

January - December 2023



Financial Results AFP Habitat S.A.

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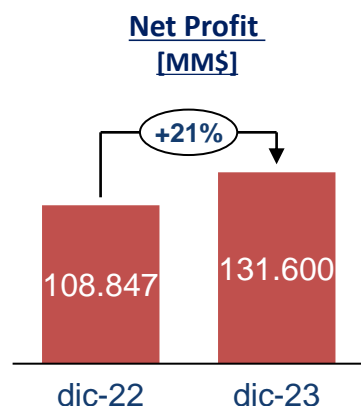
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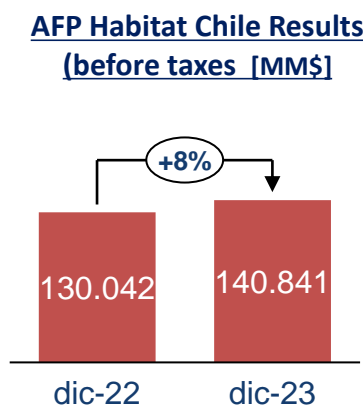
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KEY FINANCIAL RESULTS

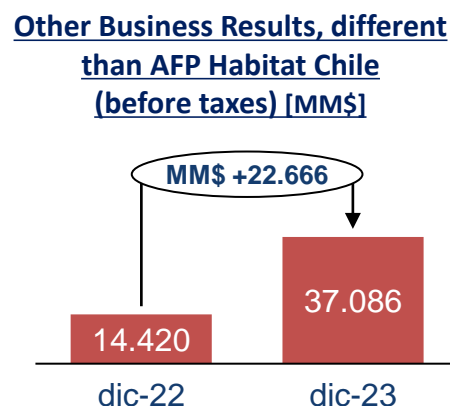
(CLP MM\$)	Dec-2023	Dec-2022	Var	Var %
Operating Revenues	239.425	222.092	17.333	7,8%
Operating Expenses	(93.447)	(87.695)	(5.752)	6,6%
Other Revenues and Expenses	(5.138)	(4.355)	(783)	18,0%
AFP Chile Business Result (before taxes)	140.841	130.042	10.798	8,3%
Obligatory Reserve Profitability	33.245	11.606	21.639	186,4%
Profit Sharing in Associated Companies	4.053	3.742	311	8,3%
Other Revenues and Expenses, different than the operation	(212)	(929)	716	n.a.
Other Business Results (before taxes)	37.086	14.420	22.666	157,2%
Income Tax	(46.326)	(35.615)	(10.711)	30,1%
Gains / (Losses) AFP Habitat	131.600	108.847	22.753	20,9%
Minority Interest	-	-	-	n.a.
Gains / (Losses) AFP Habitat Controllers	131.600	108.847	22.753	20,9%
EBITDA [4]	197.029	161.391	35.638	22,1%
EBITDAR [5]	163.784	149.785	14.000	9,3%



AFP Habitat ended December with a **net profit** of MM\$ 131.600^[1], an increase of 20,9% (MM\$ 22.753) compared to the same period of the last year.



The **result before taxes related to the AFP Business in Chile**^[2] were of MM\$ 140.841, a 8,3% (MM\$ 10.798) higher than those seen in the same period of 2022.



The **result before taxes of the other business, different than AFP Chile**^[3] were of MM\$ 37.086, MM\$ 22.666 higher compared to the previous year, produced mainly by a better result of the Obligatory Reverse Profitability.

[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 are the No. 1 AFP in Profitability since the creation of the multi-funds.
- Leader in Total Managed Balances, managing more than 46.4 trillion pesos in assets.

CORPORATE REPUTATION

- N° 7 in Great Place to Work in the category of best companies to work for in Chile with more than 1,000 workers.
- AFP N° 1 in the Merco Chile 2023 ranking in corporate reputation measurement.
- 145 locations served throughout Chile by the Habitat Móvil service.


SOCIAL DEVELOPMENT

- During 2023, the fourth social innovation fund “Piensa en Grandes” was launched, with 175 projects nominated.
- Las Rosas Foundation and AFP Habitat innovate with “**Cuidado Mayor**”, an initiative that provides scholarships for certified training programs to caregivers of Long-Stay Establishments for the Elderly (ELEAM).


