

Corporate 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.

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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 Figures¹

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37 million

Ecosystem Customers



US\$ 14.7 Bn

Total Revenue



US\$ 3.3 Bn

Online GMV



US\$ 2.1 Bn

EBITDA



US\$ 13,6 Bn²

(+10% YoY)

Retailers Revenue

US\$ 721 MM¹

(+32% YoY)

Mallplaza Revenue

US\$ 8,4 Bn³

(+18% YoY)

Gross Loan Book

+21.6 MM¹

Loyalty program participants

+50%⁴

Click & Collect Penetration

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

⁴ 4Q25 figures.

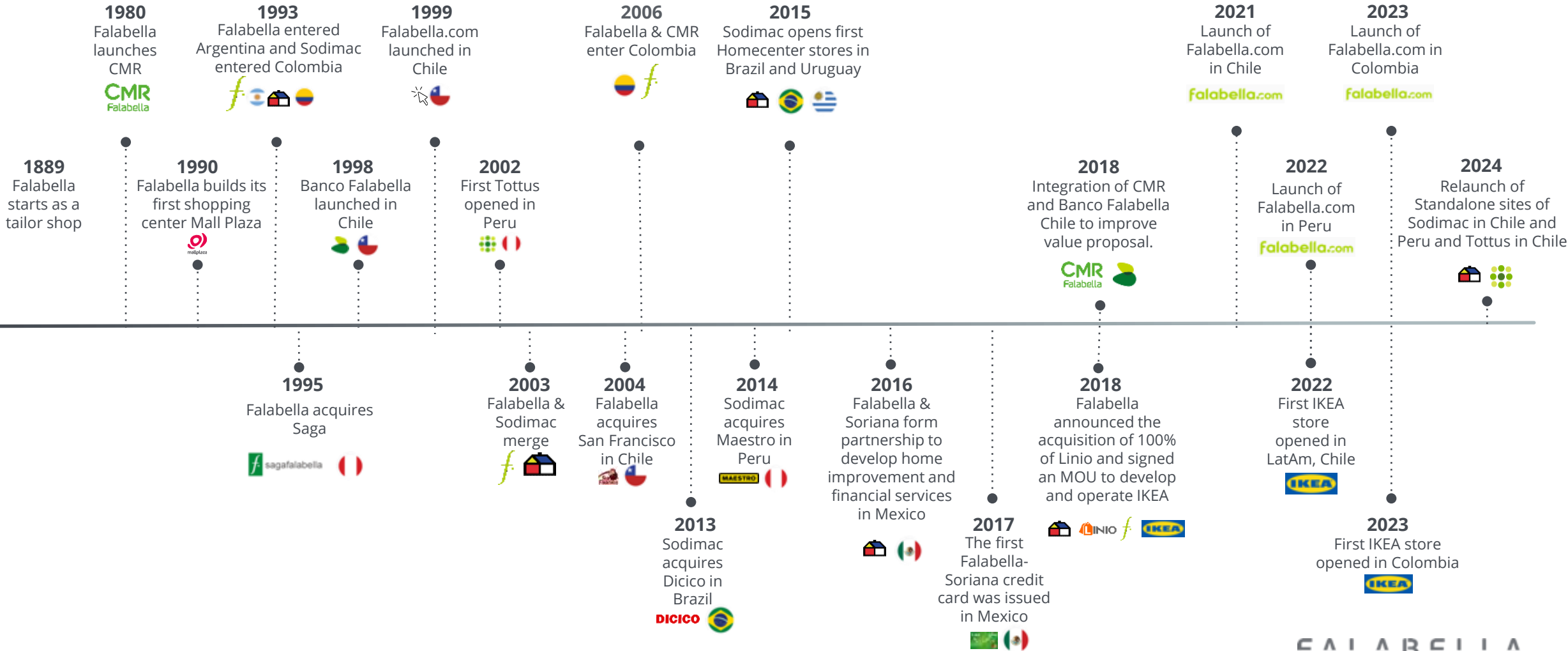
Note: All figures are presented at constant exchange rates, using an FX rate of 907.13.

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

MERGER & ACQUISITIONS



Physical and digital ecosystem with diversified presence across Latin America






								Total
 Sodimac ¹ IKEA (# of stores)	88	53	45	15	51	7	4	263
 Falabella Retail (# of stores)	45	35	25					105
 Tottus (# of stores)	71	91						162
 Financial Services (# of active credit card, MM)	3.4	1.1	1.3	0.6				6.4
 Mallplaza (# of malls)	17	15	5					37



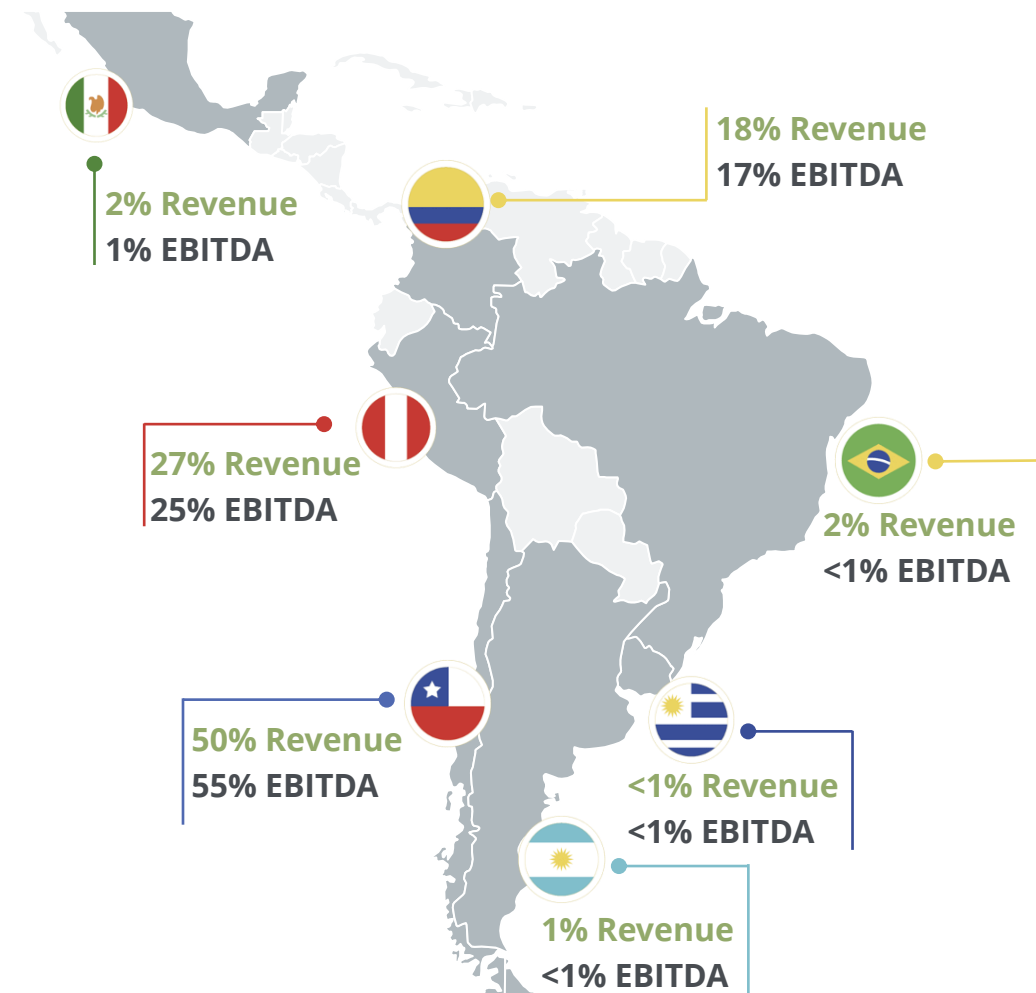
¹ Sodimac considers the operations in Colombia and Mexico which we do not consolidate.

