%

Loan Mix Shift Towards Retail Sustain Margins While Risk Metrics Continue to Improve

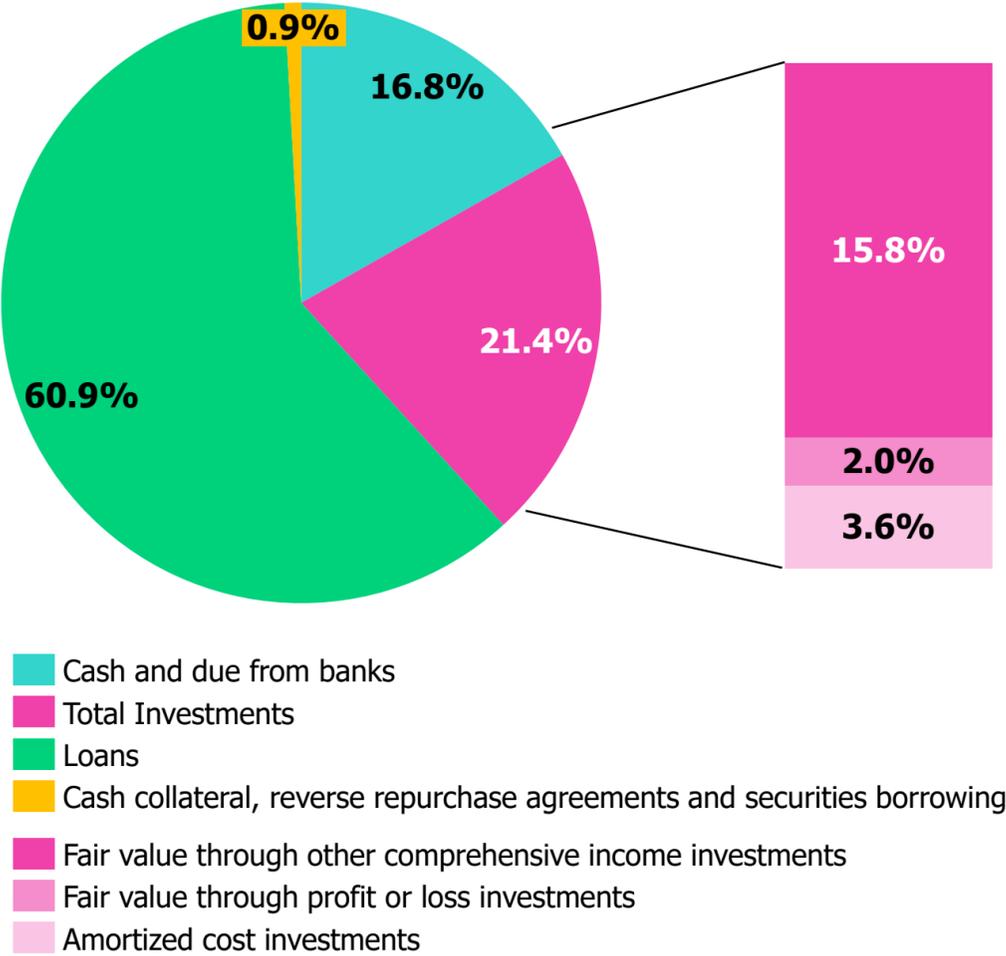


(1) Loans in End-of-Period Balances
 (2) Figures reported under IFRS4.
 (3) Figures reported under IFRS17
 (4) Includes BCP Bolivia, ASB and Mibanco Colombia

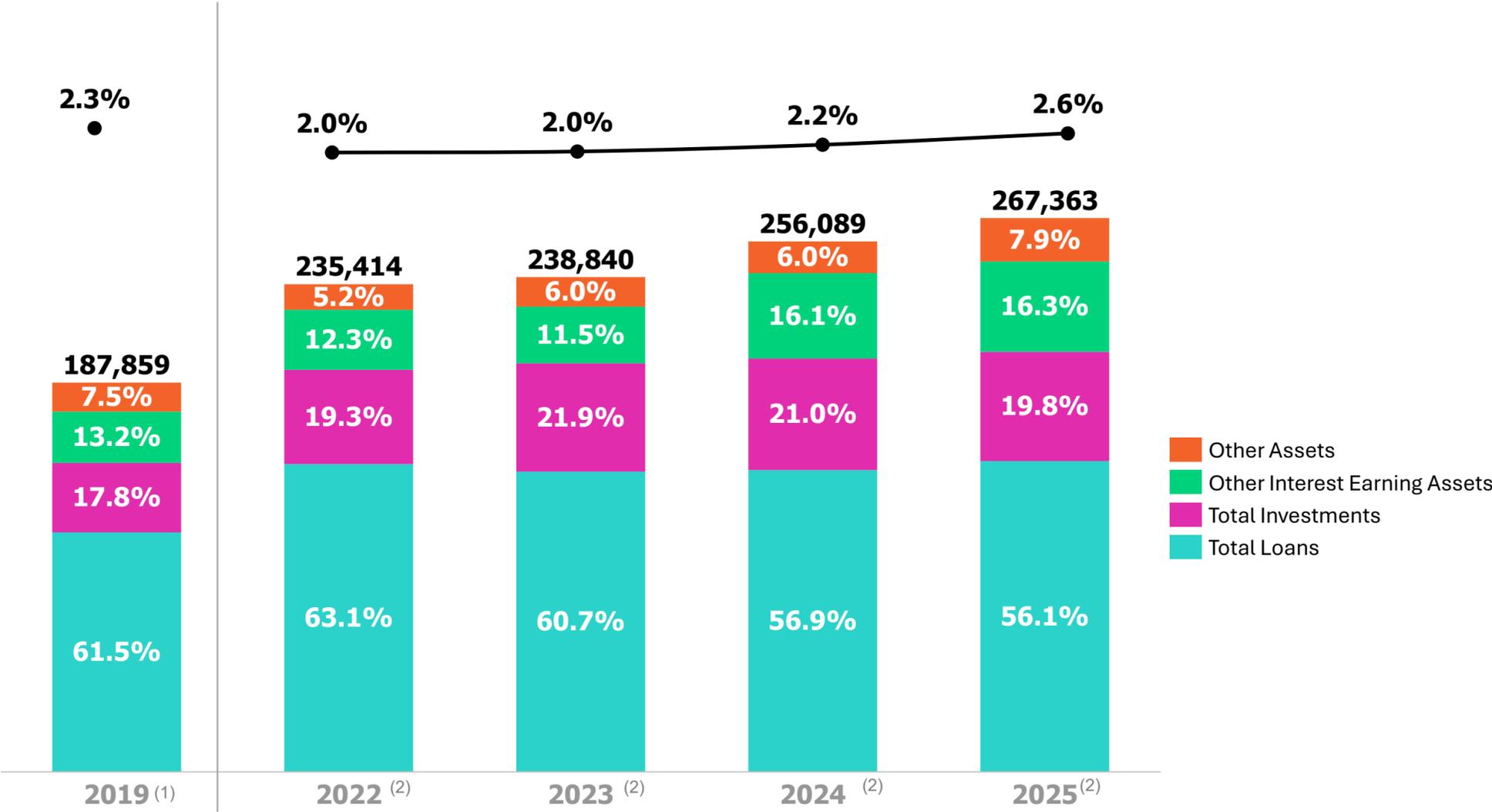
Return on Assets Maintains a Positive Trend

Interest Earning Assets Structure

(S/246,361 million as of December 2025)



Evolution of Assets Structure (S/millions) & ROAA



Cash and due from banks (December 2025):
 15.6% non-interest-bearing
 84.4% interest bearing

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

YoY Evolution in Loans Impacted by a Non-Cash Accounting Adjustment at BCP Bolivia and by Sol Appreciation. Adjusting For These Effects, Loan Book Rose 8.5% YoY

Total Loans by Segment¹ (End of Period)

	TOTAL LOANS <i>Expressed in S/ million</i>				% CAGR ⁽²⁾	% change 2025 / 2024	% Part. in Total Loans		% Dollarization Level
	2022	2023	2024	2025			2024	2025	
BCP Stand-alone	123,708	119,425	120,571	125,201	1.6%	3.8%	82.7%	83.5%	32.8%
Wholesale Banking	56,681	53,235	53,525	54,142	0.6%	1.2%	36.7%	36.1%	58.0%
Corporate	33,120	31,144	31,388	31,958	0.9%	1.8%	21.5%	21.3%	58.2%
Middle - Market	23,561	22,091	22,136	22,184	0.1%	0.2%	15.2%	14.8%	57.7%
Retail Banking	64,707	64,220	65,014	69,501	2.7%	6.9%	44.6%	46.3%	12.2%
SME - Business	8,796	7,780	8,185	8,434	2.7%	3.0%	5.6%	5.6%	43.1%
SME - Pyme	17,475	16,652	16,163	16,735	0.2%	3.5%	11.1%	11.2%	0.9%
Mortgage	20,002	20,995	21,838	23,822	4.3%	9.1%	15.0%	15.9%	7.0%
Consumer	13,150	12,771	12,866	14,074	3.3%	9.4%	8.8%	9.4%	14.3%
Credit Card	5,284	6,022	5,962	6,437	2.2%	8.0%	4.1%	4.3%	16.7%
Others ⁽³⁾	2,320	1,971	2,032	1,558	-7.5%	-23.4%	1.4%	1.0%	67.7%
Mibanco	14,089	13,269	12,239	13,607	0.8%	11.2%	8.4%	9.1%	0.1%
Mibanco Colombia	1,228	1,737	1,795	2,315	10.0%	29.0%	1.2%	1.5%	100%
Bolivia	9,254	9,402	9,939	7,553	-7.0%	-24.0%	6.8%	5.0%	100%
ASB Bank Corp.	2,446	2,150	1,802	1,462	-12.1%	-18.8%	1.2%	1.0%	100%
Others ⁽⁴⁾	-2,098	-1,007	-613	-153	-46.6%	-75.0%	-0.4%	-0.1%	-
Total Loans BAP	148,626	144,976	145,732	149,985	1.1%	2.9%	100.0%	100.0%	34.2%

(1) Figures measured at End of Period.

(2) CAGR calculation is based on figures shown.

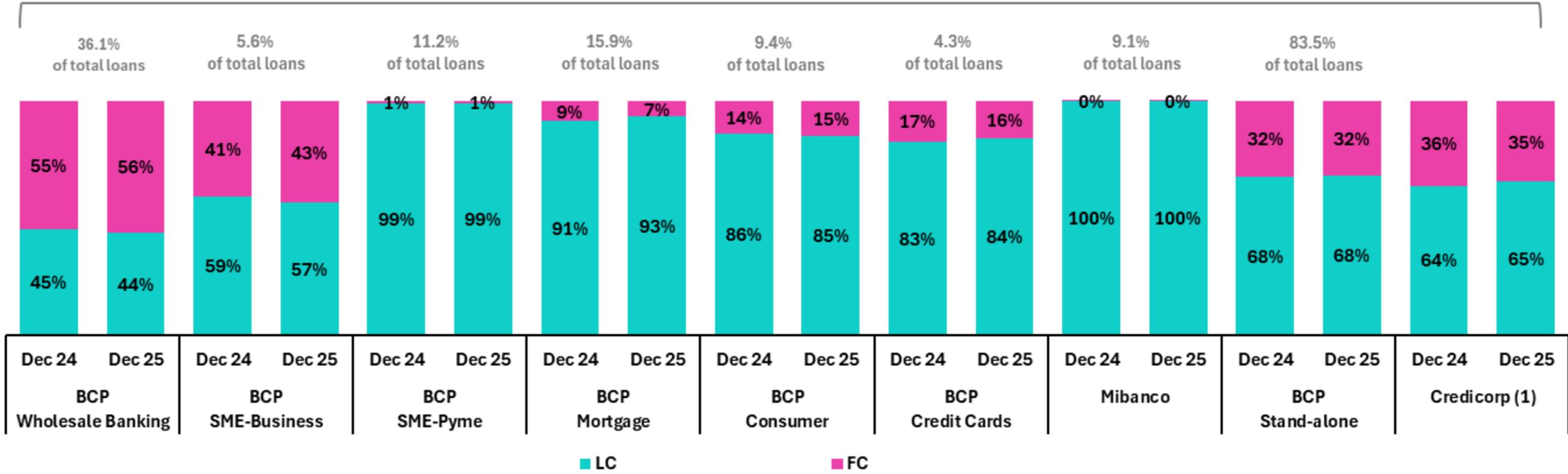
(3) Includes other assets and accruals.

