Santander Latin American CEO Conference

March 3-4, 2026

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.

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

Key Figures[1]

FALABELLA

37 million
Ecosystem Customers

US$ 14.7 Bn
Total Revenue

US$ 3.3 Bn
Online GMV

US$ 2.1 Bn
EBITDA

US$ 13,6 Bn[2]
(+10% YoY)
Retailers Revenue

US$ 721 MM[1]
(+32% YoY)
Mallplaza Revenue

US$ 8,4 Bn[3]
(+18% YoY)
Gross Loan Book

+21.6 MM[1]
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

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	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 engine[1]

					mallplaza
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 country[1]

[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.

FALABELLA

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

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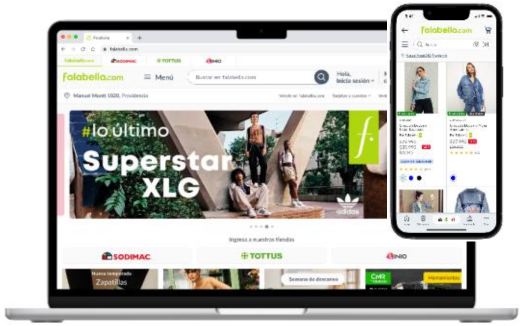
falabella. SODIMAC TOTTUS Sellers

