

# Corporate Presentation 1Q-2025

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+ 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.

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



# Physical and Digital ecosystem with diversified presence across Latin America

## Key Financial Figures<sup>1</sup>

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**US\$ 13.0 Bn**

Total Revenue



**US\$ 2.8 Bn**

Online GMV



**US\$ 1.7 Bn**

EBITDA



**US\$ 12.0 Bn<sup>2</sup>**

**(+11% YoY)**

Retailers Revenue

**US\$ 563 MM<sup>1</sup>**

**(+24% YoY)**

Mallplaza Revenue

**US\$ 6.8 Bn<sup>3</sup>**

**(+2% YoY)**

Gross Loan Book

**+20.8 MM<sup>1</sup>**

Loyalty program participants

**46%<sup>4</sup>**

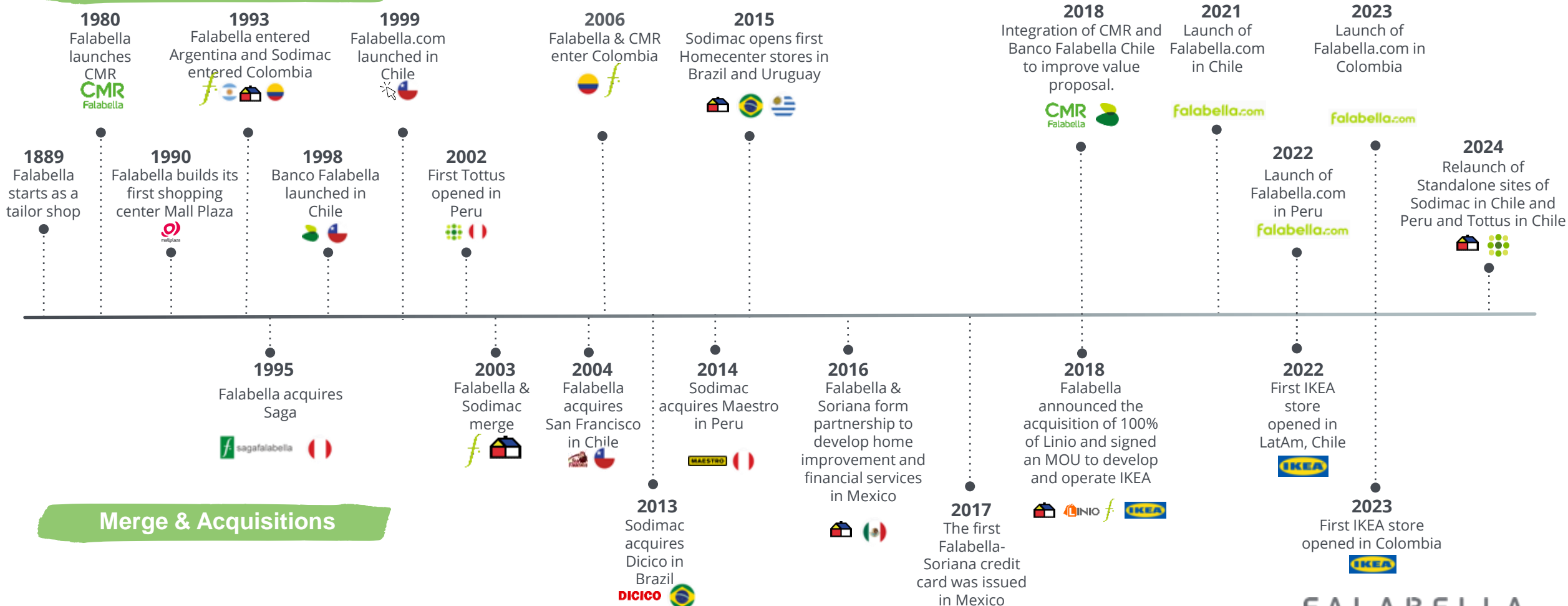
Click & Collect Penetration

1. Figures as of 1Q25, 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 March 2025. Gross Loan Book includes Financial Services Mexico.
4. 1Q25 figures.

# 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



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Sodimac<sup>1</sup>  
IKEA  
(# of stores)



Falabella Retail  
(# of stores)



Tottus  
(# of stores)



Financial  
Services  
(# of active credit  
card, MM)



Mallplaza  
Open Plaza  
(# of malls)

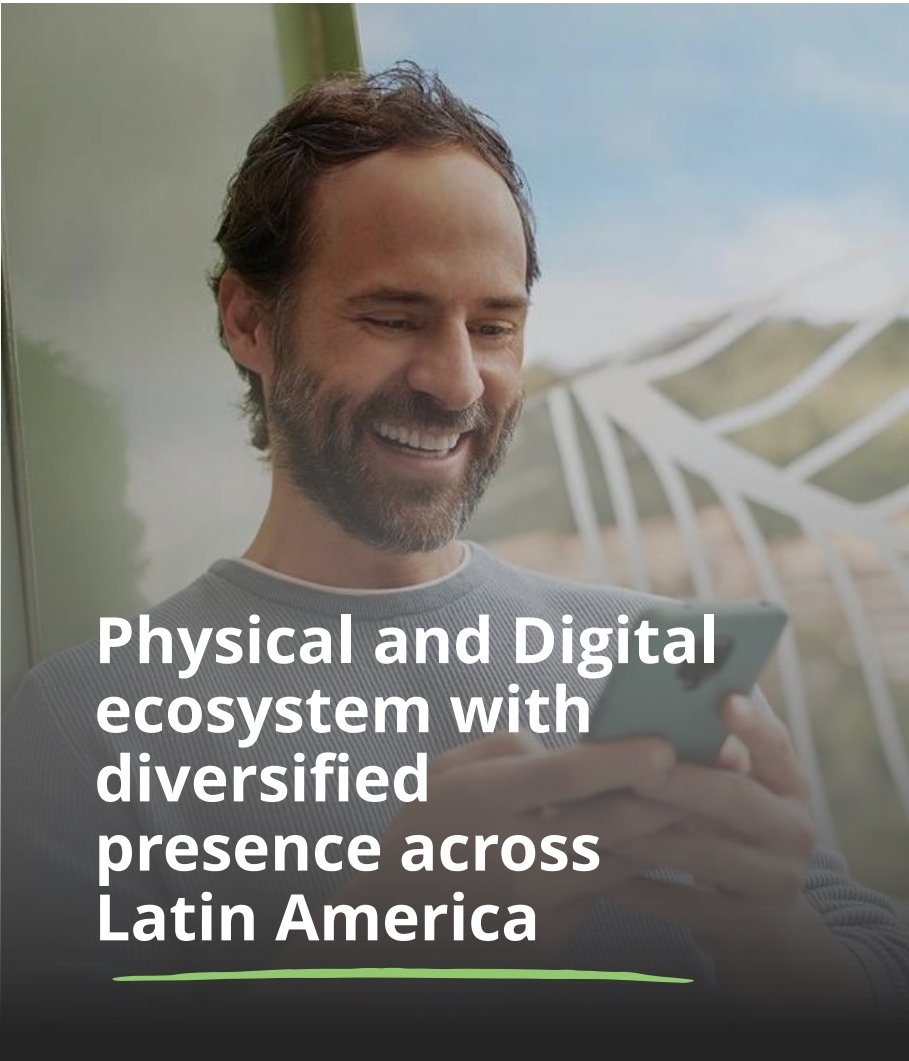
88	55	45	15	52	7	4
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44	35	25				
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71	90					
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3.2	1.1	1.3	0.5			
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27	15	5				
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1. Sodimac considers the operations in Colombia and Mexico which we do not consolidate.