PENSION FUND'S RETURNS

According to the last report of the Superintendence of Pensions (SP) - "Investments and Profitability of the Pension Funds" as at December 2023, published on the SP website, it may be seen that AFP Habitat funds occupied the following places based on their annual nominal return:

2nd place for C Fund, 3rd place for B and E Funds, and 4th place for A and D Funds in the last 36 months (January 2021 – December 2023).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	6,80%	6,77%	5,31%	4,82%	5,80%
Cuprum	6,87%	6,80%	5,10%	4,89%	5,46%
 HABITAT	6,69%	6,79%	5,14%	4,78%	5,52%
Modelo	6,28%	5,80%	4,36%	4,38%	4,92%
Planvital	6,87%	6,96%	5,11%	4,95%	5,54%
Provida	6,28%	6,40%	4,35%	4,10%	4,78%
Uno	5,98%	5,89%	4,18%	4,28%	4,77%

2nd place for B Fund, 3rd place for A Fund, and 5th place for C, D and E Funds in the last 12 months (January 2023 – December 2023).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	12,23%	11,27%	8,32%	5,09%	3,78%
Cuprum	12,36%	11,13%	8,17%	5,14%	3,68%
 HABITAT	12,51%	11,28%	8,05%	4,64%	3,21%
Modelo	12,74%	11,49%	8,48%	5,05%	3,37%
Planvital	12,23%	11,12%	7,93%	4,52%	3,10%
Provida	11,80%	10,56%	7,29%	4,40%	3,01%
Uno	12,65%	11,24%	8,23%	4,94%	3,28%

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

- The last quarter of 2023 marked a turning point in the economic and financial outlook, characterized by a transition from a market marked by uncertainty towards a more optimistic environment, driven by the expected convergence of inflation and the anticipated start of rate cuts by the Federal Reserve. This fundamental shift translated into strong performance in both the stock and bond markets, evidenced by the significant rise in the S&P 500 and robust quarterly returns in bonds, the best since 1989.
- The evolution from a third quarter dominated by rising Treasury yields and concerns about persistent inflation to a more promising fourth quarter was facilitated by a carefully graded US Treasury bond issuance strategy and a trend decreasing inflation. These factors, combined with easing price pressures in several categories, fueled market confidence that the Federal Reserve would be in a position to initiate interest rate cuts in early 2024, with the possibility of up to six reductions beginning as soon as March.
- Este optimismo se reflejó en el Índice Agregado de Bonos Bloomberg U.S., que experimentó un alza del 8.9% desde mediados de octubre hasta finales de año, impulsado por un cambio drástico en las expectativas de mercado sobre la política monetaria futura. La economía de EE.UU. también mostró una fortaleza excepcional, con una expansión del PIB real que destacó como la más alta desde el cuarto trimestre de 2021, desafiando las señales típicas de recesión que pueden haber sido distorsionadas o alteradas por los efectos residuales de la pandemia global.
- At the local level, the Central Bank continued with an aggressive cycle of cuts in the monetary policy rate, in an effort to reach its inflation goal of 3% by mid-2024. Local inflation continued to slow, with the goal expected to be reached by mid-2024, where the inflation data known in December was 4.8%, showing signs of a downward trend. The global appetite for risk assets and emerging currencies favored the Chilean peso, which appreciated during the quarter. The peso strengthened, approximately 3.5%, closing around \$882 at the end of the quarter.

ECONOMIC OVERVIEW

- Medium-long-term rates in pesos decreased significantly, with the 10-year nominal rate closing at 5.38%, compared to 5.81% in the previous quarter. The above explained by the behavior of its external references and by the expected trajectory of the monetary policy rate in the local market.
- In summary, the quarter showed equity assets performing positively. The funds with the greatest exposure to foreign equity assets presented the following returns:
A: 5.6%, B: 6.1% and C: 6.9%.
On the other hand, funds with a higher proportion of fixed income instruments were impacted by the falls in local and international rates, showing returns of:
D: 8.4% and E: 9.1%.

In conclusion, the last quarter of 2023 was highlighted by a reversal in monetary policy expectations, which led to a rally on almost all fronts of the financial market, except for commodity futures and Chinese stocks. This shift in sentiment, coupled with the Federal Reserve's accommodative policies and the expectation of rate cuts, has set the stage for a more promising start to 2024.

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.