(4) Includes eliminations for intercompany transactions

Dollarization Fell 157 bps YoY, Spurred Primarily by Growth in Total Loans in LC, Followed by a Decrease in Total Loans in FC

Evolution of the Dollarization Level of Total Loans¹ (%)

FC Total Portfolio Participation
 - Credicorp: 34.5% in Dec 25 and 36.1% in Dec 24
 -BCP Stand-alone: 31.9% in Dec 25 and 32.2% in Dec 24

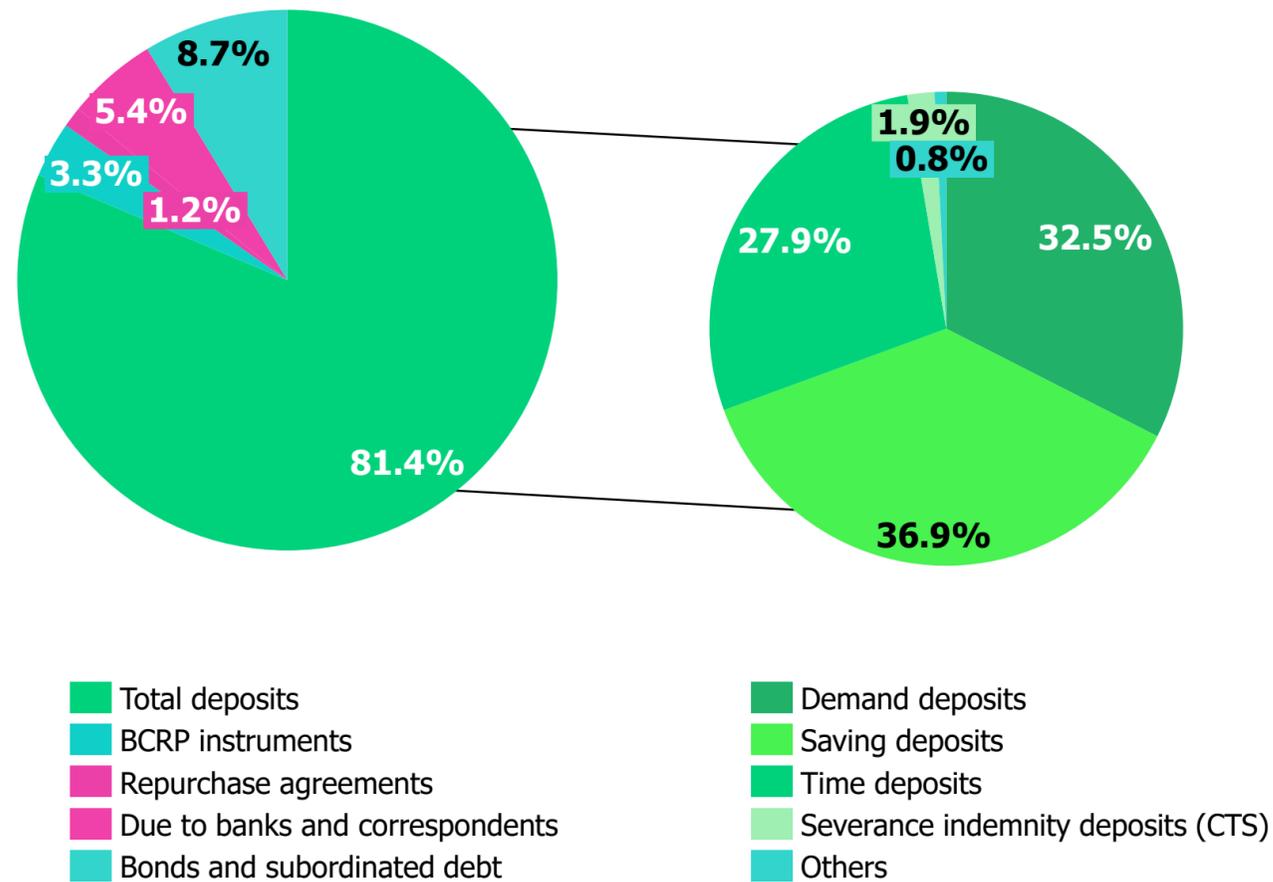


(1) Figures measured at End of Period.
 (2) The FC share of Credicorp's loan portfolio is calculated including BCP Bolivia and ASB Bank Corp., however the chart shows only the loan books of BCP Stand-alone and Mibanco

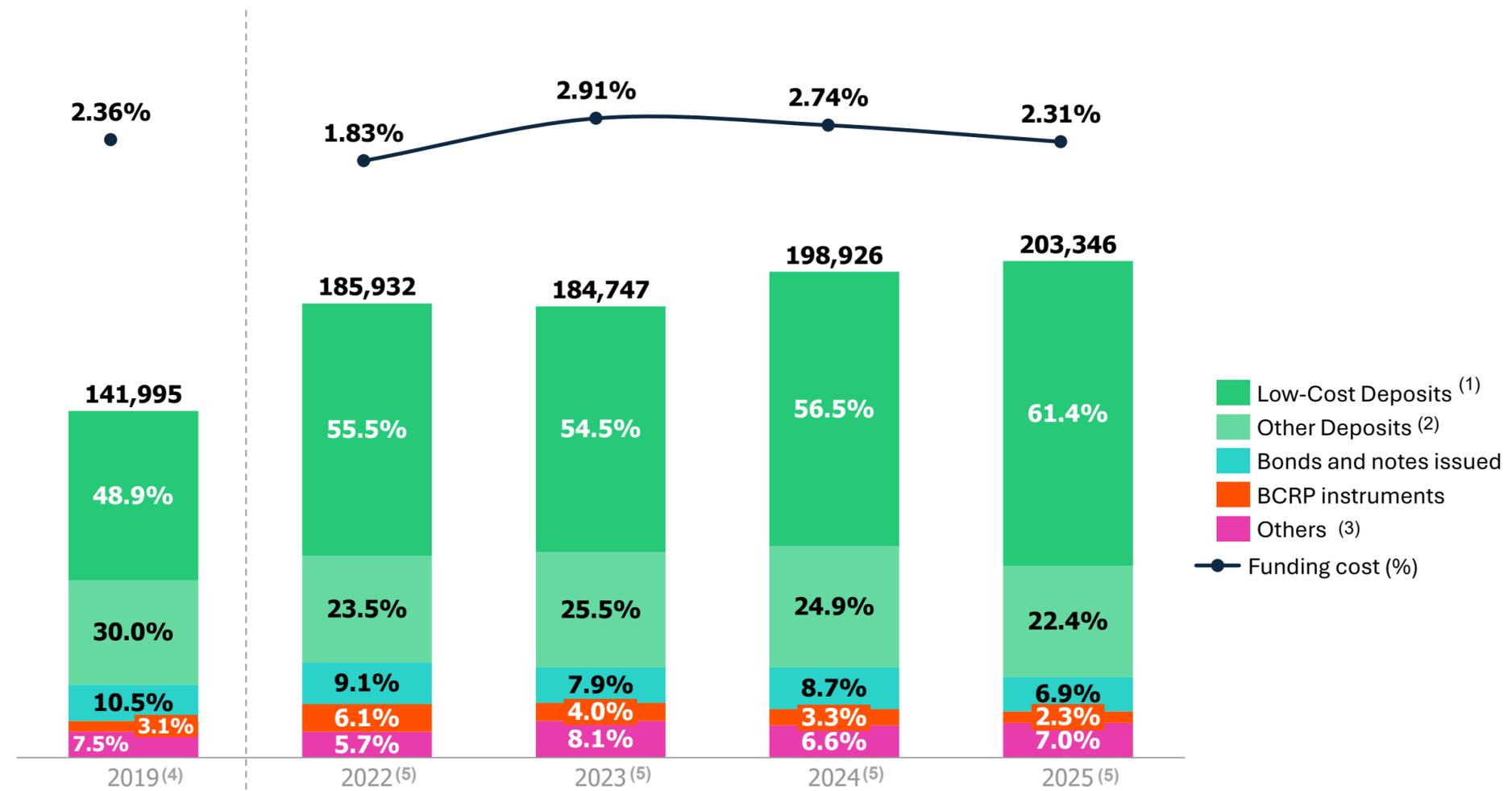
Our Low-cost Deposit Base Continues to Be the Primary Funding Source

Funding Structure

(S/203,346 millions as of december 2025)



Evolution of Funding Structure (millions)



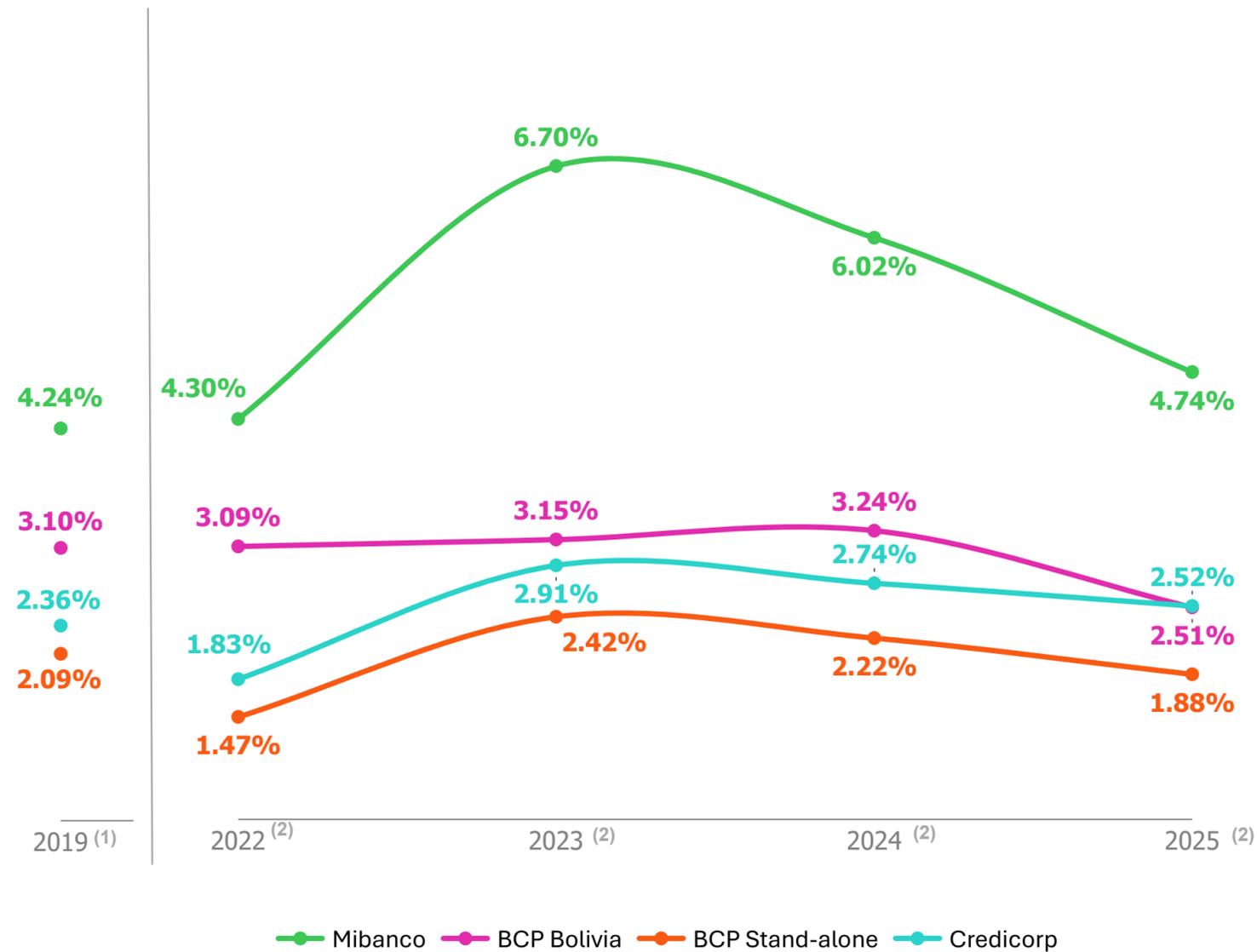
61.4% of total funding were low-cost deposits in 2025 Vs. 56.5% in 2024

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

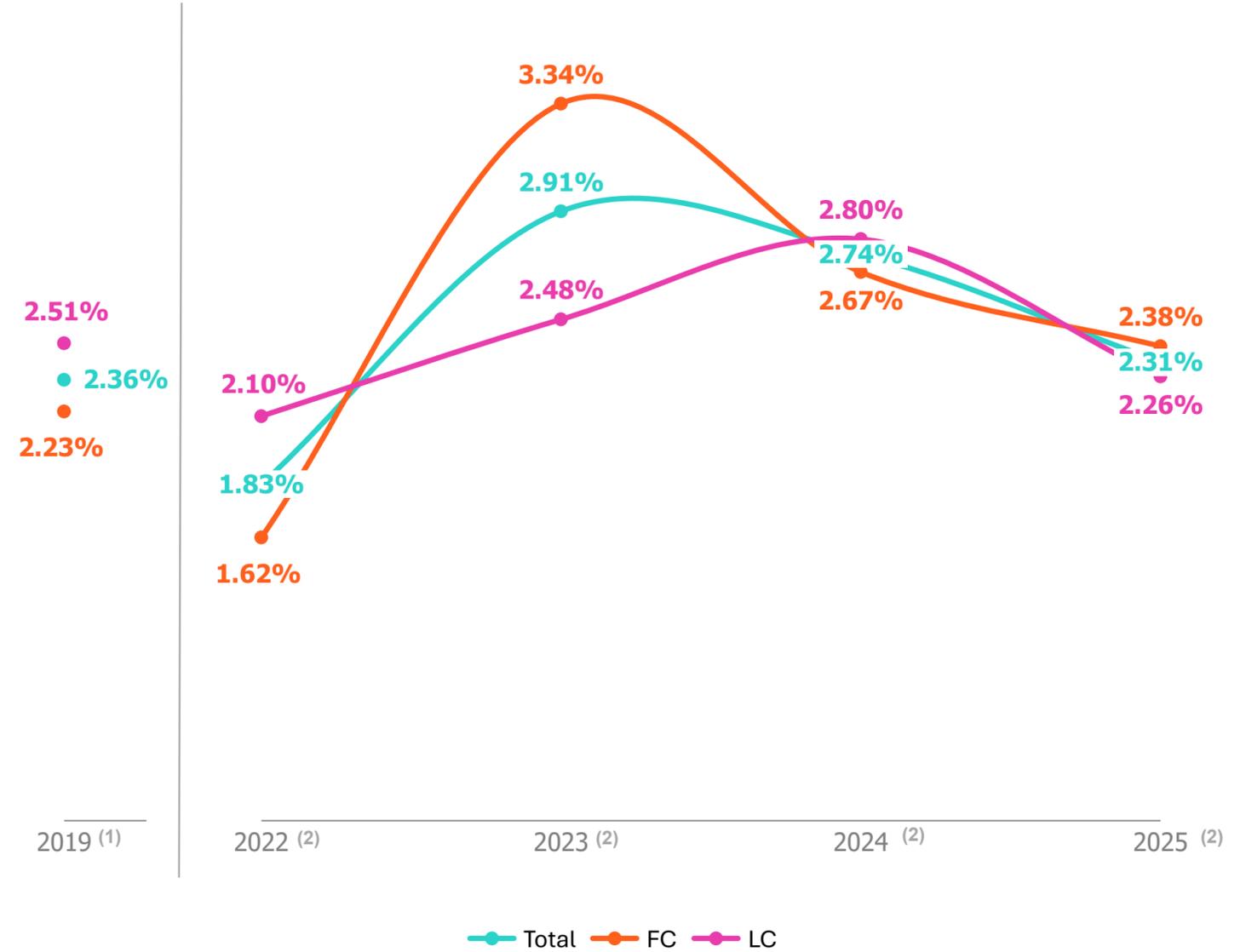
(1) Includes Demand and Saving Deposits. (2) Includes Time Deposits, Severance indemnity deposits, and Interest Payable. (3) Includes Due to Banks and correspondents and Repurchase agreements. (4) Figures reported under IFRS4. (5) Figures reported under IFRS17.

