3Q26 Earnings Conference Call

November 2026



CREDICORP

Safe Harbor

This material includes “forward-looking statements” within the meaning of Section 27A of the U.S. Securities Act of 1933 and Section 21E of the U.S. Securities Exchange Act of 1934. All statements other than statements of historical fact are forward-looking and may contain information about financial results, economic conditions, trends and known uncertainties. Forward-looking statements are not assurances of future performance. Instead, they are based only on our management’s current views, beliefs, expectations and assumptions regarding the future of our business, future plans and strategies, projections, anticipated events and trends, the economy and other future conditions.

Many forward-looking statements can be identified by words such as: “anticipate”, “intend”, “plan”, “goal”, “ambition”, “seek”, “believe”, “project”, “estimate”, “expect”, “strategy”, “future”, “likely”, “would”, “may”, “should”, “will”, “see” and similar references to future periods. Examples of forward-looking statements include, among others, statements or estimates we make regarding guidance relating to losses in our credit portfolio, efficiency ratio, provisions and non-performing loans, current or future market risk and future market conditions, expected macroeconomic events and conditions, our belief that we have sufficient capital and liquidity to fund our business operations, expectations of the effect on our financial condition of claims, legal actions, environmental costs, contingent liabilities and governmental and regulatory investigations and proceedings, strategy for customer retention, growth, governmental programs and regulatory initiatives, credit administration, product development, market position, financial results and reserves and strategy for risk management.

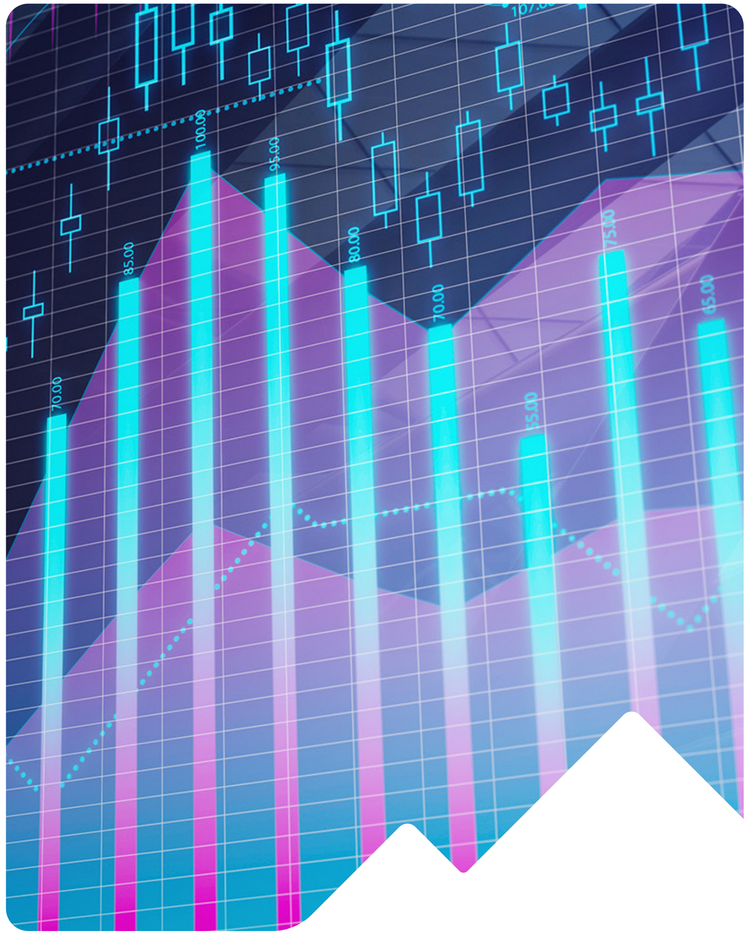
We caution readers that forward-looking statements involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those that we expect or that are expressed or implied in the forward-looking statements, depending on the outcome of certain factors, including, without limitation, adverse changes in:
The economies of Peru, Colombia, Chile and other countries in which we conduct business, with respect to rates of inflation, economic growth, currency devaluation, and other factors, including in the light of the COVID-19 outbreak and government laws, regulations and policies adopted to combat the pandemic;
The political or social situation in Peru, Colombia and Chile, including, without limitation, the reversal of market-oriented reforms and economic recovery measures, or the failure of such measures and reforms to achieve their goals; The occurrence of natural disasters;
The adequacy of the dividends that our subsidiaries are able to pay to us, which may affect our ability to pay dividends to shareholders and corporate expenses; Performance of, and volatility in, financial markets, including Latin-American and other markets;
The frequency, severity and types of insured loss events;
Fluctuations in interest rate levels;
Foreign currency exchange rates, including the Sol/US Dollar exchange rate; Deterioration in the quality of our loan portfolio;
Increasing levels of competition in Peru and other markets in which we operate;
Developments and changes in laws and regulations affecting the financial sector and adoption of new international guidelines; Changes in the policies of central banks and/or foreign governments;
Effectiveness of our risk management policies and of our operational and security systems; Losses associated with counterparty exposures;
Changes in Bermuda laws and regulations applicable to so-called non-resident entities.

See “Item 3. Key Information—3.D Risk Factors” and “Item 5. Operating and Financial Review and Prospects” in our most recent Annual Report on Form 20-F filed with the U.S. Securities and Exchange Commission for additional information and other such factors.

You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof and are based only on information currently available to us. Therefore, you should not rely on any of these forward-looking statements. We undertake no obligation to publicly update or revise these or any other forward-looking statements that may be made to reflect events or circumstances after the date hereof, whether as a result of changes in our business strategy or new information, to reflect the occurrence of unanticipated events or otherwise.

3Q26 Results: Strong Execution and Sustained Profitability

1	Solid Operating Performance Reinforced by Diversified Income Sources	ROE **19.9%**	Innovation Portfolio Risk-adj. Revenue Share[1] **10.7%**
2	Higher Margins, Supported by Low-Cost Funding and Disciplined Risk Management	Risk Adj. NIM **5.7%**	Low-Cost Deposits / Funding Base[2] **62.0%**
3	Strong Solvency and Risk Control Ensure Resilience	BCP CET1 **11.9%**	Coverage Ratio **120.9%**
4	Disruption Investments Enhance Competitiveness and Sustainability	Efficiency Ratio **45.1%**	Active Lending Clients[3] **4.3 million**
5	Net Positive Local Impact from Macro Dynamics	GDP E26[4] **3.2%**	Ref. Rate – Oct 26 **4.25%**



(1) As a percentage of Credicorp's total Risk-Adjusted Revenue. (2) Includes demand deposits and savings deposits. (3) Consumer clients with an outstanding loan. Source: SBS. (4) BCP Estimate.

