Breakfast 3Q26

Grupo Falabella

November 13th, 2026



CAUTIONARY STATEMENT

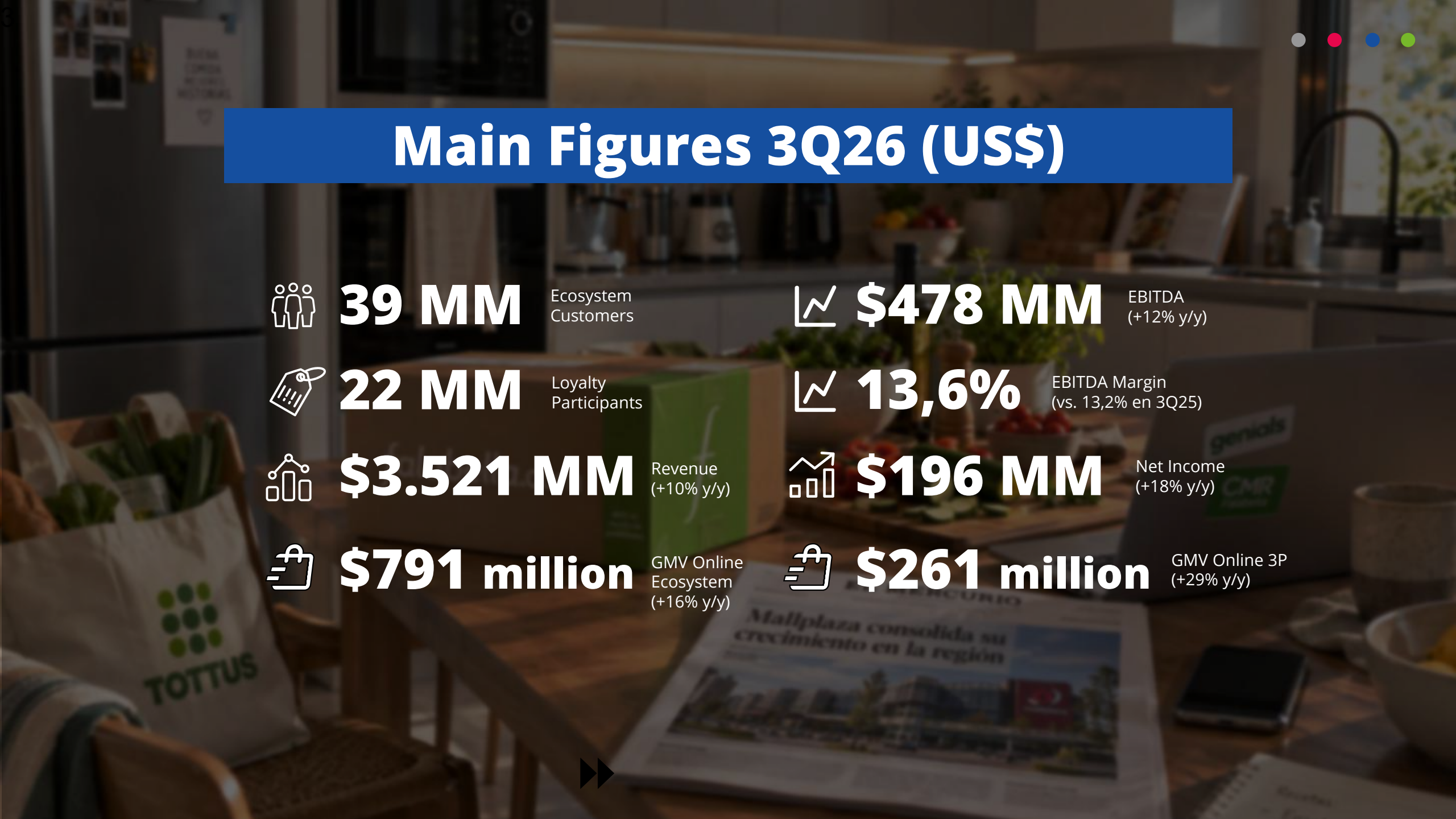
These webcasts, presentations and transcripts contain "forward-looking statements," relating to, among other things, future operating and financial results, project performance, expenses, the impact of acquisitions and divestments, business strategy and any restructuring plans. These statements use words, 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



Main Figures 3Q26 (US$)

39 MM Ecosystem Customers

22 MM Loyalty Participants

$3.521 MM Revenue (+10% y/y)

$791 million GMV Online Ecosystem (+16% y/y)

