

# Earnings Presentation 2Q-2025

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



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# Highlights

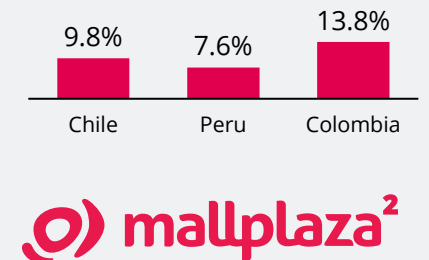
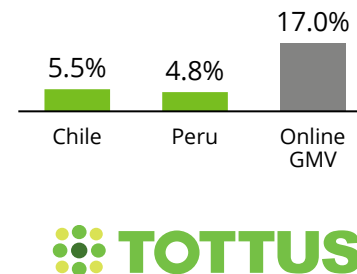
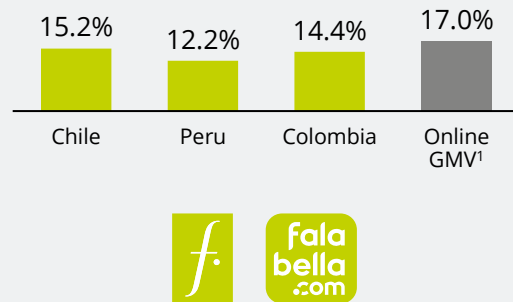
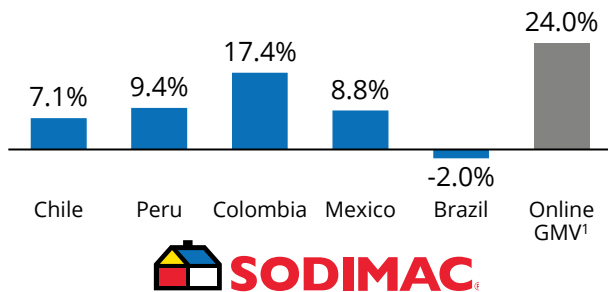
## 2Q25



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

## Revenue Var (% vs 2Q24)

(local currency)

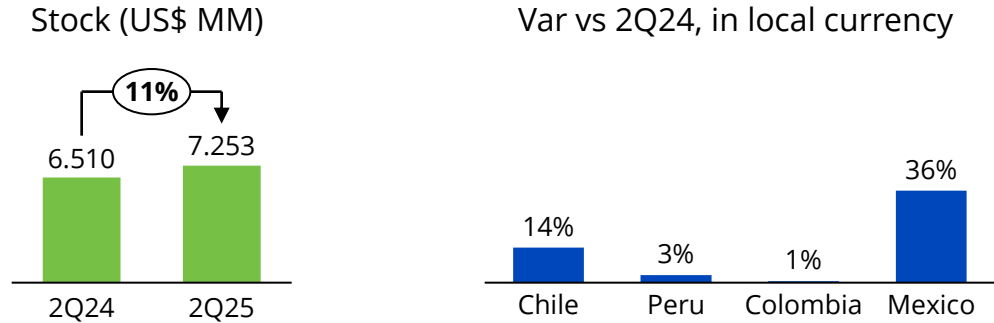


<sup>1</sup> Includes 1P and 3P GMV.

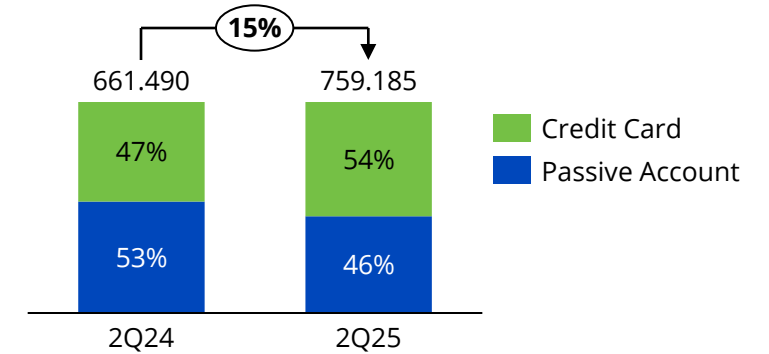
<sup>2</sup> Peru considers the operations of Mallplaza Peru and Open Peru, on a proforma basis.

