Earnings Presentation

Grupo Falabella

3Q26



DISCLAIMER

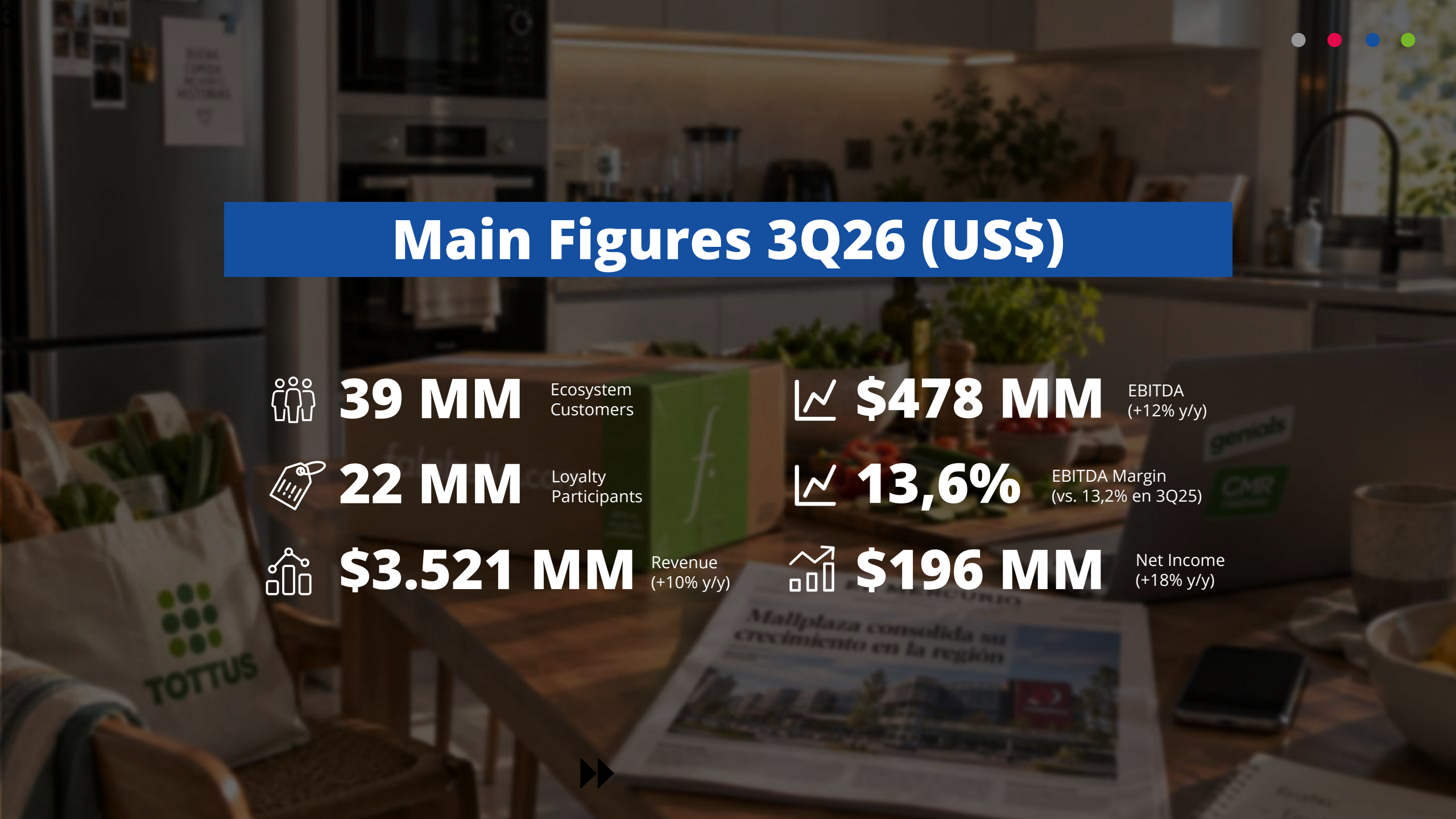
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All numbers in this presentation are converted to US Dollars and rounded to millions.





