Corporate **Presentation**

3Q-2025

FALABELLA | + falabella.com | 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.

If the underlying assumptions prove to be inaccurate, or known or unknown risks or uncertainties materialize, actual results could vary materially from the expectations and projections expressed in these forward-looking statements. Uncertainties relate to, among other things, the company's ability to successfully execute its planned projects and strategic plans, the possibility that expected benefits and opportunities may not materialize in the expected timeframe or at all, the impact of divestments, as well as risks related to the political and economic scenario; new regulations or more demanding regulatory changes; breach of rules and/or regulations; inability to attract and retain talent; cyber-attacks; failures or crashes of key systems; technological obsolescence; financial and market risks (exchange rate, inflation, interest rate, credit and liquidity); climate change causing natural disasters that affect operational continuity and/or increase costs in the value chain; inconsistency between ESG declarations and implementation; damage to infrastructure affecting physical security and operational continuity; conflicts with the community; accidents, illnesses or other events that impact the minimum number of people required to operate; failures in the supply chain and inventories; relationships with suppliers who fail to meet minimum standards; sale of products harmful to people's health or safety; inadequate identification and response to the preferences of our current and prospective customers. A more detailed list and description of these risks can be found in the Annual Report and in the notes to the financial statements of Falabella S.A., which are available online at the company's website (https://investors.grupofalabella.com), as well as on the website of the Financial Market Commission (www.cmfchile.cl).

The information contained in each of these presentations pertain to the dates and for the time periods indicated therein, and the company assumes no obligation to update any of the information contained in these materials. Accordingly, you should not rely on the accuracy of any statements or other information contained in any archived webcast or video on demand as the basis for investment or divestment decisions in securities issued by the company.

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

FALABELLA

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

Key Figures[1]

FALABELLA

37 million
Ecosystem Customers

US$ 13.5 Bn
Total Revenue

US$ 3.0 Bn
Online GMV

US$ 1.9 Bn
EBITDA

US$ 12.4 Bn[2]
(+11% YoY)
Retailers Revenue

US$ 645 MM[1]
(+35% YoY)
Mallplaza Revenue

US$ 7.4 Bn[3]
(+21% YoY)
Gross Loan Book

+21.3 MM[1]
Loyalty program participants

52%[4]
Click & Collect Penetration

1. Figures as of 3Q25, 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 September 2025. Gross Loan Book includes Financial Services Mexico.
4. 3Q25 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

ORGANIC INITIATIVES

1889 Falabella starts as a tailor shop

1980 Falabella launches CMR

1990 Falabella builds its first shopping center Mall Plaza

1993 Falabella entered Argentina and Sodimac entered Colombia

1998 Banco Falabella launched in Chile

1999 Falabella.com launched in Chile

2002 First Tottus opened in Peru

2006 Falabella & CMR enter Colombia

2015 Sodimac opens first Homecenter stores in Brazil and Uruguay

2018 Integration of CMR and Banco Falabella Chile to improve value proposal.

2021 Launch of Falabella.com in Chile

2022 Launch of Falabella.com in Peru

2023 Launch of Falabella.com in Colombia

2024 Relaunch of Standalone sites of Sodimac in Chile and Peru and Tottus in Chile

MERGER & ACQUISITIONS

1995 Falabella acquires Saga

2003 Falabella & Sodimac merge

2004 Falabella acquires San Francisco in Chile

2013 Sodimac acquires Dicico in Brazil

2014 Sodimac acquires Maestro in Peru

2016 Falabella & Soriana form partnership to develop home improvement and financial services in Mexico

2017 The first Falabella-Soriana credit card was issued in Mexico

2018 Falabella announced the acquisition of 100% of Linio and signed an MOU to develop and operate IKEA

2022 First IKEA store opened in LatAm, Chile

2023 First IKEA store opened in Colombia

FALABELLA

Physical and digital ecosystem with diversified presence across Latin America

								Total
Sodimac[1] **IKEA** ***(# of stores)***	88	53	45	15	52	7	4	**264**
Falabella Retail ***(# of stores)***	44	35	25					**104**
Tottus ***(# of stores)***	71	90						**161**
Financial Services ***(# of active credit card, MM)***	3.3	1.1	1.3	0.6				**6.3**
Mallplaza ***(# of malls)***	17	15	5					**37**

1. Sodimac considers the operations in Colombia and Mexico which we do not consolidate.

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Contribution breakdown

Mix by growth engine[1]

	Sodimac	Falabella	Tottus	Banco Falabella	Mallplaza
Revenue *(US$ billion)*	5.8	4.0	2.6	2.2	0.7
% Revenue	38%	26%	17%	14%	5%
% EBITDA	22%	16%	10%	25%	27%
Loan Book *(US$ billion)*				7.4	
GLA *(million sqm)*					2.3

Mix by country[1]

1. Mix by Country and Mix by Engine as of 3Q25 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

SODIMAC

falabella.

