RESULTS

Grupo Falabella

3Q26



Letter from the CEO

During a demanding the third quarter, **we demonstrated the strength of our physical-digital ecosystem**, advancing our ambition to be our customers' first choice and an attractive platform for long-term value creation in the region for our investors.

We now reach 39 million customers, of which ~50% interact with two or more of the Group's businesses. This connection is deepened by a personalized omnichannel experience, with more than 50% of orders picked up at one of our Click & Collect points. In addition, in September we launched Fpuntos in Chile, the evolution of our loyalty program, which connects benefits and experiences across our businesses and simplifies earning and redeeming points.

Our customer focus and the execution of our strategy continue to translate into growth. Consolidated revenues for the quarter grew 10% YoY and EBITDA reached US$478 million (+12% YoY), with an EBITDA margin of 13.6% (vs. 13.2% in 3Q25). Net income reached US$196 million (+18% YoY).

Our results reflect the **value creation capacity of our ecosystem**, driven by the interaction between our Financial Services, retail and urban center businesses in the region.

Our Financial Services businesses grew 18% YoY, with Banco Falabella deepening its simple, digital and benefits-based proposition, with a loan portfolio reaching US$8.5bn (+17% YoY) and purchases with our payment methods of US$7.5bn (+14% YoY). During the quarter, 901 thousand accounts and credit cards were opened, maintaining good portfolio quality, with a consolidated NPL of 2.7%.

Our three retailers continued to grow, with revenues up 8% YoY, supported by specialist propositions and an increasingly relevant omnichannel experience for our customers.

Multispecialist Retail continues to differentiate its omnichannel proposition, driving 9% YoY revenue growth and 17% YoY online GMV growth, also supported by the strengthening of private label and exclusive brands.

Our Supermarkets grew revenues 9% YoY, driven by a proposition focused on quality and affordable prices. Perishable categories continue to drive growth, while the online channel continues to gain relevance, with online GMV growing 21% YoY.

Home Improvement grew revenues 5% YoY (+14% including Colombia and Mexico). These results reflect the strength of its specialist proposition, with online GMV growing 12% YoY, together with the development of our private label brands and the growing relevance of the PRO customer.

The scale of our digital platforms allows us to connect customers and sellers, generating value for both through a broader assortment, faster delivery speeds and the development of Retail Media. This progress is reflected in 16% YoY growth in online GMV, driven by a 29% increase in 3P sales.

Our Urban Centers continue to strengthen the ecosystem, connecting customers, brands and experiences, and reached a record EBITDA margin of 83%.

In October, **Fitch Ratings upgraded our international rating to BBB and our local rating to AA**, both with a stable outlook, reflecting our stronger financial position and allowing us to continue pursuing growth opportunities that strengthen our ecosystem in an integrated way. Along these lines, we advanced three strategic transactions that strengthen our ecosystem in the Region. We incorporated eight urban centers in Colombia, reached an important agreement with Mallplaza, consolidating it as the Group's sole shopping center operator and developer, and Sodimac Colombia completed the acquisition of Sumatec, expanding its proposition for professional and industrial customers.

Going forward, we will continue to drive growth, leveraging the strength of our ecosystem and disciplined execution. **This new stage of growth has just begun.**

FALABELLA

During a demanding the third quarter, we demonstrated the strength of our physical-digital ecosystem, advancing our ambition to be our customers' first choice and an attractive platform for long-term value creation in the region for our investors.



Alejandro González Dalé

CEO of Grupo Falabella

Main Indicators 3Q26 (US$)

39 MM Ecosystem Customers

22 MM Loyalty Participants

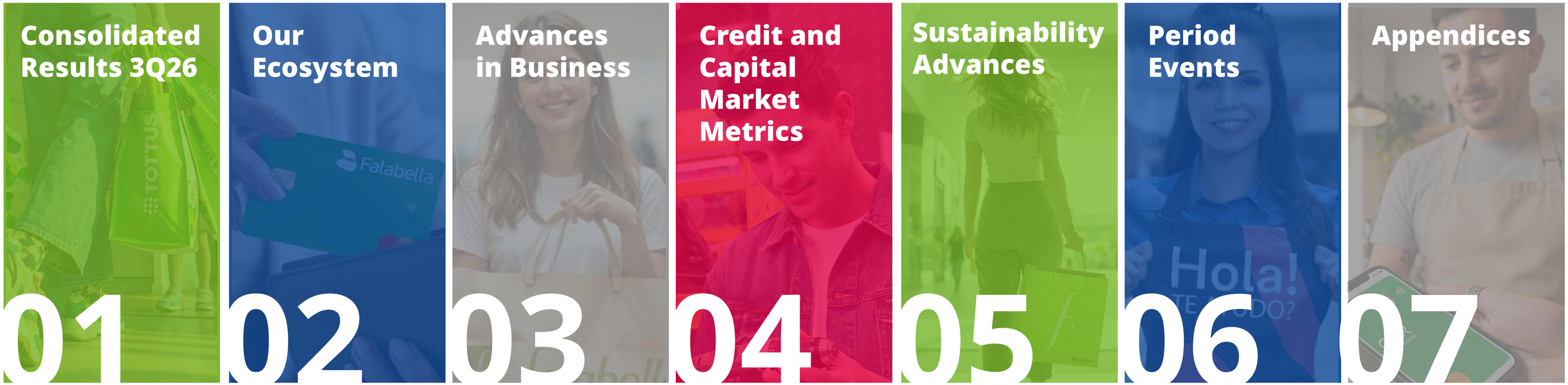
$3,521 MM Revenues (+9.6% YoY)

$478 MM EBITDA (+12.4% YoY)

13.6% EBITDA Margin (vs. 13.2% in 3Q25)

$196 MM Net Income (+18.3% YoY)

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01

CONSOLIDATED RESULTS 3Q26

A quarter marked by growth that reflects the strength of the ecosystem

CONSOLIDATED RESULTS 3Q26 (US$ MM) (1), (2), (3)

	3Q25	3Q26	Var (%, bps)	9M25	9M26	Var (%, bps)
TOTAL SALES						
Total GMV sales	**3,018**	**3,203**	**6.1%**	**9,286**	**9,935**	**7.0%**
Online GMV Sales (1P + 3P)	683	791	15.7%	2,112	2,510	18.9%
GMV own products (1P)	480	529	10.3%	1,506	1,699	12.8%
GMV third-party products (3P)	203	261	28.6%	606	811	33.9%
Online GMV Sales (%)	*22.6%*	*24.7%*	*205*	*22.7%*	*25.3%*	*252*
Total GMV Sales of Physical Stores	2,335	2,413	3.3%	7,174	7,425	3.5%
GMV Sales of Physical Stores (%)	*77.4%*	*75.3%*	*(205)*	*77.3%*	*74.7%*	*(252)*
FINANCIAL RESULTS						
Non-banking Revenue	2,704	2,875	6.3%	8,202	8,674	5.8%
Financial Services Revenue	508	646	27.1%	1,493	1,865	24.9%
Total Revenue	**3,213**	**3,521**	**9.6%**	**9,695**	**10,540**	**8.7%**
Gross profit	1,216	1,334	9.7%	3,702	4,056	9.6%
Gross Margin (%)	*37.8%*	*37.9%*	*6*	*38.2%*	*38.5%*	*30*
SG&A expenses	(907)	(977)	7.7%	(2,651)	(2,859)	7.9%
EBITDA	**426**	**478**	**12.4%**	**1,396**	**1,555**	**11.4%**
EBITDA Margin (%)	*13.2%*	*13.6%*	*34*	*14.4%*	*14.8%*	*36*
Net Income	**165**	**196**	**18.3%**	**737**	**750**	**1.7%**
Net Margin (%)	*5.1%*	*5.6%*	*41*	*7.6%*	*7.1%*	*(49)*
Net Income Excl. Fair Value Effect*	**165**	**196**	**18.3%**	**565**	**667**	**18.0%**
Net Margin Excl. Fair Value Effect (%)	*5.1%*	*5.6%*	*41*	*5.8%*	*6.3%*	*50*
Earnings per share Excl. Fair Value Effect* (US$)	0.066	0.078	18.3%	0.225	0.266	18.0%
BALANCE SHEET						
Cash (non-banking)	1,378	1,485	7.7%	1,378	1,485	7.7%
Gross Loan Book	7,314	8,543	16.8%	7,314	8,543	16.8%
Financial Net Debt (Excl. Banking)	2,239	2,094	-6.5%	2,239	2,094	-6.5%
FND (Excl. Banking) / EBITDA	1.83x	1.61x		1.83x	1.61x	

**Considers the net effect on profit attributable to owners of the parent, excluding non-controlling interest.*

Revenues
US$3,521 MM
+9.6% YoY

Consolidated revenues reached US$3,521 million, growing 9.6% YoY, driven by growth in both the non-banking businesses (+6.3% YoY) and the banking businesses (+27.1% YoY). Among the main businesses, Financial Services (+18.4% YoY), Multispecialist Retail (+9.3% YoY), Supermarkets (+9.2% YoY), Home Improvement (+4.5% YoY) and Urban Centers (+6.5% YoY) stood out. In addition, the GMV of our digital channels grew 15.7% YoY, increasing its share of total GMV to 24.7%.

EBITDA
US$478 MM
+12.4% YoY

Consolidated EBITDA grew 12.4% YoY, reaching US$478 MM, above revenue growth, with a margin of 13.6% (+34 bps YoY). This result was supported by a gross profit 9.7% higher than the previous year, highlighting the contribution of Financial Services (+US$54 MM YoY) and Multispecialist Retail (+US$39 MM YoY).

In turn, SG&A expenses grew 7.7% at a consolidated level, maintaining our operating efficiency and making our operations more profitable. On a comparable basis, excluding exchange rate effects, SG&A expenses grew ~5% YoY.

Net Income
US$196 MM
+18.3% YoY

Operational improvements across our businesses offset a non-operating loss of US$31 MM, compared to a loss of US$29 MM in 3Q25, mainly explained by exchange rate differences. As a result, net income reached US$196 MM in the quarter, an increase of 18.3% YoY.



(1) Values presented in the table correspond to figures in functional currency (Chilean pesos) converted to US dollars at a constant exchange rate. In the case of the loan portfolio, it includes Financial Services Mexico, which is not consolidated in the financial statements of Falabella S.A.
(2) As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.
(3) As of July 1, the Financial Services segment brings together both the banking business and the non-banking financial businesses, including insurance, brokerage and payments, as well as the monthly credit card operation, incorporated into the banking segment as of January 1, 2026. These businesses were previously managed within the Group under the "Others" segment.

02

STRENGTHENING OF OUR ECOSYSTEM

Knowing our 39 million customers in the Andean Region allows us to connect with them by maximizing interactions

STRENGTHENING OF **OUR ECOSYSTEM**

Our reach | A relationship with 39 million customers

- Our ecosystem brings together five complementary businesses that interact with 39 million customers, allowing us to offer a broader and more relevant proposition. This relationship generates greater value for both sides: around 50% of our customers participate in two or more of the Group's businesses, and those who deepen their relationship take greater advantage of the opportunities and are more loyal.

Omnichannel | We are where our customers need us

- This relationship is amplified through our omnichannel approach, combining 524 stores, 46 urban centers and digital channels, with more than 50% of orders picked up via Click & Collect and online GMV growing 15.7% YoY and 3P 28.6% thanks to an expanded assortment and multiple options for our customers. Our payment methods further extend these touchpoints: more than 83% of purchases occur outside the Group's businesses, allowing us to accompany our customers in more moments of their daily lives.
- Over the last 12 months, our customers interacted with the ecosystem more than 58 times on average, through purchases at our retailers and transactions with Banco Falabella. This recurrence allows us to know them better and offer increasingly relevant and personalized experiences. In addition, our urban centers, which received 390 million visits during the same period, further expand the opportunities to interact with our customers.

Benefits | More value for those who choose us

- We continue to strengthen benefits for our customers with the September launch of the new Fpuntos in Chile, the evolution of our loyalty program. Starting from a solid base, with customers redeeming points growing 37% YoY over the last 12 months, we improved the program with new ways to earn points, simpler redemption and more benefits. Since its launch, Elite customers buying in more than one business have grown ~32% YoY.

Personalization | Propositions tailored to each customer

- These interactions broaden our knowledge of customers and, supported by data and AI, we continue to advance in offering increasingly relevant experiences and propositions. At the same time, we continue developing opportunities to generate greater value for brands and sellers, with 11% more sellers working with Fmedia and a ROAS 41% higher than the previous year.

Experiences | More reasons to come back

- We extend the relationship with our customers beyond the purchase, integrating commerce, dining, entertainment and services in our urban centers. As we transform and expand these spaces, we incorporate new uses and experiences that create more occasions to interact with the ecosystem.

Virtuous circle | The better we understand our customers, the better we respond to their needs

- Together, these initiatives consolidate the structural advantage of our ecosystem: more interactions allow us to know our customers better and offer them increasingly personalized propositions, while strengthening our capabilities helps us become more productive and deliver an integrated value proposition that only Falabella can offer.

Main Indicators

39 MM Ecosystem Customers

22 MM Loyalty Participants

~50% Customers interacting with 2 or more Group businesses

+37% Growth in customers with redemptions in Chile YoY

58 Average interactions per active customer in the ecosystem over the last 12 months

Over 50% Orders picked up via Click & Collect

524 / 46 Stores / Shopping Malls (-5 YoY; 0 YoY)

83% On Them Purchases

$791 MM Online GMV Ecosystem (+15.7% YoY)

40% Higher ROAS in Fmedia campaigns (vs. PY)

Our ecosystem powers growth: more interactions strengthen our capabilities to deliver more relevant experiences, deepening our relationship with customers and business partners.



03

ADVANCES IN BUSINESS

An ecosystem of businesses advancing with the support of a solid strategy based on value creation beyond each business on its own

ADVANCES IN BUSINESS:
FINANCIAL SERVICES

Banco Falabella continues to gain traction with a digital, simple proposition connected to the benefits of the ecosystem. During the quarter, we reached 8.8 million active customers (+6.5% YoY) and opened more than 901 thousand accounts and credit cards (+13.8% YoY).

This larger customer base also translated into greater use of our payment methods and growth of the loan portfolio. Purchases with credit and debit cards reached US$7.5 billion (+14.2% YoY), of which 83.1% were made at merchants outside the Grupo Falabella ecosystem. The portfolio grew 16.8% YoY on a consolidated basis, with advances in all markets in local currency. This growth occurred in a context of controlled risk, maintaining a consolidated NPL of 2.7%.

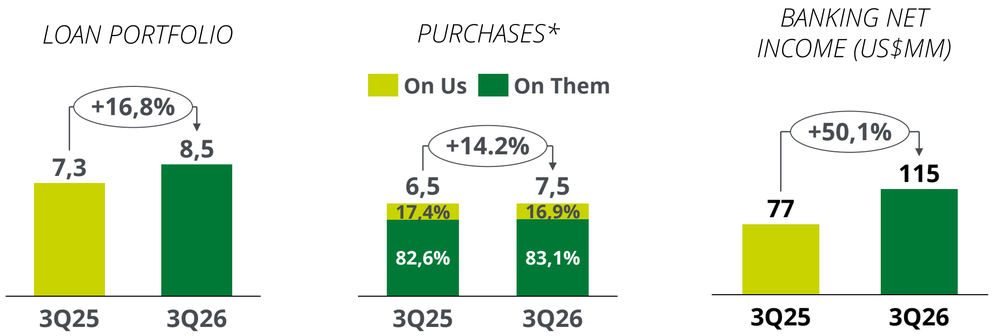
Alongside this growth, we continue to deepen the relationship with our customers: origination reached US$970 (+9.7% YoY) per customer and balances per customer US$347 (+12.9% YoY). In addition, 43% of our active customers in Chile have us as their main bank, reflecting a solid relationship and preference for Banco Falabella.

Meanwhile, revenues from our non-banking financial businesses reached US$68 million (+11.8% YoY) in the region, driven by greater penetration of insurance associated with banking products, whose valued stock reached US$58 million (+9.4% YoY), and of non-financial insurance, with a valued stock of US$385 million (+5.5% YoY), aimed at different stages and needs of our customers.

In payments, we continue to improve the transactional experience, reaching approval rates of 85% (+3.8 pp YoY) and reducing fraud levels to 14.8 basis points (-20% YoY), while maintaining a profitable business, supported by cost and expense discipline.

We continue to evolve the way we present our businesses to better reflect our financial services proposition. Since July 1, this segment brings together both the banking business and our non-banking financial businesses, including insurance, brokerage and payments.

Main indicators (US$Bn) [4]



*On Us: Purchases made with the bank's payment methods within the Falabella ecosystem. On Them: Purchases made with the bank's payment methods outside the Falabella ecosystem, i.e., at other merchants.

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

ROAE (LTM)

27.4% *Chile* | **19.0%** *Peru* | **17.3%** *Colombia*

NPL (+90 days)

2.8% (vs. 2.6% 3Q25) *Chile*

2.4% (vs. 2.8% 3Q25) *Peru*

2.2% (vs. 2.6% 3Q25) *Colombia*

5.5% (vs. 3.8% 3Q25) *Mexico*

Loan portfolio (Local Currency)

$5.1 MM (+14.1% YoY) *Chile*

$4 Bn (+10.2% YoY) *Peru*

$5.9 MM (+13.3% YoY) *Colombia*

$6.8 Bn (+6.9% YoY) *Mexico*

ADVANCES IN BUSINESS:
MULTISPECIALIST RETAIL

This quarter, we continued to strengthen the value proposition of our e-commerce, expanding the assortment with relevant brands and sellers such as Natura and IKEA. This contributed to 16.9% YoY growth in online GMV, with IKEA positioning itself as the #4 seller in Home and #1 in Deco.

In Chile, with the openings in Angol, Linares and Coyhaique, we reached presence in all 16 regions of Chile, bringing our proposition closer to more customers with more efficient formats and an omnichannel experience, with the new stores showing good results since opening.

In Peru, July's Cyber Wow reflected the strength of our omnichannel proposition, with sales growing more than 20% YoY and 3P sales more than 50%, together with progress in delivery speed and convenience.

In Colombia, we continued to strengthen our specialist proposition, taking part in Colombiamoda, one of the most important fashion and business fairs in Latin America, achieving 21% growth in the online channel during the quarter.

We continue to improve delivery speed and convenience, increasing the share of 24-hour deliveries at the regional level by almost 10 pp YoY. In capital cities, 73% of 1P deliveries were made within 24 hours, while for 3P this indicator increased 13 pp.

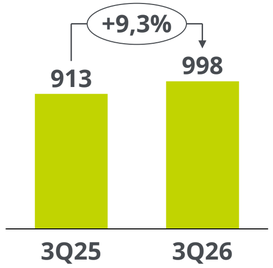
In Retail Media, we continue to improve the relevance of our spaces for customers and partners, which translated into 27% YoY growth in revenues and 40% growth in ROAS.

With the update of our loyalty program, we expanded benefits and redemption opportunities for our customers, doubling the share of sales with redemptions and increasing our base of redeeming customers by more than 70%.

