

4Q25 Earnings Conference Call

February 2026

CREDIC  RP



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.

An Integrated Digital Ecosystem Driving Sustainable Growth and Outperforming the Macro

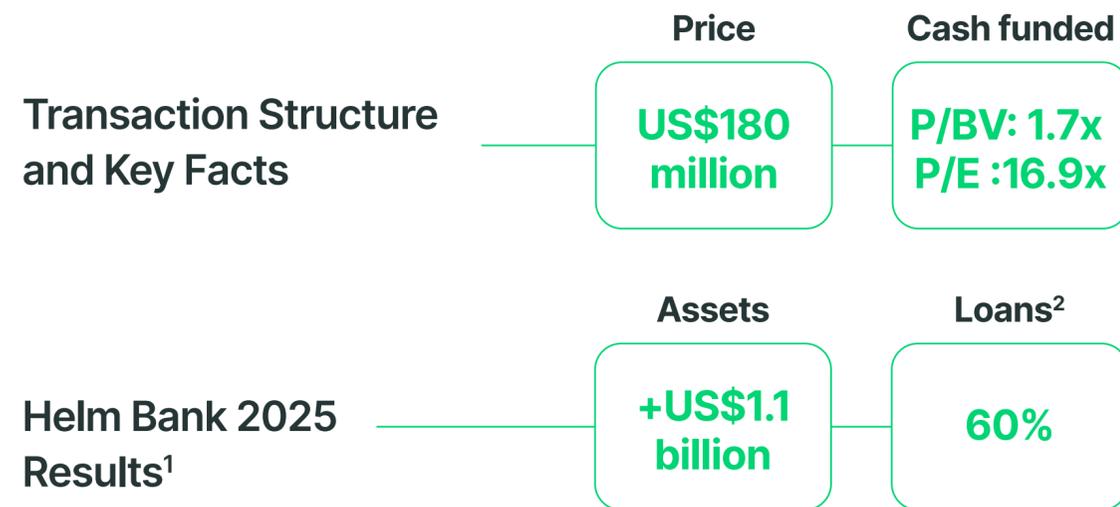
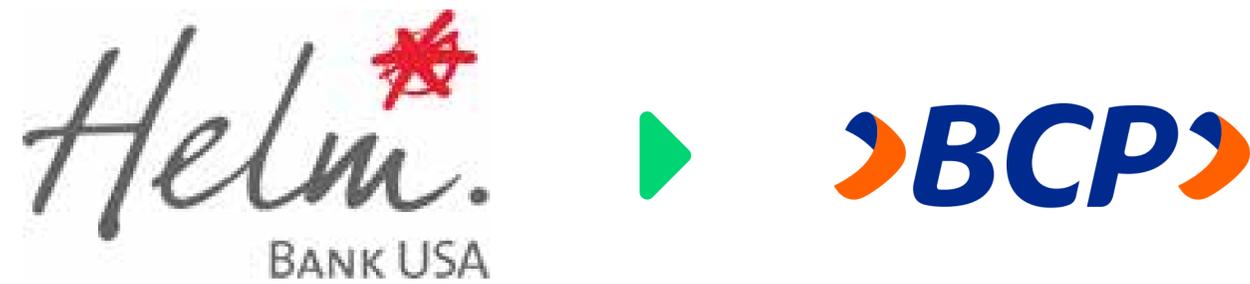
Universal Banking	Microfinance	Insurance	Investment Management & Advisory
 <p>Enhanced customer experience and strengthened digital capabilities</p> <p>Loan Clients (million) 3.2¹ Client NPS² #1¹</p>	 <p>Recovered profitability, while building a more resilient and sustainable business</p> <p>Double-digit loan growth while strengthening risk management and efficiency RM's productivity³ +5.2p YoY⁴</p>	 <p>True product factory; leveraging digital ecosystem for mass distribution</p> <p>Accelerated Bancassurance through Credicorp ecosystem and retail partnerships Expanded health and medical footprint through full consolidation of Banmédica</p>	 <p>Diversified portfolio and strategic transformation delivered solid results</p> <p>Strong AUM growth in Wealth and Asset Management businesses Expanded regional capabilities through Capital Markets</p>

Innovation Portfolio

<p>Disruptive Initiatives</p> <p>8.1% of risk-adjusted revenues</p>	 <p>15.9MM¹ MAU in Peru</p>	<p>66¹ Monthly transactions per MAU</p>	<p>4.1MM¹ disbursed clients</p>	 <p>Tempo +2.5MM¹ clients in Chile</p> <p>Tempo as first fully licensed neobank</p>
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(1) Figures as of Dec 25. (2) Consumer Net Promoter Score (NPS). (3) Number of loans disbursed / Total relationship managers. (4) From Dec 24 to Dec 25.

Agreement to Acquire 100% of Helm Bank: A Strategic Step to Reinforce Cross-Border Value Creation



1

Context: Structural Migration of LatAm Assets To US

- The U.S. as preferred jurisdiction for asset migration.
- Florida as key hub for cross-border investment, banking and real estate.

2

Target Segment: Cross-Border Affluent, Private Banking and Corporates

- Deposit Side: High-net-worth LatAm clients and select regional corporates
- Lending Side: Affluent LatAM clients and Florida based-residents

3

Capabilities: Fully Licensed U.S. Banking Platform

- Florida state-chartered community bank with expertise serving international clients, complementing our U.S. agency, broker-dealer, and RIA presence.
- Core products and services: FDIC-insured deposits, cards, residential mortgages and collateralized lending, and other transactional services.

(1) Net income of USD 10.6 million; book value of USD 106.3 million. (2) 96% are mortgage-backed loans, which include residential and commercial real estate loans.

4Q25 Results Underscore Strong Execution and Favorable Operating Momentum



(1) As a percentage of Credicorp's total Risk-Adjusted Revenue. (2) Includes BCP Stand-alone and Mibanco. Data as of Dec 25. (3) 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. (4) BCP Estimate.

