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November 2022



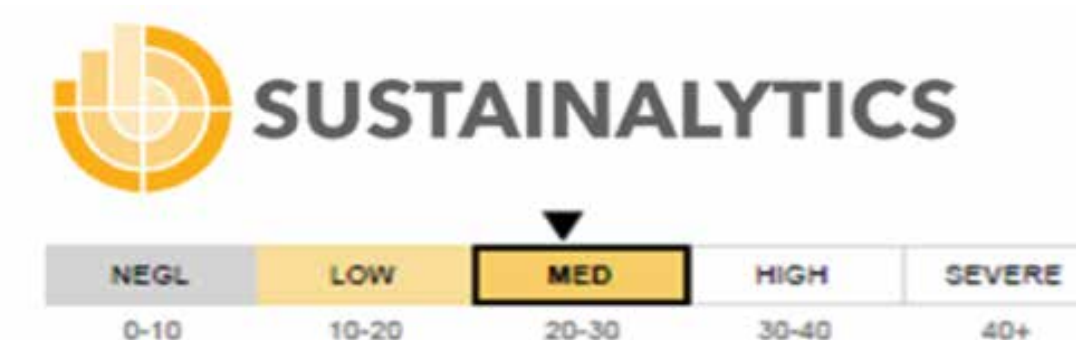
Sustainable Leader in Financial Services Driving Financial Inclusion Across Latin America

Lines of Business	Subsidiaries	Countries of Operations	Market position in Peru	9M22 Net Income Contribution ¹
Universal Banking	 	 	#1	79.0%
Microfinance	 	 	#1	9.5%
Insurance and Pensions	 		#2	9.8%
Investment Banking and WM	 	     	#1 ²	1.7%

