SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 6-K

Report of Foreign Private Issuer
Pursuant to Rule 13a-16 or 15d-16 under the
Securities Exchange Act of 1934

For the month of October 2025

Commission File Number: 001-14014

CREDICORP LTD.
(Translation of registrant's name into English)

Of our subsidiary
Banco de Credito del Peru:
Calle Centenario 156
La Molina 15026
Lima, Peru (Address of principal executive office)

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F.

Form 20-F ☒ Form 40-F ☐

October 9, 2025

Securities and Exchange Commission - SEC
Re.: MATERIAL EVENT

Dear Sirs and Mesdames:

Credicorp Ltd. (the "Company" or "Credicorp") notifies you that the attached PowerPoint is being presented today in New York at Credicorp's Investor Day event.

The information in this Form 6-K (including any exhibit hereto) shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934 (the "Exchange Act") or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933 or the Exchange Act.

Sincerely,

/s/ Milagros Cigüeñas
Authorized Representative
Credicorp Ltd.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Date: October 9, 2025

CREDICORP LTD.
(Registrant)

By: /s/ Milagros Cigüeñas

Milagros Cigüeñas
Authorized Representative


CREDICORP
Investor Day 2025
Greater than the sum of its parts
30 years
BAP LISTED NYSE

Agenda

Welcome and Opening Remarks	**Mr. Luis Romero** | Executive Chairman, Credicorp
Three Decades of Growth, One Playbook for the Future	**Mr. Gianfranco Ferrari** | CEO, Credicorp **Mrs. Francesca Raffo** | CINO, Credicorp
Panel Discussion **Towards the 10x Opportunity**	**Mr. Raimundo Morales** | CEO, Yape **Mrs. Monica Rivas** | Division Manager of Bancassurance and Credicorp Ecosystems, Pacifico **Mr. Giovanni Terzano** | Head of Products and Digital Channels, BCP *Moderated by: Mrs. Francesca Raffo | CINO, Credicorp*
Panel Discussion **Scaling with Confidence: Tech-Enabled Data, AI, and Risk as Growth Engines**	**Mr. Cesar Rios** | CRO, Credicorp **Mr. André Rezende** | CTO, Credicorp *Moderated by: Mr. Alejandro Pérez-Reyes | CFO, Credicorp*
Delivering Strong and Sustainable Value	**Mr. Alejandro Pérez-Reyes** | CFO, Credicorp
Q&A	
Closing Remarks	**Mr. Gianfranco Ferrari** | CEO, Credicorp

Safe Harbor

CREDICORP

Cautionary Note – Forward Looking Statements

The following presentation includes, and our officers and representatives may make, certain statements that are, or may be deemed to be, "forward-looking statements" within the meaning of Section 27A of the U.S. Securities Act of 1933 and Section 21E of the U.S. Securities Exchange Act of 1934, and are made in reliance upon the protections provided by such Acts for forward-looking statements.

These forward-looking statements, such as when we describe what we "aim", "anticipate", "intend", "plan", "seek", "believe", "project", "target", "expect", "forecast", "could", "would", "may", "should", "will", "see" or "estimate" will occur, and other similar statements about our "strategy", "focus", "goals", and "future", are not based on historical fact, but rather reflect our management's current views, beliefs, expectations and assumptions regarding the future of our business, future plans and strategies, projections, anticipated events and trends, the economy and other future conditions.

Examples of forward-looking statements include, among others, statements or estimates we make regarding our playbook for the future, strategic priorities and goals, our vision, the scaling and expansion of our business models, opportunities and ambitions for future growth, potential in various markets, improvements in sales and productivity, our risk management strategy, next steps, market position, income, revenues, returns and other financial results, the performance of our credit and investment portfolio, and the results of our innovation programs.

Forward-looking statements are not assurances of future performance. We caution that the ultimate correctness of these forward-looking statements is dependent upon a number of known and unknown risks and uncertainties that could cause actual results, performance or achievements to differ materially from those that we expect or that are expressed or implied in the forward-looking statements, depending on the outcome of certain factors, including, without limitation:

- Political and socioeconomic conditions in Peru and in other countries in which we operate;
- Our ability to develop and scale new and enhanced products, services, and capabilities;
- Failure to achieve the goals contemplated in connection with our investments in digital transformation and disruptive initiatives;
- The adequacy of the dividends that our subsidiaries are able to pay to us, which may affect our ability to pay dividends to shareholders and corporate expenses;
- Performance of, and volatility in, financial markets, including Latin American and other markets;
- Our ability to attract and retain clients and grow those relationships;
- The frequency, severity and types of insured loss events;
- Fluctuations in interest rate levels and foreign currency exchange rates, including the Sol/US Dollar exchange rate;
- Deterioration in the quality of our loan portfolio;
- Inaccurate estimates underlying our underwriting and premiums;
- Increasing levels of competition in Peru and other markets in which we operate;
- Developments and changes in laws and regulations affecting the financial sector in the countries in which we operate and adoption of new international guidelines;
- Effectiveness of our risk management policies and of our operational and security systems; and
- Changes in Bermuda laws and regulations.

We refer you to "Item 3. Key Information—3.D. Risk Factors" in our most recent Annual Report on Form 20-F filed with the U.S. Securities and Exchange Commission for other such factors. Any one or more of such risks and uncertainties could have a material adverse effect on Credicorp's performance or the value of its common stock.

You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof and are based only on information currently available to us. Therefore, you should not rely on any of these forward-looking statements.

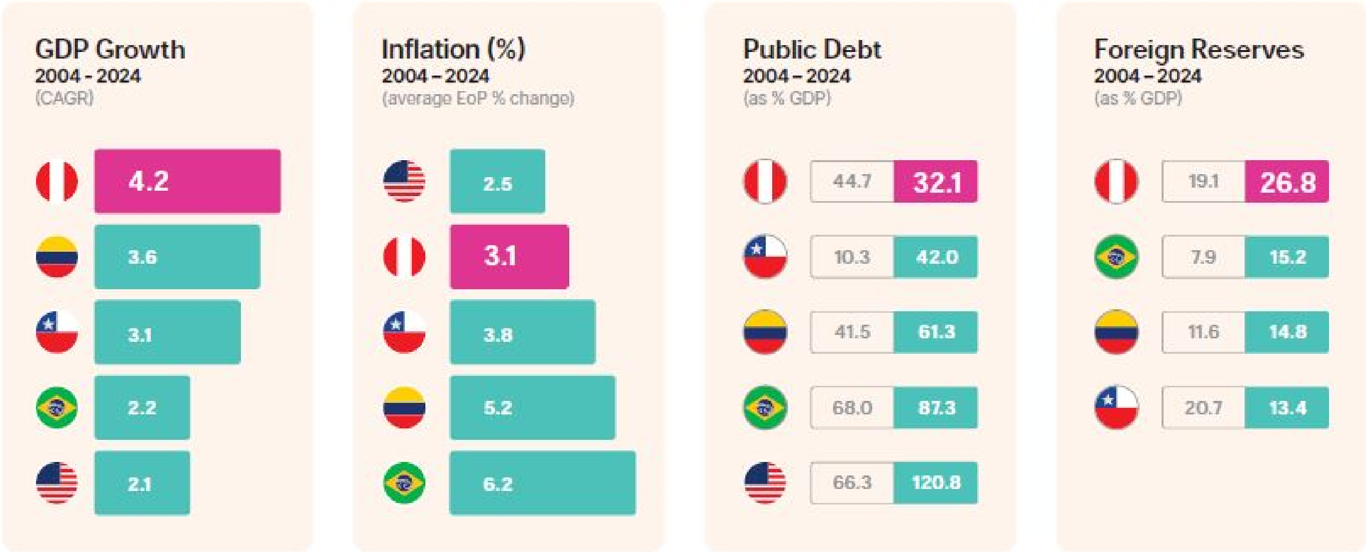
We undertake no obligation to publicly update or revise these or any other forward-looking statements that may be made to reflect events or circumstances after the date hereof, whether as a result of changes in our business strategy or new information, to reflect the occurrence of unanticipated events or otherwise.