More specialized e-commerce

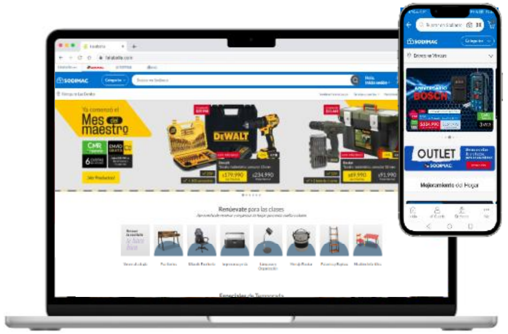
Partnering with the Best Brands

falabella.com



falabella. SODIMAC TOTTUS Sellers

SODIMAC



SODIMAC Sellers

TOTTUS

TOTTUS

Cross-functional enabler

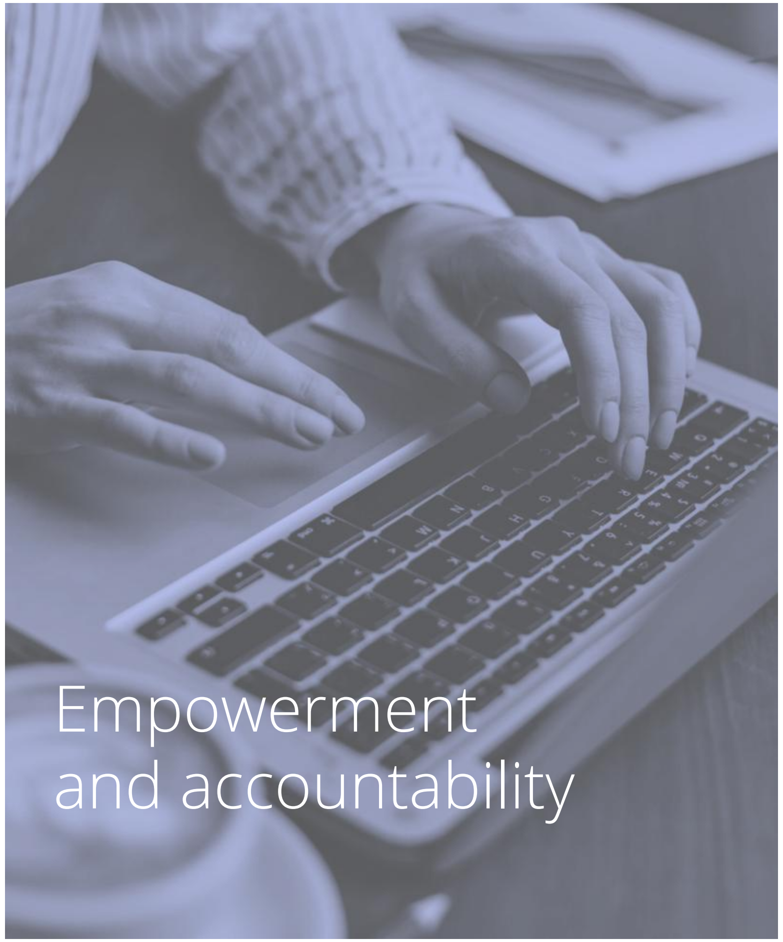
Product

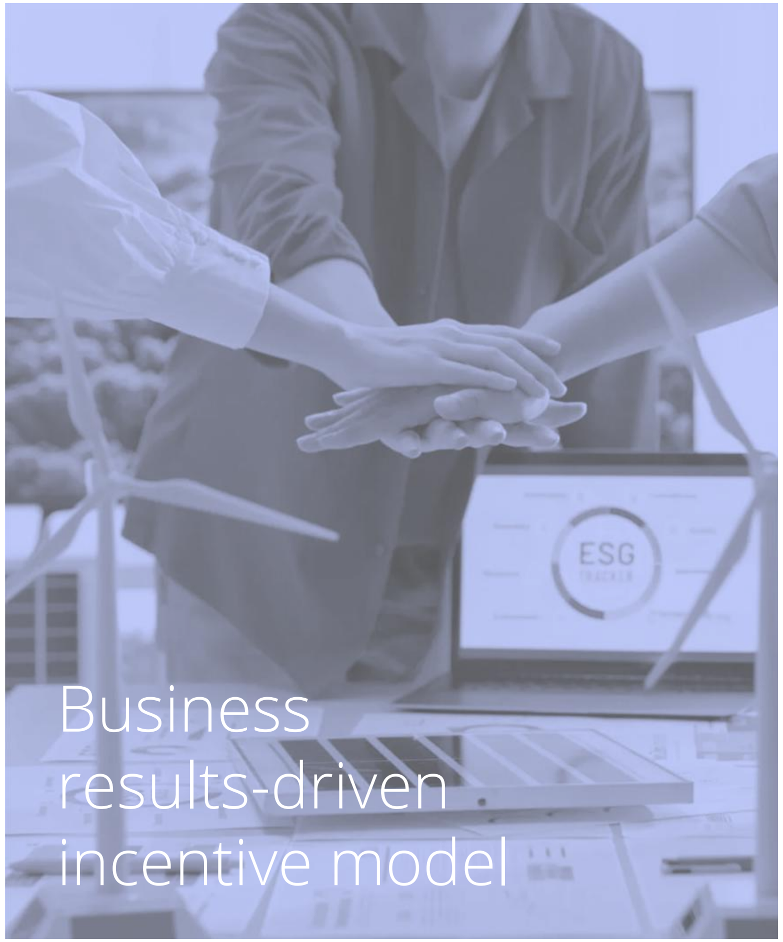
Home Delivery

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

SODIMAC

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

falabella.

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

TOTTUS

Enhance and differentiate our value proposition

- Improved experience with low-priced perception
- Customer Engagement through Differentiation
- Operational excellence driving efficiency and elevating customer experience

mallplaza

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**

Banco Falabella

Leading digital bank in the region

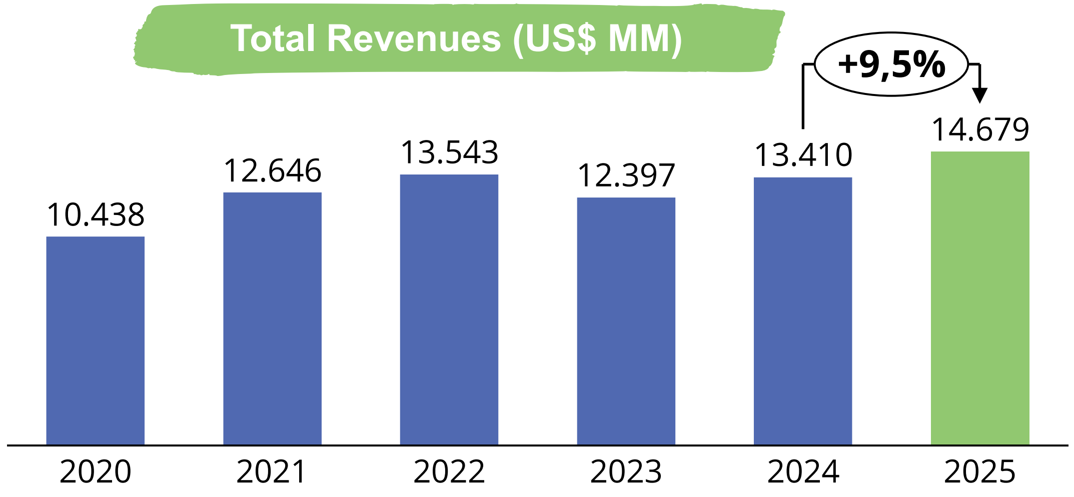
- A mobile-first experience with a strong presence in our high-traffic retail stores
- Simple, intuitive products enhanced by the best benefits

