

Driving a
sustainable and
inclusive tomorrow

Sustainability
Report
2024

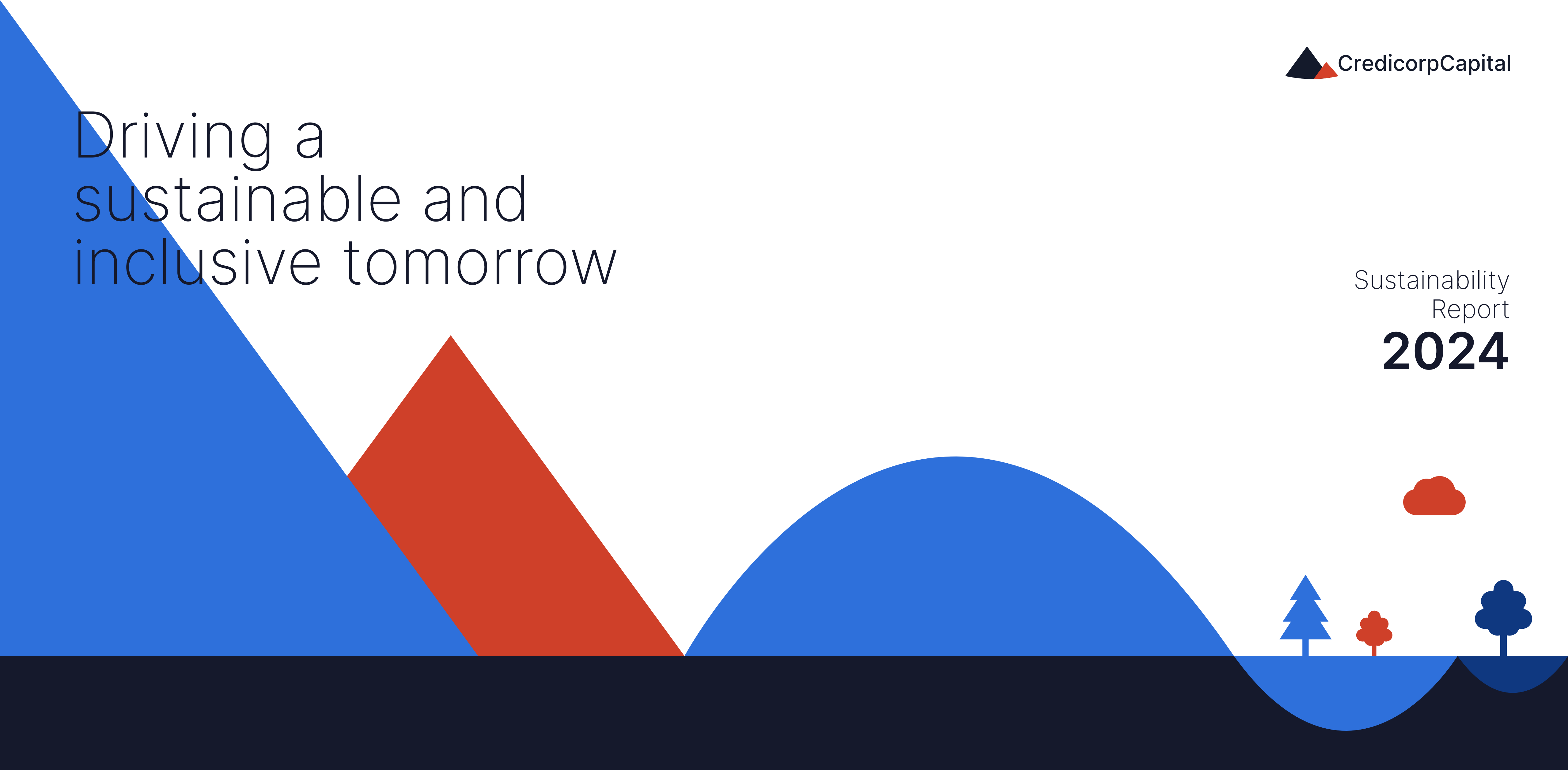


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1.1 Performance Statements 2024

(GRI 2-22)



Dear clients, shareholders, employees and members of the countries where we operate,

I am proud to present Credicorp Capital's Sustainability Report 2024, which reflects our strategy and economic, social and environmental management over the last year.

Challenges and lessons shaped our experience throughout 2024 at all levels. After redefining our strategy in 2023, we continued to drive our growth through businesses with potential for scalability and sustainable profitability over time. Thus, our strategy continues to focus on less volatile lines of business, such as Wealth Management and Asset Management, complemented by the transactional capabilities offered by our Capital Markets business.

Additionally, to prepare for future challenges and seize opportunities, we included the leaders of the Risk and Legal teams in the Management Committee. This broader range of perspectives will

help us move closer to our goal of being recognized for our customer experience and creating sustainable value. Similarly, this year we formalized the Sustainability Team, which reports directly to me and is responsible for the environmental, social, and governance strategy and management, both within business initiatives and across the organization.

Responsible and sustainable investments in Asset Management and Wealth Management stand out within our business sustainability initiatives. In Asset Management, we made great progress in our assessment of the Principles of Responsible Investment (PRI), the largest organization at the global level. And our Wealth Management team was once again granted Euromoney's Award for Excellence in Sustainability in Peru. We were also recognized for our intermediation activities in Colombia and Peru in the Capital Markets business, and were granted the Euromoney Award for Best Investment Research Team for Latin America, as well as the Analyst Forecast Award for macroeconomic projections at the regional level.

Our clients are at the center of every decision we make. That is why we continue to work with the Experience COE and have expanded our customer satisfaction measurement to include the corporate segment in Chile and Peru this year. The result of the Net Promoter Score (NPS) measurement in 2024 showed an increase of 11 percentage points over 2023.

Our people are the driver to accomplish our Purpose and jointly move forward toward our Aspiration. Their commitment motivates us to continuously build the best workplace for the best talent, which is why we are proud to have been recognized by Merco Talento 2024 as the best company in the financial sector (sector ranking) for attracting and retaining talent in Peru. Likewise, our Gender Equity Program ranked—for the fourth consecutive year—among the top 10 companies showing the greatest progress in the ELSA Index (Workplaces free from Harassment) in Latin America.

We act with full awareness of our influence on every stakeholder we interact with, seeking opportunities

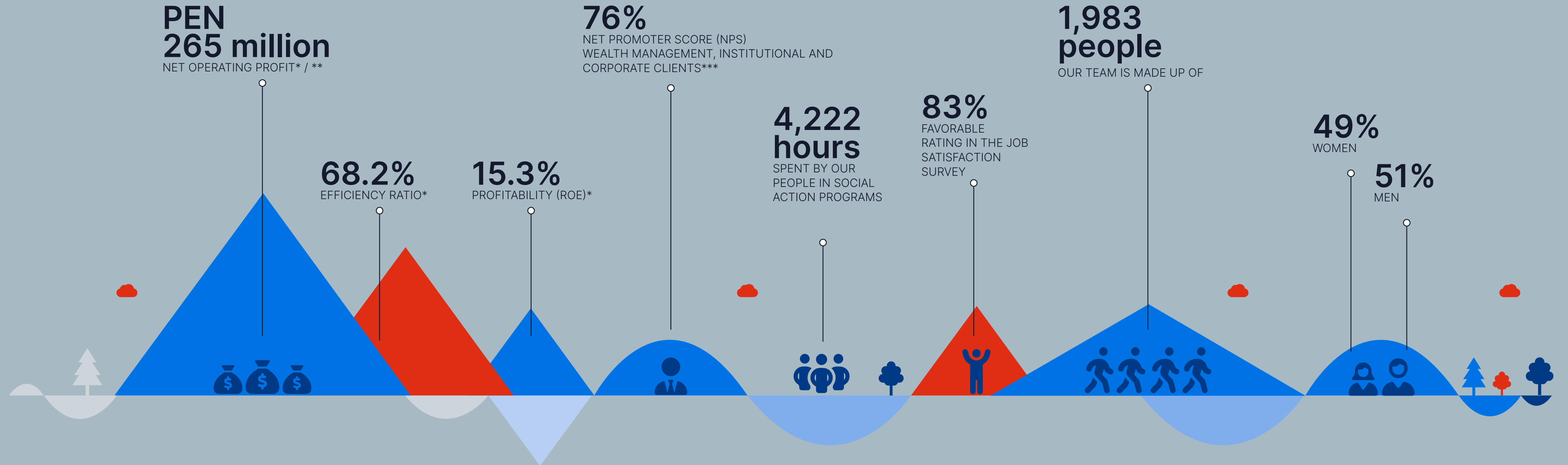
to exchange our experience and knowledge with organizations and ventures that address environmental, social, and cultural challenges in our countries. Building on this objective, we launched our Social Action programs more than 10 years ago. In 2024, over 270 volunteers contributed to expanding the positive impact of 7 non-profit organizations and 17 social enterprises in Chile, Colombia, Peru, and, for the first time, Panama.

All these results reaffirm our purpose of building trust-based relationships to drive well-being today, contributing to a sustainable and inclusive tomorrow in all the countries where we operate and call our home.

Thank you very much for joining us for another year.

EDUARDO MONTERO DASSO
CEO of Credicorp Capital

1.2 Our 2024 in Figures



* These results do not include the one-off related to the Sartor case.
** Detailed information can be found in [Anexo 2](#).
*** Corporate clients in Chile and Peru.

1.3 Awards 2024

ASSET MANAGEMENT	ALAS20 - Sustainable Leaders Agenda	2nd place Leading Investor in Responsible Investment Ranking - Peru	
	El Mercurio Inversiones	1st place International Fixed Income Manager	
		2nd place Mutual Fund Manager for Chilean Shares	
		3rd place Mutual Fund Manager for Local Fixed Income	
	Elemento Alpha	1st place Local Short-Term: Liquidity Portfolio	
		1st place Local Moderate Mid-Term: Corporate Debt Portfolio	
		3rd place Local Moderate Mid-Term: Fixed Income Portfolio Colombia	
		1st place International Moderate Mid-Term: Global Fixed Income Portfolio	
		1st place International Aggressive Mid-Term: Global Dollar Fixed Income Portfolio	
		2nd place Equity Shares Colombia: Colombia Shares Portfolio	
	Euromoney Private Banking Award	Best for Discretionary Portfolio Management	
		Best for Discretionary Portfolio Management	
		Best for Discretionary Portfolio Management	
		Best for Discretionary Portfolio Management	
	Peru Golden Awards 2023/2024	Best Short-Term Dollar Mutual Funds	
Prixtar 2024 Awards	2nd place Credit Asset: Credicorp Capital Economic Duties 2026		
	3rd place International Shares Category: Credicorp Capital Global Shares		

WEALTH MANAGEMENT	Euromoney Private Banking Award	Best International Private Banking	
		Best Local Private Banking	
		Best Private Bank for Next-Gen	
		Best Private Bank for HNW clients	
		Best Private Bank for UHNW clients	
		Best Private Bank for Digital Solutions	
VICCTUS MULTI FAMILY OFFICE	Euromoney Private Banking Award	Best Private Bank in Sustainability	
		Best Multi Family Office in Estate Planning	

CAPITAL MARKETS	Peru Golden Awards 2023/2024	Best Stock Exchange Broker/ Securities Trading	
	Rankia Retail	Best Stock Exchange Broker	
	Broker Ranking - ConaXión	Largest Number of Issuances Placed in the Primary Market	
		Largest amount traded in Fixed Income	
		Largest amount traded in Equities	
		Largest Amounts Traded in the Secondary Market - Fixed Income	
		Largest Amounts Traded in the Secondary Market - Global Market	
		Increased Foreign Investor Trading	

RESEARCH	Analyst Forecast Awards	Macroeconomic projections	
	Banco República - ANIF	Monetary Policy and Inflation winners	
	Euromoney Private Banking Award	Best Investment Research Team	
		Best Investment Research Team	
		Best Investment Research Team for Latin America	

FIDUCIARY BUSINESS	Latam Digital Awards	2nd place Trust Services in Digital Transformation	
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PEOPLE STRATEGY	Merco Talento Peru	Best companies to attract talent in the financial sector	
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GENDER EQUITY	ELSA - Workplaces free from Harassment	Top 10 with the highest progress in the ELSA 2024 index	
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1.4 About this Report

(GRI 2-2) (GRI 2-3) (GRI 2-4) (GRI 2-5) (GRI 2-14)

Credicorp Capital submits its Sustainability Report on an annual basis. The period covered by this Report is from January 1, 2024, to December 31, 2024. **Unlike our previous reports, this year we have redefined the structure by grouping the material topics into 4 dimensions:**



We built this report based on the level of materiality defined for our Credicorp headquarters in 2022.

Our report was prepared following the GRI 2021 Global Reporting Initiative standards for the “Investment Banking and Brokerage” and “Asset Management and Custody Activities” sectors of the Sustainability Accounting Standards Board (SASB), and reflects our contribution to the achievement of the Sustainable Development Goals (SDGs).

We published the report in May 2025. The information contained herein was approved by the Management Committee, the highest executive management body, which validated the qualitative and quantitative contents of this report before publication. The Report has not been externally verified.

Para dudas y requerimientos sobre el Reporte sostenibilidad es al correo electrónico sostenibilidadcc@credicorp.com

Chart 1: Entities included in the report (GRI 2-2)



The complete details of our entities are available in [Annex 1](#). Credicorp Capital Ltd. does not have consolidated financial statements.

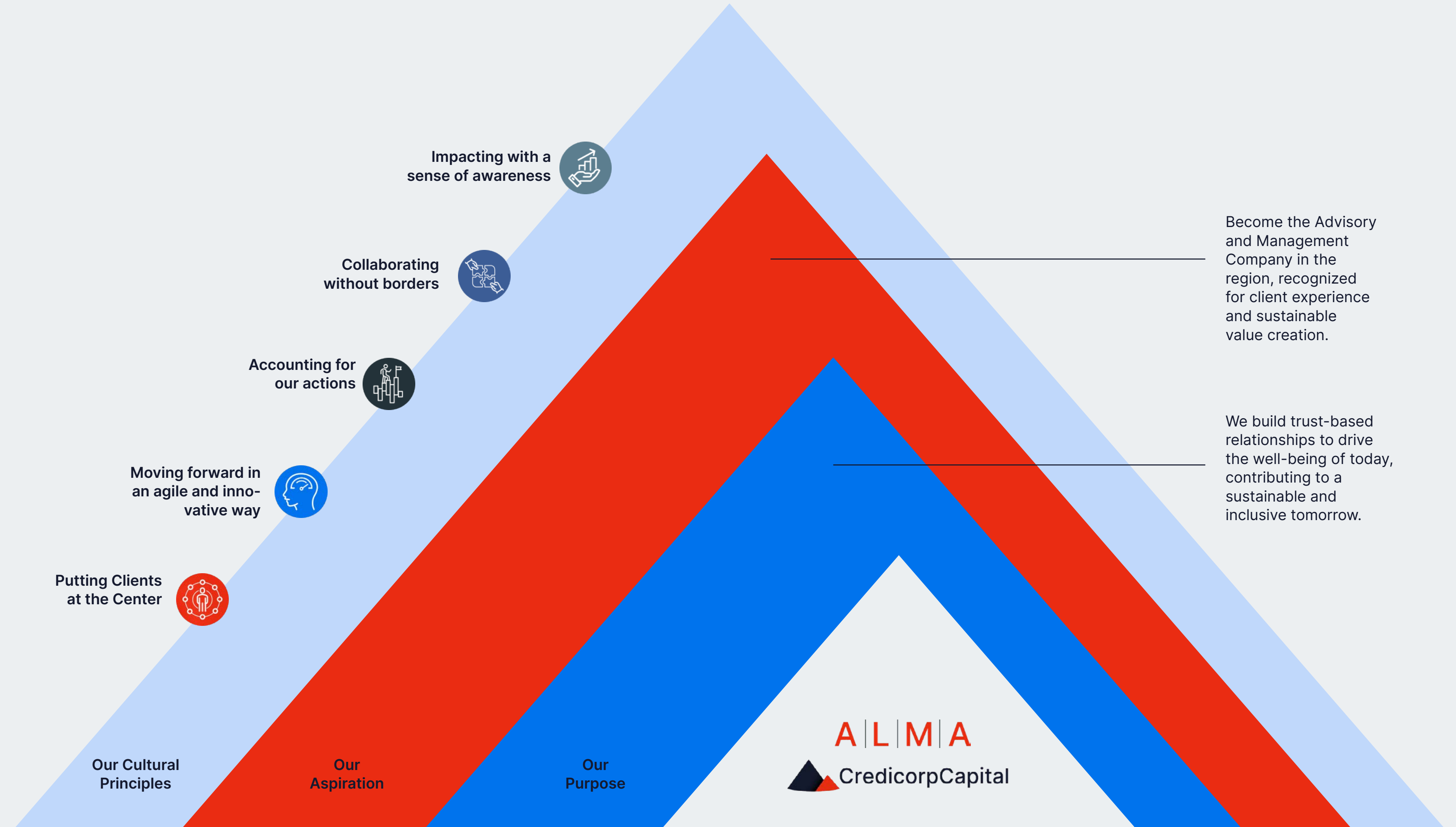
1.5 About Credicorp Capital

(GRI 2-1) (GRI 2-6) (GRI 2-23) (GRI 2-24) (GRI 2-26) (GRI 2-29)

We are Credicorp Capital, the Investment Advisory and Management Company of Credicorp Group. **Our purpose is to build trust-based relationships to drive the well-being of today, contributing to a sustainable and inclusive tomorrow.** Through our operations and business activities, we aim to be recognized across the region for our expertise and our capacity to generate sustainable value for our clients.

To fulfill our purpose and achieve our aspiration, we embrace five cultural principles. All these attributes make up our essence, called ALMA Culture.

Chart 2: ALMA Credicorp Capital Cultural Definitions



OUR BUSINESS

(GRI 2-6) (SASB FN-AC-000.B)

We have 4 business units through which we operate in 6 countries.

Asset Management

Management, administration, advisory, and distribution of investment funds, products, and trusts for individual, corporate and institutional clients in Chile, Colombia, Peru, Mexico, and internationally.

Wealth Management

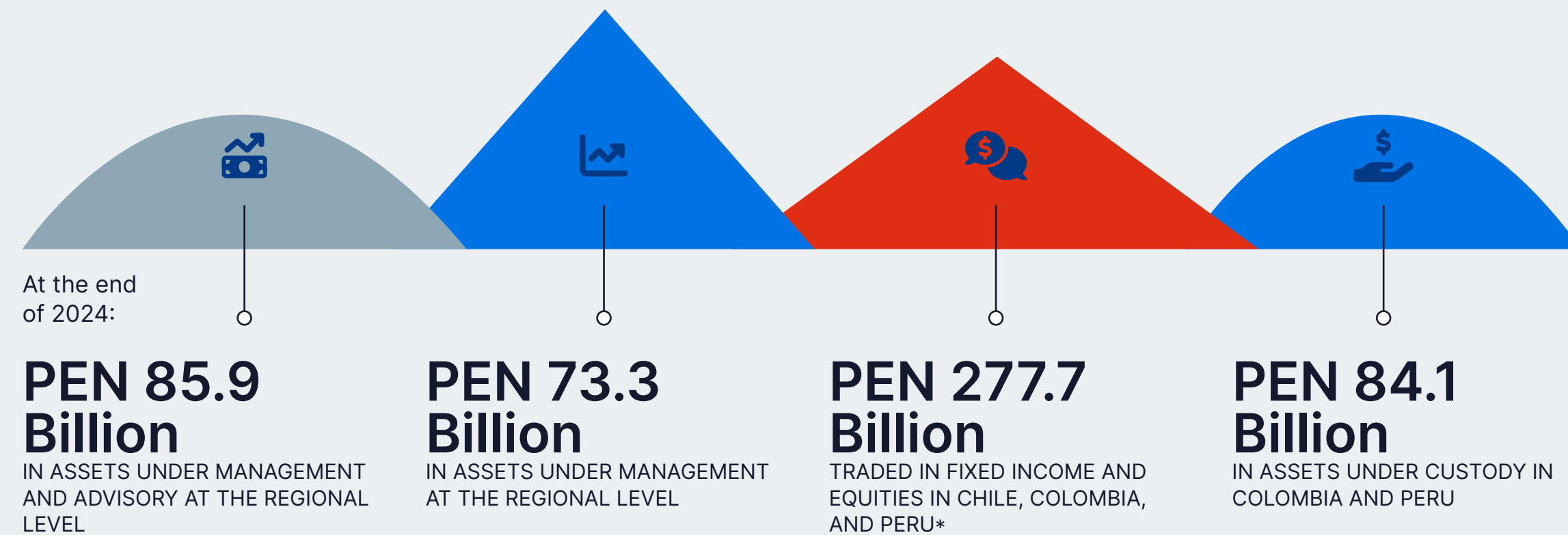
Comprehensive advice with global reach for the preservation and growth of the wealth of high-net-worth clients and their families in Chile, Colombia, Peru, the United States, and Panama.

Capital Markets

Securities brokerage, secondary market trading, placement of securities issuances in the primary market, and stock market advisory with operations in Chile, Colombia, Peru, and the United States.

Trust and Securities Services

Structuring, administration, and management of different types of trusts and investment products for individuals, companies and state-owned entities in Colombia and Peru.



* Sources of information: Chile: Santiago Stock Exchange (includes financial trading operations, investment fund shares, and foreign currencies. Does not include repo operations. Colombia: Colombian Stock Exchange and Banco de la República. Does not include repo operations. Peru: Lima Stock Exchange and Datatec. Does not include repo operations.

Asset Management

Products:

- ▶ Mutual Funds
- ▶ Collective Investment Funds
- ▶ Investment Funds
- ▶ Investment Trust Funds
- ▶ Mandates or Portfolios
- ▶ Structured Products

Asset Classes:

- ▶ Fixed Income
- ▶ Equity
- ▶ Mixed Income
- ▶ Real Estate
- ▶ Private Debt
- ▶ Infrastructure

Services:

- ▶ We are an exclusive distributor of third-party traditional and alternative funds in Latin America, representing global Asset Managers under exclusive contracts.
- ▶ Also, we provide advisory services in the selection and monitoring of Third-Party Funds for Wealth Management clients.
- ▶ We offer specialized advisory and outsourcing services for the various stages or components of the investment management process.

Markets served:

- ▶ Our funds and products are offered to retail, private, and high-net-worth banking clients across the corporate and institutional sectors in Chile, Colombia, and Peru.
- ▶ We serve international clients interested in our Latin American strategies through our offshore platform and distributors in Europe and the United States.
- ▶ In Distribution, we advise institutional clients in Chile, Colombia, Peru, and Mexico.

Value Chain in Asset Management

- ▶ In mutual funds or collective investment funds, investment funds and trusts, portfolios, or mandates, the value chain is comprised of the issuers or third-party funds in which we invest and the financial brokers that manage the purchase and sale operations for fixed-income, equity, and mixed-income assets for our portfolios.
- ▶ In alternative assets, Infrastructure, Real Estate, and Private Debt Funds include issuers and various counterparties, such as partners, operators, construction companies, and developers, who are involved throughout the investment process in their value chain.
- ▶ In Third-Party Funds or ETFs, the supply chain is made up of external managers and their distributors, who can be local or global.
- ▶ In all cases, and depending on the conditions in each country, we also receive services from custodial agents, pricing providers, information services, and others.
- ▶ Our local operations are regulated by the Financial Market Commission (CMF) in Chile, the Financial Superintendency of Colombia (SFC), and the Securities Market Superintendency (SMV) in Peru.
- ▶ Our offshore funds are regulated by the *Commission de Surveillance du Secteur Financier* (CSSF) in Luxembourg and by the Cayman Islands Monetary Authority, as applicable.

Wealth Management

Services:	Markets served:
<ul style="list-style-type: none"> ▶ Investment Advisory: We support the management of strategically diversified portfolios aligned with the client's risk profile through Asset Management and Capital Markets products from Credicorp Capital or other entities. ▶ Credit Solutions: We offer financing to meet immediate liquidity needs for our clients. ▶ Estate Planning: We advise our clients on the structuring and preservation of their assets, optimizing their transfer to the next generations in a tax-efficient manner. ▶ Financial Planning: We offer comprehensive and personalized advice to achieve our clients' financial goals throughout their life stages, i.e., asset accumulation, consolidation, pre-retirement, retirement, and succession. 	<ul style="list-style-type: none"> ▶ Clients with available assets for investments exceeding USD 1 million, regardless of the institutions where they hold their assets. ▶ We are present in Chile, Colombia, Peru, the United States, and Panama. ▶ Our services have a global reach through international platforms such as ASB Bank Corp and Credicorp Capital USA.
<ul style="list-style-type: none"> ▶ Multifamily Office (via Vicctus Multifamily Office brand): We provide comprehensive management and protection of families' global assets, regardless of the institution where they hold their assets, to preserve the family legacy. 	<ul style="list-style-type: none"> ▶ Clients with liquid assets exceeding USD 10 million in Chile, Colombia, Peru, the United States, and Central America.

Value Chain in Wealth Management

- ▶ Our private advisors and bankers serve our client families. As of December 2024, 28% of Wealth Management's AUMs were managed directly by an investment advisor.
- ▶ We work with products and services from other Credicorp Capital business units, such as Asset Management and Capital Markets, as well as with other financial institutions in the industry, including external managers and their distributors -local or global- and intermediaries such as stockbrokers, among others.

Capital Markets

Services:	Markets served:
<ul style="list-style-type: none"> ▶ Securities trading and over-the-counter (OTC) trading at the local and international levels, including fixed income, equities, foreign currencies, ETFs, and derivatives, in all the countries where we operate. ▶ Basic custody and leverage with collateral in securities. ▶ Product distribution, such as funds, structured notes, among others. ▶ Advisory and information services for decision-making, such as market analysis and stock market advice. 	<ul style="list-style-type: none"> ▶ Institutional, corporate, and individual clients from Chile, Colombia, Peru, the United States, and Europe.
<ul style="list-style-type: none"> ▶ Primary placement of public and private equity and debt securities for entities that need financing. 	<ul style="list-style-type: none"> ▶ Corporate clients in the local markets of Chile, Colombia, Peru, and the United States.
<ul style="list-style-type: none"> ▶ Sales & Trading for market creation and trading books. 	<ul style="list-style-type: none"> ▶ Chile, Colombia, and Peru
<ul style="list-style-type: none"> ▶ Cash management. 	<ul style="list-style-type: none"> ▶ Colombia

Value chain in Capital Markets

- ▶ The main agents that make up the infrastructure enabling the operation of the stock market are the stock exchanges of each country: Santiago Electronic Stock Exchange (Chile) and the Santiago Stock Exchange (Chile), the Colombian Stock Exchange, the Lima Stock Exchange (Peru), as well as the securities depositories Deceval (Colombia), Cavali (Peru), and DCV (Chile), the Securities Clearing and Settlement Chamber CCLV (Chile), and the Central Counterparty Risk Chamber (Colombia).
- ▶ Regarding interbank foreign exchange trading, we have a relationship with Datatec and Set-Icap.
- ▶ Additionally, we interact with other intermediaries and counterparties in the securities markets where we operate.

Trust and Securities Services

Services:	Markets served:
<ul style="list-style-type: none"> ▶ Structuring, administration, and management of Business Trusts and Real Estate Trusts as management solutions that include government procurement, business partnerships, investment banking operations, foreign investment, company liquidation, investment trusts, real estate projects, and the acquisition, sale, and maintenance of asset ownership. 	<ul style="list-style-type: none"> ▶ State-owned companies and entities in Colombia and Peru.
<ul style="list-style-type: none"> ▶ Structuring, administration, and management of family trusts, with a focus on estate and succession planning, asset management, implementation of shareholder agreements or family protocols, liquidation of family companies, foreign investment, philanthropy, and investment in family businesses. 	<ul style="list-style-type: none"> ▶ Individuals in Colombia and Peru.
<ul style="list-style-type: none"> ▶ Trust Commission Services, such as Escrow Accounts, Agent Bank and Bondholder Representation and Registry of Shares. ▶ Custody of securities. 	<ul style="list-style-type: none"> ▶ Clients from Peru and abroad

Value Chain in Trust and Securities Services

- ▶ We interact with financial system agents such as local and international banks and custodians, as well as investors, security holders, suppliers, and counterparties in administration services.



- tyba by Credicorp Capital is our digital investment platform that combines technology with guidance on savings and investment. It is the result of the integration between the affluent segment of Credicorp Capital and tyba, a company in the Krealo portfolio, Corporate Venture Capital of the Credicorp Group. Through tyba, we seek to democratize access to local and international investments in the region, allowing for low-value investments (from USD 1 in Chile and Colombia and USD 5 in Peru). In this way, we contribute to financial inclusion and the increased use of investment products by expanding the range of clients and their options for managing their financial well-being through savings, investment, and retirement solutions.
- The products and services we offer at tyba by Credicorp Capital are made available to clients through advisors and technological platforms such as the web portal and mobile app. These products are operated by the various vehicles owned by Credicorp Capital in the region. Additionally, tyba serves as a digital channel for MiBanco Colombia SA's market digital term deposits. We also have partnerships with other Credicorp Group entities, such as Tenpo in Chile and Yape in Peru.
- In addition, we have a team devoted to generating content for our clients' ongoing financial education. This project is called **educatyba** and is available in digital format for the entire population.

Services:

- Access to mutual funds, investment funds, collective investment funds, fixed-income securities, and equity securities
- Foreign currency
- Digital term deposits
- Investment alternatives in the United States and Panama
- Voluntary Pension Fund in Colombia
- Dissemination of financial education content through educatyba

Markets served:

- Individuals in Chile from CLP 1 thousand*
- Individuals in Colombia from COP 5 thousand*
- Individuals in Peru from USD 5 or PEN 20*.

* Depending on the type of fund or product.