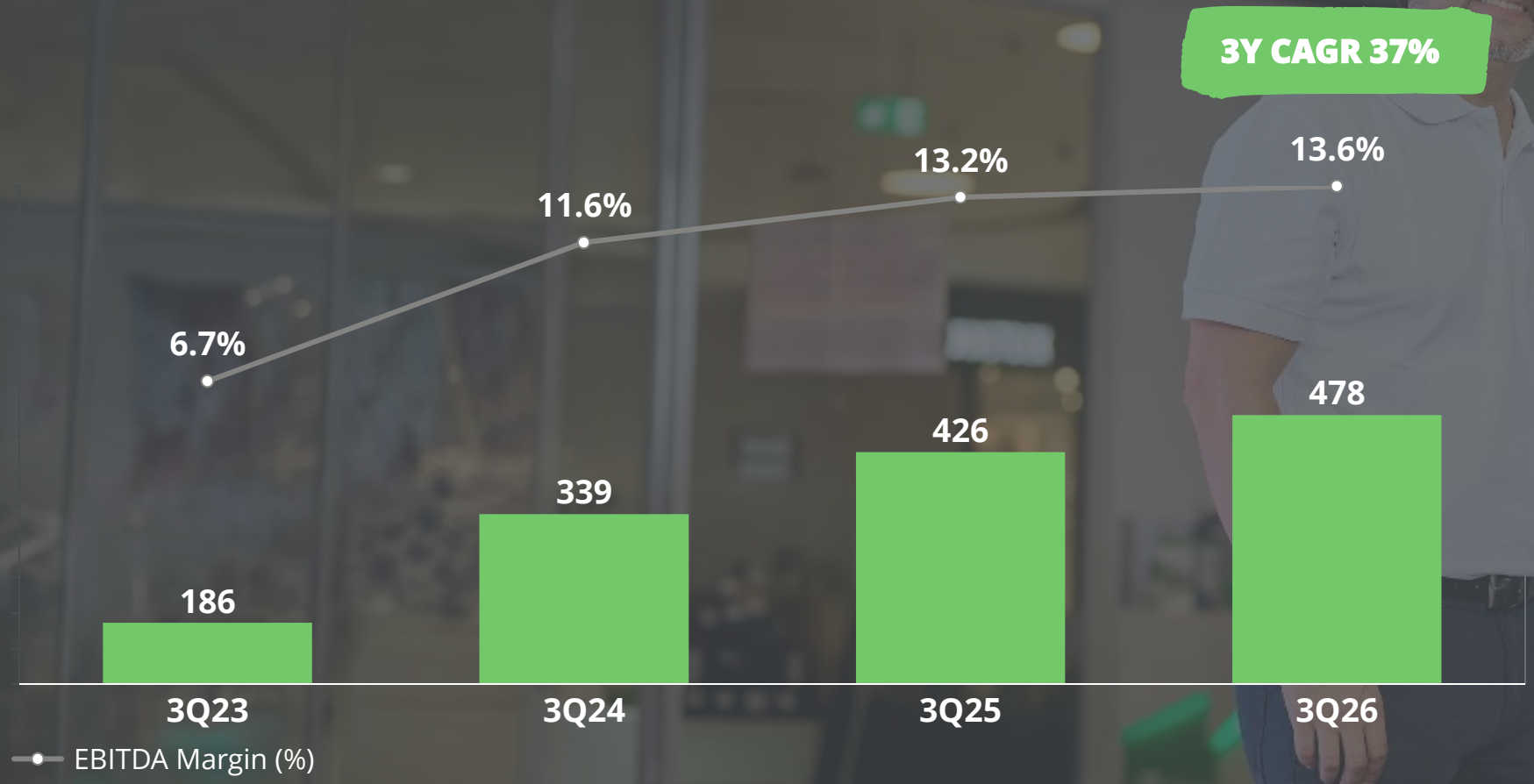
$478 MM EBITDA (+12% y/y)

13,6% EBITDA Margin (vs. 13,2% en 3Q25)

$196 MM Net Income (+18% y/y)

$261 million GMV Online 3P (+29% y/y)

EBITDA evolution (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 $/US$.

FALABELLA

Highlights
3Q26



GRUPO FALABELLA | falabella.com | SODIMAC | TOTTUS | mallplaza | Banco Falabella

Our ecosystem powers growth: more interactions strengthen our capabilities, allowing us to deliver increasingly relevant experiences and drive higher usage frequency



Ecosystem's Key Figures

- **39 million** Ecosystem Customers
- **22 million** Loyalty Participants
- **570** Stores & Urban Centers
- **7** Countries
- **>50%** Orders picked up by C&C



3Q26 Ecosystem Highlights

58 — **Customer interactions on average with our ecosystem**, increasingly enabling personalized experiences

~50% — Of our 39 million customers **connect through our ecosystem, with 2 or more Group businesses**