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STRATEGIC UPDATE 2026

Scaling our Ecosystem Advantage



Scan and pre-register today

November 17, 9:00 am ET

Virtual Event

3Q26 Key Financial Highlights

1 Loan Growth With Lower NPLs

Total Loans[1]
+14.8%
YoY

NPL Ratio
3.9%
-91bps YoY

CoR
2.0%
+34bps YoY

2 Funding Mix Supports NIM Expansion

NII
+17.7%
YoY

Low-Cost Deposits[2]
62.0%
+396bps YoY

NIM
6.9%
+36bps YoY

3 Other Core Income Boosts Revenue Growth

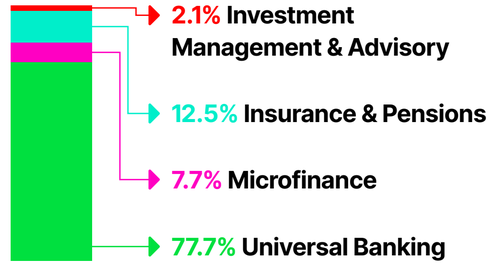
Fee Income
+20.4%
YoY

Gains on FX Transactions
+14.3%
YoY

Ins. Underwriting Results
-6.7%
YoY

4 Diversified Earnings and Solid Capital Base

Earnings Contributions[3]



CET1[4]

BCP
11.9%
-125bps YoY

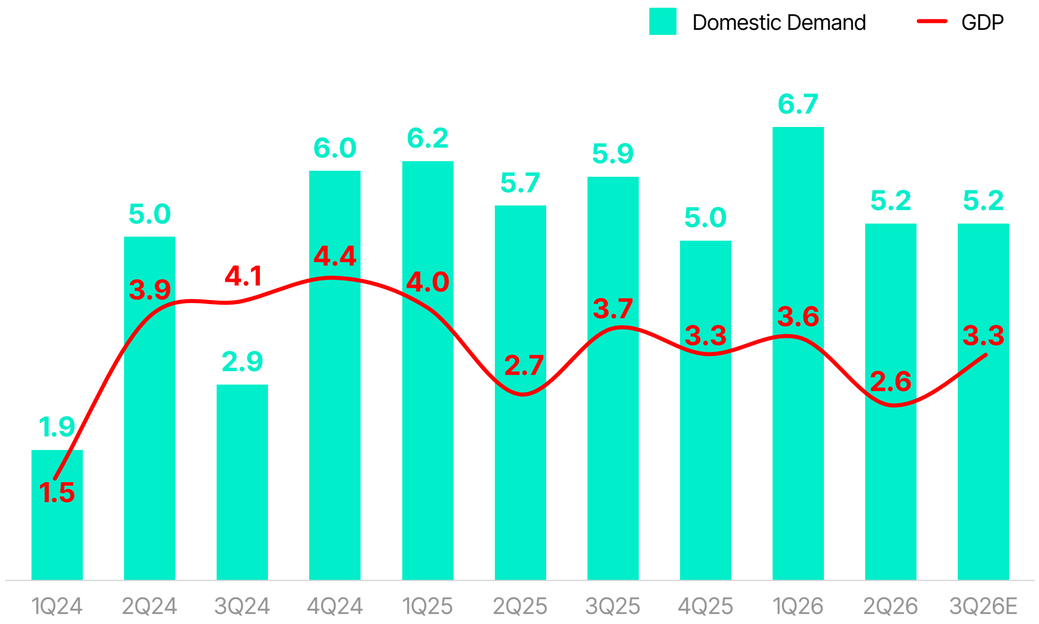
mibanco
15.1%
-201bps YoY

(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.

3Q26: Domestic Demand and Private Investment Remain Key Growth Drivers

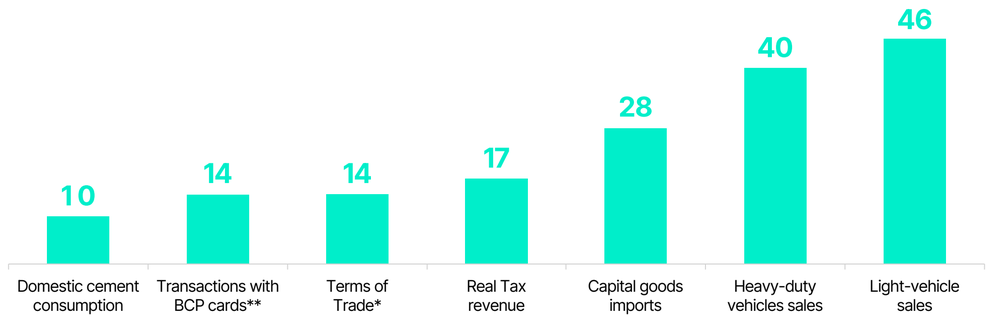
GDP and Domestic Demand Growth

(YoY % change)[1]



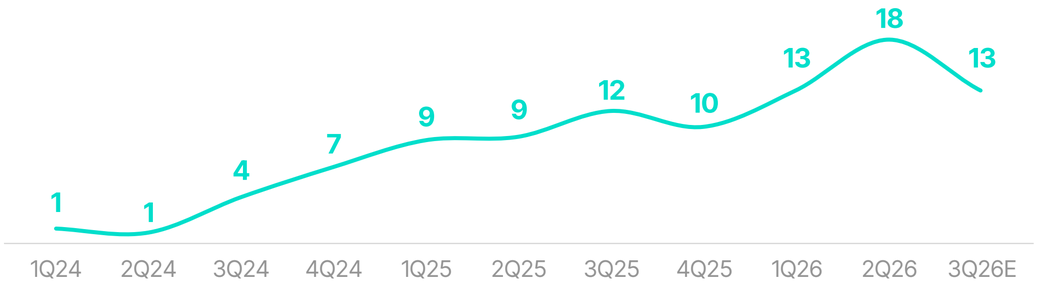
High-Frequency Economic Indicators 3Q26

(YoY % change)[2]



