

1Q26 Corporate Presentation

May 2026

CREDIC  RP



An aerial photograph of a coastal city, likely Lima, Peru, showing a dense urban area with many high-rise buildings. In the foreground, a multi-lane highway curves along a sandy beach and the turquoise ocean. The sky is clear and blue.

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.

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	79.9%	80.8%
Microfinance		  	#1 ³	7.4%	8.0%
Insurance and Pensions	 		#2 ⁴	10.8%	7.8%
Investment Management & Advisory	 	     	#1 ⁵	1.9%	3.5%
Corporate Venture Capital		  			

Net Income Mar 26

S/2,064 M

Total Assets Mar 26

S/278,514 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 Mar 2026. (3) Mibanco in Assets in the Microfinance sector, as of Mar 2026. (4) Grupo Pacifico in terms of Net Earned Premiums; Prima AFP in terms of AUMs, both as of Mar 2026. (5) Credicorp Capital SAB in terms of traded volume for equity transactions in the BVL secondary market, as of Mar 2026.

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

tenpo

yape

io

Acquiring/SME Services

Culqi

Crece

Tesora
Con el respaldo del BCP

InsurTech

EMBED EX

monokera

Wealth Tech

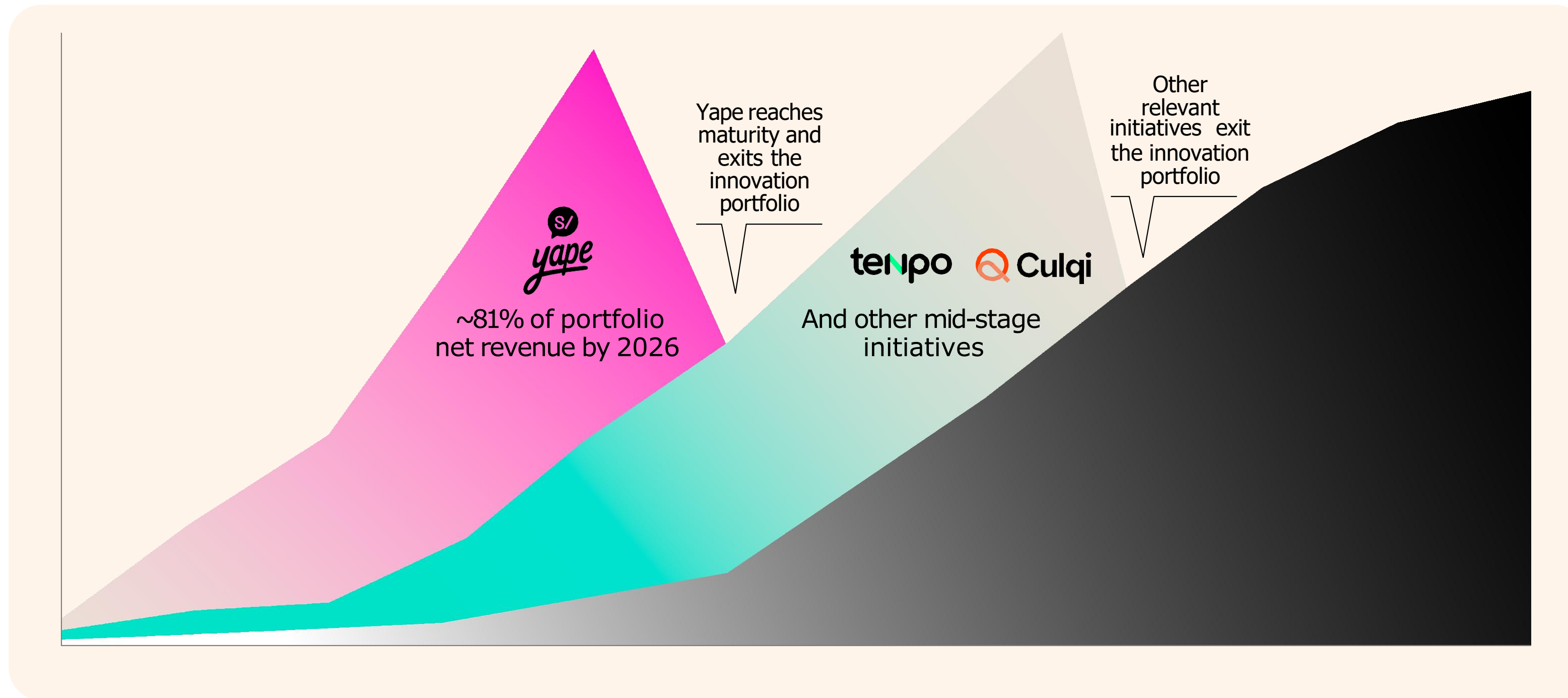
tyba

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



Innovation Portfolio

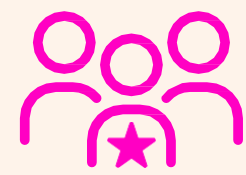


Investment Appetite

ROE
 ≤ -150
bps

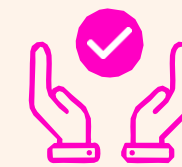
C/I
 $\leq +350$
bps

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

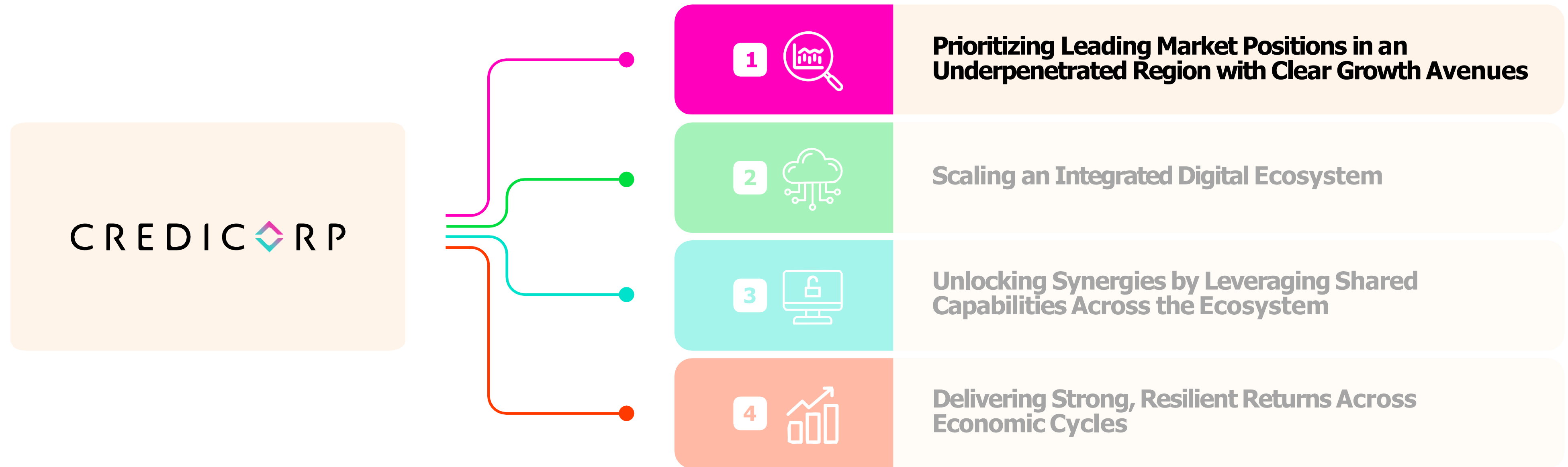
More cost-efficient and digital distribution



Growth

Penetrating untapped segments

Why Invest in Credicorp?



Strategic Priorities As Anchors

Innovation

Talent

Sustainability



Unlocking Financial Access Where It's Needed Most

Peru's Social Indicators (2024)

Poverty (% of Population)	27.6%
Economically Active Population (Million people)	26.8
Informality (% of employed labor force)	70.9%
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 Loans³ As a % of GDP	20%
Unbanked Micro Entrepreneurs	7M
Insurance Penetration ⁴	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) contribution at 2007 constant prices. (4) Figures for 2025. Source: Ministry of Production, INEI

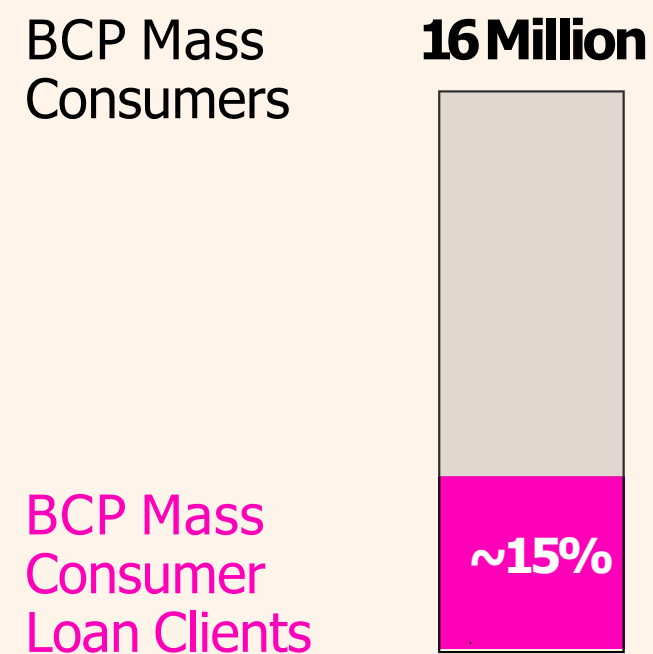


Enhancing Financial Access To Support the Expansion of Our Credit Portfolio While Strengthening Fees and Other Income Growth

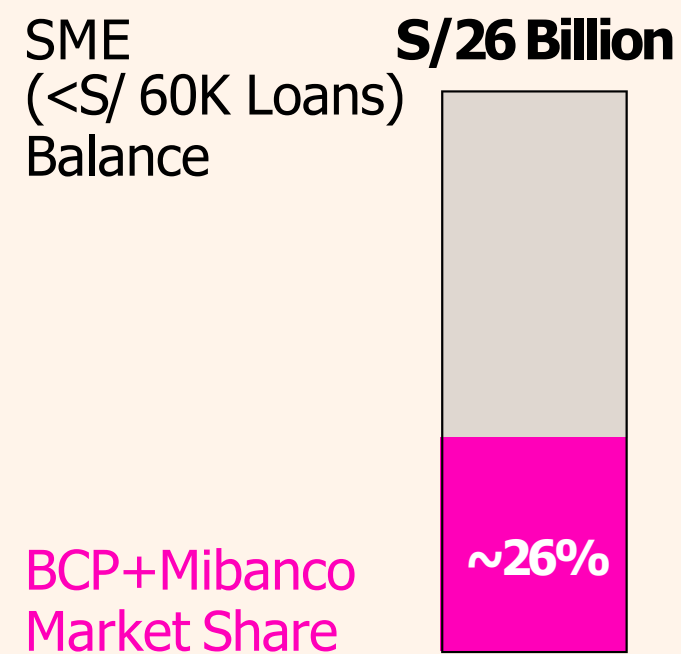
Growth Opportunity

Loans

Consumer Loans¹



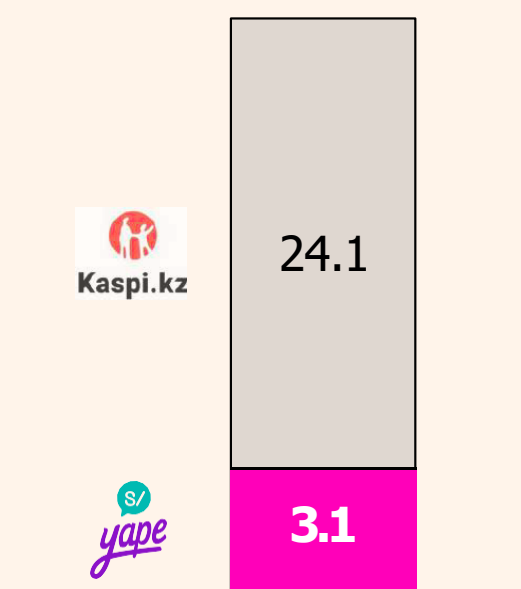
SME Loans¹



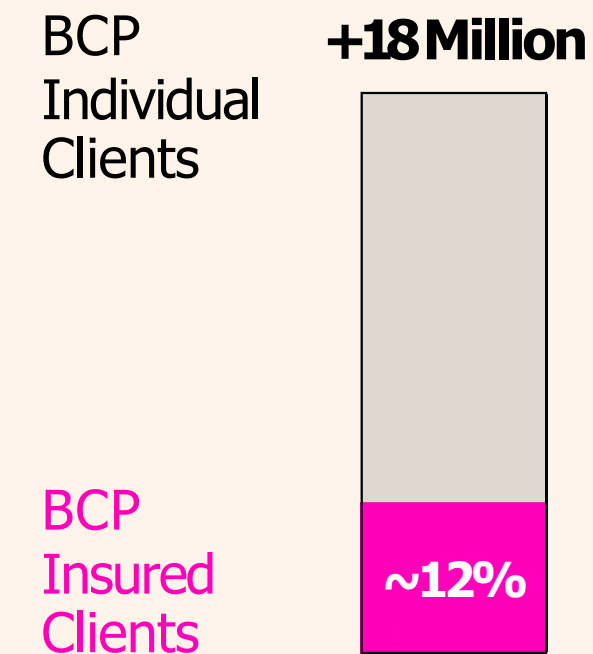
+ Risk adjusted NIM

Fees and Other Income

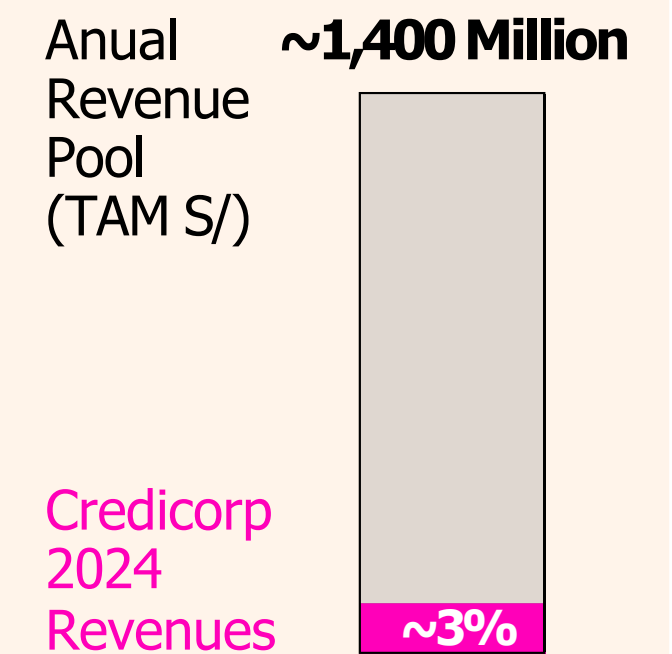
Payments Revenue /MAU (S/)²



Insurance¹



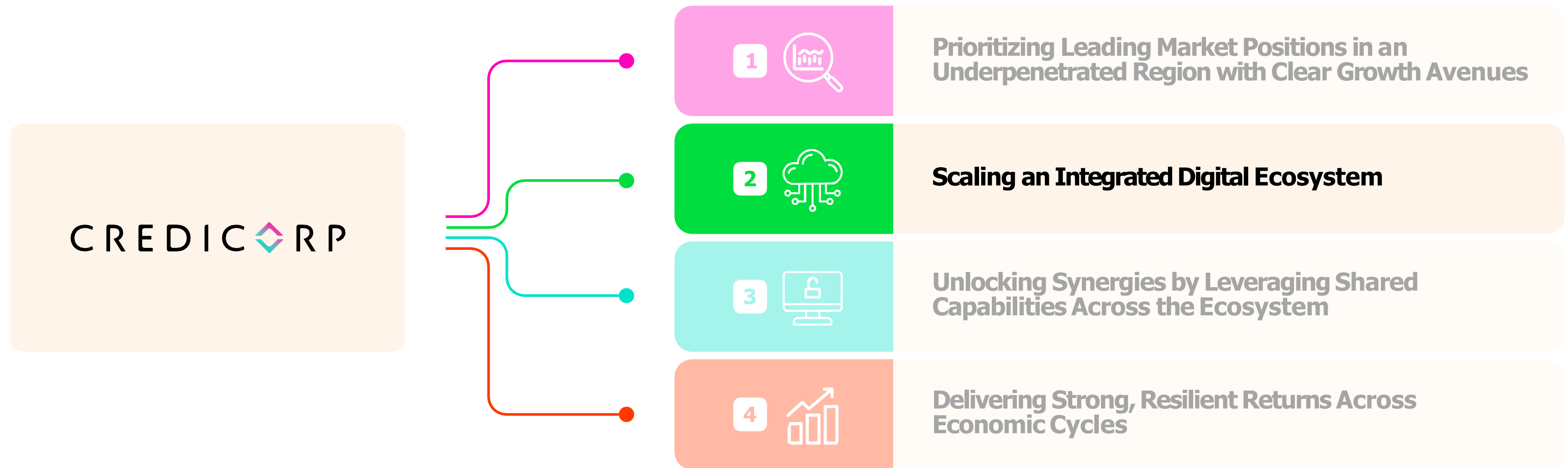
Remittances²



+ Fee income

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

Why Invest in Credicorp?

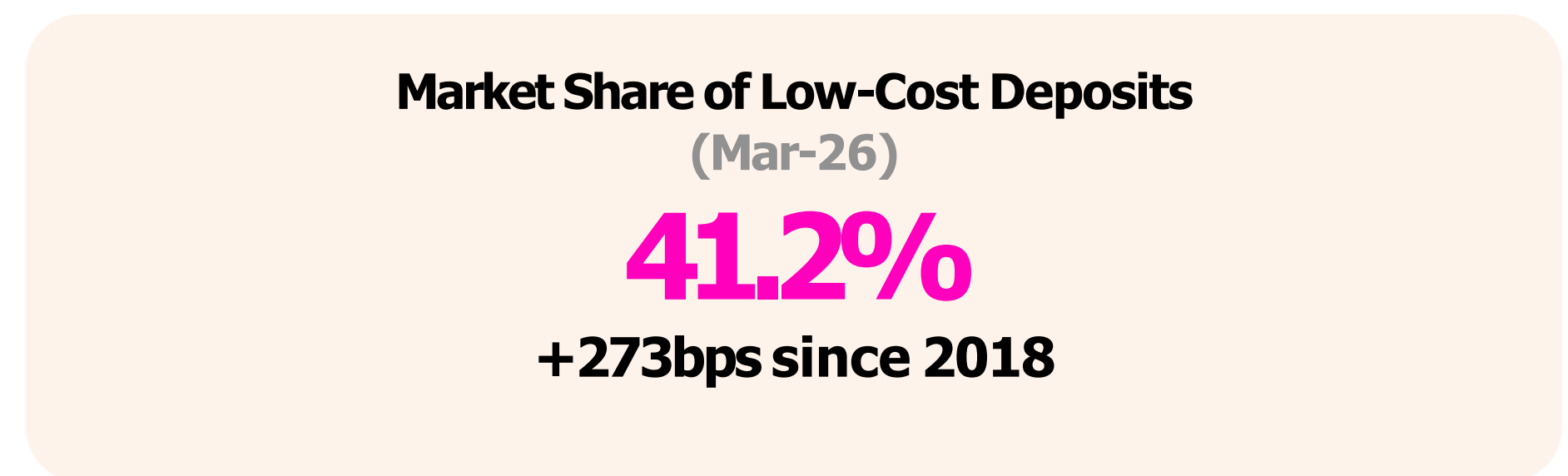
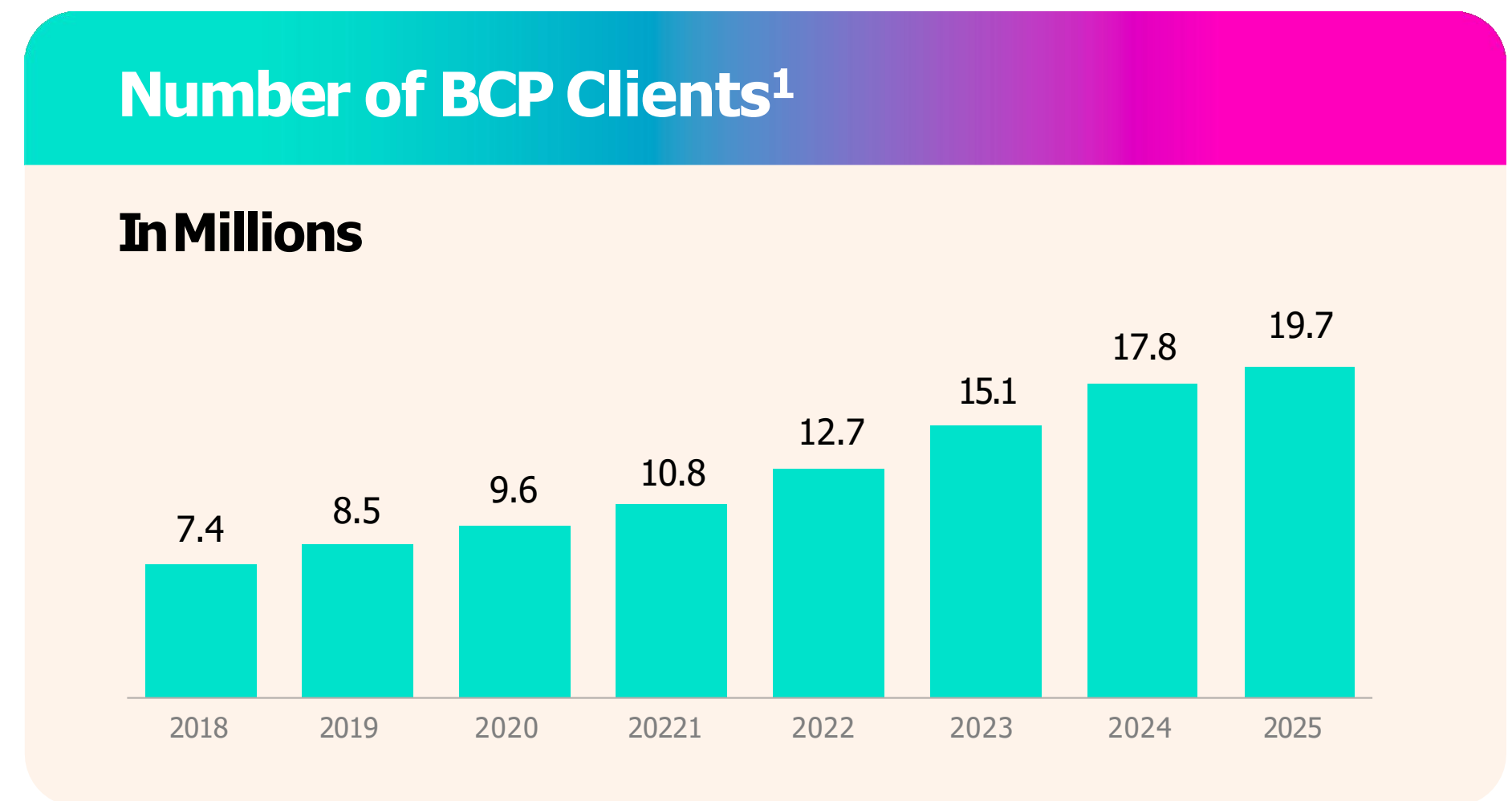
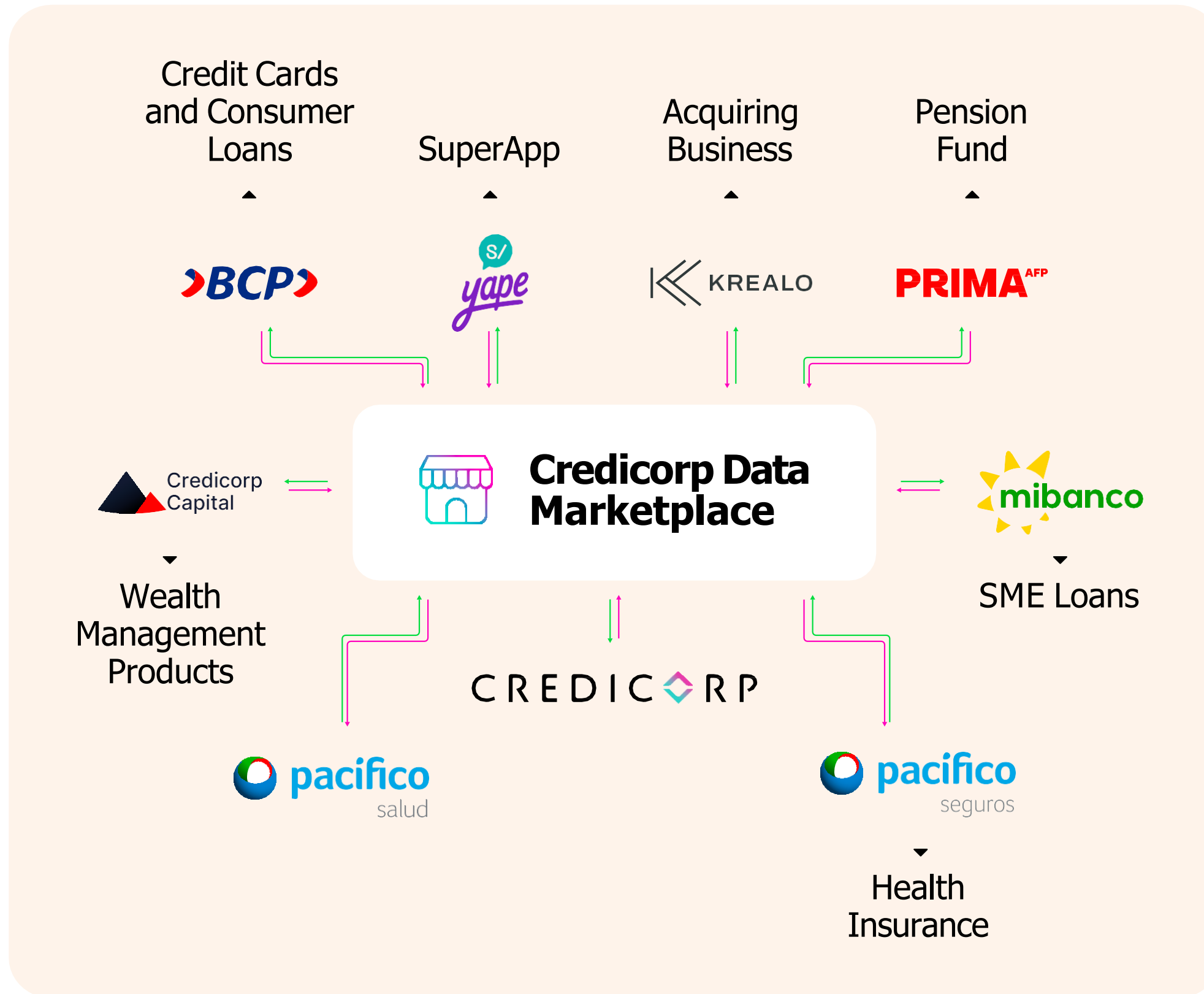


Strategic Priorities As Anchors

Innovation Talent Sustainability



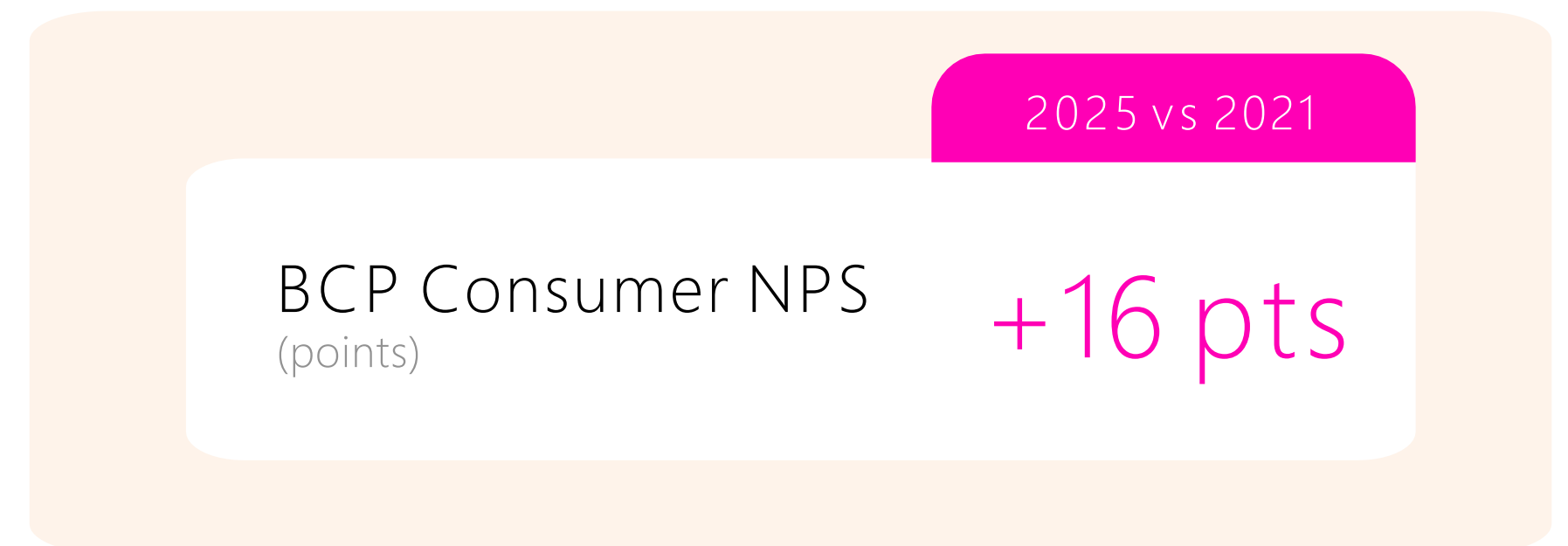
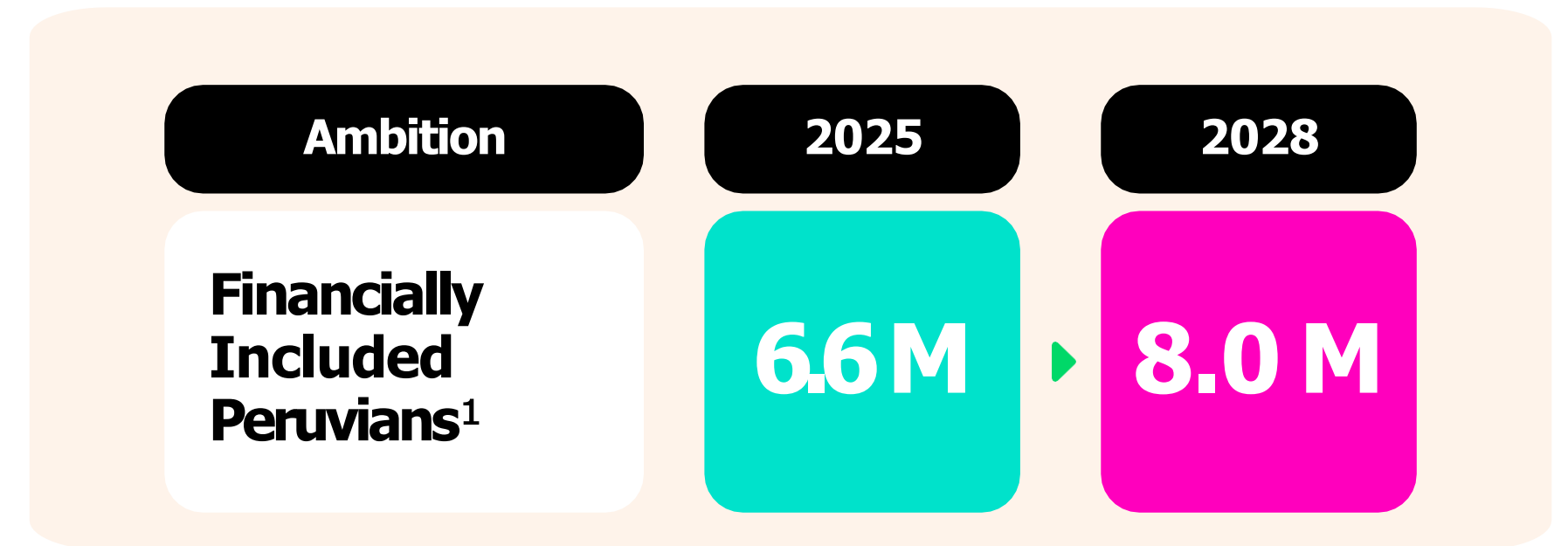
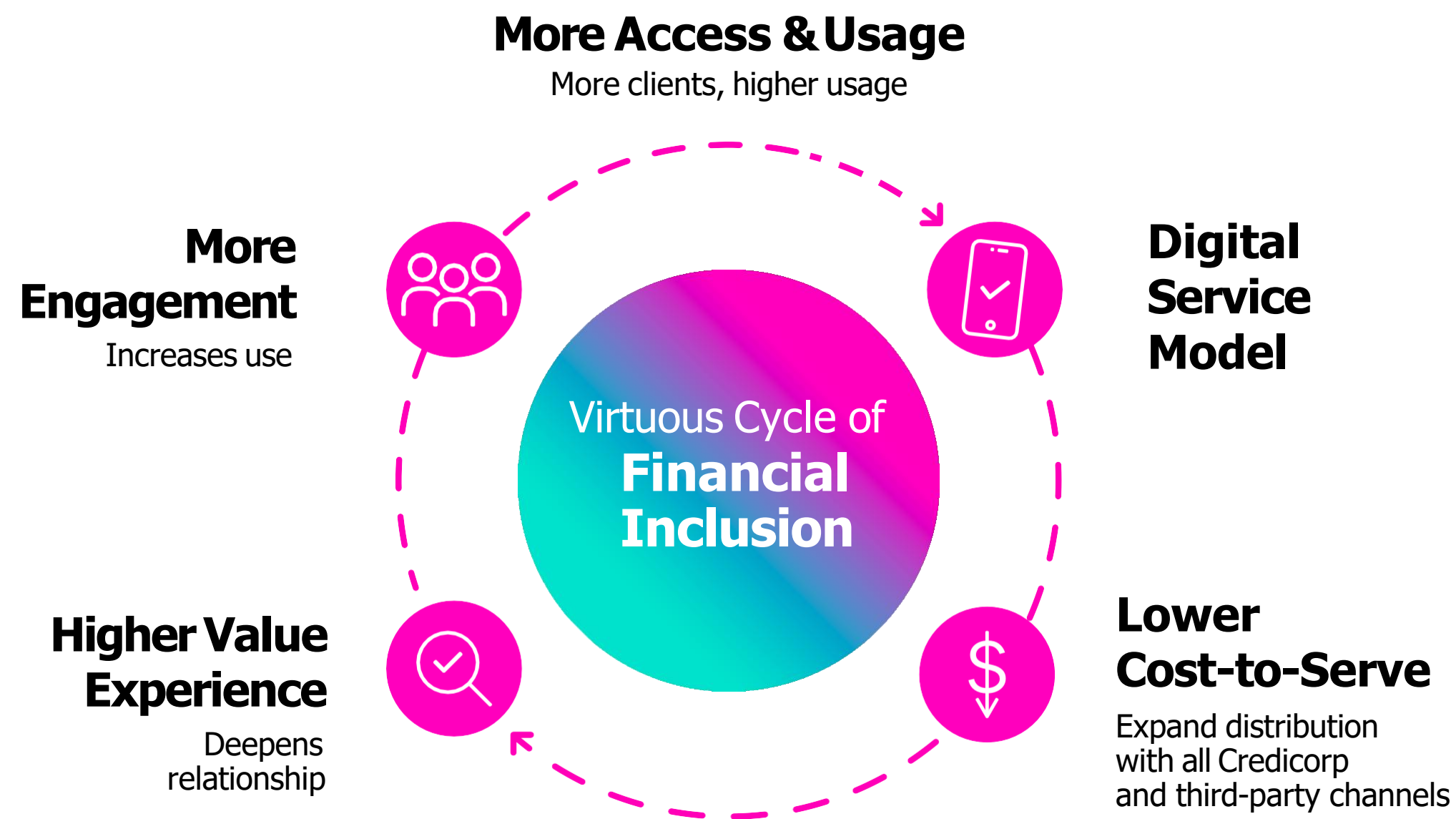
Digital Ecosystem Expansion Fueling Strong Client Growth and Engagement



(1) Including Yape.



Strengthening our Ecosystem Through the Virtuous Financial Inclusion Cycle



(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

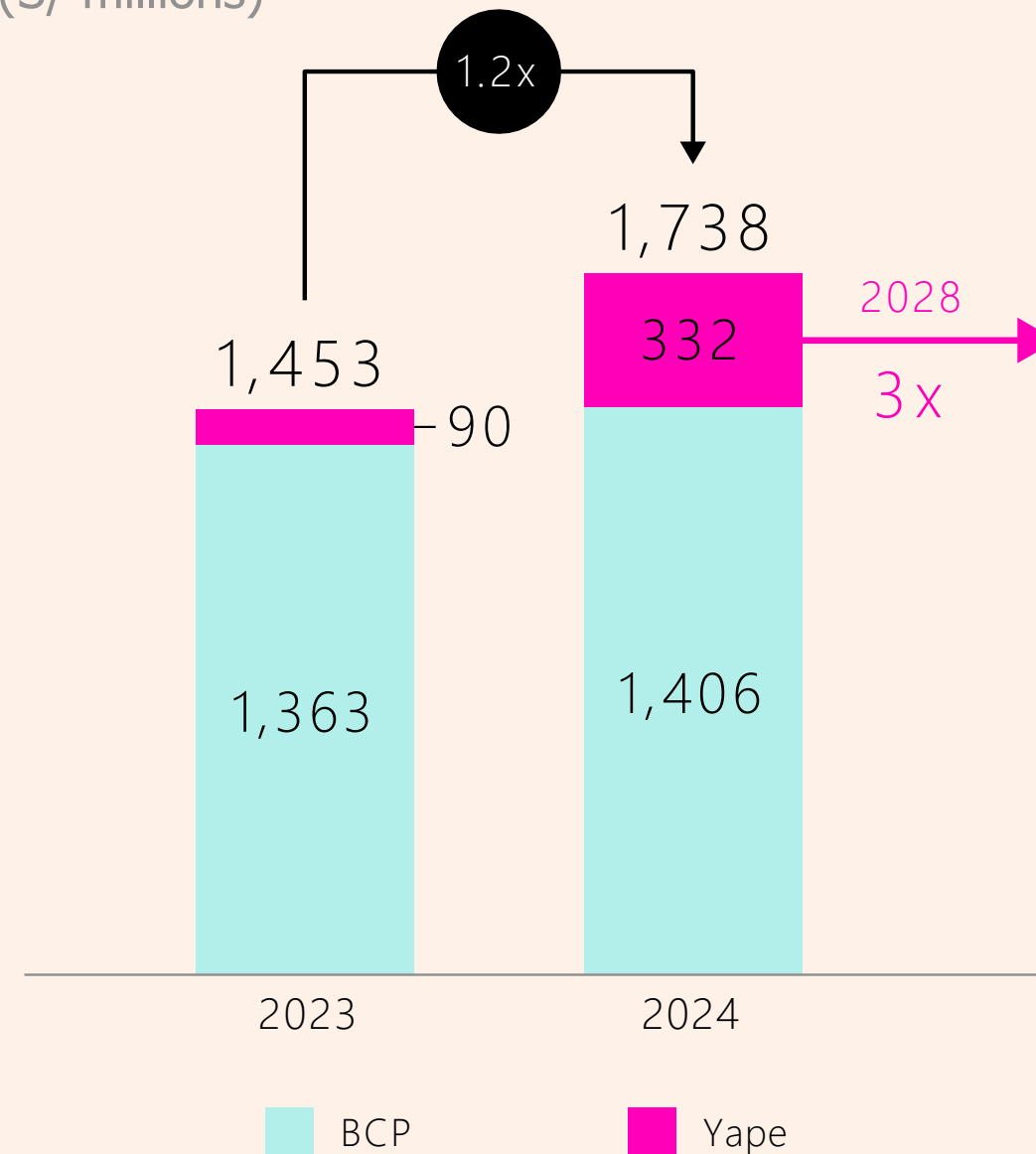
Providing Access to
+19 M Clients
across Credicorp's
Ecosystem...