83% — Purchases made with our **payment methods beyond our ecosystem**, extending our reach into customers' everyday lives

>50% — Of orders picked up by **Click & Collect**

37% — Loyalty engagement continues to rise with **redemption customers increasing YoY in Chile**



BANCO FALABELLA

Juan Manuel **Matheu**

Paving the Way to Become the
#1 Digital Bank in Our Markets

A differentiated value proposition supported by a scalable and consistent operational model

Digital bank value proposition

Simple, streamlined and intuitive product offering

Mobile-first experience with a strong presence in our retail stores

Best benefits only Falabella ecosystem can deliver

Operational model

Data & AI platform to deliver accurate risk predictions and hyper-personalized offers

Decoupled, modular and scalable regional IT architecture

Agile organization to shorten time to impact in our Digital Hub

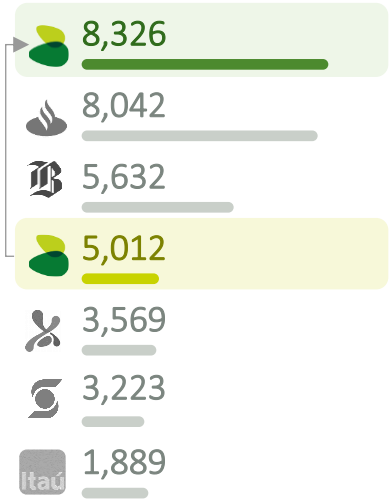
Our strategy has outperformed the market

#1 in number of credit cards

#1 in number of current accounts

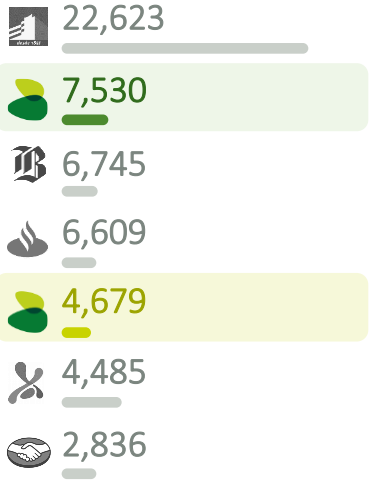
Credit card purchases
($MMM; Aug-26 YTD)

+18% CAGR



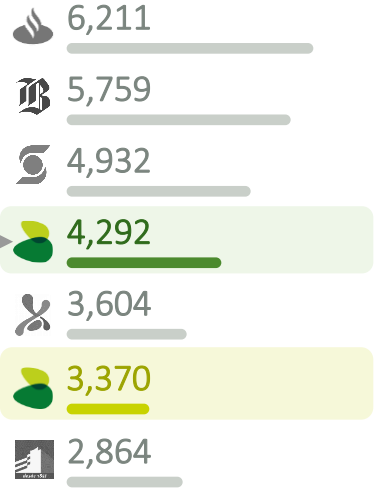
Debit card purchases
($MMM; Aug-26 YTD)

+17% CAGR



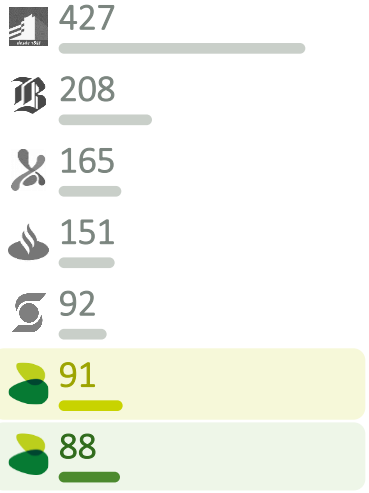
Consumer loans
($MMM; Aug-26)

+8% CAGR



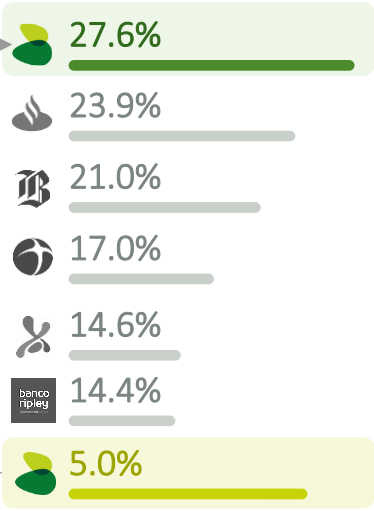
Branches
(#; Aug-26)

−3 branches



ROE[1]
(#; Aug-26)

+23 pp



2026 v/s 2023

Source: CMF (Comisión para el Mercado Financiero) data as of August 2026. 1. Return on Equity (ROE) is calculated based on the average shareholders' equity over the previous 13 months. USD/CLP 972.6

