2Q26 Corporate Presentation

August 2026

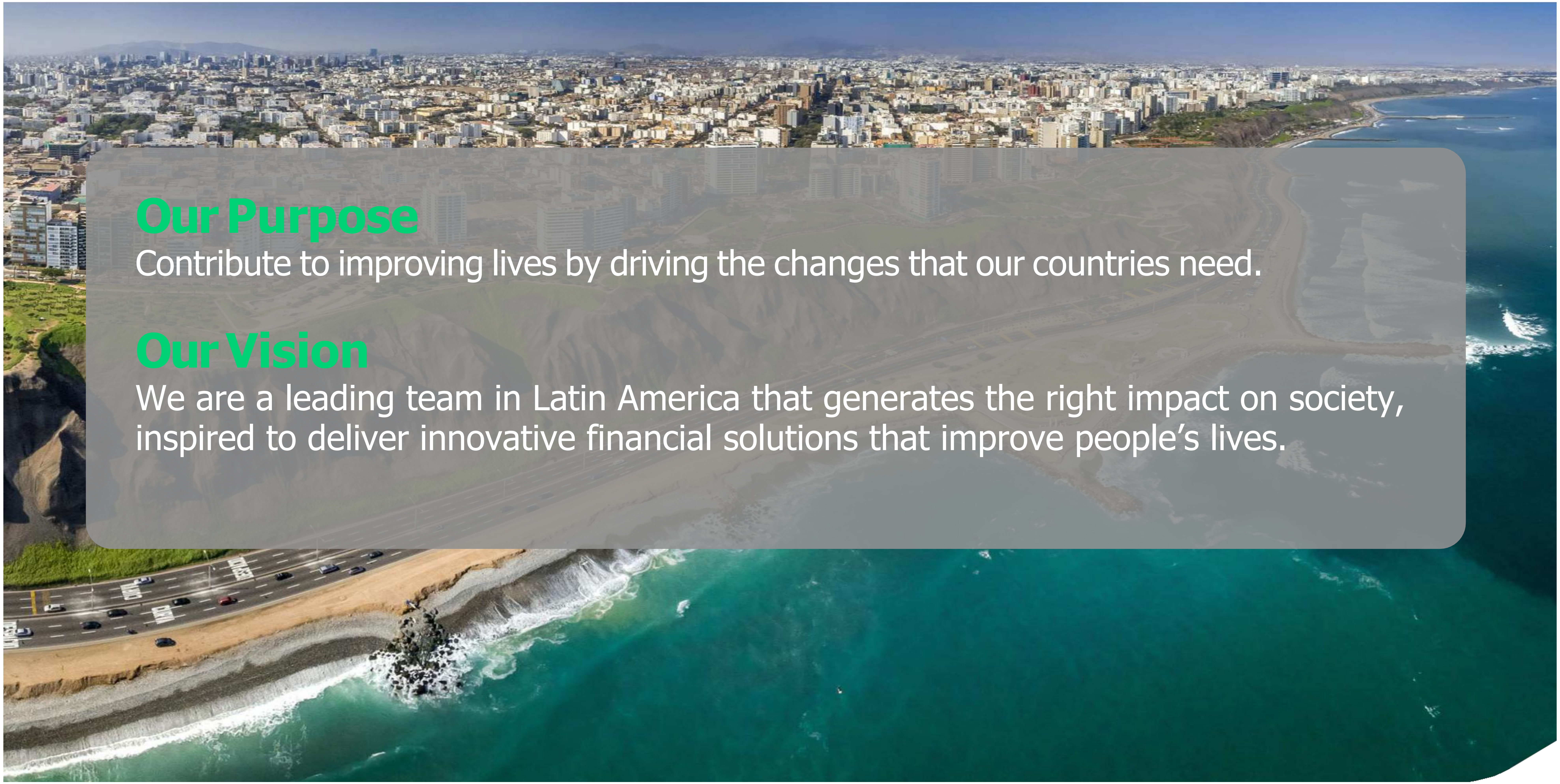
CREDICORP

A Leading Financial Services Group in the Andean Region, with Dominant Share in Each of its Businesses in Peru

Lines of Business	Subsidiaries		Countries of Operations	Market position in Peru	Net Income Contribution[1]	Total Assets Contribution
Universal Banking	BCP	BCP		#1[2]	86.3%	80.5%
Microfinance	mibanco	mibanco		#1[3]	8.6%	8.0%
Insurance and Pensions	pacifico	PRIMA AFP		#2[4]	12.6%	7.8%
Investment Management & Advisory	Credicorp Capital	ASB		#1[5]	2.9%	3.6%
Corporate Venture Capital	KREALO					

Net Income Jun 26	S/4,045 M	Total Assets Jun 26	S/282,917 M

(1) As a percentage to Credicorp's 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. (2) BCP Stand-alone in Loans and Deposits in the Peruvian Financial System, as of Jun 2026. (3) Mibanco in Assets in the Microfinance sector, as of Jun 2026. (4) Grupo Pacifico in terms of Net Earned Premiums; Prima AFP in terms of AUMs, both as of Jun 2026. (5) Credicorp Capital SAB in terms of traded volume for equity transactions in the BVL secondary market, as of Jun 2026.



Our Purpose

Contribute to improving lives by driving the changes that our countries need.

Our Vision

We are a leading team in Latin America that generates the right impact on society, inspired to deliver innovative financial solutions that improve people's lives.

Strengthening Core Businesses and Leading in Innovation Through a Unified Digital Ecosystem

Reinforcing Leadership Position of Core Businesses and Operating as a Top Player Leveraging Innovation

1. BCP — Integrating Digital Capabilities to Improve Efficiency and Enhance Customer Experience
2. mibanco — Evolving Our Microfinance Model to Build a More Resilient and Sustainable Business
3. pacifico — Leveraging Product Capabilities and Digital Ecosystem for Mass Distribution
4. Credicorp Capital — Consolidating Our Diversified Portfolio and Strategic Transformation

Complementing Core Businesses With a Disciplined Innovation Portfolio

Neobank Model: tenpo, yape, iO

Acquiring/SME Services: Culqi, Crece, mibanco

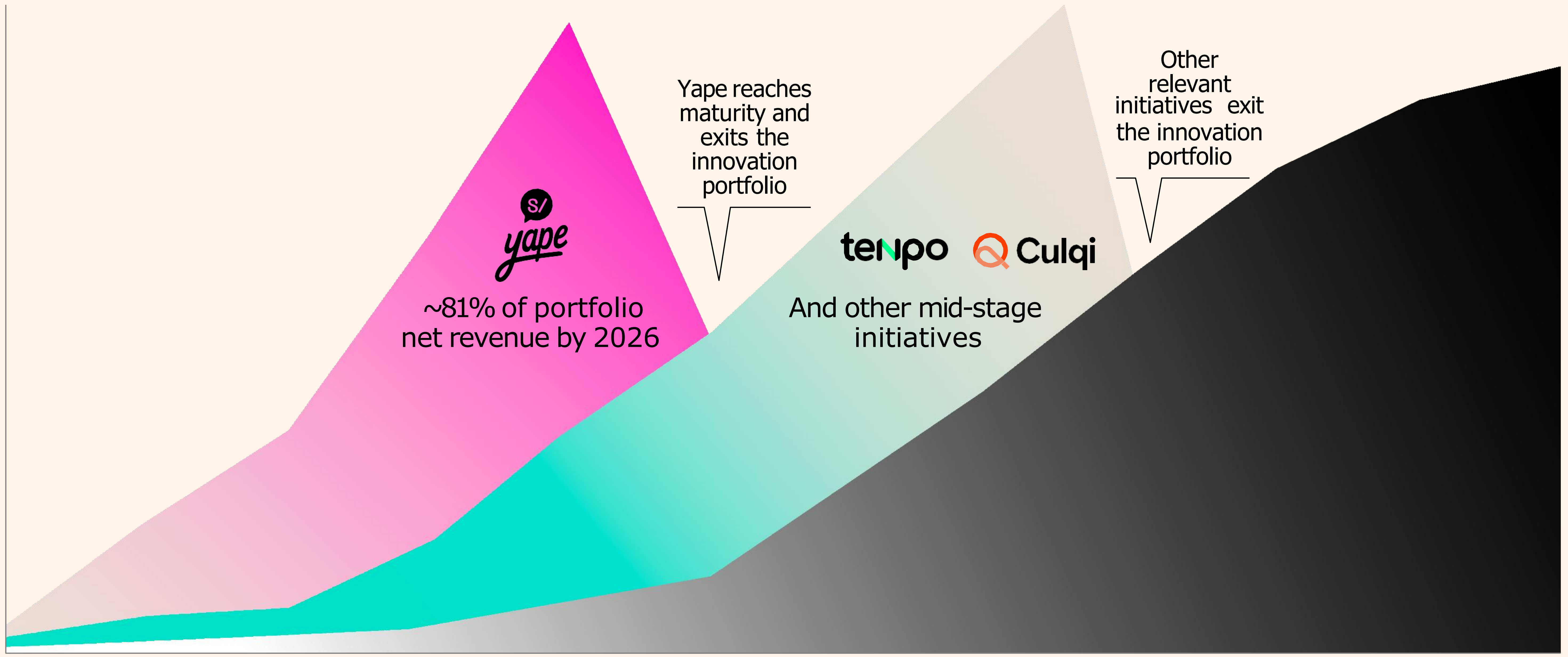
InsurTech: EMBED EX, monokera

Wealth Tech: tyba

By anticipating evolving market needs, we continuously optimize our business portfolio, embracing agility and a self-disruptive mindset that drives us to outperform ourselves.

A Disciplined Innovation Portfolio as a Growth Avenue, Targeting a 10% Risk-adjusted Revenue Contribution by 2026

Innovation Portfolio



Investment Appetite

ROE
≤-150 bps

C/I
≤+350 bps

Our North Stars Serve as Foundation to Achieve Strong Performance And Driver Our Long-Term Ambitions

Customer Experience
Developing new solutions for changing customer needs

Efficiency
More cost-efficient and digital distribution

Growth
Penetrating untapped segments

Why Invest in Credicorp?

CREDICORP

1. **Prioritizing Leading Market Positions in an Underpenetrated Region with Clear Growth Avenues**
2. Scaling an Integrated Digital Ecosystem
3. Unlocking Synergies by Leveraging Shared Capabilities Across the Ecosystem
4. Delivering Strong, Resilient Returns Across Economic Cycles

Strategic Priorities As Anchors | Innovation | Talent | Sustainability

Unlocking Financial Access Where It's Needed Most

Peru's Social Indicators (2025)

Poverty (% of Population) — **25.7%**

Economically Active Population (Million people) — **26.8**

Informality (% of employed labor force) — **70.2%**

Middle Class (% of Population) — **50.5%**

Untapped Potential for Financial Services in Peru

(% of GDP)	Loans[1] Dec 25	Deposits[1] Dec 25	Cashless[2] 2024
Peru	35%	39%	28%
Colombia	42%	44%	34%
Brazil	56%	54%	46%
Chile	84%	65%	72%

Opportunities in Peru's Unpenetrated Businesses

SMEs Loans As % of GDP — **9.1%**

Unbanked Micro Entrepreneurs — **7M**

Insurance

Penetration[3] — **2.5%**

USD Premiums CAGR 2018 – 2025 — **+9.3%**

(1)Total system-wide balances (Banks and non-bank financial institutions). (2) Measured as average monthly cashless payments value. (3) Figures for 2025. Source: Ministry of Production, INEI

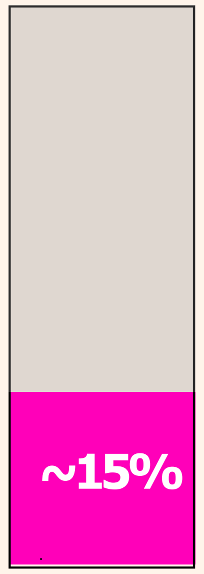
Enhancing Financial Access To Support the Expansion of Our Credit Portfolio While Strengthening Fees and Other Income Growth

Growth Opportunity

Loans

Consumer Loans[1]

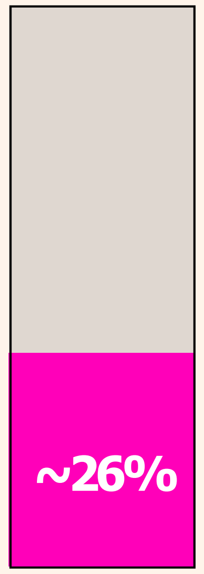
BCP Mass Consumers **16 Million**



BCP Mass Consumer Loan Clients

SME Loans[1]

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

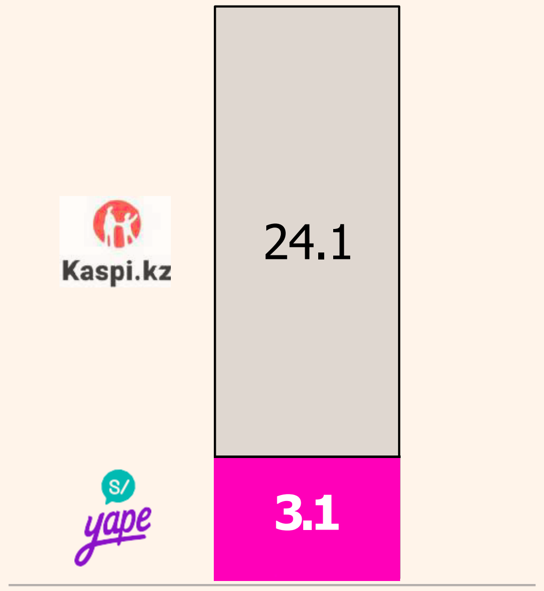


BCP+Mibanco Market Share

+ Risk adjusted NIM

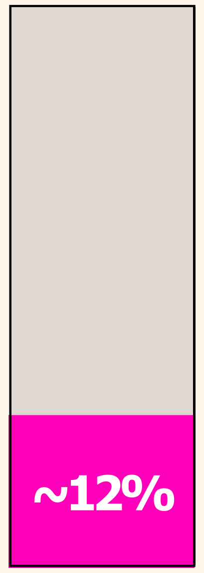
Fees and Other Income

Payments Revenue / MAU (S/)[2]



Insurance[1]

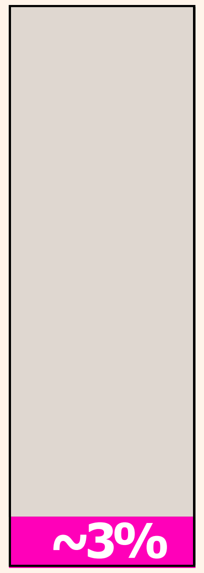
BCP Individual Clients **+18 Million**



BCP Insured Clients

Remittances[2]

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



Credicorp 2024 Revenues

+ Fee income

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

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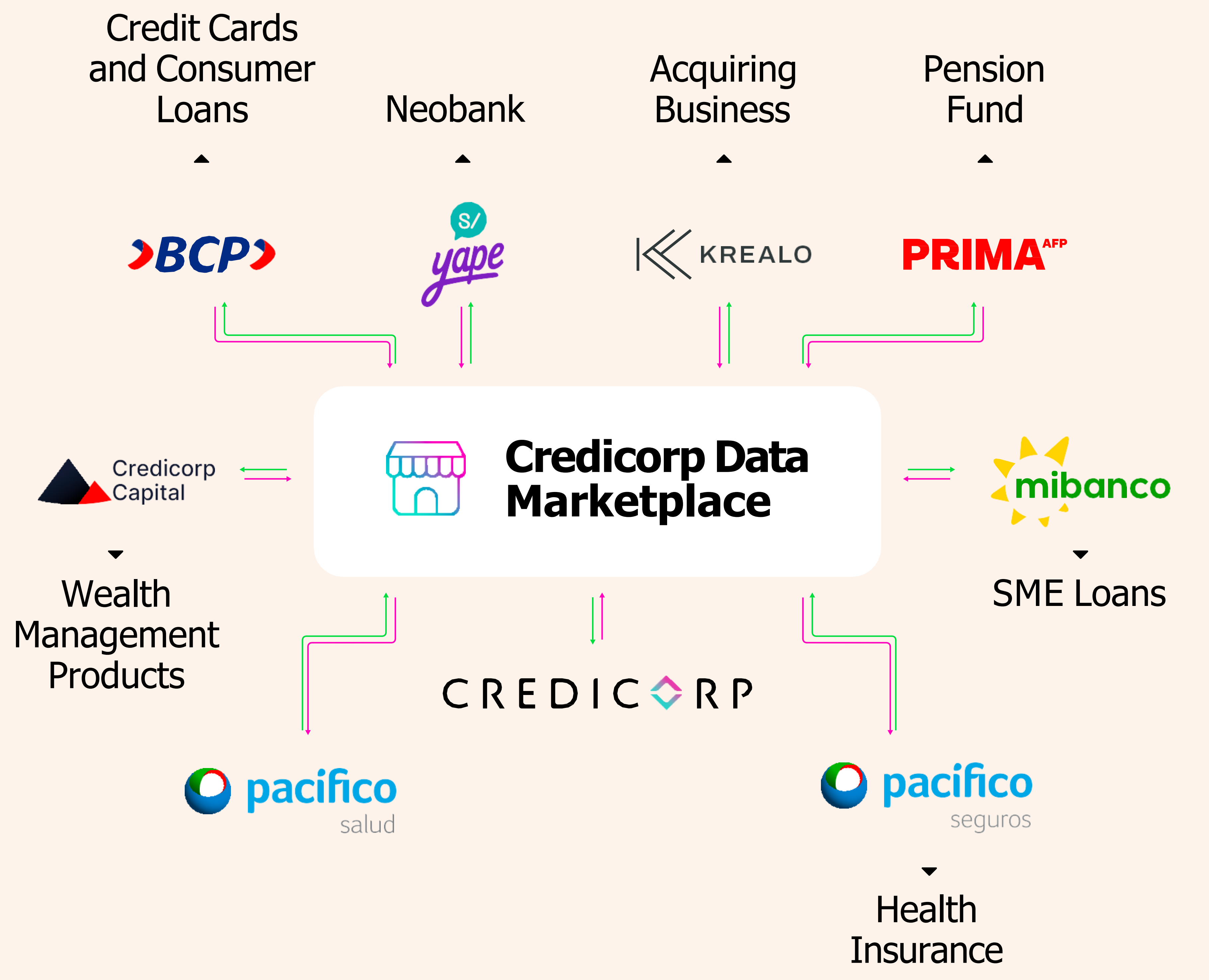
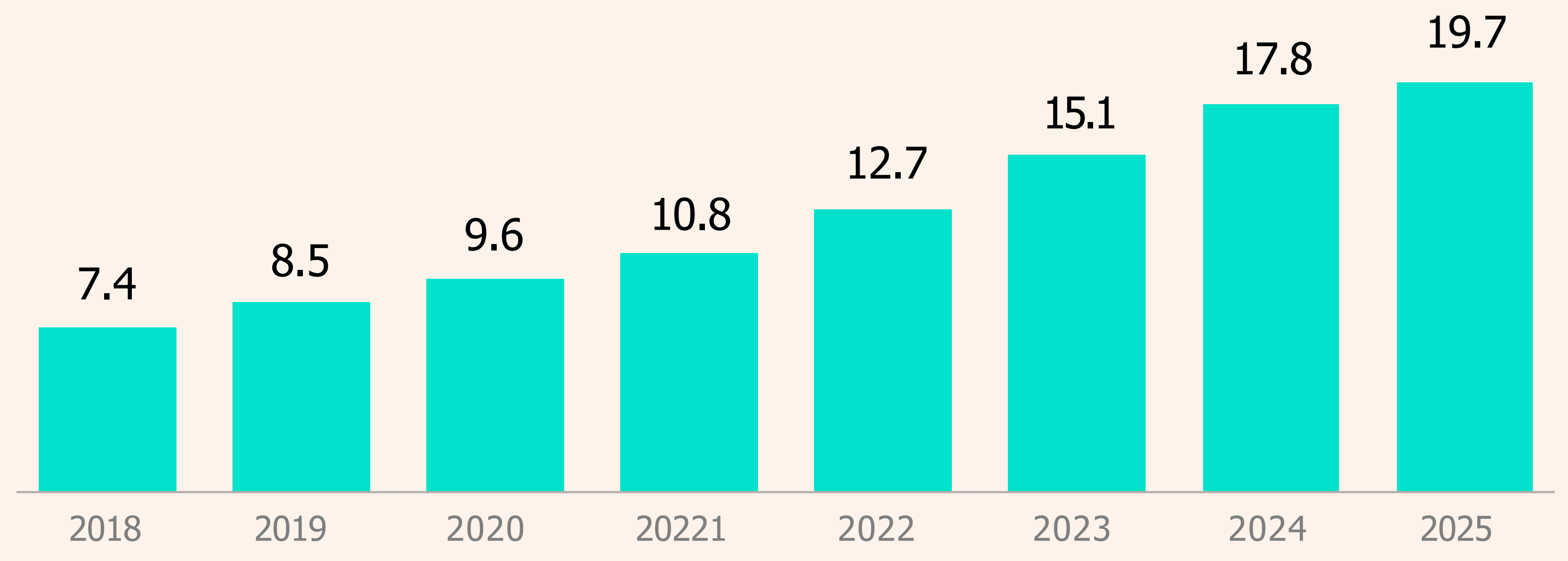
Strategic Priorities As Anchors | Innovation | Talent | Sustainability

Digital Ecosystem Expansion Fueling Strong Client Growth and Engagement



Number of BCP Clients[1]

In Millions



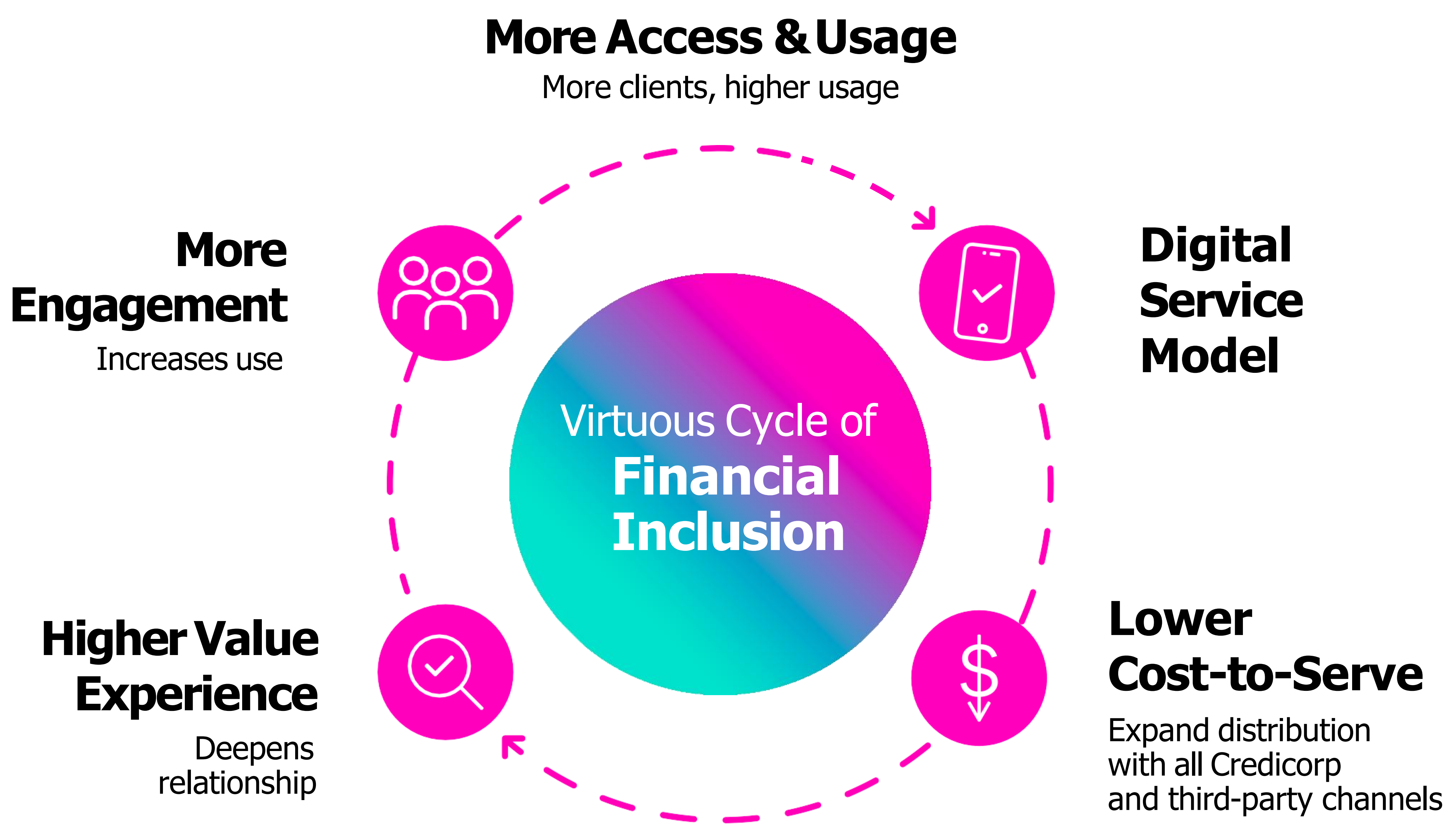
Market Share of Low-Cost Deposits
(Jun-26)

41.4%

+287bps since 2018

(1) Including Yape.

Strengthening our Ecosystem Through the Virtuous Cycle of Financial Inclusion



Ambition	2025	2028
Financially Included Peruvians[1]	6.6 M	8.0 M

	2025 vs 2021
BCP Consumer NPS (points)	+16 pts

(1) Number of financially included clients through BCP since 2020: (i) New clients with savings accounts or affiliated to Yape. (ii) New clients without debt in the financial system or BCP products in the last twelve months. (iii) Clients with three monthly average transactions in the last three months. (2) Includes the direct expense of physical, alternative and digital service channels, annualized and allocated to consumers in the Consumer segment

Yape: Revenue Growth Fueled by Wider Adoption of New Payment Features and Increased Transaction Volumes

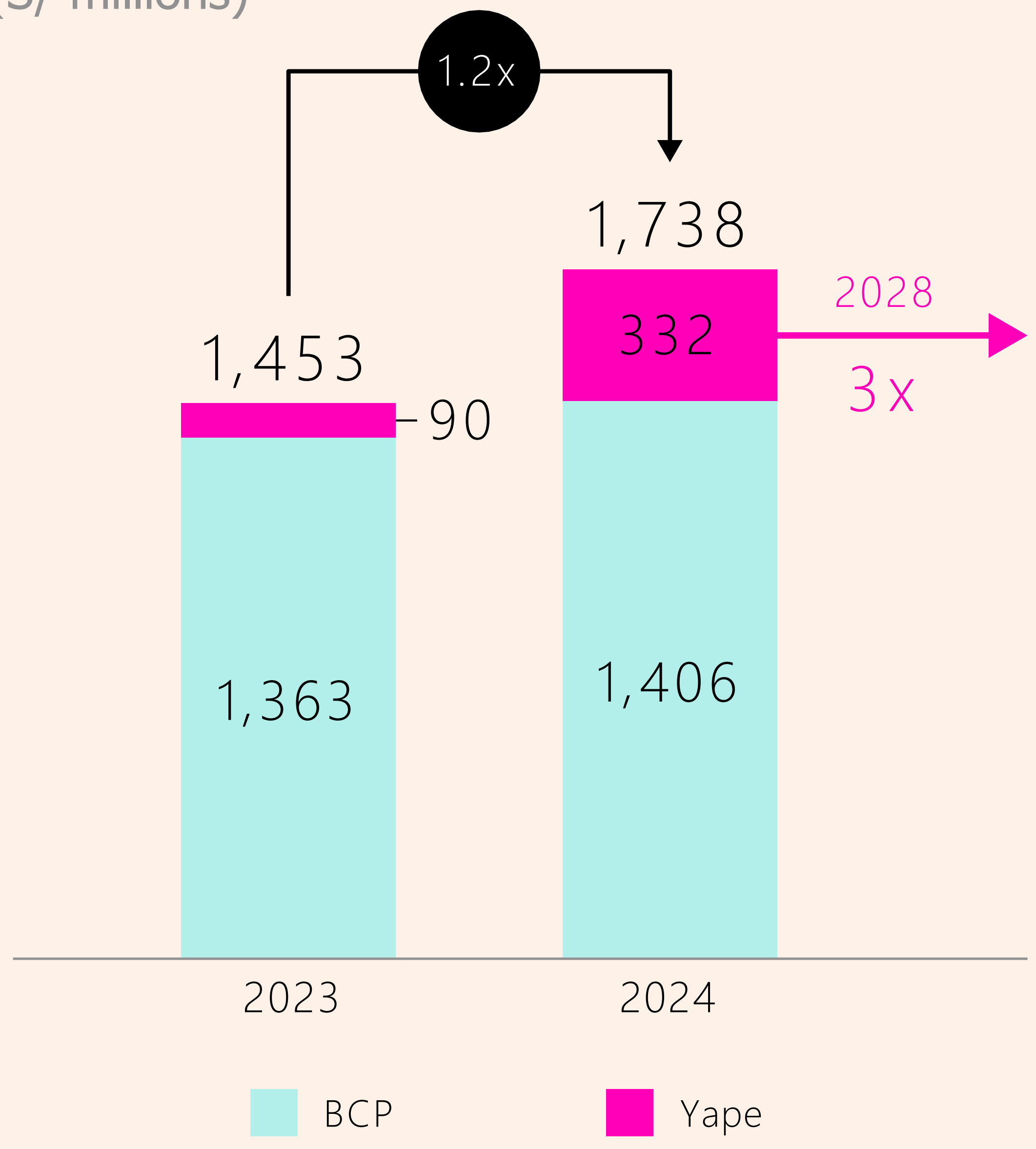
Opportunity

Providing Access to
+19 M Clients
across Credicorp's Ecosystem…

BCP
pacifico
mibanco

Ambition

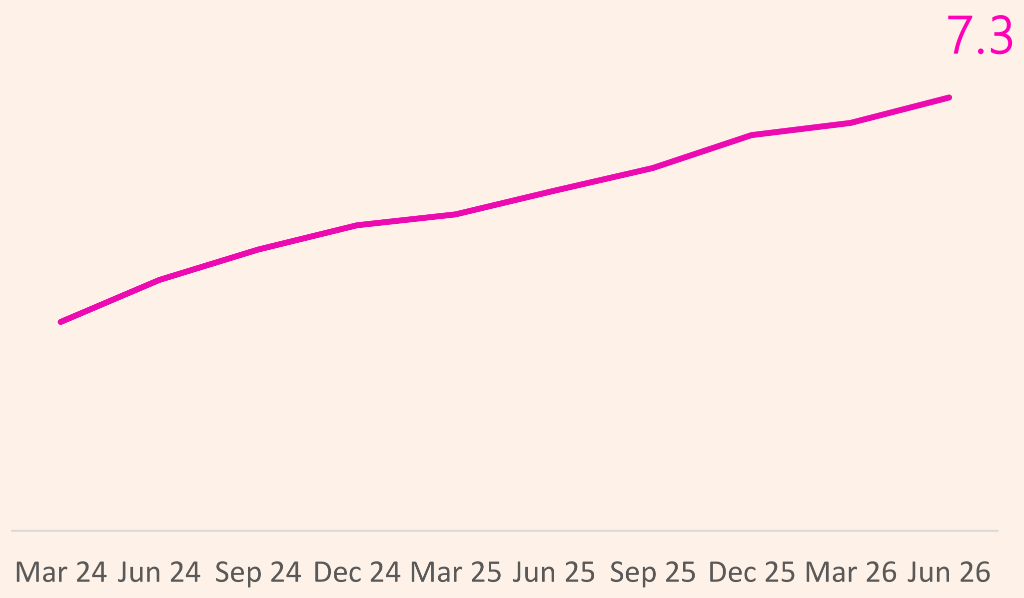
Fee Income: Payments and Transactional Services
(S/ millions)



Where We are So Far

Payments: Monthly Revenue-Generating Transactions per MAU

10%-60%
TAM penetration of main Payments products



Source: Management Figures

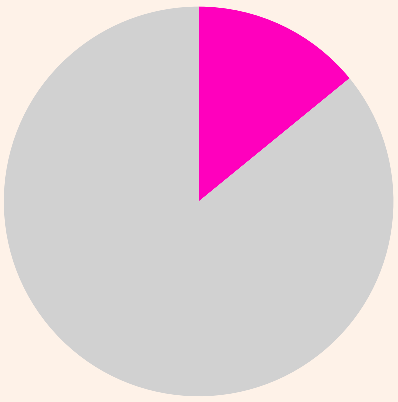
Yape: Lending Growth Potential Powered by Transactional Data

Opportunity

Market Share for Loan Disbursements

Tickets between
S/ 2,000 - S/ 10,000

14%



Ambition

2028

Multiply Revenues

3x

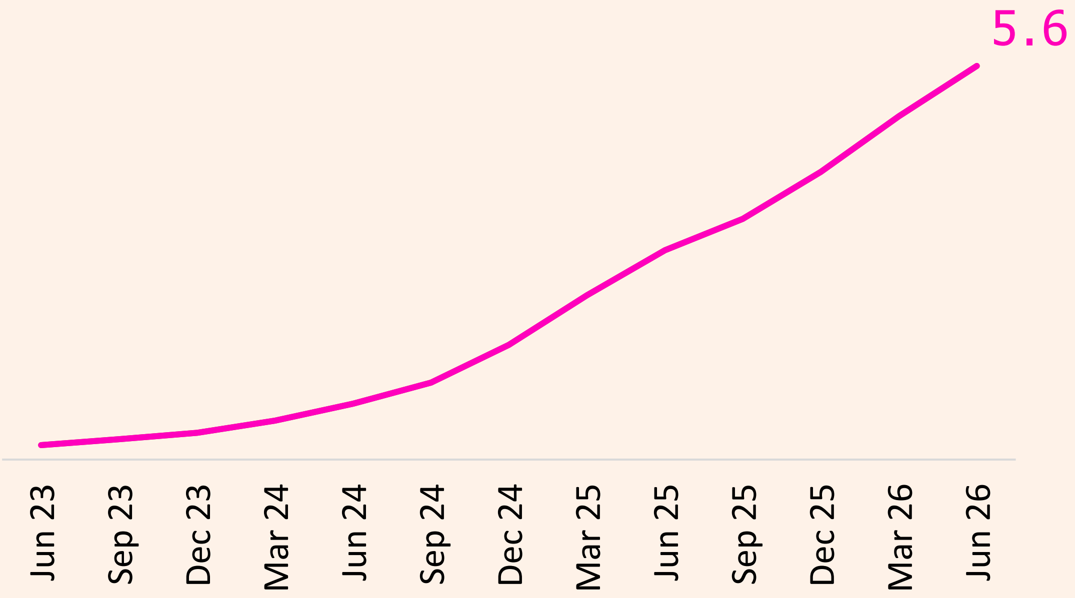
Pre-approved individual clients

8M

Where We are So Far

Disbursed Clients
(million)

+8 Million
Pre-Approved Clients



Source: Management Figures

Digital Ecosystem at Work: Unlocking Scalable Growth Across Businesses

Bancassurance Ecosystem

pacifico seguros

Product Factory

- Tailored Design
- Experimentation Mindset
- New Core Technologies

monokera

KREALO

APIs as Tech Enablers

Mass Distribution Leveraging the Credicorp Ecosystem

BCP

yape

mibanco

Bancassurance: Leveraging Credicorp's Ecosystem to Capture Growth Opportunities

Opportunity

Potencial to Access

+18M

Clients

Insurance Penetration[1]

- 2.5%
- 3.7%
- 5.3%

Ambition

2030

Most Protected Country in Latam

2x

#Clients

2027

Bancassurance

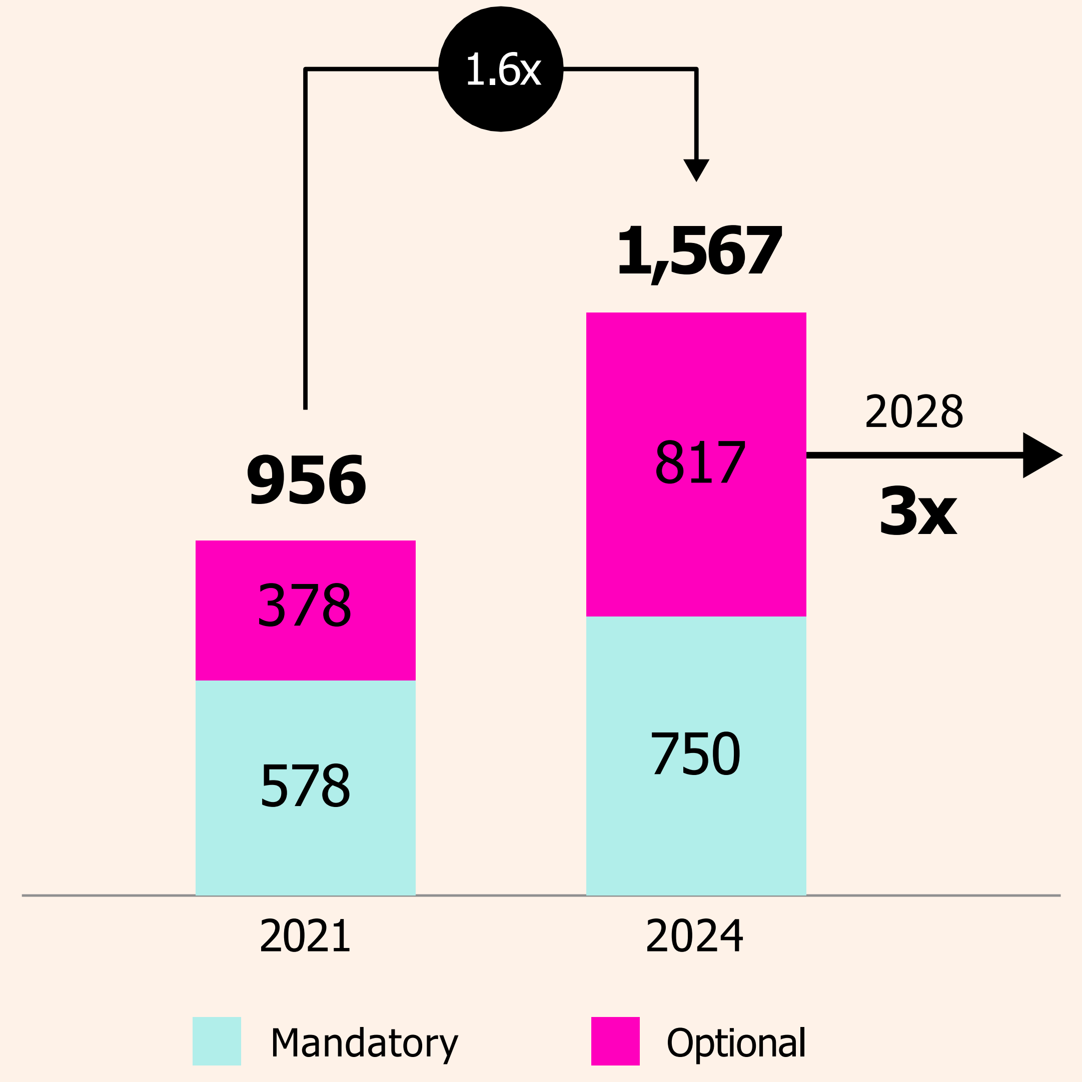
10%

of Credicorp's Net Income

Where We are So Far

Pacifico Premiums

(S/ millions)



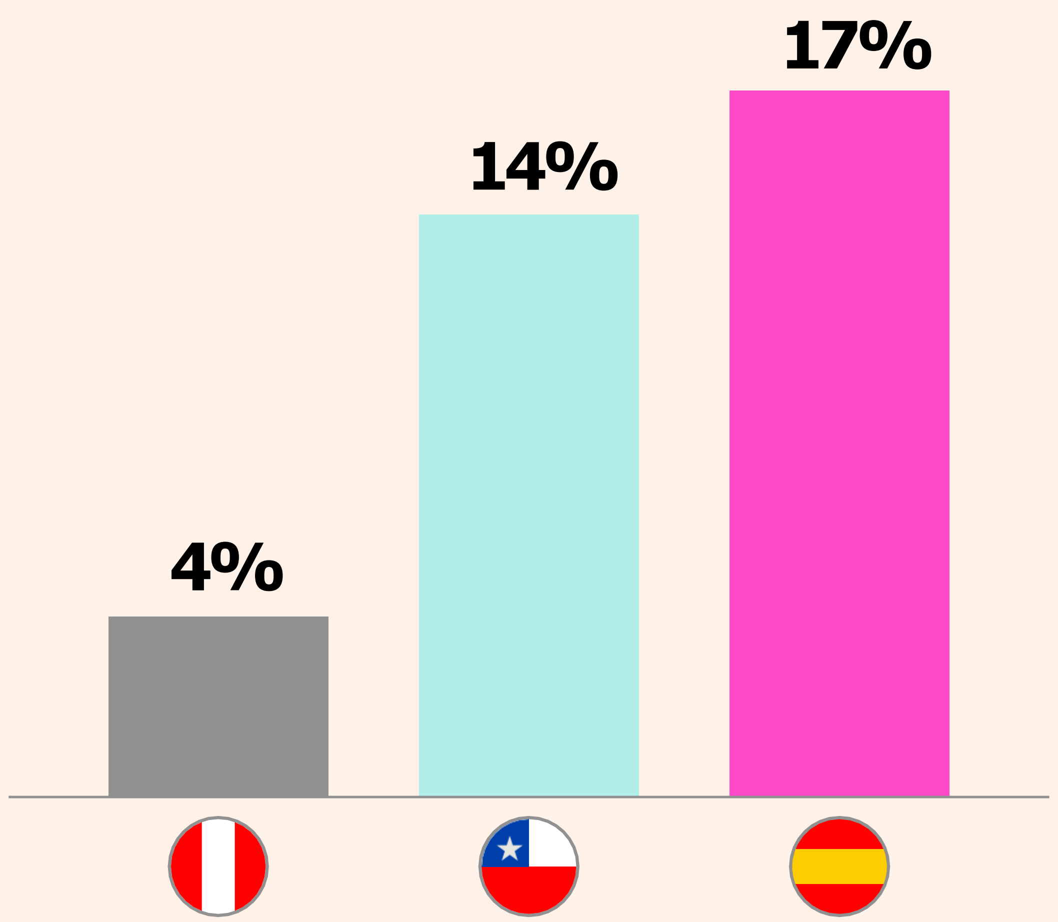
(1) As of Dec-25.

