Falabella S.A. and Subsidiaries

Interim Consolidated Financial Statements

September 30, 2026

FALABELLA

ThCh$ – Thousands of Chilean pesos

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Interim Consolidated Statement of Financial Position

For the period ended September 30, 2026 (unaudited) and the year ended December 31, 2025.
(Translation of interim consolidated financial statements originally issued in Spanish)

	No. Note	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Assets			
Non-Banking Businesses (Presentation)			
Current assets			
Cash and cash equivalents	3	1,444,316,166	1,584,721,242
Other financial assets, current	4	99,993,104	27,200,742
Other current non-financial assets	5	134,137,432	129,529,902
Trade and other current receivables	6	419,201,986	476,643,518
Current receivables due from related parties	7	20,753,740	22,985,797
Inventories	8	2,053,668,074	1,697,342,138
Current tax assets	9	76,626,753	101,092,239
Total current assets other than 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 groups of assets classified as held-for-sale or held-for-distribution to the owners	2.16	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 non-current financial assets	4	292,602,728	230,608,041
Other non-current non-financial assets	5	298,830,698	63,945,131
Trade and other non-current receivables	6	76,844,617	71,112,179
Non-current receivables due from related parties	7	26,864,239	28,597,688
Investments accounted for using the equity method	11	465,939,052	403,644,028
Intangible assets other than goodwill	12	193,172,284	215,060,749
Goodwill	13	713,110,693	694,432,321
Property, plant and equipment	14	4,014,006,405	3,940,815,650
Investment property	15	6,862,529,419	6,379,193,359
Deferred tax assets	10	609,182,197	568,403,559
Total non-current assets		**13,553,082,332**	**12,595,812,705**
Total assets – non-banking businesses		**17,811,160,970**	**16,655,005,605**
Banking Businesses Assets (Presentation)			
Cash and bank deposits	3	757,360,274	724,988,434
Transactions pending settlement	3	83,374,601	65,023,499
Financial assets held for trading at fair value through profit or loss	16	143,497,442	160,250,123
Rights for resale agreements and securities loans		33,196,786	9,598,953
Debt instruments	16	297,991,770	33,167,152
Financial derivative contracts	17	683,408,203	642,948,957
Due by banks		458,688	5,888,059
Loans and accounts receivable from customers – Commercial	6	82,047,906	76,314,971
Loans and accounts receivable from customers - Housing	6	821,620,817	698,236,075
Loans and accounts receivable from customers – Consumer	6	6,547,410,940	6,034,856,511
Financial assets at fair value through other comprehensive income	16	1,317,145,171	1,178,948,701
Investments in companies	11	6,743,074	5,836,933
Intangible assets	12	80,340,102	63,613,159
Property, plant and equipment	14	63,379,777	51,909,991
Current tax assets	9	22,095,331	26,397,348
Deferred tax assets	10	115,640,246	128,447,267
Other assets	18	279,698,201	251,566,653
Total assets – banking businesses		**11,335,409,329**	**10,157,992,786**
Total assets		**29,146,570,299**	**26,812,998,391**

The accompanying notes 1 to 42 form an integral part of these interim consolidated financial statements.

Interim Consolidated Statement of Financial Position

For the period ended September 30, 2026 (unaudited) and the year ended December 31, 2025.
(Translation of interim consolidated financial statements originally issued in Spanish)

	No. Note	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Equity and Liabilities			
Non-Banking Businesses (Presentation)			
Current liabilities			
Other current financial liabilities	19	508,216,125	333,719,401
Leasing liabilities, current	20	152,049,212	133,274,885
Trade and other payables	21	1,580,444,450	1,540,892,079
Current payables to related parties	7	11,859,535	14,177,115
Other current provisions	22	26,597,457	22,694,275
Current tax liabilities	9	33,289,326	53,829,982
Current provisions for employee benefits	23	242,794,846	265,866,503
Other current non-financial liabilities	24	168,406,671	260,960,644
Total current liabilities		**2,723,657,622**	**2,625,414,884**
Non-current liabilities			
Other non-current financial liabilities	19	3,230,597,290	3,091,107,652
Non-current lease liabilities	20	1,368,707,030	1,314,809,031
Trade and other non-current payables	21	2,364,721	1,622,447
Non-current payables to related parties	7	-	15,960,000
Other non-current provisions	22	21,926,221	21,346,297
Deferred tax liabilities	10	1,336,320,086	1,260,266,065
Non-current provisions for employee benefits	23	67,370,608	81,679,344
Other non-current non-financial liabilities	24	90,539,718	90,213,034
Total non-current liabilities		**6,117,825,674**	**5,877,003,870**
Total liabilities – non-banking businesses		**8,841,483,296**	**8,502,418,754**
Banking Businesses Liabilities (Presentation)			
Deposits and other demand obligations	25	2,892,365,048	2,631,547,607
Transactions pending settlement	3	97,800,721	56,621,253
Obligations under repurchase agreements and securities lending	27	150,000,000	-
Savings accounts and other term deposits	25	4,134,013,520	3,556,851,079
Financial derivative contracts	17	698,557,046	676,704,883
Obligations to banks	26	133,117,904	185,197,225
Debt instruments issued	27	387,935,098	330,266,588
Regulatory capital financial instruments issued	27	12,640,692	15,017,180
Other financial obligations	27	34,582,417	38,458,646
Lease liabilities	20	28,805,556	23,588,007
Current tax liabilities	9	32,596,450	15,861,671
Provisions	22	40,238,268	44,190,788
Other liabilities	28	552,887,471	566,415,183
Total liabilities – banking businesses		**9,195,540,191**	**8,140,720,110**
Total liabilities		**18,037,023,487**	**16,643,138,864**
Equity			
Share capital	36	919,419,389	919,419,389
Retained earnings		7,394,542,794	6,860,714,535
Share premium	36	93,482,329	93,482,329
Other reserves	36	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**

The accompanying notes 1 to 42 form an integral part of these interim consolidated financial statements.

Interim Consolidated Statement of Comprehensive Income by Function

For the periods ended September 30, 2026 and 2025 (unaudited).
(Translation of interim consolidated financial statements originally issued in Spanish)

	No. Note	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Statement of Profit or Loss					
Non-Banking Businesses (Presentation)					
Operating revenue	29	8,436,682,871	7,976,947,918	2,796,027,257	2,630,300,058
Cost of sales	30	(5,527,988,034)	(5,185,227,783)	(1,842,594,849)	(1,713,844,836)
Gross profit		**2,908,694,837**	**2,791,720,135**	**953,432,408**	**916,455,222**
Distribution costs		(169,291,406)	(134,372,666)	(55,859,590)	(42,776,938)
Administrative expenses	31	(1,942,851,015)	(1,858,194,432)	(666,198,579)	(635,935,219)
Other expenses, by function		(120,505,131)	(120,557,763)	(35,545,957)	(38,643,230)
Other gains	33	232,265,190	454,570,425	14,034,454	14,402,383
Finance income		79,413,823	59,813,362	30,959,095	20,612,389
Finance costs	32	(214,239,758)	(246,995,032)	(71,873,688)	(68,701,772)
Share of profit of associates and joint ventures accounted for using the equity method	11	33,972,301	26,648,632	12,405,418	8,336,882
Exchange differences		(8,004,294)	30,195,877	(5,985,558)	5,485,205
Gain (loss) on indexed assets and liabilities	32	(51,721,531)	(42,516,403)	(9,730,433)	(8,222,893)
Profit before tax		**747,733,016**	**960,312,135**	**165,637,570**	**171,012,029**
Income tax expense	10	(188,985,108)	(246,752,197)	(38,572,002)	(44,468,112)
Profit from non-banking businesses		**558,747,908**	**713,559,938**	**127,065,568**	**126,543,917**
Banking Businesses (Presentation)					
Interest income	29	1,247,328,312	1,088,661,384	435,746,382	373,117,973
Interest expense	30	(209,896,001)	(188,053,086)	(78,025,021)	(64,364,358)
Net interest income		**1,037,432,311**	**900,608,298**	**357,721,361**	**308,753,615**
Indexation income	29	33,163,968	25,066,904	6,864,029	5,154,226
Indexation expense	30	(23,277,262)	(16,890,488)	(4,454,009)	(3,531,458)
Net indexation income		**9,886,706**	**8,176,416**	**2,410,020**	**1,622,768**
Commission income	29	523,223,512	330,362,313	182,461,769	114,542,393
Commission expenses	30	(221,265,316)	(179,672,312)	(77,711,996)	(64,351,827)
Net commission income		**301,958,196**	**150,690,001**	**104,749,773**	**50,190,566**
Net gain on financial operations		34,185,861	29,291,921	16,049,228	17,019,114
Net foreign exchange (loss) gain		(10,656,703)	2,124,971	(8,264,588)	(5,818,501)
Other operating income		10,546,801	7,930,177	3,243,483	1,680,917
Credit loss expense	30	(346,909,159)	(290,005,138)	(131,618,017)	(107,429,299)
Total net operating income		**1,036,444,013**	**808,816,646**	**344,291,260**	**266,019,180**
Staff remuneration and expenses	31	(139,148,402)	(126,701,570)	(49,070,768)	(44,950,459)
Administrative expenses	31	(334,787,542)	(273,572,056)	(119,004,859)	(99,433,221)
Depreciation and amortization	31	(33,123,710)	(27,436,996)	(11,524,457)	(9,653,337)
Other operating expenses	31	(41,102,599)	(37,478,296)	(13,281,042)	(10,864,422)
Total operating expenses		**(548,162,253)**	**(465,188,918)**	**(192,881,126)**	**(164,901,439)**
Operating profit		**488,281,760**	**343,627,728**	**151,410,134**	**101,117,741**
Share of profit of investments in companies	11	746,514	836,148	229,963	303,479
Profit before income tax		**489,028,274**	**344,463,876**	**151,640,097**	**101,421,220**
Income tax expense	10	(126,504,491)	(87,101,085)	(39,923,756)	(26,995,473)
Profit from banking businesses		**362,523,783**	**257,362,791**	**111,716,341**	**74,425,747**
Profit		**921,271,691**	**970,922,729**	**238,781,909**	**200,969,664**
Profit attributable to					
Profit attributable to owners of the parent	34	729,382,139	717,173,288	190,309,499	160,893,959
Profit attributable to non-controlling interests		191,889,552	253,749,441	48,472,410	40,075,705
Profit		**921,271,691**	**970,922,729**	**238,781,909**	**200,969,664**
Earnings per share					
Basic earnings per share					
Basic earnings per share from continuing operations	34	0.291	0.286	0.076	0.064
Basic earnings per share		**0.291**	**0.286**	**0.076**	**0.064**
Diluted earnings per share					
Diluted earnings per share from continuing operations	34	0.291	0.286	0.076	0.064
Diluted earnings per share		**0.291**	**0.286**	**0.076**	**0.064**

The accompanying notes 1 to 42 form an integral part of these interim consolidated financial statements.

Interim Consolidated Statement of Comprehensive Income by Function

For the periods ended September 30, 2026 and 2025 (unaudited).
(Translation of interim consolidated financial statements originally issued in Spanish)

	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Statement of Comprehensive Income				
Profit	**921,271,691**	**970,922,729**	**238,781,909**	**200,969,664**
Components of other comprehensive income that will not be reclassified to profit or loss, before tax				
Actuarial gains (losses) on defined benefit plans, before tax	2,770,163	(2,524,772)	(1,103,629)	(1,233,339)
Other comprehensive income that will not be reclassified to profit or loss	**2,770,163**	**(2,524,772)**	**(1,103,629)**	**(1,233,339)**
Components of other comprehensive income that will be reclassified to profit or loss, before tax				
Exchange differences on translation				
Gains on exchange differences on translation, before tax	422,644,594	245,563,400	245,410,846	244,205,710
Other comprehensive income, before tax, exchange differences on translation	**422,644,594**	**245,563,400**	**245,410,846**	**244,205,710**
(Losses) gains on remeasuring financial assets at fair value through other comprehensive income, before tax	(11,220,998)	9,156,821	(9,987,665)	5,931,474
Other comprehensive income, before tax, available-for-sale financial assets	**(11,220,998)**	**9,156,821**	**(9,987,665)**	**5,931,474**
Cash flow hedges				
Gains on cash flow hedges, before tax	(4,863,997)	27,182,750	4,506,012	12,161,856
Other comprehensive income, before tax, cash flow hedges	**(4,863,997)**	**27,182,750**	**4,506,012**	**12,161,856**
Other components of other comprehensive income that will be reclassified to profit or loss, before tax	**406,559,599**	**281,902,971**	**239,929,193**	**262,299,040**
Income tax related to components of other comprehensive income				
Income tax related to defined benefit plans in other comprehensive income	(747,945)	681,689	297,980	333,003
Total income tax related to components of other comprehensive income that will not be reclassified to profit or loss	**(747,945)**	**681,689**	**297,980**	**333,003**
Income tax related to components of other comprehensive income				
Income tax related to financial assets at fair value through other comprehensive income in other comprehensive income	789,379	(1,172,840)	4,915,165	(1,296,566)
Income tax related to cash flow hedges in other comprehensive income	1,317,050	(7,334,607)	(1,233,902)	(3,673,583)
Total income tax related to components of other comprehensive income	**2,106,429**	**(8,507,447)**	**3,681,263**	**(4,970,149)**
Total other comprehensive income	**410,688,246**	**271,552,441**	**242,804,807**	**256,428,555**
Total comprehensive income	**1,331,959,937**	**1,242,475,170**	**481,586,716**	**457,398,219**
Comprehensive income attributable to				
Comprehensive income attributable to owners of the parent	1,068,568,363	946,427,239	392,914,725	373,175,252
Comprehensive income attributable to non-controlling interests	263,391,574	296,047,931	88,671,991	84,222,967
Total comprehensive income	**1,331,959,937**	**1,242,475,170**	**481,586,716**	**457,398,219**

The accompanying notes 1 to 42 form an integral part of these interim consolidated financial statements.

Interim Statement of Changes in Equity

a) For the period ended September 30, 2026 (unaudited), the Statement of Changes in Equity is as follows:

(Translation of interim consolidated financial statements originally issued in Spanish)

			Share capital (Note 36)	Share premium	Foreign currency conversion reserves	Cash flow hedge reserves	Actuarial gains or losses on defined benefit plans reserves	Gains or losses on available-for-sale	Other miscellaneous reserves	Other reserves	Retained earnings (losses)	Equity attributable to owners of the parent	Non-controlling interests	Total equity
Opening balance as of January 1, 2026			**919,419,389**	**93,482,329**	**452,852,836**	**(73,761,757)**	**(46,484,499)**	**3,268,483**	**(237,194,095)**	**98,680,968**	**6,860,714,535**	**7,972,297,221**	**2,197,562,306**	**10,169,859,527**
	Comprehensive income													
		Profit	-	-	-	-	-	-	-	-	729,382,139	729,382,139	191,889,552	921,271,691
		Other comprehensive income	-	-	351,139,068	(3,546,947)	2,022,218	(10,428,115)	-	339,186,224	-	339,186,224	71,502,022	410,688,246
		Comprehensive income	**-**	**-**	**351,139,068**	**(3,546,947)**	**2,022,218**	**(10,428,115)**	**-**	**339,186,224**	**729,382,139**	**1,068,568,363**	**263,391,574**	**1,331,959,937**
	Dividends		-	-	-	-	-	-	-	-	(195,553,880)	(195,553,880)	(52,137,955)	(247,691,835)
	Increase (decrease) due to transfers and other changes		-	-	-	-	-	-	(37,582,544)	(37,582,544)	-	(37,582,544)	(106,998,273)	(144,580,817)
Total changes in equity			**-**	**-**	**351,139,068**	**(3,546,947)**	**2,022,218**	**(10,428,115)**	**(37,582,544)**	**301,603,680**	**533,828,259**	**835,431,939**	**104,255,346**	**939,687,285**
Closing balance as of September 30, 2026			**919,419,389**	**93,482,329**	**803,991,904**	**(77,308,704)**	**(44,462,281)**	**(7,159,632)**	**(274,776,639)**	**400,284,648**	**7,394,542,794**	**8,807,729,160**	**2,301,817,652**	**11,109,546,812**

b) For the period ended September 30, 2025 (unaudited), the Statement of Changes in Equity is as follows:

			Share capital (Note 36)	Share premium	Foreign currency conversion reserves	Cash flow hedge reserves	Actuarial gains or losses on defined benefit plans reserves	Gains or losses on available-for-sale	Other miscellaneous reserves	Other reserves	Retained earnings (losses)	Equity attributable to owners of the parent	Non-controlling interests	Total equity
Opening balance as of January 1, 2025			**919,419,389**	**93,482,329**	**376,705,899**	**(89,657,373)**	**(31,659,279)**	**(4,021,752)**	**(237,194,095)**	**14,173,400**	**5,801,292,073**	**6,828,367,191**	**1,613,186,584**	**8,441,553,775**
	Comprehensive income													
		Profit	-	-	-	-	-	-	-	-	717,173,288	717,173,288	253,749,441	970,922,729
		Other comprehensive income	-	-	203,960,149	19,851,783	(1,843,083)	7,285,102	-	229,253,951	-	229,253,951	42,298,490	271,552,441
		Comprehensive income	**-**	**-**	**203,960,149**	**19,851,783**	**(1,843,083)**	**7,285,102**	**-**	**229,253,951**	**717,173,288**	**946,427,239**	**296,047,931**	**1,242,475,170**
	Dividends		-	-	-	-	-	-	-	-	(157,458,383)	(157,458,383)	(45,196,972)	(202,655,355)
Total changes in equity			**-**	**-**	**203,960,149**	**19,851,783**	**(1,843,083)**	**7,285,102**	**-**	**229,253,951**	**559,714,905**	**788,968,856**	**250,850,959**	**1,039,819,815**
Closing balance as of September 30, 2025			**919,419,389**	**93,482,329**	**580,666,048**	**(69,805,590)**	**(33,502,362)**	**3,263,350**	**(237,194,095)**	**243,427,351**	**6,361,006,978**	**7,617,336,047**	**1,864,037,543**	**9,481,373,590**

Interim Statement of Changes in Equity

c) For the year ended December 31, 2025, the Statement of Changes in Equity is as follows:

			Share capital (Note 36)	Share premium	Foreign currency conversion reserves	Cash flow hedge reserves	Actuarial gains or losses on defined benefit plans reserves	Gains or losses on available-for-sale	Other miscellaneous reserves	Other reserves	Retained earnings (losses)	Equity attributable to owners of the parent	Non-controlling interests	Total equity
Opening balance as of January 1, 2025			**919,419,389**	**93,482,329**	**376,705,899**	**(89,657,373)**	**(31,659,279)**	**(4,021,752)**	**(237,194,095)**	**14,173,400**	**5,801,292,073**	**6,828,367,191**	**1,613,186,584**	**8,441,553,775**
	Comprehensive income													
		Profit	-	-	-	-	-	-	-	-	1,347,476,767	1,347,476,767	636,838,250	1,984,315,017
		Other comprehensive income	-	-	76,146,937	15,895,616	(14,825,220)	7,290,235	-	84,507,568	-	84,507,568	18,019,300	102,526,868
		Comprehensive income	**-**	**-**	**76,146,937**	**15,895,616**	**(14,825,220)**	**7,290,235**	**-**	**84,507,568**	**1,347,476,767**	**1,431,984,335**	**654,857,550**	**2,086,841,885**
	Dividends		-	-	-	-	-	-	-	-	(157,458,383)	(157,458,383)	(58,014,428)	(215,472,811)
	Increase (decrease) due to transfers and other changes		-	-	-	-	-	-	-	-	(130,595,922)	(130,595,922)	(12,467,400)	(143,063,322)
Total changes in equity			**-**	**-**	**76,146,937**	**15,895,616**	**(14,825,220)**	**7,290,235**	**-**	**84,507,568**	**1,059,422,462**	**1,143,930,030**	**584,375,722**	**1,728,305,752**
Closing balance as of December 31, 2025			**919,419,389**	**93,482,329**	**452,852,836**	**(73,761,757)**	**(46,484,499)**	**3,268,483**	**(237,194,095)**	**98,680,968**	**6,860,714,535**	**7,972,297,221**	**2,197,562,306**	**10,169,859,527**

The accompanying notes 1 to 42 form an integral part of these interim consolidated financial statements.

Interim Consolidated Statement of Cash Flows

For the periods ended September 30, 2026 and 2025 (unaudited).
(Translation of interim consolidated financial statements originally issued in Spanish)

Cash Flow Statement - Direct Method	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$
Statement of cash flows		
Cash flow provided by (used in) operating activities		
Non-Banking Businesses (Presentation)		
Classes of cash receipts from operating activities		
Receipts from sales of goods and rendering of 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 cash inflows	(319,849,798)	(315,805,451)
Subtotal net cash flows from operating activities – Non-Banking Businesses	**337,095,435**	**294,511,483**
Banking Businesses (Presentation)		
Consolidated profit for the period	362,523,783	257,362,791
Charges (credits) to profit or loss 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 profit from investments in companies with significant influence	(746,514)	(836,148)
Other charges that do not involve cash movements	126,504,491	87,101,085
Net change in interest, indexation and commissions accrued on assets and liabilities	4,499,244	(13,847,529)
Changes in assets and liabilities that affect operating cash flows:		
Decrease (increase) in receivables under resale agreements and securities borrowing	9,598,953	(23,244,304)
Increase in obligations under repurchase agreements and securities lending	150,000,000	-
Net decrease in due from banks	5,429,371	8,030,138
Increase in loans and accounts receivable from customers	(1,081,796,407)	(904,459,627)
Net (increase) decrease in instruments held for trading	(258,220,933)	30,347,480
Increase in deposits and other demand obligations	260,817,441	229,499,459
Increase in time deposits and other term liabilities	571,412,923	293,362,839
(Decrease) increase in obligations to banks	(26,287,985)	43,523,017
Other (outflows) inflows of cash	(111,536,596)	22,850,235
Subtotal net cash flows from operating activities – 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 (outflows) inflows of cash [1]	(226,675,726)	353,107
Subtotal net cash flows (used in) from investing activities – Non-Banking Businesses	**(416,982,270)**	**123,173,065**
Banking Businesses (Presentation)		
Net decrease 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 used in investing activities – Banking Businesses	**(133,241,861)**	**(94,866,974)**
Net cash flows (used in) from investing activities	**(550,224,131)**	**28,306,091**

(1) As of September 30, 2026, includes ThCh$ 226,790,410 corresponding to an advance for the purchase of the fiduciary rights of eight (8) autonomous trusts (Patrimonios Autónomos) that own or lease the properties where the same number of shopping centers operate under the "Gran Plaza" brand in Colombia. Control over the respective autonomous trusts was obtained on October 1, 2026, as described in Note 42.

The accompanying notes 1 to 42 form an integral part of these interim consolidated financial statements.

Interim Consolidated Statement of Cash Flows

For the periods ended September 30, 2026 and 2025 (unaudited).
(Translation of interim consolidated financial statements originally issued in Spanish)

Statement of Cash Flows – Direct Method	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$
Cash flows from (used in) financing activities Non-Banking Businesses (Presentation)		
Acquisition of non-controlling interests	**(142,125,505)**	**-**
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**
Repayments 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 used in financing activities – 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 (net)	53,159,596	-
Proceeds from (repayment of) loans and other liabilities	(44,829,884)	38,560,762
Other outflows of cash	(7,298,381)	(5,878,194)
Subtotal net cash flows (used in) from financing activities – Banking Businesses	**(5,275,655)**	**26,384,777**
Net cash flows used in financing activities	**(404,286,201)**	**(965,324,596)**
Net decrease in cash and cash equivalents before the 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 decrease in cash and cash equivalents	**(33,188,700)**	**(216,702,501)**
Cash and cash equivalents at the start of the year	2,912,135,353	3,193,021,899
Cash and cash equivalents at the end of the period	**2,878,946,653**	**2,976,319,398**

The accompanying notes 1 to 42 form an integral part of these interim consolidated financial statements.

Note 1 – Company Information

These consolidated financial statements have been prepared in Spanish and translated into English for the convenience of international users. The English version is a free translation of the original Spanish financial statements. In the event of any discrepancy or ambiguity between the two versions, the Spanish version, as approved by management, shall prevail.

Falabella S.A. (hereinafter the "Parent Company") is a publicly traded company established in Santiago, Chile on March 19, 1937 in accordance with Law No, 18,046. Its formation was legally authorized by Supreme Decree No, 1,424 of April 14, 1937. The Company is registered in the Securities Registry under No, 582 and is subject to the supervision of the Chilean Financial Market Commission ("CMF"). Its main offices and legal domicile are located at Presidente Riesco 5685, office 401, Santiago, Chile.

The subsidiaries registered with the CMF are the following:

SUBSIDIARY	RUT	REGISTRATION No.
Sodimac S.A.	96.792.430 – K	850
Plaza S.A.	76.017.019 – 4	1,028
Banco Falabella	96.509.660 – 4	051

Falabella S.A. and its subsidiaries (hereinafter the "Company" or "Falabella") operates in Chile, Argentina, Perú, Colombia, Uruguay, México, and Brazil.

The Company's business consists of the sale of a wide range of products, including the retail sale of clothing, accessories, home products, electronics, beauty products and others. A significant portion of the sales of this segment occurs during the second half of each year. In addition, it sells, retail and wholesale, construction and home improvement products, including building materials, hardware, tools, and kitchen, bathroom, garden and decoration accessories, as well as food through the Supermarkets format, and also operates the real estate segment through the construction, administration, management, operation, lease and sublease of stores and spaces in shopping centers ("malls"), which is characterized by offering a comprehensive range of goods and services in world-class shopping centers, together with the main retail operators present in the countries where it operates. It also participates in other businesses that support its core business, such as financial services (CMR, insurance brokers and bank) and textile manufacturing (Mavesa).

As of September 30, 2026 and December 31, 2025, Falabella had the following number of employees:

COUNTRY	Sep-30-26	Dec-31-25
Chile	39,123	39,651
Perú	26,714	29,051
Colombia	7,310	7,064
Argentina	749	764
Brazil	2,239	2,439
Uruguay	425	411
India	322	316
China	155	152
TOTAL	**77,037**	**79,848**
Senior Executives	2,472	2,397

Note 2 – Summary of Significant Accounting Policies

2.1. Basis of Preparation of the Consolidated Financial Statements

These consolidated financial statements of Falabella S.A. and subsidiaries comprise the consolidated statements of financial position as of September 30, 2026 and December 31, 2025, the consolidated statements of comprehensive income by function, the statements of changes in equity and the consolidated statements of cash flows for the periods ended September 30, 2026 and 2025, and the statement of changes in equity as of December 31, 2025, with their corresponding notes, which have been prepared and presented in accordance with International Financial Reporting Standards (IFRS); as interim financial statements, they have been prepared in accordance with IAS 34, considering the additional information requirements of the Comisión para el Mercado Financiero (Chilean Financial Market Commission, or "CMF"), which do not contradict IFRS Accounting Standards.

The consolidated financial statements have been prepared on a historical cost basis, except for certain financial instruments and investment property, which are measured at fair value.

The preparation of these consolidated financial statements in accordance with IFRS requires the use of critical estimates and assumptions that could affect the reported amounts of certain assets and liabilities, as well as certain income and expenses. It also requires management to exercise its judgment in the process of applying the Company's accounting policies. Section 2.27 discloses the areas that involve a greater degree of judgment or complexity, or the areas where assumptions and estimates are significant to the consolidated financial statements.

The Company uses a mixed presentation criterion, separating the balances of the companies engaged in banking (Banking Businesses) from the rest of the consolidated group (Non-Banking Businesses). The Falabella companies engaged in banking that were included in this separation are: Banco Falabella Chile, Banco Falabella Perú and Banco Falabella Colombia.

The consolidated financial statements of Falabella S.A. for the year 2025 were approved by its Board of Directors at the meeting held on February 24, 2026, and subsequently submitted for consideration to the General Shareholders' Meeting held on March 17, 2026, which gave them final approval.

2.2. New standards, interpretations and amendments adopted by Falabella

The accounting policies adopted in the preparation of the consolidated financial statements are consistent with those applied in the preparation of Falabella's consolidated financial statements for the year ended December 31, 2025. Certain items in the prior year's financial statements have been reclassified to ensure comparability with the current year's presentation.

2.3. Presentation and Functional Currency

The consolidated financial statements are presented in Chilean pesos, which is the functional currency of the Parent Company and Falabella's presentation currency. Chilean pesos are rounded to the nearest thousand pesos.

Each Falabella entity has determined its own functional currency in accordance with the requirements of IAS 21 "The Effects of Changes in Foreign Exchange Rates". The items included in the financial statements of each entity are measured using that functional currency and are then translated into Falabella's presentation currency in accordance with IAS 21.

Note 2 – Summary of Significant Accounting Policies (continued)

2.4. Periods Covered by the Consolidated Financial Statements

The consolidated financial statements comprise the statements of financial position as of September 30, 2026 and December 31, 2025, the statements of comprehensive income by function and the statements of cash flows for the nine-month periods ended September 30, 2026 and 2025, and the statements of changes in equity for the periods ended September 30, 2026 and 2025 and for the year ended December 31, 2025.

2.5. Basis for Consolidation of the Financial Statements

The consolidated financial statements comprise the financial statements of the Parent Company and its subsidiaries, including all of their assets, liabilities, income, expenses and cash flows after making the adjustments and eliminations related to transactions between the companies that form part of the consolidation.

Subsidiaries are all companies over which Falabella has control in accordance with IFRS 10. To meet the definition of control in IFRS 10, three criteria must be met, including: (a) an investor has power over the relevant activities of an investee, (b) the investor has exposure, or rights, to variable returns from its involvement with the investee, and (c) the investor has the ability to use its power over the investee to affect the amount of the investor's returns.

Non-controlling interest represents the portion of net assets and of profit or loss that is not owned by Falabella, which is presented separately in the statement of comprehensive income and within equity in the consolidated statement of financial position.

The acquisition of subsidiaries is recorded in accordance with IFRS 3 "Business Combinations" using the acquisition method. This method requires the recognition of the identifiable assets (including intangible assets not previously recognized and goodwill) and liabilities of the acquired business at fair value at the acquisition date. Non-controlling interest is recognized at the minority shareholders' proportionate share of the fair values of the recognized assets and liabilities.

The excess of the acquisition cost over the fair value of the Company's share of the identifiable net assets acquired is recognized as goodwill. If the acquisition cost is less than the fair value of the net assets of the acquired subsidiary, the difference is recognized directly in the statement of profit or loss.

The financial statements of the subsidiaries have been prepared as of the same date as those of the Parent Company, and uniform accounting policies have been applied, considering the specific nature of each business unit.

Note 2 – Summary of Significant Accounting Policies (continued)

2.5. Basis for Consolidation of the Financial Statements (continued)

The subsidiaries included in the consolidation are detailed as follows:

RUT	NAME SUBSIDIARY	OWNERSHIP PERCENTAGE				COUNTRY OF ORIGIN	FUNCTIONAL CURRENCY
		Sep-30-26 DIRECT %	Sep-30-26 INDIRECT %	Sep-30-26 TOTAL %	Dec-31-25 TOTAL %		
76.020.391-2	Inversiones Falabella Limitada	99.996	0.004	100	100	CHILE	CLP
76.020.385-8	Inversiones Parmin SpA	100	-	100	100	CHILE	CLP
76.683.615-1	Asesorías y Evaluación de Créditos Ltda.	-	-	-	100	CHILE	CLP
76.011.659-9	Banco Falabella Corredores de Seguros Limitada.	-	100	100	100	CHILE	CLP
96.509.660-4	Banco Falabella	-	100	100	100	CHILE	CLP
76.153.976-0	Capyser SpA	-	100	100	100	CHILE	CLP
76.477.116-8	C.F. Seguros de Vida S.A.	-	100	100	94.206	CHILE	CLP
77.865.419-9	Desarrollos e Inversiones Internacionales en Colombia SpA	-	53.052	53.052	53.052	CHILE	CLP
76.883.720-1	Desarrollos e Inversiones Internacionales SpA	-	53.052	53.052	53.052	CHILE	CLP
99.593.960-6	Desarrollos Inmobiliarios SpA	-	100	100	100	CHILE	CLP
77.934.285-9	Desarrollos Perú SpA	-	53.052	53.052	53.052	CHILE	CLP
77.583.275-4	Digital Business Chile SpA	-	100	100	100	CHILE	CLP
76.212.492-0	Falabella.com SpA	-	100	100	100	CHILE	CLP
99.556.170-0	Falabella Inmobiliario SpA	-	100	100	100	CHILE	CLP
76.046.433-3	Falabella Inversiones Financieras SpA	-	100	100	100	CHILE	CLP
77.261.280-K	Falabella Retail S.A.	-	100	100	100	CHILE	CLP
76.587.847-0	Falabella Servicios Profesionales de TI SpA	-	100	100	100	CHILE	CLP
77.612.410-9	Falabella Tecnología Corporativa SpA	-	100	100	100	CHILE	CLP
77.275.077-3	Falabella Trading SpA	-	100	100	100	CHILE	USD
77.414.389-0	Fazil SpA	-	100	100	100	CHILE	CLP
76.644.120-3	FLEXIT Chile EST SpA. (formerly Aporta Soluciones para la Administración de Recursos Humanos SpA)	-	100	100	100	CHILE	CLP
76.142.721-0	Gift Corp SpA	-	100	100	100	CHILE	CLP
78.627.210-6	Hipermercados Tottus S.A.	-	100	100	100	CHILE	CLP
76.993.859-1	IKSO SpA	-	100	100	100	CHILE	CLP
76.821.330-5	Imperial S.A.	-	60	60	60	CHILE	CLP
77.107.881-8	Inmobiliaria Rentas Dos SpA	-	100	100	100	CHILE	CLP
96.824.450-7	Inmobiliaria Mall Las Américas S.A.	-	52.131	52.131	52.131	CHILE	CLP
76.007.317-2	Invercol SpA	-	100	100	100	CHILE	CLP
76.282.188-5	Inverfal Brasil SpA	-	100	100	100	CHILE	CLP
76.803.189-4	Inverfal India SpA	-	100	100	100	CHILE	CLP
76.159.684-5	Inverfal Uruguay SpA	-	100	100	100	CHILE	CLP
76.141.045-8	Inversiones Inverfal Colombia SpA	-	100	100	100	CHILE	CLP
96.647.930-2	Inversiones Inverfal Perú SpA	-	100	100	100	CHILE	CLP
76.899.941-4	Inversiones Mktp SpA	-	100	100	100	CHILE	CLP
76.042.509-5	Inversiones y Prestaciones Venser Seis Ltda.	-	100	100	100	CHILE	CLP
76.167.965-1	Logística Internacional Ltda.	-	100	100	100	CHILE	CLP
96.573.100-8	Manufacturas de Vestuario Mavesa Ltda.	-	100	100	100	CHILE	CLP
78.075.471-0	Nexus Media SpA	-	31.831	31.831	-	CHILE	CLP
76.042.371-8	Nueva Falabella Inversiones Internacionales SpA	-	100	100	100	CHILE	CLP
76.582.813-9	Nueva Inverfal México SpA	-	100	100	100	CHILE	CLP
76.023.147-9	Nueva Inverfin SpA	-	100	100	100	CHILE	CLP
99.555.550-6	Plaza Antofagasta S.A.	-	53.052	53.052	53.052	CHILE	CLP
76.882.090-2	Plaza Cordillera SpA	-	53.052	53.052	53.052	CHILE	CLP
96.653.660-8	Plaza del Trébol SpA	-	53.052	53.052	53.052	CHILE	CLP
96.653.650-0	Plaza Oeste SpA	-	53.052	53.052	53.052	CHILE	CLP
76.017.019-4	Plaza S.A.	-	53.052	53.052	53.052	CHILE	CLP
76.677.940-9	Plaza Valparaíso S.A.	-	-	-	53.052	CHILE	CLP
96.538.230-5	Plaza Vespucio SpA	-	53.052	53.052	53.052	CHILE	CLP

Note 2 – Summary of Significant Accounting Policies (continued)

2.5. Basis for Consolidation of the Financial Statements (continued)

The subsidiaries included in the consolidation are detailed as follows (continued):

RUT	NAME SUBSIDIARY	OWNERSHIP PERCENTAGE				COUNTRY OF ORIGIN	FUNCTIONAL CURRENCY
		Sep-30-26 DIRECT %	Sep-30-26 INDIRECT %	Sep-30-26 TOTAL %	Dec-31-25 TOTAL %		
76.000.935-0	Promotora Chilena de Café Colombia S.A.	-	-	-	65	CHILE	CLP
90.743.000-6	Promotora CMR Falabella S.A.	-	99.998	99.998	99.998	CHILE	CLP
76.201.304-5	Rentas Hoteleras SpA	-	100	100	100	CHILE	CLP
77.099.010-6	Seguros Falabella Corredores Ltda.	-	100	100	100	CHILE	CLP
77.235.510-6	Servicios de Evaluaciones y Cobranzas Sevalco Ltda.	-	100	100	100	CHILE	CLP
76.427.811-9	Servicios de Infraestructura Falabella SpA	-	-	-	100	CHILE	CLP
76.788.282-3	Servicios e Inversiones Falabella Ltda.	-	100	100	100	CHILE	CLP
77.070.342-5	Servicios Falabella SpA	-	100	100	100	CHILE	CLP
76.662.120-1	Servicios Generales Cerro Colorado Limitada.	-	100	100	100	CHILE	CLP
76.034.238-6	Servicios Mall Plaza SpA	-	53.052	53.052	53.052	CHILE	CLP
96.792.430-K	Sodimac S.A.	-	100	100	100	CHILE	CLP
76.054.151-6	Traineemac SpA	-	100	100	100	CHILE	CLP
78.745.900-5	Trasciende Gestión Integral de Capacitación SpA	-	100	100	100	CHILE	CLP
O-E	Linio Asia Limited (Hong Kong)	-	100	100	100	CHINA	USD
O-E	Linio Consulting (Shenzhen) Co., Ltd.	-	100	100	100	CHINA	CNY
O-E	Shearvan Commercial (Shangai) Co., Ltd.	-	100	100	100	CHINA	CNY
O-E	ABC de Servicios S.A.S.	-	100	100	65	COLOMBIA	COP
O-E	Agencia de Seguros Falabella Ltda.	-	100	100	65.35	COLOMBIA	COP
O-E	Banco Falabella S.A.	-	100	100	68.879	COLOMBIA	COP
O-E	Digital Payments S.A.S.	-	100	100	100	COLOMBIA	COP
O-E	Falabella de Colombia S.A.S.	-	100	100	65	COLOMBIA	COP
O-E	Falabella Servicios S.A.S.	-	100	100	100	COLOMBIA	COP
O-E	Falabella.com S.A.S.	-	100	100	100	COLOMBIA	COP
O-E	Fondo de Capital Privado Mall Plaza De Colombia	-	53.052	53.052	53.052	COLOMBIA	COP
O-E	IKSO S.A.S.	-	100	100	100	COLOMBIA	COP
O-E	Inversiones Falabella de Colombia S.A.	-	100	100	100	COLOMBIA	COP
O-E	Mall Plaza Servicios S.A.S.	-	53.052	53.052	53.052	COLOMBIA	COP
O-E	Patrimonio Autónomo Centro Comercial Barranquilla	-	34.484	34.484	34.484	COLOMBIA	COP
O-E	Patrimonio Autónomo Centro Comercial Cartagena	-	53.052	53.052	53.052	COLOMBIA	COP
O-E	Patrimonio Autónomo Centro Comercial Manizales Dos	-	42.442	42.442	42.442	COLOMBIA	COP
O-E	Patrimonio Autónomo Holding Mall Plaza Ocho	-	53.052	53.052	-	COLOMBIA	COP
O-E	Patrimonio Autónomo Mall Plaza Cali	-	53.052	53.052	53.052	COLOMBIA	COP
O-E	Patrimonio Autónomo Mall Plaza Calima Holding	-	53.052	53.052	53.052	COLOMBIA	COP
O-E	Jade 1364 Gmbh & Co. 14. Verwaltungs Kg	-	100	100	100	GERMANY	EUR
O-E	Jade 1364. Gmbh	-	100	100	100	GERMANY	EUR
O-E	New Tin Linio I Gmbh	-	100	100	100	GERMANY	EUR
O-E	DP Factory S.A.U.	-	100	100	100	ARGENTINA	ARS
O-E	Falabella S.A.	-	100	100	100	ARGENTINA	ARS
O-E	Inversiones Falabella Argentina S.A.U.	-	100	100	100	ARGENTINA	ARS
O-E	Construdecor S.A.	-	100	100	100	BRAZIL	BRL
O-E	Construdecor Servicios Ltda.	-	100	100	100	BRAZIL	BRL
O-E	Lille Investimentos Inmobiliario Ltda.	-	100	100	100	BRAZIL	BRL
O-E	Sodimac Brasil Ltda.	-	100	100	100	BRAZIL	BRL
O-E	Tenerife Emprendimientos e Participacoes Ltda.	-	100	100	100	BRAZIL	BRL

(1) On April 2, 2025, the subsidiary Falabella Retail S.A. and Copec S.A. signed a Framework Agreement for the sale of the 65% interest that Falabella Retail S.A. held in the company Promotora Chilena de Café Colombia S.A., which develops the Juan Valdez franchise in Chile. The closing of the transaction, which considers the total transfer of Falabella Retail S.A.'s interest in the Juan Valdez operation in Chile, took place on February 27, 2026 (See Note 33).

Note 2 – Summary of Significant Accounting Policies (continued)

2.5. Basis for Consolidation of the Financial Statements (continued)

The subsidiaries included in the consolidation are detailed as follows (continued):

RUT	NAME SUBSIDIARY	OWNERSHIP PERCENTAGE				COUNTRY OF ORIGIN	FUNCTIONAL CURRENCY
		Sep-30-26 DIRECT %	Sep-30-26 INDIRECT %	Sep-30-26 TOTAL %	Dec-31-25 TOTAL %		
O-E	Falabella Corporate Services India Private Limited	-	100	100	100	INDIA	INR
O-E	Falabella Digital Labs India Private Limited.	-	100	100	100	INDIA	INR
O-E	Shearvan Purchasing India Privated Limited	-	100	100	100	INDIA	INR
O-E	Inverfal México S.A. de C.V.	-	100	100	100	MEXICO	MXN
O-E	Bazaya Mexico S.A. de R.L. De C.V.	-	100	100	100	MEXICO	MXN
O-E	Activo Inmobiliario Peruano S.A.A. (formerly Falabella Perú S.A.A.)	-	52.93	52.93	52.93	PERU	PEN
O-E	Banco Falabella Perú S.A.	-	99.759	99.759	99.759	PERU	PEN
O-E	Compañía San Juan S.A.C.	-	99.758	99.758	99.758	PERU	PEN
O-E	Contact Center Falabella S.A.C.	-	99.759	99.759	99.759	PERU	PEN
O-E	Corredores de Seguros Falabella S.A.C.	-	99.758	99.758	99.758	PERU	PEN
O-E	Digital Payments Perú S.A.C	-	100	100	100	PERU	PEN
O-E	Falabella Corporativo Perú S.A.C	-	99.759	99.759	99.759	PERU	PEN
O-E	Falabella Servicios Generales S.A.C.	-	99.759	99.759	99.759	PERU	PEN
O-E	Falabella Tecnología Perú S.A.C.	-	99.759	99.759	99.759	PERU	PEN
O-E	Falabella.com S.A.C.	-	100	100	100	PERU	PEN
O-E	Fazil Perú S.A.C.	-	100	100	100	PERU	PEN
O-E	Gemma Negocios S.A.C.	-	37.08	37.08	37.08	PERU	PEN
O-E	Gestiones Integrales de Servicios S.A.C.	-	99.15	99.15	99.15	PERU	PEN
O-E	Hipermercados Tottus Iquitos S.A.C.	-	99.758	99.758	99.758	PERU	PEN
O-E	Hipermercados Tottus Oriente S.A.	-	99.758	99.758	99.758	PERU	PEN
O-E	Hipermercados Tottus S.A.	-	99.758	99.758	99.758	PERU	PEN
O-E	Industrias Delta S.A.C.	-	99.758	99.758	99.758	PERU	PEN
O-E	Inmobiliaria Domel S.A.C.	-	99.758	99.758	99.758	PERU	PEN
O-E	Inmobiliaria Kainos S.A.C.	-	52.93	52.93	52.93	PERU	PEN
O-E	Inmobiliaria ISIC S.A.	-	98.39	98.39	98.39	PERU	PEN
O-E	Inverfal Perú S.A.A.	-	99.758	99.758	99.758	PERU	PEN
O-E	Inverperú Inmobiliaria S.A.A.	-	99.999	99.999	99.999	PERU	PEN
O-E	Inversiones Corporativas Beta S.A.C.	-	52.93	52.93	52.93	PERU	PEN
O-E	Inversiones Corporativas Gamma S.A.C.	-	52.93	52.93	52.93	PERU	PEN
O-E	Inversiones Falabella S.A.C.	-	99.758	99.758	99.758	PERU	PEN
O-E	Logística y Distribución S.A.C.	-	52.93	52.93	52.93	PERU	PEN
O-E	Mall Plaza Inmobiliaria S.A.	-	52.966	52.966	52.966	PERU	PEN
O-E	Mall Plaza Perú S.A.	-	52.97	52.97	52.97	PERU	PEN
O-E	Open Plaza S.A.C.	-	52.93	52.93	52.93	PERU	PEN
O-E	Open Plaza Corporativo Perú S.A.C	-	52.93	52.93	52.93	PERU	PEN
O-E	SAGA Falabella Oriente S.A.C.	-	97.799	97.799	97.799	PERU	PEN
O-E	SAGA Falabella S.A.	-	97.799	97.799	97.799	PERU	PEN
O-E	Salón Motor Plaza S.A.	-	53.052	53.052	53.052	PERU	PEN
O-E	Sodimac Perú Oriente S.A.C.	-	99.758	99.758	99.758	PERU	PEN
O-E	Tiendas del Mejoramiento del Hogar S.A.	-	99.758	99.758	99.758	PERU	PEN
O-E	Tierra Panie S.A.	-	52.966	52.966	52.966	PERU	PEN
O-E	Homecenter Sodimac S.A.	-	100	100	100	URUGUAY	UYU
O-E	Inversiones Falabella Uruguay S.A.	-	100	100	100	URUGUAY	UYU
O-E	Inversora Falken S.A.	-	100	100	100	URUGUAY	CLP
O-E	Josmir S.A.	-	100	100	100	URUGUAY	UYU

Note 2 – Summary of Significant Accounting Policies (continued)

2.5. Basis for Consolidation of the Financial Statements (continued)

The subsidiaries included in the consolidation are detailed as follows (continued):

RUT	NAME SUBSIDIARY	OWNERSHIP PERCENTAGE				COUNTRY OF ORIGIN	FUNCTIONAL CURRENCY
		Sep-30-26 DIRECT %	Sep-30-26 INDIRECT %	Sep-30-26 TOTAL %	Dec-31-25 TOTAL %		
O-E	Tever Corporation S.A.	-	100	100	100	URUGUAY	CLP
O-E	Falabella Delivery Ltd.	-	100	100	100	UNITED KINGDOM	CLP
O-E	Falabella Development Ltd.	-	100	100	100	UNITED KINGDOM	USD
O-E	Falabella Digital Business Ltd.	-	100	100	100	UNITED KINGDOM	CLP
O-E	Falabella Digital Ltd.	-	100	100	100	UNITED KINGDOM	CLP
O-E	Falabella Marketplace Ltd.	-	100	100	100	UNITED KINGDOM	CLP
O-E	Falabella Pay Ltd.	-	100	100	100	UNITED KINGDOM	CLP
O-E	Falabella USA, Inc.	-	-	-	100	UNITED STATES	USD

Subsidiaries of subsidiaries over which Falabella has control are included in the consolidation, even when at the final consolidated level they represent less than a 50% economic interest.

2.6. Conversion of Foreign Subsidiaries

In accordance with IAS 21, at the reporting date, the assets and liabilities of foreign subsidiaries whose functional currency is other than the Chilean peso are translated into the presentation currency of Falabella S.A. (the Chilean peso) at the exchange rate at the date of the statement of financial position, and their statements of profit or loss are translated at the average exchange rates of each month. Exchange differences arising from the translation are recorded in the “Other Reserves” account as a separate component of equity. Upon disposal of the foreign entity, the accumulated deferred amount recognized in equity relating to that particular foreign operation will be recognized in the statement of profit or loss.

Any goodwill arising from the acquisition of a foreign operation and any fair value adjustments to the carrying amounts of assets and liabilities arising from the acquisition are treated as assets and liabilities of the foreign operation in the functional currency of that entity and are translated into Chilean pesos at the closing exchange rate.

Since July 1, 2018, the economy of Argentina has been considered hyperinflationary in accordance with the criteria established in IAS 29 “Financial Reporting in Hyperinflationary Economies”. This determination was made on the basis of a series of qualitative and quantitative criteria, most notably the presence of a cumulative inflation rate exceeding 100% over the last three years.

Non-monetary items were restated from their origin and subsequently translated from the Argentine peso into the Chilean peso at the exchange rate at the date of the statement of financial position, in accordance with IAS 21 for hyperinflationary economies. Previously, the results of the Argentine subsidiaries were translated at the average exchange rate of each month, as is done for the translation of the results of the other subsidiaries operating in other countries whose economies are not considered hyperinflationary.

Considering that the functional and presentation currency of Falabella S.A. is not that of a hyperinflationary economy, in accordance with the guidelines established by IAS 29, the restatement of comparative years is not required in Falabella’s consolidated financial statements.