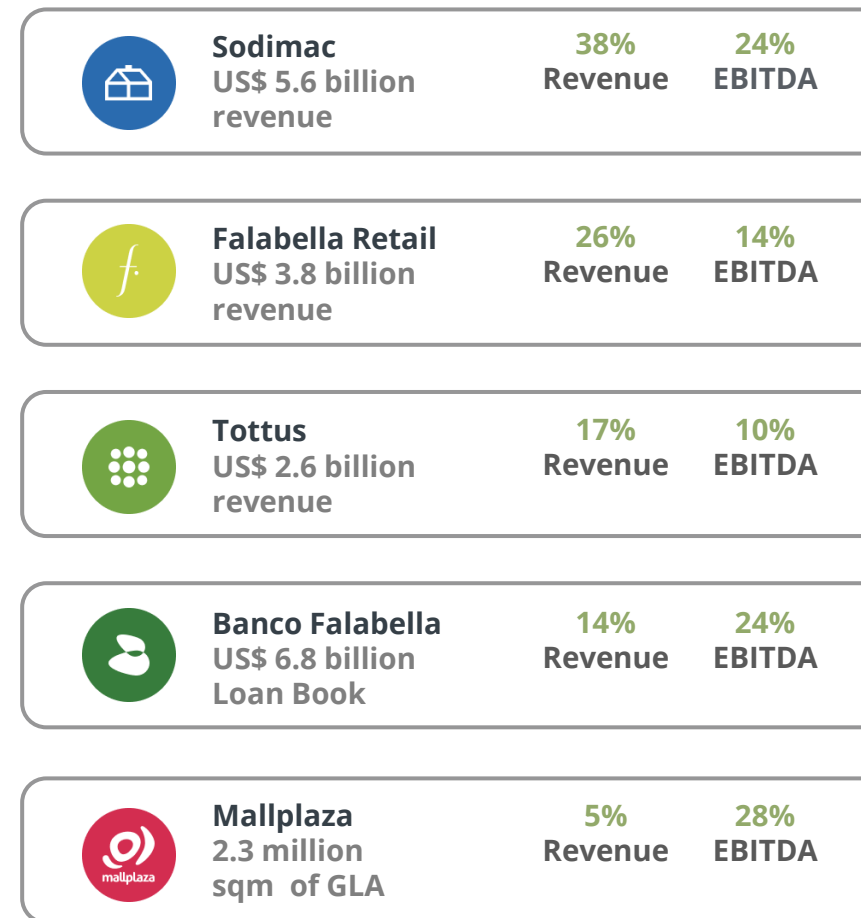


# Contribution Breakdown

## Mix by Country



## Mix by Growth Engine



1. Mix by Country and Mix by Engine as of 1Q25 LTM. Segment 'Colombia' and '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.

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# Our Strategy



# Our virtuous cycle results from our omnichannel retail, and financial services leveraging each other to grow



**36 million**  
Total Customers

**+20 thousand**  
Sellers

**578**  
Stores & Malls

**8 million**  
Banking Customers

Operations in  
**7 countries**



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# Highlights

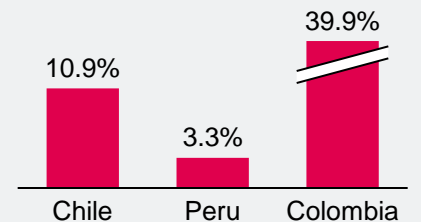
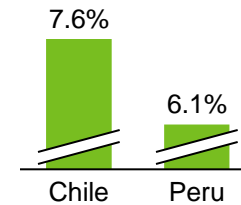
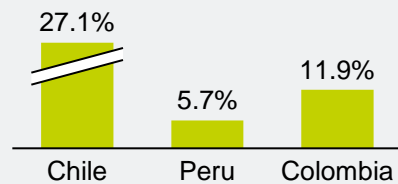
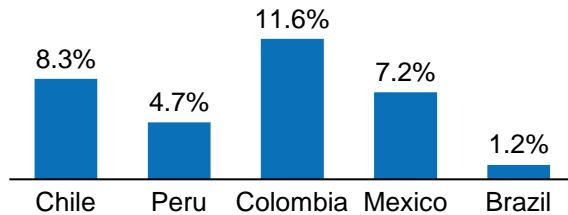
## 1Q25



# Our retailers are maintaining their momentum in recovering topline growth

## Revenue Var (% vs 1Q24)

(local currency)