Ambition

Fee Income: Payments and Transactional Services

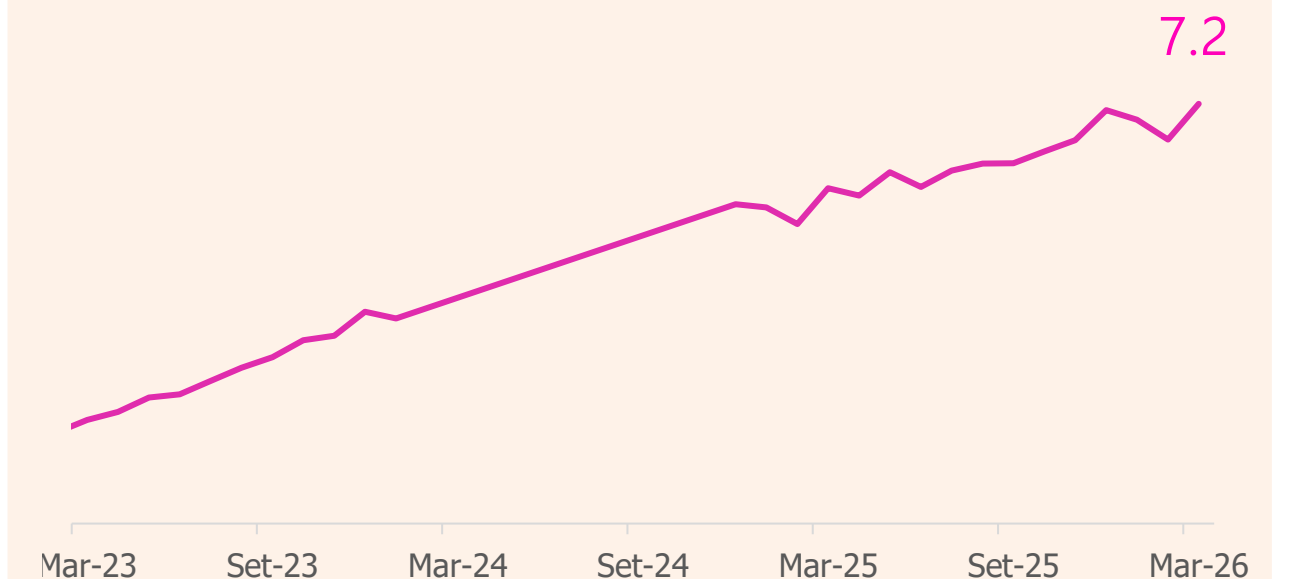
(S/ millions)



Where We are So Far

Payments: Monthly Revenue-Generating Transactions per MAU

10%-60%
TAM penetration
of main Payments products



Source: Management Figures

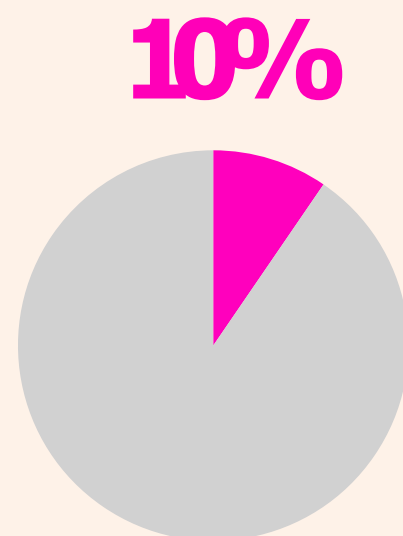


Yape: Lending Growth Potential Powered by Transactional Data

Opportunity

Market Share for Loan Disbursements

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



Ambition

2028

Multiply Revenues

3x

Pre-approved individual clients

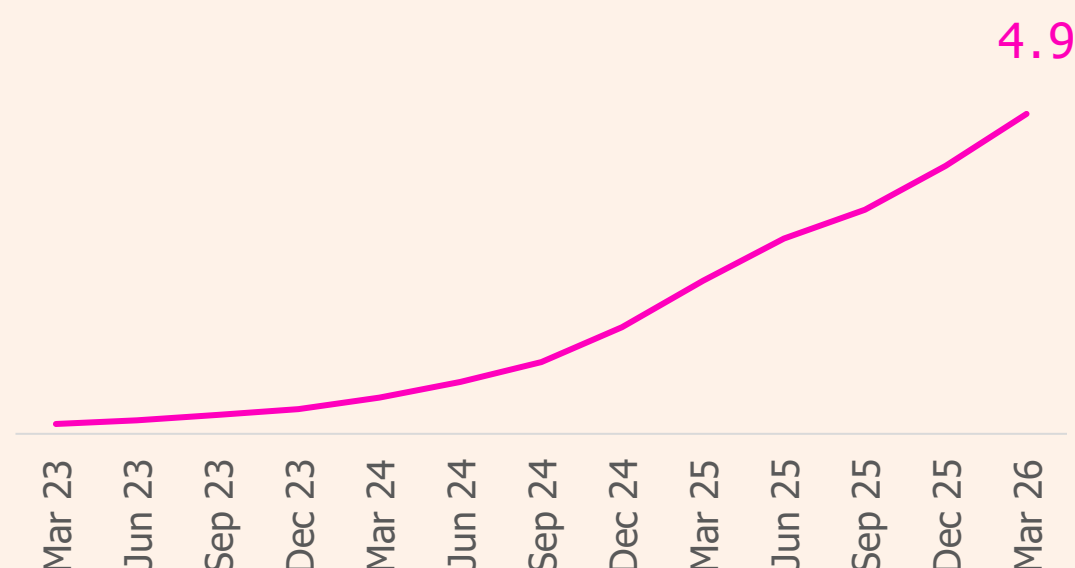
8M

Where We are So Far

Disbursed Clients

(S/ millions)

+7 Million
Pre-Approved
Clients






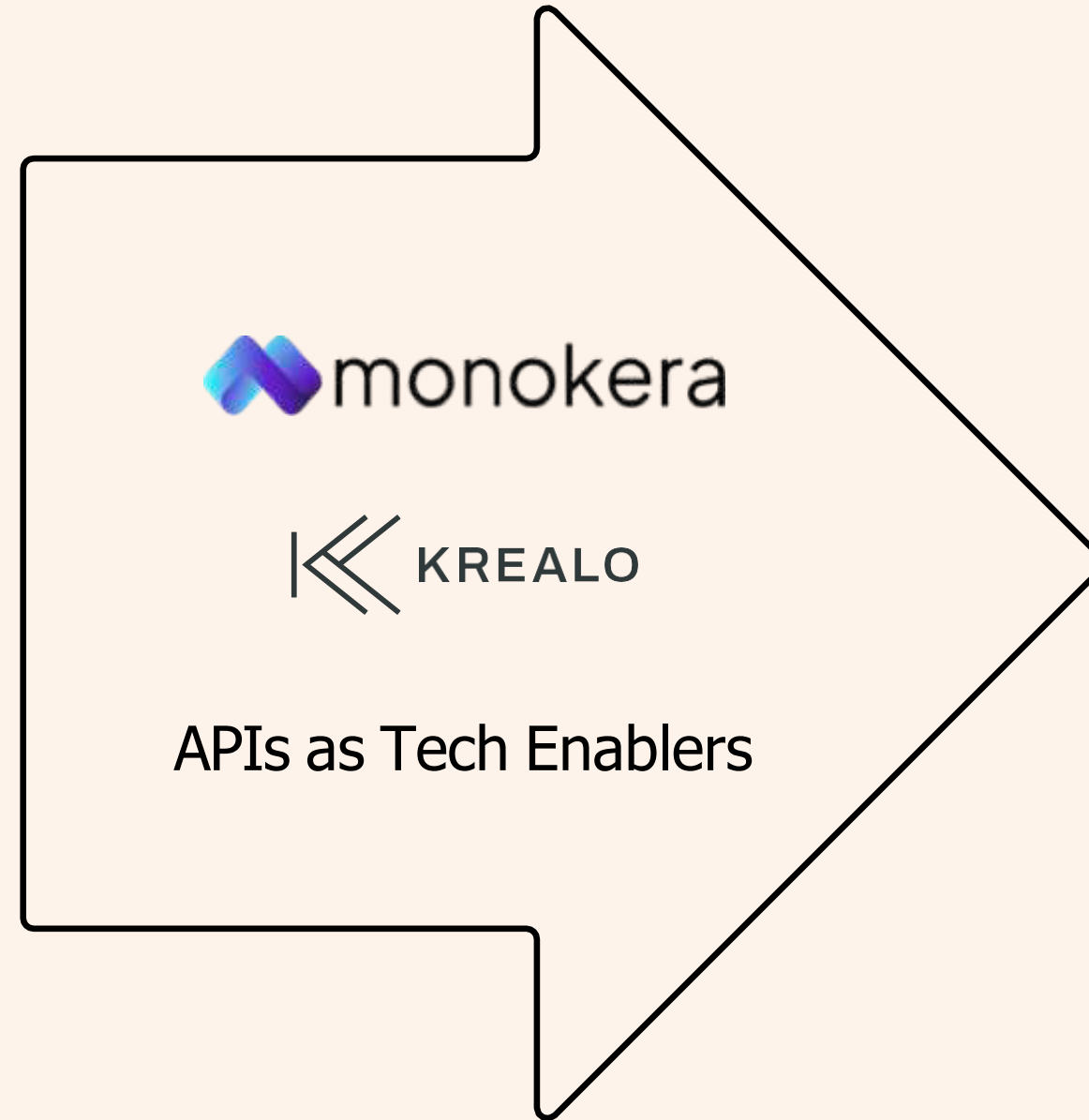
Source: Management Figures

Bancassurance Ecosystem



Product Factory

-  Tailored Design
-  Experimentation Mindset
-  New Core Technologies



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

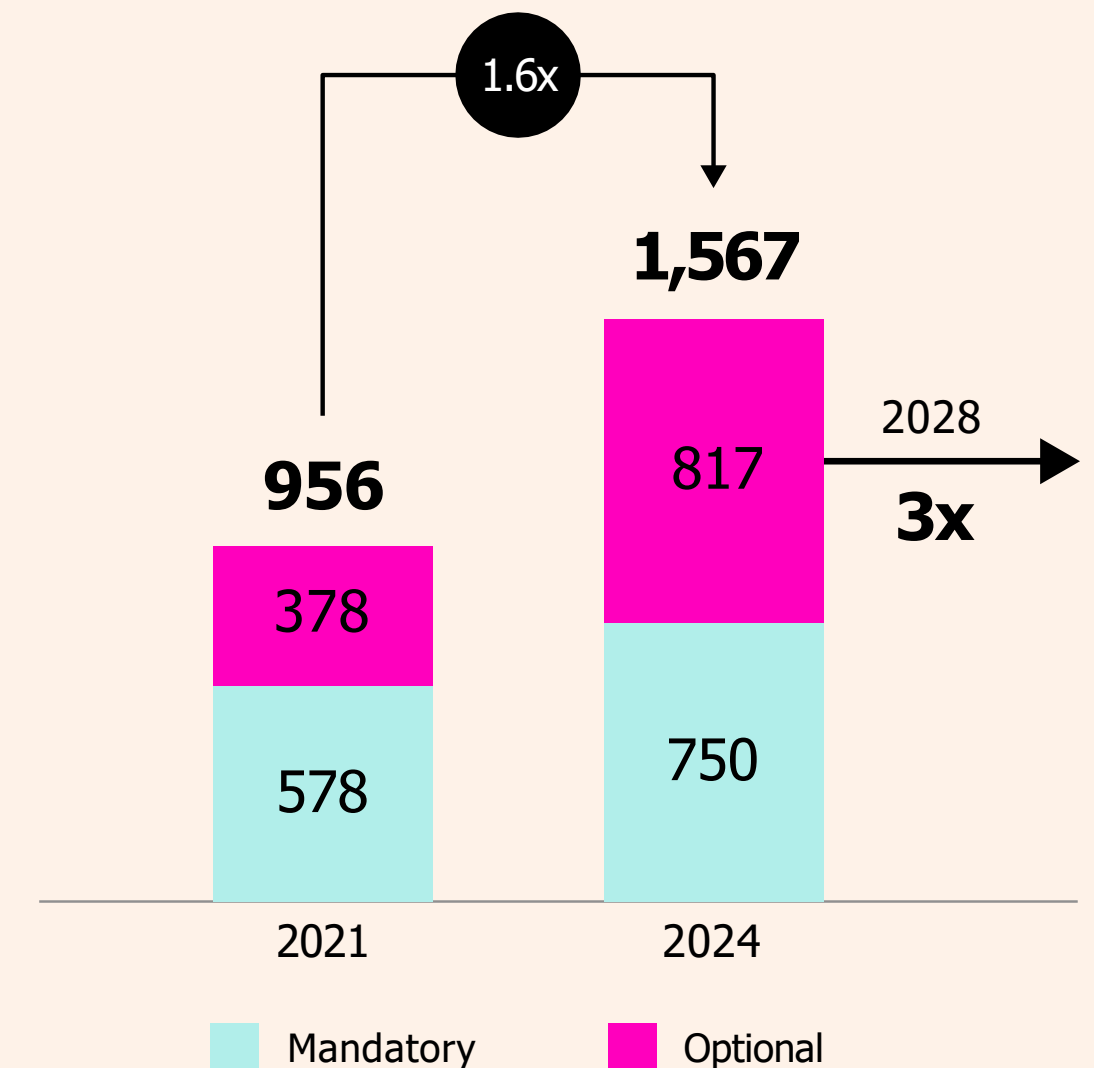
Bancassurance

10%
of Credicorp's Net Income

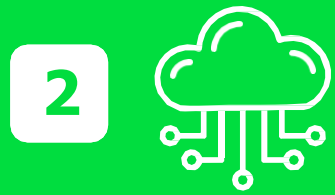
Where We are So Far

Pacifico Premiums

(S/ millions)



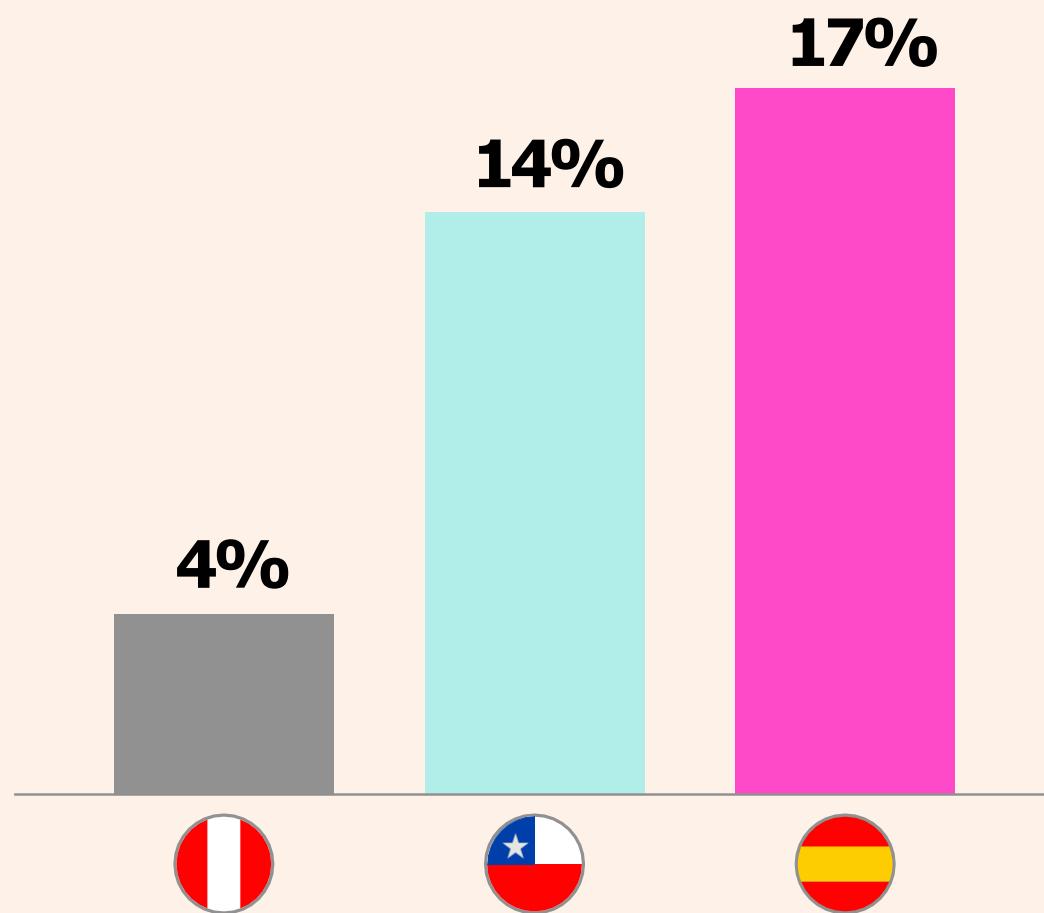
(1) As of Dec-25.



Supply Chain Finance: Capturing Growth Potential Across Segments

Opportunity

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



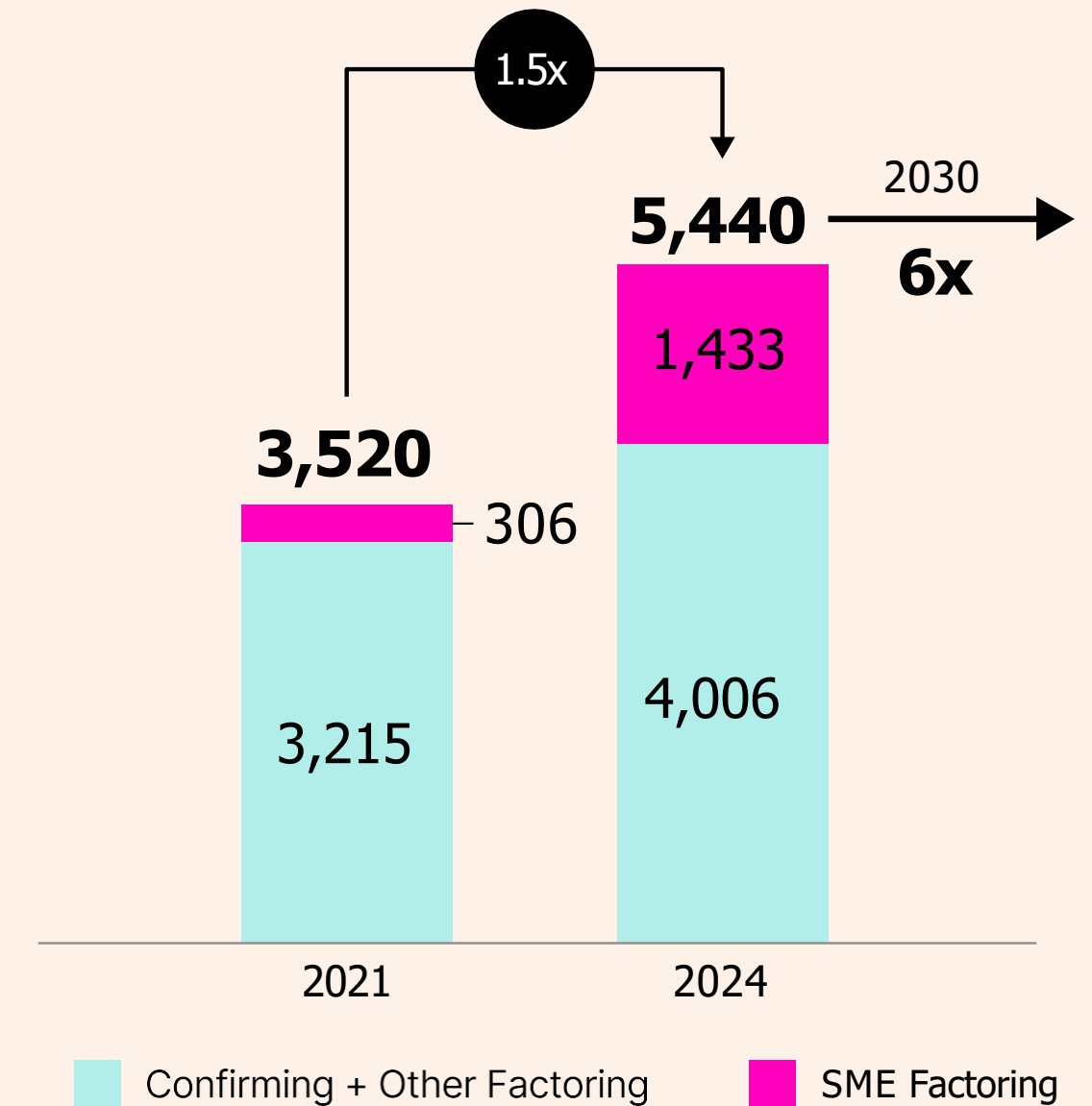
Ambition

2030



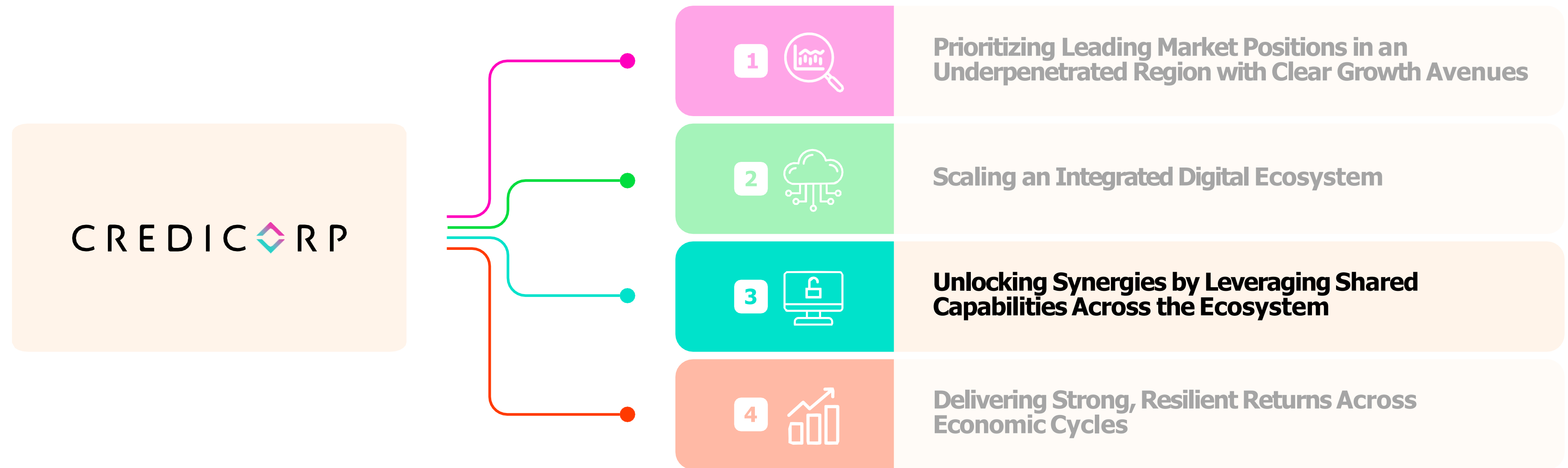
Where We are So Far

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



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

Why Invest in Credicorp?



Strategic Priorities As Anchors

Innovation Talent Sustainability



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

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

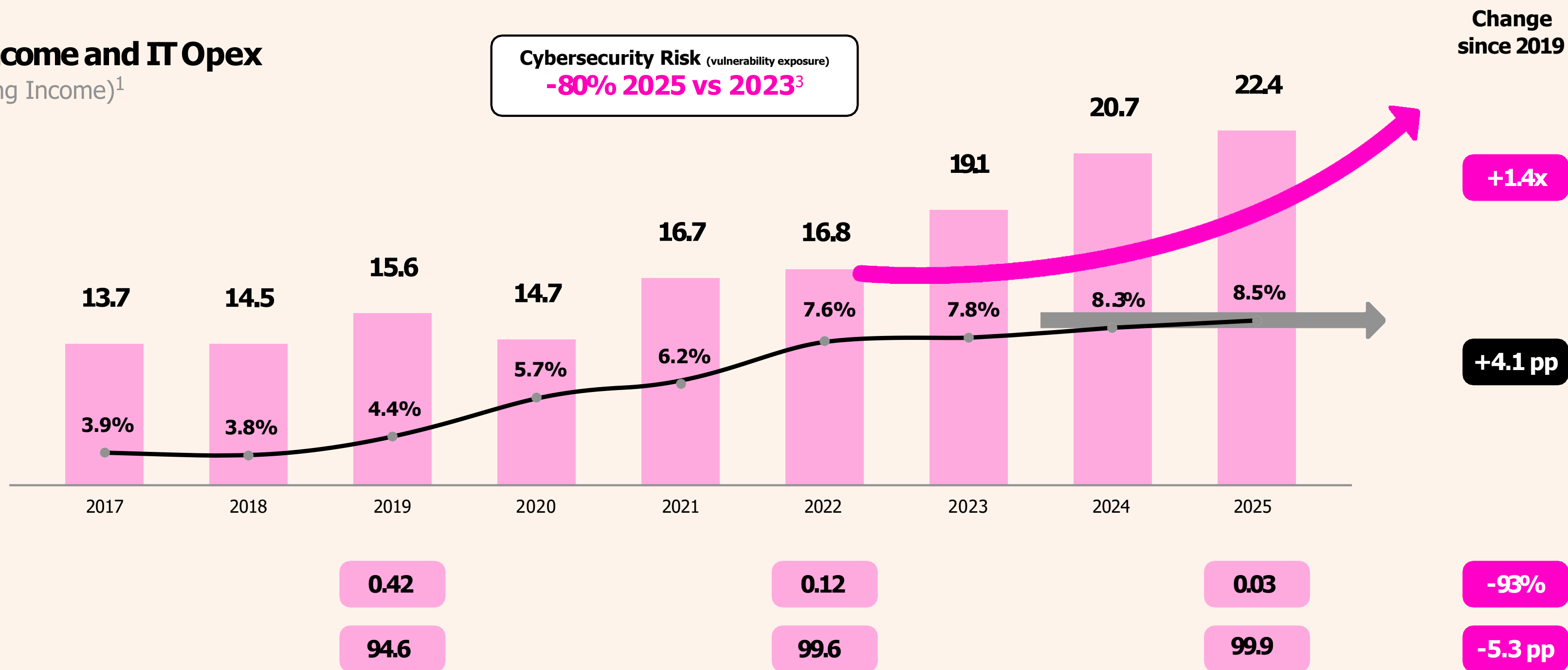
Cybersecurity Risk (vulnerability exposure)
-80% 2025 vs 2023³

Operating Income
(\$/ Billions)

IT OPEX
(% of Operating Income)

BCP: Cost per transaction (in \$/)

BCP: Big 8 Uptime (%)

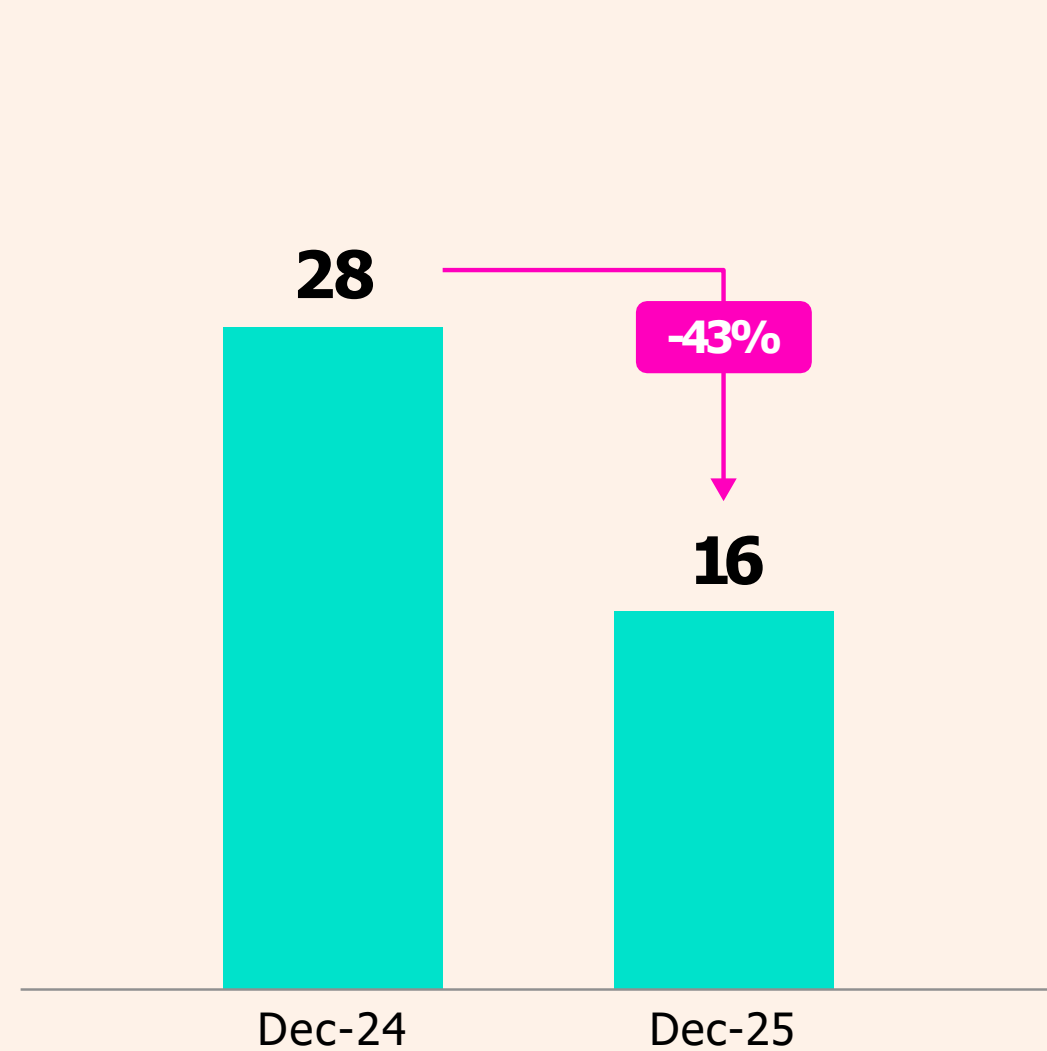




Improvement in Risk Capabilities Significantly Benefited Credit Decisions

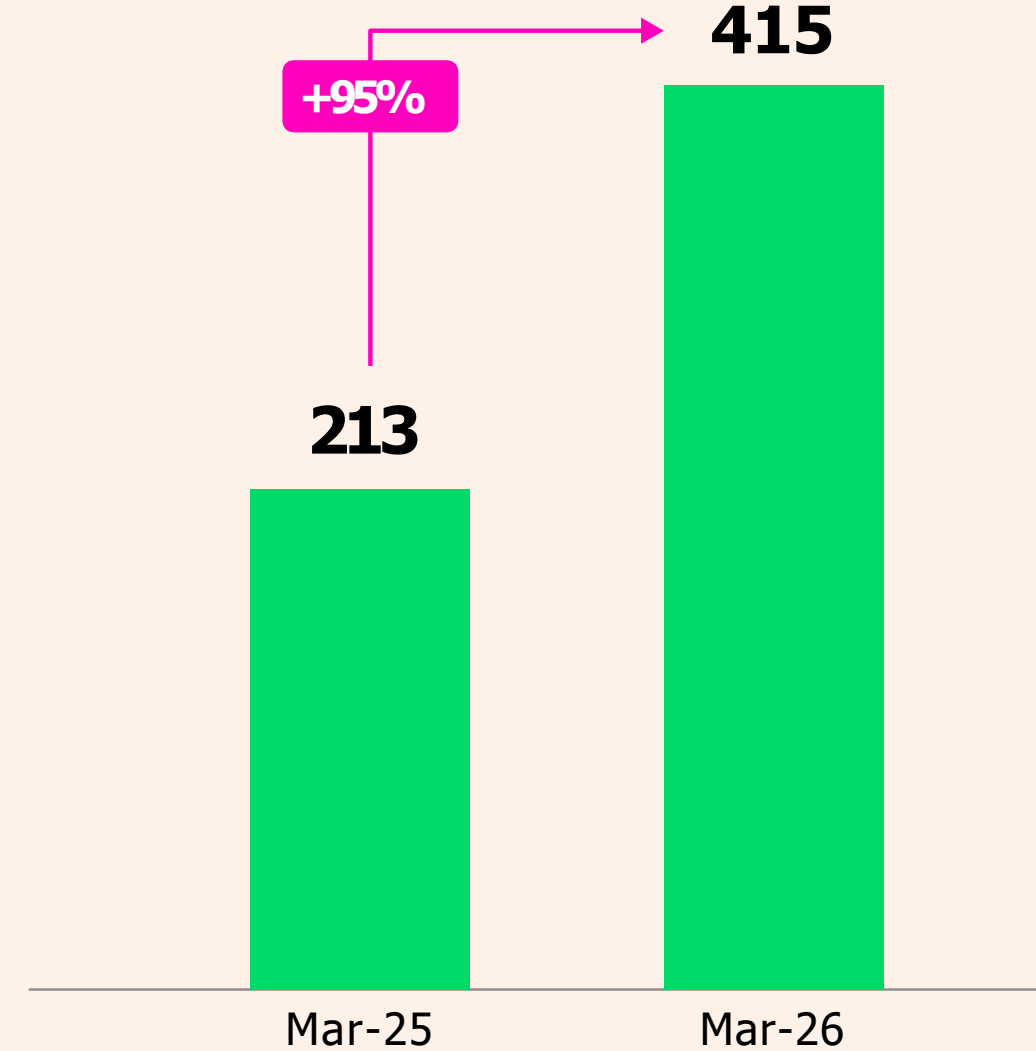
Reduction TTM in BCP's consumer loan model TTM¹

(weeks)



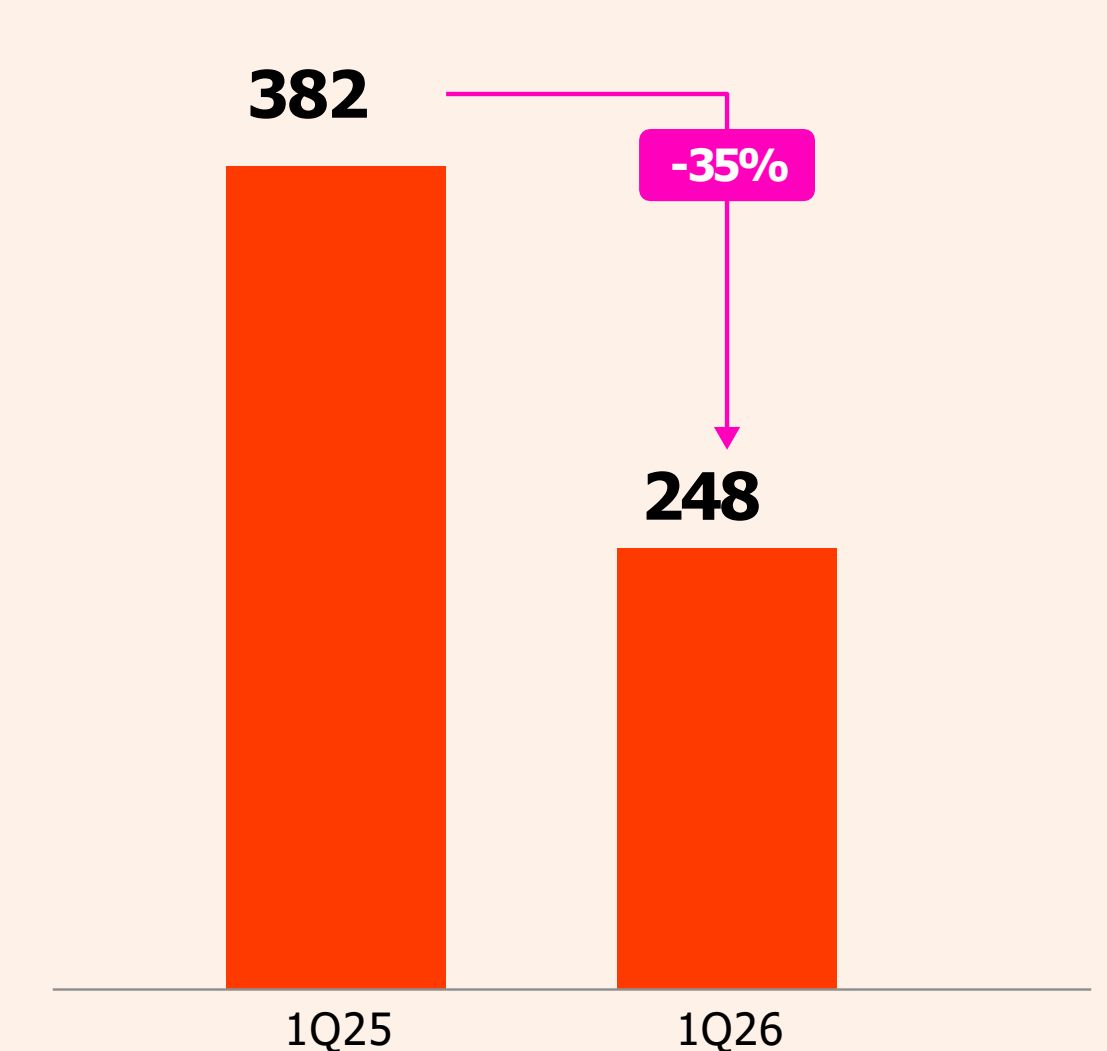
Increase in origination volumes for SME digital products

(S/ millions)

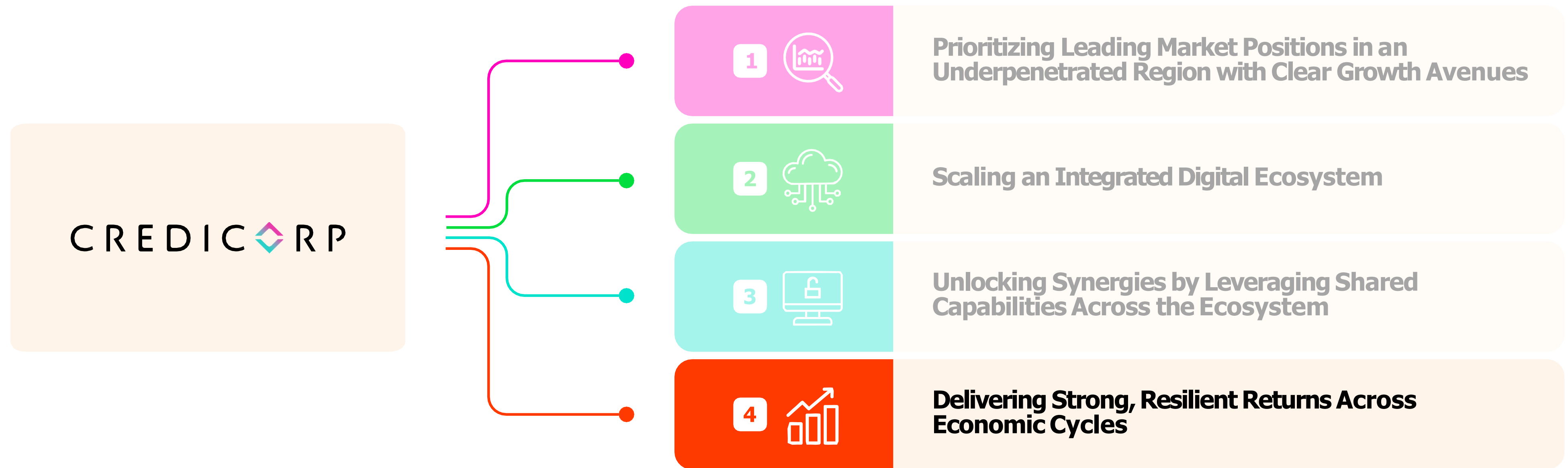


Sharp drop in BCP Provisions

(S/ millions)



Why Invest in Credicorp?