Note 2 – Summary of Significant Accounting Policies (continued)

2.7. Foreign Currency Conversion

Foreign currency is any currency other than the functional currency of an entity. Transactions in foreign currencies are initially recorded at the exchange rate of the entity's functional currency at the date of the transaction. Monetary assets and liabilities denominated in foreign currency are translated at the exchange rate of the functional currency at their settlement date or at the closing date of the statement of financial position. All differences arising from this translation are taken to profit or loss, with the exception of differences on foreign currency debt that provides a hedge of the net investment in a foreign entity and/or foreign currency assets and liabilities that form an integral part of the investment in foreign subsidiaries. These are taken directly to equity, to the "Other Reserves" account, until the disposal of the net investment, at which time they are recognized in profit or loss.

The exchange rates of foreign currencies and of the Unidad de Fomento (Chilean monetary unit indexed to the rate of inflation) against the Chilean peso as of September 30, 2026 and 2025 and as of December 31, 2025 are the following:

	Sep-30-26	Dec-31-25	Sep-30-25
US dollar (USD)	972.60	907.13	962.39
Peruvian new sol (PEN)	283.52	269.91	277.46
Argentine peso (ARS)	0.64	0.62	0.72
Uruguayan peso (UYU)	24.20	23.29	24.17
Euro (EUR)	1,102.72	1,066.58	1,131.16
Colombian peso (COP)	0.29	0.24	0.25
Brazilian real (BRL)	188.08	165.26	180.94
Indian rupee (INR)	10.15	10.10	10.84
Chinese yuan (CNY)	144.97	129.76	135.03
Unidad de Fomento (UF)	41,057.20	39,727.96	39,485.65
Mexican peso (MXN)	53.82	50.52	52.55
Pound sterling (GBP)	1,290.26	1,221.89	1,295.10

2.8. Financial Information by Operating Segment

Segment information is presented in accordance with IFRS 8 "Operating Segments", consistently with the internal reports that are regularly reviewed by Falabella's management for use in the decision-making process regarding the allocation of resources and the evaluation of the performance of each operating segment. Results attributed to geographic regions are based on the location of the respective businesses. Note 37 presents in detail the information requirements of IFRS 8, and the information on assets, liabilities and results by segment.

2.9. Investments in Associates

Associates are all entities over which the Company exercises significant influence but does not have control, which is generally accompanied by a shareholding of between 20% and 50% of the voting rights, in accordance with IAS 28 "Investments in Associates". Investments in associates are accounted for using the equity method and are initially recognized at cost. Investments in associates are presented in the statement of financial position together with the goodwill identified on the acquisition of the associate, net of any accumulated impairment loss.

Under the equity method, the investment in the associate is recorded in the statement of financial position at cost plus the Company's share of the increases or decreases in the equity of the associate. The statement of profit or loss reflects the Company's share of the results of the associate. When there has been a change recognized directly in the equity of the associate, the Company recognizes its share of that change and discloses it in the statement of changes in equity. The accounting policies of the associates are consistent with those used by the Company.

Note 2 – Summary of Significant Accounting Policies (continued)

2.10. Property, Plant and Equipment

Property, plant and equipment are recorded at cost and are presented net of accumulated depreciation and accumulated impairment losses, where applicable, except for land, which is not subject to depreciation.

Cost includes the acquisition price and all costs directly related to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management, as well as the initial estimate of the costs of dismantling, retiring or partially or totally removing the asset, and of restoring the site on which it is located, when they constitute an obligation for the Company. For construction in progress, cost includes directly related personnel expenses and other expenses of an operating nature attributable to the construction, as well as the finance costs related to external financing accrued during the construction period. The interest rate used to capitalize finance costs is that of the specific financing or, if none exists, the Company's average financing rate.

The costs of expansion, modernization or improvement that represent an increase in the productivity, capacity or efficiency, and therefore an extension of the useful life, of the assets are capitalized as an increase in the cost of the corresponding assets. Periodic maintenance, conservation and repair expenses are charged to profit or loss as a cost of the period in which they are incurred. An item of property, plant and equipment is derecognized upon its disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising from the derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the statement of profit or loss in the year in which the asset is derecognized.

Depreciation begins when the assets are available for use, i,e, when they are at the location and under the conditions necessary to operate in the manner foreseen by Management. Depreciation is calculated using the straight-line method over the estimated useful financial lives of assets, up to their residual amount. Estimated financial useful lives by category are detailed as follows:

Category	Range
Structural works	50 to 80 years
Exterior works	20 years
Furniture and fixtures	4 to 10 years
Fixtures and fittings	10 to 35 years
Machinery and equipment	2 to 20 years
Vehicles	5 to 7 years

Assets located on leased properties, structural works and fixtures are depreciated over the shorter of the term of the lease agreement, including contract renewals, and the estimated economic useful life of the corresponding category.

In addition, this item includes the "Right-of-use assets" arising from the application of IFRS 16, which are depreciated over the term of the respective lease agreements.

The probable residual values of the assets, useful lives and depreciation methods are reviewed at each reporting date and adjusted, if appropriate, as a change in estimate on a prospective basis.

Note 2 – Summary of Significant Accounting Policies (continued)

2.11. Investment Property

Investment property consists of real estate (land and buildings) held by Falabella to earn economic benefits derived from its lease or to obtain capital appreciation from holding it.

Falabella owns shopping centers in which it has its own stores and stores leased to third parties. In these cases, only the portion leased to third parties is considered investment property, and the Company's own stores are recognized as property, plant and equipment.

Investment property is initially recorded at cost, in the same way as property, plant and equipment, as described in section 2.10. Subsequent to initial measurement, the Company measures its investment property in operation at fair value, in accordance with the methodology detailed in Note 15, and it is not subject to depreciation.

Investment property under construction is measured at cost until it is put into operation. Once investment property enters into operation, it is measured at fair value.

Changes in the fair value of investment property (gains or losses) are recorded in the statement of profit or loss under "Other Gains (Losses)".

In addition, this item includes the "Right-of-use assets" arising from the application of IFRS 16.

2.12. Goodwill

At the date of transition to IFRS, the Company elected not to restate business combinations prior to that date, as permitted by IFRS 1.

Subsequent to adoption, goodwill represents the excess of the sum of the consideration transferred for the acquisition of an investment in a subsidiary or an associate over the fair value of the identifiable net assets at the acquisition date.

After initial recognition, goodwill is measured at cost less any accumulated impairment loss, where applicable.

Goodwill related to acquisitions of subsidiaries is tested for impairment annually. For impairment testing purposes, goodwill is allocated to the cash-generating units (or groups of cash-generating units, or "CGUs") that are expected to benefit from the synergies of a business combination.

Goodwill related to acquisitions of interests in associates is presented together with the respective investment under "Investments Accounted for Using the Equity Method" in the statement of financial position, and is tested for impairment together with the carrying amount of the investment in the associate when there are indicators of a potential loss of value.

The Company performs annual goodwill impairment tests as required by IFRS, and no impairment has been identified in the annual tests performed.

Note 2 – Summary of Significant Accounting Policies (continued)

2.13. Intangible assets

Intangible assets acquired separately are measured at acquisition cost. The cost of intangible assets acquired in a business combination is their fair value at the acquisition date. After initial recognition, intangible assets with finite useful lives are recorded at cost less any accumulated amortization and any accumulated impairment loss, where applicable. Internally generated intangible assets correspond to software developed for the Company's use. The costs associated with software development are capitalized when it is considered possible to complete its development, management has the intention and the ability to use the intangible asset in question, to use it or sell it, the expenditure attributable to the asset can be measured, and it has been determined that the intangible asset will generate future economic benefits. Research costs are taken directly to profit or loss.

Useful lives of intangible assets are evaluated as finite or indefinite, Intangible assets with finite lives are amortized linearly during their estimated useful financial lives, and they are evaluated whenever there is an indication of impairment. The amortization term and method for intangible assets with finite lives are reviewed at each reporting date, Changes resulting from these evaluations are treated prospectively as changes in the accounting estimates.

Intangible assets with indefinite useful lives are not amortized and are tested for impairment annually. The useful life of an intangible asset with an indefinite life is reviewed annually. Currently, given that trademarks have no expiration date and can be, and there is the intention that they will be, used indefinitely, the Company has determined to assign an indefinite useful life to certain trademarks acquired in business combinations. If appropriate, the change in the assessment of useful life from indefinite to finite is made on a prospective basis.

The Company performs annual impairment tests of intangible assets with indefinite useful lives as required by IFRS, and no impairment has been identified.

The estimated useful lives for each category of intangible asset are as follows:

Category	Range
Trademarks (acquired in business combinations)	Indefinite
Internally developed software	3 to 10 years
Patents, trademarks and other rights	5 to 10 years
Computer programs	3 to 10 years
Other intangible assets	5 to 10 years

2.14. Impairment of Non-Current Assets

At each reporting date, the Company assesses whether there are indicators that an asset may be impaired. If such indicators exist, or impairment is identified as a result of the annual impairment tests of goodwill on investments and of intangible assets with indefinite useful lives, the Company makes an estimate of the asset's recoverable amount. When the carrying amount of an asset exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. The recoverable amount is the higher of an asset's fair value less costs to sell and its value in use.

Note 2 – Summary of Significant Accounting Policies (continued)

2.15. Inventories

Inventories are recorded at the lower of cost and net realizable value. Costs include the purchase price plus the additional costs necessary to bring each product to its present location and condition, net of trade discounts and other rebates. Net realizable value is the estimated selling price in the ordinary course of business, less the estimated costs necessary to make the sale. Net realizable value is also measured in terms of obsolescence based on the particular characteristics of each inventory item. Cost is determined using the weighted average method.

2.16. Assets available for sale and discontinued operations

Non-current assets whose carrying amount will be recovered through a sale transaction and not through continuing use are classified as held for sale and discontinued operations. This condition is considered to be met only when the sale is highly probable and the asset is available for sale in its present condition.

As of September 30, 2026 and December 31, 2025, land and other properties that are held for sale are included.

These assets are measured at the lower of their carrying amount and realizable fair value.

2.17. Financial Instruments

Falabella recognizes financial assets and financial liabilities when it assumes the obligations or acquires the contractual rights thereto.

2.17.1. Financial Assets

2.17.1.1. Recognition, Measurement and Withdrawal of Financial Assets

Financial assets within the scope of IFRS 9 are classified at initial recognition as financial assets at fair value through profit or loss, financial assets measured at amortized cost and financial assets measured at fair value through other comprehensive income. Where permitted and appropriate, this designation is re-evaluated at the end of each financial period.

When financial instruments are initially recognized, they are measured at fair value, and the costs or income directly attributable to the transaction are recognized in profit or loss. Subsequently, financial assets are measured at fair value, except for loans and receivables and investments classified as held to maturity, which are measured at amortized cost using the effective interest method.

The adjustment of assets recorded at fair value is charged to profit or loss, except for available-for-sale investments, whose mark-to-market adjustment is recognized in a separate component of equity, net of the applicable deferred taxes.

Financial assets are derecognized when the rights to receive cash flows from them have expired or have been transferred and Falabella has transferred substantially all the risks and rewards of ownership.

Note 2 – Summary of Significant Accounting Policies (continued)

2.17. Financial Instruments (continued)

2.17.1. Financial Assets (continued)

2.17.1.2. Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand, bank balances, short-term deposits with an original maturity of three months or less, and other highly liquid short-term investments that are readily convertible to cash and subject to an insignificant risk of changes in value.

In the statement of cash flows, cash-generating activities are classified as follows:

- Operating activities: these are the activities that constitute the main source of ordinary income and expenses of the businesses of the subsidiaries, as well as the activities that cannot be classified as investing or financing activities.

- Investing activities: those involving the acquisition, sale or disposal by other means of non-current assets and other investments not included in cash and cash equivalents.

- Financing activities: activities that result in changes in the size and composition of equity and of financial liabilities.

2.17.1.3. Impairment of Financial Assets

At each reporting date, the Company assesses whether a financial asset or group of financial assets is impaired.

The main financial assets subject to impairment as a result of contractual default by the counterparty are the assets recorded at amortized cost (loans and receivables).

IFRS 9 requires that expected credit losses on loans and receivables be recorded either on a twelve-month basis or over the total remaining months of the life of the loan.

For “Loans and accounts receivable from customers” for the Banking Businesses, Falabella applies a three-phase approach to measure expected losses.

Under this approach, receivables move through the following categories, which are based on the change in credit risk since the initial recognition of the financial asset:

- **Allowance category 1:**

This category includes all those financial assets for which there has been no significant increase in credit risk since initial recognition and that have no objective evidence of impairment. In this category, the portion of expected credit losses arising from possible default events within the twelve months following the date of the financial statements is recognized.

Note 2 – Summary of Significant Accounting Policies (continued)

2.17. Financial Instruments (continued)

2.17.1. Financial Assets (continued)

2.17.1.3. Impairment of Financial Assets (continued)

- **Allowance category 2:**

This stage includes all those financial assets for which there is a significant increase in credit risk since initial recognition and that have no objective evidence of impairment. In this category, the portion of expected credit losses arising from possible default events over the entire life of the financial instrument is recognized.

To define whether there is a significant increase in credit risk, quantitative and qualitative metrics are considered. As for the quantitative metric, we analyze whether there is an increase in the probability of default at twelve months of the operation, since its initial recognition, In terms of the qualitative metric, it is considered whether it has arrears in payments (arrears) From day 30 through day 89.

- **Allowance category 3:**

In this stage, a financial asset is considered impaired when one or more objective impairment events have occurred that have a detrimental impact on the expected future cash flows of that asset. In this stage, arrears of ninety days or more are considered, among others, as objective evidence of impairment. In this category, the portion of expected credit losses arising from possible default events over the entire remaining life of the financial instrument is recognized.

The estimate of expected credit losses consists of calculating the probability of default (PD), the exposure at default (EAD) and a loss given default factor (LGD). The calculation considers internal information from each of our banks, with at least five years of history.

PD is the probability that a financial asset will reach default status within a given time horizon. The calculation methodology corresponds to a non-parametric technique, which includes a forward-looking view in two respects. On the one hand, by grouping financial assets by risk level using a statistical probability-of-default model for each customer and, on the other hand, through a forward-looking model that provides estimates of the future portfolio considering the economic environment, using variables such as gross domestic product, consumer price index and unemployment rate. From the calculation, marginal probabilities of default are obtained for each month from the time of measurement and for the entire residual term of the financial asset. Then, if the financial asset is in “Category 1”, the twelve-month probabilities are applied, and if it is in “Category 2”, the probabilities for the entire remaining life of the loan are applied.

LGD corresponds to the percentage of non-recovery of balances in default. The calculation methodology uses internal information from each of our banks with at least five years of recovery history. The recovery rate is calculated as the proportion of recovered cash flows, net of recovery costs and discounted at the original effective interest rate of the financial asset, relative to the balance of financial assets in default.

Note 2 – Summary of Significant Accounting Policies (continued)

2.17. Financial Instruments (continued)

2.17.1. Financial Assets (continued)

2.17.1.3. Impairment of Financial Assets (continued)

Finally, EAD is the amount exposed at default. For products with a contingent balance, a credit conversion factor (CCF) is applied that estimates the amount that the customer's balance will reach at the time of default.

The amount of the loss is measured as the difference between the carrying amount of the asset and the present value of estimated future cash flows, discounted at the financial asset's original effective interest rate, that is, the effective interest rate computed at initial recognition. The carrying amount of the asset is reduced through the use of an allowance account.

For the receivables of the Non-Banking Businesses, Falabella applies the simplified approach established by IFRS 9 to record the allowance for expected losses. For this purpose, a provision matrix has been established that is based on historical credit loss experience, adjusted for forward-looking factors specific to the debtors and the economic environment in which the Falabella companies operate.

Loans and receivables are written-off when, based on the information available, it is concluded that no cash flows will be obtained from related borrowing, and provided that all instances of collection have been exhausted. That is, when a receivable is written-off, it is considered uncollectible. In addition, the collection of written-off receivables is based on different collection actions by specialized companies, which use means such as phone calls, letters, field collectors and legal processes, among others.

If, in a subsequent period, the amount of the impairment loss decreases and the decrease can be objectively related to an event occurring after the impairment was recognized, the previously recognized impairment loss is reversed. Any subsequent reversal of an impairment loss is recognized in profit or loss, to the extent that the carrying amount of the asset does not exceed its amortized cost at the reversal date.

The methodology for calculating impairment allowances has not changed significantly during the reporting period.

2.17.2.1. Recognition, Measurement and Withdrawal of Financial Liabilities

All obligations and borrowings from the public and from financial institutions are initially recognized at fair value, net of the transaction costs incurred. After initial recognition, interest-bearing obligations and borrowings are subsequently measured at amortized cost, recognizing in profit or loss any premium or discount on placement over the term of the respective debt, using the effective interest method, unless they are designated as hedged items in a fair value hedge.

Financial liabilities are derecognized when the obligations specified in the contracts are discharged, expire or are waived.

Note 2 – Summary of Significant Accounting Policies (continued)

2.17. Financial Instruments (continued)

2.17.3. Financial Derivatives and Hedge Instruments

The Company uses derivative financial instruments, such as currency forward contracts and swaps, to hedge its risks associated with fluctuations in interest rates and exchange rates. Such derivative financial instruments are initially recognized at fair value on the date on which the derivative contract is entered into and are subsequently remeasured at fair value on an ongoing basis. Any gain or loss arising from changes in the fair value of derivatives during the period that do not qualify for hedge accounting is taken directly to the statement of profit or loss.

2.17.4. Offsetting of Financial Instruments

Financial assets and liabilities are offset and the net amount is reported in the consolidated statement of financial position if, and only if, at the date of the statement of financial position there is a legally enforceable right to receive or settle the net amount, together with the intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

2.18. Leases

IFRS 16 introduces a single lease accounting model and requires a lessee to recognize the assets and liabilities of all leases with a term of more than 12 months. A lessee is required to recognize a “right-of-use asset” representing its right to use the underlying leased asset and a “lease liability” representing its obligation to make lease payments.

A lease is a contract, or part of a contract, that conveys the right to use an asset for a period of time in exchange for consideration, in which substantially all the risks inherent in ownership of the underlying asset may or may not be transferred.

Right of use assets are presented within the item "Property, plant and equipment" or in the item "Investment property" and liabilities are presented in "Leasing liabilities" in the statement of financial position.

Contingent lease payments are recognized as an expense in the period in which their payment becomes probable.

The Company has carried out certain sale and leaseback transactions, which qualify as leases. The gains or losses arising from the initial sale of the assets are deferred over the lease term.

2.19. Provisions

Provisions are recorded when the Company has a legal or implied obligation as a result of a past event, it is likely that a payment will be required to settle the obligation, and the amount can be reliably estimated.

Provisions are discounted to present value if the effect of discounting is estimated to be significant.

In addition, provisions for expected losses on the unused portion of credit lines granted are presented under this item, as required by IFRS 9.

Note 2 – Summary of Significant Accounting Policies (continued)

2.20. Liabilities for technical reserves and claims payable

The subsidiary C.F. Seguros de Vida S.A. has recorded unexpired risk reserves, mathematical life reserves (technical reserves) and provisions for claims payable. The Company has also recorded assets equivalent to the participation of reinsurers in each of these technical reserves, as a result of the risks assumed.

Assets and liabilities are disclosed in "Other non-financial assets" and "Other non-financial liabilities" in the statement of financial position.

2.21. Minimum Dividend

In accordance with Article 79 of Law No. 18,046, corporations in Chile must distribute annually as a dividend to their shareholders at least 30% of the net distributable profits of each year. By virtue of the legal obligation to which the Company is subject, an equivalent liability has been recorded, which also includes the minimum dividend portion of subsidiaries that are publicly held corporations in which there are non-controlling interests. This liability is recorded under “Trade and Other Payables, Current” as of December of each year, and the movement for the year is recorded in the Statement of Changes in Equity in the line “Increase (decrease) due to transfers and other changes”.

2.22. Defined Employee Benefits Plans

The Company provides certain short-term benefits to its employees in addition to remuneration, such as bonuses, vacations and holiday bonuses. In addition, the Company operates certain defined benefit plans with a portion of its employees. The cost of providing benefits under the defined benefit plans is determined separately for each plan in accordance with IAS 19 “Employee Benefits”. The employee benefit liability represents the present value of the obligations under the plans, which are discounted using interest rates of government bonds denominated in the currency in which the benefits will be paid and that have maturities similar to the duration of the respective obligations.

Actuarial gains or losses related to experience adjustments and changes in variables are recognized in “Other Comprehensive Income” and form part of the balance of “Other Reserves” within equity.

2.23. Revenue recognition

Revenue is recognized at an amount that reflects the consideration received or receivable to which the entity is entitled in exchange for transferring goods or services to a customer. The entity has analyzed and taken into consideration all relevant facts and circumstances when applying each step of the model established by IFRS 15 to its contracts with customers: identifying the contract, identifying the performance obligations, determining the transaction price, allocating the price and recognizing revenue.

Revenue is measured at the fair value of the consideration received, excluding discounts, rebates and other sales taxes. The following specific recognition criteria must also be met before revenue is recognized:

- **Sale of goods**

Revenue from the sale of goods is recognized when the significant risks and rewards of ownership of the goods have been transferred to the buyer, which generally occurs upon physical delivery of the goods.

Note 2 – Summary of Significant Accounting Policies (continued)

2.23. Revenue recognition (continued)

- **Rendering of services (includes commissions for banking services)**

Revenue is recognized according to the stage of completion. When the outcome of the contract cannot be reliably measured, revenue is recognized only to the extent that the expenses incurred are recoverable.

- **Interest income**

Interest income related to the Financial Retail businesses is recognized as interest accrues, using the effective interest method. The Company ceases to recognize income when it considers its recoverability unlikely, which generally occurs at 90 days past due.

- **Lease income**

Lease income is recognized on an accrual basis, except for the minimum income arising from the lease of investment property, which is recognized on a straight-line basis over the term of the lease agreement.

- **Sales on behalf of third parties**

In cases in which the Company acts as a representative, agent or broker in the sale of goods or services produced by other agents, revenue is recorded on a net basis. That is, only the commission or share received is recorded as revenue. To establish the status of agent, consideration is given to whether the product is explicitly sold in the name of the supplier, whether or not the risks of and responsibility for the product are assumed, and the setting of selling prices.

2.24. Cost of sales

Cost of sales mainly includes the acquisition cost of the products sold and other costs incurred to bring inventories to the locations and conditions necessary for their sale. These costs mainly include acquisition costs net of discounts obtained, non-recoverable import expenses and duties, insurance and transportation of the products to the distribution centers.

Cost of sales also includes the cost of operating and maintaining Falabella's investment property.

For the banking subsidiaries, costs include interest and indexation expenses and commission expenses, as well as credit risk allowances, which are presented on separate lines in the banking businesses section of the statement of comprehensive income.

2.25. Income Tax

2.25.1. Income Tax

Tax assets and liabilities are measured at the amount expected to be recovered from or paid to the tax authorities of each country. The tax rates and tax laws used to compute the amount are those enacted at the date of the statement of financial position. Income tax related to items recognized directly in equity is recognized in equity and not in the statement of profit or loss.

Note 2 – Summary of Significant Accounting Policies (continued)

2.25. Income Tax (continued)

2.25.2. Deferred Tax

Deferred tax is calculated on temporary differences at each reporting date between the tax base of assets and liabilities and their carrying amounts for financial reporting purposes. Deferred tax assets are recognized for all deductible temporary differences, including tax losses, to the extent that it is probable that taxable profits will be available against which the deductible temporary differences and the carryforward of unused tax credits and unused tax losses can be recovered.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the deferred tax asset to be utilized. Deferred tax related to items recorded directly in equity is recognized in equity and not in the statement of profit or loss.

Deferred tax assets and deferred tax liabilities are presented net in the statement of financial position if there is a legally enforceable right to offset tax assets against tax liabilities and the deferred tax relates to the same entity and the same tax authority.

2.26. Deferred Income

The Company records deferred income for various transactions for which it receives cash but for which the conditions for revenue recognition described in section 2.23 above have not been met, such as advance payments for services in the process of being rendered, sales of products for which dispatch has not occurred, gift cards and cash received upfront upon the issuance of lease agreements for Falabella's investment property. In addition, the portion of the sale associated with the subsequent delivery of products under customer loyalty programs is recognized as deferred income.

Deferred income from loyalty programs is recognized at the market value of the benefits granted to customers, adjusted for the historical experience of their expiration. Deferred income is presented under "Other Non-Financial Liabilities" in the statement of financial position.

2.27. Estimates, Judgment and Key Assumptions

The key assumptions concerning the future and other key sources of estimation uncertainty at the date of the statement of financial position that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities are set out below:

- Fair value of Investment Property

Determining the fair value of investment property involves judgments and assumptions that could be affected if circumstances change. Note 15 sets out the methodology for determining fair value and the main parameters and indicators considered.

Note 2 – Summary of Significant Accounting Policies (continued)

2.27. Estimates, Judgment and Key Assumptions (continued)

- Useful lives and residual values of Intangible Assets and Property, Plant and Equipment

Determining the useful lives and residual values of the components of intangible assets with finite useful lives and of property, plant and equipment involves judgments and assumptions that could be affected if circumstances change. Management reviews these assumptions periodically and adjusts them on a prospective basis if any change is identified.

- Impairment of Goodwill and Intangible Assets with indefinite useful lives

The Company determines annually whether goodwill and intangible assets with indefinite useful lives are impaired. This test requires an estimate of the value in use of the cash-generating units to which the goodwill and the intangible assets with indefinite useful lives are associated. Estimating value in use requires management to make an estimate of the expected future cash flows of the cash-generating unit (or group of CGUs) and also to choose an appropriate discount rate to calculate the present value of those cash flows.

- Deferred Tax Assets

Deferred tax assets are recognized for all deductible temporary differences between the financial and tax bases of assets and liabilities and for unused tax losses, to the extent that it is probable that taxable profits will be available against which the losses can be used and there are sufficient taxable temporary differences to absorb them. Significant judgment is required from management to determine the amount of deferred tax assets that can be recognized, based on the probable timing and level of projected taxable profits.

- Employee Benefits

The cost of employee benefits that qualify as defined benefit plans in accordance with IAS 19 “Employee Benefits” is determined using actuarial valuations. The actuarial valuation involves assumptions regarding discount rates, future salary increases, employee turnover rates and mortality rates, among others. Due to the long-term nature of these plans, such estimates are subject to a significant degree of uncertainty.

- Fair value of Assets and Liabilities

In certain cases, IFRS require assets and liabilities to be recorded at fair value. Fair value is defined as the price that would be received to sell an asset or the price paid to transfer a liability in an orderly transaction between market participants at the measurement date (exit price). When measuring fair value, the Company takes into account the characteristics of the asset or liability in the same way that market participants would take them into account when pricing that asset or liability at the measurement date. The basis for measuring assets and liabilities at fair value is the prevailing prices in active markets. In their absence, the Company estimates those values based on the best information available, including the use of models or other valuation techniques.

Note 2 – Summary of Significant Accounting Policies (continued)

2.27. Estimates, Judgment and Key Assumptions (continued)

- Fair value of Assets and Liabilities (continued)

The assets and liabilities that are measured at fair value in the statement of financial position are financial instruments and investment property. The market value of financial liabilities is disclosed in a note to the financial statements (Note 35). Fair value is determined by applying the following hierarchies:

- **Level 1:** Quoted price (not adjusted) in an active market for identical assets and liabilities.
- **Level 2:** Inputs other than the quoted prices included in Level 1 that are observable for assets and liabilities, either directly (i.e., as a price) or indirectly (i.e., derived from a price).
- **Level 3:** Inputs for assets or liabilities that are not based on observable market data (unobservable inputs).

- Allowance for loan losses

The Company records allowances for loan losses based on the requirements of IFRS 9 (2.17.1,3).

- Obsolete Inventory

The Company records provisions for obsolete inventory based on the specific characteristics of each inventory item, based on turnover levels. This provision is reviewed at each reporting date.

- Customer Loyalty Programs

The Company has loyalty programs for the use of its credit card, through which “points” redeemable for products within a given period of time are granted. The credits granted in sales transactions are recorded as a separate component of the sale, in the same way as the recording of the sale of products pending dispatch, in accordance with IFRS 15. They are recorded as deferred income at the market value of the points granted, adjusted for the estimated rate of non-redemption due to expiration of the benefit. The estimated rate of non-redemption due to expiration is determined using historical statistics on the expiration of unredeemed points.

Although these estimates have been made on the basis of the best information available at the date of issuance of these consolidated financial statements, it is possible that events that may take place in the future could require them to be modified (upward or downward) in subsequent periods, which would be done prospectively, recognizing the effects of the change in estimate in the corresponding future consolidated financial statements.

Note 2 – Summary of Significant Accounting Policies (continued)

2.28. New accounting pronouncements (IFRS and Interpretations by the IFRS Interpretations Committee)

The improvements and amendments to IFRS, as well as the interpretations that are most significant for the Company and that have been published in the period, are detailed below. As of the date of these financial statements, these standards are not yet effective and the Company has not applied them early:

a) Improvements and Amendments:

	Improvements and Amendments	Effective date
IFRS 18	Presentation and Disclosure in Financial Statements	January 1, 2027
Amendment to IAS 28	Fair Value Option for Investments in Associates and Joint Ventures	January 1, 2027

IFRS 18 "Presentation and Disclosure in Financial Statements"

On April 9, 2024, the IASB published IFRS 18 "Presentation and Disclosures in Financial Statements" which will replace IAS 1 "Presentation of Financial Statements".

IFRS 18 applies to all financial statements that are prepared and presented in accordance with IFRS.

The main changes in the new standard compared with the previous requirements of IAS 1 comprise:

- The introduction of defined categories and subtotals in the statement of profit or loss, which provide additional relevant information and a structure for the statement of profit or loss that is more comparable between entities.
- The introduction of requirements to improve aggregation and disaggregation, which provide additional relevant information and ensure that material information is disclosed.
- The introduction of disclosures about management-defined performance measures, aimed at transparency and discipline in the use of such measures, and disclosed in a single location.

The Company is assessing the impact that the aforementioned standard could have.

Amendment to IAS 28 "Fair Value Option for Investments in Associates and Joint Ventures"

On September 26, 2026, the IASB issued an amendment to IAS 28 "Fair Value Option for Investments in Associates and Joint Ventures".

The amendment clarifies which entities may apply the fair value measurement option for investments in associates and joint ventures instead of the equity method. The amendment seeks to eliminate divergence in practice and to align the application of IAS 28 with the new classification requirements introduced by IFRS 18.

The Company is assessing the impact that the aforementioned amendment to the standard could have.

Note 3 – Cash and Cash Equivalents

Consolidated cash and cash equivalents consist of the following items:

	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Total consolidated cash and cash equivalents	**2,878,946,653**	**2,912,135,353**
Cash and cash equivalents – Non-Banking Businesses	1,444,316,166	1,584,721,242
Cash and cash equivalents – Banking Businesses	1,434,630,487	1,327,414,111

a) Information on Cash and Cash Equivalents – Non-Banking Businesses

Classes of cash and cash equivalents	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Cash on hand	43,766,093	67,088,823
Bank balances	274,748,629	311,840,444
Term deposits	741,494,841	714,592,323
Repurchase agreements	881,975	2,978,994
Mutual funds	383,424,628	488,220,658
Total	**1,444,316,166**	**1,584,721,242**

Information on Cash and Cash Equivalents by Currency – Non-Banking Businesses

Currency	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Chilean pesos	792,617,873	864,257,891
US dollars	34,719,468	40,246,773
Euros	301,857	114,152
Argentine pesos	1,867,604	6,241,923
Peruvian nuevos soles	465,907,687	450,121,097
Colombian pesos	126,870,254	199,126,825
Chinese yuan	1,426,905	1,818,657
Rupee	15,129,551	13,110,959
Uruguayan pesos	4,133,276	5,528,965
Mexican pesos	96,719	104,980
Brazilian reais	1,216,589	3,951,719
Pounds sterling	28,383	97,301
Total	**1,444,316,166**	**1,584,721,242**

b) Information on Cash and Cash Equivalents of the Banking Businesses

Classes of cash and cash equivalents	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Cash on hand	171,635,968	171,322,794
Bank balances	503,882,927	404,605,305
Time deposits	81,841,379	149,060,335
Cash and bank deposits	**757,360,274**	**724,988,434**
Highly liquid financial instruments [1]	691,696,333	594,023,431
Transactions pending settlement, net (b.1)	(14,426,120)	8,402,246
Total	**1,434,630,487**	**1,327,414,111**

[1] Corresponds mainly to deposits and funds managed by third parties with maturities of less than 90 days. As of September 30, 2026 and December 31, 2025, ThCh$ 539,262,147 and ThCh$ 473,622,678, respectively, are included, corresponding to Financial assets at fair value through other comprehensive income. In addition, as of September 30, 2026 and December 31, 2025, ThCh$ 119,237,400 and ThCh$ 110,801,800, respectively, of Financial assets through profit or loss, and ThCh$ 33,196,786 and ThCh$ 9,598,953, respectively, of Receivables under resale agreements and securities borrowing, are included.

Note 3 – Cash and Cash Equivalents (continued)

Information on Cash and Cash Equivalents by Currency of the Banking Businesses

Currency	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Chilean pesos	1,165,412,271	1,010,506,811
US dollars	94,312,424	231,544,348
Peruvian nuevos soles	110,884,965	39,481,686
Colombian pesos	64,020,827	45,881,266
Total	**1,434,630,487**	**1,327,414,111**

b.1) Transactions pending settlement, net

Transactions pending settlement correspond to transactions in which only the settlement is pending, normally within 12 or 24 business hours. At the end of each period, these transactions are presented as follows:

Detail of transactions pending settlement	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Documents held by other banks (swap)	5,561,092	6,248,580
Funds transfers in progress receivable	77,813,509	58,774,919
Subtotal assets	**83,374,601**	**65,023,499**
Funds transfers in progress payable	(97,800,721)	(56,621,253)
Subtotal liabilities	**(97,800,721)**	**(56,621,253)**
Transactions pending settlement, net	**(14,426,120)**	**8,402,246**

Note 4 – Other Current and Non-Current Financial Assets

This category includes the following financial assets of the Non-Banking Businesses.

Detail of Other Financial Assets	Current		Non-current	
	Sep-30-26 ThCh$	Dec-31-25 ThCh$	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Held for trading				
Derivative instruments (non-hedging)	11,104,545	132,497	-	158,553
Funds with restriction	13,512,956	16,143,178	-	-
Time deposits	54,860,784	-	-	-
Investments in bonds	12,988,050	10,716,238	32,388,559	24,014,484
Other	-	136,540	21,140,699	21,068,767
Subtotal of fair value through profit and loss	**92,466,335**	**27,128,453**	**53,529,258**	**45,241,804**
Fair value through equity				
Hedging assets	7,526,769	72,289	239,073,470	185,366,237
Subtotal fair value through equity	**7,526,769**	**72,289**	**239,073,470**	**185,366,237**
Total other financial assets	**99,993,104**	**27,200,742**	**292,602,728**	**230,608,041**

The Company takes positions in derivative financial instruments with counterparties that have a minimum risk rating level and that are subject to a credit analysis before any transaction is entered into. Such analyses are required under the internal procedures established by the Company.

The instruments used correspond to swap contracts and currency, interest rate and/or inflation forward contracts. The Company has valuation models that are applied to determine the market value of the derivatives. The valuation methodology used includes pricing models using present value calculations. These models require financial market data for their calculation, which are obtained through publicly and privately accessible information platforms. The information required for the calculation mainly includes spot and forward exchange rates and interest rate curves.

Note 5 – Other Current and Non-Current Non-Financial Assets

This category includes the following non-financial assets of the Non-Banking Businesses.

Detail of Other Current Non-Financial Assets	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Advertising contracts	452,278	61,159
Prepaid rent	8,875,593	7,086,907
VAT	63,421,435	66,964,591
Software maintenance contract	16,711,794	17,864,853
Insurance policies	3,453,807	7,570,175
Guarantee deposits	1,917,194	1,998,488
Assets for remaining coverage and incurred claims	3,509,312	3,497,425
Early settlement bonuses	3,615,078	2,978,005
Recoverable taxes	10,091,220	7,347,789
Advances granted	18,039,636	13,882,908
Other	4,050,085	277,602
Total other current non-financial assets	**134,137,432**	**129,529,902**

Detail of Other Non-Current Non-Financial Assets	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Guarantees	3,911,204	3,310,024
Early settlement bonuses	3,377,458	1,799,990
Prepaid rent	39,653,335	28,633,554
Recoverable taxes	22,228,627	24,548,153
Other receivables	6,830	63,003
Prepaid expenses	857,784	1,342,075
Advances granted [1]	226,804,225	15,998
Assets for remaining coverage and incurred claims	1,991,235	4,232,334
Total other non-current non-financial assets	**298,830,698**	**63,945,131**

[1] As of September 30, 2026, includes ThCh$ 226,790,410 corresponding to an advance for the purchase of the fiduciary rights (derechos fiduciarios) of eight (8) autonomous trusts (Patrimonios Autónomos) that own or lease the properties where the same number of shopping centers operate under the "Gran Plaza" brand in Colombia. Control over the respective autonomous trusts was obtained on October 1, 2026, as described in Note 42.

Note 6 – Trade and Other Receivables

The composition of the Company's net trade receivables is as follows:

	Sep-30-26 ThCh$	Dec-31-25 ThCh$
a) Non-Banking Businesses		
Trade and other current receivables	419,201,986	476,643,518
Trade and other non-current receivables	76,844,617	71,112,179
b) Banking Businesses		
Loans and accounts receivable from customers	7,451,079,663	6,809,407,557
Total	**7,947,126,266**	**7,357,163,254**

a) The detail of the Non-Banking Businesses' Current and Non-Current Trade and Other Receivables is as follows:

	Current		Non-current	
	Sep-30-26 ThCh$	Dec-31-25 ThCh$	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Trade receivables	296,817,178	328,395,053	-	-
Allowance for doubtful receivables	(16,476,425)	(14,958,488)	-	-
Subtotal trade receivables, net	**280,340,753**	**313,436,565**	**-**	**-**
Notes receivable	85,391,707	122,447,428	37,752,315	38,405,789
Allowance for doubtful receivables	(4,682,402)	(4,290,605)	(2,509)	(16,073)
Subtotal notes receivable, net	**80,709,305**	**118,156,823**	**37,749,806**	**38,389,716**
Sundry receivables [1]	60,146,706	46,669,355	39,094,811	32,722,463
Allowance for doubtful receivables	(1,994,778)	(1,619,225)	-	-
Subtotal sundry receivables, net	**58,151,928**	**45,050,130**	**39,094,811**	**32,722,463**
Total trade and other receivables	**419,201,986**	**476,643,518**	**76,844,617**	**71,112,179**

[1] As of September 30, 2026 and December 31, 2025, includes as non-current ThCh$ 37,509,029 and ThCh$ 31,041,955, respectively, corresponding to advances granted for the exercise of a purchase option in a project of a Mallplaza subsidiary. On June 29, 2022, Mallplaza exercised its option to withdraw from participating in the project, as established in the contract, and is entitled to the restitution of the advances granted (See Note 38.a.3).

Note 6 – Trade and Other Receivables (continued)

The Non-Banking Businesses' Trade and Other Receivables consist mainly of lease receivables from the real estate business, receivables from sales to companies, generated mainly in the home improvement business, and receivables from the credit card operators with which the department store, home improvement and supermarket businesses operate.

The Non-Banking Businesses' Trade and Other Receivables are written off when, based on all available information, it is concluded that no cash flows will be obtained from the recorded loan, it being crucial that all collection instances have been exhausted without positive results. Write-offs of the Non-Banking Businesses are not significant.

b) The composition of the Banking Businesses' Loans and Accounts Receivable from Customers is as follows:

	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Loans and accounts receivable from customers	7,945,490,351	7,245,000,670
Allowance for doubtful receivables	(494,410,688)	(435,593,113)
Total loans and accounts receivable from customers	**7,451,079,663**	**6,809,407,557**

The main types of guarantees held by the banking business are mortgages, CORFO guarantees for university student loans, state-guaranteed university student loans (CRUGE) and vehicle pledges.

c) The composition of Loans and Accounts Receivable and their allowances by category, within the Banking Businesses' Loans and Accounts Receivable from Customers, is as follows:

	Assets before allowances		Allowances recorded		Total, net	
	Sep-30-26 ThCh$	Dec-31-25 ThCh$	Sep-30-26 ThCh$	Dec-31-25 ThCh$	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Loans and accounts receivable from customers - Commercial	84,068,973	77,606,709	(2,021,067)	(1,291,738)	82,047,906	76,314,971
Loans and accounts receivable from customers - Housing	839,697,833	715,703,369	(18,077,016)	(17,467,294)	821,620,817	698,236,075
Consumer Loans	*2,437,637,782*	*2,042,553,186*	*(172,294,523)*	*(147,775,750)*	*2,265,343,259*	*1,894,777,436*
Credit Card Debtors	*4,584,085,763*	*4,409,137,406*	*(302,018,082)*	*(269,058,331)*	*4,282,067,681*	*4,140,079,075*
Loans and accounts receivable from customers - Consumption	7,021,723,545	6,451,690,592	(474,312,605)	(416,834,081)	6,547,410,940	6,034,856,511
Total loans and accounts receivable from customers	**7,945,490,351**	**7,245,000,670**	**(494,410,688)**	**(435,593,113)**	**7,451,079,663**	**6,809,407,557**

d) Maturity analysis

At the end of each period, the aging analysis of the Non-Banking Businesses' Current and Non-Current Trade and Other Receivables, before allowances, is as follows:

	Total	Not yet due	Past due				
			<30 days	30–60 days	60–90 days	90–120 days	>120 days
Sep-30-26	**519,202,717**	372,097,740	57,459,207	13,266,430	8,869,328	3,703,300	63,806,712
Dec-31-25	**568,640,088**	417,802,773	62,832,692	25,163,856	4,923,798	3,208,944	54,708,025

At the end of each period, the aging analysis of the Banking Businesses' Loans and Accounts Receivable from Customers, before allowances, is as follows:

	Total	Not yet due	Past due				
			<30 days	30–60 days	60–90 days	90–120 days	>120 days
Sep-30-26	**7,945,490,351**	7,075,773,844	355,924,030	126,986,989	120,026,981	88,371,897	178,406,610
Dec-31-25	**7,245,000,670**	6,530,807,577	235,398,280	120,198,470	112,430,192	85,619,550	160,546,601

Note 6 – Trade and Other Receivables (continued)

d) Aging analysis (continued)

Falabella uses models (such as Behavior Score) to classify the risk of each customer. Different score groups are used according to the actions taken on the portfolio. In addition, the entire customer portfolio is permanently reviewed with respect to its external behavior (returned checks and delinquency).

e) Changes in the impairment allowance:

The following table shows the evolution of the impairment allowances for the Non-Banking Businesses' portfolio:

Changes in the impairment allowance – Trade and other receivables	Separate Impairment		Total
	Current ThCh$	Non-current ThCh$	ThCh$
Balance as of January 1, 2026	**20,868,318**	**16,073**	**20,884,391**
Expense for the period	5,883,828	20,935	5,904,763
Amount used (less)	(2,885,619)	(34,499)	(2,920,118)
Reversal of unused amounts	(1,106,570)	-	(1,106,570)
Translation adjustment	393,648	-	393,648
Balance as of September 30, 2026	**23,153,605**	**2,509**	**23,156,114**
Balance as of January 1, 2025	**30,321,252**	**8,807**	**30,330,059**
Expense for the year	8,803,836	16,046	8,819,882
Amount used (less)	(6,717,399)	(8,780)	(6,726,179)
Reversal of unused amounts	(11,336,853)	-	(11,336,853)
Translation adjustment	(202,518)	-	(202,518)
Balance as of December 31, 2025	**20,868,318**	**16,073**	**20,884,391**

The following table shows the evolution of the impairment allowances for the Banking Businesses' portfolio:

Changes in the impairment allowance – Loans and accounts receivable from customers	Group Impairment ThCh$
Balance as of January 1, 2026	**435,593,113**
Expense for the period	723,889,153
Amount used (less)	(398,525,626)
Reversal of unused amounts	(282,514,579)
Translation adjustment	15,968,627
Balance as of September 30, 2026	**494,410,688**
Balance as of January 1, 2025	**365,477,795**
Expense for the year	734,361,855
Amount used (less)	(457,641,793)
Reversal of unused amounts	(208,772,480)
Translation adjustment	2,167,736
Balance as of December 31, 2025	**435,593,113**

The Company is not exposed to risks associated with credit concentrations. This is mainly explained by the fragmentation of Falabella's customer portfolio as of September 30, 2026 and December 31, 2025.

Note 7 – Related Company Receivables and Payables

a) Receivables, current

Company RUT	Company name	Country of origin	Nature of relationship	Current		Type Currency
				Sep-30-26 ThCh$	Dec-31-25 ThCh$	
0-E	Loans to executives (Ver Nota 23.d)	Chile and others	Senior executives	14,325,961	15,361,385	CLP
0-E	Sodimac Colombia S.A.	Colombia	Associate	4,376,719	4,339,598	COP
0-E	Comercializadora SDMHC S.A. de C.V.	Mexico	Associate	614,179	560,996	CLP
0-E	Servicios Financieros Soriana S.A.P.I de C.V.	Mexico	Associate	442,431	1,865,201	CLP
76074938-9	Deportes Sparta SpA	Chile	Related director	417,588	487,874	CLP
99597600-5	Inmobiliaria Cervantes S.A.	Chile	Associate	188,512	172,699	CLP
0-E	Servicios Bancarios Compartidos S.A.	Peru	Associate	186,541	-	PEN
76320186-4	Tecno Fast S.A.	Chile	Related director	110,948	94,296	CLP
0-E	Other companies	Chile	Related director	90,861	64,165	CLP
79757460-0	Agrícola Ancali Limitada	Chile	Related director	-	39,583	CLP
TOTAL				**20,753,740**	**22,985,797**	

b) Receivables, non-current

Company RUT	Company name	Country of origin	Nature of relationship	Non-current		Type Currency
				Sep-30-26 ThCh$	Dec-31-25 ThCh$	
0-E	Loans to executives (See Note 23.d)	Chile and others	Key management personnel	26,864,239	28,597,688	CLP
TOTAL				**26,864,239**	**28,597,688**	

As of September 30, 2026 and December 31, 2025, the Company has evaluated the recoverability of the receivables from related parties. As a result of this evaluation, no probability of default has been identified, and therefore no loss allowances have been recorded.