Corporate
Venture Capital

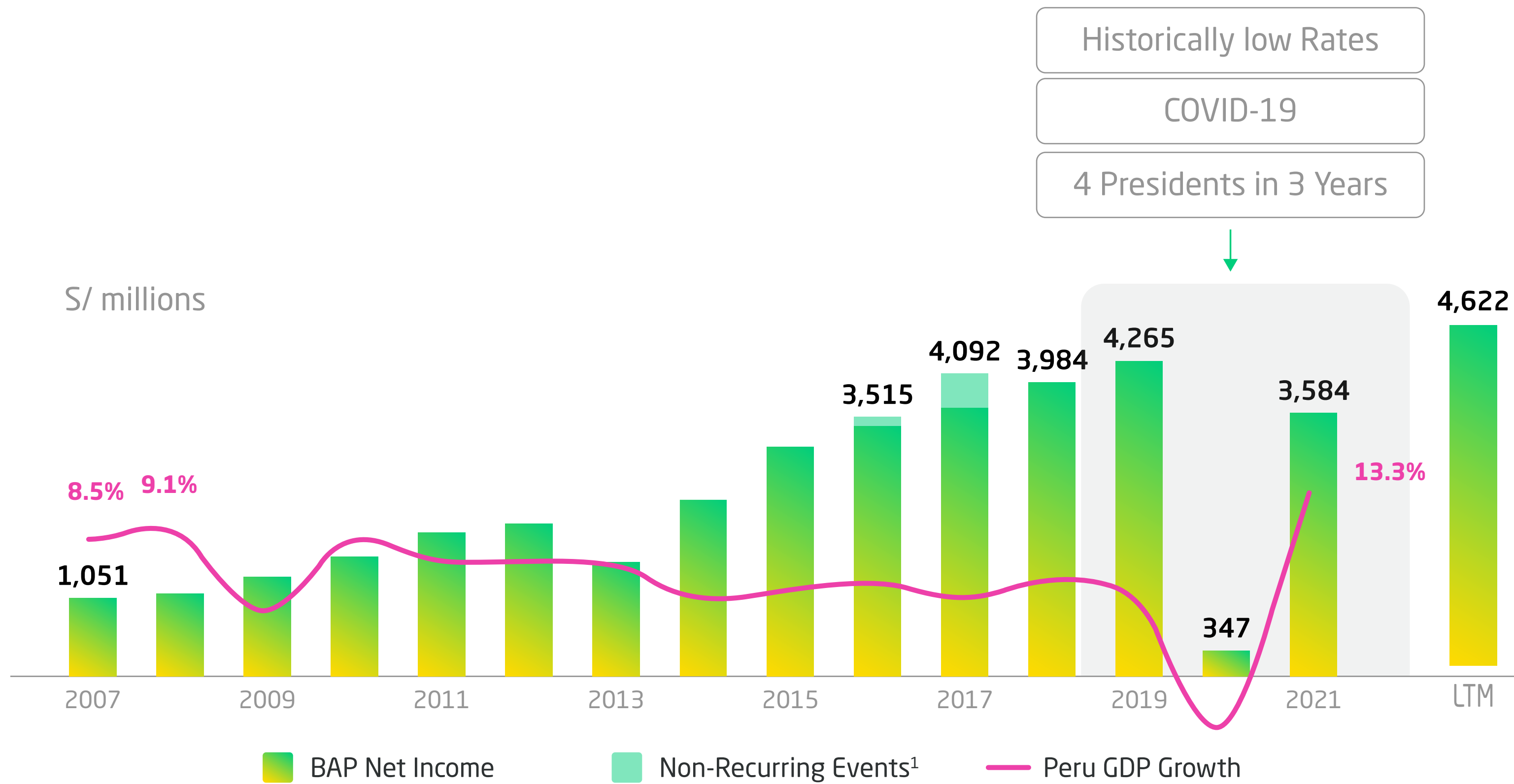


Net Income 9M22 S/3,561 M
Total Assets Sep 22 S/243,916 M



(1) % 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) Holds position #1 for Equity transactions, according to BVL information. Also holds position #2 for Fixed income transactions (does not include repo operations). Fixed income data also includes information from Datatec platform.

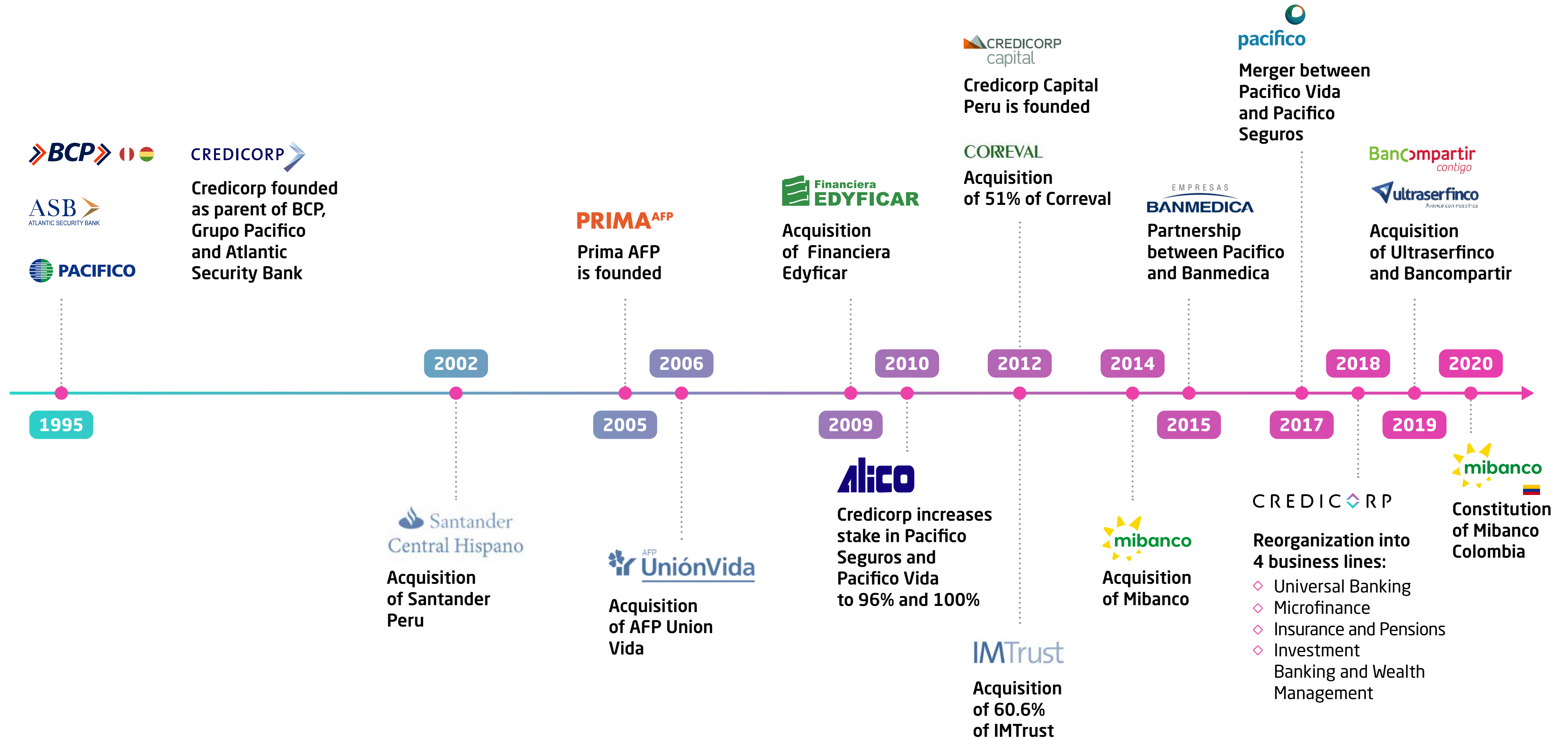
Resilient Business Generating Strong Results