OUR STAKEHOLDERS

(GRI 2-29)

To define our stakeholders, we follow the guidelines and definitions of the Credicorp Group. For our management in 2024 and this report, the following agents were considered:



To maintain close engagement with our stakeholders and ensure ongoing feedback regarding their needs and expectations, we have established the following channels and mechanisms:

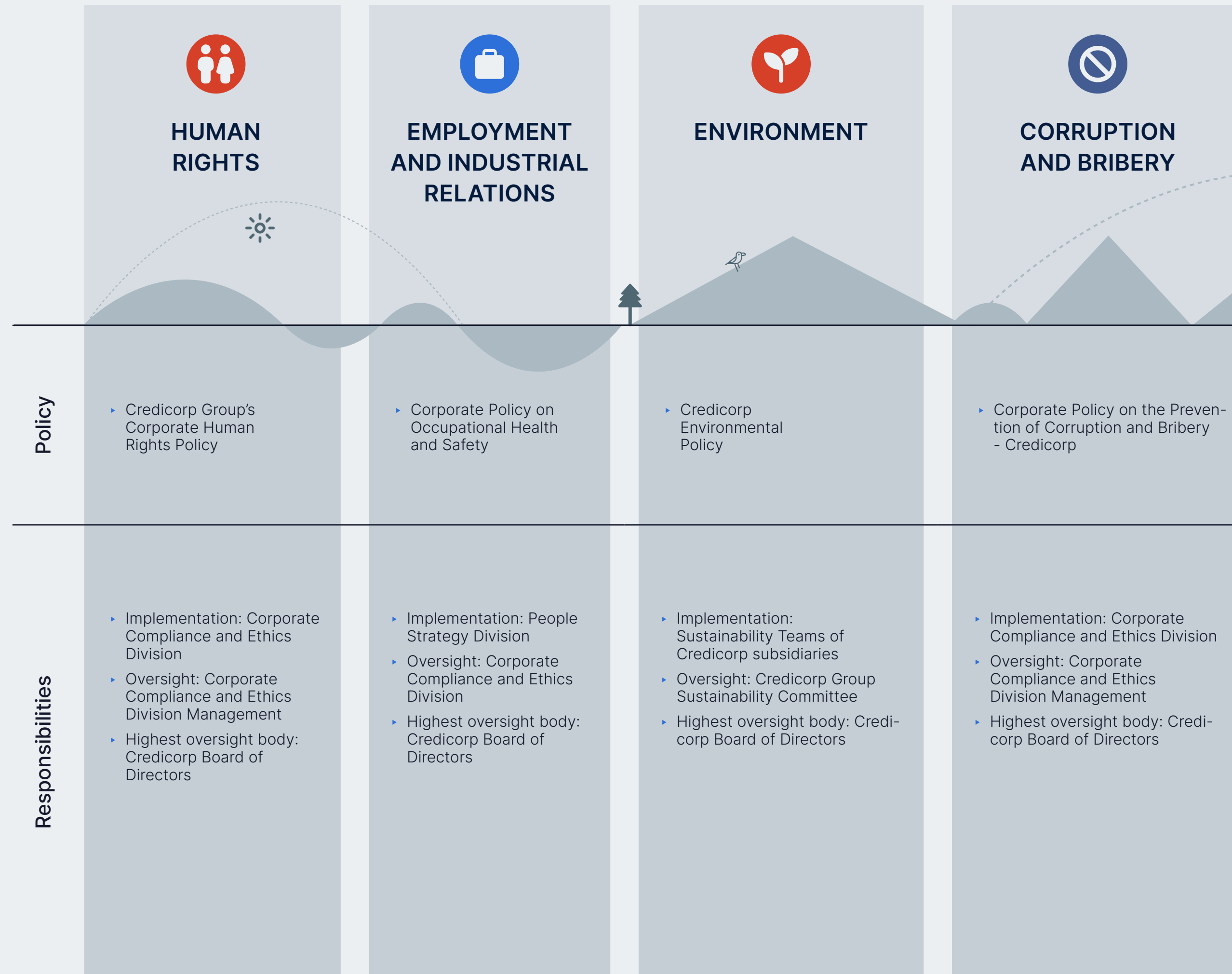
<p>CLIENTS</p>	<ul style="list-style-type: none"> Customer experience study (Net Promoter Score and CSAT measurement) – for Wealth Management and Institutional clients at the regional and corporate levels in Chile and Peru. Exit interview: Analysis of assets under management (AUM) withdrawals by Wealth Management clients at the regional level to identify the main reasons for withdrawal. Event satisfaction surveys. <p>We also have channels for inquiries and complaints in each country. The full details of our communication with clients can be found in Chapter 3.</p>
<p>TALENT</p>	<ul style="list-style-type: none"> Job satisfaction survey. 360 Assessment of the ALMA Cultural Principles. Employee Experience Survey. ELSA survey (Workplaces free from Harassment). Training satisfaction and usefulness surveys. <p>We also conduct surveys and focus groups for specific purposes, for example, for the dual materiality analysis in 2024.</p>
<p>SOCIETY AND PUBLIC OPINION</p>	<ul style="list-style-type: none"> Mass content production for social media on topics related to the economic and market situation and financial education. Submission of information, annual reports, and regulatory reports. Annual Sustainability Report. Satisfaction survey of organizations involved in our Social Action programs (Pro-bono and Investing Futures).

Additionally, all of our internal and external stakeholders can use the GenÉTICA Alert channel described in Chapter 2.

POLICY COMMITMENTS

(GRI 2-23) (GRI 2-24)

Our commitments to all stakeholders, and the way these are integrated into our business operations and relationships, are outlined in the Code of Ethics – GenÉtica Credicorp. This corporate-level document applies to all subsidiaries of the Credicorp Group, including Credicorp Capital. Following the topics covered in the OECD Guidelines for Multinational Enterprises on Responsible Business Conduct, we present the main policies and those responsible for their implementation and oversight.



Policy commitments on human rights issues

The Credicorp Group's Corporate Policy on Human Rights establishes our commitment to human rights, also enshrined in our Corporate Code of Ethics. We uphold and promote respect for fundamental human rights across all our business activities and operations to actively contribute to the development of a more prosperous, equitable, and just society.

As part of the implementation processes of the Policy and the Corporate Code of Ethics, we have channels in place for submitting complaints or reports related to human rights issues, investigative procedures that ensure confidentiality of information and protection against retaliation for whistleblowers, as well as corrective actions and remediation plans when appropriate.

This Policy is drawn up within the framework of the United Nations Guiding Principles on Business and Human Rights and considers the following international standards and commitments:

- The Universal Declaration of Human Rights (United Nations)
- The Declaration of the International Labor Organization on Fundamental Principles and Rights at Work and its eight fundamental conventions (ILO)
- The Due Diligence Guidance for Responsible Business Conduct (OECD)
- The National Action Plan on Business and Human Rights 2021-2025
- The Principles of the Global Compact (United Nations)

These guidelines apply to our relationships with suppliers, customers, and third parties, both in direct activities and in commercial relationships.

1.6 Our Sustainability Strategy

(GRI 3-1) (GRI 3-2)

Our sustainability strategy is aligned with the Credicorp Group strategy and seeks to contribute to sustainable development in the countries where we operate. For more details, see the [2023 Sustainability Report](#).

PILARES CREDICORP	PILARES CREDICORP CAPITAL	OBJETIVOS DE DESARROLLO SOSTENIBLE
<p>01</p> <p>Crear una economía más sostenible e inclusiva</p>	<p>Financiando inversiones responsables y sostenibles, promoviendo fondos y productos de finanzas sostenibles e inversiones con impacto positivo</p>	
<p>02</p> <p>Mejorar la salud financiera de los ciudadanos</p>	<p>Mejorando la experiencia de los ciudadanos en el sistema financiero a través de simplicidad, transparencia y educación financiera</p>	
<p>03</p> <p>Empoderar a nuestra gente para prosperar</p>	<p>Construyendo relaciones de largo plazo basadas en la igualdad y respeto con nuestros clientes, talentos y la sociedad</p>	

At Credicorp Capital, we identify material topics as part of the Credicorp Group’s materiality analysis. The Group’s last Materiality Analysis was conducted in 2024, and we will use it to define management and reporting priorities for 2025. This new analysis was developed from a dual materiality perspective, considering the financial and contextual impacts for the Credicorp Group and its subsidiaries.

For this Report, the material topics we prioritize at Credicorp Capital (based on the Credicorp Group’s 2022 materiality analysis) are:



Regarding the 2023 Report, “Gender Approach” and “Diversity, Inclusion and Gender Equity” were merged.

In 2024, Credicorp and Credicorp Capital’s Sustainability strategy was updated for the 2025-2030 period. The results of this definition will be presented in Credicorp Capital’s 2025 Sustainability Report.

Corporate Governance

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2.1 Our Governance

(GRI 3-3)

Good corporate governance is essential to forging strong trust-based relationships with our stakeholders and fostering profitable and sustainable growth for our company.

Corporate governance at the Credicorp Group

At the level of the Credicorp Group, our parent company, we have a **Corporate Governance Policy** applicable to all subsidiaries, which promotes the highest level of performance of the Board of Directors and management, transparency of information and adequate corporate governance and internal control in Credicorp. This document details the corporate definitions for the selection and remuneration of Board members, independence criteria, and other requirements.

The Credicorp Board of Directors has four committees:

- Audit Committee
- Sustainability Committee
- Remuneration and Nominations Committee
- Risk Committee

Corporate governance issues are addressed by the Sustainability Committee of Credicorp's Board of Directors.





Credicorp Capital's governance is comprised of the Board of Directors, as the highest strategic governing body, and the Management Committee, as the highest executive body.

BOARD OF DIRECTORS

(GRI 2-9) (GRI 2-11) (GRI 2-12) (GRI 405-1)

The company's leadership rests with a Board of Directors composed of seven members, including two women and five men. We also have two independent directors. None of the Board members hold executive roles at Credicorp Capital.

Table 1: Board composition at Credicorp Capital Ltd.

CREDICORP CAPITAL LTD. BOARD OF DIRECTORS			
Name	Position	Country of residence	Gender
Gianfranco Ferrari	President		Male
Patricio Bustamante	Director		Male
Juan Carlos Echeverry	Independent Director		Male
Dolores de Goytisolo	Independent Director	EE.UU.	Female
Paula Paucar	Director		Female
Pedro Rubio	Director		Male
Guillermo Tagle	Director		Male

The Board is responsible for evaluating, approving, and guiding the company's corporate strategy, as well as defining policies, annual budgets, investment plans and setting economic, social and environmental objectives. Our Board of Directors does not have committees.

Appointment and Remuneration of the Board

(GRI 2-10) (GRI 2-19) (GRI 2-20)

Selection and remuneration are defined at the corporate level in our Credicorp parent company. The selection of our Board members is based on criteria of honorability, ethics, reputation, professional experience, capacity to contribute significant knowledge, technical and moral suitability, absence of conflicts of

interest, respect and trust among Board members, as well as a firm commitment to maximize shareholder value. This selection also considers a willingness to change, availability of time, and compliance with legal suitability requirements.

The remuneration of Credicorp Capital's Board of Directors is based on the corporate guidelines of the compensation policy and model defined by the Remuneration and Nominations Committee of the Credicorp Group Board of Directors. This Committee proposes to the Credicorp Board of Directors the remuneration policy, remuneration levels, and other compensation and benefits for the members of the Board of Directors and the Committees appointed by the Board. The Board will recommend the proposals at the General Shareholders' Meeting and submit them for approval. These guidelines also apply to the Group's subsidiaries.

Prevention of Conflicts of Interest at the Board of Directors

(GRI 2-15)

In order to ensure integrity and avoid conflicts of interest, we have specific policies and regulations, such as the Board of Directors' rules of procedure and Credicorp's Code of Ethics. These guidelines establish the abstention from participating in debates and votes where conflicts of interest exist, refraining from intervening in operations where they may have a personal interest, and annually declaring their interests, as well as membership to governing boards, and relationships with other stakeholders like suppliers, among others.

Board Training and Evaluation

(GRI 2-17) (GRI 2-18)

At the Credicorp corporate level, training is provided for members of the Boards of Directors of subsidiaries on topics relevant to the corporation's operations and business. These topics also include sustainability and sustainable development. In 2024, directors received one hour of training, rendered by an international consulting firm, on opportunities and challenges related to ESG topics in the financial sector.

Regarding performance evaluation, directors are required to conduct annual self-assessments to continuously improve in various areas, including planning, meeting preparation, and managing conflicts of interest.

MANAGEMENT COMMITTEE AND OTHER EXECUTIVE OFFICERS

(GRI 2-16 a)

We have a Management Committee that serves as the supreme executive body, bringing together nine leaders from different areas, including country heads, business unit leaders, the Chief Financial Officer (CFO), the Corporate Operations Officer (COO), the Chief Risk Officer (CRO), the Chief Legal Officer (CLO), and the Chief Executive Officer (CEO).

The CEO is responsible for communicating critical issues and concerns to the Board of Directors at regular meetings. If applicable, the CEO may convene an Extraordinary Board of Directors meeting to discuss and take urgent action.

Table 2: Composition of Credicorp Capital's Management Committee

CREDICORP CAPITAL MANAGEMENT COMMITTEE			
Name	Position	Country	Gender
Eduardo Montero	Chief Executive Officer (CEO) Head of Wealth Management		Male
Marcelo Moya	Chief Financial Officer (CFO)		Male
Ricardo Flores	Corporate Operations Officer (COO) Country Head of Peru and Panama		Male
Andrea Hurtado	Chief Risk Officer (CRO)		Female
Mariana Gomez	Chief Legal Officer (CLO)		Female
James Loveday	Head of Asset Management Country Head of Chile		Male
Hector Juliao	Head of Trust and Securities Services Country Head of Colombia		Male
Andrés Venegas	Head of Capital Markets		Male
Felipe García	CEO of tyba by Credicorp Capital		Male

Additionally, we have different instances through which we define and monitor the execution and outcomes of our strategic plans and projects, such as the Regional Efficiency Committee, the New Products Committee, the Project Office SteerCo, the Assets and Liabilities Committee (ALCO), and the Integrated Risk Management Committee.

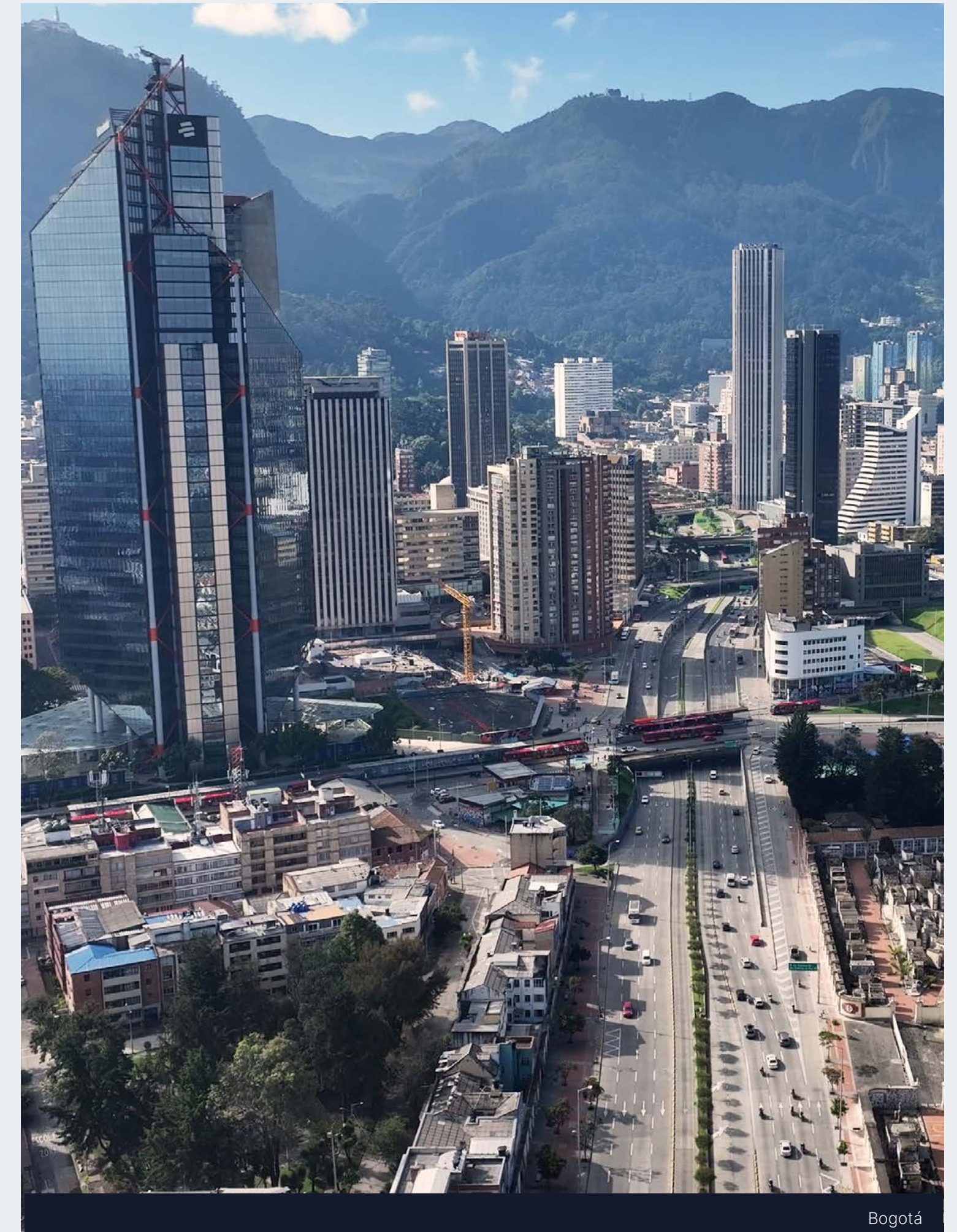
SUSTAINABILITY GOVERNANCE

(GRI 2-13)

In 2024, we formalized the sustainability work structure that had been in place since 2021. The Social Responsibility team, which reported to the People Strategy Department (formerly called People Management and Development), became the Sustainability Team reporting to the CEO.

This team is led by the Vice President of Sustainability and Sustainable Investments and is responsible for the design, execution, monitoring, and reporting of the corporate sustainability strategy across Credicorp Capital's regional operations, including culture and change management activities for sustainability, sustainability initiatives across the organization's various business lines (including Responsible and Sustainable Investments), and corporate initiatives and enablers (Environmental Management, Social Management, among others).

The Sustainability Team also has a Sustainability Strategy leader, a high-level sponsor, directly reporting to the CEO on sustainability issues, including matters related to climate change. Plans, progress, and results are presented to the Management Committee and the Board of Directors at least twice a year for reporting and approval purposes when required. The Board is responsible for the final approval of policies, the definition of the governance structure, and the oversight of the proper operation of the ESG Risk Management Framework and of the results achieved in responsible and sustainable investment strategies.



Bogotá

2.2 Business ethics

(GRI 3-3) (SASB FN-IB-510b.4)

At Credicorp, we have a comprehensive ethics management framework in our operations and business activities. Our Code of Ethics ([GenÉTICA Credicorp](#)), includes the principles, values, and expectations that drive us to act correctly and contribute to generating a positive impact on our stakeholders and our environment. We do not tolerate any form of discrimination or harassment, and we promote safe and healthy work environments.

We also seek to contribute to the integrity and transparency of the markets. To this end, we have implemented additional standards such as the Corporate Policy on Specific Conduct for Investment and Finance, and other policies within the framework of the market abuse prevention program. This regulatory framework applies to Directors, Managers, and the entire Credicorp Capital team. In Chile, the risk assessment and the creation of the Crime Prevention Manual were completed as part of the implementation of the Economic Crimes Law.

Monitoring mechanisms

- ▶ Risk assessment.
- ▶ Monitoring of employees' personal investments.
- ▶ Monitoring of market abuse prevention guidelines and conflict of interest management in key units.
- ▶ Alerts for unusual stock market transactions.
- ▶ Continuous monitoring of the stock markets.
- ▶ Training and dissemination of communications for employees.

We are constantly reviewing and improving all our procedures, focusing on proper compliance with regulations and standards, as well as on the ongoing training and education of our team. In 2024, we launched GenÉTICA Lab workshops for the first time, dynamic spaces to promote knowledge of the Code of Ethics through case studies. Some 1,487 employees at the regional level attended these workshops.

To strengthen our culture of integrity, we have implemented disciplinary measures in coordination with the People Strategy area, including the dismissal of employees involved in inappropriate conduct, while ensuring confidentiality and protection for the whistleblower.

GENÉTICA ALERT

(GRI 2-26) (SASB FN-AC-510a.2) (SASB FN-IB-510a.2)

We have the GenÉTica Alert System, which includes policies, procedures, and tools for anonymous reporting and managing complaints related to violations of the company's ethical, accounting, financial, and administrative principles.

This system can be used by our people, our suppliers, and other stakeholders at any time through the Credicorp website. The appropriate handling of complaints is carried out by the compliance officers in each jurisdiction.

Additionally, [GenÉTica Alert](#) is designed to gather detailed information about incidents, including fraud and improper practices, promoting confidentiality and protection for the whistleblower.



**Whatsapp
GenÉTica Alert
+51 943 116 745**



Web GenÉTica Alert

ANTI-CORRUPTION POLICIES AND PROCEDURES

(GRI 205-1)

Our Code of Ethics establishes zero tolerance for corruption and bribery. We have a Corporate Policy for the Prevention of Corruption and Bribery. We do not offer, give, or accept bribes of any kind, whether direct or indirect, to influence decisions, gain advantage or benefits, or obtain or retain business. Likewise, all deals involving public officials with decision-making power must be carried out by authorized employees and maintain integral behavior.

We also require our suppliers, business partners, consultants, agents, and counterparties to comply with the law, adhere to social responsibility standards, and act appropriately. For suppliers with access to confidential information, we verify their compliance with information protection guidelines.

We communicate our policies and procedures annually and conduct virtual and/or in-person training for our team. The number and percentage of people contacted and trained can be found in [Annex 6](#).

In 2024, we conducted a regional review of 33 processes in our business activities and identified 58 risk scenarios associated with corruption issues. The main risks identified were:

- ▶ Third parties who manage products, make or offer payments, contributions of any kind, or undue advantages to public officials to obtain improper benefits.
- ▶ Employees with access to confidential/privileged information who receive or request improper benefits for themselves or third parties.

Corruption Incidents

(GRI 205-3)

In 2024, we had no corruption-related incidents or legal cases filed against the organization or our employees in any of the countries where we operate.

PROFESSIONAL INTEGRITY

(SASB FN-AC-270a.1) (SASB FN-IB-510b.1)

We review investigations related to professional integrity in the marketplace, consumer complaints and claims, and other violations of local rules and regulations for applicants who will potentially receive a job offer. This procedure is carried out as part of the normal hiring process in all countries where we operate. Subsequently, the review for professionals with operating licenses in the Asset Management and Capital Markets business units follows differentiated processes by country and is conducted by the Compliance team. In some countries, the Legal team also reviews cases of litigation involving company employees. In 2024, no workers were identified as being investigated or in litigation in Chile, Colombia, Peru, and Panama.

Related Legal Actions

(SASB FN-AC-510a.1) (SASB FN-IB-510a.1)
(SASB FN-IB-510b.3)

In 2024, no legal action was taken against us, nor did we incur any monetary losses due to legal proceedings related to fraud, insider trading, or market manipulation.

2.3 Risk Management

(GRI 3-3)

We carry out comprehensive financial and non-financial risk management in terms of assessment, analysis, and mitigation, in addition to complying with all local risk rules and regulations to ensure a transparent and efficient management.

FINANCIAL RISKS INCLUDE:

Market risk: it arises from fluctuations in the prices of assets in our portfolio, defined by value-at-risk (VaR) limits according to the type of strategy. Additionally, investments made by third parties are also exposed to this type of risk.

Liquidity risk: it refers to the ability to meet payment obligations without incurring high costs or losses from forced liquidation of assets.

Credit risk: it involves potential losses due to default by counterparties or issuers in our own transactions or those of clients.

THE NON-FINANCIAL RISKS INCLUDE, AMONG OTHERS:

Operational risk: it encompasses potential losses due to failures in processes, technology, infrastructure, or external events, including related legal risks.

Fraud risk: potential financial and material loss, or reputational damage resulting from fraudulent actions by internal or external actors within the company.

Cybersecurity risk: potential financial and information losses, sensitive information leakage, or business operation disruptions due to cyber-attacks or breaches.

We have an Integrated Risk Management Committee that holds monthly meetings, in addition to several specific committees and a periodic Internal Audit evaluation. Our regulated processes and vehicles are also subject to reviews by regulatory entities in each country. Our risk governance aims to continuously improve controls and reduce costs associated with potential errors or failures. We prioritize activities with higher risk exposure in our annual planning and develop action plans to keep within acceptable levels of risk tolerance. Additionally, we report on risk management by monitoring key metrics and assessment outcomes, which are shared with relevant management teams and committees.



Miami

FINANCIAL RISK MANAGEMENT

MARKET RISK	LIQUIDITY RISK	CREDIT RISK
<p>01 We have a Market Risk management system and tools for measuring and controlling our business activities.</p> <p>02 Regarding fund management, the Risk team ensures compliance with the investment policies of each portfolio.</p> <p>03 For both proprietary and third-party positions, we monitor portfolio valuations daily and review transactions that may be off-market prices.</p> <p>04 We verify that appropriate collateral levels are met for client liquidity transactions and margin account transactions.</p>	<p>01 At Credicorp Capital, we have a Liquidity Risk Management System (SARL) that monitors macroeconomic conditions that may affect market liquidity.</p> <p>02 We set maximum limits for each line of business, defined according to our ability to obtain liquidity and our risk appetite.</p> <p>03 Set limits are monitored on a daily basis.</p>	<p>01 We analyze the credit profile of our clients, issuers, and counterparties through models and tools to assess their financial strength, solvency, liquidity, economic and sector performance, among other criteria that may affect their ability to repay.</p> <p>02 We define maximum exposure or acceptance levels, which are approved by the applicable authority according to the current attributions regime.</p> <p>03 We monitor the operational and financial performance of clients, counterparties, and issuers to identify early warnings that require action to limit exposure.</p>

CONTROL AND VALIDATION OF ASSET PRICES (SASB FN-IB-550B.3)

At Credicorp Capital, we have a fair value hierarchy allocation policy for portfolio assets and liabilities based on criteria outlined in IFRS 13 and complemented by expert professional judgment. This policy classifies the types of assets and liabilities into level 1, 2 and 3 inputs, the latter corresponding to level 3 of the SASB FN-IB-550b.3 indicator. We also adhere to regulatory guidance IN 155 to monitor and control the limits defined in the pricing methodology for transactions involving assets operated by Credicorp Capital. These include transactions carried out by funds, proprietary positions, fiduciary positions, and third parties on national and international fixed-income instruments, local equity (low-liquidity stocks), foreign exchange transactions in dollars and other currencies, transactions on local and international closed-end funds, and derivatives transactions.

STRESS TESTS

(SASB FN-IB-550a.2)

Stress tests are a tool to measure and strengthen our ability to respond to unexpected events and assess the capital needed to maintain long-term financial stability. These tests allow us to simulate adverse macroeconomic scenarios and assess the potential impact on our portfolio of assets and liabilities.

Through this analysis

- ▶ **We identify vulnerabilities:** we detect areas with the highest risk exposure in order to take preventive measures and mitigate potential losses, for example, through our investment strategies, dividend distribution policy, among others.
- ▶ **We improve financial resilience:** we identify action plans for adverse scenarios, optimizing capital, and securing reserves to cover potential losses and maintain financial stability.
- ▶ **We comply with regulations:** we ensure that our risk management practices comply with regulatory standards and industry's best practices.

The results of stress tests are used to adjust our risk appetite limits and make better-informed decisions regarding risk management and continuous improvement of processes and policies.

We do not currently use specific climate change or social crisis scenarios in our stress tests. However, we focus on other relevant adverse scenarios to assess our entity's resilience. These scenarios include economic fluctuations, changes in interest rates, and variations in financial markets.

OPERATIONAL RISK MANAGEMENT

We rely on international best practices, adapted to the nature and specificities of our activities. Based on a timely understanding of the operational risks to which we are exposed, we have developed a set of policies, guidelines, and a governance scheme for operational risk management that involves all employees, process owners, risk managers, business continuity coordinators, the Operational Risk Unit, and committees.

Policies and guidelines:

- ▶ General methodology for operational risk management based on best practices, COSO guidelines and regulatory requirements.
- ▶ A specific policy to assess operational risks.
- ▶ A policy focused on addressing events related to operational risks.
- ▶ Established policies for managing business continuity and information security.
- ▶ Risk management policies for the procurement of critical suppliers and the implementation of significant changes.

CYBERSECURITY RISK MANAGEMENT

(GRI 3-3)

Cybersecurity risk management is critical to ensuring the continuity of our business without interruption of critical operations, data leaks, or security breaches that could impact our customers and business partners, as well as the associated loss of productivity and/or financial losses. Proper cybersecurity management allows us to adapt, respond, and be resilient in a constantly changing digital environment.

Our management involves the following measures:

- ▶ We identify critical assets and threats and the associated cybersecurity risks.
- ▶ We have a methodology for evaluating and measuring identified risks.
- ▶ We implement controls based on international methodologies such as the NIST Framework.
- ▶ We include mandatory ongoing training for our entire team.
- ▶ We have an incident response team and monitor the effectiveness of our incident response through frequent testing.
- ▶ We work on continuous improvement, adjusting our strategies based on changes in digital environments, forensic analysis, audits, and lessons learned.

As a result, in 2024, through regular phishing tests and awareness sessions, we were able to improve Credicorp Capital's ability to detect suspicious emails.

2.4 Membership associations

(GRI 2-28)

Regional membership associations



Principles for Responsible Investment (PRI)

UN-supported global organization that promotes the integration of ESG criteria in the investment process.

Credicorp Capital Asset Management has been a signatory since 2020.



CFA Asset Manager Code

Global code of ethical responsibility for asset management organizations acting on behalf of their clients

Credicorp Capital S.A. Sociedad Administradora de Fondos in Peru has adhered in 2019, Credicorp Capital Asset Management Administradora General de Fondos in Chile, in 2020 and Credicorp Capital Colombia in 2022.



CDP (antes Carbon Disclosure Project)

Global organization that promotes the reporting of environmental impacts on climate change, forests and water by companies and cities.

Credicorp Capital Asset Management has been an investor member since 2021.



Task Force on Climate-Related Financial Disclosure (TCFD)

TCFD is an industry-led organization with the aim to develop disclosures related to the material financial impacts of climate-related risks and opportunities.

In 2021, Credicorp Capital Asset Management expressed its support for the TCFD.



Investor Policy Dialogue on Deforestation – Brazil Working Group

IPDD is an initiative of the Tropical Forest Alliance (TFA), a platform that brings together multiple stakeholders to support companies in the global transition to deforestation-free supply chains.

Since 2022, Credicorp Capital Asset Management has participated as an investor member in the Brazil working group.



Global Innovation Lab for Climate Finance LAC Regional Panel

The Global Innovation Lab for Climate Finance (The Lab), led by Climate Policy Initiative, identifies, develops, and implements innovative financial instruments to direct more private investment towards climate action.

Since January 2024, Credicorp Capital Asset Management has been a member of the Latin America and the Caribbean Regional Panel.



NUAM Exchange

Nuam is a regional holding company that integrates the Santiago, Lima, and Colombia stock exchanges into a single market.

Since the end of 2023, it has sought to drive the development of our economies through a dynamic offering that fosters business growth and generates value for investors.

Chile



Asociación Chilena Administradoras de Fondos de Inversión (ACAFI)

Trade union association for fund administrators that aims to represent the interests of its member administrators in a timely and appropriate manner. It also undertakes efforts and initiatives to modernize the Chilean capital market.



Asociación de Administradoras de Fondos Mutuos (AAFMM)

This association promotes excellence in the management and marketing of mutual funds to foster the development of the savings and investment market. Its strategic objectives are aligned with promoting and developing the industry.



Bolsa electrónica de Chile y DCV

Group of online platforms—specifically Bolsa Electrónica, Datatec, and Bolsa de Productos—that participate in the Chilean capital market. They actively facilitate transactions for market participants.

Colombia



Asociación de Comisionistas de Bolsa de Colombia (Asobolsa)

Non-profit entity that brings together Colombian Stock Exchange brokerage firms. It promotes the development of the Capital Market and represents the interests of its associates.



