Corporate Presentation

Grupo Falabella

3Q26



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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).

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

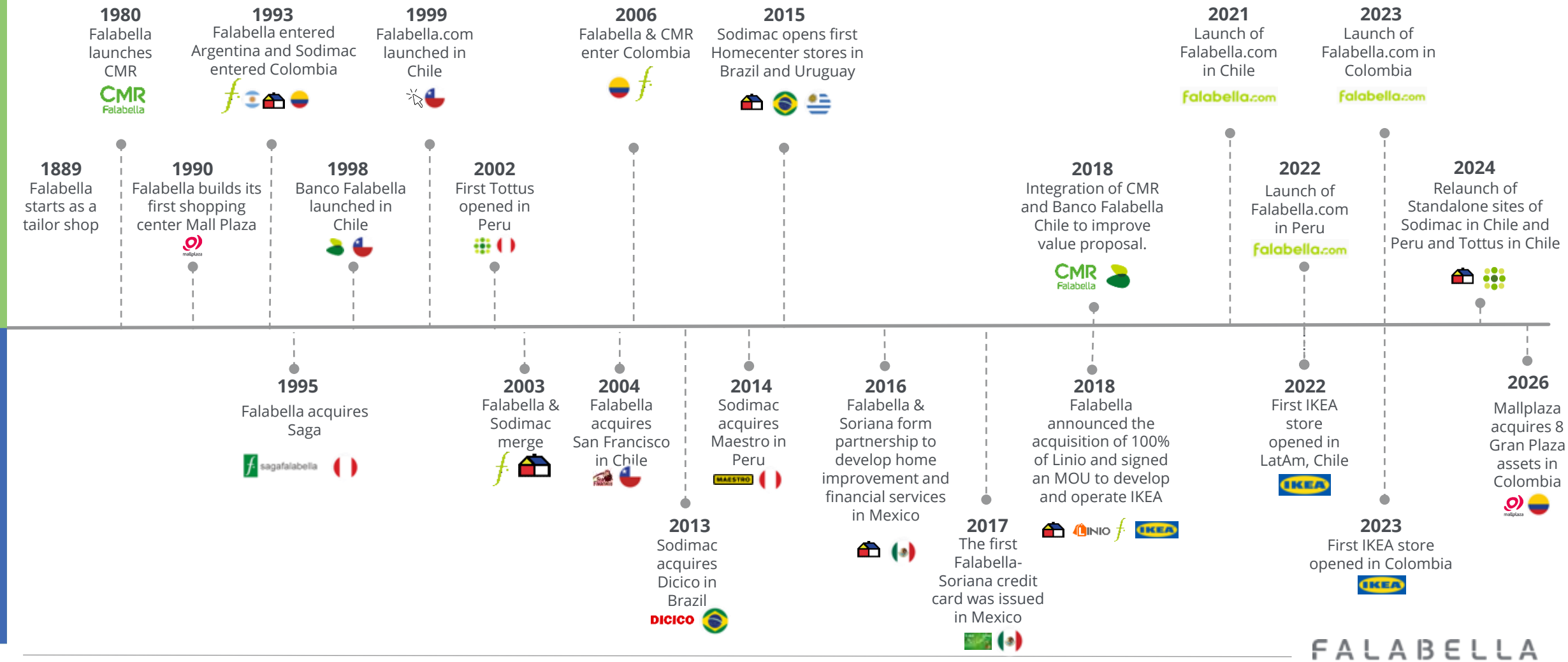
FALABELLA

Constantly evolving to meet our customers' demands

Born over 137 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



39M ecosystem customers across 7 countries



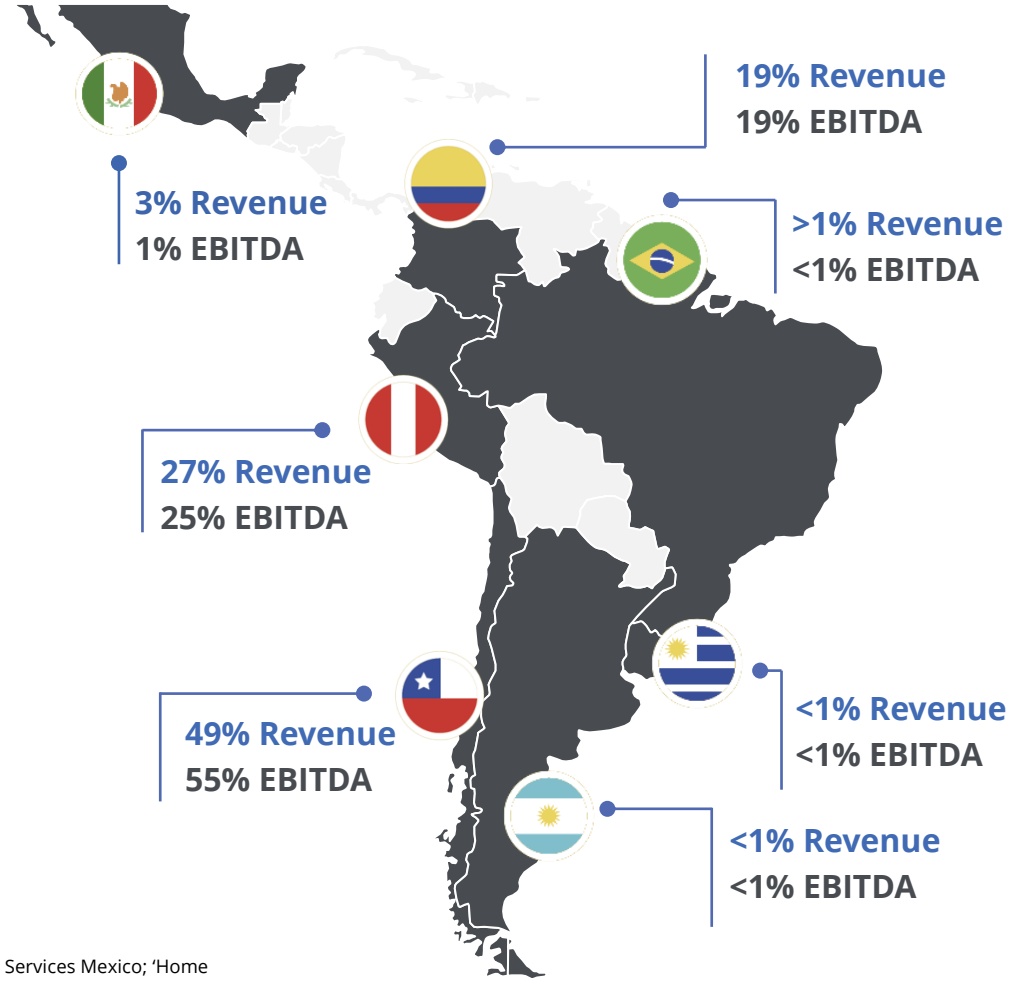
Today, we reach 1 in every 2 adults, across our 3 largest markets in the Andean region