TOTTUS

Shopping Centers

mallplaza

Financial Services

Banco Falabella

Strategic enablers

Loyalty Program

Home Delivery

Talent

Technology & Data

Strengthening our brands’ and e-commerce specialist experience

falabella.com

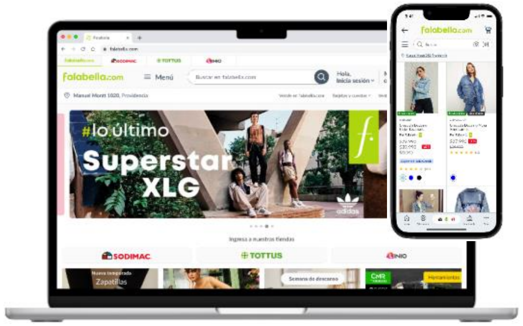
falabella. SODIMAC TOTTUS Sellers

Cross-functional enabler

More specialized e-commerce

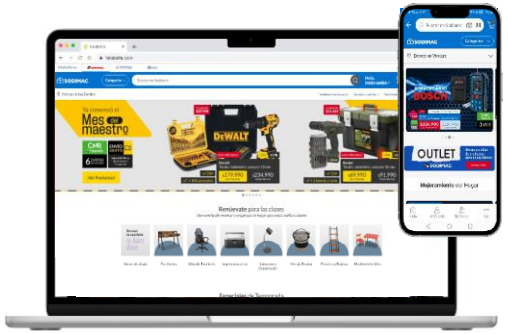
Partnering with the Best Brands

falabella.com



falabella. SODIMAC TOTTUS Sellers

SODIMAC



SODIMAC Sellers

TOTTUS

TOTTUS

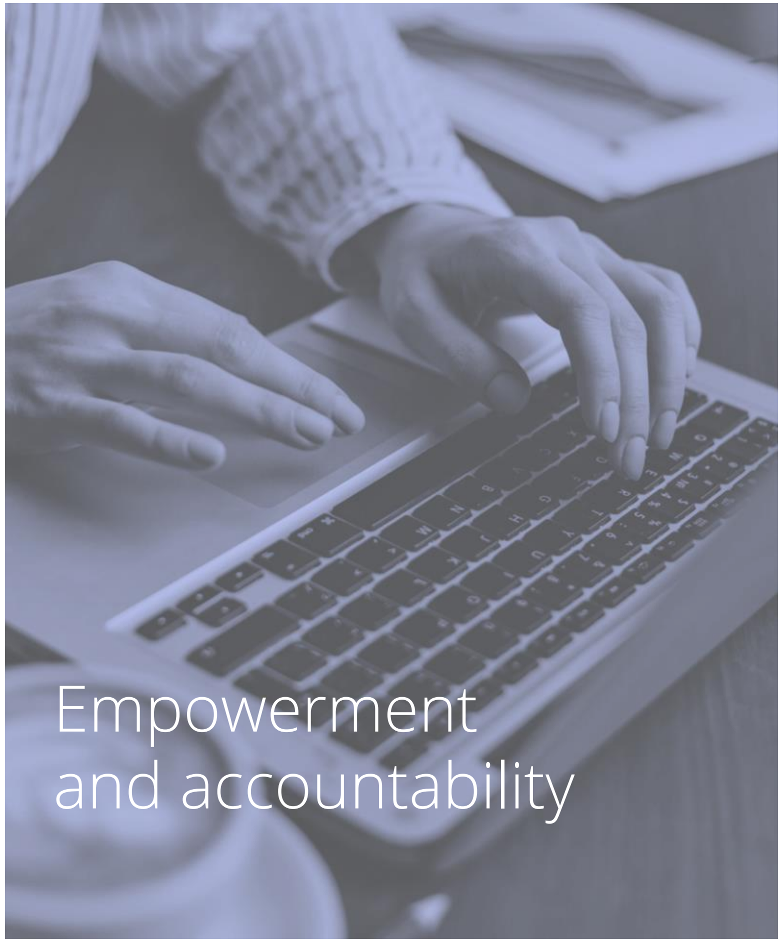
Product

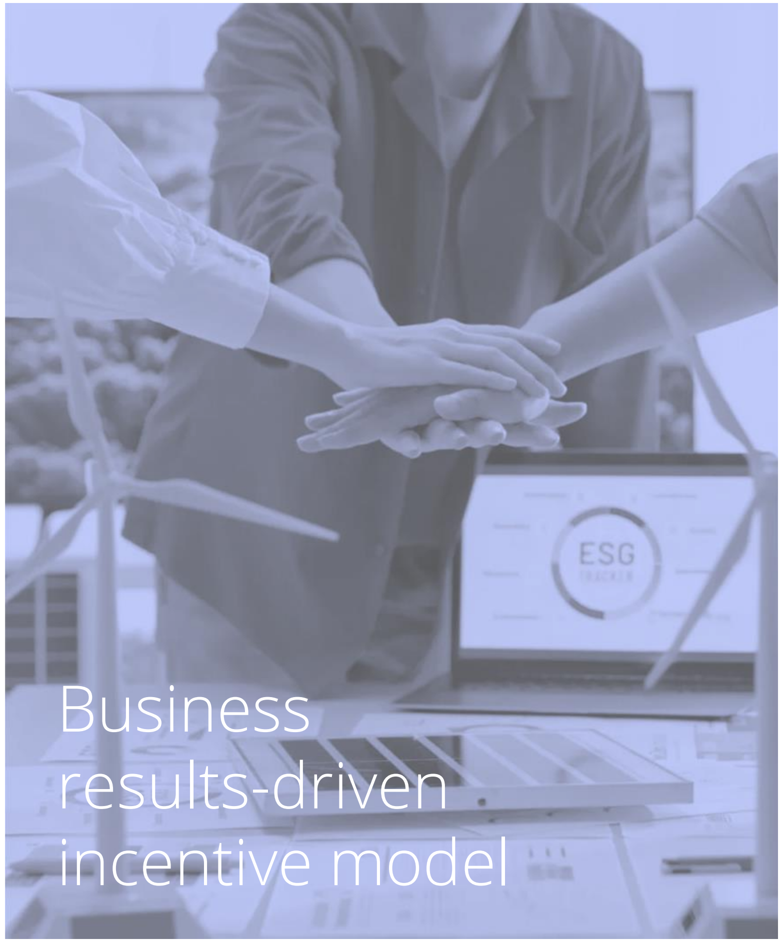
Home Delivery

Customer Experience

Digital Marketing

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

SODIMAC	falabella.	TOTTUS	mallplaza	Banco Falabella
Strengthen our leadership in the region	Strengthen omnichannel offering	Enhance and differentiate our value proposition	Consolidate as the leading shopping mall operator in the region	Leading digital bank in the region
Focus on PRO Clients helping them grow	Multi-specialist (5 core categories), offering the best and exclusive brands	Improved experience with low-priced perception	Strengthened the mix that drives traffic and enhances the visitor experience.	A mobile-first experience with a strong presence in our high-traffic retail stores
Differentiation through Private Labels	Expand our online catalog by accelerating the growth of our 3P offering	Customer Engagement through Differentiation	Expand our digital value proposition to unlock new revenue in a seamless phygital ecosystem	Simple, intuitive products enhanced by the best benefits
Growth in omnichannel to become a Specialist Superstore	Enhance the physical stores' experience	Operational excellence driving efficiency and elevating customer experience	Growing our urban centers through **brownfield** & reconventions and **M&A**	
Product and experience innovation	Offer competitive core products, highlighting the latest trends - #Lo ultimo			