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

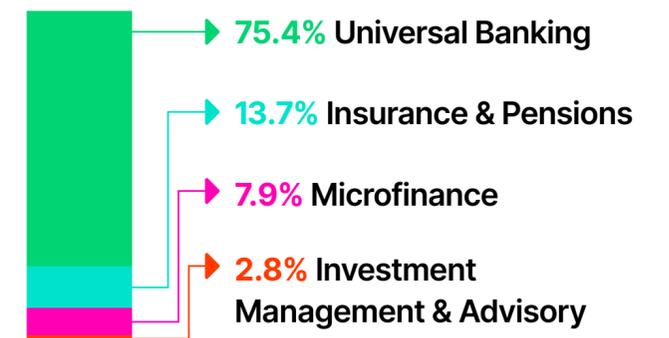
Gains on FX Transactions
+8.2%
QoQ

Ins. Underwriting Results
-17.4%³
QoQ

4

Diversified Business and Solid Capital Base

Earnings Contributions⁴



CET1⁵

BCP
14.0%
+82bps QoQ

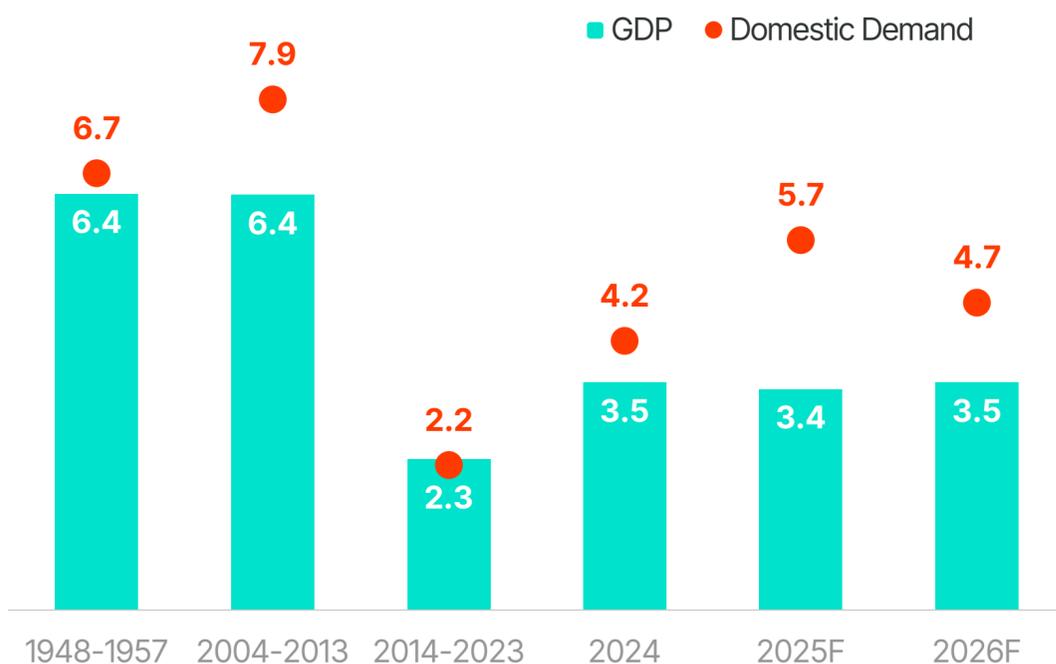
mibanco
17.3%
+16bps QoQ

(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



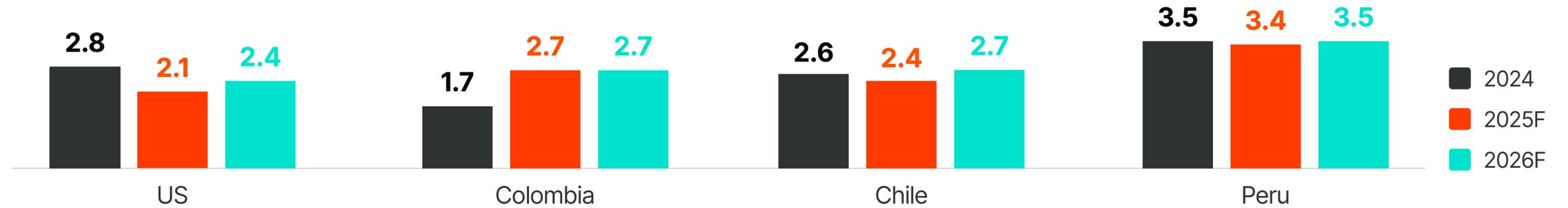
* Oct/Nov-25, **In real terms, adjusted by inflation.