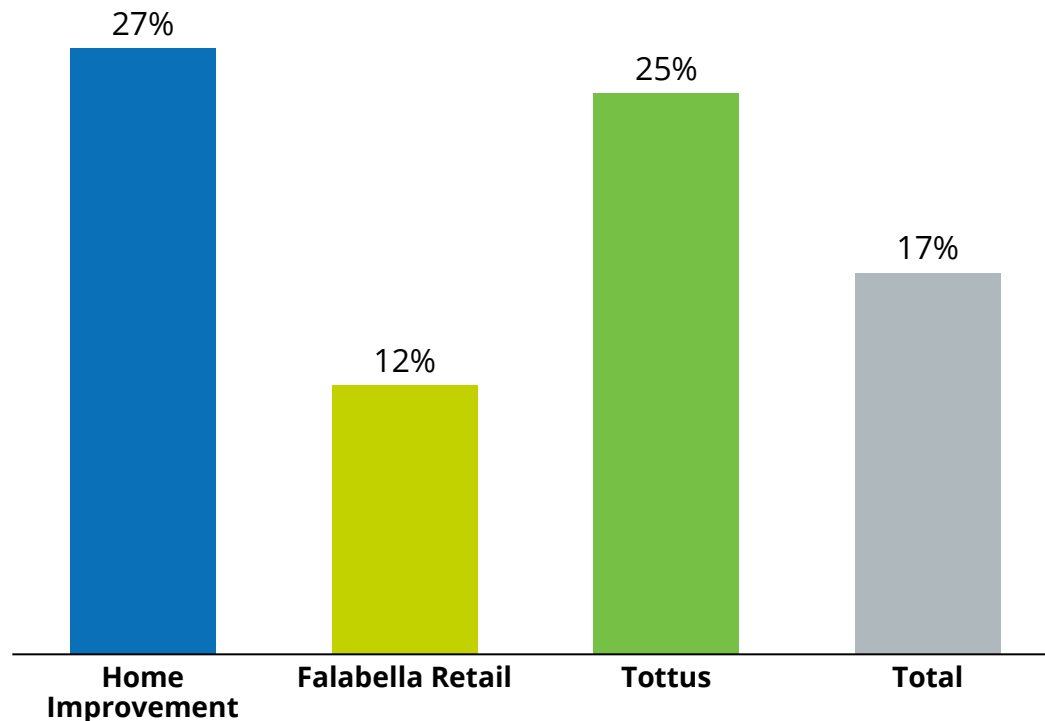


<sup>1</sup> Peru considers the operations of Mallplaza Peru and Open Peru, on a proforma basis.

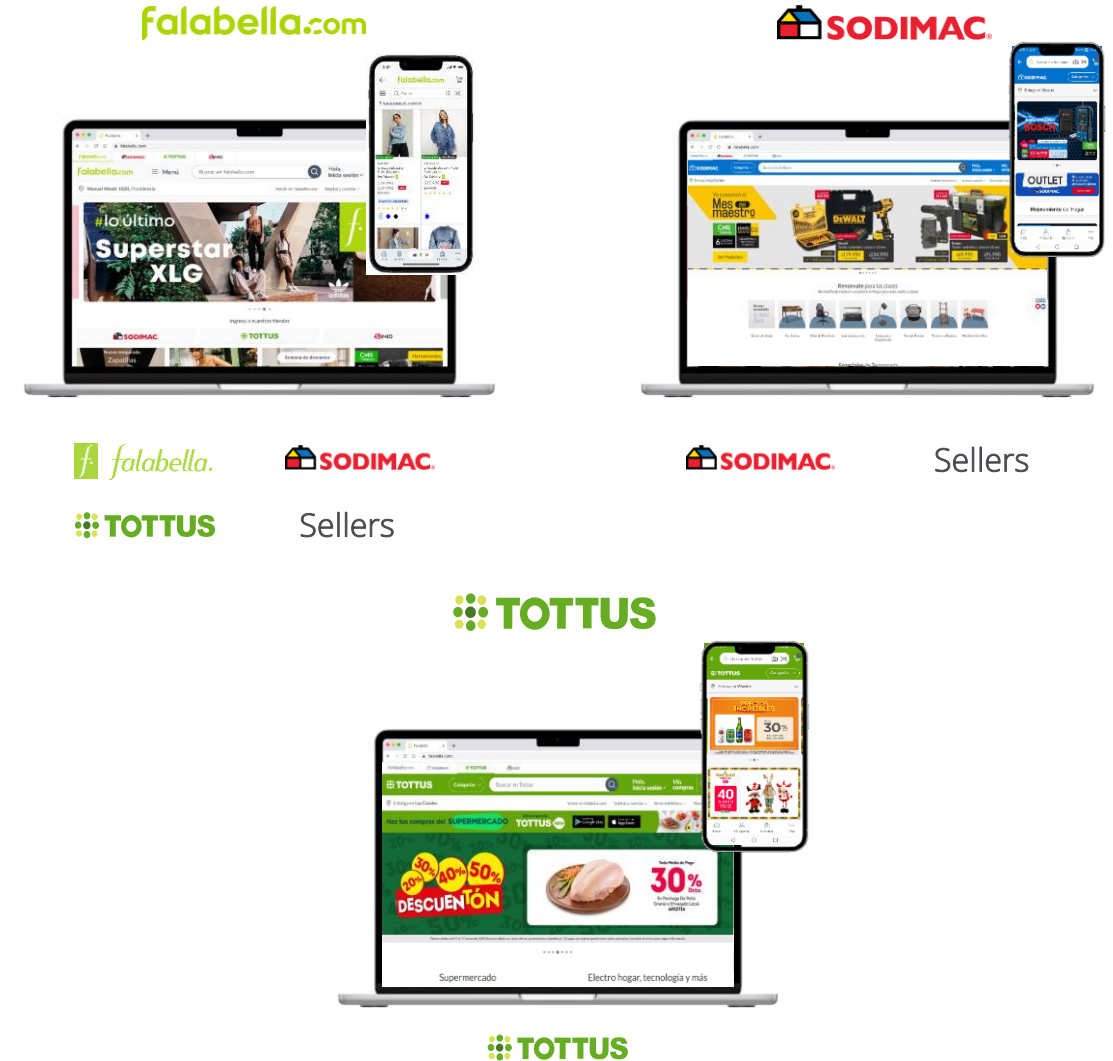


# Enhanced e-Commerce strategy delivers accelerating traction

GMV Online<sup>(1)</sup> Var (% vs 1Q24)

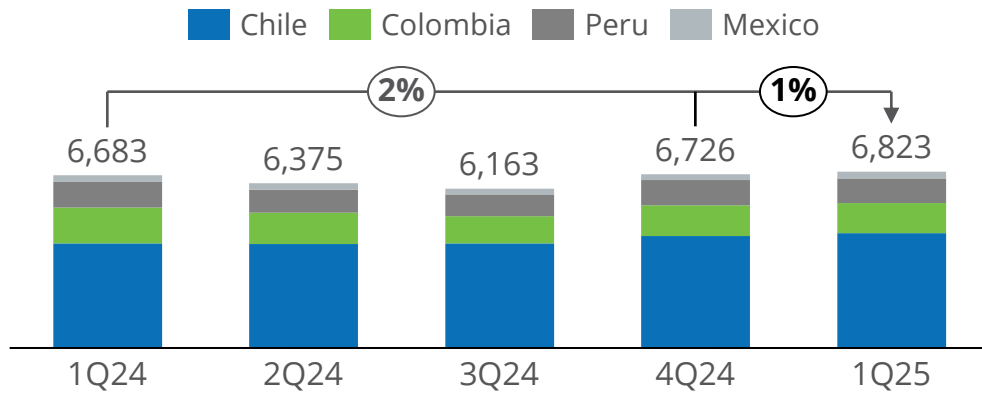


<sup>1</sup>Includes 1P and 3P GMV.