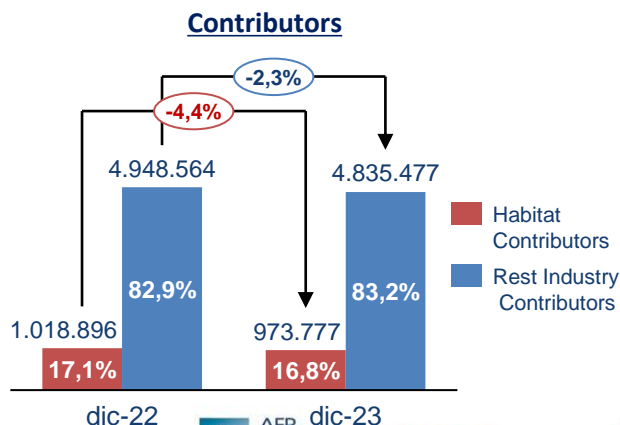
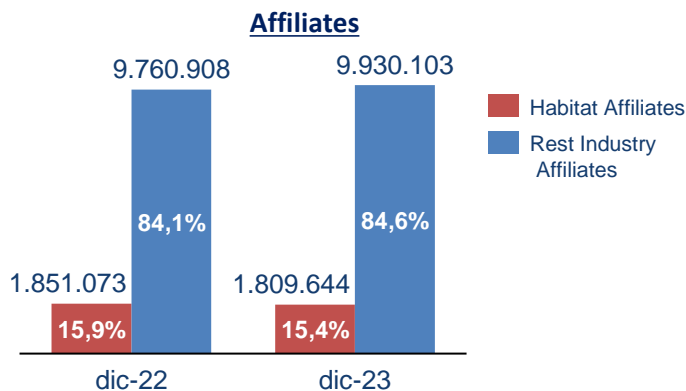
Mandatory Pension Savings

The mandatory pension savings for individual contributors represent monthly contribution payments equivalent to 10% of a person's taxable income. The monthly cap for December 2023 is UF 81,6.

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 December 2023	
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 December 2023, the AFP industry had a total of 11.739.747 members affiliated and 5.809.254 monthly contributors^[6]. To this date AFP Habitat has a market share of 15,4% and 16,8% respectively, which positioned it as the third largest AFP on affiliates market and in terms of contributors.



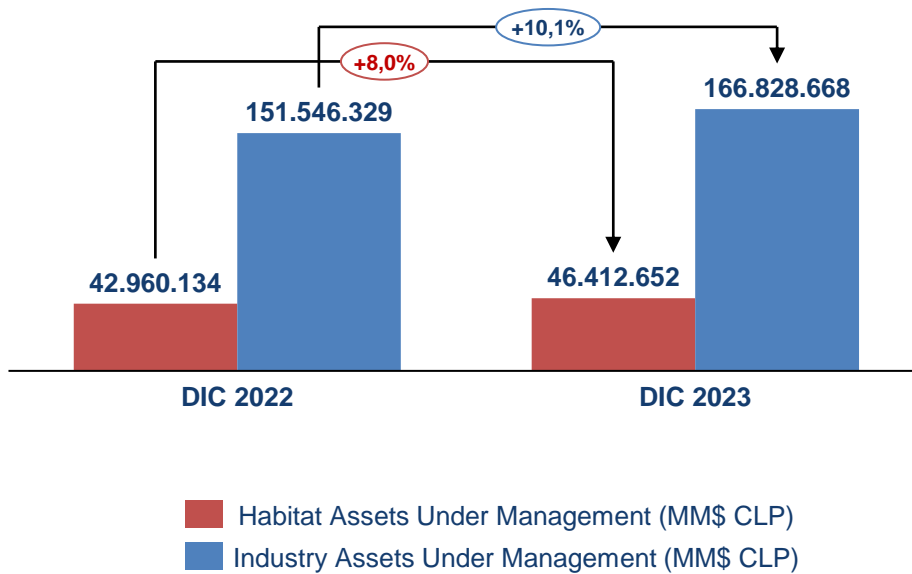
^[6] Monthly contributors: Corresponds to the number of active members and voluntary members who contributed in December 2023, for remunerations accrued in November 2023.

KEY INDICATORS

Mandatory Pension Savings

Assets under Management by the Pension Funds

[MM CLP]



The total assets under management by Habitat reached \$ 46,4 CLP Trillions as of December 2023, an increase of 8,0% compared to the balance of December 2022.