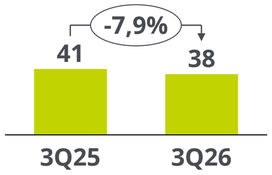
We also continue to integrate our physical and digital channels through the Shop in Shop format in Chile, expanding customers' access to new brands and the visibility of our sellers, who have achieved growth of up to 70%.

Main indicators (US$MM)

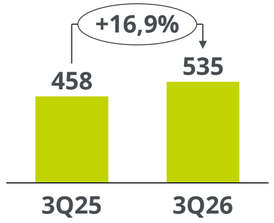
REVENUES



EBITDA



ONLINE GMV



Revenues (Local Currency)

+2.9% *(SSS -3.0%) Chile*

+5.6% *(SSS +1.5%) Peru*

+6.5% *(SSS +2.4%) Colombia*

Stores (m² /#)

312,903 / 48 *Chile*

195,119 / 36 *Peru*

173,532 / 25 *Colombia*

ADVANCES IN BUSINESS:
SUPERMARKETS

Supermarkets maintained a positive performance during 3Q26, with revenues growing 9.2% YoY and operating profit increasing 20.5% YoY, reflecting the traction of its value proposition and operating discipline in both Chile and Peru.

We continue to advance in renewing our value proposition, focused on competitive prices, perishable products, private label brands and a better in-store experience. During 2026 we have continued to roll out the new Tottus image and experience in stores in both countries.

In Chile, we continue to gain traction and strengthen our competitive position, with revenues growing 5.7% YoY, in a challenging consumption environment. Powered by the ecosystem, our value proposition was strengthened with the launch of Fpuntos and new benefits, with Elite customers showing growth of over 40% in both sales and number of customers during the first month of operation.

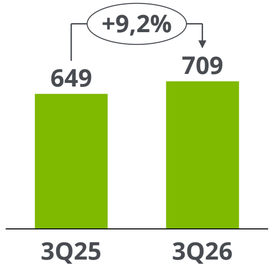
In Peru, we continue to strengthen our growth model under two formats. Tottus deepens a proposition that combines price and experience, while Precio Uno expands our coverage with an offering focused on savings, essential assortment and operating efficiency, capturing the migration to the modern channel.

The online channel grew 20.5% YoY and reached a penetration of 6.6% (+68 bps vs. 3Q25). In Chile and Peru, we launched Carrito Listo in the app, a feature that makes it easier to repurchase frequently bought products.

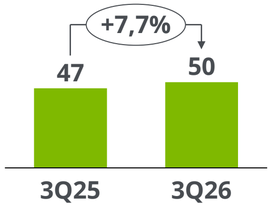
We also continue to improve operating efficiency: inventory days decreased by 3.6 days in Chile and 1.1 days in Peru vs. 3Q25.

Main indicators (US$MM)

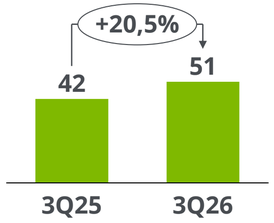
REVENUES



EBITDA



ONLINE GMV





ADVANCES IN BUSINESS:
HOME IMPROVEMENT

Home Improvement increased its revenues 4.5% YoY (+14.3% YoY including Mexico and Colombia), thanks to progress in the omnichannel strategy and a more robust proposition for the PRO customer. Sales in this segment grew 2.4% in 3Q26, reinforcing our positioning as a strategic partner to our customers, with a comprehensive offering in product, price, advice, speed and financing.

The digital channel sustained its dynamism, with an 11.6% YoY increase in online GMV and a penetration of 17.0% (vs. 15.9% in 3Q25).

Private label brands reached 34.0% of sales (+0.8 pp vs. 3Q25), reinforcing our value proposition, price competitiveness and contribution to profitability.

In Chile, we remain focused on operating efficiency and optimization to raise productivity, simplify processes and strengthen long-term profitability. In parallel, we continue to strengthen our value proposition with assortment densification projects and display improvements, which allow us to capture more sales per m² and improve the profitability of the business.

We continue to advance in all our markets, highlighting the growth and greater contribution of the digital channel:

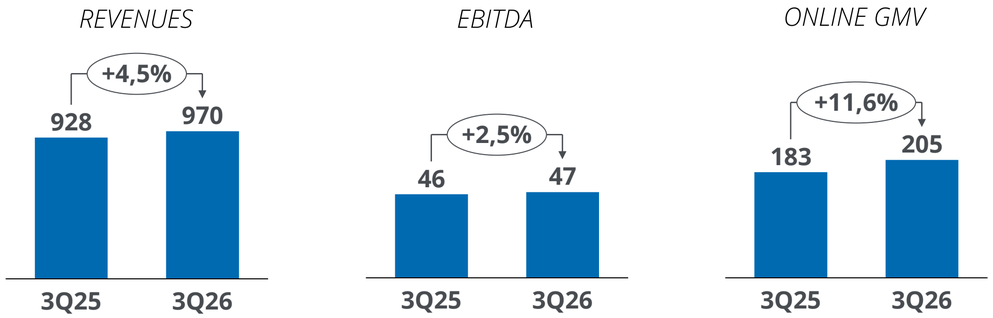
Chile: revenues grew 2.1% YoY, while online GMV increased 12.5%.

Peru: revenues grew 9.2% YoY, highlighted by a 26.7% increase in online GMV and the Maestro stores converted in the last 12 months, whose sales grew ~30% YoY.

Mexico: revenues increased 7.5% YoY, with online GMV growing 13.2%, as we continue to advance our opening plan and strengthen the omnichannel proposition.

Colombia: revenues grew 10.9% YoY, supported by solid commercial performance and online GMV that increased 18.6%.

Main indicators (US$MM) [5]



[5] The figures for the Home Improvement business consider the operations consolidated by Falabella S.A. in Chile, Peru, Brazil, Argentina and Uruguay, and exclude the Home Improvement operations in Colombia and Mexico, as these are not consolidated in the financial statements of Falabella S.A. The IKEA business is presented in "Others", but is included for purposes of calculating Online GMV.

Revenues (Local Currency)

+2.1% *(SSS +1.3%)* *Chile*

+9.2% *(SSS +5.7%)* *Peru*

+10.9% *(SSS +7.6%)* *Colombia [5]*

+7.5% *(SSS +4.9%)* *Mexico [5]*

-9.8% *(SSS +0.7%)* *Brazil*

+18.5% *(SSS +16.1%)* *Argentina*

+13.4% *(SSS +12.5%)* *Uruguay*

Stores (m² /#)

771,177 / 84 *Chile*

377,273 / 51 *Peru*

403,718 / 42 *Colombia[5]*

132,674 / 15 *Mexico[5]*

167,314 / 44 *Brazil*

71,785 / 7 *Argentina*

32,491 / 4 *Uruguay*

ADVANCES IN BUSINESS:
URBAN CENTERS

During the quarter, EBITDA grew 8.7% YoY, reaching a record EBITDA margin of 83.0% (+168 bps YoY), reflecting the solid operating performance of our portfolio. We operate a regional platform of 2.36 million m² of GLA, with an occupancy rate of 95.9%.

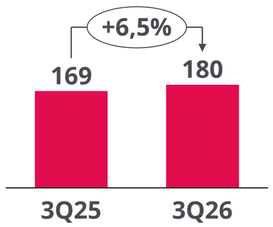
In line with our growth and regional consolidation strategy, we closed the acquisition of eight Gran Plaza shopping centers in Colombia, adding 180 thousand m² of GLA and presence in five new cities, with an implied cap rate of 9.4%. In addition, we announced agreements to acquire, develop and consolidate assets in Chile and Peru. Together, these initiatives in the three countries represent more than 410 thousand m² of GLA between acquisitions and greenfield development.

In parallel, we continue to advance the transformation of our portfolio, with more than 82 thousand m² under construction and expansion projects at Mallplaza Trébol, Mallplaza Oeste, Mallplaza Norte, Mallplaza La Serena, Mallplaza Trujillo and Mallplaza Piura. During the quarter, we completed 164 new store openings, equivalent to 34 thousand m², strengthening our commercial mix and the value proposition of our assets.

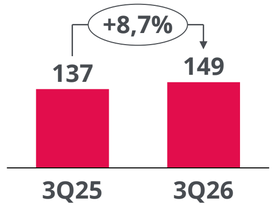
Meanwhile, our adjacent businesses continued to gain relevance, leveraging visitor traffic and the regional scale of our platform. In particular, parking and Retail Media recorded combined growth of 22% over the last twelve months, expanding our revenue sources and the monetization of our assets.

Main indicators (US$MM)

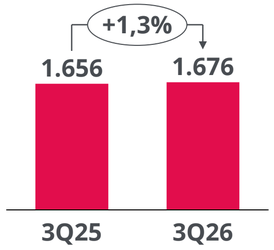
REVENUES



EBITDA



SALES OF BUSINESS PARTNERS



SSR and SSS (Local Currency)

SSR:+5.7%
SSS:-1.0%
Chile

SSR:+4.5%
SSS:+5.4%
Peru

SSR:-1.9%
SSS:+3.2%
*Colombia**

Urban Centers (m² /#)

1,464,448 / 17
Chile

616,852 / 15
Peru

280,936 / 5
Colombia

*Excluding Mallplaza Cali, Colombia's SSS would be 8.1% and SSR would be 7.3%.

CASE STUDIES

Express Stores: omnichannel impact

Start: 2022
Presence: 7 stores

Express stores expand Falabella's presence in the regions and serve as Click & Collect points for the ecosystem. This greater physical presence **boosts online sales in its area of influence**, strengthening our omnichannel proposition and accelerating online growth.

Halo Effect

opening a store also boosts online sales in its area of influence



Mallplaza Premium Outlets Atocongo

Opening: 3Q26
Investment: US$6.1MM

The new Mallplaza Premium Outlets Atocongo, the result of the **transformation of Open Plaza Atocongo**, is the company's second asset converted to this format in the region. With nearly 37,700 m² of GLA and more than 20 brands, **it strengthens its commercial proposition and attracts new visitor segments.**

+27%
Visits YoY

+31%
Revenues YoY



Fpuntos Chile

Launch: Sep-2026
Program: renewed Fpuntos

In September we launched the new Fpuntos in Chile, **simplifying the program with new ways to earn points, easier redemption and greater benefits**. The new proposition seeks to increase its relevance in everyday life and deepen customers' relationship with our ecosystem.

+32%

Elite customers buying in more than one business YoY



04

CREDIT AND CAPITAL MARKET METRICS

A solid financial base, backed by an investment-grade balance sheet and a capital structure that provides flexibility to support a new stage of growth

CREDIT **METRICS**

Cash and Liquidity (US$MM)

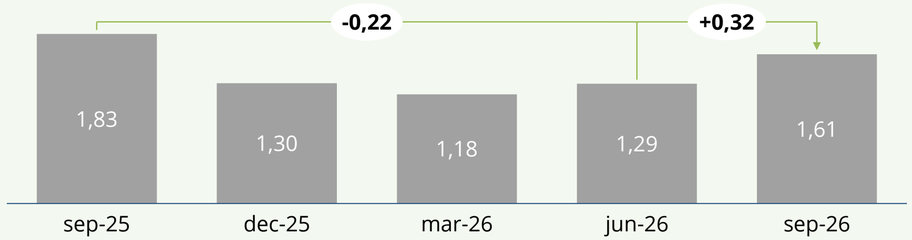
Regarding the company's liquidity levels, as of the end of September 2026, cash and cash equivalents amounted to US$2,960 MM at the consolidated level:

- Non-banking businesses: US$1,485 MM (+7.7% YoY).
- Banking businesses: US$1,475 MM (-12.3% YoY).

In turn, net financial debt of the non-banking businesses reached US$2,094 million, representing a 6.5% YoY decrease.

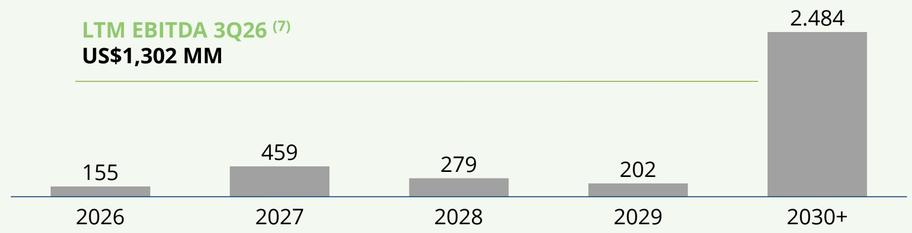
Net financial debt / EBITDA (times)

Non-banking businesses [6],[7]



Debt maturity profile (US$MM)

Non-banking businesses, after hedging derivatives [8],[9]



[6] Financial debt = Bank loans + Obligations to the public + Other financial liabilities + Hedging assets + Derivative instruments.

[7] LTM EBITDA (Last Twelve Months) = Gross profit – distribution costs – administrative expenses – expenses by function + depreciation + Adjustment to exclude IFRS16; Net financial debt = financial debt – cash and cash equivalents.

[8] Balances in US$ converted at the closing exchange rate of each country.

[9] Financial debt does not include Falabella's banking operations (Banco Falabella Chile, Banco Falabella Peru and Banco Falabella Colombia).

Debt exposure to exchange rate (%)

As of September 30, 2026, 78.6% of consolidated financial debt after derivatives, excluding businesses engaged in banking activities and non-financial leases under IFRS 16, was expressed in CLP (including UF - denominated debt), 10.7% in PEN, 9.8% in COP and 0.9% in USD. 100% of our financial debt after hedging is contracted in the local currency of the countries where our businesses operate.

Falabella S.A. credit rating

In October, Fitch Ratings upgraded our international rating to BBB and our local rating to AA, both with a stable outlook, reflecting the company's financial strength and the sustained improvement in its metrics.

	S&P Global	FitchRatings	Feller.Rate
Local Rating		**AA** *Stable*	**AA** *Stable*
International Rating	**BBB-** *Stable*	**BBB** *Stable*	

US$ 3,579 MM
Financial debt (non-banking businesses) (-1.1% YoY)

1.61 times
Net financial debt / EBITDA (Non-banking)

US$ 2,094 MM
Net financial debt (non-banking businesses) (-6.5% YoY)

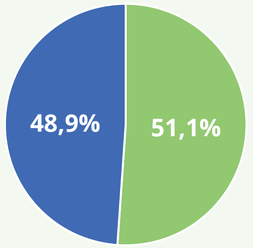
7.0%
Average nominal cost of debt (non-banking businesses)

CAPITAL **MARKETS**

Ownership Structure

- **Falabella S.A. is a widely held publicly traded corporation with no controlling shareholder.** Under Law No. 18,045, a controlling shareholder of a corporation is any person or group of persons acting in concert that, directly or through other natural or legal persons, holds an ownership interest and has the power to: i) secure a majority of the votes at shareholders' meetings and elect a majority of the directors; or, ii) decisively influence its management.

FALABELLA S.A. SHAREHOLDING



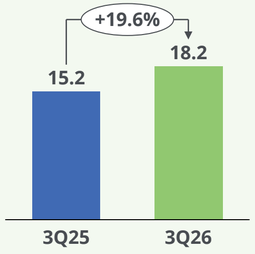
Direct and indirect shareholding of the directors of Falabella S.A., provided by the Company's directors to the *Financial Market Commission ("CMF")* regarding their transactions in shares issued by the Company, in accordance with applicable regulations

Since Falabella has no controlling shareholder, the business group to which Falabella belongs, and whose information is disclosed to the market in accordance with CMF regulations, is headed by Falabella itself. In addition, under Chilean law, the only official first-hand information regarding the identity of its shareholders available to the Company is its Shareholders' Registry. The official first-hand information on the ultimate beneficial owners of its shares is that which the Company publishes in its Annual Report and which is provided to it by the shareholders who may appoint at least one member of the Board of Directors or who hold 10% or more of the Company's share capital, either alone or together with others with whom they have a joint action agreement. The Company has no other means of obtaining, nor any right to require, information on the ultimate beneficial owners of other shareholders beyond that indicated.
Likewise, the Company has not been informed of, nor is it aware of, any contractual restrictions, including lock-ups or shareholders' agreements, nor does it hold treasury shares, that could constitute restrictions affecting the free float of its shares.

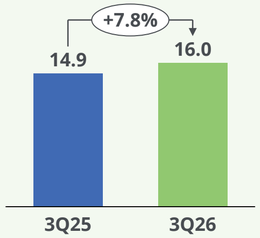
Key Indicators

ADTV* 180 DAYS (US$MM)

*ADTV: Average Daily Trading Volume



MARKET CAP (US$BN)



Source: Bloomberg as of September 30, 2026

Market Presence

Rebalancing

During the quarter, MSCI and FTSE announced their latest rebalances, increasing the representation of Falabella in relevant benchmark indices. These changes reflect the Company's greater visibility within the investable universe and strengthen its exposure to local and international investors.

MSCI FTSE

Average Price (CLP)	5,291 3Q25	6,231 3Q26	17.8% Var (%)
Closing Price (CLP)	5,700 3Q25	6,224 3Q26	9.2% Var (%)

05

ADVANCES IN SUSTAINABILITY

Grupo Falabella’s commitment to its communities and the environment is reflected in the consistency of its sustainability strategy, earning important recognitions

In our **137 years** of history, we have built our leadership and sustainability on responsibility for our impacts, innovation and the ability to permanently create value and opportunities for people and society.



ADVANCES IN **SUSTAINABILITY**

ENVIRONMENTAL

- All Grupo Falabella companies in Chile were recognized by the HuellaChile Program (Ministry of the Environment): Sodimac, Tottus and IKEA with Quantification, Reduction and Excellence seals; Falabella Retail, Mallplaza and Banco Falabella with Quantification and Reduction; Open with Quantification.
- Falabella Retail Chile obtained the LEED ID+C Certification (Interior Design and Construction) Silver level at its 15 Norte store (Viña del Mar), in line with its goal of operating more efficient, lower-impact stores.

SOCIAL

- Banco Falabella launched the Financial Well-Being Study in Peru 2026, together with Ipsos Peru and Asbanc, in order to contribute information to the public debate and to financial well-being initiatives.
- Mallplaza obtained the "Espacio Amigable con las Personas Mayores" certification (SelloMayor) in six urban centers in Chile, validating safer and more accessible environments.
- The Group's companies in Colombia coordinated relief for the Cali earthquake (August), managing donations of basic necessities, serving as collection points, mobilizing volunteers and facilitating donation channels for customers.

GOVERNANCE

- Sodimac, Falabella Retail and Mallplaza received the Sustainable Management Company (EGS) Distinction from Perú Sostenible, for their progress in implementing their ESG strategy.

SUSTAINABILITY RATINGS RESULTS

	S&P Global	MSCI	Pontificia U. Católica de Chile	SUSTAINALYTICS	FTSE4Good
Sustainability Rating Score	**77(*)**	**A**	**23**	**17,8**	**3,6**
Comment	Top 10 most sustainable companies globally in the Retailing category	Top-rated Chilean retailer	1st place among IPSA companies in the Business and Human Rights Assessment (UC de Chile)	Best result in 5 years	Consistently above the industry average

*Score updated in September 2026

06

PERIOD EVENTS



EVENTS OF THE PERIOD

- Interim Dividends: On September 29, 2026, the distribution of an interim dividend against 2026 profits of $46 (forty-six pesos) per share was approved. The dividend was paid on October 22, 2026.