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

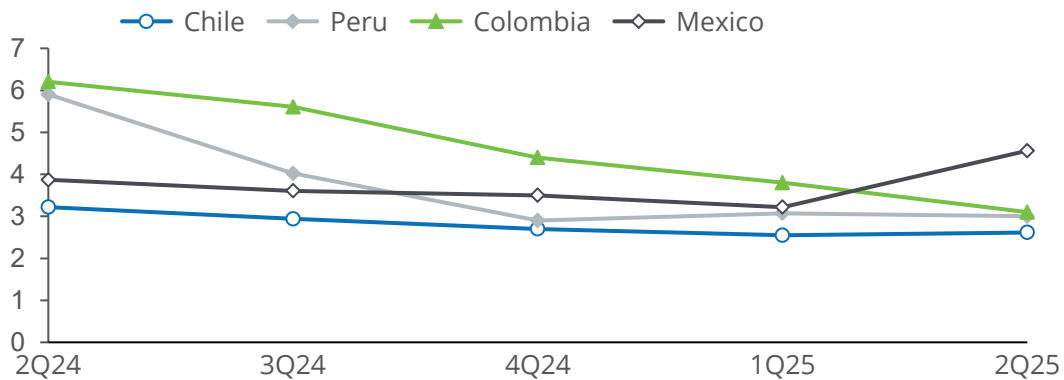
## Loan portfolio



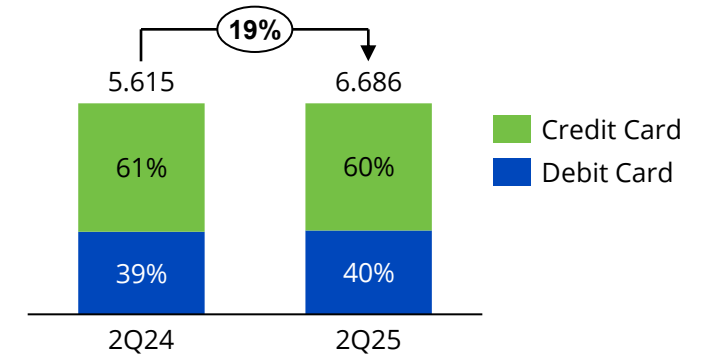
## Credit card & passive account openings (#)



## NPLs (%)



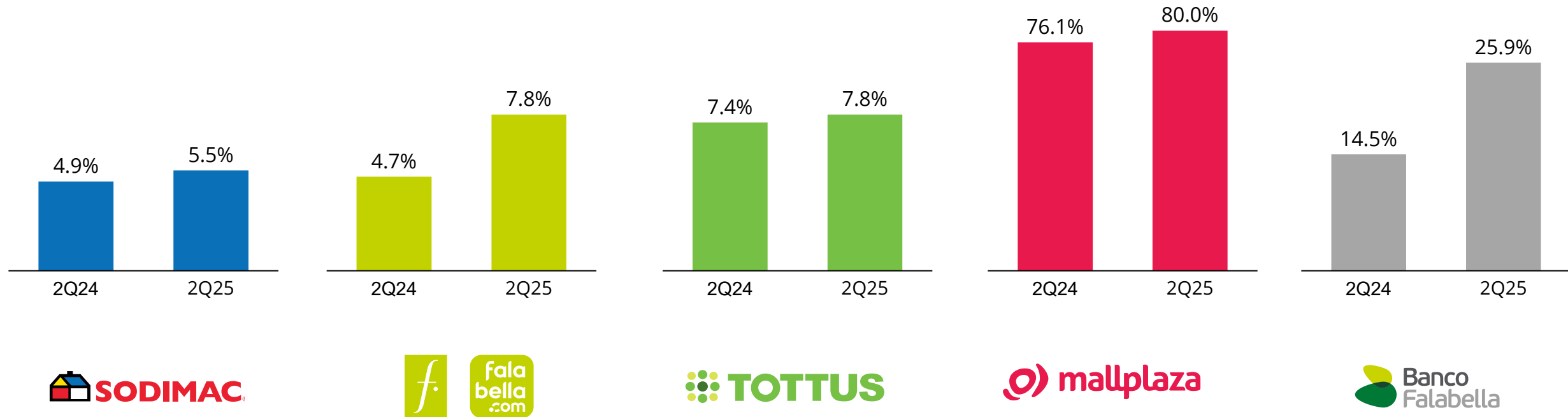
## Credit & debit card purchases (US\$ MM)