Asociación de Fiduciarias (Asofiduciarias)

Representation and advocacy for fiduciary activities, collective investment funds, and securities custody. It operates within a legal and ethical framework to build community trust in the industry and promote the country's sustainable development.



Colombia Fintech

Colombia Fintech is an association whose objective is to boost the digital financial services ecosystem. It achieves this through positioning, knowledge, and relational capital strategies that focus on three major areas: investment, talent, and digital financial inclusion.



Women in Connection

Organization of women leaders from diverse roles that seeks to make an impact by empowering women and enhancing their role in the business sector, ultimately leading to greater growth and well-being for all of society.

Peru



Asociación de Administradoras de Fondos del Perú

Convenes mutual fund management companies to share knowledge and benefits provided by mutual funds and investment funds in order to promote financial education in general.



ASAB (Asociación de Sociedades de Agentes de Bolsa)

ASAB is an association of the leading stock brokerage firms that operate in the Peruvian securities market. The most representative brokerage houses in Peru are part of this trade union, and they work together for market development.



Asociación de Sociedades Titulizadoras (ASTI)

ASTI promotes best practices, training, and education about asset securitization trusts, special purpose entities, and their application as a mechanism for fostering and developing the securities market and the economy of Peru.



Procapitales

Representative trade union-type entity from the private sector aimed at promoting investment in general, with a specific emphasis on advancing the capital market.

Panama



APAMEC - Asociación Panameña del Mercado de Capitales

Leading organization that promotes and develops Panama's capital market. It continuously contributes to the improvement of operations and the human capital of its members and stakeholders, based on best practices and business ethics.

Economic

3.1 Business and Results	23
3.2 Business sustainability	28



3.1 Business and Results

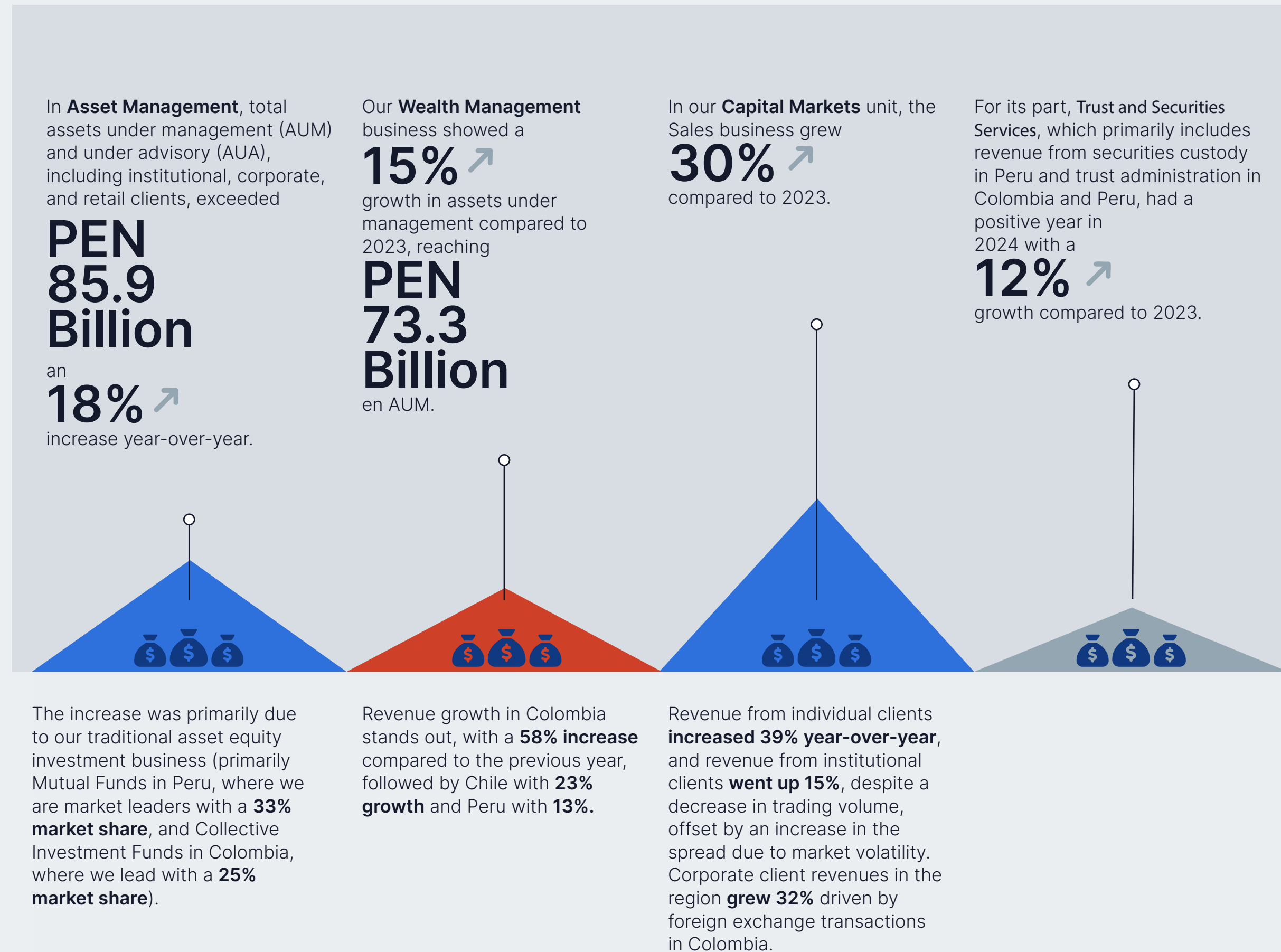
ECONOMIC PERFORMANCE

(GRI 3-3)

In 2023, we reorganized our strategy to achieve more stable and scalable revenue growth and sustainable profitability, focusing on business lines such as Wealth Management and Asset Management, complemented by transactional capabilities in Capital Markets. As a result of this reorganization, in 2024, the concentration of revenue from business operations with higher volatility decreased by 5% compared to the previous year.

At the end of 2024, we recorded a net operating profit of PEN 265 million, a 15% increase compared to PEN 230 million in 2023.¹ Business operations with lower volatility and growth potential continued to gain ground in certain customer segments, while we took advantage of market opportunities to capitalize on the potential of our more volatile businesses. Overall, our operations generated revenues exceeding those of 2023 by 9%, while expenses increased by 4%, resulting in efficiency and profitability ratios as expected.

¹ Following the GRI standard, this report refers to net operating profit, which differs from the net profit presented in Credicorp Ltd.'s Form 20-F in the Investment Management and Advisory Business Line attributable to Credicorp, which amounted to PEN 195.3 million (13% higher than in 2023). This latter figure does not include revenue generated through BCP and ASB Bank Corp.



The increase was primarily due to our traditional asset equity investment business (primarily Mutual Funds in Peru, where we are market leaders with a **33% market share**, and Collective Investment Funds in Colombia, where we lead with a **25% market share**).

Revenue growth in Colombia stands out, with a **58% increase** compared to the previous year, followed by Chile with **23% growth** and Peru with **13%**.

Revenue from individual clients **increased 39% year-over-year**, and revenue from institutional clients **went up 15%**, despite a decrease in trading volume, offset by an increase in the spread due to market volatility. Corporate client revenues in the region **grew 32%** driven by foreign exchange transactions in Colombia.

Other business achievements in 2024

- ▶ Credicorp Capital Financial Corporation in Colombia began operations three years after its implementation. This new license will allow us to expand our product and service portfolio for the corporate segment.
- ▶ We launched the first TES ETF, and became the only Liquidity Provider in Colombia, confirming the positioning of the capital markets line in the country.
- ▶ We launched our CorE-X foreign exchange trading platform, enabling clients to place and execute all types of orders at market prices in real time.
- ▶ In Colombia, Operatyba 1.0 is the new core of the Voluntary Pension Fund (FVP), which allows for shorter times of operational execution for the Fund.
- ▶ In Trust and Securities Services Peru, securitizations grew, and Custody reported a year of major changes with the launch of a system that will allow us to provide new services to our clients.
- ▶ As part of our technological renewal process, at the end of 2023, we implemented Multifonds, the new technological core of Asset Management in Peru, which has allowed us to be connected to digital channels in 2024, enhancing the reach of our operations.
- ▶ We launched GenIA, our first Artificial Intelligence solution, designed to enhance our advisory services to our Wealth Management clients, powered by reports produced by our Research and Asset Management teams.

CLIMATE CHANGE AND FINANCIAL IMPLICATIONS

(GRI 201-2)

Climate change poses risks and opportunities for the countries where we operate and for Credicorp Capital's operations. Since 2022, we have been working corporately within the Credicorp Group on the development and implementation of an environmental and climate change strategy. To identify our exposure to the various climate-related physical and transition risks, we refer to the TCFD framework for defining the types of risks and opportunities, which are also presented in [Credicorp's 2023 TCFD Report](#).

Below, we present the climate-related risks and opportunities identified at the Credicorp level that are relevant to Credicorp Capital's businesses, as well as the impacts on the organization's operations or financial indicators (including the effects on its proprietary or third-party investment portfolios).

Table 3: Transition Risks

RISK	IMPACT ON THE ORGANIZATION'S OPERATIONS OR FINANCES	HORIZON
Policy and legislation		
Greater reporting obligations on environmental and climate issues.	▸ Higher operating costs to comply with legislation, including additional reporting and monitoring.	Short-term
Mandates and regulations of existing products and services to manage climate risks.	▸ Higher operating costs to adapt processes, products, and services to new regulations.	Mid-term
Technology		
Substitution of existing products and services for low-emission options.	▸ Lower profitability of proprietary or third-party investment portfolios due to exposure to sectors that are being replaced by other technologies with lower emissions.	Mid-term
Market		
Changes in consumer preferences affecting sectors subject to exposure.	▸ Lower profitability of proprietary or third-party investment portfolios due to exposure to carbon-intensive sectors (decline in company value or reduced repayment capacity of fixed-income instruments).	Mid-term
Exclusions of investment or financing in high-emission sectors (coal).	▸ Lower profitability of proprietary or third-party investment portfolios due to divestment in emission-intensive but profitable sectors.	Mid-term
Change in customer preferences toward more sustainable investment options.	▸ Loss of business and competitiveness if sustainable investment options or advisory services aligned with customer expectations are not offered.	Mid-term
Reputation		
Risk of "greenwashing" due to inadequate communication of products or services.	▸ Loss of customers and revenue if product, service, and external communication management is not adequate.	Short-term
Changes in customer preferences.	▸ Loss of customers and revenue if our sustainability practices do not meet their expectations.	Mid-term

Table 4: Physical Risks

RISK	IMPACT ON THE ORGANIZATION'S OPERATIONS OR FINANCES	HORIZON
Acute		
Increase in the severity, frequency, and duration of extreme weather events (e.g., heavy rains caused by the El Niño phenomenon).	<ul style="list-style-type: none"> ▶ Impact on the value of the organization's physical assets (offices, buildings). ▶ Disruption in the organization's supply chains due to impacts on critical public and private infrastructure such as roads, airports, power plants, etc. ▶ Lower returns on proprietary or third-party investment portfolios due to negative impacts on the business continuity of issuers or their value chain, asset values, loss of revenue or production, etc. 	Short-term / Mid-term
Chronic risks		
Changes in rainfall patterns and extreme variability in climate patterns.	<ul style="list-style-type: none"> ▶ Loss of value in the organization's physical assets located in areas impacted by changes (droughts, desertification, flooding, etc.). ▶ Lower returns on proprietary or third-party investment portfolios due to negative impacts on the business continuity of issuers or their value chain, asset values, loss of revenue or production, loss of competitiveness, etc. 	Mid-term / Long-term

RISK	IMPACT ON THE ORGANIZATION'S OPERATIONS OR FINANCES	HORIZON
Increase in average temperatures.	<ul style="list-style-type: none"> ▶ Impact on operational costs for maintaining appropriate working temperatures in facilities. ▶ Impact on the health of employees and customers. ▶ Lower returns on proprietary or third-party investment portfolios due to negative impacts on productivity, with greater implications for sectors more vulnerable to temperature changes (agriculture, livestock, construction, and fishing). 	Mid-term / Long-term
Rise in sea level.	<ul style="list-style-type: none"> ▶ Loss of value of properties or assets in affected coastal areas of the organization and of investment portfolios (proprietary and third-party). ▶ Disruption in value chains due to impacts on critical infrastructure such as ports, airports, power plants, etc. ▶ Increased adaptation costs in affected areas (containment barriers, building elevation, etc.) in the organization's physical assets and investment portfolios (proprietary and third-party). 	Mid-term / Long-term

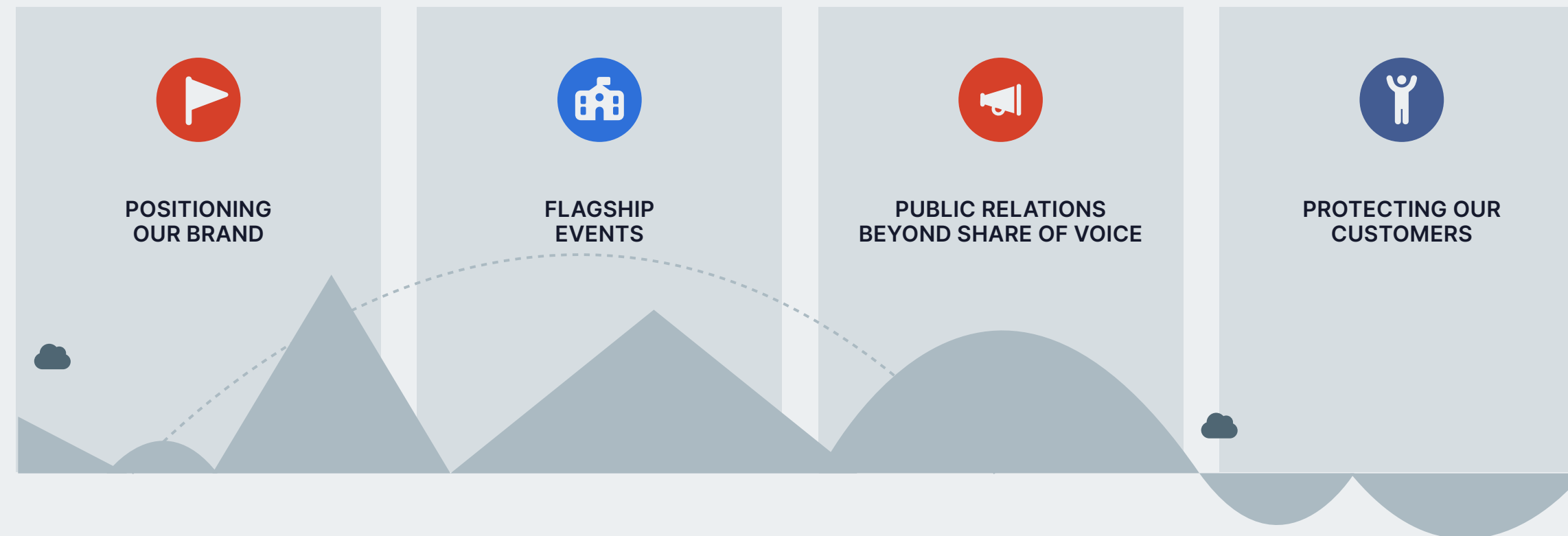
Table 5: Climate-Related Opportunities Identified

OPPORTUNITY	POTENTIAL IMPACTS	HORIZON
Products and services		
Development of new funds and investment products to meet customer expectations.	<ul style="list-style-type: none"> ▶ New sources of income in new funds or investment products that contribute to climate change mitigation and adaptation. ▶ Improved competitive positioning. 	Short-term / Mid-term
Individual or collective engagement activities with issuers and assets for better management of climate-related risks and opportunities.	<ul style="list-style-type: none"> ▶ Contribute to the climate action of issuers in our investment portfolios. ▶ Strengthen our market reputation. 	Mid-term / Long-term
Investments in sectors that will benefit from the energy transition and a less carbon-intensive economy.	<ul style="list-style-type: none"> ▶ Higher investment returns in less carbon-intensive sectors or less harmful technologies (renewable energies). 	Short-term / Mid-term

COMMITTED TO OUR CUSTOMERS

(GRI 3-3) (SASB FN-AC-270a.3)

To achieve our aspiration of being the investment advisory and management company recognized for its client experience in the region, we have defined four strategic pillars for building trust-based relationships with our clients: **position, capture, grow, and protect**.



Aware of the growing opportunities generated by the digital environment, we opted for the creation of omnichannel campaigns to ensure a consistent message and a seamless experience for our clients through email, websites, and social media (LinkedIn, Meta, X, Instagram, YouTube, and Spotify), among others. In this manner, we can be closer to our clients and stakeholders and position ourselves as a benchmark in the industry.

We also continue working with the Customer Experience COE, which strengthened our experience metrics in 2024. The findings from these metrics will allow us to design and implement initiatives for continuous improvement. During the year, we have made progress on initiatives focused on optimizing customer experience, such as:

DIAGNOSIS OF SEGMENTS AND REGIONAL SEGMENTATION VARIABLES

- We diagnose customer segments and their segmentation variables at the regional level to build strategies aligned with their specific needs.

GOVERNANCE AND COMMUNICATIONS STRATEGY

- We have a contact policy that defines best practices and guidelines for the use of mass emails.
- We conduct a communications assessment of the Research and Marketing departments, identifying opportunities to develop segmentation strategies.

EXIT INTERVIEW AND CHURN RATE ANALYSIS

- We launched an initiative to analyze assets under management (AUM) withdrawals by Wealth Management clients at the regional level to identify the main reasons for withdrawal.

ANALYTICS AND INSIGHTS

- We developed tools to ensure internal analytics capabilities and documented the primary data owners by product and country.
- These tools include dashboards for monitoring digital portals and channels, as well as social media metrics.

Accessibility and sustainability in our design system

- ▶ We implemented Web Content Accessibility Guidelines (WCAG) in our Capital Design System to improve the digital customer experience in an inclusive manner, with a 72% adoption rate across our digital channels.
- ▶ The goal of these guidelines is to ensure that our interfaces are inclusive and user-friendly for all our customers across all age groups and disabilities.
- ▶ Our design system also considers resource and energy efficiency measures to improve our processes and tools and encourage responsible energy use in our customers' devices.
- ▶ This initiative was recognized with a nomination and was finalist in the Customer Experience category of the Mibanco 2024 Espiral de Innovación Award, which distinguishes the most innovative initiatives within the Credicorp Group.

Flagship events

We host events that combine the capabilities of our various businesses to connect with our clients, offering them valuable information, financial education, and experiences that go beyond the financial realm.

In 2024, we reached more than 10,000 clients through in-person and virtual events (38% and 62%, respectively). The attendance rate over confirmation at our events was 73% at the regional level.

In Chile, we held the Credicorp Capital Forum, an event that brought together more than 400 clients, where we shared the company’s vision and organized a keynote lecture titled “11 Powers of a Leader” given by renowned speaker and former soccer player Jorge Valdano.

Investor Conference 2024

In September 2024, we held the 22nd edition of our Annual Investor Event, bringing together more than 650 clients over two consecutive days of conferences in Lima. Attendees enjoyed panels and presentations led by renowned investment experts and opinion leaders from Latin America. The first day concluded with a keynote address by Julio Velarde, president of the Central Reserve Bank of Peru (BCRP). In addition, we have our renowned one-on-one meeting area, where more than 60 issuer companies from the region had the opportunity to speak privately with more than 160 investors from Brazil, Chile, Colombia, Peru, the United Kingdom, and the United States.

As part of the event, our Research team published version No. 12 of our Andean Investor Guide (AIG), which updates recommendations on 52 equity market issuers and 33 fixed-income market issuers under our coverage and provides our macro outlook for the Andean region. The guide also offers a comprehensive overview of each of the markets.



Protection of our clients

We also maintain close relationships with the regulatory bodies in each country where we operate to stay abreast of new regulations regarding the communications we send to our clients, always ensuring their best interests.

Sartor Case

Credicorp Capital S.A. Sociedad Administradora de Fondos (“Credicorp Capital SAF”) manages two funds called Fondo Credicorp Capital Factoring Soles and Credicorp Capital Factoring Dólares (the “Fondos Credicorp Capital”), which were, in turn, invested in two Chilean funds called Fondo de Inversión Sartor Táctico Perú and Fondo de Inversión Sartor Facturas USD (the “Fondos Chilenos”), respectively, both managed by Sartor Administradora General de Fondos S.A. (“Sartor”), a counterparty entity of Credicorp Capital SAF, registered and supervised by the Chilean Financial Market Commission (“CMF”).

On December 20, 2024, the CMF revoked Sartor’s operating authorization and appointed a liquidator to proceed with the liquidation of Sartor and the funds it manages, under the law, including Fondos Chilenos. Given this situation and in light of the serious breaches alleged against Sartor, Credicorp Capital SAF filed civil and criminal action to hold Sartor accountable and obtain the repayment of funds.

Additionally, on December 30, 2024, Credicorp Capital SAF announced the purchase of all Credicorp Capital Funds’ shares.

Satisfaction and Recommendation of Our Clients

We use the Net Promoter Score (NPS) indicator to determine how likely our customers are to recommend us. In 2024, we standardized the NPS measurement of the Corporate segment (companies) at the regional level. Overall, we achieved an NPS of 76%, due to an increase in the Institutional and Wealth Management segments compared to the previous year.

Table 6: Net Promoter Score by Client Segment (consolidated regionally)

Consolidado regional

	2024	2023
INSTITUTIONAL CLIENTS		
WEALTH MANAGEMENT CLIENTS		
CORPORATE CLIENTS*		Not available

*Only in Chile and Peru.

3.2 Business sustainability

Achieving our aspiration to generate sustainable value for all our stakeholders leads us to incorporate sustainability into our businesses, products, and services. As an investment management and advisory company, the main sustainability initiatives in our business are the implementation of responsible and sustainable investment approaches in Asset Management and Wealth Management, and financial education initiatives to support and empower our clients to make the best decisions..

RESPONSIBLE AND SUSTAINABLE INVESTMENT

(GRI 3-3)

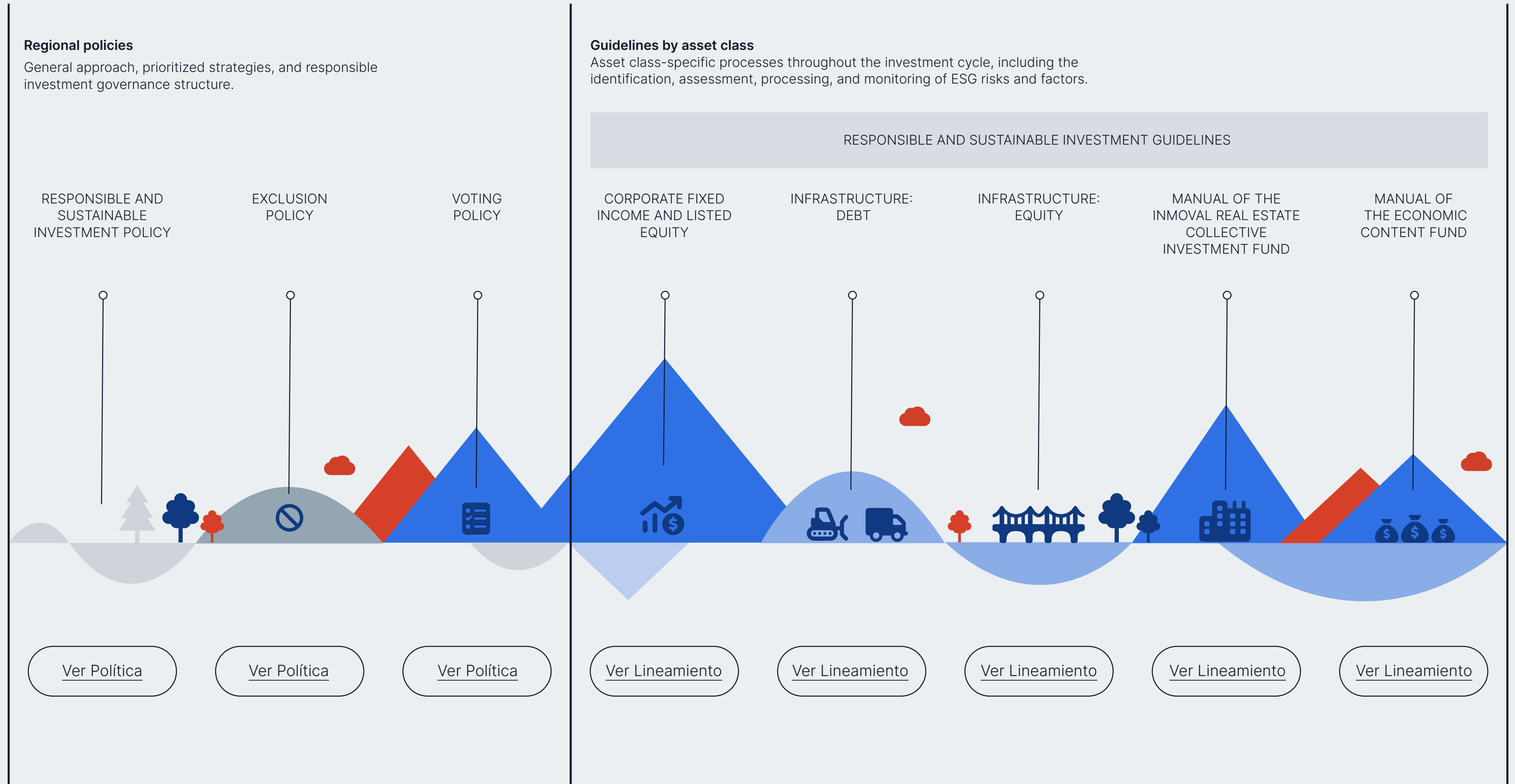
Responsible and sustainable investments are a set of strategies that integrate ESG factors into the investment analysis and decision-making process. At Credicorp Capital, this approach is a tool for improving the assessment of risks, opportunities, and impacts that may affect the financial performance of our clients’ investments. The integration of ESG topics is part of an integrated risk management to preserve our clients’ capital.

Likewise, clients and investors who choose us may also have additional goals beyond financial returns related to sustainability issues, ranging from preventing environmental or social damage to the desire to contribute to generating positive impacts through their investments. Different responsible and sustainable investment strategies can help us develop a value proposition that comprehensively addresses these objectives. In this way, we fulfill our fiduciary duty to safeguard the interests of our clients and seek to contribute to the generation of sustainable value for all our stakeholders.

Sustainable investments in Asset Management

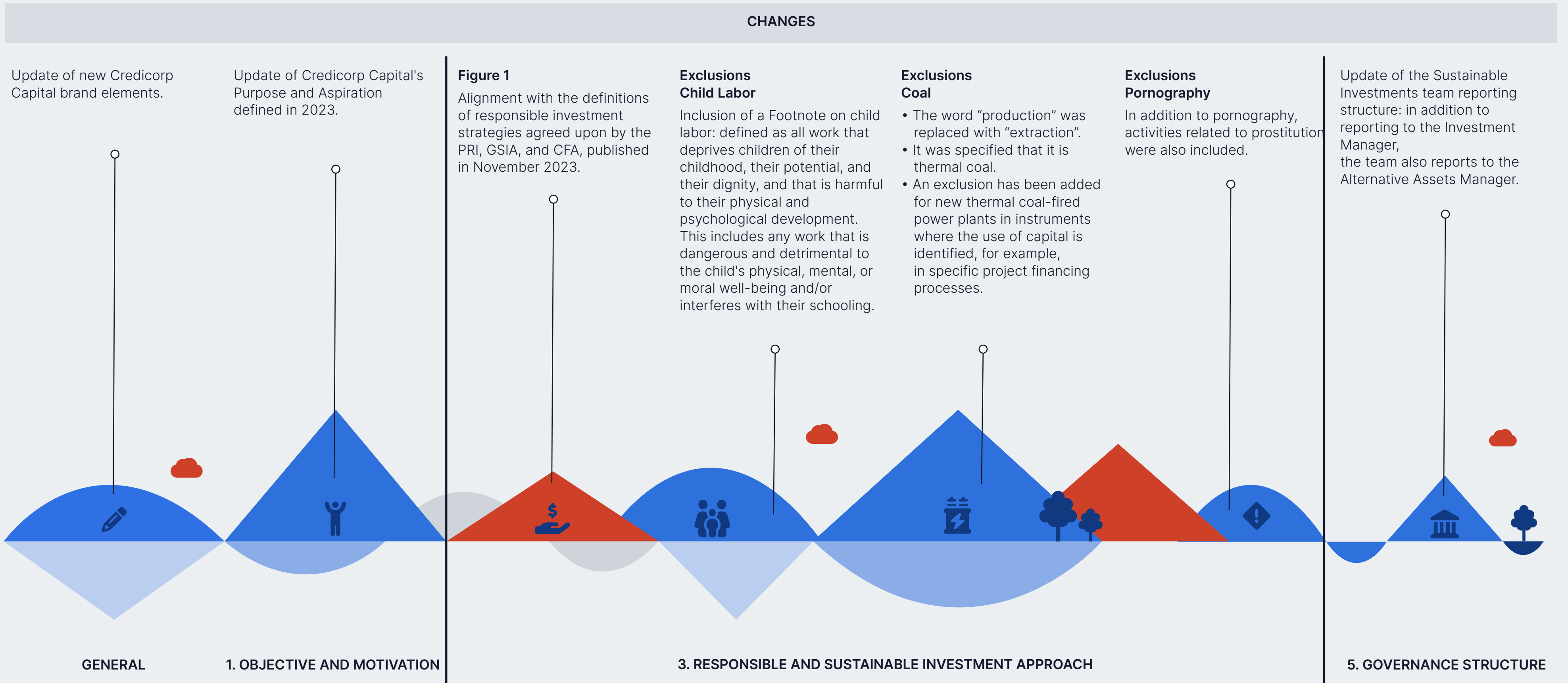
(SASB FN-AC-410a.1) (SASB FN-AC-410a.2) (SASB FN-AC-410a.3)

In our Asset Management business, we have implemented a responsible and sustainable investment approach since 2020. Our approach is reflected in a set of policies that make up Credicorp Capital Asset Management's Responsible and Sustainable Investment Policy. These documents, along with asset class-specific guidelines, manuals, and processes, shape Asset Management's responsible investment activities



In 2024, we updated our Responsible and Sustainable Investment Policy to incorporate improvements based on lessons learned in recent years and the results of the PRI assessment, as well as to align with changes made to certain exclusions in the Credicorp Group's Corporate Policy. The main changes in the Policy are presented in the following table:

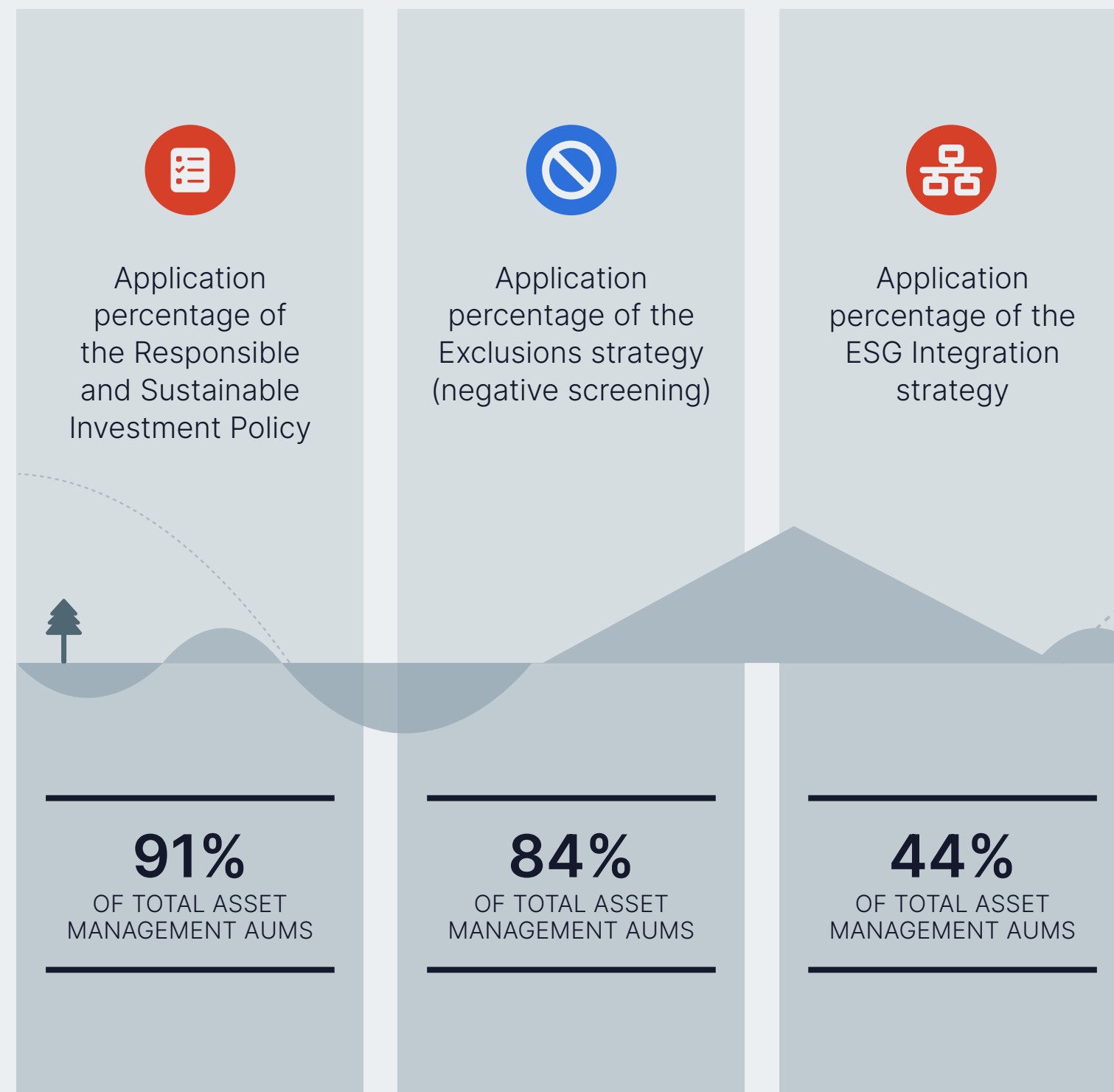
Table 6: Changes to the Responsible and Sustainable Investment Policy



During the year, we prepared the Environmental and Social Policy Annex for Peru's Private Debt Fund II and published the Responsible and Sustainable Investment Manual for the Inmoval Real Estate Collective Investment Fund and the Economic Content Funds managed by Credicorp Capital Colombia S.A. We thus continue to make progress in formalizing ESG integration processes into our alternative asset management.