Three Decades of Growth, One Playbook for the Future

CREDICORP
Investor Day 2025

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

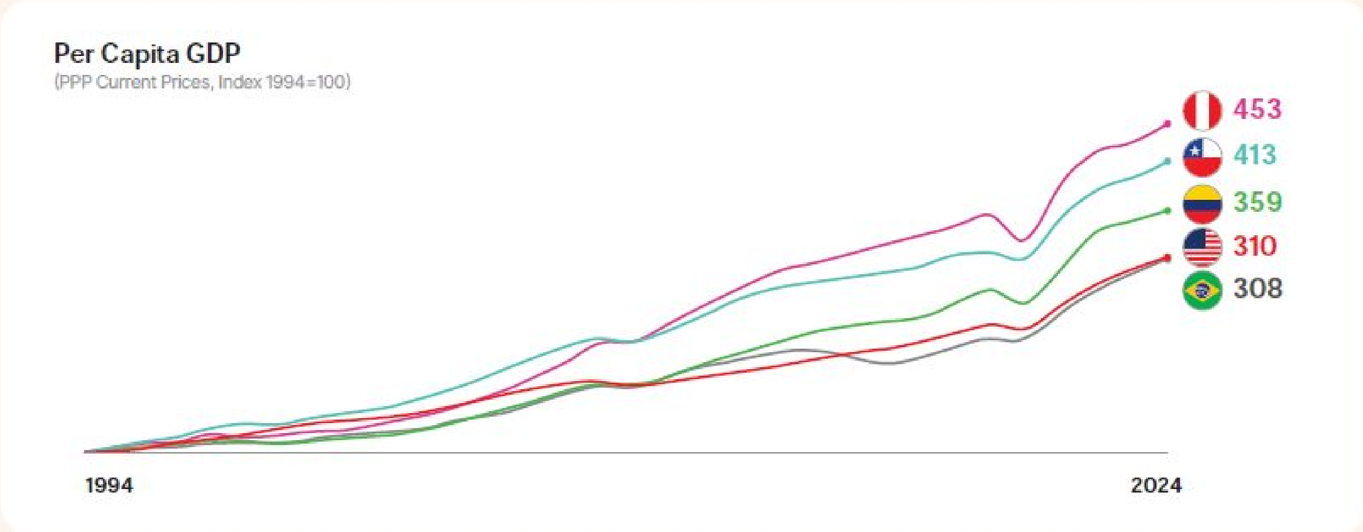
CREDICORP



Source: IMF

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

CREDICORP



Source: IMF

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

CREDICORP

Social Indicators 2004-2024[1]

Poverty
(% of Population)
0.5x

Economic Active Population
(Million people)
1.4x

Informality
(% of employed labor force)
0.8x

Financial Inclusion

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

Adult Population with Bank Accounts[3]
2024
14.2M

People Financially Included by Credicorp[4]
2024
5.7M

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

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

CREDICORP

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

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

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

Source: Bloomberg (1) As of September 30

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

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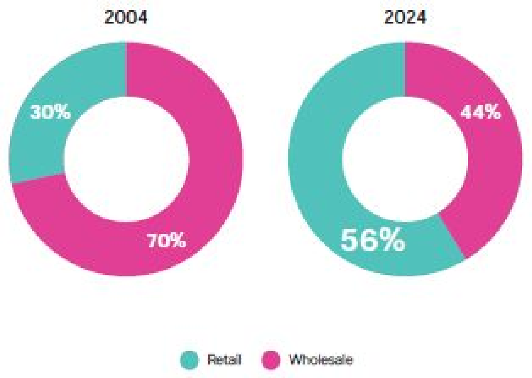
BCP Loan Portfolio Structure



Source: Management Figures

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

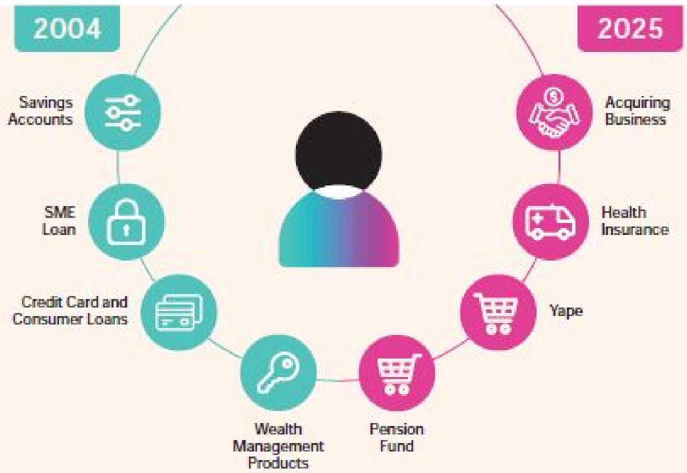
CREDICORP

Indicator	2019	2024	Growth
Digital Payments in Peru[1] (Amount / GDP)	5.1	6.2	1.2x
BCP Cashless Transactions[2,3] (% of Total Monetary Transactions)	24%	84%	3.5x
BCP Digital Clients[2,4] (%)	30%	74%	2.5x

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

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

CREDICORP



2024 vs 2021

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

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

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%

growth in number of portfolio initiatives[1]

Strategic Performance

Proper diversification in our prioritized innovation domains

~30%

of our most advanced initiatives are based outside of Peru[2]

Financial Performance

Return and progress towards North Star, while complying with limits

~2x

YoY growth in 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 stages[4]

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

Ensuring the Best Talent Through a Compelling Value Proposition

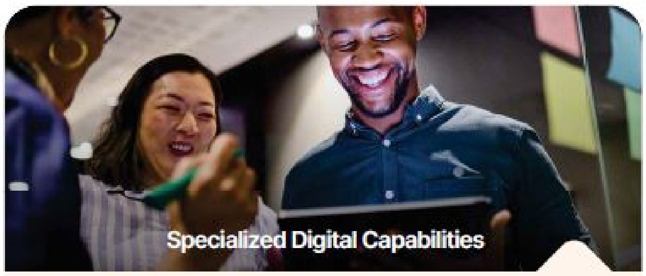
Upskilling

+

Reskilling

Learning Chapters:

- Data & Analytics
  2023: 88% of participants significantly enhanced their knowledge
- Cybersecurity
  2024: 66% of participants significantly enhanced their knowledge
- Artificial Intelligence
  2025: 97% significantly enhaced their knowledge



+5,000

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

+350%

Increase in digital talent at BCP
(2021-2024)

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

Embedding Sustainability at the Core of Our Business Strategy

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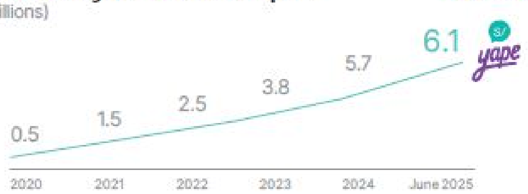
Financial Inclusion

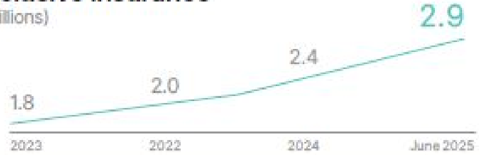
Financially Included People
(Millions)