Supply Chain Finance: Capturing Growth Potential Across Segments

Opportunity

Supply Chain Finance: Factoring Penetration, 2024[1]

(% of GDP)



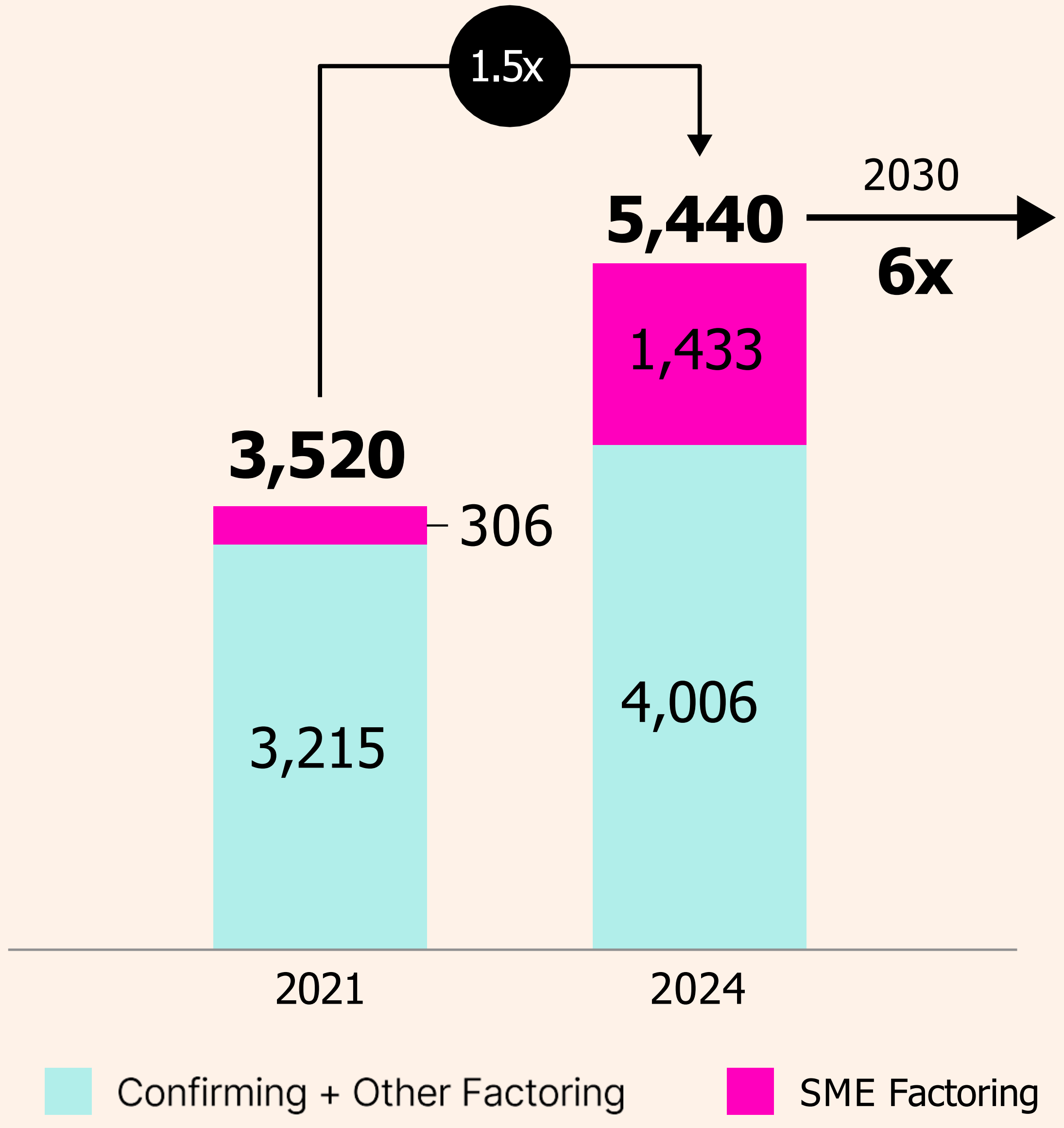
Ambition

2030

Where We are So Far

Loans[1]: SMEs are leading growth in SCF

(S/ millions)



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

Why Invest in Credicorp?

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4 Delivering Strong, Resilient Returns Across Economic Cycles

Strategic Priorities As Anchors | Innovation | Talent | Sustainability

3

Parenting Advantage: Using Data, AI, and Risk Management to Build a Scalable Digital Ecosystem

Strengthening tech capabilities to accelerate growth

- Simplify and Modernize
- One Way of Working
- "Business-in-a-box" models
- Centralized Functions
- Tapping into Start-up Technologies

Scaling AI to transform the way we operate

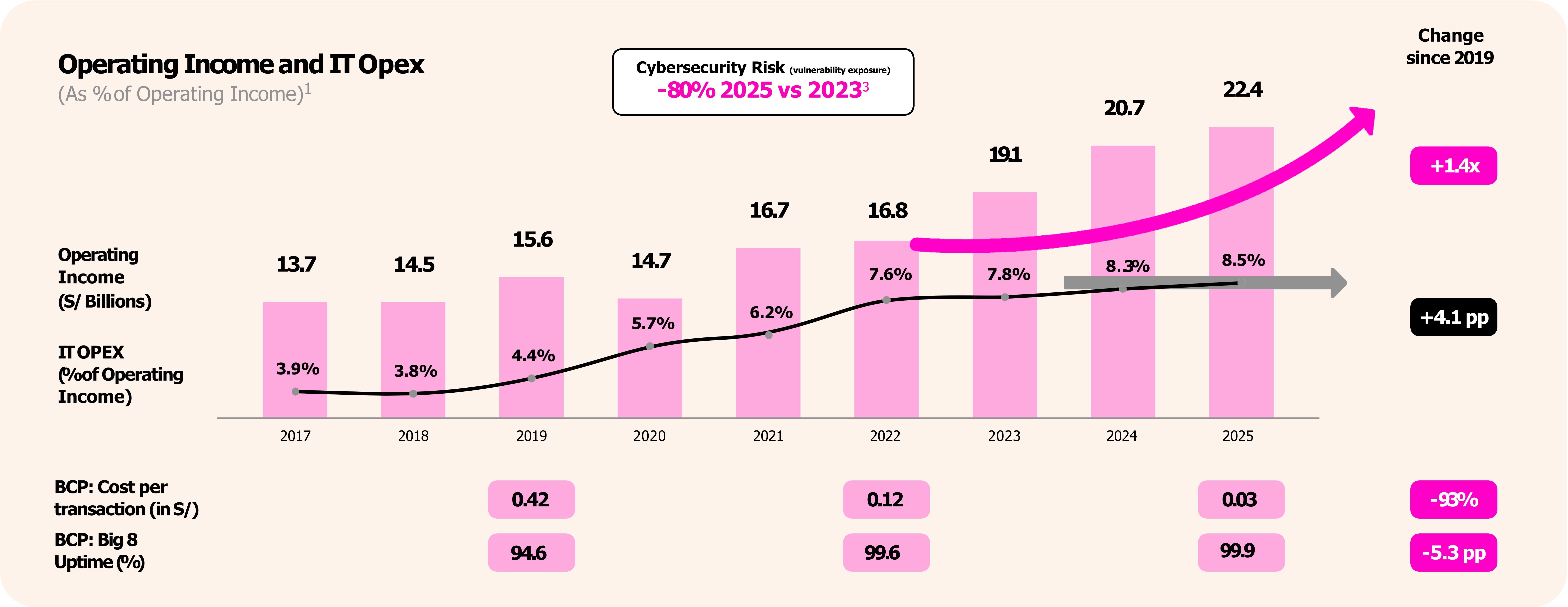
- Enhancing Customer Experience
- Boosting Operational Efficiency
- Enabling Smarter Decisions

Risk Management as competitive edge

- Accuracy and Speed
- Alternative Data Sources
- Cybersecurity Reinforcement

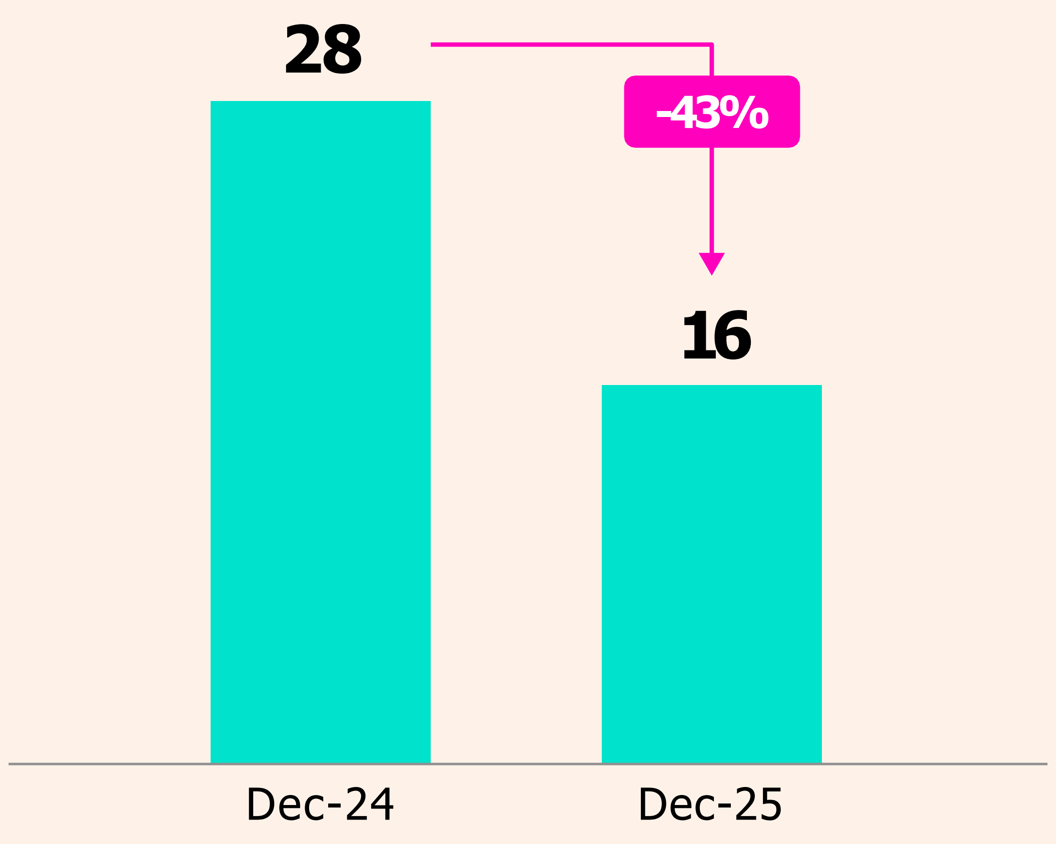
Use cases

Technology Investments Drive Scalable Growth and Boost Operating Income

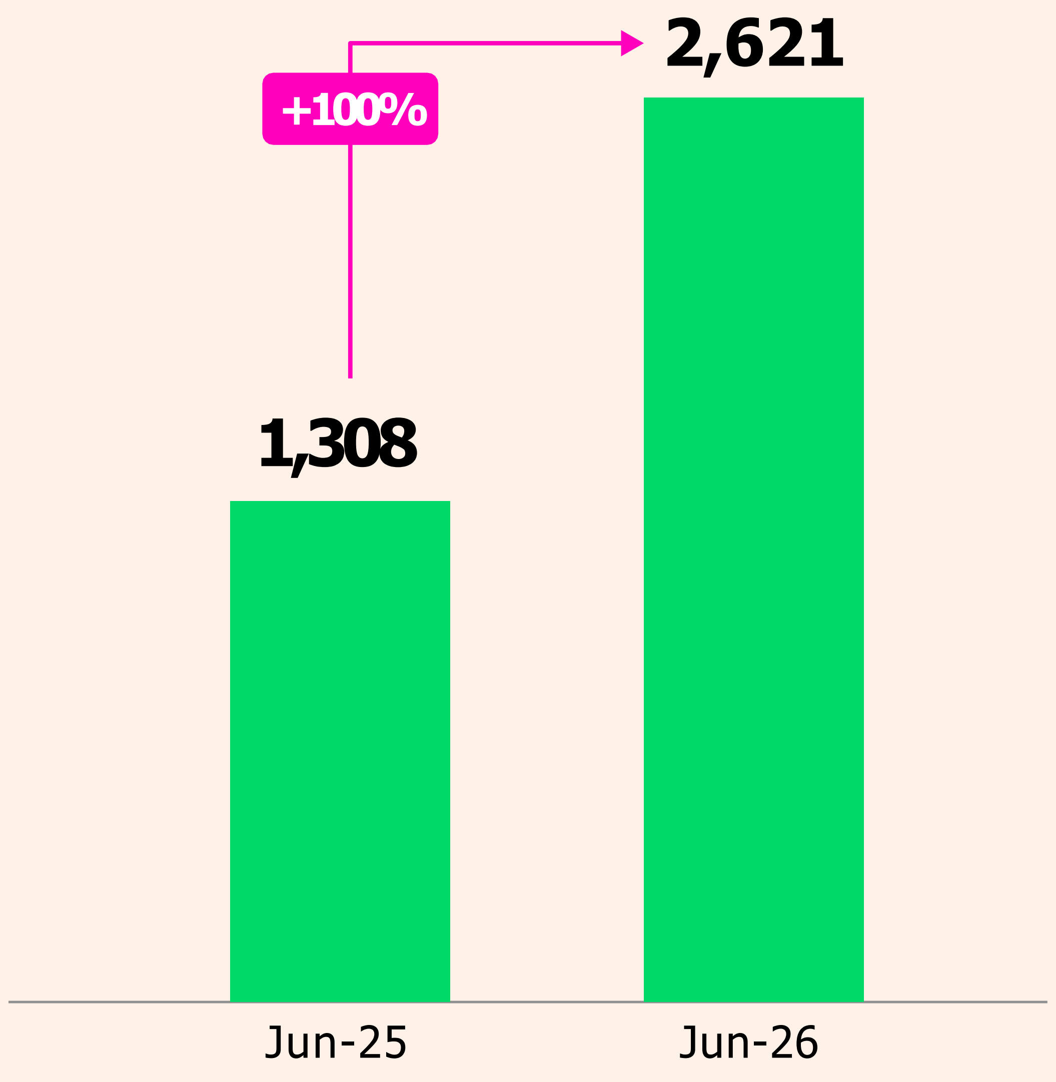


Improvement in Risk Capabilities Significantly Benefited Credit Decisions

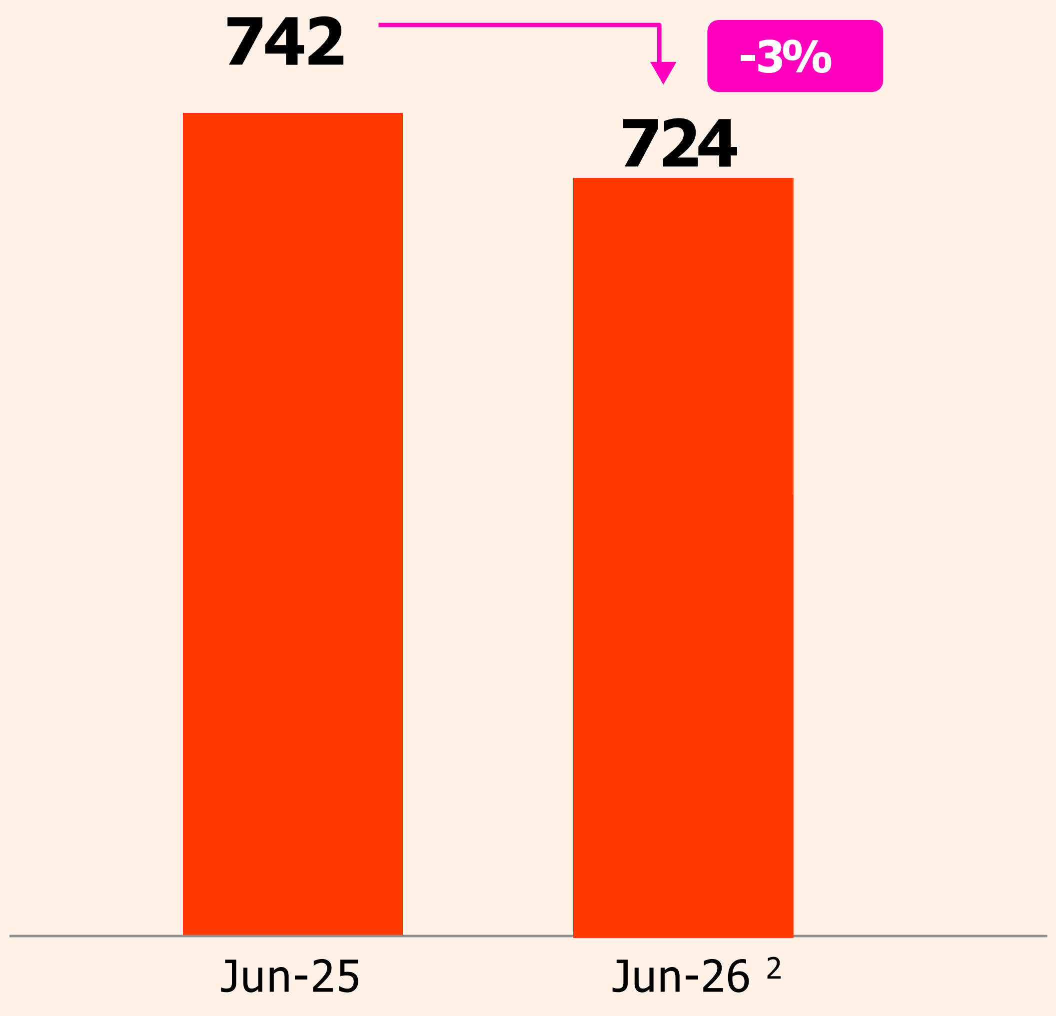
Reduction TTM in BCP's consumer loan model TTM[1]
(weeks)



Increase in origination volumes for SME digital products
(S/ millions)



Drop in BCP Provisions
(S/ millions)



(1) Time to Market. (2) Figures for 2026 include the effect of El Niño Phenomenon.

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4. **Delivering Strong, Resilient Returns Across Economic Cycles**

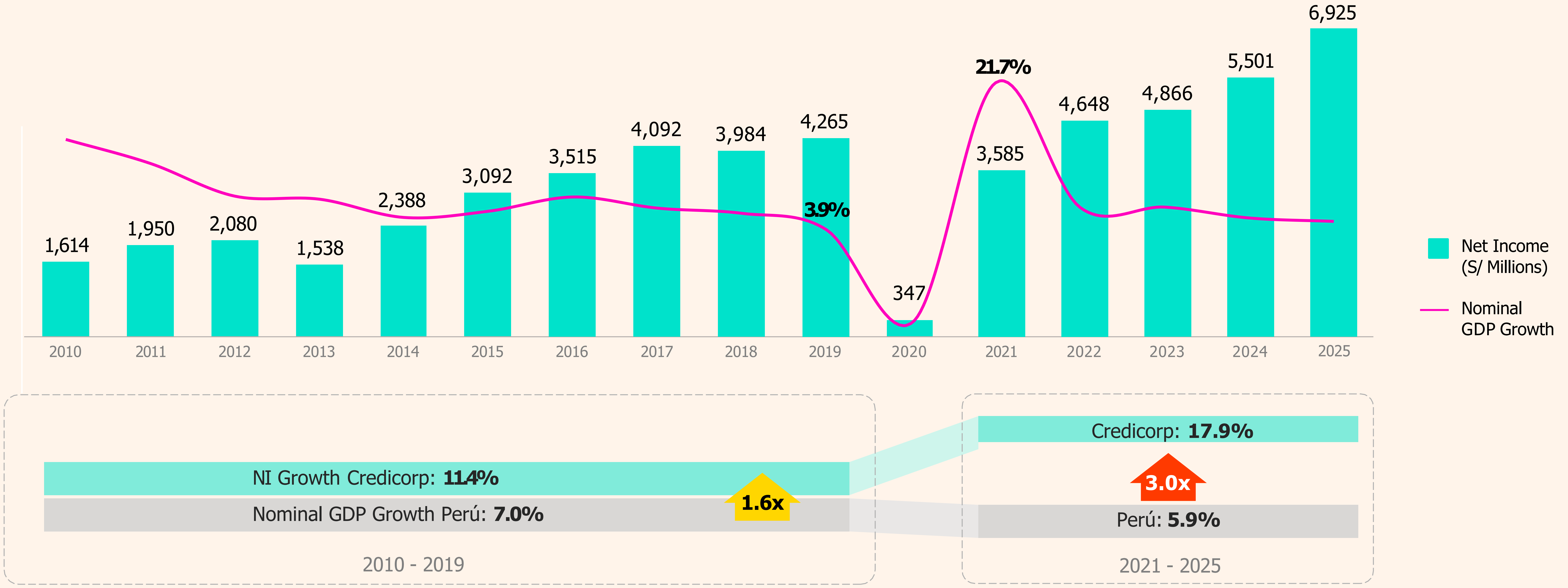
Strategic Priorities As Anchors

Innovation

Talent

Sustainability

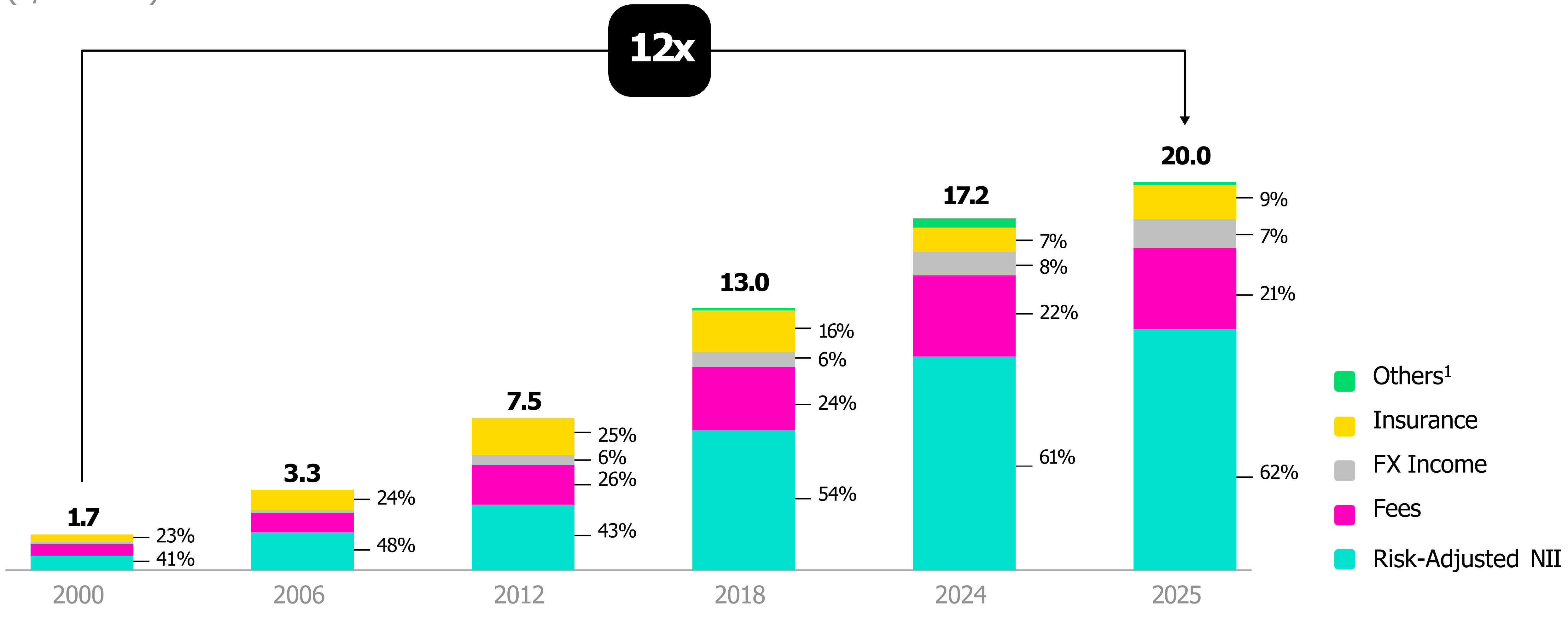
With Peru's Growth Moderating, We Turned Our Focus to Decoupling from the Macro



4 Strengthening our Risk-Adjusted Revenue Through Diversification

Credicorp Risk Adjusted Revenue: Upward trend reflects resilience through the cycles and diversification of revenue streams

(S/ Billions)



Revenue Streams Evolution (S/ Millions)

FX Income

19x

83 (2000) → 1,542 (2025)

Fees

8x

547 (2000) → 4,200 (2025)

Insurance

2x

841 (2022) → 1,389 (2025)

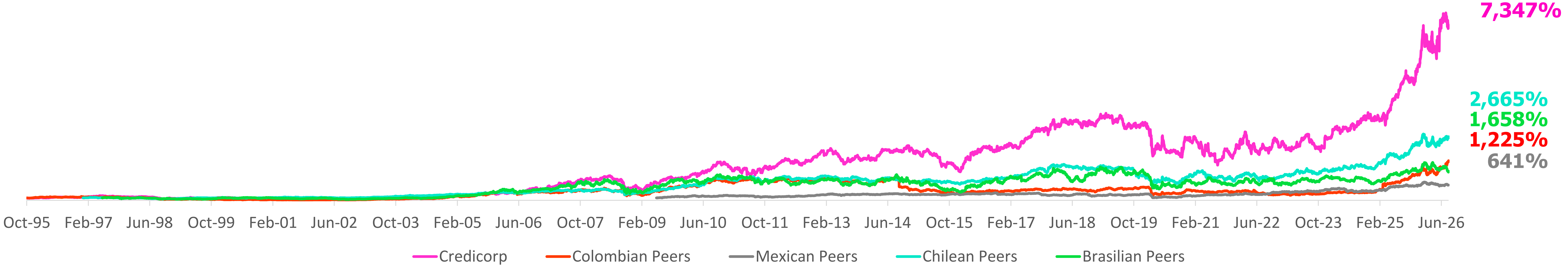
How did we do it? Disruption | Synergies | Data & Analytics | Pricing | Talent

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

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

Indexed Total Shareholder Return

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



Average Annualized TSR

Perfomance (%)	10Y	20Y	30Y
Credicorp	12.7%	15.6%	14.3%
Colombian Peers	15.3%	8.2%	8.6%
Chilean Peers	11.4%	11.3%	
Brazilian Peers	4.6%	5.9%	
Mexican Peers	8.2%		

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

Recap of Key Investment Drivers

CREDICORP

1 **Prioritizing Leading Market Positions in an Underpenetrated Region with Clear Growth Avenues**

2 **Scaling an Integrated Digital Ecosystem**

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Strategic Priorities As Anchors Innovation | Talent | Sustainability

Strategic Priorities as Anchors

Accelerating Digital Transformation and Innovation at Credicorp and Its Subsidiaries

Ensuring the Best Talent Through a Compelling Value Proposition

Integrating Sustainability, at the Core of Our Business

Disciplined Innovation Portfolio Management Ensures it is Well-diversified, Aligned with Our Strategic Goals and within Our Financial Limits

Activity	Strategic Performance	Financial Performance	Confidence
Right initiative volume and speed, with healthy kill rates	Proper diversification in our prioritized innovation domains	Return and progress towards North Star, while complying with limits	Measures the overall health of the portfolio based on past performances and future challenges
~17 months	~21%	9.9%	~61%
average time initiatives remain in the PMF stage[1]	Percentage of initiatives in Horizon 3 [2]	North star contribution (risk-adjusted revenues)[3]	of initiatives with high probability of success in their respective stages[4]

(1) Considers the last 10 initiatives that have gone through the Product Market Fit (PMF) stage, plus those currently delayed. (2) Horizon 3 corresponds to "Transformative tech" initiatives. (3) As of 2Q26. North Star defined as Innovation Portfolio risk-adjusted revenues / BAP total net revenues. (4) As of 2Q26. Includes the most advanced initiatives in PMF stage and all initiatives in Acceleration and escalation stages. Source: Management Figures

Our Innovation Strategy Has Clear Goals, Domains and Priorities

North Star: 10% of BAP's risk-adjusted revenues by 2026

What North Star and goals	**1** Gain and defend market penetration by disrupting ourselves before other players do	**2** Expand our TAM and cover white spaces	**3** Accelerate adoption of key capabilities
Where Domains and horizons	**Horizon 1** Close to Core E.g. Payments	**Horizon 2** New value pools E.g Insurtech in Chile & Colombia	**Horizon 3** Transformative Tech E.g Cognitive AI
Examples Portfolio with +45 initiatives	yape · Culqi · iO	tsana · doctor+	criptococos Proyecto piloto del BCP

Ensuring the Best Talent Through a Compelling Value Proposition

Upskilling

+

Reskilling

Learning Chapters:

Data & Analytics
2023: 88% of participants significantly enhanced their knowledge

Cybersecurity
2024: 66% of participants significantly enhanced their knowledge

Artificial Intelligence
2025: 97% significantly of participants enhanced their knowledge

+500
Employees developed in specialized corporate profiles[1]
(during 2025)

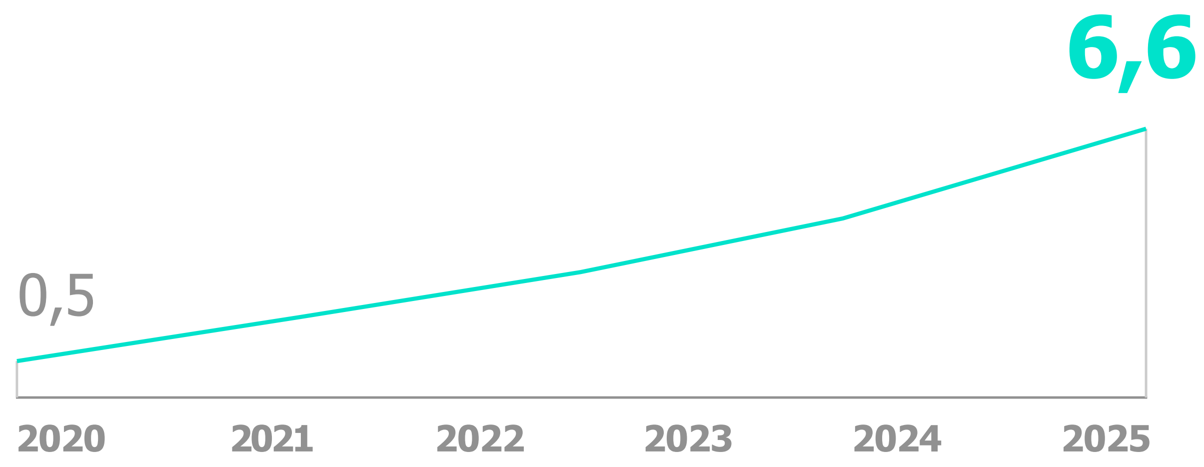
+350%
Increase in digital talent[2] at BCP
(2021 - 2024)

(1) Includes roles as Analytics Translator, Data Scientist, Lean Agile Coach, Data Engineer, among others, (2) Employees in IT, D&A, Cybersecurity, Agility, Digital Marketing, CRM, Pricing, Innovation and Strategic Design

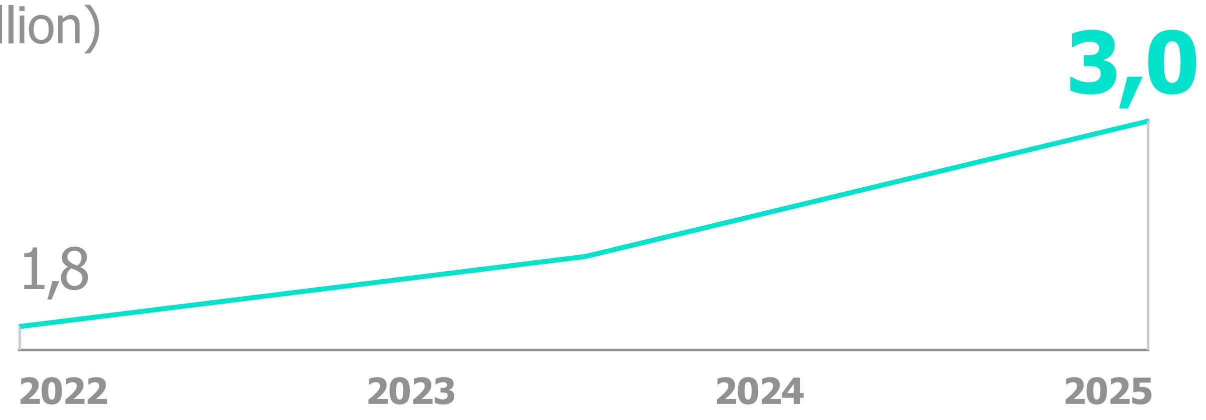
Embedding Sustainability at the Core of Our Business Strategy