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

Funding Cost by Subsidiaries



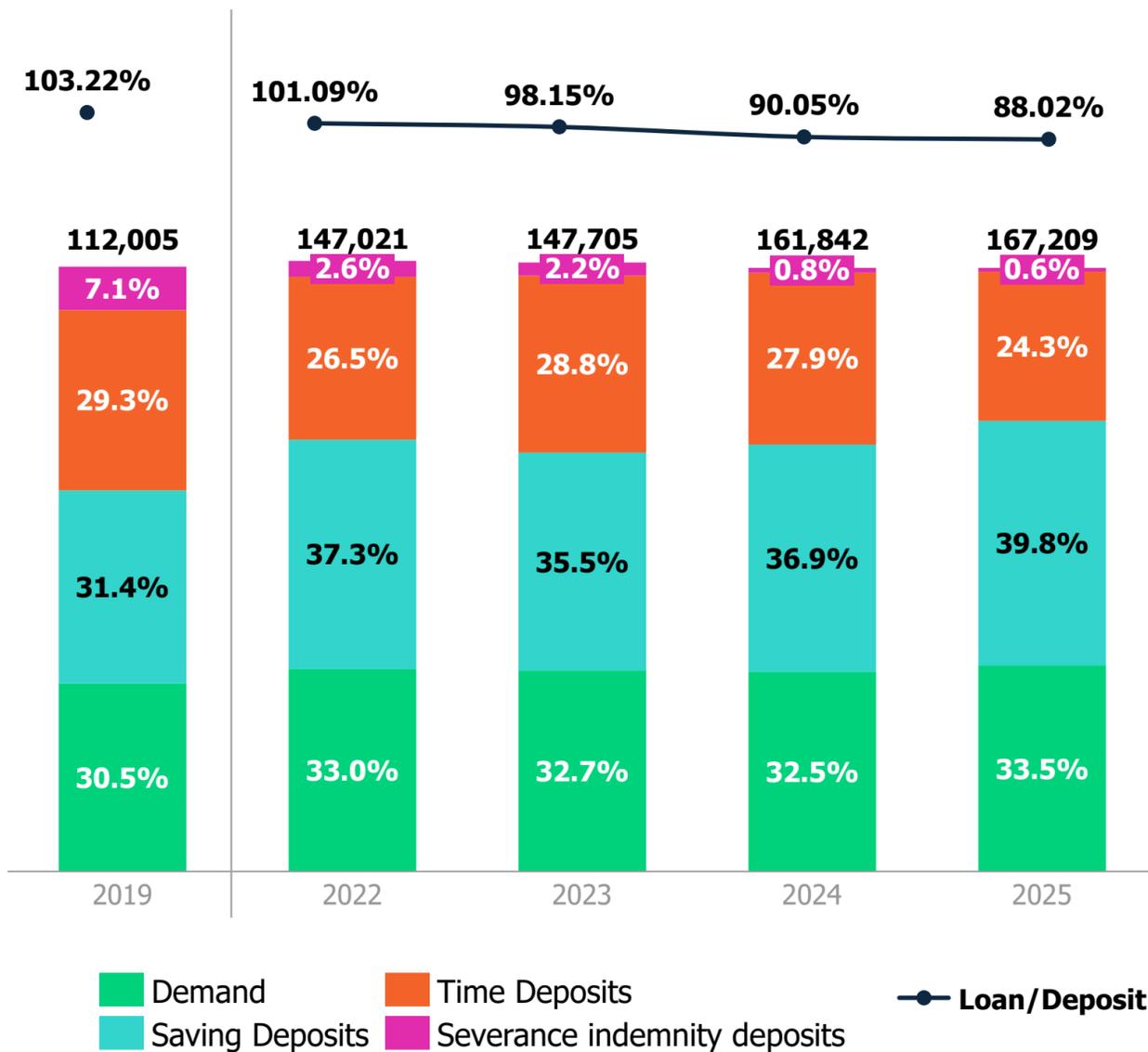
Funding Cost by Currency



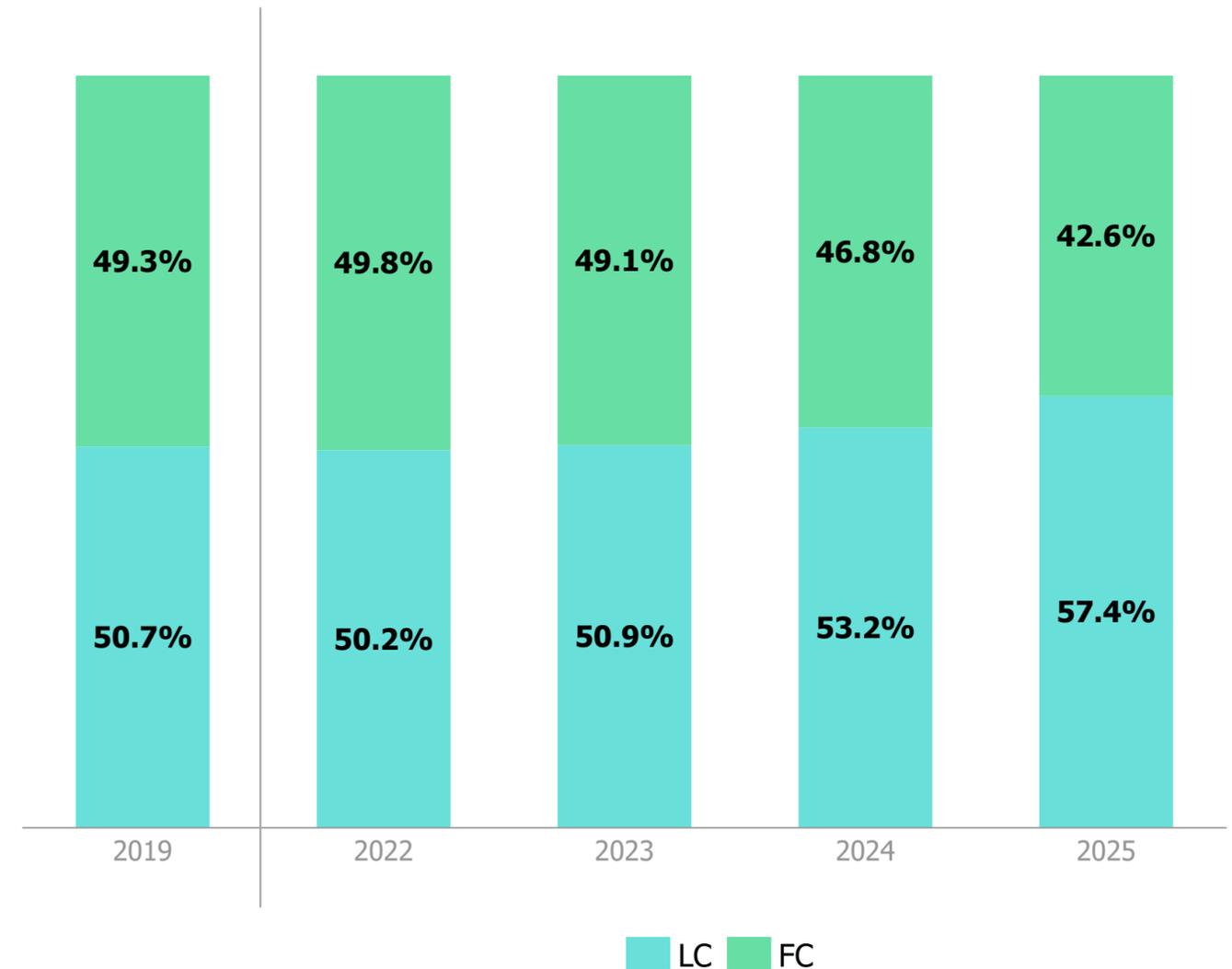
(1) Figures reported under IFRS4. (2) Figures reported under IFRS17.

The L/D ratio has decreased over the years due to higher low-cost deposits, driven by improvements in our transactional offer that attracted inflows from AFP withdrawals

Mix of Deposits



Deposits by currency



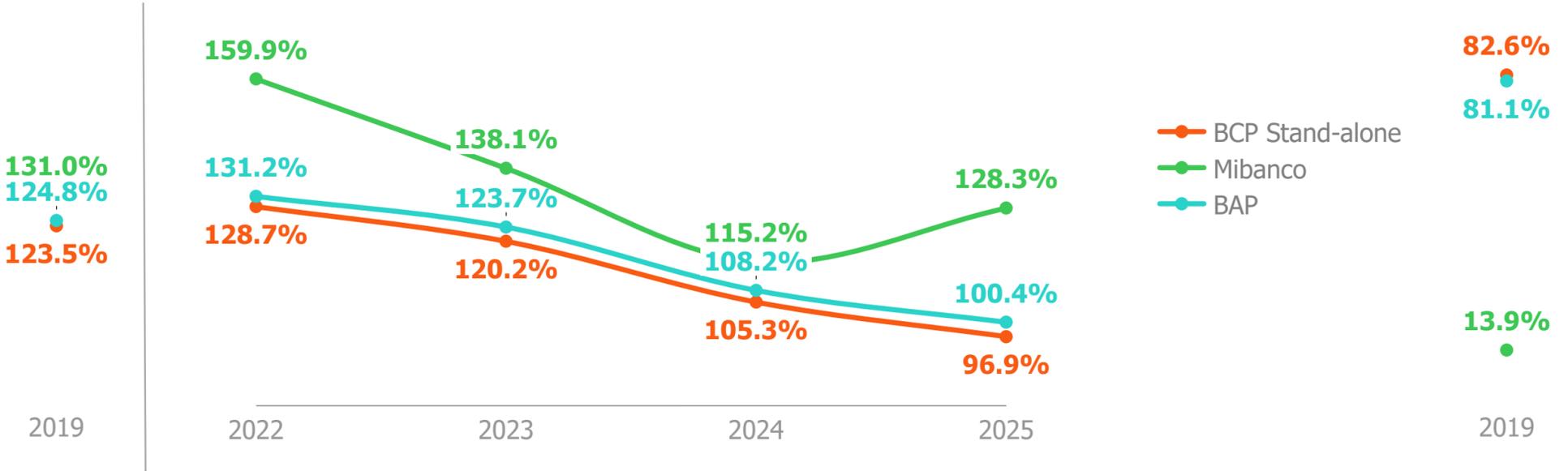
Dollarization Fell in Low-Cost Deposits Due To Pension Funds Inflows and Improvements in Our Transactional Offerings

