

January - September 2022



Financial Results AFP Habitat S.A.

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AFP

HABITAT

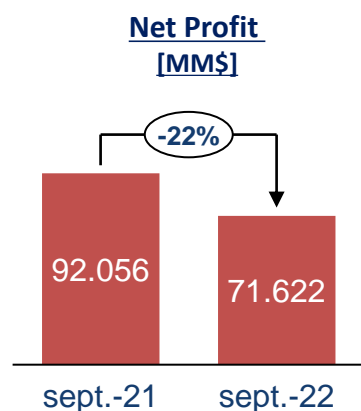
Seguridad y Confianza

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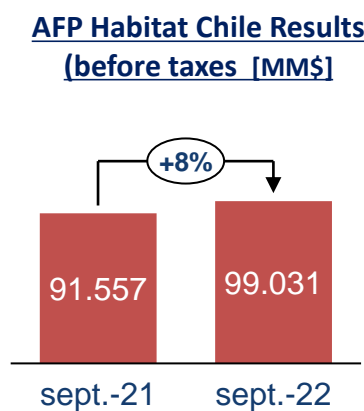
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KEY FINANCIAL RESULTS

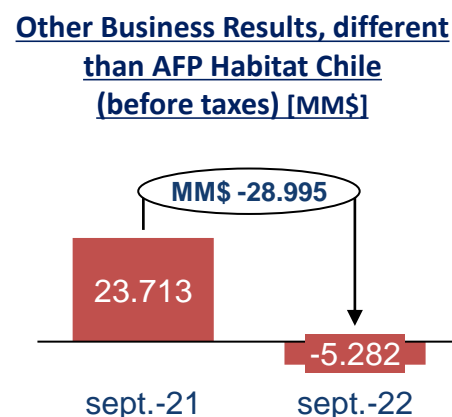
(CLP MM\$)	sep-2022	sép-2021	Var	Var %
Operating Revenues	164.719	150.625	14.094	9,4%
Operating Expenses	(62.521)	(58.419)	(4.102)	7,0%
Other Revenues and Expenses	(3.167)	(649)	(2.518)	388,2%
AFP Chile Business Result (before taxes)	99.031	91.557	7.474	8,2%
Obligatory Reserve Profitability	(7.247)	2.316	(9.563)	n.a.
Habitat Andina Results (before taxes)	-	17.344	(11.010)	n.a.
Profit Sharing in Associated Companies	2.853	2.292	(5.773)	-66,9%
Other Revenues and Expenses, different than the operation	(889)	1.761	(2.650)	n.a.
Other Business Results (before taxes)	(5.282)	23.713	(28.995)	n.a.
Income Tax	(22.127)	(23.214)	1.088	-4,7%
Gains / (Losses) AFP Habitat	71.622	92.056	(20.434)	-22,2%
Minority Interest	-	-	-	n.a.
Gains / (Losses) AFP Habitat Controllers	71.622	92.056	(20.434)	-22,2%
EBITDA [4]	105.725	120.077	-14.352	-12,0%
EBITDAR [5]	112.972	117.761	-4.789	-4,1%



AFP Habitat ended September with a **net profit** of MM\$ 716220^[1], a decrease of 22,2% (MM\$ 20.434) compared to the same period of the last year.



The **result before taxes related to the AFP Business in Chile**^[2] were of MM\$ 99.031, a 8,2% (MM\$ 7.474) higher than those seen in the same period of 2021.



The **result before taxes of the other business, different than AFP Chile**^[3] were of MM\$ (5.282), MM\$ 28.995 lower compared the past year. This difference was produced by the gains of Habitat Andina S.A. in 2021.

[1] Net results under the IFRS method. It does not consider income from minority interest.

[2] Pretax results, related to operations of AFP Chile including operating revenues, employee expenses, depreciation and amortization, other operating expenses, financial costs, investment earnings, foreign exchange difference and results on indexed unit adjustment.

[3] Pretax profit, other businesses, including premiums from the disability and survivor insurance, profit sharing in associated companies, other income different from those of the Operation, expenses other than those of the Operation and Gains/Losses on the Obligatory Reserve.

[4] EBITDA: Earnings before interest, taxes, depreciation, amortization and financial expenses; calculated with Income Statement figures.

[5] EBITDAR: Corresponds to EBITDA, net of gains or losses on the profitability of the obligatory reserve.

HIGHLIGHTS

CORPORATE MANAGEMENT

- We continue to be the AFP with the best profitability since the creation of the multi-funds. We still are the number 1 AFP on total assets under management.
- We are the AFP with the highest managed pension fund balance.

RECOGNITIONS

- We were recognized by the Great Place to Work 2021, as one of the 10 best companies to work for in Chile.
- In the Merco Chile 2022 Ranking, we were chosen as the AFP with the best reputation and also recognized for attracting and retaining talent.
- On March 11, we launched the communication campaign “I am in Habitat” with the aim of reinforcing brand attributes along with giving visibility to what people want for a future pension system, supported by public opinion studies.


