

Earnings Presentation 2Q-2024



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All numbers in this presentation are converted to US Dollars and rounded to millions.

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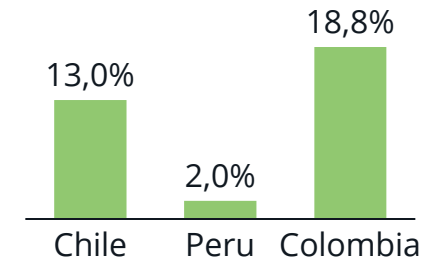
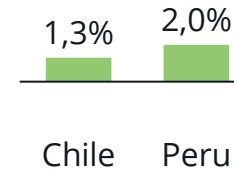
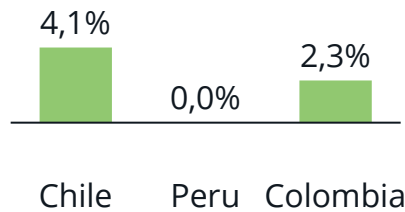
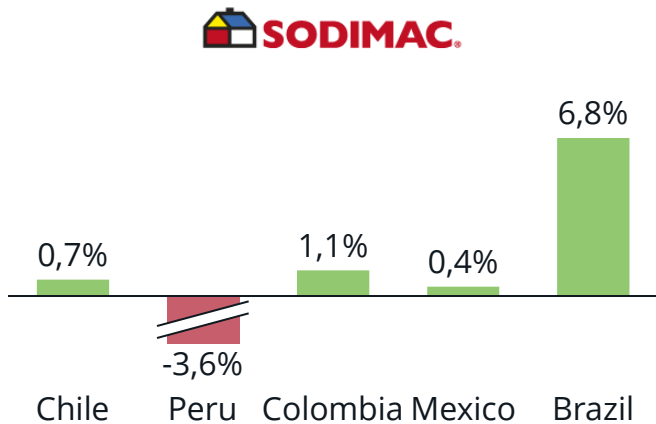
Highlights
2Q24



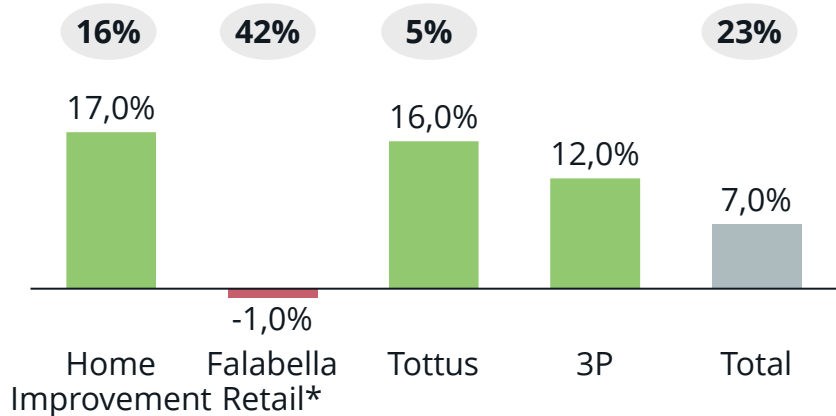
Our retailers are beginning to recover topline growth

Revenue Var (% vs 2Q23)

(local currency)



GMV Var (% vs 2Q23)