SHORT-TO-MID-TERM FOCUS

SODIMAC	falabella.	TOTTUS	mallplaza	Banco Falabella
Accelerate expansion	E-commerce expansion	Physical expansion	Consolidate operation	Grow Loan Book
Restore profitability		Enhance value proposition	Brownfield growth + M&A in the Andean region	Drive profitability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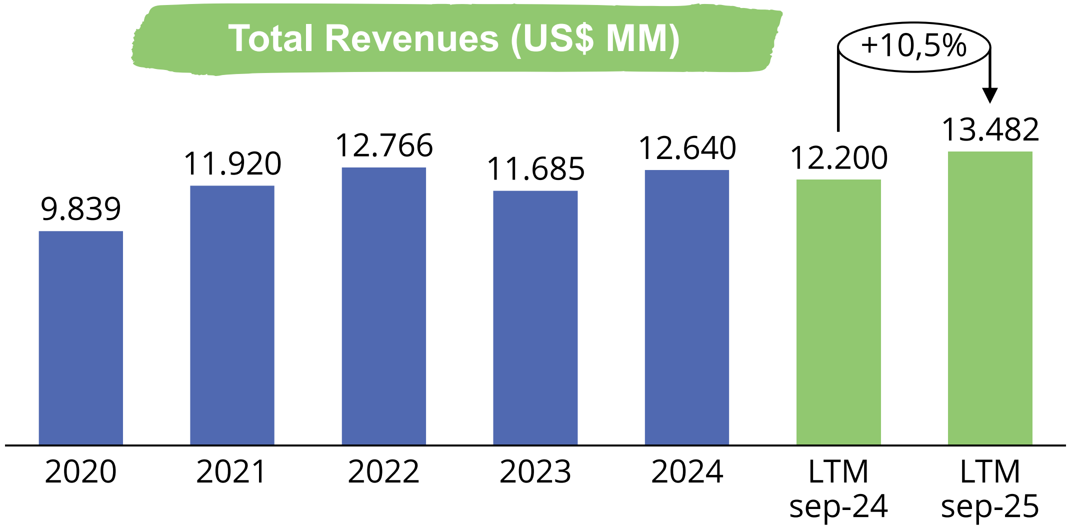
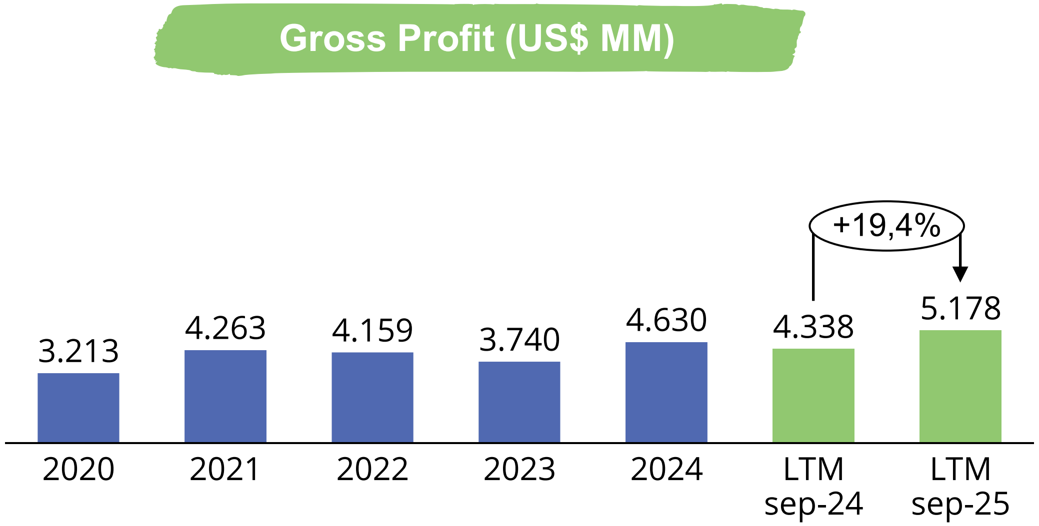
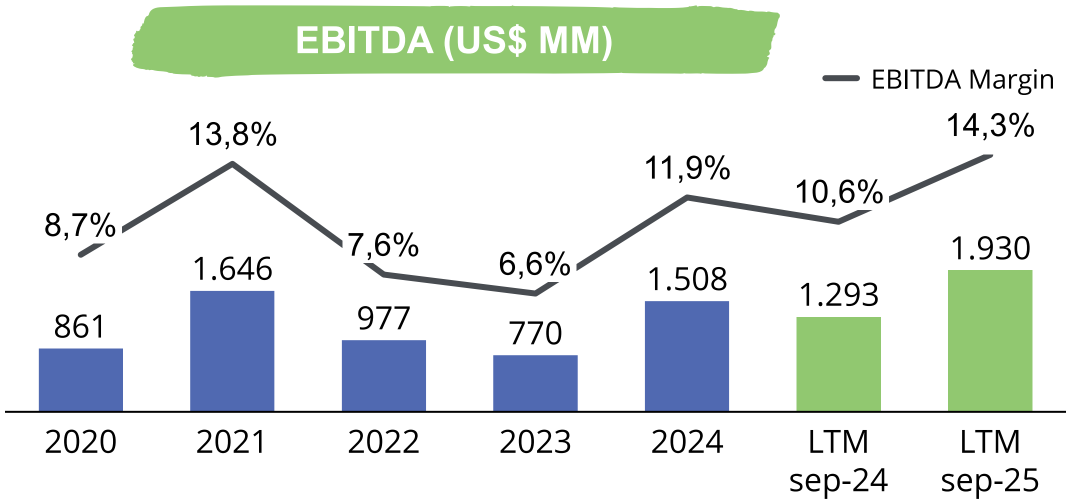
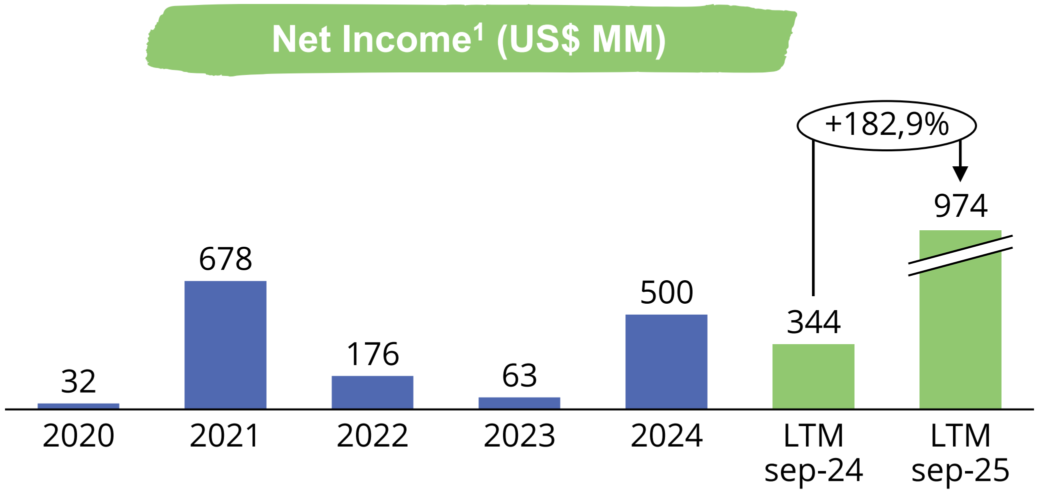
Financial Evolution

