

Earnings Presentation 1Q-2026



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



Highlights

1Q26



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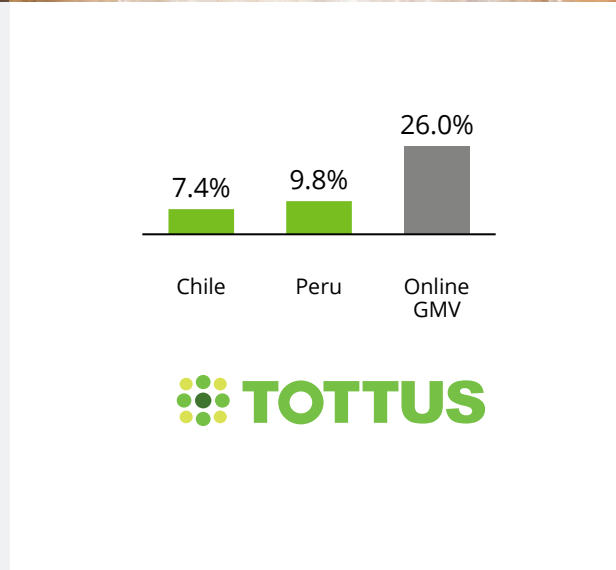
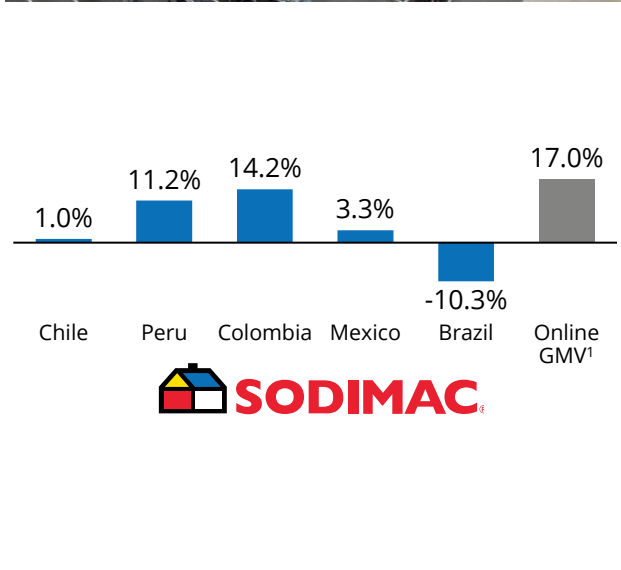
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Our retailers are maintaining their momentum showing solid topline growth, with total online GMV¹ growing 21% YoY

Revenue Var (% vs 1Q25)

(local currency)

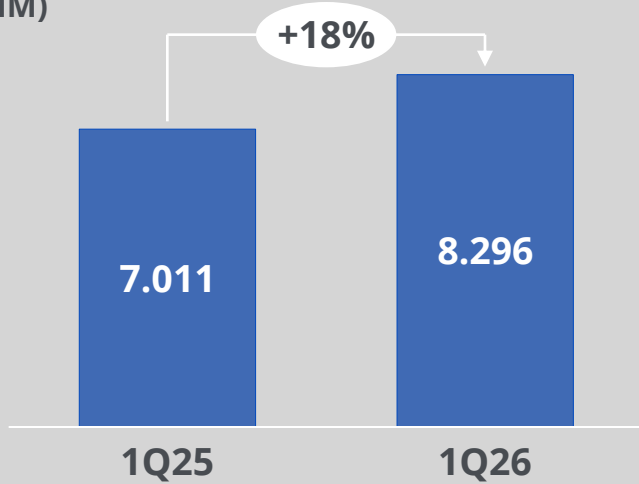


¹ Includes 1P and 3P GMV.

