

Earnings Presentation 3Q-2024



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

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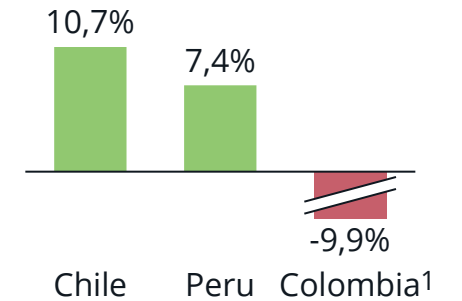
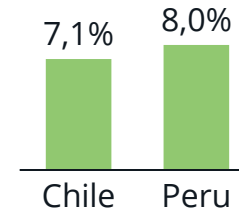
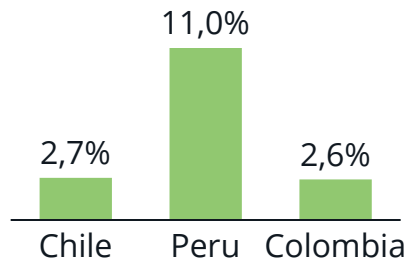
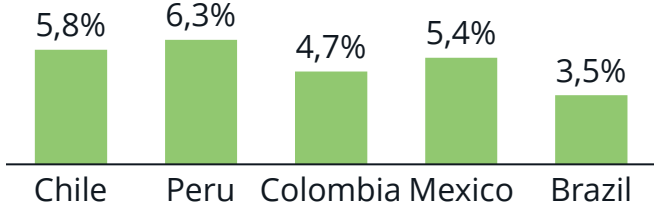
Highlights
3Q24



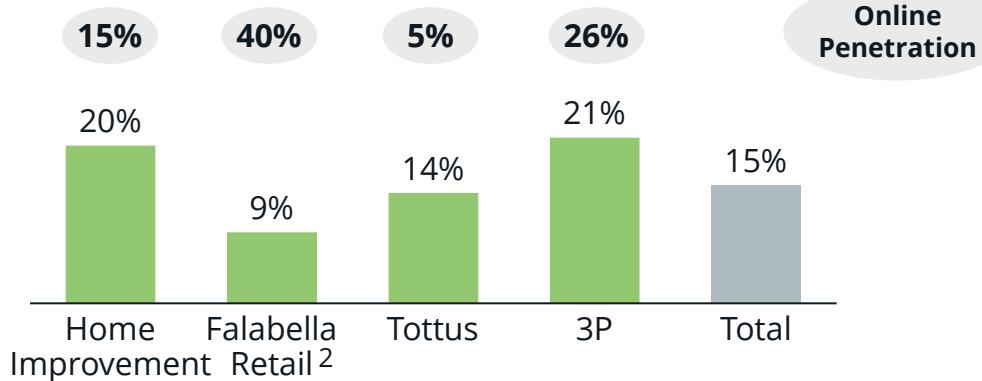
Our retailers continue to recover topline growth

Revenue Var (% vs 3Q23)

(local currency)



GMV Var (% vs 3Q23)

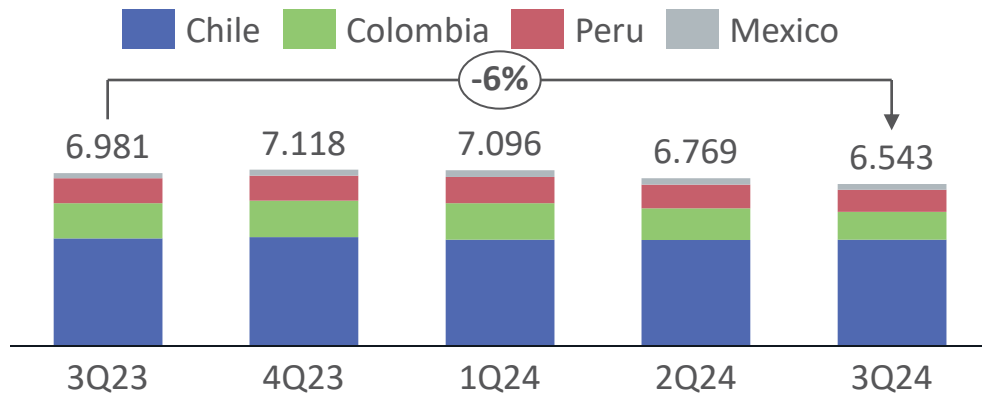


¹ Includes a non-recurrent accounting effect due to the provision of a fine related to the delay of the opening of a store in Colombia.