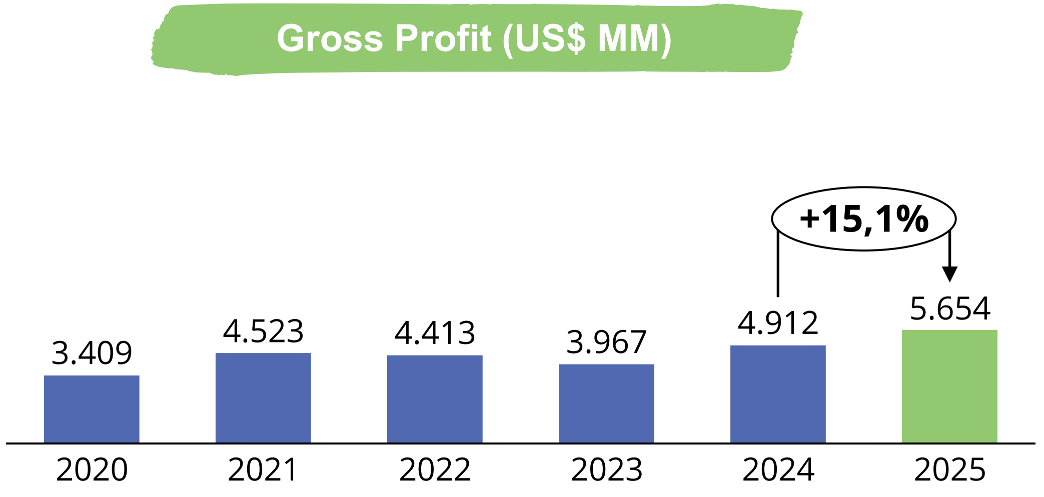
SHORT-TO-MID-TERM FOCUS

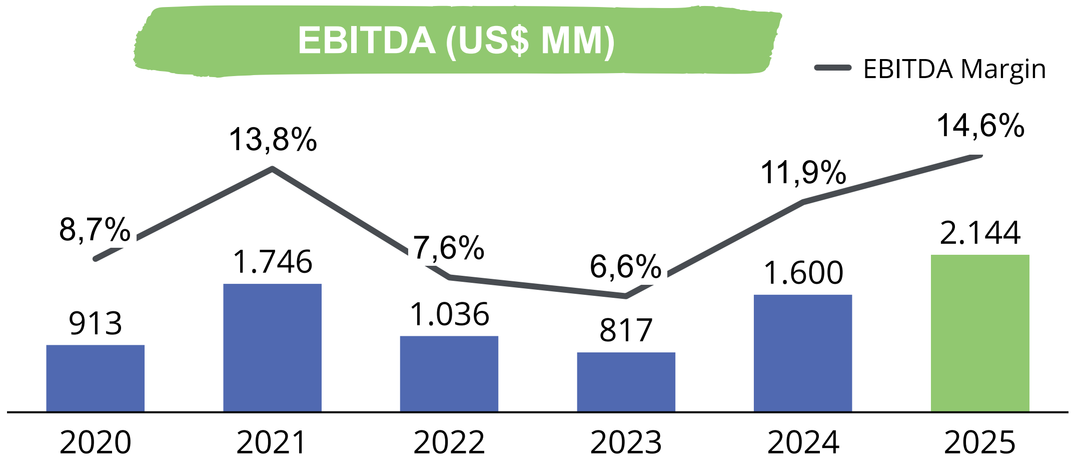
SODIMAC	falabella.	TOTTUS	mallplaza	Banco Falabella
Accelerate expansion	E-commerce expansion	Physical expansion	Consolidate operation	Grow Loan Book
Restore profitability		Enhance value proposition	Brownfield growth + M&A in the Andean region	Drive profitability

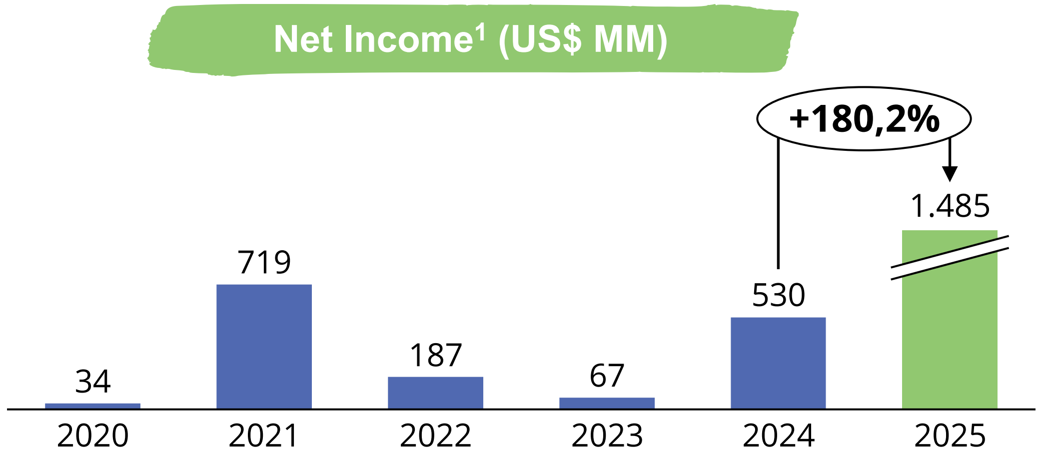
Financial Evolution

Main financials figures[1]









[1] Net income reported includes the fair value effect attributable to the owners of the parent company since 20222

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

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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.

FALABELLA

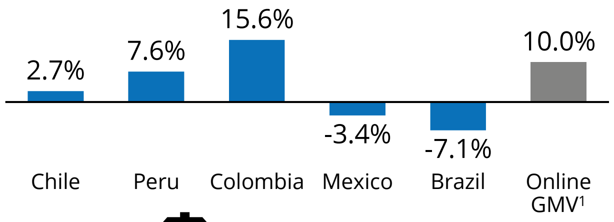
Highlights

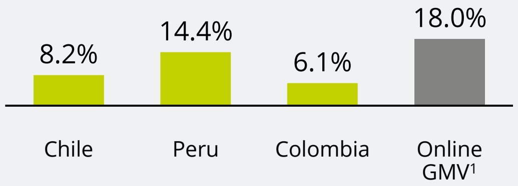
4Q25

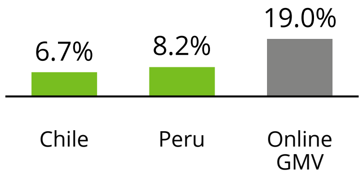
Our retailers are maintaining their momentum showing solid topline growth, with total online GMV[1] growing 16% YoY

Revenue Var (%, vs 4Q24)

(local currency)





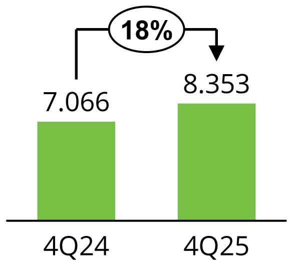
[1] Includes 1P and 3P GMV. Excludes calendar effect of the Cyber Monday Chile 2024. This year, the event took place in October, while in 2024 it included one day in 3Q24 (September 30)