Policy Scope and Assets under Management

Our Responsible Investment Policy applies to **more than 90% of assets under management** (AUMs) of Credicorp Capital Asset Management. Credicorp Capital Asset Management prioritizes responsible and sustainable investment strategies such as ESG Integration, Exclusions (also known as negative Screening), and Active Ownership. Assets under management (AUMs) by strategy type are available in [Annex 4](#).



Active Ownership Activities

(SASB FN-AC-410a.3)

Our guidelines on active ownership, including engagement and voting, are available in the Responsible and Sustainable Investment Policy and the Voting Policy. During 2024, there were no significant changes in the processes of these strategies.

- ▶ In 2024, we participated in the following collaborative engagement activities with listed asset issuers:
 - We participated, for the third year, in the CDP Non-Disclosure campaign, sending letters to non-reporting companies about climate change, forests, and water. Also, as leading investors, we contacted 5 companies, one of which reported to the CDP.
 - We have joined the CDP’s Forest Champions 2024 campaign, which provides access to resources to identify and address risks related to sustainable forest management by some of our portfolio companies.
 - We continue our participation in the climate initiative “Diálogos por el Clima Latam,” created in 2023, alongside institutional investors based in Colombia, Peru, Chile, and Mexico. This initiative is focused on driving greater disclosure and climate action from issuers relevant to our investment portfolios. In 2024, we conducted a diagnostic assessment of three companies, sent initial letters inviting them to participate, and in some cases, we have already held calls with the companies to discuss the diagnostic findings and gather initial information to define the next steps.
 - We continue the collaborative engagement initiative between PRI signatory investors and Chilean Small Cap and Fixed Income issuers to promote standardized climate change reporting in line with the TCFD framework.
- ▶ During the year, for the first time, we conducted individual engagement activities with companies associated with the Private Debt Fund I in Colombia in collaboration with IDB Invest..
 - We co-created a 1.5-hour workshop with consulting firm Value for Women on the advantages for companies to include a gender perspective in managing their businesses and their value chain.
 - Eight companies related to the Fund participated. One of the companies decided to participate in a second session where we delved into how to develop its gender strategy based on its self-assessment using UN Women’s WEPs tool.
- ▶ We also carried out engagement activities with unions, regulatory agencies, government agencies, and multilateral organizations. In 2024, we participated in surveys, studies, and requests for information or feedback from government agencies, unions, and other organizations, including ACAFI’s sustainability survey in Chile and the consultation conducted by the Colombian Financial Superintendency before the publication of External Circular 005.
- ▶ We also participated as speakers and panelists in virtual and in-person events to raise awareness about responsible and sustainable investment, as well as our practices and lessons learned. It is important to note our participation as panelists at the PRI in Person Toronto Emerging Markets Breakfast – 2024.

PRI 2024

Assessment Results

In 2024, we completed our third PRI assessment report, which analyzes best practices in integrating ESG criteria into the investment process across all asset classes in which we invest. In 2024, we were evaluated in 12 modules, obtaining a score of 4 stars (out of 5) for 4 modules. Furthermore, in most modules, we are above the global median number of signatories.

- ▶ In the general module, called “Policy, Governance, and Strategy,” we obtained 72 points out of 100 (4 stars out of 5), above the median of global signatories and within the top 25% of the group of investment managers in Latin America with AUMs comparable to ours.
- ▶ In the asset class evaluation, the direct investment modules in Corporate Fixed Income, Listed Equity, and Infrastructure stand out. We obtained 4 stars and stand above the global median and in the top 25% of the distribution of Latin American peers.

These results show a significant improvement compared to our two assessments in 2021 and 2023, as can be seen in the following table:

Table 7: PRI Assessment Evolution 2021 – 2024

		2024	2023	2021
Política, Gobierno y Estrategia		72 * ** ★★★★☆	54 ** ★★★★☆	45 ★★★☆☆
Renta Fija	SSA(soberanos, supranacionales y agencias)	0 ☆☆☆☆☆	0 ☆☆☆☆☆	0 ☆☆☆☆☆
	Corporativa	75 * ** ★★★★☆	80 * ** ★★★★☆	37 ★★★☆☆
	Deuda Privada	58 ** ★★★★☆	49 ** ★★★★☆	0 ☆☆☆☆☆
Renta Variable Listada – Activa Fundamental		79 * ** ★★★★☆	76 * ** ★★★★☆	46 ★★★★☆
Selección de gestores	Renta Fija Activa	61 ** ★★★★☆	74 * ** ★★★★☆	24 ☆☆☆☆☆
	Renta Fija Pasiva	44 ** ★★★★☆	54 * ** ★★★★☆	0 ☆☆☆☆☆
	Renta Variable Listada Activa	61 ** ★★★★☆	74 * ** ★★★★☆	48 ★★★★☆
	Renta Variable Listada Pasiva	35 ** ★★★☆☆	42 ** ★★★★☆	0 ☆☆☆☆☆
Inmobiliario		30 ★★☆☆☆	32 ** ★★☆☆☆	21 ☆☆☆☆☆
Infraestructura		88 * ** ★★★★☆	87 * ** ★★★★☆	64 ★★★★☆
Medidas de construcción de confianza		60 ★★★☆☆	74 ** ★★★★☆	NA

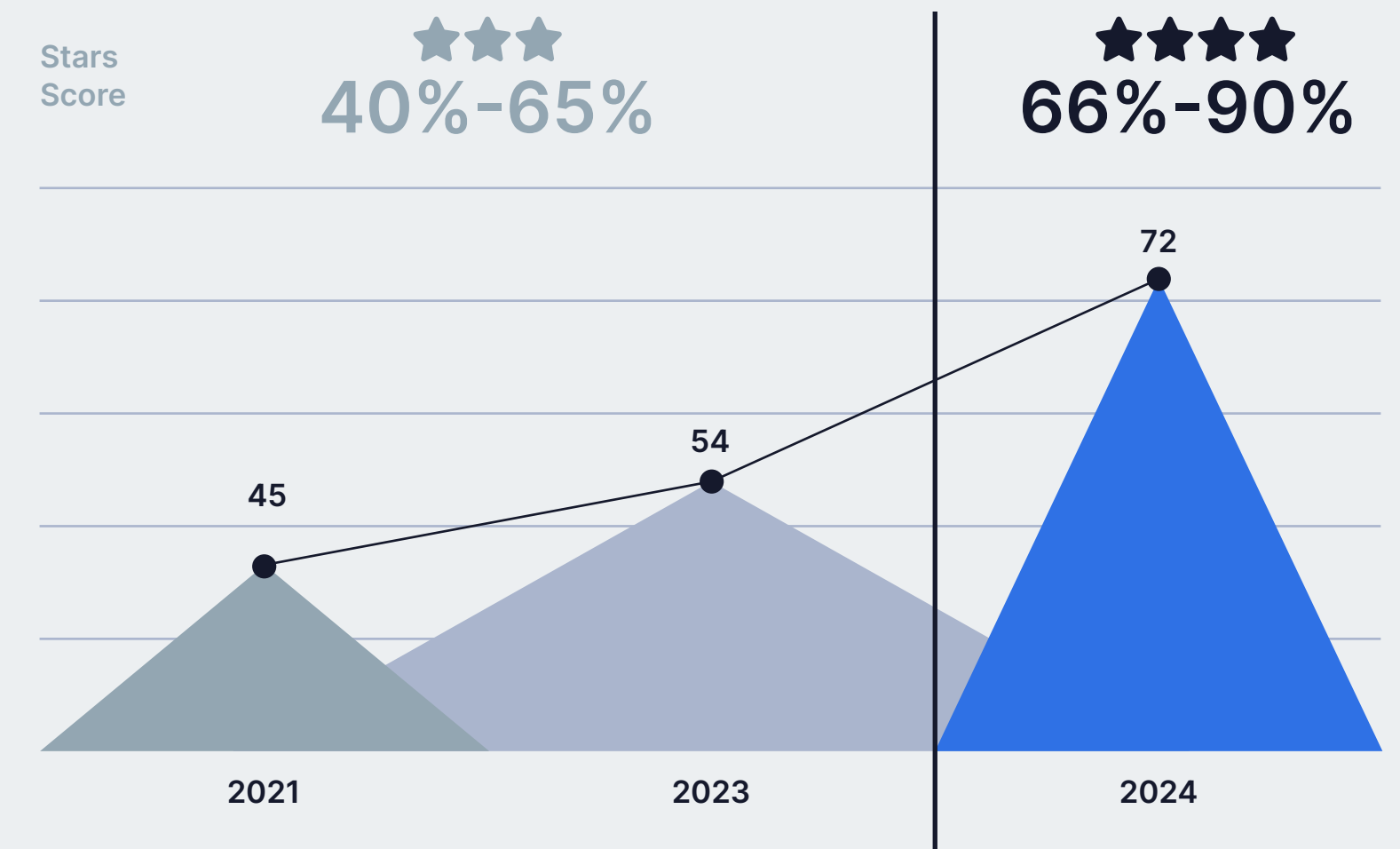
* Above the median for global signatories.

** Above the median for comparable Investment Managers: For Policy, Governance and Strategy, Corporate Fixed Income, Listed Equity, Real Estate and Trust-building measures is Latam - AUMs < USD 9.99 billion. For Selection of Managers: Active Fixed Income, Passive Fixed Income, Listed Active Equity and Listed Passive Equity is Latam + Africa + Middle East + Asia - AUMs all sizes. For SSA Fixed Income, Private Debt Fixed Income and Infrastructure is Latam AUMs all sizes.

The score of the “Policy, Governance, and Strategy” general module is the performance indicator for the sustainability strategy within Credicorp Capital’s strategic results pyramid. As such, this indicator influences the variable compensation tied to the results of the Sustainability and Sustainable Investments teams, the Asset Management leaders, and Credicorp Capital’s CEO. In 2024, we exceeded the target set for the year, achieving the objective initially planned for 2025.

Chart 3: Results of the PRI General Module Assessment

MODULE:
POLICY, GOVERNANCE AND STRATEGY



The PRI score ranges from 0 to 100, categorized into star ratings from 1 (worst) to 5 (best).

Our complete results report is available on our [website](#).



Our progress in responsible and sustainable investments has been recognized with second place in the “**Leading Institution in Responsible Investment - Peru 2024**” category ALAS20 Ranking. We climbed two positions compared to the last ranking in 2022. ALAS20, the Sustainable Leaders Agenda, is an initiative that evaluates and rates the public disclosure of sustainability-related information in Brazil, Chile, Spain, Mexico, and Peru.

In our **real estate asset** management, one of the key ESG indicators we monitor is the certification of our investments to ensure environmental efficiency.

- ▶ In Colombia, at the end of 2024, 44.2% of Inmoval Real Estate Fund’s AUMs were certified for efficiency and well-being.
- ▶ In Chile, the Renta Residencial I Investment Fund had one certified asset, representing 100% of its AUMs. Between the FIP Nogales and Aconcagua III Funds, 54% of the AUMs in assets from both funds have certifications (calculated based on each project’s sales).
- ▶ In Peru, the Real Estate Fund had 70% of its AUMs in assets with certifications. All FIBRA Fund assets were certified. In the new Housing Debt Fund, which focuses on project development, 3 out of 5 assets are designed to obtain a LEED or EDGE certification in the future, representing 65% of AUMs in assets with certification potential.

Ongoing Training for the Asset Management team

- ▶ Since 2021, all members of the Asset Management team are required to complete the online course on “Introduction to Sustainable (and Responsible) Investing” from Candriam Academy (4 hours) as part of their onboarding. In 2024, some 47 new Asset Management team members completed this course.
- ▶ In 2024, 21 professionals from the Sustainable Investments, Risk, and Investments teams received training consisting of two 1.5-hour virtual sessions. This training was coordinated by the Credicorp Sustainability Office with an expert consultant, and focused on evaluating and analyzing the effects of climate change on investment portfolios under various scenarios.
- ▶ Additionally, 55 members from the Sustainable Investments, Sustainability, and Investments teams participated in a workshop on Gender-Lens Investing. This workshop was led by consulting firm Value for Women as part of a Gender Advisory Service, in collaboration with IDB Invest. Through these initiatives, we are working to contribute to building a more equitable environment through our business operations, by training our team to incorporate a gender perspective into their processes.

Investment Advisory in Wealth Management

In our Wealth Management business, we aim to offer a comprehensive solution that meets our clients’ financial objectives with a responsible approach, mindful of social and environmental impacts. For several years, we have been developing the initiative to integrate ESG topics into the Investment Advisory in Wealth Management. The goal is to build the internal capabilities and tools that allow us to adapt our value proposition to meet these evolving needs.

In 2024, we developed an internal brochure for our Wealth Management investment and wealth advisory team. This brochure presents the basic concepts of responsible and sustainable investments, the classification of strategies, and a list of recommended mutual funds and investment funds for our clients, organized by strategy classification. In 2025, we plan to adapt this information into commercial material for clients..

Table title: Classification of responsible and sustainable investment strategies



In **infrastructure**, where we operate through UPI – Unión para la Infraestructura, a joint venture with Sura IM, we continue to integrate ESG topics. In 2024, we completed our fourth year of GRESB reporting for our Debt Strategy, highlighting our competitiveness in the infrastructure sector. For our Equity Strategy, we developed an active ownership guidelines report to guide engagement activities. Within the framework of the debt and equity funds, engagement meetings were held with all assets in their portfolios.

RESULTS OF THE GRESB REPORT - INFRASTRUCTURE DEBT STRATEGY	
Fund I	In its fourth year of reporting, it achieved a score of 86/100, surpassing the average of 85/100. The five assets evaluated also received a score of 77/100, which was above average.
Fund II	In its second year of reporting, it scored 85/100, right on average.

Most of our Assets Under Management in WM (over 80%) are in Mutual Funds or ETFs selected by the Asset Management Fund Selection team. This team adheres to guidelines that integrate ESG criteria into the manager selection and monitoring process. These processes are described in Credicorp Capital Asset Management’s Responsible and Sustainable Investment Policy (presented in the previous section). Additionally, we include ESG-related information for recommended Funds in the Fact Sheets we provide to clients. As

of the end of December 2024, all mutual funds recommended to clients are PRI signatories.

Our efforts were once again recognized by the Euromoney Private Banking Awards 2024, where – among other recognitions – we received the “Peru Best for Sustainability” Award, which distinguishes the private bank with the best sustainability practices in Peru.



Ongoing Advisory Team Training

- ▶ In 2024, we held two internal training sessions, totaling two hours, with the participation of 122 professionals from the regional team. The activity achieved an 82% level of satisfaction and a 77% level of usefulness according to the closing survey.
- ▶ We also completed two training sessions with ERM (Environmental Resources Management), one of the largest global sustainability consulting firms, for 110 advisory professionals, totaling three hours. The topics covered aimed to facilitate the team’s communication with their clients regarding the incorporation of responsible investment strategies into their portfolios, aligned with their needs and preferences. These activities achieved an 86% level of satisfaction and a 91% level of usefulness.

FINANCIAL EDUCATION

(GRI 3-3)

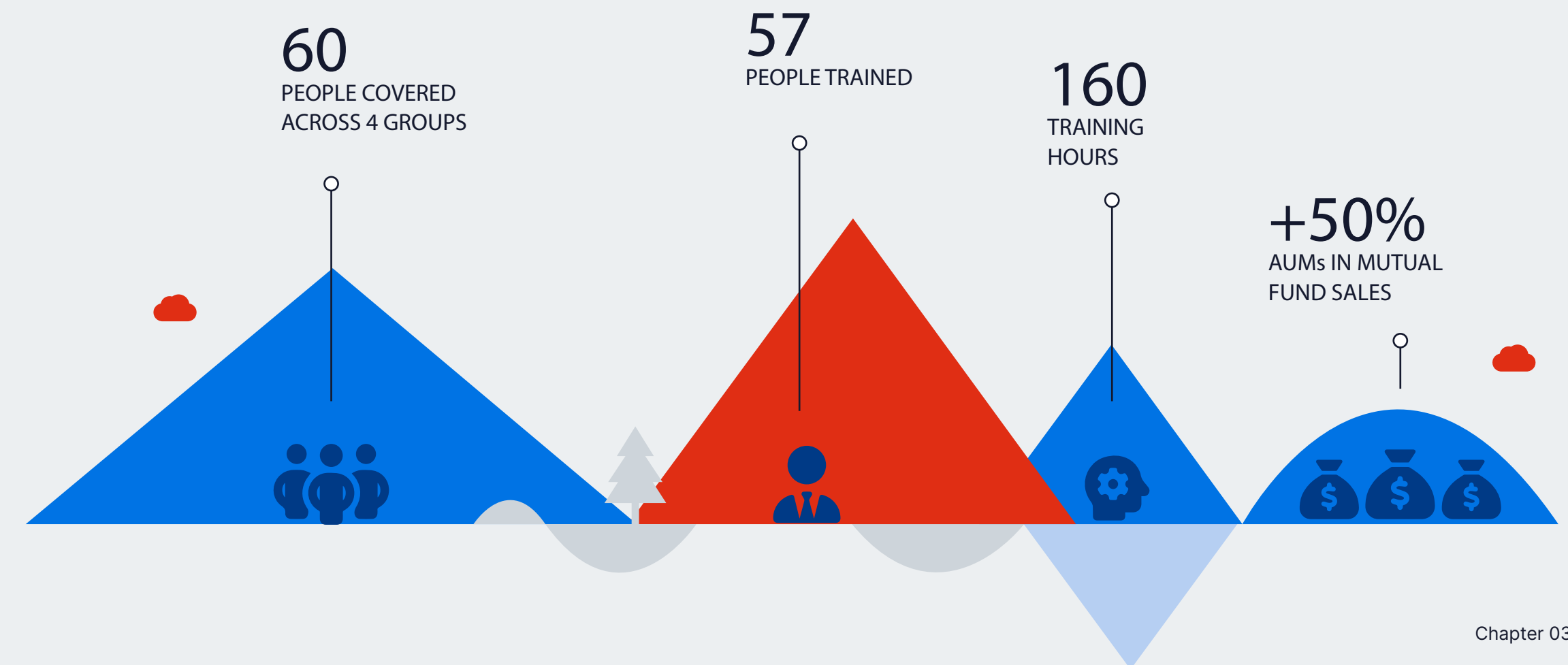
Financial education is the tool for sharing relevant and sufficient knowledge so that individuals can adopt healthy financial behaviors and take advantage of the tools available in the financial system. Financial education is one of the foundations upon which we build trust with our clients and is key to managing a satisfactory experience in our businesses.

Mutual Funds Peru

To promote the professional development of sales advisors in the Digital Exclusive Banking segment, the “Investment Certifications Plan” was created. This initiative aims to strengthen the financial knowledge of advisors to improve their client relationships through greater clarity in presenting and offering our products. We designed this certification program to train sales executives in mutual funds, providing them with specialized knowledge to offer high-quality advice that positively impacts the client experience.

This program was developed using an active methodology combining theory classes with case studies, promoting the practice and development of competencies. The certification program lasts three months with weekly one-hour classes. Passing the program requires advisors to complete thematic evaluations and present an applicable case study at the end of the course.

Through this program, Credicorp Capital has achieved the following



Educatyba

We aim for our current and potential clients to make informed and strategic decisions about their personal finances. Through tyba, we seek to help more people invest, and do so consciously, confidently, and with a long-term vision. Financial education is fundamental here to reduce barriers like the fear of investing. Thus, Educatyba aspires to be an ally in our clients' financial growth through financial education. Educatyba's initiatives include:

EDUCATYBA BLOG

Publications made throughout the year in Colombia and Peru to explain various topics related to personal finance and investments. The objective is to help our audience (clients or not) gain a clearer and broader understanding of the investment and savings options available given the current market conditions.

+314 thousand

new people covered in Colombia (new users)

+17 thousand

new people covered in Peru (new users)

+600

postings on Colombian and Peruvian blogs

CONTENT ON SOCIAL MEDIA

We generate educational and informative postings to explain financial concepts clearly and simply for both clients and non-clients.

MONTHLY ECONOMIC REPORTS

Once a month, our clients and the LinkedIn community have access to a Monthly Market Report and the Inflation Outlook Report for Chile, Colombia, and Peru.

INTERACTYBA

We offer a platform with interactive games for dynamic and experiential learning. This simple gamification helps participants better internalize the financial knowledge we aim to share.

INVESTOR SENTIMENT INDEX STUDY

For the past four years, we have conducted this annual study to identify individuals' emotional and rational willingness towards investing their capital in financial assets and projects.

FINANCIAL EDUCATION DAY

This was a session in association with the Credicorp Capital team, as part of the Pro Bono Advisory program. It involved distributing a guide booklet and developing activities to learn and internalize concepts related to savings, budgeting, and investment.

36
people covered

Gender-based approach in Wealth Management

Our commitment and goal at Credicorp Capital Wealth Management is to be the life-long partner in wealth management for all individuals in the regions where we operate. In line with our client-centric principle, we have identified the need to adapt our value proposition by considering gender aspects to find the best way to empower our female clients to achieve their life goals with financial strength and the best possible experience.

Within this initiative, we are working on two key areas:

- Firstly, we continue to work on identifying the unconscious biases that our advisory team may have and how these affect the approach and experience of our female clients. In 2024, we designed an internal workshop based on our business cases that addresses these gender biases. It will be rolled out to our commercial team in 2025.
- Secondly, we promote financial inclusion and deeper engagement with investment products within the segment we serve, encouraging our female clients to make more empowered decisions through financial knowledge, in wealth creation, and subsequently in the transfer of wealth to future generations. Through our events held in 2024, we achieved the following:



We are aware that working towards building a more equitable society is a daily process, as biases affect all of us at personal, corporate, and societal levels. This challenge does not discourage us; on the contrary, it motivates us to keep moving forward.

Social

4.1	Talent management	37
4.2	Social Responsibility	40



4.1 Talent management

(GRI 3-3) (GRI 404-3)

Our commitment regarding the well-being of our people is based on a comprehensive vision that encompasses their health, development, and satisfaction. To achieve this, we implement selection and retention processes aligned with our ALMA organizational culture, which drives the professional growth of our team. We provide tools and opportunities through induction, training, and communication programs to foster their continuous development¹¹.

Each year, we conduct job satisfaction and experience assessments to understand our people's perception throughout their life cycle within the organization. These surveys together with focus groups and interviews allow us to identify opportunities for improvement and define priorities for the development of new initiatives.

83%
FAVORABLE RATING IN
JOB SATISFACTION SUR-
VEY + 9 PP ABOVE THE
REGION'S RATING

66%
TOP TWO BOX

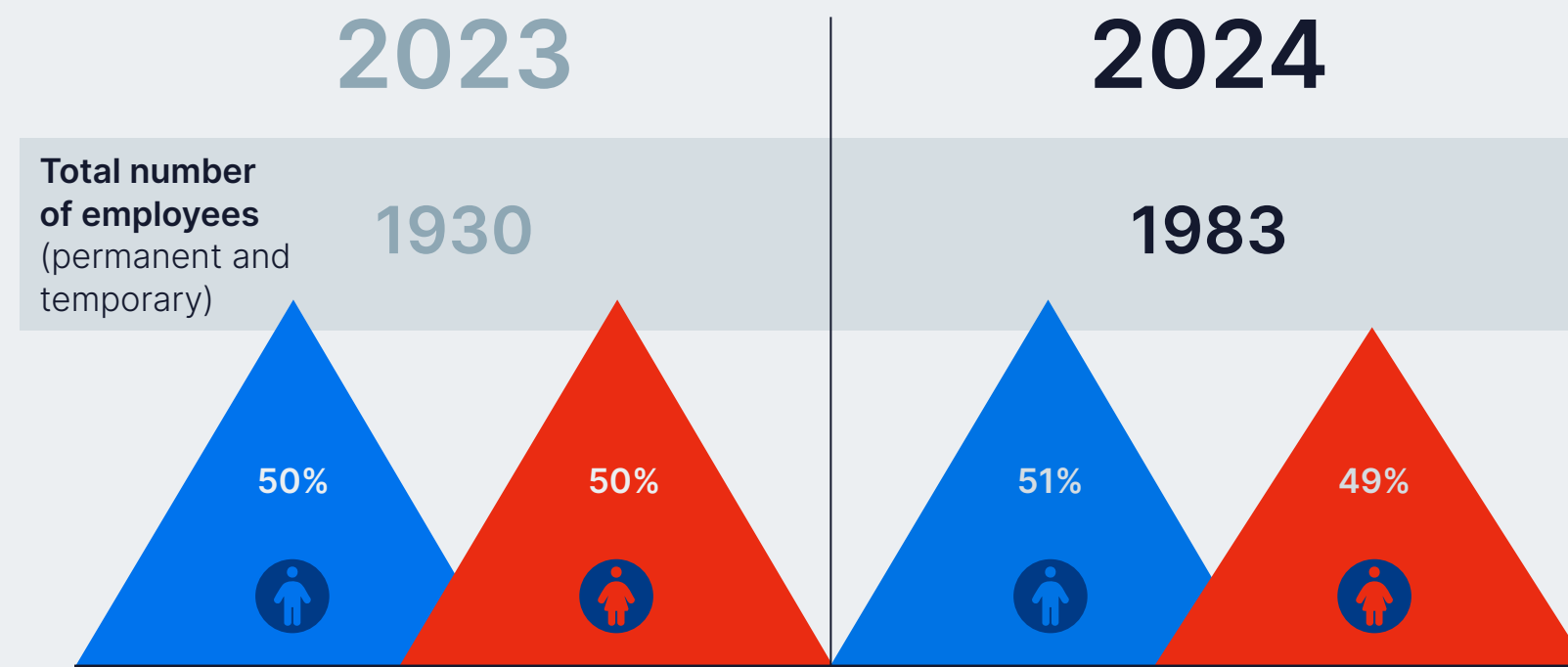
Additionally, we conduct regular performance assessments comprising 100% of all our employees. These assessments not only serve to measure performance but also give recognition, promotions, and make changes in career paths, thereby ensuring the growth and development of our team.

¹¹ To learn more about Credicorp Capital's culture.

OUR TEAM

(GRI 2-7) (GRI 2-8) (GRI 2-30) (GRI 405-1)

We are a team of over 1,900 people collaborating seamlessly across 6 countries.



