

2Q26 Corporate Presentation

August 2026

CREDIC  RP



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			 	#1 ²	86.3%	80.5%
Microfinance			 	#1 ³	8.6%	8.0%
Insurance and Pensions				#2 ⁴	12.6%	7.8%
Investment Management & Advisory			     	#1 ⁵	2.9%	3.6%
Corporate Venture Capital			  			

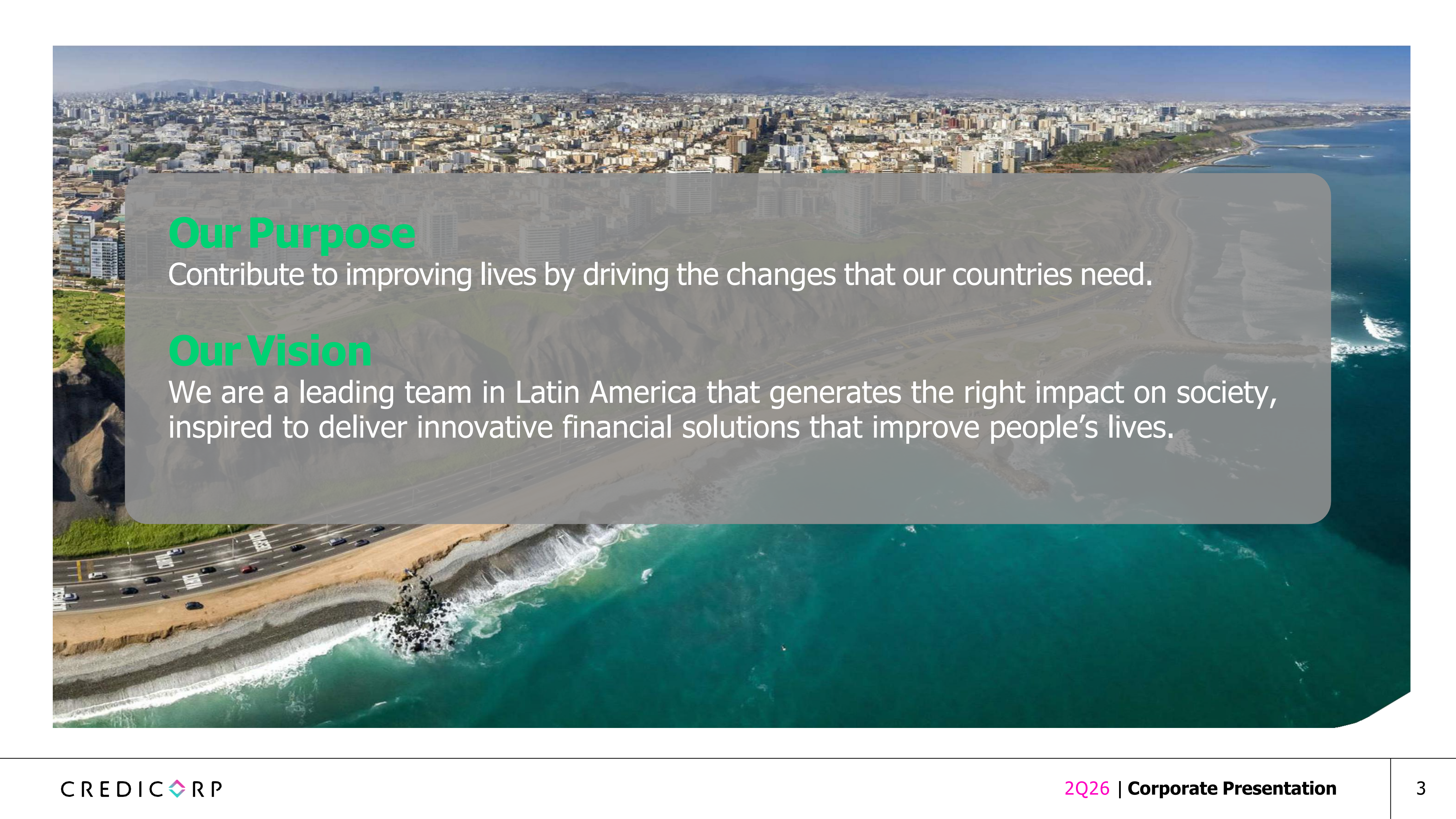
Net Income Jun 26

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.

An aerial photograph of a coastal city, likely Lima, Peru, showing a dense urban area with many buildings, a sandy beach, and the ocean. A large, semi-transparent grey box is overlaid on the center of the image, containing the company's purpose and vision statements.

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



Integrating Digital Capabilities to Improve Efficiency and Enhance Customer Experience

2



Evolving Our Microfinance Model to Build a More Resilient and Sustainable Business

3



Leveraging Product Capabilities and Digital Ecosystem for Mass Distribution

4



Consolidating Our Diversified Portfolio and Strategic Transformation

Complementing Core Businesses With a Disciplined Innovation Portfolio

Neobank Model



Acquiring/SME Services



InsurTech



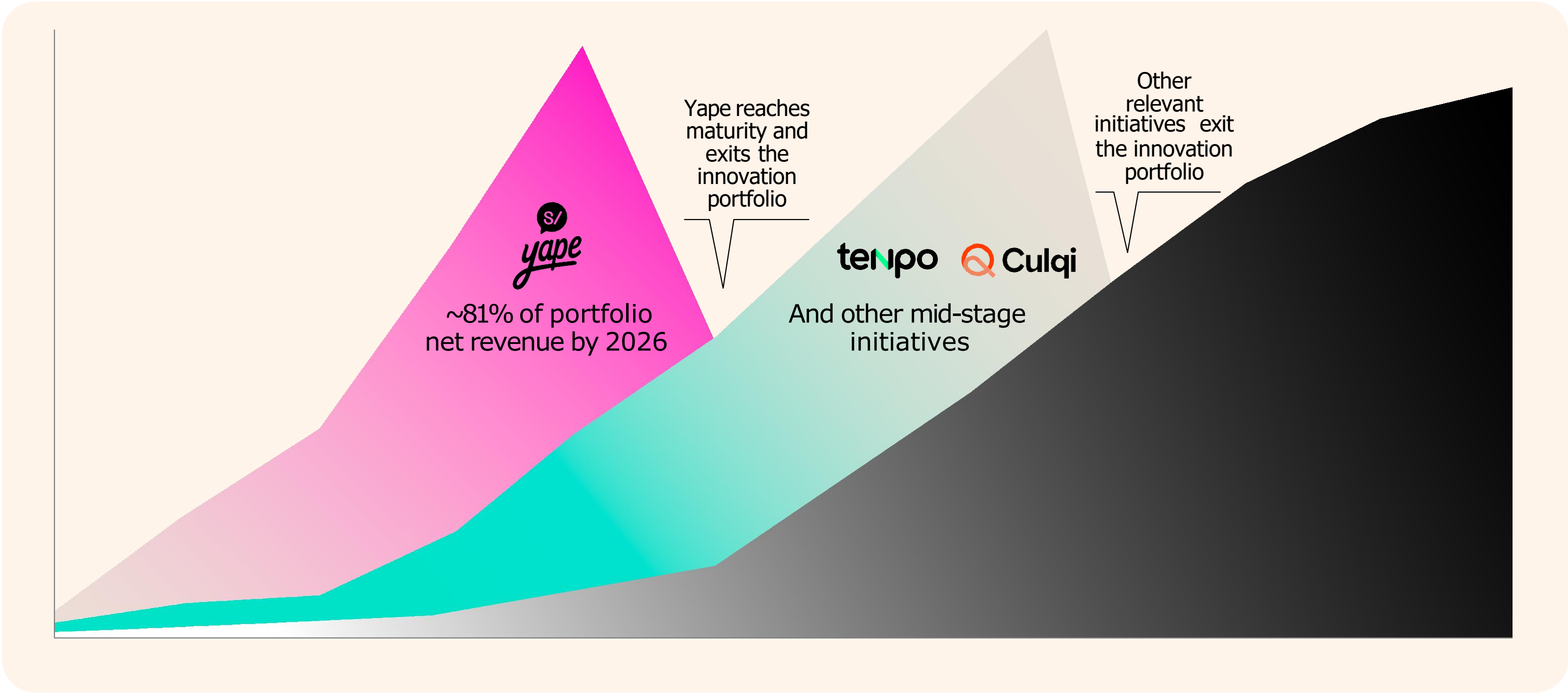
Wealth Tech



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
 $\leq +350$
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

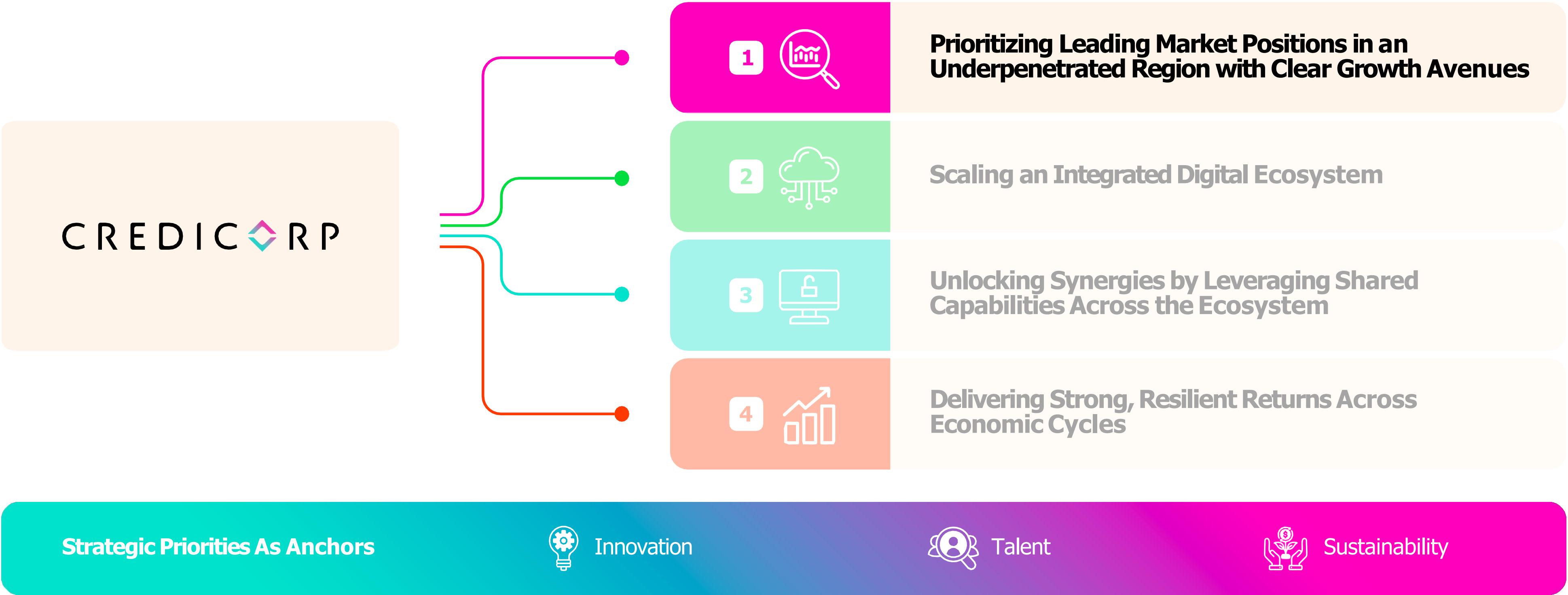


Efficiency
More cost-efficient and digital distribution



Growth
Penetrating untapped segments

Why Invest in Credicorp?





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
	35%	39%	28%
	42%	44%	34%
	56%	54%	46%
	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



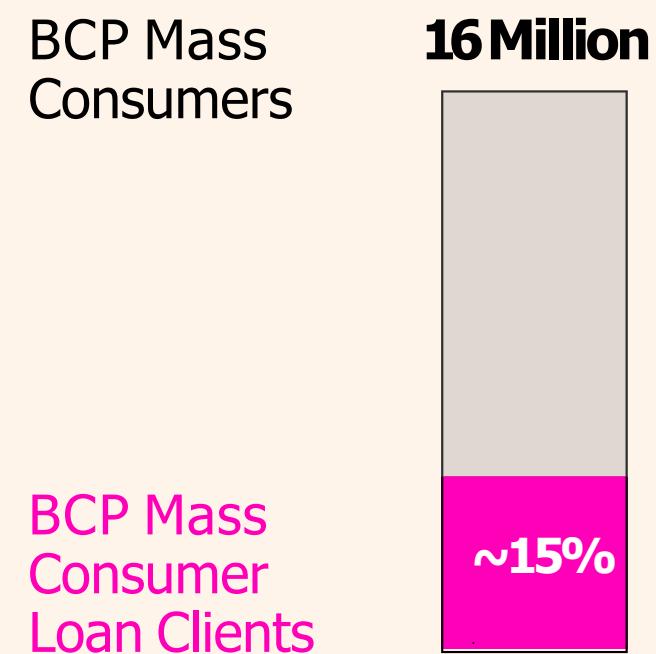
Enhancing Financial Access To Support the Expansion of Our Credit Portfolio While Strengthening Fees and Other Income Growth

Growth Opportunity

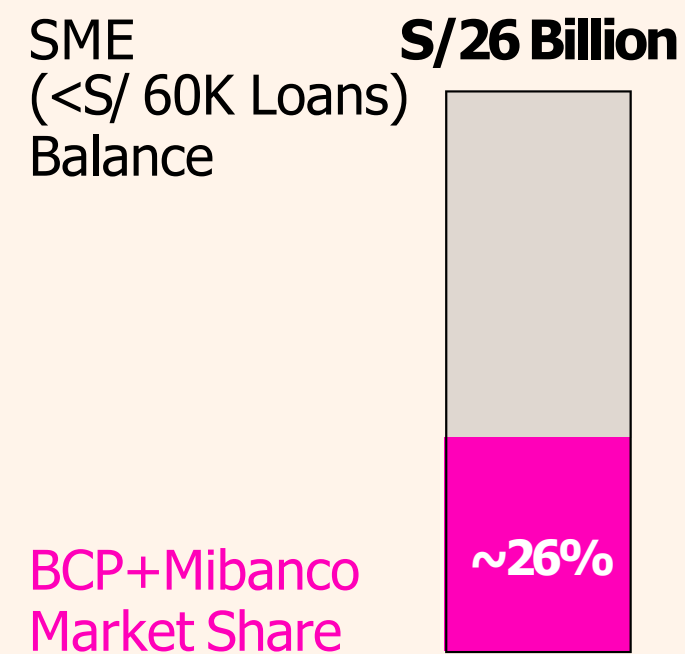


Loans

Consumer Loans¹



SME Loans¹

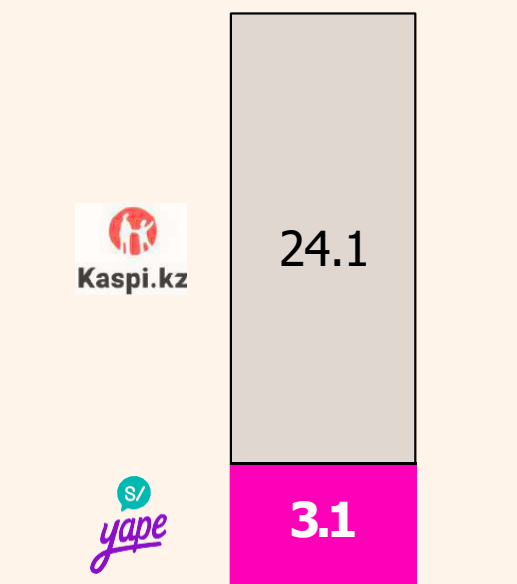


+ Risk adjusted NIM

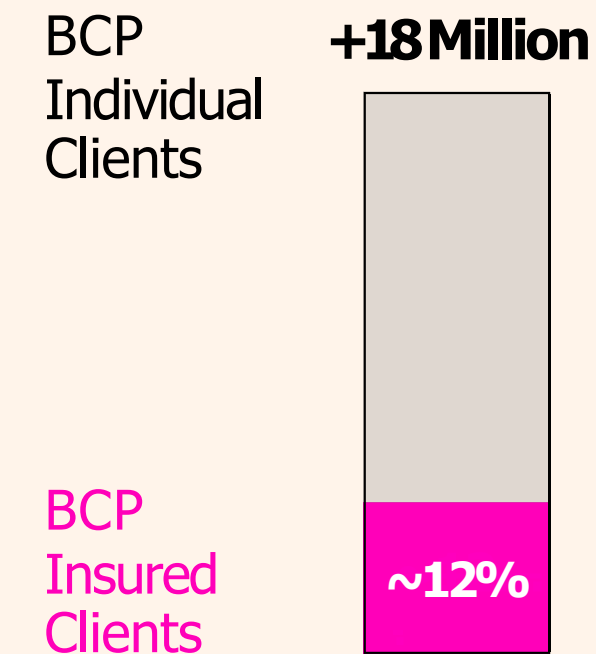


Fees and Other Income

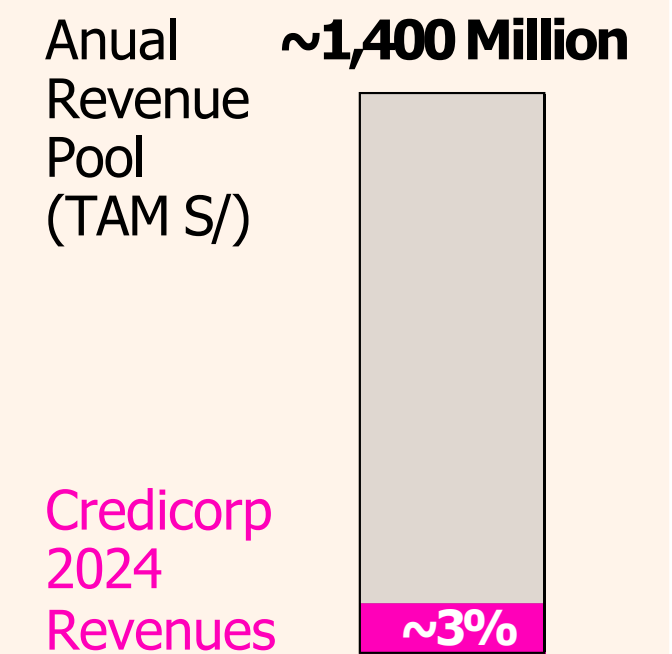
Payments Revenue /MAU (S/)²



Insurance¹



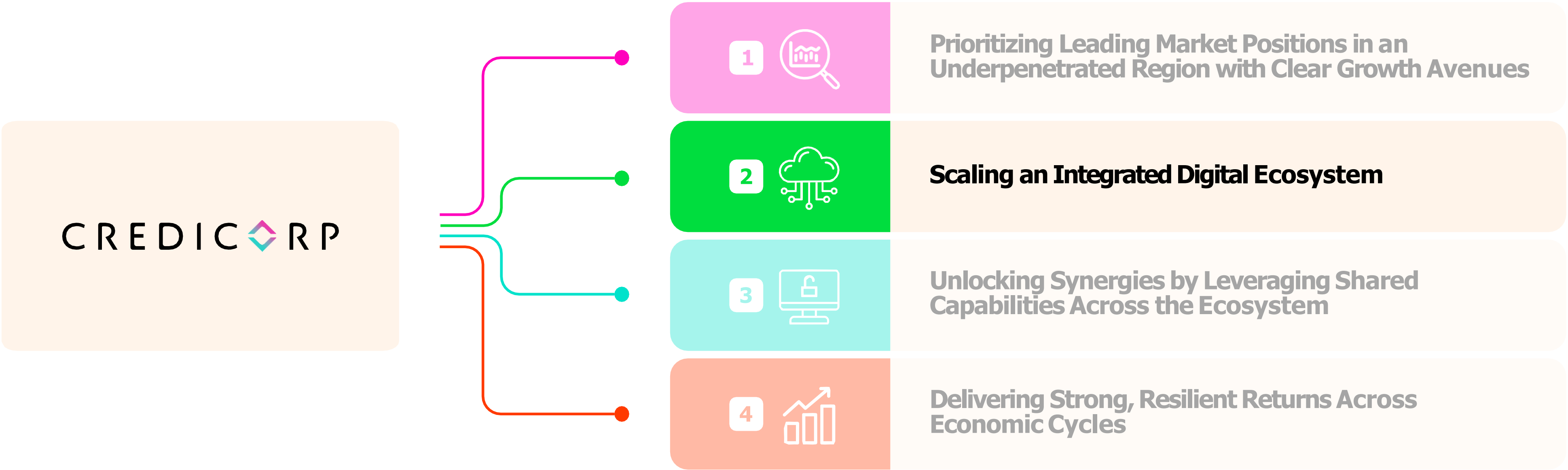
Remittances²



+ Fee income

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

Why Invest in Credicorp?



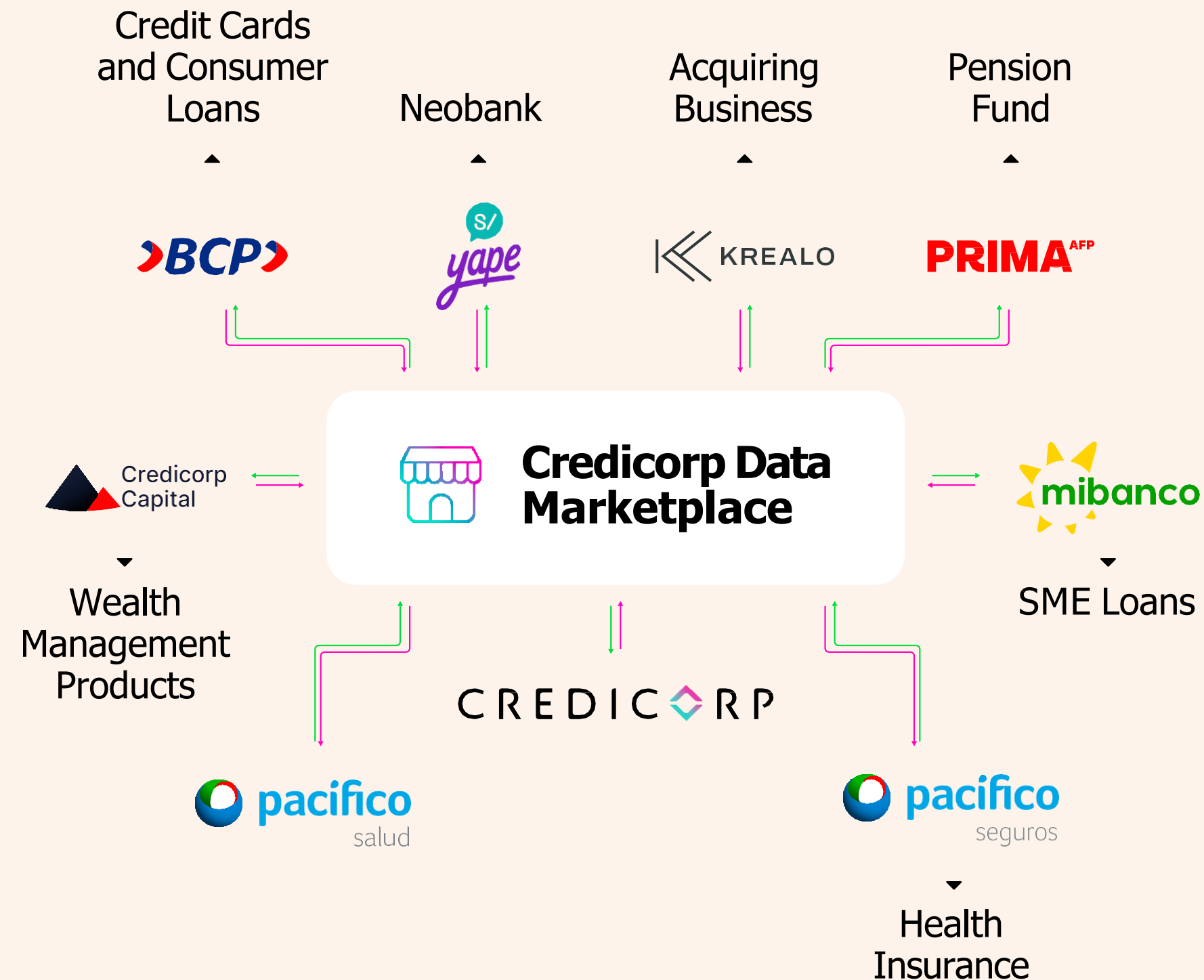
Strategic Priorities As Anchors

Innovation

Talent

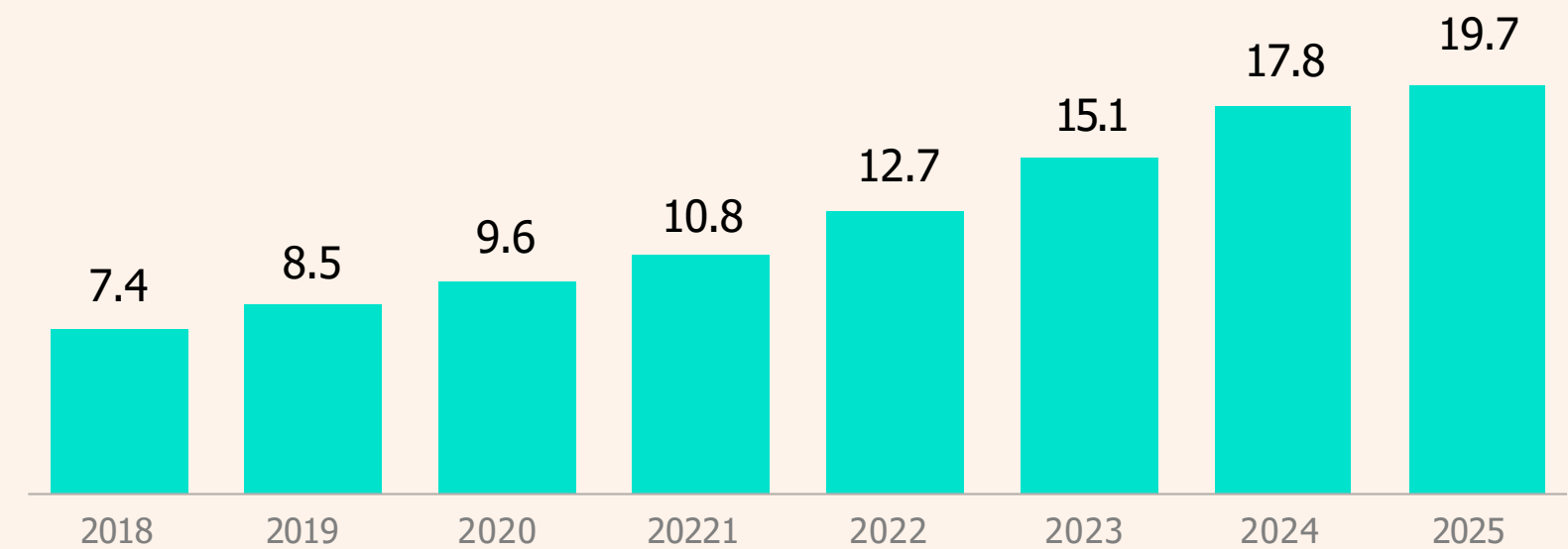
Sustainability

Digital Ecosystem Expansion Fueling Strong Client Growth and Engagement



Number of BCP Clients¹

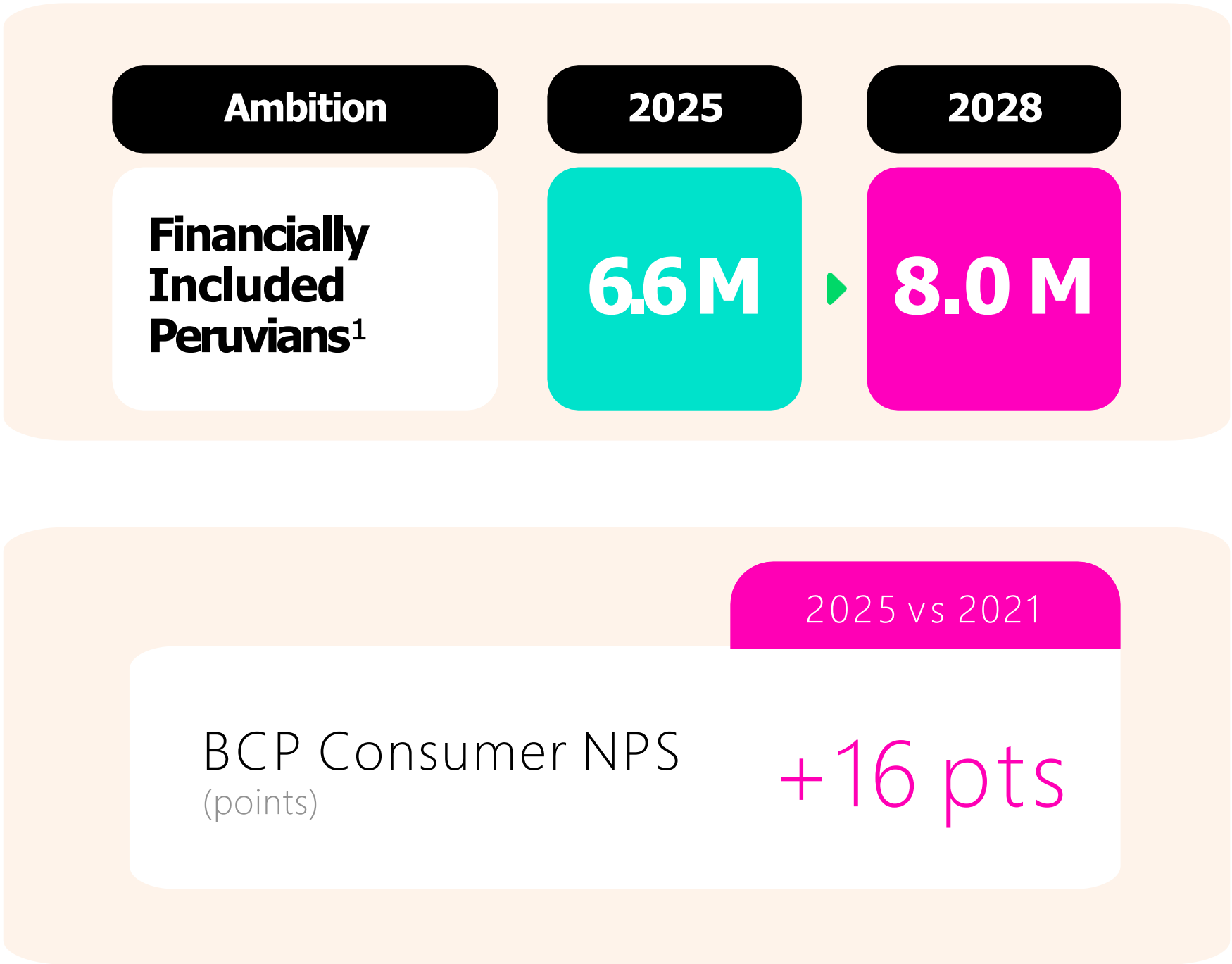
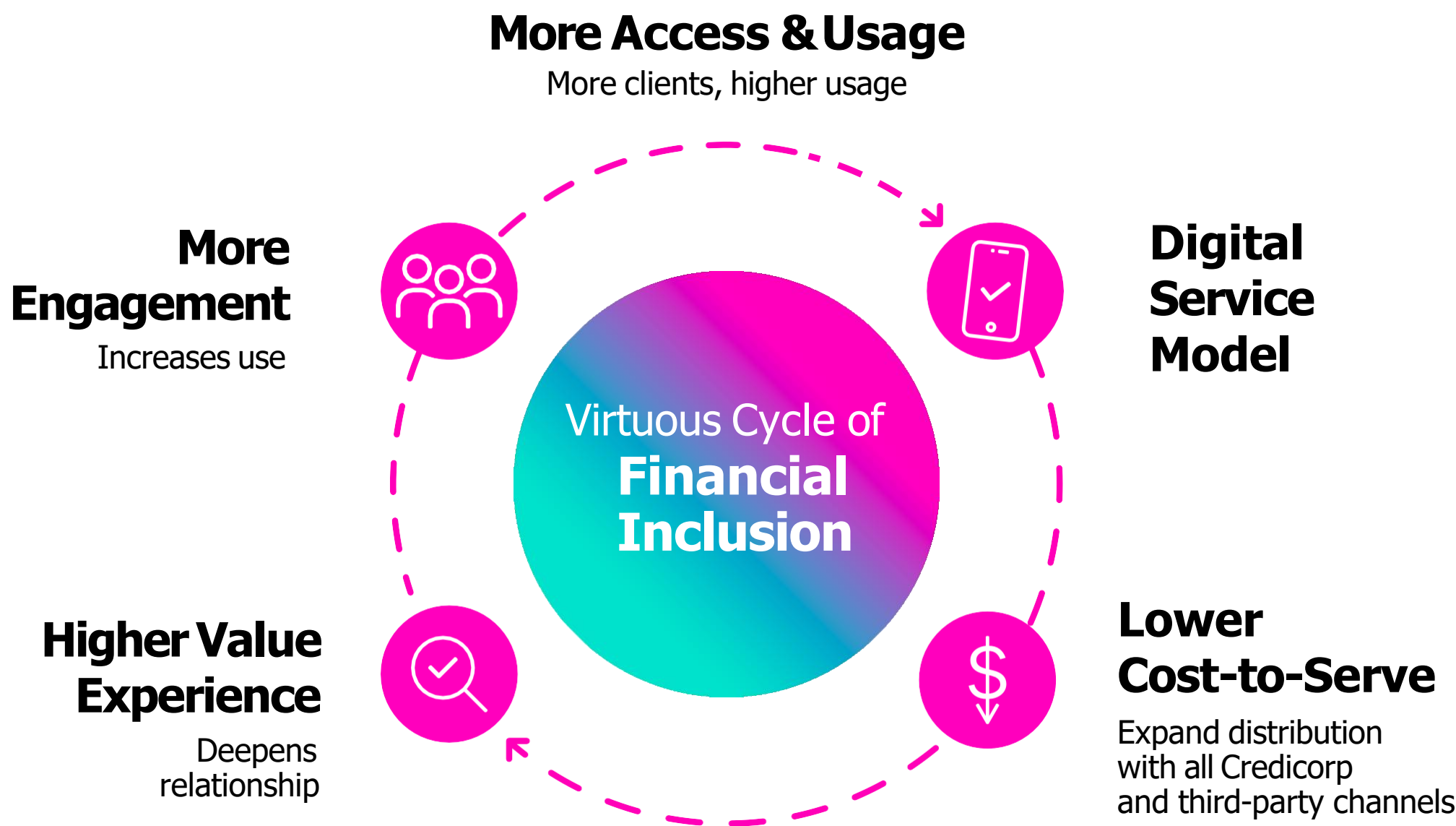
In Millions



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

41.4%
+287bps since 2018

(1) Including Yape.



(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

Opportunity

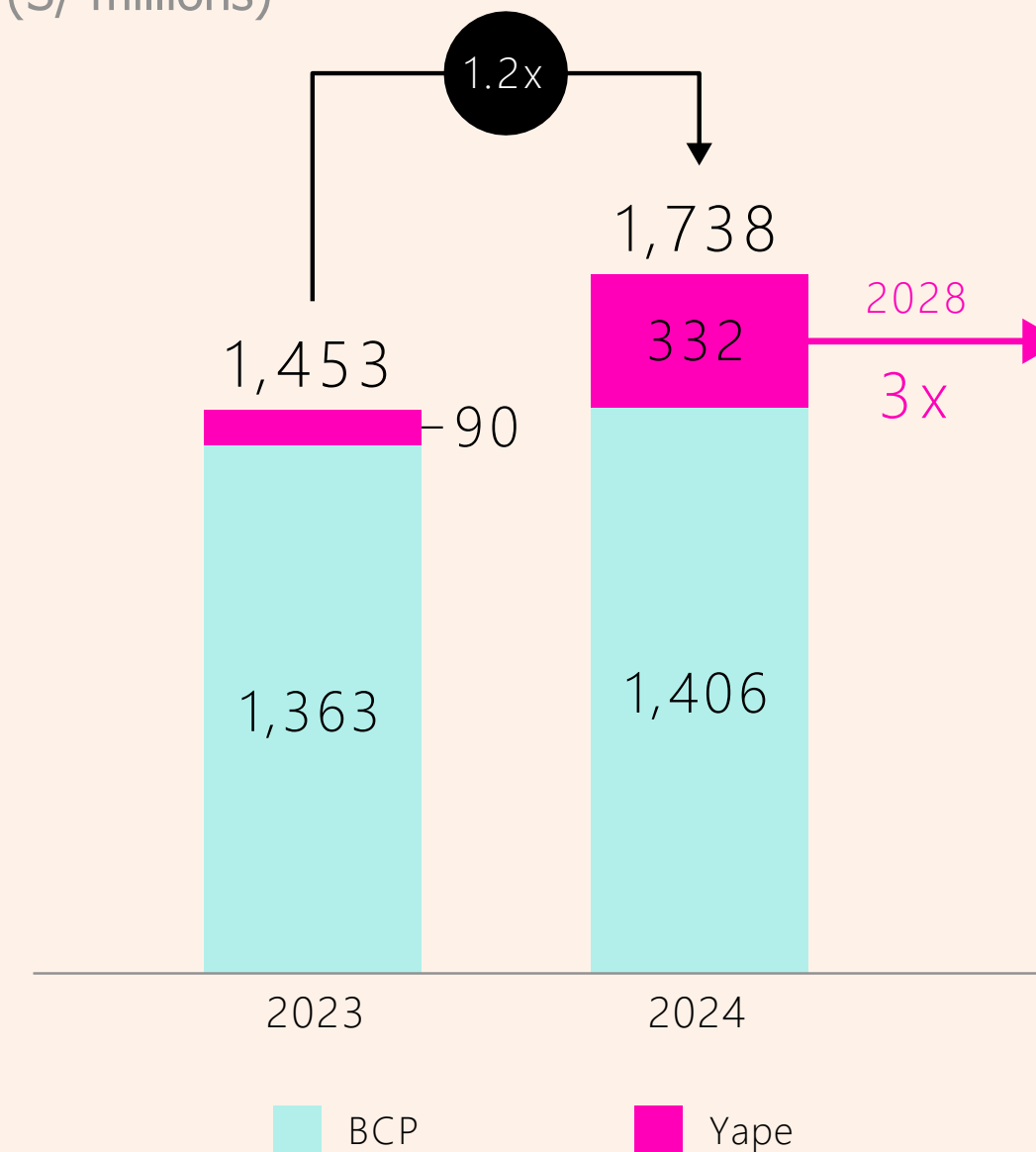
Providing Access to
+19 M Clients
across Credicorp's
Ecosystem...



