

**Supplementary  
Information Annex  
2021**

CREDICORP ESG DATABOOK 2021

1. Governance & Economic Dimension

1.1. Corporate Governance

1.1.1. Board Effectiveness

Indicators / measures		2021
Board Meeting Attendance	Average board meeting attendance:	97.78%
Board Mandates	Number of non-executive/ independent directors with 4 or less other mandates:	5
	Name of these directors:	1. Patricia Lizárraga Guthertz: Banco de Crédito del Perú. 2. Irzio Pinasco Menchelli: Banco de Crédito del Perú y SIGMA SAFI. 3. María Teresa Aranzábal Harreguy: Banco de Crédito del Perú and Adolfo Dominguez. 4. Antonio Abruña Puyol: Banco de Crédito del Perú. 5. Alexandre Gouvêa: Banco de Crédito del Perú and Lojas Renner.
	Number of other mandates for non-executive/ independent directors restricted to:	To be considered independent, the director cannot participate as an independent director in more than 5 Boards of companies registered in the Public Registry of the Stock Market. This number does not include the Directories of the Credicorp group.

Board Performance Review	Regular self-assessment of board performance. Please specify or provide documents:	Every year, each member of the Board fills out a survey to assess their performance. This must be submitted prior to the next Board meeting. The results of this self-assessment are sent to the internal auditor. The main criteria for self-assessment are: (i) individual assessment of the performance of Directors: involvement and participation, contributions to achieving institutional objectives; and (ii) assessment as a collegiate body: meetings and operativity of the Board, members of the Board, and their knowledge of the Strategy, Mission, Vision, Statutes, Rules and other matters.
	Regular independent assessment of board performance. Please specify or provide supporting documents:	Implementation in evaluation
Board Election Process	Board members are elected and re-elected on an annual basis	No
	Board members are elected individually (as opposed to elected by slate)	Yes

1.1.2. Board Gender Diversity

	2018	2019	2020	2021
Women	1	1	2	2
Men	7	7	7	7
Women (%)	12.5%	12.5%	22%	22%
Men (%)	87.5%	87.5%	78%	78%

1.1.3. Board Industry Experience

<b>Number of independent or non-executive members with industry experience</b>	7
<b>Independent or non-executive directors included in the above count:</b>	Raimundo Morales Dasso (non-independent) Fernando Fort Marie (non-independent) Alexandre Gouvêa (independent) Patricia Lizárraga Guthertz (independent) Irzio Pinasco Menchelli (independent) Maria Teresa Aranzabal (independent) Leslie Pierce Diez Canseco (non-independent)

1.2. Business Ethics

1.2.1. Anti-Competitive Practices

<b>Fines and settlements</b>	<b>Currency</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
Total amount	Soles	0	0	0	0
% of revenues		NA	NA	NA	NA

1.2.2. Code of ethics: Coverage

<b>Worker group</b>	<b>Coverage (%)</b>	<b>Written/Digital Acknowledgement (%)</b>	<b>Training Provided (%)</b>
Employees	100	98	98
Contractors / Suppliers / Service Providers	100	95	2
Subsidiaries	100	97	97
Joint ventures (including stakes above 10%)	NA	NA	NA

1.2.3. Corruption & Bribery Cases

	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
Total number of substantiated corruption & bribery cases	0	0	0	0

1.3. Contributions to associations

1.3.1. Contributions and Other Spending

In CREDICORP, from our subsidiaries we collaborate with different associations that share our vision and contribute to the objectives to which we are committed. Being affiliated to different organizations, in 2021 we contributed a total of S/ 10,205,052.9.

In line with our corporate purpose, at CREDICORP we work to improve lives by accelerating the changes our countries need. Therefore, through our companies we contribute to creating more inclusive and sustainable economies, we improve the financial health of citizens and we empower our people to thrive. In this work, coordination of efforts with business associations and think tanks is essential to promote financial inclusion, the defense of private investment and the strengthening of Peruvian financial system.

Among the contributions we make, those made to the Association of Banks of Peru (Asbanc), the Peruvian Association of Insurance Companies (APESEG) and the Peruvian Institute of Economy (IPE) stand out.

	Currency	2018	2019	2020	2021
Lobbying, interest representation or similar	Peruvian soles	0	0	0	0
Local, regional or national political campaigns / organizations / candidates		0	0	0	0
Trade associations or tax-exempt groups (e.g., think tanks)		Not available	Not available	Not available	10,205,052.9 <sup>1</sup>
Other (e.g., spending related to ballot measures or referendums)		0	0	0	0
Total contributions and other spending					10,205,052.9

<sup>1</sup> This amount corresponds to contributions to different associations and is not related to contributions to political campaigns/organizations/candidates. Credicorp and any of its subsidiaries are prohibited from making political contributions directly or indirectly to a political party. This includes any payments in cash or non-cash.

1.3.2. Reporting on breaches – Alerta Genetica

Type of cases	Amount	Percentage
Reported cases	518	100%
Cases with sufficient information to initiate an investigation	393	76%
Cases under investigation <sup>2</sup>	17	3%
Cases in which corrective measures were applied	60	12%

1.4. Avoiding tax evasion facilitation and international sanctions compliance training programs

Description of the training program to avoid tax evasion.	Companies / areas considered	Number of employees trained
Tax transparency: Regulation	Mibanco Perú / Audit	44
Tax transparency: Overview	Credicorp / Compliance and Data	70
Tax transparency: Overview / customers	Mibanco Colombia / Managers	30
Tax transparency: customers	Pacífico / Commercial	55
Tax transparency: customers	Prima AFP / Commercial	18
Tax transparency: customers	Credicorp Capital Colombia / Customer Management	12
Tax transparency: customers	Credicorp Capital Fiduciaria / Customer Management	12
Tax transparency: customers	Credicorp Capital Securitization / Commercial	6
Tax transparency: customers	Credicorp Capital Funds / Commercial	6
Tax transparency: customers	Credicorp Capital Stock / Commercial	8
Reinforcement of Fiscal Transparency: Customer	BCP Perú / Enalta	104
Reinforcement of FATCA (Foreign Account Tax Compliance Act)	BCP Bolivia / Squads Negocios	33

<sup>2</sup> Information updated to May 2022.

