

# Breakfast

## 4Q-2025

February 27<sup>th</sup>, 2026



FALABELLA



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 SODIMAC

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 mallplaza

 Banco Falabella

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



FALABELLA

# Highlights

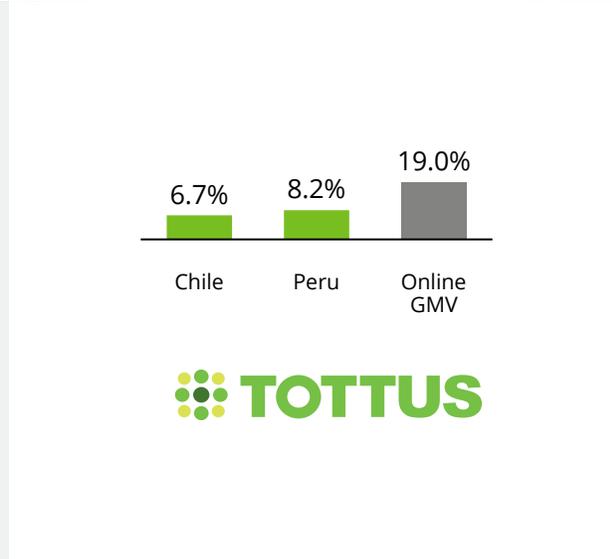
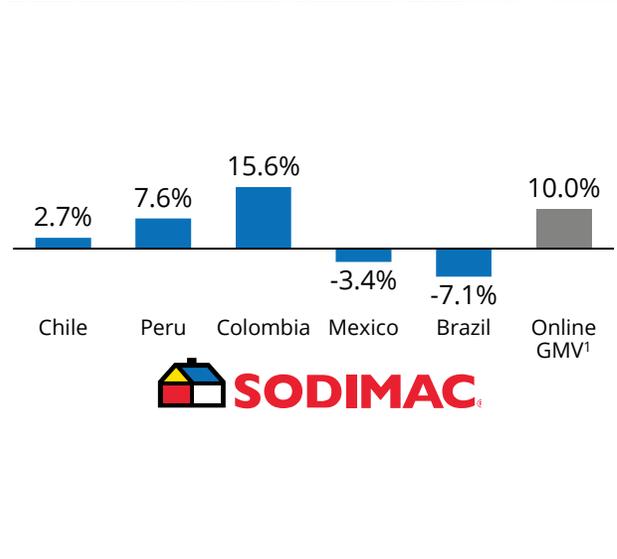
4Q25



# Our retailers are maintaining their momentum showing solid topline growth, with total online GMV<sup>1</sup> growing 16% YoY

## Revenue Var (% vs 4Q24)

(local currency)



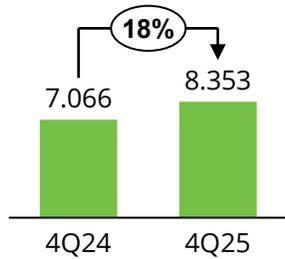
<sup>1</sup> Includes 1P and 3P GMV. Excludes calendar effect of the Cyber Monday Chile 2024. This year, the event took place in October, while in 2024 it included one day in 3Q24 (September 30)

<sup>2</sup> Peru considers the operations of Mallplaza Peru and Open Peru, on a proforma basis.

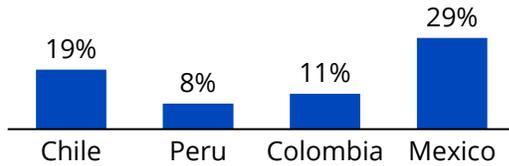
# Building the leading digital bank of the Andean region<sup>1</sup>

## Loan portfolio

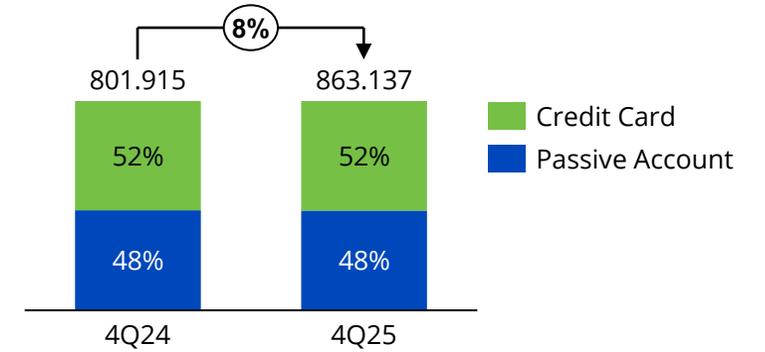
Stock (US\$ MM)