BCP



People protected through inclusive insurance
(Millions)

pacifico



Financial Education course attendees

People who received financial education[1]
(Thousands) Not exhaustive

Sustainable finance

BCP

+US$ 1.5 billion[2]
in sustainable financing disbursements

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

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

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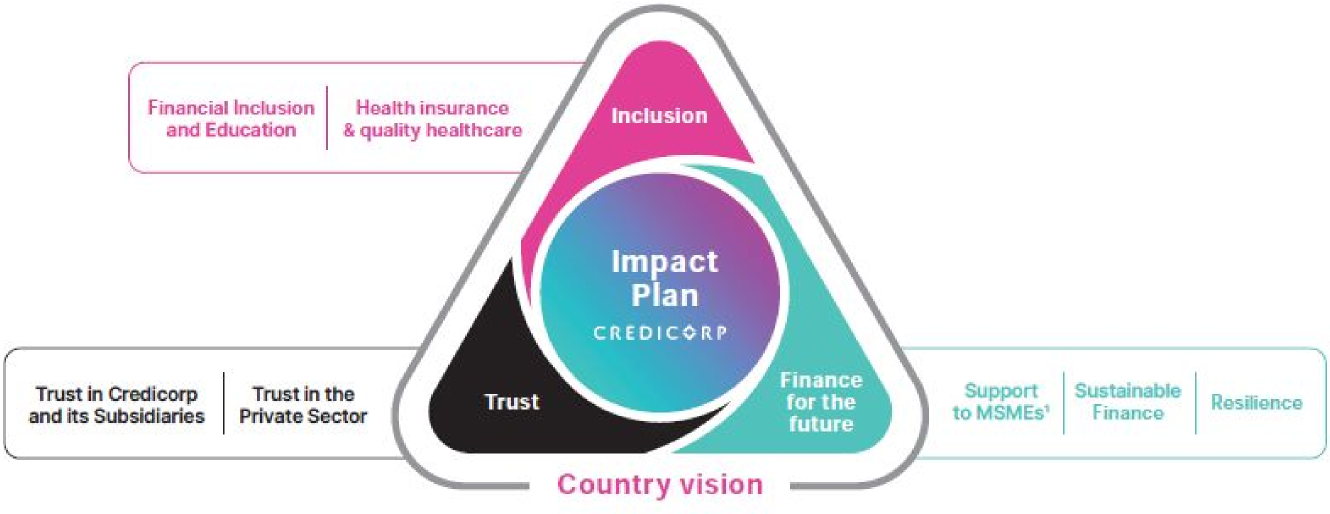

Our Sustainability Strategy 2025-2030

(1) MSMEs: Micro, Small and Medium Enterprises

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

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

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

Towards the 10x Opportunity

CREDICORP Investor Day 2025

Strengthening our Ecosystem Through the Virtuous Financial Inclusion Cycle

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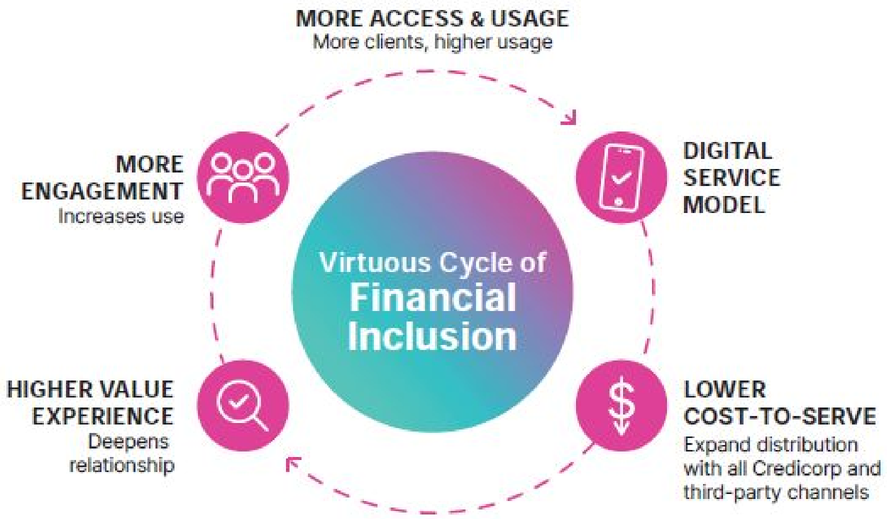


Financially Included Peruvians[1]

6.1M
as of June 2025

8.0M
by 2028

(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.

Bancassurance: Leveraging Credicorp's Ecosystem to Capture Growth Opportunities

CREDICORP

Opportunity

Potential to Access
+18M Clients

Insurance Penetration[1]

- Peru: 2.2%
- Colombia: 3.4%
- Chile: 4.9%

Ambitions

2030
Most Protected Country in Latam
2x
 # Clients

2027
Bancassurance
10%
of Credicorp's Net Income

pacífico seguros

Product Factory

- Tailored Design
- Experimentation Mindset
- New Core Technologies

Mass Distribution leveraging the Credicorp ecosystem

- BCP
- yape
- mibanco

(1) As of Dec-24. Source: LatinoInsurance

Yape: Building Long-Term Value Across the Ecosystem to Unlock Further Growth Opportunities

CREDICORP

Opportunity

Providing Access to Credicorp's Ecosystem...

BCP

pacifico seguros

mibanco

To

+18M Clients

Ambition

2028: Multiply Revenues 3x

Payments:
Monthly Revenue-Generating Transactions per MAU
(#)

10%-60%
TAM penetration of main Payments products

Lending:
Disbursed Clients
(million)

+6 Million
Pre-Approved Clients

Source: Management Figures

Yape: Anticipated Most 2026 Ambitions and Raised the Bar for 2028

CREDICORP

		2026 Ambitions Set in 2024	June 2025	New 2028 Ambitions
Main payments network in Peru	**MAU** (Millions)	+16.5	~15	+18
	Trx/Year (S/ Billions)	S/600	S/365[1]	S/700
Solve the financial needs of Yaperos	**Disbursed Clients** (Millions)	5	~3	8
Be present in the daily lives of Yaperos	**E-Commerce**	#1 GMV in Peru	#5 Non-Food GMV in Peru[2] ~42M monthly GMV[3]	#1 GMV in Peru

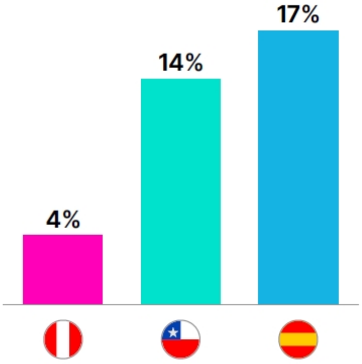
(1) Gross Payment Volume of the LTM up to June 2025. (2) Measure based on the number of transactions. (3) Gross Merchant Volume, Includes the following functionalities: Yape Promos, Yape MarketPlace, Ticketing, Gaming, Gas, Bus Travel, Delivery and Insurances. Measure based on the number of transactions.

Supply Chain Finance: Capitalizing Our Parenting Advantage to Capture Business Opportunities Across Segments

CREDICORP

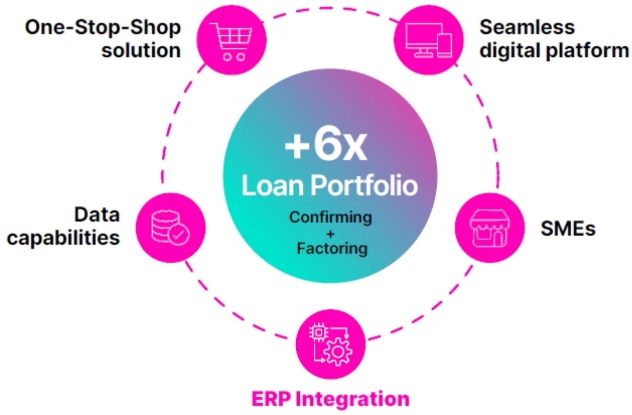
Opportunity

Supply Chain Finance: Factoring Penetration, 2024[1]
(% of GDP)