Reinforcement of FATCA (Foreign Account Tax Compliance Act)	Credifondo / All the employees	20
Reinforcement of FATCA (Foreign Account Tax Compliance Act)	Credibolsa / All the employees	10
<b>Total employees trained</b>		<b>428</b>

Description of the International Sanctions Compliance Training Program	Companies /areas considered	Number of employees trained
How to prevent Money Laundering in the new normality: International sanctions and OFAC	COMEX	80

1.5. Sustainable Finance and Investments

1.5.1. ESG Products and Services for Retail Banking

*Green/ESG lines of credit and mortgages*

Product/service categories		Total monetary value (soles) (2021)
Product/service categories 1:	MiVivienda Sostenible Mortgage loan <sup>3</sup>	231,000,000
Total value of ESG-based or green lines of credit or mortgages		231,000,000
Total value of your credit/loan facilitation business (loan portfolio)		139,120,104,000
Percentage of green or ESG-based mortgages and lines of credit against the total value of the loan/credit facilitation business		0.17%

<sup>3</sup> MiVivienda Sostenible product allows banks to obtain lower-cost financing through the Development Bank of Peru - COFIDE, which translates into lower interest rates and lower fees for customers.

*Sustainable Investment Products<sup>4</sup>*

Product/service categories		Total monetary value (soles) (2021)
Product/service categories 1:	Tyba Colombia	0.00
Product/service categories 2:	Tyba Peru	26,545,989.93
Product/service categories 3:	Tyba Chile	240,149.30
Assets under management (AuM) of sustainable investment products offered to retail banking clients through Tyba		26,786,139.22
Total Assets Under Management (AuM) for Retail Banking Clients through Tyba		74,915,673.87 <sup>5</sup>
Percentage of sustainable investment products vs. Total AuM for retail banking customers		36.00%

*Advisory Services on ESG Issues / ESG Products*

Product/service categories		Total monetary value (soles) (2021)
Product/service categories 1:	Credito Mujer: product for female dependent or independent workers who are head of households or secondary earners. This loan helps these clients grow or launch a business and gives them economic Independence.	40,960,283
Product/service categories 2:	Aportes Voluntarios : Initiative that promotes the savings of Prima AFP clients through consumption in allied commercial establishments	1,039,000,000
Product/service categories 3:	Crediagua is a financing program in alliance with Water.org, which seeks to reduce the lack of access to water and sewage services; and educate the population about the implications and impact of sanitary	2,223,000,000

<sup>4</sup> Tyba is a BCP digital channel to invest in Mutual Funds managed by Credicorp Capital S.A. SAF

<sup>5</sup> The total only includes investments through Tyba.



	improvements in their homes on their quality of life and the well-being of their families.	
Other categories of products/services	<p>Inclusive insurance products: Give access to easy- to-understand and use insurance plans at an affordable price to segments with low penetration levels. There are the following products:</p> <ul style="list-style-type: none"> <li>- Compensatory Oncology</li> <li>- Life insurance financial protection</li> <li>- Protected business</li> <li>- Personal accidents</li> <li>- Life insurance</li> <li>- Card protection</li> <li>- Multiple insurance</li> <li>- Onco telemarketing support</li> </ul> <p>The stock of inclusive insurance sold by 2021 is more than 2 million policies</p>	

1.5.2. ESG Products and Services for Asset Management <sup>6</sup>

Product/service categories		Total monetary value (soles) (2021)
Product/service categories 1:	Thematic Funds	9,743,649.89
Product/service categories 2:	Impact funds	6,532,308.77
Product/service categories 3:	Active ownership	13,396,947,446.15
Value of assets under management (AuM) of sustainable investment products		S/ 13,413,223,404.81
Value of total assets under management (AuM) in your asset management segment		S/ 32,780,728,409.26
Percentage of sustainable investment products against total AuM in the asset management segment		40.92%

<sup>6</sup> Corresponds to the balance at the end of 2021 of Credicorp Capital.

1.5.3. ESG products and services for wholesale/corporate/investment banking

Product/service categories		Total monetary value (soles)
Specify your main categories of products/services		(2021)
Product/service categories 1:	Ecofactoring	10,385,000.00 <sup>7</sup>
Product/service categories 2:	Sustainable Loan	170,000,000.00
Total volume of green/ESG credit lines in your wholesale/corporate/investment banking segment		180,385,000.00
Total volume of lending activity (loan portfolio) of your wholesale/corporate/investment banking segment		52,892,000,000.00 <sup>8</sup>
Percentage of green/ESG-based credit lines to total credits/loans		0.34%

1.5.4. ESG products and services for asset management/private banking<sup>9</sup>

Product/service categories		Total monetary value (soles)
Specify your main categories of products/services		(2021)
Product/service categories 1:	Local and offshore funds with a best-in-class approach	392,093,781.46
Product/service categories 2:	Local and Offshore Active Ownership Funds	1,471,223,955.70
Product/service categories 3:	Local and offshore thematic funds	399,499,602.67
Other categories of products/services:	Local and offshore impact funds	8,639,075.94
Value of assets under management (AuM) of sustainable investment products		2,271,456,415.77
Total value of assets under management (AuM) in the asset management and private banking segment.		43,926,000,000.00
Percentage of sustainable investment products vs. Total AuM of the asset management and private banking segment.		5.17%

<sup>7</sup> Corresponds to the balance at the end of 2021 of Ecofactoring operations.