Financial Inclusion

People financially included[1]
(Million)

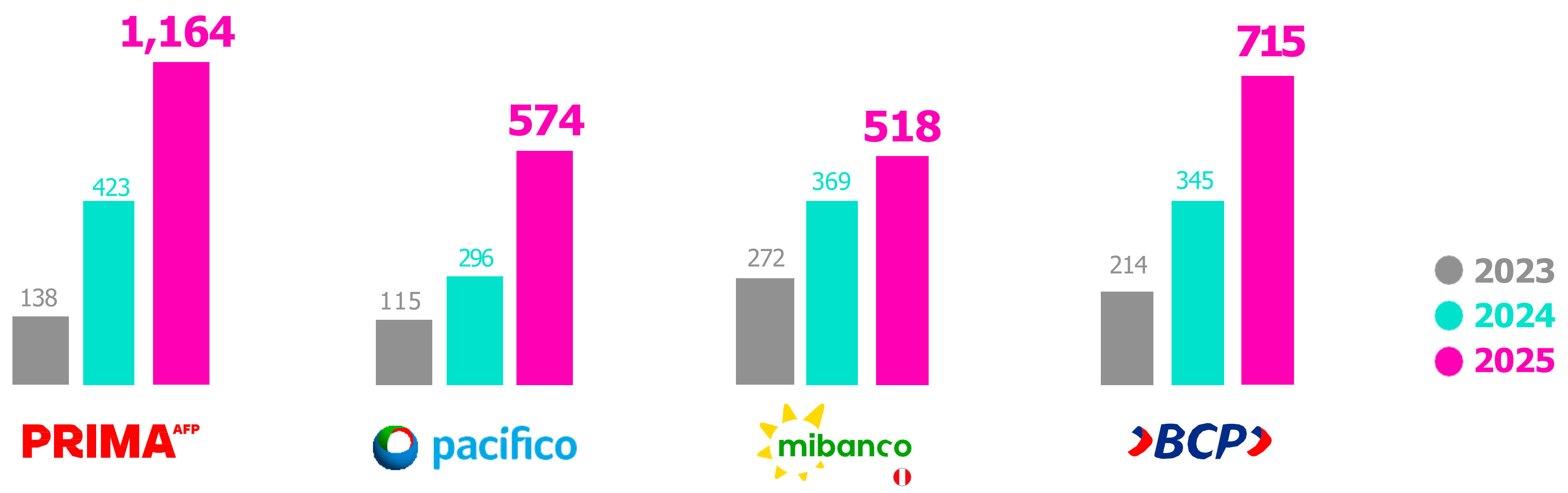


People protected through inclusive insurance
(Million)



Financial Education

People who received financial education[2]
(thousand, not exhaustive)

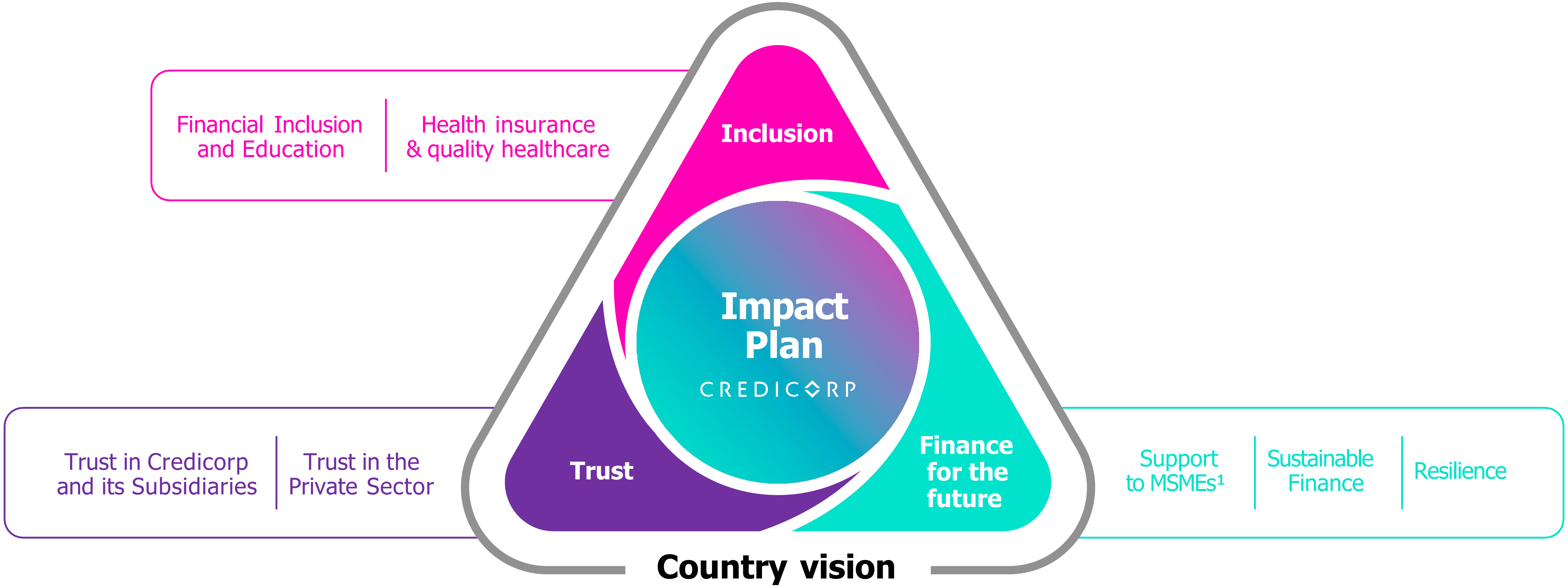


Sustainable finance

+US$ 3.4 billion
in sustainable financing **disbursements[3]**

(1) Number of financially included clients through BCP since 2020: (i) New clients with savings accounts or affiliated to Yape, (ii) New clients without debt in the financial system or BCP products in the last twelve months, (iii) Clients with three monthly average transactions in the last three months. (2) Includes several training programs: BCP through ABC from BCP's Cambio de Comportamiento; Pacifico through Certificates of ABC from Pacífico, Comunidad Segura and Protege 365; Mibanco through Academia del Progreso; Prima through ABC de la Cultura Previsional. (3) The sustainable finance indicator reflects market standards and includes credit disbursements as well as the structuring of products with a sustainable label (social or green). Figure for 2025.

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



Our Sustainability Strategy 2025-2030

(1) MSMEs: Micro, Small and Medium Enterprises

LOB Summary

August 2026

CREDICORP

BCP is the #1 Bank in Peru with Unparalleled Customer Reach and Diversified Sources of Revenue

1H26

Assets
(S/Millions) 218,335

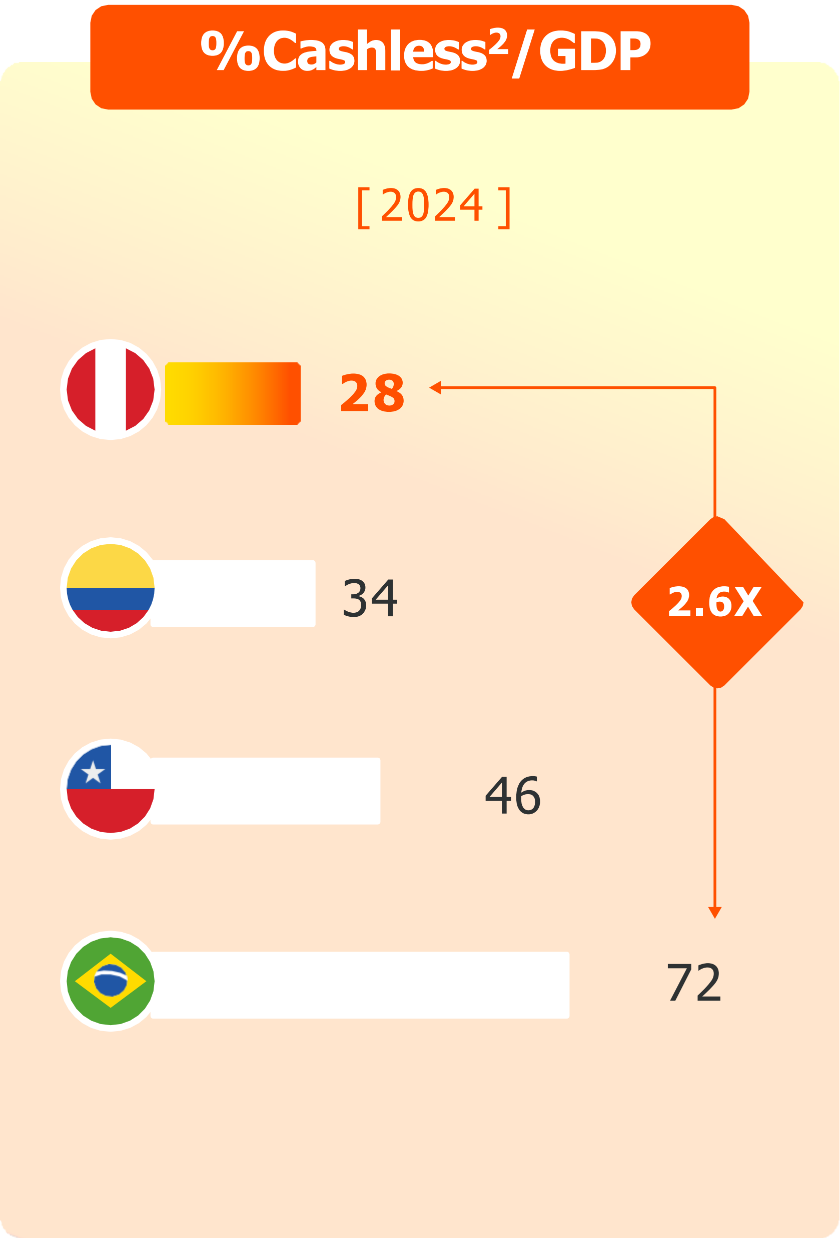
Loans[1]
(S/Millions) 134,207

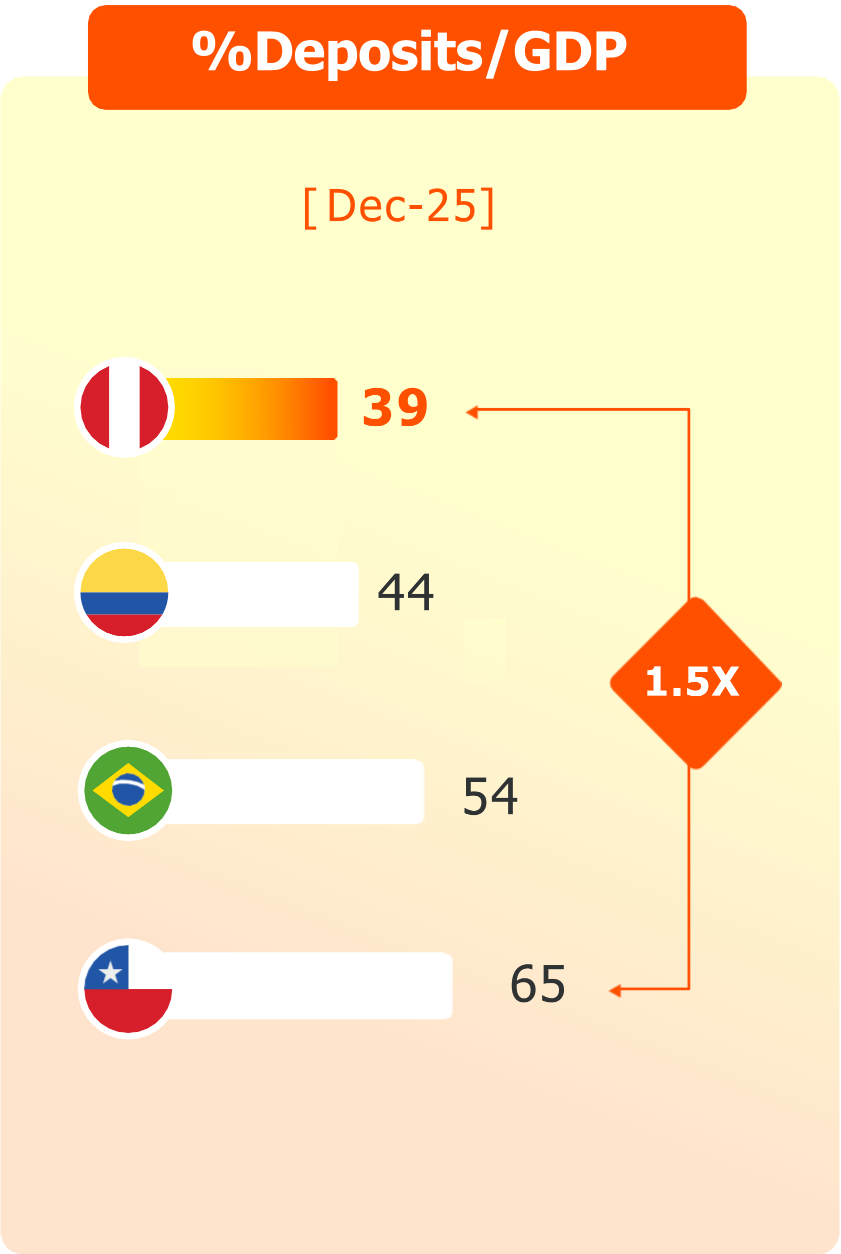
Portfolio Mix[1]
Wholesale 43%
Retail 55%

Net Income Contribution
(S/Millions,%) 3,395 76.0%

ROE 28.2%

Peru is an Attractive Market to Grow with Financial Products





(1) Measured in end-of-period balances, excluding accruals. (2) Average monthly cashless payments value

Yape Builds Long-Term Value Across the Ecosystem, Unlocking Further Growth Opportunities

1H26

MAU[1]
- 16.7 million

Payments
- 139 million bill payments trxs
- 45% of Yape's Revenue[2]

Financials
- 12 million disbursed loans
- 52% of Yape's Revenue[2]

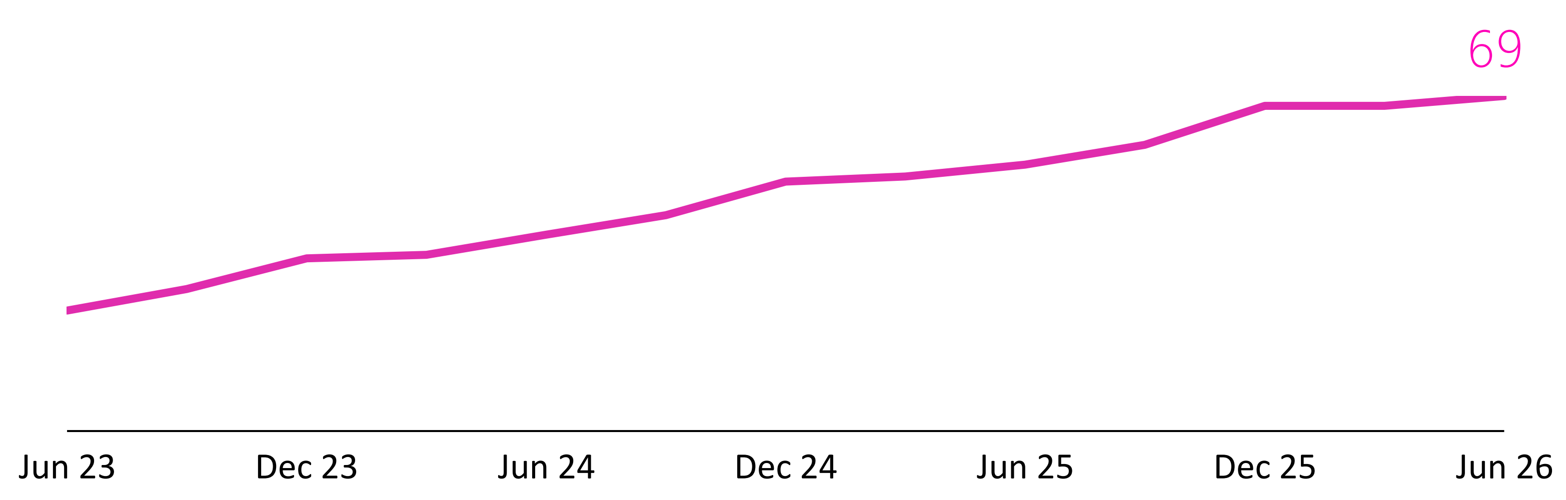
E-Commerce
- S/343 million of GMV[3]
- 3% of Yape's Revenue[2]

Contribution
- 8.9% of Credicorp's Risk-adjusted Revenue[2]

(1) Monthly Active Users. (2) As of 2Q26, Lending represents 28% of Yape's Revenue. (3) Gross Merchant Volume.

Payments: Monthly Transactions per MAU

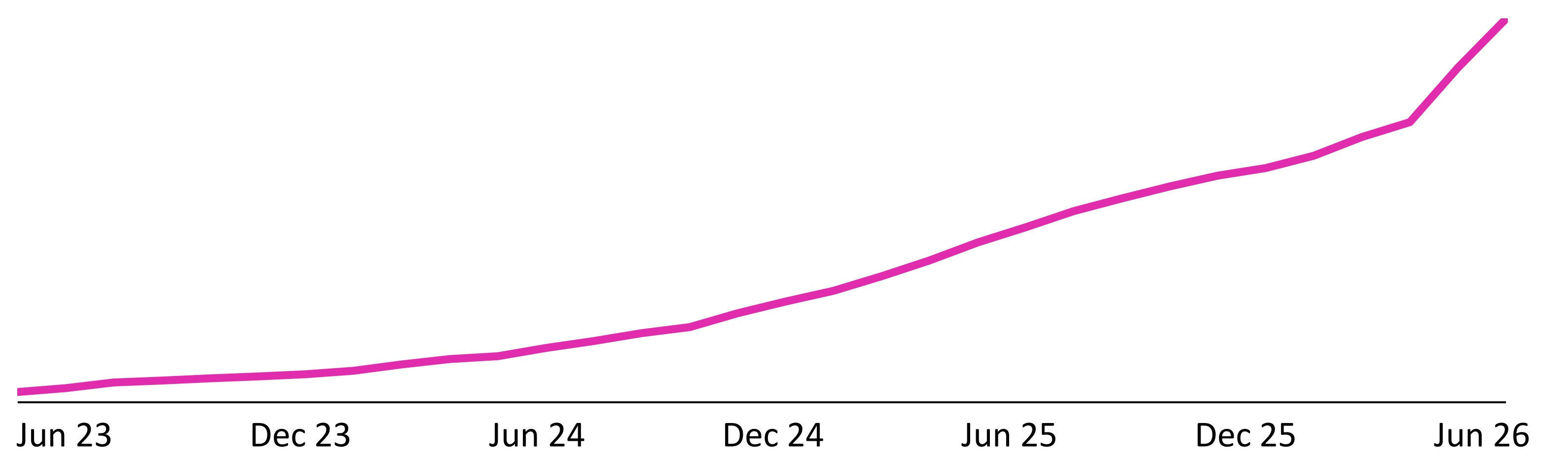
(# Monthly Transactions / MAU)



10%-60%
TAM penetration
of main Payments products

Lending: Disbursed Clients

(million)



+8 Million
Pre-Approved
Clients

Mibanco is the #1 Peruvian Microfinance Institution with a Replicable Business Model in an Untapped Region

1H26

	Peru	Colombia
Assets (S/Millions)	19,169	3,546
Loans[1] (S/Millions)	14,698	2,951
Net Income Contribution (S/Millions,%)	296 6.6%	50 1.1%
ROE	21.7%	18.4%

Significant Untapped Potential

Peru

- **~7 MM** unbanked businesses and individuals
- **99%** of businesses are Micro and Small
- **+86%** of Total employment generated by Micro and Small Businesses

Colombia

- **~12 MM** unbanked businesses and individuals (6-8MM served by informal lenders + family / friends)
- **US$12.8 Bn** Microfinance sector size
- **1.5x** Size of the economy vs. Peru

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

The Insurance and Pension Businesses Rank #2 in Premiums and AUMs in Peru, the Fastest Growing and Least Penetrated Market in LatAm

pacifico 1H26

Assets (S/ Millions)	21,434
Insurance Underwriting Results[1] (S/ Millions)	316.9
Medical Services (S/ Millions)	257.3
Net Income Contribution (S/ Millions,%)	417.7 9.4%
ROE	18.6%

Peru is the highest growing & least penetrated insurance market in Latin America

	US$ Premium CAGR 19-25	Insurance Penetration
Peru	+9.3%[2]	2.5%[2]
Colombia	+6.8%[3]	3.7%[2]
Chile	+0.5%[3]	5.3%[2]

PRIMA AFP 1H26

AuMs (S/ Millions)	34,869
Commissions (S/ Millions)	186.1 (78.5% Flow; 17.4% Balance; 4.1% Voluntary)
Affiliates (Thousands)	2,365
Net Income Contribution (S/ Millions,%)	92.7 2.1%
ROE	42.8%

(1) Includes Crediseguros. (2) As of Dec 2025. (3) As of Dec 2024.

In IM & A, our Diversified Portfolio has Delivered Solid and Sustainable Results

1H26

WM AuMs 27,418
(US$ Millions)

AM AuMs 38,768
(US$ Millions)

Net Income Contribution 118.4
(S/Millions)

ROE 19.3%[1]

Internal Management Figures (includes Credicorp Capital, ASB Bank Corp., and BCP Private Banking).

Focus on Recurring & Scalable Business

32% **Wealth Management**

35% **Capital Markets** (Sales + Trading)

21% **Asset Management**

% of Credicorp Capital's 2Q26 Revenues

Our Regional Presence

Capital Markets Leading Positions

#1	#1
Fixed Income	Fixed Income & Equity

ESG Practices

- Promoting and financing sustainable investments
- Building long-term relationships based on equality and respect
- Enhancing our communities' experience with the financial system

2Q26 Quarterly Results

August 2026

CREDICORP

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

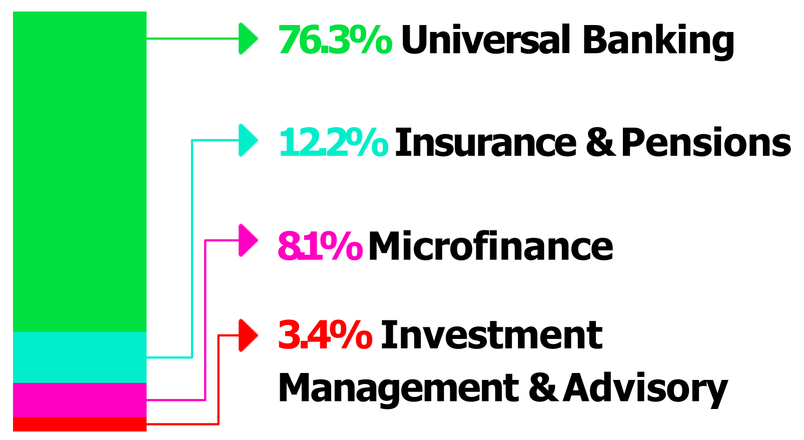
Fee Income
+15.9%
YoY

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]

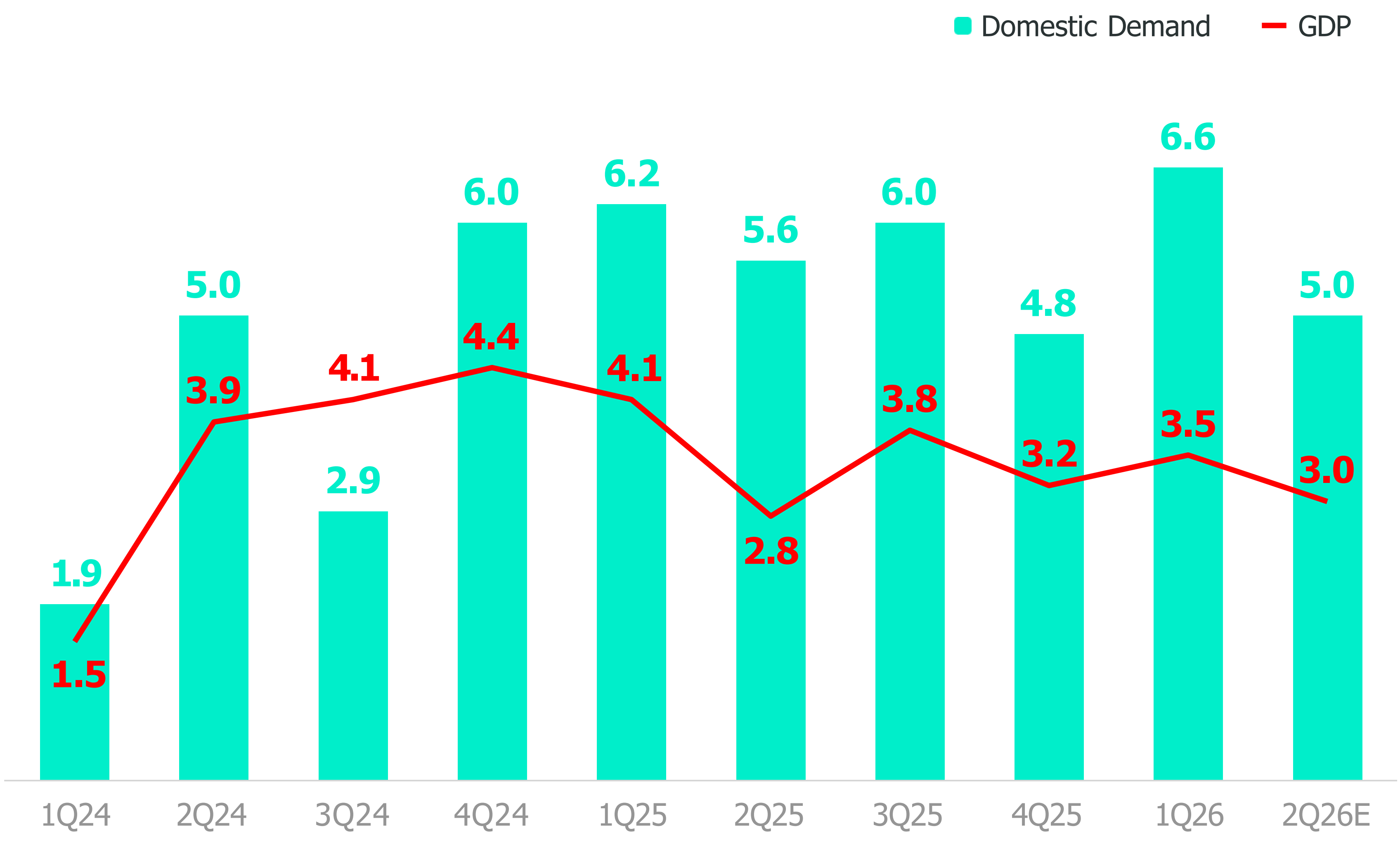
BCP	Mibanco
11.7%	**15.9%**
-86bps YoY	-83bps YoY

(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

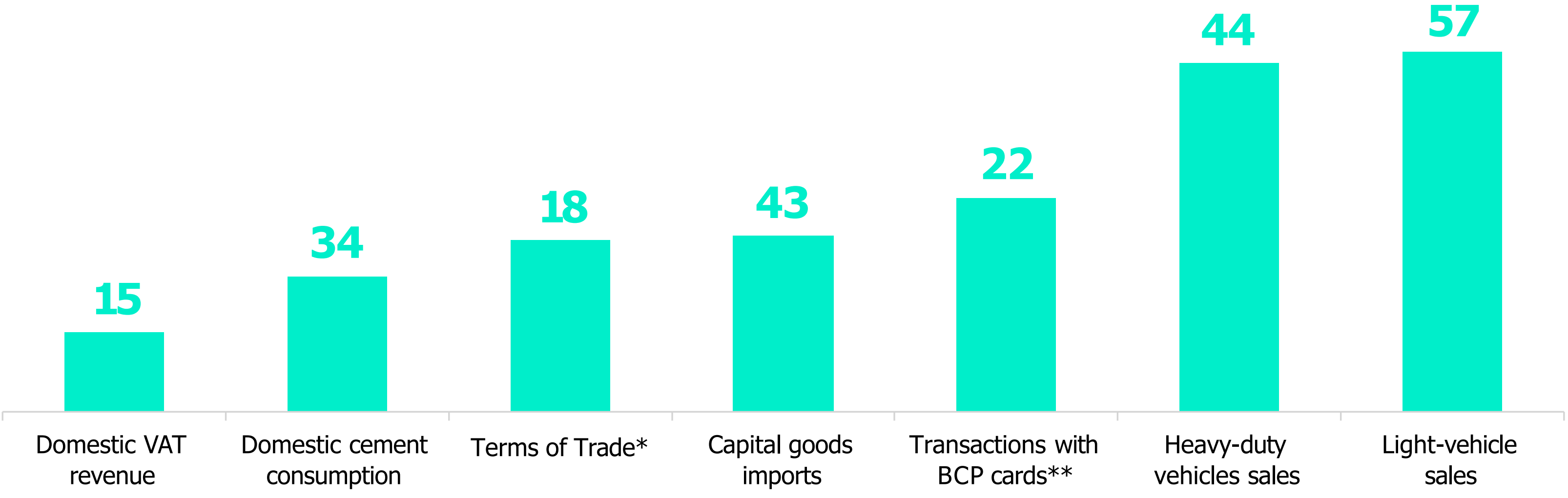
GDP and Domestic Demand Growth

(YoY %change)[1]



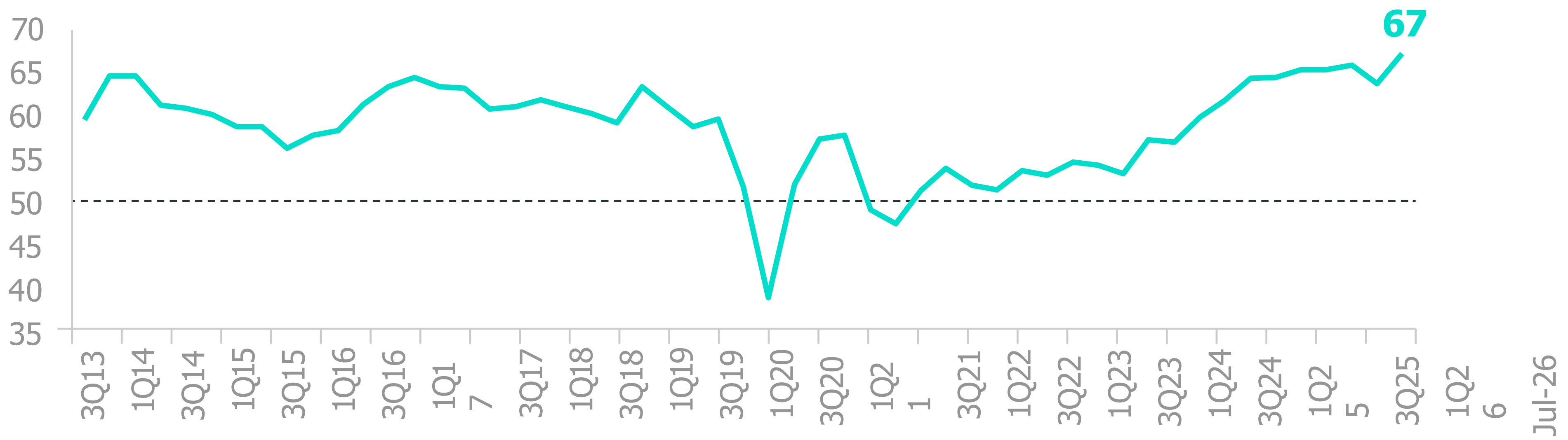
High-Frequency Economic Indicators 2Q26

(YoY %change)2



12m Investment Expectations

(pessimistic < 50 < optimistic)3

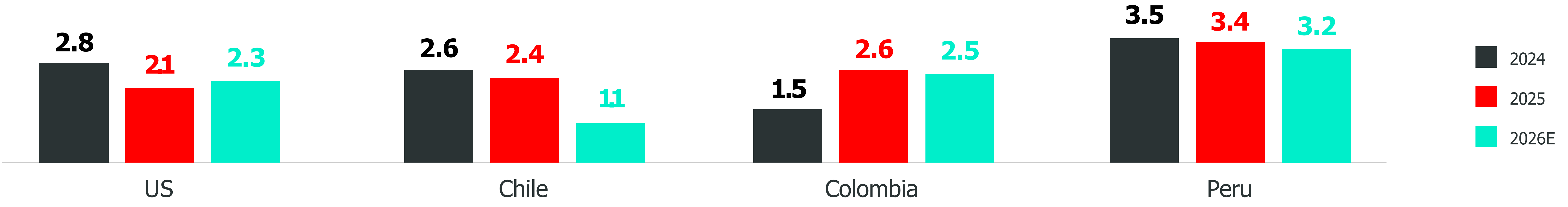


(1) Source: BCRP and estimate from BCP Econ. Research Department. (2) Sources: SUNAT, Asocem, BCRP, etc. (3) Source: BCRP. (*) Apr/May-26. (**) In real terms, adjusted for inflation.

