

# Corporate Presentation 2Q-2025

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SODIMAC

TOTTUS

mallplaza



Banco Falabella

# CAUTIONARY STATEMENT

These webcasts, presentations and transcripts contain "forward-looking statements," relating to, among other things, future operating and financial results, project performance, expenses, the impact of acquisitions and divestments, business strategy and any restructuring plans. These statements use words, and variations thereof, such as the future tense verbs generally, "plan", "intend", "expect", "anticipate", "estimate", "maintain", "project", "continue", "reduce" and "grow". We caution you not to rely on these forward-looking statements as the basis for any investment or divestment decisions regarding securities issued by the Company. These statements are based on assumptions and expectations of future events at the time they are made and, therefore, are subject to uncertainty.

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



# Connecting leading Global Brands, Retailers, Financial Services, and Shopping Centers in a virtuous business cycle


Key Figures<sup>1</sup>

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36 million

Ecosystem Customers




US\$ 13.6 Bn

Total Revenue



US\$ 3.0 Bn

Online GMV



US\$ 1.9 Bn

EBITDA



US\$ 12.5 Bn<sup>2</sup>

(+11% YoY)

Retailers Revenue

US\$ 617 MM<sup>1</sup>

(+28% YoY)

Mallplaza Revenue

US\$ 7.3 Bn<sup>3</sup>

(+11% YoY)

Gross Loan Book

+21.1 MM<sup>1</sup>

Loyalty program participants

52%<sup>4</sup>

Click & Collect Penetration

3

1. Figures as of 2Q25, last twelve months (LTM).

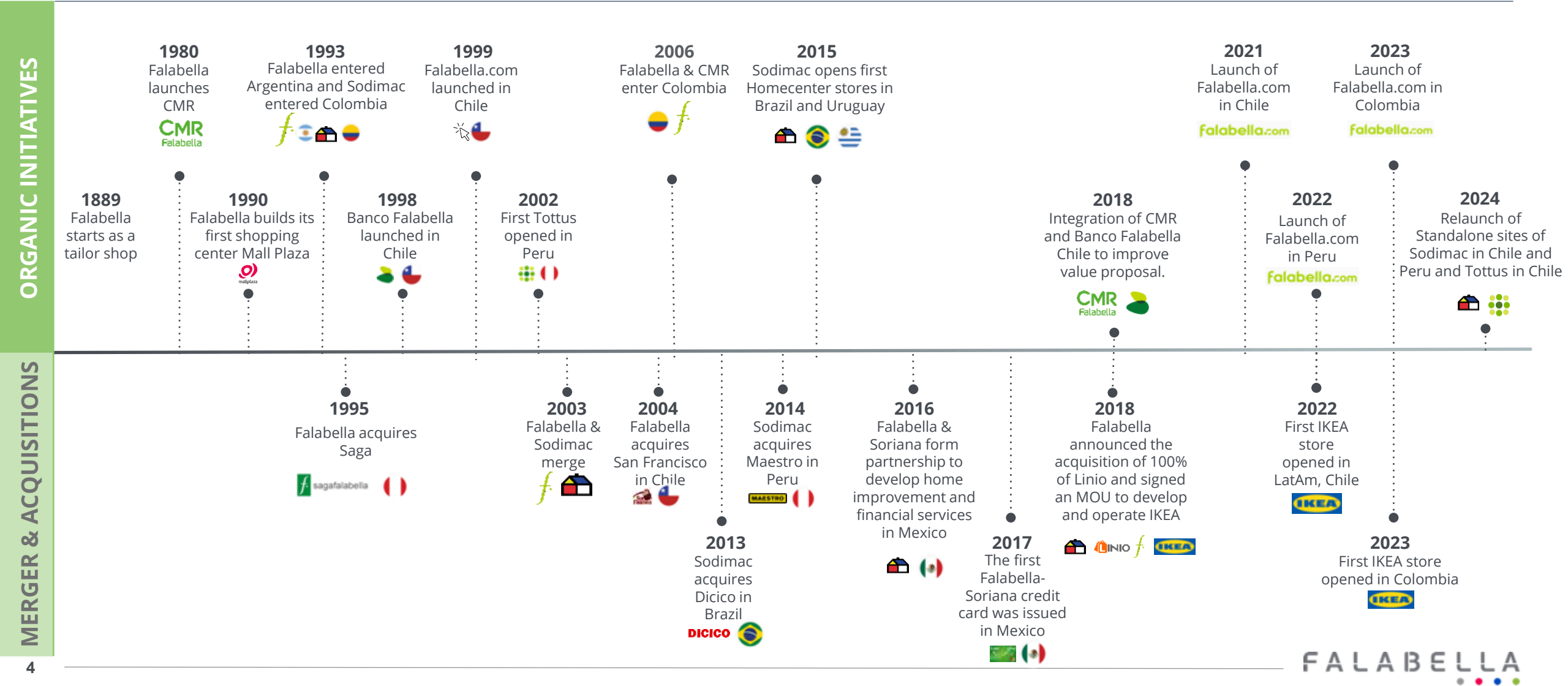
2. Home Improvement operation includes the businesses in Chile, Peru, Colombia, Brazil, Mexico, Argentina and Uruguay. Mexico and Colombia do not consolidate in the financial statements.

3. Figures as of June 2025. Gross Loan Book includes Financial Services Mexico.













4. 2Q25 figures.

# Constantly evolving to meet our customers' demands

Born over 135 years ago as a tailor shop, built a powerful model with important synergies, based on the virtuous circle between retail, financial services and malls








# Physical and digital ecosystem with diversified presence across Latin America

								Total
 <b>Sodimac<sup>1</sup> IKEA (# of stores)</b>	88	54	45	15	52	7	4	<b>265</b>
 <b>Falabella Retail (# of stores)</b>	44	35	25					<b>104</b>
 <b>Tottus (# of stores)</b>	71	90						<b>161</b>
 <b>Financial Services (# of active credit card, MM)</b>	3.2	1.1	1.3	0.6				<b>6.2</b>
 <b>Mallplaza (# of malls)</b>	17	15	5					<b>37</b>



# Contribution breakdown

Mix by growth engine<sup>1</sup>

					
Revenue (US\$ billion)	5.8	4.0	2.7	2.1	0.7
% Revenue	38%	26%	17%	14%	5%
% EBITDA	23%	15%	10%	25%	27%
Loan Book (US\$ billion)	7.3				
GLA (million sqm)	2.3				

Mix by country<sup>1</sup>



1. Mix by Country and Mix by Engine as of 2Q25 LTM. Segment 'Colombia' includes Sodimac Colombia and segment 'Sodimac' includes Sodimac Colombia and Sodimac Mexico; Banco Falabella includes Financial Services Mexico which we do not consolidate. Revenue and EBITDA breakdown does not consider Segment 'Others, elimination & annulment'. Mallplaza considers 100% of Mallplaza Peru and Open Peru in 2024.