<sup>8</sup> Corresponds to the average daily balance of 2021 Wholesale loans.

<sup>9</sup> Corresponds to the balance at the end of 2021 of Credicorp Capital.

1.5.5. Integration of ESG criteria in Project Financing

	Project 1	Project 2
Project Type	Pardo 200 Building Project	Megacentro III Project
Project description	Real estate project for the construction of a mixed-use building (hotel – commercial – offices) in the Lima region. The affected area was evaluated, as well as the possible impacts on protected areas, communities and right of way. The impacts during the construction phase were evaluated: labor used, volume of earthworks, use of dumps, central use of concrete, amount of machinery to be used, interference with local traffic, noise, vibration and dust impacts on community. For the operation phase, the local workforce used, the consumption and type of energy to be used, the generation of waste, atmospheric emissions and the significant traffic generated on local roads were evaluated. The evaluation resulted in a low-risk project (green category)	Real estate project for the construction of a warehouse condominium for commercial, logistic and industrial activities in the district of Lurín. The project was evaluated in the construction stage, it had the favorable position of the municipal authority. The construction was developed in an area characterized as a desert, with no impact on protected natural areas, or on the territories of peasant communities. The impacts during the construction phase were evaluated: labor used, volume of earthworks and amount of machinery to be used. For the operation phase, the local workforce used, the consumption and type of energy to be used, groundwater consumption, discharge of domestic effluents into the water course and non-hazardous waste were evaluated. The evaluation resulted in a low-risk project (green category).

1.6. Tax Strategy

1.6.1. Reported and paid taxes

Financial reports	2020	2021
Earnings before Tax	224,161,146	5,332,815,812
Reported taxes	-109,976,741	1,660,986,962
Paid taxes	1,162,842,770	1,130,414,520

## 2. Environmental Dimension

### 2.1. Environmental reporting

#### 2.1.1. Coverage

The following environmental information considers more than 75% of our operations.

#### 2.1.2. Assurance

The following document is the data and assurance statement.

## DATA AND ASSURANCE STATEMENT

**Credicorp Ltd.**  
**Calle Centenario 156. La Molina. Lima. Peru.**  
**July 08, 2022**

To the Directors,

The purpose of this letter is to clarify matters set out in the assurance report. It is not an assurance report and is not a substitute for the assurance report. This letter and the verifier's assurance report, including the opinion, are addressed to you and are solely for your benefit in accordance with the terms of the contract. We consent to the release of this letter by you to CDP in order to satisfy the terms of CDP disclosure requirements but without accepting or assuming any responsibility or liability on our part to CDP or to any other party who may have access to this letter or our assurance report.

In accordance with our engagement contract with you dated **January 2022** (the "contract") and for the avoidance of doubt, we confirm that our **SGS Greenhouse Gases Verification Statement** to you dated **20<sup>th</sup> March of 2022** (the "assurance report") incorporated the following matters:

1. Boundaries of the reporting company covered by the assurance report and exclusions.

**The reporting company is "Credicorp Ltd.". It does not include the subsidiaries and the operations outside Peru. Operational Control approach used to compile the inventory. Detailed exclusions are at the company GHG report.**

2. Emissions data verified - broken down by Scope 1, Scope 2 and Scope 3 categories with figures given; option to include other relevant data that has been verified.

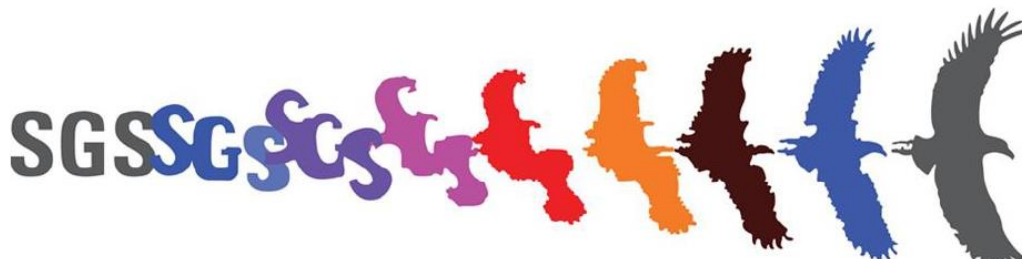
**The assertion of greenhouse gases for scope 1, 2 and 3 for the 5 subsidiaries verified gives as a result 25,007 tCO<sub>2</sub> equivalents.**

3. Period covered (e.g. '12 months to DD MM YY')

**1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021**

4. Verification standard used

**ISO 14064-3:2006 - Specification with guidance for the validation and verification of greenhouse gas assertions.**



2.2. Operational Eco-efficiency

2.2.1. Direct greenhouse gas emissions (Scope 1)

	GHG emissions (scope 1) (metric tonnes CO2 equivalent)	2018	2019	2020	2021
CREDICORP <sup>10</sup>	Total direct GHG emissions (Scope 1)	1,595.12	1,650.86	1,686.35	2,336.82
	Data Coverage	100%	100%	100%	100%

2.2.2. Indirect greenhouse gas emissions (Scope 2)

	GHG emissions (scope 2) (metric tonnes CO2 equivalent)	2018	2019	2020	2021
CREDICORP <sup>11</sup>	Location-based	14,686.26	10,893.21	11,246.60	10,342.69
	Data Coverage	100%	100%	75%	75%
	Market- based	586.20	0.00	316.23	396.79
	Data Coverage	100%	100%	100%	100%

2.2.3. Energy consumption

	Total energy consumption (MWh)	2018	2019	2020	2021
CREDICORP <sup>12</sup>	Total non-renewable energy consumption	67,527.73	62,779.02	69,710.31	63,994.30
	Total renewable energy consumption	1,895.23	1,473.21	1,099.02	925.33
	Data Coverage	100%	100%	100%	100%

<sup>10</sup> Consolidated data of the subsidiaries of BCP Peru, Pacífico, Prima, Mibanco Perú and Credicorp Capital.