Breakdown by Deposit Type and currency

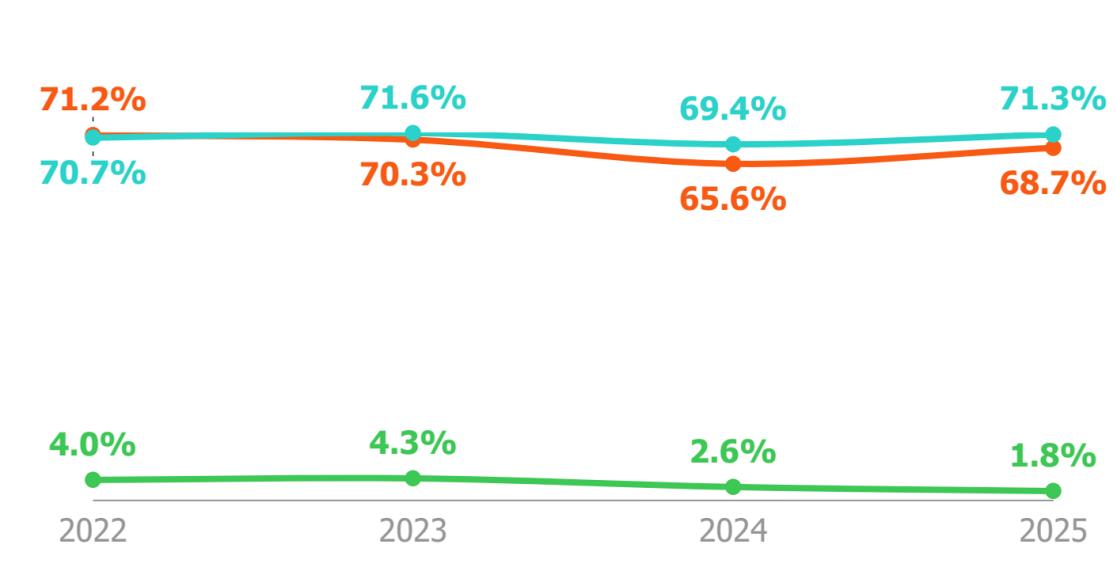


Loan / Deposit Ratio by currency

Local Currency

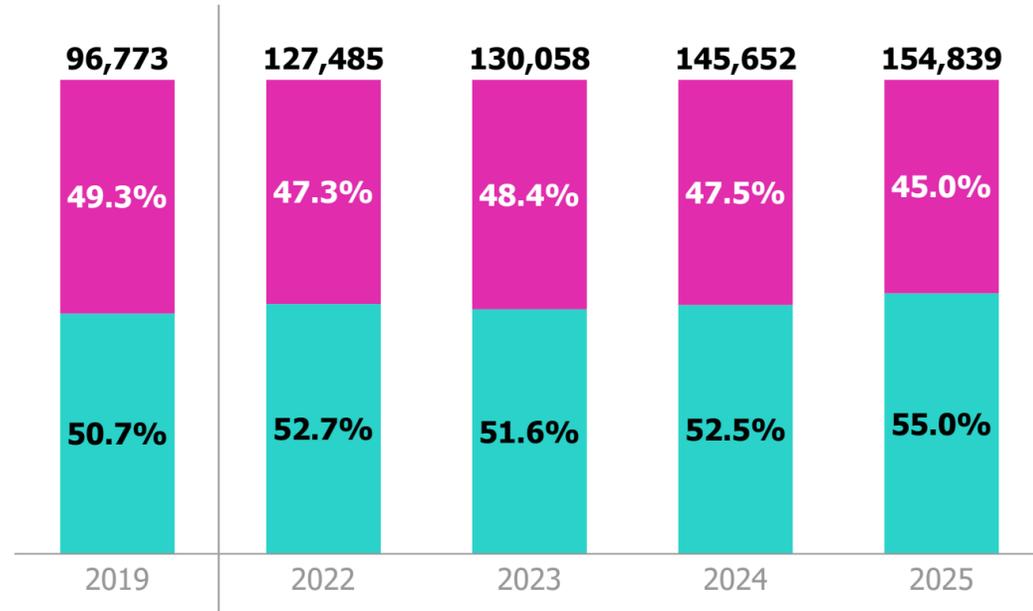


Foreign Currency

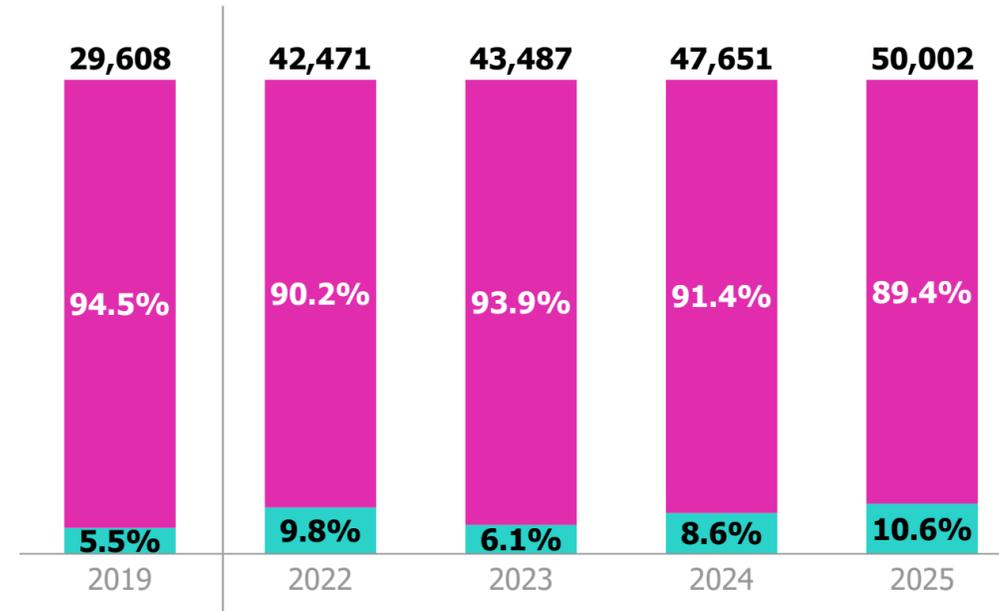


Over half of Credicorp's total deposits come from individual customers, showing a steady rise in savings deposits over time.

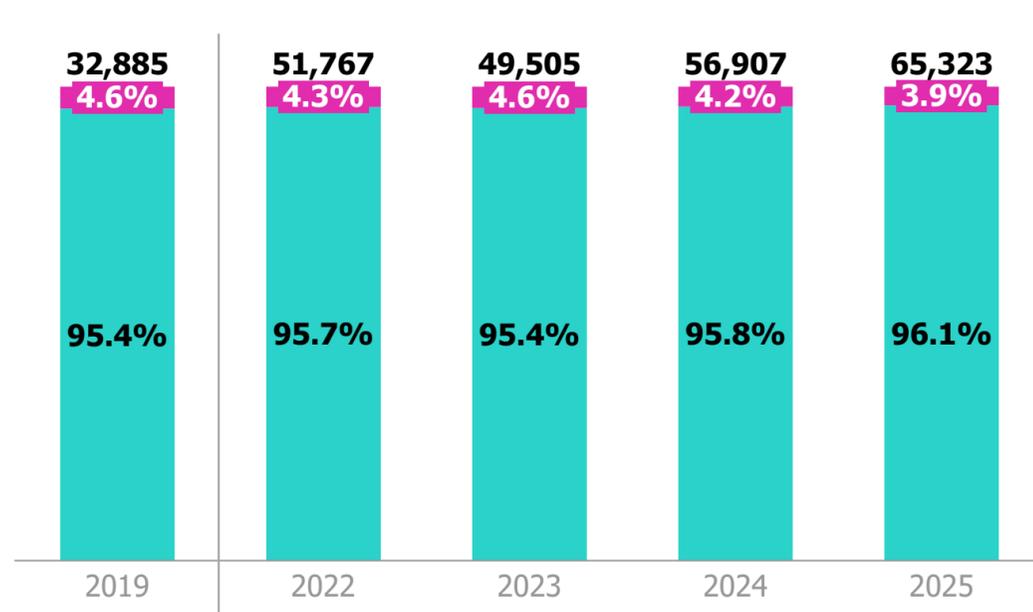
Total Deposits



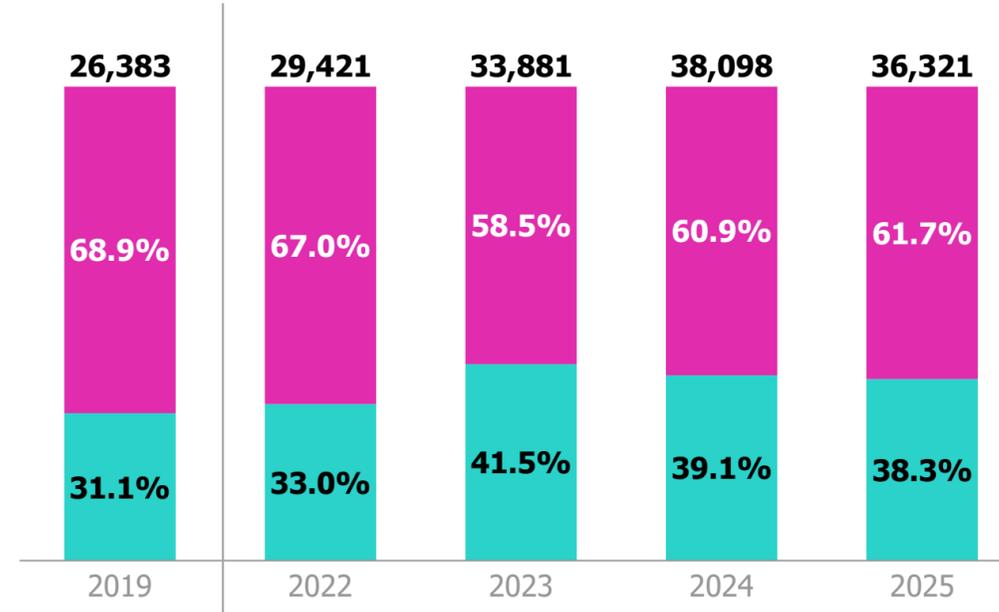
Demand Deposits



Saving Deposits



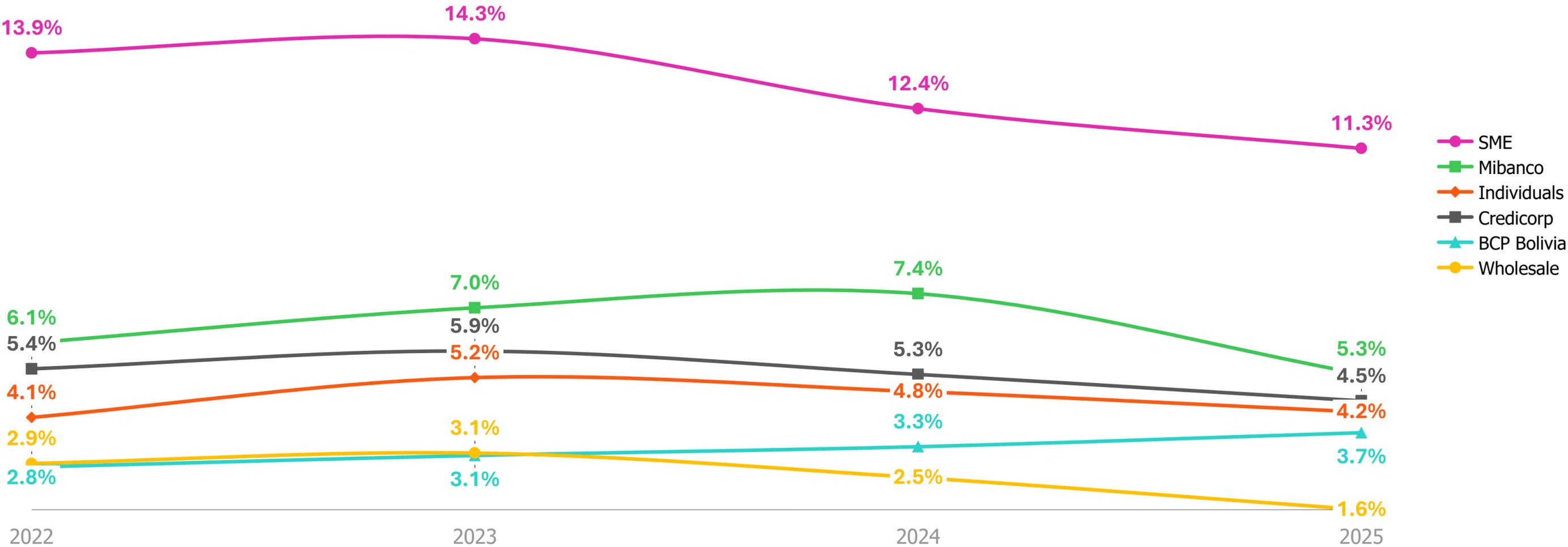
Time Deposits



Individuals
Companies

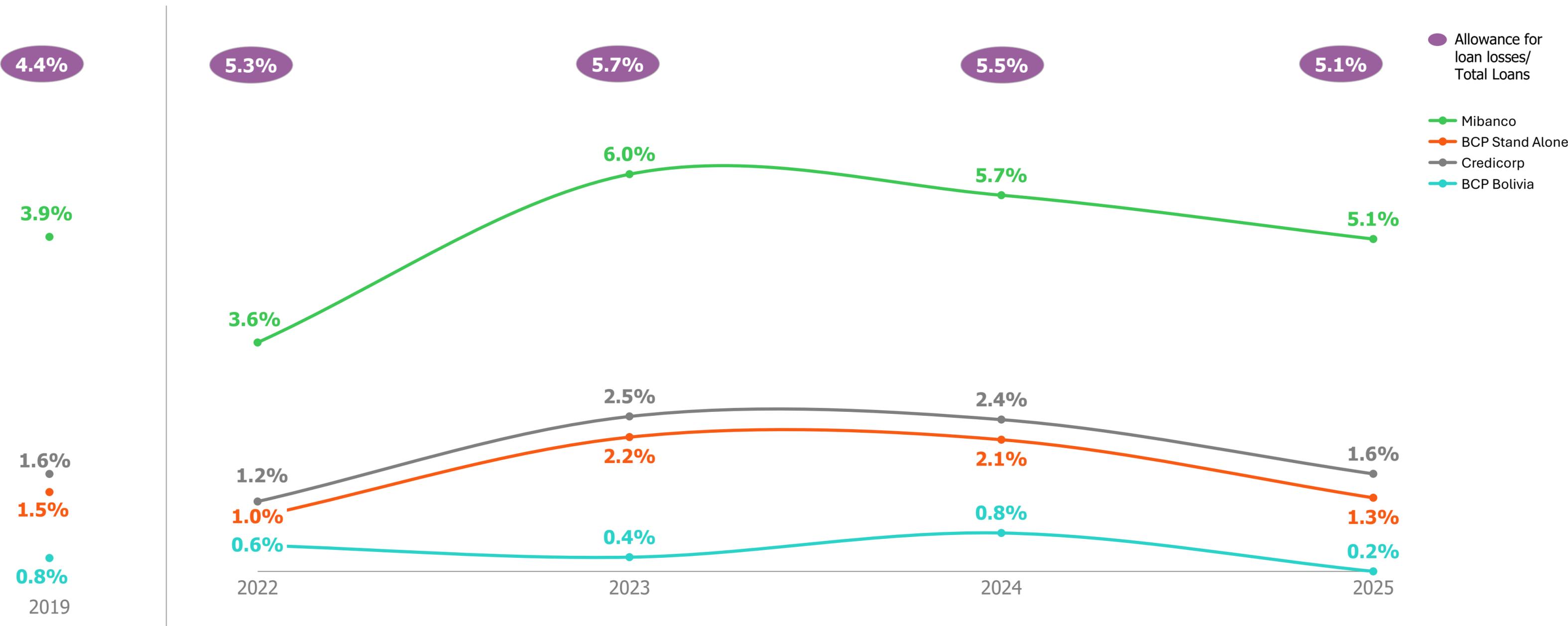
NPL Ratio Improved Materially Across Segments Driven by Fortified Risk Management and Improvements in the Payment Performance and Peruvian Economy

Non-Performing Loans (NPL) Ratio by Segment



Cost of Risk Improved Across Segments Due to an Improvement in Payment Performance, Supported by a Strengthening Economic Backdrop