CUSTOMER SERVICE

- In April we presented our sixth Public Account, where our General Manager Alejandro Bezanilla, Andrea de la Barra, Operations Manager and Carolina Mery, Investment Manager, addressed the different aspects of the management carried out by Habitat during 2021, in terms of investments , customer service and benefits, among others.
- In May, our personalized Monthly Statement video, an industry pioneering initiative, was featured at the 2021 IndiVideo Awards under the “Best Use of Personalization” category. This recognition given by BlueRush reaffirms our commitment to improve the experience of our customers at all levels.
- In March we began our AFP Habitat Discussion Cycle in conjunction with the communication medium Pauta. In these monthly instances, various aspects of the national contingency are addressed and analyzed through interesting conversations with invited experts in their fields.


PENSION FUND'S RETURNS

According to the last report of the Superintendence of Pensions (SP) - "Investments and Profitability of the Pension Funds" as at September 2022, published on the SP website, it may be seen that AFP Habitat funds occupied the following places based on their annual nominal return:

1st place for B and C Funds, 2nd place for E Fund, 3rd place for D Fund, and 4th place for A Fund in the last 36 months (October 2019 – September 2022).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	7,01%	6,27%	3,88%	1,96%	2,19%
Cuprum	6,83%	5,95%	3,49%	2,11%	2,20%
 HABITAT	6,87%	6,33%	3,94%	2,07%	2,25%
Modelo	6,17%	5,37%	3,08%	2,11%	2,35%
Planvital	6,98%	6,18%	3,25%	1,79%	1,67%
Provida	6,89%	5,98%	3,12%	1,36%	1,32%

2nd place for D and E Funds, 3rd place for A and C funds and 4th place for B fund in the last 12 months (October 2021 – September 2022).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	-2,93%	-0,22%	1,57%	7,34%	13,95%
Cuprum	-3,20%	-0,32%	1,95%	7,84%	14,07%
 HABITAT	-3,17%	-0,44%	1,89%	8,06%	14,42%
Modelo	-4,79%	-2,31%	0,30%	6,72%	13,16%
Planvital	-2,98%	0,32%	2,54%	9,10%	15,21%
Provida	-4,45%	-1,59%	0,88%	6,64%	13,01%
Uno	-4,99%	-1,76%	0,46%	6,46%	13,22%

The nominal return of a pension fund in a month is understood as the percentage variation of the quota value on the last day of that month, with respect to the quota value on the last day of the previous month. The nominal return for periods longer than one year is presented annualized, considering the number of days in the calculation period.

ECONOMIC OVERVIEW

- During the third quarter of the current year, the trend of the market has focused on how persistent the high price levels observed in recent quarters have been. The shock observed to the logistics chains after the reopenings due to Covid, the rises in commodities, the bottlenecks due to the closures in China and the energy disruptions in Europe.
- All these events caused inflation and expectations to take off to levels not seen in more than two decades in developed countries. For the part of inflation that is more permanent or sticky, the dynamics of employment is the great doubt that there is as to whether the convergence of inflation can occur. What has been observed in the labor market is that it is extremely tight, where a couple of months ago we were hearing the stories of how difficult it was to get workers by large companies in the US. But recently several companies have announced they are cutting jobs, including retail giant Walmart, trading firm Robinhood, tech companies Netflix, Twitter, and electric car maker Tesla.
- In China, strong confinement measures continued to be observed during the quarter, where the latest news revealed closures in Chengdu and some preventive measures in Shenzhen, where financial deleveraging policies and strong regulation observed in the real estate sector were added. , all of which continued to hit investor confidence extremely hard.
- Lastly, in Europe, doubts regarding energy supply, closely related to the conflict between Russia and Ukraine, have continued to impact levels of business and consumer confidence that reached very pessimistic levels, added to price levels that have led to that the European Central Bank indicates that it will also be necessary to begin a process of greater liquidity contraction, in order to be able to bring inflation back to its target levels.
- At the local level, after a very good start to the year that showed a significant rise in the local stock index, the third quarter showed a return of close to 3%. Where the vote on the proposed new Constitution and its subsequent rejection returned attention to local political events. It was possible to observe that the local financial assets (peso, rates and stock market) tended to show a good behavior during the days prior to the result and that they tended to be maintained during the following days. On the economic side, the Central Bank's Monetary Policy Report for the month of September updated its growth estimates, adjusting slightly upwards its estimates for 2022 from 1.9% to close to 2%, but correcting the product falls more significantly for the year 2023 from -0.5% to -1%, and delivering a message of greater caution in the face of a year that is perceived to be complex with domestic demand that is expected to contract in about of 4.7% in the year. On the inflation side, 12-month readings reached levels close to 14% in 12 months during the quarter, reaching one of their highest levels of the year.