(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

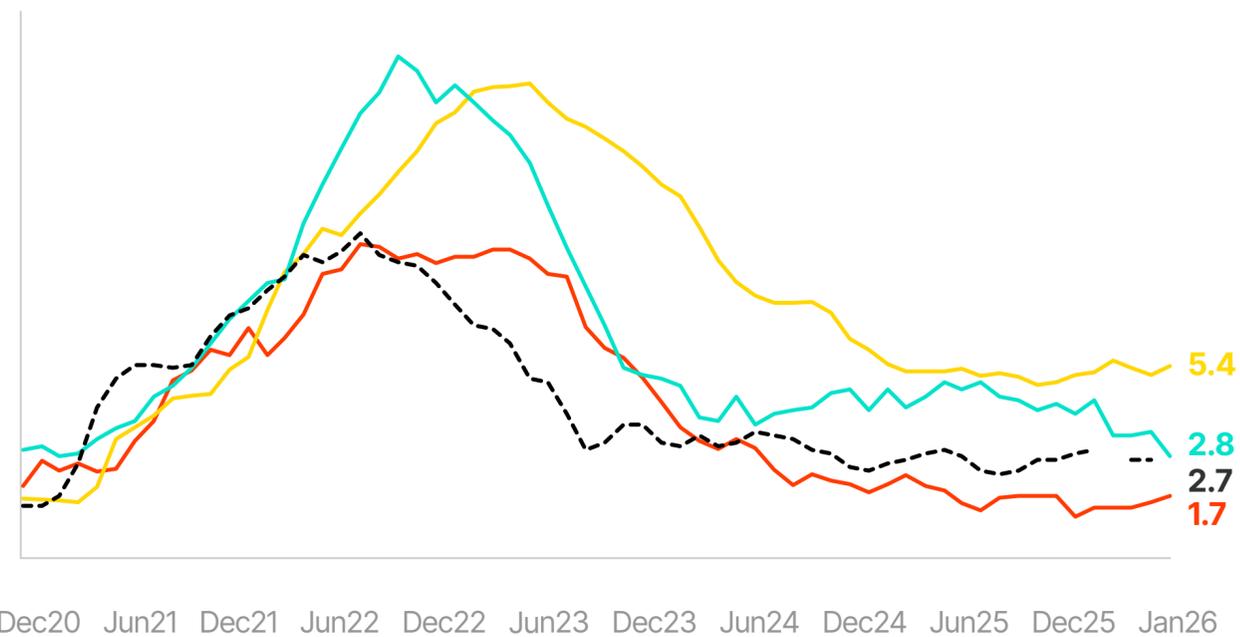
GDP

(YoY % change)¹



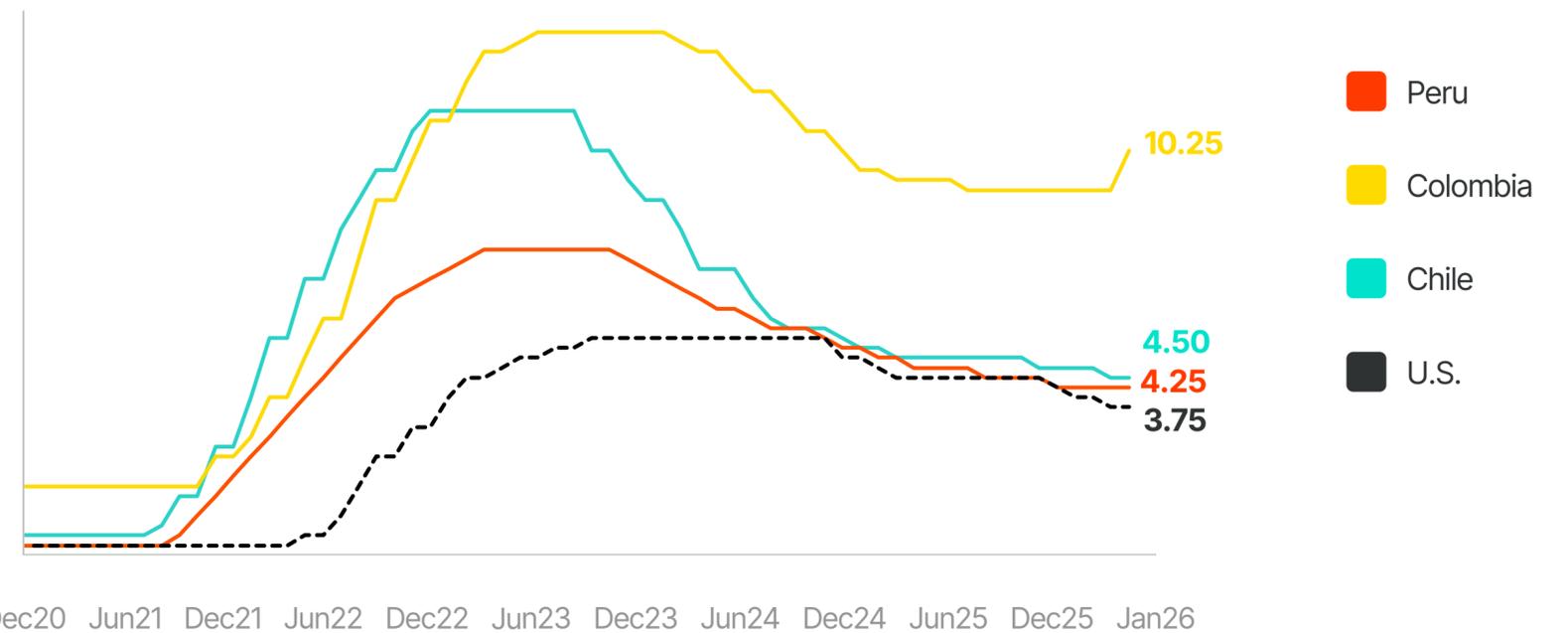
Inflation CPI Rates

(YoY %change)²



Central Bank Policy Rates

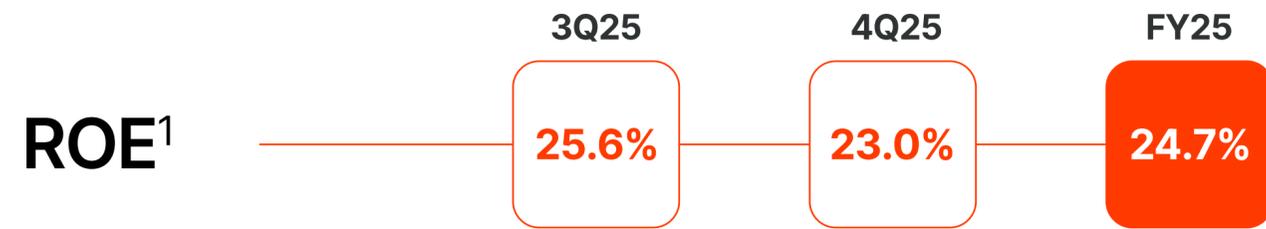
(%)³



(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



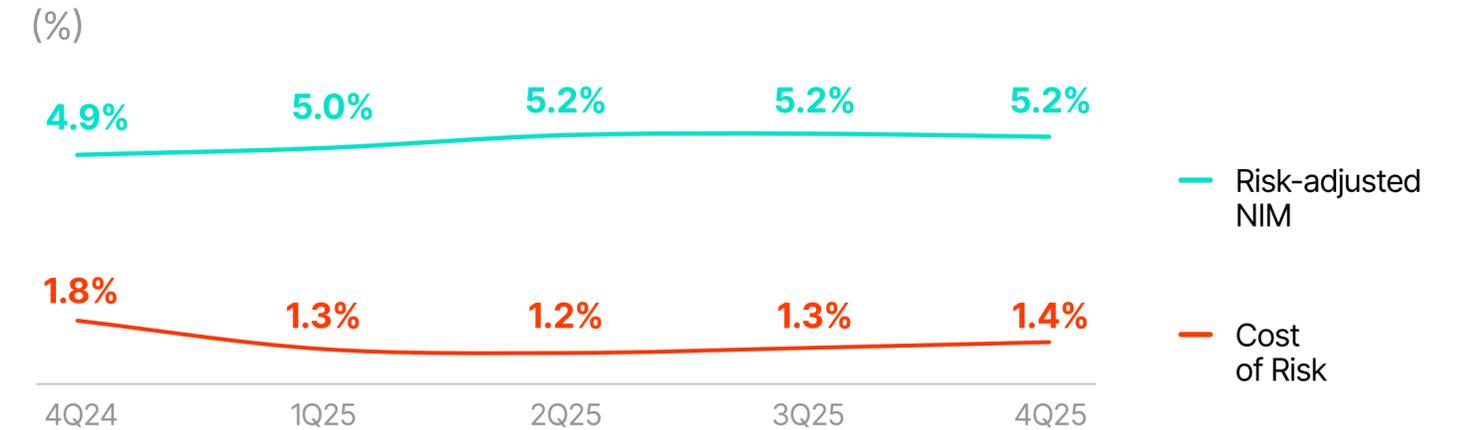
Universal Banking: Strong 2025 Profitability Anchored by Diversified Revenue Streams and Disciplined Risk Management



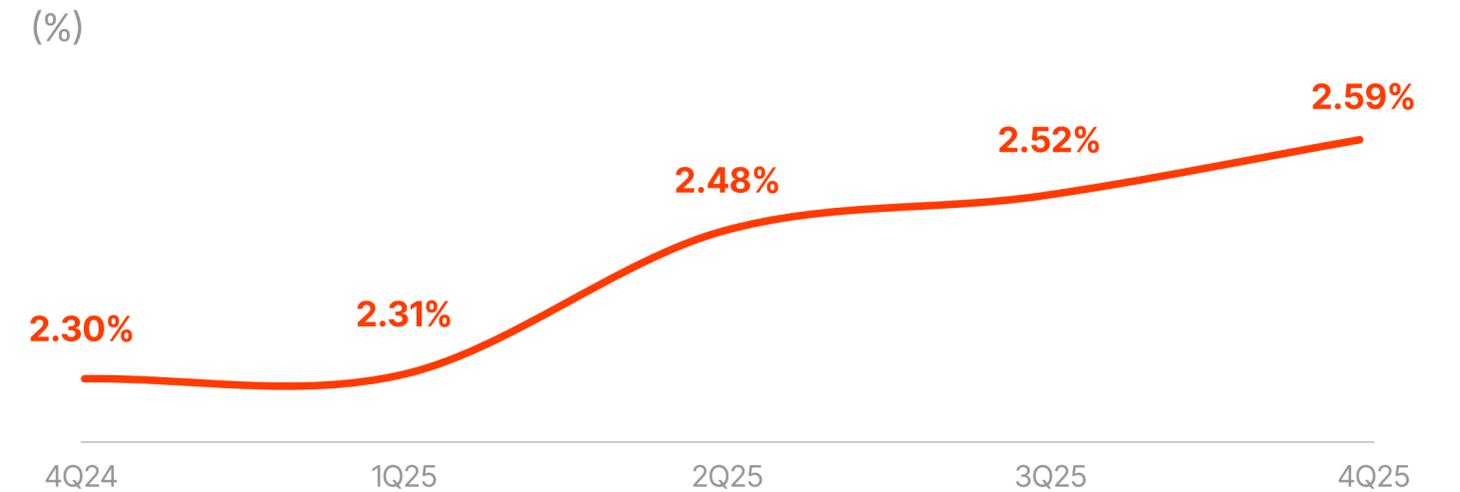
BCP's Drivers



Risk-Adjusted NIM and Cost of Risk



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

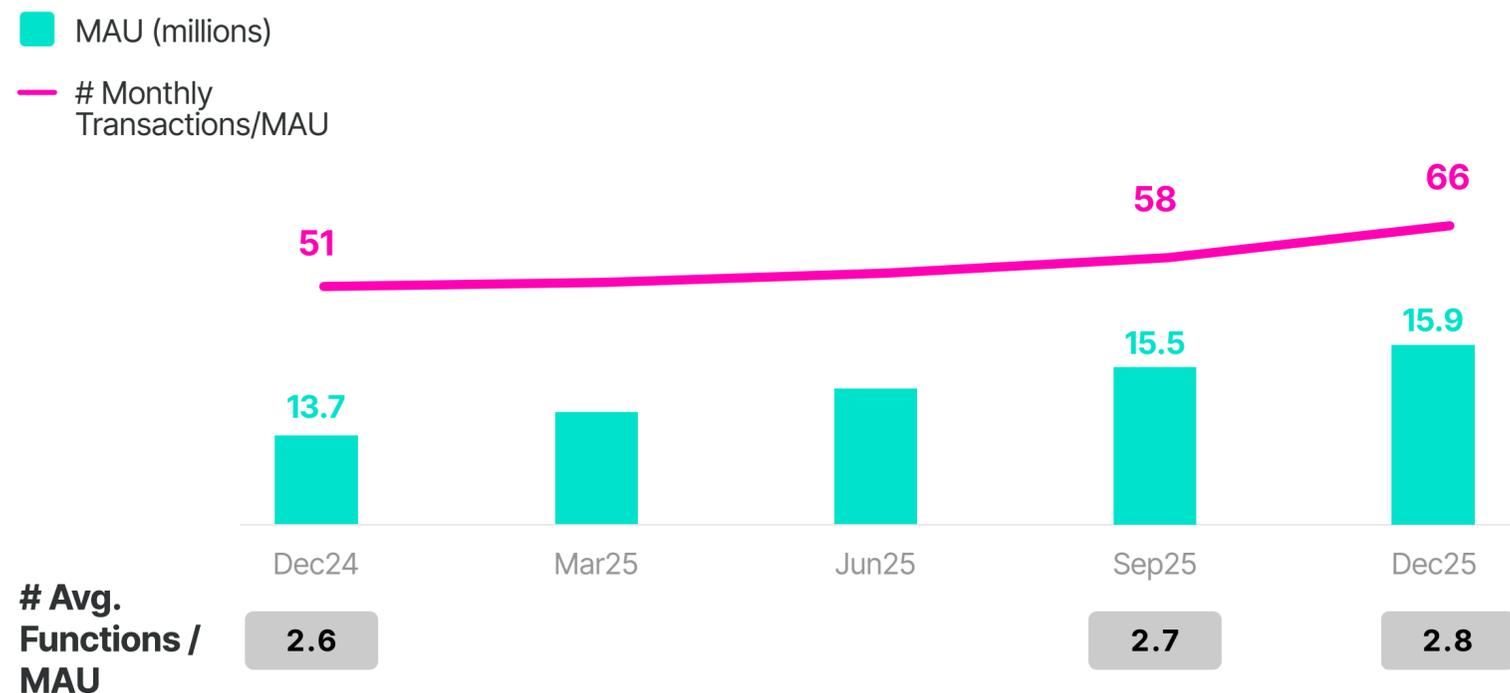


(1) Earnings contribution / Equity contribution. (2) Measured in end-of-period balances. (3) Beginning in 1Q25, these figures have been impacted by reclassifications between income and expenses accounts. For comparability purposes the metrics have been restated. For further detail please refer to our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