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# Our Strategy







Our strategy is driven by four key priorities  
that guide our efforts

**Enhance the value proposition**  
of our five core  
businesses to  
accelerate growth

Refocus our  
**digital strategy  
and ecosystem**  
development

Drive a more  
**effective  
organization**

**Prioritize investment  
decisions and capital  
allocation** to restore  
profitability



**Focus on our five growth engines:** enhancing their value proposition and improving the customer experience, while restoring profitability

#### Omnichannel retail



#### Shopping Centers



#### Financial Services



#### Strategic enablers



Loyalty Program



Home Delivery



Talent



Technology &  
Data

Strengthening our  
brands' and  
e-commerce  
specialist experience

More specialized e-commerce

Partnering with the Best Brands



 **falabella.**

 **SODIMAC**

 **TOTTUS**

Sellers



 **falabella.**

 **SODIMAC**

 **TOTTUS**

Sellers



 **SODIMAC**

Sellers



 **TOTTUS**

Cross-functional  
enabler



Product



Home Delivery



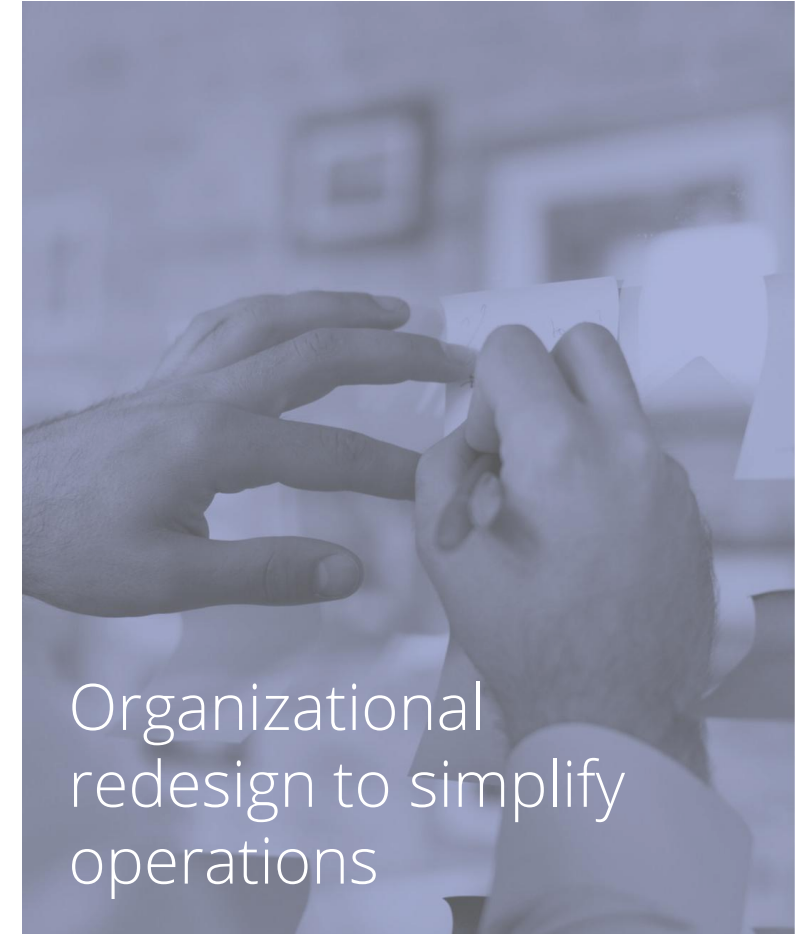
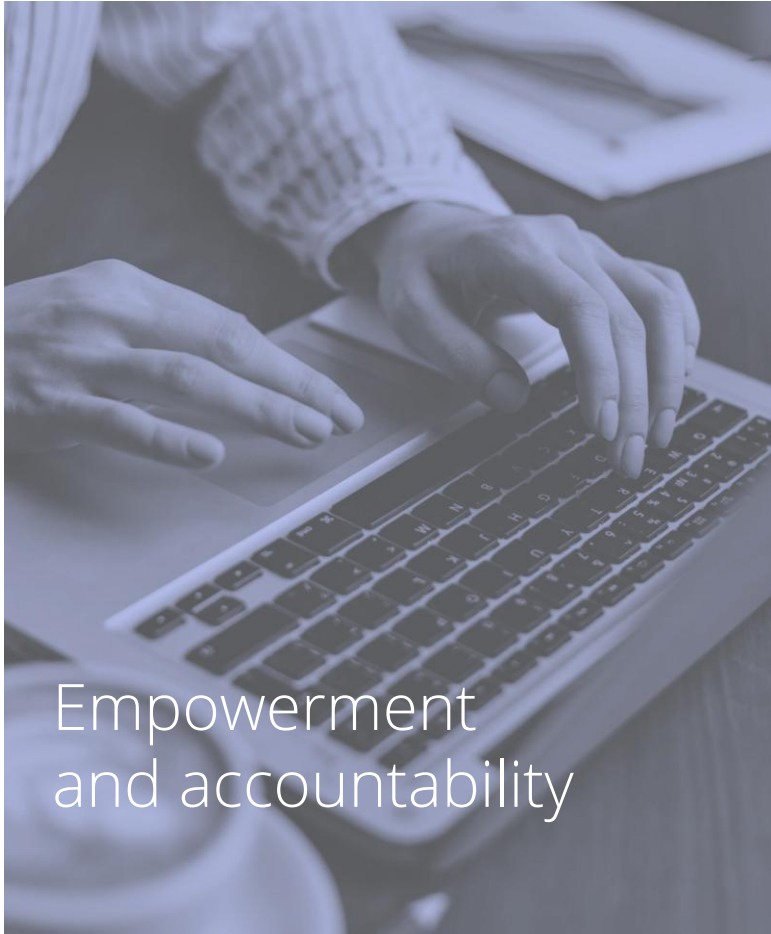
Customer Experience



Digital Marketing

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# Reinforcing a results-driven and empowered organization with simpler and more focused operations





## **Focused on driving profitability**

through disciplined expense control, capital allocation and investment processes



Efficient cash flow management and expense control



Portfolio investment optimization



Capital allocation aligned with strategic priorities

# Focus on our 5 growth engines to strengthen our ecosystem

## STRATEGY



Strengthen our leadership in the region



Focus on **PRO Clients** helping them grow



Differentiation through Private Labels



Growth in omnichannel to become a Specialist Superstore



Product and experience innovation



Strengthen omnichannel offering



Multi-specialist (5 core categories), offering the best and exclusive brands



Expand our online catalog by accelerating the growth of our 3P offering



Enhance the physical stores' experience



Offer competitive core products, highlighting the latest trends - #Lo ultimo



Enhance and differentiate our value proposition



Improved experience with low-priced perception



Customer Engagement through Differentiation



Operational excellence driving efficiency and elevating customer experience



Consolidate as the leading shopping mall operator in the region



Strengthened the mix that drives traffic and enhances the visitor experience.



