Earnings **Presentation** 3Q-2025

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

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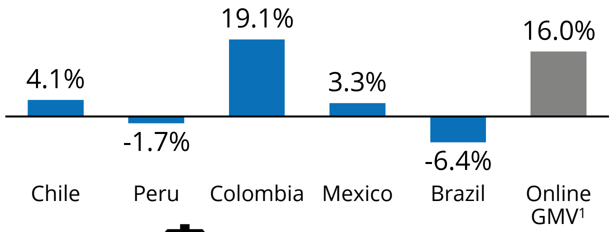
Highlights

3Q25

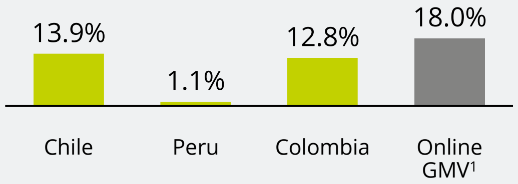
Our retailers are maintaining their momentum showing solid topline growth, with total online GMV[1] growing 17% YoY

Revenue Var (%, vs 3Q24)

(local currency)



SODIMAC



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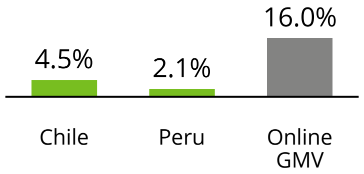
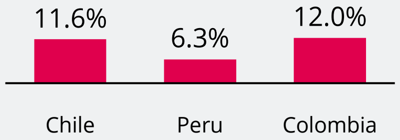


TOTTUS



mallplaza[2]

[1] Includes 1P and 3P GMV. Excludes the calendar effect of the Cyber Monday event in Chile in 2024.
[2] Peru considers the operations of Mallplaza Peru and Open Peru, on a proforma basis.

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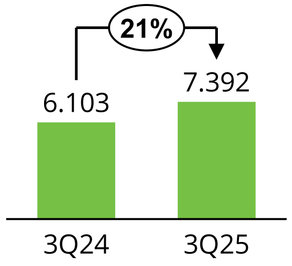
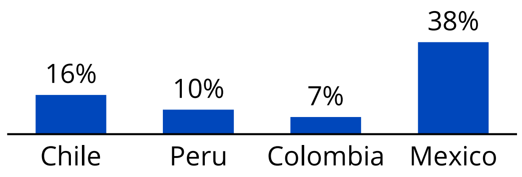
Building the leading digital bank of the Andean region[3]

Loan portfolio

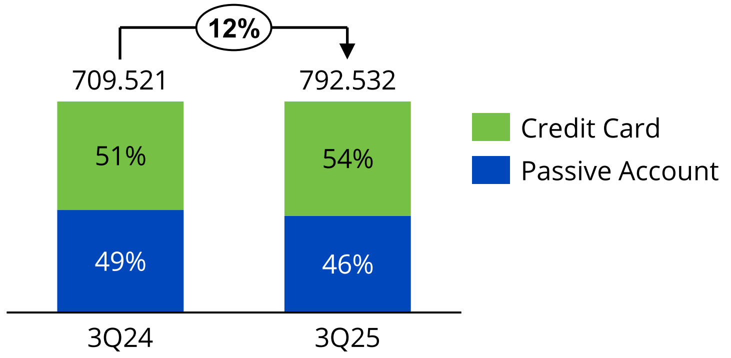
Stock (US$ MM)