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

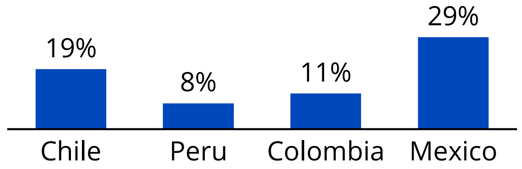
Building the leading digital bank of the Andean region²

Loan portfolio

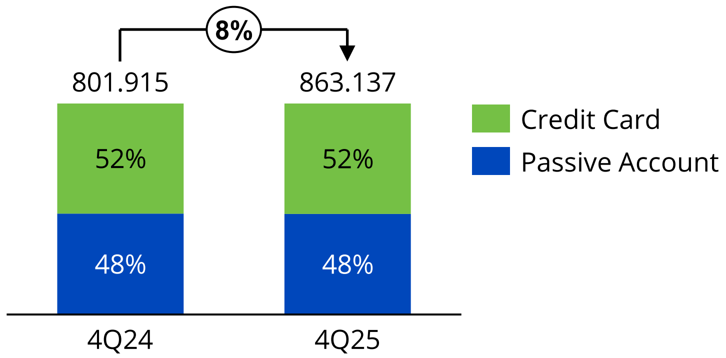
Stock (US$ MM)



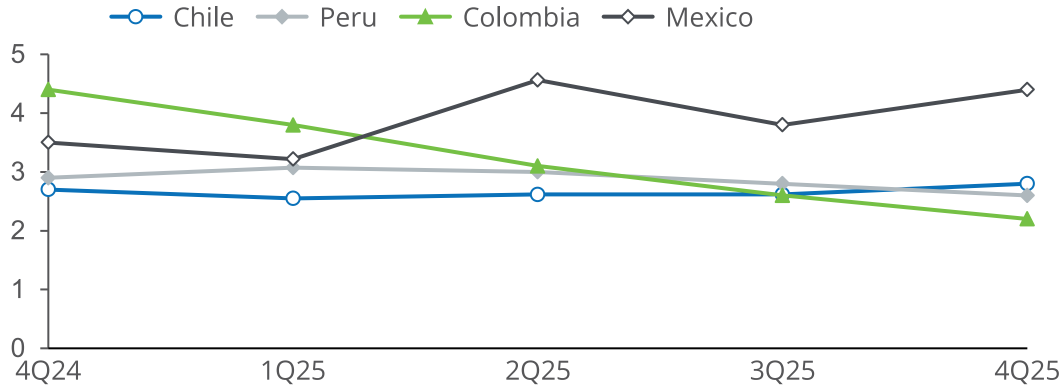
Var vs 4Q24, in local currency



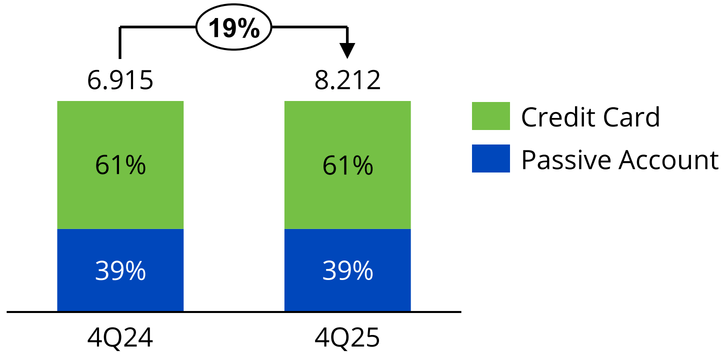
Credit card & passive account openings (#)



NPLs (%)



Credit & debit card purchases (US$ MM)



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

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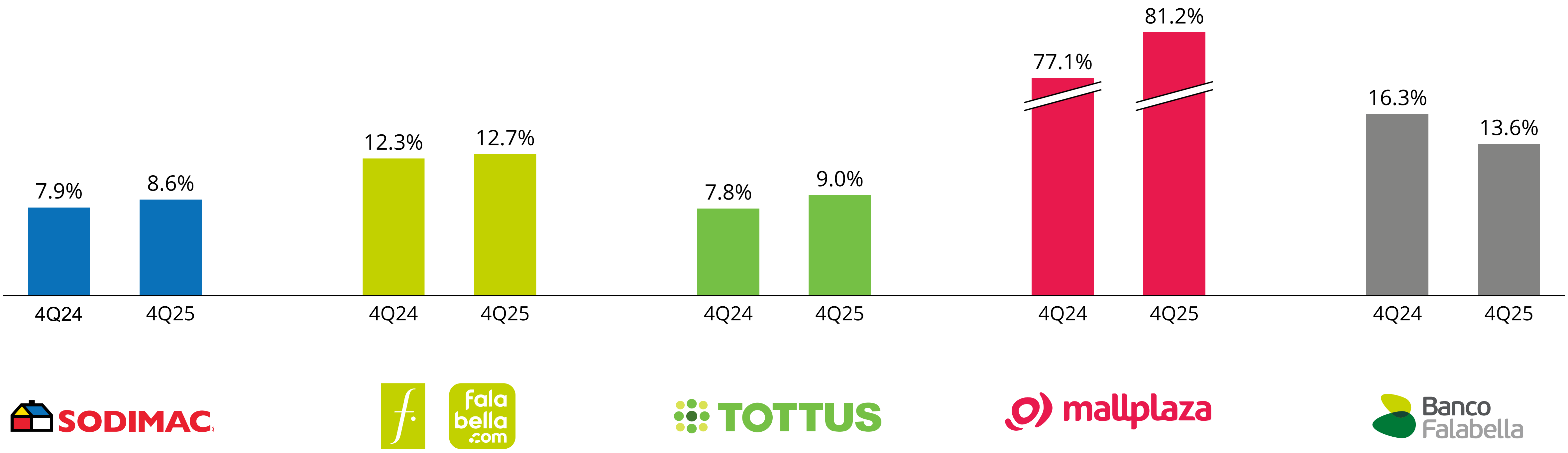
Our strategy has allowed to enhance profitability
across our five growth engines during 4Q25