FALABELLA

Contribution breakdown 3Q26 LTM

Mix by business[1]

Revenue *(US$ billion)*	2.6	4.4	2.9	6.3	0.7
% Revenue	16%	26%	17%	37%	4%
% EBITDA	28%	15%	10%	22%	24%
Loan Book *(US$ billion)*	8.5				
GLA *(million sqm)*					2.4



[1] Mix by Country and Mix by Business as of 3Q26 LTM. Segment 'Colombia' includes Sodimac Colombia; segment 'Mexico' includes Sodimac Mexico and Financial Services Mexico; 'Home Improvement' does not include IKEA but includes Sodimac Colombia and Sodimac Mexico; and Banco Falabella includes Financial Services Mexico, none of which are consolidated in the financial statements of Falabella S.A. Revenue and EBITDA breakdown does not consider segment 'Others, eliminations & annulments'.

Note: All figures are presented at constant exchange rates, using an FX rate of 972.6.

Physical and digital ecosystem with diversified presence across Latin America

								Total
Financial Services *(# of active credit cards, MM)*	3.5	1.2	1.4	0.7				**6.7**
Multispecialist Retail *(# of stores)*	48	36	25					**109**
Supermarkets *(# of stores)*	71	92						**163**
Home Improvement[(1)] *(# of stores)*	84	51	42	15	44	7	4	**247**
Urban Centers *(# of malls)*	17	15	5					**37**



[1] Home Improvement considers the operations in Colombia and Mexico which we do not consolidate and does not include IKEA.

Our **Strategy**



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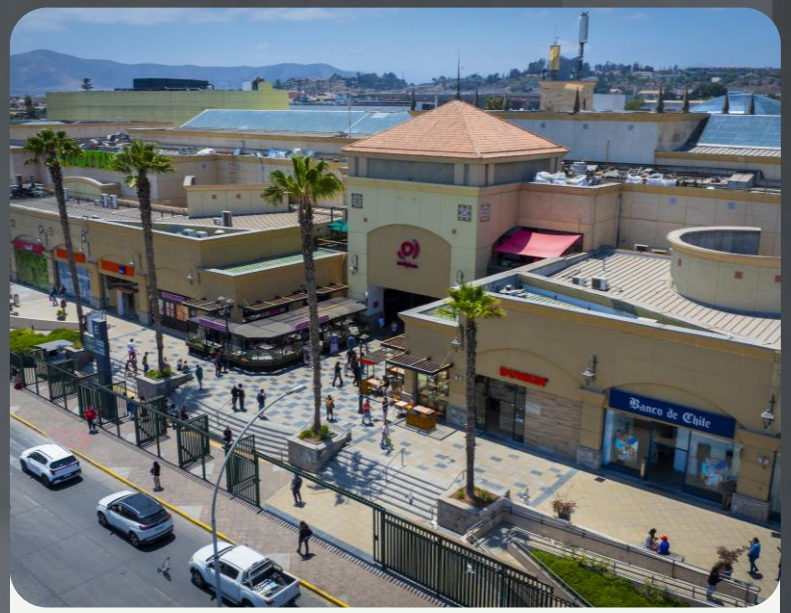
We make our customers' lives
simpler and more rewarding



Meet everyday needs, projects and aspirations



Make payments and financing simple



Create moments to shop, spend time and connect

Our ecosystem

captures value from the customers we already have

01

Our businesses are worth more together

Leading businesses that come together to understand our customers and deliver the best value proposition.

02

An integrated ecosystem already creating value

39M customers engage with our 5 businesses across 7 countries, already turning that reach into value.

03

Untapped opportunities

Using Data & AI to make our proposal more relevant, so customers engage across more businesses, more often.

Our ecosystem
helps every business become more relevant



39M Ecosystem Customers

~50% Customers interacting with 2 or more Group businesses

58 Average interactions per active customer in the ecosystem over the last 12 months

22M Loyalty Participants

524 / 46 Stores / Urban Centers

>50% Orders picked up via Click & Collect

FALABELLA

Distinctive roles and next growth levers

A portfolio built around complementary customer missions



Banco Falabella

Deeper primary financial relationships and profitable scaling



falabella.

