

1Q26 Earnings Conference Call

May 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;

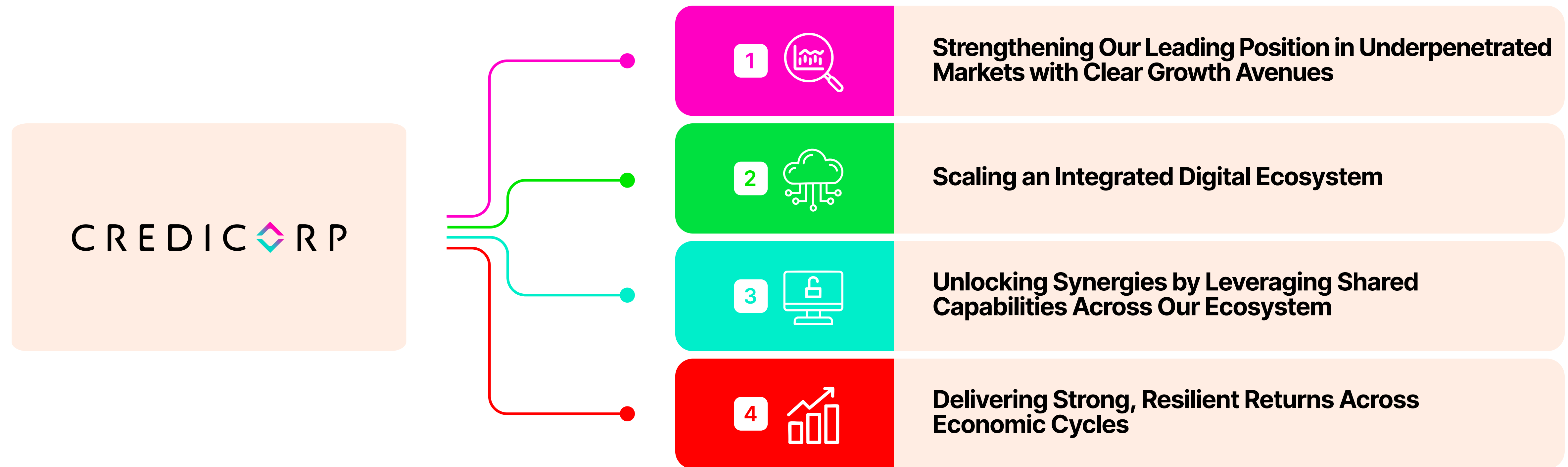
Losses associated with counterparty exposures;

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.

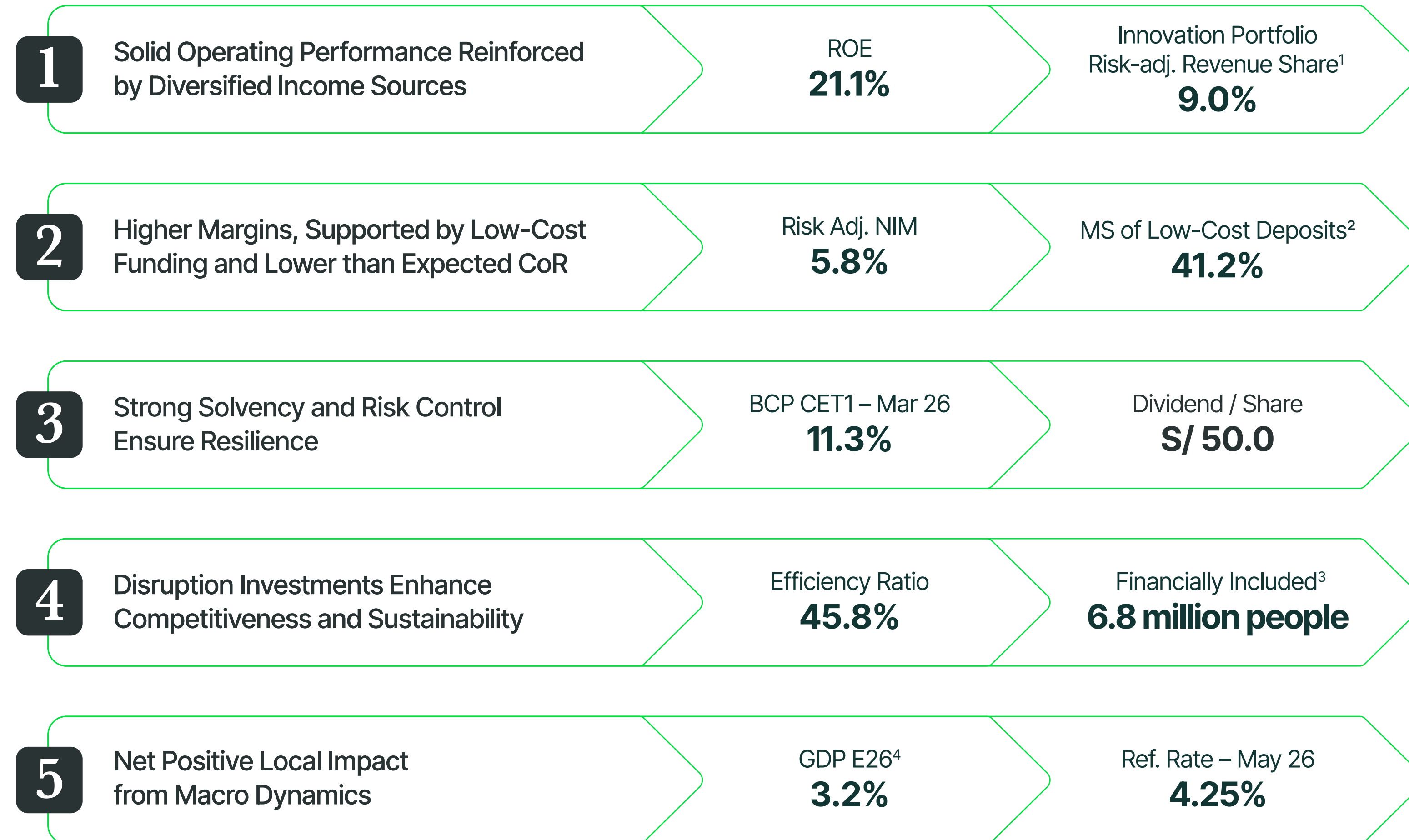
Executing Our Decoupling Strategy Through Differentiated Growth Levers



Strategic Priorities As Anchors

Innovation Talent Sustainability

1Q26 Results Underscore Strong Execution, Record Profitability 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 Mar 26. (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.

1Q26 Key Financial Highlights

1

Loan Portfolio Expanded While Asset Quality Improved

Total Loans¹
+8.2%
YoY

NPL Ratio
4.3%
-83bps YoY

CoR
1.3%
-35bps YoY

2

Higher NIM on Funding Tailwinds

NII
+10.9%
YoY

Low-Cost Deposits²
63.9% of Funding Base
+487bps YoY

NIM
6.6%
+36bps YoY

3

Growing Diversified Recurring Sources of Income

Fee Income
+15.6%
YoY

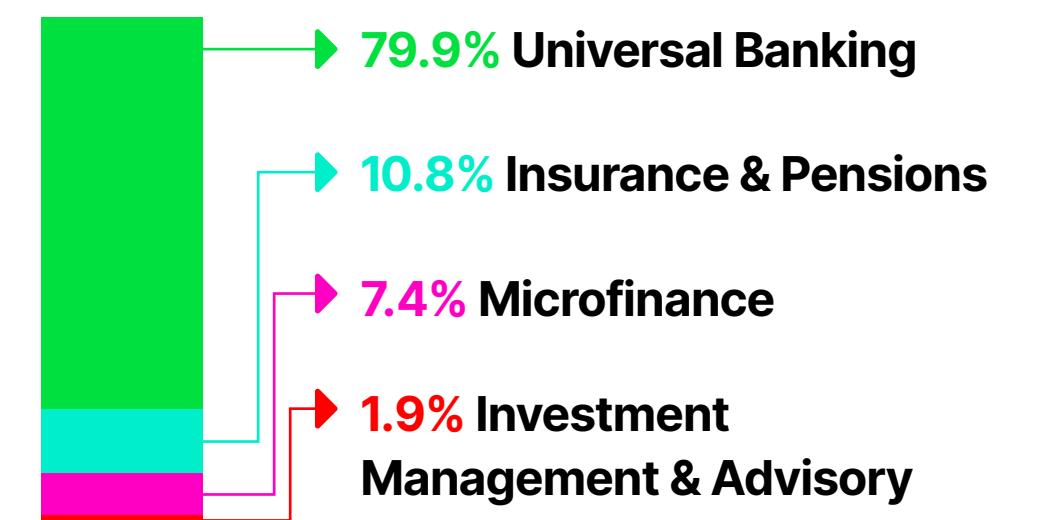
Gains on FX Transactions
+30.6%
YoY

Ins. Underwriting Results
-9.1%
YoY

4

Diversified Business and Solid Capital Base

Earnings Contributions³



CET1⁴

BCP
11.3%
-33bps YoY

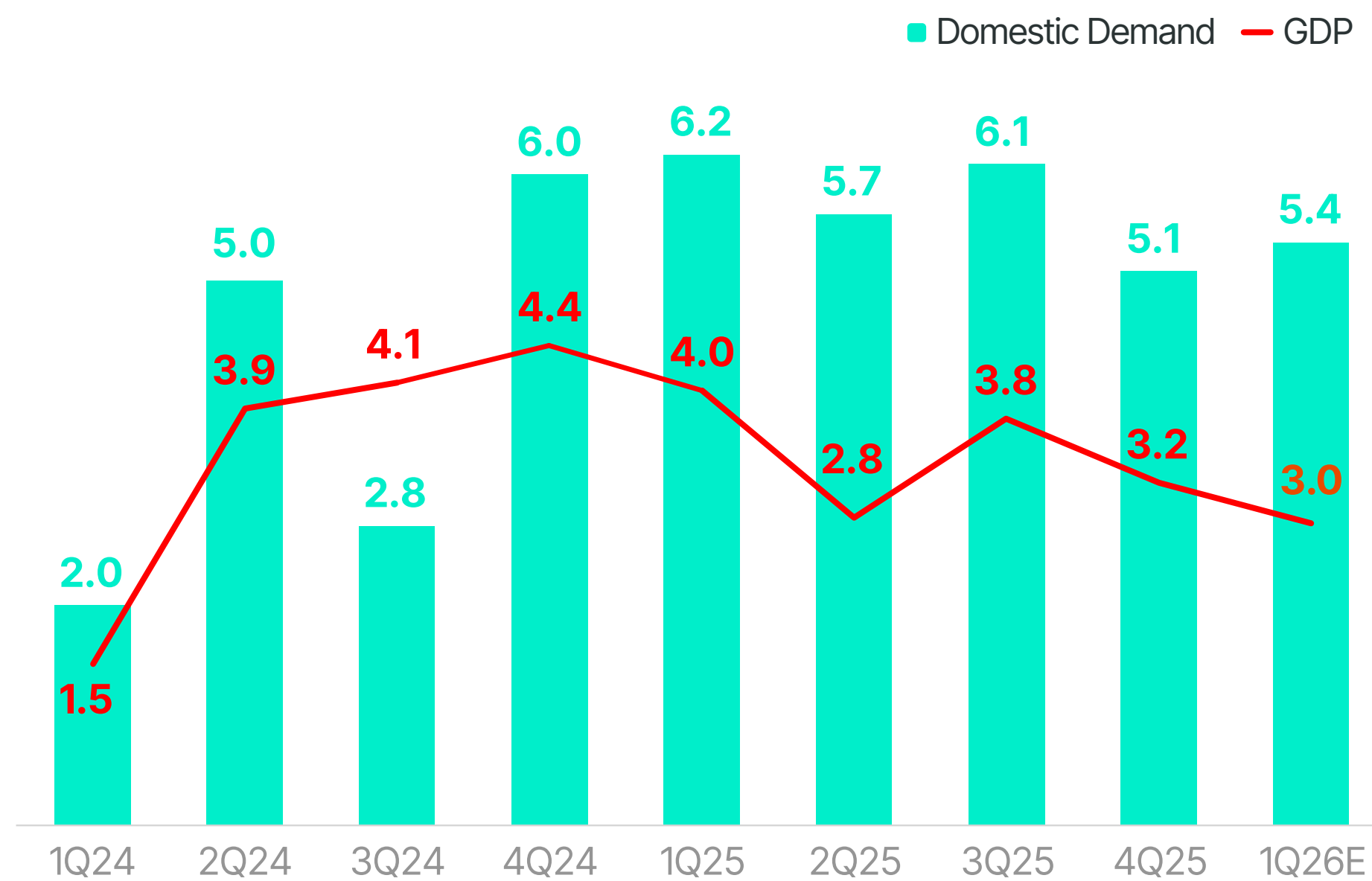
mibanco
15.7%
-19bps YoY

(1) Measured in end-of-period 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 Seguros, Prima AFP, Credicorp Capital and ASB Bank Corp. (4) CET1 Ratio calculated under IFRS accounting.

