

Earnings Presentation 1Q-2025

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



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Highlights

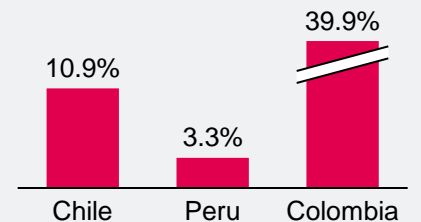
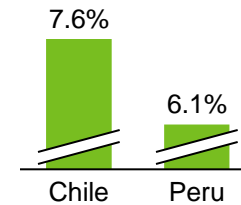
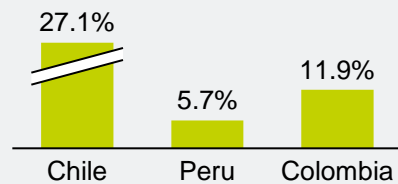
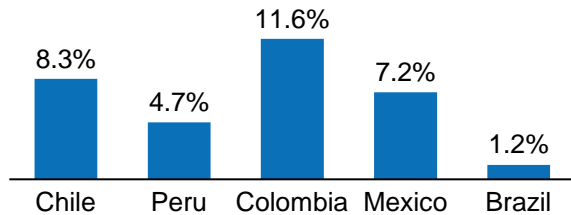
1Q25



Our retailers are maintaining their momentum in recovering topline growth

Revenue Var (% vs 1Q24)

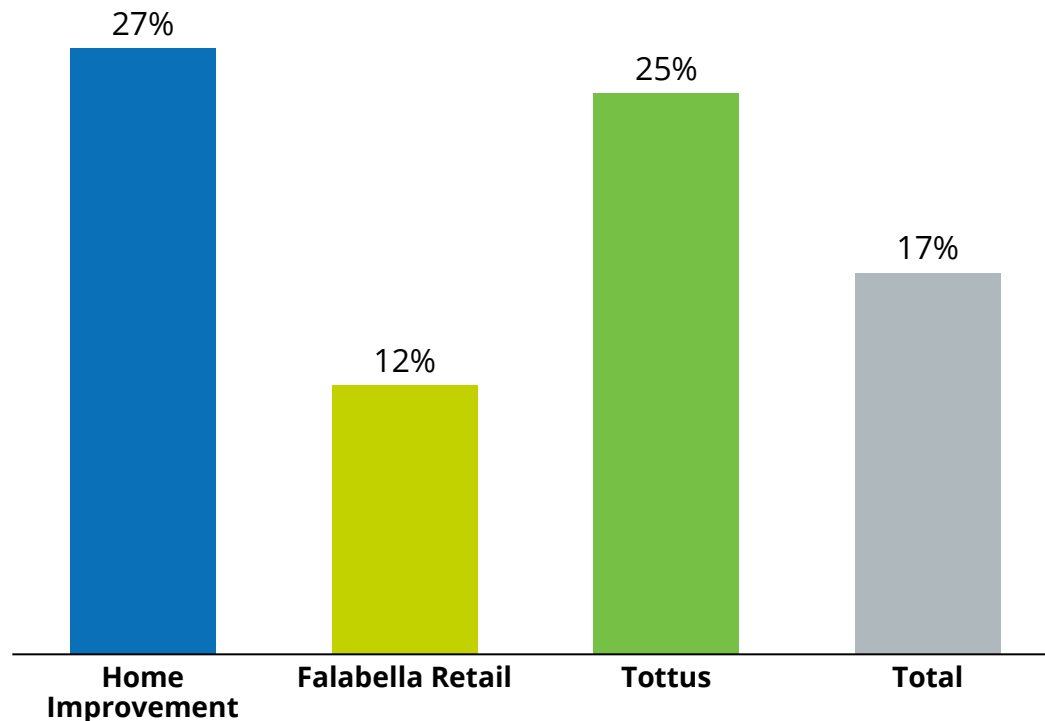
(local currency)