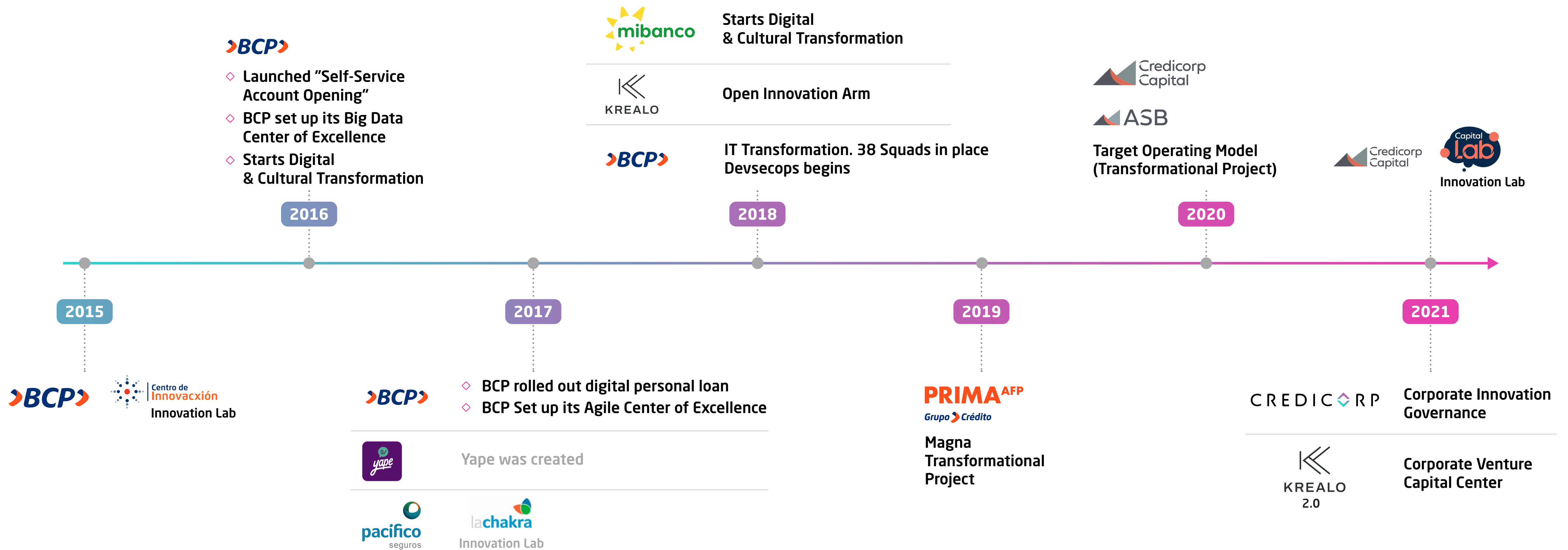
	1995	2021	
Loans	2.1	32.0	▲ 15.2x
Deposits	2.5	37.5	▲ 15.0x
# Banking Clients	1.0	19.4	▲ 19.4x
Net Equity	0.4	6.8	▲ 16.9x
Market Cap	1.0	9.7	▲ 9.7x