1Q26: Domestic Demand Growth Above 5% For Sixth Consecutive Quarter

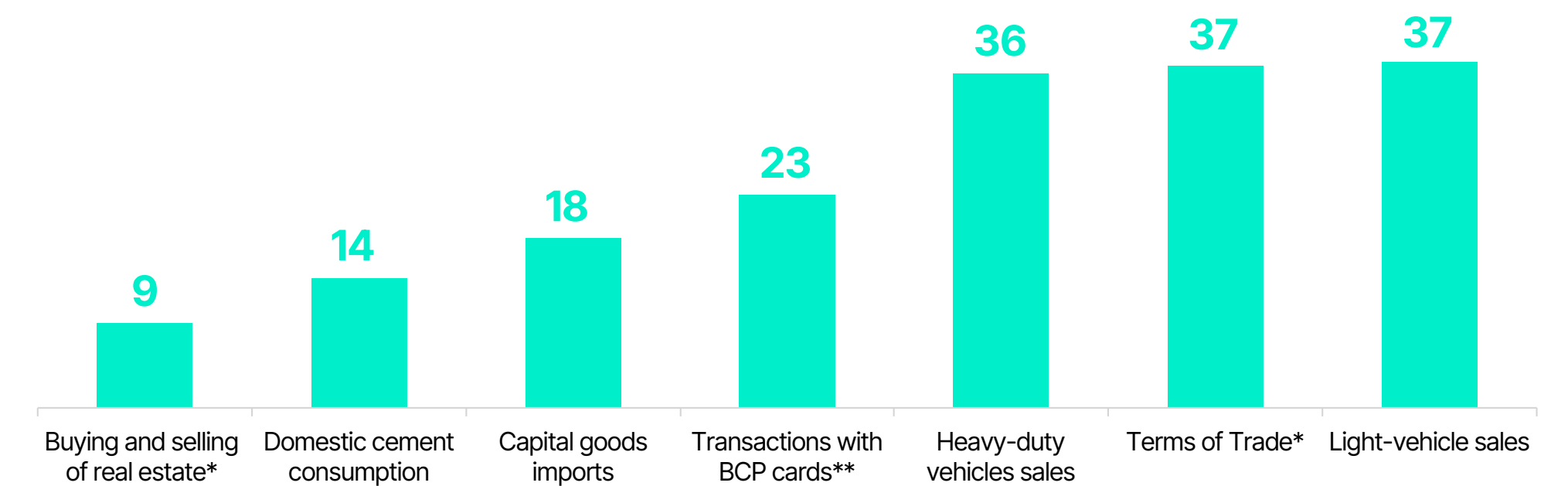
GDP and Domestic Demand Growth

(% change)¹



High-Frequency Economic Indicators 1Q26

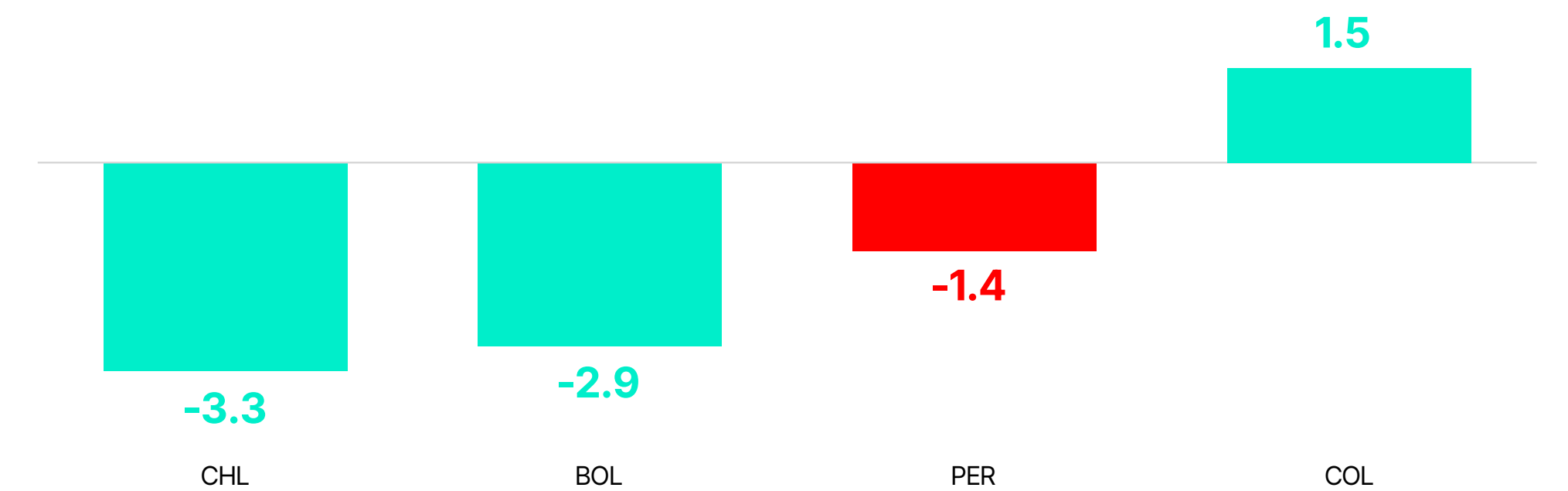
(YoY % change)²



* Jan/Feb-25, **In real terms, adjusted by inflation.

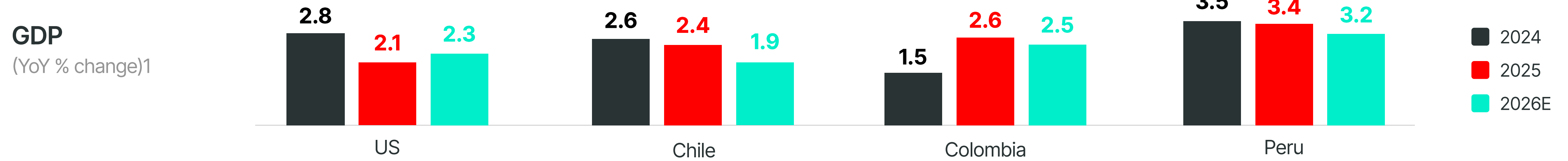
Hydrocarbon Trade Balance 2025

(% of GDP)³

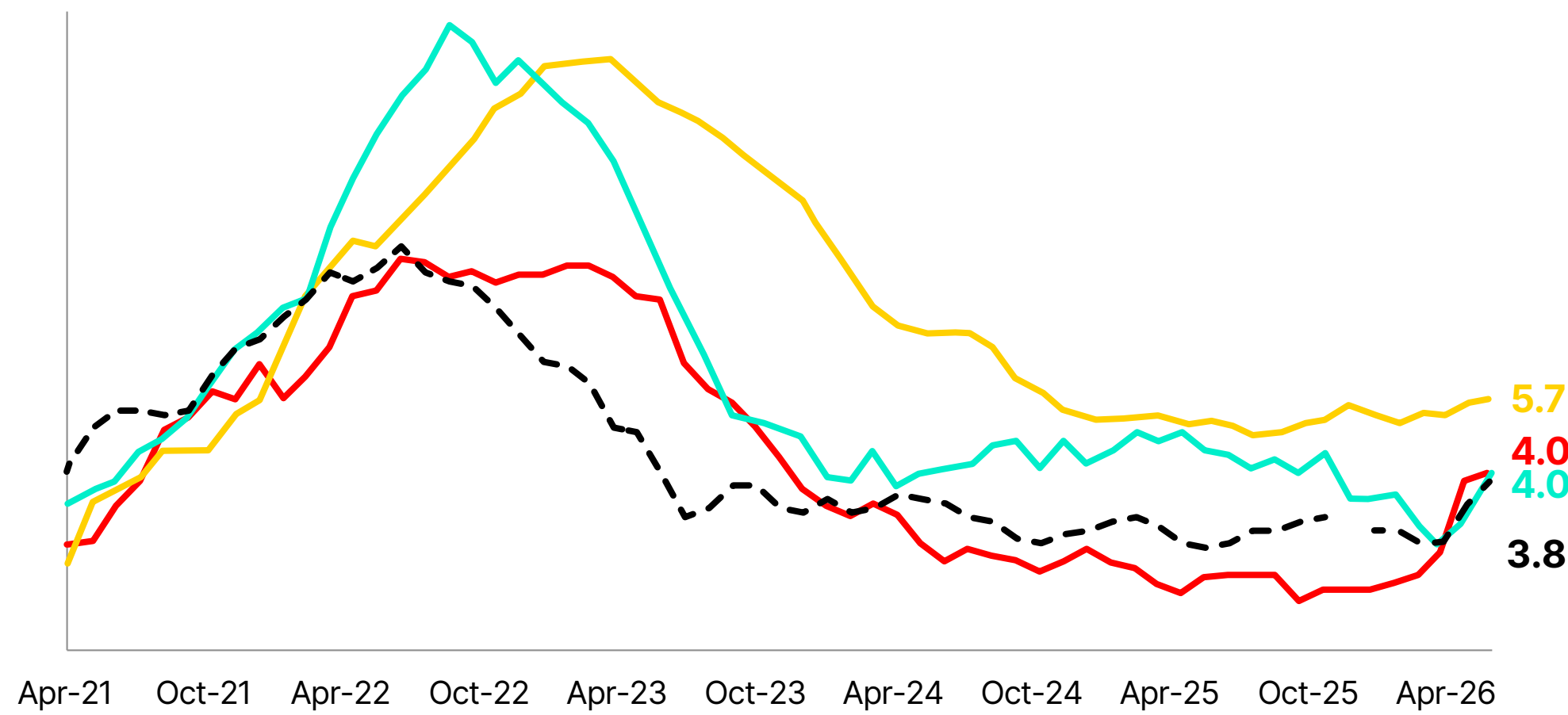


(1) Source: BCRP and forecast from BCP Econ. Research Department. (2) Source: SUNAT, Asocem, Sunarp, BCRP, etc. (3) Source: Central Bank and statistics institutes

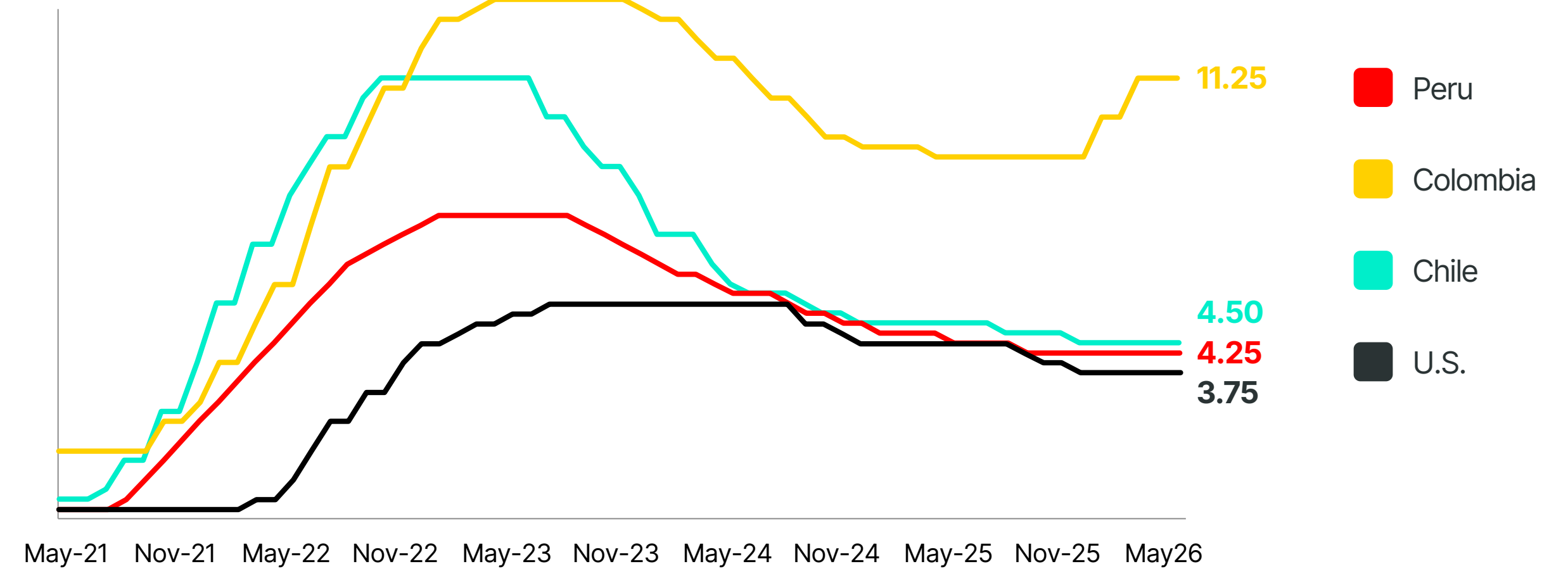
Higher Oil Prices Reinforce Caution Among Central Banks