Contribution breakdown

Mix by growth engine¹

					
Revenue (US\$ billion)	6.3	4.4	2.9	2.4	0.7
% Revenue	38%	27%	17%	14%	4%
% EBITDA	23%	17%	10%	24%	26%
Loan Book (US\$ billion)				8.4	
GLA (million sqm)					2.4

Mix by country¹



¹ Mix by Country and Mix by Engine as of 4Q25 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.

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

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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

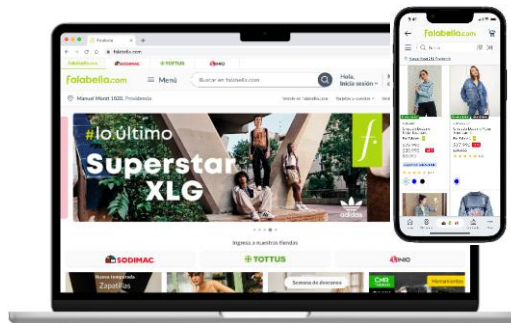


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TOTTUS Sellers

More specialized e-commerce

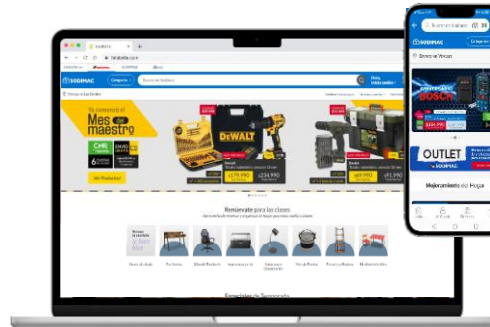
Partnering with the **Best Brands**

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TOTTUS Sellers

SODIMAC



SODIMAC Sellers

TOTTUS



TOTTUS

Cross-functional enabler



Product



Home Delivery

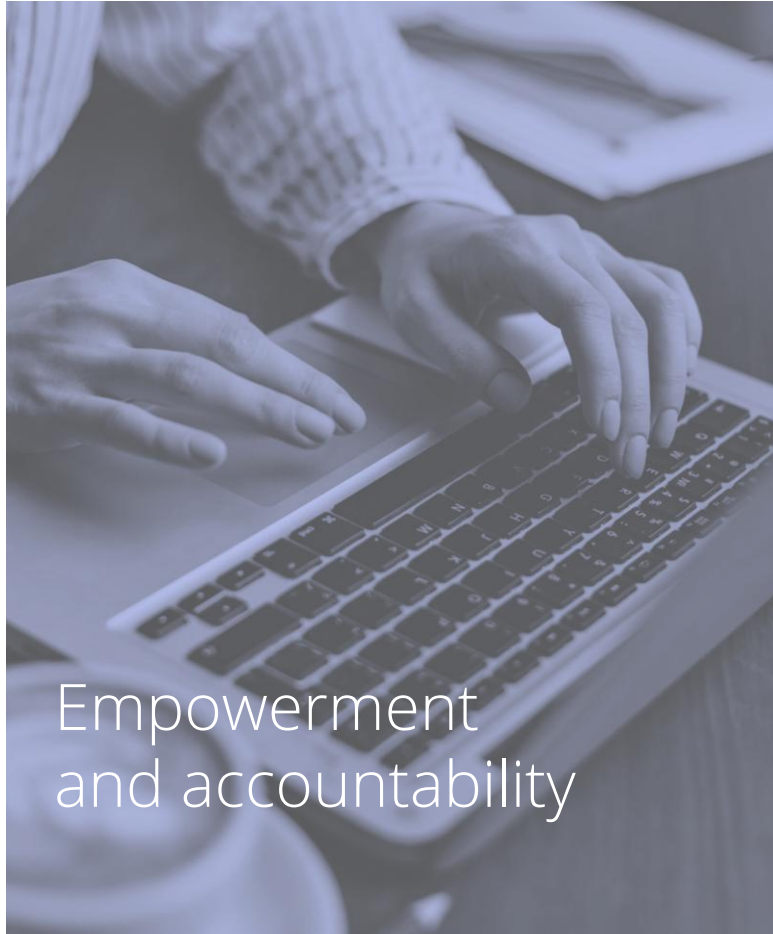


Customer Experience



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

 <p>Strengthen our leadership in the region</p> <ul style="list-style-type: none">  Focus on PRO Clients helping them grow  Differentiation through Private Labels  Growth in omnichannel to become a Specialist Superstore  Product and experience innovation 	 <p>Strengthen omnichannel offering</p> <ul style="list-style-type: none">  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 	 <p>Enhance and differentiate our value proposition</p> <ul style="list-style-type: none">  Improved experience with low-priced perception  Customer Engagement through Differentiation  Operational excellence driving efficiency and elevating customer experience 	 <p>Consolidate as the leading shopping mall operator in the region</p> <ul style="list-style-type: none">  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 	 <p>Leading digital bank in the region</p> <ul style="list-style-type: none">  A mobile-first experience with a strong presence in our high-traffic retail stores  Simple, intuitive products enhanced by the best benefits
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SHORT-TO-MID-TERM FOCUS