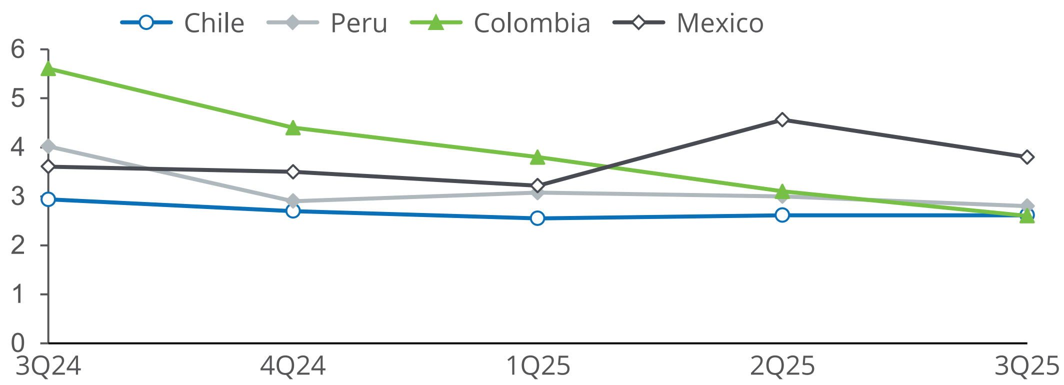
Var vs 3Q24, in local currency



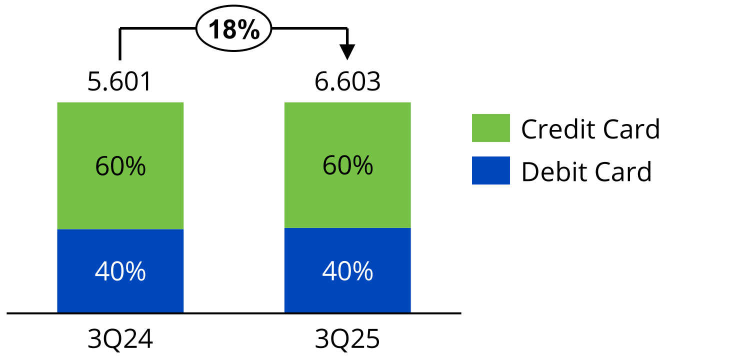
Credit card & passive account openings (#)



NPLs (%)



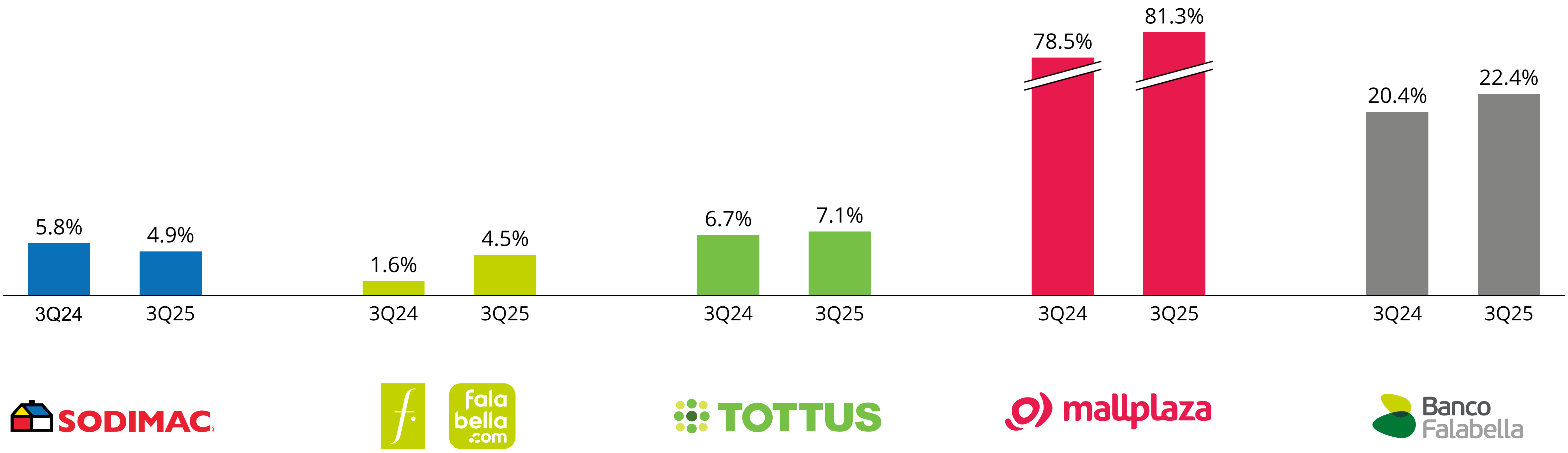
Credit & debit card purchases (US$ MM)