Note 7 – Receivables from and Payables to Related Parties (continued)

c) Payables, current

Company RUT	Company name	Country of origin	Nature of relationship	Current		Type Currency
				Sep-30-26 ThCh$	Dec-31-25 ThCh$	
0-E	Sodimac Colombia S.A.	Colombia	Associate	3,325,181	3,621,177	COP
76365407-9	Global Media S.A.	Chile	Minority shareholder of subsidiary	3,112,737	-	CLP
92176000-0	Aceros Aza S.A.	Chile	Related director	2,819,667	3,517,292	CLP
76185964-1	Megamedia S.A.	Chile	Related director	444,467	1,295,978	CLP
0-E	Compañía Colombiana de Cerámica S.A.	Colombia	Shareholders of associate	398,761	209,406	COP
0-E	Servicios Financieros Soriana S.A.P.I de C.V.	Mexico	Associate	303,382	150,277	CLP
78170790-2	Armacero Matco S.A.	Chile	Related director	298,670	185,806	CLP
77693700-2	Inversiones e Inmobiliaria Monte de Asis Limitada	Chile	Related director	229,171	229,483	CLP
76074938-9	Deportes Sparta SpA	Chile	Related director	201,767	39,995	CLP
95946000-0	Sociedad Inmobiliaria San Bernardo Limitada	Chile	Related director	182,242	176,342	CLP
77693970-6	Inversiones e Inmobiliaria San Francisco de el Monte Limitada	Chile	Related director	114,755	105,452	CLP
96815800-7	Apóstoles S.A.	Chile	Related director	86,970	46,708	CLP
77004250-K	Aceros Cox Comercial S.A.	Chile	Related director	85,862	165,652	CLP
0-E	Locería de Colombia S.A.S.	Colombia	Shareholders of associate	68,396	55,835	COP
90970000-0	Salomon Sack S.A.	Chile	Related director	63,365	36,209	CLP
0-E	Comercializadora SDMHC S.A. de C.V.	Mexico	Associate	63,158	191,465	CLP
76097502-8	Quality Rubber S.A.	Chile	Related director	37,329	15,803	CLP
0-E	Other companies	Chile	Related director	23,655	52,388	CLP
0-E	Borchester Holdings Limited	Colombia	Minority shareholder of subsidiary	-	2,595,425	COP
0-E	Promotora de Café Colombia S.A.	Colombia	Minority shareholder of subsidiary	-	724,383	CLP
0-E	Organización Corona S.A.	Colombia	Shareholders of associate	-	709,964	COP
99594430-8	Alto S.A.	Chile	Related director	-	52,075	CLP
TOTAL				**11,859,535**	**14,177,115**	

d) Payables, non-current

Company RUT	Company name	Country of origin	Nature of relationship	Non-current		Type Currency
				Sep-30-26 ThCh$	Dec-31-25 ThCh$	
0-E	Organización Corona S.A.	Colombia	Shareholders of associate	-	15,960,000	COP
TOTAL				**-**	**15,960,000**	

Note 7 – Receivables from and Payables to Related Parties (continued)

e) The effects on the statement of profit or loss of the main transactions with non-consolidated related parties in the periods ended September 30, 2026 and 2025 are as follows:

Company RUT	Company	Relationship	Country	Type of transaction	Sep-30-26		Sep-30-25	
					Amount ThCh$	Effect on profit or loss ThCh$ (Charge)/Credit	Amount ThCh$	Effect on profit or loss ThCh$ (Charge)/Credit
92176000-0	Aceros Aza S.A.	Related director	Chile	Purchase of products	31,160,915	-	32,496,449	-
92176000-0	Aceros Aza S.A.	Related director	Chile	Other cost of sales	1,592,565	1,338,290	2,050,258	1,722,906
92176000-0	Aceros Aza S.A.	Related director	Chile	Sales revenue	62,422	52,456	66,641	56,001
77004250-K	Aceros Cox Comercial S.A.	Related director	Chile	Purchase of products	2,349,340	-	2,347,343	-
99594430-8	Alto S.A.	Related director	Chile	Security services	636,603	(534,961)	564,275	(474,304)
78170790-2	Armacero Matco S.A.	Related director	Chile	Purchase of products	3,942,208	-	4,427,333	-
96837630-6	BNP Paribas Cardif Seguros de Vida S.A.	Minority shareholder of subsidiary	Chile	Commissions received	-	-	4,651,894	4,491,876
0-E	Borchester Holdings Limited	Minority shareholder of associate	Colombia	Interest – finance expenses	10,131	(10,131)	184,313	(184,313)
0-E	Comercializadora SDMHC S.A. de C.V.	Associate	Mexico	IT services	553,365	551,293	746,002	746,002
0-E	Comercializadora SDMHC S.A. de C.V.	Associate	Mexico	Other services	823,700	(319,146)	929,852	(378,080)
0-E	Comercializadora SDMHC S.A. de C.V.	Associate	Mexico	Sale of products	1,598,531	1,597,807	994,694	994,694
76072469-6	Cruzados S.A.D.P.	Related director	Chile	Publications, advertising and promotion	388,686	(326,627)	370,576	(311,408)
76074938-9	Deportes Sparta SpA	Related director	Chile	Lease income	3,352,700	2,899,784	2,507,630	2,167,331
76074938-9	Deportes Sparta SpA	Related director	Chile	Sale of products	1,336,864	1,073,738	662,236	556,501
76074938-9	Deportes Sparta SpA	Related director	Chile	Commissions	211,988	178,141	104,082	87,464
76074938-9	Deportes Sparta SpA	Related director	Chile	Purchase of products	12,365	-	100,920	-
76074938-9	Deportes Sparta SpA	Related director	Chile	Freight, dispatch and delivery	35,259	29,629	57,544	48,356
94340000-8	Derco Chile Repuestos SpA	Related director	Chile	Purchase of products	-	-	4,376,474	-
94340000-8	Derco Chile Repuestos SpA	Related director	Chile	Freight, dispatch and delivery	-	-	218,598	183,696
94340000-8	Derco Chile Repuestos SpA	Related director	Chile	Sale of products	-	-	179,073	176,651
94141000-6	Derco SpA	Related director	Chile	Lease income	-	-	405,686	343,205
94141000-6	Derco SpA	Related director	Chile	Sale of products	-	-	10,881	10,863
82995700-0	Dercocenter SpA	Related director	Chile	Lease income	-	-	1,508,025	1,269,410
96545450-0	Dercomaq SpA	Related director	Chile	Rent and common expenses	-	-	3,012,735	(2,531,710)
96545450-0	Dercomaq SpA	Related director	Chile	Machinery/equipment maintenance	-	-	129,184	(108,558)
0-E	Ejecutivos	Key management personnel	Chile	Interest earned	1,104,441	1,104,441	1,097,812	1,097,812
84383200-8	Global Media SpA	Minority shareholder of subsidiary	Chile	Rent and other	3,117,006	(3,109,149)	-	-
77693700-2	Inversiones e Inmobiliaria Monte de Asis S.p.A.	Related director	Chile	Rent and common expenses	1,968,448	(1,939,876)	1,821,071	(1,797,242)
77693970-6	Inversiones e Inmobiliaria San Francisco de el Monte Limitada	Related director	Chile	Rent and common expenses	1,030,259	(1,017,819)	945,198	(932,202)

Note 7 – Receivables from and Payables to Related Parties (continued)

e) The effects on the statement of profit or loss of the main transactions with non-consolidated related parties in the periods ended September 30, 2026 and 2025 are as follows (continued):

Company RUT	Company	Relationship	Country	Type of transaction	Sep-30-26		Sep-30-25	
					Amount ThCh$	Effect on profit or loss ThCh$ (Charge)/Credit	Effect on profit or loss ThCh$	Amount ThCh$ (Charge)/Credit
76327534-5	Inversiones e Inmobiliaria Santa Clara II Limitada	Related director	Chile	Rent and common expenses	4,155,234	(3,684,872)	3,975,637	(3,551,387)
0-E	Locería de Colombia S.A.S.	Minority shareholder of subsidiary	Colombia	Other cost of sales	16,914	16,914	197,624	(166,071)
76185964-1	Megamedia S.A.	Related director	Chile	Publications, advertising and promotion	3,638,370	(3,330,528)	2,963,069	(2,692,401)
92770000-K	Moller S.A.	Related director	Chile	Sale of products	180,447	151,636	140,428	118,006
0-E	Organización Corona S.A.	Shareholders of associate	Colombia	Interest on loan	-	-	2,038,663	(2,038,663)
76097502-8	Quality Rubber S.A.	Related director	Chile	Commissions	25,553	25,553	18,838	15,830
76097502-8	Quality Rubber S.A.	Related director	Chile	Sale of products	129,407	118,943	85,805	72,106
90970000-0	Salomon Sack S.A.	Related director	Chile	Purchase of products	305,658	-	335,469	-
0-E	Servicios Bancarios Compartidos S.A.	Associate	Peru	Other cost of sales	67,761	(57,425)	-	-
0-E	Servicios Bancarios Compartidos S.A.	Associate	Peru	Other	64,145	(54,360)	-	-
0-E	Servicios Bancarios Compartidos S.A.	Associate	Peru	Sale of products	220	187	-	-
0-E	Servicios Financieros Soriana S.A.P.I de C.V.	Associate	Mexico	IT and other services	5,871,104	5,871,104	3,360,975	3,360,975
76547410-8	Sociedad de Créditos Automotrices S.A.	Related director	Chile	Commissions	-	-	1,951,288	(1,639,738)
77072500-3	Sociedad de Rentas Comerciales S.A.	Related director	Chile	Rent and common expenses	789,896	(699,707)	690,091	(614,612)
95946000-0	Sociedad Inmobiliaria San Bernardo Limitada	Related director	Chile	Rent and common expenses	1,707,402	(1,599,447)	1,658,422	(1,536,811)
0-E	Sodimac Colombia S.A.	Associate	Colombia	Rent and common expenses	3,226,576	(3,226,576)	2,625,062	(2,310,104)
0-E	Sodimac Colombia S.A.	Associate	Colombia	Lease income	2,883,314	2,422,980	2,428,942	2,041,870
0-E	Sodimac Colombia S.A.	Associate	Colombia	Other	3,664,267	35,865	2,317,819	(638,813)
0-E	Sodimac Colombia S.A.	Associate	Colombia	Publications, advertising and promotion	388,977	(388,977)	844,389	436,261
0-E	Sodimac Colombia S.A.	Associate	Colombia	IT services	1,885,752	1,885,752	522,201	522,201
0-E	Sodimac Colombia S.A.	Associate	Colombia	Sale of products	7,177,599	8,227,416	7,353,512	7,353,512
0-E	Sodimac Colombia S.A.	Associate	Colombia	Commissions	733,224	669,724	571,798	571,798
76320186-4	Tecno Fast S.A.	Related director	Chile	Sale of products	368,620	264,181	433,069	363,923
96756160-6	Tecno Truss S.A.	Related director	Chile	Sale of products	36,774	30,903	121,572	102,161

Note 7 – Receivables from and Payables to Related Parties (continued)

f) Key Management employees

Key employees are defined as those persons who have authority and responsibility to directly or indirectly plan, direct and control the company's business, including any Board member (whether or not an executive) or the equivalent governing body. The Company has determined that key management employees are the Directors and senior executives on Falabella S.A.'s private payroll, Key management remuneration by category is detailed as follows.

	Sep-30-26 ThCh$	Sep-30-25 ThCh$
Management remuneration	34,354,741	27,488,847
Directors' remuneration	1,082,272	795,720

Note 8 – Inventories

Inventories are detailed as follows:

Detail of inventories	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Raw materials	3,066,316	1,821,367
Products for sale	1,745,705,900	1,506,407,399
Products in process	5,888,482	1,886,666
Materials and packaging	6,081,595	5,096,595
Goods in transit	292,925,781	182,130,111
Total inventories	**2,053,668,074**	**1,697,342,138**

During the period ended September 30, 2026, the Company recognized ThCh$ 5,396,184,193 of inventories as cost of sales (ThCh$ 5,030,768,170 as of September 30, 2025).

Furthermore, provisions for shortages, realization, and obsolescence of ThCh$ 4,709,883 were recognized in cost of sales as of September 30, 2026 (a recovery of ThCh$ 4,052,766 as of September 30, 2025).

The term "shrinkage" refers to the provision for inventory shortages and differences; "realization" refers to the provision for bringing the cost of inventory to its net realizable value; and "obsolescence" refers to the provision that reflects inventory impairment.

The Company has no inventory provided in guarantee to be disclosed as of September 30, 2026 and December 31, 2025.

Note 9 – Current and Non-Current Tax Assets and Liabilities

Current tax assets – Non-Banking Businesses

Detail of current tax assets	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Monthly tax installments (income tax net balance)	32,752,563	41,070,341
Training credits	3,435,348	5,865,833
Recoverable income taxes	20,567,249	39,135,045
Other recoverable taxes	19,871,593	15,021,020
Total	**76,626,753**	**101,092,239**

Note 9 – Current and Non-Current Tax Assets and Liabilities (continued)

Current tax assets – Banking Businesses

Detail of current tax assets	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Monthly provisional tax payments (PPM) (net income tax balance)	21,537,127	25,984,169
Recoverable income taxes	558,204	413,179
Total	**22,095,331**	**26,397,348**

Current tax liabilities – Non-Banking Businesses

Detail of current tax liabilities	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Current income tax provision net of monthly tax installments	32,342,952	51,982,797
Provision for 40% tax on disallowable expenditure	7,600	25,385
PPM payable	938,774	1,821,800
Total	**33,289,326**	**53,829,982**

Current tax liabilities – Banking Businesses

Detail of current tax liabilities	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Current income tax provision, net of monthly provisional tax payments (PPM)	24,605,967	8,930,979
PPM payable	7,990,483	6,930,692
Total	**32,596,450**	**15,861,671**

Note 10 – Current and Deferred Income Tax

a) The income tax expense (benefit) as of September 30, 2026 and 2025 for the Non-Banking Businesses and the Banking Businesses is composed as follows:

Non-Banking Businesses

Income tax	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Current tax expense (tax provision)	147,223,494	110,458,210	49,476,147	38,281,454
Tax expense adjustment (previous year)	277,639	1,219,656	65,093	114,253
Total net current tax expense	**147,501,133**	**111,677,866**	**49,541,240**	**38,395,707**
Deferred tax credit from temporary differences	63,618,963	132,373,808	2,940,765	7,207,949
Tax credit on tax losses	(22,134,988)	2,700,523	(13,910,003)	(1,135,544)
Total net deferred tax expense	**41,483,975**	**135,074,331**	**(10,969,238)**	**6,072,405**
Total	**188,985,108**	**246,752,197**	**38,572,002**	**44,468,112**

Note 10 – Income Taxes and Deferred Taxes (continued)

Banking Businesses

Income taxes	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Current tax expense (tax provision)	108,393,257	66,600,326	34,531,860	22,332,958
Tax expense adjustment (prior year)	650,372	1,353,963	-	-
Current tax expense, net	**109,043,629**	**67,954,289**	**34,531,860**	**22,332,958**
Deferred tax benefit relating to temporary differences	(11,272,535)	(10,085,579)	(1,606,109)	(7,220,037)
Tax expense from tax losses	28,733,397	29,232,375	6,998,005	11,882,552
Deferred tax benefit (expense), net	**17,460,862**	**19,146,796**	**5,391,896**	**4,662,515**
Total	**126,504,491**	**87,101,085**	**39,923,756**	**26,995,473**

In accordance with IAS 12 (Income Taxes), deferred tax assets and liabilities must be measured using the tax rates that are expected to apply in the year in which the asset is realized or the liability is settled, based on the tax rates (and tax laws) that have been enacted or substantively enacted by the end of the year.

b) The reconciliation of the income tax expense or benefit at the statutory rate to the effective rate as of September 30, 2026 and 2025 is composed as follows:

Non-Banking Businesses

Profit before tax at the Chilean legal tax rate	Jan-01-26 Sep-30-26		Jan-01-25 Sep-30-25		Jul-01-26 Sep-30-26		Jul-01-25 Sep-30-25	
	ThCh$	%	ThCh$	%	ThCh$	%	ThCh$	%
Profit before tax at the Chilean legal tax rate	201,887,914	27.00	259,284,276	27.00	44,722,144	27.00	46,173,247	27.00
Effect on tax rate of rates in other jurisdictions (effect of local rate vs. Chilean rate)	4,303,717	0.58	(2,106,287)	(0.22)	1,894,179	1.14	(2,410,115)	(1.41)
Effect on tax rate of non-taxable income	(9,172,521)	(1.23)	(7,195,131)	(0.75)	(3,349,463)	(2.02)	(2,250,958)	(1.32)
Effect on tax rate of non-deductible expenses	699,791	0.41	529,915	0.06	(1,219,134)	(0.74)	411,248	0.24
Effect of tax under-provided (over-provided) in a prior year	277,639	0.04	1,219,656	0.13	65,093	0.04	114,253	0.07
Net tax inflation adjustments	(19,622,399)	(2.62)	(13,656,221)	(1.42)	(4,357,368)	(2.63)	(1,512,727)	(0.88)
Other increase (decrease)	10,610,967	1.41	8,675,989	0.90	816,551	0.49	3,943,164	2.31
Adjustments to the legal tax rate, total	**(12,902,806)**	**(1.41)**	**(12,532,079)**	**(1.30)**	**(6,150,142)**	**(3.72)**	**(1,705,135)**	**(0.99)**
Income tax expense for the period	**188,985,108**	**25.59**	**246,752,197**	**25.70**	**38,572,002**	**23.28**	**44,468,112**	**26.01**
Effective tax rate		**25.59**		**25.70**		**23.28**		**26.01**

Banking Businesses

Profit before tax at the Chilean legal tax rate	Jan-01-26 Sep-30-26		Jan-01-25 Sep-30-25		Jul-01-26 Sep-30-26		Jul-01-25 Sep-30-25	
	ThCh$	%	ThCh$	%	ThCh$	%	ThCh$	%
Profit before tax at the Chilean legal tax rate	132,037,634	27.00	93,005,247	27.00	40,942,826	27.00	27,383,730	27.00
Effect on tax rate of rates in other jurisdictions (effect of local rate vs. Chilean rate)	8,853,980	1.81	6,037,631	1.75	3,088,973	1.86	1,950,486	1.14
Effect on tax rate of non-taxable income	(201,559)	(0.04)	(225,760)	(0.07)	(62,090)	(0.04)	(81,939)	(0.05)
Effect on tax rate of non-deductible expenses	148,014	0.03	254,991	0.07	92,881	0.06	98,874	0.06
Effect of tax under-provided (over-provided) in a prior year	650,372	0.13	1,353,963	0.39	-	-	-	-
Net tax inflation adjustments	(11,264,927)	(2.30)	(9,842,706)	(2.86)	(2,632,089)	(1.59)	(1,288,298)	(0.75)
Other increase (decrease)	(3,719,023)	(0.76)	(3,482,281)	(1.01)	(1,506,745)	(0.91)	(1,067,380)	(0.62)
Adjustments to the legal tax rate, total	**(5,533,143)**	**(1.13)**	**(5,904,162)**	**(1.73)**	**(1,019,070)**	**(0.62)**	**(388,257)**	**0.22**
Income tax expense for the period	**126,504,491**	**25.87**	**87,101,085**	**25.27**	**39,923,756**	**26.38**	**26,995,473**	**26.78**
Effective tax rate		**25.87**		**25.27**		**26.38**		**24.78**

Note 10 – Income Taxes and Deferred Taxes (continued)

c) The deferred tax balances by category are presented below:

Non-Banking Businesses

Statement of Financial Position	Sep-30-26		Dec-31-25	
	Deferred Asset ThCh$	Deferred Liability ThCh$	Deferred Asset ThCh$	Deferred Liability ThCh$
Intangible asset valuation difference	-	31,588,371	-	31,586,386
Property, plant and equipment valuation difference	-	1,611,427,584	-	1,528,929,429
Inventory valuation difference	21,846,483	-	15,483,632	-
Capitalized prepaid expenses	-	2,724,323	-	2,070,409
Employee termination benefits	12,088,225	-	15,866,531	-
Deferred income	25,059,181	-	28,477,944	-
Tax losses brought forward	398,688,724	-	365,152,257	-
Allowances for doubtful receivables	7,551,954	-	6,712,588	-
Obsolescence provision	5,623,614	-	5,210,699	-
Realization provision	6,458,530	-	5,841,659	-
Vacation provision	17,329,675	-	17,296,601	-
Other provisions	41,816,142	-	42,430,541	-
Derivative instruments	357,939	-	101,356	-
Lease liabilities	400,707,165	-	379,738,513	-
Other	-	18,925,243	-	11,588,603
Totals	**937,527,632**	**1,664,665,521**	**882,312,321**	**1,574,174,827**
Net balance		**727,137,889**		**691,862,506**

Banking Businesses

Items – Statement of Financial Position	Sep-30-26		Dec-31-25	
	Deferred tax asset ThCh$	Deferred tax liability ThCh$	Deferred tax asset ThCh$	Deferred tax liability ThCh$
Intangible asset valuation difference	-	4,956,522	-	5,919,349
Property, plant and equipment valuation difference	-	5,456,424	-	4,907,715
Capitalized prepaid expenses	-	986,536	-	1,548,253
Deferred income	17,918,789	-	13,586,398	-
Tax loss carryforwards	10,296,924	-	42,224,827	-
Loss allowance	102,004,946	-	91,355,296	-
Vacation provision	1,546,963	-	1,568,446	-
Other provisions	-	24,055,257	-	22,182,215
Lease liabilities	10,472,751	-	9,499,128	-
Other	8,854,612	-	4,770,704	-
Totals	**151,094,985**	**35,454,739**	**163,004,799**	**34,557,532**
Net balance	**115,640,246**		**128,447,267**	

d) Reconciliation between the balances in the statement of financial position and the deferred tax tables:

Non-Banking Businesses

Net balance according to the tables presented above	Sep-30-26	Dec-31-25
Deferred tax assets	609,182,197	568,403,559
Deferred tax liabilities	1,336,320,086	1,260,266,065
Total	**727,137,889**	**691,862,506**

Banking Businesses

Net balance according to the tables presented above	Sep-30-26	Dec-31-25
Deferred tax assets	115,640,246	128,447,267
Total	**115,640,246**	**128,447,267**

Note 11 – Investments in Associates

a) Investments in Associates – Non-Banking Businesses

Information on the Company's direct and indirect investments in associates of the non-banking businesses as of September 30, 2026 and 2025 and as of December 31, 2025 is presented below.

September 30, 2026

Company	Country of origin	Functional currency	Ownership percentage	Opening balance as of January 1, 2026	Additions / Contributions	Profit share	Dividends	Translation adjustments and other reserves	Balance as of September 30, 2026
			%	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Sodimac Colombia S.A.	Colombia	COL	49.00%	201,681,166	-	35,053,281	(35,246,889)	38,016,846	239,504,404
Sociedad Distribuidora de Mejoramiento del Hogar y Construcción S.A.P.I. de C.V.	Mexico	MXN	50.00%	102,253,521	11,786,000	(12,845,990)	-	6,854,536	108,048,067
Inmobiliaria Cervantes S.A.	Chile	CLP	33.70%	273,011	-	17,326	(19,396)	(484)	270,457
Servicios Financieros Soriana S.A.P.I de C.V.	Mexico	MXN	50.00%	74,025,518	-	11,448,792	-	5,262,060	90,736,370
Sodimeg Jacaranda S.A. de C.V.	Mexico	MXN	50.00%	9,162,254	-	187,923	-	605,057	9,955,234
Sodimeg San Mateo S.A. de C.V.	Mexico	MXN	30.47%	7,697,555	-	1,564	-	502,775	8,201,894
Sodimeg SLP S.A. de C.V.	Mexico	MXN	10.68%	1,501,603	-	14,298	-	98,521	1,614,422
Inmobiliaria Sodimeg S.A de C.V.	Mexico	MXN	30.61%	7,049,400	-	95,107	-	463,697	7,608,204
Total				**403,644,028**	**11,786,000**	**33,972,301**	**(35,266,285)**	**51,803,008**	**465,939,052**

As of September 30, 2025

Company	Country of origin	Functional currency	Ownership percentage	Opening balance as of January 1, 2025	Additions / Contributions	Profit share	Dividends	Translation adjustments and other reserves	Balance as of September 30, 2025
			%	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Sodimac Colombia S.A.	Colombia	COL	49.00%	188,955,971	-	27,293,747	(34,921,595)	15,506,029	196,834,152
Sociedad Distribuidora de Mejoramiento del Hogar y Construcción S.A.P.I. de C.V.	Mexico	MXN	50.00%	104,602,447	9,612,000	(8,248,113)	-	9,073,082	115,039,416
Inmobiliaria Cervantes S.A.	Chile	CLP	33.70%	276,991	-	16,361	(19,375)	152	274,129
Servicios Financieros Soriana S.A.P.I de C.V.	Mexico	MXN	50.00%	63,775,200	-	7,116,128	-	5,972,138	76,863,466
Sodimeg Jacaranda S.A. de C.V.	Mexico	MXN	50.00%	8,498,158	-	261,155	-	728,056	9,487,369
Sodimeg San Mateo S.A. de C.V.	Mexico	MXN	30.47%	7,326,374	-	68,769	-	615,964	8,011,107
Sodimeg SLP S.A. de C.V.	Mexico	MXN	10.68%	1,416,439	-	23,052	-	119,807	1,559,298
Inmobiliaria Sodimeg S.A de C.V.	Mexico	MXN	30.61%	6,625,125	-	117,533	-	561,184	7,303,842
Total				**381,476,705**	**9,612,000**	**26,648,632**	**(34,940,970)**	**32,576,412**	**415,372,779**

As of December 31, 2025

Company	Country of origin	Functional currency	Ownership percentage	Opening balance as of January 1, 2025	Additions / Contributions	Profit share	Dividends	Translation adjustments and other reserves	Balance as of December 31, 2025
			%	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Sodimac Colombia S.A.	Colombia	COL	49.00%	188,955,971	-	40,289,116	(34,921,595)	7,357,674	201,681,166
Sociedad Distribuidora de Mejoramiento del Hogar y Construcción S.A.P.I. de C.V.	Mexico	MXN	50.00%	104,602,447	10,782,930	(17,801,172)	-	4,669,316	102,253,521
Inmobiliaria Cervantes S.A.	Chile	CLP	33.70%	276,991	-	21,757	(25,889)	152	273,011
Servicios Financieros Soriana S.A.P.I de C.V.	Mexico	MXN	50.00%	63,775,200	-	7,252,177	-	2,998,141	74,025,518
Sodimeg Jacaranda S.A. de C.V.	Mexico	MXN	50.00%	8,498,158	-	303,336	-	360,760	9,162,254
Sodimeg San Mateo S.A. de C.V.	Mexico	MXN	30.47%	7,326,374	-	64,745	-	306,436	7,697,555
Sodimeg SLP S.A. de C.V.	Mexico	MXN	10.68%	1,416,439	-	25,680	-	59,484	1,501,603
Inmobiliaria Sodimeg S.A de C.V.	Mexico	MXN	30.61%	6,625,125	-	145,447	-	278,828	7,049,400
Total				**381,476,705**	**10,782,930**	**30,301,086**	**(34,947,484)**	**16,030,791**	**403,644,028**

There are no significant restrictions on the distribution of dividends and the settlement of debts by the associates arising from regulatory matters or matters related to their debt covenants.

Note 11 – Investments in Associates (continued)

b) Investments in Associates – Banking Businesses

Information on the Company's direct and indirect investments in associates of the banking business as of September 30, 2026 and 2025, and as of December 31, 2025, is presented below.

As of September 30, 2026

Company	Country of origin	Functional currency	Ownership percentage	Opening balance as of January 1, 2026	Additions / Contributions	Share of profit	Dividends	Translation adjustment and other reserves	Balance as of September 30, 2026
			%	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Servicios Bancarios Compartidos S.A.	Peru	PEN	23.13%	5,836,933	-	746,514	(175,488)	335,115	6,743,074
Total				**5,836,933**	**-**	**746,514**	**(175,488)**	**335,115**	**6,743,074**

As of September 30, 2025

Company	Country of origin	Functional currency	Ownership percentage	Opening balance as of January 1, 2025	Additions / Contributions	Share of profit	Dividends	Translation adjustment and other reserves	Balance as of September 30, 2025
			%	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Servicios Bancarios Compartidos S.A.	Peru	PEN	23.13%	5,162,193	-	836,148	(474,446)	254,846	5,778,741
Total				**5,162,193**	**-**	**836,148**	**(474,446)**	**254,846**	**5,778,741**

As of December 31, 2025

Company	Country of origin	Functional currency	Ownership percentage	Opening balance as of January 1, 2025	Additions / Contributions	Share of profit	Dividends	Translation adjustment and other reserves	Balance as of December 31, 2025
			%	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Servicios Bancarios Compartidos S.A.	Peru	PEN	23.13%	5,162,193	-	1,056,927	(474,446)	92,259	5,836,933
Total				**5,162,193**	**-**	**1,056,927**	**(474,446)**	**92,259**	**5,836,933**

Note 11 – Investments in Associates (continued)

c) Summarized information on associates:

Summarized financial information on associates as of September 30, 2026 and December 31, 2025 is presented below.

Information as of September 30, 2026							
Associate	Total assets Current ThCh$	Total assets Non-current ThCh$	Total liabilities Current ThCh$	Total liabilities Non-current ThCh$	Goodwill from investments ThCh$	Revenue ThCh$	Profit for the period ThCh$
Sodimac Colombia S.A.	643,126,242	807,234,706	407,795,035	565,233,310	5,611,429	1,469,082,265	71,537,308
Sociedad Distribuidora de Mejoramiento del Hogar y Construcción S.A.P.I. de C.V.	103,846,752	317,111,861	86,472,160	118,390,319	-	158,515,450	(25,691,979)
Servicios Bancarios Compartidos S.A.	7,585,429	24,961,835	6,359,592	421,939	782,687	16,444,593	3,227,052
Inmobiliaria Cervantes S.A.	9,600	545,216	190,900	-	147,817	70,696	51,411
Servicios Financieros Soriana S.A.P.I de C.V.	383,957,676	51,703,059	273,048,739	224,564	9,542,654	170,767,030	22,897,584
Sodimeg Jacaranda S.A. de C.V.	5,036,685	16,773,451	15,582	1,884,086	-	301,314	375,845
Sodimeg San Mateo S.A. de C.V.	2,478,231	27,060,054	20,333	2,596,441	-	169,534	5,132
Sodimeg SLP S.A. de C.V.	2,209,324	13,714,889	16,542	793,842	-	216,030	133,855
Inmobiliaria Sodimeg S.A. DE C.V.	5,733,189	19,851,718	30,178	697,005	-	287,696	310,735
Total	**1,153,983,128**	**1,278,956,789**	**773,949,061**	**690,241,506**	**16,084,587**	**1,815,854,608**	**72,846,943**

Information as of December 31, 2025						September 30, 2025	
Associate	Total assets Current ThCh$	Total assets Non-current ThCh$	Total liabilities Current ThCh$	Total liabilities Non-current ThCh$	Goodwill from investments ThCh$	Revenue ThCh$	Profit for the period ThCh$
Sodimac Colombia S.A.	501,827,965	672,432,448	302,315,745	469,827,882	4,643,941	1,153,636,201	55,701,525
Sociedad Distribuidora de Mejoramiento del Hogar y Construcción S.A.P.I. de C.V.	85,075,043	306,457,316	76,428,105	110,597,215	-	141,867,802	(16,496,226)
Servicios Bancarios Compartidos S.A.	4,572,876	23,652,355	5,530,778	683,420	676,842	15,505,219	3,484,157
Inmobiliaria Cervantes S.A.	8,478	537,660	174,647	-	147,817	68,372	48,550
Servicios Financieros Soriana S.A.P.I de C.V.	353,745,583	47,714,320	271,166,717	157,233	8,957,542	129,869,195	14,232,255
Sodimeg Jacaranda S.A. de C.V.	4,250,479	15,866,299	20,500	1,771,771	-	400,211	522,310
Sodimeg San Mateo S.A. de C.V.	2,080,277	25,689,000	65,947	2,437,239	-	277,082	225,723
Sodimeg SLP S.A. de C.V.	1,810,358	13,038,839	46,380	745,167	-	296,009	215,811
Inmobiliaria Sodimeg S.A. DE C.V.	4,836,397	18,896,133	46,276	654,268	-	353,630	384,006
Total	**958,207,456**	**1,124,284,370**	**655,795,095**	**586,874,195**	**14,426,142**	**1,442,273,721**	**58,318,111**

Note 12 – Intangible Assets other than Goodwill

a) The detail of the Non-Banking Businesses' Intangible Assets is as follows:

Intangible assets, net	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Intangible assets with finite useful lives, net	66,601,791	90,151,232
Intangible assets with indefinite useful lives	126,570,493	124,909,517
Total intangible assets, net	**193,172,284**	**215,060,749**

a.1) The composition of the Non-Banking Businesses' Intangible Assets is as follows:

Detail of intangible assets	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Internally developed software	337,846,890	329,725,572
Licenses and software	184,614,993	213,666,337
Patents, trademarks and other rights	36,749,932	35,624,271
Other identifiable intangible assets	20,940,309	19,859,681
Trademarks (indefinite useful life)	126,570,493	124,909,517
Subtotal	**706,722,617**	**723,785,378**
Accumulated amortization (less)	(513,550,333)	(508,724,629)
Total, net	**193,172,284**	**215,060,749**

a.2) The Non-Banking Businesses' intangible assets with indefinite useful lives correspond to:

Individually Significant Identifiable Intangible Assets	Remaining amortization period	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Sodimac trademark	Indefinite	110,641,102	110,641,102
Imperial trademark	Indefinite	2,239,800	2,239,800
Dicico trademark	Indefinite	13,689,591	12,028,615
Total		**126,570,493**	**124,909,517**

Note 12 – Intangible Assets other than Goodwill (continued)

a.3) The movements in the Non-Banking Businesses' Intangible Assets other than Goodwill as of September 30, 2026 are as follows:

Gross balance	Internally developed software ThCh$	Licenses and software ThCh$	Patents, trademarks and other rights ThCh$	Other identifiable intangible assets ThCh$	Trademarks (indefinite useful life) ThCh$	Total ThCh$
Balance as of January 1, 2026	**329,725,572**	**213,666,337**	**35,624,271**	**19,859,681**	**124,909,517**	**723,785,378**
Additions from internal development	11,531,033	-	-	-	-	11,531,033
Additions by purchase	-	1,615,184	-	170,342	-	1,785,526
Disposals	-	(28,761,608)	-	-	-	(28,761,608)
Retirements	(4,197,251)	(7,651,736)	-	-	-	(11,848,987)
Reclassifications and capitalizations	540,156	(540,156)	-	-	-	-
Transfers from/to other accounts	(33,732)	475,246	-	26,120	-	467,634
Translation and restatement adjustment (Note 2.6)	281,112	5,811,726	1,125,661	884,166	1,660,976	9,763,641
Balance as of September 30, 2026	**337,846,890**	**184,614,993**	**36,749,932**	**20,940,309**	**126,570,493**	**706,722,617**

Amortization and impairment	Internally developed software ThCh$	Licenses and software ThCh$	Patents, trademarks and other rights ThCh$	Other identifiable intangible assets ThCh$	Trademarks (indefinite useful life) ThCh$	Total ThCh$
Balance as of January 1, 2026	**302,237,504**	**158,079,049**	**34,457,067**	**13,951,009**	**-**	**508,724,629**
Amortization for the period	13,046,497	5,339,581	58,850	532,888	-	18,977,816
Disposals	-	(8,801,608)	-	-	-	(8,801,608)
Retirements	(4,197,251)	(7,648,796)	-	-	-	(11,846,047)
Translation and restatement adjustment (Note 2.6)	178,689	4,564,224	1,154,856	597,774	-	6,495,543
Balance as of September 30, 2026	**311,265,439**	**151,532,450**	**35,670,773**	**15,081,671**	**-**	**513,550,333**

Net balance as of January 1, 2026	**27,488,068**	**55,587,288**	**1,167,204**	**5,908,672**	**124,909,517**	**215,060,749**
Net balance as of September 30, 2026	**26,581,451**	**33,082,543**	**1,079,159**	**5,858,638**	**126,570,493**	**193,172,284**

Note 12 – Intangible Assets other than Goodwill (continued)

a.4) The movements in the Non-Banking Businesses' Intangible Assets other than Goodwill as of December 31, 2025 are as follows:

Gross balance	Internally developed software ThCh$	Licenses and software ThCh$	Patents, trademarks and other rights ThCh$	Other identifiable intangible assets ThCh$	Trademarks (indefinite useful life) ThCh$	Total ThCh$
Balance as of January 1, 2025	**325,440,001**	**224,145,618**	**35,182,241**	**20,104,597**	**124,622,740**	**729,495,197**
Additions from internal development	7,821,869	-	-	-	-	7,821,869
Additions by purchase	-	3,852,052	-	-	-	3,852,052
Retirements	(1,438,828)	(17,728,042)	-	-	-	(19,166,870)
Reclassifications and capitalizations	(1,617,542)	2,224,629	-	(607,087)	-	-
Transfers from/to other accounts	(512,004)	21,446	-	14,508	-	(476,050)
Translation and restatement adjustment (Note 2.6)	32,076	1,150,634	442,030	347,663	286,777	2,259,180
Balance as of December 31, 2025	**329,725,572**	**213,666,337**	**35,624,271**	**19,859,681**	**124,909,517**	**723,785,378**

Amortization	Internally developed software ThCh$	Licenses and software ThCh$	Patents, trademarks and other rights ThCh$	Other identifiable intangible assets ThCh$	Trademarks (indefinite useful life) ThCh$	Total ThCh$
Balance as of January 1, 2025	**278,219,250**	**163,945,598**	**33,906,737**	**13,403,719**	**-**	**489,475,304**
Amortization for the year	24,979,028	10,972,804	109,136	772,014	-	36,832,982
Retirements	(1,438,828)	(17,727,206)	-	-	-	(19,166,034)
Reclassifications and capitalizations	446,462	622	-	(447,084)	-	-
Translation and restatement adjustment (Note 2.6)	31,592	887,231	441,194	222,360	-	1,582,377
Balance as of December 31, 2025	**302,237,504**	**158,079,049**	**34,457,067**	**13,951,009**	**-**	**508,724,629**

Net balance as of January 1, 2025	**47,220,751**	**60,200,020**	**1,275,504**	**6,700,878**	**124,622,740**	**240,019,893**
Net balance as of December 31, 2025	**27,488,068**	**55,587,288**	**1,167,204**	**5,908,672**	**124,909,517**	**215,060,749**

b) Intangible assets – Banking Businesses:

b.1) The detail of the Banking Businesses' Intangible Assets is as follows:

Detail of intangible assets	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Internally developed software	204,049,905	172,342,744
Licenses and software	101,864,223	84,774,236
Subtotal	**305,914,128**	**257,116,980**
Accumulated amortization (less)	(225,574,026)	(193,503,821)
Total, net	**80,340,102**	**63,613,159**

Note 12 – Intangible Assets other than Goodwill (continued)

b.2) The movements in the Banking Businesses' Intangible Assets as of September 30, 2026 are as follows:

Gross balance	Internally developed software ThCh$	Licenses and software ThCh$	Total ThCh$
Balance as of January 1, 2026	**172,342,744**	**84,774,236**	**257,116,980**
Additions from internal development	27,880,606	-	27,880,606
Additions by purchase	-	3,070,996	3,070,996
Transfers from/to other accounts	-	30,340	30,340
Translation adjustment (Note 2.6)	3,826,555	13,988,651	17,815,206
Balance as of September 30, 2026	**204,049,905**	**101,864,223**	**305,914,128**

Amortization	Internally developed software ThCh$	Licenses and software ThCh$	Total ThCh$
Balance as of January 1, 2026	**122,318,105**	**71,185,716**	**193,503,821**
Amortization for the period	13,076,080	4,887,398	17,963,478
Transfers from/to other accounts	-	1,011	1,011
Translation adjustment (Note 2.6)	3,163,566	10,942,150	14,105,716
Balance as of September 30, 2026	**138,557,751**	**87,016,275**	**225,574,026**

Net balance as of January 1, 2026	**50,024,639**	**13,588,520**	**63,613,159**
Net balance as of September 30, 2026	**65,492,154**	**14,847,948**	**80,340,102**

b.3) The movements in the Banking Businesses' Intangible Assets as of December 31, 2025 are as follows:

Gross balance	Internally developed software ThCh$	Licenses and software ThCh$	Total ThCh$
Balance as of January 1, 2025	**156,328,901**	**77,995,429**	**234,324,330**
Additions from internal development	16,258,129	-	16,258,129
Additions by purchase	-	4,107,931	4,107,931
Retirements	(1,553,109)	-	(1,553,109)
Transfers from/to other accounts	(129,078)	-	(129,078)
Translation adjustment (Note 2.6)	1,437,901	2,670,876	4,108,777
Balance as of December 31, 2025	**172,342,744**	**84,774,236**	**257,116,980**

Amortization	Internally developed software ThCh$	Licenses and software ThCh$	Total ThCh$
Balance as of January 1, 2025	**108,585,707**	**62,730,997**	**171,316,704**
Amortization for the year	14,231,662	6,452,860	20,684,522
Retirements	(1,553,109)	-	(1,553,109)
Translation adjustment (Note 2.6)	1,053,845	2,001,859	3,055,704
Balance as of December 31, 2025	**122,318,105**	**71,185,716**	**193,503,821**

Net balance as of January 1, 2025	**47,743,194**	**15,264,432**	**63,007,626**
Net balance as of December 31, 2025	**50,024,639**	**13,588,520**	**63,613,159**

Note 12 – Intangible Assets other than Goodwill (continued)

c) Other information regarding intangible assets:

c.1) As of September 30, 2026, there are no significant identifiable intangible assets in use that are fully amortized.

c.2) Total amortization of intangible assets amounts to ThCh$ 36,941,294 and ThCh$ 38,892,331 as of September 30, 2026 and 2025, respectively. These amounts are presented in the statement of profit or loss by function as follows: Administrative Expenses for ThCh$ 36,631,190 and ThCh$ 38,892,331 as of September 30, 2026 and 2025, respectively, as presented in Note 31, and Cost of Sales for ThCh$ 310,104 as of September 30, 2026.

c.3) The Company performs annual impairment tests on intangible assets with indefinite useful lives, which did not result in adjustments to the amounts recognized by the Company.

Note 13 – Goodwill

The detail of the Non-Banking Businesses' Goodwill corresponds to:

Detail of goodwill	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Sodimac S.A.	205,688,300	205,688,300
Imperial S.A.	13,836,495	13,836,495
Hipermercados Tottus S.A.	14,575,143	14,575,143
Inverfal S.A.	5,354,756	5,354,756
Plaza Oeste S.A.	10,770,845	10,770,845
Plaza del Trébol S.A.	3,946,308	3,946,308
Plaza Tobalaba S.A.	1,558,544	1,558,544
Plaza La Serena S.A.	418,818	418,818
Mall Calama S.A.	357,778	357,778
Inmobiliaria Las Condes S.A.	3,457,846	3,457,846
Construdecor S.A.	34,399,755	30,225,987
Tienda Mejoramiento del Hogar S.A.	233,223,729	222,028,135
Mall Plaza Perú S.A.	81,394,212	78,085,202
New TIN Linio I GmbH	104,128,164	104,128,164
Total	**713,110,693**	**694,432,321**

Goodwill impairment is determined by assessing the recoverable amount of the cash-generating unit (or group of cash-generating units) to which the goodwill relates.

When the recoverable amount of the cash-generating unit (or groups of cash-generating units) is less than the sum of the carrying amount of the cash-generating unit (group of cash-generating units) to which the goodwill has been allocated, an impairment loss is recognized. Impairment losses related to goodwill cannot be reversed in future years.

Impairment of intangible assets with indefinite useful lives is tested annually at the individual level or at the cash-generating unit level, as appropriate.

The Company performs annual goodwill impairment tests, which have not resulted in adjustments to the recognized amounts.

Note 13 – Goodwill (continued)

Goodwill by segment as of September 30, 2026 and December 31, 2025 corresponds to:

Segments	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Home Improvement Stores	487,148,279	471,778,917
Real Estate	101,904,351	98,595,341
Supermarkets	14,575,143	14,575,143
Other Businesses	109,482,920	109,482,920
Total goodwill by segment	**713,110,693**	**694,432,321**

The Company performed the goodwill impairment test as of December 31, 2025, considering the accounting policies (Note 2.12). The value-in-use methodology was used, based on the future cash flows generated by the assets associated with the goodwill.

The main parameters and indicators used for the impairment assessment are as follows:

a) Discount rate

To determine the discount rate, the weighted average cost of capital methodology (WACC rate) is used, which considers market inputs and inputs from comparable companies for its construction.

Different discount rates are used according to the business and the country in which the cash-generating units being assessed are located.

The weighted average discount rates used in each segment as of December 31, 2025 are as follows:

Segments	Dec-31-25
Home Improvement	9.22%
Real Estate	5.46%
Supermarkets	8.60%
Other Businesses	17.00%

b) Cash flow projections

Cash flow projections are made for each country and business, and are modeled considering the main variables of historical cash flows and the approved budgets. For projections beyond the approved budgets, macroeconomic variables that affect the markets in which the businesses operate are considered.

The main business variables considered relate to revenue, margins and operating expenses, as well as the maintenance costs of existing assets.

Note 13 – Goodwill (continued)

The summary of the average growth rates of the aforementioned variables as of December 31, 2025 is as follows:

Segments	Average growth rates	
	Revenue	Costs and expenses
Home Improvement	4.2% to 7.3%	3.9% to 6.5%
Real Estate	-0.42% to 2.98%	-0.37% to 1.56%
Supermarkets	4.0%	3.3%
Other Businesses	4.9% to 12.1%	4.5% to 11.0%

In the case of Real Estate, the projections for this segment consider the estimate of shopping center revenue based on the sales projections of each business unit or type of leasable area, maintaining a ratio of rent to sales.

For the Marketplace sub-segment, (included in the "Other Businesses" segment), the key variables considered are associated with the leverage of the business with the remaining segments of the Group (home improvement, department stores, supermarkets, etc.)

To determine the projected cash flows, both the historical growth of recent years and the impact of inflation on them are considered.

c) Time horizon of the cash flow projections

The projections as of December 31, 2025 consider a time horizon of 5 years, plus perpetuity.

The growth rates of cash flows in perpetuity range, depending on the country, between 3% and 5% for the Home Improvement segment. In the case of the Supermarkets segment, the growth rate amounts to 3%, and in the case of Marketplace it ranges between 2% and 3%, depending on the country. In the case of the Real Estate segment, the cash flows in perpetuity consider a growth rate of 0.5%.

As a result of the tests performed, no impairment losses were identified in the goodwill of Falabella S.A.

Note 14 – Property, Plant and Equipment

a) The composition by class of the Non-Banking Businesses' Property, Plant and Equipment is as follows:

Description	Sep-30-26			Dec-31-25		
	Gross amount ThCh$	Accumulated depreciation and impairment ThCh$	Net amount ThCh$	Gross amount ThCh$	Accumulated depreciation and impairment ThCh$	Net amount ThCh$
Land	792,053,235	-	792,053,235	760,716,471	-	760,716,471
Buildings	1,320,705,159	(386,525,998)	934,179,161	1,259,545,792	(346,059,533)	913,486,259
Plant and equipment	499,534,423	(357,639,653)	141,894,770	479,571,485	(327,169,688)	152,401,797
Information technology equipment	258,576,452	(209,330,394)	49,246,058	240,978,549	(195,636,003)	45,342,546
Fixtures and fittings	1,879,955,860	(1,320,640,790)	559,315,070	1,778,583,746	(1,208,584,449)	569,999,297
Motor vehicles	40,842,162	(29,551,518)	11,290,644	40,639,251	(29,124,631)	11,514,620
Construction in progress	74,522,611	-	74,522,611	84,547,998	-	84,547,998
Right of use assets (1)	2,194,094,431	(877,809,072)	1,316,285,359	2,005,725,589	(742,278,643)	1,263,446,946
Other property, plant and equipment (2)	595,043,766	(459,824,269)	135,219,497	561,203,398	(421,843,682)	139,359,716
Total property, plant and equipment	**7,655,328,099**	**(3,641,321,694)**	**4,014,006,405**	**7,211,512,279**	**(3,270,696,629)**	**3,940,815,650**

(1) Falabella classifies under this item, mainly, right-of-use assets related to leases of real estate used for the development of its activities and the installation of its stores.
(2) They correspond mainly to furniture and fixtures.

b) The composition by class of the Banking Businesses' Property, Plant and Equipment is as follows:

Description	Sep-30-26			Dec-31-25		
	Gross amount ThCh$	Accumulated depreciation and impairment ThCh$	Net amount ThCh$	Gross amount ThCh$	Accumulated depreciation ThCh$	Net amount ThCh$
Land	173,909	-	173,909	173,909	-	173,909
Buildings	322,978	(322,978)	-	322,978	(322,978)	-
Plant and equipment	27,634,715	(21,620,874)	6,013,841	26,180,702	(20,398,810)	5,781,892
Information technology equipment	54,989,531	(47,156,478)	7,833,053	47,634,662	(42,050,283)	5,584,379
Fixtures and fittings	58,233,236	(42,659,498)	15,573,738	53,215,766	(36,792,640)	16,423,126
Motor vehicles	170,856	(170,856)	-	151,366	(142,561)	8,805
Construction in progress	5,229,573	-	5,229,573	584,553	-	584,553
Right of use assets (1)	82,508,608	(56,408,488)	26,100,120	67,396,557	(46,177,737)	21,218,820
Other property, plant and equipment (2)	8,833,176	(6,377,633)	2,455,543	8,006,735	(5,872,228)	2,134,507
Total property, plant and equipment	**238,096,582**	**(174,716,805)**	**63,379,777**	**203,667,228**	**(151,757,237)**	**51,909,991**

(1) Falabella classifies under this item, mainly, right-of-use assets related to leases of real estate used for the development of its activities.
(2) They correspond mainly to furniture and fixtures.

Note 14 – Property, Plant and Equipment (continued)

c) The movements of the Non-Banking Businesses for the period ended September 30, 2026 are as follows:

Cost	Land	Buildings	Plant and equipment	Information technology equipment	Fixtures and fittings	Motor vehicles	Construction in progress	Right-of-use assets [1]	Other property, plant and equipment	Total
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Balance as of January 1, 2026	**760,716,471**	**1,259,545,792**	**479,571,485**	**240,978,549**	**1,778,583,746**	**40,639,251**	**84,547,998**	**2,005,725,589**	**561,203,398**	**7,211,512,279**
Additions	5,009,631	62,968	5,973,959	6,092,603	5,914,358	20,360	73,879,532	124,928,505	2,787,805	224,669,721
Disposals	(1,555,513)	(186,438)	(4,896,272)	(1,222,109)	(15,281,085)	(16,637)	(1,448,925)	-	(4,693,116)	(29,300,095)
Decrease due to loss of control of a subsidiary (2)	-	-	(1,576,168)	(67,646)	(3,049,159)	-	(2,924)	(4,904,686)	(1,175,290)	(10,775,873)
Retirements	-	(3,455,561)	(3,542,138)	(3,201,302)	(14,934,143)	(43,601)	(668,938)	(26,880,993)	(4,685,937)	(57,412,613)
Reclassifications and capitalizations	-	2,200,659	11,370,407	8,561,913	44,939,010	50,752	(82,685,006)	-	15,562,265	-
Transfers from/to other accounts	-	-	-	8,940	-	-	(476,574)	-	-	(467,634)
Transfers to / from investment property	-	1,082,764	(51,015)	(87,499)	325,036	-	(8,507)	-	58,618	1,319,397
Translation and restatement adjustment (Note 2.6)	27,882,646	61,454,975	12,684,165	7,513,003	83,458,097	192,037	1,385,955	95,226,016	25,986,023	315,782,917
Balance as of September 30, 2026	**792,053,235**	**1,320,705,159**	**499,534,423**	**258,576,452**	**1,879,955,860**	**40,842,162**	**74,522,611**	**2,194,094,431**	**595,043,766**	**7,655,328,099**

Depreciation and impairment	Land	Buildings	Plant and equipment	Information technology equipment	Fixtures and fittings	Motor vehicles	Construction in progress	Right-of-use assets	Other property, plant and equipment	Total
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Balance as of January 1, 2026	**-**	**346,059,533**	**327,169,688**	**195,636,003**	**1,208,584,449**	**29,124,631**	**-**	**742,278,643**	**421,843,682**	**3,270,696,629**
Depreciation for the period	-	23,459,525	27,987,806	15,145,818	80,814,591	335,991	-	119,146,418	29,330,240	296,220,389
Disposals	-	(63,901)	(4,590,286)	(1,191,717)	(13,238,300)	(16,591)	-	-	(4,491,786)	(23,592,581)
Decrease due to loss of control of a subsidiary (2)	-	-	(964,197)	(52,914)	(1,493,527)	-	-	(3,910,042)	(919,133)	(7,339,813)
Retirements	-	(3,442,247)	(3,442,543)	(3,161,312)	(13,199,338)	(43,601)	-	(22,311,896)	(4,473,099)	(50,074,036)
Reclassifications and capitalizations	-	-	2,645,917	(2,645,917)	-	-	-	-	-	-
Transfers to / from investment property	-	(33)	(26,213)	(11,033)	(20,561)	-	-	-	(5,612)	(63,452)
Translation and restatement adjustment (Note 2.6)	-	20,513,121	8,859,481	5,611,466	59,193,476	151,088	-	42,605,949	18,539,977	155,474,558
Balance as of September 30, 2026	**-**	**386,525,998**	**357,639,653**	**209,330,394**	**1,320,640,790**	**29,551,518**	**-**	**877,809,072**	**459,824,269**	**3,641,321,694**

Net balance as of January 1, 2026	**760,716,471**	**913,486,259**	**152,401,797**	**45,342,546**	**569,999,297**	**11,514,620**	**84,547,998**	**1,263,446,946**	**139,359,716**	**3,940,815,650**
Net balance as of September 30, 2026	**792,053,235**	**934,179,161**	**141,894,770**	**49,246,058**	**559,315,070**	**11,290,644**	**74,522,611**	**1,316,285,359**	**135,219,497**	**4,014,006,405**

(1) Falabella classifies under this item, mainly, right-of-use assets related to leases of real estate used for the development of its activities and the installation of its stores.
(2) Corresponds to the effect generated by the sale of the subsidiary Promotora Chilena de Café Colombia S.A., which took place on February 27, 2026 (See Note 33).