Ambition

Fee Income: Payments and Transactional Services

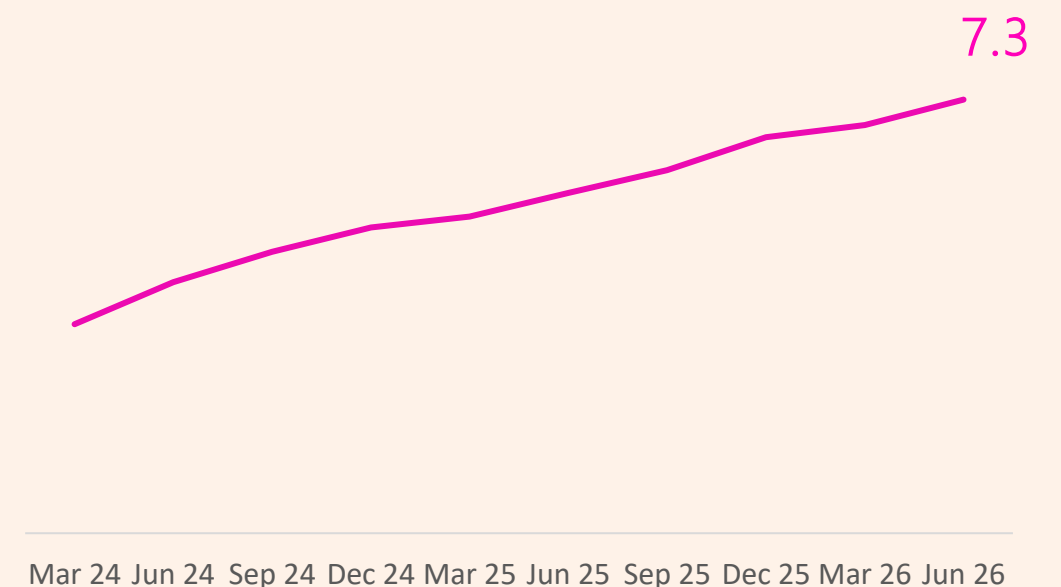
(S/ millions)



Where We are So Far

Payments: Monthly Revenue-Generating Transactions per MAU

10%-60%
TAM penetration
of main Payments products



Source: Management Figures

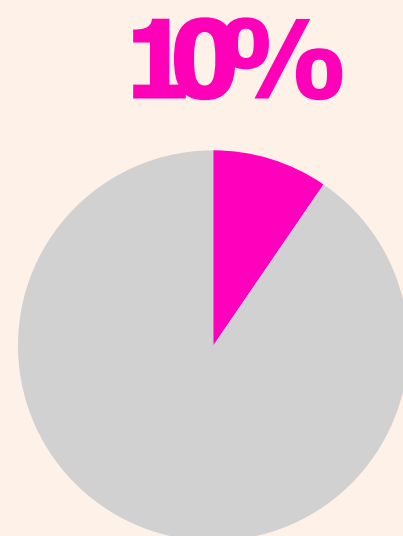


Yape: Lending Growth Potential Powered by Transactional Data

Opportunity

Market Share for Loan Disbursements

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



Ambition

2028

Multiply Revenues

3x

Pre-approved
individual clients

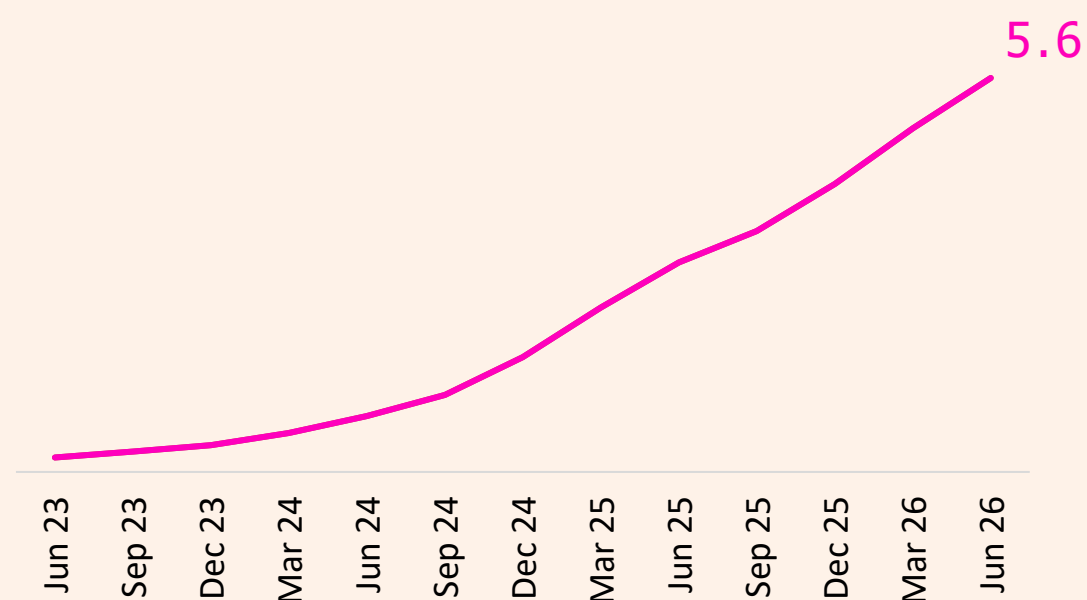
8M

Where We are So Far

Disbursed Clients

(million)

+8 Million
Pre-Approved
Clients

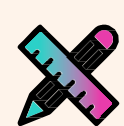


Source: Management Figures

Bancassurance Ecosystem



Product Factory



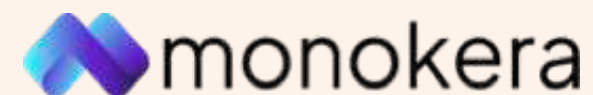
Tailored Design



Experimentation Mindset



New Core Technologies



APIs as Tech Enablers

Mass Distribution Leveraging the Credicorp Ecosystem





Bancassurance: Leveraging Credicorp's Ecosystem to Capture Growth Opportunities

Opportunity

Potencial to Access

+18M
Clients

Insurance Penetration¹



2.5%



3.7%



5.3%

Ambition



2030

Most Protected Country in Latam

2x
#Clients

2027

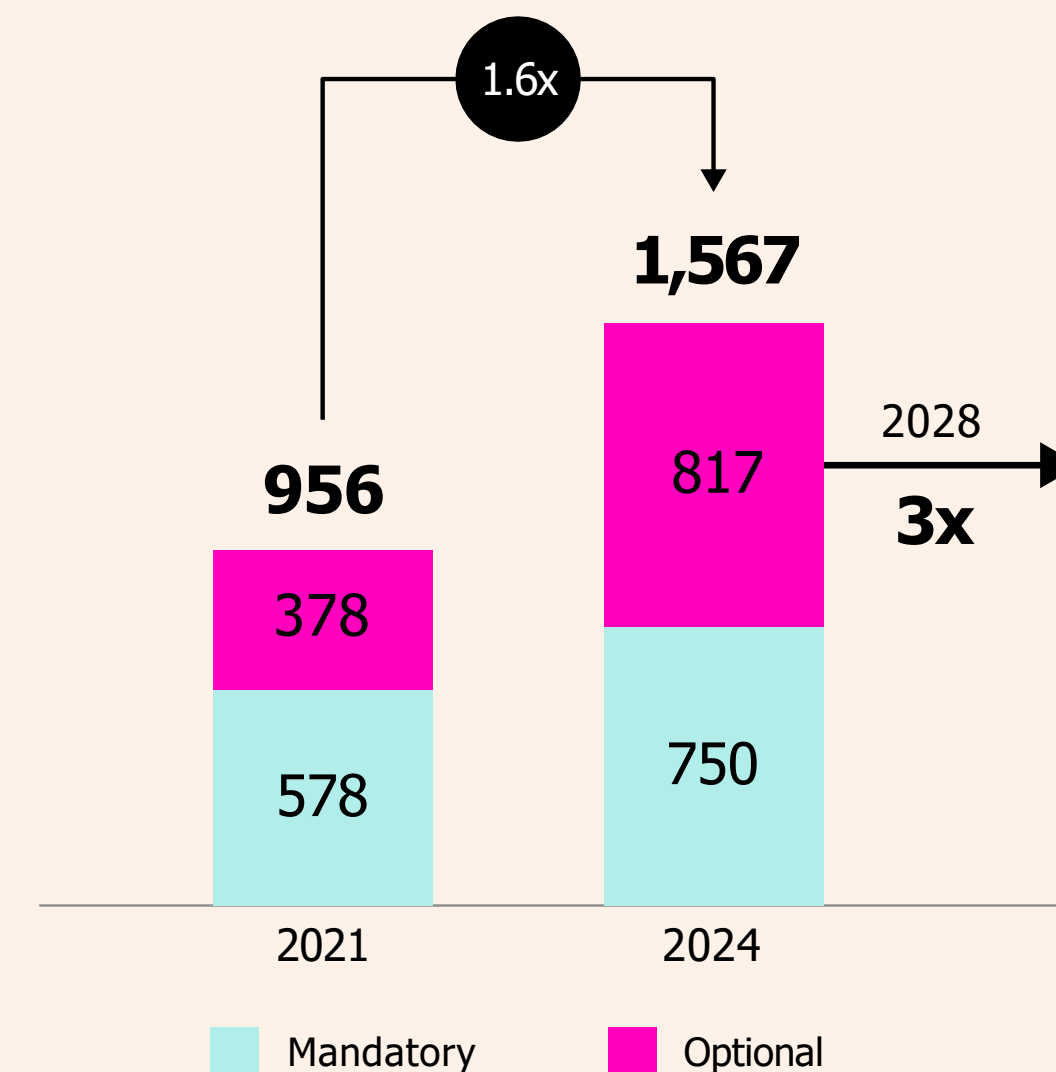
Bancassurance

10%
of Credicorp's Net Income

Where We are So Far

Pacifico Premiums

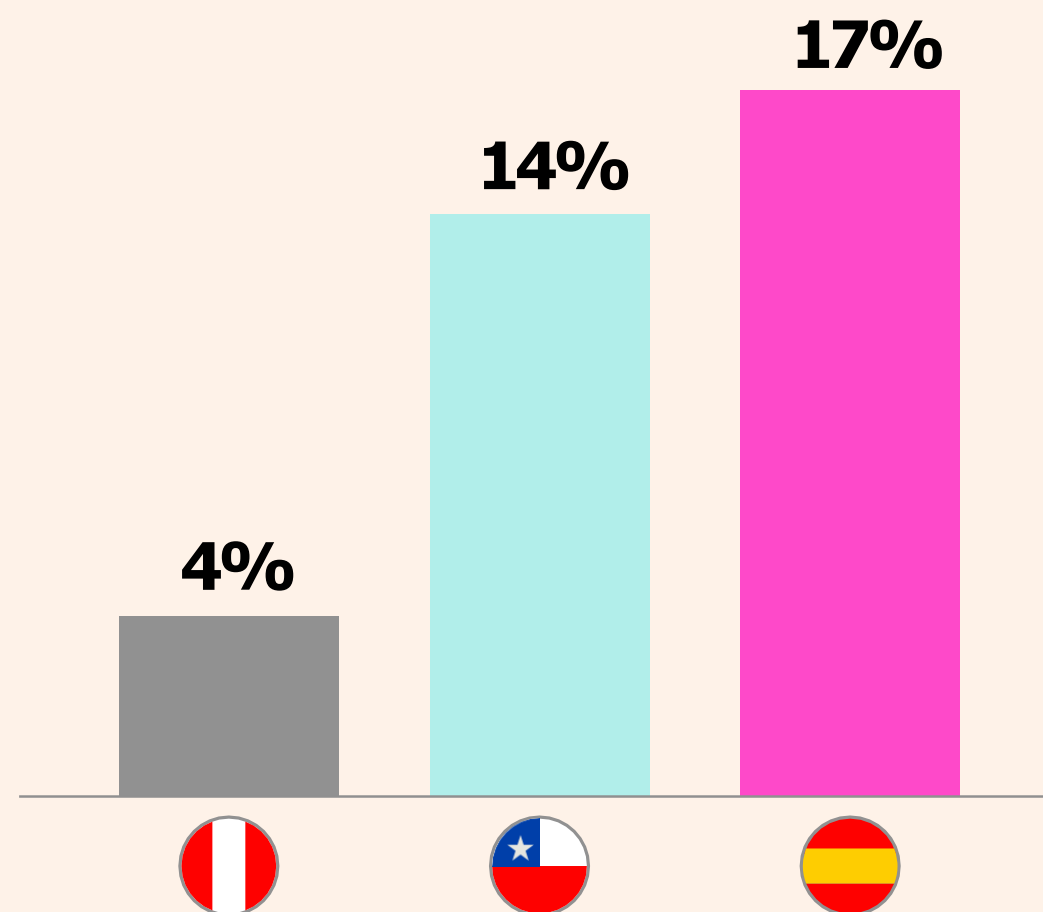
(S/ millions)



(1) As of Dec-25.

Opportunity

**Supply Chain Finance:
Factoring Penetration, 2024¹**
(% of GDP)



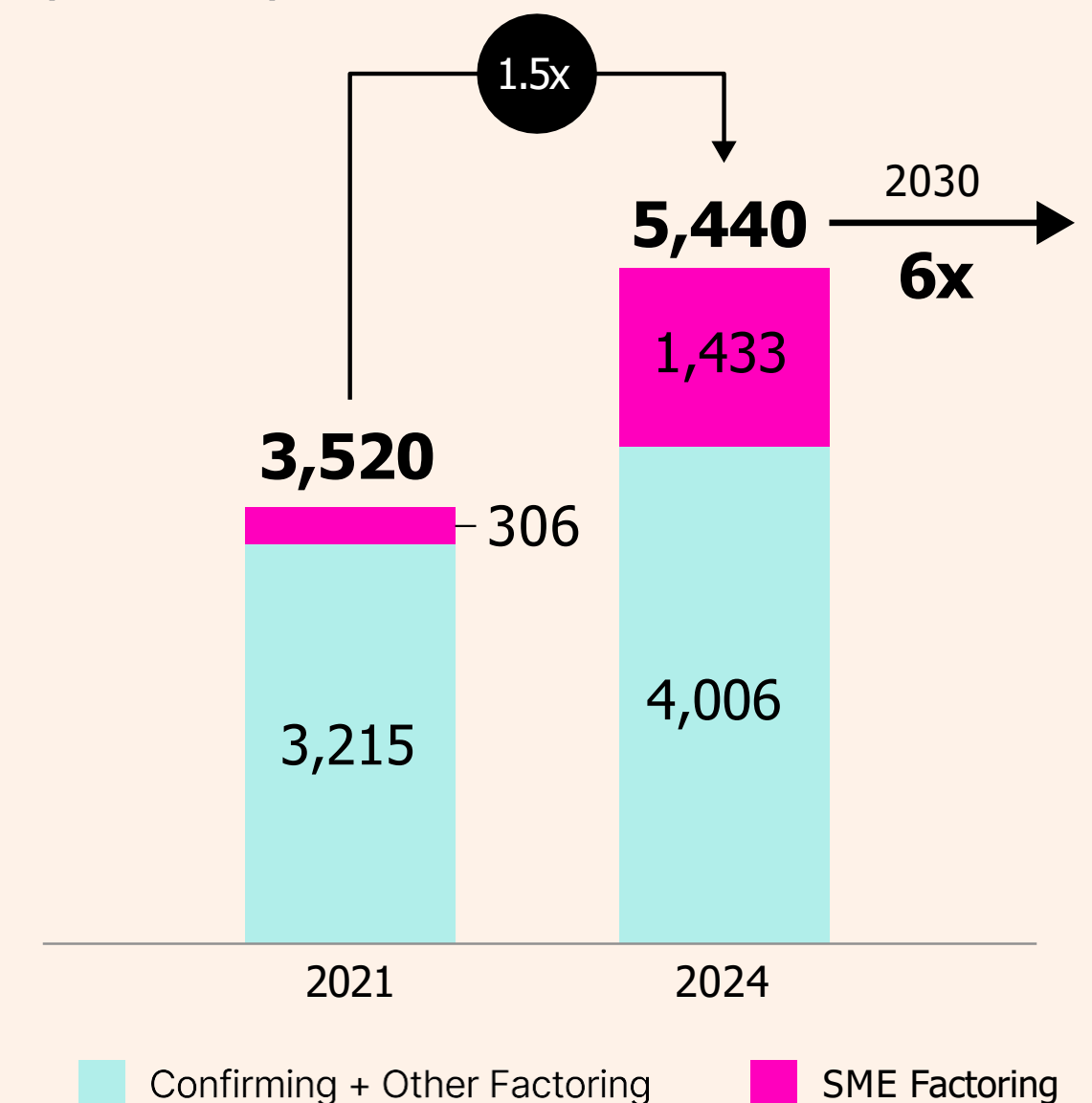
Ambition

2030



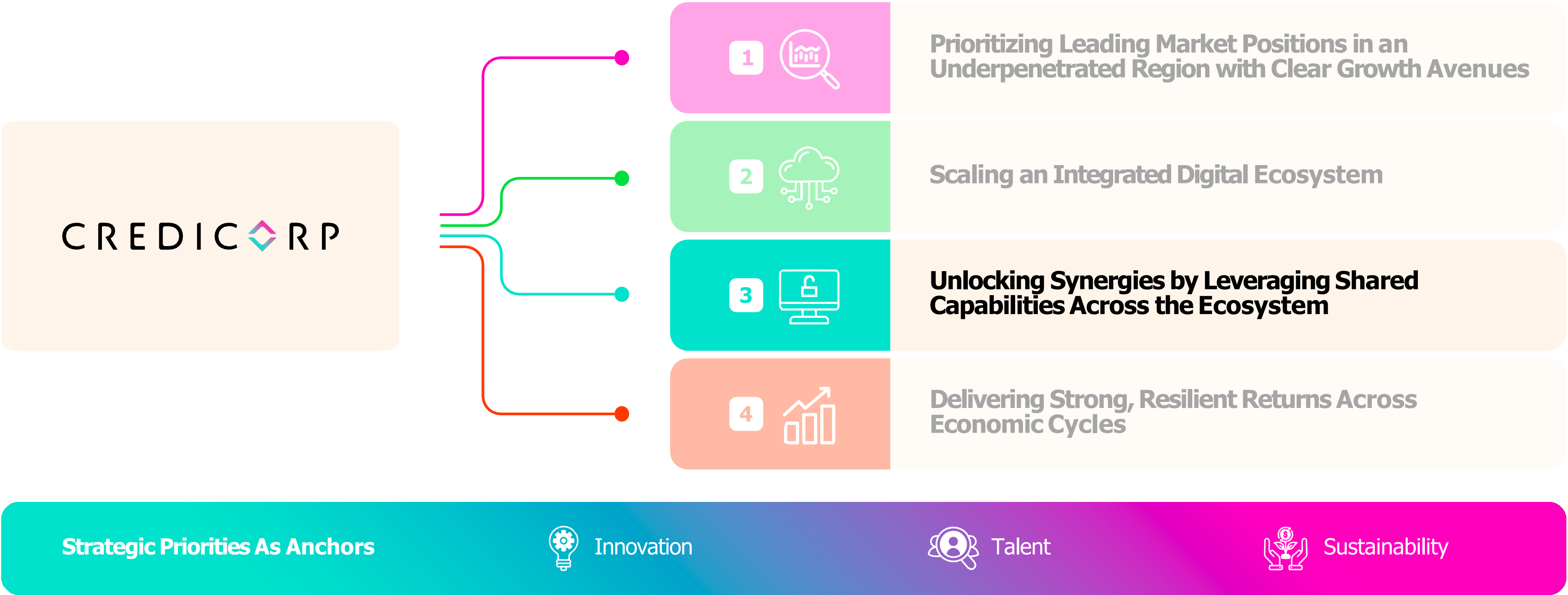
Where We are So Far

**Loans¹: SMEs are leading
growth in SCF**
(\$/ millions)



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

Why Invest in Credicorp?



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

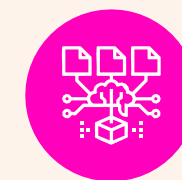


Enabling Smarter Decisions

Risk Management as competitive edge



Accuracy and Speed



Alternative Data Sources



Cybersecurity Reinforcement

Use cases



Technology Investments Drive Scalable Growth and Boost Operating Income

Operating Income and IT Opex (As % of Operating Income)¹

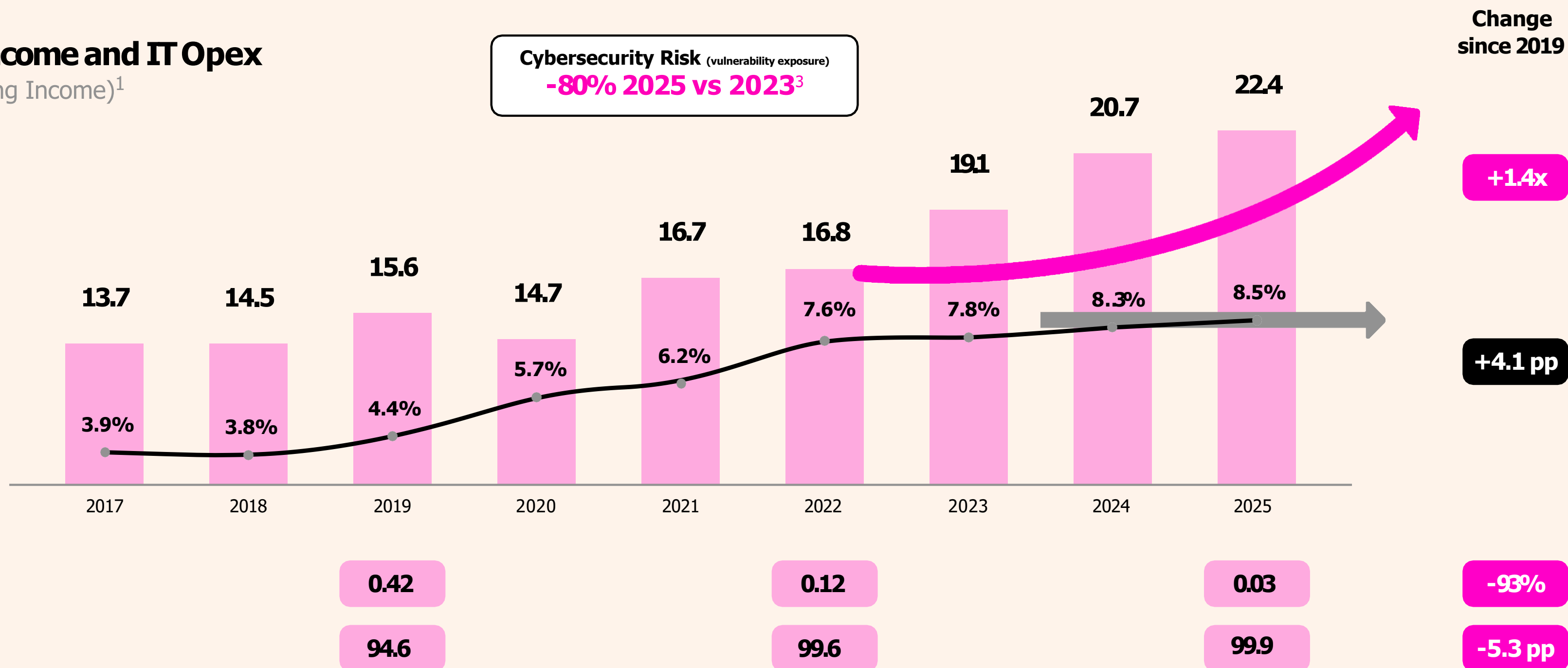
Cybersecurity Risk (vulnerability exposure)
-80% 2025 vs 2023³

Operating Income
(\$/ Billions)

IT OPEX
(% of Operating Income)

BCP: Cost per transaction (in \$/)

BCP: Big 8 Uptime (%)

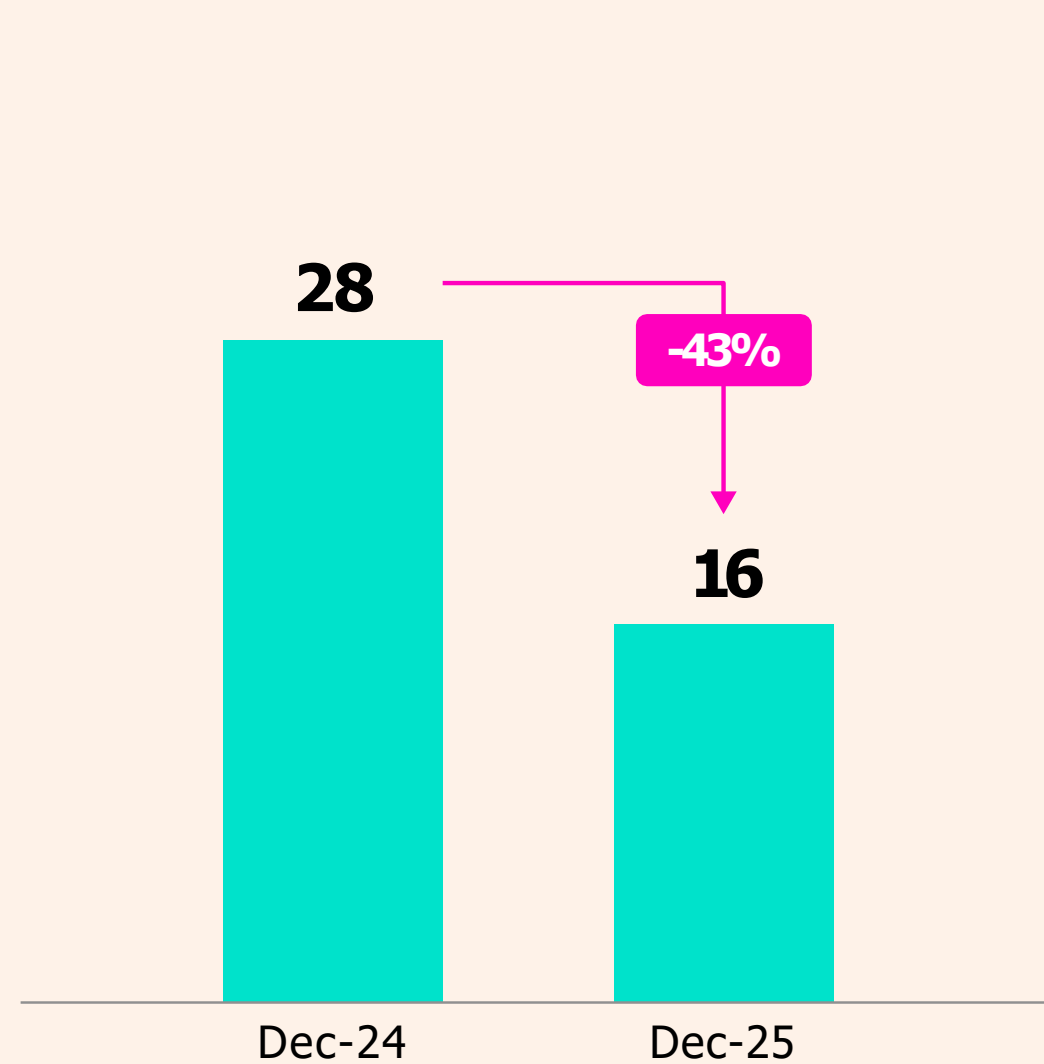




Improvement in Risk Capabilities Significantly Benefited Credit Decisions

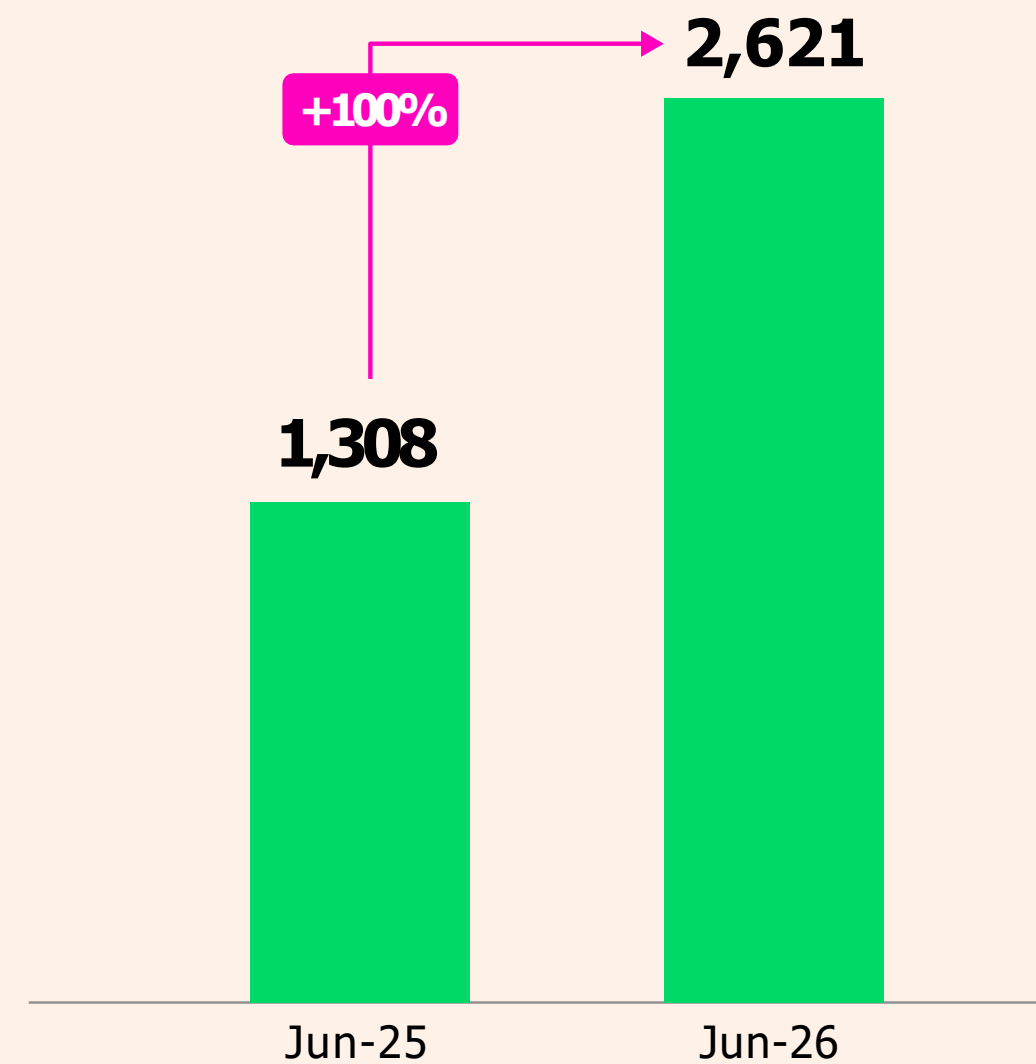
Reduction TTM in BCP's consumer loan model TTM¹

(weeks)



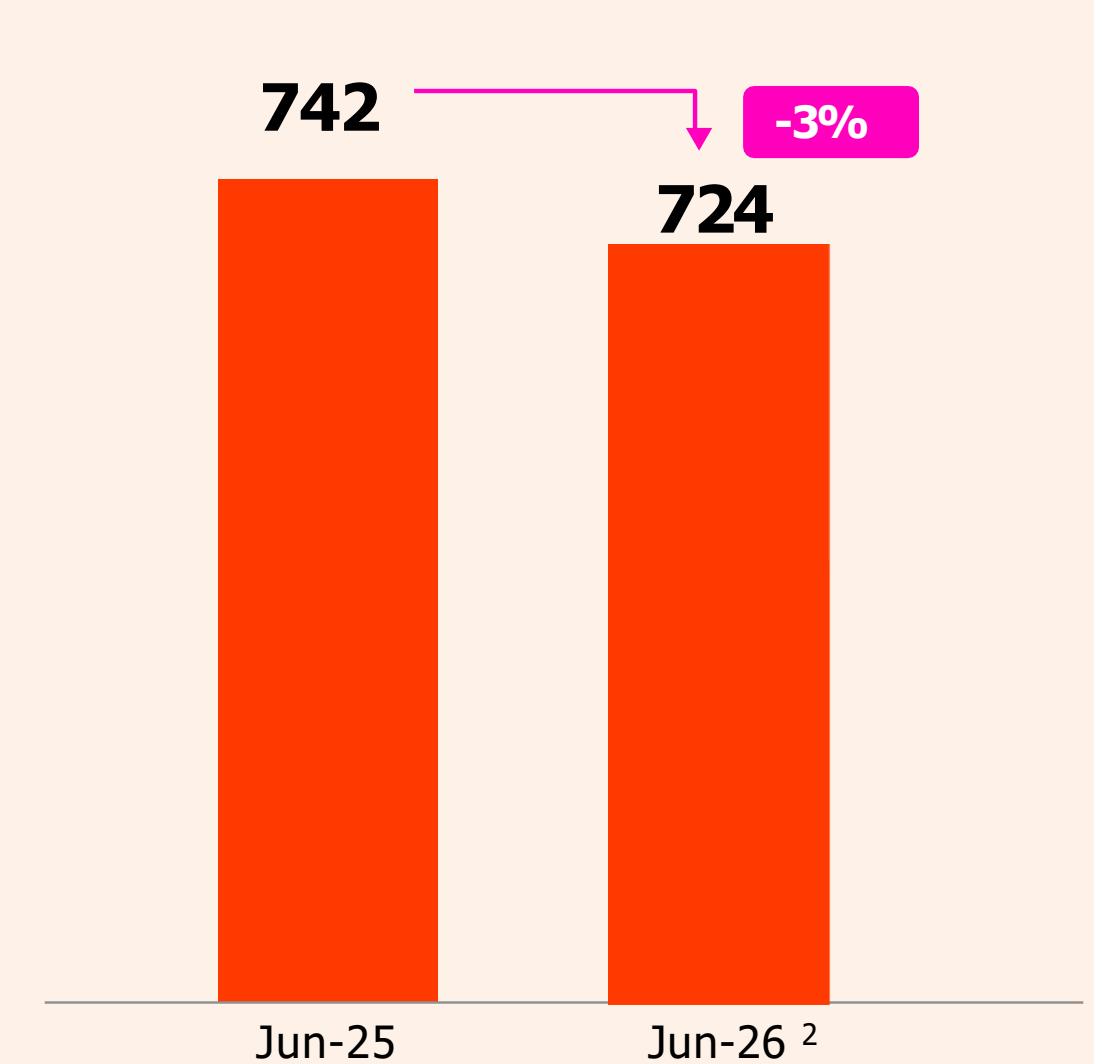
Increase in origination volumes for SME digital products

(S/ millions)



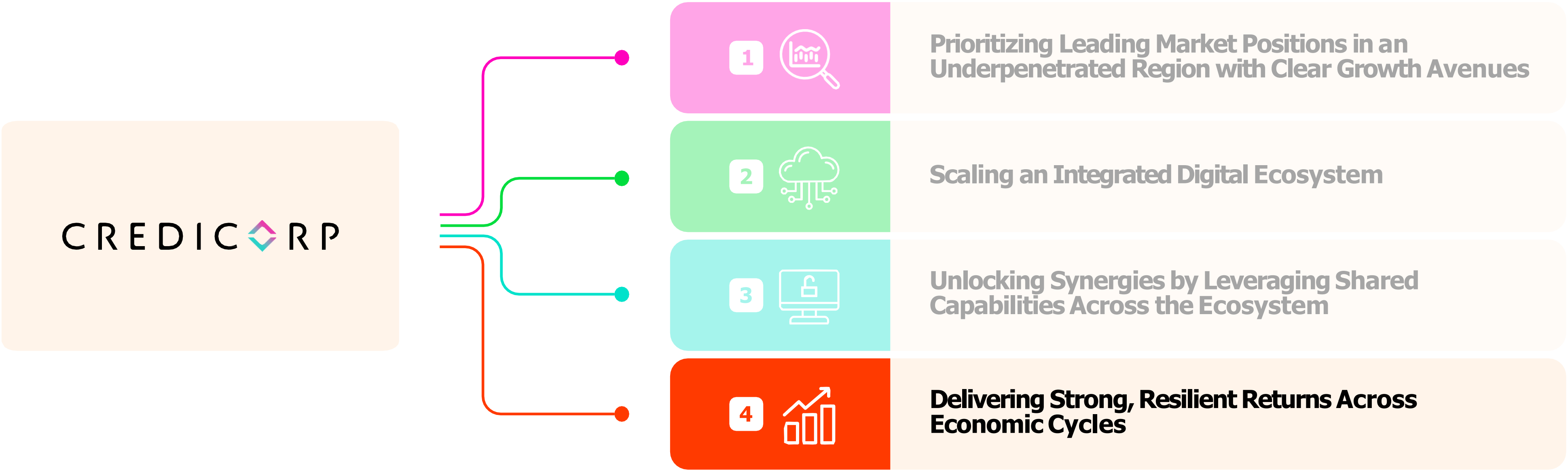
Drop in BCP Provisions

(S/ millions)



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

Why Invest in Credicorp?



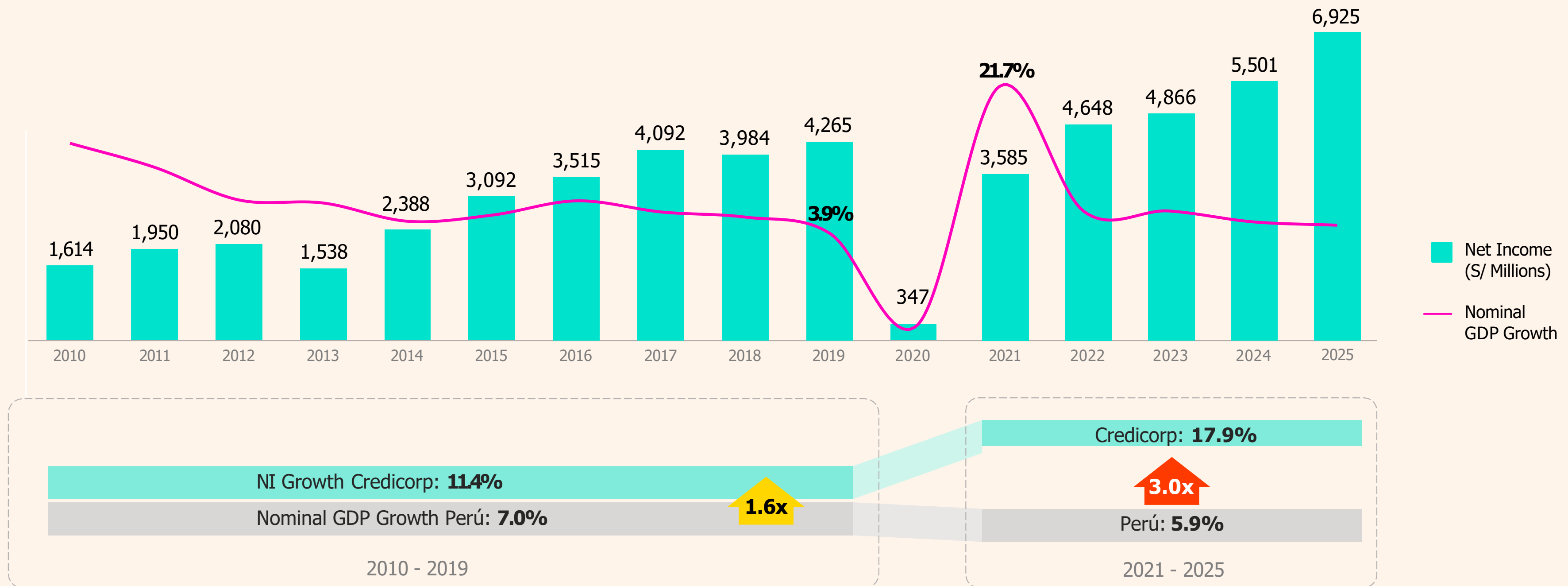
Strategic Priorities As Anchors

Innovation

Talent

Sustainability

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

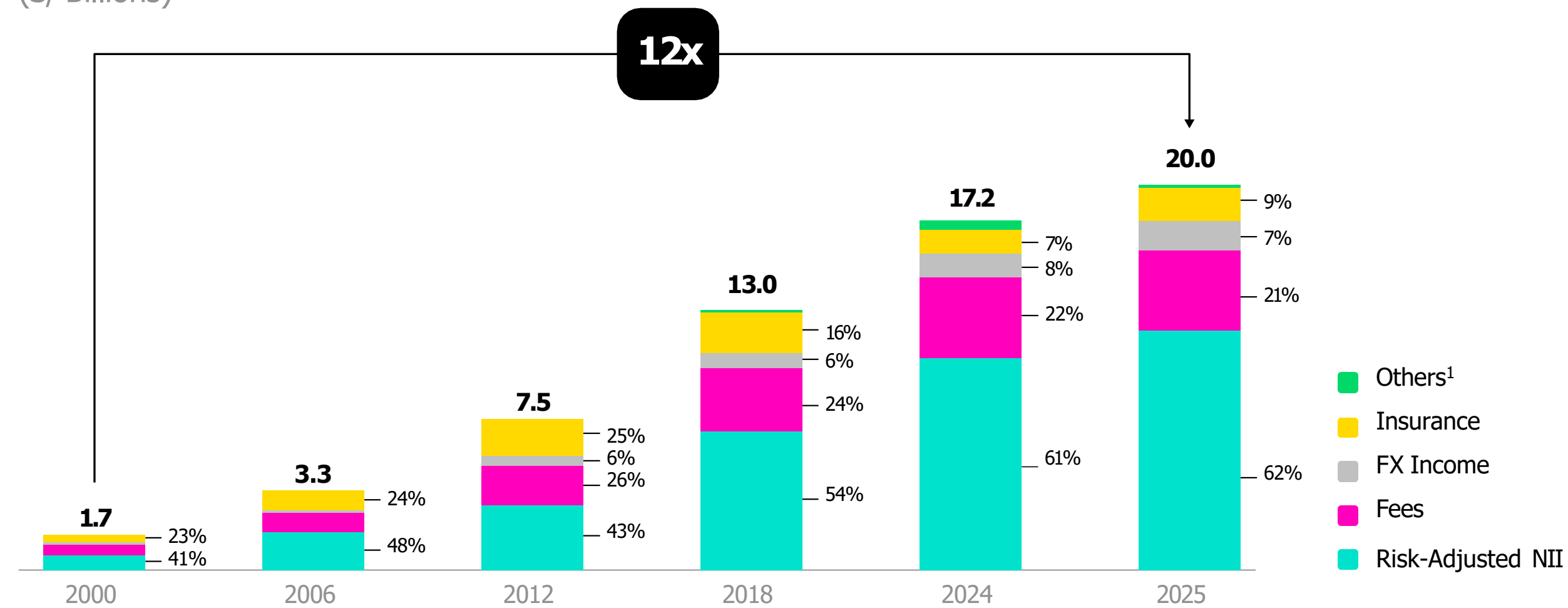




Strengthening our Risk-Adjusted Revenue Through Diversification

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



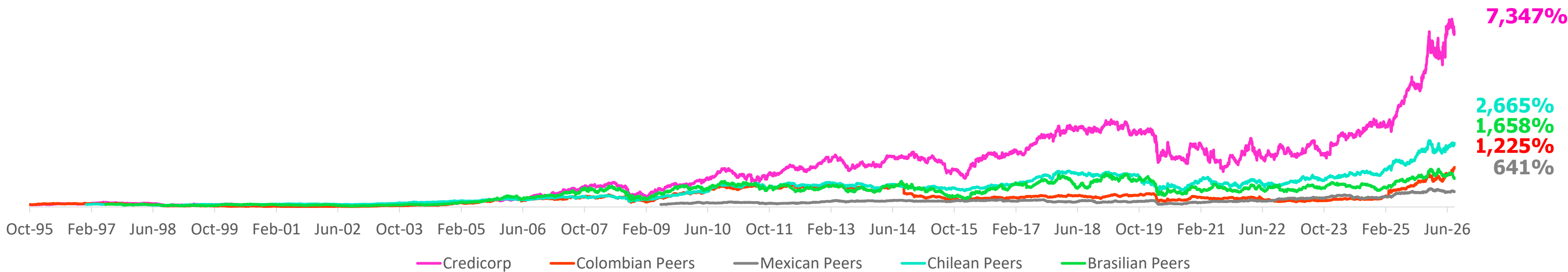
Talent

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

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

Performance (%)	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

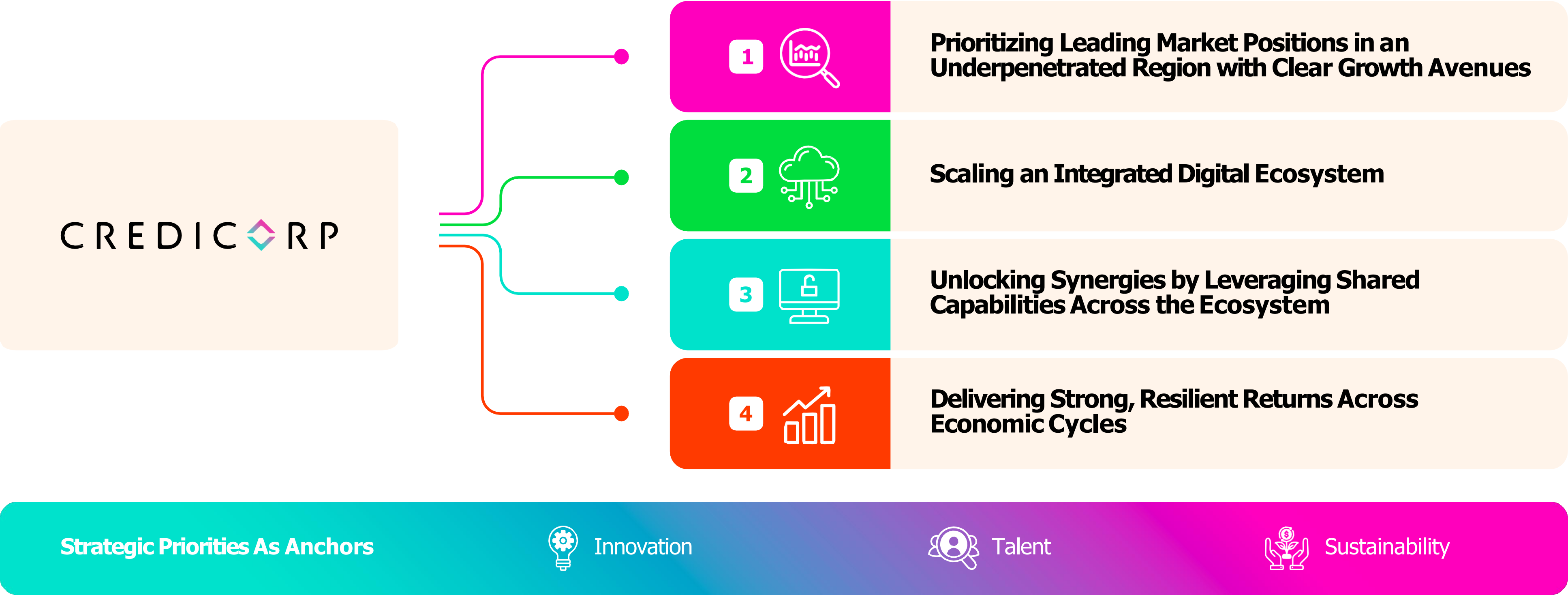
Enhanced
Technological
Capabilities

Stronger Risk
Management
Framework

Sound Governance
with Disciplined
Capital Allocation



Recap of Key Investment Drivers



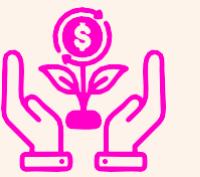
Strategic Priorities as Anchors



Accelerating Digital Transformation and Innovation at Credicorp and Its Subsidiaries