Expand our digital value proposition to unlock new revenue in a seamless phygital ecosystem



Growing our urban centers through brownfield & reconventions and M&A



Leading digital bank in the region



A mobile-first experience with a strong presence in our high-traffic retail stores



Simple, intuitive products enhanced by the best benefits

## SHORT-TO-MID-TERM FOCUS



Accelerate expansion



Restore profitability



E-commerce expansion



Physical expansion



Enhance value proposition



Consolidate operation



Brownfield growth + M&A in the Andean region



Grow Loan Book

Drive profitability



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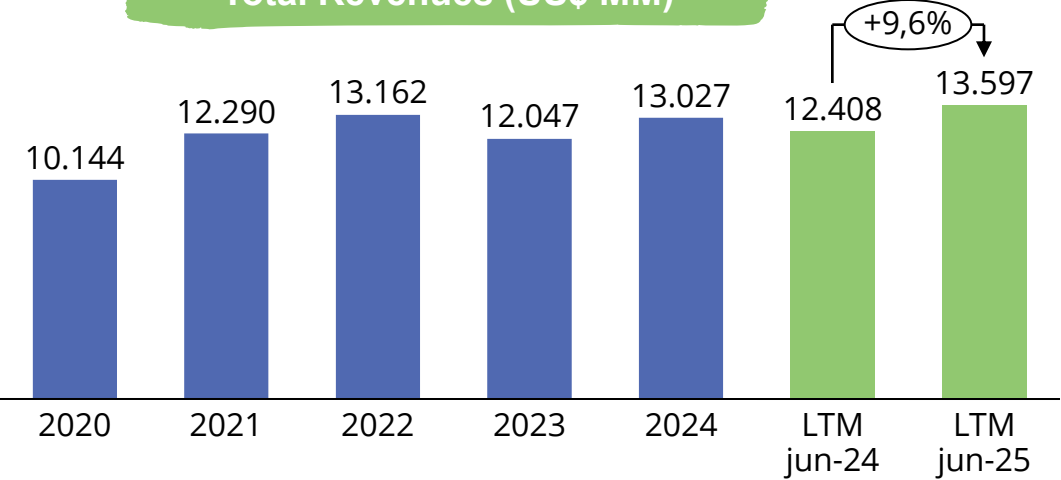
# Financial Evolution

A woman with long brown hair, wearing a black and white striped t-shirt and yellow pants, is sitting on a grey couch. She is holding a black tablet and looking at it with a smile. Two young children are sitting next to her. The child on the left is a girl with brown hair tied in a bun with a red bow, wearing a blue dress. The child on the right is a boy with brown hair, wearing a blue t-shirt with a yellow and orange graphic. They are all looking at the tablet together. The background is a plain white wall.

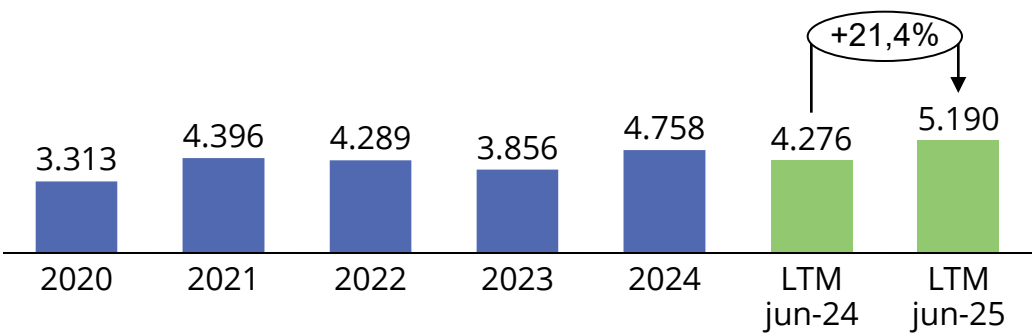


# Main financial figures

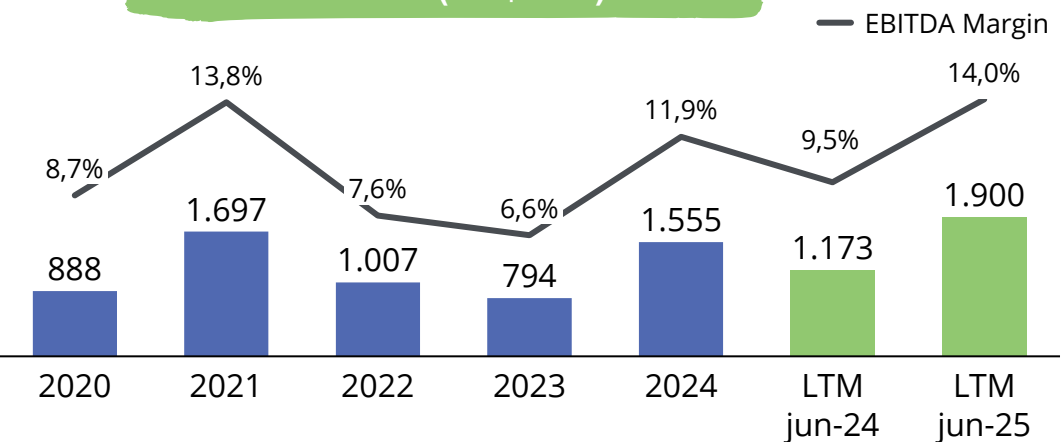
Total Revenues (US\$ MM)



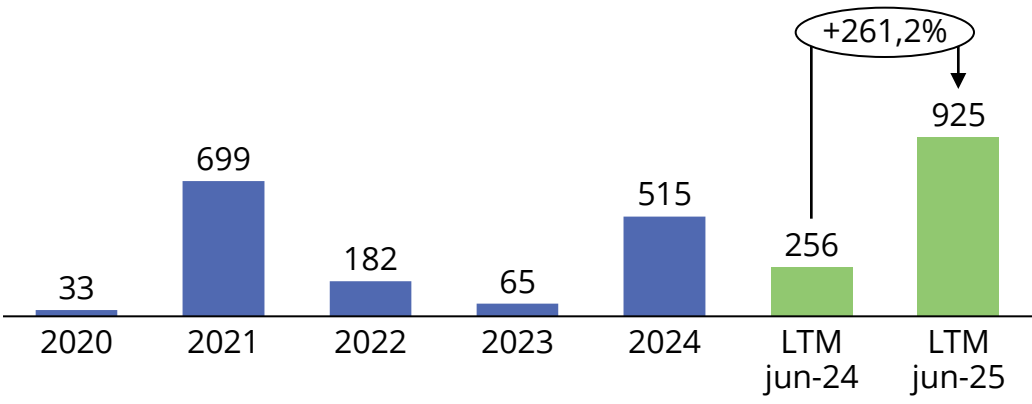
Gross Profit (US\$ MM)



EBITDA (US\$ MM)



Net Income<sup>1</sup> (US\$ MM)



1. Net income reported includes the fair value effect attributable to the owners of the parent company since 2023 .

# Summary financials (US\$ MM)

	2020	2021	2022	2023	2024	jun-24 LTM	jun-25 LTM	Var (%) YoY LTM June
<b>TOTAL SALES</b>								
<b>Total sales</b>	<b>10.210</b>	<b>13.775</b>	<b>13.374</b>	<b>12.025</b>	<b>12.643</b>	<b>12.058</b>	<b>13.272</b>	<b>10%</b>
Online GMV	2.343	3.062	2.859	2.561	2.774	2.616	2.999	15%
Sales of physical stores	7.867	10.713	10.516	9.464	9.869	9.441	10.272	9%
<b>FINANCIAL RESULTS</b>								
Non-banking revenue	8.872	11.073	11.211	10.022	11.058	10.390	11.603	12%
Banking revenue	1.272	1.218	1.951	2.025	1.969	2.018	1.994	-1%
<b>Total revenue</b>	<b>10.144</b>	<b>12.290</b>	<b>13.162</b>	<b>12.047</b>	<b>13.027</b>	<b>12.408</b>	<b>13.597</b>	<b>10%</b>
Gross profit	3.313	4.396	4.289	3.856	4.758	4.276	5.190	21%
SG&A expenses	(2.920)	(3.199)	(3.755)	(3.552)	(3.703)	(3.603)	(3.779)	5%
Operational income	393	1.196	534	303	1.056	672	1.411	110%
<b>EBITDA</b>	<b>888</b>	<b>1.697</b>	<b>1.007</b>	<b>794</b>	<b>1.555</b>	<b>1.173</b>	<b>1.900</b>	<b>62%</b>
Non-operating income	(305)	(228)	(261)	(90)	(99)	(149)	279	NA
<b>Net income</b>	<b>33</b>	<b>699</b>	<b>182</b>	<b>65</b>	<b>515</b>	<b>256</b>	<b>925</b>	<b>261%</b>
<b>Net income excl. FV effect</b>	<b>33</b>	<b>699</b>	<b>182</b>	<b>(37)</b>	<b>467</b>	<b>202</b>	<b>733</b>	<b>262%</b>
<b>BALANCE SHEET</b>								
Cash (non-banking)	1.303	571	669	1.155	1.755	1.053	1.573	49%
Gross loan book	5.014	6.114	7.241	6.845	6.867	6.510	7.253	11%
Financial net debt (excl. Banking)	2.409	2.793	3.932	3.441	2.637	3.579	2.356	-34%