A proven model in Chile, gaining traction in Peru and Colombia, early-stage in Mexico

▲ +XX% Growth vs 2023

	Customers as % of adult population	Loans / customer (USD)	Demand deposits / customer (USD)	Transactions / customer LTM (#)
Chile 14.5 mm adults	32%	1,130 ▲ +6%	425 ▲ +14%	326 ▲ +25%
Peru 24.7 mm adults	7%	655 ▼ -6%	240 ▲ +173%	143 ▲ +110%
Colombia 39.2 mm adults	4%	1,030 ▲ +0.1%	129 ▲ +49%	79 ▲ +61%
Mexico 96.2 mm adults	1%	577 ▲ +13%	SOFIPO license expected soon to enable deposits	45 ▲ +20%

1. % Loans 90+ days past due/ loan book

Relevant growth and profitability across our diversified financial business

USD MM

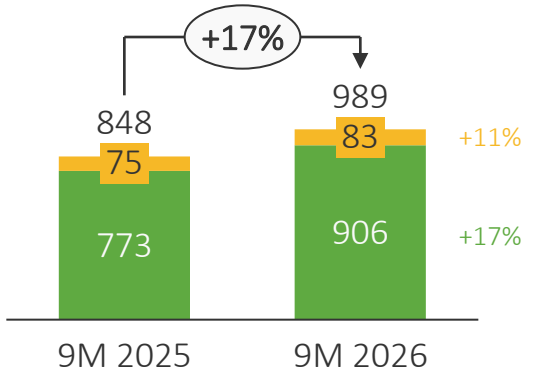
Banking
Insurance and payments

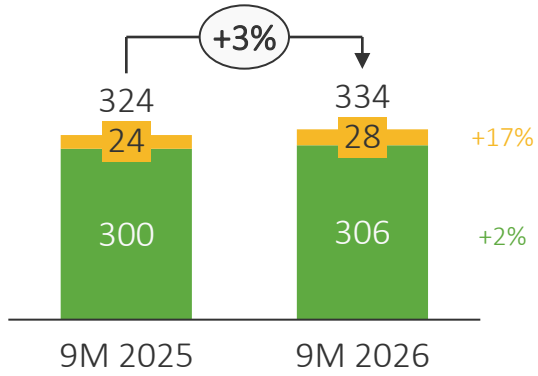


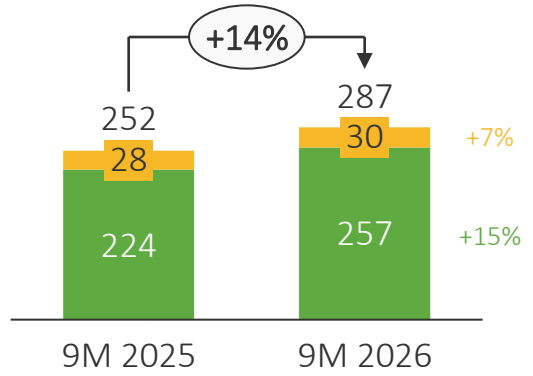




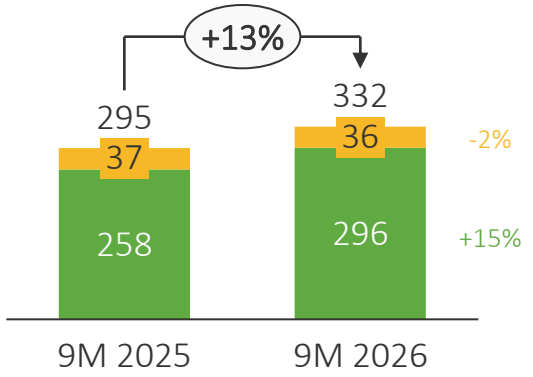
Net revenue

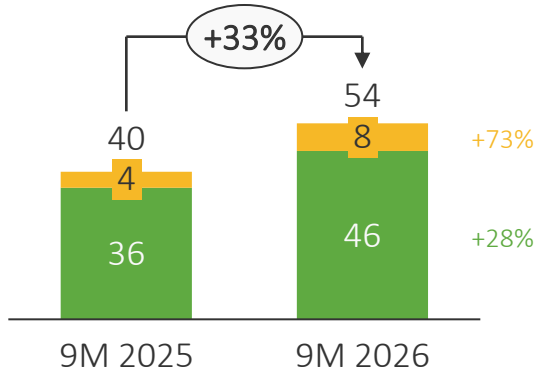


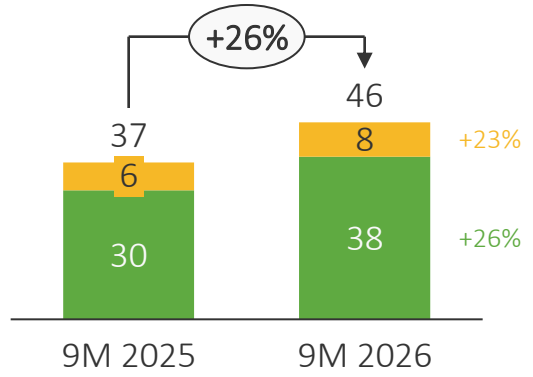




Net income







ROAE LTM







Purchases keep growing, underlining the strength of our benefits-based value proposition