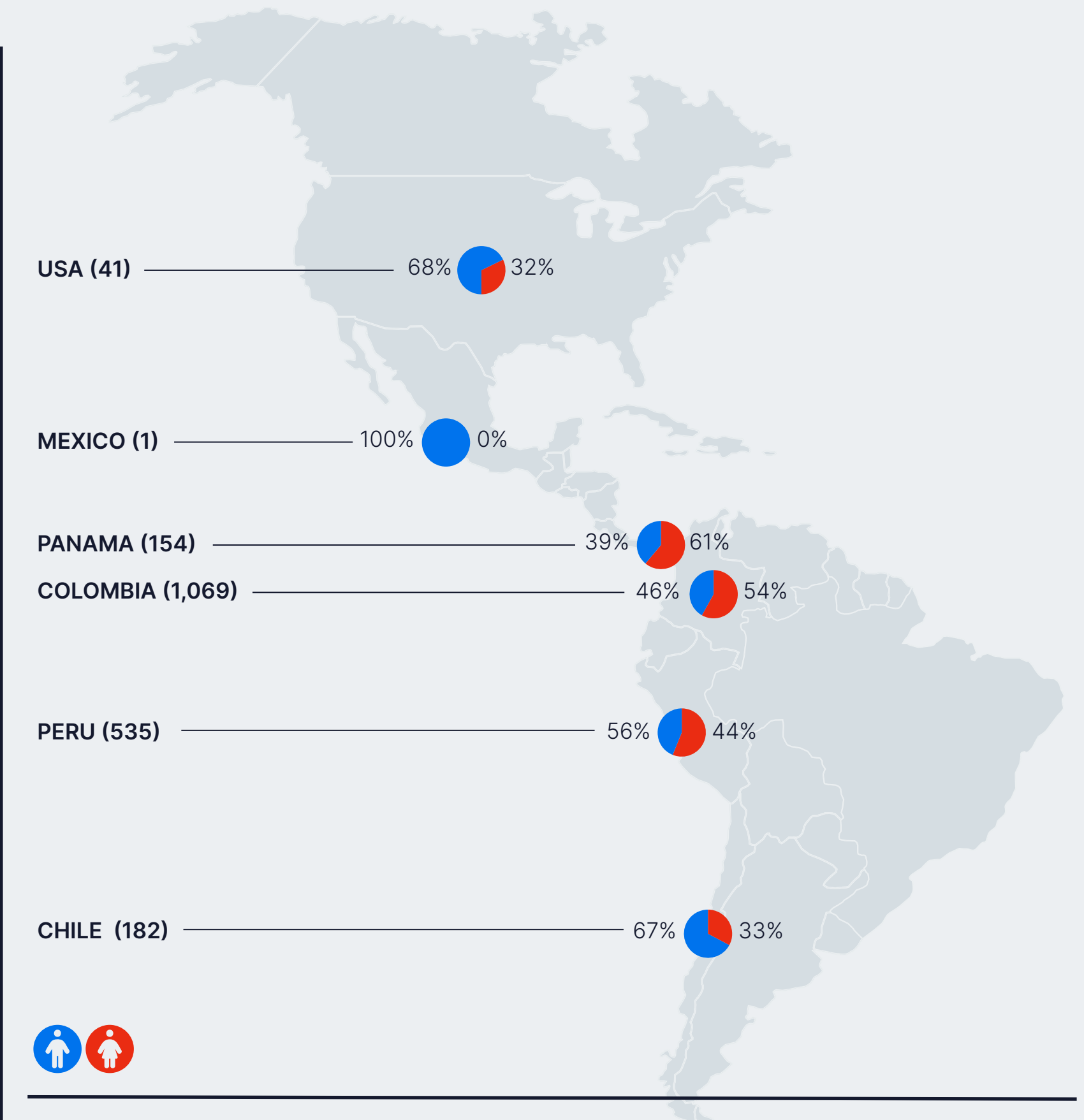
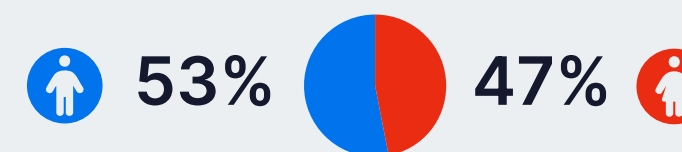
Distribución por sexo y cargo

Cargo	Male	Female
CEO	1	0
Director / ED / MD*	79	28
Vice President	104	61
Associate/Sr. Associate	271	213
Analyst**/Assistant	551	675

*ED: Executive Director; MD: Managing Director

**Includes Sr. Analyst

Additionally, during 2024 we had 133 interns/students in practice.



You can find detailed information about our team, including gender, age, country, contract type, as well as procurement and turnover in [Annexes 8 al 13](#). Credicorp Capital does not have collective bargaining agreements.

BENEFITS FOR OUR PEOPLE

(GRI 401-2)

With the purpose of promoting the overall well-being of our people, the VIVE ALMA program provides a safe work environment, and the conditions needed for a healthy work-life-family balance. This is achieved through various benefits:

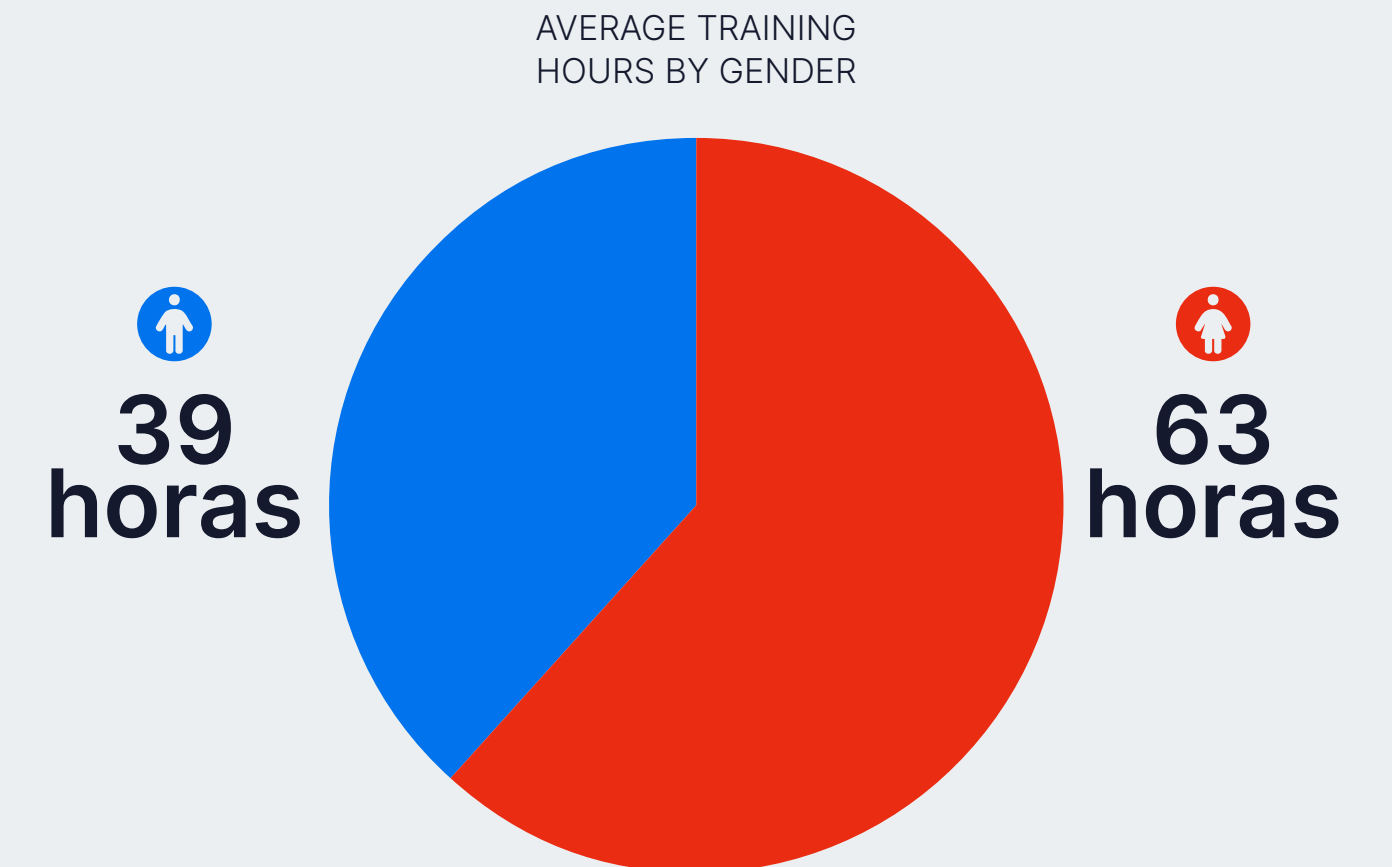
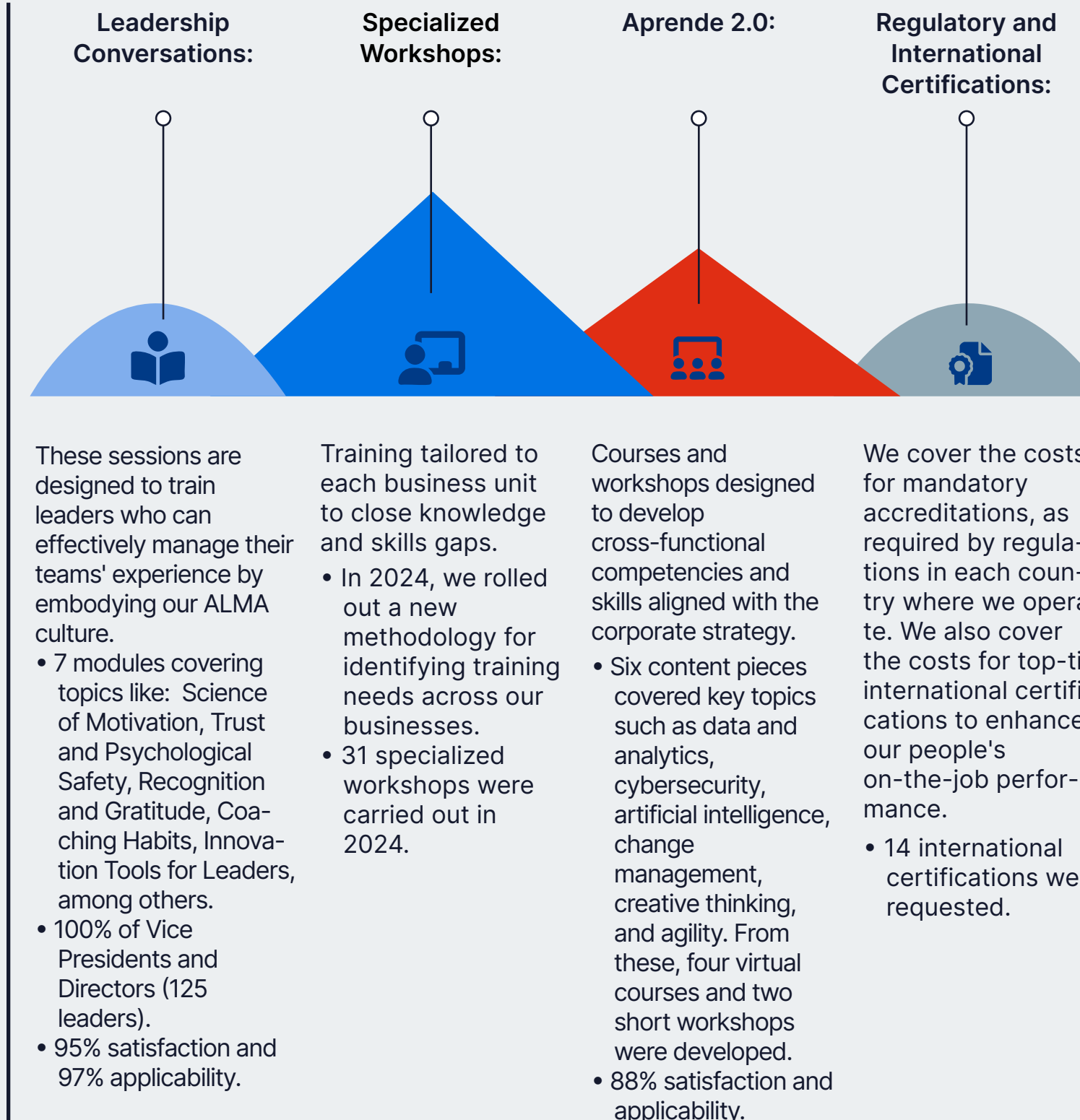


Our benefits program covers 100% of our people and is adapted to each country, adhering to local regulations and contextual needs. You can find the complete list of benefits and their application by country in [Annex 14](#).

TALENT TRAINING

(GRI 404-1) (GRI 404-2)

As part of our talent's comprehensive development, we have designed a training framework focused on enhancing the capabilities needed to achieve our Aspiration. Key highlights include the following:



The full details regarding average training hours by job category and gender can be found in [Annex 16](#).

DIVERSITY, INCLUSION AND GENDER EQUITY

(GRI 3-3) (GRI 405-1) (GRI 405-2) (SASB FN-AC-330a.1) (SASB FN-IB-330a.1)

We are committed to creating equal opportunities in our people's career paths and promoting a personal, professional and family balance. We firmly believe that fostering safe and inclusive workplaces is both the right thing to do and essential for attracting and retaining the best talent and team. This also allows us to contribute to closing social gaps, creating a direct impact on professionals within our organization and the industry, and an indirect impact on their families and society.

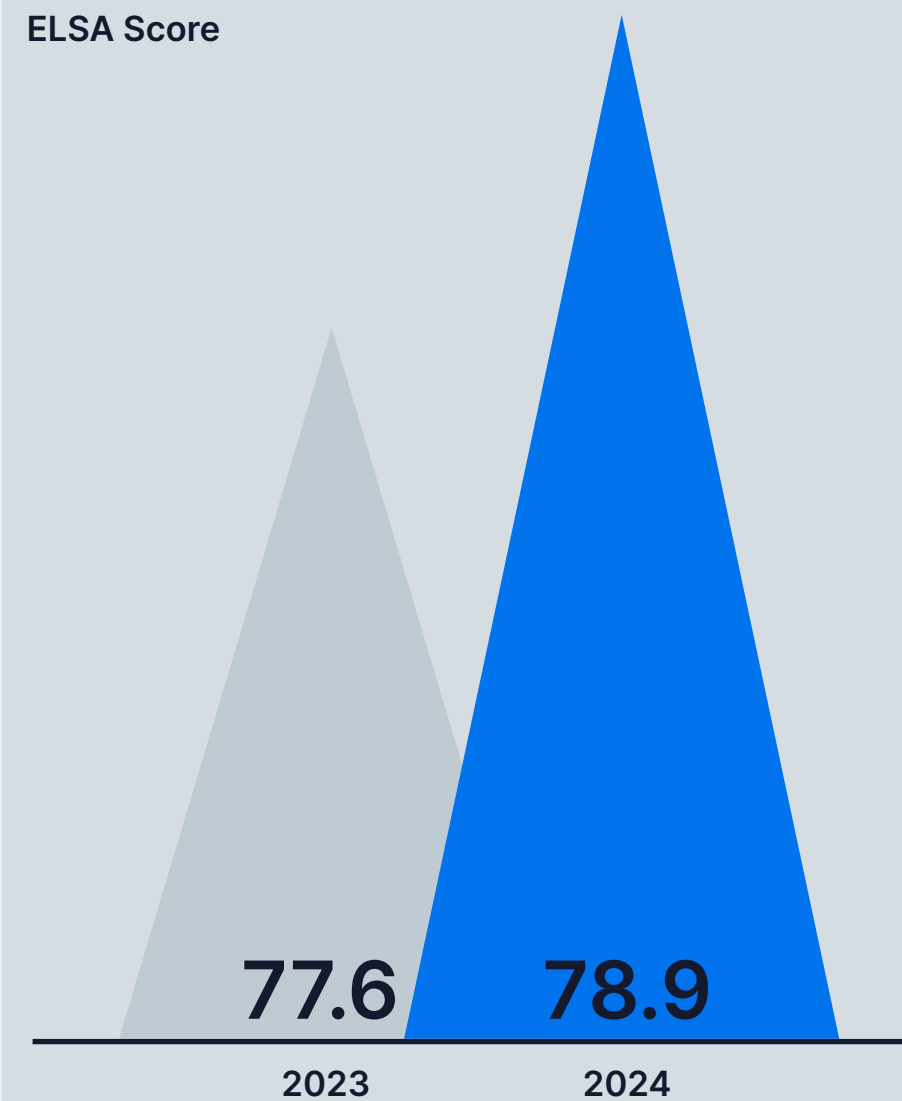
Since 2020, we have had a Gender Equity Program structured around four strategic pillars*:

* A detailed description of these pillars was provided in the [2023 Sustainability Report](#)

PILLAR I: ZERO TOLERANCE TO WORKPLACE SEXUAL HARASSMENT (WSH)

Workplace free from Harassment (ELSA in Spanish): Since 2021, Credicorp Capital has been recognized with the ELSA Awards for our efforts in promoting workplaces free from harassment.

WSH Response Protocol: In 2024, two WSH reports were registered. One was dismissed, and the other was handled according to investigation protocols, taking appropriate actions.

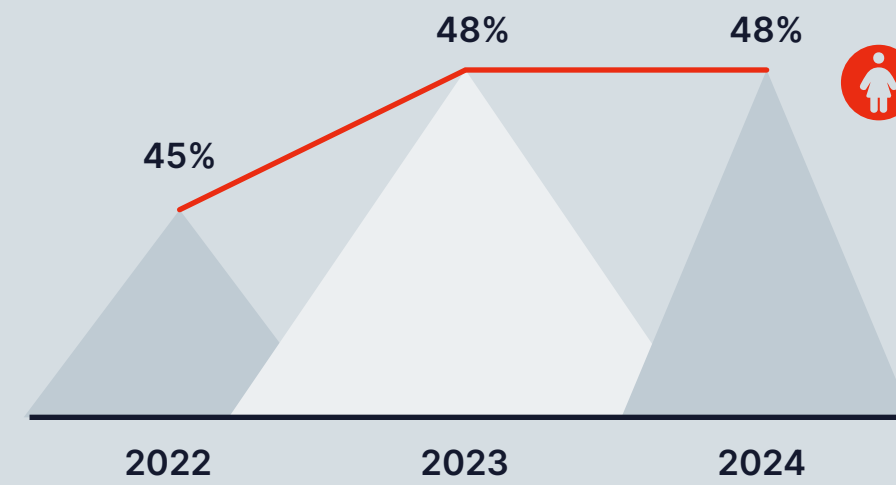


Our score was eight percentage points above the regional benchmark in the ELSA survey.

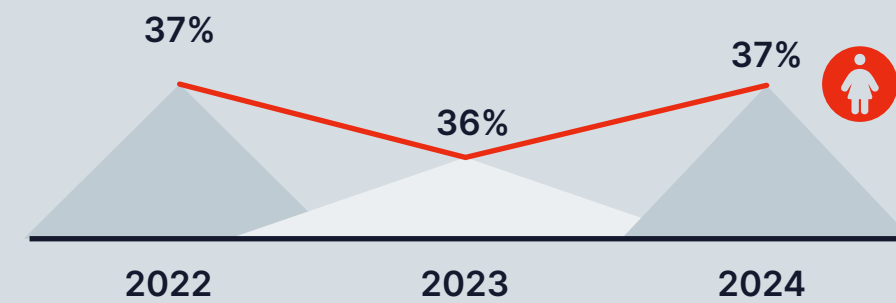
PILLAR II: GENDER BALANCE

We aim to increase the representation of female employees in middle management positions as a percentage of the total in each job category.

% of women in Sr Associate roles



% of women in Vice President roles



We continue with our "Entre Mujeres" program, which consists of rounds of discussion and female networking. In 2024, some 22 women completed the 3 rounds of discussion, and 7 women participated in Discussion Round No. 2.

PILLAR III: SALARY GAP

Since 2021, we have been monitoring the equal pay gap, an indicator of salary differences between men and women in positions with similar levels of responsibility and within the same salary band.

The results show no gender-related difference.

Equal pay gap



PILLAR IV: WORK-LIFE-FAMILY BALANCE FOR PERSONAL FULFILLMENT

32 MOTHERS USED THE SOFT LANDING BENEFIT

84% ARE FULLY SATISFIED WITH THE BENEFIT

28 EXTENDED PATERNITY LEAVES WERE GRANTED

100% ARE FULLY SATISFIED WITH THE BENEFIT

Progress on the program is submitted at least twice a year to the Management Committee. Additionally, these results are communicated to our people through an internal communication plan designed to enhance understanding of gender equity concepts and achievements. Thanks to this strategy, gender management achieved a 90% favorable rating in our job satisfaction survey, a one percentage point increase compared to 2023. The survey also revealed that Credicorp Capital is perceived as an organization that promotes equal opportunities, with an 86% positive response.

In this context, we reaffirm our commitment to gender equity by partnering with the Women in Connection organization in Colombia. This alliance seeks to strengthen the program, share experiences, and adopt best practices in the field. Throughout 2025, we will continue to advance these strategic areas through various training, dialogue, and communication initiatives.

Women's Empowerment Principles

In 2024, for the first time, we measured our organization using the diagnostic tool of the Women's Empowerment Principles (WEPs), a UN Women initiative that assesses companies' gender equity performance based on seven dimensions.

As a result, we achieved an **advanced level of compliance (55%), surpassing the global average of 35% and the Latin American average of 34%**, according to the WEPs Tool 2024 Trends Report prepared by the UN and the IDB. These findings will enable us to identify areas for improvement and strengthen our initiatives in the coming years.

4.2 Social Responsibility

(GRI 3-3)

We aim to make a positive impact on our surroundings and contribute our team's talent and experience to scale the positive influence of non-profit organizations and ventures addressing social, environmental, or cultural issues in the countries where we operate. Our strategic social responsibility programs enable us to build trust and long-term relationships with the community and with our people, who value this opportunity to contribute to society. We have three programs:

Pro Bono Advisory

Since 2010

Investing Futures

Since 2020

A Day for Everyone

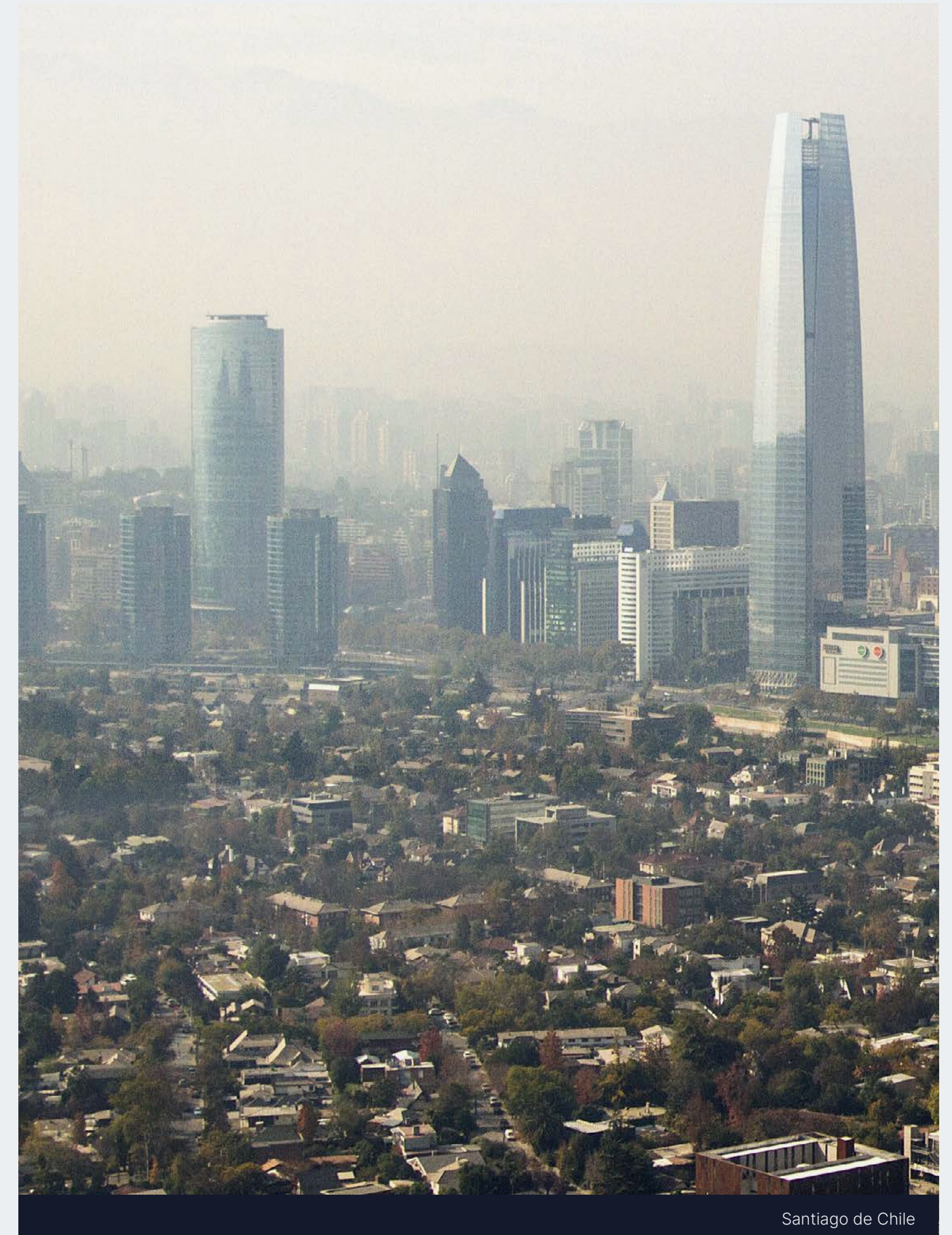
Since 2023

'Investing Futures' and 'A Day for Everyone' operate with internal policies and procedures to ensure transparency, continuous process improvement, and constant communication with participants. In 2025, we will work on formalizing our Pro Bono Advisory policy in alignment with these principles.

273

VOLUNTEERS PARTICIPATED IN ONE OR MORE PROGRAMS

A detailed description of each program's objectives and dynamics can be found in our 2023 Sustainability Report.



Santiago de Chile

PRO-BONO ADVISORY

In 2024, we completed 14 years providing free advisory services to non-profit organizations. This year, we collaborated with seven foundations: two in each country -Chile, Colombia, and Peru- and, for the first time, one at the regional level.

This pilot involved a Foundation with presence in several countries across the region and also a regional advisory team. Its main objective was to identify commonalities among its different branches to strengthen its capacity to fulfill its mission.



Pro-bono Advisory | 2024 Results



Additionally, we held the second Inspirational Gathering for Foundations: "Fundraising." This virtual event brought together foundations that have received our advisory services through an online event featuring Paula Streeter, Partner at 40C Consultores. In this session, she provided innovative tools for making presentations to donors, addressing a recurring challenge many foundations face.

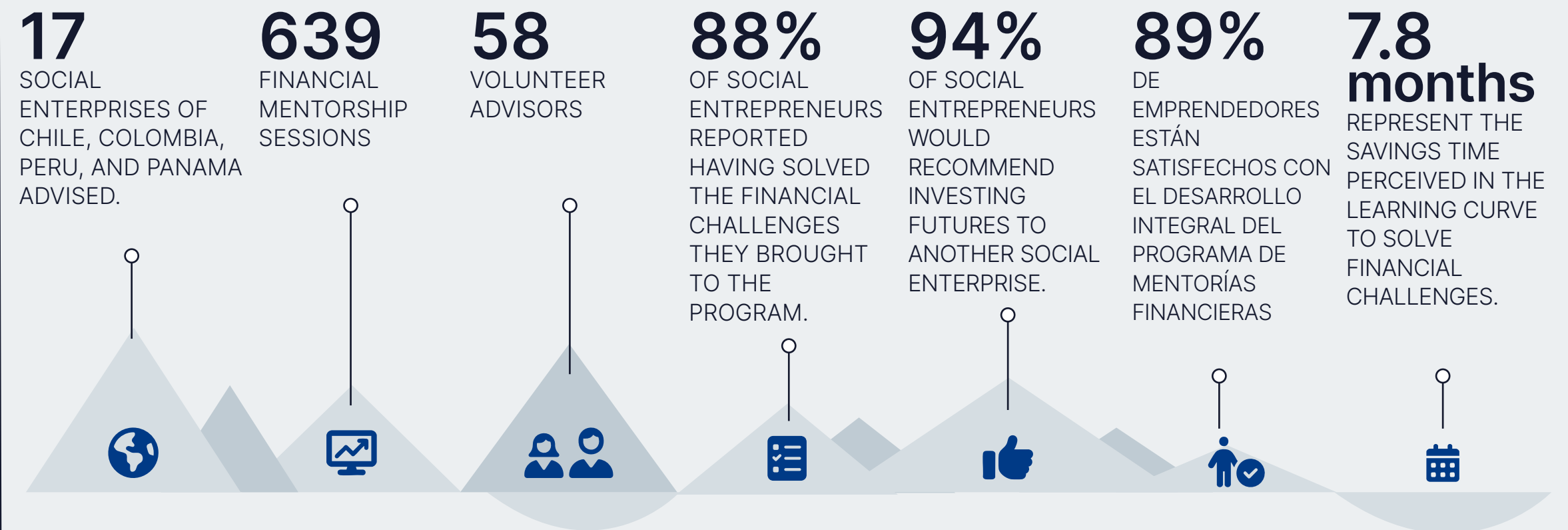
INVESTING FUTURES

Investing Futures is our financial mentorship program for social enterprises in Chile, Colombia, Peru, and, for the first time, Panama. The program's growth allowed us to update our methodology to increase its efficiency, optimize timelines, and align with the requirements of organizations that provide funding to social enterprises.

In 2024, we continued to add regional partners from Peru, Colombia, and Panama, strengthening our network of support and collaboration. This brings us to a total of 22 partner organizations. Additionally, we participated in nine knowledge-sharing events in Peru and Colombia, serving as attendees, speakers, and juries. Through these efforts, we aim to contribute to the continued advancement of the impact organization ecosystem.



Investing Futures | 2024 Results



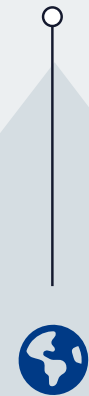
A DAY FOR EVERYONE

In 2024, for the second consecutive year, we held “A Day for Everyone” simultaneously and in person. This year, we successfully engaged seven of Credicorp Capital’s nine locations across Chile, Colombia, Peru, Panama, and the United States. On this occasion, the event focused on environmental impact and the physical well-being of participants. They engaged in a plogging session, an activity that combines outdoor jogging while picking up litter in urban public spaces, trails, beaches, forests, or protected areas.

A Day for Everyone | 2024 Results

7

CITIES AT THE SAME TIME



97%

OF PARTICIPANTS ARE SATISFIED



186

PARTICIPATING VOLUNTEERS



744

VOLUNTEERING HOURS



Santiago de Chile



Barranquilla



Medellín



Miami



Bogotá



Lima



Ciudad de Panamá

Environmental

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5.3	Environmental Responsibility in Our Operations	48



5.1 Our environmental management

(GRI 3-3)

A sustainable future is only possible if we commit to managing all risks, opportunities, and impacts derived from our businesses. Managing environmental issues and climate change is fundamental for us as a financial company as we aim to generate well-being in the present without compromising the ability of future generations to meet their needs and thrive. We also recognize that environmental problems are linked to social issues, with the most vulnerable populations being disproportionately affected by natural disasters, resource scarcity, and the effects of climate change. A responsible environmental management allows us to contribute to the sustainable development of our region from our role as a company.

Thus, our environmental management comprises two aspects: addressing these issues through the investment portfolios we manage or recommend, and the environmental responsibility in our operations through the proper management of our carbon footprint and use of resources.

5.2 Our investment portfolio

As a financial services company, our primary impacts stem from the investment portfolios we manage or advise on. As part of our responsible and sustainable investment approach, detailed in Chapter 3, we consider environmental aspects to enhance decision-making by complementing the fundamental analysis and broadening our view of risks, opportunities, and impacts across the assets and projects we invest in. Additionally, through active ownership activities, we promote better environmental practices within the companies we invest in. This approach operates with a double materiality perspective: (i) mitigating financial and reputational risks for our clients' investments, and (ii) promoting environmental responsibility in companies to reduce the negative impacts of their operations and value chain.