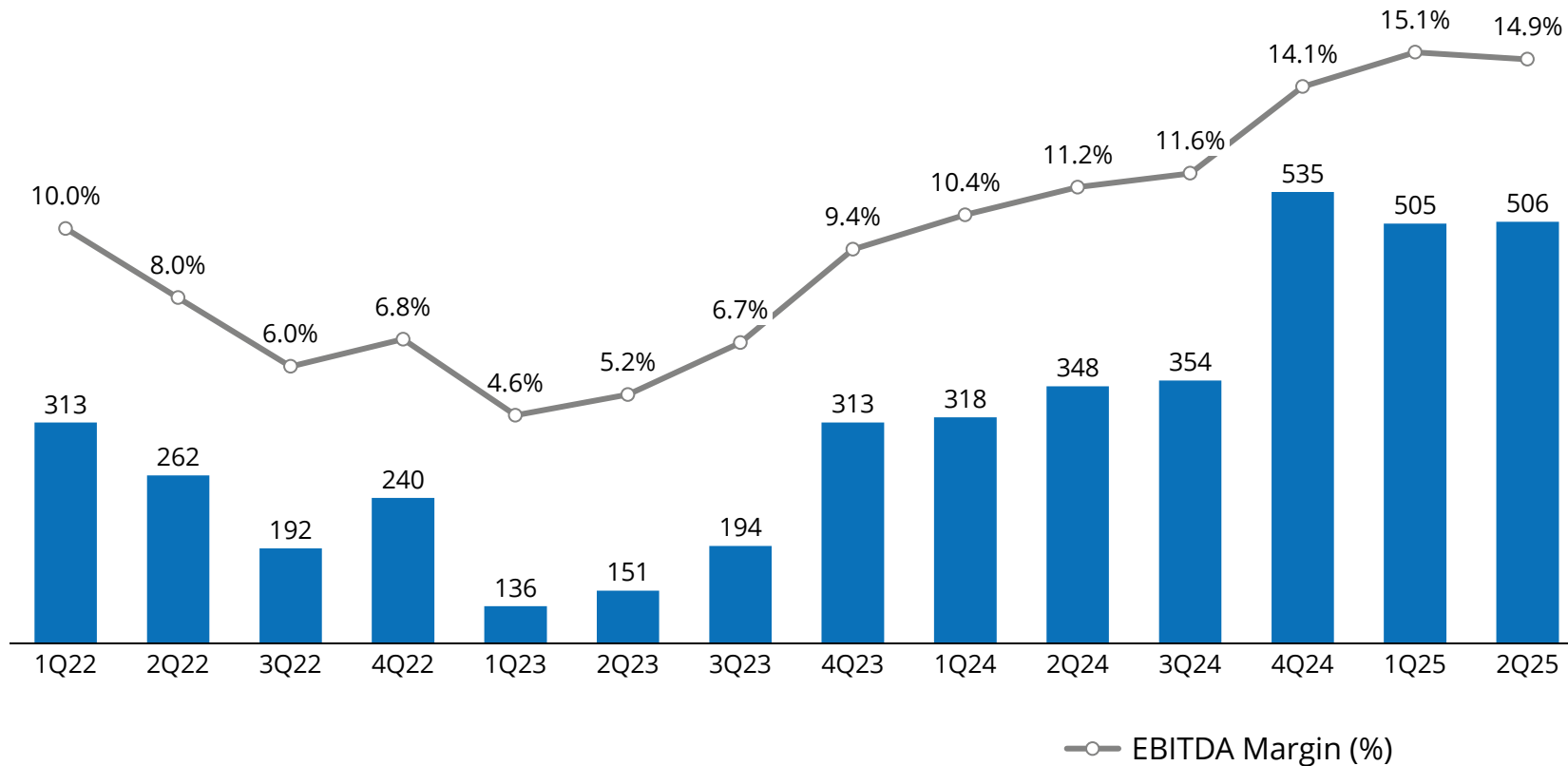
<sup>3</sup> Includes the Financial Services operations in Mexico, which are not consolidated in the Financial Statements.