EBITDA margin (%)



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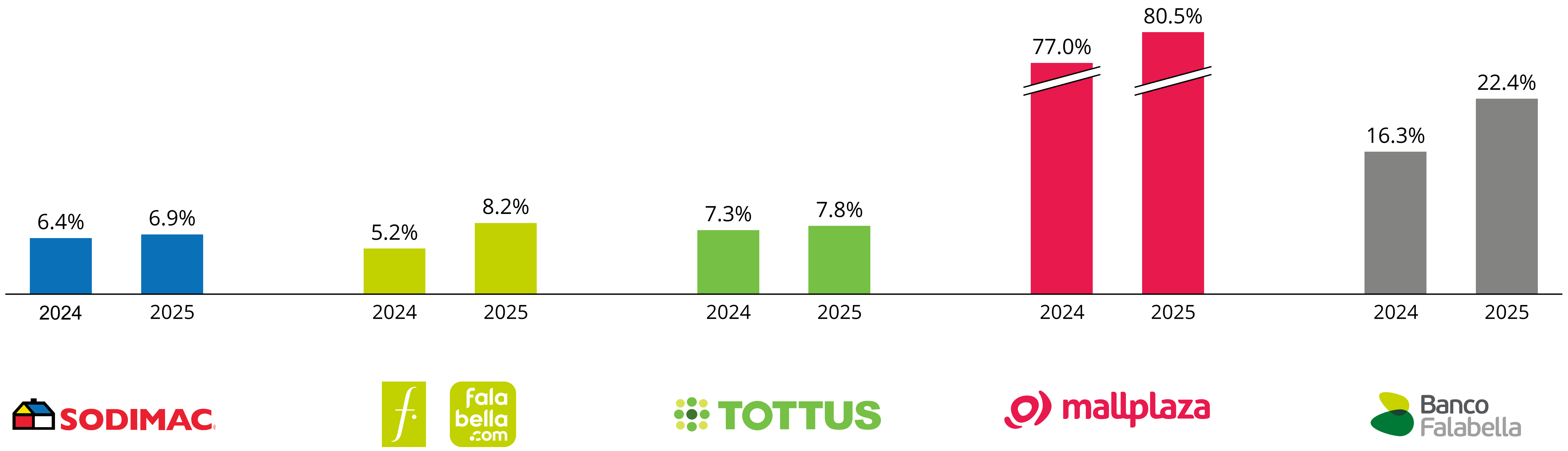
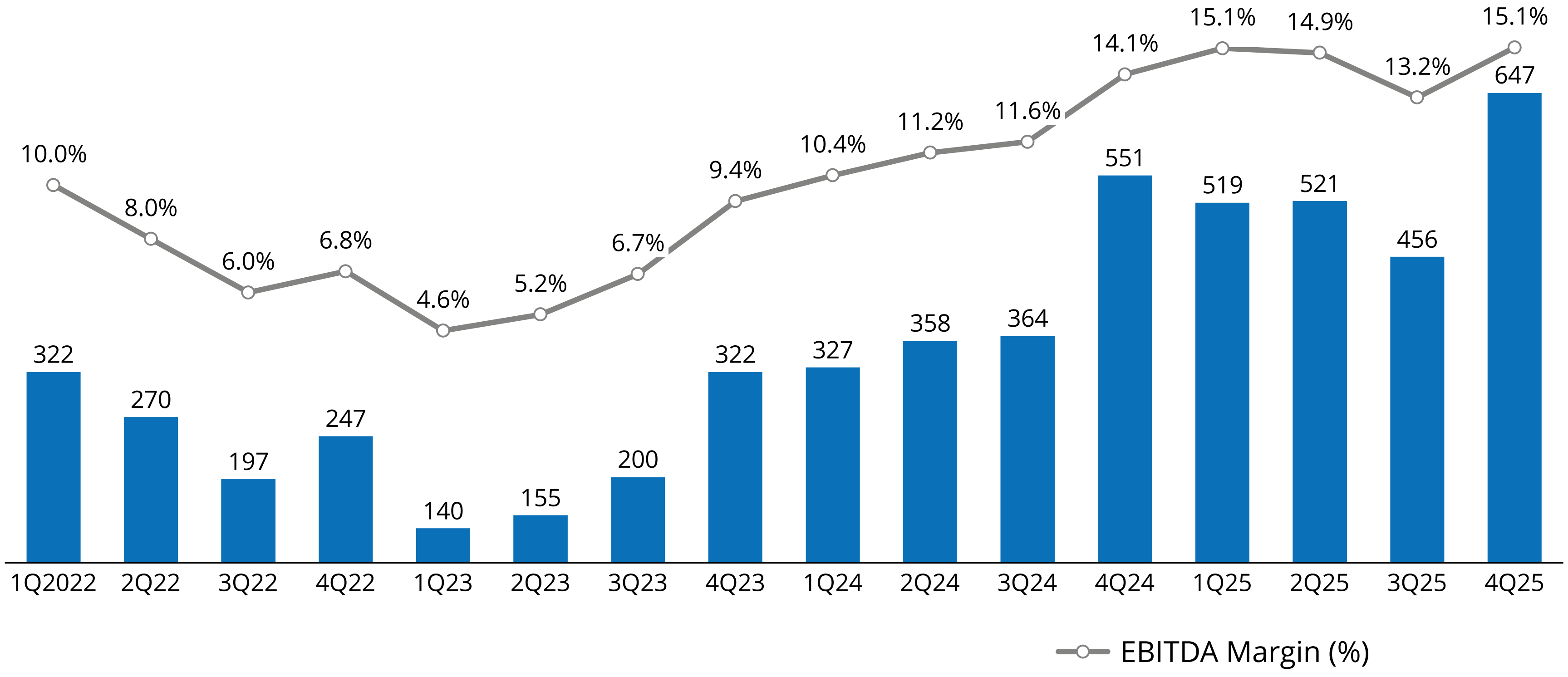
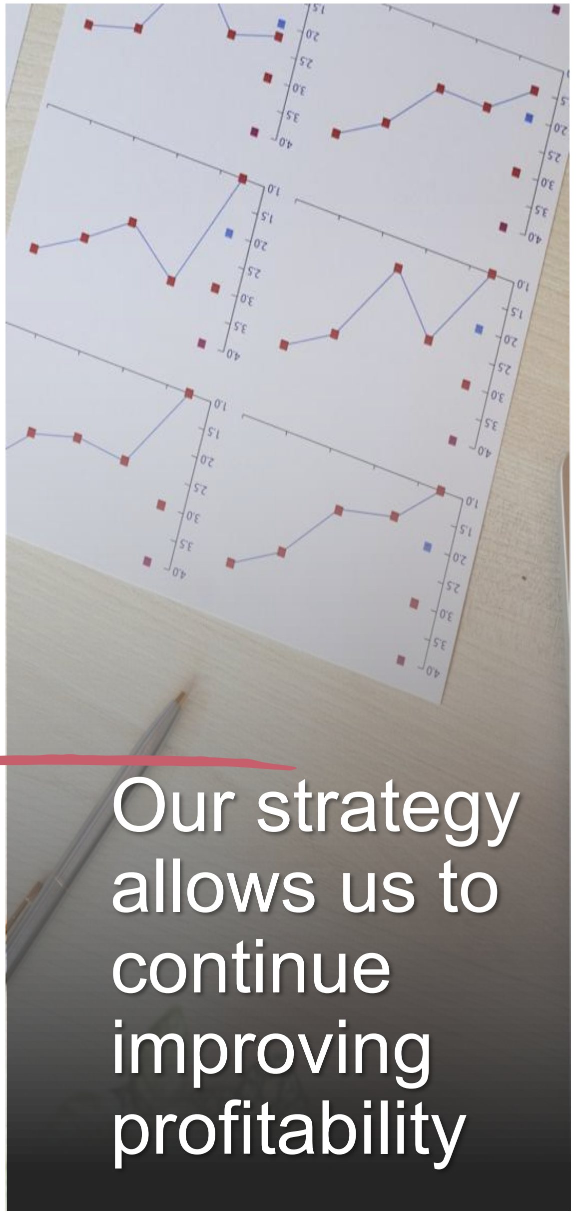
And throughout 2025, **we continued to drive profitability improvements through our strategy**