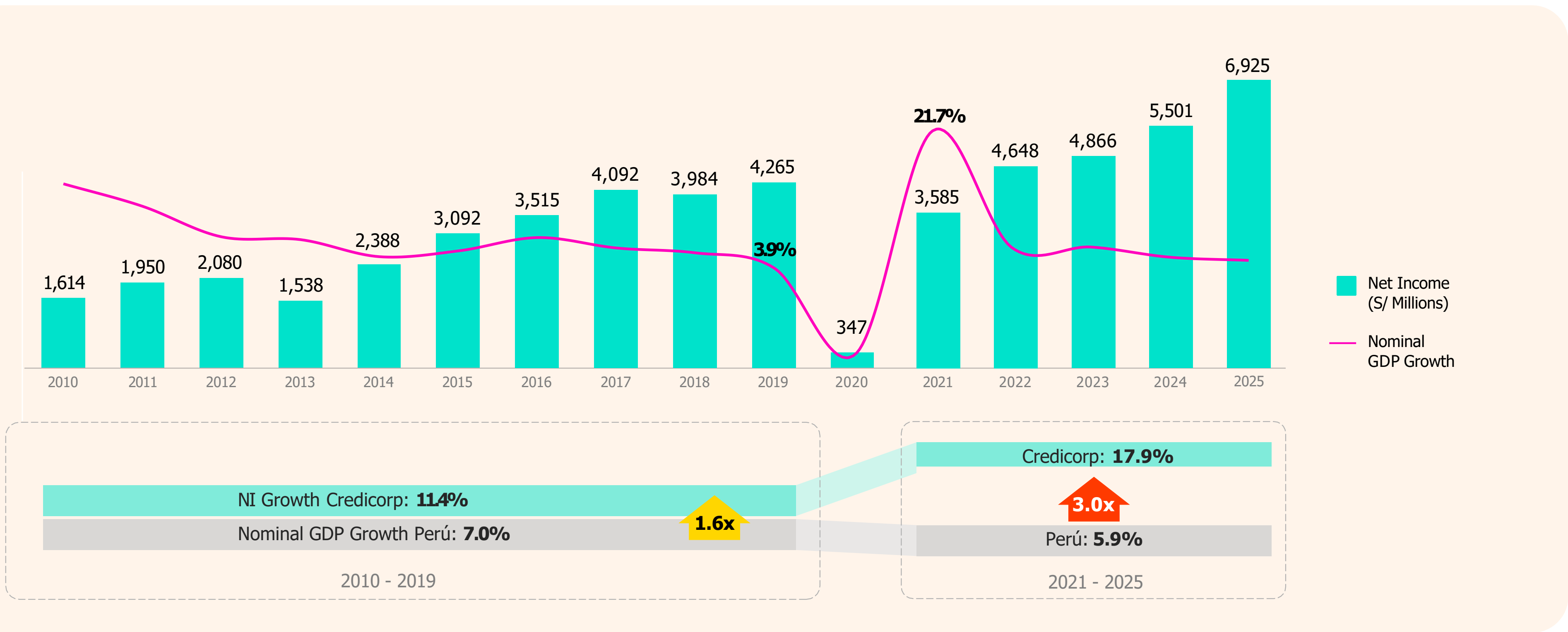


Strategic Priorities As Anchors

Innovation Talent Sustainability



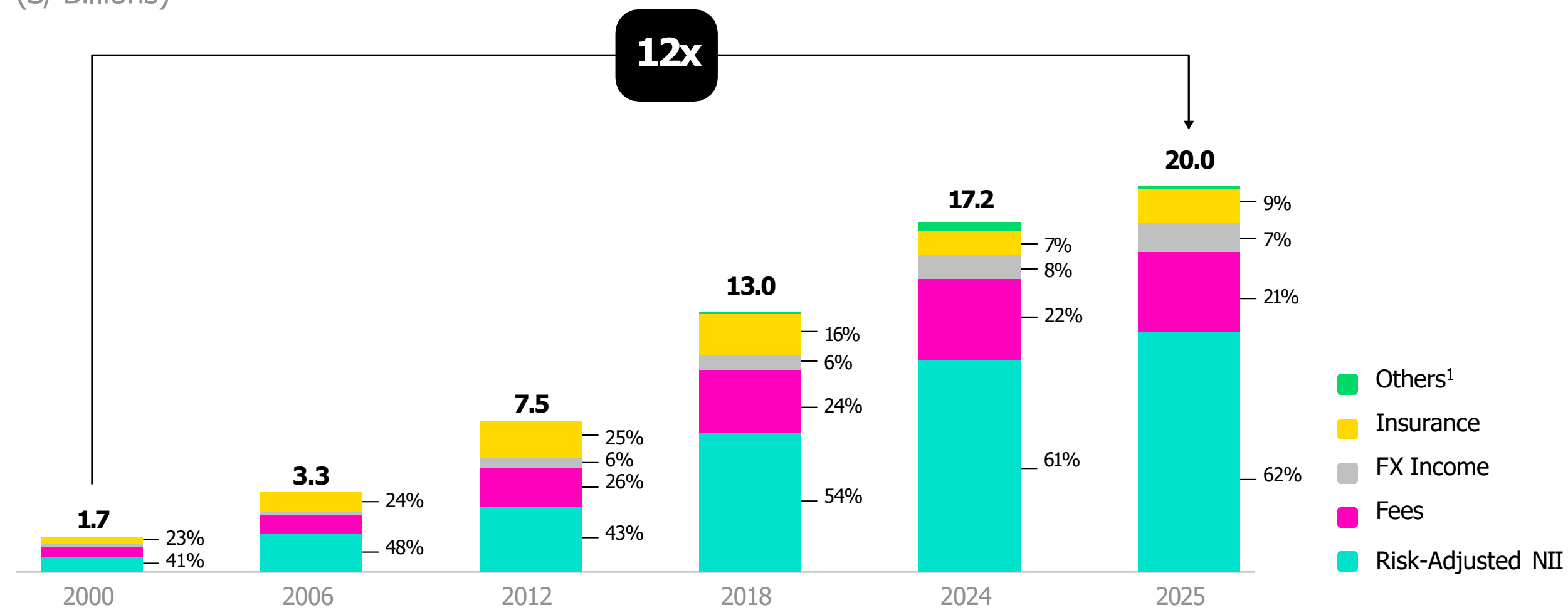
With Peru's Growth Moderating, We Turned Our Focus to Decoupling from the Macro



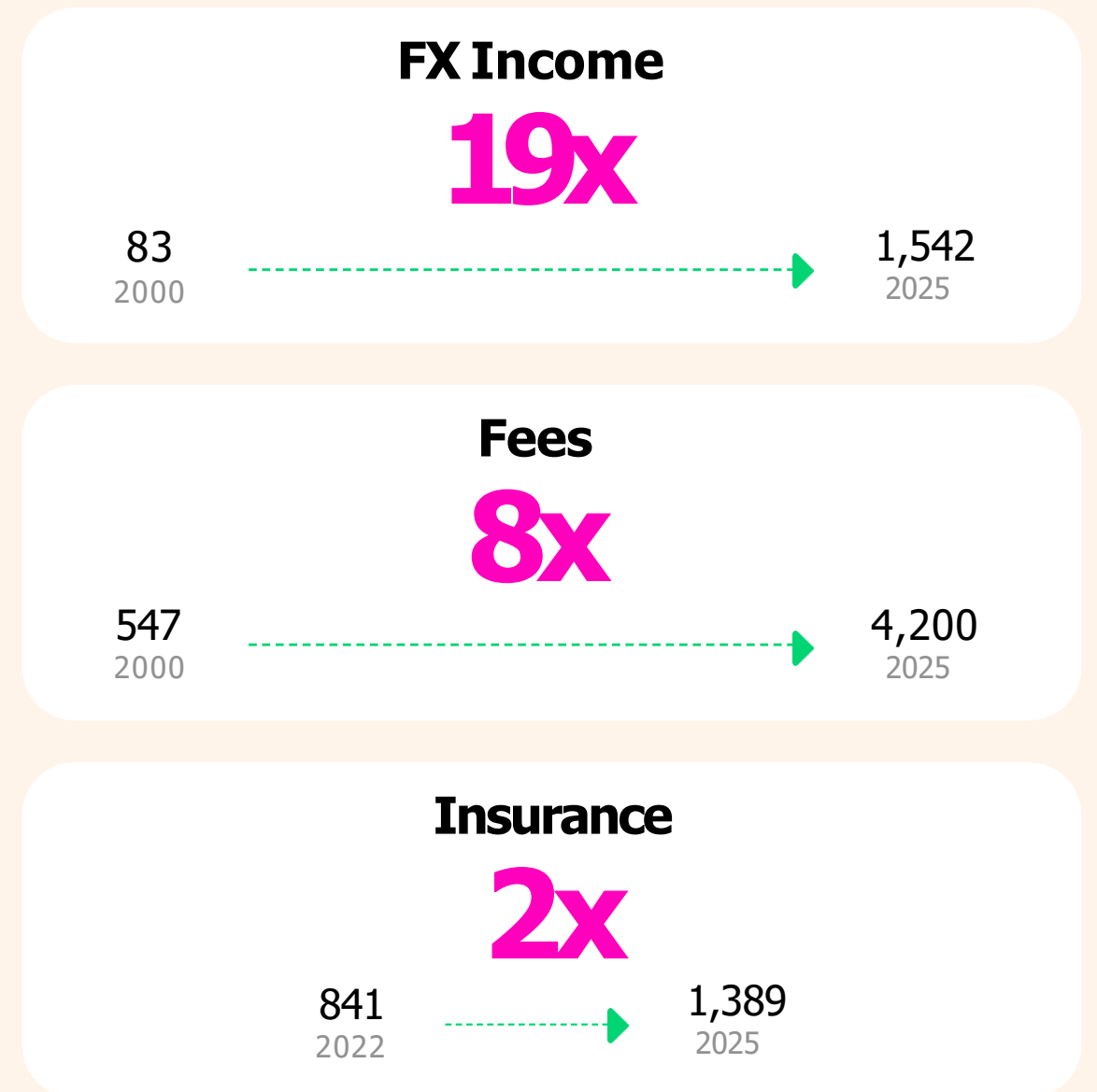
Strengthening our Risk-Adjusted Revenue Through Diversification

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

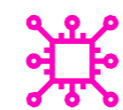
(S/ Billions)



Revenue Streams Evolution (S/ Millions)



How did we do it?



Disruption



Synergies



Data & Analytics



Pricing



Talent

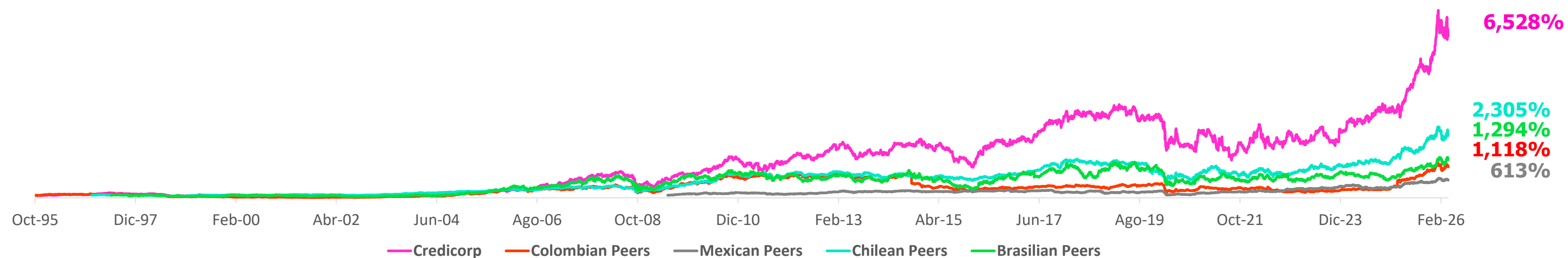
Data from 2022 onwards under IFRS 17 | (1) Others include: Net Gain from Associates, Net Gain of Derivatives Held for Trading and Net Gain from Exchange Differences. In 2025 we add MedicalServices result



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)

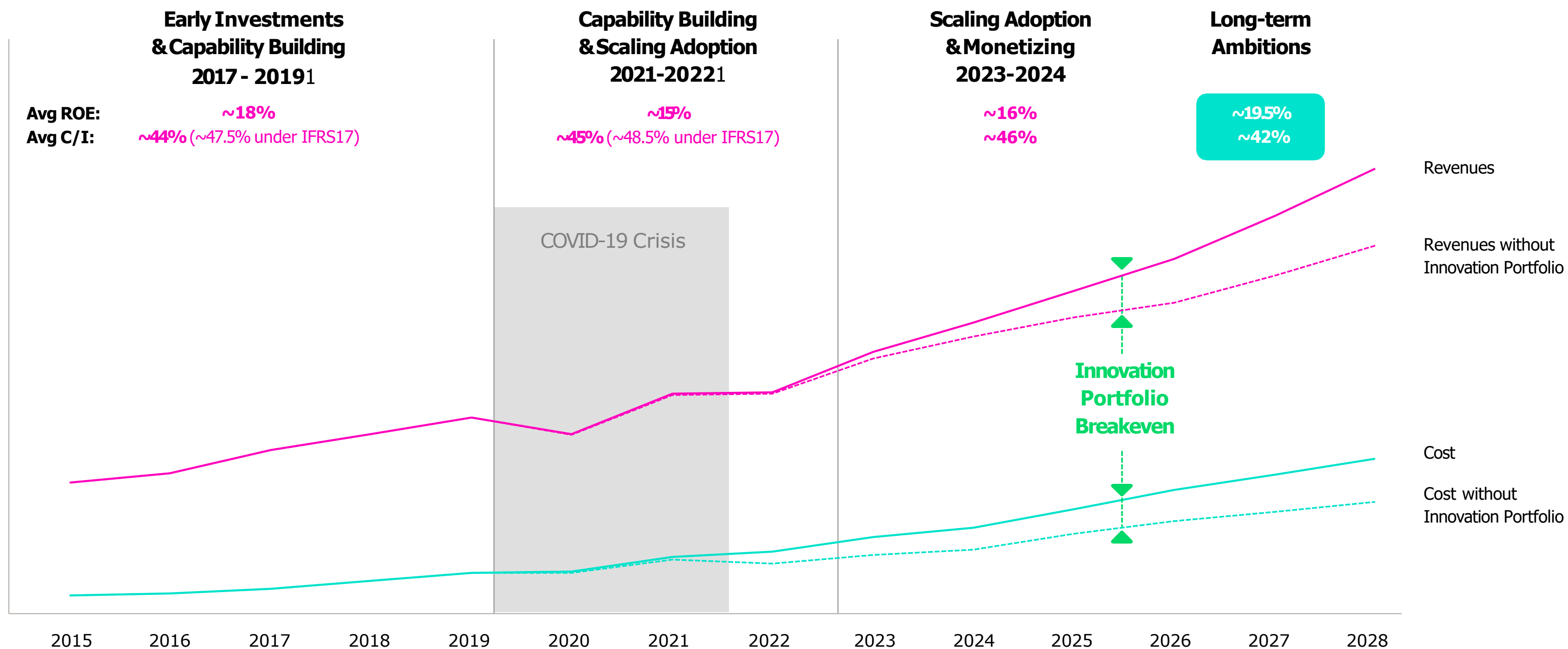


Average Annualized TSR

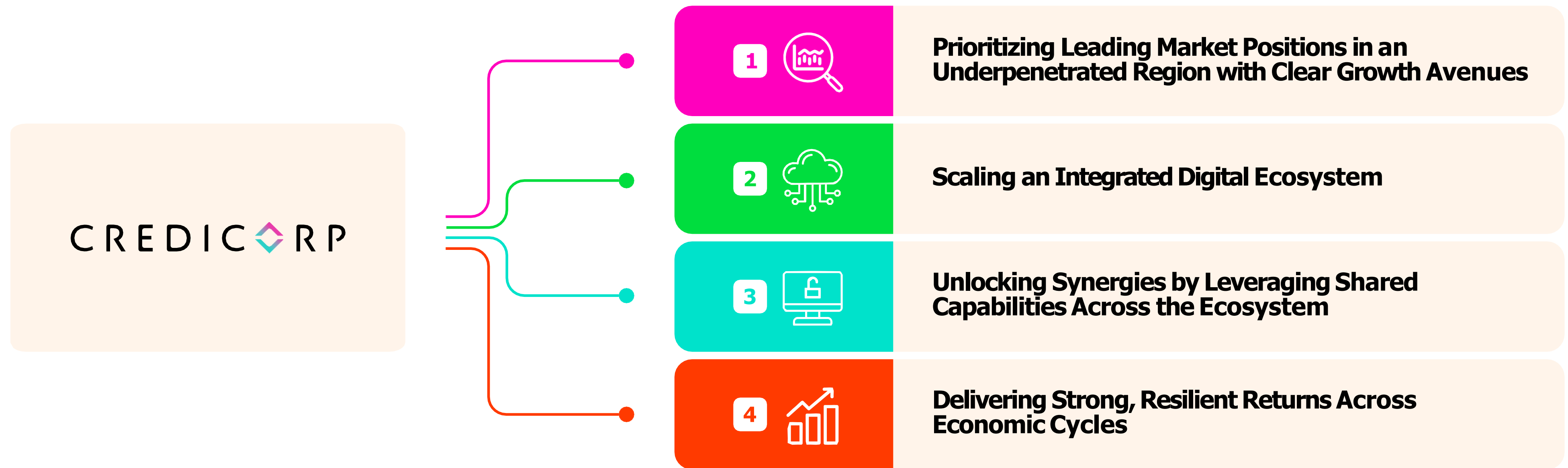
Performance (%)	10Y	20Y	30Y
Credicorp	13.9%	16.9%	14.8%
Colombian Peers	13.3%	5.7%	7.6%
Chilean Peers	11.5%	10.6%	
Brazilian Peers	9.1%	6.4%	
Mexican Peers	9.9%		



Medium Term ROE Expectations Driven by Capability Building and Innovation



Recap of Key Investment Drivers



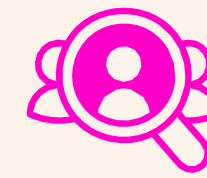
Strategic Priorities As Anchors

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

Right initiative volume and speed, with healthy kill rates

~ 20 months

average time initiatives remain in the PMF stage¹

Strategic Performance

Proper diversification in our prioritized innovation domains

~ 20%

Percentage of initiatives in Horizon 3²

Financial Performance

Return and progress towards North Star, while complying with limits

9%

North star contribution (risk-adjusted revenues)³

Confidence

Measures the overall health of the portfolio based on past performances and future challenges

~ 60%

of initiatives with high probability of success in their respective stages⁴

(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 1Q26. North Star defined as Innovation Portfolio risk-adjusted revenues / BAP total net revenues. (4) As of 1Q26. 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 revenues after provisions 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 +40 initiatives



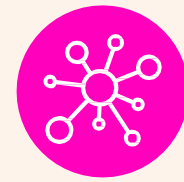
Ensuring the Best Talent Through a Compelling Value Proposition

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 enhanced their knowledge

+5,000

Digital Talent¹ in our companies

(As of August, 2025)

+350%

Increase in digital talent at BCP

(2021 - 2024)

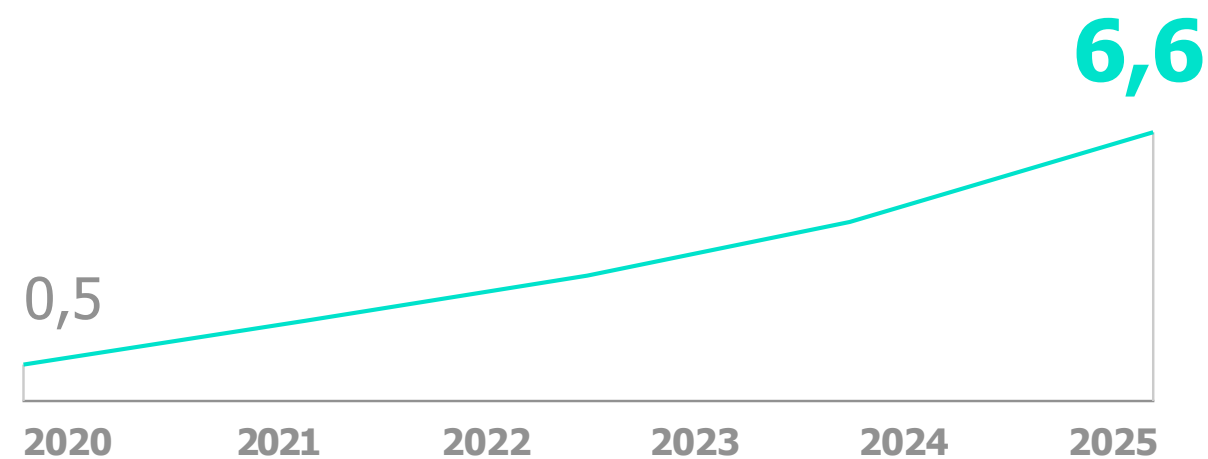
(1) Employees in IT, D&A, Cybersecurity, Agility, Digital Marketing, CRM, Pricing, Innovation and Strategic Design

Embedding Sustainability at the Core of Our Business Strategy

Financial Inclusion

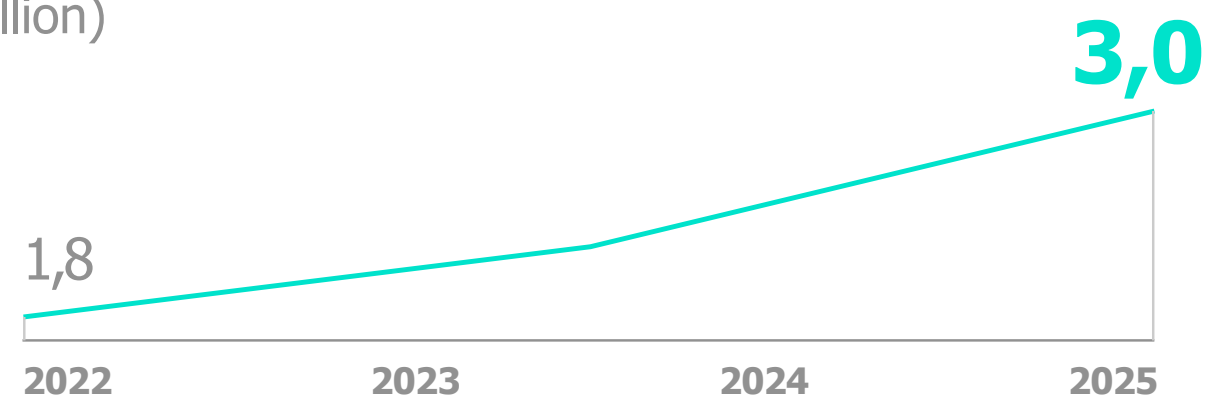
People financially included¹

(Million)



People protected through inclusive insurance

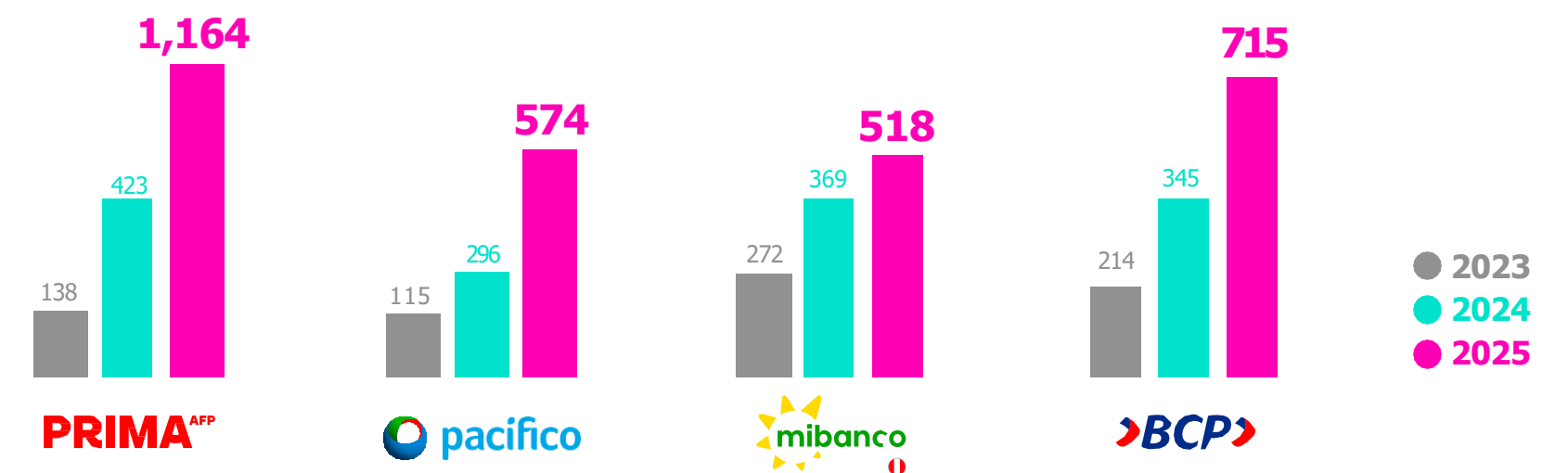
(Million)



Financial Education

People who received financial education²

(thousand, not exhaustive)



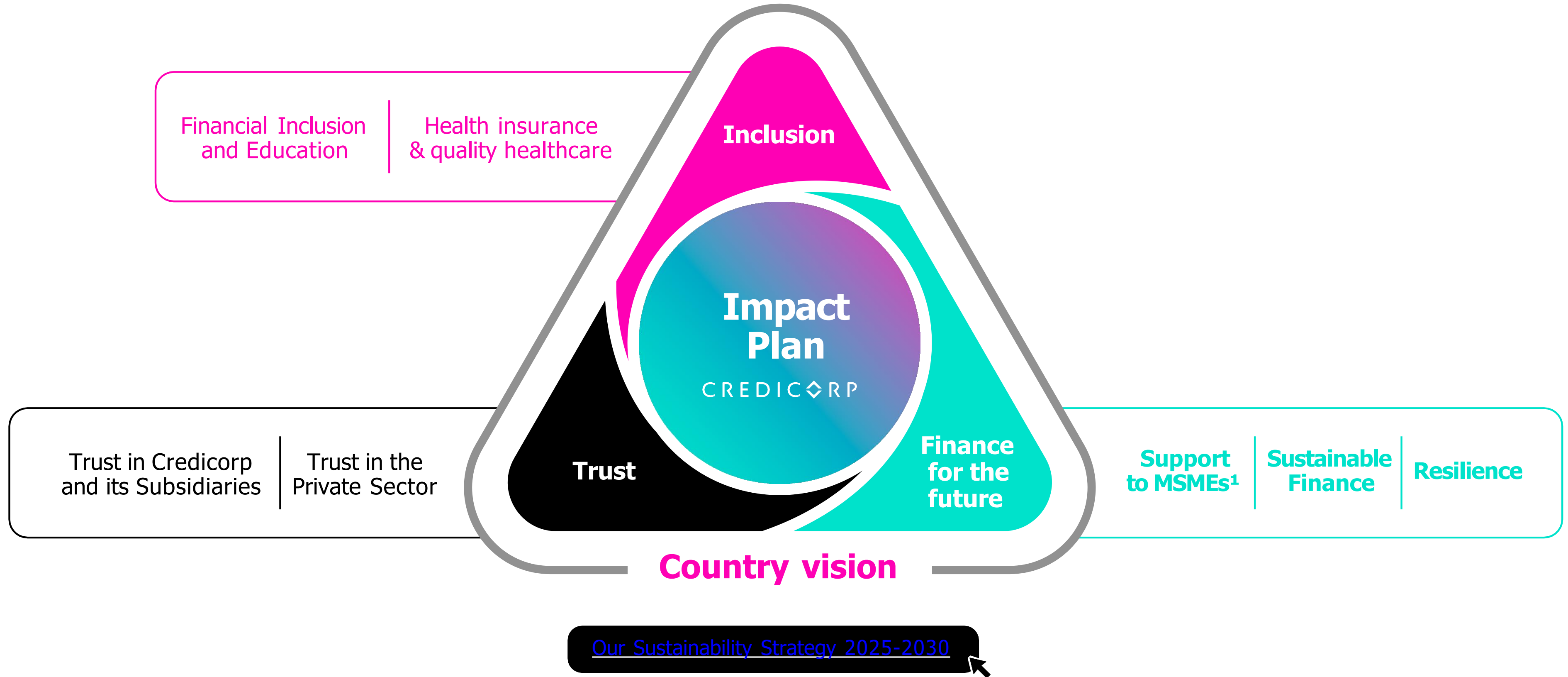
Sustainable finance



+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; Pacifico through Certificates of ABC from Pacifico, 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).

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

May 2026

CREDIC  RP

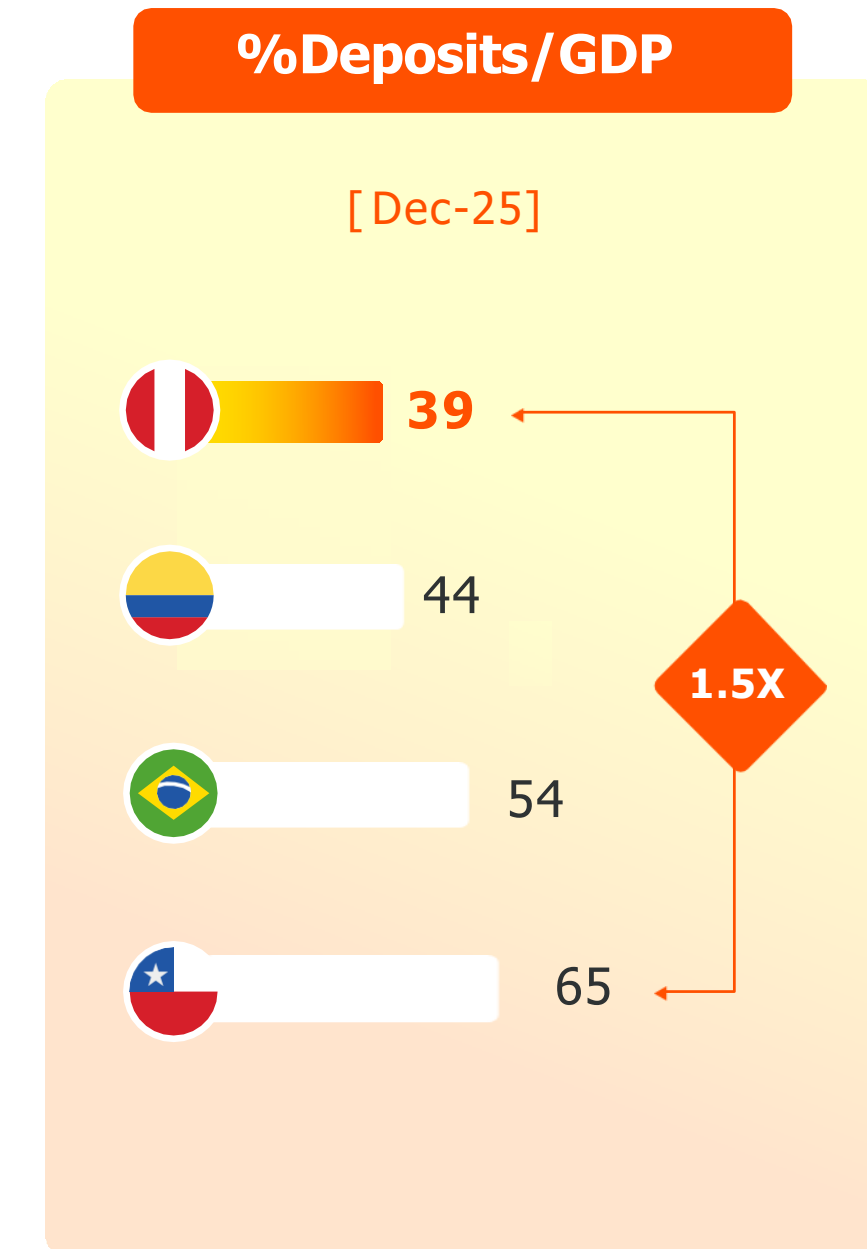
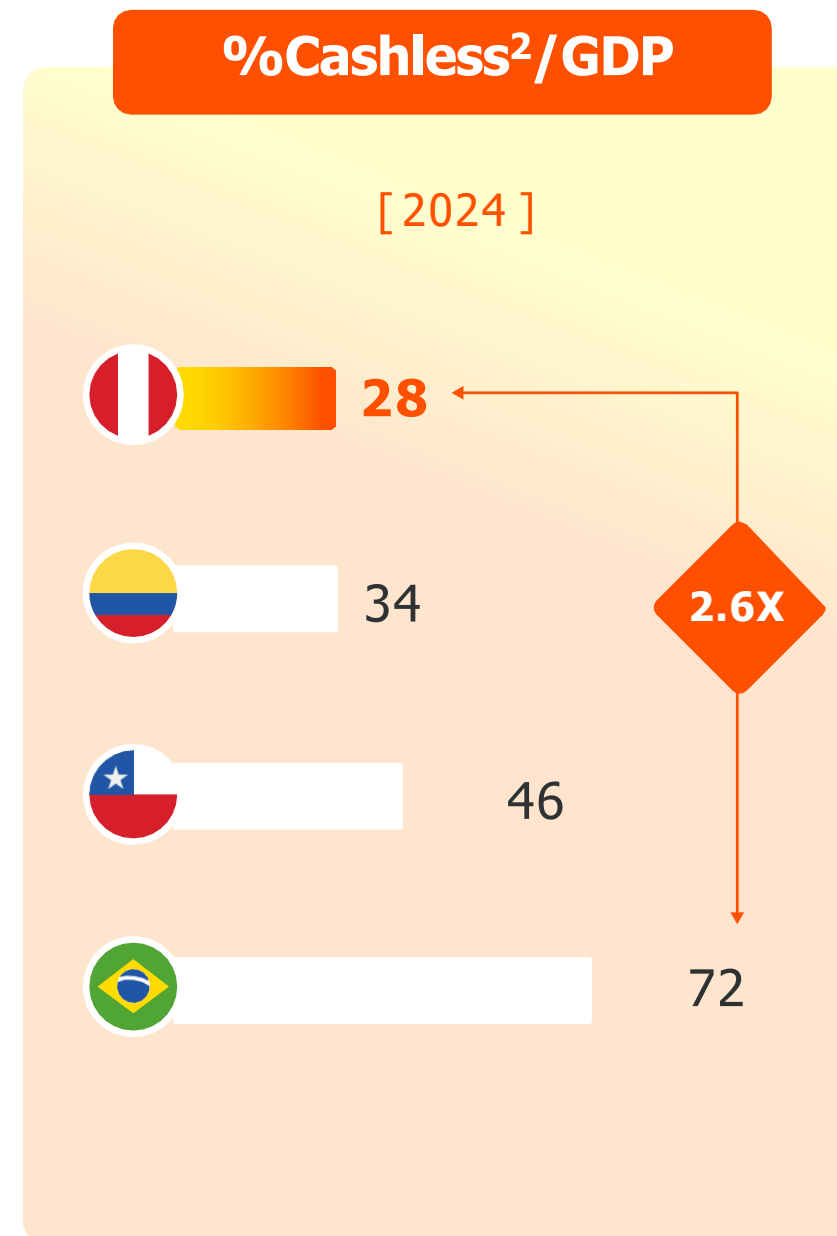


BCP is the #1 Bank in Peru with Unparalleled Customer Reach and Diversified Sources of Revenue

1Q26

Assets (S/Millions)	214,082
Loans¹ (S/Millions)	128,142
Portfolio Mix¹	
Wholesale	45%
Retail	55%
Net Income Contribution (S/Millions,%)	1,768 77.7%
ROE	30.5%

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

1Q26

MAU¹

- 16.4 million

Payments

- 67 million bill payments trxs
- 47% of Yape's Revenue²

Financials

- 5.7 million disbursed loans
- 50% of Yape's Revenue²

E-Commerce

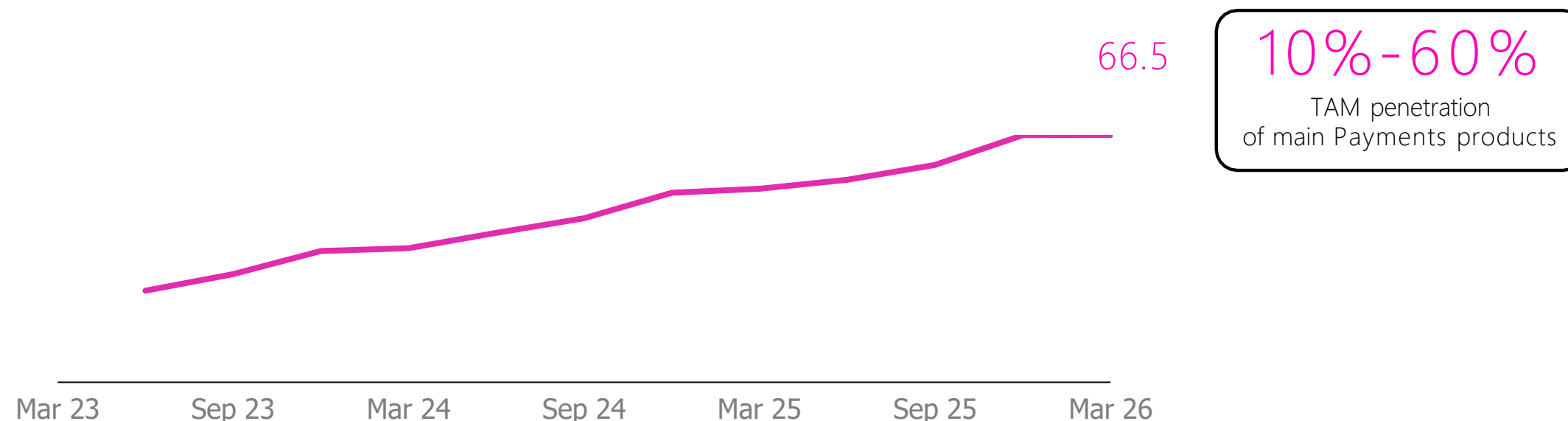
- S/175.3 million of GMV³
- 3% of Yape's Revenue

Contribution

- 7% of Credicorp's Risk-adjusted Revenue

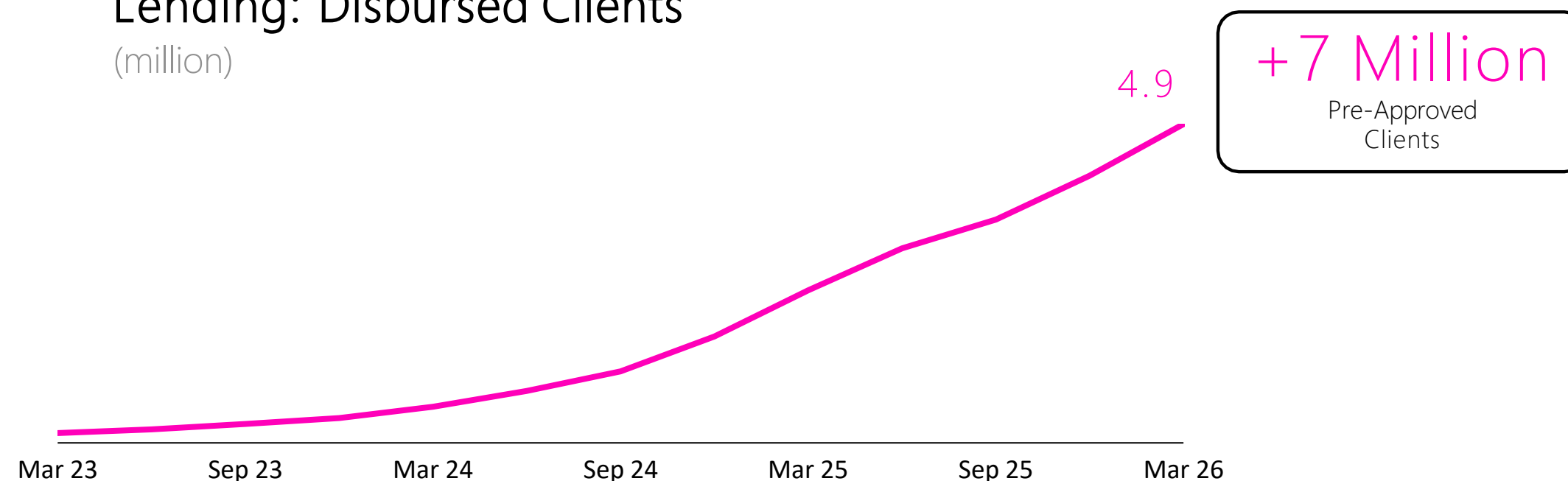
Payments: Monthly Transactions per MAU

(# Monthly Transactions / MAU)



Lending: Disbursed Clients

(million)



(1) Monthly Active Users. (2) As of Mar26, Lending represents 23% of Yape's Revenue. (3) Gross Merchant Volume.