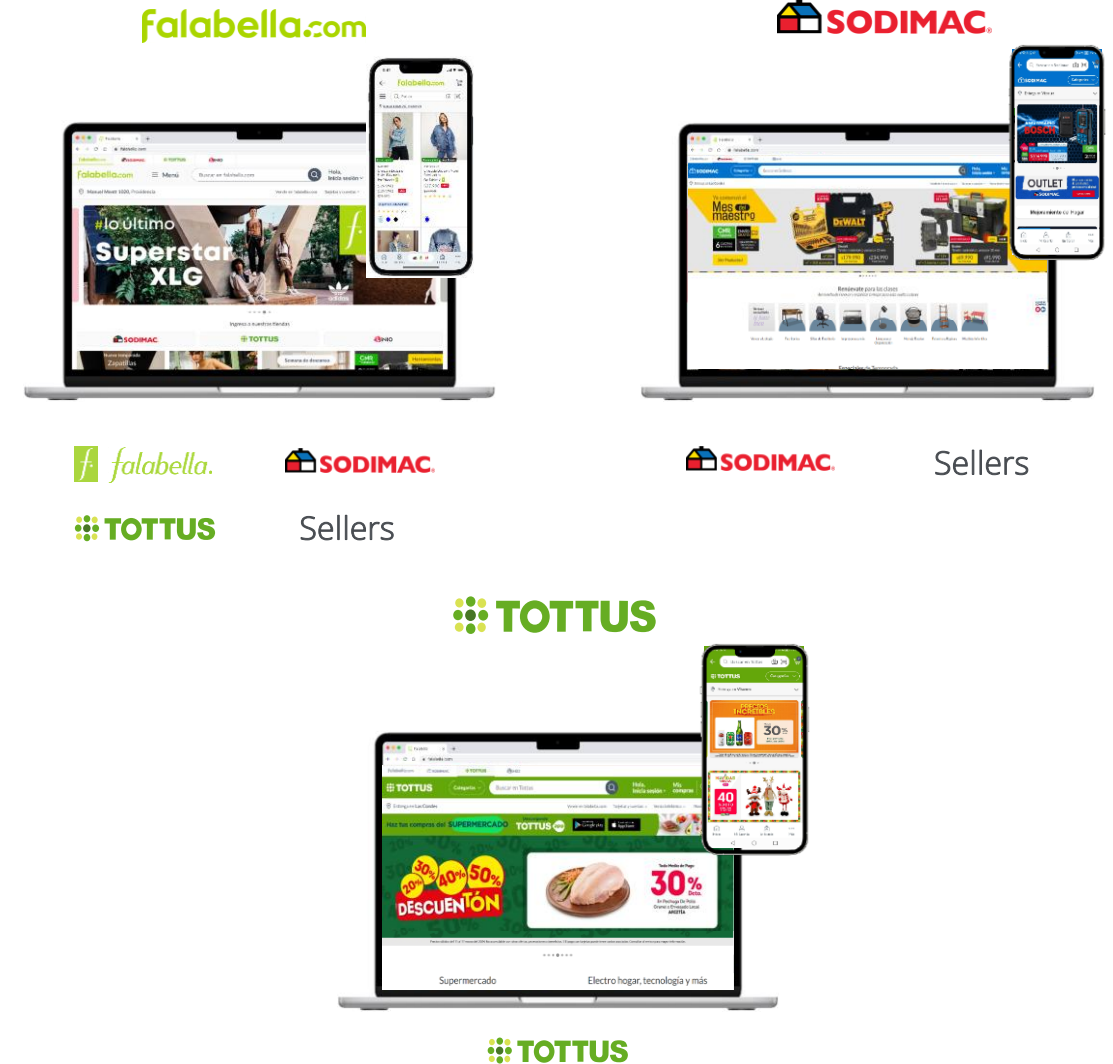
¹ Peru considers the operations of Mallplaza Peru and Open Peru, on a proforma basis.

Enhanced e-Commerce strategy delivers accelerating traction

GMV Online⁽¹⁾ Var (% vs 1Q24)