EBITDA margin (%)



EBITDA evolution (US$ MM)





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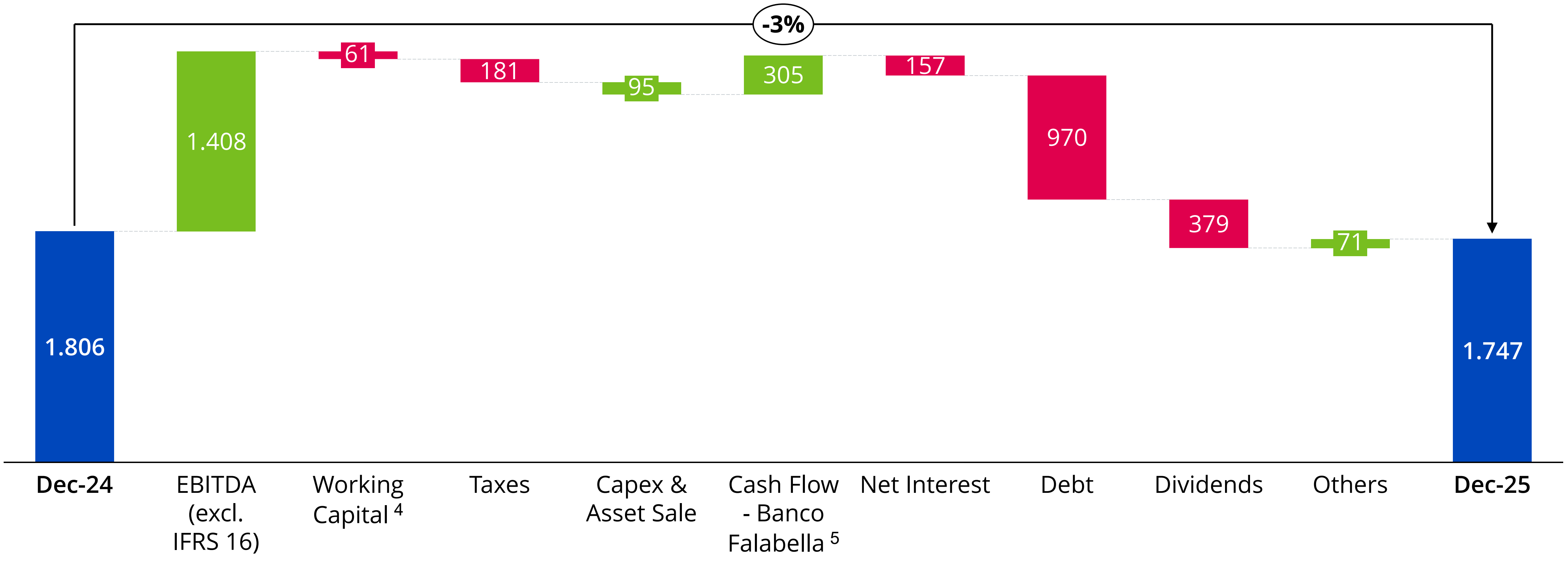
Our operation continues to contribute to cash improvement