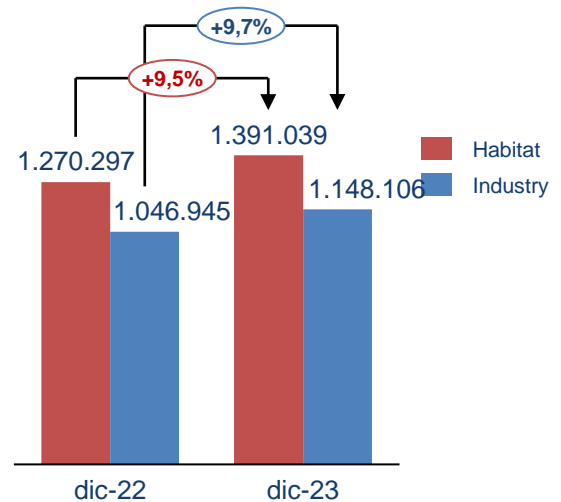
Despite the lower increase in a 12-month period, respect to the industry, which was 10,1%, AFP Habitat continues to be the industry leader in total assets managed, with a market share of 27,8%.

KEY INDICATORS

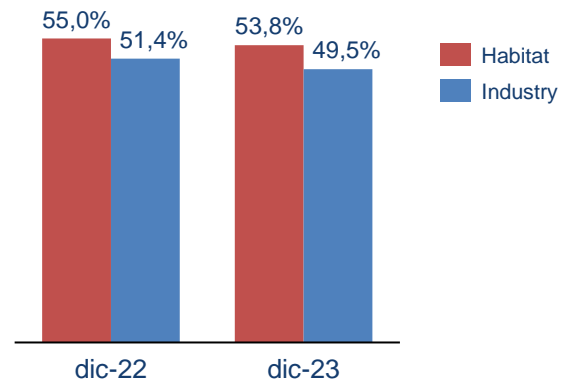
Mandatory Pension Savings Cont.

The monthly average taxable base salary of AFP Habitat [7] contributors for December 2023, reached the amount of CLP\$ 1.391.039 presenting an increase of 9,5% compared the same period of the last year. Besides, the average increase in the industry was 9,7%, increasing from CLP\$ 1.046.945 in December 2022 to CLP\$ 1.148.106 in December 2023.

Monthly average taxable salary [CLP]



Contributors / Affiliates Ratio



The contributor/affiliate ratio of AFP Habitat as of December 2023 was 53,8%, higher in a 4,3% than the ratio of the industry.

[7] Taxable Income: For total taxable contributions refer to footnote N°6 / Number of monthly 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.

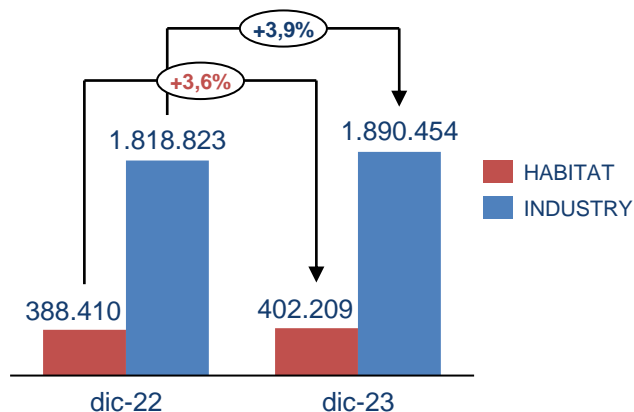
Voluntary retirement savings have increased significantly since 2002, the year in which a regulatory change enabled industries other than the AFPs to manage this type of savings while introducing additional tax incentives. This reform resulted in the entry into the market of other entities including 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.

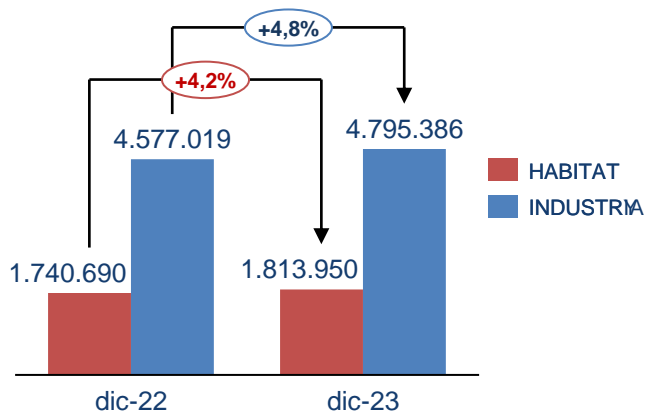
The AFPs are authorized to collect an annual fee on APVs' managed balances, which currently range between 0,16% and 0,60% for affiliates and 0,50% up to 0,70% for not affiliates. In AFP Habitat this fee is equivalent to 0,55% for both.

