

Earnings Presentation 4Q-2024



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 mallplaza

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

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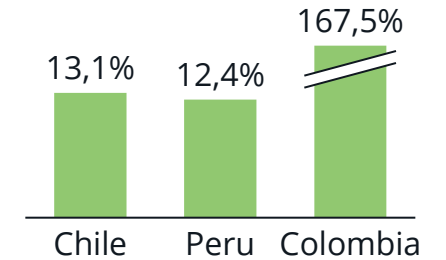
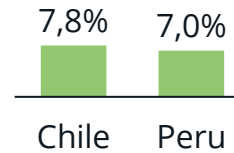
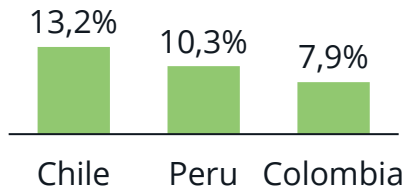
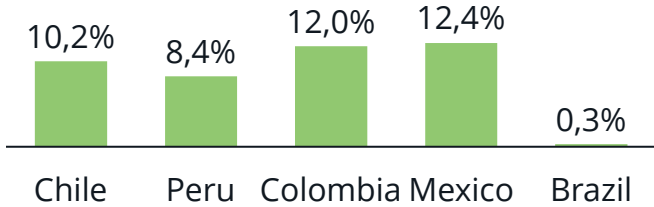
Highlights
4Q24



Our retailers are maintaining their momentum in recovering topline growth

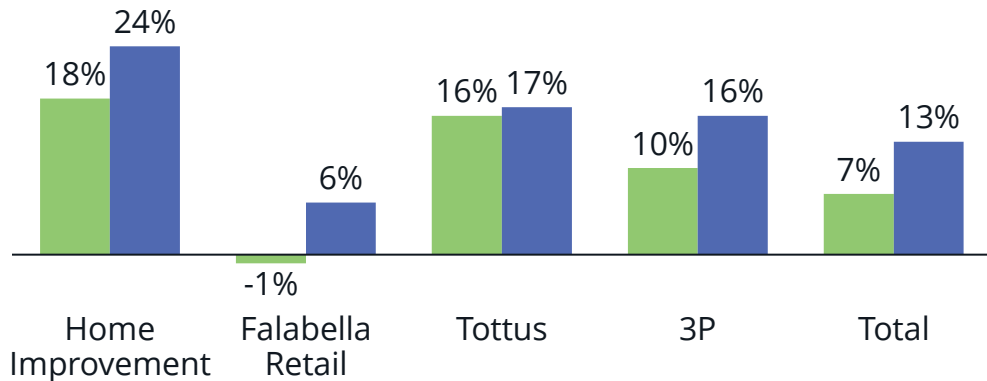
Revenue Var (% vs 4Q23)

(local currency)



GMV Online Var (% vs 4Q23)

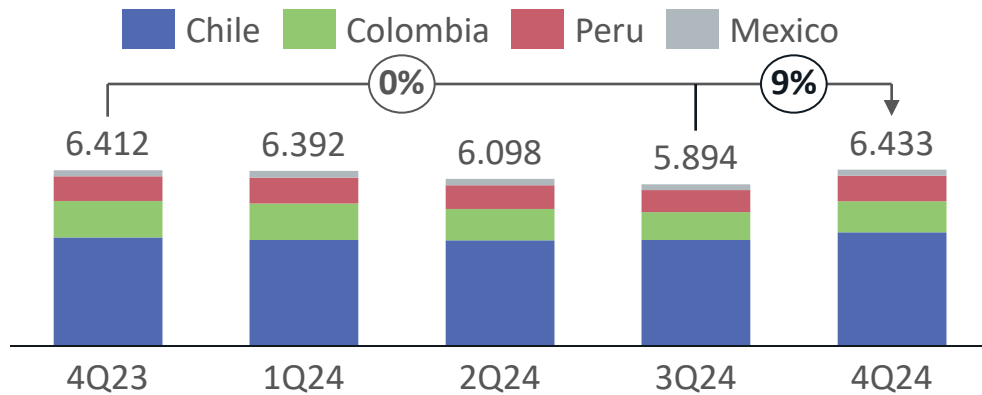
■ Events by calander
■ Comparable events