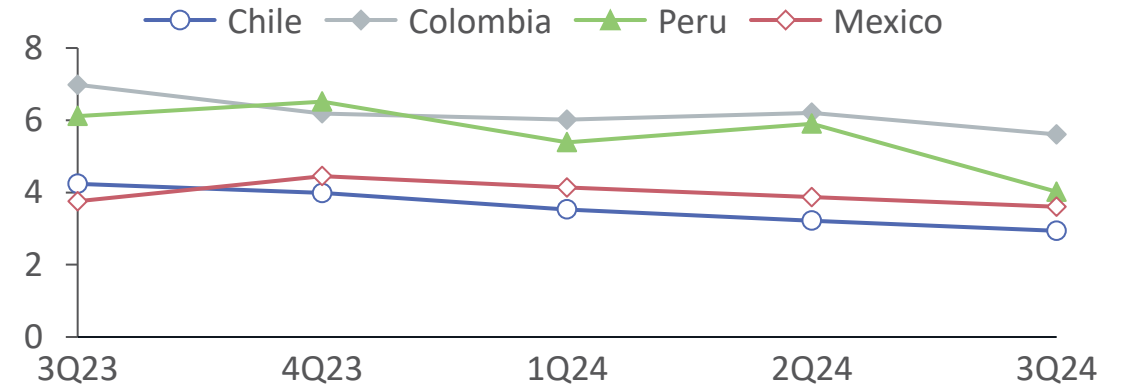
² Online Penetration of Falabella Retail includes sales from its Marketplace.

Building the leading digital bank of the Andean region

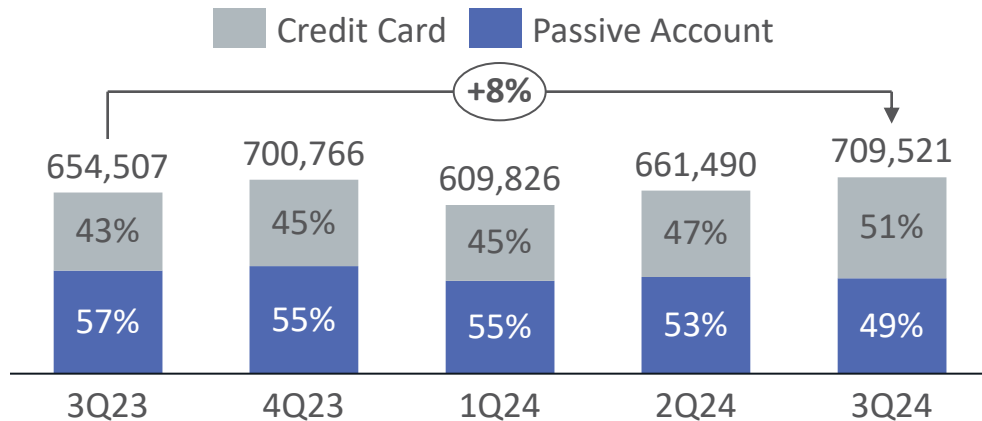
Loan portfolio (US\$ MM)



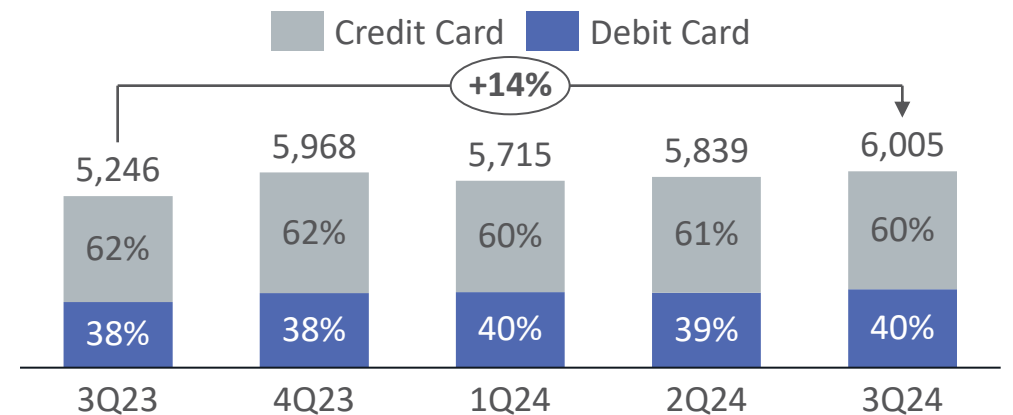
NPL (%)