Online Penetration

16%

42%

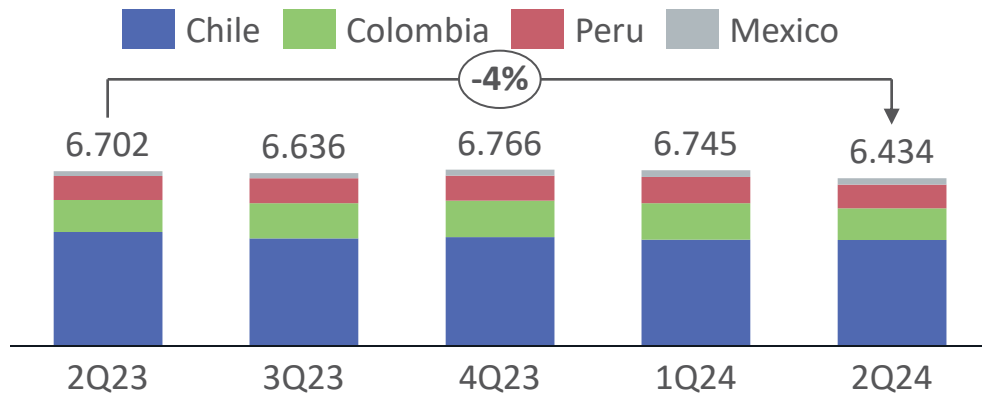
5%

23%

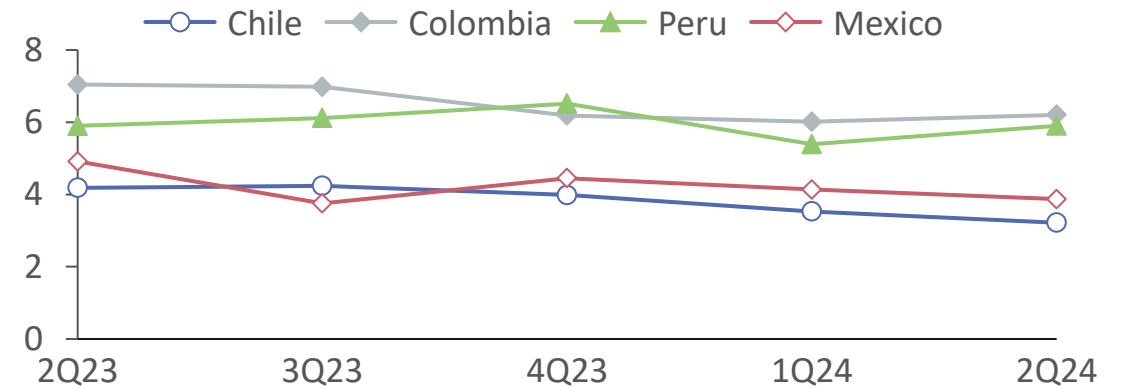


Building the leading digital bank of the Andean region

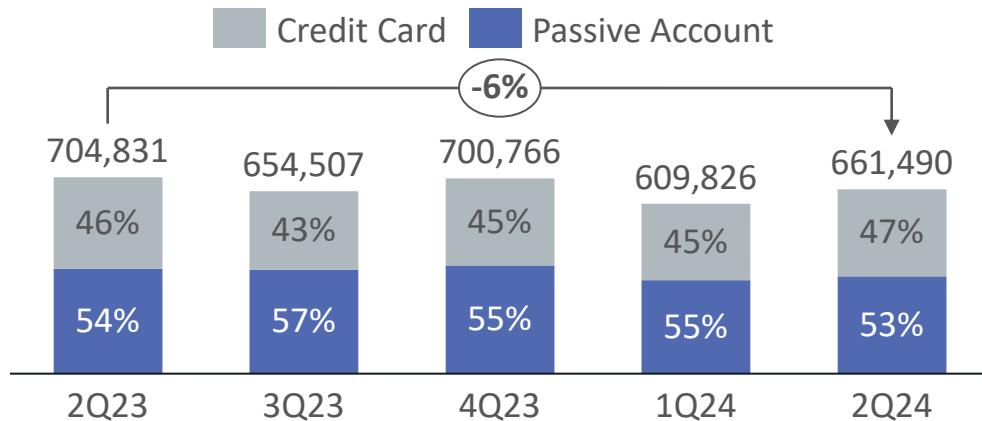
Loan portfolio (US\$ MM)



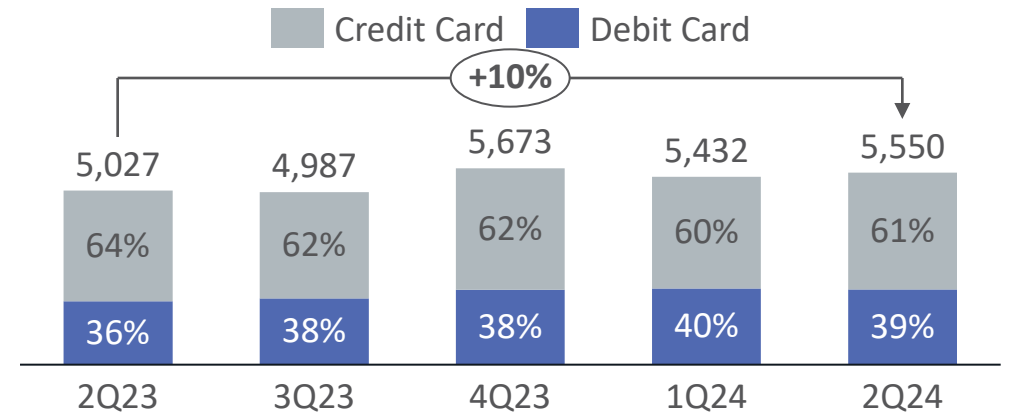
NPL (%)