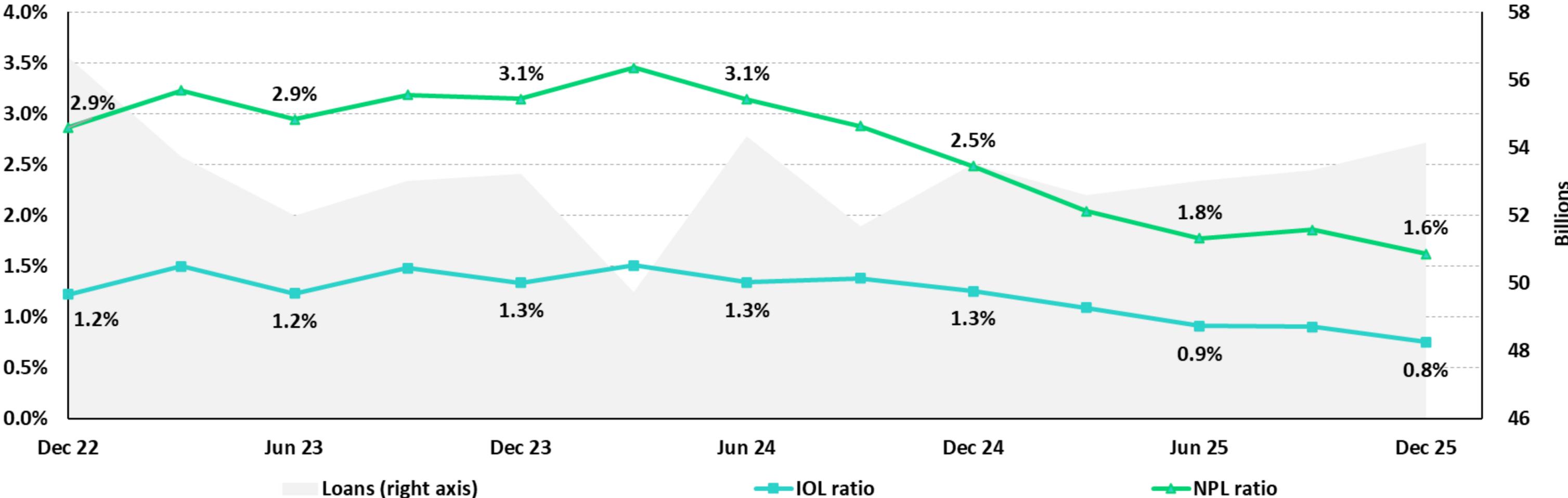
Evolution of Credicorp's Cost of Risk by Subsidiary
 (Total Cost of Risk and Total Loans Coverage Ratio)



Lower NPL Ratio YoY Driven by Lower NPL Volumes Due to Debt Repayments From Specific Corporate Clients

Wholesale Banking

Collateral level: 28%*

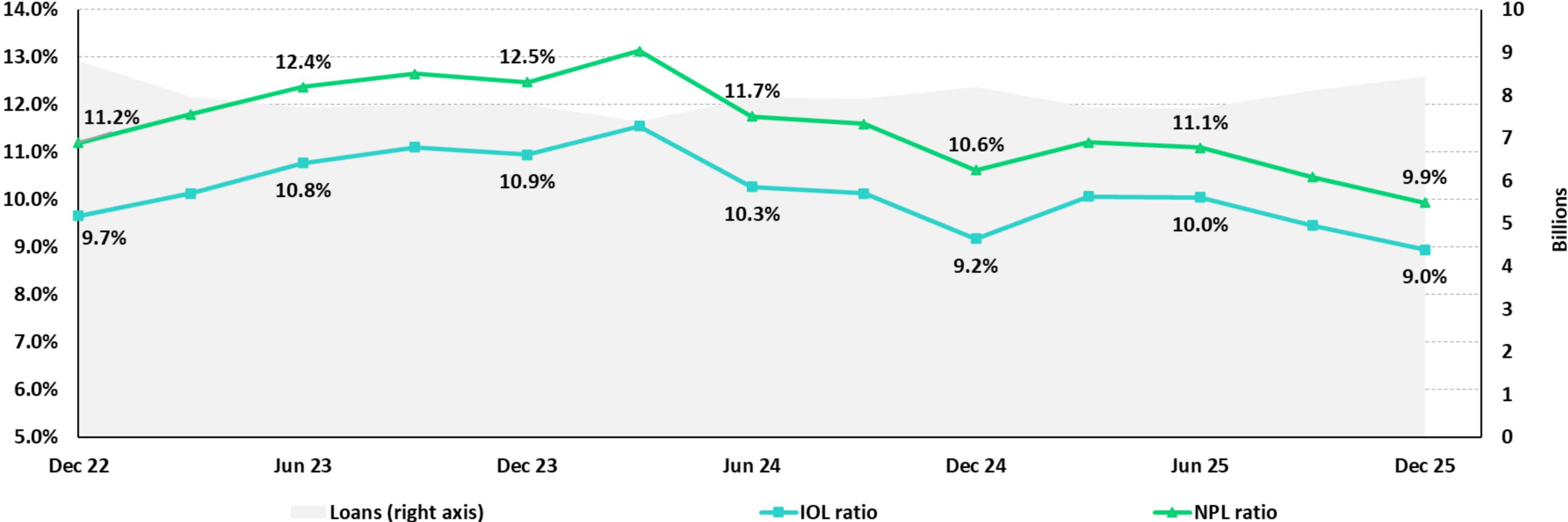


*Collateral levels as of Dec 2025.

Lower NPL Ratio YoY Driven By Improvements in Debt Collection Management

SME – Business

Collateral level: 68%*

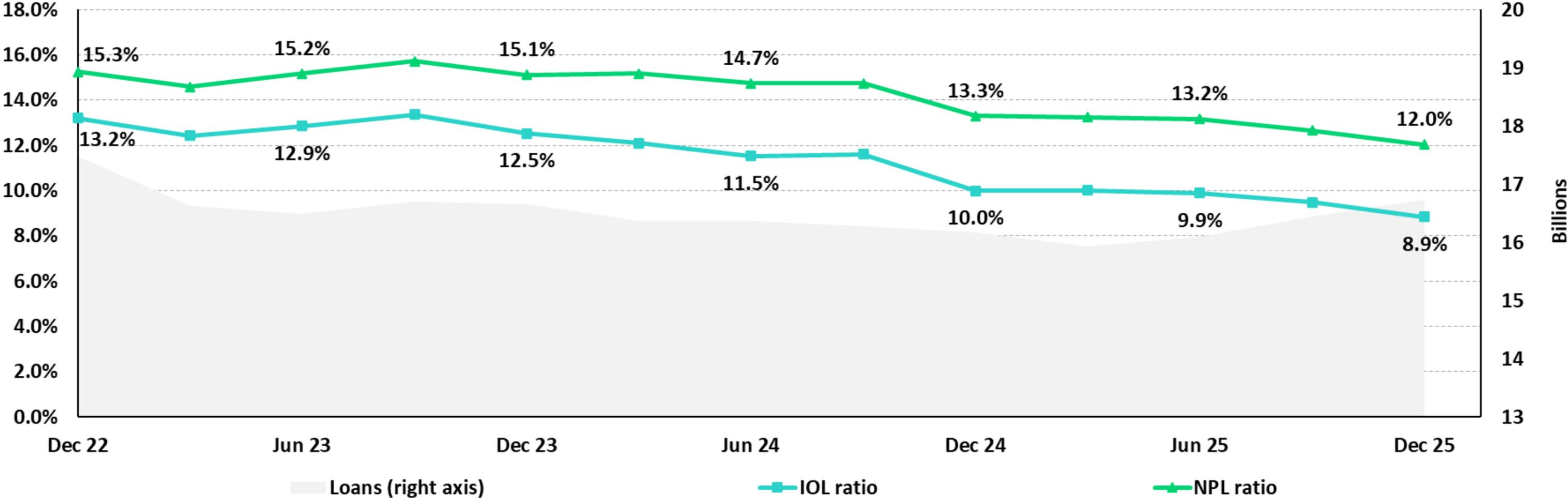


*Collateral levels as of Dec 2025.

Lower NPL Ratio YoY Driven Mainly by Higher Write-Offs and Debt Repayments by Clients With Loans Under Judicial Recovery

SME – Pyme

Collateral level: 35%*

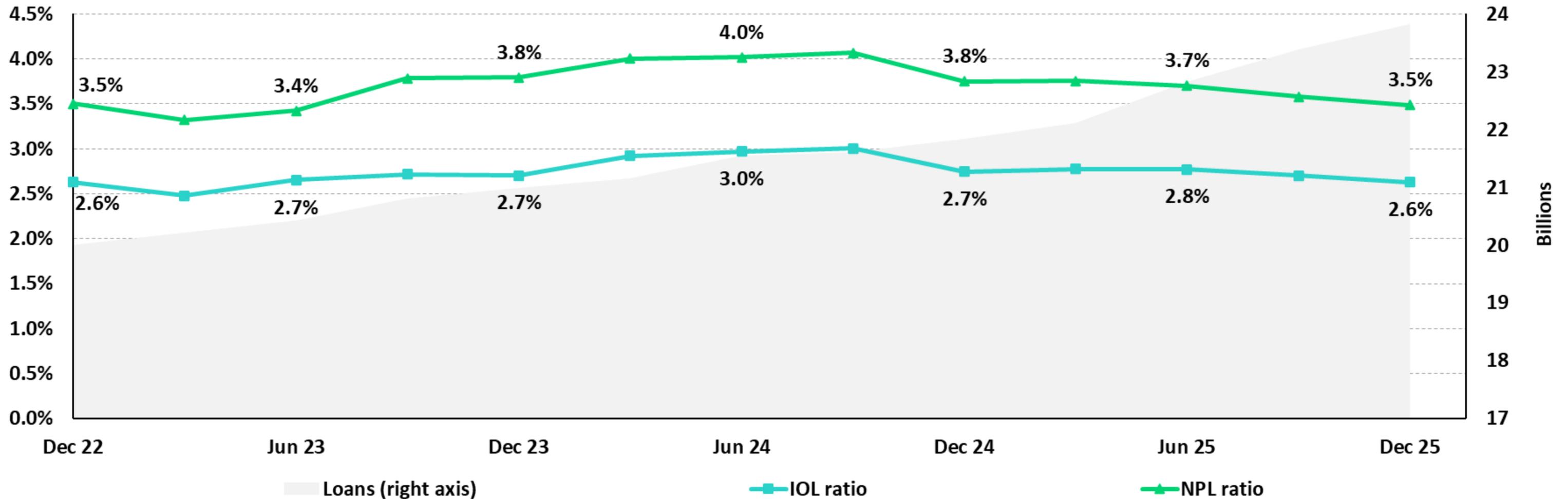


*Collateral levels as of Dec 2025.

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

Mortgage

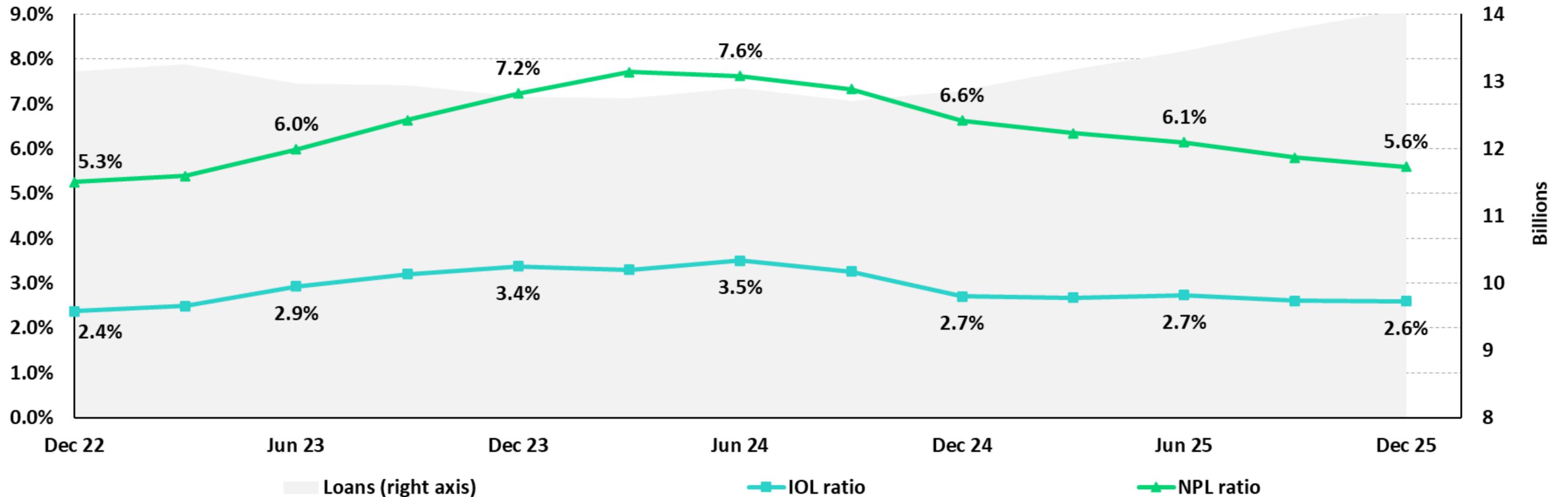
Loan-to-Value: 71%*



*Loan-to-Value as of Dec 2025.