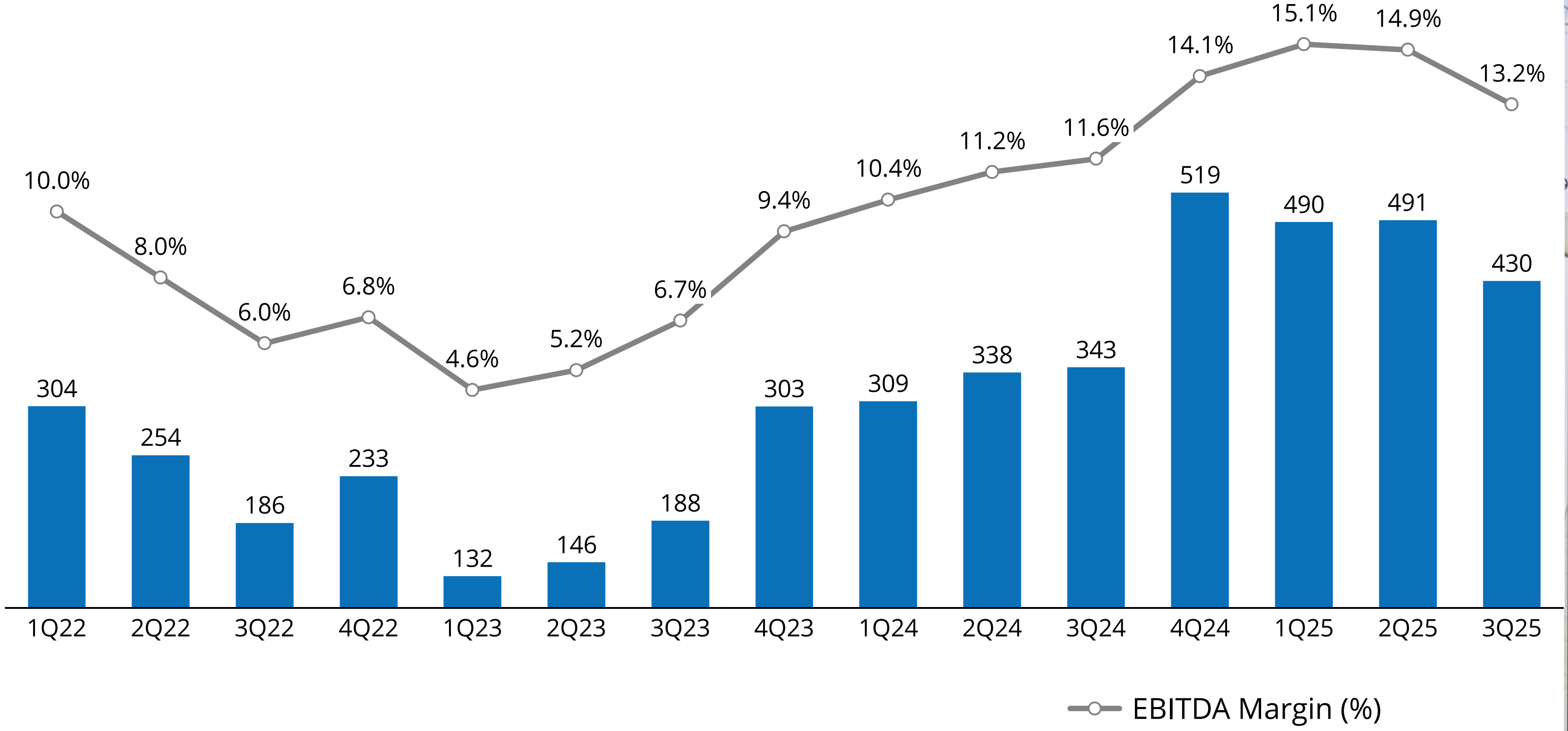
[3] Includes the Financial Services operations in Mexico, which are not consolidated in the Financial Statements.