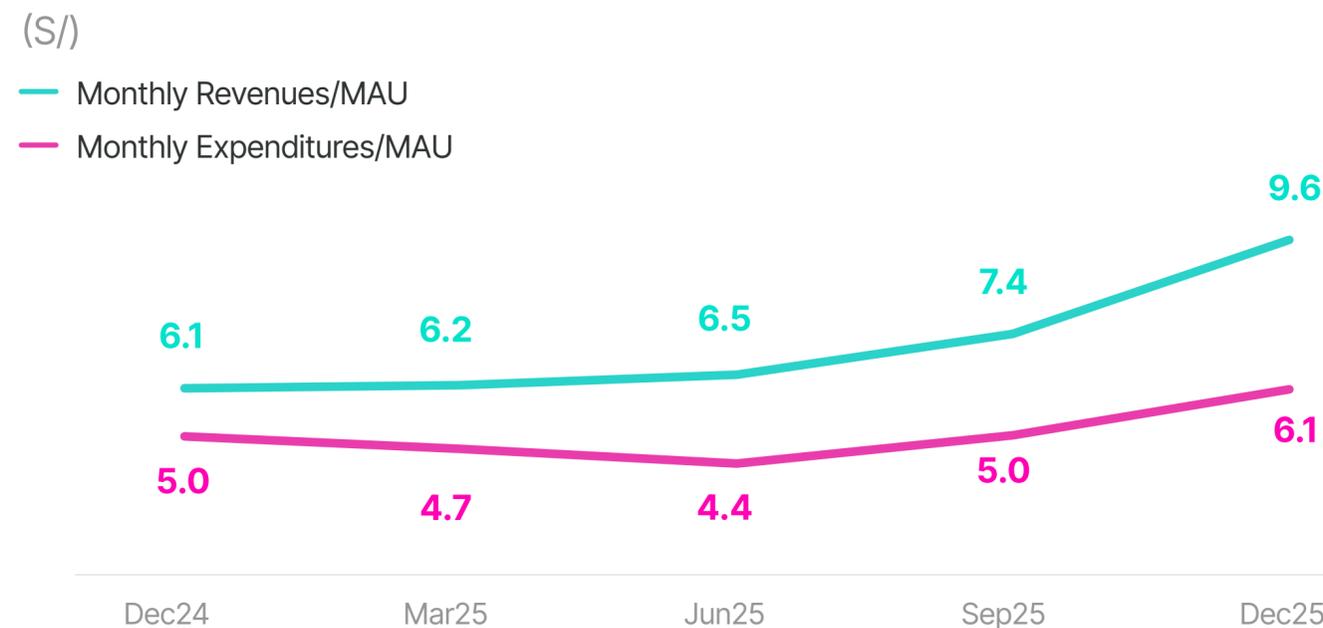


Yape¹: Ecosystem Scale and Monetization Momentum with Lending Now at 23% of Platform Revenue

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%

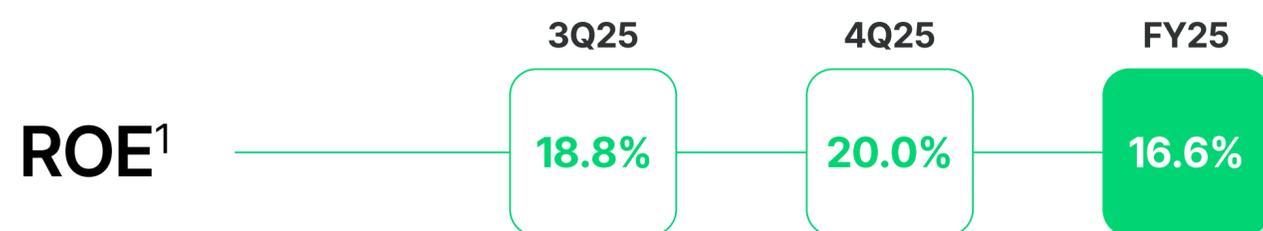
20%

23%

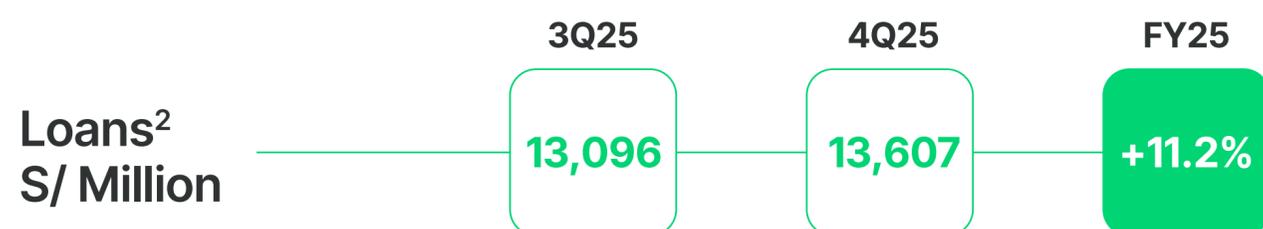
(1) Management Figures. (2) Monthly indicators consider the results of the last month of the quarter.



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

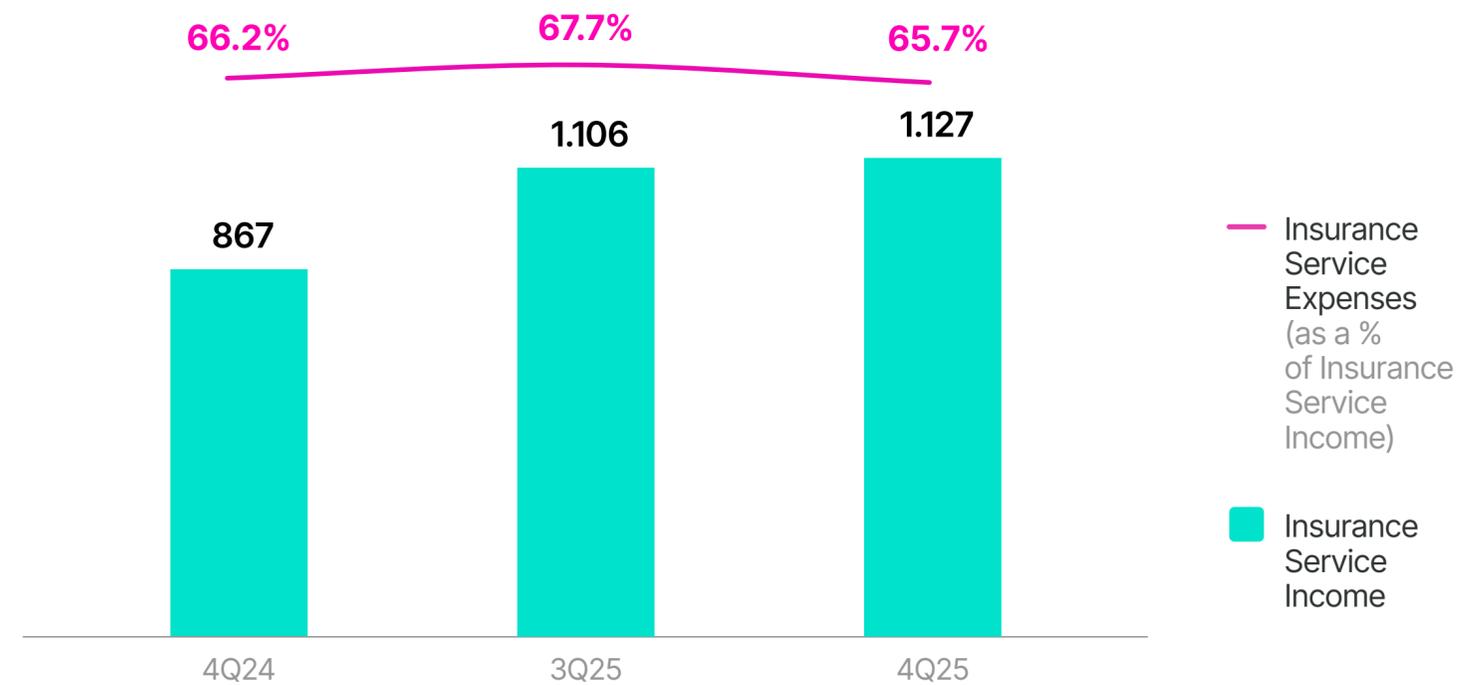
Fees + FX³⁴
(% of Total Income)
5.2%
+7bps YoY