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

1Q26

Assets (S/Millions)	19,110	3,138
Loans¹ (S/Millions)	14,080	2,618
Net Income Contribution (S/Millions,%)	145 7.0%	23 1.1%
ROE	21.7%	18.3%

(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


1Q26

Assets (S/ Millions)	21,109
Insurance Underwriting Results¹ (S/ Millions)	156.0
Medical Services (S/ Millions)	123.8
Net Income Contribution (S/ Millions,%)	213.9 9.4%
ROE	18.9%

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


1Q26

AuMs (S/ Millions)	31,610
Commissions (S/ Millions)	92.1 <ul style="list-style-type: none"> ◇ 79.0% Flow ◇ 17.1% Balance ◇ 3.9% Voluntary
Affiliates (Thousands)	2,362
Net Income Contribution (S/ Millions,%)	37.3 1.6%
ROE	36.8%

(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

1Q26

WM AuMs 25,332
(US\$ Millions)

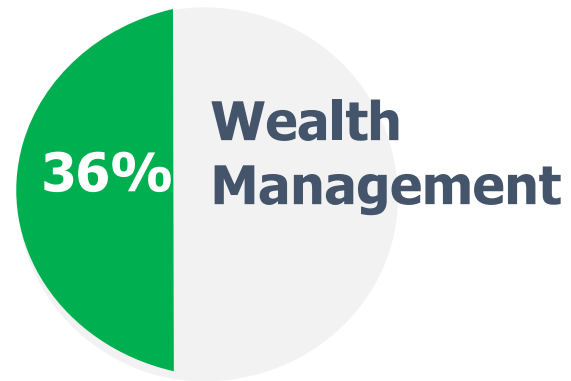
AM AuMs 35,864
(US\$ Millions)

Net Income Contribution 59.3
(S/Millions)

ROE 15.7%¹

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

Focus on Recurring & Scalable Business



% of Credicorp Capital's 1Q26 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

1Q26 Quarterly Results

May 2026

CREDIC  RP



1Q26 Key Financial Highlights

1

Loan Portfolio Expanded While Asset Quality Improved

Total Loans¹
+8.2%
YoY

NPL Ratio
4.3%
-83bps YoY

CoR
13%
-35bps YoY

2

Higher NIM on Funding Tailwinds

NII
+10.9%
YoY

Low-Cost Deposits²
63.9% of Funding Base
+487bps YoY

NIM
6.6%
+36bps YoY

3

Growing Diversified Recurring Sources of Income

Fee Income
+15.6%
YoY

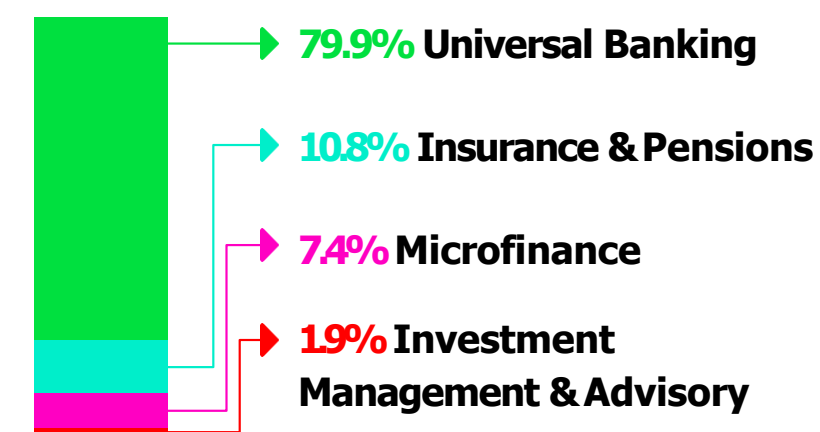
Gains on FX Transactions
+30.6%
YoY

Ins. Underwriting Results
-91%
YoY

4

Diversified Business and Solid Capital Base

Earnings Contributions³



CET1⁴

BCP
113%
-33bps YoY

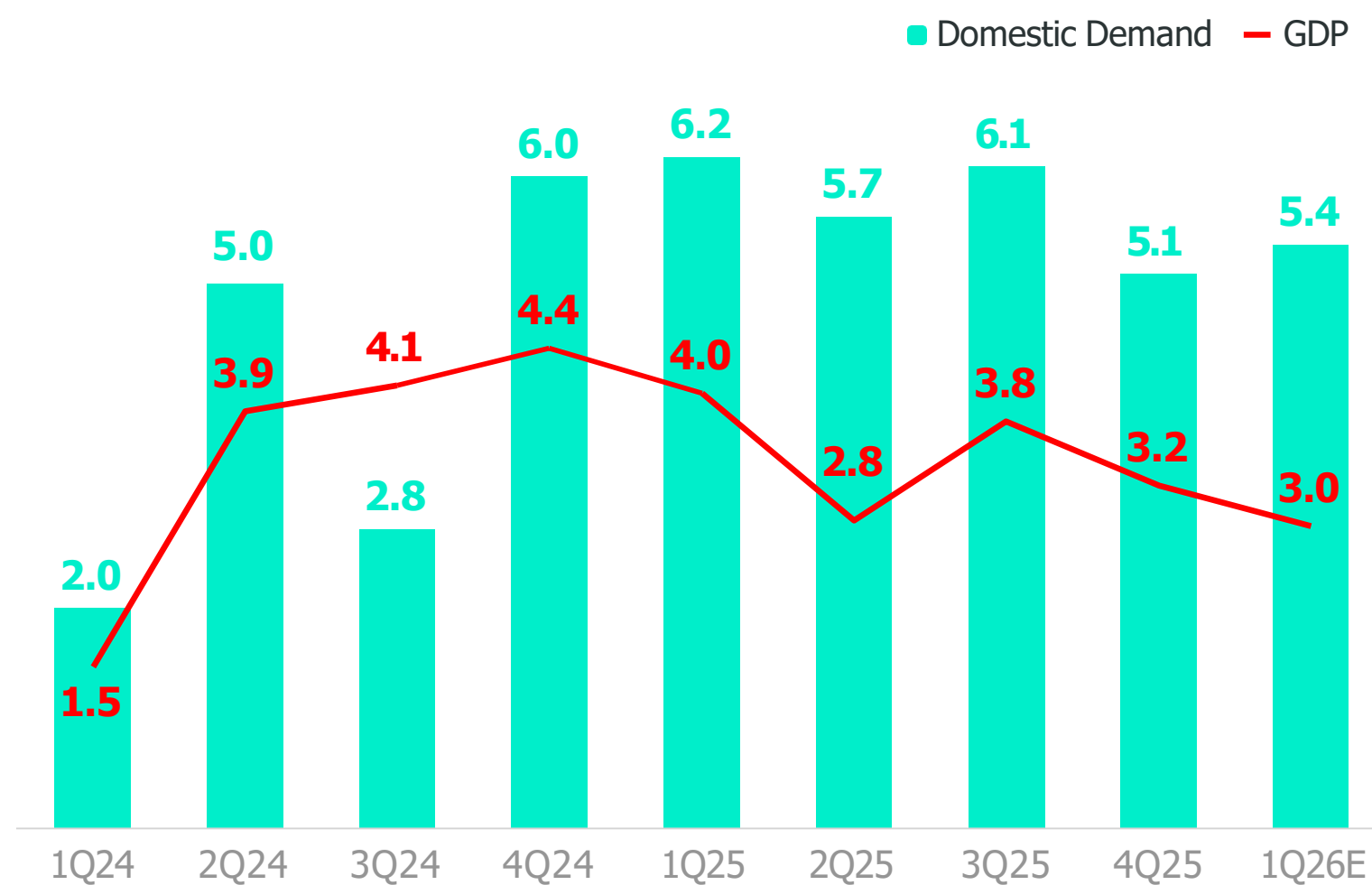
mibanco
15.7%
-19bps YoY

(1) Measured in end-of-period 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 Seguros, Prima AFP, Credicorp Capital and ASB Bank Corp. (4) CET1 Ratio calculated under IFRS accounting.

1Q26: Domestic Demand Growth Above 5% For Sixth Consecutive Quarter

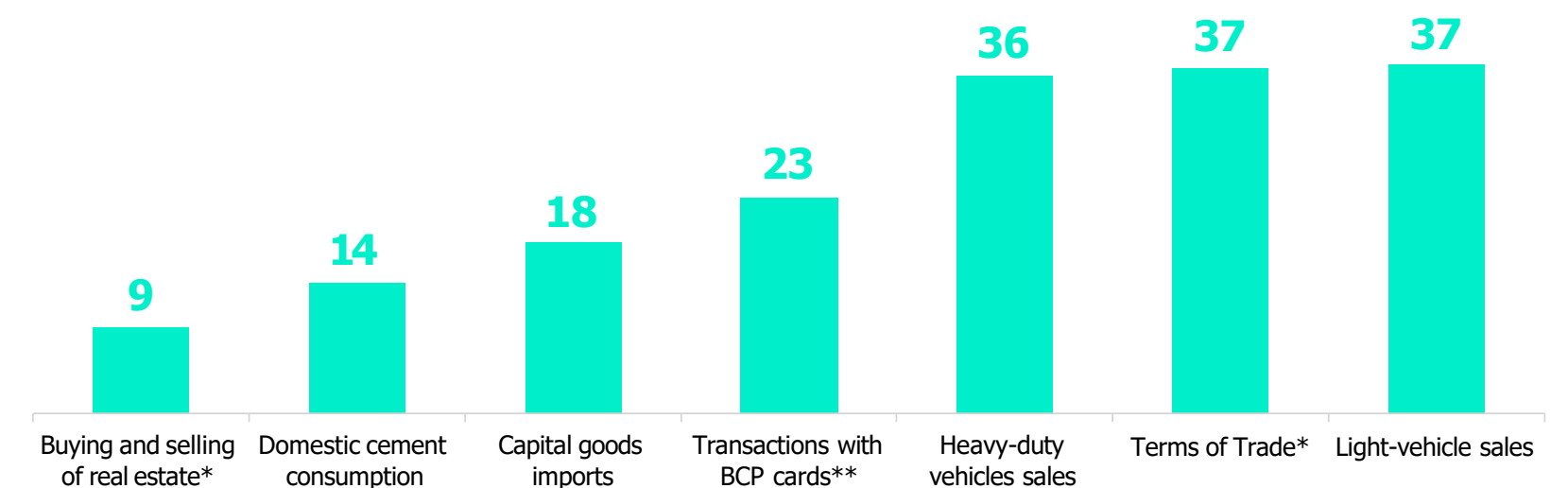
GDP and Domestic Demand Growth

(%change)¹



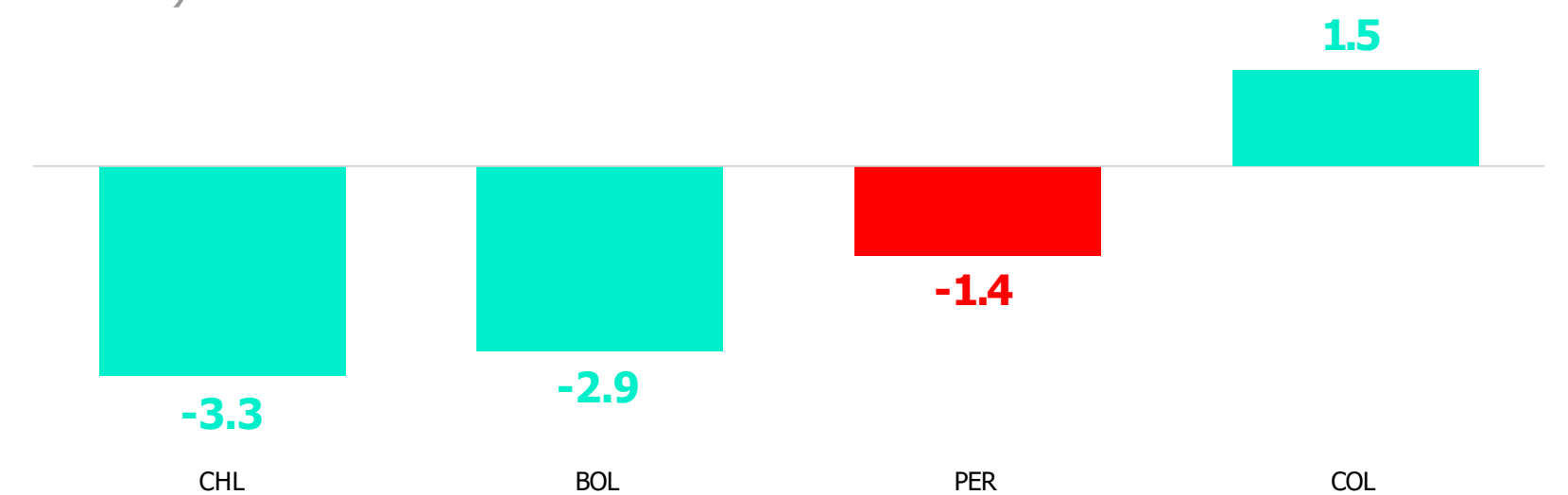
High-Frequency Economic Indicators 1Q26

(YoY %change)²



Hydrocarbon Trade Balance 2025

(% of GDP)³

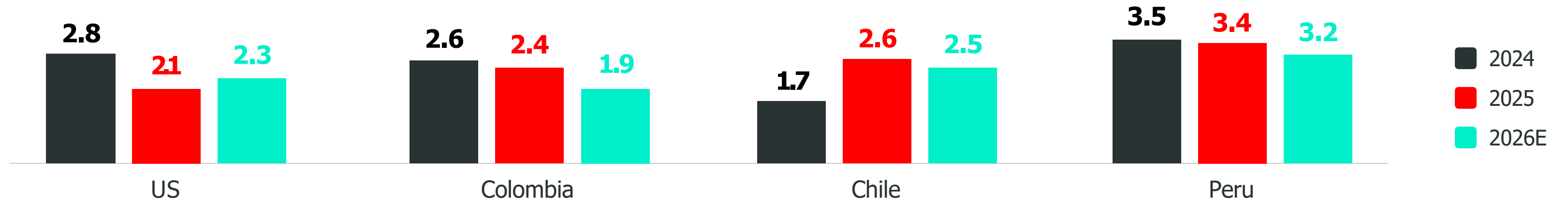


(1) Source: BCRP and forecast from BCP Econ. Research Department. (2) Source: SUNAT, Asocem, Sunarp, BCRP, etc. (3) Source: Central Bank and statistics institutes

Higher Oil Prices Reinforce Caution Among Central Banks

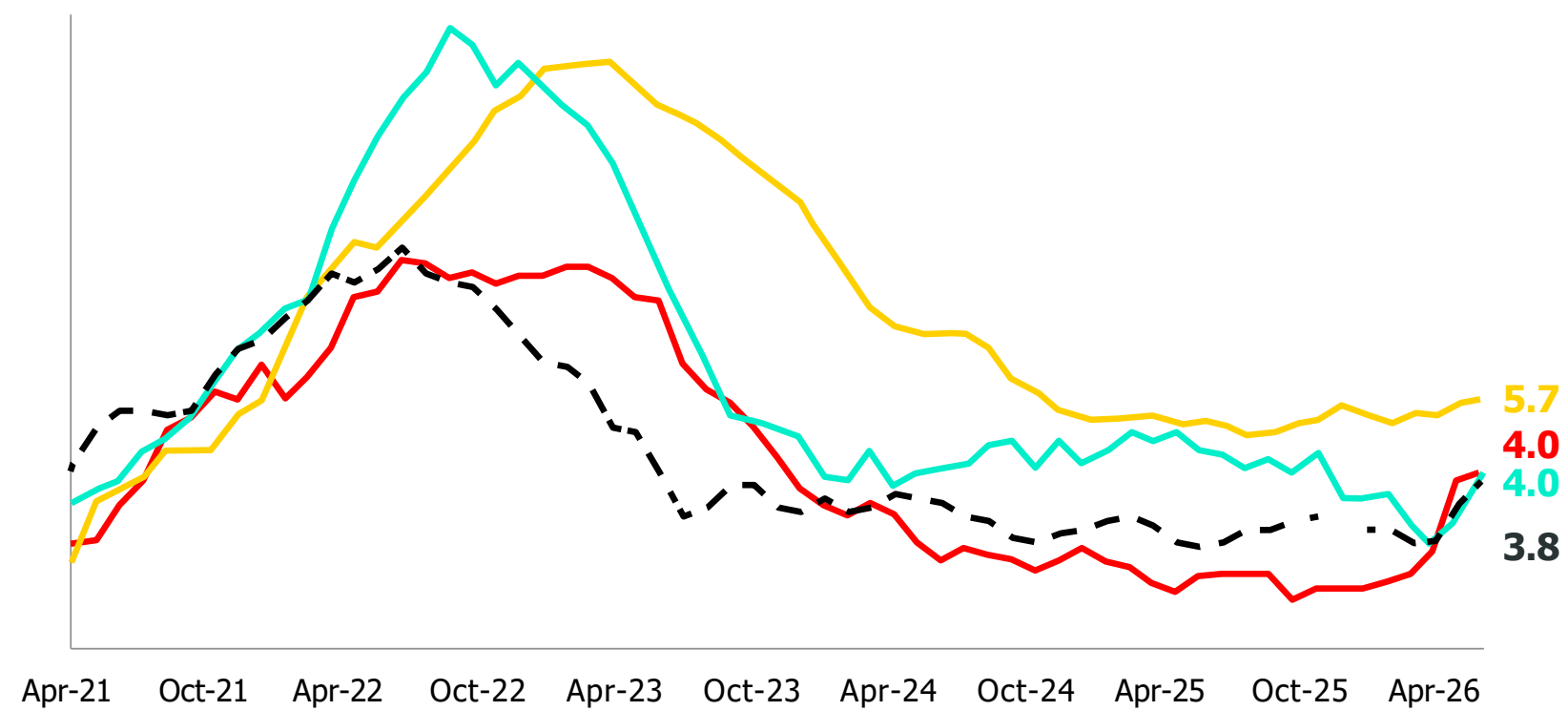
GDP

(YoY %change)¹



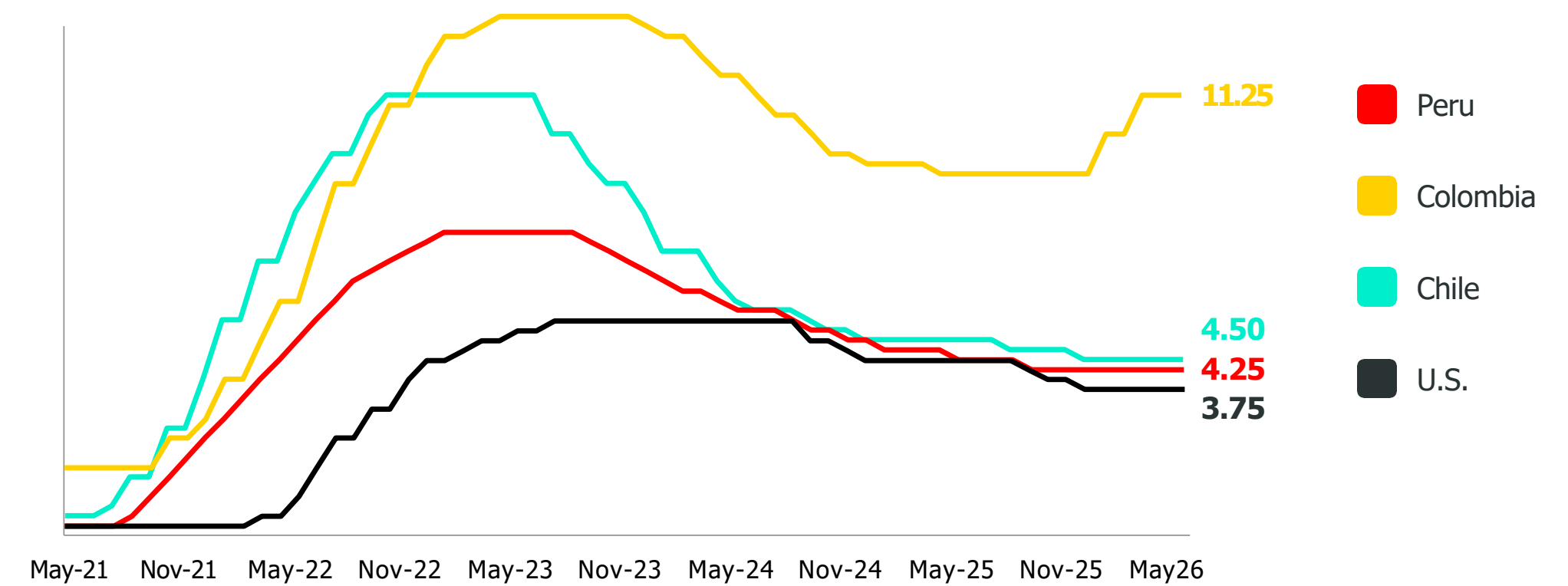
Inflation CPI Rates

(YoY %change)²



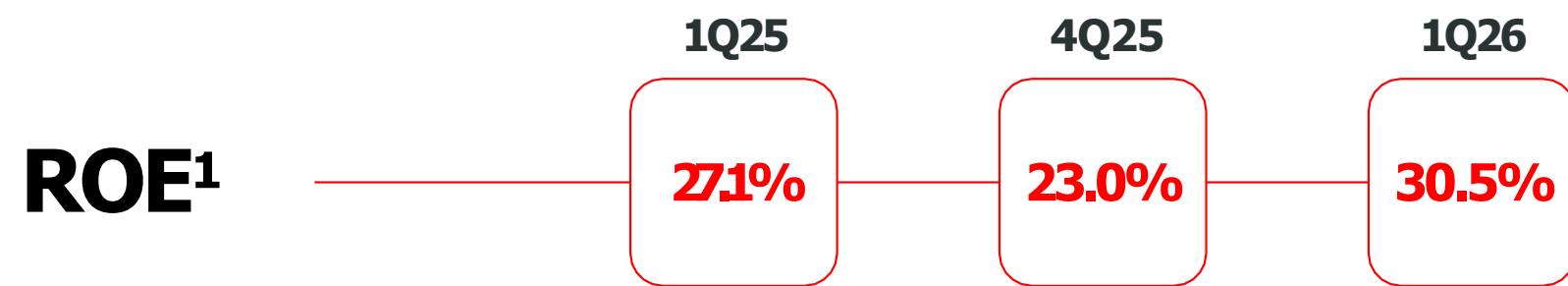
Central Bank Policy Rates

(%)³

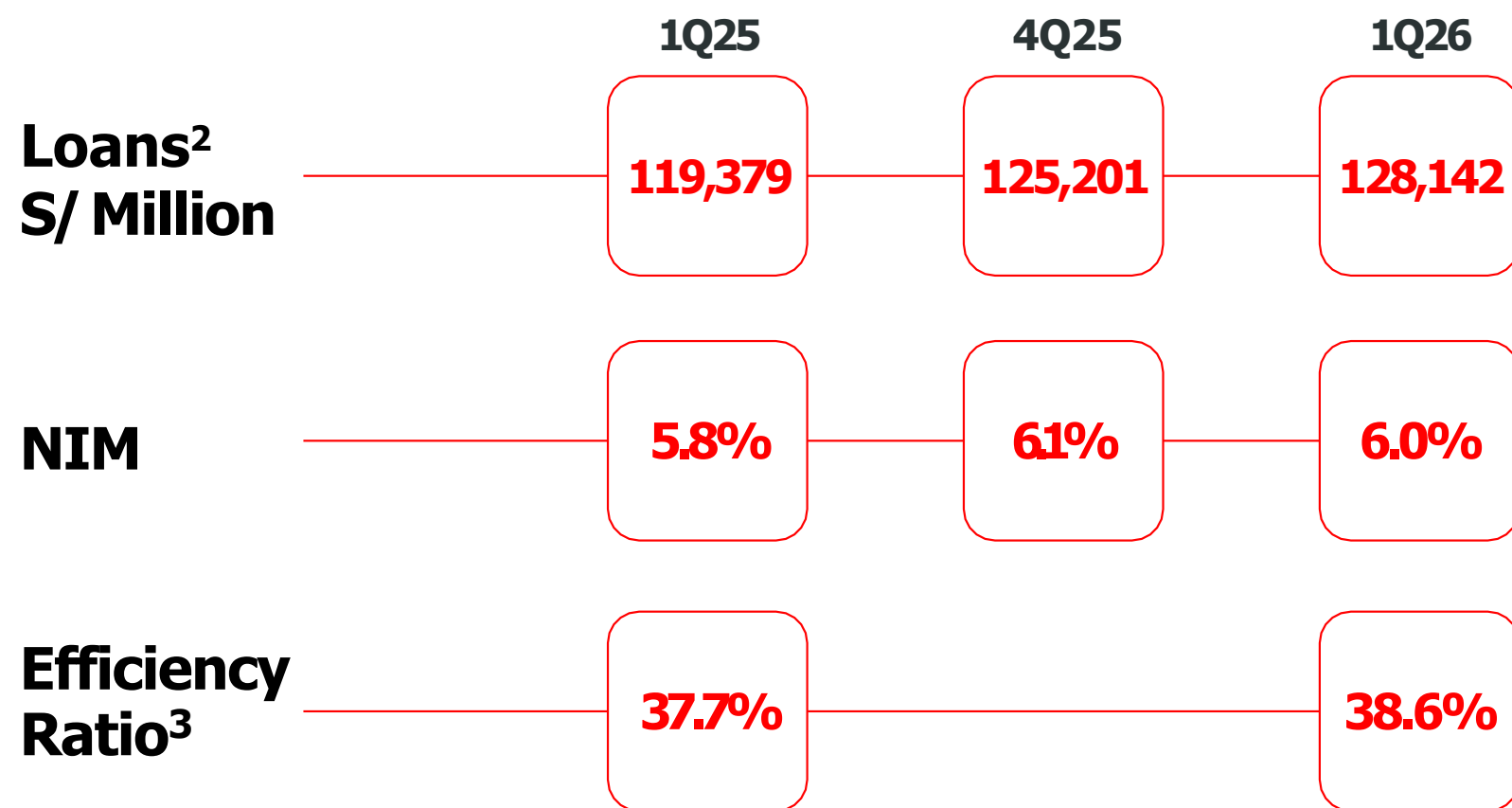


(1) Source: Forecasts from BCP for Peru, Credicorp Capital for Colombia and Chile, and IMF for the US. (2) Source: Bloomberg. (3) Source: Central Banks

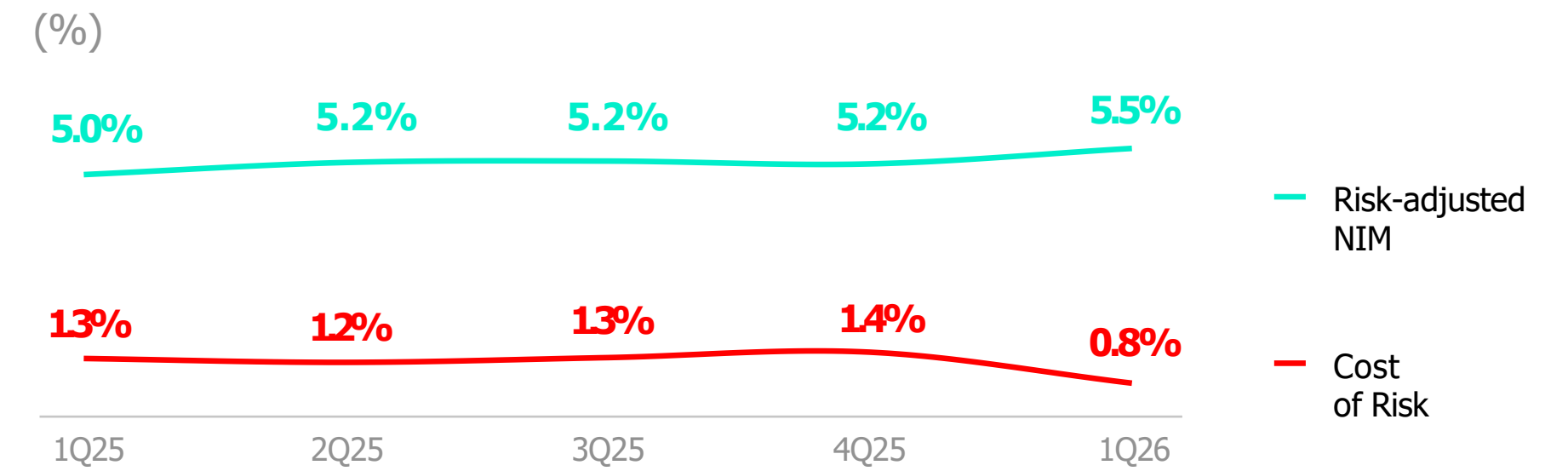
Universal Banking: Strong Profitability Supported by Loan Growth, a Disciplined Approach to Risk and Diversified Revenues



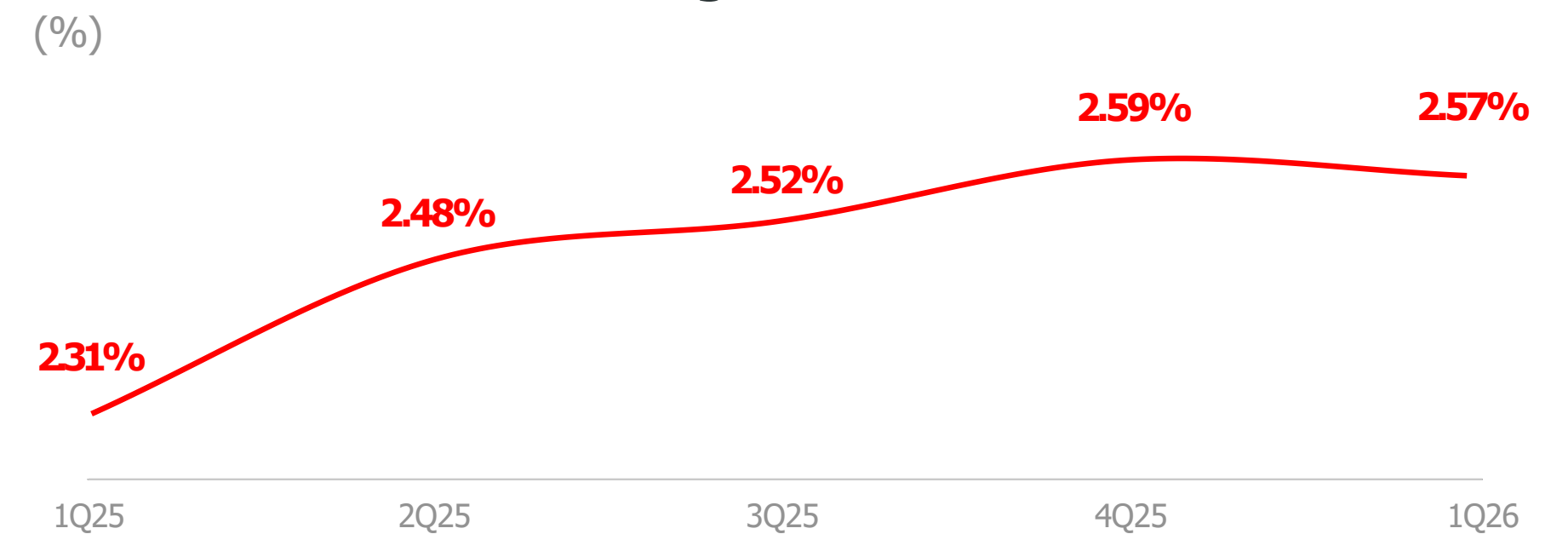
BCP's Drivers



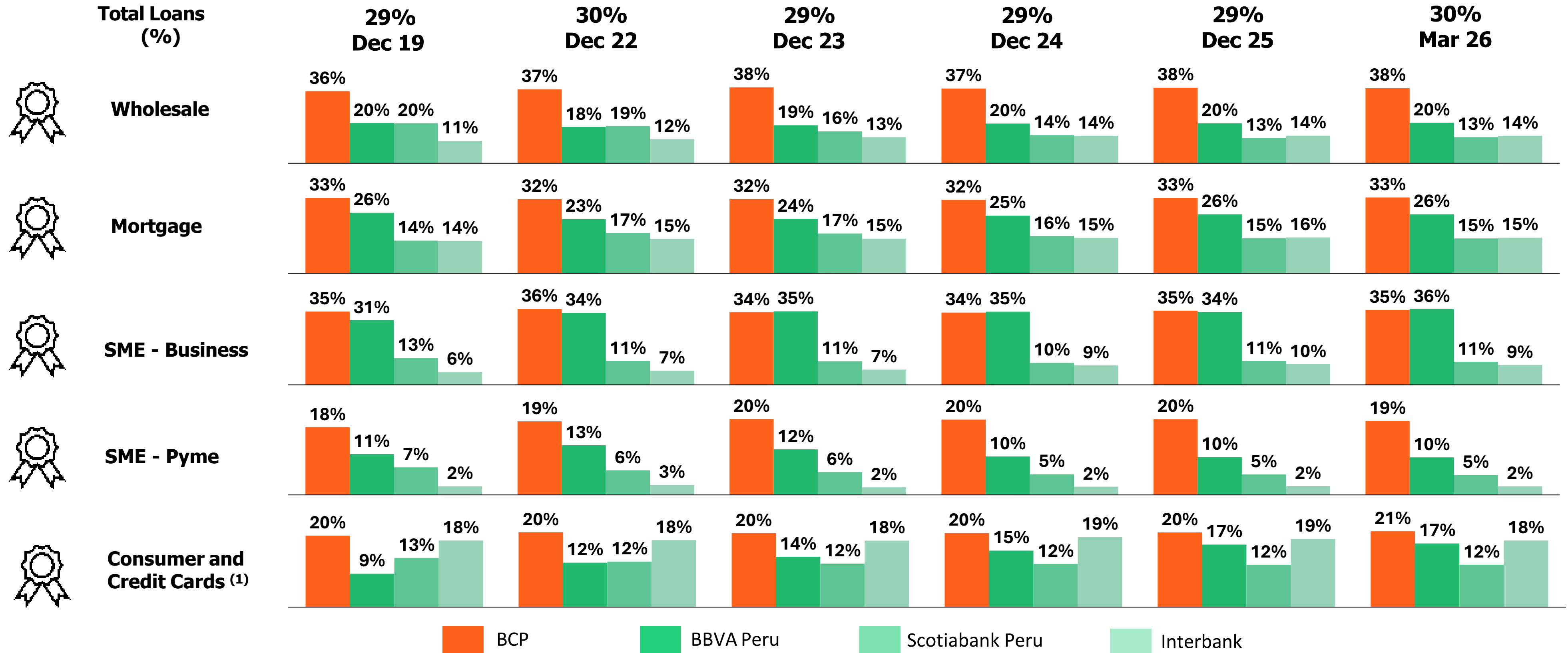
Risk-Adjusted NIM and Cost of Risk



Other Core Income³ / Average Total Assets



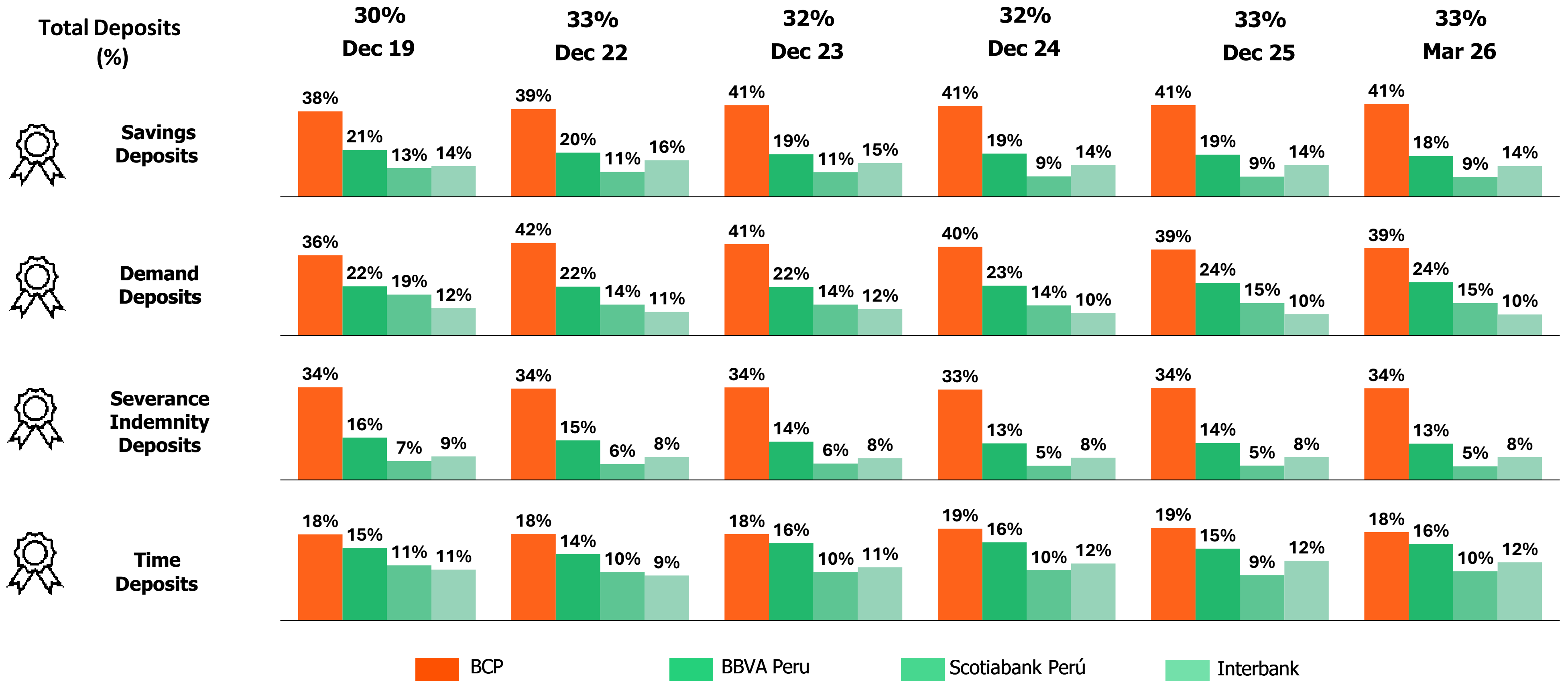
(1) Earnings contribution / Equity contribution. (2) Measured in end-of-period balances. (3) Includes Fee Income and Gains on FX Transactions.