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

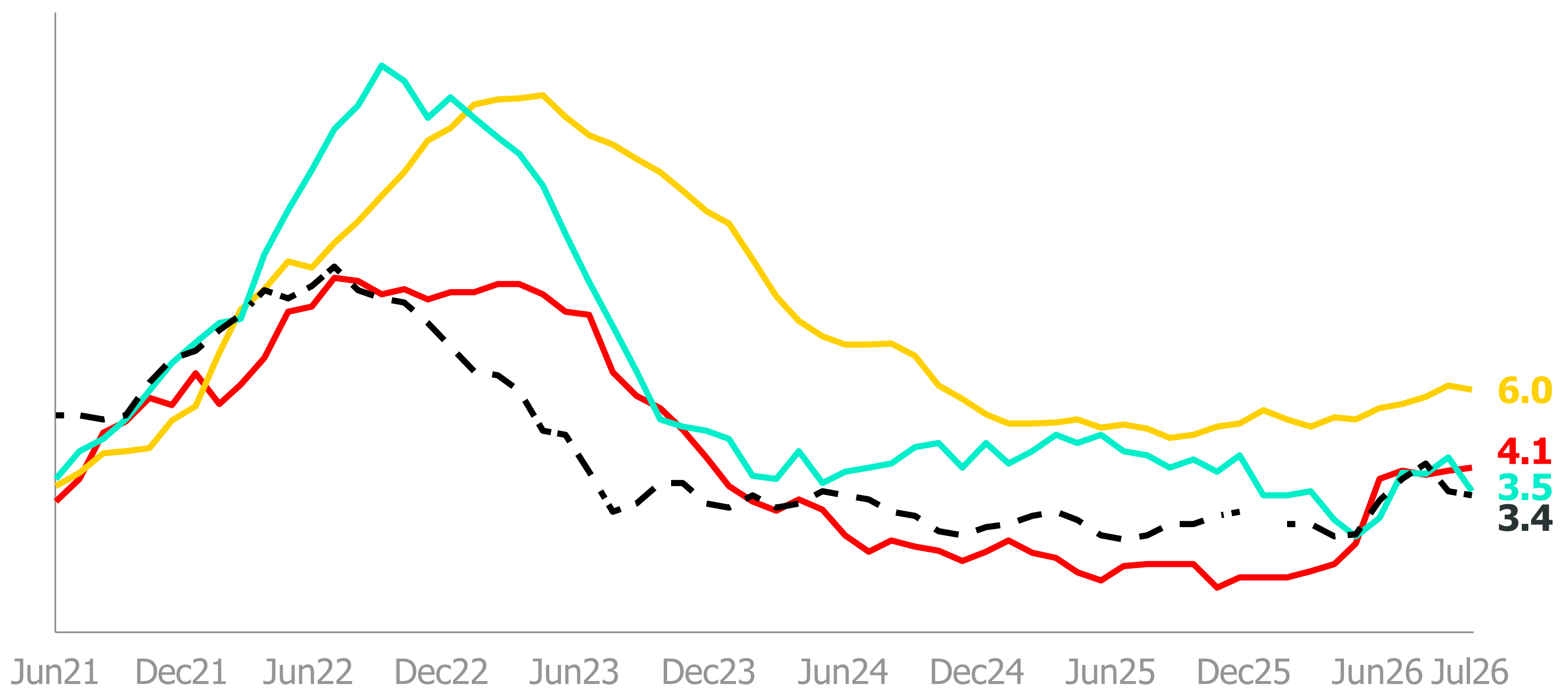
GDP

(YoY %change)[2]



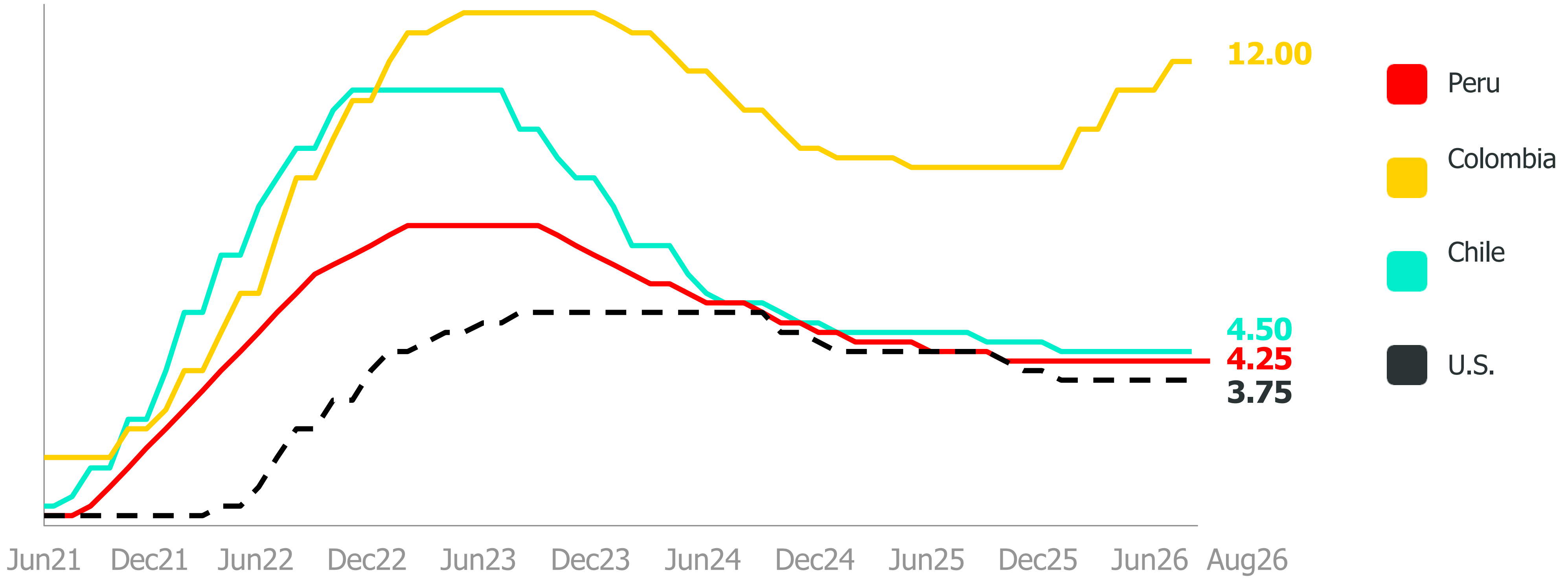
Inflation CPI Rates

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

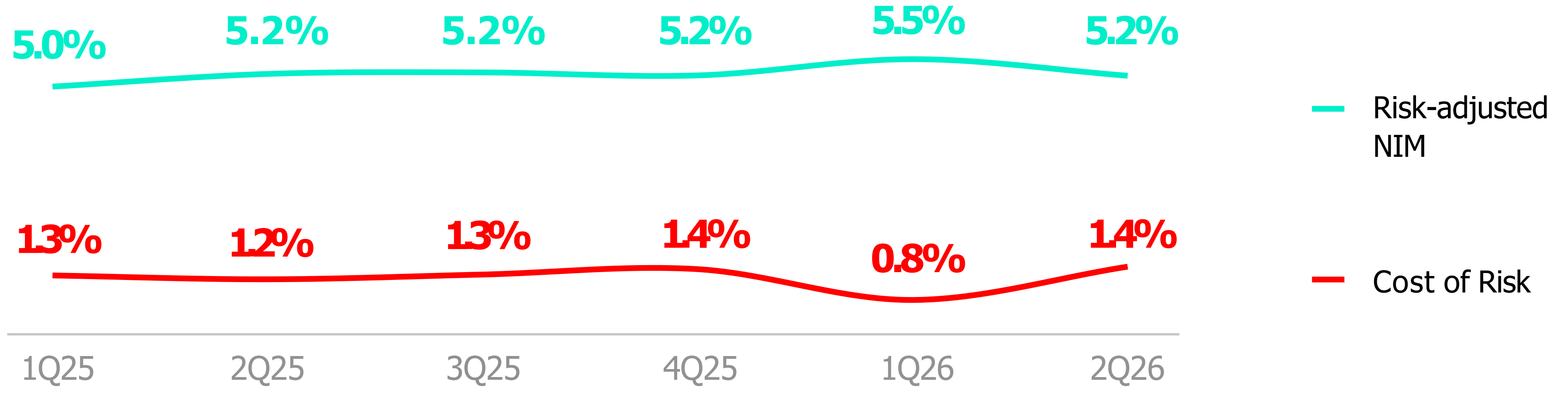
	2Q25	1Q26	2Q26
ROE[1]	30.9%	30.5%	29.2%

BCP's Drivers

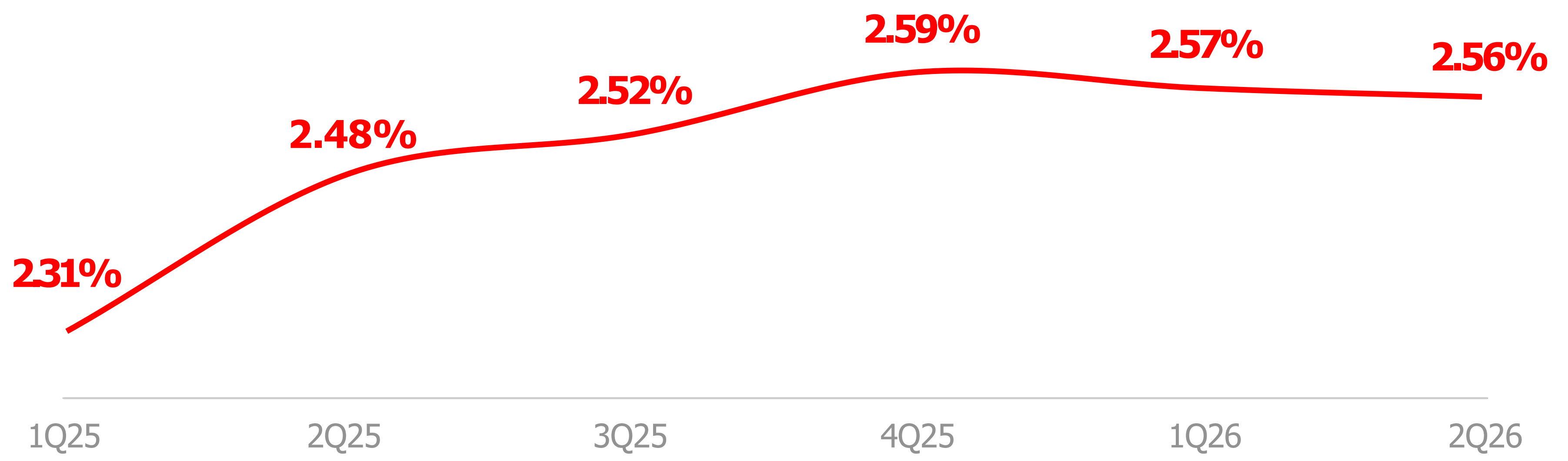
	2Q25	1Q26	2Q26
Loans[2] S/ Million	120,999	128,142	134,207
NIM	6.0%	6.0%	6.1%

	6M25	6M26
Efficiency Ratio3	38.0%	38.6%

Risk-Adjusted NIM and Cost of Risk
(%)

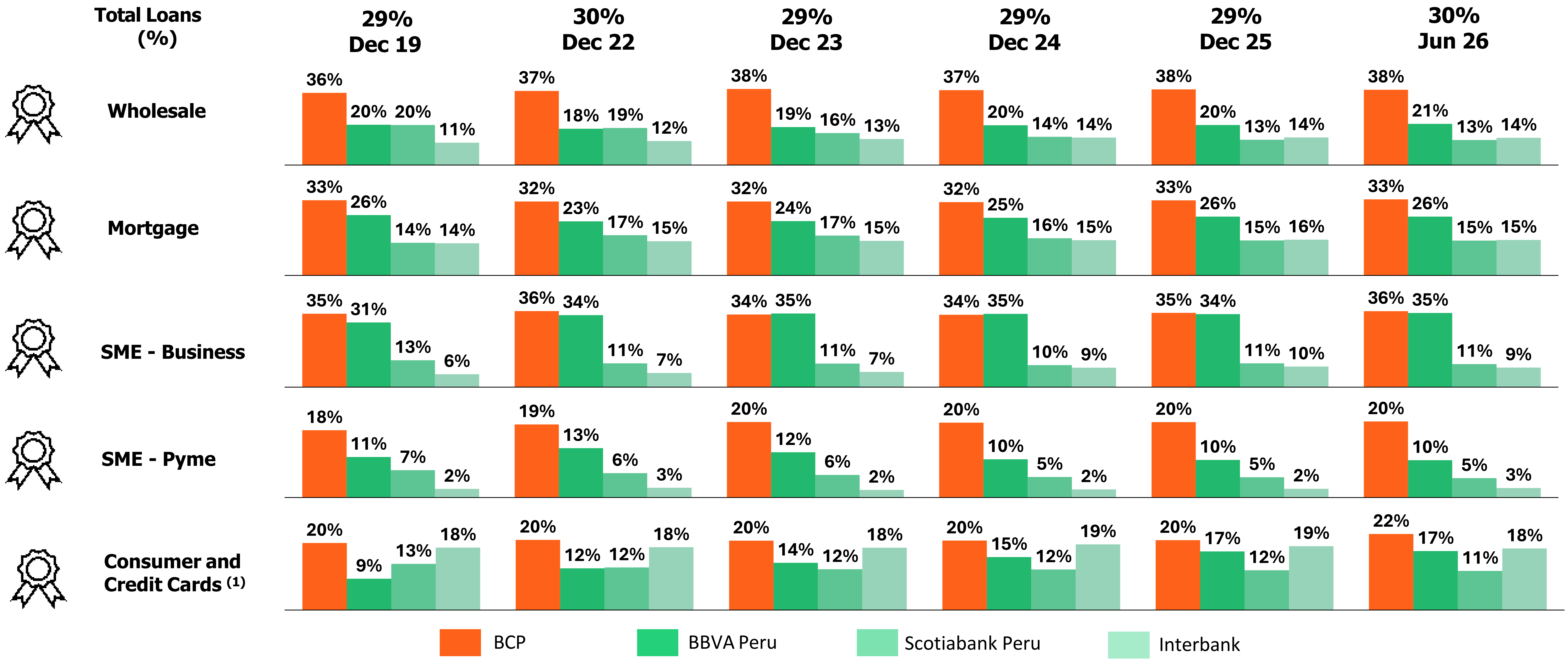


Other Core Income[3] / Average Total Assets
(%)



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

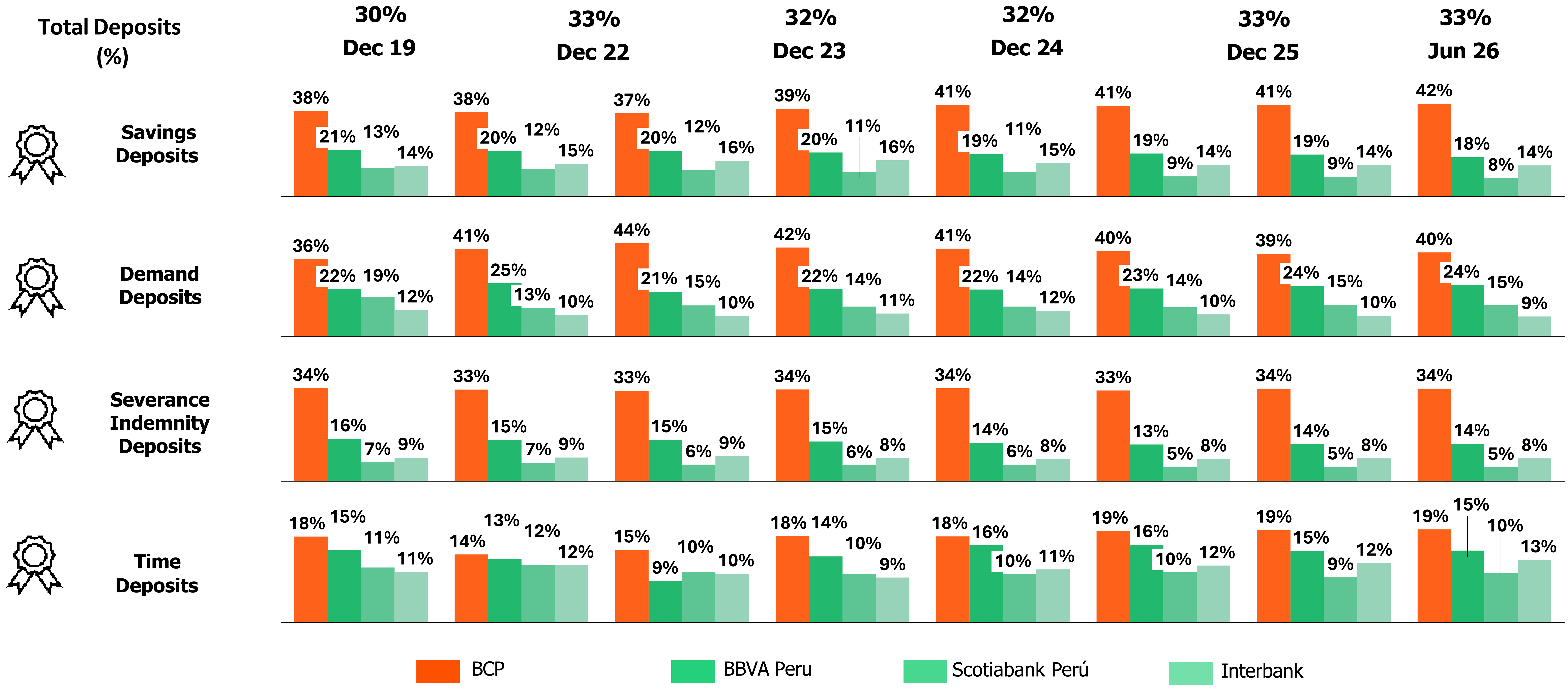
BCP, Leading the Market Across Loan Products



(1) Effective on 2021, local GAAP require financial institutions to include the non-revolving line usage from credit cards into the Consumer segment. For comparative purposes between competitors and segments, the market share of the Credit Card segment is now fully included in the Consumer market share.

Source: SBS and ASBANC

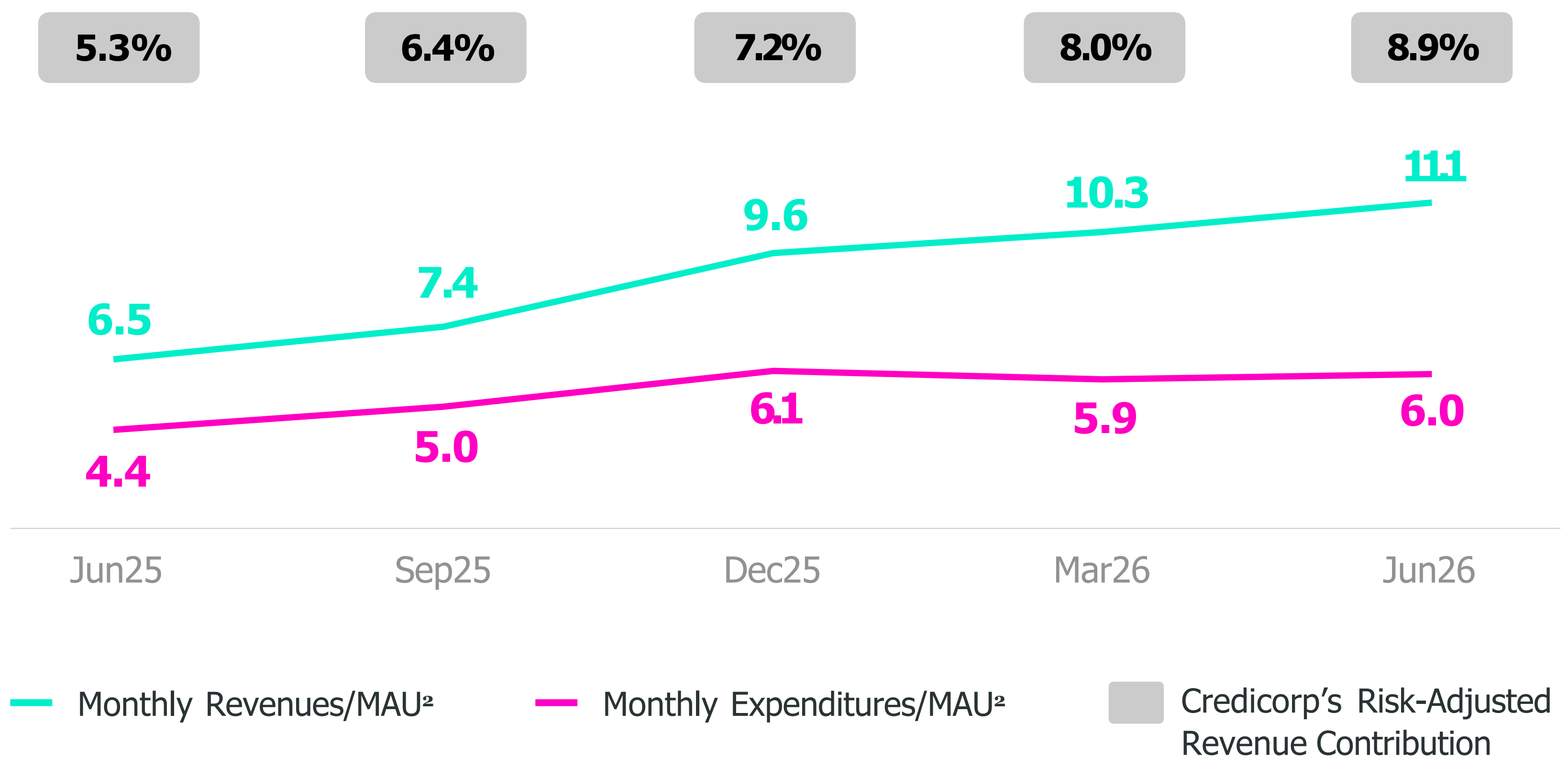
BCP Continues to be the Undisputable Market Leader Across Deposits



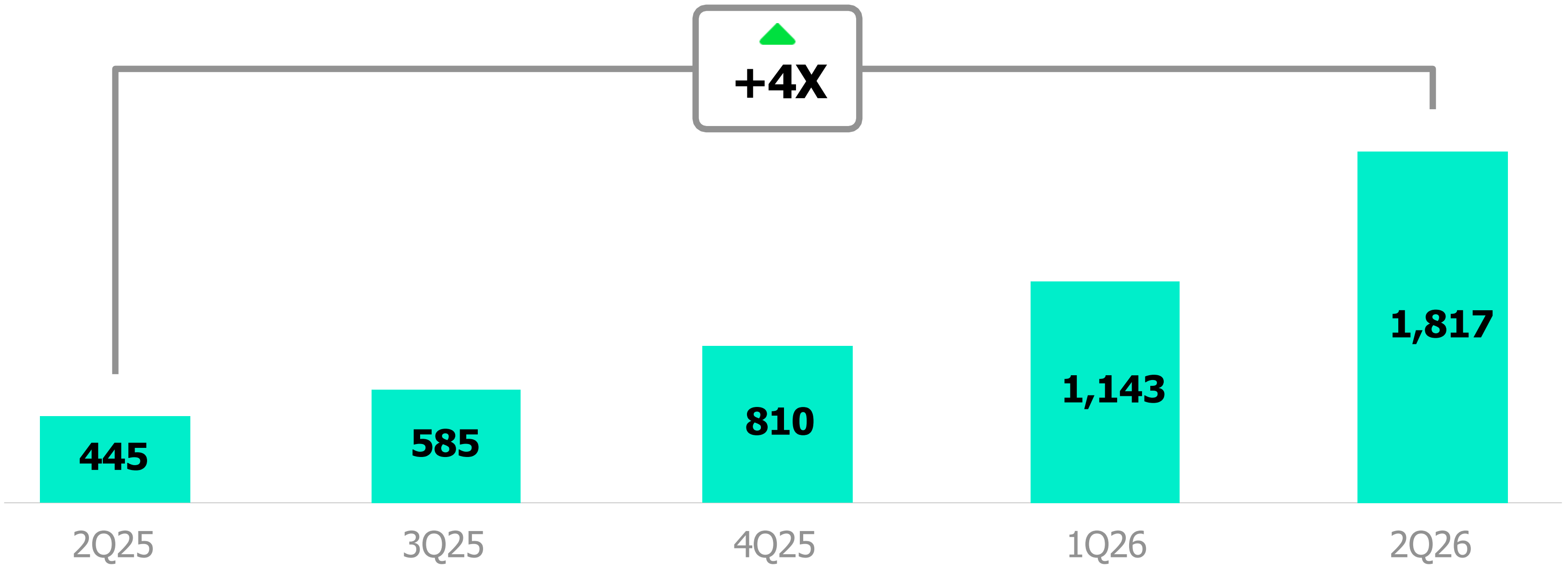
Source: SBS and ASBANC

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%

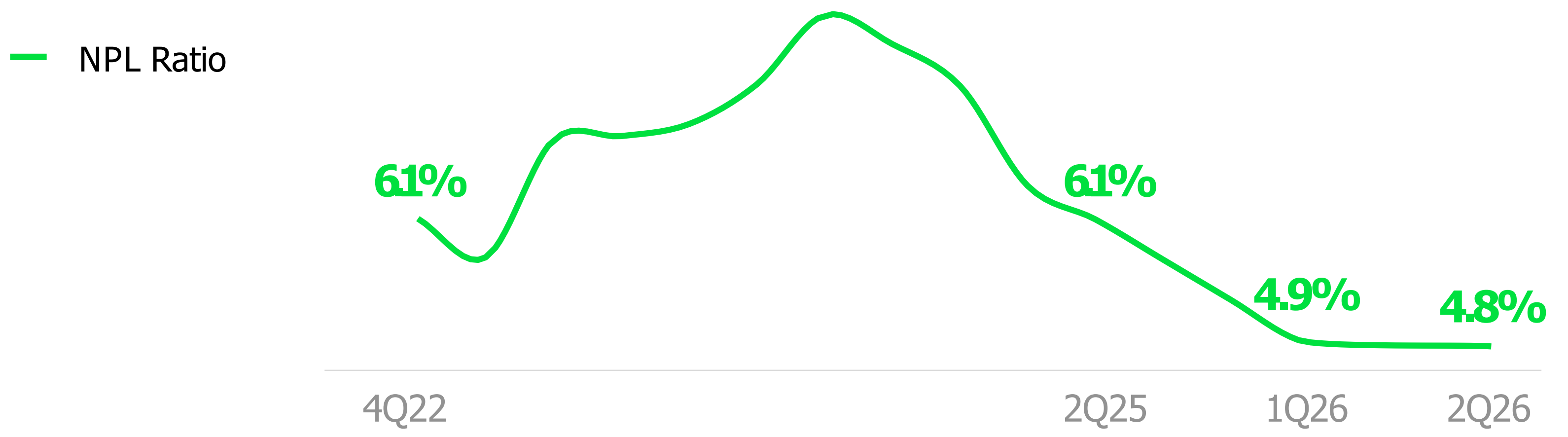
Mibanco's Drivers

	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

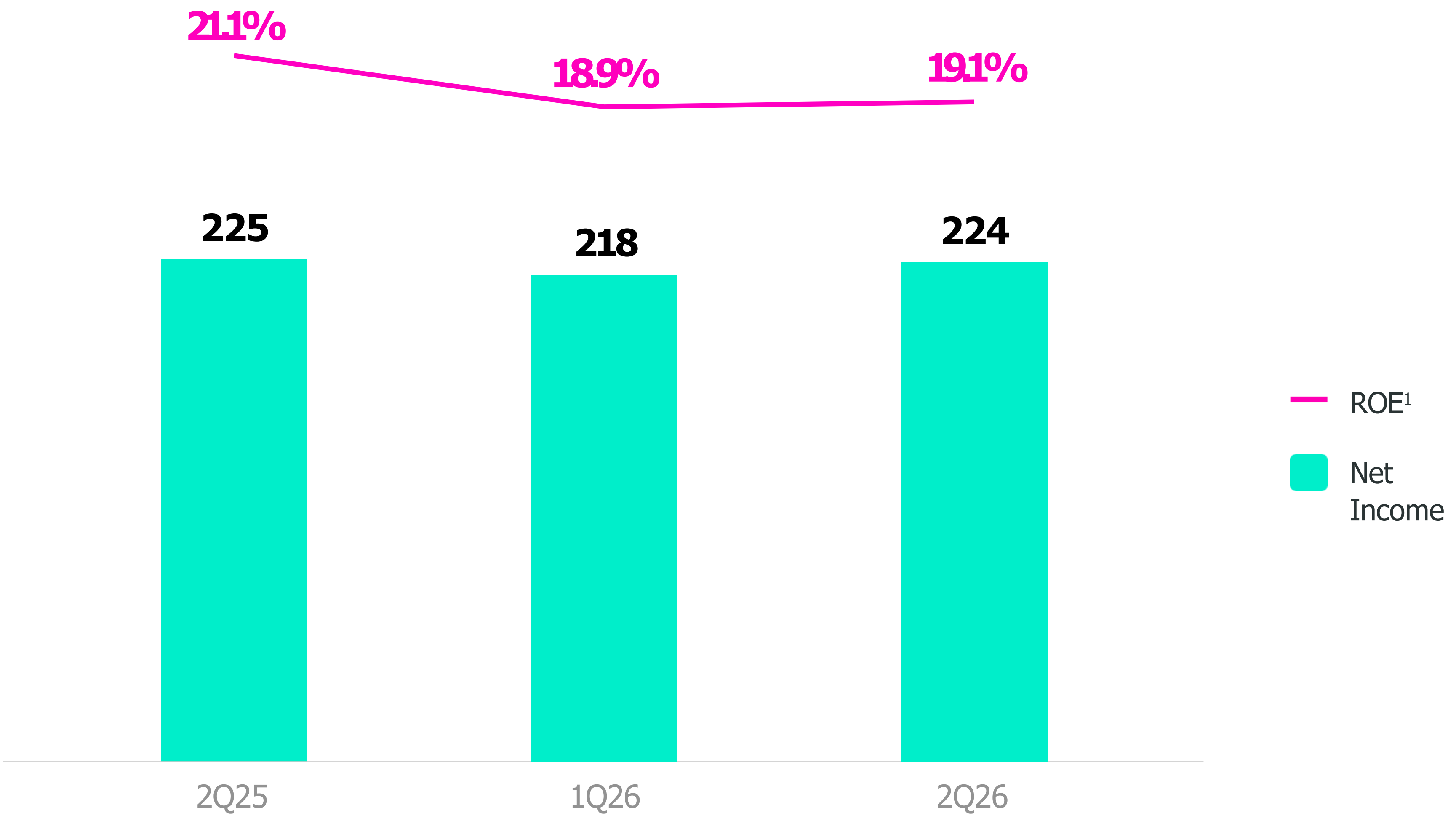
Low-cost Funding[3] (% of Total Funding)	**Fees + FX [3]** (% of Risk-adjusted Revenues)
6.3%	**8.2%**
+93bps YoY	**+136bps YoY**

(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

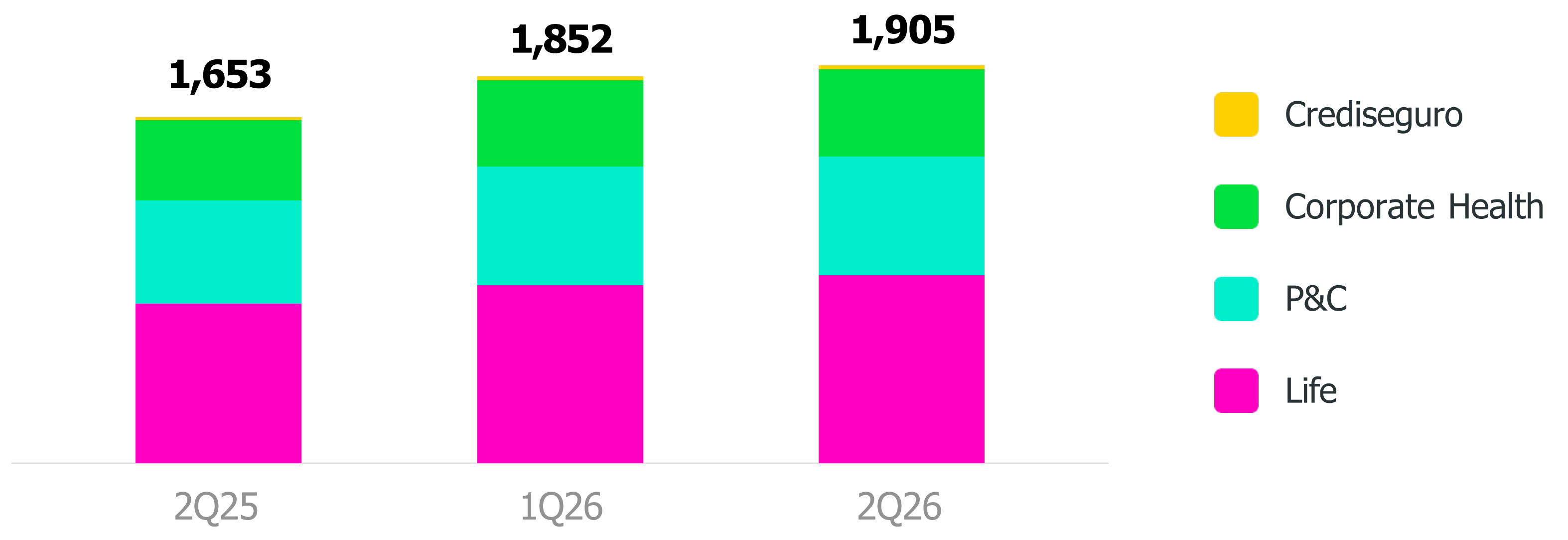
(S/ millions, %)



Grupo Pacifico's Key Revenue Drivers

Direct Premiums[2]

(S/ million)



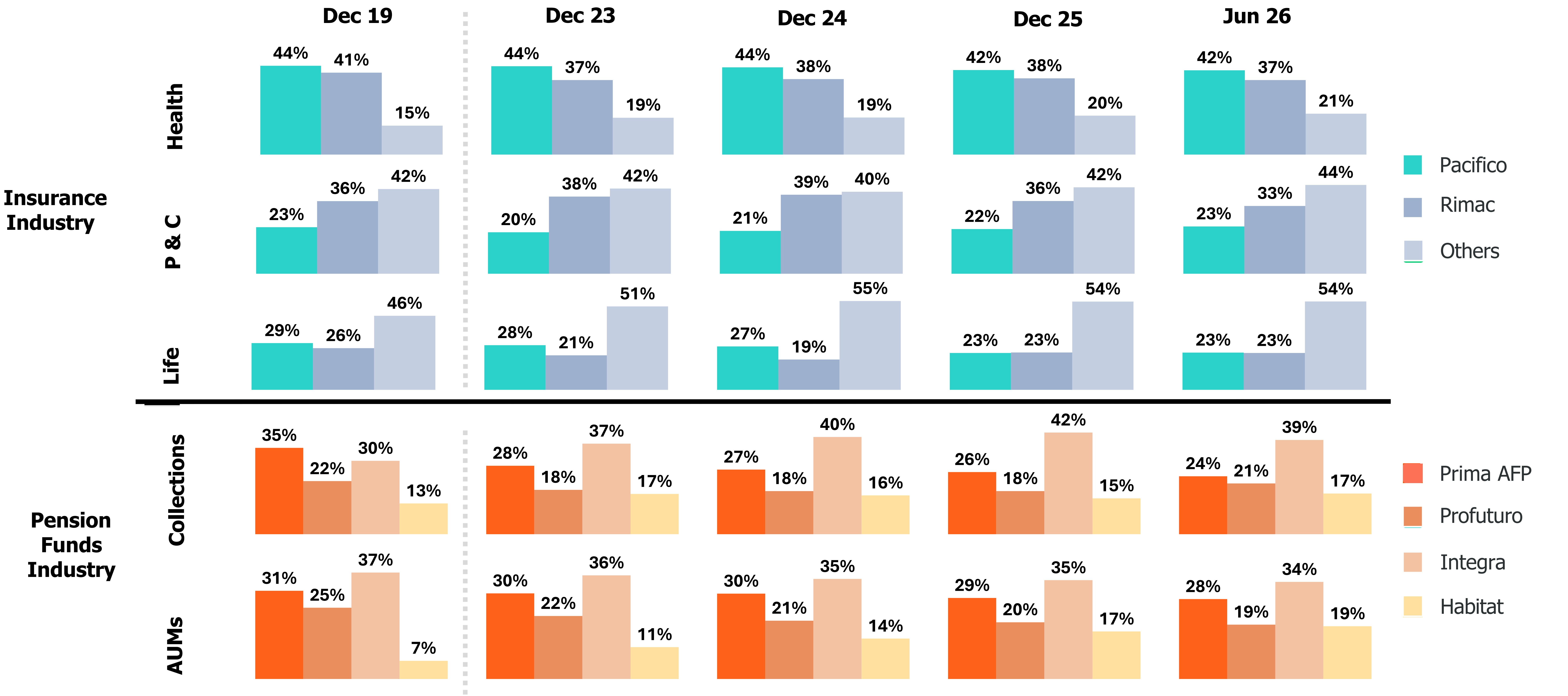
Experience, Efficiency & Growth

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 Pacíiico's segmentation.