Ambition

2030



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

Bancassurance: Leveraging the Ecosystem's Tech and Distribution Enablers to Capture Growth Opportunities

pacifico seguros

Product Factory

- Tailored Design
- Experimentation Mindset
- New Core Technologies

monokera

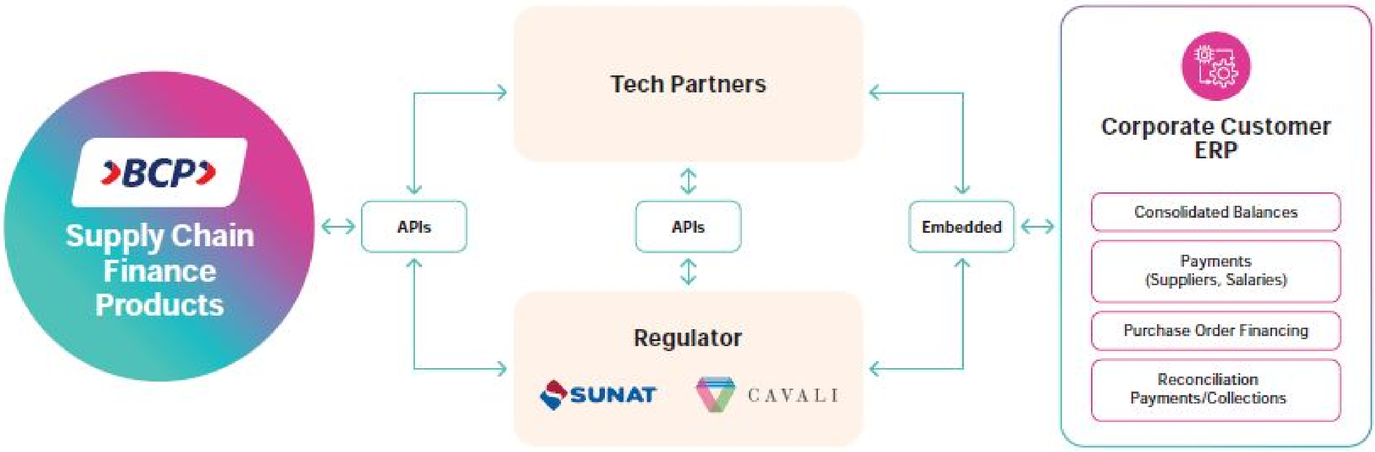
KREALO

APIs as Tech Enablers

Mass Distribution Leveraging the Credicorp Ecosystem

- BCP
- yape
- mibanco

Startup Technologies Fueling Supply Chain Finance Growth



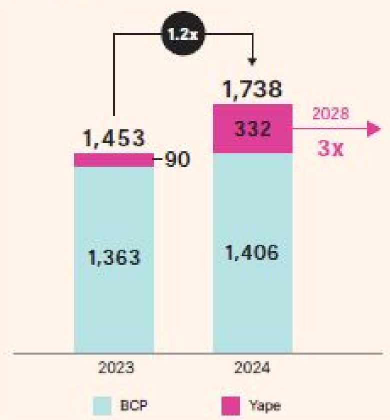
Bancassurance

Pacifico Premiums
(S/ millions)

Yape + BCP

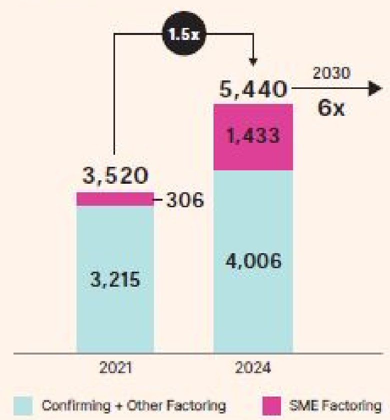
Payments and Transactional Services

Fee Income
(S/ millions)



Supply Chain Finance

Loan Portfolio[1]
(S/ millions)



(1) Loan Portfolio measured in average daily balances. | Source: Management Figures

Mibanco is Leveraging Credicorp's Ecosystem to Accelerate Revenue Diversification and Increase Resilience

CREDICORP

Ambition

2028	Savings Deposits (% of Total Funding)	13% in 2024	Low Twenties	Fee Income (% of Total Income)	5% in 2024	High Single Digits

mibanco

Customer Data Sharing with	Distribution Leverage through	Transactional Capabilities	Selling Insurance	Shared Branch Locations
BCP, yape	yape, WARDA DITOS	BCP	pacifico seguros, monokera	BCP
To improve: ■ Risk models ■ Customer segmentation	■ Mibanco Loans disbursed through Yape ■ Warda's savings as low-cost funding	■ Leveraging BCP's FX engine to improve service offering	■ Distributing insurance products ■ Multi-insurer offering through partnership with Monokera	■ Optimizing infrastructure use and delivering full services in one location

Source: Management Figures.

Unlocking the Potential for SMEs Through Collaboration

CREDICORP

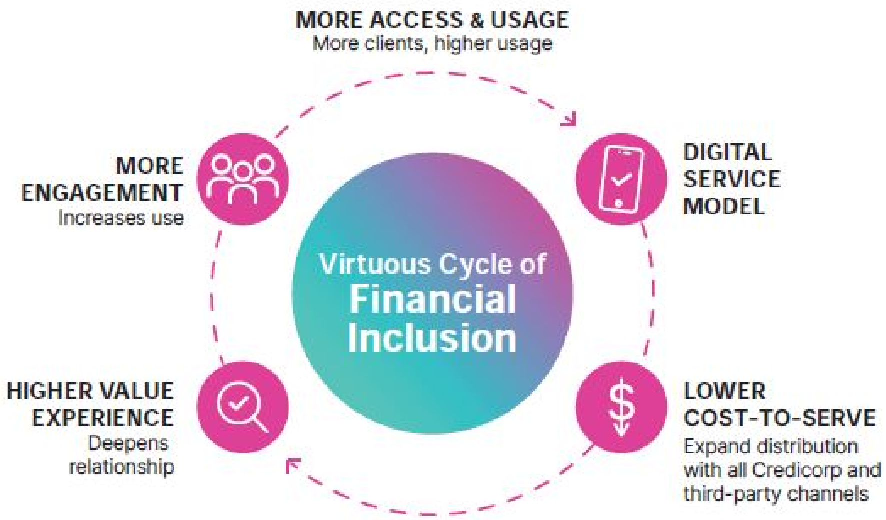
SMEs in Peru represent[1]

GDP	20%
Formal Employment	89%
Informal Employment	82%
Unbanked Micro Entrepreneurs	7M

BCP mibanco yape

(1) Figures for 2024. Source: Ministry of Production, INEI

Strengthening our Ecosystem Through the Virtuous Financial Inclusion Cycle



Financially Included Peruvians[1]

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Scaling with Confidence:
Tech-Enabled Data, AI and Risk as Growth Drivers

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Investor Day 2025

Lending Represents a Significant Growth Opportunity for Credicorp

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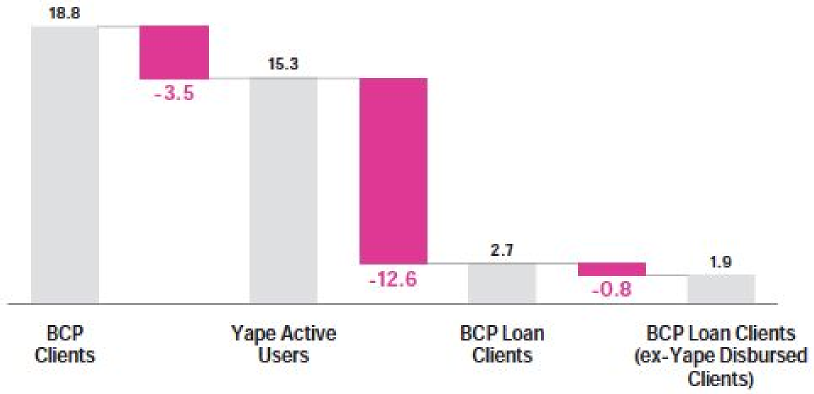
BCP Clients
(millions, August 2025)



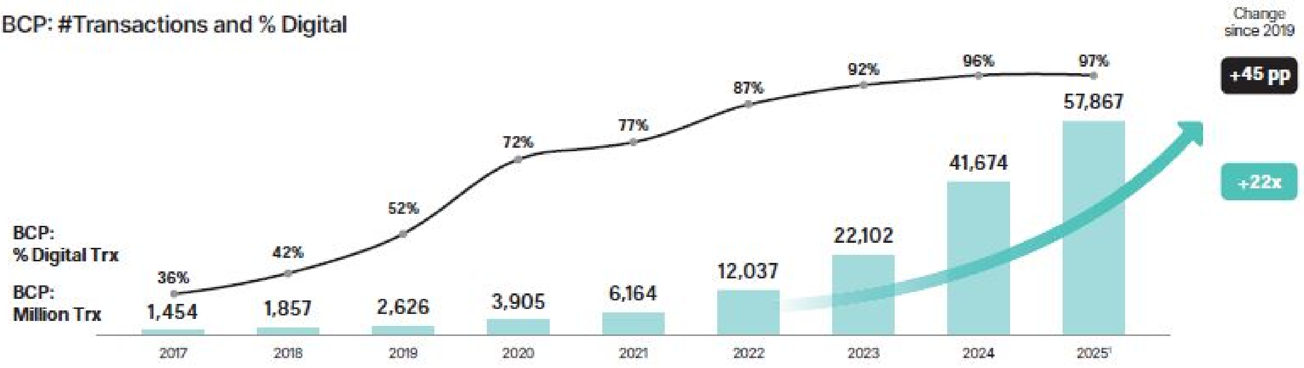
New Opportunity

Extending credit at the base of the pyramid powered by transactional data, innovative technologies, robust distribution, and strong risk management.