<ul style="list-style-type: none">  Accelerate expansion  Restore profitability 	 E-commerce expansion	<ul style="list-style-type: none">  Physical expansion  Enhance value proposition 	<ul style="list-style-type: none">  Consolidate operation  Brownfield growth + M&A in the Andean region 	 Grow Loan Book Drive profitability
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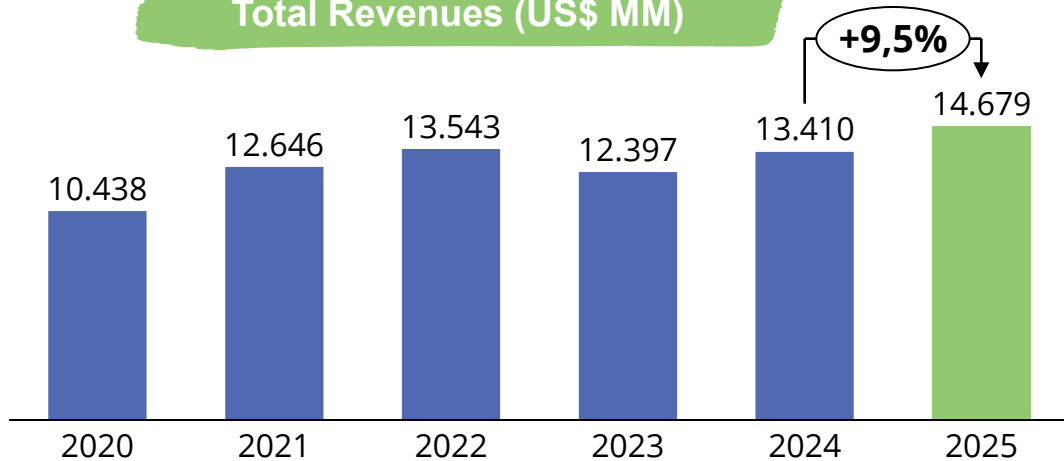
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Financial Evolution

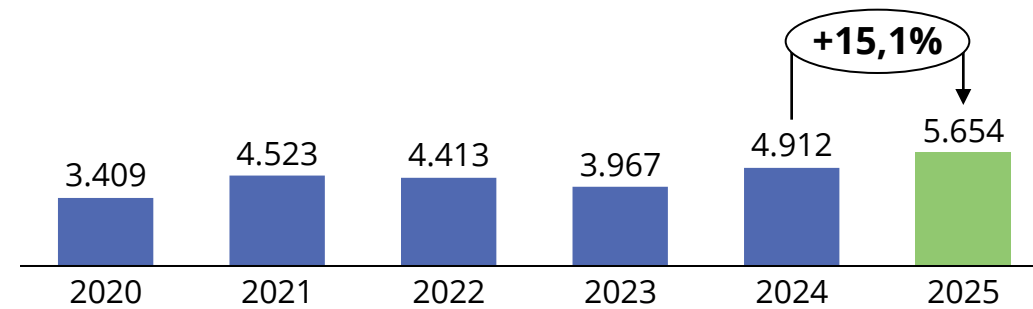


Main financials figures¹

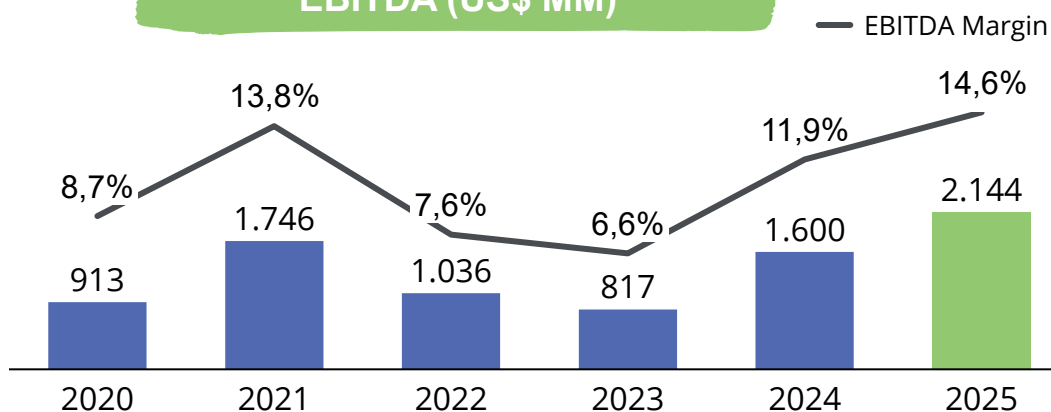
Total Revenues (US\$ MM)



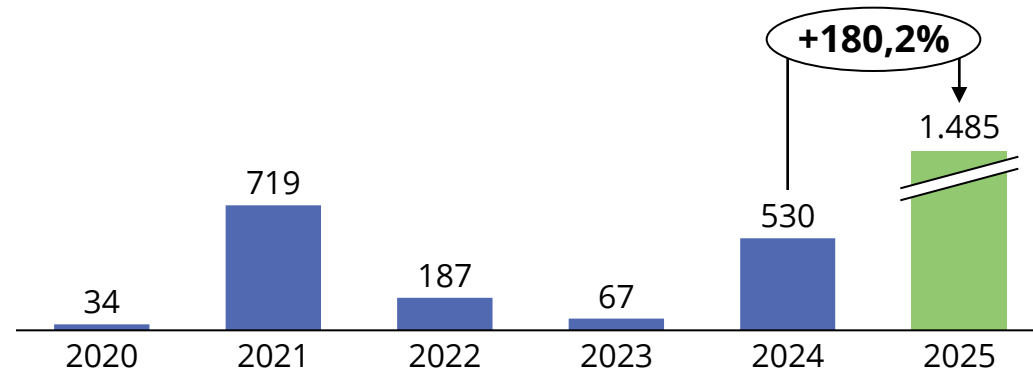
Gross Profit (US\$ MM)



EBITDA (US\$ MM)



Net Income¹ (US\$ MM)



Summary financials (US\$ MM)

	2020	2021	2022	2023	2024	2025	Var a/a
TOTAL SALES							
Total sales	10,506	14,174	13,762	12,374	13,010	14,180	9%
GMV Online	2,411	3,150	2,941	2,636	2,855	3,345	17%
Total sales of physical stores	8,095	11,024	10,821	9,738	10,155	10,835	7%
FINANCIAL RESULTS							
Non-banking Revenue	9,129	11,393	11,536	10,313	11,379	12,504	10%
Financial Services Revenue	1,309	1,253	2,008	2,084	2,031	2,175	7%
Total Revenue	10,438	12,646	13,543	12,397	13,410	14,679	9%
Gross profit	3,409	4,523	4,413	3,967	4,912	5,654	15%
SG&A expenses	(3,005)	(3,292)	(3,864)	(3,655)	(3,825)	(4,016)	5%
EBITDA	913	1,746	1,036	817	1,600	2,144	34%
Net Income	34	719	187	67	530	1,485	180%
Net Income Ex. FV Effect*				(38)	480	897	87%
BALANCE SHEET							
Cash (non-banking)	1,341	588	688	1,188	1,806	1,747	-3%
Gross Loan Book	5,195	6,292	7,450	7,044	7,066	8,353	18%
Financial Net Debt (Exc. Banking)	2,479	2,874	4,046	3,541	2,713	1,824	-33%