Banking

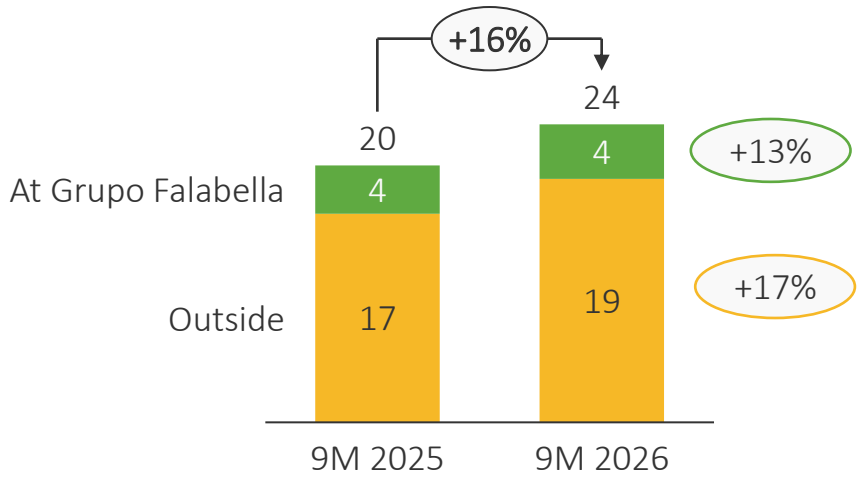
01
Promotions with Falabella ecosystem

02
Promotions with business partners

03
Best loyalty program

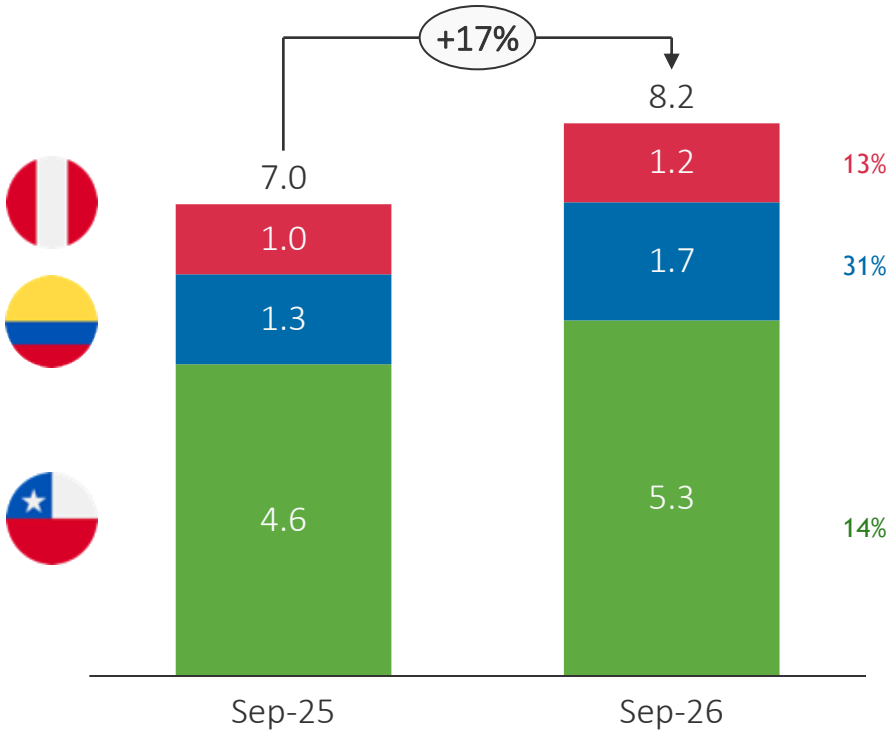


Card purchases (USD B)