Credit card & passive account openings (#)



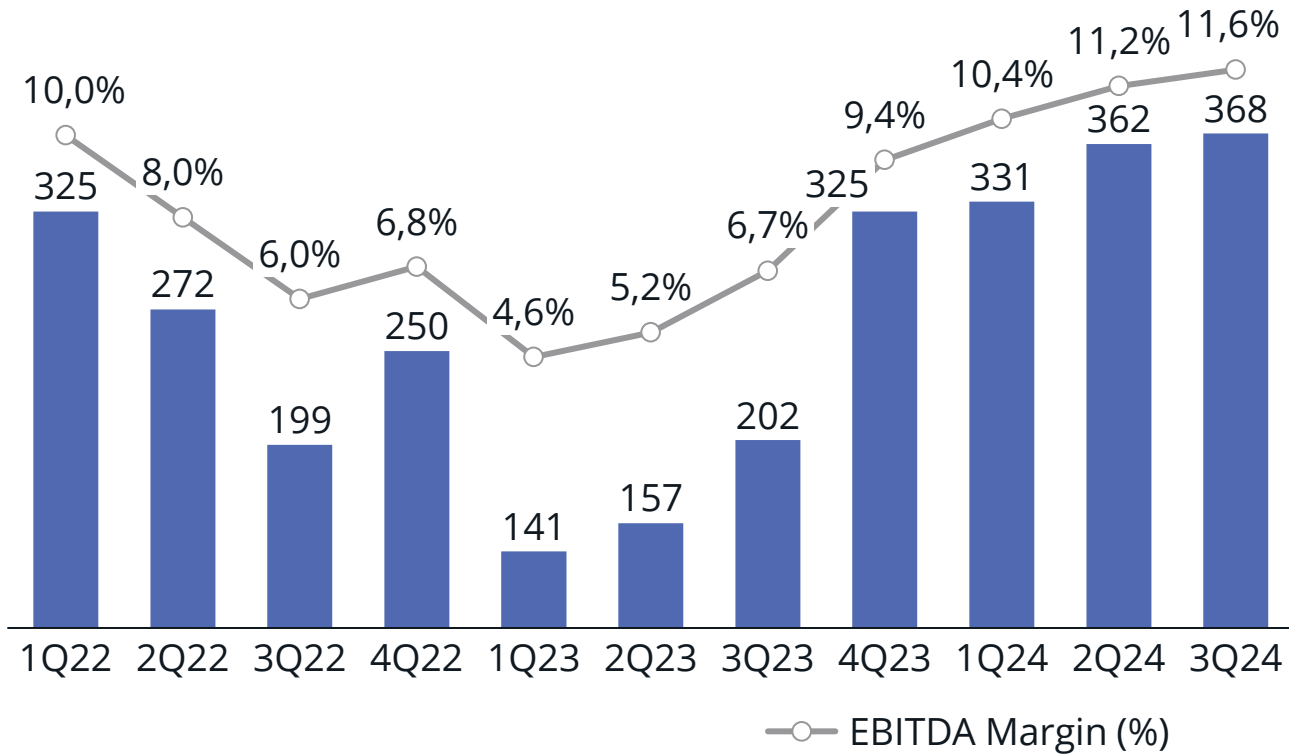
Credit & debit card purchases (US\$ MM)



Summary Financials (US\$ MM)