Main Figures 3Q26 (US$)

39 MM Ecosystem Customers

22 MM Loyalty Participants

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

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

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

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

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**

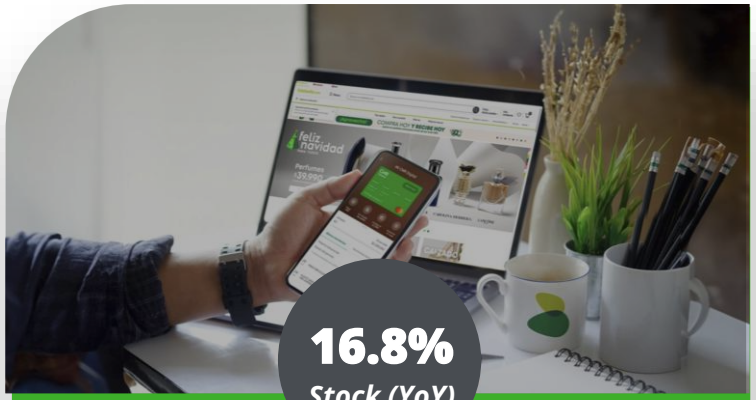
37% Loyalty engagement continues to rise with **redemption customers increasing YoY in Chile**

Highlights 3Q26

A quarter marked by growth, reflecting the strength of our ecosystem

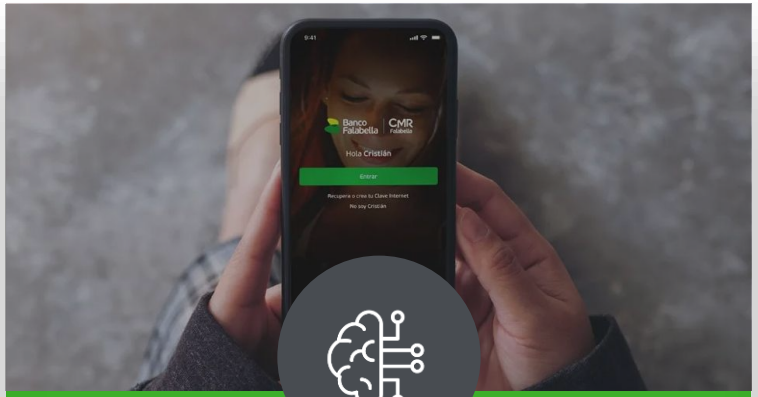


Paving the way to become the #1 Digital Bank
in the countries where we operate



Loan Portfolio[1]

Stock (YoY)	**14.1%**	**10.2%**	**13.3%**	**6.9%**
NPLs *(%)*	2.8%	2.4%	2.2%	5.5%



Primary Banking Relationship

43% of our active customers in Chile choose us as their main bank, with loans per customer reaching US$970 (+9.7% YoY).

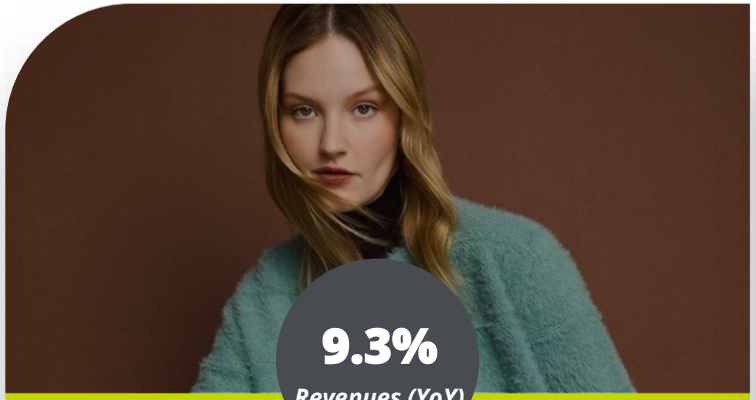


Growing Active Customer Base

8.8M active customers (+6.5% YoY) and 901K new accounts and credit cards (+13.8%); card purchases up 14.2% to US$7.5B.

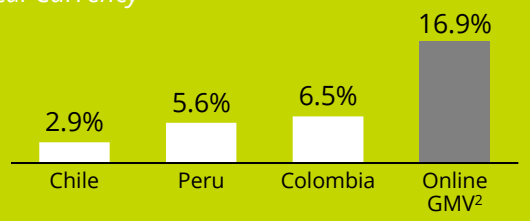
[1] Includes the Financial Services operations in Mexico, which are not consolidated in the Financial Statements.

