2Q26 Earnings Conference Call

August 2026

CREDICORP

Safe Harbor

This material includes "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. All statements other than statements of historical fact are forward-looking and may contain information about financial results, economic conditions, trends and known uncertainties. Forward-looking statements are not assurances of future performance. Instead, they are based only on 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.

Many forward-looking statements can be identified by words such as: "anticipate", "intend", "plan", "goal", "ambition", "seek", "believe", "project", "estimate", "expect", "strategy", "future", "likely", "would", "may", "should", "will", "see" and similar references to future periods. Examples of forward-looking statements include, among others, statements or estimates we make regarding guidance relating to losses in our credit portfolio, efficiency ratio, provisions and non-performing loans, current or future market risk and future market conditions, expected macroeconomic events and conditions, our belief that we have sufficient capital and liquidity to fund our business operations, expectations of the effect on our financial condition of claims, legal actions, environmental costs, contingent liabilities and governmental and regulatory investigations and proceedings, strategy for customer retention, growth, governmental programs and regulatory initiatives, credit administration, product development, market position, financial results and reserves and strategy for risk management.

We caution readers that forward-looking statements involve known and unknown risks and uncertainties that could cause actual results, performance or events 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, adverse changes in:
The economies of Peru, Colombia, Chile and other countries in which we conduct business, with respect to rates of inflation, economic growth, currency devaluation, and other factors, including in the light of the COVID-19 outbreak and government laws, regulations and policies adopted to combat the pandemic;
The political or social situation in Peru, Colombia and Chile, including, without limitation, the reversal of market-oriented reforms and economic recovery measures, or the failure of such measures and reforms to achieve their goals;
The occurrence of natural disasters;
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;
The frequency, severity and types of insured loss events;
Fluctuations in interest rate levels;
Foreign currency exchange rates, including the Sol/US Dollar exchange rate;
Deterioration in the quality of our loan portfolio;
Increasing levels of competition in Peru and other markets in which we operate;
Developments and changes in laws and regulations affecting the financial sector and adoption of new international guidelines;
Changes in the policies of central banks and/or foreign governments;
Effectiveness of our risk management policies and of our operational and security systems;
Losses associated with counterparty exposures;
Changes in Bermuda laws and regulations applicable to so-called non-resident entities.

See "Item 3. Key Information—3.D Risk Factors" and "Item 5. Operating and Financial Review and Prospects" in our most recent Annual Report on Form 20-F filed with the U.S. Securities and Exchange Commission for additional information and other such factors.

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.

2Q26 Results Underscore Strong Execution, Strong Profitability and Favorable Operating Momentum

1	Solid Operating Performance Reinforced by Diversified Income Sources	ROE **20.3%**	Innovation Portfolio Risk-adj. Revenue Share[1] **9.9%**
2	Higher Margins, Supported by Low-Cost Funding and Disciplined Risk Management	Risk Adj. NIM **5.5%**	Low-Cost Deposits / Funding Base[2] **62.4%**
3	Strong Solvency and Risk Control Ensure Resilience	BCP CET1 – Jun 26 **11.7%**	Coverage Ratio **117.3%**
4	Disruption Investments Enhance Competitiveness and Sustainability	Efficiency Ratio **45.4%**	Financially Included[3] **7.0 million people**
5	Net Positive Local Impact from Macro Dynamics	GDP E26[4] **3.2%**	Ref. Rate – Aug 26 **4.25%**

(1) As a percentage of Credicorp's total Risk-Adjusted Revenue. (2) Includes demand deposits and savings deposits. (3) Number of financiallyincluded clients through BCP since 2020: (i) New clients with savings accounts or affiliated to Yape. (ii) New clients without debt in the financial ssytem or BCP products in the last twelve months. (iii) Clients with three monthlyaverage transactions in the last three months. (4) BCP Estimate.

Structural Drivers Supporting a Medium-Term ROE of Around 22%

Core Businesses Growth

Innovation Portfolio

Ecosystem Monetization

Operating Leverage

A strong foundation that enables sustainable, long-term returns across cycles

Enhanced Technological Capabilities	Stronger Risk Management Framework	Sound Governance with Disciplined Capital Allocation

2Q26 Key Financial Highlights

1 Loan Growth With Lower NPLs

Total Loans[1]
+13.1%
YoY

NPL Ratio
4.1%
-91bps YoY

CoR
1.9%
+24bps YoY

2 Funding Mix Supports NIM Expansion

NII
+13.3%
YoY

Low-Cost Deposits[2]
62.4% of Funding Base
+520bps YoY

NIM
6.6%
+21bps YoY

3 Other Core Income Boosts Revenue Growth

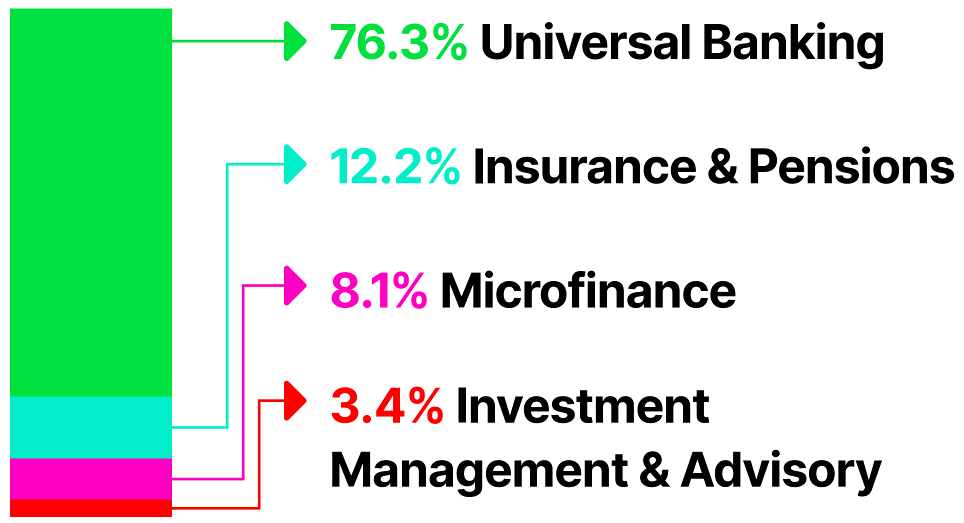
Fee Income
+15.9%
YoY

Gains on FX Transactions
+29.8%
YoY

Ins. Underwriting Results
-17.9%
YoY

4 Diversified Earnings and Solid Capital Base

Earnings Contributions[3]



CET1[4]

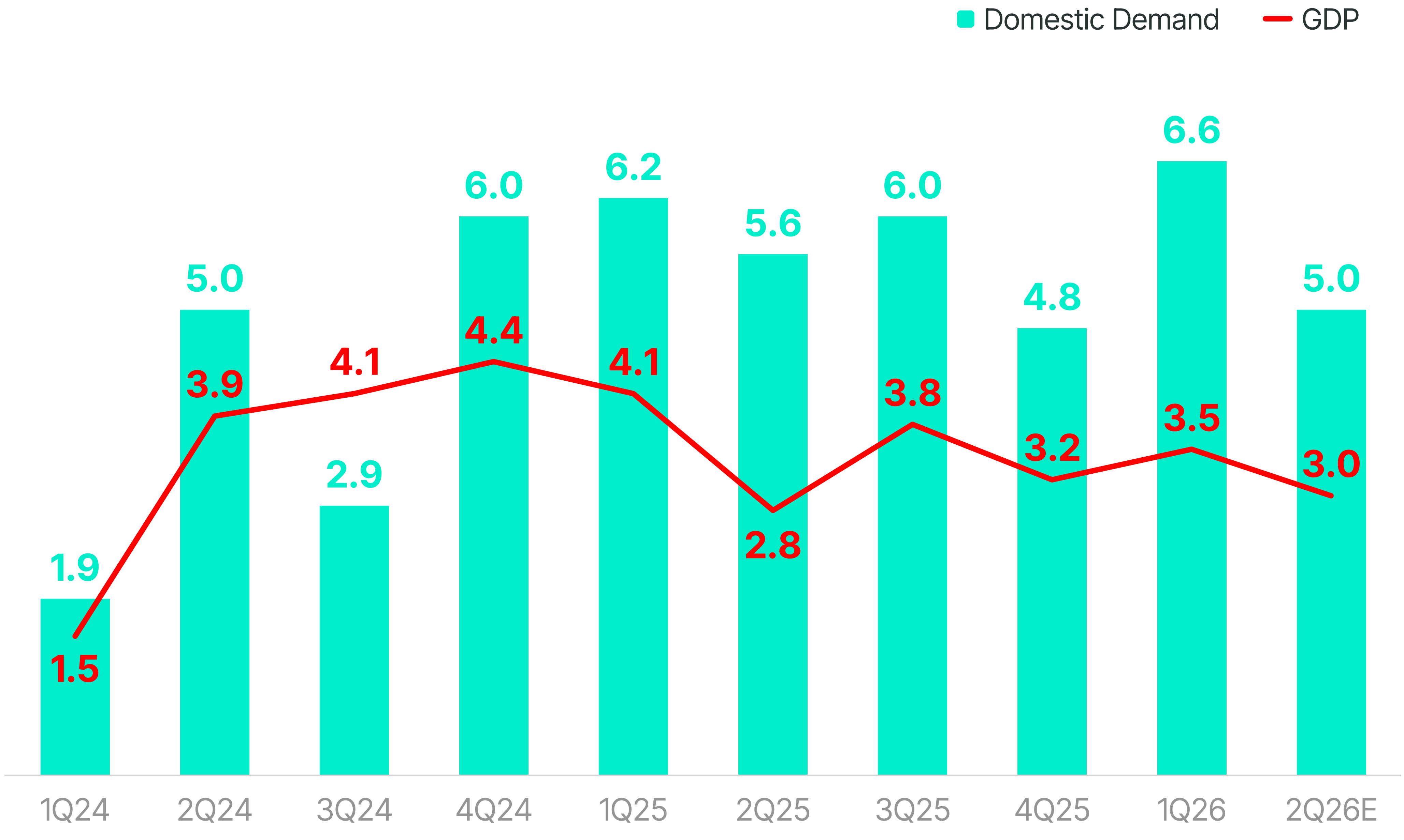
BCP	mibanco
11.7%	**15.9%**
-86bps YoY	-83bps YoY

(1) Measured in quarter-end balances. (2) Includes demand deposits and savings deposits. (3) % Earnings Contribution based on the total of our 8 main subsidiaries: BCP, BCP Bolivia, Mibanco, Mibanco Colombia, Pacifico, Prima AFP, Credicorp Capital and ASB Bank Corp. (4) CET1 Ratio calculated under IFRS accounting.