(1) Results include Gains on sale of Securities from BCI and Enel shares.

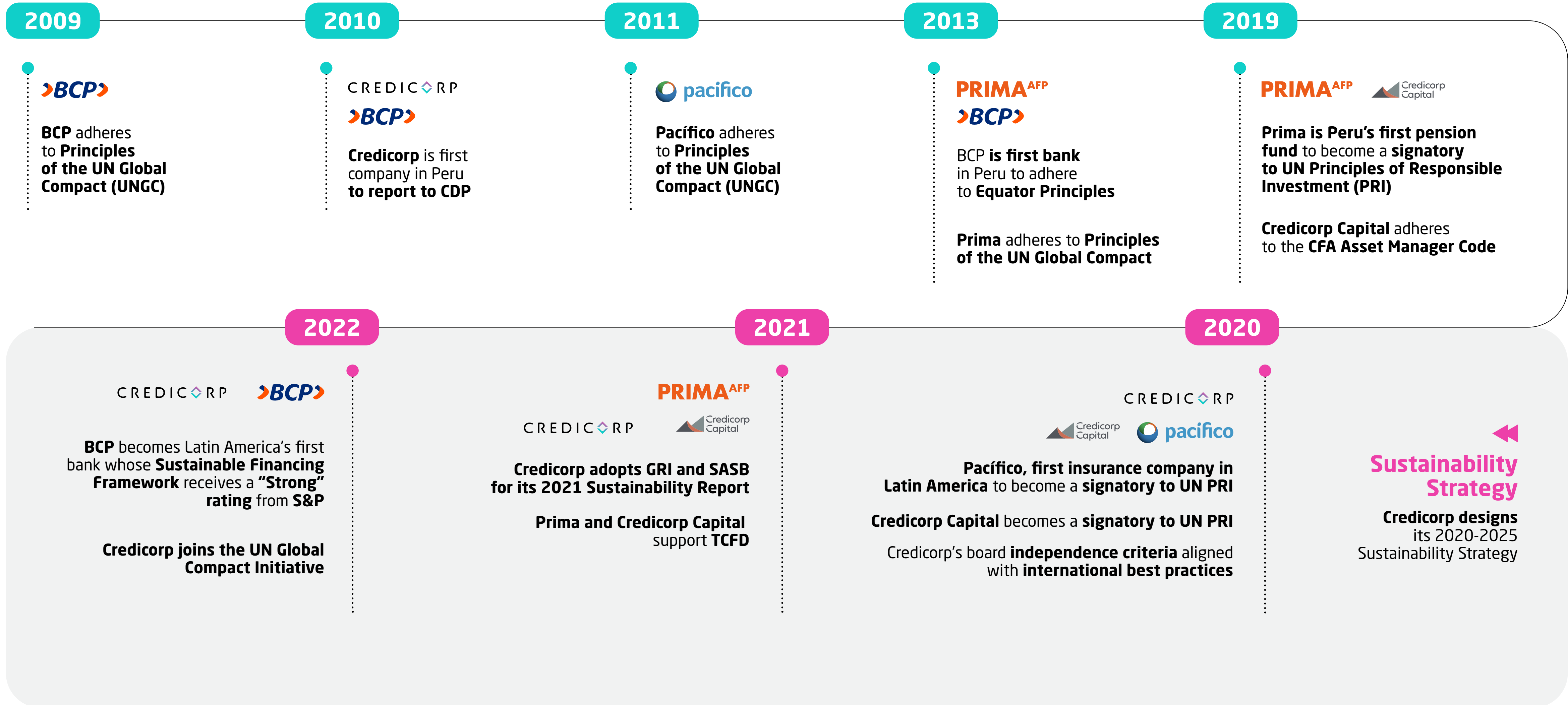
Strong Track-Record of Growth and Diversification