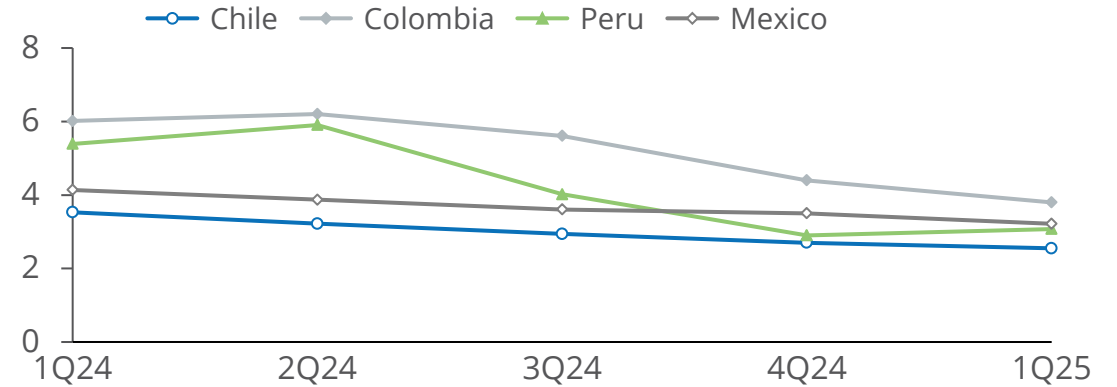


# Building the leading digital bank of the Andean region

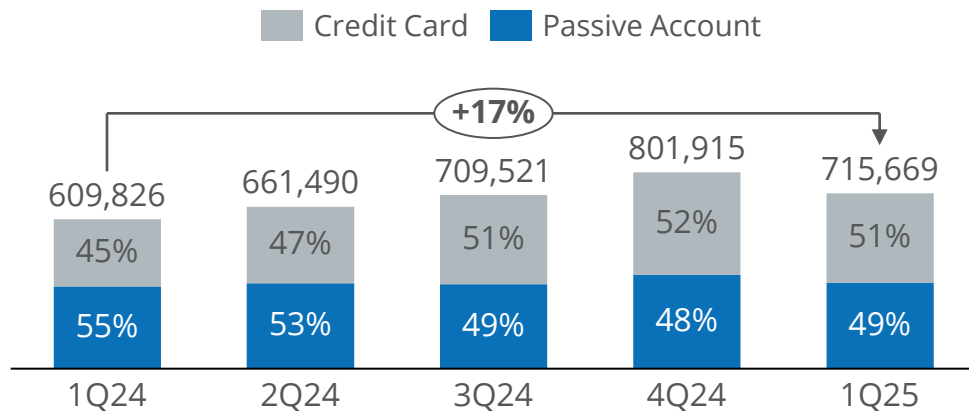
## Loan portfolio (US\$ MM)



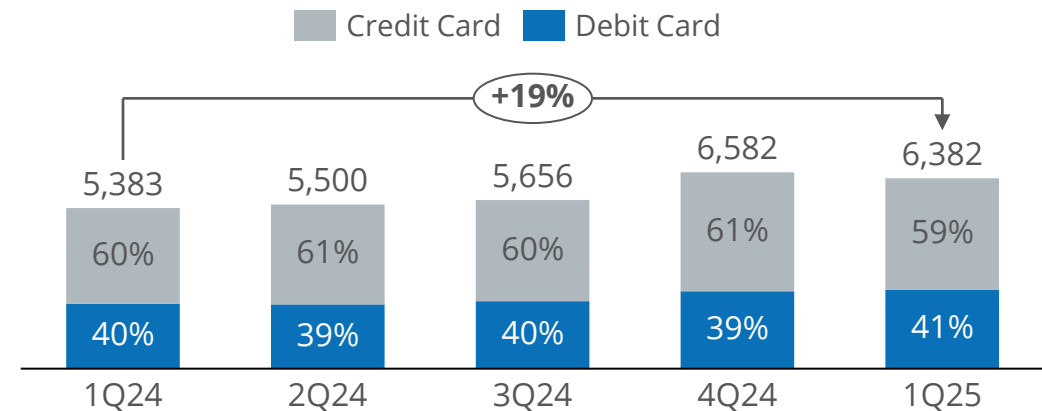
## NPL (%)