We Maintain our Strong Market Share Across P&C and Health Businesses in the Insurance Industry, While AUMs Market Share Remained Resilient in Pension Funds Industry

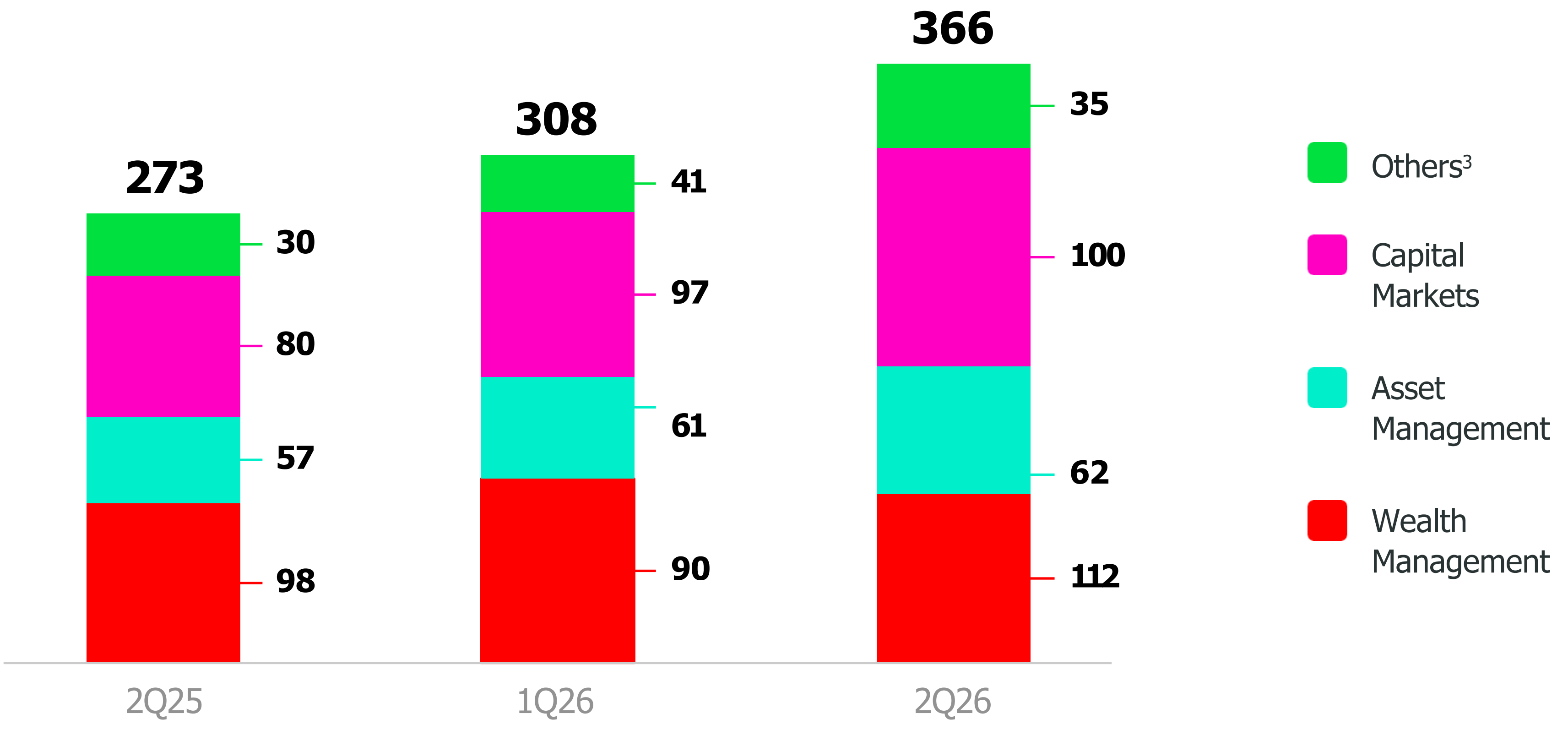


IM & Advisory: Profitability Improves Driven by Structural AUM Growth and a Favorable Trading Backdrop

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

Income by Business[2]

(%, S/ millions)



IM & Advisory Drivers

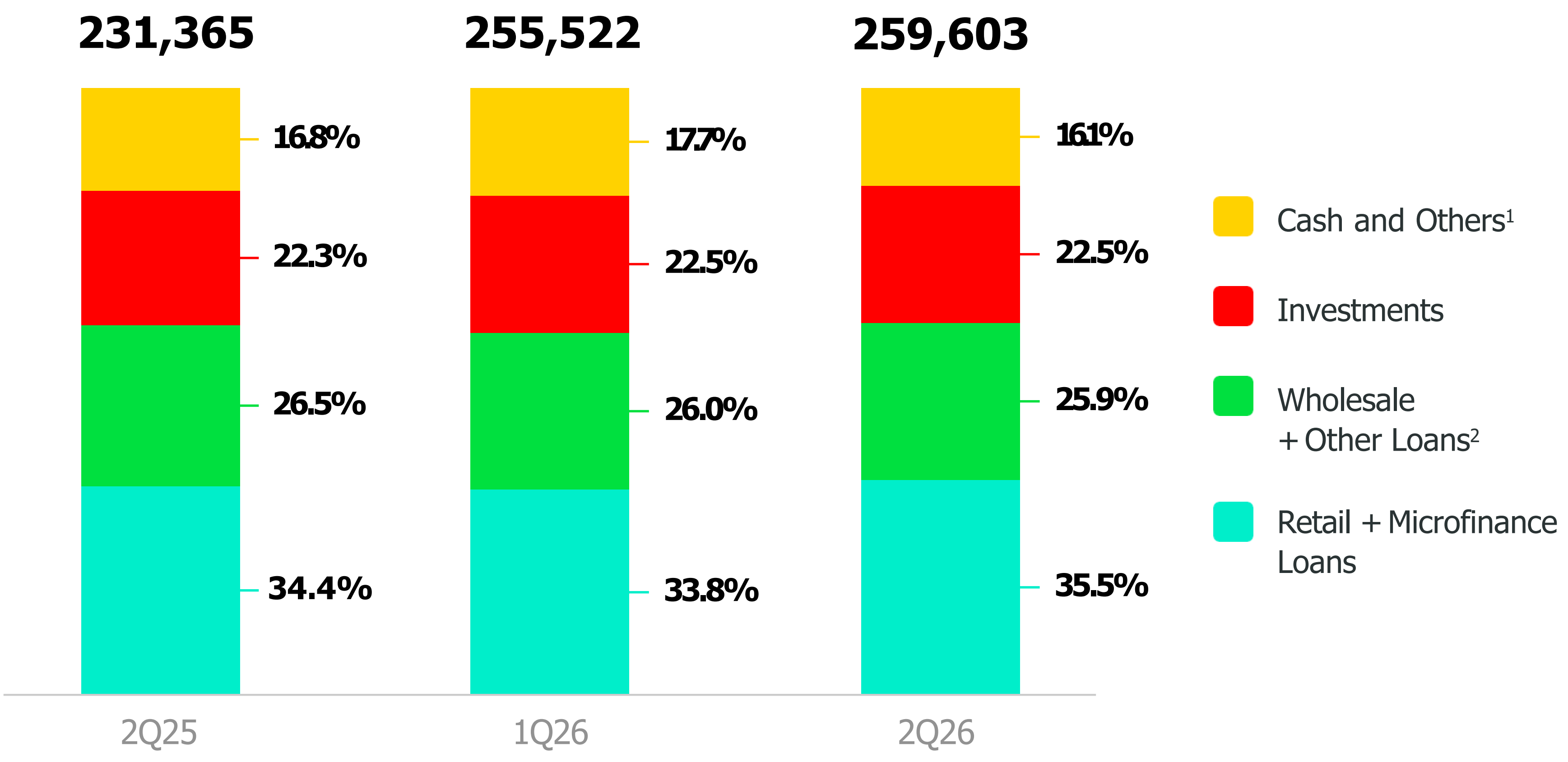
(in US$ millions)	Jun 25	Jun 26	Variation
WM AUMs[2]	21,120	27,418	+29.8%
AM AUMs[2]	26,990	38,768	+43.6%

(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

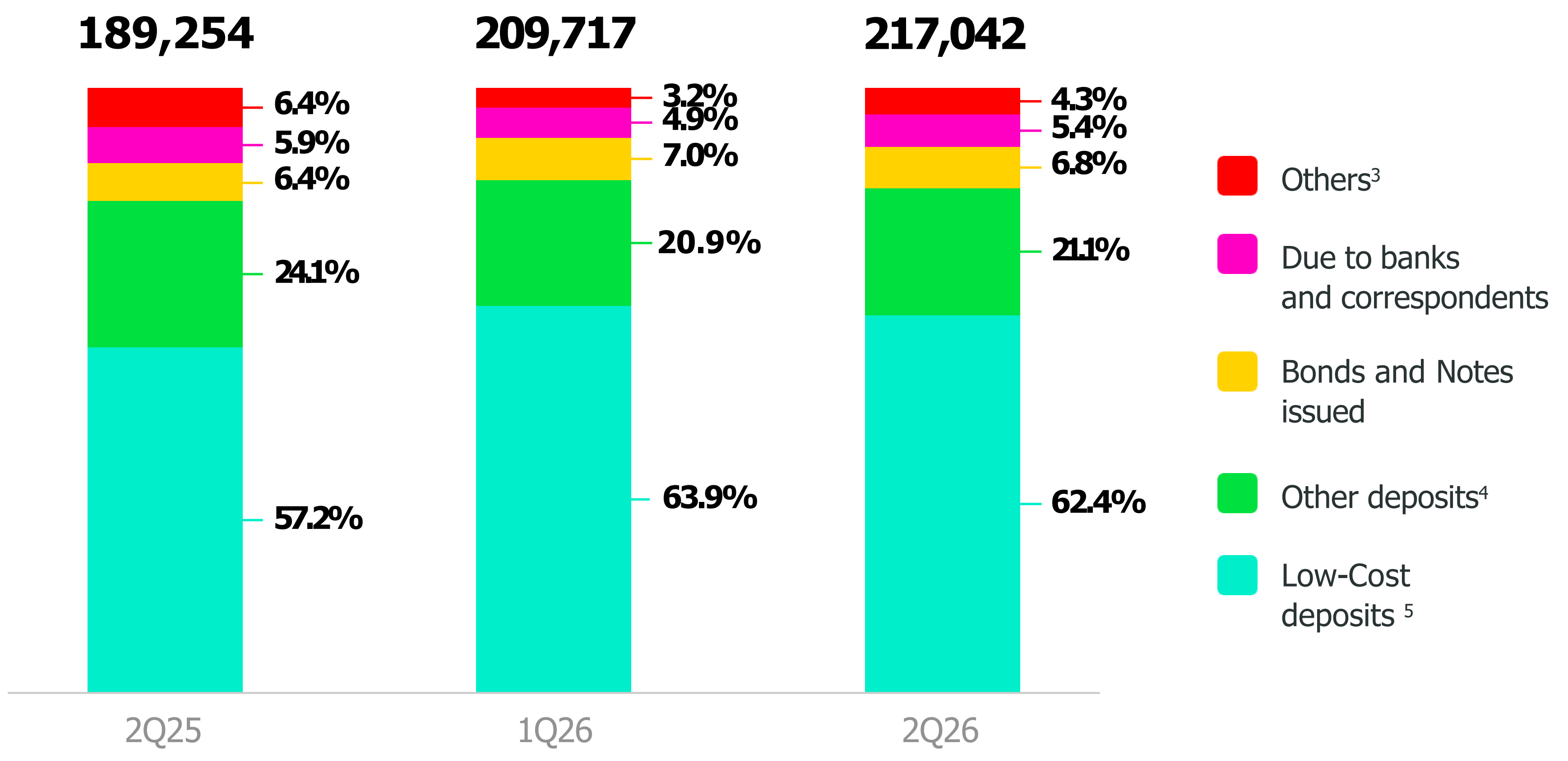
Interest-Earning Asset (IEA) Structure
(S/ millions, %)



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

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

Funding Structure
(S/ millions, %)



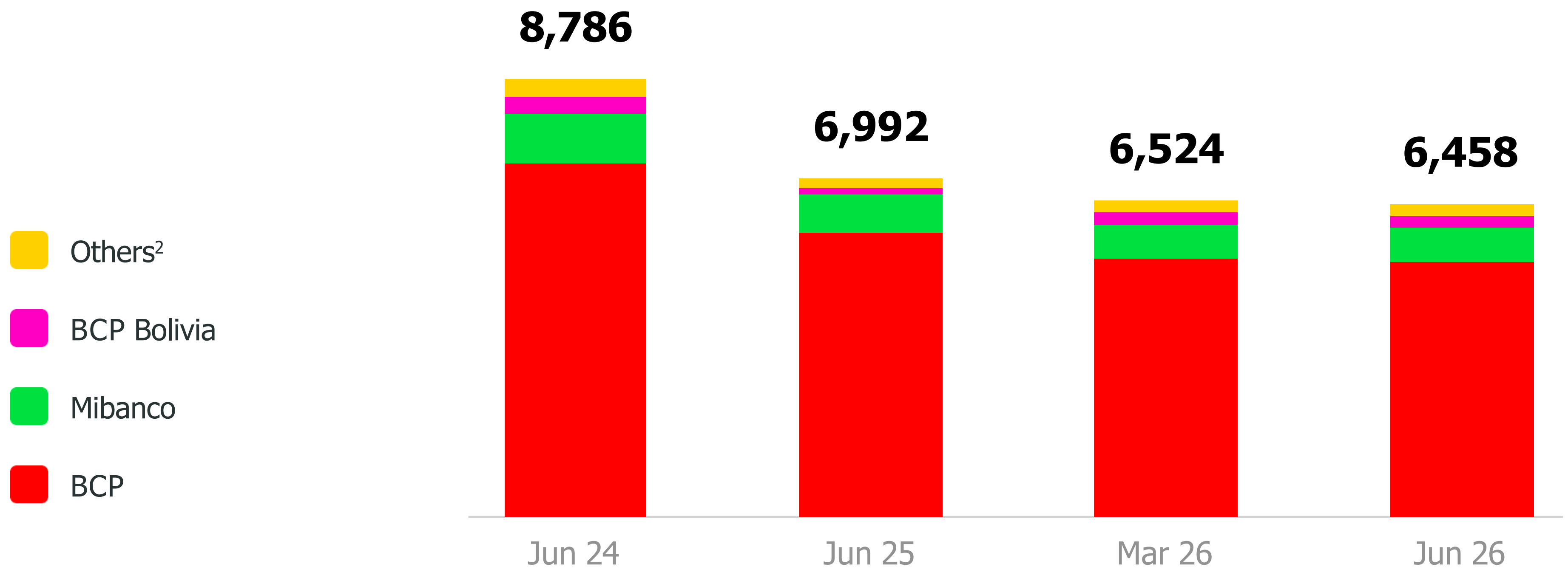
2Q25	1Q26	2Q26	
2.4%	2.1%	2.2%	**Funding Cost**

(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

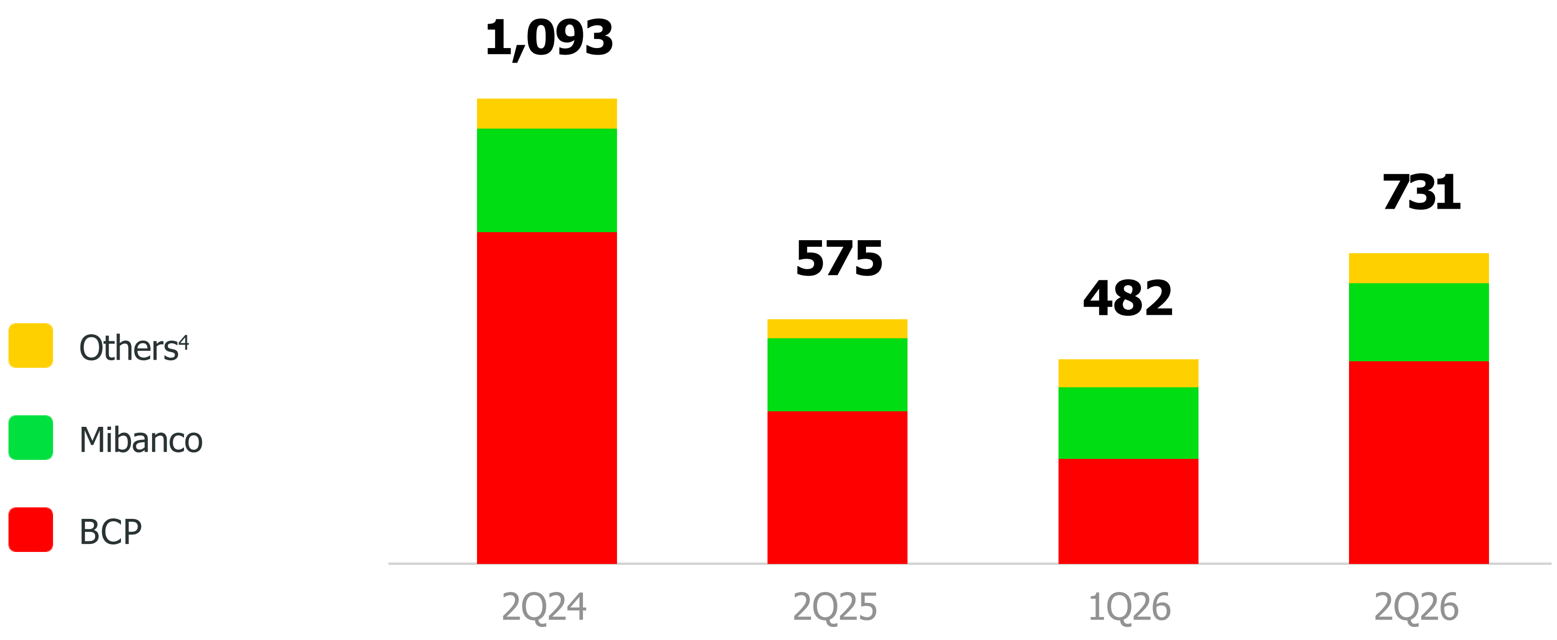
Total NPLs[1]
(S/ millions)



	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)



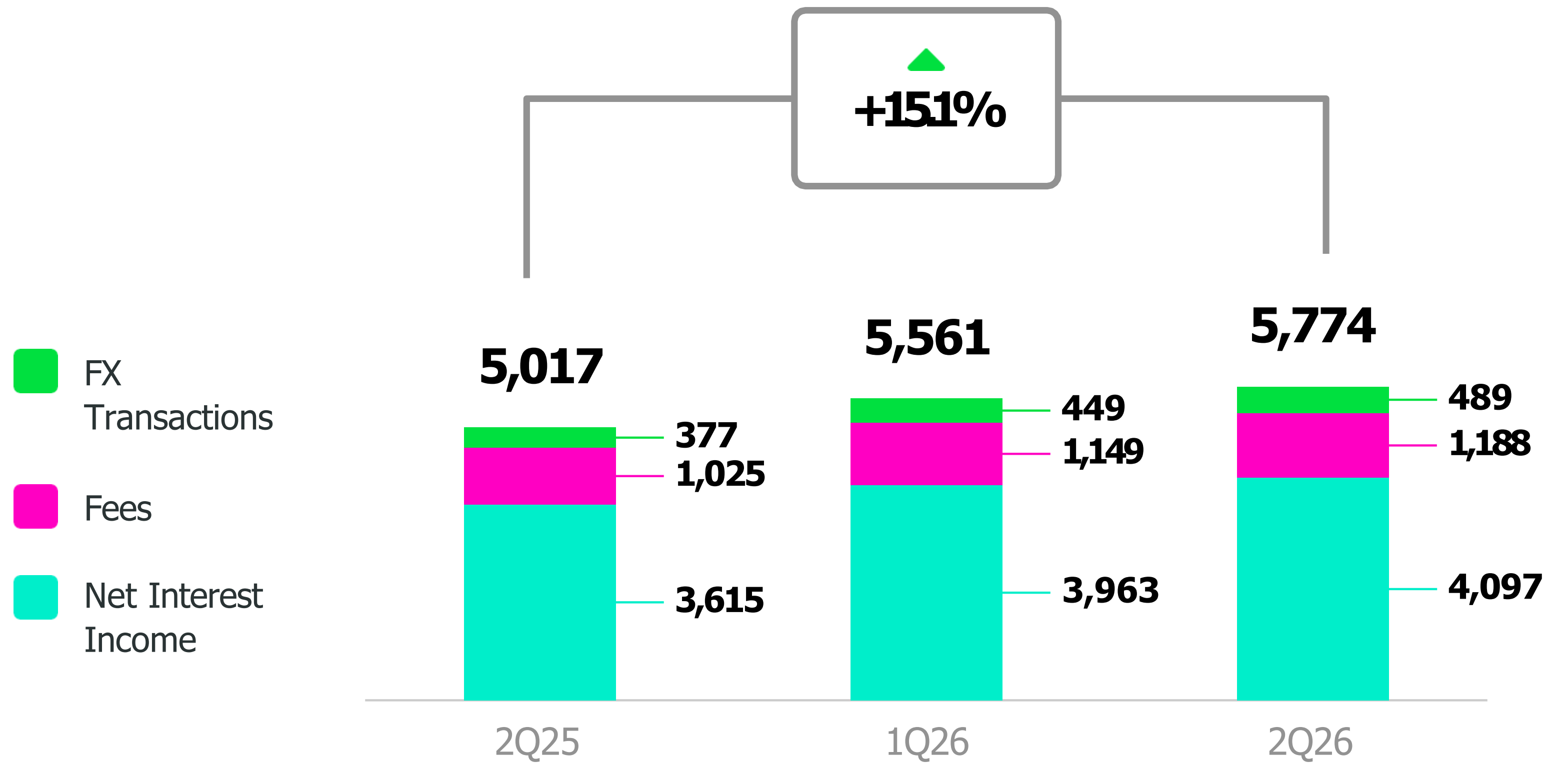
Cost of Risk	2Q24	2Q25	1Q26	2Q26
BCP	2.6%	1.2%	0.8%	1.4%
Mibanco	7.5%	5.4%	4.8%	5.1%
Credicorp	3.0%	1.6%	1.3%	1.9%

(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

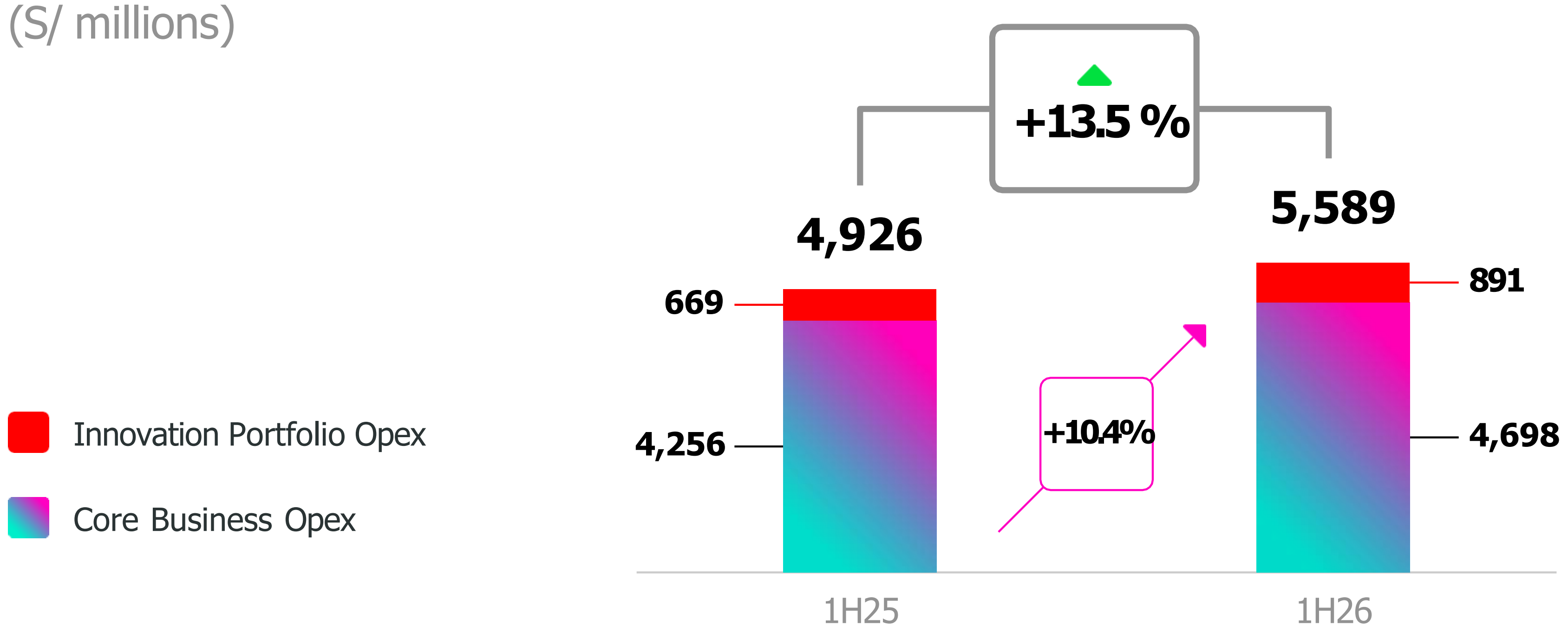
Core Income
(S/ millions)



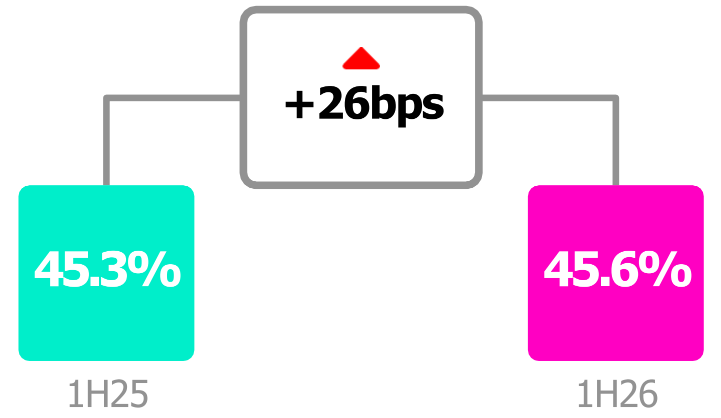
	2Q25	1Q26	2Q26
NIM	6.4%	6.6%	6.6%
Risk-Adjusted NIM	5.4%	5.8%	5.5%

Operating Expenses Reflect Core Business at BCP and Innovation Portfolio Initiatives

Operating Expenses
(S/ millions)



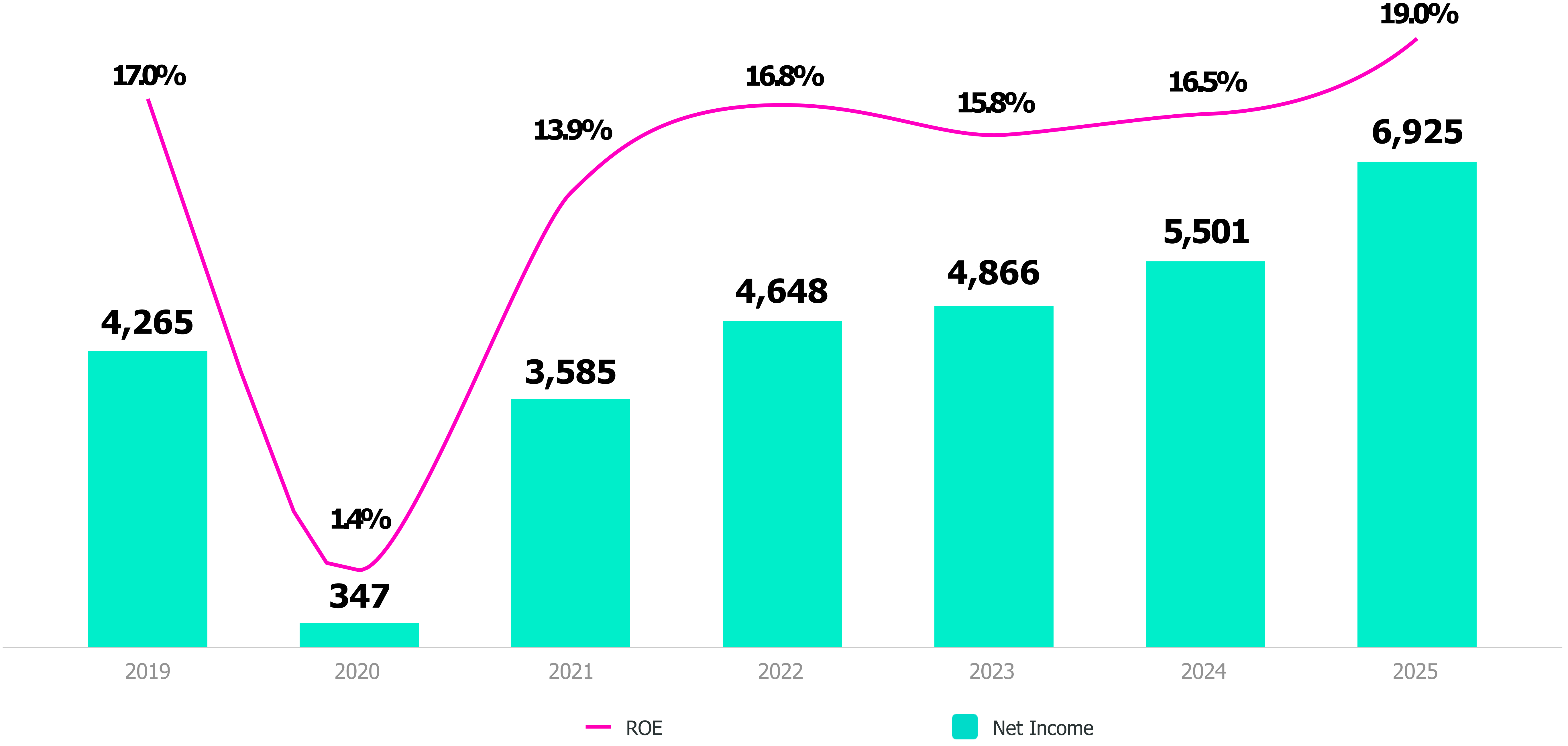
Efficiency ratio
(%)



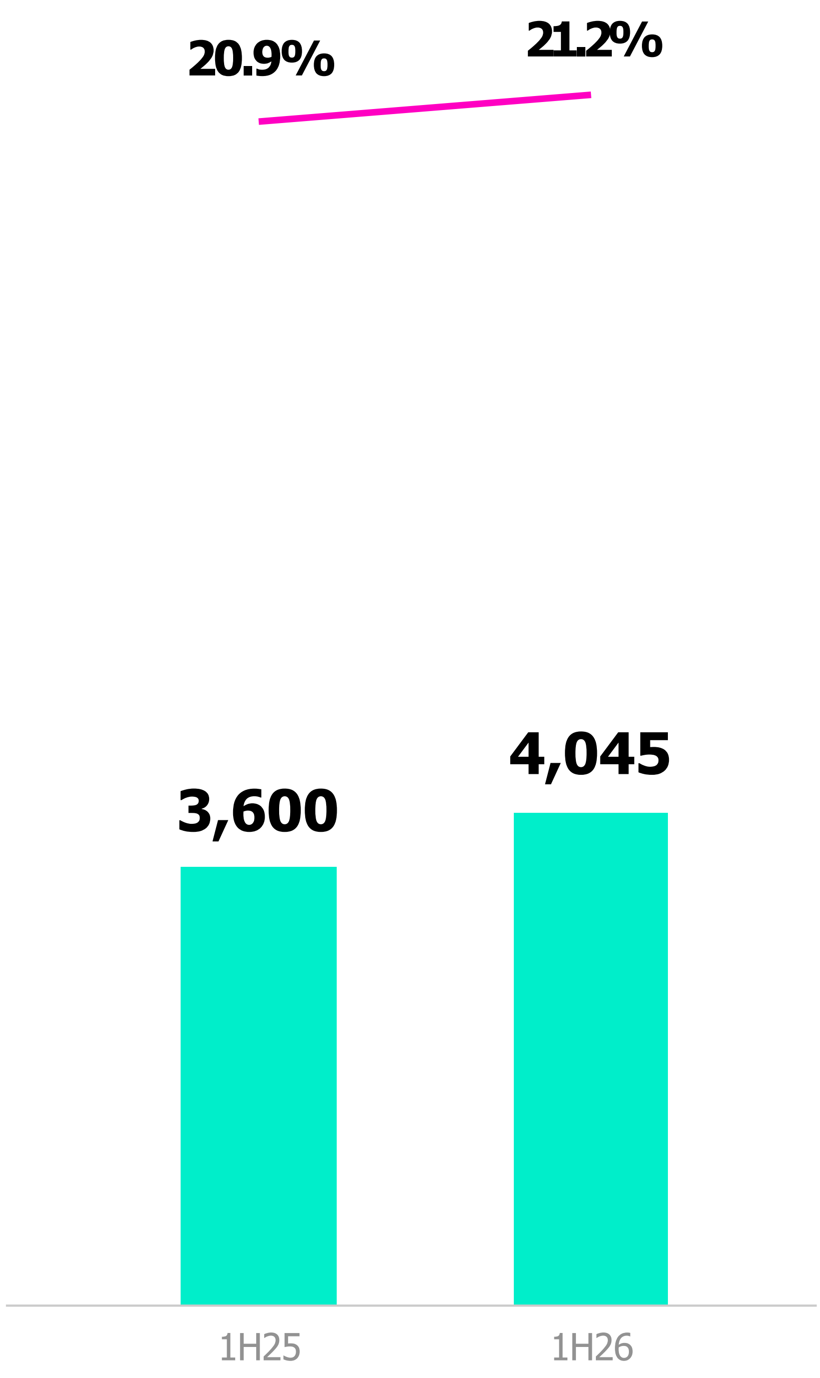
Strong 1H26 Profitability Supported by Broad-Based Earnings Momentum

Net Income and ROE
(S/ millions, %)

Annual Results[1]



First Half Results



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

Historical Consolidated Performance Metrics

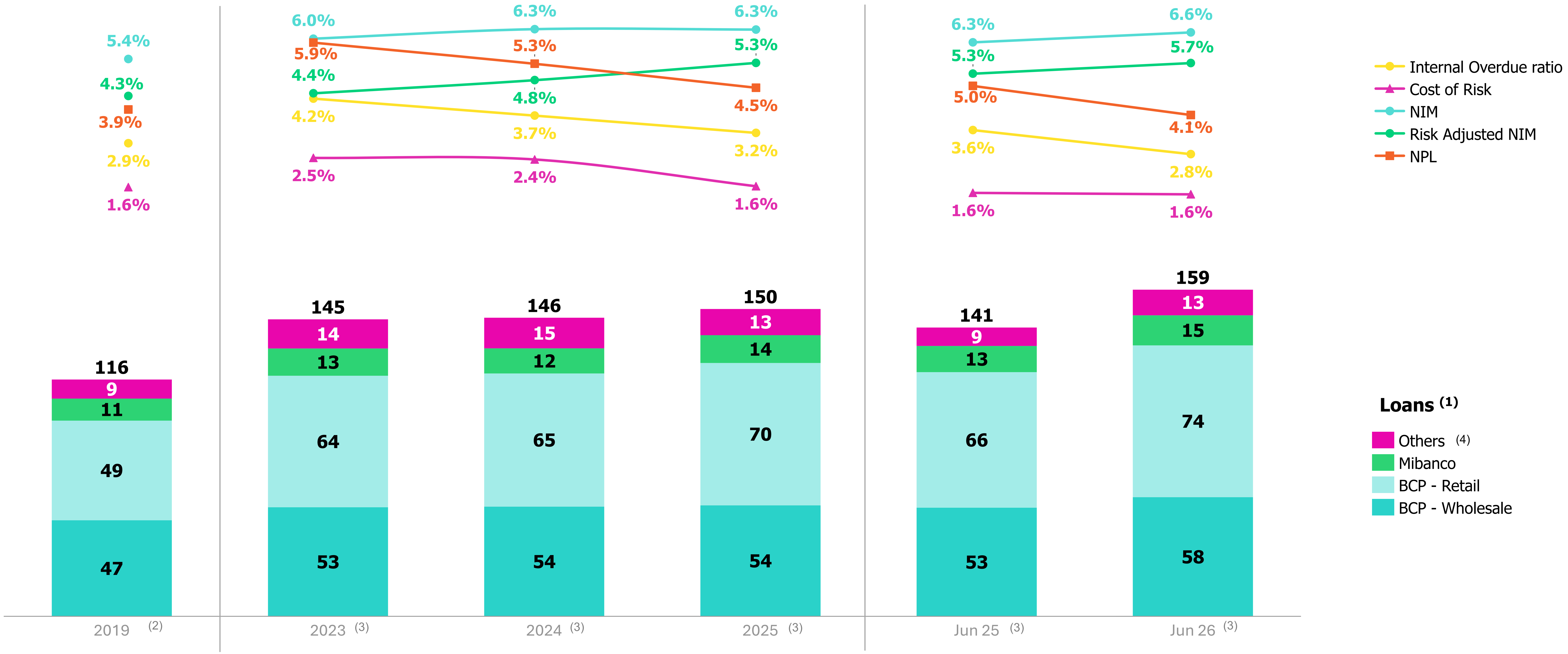
August 2026

CREDICORP

Credicorp Key Financial Metrics

	Summary Results	Under IFRS 4: 2019	Under IFRS 17 and new Regulatory Capital Ratios — Year: 2022	2023	2024	2025	Jun 25	Jun 26	% Change Jun 26/ Jun 25
Results	Net Income (S/ Millions)	4,352	4,760	4,960	5,623	7,083	3,679	4,136	12.4%
	Net Income attributable to Credicorp (S/ Millions)	4,265	4,648	4,866	5,501	6,925	3,600	4,045	12.4%
Profitability	ROE	17.0%	16,8%	15.8%	16.5%	19.0%	20.9%	21.2%	22 bps
	ROA	2.3%	1.9%	2.1%	2.2%	2.6%	2.9%	2.9%	9 bps
	Funding Cost	2.4%	1.8%	2.9%	2.7%	2.3%	2.4%	2.1%	-30 bps
	NIM, interest earning assets	5.4%	5.1%	6.0%	6.3%	6.3%	6.3%	6.6%	31 bps
	Risk-adjusted NIM	4.3%	4.3%	4.4%	4.8%	5.3%	5.3%	5.7%	33 bps
Loan growth	Quarter-end balances (S/ Millions)	115,610	148,626	144,976	145,732	149,985	140,962	159,434	13.1%
	Average daily balances (S/ Millions)	110,800	148,172	144,273	142,550	145,850	145,647	157,877	8.4%
Loan portfolio quality	Internal overdue ratio	2.9%	4.0%	4.2%	3.7%	3.2%	3.6%	2.8%	-75 bps
	Internal overdue ratio over 90 days	2.1%	3.1%	3.2%	3.0%	2.7%	3.0%	2.3%	-67 bps
	NPL	3.9%	5.4%	5.9%	5.3%	4.5%	5.0%	4.1%	-91 bps
	Cost of risk	1.6%	1.2%	2.5%	2.4%	1.6%	1.6%	1.6%	-4 bps
	Coverage of internal overdue loans	155.4%	132.5%	135.1%	147.4%	159.3%	151.8%	168.2%	1635 bps
	Coverage of NPLs	114.4%	97.9%	97.0%	104.3%	112.4%	109.5%	117.3%	777 bps
Efficiency	Efficiency ratio	43.6%	47.5%	46.1%	45.0%	46.6%	45.3%	45.6%	27 bps
	Operating expenses / Total average assets	5.0%	4.4%	3.7%	3.8%	4.0%	3.9%	4.1%	16 bps
BCP Stand-alone Capital Ratios	Tier 1 Ratio	11.1%	10.0%	13.1%	13.1%	13.7%	12.2%	11.4%	-84 bps
	Common Equity Tier 1 Ratio	12.4%	12.6%	13.2%	13.3%	14.0%	12.6%	11.7%	-86 bps
	BIS Ratio - Global Capital Ratio	14.5%	14.4%	17.5%	18.7%	19.4%	17.3%	17.3%	-6 bps
Mibanco Capital Ratios	Tier 1 Ratio	12.1%	12.4%	18.2%	17.1%	17.4%	16.5%	16.3%	-16 bps
	Common Equity Tier 1 Ratio	15.7%	16.5%	18.4%	17.5%	17.3%	16.7%	15.9%	-83 bps
	BIS Ratio - Global Capital Ratio	14.5%	14.7%	20.7%	19.4%	21.3%	19.6%	20.6%	100 bps
Share Information	Issued Shares (Thousands)	94,382	94,382	94,382	94,382	94,382	94,382	94,382	0.0%
	Outstanding Shares (Thousands)	79,510	79,533	79,496	79,434	79,366	79,366	79,419	0.1%
	Treasury Shares (Thousands)	14,872	14,849	14,886	14,948	15,016	15,016	14,963	-0.4%
	Dividends per Share (S/)	30	15	25	46	40	40	50	24.7%
	Dividends distribution, net of treasury shares effect (S/ millions)	398,808	1,196	1,994	3,668	3,181	3,181	3,979	25.1%