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

## EBITDA margin (%)



## EBITDA evolution (US\$ MM)

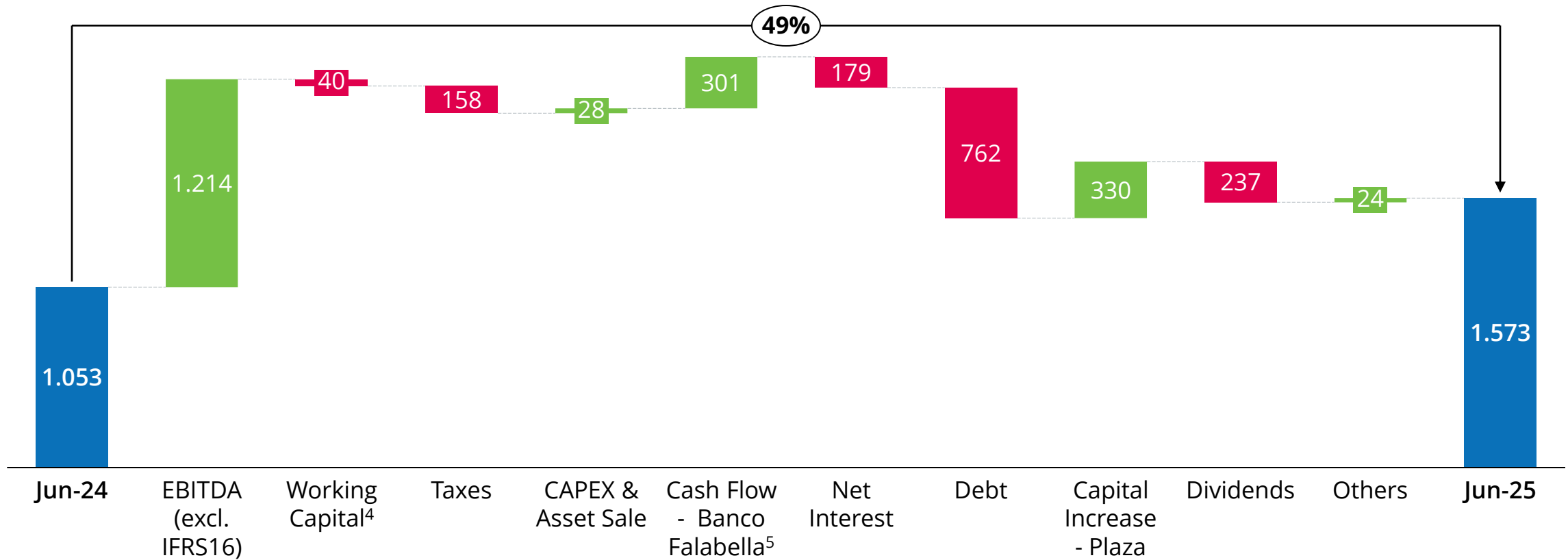


Our strategy has allowed us to continue improving our profitability

# Our operation continues to contribute to cash improvement

## Evolution Cash (US\$ MM)

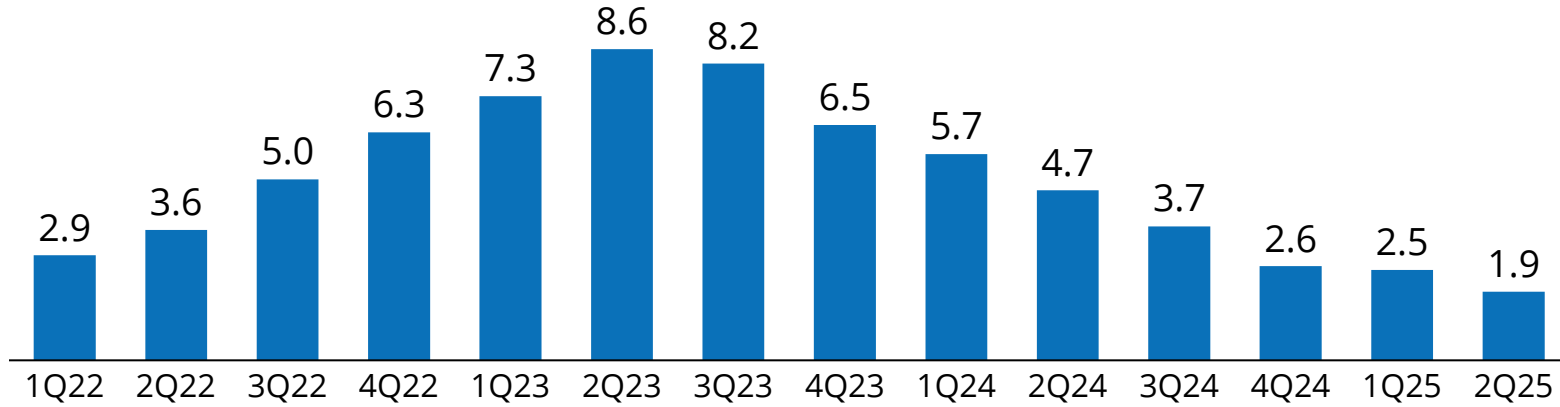
Non-banking businesses



<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 and intercompany debt repayments