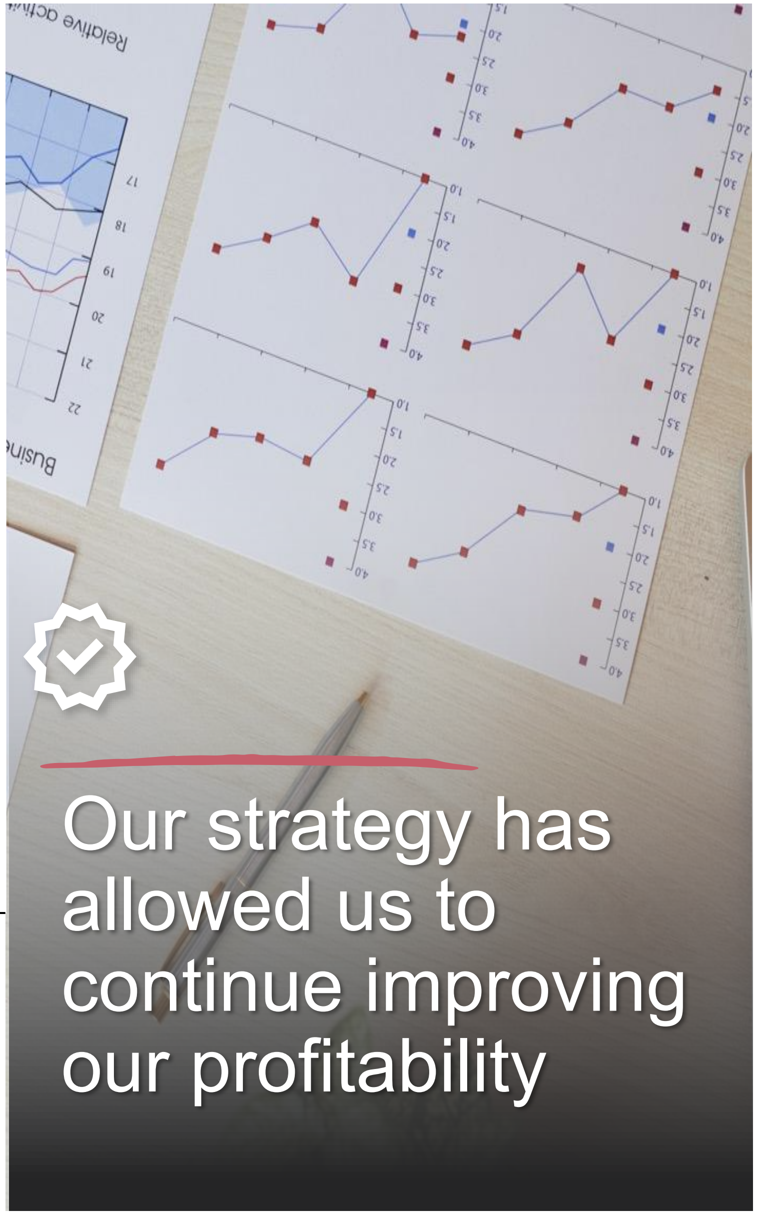
Our strategy has allowed to enhance profitability
across our five growth engines during 3Q25

EBITDA margin (%)



EBITDA evolution (US$ MM)





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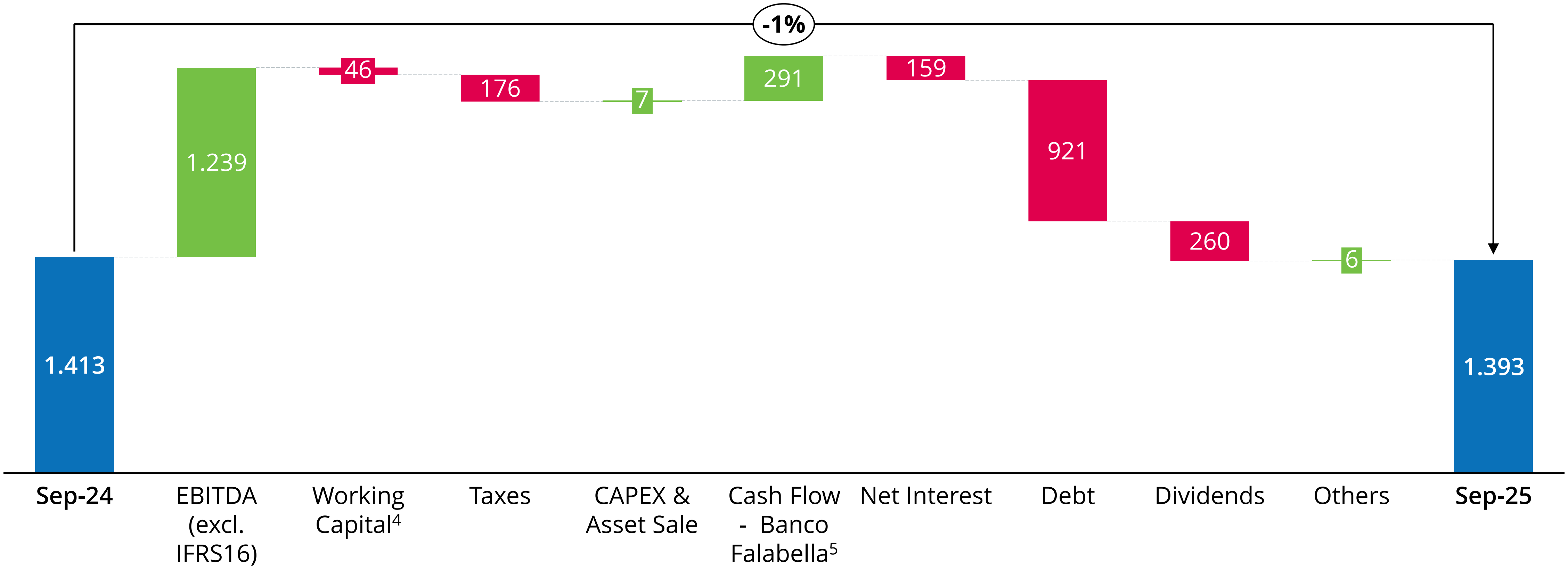
Our operation continues to contribute to cash improvement