Multi-specialist omnichannel growth, e-commerce and new monetization streams



TOTTUS

Greater frequency, stronger value proposition and selective expansion



SODIMAC

Closer to every project and home, while growing PRO relationships and omnichannel reach



mallplaza

Brownfields and reconversions enhancing customer experience and engagement

Our ambition

Customer preference

First choice for our customers

Profitable growth

Scalable economics

Attractive returns

Long-term value creation

Three outcomes that reinforce one another

Our investment case

A gateway to the Andean region, built on strength and set up for multiple growth avenues

Main gateway to the Andean region

Diversified ecosystem of leading formats, with deep customer understanding

An ecosystem that not only amplifies share of wallet but ultimately share of life

Multiple growth avenues

Starting from a position of strength: a hard to replicate asset mix and footprint across the Andean region, and a fortress balance sheet that enables us to grow

More favorable macro tailwind

Improving outlook across our core markets to support our next phase of growth

Enablers

Omnichannel Experiences

Digital Banking

Logistics Networks

Data & AI

Adjacent Businesses

Loyalty

Strong culture

High-performing culture and proven leadership driving consistent, disciplined execution

Financial Strength



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Balance sheet strength, positioned for growth

Investment-grade ratings and a long-dated maturity profile

US$ 2,094M
Net Financial Debt

US$ 1,485M
Cash and Cash Equivalents

US$ 3,579M
Total Financial Debt

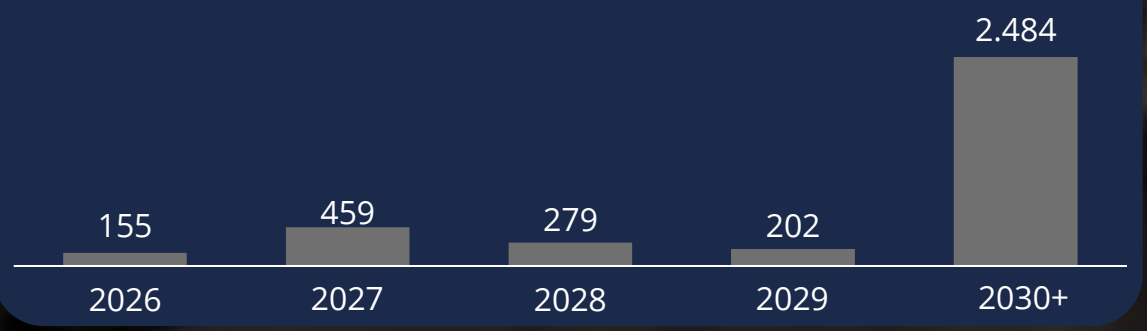
7.0%
Average Nominal Cost of Debt

INVESTMENT GRADE CREDIT RATINGS

Fitch Ratings	S&P Global Ratings
BBB | STABLE	BBB- | STABLE
Investment Grade	Investment Grade

Debt Maturity Profile (US$ million)

70%



All figures presented at constant FX: 972.6 CLP/US$

Our 2027 investment plan is focused on three priorities to scale the ecosystem



SCALE DIGITAL PLATFORMS

Expand e-commerce capabilities and digital financial services



EXPAND AND TRANSFORM OUR ASSETS

Upgrade stores and physical assets to improve integration and customer experience



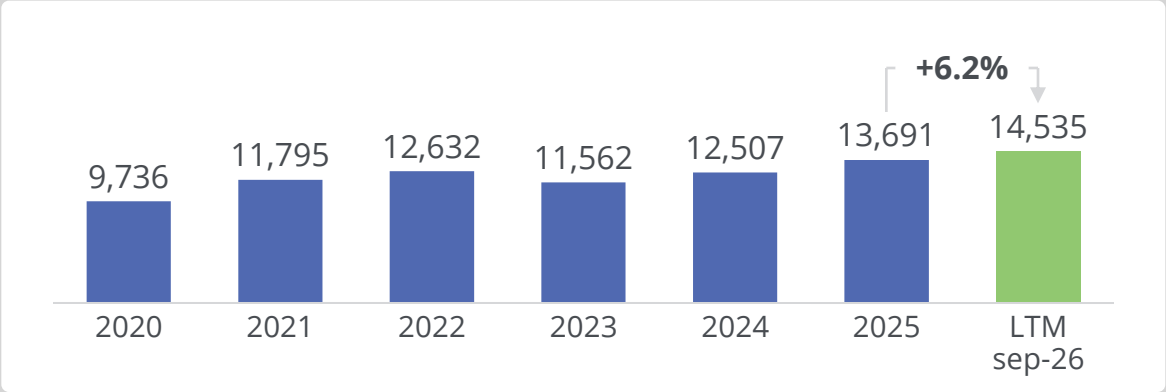
GROW IN PRIORITY MARKETS

Deploy capital in geographies with attractive long-term potential

Main financial figures(1),(2)