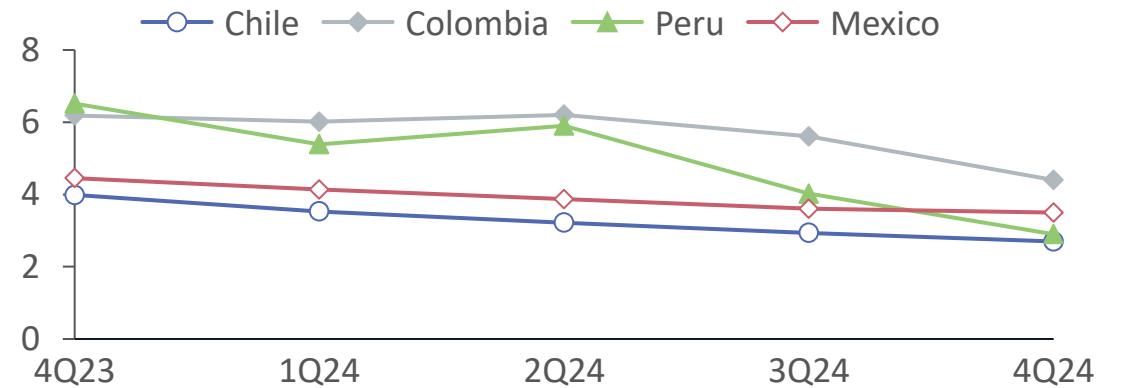
1 Peru considers the operations of Mallplaza Peru and Open Peru, on a proforma basis. Colombia includes the accounting effect from the credit note for the penalty due to the delayed store opening at Mallplaza NQS during 4Q23.

Building the leading digital bank of the Andean region

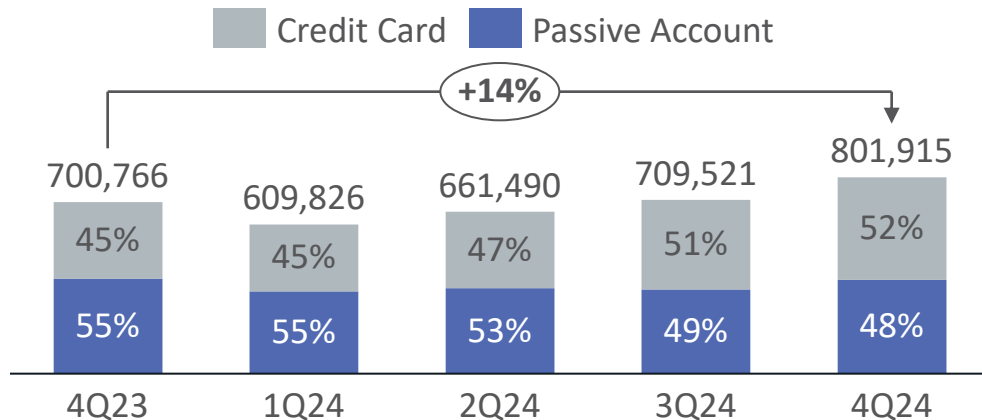
Loan portfolio (US\$ MM)



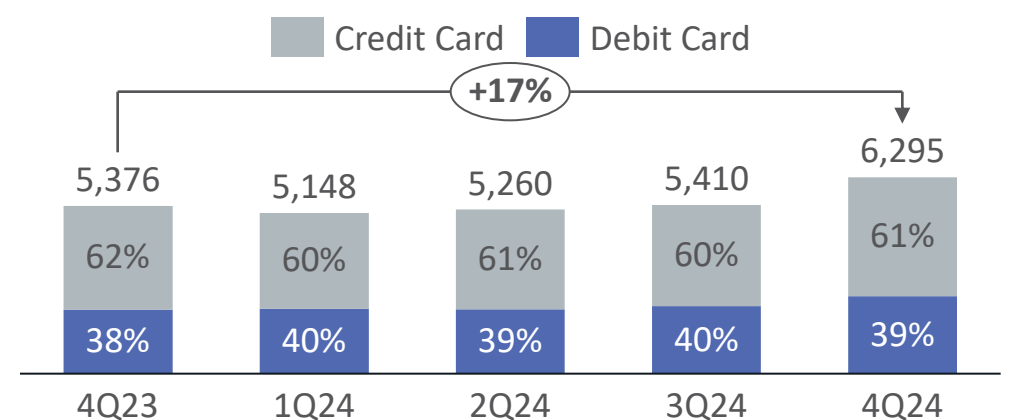
NPL (%)