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



Grupo Pacifico's Insurance Service Results

(\$/ millions, %)



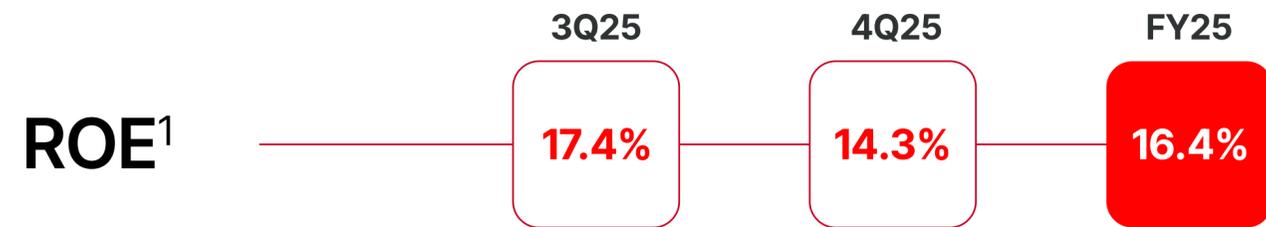
Grupo Pacifico's Drivers



Experience, Efficiency & Growth

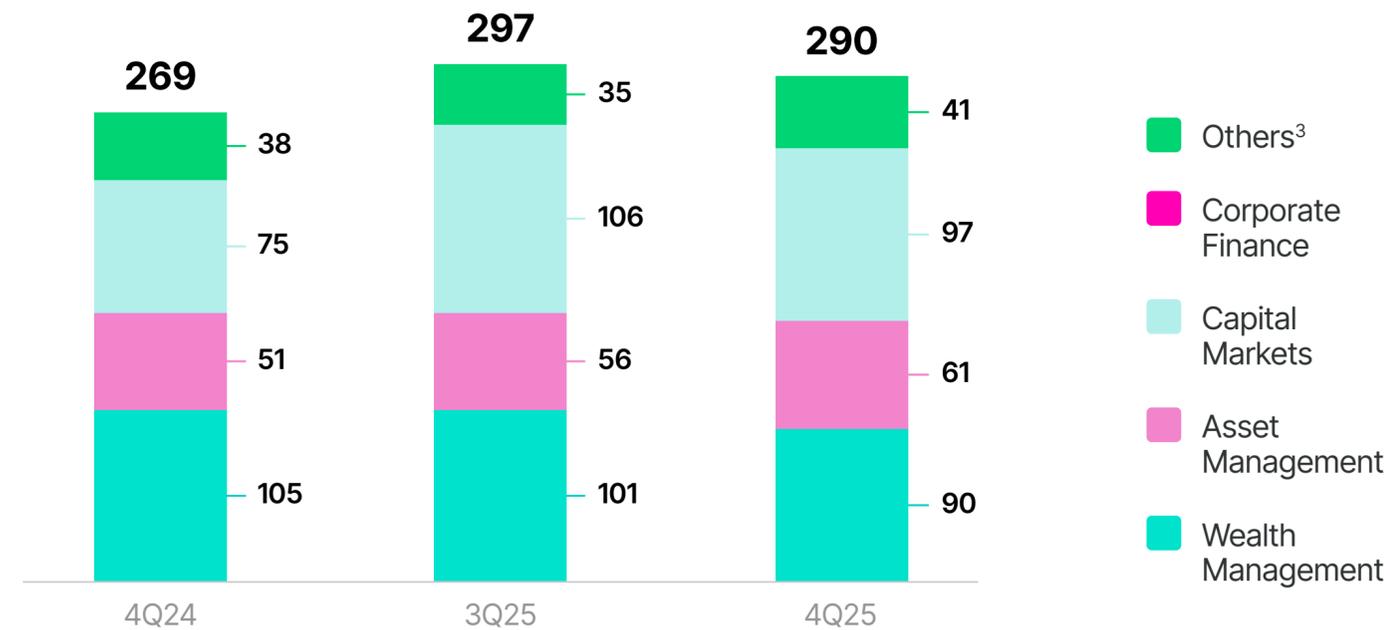


(1) Earnings contribution / Equity contribution. For 2Q25 and 3Q25, the figure reflects the full consolidation of Empresas Banmedica, including the capital paid for the acquisition, effective since March 2025. (2) Includes Interest Income and Interest Expenses. (3) Share of optional retail premiums over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



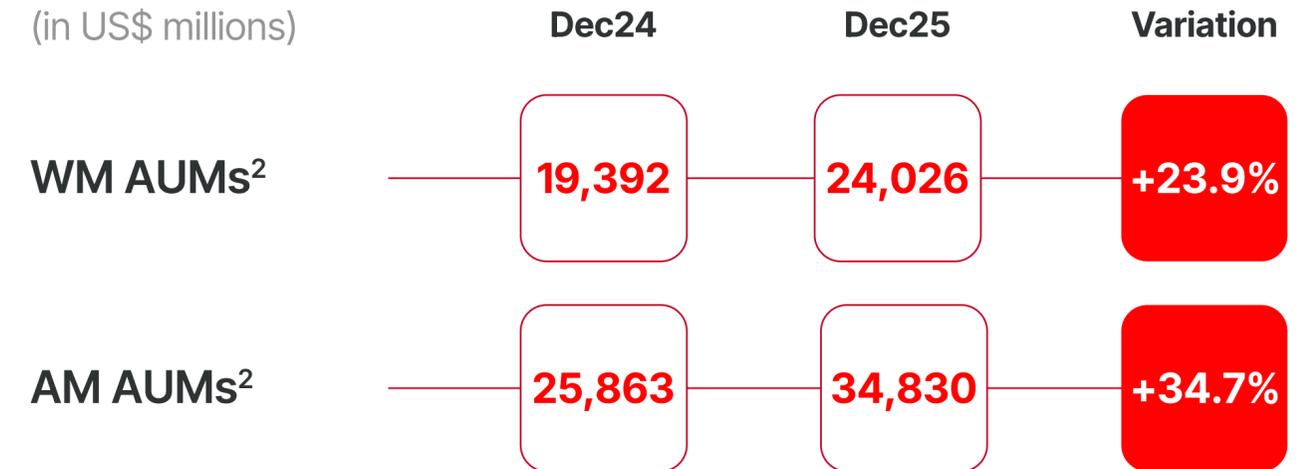
Income by Business²

(%, \$/ millions)



IM & Advisory Drivers

(in US\$ millions)