CLIMATE CHANGE AND ALIGNMENT TO TCFD

(SASB FN-AC-410b.4)

Since 2021, our Asset Management business has publicly supported the recommendations of the TCFD. We do this by promoting the transparent management of the challenges and opportunities that climate change and the transition to a decarbonized economy present for all the companies we invest in and for the financial system as a whole. In 2023, our parent company, Credicorp, published its first TCFD-aligned report outlining its corporate environmental strategy. The second report, to be released in 2025, will reflect the progress of environmental management alignment across Credicorp's subsidiaries, including ours.

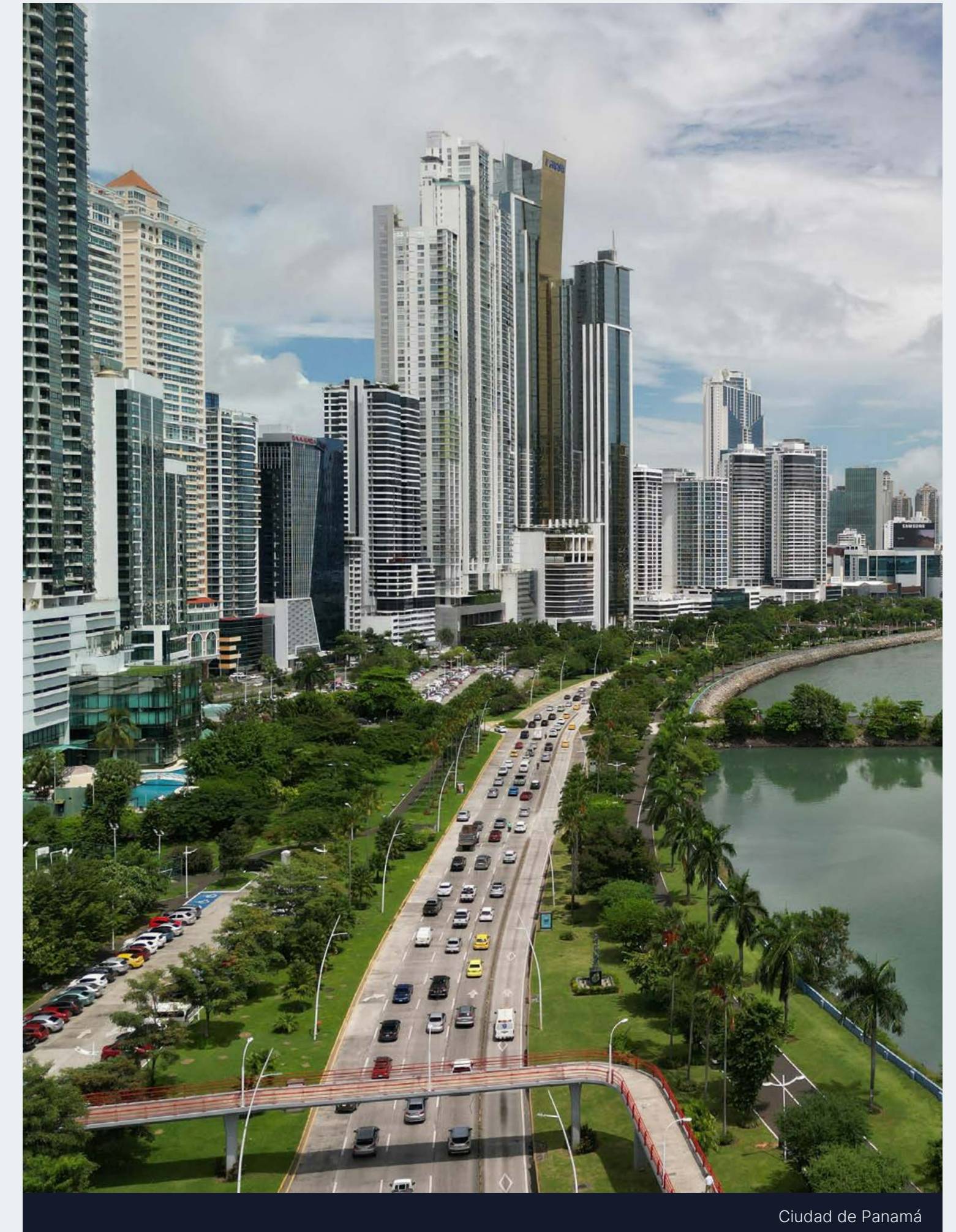
Below, we have outlined our progress across the four dimensions of the TCFD framework for Asset Management::

Governance	1.A. Board's oversight	The governance of climate change topics was defined in 2022. Oversight by the Board and Management remains unchanged from what was presented in our <u>2023 Sustainability Report</u> .
	1.B. Management's oversight	
Strategy	2.A. Identification of risks and opportunities	<p>Credicorp's TCFD report defines the following time horizons for identifying risks and opportunities associated with climate change:</p> <ul style="list-style-type: none"> ▶ Short-term: Less than one year ▶ Mid-term: Between one and five years ▶ Long-term: More than five years) <p>The risks and opportunities related to Credicorp Capital Asset Management's operations and investments can be found in <u>Chapter 3</u> of this report.</p> <p>In 2024, we began developing tools to measure the aggregated exposure of investment portfolios to physical and transition risks, as well as opportunities related to climate change.</p>
	2.B. Impact on business strategy	Our primary exposure to climate change-related risks and opportunities comes through our investment portfolio. To evaluate this exposure, we use internal ESG questionnaires, which include environmental and climate change-related controversies as part of the ESG Integration process described in the <u>Sustainable Investments in Asset Management section</u> .
	2.C. Resilience and analysis of scenarios	We are actively building our internal capabilities to assess the resilience of our investment portfolios. In 2024, our sustainable investments team, along with some professionals from the risk and investments team (a total of five professionals), completed three hours of training on climate change scenario analysis and its impact on investment portfolios.

Risk Management	3.A. Risk identification and assessment processes	<p>Our processes for identifying and assessing climate risks remain consistent with the ESG Integration processes we use for both listed and alternative assets, as detailed in our 2023 Sustainability Report. y These processes are unchanged.</p> <p>In 2024, we specifically designed new integration processes for four additional alternative asset funds, as outlined in Chapter 3 of this report, under our Sustainable Investments in Asset Management approach.</p>
	3.B. Risk management processes	<p>Our key processes for managing exposure to climate change risks include:</p> <ul style="list-style-type: none"> ▶ Exclusion of companies whose core business is thermal coal extraction. ▶ Individual and collaborative engagement activities with issuers to encourage climate action and TCFD-aligned reporting.
	3.C. Inclusion into the Integrated Risk Management Framework	<p>Since 2021, we have been collaborating with other Credicorp Group subsidiaries on an initiative called the ESG Risk Enabler project. It involves the risk team leaders from both our subsidiaries and the corporate level.</p> <p>Within this project, we are focusing on the identification, assessment, monitoring, and treatment of risks associated with climate change as a part of our comprehensive risk framework for investments and financing.</p>



	<p>4.A. Description of metrics used for management <small>(SASB FN-AC-410b.4)</small></p>	<p>In 2024, we conducted the first measurement of financed Greenhouse Gas Emissions (GHG) for our Latin American Fixed Income and Equity Funds.</p> <p>The metrics estimated were:</p> <ul style="list-style-type: none"> ▶ Absolute financed emissions ▶ Intensity of emissions ▶ Weighted average carbon intensity (WACI) ▶ Average PCAF score <p>For our measurements, we use the methodology developed by The Partnership for Carbon Accounting Financials (PCAF), which is recognized as the global standard for financial institutions. The complete details for each metric and the complete measurement results are available in our 2023 Financed Emissions Report.</p>
<p>Metrics and Targets</p>	<p>4.B. Financed GHG emissions (Scope 1, 2, and 3) <small>(SASB FN-AC-410b.1) (SASB FN-AC-410b.2) (SASB FN-AC-410b.3)</small></p>	<ul style="list-style-type: none"> ▶ Absolute gross financed emission (<i>metric tons of CO₂ equivalent</i>) <small>(SASB FN-AC-410b.1)</small> Scope 1 ▶ 311,876 Scope 2 ▶ 27,120 Scope 3 ▶ Not included ▶ Assets under management (AUM) included in the measurement (<i>USD</i>) <small>(SASB FN-AC-410b.2)</small> 606 million ▶ AUM included in the measurement over Credicorp Capital Asset Management's total AUM (%) <small>(SASB FN-AC-410b.3)</small> 6 <p>The AUM included in the measurement represent 84% of the AUM from Latin American portfolios (which account for 7% of Credicorp Capital Asset Management's total AUM).</p>
	<p>4.C. Targets for climate change management</p>	<p>Currently, we do not have quantitative targets for the financed emissions of our investment portfolios.</p> <p>The target for our operational emissions is detailed in the Environmental Responsibility in Our Operations section.</p>



Ciudad de Panamá

ENVIRONMENTAL ENGAGEMENT

In the Sustainable Investments in Asset Management section, we laid out our approach to engagement and active ownership. As part of our collaborative efforts with other investors, we have focused on environmental topics like climate change and deforestation.

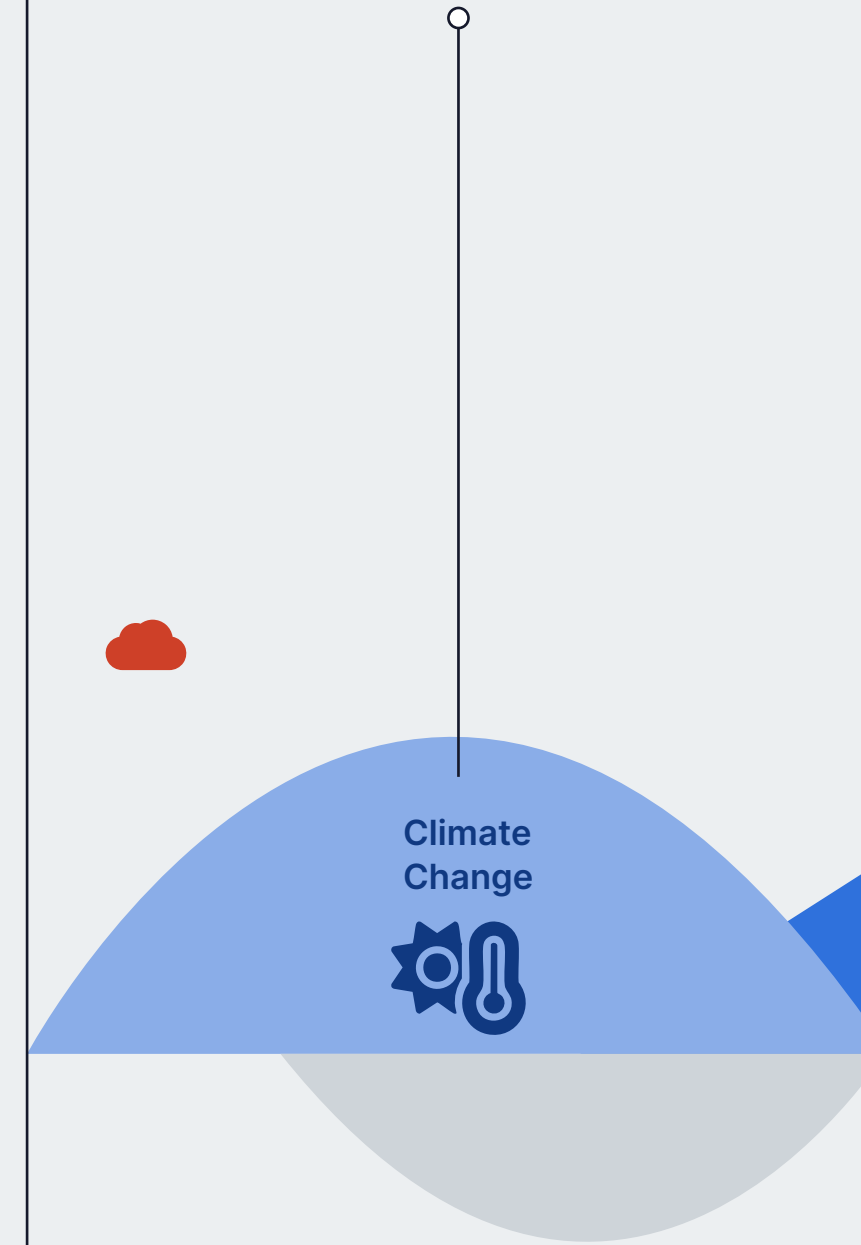
Following our initial measurement of financed emissions, our collaborative engagement activities honed in on top GHG emitters. Our two main goals were the following:

01. Promote more comprehensive and accurate reporting of GHG emissions (Scope 1 and 2, and – where material – Scope 3), along with their relevant policies, governance, and management commitments.
02. Drive the effective management of these topics at companies that contribute most to or are most exposed to climate change-related risks. This may involve actions such as setting science-based reduction targets or other credible, case-by-case measures, always in line with the company's technology and resources.

Diálogos por el Clima Latam

Since 2023, we have been part of this initiative (Latin America Climate Dialogue) involving investors from Chile, Colombia, Mexico, and Peru. This program targets companies in the region with high GHG emissions, aiming to improve their reporting and management practices.

- In 2024, we focused on the diagnosis and engagement with three companies.

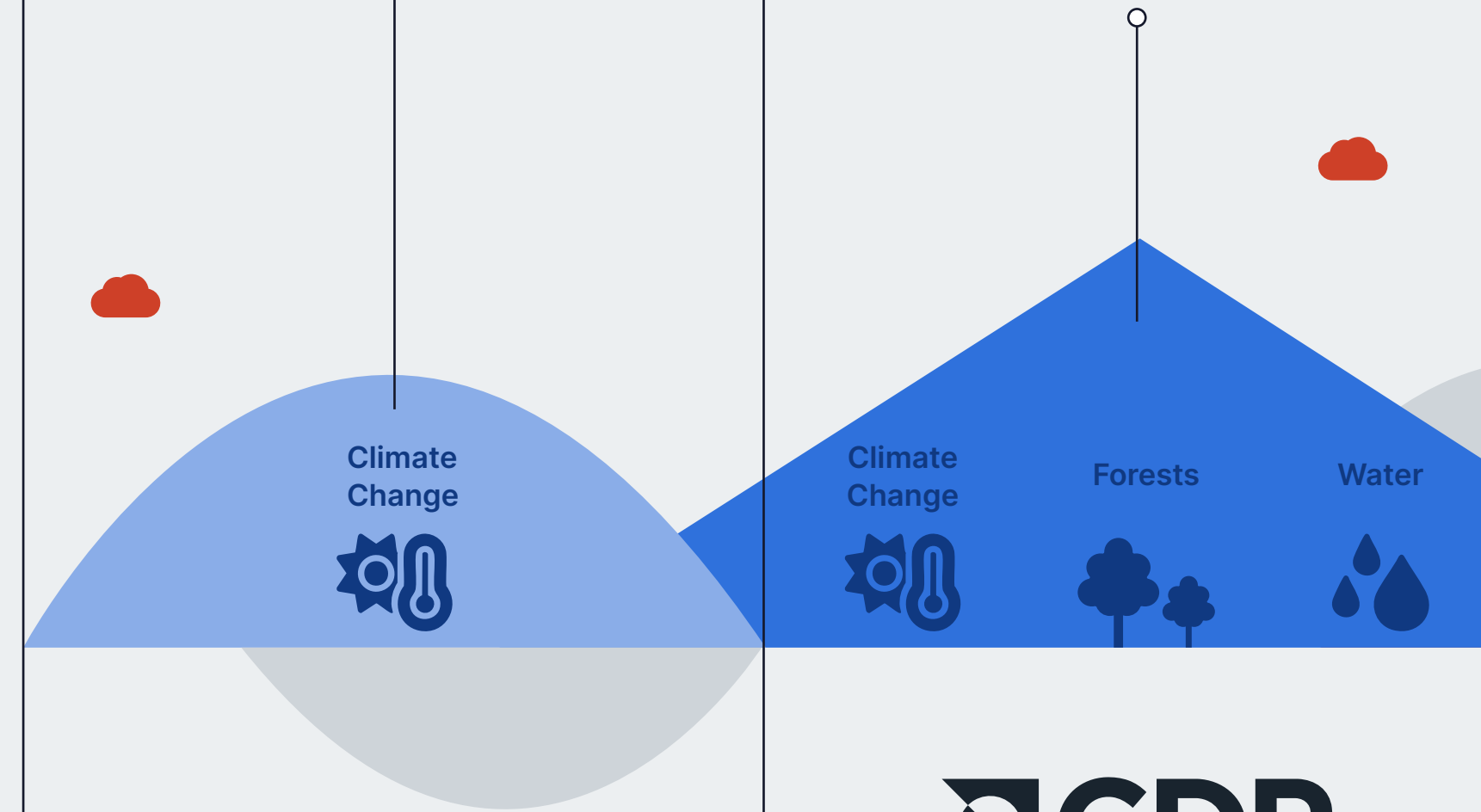


CDP (former Carbon Disclosure Project)

Since 2022, we have been part of the "Non-Disclosure" campaign, which promotes the reporting of CDP questionnaires on climate change, forests, and water through letters to companies. The information on emissions that companies report to CDP helps us calculate the financed emissions of our portfolio.

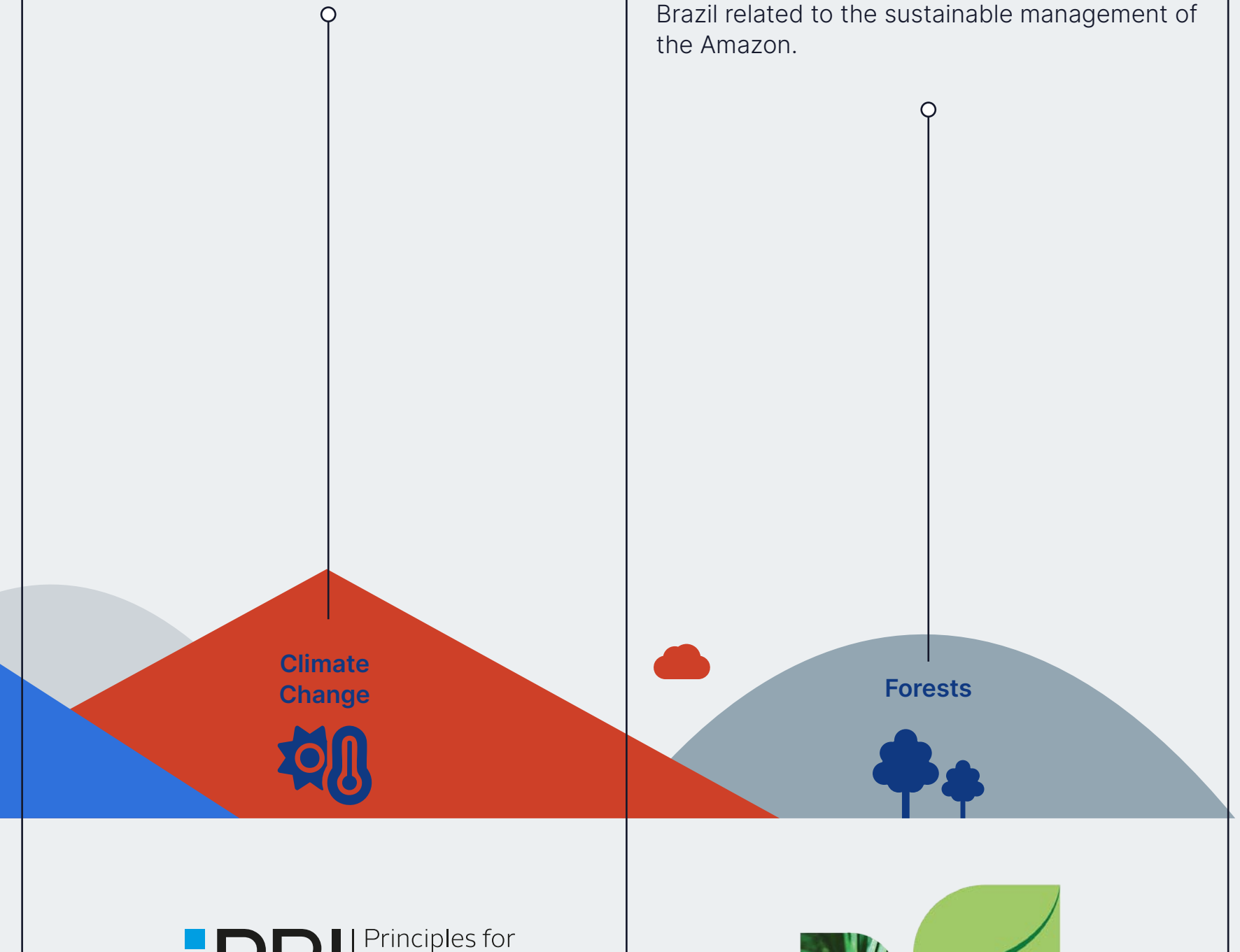
- In 2024, we took the lead in engaging with five companies, one of which subsequently reported.

In 2024, we also launched the "Forest Champions" campaign. This allowed us to map the status of certain companies in our portfolio using data from CDP questionnaires on forests and forest management.



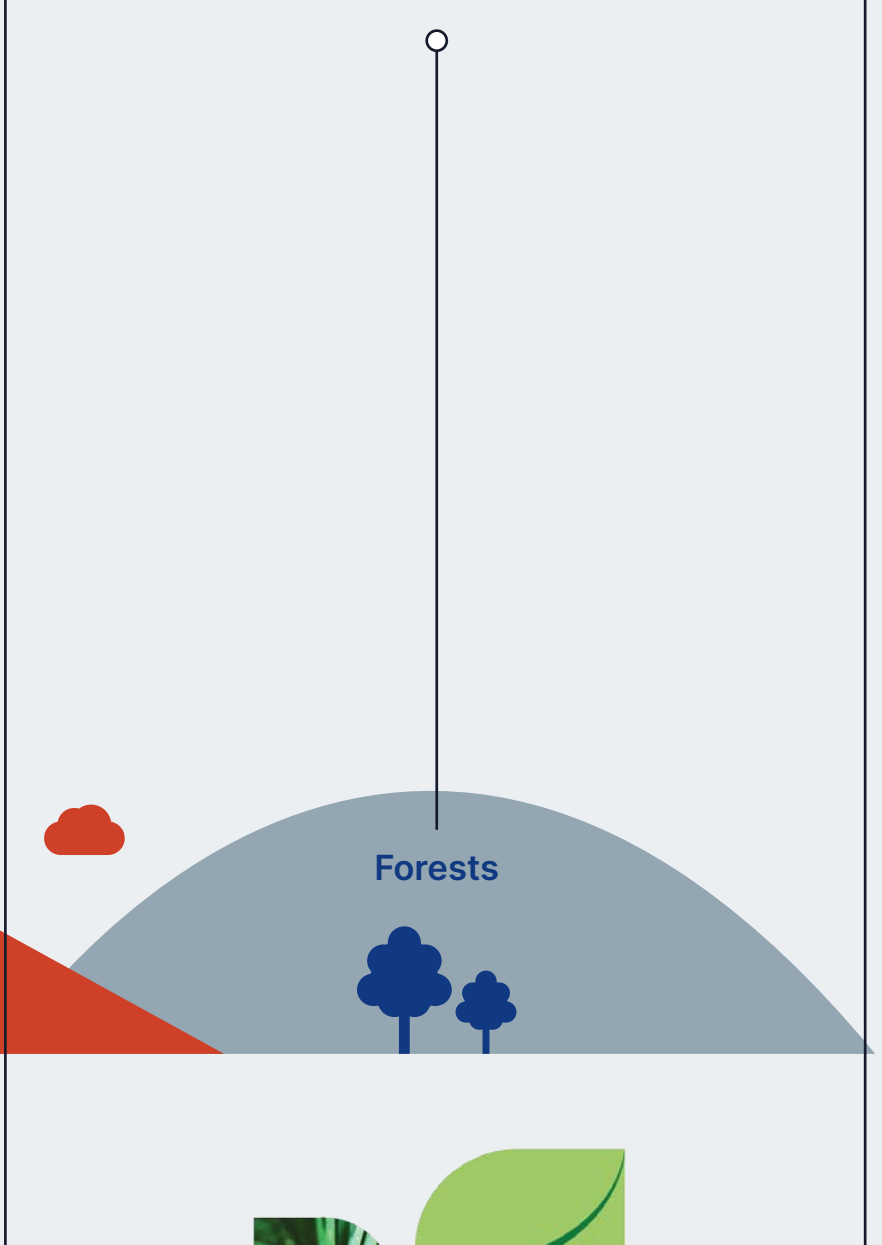
Signatories to the PRI in Chile

Since 2021, we have been involved in a collaborative engagement initiative between PRI signatory investors and Chilean small-cap and fixed-income issuers from industries exposed to physical and transitional climate change risks. The goal was to promote standardized reporting on these topics, aligned with the TCFD recommendations.



IPDD - Brazil Working Group

Since 2021, we have been part of the Brazil working group of the Investor Policy Dialogue on Deforestation (IPDD). This investor-led global initiative focuses on sovereign engagement to halt deforestation in tropical forests. As part of this working group, we gain access to information and webinars concerning advancements in public policy and regulation in Brazil related to the sustainable management of the Amazon.



5.3 Environmental Responsibility in Our Operations

(GRI 3-3) (GRI 305-1-d)

Our operations also have environmental impacts that we manage as part of the Sustainability team’s responsibilities, in alignment with the Credicorp Group’s Environmental Policy. The primary focus in recent years has been on the management of greenhouse gas (GHG) emissions. Since 2021, we have been committed to achieving carbon neutrality by 2032. We aim to do this by reducing net GHG emissions by 10% each year, using 2022 as our baseline year. Through these efforts, we are taking action against the climate crisis and contributing to the goals of the Paris Agreement.

MEASUREMENT OF GHG EMISSIONS

(GRI 305-1) (GRI 305-2) (GRI 305-3) (GRI 305-4) (GRI 305-5)

Since 2018, we have been measuring our carbon footprint annually, and since 2020, this measurement has been subject to external audits. Our GHG inventory for 2024 was **2,174 metric tons of CO₂ equivalent (tCO₂eq)**. You can find detailed information on our measurement methodology and results by Scope 1, 2, and 3 in Annex 20. This represents an **18% decrease compared to the previous year** (463 tCO₂eq). The complete breakdown of the measurement by category, country, and the evolution over the last three years is available in Annex 23.

Chart 4: Carbon Footprint Evolution 2022 - 2024

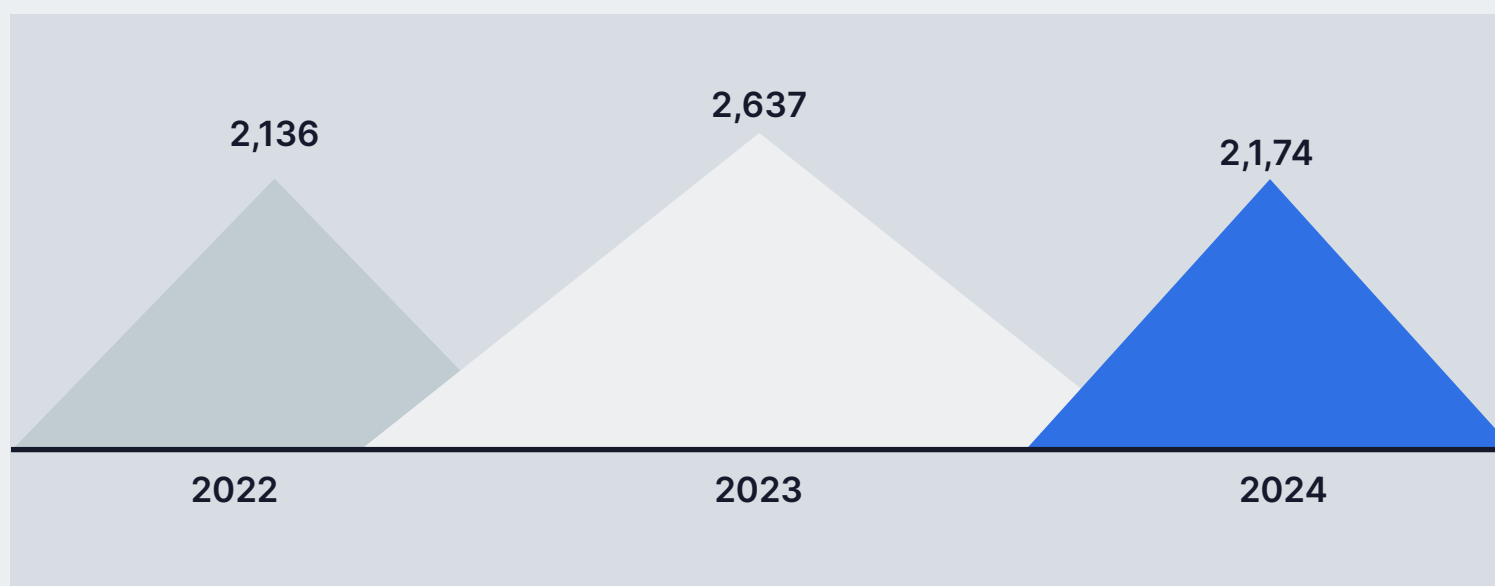
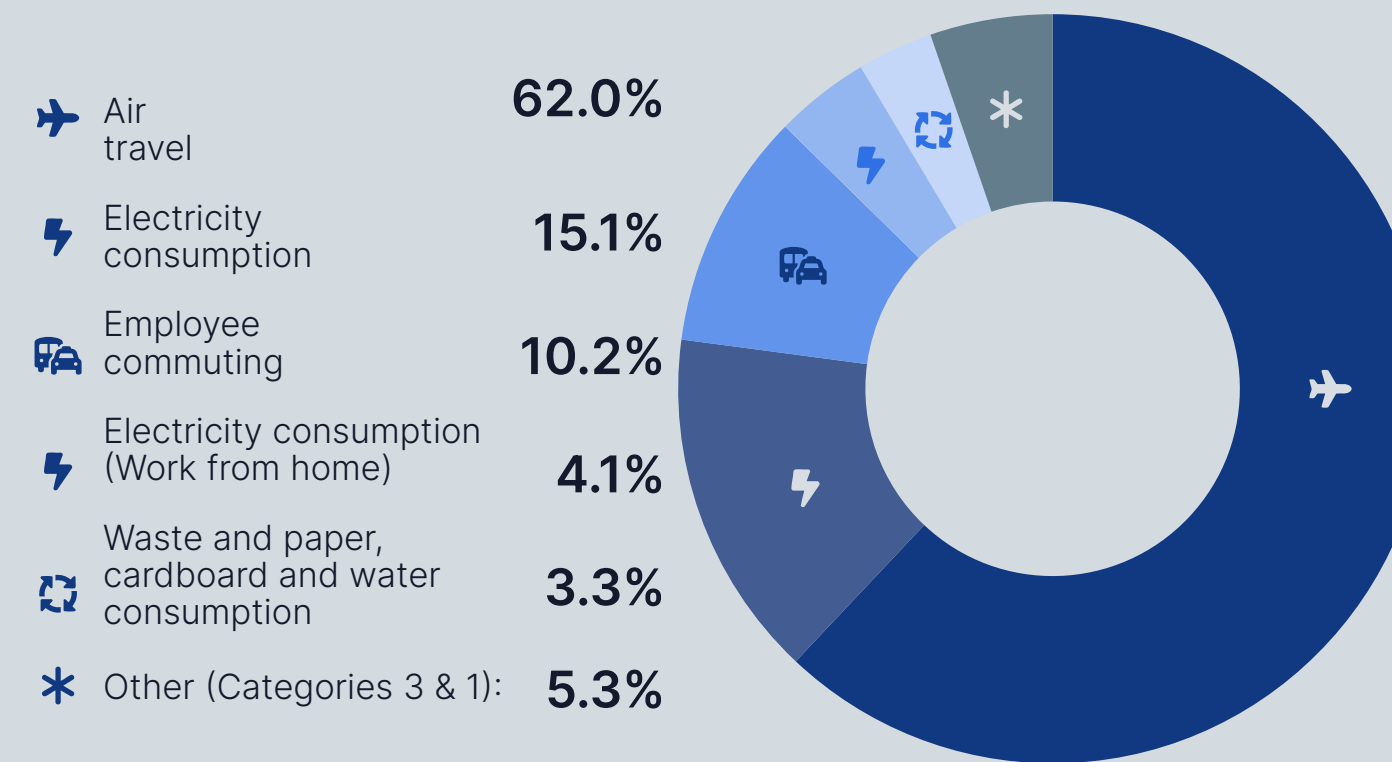


Chart 5: Carbon Footprint 2024 by source of emission



Our carbon footprint is primarily driven by **Category 3, which accounts for 81%** of our total emissions. Within this category, air travel (62%) and employee commuting (10%) are the main sources of emissions. Category 2 (electricity consumption) represents 15%. Finally, Category 4 (waste, paper, cardboard, and water consumption) makes up 3%, while Category 1 (direct emissions and removals) accounts for just 1%.