Inflation CPI Rates (YoY % change)²



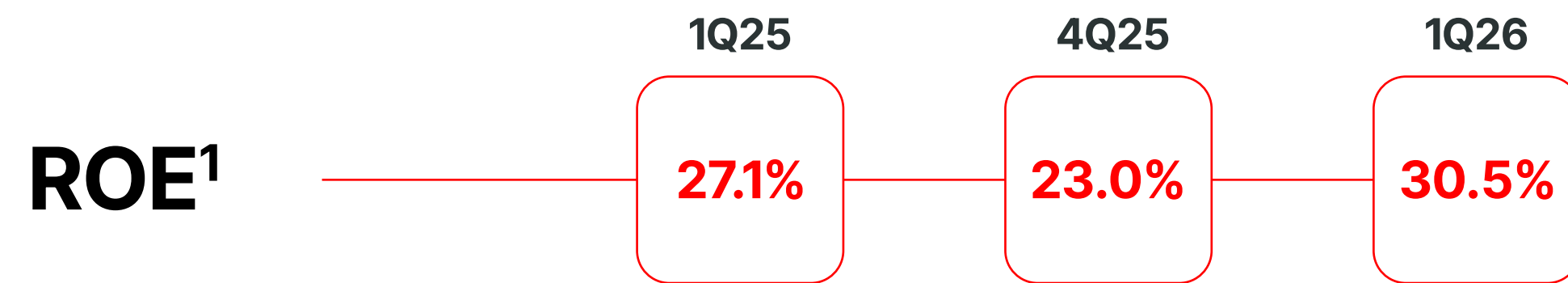
Central Bank Policy Rates (%)³



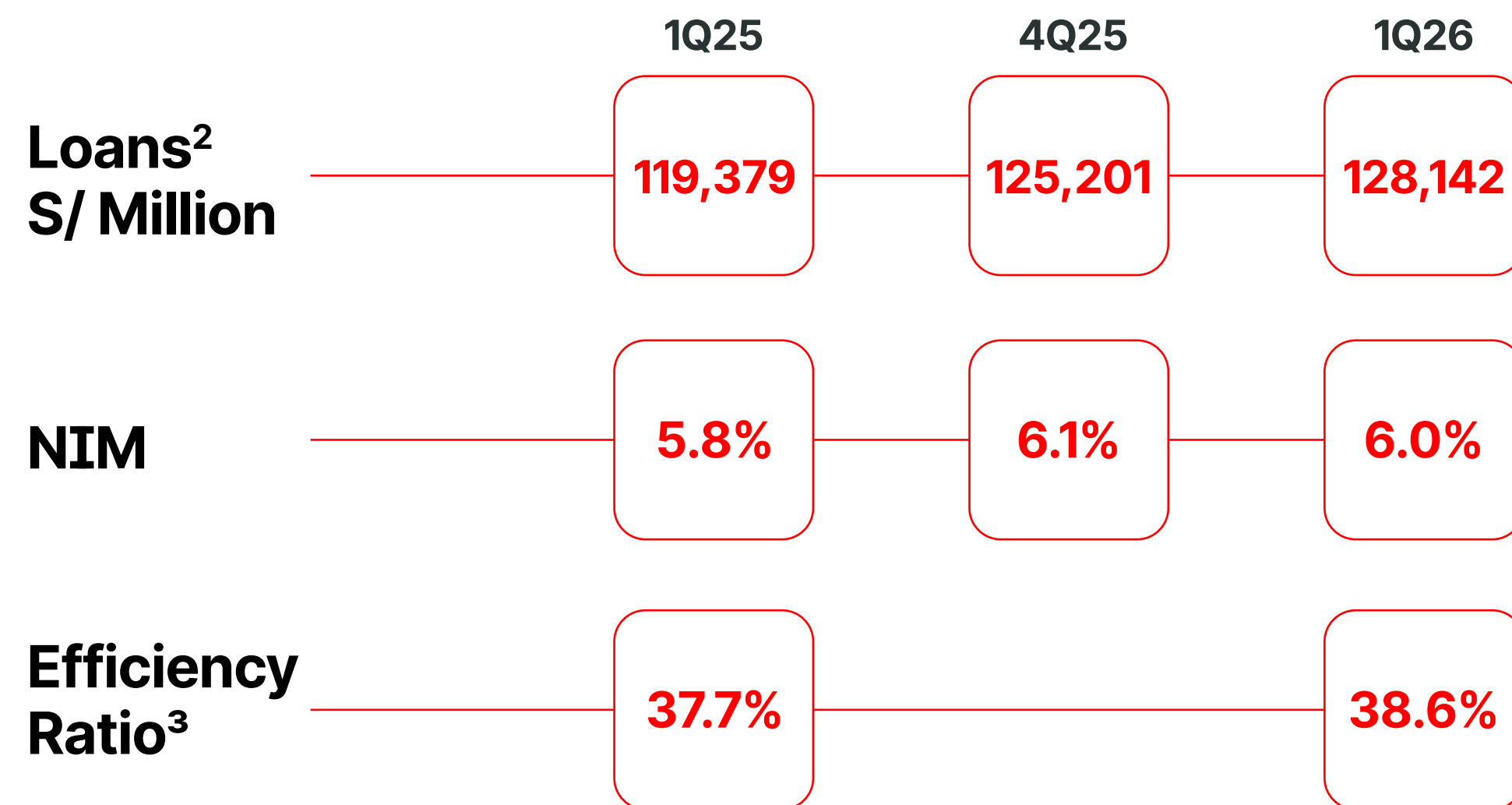
(1) Source: Forecasts from BCP for Peru, Credicorp Capital for Colombia and Chile, and IMF for the US. (2) Source: Bloomberg. (3) Source: Central Banks



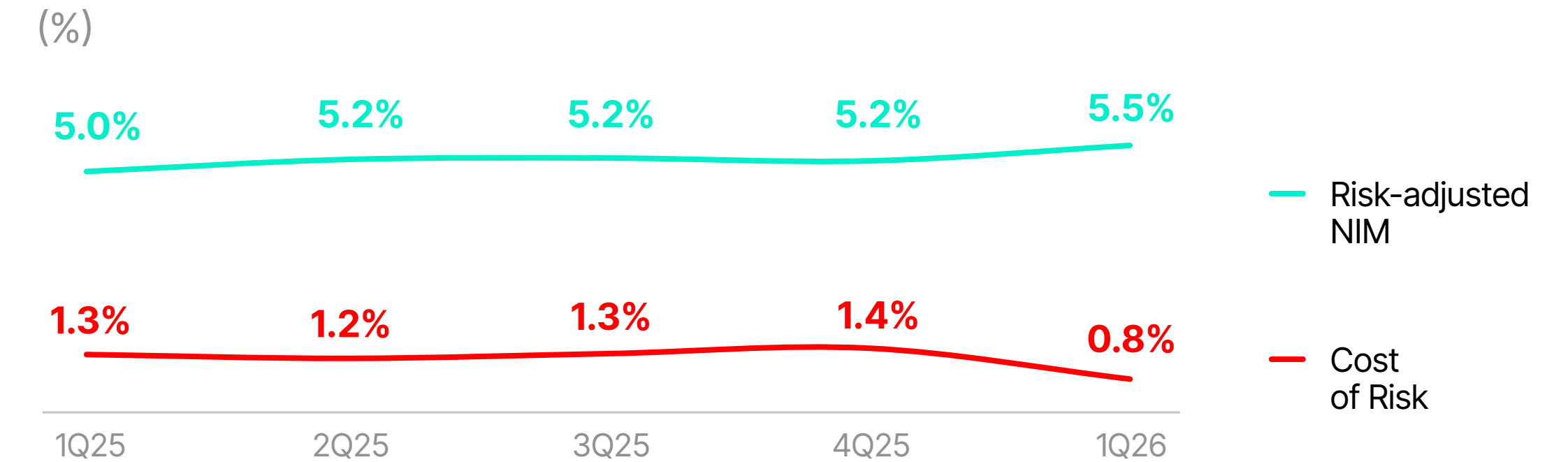
Universal Banking: Strong Profitability Supported by Loan Growth, a Disciplined Approach to Risk and Diversified Revenues