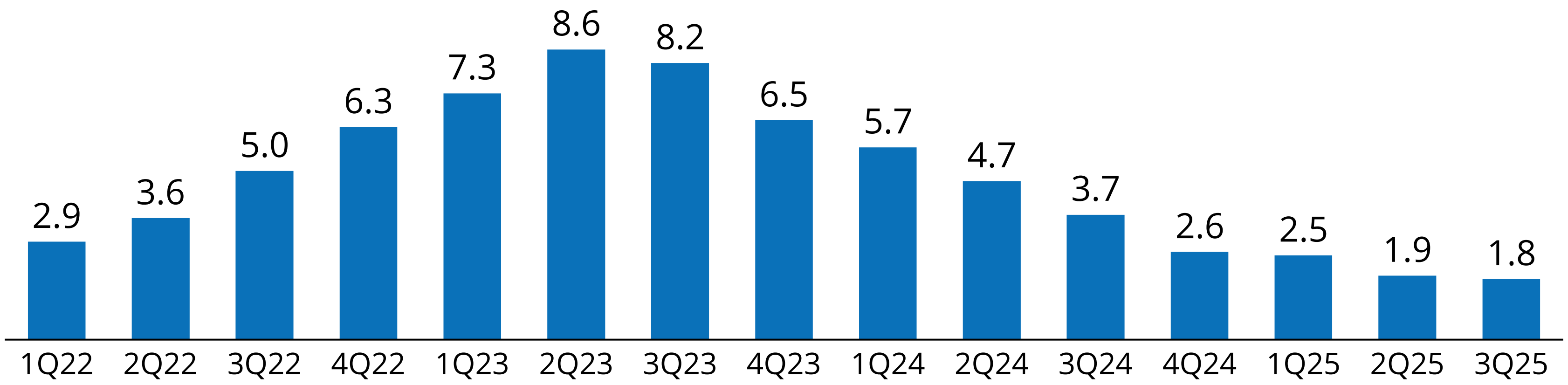
Evolution Cash (US$ MM)

Non-banking businesses



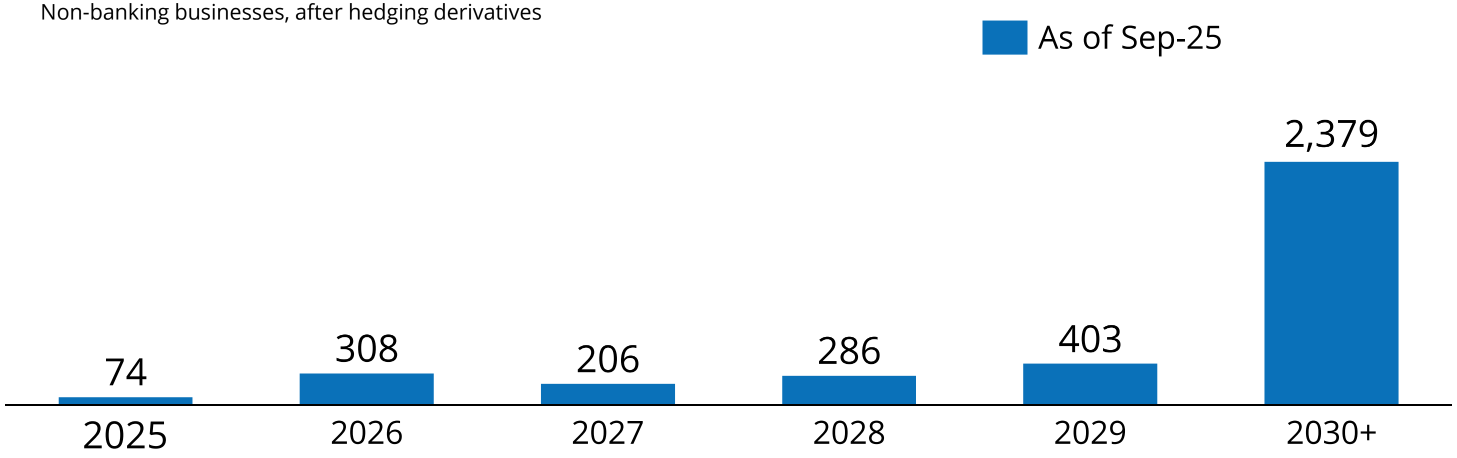
[4] Working Capital includes accounts for Inventories, Trade and other accounts receivables and Trade and other accounts payable;
[5] Cash Flow - Banco Fabella Chile includes dividends and intercompany debt repayments