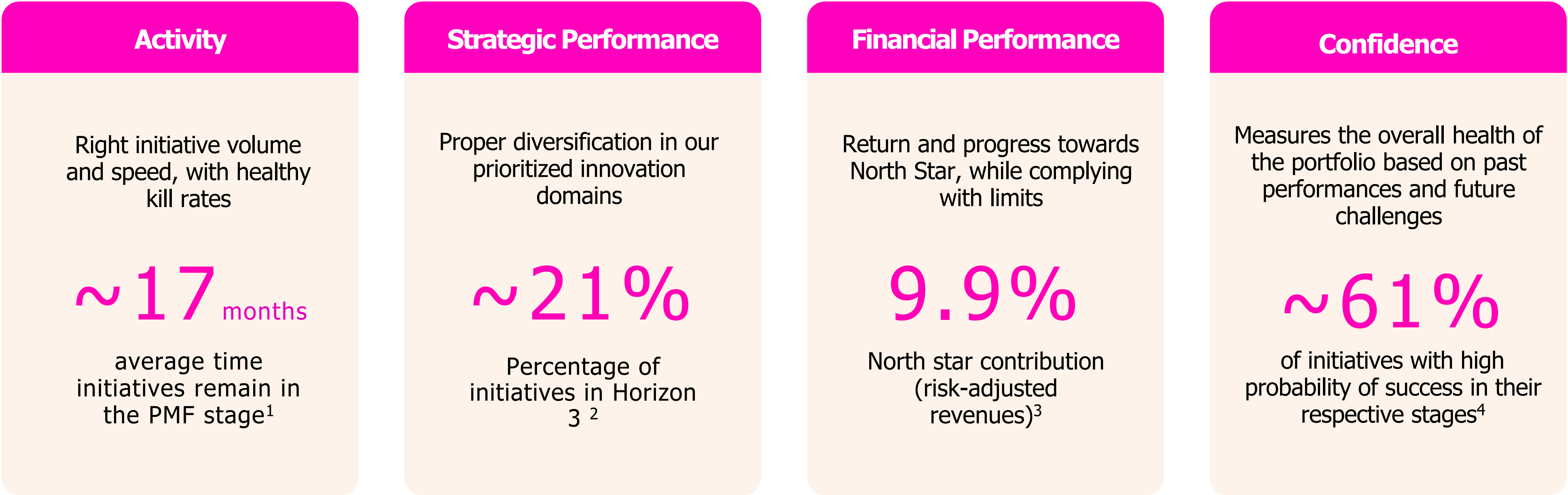


Ensuring the Best Talent Through a Compelling Value Proposition



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



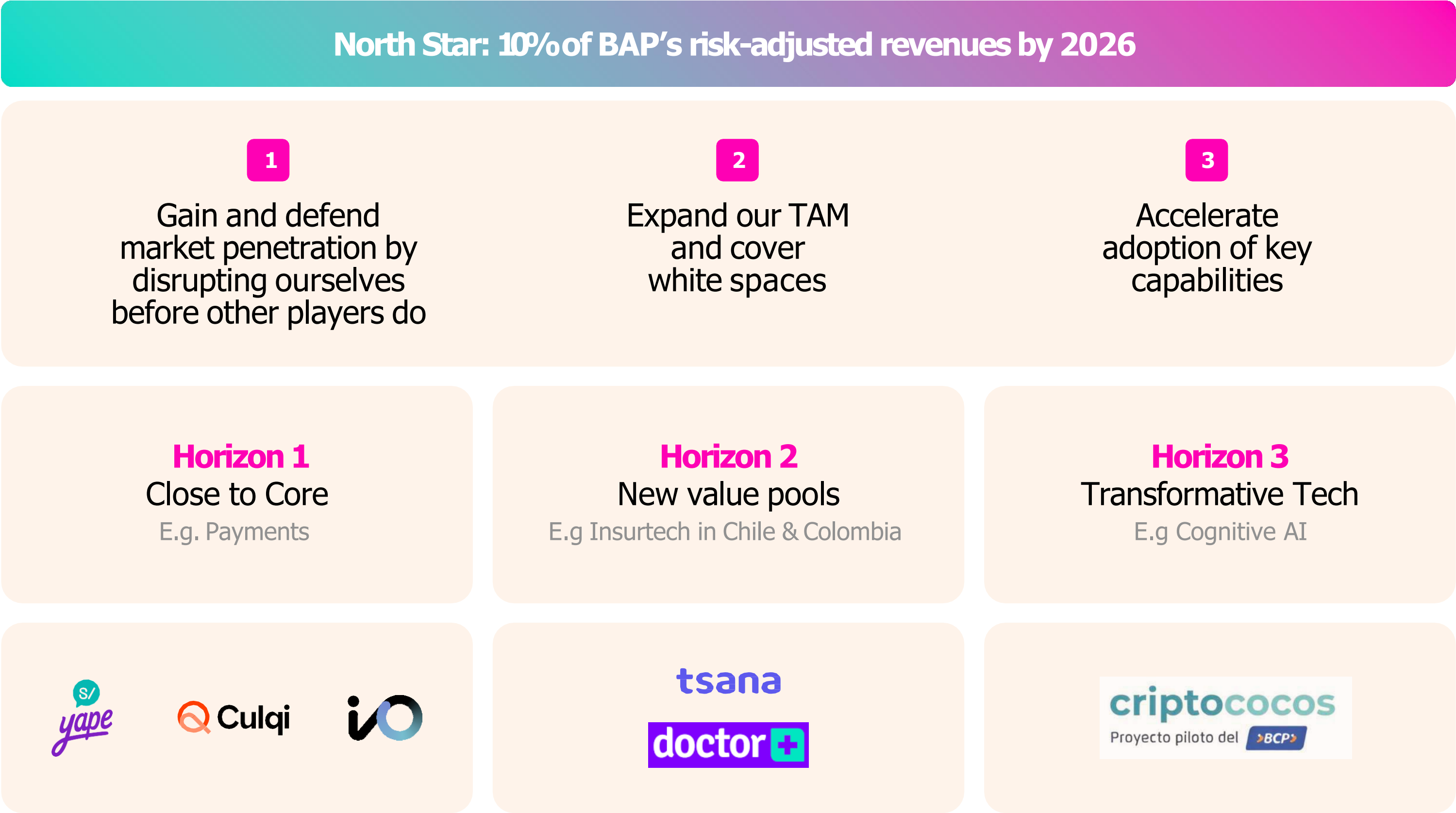
(1) Considers the last 10 initiatives that have gone through the Product Market Fit (PMF) stage, plus those currently delayed. (2) Horizon 3 corresponds to "Transformative tech" initiatives. (3) As of 2Q26. North Star defined as Innovation Portfolio risk-adjusted revenues / BAP total net revenues. (4) 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

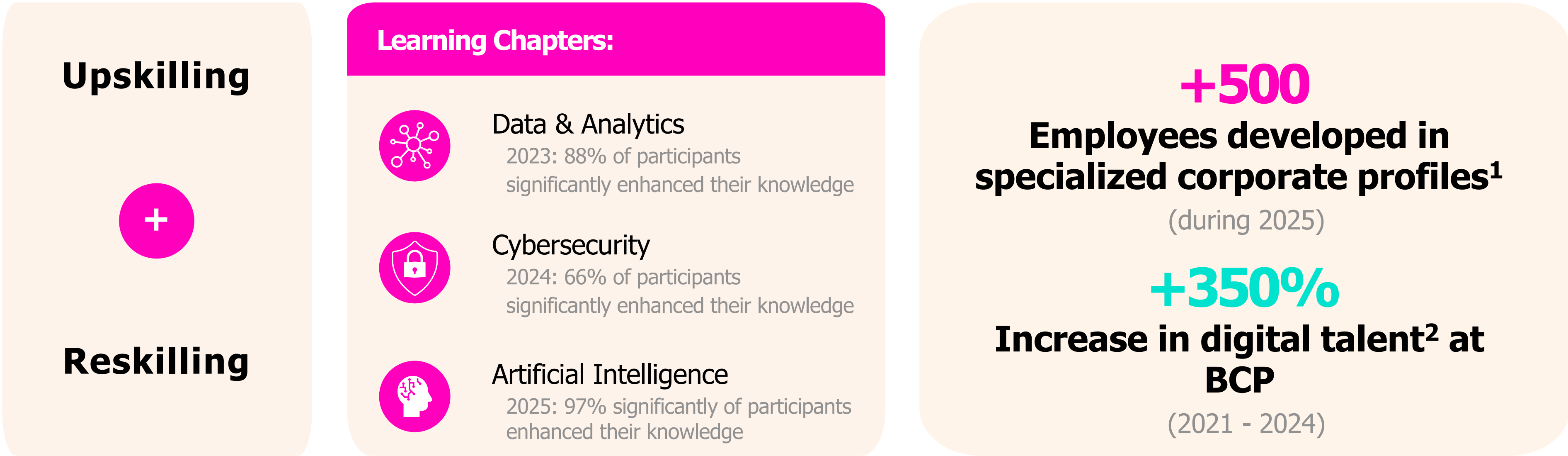
What
North Star and goals

Where
Domains and horizons

Examples
Portfolio with +45 initiatives



Ensuring the Best Talent Through a Compelling Value Proposition

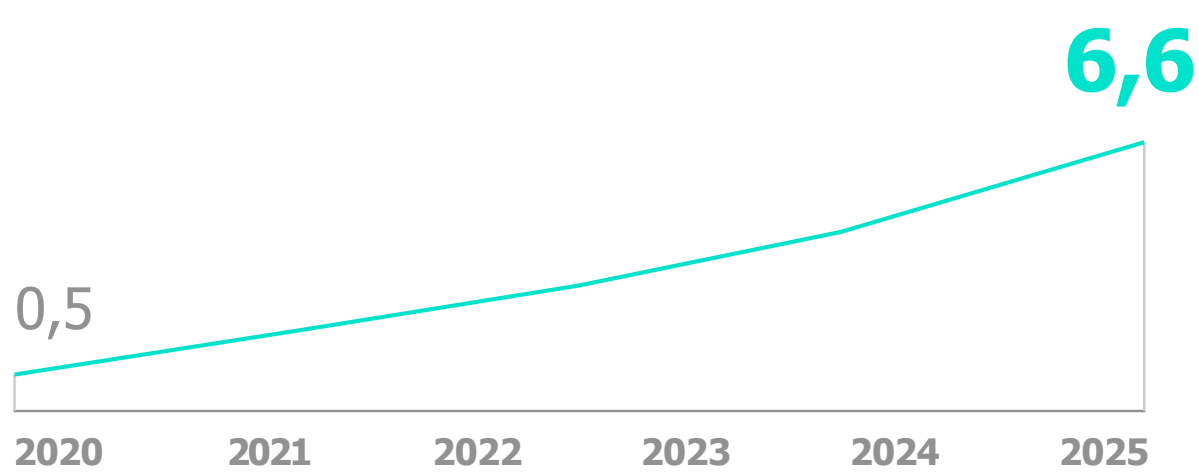


(1) Includes roles as Analytics Translator, Data Scientist, Lean Agile Coach, Data Engineer, among others, (2) Employees in IT, D&A, Cybersecurity, Agility, Digital Marketing, CRM, Pricing, Innovation and Strategic Design

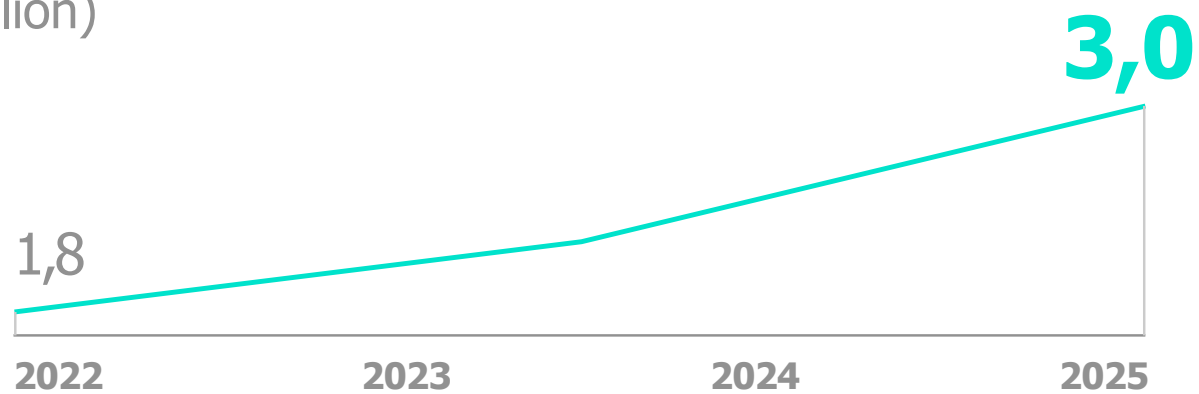
Embedding Sustainability at the Core of Our Business Strategy

Financial Inclusion

People financially included¹ (Million)

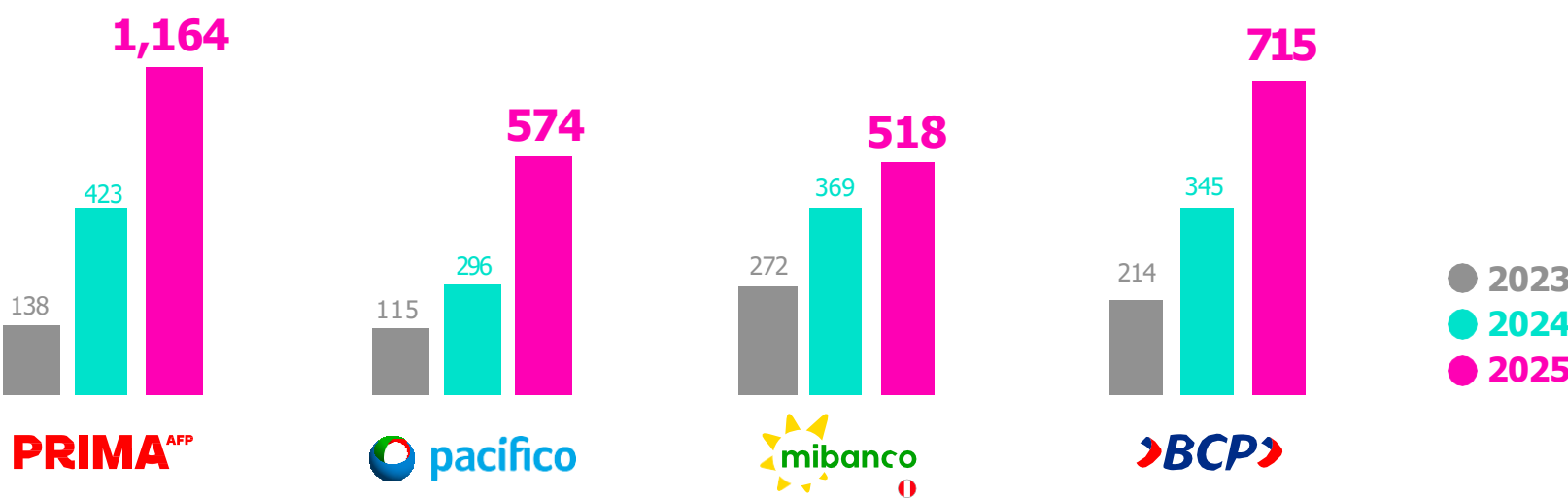


People protected through inclusive insurance (Million)



Financial Education

People who received financial education² (thousand, not exhaustive)



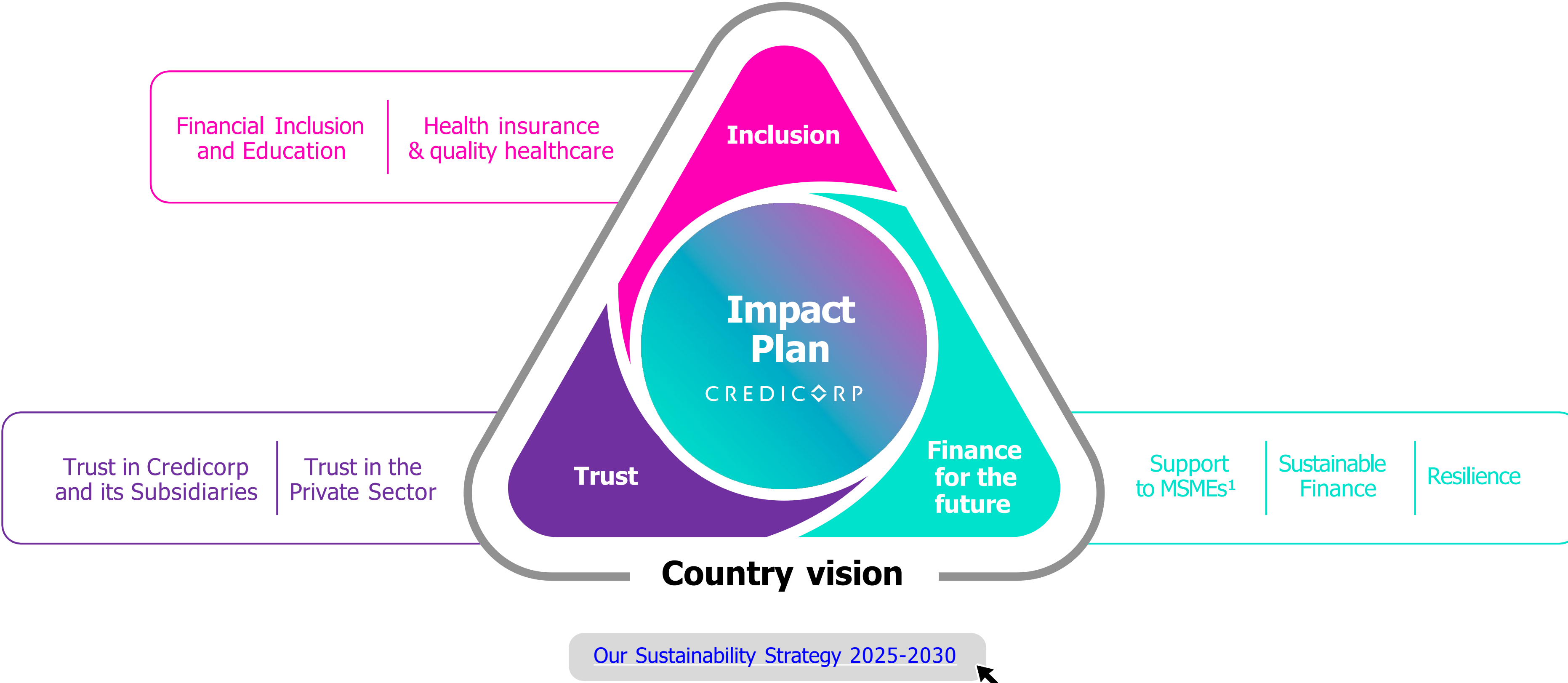
Sustainable finance



+US\$ 3.4 billion
in sustainable financing **disbursements³**

(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; Pacífico 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



(1) MSMEs: Micro, Small and Medium Enterprises

LOB Summary

August 2026

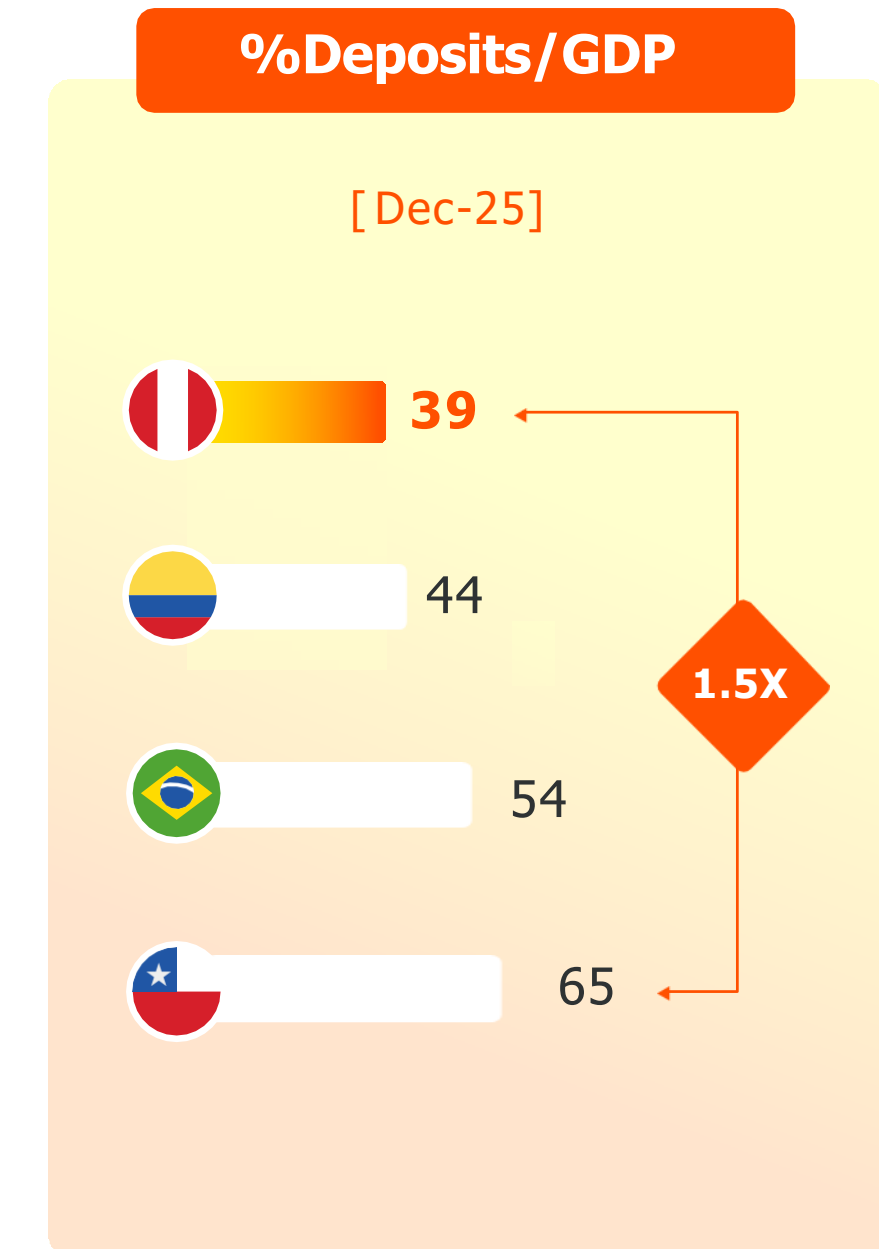
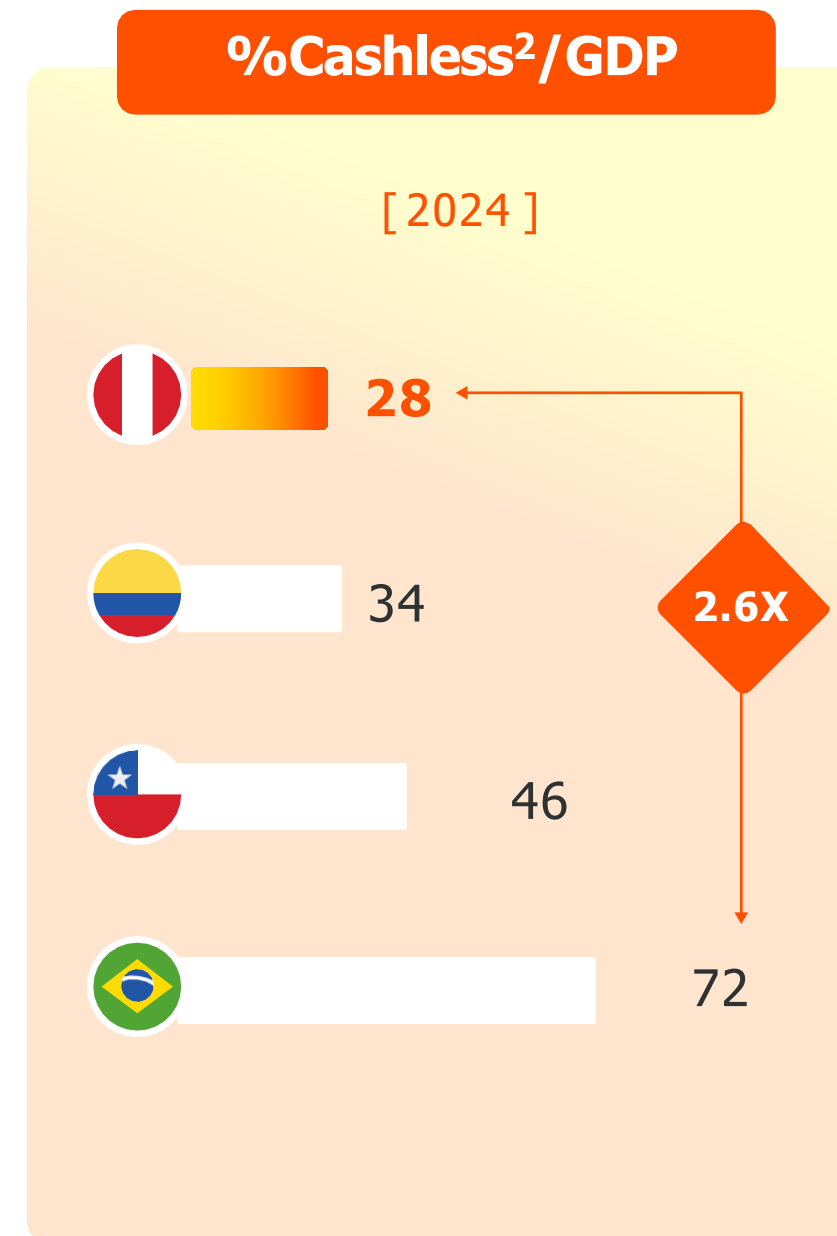
CREDIC  RP



1H26

Assets (S/Millions)	218,335
Loans¹ (S/Millions)	134,207
Portfolio Mix¹	
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

MAU¹

- 16.7 million

Payments

- 139 million bill payments trxs
- 45% of Yape’s Revenue²

Financials

- 12 million disbursed loans
- 52% of Yape’s Revenue²

E-Commerce

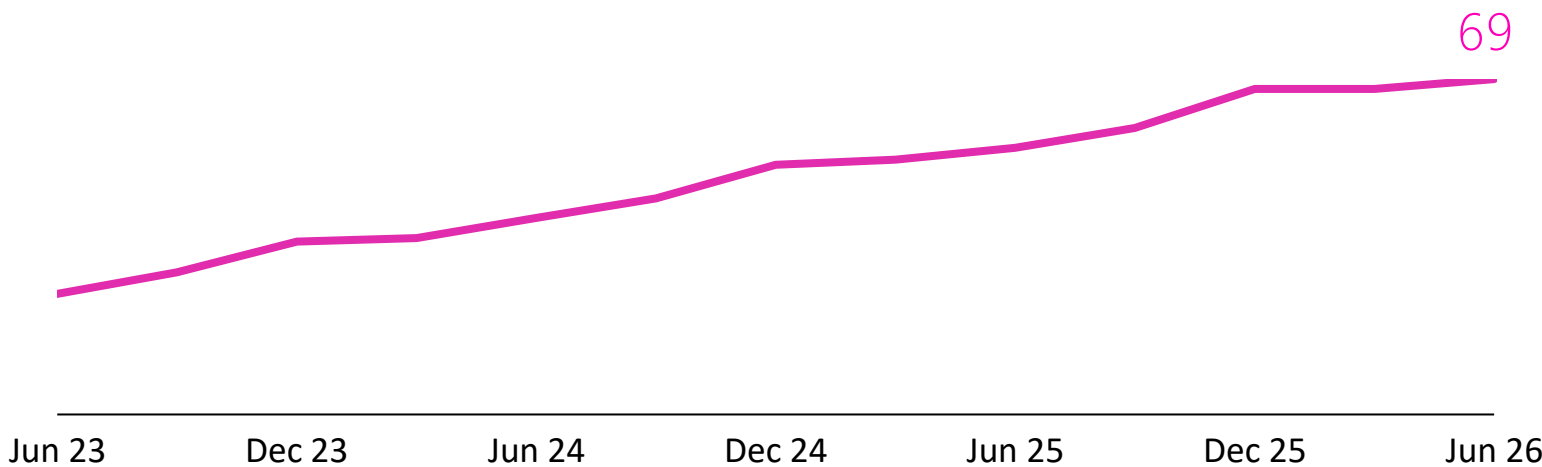
- S/343 million of GMV³
- 3% of Yape’s Revenue²

Contribution

- 8.9% of Credicorp’s Risk-adjusted Revenue²

Payments: Monthly Transactions per MAU

(# Monthly Transactions / MAU)

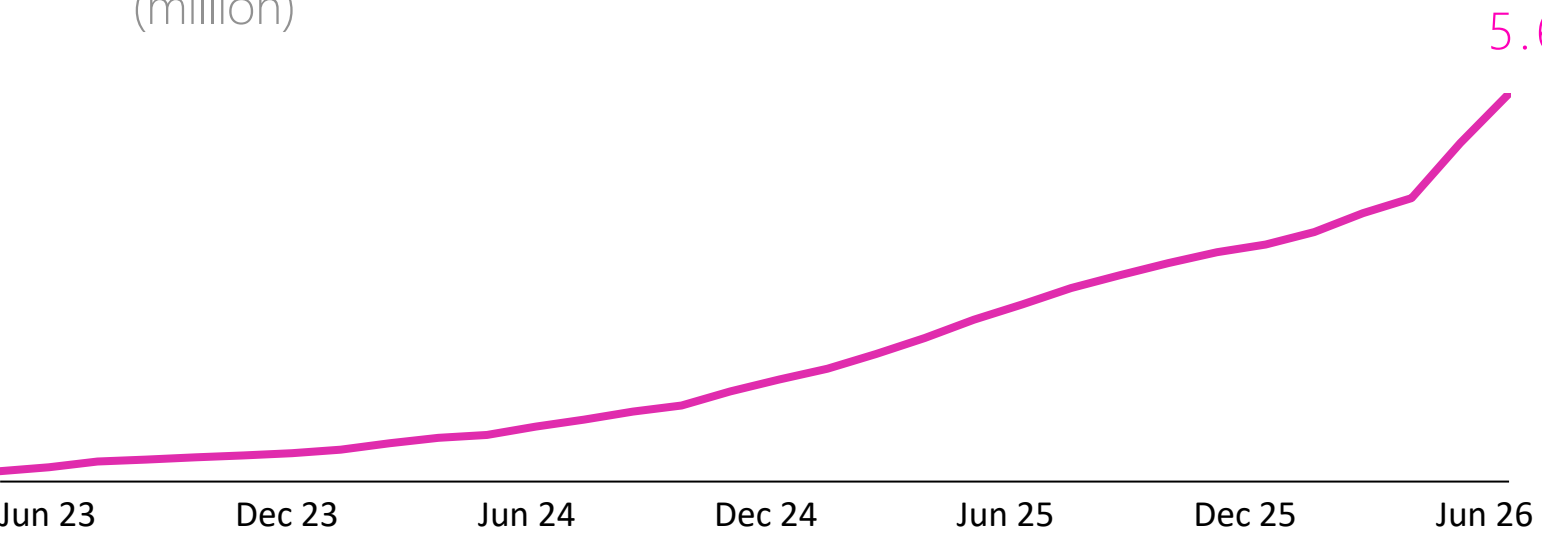


10%-60%

TAM penetration
of main Payments products

Lending: Disbursed Clients

(million)



+8 Million

Pre-Approved
Clients

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

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

1H26

		
Assets (S/Millions)	19,169	3,546
Loans¹ (S/Millions)	14,698	2,951
Net Income Contribution (S/Millions,%)	296 6.6%	50 1.1%
ROE	21.7%	18.4%

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

Significant Untapped Potential

 Peru



~7MM unbanked businesses and individuals



99% of businesses are Micro and Small



+86% of Total employment generated by Micro and Small Businesses

 Colombia



~12MM 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

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 Results¹ (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
	+9.3% ²	2.5% ²
	+6.8% ³	3.7% ²
	+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 have Delivered Solid and Sustainable Results

1H26

WM AuMs 27,418
(US\$ Millions)

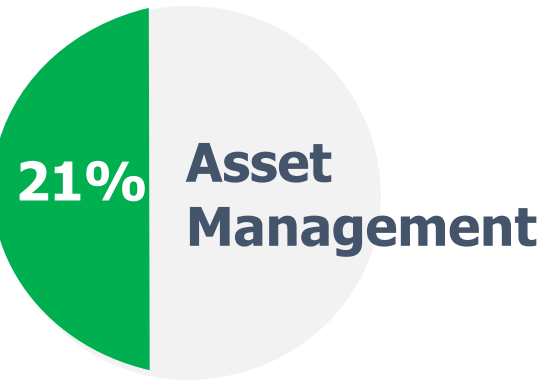
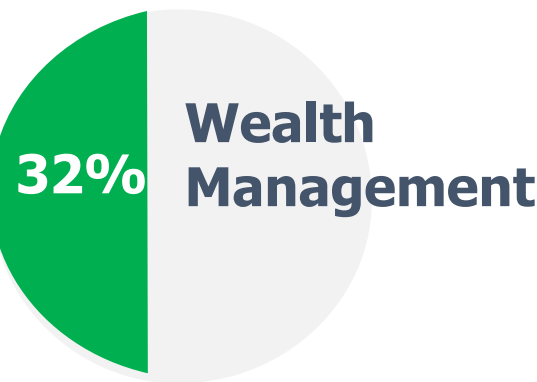
AM AuMs 38,768
(US\$ Millions)