Accelerating its Transformation Journey, Now with a Coordinated Group Strategy in Place



Solid Track Record Pioneering International ESG Best Practices and Standards



Our Purpose and Vision Create a Corporate Identity Across Credicorp

Our Purpose

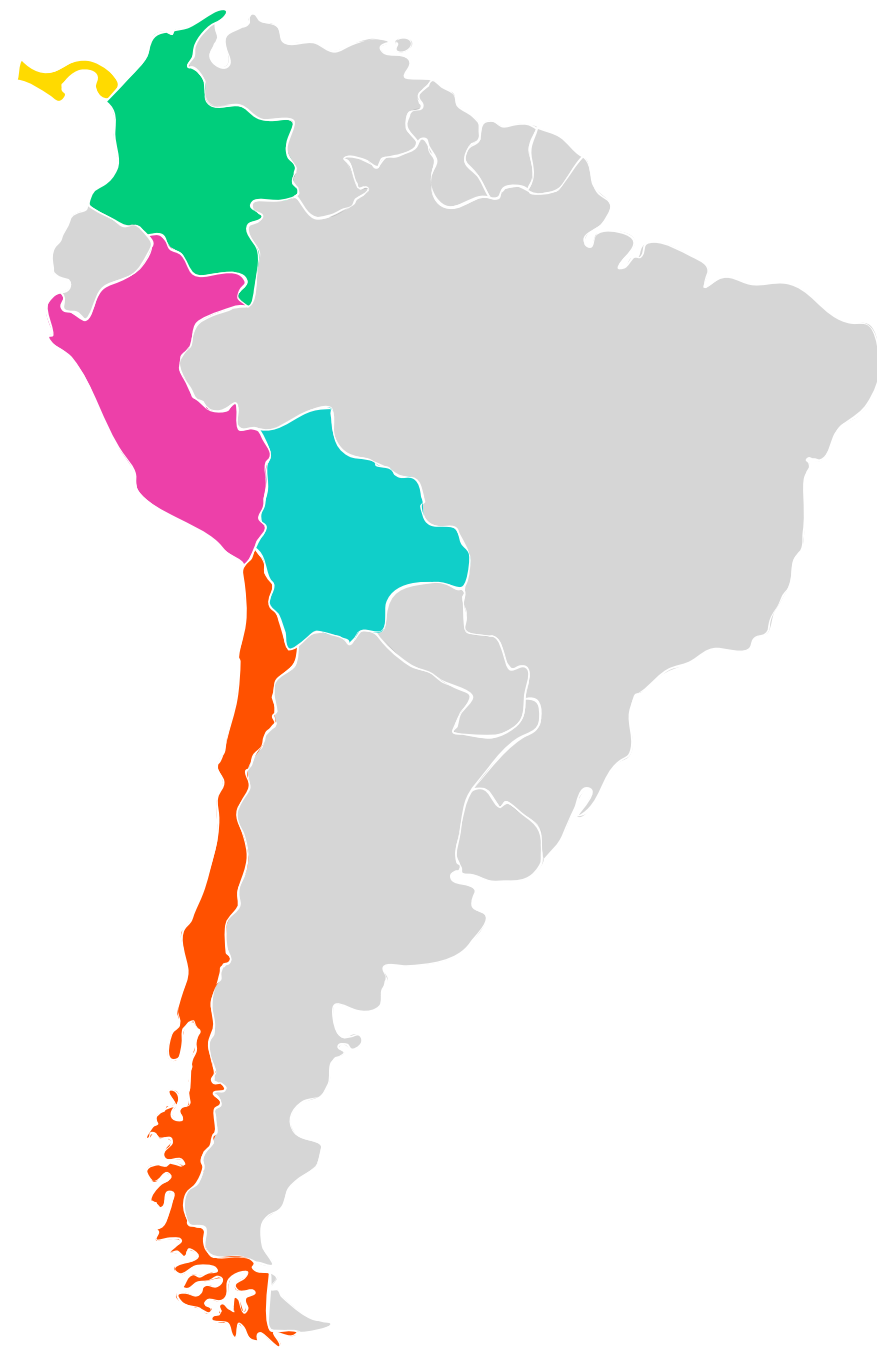
Contribute to improving lives by driving the changes that our countries need.