Credit card & passive account openings (#)



Credit & debit card purchases (US\$ MM)



Summary Financials (US\$ MM)

| | 2Q23 | % revenues | 2Q24 | % revenues | Var (%) |
|--|--------------|---------------|--------------|---------------|-------------|
| Total sales | | | | | |
| Total sales | 2.866 | | 2.943 | | 3% |
| GMV Online | 636 | | 682 | | 7% |
| GMV own products (1P) | 485 | | 513 | | 6% |
| GMV third-party products (3P) | 151 | | 169 | | 12% |
| Total sales of physical stores | 2.230 | | 2.261 | | 1% |
| Financial Results | | | | | |
| Non-Banking Revenue | 2.351 | 82,6% | 2.589 | 84,2% | 10% |
| Financial Services Revenue | 496 | 17,4% | 485 | 15,8% | -2% |
| Total Revenue | 2.847 | 100,0% | 3.074 | 100,0% | 8% |
| Gross profit | 878 | 30,9% | 1.102 | 35,8% | 25% |
| SG&A expenses | (849) | -29,8% | (879) | -28,6% | 4% |
| EBITDA | 149 | 5,2% | 344 | 11,2% | 131% |
| Net (Loss) Income owners of the parent company | 52 | 1,8% | 122 | 4,0% | 135% |
| Net (Loss) Income owners of the parent company ex. FV effect. | (30) | -1,1% | 87 | 2,8% | NA |
| Balance Sheet | | | | | |
| Cash (non-banking) | 427 | | 1.041 | | 144% |
| Gross Loan Book | 6.702 | | 6.434 | | -4% |
| Financial Net Debt (Exc. Banking) | 4.056 | | 3.538 | | -13% |

We continue to advance in our plan to improve our financial position



Monetization Plan of noncore assets

- ✓ Sale of Open Plaza Kennedy (*in progress*)
- ✓ Sale of Mallplaza and Open Plaza Peru (*in progress*)
- ✓ Strategic Agreement – Insurance Brokerage
- ✓ Sale of landbanks and DC in Argentina



Deepen the savings achieved in 2023 and continue to strengthen our margins

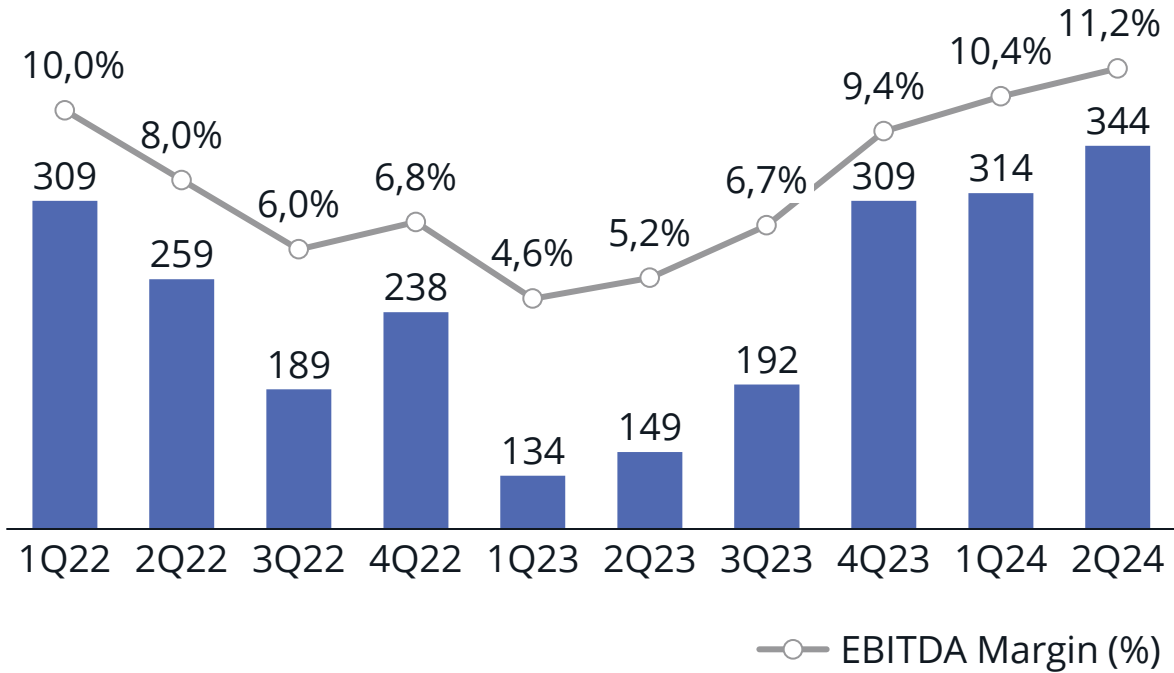
- ✓ Corporate efficiencies
- ✓ Improvement in logistic process
- ✓ Focus marketing expenditure
- ✓ Shorten inventory purchasing cycle
- ✓ Closure of Fpay, Fazil and Linio Mexico