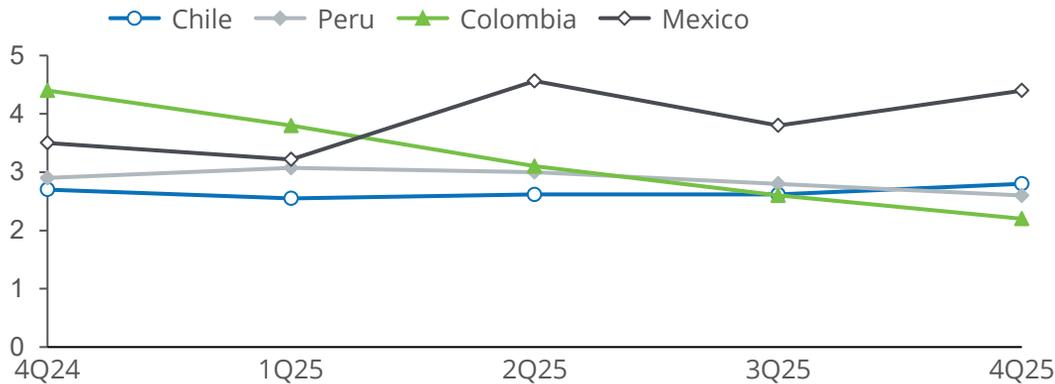
Var vs 4Q24, in local currency



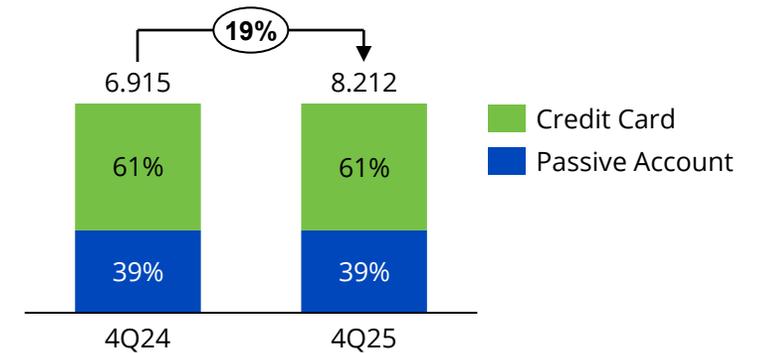
## Credit card & passive account openings (#)



## NPLs (%)



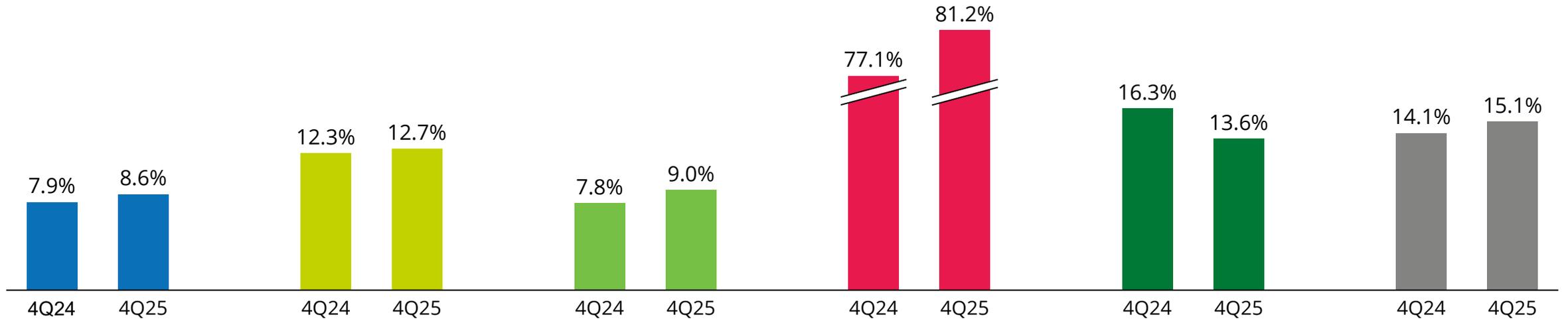
## Credit & debit card purchases (US\$ MM)



<sup>1</sup> Includes the Financial Services operations in Mexico, which are not consolidated in the Financial Statements.  
 Note: All figures are presented at constant exchange rates, using an FX rate of 907.13.

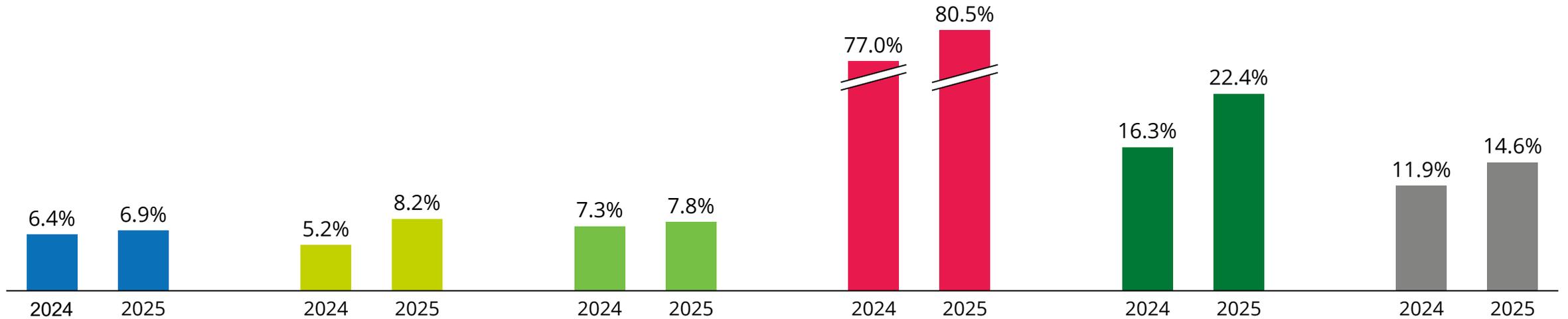
# Our strategy has allowed to enhance profitability across our five growth engines during 4Q25