Main financials figures









1. Net income reported includes the fair value effect attributable to the owners of the parent company since 2022.

Summary financials (US$ MM)

	2020	2021	2022	2023	2024	sep-24 LTM	sep-25 LTM	Var (%) YoY LTM Sep
TOTAL GMV SALES								
Total GMV Sales	**9.903**	**13.360**	**12.972**	**11.663**	**12.263**	**11.924**	**13.020**	**9%**
Online GMV Sales	2.273	2.970	2.772	2.484	2.691	2.623	2.964	13%
GMV Sales of Physical Stores	7.630	10.391	10.199	9.179	9.572	9.301	10.055	8%
FINANCIAL RESULTS								
Non-banking revenue	8.605	10.739	10.873	9.721	10.725	10.281	11.490	12%
Banking revenue	1.234	1.181	1.892	1.964	1.914	1.919	1.991	4%
Total revenue	**9.839**	**11.920**	**12.766**	**11.685**	**12.640**	**12.200**	**13.482**	**11%**
Gross profit	3.213	4.263	4.159	3.740	4.630	4.338	5.178	19%
SG&A expenses	(2.832)	(3.103)	(3.642)	(3.445)	(3.606)	(3.527)	(3.723)	6%
EBITDA	**861**	**1.646**	**977**	**770**	**1.508**	**1.293**	**1.930**	**49%**
Net income	**32**	**678**	**176**	**63**	**500**	**344**	**974**	**183%**
Net income excl. FV effect				**(36)**	**453**	**292**	**787**	**170%**
BALANCE SHEET								
Cash (non-banking)	1.264	554	648	1.120	1.702	1.413	1.393	-1%
Gross loan book	4.863	5.930	7.023	6.639	6.660	6.103	7.392	21%
Financial net debt (excl. Banking)	2.337	2.709	3.814	3.338	2.557	3.108	2.263	-27%

1. Net income reported includes the fair value effect attributable to the owners of the parent company since 2022.

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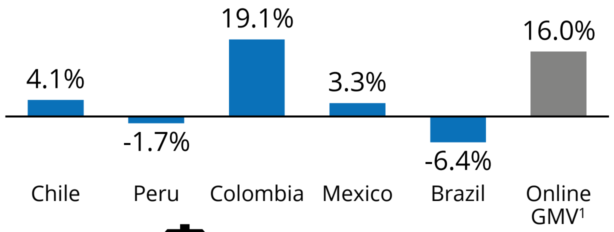
Highlights

3Q25

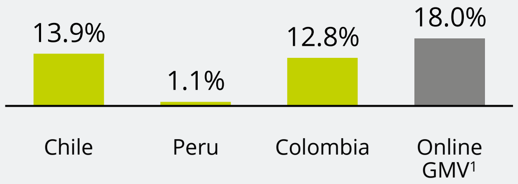
Our retailers are maintaining their momentum showing solid topline growth, with total online GMV[1] growing 17% YoY

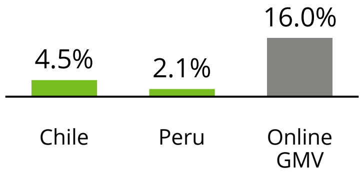
Revenue Var (%, vs 3Q24)

(local currency)

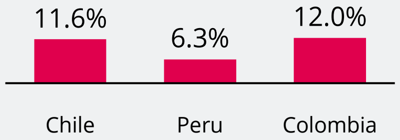


SODIMAC





TOTTUS



mallplaza[2]

[1] Includes 1P and 3P GMV. Excludes the calendar effect of the Cyber Monday event in Chile in 2024.
[2] Peru considers the operations of Mallplaza Peru and Open Peru, on a proforma basis.

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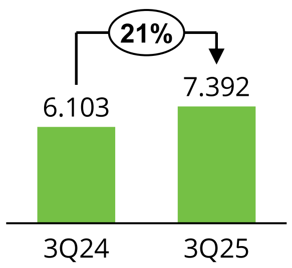
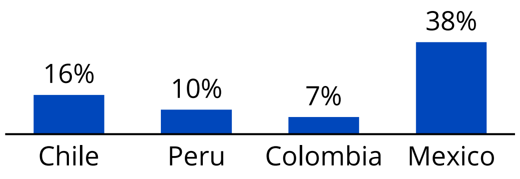
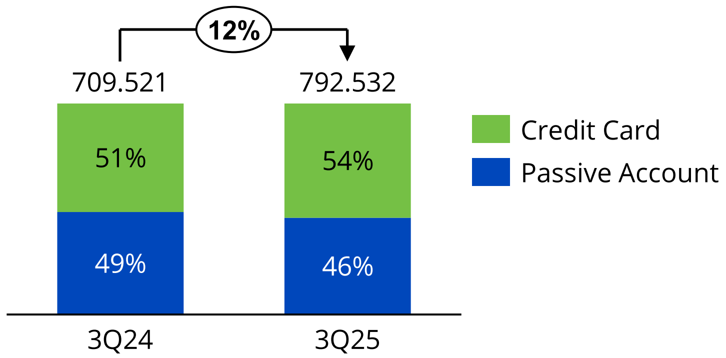
Building the leading digital bank of the Andean region[3]