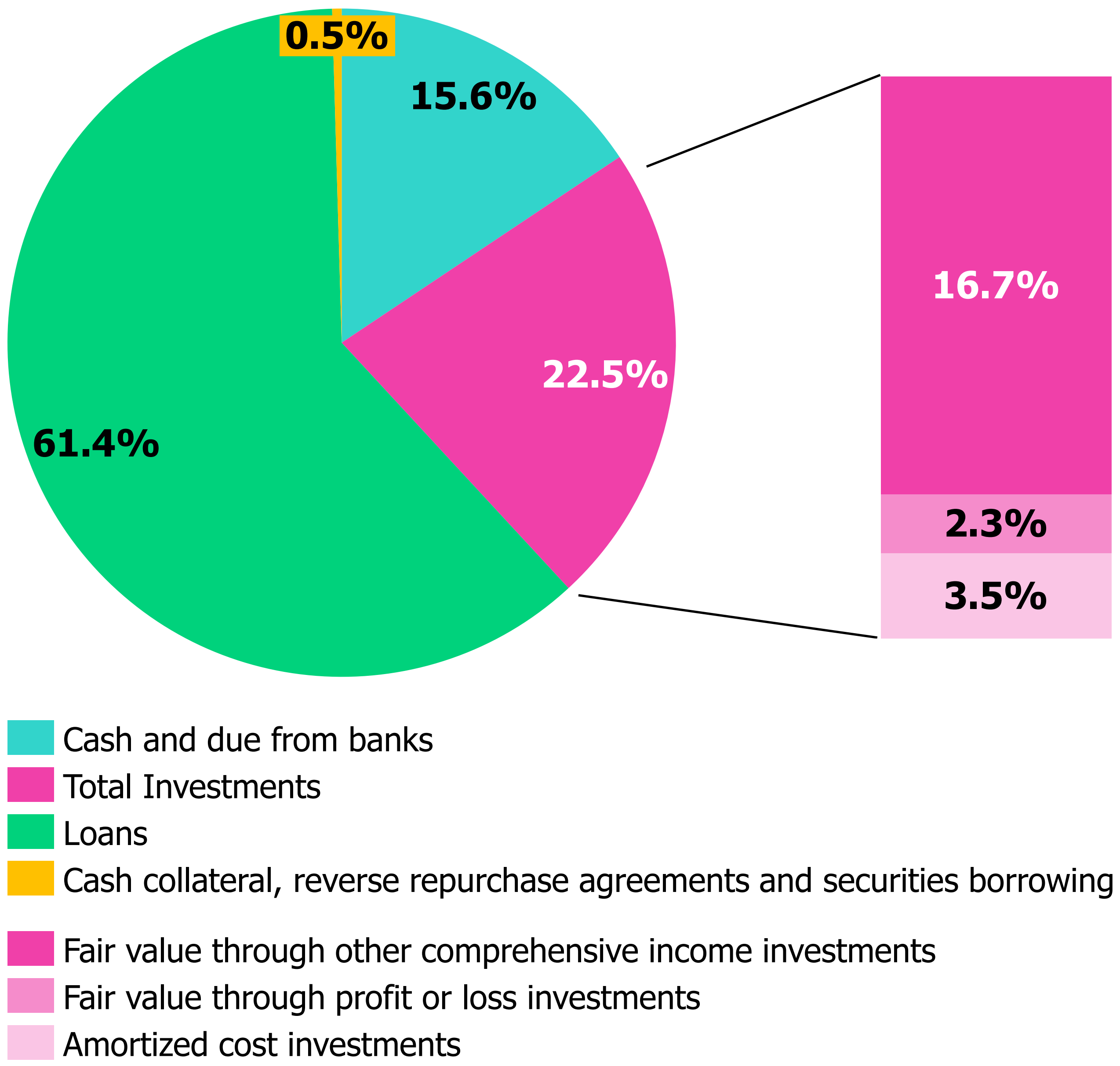
Loan Mix Shift Towards Retail Drives Risk-Adjusted Margin Growth



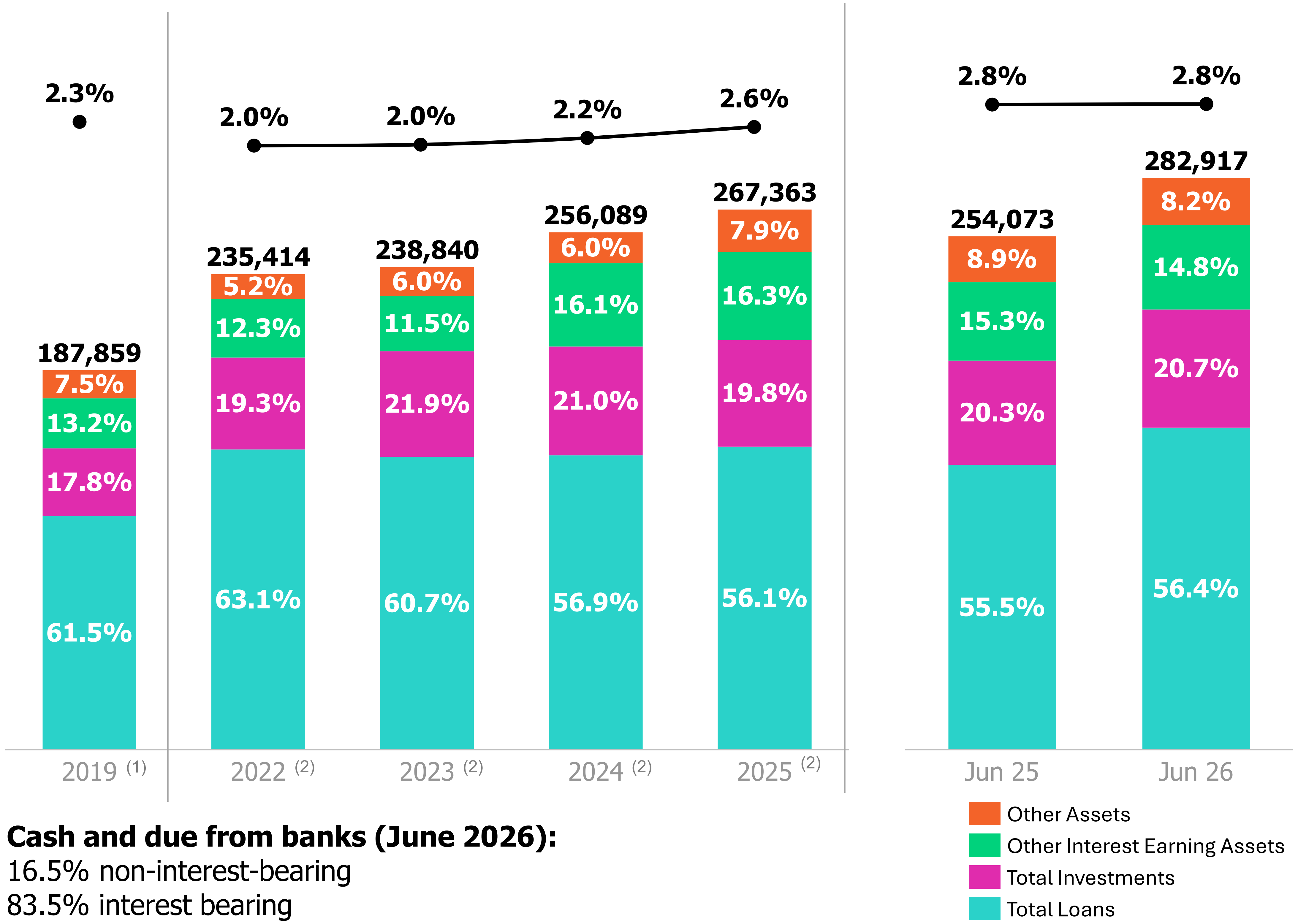
(1) Loans in End-of-Period Balances
(2) Figures reported under IFRS4.
(3) Figures reported under IFRS17
(4) Includes BCP Bolivia, ASB and Mibanco Colombia

Return on Assets Maintains an Upward Trend

Interest Earning Assets Structure
(S/259,604 million as of Jun 2026)



Evolution of Assets Structure (S/millions) & ROAA



Cash and due from banks (June 2026):
16.5% non-interest-bearing
83.5% interest bearing

(1) Figures reported under IFRS4.
(2) Under IFRS17.

YoY Loan Growth Boosted by an Expansion in Retail Loans and Dynamism on Wholesale Lending, both Supported by a Strong Economy

Total Loans by Segment[1]

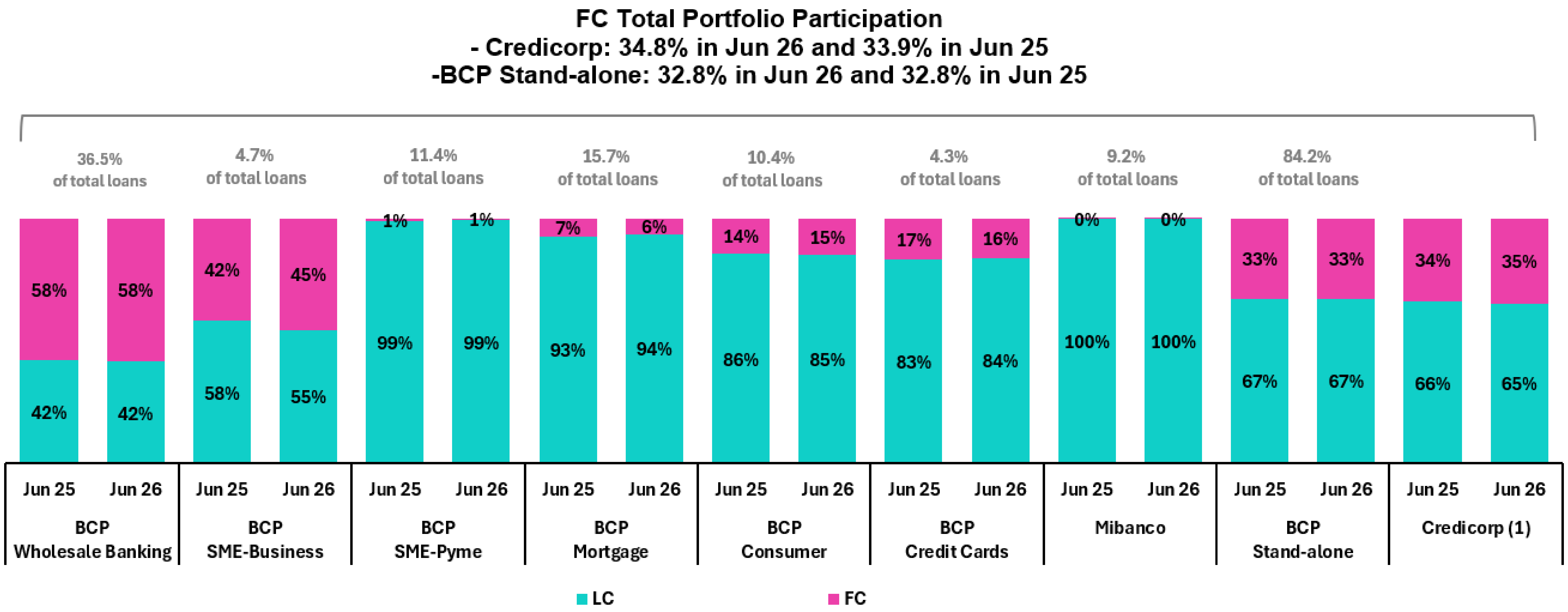
(End of Period)

	TOTAL LOANS *Expressed in S/ million* 2022	2023	2024	2025	% CAGR (2)	TOTAL LOANS *Expressed in S/ million* Jun 25	Jun 26	% change Jun 26 / Jun 25	% Part. in Total Loans Jun 25	Jun 26	% Dollarization Level
BCP Stand-alone	**123,708**	**119,425**	**120,571**	**125,201**	**0.4%**	**120,999**	**134,207**	**10.9%**	**85.8%**	**84.2%**	**32.9%**
Wholesale Banking	**56,681**	**53,235**	**53,525**	**54,142**	**-1.5%**	**53,025**	**58,148**	**9.7%**	**37.6%**	**36.5%**	**57.6%**
Corporate	33,120	31,144	31,388	31,958	-1.2%	30,496	33,545	10.0%	21.6%	21.0%	56.7%
Middle - Market	23,561	22,091	22,136	22,184	-2.0%	22,529	24,603	9.2%	16.0%	15.4%	58.8%
Retail Banking	**64,707**	**64,220**	**65,014**	**69,501**	**2.4%**	**66,176**	**74,081**	**11.9%**	**46.9%**	**46.5%**	**12.1%**
SME - Business	8,796	7,780	8,185	8,434	-1.4%	7,692	7,440	-3.3%	5.5%	4.7%	41.9%
SME - Pyme	17,475	16,652	16,163	16,735	-1.4%	16,091	18,244	13.4%	11.4%	11.4%	0.9%
Mortgage	20,002	20,995	21,838	23,822	6.0%	22,824	24,998	9.5%	16.2%	15.7%	7.4%
Consumer	13,150	12,771	12,866	14,074	2.3%	13,446	16,543	23.0%	9.5%	10.4%	14.3%
Credit Card	5,284	6,022	5,962	6,437	6.8%	6,124	6,857	12.0%	4.3%	4.3%	16.6%
Others (3)	**2,320**	**1,971**	**2,032**	**1,558**	**-12.4%**	**1,797**	**1,978**	**10.0%**	**1.3%**	**1.2%**	**-**
Mibanco	**14,089**	**13,269**	**12,239**	**13,607**	**-1.2%**	**12,785**	**14,698**	**15.0%**	**9.1%**	**9.2%**	**0.1%**
Mibanco Colombia	**1,228**	**1,737**	**1,795**	**2,315**	**23.5%**	**1,976**	**2,951**	**49.3%**	**1.4%**	**1.9%**	**100.0%**
Bolivia	**9,254**	**9,402**	**9,939**	**7,553**	**-6.5%**	**4,189**	**6,584**	**57.2%**	**3.0%**	**4.1%**	**100.0%**
ASB Bank Corp.	**2,446**	**2,150**	**1,802**	**1,462**	**-15.8%**	**1,559**	**1,428**	**-8.4%**	**1.1%**	**0.9%**	**100.0%**
Others (4)	**-2,098**	**-1,007**	**-613**	**-153**	**-58.2%**	**-546**	**-434**	**-20.6%**	**-0.4%**	**-0.3%**	**-**
Total Loans BAP	**148,626**	**144,976**	**145,732**	**149,985**	**0.3%**	**140,962**	**159,434**	**13.1%**	**100.0%**	**100.0%**	**33.9%**

(1) Figures measured at End of Period.
(2) CAGR calculation is based on figures shown.
(3) Includes other assets and accruals.
(4) Includes eliminations for intercompany transactions

Dollarization Fell 9 bps YoY, Mainly Driven by Growth in Retail Loans

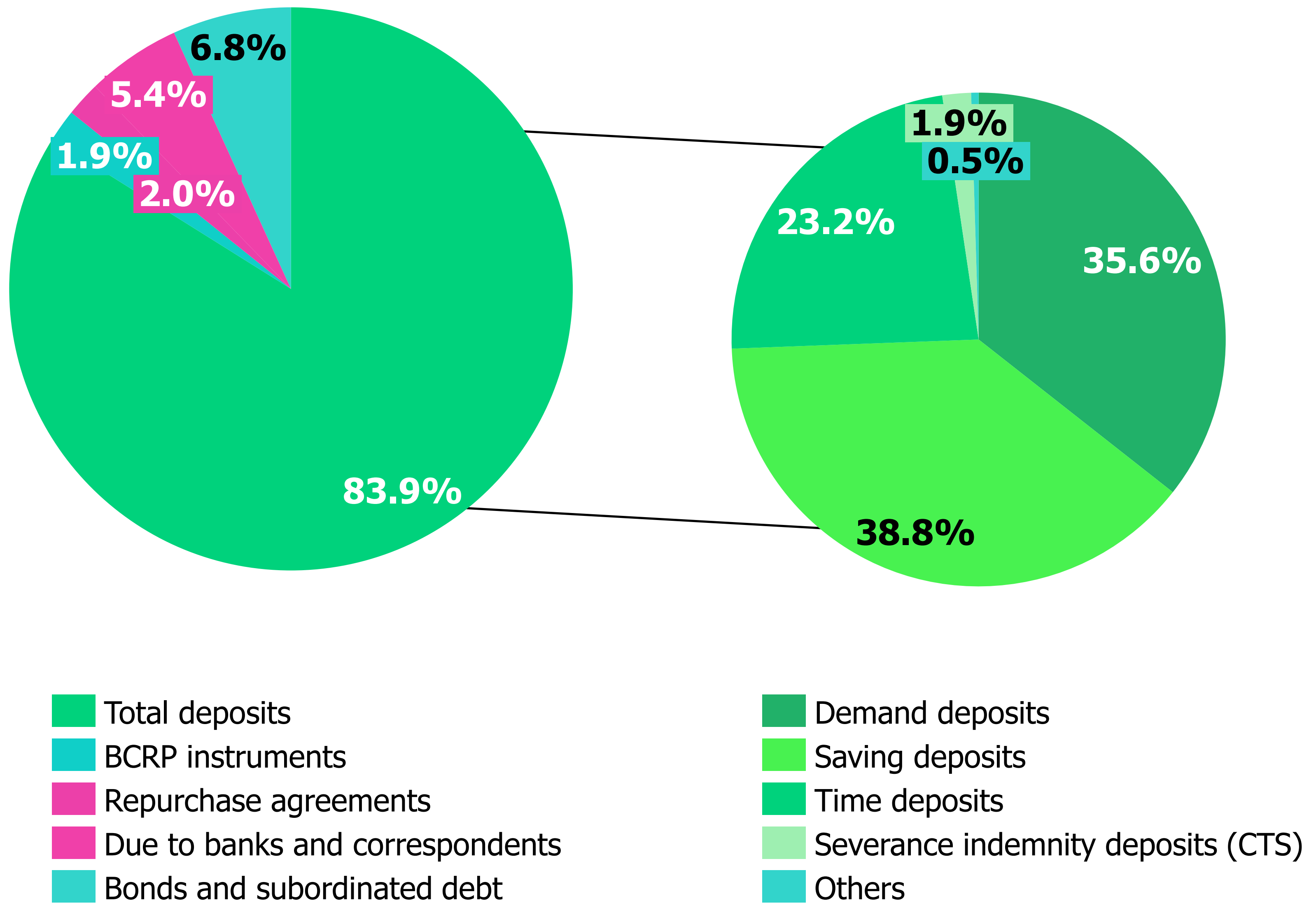
Evolution of the Dollarization Level of Total Loans[1]
(%)



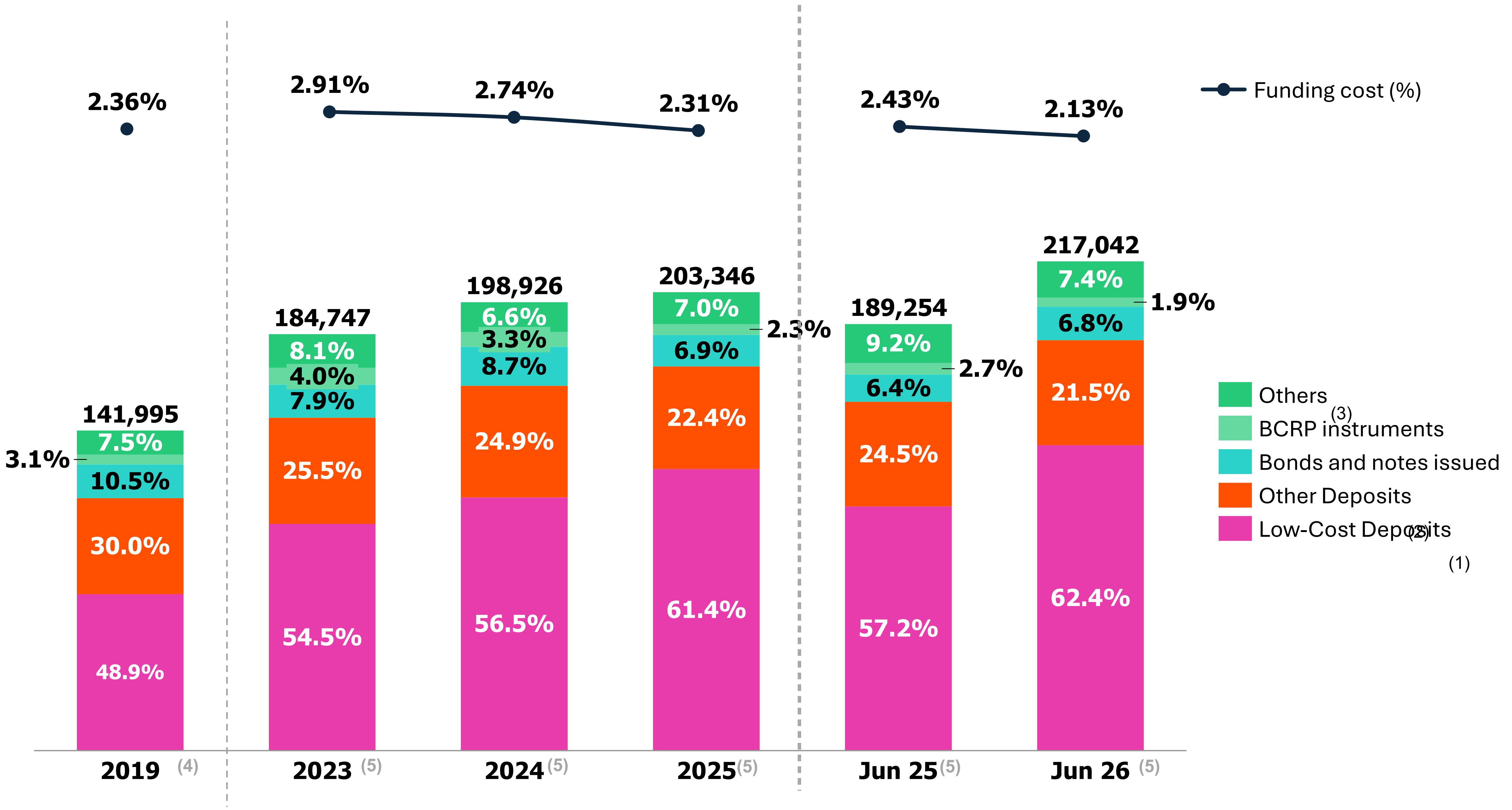
(1) Figures measured at End of Period.
(2) The FC share of Credicorp'sloan portfolio is calculated including BCP Bolivia and ASB Bank Corp, however the chart shows only the loan books of BCP Stand-alone and Mibanco

Our Low-cost Deposit Base Represents a Key Competitive Advantage

Funding Structure
(S/209,042 millions as of June 2026)



Evolution of Funding Structure (millions)



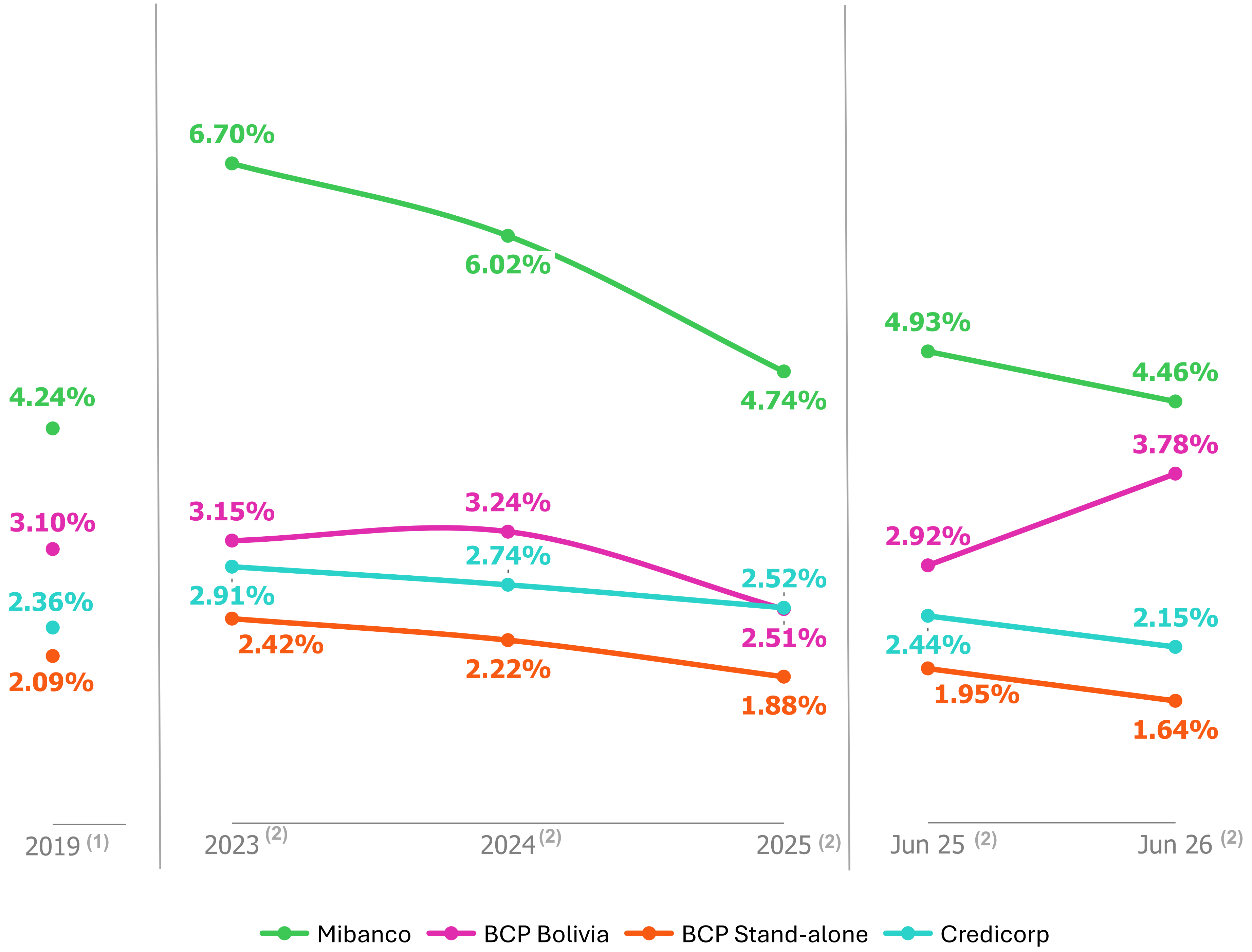
62.4% of **total funding** were **low-cost deposits** in Jun-26 Vs. 61.4% in 2025

*Figures differ from previously reported due to alinement with audited financial statements.

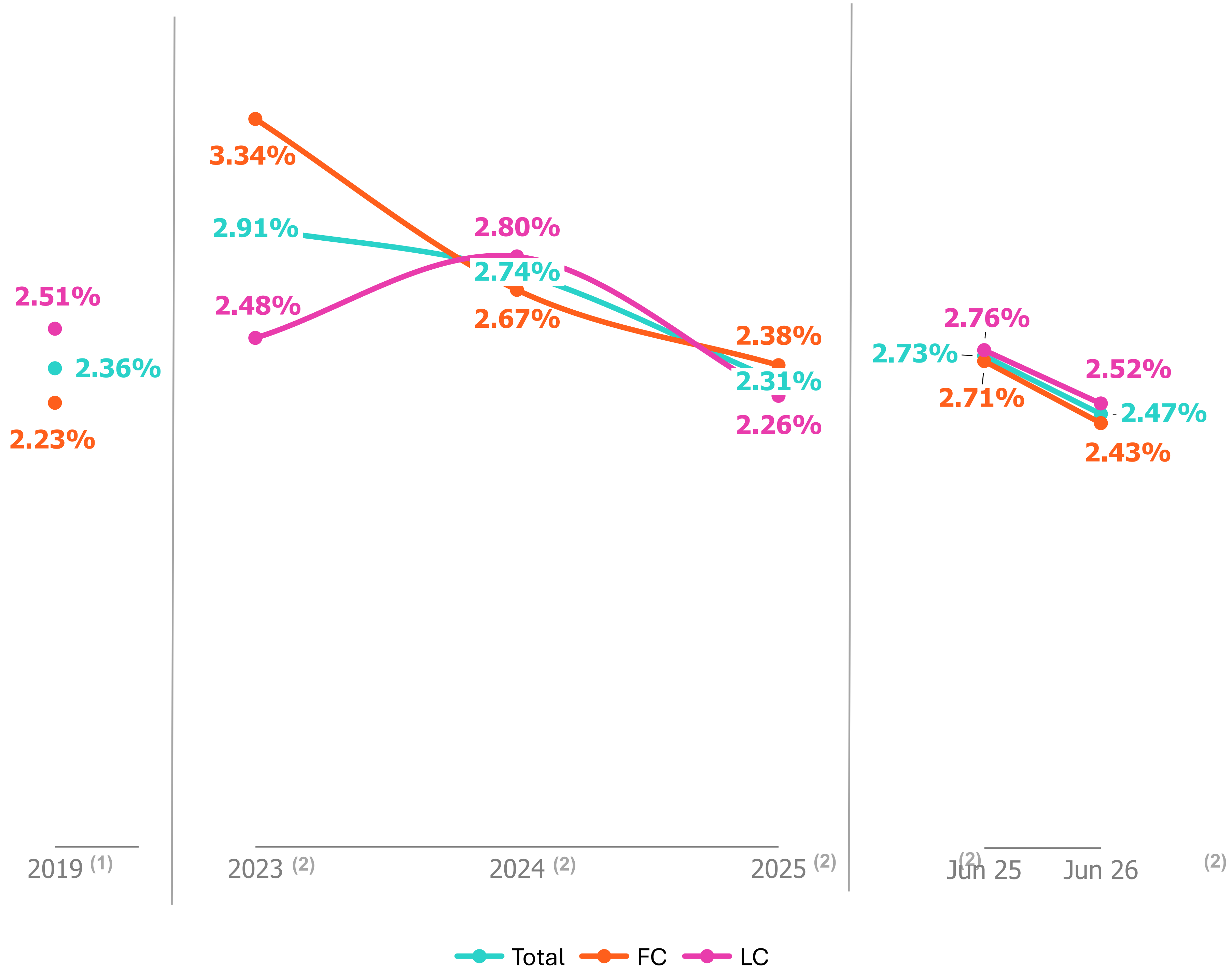
(1) Includes Demand and Saving Deposits. (2) Includes Time Deposits, Severance indemnity deposits, and Interest Payable. (3) Includes Due to Banks and correspondents and Repurchase agreements. (4) Figures reported under IFRS4. (5) Figures reported under IFRS17.

Funding Cost Declined Due to Lower Interest Rates and a More Favorable Mix

Funding Cost by Subsidiaries



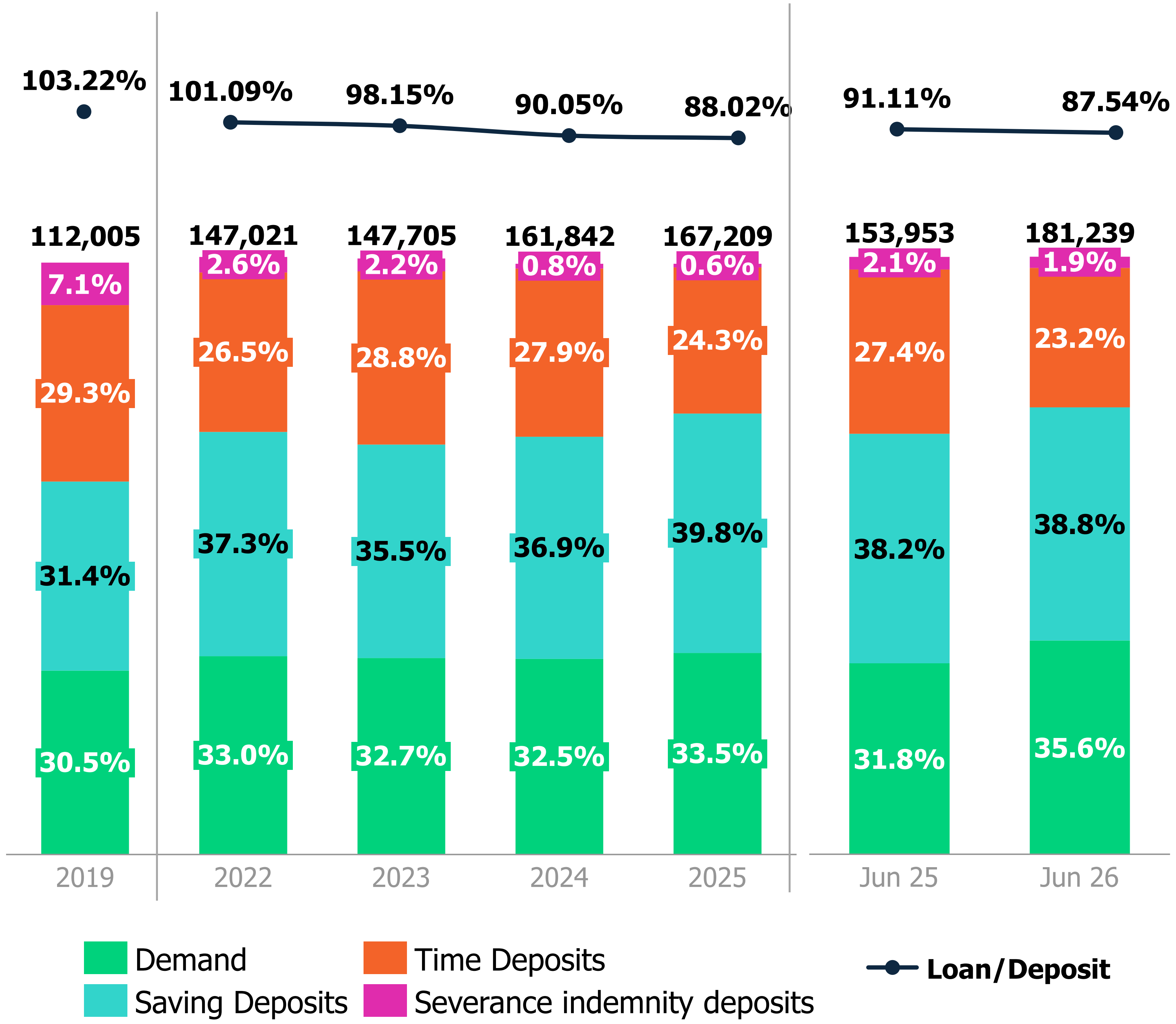
Funding Cost by Currency



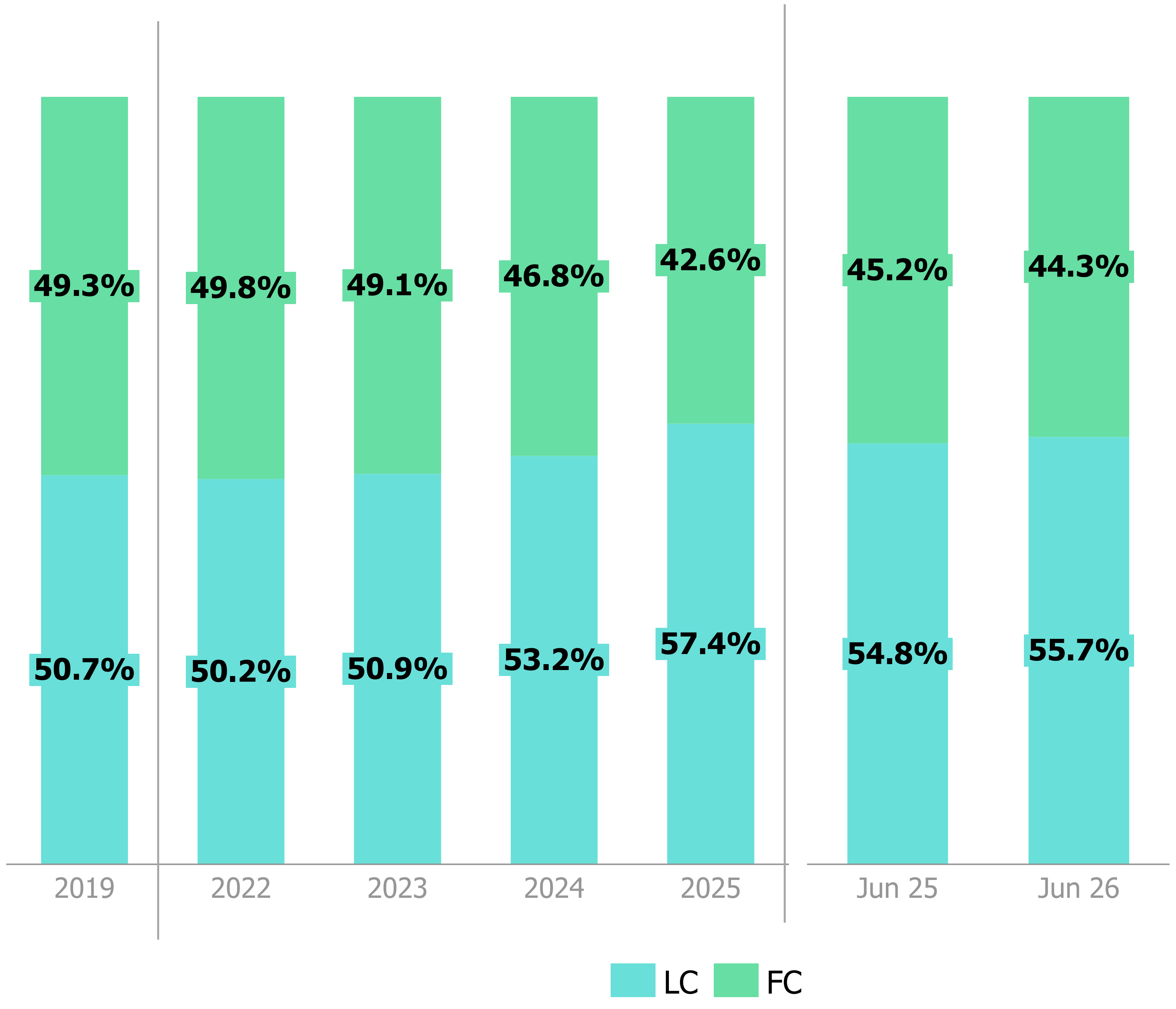
(1) Figures reported under IFRS4. (2) Figures reported under IFRS17.