ECONOMIC OVERVIEW

- Medium-long-term rates in pesos rose on average close to 39 basis points, where the 10-year nominal rate* closed at 6.82% (compared to a close of 6.42% in the previous quarter). The peso, for its part, suffered the appreciation of the dollar globally, showing a depreciation of about 5%, closing at about \$966 at the end of the quarter.
- With all of the above, due to international noise and a dollar that tended to partly offset the losses in international stock markets, the third quarter closed with negative nominal returns for the funds with the greatest exposure to foreign variable income assets:
A: -1.8%, B: -1.64%, C: -1.43%
While those funds with the largest share of fixed-income instruments, due to the rise in local rates, also tended to show negative returns:
D: -1.27% and E: -0.98%.

*Swap Rate.

KEY INDICATORS


AFP HABITAT BACKGROUND

AFP Habitat participates in the Social Security industry managing pension funds related to individual mandatory pension savings and voluntary pension savings (voluntary retirement savings account - APV and voluntary savings accounts - CAV), It also offers programmed retirement fund withdrawals.

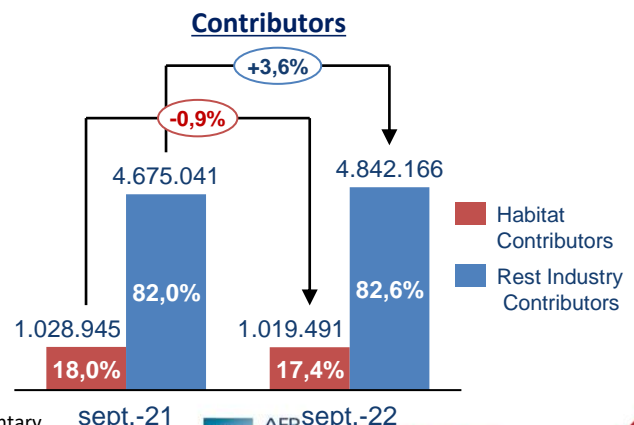
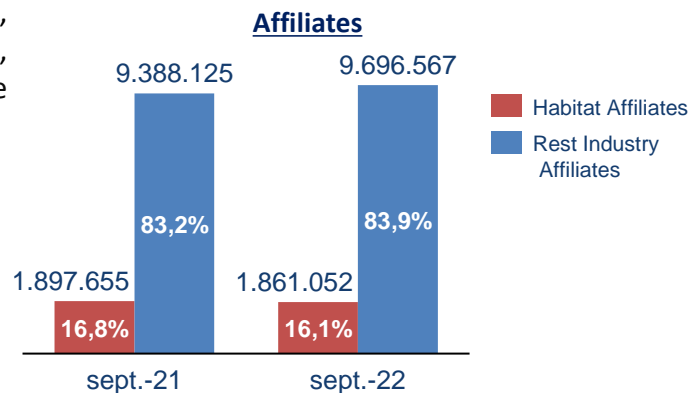
Mandatory Pension Savings

The mandatory pension savings for individual contributors represent monthly contribution payments equivalent to 10% of a person's taxable income. The monthly cap for the year 2022 is UF 81,6 whereas in 2021 the upper limit was UF 81,7.

AFPs charges a percentage fee over the aforementioned monthly taxable salary base, which ranges in the industry from 0,58% to 1,45%, Habitat's current fee amounts to 1,27% on taxable income.

Mandatory Contributions Deposits September 2022	
AFP	% of salary or taxable income [UF]
CAPITAL	1,44
CUPRUM	1,44
 HABITAT	1,27
MODELO	0,58
PLANVITAL	1,16
PROVIDA	1,45
UNO	0,69

As of September 2022, the AFP industry had a total of 11.557.619 members affiliated and 5.861.657 monthly contributors^[6]. To this date AFP Habitat has a market share of 16,1% and 17,4% respectively, which positioned it as the third largest AFP on affiliates market and in terms of contributors.

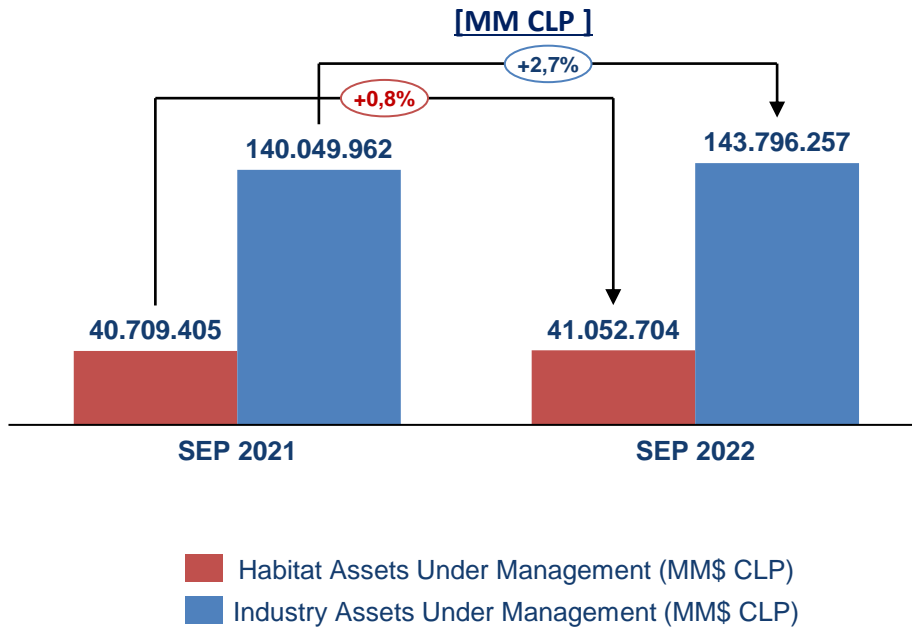


^[6] Monthly contributors: Corresponds to the number of active members and voluntary members who contributed in September 2022, for remunerations accrued in August 2022.