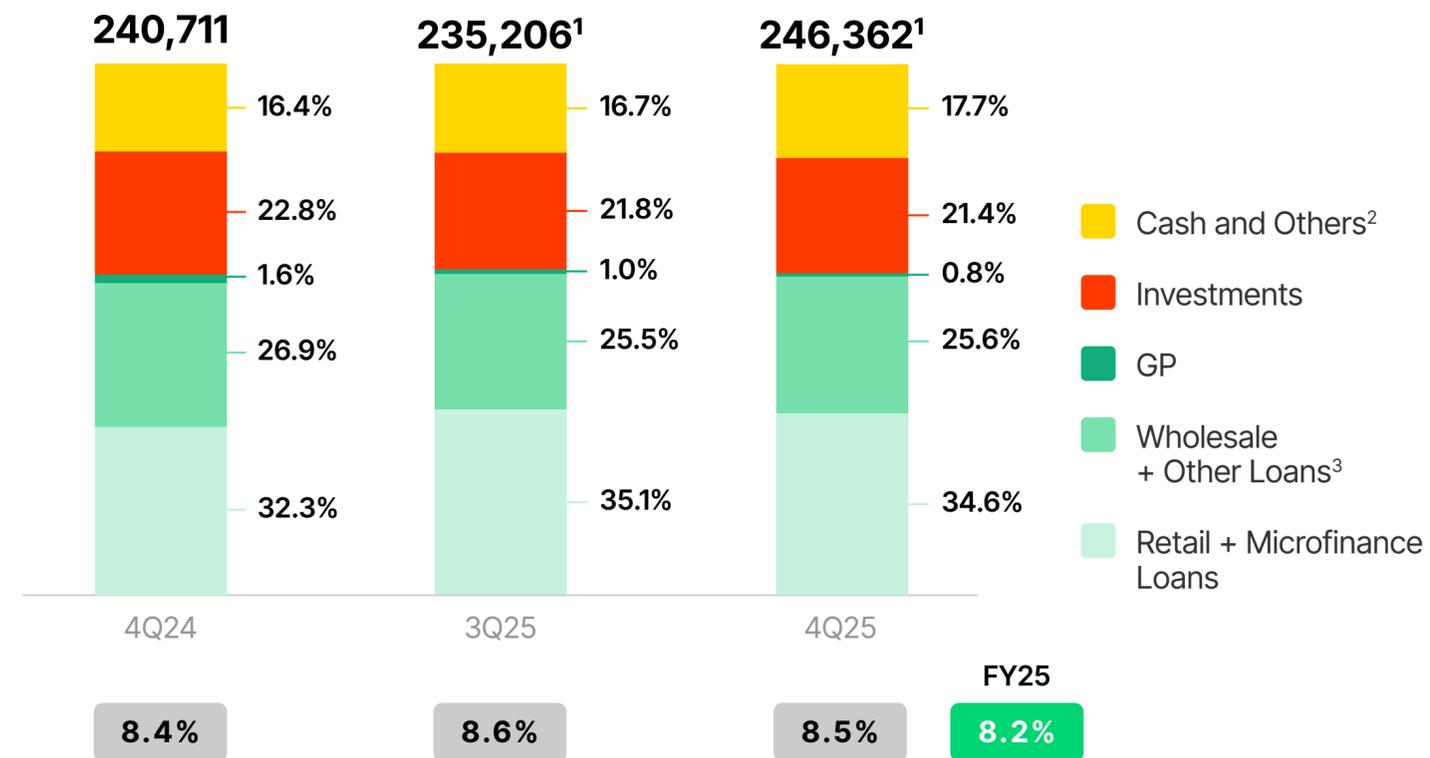
(1) (Net income from Credicorp Capital, ASB Bank Corp, and BCP's Private Banking) / (Net equity from Credicorp Capital, ASB Bank Corp., and Economic Capital assigned to BCP's Private Banking). (2) Internal management figures. These figures may differ from the amounts reported in previous quarters due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

Improved Funding Mix and Loan Growth Drive Resilient Margins

QoQ Assets Dynamics: Loan Portfolio Accelerates While Pension Funds Withdrawals Boost Excess Liquidity

Interest Earning Asset (IEA) Structure

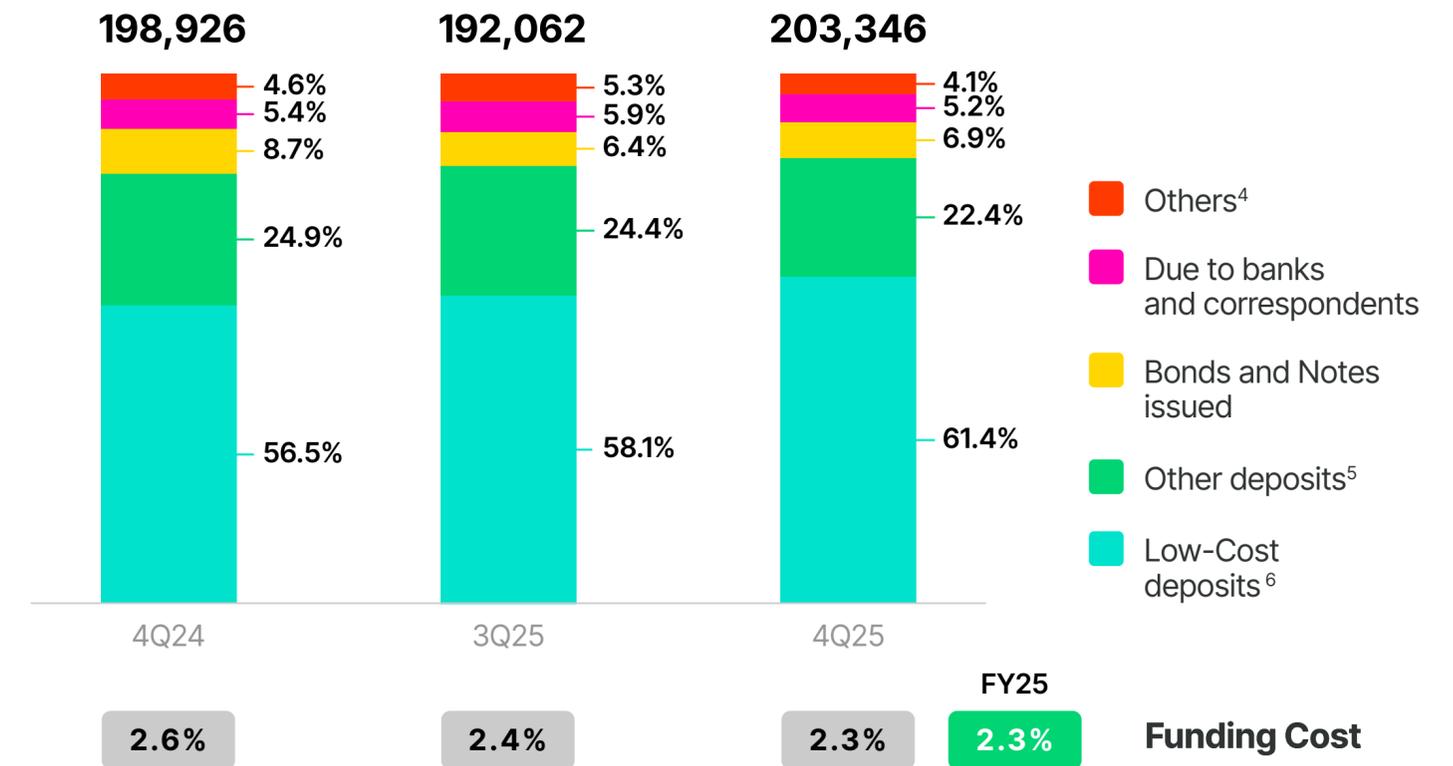
(S/ millions, %)



Liabilities: Low-cost Deposits Now at 61% of Total Funding after Pension Fund Withdrawals

Funding Structure

(S/ millions, %)

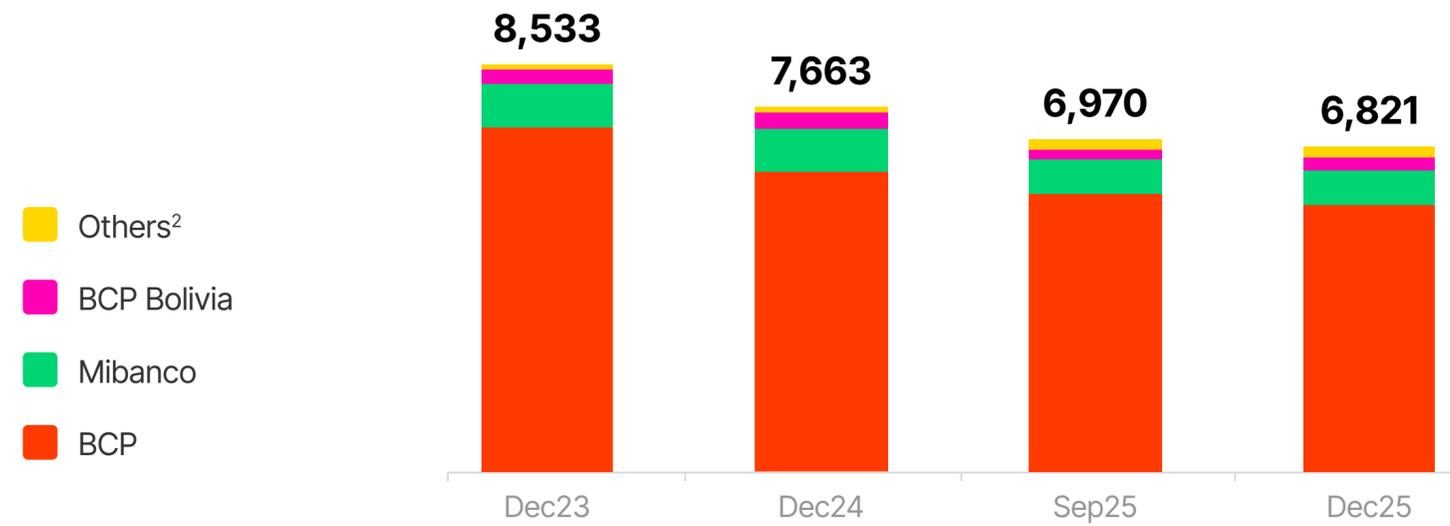


(1) Excluding the impact of BCP Bolivia's balance sheet revaluation, IEA stood at S/ 239,825 million in the 3Q25 and S/ 248,478 million in the 4Q25. Funding stood at S/ 197,504 in the 3Q25 and S/ 205,659 in the 4Q25. (2) Includes Cash and due from banks; Inter-bank funds; and Cash collateral, reverse repos and securities borrowing. (3) Other Loans includes BCP Bolivia loans. (4) Includes Repurchase agreements and BCRP instruments. (5) Includes Time deposits, Severance indemnity deposits and Interest payable. (6) Includes Demand deposits and Savings deposits.