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

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

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Highlights

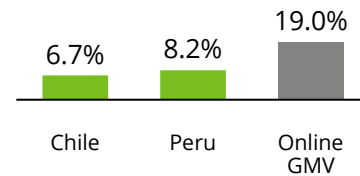
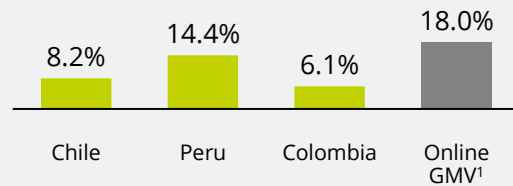
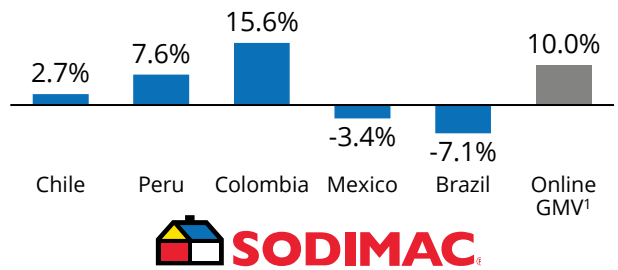
4Q25



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

Revenue Var (% vs 4Q24)

(local currency)



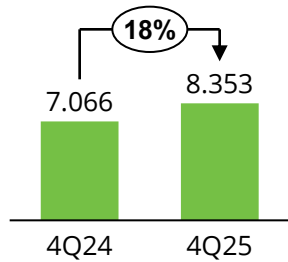
¹ Includes 1P and 3P GMV. Excludes calendar effect of the Cyber Monday Chile 2024. This year, the event took place in October, while in 2024 it included one day in 3Q24 (September 30)

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

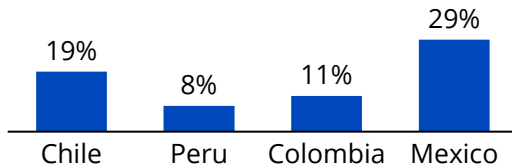
Building the leading digital bank of the Andean region²

Loan portfolio

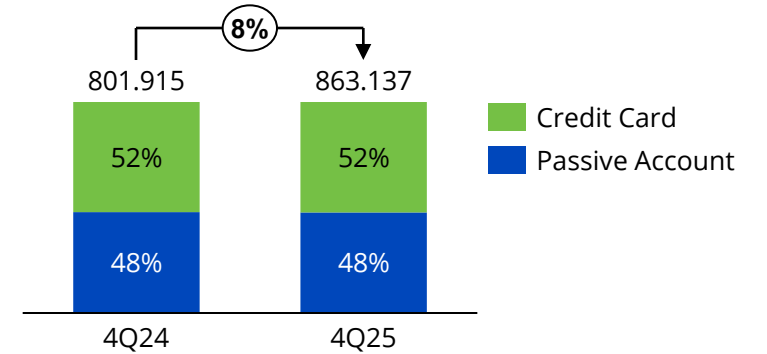
Stock (US\$ MM)



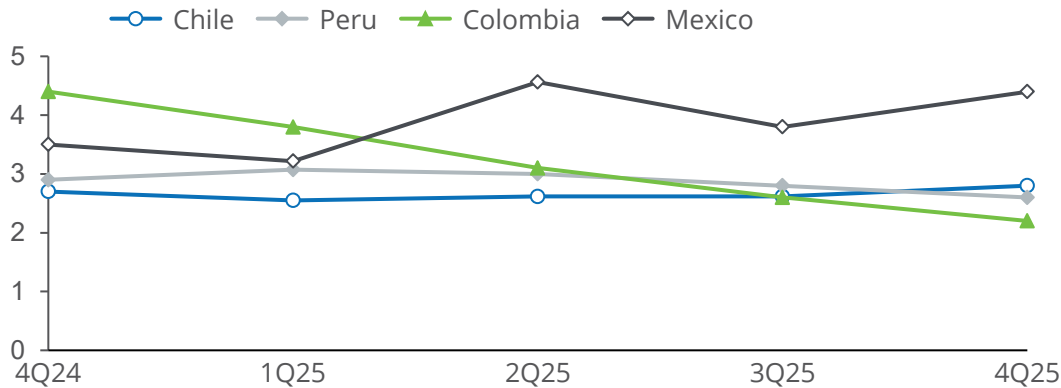
Var vs 4Q24, in local currency



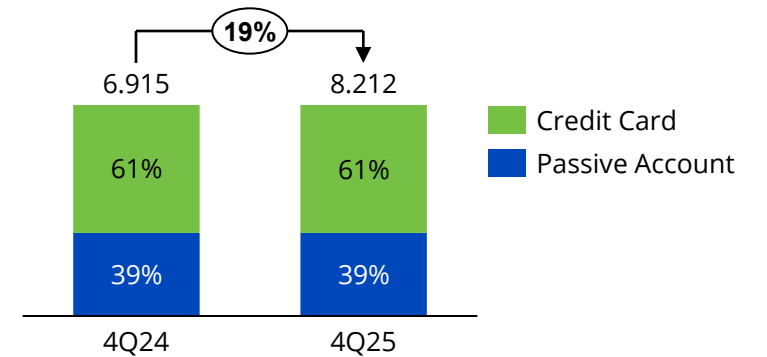
Credit card & passive account openings (#)



NPLs (%)



