

Credicorp Capital Meeting

December 6th



**Closing the year with
strong results**

**Preparing for new
challenges and
opportunities**

3Q23 Results

Profit Sep-23

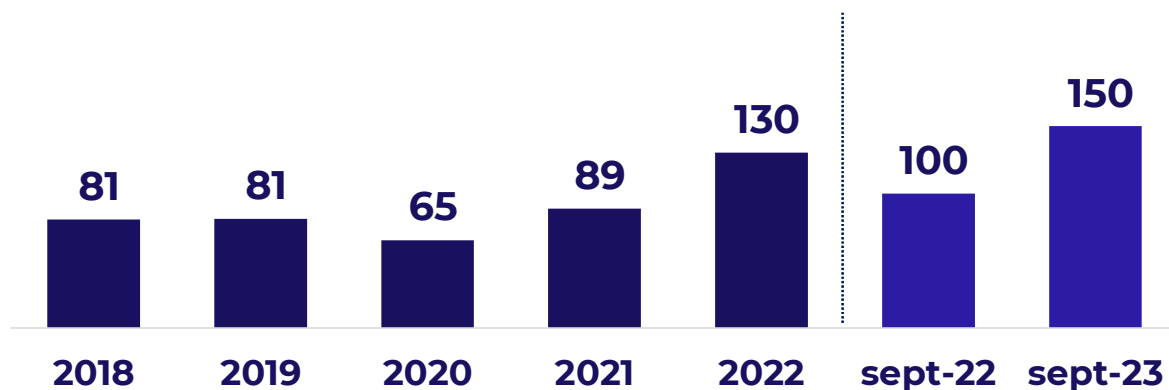
MCH \$150,466

+50.3% YoY

ROAE Sep-23

21.3%

+560 bps



Banco

MCH \$133,217 M
+36.5% YoY

Vida

MCH \$27,590 M
-16.4% YoY

Inversiones

MCH \$8,842 M
-36.7% YoY

Factoring

MCH \$10,359 M
+2.8% YoY

Protecta

S./ 23,110 M
+104.9% YoY

Travel

MCH \$4,306 M
+53.1% YoY

Corredora de Seguros

MCH \$616 M
+10.2% YoY

Inmobiliaria

MCH -\$2,364 M
(\$663 sep-22)

Looking to the future, our focal points are:

1 |



Consolidate and protect the business

- Efficiency
- Capital optimization
- Commercial growth
- New business opportunities
- Regulatory challenges

2 |



Enrich our financial services offering

- Focus on customer experience
- New digital products and channels

3 |



Enhance our brand and seal of impact on the environment

- Strengthen our position in the market as a sustainable and profitable financial services group
- Position the Security brand for new generations

4 |



Strengthen teams and corporate culture

- Empowerment
- Collaboration
- Agility
- Flexibility

1

Consolidate and
protect the business

Commercial Banking

- **Improve the customer experience** through digital channels and tools
- **New markets** for corporate financing
- Expand service in **medium-sized segment**
- Synergies with **Factoring Security**

Asset Management

- Develop **innovative products**
- Strengthen **advisory services**
- New **digital functionalities**

Retail Banking

- **Improve the customer experience** in digital channels
- Be our customers' **primary** bank

Factoring Security

- Continue **developing digital platforms, improving the experience** and expanding coverage
- Synergies with **Banco Security**

Vida Security

- **Efficient scalability**
- New offer of B2C **Health** and boost our B2B business
- Develop **channels, innovating in distribution**, and add **alliances** that complement our offering

Organization-wide: Efficiency, leveraged on digital developments

2

Enrich our financial services offering

Implementing digital transformation

Digital maturity

2028 forward

Deep digitalization

2025 to 2027

Accelerated digitalization

2022 to 2024

Basic digitalization

2016 to 2021

Incubate

Expand

Deepen

Group-wide / Corporate

Insurance

Lending

1. Developing digital solutions

3D Secure

Security Pass

New app reimbursements

Autofactoring 2.0

Improvements to channels

Improvements to Autofactoring

Reboot Channels

Security UP

100% Digital onboarding

Other channels

Undisclosed roadmap

2. Fintech and open banking

Investment in neobanking Monument Bank

Insurance APIs

Security Hub

Continue to develop Security Hub

3. New capabilities

Platform for public sites

Value stream processes

Data lake Cloud

APIs 100% on Cloud

CoE with artificial intelligence

Digital factory

Design system

Origination Retail Banking

Origination v3

GRUPO | security

Digital

3 | Enhance our brand and seal of impact on the environment



New advances in sustainability ESG factor management

Organization, Governance and Culture

Integrating sustainability into the entity's governance, policies and functions, embedding ESG criteria in the organization's culture.