(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

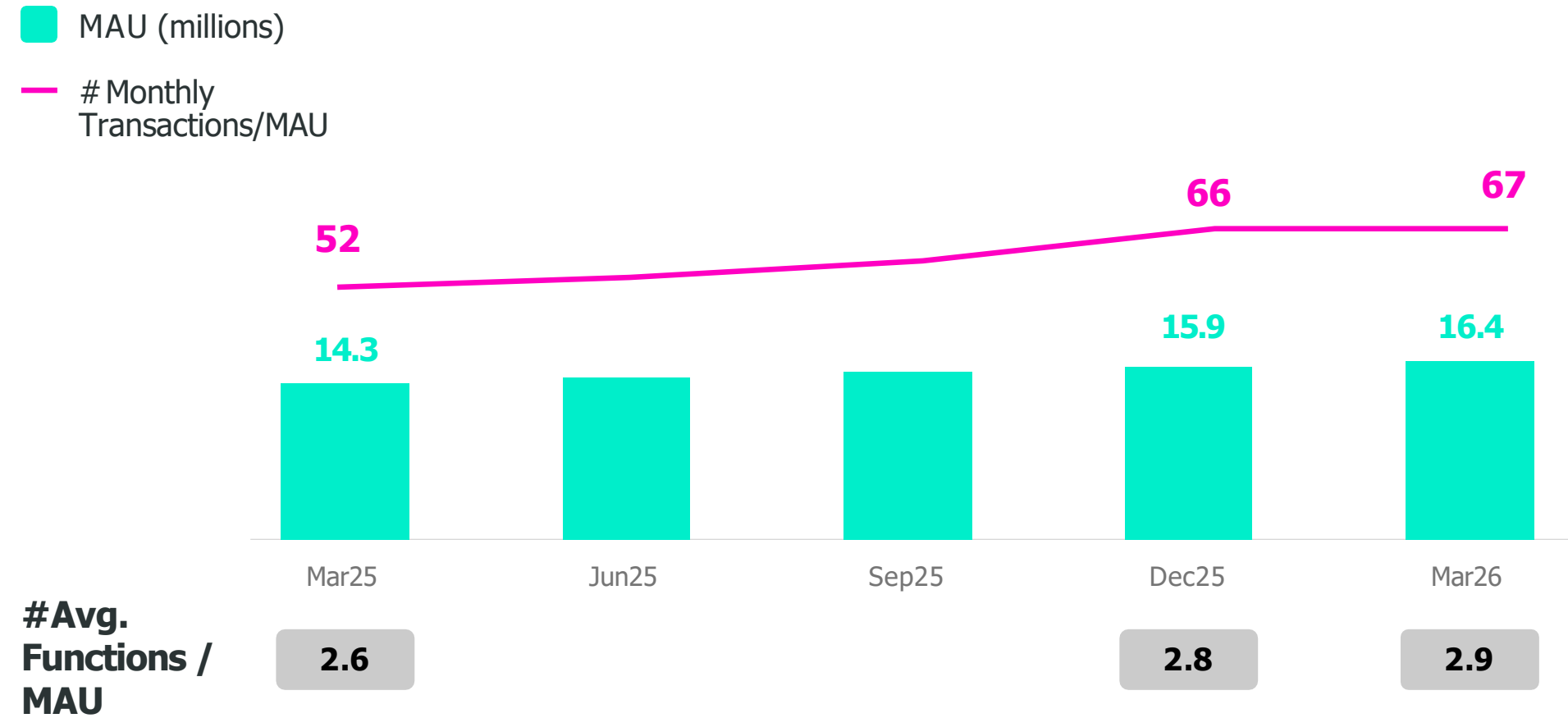


Source: SBS and ASBANC

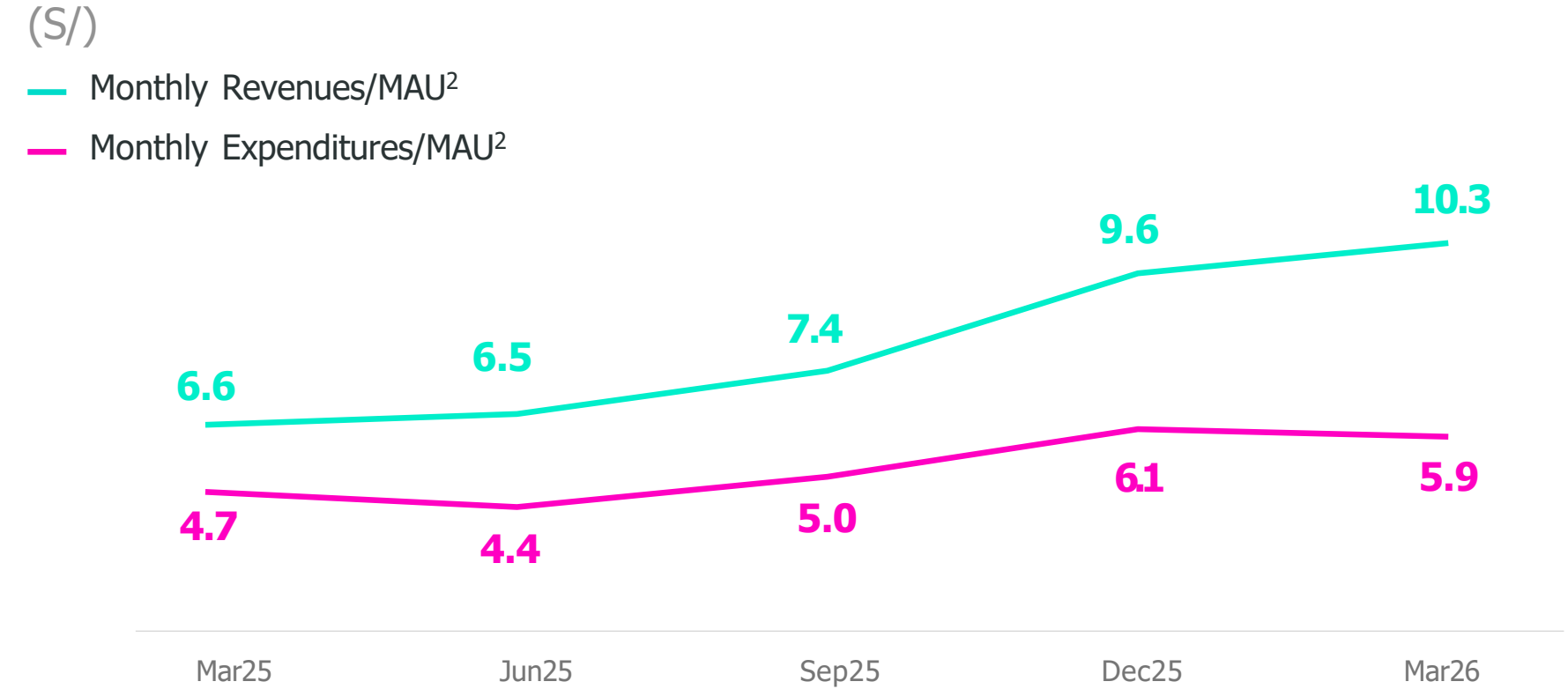


Yape¹: Monetization and Operating Leverage Reinforce its Long-Term Earnings Potential

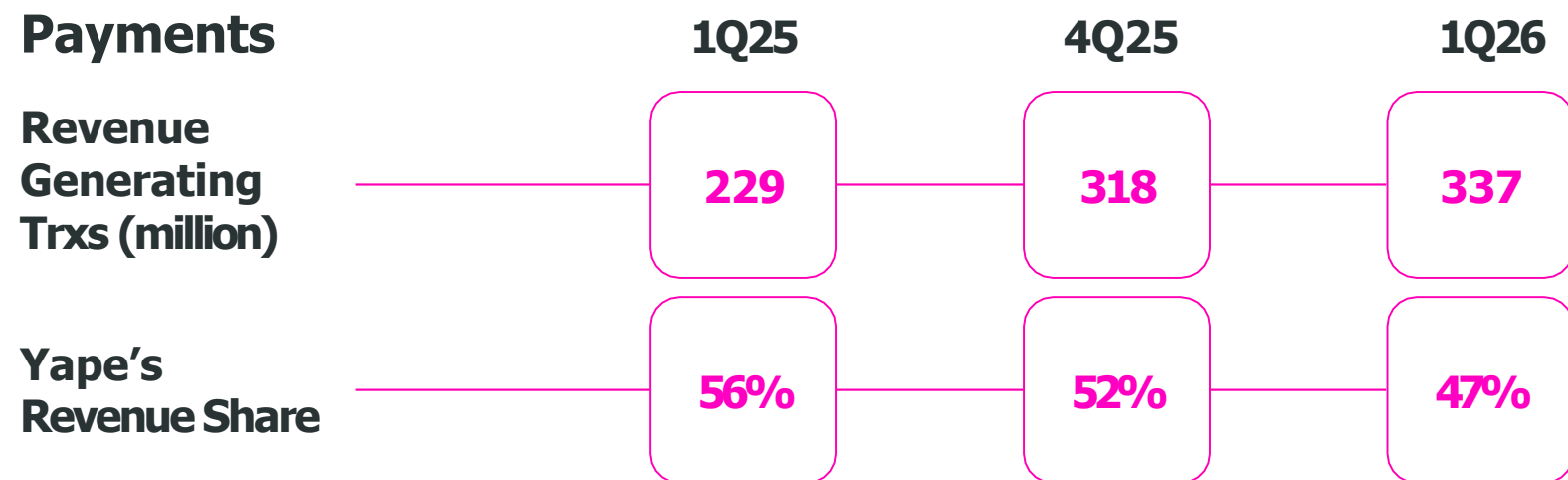
Active Users and Engagement



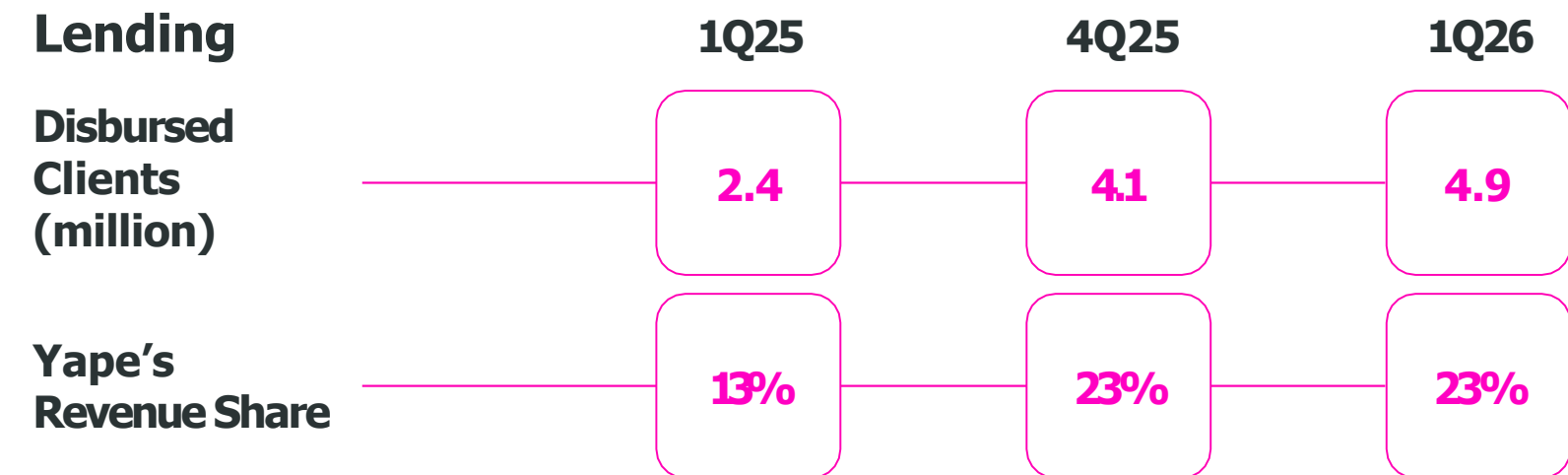
Financial Results



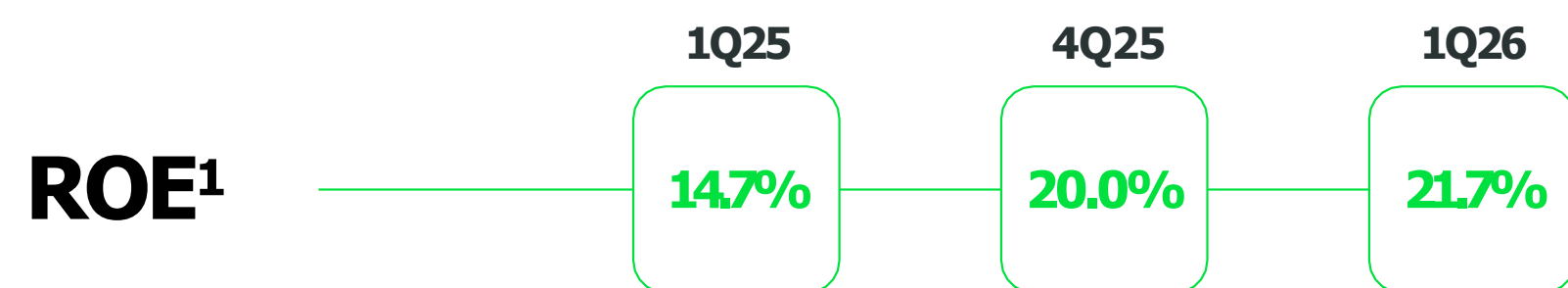
Payments



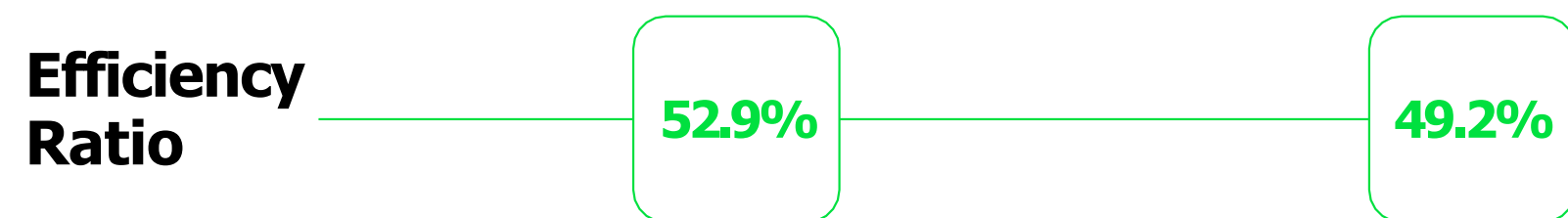
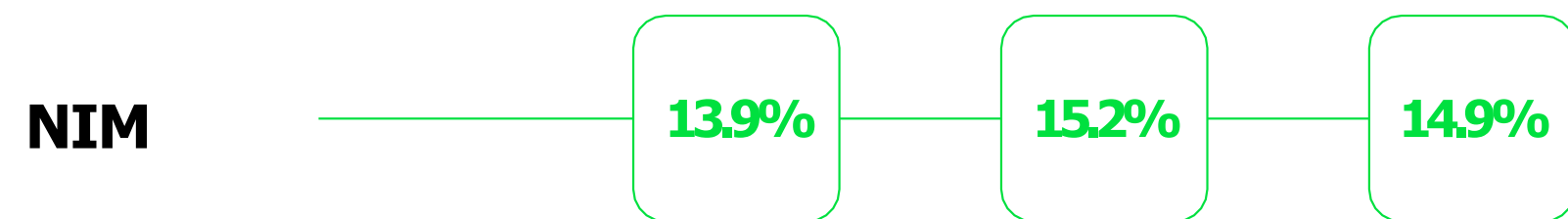
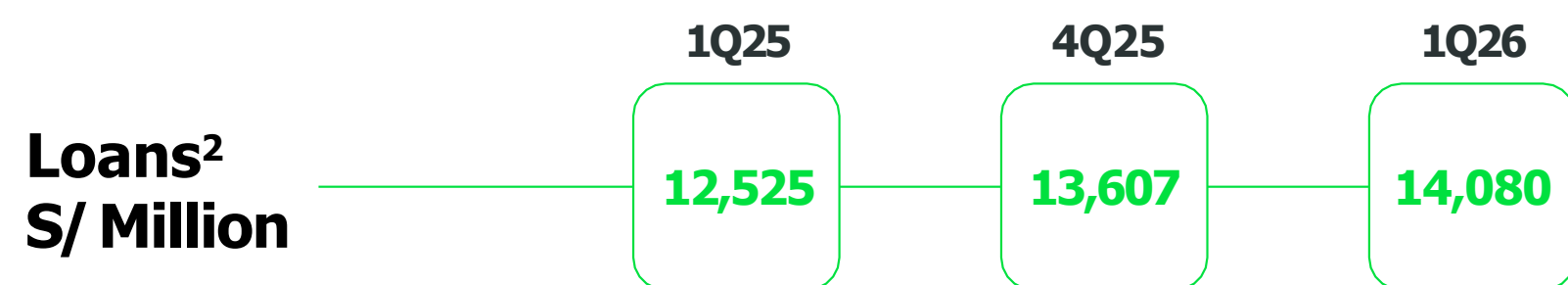
Lending



(1) Management Figures.(2) Monthly indicators consider the results of the last month of the quarter.



Mibanco's Drivers



Historical NPL Ratio

(%)

— NPL Ratio



	4Q22	1Q25	4Q25	1Q26
Cost of Risk	5.5%	5.1%	4.8%	4.8%
Risk-Adjust NIM	8.1%	10.1%	11.6%	11.3%

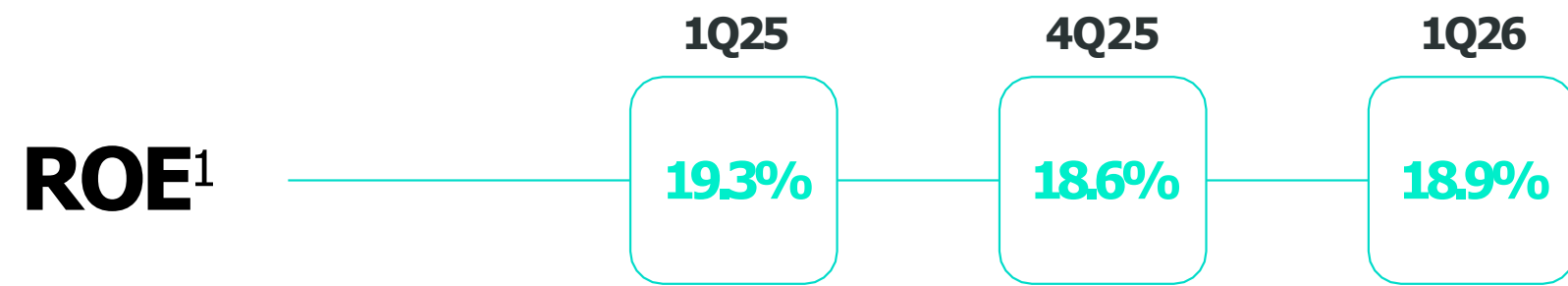
Low-cost Funding and Fee+FX Income

Low-cost Funding^{3,4}
 (% of Total Funding)
6.5%
 +127bps YoY

Fees + FX^{3,4}
 (% of Risk-adjusted Revenues)
8.7%
 +164bps YoY

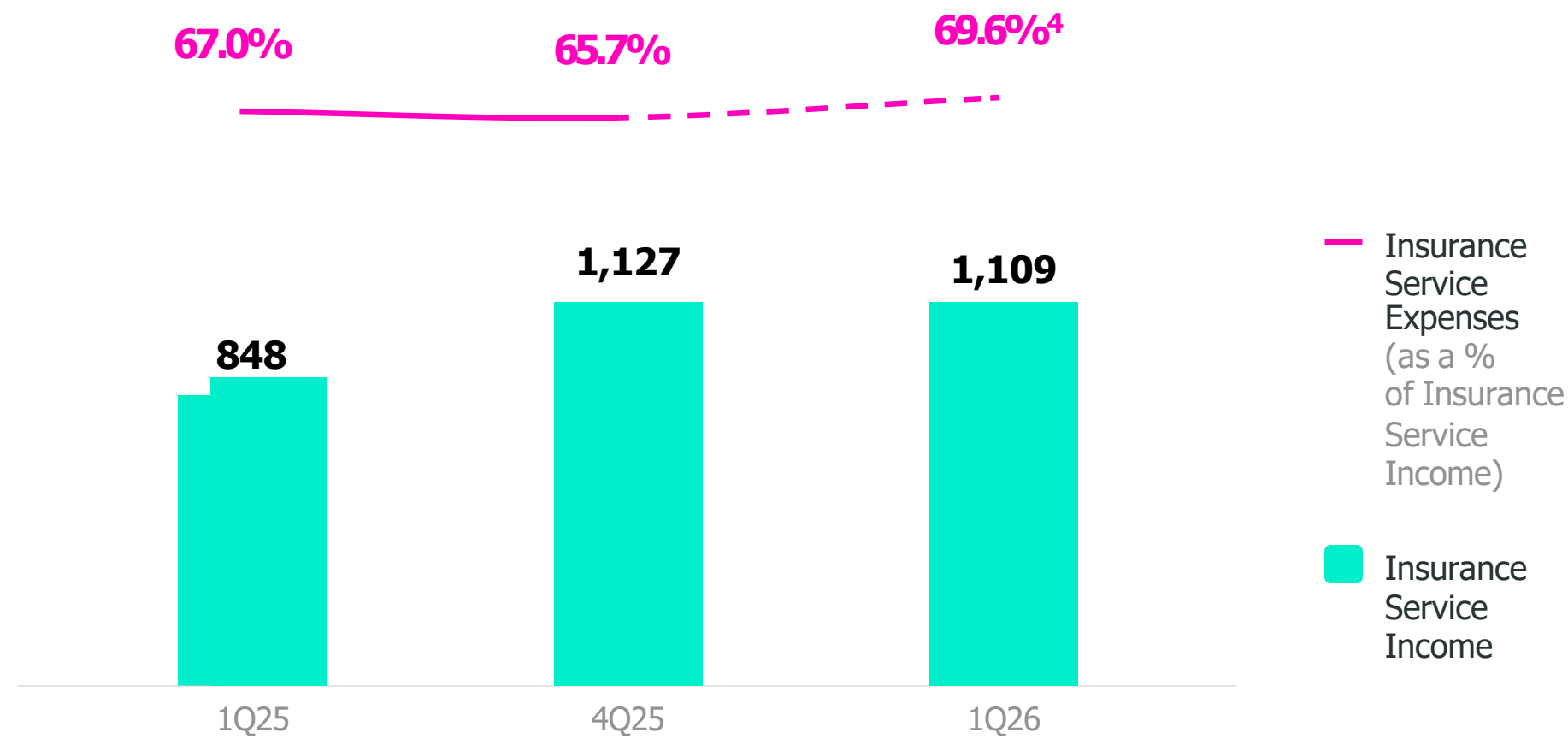
(1) Earnings contribution / Equity contribution. (2) Measured in quarter-end balances. (3) Figures as of March 2026. (4) Internal Management Figures.

Grupo Pacifico: Delivered Strong 1Q26 Profitability, On The Back Of Sound Commercial Dynamics in the Life Business



Grupo Pacifico's Insurance Service Results

(S/ millions, %)



Grupo Pacifico's Drivers

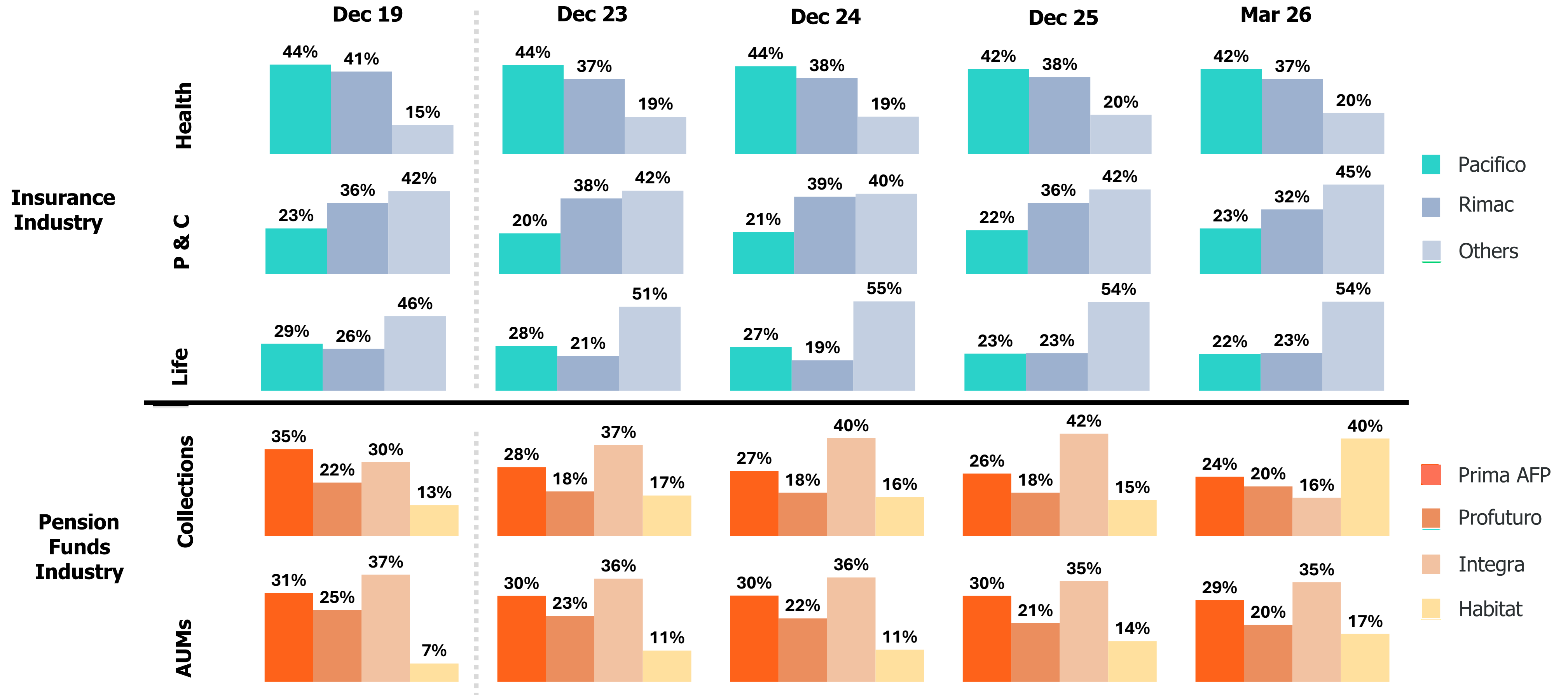


Experience, Efficiency & Growth

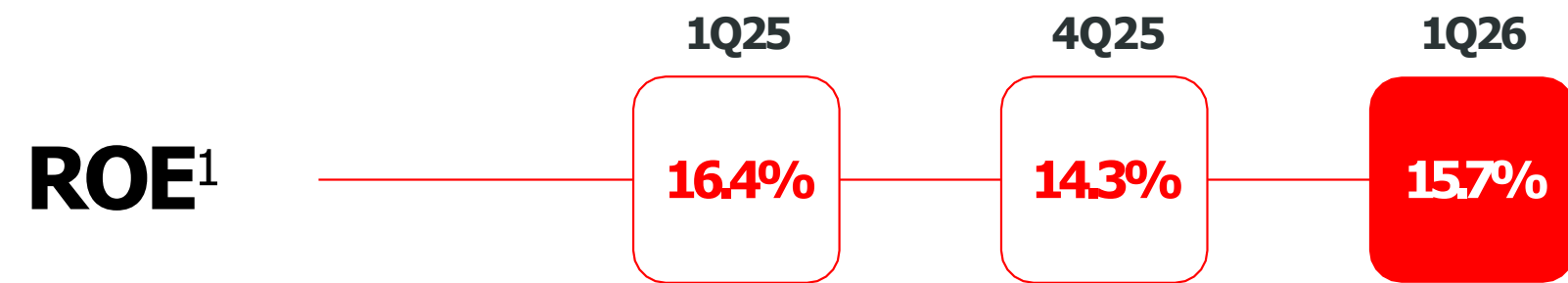


(1) Earnings contribution / Equity contribution. Figures reflect the full consolidation of Empresas Banmedica, including the capital paid for the acquisition, effective since March 2025. (2) Includes Interest Income and Interest Expenses. (3) Share of optional retail premiums over total premiums sold during 1Q26. (4) Excludes the impact of two specific items: (i) inflation-linked financial charges in the Life business –which carry no impact on the bottom line, as they net with financial income- and (ii) non-recurring large claim in the P&C business related to the Camisea pipeline disruption that impacted the country in March (100% ceded to reinsurer). Including these impacts, the figure would stand at 80.1%

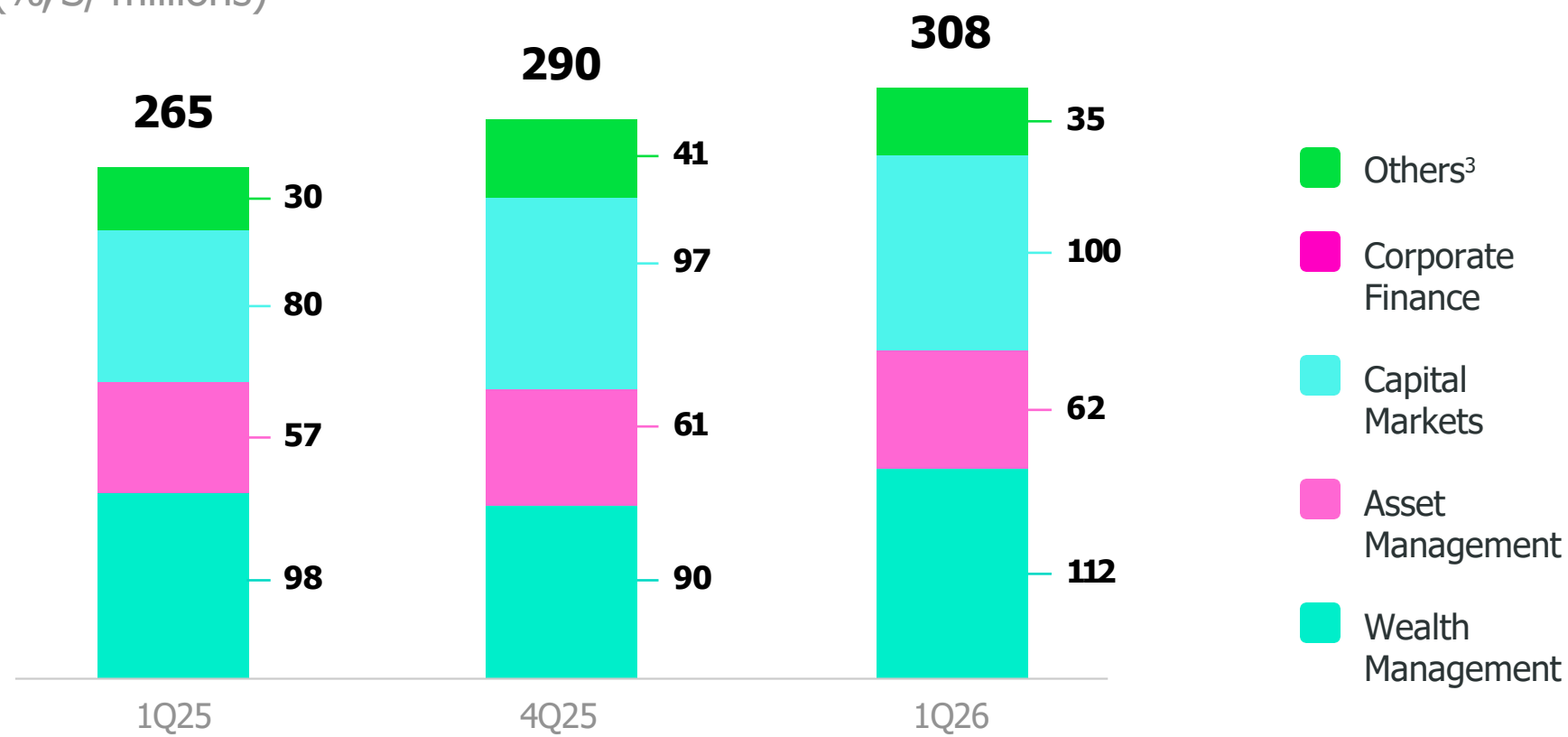
We Maintain our Strong Market Share Across P&C and Health Businesses in the Insurance Industry, While AUMs Market Share Remained Resilient in Pension Funds Industry



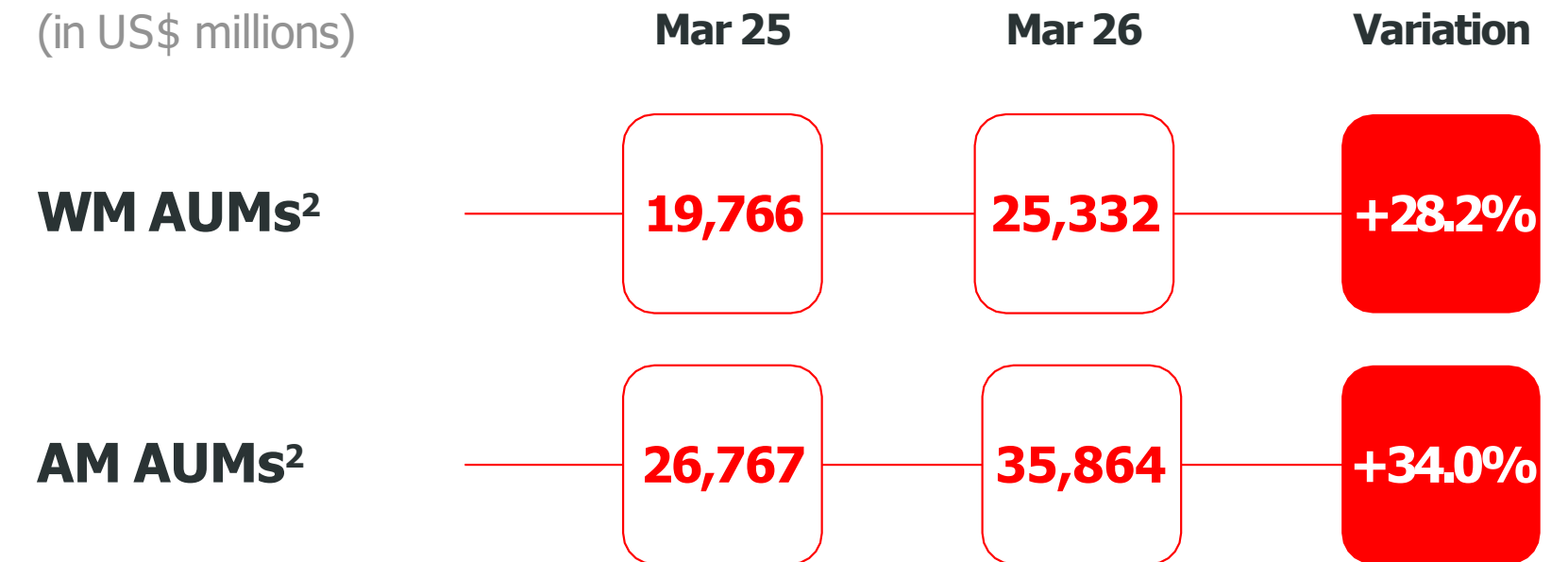
IM & Advisory: Strong Capital Markets, Wealth and Asset Management Activity Drove Sound Results



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.

Historical Consolidated Performance Metrics

May 2026

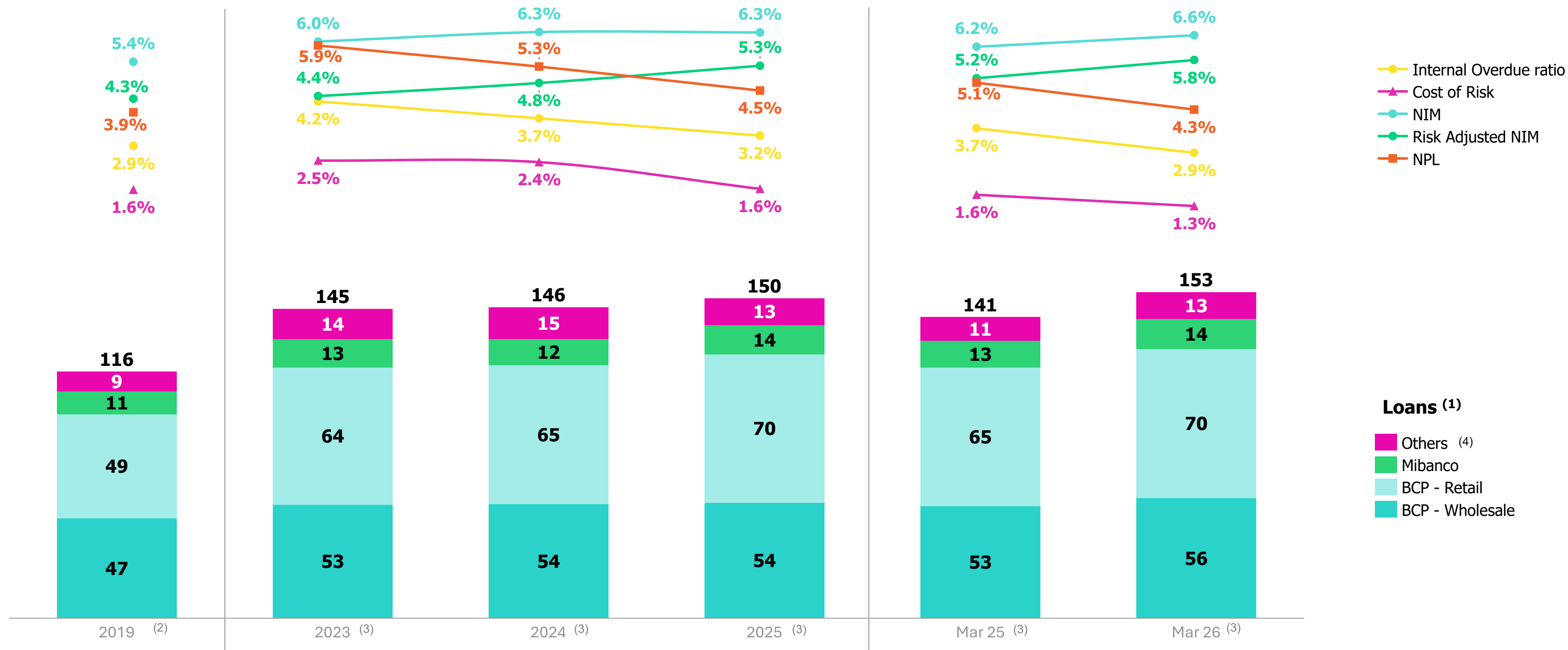
CREDIC  RP



Credicorp Key Financial Metrics

		Under IFRS 4	Under IFRS 17 and new Regulatory Capital Ratios						
Summary Results		2019	Year				1Q25	1Q26	% Change 1Q26/1Q25
			2022	2023	2024	2025			
Results	Net Income (S/ Millions)	4,352	4,760	4,960	5,623	7,083	1,815	2,110	16.3%
	Net Income attributable to Credicorp (S/ Millions)	4,265	4,648	4,866	5,501	6,925	1,778	2,063	16.1%
Profitability	ROE	17.0%	16.8%	15.8%	16.5%	19.0%	20.3%	21.1%	80 bps
	ROA	2.3%	1.9%	2.1%	2.2%	2.6%	2.8%	3.0%	20 bps
	Funding Cost	2.4%	1.8%	2.9%	2.7%	2.3%	2.4%	2.1%	-31 bps
	NIM, interest earning assets	5.4%	5.1%	6.0%	6.3%	6.3%	6.2%	6.6%	36 bps
	Risk-adjusted NIM	4.3%	4.3%	4.4%	4.8%	5.3%	5.2%	5.8%	57 bps
Loan growth	Quarter-end balances (S/ Millions)	115,610	148,626	144,976	145,732	149,985	141,197	152,825	8.2%
	Average daily balances (S/ Millions)	110,800	148,172	144,273	142,550	145,850	143,863	150,430	4.6%
Loan portfolio quality	Internal overdue ratio	2.9%	4.0%	4.2%	3.7%	3.2%	3.7%	2.9%	-76 bps
	Internal overdue ratio over 90 days	2.1%	3.1%	3.2%	3.0%	2.7%	3.0%	2.4%	-60 bps
	NPL	3.9%	5.4%	5.9%	5.3%	4.5%	5.1%	4.3%	-83 bps
	Cost of risk	1.6%	1.2%	2.5%	2.4%	1.6%	1.6%	1.3%	-35 bps
	Coverage of internal overdue loans	155.4%	132.5%	135.1%	147.4%	159.3%	148.7%	165.9%	1720 bps
	Coverage of NPLs	114.4%	97.9%	97.0%	104.3%	112.4%	107.4%	113.8%	640 bps
Efficiency	Efficiency ratio	43.6%	47.5%	46.1%	45.0%	46.6%	45.7%	45.8%	10 bps
	Operating expenses / Total average assets	5.0%	4.4%	3.7%	3.8%	4.0%	3.8%	4.0%	17 bps
BCP Stand-alone Capital Ratios	Tier 1 Ratio	11.1%	10.0%	13.1%	13.1%	13.7%	16.9%	16.7%	-17 bps
	Common Equity Tier 1 Ratio	12.4%	12.6%	13.2%	13.3%	14.0%	11.3%	11.0%	-38 bps
	BIS Ratio - Global Capital Ratio	14.5%	14.4%	17.5%	18.7%	19.4%	11.6%	11.3%	-33 bps
Mibanco Capital Ratios	Tier 1 Ratio	12.1%	12.4%	18.2%	17.1%	17.4%	18.5%	20.3%	178 bps
	Common Equity Tier 1 Ratio	15.7%	16.5%	18.4%	17.5%	17.3%	15.5%	15.9%	39 bps
	BIS Ratio - Global Capital Ratio	14.5%	14.7%	20.7%	19.4%	21.3%	15.9%	15.7%	-19 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	79,366	-0.1%
	Treasury Shares (Thousands)	14,872	14,849	14,886	14,948	15,016	15,016	15,016	0.5%
	Dividends per Share (S/)	30	15	25	46	40	40	40	-13.3%
	Dividends distribution, net of treasury shares effect (S/ millions)	398,808	1,196	1,994	3,668	3,181	3,181	3,181	-13.3%