- Fpuntos Launch: During September, Grupo Falabella launched Fpuntos, the evolution of its loyalty program, reinforcing one of the main pillars of its ecosystem. The new proposition connects benefits, experiences and rewards across the Group's different businesses and incorporates new earning alternatives, simpler redemption and a broader offering of benefits.

- MoU Agreement with Mallplaza: On September 30, 2026, Falabella and Mallplaza signed two memoranda of understanding to evaluate a reorganization of real estate assets in Chile and Peru. In Chile, the parties will evaluate the joint development of assets valued at approximately US$200 million, through a company in which Mallplaza would hold an interest of at least 51%. In Peru, the incorporation of Mallplaza as controller of Inmobiliaria SIC and the development of a shopping center project in San Isidro, Lima, will be evaluated. The agreements seek to enhance the development and profitability of the assets through a specialized operator.

- Physical expansion:
  - Falabella Express Angol, Chile, in July (1,378 m^2 of sales area).
  - Falabella Express Linares, Chile, in August (2,906 m^2 of sales area).
  - Falabella Express Coyhaique, Chile, in September (2,479 m^2 of sales area).

- Store closures:
  - Sodimac Los Dominicos, Chile, in July (11,120 m^2 of sales area).

- Update on the situation following the earthquake in Colombia: On August 10, 2026, a magnitude 7.4 earthquake on the Richter scale affected several regions of Colombia, including the city of Cali, where facilities of the subsidiary Mallplaza are located. Plaza S.A. and its subsidiaries have insurance that adequately covers the risks of impairment, business interruption and other related risks with respect to their assets and equity, all contracted with leading companies in the insurance market. As of the date of issuance of these financial statements, the Company is assessing the damage caused by the earthquake. Such effects will be recognized in the accounts once their determination is completed.



SUBSEQUENT EVENTS

- Takeover of Control by Plaza S.A.: On October 1, 2026, the subsidiary Plaza S.A., through Compartment One of the Mallplaza Private Equity Fund, took control of all the fiduciary rights of eight shopping centers operated under the “Gran Plaza” brand in various cities in Colombia. The incorporation of these assets adds approximately 180,000 square meters of leasable area and the transaction price amounted to a base sum of COP1,177,806 million, equivalent to approximately US$354 million.

  As of the date of these financial statements, it is not yet possible to quantify with full precision the final accounting impact that this acquisition will have for the Company. Such impact will be reflected in the corresponding upcoming financial statements.

- Redemption of Series K Bonds: On October 5, 2026, the subsidiary Sodimac S.A. informed the Financial Market Commission (CMF), as an Essential Fact, that the early redemption of all Series K Bonds, issued under the bond line registered under No. 677 of the CMF Securities Registry, was authorized. The early redemption became effective on November 6, 2026, for an approximate amount of UF 1,020,000, plus interest and other items established in the issuance terms.

- Credit Rating Update: On October 14, 2026, Fitch Ratings upgraded Falabella S.A.’s international-scale credit rating from BBB- to BBB, with a stable outlook. It also upgraded Falabella S.A.’s local-scale credit rating from AA- to AA, with a stable outlook.

- Relevant changes to Chile’s tax regime: On October 17, 2026, Law No. 21,850, called the “National Reconstruction and Economic and Social Development Plan” (hereinafter, the “Law”), was published in the Official Gazette, introducing relevant changes to the tax regime currently in force in Chile.

  Among the main measures, the Law establishes a gradual reduction of the First Category Income Tax rate, from the current 27% to 23%, according to the following schedule: 27% for the 2026 commercial year, 25.5% for 2027, 24% for 2028 and 23% from 2029 onward. In addition, the Law modifies the tax reintegration system and introduces a tax invariability regime applicable to certain investment projects.

  Given that the Law was published after the closing date, its effects have not been recognized in these financial statements. As of the date of their issuance, the Company is assessing the effects that the application of this regulation will have on the measurement of its deferred tax assets and liabilities.

- Banco Falabella Board renewal: On October 19, Banco Falabella announced a significant renewal of the composition of its boards in Chile, Peru, Colombia and CF, adding key profiles to continue driving its digital banking proposition and the company’s sustainable growth in the region:
  - In Chile: Laurence Loyer, Gabriela Prado and Rodrigo Benzaquen join the board, following the resignations of Dafne González, Rodrigo González and Benedicto Gallardo.
  - In Peru: Gabriela Prado joins the board together with Juan Fernández, replacing Juan Fernando Correa (on a board that expands to 6 members).
  - In Colombia: Álvaro Jaramillo and Margarita Henao join the board, following the departures of Marcelo Elicegui and Martha Cristina Ruiz.
  - In CF: Maria Fernanda Vargas joins the board, following the departure of Joaquin Diaz.

- Acquisition of Sumatec in Colombia: Sodimac Colombia acquired a majority stake in Sumatec, a company specialized in the MRO segment, strengthening its B2B proposition and expanding its capabilities to serve professional and industrial customers.



07

ANNEXES

#7.1 Results by Business

#7.2 Results by Country

#7.3 Financial Services

#7.4 Consolidated Results for the Period

#7.5 Retail Revenues

#7.6 Online Channel Indicators

#7.7 Number of Stores and Sales Area of Retail Formats

#7.8 Number of Shopping Centers and Leasable Area of Real Estate Operators

#7.9 Collection, Payment and Inventory Maintenance Days

#7.10 Leverage and Debt Maturity Profile

#7.11 Consolidated Financial Statements

Notes:

- All figures in U.S. dollars are calculated based on the observed exchange rate as of October 1, 2026: 972.6 $/US$.
- Symbology for quarters: 1Q, 2Q, 3Q and 4Q.
- Symbology for cumulative periods: 6M, 9M, 12M.
- Currency symbols: $: Chilean pesos; US$: U.S. dollars; PEN: soles from Peru; COP: Colombian pesos; ARS: Argentine pesos; BRL: Brazilian reais; MXN: Mexican pesos
- M: thousands; MM: millions; Bn: billions.
- YoY: period compared to the same period of the previous year.
- Q/Q: quarter compared to the immediately preceding quarter.
- LTM: last twelve months.

FALABELLA

7.1. RESULTS BY BUSINESS (CLP million) [2], [3], [10]

Quarterly 3Q26

	Financial Services			Multispecialist Retail			Supermarkets			Home Improvement			Urban Centers			Other, Elimination & Annulment			FALABELLA		
	3Q25	3Q26	(%, bps)	3Q25	3Q26	(%, bps)	3Q25	3Q26	(%, bps)	3Q25	3Q26	(%, bps)	3Q25	3Q26	(%, bps)	3Q25	3Q26	(%, bps)	3Q25	3Q26	(%, bps)
Revenues	586,247	694,072	18.4%	887,862	970,294	9.3%	631,114	689,469	9.2%	902,791	943,428	4.5%	164,098	174,757	6.5%	(47,316)	(47,677)	0.8%	3,124,796	3,424,343	9.6%
Gross Profit	336,392	389,382	15.8%	318,395	356,458	12.0%	159,551	172,814	8.3%	271,786	279,499	2.8%	149,072	160,928	8.0%	(52,721)	(61,358)	16.4%	1,182,475	1,297,723	9.7%
Gross Margin	57.4%	56.1%	(128)	35.9%	36.7%	88	25.3%	25.1%	(22)	30.1%	29.6%	(48)	90.8%	92.1%	124	111.4%	128.7%	1,727	37.8%	37.9%	6
SG&A	(196,349)	(219,933)	12.0%	(313,346)	(358,962)	14.6%	(141,146)	(150,632)	6.7%	(272,377)	(278,953)	2.4%	(18,860)	(20,012)	6.1%	59,821	78,007	30.4%	(882,257)	(950,485)	7.7%
SG&A / Revenues	-33.5%	-31.7%	181	-35.3%	-37.0%	(170)	-22.4%	-21.8%	52	-30.2%	-29.6%	60	-11.5%	-11.5%	4	-126.4%	-163.6%	(3,719)	-28.2%	-27.8%	48
Operating Profit	140,043	169,449	21.0%	5,049	(2,504)	NA	18,405	22,182	20.5%	(591)	546	NA	130,212	140,916	8.2%	7,100	16,649	134.5%	300,218	347,238	15.7%
Operating Margin	23.9%	24.4%	53	0.6%	-0.3%	NA	2.9%	3.2%	30	-0.1%	0.1%	NA	79.4%	80.6%	129	-15.0%	-34.9%	(1,991)	9.6%	10.1%	53
EBITDA	151,451	181,836	20.1%	40,301	37,131	-7.9%	45,432	48,949	7.7%	44,362	45,487	2.5%	133,363	144,964	8.7%	(1,025)	6,995	NA	413,884	465,362	12.4%
EBITDA Margin	25.8%	26.2%	36	4.5%	3.8%	(71)	7.2%	7.1%	(10)	4.9%	4.8%	(9)	81.3%	83.0%	168	2.2%	-14.7%	NA	13.2%	13.6%	34

Accumulated 9M26

	Financial Services			Multispecialist Retail			Supermarkets			Home Improvement			Urban Centers			Other, Elimination & Annulment			FALABELLA		
	9M25	9M26	(%, bps)	9M25	9M26	(%, bps)	9M25	9M26	(%, bps)	9M25	9M26	(%, bps)	9M25	9M26	(%, bps)	9M25	9M26	(%, bps)	9M25	9M26	(%, bps)
Revenues	1,721,221	2,007,460	16.6%	2,681,074	2,923,388	9.0%	1,834,996	2,012,561	9.7%	2,848,759	2,944,530	3.4%	480,206	514,287	7.1%	(137,287)	(151,280)	10.2%	9,428,969	10,250,946	8.7%
Gross Profit	1,019,508	1,168,863	14.6%	981,908	1,089,987	11.0%	471,839	511,840	8.5%	855,639	880,944	3.0%	434,863	470,755	8.3%	(163,220)	(177,250)	8.6%	3,600,537	3,945,139	9.6%
Gross Margin	59.2%	58.2%	(101)	36.6%	37.3%	66	25.7%	25.4%	(28)	30.0%	29.9%	(12)	90.6%	91.5%	98	118.9%	117.2%	(172)	38.2%	38.5%	30
SG&A	(558,915)	(625,659)	11.9%	(929,975)	(1,042,771)	12.1%	(416,778)	(433,852)	4.1%	(811,307)	(837,781)	3.3%	(59,134)	(66,761)	12.9%	197,795	226,014	14.3%	(2,578,314)	(2,780,810)	7.9%
SG&A / Revenues	-32.5%	-31.2%	131	-34.7%	-35.7%	(98)	-22.7%	-21.6%	116	-28.5%	-28.5%	3	-12.3%	-13.0%	(67)	-144.1%	-149.4%	(533)	-27.3%	-27.1%	22
Operating Profit	460,593	543,204	17.9%	51,933	47,216	-9.1%	55,061	77,988	41.6%	44,332	43,163	-2.6%	375,729	403,994	7.5%	34,575	48,764	41.0%	1,022,223	1,164,329	13.9%
Operating Margin	26.8%	27.1%	30	1.9%	1.6%	(32)	3.0%	3.9%	87	1.6%	1.5%	(9)	78.2%	78.6%	31	-25.2%	-32.2%	(705)	10.8%	11.4%	52
EBITDA	493,279	578,594	17.3%	157,798	162,194	2.8%	134,681	157,042	16.6%	177,343	177,539	0.1%	385,230	415,538	7.9%	9,413	21,744	131.0%	1,357,744	1,512,651	11.4%
EBITDA Margin	28.7%	28.8%	16	5.9%	5.5%	(34)	7.3%	7.8%	46	6.2%	6.0%	(20)	80.2%	80.8%	58	-6.9%	-14.4%	(752)	14.4%	14.8%	36

[2] As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.
[3] As of July 1, the Financial Services segment brings together both the banking business and the non-banking financial businesses, including insurance, brokerage and payments, as well as the monthly credit card operation, incorporated into the banking segment as of January 1, 2026. These businesses were previously managed within the Group under the "Others" segment.
[10] The Home Improvement business considers the Home Improvement operations in Chile, Peru, Brazil, Argentina and Uruguay, excludes the IKEA operation in those countries (Others Segment) and the operations in Colombia and Mexico that are not consolidated. The Supermarkets business considers the Tottus format in Chile and the Tottus and Precio Uno formats in Peru. These consolidated segments by business are the linear sum of the businesses by country and do not consider potential inter-segment eliminations.

7.2. RESULTS BY COUNTRY (CLP million) [2], [3], [11]

Quarterly 3Q26

	Chile			Peru			Colombia			Urban Centers			Other, Elimination & Annulment			FALABELLA		
	3Q25	3Q26	(%, bps)	3Q25	3Q26	(%, bps)	3Q25	3Q26	(%, bps)	3Q25	3Q26	(%, bps)	3Q25	3Q26	(%, bps)	3Q25	3Q26	(%, bps)
Revenues	1,690,172	1,792,393	6.0%	969,056	1,068,441	10.3%	238,331	320,676	34.6%	164,098	174,757	6.5%	63,139	68,076	7.8%	3,124,796	3,424,343	9.6%
Gross Profit	636,902	674,197	5.9%	310,191	344,921	11.2%	98,297	135,732	38.1%	149,072	160,928	8.0%	(11,987)	(18,055)	50.6%	1,182,475	1,297,723	9.7%
Gross Margin	37.7%	37.6%	(7)	32.0%	32.3%	27	41.2%	42.3%	108	90.8%	92.1%	124	-19.0%	-26.5%	(754)	37.8%	37.9%	6
SG&A	(538,452)	(570,645)	6.0%	(256,567)	(280,178)	9.2%	(84,077)	(109,926)	30.7%	(18,860)	(20,012)	6.1%	15,699	30,276	92.9%	(882,257)	(950,485)	7.7%
SG&A / Revenues	-31.9%	-31.8%	2	-26.5%	-26.2%	25	-35.3%	-34.3%	100	-11.5%	-11.5%	4	24.9%	44.5%	1,961	-28.2%	-27.8%	48
Operating Profit	98,450	103,552	5.2%	53,624	64,743	20.7%	14,220	25,806	81.5%	130,212	140,916	8.2%	3,712	12,221	229.2%	300,218	347,238	15.7%
Operating Margin	5.8%	5.8%	(5)	5.5%	6.1%	53	6.0%	8.0%	208	79.4%	80.6%	129	5.9%	18.0%	1,207	9.6%	10.1%	53
EBITDA	168,630	176,497	4.7%	87,975	99,777	13.4%	23,148	36,593	58.1%	133,363	144,964	8.7%	768	7,531	880.6%	413,884	465,362	12.4%
EBITDA Margin	10.0%	9.8%	(13)	9.1%	9.3%	26	9.7%	11.4%	170	81.3%	83.0%	168	1.2%	11.1%	985	13.2%	13.6%	34

Accumulated 9M26

	Chile			Peru			Colombia			Urban Centers			Other, Elimination & Annulment			FALABELLA		
	9M25	9M26	(%, bps)	9M25	9M26	(%, bps)	9M25	9M26	(%, bps)	9M25	9M26	(%, bps)	9M25	9M26	(%, bps)	9M25	9M26	(%, bps)
Revenues	5,289,170	5,599,689	5.9%	2,782,854	3,109,625	11.7%	676,430	845,951	25.1%	480,206	514,287	7.1%	200,309	181,394	-9.4%	9,428,969	10,250,946	8.7%
Gross Profit	2,012,772	2,132,950	6.0%	910,810	1,027,308	12.8%	279,451	367,820	31.6%	434,863	470,755	8.3%	(37,359)	(53,694)	43.7%	3,600,537	3,945,139	9.6%
Gross Margin	38.1%	38.1%	4	32.7%	33.0%	31	41.3%	43.5%	217	90.6%	91.5%	98	-18.7%	-29.6%	(1,095)	38.2%	38.5%	30
SG&A	(1,609,262)	(1,707,752)	6.1%	(738,873)	(796,462)	7.8%	(237,827)	(299,522)	25.9%	(59,134)	(66,761)	12.9%	66,782	89,687	34.3%	(2,578,314)	(2,780,810)	7.9%
SG&A / Revenues	-30.4%	-30.5%	(7)	-26.6%	-25.6%	94	-35.2%	-35.4%	(25)	-12.3%	-13.0%	(67)	33.3%	49.4%	1,610	-27.3%	-27.1%	22
Operating Profit	403,510	425,198	5.4%	171,937	230,846	34.3%	41,624	68,298	64.1%	375,729	403,994	7.5%	29,423	35,993	22.3%	1,022,223	1,164,329	13.9%
Operating Margin	7.6%	7.6%	(4)	6.2%	7.4%	125	6.2%	8.1%	192	78.2%	78.6%	31	14.7%	19.8%	515	10.8%	11.4%	52
EBITDA	613,479	644,152	5.0%	271,232	332,000	22.4%	68,225	97,174	42.4%	385,230	415,537	7.9%	19,578	23,788	21.5%	1,357,744	1,512,651	11.4%
EBITDA Margin	11.6%	11.5%	(10)	9.7%	10.7%	93	10.1%	11.5%	140	80.2%	80.8%	58	9.8%	13.1%	334	14.4%	14.8%	36

[2] As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.
[3] As of July 1, the Financial Services segment brings together both the banking business and the non-banking financial businesses, including insurance, brokerage and payments, as well as the monthly credit card operation, incorporated into the banking segment as of January 1, 2026. These businesses were previously managed within the Group under the "Others" segment.
[11] The Chile, Peru and Colombia segments are composed exclusively of the linear sum of the Home Improvement, Multispecialist Retail, Supermarkets and Financial Services businesses that exist in each of those countries, not considering eliminations between businesses.