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# Highlights

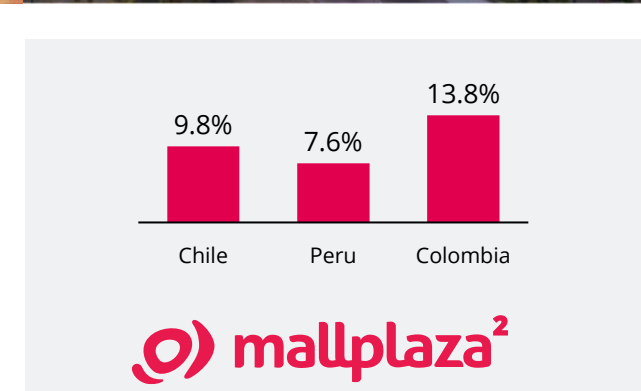
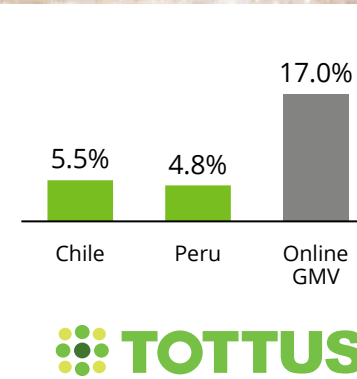
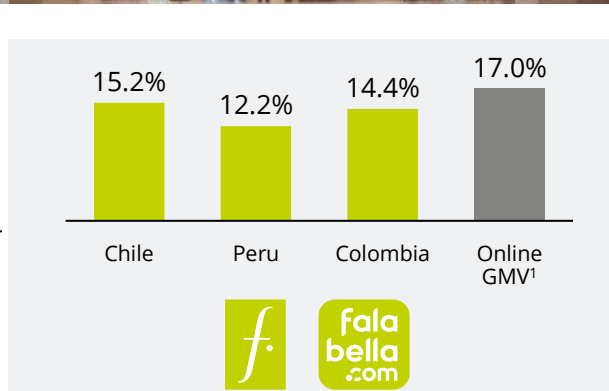
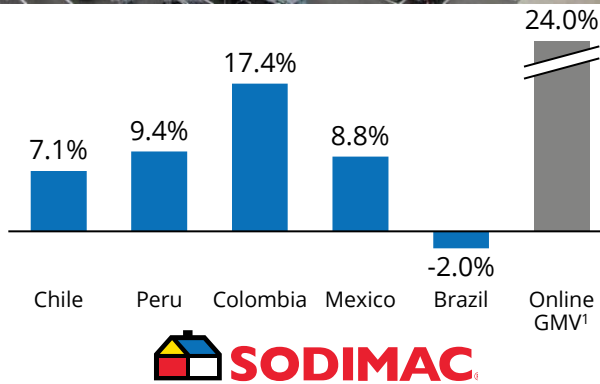
## 2Q25





# Our retailers are maintaining their momentum in recovering topline growth, with total online GMV growing 19% YoY

## Revenue<sup>1</sup> Var (% vs 2Q24)



## Consolidated Revenues (% YoY)

6,6%

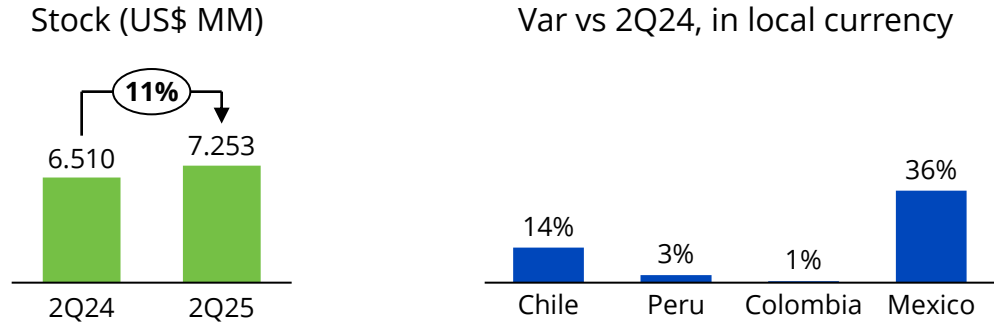
14,7%

7,4%

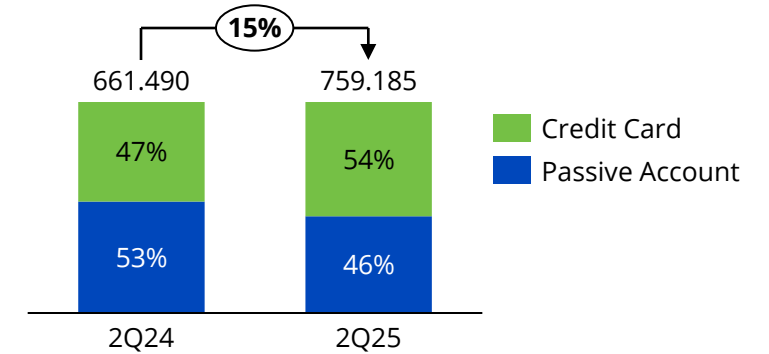
32,9%

# Building the leading digital bank of the Andean region<sup>3</sup>

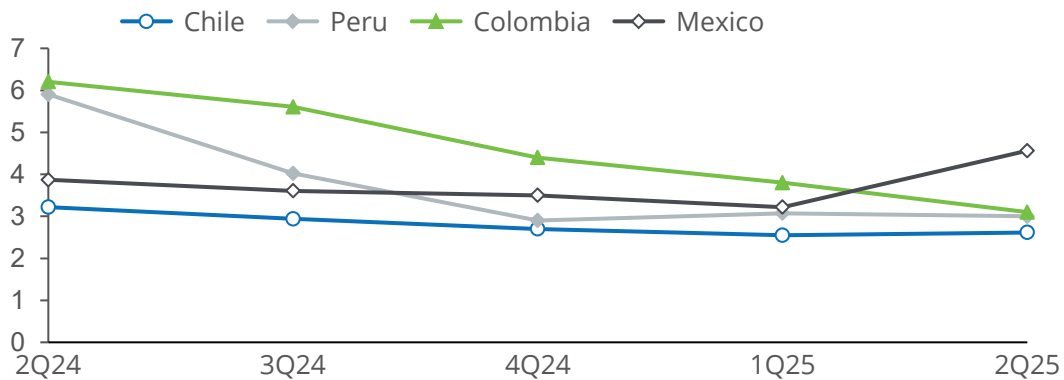
## Loan portfolio



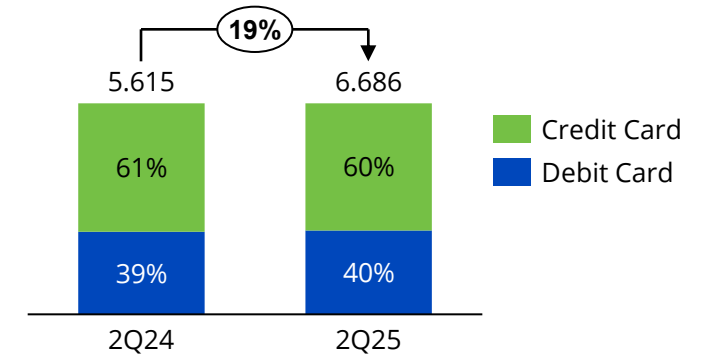
## Credit card & passive account openings (#)