Respect to APV accounts managed by the 7 AFPs, as of December 2023 Habitat has the 21,3% of the managed accounts and a 37,8% of the balance managed (MM CLP\$ 1.813.950). 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)

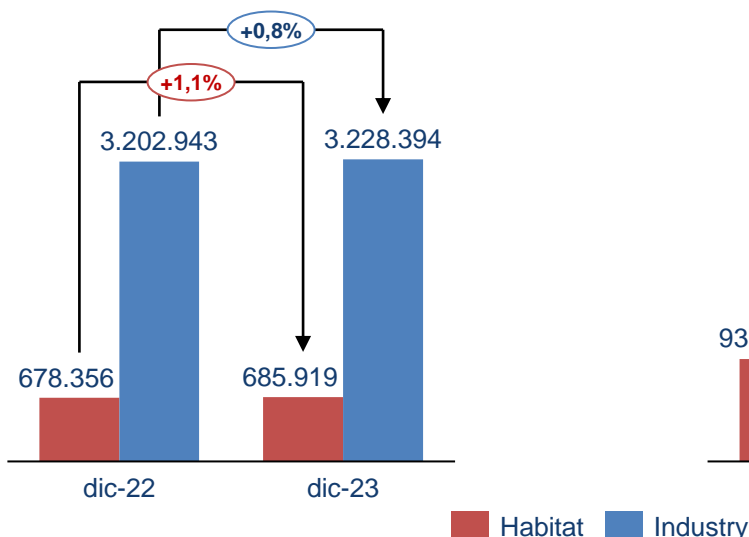
While CAV can increase future pensions, this product provides a short and medium-term savings vehicle, which is also freely available, and is not considered a retirement fund contribution. This product is exclusively offered by AFPs, however, it does compete with other savings products such as bank savings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

As of December 2023, Habitat managed a total of 685.919 accounts, corresponding to CLP\$ MM 798.715 on assets under management, which represents a market share of 34,3%.

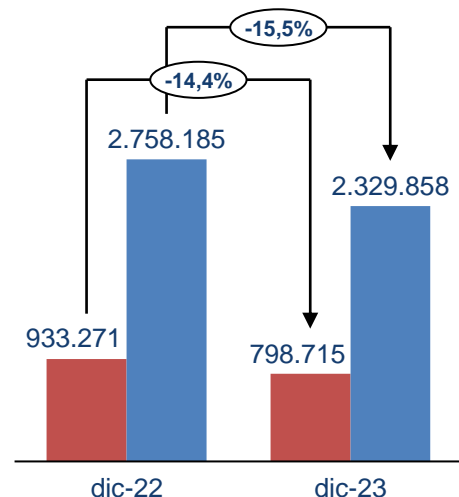
The variations in December 2023 of the CAV accounts managed were 1,1% in Habitat and 0,8% in the industry. This is a minor variation compared to the fall in managed balances in the same period, which have fallen by 14,4% in Habitat and 15,5% in industry, mainly due to economic deterioration and a high cycle inflation that the country is going through.

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]