Note 14 – Property, Plant and Equipment (continued)

d) The movements of the Non-Banking Businesses for the year ended December 31, 2025 are as follows:

Cost	Land	Buildings	Plant and equipment	Information technology equipment	Fixtures and fittings	Motor vehicles	Construction in progress	Right-of-use assets [1]	Other property, plant and equipment	Total
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Balance as of January 1, 2025	**759,268,898**	**1,242,178,217**	**471,907,400**	**225,492,426**	**1,725,719,889**	**40,664,989**	**52,603,603**	**1,811,040,154**	**548,966,511**	**6,877,842,087**
Additions	-	7,717,112	15,669,948	11,776,677	6,241,471	55,305	144,483,000	235,392,382	3,400,415	424,736,310
Disposals	(3,791,049)	(9,554)	(6,418,524)	(1,607,614)	(7,942,959)	(55,628)	(1,611,138)	-	(5,501,495)	(26,937,961)
Retirements	-	(7,589,852)	(12,880,721)	(4,281,487)	(15,040,459)	(132,249)	(1,925,414)	(52,858,188)	(20,608,026)	(115,316,396)
Reclassifications and capitalizations	-	12,444,713	8,651,710	8,618,801	57,549,906	49,312	(116,678,667)	-	29,364,225	-
Transfers from/to other accounts	-	32,604	42	4,233	336	-	327,044	-	-	364,259
Transfers to / from investment property	(2,073,261)	(3,671,716)	305,550	(69)	(2,494,254)	-	6,609,075	-	78,469	(1,246,206)
Transfers to non-current assets held for sale	(2,327,970)	(2,220,732)	-	-	(2,226,190)	-	-	-	-	(6,774,892)
Translation and restatement adjustment (Note 2.6)	9,639,853	10,665,000	2,336,080	975,582	16,776,006	57,522	740,495	12,151,241	5,503,299	58,845,078
Balance as of December 31, 2025	**760,716,471**	**1,259,545,792**	**479,571,485**	**240,978,549**	**1,778,583,746**	**40,639,251**	**84,547,998**	**2,005,725,589**	**561,203,398**	**7,211,512,279**

Depreciation and impairment	Land	Buildings	Plant and equipment	Information technology equipment	Fixtures and fittings	Motor vehicles	Construction in progress	Right-of-use assets	Other property, plant and equipment	Total
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Balance as of January 1, 2025	**-**	**320,329,737**	**305,496,957**	**182,994,969**	**1,112,711,791**	**28,711,861**	**-**	**614,221,751**	**403,679,869**	**2,968,146,935**
Depreciation for the year	-	31,389,968	38,490,830	17,800,271	109,392,376	549,460	-	145,115,828	39,893,842	382,632,575
Disposals	-	(5,143)	(5,833,059)	(1,553,727)	(7,595,456)	(53,673)	-	-	(5,214,532)	(20,255,590)
Retirements	-	(3,621,933)	(12,250,586)	(4,172,140)	(12,863,255)	(124,305)	-	(17,482,940)	(20,048,902)	(70,564,061)
Transfers to / from investment property	-	(185,253)	(49,958)	-	(636,695)	-	-	-	-	(871,906)
Transfers to non-current assets held for sale	-	(946,241)	-	-	(1,827,931)	-	-	-	-	(2,774,172)
Translation and restatement adjustment (Note 2.6)	-	(901,602)	1,315,504	566,630	9,403,619	41,288	-	424,004	3,533,405	14,382,848
Balance as of December 31, 2025	**-**	**346,059,533**	**327,169,688**	**195,636,003**	**1,208,584,449**	**29,124,631**	**-**	**742,278,643**	**421,843,682**	**3,270,696,629**

Net balance as of January 1, 2025	**759,268,898**	**921,848,480**	**166,410,443**	**42,497,457**	**613,008,098**	**11,953,128**	**52,603,603**	**1,196,818,403**	**145,286,642**	**3,909,695,152**
Net balance as of December 31, 2025	**760,716,471**	**913,486,259**	**152,401,797**	**45,342,546**	**569,999,297**	**11,514,620**	**84,547,998**	**1,263,446,946**	**139,359,716**	**3,940,815,650**

[1] Falabella classifies under this item, mainly, right-of-use assets related to leases of real estate used for the development of its activities and the installation of its stores.

Note 14 – Property, Plant and Equipment (continued)

e) The movements of the Banking Businesses for the period ended September 30, 2026 are as follows:

Cost	Land	Buildings	Plant and equipment	Information technology equipment	Fixtures and fittings	Motor vehicles	Construction in progress	Right-of-use assets [1]	Other property, plant and equipment	Total
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Balance as of January 1, 2026	**173,909**	**322,978**	**26,180,702**	**47,634,662**	**53,215,766**	**151,366**	**584,553**	**67,396,557**	**8,006,735**	**203,667,228**
Additions	-	-	769,115	3,771,590	1,203,789	-	6,898,029	11,643,633	158,347	24,444,503
Retirements	-	-	(796,964)	(238,720)	(299,498)	-	-	(450,897)	(90,642)	(1,876,721)
Reclassifications and capitalizations	-	-	329,738	82,667	1,480,073	-	(2,527,843)	-	635,365	-
Transfers from/to other accounts	-	-	-	(30,340)	-	-	-	-	-	(30,340)
Translation adjustment (Note 2.6)	-	-	1,152,124	3,769,672	2,633,106	19,490	274,834	3,919,315	123,371	11,891,912
Balance as of September 30, 2026	**173,909**	**322,978**	**27,634,715**	**54,989,531**	**58,233,236**	**170,856**	**5,229,573**	**82,508,608**	**8,833,176**	**238,096,582**

Depreciation	Land	Buildings	Plant and equipment	Information technology equipment	Fixtures and fittings	Motor vehicles	Construction in progress	Right-of-use assets	Other property, plant and equipment	Total
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Balance as of January 1, 2026	**-**	**322,978**	**20,398,810**	**42,050,283**	**36,792,640**	**142,561**	**-**	**46,177,737**	**5,872,228**	**151,757,237**
Depreciation for the period	-	-	998,440	2,066,608	3,918,589	8,993	-	7,679,171	488,431	15,160,232
Retirements	-	-	(689,395)	(236,080)	(281,859)	-	-	(67,168)	(55,586)	(1,330,088)
Transfers from/to other accounts	-	-	-	(1,011)	-	-	-	-	-	(1,011)
Translation adjustment (Note 2.6)	-	-	913,019	3,276,678	2,230,128	19,302	-	2,618,748	72,560	9,130,435
Balance as of September 30, 2026	**-**	**322,978**	**21,620,874**	**47,156,478**	**42,659,498**	**170,856**	**-**	**56,408,488**	**6,377,633**	**174,716,805**

Net balance as of January 1, 2026	**173,909**	**-**	**5,781,892**	**5,584,379**	**16,423,126**	**8,805**	**584,553**	**21,218,820**	**2,134,507**	**51,909,991**
Net balance as of September 30, 2026	**173,909**	**-**	**6,013,841**	**7,833,053**	**15,573,738**	**-**	**5,229,573**	**26,100,120**	**2,455,543**	**63,379,777**

[1] Falabella classifies under this item, mainly, right-of-use assets related to leases of real estate used for the development of its activities.

Note 14 – Property, Plant and Equipment (continued)

f) The movements of the Banking Businesses for the year ended December 31, 2025 are as follows:

Cost	Land ThCh$	Buildings ThCh$	Plant and equipment ThCh$	Information technology equipment ThCh$	Fixtures and fittings ThCh$	Motor vehicles ThCh$	Construction in progress ThCh$	Right-of-use assets [1] ThCh$	Other property, plant and equipment ThCh$	Total ThCh$
Balance as of January 1, 2025	**173,909**	**322,978**	**24,251,888**	**45,412,855**	**47,244,715**	**147,245**	**1,704,336**	**56,686,755**	**8,225,399**	**184,170,080**
Additions	-	-	1,249,620	1,648,630	2,357,669	-	4,607,028	10,863,085	675,120	21,401,152
Retirements	-	-	(1,659,626)	(803,362)	(1,002,345)	-	(422)	(1,175,183)	(163,407)	(4,804,345)
Reclassifications and capitalizations	-	-	2,050,069	593,412	3,984,172	-	(5,856,641)	-	(771,012)	-
Transfers from/to other accounts	-	-	-	-	-	-	129,078	-	-	129,078
Translation adjustment (Note 2.6)	-	-	288,751	783,127	631,555	4,121	1,174	1,021,900	40,635	2,771,263
Balance as of December 31, 2025	**173,909**	**322,978**	**26,180,702**	**47,634,662**	**53,215,766**	**151,366**	**584,553**	**67,396,557**	**8,006,735**	**203,667,228**

Depreciation	Land ThCh$	Buildings ThCh$	Plant and equipment ThCh$	Information technology equipment ThCh$	Fixtures and fittings ThCh$	Motor vehicles ThCh$	Construction in progress ThCh$	Right-of-use assets ThCh$	Other property, plant and equipment ThCh$	Total ThCh$
Balance as of January 1, 2025	**-**	**322,978**	**20,249,959**	**38,503,718**	**32,789,659**	**121,932**	**-**	**38,337,022**	**5,430,236**	**135,755,504**
Depreciation for the year	-	-	1,425,326	3,585,734	4,459,171	17,247	-	8,255,154	546,764	18,289,396
Retirements	-	-	(1,504,652)	(774,421)	(974,869)	-	-	(1,053,932)	(129,284)	(4,437,158)
Translation adjustment (Note 2.6)	-	-	228,177	735,252	518,679	3,382	-	639,493	24,512	2,149,495
Balance as of December 31, 2025	**-**	**322,978**	**20,398,810**	**42,050,283**	**36,792,640**	**142,561**	**-**	**46,177,737**	**5,872,228**	**151,757,237**

Net balance as of January 1, 2025	**173,909**	**-**	**4,001,929**	**6,909,137**	**14,455,056**	**25,313**	**1,704,336**	**18,349,733**	**2,795,163**	**48,414,576**
Net balance as of December 31, 2025	**173,909**	**-**	**5,781,892**	**5,584,379**	**16,423,126**	**8,805**	**584,553**	**21,218,820**	**2,134,507**	**51,909,991**

[1] Falabella classifies under this item, mainly, right-of-use assets related to leases of real estate used for the development of its activities.

Items of Property, Plant and Equipment that are fully depreciated and still in use by the Company are not significant.

Depreciation recorded in profit or loss during the periods ended September 30, 2026 and 2025 amounted to ThCh$ 311,380,621 and ThCh$ 296,628,322, respectively. Of these amounts, ThCh$ 309,026,562 and ThCh$ 294,766,961 as of September 30, 2026 and 2025, respectively, were recognized in Administrative Expenses, while ThCh$ 2,354,059 and ThCh$ 1,861,361 as of September 30, 2026 and 2025, respectively, were recorded in Cost of Sales, mainly associated with the depreciation of leased machinery.

Note 14 – Property, Plant and Equipment (continued)

g) During the period from January to September 2026, the Company did not capitalize interest. During the year 2025, the Company capitalized interest amounting to ThCh$ 212,645. The average financing interest rate applied for the capitalization was 5.88%.

As of September 30, 2026, the Company has entered into contractual commitments with suppliers for the acquisition of Property, Plant and Equipment for the amount of ThCh$ 35,804,370.

Falabella holds assets pledged as security amounting to ThCh$ 17,703,578 as of September 30, 2026, which form part of Property, Plant and Equipment.

Note 15 – Investment Property

a) The movements for the period ended September 30, 2026 are as follows:

Movements in investment property Fair value model	ThCh$
Balance as of January 1, 2026	**6,379,193,359**
Additions	142,975,745
Retirements	(1,184,203)
Disposal	(416,856)
Transfers from / to non-current assets held for sale	(49,999)
Transfers from / to property, plant and equipment	(1,382,849)
Increase in fair value	200,894,210
Translation adjustment	142,500,012
Balance as of September 30, 2026	**6,862,529,419**

b) The movements for the year ended December 31, 2025 are as follows:

Movements in investment property Fair value model	ThCh$
Balance as of January 1, 2025	**4,893,232,252**
Additions	90,673,298
Retirements	(2,469,057)
Disposal	(3,632,794)
Transfers to / from non-current assets held for sale	42,149,409
Transfers from / to property, plant and equipment	486,091
Increase in fair value	1,325,975,684
Translation adjustment	32,778,476
Balance as of December 31, 2025	**6,379,193,359**

Investment property includes shopping centers, construction in progress and available land that is expected to be used for future shopping centers.

This item also includes ThCh$ 13,207,498 and ThCh$ 13,109,462 as of September 30, 2026 and December 31, 2025, respectively, of right-of-use assets, corresponding mainly to land.

During the period from January to September 2026, the Company capitalized interest amounting to ThCh$ 1,636,325. The average financing interest rate applied for the capitalization was 3.46%. During the year 2025, the Company capitalized interest amounting to ThCh$ 249,873. The average financing interest rate applied for the capitalization was 3.18%.

Note 15 – Investment Property (continued)

As of September 30, 2026, the contractual obligations to purchase, construct, repair, maintain and develop Investment Property amount to ThCh$ 118,361,237.

Falabella holds assets pledged as security amounting to ThCh$ 80,961,382 as of September 30, 2026, which form part of Investment Property.

Unused land on which no shopping center construction is being carried out as of September 30, 2026 and December 31, 2025 amounts to ThCh$ 134,974,088 and ThCh$ 133,847,963, respectively. There are no maintenance expenses associated with this land, nor are there any restrictions on the realization of the real estate investments, on the collection of the income derived therefrom or of the proceeds obtained from their sale or disposal by other means.

On August 10, 2026, an earthquake measuring 7.4 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 first-tier companies in the insurance market.

As of the date of issuance of these financial statements, the Company is evaluating the damage caused by the earthquake. Such effects will be recognized for accounting purposes once their determination has been completed.

c) Determination of fair value

The Company applies the following methodologies to determine the fair value of its investment property:

i) Valuation based on an appraisal performed by an independent third party

It is used for the Company's land and other non-operating properties. The appraisal is determined by an external, independent and qualified appraiser and is performed once a year.

ii) Valuation based on the model of future cash flows discounted at a WACC rate

It is performed every six months for all investment property in operation through internal valuations. To determine future cash flows, lease income less direct costs and operating expenses is considered.

The main parameters and indicators of the discounted future cash flow valuation model are as follows:

a) Discount rate

To determine the discount rate, the weighted average cost of capital methodology (WACC rate) is used, which considers market inputs and inputs from comparable companies for its construction.

The discount rate is reviewed every six months, and different rates are used for each country in which the investment property is located.

Note 15 – Investment Property (continued)

c) Determination of fair value (continued)

The main inputs considered for constructing the WACC rate are as follows:

- BETA: this variable is determined using a sample of companies representative of the international real estate market, since the local market does not have sufficient depth. A time horizon of the last five years is used to calculate this parameter.
- Risk-free rate: estimated based on the yield of the 10-year U.S. Treasury bond, plus a country risk spread for Chile, Peru and Colombia.
- Risk premium: determined based on market information.
- Leverage ratio: determined using the same set of companies representative of the international market used to determine the BETA.
- Tax rate: the rate in effect in each country is used.
- Debt spread: to estimate the return on debt, the average of the spreads observed in the local market for companies with similar risks is used.

The ranges of discount rates used as of June 30, 2026 and December 31, 2025 are as follows:

Country	Jun-30-26	Dec-31-25
Chile	5.47% to 5.63%	5.46% to 5.81%
Peru	5.75% to 5.90%	5.62% to 5.97%
Colombia	7.20% to 7.35%	7.23% to 7.56%

Considering all these inputs, the discount rate (WACC) is calculated in real terms and after taxes, and is used to discount the future cash flows of each country in which the investment property is located.

b) Cash flow projections

Cash flow projections are made for each country and have as their starting point the budgets approved by the Board of Directors.

For the following years, revenue is defined based on parameters such as occupancy level, mix of fees, leasable meters, among other factors, whose growth is directly related to the level of maturity of each investment property.

The summary of the average revenue growth rates used as of June 30, 2026 and December 31, 2025 is as follows:

Country	Jun-30-26	Dec-31-25
Chile	-0.75% to 1.92%	-0.75% to 1.92%
Peru	0.2% to 1.0%	0.2% to 1.0%
Colombia	-0.2% to 1.0%	-0.2% to 1.0%

As with revenue, costs are calculated for each investment property, considering historical growth factors and the expected future evolution.

Note 15 – Investment Property (continued)

c) Determination of fair value (continued)

The summary of the average expense growth rates used as of June 30, 2026 and December 31, 2025 is as follows:

Country	Jun-30-26	Dec-31-25
Chile	-2.62% to 0.6%	-2.62% to 0.6%
Peru	-0.9% to 0.9%	-0.9% to 0.9%
Colombia	0.2% to 0.7%	0.2% to 0.7%

As with revenue, costs are calculated for each investment property, considering historical growth factors and the expected future evolution.

The cash flow projections consider a time horizon of 5 years, plus perpetuity.

d) Group as lessor

The Company leases out its investment property as part of its operations. As of September 30, 2026 and December 31, 2025, the Company has the following receivables under non-cancelable contracts:

Detail	Sep-30-26 Minimum payments receivable ThCh$	Dec-31-25 Minimum payments receivable ThCh$
Up to one year	313,638,950	286,343,735
From one to five years	770,126,752	694,494,189
More than five years	518,975,699	540,625,337
Total	**1,602,741,401**	**1,521,463,261**

The Company leases to third parties premises that form part of its investment property. The lease agreements establish their term, the rent and how it is calculated, the characteristics of the leased property and other obligations related to the promotion, services and proper operation of the various premises.

Fixed and variable income from leases of investment property is as follows:

Payments from third parties	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Fixed income	371,005,308	339,694,240	126,835,286	117,459,447
Variable income	24,212,209	24,165,967	8,587,075	8,171,415
Total	**395,217,517**	**363,860,207**	**135,422,361**	**125,630,862**

Lease income amounting to ThCh$ 395,217,517 and ThCh$ 363,860,207 as of September 30, 2026 and 2025, respectively, corresponds to lease income from third parties for all of Falabella's real estate companies; whereas in Note 37 "Financial Information by Segment", the revenue of the Real Estate Chile segment corresponds to the total revenue from third and related parties of the real estate companies in Chile.

Note 16 – Financial Assets from Banking Businesses

a) Financial assets held for trading at fair value through profit or loss

	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Bonds and promissory notes of the Chilean General Treasury	23,341,035	48,469,953
Mutual funds managed by third parties	119,237,400	110,801,800
Equity instruments	919,007	978,370
Total	**143,497,442**	**160,250,123**

b) Debt financial instruments

	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Bonds and promissory notes of the Chilean General Treasury	229,255,546	31,116,511
Other government debt instruments	68,736,224	2,050,641
Total	**297,991,770**	**33,167,152**

c) Financial assets at fair value through other comprehensive income

	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Instruments from the Chilean Government and the Central Bank of Chile		
Bonds of the Central Bank of Chile	539,262,147	473,608,114
Other instruments from the Chilean Government and the Central Bank of Chile	326,316,426	176,333,906
Instruments from other national entities		
Certificates of time deposits at domestic banks (negotiable)	195,532,686	289,271,328
Instruments from foreign entities		
Instruments from foreign governments or central banks	256,033,912	239,735,353
Total	**1,317,145,171**	**1,178,948,701**

Note 17 – Financial Derivatives – Banking Businesses

Financial Derivatives – Banking Businesses	Sep-30-26		Dec-31-25	
	Contract notional amount ThCh$	Fair value of the derivative ThCh$	Contract notional amount ThCh$	Fair value of the derivative ThCh$
Assets from financial derivatives				
Currency forwards	3,347,926,006	183,789,974	3,667,225,006	175,348,790
Swaps	15,116,617,988	451,220,140	13,613,019,748	441,057,645
Inflation insurance forwards	4,121,332,299	48,398,089	4,572,848,346	26,542,522
Total derivatives held for trading	**22,585,876,293**	**683,408,203**	**21,853,093,100**	**642,948,957**
Liabilities from financial derivatives				
Currency forwards	3,068,254,303	172,442,854	3,906,445,366	184,521,952
Swaps	15,898,354,636	480,276,906	13,594,773,150	466,836,179
Inflation insurance forwards	3,876,023,560	45,837,286	4,502,344,645	25,346,752
Total derivatives held for trading	**22,842,632,499**	**698,557,046**	**22,003,563,161**	**676,704,883**

Note 18 – Other Assets – Banking Businesses

The following assets of the Banking Businesses are classified in this category:

Other assets	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Guarantee deposits	120,228,544	44,849,602
Accrued commissions receivable	2,445,977	2,423,147
Deferred expenses	3,909,875	6,113,903
Accounts and invoices receivable (1)	146,517,050	194,189,176
Investment in banking support company (sociedad de apoyo al giro)	366,141	366,141
Software maintenance contracts	1,390,970	1,001,206
Other (2)	4,839,644	2,623,478
Total	**279,698,201**	**251,566,653**

(1) They correspond mainly to pending transactions from daily operations, receivables for the use of ATMs, invoices for the lease of space in branches, and others.

(2) They correspond mainly to the Redbanc user license, subscriptions, advertising contracts, balances for card theft and cloning under investigation, stationery and others.

Note 19 – Other Current and Non-Current Financial Liabilities

a) The detail of the Non-Banking Businesses' Other Current and Non-Current Financial Liabilities corresponds to:

Detail of other financial liabilities	Sep-30-26		Dec-31-25	
	Current ThCh$	Non-current ThCh$	Current ThCh$	Non-current ThCh$
Bank loans	381,268,773	234,678,072	239,328,137	203,672,030
Bond obligations	107,607,394	2,993,908,229	65,816,063	2,886,246,300
Other financial liabilities	19,339,958	2,010,989	28,575,201	1,189,322
Total	**508,216,125**	**3,230,597,290**	**333,719,401**	**3,091,107,652**

Sep-30-2026

b) The detail of Bank Loans as of September 30, 2026 is as follows:

Debtor entity RUT	Debtor entity name	Debtor entity country	Creditor entity RUT	Creditor entity name	Creditor entity country	Description of the currency or indexation unit according to contract conditions (ISO 4217)	Amount of class of liabilities exposed to liquidity risk, by maturity							Amortization type	Effective rate %	Amount of the nominal value of the obligation payable according to contract conditions	Nominal rate %
							Up to 1 month	1 to 3 months	3 to 12 months	Total current	1 to 5 years	5 years or more	Total non-current				
90749000-9	FALABELLA S.A.	CHILE	97036000-K	BANCO SANTANDER	CHILE	CLP	-	81,283,490	-	81,283,490	-	-	-	At maturity	8.23	78,721,808	5.49
90749000-9	FALABELLA S.A.	CHILE	76362099-9	BANCO BTG PACTUAL CHILE	CHILE	CLP	-	10,176,643	-	10,176,643	-	-	-	At maturity	7.20	9,849,229	5.49
90749000-9	FALABELLA S.A.	CHILE	0-E	BANK OF CHINA LIMITED	GRAND CAYMAN	USD	-	383,012	-	383,012	19,053,484	-	19,053,484	At maturity	5.97	19,268,168	4.78
77261280-K	FALABELLA RETAIL S.A.	CHILE	97018000-1	BANCO SCOTIABANK	CHILE	EUR	53,324	-	-	53,324	-	-	-	At maturity	4.05	53,324	4.05
77261280-K	FALABELLA RETAIL S.A.	CHILE	97018000-1	BANCO SCOTIABANK	CHILE	USD	766,558	299,856	173,475	1,239,889	-	-	-	At maturity	5.42	1,237,497	5.47
96792430-K	SODIMAC S.A.	CHILE	97018000-1	BANCO SCOTIABANK	CHILE	USD	638,969	326,948	-	965,917	-	-	-	At maturity	5.15	896,601	5.15
76821330-5	IMPERIAL S.A.	CHILE	76645030-K	BANCO ITAU	CHILE	USD	149,986	746,814	-	896,800	-	-	-	At maturity	5.27	892,834	5.27
76821330-5	IMPERIAL S.A.	CHILE	97004000-5	BANCO DE CHILE	CHILE	USD	1,086,761	1,831,749	-	2,918,510	-	-	-	At maturity	5.18	2,899,896	5.18
78627210-6	HIPERMERCADOS TOTTUS S.A.	CHILE	97018000-1	BANCO SCOTIABANK	CHILE	USD	11,720	113,432	-	125,152	-	-	-	At maturity	5.23	124,486	5.23
0-E	FALABELLA S.A.	ARGENTINA	0-E	BANCO PROVINCIA	ARGENTINA	ARG	61	-	-	61	-	-	-	Monthly	59.84	61	59.84
0-E	OPEN PLAZA S.A.C.	PERU	0-E	BANCO DE CRÉDITO DEL PERÚ S.A.	PERU	PEN	-	17,462	-	17,462	22,659,869	-	22,659,869	At maturity	6.22	22,729,221	5.98
0-E	OPEN PLAZA S.A.C.	PERU	0-E	BANCO SCOTIABANK	PERU	PEN	-	-	23,263,598	23,263,598	-	-	-	At maturity	4.74	23,263,599	4.74
0-E	OPEN PLAZA S.A.C.	PERU	0-E	BANCO BCI PERÚ S.A.	PERU	PEN	-	11,777	5,670,400	5,682,177	-	-	-	At maturity	5.48	5,682,177	5.48
0-E	OPEN PLAZA S.A.C.	PERU	0-E	BANCO DE CRÉDITO DEL PERÚ S.A.	PERU	PEN	732,018	1,125,488	5,055,804	6,913,310	38,148,669	-	38,148,669	Monthly	6.99	45,255,032	5.71
0-E	OPEN PLAZA S.A.C.	PERU	0-E	BANCO DE CRÉDITO DEL PERÚ S.A.	PERU	PEN	7,419	-	-	7,419	9,891,753	-	9,891,753	At maturity	6.22	9,944,036	5.98
0-E	ACTIVO INMOBILIARIO PERUANO S.A.A.	PERU	0-E	BANCO SCOTIABANK	PERU	PEN	119,619	-	14,176,000	14,295,619	-	-	-	At maturity	5.00	14,295,620	5.00
0-E	ACTIVO INMOBILIARIO PERUANO S.A.A.	PERU	0-E	BANCO DE CRÉDITO DEL PERÚ S.A.	PERU	PEN	-	40,380	-	40,380	52,400,946	-	52,400,946	At maturity	6.22	52,561,323	5.98
0-E	HIPERMERCADOS TOTTUS S.A.	PERU	0-E	BANCO INTERAMERICANO DE FINANZAS (BIF)	PERU	USD	1,354,693	-	-	1,354,693	-	-	-	Monthly	0.80	1,354,693	0.80
0-E	MALL PLAZA PERÚ S.A.	PERU	0-E	BANCO DE CRÉDITO DEL PERÚ S.A.	PERU	PEN	5,749,012	-	-	5,749,012	-	-	-	At maturity	4.95	5,749,013	4.93
0-E	SAGA FALABELLA S.A.	PERU	0-E	BANCO DE CRÉDITO DEL PERÚ S.A.	PERU	USD	11,335	-	-	11,335	-	-	-	At maturity	0.80	11,335	0.80
0-E	SAGA FALABELLA S.A.	PERU	0-E	BANCO DE CRÉDITO DEL PERÚ S.A.	PERU	USD	-	1,388,428	-	1,388,428	-	-	-	At maturity	0.80	1,388,428	0.80
0-E	TIENDAS DE MEJORAMIENTO DEL HOGAR S.A.	PERU	0-E	CITIBANK DEL PERÚ S.A.	PERU	USD	31,122	-	-	31,122	-	-	-	At maturity	0.80	31,122	0.80
0-E	TIENDAS DE MEJORAMIENTO DEL HOGAR S.A.	PERU	0-E	CITIBANK DEL PERÚ S.A.	PERU	USD	41,777	-	-	41,777	-	-	-	At maturity	0.80	41,777	0.80

Note 19 – Other Current and Non-Current Financial Liabilities (continued)

b) The detail of Bank Loans as of September 30, 2026 is as follows (continued)

Debtor entity RUT	Debtor entity name	Debtor entity country	Creditor entity RUT	Creditor entity name	Creditor entity country	Description of the currency or indexation unit according to contract conditions (ISO 4217)	Amount of class of liabilities exposed to liquidity risk, by maturity							Amortization type	Effective rate %	Amount of the nominal value of the obligation payable according to contract conditions	Nominal rate %
							Up to 1 month	1 to 3 months	3 to 12 months	Total current	1 to 5 years	5 years or more	Total non-current				
0-E	TIENDAS DE MEJORAMIENTO DEL HOGAR S.A.	PERU	0-E	CITIBANK DEL PERÚ S.A.	PERU	USD	23,681	-	-	23,681	-	-	-	At maturity	0.80	23,681	0.80
0-E	TIENDAS DE MEJORAMIENTO DEL HOGAR S.A.	PERU	0-E	CITIBANK DEL PERÚ S.A.	PERU	USD	39,066	-	-	39,066	-	-	-	At maturity	0.80	39,066	0.80
0-E	TIENDAS DE MEJORAMIENTO DEL HOGAR S.A.	PERU	0-E	CITIBANK DEL PERÚ S.A.	PERU	USD	41,769	-	-	41,769	-	-	-	At maturity	0.80	41,769	0.80
0-E	TIENDAS DE MEJORAMIENTO DEL HOGAR S.A.	PERU	0-E	CITIBANK DEL PERÚ S.A.	PERU	USD	31,557	-	-	31,557	-	-	-	At maturity	0.80	31,557	0.80
0-E	TIENDAS DE MEJORAMIENTO DEL HOGAR S.A.	PERU	0-E	CITIBANK DEL PERÚ S.A.	PERU	USD	56,127	-	-	56,127	-	-	-	At maturity	0.80	56,127	0.80
0-E	TIENDAS DE MEJORAMIENTO DEL HOGAR S.A.	PERU	0-E	CITIBANK DEL PERÚ S.A.	PERU	USD	30,078	-	-	30,078	-	-	-	At maturity	0.80	30,078	0.80
0-E	TIENDAS DE MEJORAMIENTO DEL HOGAR S.A.	PERU	0-E	CITIBANK DEL PERÚ S.A.	PERU	USD	39,150	-	-	39,150	-	-	-	At maturity	0.80	39,150	0.80
0-E	INVERSIONES FALABELLA DE COLOMBIA S.A.	COLOMBIA	0-E	BANCO ITAU	COLOMBIA	COP	-	-	27,146,895	27,146,895	-	-	-	Quarterly	14.85	26,390,000	12.44
0-E	FALABELLA DE COLOMBIA S.A.	COLOMBIA	0-E	BANCO DE BOGOTÁ	COLOMBIA	COP	395,149	-	-	395,149	14,500,000	-	14,500,000	Quarterly	12.35	14,500,000	11.82
0-E	FALABELLA DE COLOMBIA S.A.	COLOMBIA	0-E	BANCO DE BOGOTÁ	COLOMBIA	COP	395,149	-	-	395,149	14,500,000	-	14,500,000	Quarterly	12.35	14,500,000	11.82
0-E	FALABELLA DE COLOMBIA S.A.	COLOMBIA	0-E	BANCOLOMBIA	COLOMBIA	COP	867,857	-	29,000,000	29,867,857	-	-	-	Quarterly	13.63	29,000,000	12.98
0-E	FALABELLA DE COLOMBIA S.A.	COLOMBIA	0-E	BANCOLOMBIA	COLOMBIA	COP	306,832	-	14,152,000	14,458,832	-	-	-	At maturity	13.99	14,152,000	12.71
0-E	PATRIMONIO AUTONOMO CENTRO COMERCIAL MANIZALES DOS	COLOMBIA	0-E	BANCO ITAU CORPBANCA COLOMBIA S.A.	COLOMBIA	COP	13,435	-	6,672,498	6,685,933	-	-	-	At maturity	12.72	6,685,932	12.72
0-E	PATRIMONIO AUTÓNOMO CENTRO COMERCIAL BARRANQUILLA	COLOMBIA	0-E	BANCO DE BOGOTÁ	COLOMBIA	COP	24,167	48,333	217,500	290,000	-	-	-	Monthly	13.02	290,000	13.02
0-E	FONDO DE CAPITAL PRIVADO MALLPLAZA	COLOMBIA	0-E	BANCO DAVIVIENDA	COLOMBIA	COP	217,500	435,000	1,957,500	2,610,000	14,590,054	48,933,297	63,523,351	At maturity	5.76	86,451,900	3.73
0-E	FONDO DE CAPITAL PRIVADO MALLPLAZA	COLOMBIA	0-E	BANCOLOMBIA	COLOMBIA	COP	-	218,400	26,100,000	26,318,400	-	-	-	At maturity	12.23	26,318,400	12.23
0-E	FONDO DE CAPITAL PRIVADO MALLPLAZA	COLOMBIA	0-E	BANCOLOMBIA	COLOMBIA	COP	-	-	116,000,000	116,000,000	-	-	-	At maturity	11.56	116,000,000	11.56
Total bank loans							**13,235,891**	**98,447,212**	**269,585,670**	**381,268,773**	**185,744,775**	**48,933,297**	**234,678,072**				

In the tables presented above, when the nominal rate is equal to the effective rate, it indicates that there were no costs or income directly associated with the transaction that affected the original rate of the instrument.

Note 19 – Other Current and Non-Current Financial Liabilities (continued)

c) The detail of Bond Obligations as of September 30, 2026 is as follows:

Debtor entity RUT	Debtor entity name	Debtor entity country	Creditor entity name	Description of the currency or indexation unit according to contract conditions (ISO 4217)	Amount of class of liabilities exposed to liquidity risk, by maturity							Amortization type	Effective rate %	Amount of the nominal value of the obligation payable according to contract conditions	Nominal rate of the obligation payable according to contract conditions %
					Up to 1 month	1 to 3 months	3 to 12 months	Total current	1 to 5 years	5 years or more	Total non-current				
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	UF	11,580,937	-	8,857,863	20,438,800	70,862,908	35,431,454	106,294,362	At maturity	4.41	125,012,733	3.96
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	UF	-	-	789,427	789,427	-	119,867,151	119,867,151	At maturity	3.44	121,808,411	3.08
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	UF	-	1,189,205	-	1,189,205	-	118,753,082	118,753,082	At maturity	3.12	121,586,971	2.78
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	USD	1,366,290	-	-	1,366,290	87,171,408	-	87,171,408	At maturity	4.14	87,346,950	3.75
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	UF	1,120,718	-	-	1,120,718	-	80,769,184	80,769,184	At maturity	3.18	81,618,571	2.98
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	UF	1,779,419	-	-	1,779,419	206,619,323	-	206,619,323	At maturity	1.71	205,688,993	1.89
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	USD	-	-	4,445,086	4,445,086	-	609,612,048	609,612,048	At maturity	4.12	628,573,488	3.38
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	UF	-	-	1,299,974	1,299,974	-	199,070,358	199,070,358	At maturity	3.25	204,394,341	2.68
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	797,891	689,139	1,487,030	4,152,375	-	4,152,375	Semi-annual	4.72	5,666,355	4.50
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	2,144,839	-	-	2,144,839	-	122,134,697	122,134,697	At maturity	4.00	125,252,858	3.85
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	1,427,215	-	-	1,427,215	-	81,455,917	81,455,917	At maturity	3.99	83,501,905	3.85
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	1,496,946	-	1,496,946	-	100,131,002	100,131,002	At maturity	3.90	104,020,127	3.50
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	1,644,275	-	1,644,275	-	122,661,608	122,661,608	At maturity	3.92	124,812,862	3.90
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	591,798	591,798	-	123,229,423	123,229,423	At maturity	3.76	123,769,667	3.80
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	369,009	369,009	-	82,094,233	82,094,233	At maturity	2.09	82,483,231	2.10
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	739,015	-	739,015	166,329,923	-	166,329,923	At maturity	1.32	165,167,185	1.70
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	1,834,831	-	1,834,831	-	91,887,696	91,887,696	At maturity	4.76	99,551,577	3.60
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	-	-	-	131,251,830	131,251,830	At maturity	3.66	123,171,600	4.20
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	41,076,869	41,076,869	-	-	-	At maturity	3.32	41,248,800	2.80
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	702,370	702,370	-	122,391,828	122,391,828	At maturity	3.44	123,869,572	3.40
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	-	-	60,890,793	-	60,890,793	At maturity	4.21	61,585,800	3.60
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	-	-	-	59,105,615	59,105,615	At maturity	4.33	61,585,800	3.60
96792430-K	SODIMAC S.A.	CHILE	Sundry creditors	UF	-	2,436,006	3,663,043	6,099,049	9,602,827	26,404,308	36,007,135	Semi-annual	3.98	41,990,307	3.70
0-E	HIPERMERCADOS TOTTUS S.A.	PERU	Sundry creditors	PEN	18,438	158,089	490,781	667,308	3,139,236	2,763,427	5,902,663	Quarterly	7.60	6,580,133	7.40
0-E	HIPERMERCADOS TOTTUS S.A.	PERU	Sundry creditors	PEN	18,511	158,237	491,427	668,175	3,141,422	2,764,693	5,906,115	Quarterly	7.60	6,580,133	7.40
0-E	HIPERMERCADOS TOTTUS S.A.	PERU	Sundry creditors	PEN	23,147	197,812	614,353	835,312	3,927,012	3,456,001	7,383,013	Quarterly	7.60	8,225,165	7.40
0-E	HIPERMERCADOS TOTTUS S.A.	PERU	Sundry creditors	PEN	23,177	197,873	614,617	835,667	3,927,904	3,456,518	7,384,422	Quarterly	7.60	8,225,165	7.40
0-E	INVERFAL PERÚ S.A.	PERU	Sundry creditors	PEN	1,051,962	-	2,083,872	3,135,834	11,065,073	11,066,640	22,131,713	Quarterly	8.60	25,006,464	8.60
0-E	INVERFAL PERÚ S.A.	PERU	Sundry creditors	PEN	2,380,675	-	6,075,429	8,456,104	14,167,103	-	14,167,103	Quarterly	7.03	22,276,572	7.03
0-E	INVERFAL PERÚ S.A.	PERU	Sundry creditors	PEN	-	459,594	-	459,594	56,695,952	-	56,695,952	Quarterly	5.78	56,704,000	5.78
0-E	ACTIVO INMOBILIARIO PERUANO S.A.A.	PERU	Sundry creditors	PEN	-	-	507,235	507,235	-	42,456,257	42,456,257	At maturity	7.31	43,035,235	7.16
Total bond obligations					**22,935,328**	**11,309,774**	**73,362,292**	**107,607,394**	**701,693,259**	**2,292,214,970**	**2,993,908,229**				

In the tables presented above, when the nominal rate is equal to the effective rate, it indicates that there were no costs or income directly associated with the transaction that affected the original rate of the instrument.

Note 19 – Other Current and Non-Current Financial Liabilities (continued)

d) The detail of Other Financial Liabilities as of September 30, 2026 and December 31, 2025 is as follows:

Detail of other financial liabilities	Sep-30-26		Dec-31-25	
	Current ThCh$	Non-current ThCh$	Current ThCh$	Non-current ThCh$
Financial liabilities at fair value through profit or loss	18,080	2,010,989	2,888,764	349,695
Hedging financial liabilities	19,321,878	-	25,686,437	839,627
Total	**19,339,958**	**2,010,989**	**28,575,201**	**1,189,322**

Note 19 – Other Current and Non-Current Financial Liabilities (continued)

Dec-31-25

e) The detail of Bank Loans as of December 31, 2025 is as follows:

Debtor entity RUT	Debtor entity name	Debtor entity country	Creditor entity RUT	Creditor entity name	Creditor entity country	Description of the currency or indexation unit according to contract conditions (ISO 4217)	Amount of class of liabilities exposed to liquidity risk, by maturity							Amortization type	Effective rate %	Amount of the nominal value of the obligation payable according to contract conditions	Nominal rate of the obligation payable according to contract conditions %
							Up to 1 month	1 to 3 months	3 to 12 months	Total current	1 to 5 years	5 years or more	Total non-current				
90749000-9	FALABELLA S.A.	CHILE	97036000-K	BANCO SANTANDER	CHILE	CLP	-	-	78,385,796	78,385,796	-	-	-	At maturity	8.23	78,721,808	5.81
90749000-9	FALABELLA S.A.	CHILE	76362099-9	BANCO BTG PACTUAL CHILE	CHILE	CLP	-	-	9,899,770	9,899,770	-	-	-	At maturity	7.20	9,849,229	5.81
90749000-9	FALABELLA S.A.	CHILE	0-E	BANK OF CHINA LIMITED.	GRAND CAYMAN	USD	-	-	139,681	139,681	17,459,478	-	17,459,478	At maturity	5.98	18,005,314	5.73
77261280-K	FALABELLA RETAIL S.A.	CHILE	97018000-1	BANCO SCOTIABANK	CHILE	EUR	554	-	-	554	-	-	-	At maturity	4.34	319	4.34
77261280-K	FALABELLA RETAIL S.A.	CHILE	97018000-1	BANCO SCOTIABANK	CHILE	USD	25,654	593,033	-	618,687	-	-	-	At maturity	5.12	612,151	5.01
96792430-K	SODIMAC S.A.	CHILE	97018000-1	BANCO SCOTIABANK	CHILE	USD	5,349,312	2,800,417	-	8,149,729	-	-	-	At maturity	5.56	7,738,949	5.56
76821330-5	IMPERIAL S.A.	CHILE	76645030-K	BANCO ITAU	CHILE	USD	1,568,284	-	-	1,568,284	-	-	-	At maturity	5.14	1,562,902	5.14
0-E	OPEN PLAZA S.A.	PERU	0-E	BANCO BCI PERÚ S.A.	PERU	PEN	20,116	-	-	20,116	21,550,637	-	21,550,637	At maturity	6.22	21,641,626	5.98
0-E	OPEN PLAZA S.A.	PERU	0-E	BANCO SCOTIABANK	PERU	PEN	336,970	-	65,318,220	65,655,190	-	-	-	At maturity	4.74	65,655,192	4.74
0-E	OPEN PLAZA S.A.	PERU	0-E	BANCO BCI PERÚ S.A.	PERU	PEN	12,013	-	-	12,013	5,398,200	-	5,398,200	At maturity	5.48	5,410,213	5.48
0-E	ACTIVO INMOBILIARIO PERUANO S.A.A.	PERU	0-E	BANCO SCOTIABANK	PERU	PEN	3,491,927	-	10,116,317	13,608,244	-	-	-	Quarterly	5.55	13,618,019	5.30
0-E	ACTIVO INMOBILIARIO PERUANO S.A.A.	PERU	0-E	BANCO DE CREDITO	PERU	PEN	46,516	-	-	46,516	49,835,848	-	49,835,848	At maturity	6.22	50,046,261	5.98
0-E	MALL PLAZA PERÚ S.A.	PERU	0-E	BANCO DE CREDITO	PERU	PEN	137,932	-	5,536,132	5,674,064	-	-	-	At maturity	4.95	5,674,064	4.95
0-E	MALL PLAZA PERÚ S.A.	PERU	0-E	BANCO DE CREDITO	PERU	PEN	747,399	978,910	4,497,552	6,223,861	41,145,156	-	41,145,156	Monthly	6.99	47,690,976	6.76
0-E	MALL PLAZA PERÚ S.A.	PERU	0-E	BANCO DE CREDITO	PERU	PEN	4,869	-	-	4,869	9,427,670	-	9,427,670	At maturity	5.98	9,432,539	5.98
0-E	INVERFAL PERÚ S.A.	PERU	0-E	BANCO CONTINENTAL	PERU	PEN	-	1,071,369	2,141,968	3,213,337	-	-	-	Quarterly	2.73	3,238,920	2.70
0-E	TIENDAS DE MEJORAMIENTO DEL HOGAR S.A.	PERU	0-E	CITIBANK DEL PERÚ S.A.	PERU	USD	12,067	-	-	12,067	-	-	-	At maturity	0.80	12,067	0.80
0-E	FALABELLA DE COLOMBIA S.A.	COLOMBIA	0-E	BANCO DAVIVIENDA	COLOMBIA	COP	9,316	-	-	9,316	-	-	-	At maturity	11.57	9,316	11.00
0-E	FALABELLA DE COLOMBIA S.A.	COLOMBIA	0-E	BANCO DE BOGOTÁ	USA	USD	-	10,567,721	-	10,567,721	-	-	-	At maturity	19.36	10,459,711	18.08
0-E	FALABELLA DE COLOMBIA S.A.	COLOMBIA	0-E	BANCO DE BOGOTÁ	USA	USD	6,865,053	-	-	6,865,053	-	-	-	At maturity	9.89	6,762,744	9.58
0-E	FALABELLA DE COLOMBIA S.A.	COLOMBIA	0-E	BANCO DE BOGOTÁ	USA	USD	4,511,075	-	-	4,511,075	-	-	-	At maturity	10.52	4,508,496	10.48
0-E	PATRIMONIO AUTONOMO CENTRO COMERCIAL MANIZALES DOS	COLOMBIA	0-E	BANCO ITAU CORPBANCA COLOMBIA S.A.	COLOMBIA	COP	142,194	-	-	142,194	5,822,067	-	5,822,067	At maturity	11.70	5,822,067	11.70
0-E	PATRIMONIO AUTÓNOMO CENTRO COMERCIAL BARRANQUILLA	COLOMBIA	0-E	BANCO DE BOGOTÁ	COLOMBIA	COP	20,000	40,000	180,000	240,000	180,000	-	180,000	Monthly	13.02	420,000	13.02
0-E	FONDO DE CAPITAL PRIVADO MALLPLAZA	COLOMBIA	0-E	BANCO DAVIVIENDA	COLOMBIA	COP	180,000	360,000	1,620,000	2,160,000	11,888,526	40,964,448	52,852,974	At maturity	5.76	73,166,400	3.73
0-E	FONDO DE CAPITAL PRIVADO MALLPLAZA	COLOMBIA	0-E	BANCO ITAU CORPBANCA COLOMBIA S.A.	COLOMBIA	COP	-	-	21,600,000	21,600,000	-	-	-	At maturity	5.76	21,600,000	5.76
Total bank loans							**23,481,251**	**16,411,450**	**199,435,436**	**239,328,137**	**162,707,582**	**40,964,448**	**203,672,030**				

In the tables presented above, when the nominal rate is equal to the effective rate, it indicates that there were no costs or income directly associated with the transaction that affected the original rate of the instrument.