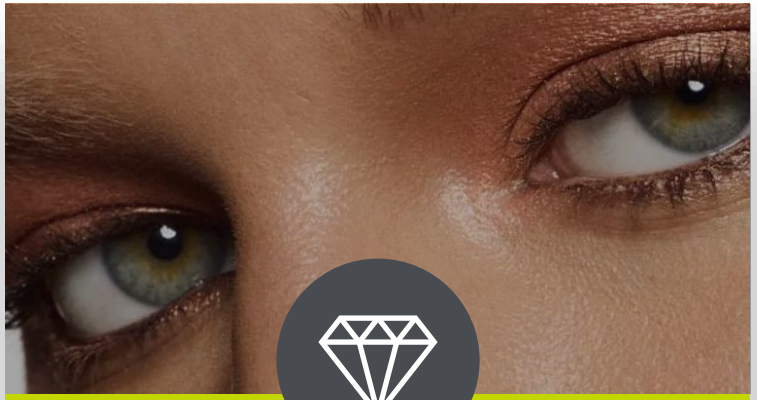
Omnichannel Multi Specialist in partnership with the top brands



9.3%
Revenues (YoY)

Revenues (YoY)
Local Currency





Expanding Our Footprint

Openings in Angol, Linares and Coyhaique bring Falabella to all 16 regions of Chile, with strong early results from the new stores.



Scaling Falabella.com

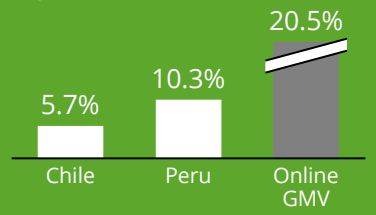
Broader assortment with brands and sellers like Natura and IKEA drove online GMV up 16.9%

[2] Includes 1P and 3P GMV.

Refocusing our strategy to deliver a better customer price–experience proposition

Revenues (YoY)

Local Currency



9.2%
Revenues (YoY)



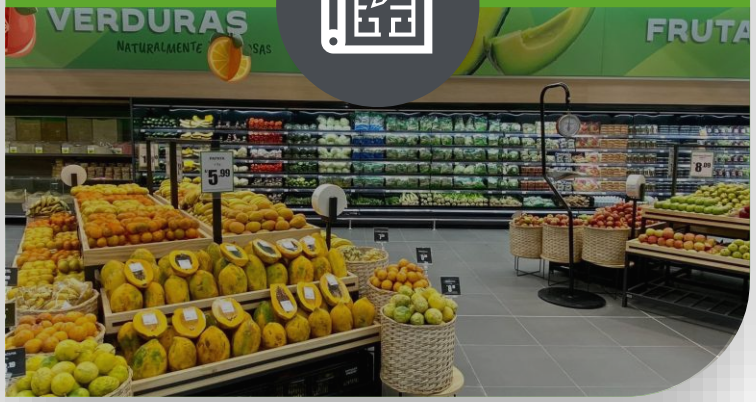
Winning with Value Proposition

Renewed value proposition built on competitive prices, perishables and private labels, with the new Tottus store image in Chile and Peru.



Online Channel Momentum

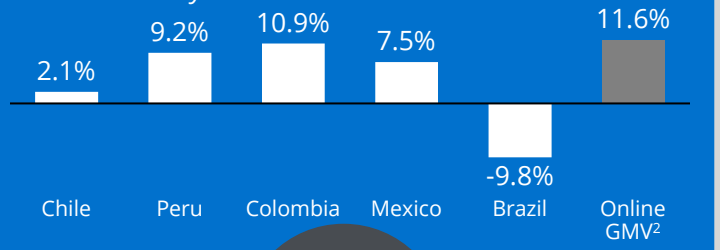
Online sales grew 20.5% YoY, reaching 6.6% penetration (+68 bps). We continue to innovate to sustain this growth, with initiatives such as Carrito Listo in Chile and Peru.



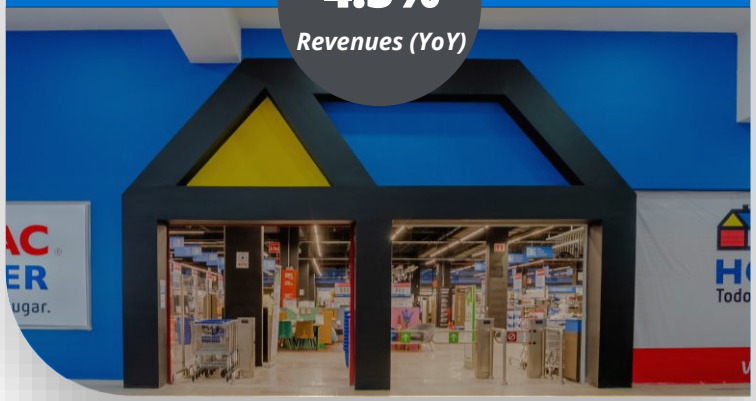
Omnichannel execution and a stronger PRO proposition driving growth across the region