<sup>11</sup> Consolidated data of the subsidiaries of BCP Peru, Pacífico, Prima, Mibanco Perú and Credicorp Capital.

<sup>12</sup> Consolidated data of the subsidiaries of BCP Peru, Pacífico, Prima, Mibanco Perú and Credicorp Capital.

2.2.4. Water use

		Water consumption	2018	2019	2020	2021
CREDICORP <sup>13</sup>	Total water use (millions cubic meters)		1.1	0.61	0.57	0.44
	Data Coverage		100%	100%	100%	100%

2.2.5. Waste disposal

		Waste disposal (metric tonnes)	2018	2019	2020	2021
CREDICORP	<b>Total waste recycled/reused</b>		56.66	60.41	2,780.86	108.25
	<b>Total waste disposed</b>		1,259.84	1,156.53	1,979.28	1,114.62
	Waste landfilled		1,143.41	1,072.39	1,141.62	1,096.5
	Waste incinerated with energy recovery		0	0	0	0
	Waste incinerated without energy recovery		0	0	0	0
	Waste otherwise disposed		0	0	0	0
	<b>Waste with unknown disposal method</b>		116.43	84.14	837.66	18.1
	Data coverage		100%	100%	100%	100%

<sup>13</sup> Consolidated data of the subsidiaries of BCP Peru, Pacífico, Prima, Mibanco Perú and Credicorp Capital

2.2.6. Business travel emissions

Business trips (metric tonnes CO2 equivalents)		2018	2019	2020	2021
CREDICORP	Total business travel by air, road, etc.	6,735.72	2,648.77	930.05	804.19
	Data coverage	100%	100%	100%	100%

2.2.7. GHG emissions (Scope 3)

GHG emissions (Scope 3) Source	Explanation for relevance	Metric tons CO2e	Emissions calculation methodology	Percentage of emissions calculated using data obtained from suppliers or value chain partners
Mibanco Perú	<p>It is determined based on 4 criteria: magnitude of the emissions, influence of the emission source, availability and accuracy of the information.</p> <p>Using the significance matrix, it was determined that this emission source is significant / relevant and should be considered in the footprint measurement.</p>	4,465.76	<p>For the emissions calculation, the kilometers traveled, the form of work (face-to-face, hybrid, virtual), the number of days attended in person and the vehicle used are taken as a reference. These data were obtained through a survey carried out by Dragonfly. For the emission factors proposed in the 2006 IPCC guide.</p> <p>The transport survey was carried out for the general offices and the agencies in Lima and Provinces,</p>	N.A



			<p>with a sample of 431 collaborators. This survey collected information about where the collaborators live and the type of transportation they use from home to work.</p> <p>For the calculation of emissions, the kilometers traveled, the form of work (face-to-face, hybrid, virtual), the number of days attended in person and the vehicle used are taken as a reference. These data were obtained through a survey carried out by Dragonfly. For the emission factors proposed in the 2006 IPCC guide.</p> <p>The transport survey was carried out for the general offices and the agencies in Lima and Provinces, with a sample of 431 collaborators. This survey collected information about where the collaborators live and the type of transportation they</p>
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				<p>use from home to work.</p> <p>The operations of MiBanco they have been extrapolated to the total number of workers, taking into account the proportion of the different means of transport used, such as the staff's own vehicles, buses, own motorcycles and taxi transport.</p>	
BCP Perú	Employee commuting	The commuting of personnel to work represents 23.57% of total emissions.	4,032.55	<p>In 2021, a transportation survey was carried out among employees at the national level, which collected information on the place where employees live and the type of transportation on the home-work route.</p> <p>For the study, the distance traveled by each of the collaborators who participated in the survey to the office was calculated.</p> <p>The emission factor used follows the Peru Carbon Footprint guidelines, and was obtained from the UK</p>	N.A.

				Government GHG Conversion Factors for Company Reporting – 2018.	
BCP Perú	Paper and Cardboard Consumption	Paper and cardboard waste represents 4.64% of total GHG emissions.	793.06	<p>To calculate the emissions derived from paper consumption, all the company's paper inputs were added up and said amount was multiplied by the corresponding emission factor.</p> <p>The paper emission factor follows the Peru Carbon Footprint guidelines, and was obtained from the UK Government GHG Conversion Factors for Company Reporting - 2018, material use.</p> <p>The information on the paper was obtained from the database of the amount of paper purchased in the year 2021.</p> <p>The calculation of the weight has been made from the kilos of paper, the size and the quantity used. It is important to emphasize that</p>	N.A.

				for the purposes of this calculation, it is assumed that the purchase is equal to the consumption.	
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### 3. Social Dimension

#### 3.1. Consumer financial protection

##### 3.1.1. Complaints

2021	Number of complaints received	Number of claims acquitted in favor of the user	Number of claims acquitted in favor of the company	Average time to acquittal (in calendar days)	Denominator	Denominator or value	Rate
Prima	9,926	7,435	2,941	13	Total number of active affiliates	2,349,810	0.42%
Pacifico PPS	6,670	2,105	4,565	16.3	Number of Operations: Policies issued + Policies Renewed + Claims attended	21,641,792	0.03%
BCP Bolivia	2,602	ND	ND	ND	ND	ND	ND