Market-based GHG Inventory

As part of our commitment to reducing emissions, in 2024, we implemented the purchase of renewable energy for our Peru and Colombia offices through I-REC certificates. Since these certificates guarantee 100% renewable energy generation, the emission factor for energy in both countries was 0 tCO₂/MWh. As a result, Credicorp Capital’s 2024 GHG inventory, calculated using the market-based approach, came in at **1,970 tCO₂eq**.

To enhance how we measure and manage our GHG emissions, in 2024, we developed a visualization tool (dashboard). This tool provides more frequent updates on emissions from air travel, electricity consumption, and employee commuting -our three primary emission sources. This helps us make better decisions for implementing reduction measures..

Chart 6: Absolute emissions and intensity in location-based and market-based approaches

(GRI 305-4)





REDUCTION OF GHG EMISSIONS

In 2024, we published the Regional Air Travel Policy, aiming to standardize conditions and procedures for company travel across the region. The guidelines for purchasing airfare also have implications for our carbon footprint, as air travel is one of our main sources of GHG emissions.

Guidelines that help reduce our carbon footprint include:

- ▶ Prioritize direct flights whenever feasible, depending on the route.
- ▶ Avoid travelling to the same destination within five days.
- ▶ Executive class benefits are **limited to** international flights longer than 6 hours.

In 2025, we will roll out this policy, including awareness and socialization sessions for all company users.

GHG EMISSION OFFSETTING

With the purpose of meeting Credicorp Capital’s annual goal of a 10% emission reduction, any emissions that could not be directly reduced were offset through the purchase of carbon credits from two projects in Peru and Colombia. These projects are “REDD+PAZcifico” for Colombia and “Improved Stoves Qori Q’oncha” for Peru.

<p>Improved Stoves Qori Q’oncha</p>	<p>In the Peruvian highlands, where winter temperatures can drop below 0°C, households often use biofuels for cooking and heating. In these harsh conditions, an open-fire stove is frequently the only available technology.</p>	<p>Switching to improved cook stoves reduces firewood consumption and lowers carbon emissions. Additionally, it expels harmful gases from users’ homes while contributing to forest conservation.</p>
<p>REDD+PAZcifico</p>	<p>The REDD+PAZcifico project involves the community councils of Unicosta, Prodefensa del Río Tapaje, Guapi Abajo, and Cuenca del Río Iscuande. It focuses on improving their natural, social, and cultural capital through the conservation and protection of natural forests within their jurisdiction, using a participatory and autonomous approach.</p>	<p>In turn, this community-led effort contributes to national goals for reducing atmospheric greenhouse gases, improves survival practices with lower environmental impact, reduces deforestation and degradation, and promotes better community management of forests.</p>

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Table of Contents GRI and SASB

Declaración de uso: La organización ha elaborado el informe conforme a los Estándares GRI para el periodo comprendido entre 1 de enero y 31 de diciembre de 2024

GRI 1 usado GRI 1: Fundamentos 2021

Estándares Sectoriales GRI aplicables N/A

Estándares Sectoriales SASB aplicables Asset Management & Custody Activities (FN-AC) / Investment Banking & Brokerage (FN-IB)

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		CHAPTER	SECCIÓN	PÁGINA			
2-1	Detalles organizacionales	Introducción	Sobre Credicorp Capital	Pág. 8	No		
2-2	Entidades incluidas en la presentación de informes de sostenibilidad	Introducción	Sobre este Informe	Pág. 7	No		
2-3	Periodo objeto del informe, frecuencia y punto de contacto	Introducción	Sobre este Informe	Pág. 7	No		
2-4	Actualización de la información	Introducción	Sobre este Informe	Pág. 7	No		
2-5	Verificación externa	Introducción	Sobre este Informe	Pág. 7	No		
2-6	Actividades, cadena de valor y otras actividades comerciales	Introducción	Nuestros Negocios	Pág. 9	No		
2-7	Empleados	Social	Nuestro Equipo	Pág. 37	No		
2-8	Trabajadores que no son empleados	Social	Nuestro Equipo	Pág. 37	No		
2-9	Estructura de gobernanza y composición	Gobierno Corporativo	Directorio	Pág. 15	No		
2-10	Designación y selección del máximo órgano de gobierno en la supervisión de la gestión	Gobierno Corporativo	Designación y Remuneración del Directorio	Pág. 15	No		
2-11	Presidente del máximo órgano de gobierno en la supervisión de la gestión de los impactos	Gobierno Corporativo	Directorio	Pág. 15	No		

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2-12	Función del máximo órgano de gobierno	Gobierno Corporativo	Directorio	Pág. 15	No		
2-13	Delegación de la responsabilidad de gestión de los impactos	Gobierno Corporativo	Gobierno de Sostenibilidad	Pág. 16	No		
2-14	Función del máximo órgano de gobierno en la presentación de informes de sostenibilidad	Introducción	Sobre este Informe	Pág. 7	No		
2-15	Conflictos de interés	Gobierno Corporativo	Prevención de Conflictos de Interés en el Directorio	Pág. 15	No		
2-16	Comunicación de inquietudes críticas	Gobierno Corporativo	Comité de Gestión y Otros Foros Ejecutivos	Pág. 16	Parcial	Restricciones de confidencialidad	El número total y la naturaleza de las inquietudes críticas comunicadas al máximo órgano de gobierno durante el 2024 es información confidencial.
2-17	Conocimientos colectivos del máximo órgano de gobierno	Gobierno Corporativo	Capacitación y Evaluación del Directorio	Pág. 15	No		
2-18	Evaluación del desempeño del máximo órgano de gobierno	Gobierno Corporativo	Capacitación y Evaluación del Directorio	Pág. 15	No		
2-19	Políticas de remuneración	Gobierno Corporativo	Designación y Remuneración del Directorio	Pág. 15	No		
2-20	Proceso para determinar la remuneración	Gobierno Corporativo	Designación y Remuneración del Directorio	Pág. 15	No		
2-21	Ratio de compensación total anual	NA	NA	NA	Sí	Restricciones de confidencialidad	La información sobre compensaciones es confidencial.
2-22	Declaración sobre la estrategia de desarrollo sostenible	Introducción	Carta de Resultados 2024	Pág. 4	No		
2-23	Compromisos y políticas	Introducción	Compromisos y Políticas	Pág. 12	No		
2-24	Incorporación de los compromisos y políticas	Introducción	Compromisos y Políticas	Pág. 12	No		
2-25	Procesos para determinar los impactos negativos	NA	NA	NA	Sí	Información no disponible o incompleta	Recién en 2024 se llevó a cabo el primer análisis de doble materialidad que se usará para la gestión y reporte del año 2025.
2-26	Mecanismos para solicitar asesoramiento y plantear inquietudes	Gobierno Corporativo	Alerta GenÉTICA	Pág. 17	No		

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2-27	Cumplimiento de la legislación y las Normativas	Anexos	Anexo 7	Pág. 58	No		
2-28	Afiliación a Asociaciones	Gobierno Corporativo	Afiliaciones y Asociaciones	Pág. 21	No		
2-29	Enfoque para la participación de los grupos de interés	Introducción	Nuestros Grupos de Interés	Pág. 11	No		
2-30	Covenios de negociación colectiva	Social	Nuestro Equipo	Pág. 37	No		
3-1	Proceso de determinación de los temas materiales	Introducción	Nuestra Estrategia de Sostenibilidad	Pág. 13	No		
3-2	Lista de temas materiales	Introducción	Nuestra Estrategia de Sostenibilidad	Pág. 13	No		
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3-3	Gestión de los temas materiales	Gobierno Corporativo	Nuestro Gobierno	Pág. 15	No		
205-1	Operaciones evaluadas en función de los riesgos relacionados con la corrupción	Gobierno Corporativo	Políticas y Procedimientos Anticorrupción	Pág. 17	No		
205-2	Comunicación y formación sobre políticas y procedimientos anticorrupción	Anexos	Anexo 6	Pág. 57	No		
205-3	Incidentes de corrupción confirmados y medidas tomadas	Gobierno Corporativo	Incidentes de Corrupción	Pág. 17	No		
Ética empresarial e integridad profesional							
3-3	Gestión de los temas materiales	Gobierno Corporativo	Ética Empresarial	Pág. 17	No		
206-1	Acciones jurídicas relacionadas con la competencia desleal y las prácticas monopólicas y contra la libre competencia	Anexos	Anexo 7	Pág. 58	No		
FN-AC-510a.1	Ética empresarial	Anexos	Anexo 7	Pág. 58	No		
FN-AC-510a.2	Ética empresarial	Gobierno Corporativo	Alerta GenÉTICA	Pág. 17	No		
FN-IB-510a.1	Ética empresarial	Anexos	Anexo 7	Pág. 58	No		
FN-IB-510a.2	Ética empresarial	Gobierno Corporativo	Alerta GenÉTICA	Pág. 17	No		
FN-AC-270a.1	Información transparente y asesoramiento justo para los clientes	Gobierno Corporativo	Integridad Profesional	Pág. 18	Parcial	Información no disponible o incompleta	No contamos con la información para trabajadores de brokerage en Miami, Estados Unidos de América.

CONTENIDOS GENERALES							
ESTÁNDAR GRI/SASB	CONTENIDO	UBICACIÓN EN EL INFORME			¿OMISIÓN?	RAZÓN DE OMISIÓN GRI	EXPLICACIÓN
		CHAPTER	SECCIÓN	PÁGINA			
FN-IB-510b.1	Integridad profesional	Gobierno Corporativo	Integridad Profesional	Pág. 18	Parcial	Información no disponible o incompleta	No contamos con la información para trabajadores de brokerage en Miami, Estados Unidos de América.
FN-IB-510b.2	Integridad profesional	NA	NA	NA	Sí	Información no disponible o incompleta	No contamos con la información.
FN-IB-510b.3	Integridad profesional	Gobierno Corporativo	Acciones Jurídicas Relacionadas	Pág. 18	No		
FN-IB-510b.4	Integridad profesional	Gobierno Corporativo	Ética Empresarial	Pág. 17	No		
Gestión de riesgos							
3-3	Gestión de los temas materiales	Gobierno Corporativo	Gestión de Riesgos	Pág. 18	No		
FN-IB-550a.1	Gestión del riesgo sistémico	NA	NA	NA	Sí	No procede	Credicorp Capital no es un banco con importancia sistémica global.
FN-IB-550a.2	Gestión del riesgo sistémico	Gobierno Corporativo	Pruebas de Estrés	Pág. 20	No		
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3-3	Gestión de los temas materiales	Gobierno Corporativo	Gestión del Riesgo de Ciberseguridad	Pág. 20	No		
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3-3	Gestión de los temas materiales	Económico	Desempeño Económico	Pág. 23	No		
201-1	Valor económico directo generado y distribuido	Anexos	Anexo 2	Pág. 56	No		
201-2	Implicaciones financieras y otros riesgos y oportunidades derivados del cambio climático	Económico	Cambio Climático e Implicancias Financieras	Pág. 24	No		
201-3	Obligaciones del plan de beneficios definidos y otros planes de jubilación	NA	NA	NA	Sí	No procede	No aplica.
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3-3	Gestión de los temas materiales	Económico	Comprometidos con Nuestra Clientela	Pág. 26	No		
FN-AC-270a.2	Información transparente y asesoramiento justo para los clientes	Anexos	Anexo 7	Pág. 58	No		
FN-AC-270a.3	Información transparente y asesoramiento justo para los clientes	Económico	Comprometidos con Nuestra Clientela	Pág. 26	No		

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417-3	Incumplimientos relacionados con comunicaciones de marketing	Anexos	Anexo 7	Pág. 58	No		
Incorporación de factores ambientales, sociales y de gestión corporativa en el asesoramiento y la gestión de inversiones							
3-3	Gestión de los temas materiales	Económico	Inversiones Responsables y Sostenibles	Pág. 28	No		
FN-AC-410a.1	Incorporación ESG en Asesoría y Gestión de Inversiones	Anexos	Anexo 4	Pág. 57	Parcial	Información no disponible o incompleta	No contamos con la información desagregada por clase de activo.
FN-AC-410a.2	Incorporación ESG en Asesoría y Gestión de Inversiones	Económico	Inversiones Sostenibles en Asset Management	Pág. 29	No		
FN-AC-410a.3	Incorporación ESG en Asesoría y Gestión de Inversiones	Económico	Inversiones Sostenibles en Asset Management	Pág. 29	No		
FN-IB-410a.1	Incorporación ESG en Banca de Inversión y Corretaje	NA	NA	NA	Sí	No procede	No aplicamos incorporación de factores ESG en el negocio de corretaje, No contamos con negocio de banca de inversión.
FN-IB-410a.2	Incorporación ESG en Banca de Inversión y Corretaje	NA	NA	NA	Sí	No procede	No aplicamos incorporación de factores ESG en el negocio de corretaje, No contamos con negocio de banca de inversión.
FN-IB-410a.3	Incorporación ESG en Banca de Inversión y Corretaje	NA	NA	NA	Sí	No procede	No aplicamos incorporación de factores ESG en el negocio de corretaje, No contamos con negocio de banca de inversión.
Educación financiera							
3-3	Gestión de los temas materiales	Económico	Educación Financiera	Pág. 34	No		
Relaciones trabajador-empresa							
3-3	Gestión de los temas materiales	Social	Gestión del Talento	Pág. 37	No		
401-1	Contrataciones de nuevos empleados y rotación de personal	Anexos	Anexo 12	Pág. 59	No		
401-2	Prestaciones para los empleados a tiempo completo que no se dan a los empleados a tiempo parcial o temporales	Social	Beneficios para Nuestro Talento	Pág. 38	No		

CONTENIDOS GENERALES							
ESTÁNDAR GRI/SASB	CONTENIDO	UBICACIÓN EN EL INFORME			¿OMISIÓN?	RAZÓN DE OMISIÓN GRI	EXPLICACIÓN
		CHAPTER	SECCIÓN	PÁGINA			
401-3	Permiso parental	Anexos	Anexo 15	Pág. 61	No		
403-1	Sistema de gestión de la salud y la seguridad en el trabajo	Anexos	Anexo 17	Pág. 62	No		
403-2	Identificación de peligros, evaluación de riesgos e investigación de incidentes	Anexos	Anexo 17	Pág. 62	No		
403-3	Servicios de salud en el trabajo	Anexos	Anexo 17	Pág. 62	No		
403-4	Participación de los trabajadores, consultas y comunicación sobre salud y seguridad en el trabajo	Anexos	Anexo 17	Pág. 62	No		
403-5	Formación de trabajadores sobre salud y seguridad en el trabajo	Anexos	Anexo 17	Pág. 62	No		
403-6	Promoción de la salud de los trabajadores	Anexos	Anexo 17	Pág. 62	No		
403-7	Prevención y mitigación de los impactos para la salud y la seguridad en el trabajo directamente vinculados a través de las relaciones comerciales	Anexos	Anexo 17	Pág. 62	No		
403-8	Cobertura del sistema de gestión de la salud y la seguridad en el trabajo	Anexos	Anexo 17	Pág. 62	No		
403-9	Lesiones por accidente laboral	Anexos	Anexo 18	Pág. 62	No		
403-10	Las dolencias y enfermedades laborales	Anexos	Anexo 17	Pág. 62	No		
404-1	Promedio de horas de formación al año por empleado	Social	Capacitación a Nuestro Talento	Pág. 38	No		
404-2	Programas para desarrollar las competencias de los empleados y programas de ayuda a la transición	Social	Capacitación a Nuestro Talento	Pág. 38	No		
404-3	Porcentaje de empleados que reciben evaluaciones periódicas de su desempeño y del desarrollo de su carrera	Social	Gestión del Talento	Pág. 37	No		
Diversidad e inclusión y equidad de género							
3-3	Gestión de los temas materiales	Social	Diversidad e Inclusión y Equidad de Género	Pág. 39	No		
405-1	Diversidad de órganos de gobierno y empleados	Gobierno Corporativo	Directorio	Pág. 15	No		
		Anexos	Anexo 10	Pág. 59	No		
405-2	Ratio entre el salario básico y la remuneración de mujeres y de hombres	Social	Diversidad e Inclusión y Equidad de Género	Pág. 39	No		

CONTENIDOS GENERALES							
ESTÁNDAR GRI/SASB	CONTENIDO	UBICACIÓN EN EL INFORME			¿OMISIÓN?	RAZÓN DE OMISIÓN GRI	EXPLICACIÓN
		CHAPTER	SECCIÓN	PÁGINA			
406-1	Casos de discriminación y acciones correctivas emprendidas	En 2024, no se registraron casos de discriminación en Credicorp Capital.			No		
FN-AC-330a.1	Diversidad e inclusión entre los empleados	Anexos	Anexo 10	Pág. 59	No		
FN-IB-330a.1	Diversidad e inclusión entre los empleados	Anexos	Anexo 10	Pág. 59	No		
FN-IB-550b.1	Incentivos para empleados y toma de riesgos	NA	NA	NA	Sí	Restricciones de confidencialidad	La información sobre compensaciones es confidencial.
FN-IB-550b.2	Incentivos para empleados y toma de riesgos	NA	NA	NA	Sí	Restricciones de confidencialidad	La información sobre compensaciones es confidencial.
FN-IB-550b.3	Incentivos para empleados y toma de riesgos	Gobierno Corporativo	Control y Validación de Precios de Activos	Pág. 19	No		
Acción social							
3-3	Gestión de los temas materiales	Social	Acción Social	Pág. 40	No		
Estrategia climática							
3-3	Gestión de los temas materiales	Ambiental	Responsabilidad Ambiental en Nuestra Operación	Pág. 48	No		
305-1	Emisiones directas de GEI (alcance 1)	Anexos	Anexo 20	Pág. 63	No		
305-2	Emisiones indirectas de GEI asociadas a la energía (alcance 2)	Anexos	Anexo 20	Pág. 63	No		
305-3	Otras emisiones indirectas de GEI (alcance 3)	Anexos	Anexo 20	Pág. 63	No		
305-4	Intensidad de las emisiones de GEI	Ambiental	Mediciones de Emisiones GEI	Pág. 48	No		
305-5	Reducción de las emisiones de GEI	Ambiental	Mediciones de Emisiones GEI	Pág. 48	No		
FN-AC-410b.1	Emisiones financiadas	Ambiental	Cambio Climático y Alineación a TCFD	Pág. 46	No		
FN-AC-410b.2	Emisiones financiadas	Ambiental	Cambio Climático y Alineación a TCFD	Pág. 46	No		
FN-AC-410b.3	Emisiones financiadas	Ambiental	Cambio Climático y Alineación a TCFD	Pág. 46	No		
FN-AC-410b.4	Emisiones financiadas	Ambiental	Cambio Climático y Alineación a TCFD	Pág. 46	No		

CONTENIDOS GENERALES							
ESTÁNDAR GRI/SASB	CONTENIDO	UBICACIÓN EN EL INFORME			¿OMISIÓN?	RAZÓN DE OMISIÓN GRI	EXPLICACIÓN
		CHAPTER	SECCIÓN	PÁGINA			
Ecoeficiencia operativa							
3-3	Gestión de los temas materiales	Ambiental	Nuestra Gestión Ambiental	Pág. 44	No		
302-1	Consumo de energía dentro de la organización	Anexos	Anexo 24	Pág. 65	No		
302-4	Reducción del consumo energético	Anexos	Anexo 25	Pág. 65	No		
303-5	Consumo de agua	Anexos	Anexo 26	Pág. 65	No		
306-1	Generación de residuos e impactos significativos relacionados con los residuos	Anexos	Anexo 27	Pág. 65	No		
306-2	Residuos por tipo y método de eliminación	Anexos	Anexo 27	Pág. 65	No		
306-3	Residuos generados	Anexos	Anexo 27	Pág. 65	No		
306-4	Residuos no destinados a eliminación	Anexos	Anexo 27	Pág. 65	No		
306-5	Residuos destinados a eliminación	Anexos	Anexo 27	Pág. 65	No		
Métricas de Actividad							
FN-AC-000.A	Activos bajo gestión (AUM)	Anexos	Anexo 3	Pág. 56	No		
FN-AC-000.B	Activos bajo custodia y supervisión	Introducción	Nuestros Negocios	Pág. 9	No		
FN-IB-000.A	Transacciones de suscripción, asesoramiento y bursatilización	NA	NA	NA	Sí	Información no disponible o incompleta	Debido a las diferencias entre los diversos mercados en los que operamos a nivel global, no efectuamos agregaciones de cifras entre ellos.
FN-IB-000.B	Inversiones y préstamos propietarios	NA	NA	NA	Sí	Información no disponible o incompleta	
FN-IB-000.C	Transacciones de creación de mercado	NA	NA	NA	Sí	Información no disponible o incompleta	



Annexes

ANNEX 1: ENTITIES INCLUDED IN THE REPORT AND OFFICES

(GRI 2-2)

COUNTRY	NOMBRE	COUNTRY	OFICINAS
Bermuda	Credicorp Capital Ltd.	Bermuda	P.O. Box HM666 Claredon House, Church Street, Hamilton, HM 11
Chile	Credicorp Capital Administradora de Inversiones	Chile	Av. Apoquindo 3721, Piso 9, Las Condes, Santiago de Chile
	Credicorp Capital Asesorías Financieras		
	Credicorp Capital Asset Management S.A. AGF		
	Credicorp Capital Chile SA		
Colombia	Credicorp Capital Corredores de Bolsa SPA	Colombia	Bogotá: Calle 34 N.° 6-65
	Credicorp Capital Colombia S.A. Sociedad Comisionista de Bolsa		Bogotá: Calle 72 carrera 7a Edificio los Venados, Torre B piso 18
	Credicorp Capital Corporación Financiera SA		Medellín: Carrera 42 N.° 3 Sur – 81 Torre 2 Piso 11
	Credicorp Capital Fiduciaria		Medellín: Carrera 49 N.° 52 – 61 Piso 9, 12 Edif. Tequendama
	Credicorp Capital Holding Colombia S.A.S		Cali: Calle 22 Norte N.° 6A N-24 Oficina 202
	Credicorp Negocios Digitales S.A.S		Barranquilla: Calle 82 #55-55 Oficina 502
United States	Credicorp Capital Servicios S.A.S	United States	Cartagena: Carrera 3 N.° 6 -100 Oficina 801
	Credicorp Capital Advisors		801 Brickell Avenue, Suite 1060 - Miami, Florida 33131
	Credicorp Capital LLC		
México	Credicorp Capital U.S.	México	Av. Paseo de las Palmas 405, Interior 1702, Lomas de Chapultepec Sección
PANAMA	ASB Bank Corp	PANAMA	Calle 50, Tower Financial Center Piso 12
Perú	Credicorp Capital Asset Management México	Perú	Lima: Av. El Derby 055, Torre 3, piso 7, Santiago de Surco.
	Credicorp Capital Holding Peru S.A.		
	Credicorp Capital Perú S.A.A.		
	Credicorp Capital Servicios Financieros S.A.		Lima: Av. Pardo y Aliaga 675, San Isidro.
	Credicorp Capital S.A. Sociedad Administradora de Fondos		
Credicorp Capital Sociedad Agente de Bolsa S.A.			
	Credicorp Capital Sociedad Titulizadora S.A.		

ANNEX 2: ECONOMIC VALUE GENERATED (MILLION PEN)

(GRI 201-1)

	2022	2023	2024
Net income	875	997	1,088
Staff expenses	-405	-427	-443
Operating expenses	-278	-286	-299
Total expenses	-683	-713	-742
Profit before taxes	192	284	346
Income Tax	-40	-54	-81
Net Operating Profit	152	230	265

(1) These results do not include the one-off related to the Sartor case.

(2) Following the GRI standard, this report refers to the net operating profit, which differs from the net profit presented in Credicorp LTD's Form 20-F in the Investment Management and Advisory Business Line, which amounted to PEN 195.3 million. This last figure does not include income generated through the BCP.

ANNEX 3: ASSETS UNDER MANAGEMENT AND ASSET MANAGEMENT ADVISORY (MILLION PEN)

(SASB FN-AC-000.A)

	2022	2023	2024
Assets under management (AUMs)			
Traditional investments	23,369	28,123	33,533
Alternative investments	5,510	7,363	7,204
TOTAL AUMs	28,879	35,486	40,737
Assets under advisory (AUAs)			
Institutional Distribution	31,281	30,022	37,864
Investment Products	7,965	7,628	7,337
TOTAL AUAs	39,245	37,650	45,201
TOTAL OF ASSETS UNDER MANAGEMENT AND ADVISORY	68,124	73,136	85,938

Note: The 2024 information can be converted to USD using an exchange rate of PEN 3.75 per

NOTA NUEVA

ANNEX 4: ASSETS UNDER MANAGEMENT BY RESPONSIBLE INVESTMENT STRATEGY

(SASB FN-AC-410a.1)

	ESG INTEGRATION	THEMED INVESTMENT	NEGATIVE	OTHER	
			SCREENING	ACTIVE OWNERSHIP	IMPACT
Assets under management (USD)	10,155,025,105	920,015	9,327,351,888	7,618,710,810	947,584
% of Asset Management's total AUMs	91%	0.01%	84%	69%	0.01%

Note: The strategies are not mutually exclusive and are often combined.

ANNEX 5: DIVERSITY AT THE BOARD AND MANAGEMENT COMMITTEE

(GRI 405-1-a) (SASB FN-AC-330a.1) (SASB FN-IB-330a.1)

GOVERNANCE GROUP/INSTANCE	BOARD	MANAGEMENT COMMITTEE
Men	5 / 7	7 / 9
Women	2 / 7	2 / 9
Over 50 years old	7 / 7	Not reported
People with disabilities	Not reported	Not reported
Indigenous population	Not reported	Not reported
LGBTIQ+ individuals	Not reported	Not reported
Afro-descendants	Not reported	Not reported
Others	Not reported	Not reported

ANNEX 6: ANTI-CORRUPTION COMMUNICATION AND TRAINING

(GRI 205-2)

STAKEHOLDERS	CATEGORY	REGION OR COUNTRY	COMMUNICATION		TRAINING	
			NUMBER OF PEOPLE AS OF MAY 31, 2024	% OF PEOPLE AS OF MAY 31, 2024	NUMBER OF PEOPLE AS OF DECEMBER 31, 2024	% OF PEOPLE AS OF DECEMBER 31, 2024
Board of Credicorp Capital Ltd.		Latin America	7	100%	4	57%
Workers	Directors	Chile	21	100%	20	95%
	Vice Presidents	Chile	23	100%	23	100%
	Associates	Chile	49	100%	47	94%
	Analysts and Assistants	Chile	88	100%	81	92%
	Directors	Colombia	33	100%	31	94%
	Vice Presidents	Colombia	61	100%	59	97%
	Associates	Colombia	251	100%	237	93%
	Analysts and Assistants	Colombia	711	100%	665	92%
	Directors	México	1	100%	1	100%
	Directors and CEO	Perú	41	100%	40	89%
	Vice Presidents	Perú	58	100%	55	90%
	Associates	Perú	134	100%	128	89%
	Analysts and Assistants	Perú	238	100%	216	76%
	Directors	PANAMA	4	100%	4	100%
	Vice Presidents	PANAMA	9	100%	9	100%
	Associates	PANAMA	22	100%	22	96%
	Analysts and Assistants	PANAMA	118	100%	112	94%
	Directors	USA	4	100%	4	100%
	Vice Presidents	USA	11	100%	11	100%
	Associates	USA	13	100%	10	77%
Analysts and Assistants	USA	12	100%	9	69%	
Business partners*	Suppliers	Colombia	1,113	100%		
		Perú	3	0%		

ANNEX 7: NON-COMPLIANCE AND LEGAL ACTIONS LINKED TO THE INDUSTRY

Non-compliance and monetary sanctions

(GRI 2-27)(SASB FN-AC-270a.2) (SASB FN-AC-510a.1) (SASB FN-IB-510a.1) (SASB FN-IB-510b.3) (GRI 417-2) (GRI417-3)

In 2024, our operations in the USA incurred and paid a marketing-related penalty totaling USD 30,000. In Peru, four violations resulted in monetary sanctions, amounting to PEN 44,700 (equivalent to USD 12,000). These were related to non-compliance with the Regulations for Trading Agents and the Securities Market Law.

VEHICLE	DESCRIPCIÓN	MONETARY SANCTION		STATUS
		AMOUNT	CURRENCY	
Credicorp Capital Advisors LLC	SEC penalty due to violations of Section 206(4) of the Advisers Act Rule, for advertising hypothetical performance on the website managed by BCP Global (Credicorp Capital Advisors LLC vendor) for the Credicorp Capital Invest segment.	30,000	USD	Paid
Credicorp Capital Sociedad Agente de Bolsa	Penalty imposed on the grounds of three violations of Peru's Regulation for Trading Agents: one categorized as very serious, one as serious, and one as minor.	31,500	PEN	Paid
Credicorp Capital Sociedad Titulizadora	Penalty imposed on the grounds of a very serious violation for breaching the Securities Market Law in Peru.	13,200	PEN	Paid

Legal Actions linked to the industry

(GRI 206-1) (SASB FN-AC-510a.1) (SASB FN-IB-510a.1) (SASB FN-IB-510b.3) (SASB FN-AC-270a.2) (GRI 417-2) (GRI417-3)

In 2024, no legal actions or judicial proceedings were brought against us related to unfair competition, monopolistic practices, or antitrust in any of the countries where we operate. Furthermore, no monetary losses were recorded from legal proceedings associated with fraud, insider trading, or market manipulation.