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



% of Credicorp Capital's 2Q26 Revenues

Our Regional Presence



Capital Markets Leading Positions



#1
Fixed Income



#1
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

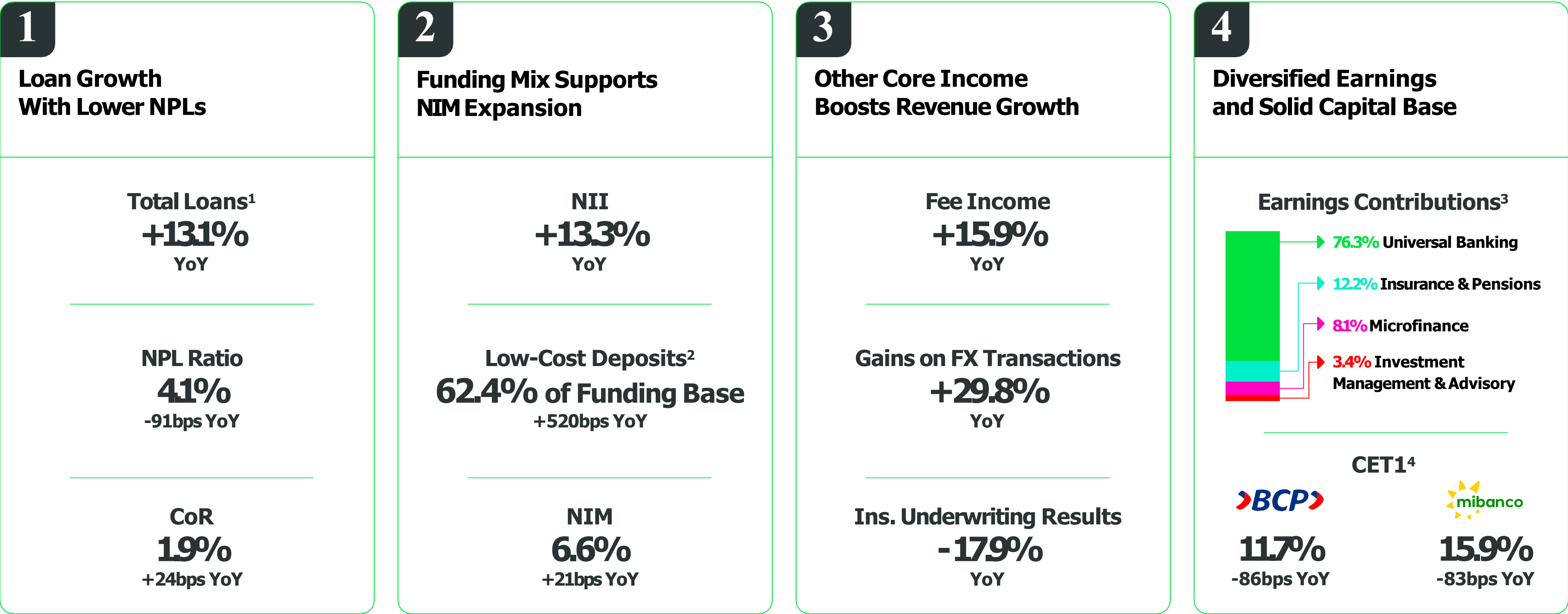
2Q26 Quarterly Results

August 2026

CREDIC  RP



2Q26 Key Financial Highlights

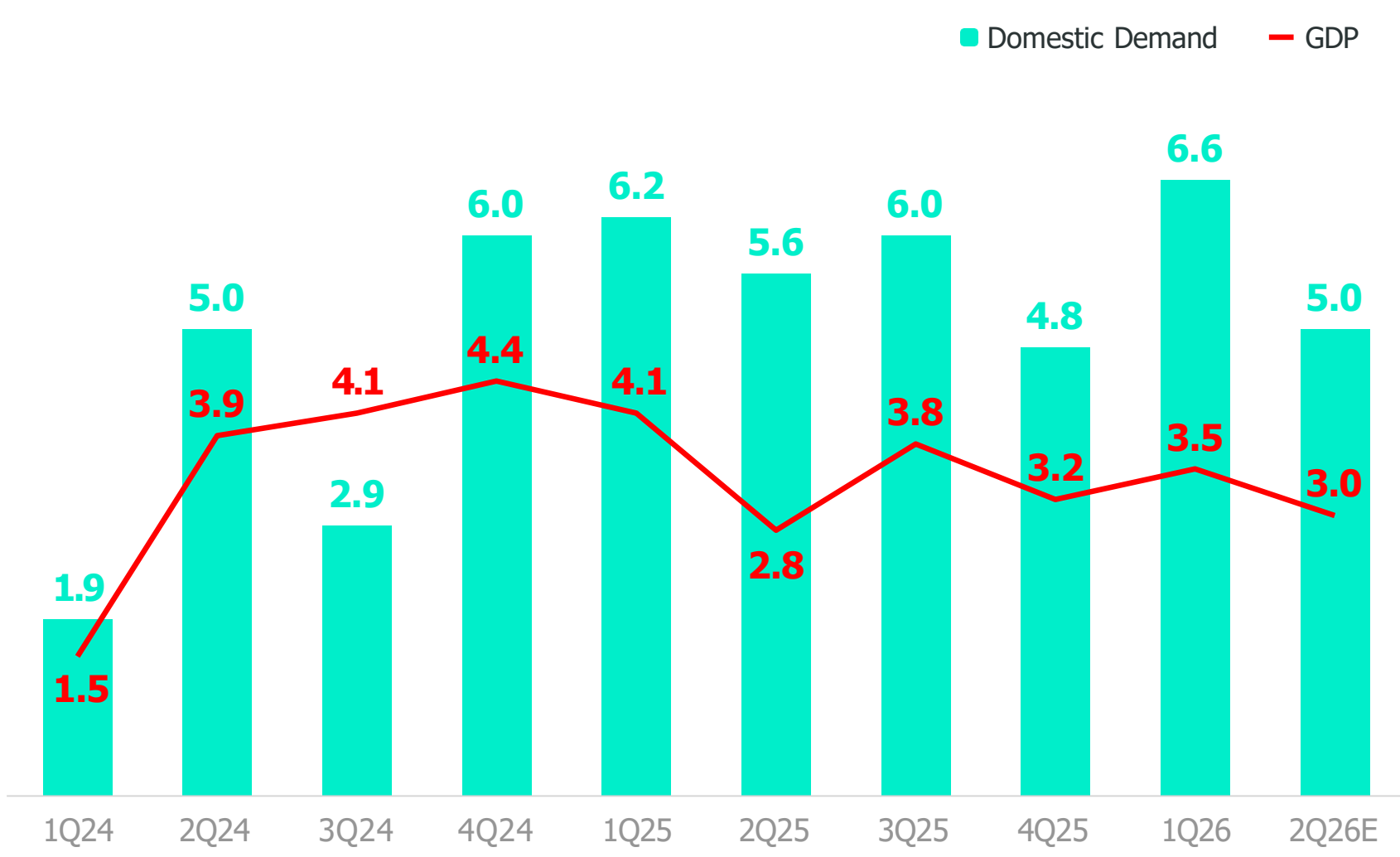


(1) Measured in quarter-end balances. (2) Includes demand deposits and savings deposits. (3) % Earnings Contribution based on the total of our 8 main subsidiaries: BCP, BCP Bolivia, Mibanco, Mibanco Colombia, Pacifico, Prima AFP, Credicorp Capital and ASB Bank Corp. (4) CET1 Ratio calculated under IFRS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

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

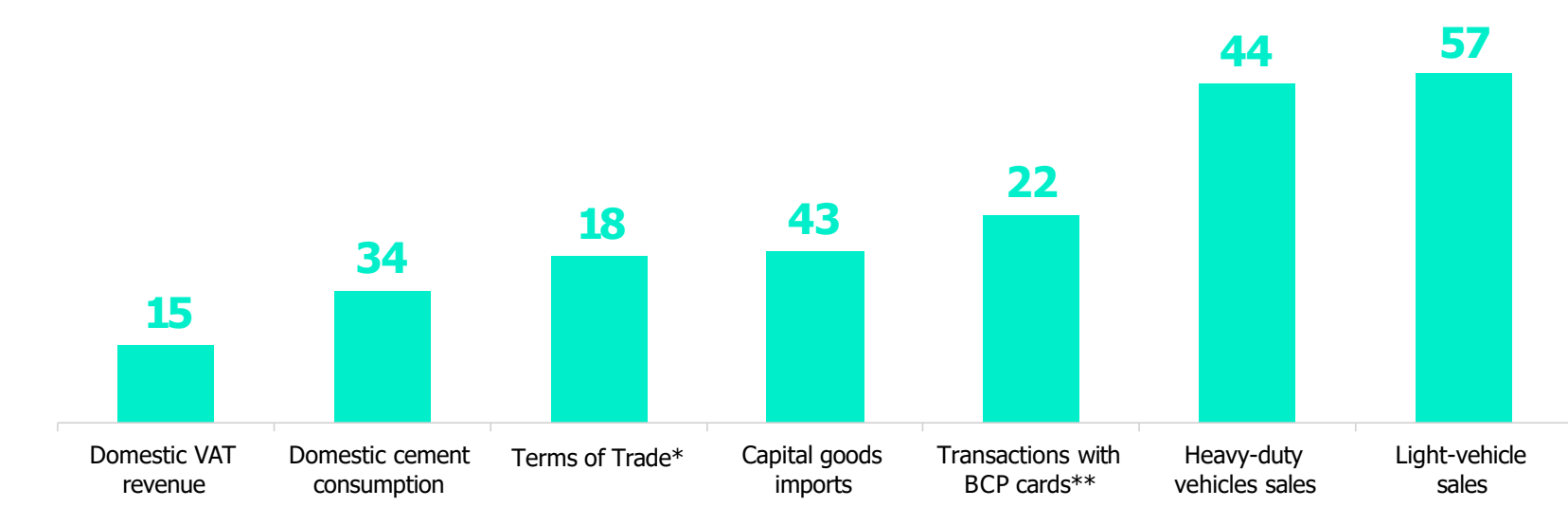
GDP and Domestic Demand Growth

(YoY %change)¹



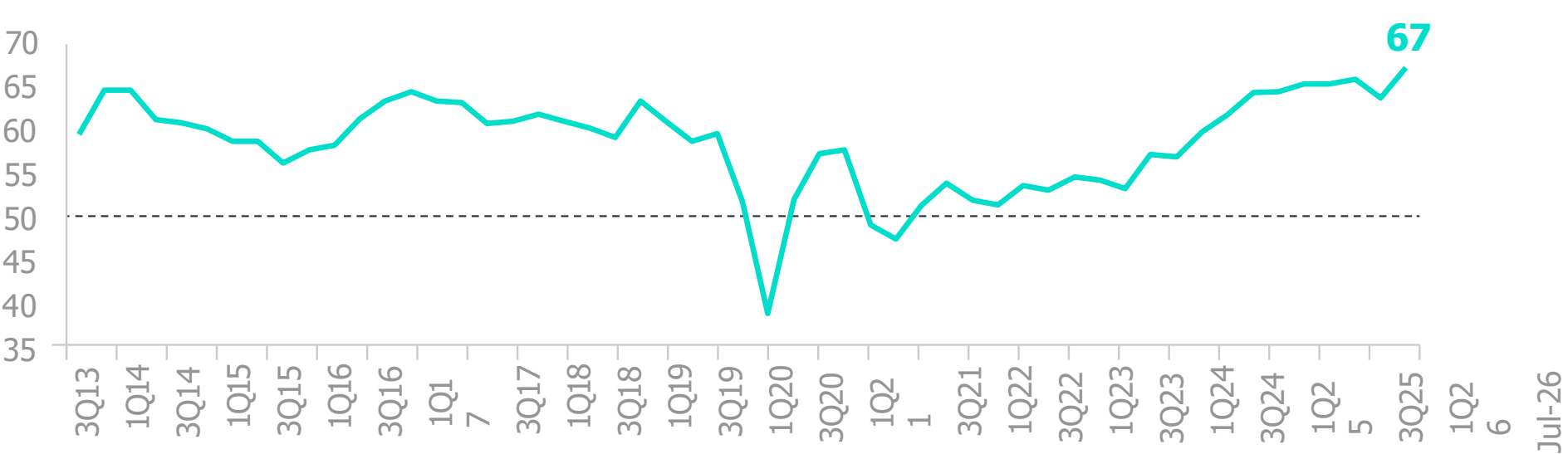
High-Frequency Economic Indicators 2Q26

(YoY %change)²



12m Investment Expectations

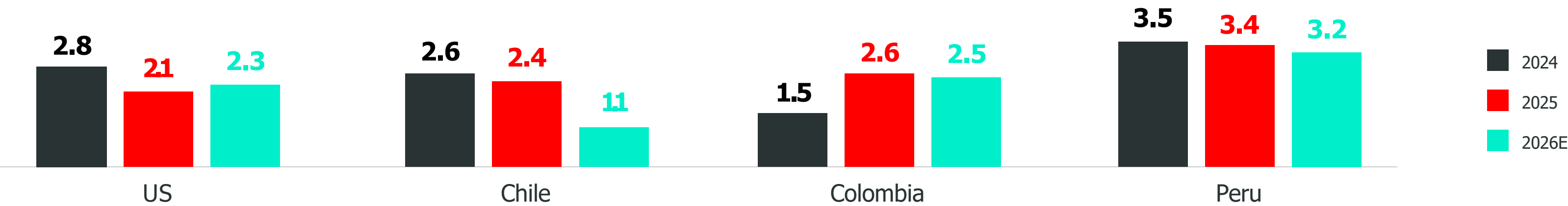
(pessimistic < 50 < optimistic)³



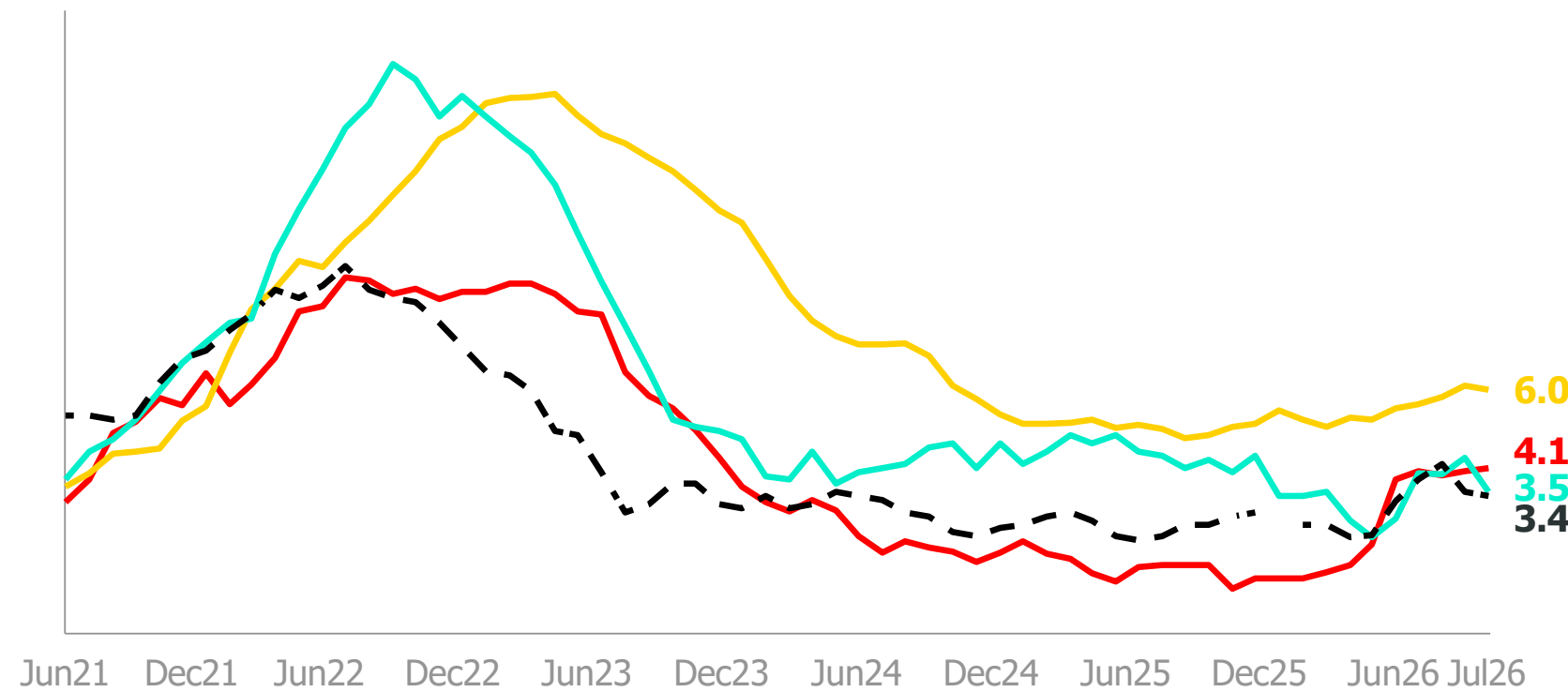
(1) Source: BCRP and estimate from BCP Econ. Research Department. (2) Sources: SUNAT, Asocem, BCRP, etc. (3) Source: BCRP. (*) Apr/May-26. (**) In real terms, adjusted for inflation.

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

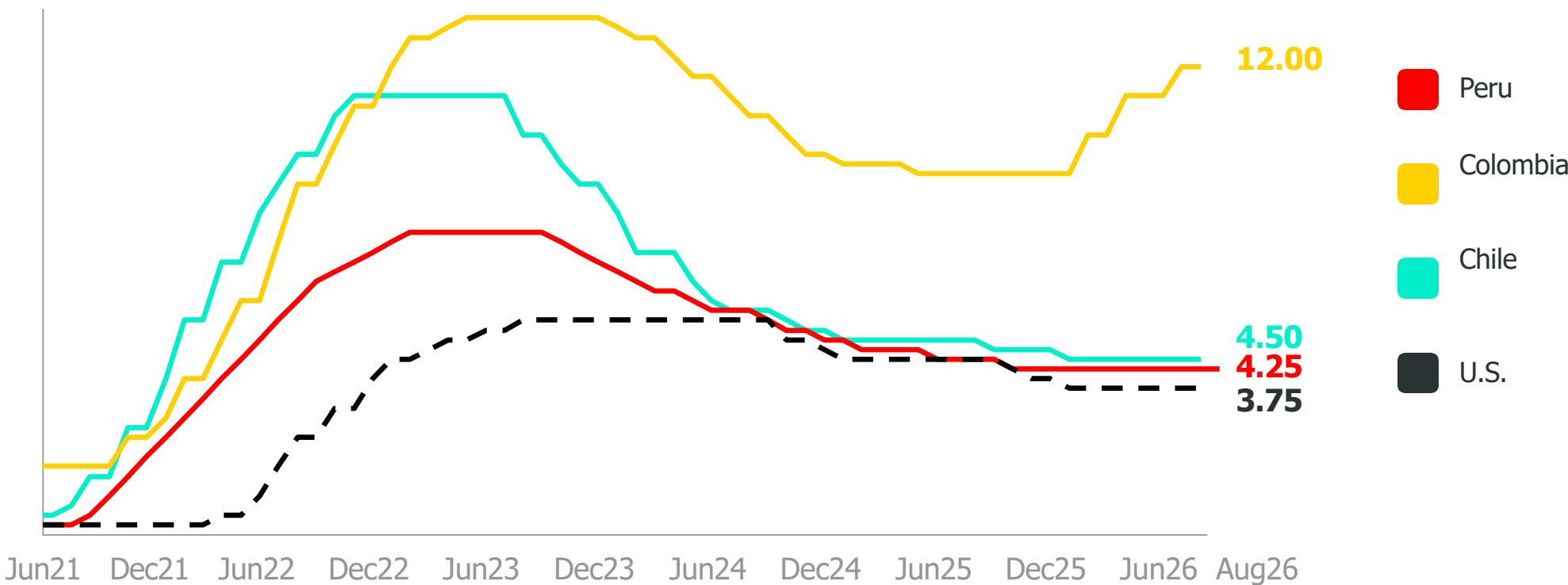
GDP
(YoY %change)²



Inflation CPI Rates
(YoY %change)²

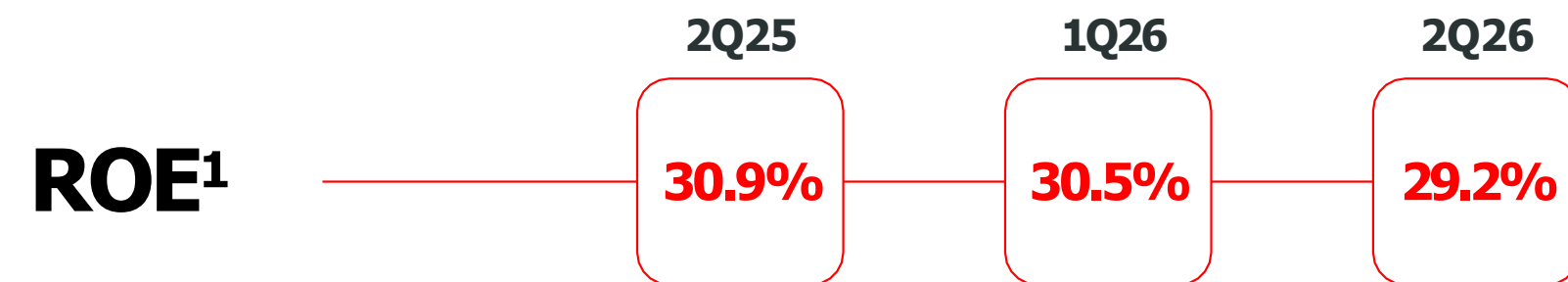


Central Bank Policy Rates
(%)³

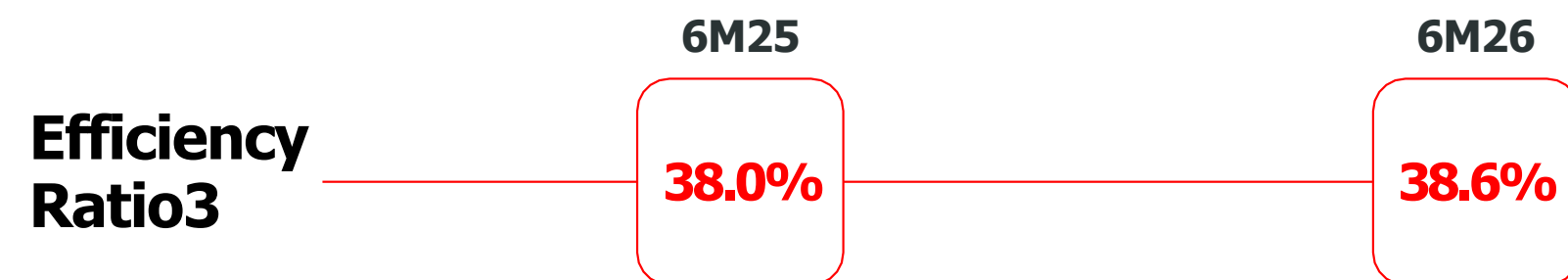
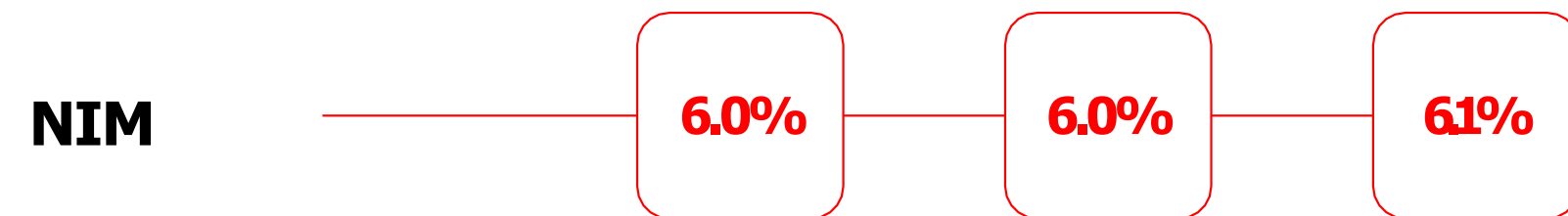


(1) Source: Forecasts from BCP for Peru, Credicorp Capital for Colombia and Chile, and IMF for the US. (2) Source: Bloomberg. (3) Source: Central Banks.

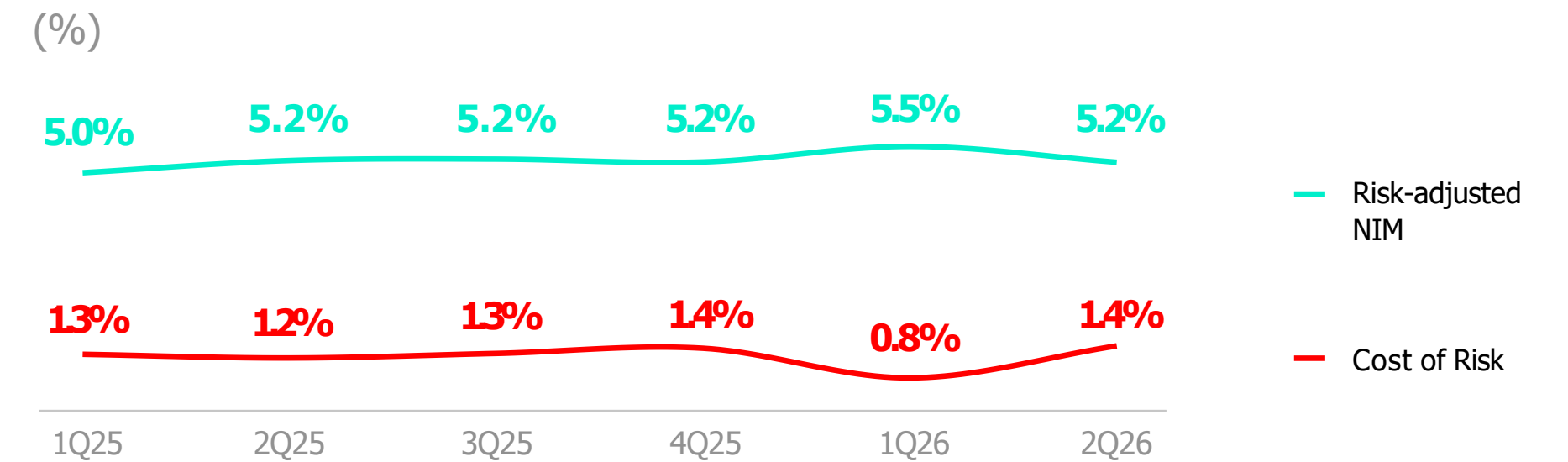
Universal Banking: Sustained Returns Driven by Loan Growth, Transactional Income and Risk Discipline



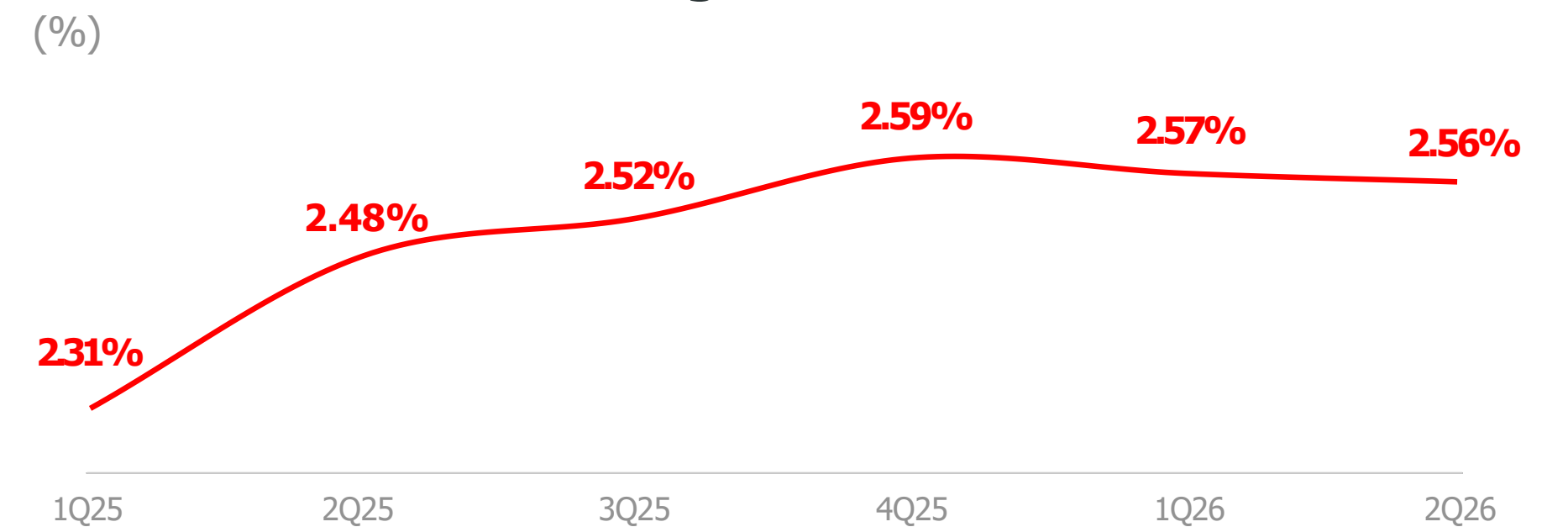
BCP's Drivers



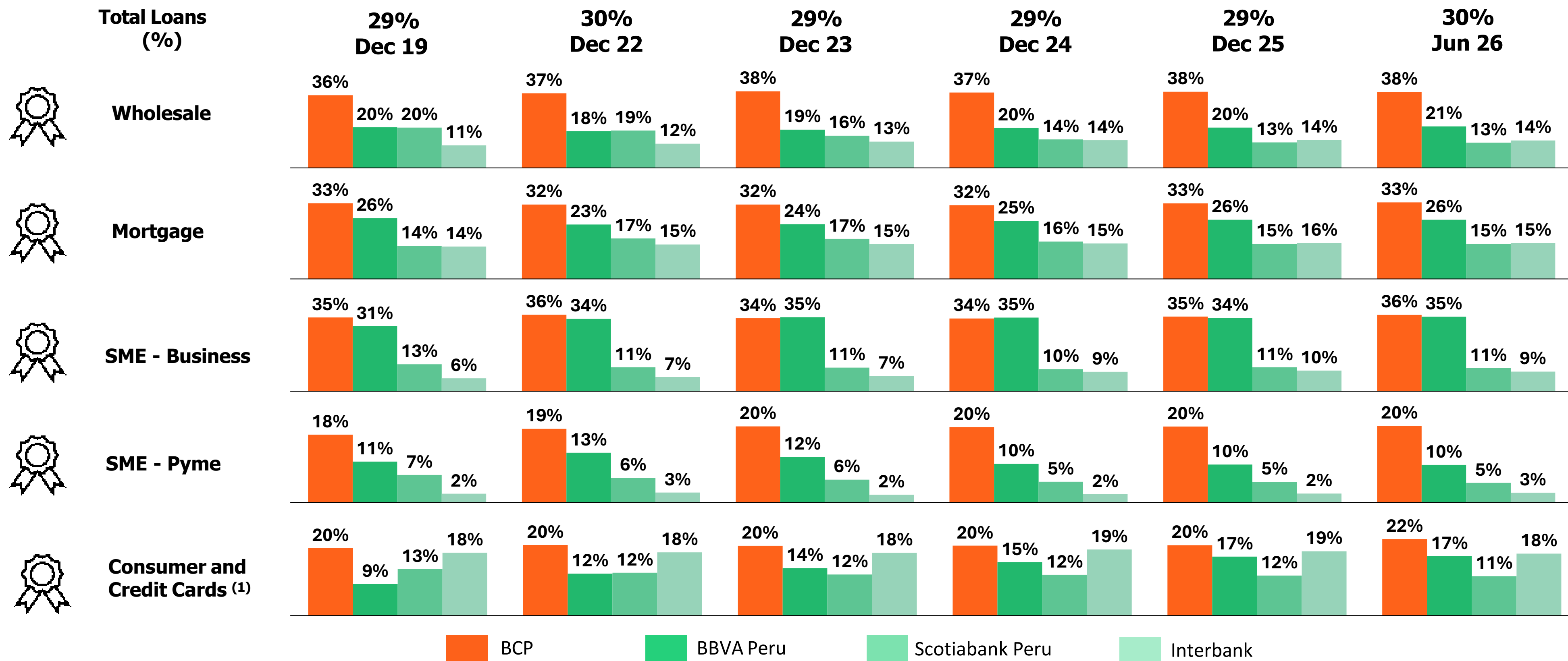
Risk-Adjusted NIM and Cost of Risk



Other Core Income³ / Average Total Assets



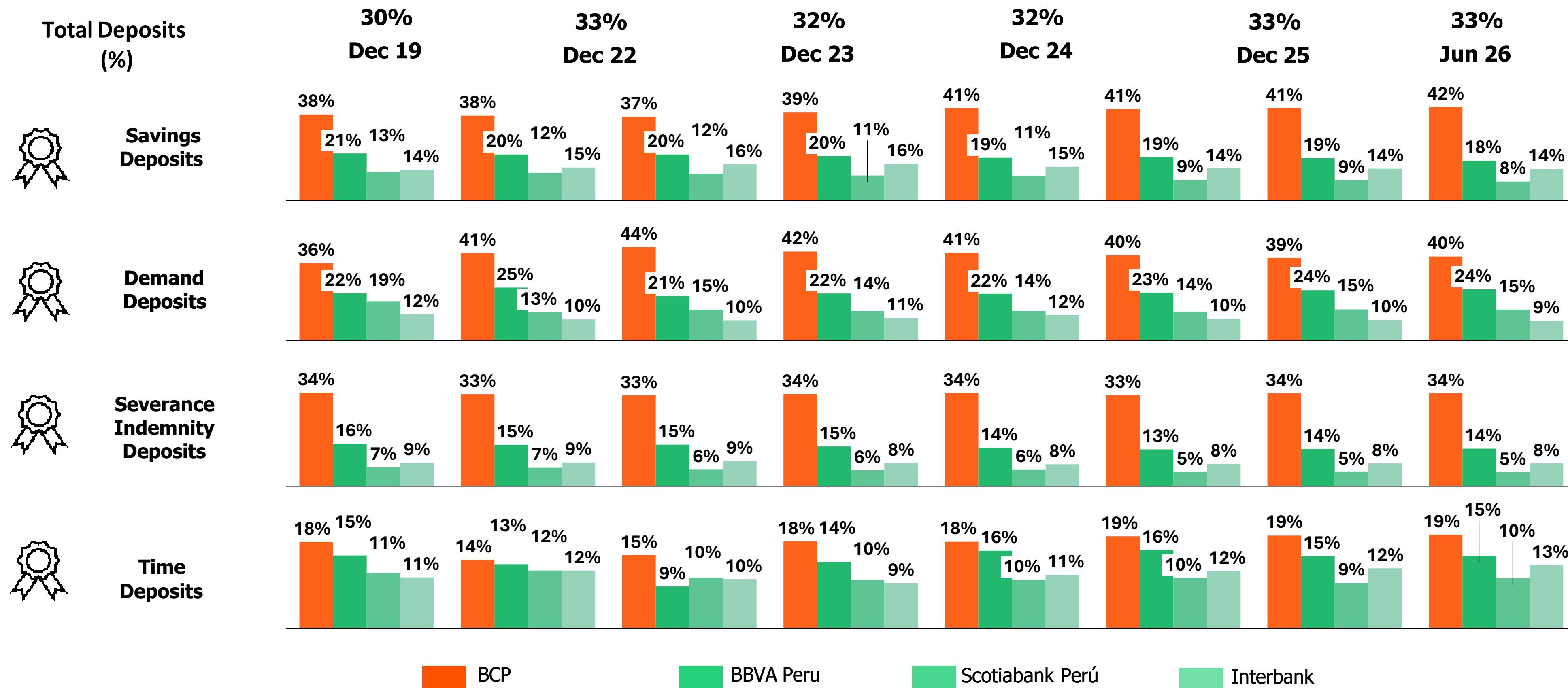
(1) Earnings contribution / Equity contribution. (2) Measured in quarter-end balances. (3) Includes Fee Income and Gains on FX Transactions.



(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



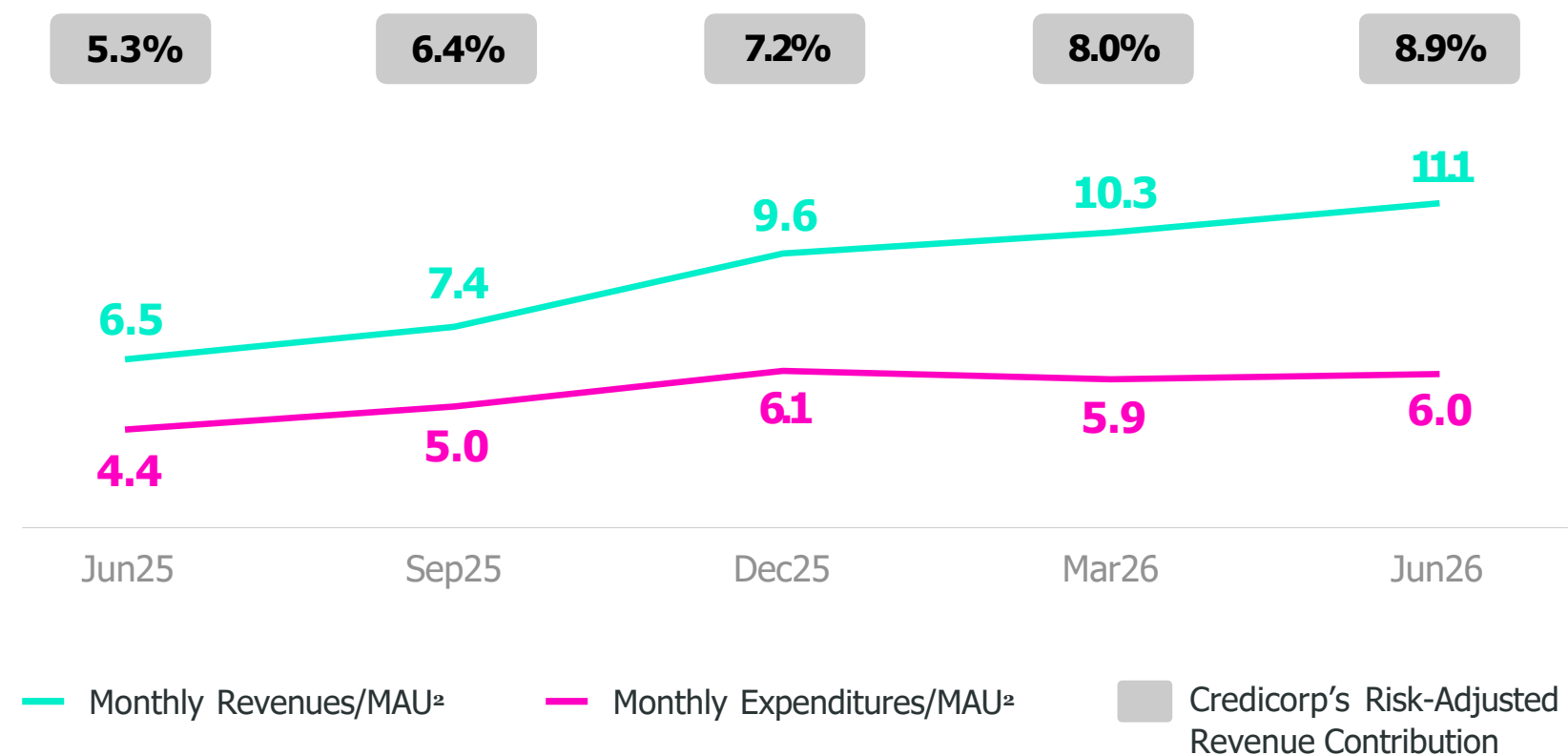
Source: SBS and ASBANC



Yape¹: Scaling Profitability with Growing Lending and Ecosystem Contribution

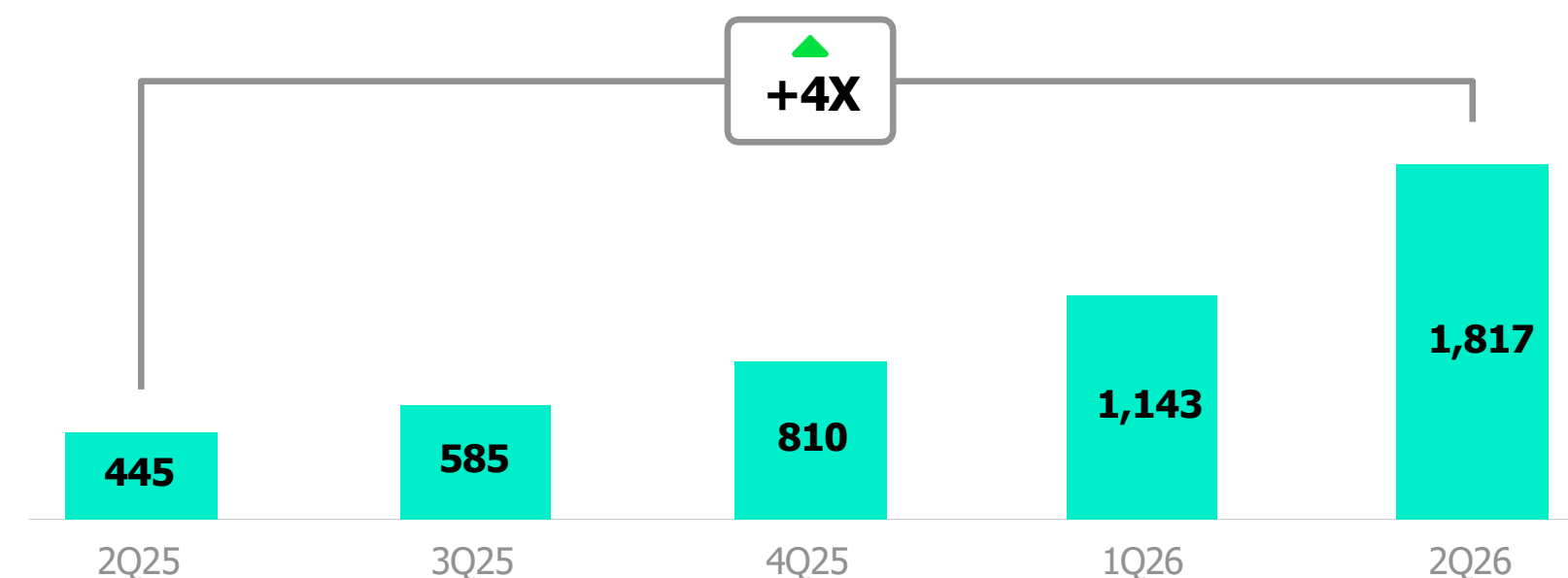
Monetization Progress

(S/)



Loan Portfolio

(S/ million)



Lending

Disbursed Clients (million)

Yape's Risk-Adj. Revenue Share

2Q25

1Q26

2Q26

3.9

5.7

6.4

19%

23%

28%

Payments

Revenue Generating Trxs (million)