## NPLs (%)

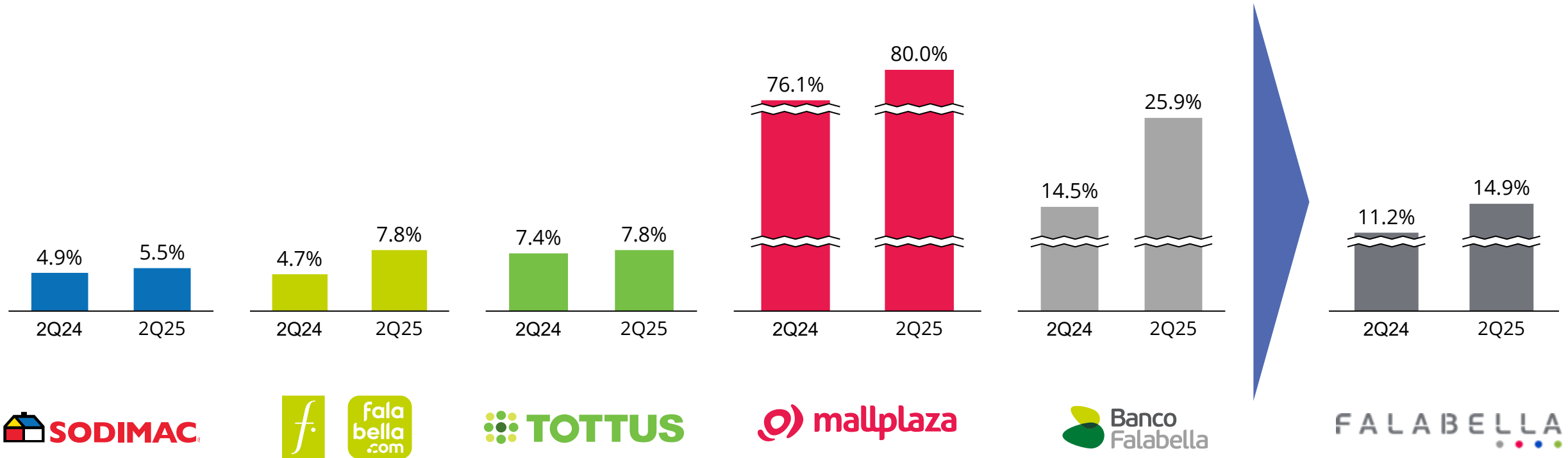


## Credit & debit card purchases (US\$ MM)



# Our strategy has allowed to enhance profitability across our five growth engines during 2Q25

## EBITDA margin (%)



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com

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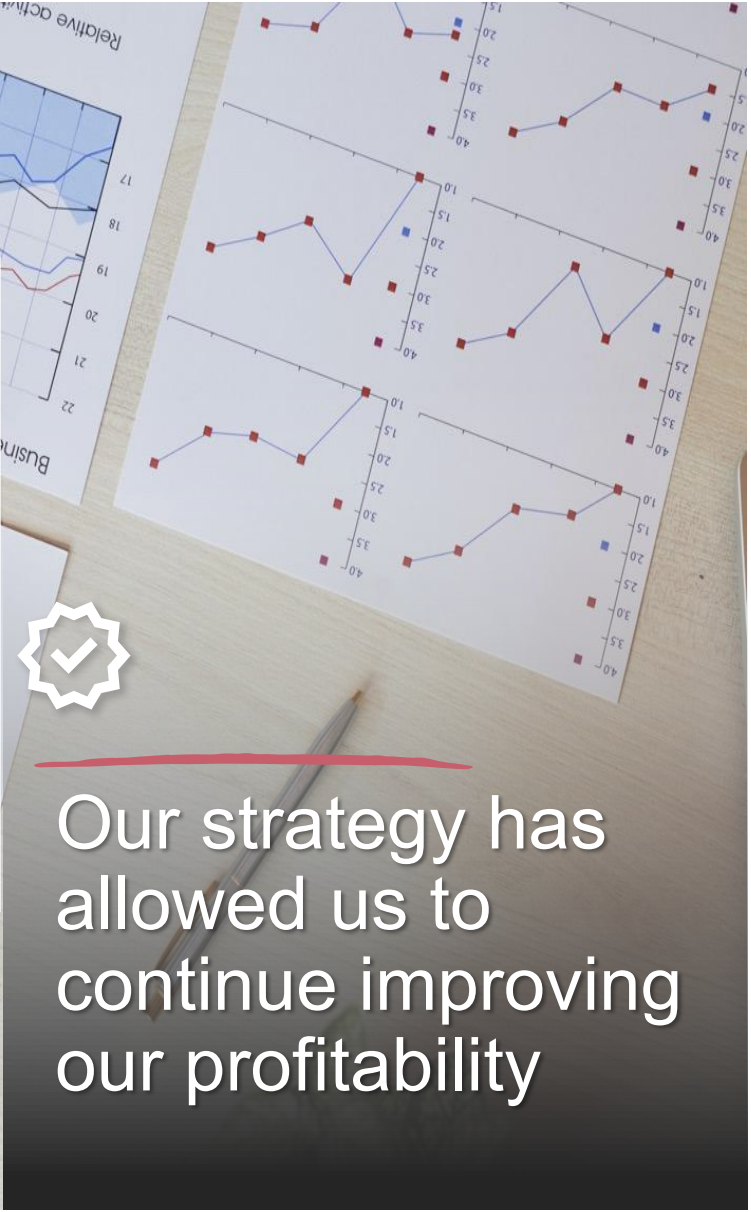
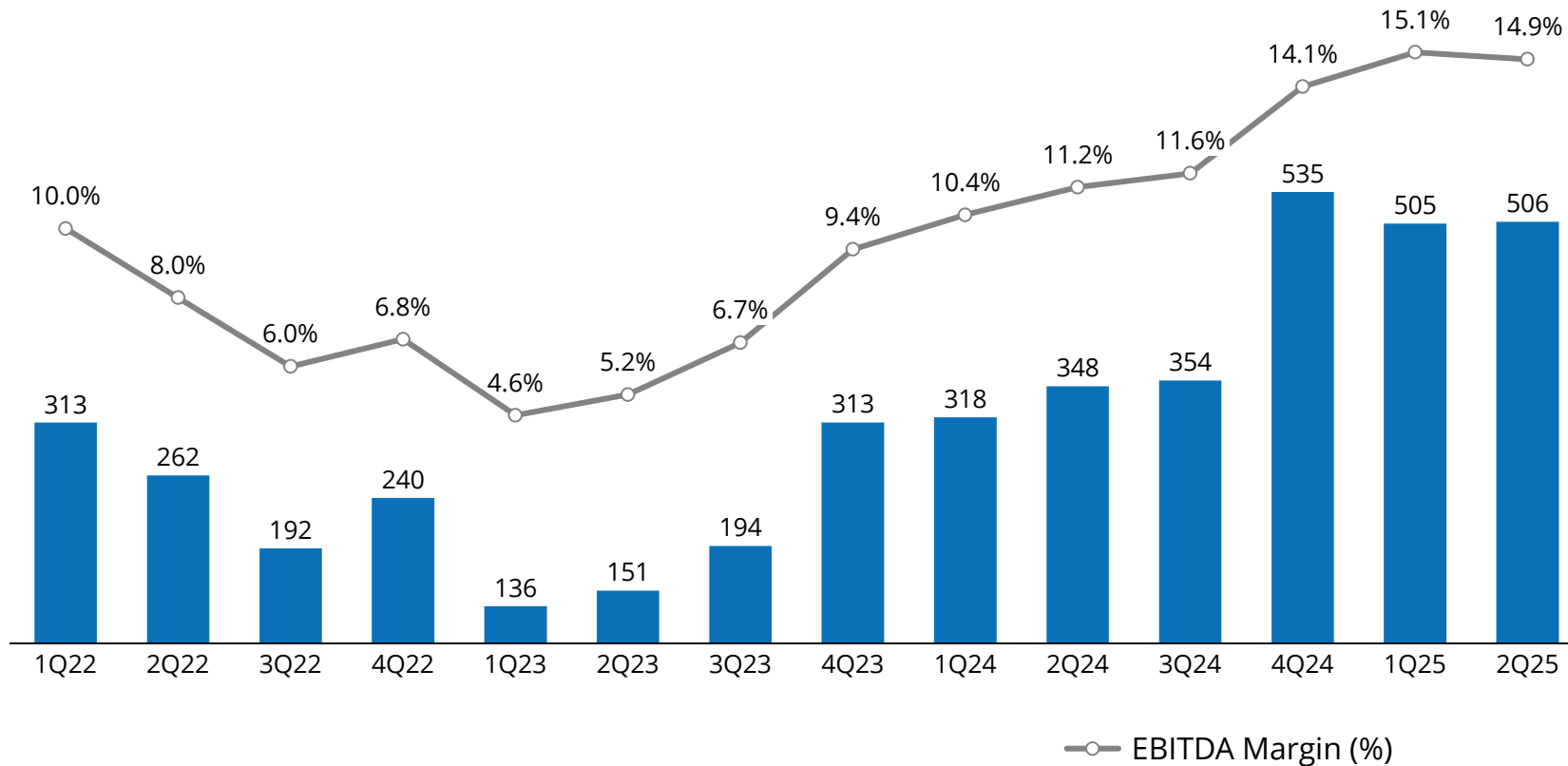
 **mallplaza**