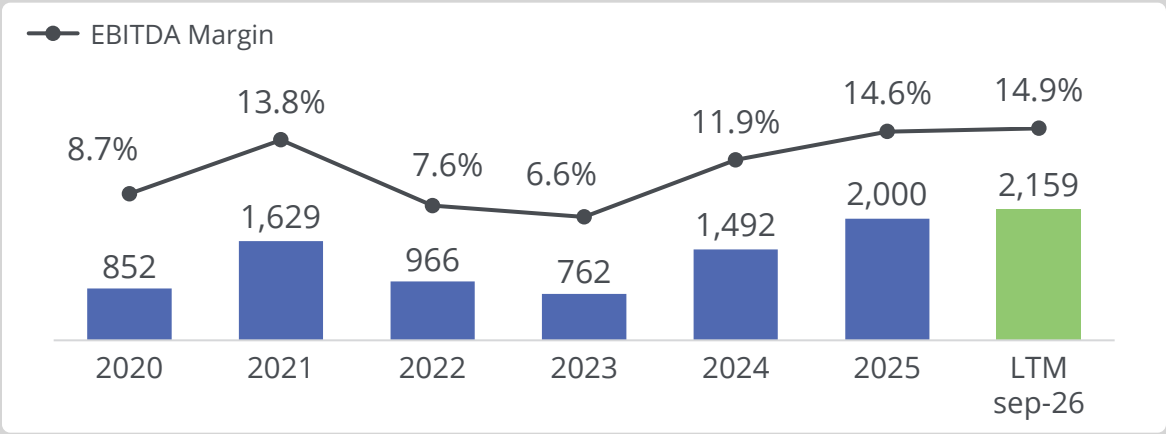
Total Revenues (US$ MM)

CAGR 6.9%



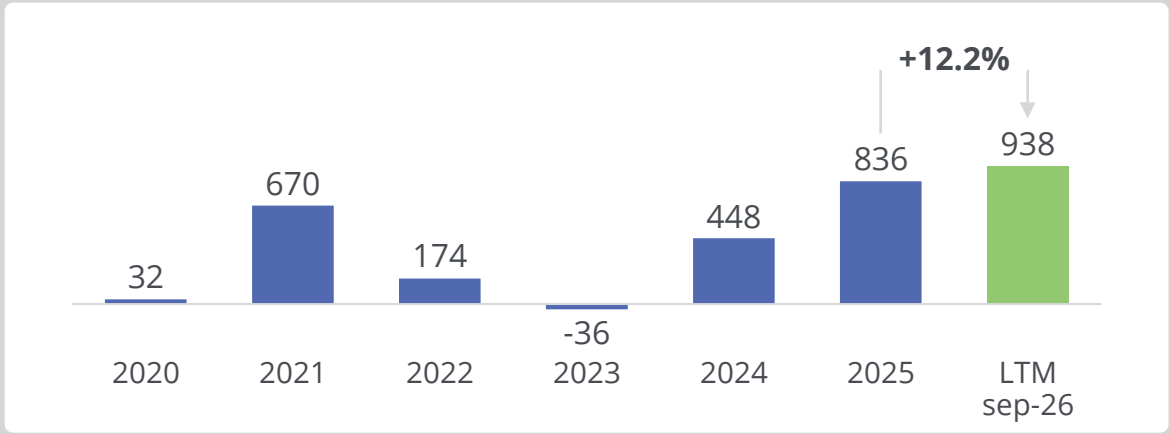
EBITDA (US$ MM)

CAGR 16.8%



Net Income[1] (US$ MM)

CAGR 75.9%



[1] Net income reported excludes the fair value effect attributable to the owners of the parent company since 2022.
[2] 3Q26 data includes Loyalty expense reallocation.
Note: All figures are presented at constant exchange rates, using an FX rate of 972,6.

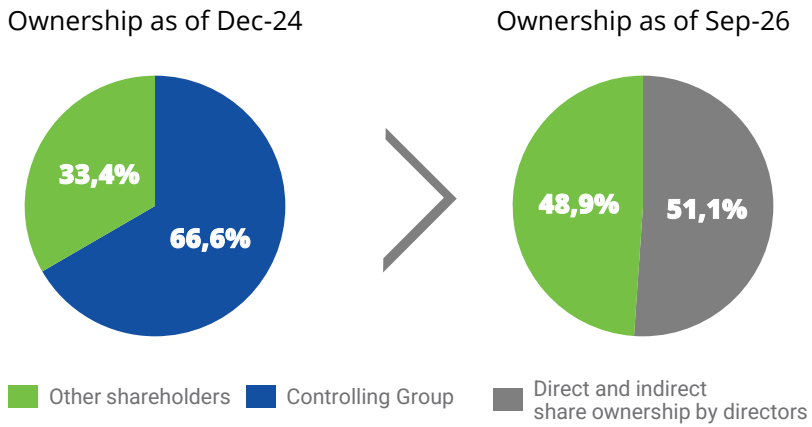
Summary Financials (US$ MM)[1],[2]

	2020	2021	2022	2023	2024	2025	LTM sep-26	Var LTM sep-26 vs 2025	CAGR
TOTAL SALES									
Total sales	**9,799**	**13,220**	**12,836**	**11,541**	**12,134**	**13,268**	**13,916**	**5%**	**6.0%**
GMV Online	2,238	2,938	2,743	2,460	2,663	3,132	3,530	13%	7.9%
GMV own products (1P)	1,780	2,397	2,204	1,857	1,984	2,208	2,401	9%	5.1%
GMV third-party products (3P)	458	541	539	602	678	924	1,129	22%	16.2%
Total sales of physical stores	7,561	10,282	10,092	9,081	9,471	10,136	10,386	2%	5.4%
FINANCIAL RESULTS									
Non-banking Revenue	8,514	10,627	10,759	9,619	10,613	11,662	12,135	4%	6.1%
Financial Services Revenue	1,221	1,169	1,873	1,943	1,894	2,029	2,400	18%	11.9%
Total Revenue	**9,736**	**11,795**	**12,632**	**11,562**	**12,507**	**13,691**	**14,535**	**6%**	**6.9%**
Gross profit	3,179	4,219	4,116	3,700	4,581	5,274	5,587	6%	9.9%
SG&A expenses	(2,803)	(3,070)	(3,603)	(3,409)	(3,568)	(3,745)	(3,913)	4%	5.7%
Operational income	377	1,148	512	291	1,013	1,528	1,675	10%	28.2%
EBITDA	**852**	**1,629**	**966**	**762**	**1,492**	**2,000**	**2,159**	**8%**	**16.8%**
Non-operating profit	(294)	(219)	(252)	(87)	(96)	1,166	951	-18%	-
Net Income	**32**	**670**	**174**	**62**	**494**	**1,385**	**1,398**	**1%**	**88.0%**
Net Income Ex. FV Effect*				**(36)**	**448**	**836**	**938**	**12%**	**75.9%**
BALANCE SHEET									
Cash (non-banking)	1,250	548	642	1,108	1,685	1,629	1,485	-9%	
Gross Loan Book	4,812	5,868	6,949	6,569	6,590	7,791	8,543	10%	
Financial Net Debt (Exc. Banking)	2,312	2,680	3,774	3,303	2,530	1,701	2,094	23%	

