

Earnings Presentation 4Q-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

Highlights

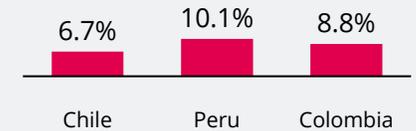
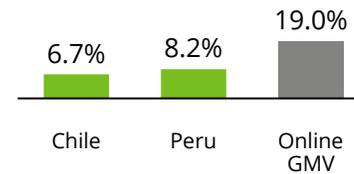
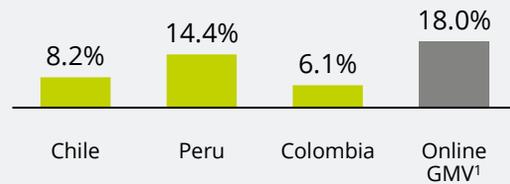
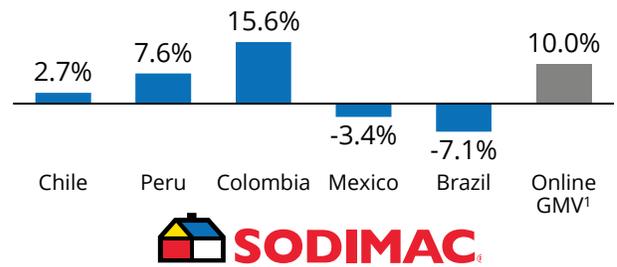
4Q25



Our retailers are maintaining their momentum showing solid topline growth, with total online GMV¹ growing 16% YoY

Revenue Var (% vs 4Q24)

(local currency)



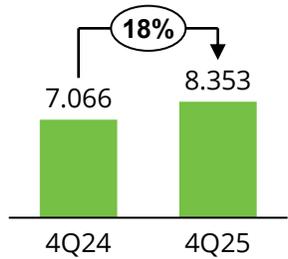
¹ Includes 1P and 3P GMV. Excludes calendar effect of the Cyber Monday Chile 2024. This year, the event took place in October, while in 2024 it included one day in 3Q24 (September 30)

² Peru considers the operations of Mallplaza Peru and Open Peru, on a proforma basis.

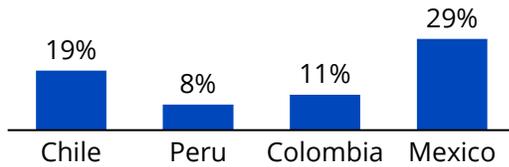
Building the leading digital bank of the Andean region¹

Loan portfolio

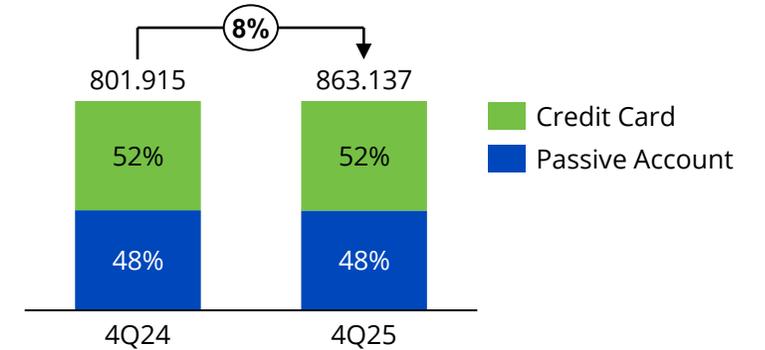
Stock (US\$ MM)