Note 19 – Other Current and Non-Current Financial Liabilities (continued)

f) The detail of Bond Obligations as of December 31, 2025 is as follows:

Debtor entity RUT	Debtor entity name	Debtor entity country	Creditor entity name	Description of the currency or indexation unit according to contract conditions (ISO 4217)	Amount of class of liabilities exposed to liquidity risk, by maturity							Amortization type	Effective rate %	Amount of the nominal value of the obligation payable according to contract conditions	Nominal rate of the obligation payable according to contract conditions %
					Up to 1 month	1 to 3 months	3 to 12 months	Total current	1 to 5 years	5 years or more	Total non-current				
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	UF	-	-	18,657,438	18,657,438	68,451,076	42,781,922	111,232,998	At maturity	4.41	129,533,641	3.96
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	UF	1,680,513	-	-	1,680,513	-	115,790,054	115,790,054	At maturity	3.44	117,850,529	3.08
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	UF	-	-	322,197	322,197	-	114,699,199	114,699,199	At maturity	3.12	117,671,759	2.78
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	USD	-	-	509,728	509,728	81,150,080	-	81,150,080	At maturity	4.14	81,432,119	3.75
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	UF	-	-	492,925	492,925	-	78,088,329	78,088,329	At maturity	3.18	78,980,736	2.98
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	UF	-	-	782,641	782,641	200,201,706	-	200,201,706	At maturity	1.71	199,075,417	1.89
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	USD	9,120,909	-	-	9,120,909	-	566,030,006	566,030,006	At maturity	4.12	587,284,277	3.38
90749000-9	FALABELLA S.A.	CHILE	Sundry creditors	UF	2,589,766	-	-	2,589,766	-	192,005,069	192,005,069	At maturity	3.25	197,878,165	2.68
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	1,377,958	1,377,958	4,684,767	-	4,684,767	Semi-annual	4.72	6,053,999	4.50
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	879,404	879,404	-	118,090,567	118,090,567	At maturity	4.00	119,183,880	3.85
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	585,193	585,193	-	78,761,660	78,761,660	At maturity	3.99	79,455,920	3.85
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	482,015	482,015	-	96,726,185	96,726,185	At maturity	3.90	99,319,900	3.50
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	400,906	400,906	-	118,664,356	118,664,356	At maturity	3.92	119,183,880	3.90
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	1,717,988	-	1,717,988	-	119,244,968	119,244,968	At maturity	3.76	119,183,880	3.80
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	783,674	-	-	783,674	-	79,435,550	79,435,550	At maturity	2.09	79,455,920	2.10
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	177,607	177,607	161,227,828	-	161,227,828	At maturity	1.32	158,911,840	1.70
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	690,670	690,670	-	88,523,194	88,523,194	At maturity	4.76	94,895,639	3.60
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	1,177,462	1,177,462	-	127,343,553	127,343,553	At maturity	3.66	119,183,880	4.20
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	551,957	-	551,957	39,334,557	-	39,334,557	At maturity	3.32	39,727,960	2.80
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	1,721,378	-	1,721,378	-	118,405,107	118,405,107	At maturity	3.44	119,183,880	3.40
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	622,977	622,977	58,603,396	-	58,603,396	At maturity	4.21	59,591,940	3.6
76017019-4	PLAZA S.A.	CHILE	Sundry creditors	UF	-	-	622,620	622,620	-	56,878,077	56,878,077	At maturity	4.33	59,591,940	3.60
96792430-K	SODIMAC S.A.	CHILE	Sundry creditors	UF	-	-	5,536,617	5,536,617	10,264,275	27,217,308	37,481,583	Semi-annual	3.98	43,339,589	3.70
0-E	HIPERMERCADOS TOTTUS S.A.	PERU	Sundry creditors	PEN	18,797	142,361	441,819	602,977	2,826,773	3,259,776	6,086,549	Quarterly	7.60	6,702,307	7.40
0-E	HIPERMERCADOS TOTTUS S.A.	PERU	Sundry creditors	PEN	18,868	142,508	442,464	603,840	2,829,027	3,261,437	6,090,464	Quarterly	7.60	6,702,307	7.40
0-E	HIPERMERCADOS TOTTUS S.A.	PERU	Sundry creditors	PEN	23,591	178,147	553,132	754,870	3,536,469	4,076,932	7,613,401	Quarterly	7.60	8,377,883	7.40
0-E	HIPERMERCADOS TOTTUS S.A.	PERU	Sundry creditors	PEN	23,625	178,215	553,429	755,269	3,537,508	4,077,698	7,615,206	Quarterly	7.60	8,377,883	7.40
0-E	INVERFAL PERÚ S.A.	PERU	Sundry creditors	PEN	1,042,025	-	1,980,466	3,022,491	10,510,234	12,548,100	23,058,334	Quarterly	8.31	25,789,902	8.06
0-E	INVERFAL PERÚ S.A.	PERU	Sundry creditors	PEN	2,365,104	-	5,780,516	8,145,620	19,259,463	-	19,259,463	Quarterly	7.22	26,991,000	7.03
0-E	INVERFAL PERÚ S.A.	PERU	Sundry creditors	PEN	446,453	-	-	446,453	53,920,094	-	53,920,094	Quarterly	5.91	53,982,000	5.78
Total bond obligations					**18,113,325**	**4,632,554**	**43,070,184**	**65,816,063**	**720,337,253**	**2,165,909,047**	**2,886,246,300**				

In the tables presented above, when the nominal rate is equal to the effective rate, it indicates that there were no costs or income directly associated with the transaction that affected the original rate of the instrument.

Note 19 – Other Current and Non-Current Financial Liabilities (continued)

g) Reconciliation of current and non-current financial liabilities with the statement of cash flows, as required by IAS 7:

	Dec-31-25 ThCh$	Cash flows ThCh$	Interest and indexation ThCh$	Other non-monetary movements ThCh$	Sep-30-26 ThCh$
Bank loans	443,000,167	115,242,517	28,049,330	29,654,831	615,946,845
Bond obligations	2,952,062,363	(55,721,121)	135,554,767	69,619,614	3,101,515,623
Other financial liabilities	29,764,523	(25,103,741)	27,806,429	(11,116,264)	21,350,947
Total other current and non-current financial liabilities	**3,424,827,053**	**34,417,655**	**191,410,526**	**88,158,181**	**3,738,813,415**

Note 20 – Current and Non-Current Lease Liabilities

a) Summary of the Non-Banking Businesses' lease liabilities as of September 30, 2026 and December 31, 2025:

As of September 30, 2026

Debtor entity RUT	Debtor entity name	Debtor entity country	Creditor entity name	Currency or indexation unit	Up to 90 days	More than 90 days up to 1 year	Total current	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 years up to 5 years	5 years or more	Total non-current	Total	Effective rate	Nominal rate
99556170-0	Falabella Inmobiliario S.A.	Chile	Sundry creditors	UF	109,118	333,380	**442,498**	458,915	475,940	493,598	511,910	1,934,547	**3,874,910**	**4,317,408**	3.71%	3.71%
77261280-K	Falabella Retail S.A.	Chile	Sundry creditors	UF	4,857,320	17,127,754	**21,985,074**	22,533,009	17,525,690	13,944,141	13,318,109	102,269,391	**169,590,340**	**191,575,414**	3.40%	3.40%
90749000-9	Falabella S.A.	Chile	Sundry creditors	UF	248,349	756,954	**1,005,303**	967,916	895,921	210,422	-	-	**2,074,259**	**3,079,562**	3.13%	3.13%
76587847-0	Falabella Servicios Profesionales de TI SpA.	Chile	Sundry creditors	UF	142,389	436,480	**578,869**	594,193	619,786	646,512	674,420	-	**2,534,911**	**3,113,780**	2.45%	2.45%
77612410-9	Falabella Tecnología Corporativa SpA.	Chile	Sundry creditors	UF	318,199	972,931	**1,291,130**	968,685	457,681	472,148	120,351	-	**2,018,865**	**3,309,995**	3.62%	3.62%
76212492-0	Falabella.com SpA.	Chile	Sundry creditors	UF	222,256	625,382	**847,638**	603,283	395,704	229,623	-	-	**1,228,610**	**2,076,248**	2.93%	2.93%
78627210-6	Hipermercados Tottus S.A.	Chile	Sundry creditors	UF	3,773,648	17,326,519	**21,100,167**	20,000,266	19,177,187	14,470,739	11,042,041	88,299,926	**152,990,159**	**174,090,326**	3.14%	3.14%
76993859-1	Ikso SpA.	Chile	Sundry creditors	UF	1,151,819	3,074,149	**4,225,968**	2,398,781	2,488,314	2,581,186	2,677,525	7,978,008	**18,123,814**	**22,349,782**	3.59%	3.59%
76821330-5	Imperial S.A.	Chile	Sundry creditors	UF	2,122,398	6,428,433	**8,550,831**	8,754,071	7,507,593	6,100,111	4,136,420	2,592,824	**29,091,019**	**37,641,850**	2.60%	2.60%
96573100-8	Manufacturas de Vestuario Mavesa Ltda.	Chile	Sundry creditors	UF	132,727	398,180	**530,907**	45,748	-	-	-	-	**45,748**	**576,655**	6.40%	6.40%
78075471-0	Nexus Media SpA.	Chile	Sundry creditors	UF	487,668	1,496,450	**1,984,118**	2,119,279	2,241,256	2,378,495	825,820	-	**7,564,850**	**9,548,968**	3.22%	3.22%
99555550-6	Plaza Antofagasta S.A.	Chile	Sundry creditors	UF	197,630	601,695	**799,325**	774,534	773,300	796,821	821,057	2,238,513	**5,404,225**	**6,203,550**	2.99%	2.99%
96653650-0	Plaza Oeste SpA	Chile	Sundry creditors	UF	67,150	184,505	**251,655**	139,374	139,374	139,374	139,374	6,829,301	**7,386,797**	**7,638,452**	3.48%	3.48%
76201304-5	Rentas Hoteleras S.p.A.	Chile	Sundry creditors	UF	245,766	750,873	**996,639**	1,033,614	1,071,961	1,111,731	1,152,976	12,914,323	**17,284,605**	**18,281,244**	3.71%	3.71%
76788282-3	Servicios e Inversiones Falabella Ltda.	Chile	Sundry creditors	UF	114,041	342,121	**456,162**	395,157	360,869	60,145	-	-	**816,171**	**1,272,333**	2.58%	2.58%
96792430-K	Sodimac S.A.	Chile	Sundry creditors	CLP	10,250	31,849	**42,099**	10,999	-	-	-	-	**10,999**	**53,098**	7.25%	7.25%
96792430-K	Sodimac S.A.	Chile	Sundry creditors	UF	8,065,361	24,086,057	**32,151,418**	31,834,366	29,703,852	30,135,597	27,634,270	244,839,732	**364,147,817**	**396,299,235**	3.28%	3.28%
O-E	Falabella S.A.	Argentina	Sundry creditors	ARS	4,689	16,153	**20,842**	27,655	34,622	12,302	13,958	180,323	**268,860**	**289,702**	19.47%	19.47%
O-E	Falabella S.A.	Argentina	Sundry creditors	USD	34,999	110,930	**145,929**	162,794	181,607	202,595	33,384	283,028	**863,408**	**1,009,337**	11.65%	11.65%
O-E	Construdecor S.A	Brazil	Sundry creditors	BRL	2,186,498	6,415,945	**8,602,443**	7,855,007	7,995,474	4,773,060	4,353,932	50,805,676	**75,783,149**	**84,385,592**	14.88%	14.88%
O-E	ABC de Servicios S.A.S.	Colombia	Sundry creditors	COP	53,703	176,632	**230,335**	251,461	-	-	-	-	**251,461**	**481,796**	19.99%	19.99%
O-E	Agencia de Seguros Falabella Ltda.	Colombia	Sundry creditors	COP	56,996	118,701	**175,697**	-	-	-	-	-	**-**	**175,697**	11.37%	11.37%
O-E	Falabella Colombia S.A.	Colombia	Sundry creditors	COP	3,297,348	10,251,610	**13,548,958**	14,139,773	9,116,023	7,857,527	5,815,310	81,168,590	**118,097,223**	**131,646,181**	12.25%	12.25%
O-E	Ikso S.A.S.	Colombia	Sundry creditors	COP	287,483	926,619	**1,214,102**	1,400,347	1,615,261	1,863,273	2,149,495	14,152,093	**21,180,469**	**22,394,571**	14.78%	14.78%
O-E	Linio Colombia S.A.S.	Colombia	Sundry creditors	COP	416,395	-	**416,395**	-	-	-	-	-	**-**	**416,395**	16.50%	16.50%
O-E	Mall Plaza Servicios S.A.S.	Colombia	Sundry creditors	COP	32,694	101,498	**134,192**	144,269	175,873	-	-	-	**320,142**	**454,334**	6.15%	6.15%
O-E	Falabella Corporate Services India Private Limited	India	Sundry creditors	INR	132,502	327,779	**460,281**	533,205	-	-	-	-	**533,205**	**993,486**	10.15%	10.15%
O-E	Corredora de Seguros Falabella S.A.C	Peru	Sundry creditors	USD	29,956	19,442	**49,398**	1,908	-	-	-	-	**1,908**	**51,306**	5.13%	5.13%
O-E	Falabella.com S.A.C.	Peru	Sundry creditors	PEN	214,396	397,626	**612,022**	306,774	700,448	-	-	-	**1,007,222**	**1,619,244**	5.41%	5.41%
O-E	Hipermercados Tottus Oriente S.A.	Peru	Sundry creditors	PEN	62,235	195,082	**257,317**	280,831	306,494	334,501	365,067	3,622,849	**4,909,742**	**5,167,059**	9.14%	9.14%
O-E	Hipermercado Tottus S.A.	Peru	Sundry creditors	PEN	601,180	2,348,012	**2,949,192**	2,526,499	2,933,729	3,147,821	3,377,695	34,419,534	**46,405,278**	**49,354,470**	7.51%	7.51%
O-E	Hipermercado Tottus S.A.	Peru	Sundry creditors	USD	1,114,107	3,329,872	**4,443,979**	3,891,692	4,154,983	4,253,700	4,168,342	44,284,510	**60,753,227**	**65,197,206**	6.68%	6.68%
O-E	SAGA Falabella Oriente S.A.C.	Peru	Sundry creditors	PEN	50,185	157,862	**208,047**	228,653	251,300	276,189	303,544	3,155,687	**4,215,373**	**4,423,420**	9.90%	9.90%
O-E	SAGA Falabella Oriente S.A.C.	Peru	Sundry creditors	USD	16,115	50,048	**66,163**	70,892	75,959	81,389	87,206	466,063	**781,509**	**847,672**	7.15%	7.15%
O-E	SAGA Falabella S.A.	Peru	Sundry creditors	PEN	291,271	3,460,813	**3,752,084**	3,720,980	3,618,786	3,680,129	3,827,176	32,324,570	**47,171,641**	**50,923,725**	7.93%	7.93%
O-E	SAGA Falabella S.A.	Peru	Sundry creditors	USD	440,073	5,049,933	**5,490,006**	5,056,239	4,889,955	5,181,043	5,032,195	23,188,615	**43,348,047**	**48,838,053**	5.51%	5.51%
O-E	Sodimac Perú Oriente S.A.C.	Peru	Sundry creditors	PEN	79,358	248,752	**328,110**	358,092	390,814	426,526	465,502	4,619,540	**6,260,474**	**6,588,584**	9.14%	9.14%
O-E	Tienda de Mejoramiento del Hogar S.A.	Peru	Sundry creditors	PEN	1,115,286	4,601,892	**5,717,178**	5,022,205	4,675,143	5,077,965	5,522,078	39,247,059	**59,544,450**	**65,261,628**	8.58%	8.58%
O-E	Tienda de Mejoramiento del Hogar S.A.	Peru	Sundry creditors	USD	1,167,881	3,315,828	**4,483,709**	6,121,109	4,827,773	4,740,939	5,097,058	63,557,922	**84,344,801**	**88,828,510**	6.65%	6.65%
O-E	Homecenter Sodimac S.A.	Uruguay	Sundry creditors	USD	79,658	237,227	**316,885**	326,154	169,935	-	-	-	**496,089**	**812,974**	5.66%	5.66%
O-E	Homecenter Sodimac S.A.	Uruguay	Sundry creditors	UYU	288,363	897,784	**1,186,147**	1,277,628	1,124,172	956,842	1,042,716	3,579,895	**7,981,253**	**9,167,400**	7.48%	7.48%
				Total	**34,319,460**	**117,729,752**	**152,049,212**	**147,336,357**	**131,072,779**	**116,636,444**	**104,708,931**	**868,952,519**	**1,368,707,030**	**1,520,756,242**		

Note 20 – Current and Non-Current Lease Liabilities (continued)

As of December 31, 2025

Debtor entity RUT	Debtor entity name	Debtor entity country	Creditor entity name	Currency or indexation unit	Up to 90 days	more than 90 days up to 1 year	Total current	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 years up to 5 years	5 years or more	Total non-current	Total	Effective rate	Nominal rate
99556170-0	Falabella Inmobiliario S.A.	Chile	Sundry creditors	UF	102,740	313,892	**416,632**	432,089	448,120	464,745	481,987	2,245,105	**4,072,046**	**4,488,678**	3.71%	3.71%
77261280-K	Falabella Retail S.A.	Chile	Sundry creditors	UF	4,967,053	14,295,050	**19,262,103**	18,988,195	18,577,294	14,778,276	12,556,471	108,629,891	**173,530,127**	**192,792,230**	3.42%	3.42%
90749000-9	Falabella S.A.	Chile	Sundry creditors	UF	234,670	715,257	**949,927**	980,491	902,845	855,772	444	-	**2,739,552**	**3,689,479**	3.14%	3.14%
76587847-0	Falabella Servicios Profesionales de TI SpA.	Chile	Sundry creditors	UF	183,212	400,003	**583,215**	508,728	578,411	603,976	630,673	607,276	**2,929,064**	**3,512,279**	2.45%	2.45%
77612410-9	Falabella Tecnología Corporativa SpA.	Chile	Sundry creditors	UF	198,799	608,898	**807,697**	841,865	294,283	-	-	-	**1,136,148**	**1,943,845**	4.23%	4.23%
76212492-0	Falabella.com SpA.	Chile	Sundry creditors	UF	241,191	666,523	**907,714**	763,794	492,932	373,740	174,184	-	**1,804,650**	**2,712,364**	3.00%	3.00%
76212492-0	Falabella.com SpA.	Chile	Sundry creditors	USD	39,658	-	**39,658**	-	-	-	-	-	**-**	**39,658**	5.55%	5.55%
78627210-6	Hipermercados Tottus S.A.	Chile	Sundry creditors	UF	5,364,188	12,498,016	**17,862,204**	16,055,365	16,598,143	16,410,608	10,831,930	87,585,963	**147,482,009**	**165,344,213**	3.12%	3.12%
76993859-1	Ikso SpA.	Chile	Sundry creditors	UF	1,088,189	3,317,095	**4,405,284**	3,546,953	2,342,482	2,429,913	2,520,605	9,671,720	**20,511,673**	**24,916,957**	3.54%	3.54%
76821330-5	Imperial S.A.	Chile	Sundry creditors	UF	1,971,001	4,210,997	**6,181,998**	5,730,676	5,833,343	5,760,527	5,950,813	5,005,478	**28,280,837**	**34,462,835**	3.10%	3.10%
96573100-8	Manufacturas de Vestuario Mavesa Ltda.	Chile	Sundry creditors	UF	122,591	367,774	**490,365**	432,528	-	-	-	-	**432,528**	**922,893**	6.40%	6.40%
99555550-6	Plaza Antofagasta S.A.	Chile	Sundry creditors	UF	187,058	569,502	**756,560**	785,002	737,477	753,890	776,821	2,764,124	**5,817,314**	**6,573,874**	2.99%	2.99%
96653650-0	Plaza Oeste SpA	Chile	Sundry creditors	UF	63,882	193,107	**256,989**	275,924	130,137	130,137	130,137	6,734,611	**7,400,946**	**7,657,935**	3.45%	3.45%
76000935-0	Promotora Chilena de Café Colombia S.A.	Chile	Sundry creditors	UF	89,570	237,065	**326,635**	181,506	70,294	-	-	-	**251,800**	**578,435**	5.13%	5.13%
76201304-5	Rentas Hoteleras SpA.	Chile	Sundry creditors	UF	231,400	706,981	**938,381**	973,195	1,009,301	1,046,746	1,085,580	13,336,752	**17,451,574**	**18,389,955**	3.71%	3.71%
96792430-K	Sodimac S.A.	Chile	Sundry creditors	CLP	9,726	30,220	**39,946**	42,842	6	-	-	-	**42,848**	**82,794**	7.25%	7.25%
96792430-K	Sodimac S.A.	Chile	Sundry creditors	UF	8,384,511	24,064,971	**32,449,482**	30,463,256	29,759,508	28,491,685	28,454,825	254,601,545	**371,770,819**	**404,220,301**	3.29%	3.29%
O-E	Falabella S.A.	Argentina	Sundry creditors	ARS	3,726	12,765	**16,491**	21,639	28,819	28,360	12,299	184,986	**276,103**	**292,594**	19.94%	19.94%
O-E	Falabella S.A.	Argentina	Sundry creditors	USD	29,960	94,955	**124,915**	139,351	155,454	173,419	150,529	286,563	**905,316**	**1,030,231**	11.65%	11.65%
O-E	Construdecor S.A	Brazil	Sundry creditors	BRL	1,901,230	6,022,000	**7,923,230**	7,546,079	6,824,866	5,527,497	4,088,693	46,462,421	**70,449,556**	**78,372,786**	14.57%	14.57%
O-E	ABC de Servicios S.A.S.	Colombia	Sundry creditors	COP	36,875	121,284	**158,159**	189,843	147,250	-	-	-	**337,093**	**495,252**	19.99%	19.99%
O-E	Agencia de Seguros Falabella Ltda.	Colombia	Sundry creditors	COP	43,509	137,783	**181,292**	98,235	-	-	-	-	**98,235**	**279,527**	11.37%	11.37%
O-E	Falabella Colombia S.A.	Colombia	Sundry creditors	COP	2,598,011	7,712,442	**10,310,453**	10,778,677	10,221,708	6,216,229	5,325,673	64,414,294	**96,956,581**	**107,267,034**	12.21%	12.21%
O-E	Ikso S.A.S.	Colombia	Sundry creditors	COP	203,408	655,609	**859,017**	990,745	1,142,745	1,318,145	1,520,559	12,435,607	**17,407,801**	**18,266,818**	14.79%	14.79%
O-E	Mall Plaza Servicios S.A.S.	Colombia	Sundry creditors	COP	25,658	79,469	**105,127**	113,115	121,588	85,937	-	-	**320,640**	**425,767**	6.15%	6.15%
O-E	Falabella Corporate Services India Private Limited	India	Sundry creditors	INR	123,237	302,858	**426,095**	908,771	-	-	-	-	**908,771**	**1,334,866**	10.15%	10.15%
O-E	Corredora de Seguros Falabella S.A.C	Peru	Sundry creditors	USD	26,584	81,147	**107,731**	19,526	-	-	-	-	**19,526**	**127,257**	5.13%	5.13%
O-E	Falabella.com S.A.C.	Peru	Sundry creditors	PEN	185,202	199,547	**384,749**	25,201	-	-	-	-	**25,201**	**409,950**	8.86%	8.86%
O-E	Hipermercados Tottus Oriente S.A.	Peru	Sundry creditors	PEN	17,646	202,829	**220,475**	240,622	262,610	286,607	312,797	3,567,745	**4,670,381**	**4,890,856**	9.14%	9.14%
O-E	Hipermercado Tottus S.A.	Peru	Sundry creditors	PEN	563,957	1,656,725	**2,220,682**	2,368,980	2,457,210	2,606,775	2,796,038	33,167,318	**43,396,321**	**45,617,003**	7.65%	7.65%
O-E	Hipermercado Tottus S.A.	Peru	Sundry creditors	USD	1,300,407	3,521,757	**4,822,164**	3,865,055	3,041,832	3,246,850	3,166,782	39,287,603	**52,608,122**	**57,430,286**	6.62%	6.62%
O-E	SAGA Falabella Oriente S.A.C.	Peru	Sundry creditors	PEN	42,774	134,553	**177,327**	194,889	214,192	235,406	258,721	3,097,844	**4,001,052**	**4,178,379**	9.90%	9.90%
O-E	SAGA Falabella S.A.	Peru	Sundry creditors	PEN	262,639	2,877,988	**3,140,627**	2,976,010	3,136,512	3,375,554	3,389,418	32,320,646	**45,198,140**	**48,338,767**	7.96%	7.96%
O-E	SAGA Falabella S.A.	Peru	Sundry creditors	USD	375,585	4,284,417	**4,660,002**	4,704,896	4,257,697	4,232,858	4,470,228	23,495,439	**41,161,118**	**45,821,120**	5.81%	5.81%
O-E	Sodimac Perú Oriente S.A.C.	Peru	Sundry creditors	PEN	67,995	213,136	**281,131**	306,820	334,857	365,456	398,851	4,549,276	**5,955,260**	**6,236,391**	9.14%	9.14%
O-E	Tienda de Mejoramiento del Hogar S.A.	Peru	Sundry creditors	PEN	885,406	1,108,936	**1,994,342**	4,013,883	4,118,778	4,309,148	4,756,468	39,661,596	**56,859,873**	**58,854,215**	8.71%	8.71%
O-E	Tienda de Mejoramiento del Hogar S.A.	Peru	Sundry creditors	USD	1,596,656	5,555,250	**7,151,906**	5,723,871	5,620,667	3,704,545	4,014,929	59,599,836	**78,663,848**	**85,815,754**	6.64%	6.64%
O-E	Homecenter Sodimac S.A.	Uruguay	Sundry creditors	USD	71,288	219,847	**291,135**	295,735	308,404	79,791	-	-	**683,930**	**975,065**	5.66%	5.66%
O-E	Homecenter Sodimac S.A.	Uruguay	Sundry creditors	UYU	253,614	789,431	**1,043,045**	1,123,020	1,209,804	949,070	908,555	4,061,779	**8,252,228**	**9,295,273**	5.91%	5.91%
				Total	**34,094,806**	**99,180,079**	**133,274,885**	**127,647,372**	**121,379,569**	**108,841,662**	**99,165,010**	**857,775,418**	**1,314,809,031**	**1,448,083,916**		

Note 20 – Current and Non-Current Lease Liabilities (continued)

b) Summary of the Banking Businesses' lease liabilities as of September 30, 2026 and December 31, 2025:

As of September 30, 2026

Debtor entity RUT	Debtor entity name	Debtor entity country	Creditor entity name	Currency or indexation unit	Up to 90 days	more than 90 days up to 1 year	Total current	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 years up to 5 years	5 years or more	Total non-current	Total	Effective rate	Nominal rate
96509660-4	Banco Falabella	Chile	Sundry creditors	UF	1,615,085	4,523,266	**6,138,351**	5,052,557	3,165,612	2,176,389	922,534	110,859	**11,427,951**	**17,566,302**	3.28%	3.28%
O-E	Banco Falabella S.A.	Colombia	Sundry creditors	COP	387,355	1,389,130	**1,776,485**	1,744,580	861,166	633,453	245,508	668,717	**4,153,424**	**5,929,909**	9.06%	9.06%
O-E	Banco Falabella Perú S.A.	Peru	Sundry creditors	PEN	268,844	816,497	**1,085,341**	674,949	385,057	288,441	255,874	229,094	**1,833,415**	**2,918,756**	7.42%	7.42%
O-E	Banco Falabella Perú S.A.	Peru	Sundry creditors	USD	358,223	405,539	**763,762**	341,879	361,913	364,186	168,298	390,551	**1,626,827**	**2,390,589**	5.22%	5.22%
				Total	**2,629,507**	**7,134,432**	**9,763,939**	**7,813,965**	**4,773,748**	**3,462,469**	**1,592,214**	**1,399,221**	**19,041,617**	**28,805,556**		

As of December 31, 2025

Debtor entity RUT	Debtor entity name	Debtor entity country	Creditor entity name	Currency or indexation unit	Up to 90 days	more than 90 days up to 1 year	Total current	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 years up to 5 years	5 years or more	Total non-current	Total	Effective rate	Nominal rate
96509660-4	Banco Falabella	Chile	Sundry creditors	UF	1,270,805	3,346,743	**4,617,548**	3,560,874	2,115,935	1,177,499	643,859	39,155	**7,537,322**	**12,154,870**	3.45%	3.45%
O-E	Banco Falabella S.A.	Colombia	Sundry creditors	COP	387,085	940,672	**1,327,757**	1,191,119	1,165,085	456,376	372,393	658,548	**3,843,521**	**5,171,278**	8.49%	8.49%
O-E	Banco Falabella Perú S.A.	Peru	Sundry creditors	PEN	266,118	762,422	**1,028,540**	874,751	408,045	218,675	159,287	342,091	**2,002,849**	**3,031,389**	7.77%	7.77%
O-E	Banco Falabella Perú S.A.	Peru	Sundry creditors	USD	346,508	1,018,999	**1,365,507**	445,399	316,292	335,070	285,411	482,791	**1,864,963**	**3,230,470**	5.05%	5.05%
				Total	**2,270,516**	**6,068,836**	**8,339,352**	**6,072,143**	**4,005,357**	**2,187,620**	**1,460,950**	**1,522,585**	**15,248,655**	**23,588,007**		

As of September 30, 2026 and 2025, lease payments of ThCh$ 183,380,081 and ThCh$ 169,759,353, respectively, have been made, which are classified as operating cash flows in the Statement of Cash Flows.

Note 21 – Current and Non-Current Trade and Other Payables

The detail of Trade and Other Payables corresponds to:

Sep-30-26						
Class of liability	Up to 1 month	1 to 3 months	More than 3 months to 12 months	Total current	1 to 5 years	Total non-current
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Trade creditors	1,095,854,126	304,163,101	22,249,917	1,422,267,144	-	-
Sundry creditors	35,434,578	789,126	435,442	36,659,146	2,364,721	2,364,721
Other payables	120,800,248	354,160	363,752	121,518,160	-	-
Total trade and other payables	**1,252,088,952**	**305,306,387**	**23,049,111**	**1,580,444,450**	**2,364,721**	**2,364,721**

Dec-31-25						
Class of liability	Up to 1 month	1 to 3 months	More than 3 months to 12 months	Total current	1 to 5 years	Total non-current
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Trade payables	1,054,874,480	266,375,124	14,797,301	1,336,046,905	-	-
Sundry creditors	37,030,076	553,351	1,128,356	38,711,783	1,622,447	1,622,447
Other payables	6,256,377	1,664,793	158,212,221	166,133,391	-	-
Total trade and other payables	**1,098,160,933**	**268,593,268**	**174,137,878**	**1,540,892,079**	**1,622,447**	**1,622,447**

The Company's main suppliers as of September 30, 2026 are presented below. The average payment term to suppliers ranges between a minimum of 41 days and a maximum of 90 days, depending on each business and each country.

Supplier
Gloria
Corporación Aceros Arequipa
Alicorp
Agrosuper
Industria Metalúrgica
Codelpa
Electrolux
Forestal Tres Eme
Intcomex
Aceros Aza

Note 21 – Current and Non-Current Trade and Other Payables (continued)

Creditors not due

Sep-30-26

Supplier type	Amounts according to payment terms						Total ThCh$
	Under 30 days	31–60 days	61–90 days	91–120 days	121–365 days	Over 365 days	
Goods	731,132,358	279,713,769	35,440,288	12,020,764	6,842,760	-	1,065,149,939
Services	302,728,482	12,556,858	2,436,900	5,696,203	1,741,843	-	325,160,286
Other	18,578,775	3,954,391	678,122	1,367,689	157,038	-	24,736,015
Total ThCh$	**1,052,439,615**	**296,225,018**	**38,555,310**	**19,084,656**	**8,741,641**	**-**	**1,415,046,240**

Dec-31-25

Supplier type	Amounts according to payment terms						Total ThCh$
	Under 30 days	31–60 days	61–90 days	91–120 days	121–365 days	Over 365 days	
Goods	634,710,442	228,574,268	37,662,091	5,079,084	5,179,897	-	911,205,782
Services	362,239,346	12,281,100	4,458,271	386,846	2,478,173	-	381,843,736
Other	18,981,195	1,315,176	1,262,355	12,585,514	944,104	-	35,088,344
Total ThCh$	**1,015,930,983**	**242,170,544**	**43,382,717**	**18,051,444**	**8,602,174**	**-**	**1,328,137,862**

Past-due payables

Falabella, given its conservative financial policy, has a solid liquidity position, which allows it to meet its obligations to its many suppliers without major difficulties. For this reason, the amounts shown as past-due payables as of September 30, 2026 and December 31, 2025 are mainly due to cases in which there are invoices with document reconciliation differences, most of which end up being resolved in the short term, due to the ongoing management of the amounts owed to our suppliers.

Sep-30-26

Supplier type	Amounts according to payment terms						Total ThCh$
	Under 30 days	31–60 days	61–90 days	91–120 days	121–180 days	Over 180 days	
Goods	2,438,558	147,494	41,294	5,396	161,510	409,412	3,203,664
Services	12,546	77,852	20,353	3,737	19,470	198,561	332,519
Other	2,259,124	745,696	439,165	149,913	84,185	6,638	3,684,721
Total ThCh$	**4,710,228**	**971,042**	**500,812**	**159,046**	**265,165**	**614,611**	**7,220,904**

Dec-31-25

Supplier type	Amounts according to payment terms						Total ThCh$
	Under 30 days	31–60 days	61–90 days	91–120 days	121–180 days	Over 180 days	
Goods	4,803,228	421,225	119,420	379,328	56,869	60,631	5,840,701
Services	681,318	149,294	68,540	23,976	74,789	533,137	1,531,054
Other	183,787	58,828	38,428	18,026	37,225	200,994	537,288
Total ThCh$	**5,668,333**	**629,347**	**226,388**	**421,330**	**168,883**	**794,762**	**7,909,043**

Note 22 – Current and Non-Current Provisions

a) The provisions recorded by the Non-Banking Businesses correspond to the following items:

Non-Banking Businesses	Current		Non-current	
Provisions	Sep-30-26 ThCh$	Dec-31-25 ThCh$	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Provisions for legal claims (contingencies) (1)	25,935,977	22,246,478	9,223,023	9,449,232
Dismantling, restoration and rehabilitation costs (2)	11,765	8,284	12,703,198	11,897,065
Other provisions (4)	649,715	439,513	-	-
Totals	**26,597,457**	**22,694,275**	**21,926,221**	**21,346,297**

b) The provisions recorded by the Banking Businesses correspond to the following items:

Banking Businesses		
Provisions	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Provisions for legal claims (contingencies) (1)	3,398,568	14,328,109
Dismantling, restoration and rehabilitation costs (2)	453,367	354,239
Allowances for unused lines of credit (3)	31,823,841	26,133,964
Other provisions (4)	4,562,492	3,374,476
Totals	**40,238,268**	**44,190,788**

(1) Provisions for legal claims (contingencies): correspond to claims that have been assessed by legal advisors as having a high probability of loss.
(2) Dismantling, restoration and rehabilitation costs: this dismantling policy is reviewed annually to determine the reasonableness of the estimated amounts or whether there are new amounts to be recorded for newly acquired or constructed assets.
(3) Provisions for unused credit lines: correspond to the provisions for expected losses on the unused portion of credit lines granted, which must be recorded and presented under this item as a result of the application of IFRS 9.
(4) Other provisions: correspond to other sundry obligations to third parties where there is a high probability of an outflow of resources.

Note 22 – Current and Non-Current Provisions (continued)

c) The movements for the period in the Non-Banking Businesses' Provisions are as follows:

Movements in provisions	Legal claims provision		Dismantling, restoration and rehabilitation costs		Other provisions		Total	
	Current ThCh$	Non-current ThCh$	Current ThCh$	Non-current ThCh$	Current ThCh$	Non-current ThCh$	Current ThCh$	Non-current ThCh$
Balance as of January 1, 2026	**22,246,478**	**9,449,232**	**8,284**	**11,897,065**	**439,513**	**-**	**22,694,275**	**21,346,297**
Additional provisions	3,780,520	457,228	-	-	-	-	2,881,768	457,228
Increase (decrease) in existing provisions	(1,281,580)	(1,649,433)	3,481	210,764	205,432	-	(979,524)	(1,438,669)
Translation adjustment	1,190,559	965,996	-	595,369	4,770	-	2,000,938	1,561,365
Balance as of September 30, 2026	**25,935,977**	**9,223,023**	**11,765**	**12,703,198**	**649,715**	**-**	**26,597,457**	**21,926,221**
Balance as of January 1, 2025	**23,654,844**	**10,264,870**	**7,226**	**5,119,776**	**600,622**	**-**	**24,262,692**	**15,384,646**
Additional provisions	4,645,827	414,234	-	7,011,712	-	-	4,645,827	7,425,946
Increase (decrease) in existing provisions	(3,914,865)	(1,487,472)	1,058	(260,178)	(162,701)	-	(4,076,508)	(1,747,650)
Translation adjustment	(2,139,328)	257,600	-	25,755	1,592	-	(2,137,736)	283,355
Balance as of December 31, 2025	**22,246,478**	**9,449,232**	**8,284**	**11,897,065**	**439,513**	**-**	**22,694,275**	**21,346,297**

d) The movements for the period in the Banking Businesses' Provisions are as follows:

Movements in provisions	Legal claims provision	Dismantling, restoration and rehabilitation costs	Unused credit lines	Other provisions	Total
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Balance as of January 1, 2026	**14,328,109**	**354,239**	**26,133,964**	**3,374,476**	**44,190,788**
Additional provisions	1,964,124	-	-	1,237,521	3,201,645
Increase (decrease) in existing provisions	(12,999,618)	113,198	5,381,365	(4,127)	(7,509,182)
Translation adjustment	105,953	(14,070)	308,512	(45,378)	355,017
Balance as of September 30, 2026	**3,398,568**	**453,367**	**31,823,841**	**4,562,492**	**40,238,268**
Balance as of January 1, 2025	**13,417,469**	**370,424**	**15,949,398**	**2,069,961**	**31,807,252**
Additional provisions	3,087,128	-	-	361,271	3,448,399
Increase (decrease) in existing provisions	(2,230,243)	(14,709)	10,074,187	959,125	8,788,360
Translation adjustment	53,755	(1,476)	110,379	(15,881)	146,777
Balance as of December 31, 2025	**14,328,109**	**354,239**	**26,133,964**	**3,374,476**	**44,190,788**

Note 23 – Current and Non-Current Employee Benefit Provisions

a) The following is the detail of employee benefit expenses included in the statement of profit or loss under Administrative Expenses:

Non-Banking Businesses

Employee benefit expenses	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Wages and salaries	857,546,832	805,534,987	299,136,544	276,833,552
Bonuses and other short-term benefits	238,268,945	237,638,851	84,762,455	83,244,997
Defined benefit obligation expense	3,154,522	4,194,111	1,213,821	622,784
Termination benefits	56,026,866	36,748,274	16,218,995	9,207,616
Other personnel expenses	27,998,475	29,834,315	11,772,274	12,906,799
Personnel expenses	**1,182,995,640**	**1,113,950,538**	**413,104,089**	**382,815,748**

Banking Businesses

Employee benefit expenses	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Wages and salaries	80,768,880	74,951,018	27,501,738	26,167,842
Bonuses and other short-term benefits	45,597,788	39,504,447	16,947,471	14,142,019
Termination benefits	4,896,530	5,919,335	1,805,212	2,345,848
Other personnel expenses	7,885,204	6,326,770	2,816,347	2,294,750
Personnel expenses	**139,148,402**	**126,701,570**	**49,070,768**	**44,950,459**

b) The balances that make up the Non-Banking Businesses' Employee Benefits correspond to:

	Current		Non-current	
Detail of employee benefits	Sep-30-26 ThCh$	Dec-31-25 ThCh$	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Vacation provision	67,547,399	68,564,887	-	-
Profit sharing and bonuses	114,897,591	149,636,551	17,200,573	18,506,264
Defined benefit provision	3,297,178	4,510,058	50,170,035	63,173,080
Withholdings	25,988,446	29,601,149	-	-
Remuneration	28,836,374	11,614,869	-	-
Other provisions	2,227,858	1,938,989	-	-
Total employee benefits	**242,794,846**	**265,866,503**	**67,370,608**	**81,679,344**

c) The balances that make up the Employee Defined Benefits correspond to:

	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Defined benefit provisions, current	3,297,178	4,510,058
Defined benefit provisions, non-current	50,170,035	63,173,080
Total defined benefit obligations	**53,467,213**	**67,683,138**

Note 23 – Current and Non-Current Employee Benefit Provisions (continued)

c.1) A reconciliation of the defined benefit obligation, the detail of the expense for the period and the main assumptions used in determining the obligation are presented below:

Reconciliation of the present value of the defined benefit plan obligation	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Opening balance as of January 1	**67,683,138**	**48,676,859**
Cost of current service, defined benefits obligations (1)	444,774	3,680,474
Interest cost on defined benefit plan obligation (1)	2,709,748	2,616,705
Actuarial gains (losses) on defined benefit plan obligation arising from experience adjustments and changes in assumptions (2)	(2,770,163)	20,308,523
Payments of defined benefit plan obligations	(2,431,232)	(4,851,095)
Termination settlements (1)	(12,169,052)	(2,748,328)
Present value of defined benefit plan obligation, closing balance	**53,467,213**	**67,683,138**

(1) Recorded in profit or loss for the period as "Administrative Expenses".
(2) Recorded in Other Comprehensive Income, as part of "Other Reserves" in Equity.

c.2) Actuarial assumptions:

The main actuarial assumptions used are the following:

	Sep-30-26	Dec-31-25
Discount rates used	BCU Average rate	BCU Average rate
Expected salary increase rate	Average rate 2.36% real	Average rate 2.24% real
Average staff turnover rate	Turnover rate 6,74%, according to table with company's historical data	Turnover rate 4.87%, according to table with company's historical data
Mortality table name	General Rule (Norma de Carácter General, or "NCG") No. 495 of the CMF	General Rule (Norma de Carácter General, or "NCG") No. 495 of the CMF
Other significant actuarial assumptions	Legal retirement ages	Legal retirement ages

c.3) Sensitivity analysis:

As of September 30, 2026, the sensitivity of the actuarial liability for employee benefits to changes of one percentage point in the actuarial variables, for the most significant liability of the Company's subsidiaries, is as follows:

Variables	1-point increase ThCh$	1% increase ThCh$
Discount rate	2,858,874	(2,491,959)
Turnover rate	5,970,539	(4,690,503)
Salary rate	(2,528,309)	2,846,347

d) Long-term incentive plans:

On April 19, 2022, March 28, 2023, March 26, 2024, March 25, 2025 and February 24, 2026, the Company's Board of Directors approved variable and contingent long-term commitment incentive plans (the 2022, 2023, 2024, 2025 and 2026 plans, respectively) for certain executives of the Company and its subsidiaries, including, but not limited to, the Company's senior executives, for the periods 2022 to 2026, 2023 to 2027, 2024 to 2028, 2025 to 2029 and 2026 to 2030, respectively. These plans are designed to promote the retention of the executives to whom they are addressed and to ensure the alignment of their objectives with the creation of value for shareholders in the medium and long term. These benefit plans consist of two elements: i) an investment in shares of the Company by each beneficiary executive, acquired on the stock exchange and financed with an exclusive use loan extended by the Company for that purpose; and ii) the payment of a fixed bonus distributed in four annual installments from 2023 to 2026, 2024 to 2027, 2025 to 2028, 2026 to 2029 and 2027 to 2030, respectively, for a total cash amount equivalent to two-thirds of the exclusive use loan, a bonus that will be paid if, and only if, at the date of each payment, the beneficiary executive has maintained an uninterrupted employment relationship with the Company, any of its subsidiaries, or a continuous succession of employment relationships with any combination of the foregoing. For the 2024, 2025 and 2026 plans, the bonus payment may amount to the total of the loan if the executive meets the established performance variables.

Note 23 – Current and Non-Current Employee Benefit Provisions (continued)

d) Long-term incentive plans (continued)

The amounts of the loans and of the committed bonuses that form part of the variable and contingent long-term commitment incentive plan differ among the beneficiary executives. All other terms and conditions, including the interest rate, are identical for all executives and were determined in line with the prices, terms and conditions prevailing in the market at the time of their approval.

The annual installments of the 2022, 2023, 2024 and 2025 plans were paid in May 2023, 2024, 2025 and 2026, respectively.

The charge to profit or loss recognized in the periods ended September 30, 2026 and 2025 for these plans was ThCh$ 14,332,705 and ThCh$ 13,760,296, respectively, charged to Administrative Expenses, with the corresponding entry under Employee Benefit Provisions.

The total amount of the loans granted to executives under these incentive plans is disclosed in Note 7 to these financial statements.