7.3. FINANCIAL SERVICES – BANKS INCOME STATEMENT [2]

Quarterly 3Q26

	Banco Falabella Chile			Banco Falabella Peru			Banco Falabella Colombia		
	3Q25	3Q26	Var. %	3Q25	3Q26	Var. %	3Q25	3Q26	Var. %
MAIN RESULTS		*(Mn CLP)*			*(Th PEN)*			*(Mn COP)*	
Interest and indexation income	232,306	270,430	16.4%	303,140	295,355	-2.6%	265,563	310,045	16.8%
Interest and indexation expense	(31,851)	(35,634)	11.9%	(35,700)	(37,356)	4.6%	(109,989)	(124,861)	13.5%
Net interest and indexation income	**200,455**	**234,796**	**17.1%**	**267,440**	**257,999**	**-3.5%**	**155,574**	**185,184**	**19.0%**
Fee and commission income	92,183	111,785	21.3%	86,718	100,782	16.2%	132,587	146,582	10.6%
Fee and commission expense	(51,064)	(61,059)	19.6%	(19,644)	(19,676)	0.2%	(35,940)	(38,356)	6.7%
Net fee and commission income	**41,120**	**50,726**	**23.4%**	**67,074**	**81,106**	**20.9%**	**96,647**	**108,226**	**12.0%**
Net income from financial operations	8,748	4,709	-46.2%	8,584	11,063	28.9%	557	58	-89.6%
Other operating net income	621	1,161	87.0%	3,054	955	-68.7%	2,603	6,991	168.6%
Operational Income	**250,946**	**291,392**	**16.1%**	**346,153**	**351,123**	**1.4%**	**255,381**	**300,459**	**17.7%**
Provision for loan losses	(56,117)	(74,241)	32.3%	(133,967)	(114,219)	-14.7%	(63,192)	(87,969)	39.2%
Operating expenses	(93,419)	(102,962)	10.2%	(179,453)	(181,808)	1.3%	(137,112)	(136,195)	-0.7%
Operating Income	**101,408**	**114,189**	**12.6%**	**32,733**	**55,097**	**68.3%**	**55,077**	**76,294**	**38.5%**
Net Income	**75,681**	**87,197**	**15.2%**	**25,009**	**40,487**	**61.9%**	**33,824**	**45,810**	**35.4%**
Efficiency ratio	**37.2%**	**35.3%**		**51.8%**	**51.8%**		**53.7%**	**45.3%**	

Accumulated 9M26

	Banco Falabella Chile			Banco Falabella Peru			Banco Falabella Colombia		
	9M25	9M26	Var. %	9M25	9M26	Var. %	9M25	9M26	Var. %
MAIN RESULTS		*(Mn CLP)*			*(Th PEN)*			*(Mn COP)*	
Interest and indexation income	696,885	816,497	17.2%	899,323	876,578	-2.5%	774,836	878,503	13.4%
Interest and indexation expense	(97,750)	(111,773)	14.3%	(113,605)	(106,870)	-5.9%	(333,422)	(354,383)	6.3%
Net interest and indexation income	**599,135**	**704,723**	**17.6%**	**785,718**	**769,708**	**-2.0%**	**441,414**	**524,120**	**18.7%**
Fee and commission income	271,129	333,859	23.1%	250,630	287,649	14.8%	389,975	430,687	10.4%
Fee and commission expense	(146,126)	(176,746)	21.0%	(43,977)	(53,297)	21.2%	(103,072)	(115,795)	12.3%
Net fee and commission income	**125,003**	**157,113**	**25.7%**	**206,653**	**234,352**	**13.4%**	**286,903**	**314,892**	**9.8%**
Net income from financial operations	23,141	13,832	-40.2%	28,680	38,208	33.2%	3,225	(1,879)	-158.3%
Other operating net income	4,778	5,320	11.3%	7,521	6,389	-15.1%	11,361	16,214	42.7%
Operational Income	**752,058**	**880,989**	**17.1%**	**1,028,573**	**1,048,657**	**2.0%**	**742,903**	**853,347**	**14.9%**
Provision for loan losses	(155,716)	(211,377)	35.7%	(347,055)	(306,596)	-11.7%	(184,540)	(200,225)	8.5%
Operating expenses	(265,835)	(294,175)	10.7%	(517,616)	(528,826)	2.2%	(393,943)	(434,363)	10.3%
Operating Income	**330,506**	**375,437**	**13.6%**	**163,902**	**213,236**	**30.1%**	**164,420**	**218,759**	**33.0%**
Net Income	**250,975**	**287,677**	**14.6%**	**123,701**	**158,366**	**28.0%**	**99,686**	**125,718**	**26.1%**
Efficiency ratio	**35.3%**	**33.4%**		**50.3%**	**50.4%**		**53.0%**	**50.9%**	

[2] As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.

7.3. FINANCIAL SERVICES – FINANCIAL SERVICES INCOME STATEMENT [2],[3]

Quarterly 3Q26

	Financial Services Chile			Financial Services Peru			Financial Services Colombia		
	3Q25	3Q26	Var. %	3Q25	3Q26	Var. %	3Q25	3Q26	Var. %
MAIN RESULTS	(Mn CLP)			(Th PEN)			(Mn COP)		
Interest and indexation income	232,306	270,430	16.4%	303,140	295,355	-2.6%	265,563	310,045	16.8%
Interest and indexation expense	(31,851)	(35,634)	11.9%	(35,700)	(37,356)	4.6%	(109,989)	(124,861)	13.5%
Net interest and indexation income	**200,455**	**234,796**	**17.1%**	**267,440**	**257,999**	**-3.5%**	**155,574**	**185,184**	**19.0%**
Fee and commission banking income	92,183	111,785	21.3%	86,718	100,782	16.2%	132,587	146,582	10.6%
Fee and commission banking expense	(51,064)	(61,059)	19.6%	(19,644)	(19,676)	0.2%	(35,940)	(38,356)	6.7%
Net fee and commission banking income	**41,120**	**50,726**	**23.4%**	**67,074**	**81,106**	**20.9%**	**96,647**	**108,226**	**12.0%**
Fee and commission financial services non banking income	39,603	42,212	6.6%	42,871	49,796	16.2%	31,570	33,555	6.3%
Fee and commission financial services non banking expense	(16,856)	(15,661)	-7.1%	(14,213)	(18,157)	27.7%	(66)	(12)	-81.6%
Net fee and commission financial services non banking	**22,748**	**26,552**	**16.7%**	**28,658**	**31,639**	**10.4%**	**31,504**	**33,543**	**6.5%**
Net income from financial operations	8,748	4,709	-46.2%	8,584	11,063	28.9%	557	58	-89.6%
Other operating net income	621	1,161	87.0%	3,054	955	-68.7%	2,603	6,991	168.6%
Operational Income	**273,691**	**317,944**	**16.2%**	**374,810**	**382,762**	**2.1%**	**286,885**	**334,002**	**16.4%**
Provision for loan losses	(56,117)	(74,241)	32.3%	(133,967)	(114,219)	-14.7%	(63,192)	(87,969)	39.2%
Operating expenses banking	(93,419)	(102,962)	10.2%	(179,453)	(181,808)	1.3%	(137,112)	(136,195)	-0.7%
Operating expenses financial services non banking	(11,111)	(15,062)	35.6%	(20,877)	(21,168)	1.4%	(18,785)	(20,336)	8.3%
Operating Income	**113,044**	**125,678**	**11.2%**	**40,513**	**65,567**	**61.8%**	**67,796**	**89,502**	**32.0%**
Net Income	**86,928**	**97,662**	**12.3%**	**30,507**	**48,433**	**58.8%**	**41,818**	**55,080**	**31.7%**
Financial Services efficiency ratio	**38.2%**	**37.1%**		**53.4%**	**53.0%**		**54.3%**	**46.9%**	

Accumulated 9M26

	Financial Services Chile			Financial Services Peru			Financial Services Colombia		
	9M25	9M26	Var. %	9M25	9M26	Var. %	9M25	9M26	Var. %
MAIN RESULTS	(Mn CLP)			(Th PEN)			(Mn COP)		
Interest and indexation income	696,885	816,497	17.2%	899,323	876,578	-2.5%	774,836	878,503	13.4%
Interest and indexation expense	(97,750)	(111,773)	14.3%	(113,605)	(106,870)	-5.9%	(333,422)	(354,383)	6.3%
Net interest and indexation income	**599,135**	**704,724**	**17.6%**	**785,718**	**769,708**	**-2.0%**	**441,414**	**524,120**	**18.7%**
Fee and commission banking income	271,129	333,859	23.1%	250,630	287,649	14.8%	389,975	430,687	10.4%
Fee and commission banking expense	(146,126)	(176,746)	21.0%	(43,977)	(53,297)	21.2%	(103,072)	(115,795)	12.3%
Net fee and commission banking income	**125,003**	**157,113**	**25.7%**	**206,653**	**234,352**	**13.4%**	**286,903**	**314,892**	**9.8%**
Fee and commission financial services non banking income	118,922	127,868	7.5%	119,932	147,352	22.9%	92,176	99,689	8.2%
Fee and commission financial services non banking expense	(46,418)	(46,841)	0.9%	(37,812)	(52,211)	38.1%	(369)	(38)	-89.6%
Net fee and commission financial services non banking	**72,504**	**81,027**	**11.8%**	**82,120**	**95,141**	**15.9%**	**91,807**	**99,651**	**8.5%**
Net income from financial operations	23,141	13,832	-40.2%	28,680	38,208	33.2%	3,225	(1,879)	-158.3%
Other operating net income	4,778	5,320	11.3%	7,521	6,389	-15.1%	11,361	16,214	42.7%
Operational Income	**824,560**	**962,016**	**16.7%**	**1,110,692**	**1,143,798**	**3.0%**	**834,710**	**952,998**	**14.2%**
Provision for loan losses	(155,716)	(211,377)	35.7%	(347,055)	(306,596)	-11.7%	(184,540)	(200,225)	8.5%
Operating expenses banking	(265,835)	(294,175)	10.7%	(517,616)	(528,826)	2.2%	(393,943)	(434,363)	10.3%
Operating expenses financial services non banking	(35,759)	(44,672)	24.9%	(59,839)	(61,750)	3.2%	(58,328)	(61,976)	6.3%
Operating Income	**367,250**	**411,792**	**12.1%**	**186,182**	**246,626**	**32.5%**	**197,898**	**256,434**	**29.6%**
Net Income	**287,064**	**323,007**	**12.5%**	**138,735**	**184,371**	**32.9%**	**121,155**	**152,161**	**25.6%**
Financial Services efficiency ratio	**36.6%**	**35.2%**		**52.0%**	**51.6%**		**54.2%**	**52.1%**	

[2] As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.
[3] As of July 1, the Financial Services segment brings together both the banking business and the non-banking financial businesses, including insurance, brokerage and payments, as well as the monthly credit card operation, incorporated into the banking segment as of January 1, 2026. These businesses were previously managed within the Group under the "Others" segment.

7.3. FINANCIAL SERVICES – BANKS BALANCE SHEET [2], [3]

Banco Falabella: Balance Sheet

SELECTED BALANCE SHEET ACCOUNTS	Banco Falabella Chile			Banco Falabella Peru			Banco Falabella Colombia		
	sep-25	sep-26	Var. %	sep-25	sep-26	Var. %	sep-25	sep-26	Var. %
	(Mn CLP)			*(Th PEN)*			*(Mn COP)*		
Cash and deposits in banks	381,147	487,606	27.9%	866,502	610,668	-29.5%	340,915	333,921	-2.1%
Trading investments	1,561,981	1,535,797	-1.7%	509,781	376,844	-26.1%	518,912	566,021	9.1%
Loans from customers, gross	4,483,089	5,114,487	14.1%	3,631,116	3,999,777	10.2%	5,163,741	5,851,679	13.3%
Allowance for loan losses	(259,443)	(301,360)	16.2%	(352,926)	(434,133)	23.0%	(259,438)	(314,754)	21.3%
Loans from customers, net	4,223,646	4,813,127	14.0%	3,278,190	3,565,644	8.8%	4,904,303	5,536,925	12.9%
Total Assets	7,181,022	8,013,065	11.6%	5,079,120	4,973,167	-2.1%	6,193,053	6,792,405	9.7%
Deposits	1,798,307	2,080,764	15.7%	1,371,974	1,669,090	21.7%	960,305	1,166,831	21.5%
Time deposits	2,283,818	2,484,577	8.8%	1,957,463	1,757,055	-10.2%	3,817,702	3,969,920	4.0%
Total deposits	4,082,125	4,565,340	11.8%	3,329,437	3,426,145	2.9%	4,778,007	5,136,751	7.5%
Other financial liabilities	39,985	34,582	-13.5%	308,527	303,884	-1.5%	30,007	190,059	533.4%
Total Liabilities	6,082,887	6,767,265	11.3%	3,980,478	4,117,040	3.4%	5,268,984	5,822,390	10.5%
Total Equity	1,098,135	1,245,800	13.4%	1,098,641	856,127	-22.1%	924,069	970,014	5.0%
Total Liabilities + Total Equity	7,181,022	8,013,065	11.6%	5,079,120	4,973,167	-2.1%	6,193,053	6,792,405	9.7%
ROAE	21.4%	27.4%		15.4%	19.0%		12.2%	17.3%	
ROAA	3.5%	4.2%		3.2%	3.6%		1.7%	2.4%	

Profitability ratios reflect the operating improvements at our banks, mainly in cost of risk and cost of funding, with portfolios growing at all 3 banks, in local currency.

Banks ROAE (LTM Net Income / Average equity over the last 5 quarters)

At Banco Falabella Chile, the +6.0 pp YoY change in ROAE reflects a 30% increase in LTM net income and a 1% increase in average equity. In turn, Banco Falabella Peru recorded a +3.6 pp YoY change, attributable to a 20% increase in LTM net income and a -2% change in average equity. Finally, ROAE at Banco Falabella Colombia improved by 5.2 pp YoY, explained by a 54% increase in LTM net income and an 8% change in average equity.

Banks ROAA (LTM Net Income / Average assets over the last 5 quarters)

At Banco Falabella Chile, the +0.7 pp YoY change in ROAA reflects a 30% increase in LTM net income and a 9% change in average assets. In turn, Banco Falabella Peru recorded a +0.4 pp YoY change, attributable to a 20% increase in LTM net income and a 6% change in average assets. Finally, ROAA at Banco Falabella Colombia improved by +0.8 pp YoY, explained by a 54% increase in LTM net income and a 7% change in average assets.

[2] As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.
[3] As of July 1, the Financial Services segment brings together both the banking business and the non-banking financial businesses, including insurance, brokerage and payments, as well as the monthly credit card operation, incorporated into the banking segment as of January 1, 2026. These businesses were previously managed within the Group under the "Others" segment.

7.3. FINANCIAL SERVICES – MAIN BANKING INDICATORS

Operating data and ratios: Banco Falabella and Financial Services Mexico

	Banco Falabella Chile			Banco Falabella Peru			Banco Falabella Colombia			Financial Services Mexico		
OPERATIONAL INFORMATION	**sep-25**	**sep-26**	**Var. %**	**sep-25**	**sep-26**	**Var. %**	**sep-25**	**sep-26**	**Var. %**	**sep-25**	**sep-26**	**Var. %**
	(Mn CLP)			*(Th PEN)*			*(Mn COP)*			*(Th MXN)*		
Loans from customers, gross	4,483,089	5,114,487	14.1%	3,631,116	3,999,777	10.2%	5,163,741	5,851,679	13.3%	6,320,691	6,759,482	6.9%
Allowance for loan losses	(259,443)	(301,360)	16.2%	(352,926)	(434,133)	23.0%	(259,438)	(314,754)	21.3%	(835,417)	(1,047,911)	25.4%
Loan delinquency (+90 days)	118,232	143,110	21.0%	100,065	94,088	-6.0%	131,814	128,955	-2.2%	241,633	371,058	53.6%
Current, Saving and checking Accounts	2,761,468	3,196,636	15.8%	858,489	952,717	11.0%	2,586,774	2,799,189	8.2%	-	-	
Open Accounts (with balance)	2,798,127	2,979,139	6.5%	996,865	1,079,729	8.3%	909,513	951,003	4.6%	521,212	580,364	11.3%
Average Loan (local currency)	1,602,175	1,716,767	7.2%	3,643	3,704	1.7%	5,677,479	6,153,166	8.4%	12,127	11,647	-4.0%
Duration (months)	10	10	-1.4%	10	10	-6.7%	10	10	7.6%	5	6	4.5%
Branches	87	88	1.1%	52	53	1.9%	66	66	0.0%	-	-	
RATIOS												
Loan delinquency / Loans from customers	2.6%	2.8%		2.8%	2.4%		2.6%	2.2%		3.8%	5.5%	
Allowance for loan losses/NPL	2.2	2.1		3.5	4.6		2.0	2.4		3.5	2.8	
Basilea	18.2%	17.6%		24.1%	18.6%		16.5%	17.3%		22.4%	25.9%	

7.3. FINANCIAL SERVICES – MAIN INDICATORS

Percentage of sales through our payment methods (LTM)

	% CMR		% Total payment methods of Falabella	
	3Q25	3Q26	3Q25	3Q26
Chile - Falabella	35.1%	38.8%	42.9%	46.9%
Chile - Sodimac	23.0%	24.9%	32.9%	34.6%
Chile - Tottus	14.7%	16.9%	28.0%	30.9%
Peru - Falabella, Sodimac, Tottus	30.6%	30.7%	33.5%	33.7%
Colombia - Falabella & Sodimac	18.0%	18.0%	23.0%	23.0%
Mexico - Sodimac	12.3%	12.4%	12.3%	12.4%

Valued Policy Stock

	Seguros Chile			Seguros Peru			Seguros Colombia		
	sep-25	sep-26	Var. %	sep-25	sep-26	Var. %	sep-25	sep-26	Var. %
OPERATIONAL INFORMATION	*(MN CLP)*			*(Th PEN)*			*(Mn COP)*		
Valued Policy Stock	231,794	239,436	3.3%	293,604	339,039	15.5%	311,015	324,482	4.3%

7.4. CONSOLIDATED RESULTS 3Q26 (CLP million)[2], [3]

	3Q25	% Rev.	3Q26	% Rev.	Var %
Revenues of Non-Banking Operations	2,630,300		2,796,027		6.3%
Revenues of Banking Operations	494,496		628,316		27.1%
Total Revenues	**3,124,796**	**100.0%**	**3,424,343**	**100.0%**	**9.6%**
COGS of Non-Banking Operations	(1,713,845)		(1,842,595)		7.5%
COGS of Banking Operations	(228,476)		(284,025)		24.3%
Gross Profit	**1,182,475**	**37.8%**	**1,297,723**	**37.9%**	**9.7%**
SG&A	**(882,257)**	**-28.2%**	**(950,485)**	**-27.8%**	**7.7%**
Operational Income	**300,218**	**9.6%**	**347,238**	**10.1%**	**15.7%**
Depreciation + Amortization	(113,666)		(118,124)		3.9%
EBITDA	**413,884**	**13.2%**	**465,362**	**13.6%**	**12.4%**
EBITDA of Non-Banking Operations	303,113		302,428		-0.2%
EBITDA of Banking Operations	110,771		162,934		47.1%
Other Income	14,402		14,034		-2.6%
Net Financial Income / (Cost)	(56,315)		(50,645)		-10.1%
Profit / (Loss) in Associates	8,641		12,636		46.2%
Exchange Rate Differences	5,485		(5,985)		NA
Non-Operating Profit	**(27,787)**	**-0.9%**	**(29,960)**	**-0.9%**	**7.8%**
Profit Before Tax Expenses	**272,431**	**8.7%**	**317,278**	**9.3%**	**16.5%**
Income Tax	(71,462)		(78,496)		9.8%
Minority Interest	(40,075)		(48,473)		21.0%
Net Profit / (Loss)	**160,894**	**5.1%**	**190,309**	**5.6%**	**18.3%**

- Consolidated revenues increased 9.6% YoY, driven mainly by the solid performance of our businesses, thanks to commercial propositions that our customers value. Multispecialist Retail (+9.3% YoY) and Supermarkets (+9.2% YoY) stood out, as did the growth of our online business (ecosystem online GMV: +15.7% YoY). In turn, revenues from the Financial Services businesses grew 18.4% YoY, thanks to the consolidated increase in both interest income and fee income, which include the management of fees and expenses associated with the CMR card administration services in Chile under Banco Falabella, in addition to good performance of the loan portfolio, which grew 16.8% YoY at a consolidated level.
- Consolidated EBITDA grew 12.4% YoY, reaching CLP 465,362 million, with a margin of 13.6% (+34 bps vs. 3Q25) in the quarter. This growth was mainly explained by the improvement in the Financial Services businesses, whose EBITDA increased 20% YoY.
- This result was driven by a gross profit 9.7% higher than the previous year, highlighting the contribution of financial services (+CLP 52,990 million YoY) and Multispecialist Retail (+CLP 38,063 million YoY). In turn, SG&A expenses grew 7.7% at a consolidated level, maintaining our operating efficiency and making our operations more profitable. On a comparable basis, excluding exchange rate effects, SG&A expenses grew ~5% YoY.
- In turn, the non-operating result recorded a loss of CLP 29,960 million, compared to a loss of CLP 27,787 million in 3Q25, mainly explained by exchange rate differences. As a result, net income reached CLP 190,309 million in the quarter, growing 18.3% YoY.