EBITDA margin (%)

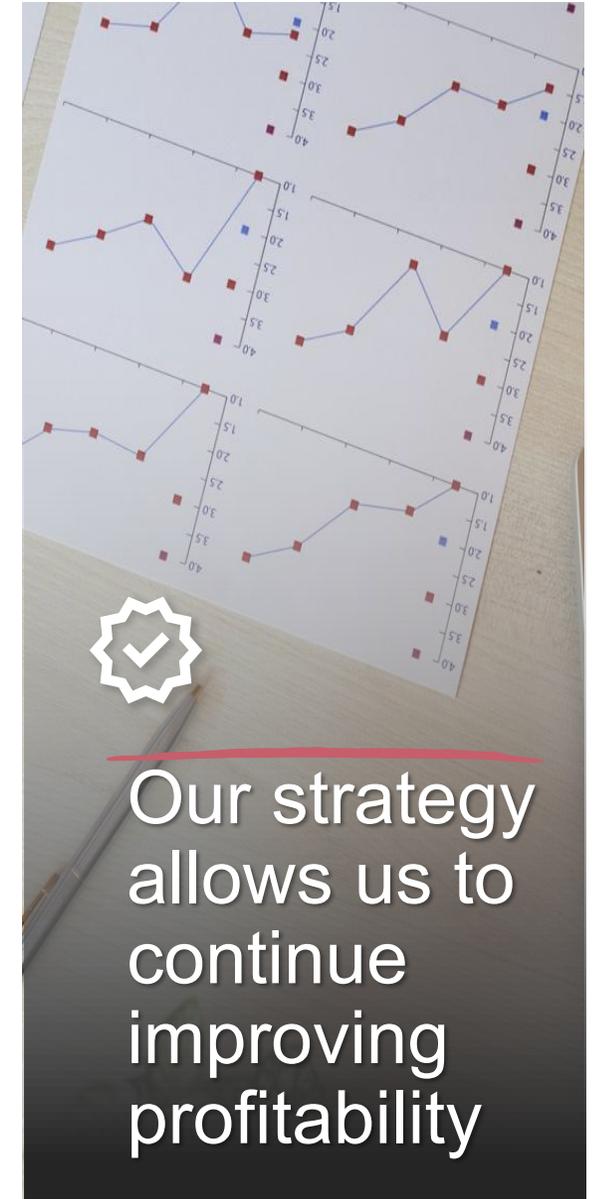
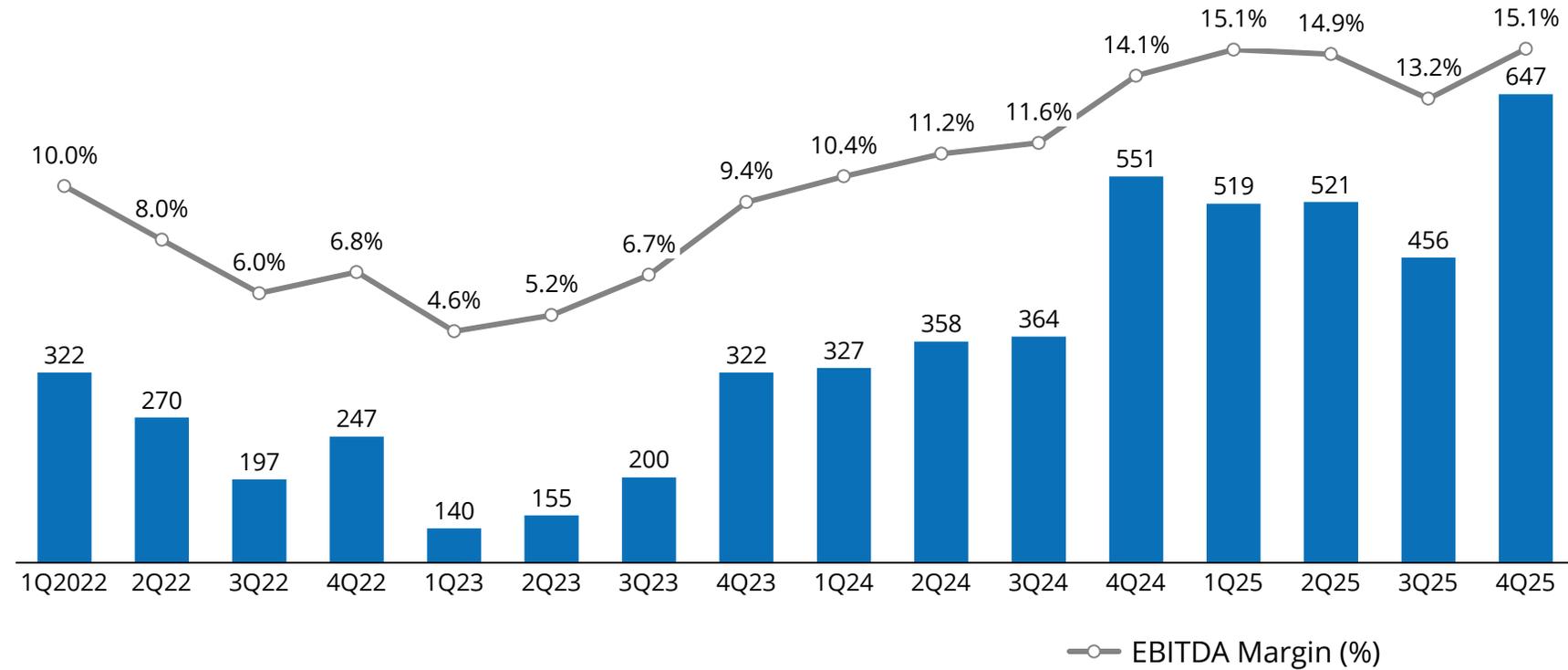