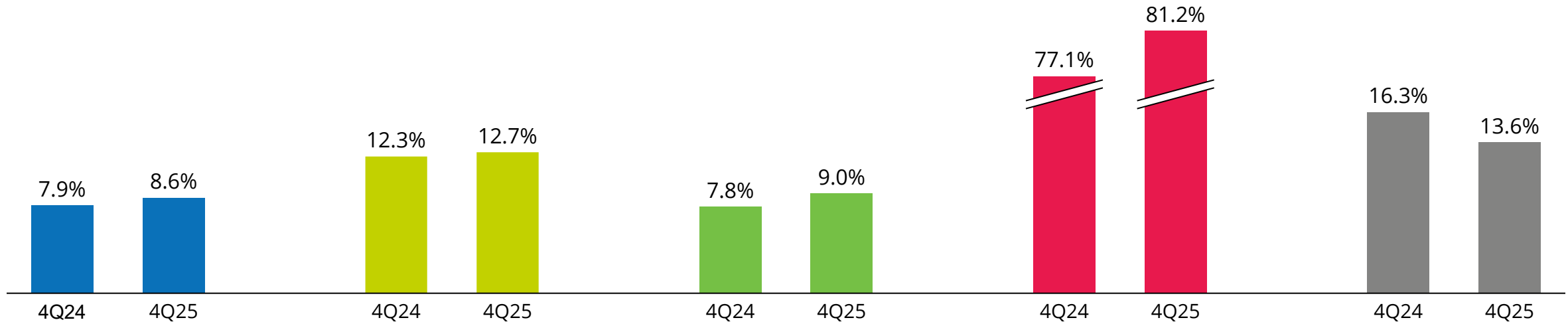
Credit & debit card purchases (US\$ MM)



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.

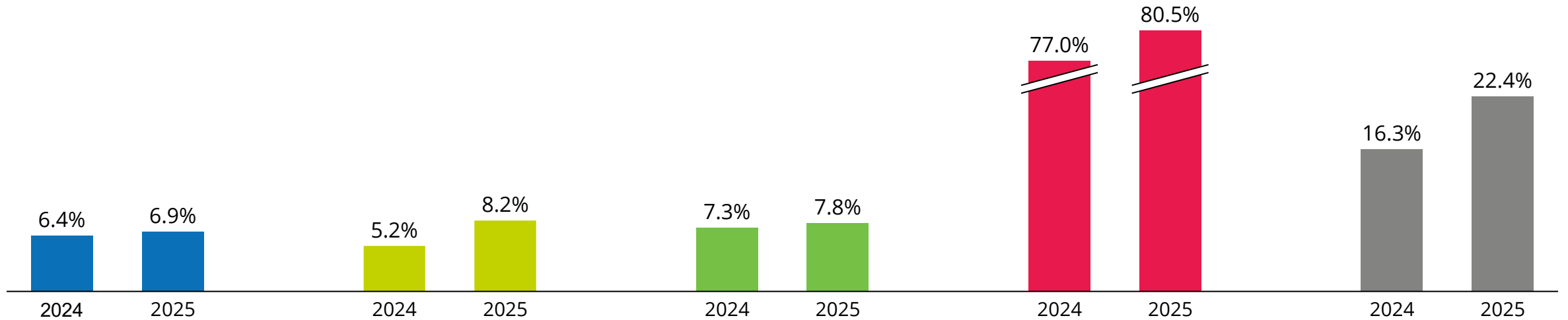
Our strategy has allowed to enhance profitability across our five growth engines during 4Q25

EBITDA margin (%)

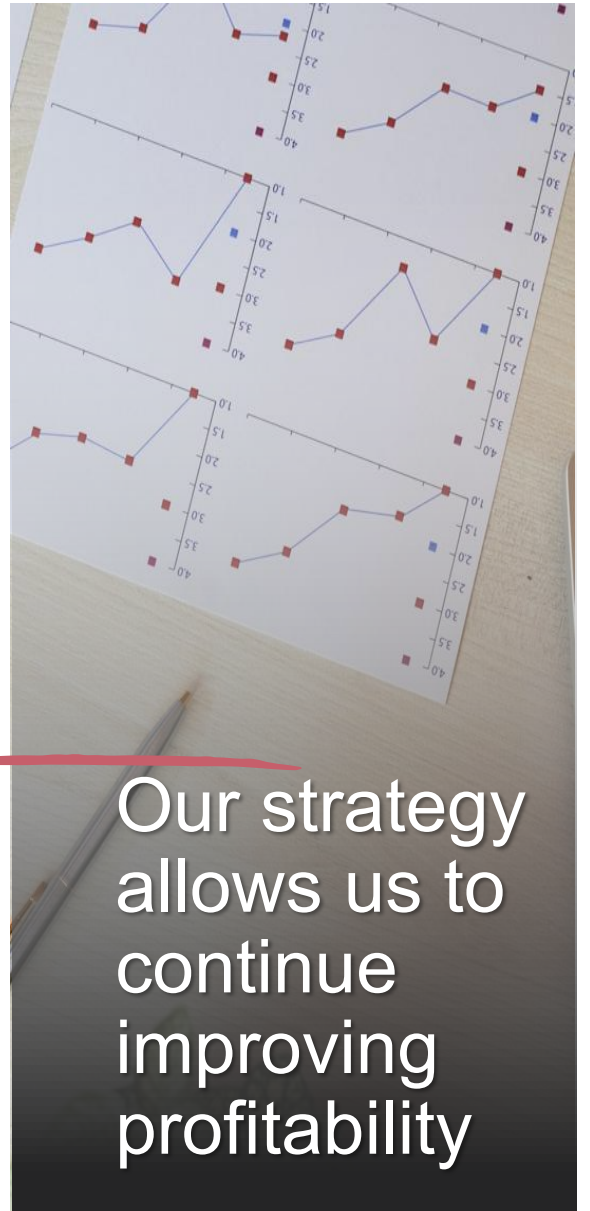
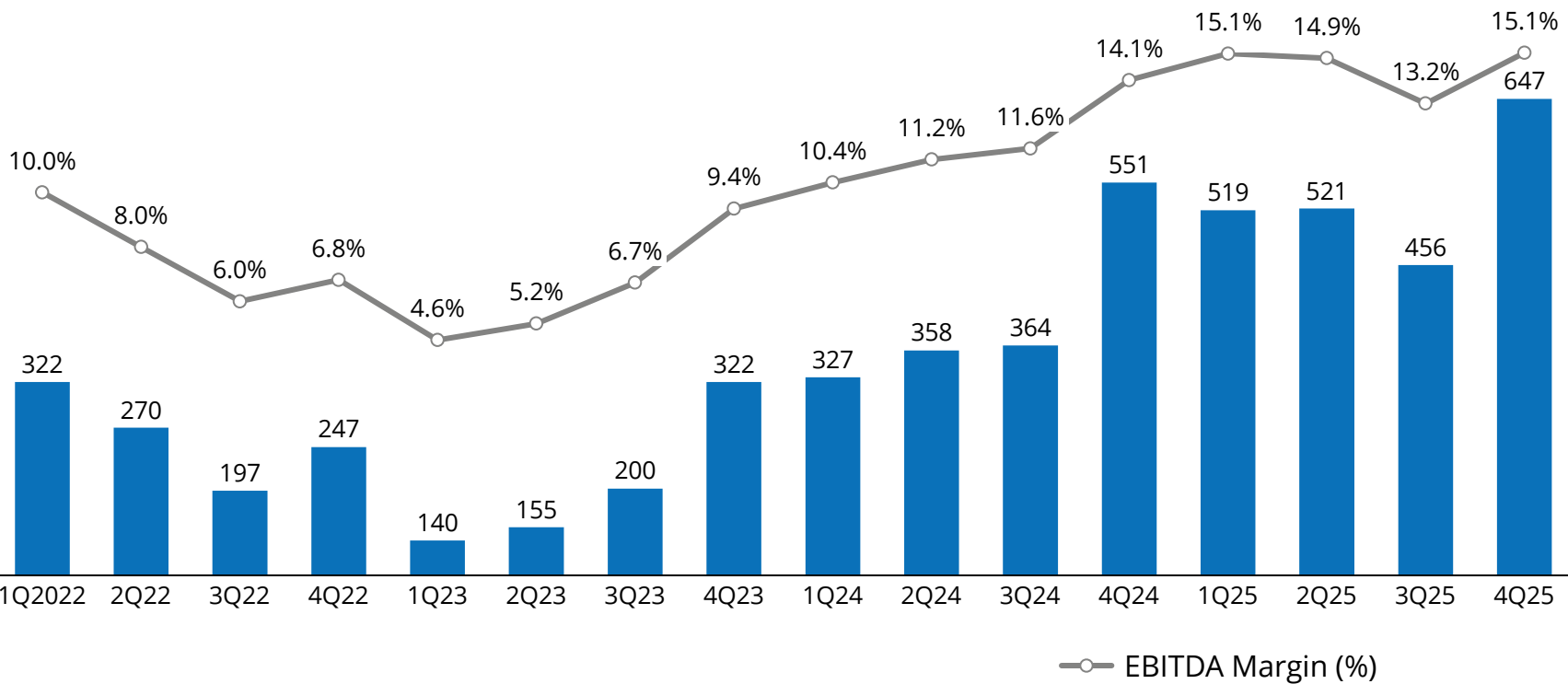


