

CREDIC  RP

2024

STRATEGIC Update

*Powering Sustainable Growth
Through Innovation*

Support Information

September 2024



Diverse Features and a Superior User Experience are Driving **Nearly 13 Million Yape Active Users** to Boost Engagement and Increase Fee Generation

Monthly Active Users, Transactions per Month and Features

(User in Millions)



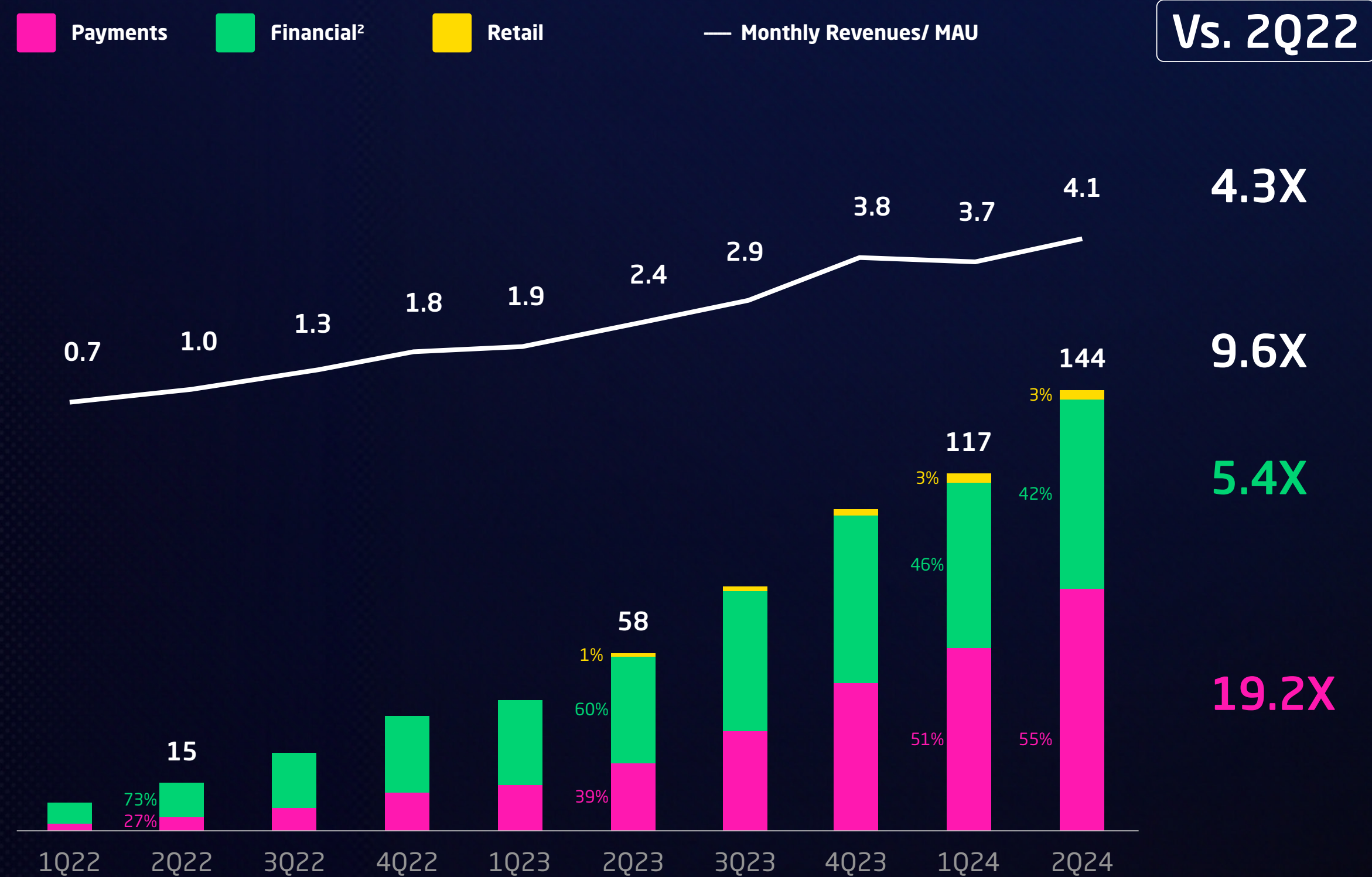
NPS (YTD²)
76%

(1) Last month of the quarter transactions/Active users at the end of the quarter. (2) As of Aug24.