2020	Number of complaints received	Number of claims acquitted in favor of the user	Number of claims acquitted in favor of the company	Average time to acquittal (in calendar days)	Denominator	Denominator value	Rate
Prima	10,469	1,286	9,183	16	Total number of active affiliates	2,360,377	0.44%
Pacifico PPS	7,094	2,500	4,594	13,2	Number of Operations: Policies issued + Policies Renewed + Claims attended	18,187,762	0.04%

BCP Bolivia	2,461	ND	ND	ND	ND	ND	ND
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2019	Number of complaints received	Number of claims acquitted in favor of the user	Number of claims acquitted in favor of the company	Average time to acquittal (in calendar days)	Denominator	Denominator value	Rate
Prima	2,163	508	1,655	9	Total number of active affiliates	2,355,826	0.001
Pacifico PPS	9,845	3,525	6,320	11,6	Number of Operations: Policies issued + Policies Renewed + Claims attended	17,946,780	0.05%
BCP Bolivia	1,969	ND	ND	ND	ND	ND	ND

2018	Number of complaints received	Number of claims acquitted in favor of the user	Number of claims acquitted in favor of the company	Average time to acquittal (in calendar days)	Denominator	Denominator value	Rate
Prima	1,967	413	1,554	9	Total number of active affiliates	2,103,580	0.09%
Pacifico PPS	14,644	7,244	7,400	11,6	Number of Operations: Policies issued + Policies Renewed + Claims attended	14,219,203	0.10%
BCP Bolivia	2,370	ND	ND	ND	ND	ND	ND

3.2. Corporate Citizenship and Philanthropy

3.2.1. Philanthropic contributions

Type of contribution and total amount in 2021 (in soles)				
	Cash contributions	Time <sup>14</sup>	In-kind giving <sup>15</sup>	Management overheads
Credicorp <sup>16</sup>	12,377,763	737,118	1,119,286	5,817,692

3.2.2. Type of philanthropic contributions

	Charitable Donations		Community Investments		Commercial Initiatives	
	Cost (soles)	Percentage of Total Costs (%)	Cost (soles)	Percentage of Total Costs (%)	Cost (soles)	Percentage of Total Costs (%)
Credicorp <sup>17</sup>	1,834,291	14.1	10,632,486	81.5	580,356	4.4

3.3. Customer Relationship Management

3.3.1. Customer Satisfaction Measurement

		Satisfaction Measurement	Unit	2018	2019	2020	2021
BCP Perú	Satisfied respondents	% of satisfied respondents out of total number of respondents to the survey		66%	67%	69%	73%
	Data coverage	% of customers surveyed		24%	47%	50%	32%
Pacífico	Satisfied respondents	% of satisfied respondents out of total		ND	63%	70%	70%

<sup>14</sup> Refers to the cost to the company of the time that an employee spends on a community program during working hours.

<sup>15</sup> Refers to contributions of products, equipment, services and other non-cash items from the company to the community.

<sup>16</sup> Includes data from BCP Peru, Pacifico, Prima, Mibanco Peru, Credicorp Capital, and BCP Bolivia.

<sup>17</sup> Includes data from BCP Peru, Pacifico, Prima, Mibanco Peru and BCP Bolivia.

		number of respondents to the survey				
Prima	Satisfied respondents	% of satisfied respondents out of total number of respondents to the survey	75%	73%	79%	83%
Mibanco Perú	Satisfied respondents	% of satisfied respondents out of total number of respondents to the survey	77%	55%	51%	43%
Credicorp Capital	Satisfied respondents	% of satisfied respondents out of total number of respondents to the survey	60%	59%	60%	68%
	Data coverage	% of customers surveyed	57%	68%	46%	27%
BCP Bolivia	Satisfied respondents	% of satisfied respondents out of total number of respondents to the survey	ND	47%	53%	58%

3.4. Human Capital Development

3.4.1. Employee Training

<b>Total training budget</b>	S/ 12,347,809
<b>Average investment in training per employee trained</b>	S/ 394
<b>Total number of hours of training</b>	758,145
<b>Total number of days of training</b>	31,589
<b>Average hours per employees</b>	24.2
<b>Number of employees trained</b>	31,337

\*Information from BCP Peru, BCP Bolivia, Mibanco Peru, Prima AFP, and Credicorp Capital.

BCP Perú	Employees		Number of employees	Number of training hours	Average hours per employee	Number of employees trained	Percentage of employees trained	Expenditure on training (in soles)	Number of days trained
2021	<b>Senior leaders</b>	Men	75	902	12.0	126	109.57%	37,746	23,013
		Women	40	616	15.4				
	<b>Mid-level management</b>	Men	282	6,020	21.3	530	106.64%	218,455	
		Women	215	4,122	19.2				
	<b>Non-management employees</b>	Men	6,991	211,000	30.2	20,213	120.51%	9,708,102	
		Women	9,782	329,644	33.7				

Pacífico	Employees		Number of employees	Number of training hours	Average hours per employee	Number of employees trained	Percentage of employees trained	Expenditure on training (in soles)	Number of days trained
2021	<b>Senior leaders</b>	Men	23	313	10.4	ND	ND	294.9	876.9
		Women	7						
	<b>Mid-level management</b>	Men	46	1,869.20	24.0	ND	ND	506.1	
		Women	32						
	<b>Non-management employees</b>	Men	758	18,863.40	7.7	ND	ND	121.1	
		Women	1,697						