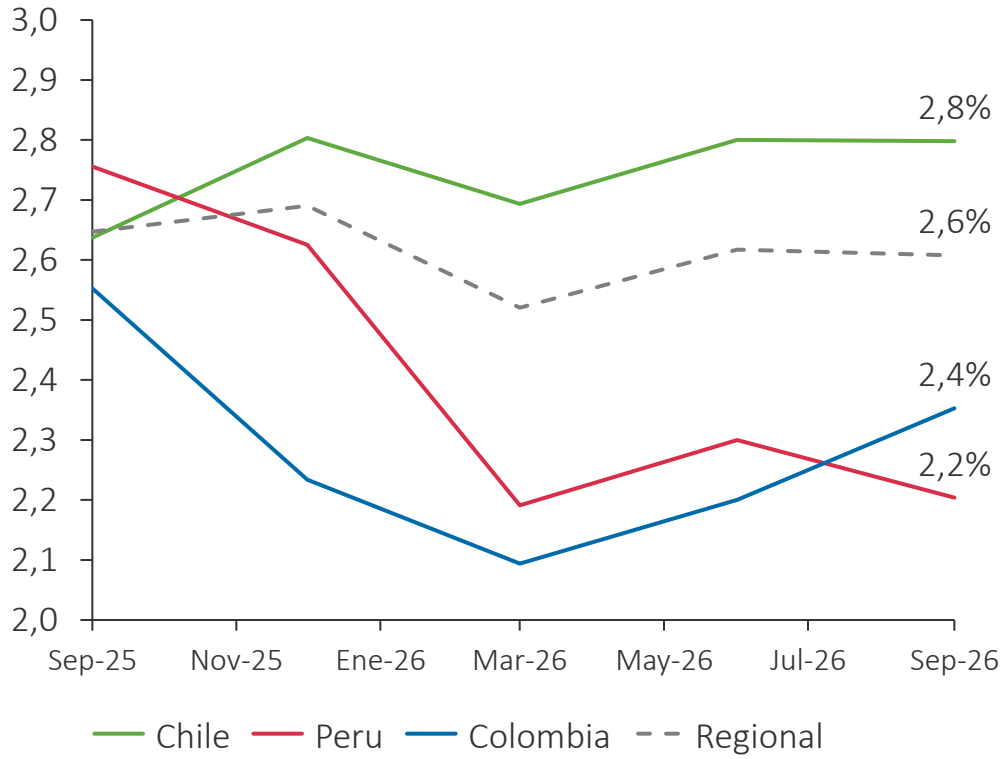


Banking business delivering relevant loan growth with controlled risk

Loan portfolio (USD B)

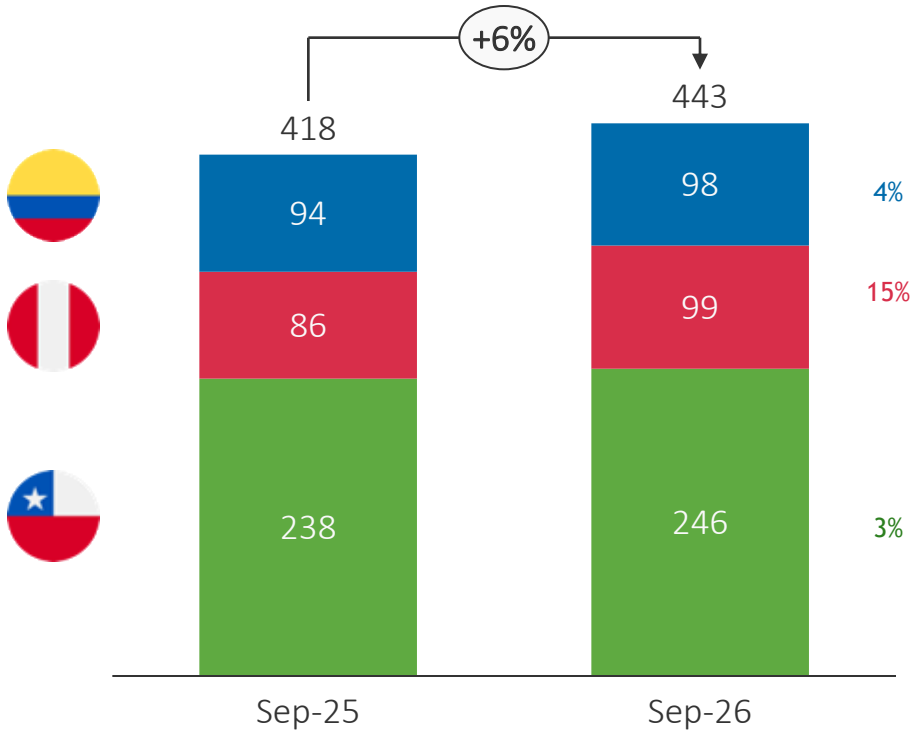


NPL (%)