Yape's Risk-Adj. Revenue Share

2Q25

1Q26

2Q26

257

337

364

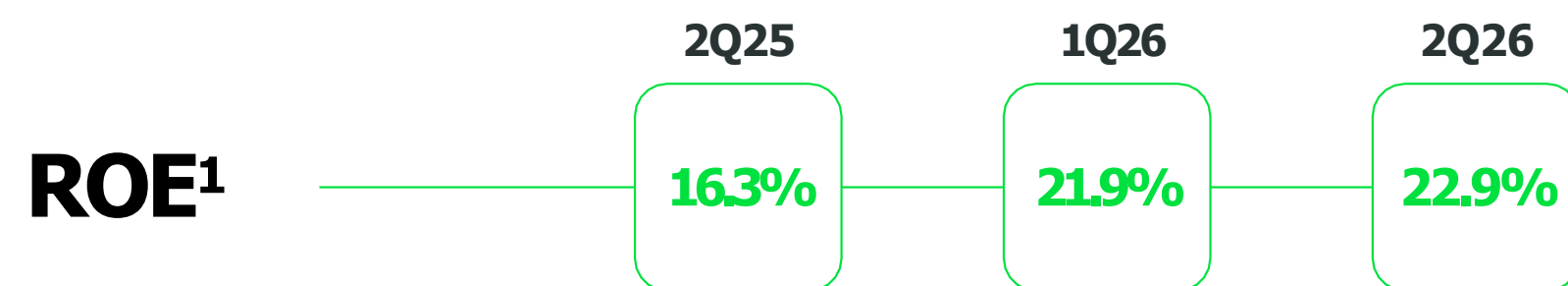
53%

47%

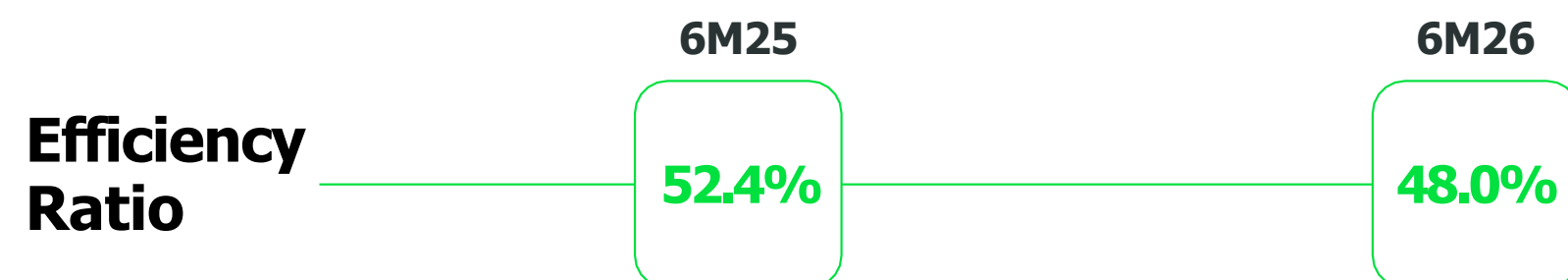
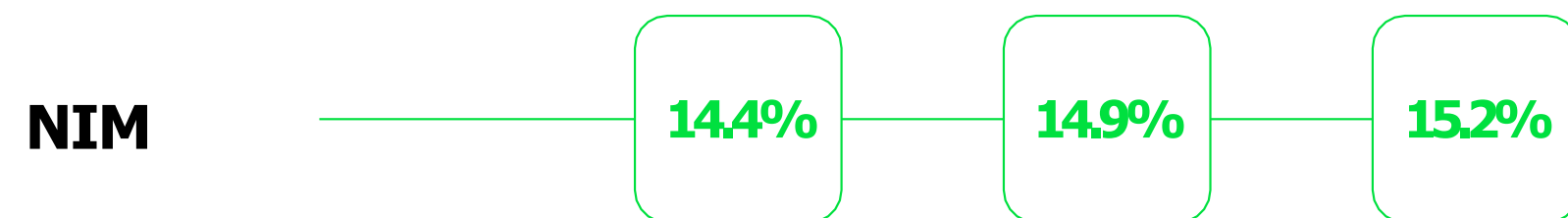
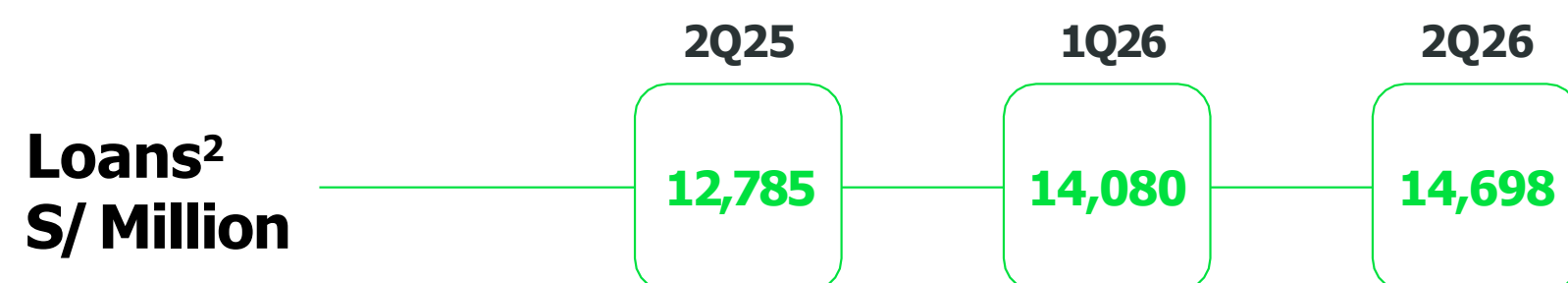
45%

(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



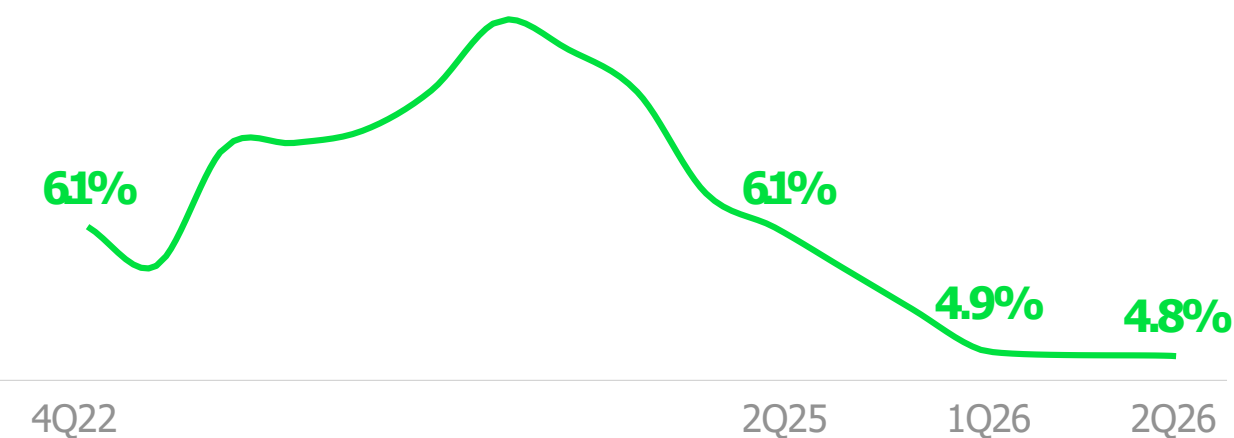
Mibanco's Drivers



Historical NPL Ratio

(%)

— NPL Ratio



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

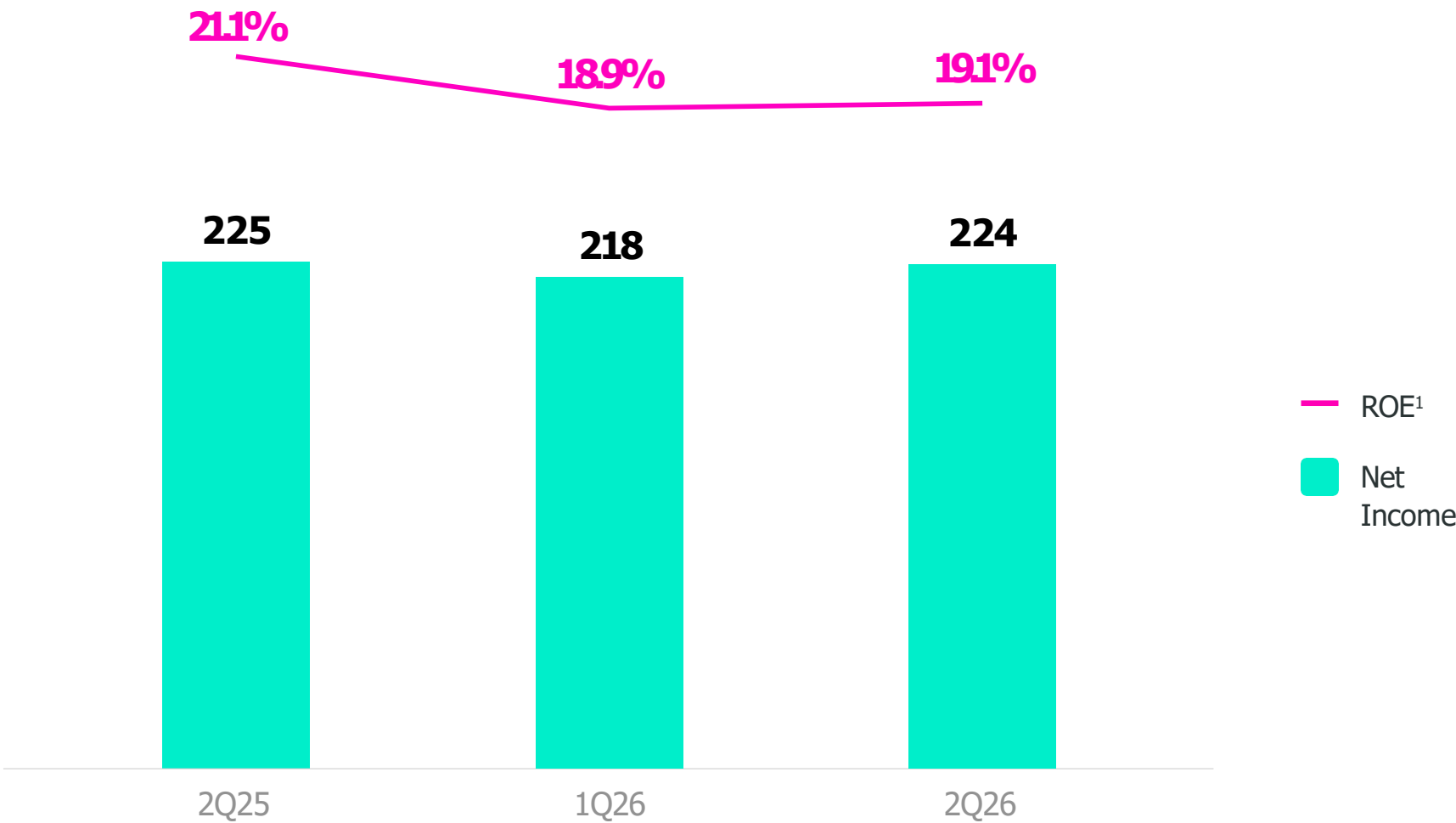
Low-cost Funding³
(% of Total Funding)
6.3%
+93bps YoY

Fees + FX³
(% of Risk-adjusted Revenues)
8.2%
+136bps YoY

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

Grupo Pacifico's Net Income

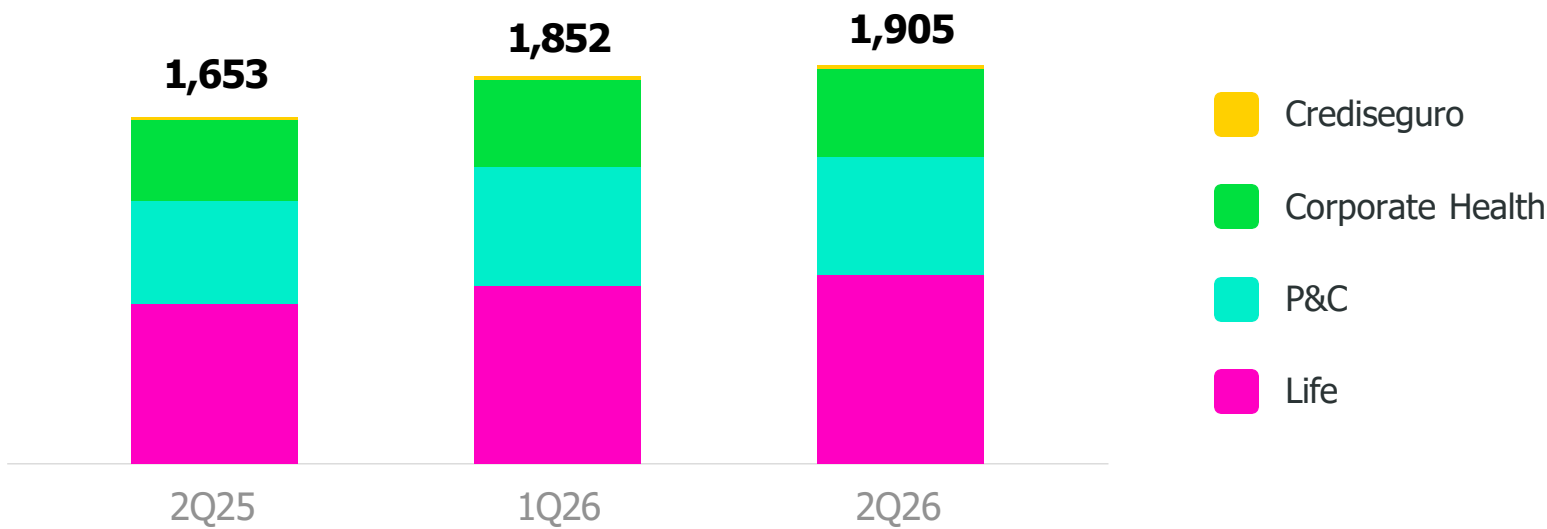
(S/ millions, %)



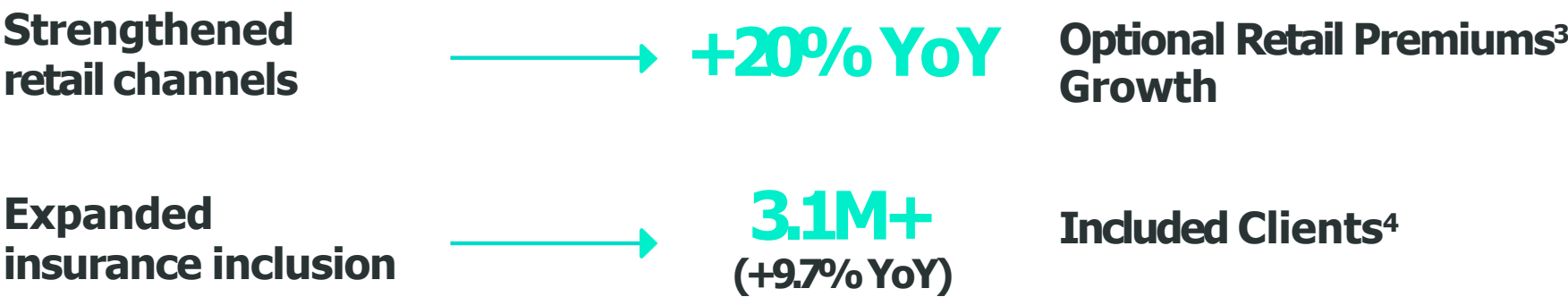
Grupo Pacifico's Key Revenue Drivers

Direct Premiums²

(S/ million)

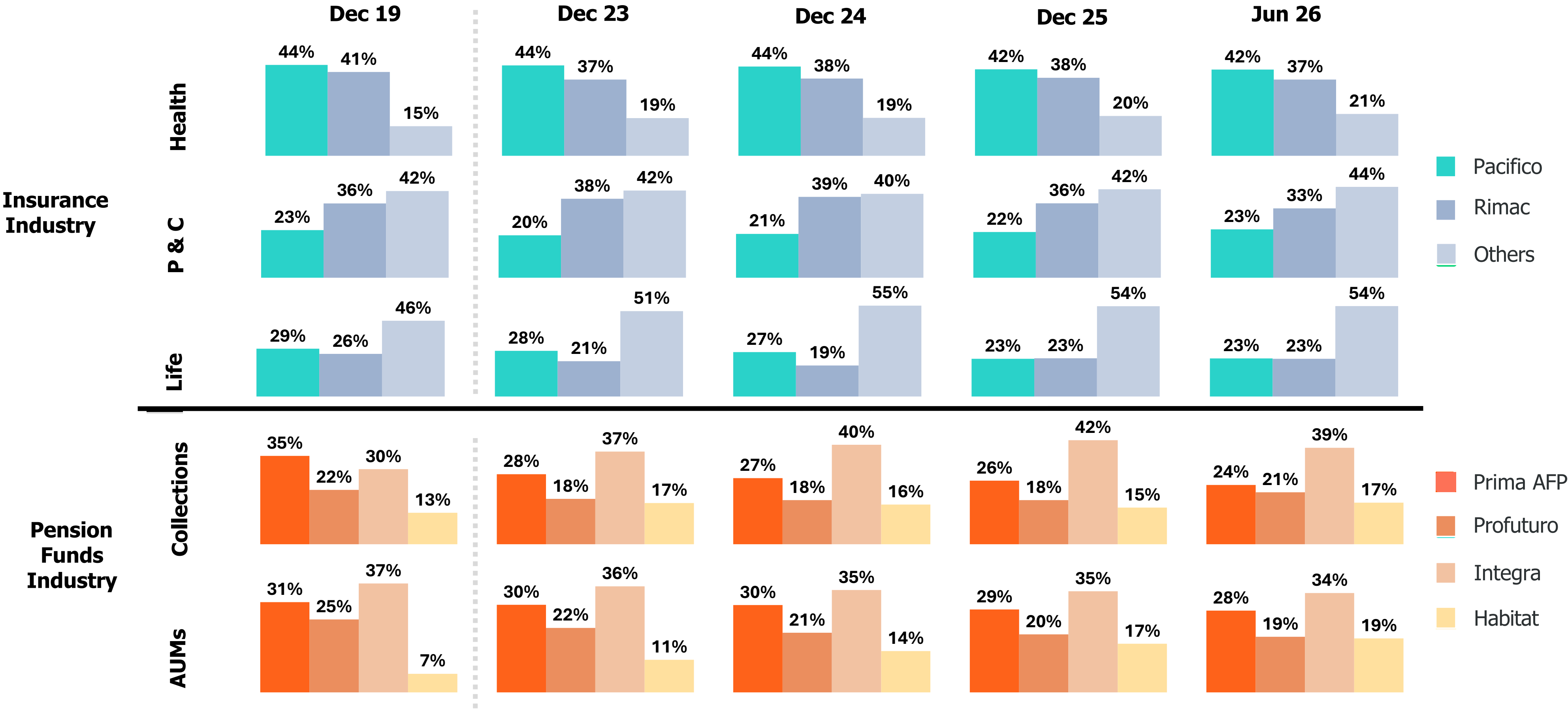


Experience, Efficiency & Growth

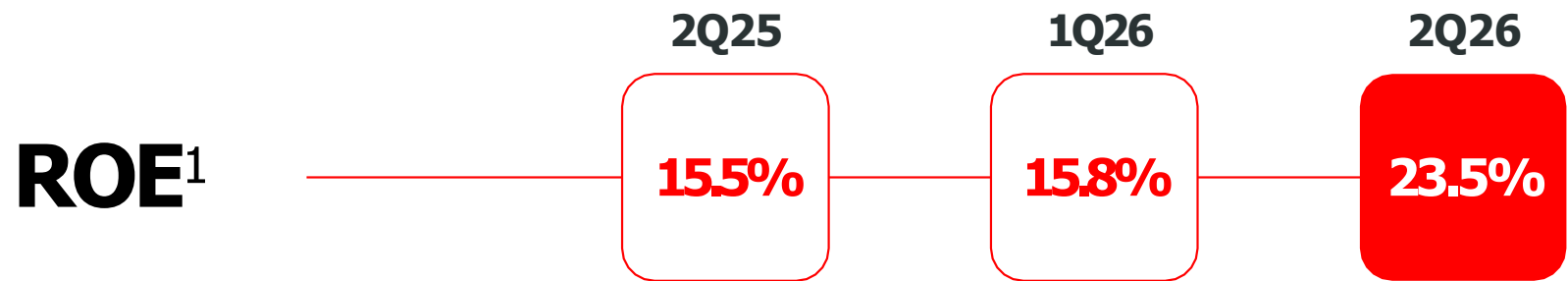


(1) Earnings contribution / Equity contribution. (2) Management figures. (3) Includes optional direct premiums sold through bancassurance, alliances, e-commerce, telemarketing, and embedded channels. (4) Includes clients with inclusive insurance (less than S/40), belonging to mass segments according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

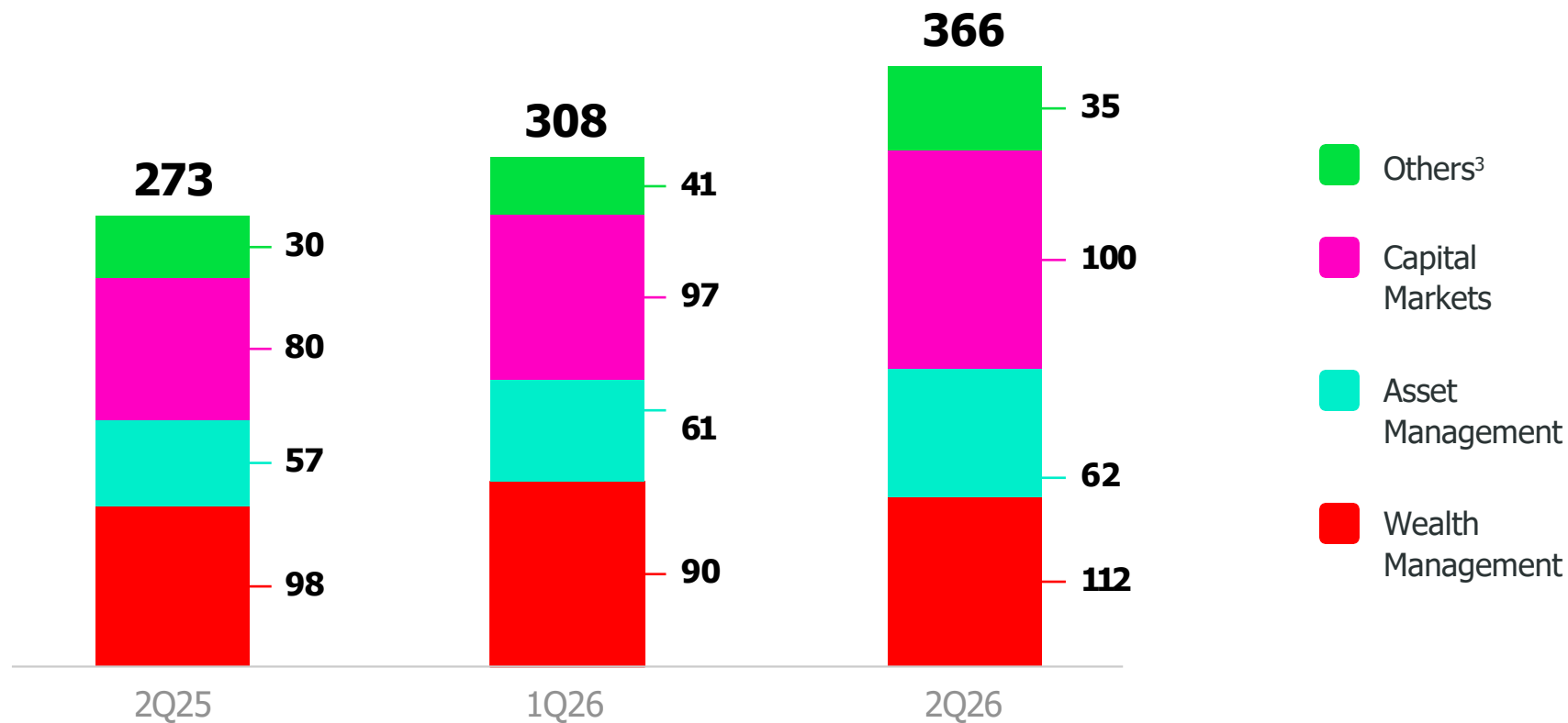
We Maintain our Strong Market Share Across P&C and Health Businesses in the Insurance Industry, While AUMs Market Share Remained Resilient in Pension Funds Industry



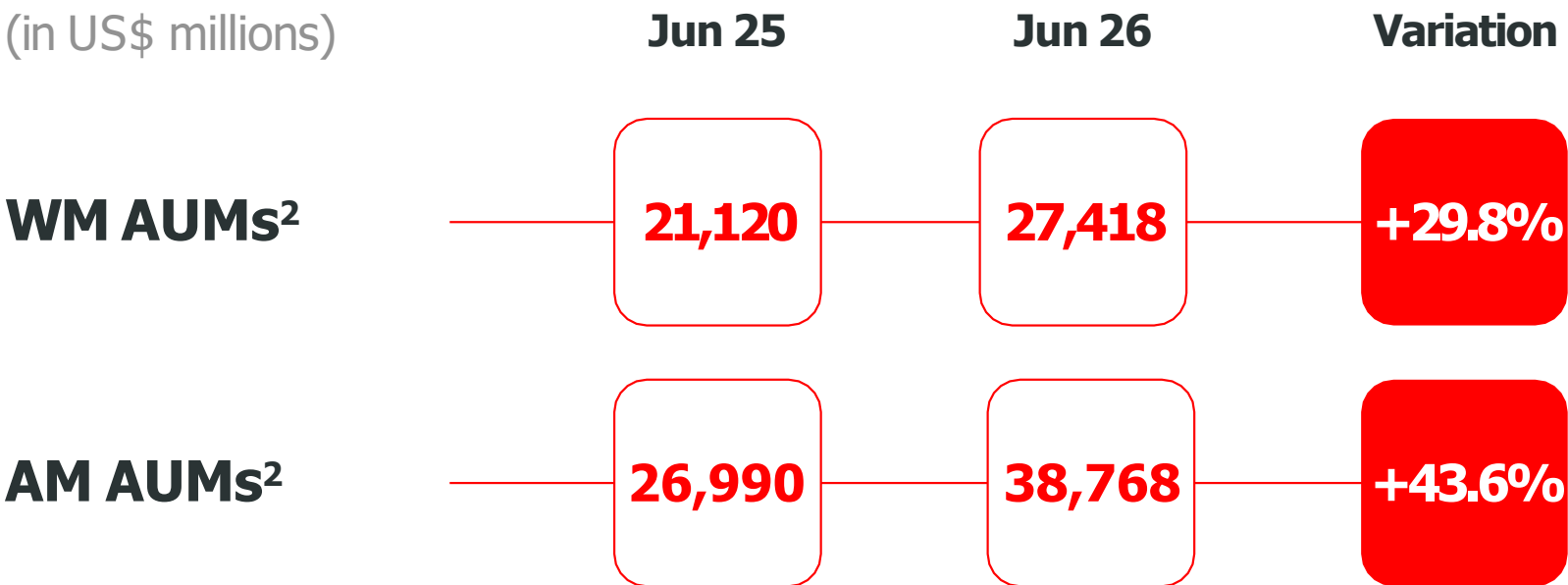
IM & Advisory: Profitability Improves Driven by Structural AUM Growth and a Favorable Trading Backdrop



Income by Business²
(%, \$/ millions)



IM & Advisory Drivers



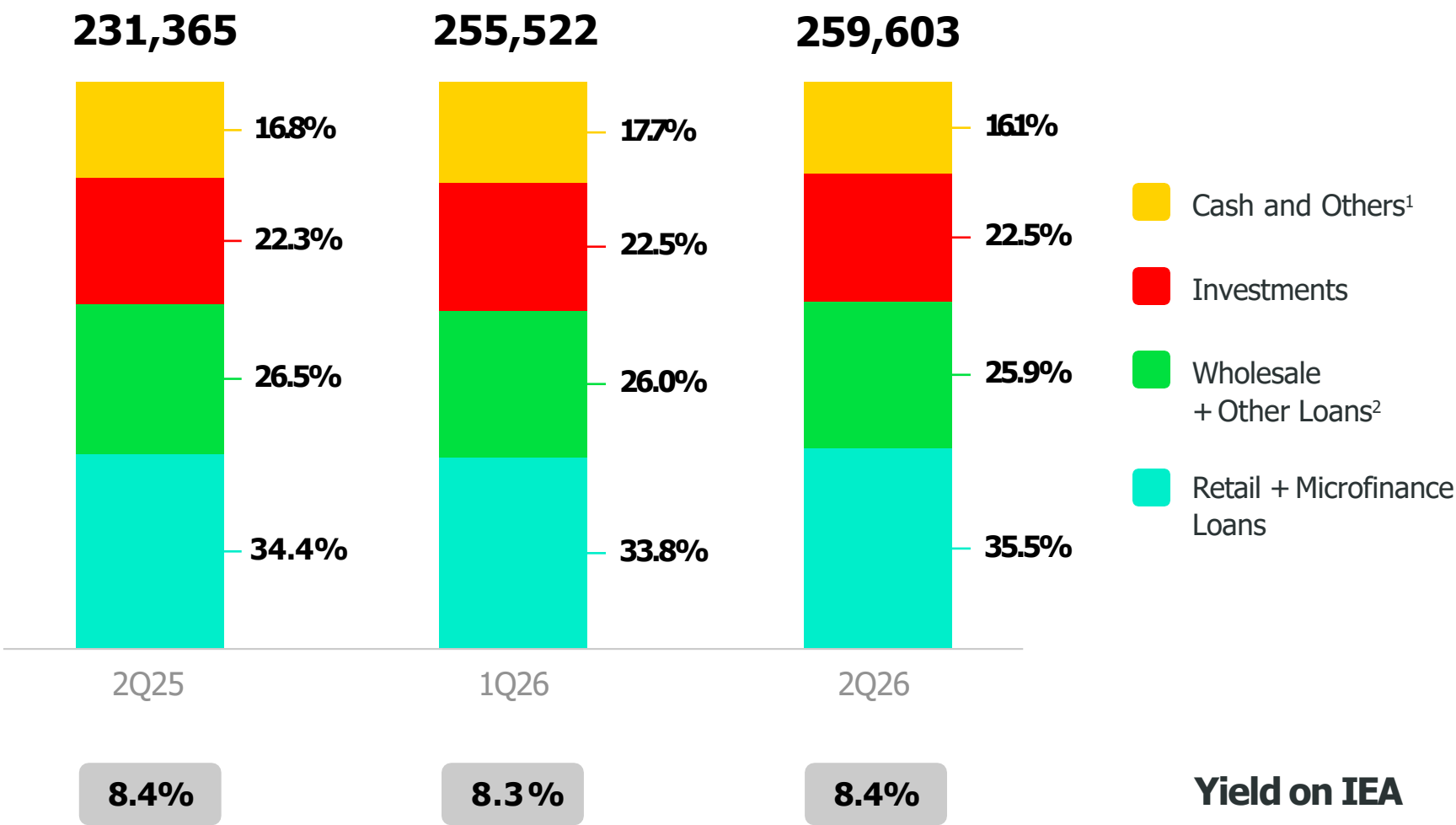
(1) (Net income from Credicorp Capital, ASB Bank Corp, and BCP’s Private Banking) / (Net equity from Credicorp Capital, ASB Bank Corp., and Economic Capital assigned to BCP’s Private Banking). (2) Internal management figures. These figures may differ from the amounts reported in previous quarters due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

Balance Sheet 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

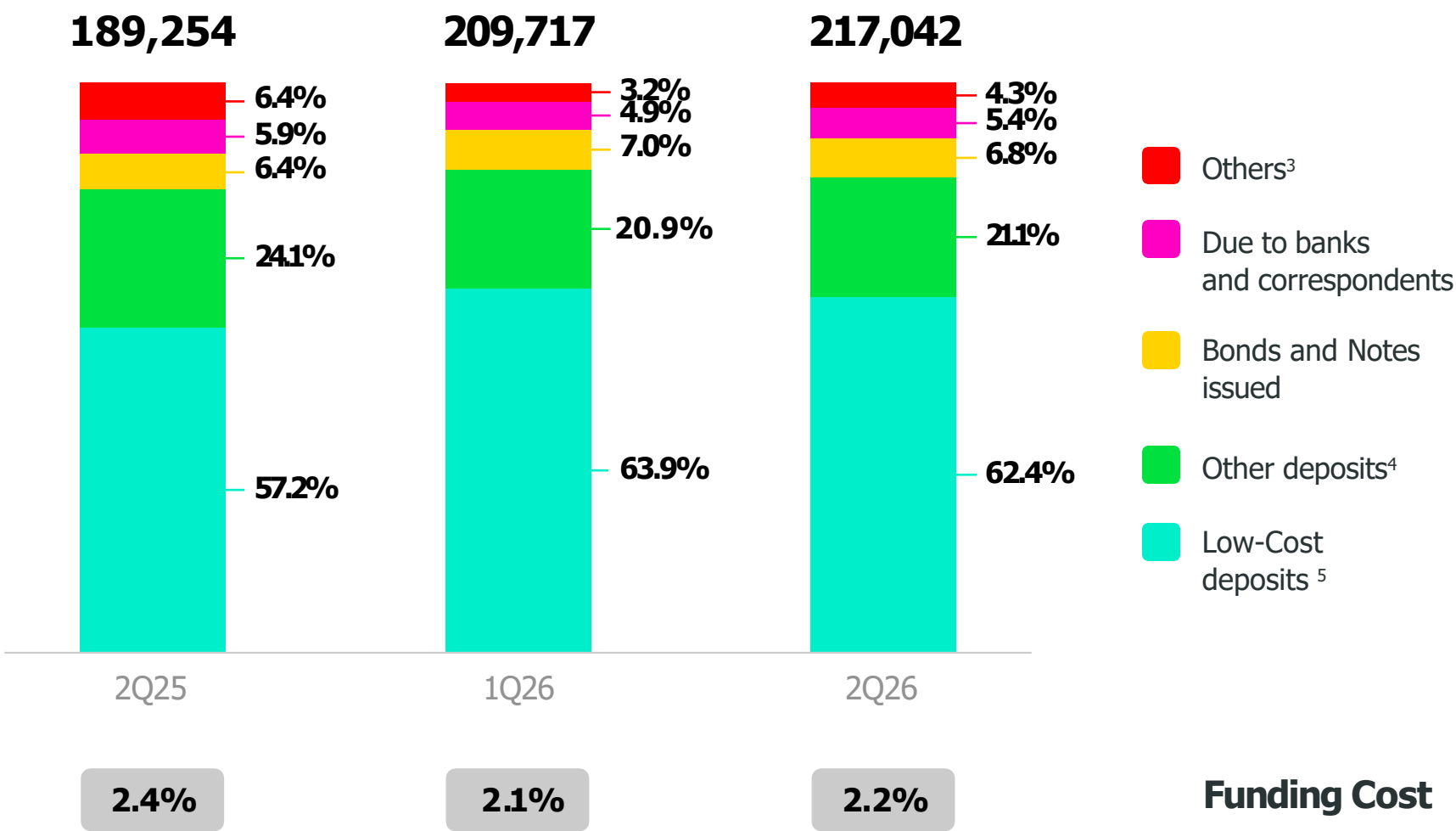
(S/ millions, %)



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

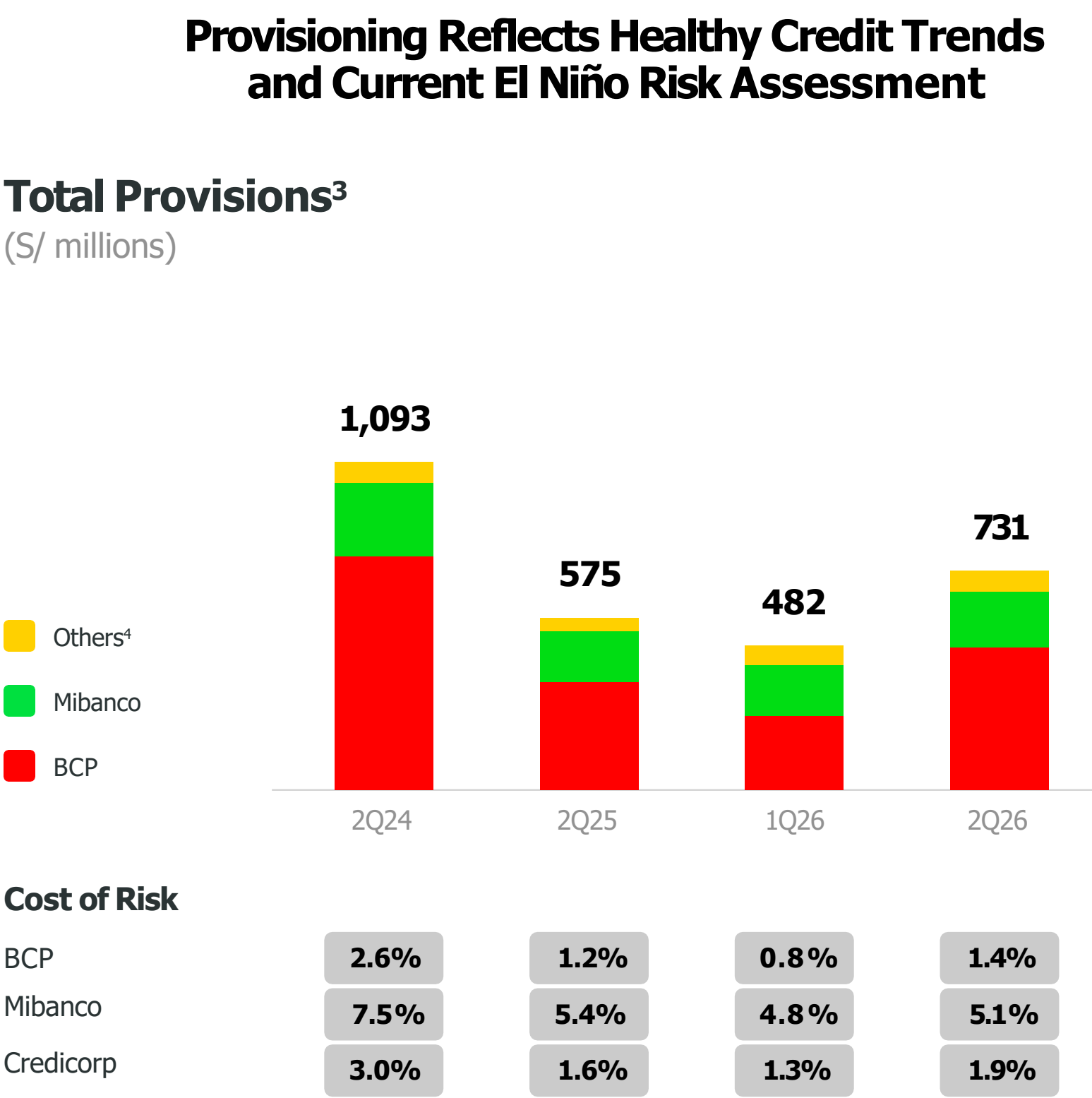
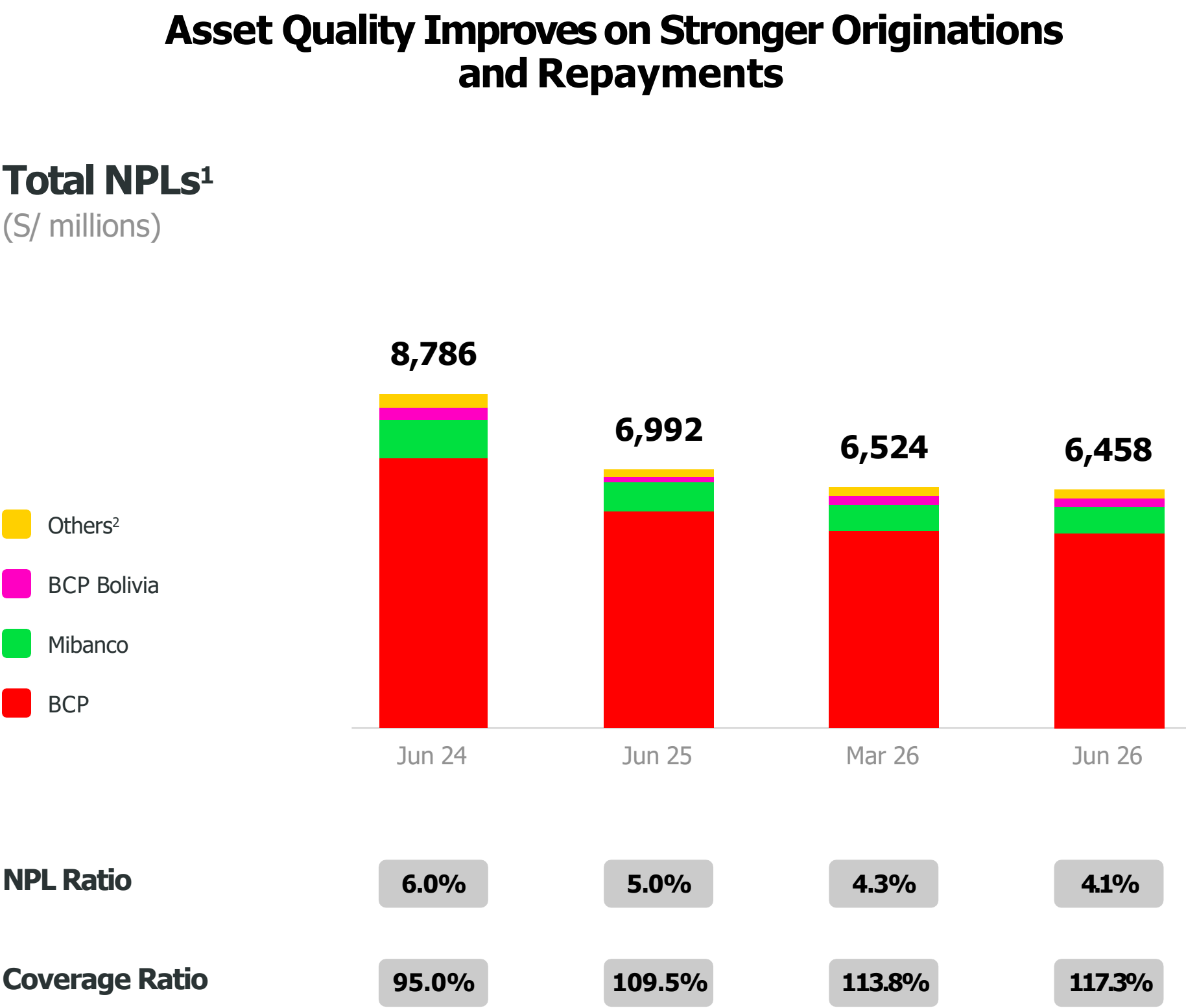
Funding Structure