And throughout 2025, we continued to drive profitability improvements through our strategy

EBITDA margin (%)



EBITDA evolution (US\$ MM)

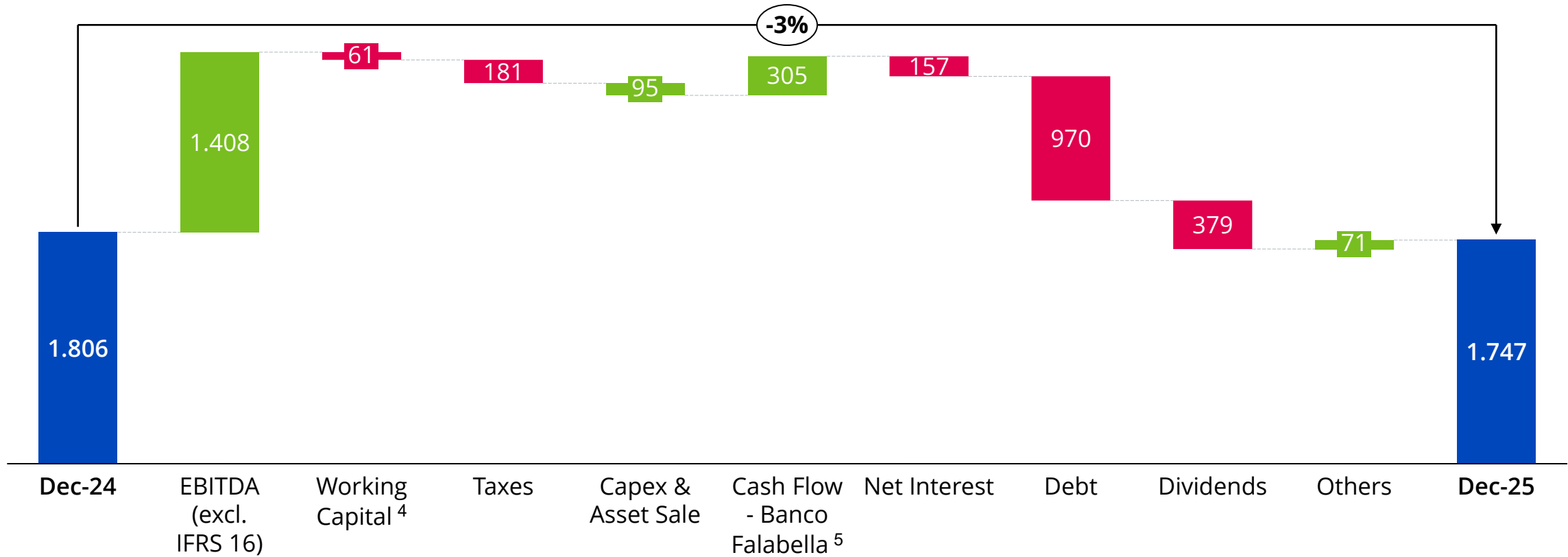


Our strategy allows us to continue improving profitability

Our operation continues to contribute to cash improvement

Evolution Cash (US\$ MM)

Non-banking businesses

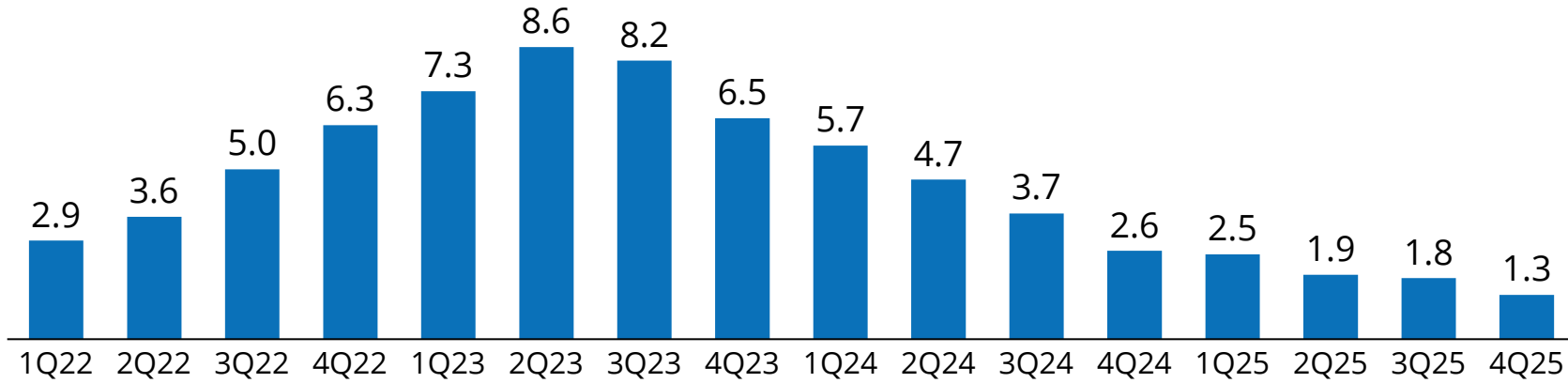


⁴ Working Capital includes accounts for Inventories, Trade and other accounts receivables and Trade and other accounts payable;

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.