# And throughout 2025, we continued to drive profitability improvements through our strategy

EBITDA margin (%)



# EBITDA evolution (US\$ MM)



Our strategy allows us to continue improving profitability

# BANCO FALABELLA

Juan Manuel  
Matheu

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



Our mobile first approach combined with the best benefits will keep on delivering profitable growth

**28.8 B**

US\$ credit / debit card purchases in 2025

**+19% YoY**

**8.4 B**

US\$ loan portfolio

**+5% CAGR** 2019 - 2025

**6.2 MM**

Active App users

**+2.3% YoY**



**México**



**0.6 million**



**+29% YoY**



**Colombia**



**1.7 million**



**+11% YoY**



**Perú**



**1.7 million**



**+8% YoY**



**Chile**



**4.4 million**



**+19% YoY**

**8.4 million**

active customers



Active customers



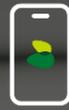
Loan portfolio growth



# Our strategy is suited to bring profitable growth



**Simple, intuitive products** enhanced by the best benefits



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



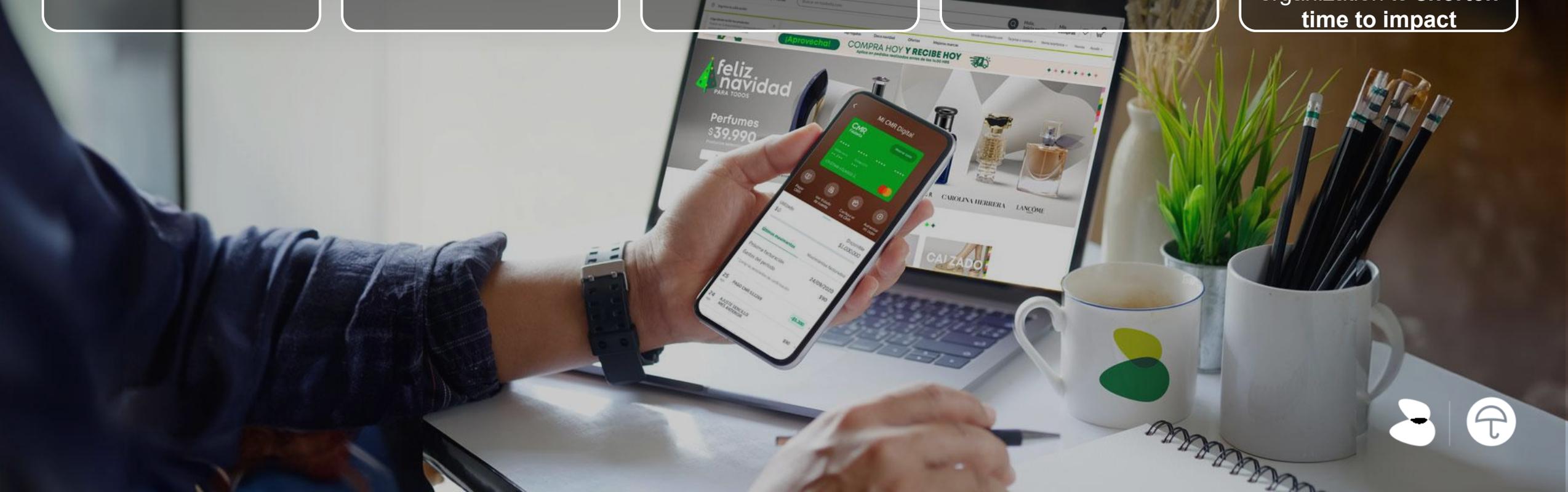
**Gen AI based 24/7 customer service** complemented with focused branch