Asset Quality Strengthened Further Amid a Steady Economic Recovery and Risk Management Measures

NPLs Contracted QoQ Across Segments

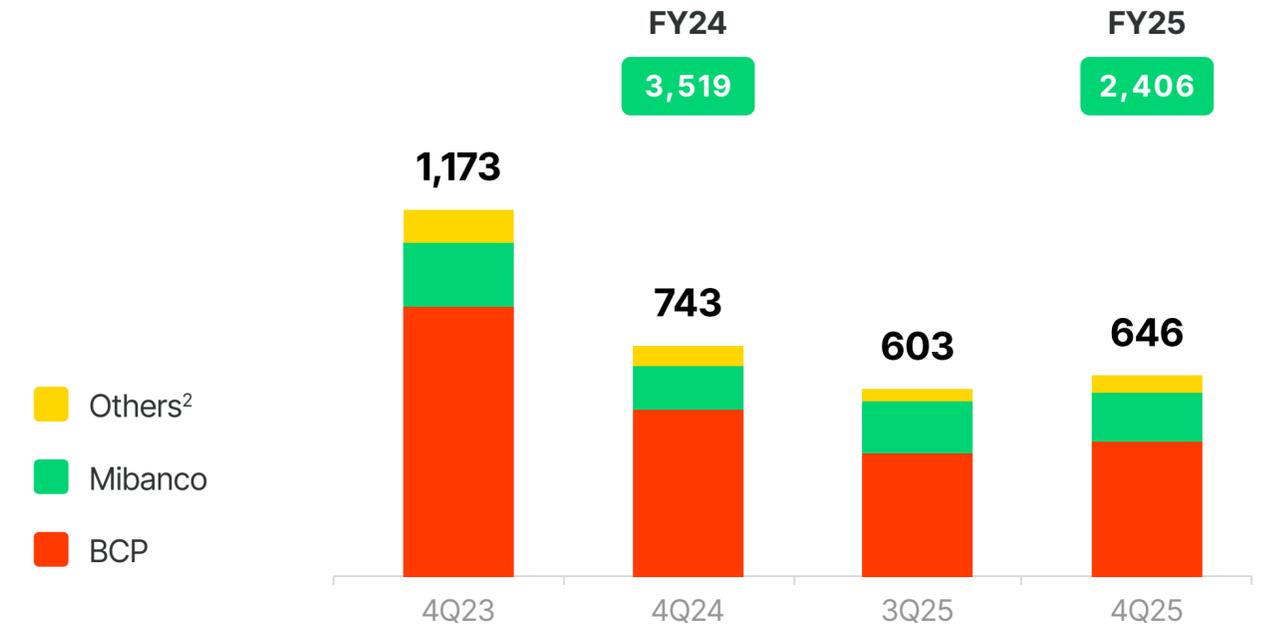
Total NPLs¹
(\$/ millions)



	Dec23	Dec24	Sep25	Dec25
NPL Ratio	5.9%	5.3%	4.8%	4.5%
Coverage Ratio	97.0%	104.3%	110.1%	112.4%

Slight QoQ Increase in Provisioning Reflects Retail Banking Dynamics and Specific Impacts in Wholesale Banking

Total Provisions³
(\$/ millions)



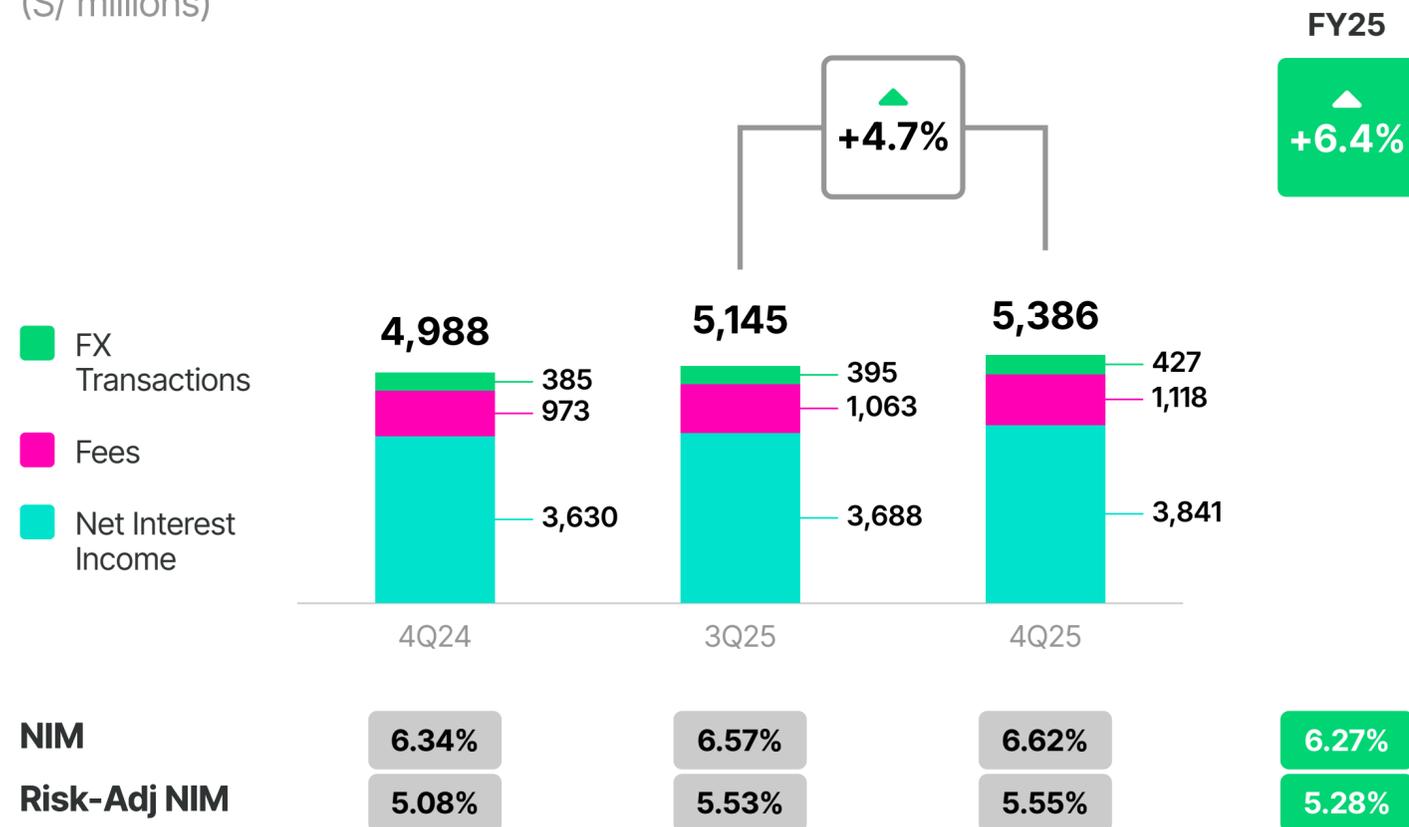
	4Q23	4Q24	3Q25	4Q25	FY25
Cost of Risk					
BCP	2.9%	1.8%	1.3%	1.4%	1.3%
Mibanco	6.2%	4.7%	5.2%	4.8%	5.1%
Credicorp	3.2%	2.1%	1.7%	1.8%	1.6%

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

Revenue Diversification Supported Core Income Expansion, with Efficiency in Line with Guidance