[1] Net income reported includes the fair value effect attributable to the owners of the parent company since 2022.
[2] 3Q26 data includes Loyalty expense reallocation.
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Broader shareholder base and higher trading volumes improved market liquidity

Shareholder Composition

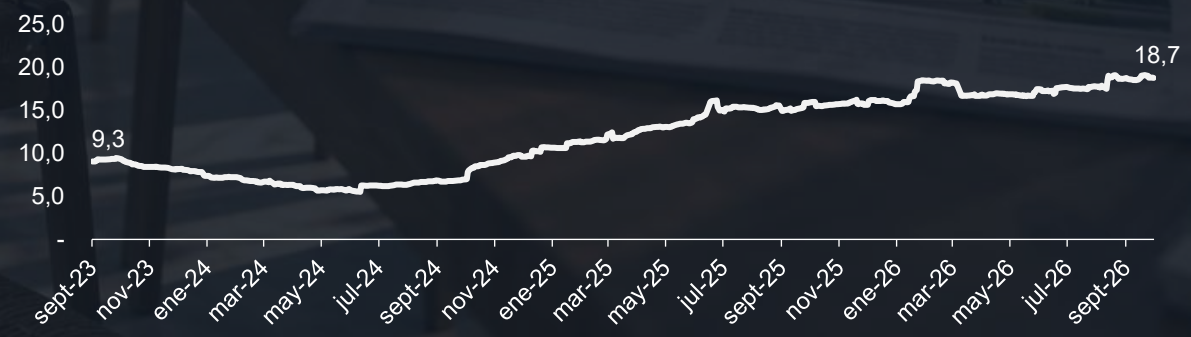


Index Weight Evolution

	1Q25		3Q26
MSCI LatAm	0.46%	→	0.54%
FTSE LatAm	0.53%	→	0.89%
MSCI Chile	5.37%	→	6.73%
FTSE Chile	6.17%	→	10.42%

Traded Volume

(daily average 180 days in US$M)



2x

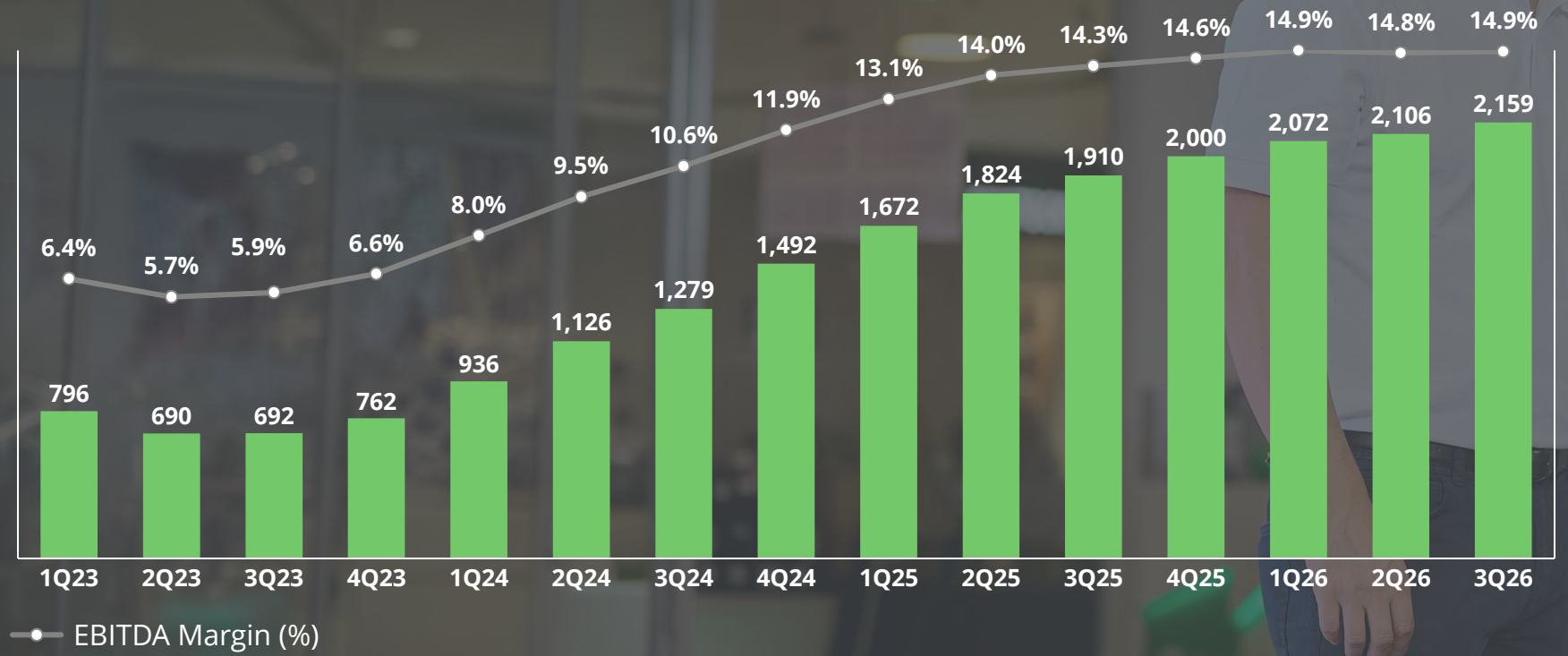
Sep-26 vs Sep-23

Highlights
3Q26



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EBITDA evolution LTM (US$ MM)