2Q26: Strong Domestic Demand and Renewed Confidence Ahead of New Administration

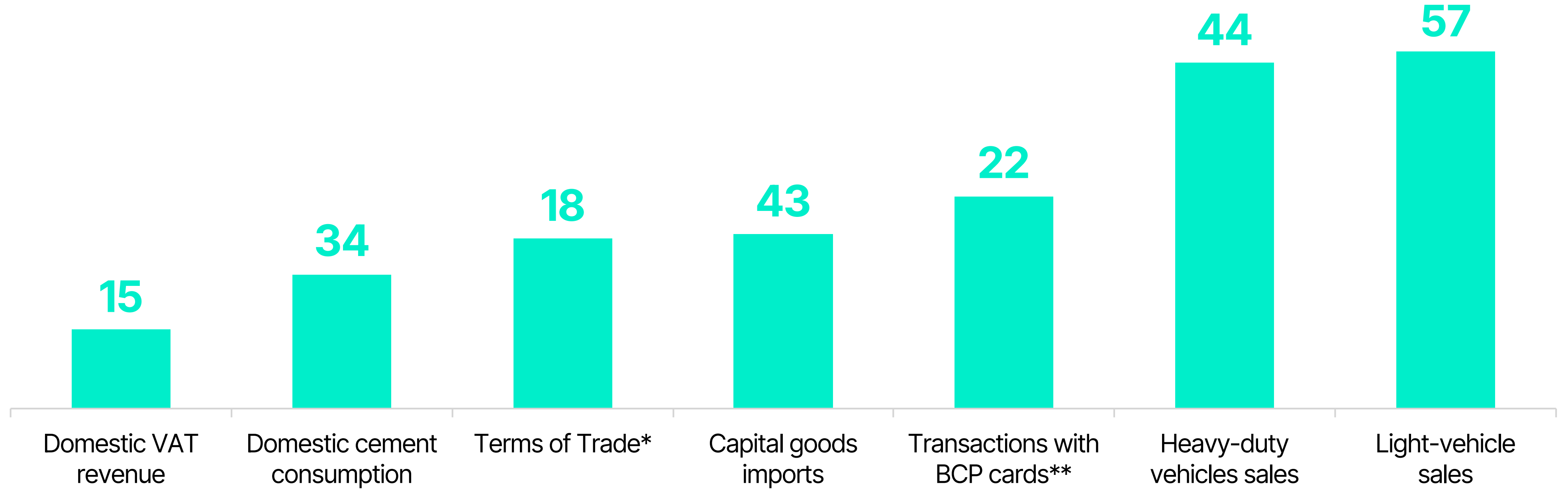
GDP and Domestic Demand Growth

(YoY % change)[1]



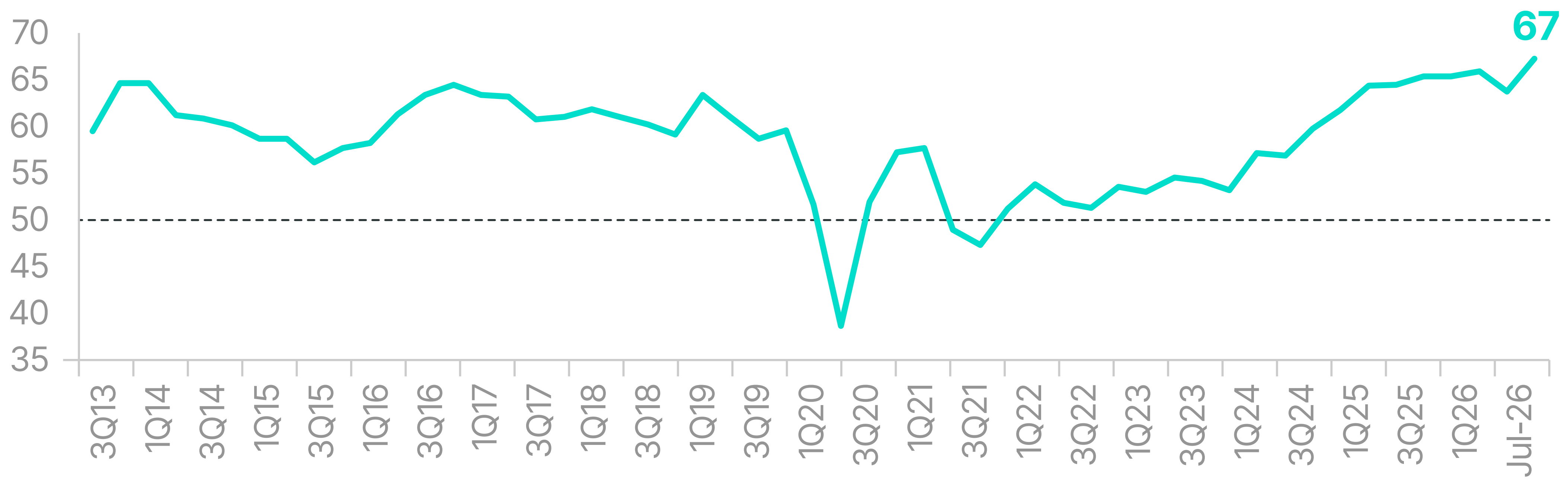
High-Frequency Economic Indicators 2Q26

(YoY % change)[2]



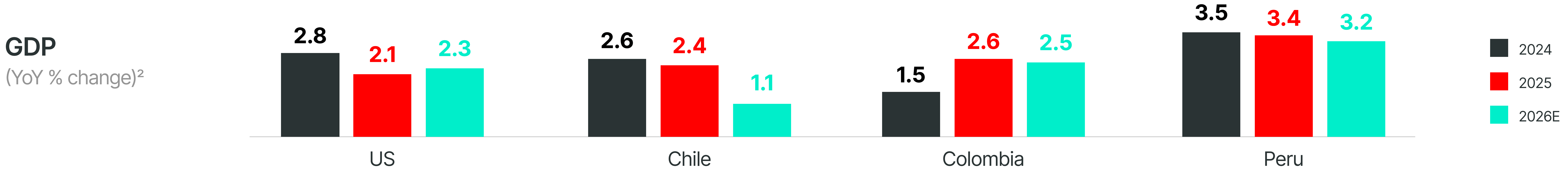
12m Investment Expectations

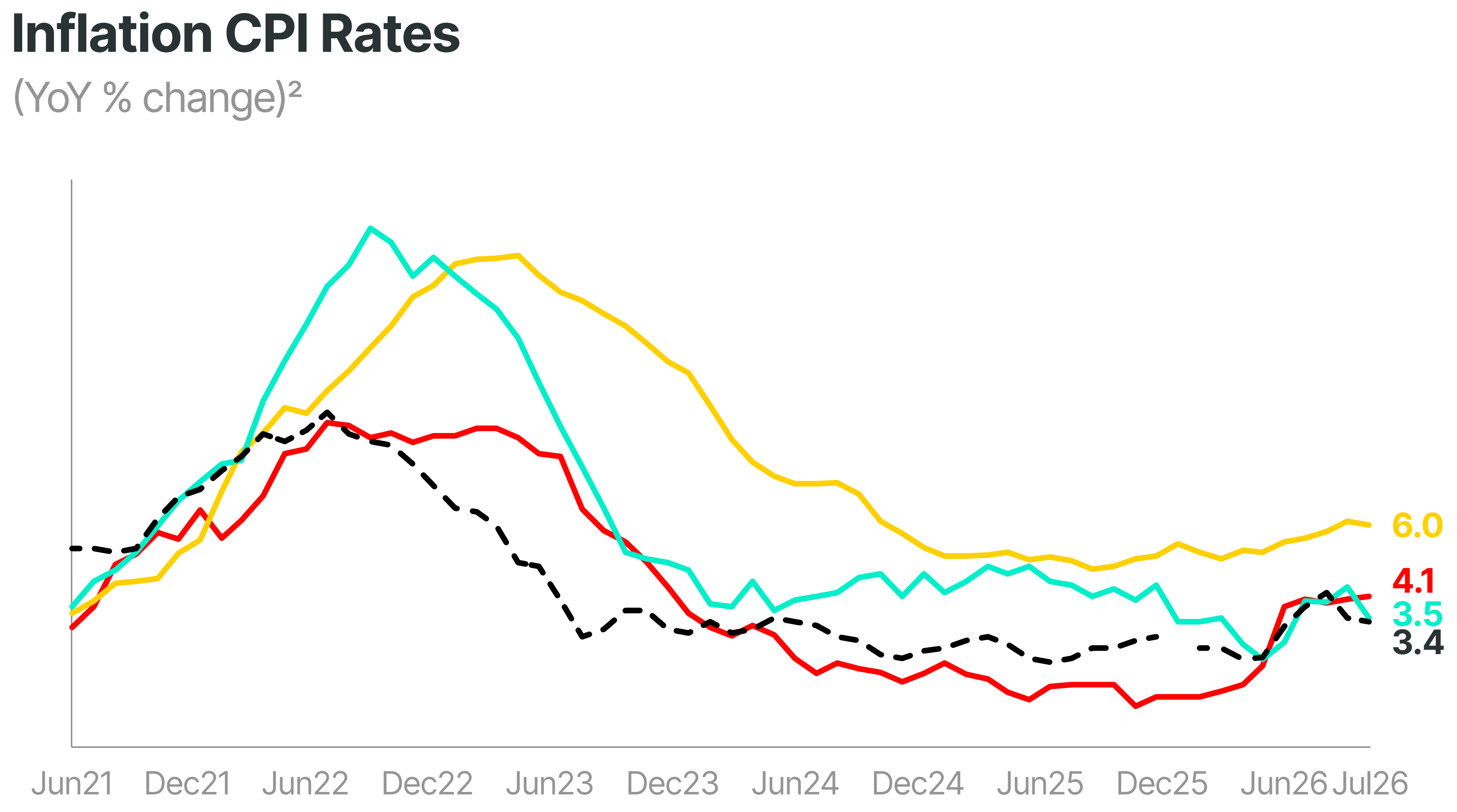
(pessimistic < 50 < optimistic)[3]