## Credit card & passive account openings (#)



## Credit & debit card purchases (US\$ MM)



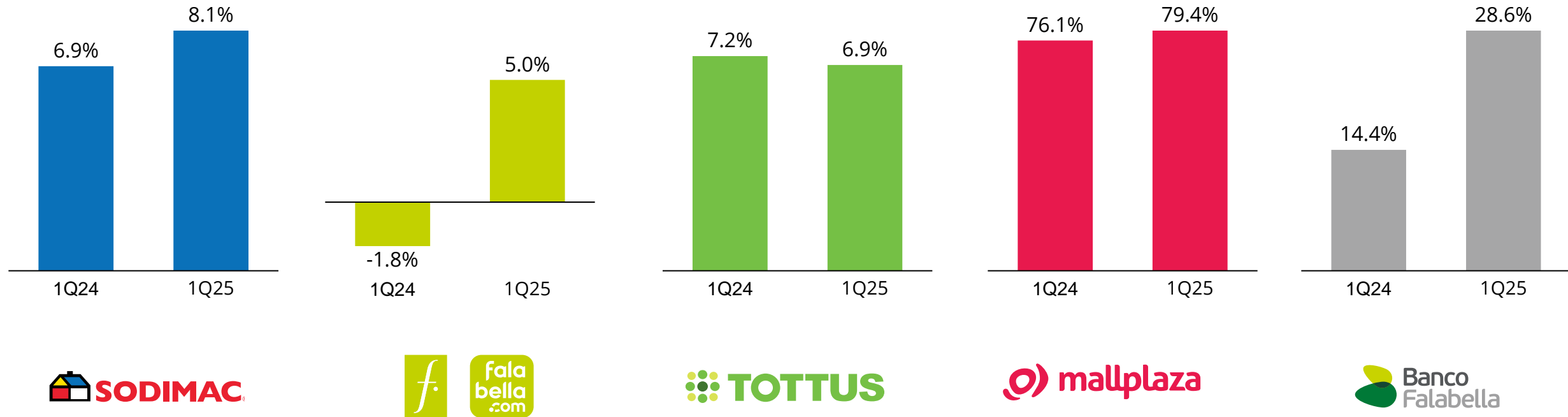


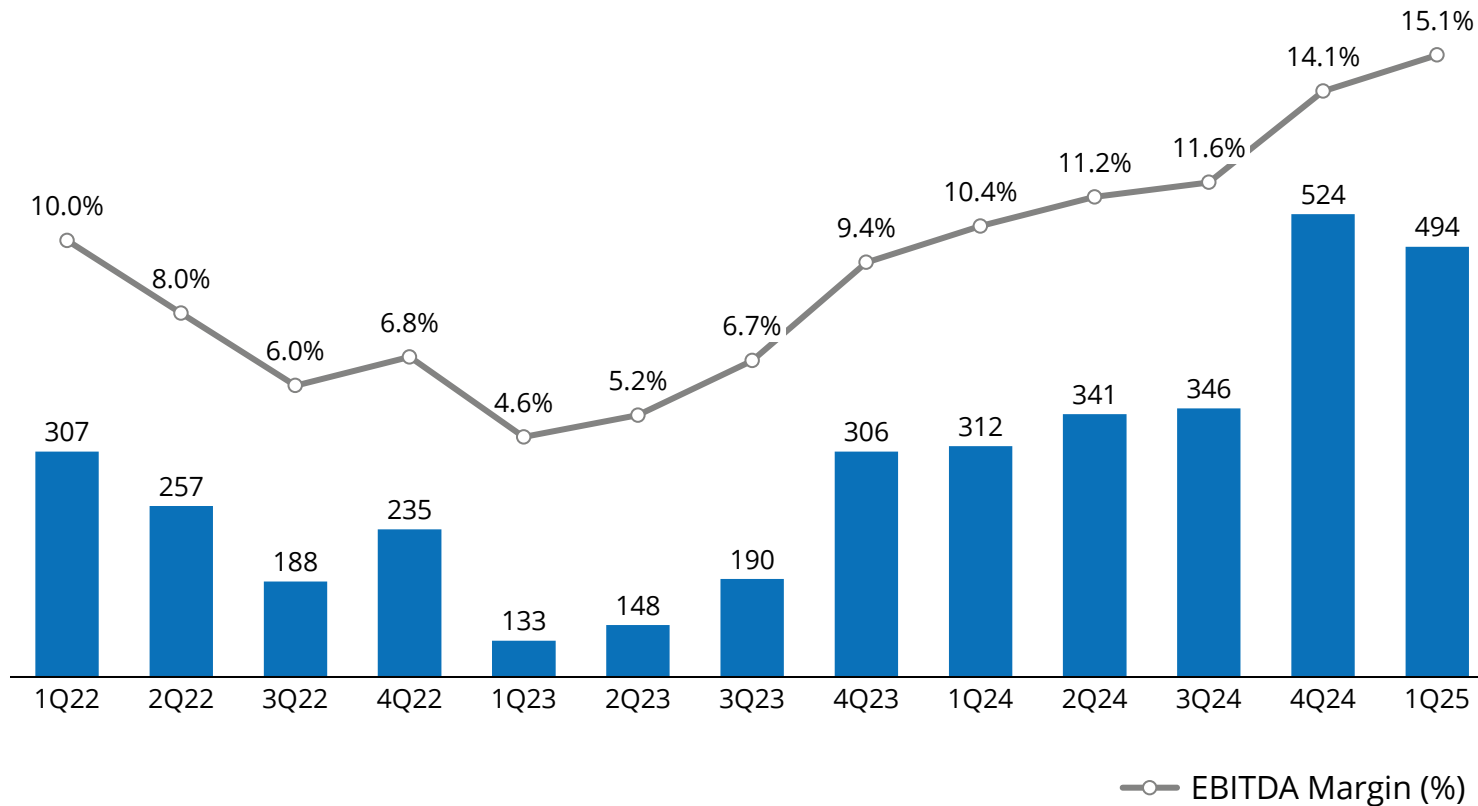
# Summary Financials (US\$ MM)

	1Q24 % revenues		1Q25 % revenues		Var (%)
TOTAL SALES					
Total sales	2,835		3,148		11%
GMV Online	554		647		17%
Total sales of physical stores	2,281		2,501		10%
FINANCIAL RESULTS					
Non-Banking Revenue	2,510	83.6%	2,784	84.9%	11%
Financial Services Revenue	494	16.4%	494	15.1%	0%
Total Revenue	3,004	100.0%	3,278	100.0%	9%
Gross profit	1,044	34.8%	1,273	38.8%	22%
SG&A expenses	(855)	-28.5%	(894)	-27.3%	5%
EBITDA	312	10.4%	494	15.1%	59%
Net Income	61	2.0%	201	6.1%	228%
BALANCE SHEET					
Cash (non-banking)	996		1,128		13%
Gross Loan Book	6,683		6,823		2%
Financial Net Debt (Exc. Banking)	3,600		2,731		-24%