Loan portfolio

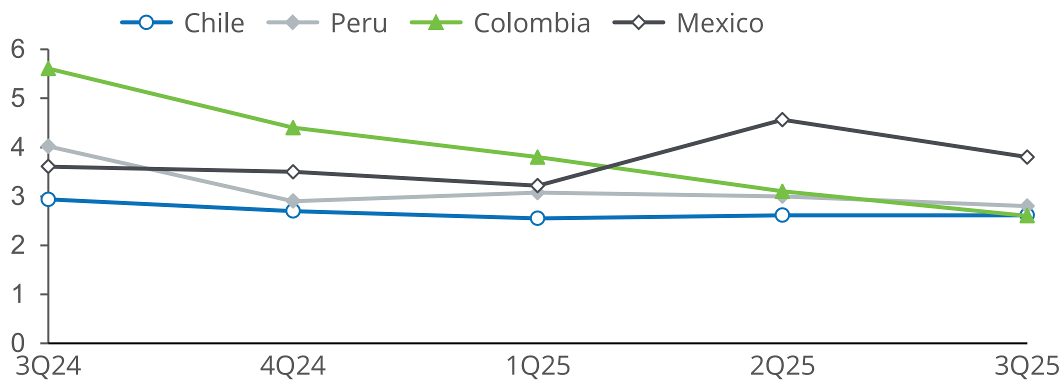




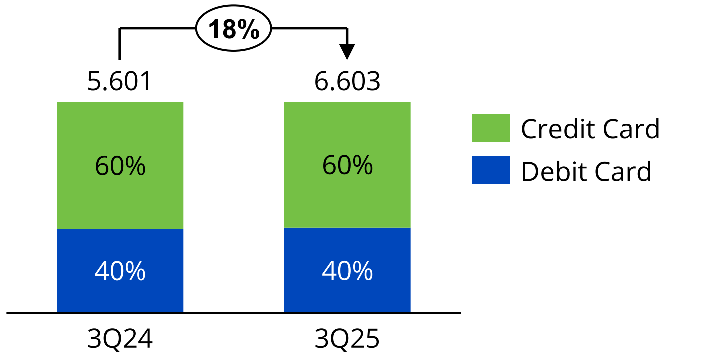
Credit card & passive account openings (#)



NPLs (%)



Credit & debit card purchases (US$ MM)



[3] Includes the Financial Services operations in Mexico, which are not consolidated in the Financial Statements.