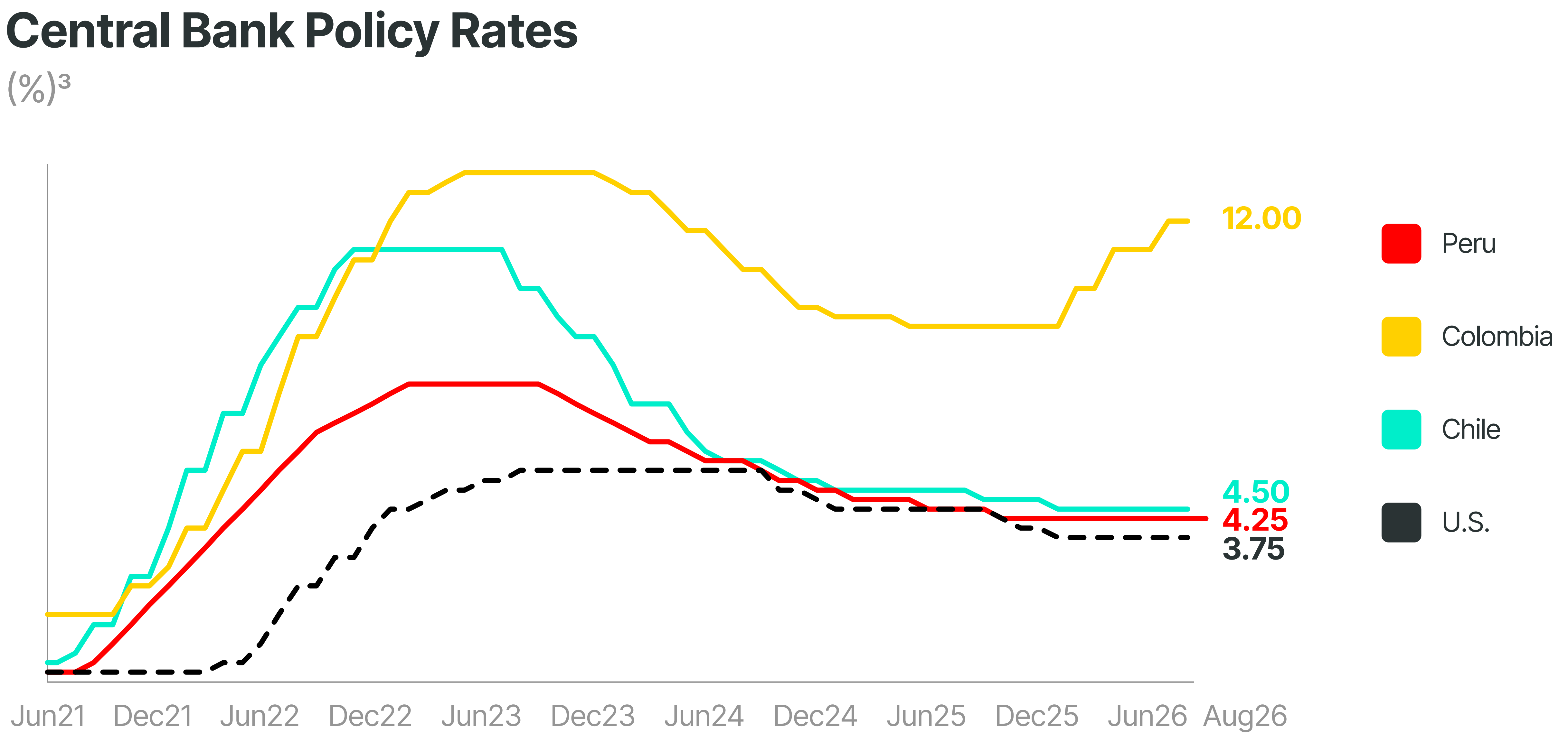


(1) Source: BCRP and estimate from BCP Econ. Research Department. (2) Sources: SUNAT, Asocem, BCRP, etc. (3) Source: BCRP. (*) Apr/May-26. (**) In real terms, adjusted for inflation.

Higher Oil Prices Add Inflation Pressures as Central Banks Await Clearer Signals







(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.

Managing El Niño Risk from a Position of Strength

Potential Peru Impact

2027 GDP[1] Growth

~3%

Base Scenario
Strong El Niño

Concentrated impact primarily in fishing, agriculture and primary manufacturing, and in consumer and SME in the North region.

Potential Credicorp Impact

Direct Exposure[2]

~9%

of total loan portfolio

2026 CoR Guidance Unchanged

1.7% to 2.1%

Under current available information, El Niño-related provisions already reflected in guidance

Mitigation Playbook

Monitor & Anticipate

Portfolio geolocation, climate-risk indicators and early-warning models.

Preventive Actions

Large scale awareness campaigns, targeted underwriting adjustments, proactive provisioning and client outreach.

Response & Protection

Payment relief programs and insurance activation.

Recovery & Reintegration

Helping clients rebuild, restoring credit activity and supporting economic reactivation.

Powered by data, analytics, AI and scalable digital engagement

(1) Internal estimates. (2) Identified exposed clients by geographic area, economic sector, and leverage level of each segment or client.

Universal Banking: Sustained Returns Driven by Loan Growth, Transactional Income and Risk Discipline

	2Q25	1Q26	2Q26
ROE[1]	30.9%	30.5%	29.2%

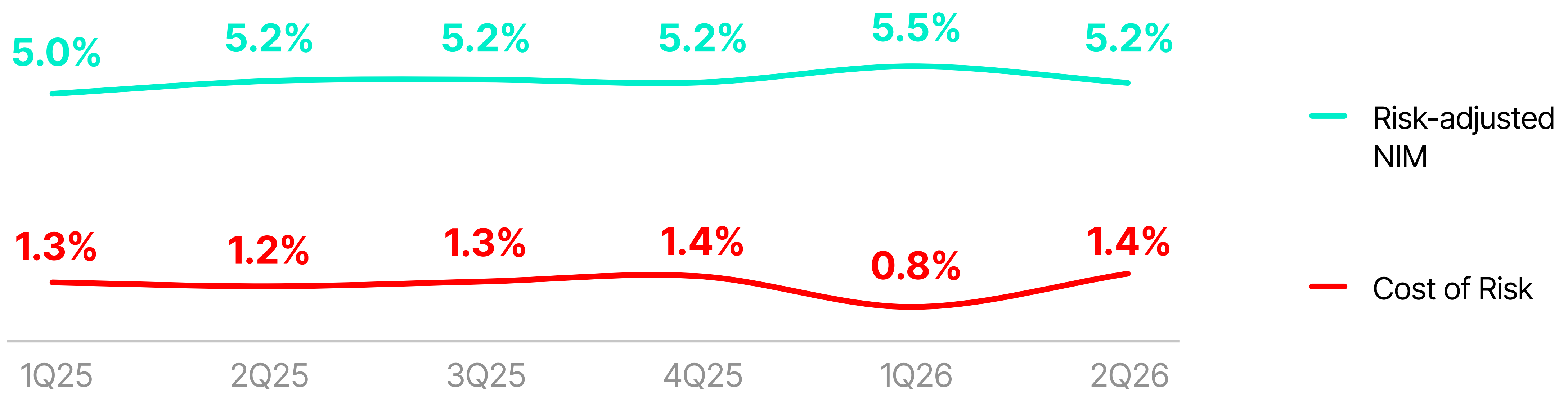
BCP's Drivers

	2Q25	1Q26	2Q26
Loans[2] S/ Million	120,999	128,142	134,207
NIM	6.0%	6.0%	6.1%

	6M25	6M26
Efficiency Ratio[3]	38.0%	38.6%

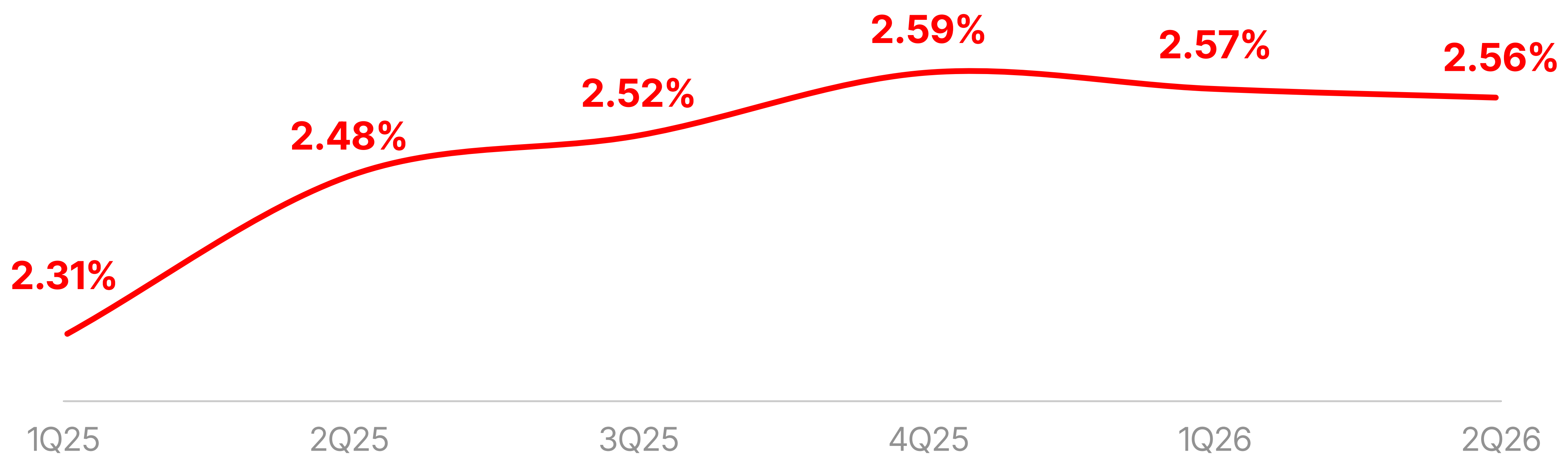
Risk-Adjusted NIM and Cost of Risk

(%)