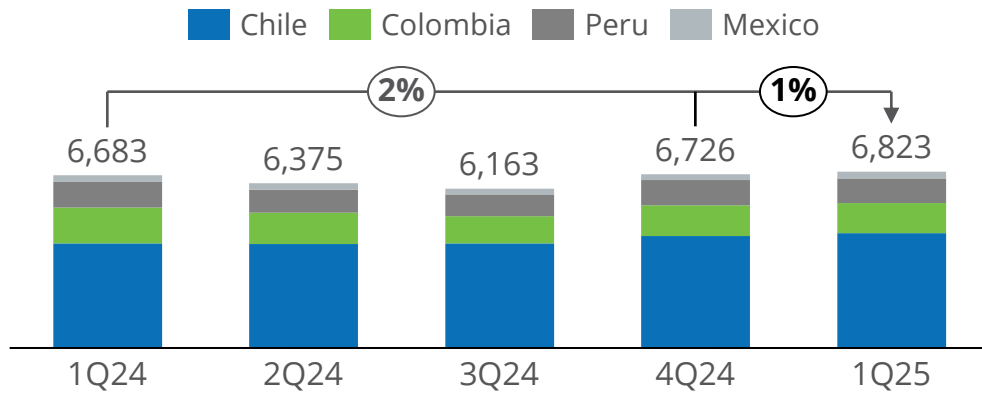


¹Includes 1P and 3P GMV.

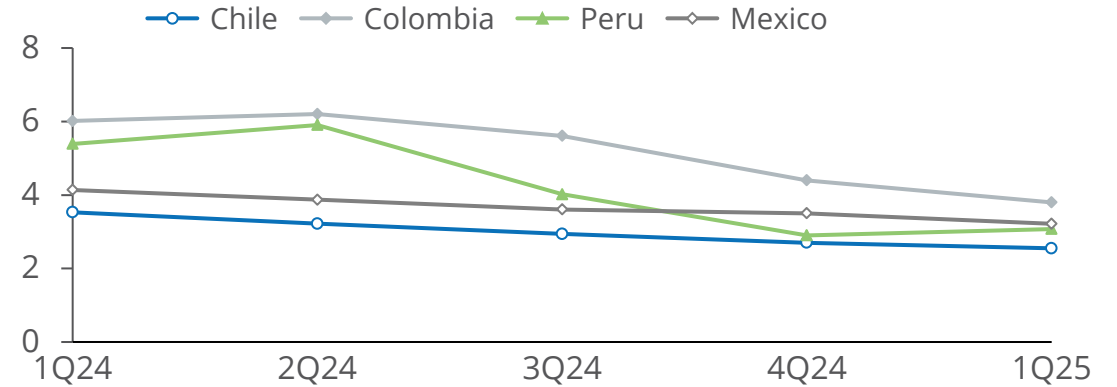


Building the leading digital bank of the Andean region

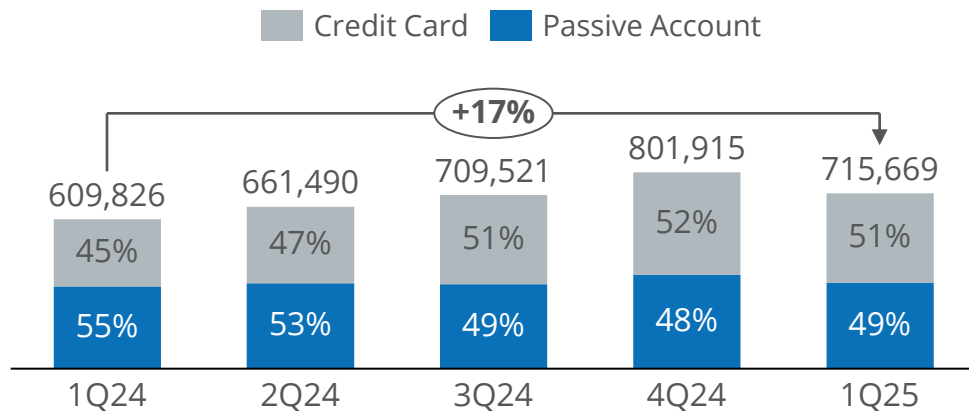
Loan portfolio (US\$ MM)