Accurate risk prediction and **personalized offers** leveraging ecosystem data

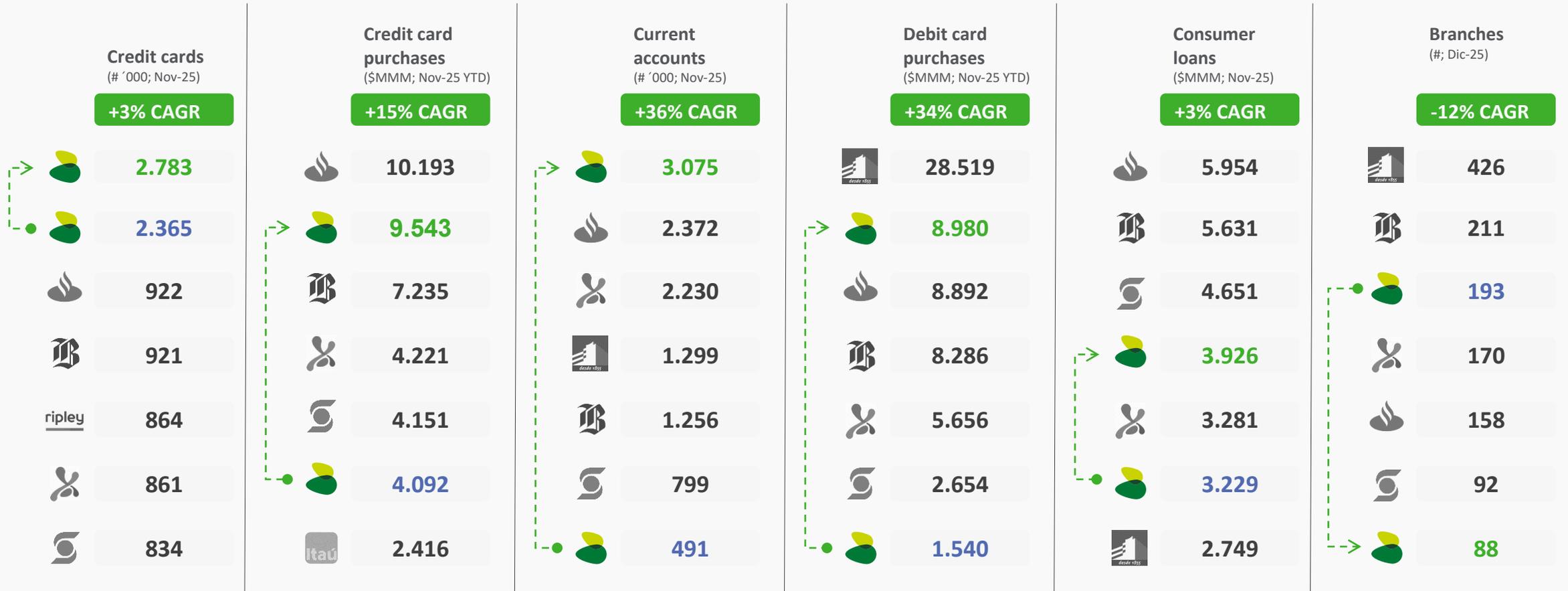


Decoupled modular and API oriented architecture combined with an agile organization to **shorten time to impact**





# Our strategy has outperformed the market



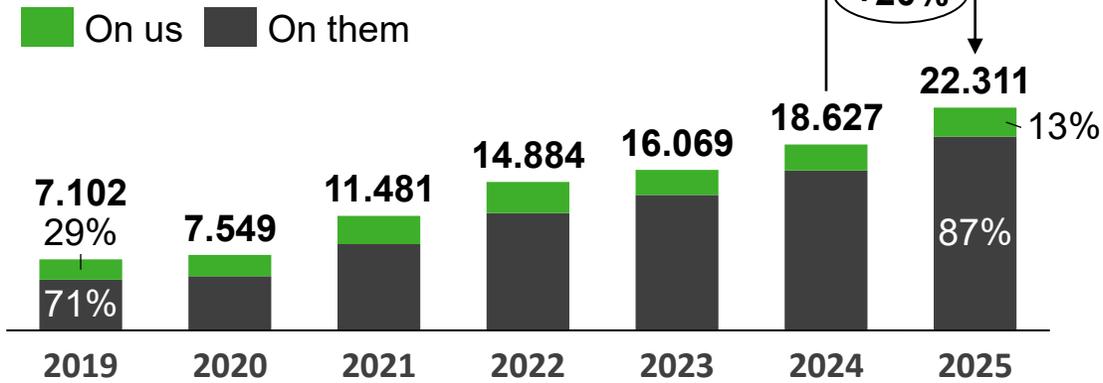
2025 v/s 2019



# Chile: We resumed healthy portfolio growth while increasing principality and net profit



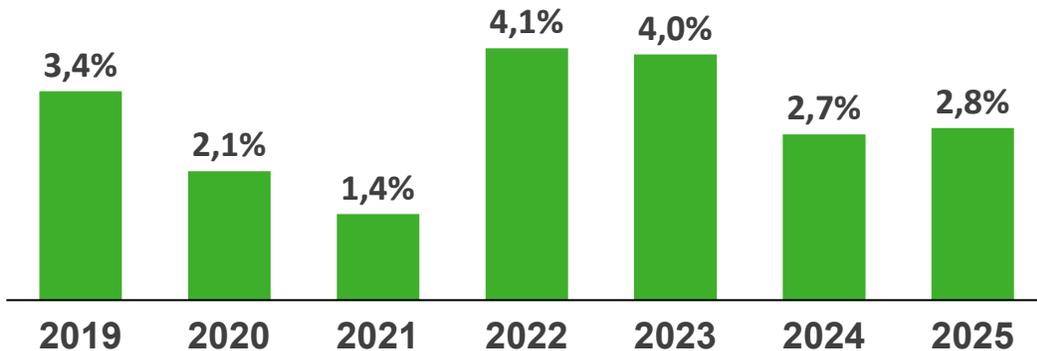
Purchase growth resumed (USD MM)