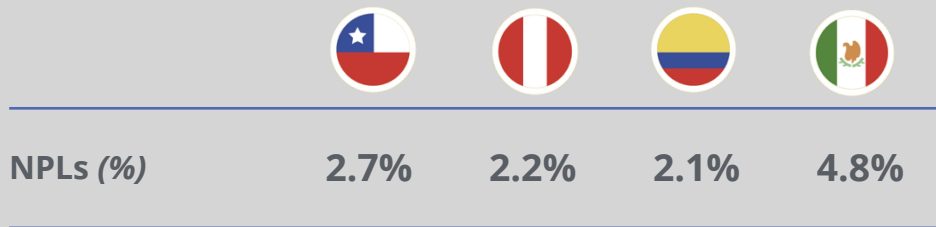
Building the leading digital bank of the Andean region²

Loan Portfolio

Stock (US\$ MM)



NPLs



Loan portfolio growth in local currency

Mexico
 +20% YoY

Colombia
 +13% YoY

Peru
 +7% YoY

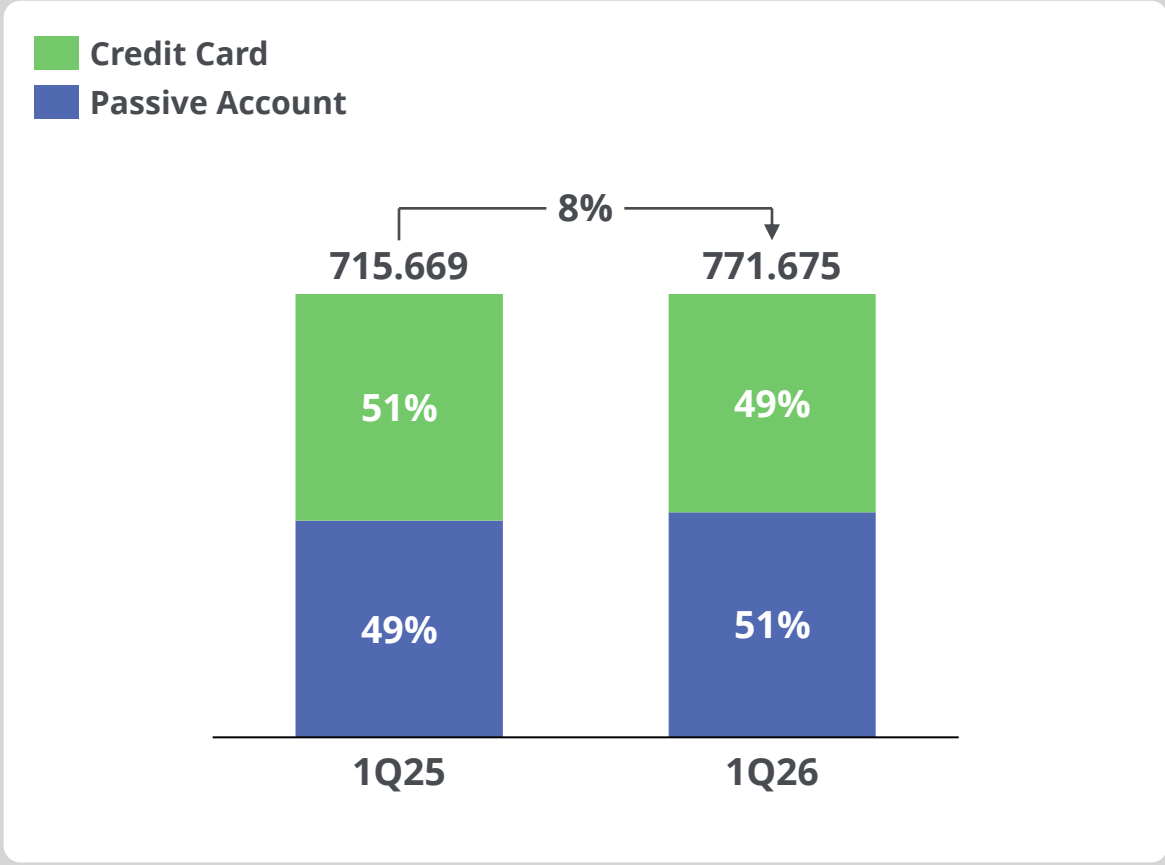