KEY INDICATORS

Mandatory Pension Savings

Assets under Management by the Pension Funds



The total assets under management by Habitat reached \$ 41,05 CLP Trillions as of September 2022, an increase of 0,8% compared to the balance of September 2021.

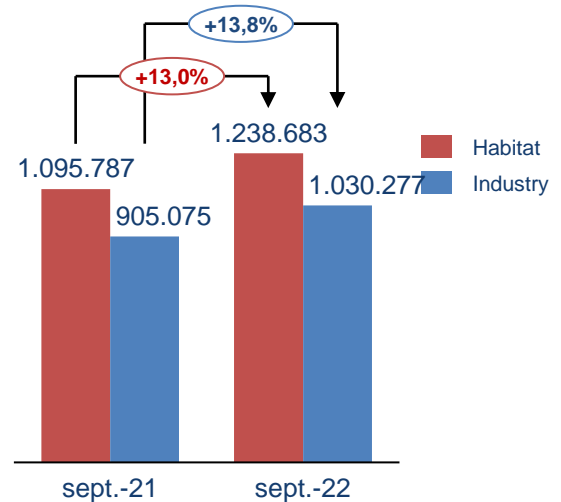
Despite the decrease recently mentioned on the total amount, Habitat is still the leader of the industry in the total assets under management with a market participation of the 28,55%.

KEY INDICATORS

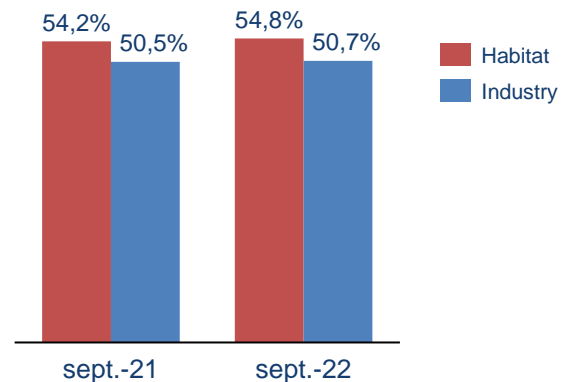
Mandatory Pension Savings Cont.

The monthly average taxable base salary of AFP Habitat [7] contributors for September 2022, reached the amount of CLP\$ 1.238.683 showing an increase of 13,0% compared the same period of the last year. Compared to the industry AFP Habitat grew over the industry by 0,8%.

Monthly average taxable salary [CLP]



Contributors / Affiliates Ratio



The contributor/affiliate ratio of AFP Habitat as of September 2022 was 54,8%, higher in a 4,1% than the ratio of the industry.

[7] Taxable Income: For total taxable contributions refer to footnote N°7 / Number of total contributors.

KEY INDICATORS

Voluntary Retirement Savings (APV)

The APV consists of voluntary contributions, agreed deposits and collective voluntary pension savings (APVC). These savings are made on a voluntary basis with the purpose of increasing future pension over mandatory contributions, also benefitting from tax incentives.

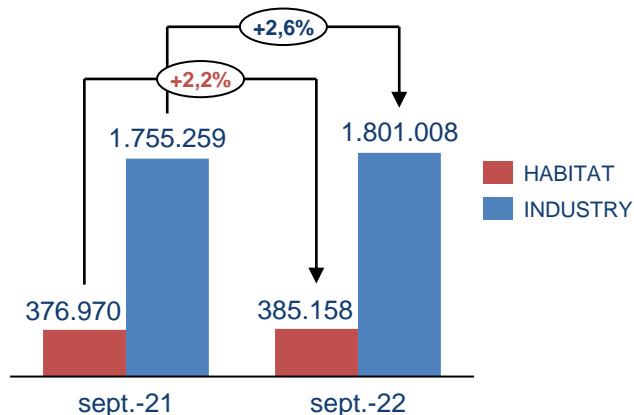
Voluntary retirement savings have increased significantly since 2002, the year in which a regulatory change enabled industries other than the AFPs to manage this type of savings while introducing additional tax incentives. This reform resulted in the entry into the market of other entities including banks, insurance companies, mutual funds and stock brokerage firms, in addition to the existing 7 AFPs.

From January 2011, a limit of UF 900 per year was placed on the agreed deposits tax-free, as no limit had existed prior to December 2010.