Credit card & passive account openings (#)



Credit & debit card purchases (US\$ MM)

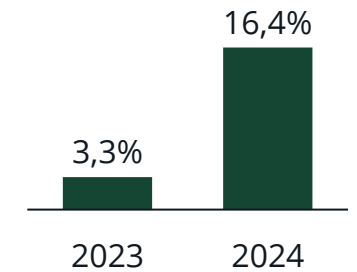
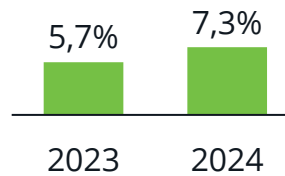
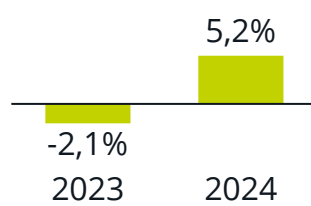
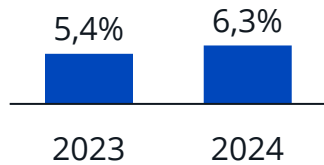


Summary Financials (US\$ MM)

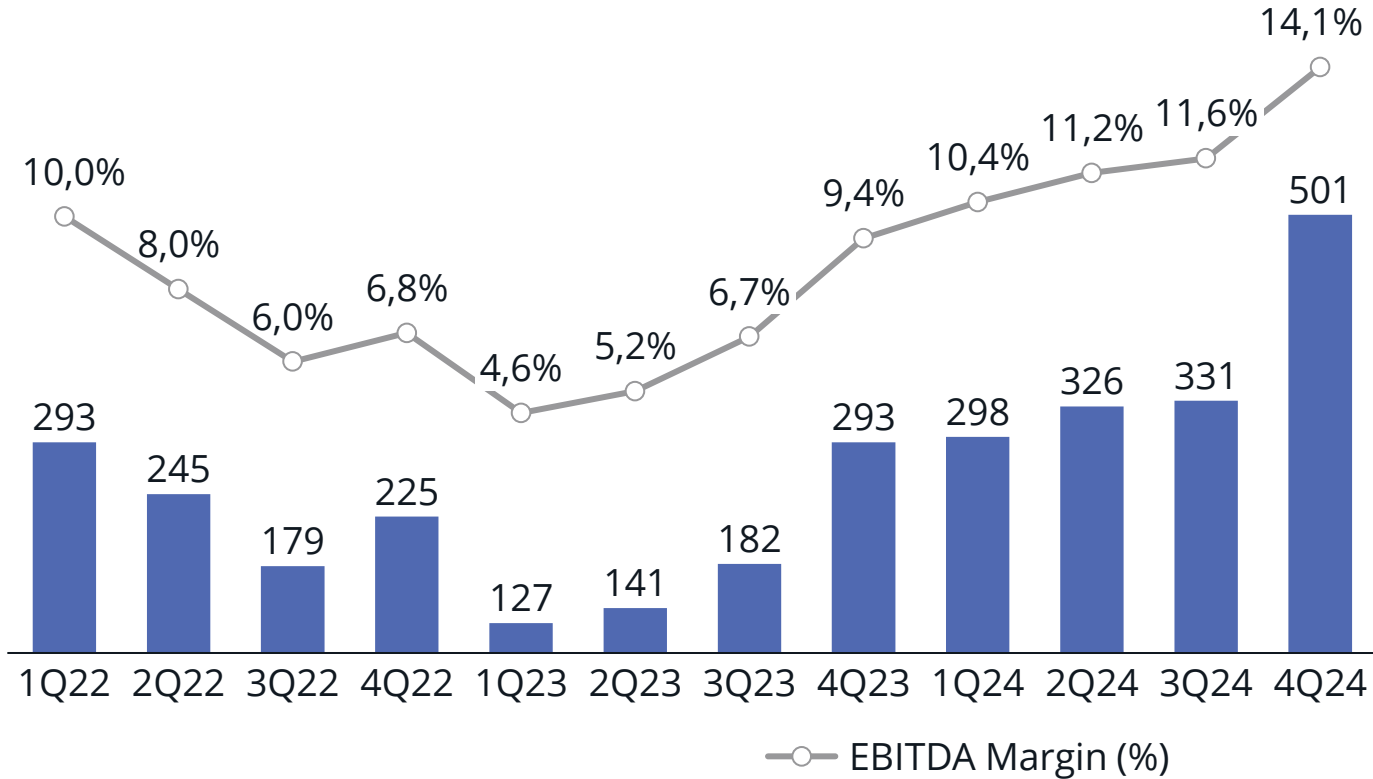
	4Q23	% revenues	4Q24	% revenues	Var (%)
Total sales					
Total sales	3.214		3.507		9%
GMV Online	743		798		7%
GMV own products (1P)	549		584		6%
GMV third-party products (3P)	194		214		10%
Total sales of physical stores	2.471		2.709		10%
Financial Results					
Non-Banking Revenue	2.663	85,0%	3.092	87,0%	16%
Financial Services Revenue	469	15,0%	463	13,0%	-1%
Total Revenue	3.133	100,0%	3.555	100,0%	13%
Gross profit	1.062	33,9%	1.338	37,6%	26%
SG&A expenses	(888)	-28,4%	(959)	-27,0%	8%
EBITDA	293	9,4%	501	14,1%	71%
Net (Loss) Income	71	2,3%	221	6,2%	212%
Net (Loss) Income (excl. FV)	53	1,7%	208	5,9%	293%
Balance Sheet					
Cash (non-banking)	1.082		1.644		52%
Gross Loan Book	6.412		6.433		0%
Financial Net Debt (Exc. Banking)	3.224		2.470		-23%