Chile
 +18% YoY



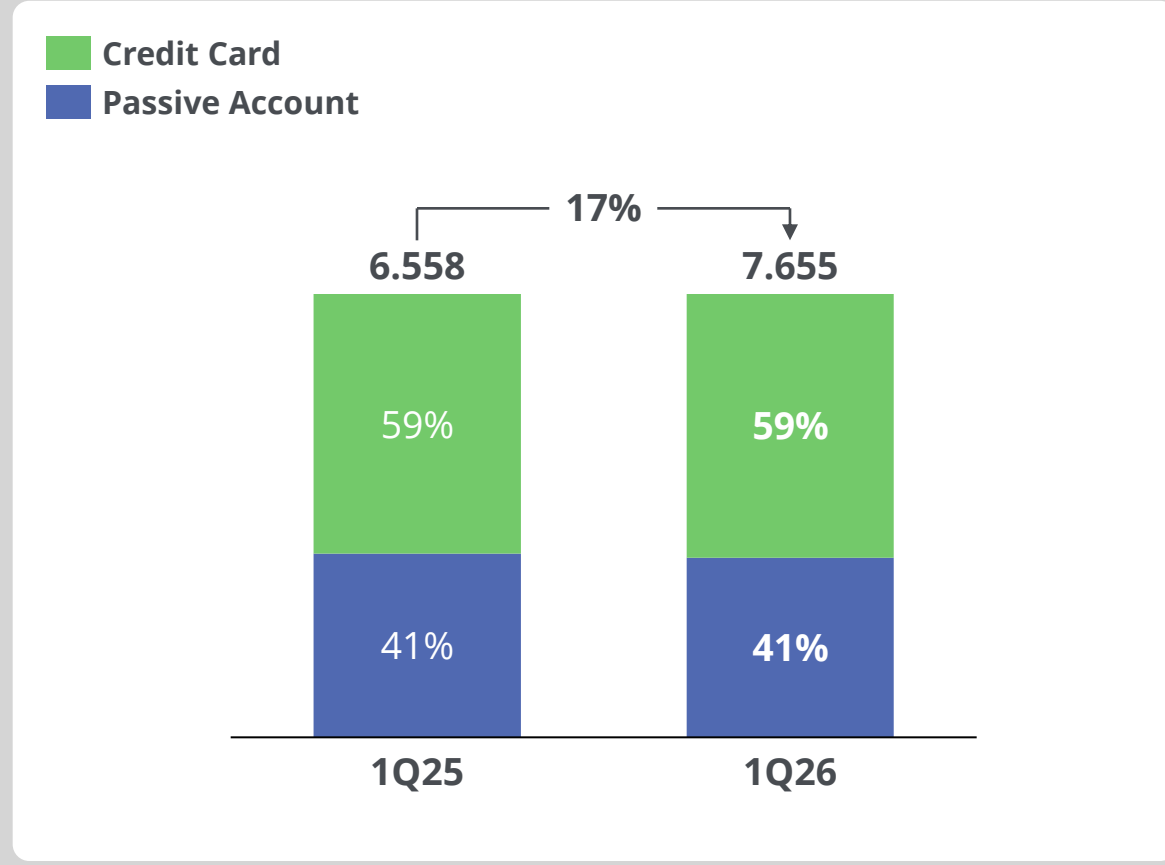
²Includes the Financial Services operations in Mexico, which are not consolidated in the Financial Statements.
Note: All figures are presented at constant exchange rates, using an FX rate of 927.46 \$/US\$.