(S/ 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, 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

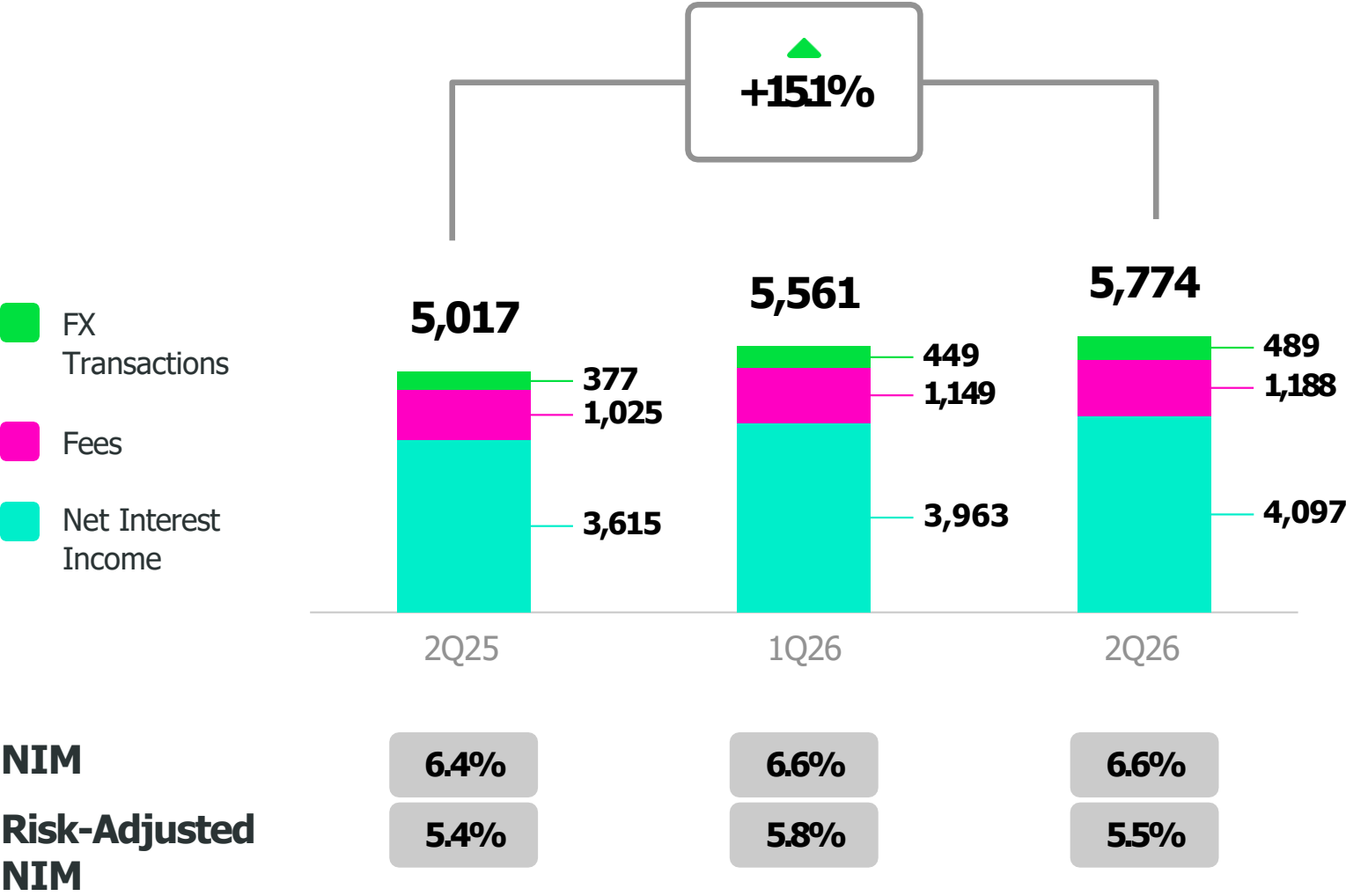


(1) Figures in quarter-end balances. (2) Includes Mibanco Colombia, ASB Bank Corp., and Others. (3) Based on currently available information, approximately S/106 million additional provisions related to El Niño risk were registered in 2Q26. (4) Includes BCP Bolivia, Mibanco Colombia, ASB Bank Corp.,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

Core Income Growth Supports Efficiency Amid Strategic Investments

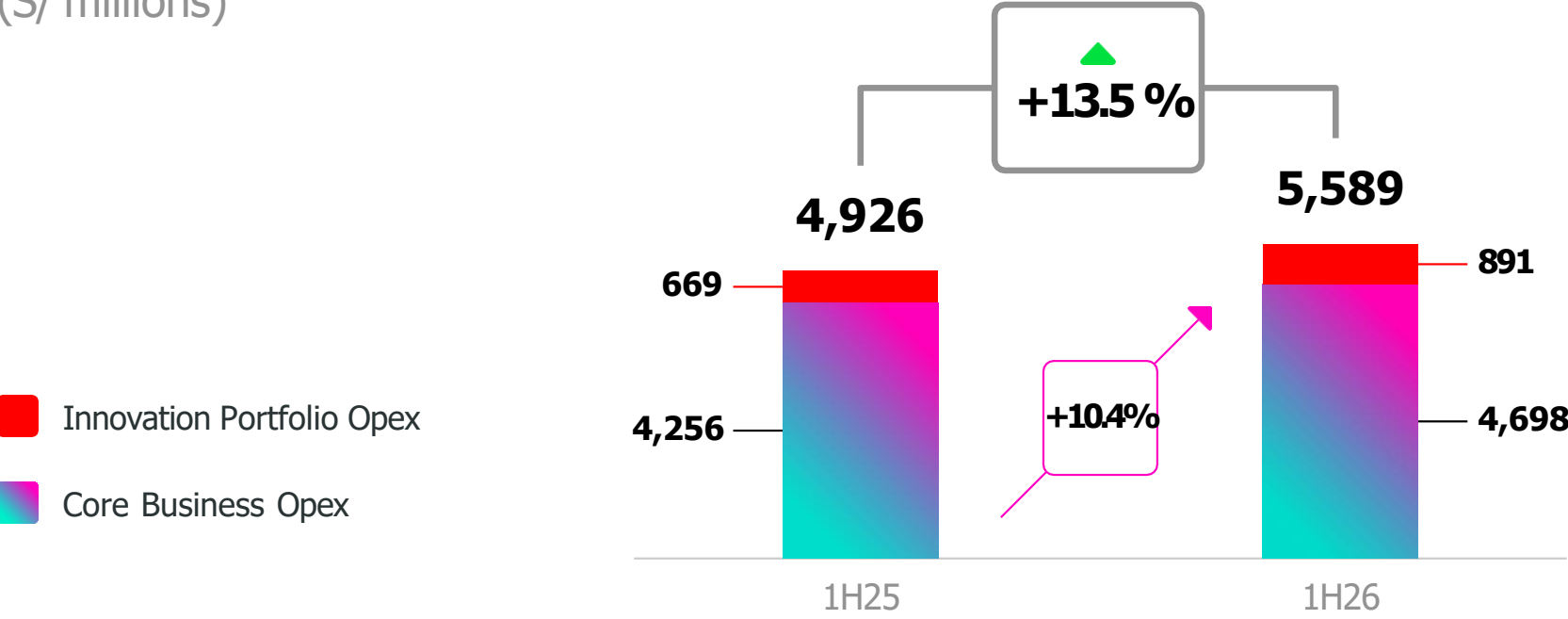
Core Income Increased Driven by Margin Expansion and Transactional Growth

Core Income (\$/ millions)

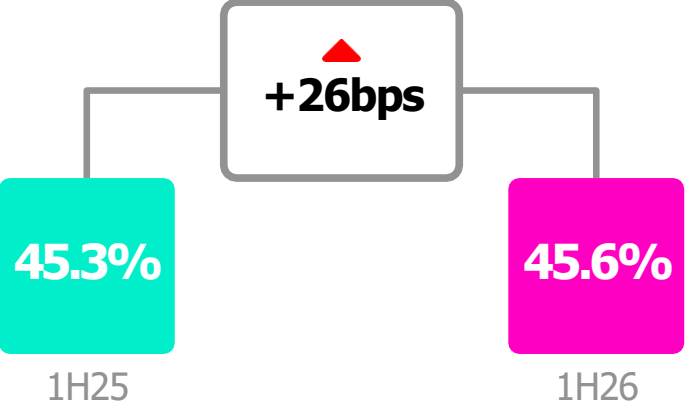


Operating Expenses Reflect Core Business at BCP and Innovation Portfolio Initiatives

Operating Expenses (\$/ millions)



Efficiency ratio (%)

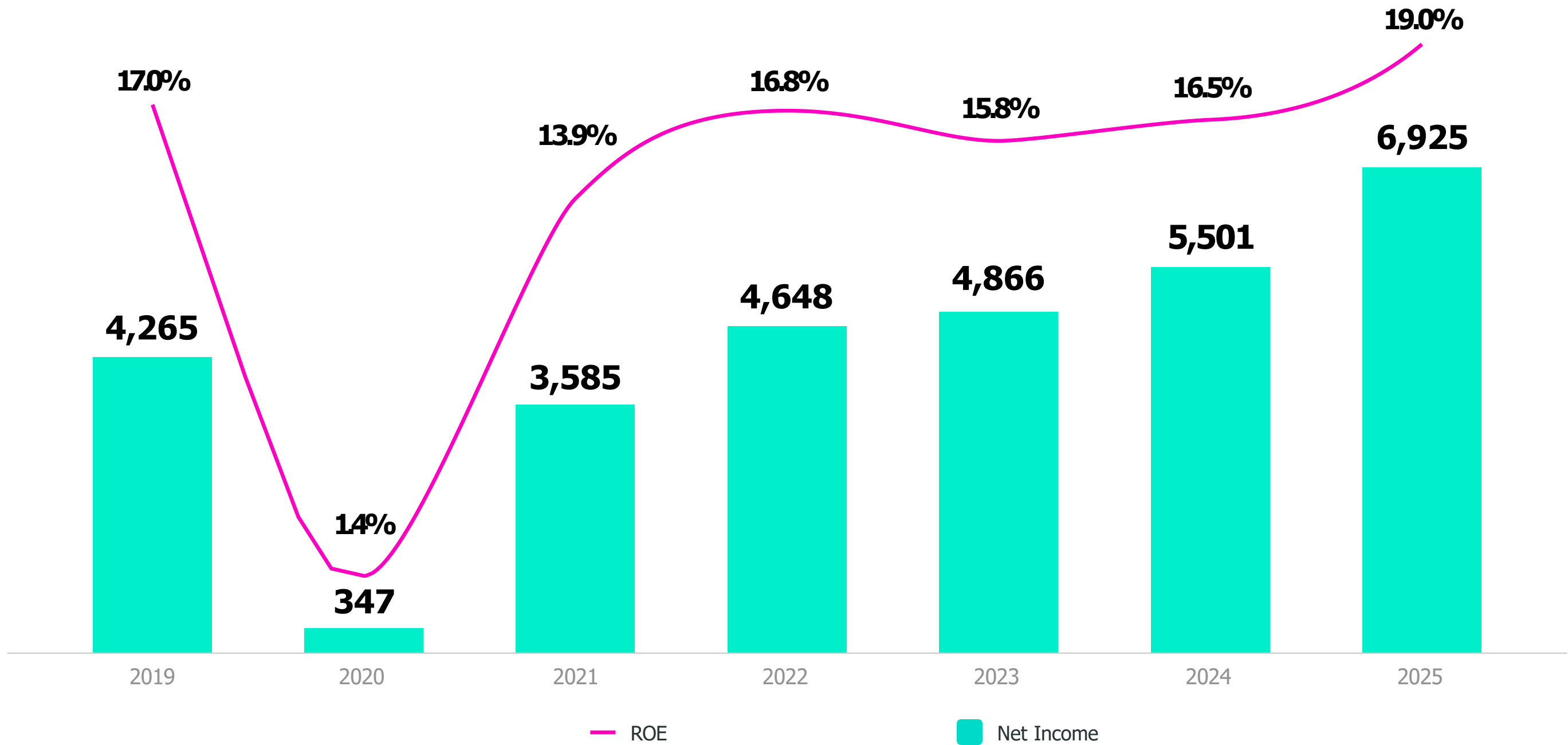


Strong 1H26 Profitability Supported by Broad-Based Earnings Momentum

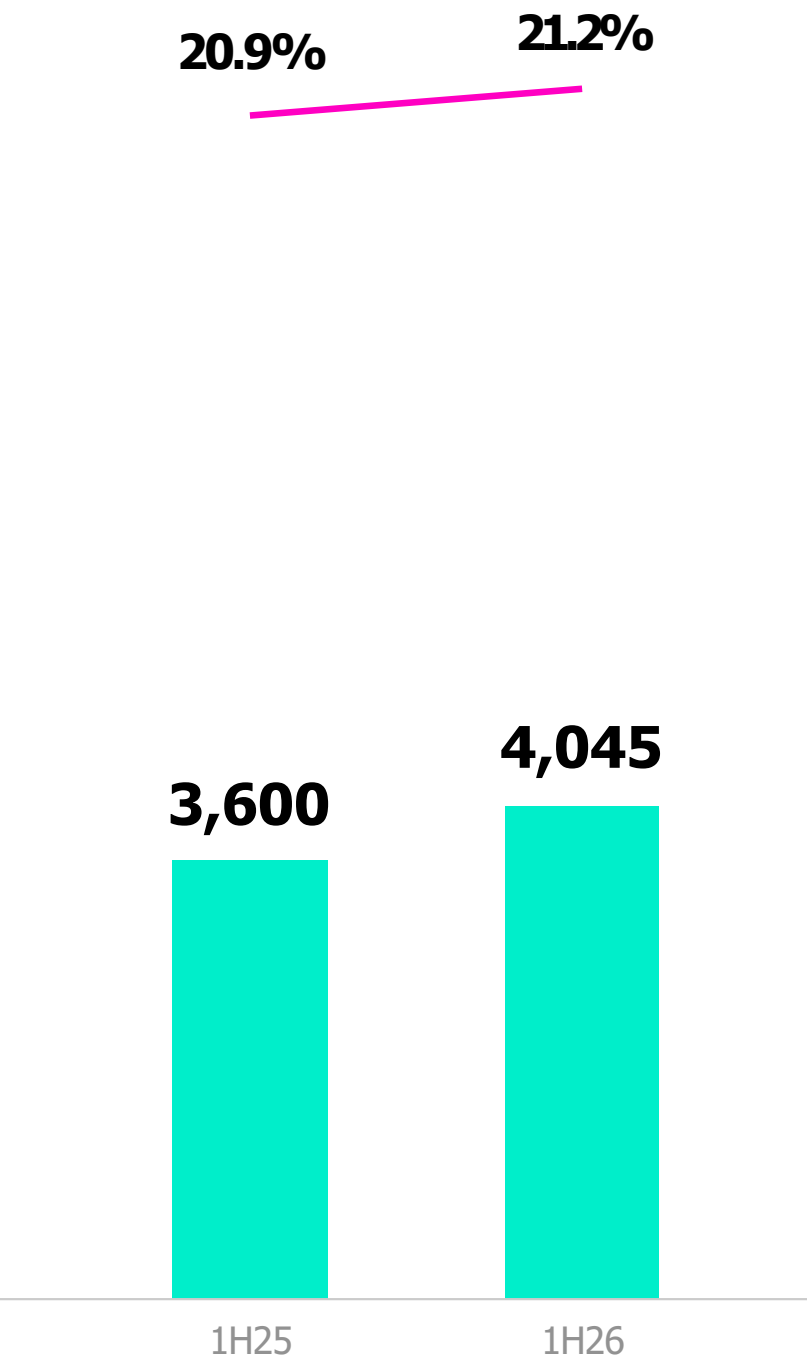
Net Income and ROE

(\$/ millions, %)

Annual Results¹



First Half Results



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

Historical Consolidated Performance Metrics

August 2026

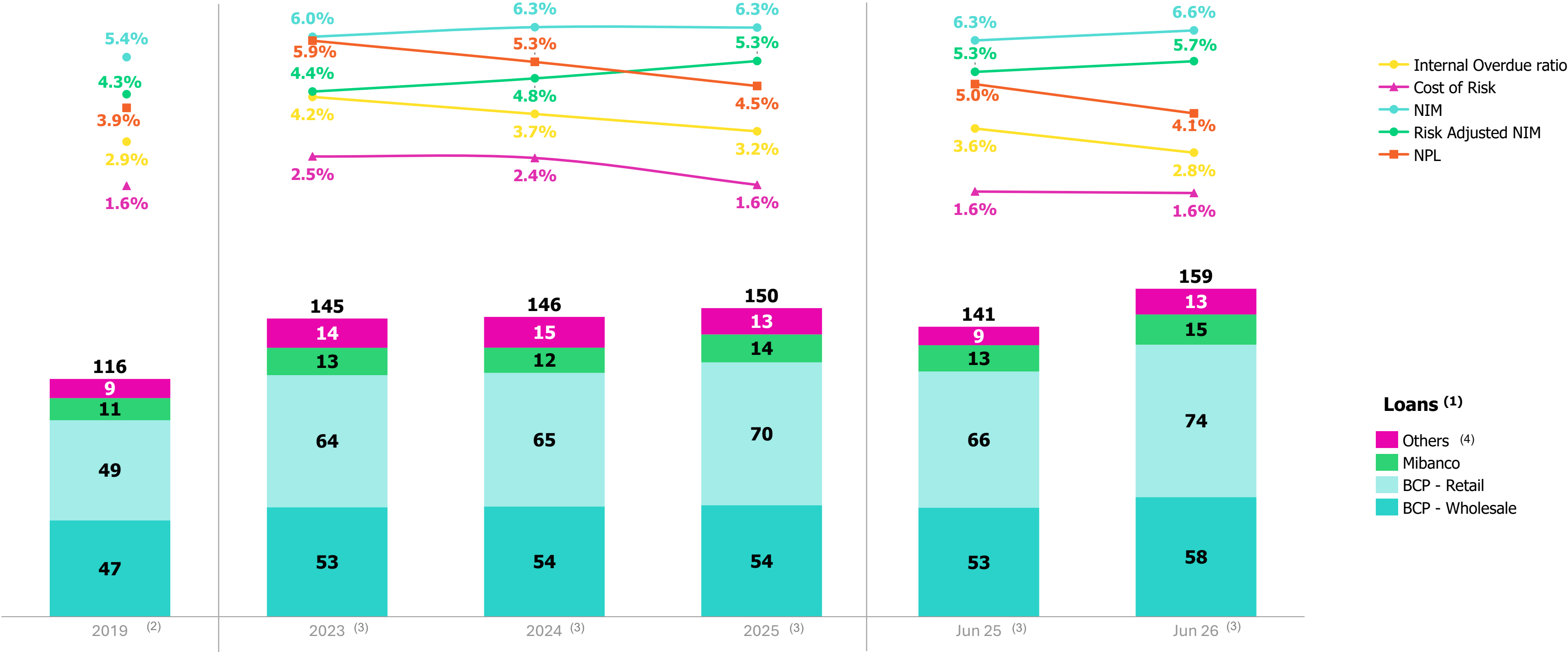
CREDIC  RP



Credicorp Key Financial Metrics

Under IFRS 4			Under IFRS 17 and new Regulatory Capital Ratios						
Summary Results			Year						% Change
		2019	2022	2023	2024	2025	Jun 25	Jun 26	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 1Ratio	11.1%	10.0%	13.1%	13.1%	13.7%	12.2%	11.4%	-84 bps
	Common Equity Tier 1Ratio	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 1Ratio	12.1%	12.4%	18.2%	17.1%	17.4%	16.5%	16.3%	-16 bps
	Common Equity Tier 1Ratio	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%

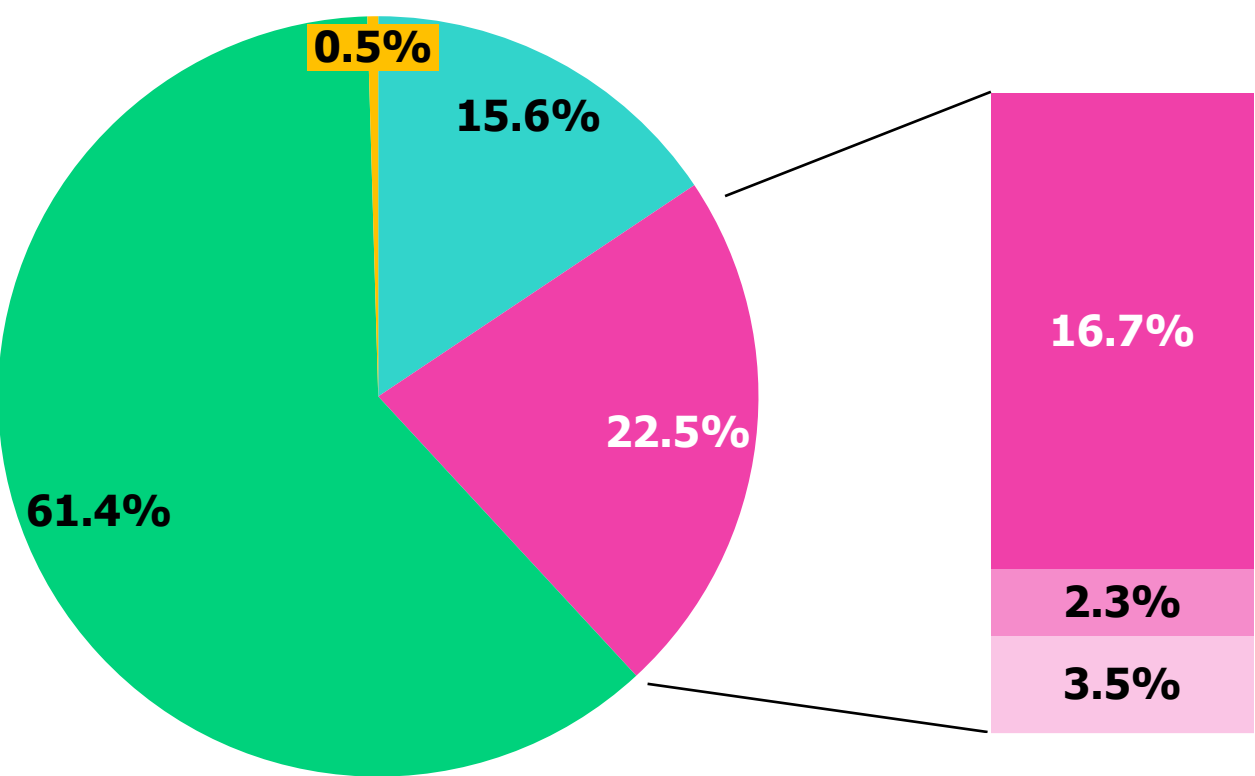
Loan Mix Shift Towards Retail Drive Risk-Adjusted Margin Growth



(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

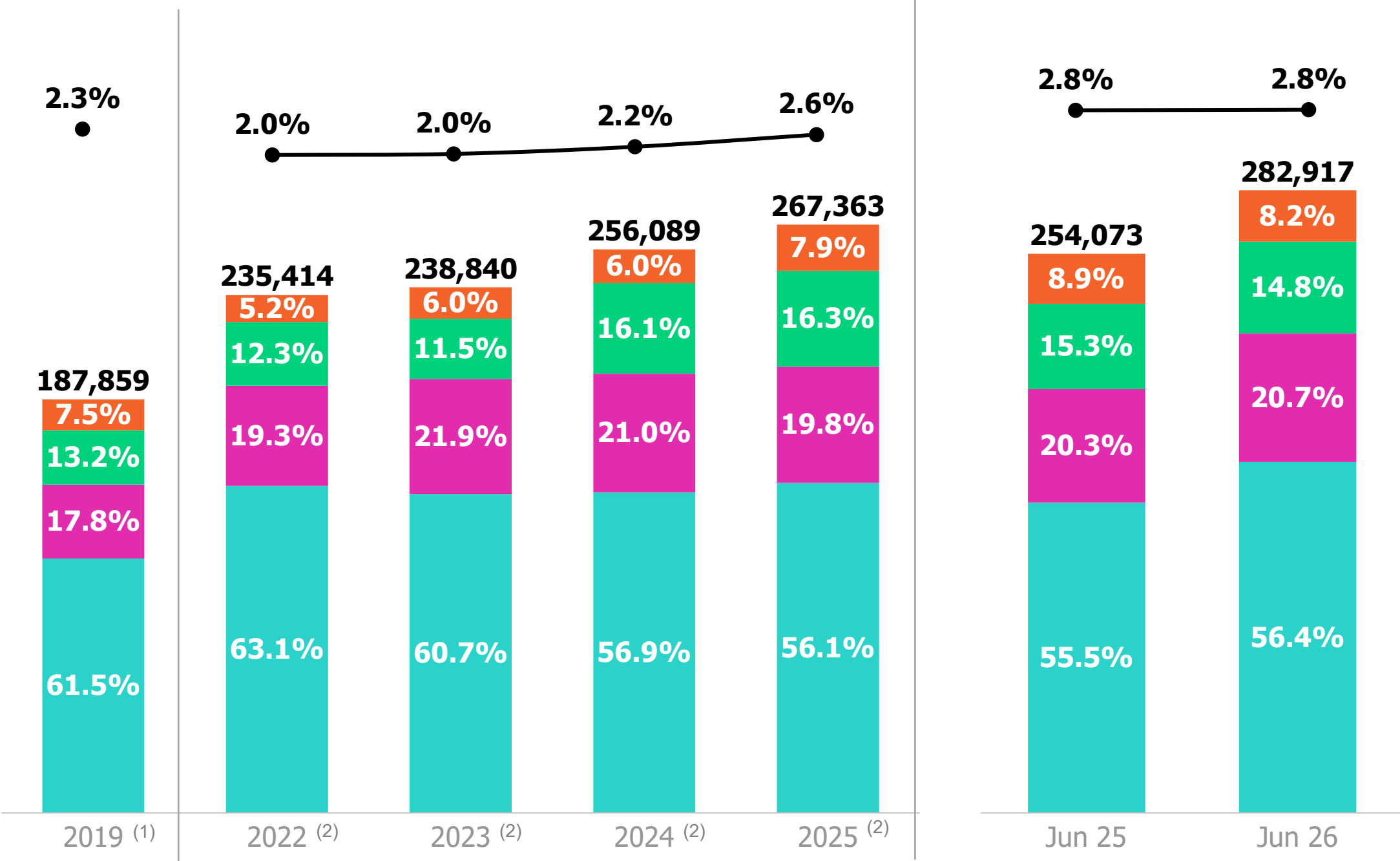
Return on Assets Maintains an Upward Trend

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



- Cash and due from banks
- Total Investments
- Loans
- Cash collateral, reverse repurchase agreements and securities borrowing
- Fair value through other comprehensive income investments
- Fair value through profit or loss investments
- Amortized cost investments

Evolution of Assets Structure (S/millions) & ROAA



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

- Other Assets
- Other Interest Earning Assets
- Total Investments
- Total Loans

(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

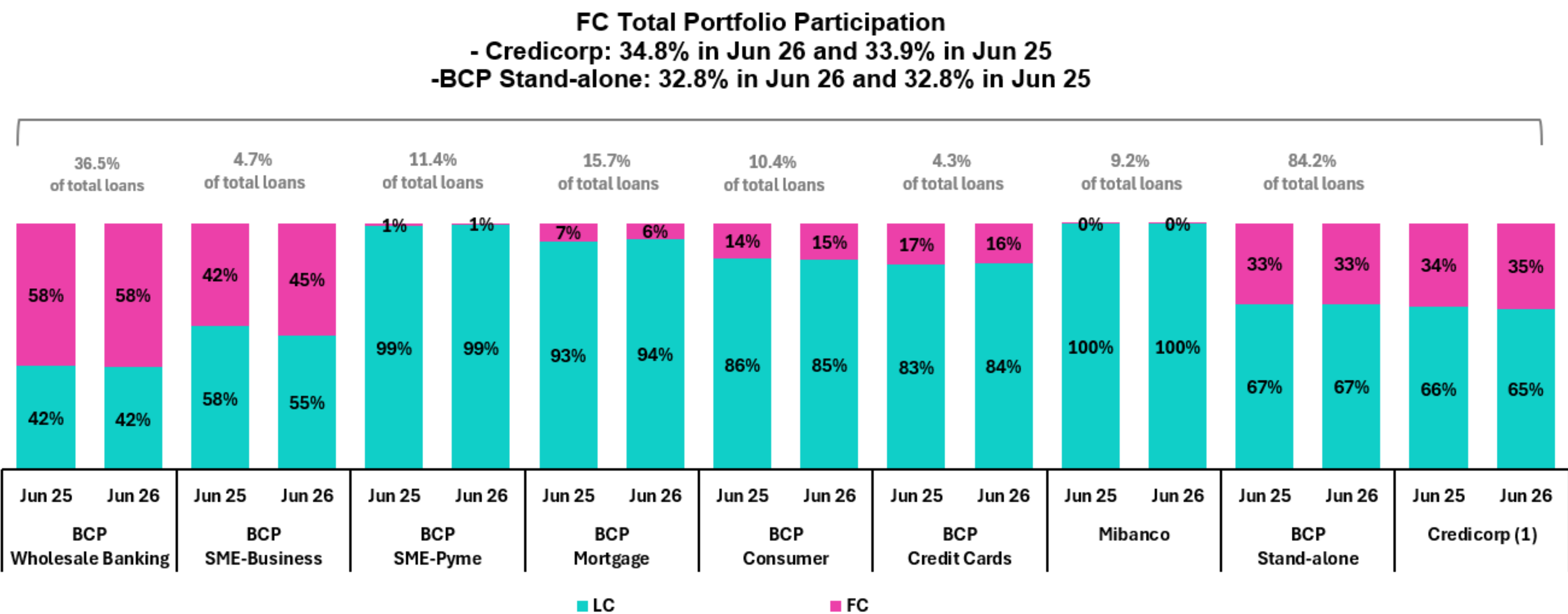
Total Loans by Segment¹
(End of Period)

	TOTAL LOANS <i>Expressed in S/ million</i>				% CAGR ⁽²⁾	TOTAL LOANS <i>Expressed in S/ million</i>		% change Jun 26 / Jun 25	% Part. in Total Loans		% Dollarization Level
	2022	2023	2024	2025		Jun 25	Jun 26		Jun 25	Jun 26	
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

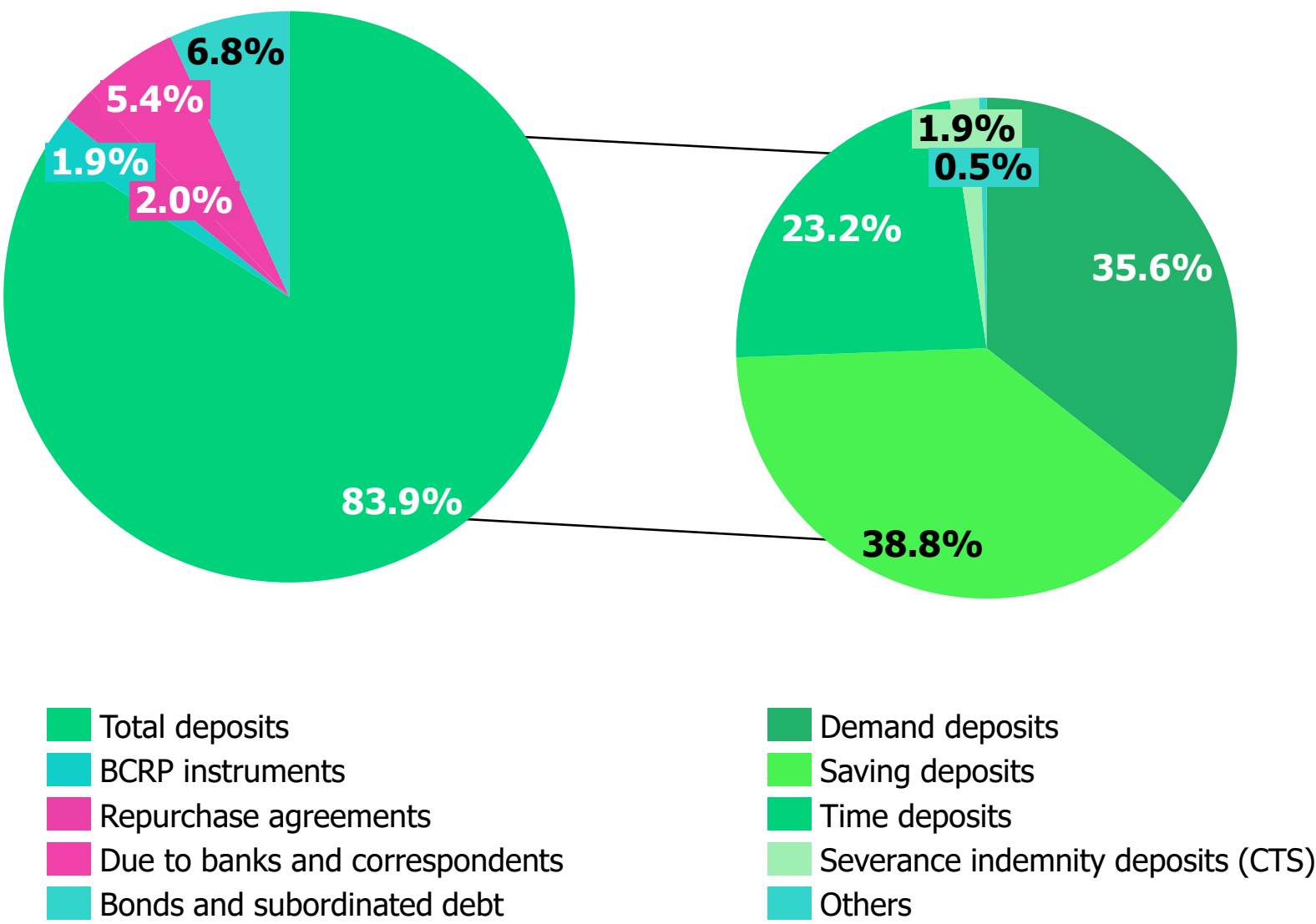
Evolution of the Dollarization Level of Total Loans¹ (%)



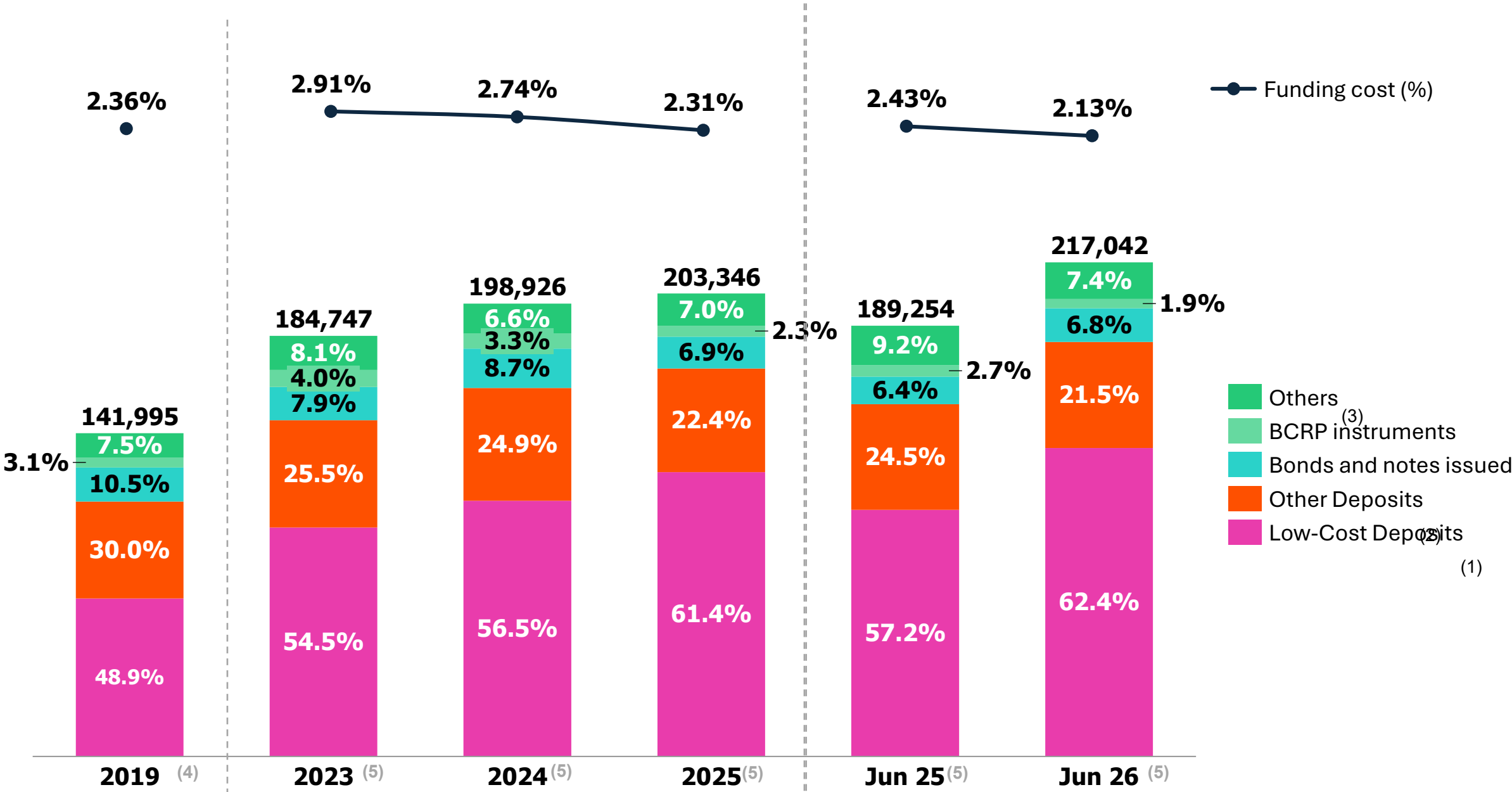
(1) Figures measured at End of Period.
(2) The FC share of Credicorp's loan portfolio is calculated including BCP Bolivia and ASB Bank Corp, however the chart shows only the loan books of BCP Stand-alone and Mibanco

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)