Private Investment

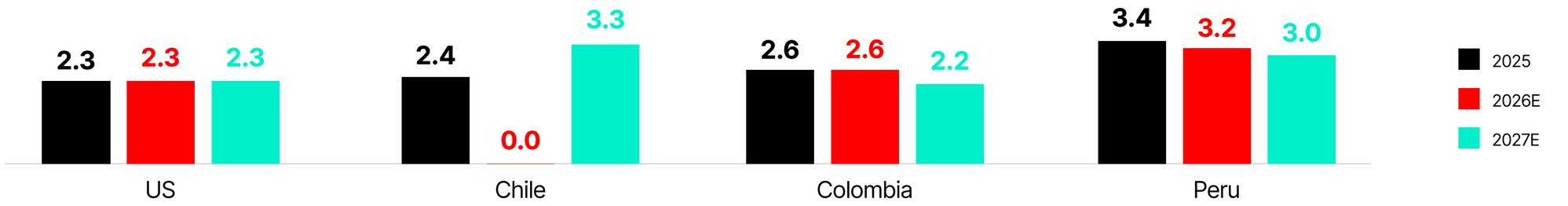
(YoY % change)[3]



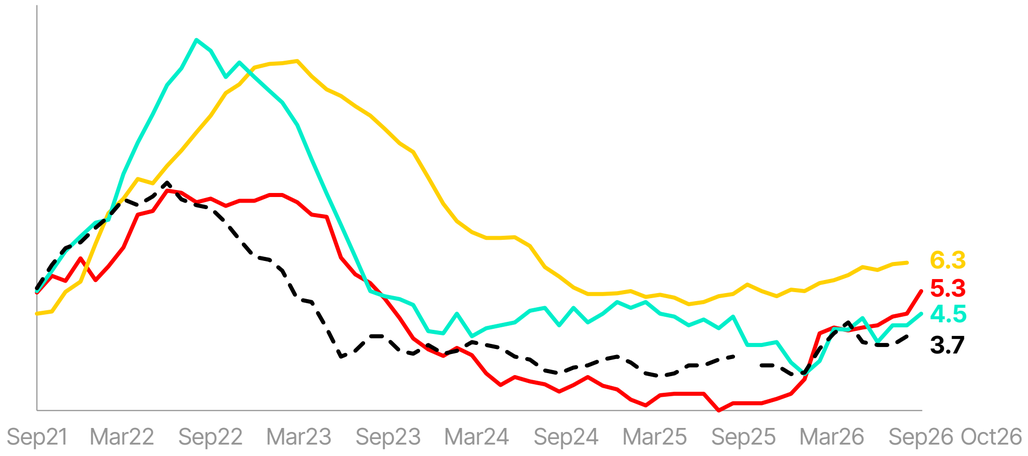
(1) Source: BCRP and estimate from BCP Econ. Research Department. (2) Sources: SUNAT, Asocem, BCRP, etc. (3) Source: BCRP. (*) Jul/Aug-26. (**) In real terms, adjusted by inflation.

Oil-Driven Inflation Pressures and Central Bank Policy Decisions

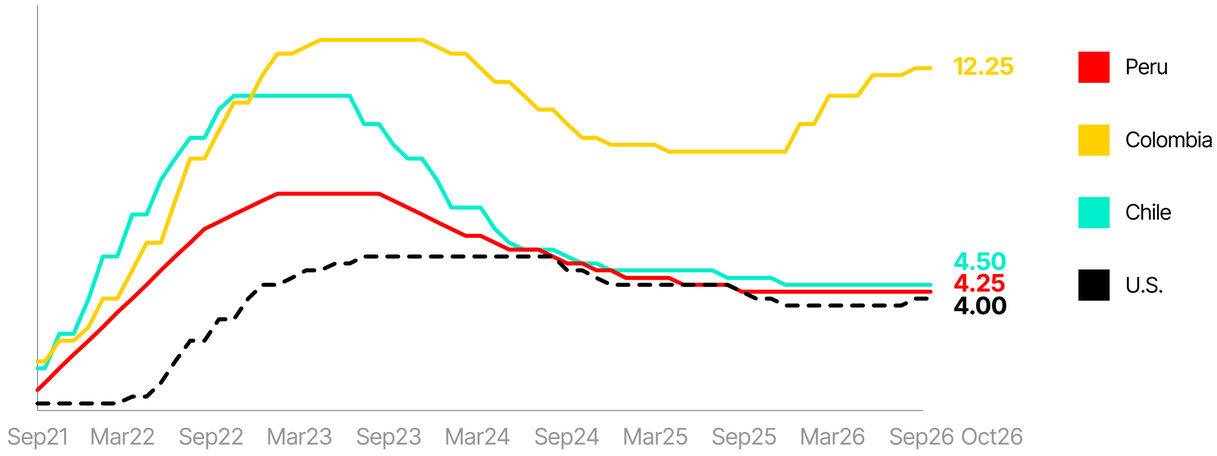
GDP
(YoY % change)[1]



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

Managing El Niño Risk from a Position of Strength

El Niño Context

Base scenario

Very Strong

as of 3Q26 end

Government Mitigation Program

~1.5% of GDP[2]

- Cash transfers to vulnerable households
- Infrastructure spending
- Temporary tax deferrals
- Credit guarantees for MYPEs

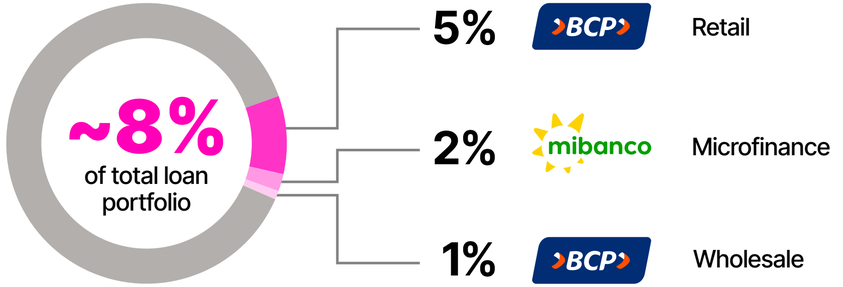
Fiscal Deficit

~0.9% of GDP[2]

Low levels proved the government fiscal space to implement mitigation efforts.

Credicorp Exposure

Direct Exposure[1]



Credicorp Event Management

Infrastructure & Continuity
Identified exposed branches and critical suppliers, preparing backup and continuity plans.

Clients & Community
Risk-based segmentation, with preventive offering (skips, insurance, etc.).

Employees
Identified employees in vulnerable areas, preparing emergency health and financial support.

Communications
Shared proactive education and guidance, setting assistance and emergency channels.

(1) Identified exposed clients by geographic area, economic sector, and leverage level of each segment or client. (2) As a percentage of GDP as of September 2026. Source: BCRP.