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## EBITDA evolution (US\$ MM)

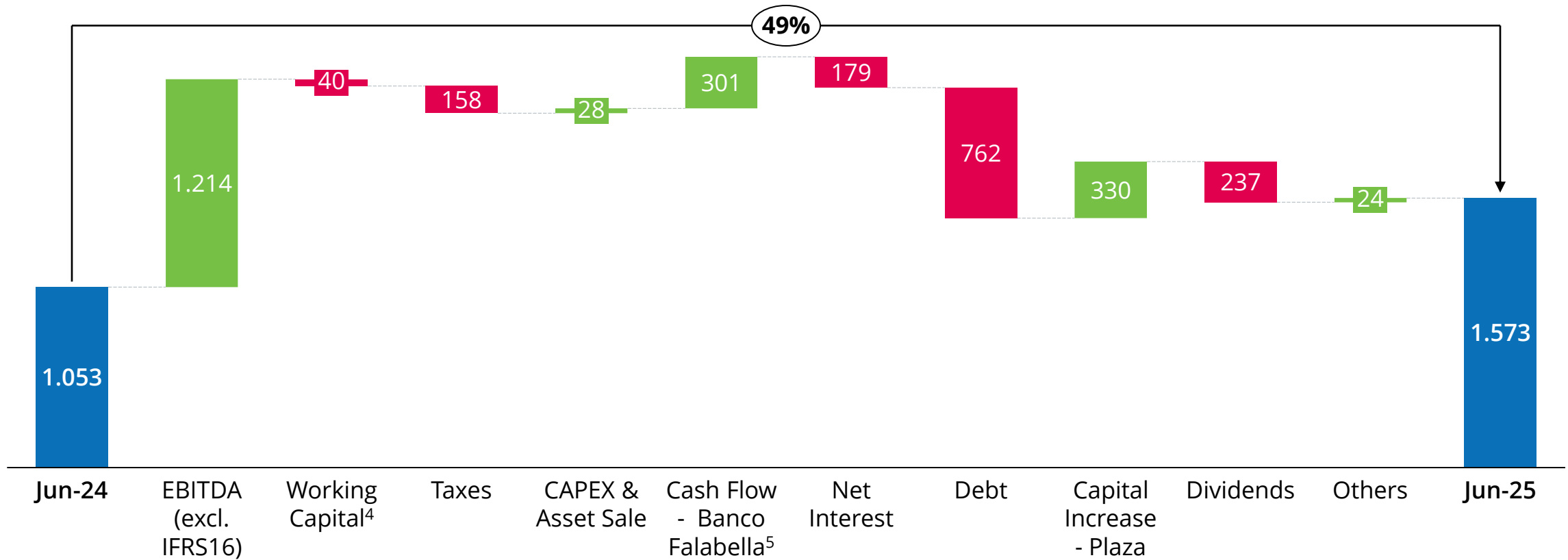


Our strategy has allowed us to continue improving our profitability

# Our operation continues to contribute to cash improvement

## Evolution Cash (US\$ MM)

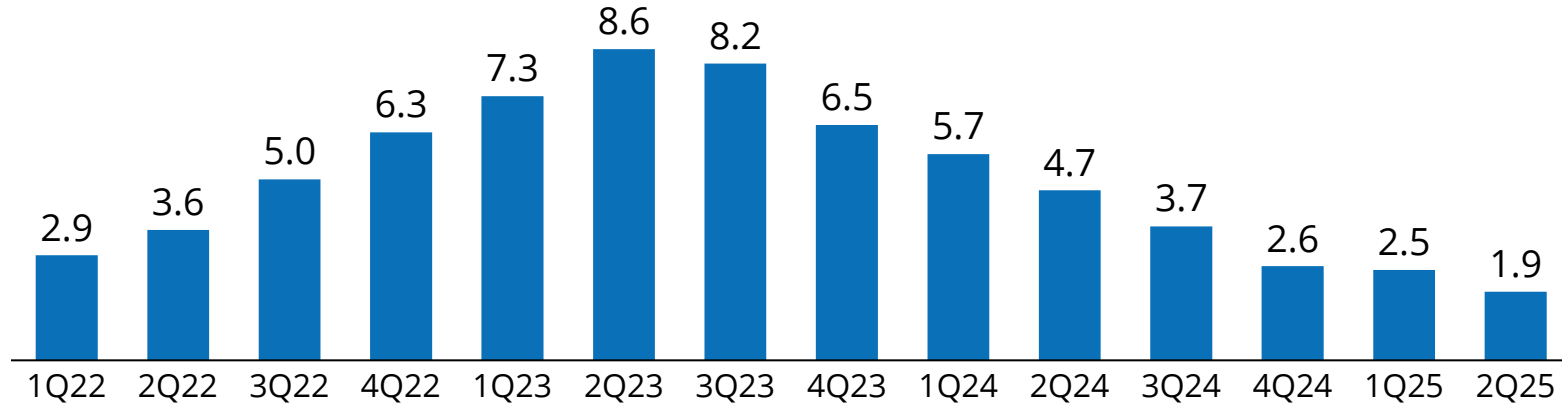
Non-banking businesses



<sup>4</sup> Working Capital includes accounts for Inventories, Trade and other accounts receivables and Trade and other accounts payable;