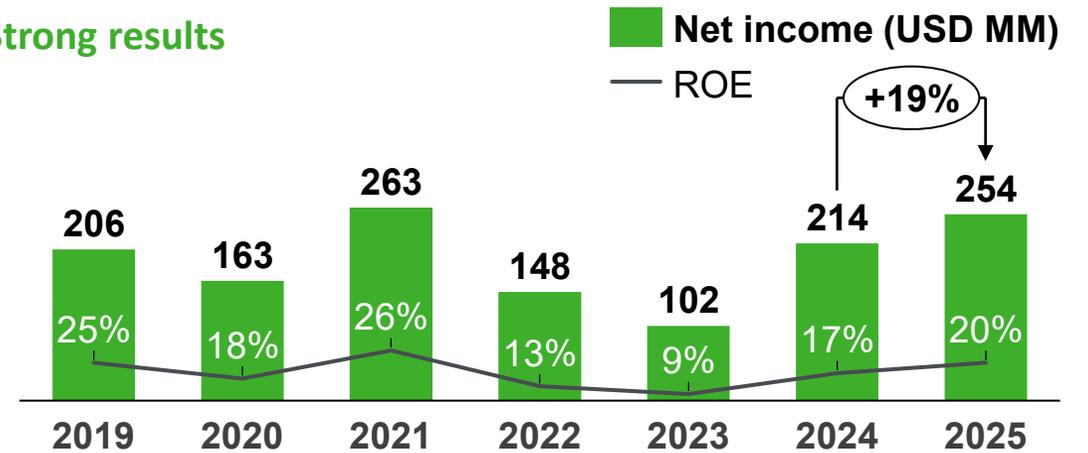
Recovery in loan portfolio growth (USD MM)



Controlled credit risk (NPL<sup>1</sup>)



Strong results



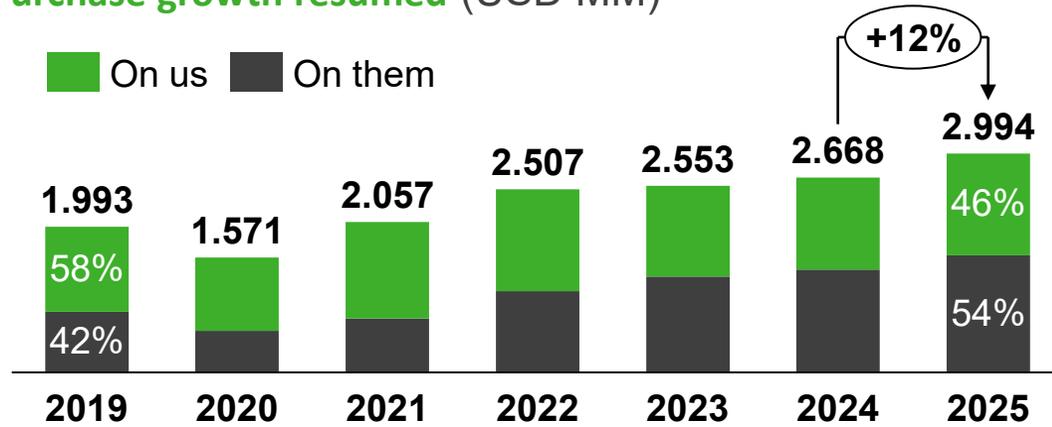
1. % Loans 90+ days past due/ loan book



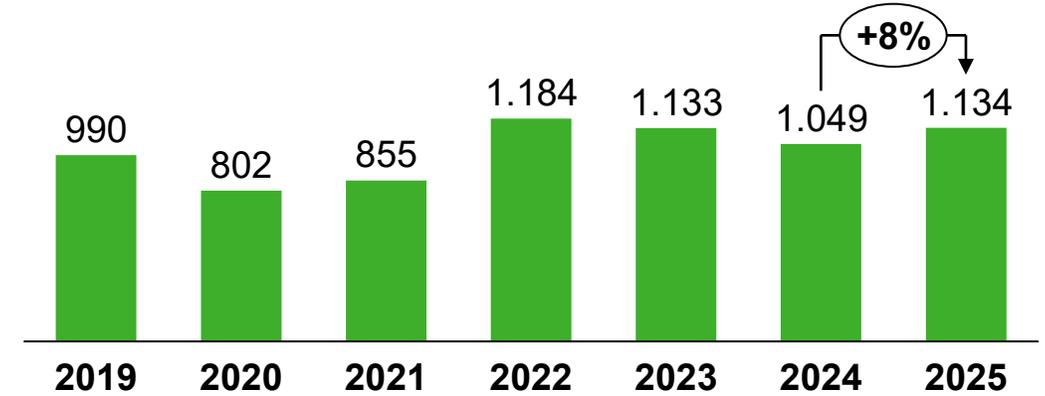
# Peru: Improving returns based on increasing customer engagement