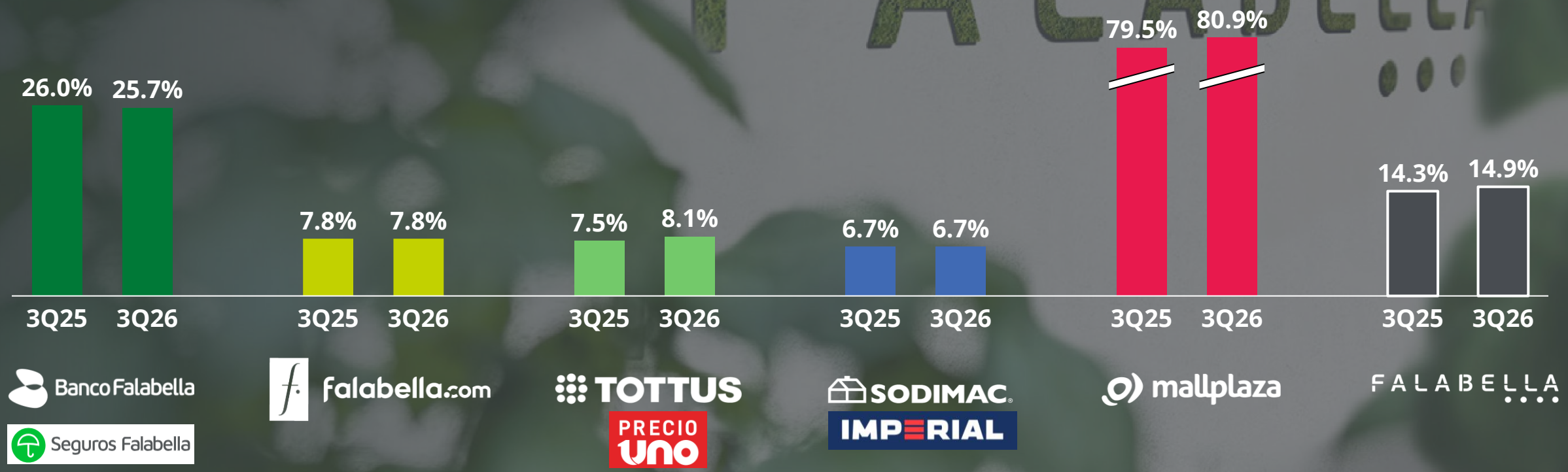


Our strategy allows us to continue improving profitability

Note: All figures are presented at constant exchange rates, using an FX rate of 972.6.

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

EBITDA Margin LTM (%)



Our retailers are maintaining their momentum showing solid topline growth, with total online GMV[1] growing 15,7% YoY

Consolidated Revenue Var (%, vs 3Q25)

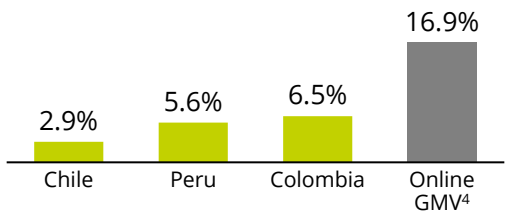


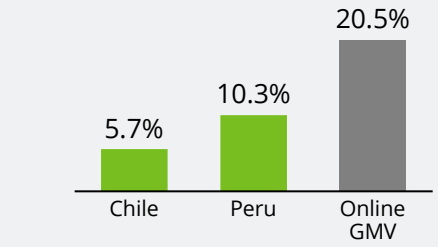


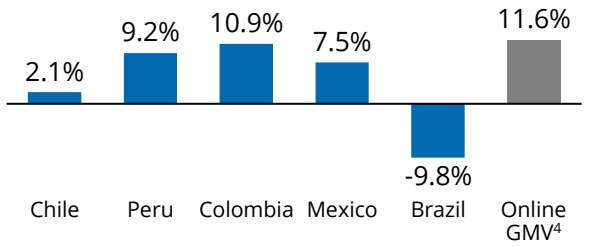


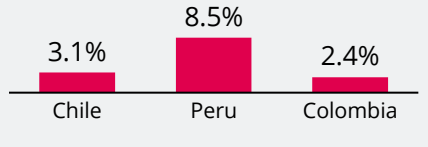


Revenue Var (%, vs 3Q25) – Local Currency







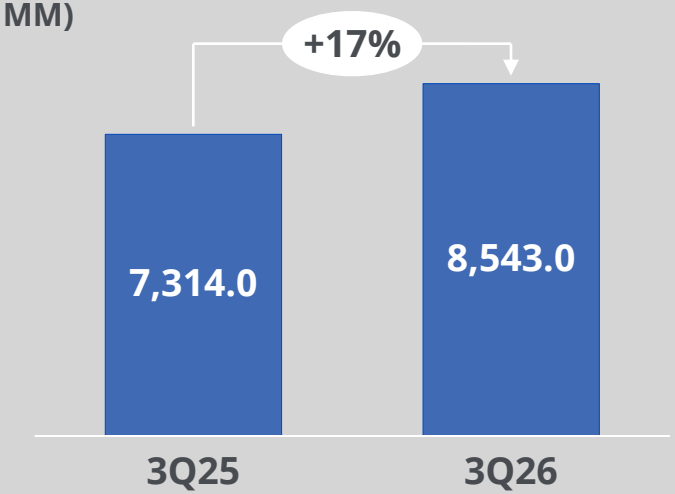


[4]Includes 1P and 3P GMV.