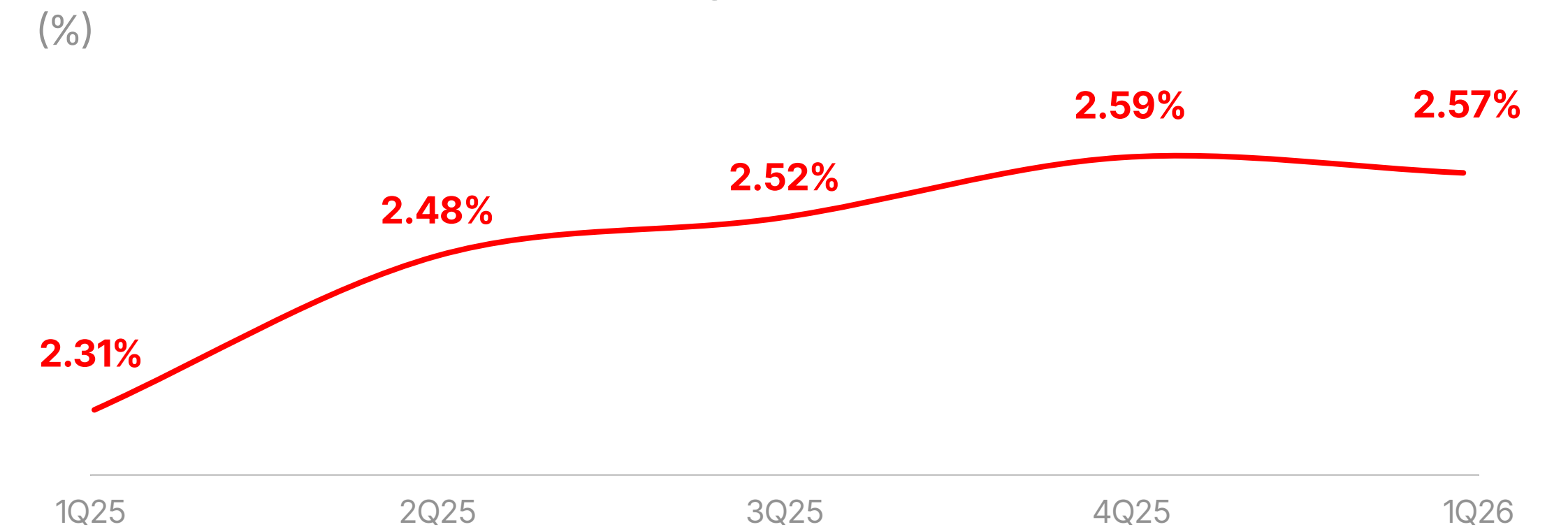
BCP's Drivers



Risk-Adjusted NIM and Cost of Risk



Other Core Income³ / Average Total Assets

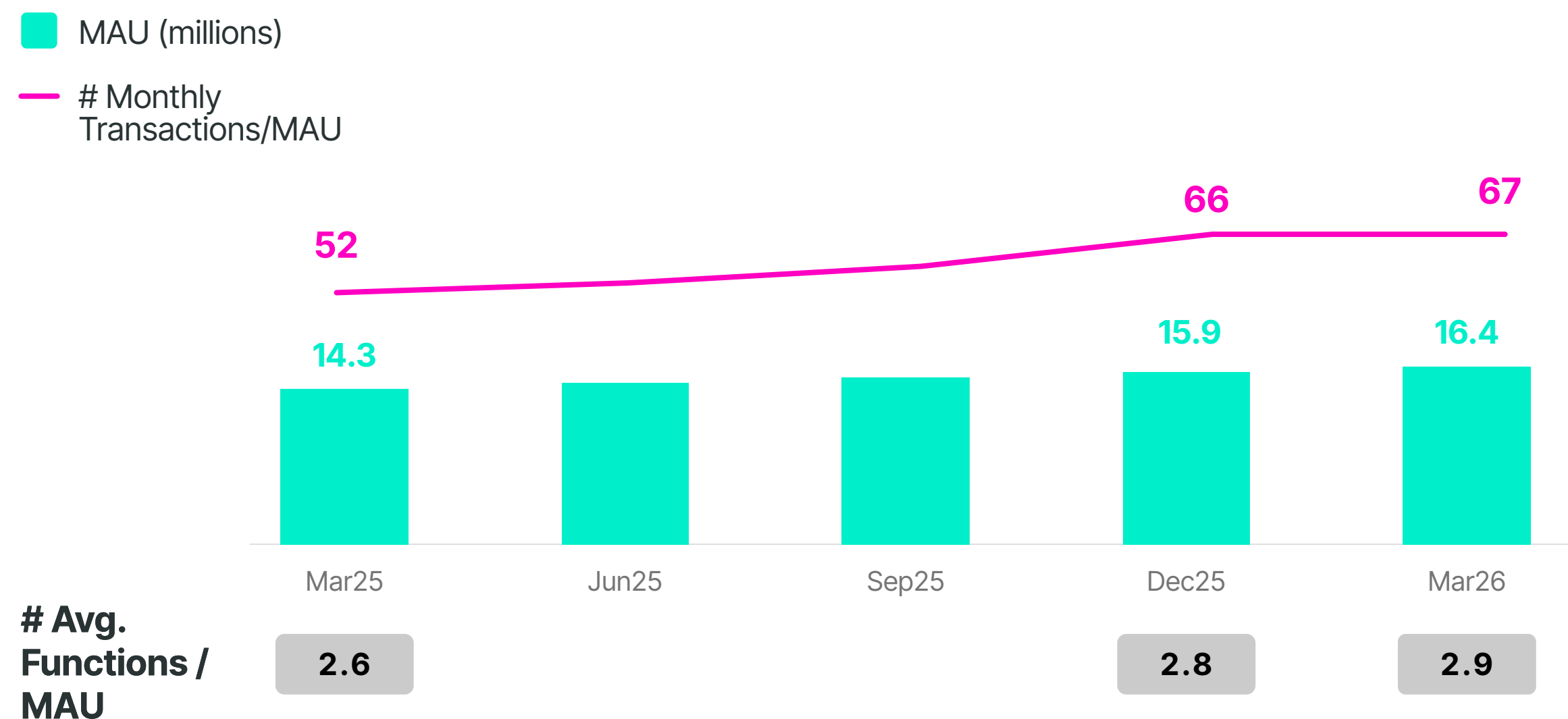


(1) Earnings contribution / Equity contribution. (2) Measured in end-of-period balances. (3) Includes Fee Income and Gains on FX Transactions.

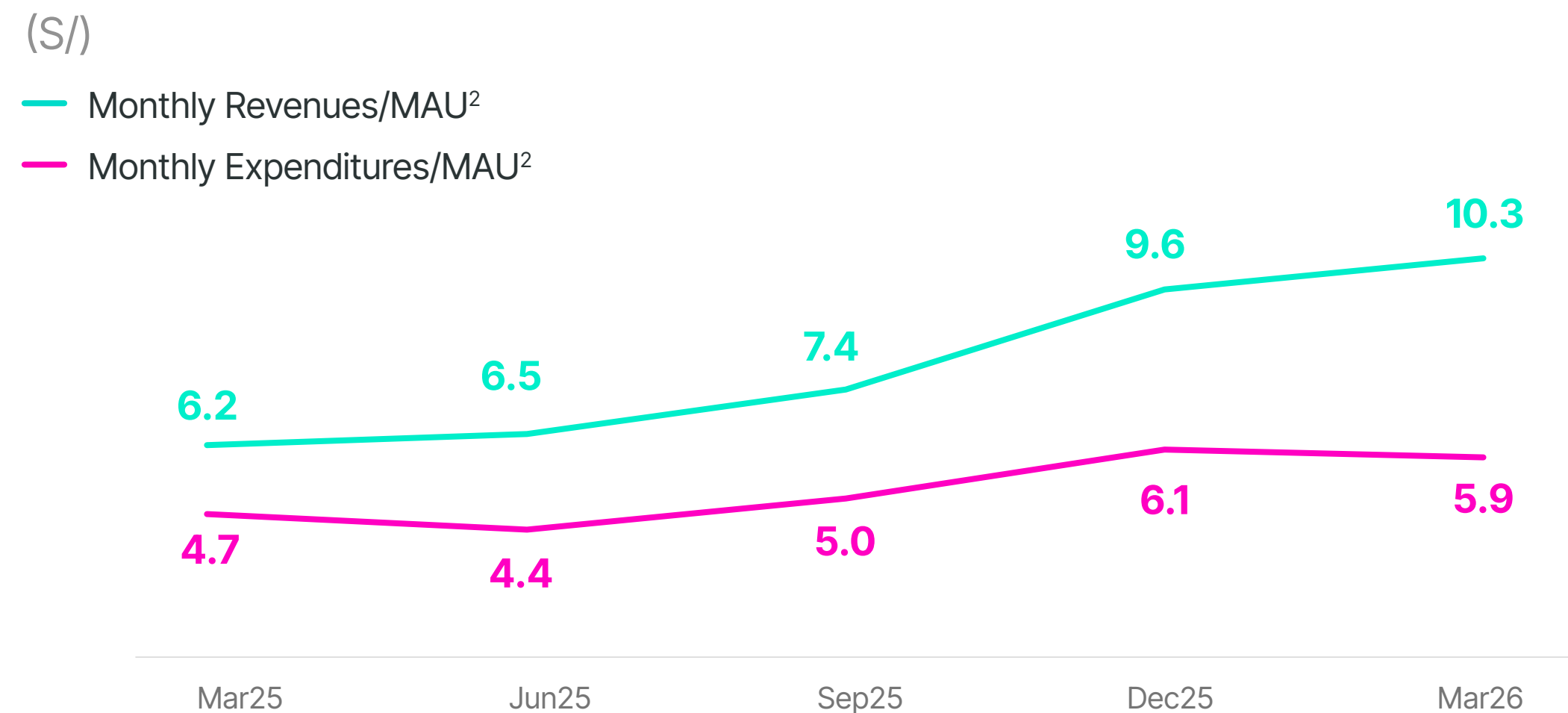


Yape¹: Monetization and Operating Leverage Reinforce its Long-Term Earnings Potential