Universal Banking: Solid Profitability Driven by Loan Growth and Transactional Income, Underpinned by Risk Discipline

	3Q25	2Q26	3Q26
ROE[1]	25.6%	29.2%	27.7%

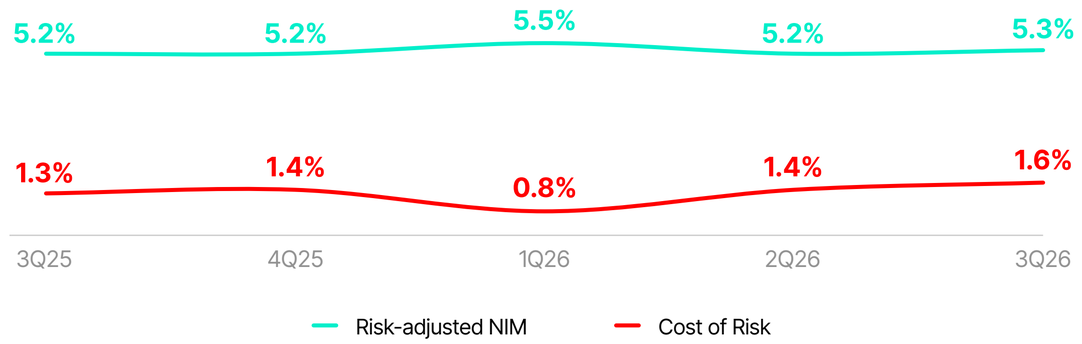
BCP's Drivers

	3Q25	2Q26	3Q26
Loans[2] S/ Million	123,089	134,207	141,044
NIM	6.1%	6.1%	6.4%

	9M25	9M26
Efficiency Ratio	38.7%	38.8%

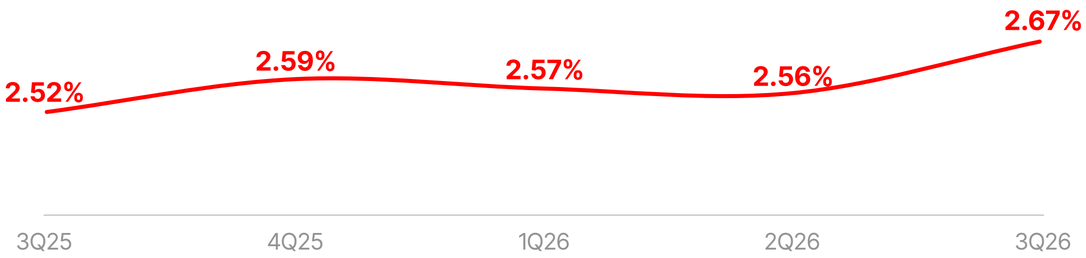
Risk-Adjusted NIM and Cost of Risk

(%)



Other Core Income[3] / Average Total Assets

(%)

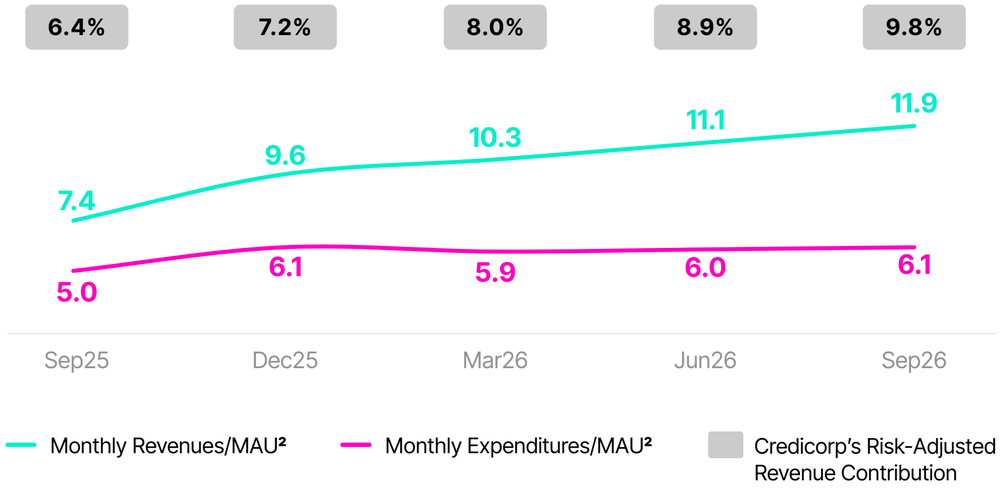


(1) Earnings contribution / Equity contribution. (2) Measured in quarter-end balances. (3) Includes Fee Income and Gains on FX Transactions.

Yape[1]: Scaling Profitability Across 17 Million MAUs Through Lending Expansion and Ecosystem Monetization

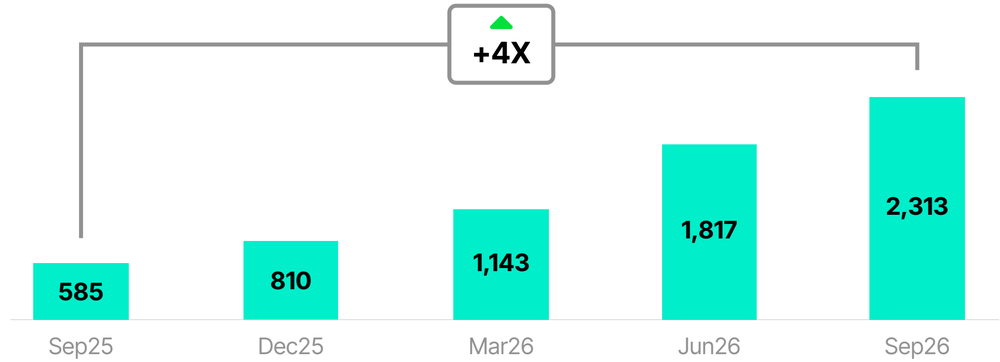
Monetization Progress

(S/)



Loan Portfolio

(S/ million)



Payments

	3Q25	2Q26	3Q26
Revenue Generating Trxs (million)	283	364	395
Yape's Risk-Adj. Revenue Share	53%	45%	44%

Lending

	3Q25	2Q26	3Q26
Cumulative borrowers[3] (million)	3.5	5.6	6.3
Yape's Risk-Adj. Revenue Share	20%	28%	31%

(1) Management Figures. (2) MAU= Monthly Active Users. Monthly indicators consider the results of the last month of the quarter. (3) Unique customers who have received at least one loan since inception, including those with no outstanding loan balance at the reporting date.