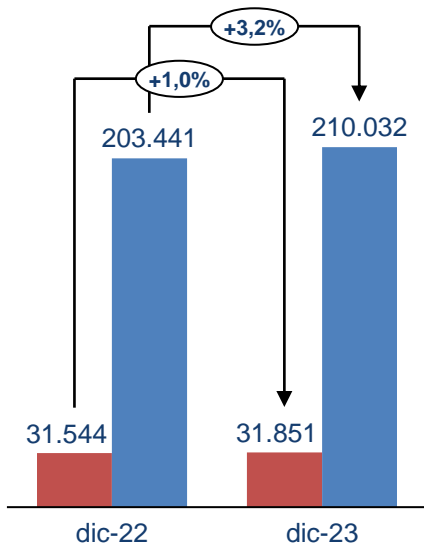
KEY INDICATORS

Voluntary Affiliates

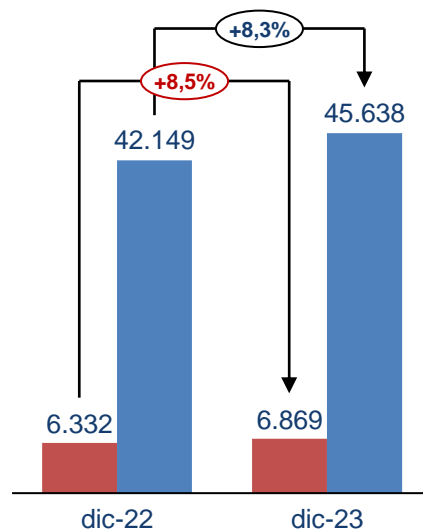
As of December 2023, the AFP system has a total of 210.032 voluntary affiliates, of which the 15,2% are affiliated to AFP Habitat.

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

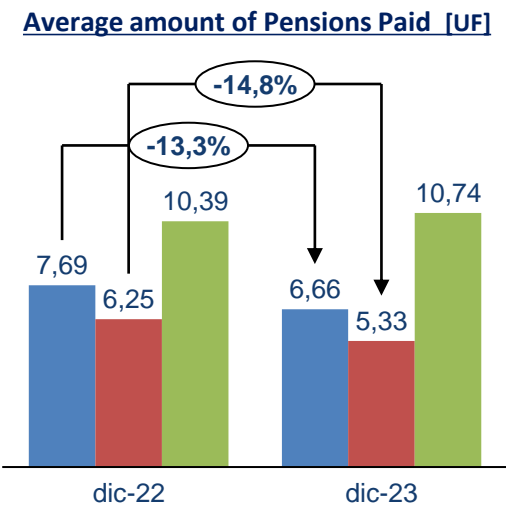
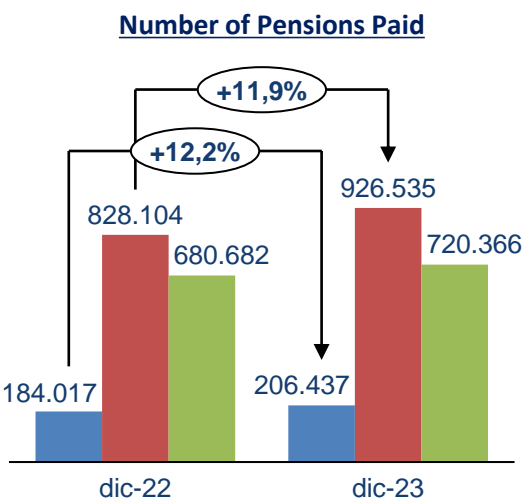
Pensions under the programmed Withdrawal Mode

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 December 2023, the total of pensions paid by the AFPs in the form of programmed withdrawals and temporary income reached 926.535. During the same period AFP Habitat paid 206.437 pensions, and life insurance companies paid 720.366 life annuities.

The average amount of pensions paid by the AFP Industry in December 2023, achieved an average amount of UF 5,33. In Habitat's case the average amount paid was UF 6,66 whereas life insurance companies paid an average amount of UF 10,74.



Habitat Industry Insurance companies

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Operating Revenues

The ordinary income generated during the current year exceeded those obtained in the previous year by MM\$ 17,333, this is equivalent to a nominal growth of 7.80% (real growth of 2.89%); of them, MM\$ 17,167 correspond to higher commission income, mainly due to commissions associated with mandatory savings, and MM\$ 165 correspond to an increase in income from surcharges and collection costs.

Ordinary Incomes [\$MM clp]	Current Exercise Dec 2023	Last Exercise Dec 2022	VAR Dec 23/ Dec 22	VAR % Dec 23/ Dec 22
Total Fees Revenues	238.803	221.636	17.167	7,7%
Fees form Mandatory Contributions[8]	221.417	203.083	18.334	9,0%
Fees for APV	535	416	119	28,5%
Fees for CAV	5.372	4.949	423	8,5%
Fees for Pensions [9]	11.101	12.729	-1.629	-12,8%
Fees for Voluntary Affiliates	32	39	-7	-18,2%
Other Fees [10]	347	419	-72	-17,3%
Other Ordinary Revenues	622	456	166	36,5%
Revenues form collecting charges and costs	610	445	165	37,2%
Services Rendered	12	11	1	8,5%
Total Ordinary Incomes	239.425	222.092	17.333	7,8%

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

[9] Pensions= programmed withdrawals plus temporary payment.