Our strategy has allowed to enhance profitability across our five growth engines during 2024

EBITDA margin (%)



EBITDA (US\$ MM)

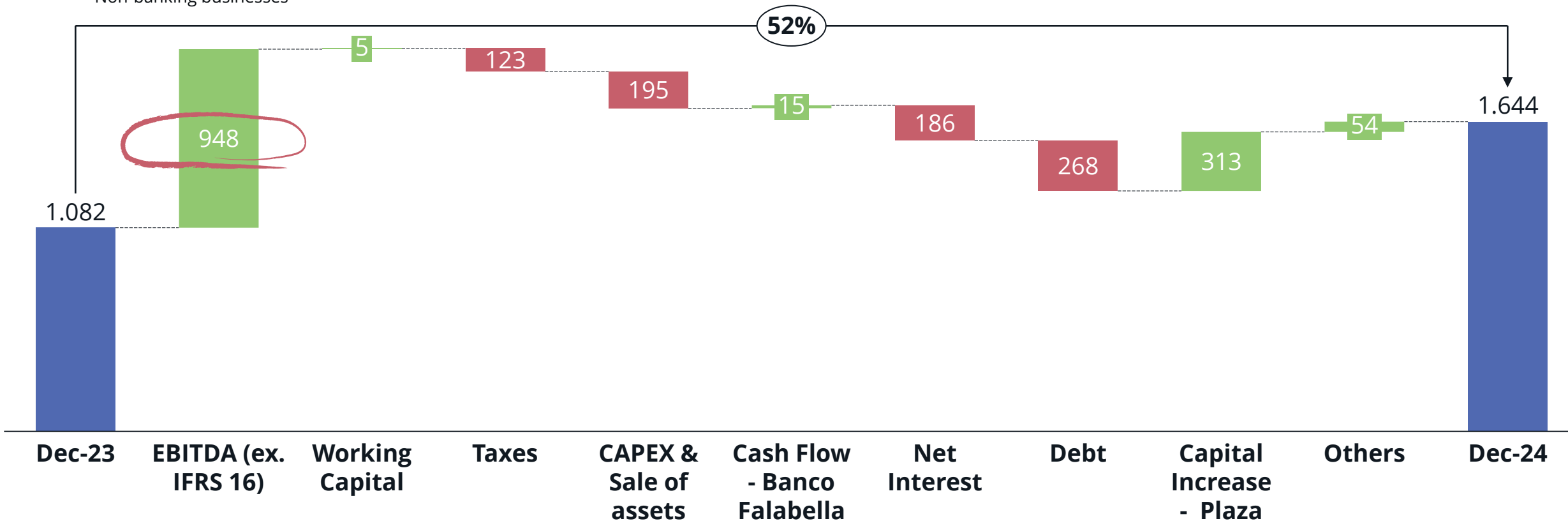


Our strategy has allowed us to continue improving our profitability