<sup>5</sup> Cash Flow - Banco Falabella Chile includes dividends, intercompany debt repayments and capital decrease

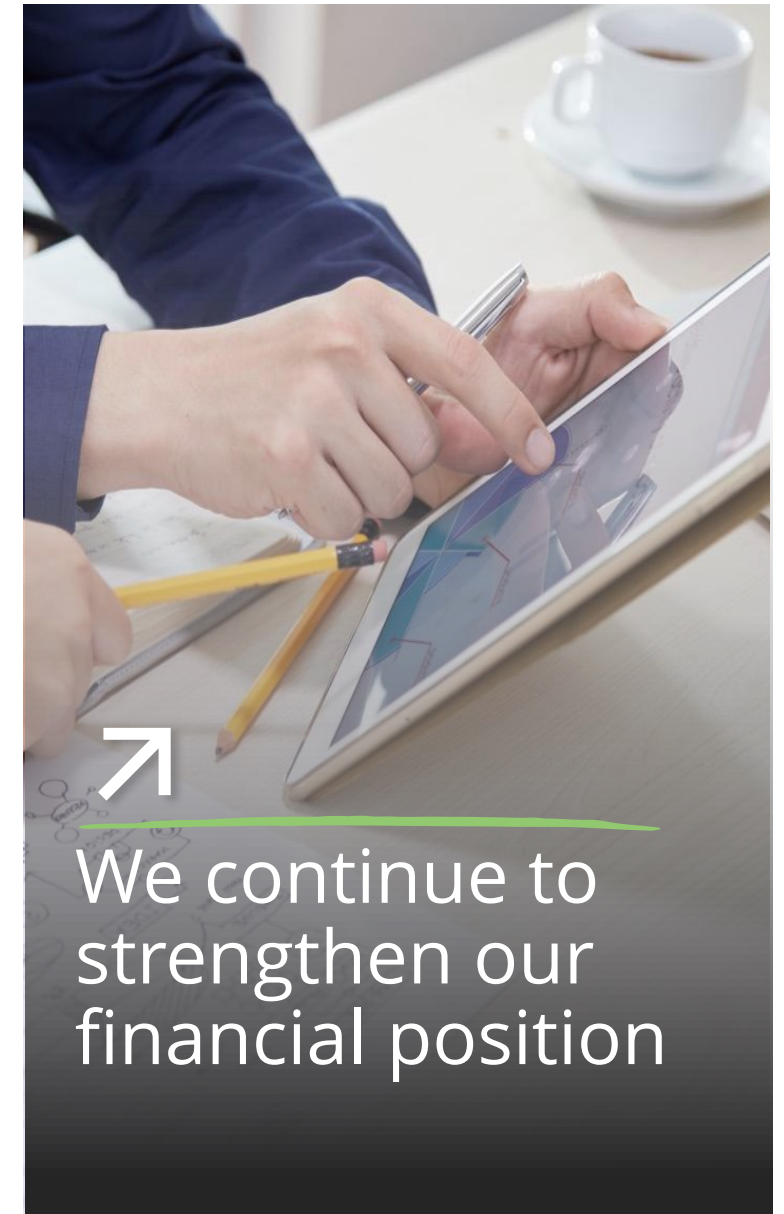
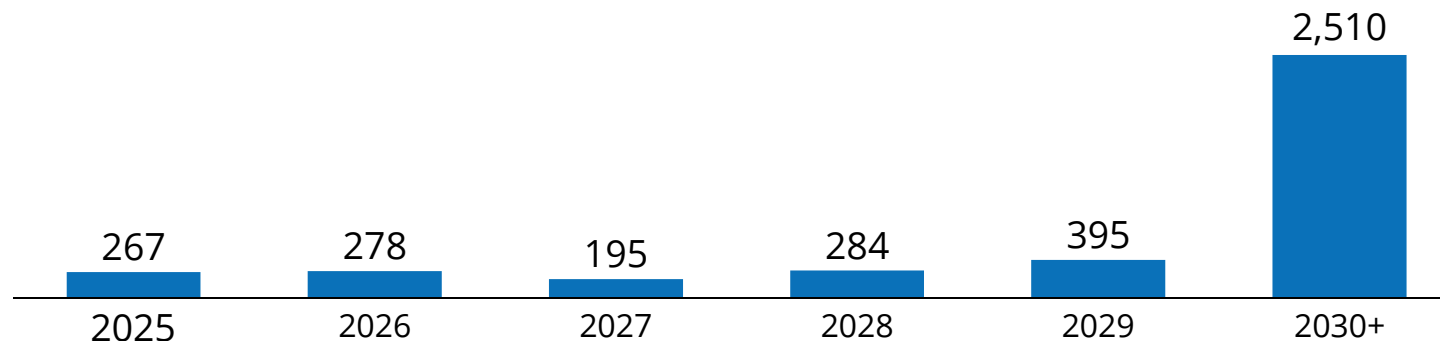
### Net Financial Debt / EBITDA