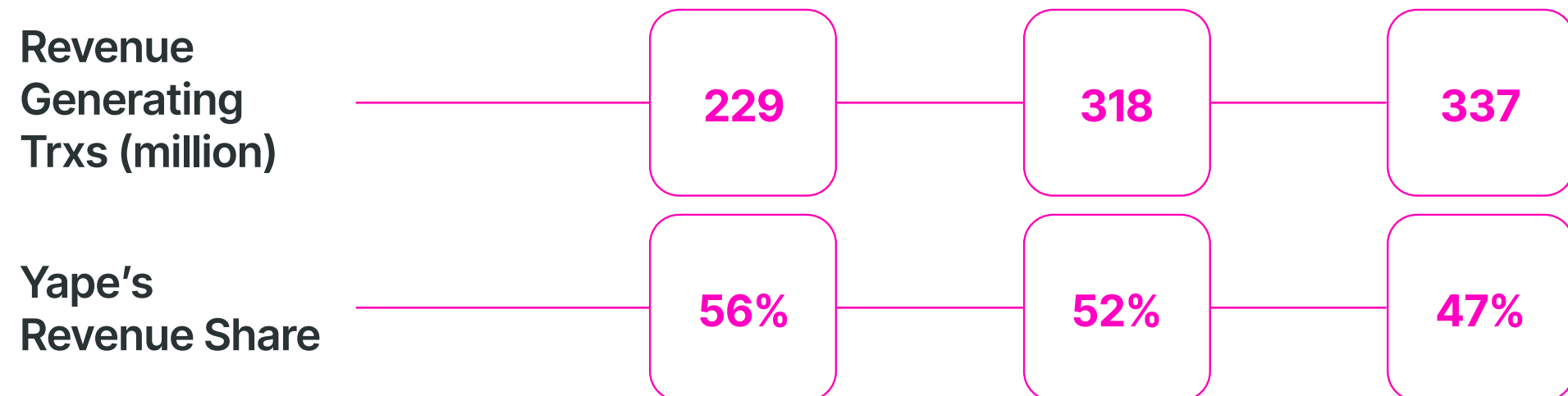
Active Users and Engagement



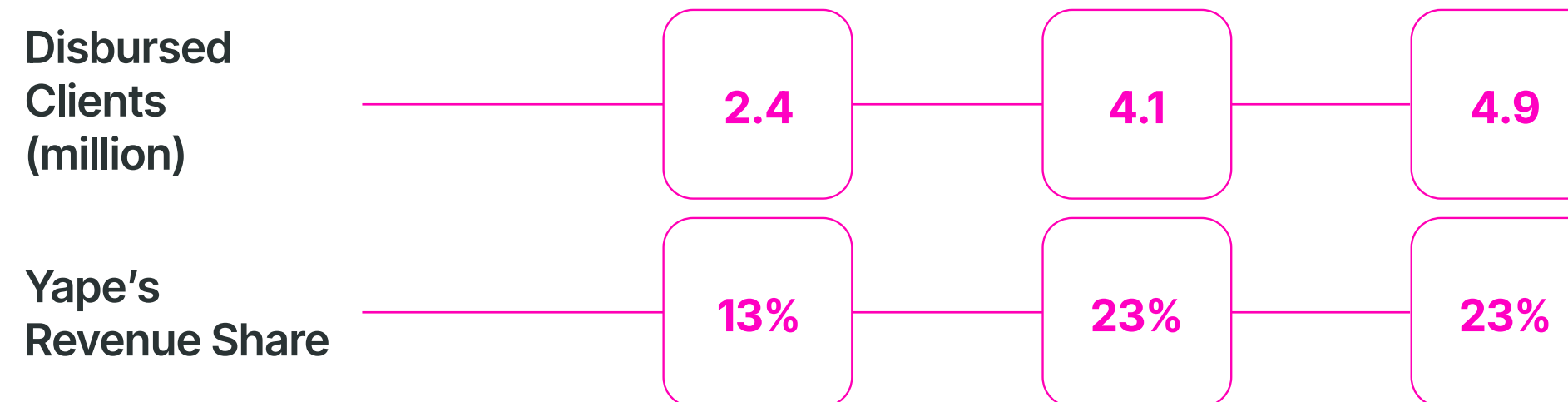
Financial Results



Payments



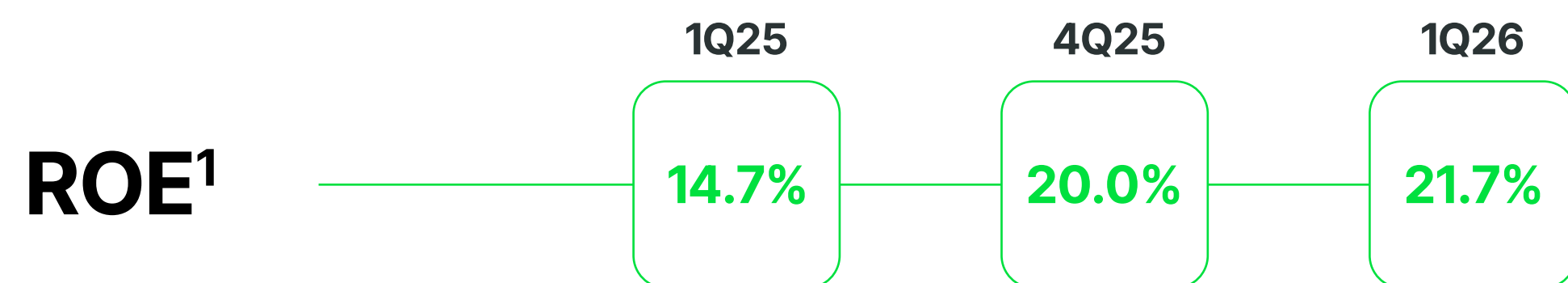
Lending



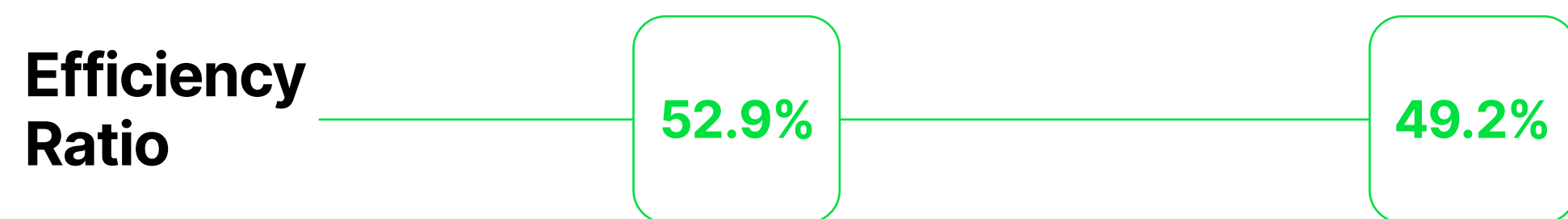
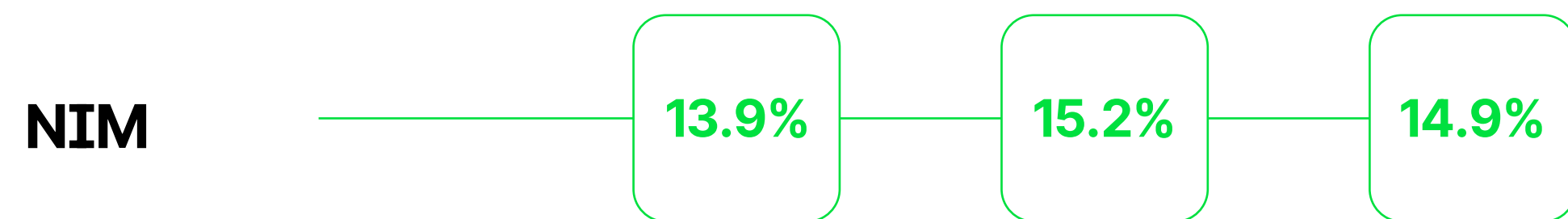
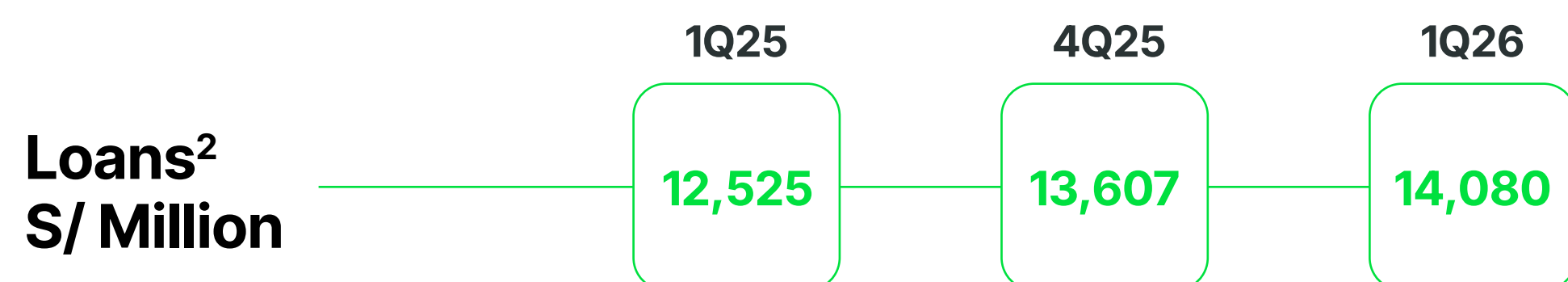
(1) Management Figures. (2) Monthly indicators consider the results of the last month of the quarter.



Mibanco Peru: Stronger Profitability Reflects Disciplined Growth, Solid Margins and a More Dynamic Economic Backdrop



Mibanco's Drivers



Historical NPL Ratio



	4Q22	1Q25	4Q25	1Q26
Cost of Risk	5.5%	5.1%	4.8%	4.8%
Risk-Adjust NIM	8.1%	10.1%	11.6%	11.3%

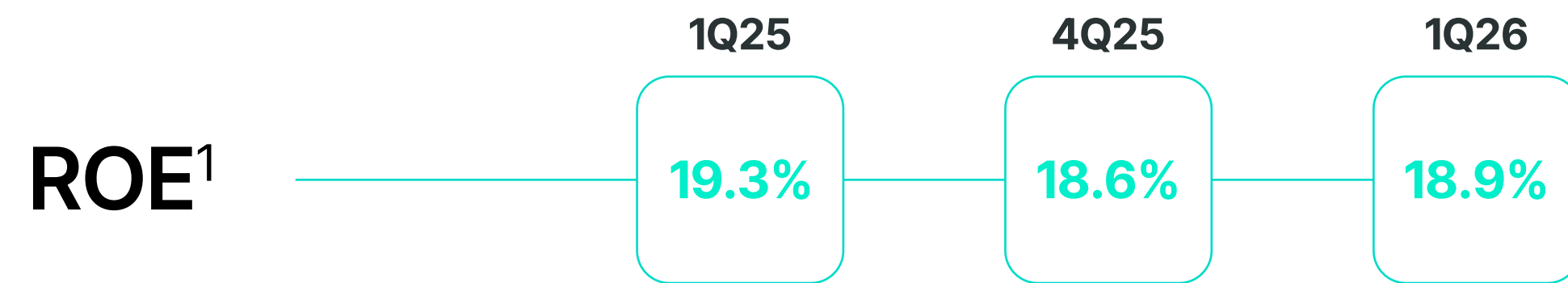
Low-cost Funding and Fee+FX Income

Low-cost Funding^{3,4}
 (% of Total Funding)
6.5%
 +127bps YoY

Fees + FX^{3,4}
 (% of Risk-adjusted Revenues)
8.7%
 +164bps YoY

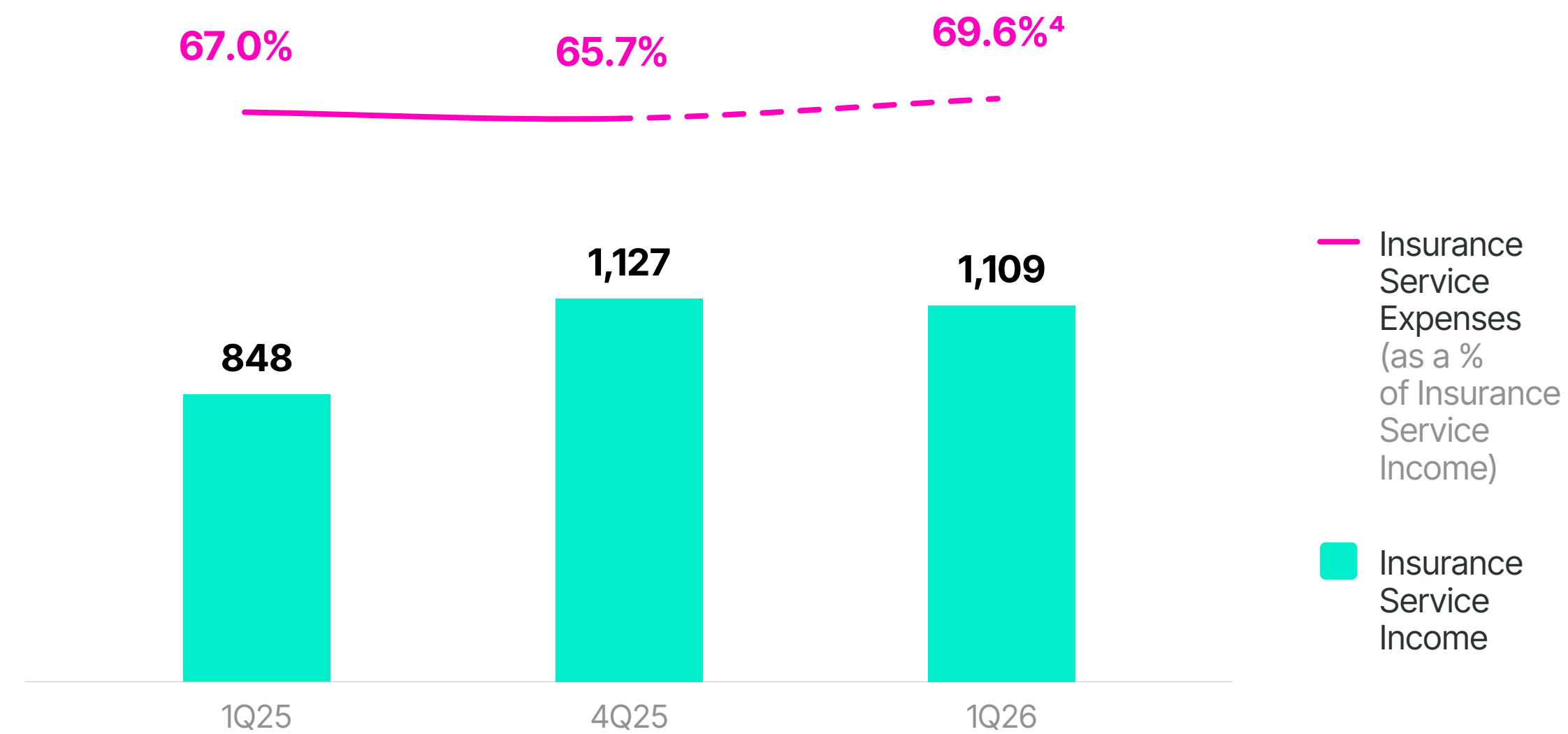
(1) Earnings contribution / Equity contribution. (2) Measured in quarter-end balances. (3) Figures as of March 2026. (4) Internal Management Figures.

Grupo Pacifico: Delivered Strong 1Q26 Profitability, On The Back Of Sound Commercial Dynamics in the Life Business



Grupo Pacifico's Insurance Service Results

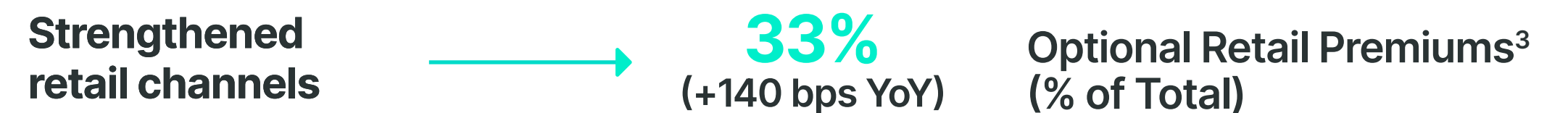
(\$/ millions, %)