Yape Reached Breakeven: Accelerating Revenues and Shifting Composition, with Expenses Well-Managed

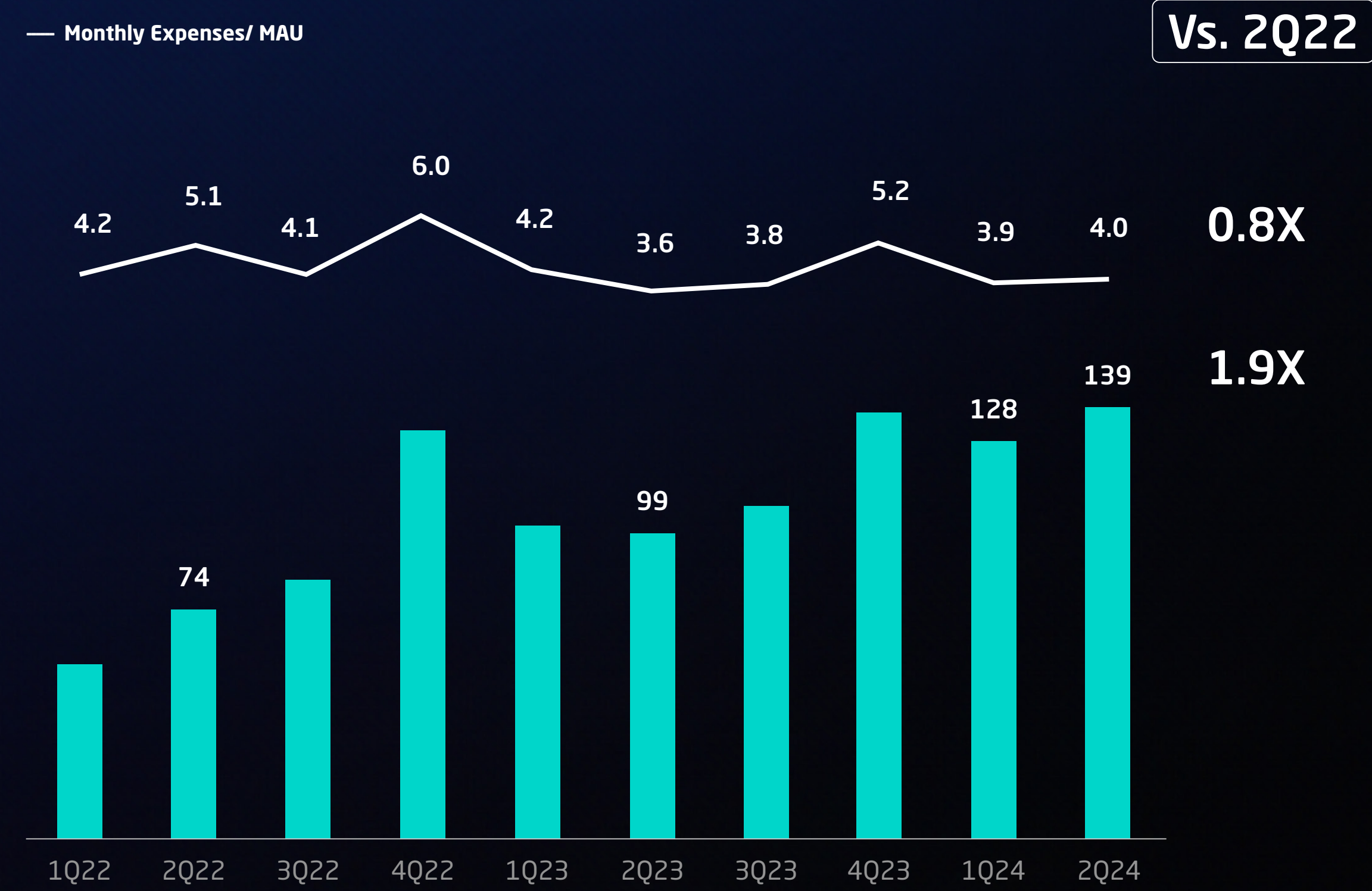
Yape Revenues by Business¹

(\$/ Millions)



Yape Expenses¹

(\$/ Millions)



(1) Management figures. (2) Includes Revenue mainly from Float.