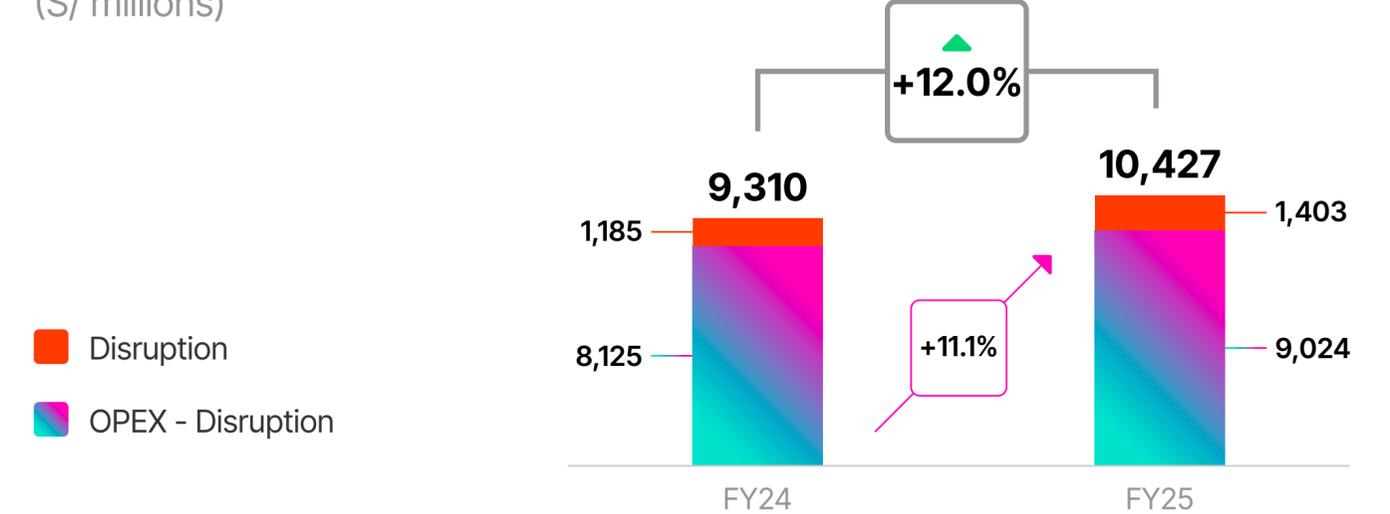
Resilient Risk-Adjusted NIM Complemented by Other Core Income Growth

Core Income (\$/ millions)

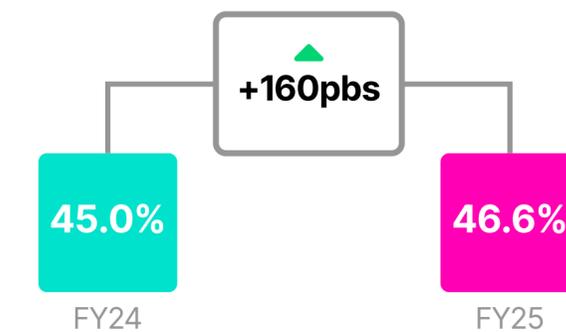


Annual Operating Expenses Increased Driven by Core Business at BCP and Innovation Portfolio Initiatives

Accumulated Operating Expenses (\$/ millions)



Efficiency ratio¹ (%)



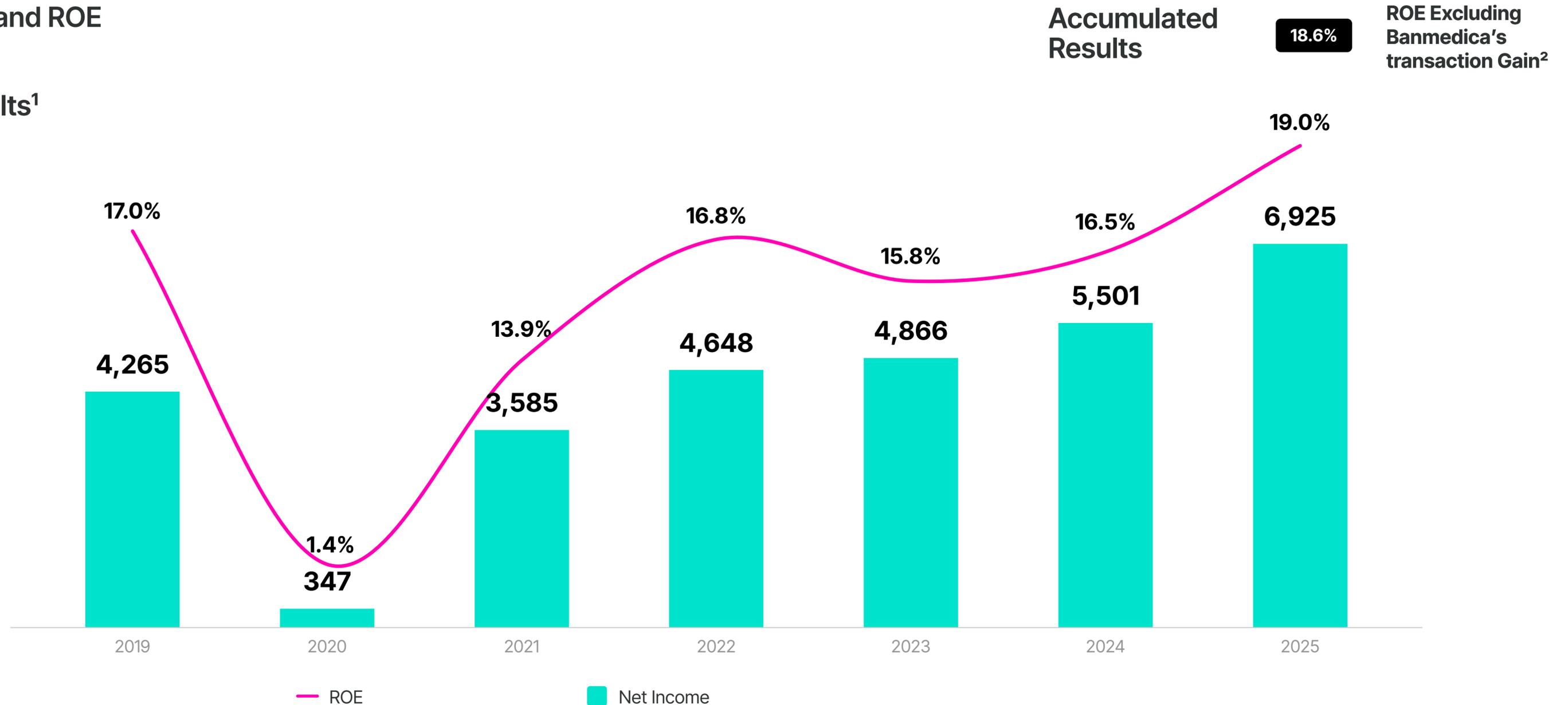
(1) Beginning in 1Q25, these figures have been impacted by reclassifications between income and expenses accounts. For comparability purposes the metrics have been restated. For further detail please refer to our Earnings Release.

Delivered Remarkable 2025 Profitability, Supported by Broad-Based Business Strength

Net Income and ROE

(\$/ millions, %)

Annual Results¹



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

2025 Guidance Delivery and 2026 Outlook

	2025 Guidance	FY25 Results	2026 Guidance
Real GDP Growth	around 3.0%	+3.4%	around 3.5%
Loan Portfolio Growth ¹	around 6.5%	+4.1% ²	around 8.5%
Net Interest Margin (NIM)	6.2% – 6.5%	6.3%	6.4% – 6.7%
Cost of Risk	1.8% - 2.2%	1.6%	1.7% - 2.1%
Risk-Adjust NIM	5.0% - 5.2%	5.3%	5.3% - 5.6%
Efficiency Ratio	45.0% - 47.0%	46.6%	45.0% - 46.5%
ROE	around 19.0%	19.0% ³	around 19.5%

(1) Excludes the impact of Bolivia's balance sheet revaluation. Measured in End-of-Period balance. (2) Loan growth was 8.5% FX Neutral. (3) Excluding extraordinary income related to Banmedica's transaction in 1Q25, ROE stood at 18.6%

4Q25 Closing Remarks

1

Entering 2026 with strong momentum discipline, and conviction—ready to turn a positive cycle into sustainable long term value

2

Profitable growth outlook for 2026 supported by resilient margins and improving asset quality

3

Disciplined execution across core and digital initiatives

4

Digital ecosystem scaling, accelerating monetization and fee income

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CREDIC  RP