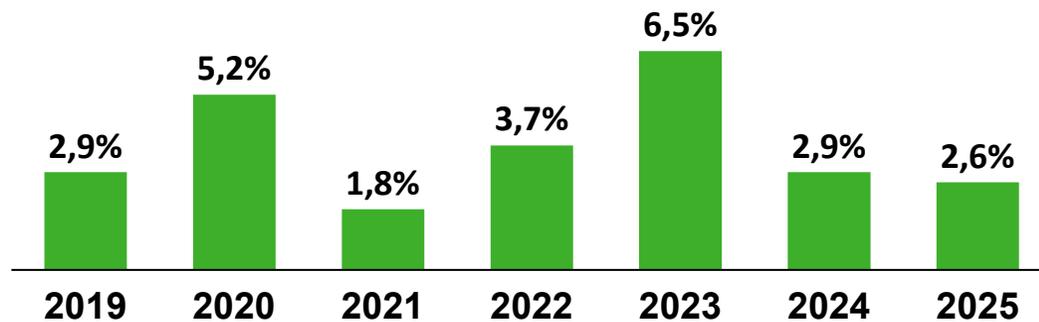
Purchase growth resumed (USD MM)



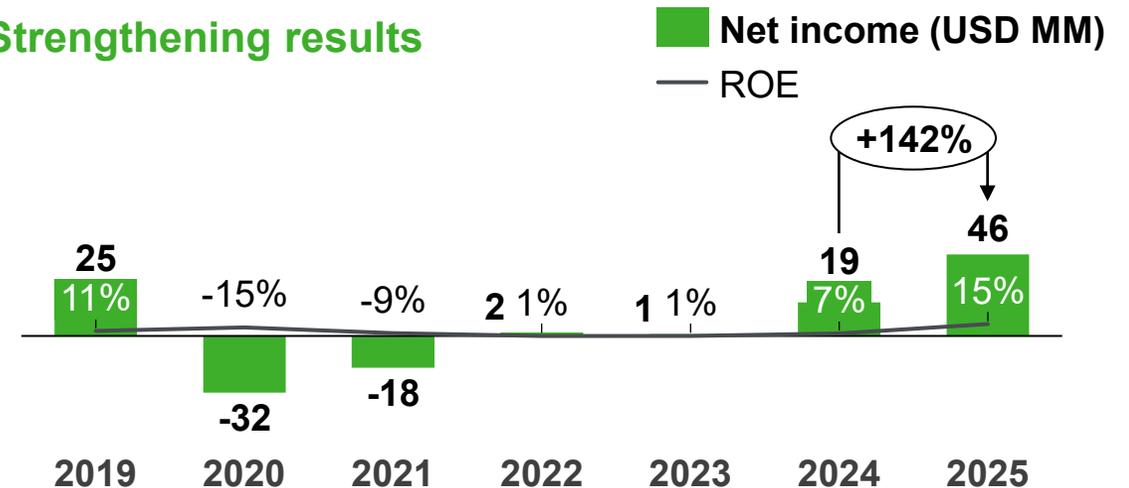
Recovery in loan portfolio growth (USD MM)



Credit risk normalization (NPL<sup>1</sup>)