Further Opportunity Tied to Engagement and Transaction Growth Potential

CREDICORP

BCP: #Transactions and % Digital

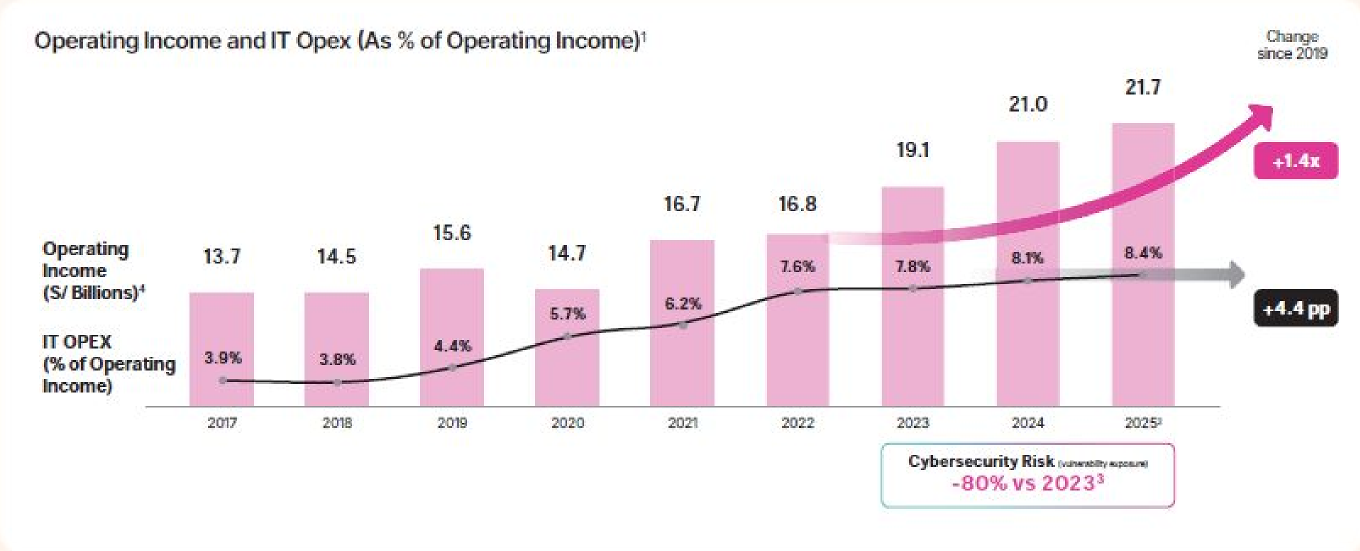


	2019	2022	2025	Change since 2019
BCP: Cost per transaction (in S/)	0.42	0.12	0.03	-93%
BCP: Big 8 Uptime (%)	94.6	99.6	99.9	-5.3 pp

(1) Data as of June 25 for Cost per Transaction and Big 8. Annualized figures for Number of Transactions and digital transactions.

Technology Investments Enabled Us to Handle Exponential Transactions and Boost Operating Income

CREDICORP



(1) Starting in 2022, figures are expressed in IFRS17. (2) Annualized figures. (3) Jul-25 vs Jul-23. (4) Operating Income = Net interest, similar income and expenses + Fee Income+ Net gain on foreign exchange transactions + Net Gain From associates + Net gain on derivatives held for trading + Result on exchange differences + Insurance Underwriting Result + Results for Medical Services

Strengthening Parenting Advantage Tech Capabilities to Accelerate Growth

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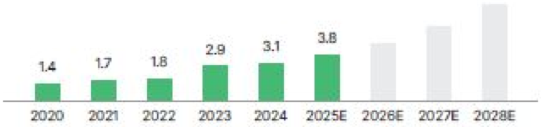
Simplify and Modernize	**Reducing platforms** and outdated systems. **Migrating core systems** to cloud-native solutions for standardized operations.
One Way of Working	**Standardizing tools, processes, and architectures,** replicating proven solutions across the group.
"Business-in-a-box" models	To **accelerate regional expansion** reusing the same platforms across countries.
Centralized Functions	**Shared services** for non-core functions **at a corporate level** to improve efficiency.
Tapping into Start-up Technologies	Partnering with startups via Krealo **to integrate innovative technologies.**

More Data and Shared Data Models are Powering Growth and Enhancing the Client Experience

CREDICORP

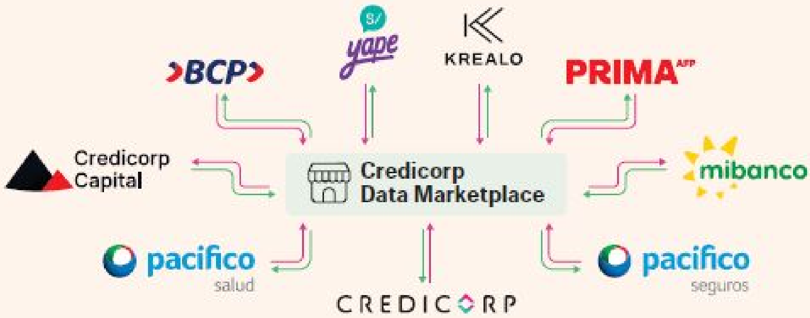
Data volume accelerates as more data powers our businesses

Petabytes (PB)



In 2025, we deployed **Credicorp's Data Marketplace** — a single space where over 2,000 users from all of our businesses can share and consume data products.

This is transforming how we understand our customers, enabling more tailored experiences and stronger value propositions.



AI Automates Customer Service, Improves Sales and Productivity Across all Our Businesses and Functions

CREDICORP

Customer Engagement

Contact Center BCP: Voicebot and Chatbot automate 40% of customer inquiries.

Yape Chatbot: handles 50% of interactions and improves NPS.

Mi Espacio Pacífico: Chatbot covers 32% of queries, mainly on policies and payments.

Pacífico Seguros E-Commerce: conversational AI increases auto insurance quote conversion by 3%.

Content Synthesis

GenIA®: Deployed at +3,400 commercial managers, this document query tool enabled a 3-5% sales increase.

Call Productivity Management® (CPM): Used by approximately 60 supervisors and collection managers, achieving a 5.8% increase in 30-day recoveries.

M365 Copilot: 10,000 licenses distributed to employees.

Geninsurex®: Evaluates 100% of complex claims (Life and Auto) and serves 90% of customer inquiries regarding claims (Auto) via chatbot.

Content Generation

Content Generation®: 10% increase in consumer loan sales conversion at BCP.

Geninsurex®: responsible for 80% of communications for claims at Pacífico Seguros.

Creative Ads® at Pacífico Seguros (Auto): copilot for image creation that has improved lead conversion by 14%.

Coding & Software

Github Copilot: implemented for +2,400 developers at Credicorp, increasing productivity by 25-30%.

Databricks Assistant: assists over 2,000 data and analytics professionals in creating data extraction scripts.

Tech-Enabled Risk Management as a Strategic Tool for Growth

Accuracy and Speed

Standardized data and AI tools enhance model accuracy, monitoring, and scalability. This alignment with modernization efforts allows risk practices to evolve efficiently, cutting model development time in half.

Alternative Data Sources

New data inputs like Yape transactions and utility payments enrich credit targeting, discrimination, and pricing strategies.

Cybersecurity Reinforcement

Enhanced cloud vulnerability monitoring, DevSecOps practices, and stricter third-party governance—including continuous assessments and action plans—strengthen the organization's security posture.

These improvements mitigate risks but more importantly also transform risk management into a competitive edge, enabling confident expansion into new market segments.

The Risk Function Empowers Credicorp Across Multiple Dimensions

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1. Protect
Risk Management as Credicorp's "**nerve center**".