[2] As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.
[3] As of July 1, the Financial Services segment brings together both the banking business and the non-banking financial businesses, including insurance, brokerage and payments, as well as the monthly credit card operation, incorporated into the banking segment as of January 1, 2026. These businesses were previously managed within the Group under the "Others" segment.

7.4. CONSOLIDATED RESULTS 3Q26 (CLP million)

Financial Services [2],[3]

	Financial Services		
	3Q25	3Q26	(%, bps)
Revenues	586,247	694,072	18.4%
Gross Profit	336,392	389,382	15.8%
Gross Margin	57.4%	56.1%	(128)
SG&A	(196,349)	(219,933)	12.0%
SG&A / Revenues	-33.5%	-31.7%	181
Operating Profit	140,043	169,449	21.0%
Operating Margin	23.9%	24.4%	53
EBITDA	151,451	181,836	20.1%
EBITDA Margin	25.8%	26.2%	36

Revenues

- Our Financial Services businesses continue to advance, with consolidated revenues growing 18.4% in the period.
  - Banking Business Chile: net interest and indexation income grew 17.1%, mainly due to the CLP 38,124 million increase in interest and indexation income, due to 14.1% YoY growth of the loan portfolio. In turn, demand balances continue to grow (+15.7% YoY), in line with our principality strategy. Likewise, net fee income grew CLP 41,900 million, representing a 474.7% YoY increase, or 23.4% on a comparable basis, adjusting the 3Q25 base for the effect of the management of fees for CMR card administration services under the bank. Beyond this effect, growth on a comparable basis reflects a solid operating performance of the bank, supported by greater usage and a larger customer base.
  - Banking Business Peru: net interest and indexation income decreased 3.5% in local currency, with a portfolio that grew 10.2% YoY in local currency, due to a greater share of customers with better risk profiles. In turn, net fee income grew 20.9% in the period in local currency, given the growth in both customers and use of our products.
  - Banking Business Colombia: net interest and indexation income grew 19.0% YoY in local currency, due to 13.3% YoY growth of the portfolio in local currency, as well as the high levels of the usury rate. Likewise, net fee income grew 12.0% YoY in local currency, in line with the adjustment of its revenue diversification strategy. In turn, demand balances grew 21.5% vs. 3Q25 in local currency.

Operating Profit

- Gross margin reached 56.1% (-128 bps vs. 3Q25). At Banco Falabella Chile, operating income growth, supported by higher net interest and fee income, was partially offset by a higher cost of credit risk. In Peru, the decrease in cost of risk more than offset the lower contribution of net interest income, boosting gross profit. In Colombia, solid growth in operating income was partially offset by a higher cost of credit risk.
- In terms of SG&A expenses, we observed growth of 12.0% YoY. By country, Chile increased 23.7% YoY (10% on a comparable basis), Peru grew 2.8% YoY (+1.3% YoY in local currency) and Colombia 21.0% YoY (-0.7% YoY in local currency). In Chile, the higher expense is mainly due to Banco Falabella's management of expenses associated with CMR card administration services, and higher technology expenses vs. 3Q25. In Peru and Colombia, expenses in local currency remain stable.

[2] As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.
[3] As of July 1, the Financial Services segment brings together both the banking business and the non-banking financial businesses, including insurance, brokerage and payments, as well as the monthly credit card operation, incorporated into the banking segment as of January 1, 2026. These businesses were previously managed within the Group under the "Others" segment.

7.4. CONSOLIDATED RESULTS 3Q26 (CLP million)

Multispecialist Retail [2]

	Multispecialist Retail		
	3Q25	3Q26	(%, bps)
Revenues	887,862	970,294	9.3%
Gross Profit	318,395	356,458	12.0%
Gross Margin	35.9%	36.7%	88
SG&A	(313,346)	(358,962)	14.6%
SG&A / Revenues	-35.3%	-37.0%	(170)
Operating Profit	5,049	(2,504)	NA
Operating Margin	0.6%	-0.3%	NA
EBITDA	40,301	37,131	-7.9%
EBITDA Margin	4.5%	3.8%	(71)

Revenues

- Consolidated revenues grew 9.3% YoY, with increases in Chile of 2.9% YoY, Peru 10.1% YoY (+5.6% YoY in local currency) and Colombia 30.0% YoY (+6.5% YoY in local currency). Performance was supported by the omnichannel strategy, with solid growth in the online channel.
    - Chile: SSS fell 3.0% YoY, affected by a high comparison base associated with the greater tourist flow of the previous year. Excluding sales to foreigners, SSS grew 0.7%, while the online channel maintained good performance.
    - Peru: SSS grew 1.5% YoY, although growth moderated due to higher temperatures associated with El Niño, which reduced demand for apparel and winter products.
    - Colombia: stores had SSS growth of 2.4% in the period, despite the temporary closure of three stores after the August earthquake and its impact on physical traffic. Growth was mainly driven by the online channel and seller sales.
- During the quarter, Multispecialist Retail e-commerce grew 16.9% YoY, reaching an online penetration of 43.4% (+3.6 pp YoY), driven by the greater contribution of 3P and operating improvements in logistics and deliveries.

Operating Profit

- Gross margin reached 36.7% (+88 bps vs. 3Q25), with improvements in Chile, Peru and Colombia. In Chile, the improvement was mainly due to the higher contribution of 3P; in Peru, to lower promotional intensity in Electro and Big Ticket, which offset apparel clearance sales due to the El Niño phenomenon; and in Colombia, to a better initial margin in apparel, lower discounts and clearance sales, and a greater share of soft categories.
- SG&A expenses increased 14.6% YoY at a consolidated level. In Chile, the increase was mainly explained by salaries, the opening of 3 stores and higher logistics costs associated with the online channel; in Peru, by higher investments in marketing and performance campaigns to drive sales and strengthen the online channel, together with higher transportation costs due to rising fuel prices; and in Colombia, by the minimum wage increase, the reduction of the working week, higher transportation costs and non-recurring expenses associated with the earthquake and logistics operations. The improvement in gross margin partially offset the increase in SG&A expenses, with a consolidated EBITDA margin of 3.8% (-71 bps YoY).

[2] As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.

7.4. CONSOLIDATED RESULTS 3Q26 (CLP million)

Supermarkets [2],[10]

	Supermarkets		
	3Q25	3Q26	(%, bps)
Revenues	631,114	689,469	9.2%
Gross Profit	159,551	172,814	8.3%
Gross Margin	25.3%	25.1%	(22)
SG&A	(141,146)	(150,632)	6.7%
SG&A / Revenues	-22.4%	-21.8%	52
Operating Profit	18,405	22,182	20.5%
Operating Margin	2.9%	3.2%	30
EBITDA	45,432	48,949	7.7%
EBITDA Margin	7.2%	7.1%	(10)

Revenues

- Our revenues grew 9.2% YoY, with Chile growing 5.7% YoY (SSS of +5.2%), while Peru grew 11.9% YoY (+10.3% YoY in local currency and SSS of +7.8%).
  - Chile: the number of customers grew 7.4% YoY and was the main growth driver, together with food segment sales, which account for 92.5% of the sales mix in the quarter, growing 6.1% YoY, in line with the strategy of strengthening our proposition in the segment.
  - Peru: food segment sales grew 11.3% YoY in local currency due to better product availability.

  E-commerce continued with positive performance, growing 20.5% YoY and reaching an online penetration of 6.6% (+68 bps vs. 3Q25), leveraging improvements in app and website performance.

Operating Profit

- During the quarter we achieved an EBITDA margin of 7.1% (-10 bps vs. 3Q25), where EBITDA grew 7.7% YoY in Chile and 7.8% YoY in Peru (6.2% in local currency). Gross margin was stable in Chile (-4 bps) and fell 31 bps in Peru, mainly due to higher promotional activity at Precio Uno.
- SG&A expenses grew 6.7% YoY at a consolidated level, continuing the dilution of the SG&A / Revenues ratio (+52 bps vs. 3Q25). In Chile, SG&A grew 3.3%, below revenue growth, and fell to 24.5% of revenues (-57 bps), with lower depreciation, while in Peru (+9.9% vs 3Q25) the increase mainly comes from higher salary expenses for store openings and advertising expenses.

[2] As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.
[10] The Supermarkets business considers the Tottus format in Chile and the Tottus and Precio Uno formats in Peru. These consolidated segments by business are the linear sum of the businesses by country and do not consider potential inter-segment eliminations.

7.4. CONSOLIDATED RESULTS 3Q26 (CLP million)

Home Improvement [2],[10]

	Home Improvement		
	3Q25	3Q26	(%, bps)
Revenues	902,791	943,428	4.5%
Gross Profit	271,786	279,499	2.8%
Gross Margin	30.1%	29.6%	(48)
SG&A	(272,377)	(278,953)	2.4%
SG&A / Revenues	-30.2%	-29.6%	60
Operating Profit	(591)	546	NA
Operating Margin	-0.1%	0.1%	NA
EBITDA	44,362	45,487	2.5%
EBITDA Margin	4.9%	4.8%	(9)

Revenues

- Our revenues grew 4.5% YoY, with growth in Chile of 2.1% YoY and in Peru of 10.9% YoY (+9.2% YoY in local currency), in an environment that remains challenging for the construction sector. This is our third consecutive quarter of growth in both markets, highlighting the traction of the strategy in Peru.
- Our value proposition continues to win customer preference. Private label brands reached 35.9% of sales in Chile (+75 bps YoY) and 31.0% in Peru (+125 bps YoY), which reinforces our price competitiveness and contributes to profitability.
    - Chile: more customers chose our stores, with a 2.9% YoY increase in the number of transactions. This performance was supported by commercial initiatives implemented during the year, such as the assortment review, campaigns together with CMR and supplier partnerships.
    - Peru: sales maintained double-digit growth, with an 8.2% YoY increase in transactions and 2.5% YoY in PRO customers. Stores converted from Maestro to Sodimac continue to show outstanding results, with sales growing on average 30% per store.
- Online GMV grew 11.6% YoY and penetration reached 17.0% (vs. 15.9% in 3Q25). Seller sales in Chile and Peru stood out, growing 53% and 136% YoY, respectively, with a more specialized assortment in home improvement.

Operating Profit

- Gross margin reached 29.6% (-48 bps vs. 3Q25). In Chile, margin decreased 78 bps due to higher promotional and loyalty intensity and higher product and service costs. This was partially offset by lower shrinkage and higher commercial rebates. In Peru, margin decreased 20 bps, due to a higher share of construction and finishing categories.
- In terms of SG&A expenses, we had growth of 2.4% YoY, below revenue growth, which translated into a 60 bps improvement in the SG&A/Revenues ratio (29.6%):
    - Chile: SG&A decreased 0.9% YoY (-87 bps in the ratio), reflecting the capture of organizational optimization and efficiency measures implemented during the year in salaries, logistics, operations and marketing.
    - Brazil: SG&A decreased 5.2% YoY following the store closures of the previous quarter.
- As a result, EBITDA reached CLP 45,487 million (+2.5% YoY) and operating profit returned to positive territory: CLP 546 million, compared to -CLP 591 million in 3Q25.

[2] As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.
[10] The Home Improvement business considers the Home Improvement operations in Chile, Peru, Brazil, Argentina and Uruguay, excludes the IKEA operation in those countries (Others Segment) and the operations in Colombia and Mexico that are not consolidated. These consolidated segments by business are the linear sum of the businesses by country and do not consider potential inter-segment eliminations.

7.4. CONSOLIDATED RESULTS 3Q26 (CLP million)

Urban Centers

	Urban Centers		
	3Q25	3Q26	(%, bps)
Revenues	164,098	174,757	6.5%
Gross Profit	149,072	160,928	8.0%
Gross Margin	90.8%	92.1%	124
SG&A	(18,860)	(20,012)	6.1%
SG&A / Revenues	-11.5%	-11.5%	4
Operating Profit	130,212	140,916	8.2%
Operating Margin	79.4%	80.6%	129
EBITDA	133,363	144,964	8.7%
EBITDA Margin	81.3%	83.0%	168

Revenues

- During the third quarter, consolidated revenues grew 6.5% YoY, driven by a better commercial proposition and the development of adjacent businesses. Performance was accompanied by an occupancy rate of 95.9%, 164 new store openings and 77,852 m² of GLA associated with contracts negotiated during the quarter.
- The consolidated portfolio reached 2.36 million m² of GLA and received 92.8 million visits during the quarter. In turn, sales of business partners increased 1.3% YoY, while monthly revenue per m² grew 5.5%

Operating Profit

- Consolidated EBITDA reached CLP 144,964 million, growing 8.7% YoY, while the EBITDA margin reached a record high of 83.0%, increasing 168 bps vs. 3Q25. Gross profit grew 8.0% YoY, favored by revenue growth and higher common expense recovery.
- SG&A expenses increased 6.1% YoY, mainly due to higher employee benefits, provisions for uncollectible accounts and expenses associated with the development of adjacent businesses.

7.4. CONSOLIDATED RESULTS 9M26 (CLP million)[2], [3]

	9M25	% Rev.	9M26	% Rev.	Var %
Revenues of Non-Banking Operations	7,976,948		8,436,683		5.8%
Revenues of Banking Operations	1,452,021		1,814,263		24.9%
Total Revenues	**9,428,969**	**100.0%**	**10,250,946**	**100.0%**	**8.7%**
COGS of Non-Banking Operations	(5,185,228)		(5,527,988)		6.6%
COGS of Banking Operations	(643,204)		(777,819)		20.9%
Gross Profit	**3,600,537**	**38.2%**	**3,945,139**	**38.5%**	**9.6%**
SG&A	**(2,578,314)**	**-27.3%**	**(2,780,810)**	**-27.1%**	**7.9%**
Operational Income	**1,022,223**	**10.8%**	**1,164,329**	**11.4%**	**13.9%**
Depreciation + Amortization	(335,521)		(348,322)		3.8%
EBITDA	**1,357,744**	**14.4%**	**1,512,651**	**14.8%**	**11.4%**
EBITDA of Non-Banking Operations	986,679		991,245		0.5%
EBITDA of Banking Operations	371,065		521,405		40.5%
Other Income	454,570		232,265		-48.9%
Net Financial Income / (Cost)	(229,699)		(186,547)		-18.8%
Profit / (Loss) in Associates	27,485		34,719		26.3%
Exchange Rate Differences	30,196		(8,004)		NA
Non-Operating Profit	**282,552**	**3.0%**	**72,433**	**0.7%**	**-74.4%**
Profit Before Tax Expenses	**1,304,775**	**13.8%**	**1,236,762**	**12.1%**	**-5.2%**
Income Tax	(333,853)		(315,490)		-5.5%
Minority Interest	(253,749)		(191,890)		-24.4%
Net Profit / (Loss)	**717,173**	**7.6%**	**729,382**	**7.1%**	**1.7%**

	9M25	% Rev.	9M26	% Rev.	Var %
Net Profit / (Loss), excluding Fair Value*	**549,788**	**5.8%**	**648,631**	**6.3%**	**18.0%**

- Consolidated revenues increased 8.7% YoY, driven mainly by the solid performance of our businesses, thanks to commercial propositions that our customers value. Highlights include the growth of Supermarkets (+9.7% YoY) and Multispecialist Retail (+9.0% YoY), as well as the growth of our online business (ecosystem online GMV: +18.9% YoY). In turn, revenues from our Financial Services businesses grew 16.6% YoY, thanks to the consolidated increase in both interest income and fee income, in addition to good performance of the loan portfolio, which grew 16.8% YoY at a consolidated level.
- Consolidated EBITDA grew 11.4% YoY, reaching CLP 1,512,651 million, with a margin of 14.8% (+36 bps vs. 9M25) in the period. This result was driven by a gross profit 9.6% higher than the previous year, highlighting the contribution of the Financial Services businesses (+CLP 149,355 million YoY) and Multispecialist Retail (+CLP 108,079 million). In turn, SG&A expenses grew 7.9% at a consolidated level, maintaining our operating efficiency and making our operations more profitable.
- In turn, the non-operating result recorded a gain of CLP 72,433 million, compared to a gain of CLP 282,552 million in 9M25, decreasing YoY mainly due to a lower fair value revaluation of our investment properties. As a result, net income reached CLP 729,382 million, while net income excluding the fair value effect reached CLP 648,631 million, growing 18.0% YoY.

[2] As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.
[3] As of July 1, the Financial Services segment brings together both the banking business and the non-banking financial businesses, including insurance, brokerage and payments, as well as the monthly credit card operation, incorporated into the banking segment as of January 1, 2026. These businesses were previously managed within the Group under the "Others" segment.

7.4. CONSOLIDATED RESULTS 9M26 (CLP million)

Financial Services [2],[3]

	Financial Services		
	9M25	9M26	(%, bps)
Revenues	1,721,221	2,007,460	16.6%
Gross Profit	1,019,508	1,168,863	14.6%
Gross Margin	59.2%	58.2%	(101)
SG&A	(558,915)	(625,659)	11.9%
SG&A / Revenues	-32.5%	-31.2%	131
Operating Profit	460,593	543,204	17.9%
Operating Margin	26.8%	27.1%	30
EBITDA	493,279	578,594	17.3%
EBITDA Margin	28.7%	28.8%	16

Revenues

- Financial Services revenues grew 16.6% YoY in the first nine months of the year, driven by the progress of all three banks.
  - Chile: the portfolio grew 14%, while net interest and indexation income grew 17.6% YoY. In turn, net fee income grew CLP 127,318 million, representing a 427% YoY increase, or 25.7% on a comparable basis, adjusting the 9M25 base for the effect of the management of fees for CMR card administration services under the bank. Beyond this effect, growth on a comparable basis reflects a solid operating performance of the bank, supported by greater usage and a larger customer base.
  - Peru: net interest and indexation income decreased 2.0% in local currency, with a portfolio that grew 10% YoY in local currency, due to a reduction in the average portfolio rate, given a greater share of customers with better risk profiles. In turn, net fee income grew 13.4% in the period in local currency, given the growth in both customers and use of our products.
  - Colombia: net interest and indexation income grew 18.7% YoY in local currency, due to 13% YoY growth of the portfolio in local currency, as well as an increase in the usury rate. Likewise, net fee income grew 9.8% YoY in local currency, in line with the adjustment of its revenue diversification strategy.