Prima	Employees		Number of employees	Number of training hours	Average hours per employee	Number of employees trained	Percentage of employees trained	Expenditure on training (in soles)	Number of days trained
2021	Senior leaders	Men	5	81.4	16.3	7	100%	33,690.81	561
		Women	2	42.9	21.5				
	Mid-level management	Men	18	697.3	38.7	30	100%	142,447.29	
		Women	12	245.9	20.5				
	Non-management employees	Men	228	4,244.6	18.6	649	100%	279,593.27	
		Women	421	8,148.6	19.4				
2020	Senior leaders	Men	5	53.5	10.7	7	100%	5,400.43	690
		Women	2	22.5	11.3				
	Mid-level management	Men	16	279.7	17.5	30	100%	37,759.12	
		Women	14	259.1	18.5				
	Non-management employees	Men	252	5,429.6	21.5	686	100%	285,216.60	
		Women	434	10,524.7	24.3				
2019	Senior leaders	Men	6	511.5	85.2	9	100%	77,560.30	968
		Women	3	283.2	94.4				
	Mid-level management	Men	18	969.5	53.9	31	100%	210,270.48	
		Women	13	832.4	64.0				
	Non-management employees	Men	263	8,919.0	33.9	733	100%	450,386.15	
		Women	470	11,708.0	24.9				
2018	Senior leaders	Men	6	256.8	42.8	10	100%	ND	1,001
		Women	4	310.3	77.6				
	Mid-level management	Men	21	1,388.3	66.1	36	100%	ND	
		Women	15	670.8	44.7				
	Non-management employees	Men	257	7,426.5	28.9	717	100%	ND	
		Women	460	13,964.3	30.4				

Mibanco Perú	Employees		Number of employees	Number of training hours	Average hours per employee	Number of employees trained	Percentage of employees trained	Expenditure on training (in soles)	Number of days trained
2021	Senior leaders	Men	10	312	31	13	100%	70,396.60	7742
		Women	3	131	44				
	Mid-level management	Men	49	1,777	36	78	100%	155,885.00	
		Women	29	1,010	35				
	Non-management employees	Men	4,922	92,190	19	9,845	100%	613,254.31	
		Women							

	<b>employees</b>	Women	4,923	90,391	18				
2020	<b>Senior leaders</b>	Men	9	231	26	12	100%	142,164.51	13168
		Women	3	144	48				
	<b>Mid-level management</b>	Men	60	1,973	33	95	100%	115,577.39	
		Women	35	973	28				
	<b>Non-management employees</b>	Men	5,278	152,457	29	10,666	100%	1,624,287.15	
		Women	5,388	160,259	30				
2019	<b>Senior leaders</b>	Men	7	533	76	13	100%	287,064.81	25579
		Women	6	348	58				
	<b>Mid-level management</b>	Men	45	2,181	48	74	100%	280,807.80	
		Women	29	1,255	43				
	<b>Non-management employees</b>	Men	5,677	321,011	57	11457	100%	2,061,098.36	
		Women	5,780	288,563	50				
2018	<b>Senior leaders</b>	Men	6	200	33	12	100%	185,189.02	16581
		Women	6	157	26				
	<b>Mid-level management</b>	Men	37	1,057	29	62	100%	196,782.70	
		Women	25	903	36				
	<b>Non-management employees</b>	Men	5,111	201,771	39	10,260	100%	1,861,002.44	
		Women	5,149	193,850	38				

Credicorp Capital	Employees		Number of employees	Number of training hours	Average hours per employee	Number of employees trained	Percentage of employees trained	Expenditure on training (in soles)	Number of days trained
2021	<b>Senior leaders</b>	Men	22	96	4,4	27	ND	ND	271,25
		Women	5	13	2,6				
	<b>Mid-level management</b>	Men	43	468	10,9	76	ND	ND	
		Women	33	347	10,5				
	<b>Non-management employees</b>	Men	231	2368	10,3	604	ND	ND	
		Women	373	3218	8,6				

BCP Bolivia	Employees		Number of employees	Number of training hours	Average hours per employee	Number of employees trained	Percentage of employees trained	Expenditure on training (in soles)	Number of days trained
2021	<b>Senior leaders</b>	Men	35	85	2,43	ND	2,94%	145.725,00	17,5

	Women	11	85	7,73				
Mid-level management	Men	152	70	0,46	ND	18,58%		
	Women	139	70	0,50				
Non-management employees	Men	605	55	0,09	ND	78,48%		
	Women	624	55	0,09				

3.4.2. Human Capital Return on Investment

	2018	2019	2020	2021
a) Total Revenue	13,779,192,000	14,852,345,000	13,697,505,000	14,618,459,000
b) Total Operating Expenses	6,373,877,000	6,609,169,000	6,782,810,000	7,688,333,000
c) Total employee-related expenses (salaries + benefits)	3,219,875,000	3,411,023,000	3,312,954,000	3,668,476,000
Resulting HC ROI (a - (b-c)) / c	3.29988	3.41663	3.08717	2.8891
Total Employees	34,024	35,828	36,806	36,358

3.5. Labor Practice Indicators

3.5.1. Freedom of Association

% of employees represented by a union	3.02
% of employees who have signed collective agreements	4.93

3.5.2. Gender Pay Indicators / Gender Pay Disclosure

Equal pay gap at CREDICORP level	-2.9% <sup>18</sup>
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3.5.3. Workforce Breakdown: Gender

Credicorp Gender Balance (Women/Total Segment) %	Women 2021
Senior leaders	27%
Mid-level management	40%
Non-management employees	56%
<b>Credicorp Average</b>	<b>55%</b>

<sup>18</sup> Simple average of the equal pay gap results calculated for each salary grade at Credicorp.