[10] Includes commission for the administration of the collective pension savings commission, accreditation for compensation contributions, clarification and transfers of arrears of transferred accounts and other commissions.

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Employee Expenses

Personnel expenses in the current fiscal year, compared to those incurred in the previous year, increased by MM\$ 5,196, which represents an increase of 11.58%, mainly in expenses for the salaries and wages of sales personnel, which increased in MM\$ 2,650, an increase of MM\$ 2,063 in the salaries and wages of administrative staff, driven by the readjustment associated with the CPI, an increase of MM\$ 337 in short-term benefits and an increase of MM\$ 146 as a sum of the post-employment benefits and other personnel expenses including severance expenses.

Employee Expenses [\$MM clp]	Current Exercise Dec 2023	Last Exercise Dec 2022	VAR Dec 23/ Dec 22	VAR % Dec 23/ Dec 22
Administrative Staff Wages and Salaries	-25.409	-23.346	2.063	8,8%
Sales Staff Wages and Salaries	-13.556	-10.906	2.650	24,3%
Short – term Employee Benefits	-6.646	-6.310	336	5,3%
Expenses related to obligations for post retirement benefits.	-164	-118	46	39,1%
Compensation for termination of the labor relationship.	-1.627	-1.828	-201	-11,0%
Other Employee Expenses	-2.647	-2.346	301	12,8%
Employee Expenses (less)	-50.050	-44.854	5.196	11,6%

Other Operating Expenses

Operating expenses in the current year and compared to those incurred in December of the previous year, grew by MM\$ 417; This increase is mainly explained by computing expenses, which increased by MM\$ 1,112, an increase offset by a decrease of MM\$ 620 in administration expenses and MM\$ 74 between marketing expenses and other operational expenses.

Other Operating Expenses [\$MM clp]	Current Exercise Dec 2023	Last Exercise Dec 2022	VAR Dec 23 / Dec 22	VAR % Dec 23/ Dec 22
Commercialization Expenses	-3.279	-3.350	-71	-2,1%
Computer Expenses	-5.906	-4.794	1.112	23,2%
Administration Expenses	-25.999	-26.619	-620	-2,3%
Other Operating Expenses	-456	-459	-3	-0,7%
Total Other Operating Expenses (less)	-35.639	-35.222	417	1,2%

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Depreciation and Amortization

In these financial statements, there is an increase in expenses of MM\$ 186 compared to the expenses reflected in the previous year; Depreciation expense decreased by MM\$ 324 driven by the depreciation of leased assets over which there are rights of use; while amortization expense increased by MM\$ 510 due to the amortization of computer programs.

Other Income and Expenses

Other income and expenses in the current year and compared to those made in December of the previous year, presented a lower loss of MM\$ 245; explained in large part by an increase of MM\$ 1,332 in profits from investments, an increase of MM\$ 311 in the participation in profits of affiliates and a decrease of MM\$ 686 in other operating expenses; which are compensated with an increase of MM\$ 1,988 in financial costs and a higher expense of MM\$ 96 as a net effect between exchange rate differences, results from readjustment units and other income other than operating 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 the current year, as a whole, presented a greater profit of MM\$ 21,639 in relation to the profitability obtained in the previous year, this due to the better return obtained by the investments of the Types A and B pension funds that In the current year, they meant a positive profitability of the reserve requirement of MM\$ 15,051 (loss of MM\$ 11,760 as of December 2022), while the profitability of the reserve requirement associated with Type C, D and E funds in the current year presented a return of MM\$ 18,195 (profit of MM\$ 23,367 as of December 2022).

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Tax Expenses

In these financial statements, the tax burden is higher by MM\$ 10,711 compared to that generated in December of the previous year, this is related to the better results obtained in the current year.

Net Profit

In the current fiscal year, there is a higher result of MM\$ 22,753 compared to the result obtained in December of the previous year, equivalent to a nominal growth of 20.90% (real growth of 15.4%), driven mainly by the Ordinary income, which increased by MM\$ 17,333, equivalent to a nominal 7.8% (a 2.89% real growth), of which MM\$ 17,167 correspond to higher commission income, mainly due to the commissions associated with mandatory savings; a better result in the Profitability of Cash Reserve, which presents an increase of MM\$ 21,639 reflecting the better performance obtained by the Pension Funds it manages and a greater income of MM\$ 1,331 in profits from investments; increase in income that is partially offset by an increase of MM\$ 5,196 in Personnel Expenses, an increase of MM\$ 1,988 in Financial Costs, an increase of MM\$ 417 in Operating Expenses, an increase of MM\$ 10,711 in Income taxes and other concepts that together mean income of MM\$ 762.