Mibanco Peru: Loan Growth, Efficiency Gains and Risk Discipline Support Solid Profitability

	3Q25	2Q26	3Q26
ROE[1]	18.8%	22.9%	20.0%

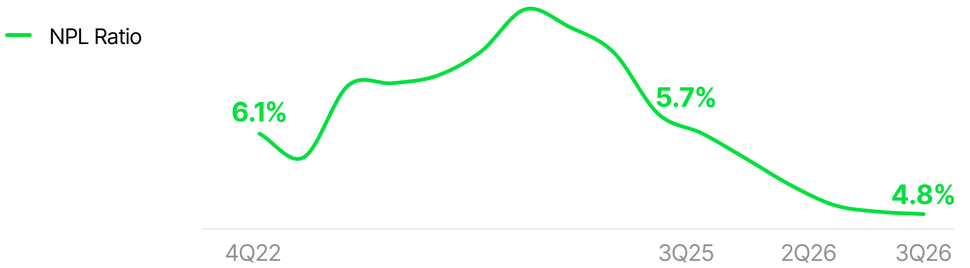
Mibanco's Drivers

	3Q25	2Q26	3Q26
Loans[2] S/ Million	13,096	14,698	15,544
NIM	15.0%	15.2%	15.3%

	9M25	9M26
Efficiency Ratio	51.4%	47.6%

Historical NPL Ratio

(%)



	4Q22	3Q25	2Q26	3Q26
Cost of Risk	5.5%	5.2%	5.1%	5.8%
Risk-Adjusted NIM	8.1%	11.0%	11.2%	10.7%

Low-cost Funding and Fee+FX Income

Low-cost Funding[3]
(% of Total Funding)
6.2%
+21bps YoY

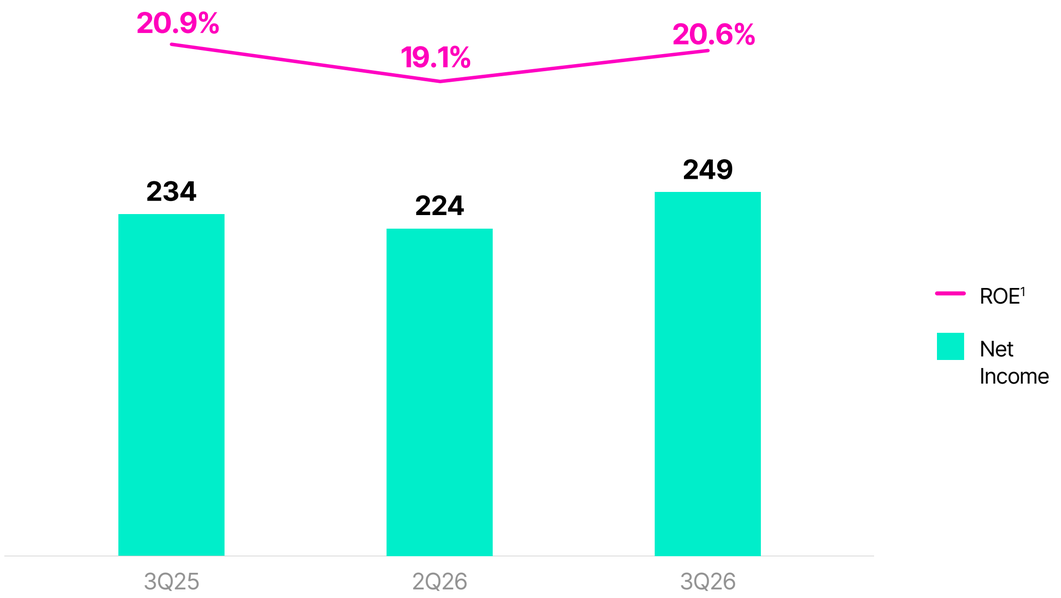
Fees + FX [3]
(% of Risk-adjusted Revenues)
8.7%
+169bps YoY

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

Grupo Pacifico: Business Fundamentals Sustain Profitability

Grupo Pacifico's Net Income

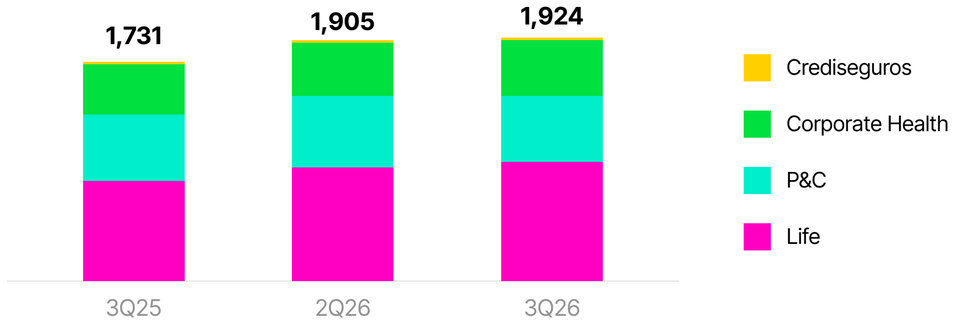
(S/ millions, %)



Grupo Pacifico's Key Revenue Drivers

Direct Premiums[2]

(S/ million)



Experience, Efficiency & Growth

Strengthened retail channels → **+25% YoY** Optional Retail Premiums[3] Growth

Expanded insurance inclusion → **3.3M+** (+15% YoY) Included Clients[4]

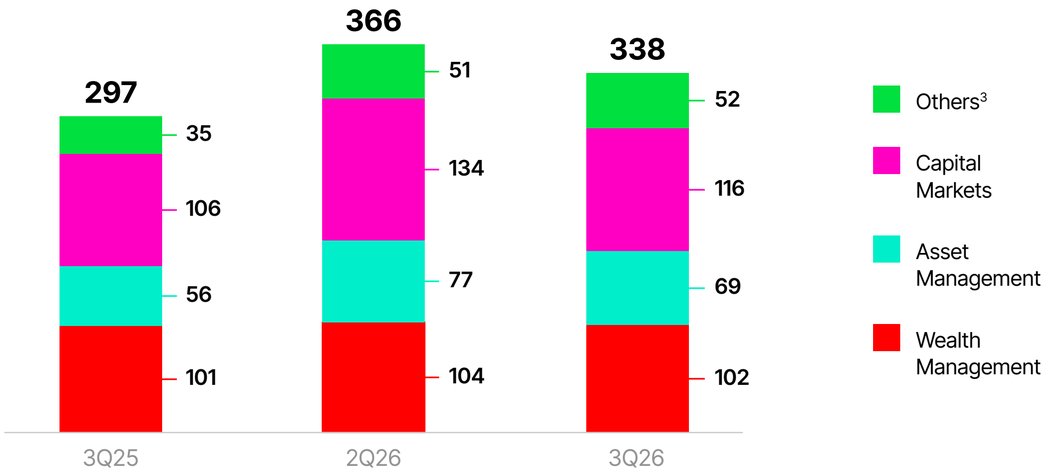
(1) Earnings contribution / Equity contribution. (2) Management figures. (3) Includes optional direct premiums sold through bancassurance, alliances, e-commerce, telemarketing, and embedded channels.
(4) Includes clients with inclusive insurance (less than S/40), belonging to mass segments according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