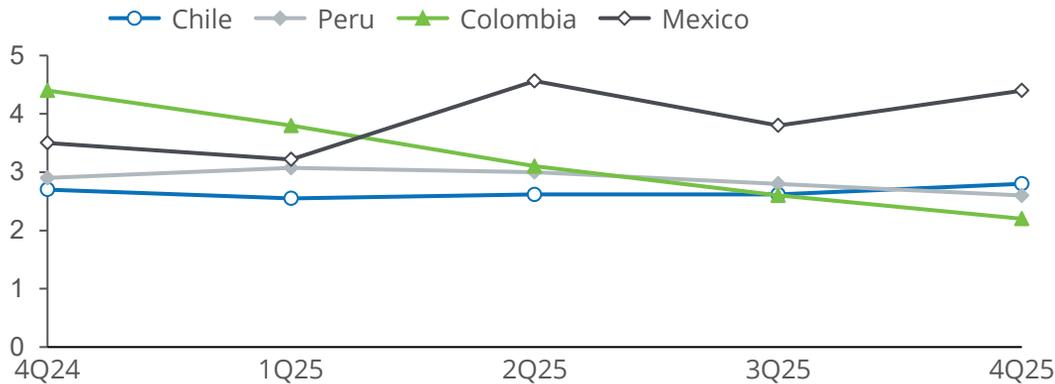
Var vs 4Q24, in local currency



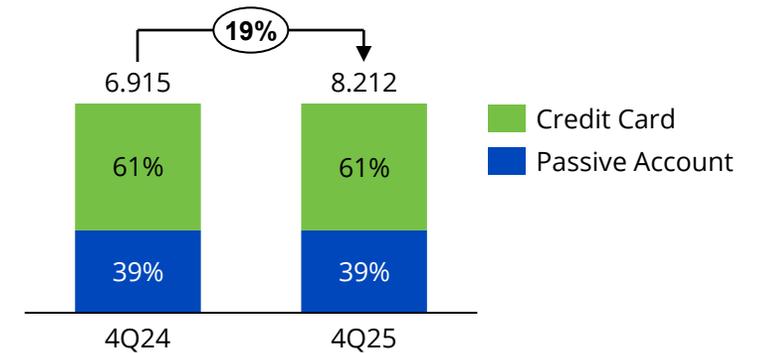
Credit card & passive account openings (#)



NPLs (%)



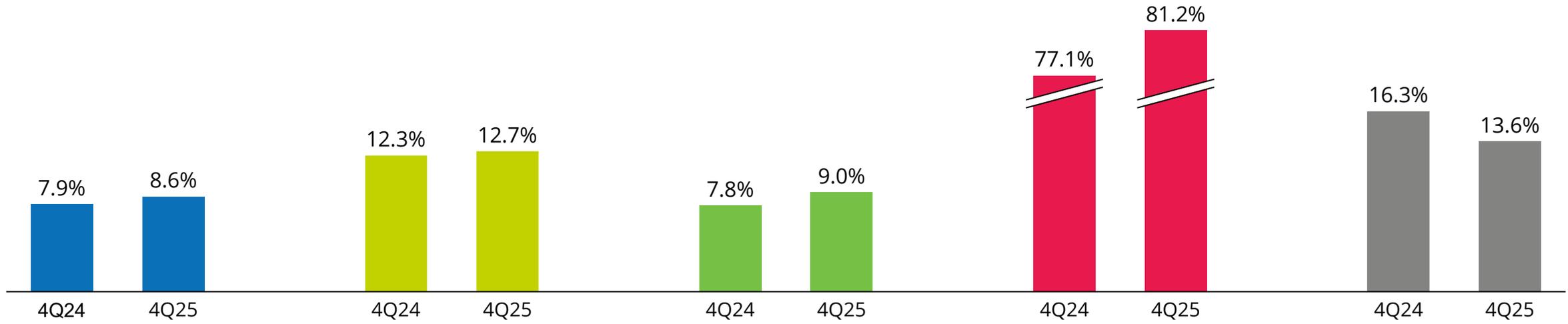
Credit & debit card purchases (US\$ MM)