Loan-to-Deposit Ratio has Steadily Declined, Supported by Sustained Growth in Low-cost Deposits Driven by a Strengthened Transactional Value Proposition

Mix of Deposits

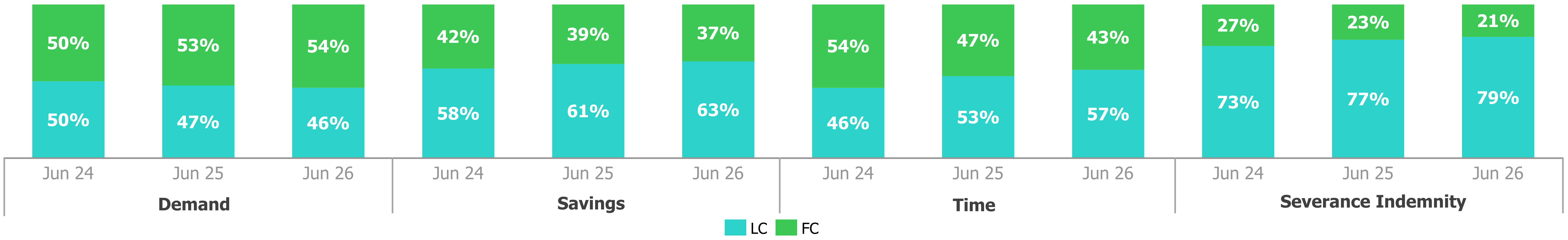


Deposits by currency

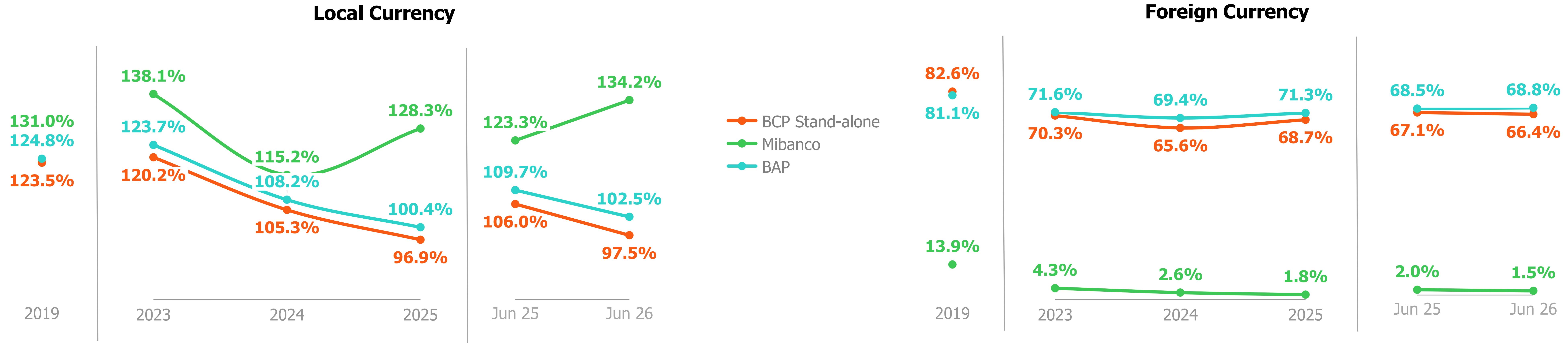


Dollarization Fell in Low-Cost Deposits Due To a Context of High Liquidity and Improvements in Our Transactional Offerings

Breakdown by Deposit Type and currency

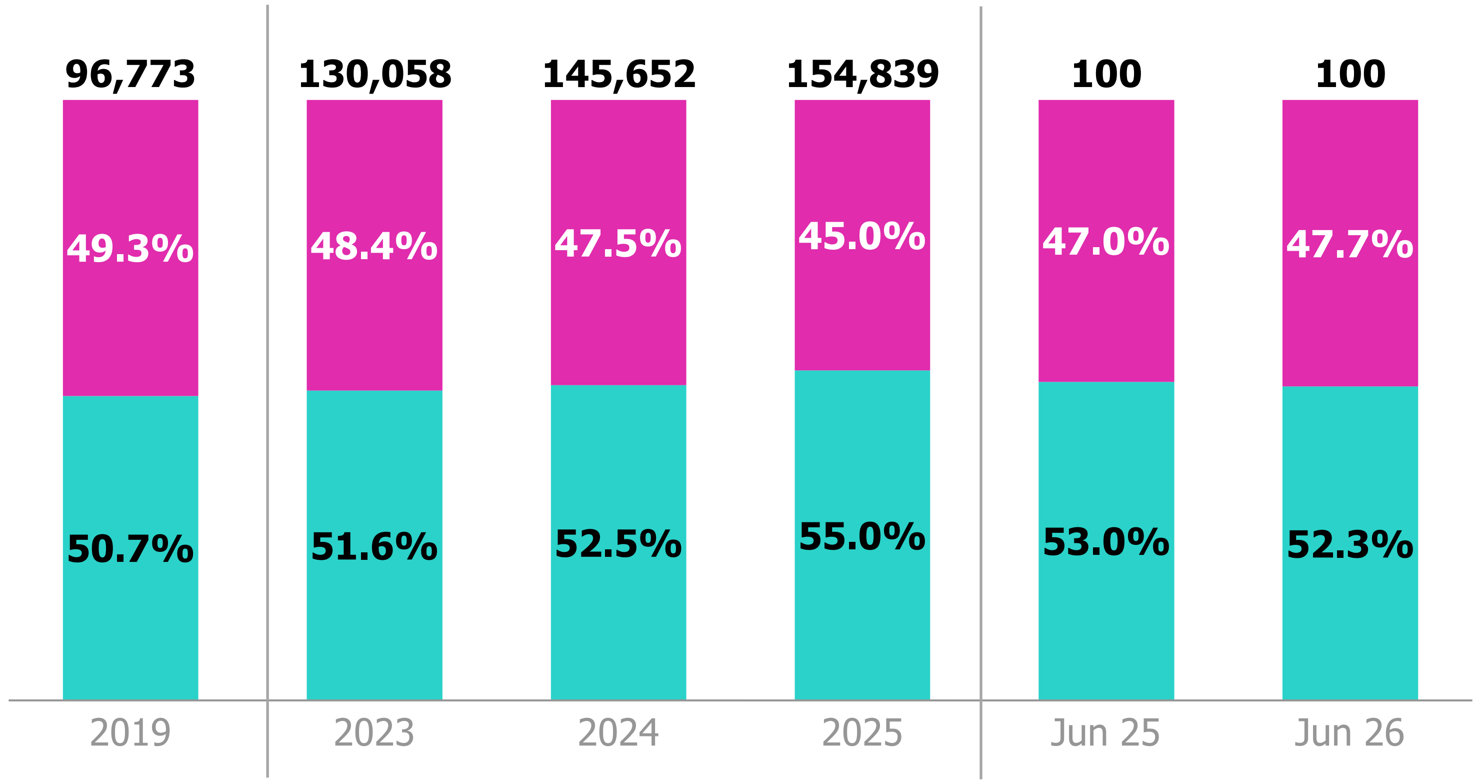


Loan / Deposit Ratio by currency

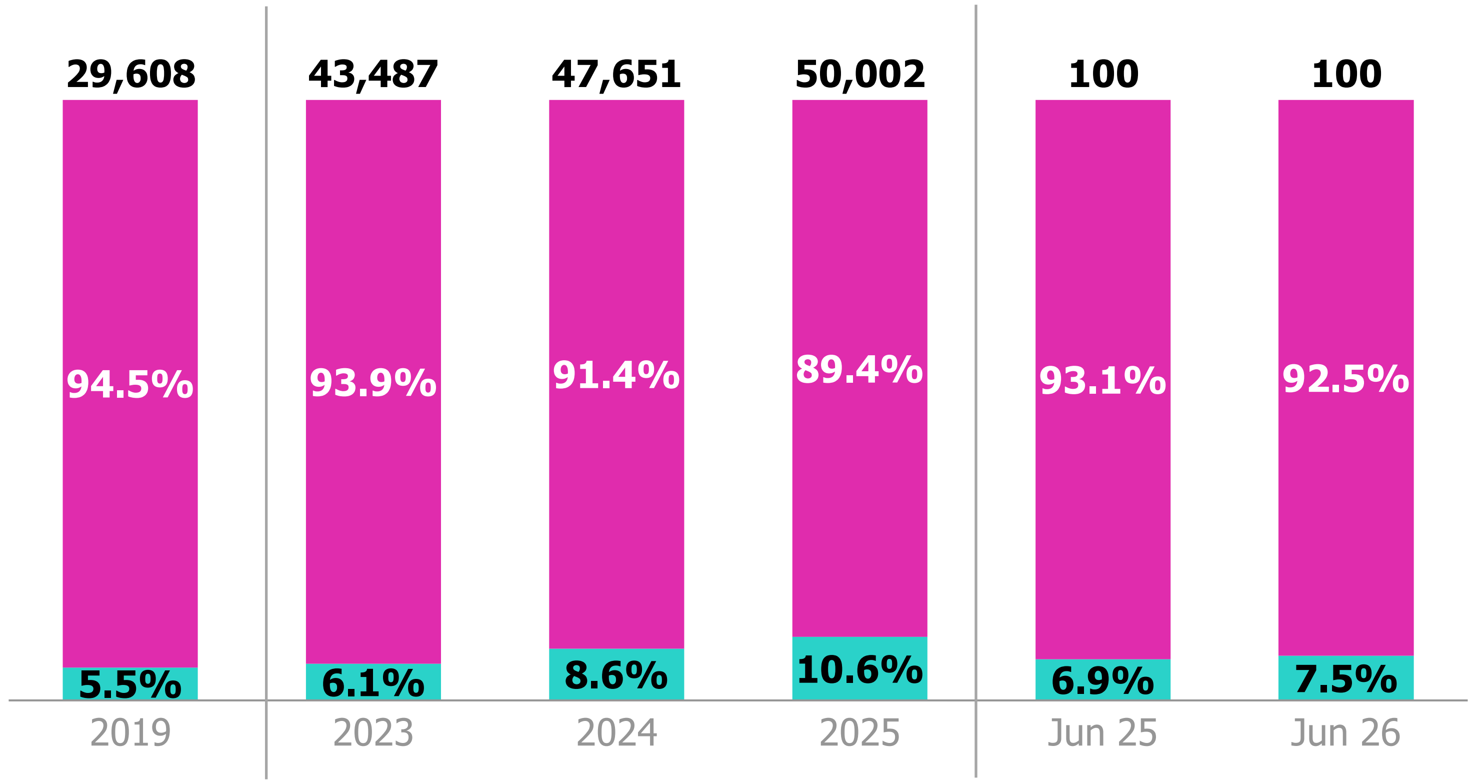


Over Half of Credicorp's Total Deposits Come from Individual Customers, Showing a Steady Increase in Savings Deposits Over Time

Total Deposits

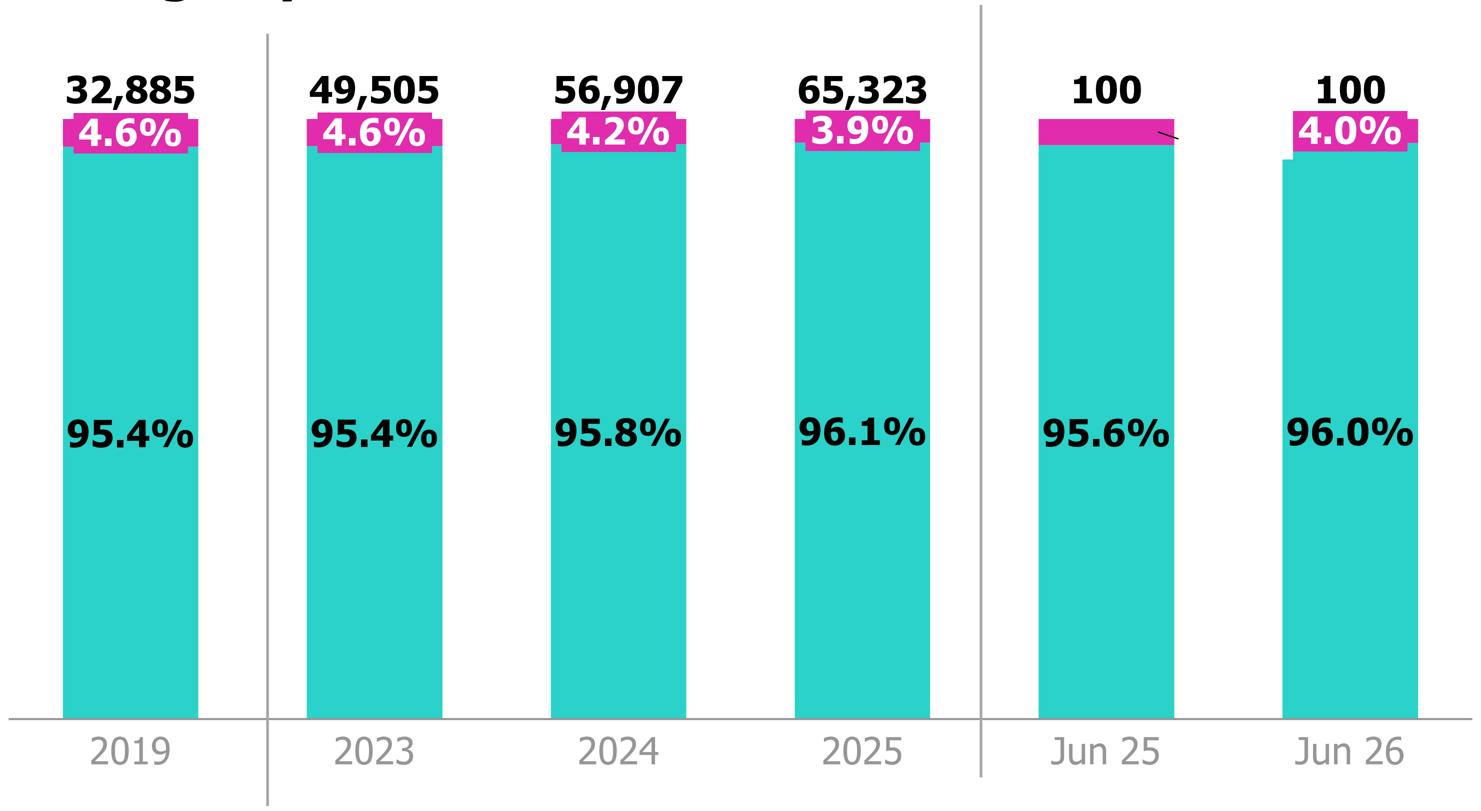


Demand Deposits

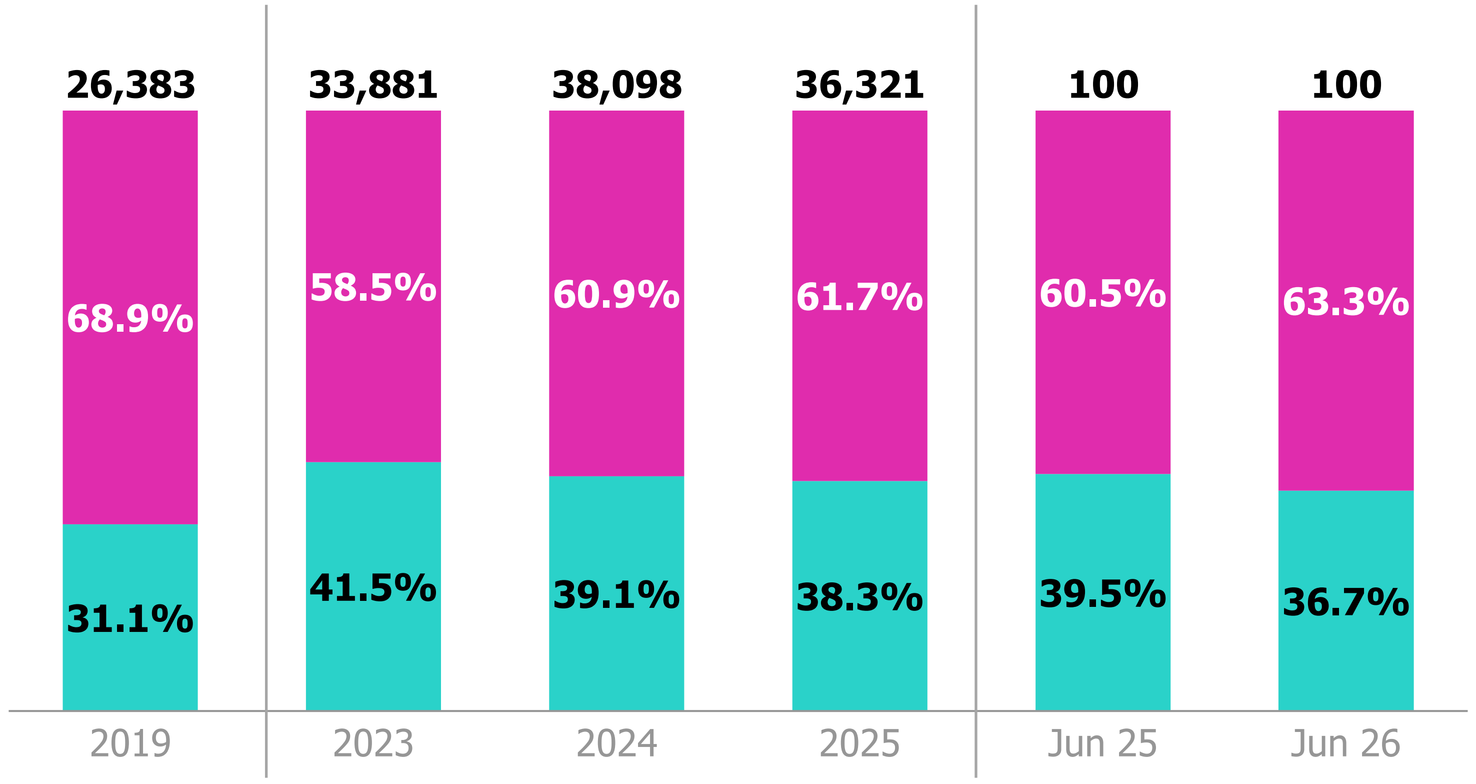


Individuals
Companies

Saving Deposits

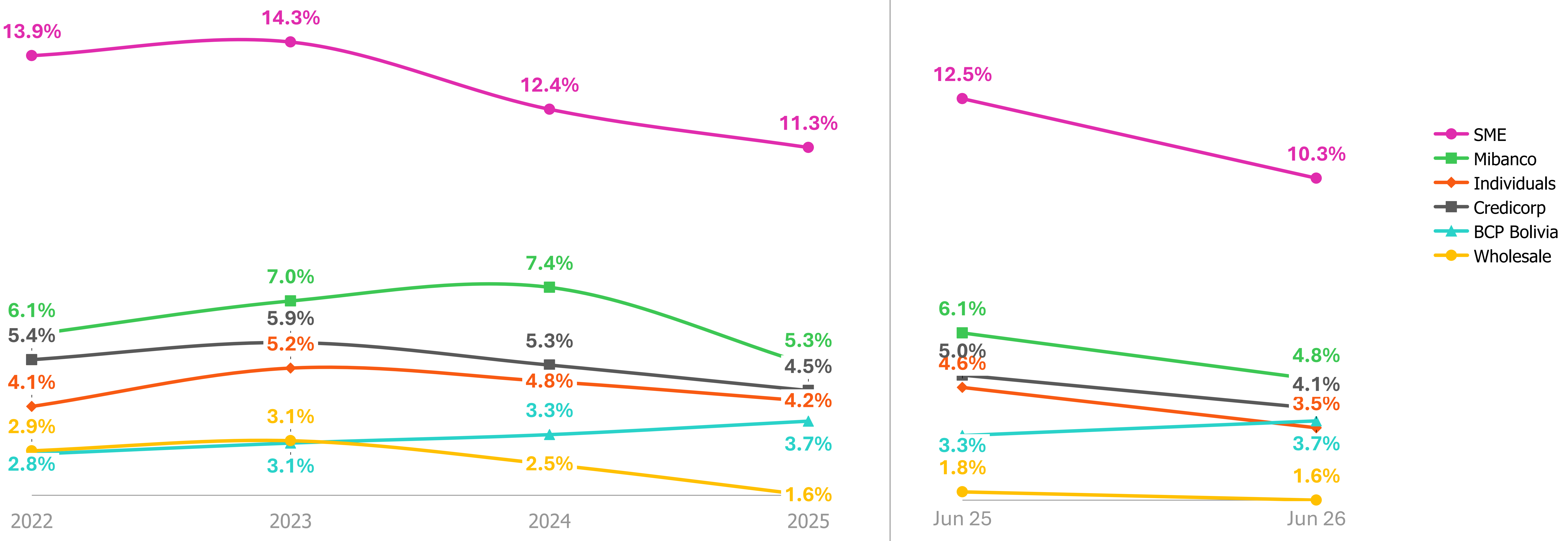


Time Deposits



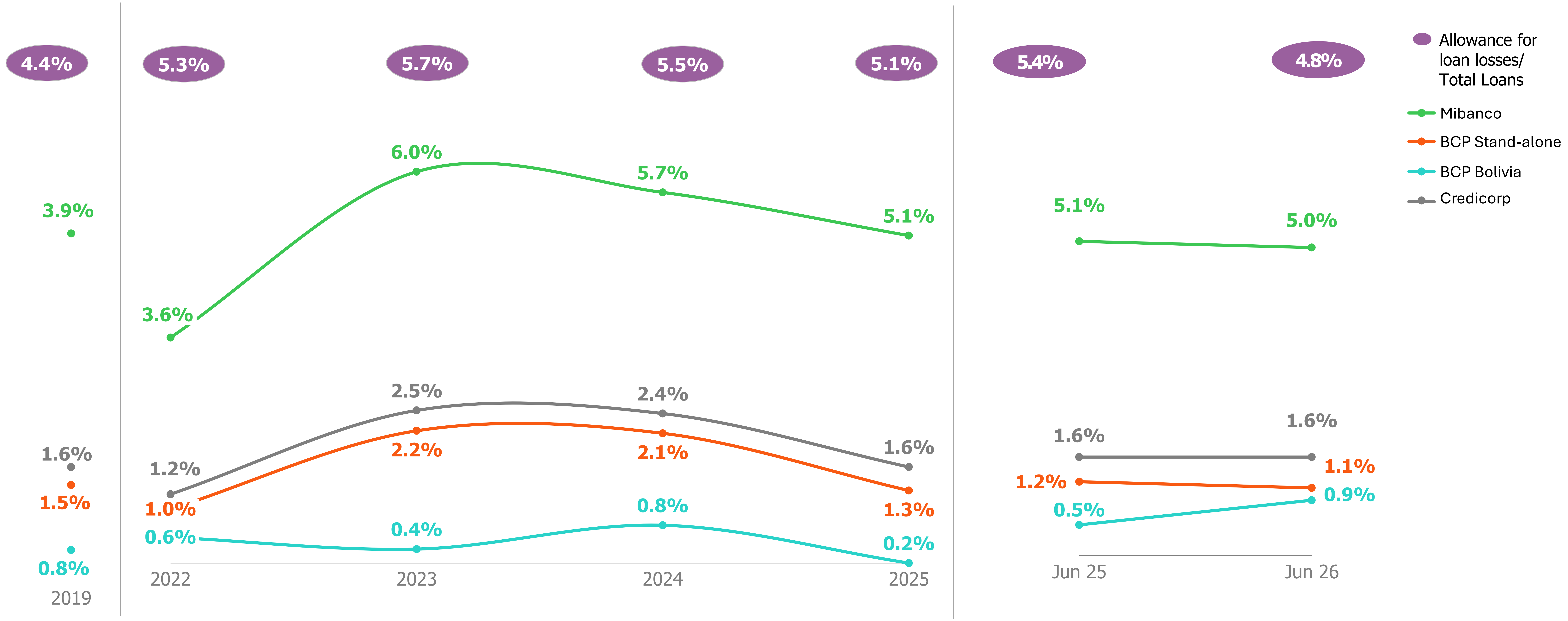
Downward Trend in NPL Ratios Mainly Driven by a Positive Economic Backdrop, an Uptick in the Quality of Origination, and Improvements in Risk Management

Non-Performing Loans (NPL) Ratio by Segment



Lower Cost of Risk Reflects Improved Payment Performance Across Most Segments and Subsidiaries

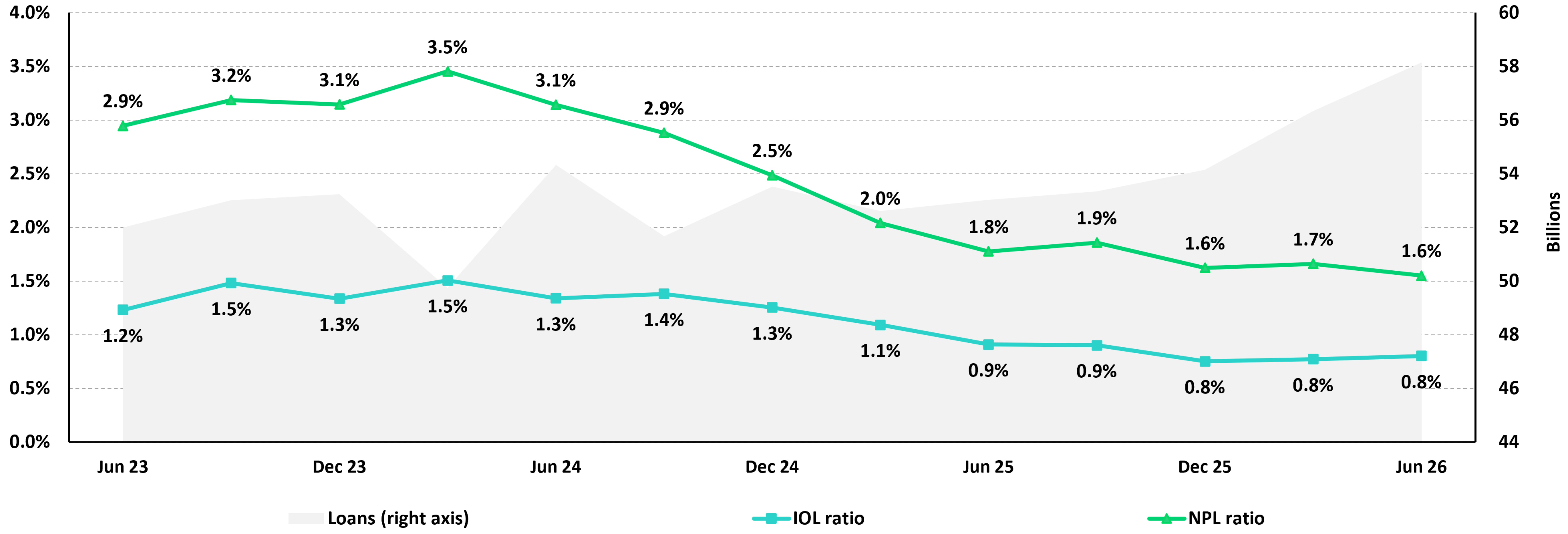
Evolution of Credicorp's Cost of Risk by Subsidiary
(Total Cost of Risk and Total Loans Coverage Ratio)



Lower NPL Ratio YoY Due to Debt Repayments From Specific Corporate Clients in Real State Sector

Wholesale Banking

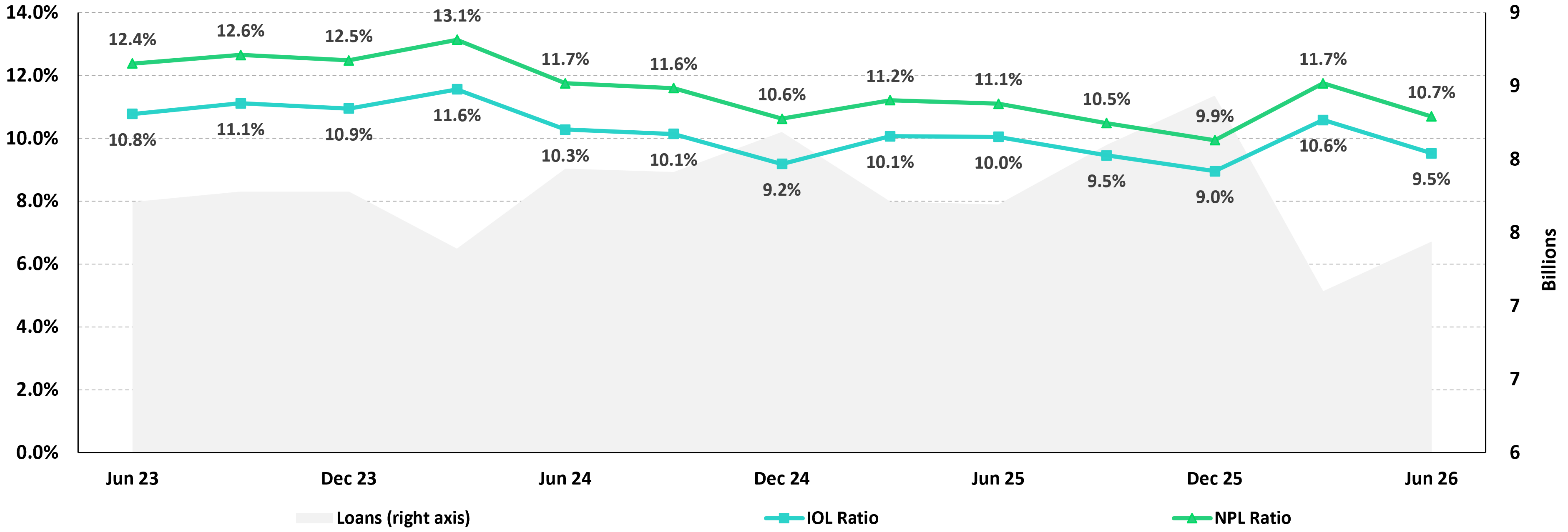
Collateral level: 27%*



*Collateral levels as of Dec 2025.

NPL Ratio Drop Reflects Better Vintages and Tighter Risk Admission Standards

SME – Business
Collateral level: 70%*

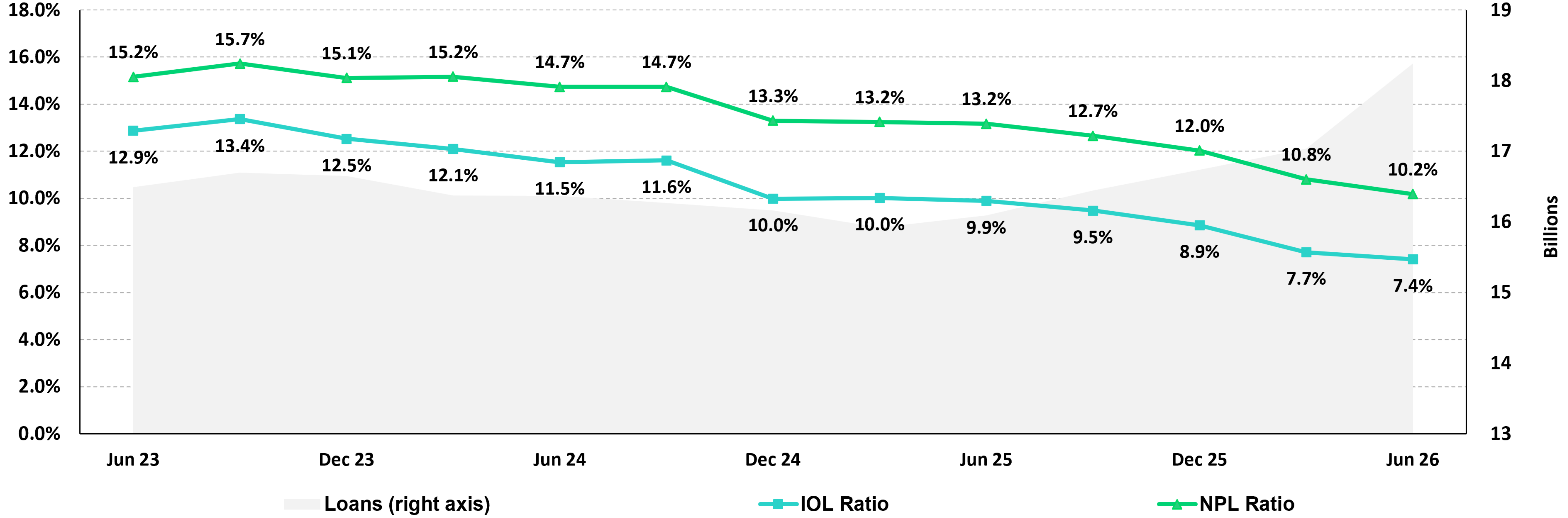


*Collateral levels as of Dec 2025.

Lower NPL Ratio Supported by a Reduction in Structural Risk, Improvements in Vintages, and Lower Default Levels

SME – Pyme

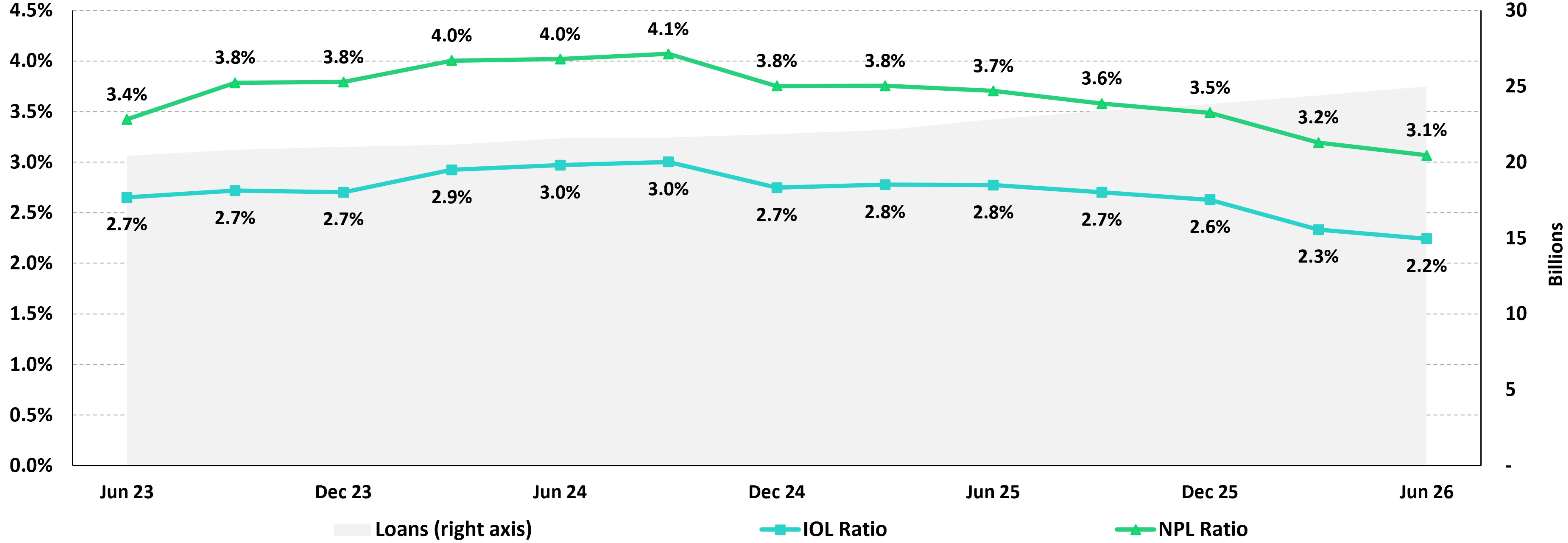
Collateral level: 32%*



*Collateral levels as of Dec 2025.

NPL Ratio Improved Due to Lower Delinquency and Stronger Collection Management

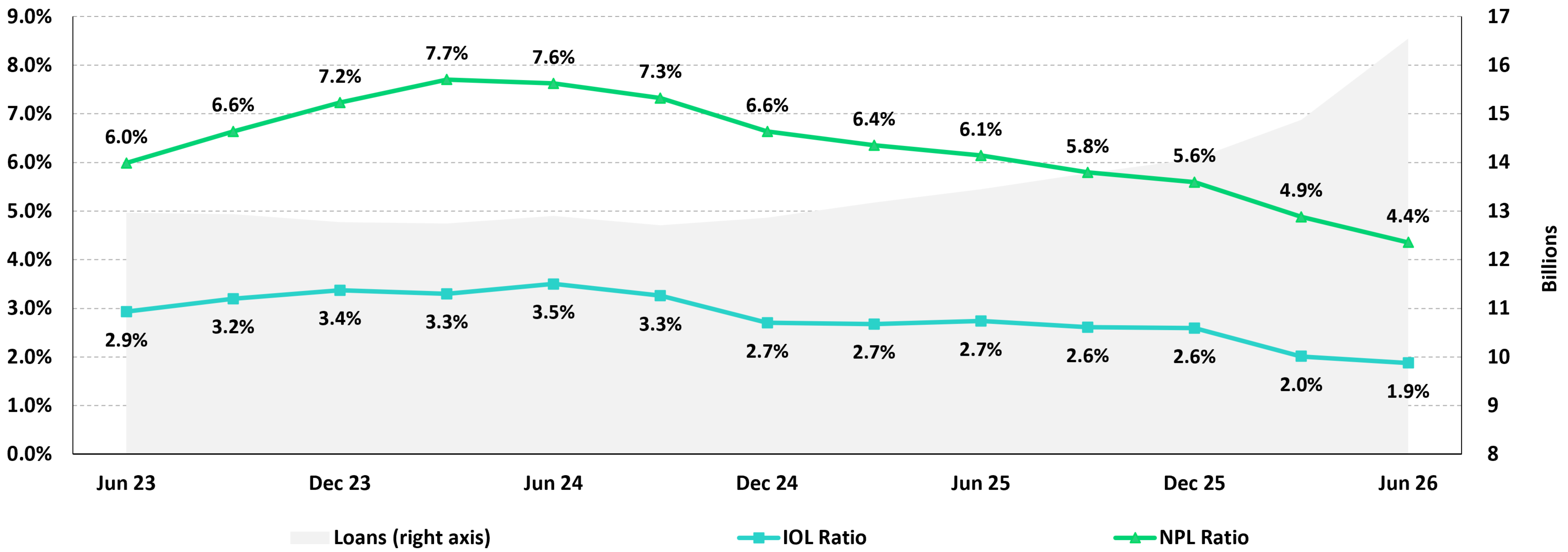
Mortgage
Loan-to-Value: 71%*



*Loan-to-Value as of Dec 2025.