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

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

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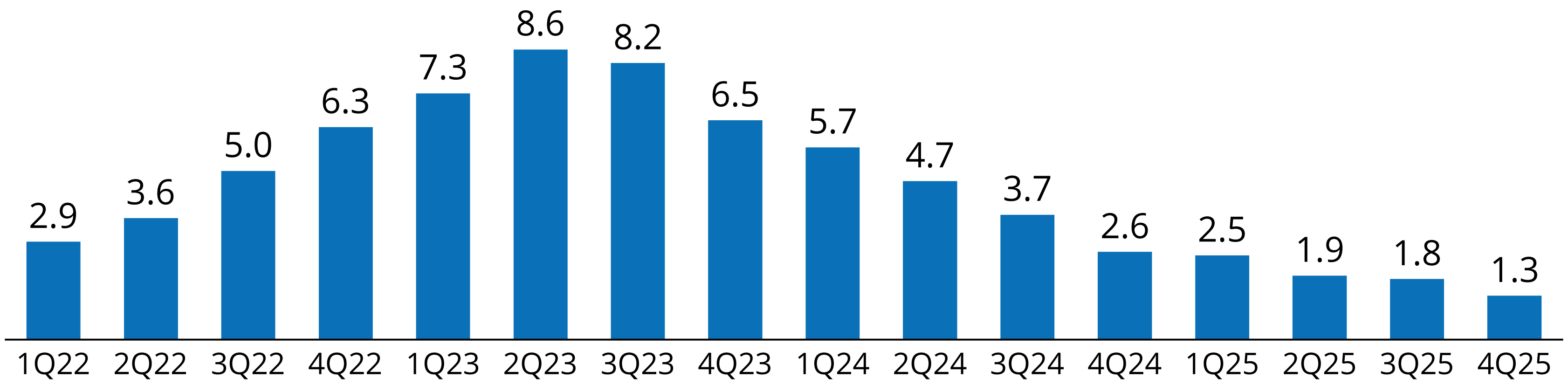
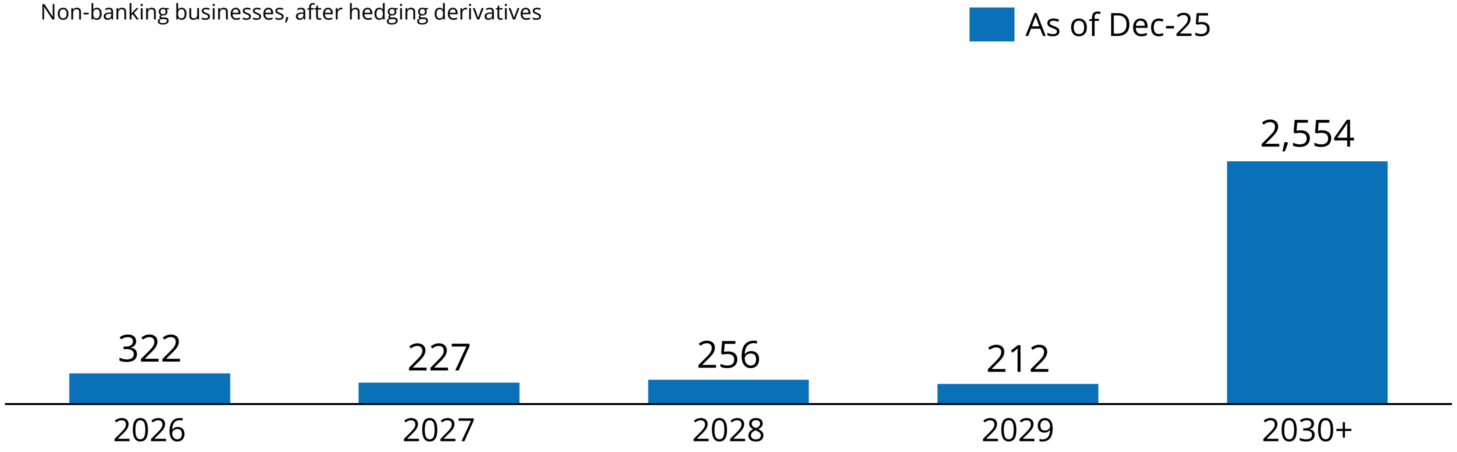
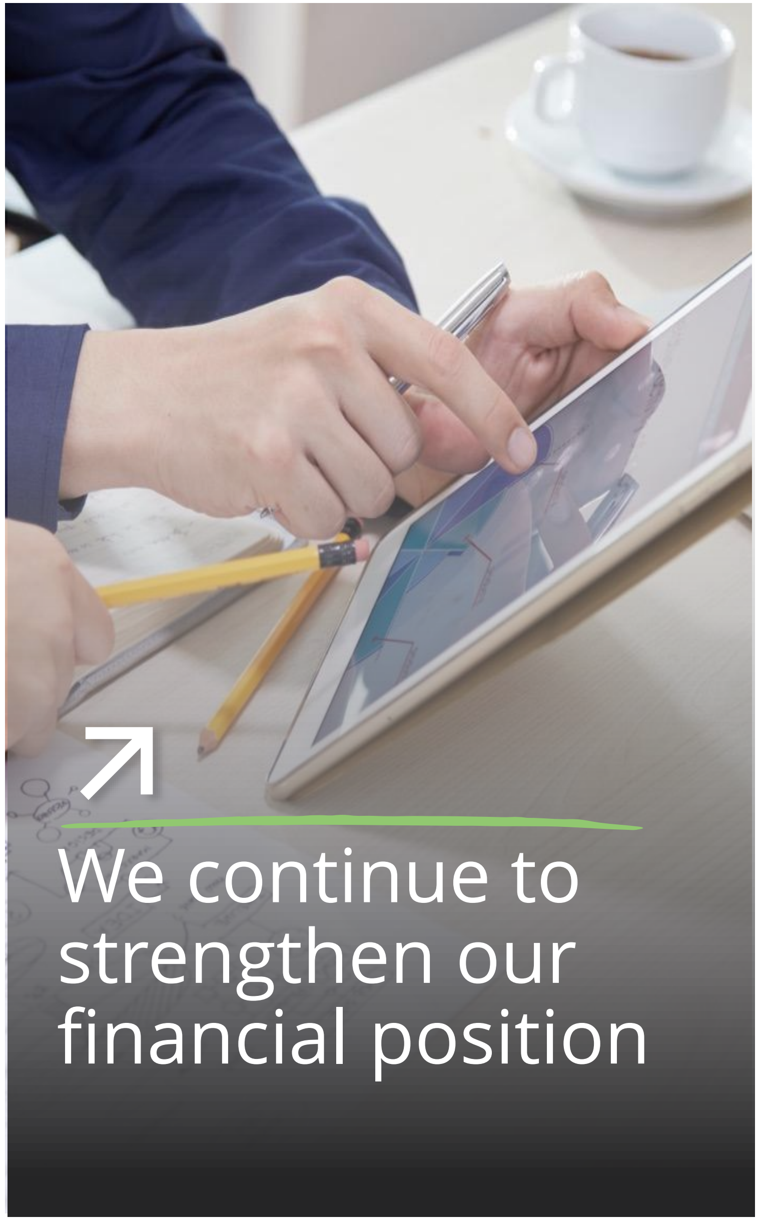
Net Financial Debt / EBITDA