¹ Includes the Financial Services operations in Mexico, which are not consolidated in the Financial Statements.
 Note: All figures are presented at constant exchange rates, using an FX rate of 907.13.

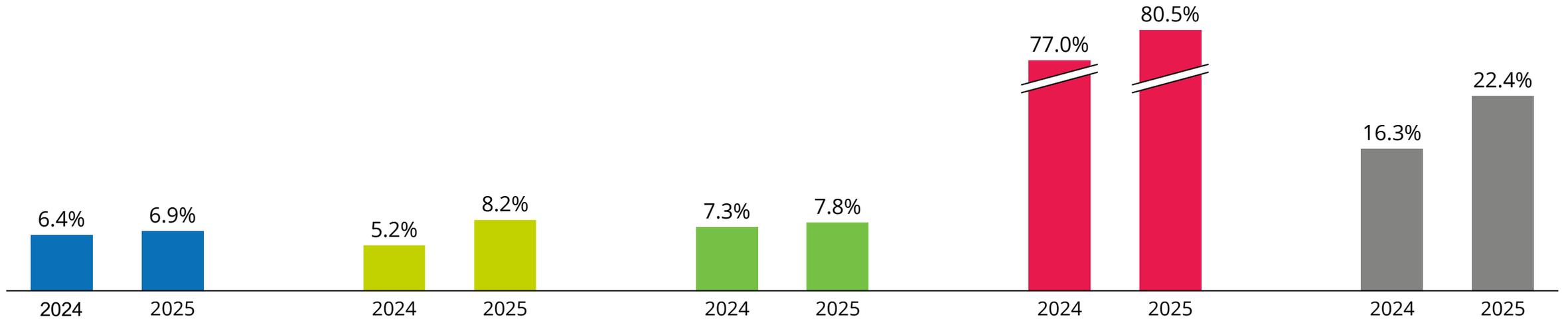
Our strategy has allowed to enhance profitability across our five growth engines during 4Q25