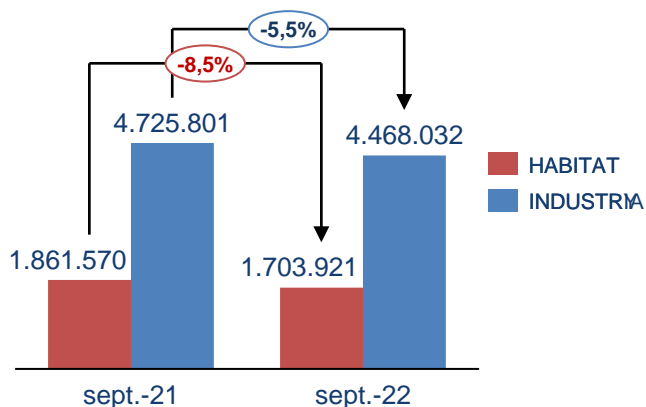
The AFPs are authorized to collect an annual fee on APVs' managed balances, which currently range between 0,16% and 0,60%. In AFP Habitat this fee is equivalent to 0,55%.

Respect to APV accounts managed by the 7 AFPs, as of September 2022 Habitat has the 21,4% of the managed accounts and a 38,1% of the balance managed (MM CLP\$ 1.703.921). This places us, as the AFP that manages the largest APV balances in the industry.

Number of APV Accounts



APV Assets under Management [MM clp]



KEY INDICATORS

Voluntary Savings Accounts (CAV)

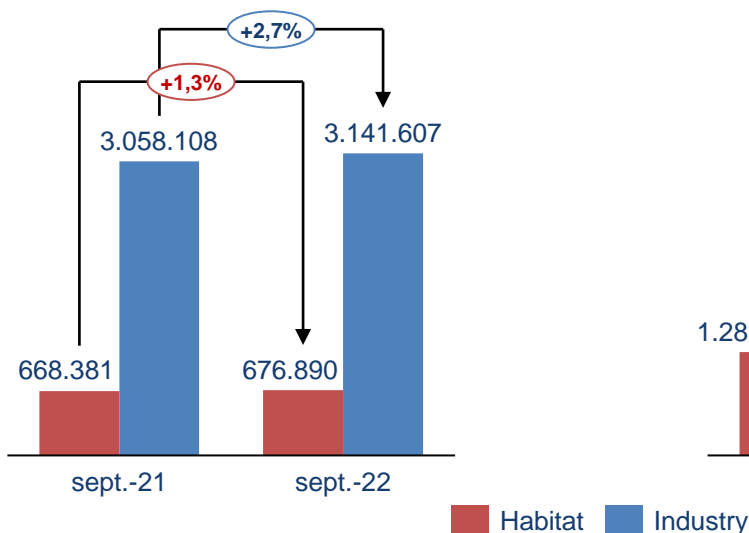
While CAV can increase future pensions, this product provides a short and medium-term savings vehicle, which is also freely available, and is not considered a retirement fund contribution. This product is exclusively offered by AFPs, however, it does compete with other savings products such as bank savings accounts and mutual funds.

As of September 2022, Habitat managed a total of 676.890 accounts, corresponding to CLP\$ 997.800 MM on assets under management, which represents a market share of 34,4%.

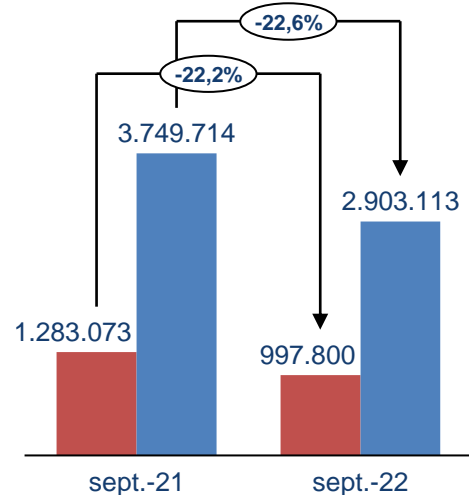
Regarding the variations of 1.3% in Habitat and 2.7% in industry, we could mention that they are lower in the period from September 2021 to September 2022. Managed balances have fallen by 22,2% in Habitat and by 22,6% in the industry, produced by people's need for liquidity, which has led them to make larger withdrawals compared to their savings.

The Chilean Pension Reform in effect as from 2008, allows AFPs to charge a fee on CAV balances under management, which currently ranges between 0,16% and 0,95% per annum, AFP Habitat charges 0,95% per annum.