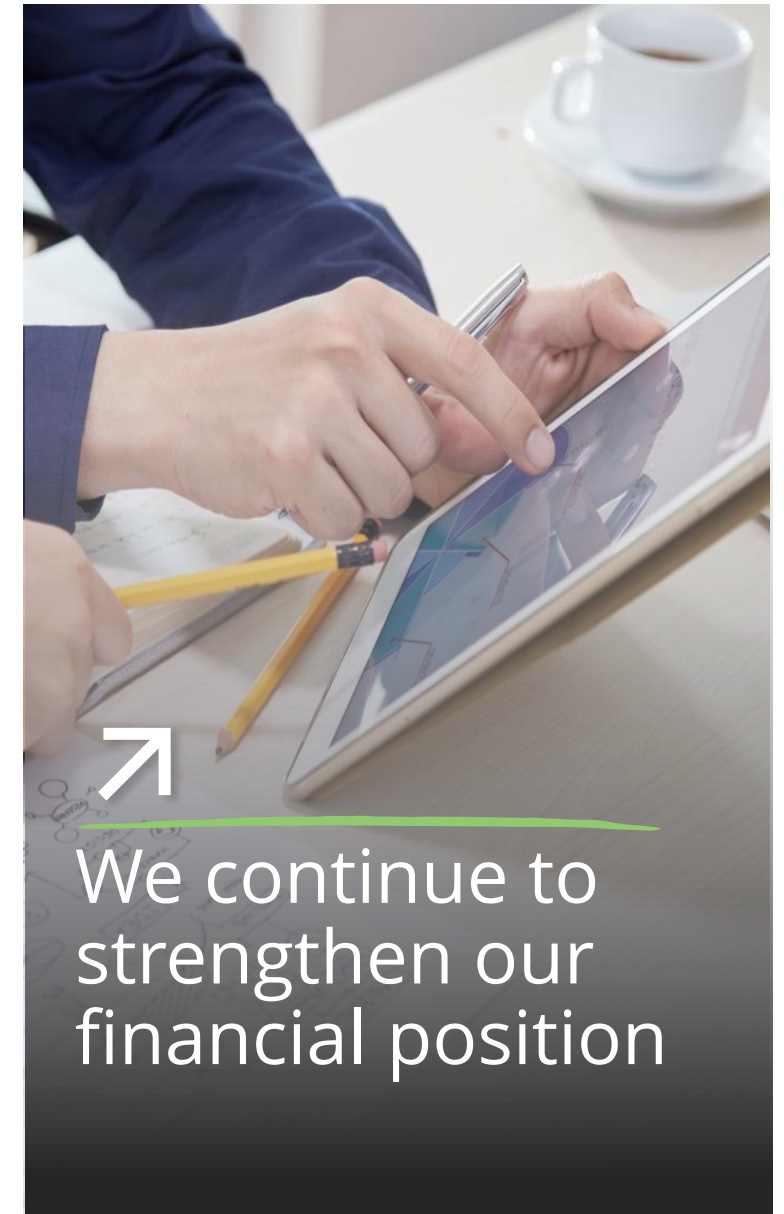
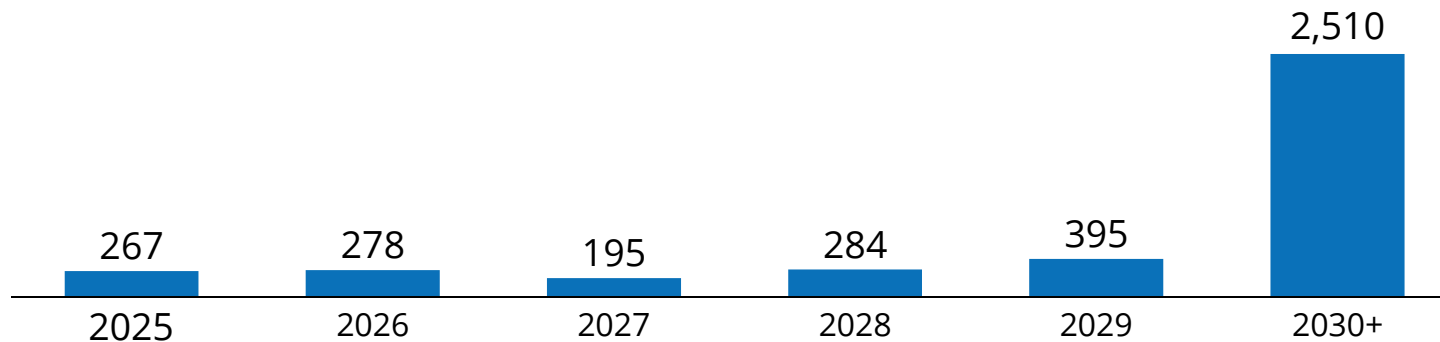
### Net Financial Debt / EBITDA



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

Non-banking businesses, after hedging derivatives

As of Jun-25



We continue to strengthen our financial position

# Key takeaways from our CEO



Solid results across the ecosystem, driven by focused execution



Well-positioned to capture growth opportunities across the ecosystem



Disciplined execution of our strategy to continue improving profitability

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Q&A

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