Our Vision

Be a sustainable financial business leader in Latin America, guided by a great purpose, future-oriented and focused on generating superior value for our employees, customers, shareholders and the countries we operate in.



We Assume a Proactive Role in Driving the Changes Our Countries Need

Our Business Strategy Embeds Sustainability, Addressing Our Region's Main Challenges



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 - ◇ High levels of **informality**
 - ◇ High rates of **unbanked population**
 - ◇ Low penetration of **insurance**
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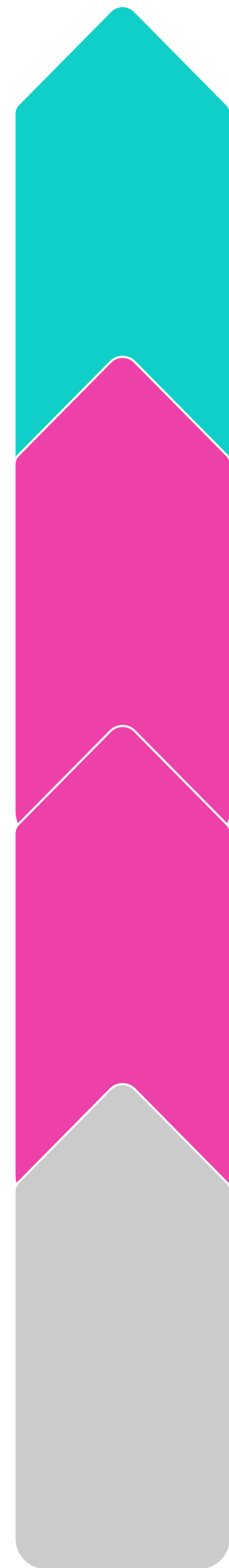
High **vulnerability to climate change** resulting from:

 - ◇ **Natural disasters**
 - ◇ **Loss of biodiversity**
- 
 - ◇ **Infrastructure gaps**
 - ◇ **Poor quality of public services**, including continuity
- 
 - ◇ High levels and prevalence of **corruption and gender inequality**

Our Sustainability Strategy is supported by Three Pillars



Strong Commitment to Sustainability Oversight at the Highest Group and Subsidiary Levels



Sustainability Committee Direction and visibility

- ◇ Chaired by an independent director
- ◇ 5 Directors: 40% women and 60% independent
- ◇ Meets at least quarterly
- ◇ Ensures timely execution of the ESG program and its alignment with Credicorp's purpose and corporate strategy

Sustainability SteerCo Prioritization and focus

- ◇ Integrated by CEO, CFO, CRO, COO, Head of Talent, Head of HR, and CEOs of Subsidiaries
- ◇ Meets quarterly
- ◇ Constant guidance and oversight of the ESG priorities and strategy execution

Sustainability Sponsor C-level supervision

- ◇ COO is the Sustainability Sponsor at the corporate level
- ◇ Challenges Company to establish ambitious sustainability goals
- ◇ Elevates relevant topics to the SteerCo

Sustainability Office Integration, oversight and articulation

- ◇ Ensures ESG integration (change management); team articulation
- ◇ Corporate agenda oversight and accountability
- ◇ Challenges teams to establish ambitious goals

Each subsidiary replicates this corporate level governance structure

Our ESG Strategy in Action: Significant Progress on Our Three Pillars To Date

3 Pillars



CREATE A MORE SUSTAINABLE AND INCLUSIVE ECONOMY



IMPROVE THE FINANCIAL HEALTH OF CITIZENS



EMPOWER OUR PEOPLE TO THRIVE

12 Ambitions

◆ Increase **financial inclusion**

◆ Contribute to the transition to a more **formal economy**

◆ Support the transition to an **environmentally sustainable economy**, including the effects of climate change