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

Loan Portfolio

Stock (US$ MM)



NPLs

NPLs *(%)*	2.8%	2.4%	2.2%	5.5%

Loan Portfolio 3Q26 Growth

(Local currency)



Chile
+14% YoY

Peru
+10% YoY

Colombia
+13% YoY

Mexico
+7% YoY

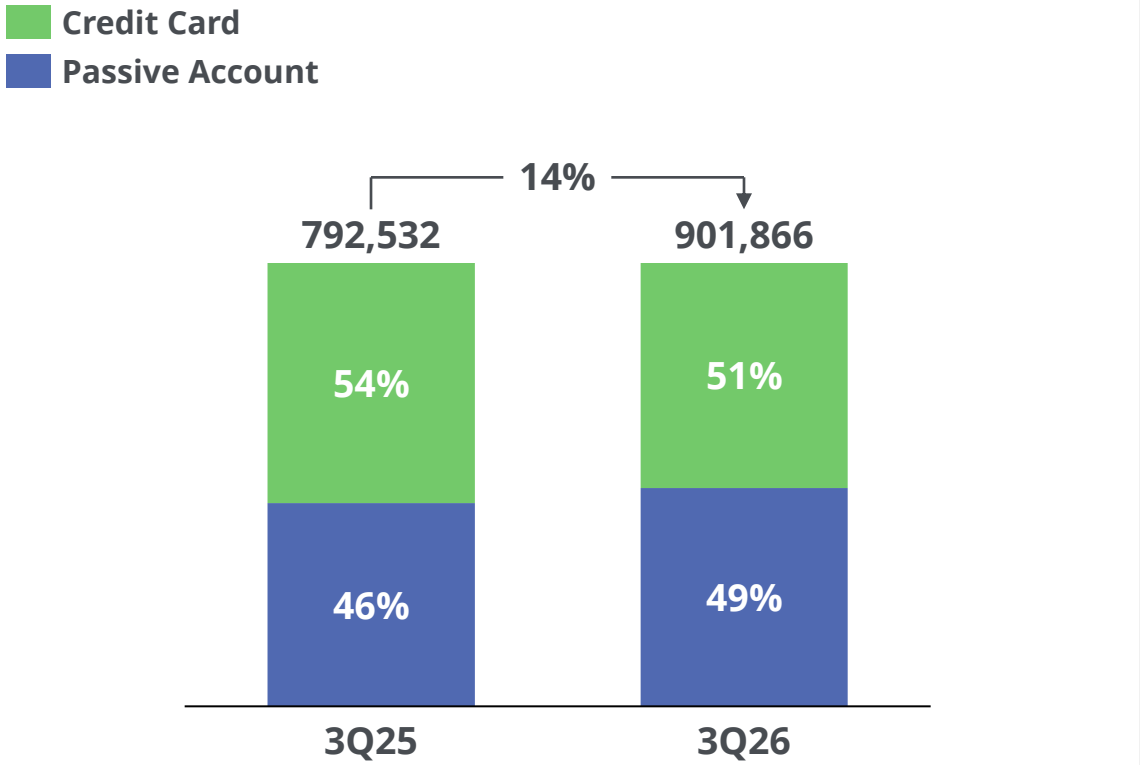
[3]Includes the Financial Services operations in Mexico, which are not consolidated in the Financial Statements of Falabella S.A.

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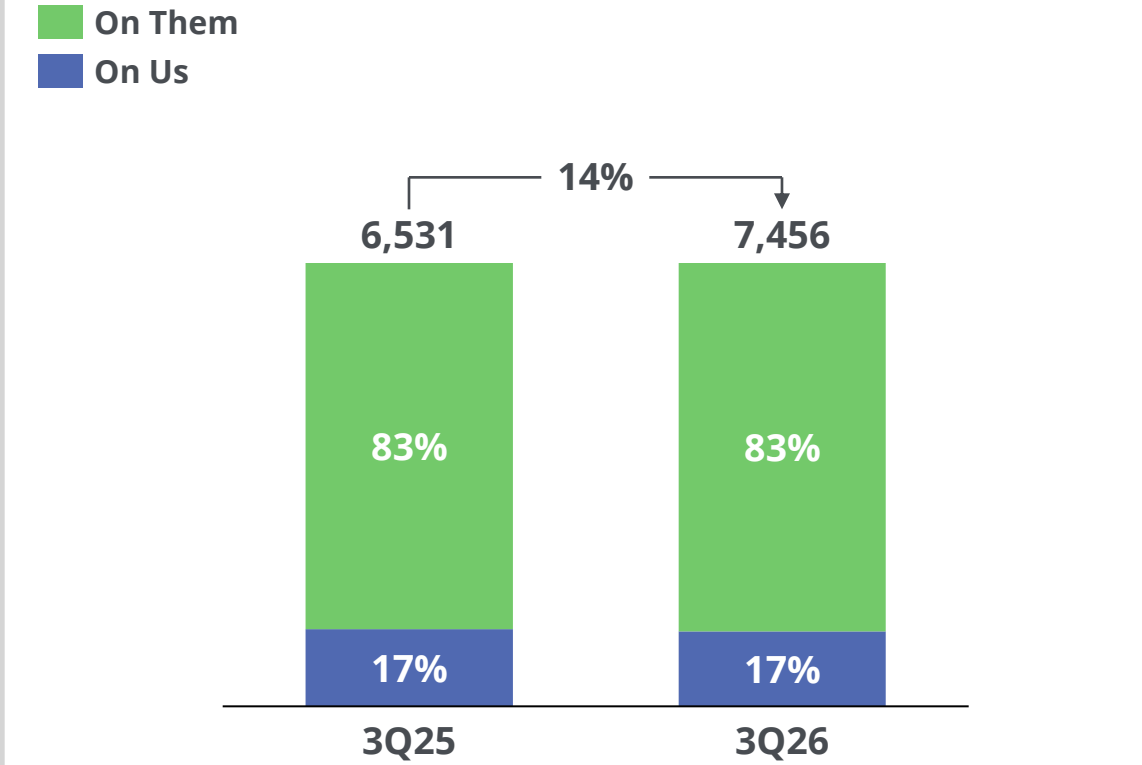
FALABELLA