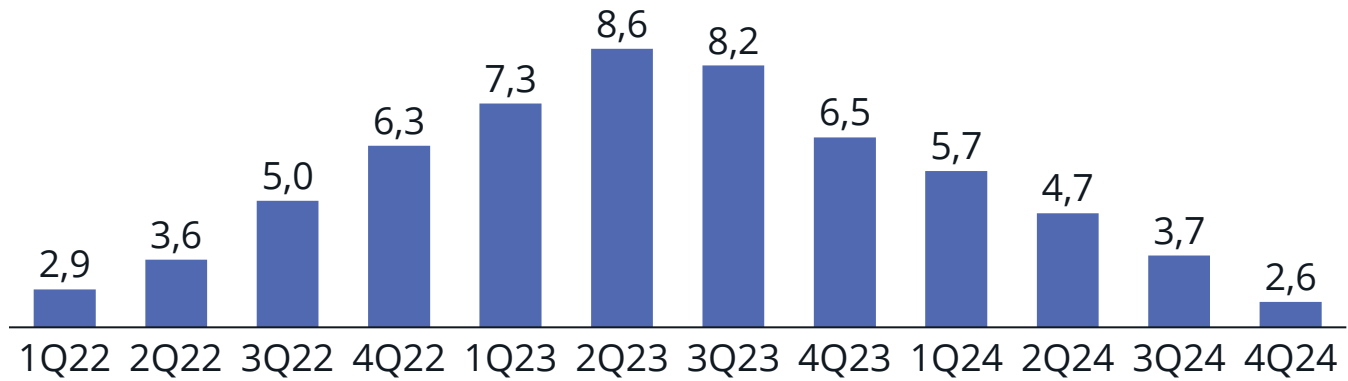
Our operation continues to contribute to cash improvement

Evolution Cash (US\$ MM)

Non-banking businesses



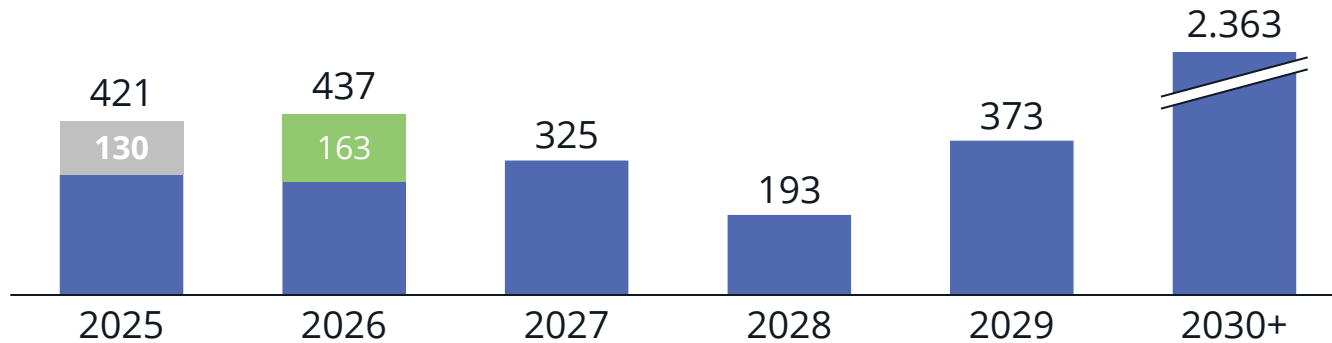
Net Financial Debt / EBITDA



Debt Maturity Profile (US\$ MM)