Debt Maturity Profile (US$ MM)

Non-banking businesses, after hedging derivatives





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ESG

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

Environment

- Climate Action
- Circularity and Waste

Social

- Diversity and Inclusion
- Social Impact

Governance

- Corporate Governance

Ambition

Climate Action	Circularity and Waste	Diversity and Inclusion	Social Impact	Corporate Governance
Contribute to the **reduction of greenhouse gas emissions** and achieve an operation that is **resilient** to the risks arising from climate change.	Promote **circularity** through **optimal use** of resources and achieve **the least amount of waste** to landfill.	To promote a culture and work environment **free of any type of discrimination** and that encourages the **integration** and **participation** of all people as equals.	**To improve the lives of the people and communities** with whom we interact, promoting the generation of **opportunities**, the **reduction of inequality** and the construction of **a more equitable society**.	Guarantee **transparency and integrity** of business behavior, promoting the creation of **sustainable value** for the company and its stakeholders.

SDG

Climate Action	Circularity and Waste	Diversity and Inclusion	Social Impact	Corporate Governance
7 Affordable and clean energy; 9 Industry, innovation and infrastructure; 11 Sustainable cities and communities; 13 Climate action	2 Zero hunger; 12 Responsible consumption and production	5 Gender equality	4 Quality education; 8 Decent work and economic growth; 10 Reduced inequalities; 11 Sustainable cities and communities	16 Peace, justice and strong institutions

ESG 2025 Progress Synthesis

FALABELLA

Environmental*

1,400 tons

Food donations

+32% vs 2024

451 installations with electricity supply

80% from renewable sources

603 Billion in sales of sustainable products

+7% vs 2024

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)

* Carbon, waste, water, food loss will be reported in ESG Annex (April 2026)

FALABELLA

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

FALABELLA	2022	2023	2024	2025	
Dow Jones Sustainability Indexes	71	73	73	73	Among the **Top 10** most sustainable companies in the retailing category. Indexes: MILA, World, Chile
MSCI	BBB 4.3	A 5.2	A 5.4	A 5.6	**Best rated** Chilean retailer Indexes: ACWI, Climate Action, Climate Paris Aligned, Low Carbon Leaders, Low Carbon Target, ACWI Screened, ACWI Selection, ACWI Universal
CHRB Corporate Human Rights Benchmark	8.7	14.8	14.8	54.1	The **Only** Chilean company assessed
	4th 3	1st 19.5	1st 21.5	1st 23	**1st place** among IPSA companies
Contribuye Equidad, Transparencia, Sostenibilidad		88th	94th	19th	**Best rated** retailer in Latin-American

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