IM&A: Recurring Revenue Growth Underpins Profitability

ROE[1]	3Q25	2Q26	3Q26
	17.4%	23.5%	14.7%

Income by Business[2]

(S/ millions)



IM & Advisory Drivers

(in US$ millions)	Sep 25	Sep 26	Variation
WM AUMs[2]	22,396	28,182	+25.8%
AM AUMs[2]	30,619	42,855	+40.0%

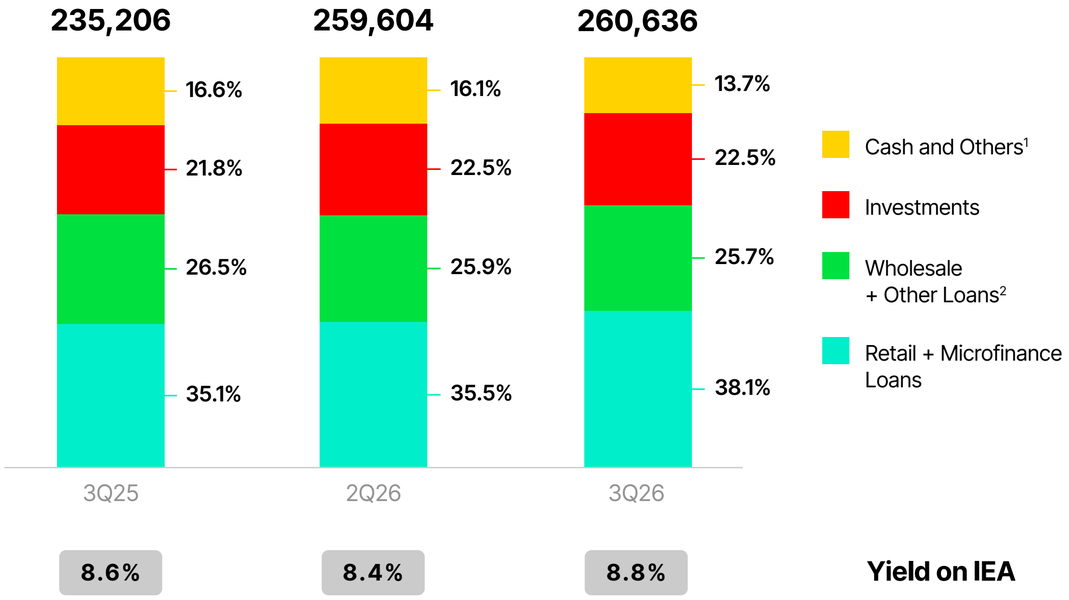
(1) (Net income from Credicorp Capital, ASB Bank Corp, and BCP's Private Banking) / (Net equity from Credicorp Capital, ASB Bank Corp., and Economic Capital assigned to BCP's Private Banking). (2) Internal management figures. These figures may differ from the amounts reported in previous quarters due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

Loan Growth Drives Higher Asset Yields as Funding Costs Remain Stable

Assets Dynamics: Loan Growth Shifts IEA Toward Higher Yields

Interest-Earning Asset (IEA) Structure

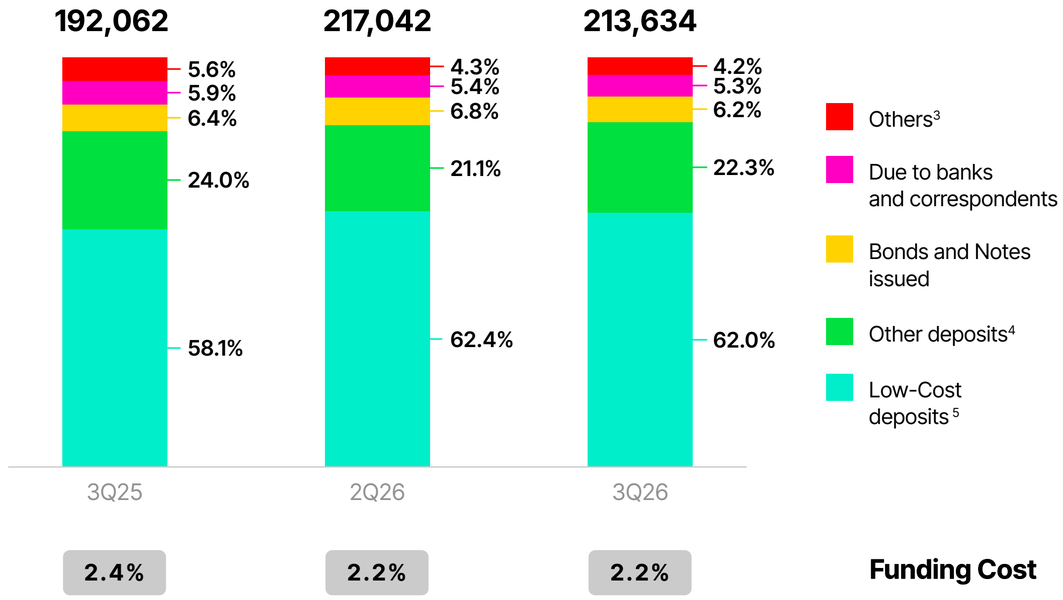
(S/ millions, %)



Liabilities: Low-Cost Deposits Sustain Funding Advantage

Funding Structure

(S/ millions, %)

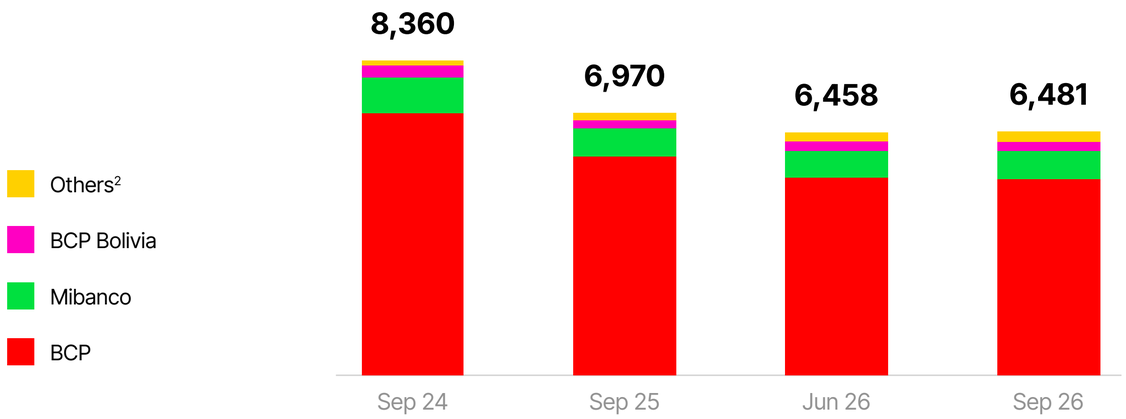


(1) Includes Cash and due from banks; Inter-bank funds; and Cash collateral, reverse repos and securities borrowing. (2) Other Loans includes BCP Bolivia, ASB and Government Programs loans. (3) Includes Repurchase agreements and BCRP instruments. (4) Includes Time deposits, Severance indemnity deposits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