Operating Profit

- Gross margin reached 58.2% (-101 bps YoY). In Chile, growth in net interest and fee income was partially offset by a higher cost of credit risk. In Peru, the reduction in cost of risk offset the lower contribution of net interest income, while in Colombia growth in operating income was partially offset by a higher cost of credit risk.
- In terms of SG&A expenses, we observed growth of 11.9% YoY. In Chile, the increase is mainly explained by the incorporation at Banco Falabella of expenses associated with CMR card administration, together with higher technology expenses. In Peru, the main factors were marketing campaigns aimed at strengthening positioning and customer acquisition. In Colombia, growth was mainly associated with the minimum wage increase and a non-recurring effect recorded during the first half, related to wealth tax.

[2] As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.
[3] As of July 1, the Financial Services segment brings together both the banking business and the non-banking financial businesses, including insurance, brokerage and payments, as well as the monthly credit card operation, incorporated into the banking segment as of January 1, 2026. These businesses were previously managed within the Group under the "Others" segment.

7.4. CONSOLIDATED RESULTS 9M26 (CLP million)

Multispecialist Retail [2]

	Multispecialist Retail		
	9M25	9M26	(%, bps)
Revenues	2,681,074	2,923,388	9.0%
Gross Profit	981,908	1,089,987	11.0%
Gross Margin	36.6%	37.3%	66
SG&A	(929,975)	(1,042,771)	12.1%
SG&A / Revenues	-34.7%	-35.7%	(98)
Operating Profit	51,933	47,216	-9.1%
Operating Margin	1.9%	1.6%	(32)
EBITDA	157,798	162,194	2.8%
EBITDA Margin	5.9%	5.5%	(34)

Revenues

- Consolidated revenues grew 9.0% YoY, with Chile growing 2.1% YoY, Peru 15.7% YoY (+13.4% YoY in local currency) and Colombia 23.6% YoY (+9.7% YoY in local currency). This performance continued to be driven by our multispecialist strategy, consolidating the omnichannel experience.
    - Chile: growth was supported by the online channel and logistics improvements, partially offsetting the effect of a high comparison base in physical stores associated with the greater tourist flow of the previous year.
    - Peru: performance was driven by the recovery in consumption and growth of the online channel, although during 3Q26 a moderation was observed due to higher temperatures associated with El Niño, which reduced demand for apparel and winter products.
    - Colombia: growth was driven by physical and online channels, seller sales and commercial campaigns, despite the one-off impact of the August earthquake on the operation of three stores and physical traffic.
- During the period, Multispecialist Retail e-commerce grew 20.3% YoY, reaching an online penetration of 44% (+4 pp YoY). This result was explained by a greater contribution from the 3P business, together with operating improvements in logistics and more efficient deliveries.

Operating Profit

- Gross margin reached 37.3% (+66 bps vs. 9M25), with improvements in margin levels in Chile (+59 bps vs. 9M25), Peru (+5 bps vs 9M25) and Colombia (+231 bps vs. 9M25). The expansion was mainly explained by a more favorable sales mix, with a greater contribution from 3P, together with lower promotional levels and disciplined inventory management. During 3Q26, the better initial margin and greater share of soft categories in Colombia also contributed.
- SG&A expenses grew 12.1% YoY at a consolidated level. In Chile (+8.8% YoY) the increase was mainly due to salaries, new stores and higher logistics costs linked to the online channel. In Peru (+11.1% YoY; +6.5% YoY in local currency) growth is due to an increase in variable costs linked to sales growth, higher investments in marketing and digital performance improvement initiatives, and an increase in transportation costs. In Colombia (+28.2% YoY; +13.7% YoY in local currency) it was due to the minimum wage increase, the reduction of the working week, higher transportation costs and one-off expenses associated with the earthquake and logistics operations. The improvement in gross margin partially offset these pressures, allowing EBITDA to grow 2.8% YoY, with a consolidated EBITDA margin of 5.5% (-34 bps YoY).

[2] As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.

7.4. CONSOLIDATED RESULTS 9M26 (CLP million)

Supermarkets [2],[10]

	Supermarkets		
	9M25	9M26	(%, bps)
Revenues	1,834,996	2,012,561	9.7%
Gross Profit	471,839	511,840	8.5%
Gross Margin	25.7%	25.4%	(28)
SG&A	(416,778)	(433,852)	4.1%
SG&A / Revenues	-22.7%	-21.6%	116
Operating Profit	55,061	77,988	41.6%
Operating Margin	3.0%	3.9%	87
EBITDA	134,681	157,042	16.6%
EBITDA Margin	7.3%	7.8%	46

Revenues

- Our revenues grew 9.7% YoY, with Chile growing 7.0% YoY, while Peru grew 11.6% YoY (+10.4% YoY in local currency).
  - Chile: food segment sales, which accounted for 91.8% of the sales mix in the first nine months, grew 8.0% YoY, in line with the strategy of strengthening our proposition in the segment.
  - Peru: food segment sales grew 10.9% YoY in local currency, driven by greater liquidity and market dynamism.
- E-commerce continued with positive performance, growing 26.6% YoY and reaching an online penetration of 6.3% (+90 bps vs. 9M25), leveraging improvements in app and website performance.

Operating Profit

- During the first nine months of the year, we achieved an EBITDA margin of 7.8% (+46 bps vs. 9M25), where EBITDA grew 19.5% YoY in Chile and 14.8% YoY in Peru. Gross margins decreased in the region, in a context where we continue to improve our price image, mainly thanks to improvements in value propositions and campaigns with our business partners.
- SG&A expenses grew 4.1% YoY at a consolidated level, diluting our SG&A / Revenues ratio by 116 bps vs. 9M25. In Chile (+0.8% vs. 9M25) the low growth stems from a higher comparison base given higher expenses for store closures in 1Q25 and operating efficiencies, while in Peru (+7.3% vs. 9M25) the increase mainly comes from higher salary expenses for store openings and advertising expenses.

[2] As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.
[10] The Supermarkets business considers the Tottus format in Chile and the Tottus and Precio Uno formats in Peru. These consolidated segments by business are the linear sum of the businesses by country and do not consider potential inter-segment eliminations.

7.4. CONSOLIDATED RESULTS 9M26 (CLP million)

Home Improvement [2],[10]

	Home Improvement		
	9M25	9M26	(%, bps)
Revenues	2,848,759	2,944,530	3.4%
Gross Profit	855,639	880,944	3.0%
Gross Margin	30.0%	29.9%	(12)
SG&A	(811,307)	(837,781)	3.3%
SG&A / Revenues	-28.5%	-28.5%	3
Operating Profit	44,332	43,163	-2.6%
Operating Margin	1.6%	1.5%	(9)
EBITDA	177,343	177,539	0.1%
EBITDA Margin	6.2%	6.0%	(20)

Revenues

- In the first nine months of the year, our revenues grew 3.4% YoY, with positive performance in Chile (+1.7% YoY) and solid growth in Peru (+10.9% YoY; +9.7% YoY in local currency), in an environment that remains challenging for the construction sector. In Brazil, revenues decreased 5.3% YoY, in line with our focus on consolidating a profitable store network.
- During the year we consolidated the pillars of our value proposition. Private label brands reached 36.4% of sales in Chile (+187 bps YoY) and 31.4% in Peru (+128 bps YoY).
    - Chile: we attracted more customers to our stores and digital channels, with a 3.1% YoY increase in transactions. The PRO customer, key to our growth, remained stable in a construction cycle still in recovery. This leaves us well positioned to capture the expected reactivation of the sector.
    - Peru: sales grew strongly, driven by a higher volume of transactions (+8.5% YoY), a growing base of PRO customers (+4.2% YoY) and the success of converted stores, which continue to capture greater demand under the Sodimac brand.
- The digital channel remains a key driver of our omnichannel strategy, recording growth of 13.7% and reaching a penetration of 17.6% during the year. Seller sales growth stood out, complementing our own assortment and broadening the specialist offering for our customers.

Operating Profit

- Gross margin reached 29.9% (-12 bps vs. 9M25) and remained practically stable. The greater share of private label brands and more efficient commercial management offset the investments in price and loyalty made to strengthen our relationship with customers.
- SG&A grew 3.3% YoY, in line with revenues, and the SG&A/Revenues ratio remained stable at 28.5%, despite second-quarter severance payments for organizational optimization in Chile and the closure of seven stores in Brazil. The benefits of these measures began to materialize in the third quarter (-60 bps in the ratio) and lay the foundations for a more efficient structure. Accumulated EBITDA reached CLP 177,539 million (+0.1% YoY), with a margin of 6.0%.

[2] As of January 1, 2026, a reclassification associated with the Loyalty program was incorporated, from SG&A expenses to operating costs, with a cross-cutting impact on all businesses, the Others segment, and the consolidated view, with no effect on the underlying economic performance or the bottom line; for comparability purposes, the 2025 period is presented retroactively adjusted in this report.
[10] The Home Improvement business considers the Home Improvement operations in Chile, Peru, Brazil, Argentina and Uruguay, excludes the IKEA operation in those countries (Others Segment) and the operations in Colombia and Mexico that are not consolidated. These consolidated segments by business are the linear sum of the businesses by country and do not consider potential inter-segment eliminations.

7.4. CONSOLIDATED RESULTS 9M26 (CLP million)

Urban Centers

	Urban Centers		
	9M25	9M26	(%, bps)
Revenues	480,206	514,287	7.1%
Gross Profit	434,863	470,755	8.3%
Gross Margin	90.6%	91.5%	98
SG&A	(59,134)	(66,761)	12.9%
SG&A / Revenues	-12.3%	-13.0%	(67)
Operating Profit	375,729	403,994	7.5%
Operating Margin	78.2%	78.6%	31
EBITDA	385,230	415,538	7.9%
EBITDA Margin	80.2%	80.8%	58

Revenues

- During the first nine months of the year, consolidated revenues grew 7.1% YoY, driven by a better commercial proposition, renewals, new contracts and store openings, together with higher rental income and growth of adjacent businesses, mainly parking and advertising.
- The strength and attractiveness of our value proposition are reflected in our 2.36 million m² of GLA, an occupancy rate of 95.9% and more than 283 million visits accumulated during the first nine months of the year.

Operating Profit

- EBITDA reached CLP 415,538 million, growing 7.9% YoY, while the EBITDA margin increased to 80.8% (+58 bps YoY). Gross profit grew 8.3%, with a 98 bps expansion in gross margin, favored by revenue growth and higher common expense recovery.
- SG&A expenses increased 12.9% YoY, mainly due to higher employee benefits, provisions for uncollectible accounts and expenses associated with adjacent businesses. This growth moderated compared to the first half, supporting the 7.5% YoY advance in operating profit and the 31 bps expansion of its margin.

7.5. RETAIL REVENUES (CLP million)

Quarterly 3Q26

	3Q25	3Q26	Var %	Var Local Currency %	SSS Local Currency %
MULTISPECIALIST RETAIL					
Chile	474,726	488,574	2.9%	2.9%	-3.0%
Peru	278,431	306,564	10.1%	5.6%	1.5%
Colombia	134,705	175,156	30.0%	6.5%	2.4%
SUPERMARKETS					
Chile	272,353	287,866	5.7%	5.7%	5.2%
Peru	358,761	401,603	11.9%	10.3%	7.8%
HOME IMPROVEMENT					
Chile	578,378	590,361	2.1%	2.1%	1.3%
Peru	213,957	237,314	10.9%	9.2%	5.7%
Colombia	419,226	567,967	35.5%	10.9%	7.6%
Mexico	49,054	55,291	12.7%	7.5%	4.9%
Brazil	65,315	60,350	-7.6%	-9.8%	0.7%
Argentina	26,304	34,726	32.0%	18.5%	16.1%
Uruguay	18,837	20,677	9.8%	13.4%	12.5%

Accumulated 9M26

	9M25	9M26	Var %	Var Local Currency %
MULTISPECIALIST RETAIL				
Chile	1,529,795	1,561,234	2.1%	2.1%
Peru	768,926	889,429	15.7%	13.4%
Colombia	382,353	472,725	23.6%	9.7%
SUPERMARKETS				
Chile	784,106	839,359	7.0%	7.0%
Peru	1,050,890	1,173,202	11.6%	10.4%
HOME IMPROVEMENT				
Chile	1,883,553	1,915,552	1.7%	1.7%
Peru	627,609	696,305	10.9%	9.7%
Colombia	1,153,636	1,469,082	27.3%	12.9%
Mexico	141,868	158,515	11.7%	5.2%
Brazil	189,060	179,100	-5.3%	-8.4%
Argentina	90,304	92,646	2.6%	14.8%
Uruguay	58,233	60,927	4.6%	5.7%

7.6. ONLINE CHANNEL INDICATORS (CLP million) [12], [13]

GMV ONLINE	3Q25	% Total	3Q26	% Total	Var %
Multispecialist Retail	445,176	67.0%	520,476	67.7%	16.9%
Supermarkets	41,004	6.2%	49,391	6.4%	20.5%
Home Improvement	178,335	26.8%	199,068	25.9%	11.6%
TOTAL GMV ONLINE	**664,514**	**100.0%**	**768,935**	**100.0%**	**15.7%**

GMV ONLINE BY COUNTRY	3Q25	% Total	3Q26	% Total	Var %
Chile	378,854	57.0%	427,849	55.6%	12.9%
Peru	198,344	29.8%	245,606	31.9%	23.8%
Colombia	58,398	8.8%	70,645	9.2%	21.0%
Others	28,918	4.4%	24,835	3.2%	-14.1%
TOTAL GMV ONLINE	**664,514**	**100.0%**	**768,935**	**100.0%**	**15.7%**

ONLINE PENETRATION	3Q25	3Q26	LTM 3Q25	LTM 3Q26
Multispecialist Retail	39.8%	43.4%	38.8%	42.6%
Supermarkets	5.9%	6.6%	5.4%	6.2%
Home Improvement	15.9%	17.0%	16.5%	18.2%
TOTAL	**22.6%**	**24.7%**	**22.8%**	**25.4%**

[12] Figures for Argentina have been restated to cancel out the effect of hyperinflation. As of 1Q24 and, given the closing of Linio Mexico, the values exclude this operation both in the base and in the current period.
[13] As of the third quarter of 2026, the GMV calculation has been reprocessed in the Multispecialist Retail segment for Chile.



7.7. NUMBER OF STORES AND SALES AREAS FOR RETAIL FORMATS [14]

	Sales Area (sqm)			Stores (#)		
	September 2025	September 2026	Var.	September 2025	September 2026	Var.
Multispecialist Retail	**673,238**	**681,554**	**1.2%**	**104**	**109**	**5**
Chile	300,892	312,903	4.0%	44	48	4
Peru	198,272	195,119	-1.6%	35	36	1
Colombia	174,074	173,532	-0.3%	25	25	-
Supermarkets	**476,796**	**494,298**	**3.7%**	**161**	**163**	**2**
Chile	206,684	203,609	-1.5%	71	71	-
Peru	270,112	290,689	7.6%	90	92	2
Home Improvement	**1,996,348**	**1,956,432**	**-2.0%**	**259**	**247**	**-12**
Chile	790,130	771,177	-2.4%	86	84	-2
Peru	379,849	377,273	-0.7%	53	51	-2
Colombia	400,730	403,718	0.7%	42	42	-
Mexico	132,674	132,674	0.0%	15	15	-
Brazil	188,267	167,314	-11.1%	52	44	-8
Argentina	72,207	71,785	-0.6%	7	7	-
Uruguay	32,491	32,491	0.0%	4	4	-
IKEA	**62,233**	**62,233**	**0.0%**	**5**	**5**	**-**
Chile	27,055	27,055	0.0%	2	2	-
Colombia	35,178	35,178	0.0%	3	3	-
Total Stores	**3,208,614**	**3,194,516**	**-0.4%**	**529**	**524**	**-5**

7.8. NUMBER OF SHOPPING CENTERS AND LEASABLE AREAS OF REAL ESTATE OPERATORS [15]

	GLA (sqm)			Shopping Malls (#)		
	September 2025	September 2026	Var.	September 2025	September 2026	Var.
Urban Centers	**2,341,170**	**2,362,236**	**0.9%**	**37**	**37**	**-**
Chile	1,447,184	1,464,448	1.2%	17	17	-
Peru	619,083	616,852	-0.4%	15	15	-
Colombia	274,903	280,936	2.2%	5	5	-
Open	**166,409**	**166,422**	**0.0%**	**9**	**9**	**-**
Chile	166,409	166,422	0.0%	9	9	-
Total Real Estate	**2,507,579**	**2,528,658**	**0.8%**	**46**	**46**	**-**

[14] As of the third quarter of 2026, the square meter area of Supermarkets and IKEA Colombia has been reprocessed.
[15] Open considers the Power Centers and Shopping Centers (locations where there are two anchor stores and smaller stores) other than those operated by Mallplaza. It does not consider Autoplaza as a separate shopping center.

7.9. COLLECTION, PAYMENT AND INVENTORY DAYS [16], [17], [18]

CHILE

	Multispecialist Retail			Supermarkets			Home Improvement		
	3Q25	3Q26	Var.	3Q25	3Q26	Var.	3Q25	3Q26	Var.
Average Collection Period	12,1	10,5	-1,6	3,2	3,9	0,6	14,9	16,6	1,7
Average Payment Period	86,6	89,5	2,9	41,5	40,6	-0,9	51,1	52,2	1,1
Days of Inventory	124,1	123,8	-0,3	47,7	44,1	-3,6	95,6	86,7	-8,9

PERU

	Multispecialist Retail			Supermarkets			Home Improvement		
	3Q25	3Q26	Var.	3Q25	3Q26	Var.	3Q25	3Q26	Var.
Average Collection Period	2,9	2,6	-0,4	2,2	2,3	0,1	4,9	5,2	0,3
Average Payment Period	46,3	53,8	7,5	49,9	46,8	-3,0	56,0	55,5	-0,6
Days of Inventory	115,4	107,5	-7,9	56,7	55,7	-1,1	111,4	98,4	-13,0

COLOMBIA

	Multispecialist Retail		
	3Q25	3Q26	Var.
Average Collection Period	7,2	3,7	-3,4
Average Payment Period	73,4	85,3	11,9
Days of Inventory	145,2	141,6	-3,6

Average Collection Period

In Chile, the Multispecialist Retail format recorded a change of -1.6 days, explained by a 10.8% decrease in average receivables and a 2.9% YoY increase in revenues. The Supermarkets format recorded a change of +0.6 days, explained by a 26.8% YoY increase in average receivables and a 5.7% increase in revenues. In turn, the Home Improvement format recorded a change of +1.7 days, mainly explained by a 13.8% increase in average receivables, while revenues increased 2.1% YoY. In Peru, the Multispecialist Retail format recorded a change of -0.4 days, explained by a 5.5% YoY decrease in average receivables, while revenues increased 7.3% YoY. The Supermarkets format recorded a change of +0.1 days, explained by a 14.4% YoY increase in average receivables and a 10.3% YoY increase in revenues. In turn, the Home Improvement format recorded a change of +0.3 days, mainly explained by a 16.1% increase in average receivables, while revenues increased 9.2% YoY. In Colombia, the Multispecialist Retail format recorded a change of -3.4 days, explained by a 44.6% YoY decrease in average receivables and a 6.5% YoY increase in revenues.