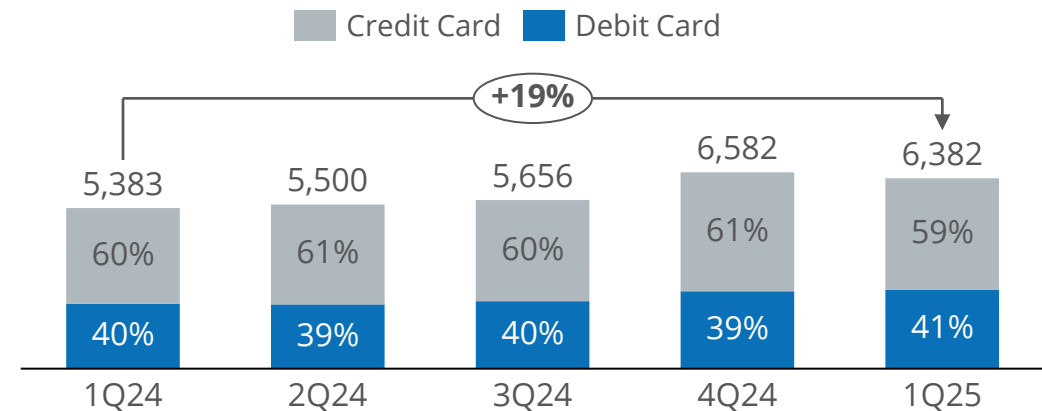
NPL (%)



Credit card & passive account openings (#)



Credit & debit card purchases (US\$ MM)