◆ Enable **small- and medium-sized businesses to start and grow**, including our supplier ecosystem



◆ Become #1 in delivering the **best experience** to our customers in the most efficient way

◆ Build long-term, trusting relationships through **simplicity and transparency**

◆ Help people improve their financial knowledge and skills so they can make **better financial decisions**

◆ Accelerate the pace of **innovation** to anticipate **customers' needs** in the future



◆ Champion **diversity, inclusion and gender equality**

◆ Model the development of the **workforce of the future**, by supporting people to enhance their skills, effectiveness and impact

◆ Enhance our **governance structures** and encourage people to **do the right thing**

◆ Develop **creative solutions and partnerships** to solve important societal issues



Reducing Entry Barriers and Driving Use Through Different Initiatives, Products and Services

Financial Inclusion Ambition



CREATE A MORE SUSTAINABLE AND INCLUSIVE ECONOMY

Financially Including People in Our Communities Providing Access through Digital Wallets

Yape

- ◆ **+2.2 MM people included** *(from May 2020 to Q3 22) (12.7 MM unbanked people in Peru in 2021)*
- ◆ **17.3 transactions/user/month** *(Sept 22)* on average
- ◆ Launched microlending

Financing Access to Essential Services / Basic Needs

Mibanco

- ◆ **+S/1,400 MM** in loans disbursed for Crediagua *(Jan - Sep 22)*

BCP

- ◆ **3,330 loans** disbursed through Crédito MiVivienda *(Jan - Sep 22)*

Inclusive Insurance

Pacifico

- ◆ **+2.5 MM inclusive insurance policies outstanding, sold through** Bancaseguros (BCP and Mibanco) *(as of Q3 22)*

Enabling Our Community to Develop a Healthy Relationship with the Financial System

Financial Education Ambition

 IMPROVE THE FINANCIAL HEALTH OF CITIZENS

<p>Financial Education Programs for Banking, Insurance, and Pension Products</p>	<p>Participants in our education programs:</p> <ul style="list-style-type: none"> ◇ +205K at BCP, 40K at BCP Bolivia, +370K at Pacifico and 45K at Prima <i>(Jan - Sep 22)</i>
<p>Financial Education Initiatives through Social Media</p>	<ul style="list-style-type: none"> ◇ +9MM complete views of BCP's 5to Piso web series <i>(Jan - Sep 22)</i> ◇ +2MM complete views of Prima's El Depa web series <i>(Jan - Sep 22)</i>
<p>Consolidated Risk Prevention Program</p>	<ul style="list-style-type: none"> ◇ 2.1K companies participated in Pacifico's risk prevention program <i>(Jan - Sep 22)</i>
<p>Enhancing Financial Education Program Impact Metrics</p>	<ul style="list-style-type: none"> ◇ Design of impact measurement methodology to be deployed in Q1 23 ◇ Encouraging results from pilot in BCP, linking financial education and impact on client behaviour

Foundation in Place to Accelerate Transition to Environmentally Sustainable Economy, Including Climate Change Impact

Environmental Sustainability Ambition



CREATE A MORE SUSTAINABLE AND INCLUSIVE ECONOMY

Sustainable Finance

- ◇ BCP issued the **1st Green Bond** (USD 30MM) in the Peruvian banking market
- ◇ **Sustainable Bonds Framework** in BCP and a Social Bond in Colombia
- ◇ **5 loans with Green Certification** for USD 150 MM in the following sectors: hydroelectric energy, textile, steel and manufacturing

Sustainable AUMs

- ◇ Publication of our **Sustainable and Responsible Investment Policy**, aligning the exclusion list among all subsidiaries involved in investments
- ◇ **Evaluation of our investment portfolios** through ESG indicators
- ◇ Promotion of sustainable practices through **active engagement** with investors and companies we invest in

ESG Risk Management

- ◇ Construction of a **Green Taxonomy at BCP**
- ◇ **BCP: Enhanced client questionnaires** to identify, evaluate and manage their ESG risks