	3Q23	% revenues	3Q24	% revenues	Var (%)
Total sales					
Total sales	2.853		3.081		8%
GMV Online	585		674		15%
GMV own products (1P)	443		502		13%
GMV third-party products (3P)	142		173		21%
Total sales of physical stores	2.268		2.407		6%
Financial Results					
Non-Banking Revenue	2.458	82,1%	2.677	84,5%	9%
Financial Services Revenue	536	17,9%	492	15,5%	-8%
Total Revenue	2.994	100,0%	3.169	100,0%	6%
Gross profit	991	33,1%	1.186	37,4%	20%
SG&A expenses	(919)	-30,7%	(944)	-29,8%	3%
EBITDA	202	6,7%	368	11,6%	82%
Net (Loss) Income	(5)	-0,2%	97	3,1%	NA
Balance Sheet					
Cash (non-banking)	724		1.515		109%
Gross Loan Book	6.981		6.543		-6%
Financial Net Debt (Exc. Banking)	4.007		3.332		-17%

EBITDA (US\$ MM)

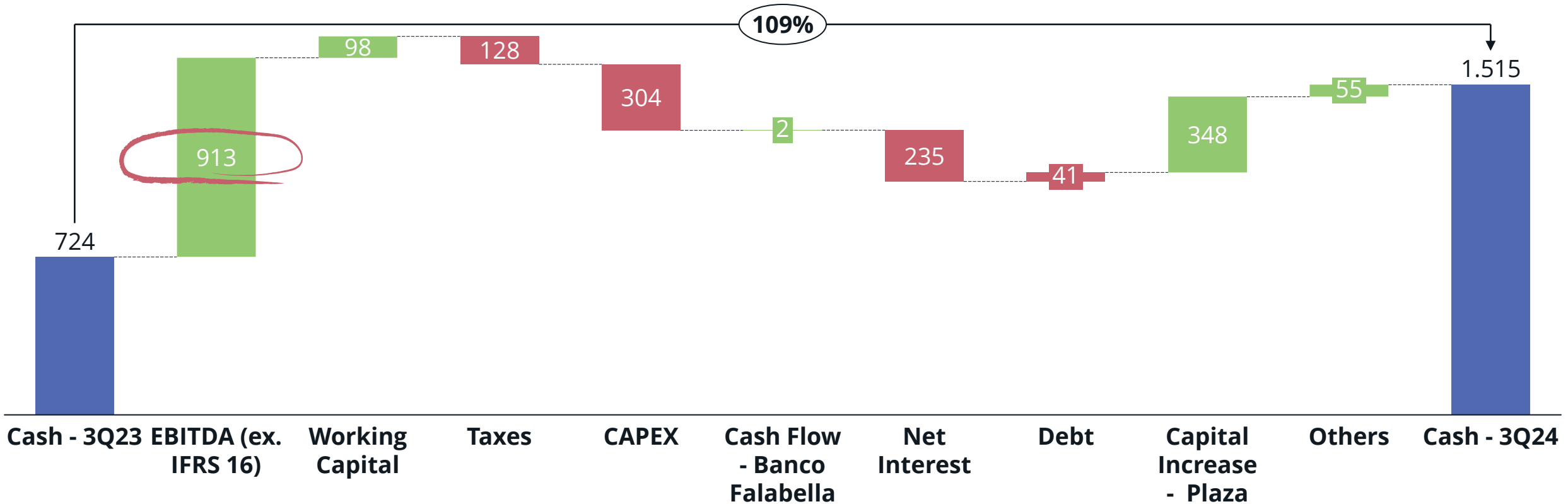


Our strategy has allowed us to continue improving our profitability

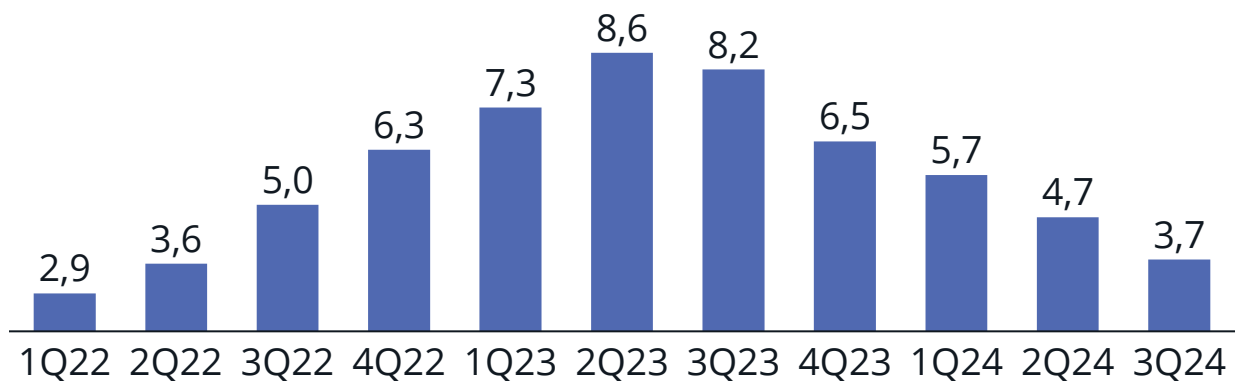
Our operation continues to contribute to cash improvement

Evolution Cash (US\$ MM)

Non-banking businesses

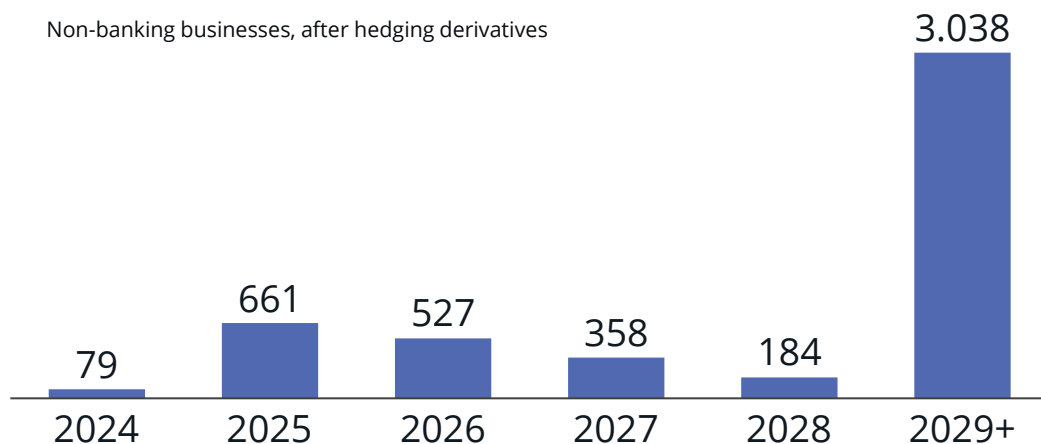


Net Financial Debt / EBITDA



Debt Maturity Profile (US\$ MM)

Non-banking businesses, after hedging derivatives



We continue to strengthen our financial position

Key takeaways

1. Strengthening the recovery across our five business engines