Lower NPL Ratio YoY Driven by Lower Debt Refinancing and Backed by a More Favorable Economic Backdrop

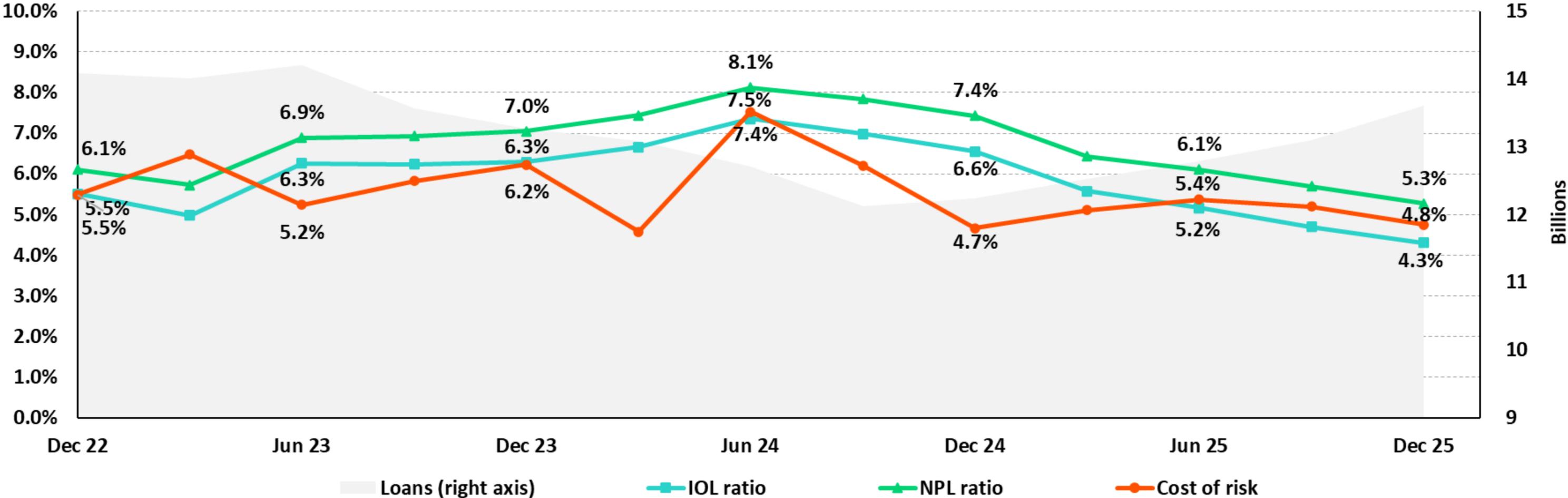
Consumer



NPL Ratio Decreased YoY Driven By Lower Overdue Loans Fueled by a More Cautious Approach to Origination and Improvements in Collections Management

Mibanco

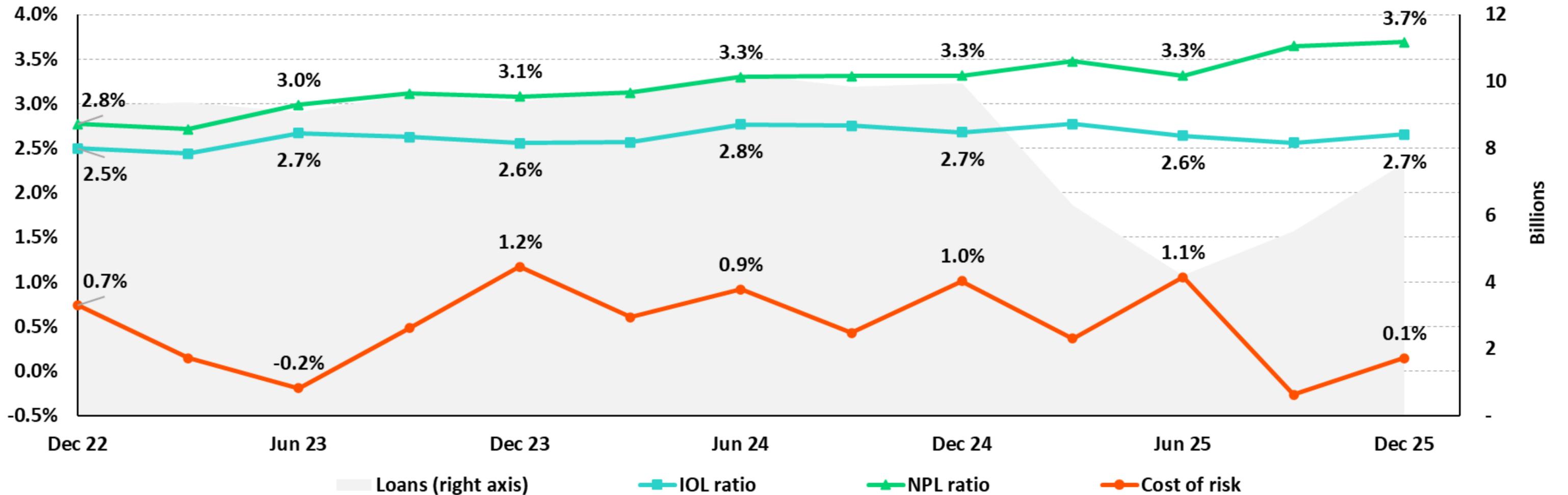
Collateral level: 5%*



*Collateral levels as of Dec 2025.

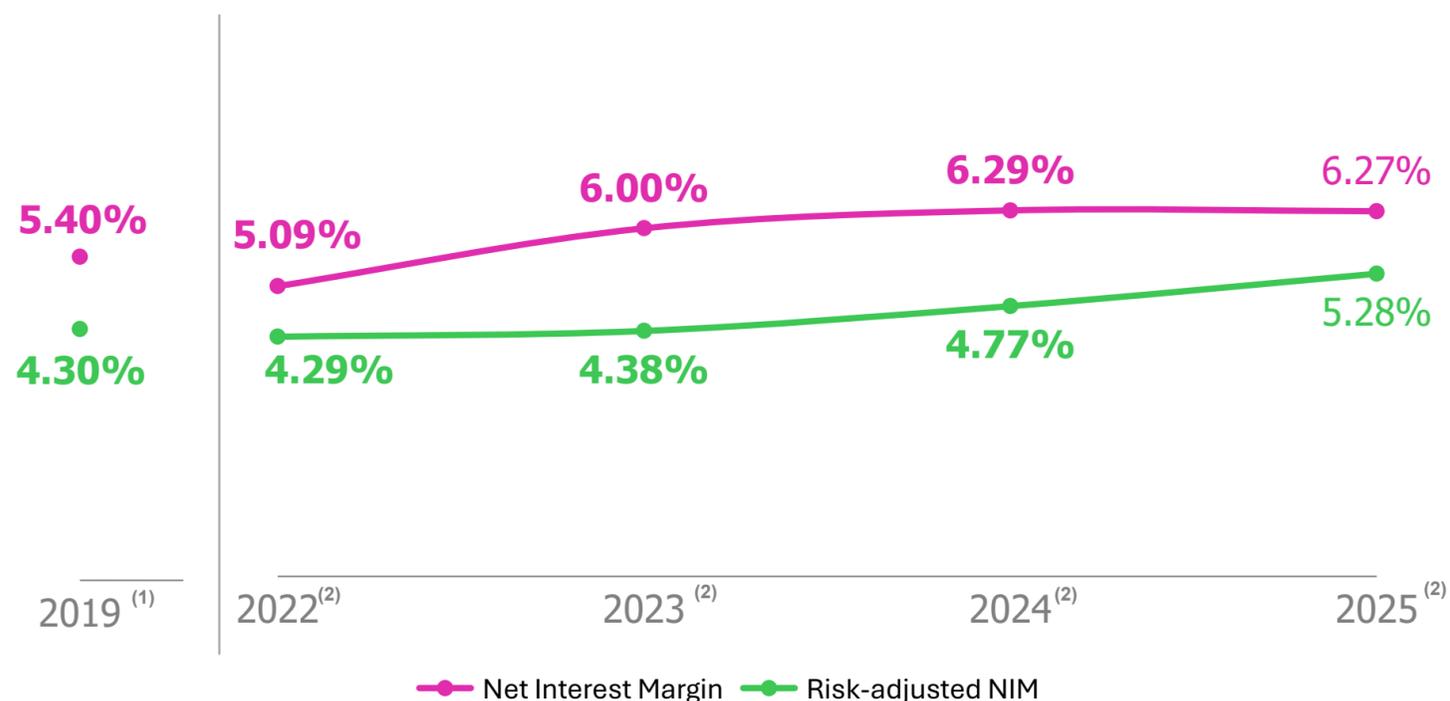
BCP Bolivia's NPL Ratio Increased YoY Due to a Contraction in the Loan Portfolio

BCP Bolivia

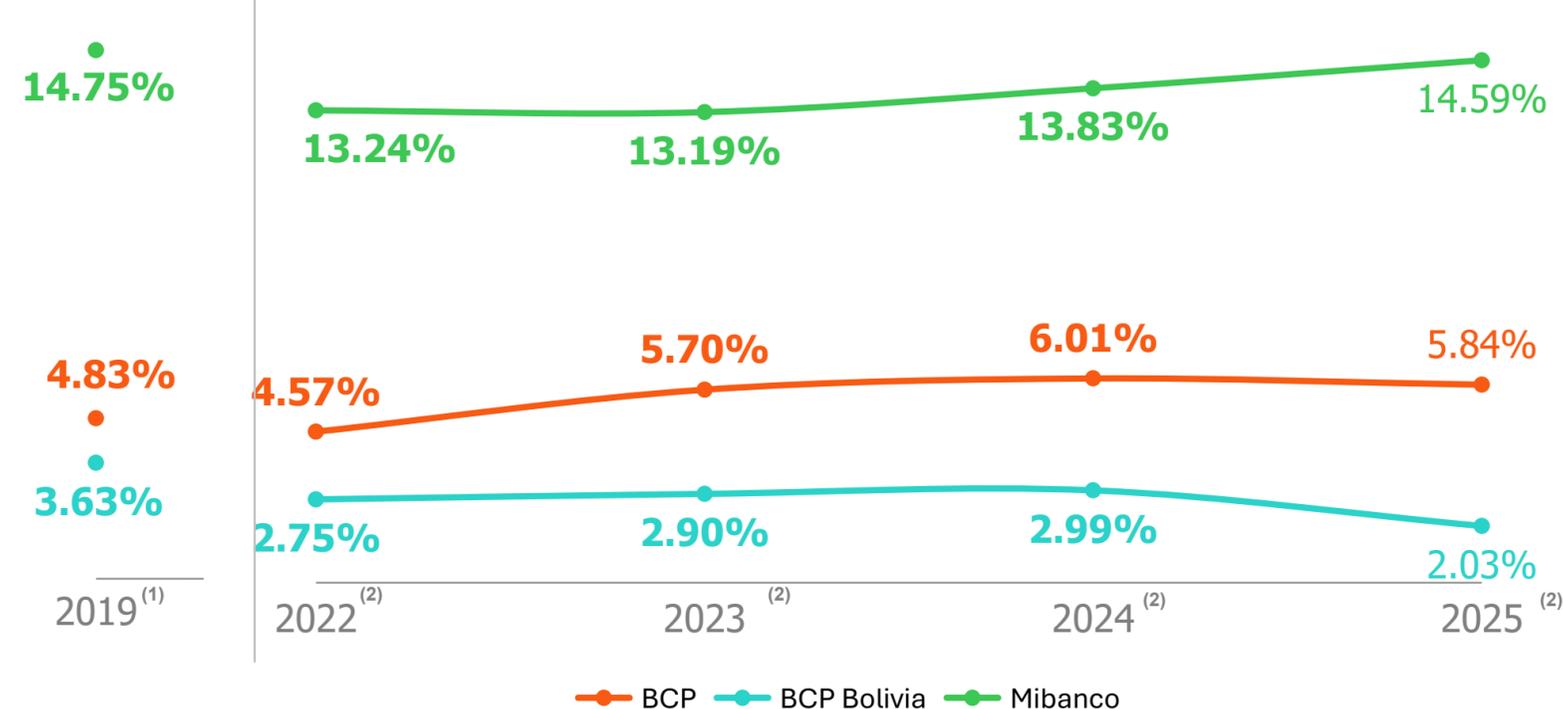


Resilient NIM Bolstered by Loan Mix Shift Towards Retail and Low-Cost Funding Structure

Historical NIM & Risk-Adjusted NIM



Historical NIM by subsidiaries



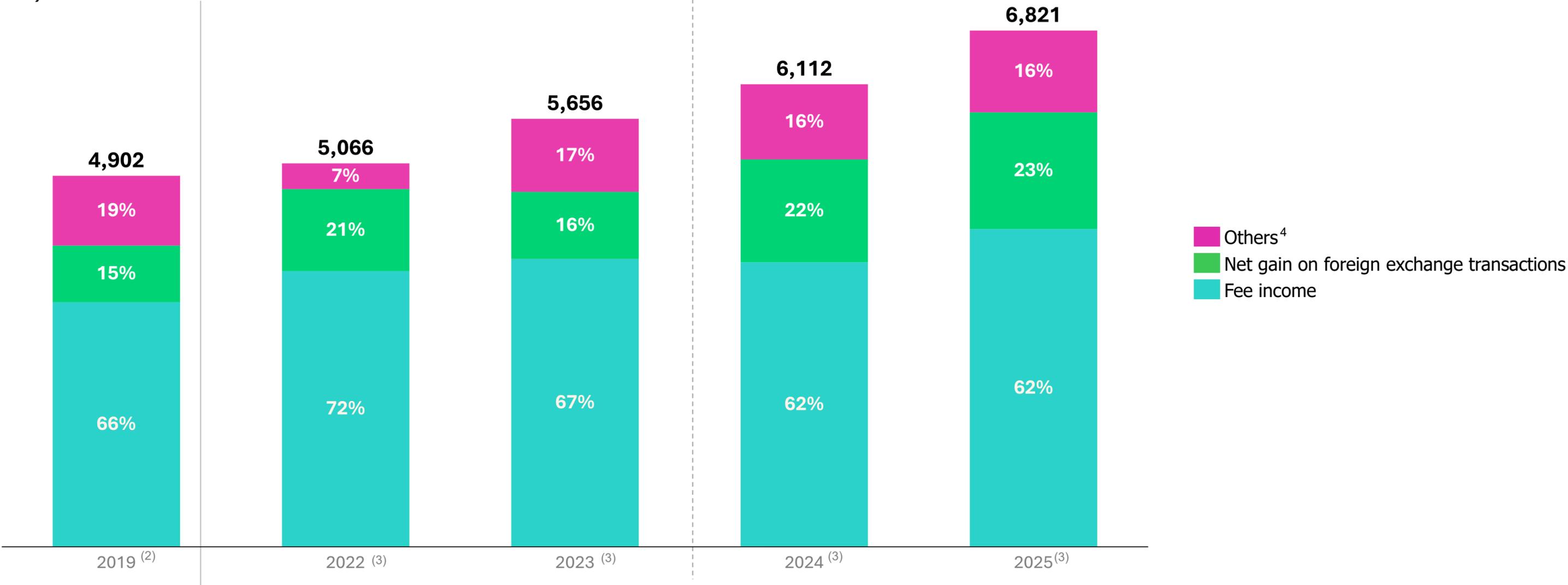
Net Interest Income

Net interest income S/ Millions	IFRS 4	IFRS 17			% change	% As of Dec 25	
	2019	2023	2024	2025	2025 / 2024	LC	FC
Interest income	12,382	18,798	19,869	19,930	0.3%	71%	29%
Interest expense	3,290	5,861	5,754	4,649	-19.2%	52%	48%
Net interest income	9,092	12,938	14,115	15,281	8.3%	77%	23%
Net provisions for loan losses	1,846	3,622	3,519	2,406	-31.6%		
Risk-adjusted Net interest in	7,246	9,316	10,596	12,874	21.5%		

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

Strong Fee Income and FX Gains Highlight the Consistent Execution of Our Diversification and Decoupling Strategy

Other Income¹
(S/ Millions)



(1) Beginning in 1Q25, 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.