Revenues (YoY)

Local Currency

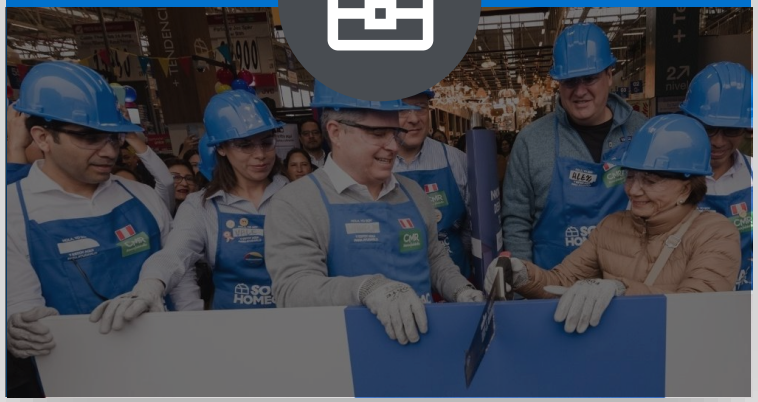


4.5%
Revenues (YoY)



Omnichannel & Private Brands

Online GMV +11.6% with 17.0% penetration (vs. 15.9% in 3Q25); private brands reached 34.0% of sales (+0.8 p.p.).