Direct Environmental Impact

- ◇ **Committed to carbon neutrality** in direct operations by 2032

Strengthen our efforts to foster inclusion and fairness in Credicorp and society as a whole

Champion Diversity, Inclusion and Gender Equality



EMPOWER OUR PEOPLE TO THRIVE

Enhance our offer of Inclusive Products and Journeys with Gender Focus

- ◇ **S/ 42 MM** disbursed and **22K women accessed a loan** through Crédito Mujer *(Jan - Sep 22)*
- ◇ Developing methodologies to **include gender lenses for inclusive products**

Focus on improving Gender Balance across the entire organization

Gender Balance in Credicorp:

- ◇ Board: **22%** | Senior Leaders: **27.4%** | Middle Management (MM): **39.7%**
- ◇ **Revisiting the strategy** to further boost our ambitions and results in the mid and long-term
- ◇ **Representation of both genders in final shortlists** for MM positions
- ◇ **Reviewing succession plans** to improve gender balance in key corporate positions
- ◇ **Leadership program for top women executives**

Zero tolerance of Sexual Harassment in the Workplace

- ◇ Education campaign focused on **awareness and denouncing**

Exploring other diversity factors

- ◇ Conducted **diversity assessment in Credicorp and subsidiaries**
- ◇ Focus still on gender equality on 2023, while looking to **implement quick wins on other diversity factors**

Support People to Enhance their Skills, Effectiveness and Impact

Developing the Workforce of the Future



EMPOWER OUR PEOPLE TO THRIVE

Enhancing Digital Capabilities

- ◇ Credicorp Senior Leaders: Launched **"Credicorp's Learning Community"**, an initiative aimed at creating a space for synergy and continuous learning. We started by implementing 2 training routes: i) Mindset, and ii) Data & Analytics

BCP's Digital Workforce:

- ◇ Designed and deployed Upskilling Strategy with a focus on Tech-Digital capabilities and Leadership skills
- ◇ Identified skills gap and deployed 1st wave of Upskilling Program prioritizing 11 chapters (around 25% of BCP's digital workforce)

Attract and Retain the Best Talent

- ◇ Launched **Credicorp's Employer Brand**, with increased presence in social media and global recruiting events.
- ◇ **Enhanced segmentation of Credicorp recruiting sources** for Senior Tech/Digital profiles and MBA profiles incorporating a gender diversity perspective.
- ◇ **International reach:** Besides Peru, we reached countries like Chile, Colombia, Brazil and Argentina. Moreover, we built a talent hub in Spain, from which we hire highly specialized IT and D&A professionals
- ◇ **Recruiting at BCP:** Developed a **customized digital talent attraction model**, which includes a specialized in-house team of Digital Recruiters and specialized headhunters

Aligning Management Compensation Model with Performance Metrics

- ◇ **Credicorp Senior Leaders:** Improving both the compensation and performance management models in order to better **align incentives to long-term value creation.**

Our 2023-2025 Aspirations



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- ◇ Design **sustainable finance strategy** for Wholesale Banking to accelerate growth of our sustainable portfolio
- ◇ Continue enhancing **ESG risk management**, including alignment with the **TCFD** reporting framework
- ◇ Develop **retail products** with environmental considerations



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- ◇ Accelerate **financial inclusion** through Yape and Mibanco
- ◇ Scale BCP program regarding **impact of financial education** in changing client behavior
- ◇ Further close gender gaps through female oriented products and services (e.g. **Crédito Mujer**)
- ◇ Deploy **impact metrics** across subsidiaries (baselines, measurement, targets)



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- ◇ Improve **information systemization** processes and infrastructure to meet disclosure requirements of stakeholders (investors, rating agencies, etc)
- ◇ Deeper integration of ESG factors into **Finance processes**: planning, budgeting, project evaluation, QBRs, etc.
- ◇ Continue enhancing integration of ESG factors in investment process



At Credicorp,
we integrate **sustainability**
into our strategy every day,
to become **the change agent**
we aspire to be

CREDIC  RP