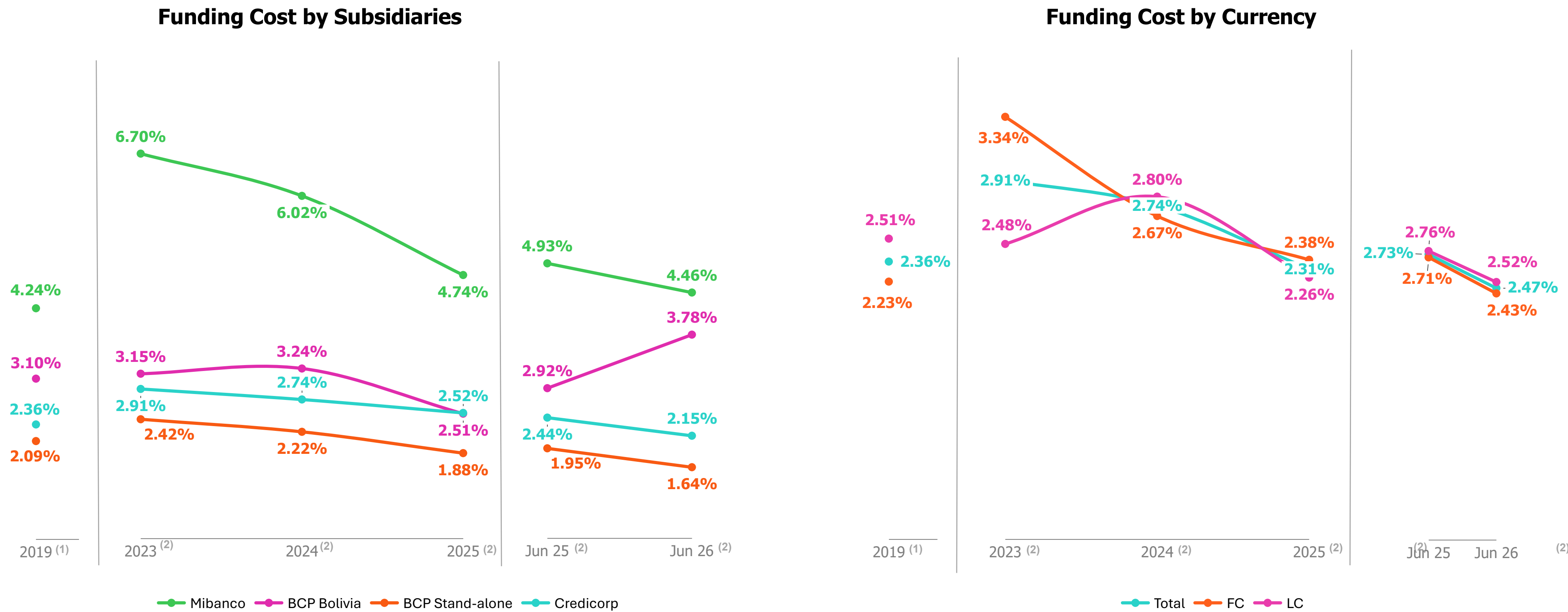


62.4% of total funding were low-cost deposits in Jun-26 Vs. 61.4% in 2025

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

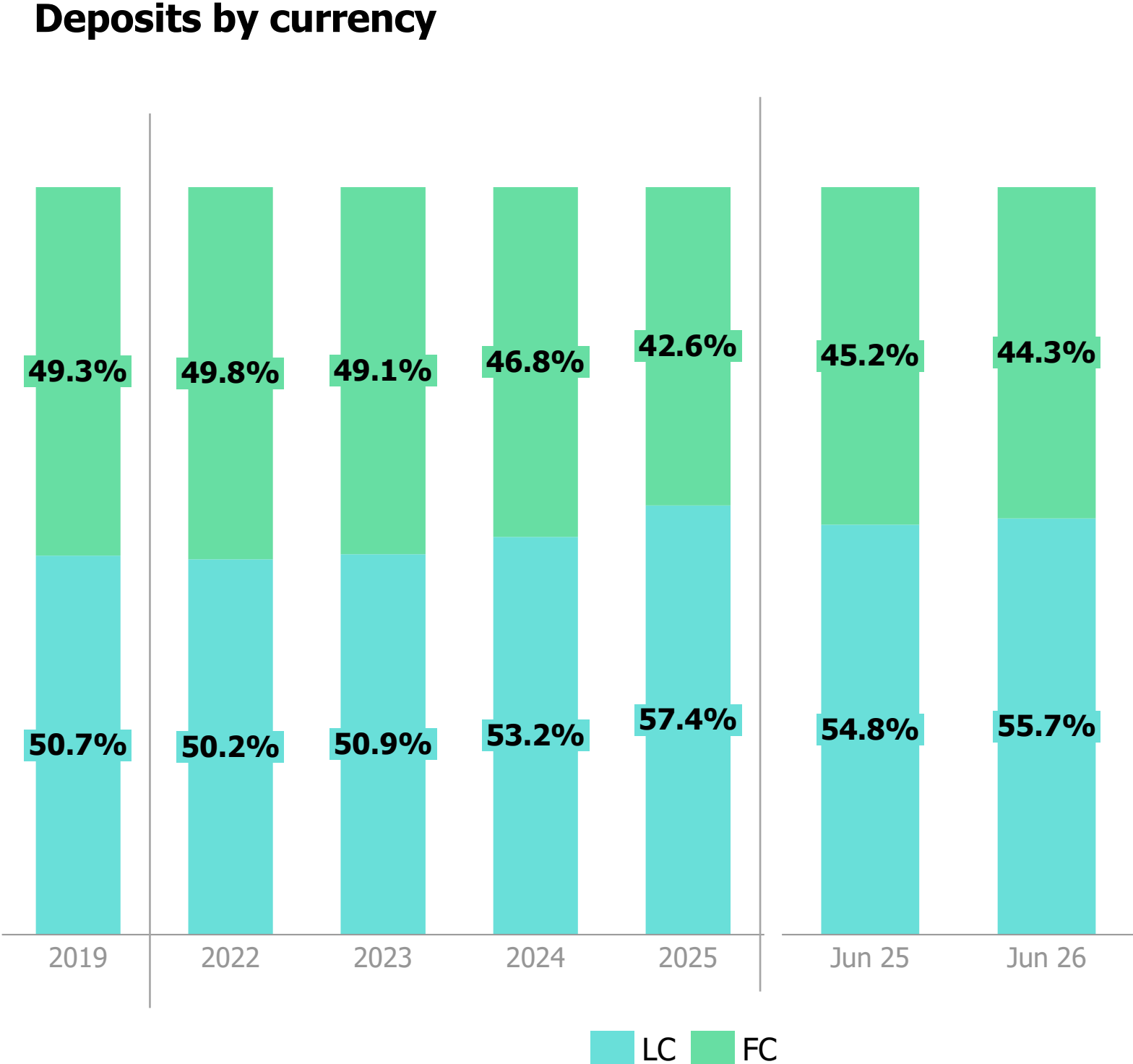
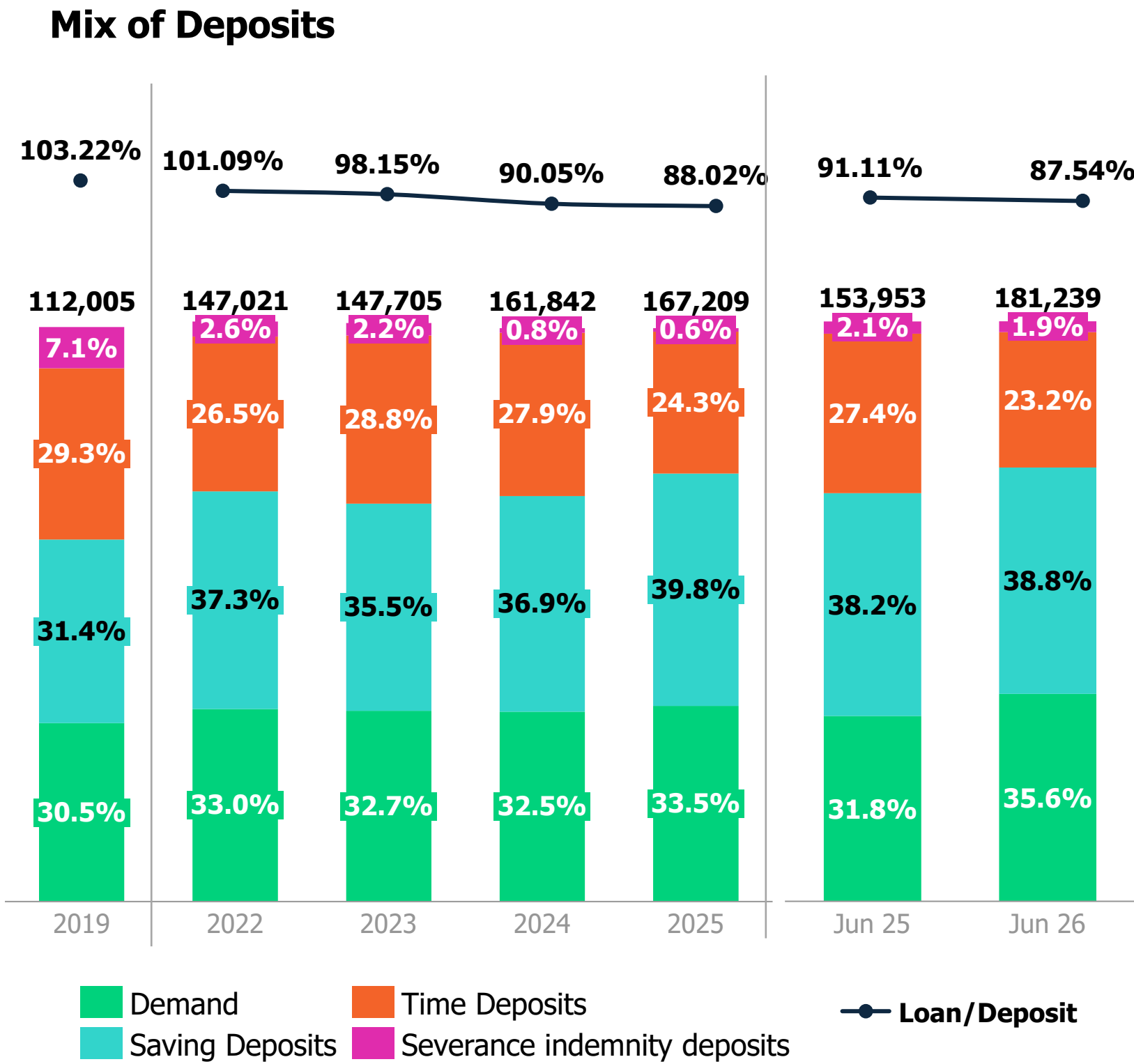
(1) Includes Demand and Saving Deposits. (2) Includes Time Deposits, Severance indemnity deposits, and Interest Payable. (3) Includes Due to Banks and correspondents and Repurchase agreements. (4) Figures reported under IFRS4. (5) Figures reported under IFRS17.

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



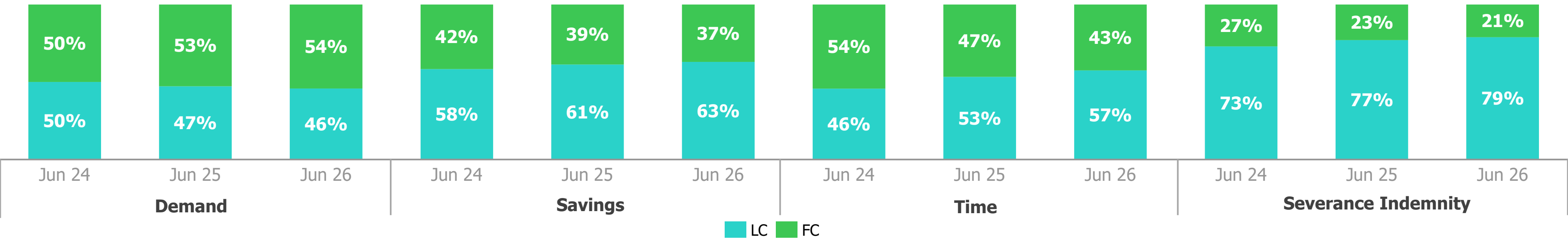
(1) Figures reported under IFRS4. (2) Figures reported under IFRS17.

The L/D ratio has decreased over the years due to higher low-cost deposits, driven by our comprehensive in our transactional offer

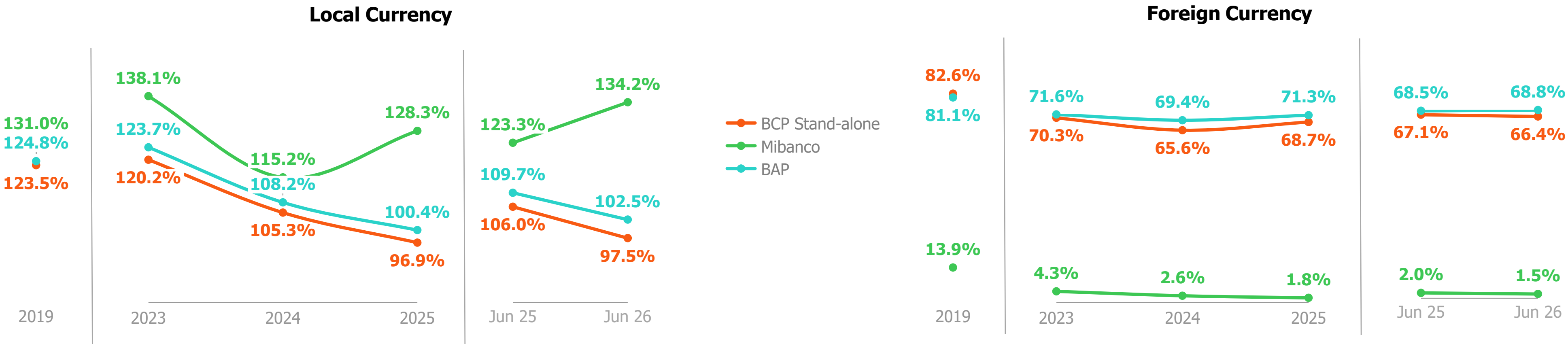


Dollarization Fell in Low-Cost Deposits Due To a Context of High Liquidity and Improvements in Our Transactional Offerings

Breakdown by Deposit Type and currency

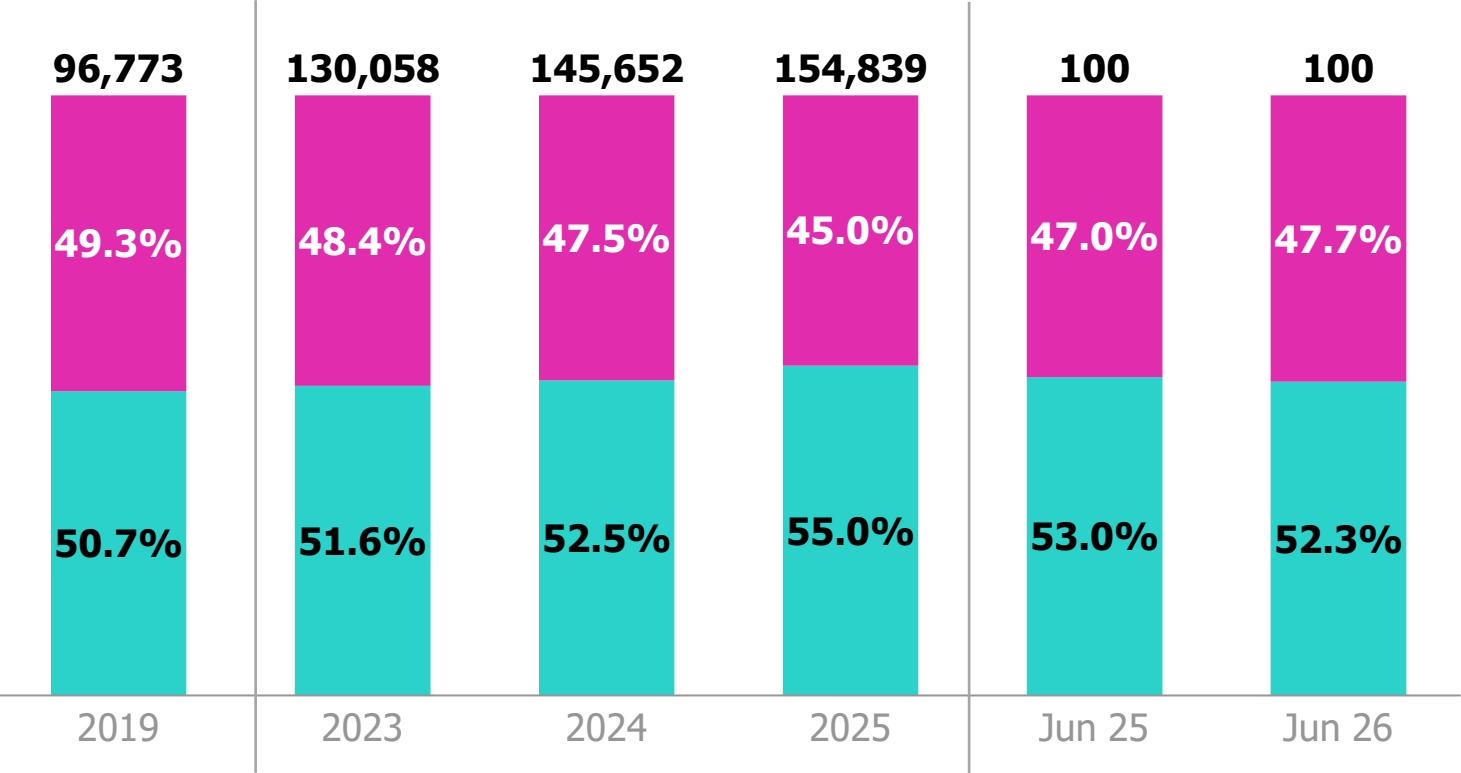


Loan / Deposit Ratio by currency

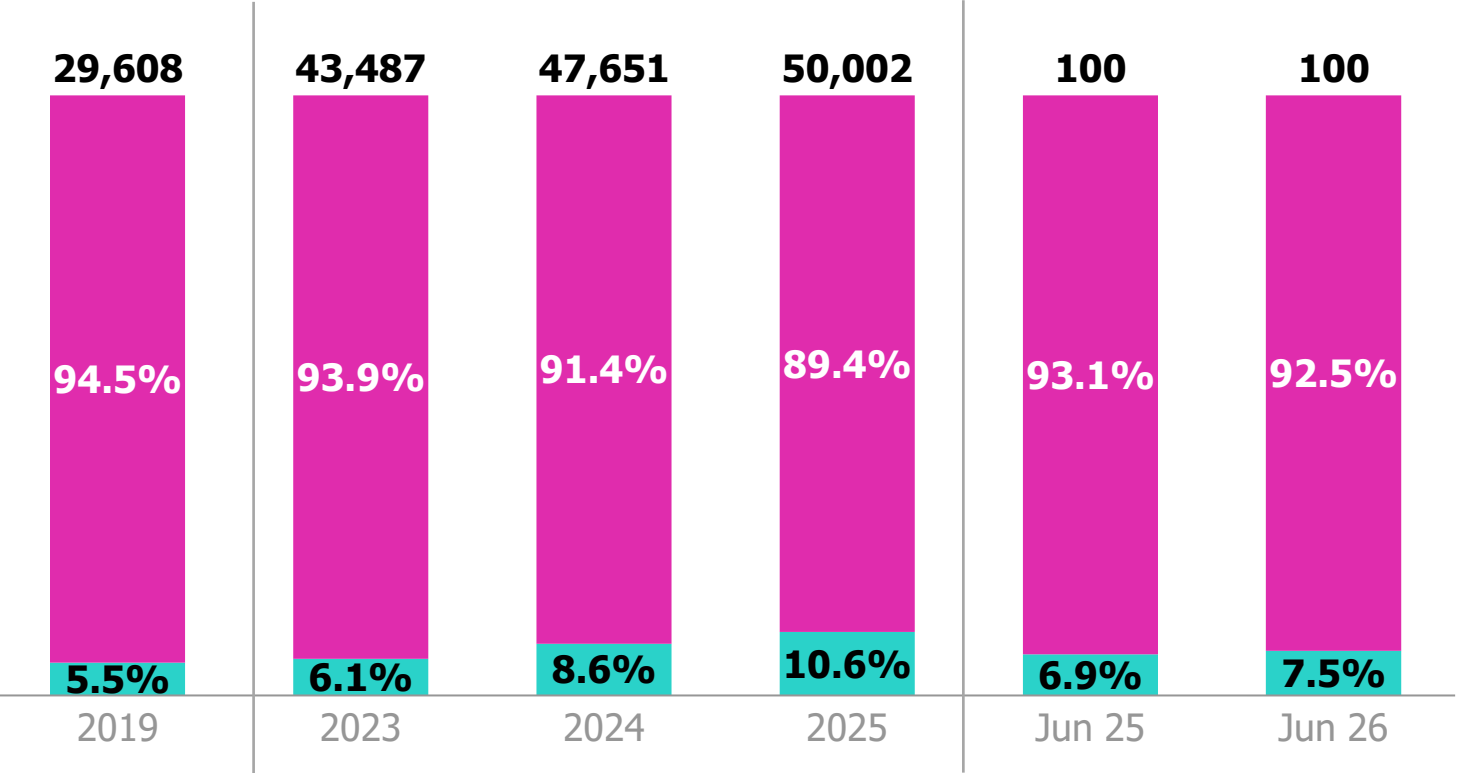


Over Half of Credicorp's Total Deposits Come from Individual Customers, Showing a Steady Increase in Savings Deposits Over Time

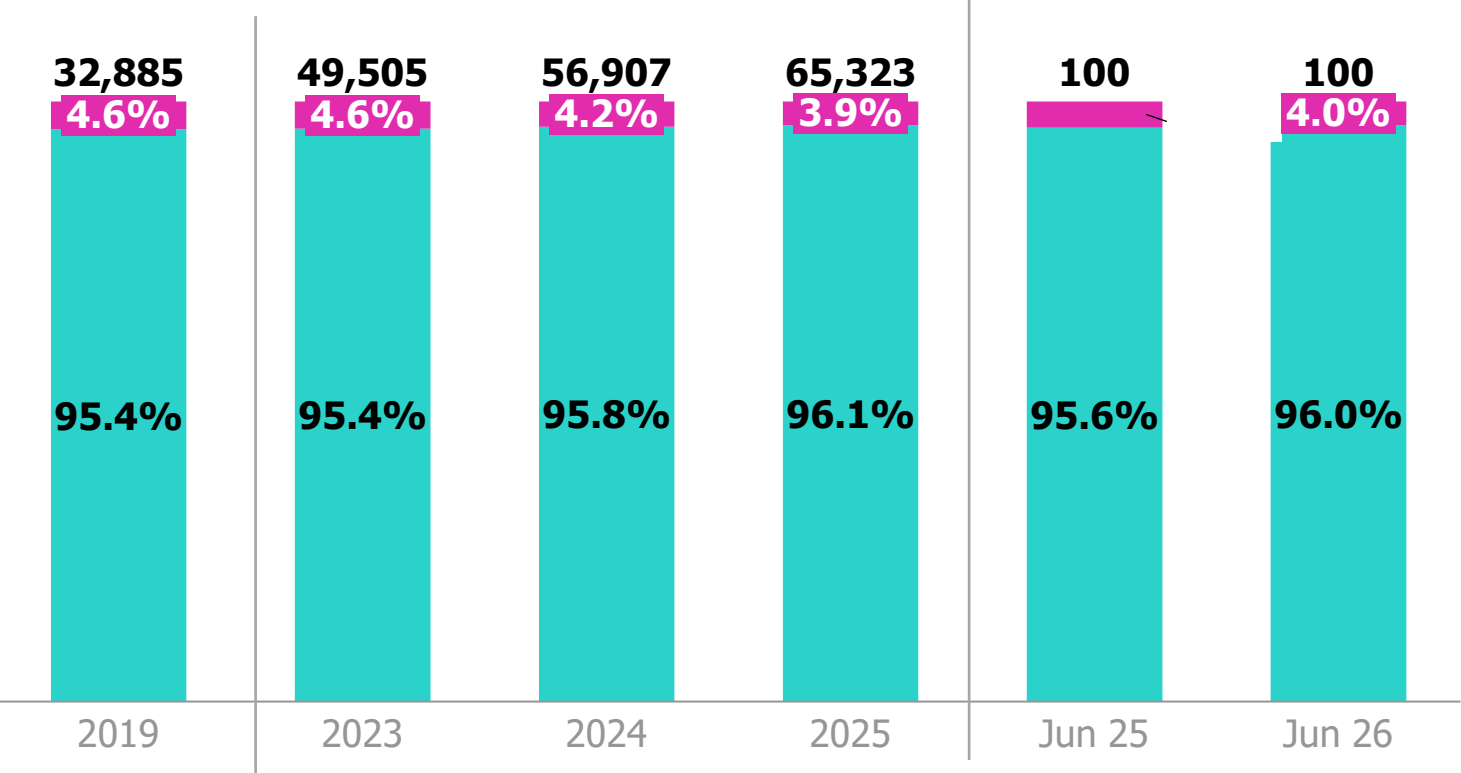
Total Deposits



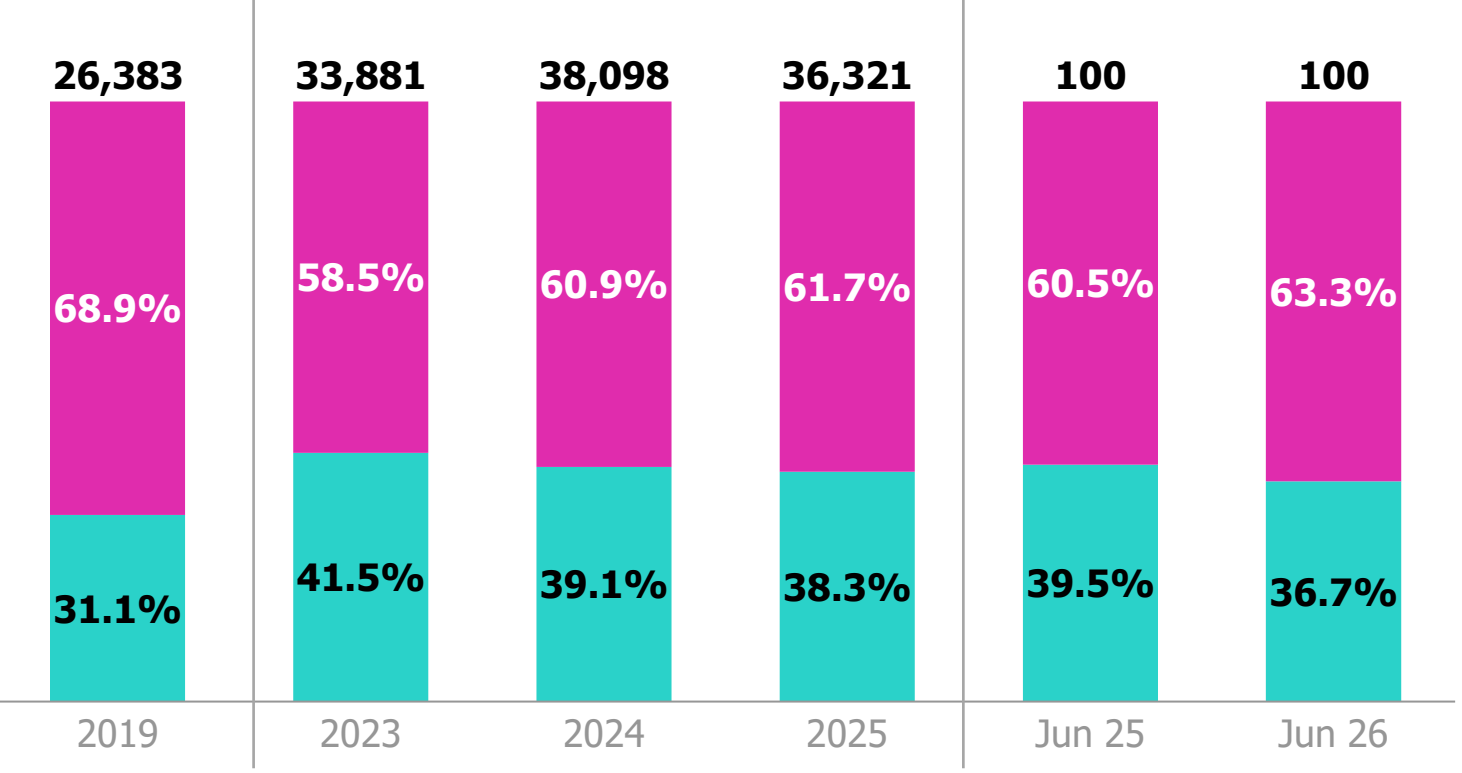
Demand Deposits



Saving Deposits



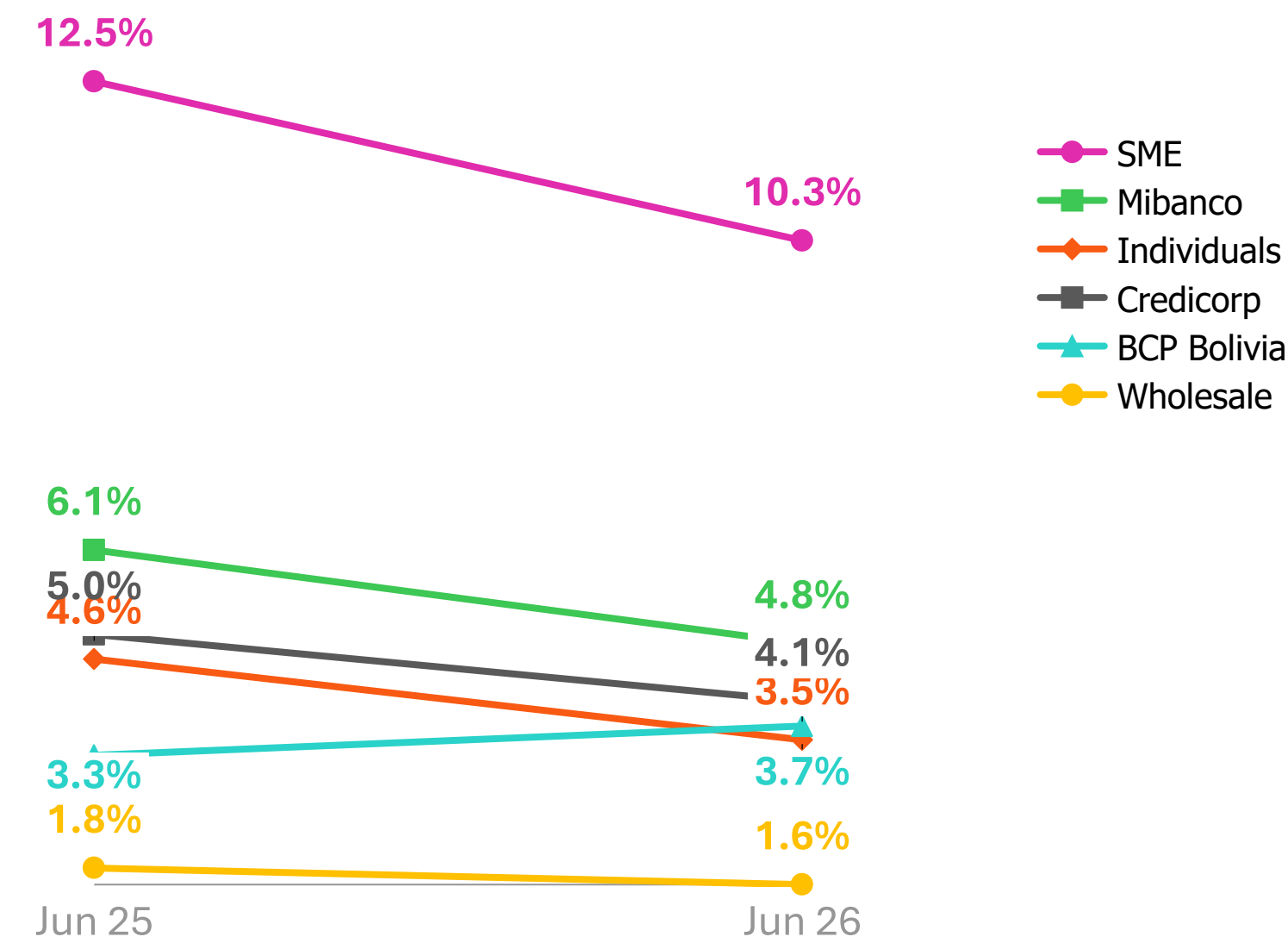
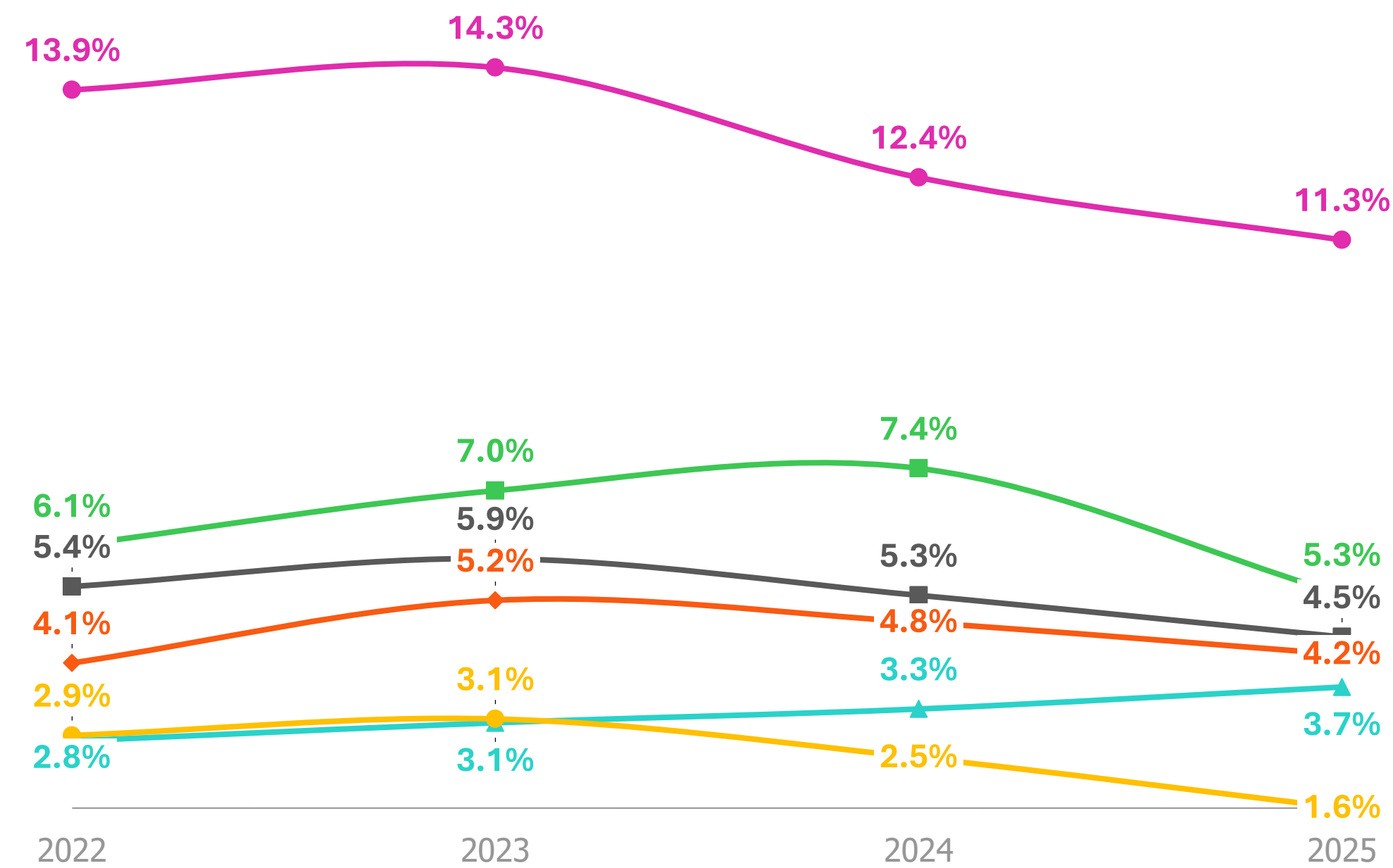
Time Deposits



Individuals
Companies

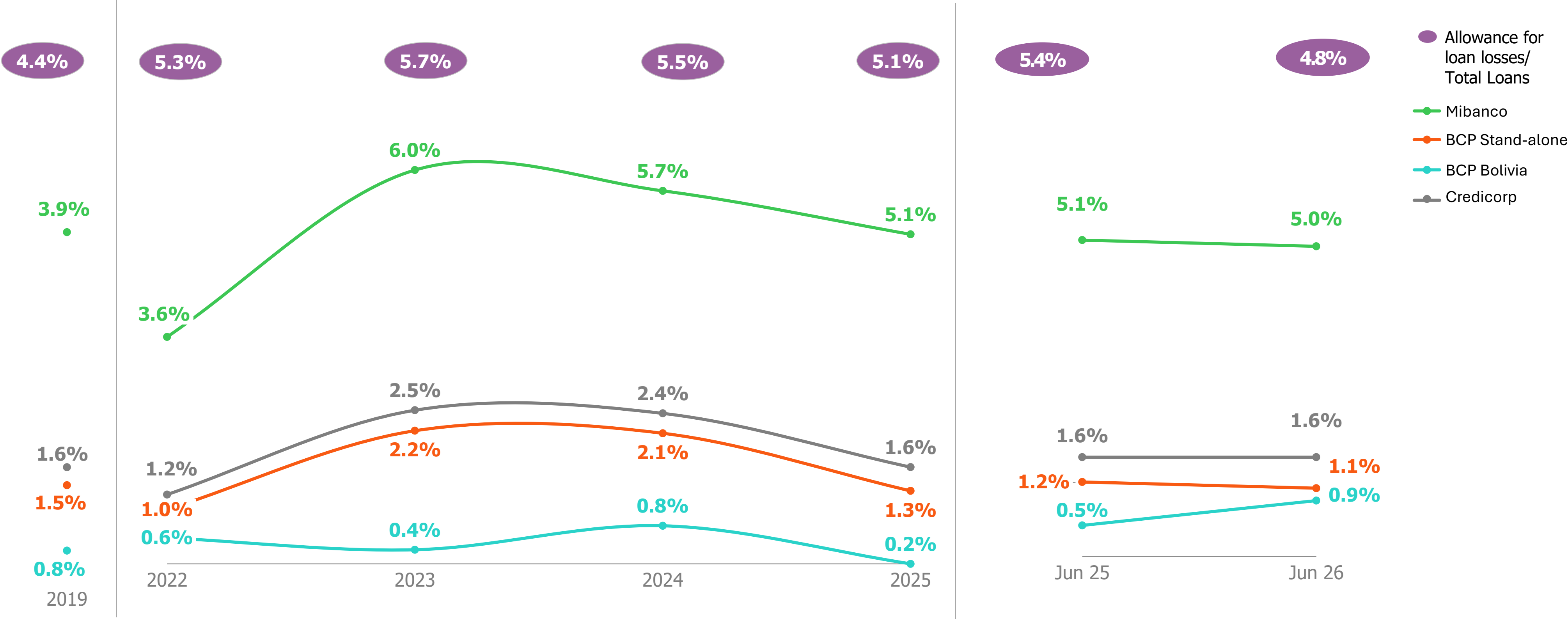
Downward Trend in NPL Ratios Mainly Driven by a Positive Economic Backdrop, an Uptick in the Quality of Origination, and Improvements in Risk Management

Non-Performing Loans (NPL) Ratio by Segment



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

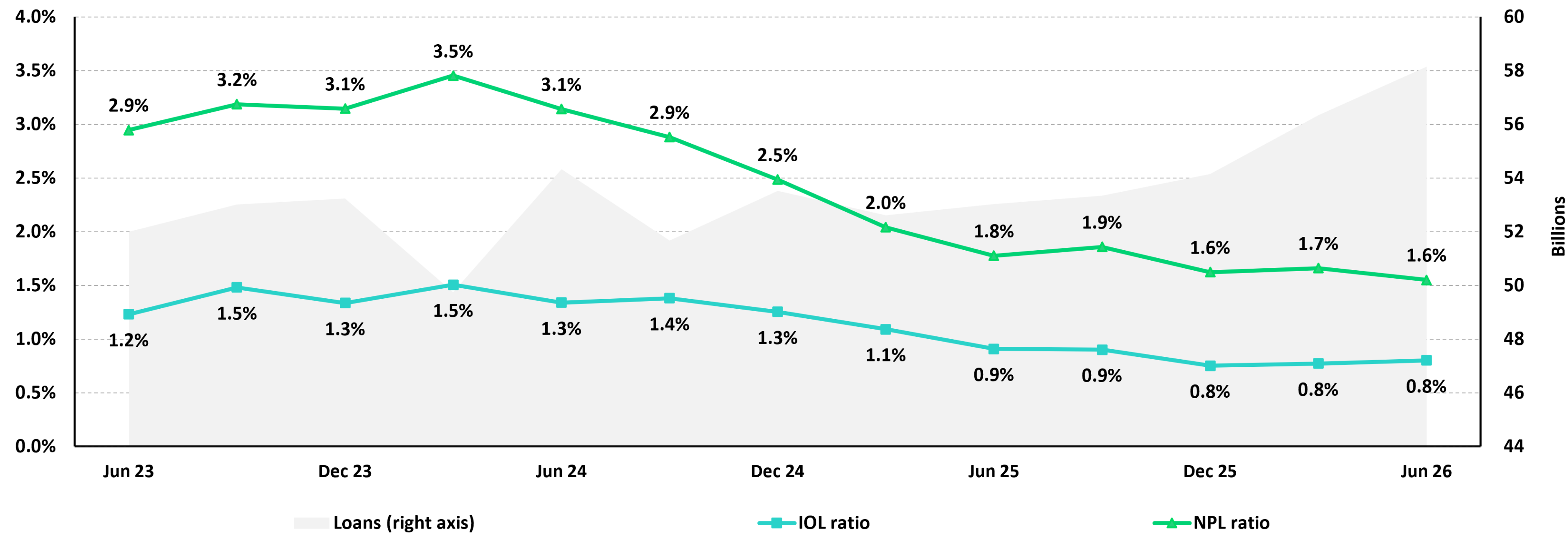
Evolution of Credicorp's Cost of Risk by Subsidiary
(Total Cost of Risk and Total Loans Coverage Ratio)



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

Wholesale Banking

Collateral level: 27%*

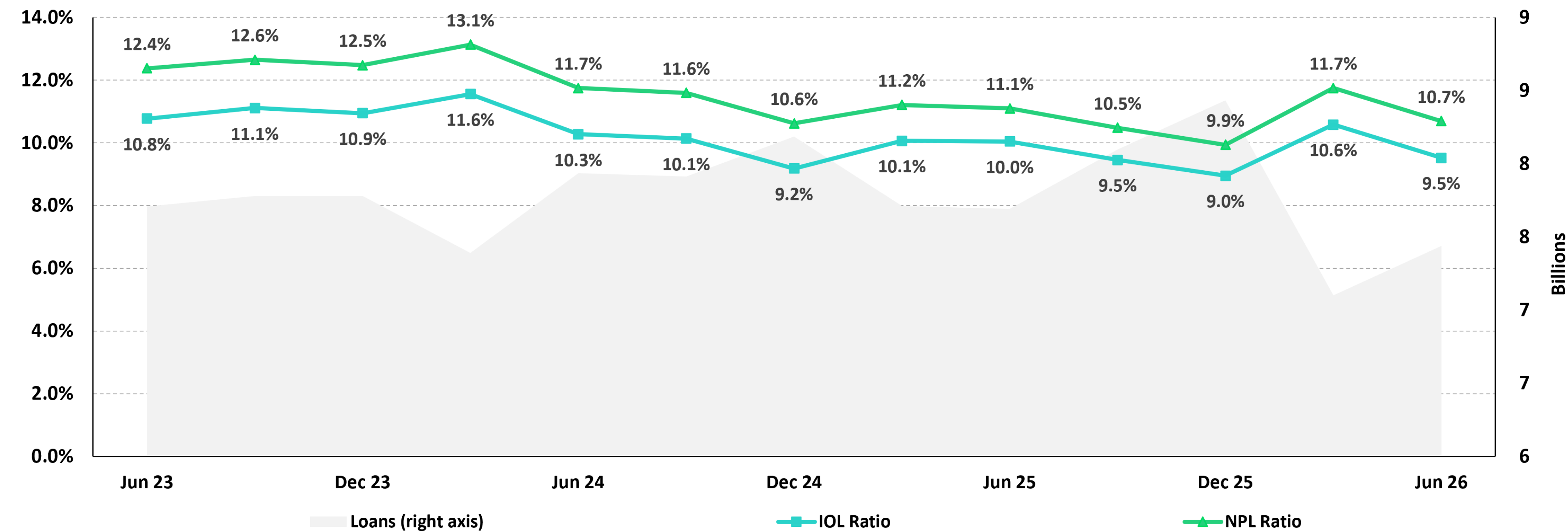


*Collateral levels as of Dec 2025.