Note 24 – Other Current and Non-Current Non-Financial Liabilities

The detail of other current and non-current non-financial liabilities is as follows:

	Current		Non-current	
Other non-financial liabilities	Sep-30-26 ThCh$	Dec-31-25 ThCh$	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Guarantees received	993,195	841,269	27,336,406	26,232,155
Prepaid rent received	10,398,838	9,192,853	6,535,723	7,342,589
Deferred income from customer loyalty programs (CMR points)	17,963,623	18,469,895	-	-
Prepaid sales	87,749,939	103,513,706	28,801,350	29,508,516
Credit notes receivable	3,576,934	4,004,777	-	-
VAT payable	17,768,118	96,003,868	-	-
Withholdings	8,954,698	12,738,328	-	-
Unexpired risk reserve	10,750,718	9,965,502	27,474,262	26,667,514
Other	10,250,608	6,230,446	391,977	462,260
Total	**168,406,671**	**260,960,644**	**90,539,718**	**90,213,034**

Note 25 – Deposits and Other Demand Obligations and Time Deposits and Other Term Liabilities – Banking Businesses

a) The detail of deposits and other demand obligations is as follows:

On demand deposits and other on demand obligations	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Checking accounts	1,796,883,278	1,659,891,528
Demand deposits	996,578,462	901,099,425
Other demand obligations	98,903,308	70,556,654
Total	**2,892,365,048**	**2,631,547,607**

b) The detail of time deposits and other term liabilities is as follows:

Time deposits and other deposits	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Time deposits	3,456,693,544	3,086,824,027
Time savings accounts	575,628,234	396,810,831
Other term credit balances	101,691,742	73,216,221
Total	**4,134,013,520**	**3,556,851,079**

Note 26 –Banks Obligations – Banking Businesses

a) The detail as of September 30, 2026 corresponds to:

Debtor entity RUT	Debtor entity name	Debtor entity country	Creditor entity RUT	Creditor name	Creditor entity country	Description of the currency or indexation unit according to contract conditions (ISO 4217)	Amount of class of liabilities exposed to liquidity risk, by maturity						Amortization type	Amount of the nominal value of the obligation payable according to contract conditions
							Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	5 years or more	Total		
90743000-6	PROMOTORA CMR FALABELLA S.A.	CHILE	97030000-7	BANCO ESTADO	CHILE	CLP	26,225,972	-	-	-	-	26,225,972	At maturity	25,000,000
90743000-6	PROMOTORA CMR FALABELLA S.A.	CHILE	97004000-5	BANCO DE CHILE	CHILE	CLP	-	-	25,910,938	-	-	25,910,938	At maturity	25,000,000
90743000-6	PROMOTORA CMR FALABELLA S.A.	CHILE	97004000-5	BANCO DE CHILE	CHILE	CLP	-	-	25,863,858	-	-	25,863,858	At maturity	25,000,000
0-E	BANCO FALABELLA S.A.	COLOMBIA	0-E	BANCO DE LA REPÚBLICA	COLOMBIA	COP	14,504,509	-	-	-	-	14,504,509	At maturity	14,500,000
0-E	BANCO FALABELLA S.A.	COLOMBIA	0-E	BANCO DE LA REPÚBLICA	COLOMBIA	COP	14,504,509	-	-	-	-	14,504,509	At maturity	14,500,000
0-E	BANCO FALABELLA S.A.	COLOMBIA	0-E	BANCO DE LA REPÚBLICA	COLOMBIA	COP	14,504,509	-	-	-	-	14,504,509	At maturity	14,500,000
0-E	BANCO FALABELLA S.A.	COLOMBIA	0-E	BANCO DE LA REPÚBLICA	COLOMBIA	COP	11,603,609	-	-	-	-	11,603,609	At maturity	11,600,000
Total obligations to banks							**81,343,108**	**-**	**51,774,796**	**-**	**-**	**133,117,904**		

b) The detail as of December 31, 2025 corresponds to:

Debtor entity RUT	Debtor entity name	Debtor entity country	Creditor entity RUT	Creditor name	Creditor entity country	Description of the currency or indexation unit according to contract conditions (ISO 4217)	Amount of class of liabilities exposed to liquidity risk, by maturity						Amortization type	Amount of the nominal value of the obligation payable according to contract conditions
							Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	5 years or more	Total		
90743000-6	PROMOTORA CMR FALABELLA S.A.	CHILE	97030000-7	BANCO ESTADO	CHILE	CLP	-	26,232,000	-	-	-	26,232,000	At maturity	25,000,000
90743000-6	PROMOTORA CMR FALABELLA S.A.	CHILE	97030000-7	BANCO ESTADO	CHILE	CLP	-	26,197,778	-	-	-	26,197,778	At maturity	25,000,000
90743000-6	PROMOTORA CMR FALABELLA S.A.	CHILE	97030000-7	BANCO ESTADO	CHILE	CLP	-	26,055,833	-	-	-	26,055,833	At maturity	25,000,000
90743000-6	PROMOTORA CMR FALABELLA S.A.	CHILE	97030000-7	BANCO ESTADO	CHILE	CLP	25,306,493	-	-	-	-	25,306,493	At maturity	25,000,000
0-E	BANCO FALABELLA S.A.	COLOMBIA	0-E	BANCO DE LA REPÚBLICA	COLOMBIA	COP	12,023,292	-	-	-	-	12,023,292	At maturity	12,000,000
0-E	BANCO FALABELLA S.A.	COLOMBIA	0-E	BANCO DE LA REPÚBLICA	COLOMBIA	COP	12,023,292	-	-	-	-	12,023,292	At maturity	12,000,000
0-E	BANCO FALABELLA S.A.	COLOMBIA	0-E	BANCO DE LA REPÚBLICA	COLOMBIA	COP	12,005,820	-	-	-	-	12,005,820	At maturity	12,000,000
0-E	BANCO FALABELLA PERÚ S.A.	PERU	0-E	BANCO INTERBANK	PERU	PEN	2,699,731	-	-	-	-	2,699,731	At maturity	2,699,100
0-E	BANCO FALABELLA PERÚ S.A.	PERU	0-E	BANCO BCI PERÚ S.A.	PERU	PEN	8,639,117	-	-	-	-	8,639,117	At maturity	8,637,120
0-E	BANCO FALABELLA PERÚ S.A.	PERU	0-E	BANCO INTERAMERICANO DE FINANZAS	PERU	PEN	13,497,060	-	-	-	-	13,497,060	At maturity	13,495,500
0-E	BANCO FALABELLA PERÚ S.A.	PERU	0-E	BANCO RIPLEY PERÚ S.A.	PERU	PEN	10,798,926	-	-	-	-	10,798,926	At maturity	10,796,400
0-E	BANCO FALABELLA PERÚ S.A.	PERU	0-E	SANTANDER CONSUMER BANK SA	PERU	PEN	2,699,412	-	-	-	-	2,699,412	At maturity	2,699,100
0-E	BANCO FALABELLA PERÚ S.A.	PERU	0-E	SCOTIABANK PERÚ S.A.A.	PERU	PEN	7,018,471	-	-	-	-	7,018,471	At maturity	7,017,660
Total obligations to banks							**106,711,614**	**78,485,611**	**-**	**-**	**-**	**185,197,225**		

Note 27 – Debt Instruments Issued and Other Financial Obligations – Banking Businesses

a) Debt instruments issued:

The detail as of September 30, 2026 corresponds to:

Debtor entity RUT	Debtor entity name	Debtor entity country	Creditor entity name	Description of the currency or indexation unit according to contract conditions (ISO 4217)	Amount of class of liabilities exposed to liquidity risk, by maturity						Amortization type	Amount of the nominal value of the obligation payable according to contract conditions
					Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	5 years or more	Total		
96509660-4	BANCO FALABELLA	CHILE	BFAL-B0510	CLF	-	3,589,412	3,519,940	25,791,632	22,028,224	54,929,208	Semi-annual	55,420,749
96509660-4	BANCO FALABELLA	CHILE	BFAL-C0711	CLF	-	-	12,239,573	41,114,196	8,526,484	61,880,253	Semi-annual	61,975,491
96509660-4	BANCO FALABELLA	CHILE	BFAL-E0615	CLF	-	-	1,719,216	10,286,363	41,878,629	53,884,208	At maturity	53,812,587
96509660-4	BANCO FALABELLA	CHILE	BFAL-G1217	CLF	-	-	1,409,918	50,478,935	-	51,888,853	Semi-annual	51,679,768
96509660-4	BANCO FALABELLA	CHILE	BFAL-J0223	CLP	-	-	10,083,581	-	-	10,083,581	Semi-annual	10,057,064
96509660-4	BANCO FALABELLA	CHILE	BFAL-K0223	CLP	-	-	3,467,860	57,737,854	-	61,205,714	Semi-annual	61,322,053
96509660-4	BANCO FALABELLA	CHILE	BFAL-L0323	CLF	-	-	240,050	8,021,986	-	8,262,036	Semi-annual	8,221,409
0-E	BANCO FALABELLA PERU S.A.	PERU	BFAL7CD2A	PEN	-	14,040,639	-	-	-	14,040,639	At maturity	13,573,662
0-E	BANCO FALABELLA PERU S.A.	PERU	BFAL7CD2B	PEN	-	-	16,614,779	-	-	16,614,779	At maturity	16,293,276
0-E	BANCO FALABELLA PERU S.A.	PERU	BFAL7CD2C	PEN	-	-	19,435,659	-	-	19,435,659	At maturity	19,070,995
0-E	BANCO FALABELLA PERU S.A.	PERU	BFAL7CD2D	PEN	-	-	16,518,903	-	-	16,518,903	At maturity	16,273,799
0-E	BANCO FALABELLA PERU S.A.	PERU	BFAL7CD2D	PEN	-	-	19,191,265	-	-	19,191,265	At maturity	18,986,098
Total debt instruments issued					**-**	**17,630,051**	**104,440,744**	**193,430,966**	**72,433,337**	**387,935,098**		

The detail as of December 31, 2025 corresponds to:

Debtor entity RUT	Debtor entity name	Debtor entity country	Creditor entity name	Description of the currency or indexation unit according to contract conditions (ISO 4217)	Amount of class of liabilities exposed to liquidity risk, by maturity						Amortization type	Amount of the nominal value of the obligation payable according to contract conditions
					Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	5 years or more	Total		
96509660-4	BANCO FALABELLA	CHILE	Senior bond	UF	-	-	5,794,407	23,177,630	26,074,833	55,046,870	Semi-annual	55,585,830
96509660-4	BANCO FALABELLA	CHILE	Senior bond	UF	4,316,549	-	4,316,549	34,532,392	17,266,196	60,431,686	Semi-annual	60,542,236
96509660-4	BANCO FALABELLA	CHILE	Senior bond	UF	-	-	3,567,448	14,269,794	33,890,760	51,728,002	At maturity	51,650,939
96509660-4	BANCO FALABELLA	CHILE	Senior bond	UF	-	-	24,993,359	24,993,359	-	49,986,718	Semi-annual	49,663,705
96509660-4	BANCO FALABELLA	CHILE	Senior bond	CLP	-	3,431,776	3,431,777	3,431,777	-	10,295,330	Semi-annual	10,217,877
96509660-4	BANCO FALABELLA	CHILE	Senior bond	CLP	-	12,412,568	12,412,569	37,237,707	-	62,062,844	Semi-annual	62,228,806
96509660-4	BANCO FALABELLA	CHILE	Senior bond	UF	-	1,614,698	1,614,698	4,844,093	-	8,073,489	Semi-annual	8,014,661
0-E	BANCO FALABELLA PERÚ S.A.	PERU	Senior bond	PEN	-	-	8,490,254	-	-	8,490,254	At maturity	8,265,893
0-E	BANCO FALABELLA PERÚ S.A.	PERU	Senior bond	PEN	-	-	11,226,165	-	-	11,226,165	At maturity	11,106,347
0-E	BANCO FALABELLA PERÚ S.A.	PERU	Senior bond	PEN	-	-	12,925,230	-	-	12,925,230	At maturity	12,922,076
Total debt instruments issued					**4,316,549**	**17,459,042**	**88,772,456**	**142,486,752**	**77,231,789**	**330,266,588**		

Note 27 – Debt Instruments Issued and Other Financial Obligations – Banking Businesses (continued)

b) Regulatory capital financial instruments issued:

The detail as of September 30, 2026 corresponds to:

Debtor entity RUT	Debtor entity name	Debtor entity country	Creditor entity name	Description of the currency or indexation unit according to contract conditions (ISO 4217)	Amount of class of liabilities exposed to liquidity risk, by maturity						Amortization type	Amount of the nominal value of the obligation payable according to contract conditions
					Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	5 years or more	Total		
96509660-4	BANCO FALABELLA	CHILE	Senior bond	UF	-	3,246,770	3,188,480	6,205,442	-	12,640,692	Semi-annual	12,606,717
Total regulatory capital financial instruments issued					**-**	**3,246,770**	**3,188,480**	**6,205,442**	**-**	**12,640,692**		

The detail as of December 31, 2025 corresponds to:

Debtor entity RUT	Debtor entity name	Debtor entity country	Creditor entity name	Description of the currency or indexation unit according to contract conditions (ISO 4217)	Amount of class of liabilities exposed to liquidity risk, by maturity						Amortization type	Amount of the nominal value of the obligation payable according to contract conditions
					Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	5 years or more	Total		
96509660-4	BANCO FALABELLA	CHILE	Subordinated bond	UF	-	-	6,006,872	9,010,308	-	15,017,180	Semi-annual	14,954,759
Total regulatory capital financial instruments issued					**-**	**-**	**6,006,872**	**9,010,308**	**-**	**15,017,180**		

c) Other financial obligations

Detail of other financial obligations	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Mortgage bonds	34,582,417	38,458,646
Total	**34,582,417**	**38,458,646**

d) As of September 30, 2026, the obligations under repurchase agreements and securities lending of ThCh$ 150,000,000 correspond to repurchase agreements with the Central Bank of Chile.

Note 28 – Other Liabilities – Banking Businesses

The detail of the Banking Businesses' other liabilities is as follows:

Other liabilities	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Suppliers and payables	146,392,496	130,363,532
Deferred income from customer loyalty programs (CMR Puntos)	75,035,664	54,015,771
Payables to affiliated merchants	228,753,812	277,652,504
Vacation and employee benefits provision	15,649,880	16,446,261
Employee withholdings and other	6,183,697	4,403,009
Profit sharing	8,840,694	8,430,133
Guarantees received for financial transactions	68,529,007	72,256,675
Other	3,502,221	2,847,298
Total	**552,887,471**	**566,415,183**

Note 29 – Operating Revenue

29.1 Revenue – Non-Banking Businesses

a) Revenue is broken down into the following items:

Description	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Sales revenue	8,004,385,934	7,572,441,034	2,648,834,327	2,491,568,134
Investment property lease income	432,296,937	404,506,884	147,192,930	138,731,924
Total revenue	**8,436,682,871**	**7,976,947,918**	**2,796,027,257**	**2,630,300,058**

29.2 Revenue – Banking Businesses

a) Revenue is broken down into the following items:

Description	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Interest income	1,247,328,312	1,088,661,384	435,746,382	373,117,973
Indexation income	33,163,968	25,066,904	6,864,029	5,154,226
Commission income	523,223,512	330,362,313	182,461,769	114,542,393
Total revenue	**1,803,715,792**	**1,444,090,601**	**625,072,180**	**492,814,592**

b) Interest and commission income is as follows:

Description	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Loan interest	1,229,488,794	1,065,445,141	432,764,840	365,800,068
Other interest income	17,839,518	23,216,243	2,981,542	7,317,905
Subtotal interest income	**1,247,328,312**	**1,088,661,384**	**435,746,382**	**373,117,973**
Indexation income	33,163,968	25,066,904	6,864,029	5,154,226
Subtotal indexation income	**33,163,968**	**25,066,904**	**6,864,029**	**5,154,226**
Commission income [1]	437,474,930	265,664,403	153,458,195	91,433,536
Payment services	85,748,582	64,697,910	29,003,574	23,108,857
Subtotal commission income	**523,223,512**	**330,362,313**	**182,461,769**	**114,542,393**
Total interest, indexation and commission income	**1,803,715,792**	**1,444,090,601**	**625,072,180**	**492,814,592**

(1) Income from direct debits, financial brokerage and account maintenance.

Note 30 – Cost of Continuing Operations

30.1 Cost of Continuing Operations – Non-Banking Businesses

Description	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Cost of sales of goods and services (1)	5,459,442,269	5,129,024,750	1,820,391,835	1,692,324,240
Operating and maintenance costs of investment property	68,545,765	56,203,033	22,203,014	21,520,596
Total Cost of Continuing Operations - Non-Banking Business	**5,527,988,034**	**5,185,227,783**	**1,842,594,849**	**1,713,844,836**

(1) The Cost of Sales of Goods and Services includes the cost of goods, the provisions for net realizable value, shrinkage and obsolescence (both disclosed in Note 8 "Inventories"), depreciation of leased machinery (Note 14) and amortization of intangible assets (Note 12).

30.2 Cost of Continuing Operations – Banking Businesses

Description	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Interest expense	209,896,001	188,053,086	78,025,021	64,364,358
Indexation expense	23,277,262	16,890,488	4,454,009	3,531,458
Commission expenses	221,265,316	179,672,312	77,711,996	64,351,827
Credit risk allowances	346,909,159	290,005,138	131,618,017	107,429,299
Cost of continuing operations – Banking Businesses, total	**801,347,738**	**674,621,024**	**291,809,043**	**239,676,942**

Note 31 – Administrative Expenses

a) The Non-Banking Businesses' administrative expenses are broken down into the following items:

Description	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Staff remuneration and costs (1)	1,182,995,640	1,113,950,538	413,104,089	382,815,748
Rent and common expenses	67,276,912	65,219,033	23,083,586	22,813,035
Depreciation and amortization	312,534,042	306,222,296	105,719,620	103,389,097
Utilities (energy and water)	60,807,488	56,964,517	20,978,063	18,287,005
IT services	5,179,132	6,234,273	2,278,458	2,271,026
Materials and supplies	20,604,097	19,453,011	7,712,694	6,457,554
Travel, lodging and transportation	18,027,269	17,658,890	6,630,276	6,362,455
Taxes, property taxes, municipal licenses, insurance and other	62,574,603	55,453,764	20,023,330	17,450,574
Third-party fees and services	113,021,517	113,312,158	38,667,276	38,990,887
Maintenance and repairs	52,013,800	50,160,557	19,292,019	17,182,561
Security	8,469,592	8,195,000	2,892,482	2,858,774
Communications	1,041,935	1,748,197	513,524	611,352
Commissions	50,889,671	49,692,501	17,263,077	16,251,614
Other	(12,584,683)	(6,070,303)	(11,959,915)	193,537
Total	**1,942,851,015**	**1,858,194,432**	**666,198,579**	**635,935,219**

(1) See Note 23.

b) The Banking Businesses' administrative expenses are broken down into the following items:

Description	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Staff remuneration and expenses (1)	139,148,402	126,701,570	49,070,768	44,950,459
Administrative expenses	334,787,542	273,572,056	119,004,859	99,433,221
Depreciation and amortization	33,123,710	27,436,996	11,524,457	9,653,337
Other operating expenses	41,102,599	37,478,296	13,281,042	10,864,422
Total	**548,162,253**	**465,188,918**	**192,881,126**	**164,901,439**

(1) See Note 23.

Note 32 – Finance and indexation Cost

a) The Non-Banking Businesses' finance costs and gain (loss) on indexed assets and liabilities are as follows:

Description	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Interest expense on bank loans	28,957,090	33,272,737	9,651,042	8,750,805
Interest expense on bonds and other borrowings	82,925,476	90,978,218	28,524,609	28,553,323
Interest expense on leases (1)	61,742,218	59,559,954	21,468,421	19,705,122
Interest expense on swaps and forwards	27,806,429	50,659,068	8,692,573	8,258,300
Other finance costs (2)	12,808,545	12,525,055	3,537,043	3,434,222
Interest cost, subtotal	**214,239,758**	**246,995,032**	**71,873,688**	**68,701,772**
Cost of indexation	51,721,531	42,516,403	9,730,433	8,222,893
Finance costs, total	**265,961,289**	**289,511,435**	**81,604,121**	**76,924,665**

(1) Includes interest arising from the application of IFRS 16.
(2) Includes the result from the exposure to inflation of the subsidiaries in Argentina (Note 2.6).

Note 33 – Other Income (losses)

The detail of the Non-Banking Businesses' other gains (losses) is as follows:

Description	Jan-01-26 Sep-30-26 ThCh$	Jan-01-25 Sep-30-25 ThCh$	Jul-01-26 Sep-30-26 ThCh$	Jul-01-25 Sep-30-25 ThCh$
Gain on revaluation of investment property (1)	200,894,210	418,901,230	-	-
Indemnities	82,502	246,082	-	26,385
Gains (losses) on derecognition of property, plant and equipment and investment property	11,866,132	(1,070,054)	9,436,818	(171,950)
Reversal of provisions	8,151,216	17,514,759	2,788,727	6,259,741
Gain on sale of subsidiary (2)	4,062,280	-	-	-
Tax recoveries	-	3,460,510	-	3,460,510
Other	7,208,850	15,517,898	1,808,909	4,827,697
Total	**232,265,190**	**454,570,425**	**14,034,454**	**14,402,383**

(1) Corresponds to the effect of measuring investment property at fair value (Note 15).
(2) Corresponds to the result of the sale of the interest in the subsidiary Promotora Chilena de Café Colombia S.A., which took place on February 27, 2026.

Note 34 – Earnings per Share

Basic earnings per share are calculated by dividing net income attributable to the Company's shareholders by the weighted average of common shares outstanding in the year. Diluted earnings per share include incremental shares of share-based compensation plans assumed to have been exercised as of the date of the statement of financial position.

	Jan-01-26 Sep-30-26	Jan-01-25 Sep-30-25	Jul-01-26 Sep-30-26	Jul-01-25 Sep-30-25
Earnings attributable to holders of equity interests in parent's equity	729,382,139	717,173,288	190,309,499	160,893,959
Basic earnings per share	0.291	0.286	0.076	0.064
Diluted earnings per share	0.291	0.286	0.076	0.064
Basic weighted average number of shares	2,508,844,629	2,508,844,629	2,508,844,629	2,508,844,629
Diluted weighted average number of shares	2,508,844,629	2,508,844,629	2,508,844,629	2,508,844,629

Note 35 – Financial Instruments and Risk Management

1. Risk Management

There are various risks in the environment that may affect the performance of our businesses; among the main ones, we can list the following:

a) **Changes in economic conditions could affect consumption:**
Changes in the economic conditions of the markets in which we operate could affect consumer confidence and spending. In addition, future economic conditions that affect consumers' disposable income, such as the level of employment, changes in housing market conditions, the availability of credit, inflation levels, interest rates, tax rates and fuel and energy costs, could also reduce the level of consumption.

b) **The management of our inventory levels could affect the operation of our businesses:**
We must maintain sufficient inventory levels to operate our business successfully, avoiding both stock-outs and the accumulation of excess stock. Our suppliers generally require significant lead time to be able to fulfill product orders. This forces us to place purchase and manufacturing orders well before the time these products are offered for sale, so we must accurately anticipate the future demand for a product or estimate the time required to obtain inventories in order to ensure that our inventory levels are appropriate.

c) **Our sales have a seasonal component and may also be affected by weather conditions:**
Weather and seasonality have an impact on the results of operations of several of our business units. People buy products to meet their needs in each season, and we estimate that this trend will continue in the future. In preparation for high-demand seasons, inventory must be increased to above-average levels and temporary staff must be hired for our stores. Any unforeseen reduction in demand, error in our demand projections or delay on the part of our suppliers may force us to apply commercial strategies to offset or mitigate these situations.

d) **The effectiveness of our credit risk management depends on the quality and scope of the information available in the different countries where we operate:**
Our banking and credit card business may expose us to increased credit and financing risk. In assessing the creditworthiness of customers, we rely heavily on the credit information available from our own internal databases and on a range of information openly available to the market. Our credit scoring systems gather the available information in an attempt to reflect the actual behavior of customers so that their credit risk can be properly assessed; however, we cannot ensure that this is sufficient to accurately predict their behavior.

e) **A shortage of funds in the market could cause an increase in our financing costs:**
Deposits are an important source of financing for our banking business. If a significant number of our depositors withdraw their demand deposits or fail to renew their time deposits, our liquidity position could be affected. Should there be a sudden or unexpected shortage of funds in the money markets in which we operate, we might have to incur higher costs to maintain our operations.

Note 35 – Financial Instruments and Risk Management (continued)

1. Risk Management (continued)

f) Our growth and profitability depend on the level of economic activity in Chile, Peru, Colombia, Argentina, Uruguay, Mexico and Brazil:
Our financial position and operating results depend to a large extent on the economic conditions prevailing in the countries in which we operate. Economic conditions in these countries may be affected by a variety of factors that are beyond our control, including:

- Economic and/or other policies imposed by governments;
- Other political, social and/or economic events;
- Changes in the regulations or administrative procedures of the authorities;
- Inflation policies and the mechanisms used to combat inflation;
- Movements in foreign currency exchange rates;
- Global and regional economic conditions; and
- Other factors.

g) Economic and political problems in other countries may adversely affect the economy of the region, impacting our businesses:
We are exposed to the economic and political volatility of Asia, the United States and Europe, among other regions and countries. If economic conditions in these geographic areas deteriorate, the economy of the region in which the Company operates could also be affected and experience slower growth than in recent years, possibly impacting our customers and suppliers. Crises and political uncertainties in other Latin American countries could also have an adverse effect on the economy of the region and, consequently, on our business.

h) We could be affected by currency devaluations and fluctuations:
The Chilean peso and the other currencies of the countries where we operate have been subject to significant devaluations and appreciations in the past and could be subject to significant fluctuations in the future. A large portion of the products we sell are imported, which exposes us to the risk of currency fluctuations, mainly of local currencies against the US dollar. For this reason, we maintain policies to mitigate this risk.

2. Financial Risk

Falabella's main financial instruments, which arise either directly from its operations or from its financing activities, comprise, among others: bank loans and overdrafts, debt instruments issued to the public such as bonds, derivatives, trade receivables, short-term placements, loans granted and others. They do not include the lease liabilities arising from the application of IFRS 16.

Note 35 – Financial Instruments and Risk Management (continued)

2. Financial Risk (continued)

The detail of the different categories of financial assets and liabilities held by the Company is as follows:

a) Non-Banking Businesses:

Financial instruments by category Financial assets	Sep-30-26	Dec-31-25
Financial assets held for trading	145,995,593	72,370,257
Customer loans and receivables	543,664,582	599,339,182
Hedging assets	246,600,239	185,438,526
Total financial assets	**936,260,414**	**857,147,965**

Financial liabilities	Sep-30-26	Dec-31-25
Financial liabilities measured at fair value	2,029,069	3,238,459
Hedging liabilities	19,321,878	26,526,064
Financial liabilities measured at amortized cost	5,312,131,174	4,967,714,171
Total financial liabilities	**5,333,482,121**	**4,997,478,694**

b) Banking Businesses:

Financial instruments by category Financial assets	Sep-30-26	Dec-31-25
Financial assets held for trading and derivative instruments	826,905,645	803,199,080
Loans and receivables, total	7,484,735,137	6,824,894,569
Debt instruments	297,991,770	33,167,152
Financial assets at fair value through other comprehensive income	1,317,145,171	1,178,948,701
Total financial assets	**9,926,777,723**	**8,840,209,502**

Financial liabilities	Sep-30-26	Dec-31-25
Financial liabilities measured at fair value	698,557,046	676,704,883
Financial liabilities measured at amortized cost	7,744,654,679	6,757,338,325
Total financial liabilities	**8,443,211,725**	**7,434,043,208**

c) Total financial assets and liabilities:

Financial instruments by category Financial assets	Sep-30-26	Dec-31-25
Financial assets held for trading and derivative instruments	972,901,238	875,569,337
Loans and receivables, total	8,028,399,719	7,424,233,751
Debt instruments	297,991,770	33,167,152
Financial assets at fair value through other comprehensive income	1,317,145,171	1,178,948,701
Hedging assets	246,600,239	185,438,526
Total financial assets	**10,863,038,137**	**9,697,357,467**

Financial liabilities	Sep-30-26	Dec-31-25
Financial liabilities measured at fair value	700,586,115	679,943,342
Hedging liabilities	19,321,878	26,526,064
Financial liabilities measured at amortized cost	13,056,785,853	11,725,052,496
Total financial liabilities	**13,776,693,846**	**12,431,521,902**

Note 35 – Financial Instruments and Risk Management (continued)

2. Financial Risk (continued)

The carrying amount of the Company's financial assets and liabilities approximates their fair value, except for certain long-term financial obligations. The market value of the instruments is determined using future cash flows discounted at market rates in effect at the closing date of the financial statements. The fair value and carrying amount of the long-term financial obligations are as follows:

	Sep-30-26		Dec-31-25	
	Book value	Market value [1]	Book value	Market value [1]
Interest-bearing loans	749,064,749	704,198,155	628,197,392	603,100,114
Bond obligations	3,502,091,413	3,314,740,983	3,297,346,131	3,248,481,184

[1] The market value hierarchy in accordance with IFRS 13 is Level 2.

Derivatives

The Company uses derivative financial instruments such as forward contracts and swaps for the sole purpose of hedging the risks associated with fluctuations in interest rates and exchange rates. A portion of these instruments qualifies for hedge accounting; the remaining derivatives, although they serve as economic hedges, are accounted for as investments because they do not meet the requirements established for hedge accounting.

For hedge accounting purposes, hedges are classified as:

- Fair value hedges when hedging the exposure to changes in the fair value of a recognized asset or liability or an unrecognized firm commitment; or
- Cash flow hedges when hedging the exposure to variability in cash flows that is attributable to a particular risk associated with a recognized asset or liability or a highly probable future transaction and that could affect profit or loss for the year; or
- Hedges of a net investment in a foreign operation.

Hedges that meet the strict criteria for hedge accounting are accounted for as such.

The derivative instruments outstanding as of September 30, 2026 were 58 currency and interest rate swaps with a notional amount of ThCh$ 1,456,545,943 and 261 currency forwards for ThCh$ 409,191,285. All these derivative instruments add up to a contracted notional amount of ThCh$ 1,865,737,228. As of December 31, 2025, there were 59 currency and interest rate swaps with a notional amount of ThCh$ 1,542,378,504 and 149 currency forwards for ThCh$ 177,472,400. All these derivative instruments add up to a contracted notional amount of ThCh$ 1,719,850,904.

Note 35 – Financial Instruments and Risk Management (continued)

2. Financial Risk (continued)

d) Assets and Liabilities at Fair Value

		Fair value measured at the end of the reporting period		
Financial instruments by category	**Sep-30-26**	**Level 1**	**Level 2**	**Level 3**
Financial assets				
Financial assets held for trading and derivative instruments	972,901,238	257,247,791	715,653,447	-
Financial assets at fair value through other comprehensive income	1,317,145,171	1,317,145,171	-	-
Hedging assets	246,600,239	-	246,600,239	-
Total financial assets	**2,536,646,648**	**1,574,392,962**	**962,253,686**	**-**

Financial liabilities	**Sep-30-26**	**Level 1**	**Level 2**	**Level 3**
Financial liabilities measured at fair value	700,586,115	-	700,586,115	-
Hedging liabilities	19,321,878	-	19,321,878	-
Total financial liabilities	**719,907,993**	**-**	**719,907,993**	**-**

		Fair value measured at the end of the reporting period		
Financial instruments by category	**Dec-31-25**	**Level 1**	**Level 2**	**Level 3**
Financial assets				
Financial assets held for trading and derivative instruments	875,569,337	211,124,023	664,445,314	-
Financial assets at fair value through other comprehensive income	1,178,948,701	1,178,948,701	-	-
Hedging assets	185,438,526	-	185,438,526	-
Total financial assets	**2,239,956,564**	**1,390,072,724**	**849,883,840**	**-**

Financial liabilities	**Dec-31-25**	**Level 1**	**Level 2**	**Level 3**
Financial liabilities measured at fair value	679,943,342	-	679,943,342	-
Hedging liabilities	26,526,064	-	26,526,064	-
Total financial liabilities	**706,469,406**	**-**	**706,469,406**	**-**

2.1. Financial Risks

The main risks to which the Company is exposed and which arise from financial instruments are: market risk, credit risk and liquidity risk. These risks are mainly generated by the uncertainty of the financial markets.

2.1.1. Market Risks

The main market risks to which Falabella is exposed are exchange rates, inflation and interest rates.

a) Exchange rate risk

A portion of the products purchased for sale by our retail segment businesses (multi-specialty stores, home improvement and supermarkets) are imported and denominated in foreign currencies, mainly the US dollar, which generates an exposure to exchange rate risk from the variation between the different local currencies in which Falabella operates and the foreign currency. The Company maintains an exchange rate risk hedging policy for the retail segment businesses, which defines this risk in two categories: i) Exchange rate risk existing on the statement of financial position, corresponding to the obligations recorded for merchandise imports, and ii) Exchange rate risk of an economic nature, corresponding to the stock of firm commitments for future import payments.

As a result of the foregoing, as of September 30, the Company had, at the consolidated level, existing obligations for merchandise imports of Ch$ 296,200 million, of which Ch$ 9,288 million correspond to letters of credit.

Note 35 – Financial Instruments and Risk Management (continued)

2. Financial Risk (continued)

2.1. Financial Risks (continued)

2.1.1. Market Risks (continued)

a) Exchange rate risk (continued)

According to the hedging policy, the financial instruments considered to mitigate the exchange rate risk described above are: i) Cash in foreign currency; ii) Receivables in foreign currency; and iii) Currency forwards. Therefore, to hedge existing liabilities and future obligations in foreign currency, the Company had, as of September 30, 2026, a total hedge in effect of Ch$ 340,448 million, which generates a net accounting liability in dollars of Ch$ 244,098 million. Likewise, the Company estimates that it has a net contingent exposure for firm commitments associated with imports, at the consolidated level, of Ch$ 315,441 million. Thus, the Company has an economic exposure or debt after hedges of Ch$ 271,193 million.

The Company estimates that, with a 95% confidence level, over a 30-day period, the maximum economic loss it would suffer as a result of a simultaneous depreciation of the different local currencies (Chilean peso, Peruvian nuevo sol, Colombian peso, Argentine peso, Brazilian real and Uruguayan peso) against the US dollar would be Ch$ 10,188 million for the Company, that is, 3.76% of the exposure detailed in the preceding paragraph. The simultaneous depreciation was calculated as the weighted average of the estimated depreciation by currency and the exposure after hedges for each country.

In order to minimize the exposure to exchange rate fluctuations, most of the debt is contracted in the local currencies of the countries where we operate. As of September 30, 2026, 78.60% of the consolidated financial debt after derivatives, excluding the businesses engaged in banking and non-financial leases under IFRS 16, was denominated in Chilean pesos (including that in UF), 10.70% in Peruvian nuevos soles, 9.80% in Colombian pesos and 0.90% in US dollars. 100% of our financial debt after hedges is contracted in the local currency of the countries where our businesses operate.

The Company has investments in businesses in Peru, Colombia, Argentina, Brazil, Uruguay, Mexico, Germany, India and Hong Kong. As a result, as of September 30, 2026, Falabella has an exposure on its statement of financial position equivalent to Ch$ 2,533,924 million in Peruvian soles, Ch$ 868,526 million in Colombian pesos, Ch$ 30,221 million in Argentine pesos, Ch$ 153,747 million in Brazilian reais, Ch$ 64,180 million in Uruguayan pesos, Ch$ 227,215 million in Mexican pesos, Ch$ 898 million in euros, Ch$ 17,815 million in Indian rupees and Ch$ 2,527 million in Hong Kong dollars.

Fluctuations in the exchange rates of the different currencies against the Chilean peso may affect the value of the net investment abroad. Taking into account this risk existing as of September 30, 2026, a simultaneous depreciation of 15.28% of the nine foreign currencies mentioned above against the Chilean peso, keeping all other variables constant, would mean a negative effect on comprehensive income of Ch$ 595,732 million for the Company. The percentage of depreciation of the currencies was determined by averaging the maximum theoretical variation that could occur in one year in each of the currencies against the peso, with a 10% significance level, taking a 3-year history.

As a result of the implementation of IFRS 16, as of January 1, 2019, the Company recognizes on its statement of financial position lease liabilities that are denominated in both local and foreign currency. As a result, as of September 30, 2026 and after hedges associated with IFRS 16, 58.02% was denominated in Chilean pesos (including that in UF), 19.75% in Peruvian soles, 0.02% in Argentine pesos, 10.42% in Colombian pesos, 5.69% in dollars and 6.10% in other currencies.

Note 35 – Financial Instruments and Risk Management (continued)

2. Financial Risk (continued)

2.1. Financial Risks (continued)

2.1.1. Market Risks (continued)

b) Inflation risk
As of September 30, 2026, 47.0% or Ch$ 1,621,209 million of the consolidated financial debt, excluding the banking businesses, after derivatives, was denominated in UF. Most of this debt was contracted for the real estate businesses in Chile, which, as they generate income in that same indexation unit, are naturally hedged against this risk. Thus, applying an incremental inflation of 100 basis points per year and keeping all other variables constant, the effect on profit or loss from the net exposure to inflation of the group's financial debt would be a loss of approximately Ch$ 16,212 million before tax.

c) Interest rate risk
Most of the Company's financial debt is at a fixed interest rate in order to avoid exposure to fluctuations that may occur in variable interest rates and that may increase finance costs.

As of September 30, 2026, at the consolidated level, after derivatives and excluding the banking business, 93.06% of the Company's financial debt was at a fixed interest rate, 6.83% at a floating interest rate and 0.11% corresponded to overdraft facilities and letters of credit, which, due to their term, may be considered as floating-rate.

In summary, as of September 30, 2026, after derivatives and excluding the banking business, Ch$ 239,390 million or 6.94% of the principal of our financial debt was subject to fluctuations in interest rates in the short term. A hypothetical increase of 100 basis points over a full year in all variable interest rates would generate an additional finance cost of approximately Ch$ 2,394 million.

2.1.2. Credit Risk
Credit risk is the risk of loss to Falabella in the event that a customer or other counterparty fails to meet its contractual obligations.

The retail and real estate segments do not have significant concentrations of credit risk, since collections are made mainly in cash or by credit card. Likewise, Falabella limits its exposure to credit risk by investing exclusively in products with high liquidity and credit ratings.

In addition, Banco Falabella Chile, Banco Falabella Perú and Banco Falabella Colombia are regulated by the banking or financial superintendencies of each country, which regulate and require the implementation of world-class credit review systems and processes.

Finally, all derivative transactions carried out by Falabella are with counterparties that have a certain minimum risk rating level, which are also subject to a credit analysis before entering into any transaction.

Note 35 – Financial Instruments and Risk Management (continued)

2. Financial Risk (continued)

2.1. Financial Risks (continued)

2.1.2. Credit Risk (continued)

Maximum exposure to credit risk

The Company's maximum exposure to credit risk, without considering guarantees, as of September 30, 2026 and December 31, 2025, is detailed below:

	Maximum exposure	
	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Cash and cash equivalents	**2,878,946,653**	**2,912,135,353**
Time deposits	823,336,220	863,652,658
Highly liquid financial instruments	1,076,002,936	1,085,223,083
Transactions pending settlement, net (bank subsidiaries)	(14,426,120)	8,402,246
Other cash and cash equivalents	994,033,617	954,857,366
Financial assets at fair value, current	**926,898,749**	**830,263,282**
Derivative instruments	702,039,517	643,153,743
Other	224,859,232	187,109,539
Trade and other receivables, current	**419,201,986**	**476,643,518**
Trade receivables, net	280,340,753	313,436,565
Notes receivable, net	80,709,305	118,156,823
Sundry receivables, net	58,151,928	45,050,130
Receivables from related parties, current	**20,753,740**	**22,985,797**
Debt instruments	**297,991,770**	**33,167,152**
Debt instruments	297,991,770	33,167,152
Loans and accounts receivable, Banking Businesses	**7,484,735,137**	**6,824,894,569**
Loans and accounts receivable from customers, net	7,451,079,663	6,809,407,557
Repurchase agreements and securities loans	33,196,786	9,598,953
Due by banks	458,688	5,888,059
Financial assets at fair value, non-current	**292,602,728**	**230,608,041**
Derivative instruments	239,073,470	185,524,790
Other	53,529,258	45,083,251
Trade and other receivables, non-current	**76,844,617**	**71,112,179**
Notes receivable, net	37,749,806	38,389,716
Sundry receivables, net	39,094,811	32,722,463
Receivables from related parties, non-current	**26,864,239**	**28,597,688**
Total	**12,424,839,619**	**11,430,407,579**

2.1.3. Liquidity Risk

The Company has a number of tools in place to keep liquidity risk under control. These include maintaining sufficient cash and cash equivalents to meet its obligations in its normal operations. In addition, Falabella S.A. and its principal subsidiaries have bank financing alternatives available, such as overdraft facilities and loans, as well as the possibility of quickly accessing debt instruments in the capital markets through registered lines of bonds and bills of exchange.

The fragmentation and diversification of the loan portfolio and its control mechanisms contribute to keeping the expected cash flows receivable within adequate ranges.

All of the above provides the Company with sufficient alternatives and sources of financing to meet its operating and financial obligations.

Note 35 – Financial Instruments and Risk Management (continued)

2. Financial Risk (continued)

2.1. Financial Risks (continued)

2.1.3. Liquidity Risk (continued)

The detail of the contractual maturities of interest-bearing obligations, separated into principal and interest payable, is as follows:

ThCh$	1 year	2 years	3 years	4 years	5 years	More than 5 years
Capital	5,052,304,441	985,163,296	153,503,222	459,354,767	159,901,545	2,394,999,180
Interest	203,729,210	129,619,193	106,040,641	100,955,229	89,961,704	342,831,757

The detail of the maturities of other financial liabilities is provided in Note 19 “Other Current and Non-Current Financial Liabilities”.

2.2. Risk Management – Banking Businesses

Risk Management of the banking business is part of a comprehensive risk management system expressed in business targets that seeks to comply with profitability targets under a tolerable risk framework. Risk analysis is divided into four categories: Credit Risk, Liquidity Risk, Market Risk and Operational Risk.

2.2.1. Credit Risk

Credit risk is understood as the possible loss that would result from the non-fulfillment of payment obligations by debtors.

The banking businesses have systems that make it possible to generate risk indicators by customer segment based on their sociodemographic characteristics and payment behavior, which allows them to monitor the origination, maintenance, collection and recovery of written-off portfolios.

2.2.2. Liquidity Risk

Liquidity risk is understood as the timing gap between cash flows payable and receivable, in local currency, indexed currency and foreign currency, which generate net liquidity requirements that are adequately measured and controlled by the banks.

For an adequate short- and long-term liquidity position, the banking businesses hold a portfolio of highly liquid instruments, kept as investment assets, which are available in the face of exceptional but plausible situations. This process is monitored through periodic reports, liquidity risk stress tests, early warnings and contingency plans.

2.2.3. Market Risk

Market risk considers interest rate, indexation and currency risk.

a) Interest Rate Risk

Interest Rate Risk corresponds to the exposure to losses caused by adverse changes in market interest rates that affect the value of the instruments, contracts and other transactions recorded in the statement of financial position.

b) Indexation Risk

Indexation Risk corresponds to the exposure to losses caused by adverse changes in the indexation units or indices defined in local currency in which the instruments, contracts and other transactions recorded in the statement of financial position are expressed.

Note 35 – Financial Instruments and Risk Management (continued)

2. Financial Risk (continued)

2.2. Risk Management – Banking Businesses (continued)

2.2.3. Market Risk (continued)

c) Currency Risk
Currency Risk corresponds to the exposure to losses caused by adverse changes in the value of the foreign currencies in which the instruments, contracts and other transactions recorded in the statement of financial position are expressed.

The banking businesses perform stress tests and sensitivity analyses in order to monitor and control these risks.

2.2.4. Operational Risk
It corresponds to the risk of loss arising from inadequate or failed processes, personnel and internal systems or from external events, including areas related to information security and business continuity. The banking business is unable to eliminate all operational risks, but it does respond through a control and supervision framework to mitigate the aforementioned risks. To this end, the banks have developed a Comprehensive Risk Management methodology, which is based on international standards and includes technological risks, so as to have a comprehensive view of the risks of each process and to prioritize mitigation measures with all the associated variables.

In addition, local regulations impose rules regarding the minimum levels of equity that the banking businesses must maintain. As of September 30, 2026 and December 31, 2025, each of Falabella's banking subsidiaries complies with these restrictions.

Note 35 – Financial Instruments and Risk Management (continued)

3. Categories presented in the Consolidated Statement of Financial Position classified by currency

a) The balances as of September 30, 2026 are as follows:

	Chilean pesos ThCh$	US dollars ThCh$	Euros ThCh$	Peruvian nuevos soles ThCh$	Argentine pesos ThCh$	Colombian pesos ThCh$	Other currencies ThCh$	Total ThCh$
Assets – Non-Banking Businesses								
Cash and cash equivalents	792,617,873	34,719,468	301,857	465,907,687	1,867,604	126,870,254	22,031,423	1,444,316,166
Other financial assets, current	75,464,719	7,219,812	-	15,356,416	-	1,618,921	333,236	99,993,104
Other current non-financial assets	66,382,297	6,020,544	18,959	38,535,147	1,508,547	13,373,091	8,298,847	134,137,432
Trade and other current receivables	279,623,786	14,918,234	44,001	47,796,192	8,412,622	17,350,431	51,056,720	419,201,986
Current receivables due from related parties	16,190,480	-	-	186,541	-	4,376,719	-	20,753,740
Inventories	1,053,169,983	-	-	661,511,973	27,482,215	224,899,851	86,604,052	2,053,668,074
Current tax assets	21,628,453	110,086	-	12,615,267	1,231,940	38,351,873	2,689,134	76,626,753
Non-current assets or disposal groups classified as held for sale	6,937,078	-	-	2,444,305	-	-	-	9,381,383
Total current assets	**2,312,014,669**	**62,988,144**	**364,817**	**1,244,353,528**	**40,502,928**	**426,841,140**	**171,013,412**	**4,258,078,638**
Other non-current financial assets	110,164,851	182,432,885	-	-	-	4,992	-	292,602,728
Other non-current non-financial assets	37,244,435	2,335,366	-	23,986,381	-	227,335,396	7,929,120	298,830,698
Trade and other non-current receivables	35,497,635	1,649,658	-	2,188,295	-	37,509,029	-	76,844,617
Non-current receivables due from related parties	26,864,239	-	-	-	-	-	-	26,864,239
Investments accounted for using the equity method	270,457	-	-	-	-	239,504,404	226,164,191	465,939,052
Intangible assets other than goodwill	163,236,666	-	-	8,371,094	87,425	7,176,464	14,300,635	193,172,284
Goodwill	259,964,833	-	-	314,617,941	-	-	138,527,919	713,110,693
Property, plant and equipment	2,323,414,696	134,196	-	1,156,243,779	9,926,436	352,934,880	171,352,418	4,014,006,405
Investment property	4,761,899,729	-	-	1,486,429,710	-	614,199,980	-	6,862,529,419
Deferred tax assets	392,736,145	-	-	124,344,027	1,579,523	75,874,443	14,648,059	609,182,197
Total non-current assets	**8,111,293,686**	**186,552,105**	**-**	**3,116,181,227**	**11,593,384**	**1,554,539,588**	**572,922,342**	**13,553,082,332**
Total assets – Non-Banking Businesses	**10,423,308,355**	**249,540,249**	**364,817**	**4,360,534,755**	**52,096,312**	**1,981,380,728**	**743,935,754**	**17,811,160,970**
Assets – Banking Businesses								
Cash and bank deposits	469,639,209	112,904,740	-	111,014,263	-	63,802,062	-	757,360,274
Transactions pending settlement	39,232,300	43,923,528	-	8	-	218,765	-	83,374,601
Financial assets held for trading at fair value through profit or loss	114,260,042	29,237,400	-	-	-	-	-	143,497,442
Receivables under resale agreements and securities borrowing	33,196,786	-	-	-	-	-	-	33,196,786
Debt instruments	297,991,770	-	-	-	-	-	-	297,991,770
Financial derivative contracts	535,359,374	146,308,780	-	-	-	1,740,049	-	683,408,203
Due from banks	458,688	-	-	-	-	-	-	458,688
Loans and accounts receivable from customers – Commercial	81,978,399	-	-	69,507	-	-	-	82,047,906
Loans and accounts receivable from customers – Mortgage	821,620,817	-	-	-	-	-	-	821,620,817
Loans and accounts receivable from customers – Consumer	3,918,452,437	-	-	1,023,250,286	-	1,605,708,217	-	6,547,410,940
Available-for-sale investment instruments	1,061,111,259	-	-	93,652,215	-	162,381,697	-	1,317,145,171
Investments in companies	-	-	-	6,743,074	-	-	-	6,743,074
Intangible assets	48,582,792	-	-	14,856,436	-	16,900,874	-	80,340,102
Property, plant and equipment	35,031,627	-	-	24,798,730	-	3,549,420	-	63,379,777
Current taxes	838,181	-	-	-	-	21,257,150	-	22,095,331
Deferred taxes	76,542,119	-	-	27,558,201	-	11,539,926	-	115,640,246
Other assets	164,124,055	55,767,401	-	30,132,581	-	29,674,164	-	279,698,201
Total assets – Banking Businesses	**7,698,419,855**	**388,141,849**	**-**	**1,332,075,301**	**-**	**1,916,772,324**	**-**	**11,335,409,329**
Total assets	**18,121,728,210**	**637,682,098**	**364,817**	**5,692,610,056**	**52,096,312**	**3,898,153,052**	**743,935,754**	**29,146,570,299**

Note 35 – Financial Instruments and Risk Management (continued)

3. Line items in the Consolidated Statement of Financial Position classified by currency (continued)

a) The balances as of September 30, 2026 are as follows (continued)

	Chilean pesos ThCh$	US dollars ThCh$	Euros ThCh$	Peruvian nuevos soles ThCh$	Argentine pesos ThCh$	Colombian pesos ThCh$	Other currencies ThCh$	Total ThCh$
Liabilities – Non-Banking Businesses								
Other current financial liabilities	206,630,863	5,811,376	53,324	71,534,206	61	224,186,295	-	508,216,125
Current lease liabilities	97,239,801	14,996,069	-	13,823,950	20,842	15,719,679	10,248,871	152,049,212
Trade and other payables	774,477,530	274,179,697	12,732,164	339,019,457	14,716,836	35,009,094	130,309,672	1,580,444,450
Current payables to related parties	8,067,197	-	-	-	-	3,792,338	-	11,859,535
Other current provisions	9,594,160	-	-	8,773,304	4,472,460	3,701,914	55,619	26,597,457
Current tax liabilities	22,790,959	6,941	640,703	6,445,178	-	1,644,741	1,760,804	33,289,326
Current provisions for employee benefits	139,969,438	-	-	67,404,189	3,572,222	5,514,651	26,334,346	242,794,846
Other current non-financial liabilities	86,405,215	3,668,639	2,044	40,571,995	1,904,876	4,248,090	31,605,812	168,406,671
Total current liabilities	**1,345,175,163**	**298,662,722**	**13,428,235**	**547,572,279**	**24,687,297**	**293,816,802**	**200,315,124**	**2,723,657,622**
Other non-current financial liabilities	2,156,162,008	696,783,456	-	285,128,475	-	92,523,351	-	3,230,597,290
Non-current lease liabilities	784,188,099	190,588,989	-	169,514,180	268,860	139,849,295	84,297,607	1,368,707,030
Trade and other non-current payables	510,472	-	-	1,534,107	-	320,142	-	2,364,721
Other non-current provisions	546,793	5,493,721	-	8,659,923	-	126,564	7,099,220	21,926,221
Deferred tax liabilities	984,092,301	-	-	347,138,695	203,064	514	4,885,512	1,336,320,086
Non-current provisions for employee benefits	64,674,375	-	-	1,732,903	117,213	163,304	682,813	67,370,608
Other non-current non-financial liabilities	37,566,791	16,929,851	-	35,578,338	-	395,775	68,963	90,539,718
Total non-current liabilities	**4,027,740,839**	**909,796,017**	**-**	**849,286,621**	**589,137**	**233,378,945**	**97,034,115**	**6,117,825,674**
Total liabilities – Non-Banking Businesses	**5,372,916,002**	**1,208,458,739**	**13,428,235**	**1,396,858,900**	**25,276,434**	**527,195,747**	**297,349,239**	**8,841,483,296**
Liabilities – Banking Businesses								
Deposits and other demand obligations	2,080,718,264	33,722,231	-	439,543,420	-	338,381,133	-	2,892,365,048
Transactions pending settlement	35,155,571	62,515,844	-	129,306	-	-	-	97,800,721
Obligations under repurchase agreements and securities lending	150,000,000	-	-	-	-	-	-	150,000,000
Time deposits and other term liabilities	2,179,356,573	365,571,749	-	437,808,486	-	1,151,276,712	-	4,134,013,520
Financial derivative contracts	522,150,025	176,407,021	-	-	-	-	-	698,557,046
Obligations to banks	78,000,768	-	-	-	-	55,117,136	-	133,117,904
Debt instruments issued	302,133,853	-	-	85,801,245	-	-	-	387,935,098
Regulatory capital financial instruments issued	12,640,692	-	-	-	-	-	-	12,640,692
Other financial obligations	34,582,417	-	-	-	-	-	-	34,582,417
Lease liabilities	17,566,302	2,390,589	-	2,918,756	-	5,929,909	-	28,805,556
Current taxes	18,332,689	-	-	14,263,761	-	-	-	32,596,450
Provisions	12,468,148	-	-	14,829,023	-	12,941,097	-	40,238,268
Other liabilities	403,812,771	69,542,554	-	47,425,417	-	32,106,729	-	552,887,471
Total liabilities – Banking Businesses	**5,846,918,073**	**710,149,988**	**-**	**1,042,719,414**	**-**	**1,595,752,716**	**-**	**9,195,540,191**
Total liabilities	**11,219,834,075**	**1,918,608,727**	**13,428,235**	**2,439,578,314**	**25,276,434**	**2,122,948,463**	**297,349,239**	**18,037,023,487**

Note 35 – Financial Instruments and Risk Management (continued)

3. Line items in the Consolidated Statement of Financial Position classified by currency (continued)

b) The balances as of December 31, 2025 are as follows:

	Chilean pesos ThCh$	US dollars ThCh$	Euros ThCh$	Peruvian nuevos soles ThCh$	Argentine pesos ThCh$	Colombian pesos ThCh$	Other currencies ThCh$	Total ThCh$
Assets – Non-Banking Businesses								
Cash and cash equivalents	864,257,891	40,246,773	114,152	450,121,097	6,241,923	199,126,825	24,612,581	1,584,721,242
Other current financial assets	10,967,573	27,704	-	15,692,893	-	141,823	370,749	27,200,742
Other current non-financial assets	73,401,495	725,281	17,507	27,849,508	921,607	13,325,410	13,289,094	129,529,902
Trade and other current receivables	331,404,762	16,221,310	1,517	46,703,233	9,474,829	23,206,159	49,631,708	476,643,518
Current receivables due from related parties	18,646,199	-	-	-	-	4,339,598	-	22,985,797
Inventories	904,380,103	-	-	547,046,702	17,296,671	152,638,502	75,980,160	1,697,342,138
Current tax assets	42,390,125	-	1,320	10,425,511	1,493,357	44,455,113	2,326,813	101,092,239
Non-current assets or disposal groups classified as held for sale	13,681,176	-	-	2,326,969	2,141,292	-	1,527,885	19,677,322
Total current assets	**2,259,129,324**	**57,221,068**	**134,496**	**1,100,165,913**	**37,569,679**	**437,233,430**	**167,738,990**	**4,059,192,900**
Other non-current financial assets	80,579,536	150,028,505	-	-	-	-	-	230,608,041
Other non-current non-financial assets	28,817,745	3,312,444	-	24,670,248	-	52,133	7,092,561	63,945,131
Trade and other non-current receivables	36,845,438	-	-	3,154,125	-	31,112,616	-	71,112,179
Non-current receivables due from related parties	28,597,688	-	-	-	-	-	-	28,597,688
Investments accounted for using the equity method	273,011	-	-	-	-	201,681,166	201,689,851	403,644,028
Intangible assets other than goodwill	187,787,131	-	-	8,529,084	75,619	5,995,282	12,673,633	215,060,749
Goodwill	259,964,833	-	-	300,113,337	-	-	134,354,151	694,432,321
Property, plant and equipment	2,337,396,799	-	-	1,125,484,106	8,693,291	312,575,120	156,666,334	3,940,815,650
Investment property	4,486,464,019	-	-	1,427,066,865	-	465,662,475	-	6,379,193,359
Deferred tax assets	358,555,104	-	-	140,499,804	1,677,246	54,023,468	13,647,937	568,403,559
Total non-current assets	**7,805,281,304**	**153,340,949**	**-**	**3,029,517,569**	**10,446,156**	**1,071,102,260**	**526,124,467**	**12,595,812,705**
Total assets – Non-Banking Businesses	**10,064,410,628**	**210,562,017**	**134,496**	**4,129,683,482**	**48,015,835**	**1,508,335,690**	**693,863,457**	**16,655,005,605**
Assets – Banking Businesses								
Cash and bank deposits	414,818,156	242,171,369	-	39,481,686	-	28,517,223	-	724,988,434
Transactions pending settlement	33,334,593	14,324,863	-	-	-	17,364,043	-	65,023,499
Financial assets held for trading at fair value through profit or loss	137,583,708	10,801,800	-	-	-	11,864,615	-	160,250,123
Receivables under resale agreements and securities borrowing	9,598,953	-	-	-	-	-	-	9,598,953
Debt instruments	33,167,152	-	-	-	-	-	-	33,167,152
Financial derivative contracts	499,261,757	142,402,964	-	-	-	1,284,236	-	642,948,957
Due from banks	1,838,941	4,049,118	-	-	-	-	-	5,888,059
Loans and accounts receivable from customers – Commercial	75,714,262	-	-	600,709	-	-	-	76,314,971
Loans and accounts receivable from customers – Mortgage	698,236,075	-	-	-	-	-	-	698,236,075
Loans and accounts receivable from customers – Consumer	3,855,109,063	-	-	937,844,347	-	1,241,903,101	-	6,034,856,511
Available-for-sale investment instruments	939,213,348	-	-	122,355,105	-	117,380,248	-	1,178,948,701
Investments in companies	-	-	-	5,836,933	-	-	-	5,836,933
Intangible assets	30,758,597	-	-	17,366,655	-	15,487,907	-	63,613,159
Property, plant and equipment	27,836,662	-	-	22,017,812	-	2,055,517	-	51,909,991
Current taxes	893,048	-	-	-	-	25,504,300	-	26,397,348
Deferred taxes	80,029,521	-	-	20,415,154	-	28,002,592	-	128,447,267
Other assets	167,023,498	13,761,718	-	49,638,467	-	21,142,970	-	251,566,653
Total assets – Banking Businesses	**7,004,417,334**	**427,511,832**	**-**	**1,215,556,868**	**-**	**1,510,506,752**	**-**	**10,157,992,786**
Total assets	**17,068,827,962**	**638,073,849**	**134,496**	**5,345,240,350**	**48,015,835**	**3,018,842,442**	**693,863,457**	**26,812,998,391**

Note 35 – Financial Instruments and Risk Management (continued)

3. Line items in the Consolidated Statement of Financial Position classified by currency (continued)

b) The balances as of December 31, 2025 are as follows (continued)

	Chilean pesos ThCh$	US dollars ThCh$	Euros ThCh$	Peruvian nuevos soles ThCh$	Argentine pesos ThCh$	Colombian pesos ThCh$	Other currencies ThCh$	Total ThCh$
Liabilities – Non-Banking Businesses								
Other current financial liabilities	131,968,059	67,539,534	554	108,789,730	-	25,421,524	-	333,719,401
Current lease liabilities	86,635,132	17,197,511	-	8,419,333	16,491	11,614,048	9,392,370	133,274,885
Trade and other payables	838,173,354	152,712,397	17,142,834	363,482,384	11,451,911	107,296,439	50,632,760	1,540,892,079
Current payables to related parties	6,985,308	-	-	-	-	7,191,807	-	14,177,115
Other current provisions	8,910,126	-	-	6,207,343	699,994	6,859,672	17,140	22,694,275
Current tax liabilities	34,655,310	-	141,855	16,580,475	63,458	1,600,565	788,319	53,829,982
Current provisions for employee benefits	176,495,608	-	-	60,118,217	2,917,200	6,413,194	19,922,284	265,866,503
Other current non-financial liabilities	143,332,019	2,153,438	10,617	70,490,332	2,540,355	10,761,497	31,672,386	260,960,644
Total current liabilities	**1,427,154,916**	**239,602,880**	**17,295,860**	**634,087,814**	**17,689,409**	**177,158,746**	**112,425,259**	**2,625,414,884**
Other non-current financial liabilities	2,115,772,398	665,479,191	-	251,001,022	-	58,855,041	-	3,091,107,652
Non-current lease liabilities	785,653,935	174,041,860	-	160,106,228	276,103	115,120,350	79,610,555	1,314,809,031
Trade and other non-current payables	1,555,043	-	-	67,404	-	-	-	1,622,447
Non-current payables to related parties	-	-	-	-	-	15,960,000	-	15,960,000
Other non-current provisions	531,357	3,798,753	-	9,632,382	-	217,605	7,166,200	21,346,297
Deferred tax liabilities	927,373,005	-	-	328,708,722	-	94,609	4,089,729	1,260,266,065
Non-current provisions for employee benefits	79,068,462	-	-	1,609,355	112,340	275,240	613,947	81,679,344
Other non-current non-financial liabilities	38,283,859	15,935,865	-	35,504,568	-	378,569	110,173	90,213,034
Total non-current liabilities	**3,948,238,059**	**859,255,669**	**-**	**786,629,681**	**388,443**	**190,901,414**	**91,590,604**	**5,877,003,870**
Total liabilities – Non-Banking Businesses	**5,375,392,975**	**1,098,858,549**	**17,295,860**	**1,420,717,495**	**18,077,852**	**368,060,160**	**204,015,863**	**8,502,418,754**
Liabilities – Banking Businesses								
Deposits and other demand obligations	1,912,861,073	30,904,473	-	417,296,379	-	270,485,682	-	2,631,547,607
Transactions pending settlement	31,669,369	24,951,884	-	-	-	-	-	56,621,253
Time deposits and other term liabilities	1,931,449,667	282,574,900	-	436,704,936	-	906,121,576	-	3,556,851,079
Financial derivative contracts	521,158,204	155,546,679	-	-	-	-	-	676,704,883
Obligations to banks	103,792,104	-	-	45,352,717	-	36,052,404	-	185,197,225
Debt instruments issued	297,624,939	-	-	32,641,649	-	-	-	330,266,588
Regulatory capital financial instruments issued	15,017,180	-	-	-	-	-	-	15,017,180
Other financial obligations	38,458,646	-	-	-	-	-	-	38,458,646
Lease liabilities	12,154,870	3,230,470	-	3,031,389	-	5,171,278	-	23,588,007
Current taxes	14,587,913	-	-	1,273,758	-	-	-	15,861,671
Provisions	23,823,229	-	-	11,601,650	-	8,765,909	-	44,190,788
Other liabilities	421,682,504	57,650,544	-	38,993,154	-	48,088,981	-	566,415,183
Total liabilities – Banking Businesses	**5,324,279,698**	**554,858,950**	**-**	**986,895,632**	**-**	**1,274,685,830**	**-**	**8,140,720,110**
Total liabilities	**10,699,672,673**	**1,653,717,499**	**17,295,860**	**2,407,613,127**	**18,077,852**	**1,642,745,990**	**204,015,863**	**16,643,138,864**

Note 36 – Net Equity

a) The Company's capital management objectives, policies and processes

Falabella S.A. maintains adequate capital ratios in order to support, provide continuity and stability to its business. In addition, the Company continuously monitors its capital structure and those of its subsidiaries, with the objective of maintaining an optimal structure that allows it to reduce the cost of capital.

Falabella monitors capital using a ratio of consolidated net financial debt, excluding the businesses engaged in banking, to equity. As of September 30, 2026, the aforementioned ratio was 0.21.

The Company holds international credit ratings from Fitch Ratings and Standard & Poor's and local credit ratings from Fitch Ratings and Feller Rate, which have assigned the following ratings:

Ratings	Fitch Ratings	Standard & Poor's	Feller Rate
International scale	BBB- / Stable Outlook	BBB- / Stable Outlook	-
Local scale	AA- / Stable Outlook	-	AA / Stable Outlook
Shares	1ª C.N.1	-	1ª C.N.1

b) Share capital and number of shares

As of September 30, 2026, the Company's capital is composed as follows:

Number of shares

Series	No. of shares Subscribed	No. of shares Paid	No. of shares With voting rights
Single	2,508,844,629	2,508,844,629	2,508,844,629

Share capital

Series	Sep-30-26		Dec-31-25	
	Subscribed capital	Paid capital	Subscribed capital	Paid capital
	ThCh$	ThCh$	ThCh$	ThCh$
Single	923,902,113	923,902,113	923,902,113	923,902,113
Issuance cost	(4,482,724)	(4,482,724)	(4,482,724)	(4,482,724)
Total share capital	**919,419,389**	**919,419,389**	**919,419,389**	**919,419,389**

c) Share Premium on Placement

As of September 30, 2026 and December 31, 2025, the accumulated amount of this item amounts to ThCh$ 93,482,329.

Note 36 – Equity (continued)

d) Detail of Other reserves as of September 30, 2026 and December 31, 2025

Other reserves	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Translation reserves	803,991,904	452,852,836
Cash flow hedge reserves	(77,308,704)	(73,761,757)
Actuarial gains or losses on defined benefit plans reserves	(44,462,281)	(46,484,499)
Reserves of gains or losses on remeasuring available-for-sale financial assets	(7,159,632)	3,268,483
Share-based payments reserve	40,106,269	40,106,269
Capital adjustment for monetary correction (1)	12,256,323	12,256,323
Other reserves (2)	(327,139,231)	(289,556,687)
Other reserves, total	**400,284,648**	**98,680,968**

Movements in other reserves	Sep-30-26 ThCh$	Dec-31-25 ThCh$
Balance as of December 31 of the prior year	**98,680,968**	**14,173,400**
Translation reserves	351,139,068	76,146,937
Cash flow hedge reserves	(3,546,947)	15,895,616
Actuarial gains or losses on defined benefit plans reserves	2,022,218	(14,825,220)
Reserves of gains or losses on remeasuring available-for-sale financial assets	(10,428,115)	7,290,235
Other reserves (2)	(37,582,544)	-
Total annual change	**301,603,680**	**84,507,568**
Other reserves, closing balance	**400,284,648**	**98,680,968**

(1) This effect was generated upon the one-time adoption of IFRS as a result of the obligation to apply the CPI for local purposes.
(2) Corresponds mainly to the reserves generated by the acquisition of non-controlling interests.

e) Dividend policy

The dividend policy of Falabella S.A. consists of distributing annually at least 30% of the Company's net distributable profits for each year.

In relation to the provisions of its Circular No. 1,945, supplemented by Circular No. 1,983, both issued by the CMF, at a meeting held on October 26, 2010, the Company's Board of Directors implemented as its policy for determining net distributable profit (hereinafter the "Policy") that no deductions from or additions to net distributable profit would be made, all of the foregoing in view of the circumstances existing at the time the Policy was implemented. The Policy has been applied consistently since its adoption. Accordingly, since the adoption of the Policy and up to and including the year 2015, the Company has not applied adjustments to the account of its financial statements called "Profit (Loss) attributable to Owners of the Parent".

On December 27, 2016, the Company's Board of Directors agreed to amend the Policy starting with the results for the year 2016, establishing that net distributable profit will be that shown in the annual financial statements in the account "Profit (Loss) attributable to Owners of the Parent", excluding:

i. results arising from fair value measurements, of both assets and liabilities, that have not been monetized or realized and that originate from business combinations or corporate restructurings, including subsidiaries and associates; these will be reinstated at the time of their monetization or realization; and,
ii. results not monetized or realized from the revaluation of investment property at fair value; these will be reinstated to net profit at the time of their monetization or realization;
iii. the deferred tax effects associated with the items indicated in paragraphs i and ii above will follow the same treatment as the items that give rise to them.

Note 36 – Net Equity (continued)

e) Dividend policy (continued)

On November 12, 2024, the Board of Directors approved the distribution of an interim dividend charged to the profits for the year 2024 of Ch$ 22 (twenty-two pesos) per share. This dividend was paid on January 8, 2025 to the holders of the single series of shares who were registered in the Shareholders' Register as of January 2, 2025.

On April 22, 2025, the Ordinary Shareholders' Meeting of Falabella S.A. approved the distribution of a final dividend, charged to the net distributable profits for the year 2024, of Ch$ 47 per share, which was paid on May 6, 2025 to the holders of the Company's single series of shares who were registered in its Shareholders' Register as of April 29, 2025.

On September 23, 2025, the Board of Directors approved the distribution of an interim dividend charged to the profits for the year 2025 of Ch$ 46 per share, which was paid on October 14, 2025 to the holders of the single series of shares who were registered in the Shareholders' Register as of October 8, 2025.

On March 17, 2026, the Ordinary Shareholders' Meeting of Falabella S.A. approved the distribution of a final dividend, charged to the net distributable profits for the year 2025, of Ch$ 84 per share, which was paid on April 2, 2026 to the holders of the Company's single series of shares who were registered in the Shareholders' Register as of March 27, 2026.

On September 29, 2026, the Board of Directors approved the distribution of an interim dividend charged to the profits for the year 2026 of Ch$ 46 per share which was approved. This dividend was paid on October 22, 2026 to the holders of the single series of shares who were registered in the Shareholders' Register as of October 16, 2026.

On September 30, 2026, the Company entered into two memoranda of understanding with the subsidiary Plaza S.A., the purpose of which is to carry out the analysis and negotiation of the potential binding agreements indicated below. As these are related party transactions, the authorization to enter into the aforementioned memoranda was adopted by its Board of Directors at a meeting held on the same date.

The first memorandum of understanding, relating to a transaction planned in Peru, refers to the negotiation of a framework agreement that will govern the entry of the Company, or of the subsidiary it designates for this purpose, through one or more capital increases, into the share ownership of the Peruvian company Inmobiliaria SIC S.A. (hereinafter, "ISIC"), a subsidiary of Falabella, which would allow it to attain a controlling interest in it, for the purpose of developing a shopping center in the district of San Isidro, Lima, on a property suitable for these purposes that is owned by ISIC.

The second memorandum of understanding, relating to a transaction planned in Chile, establishes the basis for negotiating a framework agreement for the joint development, through a new company (hereinafter, the "JV Company"), of various real estate and commercial assets owned by Falabella Inmobiliario SpA, also a subsidiary of Falabella, located in the cities of La Calera (Open La Calera), Ovalle (Open Ovalle), Chillán (Open Chillán), Rancagua (Open Rancagua), Viña del Mar (Open Santa Julia) and Valdivia, which comprise a gross leasable area of approximately 140,000 square meters and have been valued at UF 4,857,500 (approximately US$ 200 million). The structure of this transaction contemplates the entry of the Company, or of its subsidiary designated for this purpose, into the JV Company through capital increases that will grant it a majority interest and allow the development of the aforementioned assets.

Given the pre-contractual nature of the instruments signed, a negotiation period of up to 120 calendar days has been expressly established in both memoranda of understanding.

Note 36 – Equity (continued)

f) Summarized financial information for subsidiaries with non-controlling interests

The financial information of the Chilean subsidiary Plaza S.A., which has non-controlling interests that are significant for Falabella, is presented below, before intercompany eliminations and other consolidation adjustments:

	Sep-30-26	Dec-31-25
Non-controlling interest %	46.9500%	46.9500%
Non-current assets	7,886,624,393	7,111,499,915
Current assets	376,892,147	472,143,023
Non-current liabilities	2,886,560,659	2,751,983,135
Current liabilities	387,812,514	307,106,670
Net assets	4,989,143,367	4,524,553,133
Revenue	514,286,823	653,911,091
Profit	424,376,076	1,440,978,394
Other comprehensive income	147,008,651	30,087,355
Profit attributable to non-controlling interests	4,117,385	9,966,798
Cash flows from operating activities	395,362,306	441,135,400
Cash flows from investing activities	(363,919,503)	(90,950,344)
Cash flows from financing activities, before dividends paid to non-controlling interests	(22,803,658)	(210,236,063)
Cash flows from financing activities, cash dividends to non-controlling interests	(71,970,550)	(50,952,632)

On June 9, 2025, Organización Corona S.A. (hereinafter, "Organización Corona") notified Falabella of the exercise of its right to sell all of the shares that make up its minority interests in the following Falabella subsidiaries in Colombia: i) Falabella de Colombia S.A., for 35%; ii) Banco Falabella S.A., for 31.13%; iii) Agencia de Seguros Falabella Limitada, for 35%; and iv) ABC de Servicios S.A.S., for 35% (hereinafter, the "Minority Interests").

The aforementioned transactions do not affect the joint interest that Falabella and Organización Corona hold in Sodimac Colombia S.A., in which Organización Corona controls 51% of the shares and Falabella 49%.

On January 15, 2026, Falabella closed the acquisition of the 35% non-controlling interests in its operations in Falabella Colombia S.A., ABC de Servicios S.A.S. and Agencia Seguros Falabella Ltda., plus the acquisition of the 31.12% non-controlling interest in its operation in Banco Falabella S.A. (Colombia). With this purchase transaction, Falabella increased its interest to 100% in all of these subsidiaries. The total amount of the transaction was approximately USD 159 million.

The difference between the price paid and the minority equity acquired, amounting to ThCh$ (35,766,917), was charged to equity, under "Other miscellaneous reserves".

On September 30, 2026, the Company entered into two memoranda of understanding with the subsidiary Plaza S.A., the purpose of which is to carry out the analysis and negotiation of the potential binding agreements indicated below. As these are related party transactions, the authorization to enter into the aforementioned memoranda was adopted by its Board of Directors at a meeting held on the same date.

The first memorandum of understanding, relating to a transaction planned in Peru, refers to the negotiation of a framework agreement that will govern the entry of Plaza S.A., or of the subsidiary it designates for this purpose, through one or more capital increases, into the share ownership of the Peruvian company Inmobiliaria SIC S.A. (hereinafter, "ISIC"), a subsidiary of Falabella, which would allow it to attain a controlling interest in it, for the purpose of developing a shopping center in the district of San Isidro, Lima, on a property suitable for these purposes that is owned by ISIC.

Note 36 – Equity (continued)

f) Summarized financial information for subsidiaries with non-controlling interests (continued)

The second memorandum of understanding, relating to a transaction planned in Chile, establishes the basis for negotiating a framework agreement for the joint development, through a new company (hereinafter, the "JV Company"), of various real estate and commercial assets owned by Falabella Inmobiliario SpA, also a subsidiary of Falabella, located in the cities of La Calera (Open La Calera), Ovalle (Open Ovalle), Chillán (Open Chillán), Rancagua (Open Rancagua), Viña del Mar (Open Santa Julia) and Valdivia, which comprise a gross leasable area of approximately 140,000 square meters and have been valued at UF 4,857,500 (approximately US$ 200 million). The structure of this transaction contemplates the entry of Plaza S.A., or of the subsidiary designated for this purpose, into the JV Company through capital increases that will grant it a majority interest and allow the development of the aforementioned assets.

Given the pre-contractual nature of the instruments signed, a negotiation period of up to 120 calendar days has been expressly established in both memoranda of understanding

Note 37 – Financial Information by Segment

General description of segments and their measurement:

The Company's operating segments have been determined in accordance with the main business activities carried out by Falabella, which are regularly reviewed by Senior Management in order to measure performance, evaluate risks and allocate resources, and for which information is available. In the process of determining reportable segments, certain segments have been aggregated because they have similar economic characteristics. The information regularly reviewed by the Company's management corresponds to the results of each of the operating segments in Chile and the consolidated results of each of the operations of the subsidiaries abroad.

The Company's management reports and those arising from its accounting records are prepared using the same policies described in the note on accounting criteria, and there are no differences at the total level between the measurement of the segments' results, assets and liabilities and the accounting criteria applied. Intersegment eliminations are disclosed at the total level; therefore, intersegment transactions and results are disclosed at the value of the original transaction in each segment.

Falabella carries out its activities in the following business segments:

a) Multi-specialty stores: This segment operates under the Falabella brand and its activities are the sale of a wide range of products, including the retail sale of clothing, accessories and home products, electronics, beauty products and others. This segment includes the online superstore business.

b) Home improvement: This segment operates mainly under the Sodimac brand and its activities are the sale of building and home improvement products, including building materials, hardware, tools, and accessories for kitchen, bathroom, garden and decoration, among others.

c) Supermarkets: This segment operates using the hypermarket and supermarket formats under the Tottus brand, offering products in the food and other non-food categories.

d) Mallplaza: Operates in the real estate segment through the construction and leasing of shopping centers in Chile, Peru and Colombia.

e) Non-Banking Financial Businesses: this grouping includes the group's other financial businesses, such as: Corredora de Seguros, CF Seguros de Vida, among others.

Note 37 – Financial Information by Segment (continued)

f) Other Businesses: Intersegment eliminations and cancellations: includes the remaining Falabella companies, which comprise, among others, Ikea, the industrial area, real estate companies other than Mallplaza, investments in Uruguay, Argentina and Mexico, investment companies and intersegment eliminations.

Additionally, the consolidated operations of the following subsidiaries abroad have been defined as segments:

- Peru: It is the only foreign country in which Falabella operates in all the business areas that it maintains in Chile; for segment reporting purposes, Banco Falabella Perú S.A. is shown under Banking Businesses.
- Colombia: It has activities in the areas of multi-specialty stores and financial retail; for segment reporting purposes, Banco Falabella S.A. is shown under Banking Businesses.
- Brazil: It has activities in the home improvement area.

g) Banking Businesses: includes information on all banking businesses, both in Chile and abroad.

Falabella's customer portfolio is highly fragmented and there are no individual customers that have a significant representation in it.

The information disclosed for each segment is presented net of the eliminations corresponding to transactions and results between the companies that comprise it. Intersegment results and transactions are eliminated at the total level (Intersegment eliminations and cancellations), forming part of Falabella's final consolidated figures. This form of presentation is the same as that used by management in the periodic review of the Company's performance.

The revenue of the Mallplaza segment, amounting to ThCh$ 514,286,823 as of September 30, 2026 (ThCh$ 480,206,141 as of September 30, 2025), corresponds to the total revenue from third parties and related companies of Plaza S.A; on the other hand, Note 15.d) presents the lease income from third parties for all of Falabella's real estate companies.

Note 37 – Financial Information by Segment (continued)

Segment Information – Non-Banking Businesses

	Department Stores Chile	Home Improvement and Construction Materials Chile	Supermarkets Chile	Mall Plaza	Non-Banking Financial Businesses Chile	Department Stores Peru	Home Improvement and Construction Materials Peru	Supermarkets Peru	Non-Banking Financial Businesses Peru	Other Businesses and Eliminations Peru	Department Stores Colombia	Non-Banking Financial Businesses Colombia	Other Businesses and Eliminations Colombia	Home Improvement and Construction Materials Brazil	Other Businesses, Eliminations and Intersegment Cancellations	Total Non-Banking Businesses
Sep-30-26																
Revenue, total	1,561,234,198	1,915,552,208	839,359,455	514,286,823	127,867,836	889,429,261	696,304,743	1,173,201,523	39,290,879	888,855	472,724,749	26,038,638	111,769,730	179,100,412	(110,366,439)	8,436,682,871
Cost of sales, total	(955,534,258)	(1,362,843,883)	(615,454,922)	(43,531,449)	(46,841,273)	(576,712,011)	(491,626,017)	(885,265,564)	(13,926,919)	16,644,267	(301,154,984)	(9,988)	(61,935,569)	(115,980,275)	(73,815,189)	(5,527,988,034)
Administrative and selling expenses	(627,950,159)	(536,229,709)	(204,726,144)	(66,760,503)	(44,671,505)	(244,405,442)	(165,222,739)	(229,126,013)	(16,670,355)	3,807,341	(170,415,771)	(16,154,843)	(57,856,166)	(70,592,222)	214,326,678	(2,232,647,552)
Finance income, non-banking	8,421,161	6,296,201	2,714,268	17,863,934	6,107,799	2,922,965	1,056,374	1,913,148	830,414	2,177,085	2,923,604	1,372,362	3,682,387	556,870	20,575,251	79,413,823
Finance costs, non-banking	(16,758,394)	(32,171,982)	(9,798,542)	(91,777,525)	35,539	(12,957,198)	(16,829,057)	(18,305,780)	(142,430)	9,263,765	(30,929,187)	(850,449)	(5,362,162)	(9,050,896)	(30,326,991)	(265,961,289)
Net finance costs, total segments	(8,337,233)	(25,875,781)	(7,084,274)	(73,913,591)	6,143,338	(10,034,233)	(15,772,683)	(16,392,632)	687,984	11,440,850	(28,005,583)	521,913	(1,679,775)	(8,494,026)	(9,751,740)	(186,547,466)
Depreciation and amortization, total segments	(65,774,294)	(91,197,305)	(43,239,893)	(11,542,789)	(1,423,167)	(27,718,100)	(28,365,503)	(35,813,983)	(333,445)	(9,483)	(21,485,115)	(509,541)	(11,097,498)	(11,312,711)	34,624,622	(315,198,205)
Profit before tax	(30,949,562)	(9,094,183)	12,507,491	532,998,208	44,943,517	66,484,996	26,105,191	45,845,507	10,223,863	11,965,708	(21,031,026)	11,016,381	26,337,384	(15,708,478)	36,088,019	747,733,016
Income tax income (expense), total	13,146,511	4,757,338	(1,444,005)	(131,053,685)	(9,613,123)	(20,716,475)	(8,235,631)	(14,394,288)	(3,297,752)	(3,880,944)	6,348,219	(4,090,351)	525,345	(685,131)	(16,351,136)	(188,985,108)
Profit (loss) of reportable segment, total	(17,803,052)	(4,336,845)	11,063,485	401,944,523	35,330,395	45,768,521	17,869,560	31,451,219	6,926,110	8,084,765	(14,682,807)	6,926,030	26,862,729	(16,393,609)	19,736,884	558,747,908
Share of profit (loss) of associates and joint ventures accounted for using the equity method, total	-	-	-	-	-	-	-	-	-	-	-	-	35,053,281	-	(1,080,980)	33,972,301
Trade and other current receivables	50,986,546	101,088,635	7,902,020	105,034,396	26,665,583	8,867,144	15,211,829	10,747,217	6,179,983	240,993	6,833,982	5,043,905	1,133,642	39,721,187	33,544,924	419,201,986
Inventories	452,591,164	444,005,844	110,075,143	-	-	255,738,246	194,673,426	211,100,302	-	-	184,849,973	-	40,049,878	64,347,899	96,236,199	2,053,668,074
Trade and other non-current receivables	-	374,434	-	75,248,193	-	-	867	-	-	-	-	-	-	-	1,221,123	76,844,617
Property, plant and equipment	530,218,730	888,986,442	351,453,554	639,190,207	2,819,863	276,002,768	513,581,633	539,421,879	478,410	(169,881,412)	216,102,010	679,008	135,836,039	129,348,909	(40,231,635)	4,014,006,405
Investment property	-	-	-	6,483,468,124	-	-	50,746,149	-	-	64,105,401	-	-	-	-	264,209,745	6,862,529,419
Segment assets, total	1,489,445,857	1,598,660,077	552,697,867	7,990,917,506	342,990,489	744,347,191	1,081,928,460	901,672,435	64,101,038	68,336,849	521,259,727	28,476,613	527,962,704	255,677,099	1,642,687,058	17,811,160,970
Investments accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-	239,504,404	-	226,434,648	465,939,052
Other current financial liabilities	1,293,213	11,214,126	125,152	261,894,742	-	1,427,580	334,327	4,361,155	-	11,890,765	45,117,038	-	27,164,923	-	143,393,104	508,216,125
Trade and other payables	318,669,255	247,274,274	97,333,254	68,572,688	63,622,992	109,043,309	107,197,748	173,387,109	12,837,186	8,678,704	107,661,679	7,811,323	12,576,356	40,231,369	205,547,204	1,580,444,450
Other non-current financial liabilities	-	36,007,135	-	1,496,797,785	-	753,393	-	26,576,213	-	92,994,768	29,000,000	-	-	-	1,548,467,996	3,230,597,290
Non-current lease liabilities	360,546,954	720,085,501	210,436,218	22,210,122	816,171	140,893,046	215,575,832	203,170,663	346,540	(209,451,802)	126,627,150	-	52,978,289	75,783,149	(551,310,803)	1,368,707,030
Segment liabilities, total	1,088,894,094	1,470,013,268	454,753,491	3,187,790,758	156,798,295	460,655,811	508,800,076	565,942,777	27,158,541	(346,120,769)	420,664,035	16,365,036	39,171,620	145,381,908	645,214,355	8,841,483,296
Additions to non-current assets of the segment	(30,808,531)	(12,932,877)	(12,160,872)	(383,736,365)	(631,123)	(14,588,504)	(16,485,931)	(14,468,430)	(32,422)	(160,677)	(5,869,315)	(94,836)	(196,423)	(4,928,103)	(30,316,499)	(527,410,908)
Segment operating cash flows	(90,744,596)	62,366,731	30,057,619	395,362,306	37,760,286	(23,883,861)	46,815,251	(11,695,705)	8,938,228	(109,346,395)	(20,032,162)	(2,564,048)	(2,588,370)	10,978,308	5,671,843	337,095,435
Segment investing cash flows	(54,440,902)	(10,534,421)	(12,984,980)	(363,919,503)	(4,221,881)	(3,251,540)	(11,034,980)	(10,054,454)	525,770	(9,737,306)	(2,826,382)	(52,354)	(108,106,583)	(4,927,313)	178,584,559	(416,982,270)
Segment financing cash flows	107,384,712	(53,792,166)	(19,099,978)	(94,774,208)	(1,000,001)	(19,733,447)	(17,248,566)	(15,310,636)	207,319	157,689,271	21,803,227	(536,955)	48,620,608	(8,722,102)	(504,497,624)	(399,010,546)
Cash and cash equivalents	26,368,722	10,980,727	2,117,245	213,889,734	8,923,778	101,656,319	36,097,816	79,978,075	31,382,650	197,027,792	45,983,632	15,179,863	48,124,375	1,204,472	625,400,966	1,444,316,166

Note 37 – Financial Information by Segment (continued)

Segment Information – Non-Banking Businesses for the period ended September 30, 2025 and for the year ended December 31 (continued)

	Department Stores Chile	Home Improvement and Construction Materials Chile	Supermarkets Chile	Mall Plaza	Non-Banking Financial Businesses Chile	Department Stores Peru	Home Improvement and Construction Materials Peru	Supermarkets Peru	Non-Banking Financial Businesses Peru	Other Businesses and Eliminations Peru	Department Stores Colombia	Non-Banking Financial Businesses Colombia	Other Businesses and Eliminations Colombia	Home Improvement and Construction Materials Brazil	Other Businesses, Eliminations and Intersegment Cancellations	Total Non-Banking Businesses
Sep-30-25																
Revenue, total	1,529,795,821	1,883,554,312	784,105,938	480,206,141	216,194,935	768,925,541	627,608,604	1,050,890,193	31,634,316	(610,206)	382,353,021	21,371,009	87,645,535	189,059,843	(75,787,085)	7,976,947,918
Cost of sales, total	(945,564,429)	(1,335,328,016)	(572,637,342)	(45,342,976)	(48,447,544)	(499,854,880)	(446,056,928)	(790,519,978)	(9,976,918)	14,392,579	(253,746,874)	(85,034)	(49,290,376)	(121,926,438)	(80,842,629)	(5,185,227,783)
Administrative and selling expenses	(577,102,767)	(527,389,764)	(203,175,428)	(59,134,106)	(64,411,942)	(219,948,542)	(152,905,083)	(213,602,755)	(15,792,069)	4,055,132	(132,923,260)	(13,521,558)	(46,157,620)	(70,098,788)	178,983,689	(2,113,124,861)
Finance income, non-banking	434,342	1,502,130	2,440	9,650,631	4,879,755	1,213,827	1,005,827	1,841,756	460,238	1,412,423	698,479	582,461	392,732	3,973,640	31,762,681	59,813,362
Finance costs, non-banking	(18,861,307)	(37,084,582)	(11,553,029)	(87,576,729)	(726,668)	(15,021,520)	(25,588,504)	(21,274,386)	(97,494)	11,425,824	(26,791,177)	(874,685)	(1,019,022)	(9,054,354)	(45,413,802)	(289,511,435)
Net finance costs, total segments	(18,426,965)	(35,582,452)	(11,550,589)	(77,926,098)	4,153,087	(13,807,693)	(24,582,677)	(19,432,630)	362,744	12,838,247	(26,092,698)	(292,224)	(626,290)	(5,080,714)	(13,651,121)	(229,698,073)
Depreciation and amortization, total segments	(58,449,690)	(91,545,964)	(43,926,927)	(9,501,116)	(4,377,493)	(28,062,318)	(26,147,875)	(35,693,403)	(331,946)	89,164	(19,352,675)	(539,688)	(9,350,284)	(11,629,189)	30,735,747	(308,083,657)
Profit before tax	(4,508,574)	(2,519,937)	(484,418)	698,858,034	112,583,799	53,700,186	22,404,211	42,807,746	6,086,128	10,985,244	(23,869,525)	7,888,716	19,881,470	(2,577,827)	19,076,882	960,312,135
Income tax income (expense), total	5,887,317	2,461,414	1,670,272	(176,120,475)	(27,883,969)	(17,151,041)	(8,744,424)	(14,070,060)	(2,127,765)	(3,383,811)	4,903,587	(2,906,496)	1,818,039	(252,664)	(10,852,121)	(246,752,197)
Profit (loss) of reportable segment, total	1,378,743	(58,523)	1,185,854	522,737,559	84,699,830	36,549,145	13,659,787	28,737,686	3,958,363	7,601,433	(18,965,938)	4,982,220	21,699,509	(2,830,491)	8,224,761	713,559,938
Share of profit (loss) of associates and joint ventures accounted for using the equity method, total	-	-	-	-	-	-	-	-	-	-	-	-	27,293,747	-	(645,115)	26,648,632
Trade and other current receivables	54,977,813	96,732,546	7,425,068	99,465,453	26,714,290	9,030,073	12,664,002	11,796,957	7,344,300	178,465	7,576,969	5,971,462	2,116,702	46,136,229	35,757,830	423,888,159
Inventories	446,052,348	447,142,841	109,390,618	-	-	245,192,819	194,606,515	186,510,197	-	-	163,640,157	-	30,968,165	73,082,238	74,205,746	1,970,791,644
Trade and other non-current receivables	-	466,512	-	69,702,638	-	-	-	-	-	-	101,020	-	-	-	1,146,502	71,416,672
Property, plant and equipment	436,092,554	885,690,709	331,947,970	625,028,912	2,606,237	264,930,189	502,479,530	514,984,675	604,862	(166,409,149)	190,116,724	569,923	127,023,811	136,589,917	47,220,585	3,899,477,449
Investment property	-	-	-	5,101,039,609	-	-	50,390,292	-	-	54,872,621	-	-	-	-	221,815,544	5,428,118,066
Segment assets, total	1,353,946,429	1,571,600,609	514,741,295	6,420,384,639	318,066,161	661,265,791	1,047,529,945	857,429,042	48,619,402	(78,453,746)	460,607,171	24,920,273	459,068,405	302,218,950	1,917,030,773	15,878,975,139
Investments accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-	196,834,152	-	218,538,627	415,372,779
Other current financial liabilities	1,794,231	11,973,996	14,027	130,027,177	-	159,589	2,283,754	3,084,640	-	34,872,593	38,527,127	-	-	-	107,283,538	330,020,672
Trade and other payables	300,201,339	218,485,653	92,131,957	58,877,969	54,186,954	97,220,746	96,887,666	160,235,076	7,907,111	6,566,373	80,215,732	6,293,793	7,065,998	51,210,720	190,518,795	1,428,005,882
Other non-current financial liabilities	-	39,913,638	-	1,472,270,119	-	764,513	-	28,867,155	-	101,577,941	-	-	-	-	1,810,561,753	3,453,955,119
Non-current lease liabilities	282,671,275	704,793,210	191,662,488	15,233,504	-	135,347,492	207,831,187	183,681,935	412,774	(205,073,924)	109,358,871	151,463	45,457,439	77,708,233	(468,708,662)	1,280,527,285
Segment liabilities, total	968,063,787	1,440,924,592	432,306,928	2,749,138,729	143,297,838	411,270,603	497,651,189	535,684,045	21,015,345	(338,961,844)	376,136,398	16,083,650	(32,912,006)	160,343,379	975,519,186	8,355,561,819
Additions to non-current assets of the segment	(20,774,498)	(14,233,094)	(4,921,877)	(59,340,596)	(1,978,233)	(9,627,533)	(16,963,653)	(3,932,790)	(191,419)	(506,223)	(4,833,098)	(3,625,627)	4,179,083	(3,185,298)	(27,294,461)	(167,229,317)
Segment operating cash flows	(76,722,655)	18,003,426	27,110,918	305,725,511	110,193,021	(22,342,953)	44,130,513	(7,500,559)	1,821,724	(147,560,105)	(80,364,407)	6,063,631	(22,820,444)	6,703,165	132,070,697	294,511,483
Segment investing cash flows	(20,429,771)	(13,541,072)	(4,430,851)	(52,205,635)	4,155,694	(314,128)	(12,943,619)	9,967,111	268,809	(16,685,820)	(3,278,680)	(3,565,145)	5,911,681	(3,184,922)	233,449,413	123,173,065
Segment financing cash flows	100,860,066	(8,405,641)	(26,182,352)	(222,645,036)	(93,676,157)	(30,243,844)	(36,683,803)	(15,252,277)	(244,825)	64,445,428	54,778,113	(4,235,105)	12,650,685	(8,958,738)	(777,915,887)	(991,709,373)
Cash and cash equivalents	76,543,144	7,448,155	2,405,409	213,361,970	(5,196,901)	39,134,972	18,688,644	89,490,464	13,803,662	58,229,352	22,687,406	10,541,715	48,866,584	1,578,134	742,947,634	1,340,530,344

Note 37 – Financial Information by Segment (continued)

Segment Information – Banking Businesses

	Banking Business Chile	Banking Business Peru	Banking Business Colombia	Total Banking Businesses	Banking Business Chile	Banking Business Peru	Banking Business Colombia	Total Banking Businesses
	Sep-30-26				Sep-30-25			
Interest and indexation income, banking	816,496,488	233,735,020	230,260,772	1,280,492,280	696,885,150	237,153,987	179,689,151	1,113,728,288
Interest and indexation expense, banking	(111,773,298)	(28,518,762)	(92,881,203)	(233,173,263)	(97,749,667)	(29,926,633)	(77,267,274)	(204,943,574)
Commission income, banking	333,859,169	76,752,949	112,611,394	523,223,512	173,856,008	66,102,837	90,403,468	330,362,313
Commission expense, banking	(176,745,965)	(14,264,631)	(30,254,720)	(221,265,316)	(144,097,082)	(11,666,205)	(23,909,025)	(179,672,312)
Other operating income	5,320,010	911,078	4,315,713	10,546,801	4,778,264	538,703	2,613,210	7,930,177
Provisions and other operating costs	(197,545,376)	(72,003,862)	(53,830,763)	(323,380,001)	(132,574,845)	(84,042,355)	(41,971,046)	(258,588,246)
Net interest income, total segments	861,836,394	267,704,576	219,736,243	1,349,277,213	628,894,409	261,663,986	168,916,320	1,059,474,715
Depreciation and amortization, total segments	(17,319,561)	(8,922,832)	(6,881,317)	(33,123,710)	(11,669,090)	(9,059,543)	(6,708,363)	(27,436,996)
Profit before tax	375,436,781	56,321,299	57,270,194	489,028,274	263,915,398	42,372,196	38,176,282	344,463,876
Income tax income (expense), total	(87,760,048)	(14,497,560)	(24,246,883)	(126,504,491)	(61,551,070)	(10,537,903)	(15,012,112)	(87,101,085)
Profit (loss) of reportable segment, total	287,676,733	41,823,739	33,023,311	362,523,783	202,364,328	31,834,293	23,164,170	257,362,791
Share of profit (loss) of associates and joint ventures accounted for using the equity method, total	-	746,514	-	746,514	-	836,148	-	836,148
Instruments held for trading	143,497,442	-	-	143,497,442	451,726,830	-	10,956,252	462,683,082
Loans and accounts receivable from customers	4,822,051,653	1,023,319,793	1,605,708,217	7,451,079,663	4,232,600,478	918,835,596	1,226,075,819	6,377,511,893
Financial assets at fair value through other comprehensive income	1,061,111,259	93,652,215	162,381,697	1,317,145,171	1,038,447,102	123,452,432	118,454,396	1,280,353,930
Property, plant and equipment	35,031,627	18,938,836	9,409,314	63,379,777	25,279,693	15,072,494	6,830,733	47,182,920
Segment assets, total	7,984,449,485	1,388,782,666	1,962,177,178	11,335,409,329	7,163,677,817	1,381,582,205	1,546,405,229	10,091,665,251
Investments in associates and joint ventures accounted for using the equity method, total	-	6,743,074	-	6,743,074	-	5,778,741	-	5,778,741
Deposits and other demand obligations	2,080,763,550	473,220,365	338,381,133	2,892,365,048	1,798,306,783	380,667,994	240,076,166	2,419,050,943
Time deposits and other term liabilities	2,484,576,597	498,160,211	1,151,276,712	4,134,013,520	2,283,818,314	543,117,699	954,425,515	3,781,361,528
Segment liabilities, total	6,417,765,918	1,146,806,751	1,630,967,522	9,195,540,191	5,784,259,230	1,085,417,157	1,264,028,594	8,133,704,981
Additions to non-current assets of the segment	(28,598,498)	(6,759,560)	(5,499,838)	(40,857,896)	(9,886,975)	(3,939,012)	(5,512,203)	(19,338,190)
Segment operating cash flows	445,048,630	(25,734,096)	67,381,521	486,696,055	410,744,420	44,471,410	(34,026,819)	421,189,011
Segment investing cash flows	(100,107,062)	16,808,184	(49,942,983)	(133,241,861)	(91,855,778)	5,512,879	(8,524,075)	(94,866,974)
Segment financing cash flows	(58,435,251)	53,159,596	-	(5,275,655)	47,173,867	(20,789,090)	-	26,384,777
Cash and cash equivalents	1,164,791,428	173,007,194	96,831,865	1,434,630,487	1,310,143,211	240,423,068	85,222,775	1,635,789,054

Note 37 – Financial Information by Segment (continued)

Revenue from external customers, determined according to the entity's country of domicile, by geographic area is as follows:

Detail of Information on Geographic Areas (Presentation)	Sep-30-26
Revenue from external customers, entity's country of domicile	6,003,609,748
Revenue from external customers, all foreign countries	4,247,335,716

Revenue generated by geographic area, outside the entity's country of domicile, is as follows:

	Sep-30-26	
Information on significant revenue from activities	Area	Revenue
Revenue	Peru	3,110,514,308
Revenue	Colombia	957,720,996
Revenue	Brazil	179,100,412

The distribution of non-current assets by geographic area is as follows:

Amount of non-current assets	Sep-30-26
Non-current assets by country of domicile	11,972,034,070
Non-current assets, all foreign countries	2,447,030,112

The distribution of the most significant non-current assets by geographic area, outside the entity's country of domicile, is as follows:

	Sep-30-26	
Non-Current Assets	Country Assets	Amount of assets, attributed to a foreign country
Property, plant and equipment (net)	Peru	1,178,542,114
Investment property (net)	Peru	114,851,550
Loans and accounts receivable from customers (banking)	Peru	357,262,965
Property, plant and equipment (net)	Colombia	362,026,371
Loans and accounts receivable from customers (banking)	Colombia	1,112,074,284
Property, plant and equipment (net)	Brazil	129,348,909

Note 38 – Contingencies, Lawsuits and Other Legal Issues

a) Litigation

a.1) The Parent Company and its subsidiaries are facing lawsuits against them, or administrative matters whose resolution is pending before the respective courts or the corresponding administrative bodies. The Company has made provisions to reflect the potential contingencies unfavorable to the Company. No provisions have been made in those cases where the lawsuits or matters have a low probability of succeeding and should be resolved in the Company's favor.

The detail of the lawsuits or other matters as of September 30, 2026 is as follows:

Proceedings	Number of cases	Amount ThCh$	Accounting provision ThCh$
Civil	327	54,630,045	985,025
Consumer	1,705	22,269,501	4,535,585
Employment	2,389	60,659,922	15,051,797
Tax	56	72,424,967	16,506,031
Other	259	5,401,038	1,479,130

Note 38 – Contingencies, Litigation and Other (continued)

a) Litigation (continued)

a.2) As a result of the review of the tax returns for the years 2013 to 2015 and 2017 to 2020, the subsidiaries SAGA Falabella S.A. and Hipermercados Tottus S.A. received from SUNAT (Peruvian tax authority) several assessment and penalty resolutions related to income tax for those tax periods, for a total of approximately Peruvian nuevos soles S/ 47,602,000 (ThCh$ 13,496,119) and S/ 6,617,000 (ThCh$ 1,876,052), respectively. The subsidiaries have filed the corresponding claims before the tax authority, which are at the administrative stage, and in the opinion of the legal advisors, the claims will be resolved favorably for the Company.

a.3) In view of the non-compliance with the obligation to return the funds advanced by Mallplaza for a real estate project in the city of Bogotá, on December 13 and 14, 2022, the collection of such amount was judicially demanded from the trust that owns the real estate where the project would be built, from the project manager and from the investor settlors (fideicomitentes inversionistas) who were constituted as guarantors of the advance, through enforcement actions filed before the 20th and 23rd Civil Courts of the Circuit of Bogotá.

As of the date of these financial statements, together with the initiation of various judicial and arbitration actions aimed at demanding compliance with the outstanding obligations, payment orders have been issued requiring the debtors to repay the advances granted, and precautionary measures (attachments) have been ordered on the real estate, bank accounts, fiduciary rights and other assets owned by the debtors. On July 31, 2024, the main debtor was admitted to a reorganization process, and Mallplaza is at the stage of verification of claims and recognition of its preferential position as a secured creditor.

Considering that in July 2024 both the trust that owns the real estate where the project would be built and the project manager entered a reorganization process (Law 1116 of 2006), the enforcement proceedings against these two legal entities were suspended and transferred to this reorganization process. The guarantees obtained therein will grant Mallplaza the status of secured creditor, that is, with priority in payment.

In the reorganization process, the qualification and ranking of the claims by the judge of the process and the opening of the negotiation stage of a reorganization agreement are pending.

In August 2025, within the framework of the arbitration proceeding initiated by Mallplaza to enforce the contract, the tribunal ruled in favor of the Company, ordering the trust that owns the real estate and the project manager to deliver to Mallplaza the shopping center built or, failing that, to fully return the advance under the terms established in the contract. This arbitral award is final and binding.

All proceedings are progressing in accordance with the respective procedural stages and instances. The legal advisors estimate that the outcome of the legal proceedings would be favorable to the Company's interests.

b) Others

As of September 30, 2026, Falabella Argentina has provided customs guarantees in the amount of ThCh$ 3,816,949.

As of September 30, 2026, Mall Plaza Perú holds assets pledged as security totaling ThCh$ 98,664,960.

Note 39 – Guarantees with Third Parties

a) Performance bonds and other instruments received

a.1) As of September 30, 2026, the Company holds in force bank guarantee certificates received for ThCh$ 196,814,790, which mainly guarantee the correct execution of construction works and the faithful performance of contracts.

a.2) As of September 30, 2026, Falabella S.A. has ThCh$ 22,468,858 constituted in its favor as collateral to support the Cross Currency Swap contracts entered into with banks, of which ThCh$ 11,066,189 have been received in cash and ThCh$ 11,402,669 correspond to time deposits pledged in favor of the Company.

b) Guarantee bonds:

As of September 30, 2026, the Company has provided guarantees in the amount of ThCh$ 10,040,785.

b) Indirect guarantees:

The guarantees managed directly by the subsidiaries with financial institutions are detailed below.