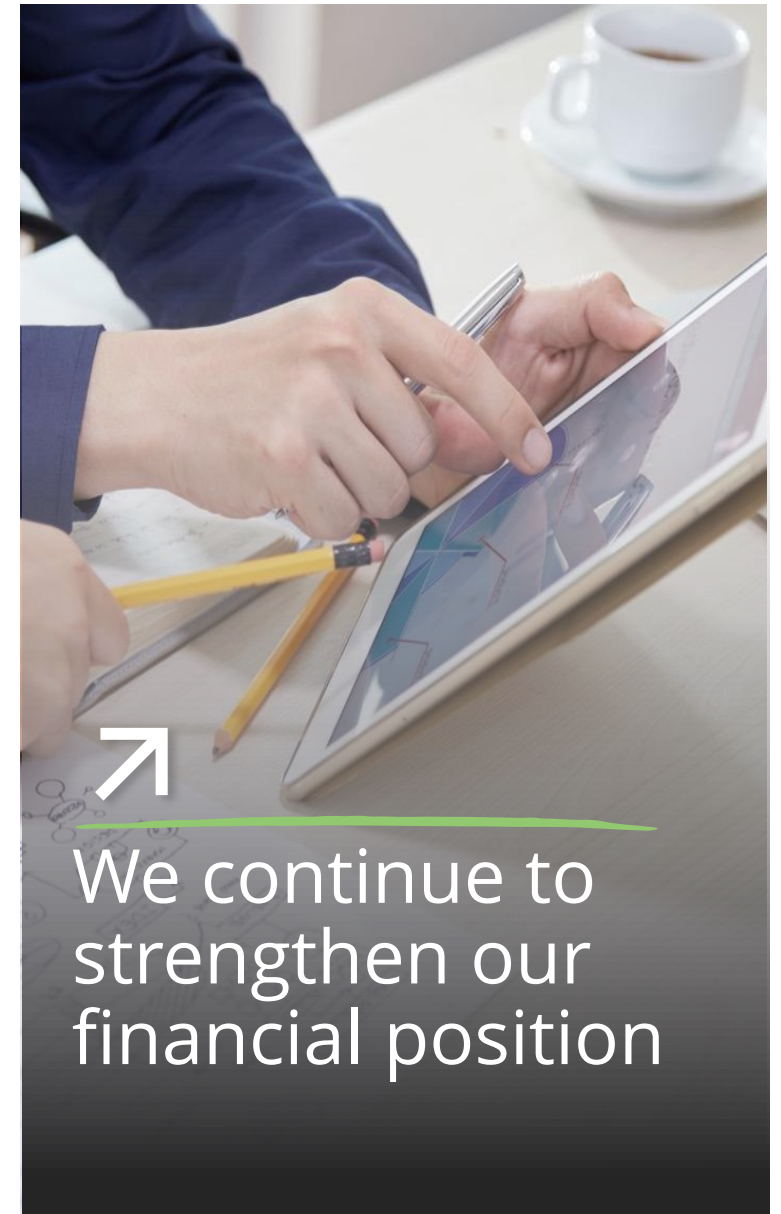
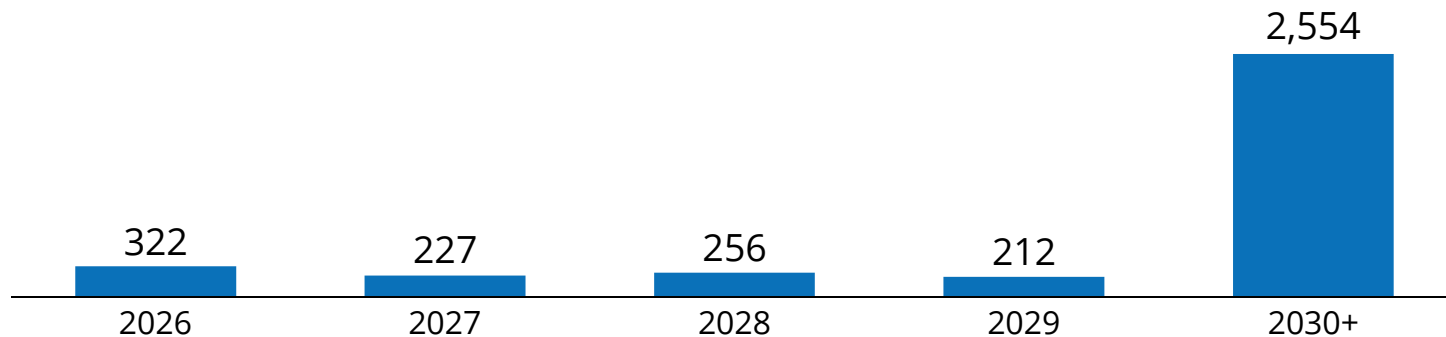
Net Financial Debt / EBITDA



Debt Maturity Profile (US\$ MM)