Non-banking businesses, after hedging derivatives

- 2025 International Bond
- Syndicated Loan
- As of Dec-24



We continue to strengthen our financial position

Our 5 growth engines

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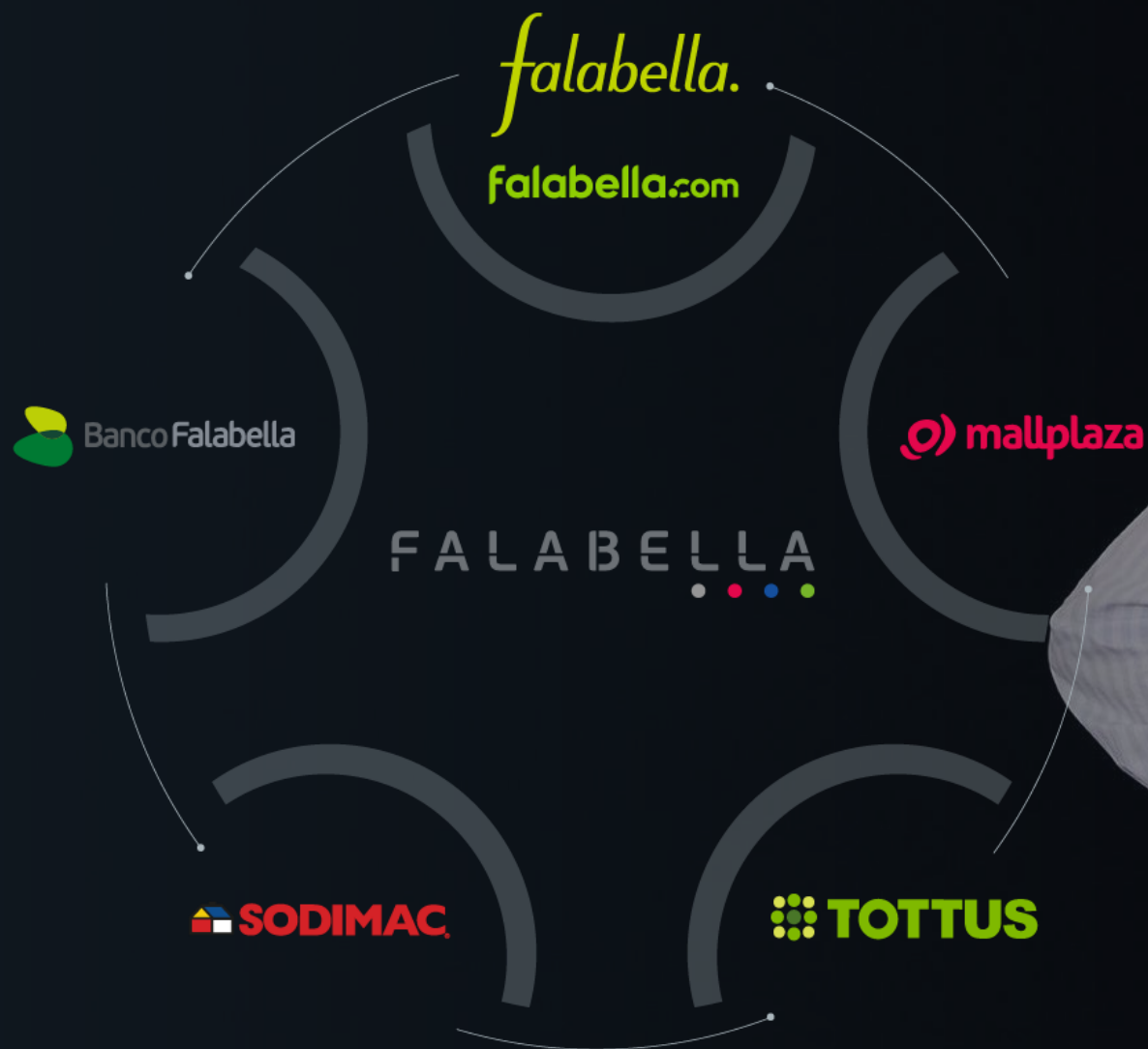


JUAN MANUEL MATHEU

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



Our 5 growth engines



FRANCISCO IRRARÁZVAL

Becoming an Omnichannel Multi-Specialist for our core categories, in partnership with top-quality brands