We consolidated four consecutive quarters of improvement in our financial performance, with a net income of US\$97 million and reaching an EBITDA margin of 11.6%

2. Improved profitability enables us to continue enhancing our leverage levels

Non-banking business leverage level, decreased to 3.7x (vs. peak of 8.6 in 2Q23 and 4.7x in 2Q24)

3. We see significant growth potential in each of our five business engines, leveraging the strengths of our brands, our omnichannel strategy and the strong ecosystem we have developed



Q&A

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INVESTOR DAY 2024

MEMBERS



Alejandro González
Chief Executive Officer



Juan Pablo Harrison
Chief Financial Officer



Benoît De Grave
Chief Strategy &
Transformation Officer

DATE

December 11, 2024

IN PERSON REGISTRATION

9:30 AM CLT

LIVE WEBCAST

10:00 AM CLT/8:00 AM ET

LOCATION

Santiago, Chile



Andrea González
Chief Loyalty Officer



Alejandro Arze
CEO of Home
Improvement



Francisco Irarrázaval
CEO of
Falabella Retail



Renato Giarola
CEO of Tottus



Juan Manuel Matheu
Corporate CEO
of Banco Falabella



Fernando de Peña
CEO of Mallplaza

E-mail

inversionistas@falabella.cl

Website

investors.falabella.com

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+ falabella.com

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