EBITDA margin (%)

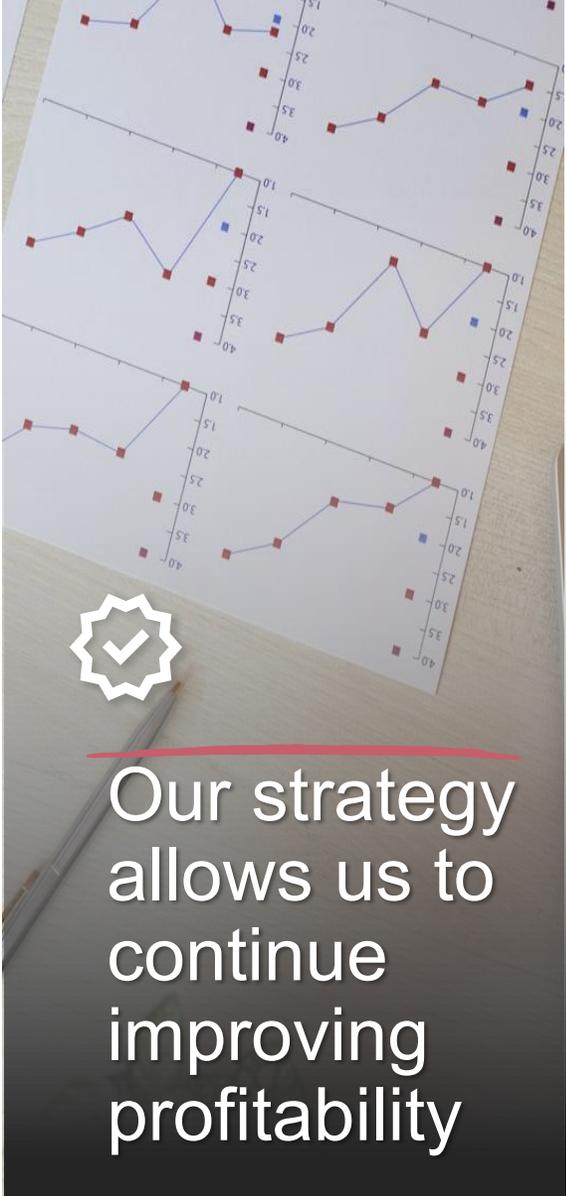
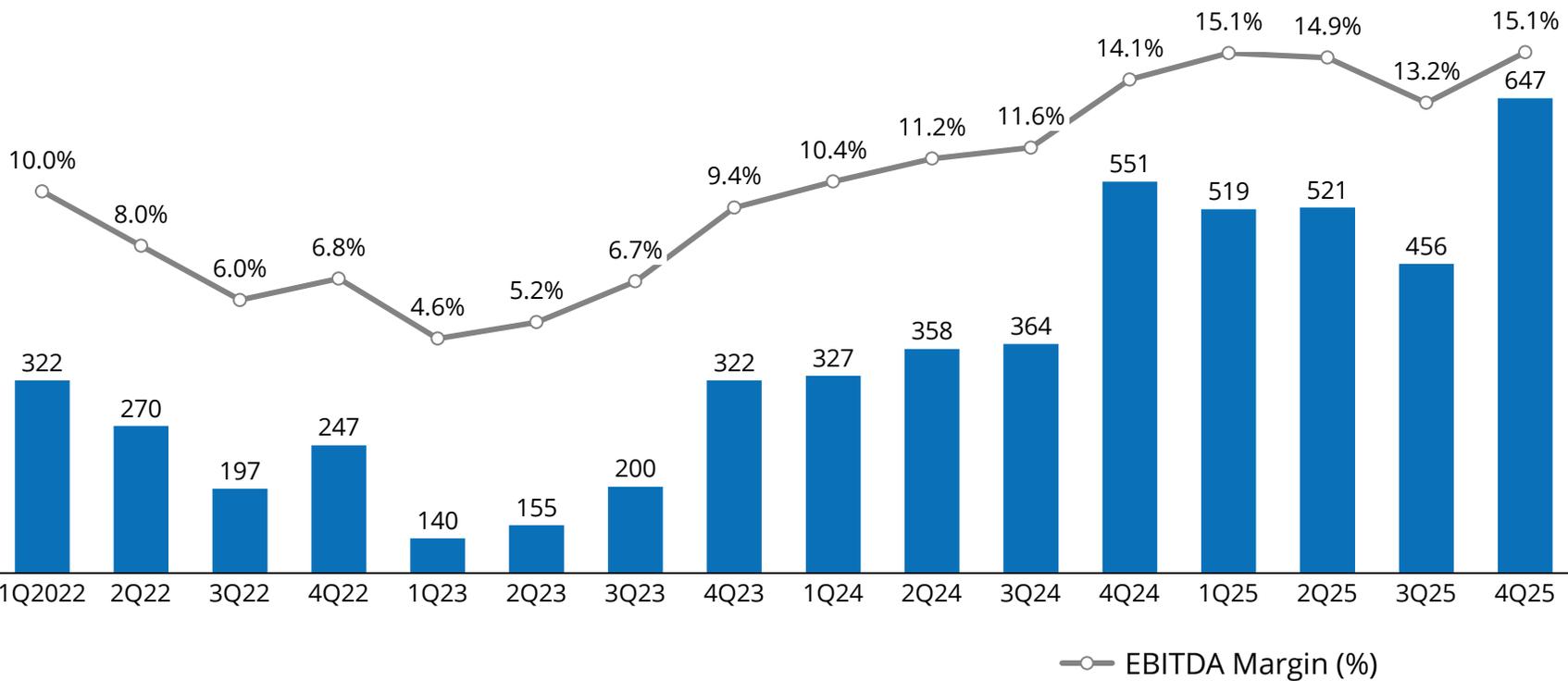