Other Core Income[3] / Average Total Assets

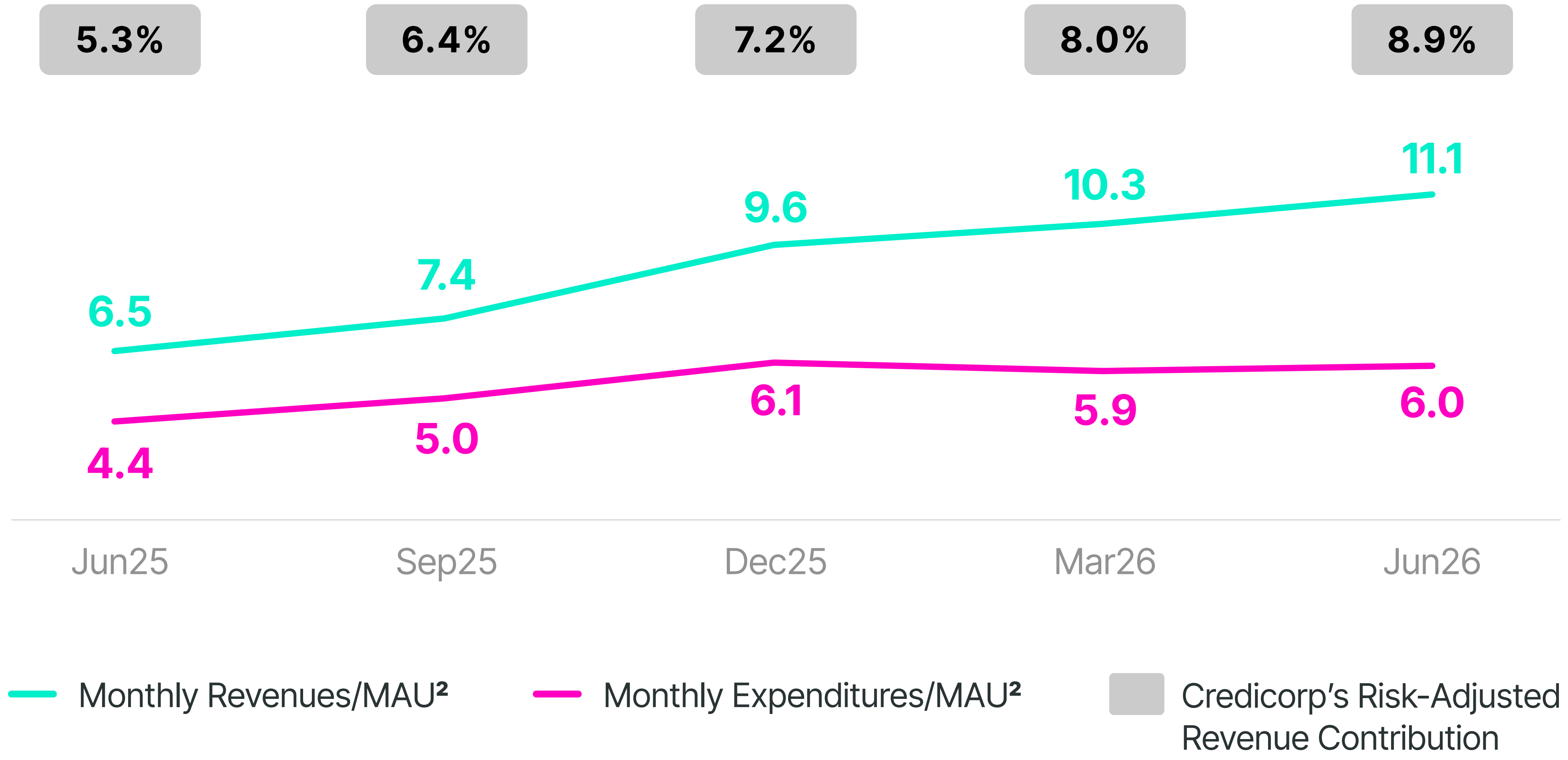
(%)



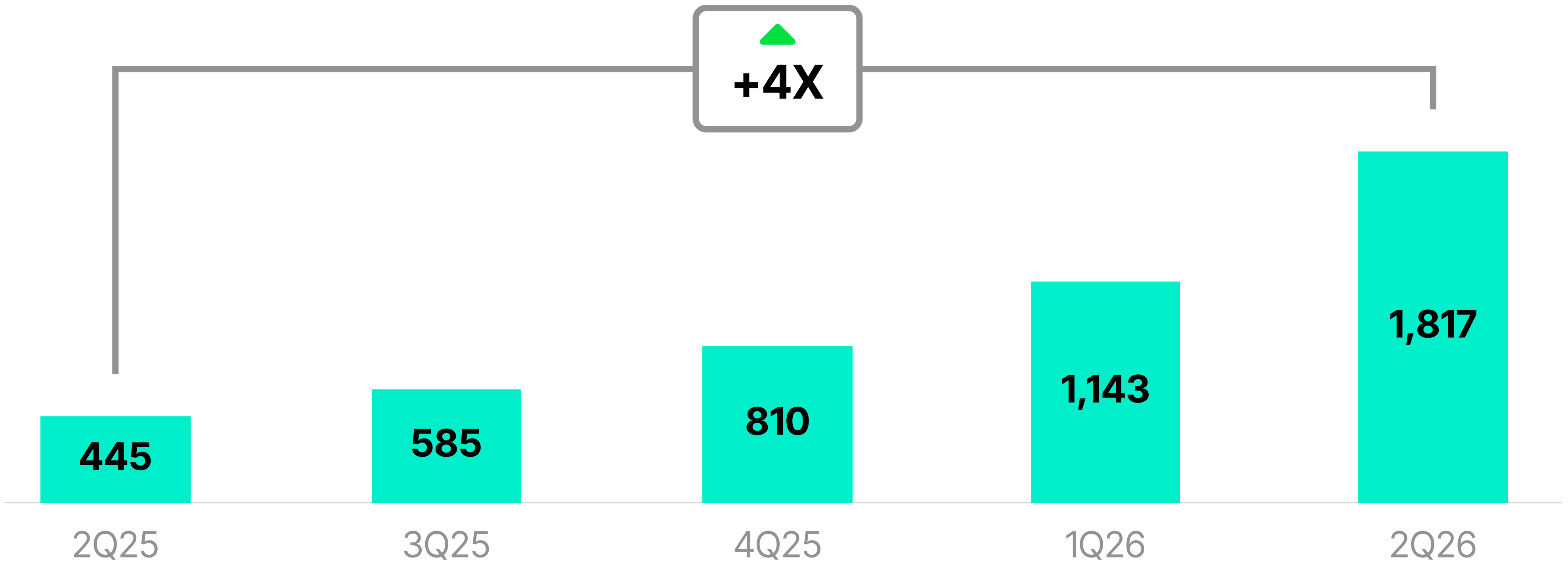
(1) Earnings contribution / Equity contribution. (2) Measured in quarter-end balances. (3) Includes Fee Income and Gains on FX Transactions.

Yape[1]: Scaling Profitability with Growing Lending and Ecosystem Contribution

Monetization Progress
(S/)



Loan Portfolio
(S/ million)



Lending	2Q25	1Q26	2Q26
Disbursed Clients (million)	3.9	5.7	6.4
Yape's Risk-Adj. Revenue Share	19%	23%	28%

Payments	2Q25	1Q26	2Q26
Revenue Generating Trxs (million)	257	337	364
Yape's Risk-Adj. Revenue Share	53%	47%	45%

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

Mibanco Peru: Loan Growth, Improved Asset Quality and Diversified Revenues Drive Strong Results

	2Q25	1Q26	2Q26
ROE[1]	16.3%	21.9%	22.9%

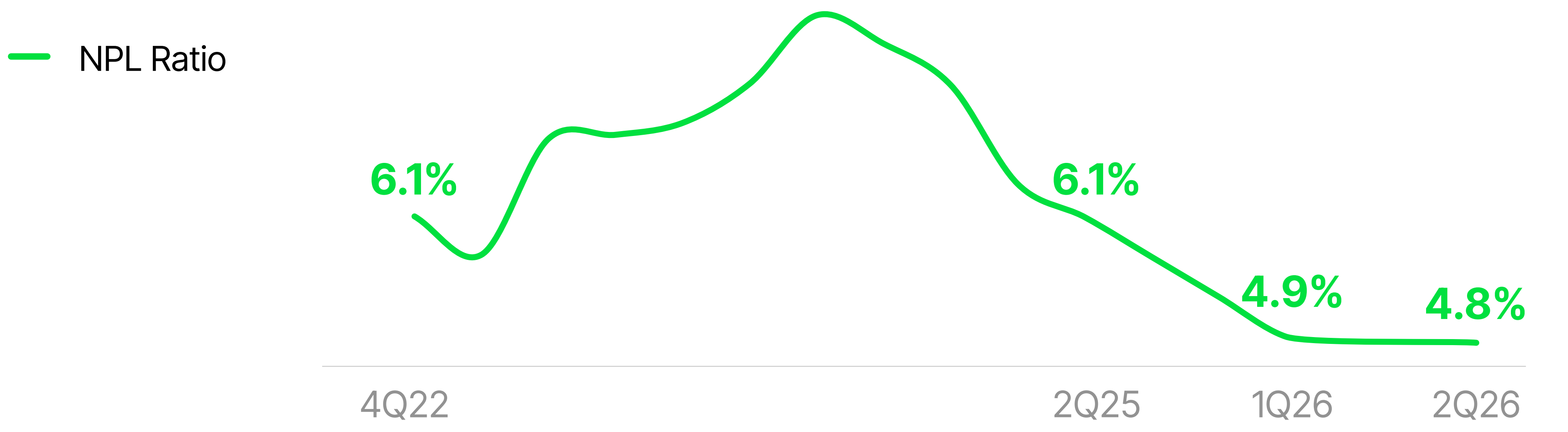
Mibanco's Drivers

	2Q25	1Q26	2Q26
Loans[2] **S/ Million**	12,785	14,080	14,698
NIM	14.4%	14.9%	15.2%

	6M25	6M26
Efficiency Ratio	52.4%	48.0%

Historical NPL Ratio

(%)



	4Q22	2Q25	1Q26	2Q26
Cost of Risk	5.5%	5.4%	4.8%	5.1%
Risk-Adjust NIM	8.1%	10.3%	11.3%	11.2%

Low-cost Funding and Fee+FX Income

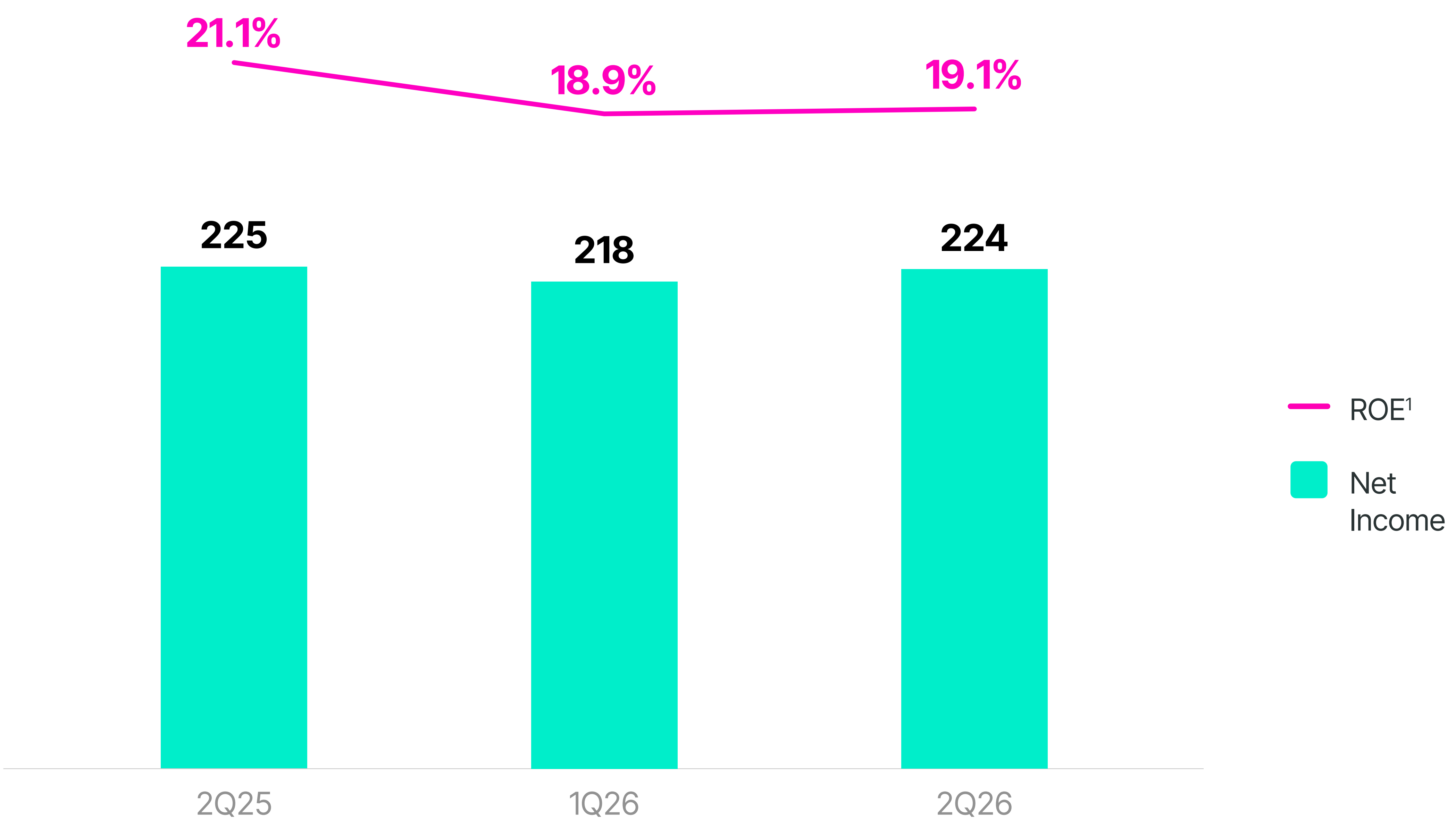
Low-cost Funding[3]
(% of Total Funding)
6.3%
+93bps YoY