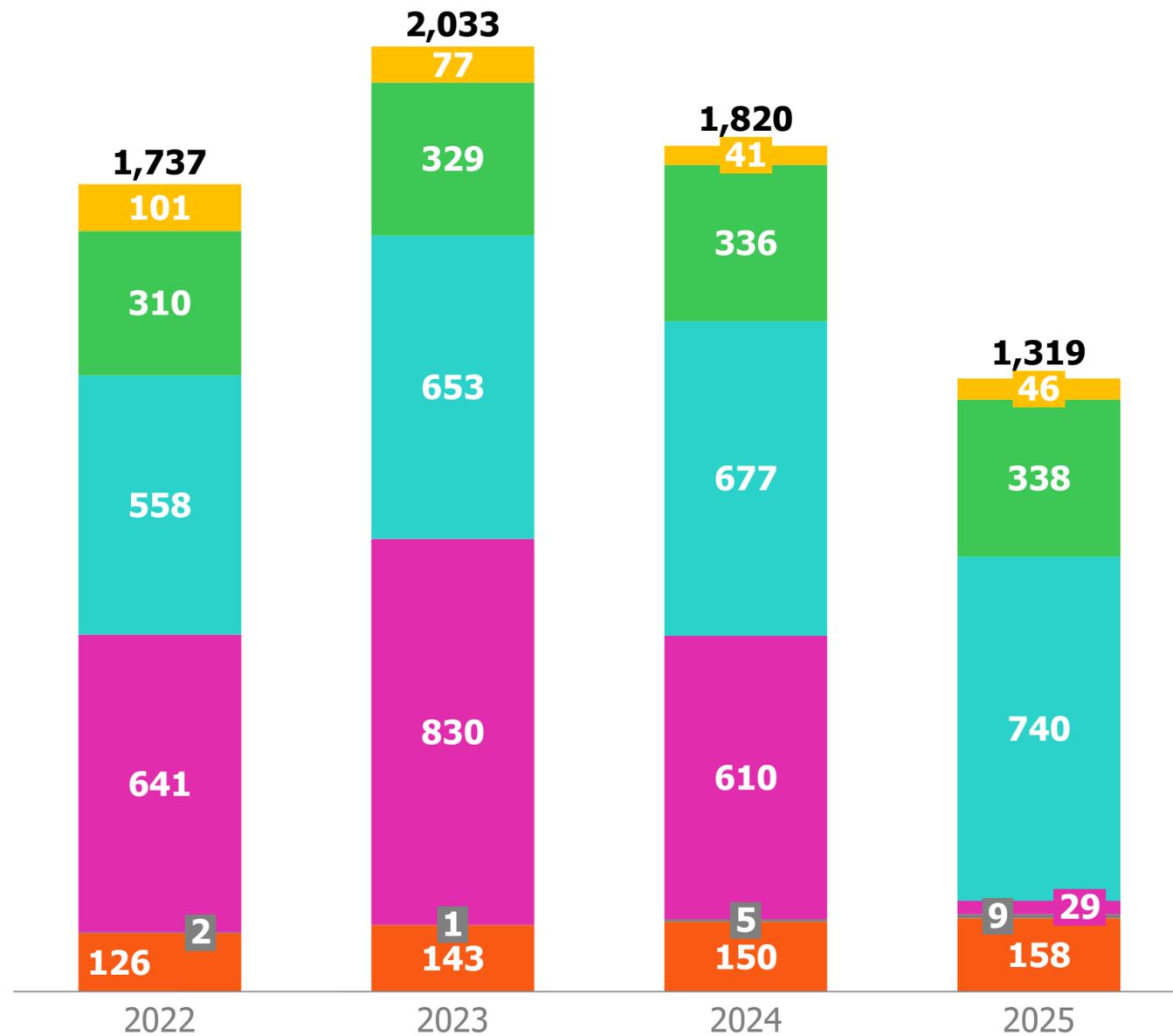
(2) Figures reported under IFRS 4.

(3) Figures reported under IFRS 17.

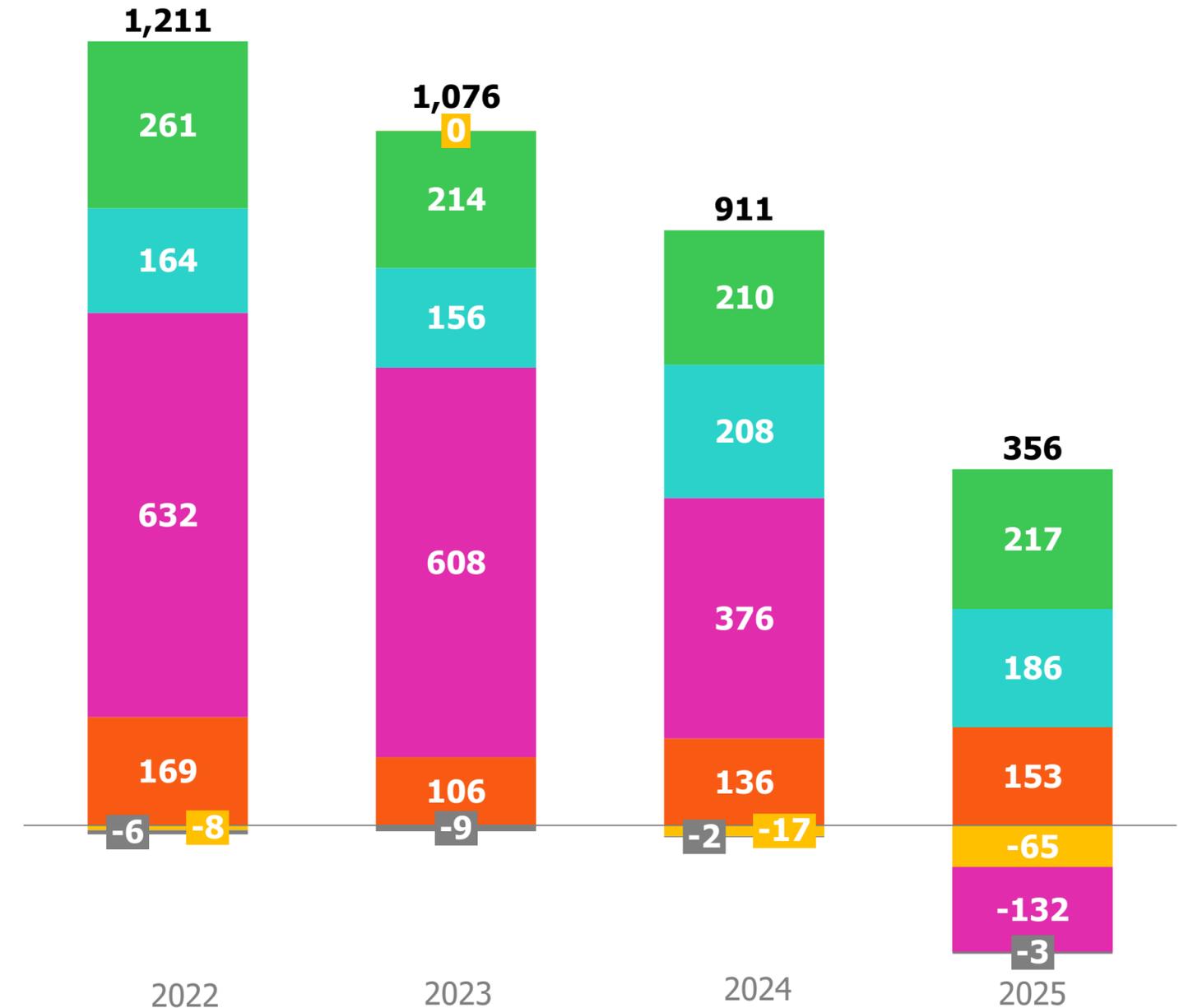
(4) Others includes Net gain on securities, Net gain from associates, Net gain on derivatives held for trading, Net gain from exchange difference, Other non-financial income

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

Income from Insurance Services
(S/ Millions)

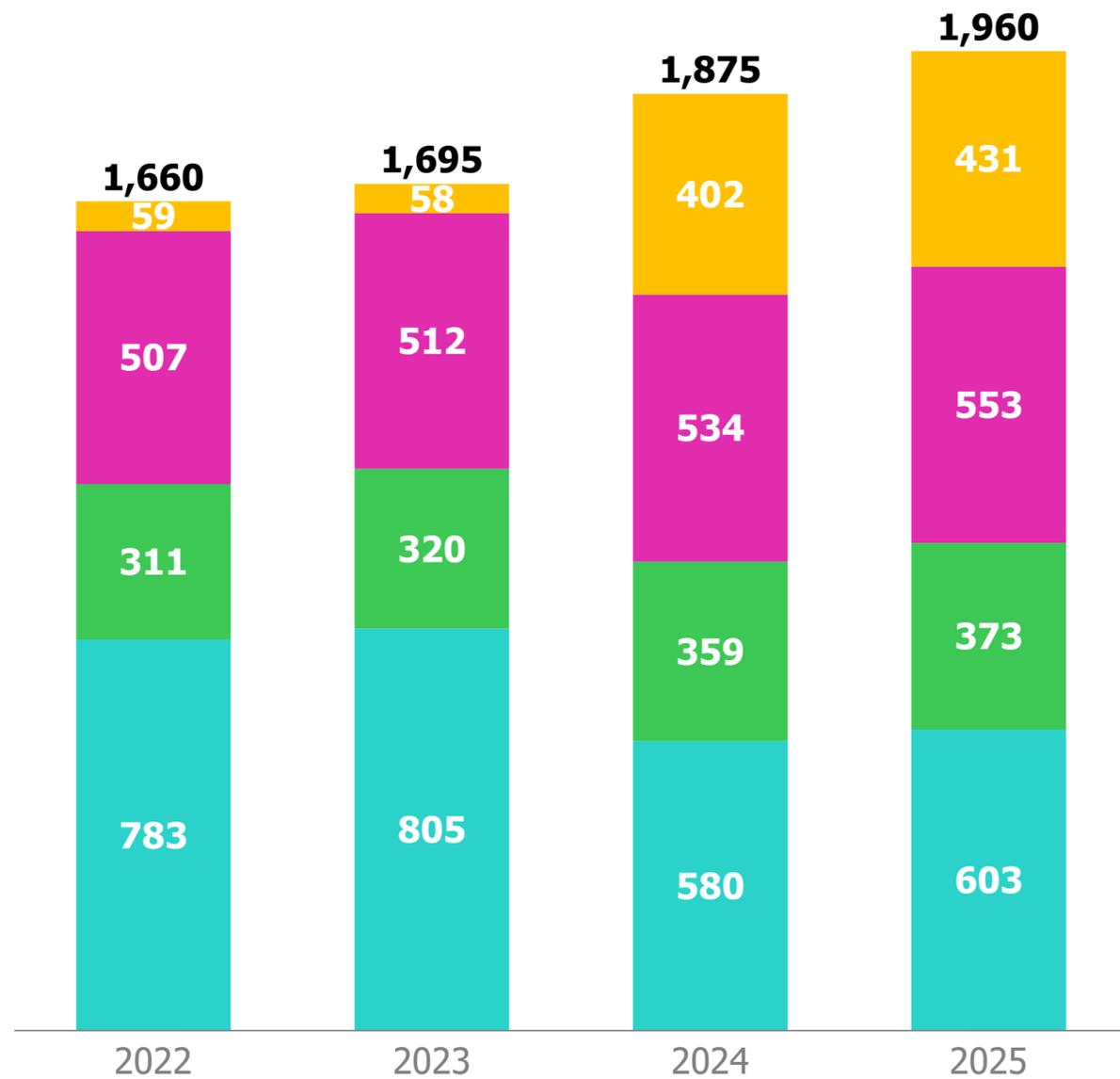


Expenses from the Insurance Services – Life Business
(S/ Millions)