Average Payment Period

In Chile, the Multispecialist Retail format recorded a change of +2.9 days, explained by a 5.3% YoY increase in average payables and a 1.9% YoY increase in cost of sales. The Supermarkets format recorded a change of -0.9 days, explained by a 3.4% YoY increase in average payables and a 5.7% increase in cost of sales. In turn, the Home Improvement format recorded a change of +1.1 days, mainly explained by a 5.4% YoY increase in average payables and a 3.2% increase in cost of sales. In Peru, the Multispecialist Retail format recorded a change of +7.5 days, with average payables that grew 24.3% YoY and a +7.0% YoY change in cost of sales. The Supermarkets format recorded a change of -3.0 days, explained by a 5.8% YoY increase in average payables and a 12.6% YoY increase in cost of sales. In turn, the Home Improvement format recorded a change of -0.6 days, mainly explained by average payables that grew 8.8% YoY and a 10.0% increase in cost of sales. In Colombia, the Multispecialist Retail format recorded a change of +11.9 days, explained by a 17.4% YoY increase in average payables and a 1.0% YoY increase in cost of sales.

Days of Inventory

In Chile, the Multispecialist Retail format recorded a change of -0.3 days, explained by a 1.6% YoY increase in average inventories and a 1.9% YoY increase in cost of sales. The Supermarkets format recorded a change of -3.6 days, explained by a 2.3% YoY decrease in average inventories and a 5.7% YoY increase in cost of sales. The Home Improvement format recorded a change of -8.9 days, mainly explained by a 6.4% decrease in average inventories, while cost of sales grew 3.2% YoY.

In Peru, the Multispecialist Retail format recorded a change of -7.9 days, explained by a 0.3% YoY decline in average inventories and a 7.0% YoY increase in cost of sales. The Supermarkets format recorded a change of -1.1 days, explained by a 10.5% YoY increase in average inventories and a 12.6% YoY increase in cost of sales. The Home Improvement format recorded a change of -13.0 days, mainly explained by a -2.9% YoY change in average inventories, while cost of sales grew 10.0% YoY. In Colombia, the Multispecialist Retail format recorded a change of -3.6 days, explained by average inventories that decreased 1.4% YoY and a 1.0% YoY increase in cost of sales.

[16] Collection days do not include accounts receivable from the retail formats (Multispecialist Retail, Home Improvement and Supermarkets) with Promotora CMR.
[17] Average collection days: Trade and other receivables, current, net * 90 / Operating revenue. Average collection days for Plaza S.A. are collection days. Average payment days: Trade and other payables, current * 90 / Cost of sales. Inventory days: Inventory, net * 90 / Cost of sales. Working capital days were calculated using the local currency of each business and the quarterly average for balance sheet accounts.
[18] The Home Improvement segment in Peru includes Maestro's two real estate companies.

7.10. LEVERAGE AND DEBT MATURITY PROFILE (CLP million)[19]

DEBT (CLP$ million)	Note #	3Q26
Total Banks	19. a)	615,947
Total Bonds	19. a)	3,101,516
Total Other financial liabilities	19. a)	21,351
Other financial assets	4.	(257,705)
(-) Cash and cash equivalents	3.	(1,444,316)
Net Financial Debt		**2,036,792**
EBITDA (CLP$ million)		**3Q26 LTM**
EBITDA non banking		**1,507,497**
Adjustments to exclude IFRS16		(240,943)
EBITDA non banking w/o IFRS16		**1,266,554**
Net Financial Debt /EBITDA		**1.61x**

Maturity profile

Non-banking debt, after hedging derivatives



Financial debt: CLP 3,481,109 million

[19] Financial debt = Bank loans + Obligations to the public + Other financial liabilities + Hedging assets + Derivative instruments.

7.11. FINANCIAL STATEMENTS – INCOME STATEMENT

STATEMENT OF INCOME	As of September 30th, 2026 TH$	As of September 30th, 2025 TH$
Non-banking Business		
Revenue from continuing operations	8,436,682,871	7,976,947,918
Cost of sales	(5,527,988,034)	(5,185,227,783)
Gross Profit	**2,908,694,837**	**2,791,720,135**
Distribution costs	(169,291,406)	(134,372,666)
Administrative expenses	(1,942,851,015)	(1,858,194,432)
Other expenses, by function	(120,505,131)	(120,557,763)
Other gains (losses)	232,265,190	454,570,425
Financial income	79,413,823	59,813,362
Financial expenses	(214,239,758)	(246,995,032)
Equity interest in profits (losses) of associates accounted for using the equity method	33,972,301	26,648,632
Foreign currency translation	(8,004,294)	30,195,877
Income from indexation units	(51,721,531)	(42,516,403)
Profit (Loss), before Taxes	**747,733,016**	**960,312,135**
Income tax profit (expense)	(188,985,108)	(246,752,197)
Profit (Loss) from Non-banking Business	**558,747,908**	**713,559,938**
Banking Services (Presentation)		
Interest revenue	1,247,328,312	1,088,661,384
Interest expenses	(209,896,001)	(188,053,086)
Net Income from Interest	**1,037,432,311**	**900,608,298**
Indexation revenue	33,163,968	25,066,904
Indexation expenses	(23,277,262)	(16,890,488)
Net Income from Indexation	**9,886,706**	**8,176,416**
Fee revenue	523,223,512	330,362,313
Fee expenses	(221,265,316)	(179,672,312)
Net Fee Income	**301,958,196**	**150,690,001**
Net income from financial operations	34,185,861	29,291,921
Net exchange gains (losses)	(10,656,703)	2,124,971
Other operating income	10,546,801	7,930,177
Provision for loan losses	(346,909,159)	(290,005,138)
Total Operating Income, net	**1,036,444,013**	**808,816,646**
Employee remunerations and expenses	(139,148,402)	(126,701,570)
Administrative expenses	(334,787,542)	(273,572,056)
Depreciation and amortization	(33,123,710)	(27,436,996)
Other operating expenses	(41,102,599)	(37,478,296)
Total Operating Expenses	**(548,162,253)**	**(465,188,918)**
Operating Income	**488,281,760**	**343,627,728**

STATEMENT OF INCOME	As of September 30th, 2026 TH$	As of September 30th, 2025 TH$
Operating Income	**488,281,760**	**343,627,728**
Income from equity method investments in companies	746,514	836,148
Income before Income Taxes	**489,028,274**	**344,463,876**
Income tax expense	(126,504,491)	(87,101,085)
Profit (loss) from Banking Business	**362,523,783**	**257,362,791**
Profit (Loss)	**921,271,691**	**970,922,729**
Profit (loss), Attributable to:		
Owners of the parent	729,382,139	717,173,288
Non-controlling interests	191,889,552	253,749,441
Profit (Loss)	**921,271,691**	**970,922,729**
Earnings (loss) per share		
Basic earnings (loss) per share		
Basic earnings (loss) per share from continuing operations	0.291	0.286
Basic Earnings (Loss) per Share	**0.291**	**0.286**
Diluted Earnings (Loss) per Share		
Diluted earnings (loss) per share from continuing operations	0.291	0.286
Diluted Earnings (Loss) per Share	**0.291**	**0.286**

7.11. FINANCIAL STATEMENTS – BALANCE SHEET

BALANCE SHEET	As of September 30th, 2026 TH$	As of December 31st, 2025 TH$
Assets		
Non-banking Businesses		
Current assets		
Cash and cash equivalents	1,444,316,166	1,584,721,242
Other financial assets	99,993,104	27,200,742
Other non-financial assets	134,137,432	129,529,902
Trade and other accounts receivable	419,201,986	476,643,518
Accounts receivable from related parties	20,753,740	22,985,797
Inventory	2,053,668,074	1,697,342,138
Tax assets	76,626,753	101,092,239
Total of current assets different from those assets or disposal groups classified as held for sale or as held for distribution to owners	**4,248,697,255**	**4,039,515,578**
Non-current assets or disposal groups classified as held for sale or as held for distribution to owners	9,381,383	19,677,322
Non-current assets or disposal groups classified as held for sale or as held for distribution to owners	**9,381,383**	**19,677,322**
Total Current Assets	**4,258,078,638**	**4,059,192,900**
Non-current Assets		
Other financial assets	292,602,728	230,608,041
Other non-financial assets	298,830,698	63,945,131
Accounts receivable from clients	76,844,617	71,112,179
Accounts receivable to related parties	26,864,239	28,597,688
Investments accounted for using the equity method	465,939,052	403,644,028
Intangible assets other than goodwill	193,172,284	215,060,749
Goodwill	713,110,693	694,432,321
Property, plant and equipment	4,014,006,405	3,940,815,650
Investment properties	6,862,529,419	6,379,193,359
Deferred tax assets	609,182,197	568,403,559
Total Non-current Assets	**13,553,082,332**	**12,595,812,705**
Total Assets – Non-banking Business	**17,811,160,970**	**16,655,005,605**

BALANCE SHEET	As of September 30th, 2026 TH$	As of December 31st, 2025 TH$
Banking Services Assets (Presentation)		
Cash and bank deposits	757,360,274	724,988,434
Transactions with settlement in progress	83,374,601	65,023,499
Financial assets at fair value held for trading	143,497,442	160,250,123
Retro-purchase agreements and securities loans	33,196,786	9,598,953
Debt financial instruments	297,991,770	33,167,152
Financial derivative contracts	683,408,203	642,948,957
Due from banks	458,688	5,888,059
Loans and receivables from clients - Commercial	82,047,906	76,314,971
Loans and receivables from clients - Mortgage	821,620,817	698,236,075
Loans and receivables from clients - Consumer	6,547,410,940	6,034,856,511
Financial assets at fair value with impact in other comprehensive income	1,317,145,171	1,178,948,701
Investments in companies	6,743,074	5,836,933
Intangibles	80,340,102	63,613,159
Property, plant and equipment	63,379,777	51,909,991
Current taxes	22,095,331	26,397,348
Deferred taxes	115,640,246	128,447,267
Other assets	279,698,201	251,566,653
Total Bank Services Assets	**11,335,409,329**	**10,157,992,786**
Total Assets	**29,146,570,299**	**26,812,998,391**

7.11. FINANCIAL STATEMENTS – BALANCE SHEET (CONT.)

BALANCE SHEET	As of September 30th, 2026 TH$	As of December 31st, 2025 TH$
Non-banking Business		
Current Liabilities		
Other financial liabilities	508,216,125	333,719,401
Leasing liabilities, current	152,049,212	133,274,885
Trade and other accounts payable	1,580,444,450	1,540,892,079
Accounts payable to related parties	11,859,535	14,177,115
Other current provisions	26,597,457	22,694,275
Current tax liabilities	33,289,326	53,829,982
Employee benefits provisions	242,794,846	265,866,503
Other non-financial liabilities	168,406,671	260,960,644
Total Current Liabilities	**2,723,657,622**	**2,625,414,884**
Non-current Liabilities		
Other financial liabilities	3,230,597,290	3,091,107,652
Leasing liabilities, non-current	1,368,707,030	1,314,809,031
Trade and other accounts payable, non-current	2,364,721	1,622,447
Accounts Payable to Related Entities, non-current	0	15,960,000
Other long-term provisions	21,926,221	21,346,297
Deferred tax liabilities	1,336,320,086	1,260,266,065
Employee benefits provision	67,370,608	81,679,344
Other non-financial liabilities	90,539,718	90,213,034
Total Non-current Liabilities	**6,117,825,674**	**5,877,003,870**
Total Non-banking Business Liabilities	**8,841,483,296**	**8,502,418,754**

BALANCE SHEET	As of September 30th, 2026 TH$	As of December 31st, 2025 TH$
Banking Services Liabilities (Presentation)		
Deposits and other demand liabilities	2,892,365,048	2,631,547,607
Transactions with settlement in progress	97,800,721	56,621,253
Repurchase agreements and securities lending	150,000,000	0
Time deposits and other term deposits	4,134,013,520	3,556,851,079
Financial derivative contracts	698,557,046	676,704,883
Due to banks	133,117,904	185,197,225
Debt instruments issued	387,935,098	330,266,588
Issued regulatory capital financial instruments	12,640,692	15,017,180
Other financial obligations	34,582,417	38,458,646
Leasing liabilities	28,805,556	23,588,007
Current taxes	32,596,450	15,861,671
Provisions	40,238,268	44,190,788
Other liabilities	552,887,471	566,415,183
Total Banking Services Liabilities	**9,195,540,191**	**8,140,720,110**
Total Liabilities	**18,037,023,487**	**16,643,138,864**
Net Equity		
Issued capital	919,419,389	919,419,389
Retained earnings	7,394,542,794	6,860,714,535
Share premium	93,482,329	93,482,329
Other reserves	400,284,648	98,680,968
Equity attributable to owners of the parent	**8,807,729,160**	**7,972,297,221**
Non-controlling interests	2,301,817,652	2,197,562,306
Total Equity	**11,109,546,812**	**10,169,859,527**
Total Equity and Liabilities	**29,146,570,299**	**26,812,998,391**

7.11. FINANCIAL STATEMENTS – CASH FLOW STATEMENT

STATEMENT OF CASH FLOW	As of September 30th, 2026 TH$	As of September 30th, 2025 TH$
Non-banking Business (Presentation)		
Classes of cash receipts from operating activities		
Receipts from sales of goods and services	10,136,327,768	9,609,246,788
Classes of cash payments		
Payments to suppliers for goods and services	(8,119,394,934)	(7,761,702,010)
Payments to and on behalf of employees	(1,169,184,986)	(1,097,258,064)
Income taxes paid	(190,802,615)	(139,969,780)
Other outflows of cash	(319,849,798)	(315,805,451)
Subtotal net cash flows from operating activities from Non-Banking Businesses	**337,095,435**	**294,511,483**
Banking Businesses (Presentation)		
Consolidated net income (loss) for the period	362,523,783	257,362,791
Charges (credits) to income that do not involve cash movements:		
Depreciation and amortization	33,123,710	27,436,996
Credit risk allowances	441,374,574	364,062,579
Net income from investments in companies with significant influence	(746,514)	(836,148)
Other (credits) charges not affecting cash flows	126,504,491	87,101,085
Net changes in accrued interest, indexation and commission on assets and liabilities	4,499,244	(13,847,529)
Changes in assets and liabilities that affect operating cash flows:		
Increase (decrease) from repurchase agreements and securities loans	9,598,953	(23,244,304)
Increase in repurchase agreements and securities lending	150,000,000	-
Net increase (decrease) from due from banks	5,429,371	8,030,138
Increase (decrease) in customer loans and receivables	(1,081,796,407)	(904,459,627)
Net (increase) decrease in instruments held for trading	(258,220,933)	30,347,480
Increase (decrease) in deposits and other demand obligations	260,817,441	229,499,459
Increase (decrease) in savings accounts and other term deposits	571,412,923	293,362,839
Decrease in obligations to banks	(26,287,985)	43,523,017
Other inflows (outflows) of cash	(111,536,596)	22,850,235
Subtotal net cash flows from operating activities from Banking Businesses	**486,696,055**	**421,189,011**
Net cash flows from operating activities	**823,791,490**	**715,700,494**
Cash flows from (used in) investing activities		
Non-Banking Businesses (Presentation)		
Cash flows from loss of control of subsidiaries or other businesses	8,137,945	388,390
Contributions to associates	(11,786,000)	(9,612,000)
Loans to related parties	(13,191,127)	(149,522)
Proceeds from sales of property, plant and equipment	6,203,902	36,457,220
Purchases of property, plant and equipment	(119,952,137)	(90,930,070)
Purchases of intangible assets	(13,966,209)	(7,192,849)
Proceeds from other long-term assets	8,276,037	180,757,996
Purchases of other long-term assets	(154,916,152)	(59,494,398)
Dividends received	40,202,836	35,174,054
Interest received	60,684,361	37,421,137
Other inflows (outflows) of cash	(226,675,726)	353,107
Subtotal net cash flows used in investing activities for Non-Banking Businesses	**(416,982,270)**	**123,173,065**

STATEMENT OF CASH FLOW	As of September 30th, 2026 TH$	As of September 30th, 2025 TH$
Banking Businesses (Presentation)		
Net decrease (increase) in financial assets at fair value through other comprehensive income	(92,984,926)	(75,894,054)
Purchases of property, plant and equipment	(40,857,896)	(19,338,190)
Dividends received	344,616	340,193
Other cash inflows	256,345	25,077
Subtotal net cash flows from (used in) investing activities for Banking Businesses	**(133,241,861)**	**(94,866,974)**
Net cash flows used in investing activities	**(550,224,131)**	**28,306,091**
Cash flows from (used in) financing activities		
Non-Banking Businesses (Presentation)		
Purchase of non-controlling interests	(142,125,505)	0
Proceeds from long-term borrowings	76,685,200	62,854,625
Proceeds from short-term borrowings	326,923,965	590,492,113
Total proceeds from borrowings	**403,609,165**	**653,346,738**
Repayment of borrowings	(280,544,191)	(1,252,100,967)
Dividends paid	(282,987,148)	(227,252,247)
Interest paid	(88,647,319)	(150,978,922)
Other (outflows) of cash	(8,315,548)	(14,723,975)
Subtotal net cash flows from (used in) financing activities for Non-Banking Businesses	**(399,010,546)**	**(991,709,373)**
Banking Businesses (Presentation)		
Letters of credit redeemed	(6,306,986)	(6,297,791)
Issuance of bonds	53,159,596	0
Repayment of borrowings and other liabilities	(44,829,884)	38,560,762
Other (outflows) of cash	(7,298,381)	(5,878,194)
Subtotal net cash flows from (used in) financing activities for Banking Businesses	**(5,275,655)**	**26,384,777**
Net cash flows from (used in) financing activities	**(404,286,201)**	**(965,324,596)**
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	**(130,718,842)**	**(221,318,011)**
Effect of exchange rate changes on cash and cash equivalents		
Effect of exchange rate changes on cash and cash equivalents	97,530,142	4,615,510
Net increase (decrease) in cash and cash equivalents	**(33,188,700)**	**(216,702,501)**
Cash and cash equivalents at beginning of the period	2,912,135,353	3,193,021,899
Cash and cash equivalents at end of the period	**2,878,946,653**	**2,976,319,398**

7.11. FINANCIAL STATEMENTS – BALANCE SHEET EXPLANATION

	As of December 31st, 2025 Mn CLP	As of September 30th, 2026 Mn CLP	Var %
Current Assets - Non Banking Business	4,059,193	4,258,080	4.9%
Non Current Assets - Non Banking Business	12,595,813	13,553,082	7.6%
Total Assets - Non Banking Business	**16,655,006**	**17,811,162**	**6.9%**
Total Assets - Banking Business	**10,157,993**	**11,335,409**	**11.6%**
Total Assets	**26,812,999**	**29,146,571**	**8.7%**
Current Liabilities - Non Banking Business	2,625,415	2,723,658	3.7%
Non Current Liabilities - Non Banking Business	5,877,004	6,117,826	4.1%
Total Liabilities - Non Banking Business	**8,502,419**	**8,841,484**	**4.0%**
Total Liabilities - Banking Business	**8,140,720**	**9,195,540**	**13.0%**
Total Liabilities	**16,643,139**	**18,037,024**	**8.4%**
Total Equity	**10,169,860**	**11,109,547**	**9.2%**
Total Liabilities + Equity	**26,812,999**	**29,146,571**	**8.7%**

Assets

The non-banking current assets increased by CLP 198,886 million compared to December 2025, driven mainly by an increase in inventories of CLP 356,326 million, partially offset by the decrease in cash and cash equivalents of CLP 140,405 million.