Number of CAV Accounts



CAV Assets under Management
[MM clp]



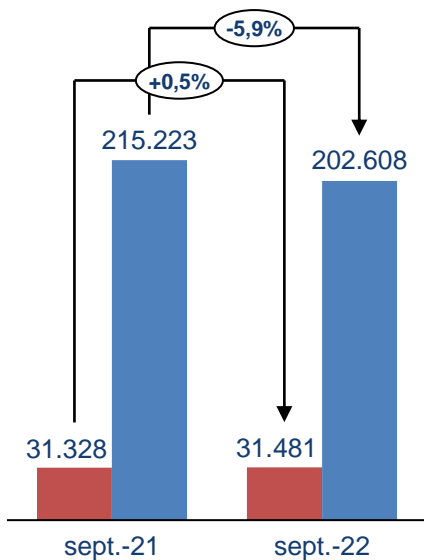
KEY INDICATORS

Voluntary Affiliates

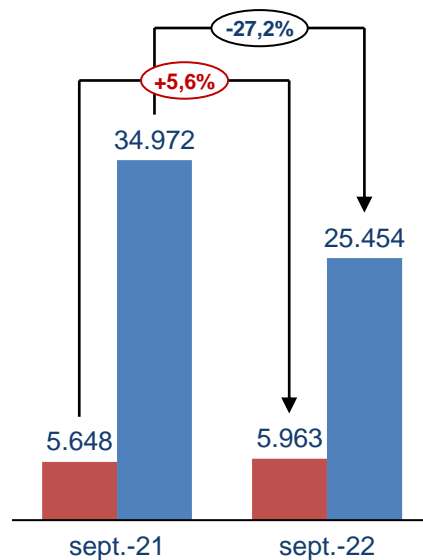
As of June 2022 the AFP system has a total of 202.608 voluntary affiliates, of which the 15,5% are affiliated to AFP Habitat.

The Pension Reform permitted that, from October 2008, people who were not engaged in income producing activities could incorporate themselves as voluntary affiliates of the AFPs and in that way opt to finance a pension.

Number of Voluntary Affiliates Accounts



Voluntary Assets under management [MM clp]



■ Habitat ■ Industry

KEY INDICATORS

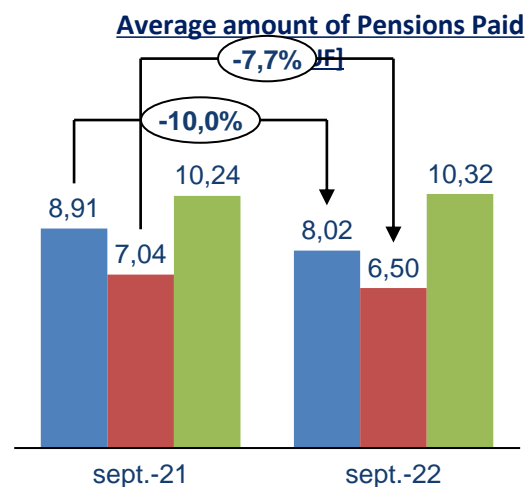
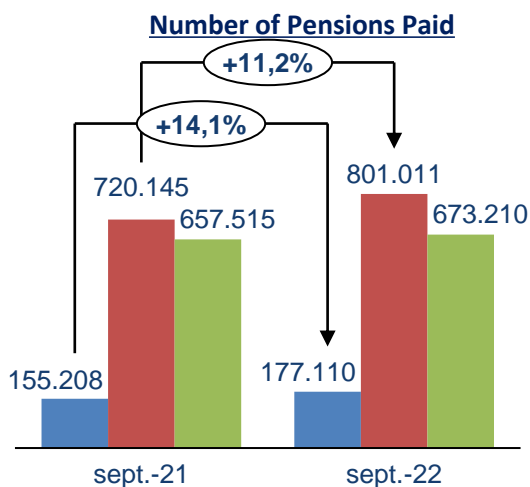
Pensions under the programmed Withdrawal Mode

In granting pensions, AFPs and life insurance companies compete, with the former offering pensions in the form of programmed withdrawals or temporary income with deferred life annuities and the latter offering life annuities.

AFP Habitat charges the second lowest fee for programmed withdrawals and temporary income at 0,95%.

According to the information obtained from the web page of the Superintendence of Pensions, in September 2022, the total of pensions paid by the AFPs in the form of programmed withdrawals and temporary income reached 801.011. During the same period AFP Habitat paid 177.110 pensions, and life insurance companies paid 673.210 life annuities.

The average amount of pensions paid by the AFP Industry in September 2022, achieved an average amount of UF 7,04. In Habitat's case the average amount paid was UF 8,91 whereas life insurance companies paid an average amount of UF 10,32.



■ Habitat ■ Industry ■ Insurance companies

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Operating Revenues

Ordinary income generated during this semester is 8,96% higher than those obtained in the first semester of 2021, meaning an increase of MM\$ 8.964; East The increase is mainly explained by higher commission income of the Company, the which increased by MM\$ 8.861, mainly driven by commissions associated with the mandatory savings, which meant increases of MM\$ 9.631, while commissions obtained by other products decreased by MM\$ 770; In addition to an increase in MM\$ 103 in income from surcharges and collection costs.