Asset Quality Improves as Provisions Reflect the Quarter-End El Niño Risk Assessment

Stronger Originations and Repayments Drive NPLs Lower

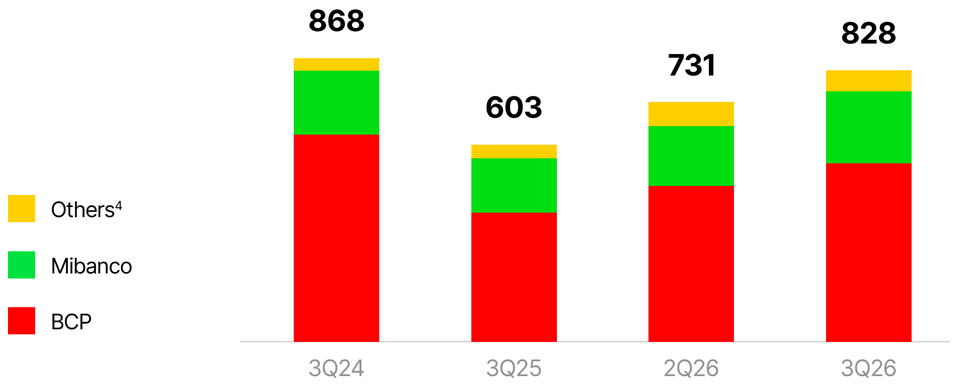
Total NPLs[1]
(S/ millions)



	Sep 24	Sep 25	Jun 26	Sep 26
NPL Ratio	5.9%	4.8%	4.1%	3.9%
Coverage Ratio	98.7%	110.1%	117.3%	120.9%

Provisions Reflect Healthy Underlying Credit Trends and Current El Niño Risk Assessment

Total Provisions[3]
(S/ millions)



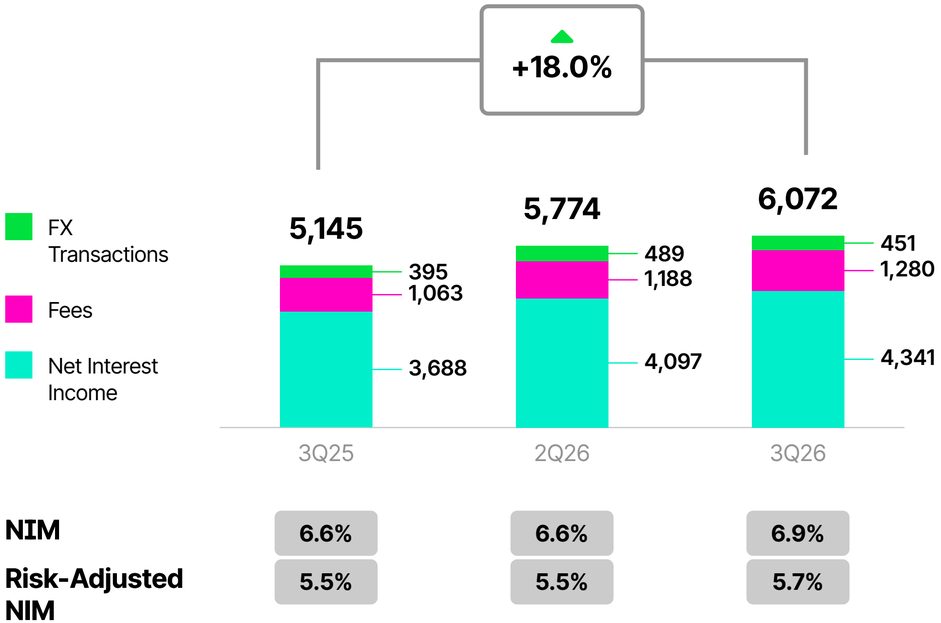
Cost of Risk	3Q24	3Q25	2Q26	3Q26
BCP	2.1%	1.3%	1.4%	1.6%
Mibanco	6.2%	5.2%	5.1%	5.8%
Credicorp	2.4%	1.7%	1.9%	2.0%

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

Core Income Growth Improves Efficiency Amid Strategic Investments

Margin Expansion and Transactional Growth Drive Core income

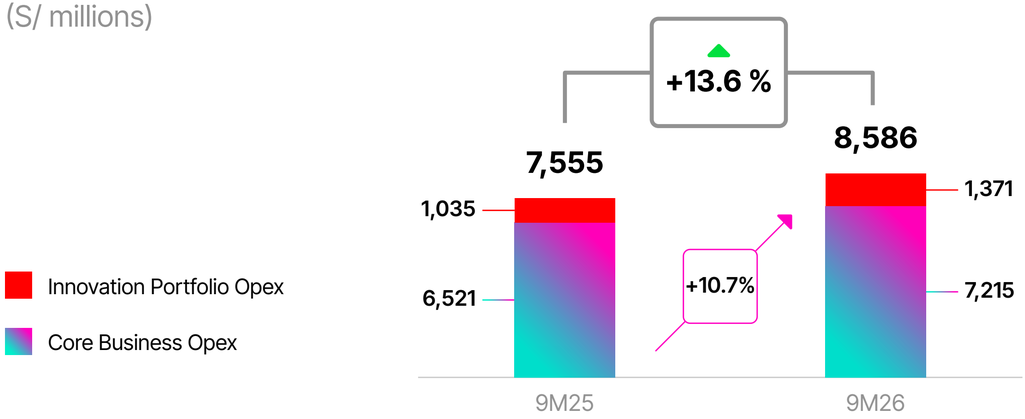
Core Income
(S/ millions)



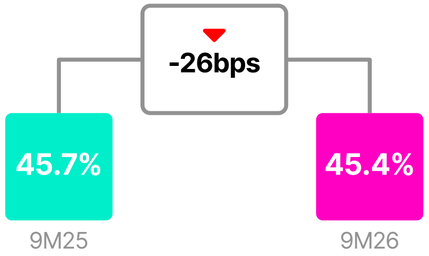
	3Q25	2Q26	3Q26
NIM	6.6%	6.6%	6.9%
Risk-Adjusted NIM	5.5%	5.5%	5.7%