As of the end of 2024, Fiduciaria in Colombia had 63 ongoing judicial proceedings against it, most of which are related to the situation affecting the fiduciary sector in real estate projects. Of these proceedings, two first-instance judgments were issued, totaling COP 3.28 billion (equivalent to USD 796,000). Both rulings were appealed and are currently under review in the second instance.

VEHICLE	DESCRIPTION	POTENTIAL MONETARY LOSSES		STATUS
		AMOUNT	CURRENCY	
Credicorp Capital Fiduciaria	Judicial proceedings alleging the trustee failed to follow instructions, even though these were contradictory.	2,300 millones	COP	First instance judgment under appeal and second instance review.
Credicorp Capital Fiduciaria	Judicial proceedings for breach of fiduciary obligations, especially the warning of business risks to real estate buyers.	980 millones	COP	First instance judgment under appeal and second instance review.

ANNEX 8: NUMBER OF EMPLOYEES BY TYPE OF CONTRACT, GENDER, AND COUNTRY

	CHILE	COLOMBIA	PERU	PANAMA	USA	MEXICO	TOTAL
Total number of employees	182	1,069	535	155	41	1	1,983
Men	122	492	302	61	28	1	1,006
Women	60	577	233	94	13	0	977
Employees with permanent contracts (indefinite-term)	179	1,028	527	141	41	1	1,917
Men	119	482	295	55	28	1	980
Women	60	546	232	86	13	0	937
Employees with temporary contracts (fixed-term)	3	41	8	14	0	0	66
Men	3	10	7	6	0	0	26
Women	0	31	1	8	0	0	40

ANNEX 9: NUMBER OF EMPLOYEES BY JOB CATEGORY, AGE, AND COUNTRY

	CHILE	COLOMBIA	PERU	PANAMA	USA	MEXICO	TOTAL
CEO	0	0	1	0	0	0	1
Under 30 years old	0	0	0	0	0	0	0
Between 30 and 50 years old	0	0	0	0	0	0	0
Over 50 years old	0	0	1	0	0	0	1
Directors	21	33	44	4	4	1	107
Under 30 years old	0	0	0	0	0	0	0
Between 30 and 50 years old	19	23	33	3	3	1	82
Over 50 years old	2	10	11	1	1	0	25
Vice Presidents	23	61	61	9	11	0	165
Under 30 years old	0	0	0	0	0	0	0
Between 30 and 50 years old	22	48	57	8	10	0	145
Over 50 years old	1	13	4	1	1	0	20

	CHILE	COLOMBIA	PERU	PANAMA	USA	MEXICO	TOTAL
Associates	50	254	144	23	13	0	484
Under 30 years old	3	13	4	0	0	0	20
Between 30 and 50 years old	40	206	129	21	12	0	408
Over 50 years old	7	35	11	2	1	0	56
Analysts	88	721	285	119	13	0	1,226
Under 30 years old	39	302	135	56	7	0	539
Between 30 and 50 years old	39	396	129	58	6	0	628
Over 50 years old	10	23	21	5	0	0	59
TOTAL	182	1,069	535	155	41	1	1,983

ANNEX 10: NUMBER OF EMPLOYEES BY JOB CATEGORY, AGE, GENDER, AND COUNTRY

(GRI 405-1) (SASB FN-AC-330a.1) (SASB FN-IB-330a.1)

	CHILE	COLOMBIA	PERU	PANAMA	USA	MEXICO	TOTAL
CEO	0	0	1	0	0	0	1
Men	0	0	1	0	0	0	1
Women	0	0	0	0	0	0	0
Directors	21	33	44	4	4	1	107
Men	15	27	29	3	4	1	79
Women	6	6	15	1	0	0	28
Vice Presidents	23	61	61	9	11	0	165
Men	17	37	37	3	10	0	104
Women	6	24	24	6	1	0	61
Associates	50	254	144	23	13	0	484
Men	34	137	85	8	7	0	271
Women	16	117	59	15	6	0	213
Analysts	88	721	285	119	13	0	1,226
Men	56	291	150	47	7	0	551
Women	32	430	135	72	6	0	675
TOTAL	182	1,069	535	155	41	1	1,983

ANNEX 11: NUMBER OF INTERNS, GENDER, AND COUNTRY

INTERNS	CHILE	COLOMBIA	PERU	PANAMA	USA	MEXICO	TOTAL
Total	7	42	75	9	0	0	133
Men	5	17	43	5	0	0	70
Women	2	25	32	4	0	0	63

ANNEX 12: NEW EMPLOYEE HIRES 2024 BY JOB CATEGORY, AGE, GENDER AND COUNTRY

(GRI 401-1)

	CHILE	COLOMBIA	PERU	PANAMA	USA	MEXICO	TOTAL
JOB CATEGORY	31	195	90	26	10	0	352
CEO	0	0	0	0	0	0	0
Directors	1	1	1	0	0	0	3
Vice Presidents	2	1	5	0	1	0	9
Associates	8	32	14	1	5	0	60
Analysts	20	161	70	25	4	0	280
Age group	31	195	90	26	10	0	352
Under 30 years old	12	97	46	18	3	0	176
Between 30 and 50 years old	17	97	43	7	7	0	171
Over 50 years old	2	1	1	1	0	0	5
Gender	31	195	90	26	10	0	352
Female	6	101	42	13	4	0	166
Male	25	94	48	13	6	0	186
Other	0	0	0	0	0	0	0

ANNEX 13: PERCENTAGE OF TURNOVER BY JOB CATEGORY, AGE, GENDER, AND COUNTRY

(GRI 401-1)

	CHILE	COLOMBIA	PERÚ	PANAMA	EE. UU.	MÉXICO	TOTAL
JOB CATEGORY	18.1%	15.1%	13.5%	8.4%	19.5%	0.0%	14.5%
CEO	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Directors	14.1%	6.2%	11.4%	0.0%	27.9%	0.0%	10.4%
Vice Presidents	8.7%	6.5%	11.9%	0.0%	0.0%	0.0%	8.0%
Associates	19.4%	13.3%	13.3%	0.0%	40.8%	0.0%	14.1%
Analysts	20.6%	17.2%	15.0%	11.6%	16.6%	0.0%	16.4%
Age group	18.1%	15.1%	13.5%	8.4%	19.5%	0.0%	14.5%
Under 30 years old	16.7%	18.7%	21.6%	7.3%	28.6%	0.0%	18.3%
Between 30 and 50 years old	16.7%	13.7%	11.2%	8.9%	19.4%	0.0%	13.1%
Over 50 years old	30.0%	12.3%	6.3%	11.1%	0.0%	0.0%	12.4%
Gender	18.1%	15.1%	13.5%	8.4%	19.5%	0.0%	14.5%
Female	18.3%	16.1%	11.2%	6.4%	38.5%	0.0%	14.4%
Male	18.0%	13.8%	15.2%	11.7%	10.7%	0.0%	14.5%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

ANNEX 14: LIST OF BENEFITS FOR OUR PEOPLE

(GRI 401-2)

BENEFITS FOR FULL- TIME EMPLOYEES	BENEFIT DESCRIPTION	REQUIREMENTS TO ACCESS THE BENEFIT	% OF EMPLOYEES WHO CAN ACCESS THE BENEFIT
Statutory life insurance	Life insurance in case of natural or accidental death.	Chile: optional Panama: not applicable to fixed-term hired staff.	99,3%
Parental leave	There are six benefits described at the end of this chart: maternity leave; extended paternity leave; soft landing for mothers; adoption leave; premature birth leave, and breastfeeding time.	Applicable to everyone.	100%

BENEFITS FOR FULL- TIME EMPLOYEES	BENEFIT DESCRIPTION	REQUIREMENTS TO ACCESS THE BENEFIT	% OF EMPLOYEES WHO CAN ACCESS THE BENEFIT
Health plan for employees	Health insurance through a corporate plan for employees and direct relatives (spouse/partner, children).	Applicable to everyone.	100%
Employee stock ownership	Employees are granted company stock under a vesting period as part of the variable compensation within the Long- Term Incentive Program.	Be part of the Talent group and/or Senior Management.	4%
Retirement provisions	Access to a pension fund.	Applicable to everyone.	100%
Medical department	Space for medical care	Only in Colombia (by Law).	54%
Lactation room	Access to an office area for breast milk extraction.	Applicable to all locations.	100%
Preventive check- up	Annual and voluntary check-up through corporate health plans in each country.	Being enrolled in the corporate health plan.	100%
Effective credit	Preferential interest rate for being part of the Credicorp Group.	Only in Peru.	27%
Administrative loan for emergencies	Equivalent to 1 Tax Unit (UIT), payable over 12 months interest-free.	"Only in Peru Applies to employees with indefinite- term contracts."	27%
Student loan	FAE program (MBA and Master's studies funded at top global universities at preferential rates).	Applies to employees at the Senior Analyst level and above with more than two years in the company who have been accepted into a top global university according to Credicorp's list with the approval of their Business, Talent and People Strategy Head.	60%
Mandatory Traffic Accident Insurance (SOAT)	SOAT at a special price for being an employee of a Credicorp Group company.	Only in Peru.	27%
Severance Pay / Unemployment Benefits	This is a mandatory savings benefit designed to provide financial coverage for employees facing potential contingencies after their employment contract ends.	In Peru and Colombia (by Law).	81%
Preferential exchange rate	Preferential exchange rate.	Only in Peru.	27%
Golden ticket	2 half-days off per year in addition to the statutory vacation days. Non-cumulative.	Applicable to everyone.	100%
Flex time	Flexibility in the start and end times of the workday according to defined ranges and based on the nature of the role.	Only in Colombia.	54%
Home office	Hybrid work scheme that allows employees to work some days from home and others from the office.	The frequency of office attendance depends on the nature of the role and/or business dynamics.	100%

BENEFITS FOR FULL- TIME EMPLOYEES	BENEFIT DESCRIPTION	REQUIREMENTS TO ACCESS THE BENEFIT	% OF EMPLOYEES WHO CAN ACCESS THE BENEFIT
Summer hours	Applicable to all countries except Colombia. Allows for a reduced workday on Fridays during the summer months.	It depends on the nature of the role and/or business dynamics.	46%
Holiday bonus.	End-of-year bonus.	Given only to employees who have been with the company for more than one month.	100%
Support line	Free and confidential psychological, nutritional, legal, and financial assistance.	Applies to employees and their cohabiting family members	100%
Buffets and cafeteria	Buffets and cafeteria spaces provided in the offices.	Applicable to all locations.	100%
Credicorp discounts	Discounts and/or preferential prices on some Credicorp products	Applicable to everyone.	100%
Educational discounts	Discounts and/or preferential prices through agreements	Applicable to everyone.	100%
Siempre contigo program	Subsidy for medical and educational expenses aimed at employees' children under 18 years old in the event of the employee's death.	Applicable to everyone.	100%
Moving leave	1 working day a year. Non-cumulative.	Applicable to everyone.	100%
Birthday half-day off	Half-day off during the birthday week, whether it coincides with a weekend or not.	Applicable to everyone.	100%
Marriage leave	5 days off in addition to the statutory vacation days.	Up to three months after the event.	100%
Leave for caring for a seriously ill family member	Up to 10 working days to care for a seriously ill first or second-degree relative under your care.	Medical proof of diagnosis required.	100%
Leave for a family member's death	Up to 10 working days for first-degree blood relatives and 5 days for second- degree relatives.	Applicable to everyone.	100%
Friday schedule	Flexible Friday hours (early departure between 1 pm and 2 pm) depending on the country.	Applicable based on the nature of the role and/or business dynamics.	54%
		Not applicable to Colombia.	
Adoption leave	Same parental leave and soft landing benefits apply to the parent who adopts a child, regardless of the child's age.	Applicable to everyone.	100%
Payment for international certification exams	The company covers the cost of the exam and materials as long as the role requires it.	Applicable to everyone.	100%
CC Invest platform	Digital platform that allows all employees to invest in the United States from USD 1,000.	Not being a US resident.	100%
Flexible dress code	Decision on how to dress, always looking professional to represent our Company. The dress code depends on the schedule and type of work.	Applicable to everyone.	100%
Special end-of-year schedule	Reduced working hours on December 24th and 31st.	Applicable based on the nature of the role and/or business dynamics.	100%

BENEFITS FOR FULL- TIME EMPLOYEES	BENEFIT DESCRIPTION	REQUIREMENTS TO ACCESS THE BENEFIT	% OF EMPLOYEES WHO CAN ACCESS THE BENEFIT
Aprende Credicorp Capital	Learning opportunities focused on cross-cutting knowledge and skills, aligned with the company's strategy, to enhance your professional and personal development with regional scope.	Applicable to everyone.	100%
New baby gift	Gift for the birth of an employee's child.	Applicable to everyone.	100%
Work anniversary	Celebration for the years of service at Credicorp Group, from the first year and then every five years: 5, 10, 15, 20, 25, and 30 years and beyond.	Applicable to everyone.	100%
Extended paternity leave	21 working days (including legal holidays) from the moment of birth.	Parents.	100%
Soft landing	Progressive return to work after the statutory maternity leave in each country. Mothers are allowed to work 4 hours a day until the baby is 5 months old. Six hours during the sixth month, and the full-time work from the seventh month onwards.	Mothers.	100%
Premature birth leaves	From birth until the 40th week (full term).	Premature birth is considered when the baby is born before the 37th week of gestation.	100%
Breastfeeding time	One hour daily until the baby reaches the first year of life. In Chile, this is a legitimate benefit until the second year of life.	Mothers.	100%
Childbirth benefit	Economic childbirth allowance.	Amounts and conditions vary by country.	100%

ANNEX 15: PARENTAL LEAVE

(GRI 401-3)

PARENTAL LEAVE	MEN	WOMEN	TOTAL
Employees with the right to parental leave	28	35	63
Employees who have taken parental leave	28	35	63
Employees who have returned to work during the reporting period after completing parental leave, by gender	27	24	51
Employees who returned to work after completing parental leave and who were still employed 12 months after returning to work	15	23	38
Return-to-work rate of employees who took parental leave	96%	69%	81%
Retention rate of employees who took parental leave	52%	50%	51%

ANNEX 16: TALENT TRAINING HOURS BY JOB CATEGORY AND GENDER

(GRI 404-1)

Job category	AVERAGE TRAINING HOURS		
	Women	Men	TOTAL
Directors		8	30
Vice Presidents		12	33
Associate / Sr. Associate		11	24
Analyst / Sr. Analyst		9	16
TOTAL	63	39	103

ANNEX 17: OCCUPATIONAL HEALTH AND SAFETY

(GRI 403-1) (GRI 403-2) (GRI 403-3) (GRI 403-4) (GRI 403-5) (GRI 403-6) (GRI 403-7) (GRI 403-8) (GRI 403-10)

<p>We promote a safe and healthy work environment by implementing practices and fostering a culture of comprehensive safety and well-being for our entire company, including employees, suppliers, contractors, visitors, and clients.</p> <p>We have had an Occupational Health and Safety Management System in place since 2019. It consists of a Policy and an Internal Work Regulation, which are based on the regulations required in each country where we operate. The system covers 100% of our people and all individuals present on company premises. Furthermore, we ensure that employees of external companies operating in our facilities comply with all necessary health and safety requirements, including adequate insurance and specific protocols, to guarantee a safe and effective performance of their duties.</p> <p>Furthermore, we periodically identify and assess risks and hazards in our facilities in accordance with the regulations of each country. This is complemented by annual training for our people on preventive and corrective actions through virtual and/or in-person courses. This process is consolidated by professionals specializing in Occupational Health and Safety, who are part of the Credicorp Capital Well-being team. In this way, we ensure the proper control and mitigation of workplace risks and hazards, and we also have a process for the identification and investigation of incidents.</p> <p>Furthermore, we have two Occupational Health and Safety Committees, one in Colombia and one in Peru. These committees are composed of representatives from both our people and the Company, and their role adapts to current legal requirements. These committees are renewed every two years and meet once a month to review the progress of our Occupational Health and Safety Program, as well as to make decisions to safeguard the well-being of our employees.</p>
131 contractors / suppliers operating on our premises. All of them (100%) are covered by the Occupational Health and Safety Management System and subject to audit.
0 Cases of work-related illness and deaths resulting from work-related illness.

ANNEX 18: REGISTERED INJURIES

(GRI 403-9)

CATEGORY	TOTAL NO. OF INJURIES	NO. OF DAYS LOST	DEATHS
Type of injury			
Serious injury	0	0	0
Mild injury	4	78	0
Injury with permanent disability	0	0	0
Gender			
Female	1	3	0
Male	3	75	0
Other	0	0	0
Region			
Chile	0	0	0
Colombia	2	18	0
Peru	2	60	0
Panama	0	0	0
USA	0	0	0
Total	4	78	0

ANNEX 19: SUPPLY CHAIN MANAGEMENT

<p>During 2024, we maintained commercial relationships with 3,028 suppliers regionally. The main services we procured include consulting, professional services, audits, risk ratings, technology support and development services, communications, office and supplies, transactional services, among others. The geographical distribution of our suppliers is as follows: 47% are from Colombia and 25% are from Peru, 16% are from Chile, and the remaining 12% are from countries such as, Argentina, Belgium, Brazil, Canada, Costa Rica, China, Ecuador, France, Germany, Ireland, Israel, Mexico, the Netherlands, Panama, the United Kingdom, the United States, Spain, Switzerland, and Uruguay.</p> <p>As part of the supplier selection process, and to ensure ethics and integrity in commercial relationships, regulatory compliance, risk prevention, and the implementation of controls, we conduct a due diligence study on suppliers. This study includes topics such as SARLAFT, information security, and operational risk. The details of our processes can be found in the 2023 Sustainability Report.</p>
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ANNEX 20: DIRECT GREENHOUSE GAS (GHG) EMISSIONS AND METHODOLOGY

(GRI 305-1) (GRI 305-2) (GRI 305-3)

DIRECT GHG EMISSIONS (METRIC TONS OF CO ₂ EQUIVALENT - TCO ₂ EQ)	SCOPE 1		SCOPE 2		SCOPE 3	
	TOTAL	BIOGENIC CO ₂ EMISSIONS	TOTAL	BIOGENIC CO ₂ EMISSIONS	TOTAL	BIOGENIC CO ₂ EMISSIONS
	20.7	0.1	327.7	0.0	1,825.6	6.8
a) Gases included in the estimate	CO ₂ , CH ₄ , N ₂ O y HFC.		CO ₂ , CH ₄ y N ₂ O		CO ₂ , CH ₄ y N ₂ O	
b.1.) Source of the emission factors used	<p>“2006 IPCC Guidelines for National Greenhouse Gas Inventories; 2019 Refinement to the 2006 IPCC Guidelines for National Greenhouse Gas Inventories.</p> <p>Emission factors established in the Greenhouse gas reporting: conversion factors 202 - DEFRA, are additionally used.”</p>		<p>The corresponding emission factor comes from a study conducted by the International Energy Agency, which has a specific calculation for Chile, Colombia, the United States, and Panama. For Peru, the factor calculated by the Huella de Carbono Perú (Peru Carbon Footprint) platform of the Ministry of the Environment (MINAM) was used. This methodology was chosen because it is based on specialized information generated for the country's specific context, making it more representative for both energy consumption (Category 2) and losses from its transmission and distribution.</p>		<p>“2006 IPCC Guidelines for National Greenhouse Gas Inventories; 2019 Refinement to the 2006 IPCC Guidelines for National Greenhouse Gas Inventories.</p> <p>Emission factors established in the Greenhouse gas reporting: conversion factors 202 - DEFRA, are additionally used.”</p>	
b.2.) Global warming potential (GWP) rates used:	The values from the Fifth IPCC Assessment Report (IPCC AR5) are used. Although the Sixth Assessment Report (IPCC AR6) is now available, at the Credicorp Group level, and due to reporting on the Huella de Carbono Perú platform of the Ministry of the Environment of Peru, which considers AR5, the values from this report will be maintained for the calculation of emissions.					
c) Consolidation Approach for Calculated Emissions:	Emissions have been calculated for the offices under operational control in Chile, Colombia, the United States, Panama, and Peru.					
d) Describe the Standards, Methodologies, Assumptions, and Calculation Tools Used:	We apply the international GHG Protocol, developed by the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD), and the International Standard ISO 14064-1:2018. Additionally, other methodologies were used in a complementary manner, such as those approved by the IPCC and DEFRA.		<p>“In addition to the aforementioned standards, for business travel, the distances (in Km) of all flights are calculated and then multiplied by the emission factor provided by DEFRA 2024. For accommodation, overnight stays are calculated using information from air travel; once the nights are calculated, they are multiplied by the emission factor provided by DEFRA 2023 and Hotel Footprint. For employee commuting, a survey is conducted among company personnel, from which projections are made to calculate the total kilometers traveled per year by type of transport. Finally, DEFRA emission factors are used”</p>			

DIRECT GHG EMISSIONS (METRIC TONS OF CO ₂ EQUIVALENT - TCO ₂ EQ)	SCOPE 1		SCOPE 2		SCOPE 3	
	TOTAL	BIOGENIC CO ₂ EMISSIONS	TOTAL	BIOGENIC CO ₂ EMISSIONS	TOTAL	BIOGENIC CO ₂ EMISSIONS
	20.7	0.1	327.7	0.0	1,825.6	6.8
e) Categories and activities related to other indirect GHG emissions (Scope 3)						<p>Category 1 (goods and services purchased): Emissions from accommodation, water consumption, and paper consumption.</p> <p>Category 5 (waste generated): Emissions from generation.</p> <p>Category 6 (business travel): Emissions by air travel and taxi travel.</p> <p>Category 7 (commuting): Emissions from commuting between home and work and home office electricity consumption.</p> <p>Category 9 (transport and downstream distribution): Emissions from courier services.</p>

ANNEX 21: GHG INVENTORY 2024 BASED ON LOCATION BY CATEGORY AND COUNTRY (TCO₂EQ AND PERCENTAGE)

(GRI 305-1) (GRI 305-2) (GRI 305-3)

CATEGORÍA	CHILE	COLOMBIA	PANAMA	PERÚ	USA (MIAMI)	TOTAL (TCO ₂ EQ)	% DEL TOTAL
Categoría 1: Emisiones y remociones directas de GEI	0,5	10,1	1,0	9,2	0,0	20,7	1,0%
Aire acondicionado	0,0	8,0	0,2	9,1	0,0	17,4	0,8%
Transporte de vehículos propios	0,0	0,0	0,6	0,0	0,0	0,6	0,0%
Maquinas estacionarias				0,0	0,0	2,3	0,1%
Extintores				0,1	0,0	0,4	0,0%
Categoría 2: Emisiones indirectas de GEI causadas por energía importada				53,4	52,7	327,7	15,1%
Consumo de electricidad				53,4	52,7	327,7	15,1%
Categoría 3: Emisiones indirectas de GEI causadas por el transporte				503,6	169,9	1,754,5	80,7%
Viajes en avión	373,7	400,0	63,6	362,0	149,3	1,348,4	62,0%
Desplazamiento del personal al trabajo	20,2	64,8	39,3	83,8	14,6	222,5	10,2%

NO HAY TRADUCCIÓN

CATEGORÍA	CHILE	COLOMBIA	PANAMA	PERÚ	USA (MIAMI)	TOTAL (TCO2EQ)	% DEL TOTAL
Mensajería	0.2	2.2	0.1	4.7	0.0	7.2	0.3%
Servicio de taxi	1.8	9.6	0.0	14.1	0.2	25.7	1.2%
Consumo Electricidad - Trabajo desde casa	7.4	49.6	NO HAY TRADUCCIÓN				4.1%
Hospedaje	11.4	22.5	NO HAY TRADUCCIÓN				2.8%
Categoría 4: Emisiones indirectas de GEI causadas por productos que utiliza	4.7	42.4	NO HAY TRADUCCIÓN				3.3%
Generación de residuos	2.8	16.6	NO HAY TRADUCCIÓN				1.7%
Consumo de papel y cartón	1.5	25.3	NO HAY TRADUCCIÓN				1.3%
Consumo de agua	0.4	0.5	0.4	4.3	0.0	5.6	0.3%
Total Huella de Carbono	456.9	751.2	156.4	578.4	231.1	2,174.0	100.0%
Porcentaje por país	21%	35%	7%	27%	11%		

CATEGORÍA	CHILE	COLOMBIA	PANAMA	PERÚ	USA (MIAMI)	TOTAL (TCO2EQ)	% DEL TOTAL
Mensajería					0.0	7.2	0.3%
Servicio de taxi					0.2	25.7	1.2%
Consumo Electricidad - Trabajo desde casa					2.8	89.2	4.1%
Hospedaje					3.1	61.5	2.8%
Categoría 4: Emisiones indirectas de GEI causadas por productos que utiliza					8.5	71.1	3.6%
Generación de residuos					8.3	37.6	1.7%
Consumo de papel y cartón	1.5	25.3	0.5	0.5	0.1	27.9	1.3%
Consumo de agua	0.4	0.5	0.4	4.3	0.0	5.6	0.3%
Total Huella de Carbono	456.9	601.1	156.4	525.0	231.1	1,970.4	100.0%

ANNEX 22: GHG INVENTORY 2024 BASED ON THE MARKET BY CATEGORY AND COUNTRY (TCO2EQ AND PERCENTAGE)

(GRI 305-1) (GRI 305-2) (GRI 305-3)

CATEGORÍA	CHILE	COLOMBIA	PANAMA	PERÚ	USA (MIAMI)	TOTAL (TCO2EQ)	% DEL TOTAL
Categoría 1: Emisiones y remociones directas de GEI	0.5	10.1	1.0	9.2	0.0	20.7	1.1%
Aire acondicionado	0.0	8.0	0.2	9.1	0.0	17.4	0.8%
Transporte de vehículos propios	0.0	0.0	NO HAY TRADUCCIÓN			0.6	0.0%
Maquinas estacionarias	0.4	1.8	NO HAY TRADUCCIÓN			2.3	0.1%
Extintores	0.1	0.3	NO HAY TRADUCCIÓN			0.4	0.0%
Categoría 2: Emisiones indirectas de GEI causadas por energía importada	37.3	0.0	NO HAY TRADUCCIÓN			24.1	6.3%
Consumo de electricidad	37.3	0.0	NO HAY TRADUCCIÓN			24.1	6.3%
Categoría 3: Emisiones indirectas de GEI causadas por el transporte	414.5	548.6	117.9	503.6	169.9	1,754.5	89.0%
Viajes en avión	373.7	400.0	63.6	362.0	149.3	1,348.4	62.0%
Desplazamiento del personal al trabajo	20.2	64.8	39.3	83.8	14.6	222.5	10.2%

ANNEX 23: EVOLUTION OF THE GHG INVENTORY BASED ON LOCATION 2022-2024 BY CATEGORY (TCO2EQ AND PERCENTAGE)

(GRI 305-1) (GRI 305-2) (GRI 305-3)

CATEGORÍA	2022	2023	2024	VARIACIÓN VS 2022		VARIACIÓN VS 2023	
				TCO2EQ	%	TCO2EQ	%
Categoría 1	35.0	36.1	20.7	-14.4	-41%	-15.4	-43%
Aire acondicionado	37.0	36.1	17.4	-10.2	-37%	-9.1	-34%
Transporte de vehículos propios				-4.5	-89%	-3.1	-84%
Máquinas estacionarias				0.3	16%	-3.3	-59%
Extintores				0.1	32%	0.0	5%
Categoría 2				-29.2	-8%	-25.5	-7%
Consumo de electricidad	330.8	335.1	327.7	-29.2	-8%	-25.5	-7%
Categoría 3	1,675.3	2,197.2	1,754.5	79.3	5%	-442.6	-20%
Viajes en avión	1,066.2	1,118.3	1,348.4	282.3	26%	230.1	21%

CATEGORÍA	2022	2023	2024	VARIACIÓN VS 2022		VARIACIÓN VS 2023	
				TCO2EQ	%	TCO2EQ	%
Desplazamiento del personal al trabajo	434.2	910.1	222.5	-211.7	-49%	-687.5	-76%
Mensajería	2.8	9.3	7.2	4.3	153%	-2.2	-23%
Servicio de taxi	22.4				15%	2.3	10%
Consumo Electricidad - Trabajo desde casa	69.1				29%	46.1	107%
Hospedaje	80.5				-24%	-31.4	-34%
Categoría 4	68.7				3%	20.2	40%
Generación de residuos	32.1				17%	7.3	24%
Consumo de papel y cartón	34.2				-19%	14.0	100%
Consumo de agua	2.5	6.7	5.6	3.2	129%	-1.1	-16%
Total Huella de Carbono	2,136	2,637	2,174	38	2%	-463	-18%

NO HAY TRADUCCIÓN

ANNEX 24: ENERGY CONSUMPTION (MEGAJOULES)

(GRI 302-1)

TYPE OF CONSUMPTION	TOTAL CONSUMPTION	AMOUNT SOLD
Fuels from non-renewable sources	31,612	No procede
Fuels from renewable sources	4,328	No procede
Electricity	5,986,751	No procede
Heating	No procede	No procede
Cooling	No procede	No procede
Steam	No procede	No procede
Notes and methodology		
For fuel consumption, we are considering fuel sources for vehicles, power generators, and cooking. Electricity consumption is reported in MWh. To convert electrical energy to joules, the net calorific value of electrical energy expressed in TJ/MWh is used. This value is specific to each country and is obtained from official government sources.		

ANNEX 25: REDUCTION OF ENERGY CONSUMPTION (MEGAJOULES)

(GRI 303-4)

TYPE OF ENERGY	REDUCTION OF CONSUMPTION AGAINST THE BASE YEAR
Fuel	88,323
Electricity	806,880
Heating	N/A
Cooling	N/A
Steam	N/A
Notes and methodology	
The base year is 2022 (post-pandemic year), and the measurement for the United States was included in it. For fuel, the base year consumption was 124,263.17 MJ, and for electricity, it was 6,793,631.65 MJ. Other methodologies were used in a complementary manner, such as those approved by the IPCC and DEFRA.	

ANNEX 26: WATER CONSUMPTION (MEGALITERS)

(GRI 302-1)

TOTAL WATER CONSUMPTION	2023	2024
	20.72	22.15
Notes and methodology		
Our water consumption is primarily linked to in-office activities, such as restrooms and kitchen use. We source water from municipal, public, or private water providers in each country where we operate. We do not consume water from areas under water stress.		
To collect this information, we used water consumption receipts from each country for all our locations. For Chile, Colombia, Peru, and Panama, consumption data is in cubic meters, which is then converted to megaliters. In the United States, consumption is measured in gallons.		
The increase in our water consumption over the last year was mainly due to a higher frequency of hybrid office attendance in 2024 compared to 2023.		

ANNEX 27: WASTE GENERATED BY TREATMENT TYPE AND METHOD (KILOGRAMS)

(GRI 306-1) (GRI 306-2) (GRI 306-3) (GRI 306-4) (GRI 306-5)

	WASTE DIVERTED FROM DISPOSAL	WASTE DIRECTED TO DISPOSAL
Organic waste	0	9,584
Recoverable waste	2,564	7,344
Non-recoverable waste	0	13,111
Special waste	0	0
Hazardous waste	0	149
Others	0	1,509

Sustainability Report
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