Fees + FX [3]
(% of Risk-adjusted Revenues)
8.2%
+136bps YoY

(1) Earnings contribution / Equity contribution. (2) Measured in quarter-end balances. (3) Management figures as of June 2026.

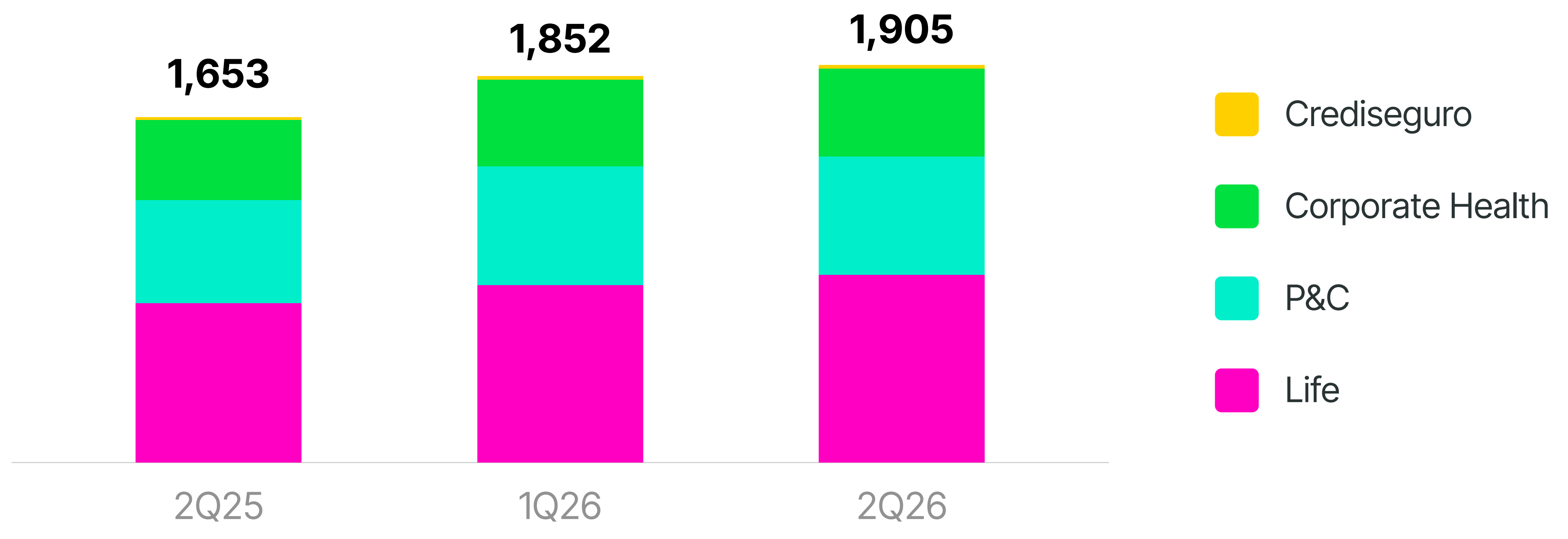
Grupo Pacifico: Strong Business Fundamentals Continue to Support Profitability at Sustainable Levels

Grupo Pacifico's Net Income
(S/ millions, %)



Grupo Pacifico's Key Revenue Drivers

Direct Premiums[2]
(S/ million)



Experience, Efficiency & Growth

Strengthened retail channels →	**+20% YoY**	**Optional Retail Premiums[3] Growth**
Expanded insurance inclusion →	**3.1M+** (+9.7% YoY)	**Included Clients[4]**

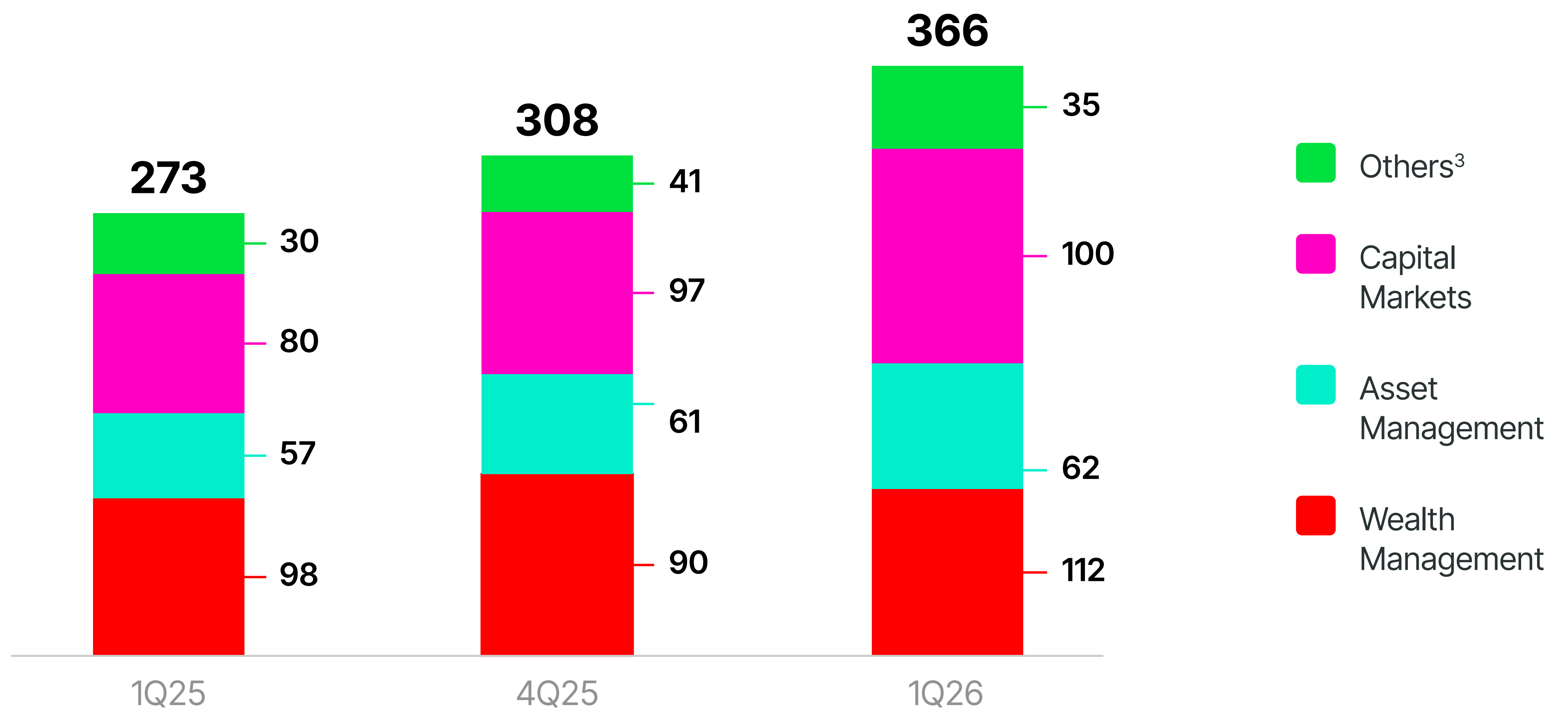
(1) Earnings contribution / Equity contribution. (2) Management figures. (3) Includes optional direct premiums sold through bancassurance, alliances, e-commerce, telemarketing, and embedded channels.
(4) Includes clients with inclusive insurance (less than S/40), belonging to mass segments according to Paciíico's segmentation.

IM & Advisory: Profitability Improves Driven by Structural AUM Growth and a Favorable Trading Backdrop

	2Q25	1Q26	2Q26
ROE[1]	15.5%	15.8%	23.5%

Income by Business[2]

(%, S/ millions)



IM & Advisory Drivers

(in US$ millions)	Jun 25	Jun 26	Variation
WM AUMs[2]	21,120	27,418	+29.8%
AM AUMs[2]	26,990	38,768	+43.6%