BALANCE

[M CLP = Thousands]

ASSETS [M\$ clp]	Current Exercise Dec 2023	Last Exercise Dec 2022	Dif % Dec 23 / Dec 22
Cash and Equivalents	89.441.275	92.043.715	-2,8%
Financial assets at fair value through profit or loss	31.361.233	0	n.a.
Commercial Debtors and Accounts Receivables, Net	12.971.872	10.993.144	18,0%
Accounts Receivable From Related Parties	1.529.267	1.310.280	16,7%
Advanced Payments	611.928	569.634	7,4%
Total Current Assets	135.915.575	104.916.773	29,5%
Obligatory Reserve	457.193.541	423.227.967	8,0%
Investment in Associated Companies Accounted for by the Equity Method	3.850.881	3.663.402	5,1%
Intangible Assets, Net	11.910.097	9.379.068	27,0%
Properties, Plant and Equipment, Net	13.658.436	11.721.197	16,5%
Total Non Current Assets	486.612.955	447.991.634	8,6%
Total Assets	622.528.530	552.908.407	12,6%

LIABILITIES AND EQUITY [M\$ clp]	Current Exercise Dec 2023	Last Exercise Dec 2022	Dif % Dec 23 / Dec 22
Interest Bearing Loans Payable	5.241.121	99.711.133	-94,7%
Accounts Payable	92.454.849	58.311.332	58,6%
Accounts Payable to Related Entities	1.860.637	2.204.191	-15,6%
Provisions	364.843	445.780	-18,2%
Accounts payable for current taxes	8.545.565	8.200.903	4,2%
Accrued Liabilities	11.280.842	10.277.183	9,8%
Total Current Liabilities	119.747.857	179.150.522	-33,2%
Interest-Bearing Loans Payable	101.149.777	2.619.365	n.a.
Accounts payable to related entities	2.047.015	3.682.774	-44,4%
Deferred Taxes	86.573.852	78.164.573	10,8%
Post-employment benefits	685.986	593.755	15,5%
Total Non Current Liabilities	190.456.630	85.060.467	123,9%
Paid-in Capital	872.102	872.102	n.a.
Other Capital Reserves	-464.245	-490.501	-5,4%
Retained Earnings (retained gains and losses)	311.916.186	288.315.817	8,2%
Total Net Equity attributable to Shareholders	312.324.043	288.697.418	8,2%
Total Liabilities and Equity	622.528.530	552.908.407	12,6%

CONSOLIDATED INCOME STATEMENT

[M CLP = Thousands]

INCOME STATEMENT [M\$ clp]	Current Exercise Dec 2023	Last Exercise Dec 2022	Dif % Dec 23 / Dec 22
Ordinary Revenues	239.424.965	222.091.789	7,8%
Employee related Expenses (less)	-50.049.884	-44.854.279	11,6%
Other operating expenses (less)	-35.639.263	-35.221.915	1,2%
Depreciation and Amortization (less)	-7.751.033	-7.565.218	2,5%
Operational Result of the Business	145.984.785	134.450.377	8,6%
Profitability of the Obligatory Reserve	33.245.293	11.606.489	186,4%
Disability and survival insurance premium (less)	-6.407	-53.347	-88,0%
Financial Costs (less)	-11.351.754	-9.364.072	21,2%
Gains/Losses from Investments	6.303.403	4.971.914	26,8%
Profit (Loss) Sharing in Associated Companies	4.053.112	3.741.815	8,3%
Exchanges Differences	-100.202	-86.767	15,5%
Results on Indexed Unit Adjustments	10.684	123.965	-91,4%
Other Non-Operating Revenues	115.773	85.264	35,8%
Other Non-Operating Expenses (less)	-328.152	-1.013.931	-67,6%
Profit (Loss) before Tax	177.926.535	144.461.707	23,2%
Income Tax Expenses	-46.326.166	-35.614.767	30,1%
Net Profit (Loss)	131.600.369	108.846.940	20,9%