Building the leading digital bank of the Andean region²

Credit card & passive account openings (#)



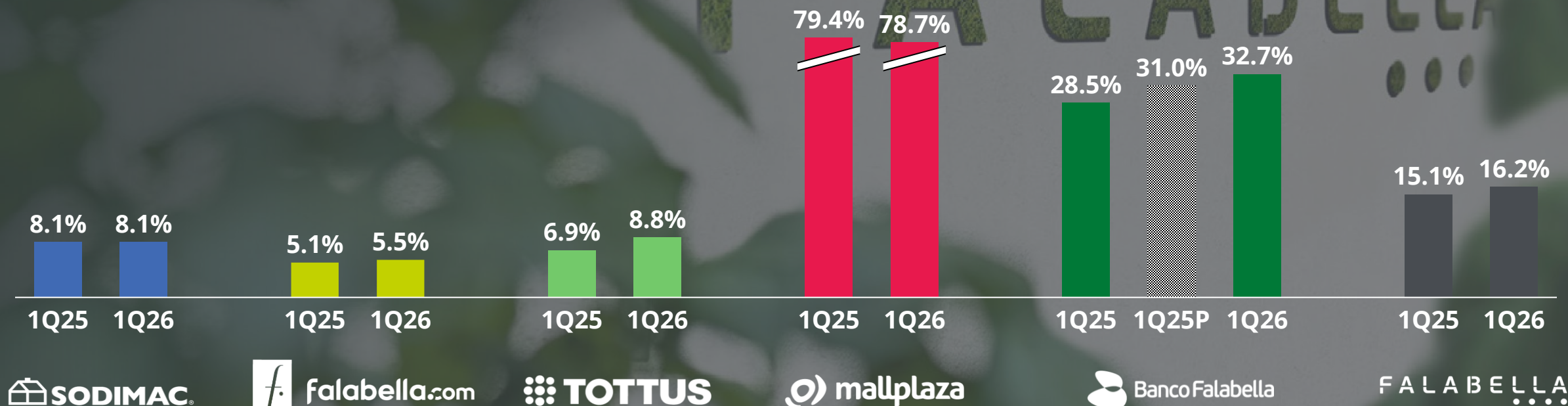
Credit & debit card purchases (US\$ MM)



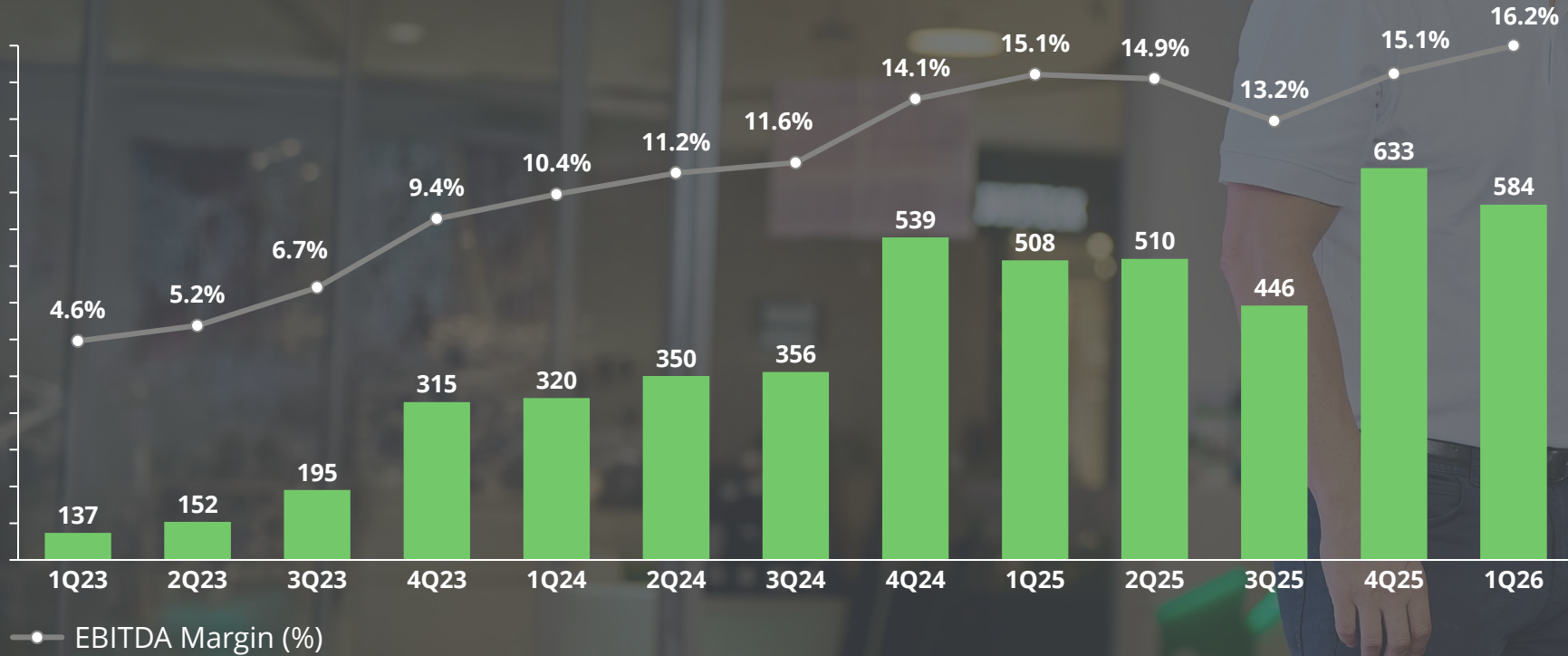
²Includes the Financial Services operations in Mexico, which are not consolidated in the Financial Statements.
 Note: All figures are presented at constant exchange rates, using an FX rate of 927.46 \$/US\$.