Ordinary Incomes [\$MM clp]	Current Exercise Sep 2022	Last Exercise Sep 2021	VAR Sep 22/ Sep 21	VAR % Sep 22/ Sep 21
Total Fees Revenues	164.275	150.307	13.967	9,3%
Fees form Mandatory Contributions[8]	150.302	135.231	15.070	11,1%
Fees for APV	5.285	5.941	-657	-11,1%
Fees for CAV	4.452	5.038	-586	-11,6%
Fees for Pensions [9]	3.921	3.551	370	10,4%
Fees for Voluntary Affiliates	20	30	-10	-34,5%
Other Fees [10]	295	515	-220	-42,7%
Other Ordinary Revenues	444	317	127	40,0%
Revenues form collecting charges and costs	436	310	126	40,7%
Services Rendered	8	7	1	10,3%
Total Ordinary Incomes	164.719	150.625	14.094	9,4%

[8] It includes fees revenues, revenues for services provided and revenues from collection surcharges and interests.

[9] Pensions= programmed withdrawals plus temporary payment.

[10] It includes fees from the administration of fees for accreditation of contributions by voluntary contributors and other fees.

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Employee Expenses

Personnel expenses in these nine months of this period, compared to the same period of the previous year, increased by MM\$ 731, which represents an increase of 2,34%, mainly due to the growth of expenses in wages and salaries of the administrative personnel for MM\$ 1.911, increases for MM\$ 101 between post-employment benefits and other personnel expenses; decreases of MM\$ 676 in severance expenses, MM\$ 359 in short-term employee benefits and MM\$ 246 in sales personnel wages and salaries.

Employee Expenses [\$MM clp]	Current Exercise Sep 2022	Last Exercise Sep 2021	VAR Sep 22/ Sep 21	VAR % Sep 22/ Sep 21
Administrative Staff Wages and Salaries	-17.097	-15.185	1.911	13%
Sales Staff Wages and Salaries	-7.849	-8.096	-246	-3%
Short – term Employee Benefits	-3.831	-4.190	-359	-9%
Expenses related to obligations for post retirement benefits.	-93	-64	28	44%
Compensation for termination of the labor relationship.	-1.432	-2.106	-675	-32%
Other Employee Expenses	-1.716	-1.644	72	4%
Employee Expenses (less)	-32.018	-31.287	731	2,3%

Other Operating Expenses

This group of expenses with respect to the same period of the previous year, grew by MM\$ 1.892; This increase is mainly explained by increases in administrative expenses of MM\$ 936, MM\$ 699 in computing expenses, MM\$ 205 in marketing expenses and MM\$ 52 in other operating expenses.

Other Operating Expenses [\$MM clp]	Current Exercise Sep 2022	Last Exercise Sep 2021	VAR Sep 22 / Sep 21	VAR % Sep 22/ Sep 21
Commercialization Expenses	-2.065	-1.860	205	11%
Computer Expenses	-3.245	-2.545	699	27%
Administration Expenses	-19.165	-18.230	935	5%
Other Operating Expenses	-386	-334	52	16%
Total Other Operating Expenses (less)	-24.860	-22.968	1.892	8%

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Depreciation and Amortization

In these financial statements, an increase in the expense of MM\$ 1.436 is presented in comparison to the accumulated expense as of September 30 of the previous year, an increase that occurs mainly in the depreciation of the leased assets over which there are rights of use.

Other Income and Expenses

The other income and expenses in the current period, in comparison to the same period of nine months of the previous year, present lower income for MM\$ 21.951; mainly explained by lower results from its participation in subsidiaries and associates that decreased by MM\$ 16.783 due to the assignment of the company Habitat Andina to Administradora Americana de Inversiones S.A. (AAISA), a company created in the division of AFP Habitat S.A. which took effect as of December 1, 2021, increase in Financial Costs for MM\$ 5.733, decrease of MM\$ 2.010 in other non-operational income, mainly from insurance indemnities MM\$ 720, MM\$ 793 for interest on loans to related companies and MM\$ 497 in rental income received in the previous period, coming from assets that were also assigned to AAISA in the division; MM\$ 2.504 increase in earnings from investments and other net effects that meant MM\$ 71 higher income.

Gains/Losses on the Obligatory Reserve

In order to guarantee the minimum profitability of the pension funds, referred to in article 37 of DL 3,500, the AFPs must maintain an asset called Cash equivalent to one percent (1%) of each type of pension fund that manage.

The profitability of the Reserve in this period was lower by MM\$ 9.563 compared to the end of September 2021, due to the negative return obtained by the investments of the Types A, B and C pension funds, which meant for this concept, losses of MM\$ 13.900 (profit of MM\$ 14.624 as of September 2021), while the Types D and E pension funds presented positive profitability of MM\$ 6.653 (loss of MM\$ 12.308 as of September 2021); responding to the lower return on the investments of the pension funds managed by the Company.

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Tax Expenses

In these financial statements, the tax burden is lower by MM\$ 1.088 compared to that presented for the same semester of the previous year.