Loan Mix Shift Towards Retail Sustain Margins While Risk Metrics Continue to Improve

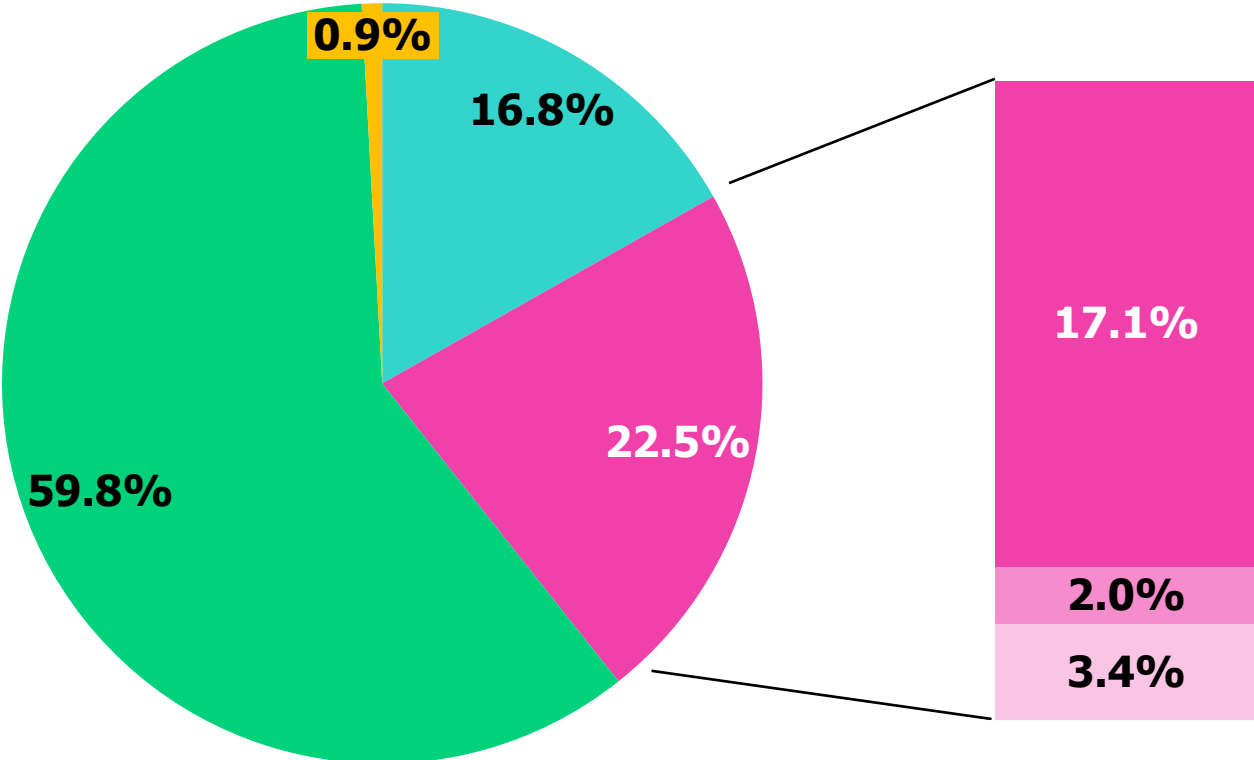


(1) Loans in End-of-Period Balances
 (2) Figures reported under IFRS4.
 (3) Figures reported under IFRS17
 (4) Includes BCP Bolivia, ASB and Mibanco Colombia

Return on Assets Maintains an Upward Trend

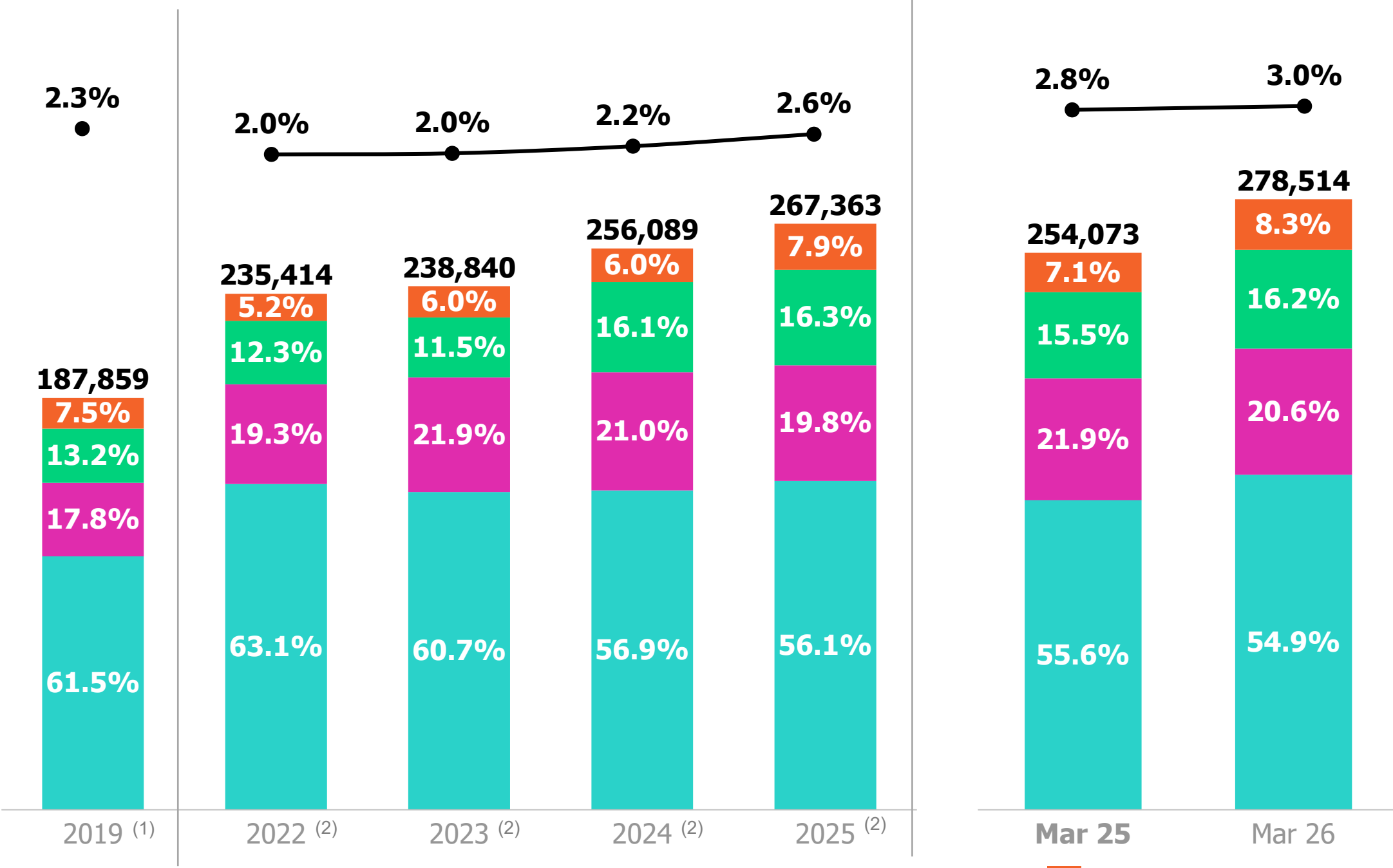
Interest Earning Assets Structure

(S/255,522 million as of Mar 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 (March 2026):
 15.2% non-interest-bearing
 84.8% interest bearing

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

YoY Evolution in Loans Impacted by a Non-Cash Accounting Adjustment at BCP Bolivia and by Sol Appreciation. Adjusting For These Effects, Loan Book Rose 9.1% YoY

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 Mar 26 / Mar 25	% Part. in Total Loans		% Dollarization Level
	2022	2023	2024	2025		Mar 25	Mar 26		Mar 25	Mar 26	
BCP Stand-alone	123,708	119,425	120,571	125,201	0.4%	119,379	128,142	7.3%	84.5%	83.8%	32.6%
Wholesale Banking	56,681	53,235	53,525	54,142	-1.5%	52,602	56,335	7.1%	37.3%	36.9%	56.9%
Corporate	33,120	31,144	31,388	31,958	-1.2%	31,369	33,209	5.9%	22.2%	21.7%	56.0%
Middle - Market	23,561	22,091	22,136	22,184	-2.0%	21,234	23,125	8.9%	15.0%	15.1%	58.3%
Retail Banking	64,707	64,220	65,014	69,501	2.4%	64,875	69,808	7.6%	45.9%	45.7%	12.0%
SME - Business	8,796	7,780	8,185	8,434	-1.4%	7,711	7,100	-7.9%	5.5%	4.6%	45.0%
SME - Pyme	17,475	16,652	16,163	16,735	-1.4%	15,922	17,036	7.0%	11.3%	11.1%	0.8%
Mortgage	20,002	20,995	21,838	23,822	6.0%	22,115	24,396	10.3%	15.7%	16.0%	6.7%
Consumer	13,150	12,771	12,866	14,074	2.3%	13,173	14,879	13.0%	9.3%	9.7%	15.8%
Credit Card	5,284	6,022	5,962	6,437	6.8%	5,955	6,396	7.4%	4.2%	4.2%	16.6%
Others ⁽³⁾	2,320	1,971	2,032	1,558	-12.4%	1,901	2,000	5.2%	1.3%	1.3%	69.4%
Mibanco	14,089	13,269	12,239	13,607	-1.2%	12,525	14,080	12.4%	8.9%	9.2%	0.1%
Mibanco Colombia	1,228	1,737	1,795	2,315	23.5%	1,904	2,618	37.5%	1.3%	1.7%	100%
Bolivia	9,254	9,402	9,939	7,553	-6.5%	6,294	7,319	16.3%	4.5%	4.8%	100%
ASB Bank Corp.	2,446	2,150	1,802	1,462	-15.8%	1,777	1,459	-17.9%	1.3%	1.0%	100%
Others ⁽⁴⁾	-2,098	-1,007	-613	-153	-58.2%	-682	-794	16.4%	-0.5%	-0.5%	-
Total Loans BAP	148,626	144,976	145,732	149,985	0.3%	141,197	152,825	8.2%	100.0%	100.0%	35.0%

(1) Figures measured at End of Period.

(2) CAGR calculation is based on figures shown.

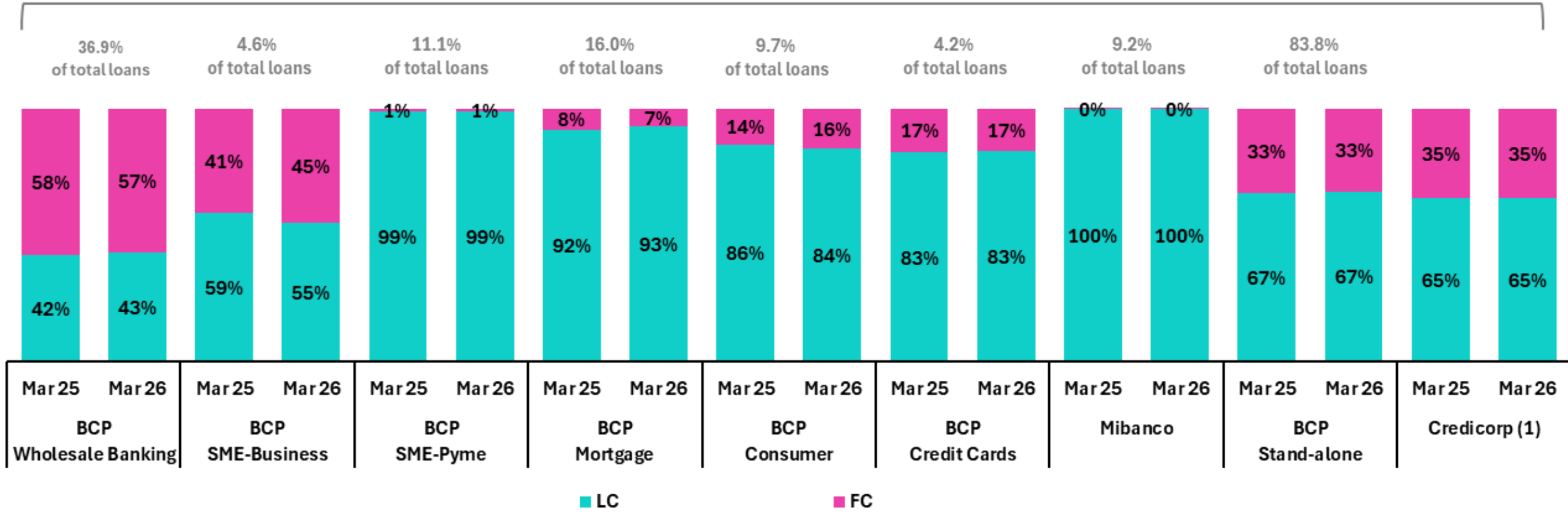
(3) Includes other assets and accruals.

(4) Includes eliminations for intercompany transactions

Dollarization Fell 10 bps YoY, Mainly Driven by Growth in Retail Loans

Evolution of the Dollarization Level of Total Loans¹ (%)

FC Total Portfolio Participation
 - Credicorp: 35.0% in Mar 26 and 35.1% in Mar 25
 -BCP Stand-alone: 32.6% in Mar 26 and 33.2% in Mar 25

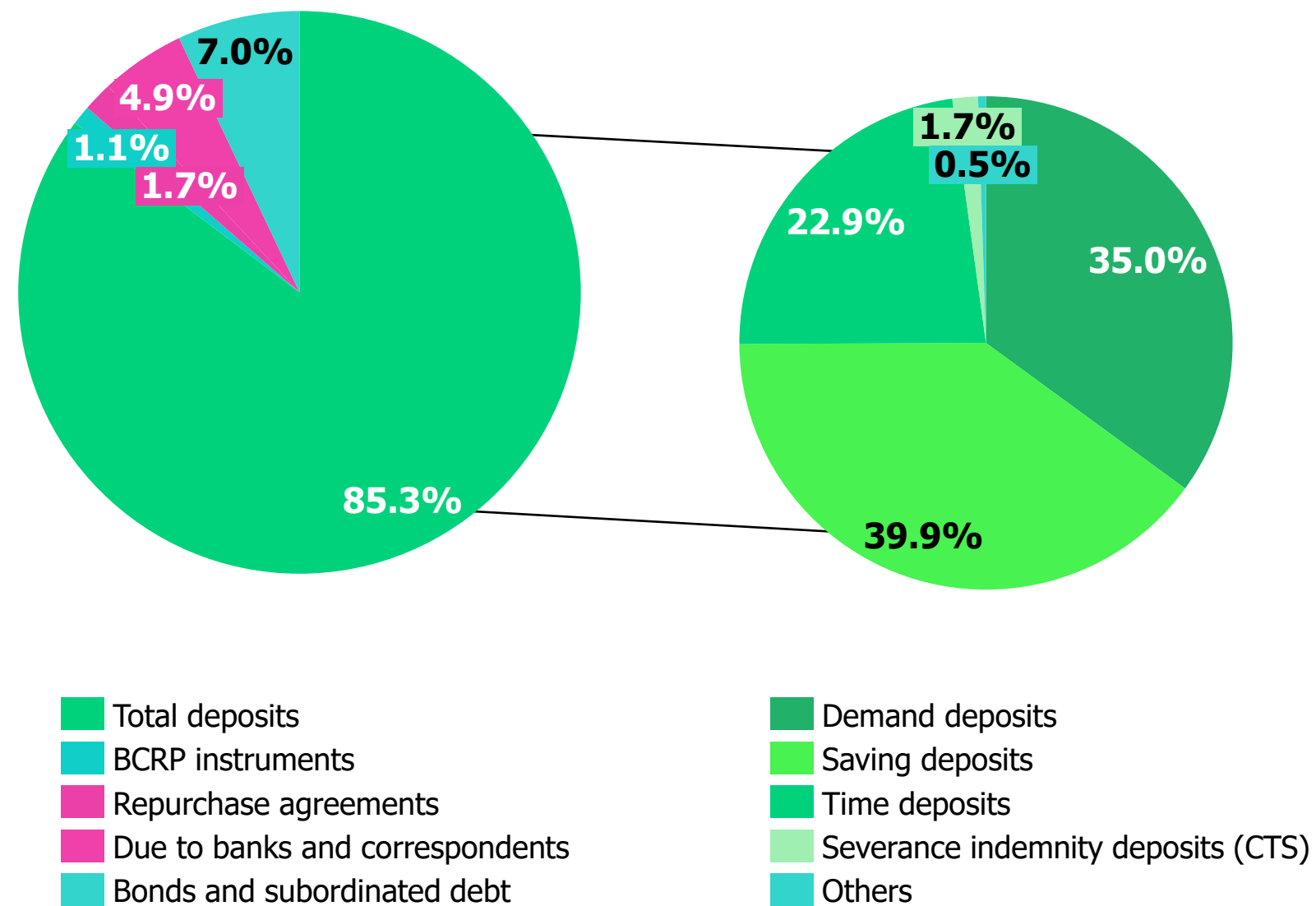


(1) Figures measured at End of Period.
 (2) The FC share of Credicorp's loan portfolio is calculated including BCP Bolivia and ASB Bank Corp., however the chart shows only the loan books of BCP Stand-alone and Mibanco

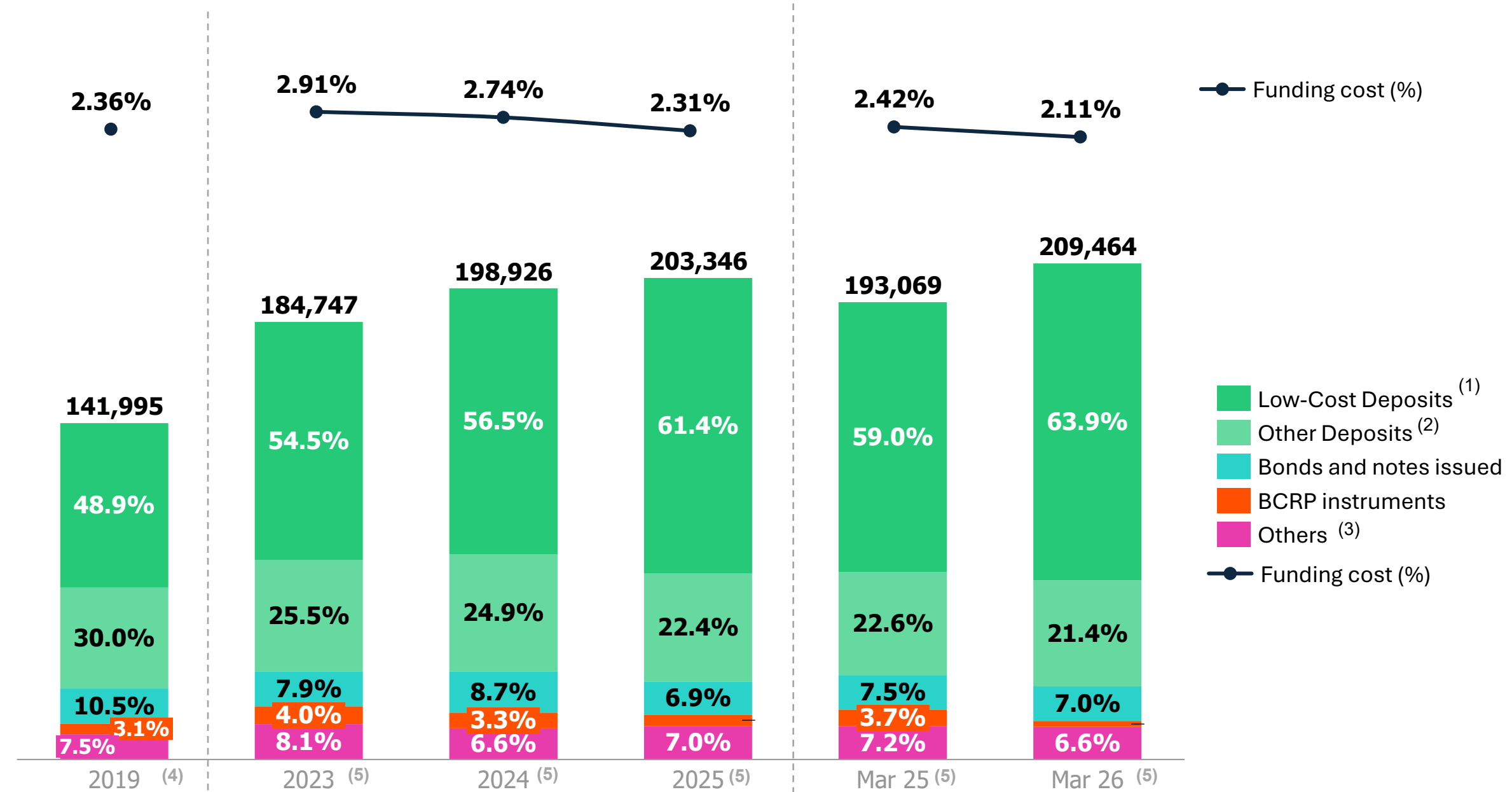
Our Low-cost Deposit Base Represents a Key Competitive Advantage

Funding Structure

(S/209,464 millions as of March 2026)



Evolution of Funding Structure (millions)



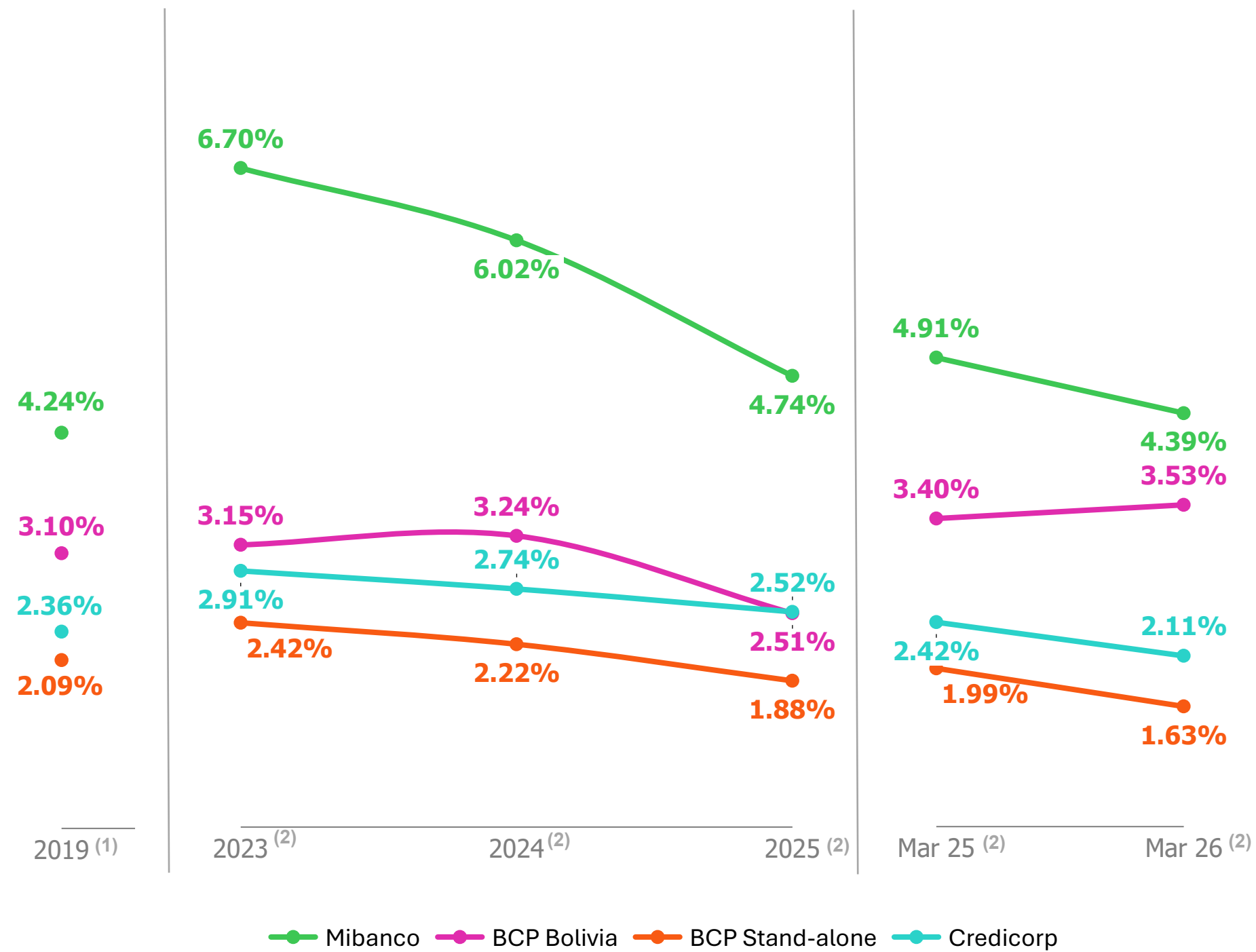
61.4% of total funding were low-cost deposits in 2025 Vs. 56.5% in 2024

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

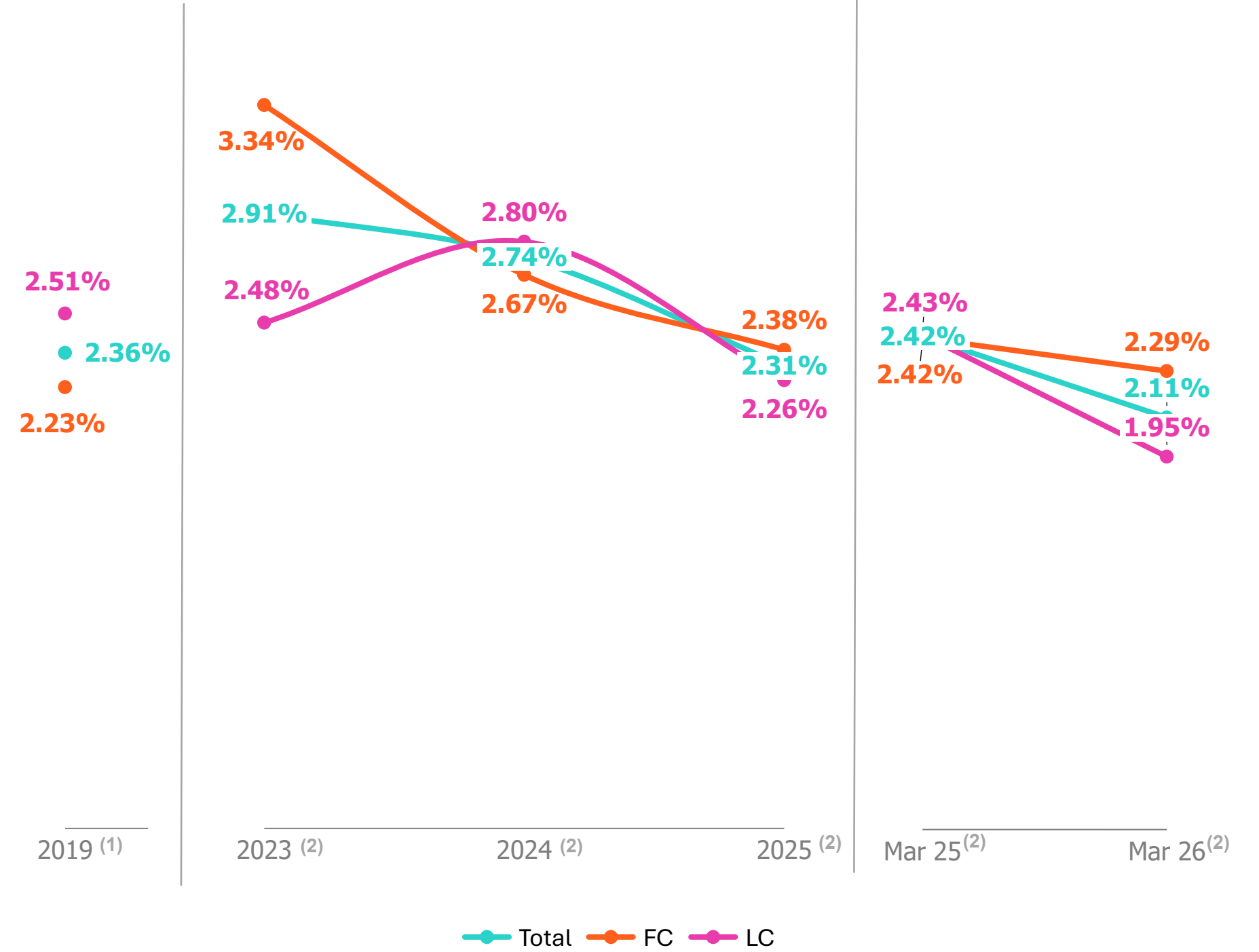
(1) Includes Demand and Saving Deposits. (2) Includes Time Deposits, Severance indemnity deposits, and Interest Payable. (3) Includes Due to Banks and correspondents and Repurchase agreements. (4) Figures reported under IFRS4. (5) Figures reported under IFRS17.

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

Funding Cost by Subsidiaries

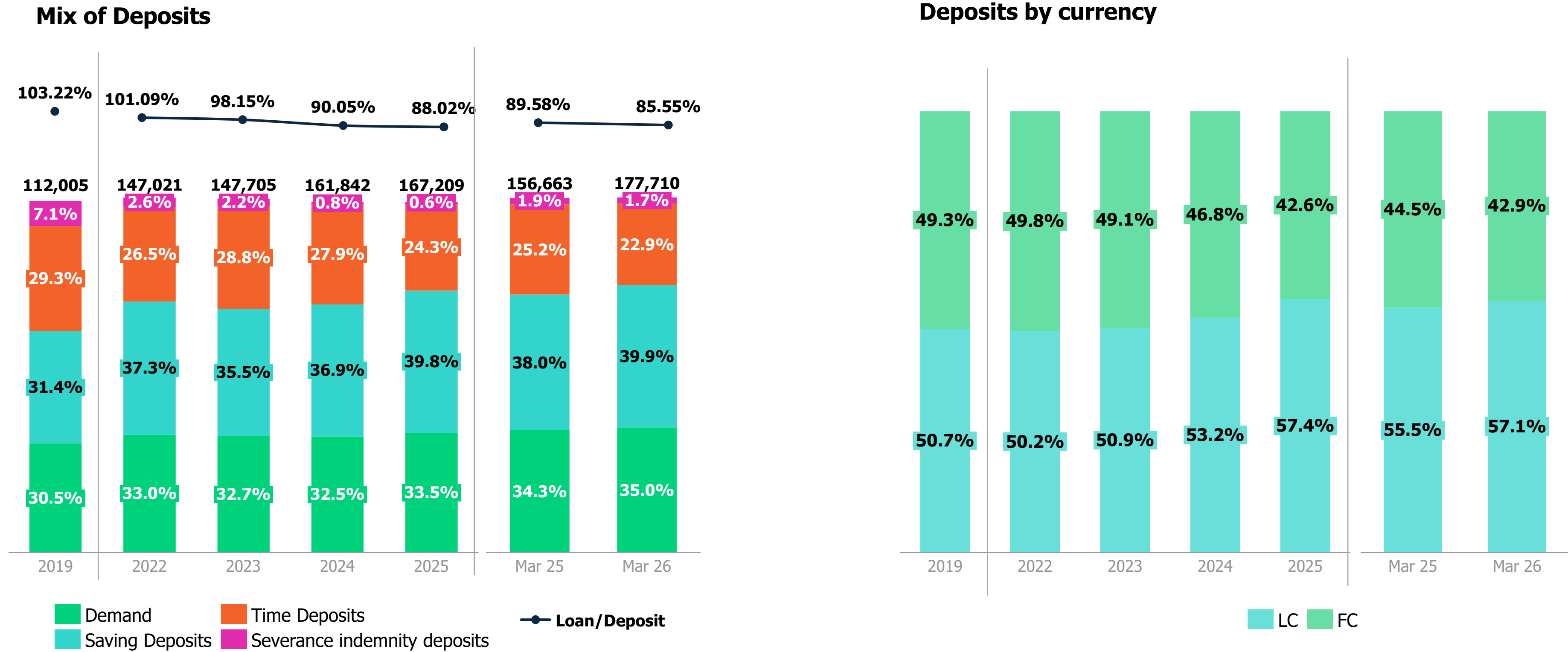


Funding Cost by Currency



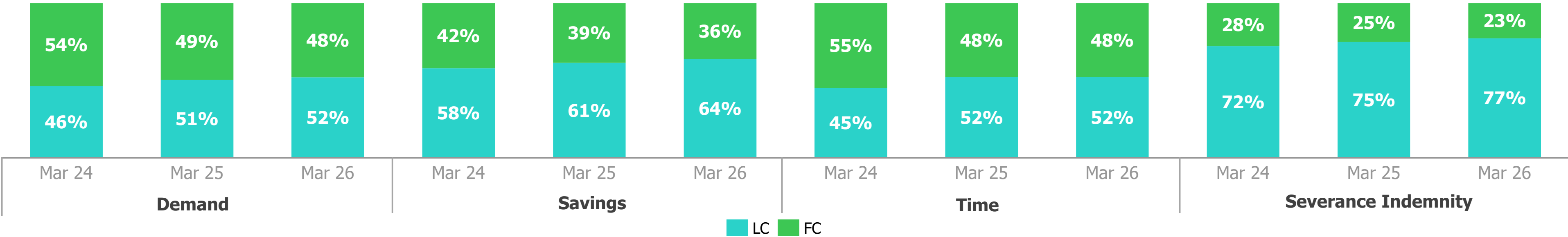
(1) Figures reported under IFRS4. (2) Figures reported under IFRS17.