3.5.4. Workforce Breakdown: by age ranges

	Amount	Age		
		<30	Between 30 and 50	50+
Credicorp <sup>19</sup>	36,358	13,737	21,065	1,556

3.6. Occupational Health & Safety

3.6.1. Absentee Rate

	Absentee rate	Unit	2018	2019	2020	2021
CREDICORP <sup>20</sup>	Employees	% of total days scheduled	1.1%	1.6%	7.2%	5.7%
	Data coverage	% of employees	27.9%	32.8%	35.7%	47.1%

3.7. Privacy Protection

3.7.1. Breaches of Customer Privacy: Complaints

Claim Source	Claims for breach of customer privacy
Outside parties	3
Regulatory bodies	0

3.8. Talent Attraction & Retention

3.8.1. Employee Turnover Rate

Credicorp	Number of voluntary dismissals	Number of dismissals induced	Total average number of employees in the year	Turnover rate		
				Total	Voluntary	Induced
2021	5,220	3,209	35,832	24%	15%	9%

<sup>19</sup> Includes data from BCP Peru, Pacifico, Prima, Mibanco Peru, Credicorp Capital, BCP Bolivia, BCP Miami, Mibanco Colombia, Grupo Credito and BCP Panama Agency.

<sup>20</sup> Calculated based on BCP Peru, Mibanco Peru, Prima AFP, Pacifico Seguros and Credicorp Capital.

<b>2020</b>	3,820	2,361	37,534	16%	10%	6%
<b>2019</b>	6,235	3,067	34,305	27%	18%	9%
<b>2018</b>	5,147	2,790	33,169	24%	16%	8%
<b>2017</b>	3,568	2,299	31,694	19%	11%	7%
<b>2016</b>	3,453	2,271	31,907	18%	11%	7%

Credicorp turnover rate 2021 – Data breakdown: Gender					
Men			Women		
Total	Voluntary	Induced	Total	Voluntary	Induced
22%	14%	9%	24%	15%	9%

Credicorp turnover rate 2021 – Data breakdown: Age								
Under 30 years old			Between 30 and 50 years			Over 50 years old		
Total	Voluntary	Induced	Total	Voluntary	Induced	Total	Voluntary	Induced
35%	22%	13%	17%	11%	6%	14%	3%	11%

### 3.8.2. Hiring

CREDICORP	Total number of new employee hires	Age			Gender		Management level		
		Under 30 years old	Between 30 and 50 years	Over 50 years old	Men	Women	Senior leaders	Mid-level management	Non-management employees
<b>2021</b>	8,512	5,625	2,807	80	3,779	4,733	15	126	8,371
<b>2020</b>	5,346	3,486	1,831	29	2,369	2,977	27	228	7,779
<b>2019</b>	11,775	8,370	3,330	75	4,968	6,806	32	229	11,513
<b>2018</b>	8,300	5,613	2,649	38	3,477	5,110	15	218	6,656

BCP PERÚ	Percentage of vacant positions filled by internal candidates (internal hires)	Average Hiring Cost/FTE or Employee
<b>2021</b>	28%	326.76
<b>2020</b>	29%	500.55
<b>2019</b>	29%	325.62

3.8.3. Trend of Employee’s satisfaction

BCP Perú					
Employee’s satisfaction	Unit	2021	2020	2019	2018
Employee’s total satisfaction	% of satisfaction level	88%	88%	84%	88%
Data coverage	% of total employees who completed the survey	81%	82%	90%	94%
Data breakdown		2021	2020	2019	2018
Female employee satisfaction	% of satisfaction level	88%	88%	ND	ND
Data coverage	% of total female employees who completed the survey	83%	88%	ND	ND
Male employee satisfaction	% of satisfaction level	88%	88%	ND	ND
Data coverage	% of total male employees who completed the survey	83%	88%	ND	ND
Under 30 years old employee satisfaction	% of satisfaction level	90%	92%	85%	ND
Data coverage	% of total employees under 30 years old who completed the survey	52%	ND	55%	ND
Between 30 and 50 years old employee satisfaction	% of satisfaction level	85%	87%	80%	ND
Data coverage	% of total employees between 30 and 50 years old who completed the survey	45%	ND	43%	ND
Over 50 years old employee satisfaction	% of satisfaction level	92%	92%	90%	ND
Data coverage	% of total employees over 50 years old who completed the survey	3%	ND	2%	ND
Senior leaders satisfaction	% of satisfaction level	89%	ND	ND	ND

Mid-level management employee satisfaction	% satisfaction level	89%	ND	ND	ND
Non-management employee satisfaction	% of satisfaction level	88%	88%	83%	ND

Pacífico					
Employee's satisfaction	Unit	2021	2020	2019	2018
Employee's total satisfaction	% of satisfaction level	85%	84%	77%	77%
Data coverage	% of satisfaction level	92%	92%	91%	93%
Data breakdown		2021	2020	2019	2018
Female employee satisfaction	% of satisfaction level	85%	84%	ND	ND
Data coverage	% of total female employees who completed the survey	64%	ND	ND	ND
Male employee satisfaction	% of satisfaction level	85%	86%	ND	ND
Data coverage	% of total male employees who completed the survey	36%		ND	ND
Under 30 years old employee satisfaction	% of satisfaction level	85%	83%	82%	ND
Data coverage	% of total employees under 30 years old who completed the survey	9%	8%	5%	ND
Between 30 and 50 years old employee satisfaction	% of satisfaction level	85%	83%	77%	79%
Data coverage	% of total employees between 30 and 50 years old who completed the survey	80%	81%	82%	81%
Over 50 years old employee satisfaction	% of satisfaction level	89%	87%	80%	82%

Data coverage	% of total employees over 50 years old who completed the survey	11%	11%	7%	19%
Senior leaders satisfaction	% of satisfaction level	91%	94%	94%	90%
Data coverage	% of total senior leaders who completed the survey	4%	2%	2%	1%
Mid-level management employee satisfaction	% of satisfaction level	88%	88%	86%	83%
Data coverage	% of total mid-level management employees who completed the survey	9%	10%	4%	6%
Non-management employee satisfaction	% of satisfaction level	86%	85%	79%	79%
Data coverage	% of total non-management employees who completed the survey	87%	89%	94%	93%