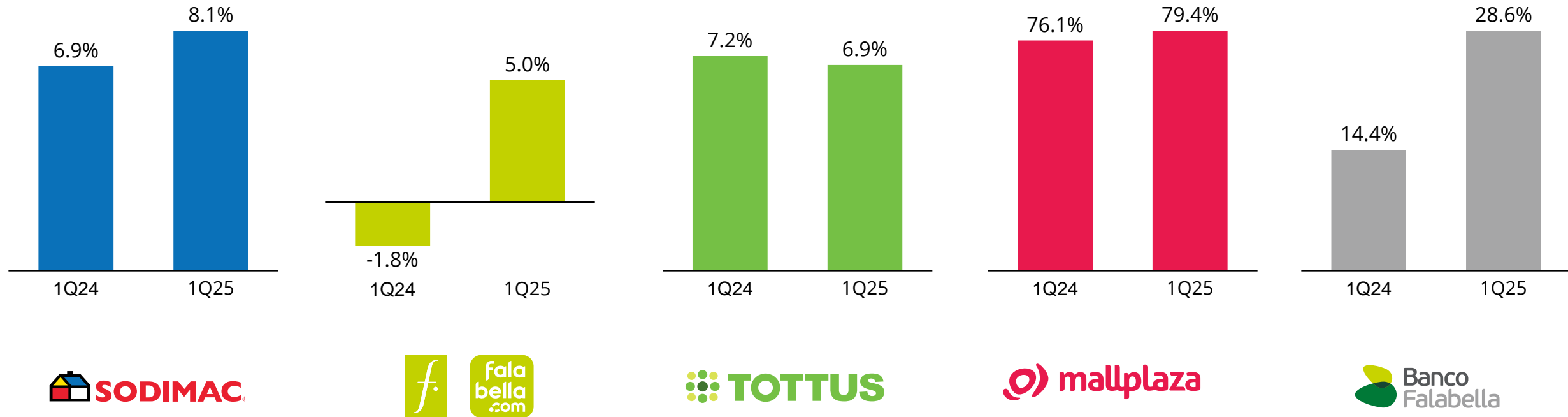


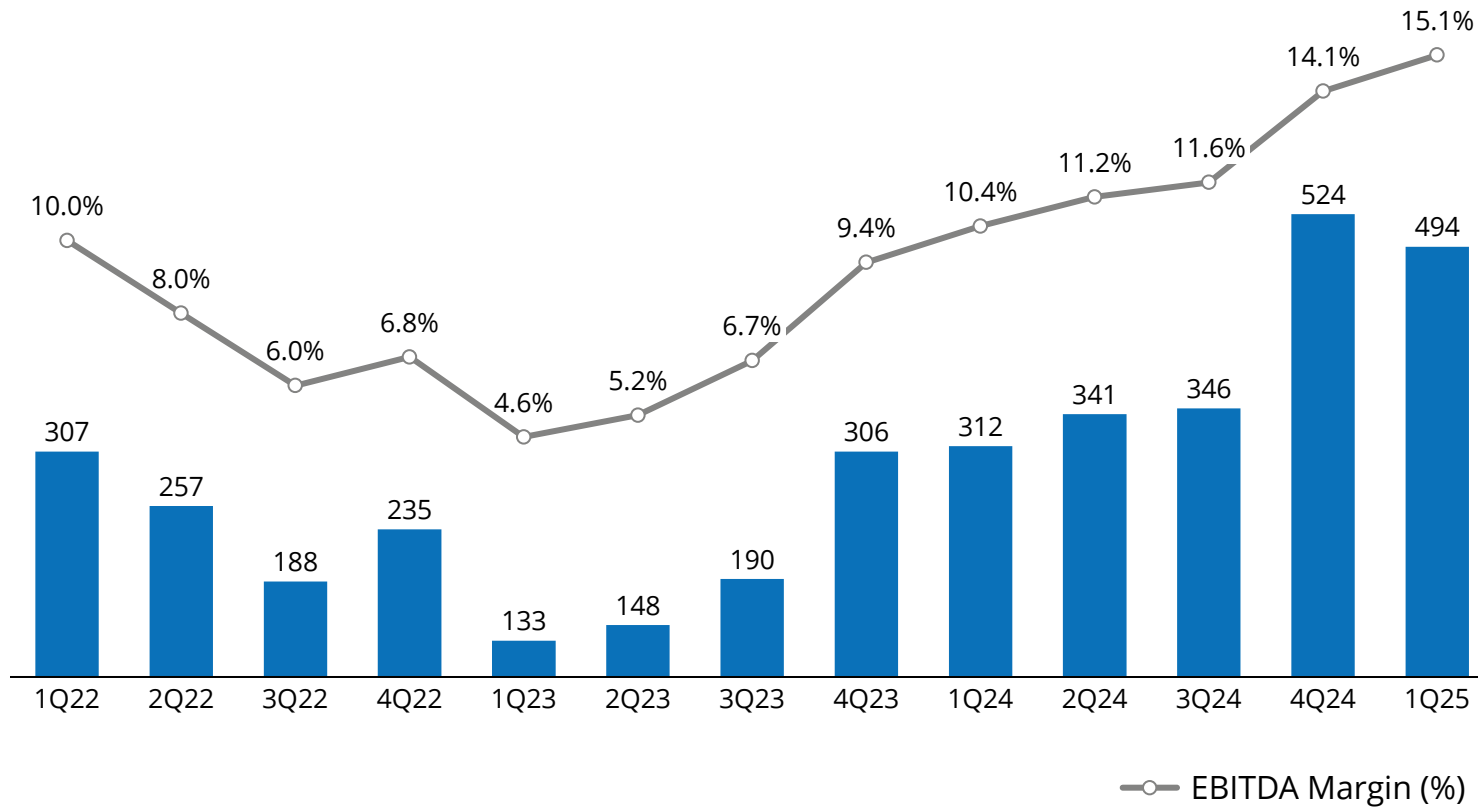
Summary Financials (US\$ MM)

	1Q24 % revenues		1Q25 % revenues		Var (%)
TOTAL SALES					
Total sales	2,835		3,148		11%
GMV Online	554		647		17%
Total sales of physical stores	2,281		2,501		10%
FINANCIAL RESULTS					
Non-Banking Revenue	2,510	83.6%	2,784	84.9%	11%
Financial Services Revenue	494	16.4%	494	15.1%	0%
Total Revenue	3,004	100.0%	3,278	100.0%	9%
Gross profit	1,044	34.8%	1,273	38.8%	22%
SG&A expenses	(855)	-28.5%	(894)	-27.3%	5%
EBITDA	312	10.4%	494	15.1%	59%
Net Income	61	2.0%	201	6.1%	228%
BALANCE SHEET					
Cash (non-banking)	996		1,128		13%
Gross Loan Book	6,683		6,823		2%
Financial Net Debt (Exc. Banking)	3,600		2,731		-24%

Our strategy has allowed to enhance profitability across our five growth engines during 1Q25

EBITDA margin (%)