The L/D ratio has decreased over the years due to higher low-cost deposits, driven by improvements in our transactional offer that attracted inflows from AFP withdrawals

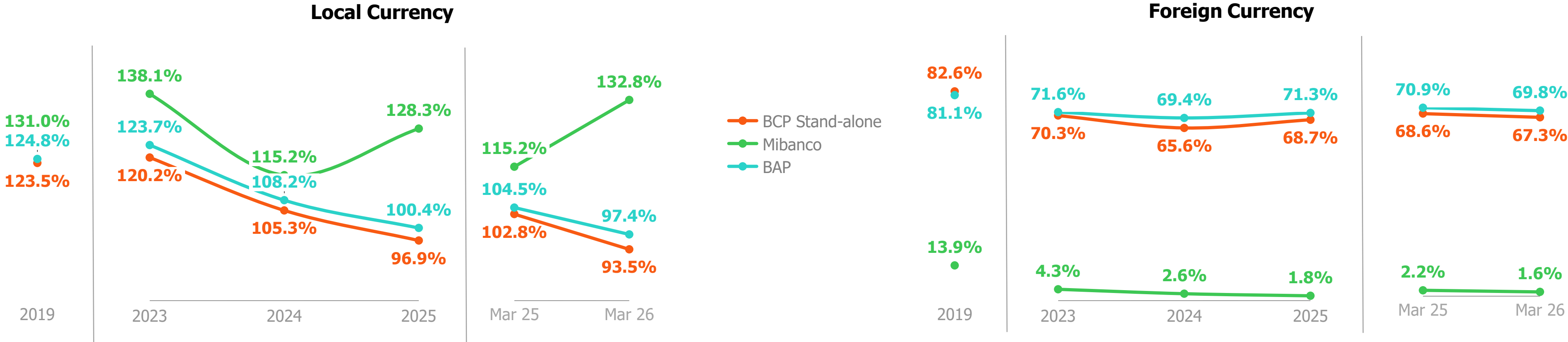


Dollarization Fell in Low-Cost Deposits Due To Pension Funds Inflows and Improvements in Our Transactional Offerings

Breakdown by Deposit Type and currency

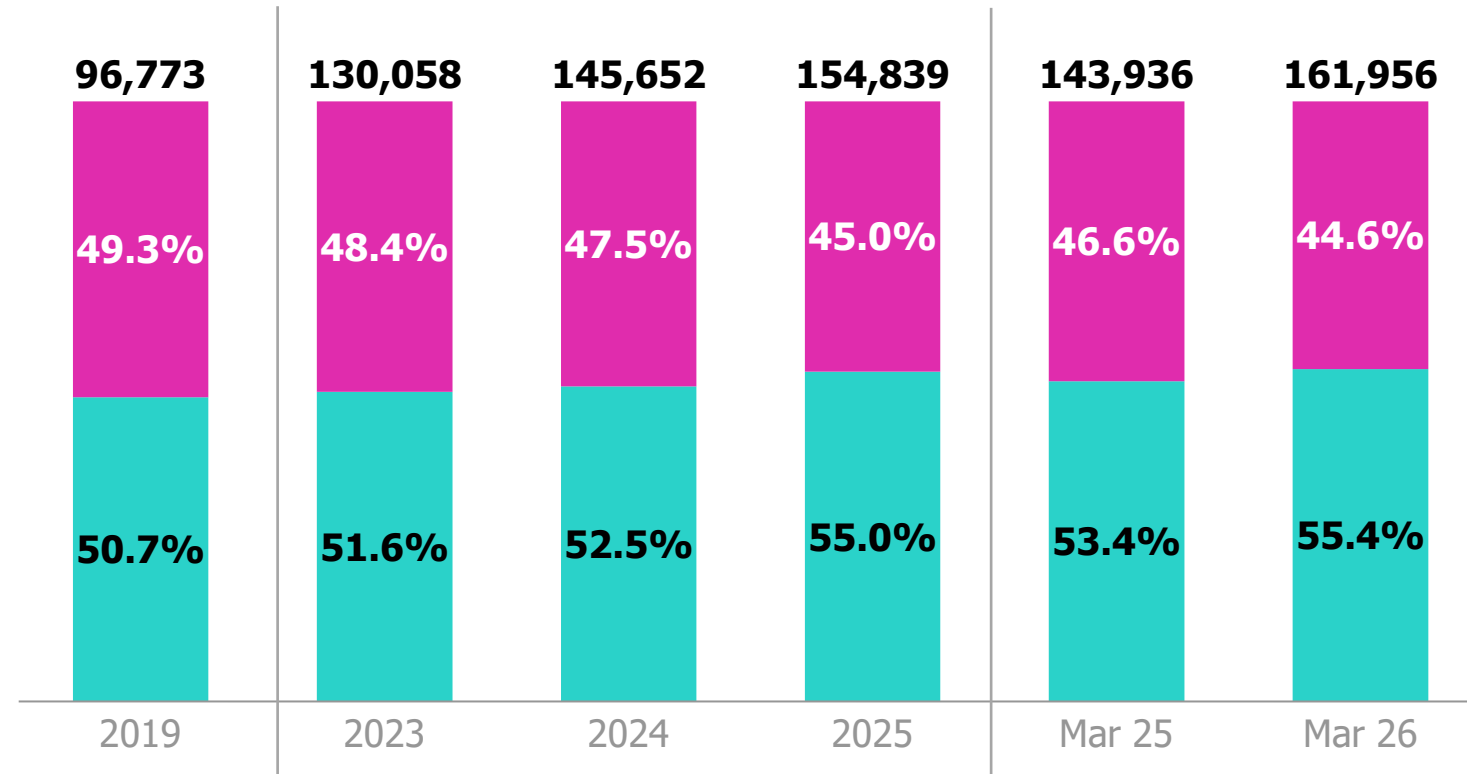


Loan / Deposit Ratio by currency

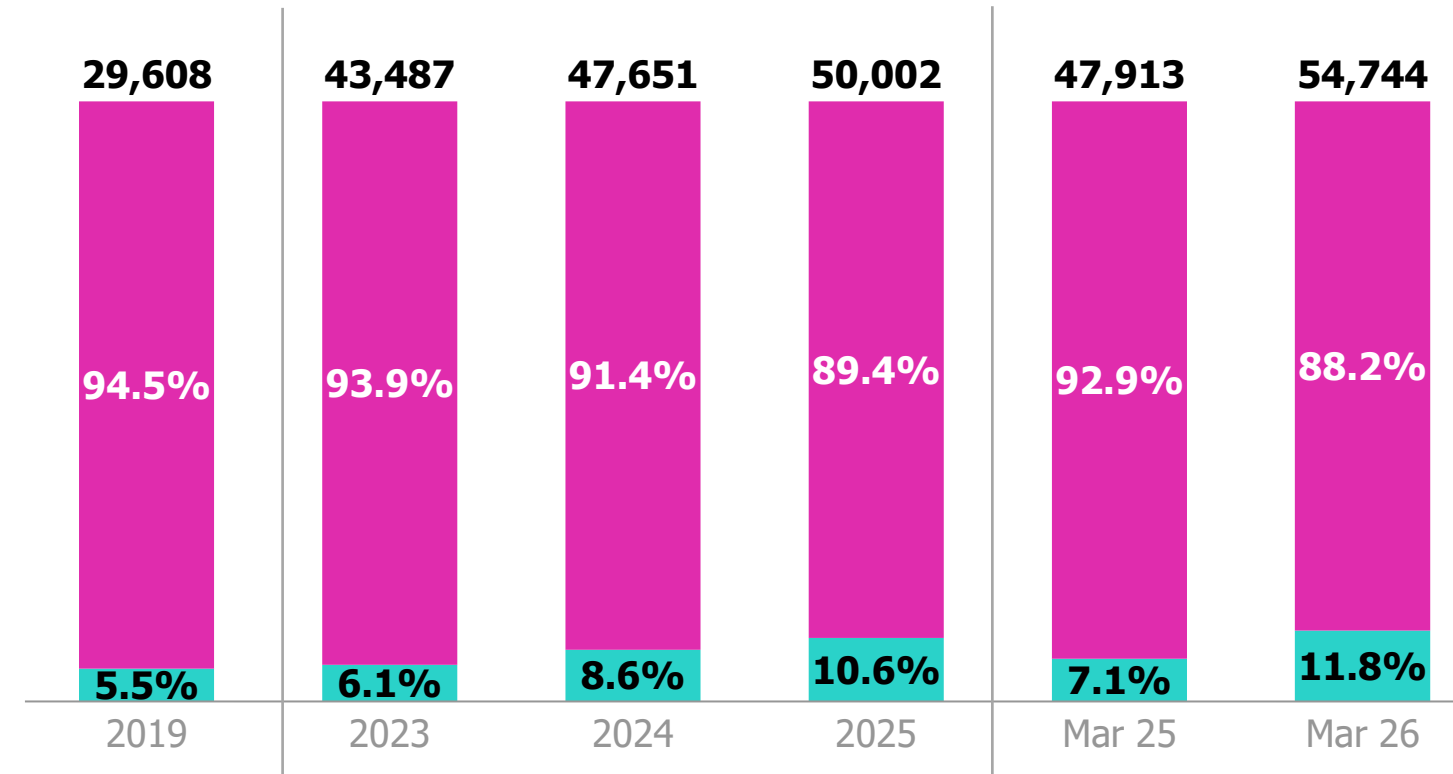


Over Half of Credicorp's Total Deposits Come from Individual Customers, Showing a Steady Increase in Savings Deposits Over Time

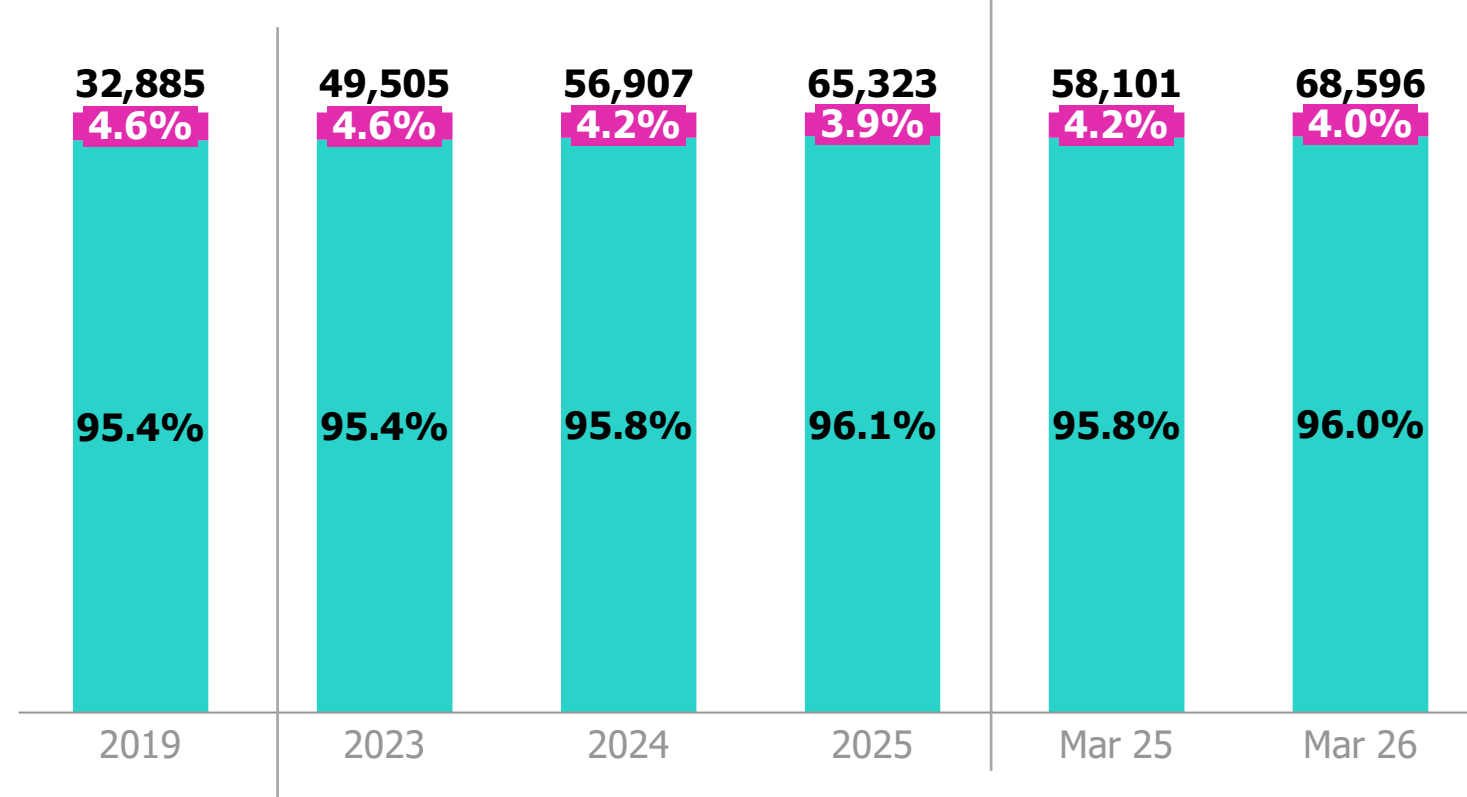
Total Deposits



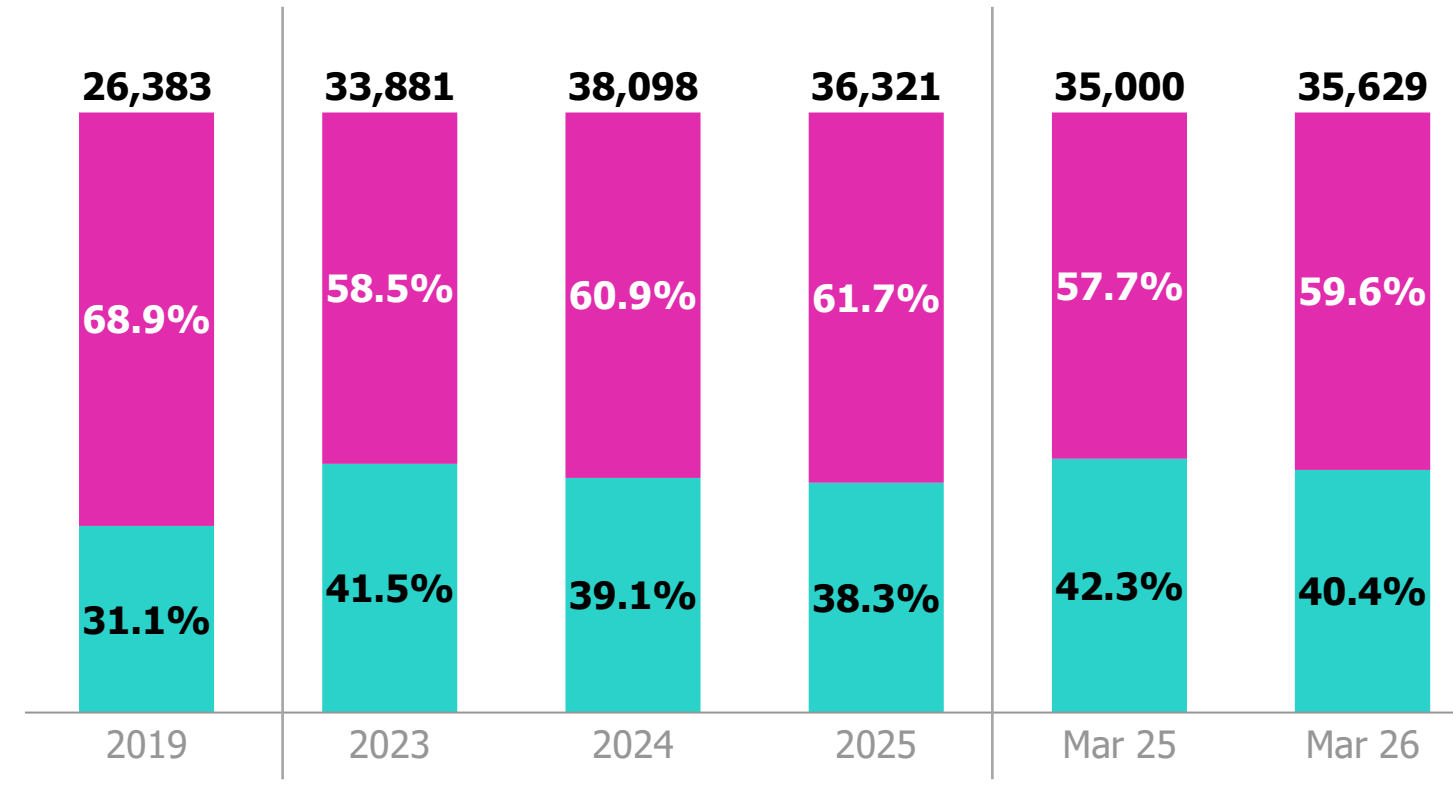
Demand Deposits



Saving Deposits



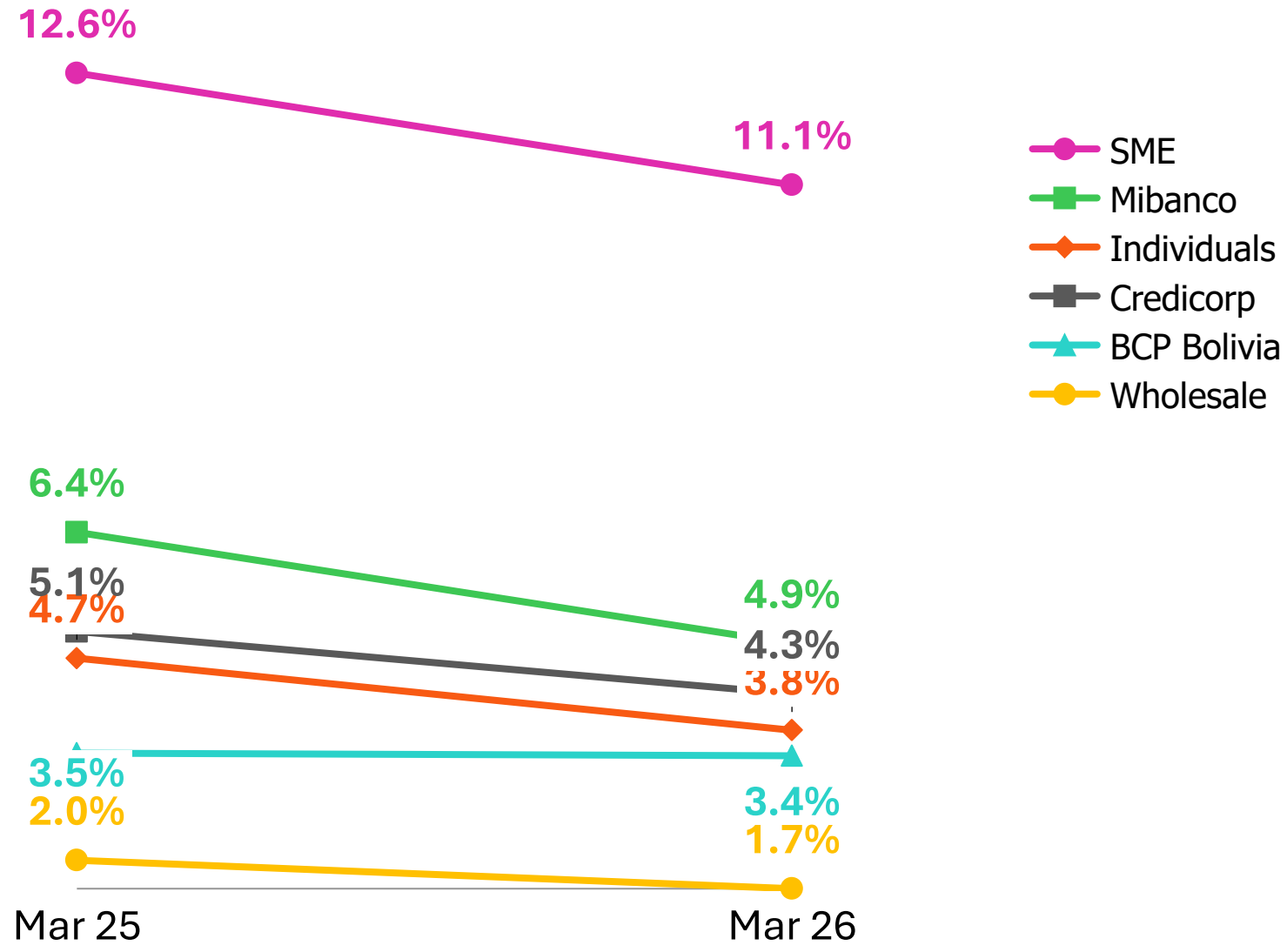
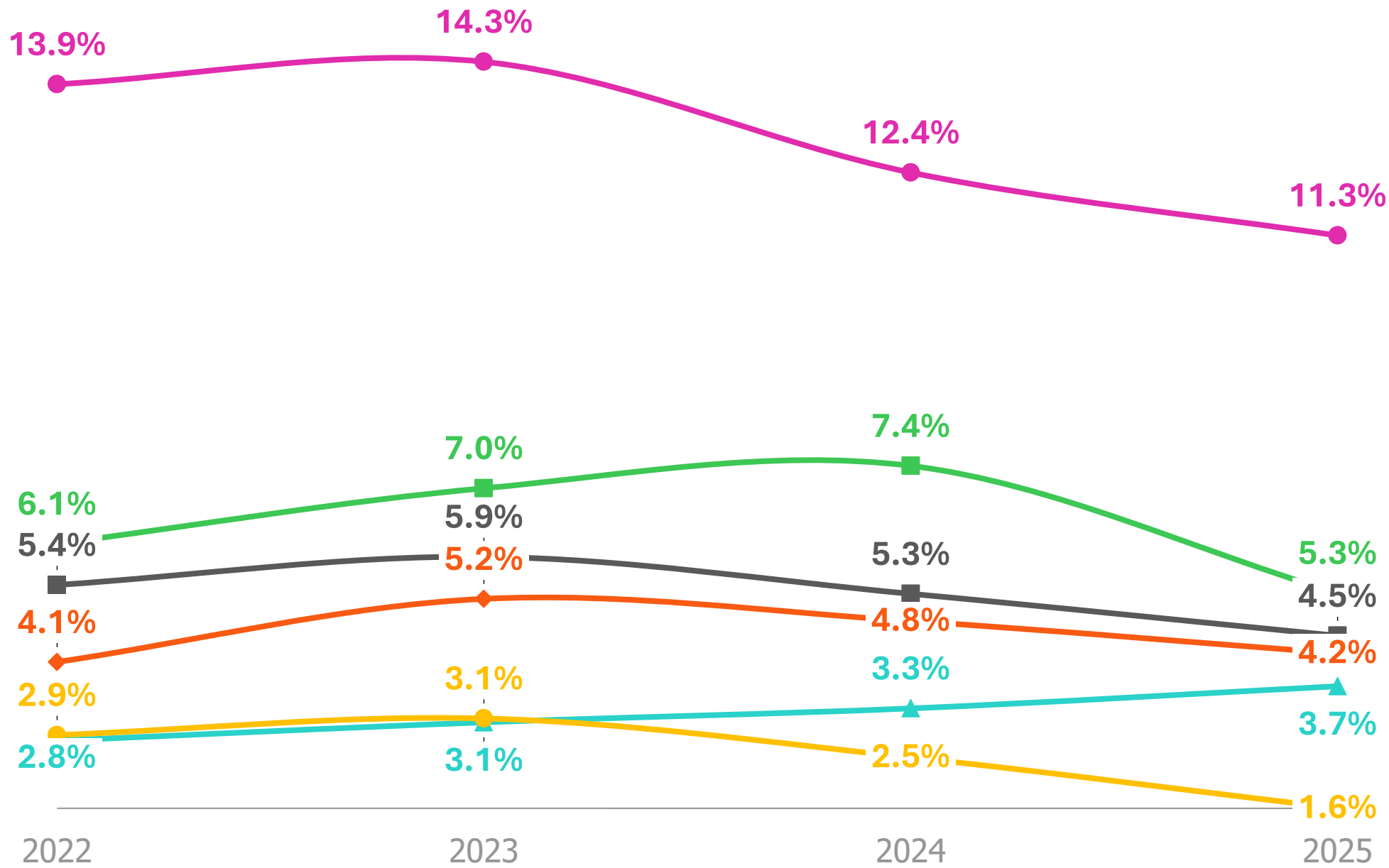
Time Deposits



■ Individuals
■ Companies

Downward Trend in NPL Ratios Mainly Driven by a Favorable Economic Outlook and Fortified Risk Management

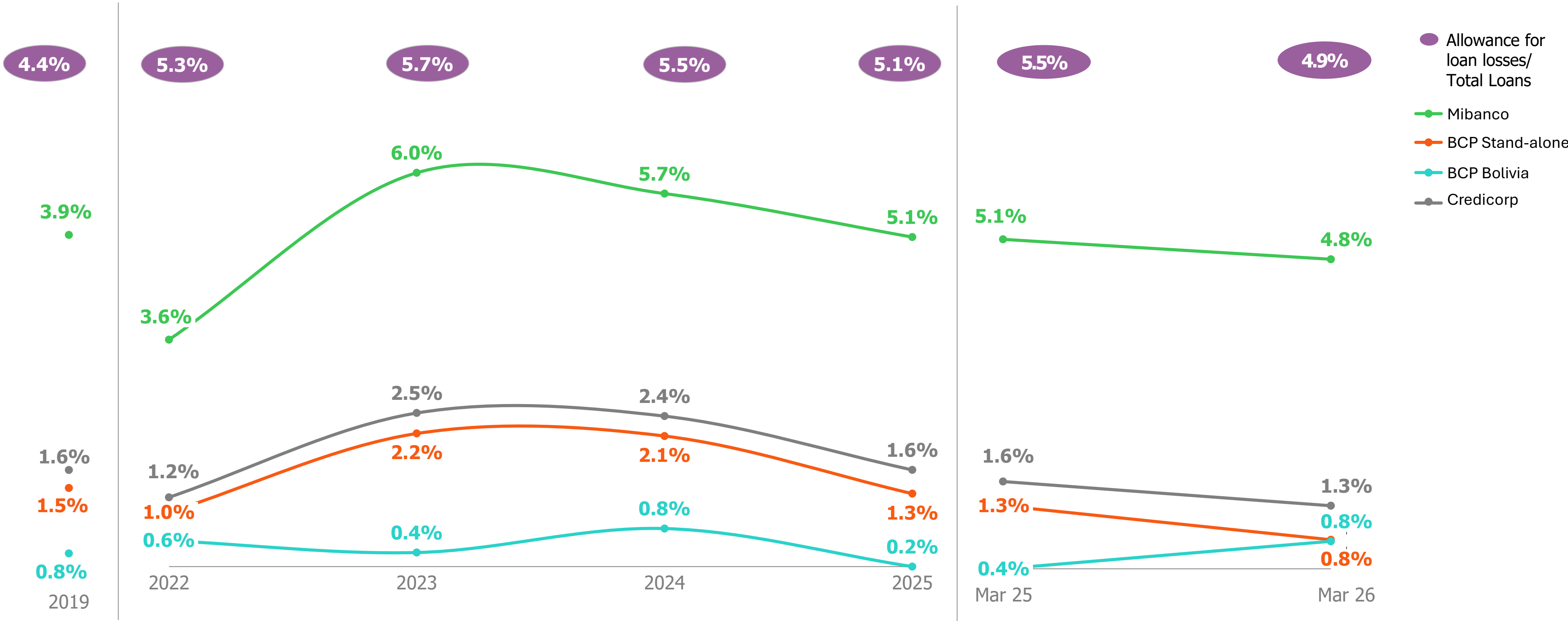
Non-Performing Loans (NPL) Ratio by Segment



Lower Cost of Risk Reflects Improved Payment Performance Across Most Segments

Evolution of Credicorp's Cost of Risk by Subsidiary

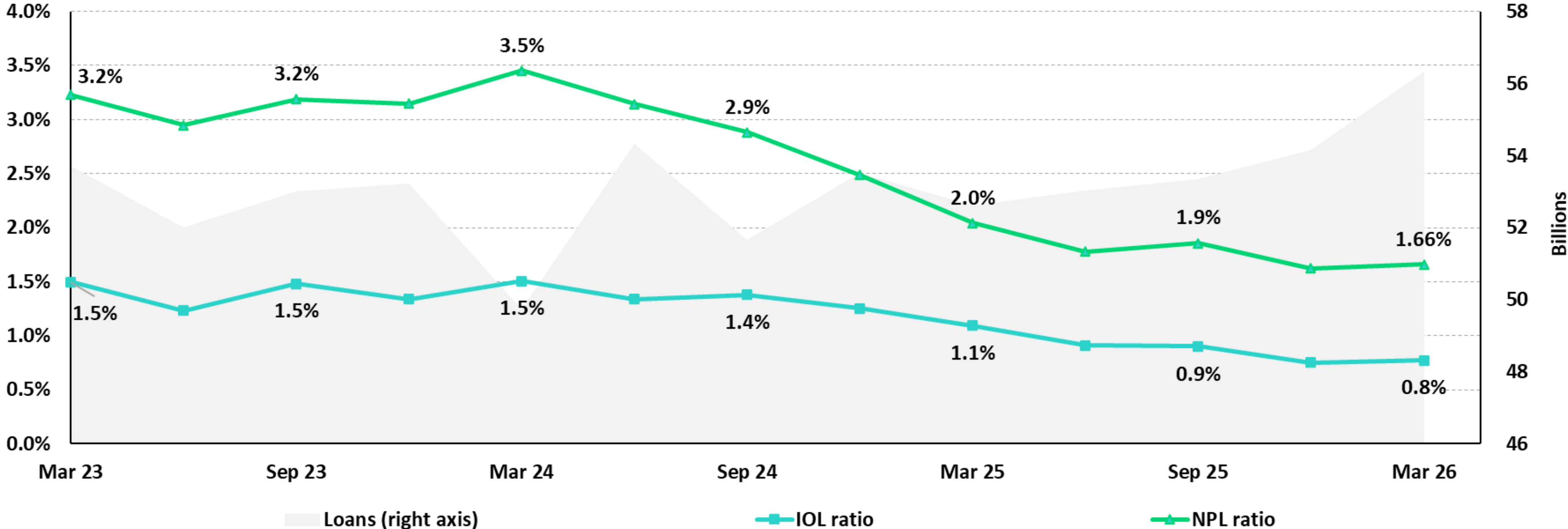
(Total Cost of Risk and Total Loans Coverage Ratio)



Lower NPL Ratio YoY Due to Debt Repayments From Specific Corporate Clients in Real State and Commercial Sectors

Wholesale Banking

Collateral level: 27%*

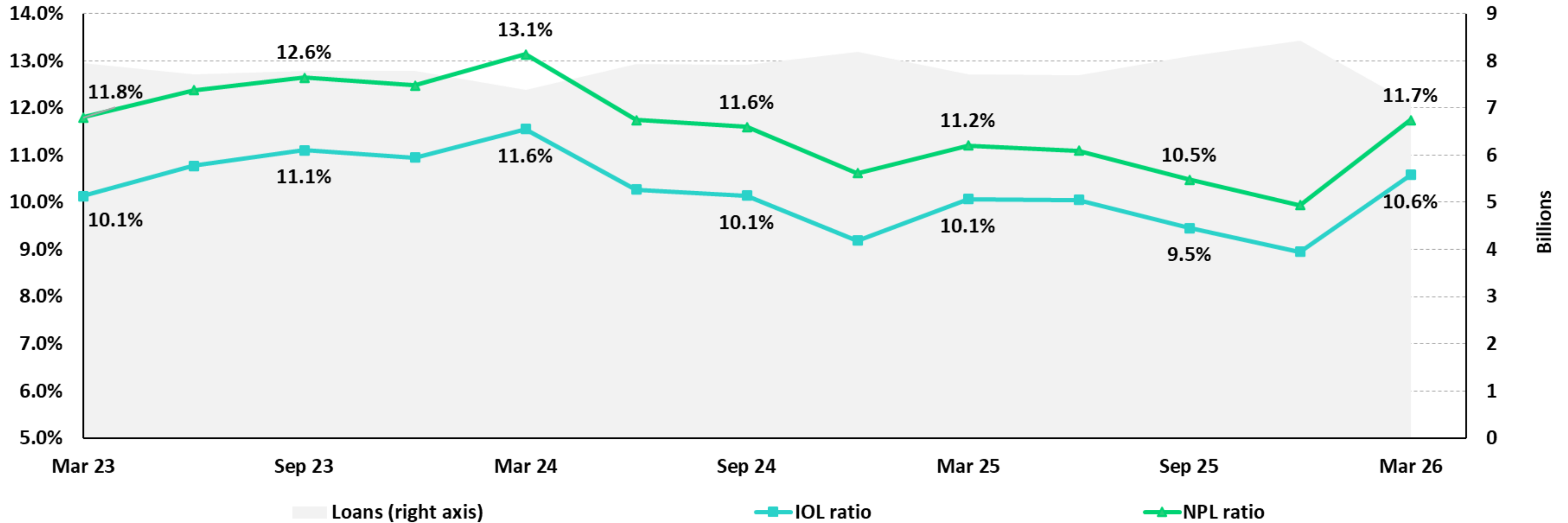


*Collateral levels as of Dec 2025.

NPL Ratio Edged Higher YoY Mainly Due to a Decline in Loan Volumes

SME – Business

Collateral level: 70%*

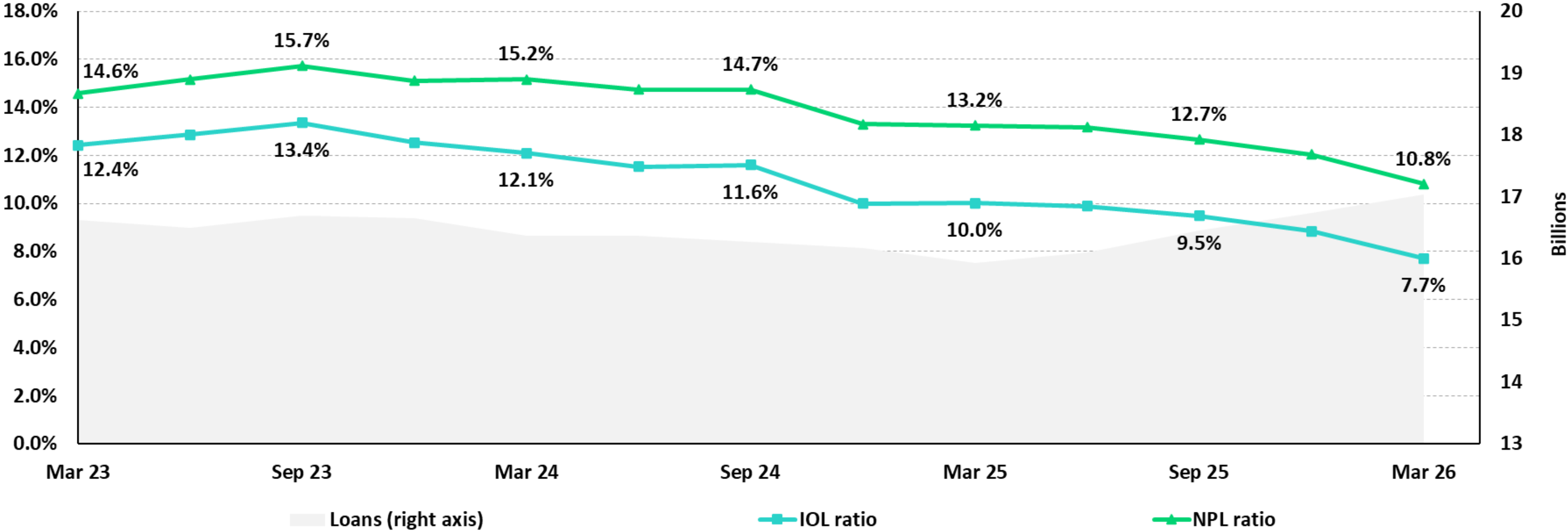


*Collateral levels as of Dec 2025.

Lower NPL Ratio YoY as Repayments by Clients in the Judicial Recovery Stage Reduced NPL Volumes

SME – Pyme

Collateral level: 32%*

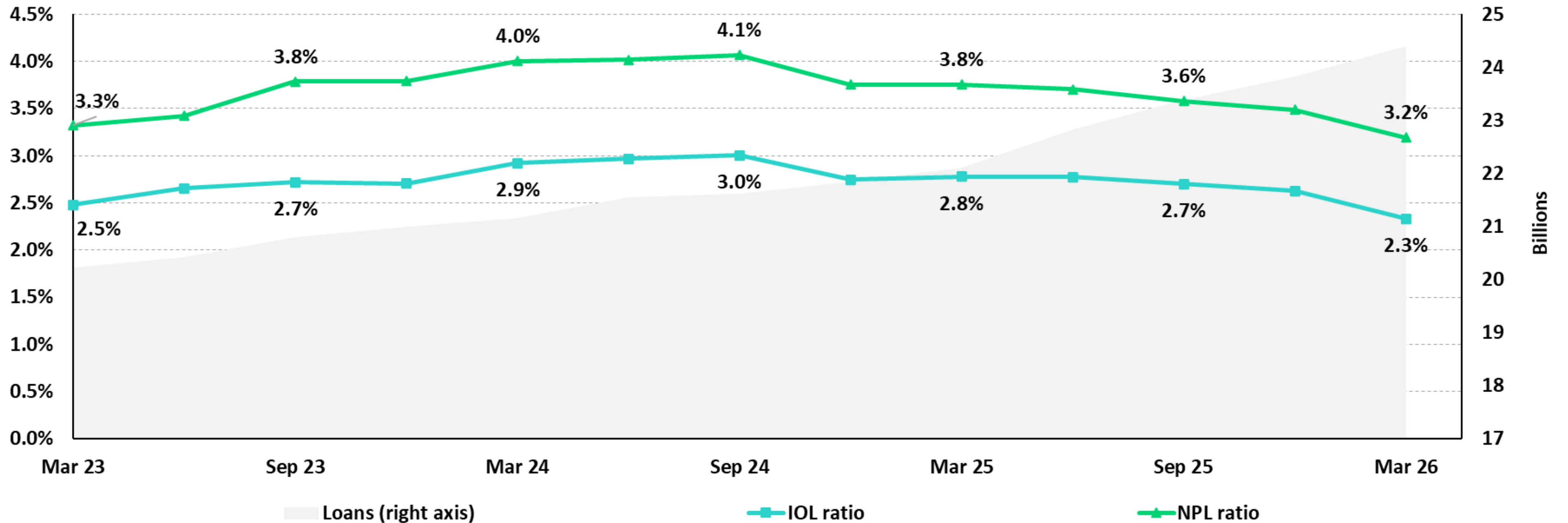


*Collateral levels as of Dec 2025.

NPL Ratio Improved YoY Driven Mainly by Higher Loan Disbursements Amid Improvements in the Economic Environment and Lower Interest Rates

Mortgage

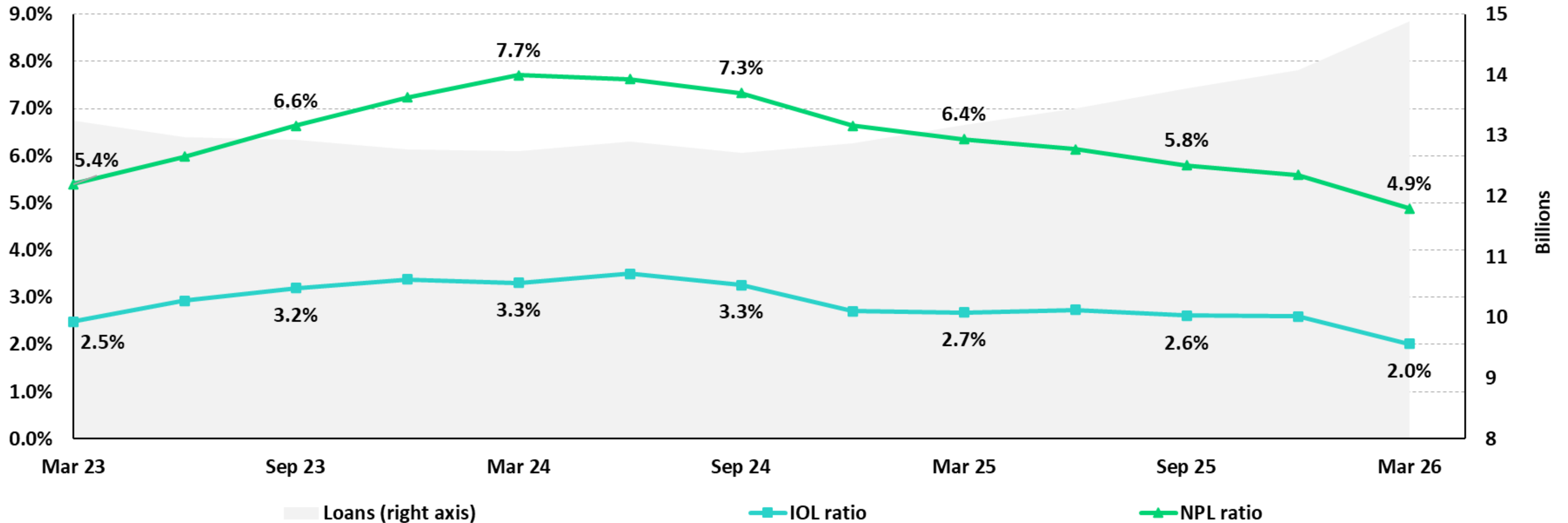
Loan-to-Value: 71%*



*Loan-to-Value as of Dec 2025.

Lower NPL Ratio YoY as Debt Amortizations Fueled by High Liquidity Reduced NPL Volumes

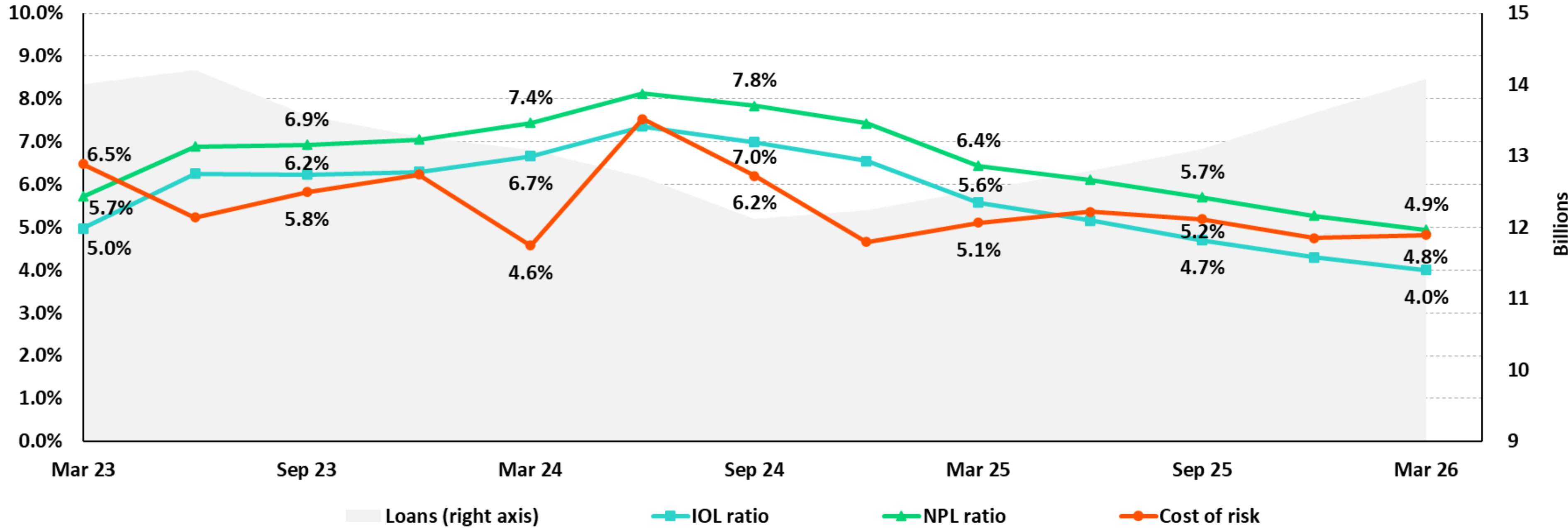
Consumer



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

Mibanco

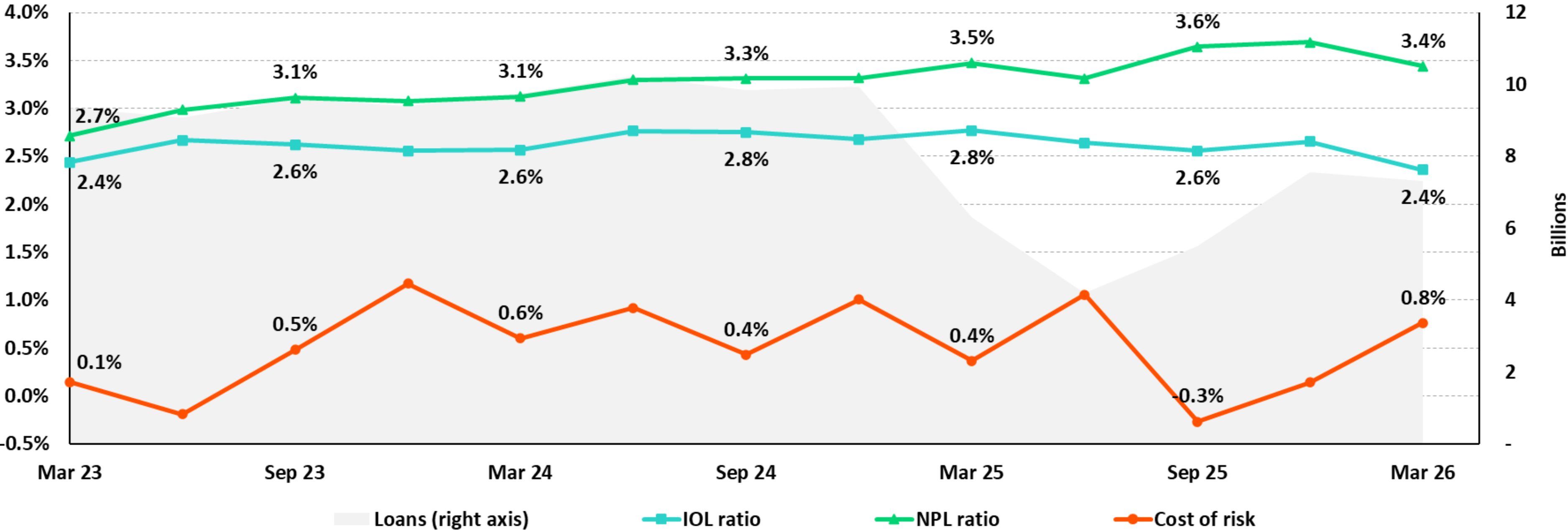
Collateral level: 5%*



*Collateral levels as of Dec 2025.