Grupo Pacifico's Drivers

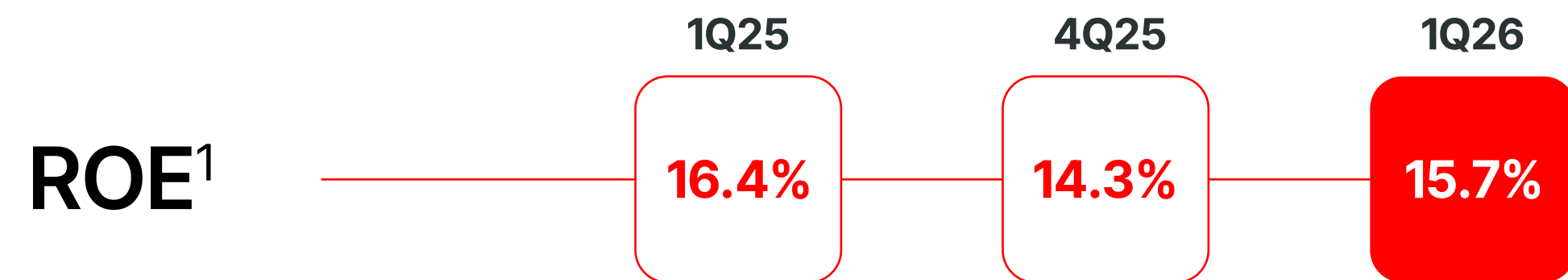


Experience, Efficiency & Growth

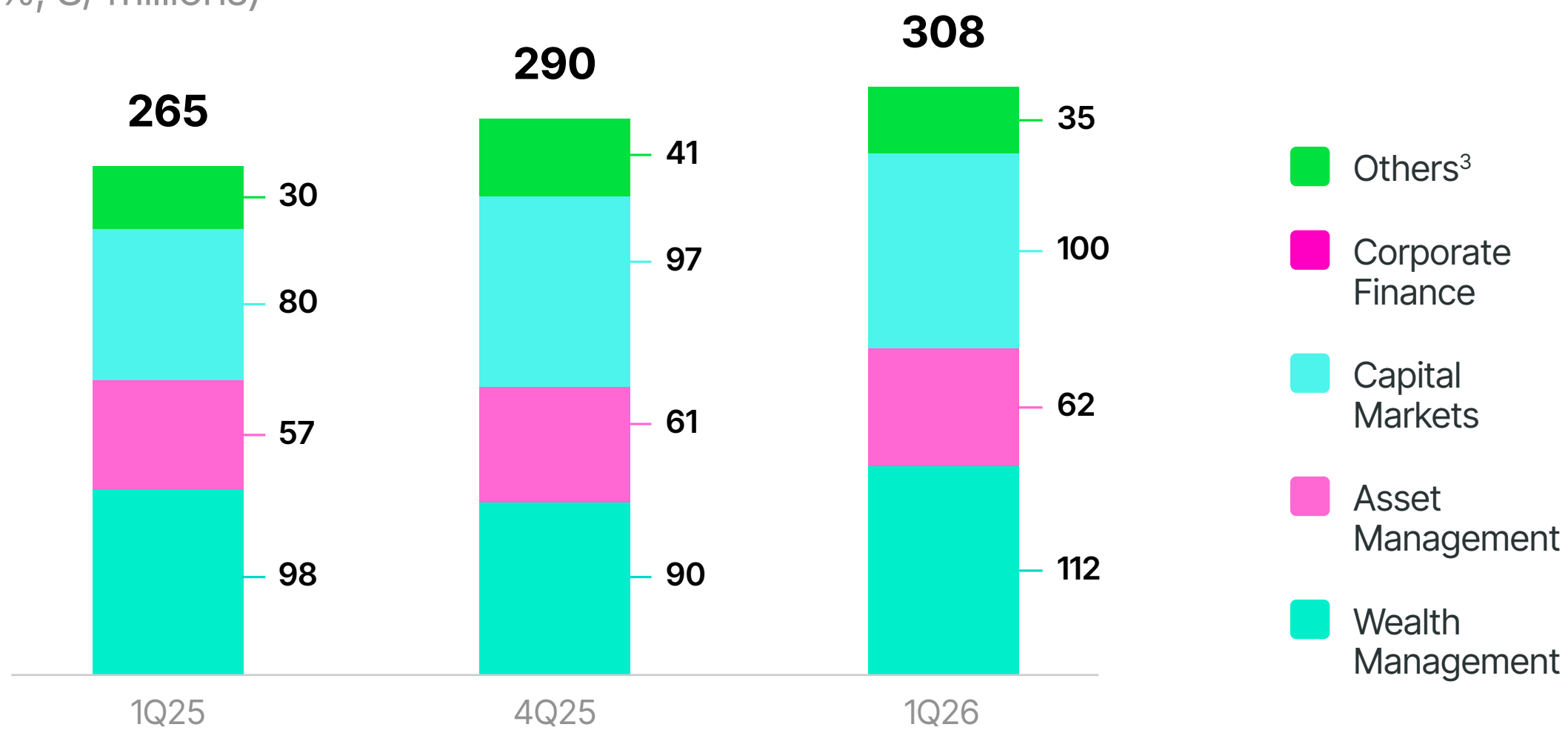


(1) Earnings contribution / Equity contribution. Figures reflect the full consolidation of Empresas Banmedica, including the capital paid for the acquisition, effective since March 2025. (2) Includes Interest Income and Interest Expenses. (3) Share of optional retail premiums over total premiums sold during 1Q26. (4) Excludes the impact of two specific items: (i) inflation-linked financial charges in the Life business –which carry no impact on the bottom line, as they net with financial income- and (ii) non-recurring large claim in the P&C business related to the Camisea pipeline disruption that impacted the country in March (100% ceded to reinsurer). Including these impacts, the figure would stand at 80.1%

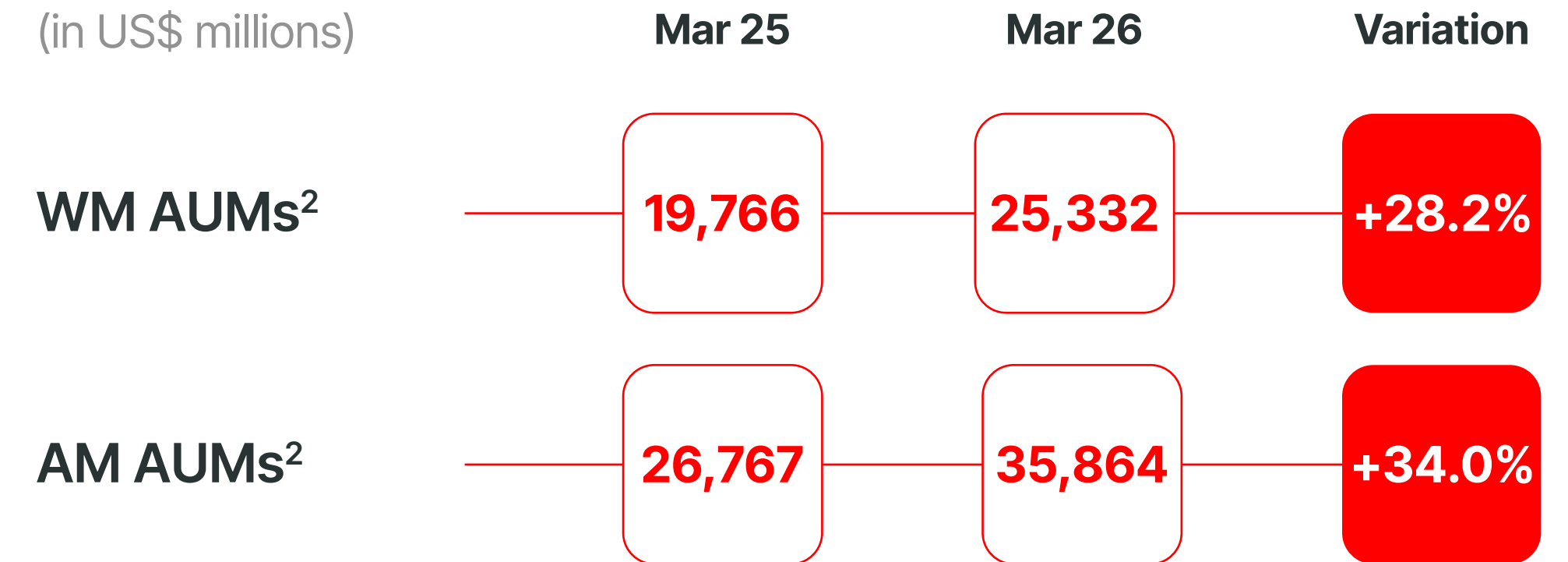
IM & Advisory: Strong Capital Markets, Wealth and Asset Management Activity Drove Sound Results



Income by Business²
(%, \$/ millions)



IM & Advisory Drivers



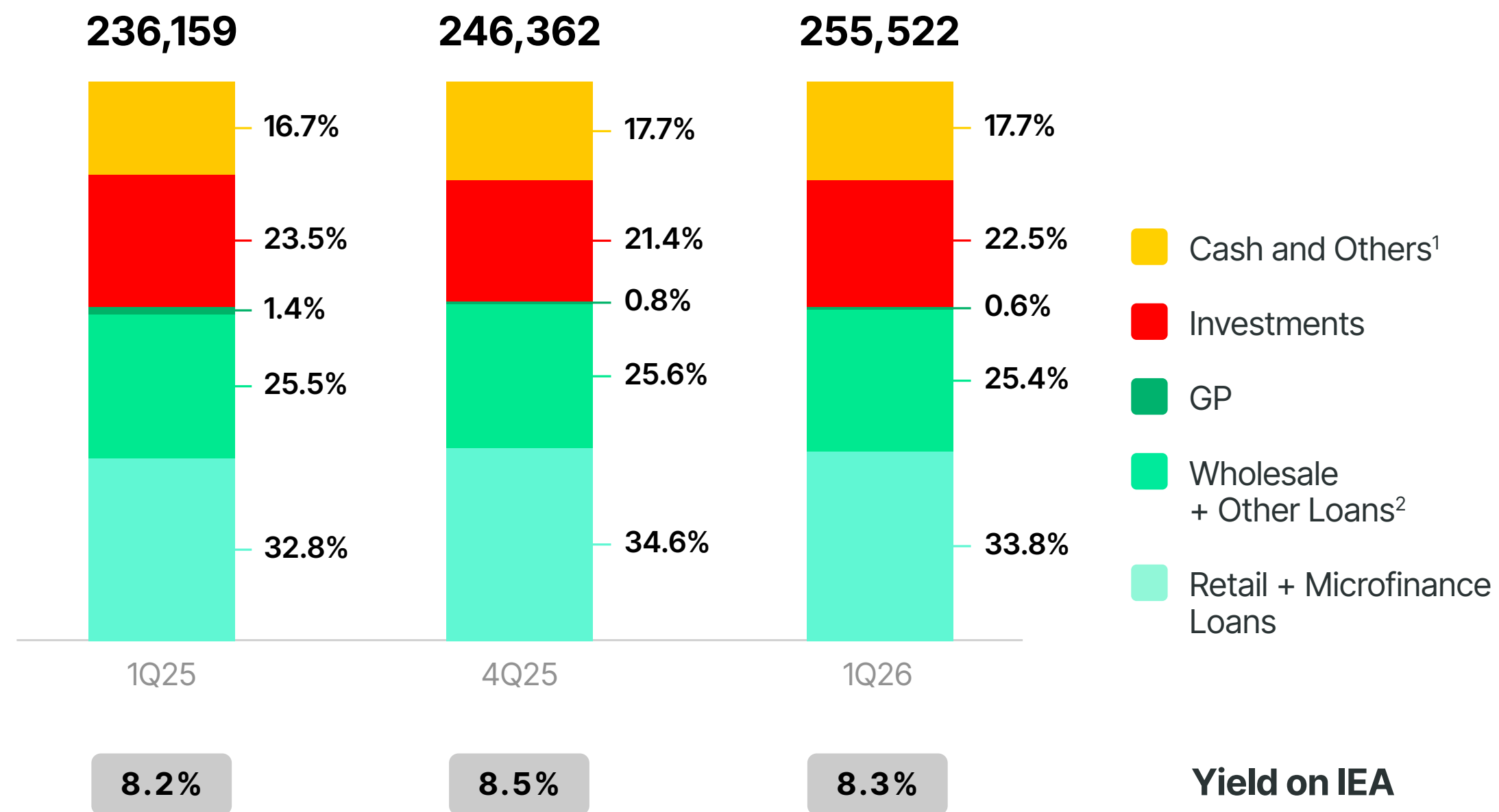
(1) (Net income from Credicorp Capital, ASB Bank Corp, and BCP's Private Banking) / (Net equity from Credicorp Capital, ASB Bank Corp., and Economic Capital assigned to BCP's Private Banking). (2) Internal management figures. These figures may differ from the amounts reported in previous quarters due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

Balance Sheet Dynamics Driven by a More Favorable Funding Mix and Loan Growth Acceleration

Assets Dynamics: Excess Liquidity Deployed into Attractive Investments as Loan Growth Resumes

Interest-Earning Asset (IEA) Structure

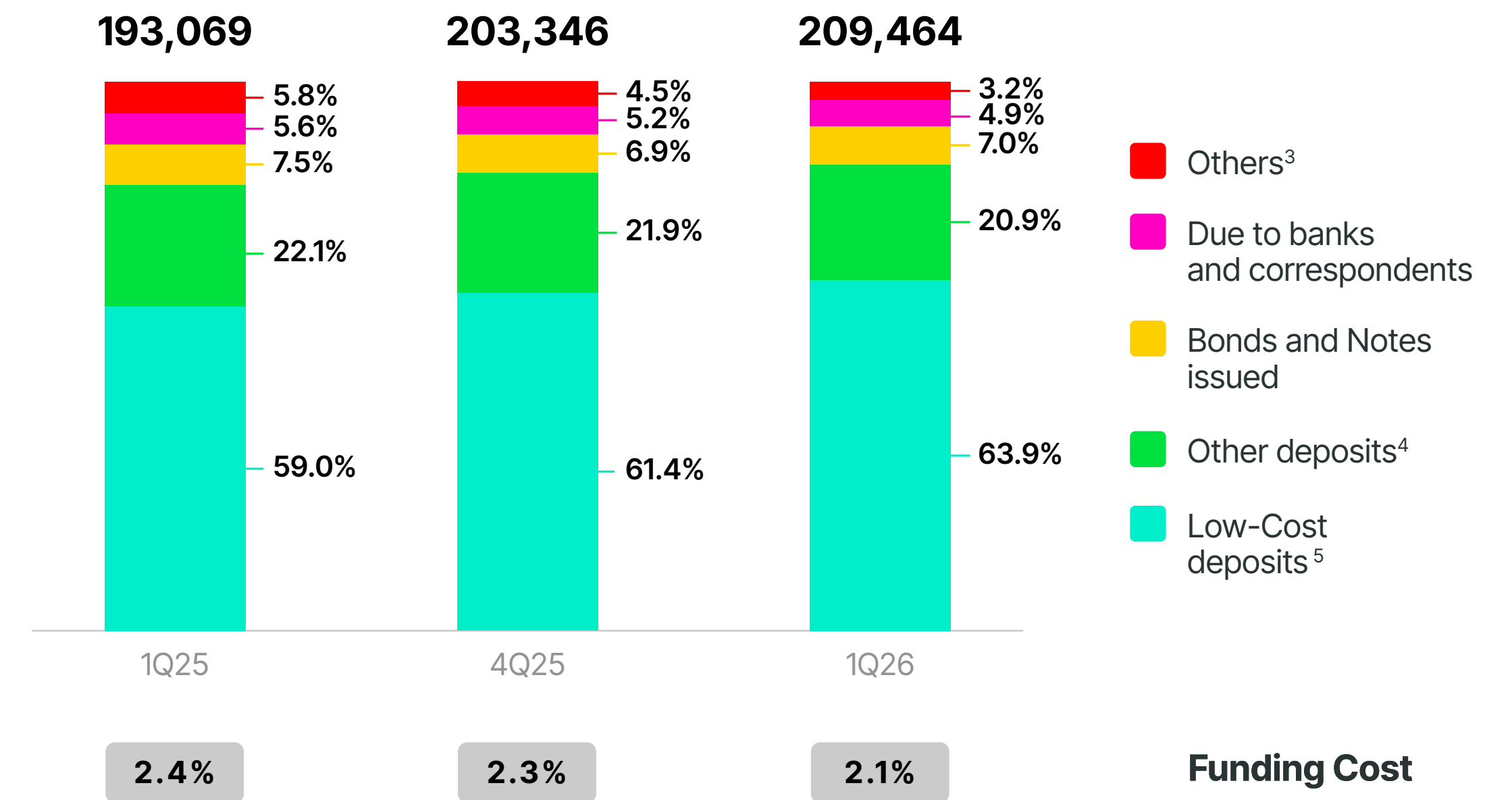
(\$/ millions, %)