2. Steer
Risk Management as the "**steward**" of Credicorp's risk-adjusted profitability.

3. Grow
Risk Management as the "**enabler**" of Credicorp's expansion.

4. Organizational Structure and Governance
Adoption of new ways of working with and within the Risk Function, strengthening corporate risk culture throughout Credicorp.

Enablers

Talent
Distinctive talent, a "leadership academy" for Credicorp

Culture
Risk mindset, rapid execution and stature embedded in the organization

Data & AI
Superior data from various sources and AI use cases

Tech Stack
Designed for flexibility, speed, and accuracy

Improvement in Risk Capabilities Had Significant Positive Impact on Credit Decisions

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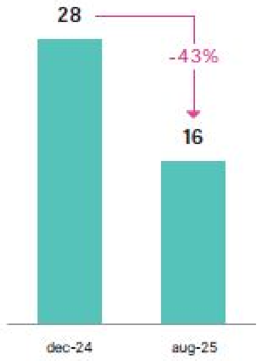
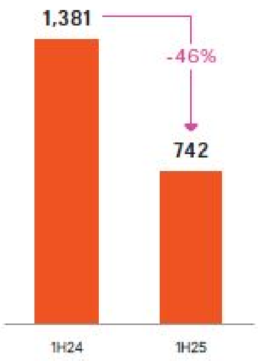
BCP consumer loan model TTM[1] cut by 43%
(weeks)



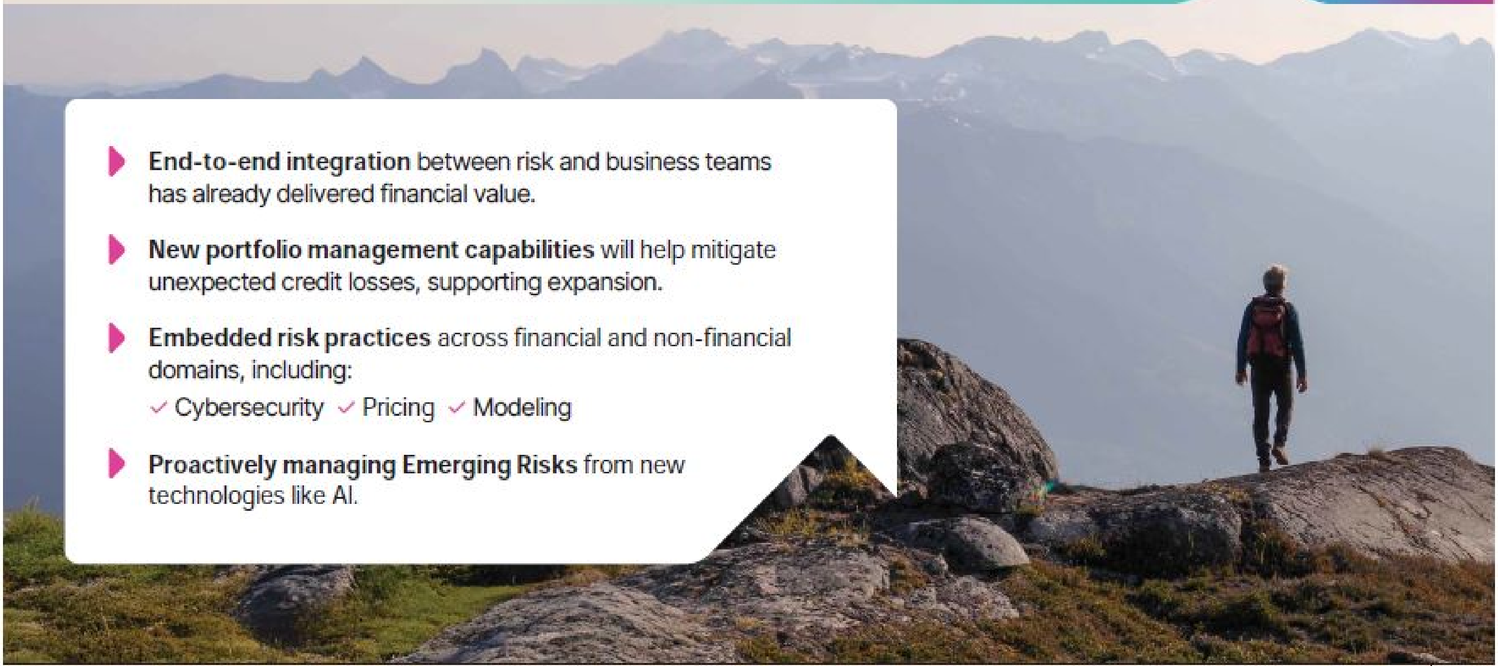
Origination volumes for SME digital products up 80%
(S/ millions)

BCP provisions down 46% in one year
(S/ millions)



(1) Time to Market.

Next Step: Expanding Risk Management Across Credicorp



- **End-to-end integration** between risk and business teams has already delivered financial value.
- **New portfolio management capabilities** will help mitigate unexpected credit losses, supporting expansion.
- **Embedded risk practices** across financial and non-financial domains, including:
  ✓ Cybersecurity ✓ Pricing ✓ Modeling
- **Proactively managing Emerging Risks** from new technologies like AI.

Delivering Strong and Sustainable Value

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

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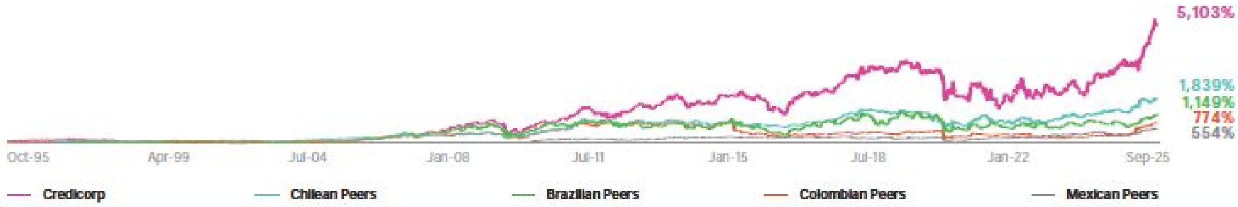
Indexed Total Shareholder Return

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



Average Annualized TSR

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

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

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

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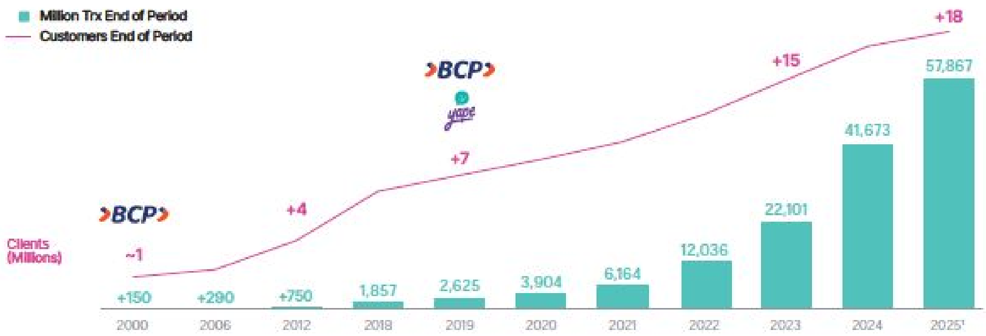

	2000	2006	2012	2018	2019	2020	2021	2022	2023	2024	2025[1]
Operating Income[2] (S/ Bn)	S/ 2.3	S/ 3.5	S/ 8.5	S/ 14.5	S/ 15.6	S/ 14.7	S/ 16.7	S/ 16.8	S/ 19.1	S/ 21.0	~S/ 21.7
IT[3] (% of operating income)	<1%	1.6%	3.4%	3.8%	4.4%	5.7%	6.2%	7.6%	7.8%	8.1%	~8.4%

Low-Cost Deposits / Total Funding

+57%

+13pp since 2015[4]

Other Core Income[5]