Non-banking businesses, after hedging derivatives

As of Dec-25

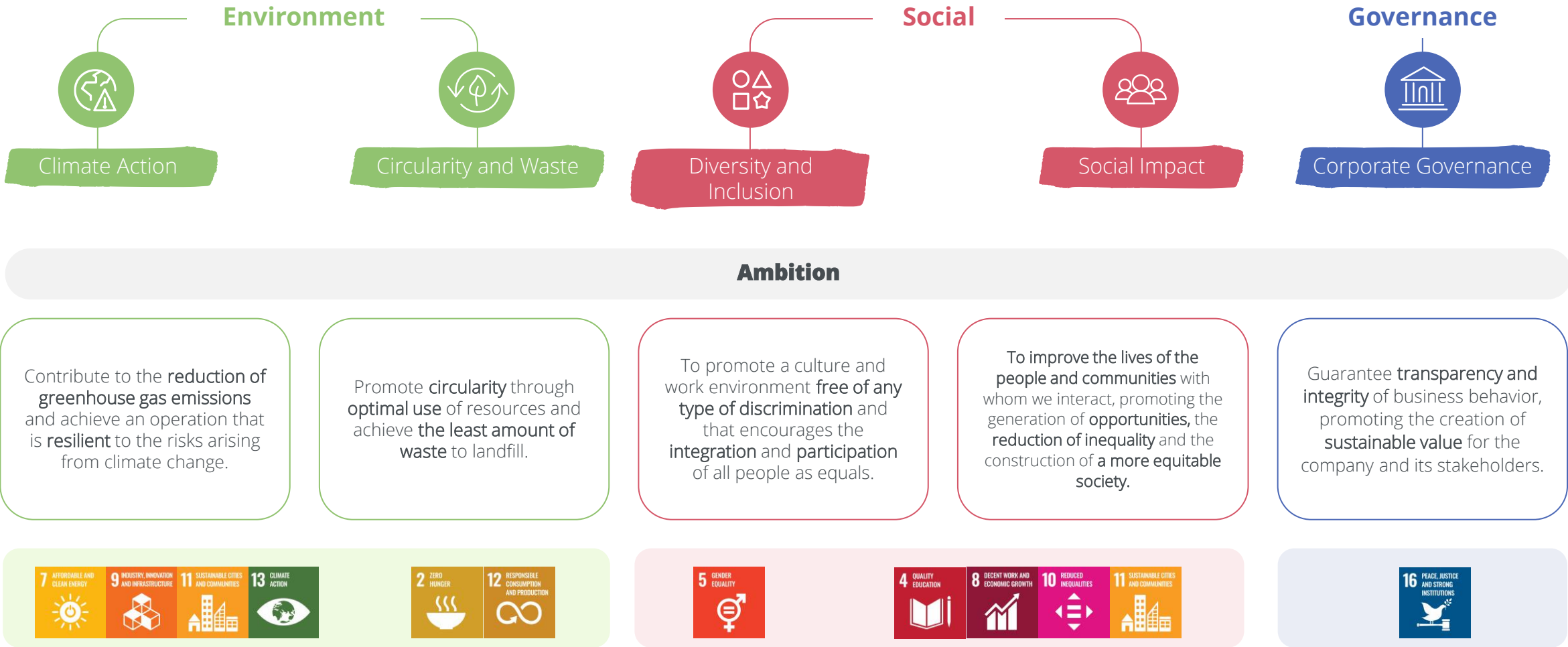


↗
We continue to strengthen our financial position

ESG

FALABELLA
...

Falabella's purpose is based on five ESG pillars with clear aspirations and objectives aligned with the Sustainable Development Goals



ESG 2025 Progress Synthesis

Environmental*



1,400
tons

Food donations

+32%
vs 2024



451 installations with electricity supply

80%

from renewable sources



603
+7% vs 2024

Billion in sales of sustainable products

All the Group's businesses recognized in HuellaChile for carbon management

Social

39,9% Women

in Senior Management and Management positions

+2,6 million

of beneficiaries of Falabella Group's social impact programs



+5,000

Entrepreneurs

participate in commercial instances of the Falabella Group.



+58,000

children and adolescents

improve their learning in schools in Latin America and India.



+13,900

children, young people and adults

receive training in Financial Education

Corporate Governance

First Place

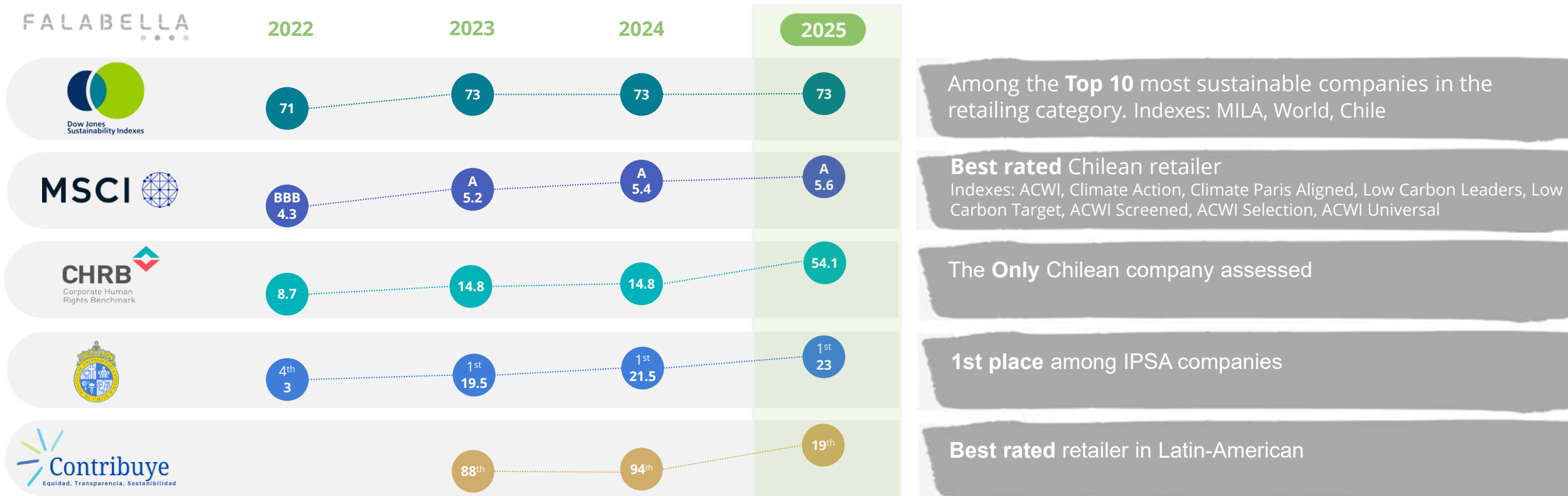
Among the IPSA companies in the Human Rights and Business Diagnosis (PUC, ILO and WBA)

Falabella among the 7 companies

of the world's most sustainable retailers, according to S&P DJBICI

- Policies: Human Rights; Environmental and Climate Change
- Approval and implementation of the Human Rights Program
- ESG risks integrated in Corporate Risk Management Model:
 - Climate change (physical and transitional)
 - Conflict with the Community
 - Greenwashing (gap between ESG commitments and execution)

The progress of our management is reflected in **the sustained improvement of our rating** in the **main rating agencies and ESG ratings** at the national and international level



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