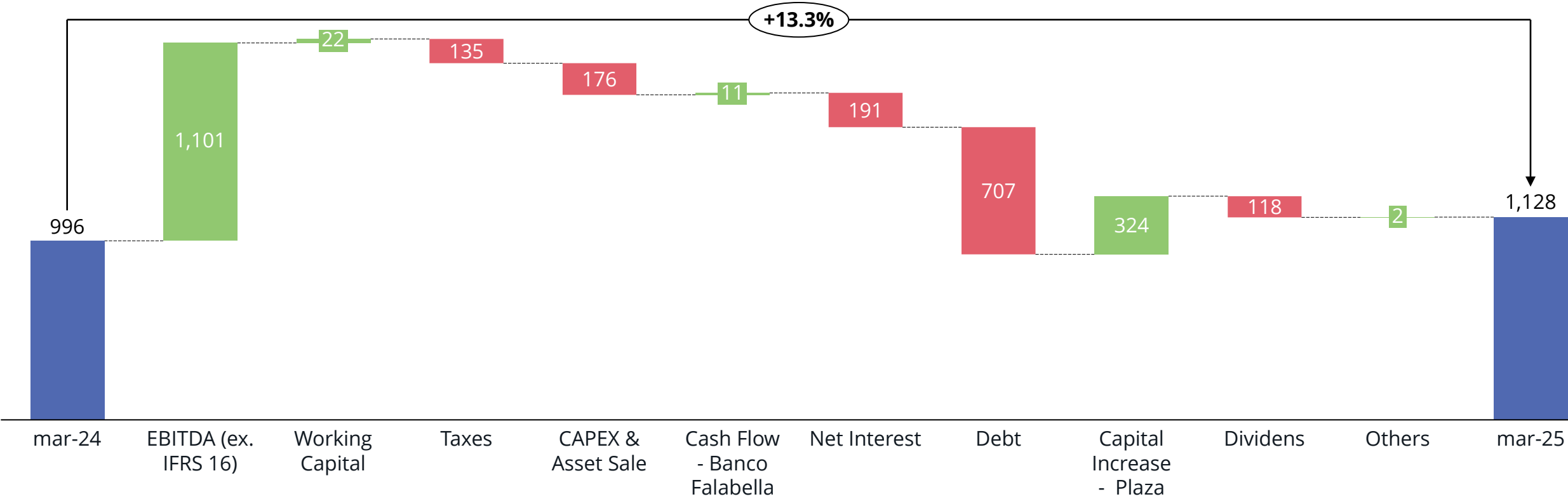
EBITDA (US\$ MM)

Our strategy has
allowed us to
continue improving
our profitability

Our operation continues to contribute to cash improvement

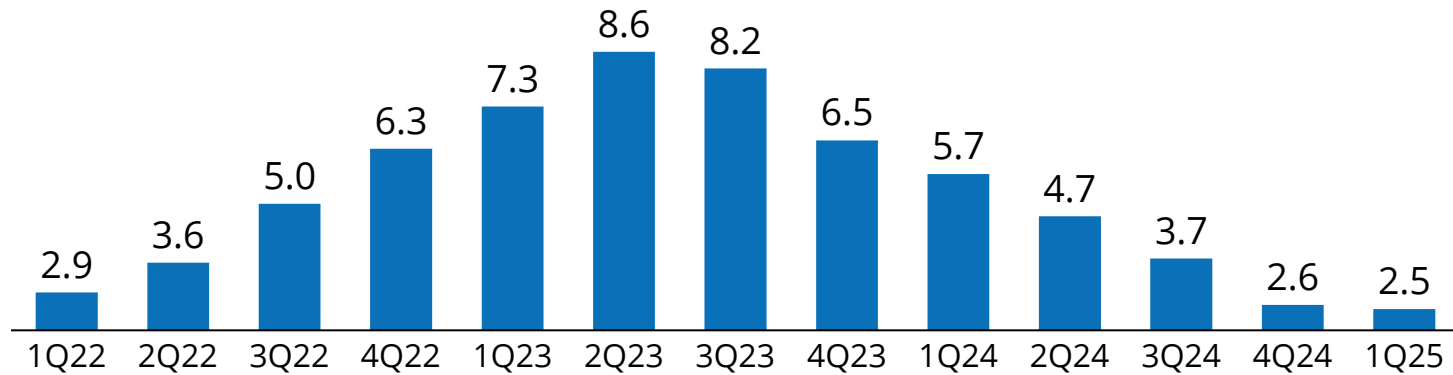
Evolution Cash (US\$ MM)

Non-banking businesses



Note: Working Capital includes accounts for Inventories, Trade and other accounts receivables and Trade and other accounts payable; Cash Flow - Banco Fabella Chile includes dividends and intercompany debt repayments