Net Profit

In the first nine months of this year, a lower profit of MM\$ 20.434 was recorded, 22.20% less than in the same period of the previous year, a decrease that is mainly explained by the lower result obtained in the participation in the results of the affiliated companies and subsidiaries for MM\$ 16.783, a result that in this period does not include the participation in the result of the former subsidiary Habitat Andina, whose Investment was assigned to AAISA in December 2021, a drop in the Profitability of the Reserve for MM\$ 9.563 for the lower performance of the Pension Funds that it Manages, higher financial costs of MM\$ 5.733, a decrease of MM\$ 2.010 in other non-operation income, mainly from insurance compensation of MM\$ 720, MM\$ 793 for interest on loans to related companies and MM\$ 497 in rental income received in the prior period from assets that were also assigned to AAISA in the division; an increase in miscellaneous operating expenses for MM\$ 1.892, an increase in depreciation and amortization for MM\$ 1.436, increases in personnel expenses for MM\$ 731; lower results that were partially offset by an increase in ordinary income for MM\$ 14.094 and an increase in earnings from investments for MM\$ 2.504, other income and expenses that together meant higher results for MM\$ 28, in addition to a decrease of MM\$ 1.088 in income tax expense.

BALANCE

[M CLP = Thousands]

ASSETS [M\$ clp]	Current Exercise Sep 2022	Last Exercise Sep 2021	Last Exercise Dec 2021	Dif % Sep 22 / Dec 21
Cash and Equivalents	77.896.569	107.473.317	100.276.457	-22,3%
Commercial Debtors and Accounts Receivables, Net	10.346.076	6.839.421	7.156.121	44,6%
Accounts Receivable From Related Parties	0	0	1.172.024	n.a.
Advanced Payments	771.246	824.982	465.453	65,7%
Accounts Receivable for current taxes	0	0	21.051.957	n.a.
Total Current Assets	89.013.891	115.137.720	130.122.012	-31,6%
Obligatory Reserve	404.281.517	401.770.330	416.105.187	-2,8%
Investment in Associated Companies Accounted for by the Equity Method	6.157.015	5.398.749	3.360.204	83,2%
Intangible Assets, Net	9.600.764	17.244.177	8.739.222	9,9%
Properties, Plant and Equipment, Net	12.736.305	29.191.537	6.224.547	104,6%
Total Non Current Assets	432.775.601	453.604.793	434.429.160	-0,4%
Total Assets	521.789.492	568.742.513	564.551.172	-7,6%

LIABILITIES AND EQUITY [M\$ clp]	Current Exercise Sep 2022	Last Exercise Sep 2021	Last Exercise Dec 2021	Dif % Sep 22 / Dec 21
Interest Bearing Loans Payable	101.042.502	1.301.634	1.040.633	n.a.
Accounts Payable	41.454.406	45.609.304	61.327.231	-32,4%
Accounts Payable to Related Entities	411.556	334.405	21.279.887	-98,1%
Provisions	379.360	318.835	352.722	7,6%
Accounts payable for current taxes	4.399.158	2.216.822	0	n.a.
Accrued Liabilities	8.599.541	7.679.616	8.917.518	-3,6%
Total Current Liabilities	156.286.523	57.460.616	92.917.991	68,2%
Interest-Bearing Loans Payable	6.958.684	102.747.484	98.120.815	-92,9%
Deferred Taxes	72.966.688	71.338.379	73.128.824	-0,2%
Post-employment benefits	633.814	728.598	577.727	9,7%
Total Non Current Liabilities	80.559.186	174.814.461	171.827.366	-53,1%
Paid-in Capital	872.102	1.763.918	872.102	n.a.
Other Capital Reserves	-532.733	-601.329	-535.164	-0,5%
Retained Earnings (retained gains and losses)	284.604.414	335.304.847	299.468.877	-5,0%
Total Net Equity attributable to Shareholders	284.943.783	336.467.436	299.805.815	-5,0%
Total Liabilities and Equity	521.789.492	568.742.513	564.551.172	-7,6%

CONSOLIDATED INCOME STATEMENT

[M CLP = Thousands]

INCOME STATEMENT [M\$ clp]	Current Exercise Sep 2022	Last Exercise Sep 2021	Dif % Sep 22 / Dec 21
Ordinary Revenues	164.719.016	150.624.580	9,4%
Employee related Expenses (less)	-32.018.119	-31.286.624	2,3%
Other operating expenses (less)	-24.860.372	-22.968.401	8,2%
Depreciation and Amortization (less)	-5.600.376	-4.164.016	34,5%
Operational Result of the Business	102.240.149	92.205.539	10,9%
Profitability of the Obligatory Reserve	-7.246.592	2.316.053	n.a.
Disability and survival insurance premium (less)	-42.010	0	n.a.
Financial Costs (less)	-6.375.997	-643.183	891,3%
Gains/Losses from Investments	3.001.130	497.323	503,5%
Profit (Loss) Sharing in Associated Companies	2.852.974	19.635.892	-85,5%
Exchanges Differences	136.243	-561.314	n.a.
Results on Indexed Unit Adjustments	71.392	58.400	22,2%
Other Non-Operating Revenues	67.211	2.076.732	-96,8%
Other Non-Operating Expenses (less)	-955.774	-315.411	203,0%
Profit (Loss) before Tax	93.748.726	115.270.031	-18,7%
Income Tax Expenses	-22.126.530	-23.214.278	-4,7%
Net Profit (Loss)	71.622.196	92.055.753	-22%