And throughout 2025, we continued to drive profitability improvements through our strategy

EBITDA margin (%)



EBITDA evolution (US\$ MM)

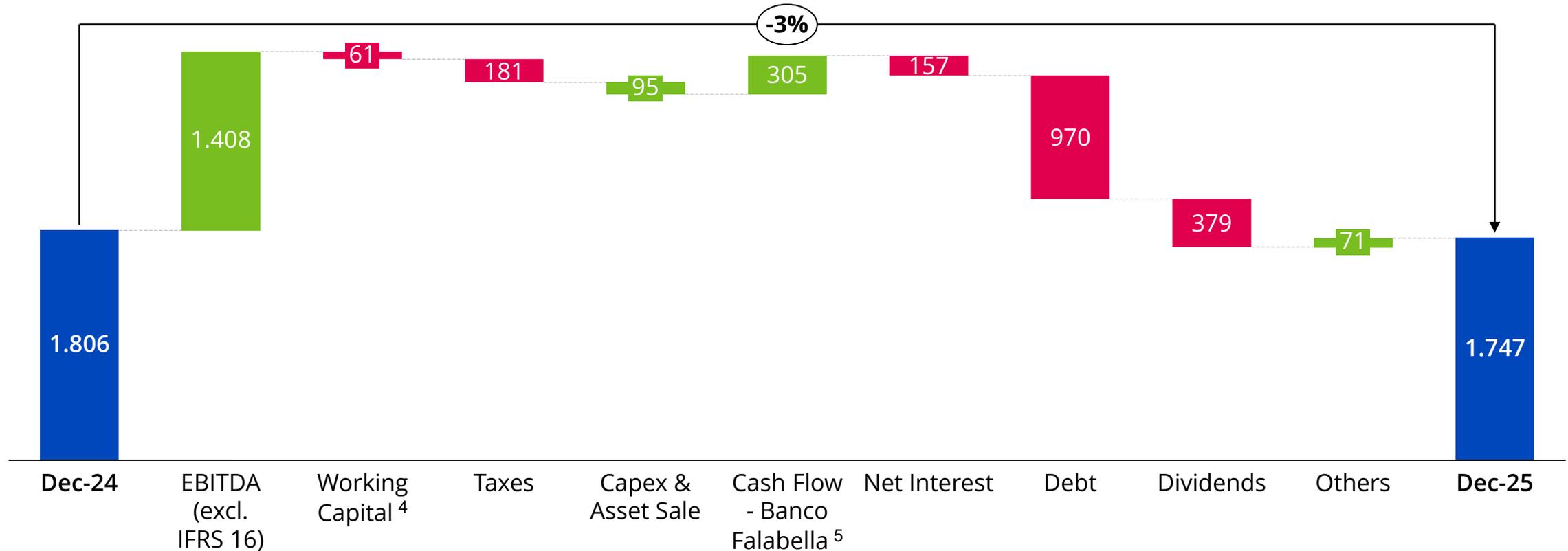


Our strategy allows us to continue improving profitability

Our operation continues to contribute to cash improvement

Evolution Cash (US\$ MM)

Non-banking businesses

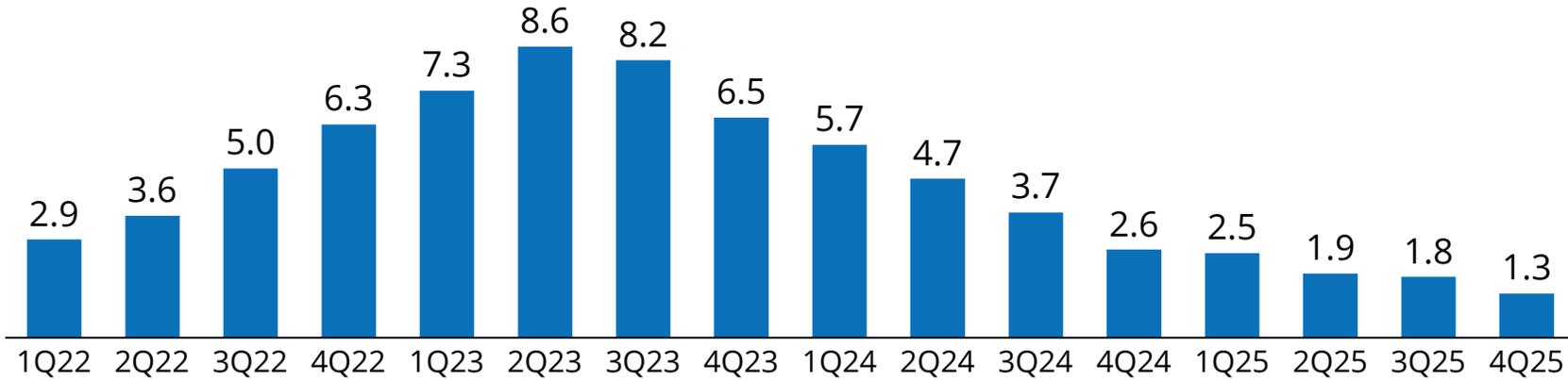


⁴ Working Capital includes accounts for Inventories, Trade and other accounts receivables and Trade and other accounts payable;

⁵ Cash Flow - Banco Falabella Chile includes dividends and intercompany debt repayments

Note: All figures are presented at constant exchange rates, using an FX rate of 907.13.