Commitment to the Sustainable Development goals



Our Businesses

Through our companies we look to identify changing customer needs and offer solutions and products that are socially responsible and environmentally friendly.



Reporting and Disclosure

Reporting and disclosure must address both traditional financial information and non-financial indicators and performance related to sustainability and social responsibility.





Cultural Evolution

Focus on team dynamics, in order to enhance collaboration and adaptability



Talent:

- **Protagonists** of their development.
- **Enabling leadership** for organizational purpose.

Common challenge:

- **Collaboration** between teams and effective **empowerment**.

Culture:

- **Empowerment, agility** and **adaptability**.

2024 Outlook

GDP

1,5%

CPI

3%

Industry loans

6,4%

Life Insurance Industry Premiums

10%

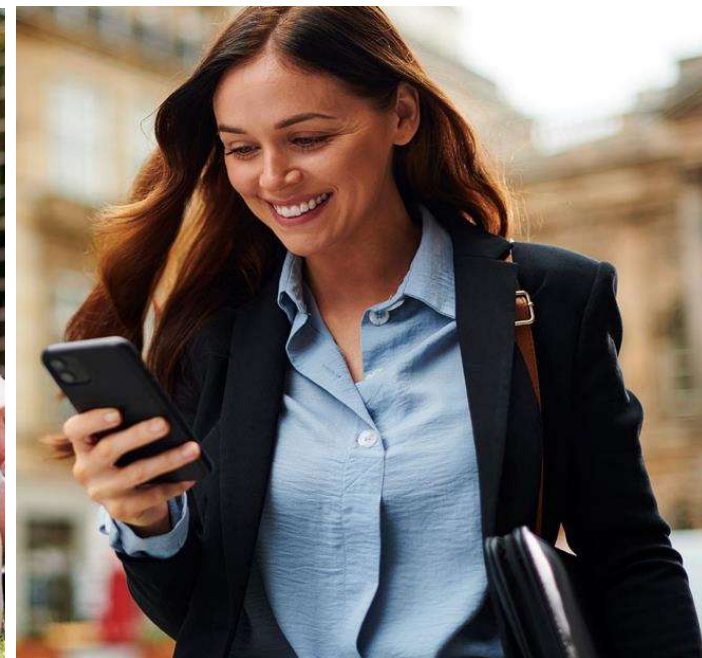
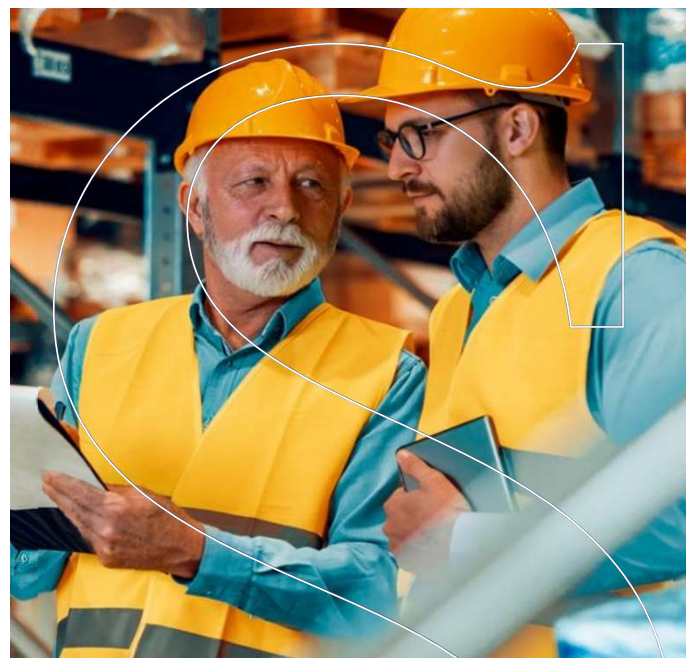
Perú - GDP

2,5%

Perú - CPI

3%





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