### Debt Maturity Profile (US\$ MM)

Non-banking businesses, after hedging derivatives

As of Jun-25



↗  
We continue to  
strengthen our  
financial position

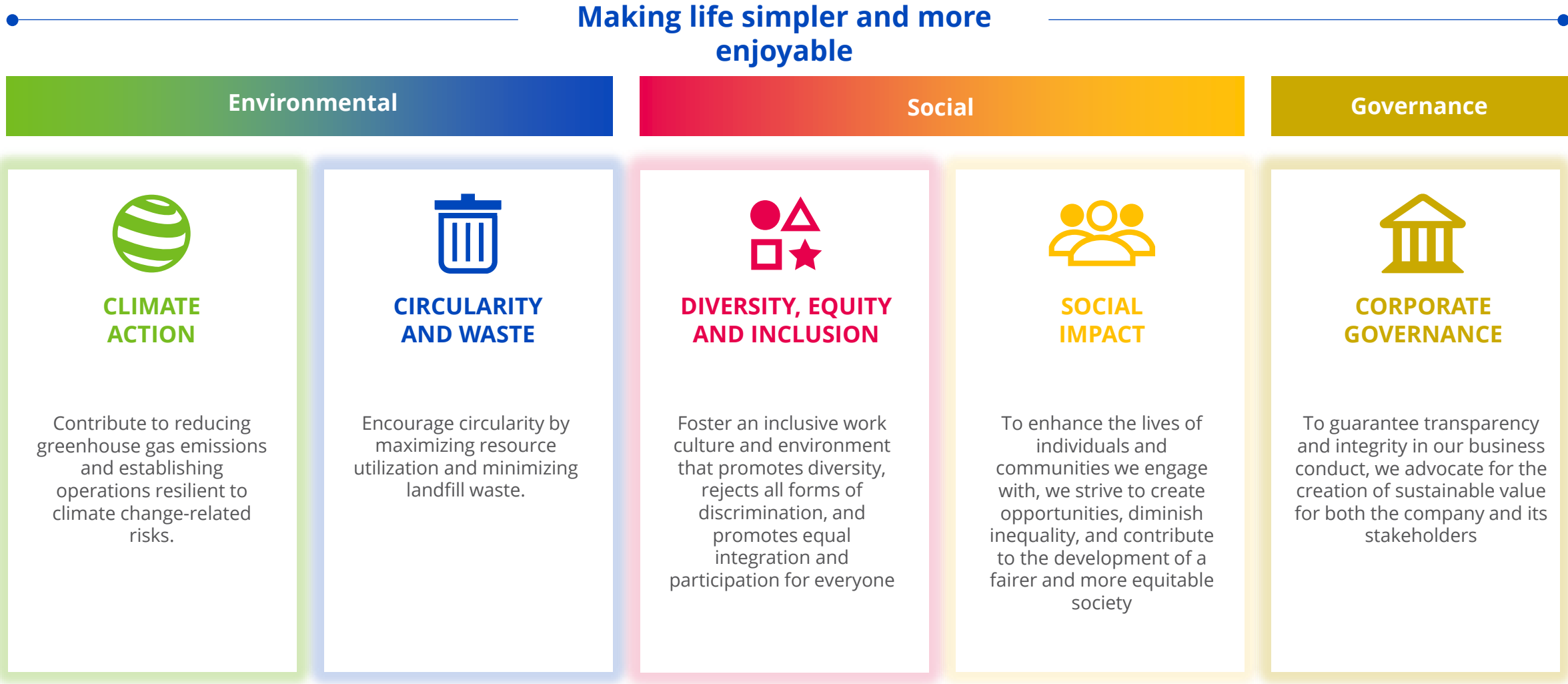


ESG

FALABELLA  
...



# Falabella's purpose is supported by five ESG pillars with clear aspirations and goals aligned with the Sustainable Development Goals



During 2024, we made significant efforts to **achieve** our environmental goals



## Our Commitments

### Carbon Footprint

0 net emissions in Scopes 1 and 2 by 2035

-65% of emissions by 2030

### Energy supply

65% from renewable source by 2030

### Food Loss and Waste in our Supermarkets

-20% food waste by 2025

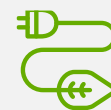
## 2024 PROGRESS

**-27%**  
vs 2021



...of Scopes 1 and 2 emissions

**78%**



...of our energy supply from renewable sources

**-26%**  
vs 2021



food loss and waste



## Social Results

**Generating  
impact** in our  
value chain to  
build more  
equitable  
societies



### Pillars

#### Diversity, Equity and Inclusion



### 2024 PROGRESS

**50.8%**

women in total  
workforce

**39.8%**

women in Top  
& Middle  
Management  
positions

**+215**

women in  
"Fuertes y  
Fantásticas"

#### Social Impact



**+50,000**

boys and girls  
reached by  
educational  
initiatives.

**+11,000**

children, youth  
and adults  
received  
Financial  
Education  
training

**+6,400**

entrepreneurs  
in Grupo  
Falabella's  
commercial  
initiatives

#### Corporate Governance

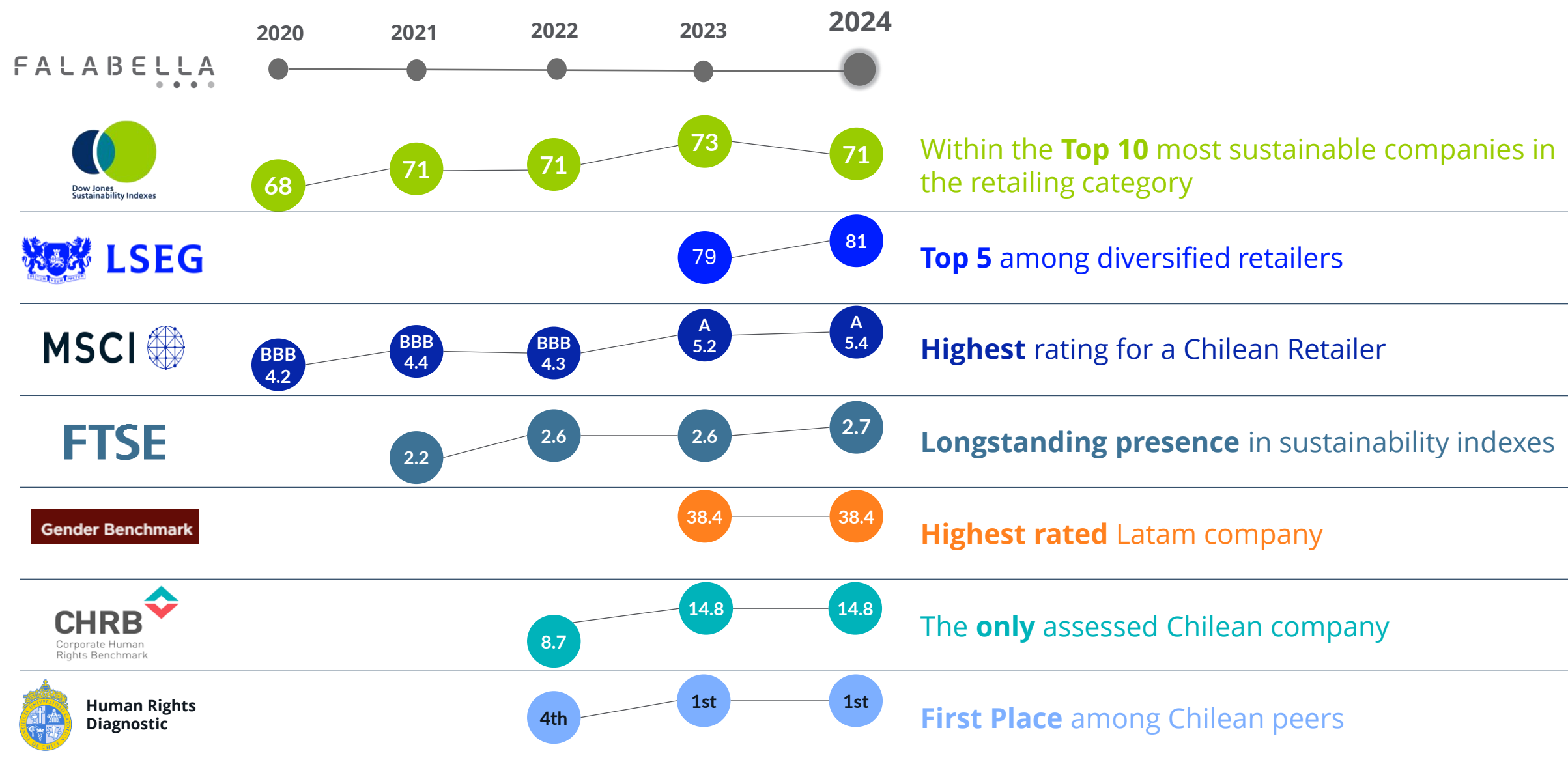


Integrating  
ESG risk  
management

Human Rights  
Due Diligence  
in all of our  
business units

**1st place** in  
"Diagnosis on  
Business and  
Human Rights  
in Chile" (2024),  
made by PUC,  
ILO and WBA

These sustainability efforts have been recognized by investment-oriented ESG Ratings as well as by thematic qualifications.





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