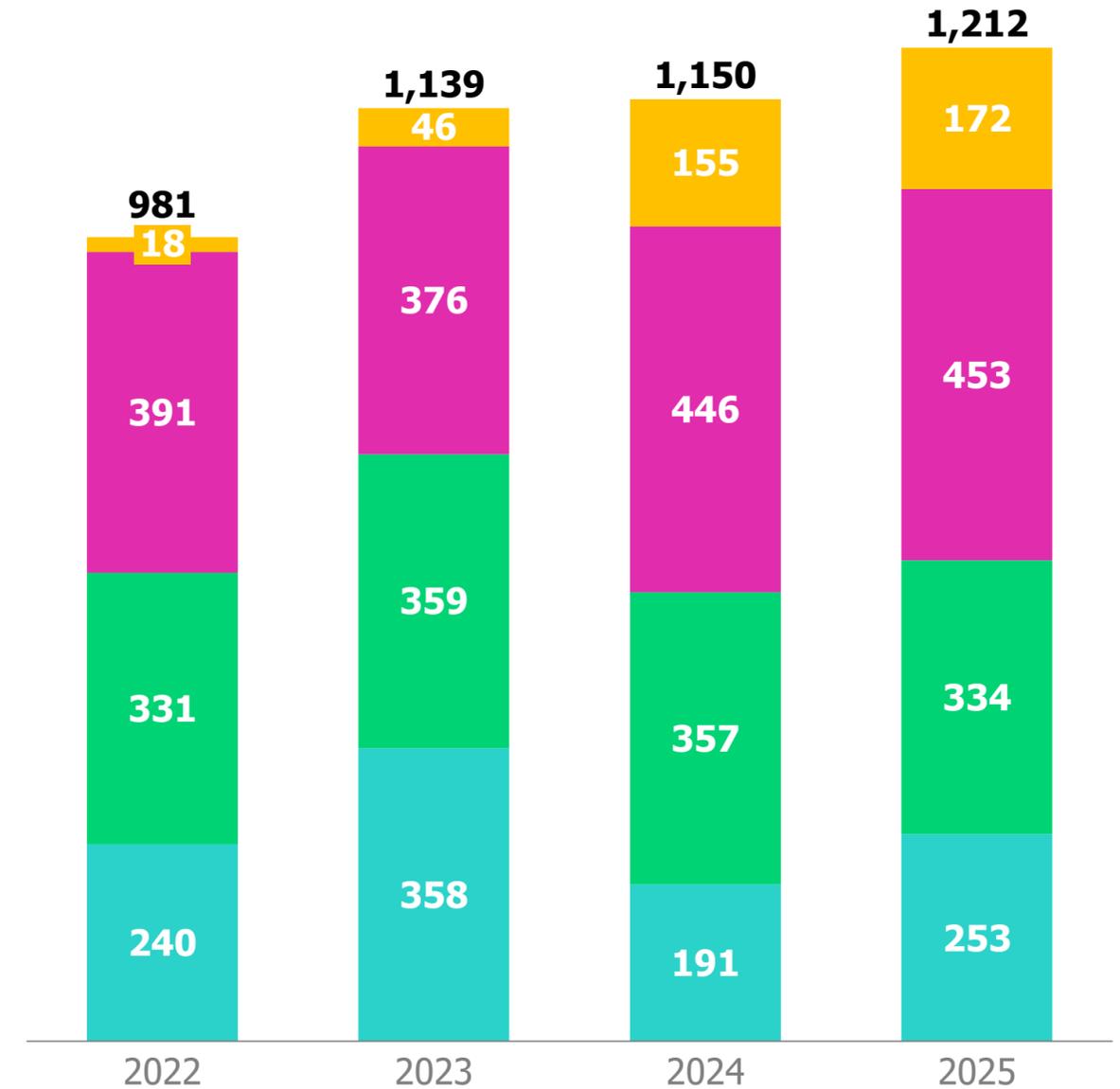


In Insurance, P&C Results Increased Due to Higher Income and a More Favorable Reinsurance Result

Income from Insurance Services
(S/ Millions)



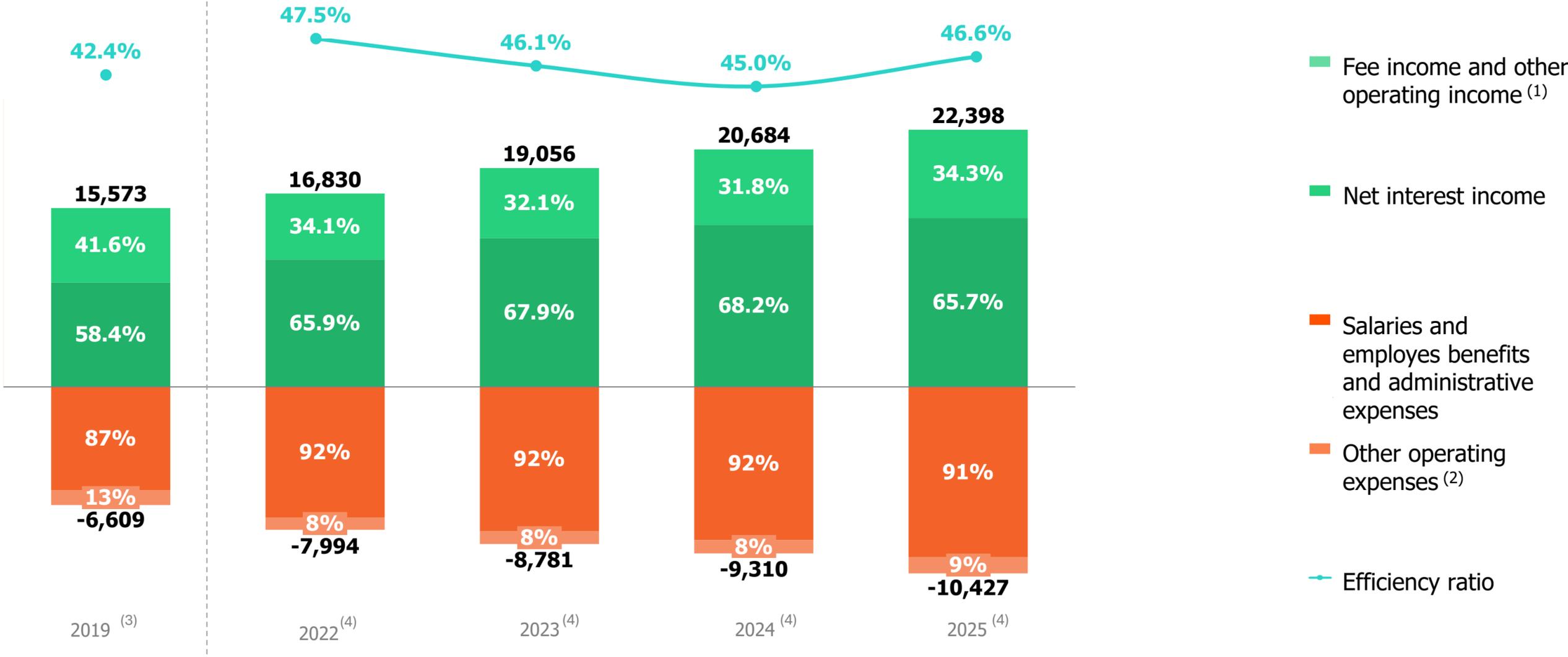
Expenses from Insurance Services
(S/ Millions)



- Personal Lines
- Medical Assistance
- Cars
- Commercial Lines

Efficiency Ratio Increased as Anticipated and Remained within Guidance

Operating Income and Expenses (S/ Million)



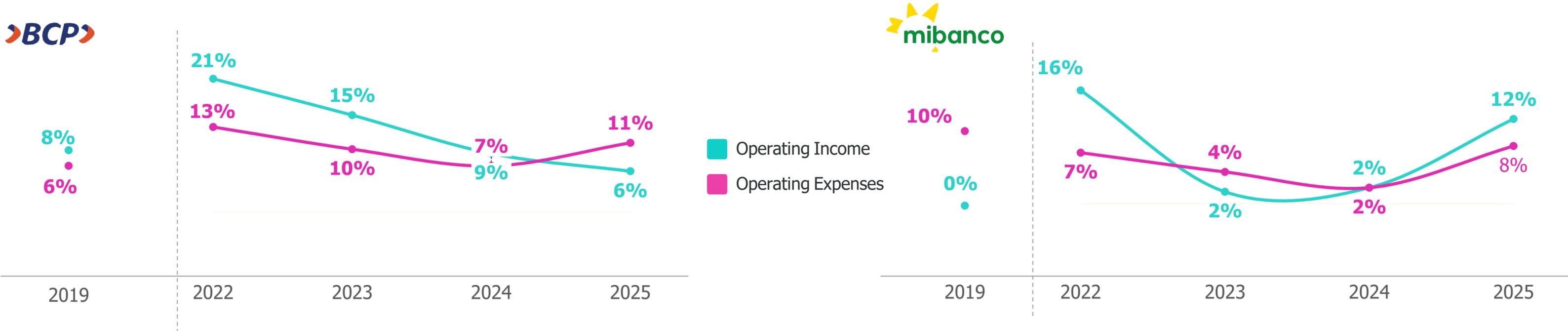
(*) Figures differ from previously reported due to alignment with audited financial statements.
 (1) Includes Net earned premiums, Net gain on foreign exchange transactions, Net gain from associates, Net gain on derivatives and Result on Exchange difference.
 (2) Other operating expenses includes Depreciation and amortization, Association in participation and Acquisition cost.
 (3) Figures reported under IFRS 4.
 (4) Figures reported under IFRS 17

Efficiency Evolution was Driven Mainly by BCP Stand-alone and Pacifico, which reflected the consolidation of the 100% of the JV with Empresas Banmédica

Efficiency ratio by subsidiary (%)

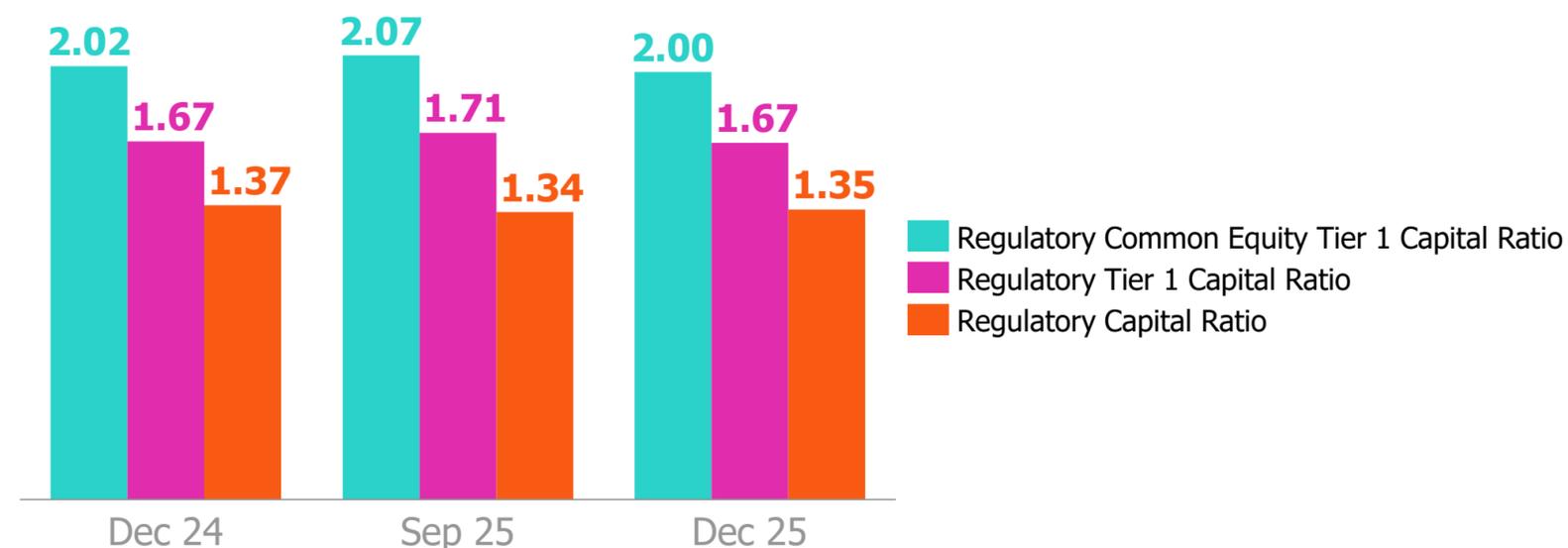
	BCP Stand-alone	BCP Bolivia	Mibanco - Peru	Pacifico
2019	40.7%	60.0%	53.0%	40.2%
2020	40.9%	87.8%	62.6%	39.0%
2021	43.4%	60.3%	55.4%	35.4%
2022	40.7%	60.9%	51.3%	34.3%
2023	38.8%	61.3%	52.7%	26.5%
2024	38.1%	63.9%	52.7%	27.6%
2025	39.7%	67.8%	50.9%	38.3%

Income and Expenses Annual Growth (%)

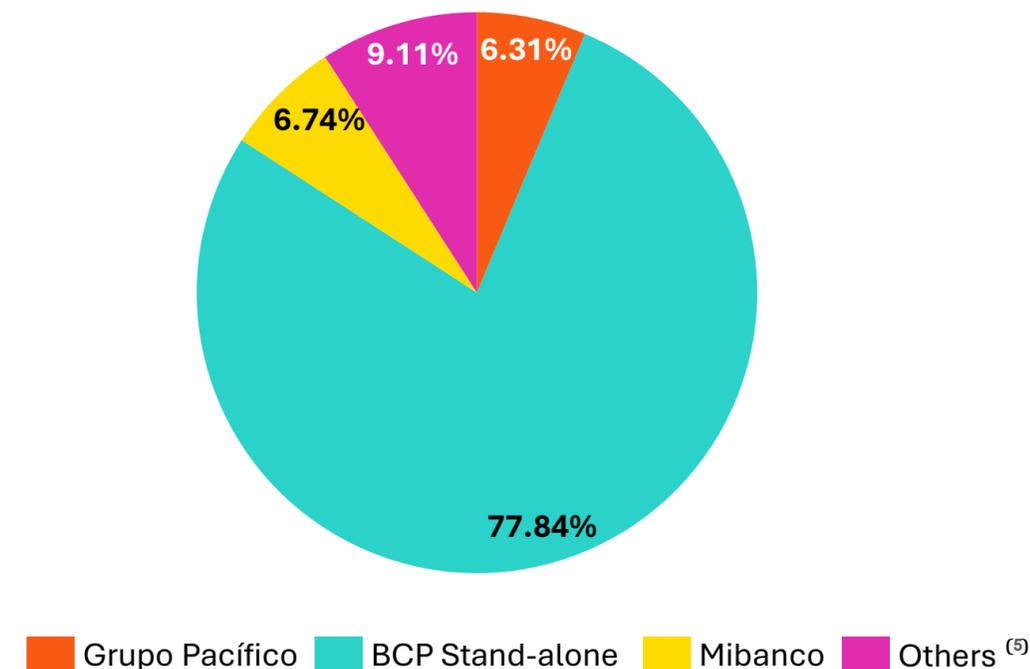


Credicorp's Capital Position Maintains a Significant Buffer over Regulatory Requirements

Capital Coverage Ratios



Regulatory Capital Requirement Breakdown Dec 25



Compliance with Capital Requirement

(S/ Thousands)⁽⁶⁾

	Dec 24	Sep 25	Dec 25
Total Regulatory Capital (A)	40,010,790	41,608,741	43,813,222
Total Regulatory Capital Requirement (D)	29,124,775	30,993,862	32,346,541
Regulatory Capital Ratio (A) / (D)	1.37	1.34	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/>

4Q25 Corporate Presentation

February 2026

CREDIC  RP