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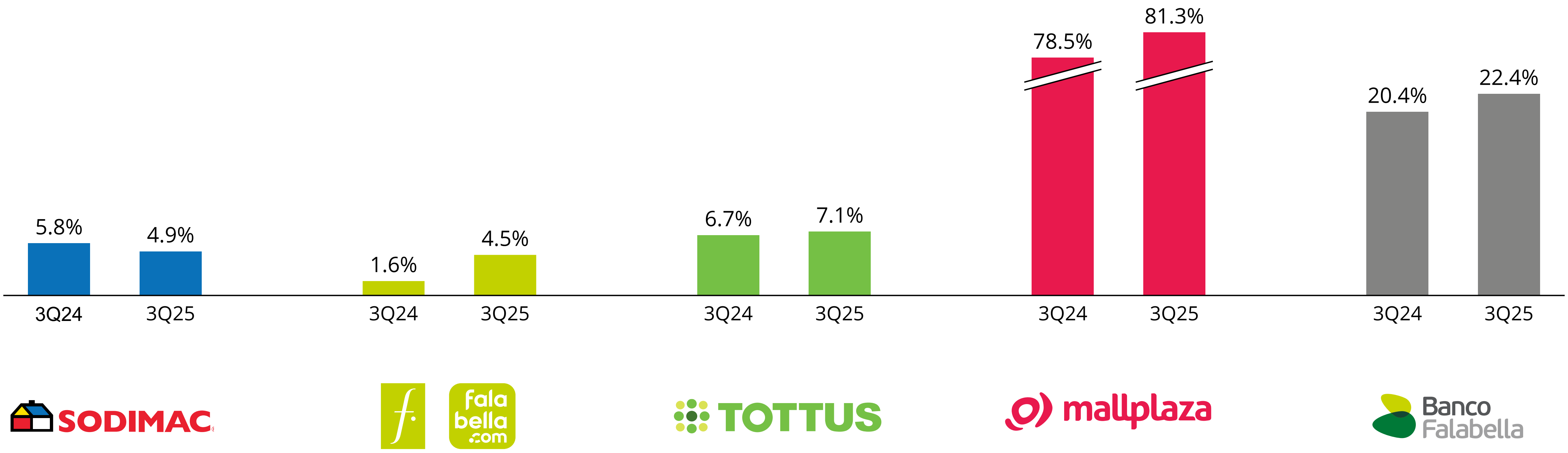
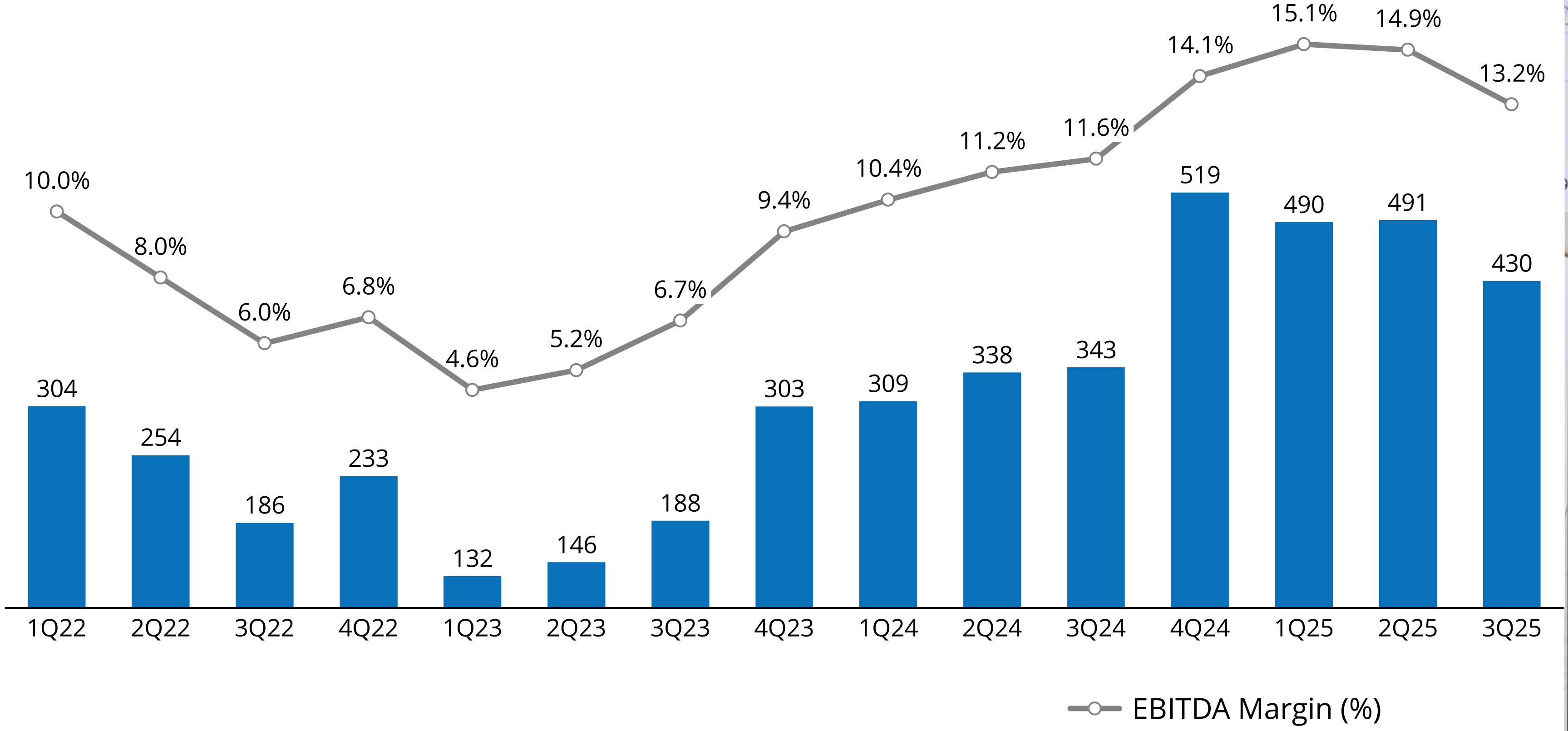
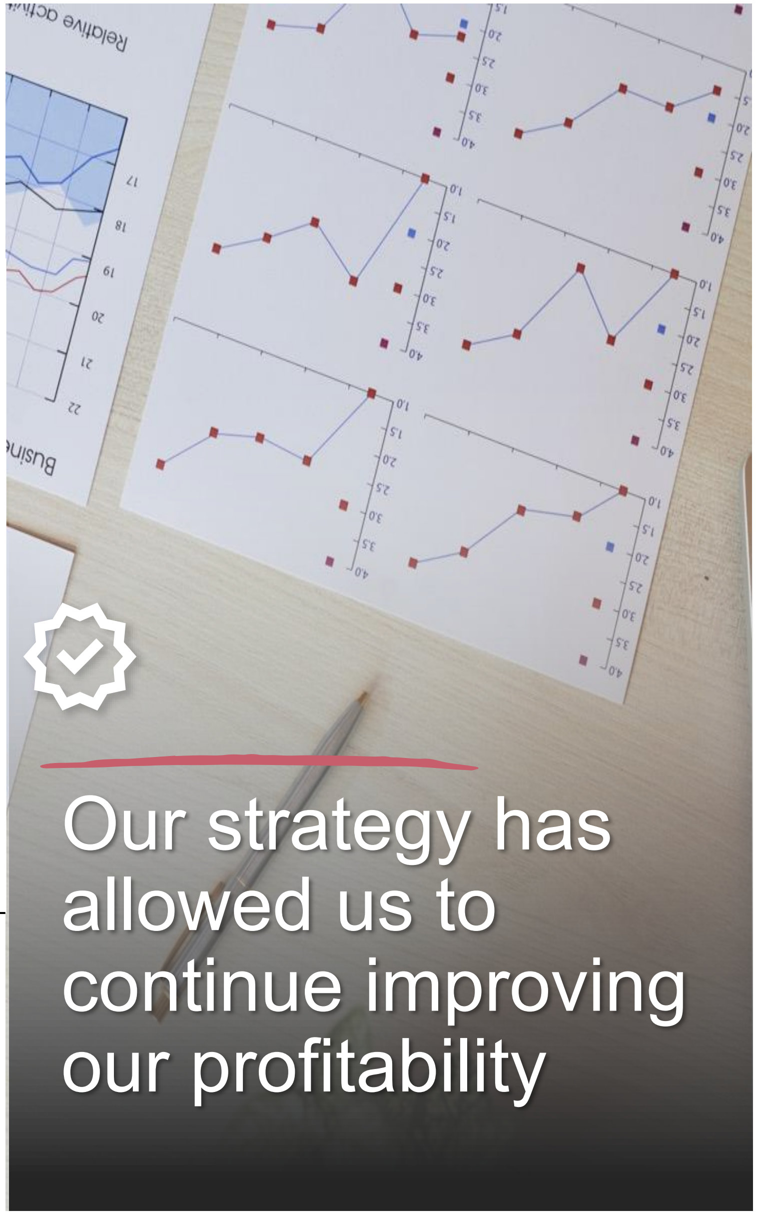
Our strategy has allowed to enhance profitability
across our five growth engines during 3Q25

EBITDA margin (%)



EBITDA evolution (US$ MM)