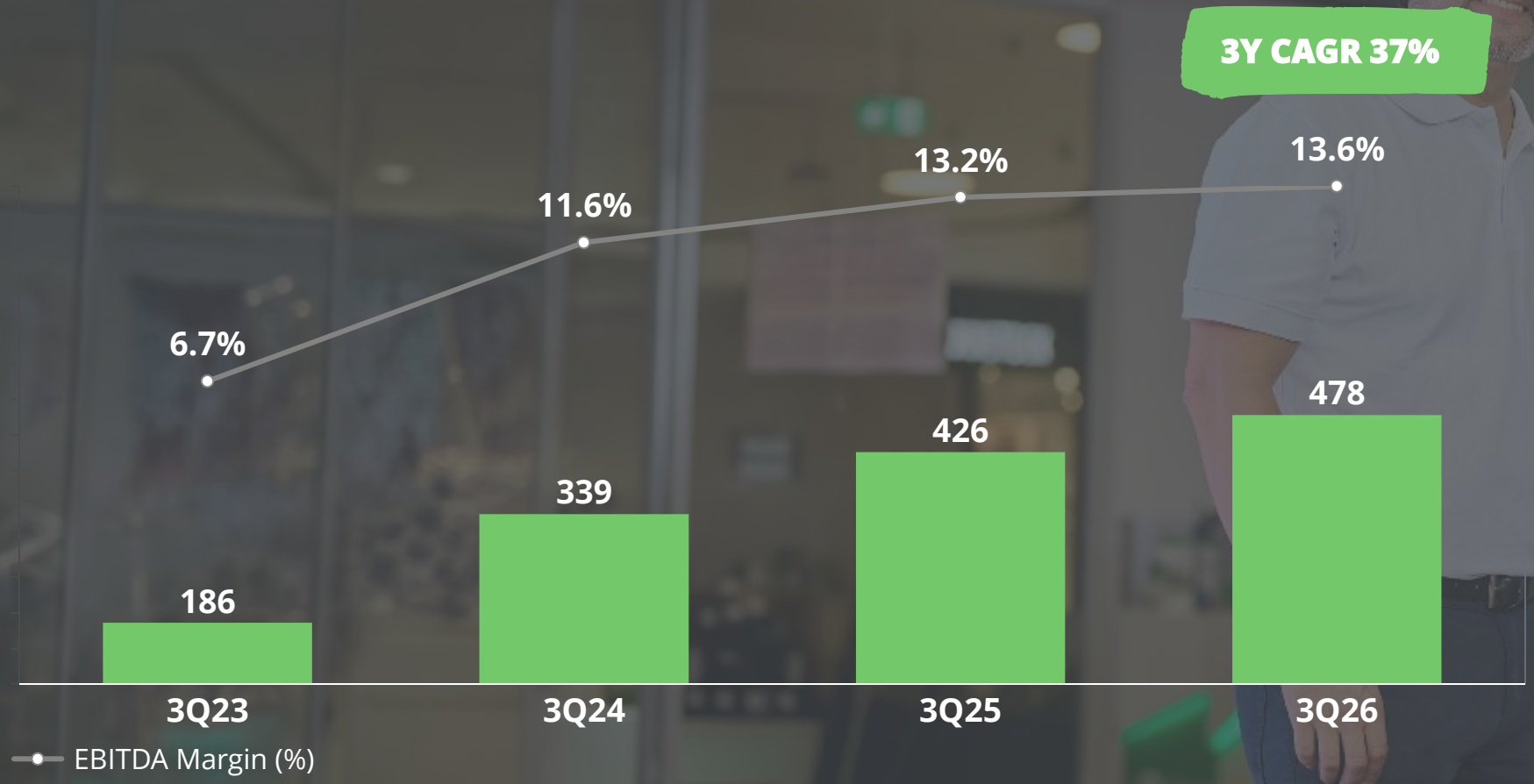
Professional Customer Focus

PRO segment sales grew 2.4% in 3Q26, backed by an integrated offer in product, price, advice, speed and financing.



[2] Includes 1P and 3P GMV.

EBITDA evolution (US$ MM)

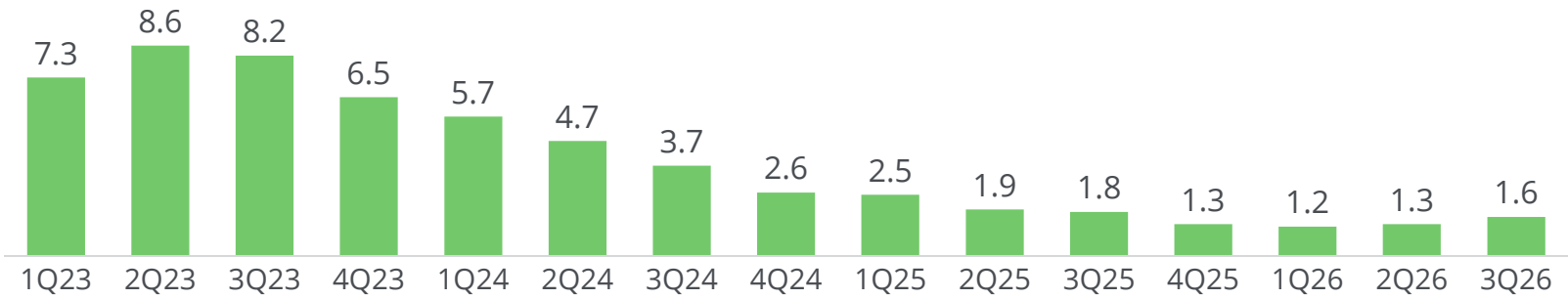


Our strategy allows us to continue improving profitability

Note: All figures are presented at constant exchange rates, using an FX rate of 972,6 $/US$.