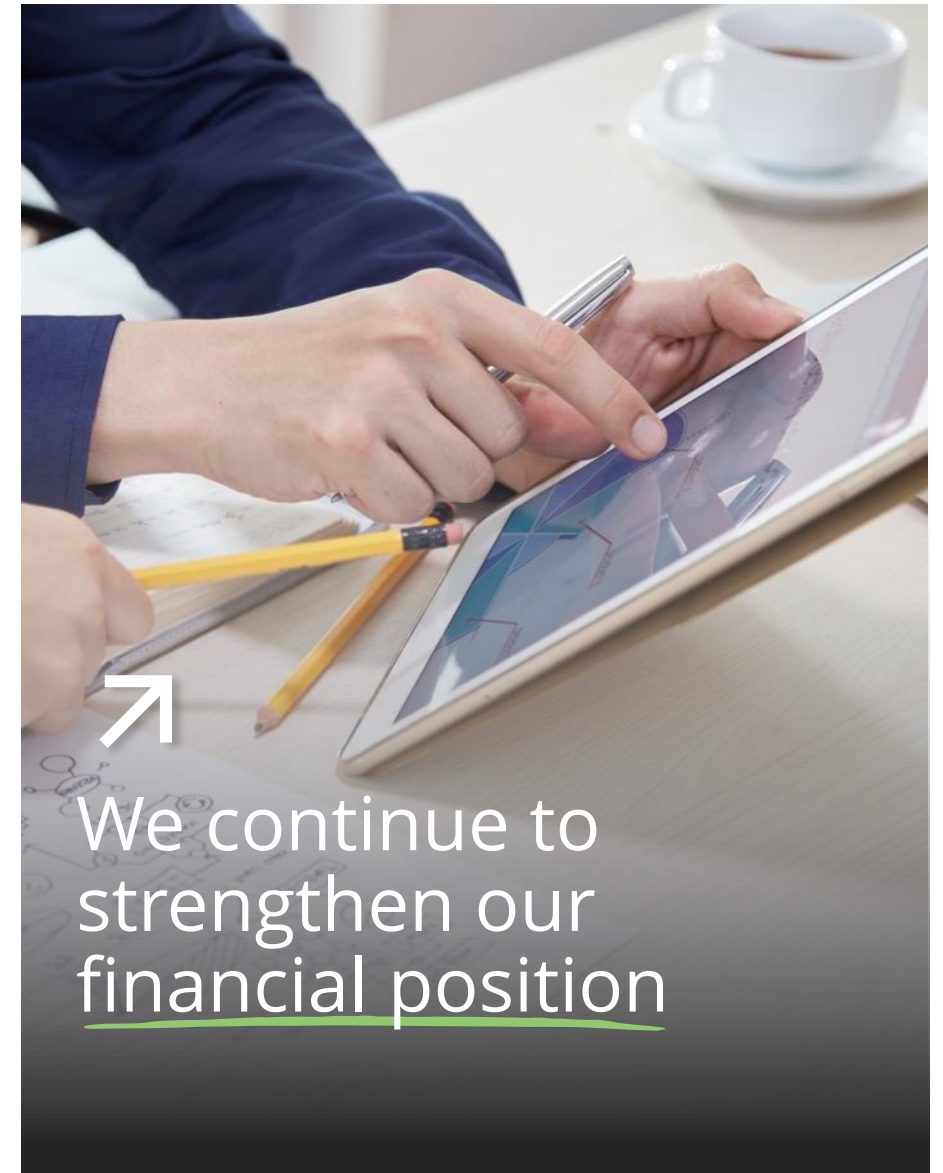
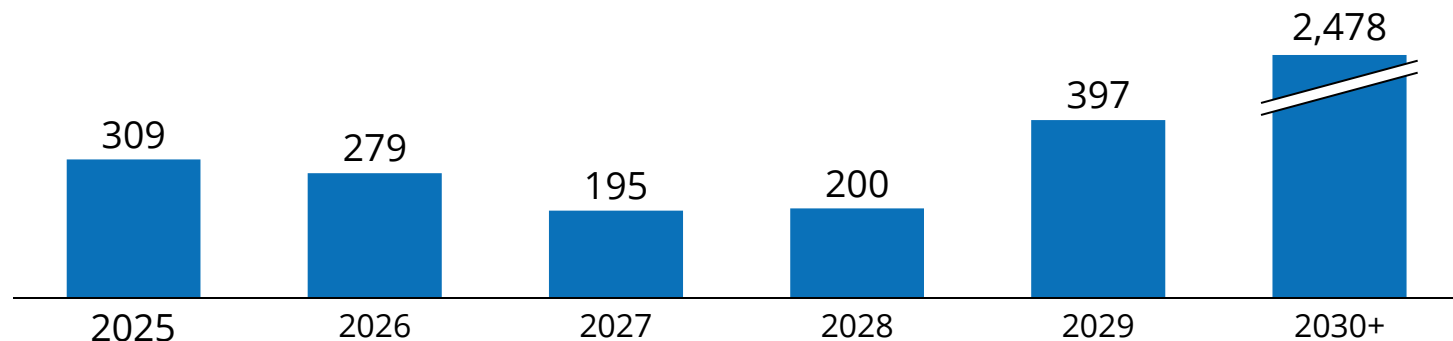
Net Financial Debt / EBITDA