Liabilities: Low-cost Deposits reach 64%; Funding Cost Declines

Funding Structure

(\$/ millions, %)

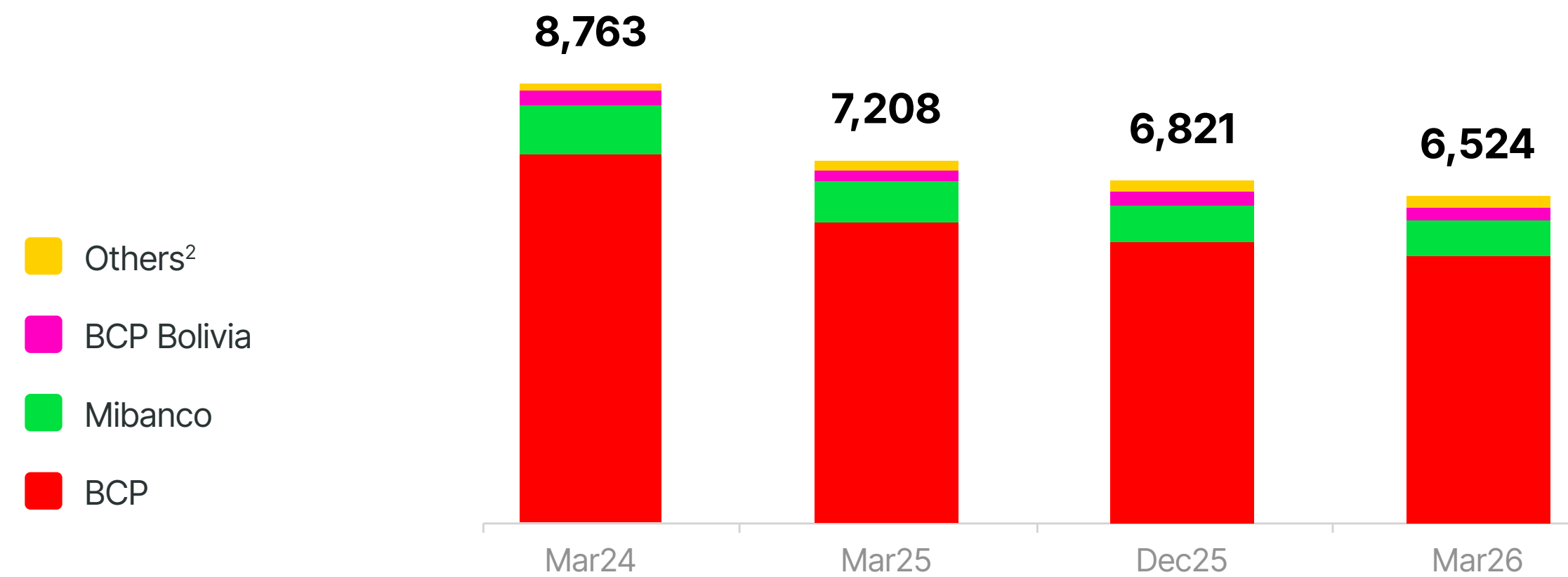


(1) Includes Cash and due from banks; Inter-bank funds; and Cash collateral, reverse repos and securities borrowing. (2) Other Loans includes BCP Bolivia loans. (3) Includes Repurchase agreements and BCRP instruments. (4) Includes Time deposits, Severance indemnity deposits and Interest payable. (5)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

Asset Quality Improved Further, Supported by Better Payment Performance and Fortified Risk Management

NPLs Contraction Across Segments, with Lowest NPL Ratio Since 2023

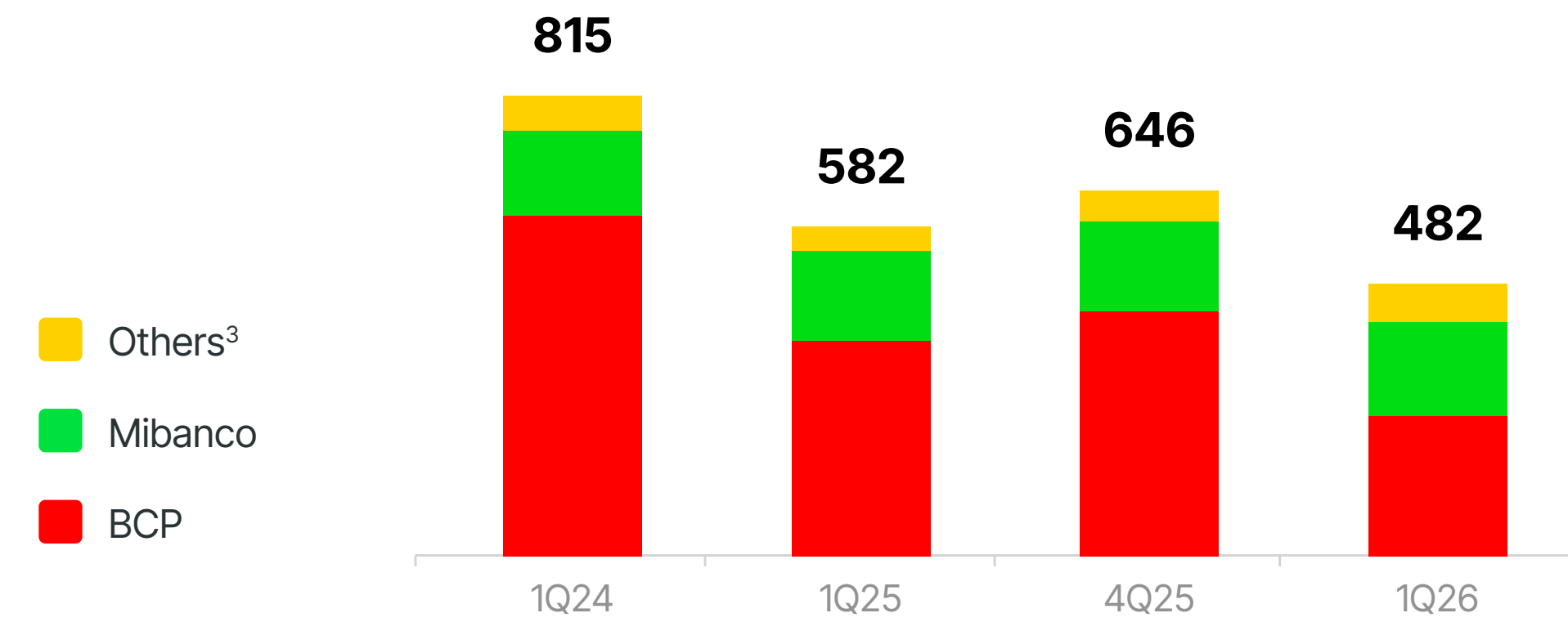
Total NPLs¹ (\$/ millions)



	Mar24	Mar25	Dec25	Mar26
NPL Ratio	6.2%	5.1%	4.5%	4.3%
Coverage Ratio	93.5%	107.4%	112.4%	113.8%

Provisioning Decline Reflects Wholesale Impacts and Lower-Risk Retail Vintages

Total Provisions⁴ (\$/ millions)



Cost of Risk

	1Q24	1Q25	4Q25	1Q26
BCP	2.1%	1.3%	1.4%	0.8%
Mibanco	4.6%	5.1%	4.8%	4.8%
Credicorp	2.3%	1.6%	1.8%	1.3%

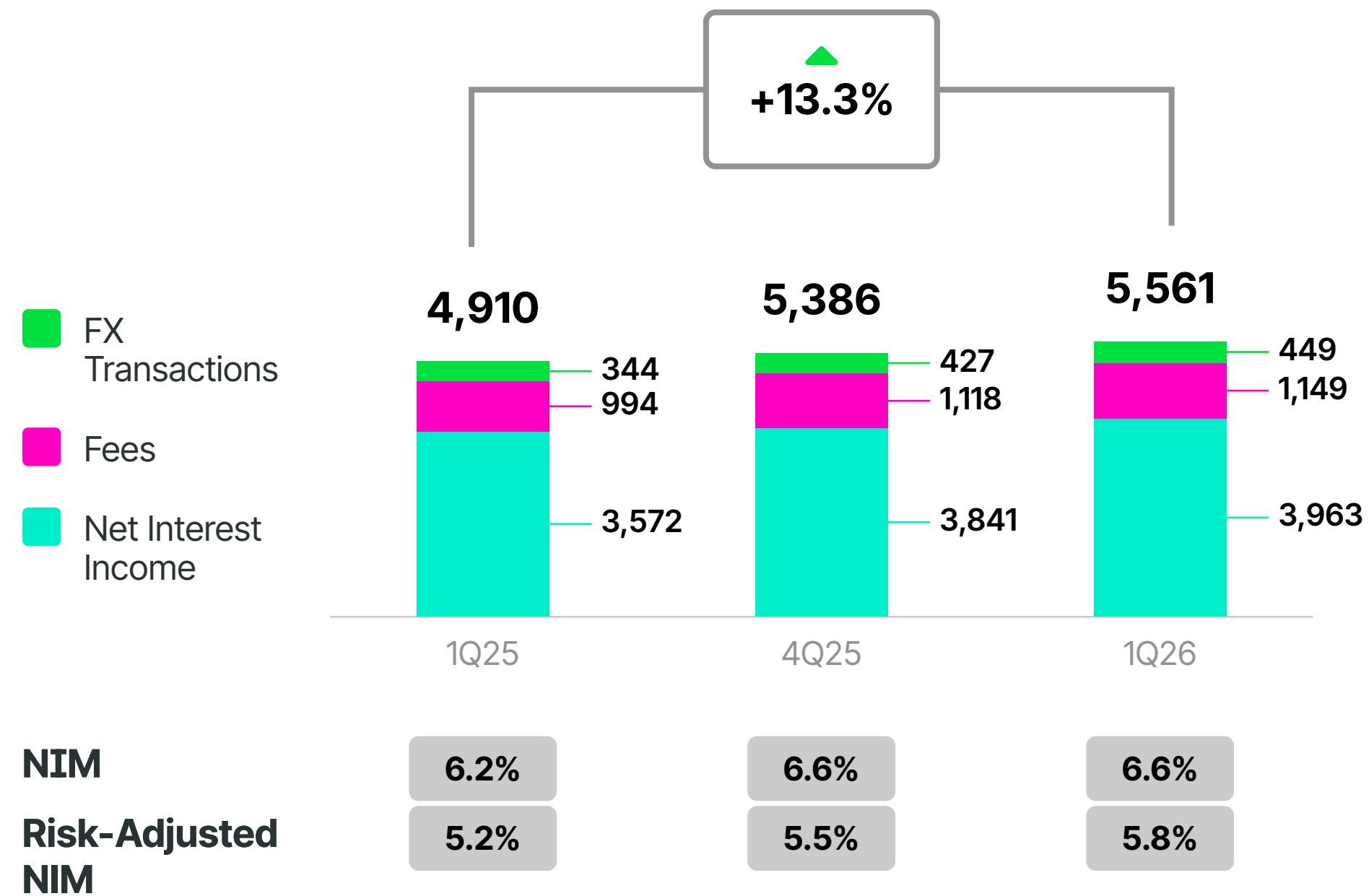
(1) Figures in quarter-end balances. (2) Includes Mibanco Colombia, ASB Bank Corp., and Others. (3) Includes BCP Bolivia, Mibanco Colombia, ASB Bank Corp., and Others. (4) Includes the impact of provisions for "El Niño" Phenomenon set aside in 4Q23 and subsequently reversed in 1Q24.