+1.6x

Since 2015

Data from 2022 onwards under IFRS 17 | (1) 2025 annualized. (2) Operating Income = Net Interest, similar income and expenses + Fee Income+ Net gain on foreign exchange transactions + Net Gain From associates + Net gain on derivatives held for trading + Result on exchange differences + Insurance Underwriting Result + Results for Medical Services(3) Incudes System and Software expenses. (4) From December 2015 through June 2025. (5) Includes income of FX transactiones + Fees

Strengthening our Risk-Adjusted Revenue Through Diversification

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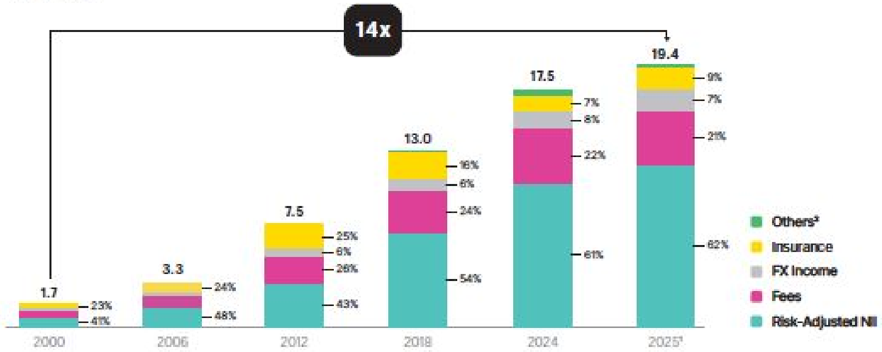
Risk-Adjusted Revenue
(S/ Billions)



Revenue Streams Evolution
(S/ Millions)

FX Income
17x
83 (2000) → 1,400 (2025[1])

Fees
7x
547 (2000) → 4,000 (2025[1])

Insurance
2x
814 (2022) → 1,700 (2025[1])

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

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

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

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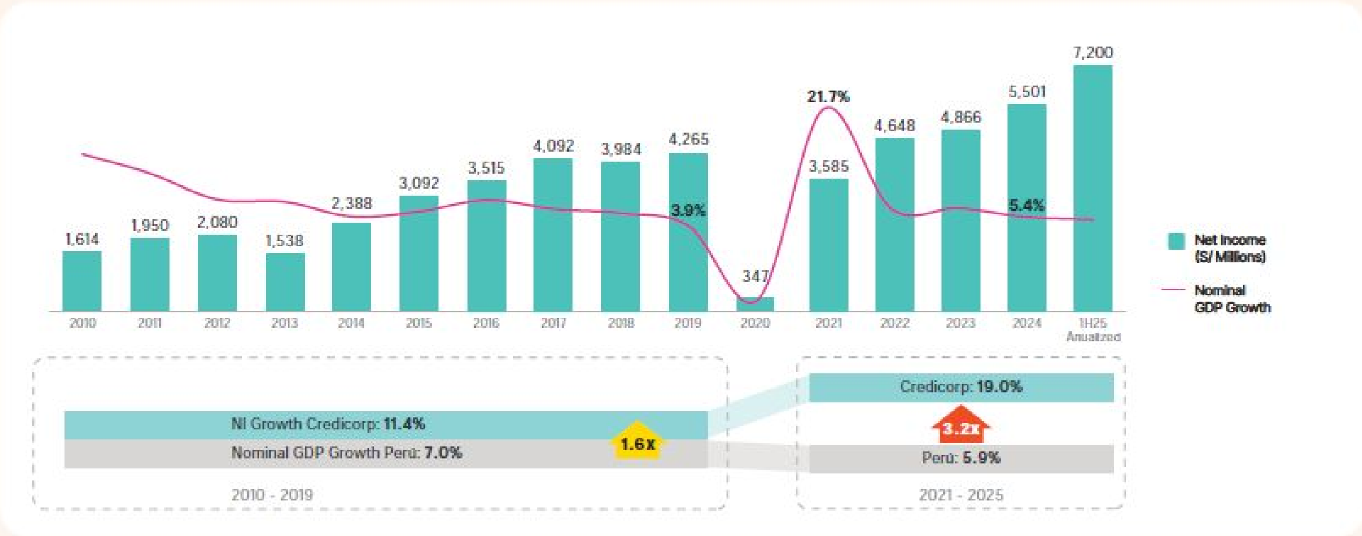

Capital Returns Exceeding Cost of Equity in all Our Business Lines

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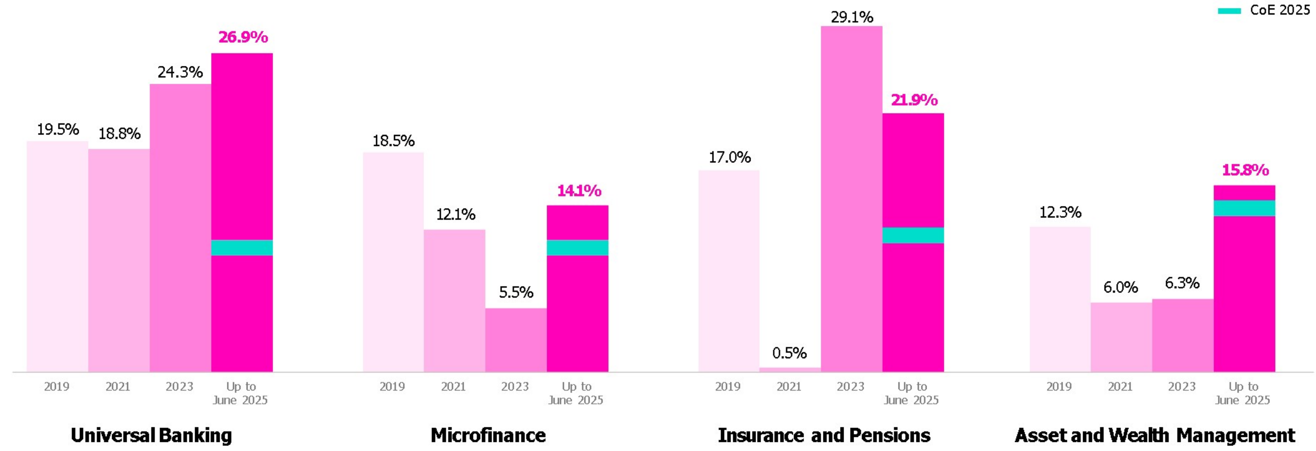
ROAE Evolution by Line of Business



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

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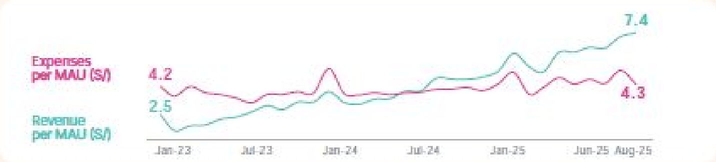

Lending

Disbursements for tickets < S/ 2,000

1.39 Million

Monthly Disbursements August 2025

+2.9x

Growth in the LTM

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

2%

Yape Market Share Potential for Future Growth

Clear Revenue Streams Leading to Sustainable Growth

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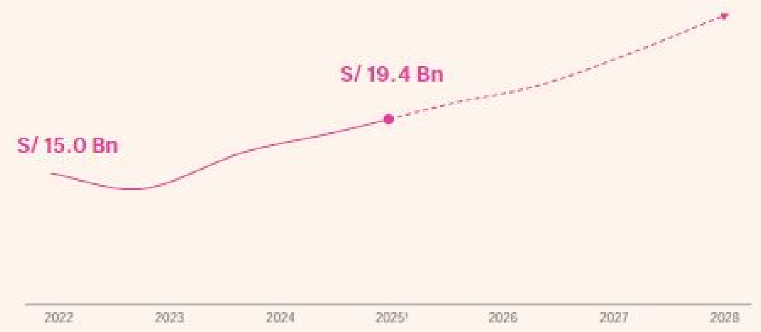
Risk-Adjusted Revenue[2]