Guarantee creditor	Debtor	Relationship	Type of guarantee	Outstanding balance at the reporting date	
				Sep-30-26 ThCh$	Dec-31-25 ThCh$
BANCO DE CRÉDITO	SAGA FALABELLA S.A. (PERU)	SUBSIDIARY	SURETY BOND (CARTA FIANZA)	17,775,884	32,652,422
SCOTIABANK	SAGA FALABELLA S.A. (PERU)	SUBSIDIARY	SURETY BOND (CARTA FIANZA)	30,262,563	21,440,599
BANCO DE CRÉDITO	HIPERMERCADOS TOTTUS S.A. (PERU)	SUBSIDIARY	SURETY BOND (CARTA FIANZA)	8,187,632	9,364,550
SCOTIABANK	HIPERMERCADOS TOTTUS S.A. (PERU)	SUBSIDIARY	SURETY BOND (CARTA FIANZA)	5,218,055	4,992,336
BANCO DE CRÉDITO	TIENDAS DEL MEJORAMIENTO DEL HOGAR S.A. (PERU)	SUBSIDIARY	SURETY BOND (CARTA FIANZA)	12,032,718	11,728,825
SCOTIABANK	TIENDAS DEL MEJORAMIENTO DEL HOGAR S.A. (PERU)	SUBSIDIARY	SURETY BOND (CARTA FIANZA)	4,187,144	3,631,756
BANCO DE CRÉDITO	DIGITAL PAYMENT PERÚ S.A.C	SUBSIDIARY	SURETY BOND (CARTA FIANZA)	235,832	72,570
BANCO FALABELLA	DIGITAL PAYMENT PERÚ S.A.C	SUBSIDIARY	SURETY BOND (CARTA FIANZA)	14,589	13,607
SCOTIABANK	FALABELLA RETAIL S.A.	SUBSIDIARY	STANDBY LETTER OF CREDIT	-	147,051
SCOTIABANK	FALABELLA RETAIL S.A.	SUBSIDIARY	STANDBY LETTER OF CREDIT	333,883	343,873
BBVA S.A.	FALABELLA RETAIL S.A.	SUBSIDIARY	STANDBY LETTER OF CREDIT	583,560	577,434
BBVA S.A.	FALABELLA RETAIL S.A.	SUBSIDIARY	STANDBY LETTER OF CREDIT	5,918,190	6,095,256
BANCO CHILE	FALABELLA RETAIL S.A.	SUBSIDIARY	STANDBY LETTER OF CREDIT	826,710	769,912
BANCO CHILE	FALABELLA RETAIL S.A.	SUBSIDIARY	STANDBY LETTER OF CREDIT	17,000,000	17,000,000
BANCO CHILE	FALABELLA RETAIL S.A.	SUBSIDIARY	STANDBY LETTER OF CREDIT	389,040	395,906
BANCO CHILE	FALABELLA RETAIL S.A.	SUBSIDIARY	STANDBY LETTER OF CREDIT	384,405	384,956
BANCO CHILE	FALABELLA RETAIL S.A.	SUBSIDIARY	STANDBY LETTER OF CREDIT	972,600	962,390
BANCO CHILE	FALABELLA RETAIL S.A.	SUBSIDIARY	STANDBY LETTER OF CREDIT	131,796	135,739
BANCO CHILE	FALABELLA RETAIL S.A.	SUBSIDIARY	STANDBY LETTER OF CREDIT	194,520	192,478
BANCO CHILE	FALABELLA RETAIL S.A.	SUBSIDIARY	STANDBY LETTER OF CREDIT	571,648	565,647
BANCO CHILE	FALABELLA RETAIL S.A.	SUBSIDIARY	STANDBY LETTER OF CREDIT	219,321	-
BANCOLOMBIA	FALABELLA DE COLOMBIA S.A.	SUBSIDIARY	STANDBY LETTER OF CREDIT	1,396,654	1,978,451
BANCOLOMBIA	FALABELLA DE COLOMBIA S.A.	SUBSIDIARY	STANDBY LETTER OF CREDIT	1,736,784	885,261

The subsidiary Falabella Inversiones Financieras S.A. granted guarantees for MXN 2,031 million (Ch$ 109,308 million) to a Mexican bank for the loans contracted by the associate Servicios Financieros Soriana S.A.P.I. de C.V.

The subsidiary Nueva Falabella Inversiones Internacionales SpA. granted guarantees for MXN 742 million (Ch$ 39,934 million) to Mexican banks for the loans contracted by the associate Comercializadora SDMHC S.A. de C.V.

Plaza S.A., constituted guarantees for ThCOP 400 million (Ch$ 116,000 million) in favor of Banco Bancolombia S.A. for the amount of the loan that Fondo de Capital Privado Mallplaza holds with that institution, which is renewed annually until the maturity date of the loan.

Note 40 – Environment

At Falabella Group we have an environmental strategy that cuts across our business units, through two pillars: Climate Action, through which we seek to reduce our greenhouse gas emissions and achieve an operation that is resilient to the risks arising from climate change, as well as Circularity and Waste, through which we seek to reduce the amount of waste sent to landfills and promote a circular economy.

Likewise, our operations in the region are subject to the regulations applicable in each jurisdiction, in accordance with the nature of our businesses and the different processes associated with their operation. In this context, our business units have teams specialized in environmental matters, who implement control measures and develop improvement strategies to ensure legal compliance and strengthen our environmental performance.

In terms of **Climate Action**, we carry out various actions aimed at decarbonizing our operations and strengthening the resilience of our businesses to climate change. One of our main decarbonization initiatives is the modernization of our supermarkets to implement refrigeration systems with lower global warming potential, lower maintenance costs and greater energy efficiency. This adoption of new technologies at Tottus is key to mitigating our Scope 1 emissions, as fugitive emissions represent more than 80% of this category in our emissions baseline. As of the end of 2025, we had completed the cumulative replacement of refrigeration systems in 11 supermarkets in Chile and Peru.

On the other hand, the supply of renewable energy in our operations represents an opportunity to reduce our carbon footprint. For this reason, we promote purchase agreements with suppliers that provide certified and traceable electricity from renewable sources to our facilities. Currently, we have renewable supply agreements in Chile and Peru (direct energy contracts (PPAs)), certification letters for third-party supply contracts, self-generation through on-site photovoltaic panels, and the purchase of I-REC certificates, which allows us to supply 453 facilities with renewable energy and raise the percentage of renewable electricity in our operations to 80%.

These actions, in addition to other initiatives, have allowed us to achieve a 38% reduction in our Scope 1 and 2 carbon footprint compared to our 2021 baseline.

In terms of **circularity**, our business units develop integrated management initiatives for non-hazardous waste and maintain alliances with authorized waste managers to promote its recovery and reduce its final disposal in landfills. This approach includes the segregation, storage, collection, transportation, treatment and recovery of waste. For their part, hazardous wastes are managed in accordance with the regulations in force in each country where we operate, through specific procedures and authorized managers for their transportation and final disposal.

Additionally, our businesses actively participate in public-private initiatives aimed at promoting good environmental practices and addressing relevant sector challenges. During the period, Falabella Retail participated in the Textile Sustainability Industry Roundtable (Mesa Gremial para la Sostenibilidad Textil), a forum led by the Cámara de Comercio de Santiago (Santiago Chamber of Commerce) that brings together players in the textile ecosystem to promote the sustainability of the industry and address the challenges associated with the implementation of the Extended Producer Responsibility (REP) Law.

Note 40 – Environment (continued)

For their part, Sodimac, Falabella Retail and Tottus participate in the "Transformación de Residuos de Aparatos Eléctricos y Electrónicos" (Transformation of Waste Electrical and Electronic Equipment, TRAEE) program, the first collective management system for this waste in Chile, which contributes to the development of solutions for its collection and recovery. Likewise, Mallplaza made progress on the commitments associated with the "Zero Waste to Disposal" Clean Production Agreement (APL), an initiative aimed at promoting waste recovery and efficiency in the use of resources. For its part, Tottus participated in the "United for Water" APL, a program that promotes more efficient and resilient water management.

Summary of the main disbursements made or expected to be made:

Parent or subsidiary	Name of project to which the disbursement relates	Disbursement item	Asset or expense	Description of the asset or expense item	Disbursement amount ThCh$	Actual or estimated date on which future disbursements will be made	Project in progress or completed
Inmobiliaria Mall Las Américas S.A.	Control and treatment of industrial wastewater and sewage	Sanitary control of industrial wastewater and sewage treatment	Expense	Preventive and corrective service for the industrial treatment of industrial wastewater (industrial liquid waste) in accordance with current environmental regulations	35,104	Monthly	In progress
	Comprehensive waste management	Integrated management from collection to final disposal	Expense	The integrated management includes household-like disposable - recyclable waste and organic waste. Hazardous waste and debris will be handled upon request by Mall Plaza	28,576	Monthly	In progress
Patrimonio Autónomo Centro Comercial Barranquilla	Control and treatment of industrial wastewater and sewage	Sanitary control of industrial wastewater and sewage treatment	Expense	Preventive and corrective service for the industrial treatment of industrial wastewater (industrial liquid waste) in accordance with current environmental regulations	36,117	Monthly	In progress
	Comprehensive waste management	Integrated management from collection to final disposal	Expense	The integrated management includes household-like disposable - recyclable waste and organic waste. Hazardous waste and debris will be handled upon request by Mall Plaza	11,562	Monthly	In progress
Patrimonio Autónomo Centro Comercial Calima	Control and treatment of industrial wastewater and sewage	Sanitary control of industrial wastewater and sewage treatment	Expense	Preventive and corrective service for the industrial treatment of industrial wastewater (industrial liquid waste) in accordance with current environmental regulations	20,678	Monthly	In progress
Patrimonio Autónomo Centro Comercial Manizales	Control and treatment of industrial wastewater and sewage	Sanitary control of industrial wastewater and sewage treatment	Expense	Preventive and corrective service for the industrial treatment of industrial wastewater (industrial liquid waste) in accordance with current environmental regulations	27,143	Monthly	In progress
Patrimonio Autónomo Mallplaza Cali	Control and treatment of industrial wastewater and sewage	Sanitary control of industrial wastewater and sewage treatment	Expense	Preventive and corrective service for the industrial treatment of industrial wastewater (industrial liquid waste) in accordance with current environmental regulations	44,973	Monthly	In progress
	Pest control program	Prevention and control of pests (e.g., rodents) and control of flying insects	Expense	Fumigation, sanitization and rodent control	11,119	Monthly	In progress
Patrimonio Autónomo Centro Comercial Cartagena	Comprehensive waste management	Integrated management from collection to final disposal	Expense	The integrated management includes household-like disposable - recyclable waste and organic waste. Hazardous waste and debris will be handled upon request by Mall Plaza	12,805	Monthly	In progress
Plaza Antofagasta S.A.	Control and treatment of industrial wastewater and sewage	Sanitary control of industrial wastewater and sewage treatment	Expense	Preventive and corrective service for the industrial treatment of industrial wastewater (industrial liquid waste) in accordance with current environmental regulations	43,972	Monthly	In progress
	Comprehensive waste management	Integrated management from collection to final disposal	Expense	The integrated management includes household-like disposable - recyclable waste and organic waste. Hazardous waste and debris will be handled upon request by Mall Plaza	63,557	Monthly	In progress
Plaza del Trébol SpA	Control and treatment of industrial wastewater and sewage	Sanitary control of industrial wastewater and sewage treatment	Expense	Preventive and corrective service for the industrial treatment of industrial wastewater (industrial liquid waste) in accordance with current environmental regulations	169,238	Monthly	In progress
	Comprehensive waste management	Integrated management from collection to final disposal	Expense	The integrated management includes household-like disposable - recyclable waste and organic waste. Hazardous waste and debris will be handled upon request by Mall Plaza	240,480	Monthly	In progress
	Pest control program	Prevention and control of pests (e.g., rodents) and control of flying insects	Expense	Fumigation, sanitization and rodent control	27,780	Monthly	In progress

Note 40 – Environment (continued)

Summary of the main disbursements made or expected to be made (continued):

Parent or subsidiary	Name of project to which the disbursement relates	Disbursement item	Asset or expense	Description of the asset or expense item	Disbursement amount ThCh$	Actual or estimated date on which future disbursements will be made	Project in progress or completed
Plaza Oeste SpA	Carbon footprint	Carbon footprint measurement	Expense	Measurement, verification and validation of the data entered into the Carbon Footprint calculator (scopes 1, 2 and 3), through an external audit.	18,410	Monthly	In progress
	Control and treatment of industrial wastewater and sewage	Sanitary control of industrial wastewater and sewage treatment	Expense	Preventive and corrective service for the industrial treatment of industrial wastewater (industrial liquid waste) in accordance with current environmental regulations	447,976	Monthly	In progress
	Organic digester	Digester maintenance	Expense	Ongoing maintenance service for the Digester equipment, including the water treatment plant	17,313	Monthly	In progress
	Organic digester	Rental and ongoing maintenance of organic digester	Expense	Biodegradation system for organic waste from food court establishments to produce fertilizer for landscaping	14,596	Monthly	In progress
	Comprehensive waste management	Integrated management from collection to final disposal	Expense	The integrated management includes household-like disposable - recyclable waste and organic waste. Hazardous waste and debris will be handled upon request by Mall Plaza	795,544	Monthly	In progress
	Comprehensive waste management	Organic waste management	Expense	Management of organic waste from food establishments to produce compost at an external composting plant. Partnership with a company specialized in organic waste and composting (Armony)	140,627	Monthly	In progress
	Bottle and can recycling machine	Recycling machine	Expense	Automatic recycling machine for PET bottles and aluminum cans; for each item recycled, the user earns discounts at the Mall.	13,734	Monthly	In progress
	Digital waste reporting platform	Waste control platform	Expense	Online platform for entering and controlling the waste generated by each of our Malls, ensuring traceability for the Sinader declaration of the RECT	15,642	Monthly	In progress
	Pest control program	Prevention and control of pests (e.g., rodents) and control of flying insects	Expense	Fumigation, sanitization and rodent control	77,011	Monthly	In progress
	Waste treatment	Organic waste management	Expense	Management of organic waste from food establishments and landscaping residues. Partnership with a company specialized in organic waste and composting.	15,429	Monthly	In progress
Plaza Valparaíso S.A.	Control and treatment of industrial wastewater and sewage	Sanitary control of industrial wastewater and sewage treatment	Expense	Preventive and corrective service for the industrial treatment of industrial wastewater (industrial liquid waste) in accordance with current environmental regulations	33,256	Monthly	In progress
	Comprehensive waste management	Integrated management from collection to final disposal	Expense	The integrated management includes household-like disposable - recyclable waste and organic waste. Hazardous waste and debris will be handled upon request by Mall Plaza	272,275	Monthly	In progress
	Comprehensive waste management	Organic waste management	Expense	Management of organic waste from food establishments to produce compost at an external composting plant. Partnership with a company specialized in organic waste and composting (Armony)	31,970	Monthly	In progress
	Pest control program	Prevention and control of pests (e.g., rodents) and control of flying insects	Expense	Fumigation, sanitization and rodent control	15,480	Monthly	In progress
Falabella Retail S.A.	Environmental management	Waste management	Expense	Transportation and final disposal of non-hazardous waste	185,714	Ongoing	In progress
	Environmental management	Waste management	Expense	Transportation and final disposal of hazardous waste	19,430	Ongoing	In progress
	Environmental management	Waste management	Expense	Management of recycling drop-off points	783	Ongoing	Completed
	Environmental management	Air and climate protection	Expense	Carbon footprint management	1,225	Ongoing	Completed
	Regulatory compliance	REP Law implementation	Expense	Eco-fee for containers and packaging	176,478	Ongoing	In progress
	Textile recycling	National strategic initiative	Expense	Transportation and recovery of textile waste	32,761	Ongoing	In progress
Mall Plaza Perú S.A.	Control and treatment of industrial wastewater and sewage	Sanitary control of industrial wastewater and sewage treatment	Expense	Preventive and corrective service for the industrial treatment of industrial wastewater (industrial liquid waste) in accordance with current environmental regulations	89,952	Monthly	In progress
	Pest control program	Prevention and control of pests (e.g., rodents) and control of flying insects	Expense	Fumigation, sanitization and rodent control	19,290	Monthly	In progress
Sodimac S.A.	Recycling drop-off points	Customer recycling	Expense	Sustainability – Environmental	211,281	Monthly	In progress
	REP Law management system	Legal REP compliance	Expense	Sustainability – Environmental	645,360	Quarterly	In progress
	Environmental platform	Environmental compliance	Expense	Sustainability – Environmental	24,184	Monthly	In progress
	Waste management platform	Environmental compliance	Expense	Sustainability – Environmental	129,501	Monthly	In progress
	Plastics Pact	Environmental compliance	Expense	Sustainability – Environmental	15,000	One-time	In progress
	Energy management system	Environmental compliance	Expense	Sustainability – Environmental	20,455	Monthly	In progress
	Climate change risk model update	Environmental compliance	Expense	Sustainability – Environmental	8,337	Annual	In progress
	GBC week sponsorship	Environmental compliance	Expense	Sustainability – Environmental	3,000	One-time	Completed
	Waste treatment	Hazardous waste	Expense	Prevention – Environmental	14,823	Monthly	In progress
	Carbon footprint measurement	Carbon footprint	Expense	Sustainability – Environmental	17,891	Monthly	In progress
	Lighting replacement	LED lighting	Asset	Projects – Environmental	116,007	Monthly	In progress
	Air conditioning	Air-conditioning equipment upgrade	Expense	Sustainability – Environmental	225,444	Monthly	In progress
Falabella Inmobiliario S.A.	Waste removal bidding	Trash removal	Expense	Trash compaction and removal service	103,628	Dec-26	In progress
	Environmental service	Environmental service	Expense	Carbon footprint impact measurement service	38,261	Dec-26	In progress
	Waste recycling	Waste removal for recycling	Expense	Waste recycling service provided by BZERO and Reciclajes CAD	34,959	Dec-26	In progress
	Way sept & way trap service	Industrial wastewater treatment	Expense	Biotechnology treatment of industrial wastewater	47,535	Dec-26	In progress
	Pest control bidding	Pest control	Expense	Rodent control, fumigation and pest control	37,425	Dec-26	In progress
	Hazardous waste (RESPEL) removal	Hazardous waste (RESPEL) removal	Expense	Hazardous waste removal	2,367	Dec-26	In progress

Note 40 – Environment (continued)

Summary of the main disbursements made or expected to be made (continued):

Parent or subsidiary	Name of project to which the disbursement relates	Disbursement item	Asset or expense	Description of the asset or expense item	Disbursement amount ThCh$	Actual or estimated date on which future disbursements will be made	Project in progress or completed
Hipermercados Tottus S.A.	Bags	Activity	Expense	Gift given as part of the "minitottusinos" activity of the Head Office	150	Annual	Completed
	Recognition plaques	Recognition activity	Expense	Recognition of stores with good performance in regulatory compliance, waste recovery and the Energy Efficiency Law	209	Annual	Completed
	Carbon footprint quantification audit	Corporate commitment	Expense	Verification audit of the carbon footprint quantification for the 2025 period	1,528	Annual	Completed
	Purchase of containers for organic waste, Cafeteria	Corporate commitment	Expense	Organic waste recovery project, within the framework of the Zero Waste commitment	120	Occasional	Completed
	Recycling island pick-up	Corporate commitment	Expense	Waste recovery project at the Head Office	448	Occasional	In progress
	Technical advisory on recycling	Corporate commitment	Expense	Waste recovery activity, within the framework of the Zero Waste commitment	671	Occasional	Completed
	Carbon footprint quantification	Corporate commitment	Expense	Carbon footprint quantification for the 2025 period, within the framework of the corporate Net Zero commitment	4,284	Annual	Completed
	Carbon footprint reduction audit	Corporate commitment	Expense	Verification audit of the carbon footprint reduction for the 2025 period. For application to the Reduction Seal of the Huella Chile Program	1,135	Annual	Completed
	Payment of installment 1 of 3, Zero Waste APL	Corporate commitment	Expense	Waste recovery project, within the framework of the Zero Waste commitment	1,716	Occasional	In progress
	Organic waste removal, office cafeteria	Corporate commitment	Expense	Organic waste recovery project, within the framework of the Zero Waste commitment	1,011	Occasional	In progress
	Excellence Seal audit	Corporate commitment	Expense	Verification audit of the carbon footprint for the 2025 period for application to the Excellence Seal	1,144	Jul-26	Completed
	United for Water APL audit	Corporate commitment	Expense	Water efficiency project	981	Aug-26	Completed
	United for Water APL stickers	Corporate commitment	Expense	Water efficiency project	43	Aug-26	Completed
	REP advisory, 2025 REP survey	Regulatory compliance	Expense	2025 REP baseline survey, which must be declared annually.	25,270	Annual	Completed
	Talagante Plaza lighting control system	Regulatory compliance	Expense	Lighting control pilot within the framework of the Energy Efficiency Law	690	Occasional	In progress
	Membership of the Trae Management System, installment 1	Regulatory compliance	Expense	Installment 1, membership of the TRAEE Management System, for compliance with the REP Law associated with Waste Electrical and Electronic Equipment	36,634	Annual	Completed
	Hazardous waste removal	Regulatory compliance	Expense	Removal of hazardous waste in order to comply with Supreme Decree No. 148 of the Ministerio de Salud (Ministry of Health).	40,047	Semi-annual	In progress
	Gift cards for Energy Efficiency Law contests	Regulatory compliance	Expense	Contest within the framework of the Energy Efficiency Law	210	Occasional	Completed
	OPEX, Flair control system	Regulatory compliance	Expense	Monthly payment for the Climate Control System platform, implemented within the framework of the Energy Efficiency Law	36,562	Monthly	In progress
	Energy Management System (SGE) recognitions	Regulatory compliance	Expense	Awareness-raising within the framework of the Energy Efficiency Law	1,177	Jul-26	Completed
	Energy Management System (SGE) flyers	Regulatory compliance	Expense	Awareness-raising within the framework of the Energy Efficiency Law	32	Aug-26	Completed
Falabella de Colombia S.A.	Environmental management	Waste management	Expense	Disposal and treatment of operational waste	47,270	Monthly	In progress
	Environmental management	Carbon footprint management	Expense	Energy management and emissions offsetting	29,290	One-time	Completed
	Environmental management	Waste management	Expense	Containers – Waste segregation	12,760	Monthly	In progress
	Environmental management	Participation	Expense	Affiliation to organizations (Stakeholders)	4,350	One-time	In progress
	Environmental management	External audit	Expense	Audit and validation of results	4,060	Annual	In progress
	Environmental management	Legal compliance	Expense	Compliance with legal requirement	9,860	One-time	In progress
	Environmental management	Extended Producer Responsibility	Expense	Contribution to post-consumer collective corporations and containers on the sales floor	32,190	Quarterly	In progress
SAGA Falabella S.A.	Waste management	MINAM regulatory compliance	Expense	WEEE management	9,814	Annual	In progress
	Waste management	MINAM regulatory compliance	Expense	Class Zero destruction management	4,418	Monthly	In progress
	Waste management	MINAM regulatory compliance	Expense	Collection, transportation and treatment of wastewater at CD VES	181,876	Quarterly	In progress
	Maintenance of generator sets and air-conditioning equipment	Regulatory compliance	Expense	Periodic maintenance	344,297	Quarterly	In progress
	Maintenance of die-cutting machine – CD VES	Regulatory compliance	Expense	Periodic maintenance	2,432	Quarterly	In progress
	Maintenance of the greywater treatment plant – CD BTL	Regulatory compliance	Expense	Periodic maintenance	8,267	Semi-annual	In progress
	Carbon footprint measurement	Voluntary regulatory compliance (Corp. Chile 2021 requirement)	Expense	Carbon footprint quantification for all facilities.	3,747	Quarterly	In progress
	Carbon footprint verification	Voluntary regulatory compliance (Corp. Chile 2021 requirement)	Expense	Audit process under GHP and ISO 14064 of the carbon footprint quantification (Intertek)	2,382	Quarterly	In progress

Note 40 – Environment (continued)

Summary of the main disbursements made or expected to be made (continued):

Parent or subsidiary	Name of project to which the disbursement relates	Disbursement item	Asset or expense	Description of the asset or expense item	Disbursement amount ThCh$	Actual or estimated date on which future disbursements will be made	Project in progress or completed
Tiendas de Mejoramiento del Hogar S.A.	Pest management	Fumigation/Rodent control	Expense	Disinsection, rodent control and disinfection	55,926	Annual	In progress
	Bird control	Bird control in stores to prevent pests	Asset	Removal of birds and nests from identified stores	26,709	Annual	In progress
	HVAC maintenance	Preventive and corrective maintenance	Expense	Preventive and corrective maintenance of assets	330,661	Annual	In progress
	Sludge management in stores	Sanitation	Expense	No sludge maintenance has been performed	41,000	Annual	In progress
	Revenue from recycling	Sale of materials	Asset	Compaction, removal of recyclable material and solid waste	51,702	Annual	In progress
	Management of damaged/expired goods (Transportation)	Regulatory concept – Waste	Expense	Removal and transport of damaged/expired goods according to the annual schedule	140,740	Annual	In progress
	Waste management (final disposal)	Regulatory concept – Waste	Expense	Destruction of damaged/expired goods in an authorized landfill, verified by a Notary	81,913	Annual	In progress
	Management of recycling drop-off points	Environmental initiative	Expense	Management of recycling drop-off points where customers and associates can recycle materials	1,701	Annual	In progress
	Solar panels	Environmental initiative	Expense	Monthly payment for solar panels	20,094	Annual	In progress
	Management of electrical and electronic equipment	Regulatory concept – Collective	Expense	Nationwide WEEE recycling for regulatory compliance	15,552	Annual	In progress
	End-of-life tire management	Regulatory concept – Collective	Expense	Nationwide end-of-life tire (ELT) recycling for regulatory compliance	1,621	Annual	In progress
	LPG consumption	Consumption	Expense	Use of LPG cylinders for forklift operation in stores	179,474	Annual	In progress
	Diesel consumption	Consumption	Expense	Fuel consumption for store generator sets	103,295	Annual	In progress
	Carbon footprint calculation	Environmental initiative	Expense	Carbon footprint calculation	3,969	Annual	In progress
Hipermercados Tottus S.A.	Environmental certification compliance report (14 stores)	Environmental certification IGA's (20 stores)	Expense	Environmental report	1,536	Semi-annual	Completed
	Environmental certification compliance report (4 stores)	Environmental certification IGA's (3 stores)	Expense	Environmental report	230	Annual	Completed
Open Plaza S.A.	Solid waste (RRSS) management	Compliance with the Ministerio del Medio Ambiente (Ministry of the Environment)	Expense	Segregation, transportation and disposal of solids from solid waste	69,760	Monthly	In progress
	Pest control program	Prevention and control of pests (e.g., rodents) and control of flying insects	Expense	Fumigation, sanitization and rodent control	31,247	Monthly	In progress
Mall Plaza Inmobiliaria S.A.	Control and treatment of industrial wastewater and sewage	Sanitary control of industrial wastewater and sewage treatment	Expense	Preventive and corrective service for the industrial treatment of industrial wastewater (industrial liquid waste) in accordance with current environmental regulations	15,897	Monthly	In progress

Note 41 – Main Financial Covenants

As of September 30, 2026, both Falabella S.A. and its subsidiaries comply with all the covenants of their financial agreements. These are detailed below:

Falabella S.A.

- **Bonds issued in Chile**

Line number	Series	Currency	Amount	Placement date	Maturity date
579	J	UF	3,500,000	April 1, 2009	April 1, 2033
467	M	UF	3,000,000	July 15, 2014	July 15, 2037
578	P	UF	2,000,000	April 15, 2016	April 15, 2039
847	S	UF	3,000,000	November 25, 2016	November 25, 2039
857	AC	UF	5,000,000	June 4, 2020	April 15, 2030
1,134	AK	UF	5,000,000	January 11, 2023	January 5, 2033

Note 41 – Main Financial Covenants (continued)

Main restrictions in the agreements of Bonds issued in Chile

Covenants applicable only to Series J Bonds:

- The Issuer and/or its Relevant Subsidiaries may not create pledges and mortgages securing new issues of Bonds or any other money lending transaction or any other credit, to the extent that the aggregate total amount of all obligations guaranteed by the Issuer and/or its Relevant Subsidiaries exceeds **five point three percent** of the Issuer's Total Consolidated Assets.

  As of September 30, 2026, the Issuer has no secured pledges and mortgages, so the restriction is met.

- Maximum Financial Indebtedness Level. As of March thirty-first, two thousand ten, to maintain at the close of each quarter of the Issuer's Financial Statements a Financial Indebtedness Level, defined as (i) the sum of the Liability accounts of the Non-Banking Businesses of the Balance Sheet, Other Financial Liabilities, Current and Other Financial Liabilities, Non-Current; however, the sub-account "Other Financial Liabilities" belonging to the note Other Current and Non-Current Financial Liabilities of the Non-Banking Businesses shall not be considered in this sum, (ii) minus the Asset account of the Non-Banking Businesses of the Balance Sheet, Cash and Cash Equivalents, **not exceeding the Maximum Financial Indebtedness Level** established by the formulas defined in Annex Two of the respective issuance agreement.

As of September 30, 2026, the maximum financial debt is ThCh$ 16,916,336,587 and the Financial Indebtedness Level is ThCh$ 2,273,146,302, thus complying with the maximum debt restriction (see below the methodology for calculating financial covenants).

Note 41 – Main Financial Covenants (continued)

Methodology for Calculating Financial Covenants

CALCULATION OF MAXIMUM DEBT ACCORDING TO THE LINE 579 BONDS COVENANT (Series J) (1)

Figures in ThCh$

	Currency	As of September 30, 2026	As of June 30, 2026
Period end $_i$		30-09-2026	30-06-2026
Period end $_{i-1}$		30-06-2026	31-03-2026
UF $_i$	Ch$/UF	41,057.2	40,820.31
UF variation	%	0.58%	2.46%
Variation % Sol/US$ dollar, period		0.67%	-2.00%
Variation % Ars/US$ dollar, period		2.93%	6.15%
Variation % Cop/US$ dollar, period		-2.91%	-6.73%
Variation % Real/US$ dollar, period		0.04%	-0.35%
Variation % Uru/US$ dollar, period		0.32%	-0.84%
Variation % Mex/US$ dollar, period		3.38%	-2.61%
Variation % EUR/US$ dollar, period		0.75%	1.10%
Variation % HKD/US$ dollar, period		0.05%	0.04%
Variation % INR/US$ dollar, period		1.23%	-0.17%
Third-party guarantees $_i$	**ThCh$**	**155,738,060**	**147,418,370**
Variation in third-party guarantees i	**ThCh$**	**7,464,186**	**1,814,729**
Total equity $_i$	ThCh$	11,109,546,812	10,775,764,583
Dividends payable $_i$	ThCh$	116,825,242	1,265,290
Equity variation $_i$	**ThCh$**	**386,800,504**	**22,278,997**
Fixed assets in Chile $_{i-1}$ [a]	ThCh$	8,948,734,154	8,629,610,822
Deferred taxes in Chile $_{i-1}$ [b]	ThCh$	1,630,196,978	1,571,295,826
Adjustment for initial revaluation to IFRS in Chile [c]	ThCh$	1,378,565,594	1,378,565,594
Deferred taxes in Chile [d]	ThCh$	284,395,520	284,395,520
Monetary correction of fixed assets in Chile $_{i-1}$	**ThCh$**	**36,121,488**	**146,490,979**
Investment in Peru $_i$	ThCh$	2,533,924,465	2,290,604,882
Investment in Argentina $_i$	ThCh$	30,220,869	30,987,023
Investment in Colombia $_i$	ThCh$	868,526,173	788,302,517
Investment in Brazil $_i$	ThCh$	153,747,168	150,258,135
Investment in Uruguay $_i$	ThCh$	64,180,087	61,170,407
Investment in Mexico $_i$	ThCh$	227,214,915	223,794,745
Investment in Germany $_i$	ThCh$	897,599	861,464
Investment in Hong Kong $_i$	ThCh$	2,527,127	2,296,695
Investment in India $_i$	ThCh$	17,815,025	16,512,093
Investment adjustment, outside of Chile $_i$	**ThCh$**	**656,748**	**(103,877,527)**
Maximum Debt $_{i-1}$	ThCh$	16,278,679,350	15,807,862,109
Maximum Debt $_i$	ThCh$	16,916,336,587	16,278,679,350
Debt Level	ThCh$	2,273,146,302	1,827,183,689

(1) Given the inclusion of Promotora CMR Falabella S.A. in the banking business, for the calculation of the maximum financial debt, Annex 2 as defined in the Bond Issuance Agreements for Series J applies.

[a] Net of accumulated depreciation.
[b] Associated with "property, plant and equipment" and "investment property".
[c] Associated with "property, plant and equipment" and "investment property", as of December 31, 2009.
[d] Associated with the initial revaluation adjustment of "property, plant and equipment" and "investment property" as of December 31, 2009.

Covenants applicable to Series J, M and P Bonds:

- They must maintain, throughout the term of the Bond issue, the revenue from the business areas of retail sales, shopping center management and credit evaluation, granting and administration at a level equivalent to at least **seventy percent** of the Issuer's total consolidated revenue, corresponding to the Revenue account of the Issuer's Financial Statements, measured quarterly over retroactive twelve-month periods.

Note 41 – Main Financial Covenants (continued)

Covenants applicable to Series J, M and P Bonds (continued):

As of September 30, 2026, 97.57% of total consolidated revenue comes from the listed business areas; therefore, the restriction is met.

Covenants applicable to Series M, P, S, AC and AK Bonds:

- The Issuer and/or its Relevant Subsidiaries may not create pledges and mortgages securing new issues of Bonds or any other money lending transaction or any other credit, to the extent that the aggregate total amount of all obligations guaranteed by the Issuer and/or its Relevant Subsidiaries exceeds **seven point five percent** of the Issuer's Total Consolidated Assets.

  As of September 30, 2026, the Issuer has no secured pledges and mortgages, so the restriction is met.

Covenants applicable to Series M, P and S Bonds

- Maintain at the close of each quarter of the Issuer's Financial Statements a Financial Indebtedness Ratio, measured on figures of its Financial Statements, no greater than **one point three times**. Financial Indebtedness Ratio shall be understood as the ratio between /i/ Net Financial Debt: /defined as the sum of the Liability accounts of the Non-Banking Businesses of the Balance Sheet, Other Financial Liabilities, Current and Other Financial Liabilities, Non-Current; however, the sub-account "Other Financial Liabilities" belonging to the note Other Current and Non-Current Financial Liabilities of the Non-Banking Businesses shall not be considered in this sum, minus the Asset account of the Non-Banking Businesses of the Balance Sheet, Cash and Cash Equivalents, and /ii/ Equity without the effects of the revaluation made upon the re-adoption of IFRS, net of deferred taxes, defined as the Total Equity account minus three hundred sixty-five thousand three hundred thirteen million two hundred twelve thousand pesos (ThCh$ 365,313,212).

The ratio as of September 30, 2026 is 0.21; therefore, the restriction is met.

Figures in ThCh$

	Currency	September 30, 2026	June 30, 2026
Financial Indebtedness Level [1]	ThCh$	2,273,146,302	1,827,183,689
Total equity	ThCh$	10,744,233,600	10,410,451,371
Financial Indebtedness Ratio		**0.21**	**0.18**

[1] The Financial Indebtedness Level does not include Promotora CMR Falabella S.A. Under the covenant agreement, this ratio may not exceed 1.30.

Covenants applicable to Series AC and AK Bonds:

- Maintain at the close of each quarter of the Issuer's Financial Statements a Financial Indebtedness Ratio, measured on figures of its Financial Statements, no greater than **one point three times**. Financial Indebtedness Ratio shall be understood as the ratio between /i/ Net Financial Debt: /defined as the sum of the Liability accounts of the Non-Banking Businesses of the Balance Sheet, Other Financial Liabilities, Current and Other Financial Liabilities, Non-Current; however, the sub-account "Other Financial Liabilities" belonging to the note Other Current and Non-Current Financial Liabilities of the Non-Banking Businesses shall not be considered in this sum, minus the Asset account of the Non-Banking Businesses of the Balance Sheet, Cash and Cash Equivalents, and /ii/ Equity, defined as the Total Equity account.

Note 41 – Main Financial Covenants (continued)

Covenants applicable to Series AC and AK Bonds (continued):

The ratio as of September 30, 2026 is 0.20; therefore, the restriction is met.

Figures in ThCh$

	Currency	September 30, 2026	June 30, 2026
Financial Indebtedness Level [1]	ThCh$	2,273,146,302	1,827,183,689
Total equity	ThCh$	11,109,546,812	10,775,764,583
Financial Indebtedness Ratio		**0.20**	**0.17**

[1] The Financial Indebtedness Level does not include Promotora CMR Falabella S.A. Under the covenant agreement, this ratio may not exceed 1.30.

- **International Bonds**

The following table shows all international bonds outstanding as of September 30, 2026, placed in accordance with Rule 144A under the Securities Act of the United States of America of 1933 and its corresponding regulations:

Currency	Amount placed	Placement date	Maturity date
USD	90,934,585 (1)	October 30, 2017	October 30, 2027
USD	650,000,000	October 15, 2021	January 15, 2032

[1] On July 29, 2024 and March 25, 2025, Falabella repurchased USD 100 million and USD 210 million, respectively, of the principal outstanding.

Main restrictions in the International Bond agreements

- The Issuer and/or its Relevant Subsidiaries may not create security interests, that is, pledges, mortgages and sale and leaseback transactions, securing new issues of Bonds or any other money lending transaction or any other credit, to the extent that the aggregate total amount of all obligations guaranteed by the Issuer and/or its Relevant Subsidiaries exceeds **twenty percent** of the Total Consolidated Net Tangible Assets.

  As of September 30, 2026, the Issuer complies with all the restrictions of the issuance agreement.

- **Other financial obligations**

The other financial obligations assumed by the Company with Banks or Financial Institutions, both current and non-current, are not subject to any type of financial covenants.

Note 41 – Main Financial Covenants (continued)

Sodimac S.A.

- **Bonds issued in Chile**

Line number	Series	Currency	Amount	Placement date	Maturity date
677	K	UF	1,500,000	January 11, 2013	December 3, 2033

Covenants applicable to Series K Bonds:

- Maintain a level of financial indebtedness of less than **one point five times**. The level of indebtedness is understood as the Net Debt Ratio (consolidated), defined as the ratio between (i) net financial debt, which is obtained by adding the items of other current and non-current financial liabilities and subtracting cash and cash equivalents, and (ii) Equity, defined as the sum of Total Equity and the value of dividends.

  As of September 30, 2026, the level of financial indebtedness is 0.28 times; therefore, the restriction is met.

- Maintain assets free of any pledge, mortgage or other encumbrance for a carrying amount at least equal to **one point two times** its unsecured liabilities; calculated quarterly according to the Issuer's quarterly consolidated balance sheets. For these purposes, the Issuer shall send to the Bondholders' Representative, within the same term in which the Financial Statements must be delivered to the Comisión para el Mercado Financiero, a detail of the following figures: total assets free of any pledge, mortgage or other encumbrance and unsecured liabilities.

  As of September 30, 2026, Sodimac S.A. complies with all the obligations and financial indicators established in the aforementioned agreements.

Other financial obligations

The other financial obligations assumed by Sodimac S.A. with Banks or Financial Institutions, both current and non-current, are not subject to any type of restrictions or guarantees.

Plaza S.A.

Line number	Series	Currency	Amount	Placement date	Maturity date
583	D	UF	3,000,000	October 25, 2010	October 25, 2031
584	C	UF	338,636	May 2, 2009	May 2, 2030
584	E	UF	2,000,000	October 25, 2010	October 25, 2031
670	H	UF	2,500,000	May 15, 2011	May 15, 2033
670	K	UF	3,000,000	May 30, 2012	May 30, 2034
767	N	UF	3,000,000	August 15, 2013	August 15, 2035
669	P	UF	2,000,000	February 5, 2020	January 15, 2045
980	S	UF	4,000,000	June 19, 2020	December 1, 2029
767	U	UF	2,388,636	September 23, 2020	November 2, 2032
980	Z	UF	3,000,000	April 7, 2022	April 1, 2043
979	AA	UF	1,000,000	August 18, 2022	August 1, 2027
979	AC	UF	3,000,000	August 18, 2022	August 1, 2047
1149	AD	UF	1,500,000	April 18, 2024	October 1, 2028
1149	AE	UF	1,500,000	April 18, 2024	April 1, 2033

Note 41 – Main Financial Covenants (continued)

Plaza S.A. (continued)

Debt Level

Starting with the Financial Statements as of December 31, 2023, maintain at the close of the quarterly Financial Statements a Debt Level, defined as the ratio between Net Financial Debt and Total Equity, less than or equal to 2.0 times. For these purposes, Net Financial Debt shall be understood as the sum of the accounts "Other current financial liabilities" and "Other non-current financial liabilities" less the result of the sum of the account "Cash and cash equivalents" and investments in time deposits or repurchase agreements of more than 90 days under the account "Other current financial assets"; and Total Equity as the sum of the accounts "Equity attributable to owners of the parent" and "Non-controlling interests".

For purposes of calculating the Debt Level, the amount of all sureties, simple or joint and several guarantees, joint and several co-obligations or other guarantees, personal or in rem, that the Issuer or its Subsidiaries have granted to secure obligations of third parties is included in Net Financial Debt, with the exception of: (i) those granted by the Issuer or its Subsidiaries for obligations of other Subsidiaries of the Issuer; and (ii) those granted by Subsidiary companies for obligations of the Issuer. The Issuer's Financial Statements will include a note containing all the information to be used for the calculation of the Debt Level, including the additions for sureties, simple or joint and several guarantees, joint and several co-obligations or other guarantees, personal or in rem, that the Issuer or its Subsidiaries have granted to secure obligations of third parties, as well as the exceptions indicated in items (i) and (ii) above.

The financial covenant relating to the debt level was amended at Bondholders' Meetings held on November 7, 2023. On December 1, 2023, Plaza S.A. filed with the CMF the information regarding the amendments to Lines 583, 584, 669, 670, 767, 979 and 980, 1148, 1149 and 1150, which are in the process of registration before the Comisión para el Mercado Financiero.

DETAIL OF COVENANT CALCULATION FOR LINES 583, 584, 669, 670, 767, 979, 980, 1148, 1149 AND 1150 BONDS

	Currency	As of September 30, 2026	As of June 30, 2026
Other current financial liabilities	ThCh$	261,894,742	94,709,222
Other non-current financial liabilities	ThCh$	1,496,797,785	1,538,651,901
Cash and cash equivalents	ThCh$	(213,889,734)	(347,621,005)
Net Financial Debt	**ThCh$**	**1,544,802,793**	**1,285,740,118**
Equity attributable to owners of the parent	ThCh$	4,934,446,467	4,820,897,848
Non-controlling interests	ThCh$	54,696,900	50,841,428
Equity	**ThCh$**	**4,989,143,367**	**4,871,739,276**
Net Financial Debt / Equity		**0.31**	**0.26**

Note 41 – Main Financial Covenants (continued)

Plaza S.A. (continued)

Essential assets

Essential assets according to Bonds issued under Lines 583, 584, 669, 670 and 767.

Assets corresponding to five hundred thousand square meters of leasable commercial space in Chile that are directly owned by the Issuer or through Subsidiaries or affiliates (coligadas), or with respect to which the Issuer or any of its Subsidiaries or affiliates are concessionaires under concession agreements whose term is equal to or greater than the maturity of the outstanding bonds issued under the lines. For these purposes, in order to determine the leasable commercial square meters in Chile that are owned by Subsidiaries or affiliates of the Issuer, or for which these are concessionaires as indicated above. Only the amount resulting from multiplying (i) the total leasable commercial square meters in Chile that are owned by each Subsidiary or affiliate or that these hold in concession; by (ii) the percentage of direct or indirect ownership of the Issuer in the respective Subsidiary or affiliate shall be considered.

Essential assets according to Bonds issued under Line 979, 980, 1148, 1149 and 1150.

Assets corresponding to three hundred thousand square meters of leasable commercial space in Chile that are directly owned by the Issuer or through Subsidiaries or affiliates, or with respect to which the Issuer or any of its Subsidiaries or affiliates are concessionaires under concession agreements whose term is equal to or greater than the maturity of the outstanding bonds issued under the lines. For these purposes, in order to determine the leasable commercial square meters in Chile that are owned by Subsidiaries or affiliates of the Issuer, or for which these are concessionaires as indicated above. Only the amount resulting from multiplying (i) the total leasable commercial square meters in Chile that are owned by each Subsidiary or affiliate or that these hold in concession; by (ii) the percentage of direct or indirect ownership of the Issuer in the respective Subsidiary or affiliate shall be considered.

Financial Institutions

As of September 30, 2026, Plaza has several financing arrangements with financial institutions, which carry the following financial restrictions:

Company	Covenant	Required level	Level as of September 30, 2026	Level as of June 30, 2026
Patrimonio Autónomo Centro Comercial Manizales Dos	(EBITDA+Cash) / Debt Service	>= 1.00x	10.10x	15.60x
	Net Financial Debt / Equity	<= 2.30x	0.10x	0.10x
Fondo de Capital Privado Mallplaza	Net Financial Debt / Equity	<= 2.00x	0.30x	0.09x

As of September 30, 2026, all covenants established in the debt agreements have been met.

Note 41 – Main Financial Covenants (continued)

Banco Falabella

In the case of the banking business in Chile, there are bonds issued by Banco Falabella outstanding. These obligations have no financial covenants. Additionally, Banco Falabella has lines of credit outstanding that have no financial covenants.

Businesses in Peru

As of September 30, 2026, there are approximately eleven financial covenants that the Falabella group companies in Peru (Activo Inmobiliario Peruano S.A.A., Inverfal Perú, Hipermercados Tottus, Open Plaza and Mall Plaza Perú) must comply with and report to the respective creditors (banks and bondholders' representatives) each quarter.

These financial covenants to which the companies in Peru are subject can be grouped into three categories: leverage ratios, solvency ratios and guarantee ratios. The most restrictive covenants are the following:

Company	Covenant	Required level	Level as of September 30, 2026	Level as of June 30, 2026
Inverfal Perú S.A.A.	Net Financial Debt excluding Banking / Equity	<=1.30x	-0.13x	-0.14x
Hipermercados Tottus S.A.	Total Liabilities / Equity	<= 2.50x	0.95x	0.99x
Hipermercados Tottus S.A.	Adjusted EBITDA / Current Portion of Long-Term Debt + Finance Expenses)	>=1.40x	5.81x	5.31x
Hipermercados Tottus S.A.	Cash Flows / Installments (last 12 months)	>=1.50x	27.27x	23.61x
Activo Inmobiliario Peruano S.A.A.	Net Financial Debt / Equity	<= 1.30x	0.17x	0.17x
Activo Inmobiliario Peruano S.A.A.	Net Financial Debt (excl. Lease Liabilities) / Equity	<= 1.50x	0.17x	0.17x
Open Plaza S.A.C.	EBITDA / Debt Service (last 12 m)	>= 1.20x	9.75x	16.01x
Open Plaza S.A.C.	Financial Debt / Equity	<= 1.50x	0.19x	0.22x
Open Plaza S.A.C.	Financial Debt / (Fixed Assets + Inv. in Subsidiaries)	<= 0.65x	0.13x	0.16x
Mall Plaza Perú S.A.	EBITDA / Debt Service	> 1.20x	3.09x	2.29x
Mall Plaza Perú S.A.	Financial Debt / Equity	< 2.00x	0.25x	0.26x

As of September 30, 2026, all covenants established in the debt agreements have been met.

Note 42 – Subsequent Events

The Consolidated Financial Statements of Falabella S.A. and Subsidiaries as of September 30, 2026 have been approved at the Ordinary Board of Directors' Meeting held on November 10, 2026, which was attended by the following Directors:

- Fernando de Peña Iver, Chairman
- Juan Carlos Cortés Solari, Vice Chairman
- Juan Pablo Del Rio Goudie, Director
- Alfredo German Moreno Charme, Director
- Maria Cecilia Karlezi Solari, Director
- Carolina Schmidt Zaldívar, Director
- Paola Cúneo Queirolo, Director
- Carlo Solari Donaggio, Director
- Tomás Müller Benoit, Director
- Alejandro González Dale, Chief Executive Officer

Note 42 – Subsequent Events (continued)

On October 1, 2026, the subsidiary Plaza S.A., through Compartment One (Compartimento Uno) of the Fondo de Capital Privado Mallplaza, took control of all the fiduciary rights of eight shopping centers operated under the "Gran Plaza" brand in various cities of Colombia. The incorporation of these assets adds an area of approximately 180,000 leasable square meters, and the transaction price amounted to a base amount of COP 1,177,806 million, equivalent to approximately US$ 354 million.

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

On October 5, 2026, the subsidiary Sodimac S.A. reported to the Comisión para el Mercado Financiero (CMF), as a material event notice (Hecho Esencial), that the early redemption of all the Series K Bonds, issued under the bond line registered under No. 677 in the CMF Securities Registry, had been authorized.

The early redemption became effective on November 6, 2026, at an amount in Chilean pesos equivalent, as of that date, to UF 1,065,295.50. Such full early redemption was carried out in accordance with the provisions set forth in the Issuance Agreement and in the Series K Supplemental Deed.

On October 14, 2026, Fitch Ratings upgraded the international scale credit rating of Falabella S.A. from BBB- to BBB, with a stable outlook. It also upgraded the local scale credit rating of Falabella S.A., from AA- to AA, with a stable outlook.

On October 17, 2026, Law No. 21,850, called the "Plan de Reconstrucción Nacional y Desarrollo Económico y Social" (National Reconstruction and Economic and Social Development Plan) (hereinafter, the "Law"), was published in the Official Gazette (Diario Oficial), introducing significant amendments to the tax regime in force in Chile.

Among the main measures, the Law establishes a gradual reduction of the First Category (corporate 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 onwards. Additionally, the Law amends the tax reintegration system and incorporates a tax invariability regime applicable to certain investment projects.

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

Subsequent to September 30, 2026 and up to the date of issuance of these financial statements, there is no knowledge of other financial or other events that significantly affect the balances or their interpretation.