Resilient Revenue Growth Supported Core Income Performance, with Efficiency Trending as Expected

Core Income Reached a Record High on Margin Expansion and Transactional Growth

Core Income

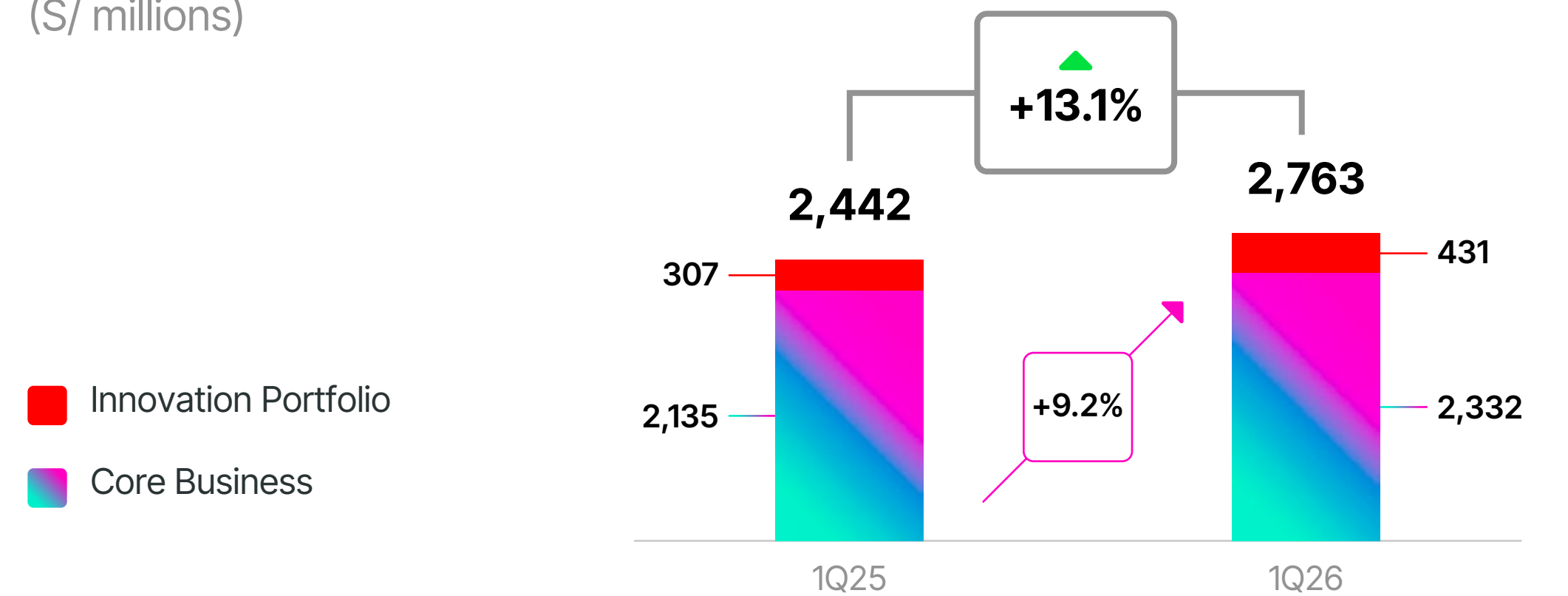
(\$/ millions)



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

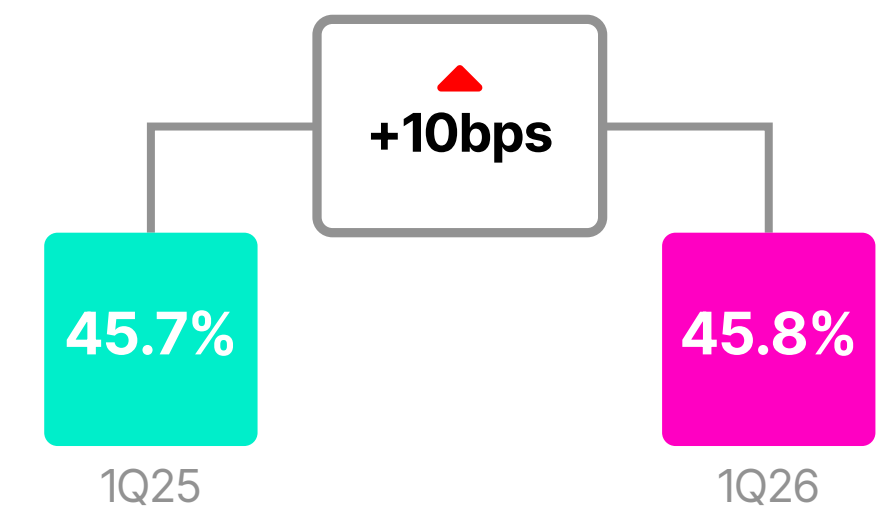
Operating Expenses

(\$/ millions)



Efficiency ratio

(%)

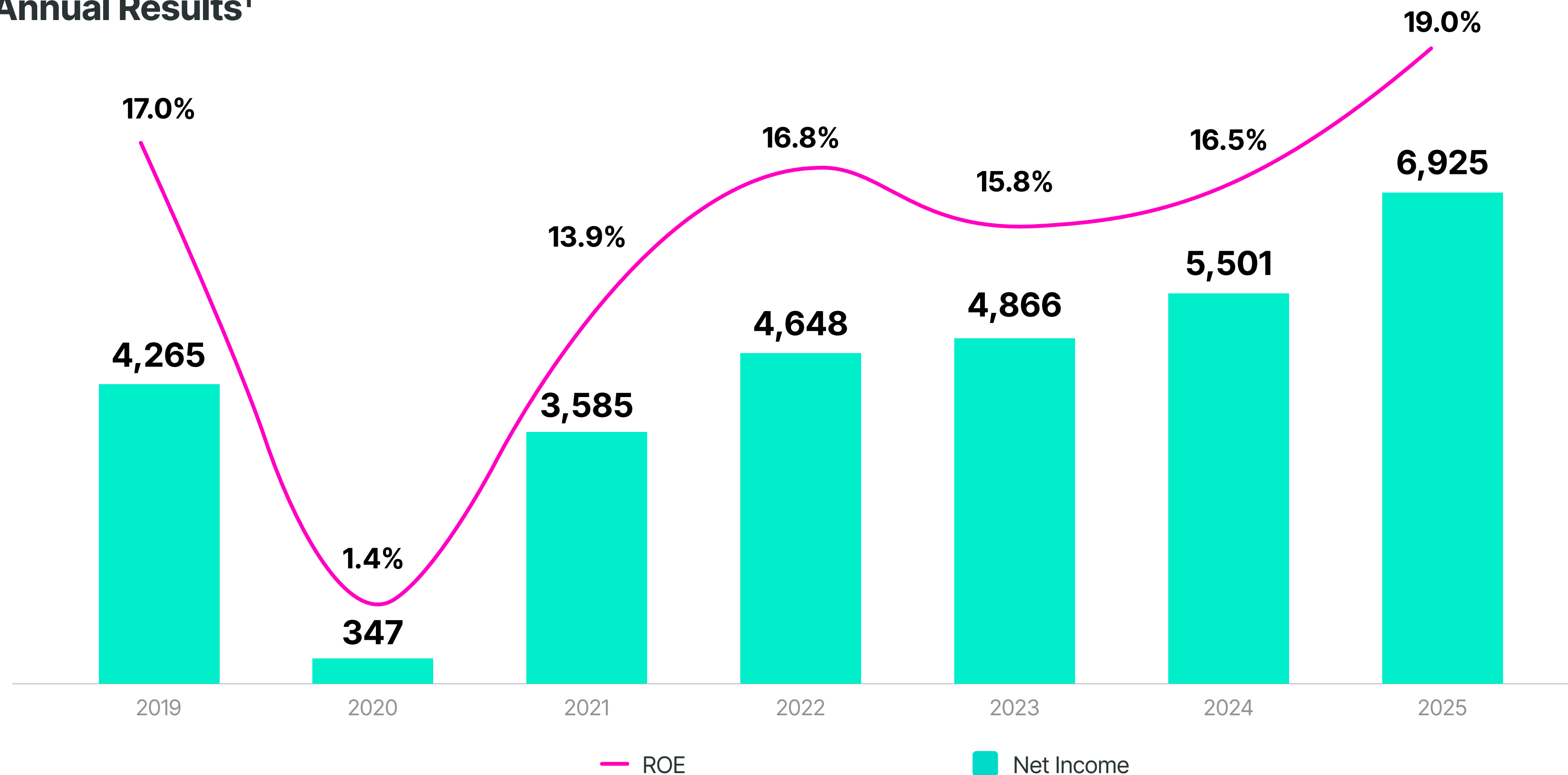


Delivered Record 1Q26 Profitability, Supported by Broad-Based Business Strength

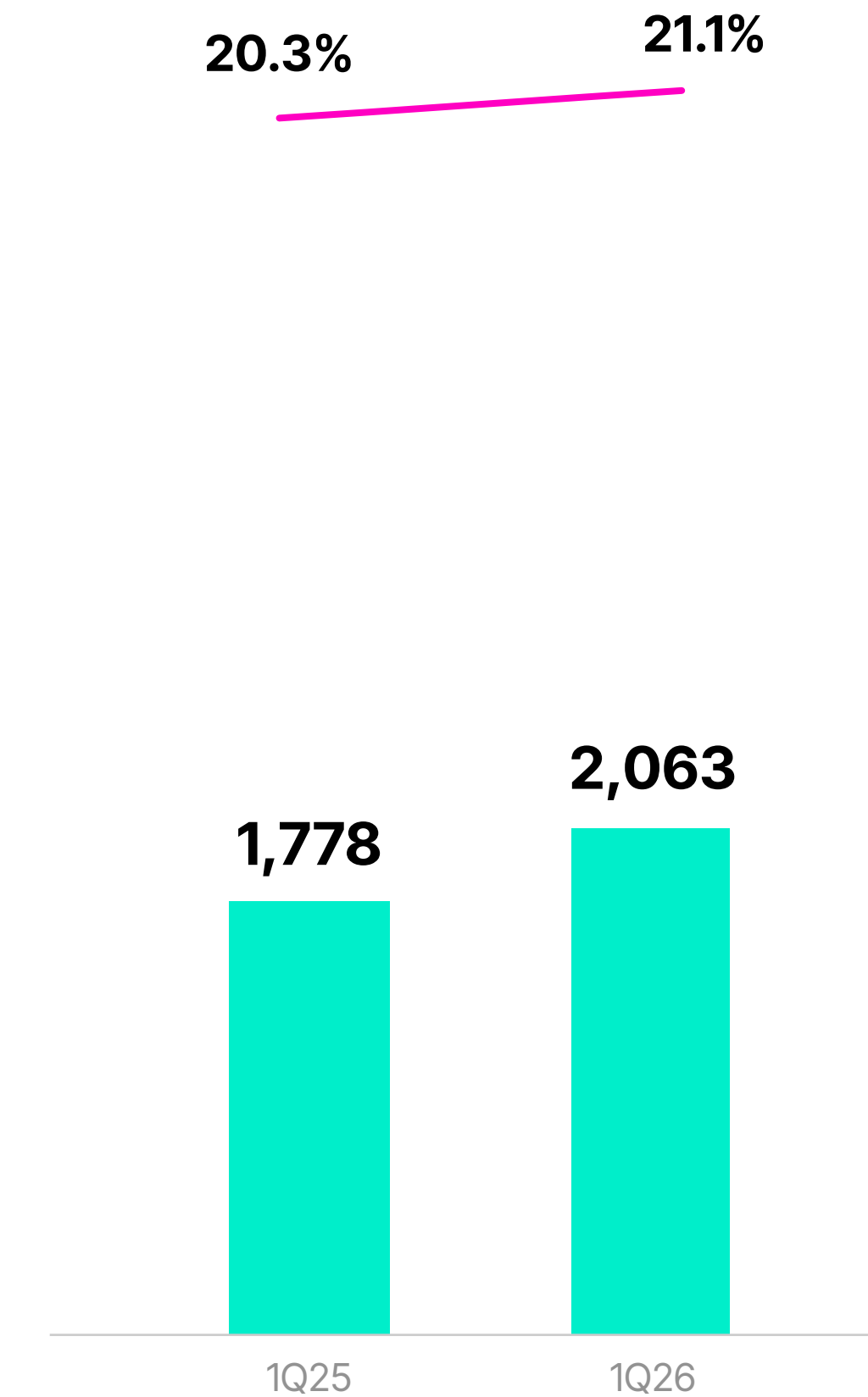
Net Income and ROE

(\$/ millions, %)

Annual Results¹



First Quarter Results



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

2026 Guidance Reaffirmed

	1Q26 Results	2026 Guidance
Real GDP Growth	+3.0%	around 3.5%
Loan Portfolio Growth ¹	+8.2%	around 8.5%
Net Interest Margin (NIM)	6.6%	6.4% – 6.7%
Cost of Risk	1.3%	1.7% - 2.1%
Risk-Adjusted NIM	5.8%	5.3% - 5.6%
Efficiency Ratio	45.8%	45.0% - 46.5%
ROE	21.1%	around 19.5%

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

1Q26 Closing Remarks

1

A proven franchise with deep roots, resilient fundamentals, and a long track record of navigating volatility

2

Record 1Q26 results underscore the strength of our execution and the power of our operating model

3

Attractive regional opportunities ahead, with Peru and Chile well positioned to benefit from a favorable economic backdrop

4

Clear growth anchors, disciplined risk management and institutional safeguards support sustainable value creation

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