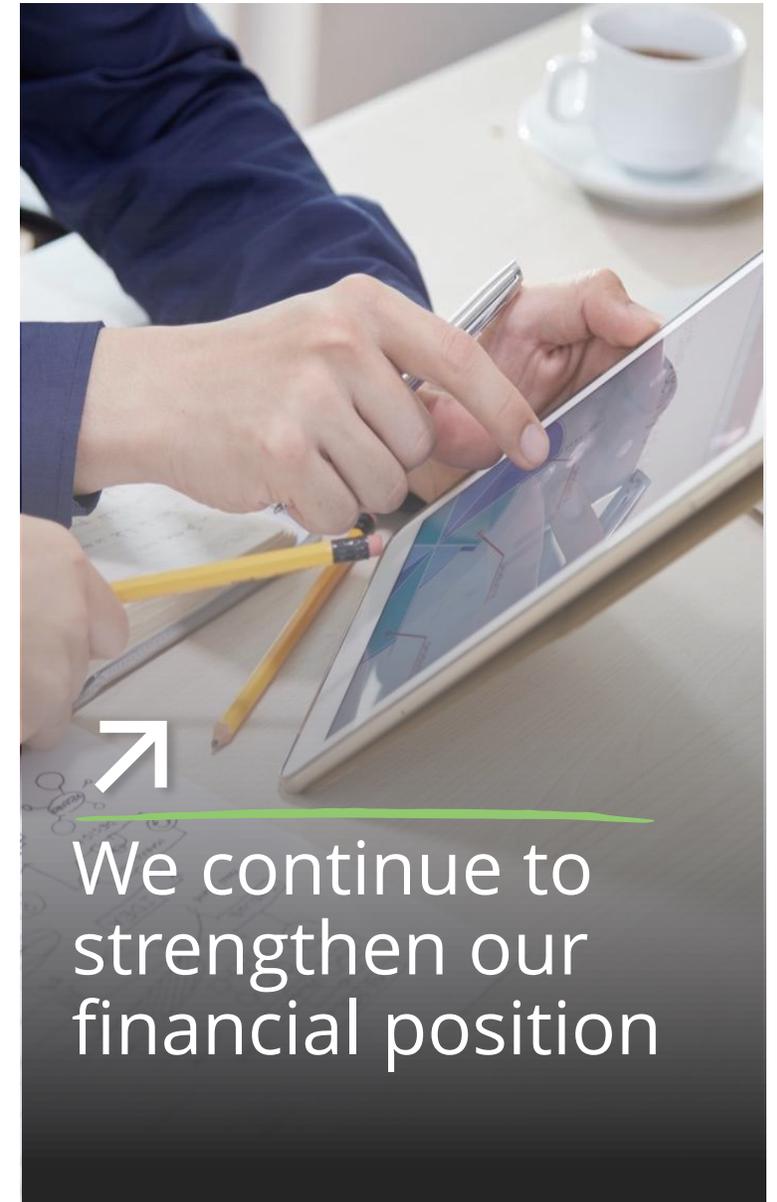
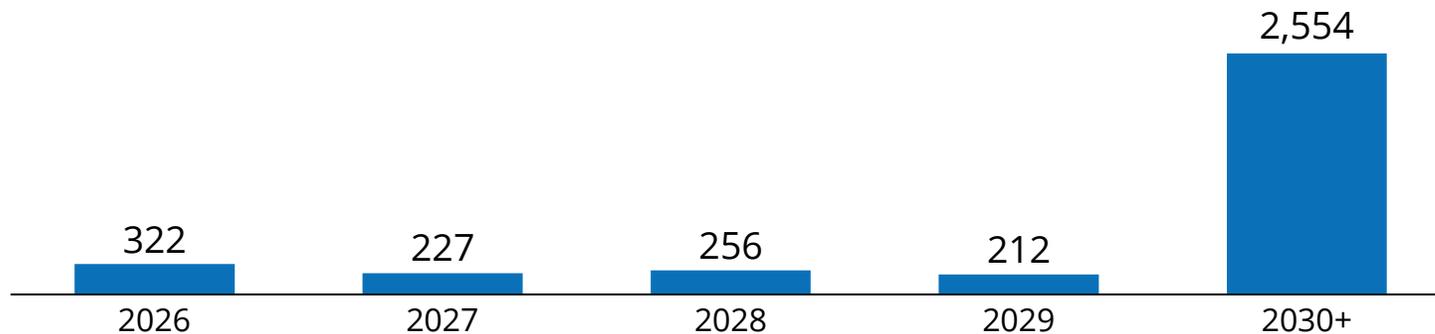
Net Financial Debt / EBITDA



Debt Maturity Profile (US\$ MM)

Non-banking businesses, after hedging derivatives

As of Dec-25



↗
We continue to strengthen our financial position

Key takeaways from our CEO



Our physical-digital ecosystem continues to deliver resilient growth across all businesses



Omnichannel strategy and disciplined execution keep driving efficiency and value creation



We are investing with purpose to accelerate growth, innovation and long-term value creation

FALABELLA
...

FALABELLA
...

Q&A

E-MAIL

inversionistas@falabella.cl

WEBSITE

investors.grupofalabella.com

FALABELLA



+ falabella.com

 SODIMAC.

 TOTTUS

 mallplaza

 Banco Falabella