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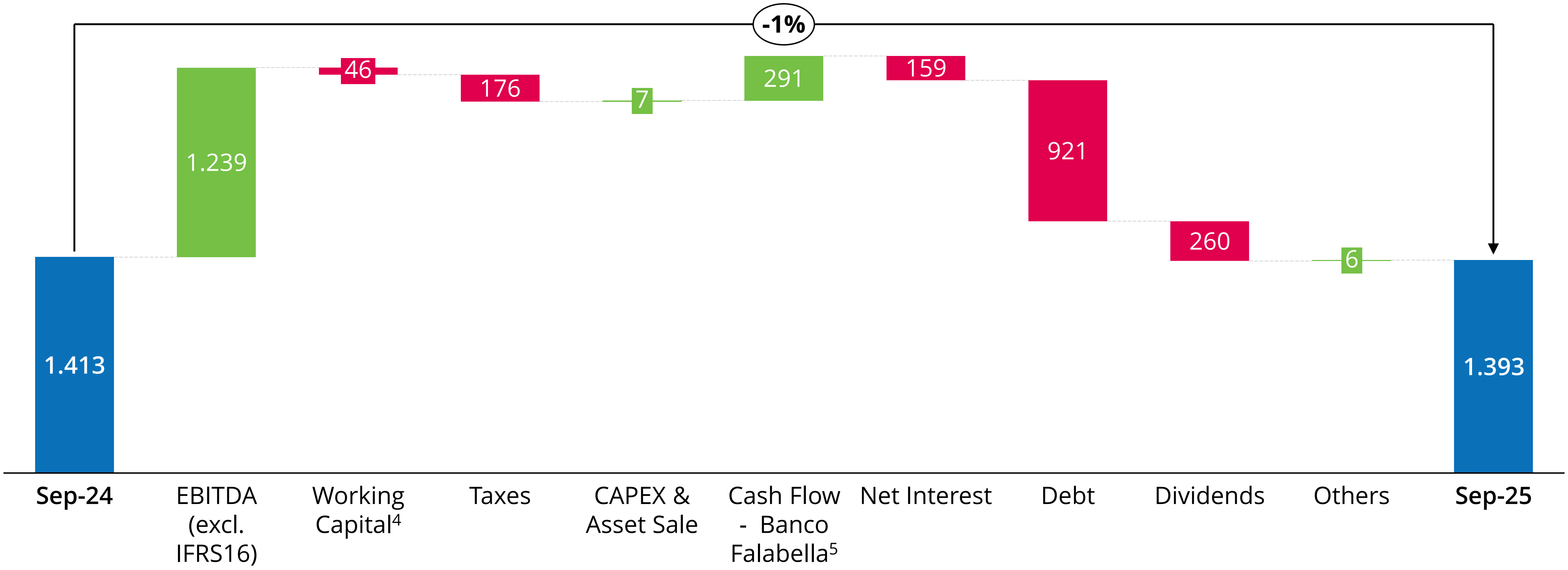
Our operation continues to contribute to cash improvement

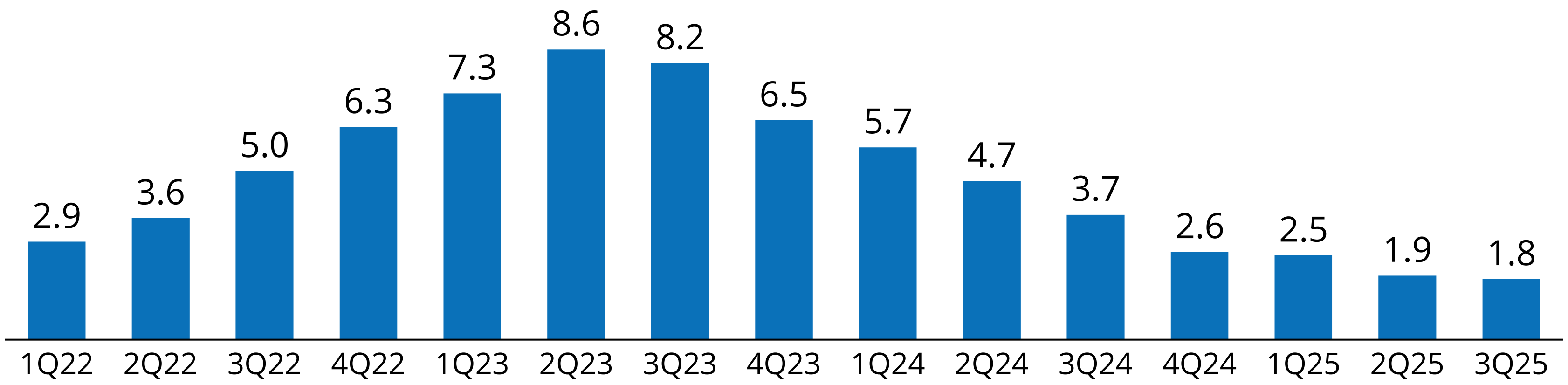
Evolution Cash (US$ MM)

Non-banking businesses



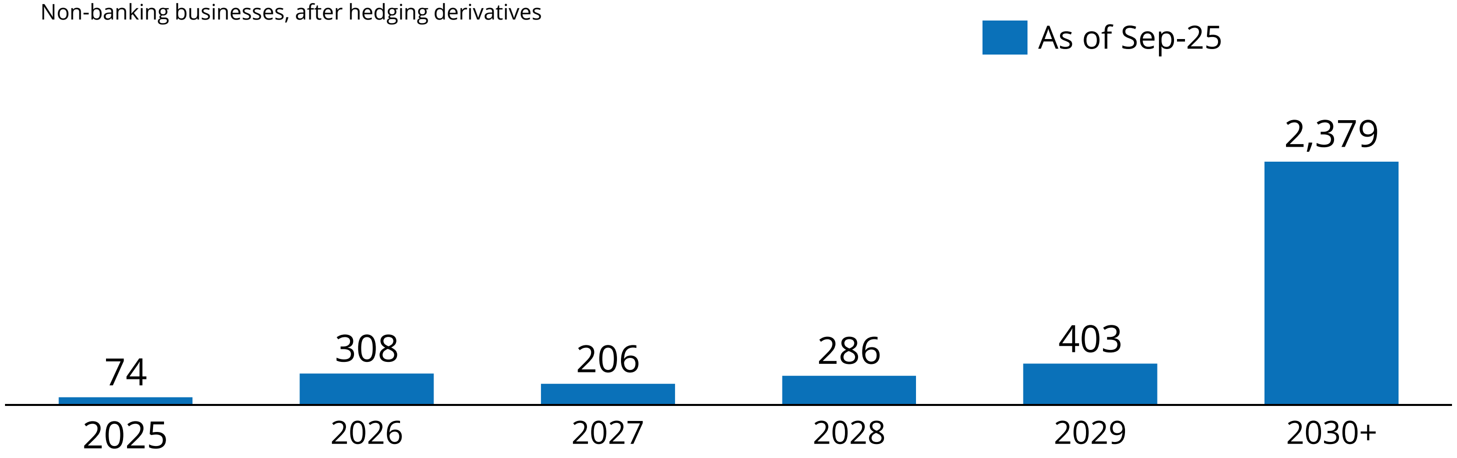
[4] Working Capital includes accounts for Inventories, Trade and other accounts receivables and Trade and other accounts payable;
[5] Cash Flow - Banco Fabella Chile includes dividends and intercompany debt repayments