Focus CAPEX 2024 (vs 2023)

- ✓ 2024 Investment Plan considers a 24% reduction (vs 2023 plan)
 - ✓ Capex: -17% y/y
 - ✓ Opex: -39% y/y

EBITDA (US\$ MM)

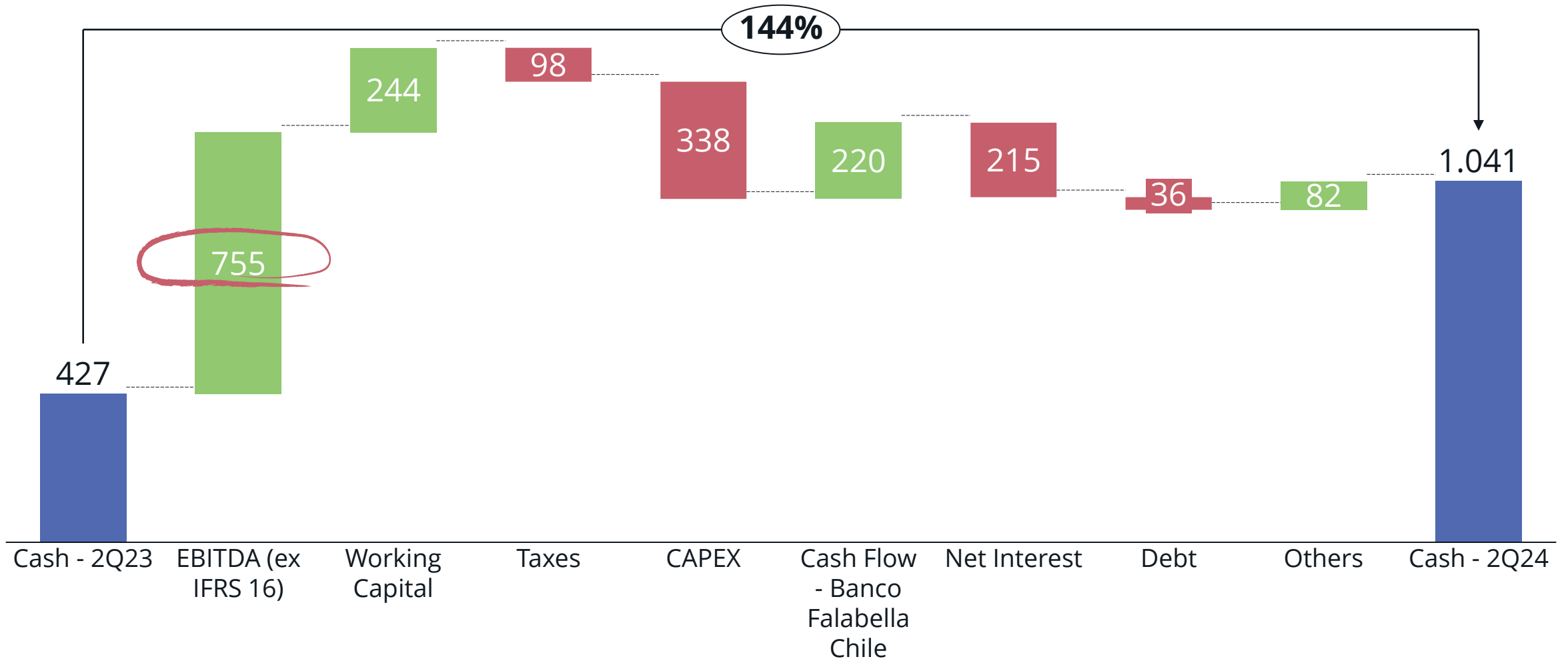


Our strategy has allowed us to continue improving our profitability

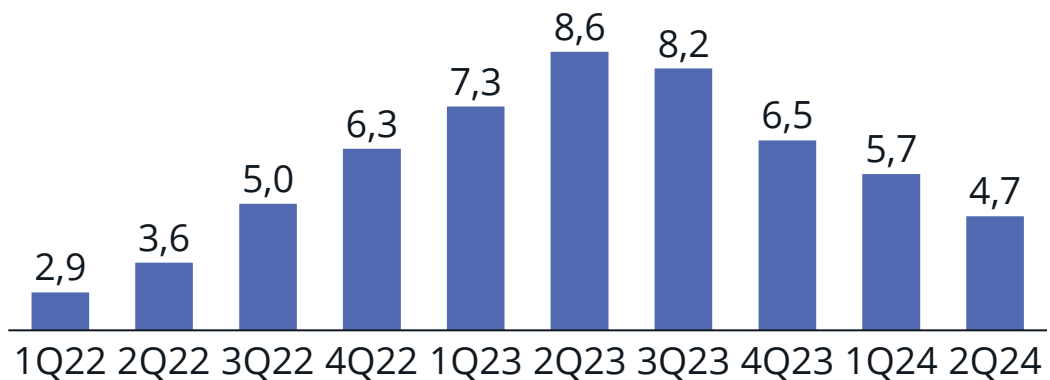
Our operation continues to contribute to cash improvement

Evolution Cash (US\$ MM)