# Our strategy has allowed to enhance profitability across our five growth engines during 1Q25

## EBITDA margin (%)



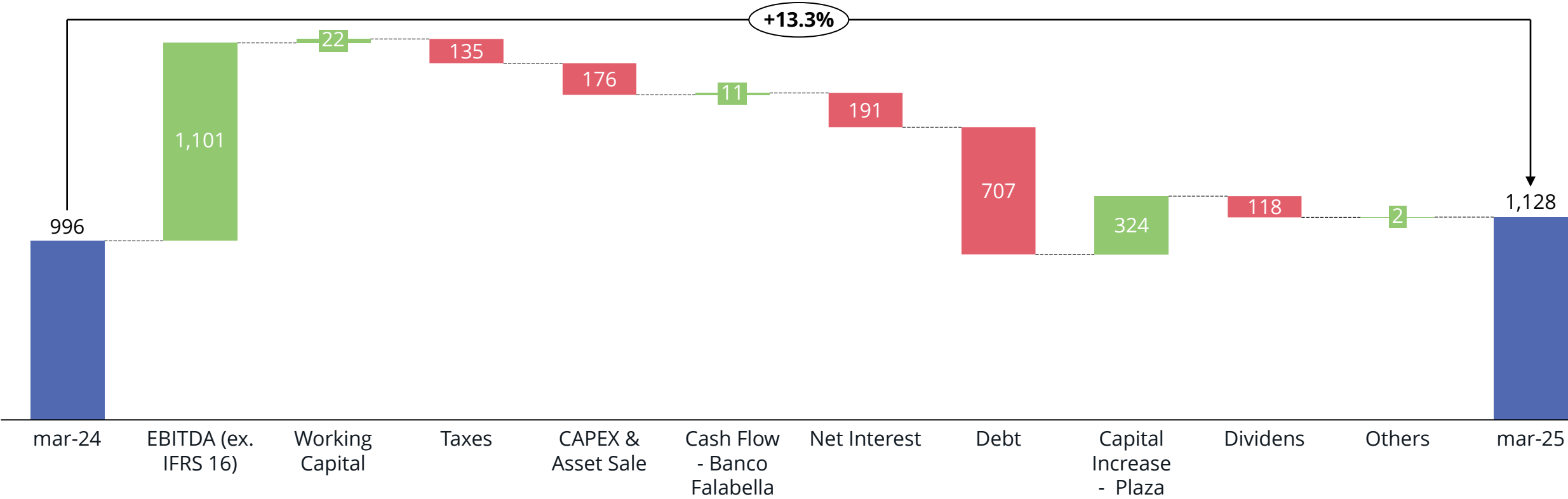
**EBITDA (US\$ MM)**

Our strategy has  
allowed us to  
continue improving  
our profitability

# Our operation continues to contribute to cash improvement

## Evolution Cash (US\$ MM)

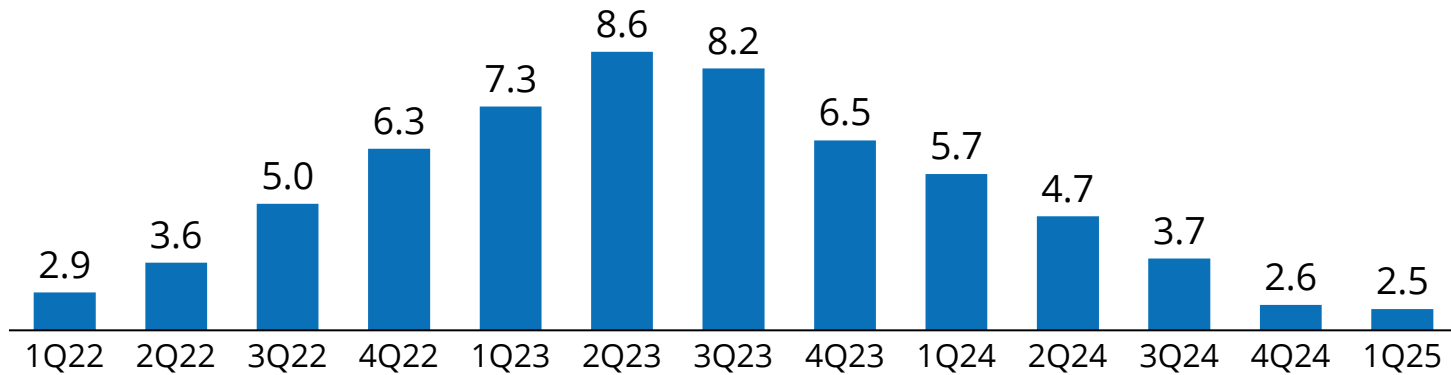
Non-banking businesses



Note: Working Capital includes accounts for Inventories, Trade and other accounts receivables and Trade and other accounts payable; Cash Flow - Banco Fabella Chile includes dividends and intercompany debt repayments