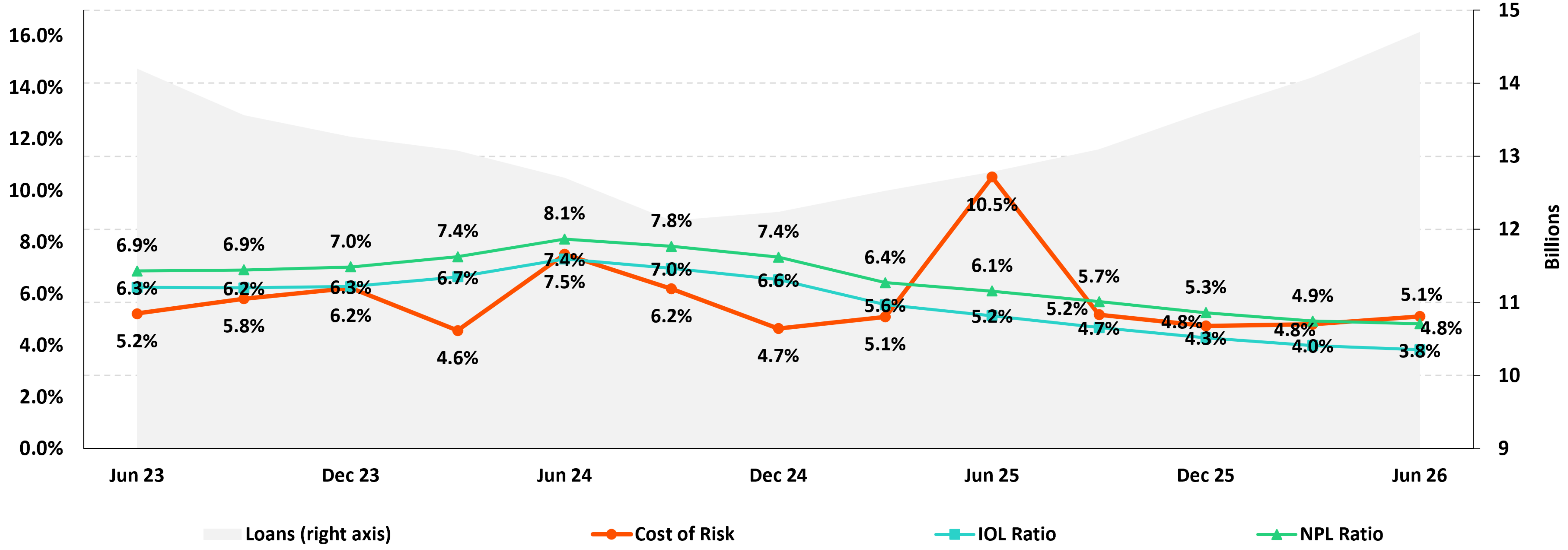
Lower NPL Ratio Supported by Better Origination Quality, More Effective Collection Efforts, and Higher System Liquidity

Consumer



NPL Ratio Decreased As NPL Volumes Fell due to Improvements in Originations and Collections Management

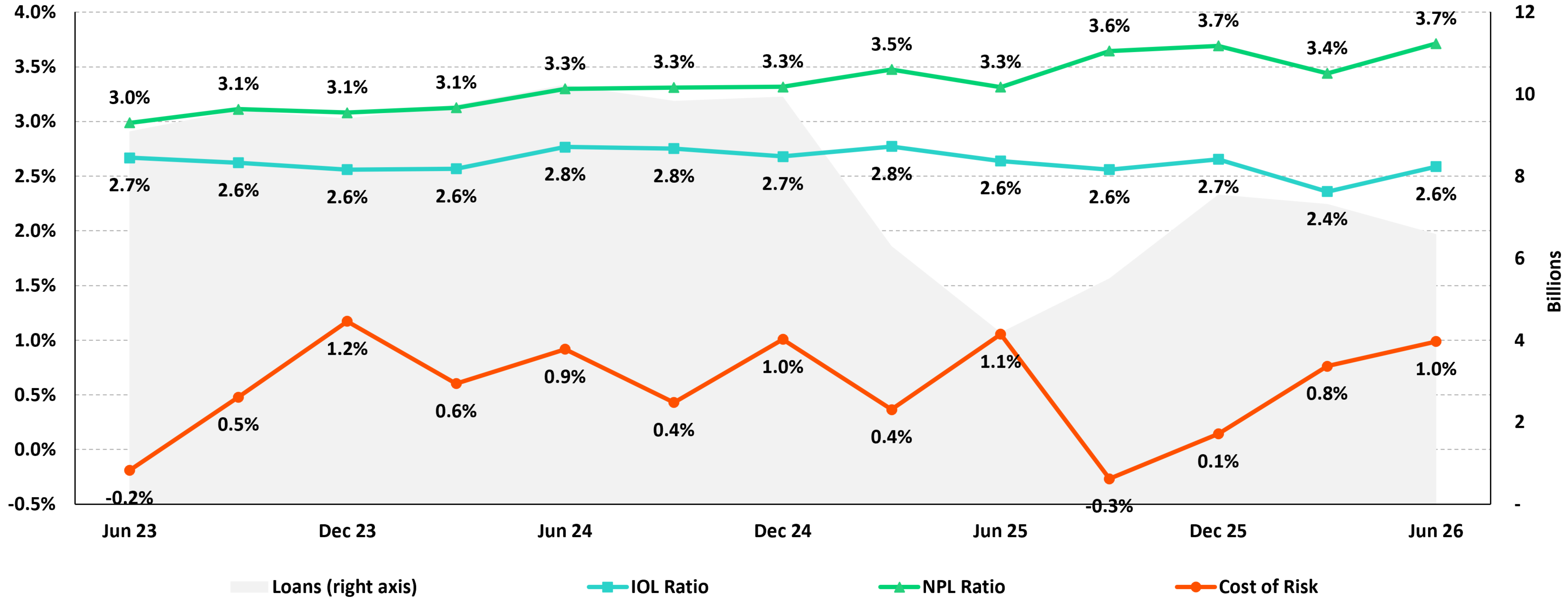
Mibanco
Collateral level: 5%*



*Collateral levels as of Dec 2025.

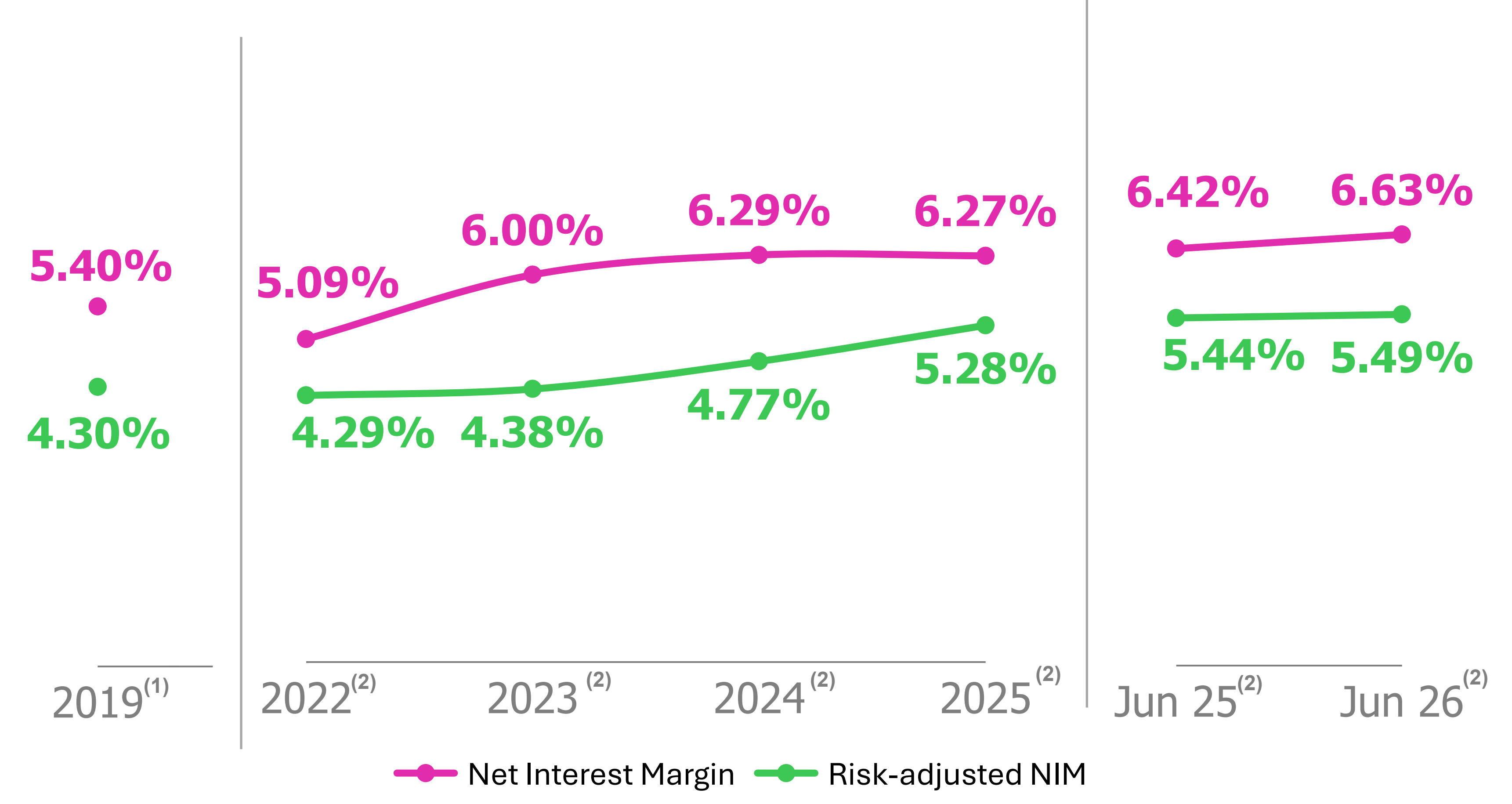
BCP Bolivia's NPL Ratio Increased due to a Volatile Macroeconomic Environment

BCP Bolivia

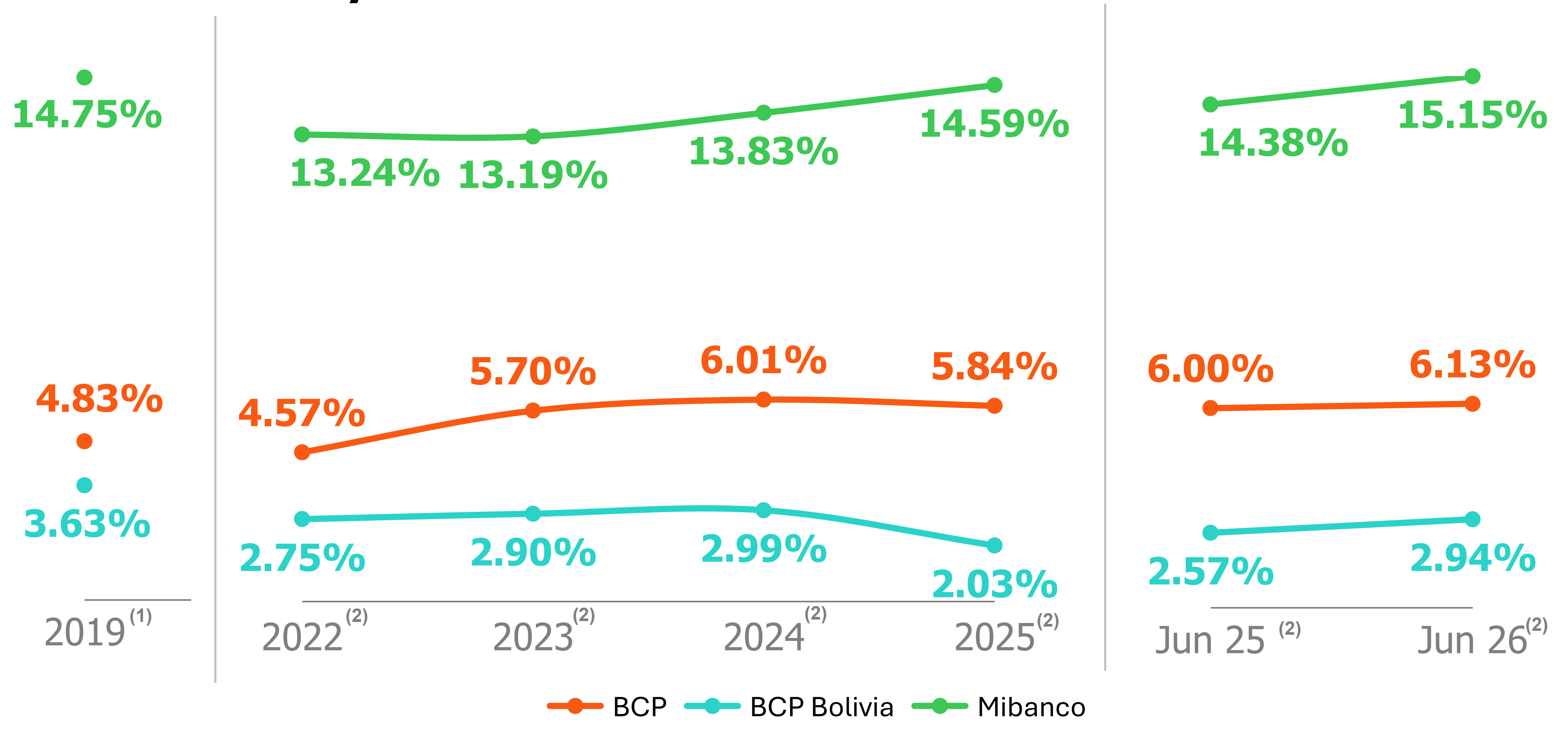


Resilient NIM Bolstered by Lower Funding Cost and a Higher-yielding Mix of Interest-Earning Assets

Historical NIM & Risk-Adjusted NIM



Historical NIM by subsidiaries

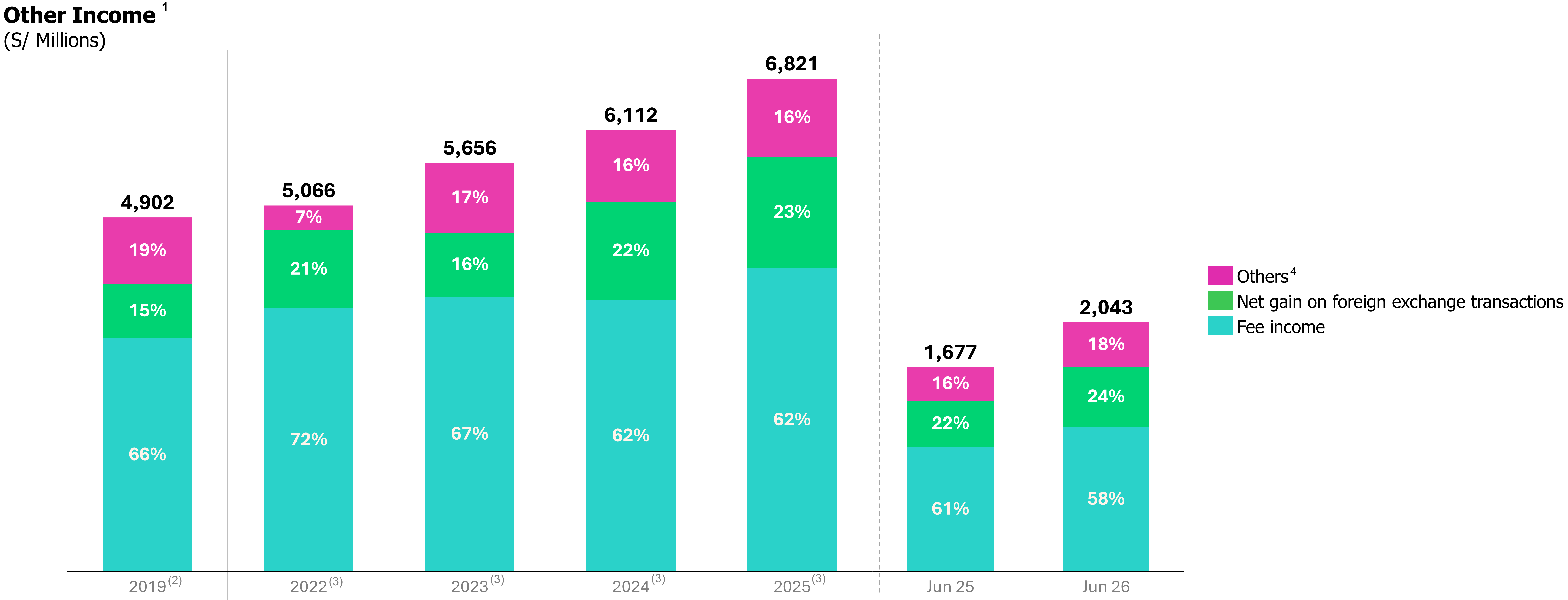


Net Interest Income

Net interest income	IFRS 4	IFRS 17					% change	% As of Jun 26	
S/ Millions	2019	2023	2024	2025	2T25	2T26	2T26 / 2T25	LC	FC
Interest income	12,382	18,798	19,869	2,580	647	674	4.2%	72%	28%
Interest expense	3,290	5,861	5,754	2,381	541	566	4.5%	50%	50%
Net interest income	**9,092**	**12,938**	**14,115**	**199**	**106**	**109**	**2.6%**	**79%**	**21%**
Net provisions for loan losses	1,846	3,622	3,519	2,406	575	731	27.1%		
Risk-adjusted Net interest income	**7,246**	**9,316**	**10,596**	**-2,207**	**-469**	**-622**	**32.7%**		

(1) Figures reported under IFRS 4
(2) Figures reported under IFRS17

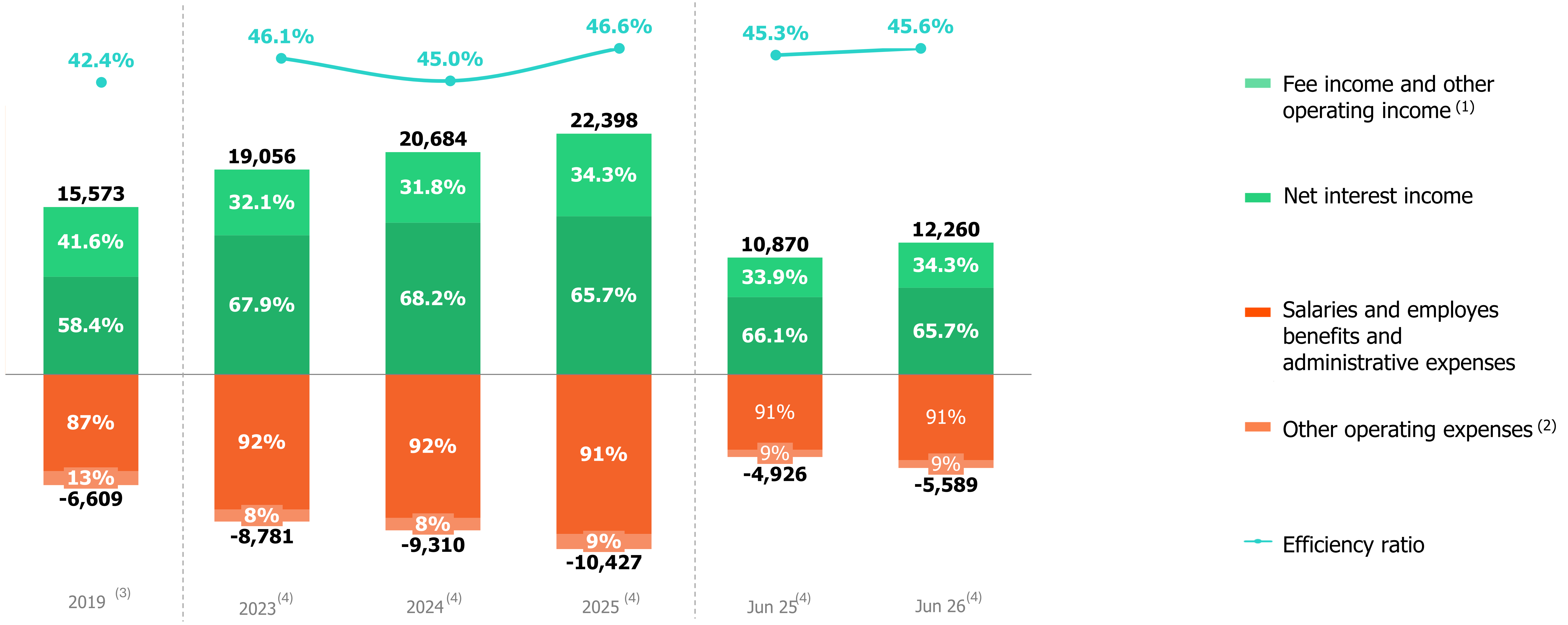
Strong Fee Income and FX Gains Highlight the Consistent Execution of Our Diversification and Decoupling Strategy



(1) Beginning in 1Q25, accounting reclassifications have been incorporated affecting Fee Income, Net Gain on Foreign Exchange Transactions, and Net Gain on Derivatives Held for Trading. Prior periods have been restated for comparability and may differ from previously reported figures.
(2) Figures reported under IFRS 4.
(3) Figures reported under IFRS 17.
(4) Others includes Net gain on securities, Net gain from associates, Net gain on derivatives held for trading, Net gain from exchange difference, Other non-financial income

Efficiency Remains on Track Within Guidance, While Investing for Future Competitiveness

Operating Income and Expenses
(S/ Million)



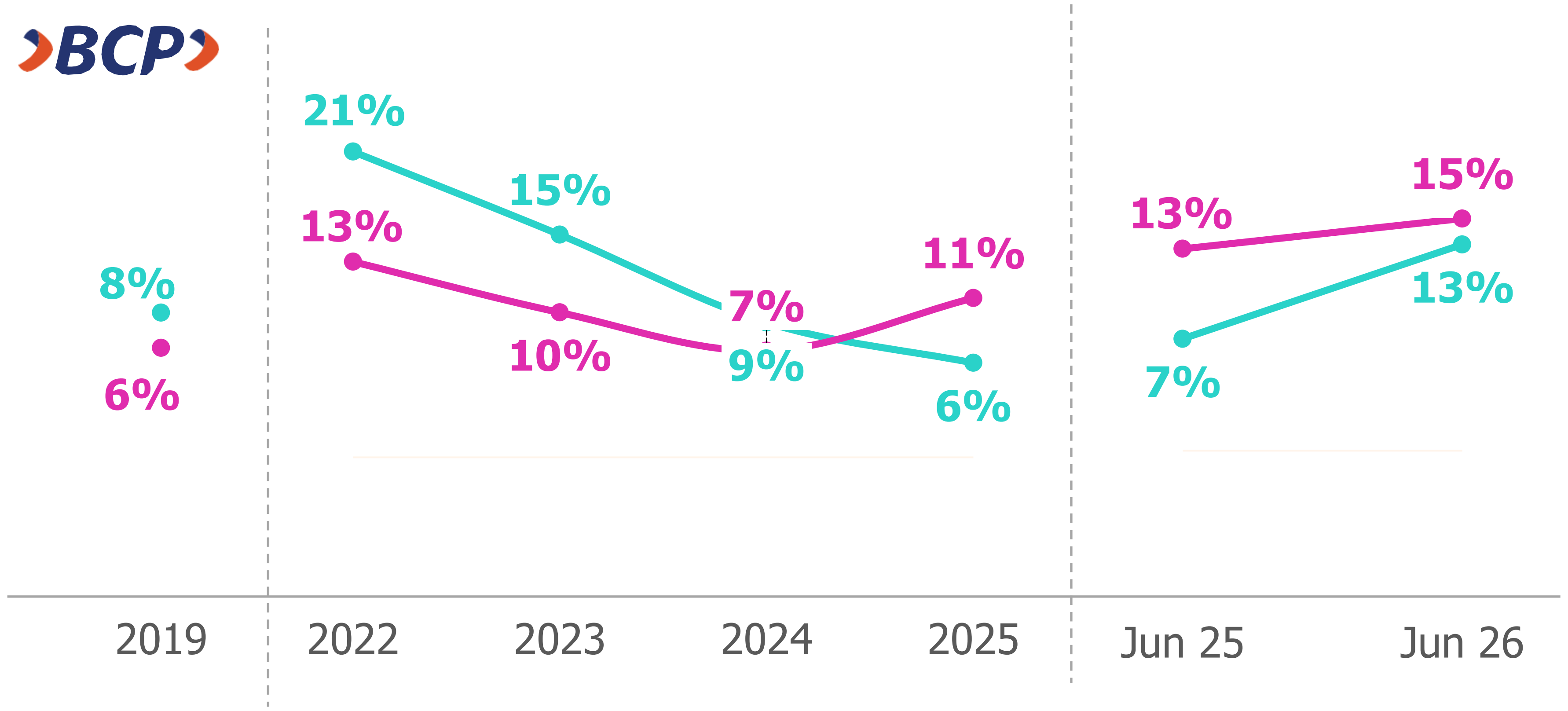
(*) Figures differ from previously reported due to alignment with audited financial statements.
(1) Includes Net earned premiums, Net gain on foreign exchange transactions, Net gain from associates, Net gain on derivatives and Result on Exchange difference.
(2) Other operating expenses includes Depreciation and amortization, Association in participation and Acquisition cost.
(3) Figures reported under IFRS 4.
(4) Figures reported under IFRS 17

Efficiency Evolution was Driven Mainly by the Core Businesses at BCP Stand-alone, Mibanco and Pacifico, as Well as Our Innovation Portfolio Initiatives

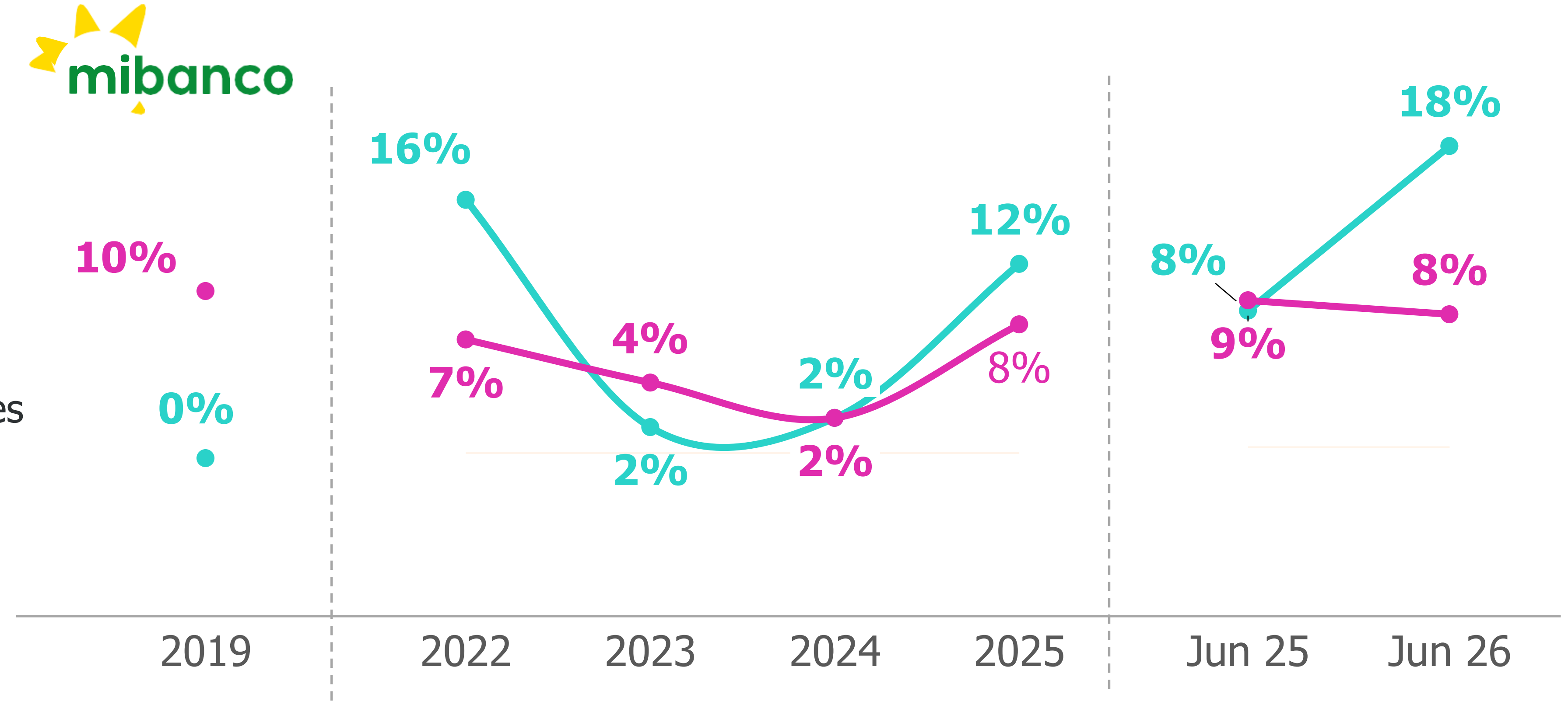
Efficiency ratio by subsidiary (%)

	BCP Stand-alone	BCP Bolivia	Mibanco - Peru	Pacifico
2019	40.7%	60.0%	53.0%	40.2%
2020	40.9%	87.8%	62.6%	39.0%
2021	43.4%	60.3%	55.4%	35.4%
2022	40.7%	60.9%	51.3%	34.3%
2023	38.8%	61.3%	52.7%	26.5%
2024	38.1%	63.9%	52.7%	27.6%
2025	39.7%	67.8%	50.9%	38.3%
Jun 25	38.0%	68.8%	52.4%	34.9%
Jun 26	38.6%	60.8%	48.0%	39.8%

Income and Expenses Annual Growth (%)

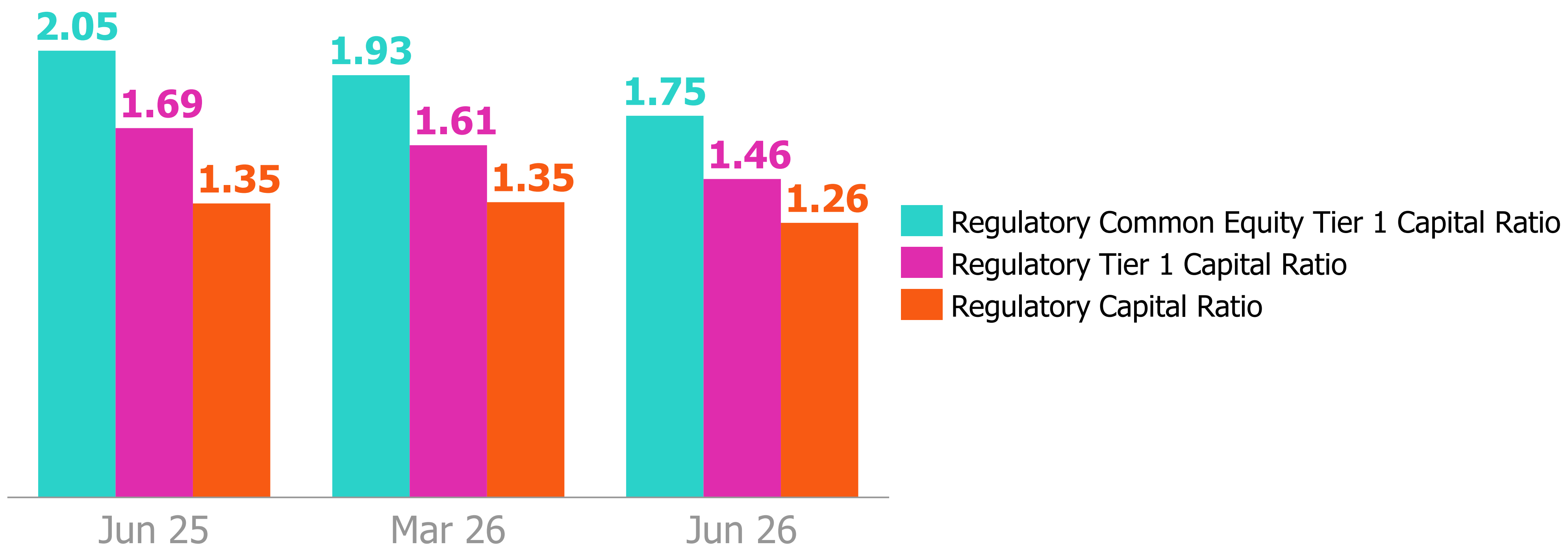


Operating Income
Operating Expenses

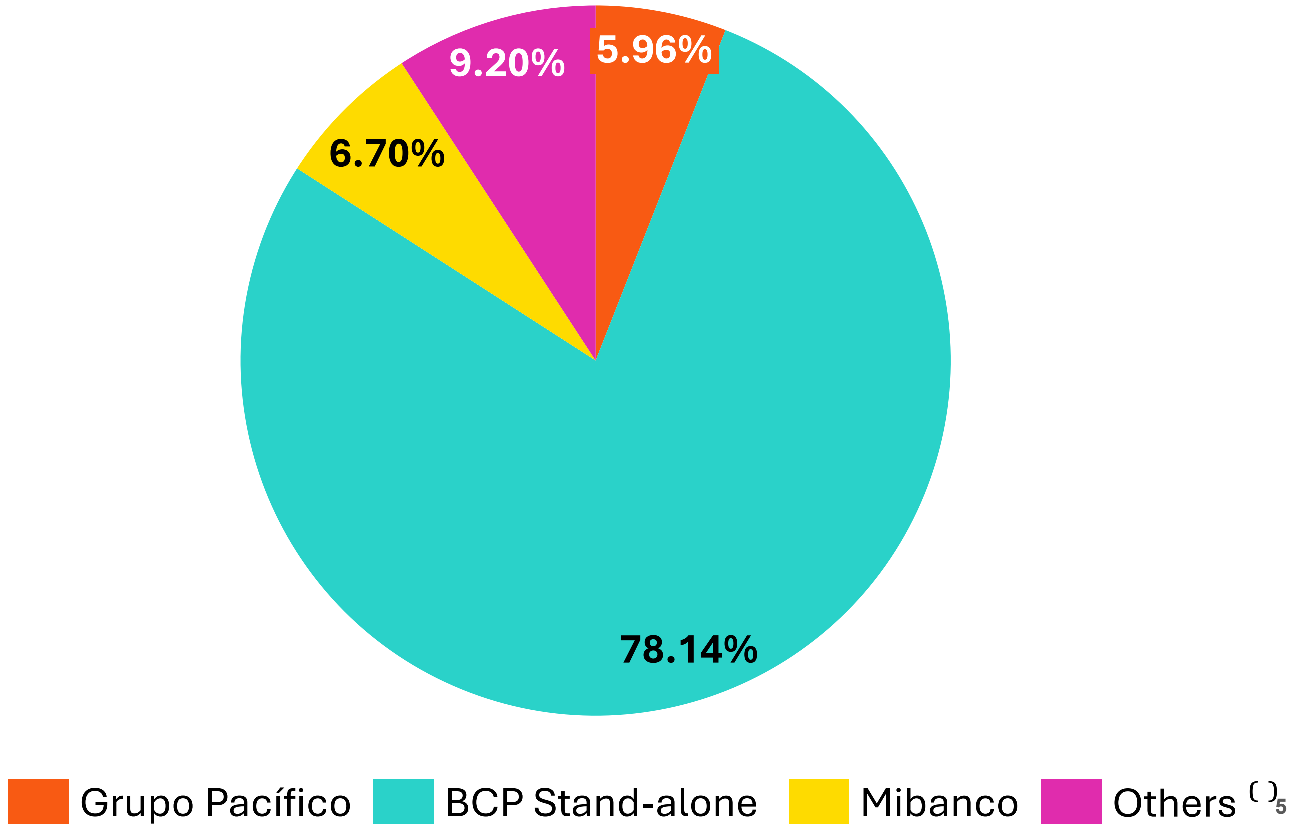


Credicorp's Capital Position Maintains a Significant Buffer over Regulatory Requirements

Capital Coverage Ratios



Regulatory Capital Requirement Breakdown Jun 26



Compliance with Capital Requirement

(S/ Thousands)(6)

	Jun 25	Mar 26	Jun 26
Total Regulatory Capital (A)	39,699,311	45,685,787	44,308,224
Total Regulatory Capital Requirement (D)	29,484,940	33,801,576	35,232,602
Regulatory Capital Ratio (A) / (D)	**1.35**	**1.35**	**1.26**

(1) For a more detailed breakdown of Credicorp's Regulatory capital, refer to Credicorp's Quarterly Earning Releases. (2) Tier I = capital + restricted capital reserves + Tier I minority interest - goodwill - (0.5 x investment in equity and subordinated debt of financial and insurance companies)+ perpetual subordinated debt. (3) Tier II = Subordinated debt + Tier II minority interest tier + loan loss reserves - (0.5 x investment in equity and subordinated debt of financial and insurance companies). (4)Tier III = Subordinated debt covering market risk only. (5) Includes: ASB, BCP Bolivia, Edyficar, Solución EAH, AFP Prima, Credicorp Ltd, Grupo Credito, Credicorp Capital and others. (6) Legal minimum = 100% / Internal limit = 105%.

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https://credicorp.gcs-web.com/

2Q26 Corporate Presentation

August 2026

CREDICORP