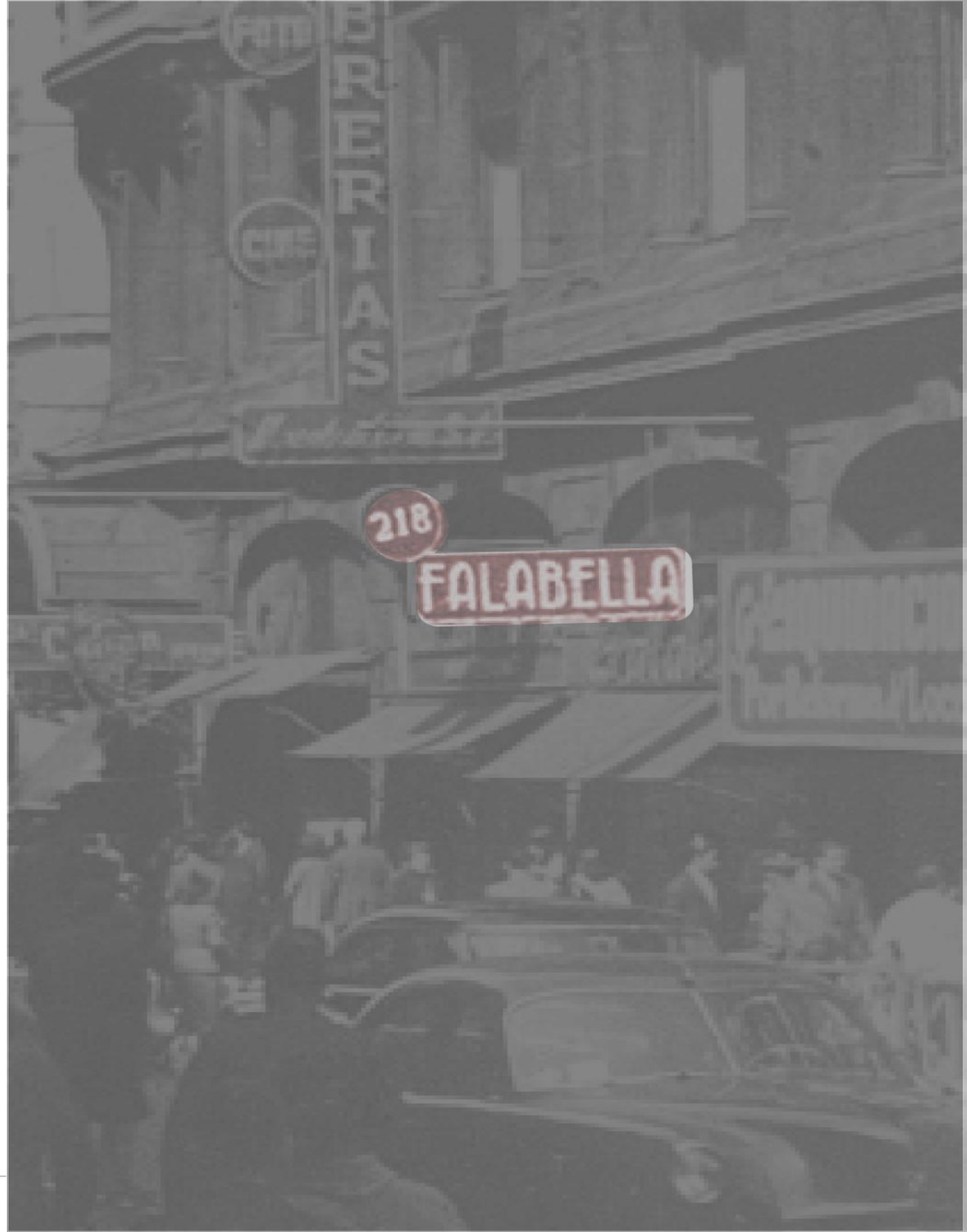
Key takeaways from our CEO

1. Sustained growth with improved profitability across our 5-growth engines

In 2024, we achieved an EBITDA of US\$1.5 billion and a net income of US\$ 483 million.

2. Significant ecosystem expansion & innovation in 2024

3. 2025: Profitable growth & elevating the omnichannel experience



Q&A



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