NPL Ratio Drop Reflect Better Vintages and Tighter Risk Admission Standards

SME – Business

Collateral level: 70%*

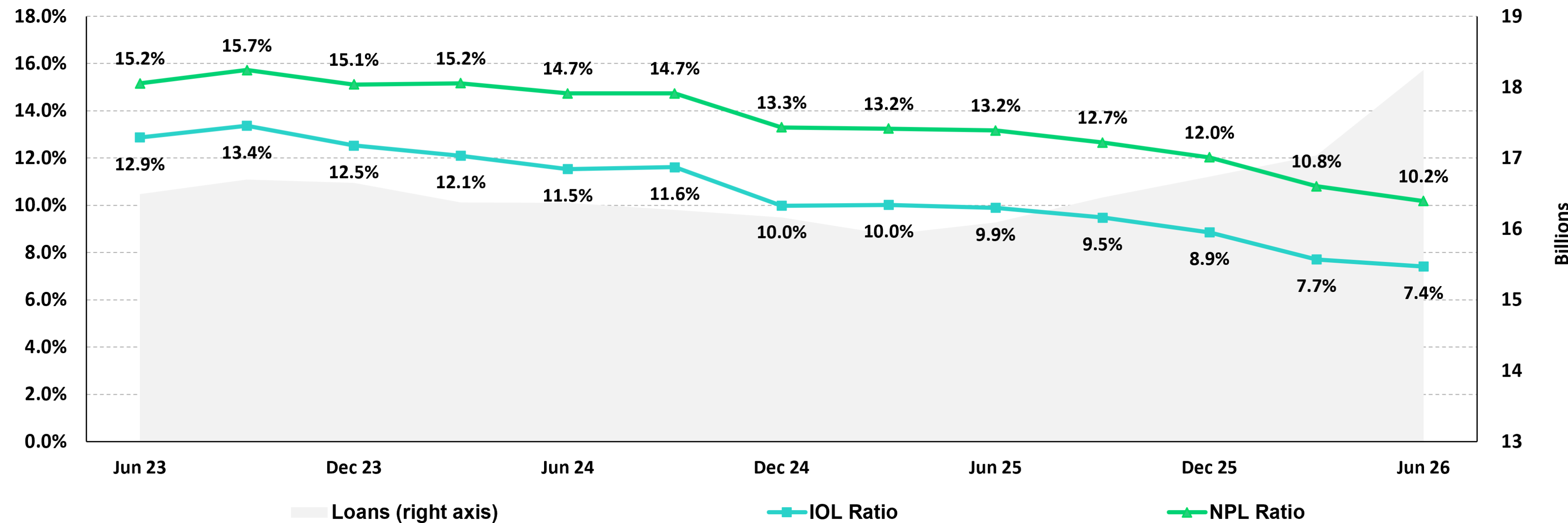


*Collateral levels as of Dec 2025.

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

SME – Pyme

Collateral level: 32%*

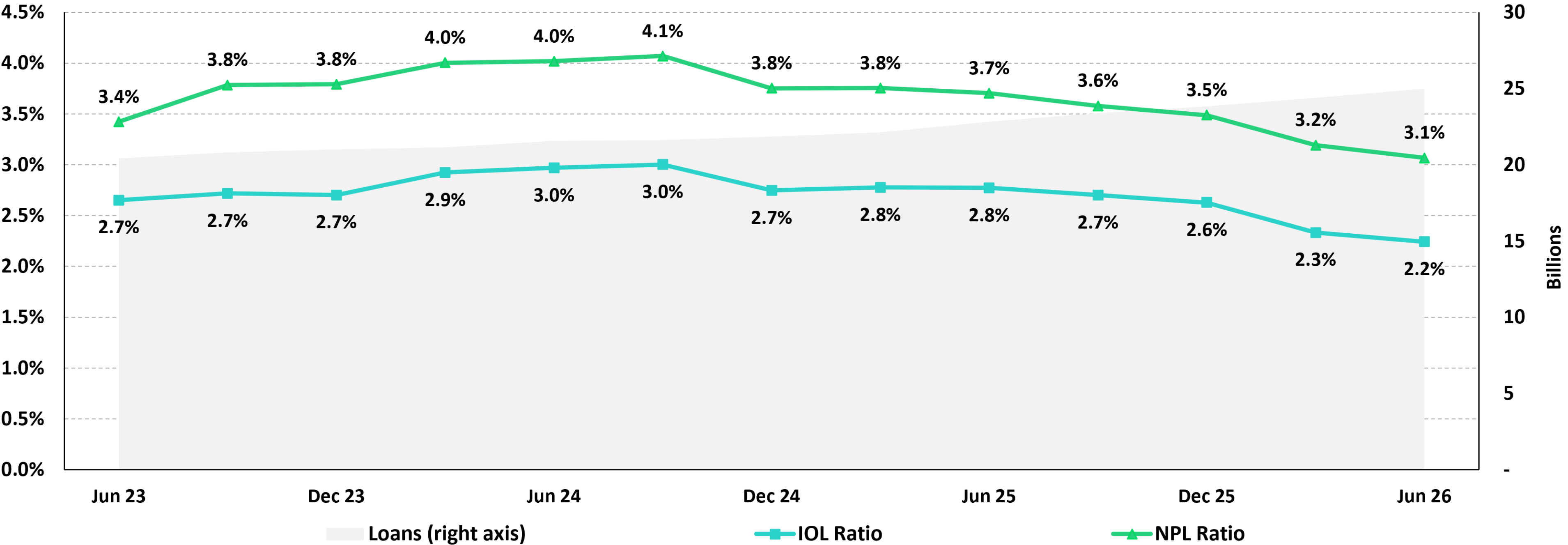


*Collateral levels as of Dec 2025.

NPL Ratio Improved Due to Lower Delinquency and Stronger Collection Management

Mortgage

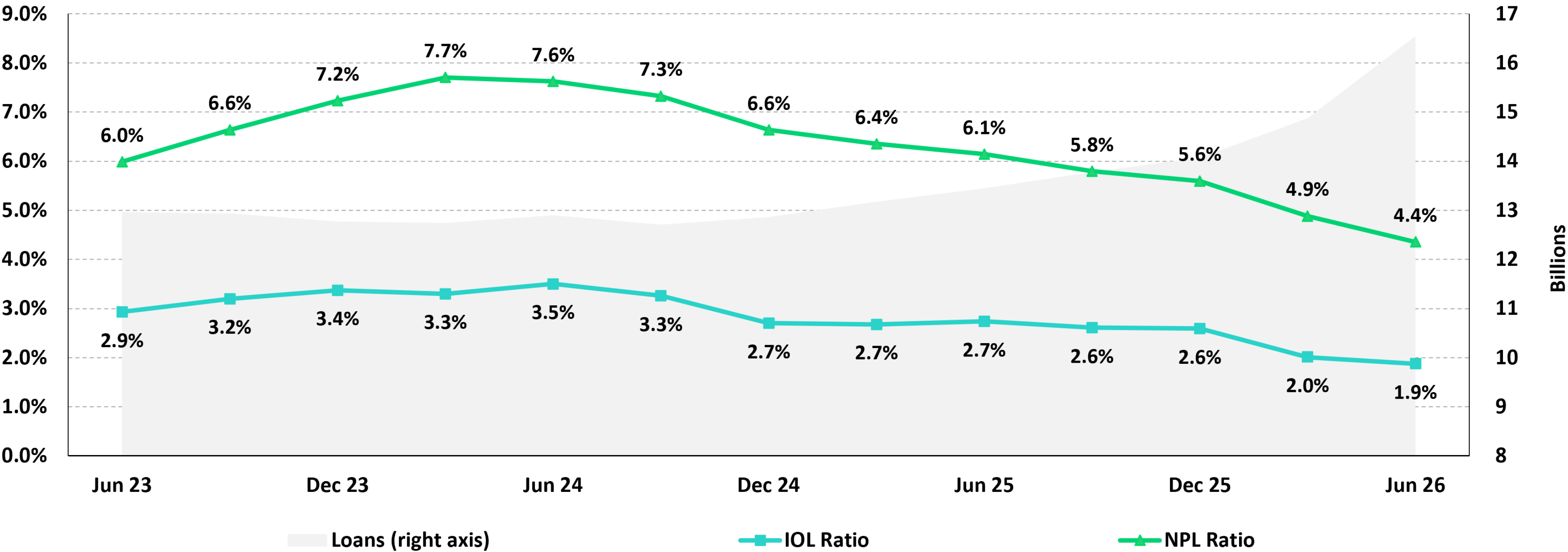
Loan-to-Value: 71%*



*Loan-to-Value as of Dec 2025.

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

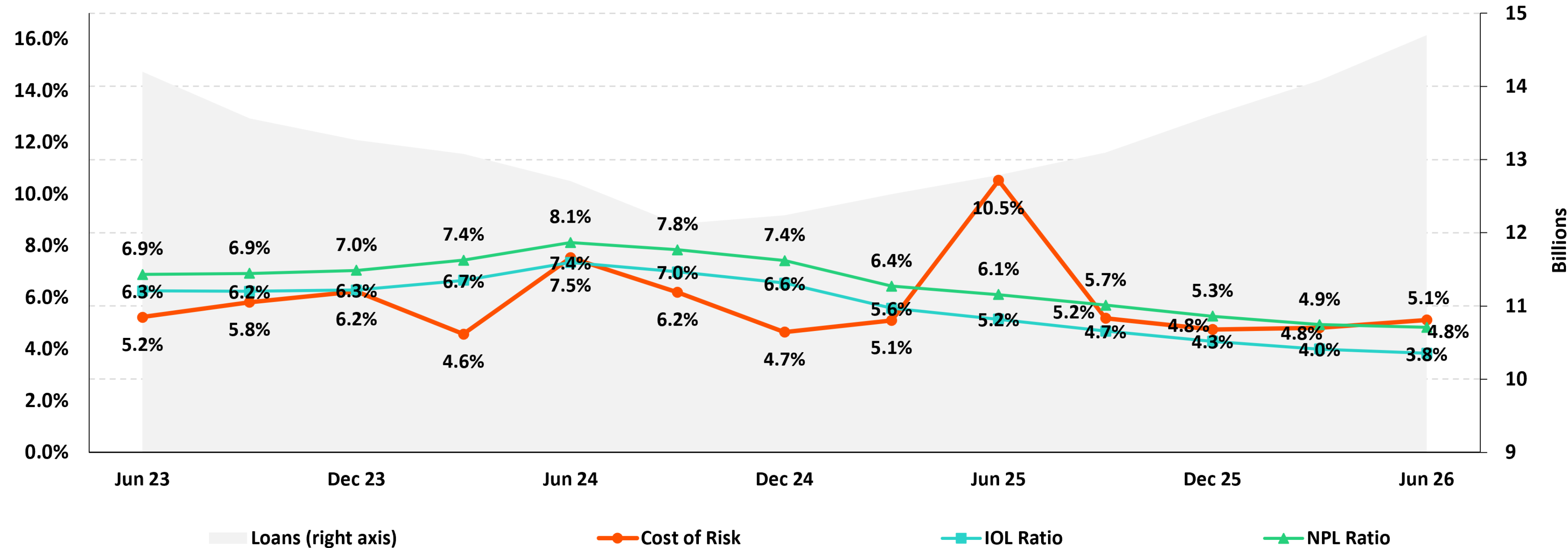
Consumer



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

Mibanco

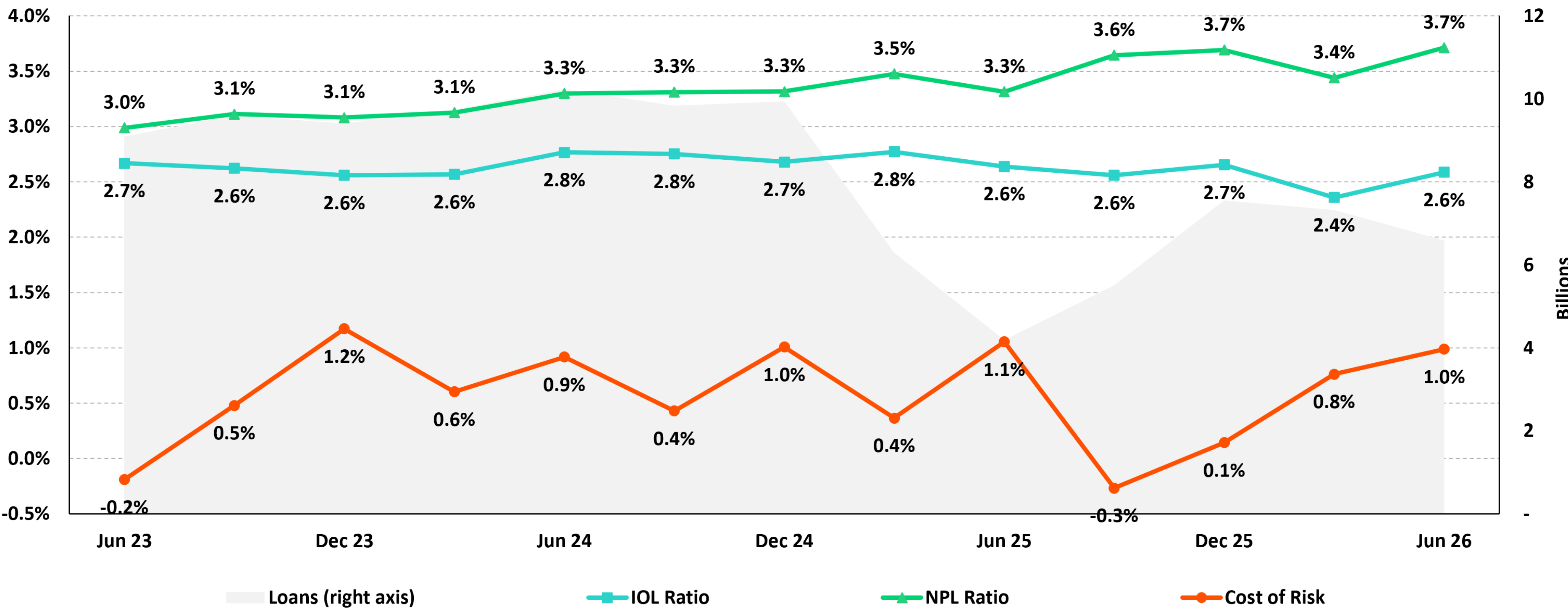
Collateral level: 5%*



*Collateral levels as of Dec 2025.

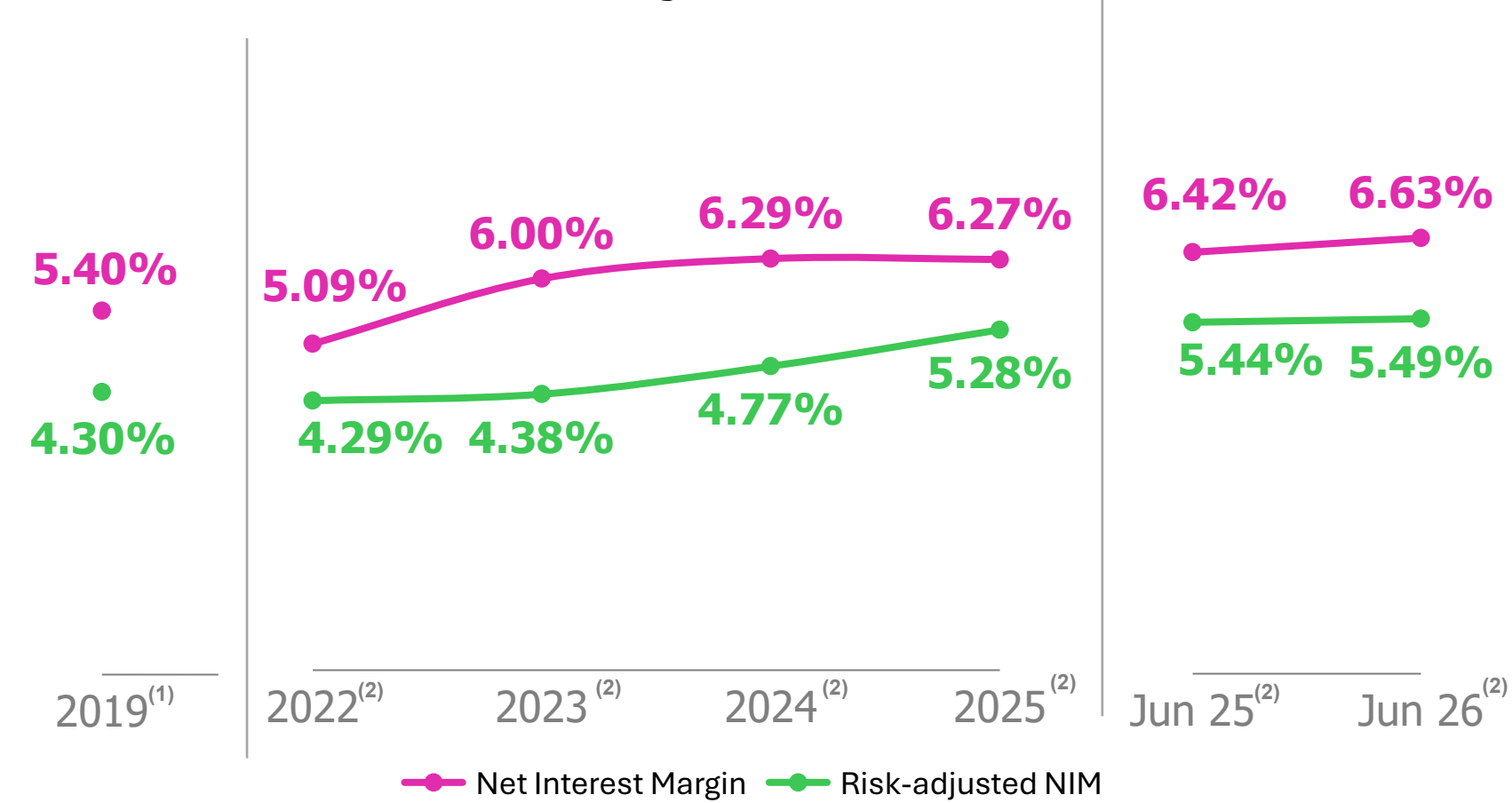
BCP Bolivia's NPL Ratio Increased by Unfavorable an Unfavorable Macroeconomic Environment

BCP Bolivia

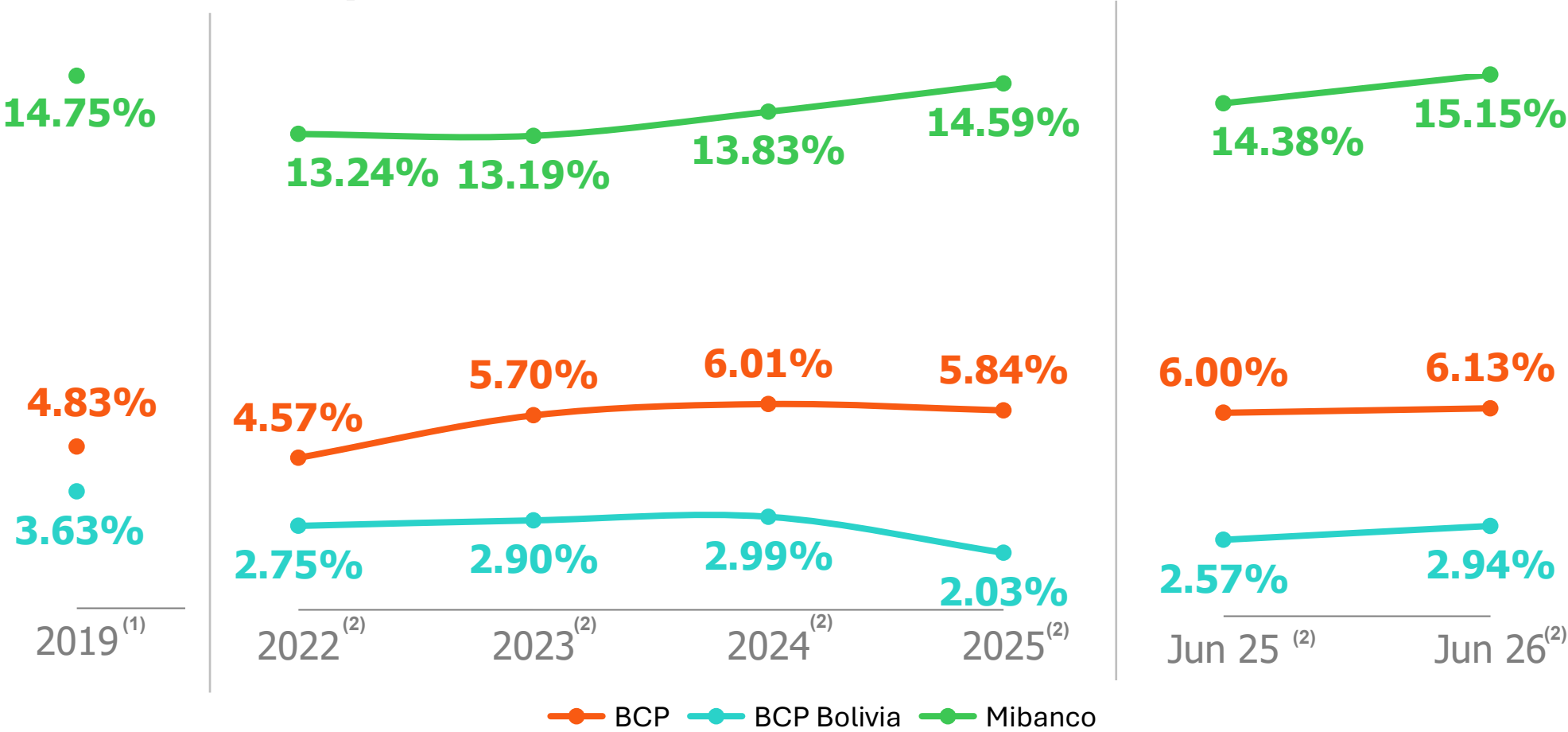


Resilient NIM Bolstered by Lower Funding Cost and a Higher-yielding Mix of Interest-Earning Assets

Historical NIM & Risk-Adjusted NIM



Historical NIM by subsidiaries



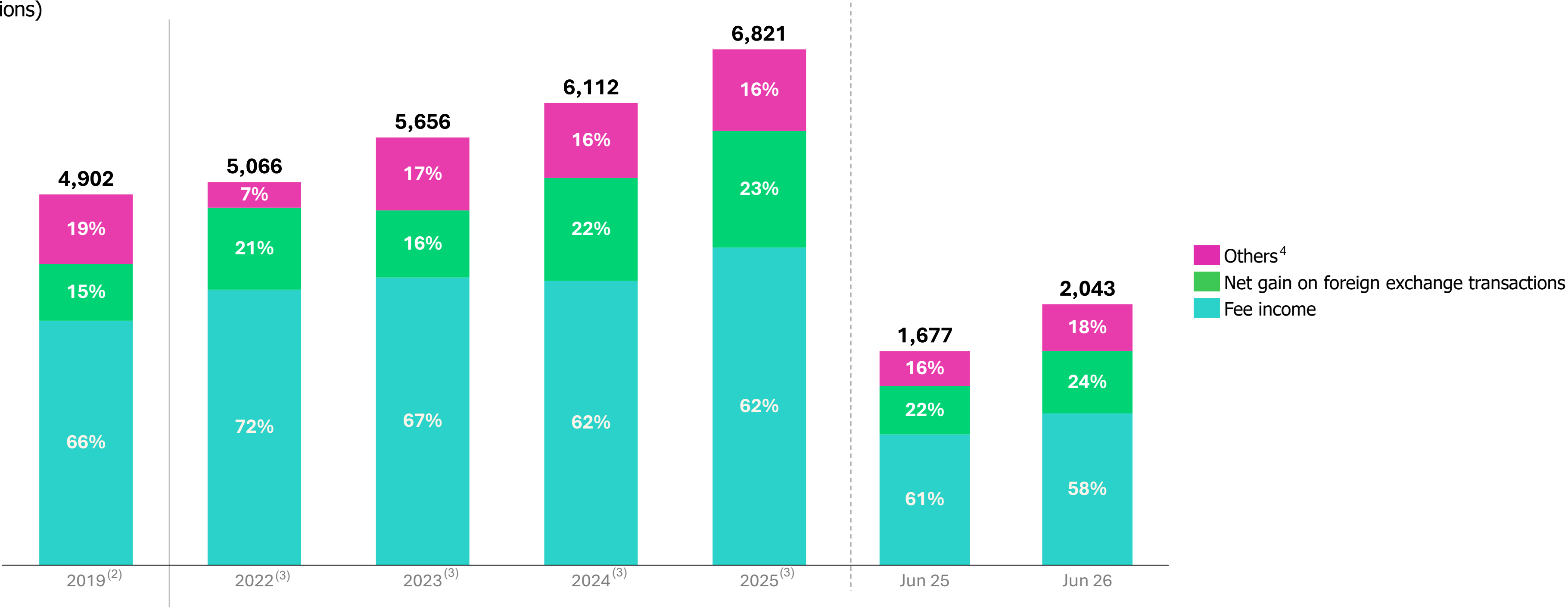
Net Interest Income

Net interest income S/ Millions	IFRS 4	IFRS 17					% change	% As of Jun 26	
	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

Other Income ¹
(S/ Millions)



(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.

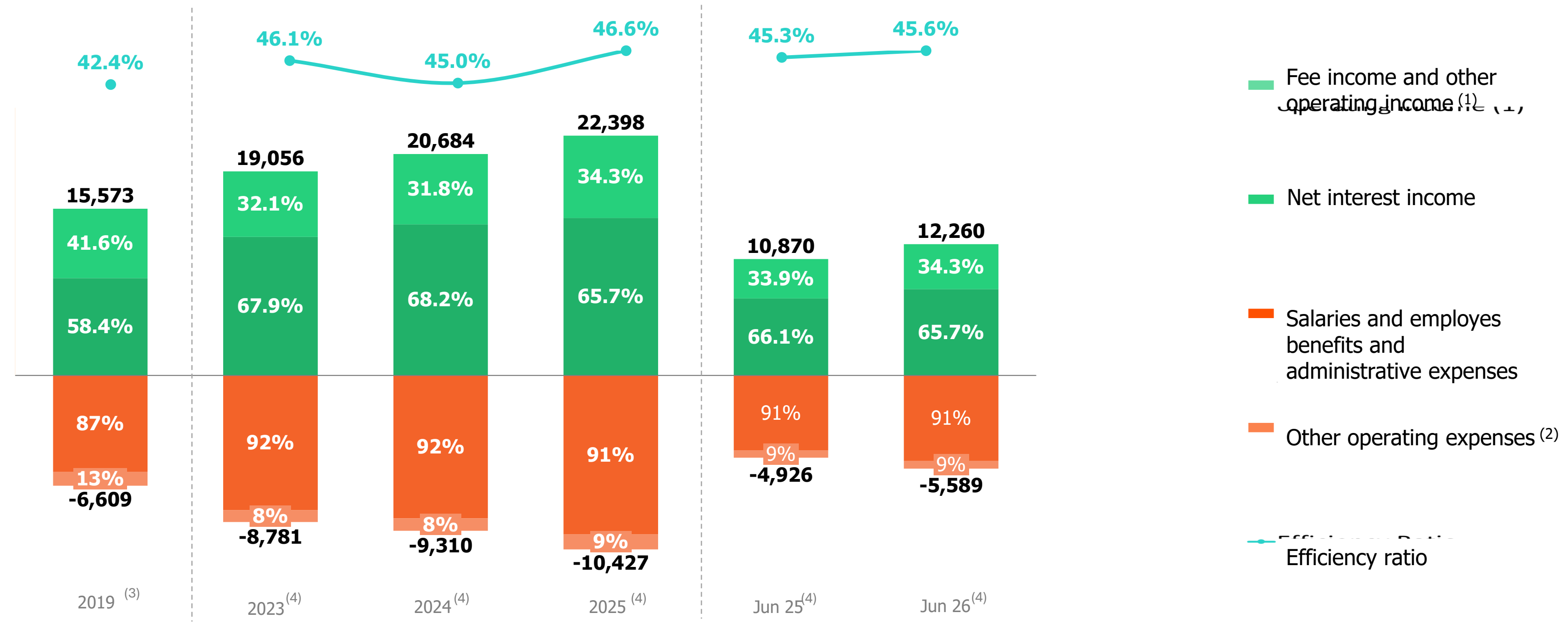
(2) Figures reported under IFRS 4.

(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)



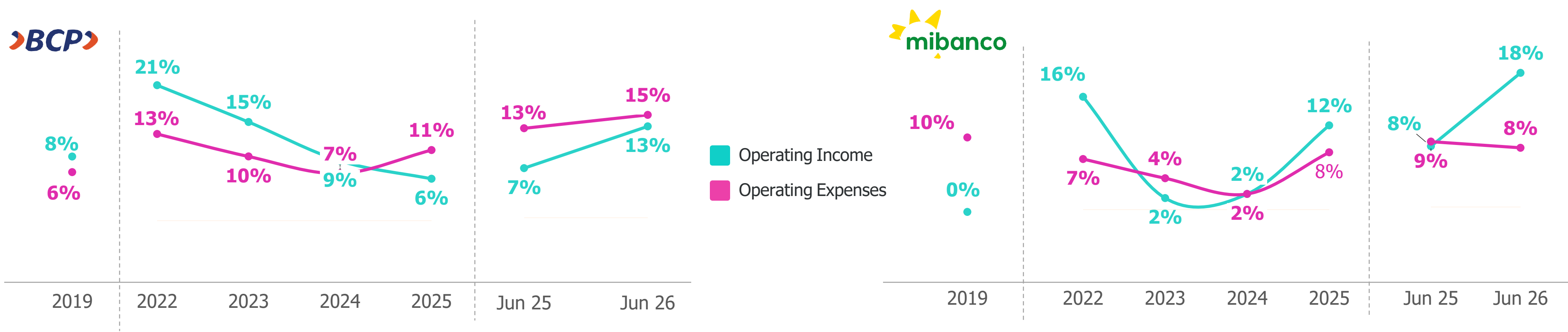
(*) Figures differ from previously reported due to alignment with audited financial statements.
(1) Includes Net earned premiums, Net gain on foreign exchange transactions, Net gain from associates, Net gain on derivatives and Result on Exchange difference.
(2) Other operating expenses includes Depreciation 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 (%)

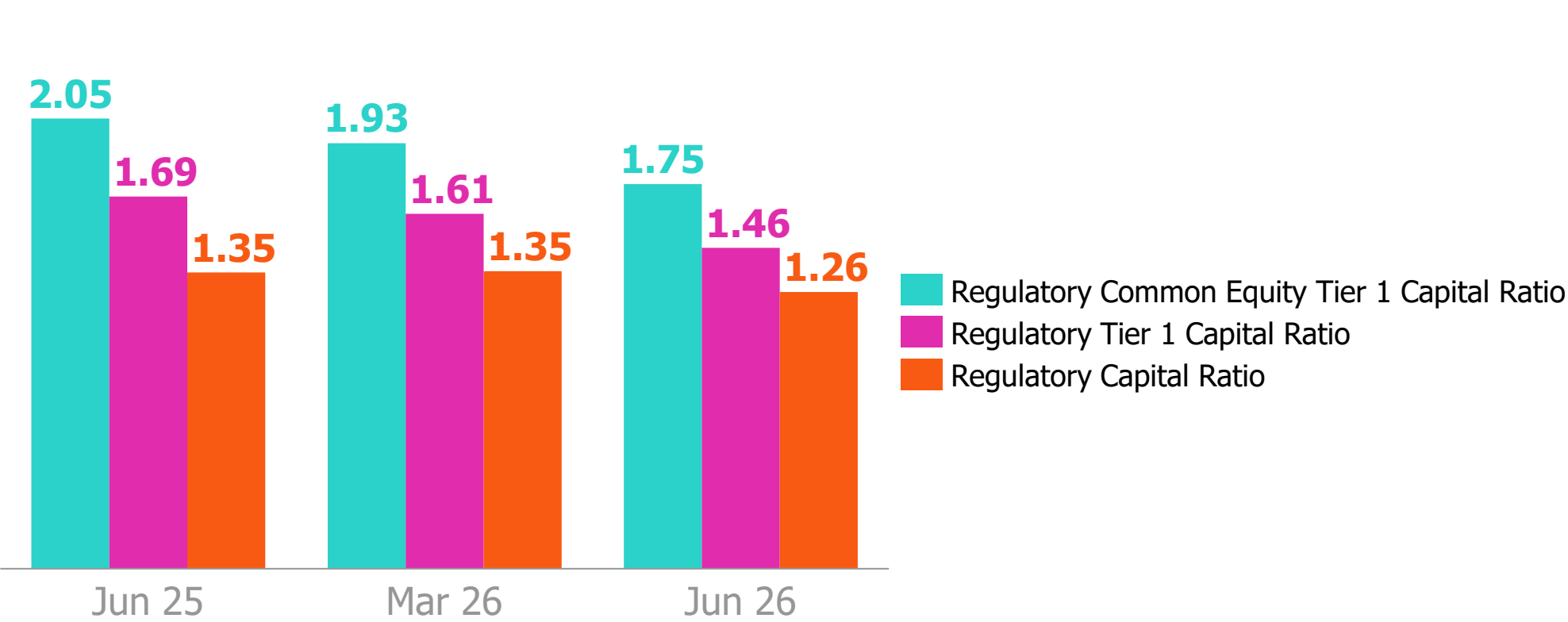
	BCP Stand-alone	BCP Bolivia	Mibanco - Peru	Pacifico
2019	40.7%	60.0%	53.0%	40.2%
2020	40.9%	87.8%	62.6%	39.0%
2021	43.4%	60.3%	55.4%	35.4%
2022	40.7%	60.9%	51.3%	34.3%
2023	38.8%	61.3%	52.7%	26.5%
2024	38.1%	63.9%	52.7%	27.6%
2025	39.7%	67.8%	50.9%	38.3%
Jun 25	38.0%	68.8%	52.4%	34.9%
Jun 26	38.6%	60.8%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

Income and Expenses Annual Growth (%)

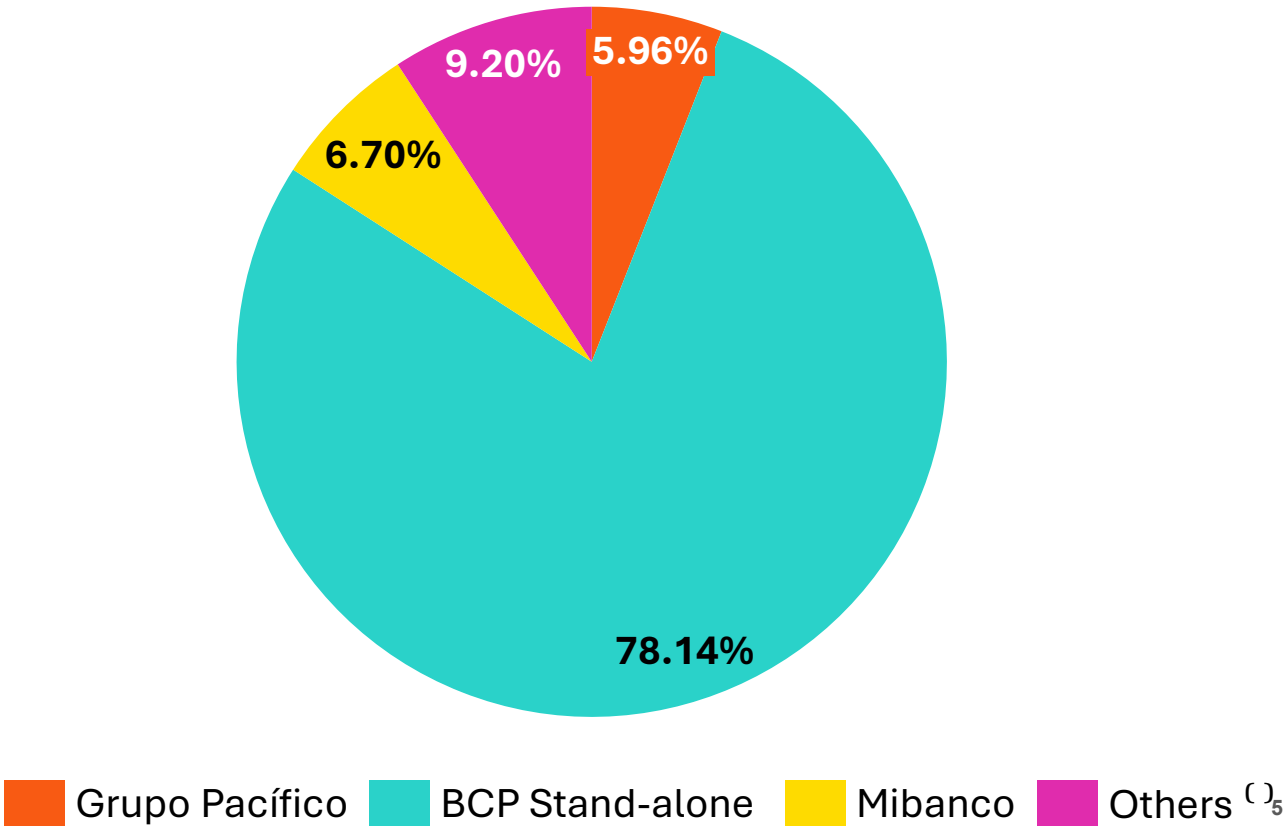


Credicorp’s Capital Position Maintains a Significant Buffer over Regulatory Requirements

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%.

Investor Relations

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

2Q26 Corporate Presentation

August 2026

CREDIC  RP