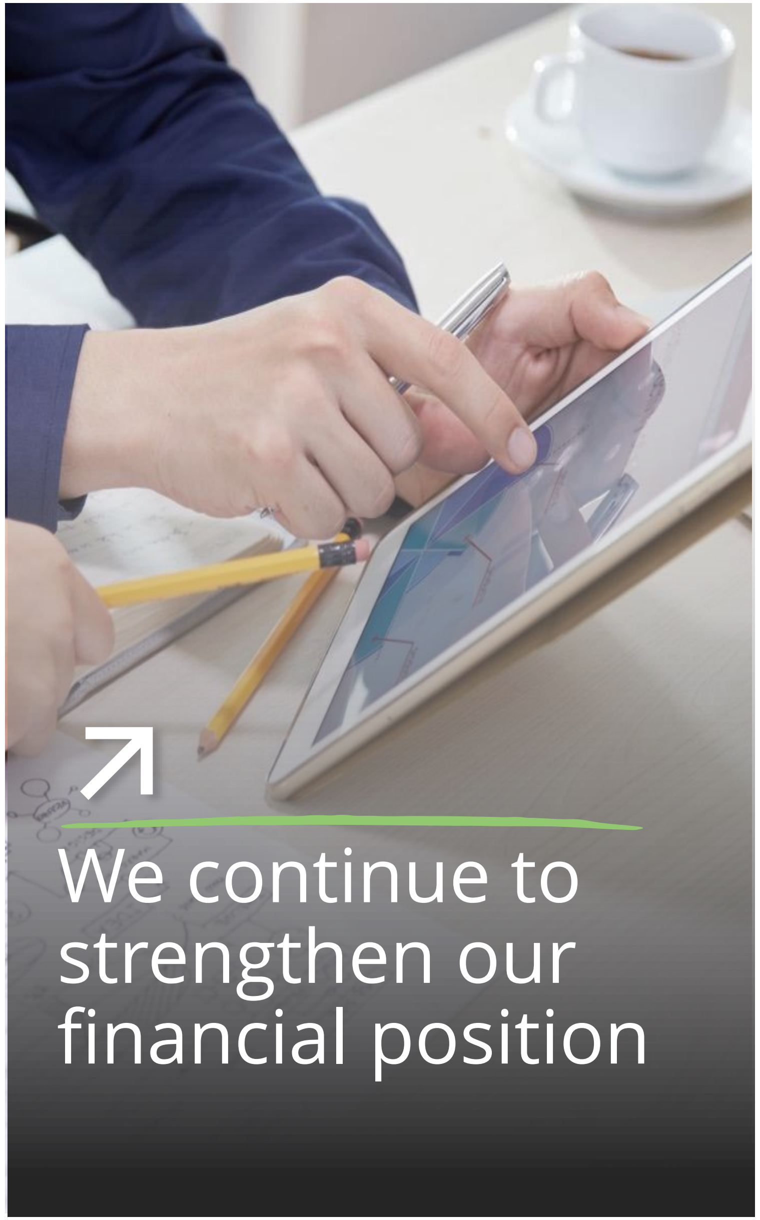
Net Financial Debt / EBITDA



Debt Maturity Profile (US$ MM)

Non-banking businesses, after hedging derivatives





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Key takeaways from our CEO

Physical-digital ecosystem delivering strong growth and operational resilience

Omnichannel strategy and disciplined execution keep driving efficiency and profitability

Well-positioned to innovate and seize opportunities for system expansion and growth

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Q&A

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