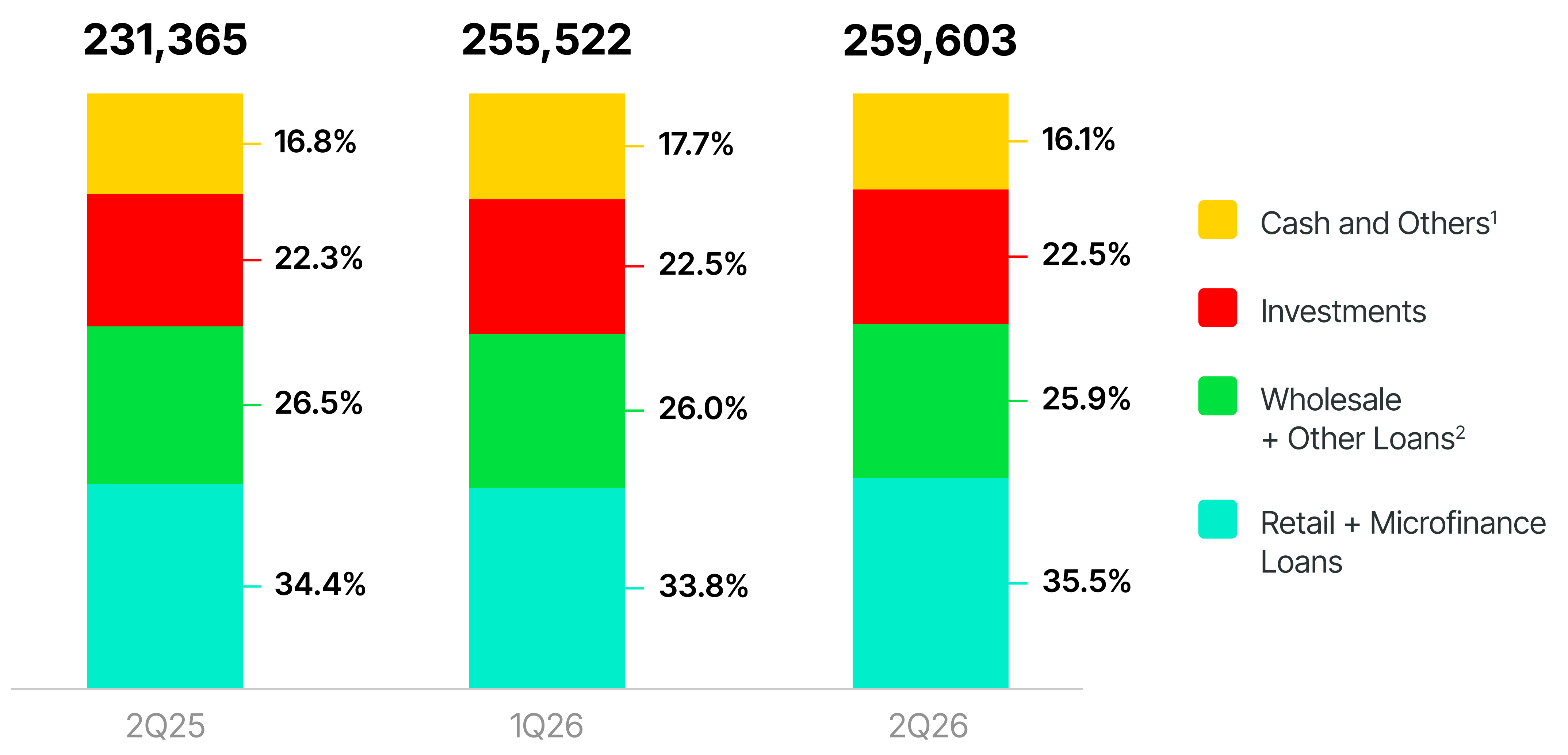
(1) (Net income from Credicorp Capital, ASB Bank Corp, and BCP's Private Banking) / (Net equity from Credicorp Capital, ASB Bank Corp., and Economic Capital assigned to BCP's Private Banking). (2) Internal management figures. These figures may differ from the amounts reported in previous quarters due to updates in the scope for comparability purposes. (3) Others include Trust and Security Services and Treasury.

Balance Sheet Momentum Reflects Loan Growth Acceleration and Resilient Funding Dynamics

Assets Dynamics: Loan Growth Drives IEA Expansion, Complemented by Higher Investment Balances

Interest-Earning Asset (IEA) Structure

(S/ millions, %)

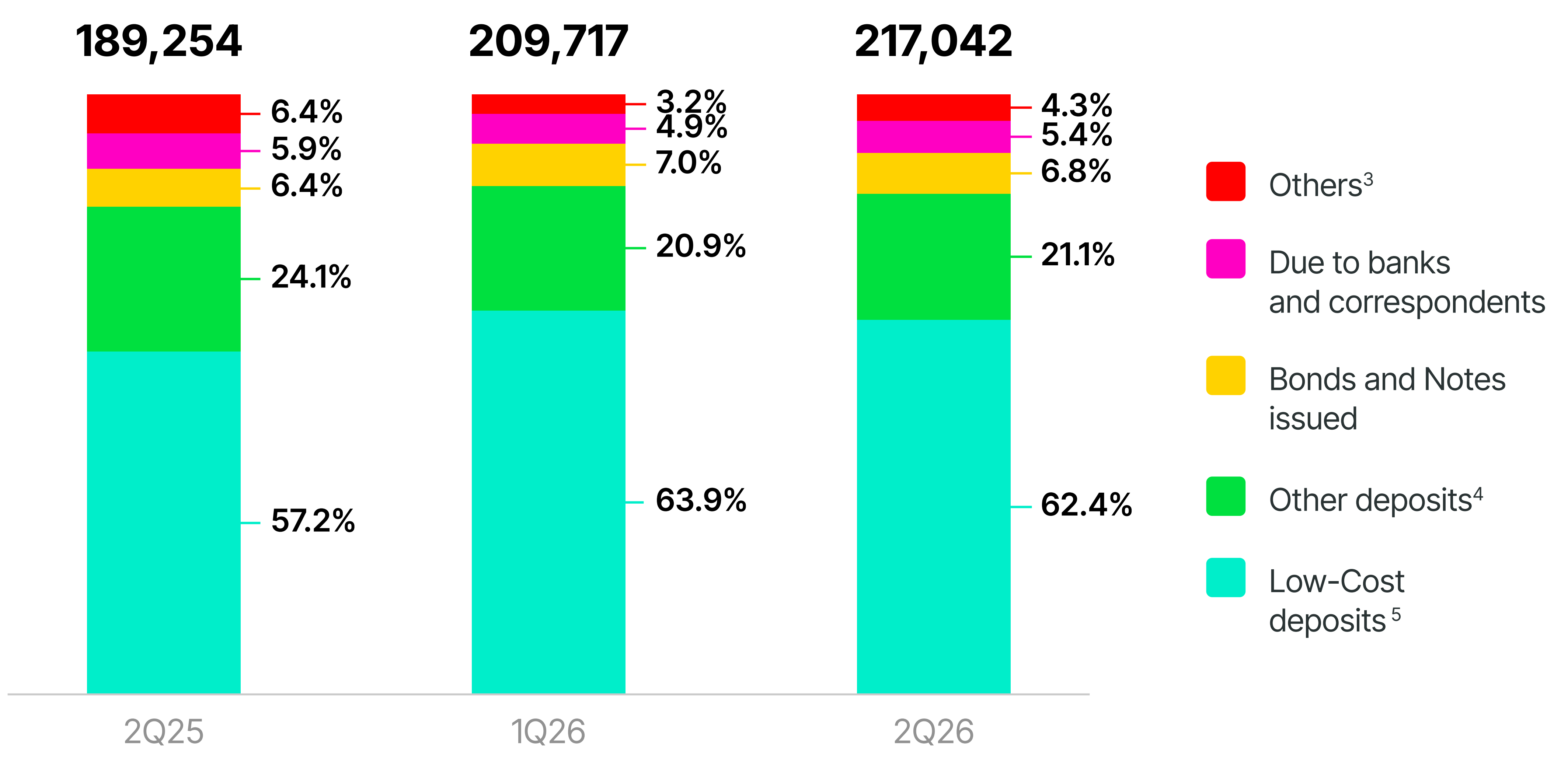


	2Q25	1Q26	2Q26
Yield on IEA	8.4%	8.3%	8.4%

Liabilities: Strong Low-Cost Deposit Base Supports Funding Cost Advantage

Funding Structure

(S/ millions, %)



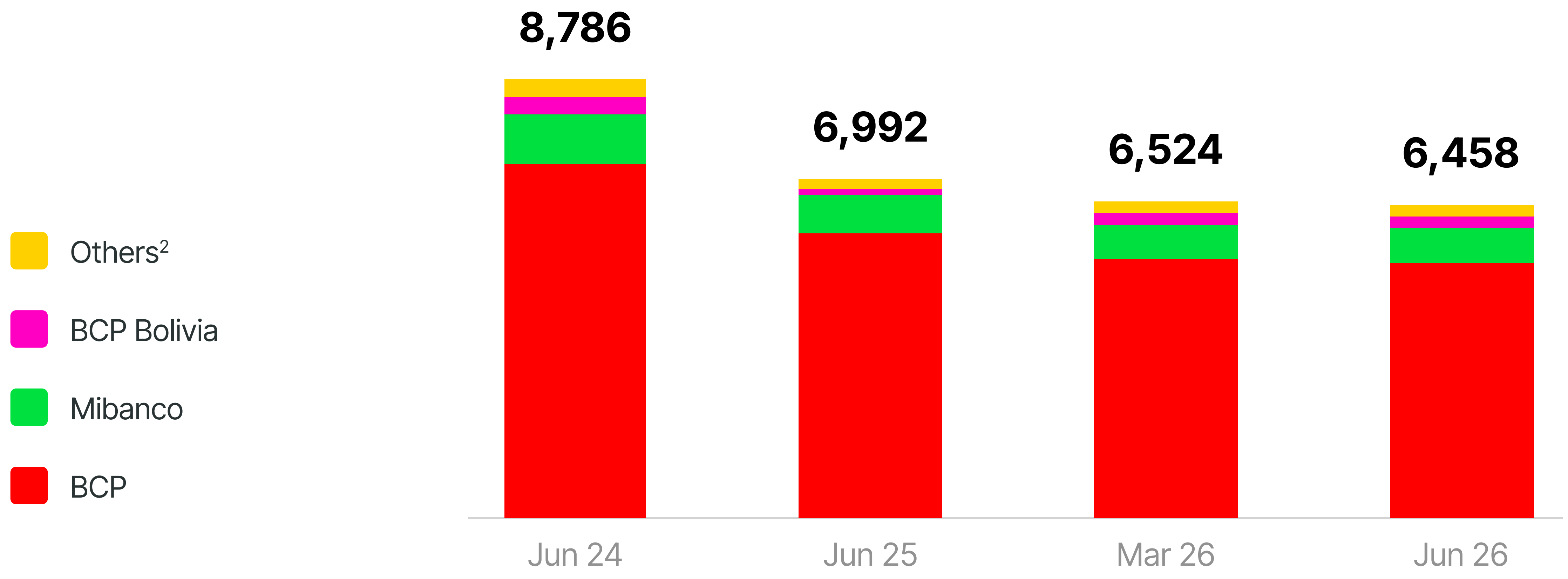
	2Q25	1Q26	2Q26
Funding Cost	2.4%	2.1%	2.2%

(1) Includes Cash and due from banks; Inter-bank funds; and Cash collateral, reverse repos and securities borrowing. (2) Other Loans includes BCP Bolivia, ASB and Government Programs loans. (3) Includes Repurchase agreements and BCRP instruments. (4) Includes Time deposits, Severance indemnity deposits and Interest payable. (5) Includes Demand deposits and Savings deposits.