Setting More Aggressive Aspirations for 2026, As Growth Is Faster than Initially Anticipated

Main payments network in Peru

Be present in the daily lives of Yaperos

Solve the financial needs of Yaperos

2026 Aspirations Set in 2022

10 M+ Active Yaperos
S/100 B Tx per year

#1 E-Commerce in GMV in Peru

Financial products offering to 2 M Yaperos

August 2024 Results

12.8 M Active Yaperos
S/25.6 B Tx /month

~41 M GMV per month¹
5th place in Non-Food E-commerce in Peru²

470 K Loan Disbursements per month
~1 M Yaperos with a Loan Disbursed

New 2026 Aspirations

16.5 M+ Active Yaperos
S/600 B Tx per year

#1 E-Commerce in GMV in Peru

5 M Yaperos with a Loan Disbursed

(1) Gross Merchant Volume, includes the following functionalities: Yape Promos, Yape MarketPlace, Ticketing, Gaming, Gas, Bus Travel, Delivery and Insurances. (2) Measure based in number of transactions.

Tenpo is On Track to Become Chile's First Digital Bank, Poised to Disrupt the Market With a Focus on Achieving a High NPS

Accelerating Revenue Growth Through its Digital Credit Card



Now



1 Digital Wallet

2 Digital Credit Card

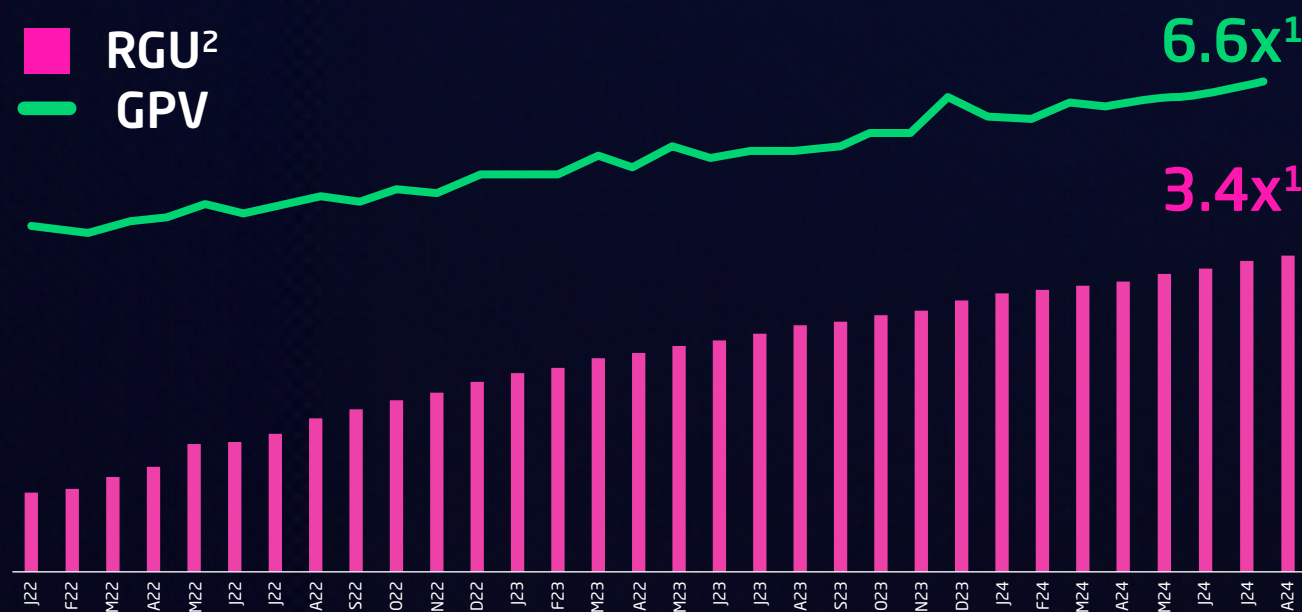
3 Digital Bank

Milestones and KPIs

Developed Competitive Value Proposition

12 months since launch Surpassing Internal Targets

Banking License Expected during 2025



Active Credit Cards **70k** Aug24

NPL +90 days **3.1%** Aug24

(1) Aug24 vs Jan22 comparison. (2) RGU: Revenue Generating Users.

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