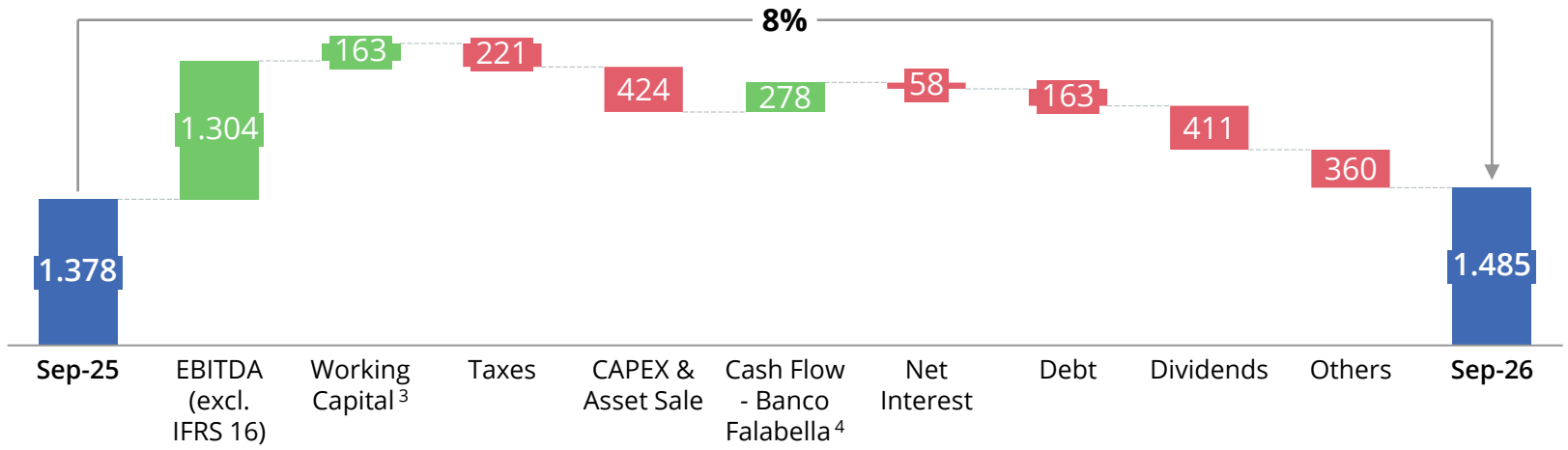
FALABELLA

Net Financial Debt / EBITDA



Cash Evolution (US$ MM)

Non-banking businesses



[3] Working Capital includes accounts for inventories, trade and other accounts receivables and trade and other accounts payable.
[4] 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 972,6 $/US$.

US$ 3.579MM
Total Financial Debt
(Non-banking Businesses)

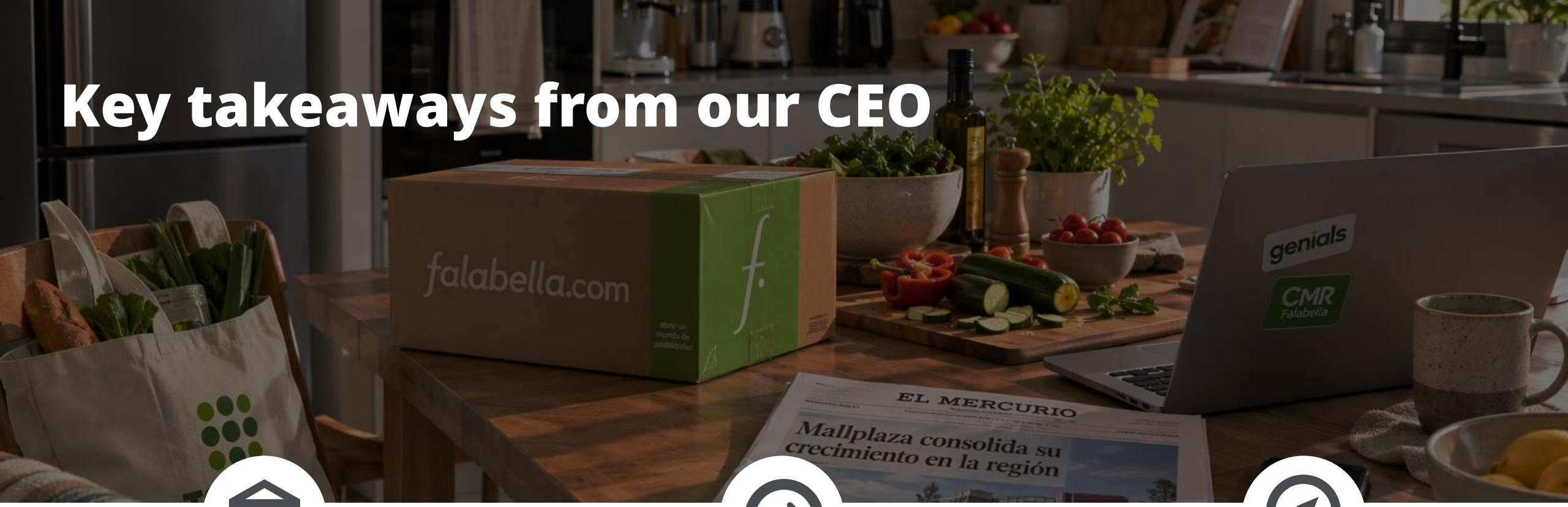
US$ 2.094MM
Net Financial Debt

70%
Debt maturity after 2030

Investment Grade

S&P	Fitch Ratings
BBB-	BBB
STABLE	STABLE

Key takeaways from our CEO



Our ecosystem is becoming **more relevant in customers' lives, with Fpuntos linking benefits across the Group**

All our businesses grew, showing **broad-based growth and mutual reinforcement**

From a position of strength, we enter **a new phase of growth, investing in Colombia, Chile and Peru**

Q&A



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