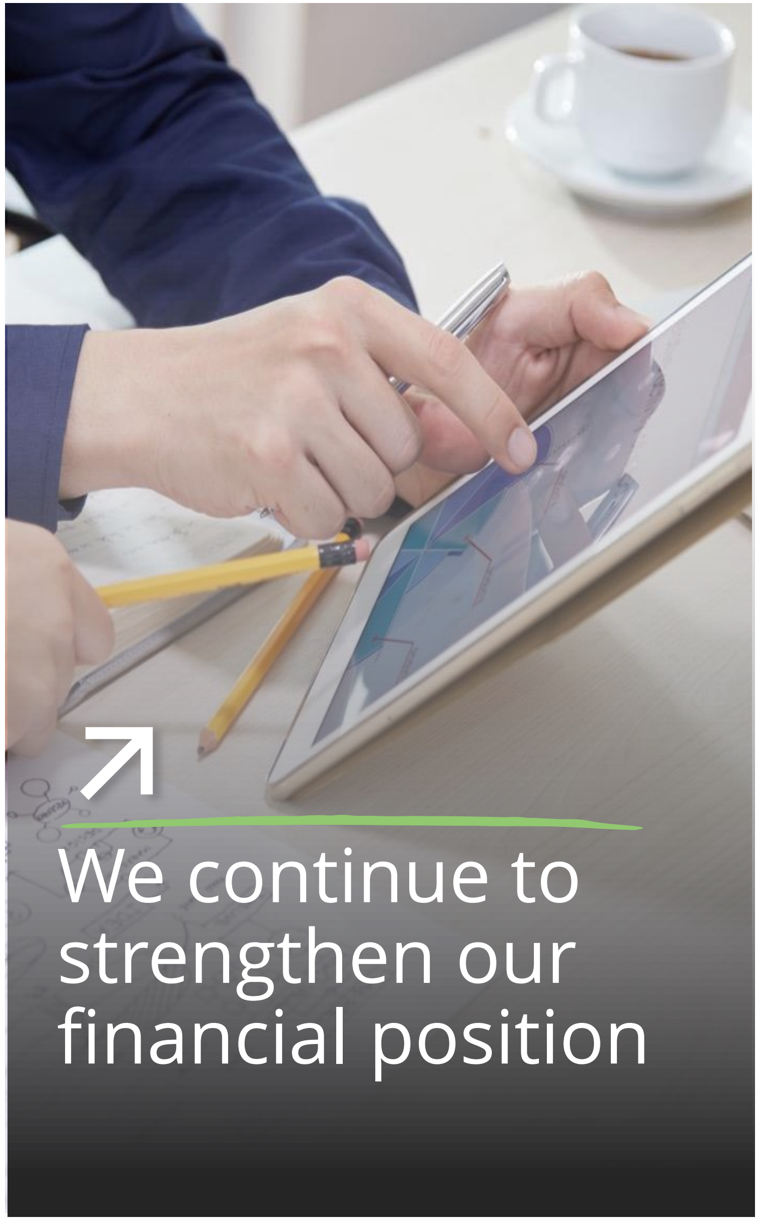
Net Financial Debt / EBITDA



Debt Maturity Profile (US$ MM)

Non-banking businesses, after hedging derivatives





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ESG

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

Making life simpler and more enjoyable

Environmental		Social		Governance
CLIMATE ACTION	**CIRCULARITY AND WASTE**	**DIVERSITY, EQUITY AND INCLUSION**	**SOCIAL IMPACT**	**CORPORATE GOVERNANCE**
Contribute to reducing greenhouse gas emissions and establishing operations resilient to climate change-related risks.	Encourage circularity by maximizing resource utilization and minimizing landfill waste.	Foster an inclusive work culture and environment that promotes diversity, rejects all forms of discrimination, and promotes equal integration and participation for everyone	To enhance the lives of individuals and communities we engage with, we strive to create opportunities, diminish inequality, and contribute to the development of a fairer and more equitable society	To guarantee transparency and integrity in our business conduct, we advocate for the creation of sustainable value for both the company and its stakeholders

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

Our Commitments	2024 PROGRESS	
Carbon Footprint 0 net emissions in Scopes 1 and 2 by 2035 -65% of emissions by 2030	**-27% vs 2021**	...of Scopes 1 and 2 emissions
Energy supply 65% from renewable source by 2030	**78%**	...of our energy supply from renewable sources
Food Loss and Waste in our Supermarkets -20% food waste by 2025	**-26% vs 2021**	food loss and waste

Generating impact in our value chain to build more equitable societies

Pillars

2024 PROGRESS

Diversity, Equity and Inclusion

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.

FALABELLA	2020	2021	2022	2023	2024	
Dow Jones Sustainability Indexes	68	71	71	73	71	Within the **Top 10** most sustainable companies in the retailing category
LSEG				79	81	**Top 5** among diversified retailers
MSCI	BBB 4.2	BBB 4.4	BBB 4.3	A 5.2	A 5.4	**Highest** rating for a Chilean Retailer
FTSE		2.2	2.6	2.6	2.7	**Longstanding presence** in sustainability indexes
Gender Benchmark				38.4	38.4	**Highest rated** Latam company
CHRB Corporate Human Rights Benchmark			8.7	14.8	14.8	The **only** assessed Chilean company
Human Rights Diagnostic			4th	1st	1st	**First Place** among Chilean peers

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