Our strategy has allowed to enhance profitability across our five growth engines during 1Q26

EBITDA Margin (%)



EBITDA evolution (US\$ MM)

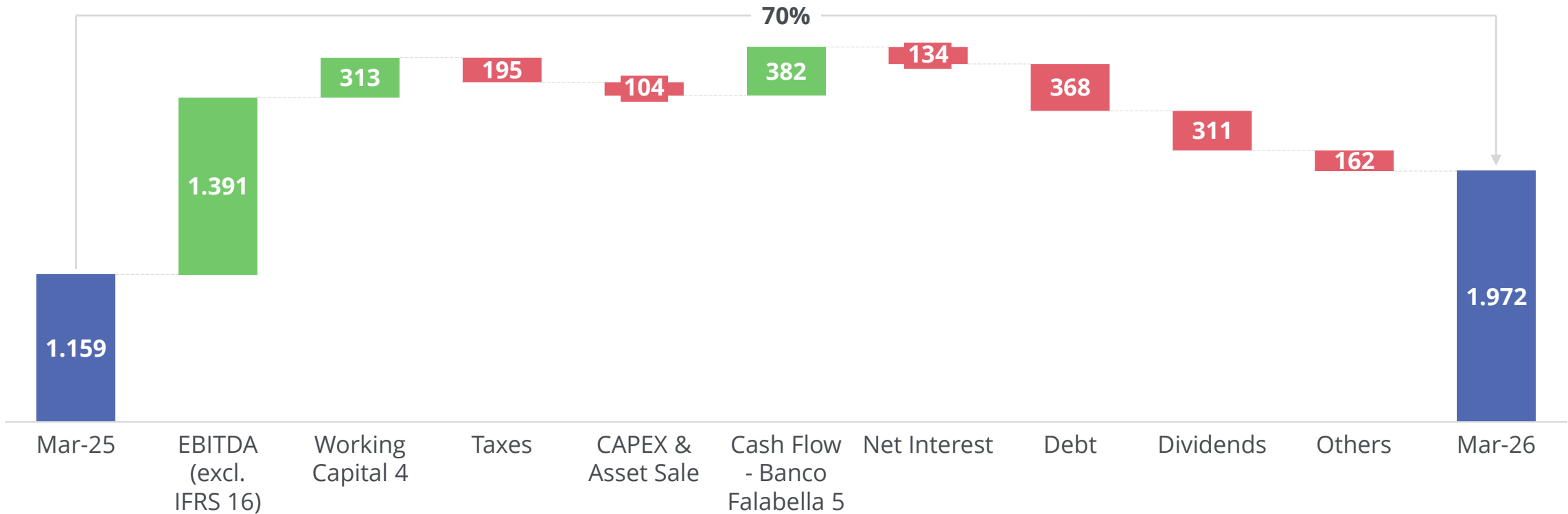


Our strategy allows us to continue improving profitability

Our operation continues to contribute to cash improvement

Evolution Cash (US\$ MM)