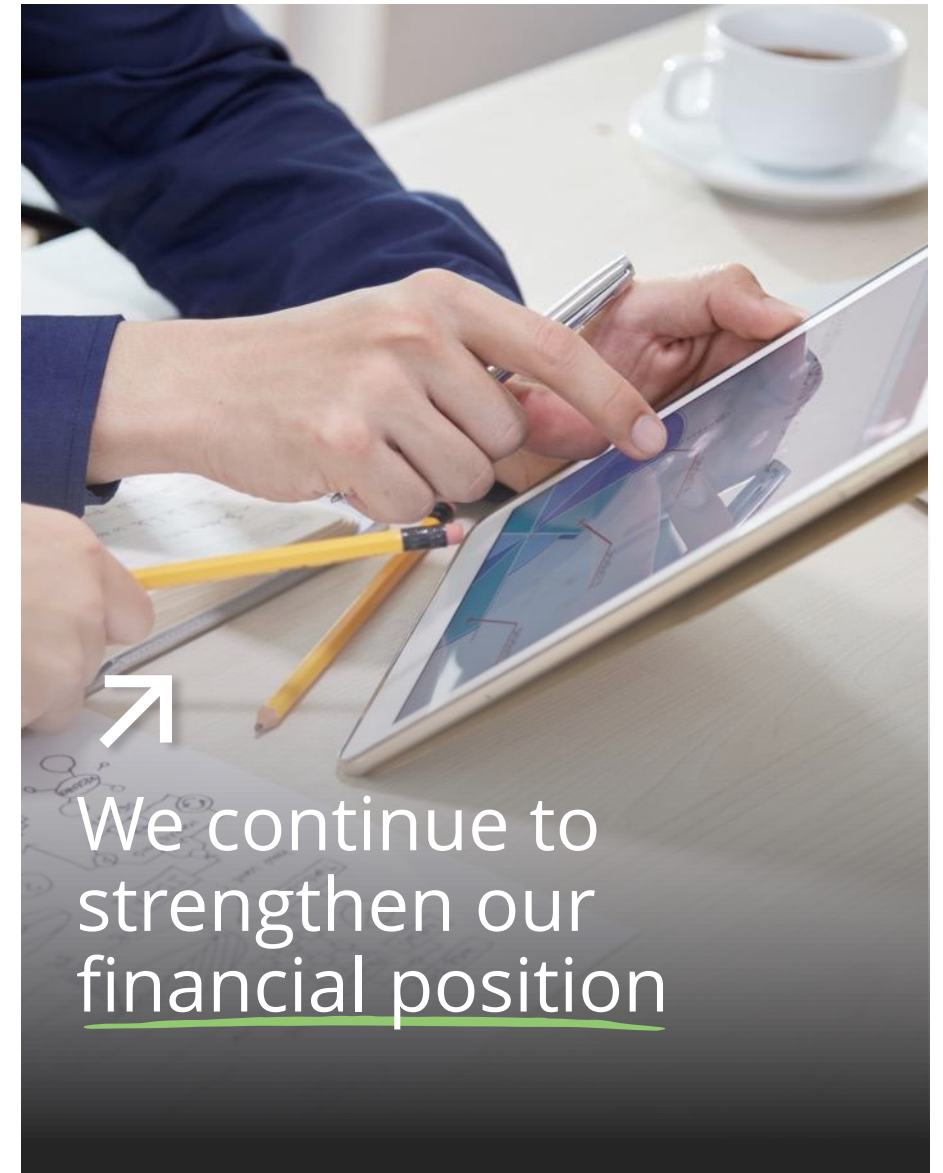
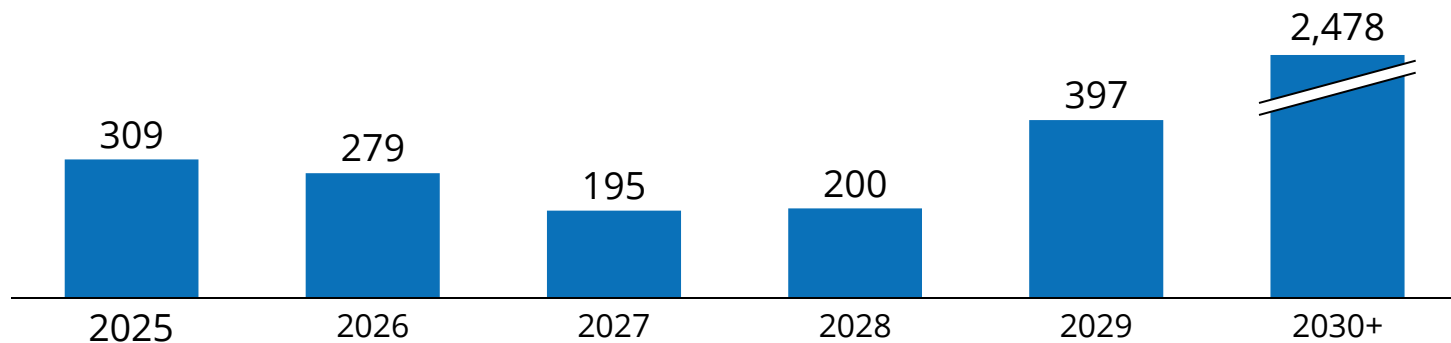
## Net Financial Debt / EBITDA



## Debt Maturity Profile (US\$ MM)

Non-banking businesses, after hedging derivatives

As of Mar-25




 We continue to  
strengthen our  
financial position

# Key takeaways from our CEO



Strong, consistent performance across our 5 growth engines and main markets



Accelerated development of our ecosystem

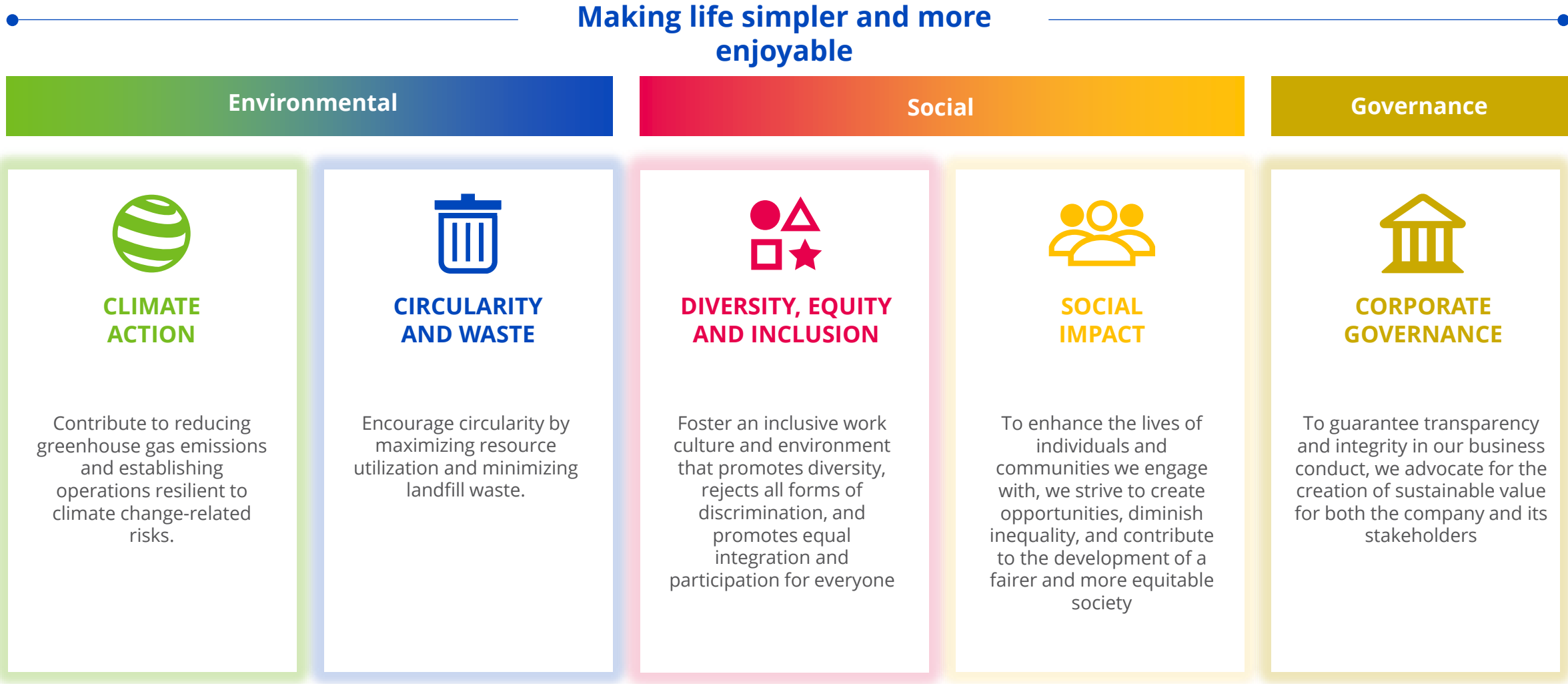


Sustained value creation through structural advantage and strategic focus

ESG

FALABELLA  
...