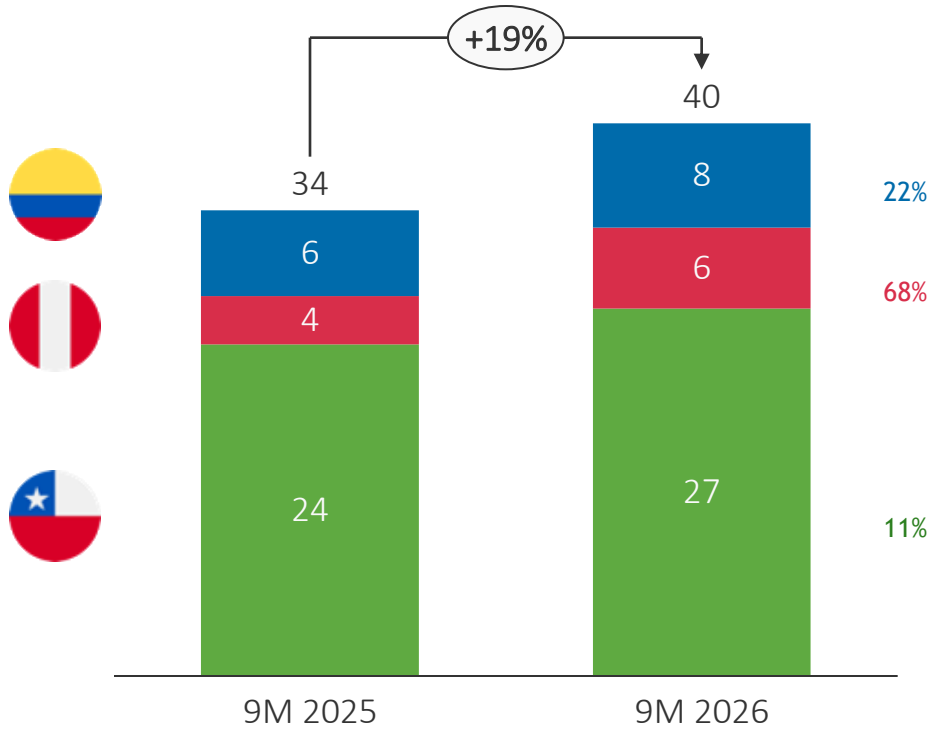


Solid growth in insurance brokerage from a robust base

Insurance stock (USD MM)

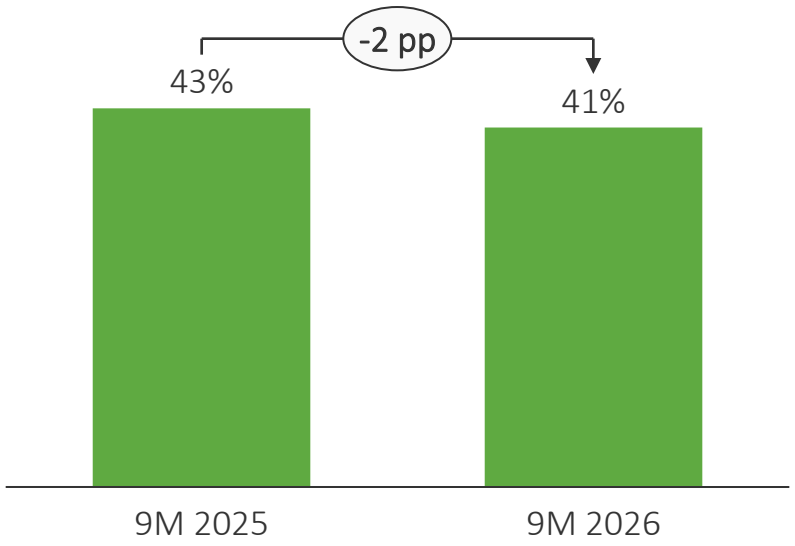


Net income Insurance (USD MM)



Disciplined growth and efficiency sustain attractive returns

Efficiency ratio[1] (%)



ROAE, LTM Sep-2026 (%)