Prima					
Employee's satisfaction	Unit	2021	2020	2019	2018
Employee's total satisfaction	% of satisfaction level	83%	82%	78%	83%
Data coverage	% of total employees	87%	94%	94%	93%
Data breakdown		2021	2020	2019	2018
Female employee satisfaction	% of satisfaction level	82%	84%	79%	82%
Data coverage	% of total female employees who completed the survey	63%	62%	61%	62%
Male employee satisfaction	% of satisfaction level	84%	79%	78%	85%
Data coverage	% of total male employees who completed the survey	37%	38%	39%	38%



Under 30 years old employee satisfaction	% of satisfaction level	82%	83%	81%	81%
Data coverage	% of total employees under 30 years old who completed the survey	31%	35%	35%	21%
Between 30 and 50 years old employee satisfaction	% of satisfaction level	82%	81%	79%	82%
Data coverage	% of total employees between 30 and 50 years old who completed the survey	47%	44%	47%	45%
Over 50 years old employee satisfaction	% of satisfaction level	84%	84%	79%	85%
Data coverage	% of total employees over 50 years old who completed the survey	22%	21%	18%	34%
Senior leaders satisfaction	% of satisfaction level	83%	85%	88%	92%
Data coverage	% of total senior leaders who completed the survey	9%	9%	11%	11%
Mid-level management employee satisfaction	% of satisfaction level	79%	75%	71%	83%
Data coverage	% of total mid-level management employees who completed the survey	6%	5%	5%	4%
Non-management employee satisfaction	% of satisfaction level	82%	81%	78%	85%
Data coverage	% of total non-management employees who completed the survey	85%	86%	84%	85%

Mibanco Perú					
Employee's satisfaction	Unit	2021	2020	2019	2018
Employee's total satisfaction	% of satisfaction level	90%	92%	88%	86%
Data coverage	% of total employees who completed the survey	93%	89%	88%	94%

Data breakdown		2021	2020	2019	2018
Female employee satisfaction	% of satisfaction level	91%	92%	87%	86%
Male employee satisfaction	% of satisfaction level	90%	91%	88%	86%
Senior leaders satisfaction	% of satisfaction level	91%	ND	ND	ND
Mid-level management employee satisfaction	% of satisfaction level	93%	ND	ND	ND
Non-management employee satisfaction	% of satisfaction level	91%	ND	ND	ND

Credicorp Capital					
Employee's satisfaction	Unit	2021	2020	2019	2018
Employee's total satisfaction	% of actively engaged employees	80%	81%	75%	75%
Data coverage	% of total employees who completed the survey	91%	94%	93%	ND
Data breakdown		2021	2020	2019	2018
Female employee satisfaction	% of satisfaction level	81%	81%	76%	ND
Data coverage	% of total female employees who completed the survey	91%	ND	93%	ND
Male employee satisfaction	% of satisfaction level	80%	80%	75%	ND
Data coverage	% of total male employees who completed the survey	90%	ND	92%	ND
Under 30 years old employee satisfaction	% of satisfaction level	83%	82%	77%	ND
Data coverage	% of total employees under 30 years old who completed the survey	89%	ND	95%	ND
Between 30 and 50 years old employee satisfaction	% of satisfaction level	79%	ND	73%	ND

Data coverage	% of total employees between 30 and 50 years old who completed the survey	91%	ND	92%	ND
Over 50 years old employee satisfaction	% of satisfaction level	83%	80%	80%	ND
Data coverage	% of total employees over 50 years old who completed the survey	90%	ND	93%	ND
Senior leaders satisfaction	% of satisfaction level	83%	ND	79%	ND
Data coverage	% of total senior leaders who completed the survey	86%	ND	88%	ND
Mid-level management employee satisfaction	% of satisfaction level	76%	ND	77%	ND
Data coverage	% of total mid-level management employees who completed the survey	90%	ND	91%	ND
Non-management employee satisfaction	% of satisfaction level	80%	ND	75%	ND
Data coverage	% of total non-management employees who completed the survey	91%	ND	93%	ND

BCP Bolivia					
Employee's satisfaction	Unit	2021	2020	2019	2018
Employee's total satisfaction	% of satisfaction level	90%	90%	82%	81%
Data coverage	% of total employees who completed the survey	97%	ND	98%	96%
Data breakdown		2021	2020	2019	2018
Female employee satisfaction	% of satisfaction level	91%	ND	ND	ND
Data coverage	% of total female employees who completed the survey	96%	ND	ND	ND

Male employee satisfaction	% of satisfaction level	90%	ND	ND	ND
Data coverage	% of total male employees who completed the survey	97%	ND	ND	ND
Under 30 years old employee satisfaction	% of satisfaction level	88%	ND	ND	ND
Data coverage	% of total employees under 30 years old who completed the survey	97%	ND	ND	ND
Between 30 and 50 years old employee satisfaction	% of satisfaction level	92%	ND	ND	ND
Data coverage	% of total employees between 30 and 50 years old who completed the survey	97%	ND	ND	ND
Over 50 years old employee satisfaction	% of satisfaction level	94%	ND	ND	ND
Data coverage	% of total employees over 50 years old who completed the survey	97%	ND	ND	ND

### 3.9. Occupational Health and Safety management system

At Credicorp, we carry out actions to always be prepared and capable of responding to emergency situations. For all our facilities, including our offices and agencies, we have an Emergency Response Plan, in order to guarantee a timely response to this type of event.

In addition, we rolled out dissemination campaigns through internal communications to guide what to do before, during and after emergencies, such as earthquakes, and also take preventive measures. It is important to mention that the first aid, evacuation and firefighting brigade members receive regular training.



CREDIC  RP