Growth Avenues

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

Innovation Portfolio as a Key Growth Avenue

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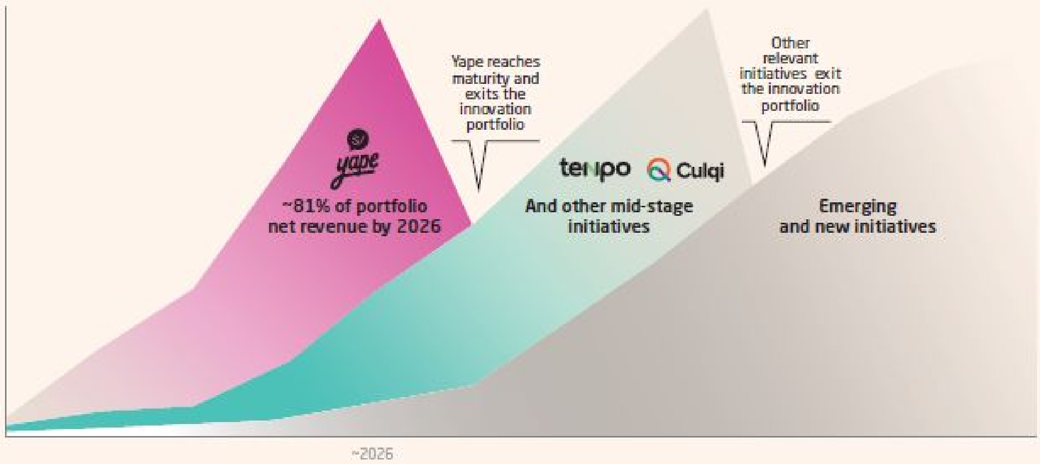
Innovation Portfolio



Investment Appetite

ROE
≤ -150 bps

C/I
≤ +350 bps

Expanding Our Credit Portfolio While Reinforcing Fees and Other Income Growth

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Growth Opportunity

Loans

Consumer Loans[1]

BCP Mass Consumers: 16 Million

BCP Mass Consumer Loan Clients: ~15%

SME Loans[1]

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

BCP+Mibanco Market Share: ~26%

+ Risk adjusted NIM

Fees and Other Income

Payments Revenue /MAU (S/)[2]

Kaspi.kz: 24.1

yape: 3.1

Insurance[1]

BCP Individual Clients: +18 Million

BCP Insured Clients: ~12%

Remittances[2]

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

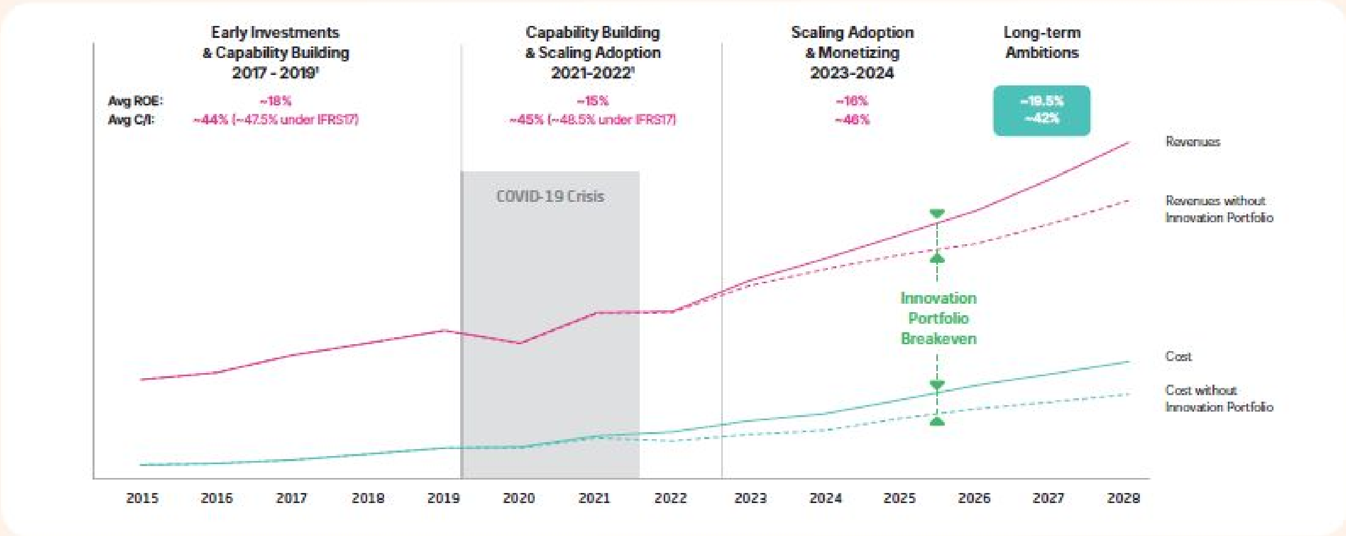
Credicorp 2024 Revenues: ~3%

+ Fee income

Building Capabilities Tech | Data Marketplace | Artificial Intelligence | Risk Management

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

Sustainable ROE Driven by Capability Building and Innovation



(1) Under IFRS4

Key Financial Takeaways

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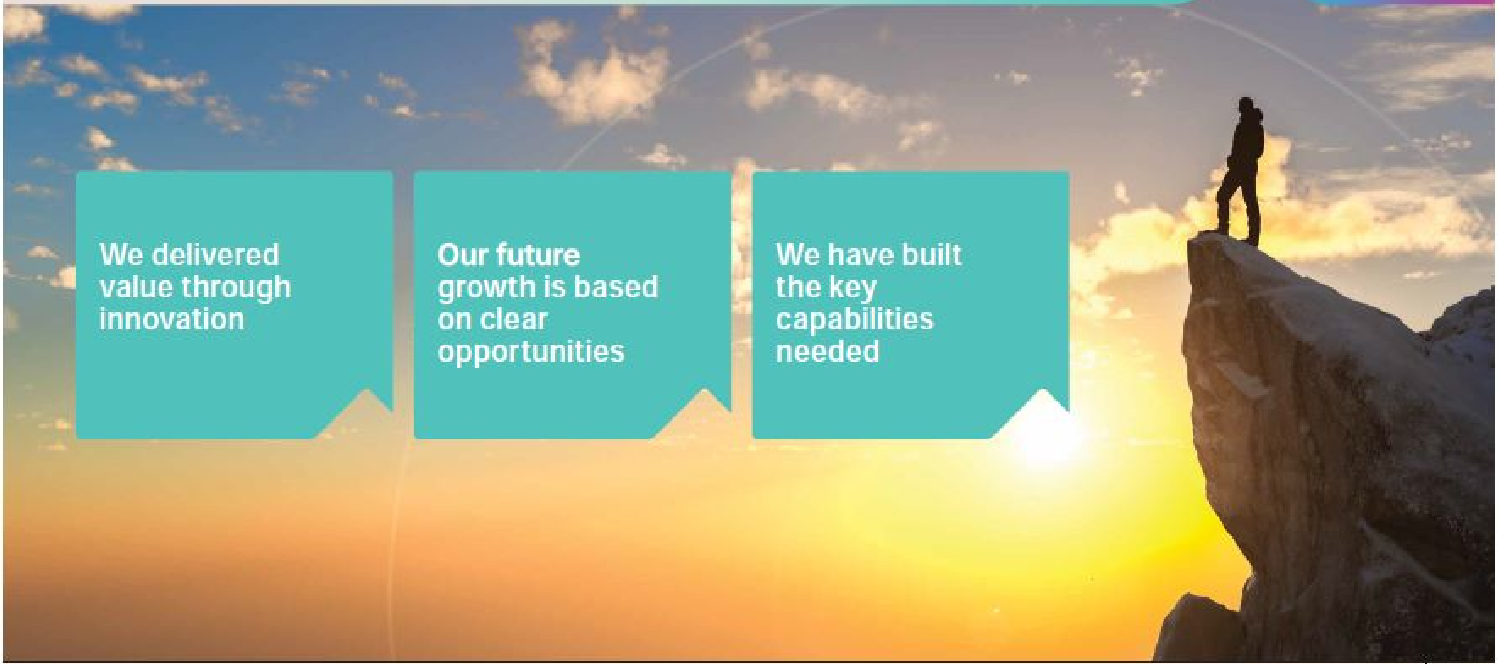

We delivered value through innovation

Our future growth is based on clear opportunities

We have built the key capabilities needed


CREDICORP
Investor
Day
2025
Greater than
the Sum
of its Parts
30 years
BAP
LISTED
NYSE