Non-banking businesses

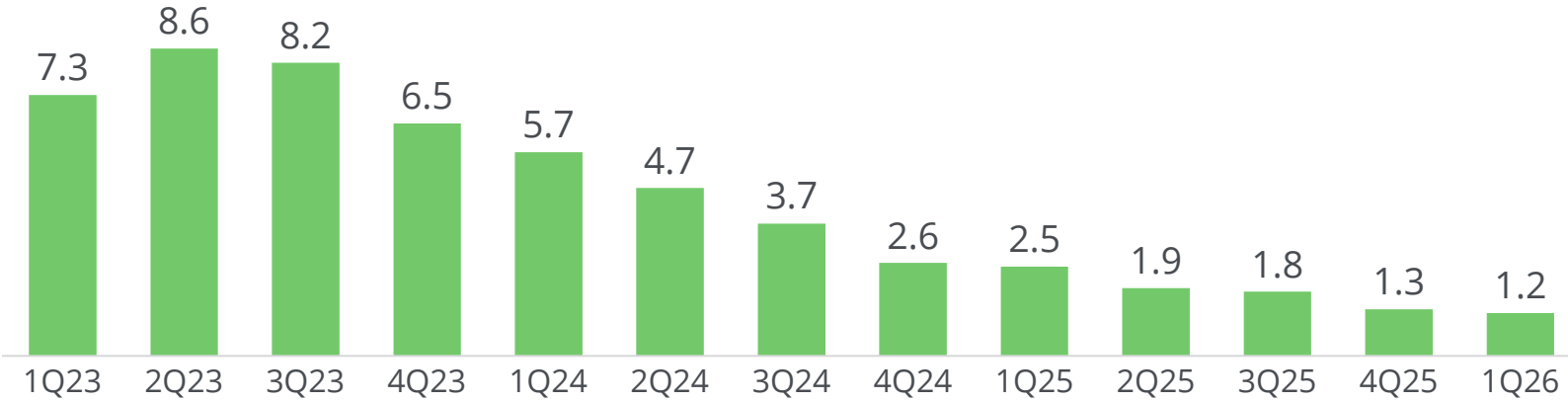


⁴ Working Capital includes accounts for Inventories, Trade and other accounts receivables and Trade and other accounts payable;

⁵ Cash Flow - Banco Falabella Chile includes dividends and intercompany debt repayments

Note: All figures are presented at constant exchange rates, using an FX rate of 927.46.