In turn, the non-banking non-current assets increased by CLP 957,269 million, explained largely by the increase in investment properties of CLP 483,336 million, mainly due to the increase in fair value, plus additions and translation adjustment, and in addition by the increase in other non-current non-financial assets of CLP 234,886 million, mainly due to the advance payment of CLP 226,790 million corresponding to the purchase of the fiduciary rights of eight (8) autonomous trusts that are owners or lessees of the properties where an equal number of shopping centers operate under the "Gran Plaza" brand in Colombia. Control of the respective autonomous trusts was taken on October 1, 2026.

The assets of the banking businesses increased by CLP 1,177,417 million compared to December 2025, mainly due to the increase in loans and receivables from customers of CLP 641,672 million, in addition to the increase in debt financial instruments of CLP 264,825 million and in financial assets at fair value through other comprehensive income of CLP 138,196 million.

As a result of the above, total assets increased by CLP 2,333,572 million.

Liabilities and Equity

The non-banking current liabilities increased by CLP 98,243 million compared to December 2025, explained largely by an increase in other current financial liabilities of CLP 174,497 million due to loans obtained mainly for the acquisition of the aforementioned shopping centers, partially offset by the decrease in other current non-financial liabilities of CLP 92,554 million, due to the decrease in taxes payable. In turn, the non-banking non-current liabilities increased by CLP 240,822 million, mainly due to the increase in other non-current financial liabilities of CLP 139,490 million due to indexation, exchange rate valuation, bonds issued and new loans obtained, and the increase in deferred tax liabilities of CLP 76,054 million, mainly due to the impact of the fair value of investment properties on this item.

In turn, the liabilities of the banking businesses increased by CLP 1,054,820 million, mainly due to an increase in time deposits and other time liabilities of CLP 577,162 million, demand deposits and other demand obligations of CLP 260,817 million, in addition to repurchase agreements and securities loans of CLP 150,000 million with the Central Bank of Chile.

As a result of the above, the total liabilities increased by CLP 1,393,885 million.

In turn, total equity increased by CLP 939,687 million compared to December 2025, mainly due to the result for the period, net of the final dividends for 2025 and of the interim dividends declared during 2026.

7.11. FINANCIAL STATEMENTS – CASH FLOW EXPLANATION

	As of September 30th, 2025 Mn CLP	As of September 30th, 2026 Mn CLP	Var %
Cash flow from operating activities - Non Banking Business	294,511	337,095	14.5%
Cash flow from operating activities - Banking Business	421,189	486,696	15.6%
Cash flow from operating activities	**715,700**	**823,791**	**15.1%**
Cash flow from investment activities - Non Banking Business	123,173	(416,982)	NA
Cash flow from investment activities - Banking Business	(94,867)	(133,242)	40.5%
Cash flow from investment activities	**28,306**	**(550,224)**	**NA**
Cash flow from financing activities - Non Banking Business	(991,709)	(399,011)	-59.8%
Cash flow from financing activities - Banking Business	26,385	(5,276)	NA
Cash flow from financing activities	**(965,324)**	**(404,287)**	**-58.1%**
Decrease in cash and cash equivalents	(221,318)	(130,720)	-40.9%
Impact of exchange rate differences on cash and cash equivalents	4,616	97,530	2012.9%
Cash and cash equivalents at the beginning of the period	**3,193,022**	**2,912,135**	**-8.8%**
Cash and cash equivalents at the end of the period	**2,976,319**	**2,878,947**	**-3.3%**

Cash Flow

The operating cash flow of the non-banking businesses increased by CLP 42,584 million, mainly due to higher customer collections of CLP 527,081 million; this was offset by higher payments to suppliers of CLP (357,693) million, mainly due to higher merchandise purchases. The operating cash flow of the banking business grew CLP 65,507 million, due to an increase in deposits and term deposits of CLP 278,050 million and an increase in repurchase agreements and securities loans of CLP 150,000 million, offset by an increase in loans and receivables from customers of CLP 177,336 million, plus the increase in trading instruments of CLP (288,568) million.

The investing cash flow of the non-banking businesses shows a negative variation of CLP 540,155 million, mainly due to the advance payment by Mallplaza for the purchase of subsidiaries in Colombia of CLP (226,790) million, lower sales of investment properties of CLP (172,482) million, due to the sale of Open Kennedy in 2025, and higher purchases of investment properties of CLP (95,422) million. The investing cash flow of the banking business shows a negative variation of CLP 38,375 million, mainly due to higher asset purchases of CLP (21,519) million, in addition to a larger increase in financial assets at fair value through other comprehensive income of CLP (17,091) million, as a result of higher investments in the current year compared to investments made in the prior year.

The financing cash flow of the non-banking business shows a positive variation of CLP 592,698 million, mainly due to higher loan repayments of CLP 971,557 million during 2025; this is offset by lower loans obtained during 2026 of CLP (249,738) million and the purchase of minority interests in Colombia of CLP (142,126) million. The financing cash flow of the banking business shows a negative variation of CLP 31,660 million, mainly due to higher repayments of loans and other liabilities of CLP (83,391) million, offset by the issuance of bonds of CLP 53,160 million.

7.11. FINANCIAL STATEMENTS – CASH FLOW DETAIL

Cash Flow – Operations by Business (CLP thousand) [10]

	As of September 30th, 2026				
	Banco Falabella	Multispecialist Retail	Supermarkets	Home Improvement	Urban Centers
Cash flow from operating activities	482,666,008	(134,660,619)	18,361,914	117,080,995	395,362,306
Cash flow from investing activities	(133,241,861)	(60,518,824)	(23,039,434)	(25,565,171)	(363,919,503)
Cash flow from financing activities	(281,098,093)	109,454,492	(34,410,614)	(82,213,528)	(94,774,208)
Increase (decrease) in cash and cash equivalents	**68,326,054**	**(85,724,951)**	**(39,088,134)**	**9,302,296**	**(63,331,405)**
Impact of exchange rate differences on cash and cash equivalents	38,890,322	16,164,109	2,176,461	3,341,054	8,929,754
Cash and cash equivalents at the beginning of the period	**1,327,414,111**	**243,569,515**	**119,006,993**	**45,616,640**	**268,291,385**
Cash and cash equivalents at the end of the period	**1,434,630,487**	**174,008,673**	**82,095,320**	**58,259,990**	**213,889,734**

	As of September 30th, 2025				
	Banco Falabella	Multispecialist Retail	Supermarkets	Home Improvement	Urban Centers
Cash flow from operating activities	427,473,929	(179,430,015)	19,610,359	63,749,721	305,725,511
Cash flow from investing activities	(94,866,974)	(24,022,579)	5,536,260	(26,930,057)	(52,205,635)
Cash flow from financing activities	(253,049,904)	125,394,335	(41,434,629)	(54,048,182)	(222,645,036)
Increase (decrease) in cash and cash equivalents	**79,557,051**	**(78,058,259)**	**(16,288,010)**	**(17,228,518)**	**30,874,840**
Impact of exchange rate differences on cash and cash equivalents	1,595,295	7,161,149	4,041,625	(1,320,281)	3,313,367
Cash and cash equivalents at the beginning of the period	**1,554,636,708**	**209,262,632**	**104,142,258**	**56,886,652**	**179,173,763**
Cash and cash equivalents at the end of the period	**1,635,789,054**	**138,365,522**	**91,895,873**	**38,337,853**	**213,361,970**

Cash Flow – Operations by Country (CLP thousand) [11]

	As of September 30th, 2026		
	Chile	Peru	Colombia
Cash flow from operating activities	436,462,756	(10,539,393)	49,625,922
Cash flow from investing activities	(178,067,365)	(7,532,790)	(52,769,365)
Cash flow from financing activities	(166,688,943)	(107,639,231)	(2,766,773)
Increase (decrease) in cash and cash equivalents	**91,706,448**	**(125,711,414)**	**(5,910,216)**
Impact of exchange rate differences on cash and cash equivalents	1,569,021	27,780,470	31,056,831
Cash and cash equivalents at the beginning of the period	**1,110,982,651**	**488,670,351**	**117,668,881**
Cash and cash equivalents at the end of the period	**1,204,258,120**	**390,739,407**	**142,815,496**

	As of September 30th, 2025		
	Chile	Peru	Colombia
Cash flow from operating activities	379,444,292	64,735,146	(114,391,226)
Cash flow from investing activities	(130,257,472)	2,222,243	(11,802,755)
Cash flow from financing activities	(165,988,741)	(102,969,014)	54,778,113
Increase (decrease) in cash and cash equivalents	**83,198,079**	**(36,011,625)**	**(71,415,868)**
Impact of exchange rate differences on cash and cash equivalents	(2,902,967)	5,562,737	10,876,207
Cash and cash equivalents at the beginning of the period	**1,316,244,807**	**418,186,036**	**168,449,842**
Cash and cash equivalents at the end of the period	**1,396,539,919**	**387,737,148**	**107,910,181**

[10] The Home Improvement business considers the Home Improvement operations in Chile, Peru, Brazil, Argentina and Uruguay, excludes the IKEA operation in those countries (Others Segment) and the operations in Colombia and Mexico that are not consolidated. The Supermarkets business considers the Tottus format in Chile and the Tottus and Precio Uno formats in Peru. These consolidated segments by business are the linear sum of the businesses by country and do not consider potential inter-segment eliminations.
[11] The Chile, Peru and Colombia segments are composed exclusively of the linear sum of the Home Improvement, Multispecialist Retail, Supermarkets and Financial Services businesses that exist in each of those countries, not considering eliminations between businesses.

GLOSSARY

Definitions for Non-Banking Business Units:

1. Customers : Considers a person who made at least one purchase at our retailers, online or in-store, or a transaction at our banking businesses in the last 12 months.
2. Loyalty Participants : Customers who have accumulated points in the last 12 months. CMR cardholders and customers with other payment methods are considered.
3. Total Sales : Total sales corresponds to the total value of merchandise sold, including our own products (1P) and third-party products (3P), through our omnichannel platform (physical stores and online). Includes value-added taxes. Calculated at a neutral exchange rate.
4. GMV : Gross online sales (including VAT), calculated at a neutral exchange rate, of the Multispecialist Retail business in Chile, Peru and Colombia; Home Improvement in Chile, Peru, Argentina, Brazil and Uruguay; Supermarkets in Chile and Peru, IKEA in Chile and Colombia and the third-party product sales businesses. Figures for Argentina have been restated to cancel out the effect of hyperinflation
5. Online penetration : Ratio of online GMV to the total GMV of the business (online + physical).
6. Same store sales (SSS) : Sales from the same stores in both periods that have been open at least 2/3 of each month of the quarter. Excludes store openings, closures and significant remodels. All growth is in nominal terms and has been calculated in the local currency of each country. In Argentina, they are net of the gross income tax (IIBB).
7. Sales area (m^2): Corresponds to the square meters of the premises intended for the display and sale of products. Does not include checkout areas.
8. Valued policy stock: Economic value of the current portfolio, which combines the stock of policies with the value generated by each one.

Definitions for Banking Business Units:

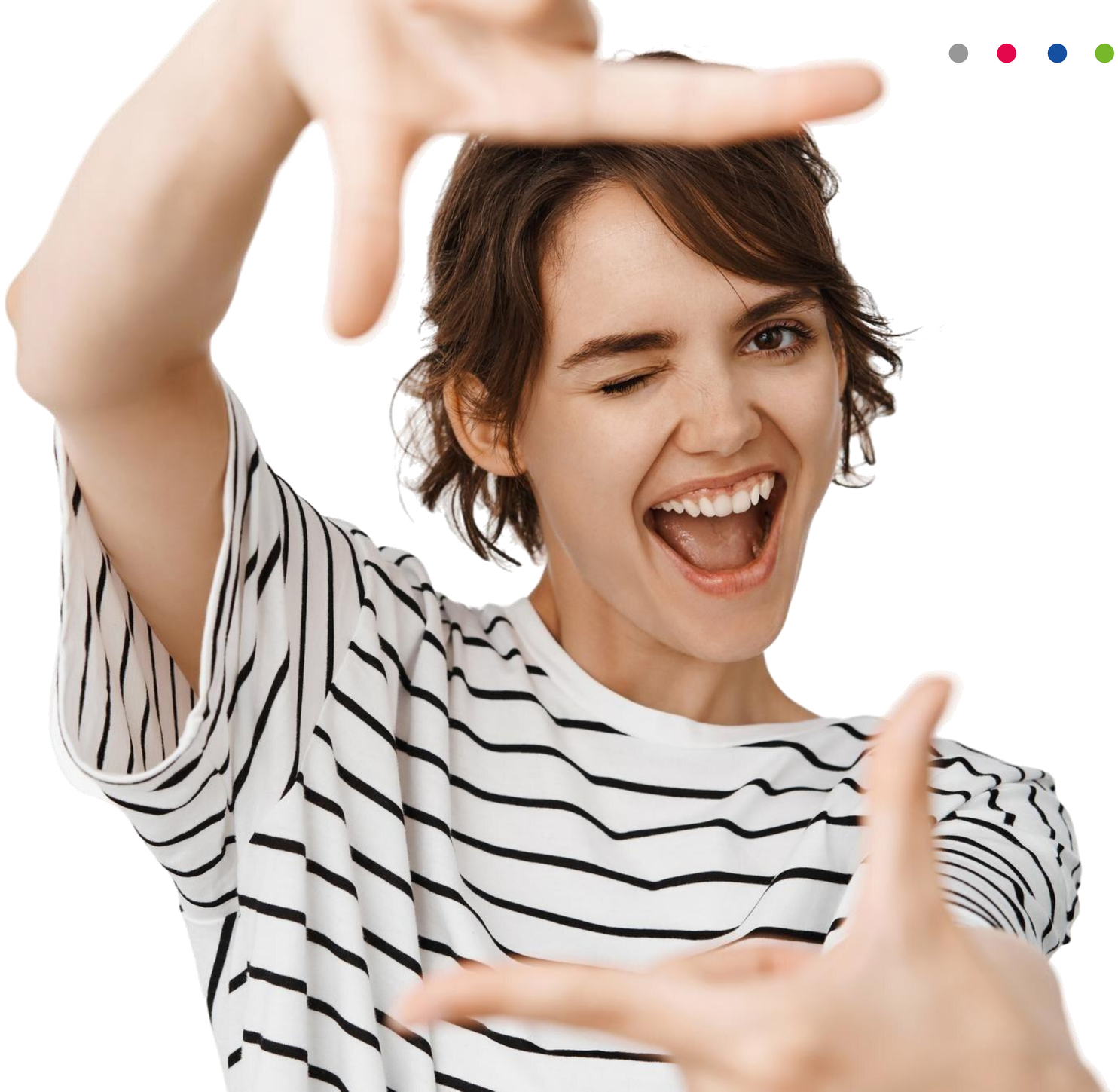
1. Active customers : Considers primary and additional cardholders with a credit card and/or current transactional account (delinquency under 90 days) with voluntary transactions in the last 12 months.
2. Demand deposits : Deposits in checking accounts, demand accounts, savings accounts and other demand obligations.
3. Other financial liabilities : Debt instruments issued, bank credits and other financial obligations.
4. Credit risk provisions : Provision expense plus write-offs net of recoveries.
5. NPL (90+ days) : Past-due portfolio is that which is more than 90 days overdue.
6. Passive accounts : Checking accounts, demand accounts and savings accounts with a balance.
7. Cards with balance : Number of primary cardholder cards with a balance, delinquency under 90 days and with voluntary transactions in the last 12 months.
8. Average loan : Gross loans divided by cards with a balance.
9. Duration : Weighted average of the expected payment flows over the total credit card and consumer loan portfolio. It is calculated from customer payments, taking into account both the contractual maturity flows and the modeling of those without a defined maturity.
10. Basel : Effective equity over risk-weighted assets, as defined by each country's financial services regulator.
11. Efficiency – Banks : Operating expense over operating revenue.
12. ROAE – Banks : Net income of the last 12 months over the simple average of equity over the last 5 quarters.
13. ROAA – Banks : Net income of the last 12 months over the simple average of total assets over the last 5 quarters.
14. On Us: Purchases made with the bank's payment methods within the Falabella ecosystem.
15. On Them: Purchases made with the bank's payment methods outside the Falabella ecosystem, i.e., at other merchants.



WARNING

This document contains “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. The information contained in this document pertains to the dates and for the time periods indicated therein, and the company assumes no obligation to update any of the information contained in this document.

If the underlying assumptions prove to be inaccurate, or known or unknown risks or uncertainties materialize, actual results could vary materially from the expectations and projections expressed in these forward-looking statements. Uncertainties relate to, among other things, the company’s ability to successfully execute its planned projects and strategic plans, the possibility that expected benefits and opportunities may not materialize in the expected timeframe or at all, the impact of divestments, as well as risks related to the political and economic scenario; new regulations or more demanding regulatory changes; breach of rules and/or regulations; inability to attract and retain talent; cyber-attacks; failures or crashes of key systems; technological obsolescence; financial and market risks (exchange rate, inflation, interest rate, credit and liquidity); climate change causing natural disasters that affect operational continuity and/or increase costs in the value chain; inconsistency between ESG declarations and implementation; damage to infrastructure impacting physical security and operational continuity; conflicts with the community; accidents, illnesses or other events that impact the minimum number of people required to operate; failures in the supply chain and inventories; relationships with suppliers who fail to meet minimum standards; sale of products harmful to people’s health or safety; inadequate identification and response to the preferences of our current and prospective customers. A more detailed list and description of these risks can be found in the Annual Report and in the notes to the financial statements of Falabella S.A., which are available online at the company’s website (https://investors.grupofalabella.com), as well as on the website of the Financial Market Commission (www.cmfchile.cl). The original text is the Spanish version, therefore, there may be some discrepancies or differences created in the translation. If any questions arise related to the accuracy of the information contained in the translated version, refer to the Spanish version published on the website.



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