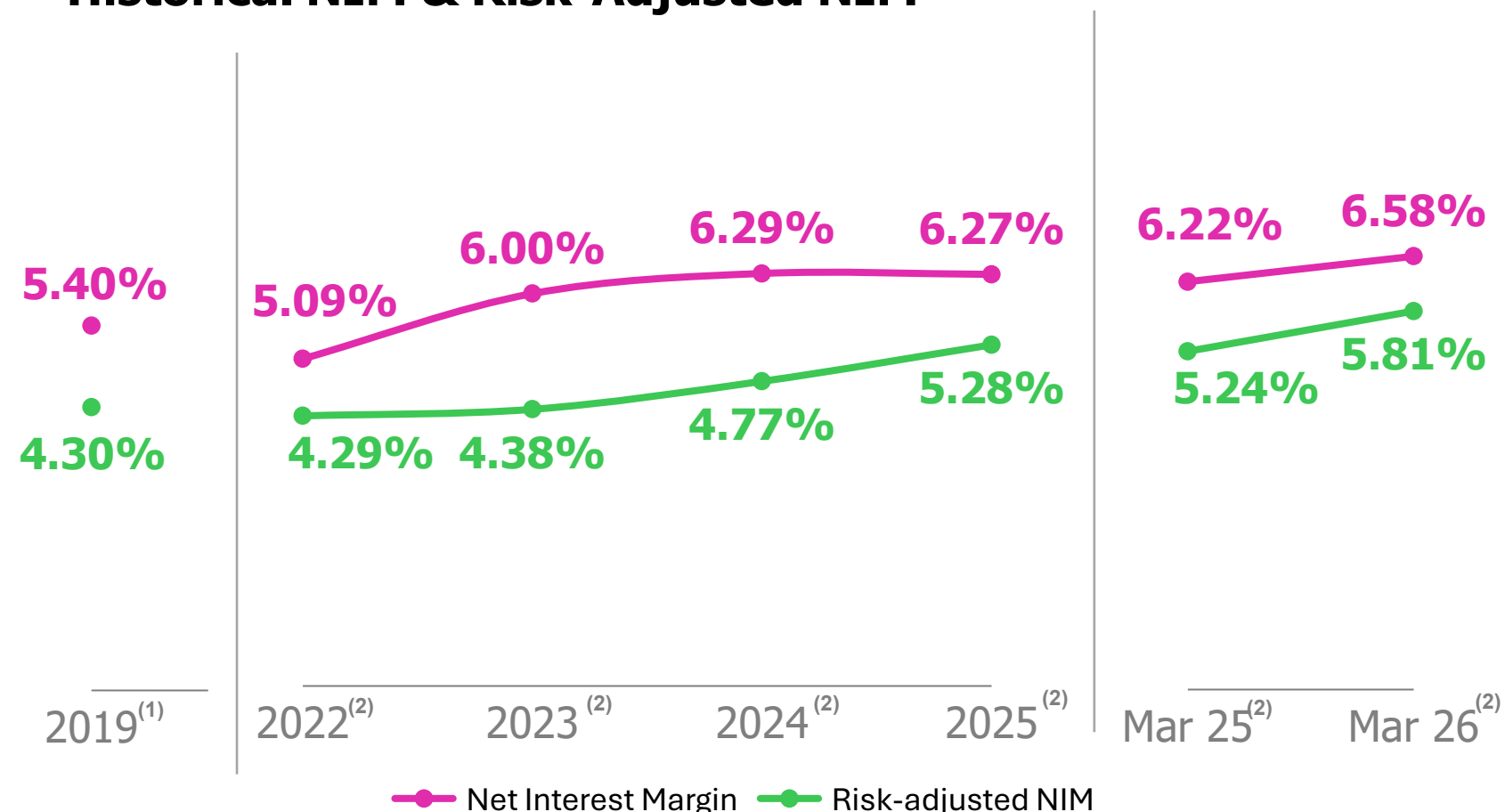
BCP Bolivia's NPL Ratio Decreased YoY as its Loan Portfolio Edged Higher

BCP Bolivia

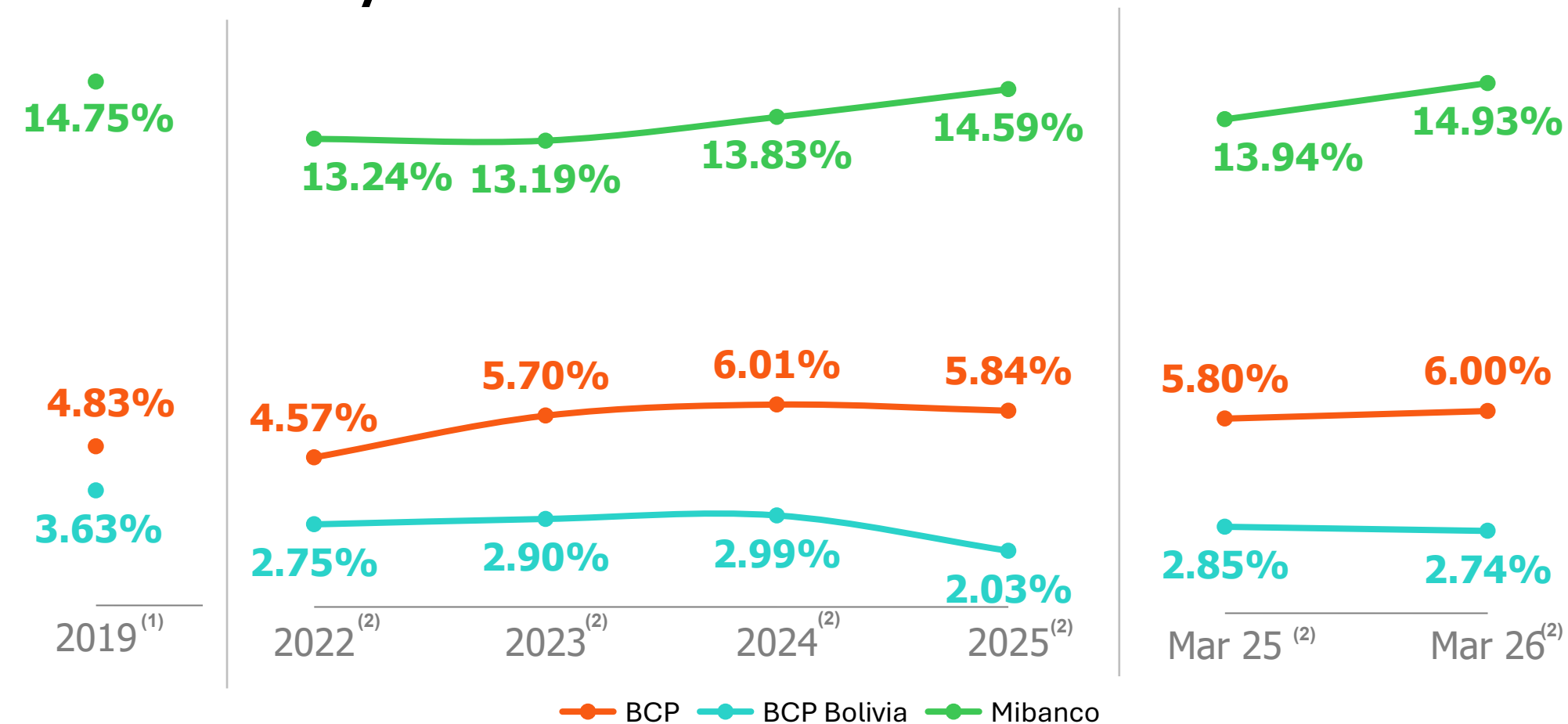


Resilient NIM Bolstered by Lower Funding Cost, While Risk-Adjusted NIM Maintains an Upward Trend

Historical NIM & Risk-Adjusted NIM



Historical NIM by subsidiaries



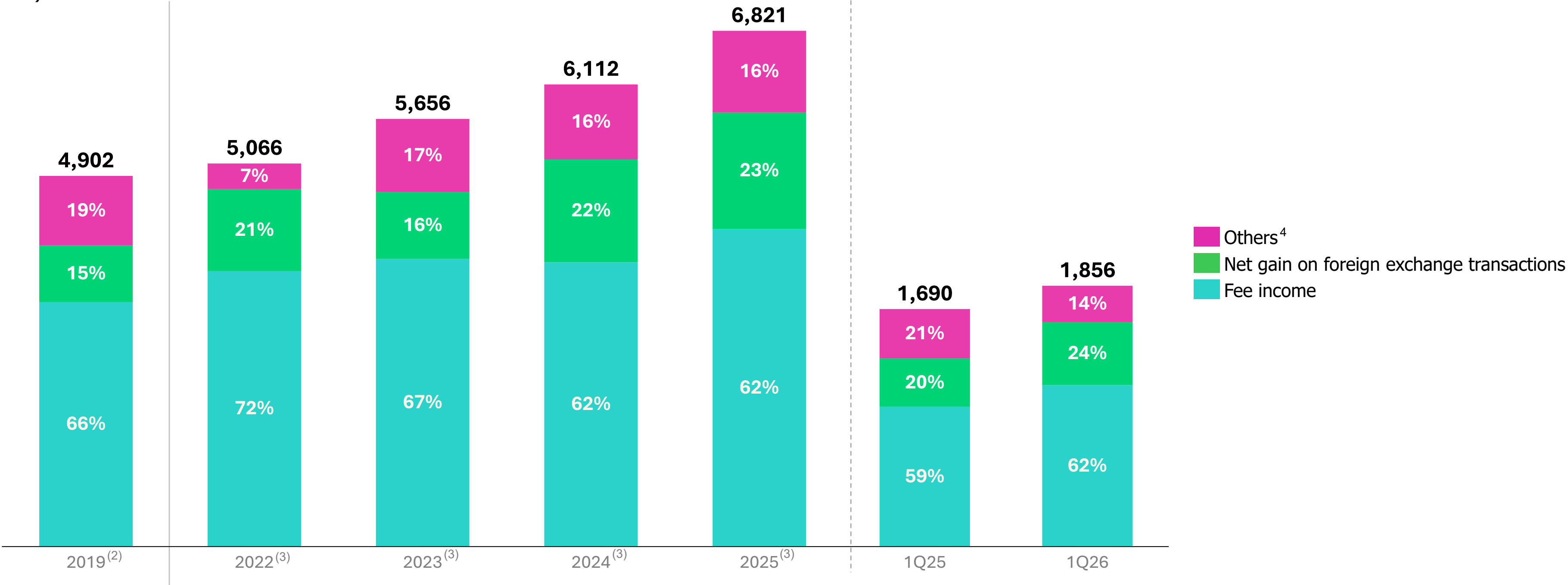
Net Interest Income

Net interest income S/ Millions	IFRS 4	IFRS 17					% change	% As of Mar 26	
	2019	2023	2024	2025	1T25	1T26	1T26 / 1T25	LC	FC
Interest income	12,382	18,798	19,869	19,930	4,895	5,212	6.5%	72%	28%
Interest expense	3,290	5,861	5,754	4,649	1,187	1,087	-8.5%	50%	50%
Net interest income	9,092	12,938	14,115	15,281	3,708	4,126	11.3%	79%	21%
Net provisions for loan losses	1,846	3,622	3,519	2,406	582	482	-17.2%		
Risk-adjusted Net interest in	7,246	9,316	10,596	12,874	3,126	3,644	16.6%		

(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 Income¹
(\$/ 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.

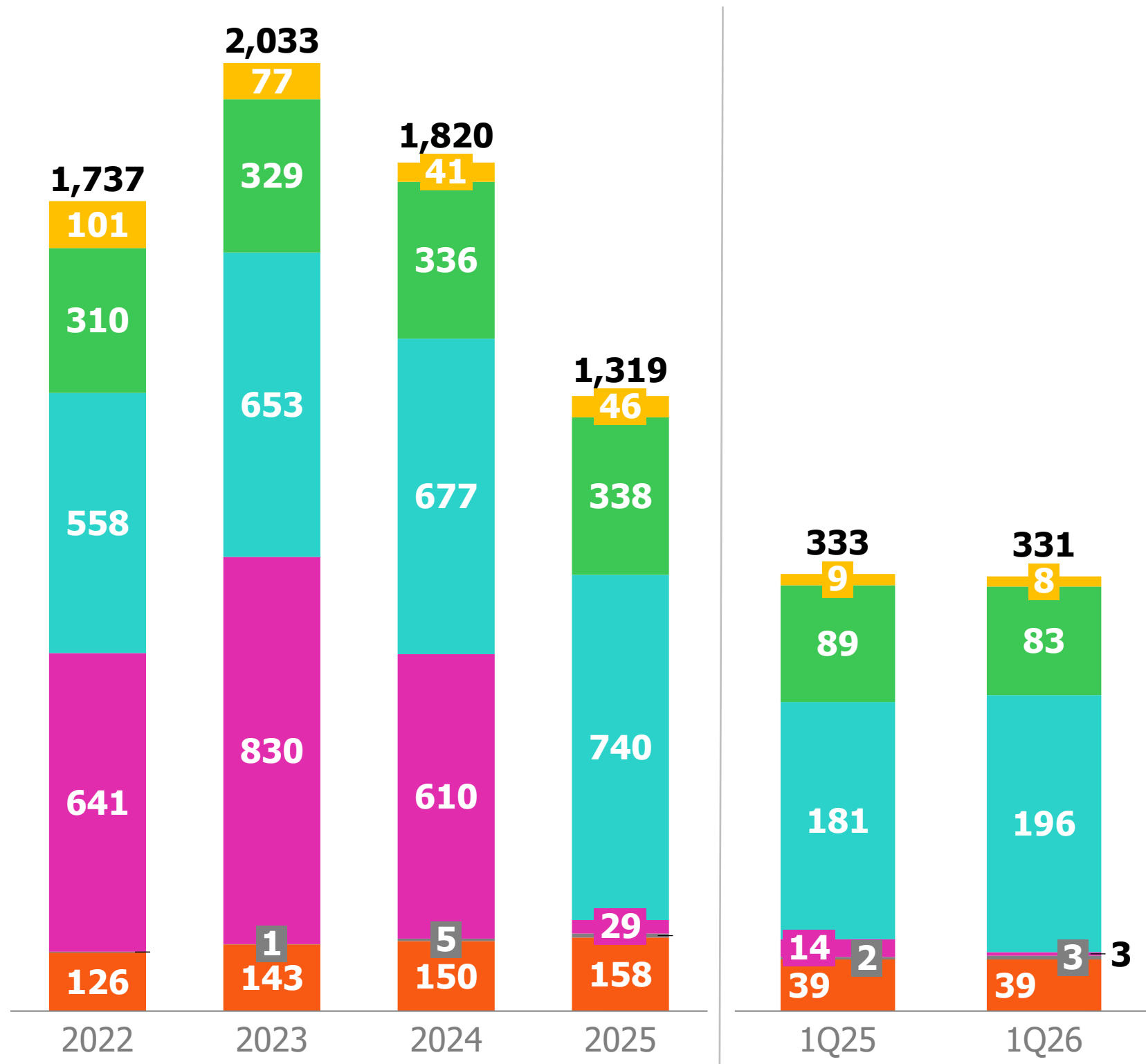
(2) Figures reported under IFRS 4.

(3) Figures reported under IFRS 17.

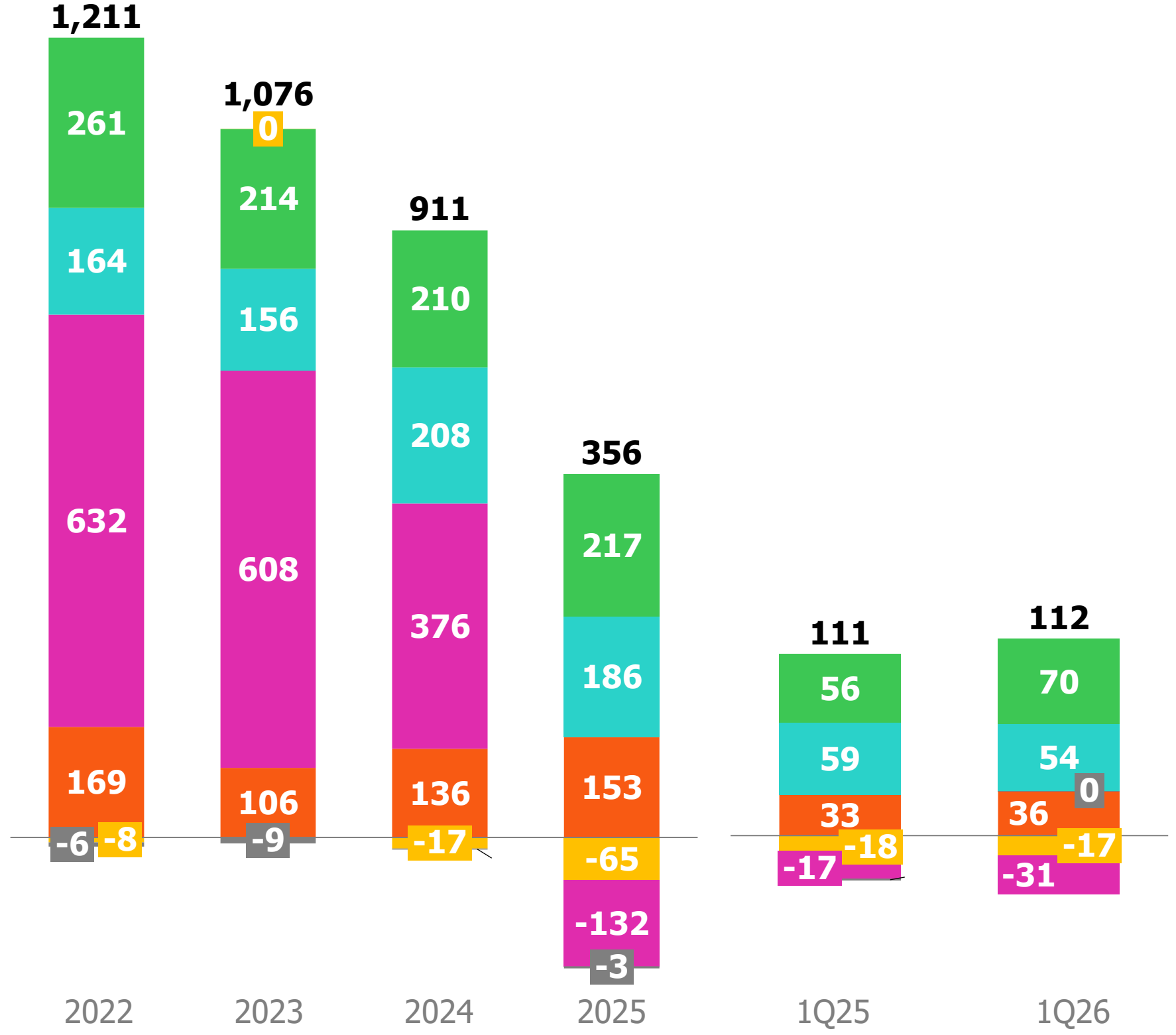
(4) Others includes Net gain on securities, Net gain from associates, Net gain on derivatives held for trading, Net gain from exchange difference, Other non-financial income

In Insurance, Life Results Decreased Due to Higher Expenses Mainly in Group Life and Lower Income from Disability and Survivorship (D&S)

Income from Insurance Services
(\$/ Millions)



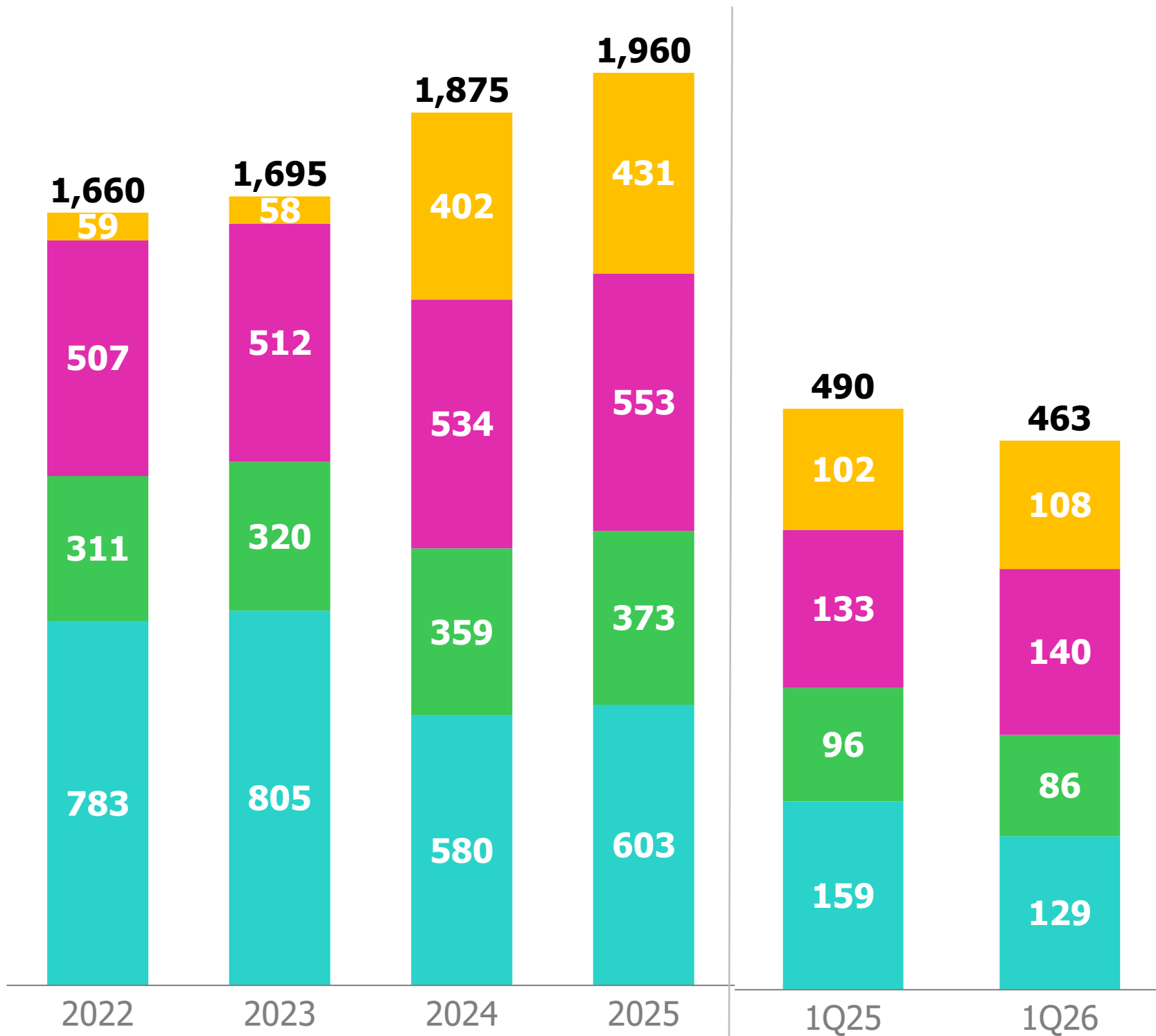
Expenses from the Insurance Services
(\$/ Millions)



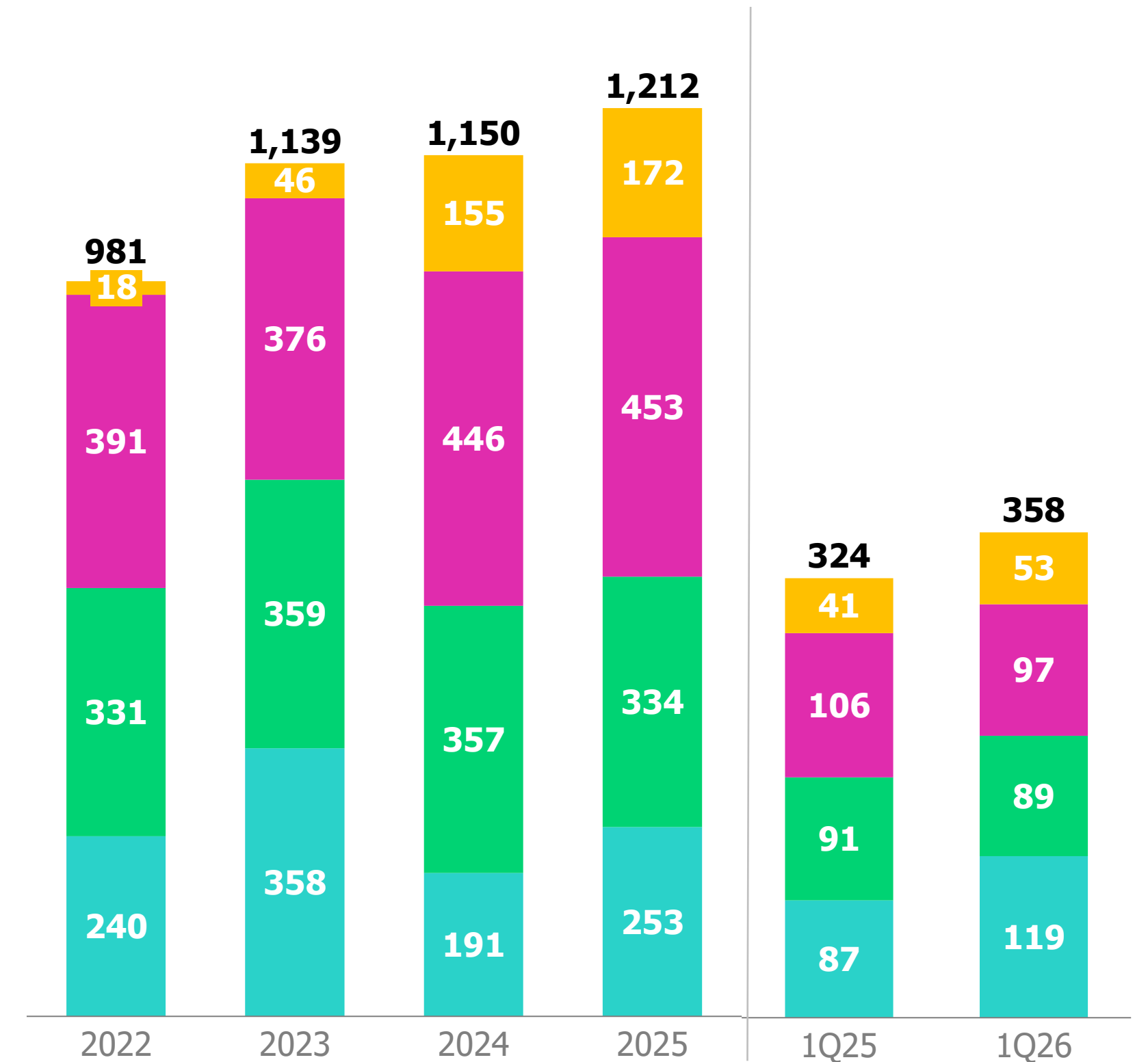
- Individual Life
- Group Life
- Credit Life
- D & S
- Personal Accident
- Annuities

In Insurance, P&C Results Decreased Due to Lower Income in Commercial Lines

Income from Insurance Services
(S/ Millions)

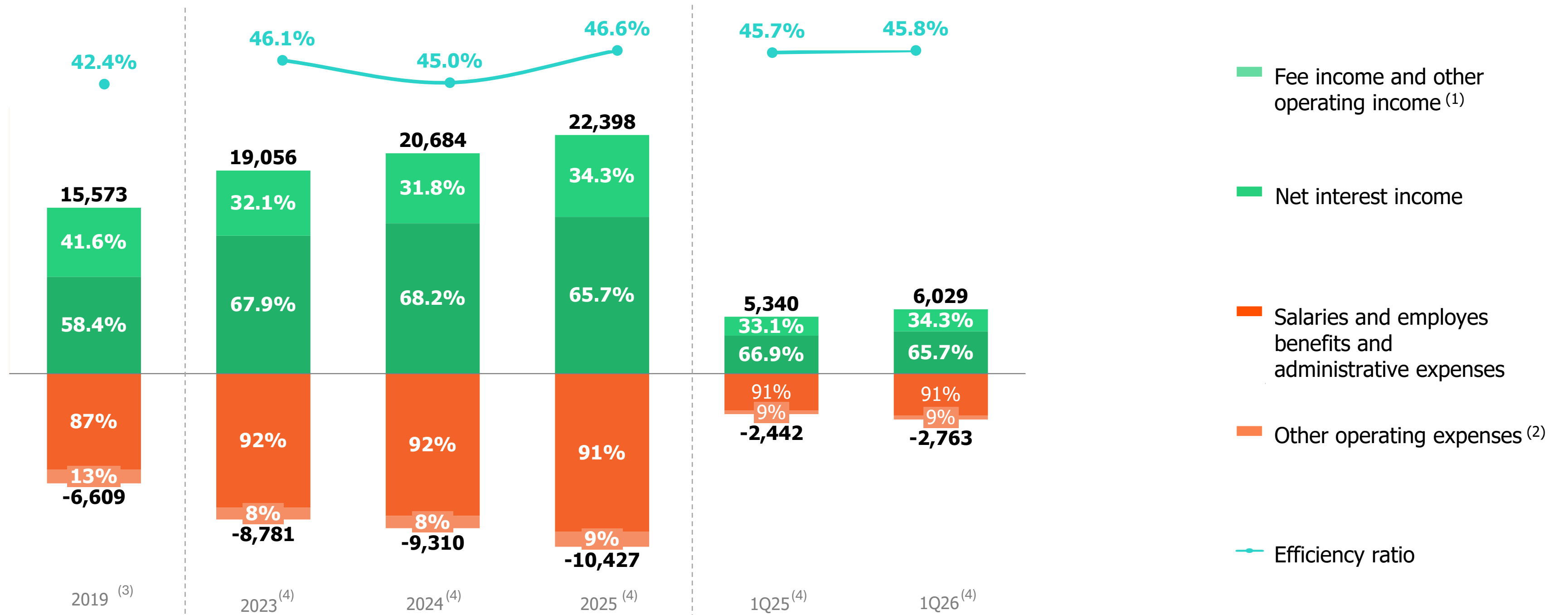


Expenses from Insurance Services
(S/ Millions)



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.

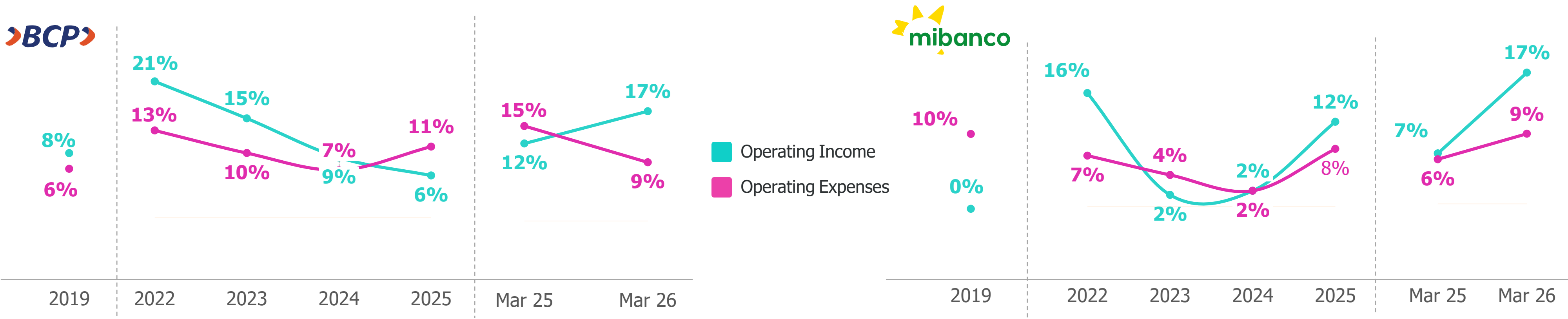
(4) Figures reported under IFRS 17

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 (%)

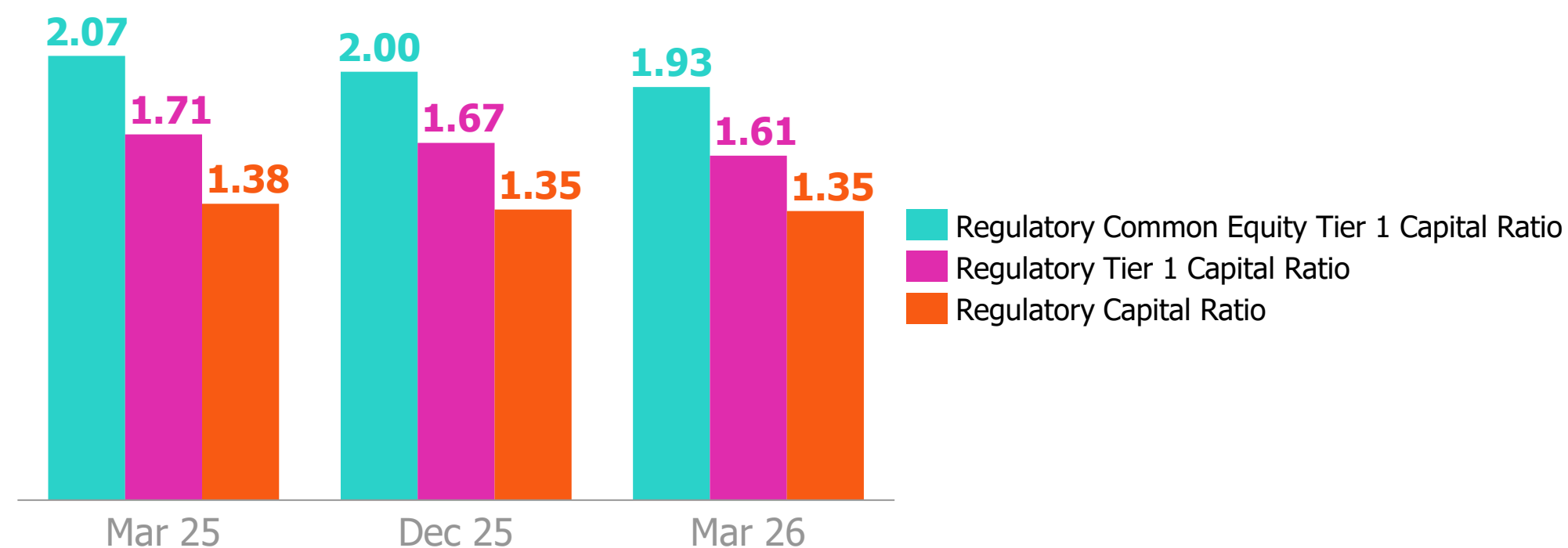
	BCP Stand-alone	BCP Bolivia	Mibanco - Peru	Pacifico
2019	40.7%	60.0%	53.0%	40.2%
2020	40.9%	87.8%	62.6%	39.0%
2021	43.4%	60.3%	55.4%	35.4%
2022	40.7%	60.9%	51.3%	34.3%
2023	38.8%	61.3%	52.7%	26.5%
2024	38.1%	63.9%	52.7%	27.6%
2025	39.7%	67.8%	50.9%	38.3%
Mar 25	37.7%	69.6%	52.9%	31.5%
Mar 26	38.6%	65.2%	49.2%	39.4%

Income and Expenses Annual Growth (%)

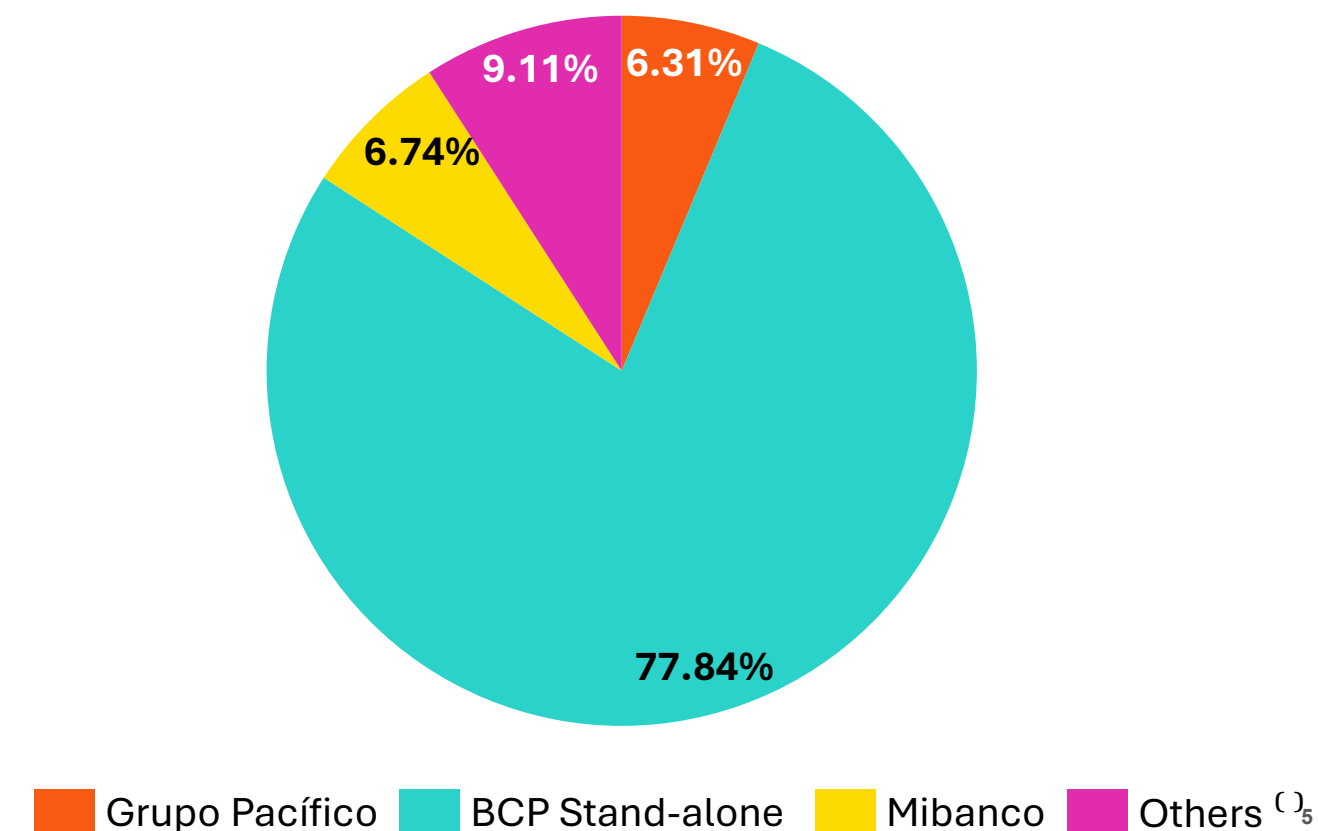


Credicorp's Capital Position Maintains a Significant Buffer over Regulatory Requirements

Capital Coverage Ratios



Regulatory Capital Requirement Breakdown Mar 26



Compliance with Capital Requirement

(S/ Thousands)⁽⁶⁾

	Mar 25	Dec 25	Mar 25
Total Regulatory Capital (A)	42,236,587	43,813,222	45,545,136
Total Regulatory Capital Requirement (D)	30,571,363	32,346,541	33,801,576
Regulatory Capital Ratio (A) / (D)	1.38	1.35	1.35

(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/>

1Q26 Corporate Presentation

May 2026

CREDIC  RP