# Falabella's purpose is supported by five ESG pillars with clear aspirations and goals aligned with the Sustainable Development Goals





During 2024, we made significant efforts to **achieve** our environmental goals



## Our Commitments

### Carbon Footprint

0 net emissions in Scopes 1 and 2 by 2035

-65% of emissions by 2030

### Energy supply

65% from renewable source by 2030

### Food Loss and Waste in our Supermarkets

-20% food waste by 2025

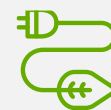
## 2024 PROGRESS

**-27%**  
vs 2021



...of Scopes 1 and 2 emissions

**78%**



...of our energy supply from renewable sources

**-26%**  
vs 2021



food loss and waste



## Social Results

**Generating  
impact** in our  
value chain to  
build more  
equitable  
societies



### Pillars

#### Diversity, Equity and Inclusion



### 2024 PROGRESS

**50.8%**

women in total  
workforce

**39.8%**

women in Top  
& Middle  
Management  
positions

**+215**

women in  
"Fuertes y  
Fantásticas"

#### Social Impact



**+50,000**

boys and girls  
reached by  
educational  
initiatives.

**+11,000**

children, youth  
and adults  
received  
Financial  
Education  
training

**+6,400**

entrepreneurs  
in Grupo  
Falabella's  
commercial  
initiatives

#### Corporate Governance

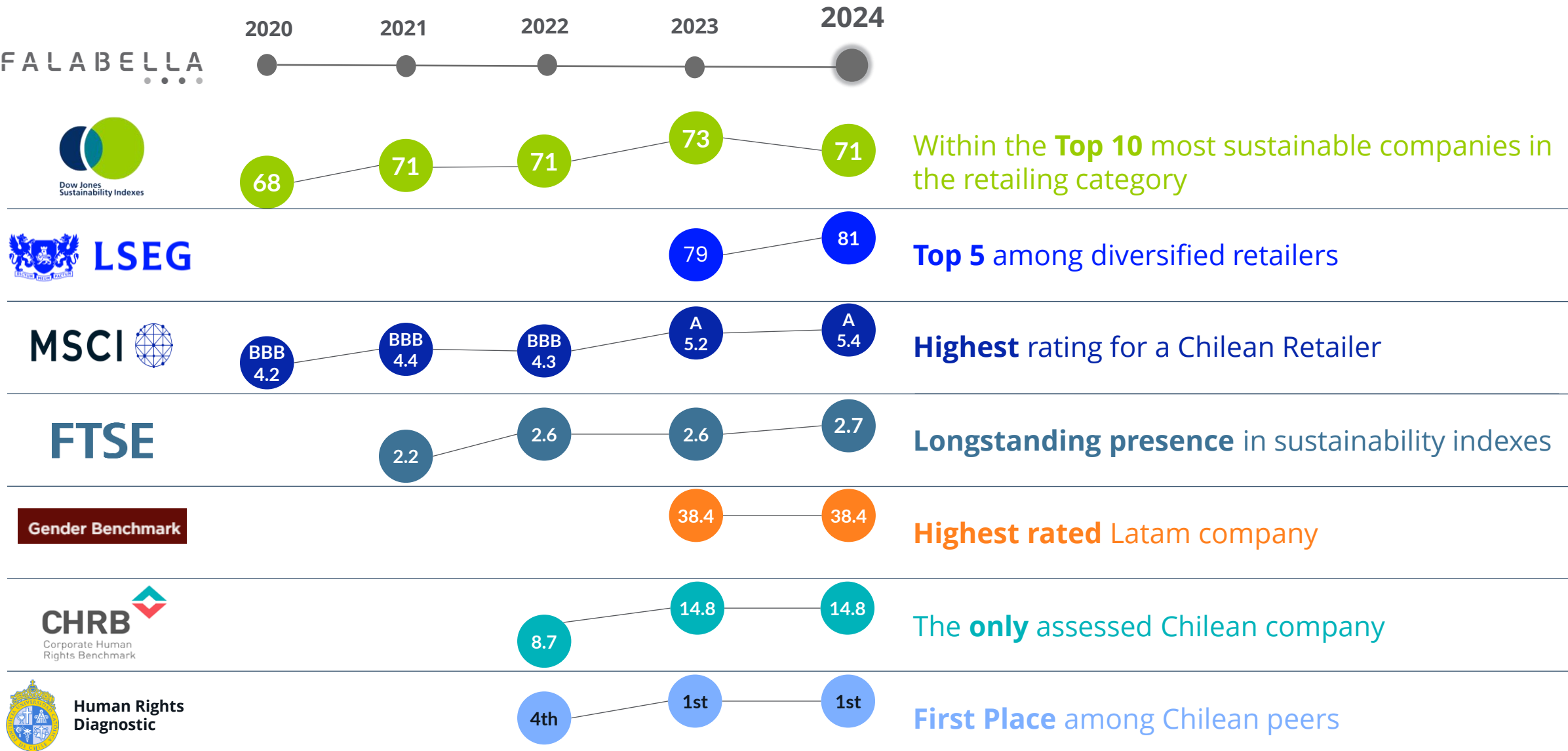


**Integrating  
ESG risk  
management**

**Human Rights  
Due Diligence**  
in all of our  
business units

**1st place** in  
"Diagnosis on  
Business and  
Human Rights  
in Chile" (2024),  
made by PUC,  
ILO and WBA

These sustainability efforts have been recognized by investment-oriented ESG Ratings as well as by thematic qualifications.



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