Debt Maturity Profile (US\$ MM)

Non-banking businesses, after hedging derivatives

As of Mar-25



We continue to
strengthen our
financial position

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Our 5 growth engines



“Becoming an Omnichannel Multi-Specialist for our core categories, in partnership with top-quality brands”

FRANCISCO IRRARÁZAVAL

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Our 5 growth engines

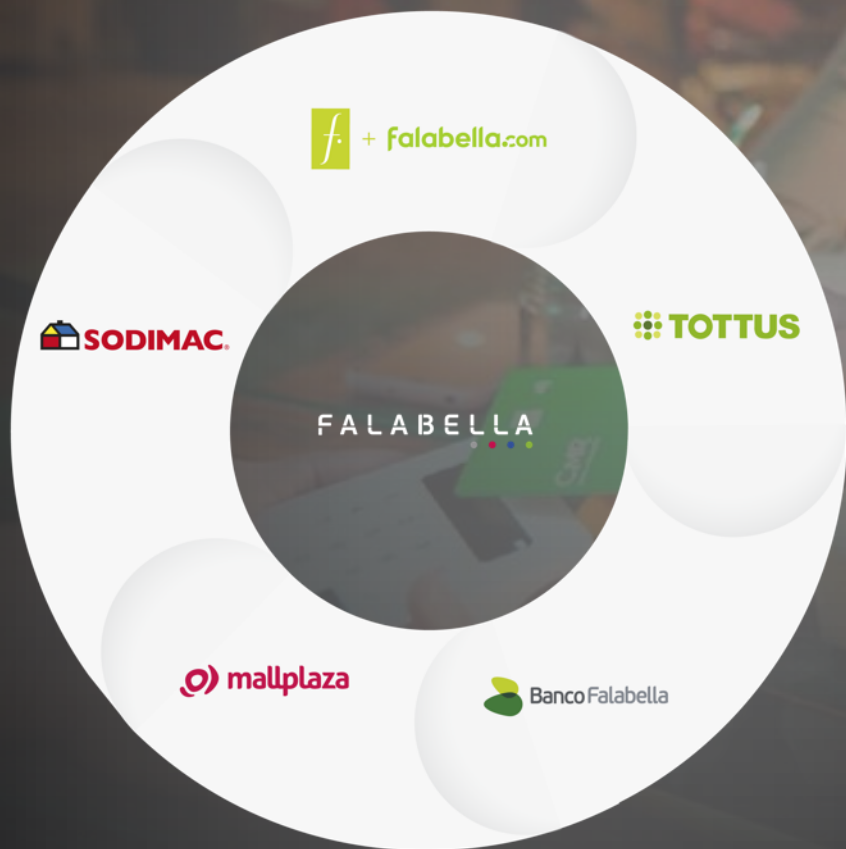


“Market Leadership Through an Enhanced Value Proposition”

ALEJANDRO ARZE

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Our 5 growth engines



“Paving the Way to Become the
#1 Digital Bank in Our Markets”

JUAN MANUEL MATHEU

Key takeaways from our CEO



Strong, consistent performance across our 5 growth engines and main markets



Accelerated development of our ecosystem



Sustained value creation through structural advantage and strategic focus

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Q&A

E-MAIL

inversionistas@falabella.cl

WEBSITE

investors.grupofalabella.com

FALABELLA



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