Expense Growth Reflects Core Business at BCP and Innovation Investment

Operating Expenses
(S/ millions)



Efficiency ratio
(%)

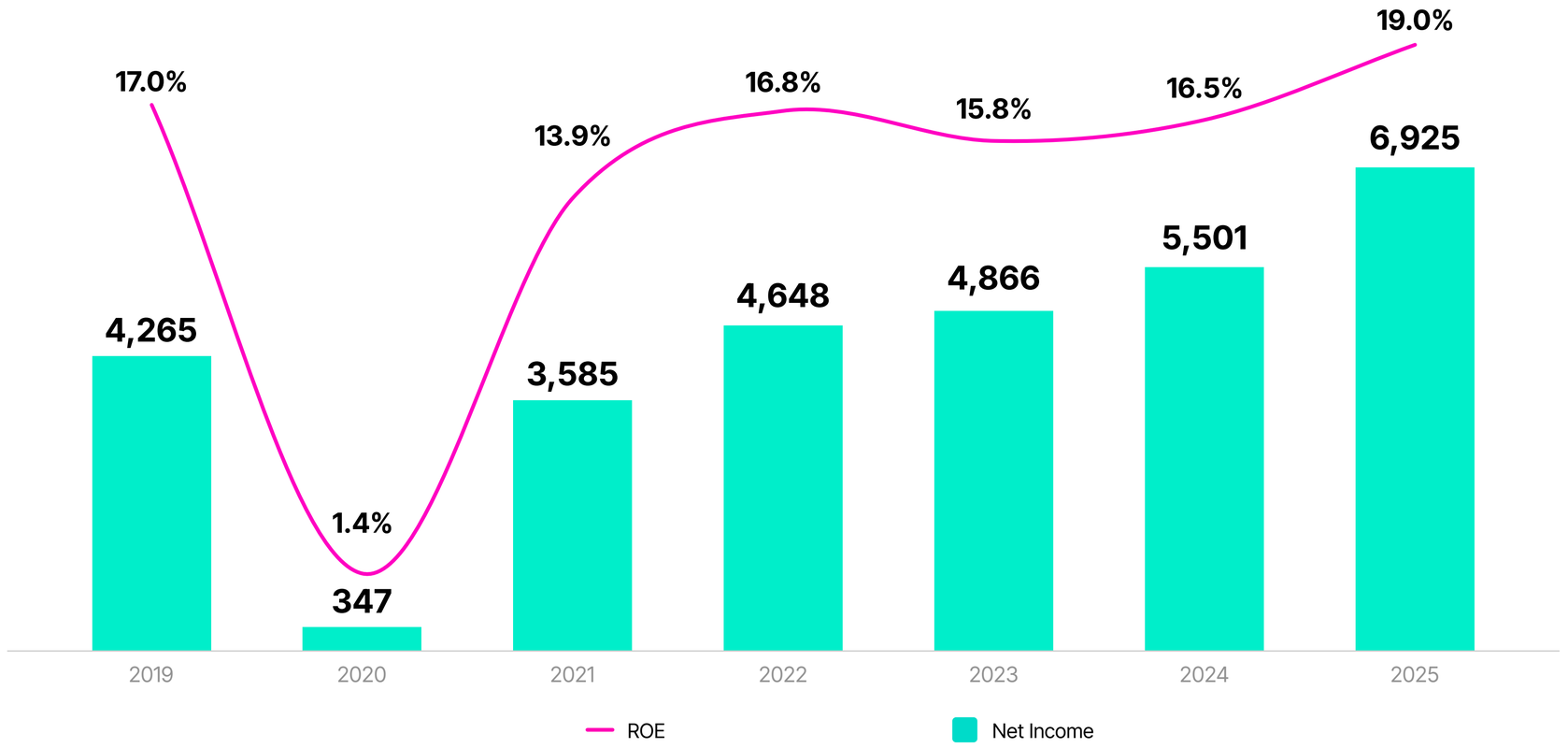


Growth and Revenue Diversification Deliver Strong 9M26 ROE

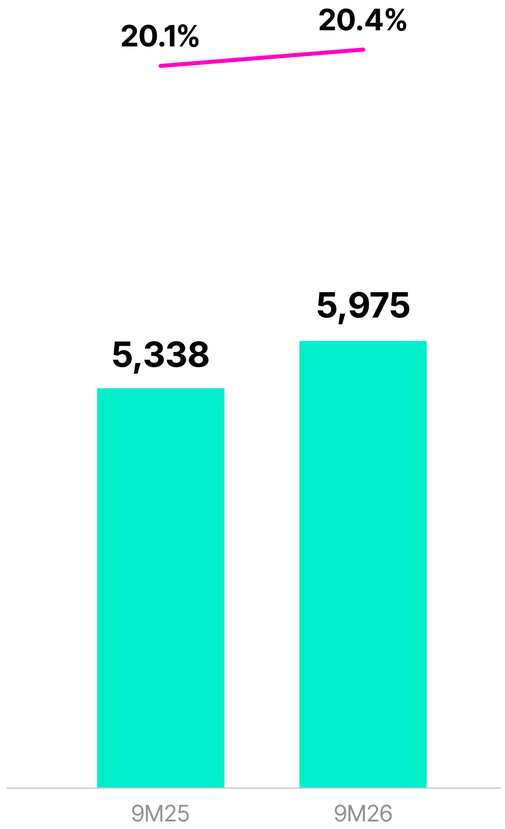
Net Income and ROE

(S/ millions, %)

Annual Results[1]



Accumulated Results



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

On Track Towards Our 2026 Guidance

	2026 Guidance	9M26 Results
Real GDP Growth	around 3.5%	+3.2%
Loan Portfolio Growth[1]	around 12.0%	+14.8%
Net Interest Margin (NIM)	6.4% – 6.7%	6.8%
Cost of Risk	1.7% - 2.1%	1.7%
Risk-Adjusted NIM	5.3% - 5.6%	5.7%
Efficiency Ratio	45.0% - 46.5%	45.4%
ROE	around 19.5%	20.4%
Medium-Term ROE	~22.0%	

(1) Measured in quarter-end balances.

3Q26 Closing Remarks

1. Confidence in Peru's long-term Growth potential

2. Stronger digital capabilities expanding opportunities for customers and Peru

3. Financial strength and proactive El Niño risk management

4. Nov 17 Strategic Update: unlocking growth, monetization and operating leverage

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