26.8%

Financial businesses

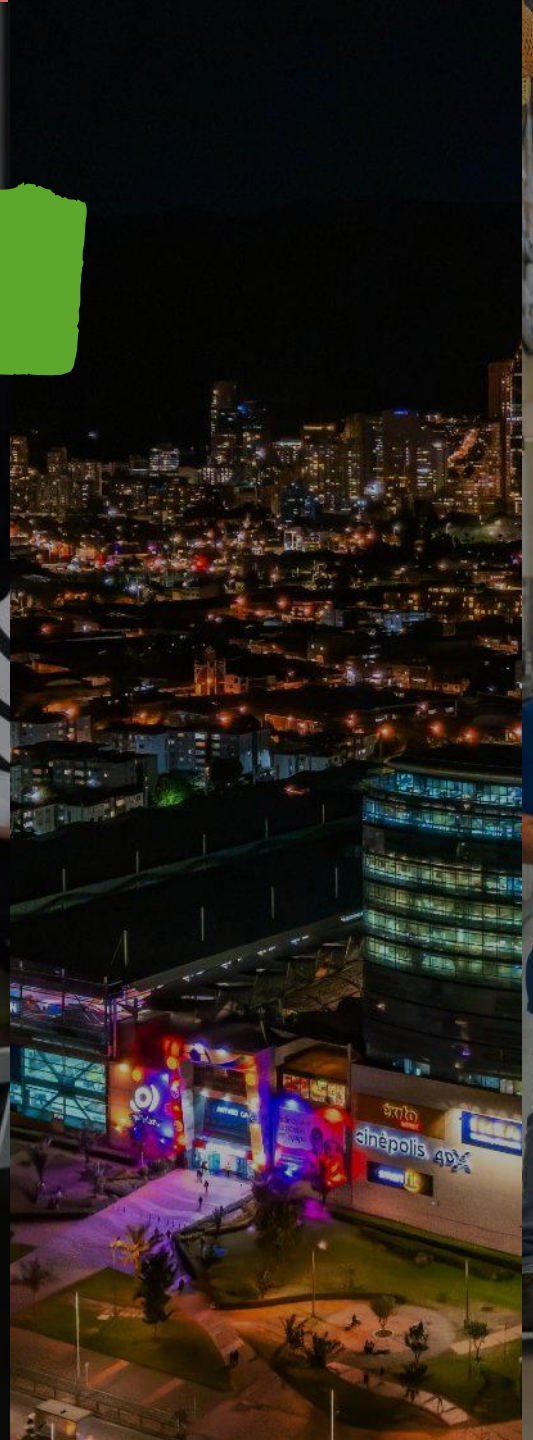


Banking	24.5%
Insurance and payments	+2.3 pp

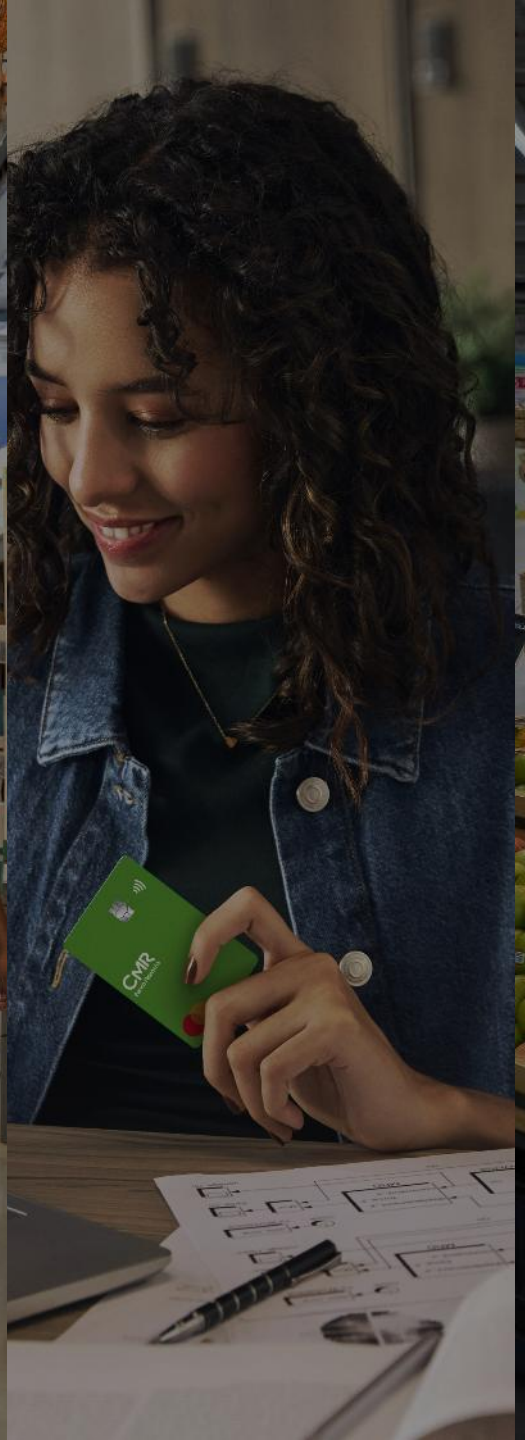
1. SG&A / Gross margin

Q&A




éxito
cinépolis


SODIMAC
CONSTRUCTOR


CMR


BAJAMOS S/
TOTTUS
MANZANA
AMBROSIA
9.00

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