Strengthening results



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



# Colombia: Consolidating a fast turnaround

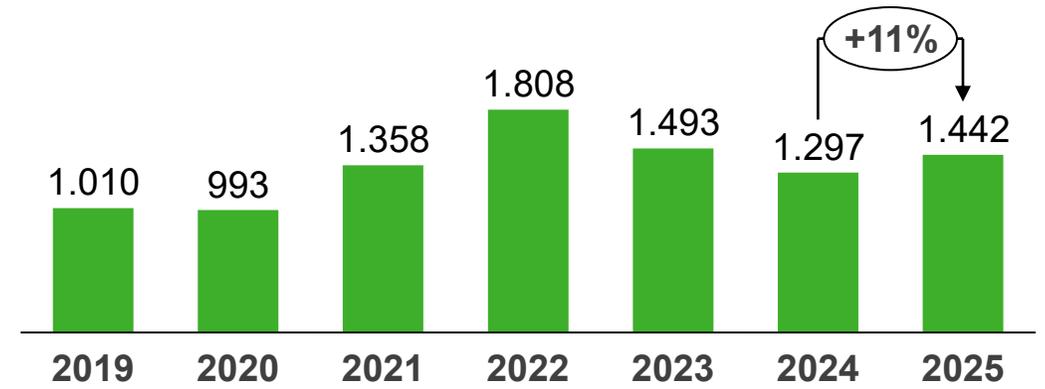


## Recovery in purchases growth (USD MM)

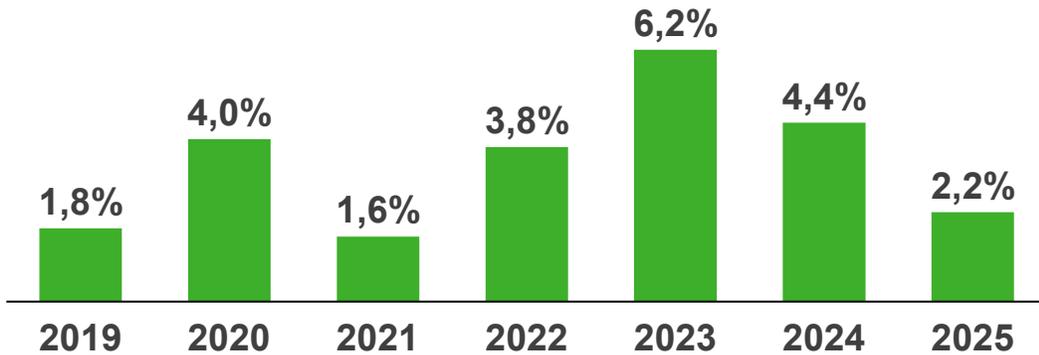
■ On us ■ On them



## Regaining loan growth (USD MM)

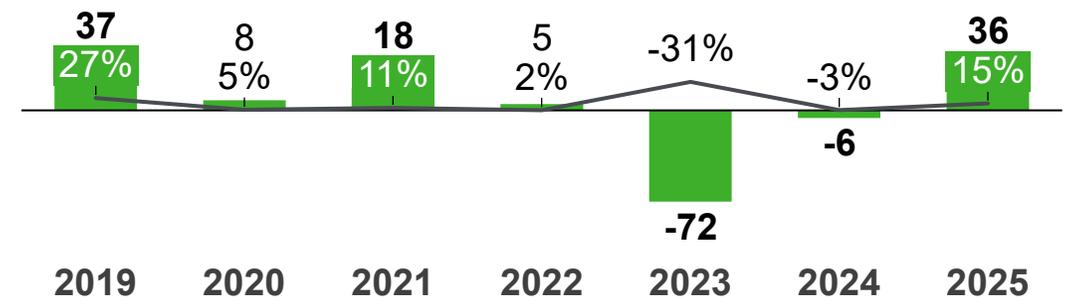


## Confluence to target cost of risk (NPL<sup>1</sup>)



## Turnaround

■ Net income (USD MM)  
— ROE



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

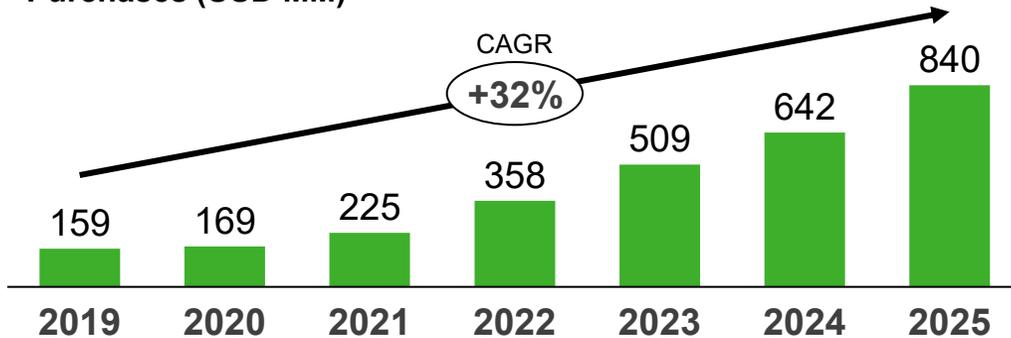


# Falabella Soriana in Mexico and our insurance brokerage business are set for growth

Mobile-first and benefit-based value proposition has shown traction in Mexico



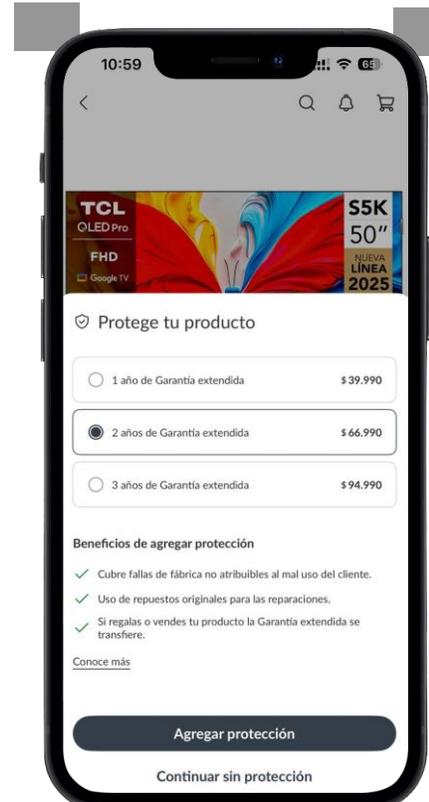
Purchases (USD MM)



Next step is completing our transactional banking offer

In process to turn into a SOFIPO in 2026

We offer our insurance products embedded in our different ecosystem formats



# Key takeaways



Our value proposition has **traction among customers**



Our ecosystem customer base, benefits and data generate a **distinctive competitive advantage**



Already leveraging Gen AI to offer **high quality 24/7 customer support**

**We are well positioned to grow in all businesses and countries we operate**

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