Asset Quality Improves Further; El Niño-Related Provisions Reflect Current Risk Assessment

Asset Quality Improves on Stronger Originations and Repayments

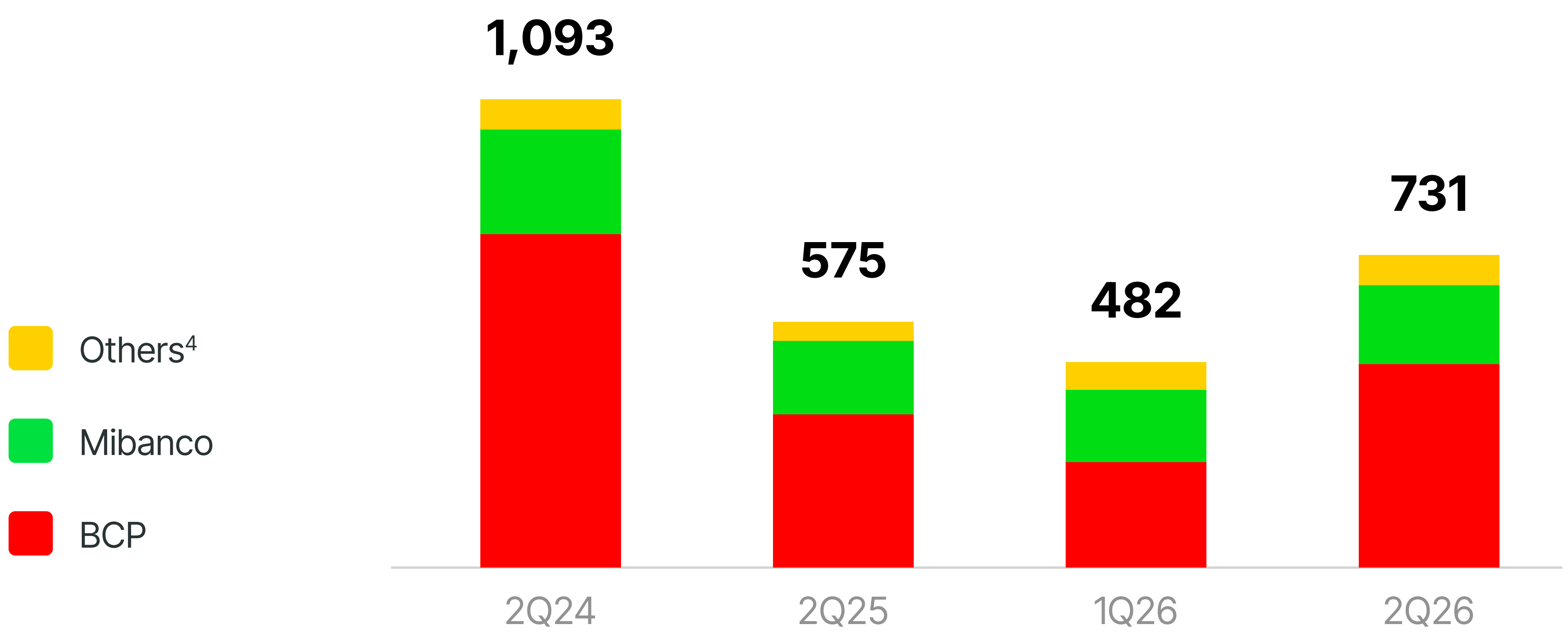
Total NPLs[1]
(S/ millions)



	Jun 24	Jun 25	Mar 26	Jun 26
NPL Ratio	6.0%	5.0%	4.3%	4.1%
Coverage Ratio	95.0%	109.5%	113.8%	117.3%

Provisioning Reflects Healthy Credit Trends and Current El Niño Risk Assessment

Total Provisions[3]
(S/ millions)



Cost of Risk

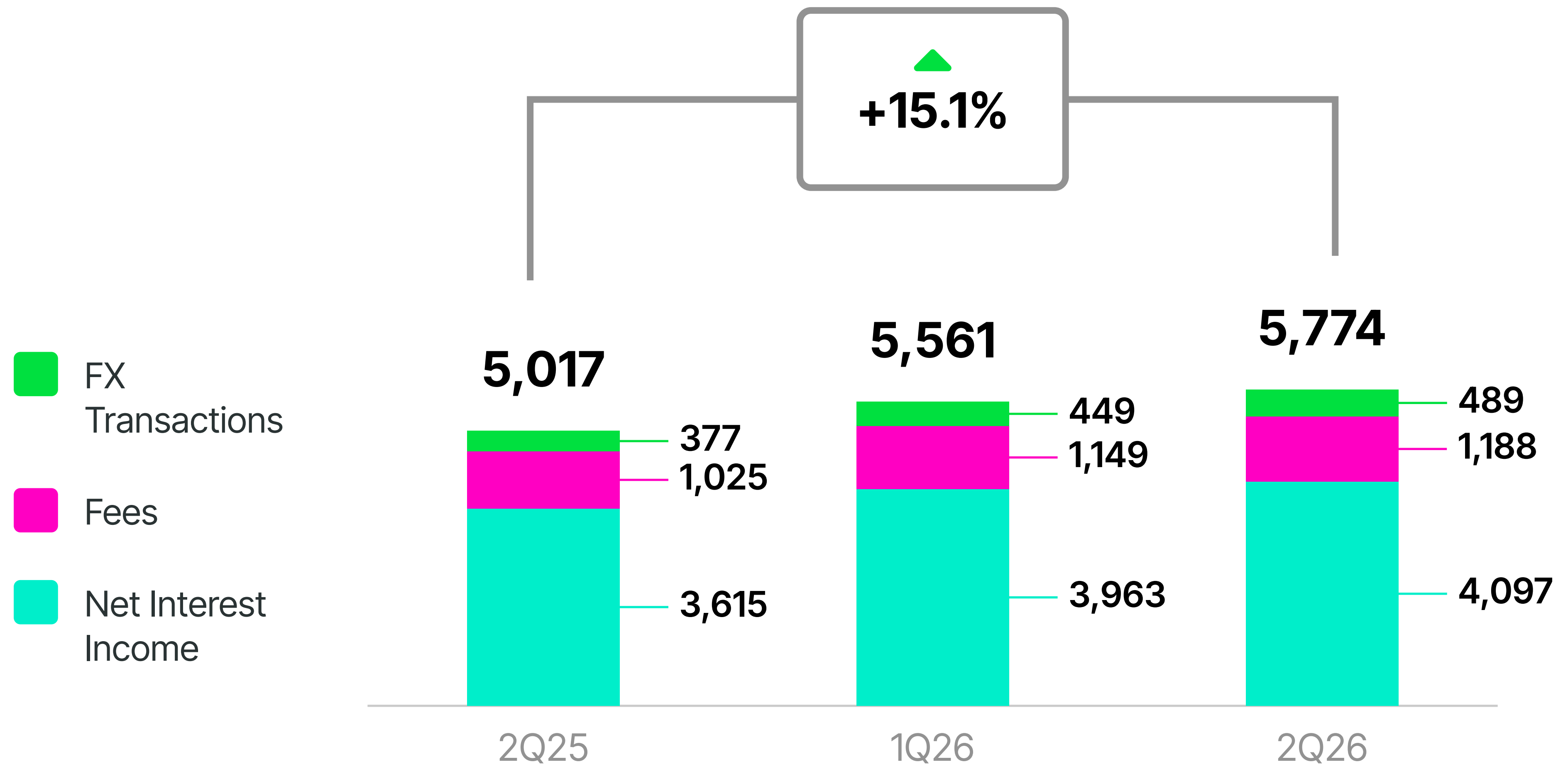
	2Q24	2Q25	1Q26	2Q26
BCP	2.6%	1.2%	0.8%	1.4%
Mibanco	7.5%	5.4%	4.8%	5.1%
Credicorp	3.0%	1.6%	1.3%	1.9%

(1) Figures in quarter-end balances. (2) Includes Mibanco Colombia, ASB Bank Corp., and Others. (3) Based on currently available information, approximately S/106 million additional provisions related to El Niño risk were registered in 2Q26.
(4) Includes BCP Bolivia, Mibanco Colombia, ASB Bank Corp., and Others

Core Income Growth Supports Efficiency Amid Strategic Investments

Core Income Increased Driven by Margin Expansion and Transactional Growth

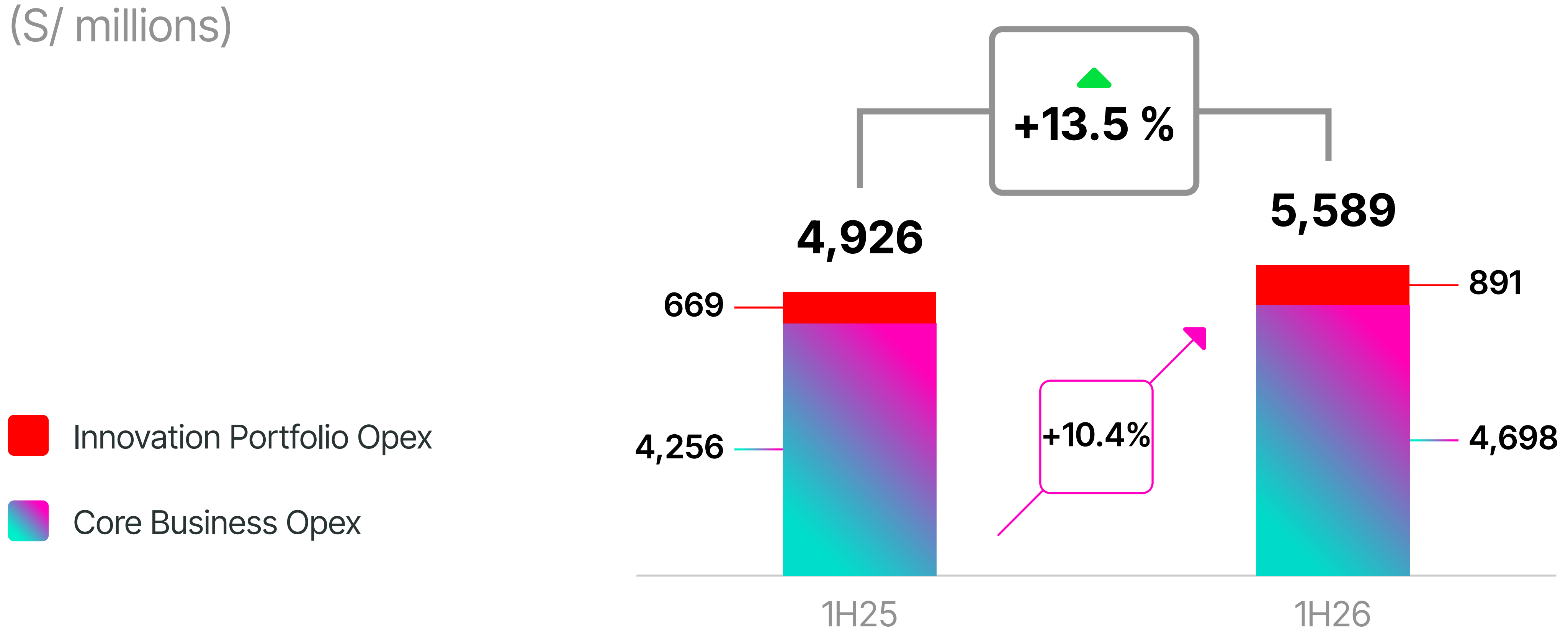
Core Income
(S/ millions)