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

Credit card & passive account openings (#)



Credit & debit card purchases (US$ MM)



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

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ESG



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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.
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

SDG

FALABELLA

ESG 2025 Progress Synthesis

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)

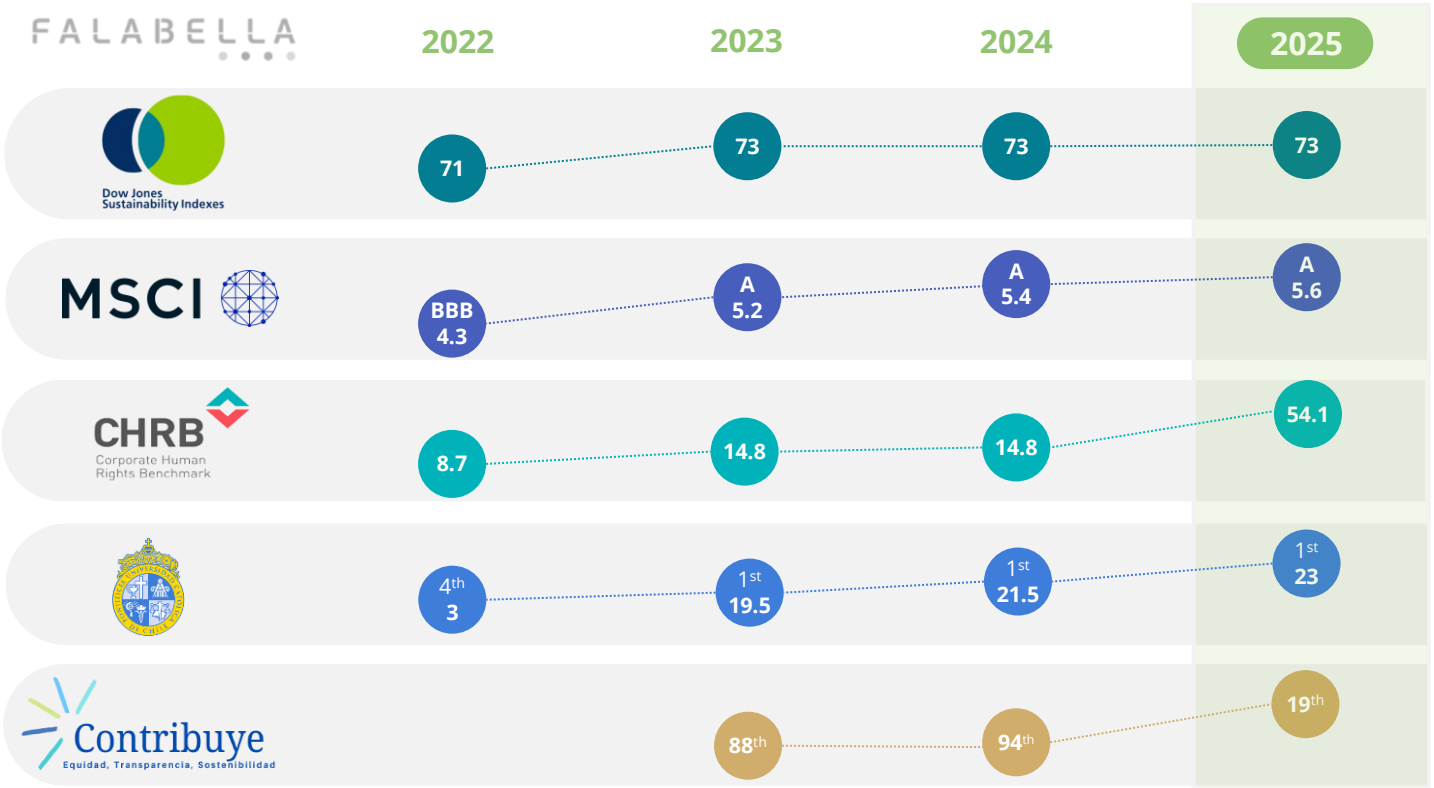
Falabella among the 7 companies

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 were reported in ESG Annex (April 2026)

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



Among the **Top 10** most sustainable companies in the retailing category. Indexes: MILA, World, Chile

Best rated Chilean retailer
Indexes: ACWI, Climate Action, Climate Paris Aligned, Low Carbon Leaders, Low Carbon Target, ACWI Screened, ACWI Selection, ACWI Universal

The **Only** Chilean company assessed

1st place among IPSA companies

Best rated retailer in Latin-American

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