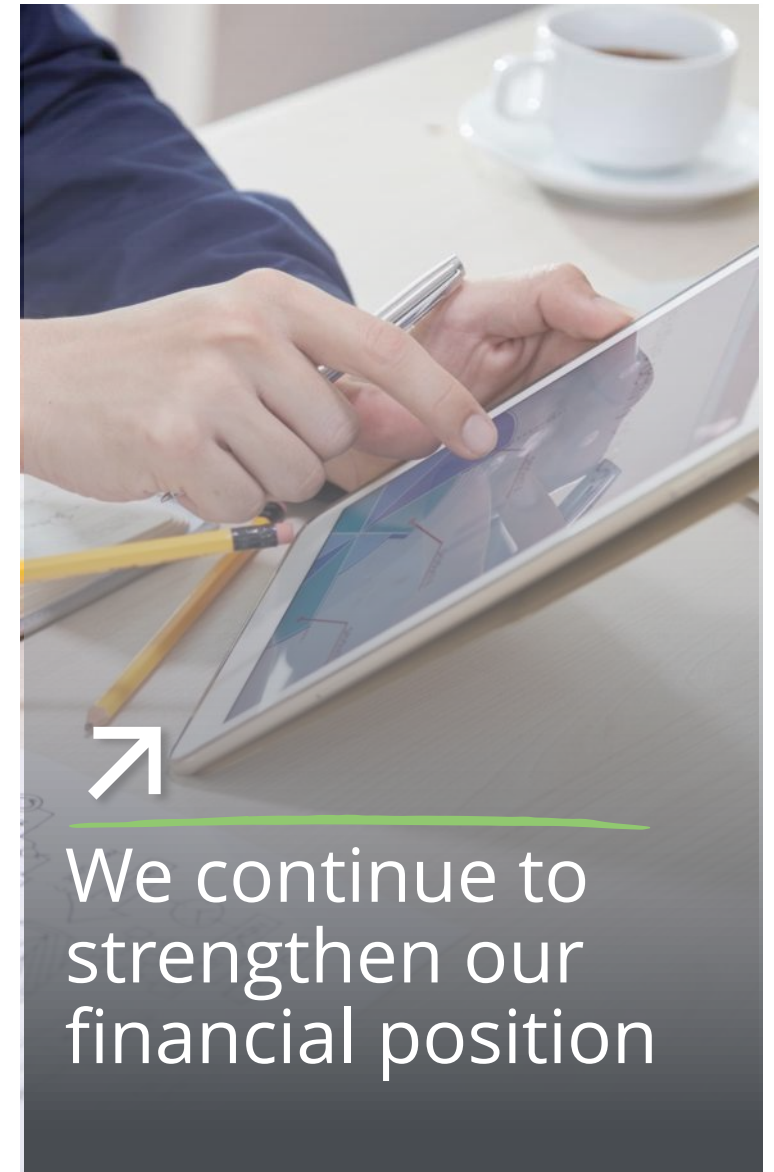
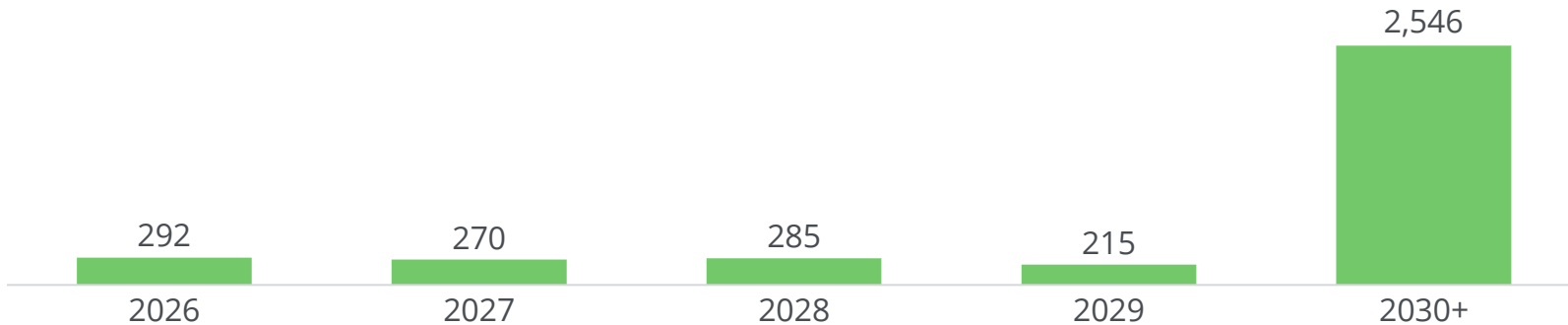
Net Financial Debt / EBITDA



Debt Maturity Profile (US\$ MM)

Non-banking businesses, after hedging derivatives

As of Mar-26



↗
We continue to strengthen our financial position

Key takeaways from our CEO



Our physical-digital ecosystem continues to deliver resilient growth across all businesses



Omnichannel strategy and disciplined execution keep driving efficiency and value creation



We are investing with purpose to accelerate growth, innovation and long-term value creation

Q&A



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