Non-banking businesses

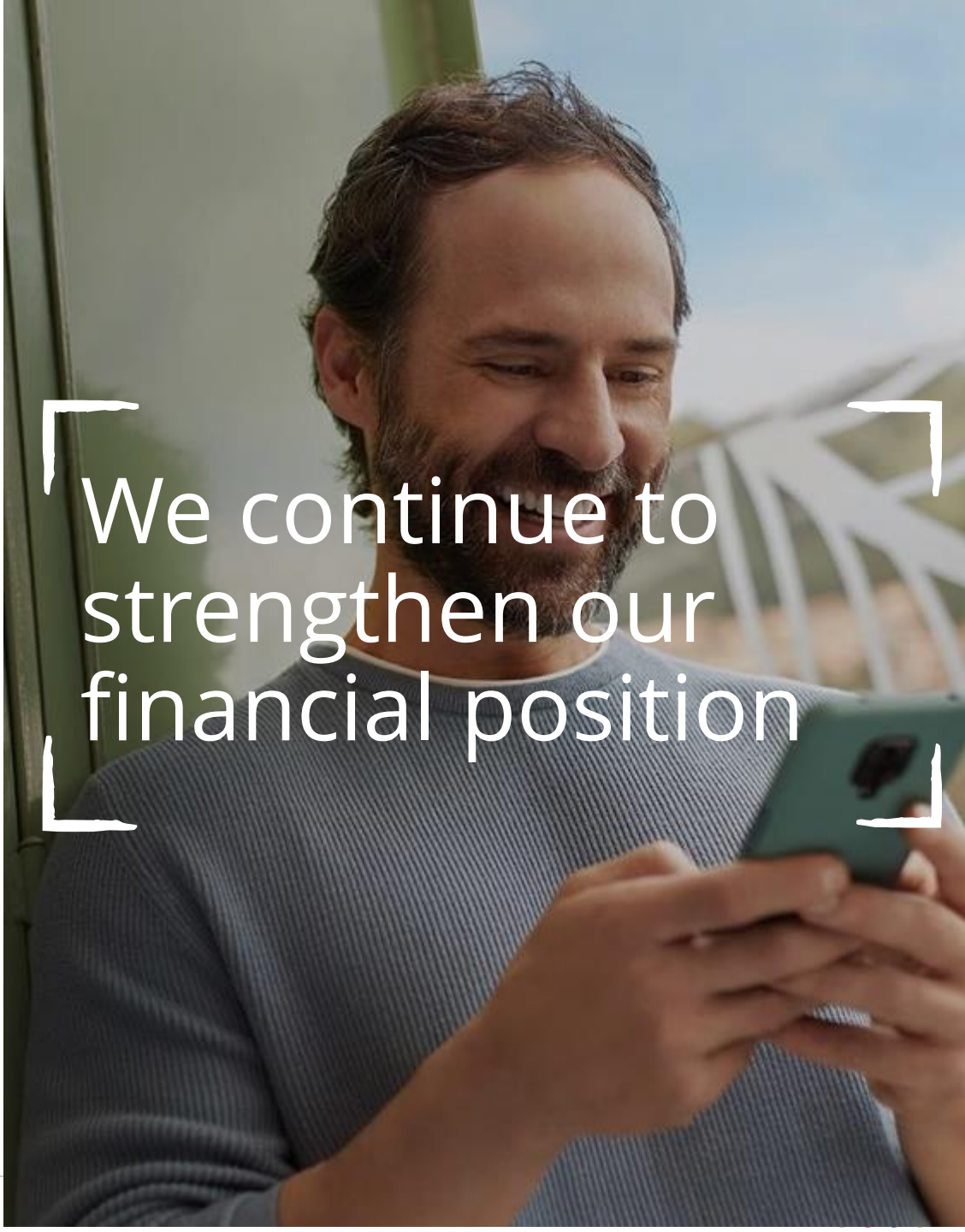
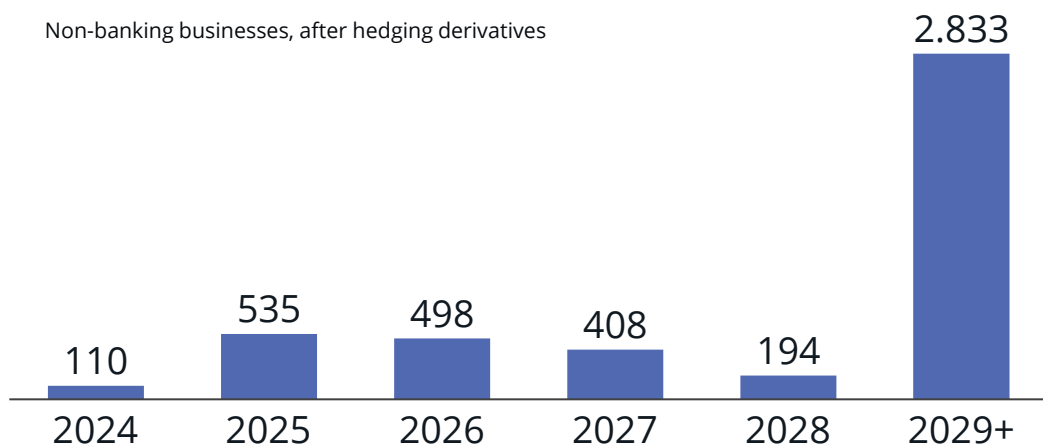


Net Financial Debt / EBITDA



Debt Maturity Profile (US\$ MM)

Non-banking businesses, after hedging derivatives



We continue to strengthen our financial position

Falabella agrees to sell Open Plaza Kennedy to Parque Arauco for US\$200 million

Overview of the Transaction

Assets Involved

- Open Plaza Kennedy shopping center (Las Condes, Chile)
- Company that operates the Courtyard by Marriott Hotel within the same complex

Valuation

- ~US\$200 MM (UF4.8 MM)
- EV / EBITDA LTM 15x

Next Steps

- Approval by National Economic Prosecutor's Office (FNE)
- Compliance with usual conditions set for this type of transaction



Key takeaways

1. Our strategy, focused on our customer and in operational efficiencies, continues to deliver results

We increased our net profit and EBITDA by more than 2 times, reaching an EBITDA margin of 11.2%

2. Our financial strengthening plan is progressing steadily

Non-banking business leverage level, decreased to 4.7x (vs. 5.7x in 1Q24)

3. Our brands, combined with our omnichannel strategy and the capabilities we've developed within our ecosystem, ensure that we will continue to deliver value to our customers and shareholders



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