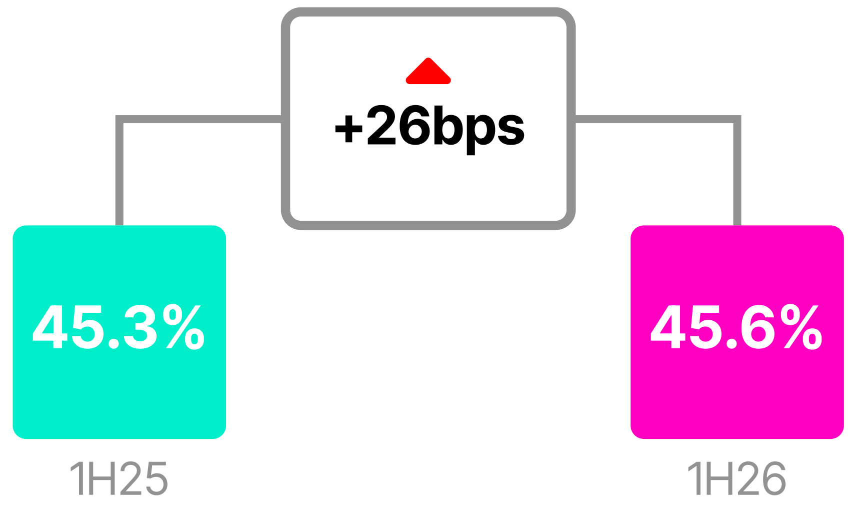
	2Q25	1Q26	2Q26
NIM	6.4%	6.6%	6.6%
Risk-Adjusted NIM	5.4%	5.8%	5.5%

Operating Expenses Reflect Core Business at BCP and Innovation Portfolio Initiatives

Operating Expenses
(S/ millions)



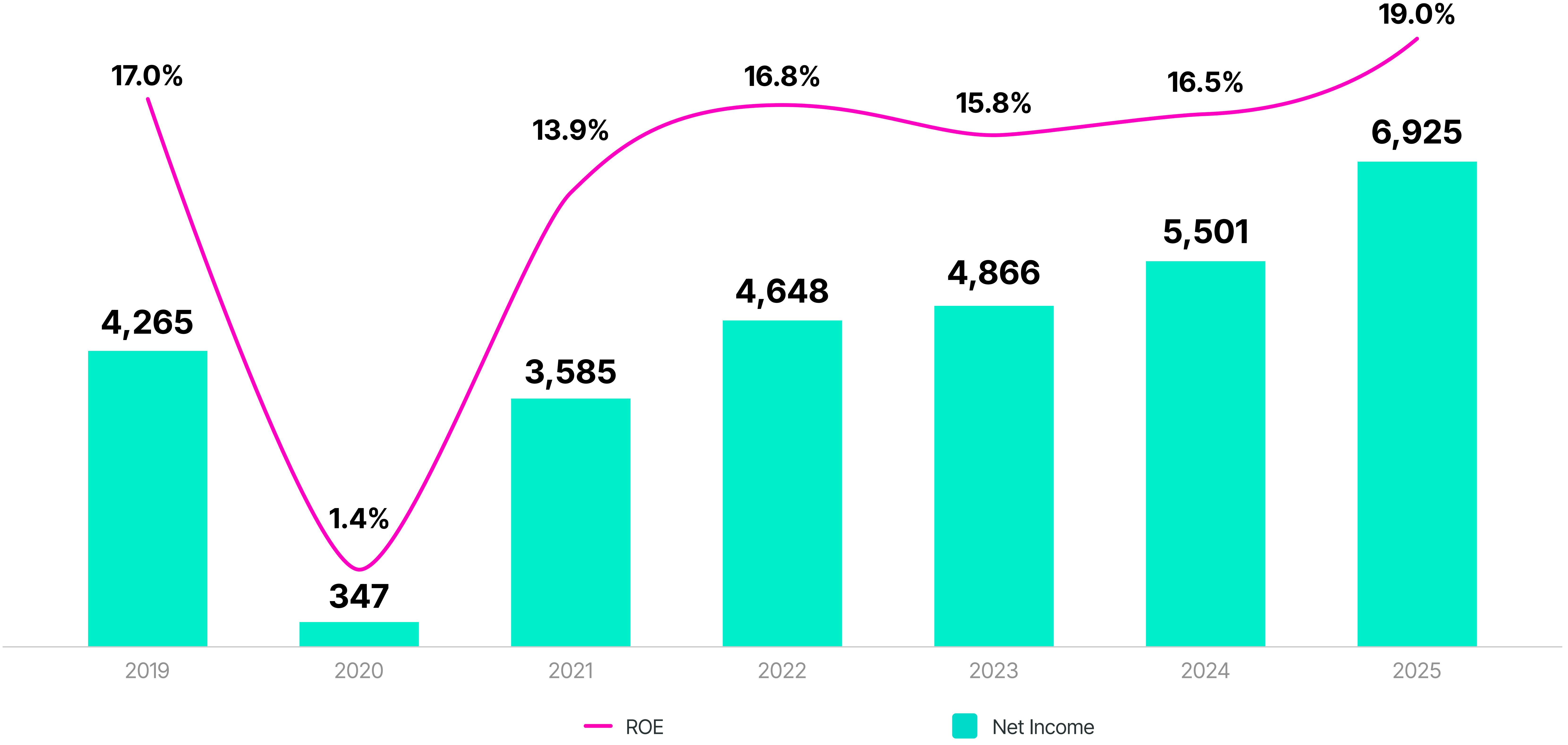
Efficiency ratio
(%)



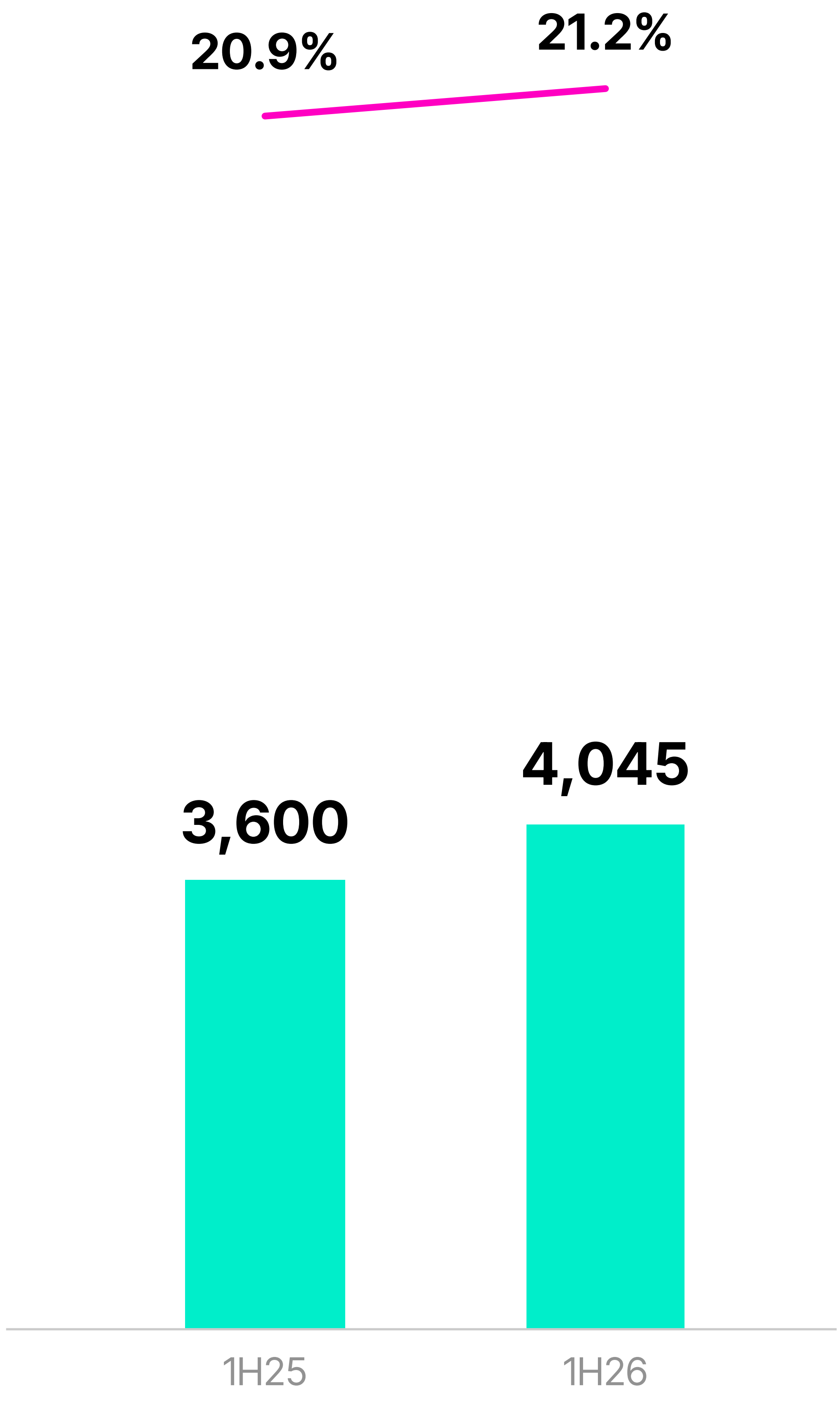
Strong 1H26 Profitability Supported by Broad-Based Earnings Momentum

Net Income and ROE
(S/ millions, %)

Annual Results[1]



First Half Results



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

2026 Guidance Reaffirmed; Medium-Term ROE Outlook Raised

	2026 Guidance	1H26 Results	2026 Revised Guidance
Real GDP Growth	around 3.5%	+3.0%	around 3.5%
Loan Portfolio Growth[1]	around 8.5%	+13.1%	around 12.0%
Net Interest Margin (NIM)	6.4% – 6.7%	6.6%	6.4% – 6.7%
Cost of Risk	1.7% - 2.1%	1.6%	1.7% - 2.1%
Risk-Adjusted NIM	5.3% - 5.6%	5.7%	5.3% - 5.6%
Efficiency Ratio	45.0% - 46.5%	45.6%	45.0% - 46.5%
ROE	around 19.5%	21.2%	around 19.5%
Medium-Term ROE	~19.5%	+250bps	~22.0%

(1) Measured in quarter-end balances.

2Q26 Closing Remarks

1

Greater confidence in Peru's medium-term outlook

2

Well-positioned for sustainable growth and ~22% medium-term ROE

3

Strong franchise, broader digital capabilities and more scalable model

4

Purpose-led growth advancing financial inclusion and Peru's future

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