



Company Presentation Q2-2024 Results

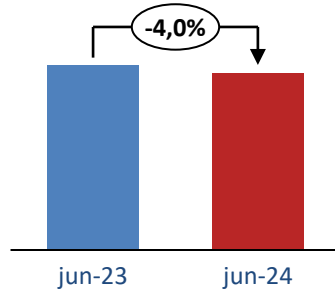
June 2024

AGENDA

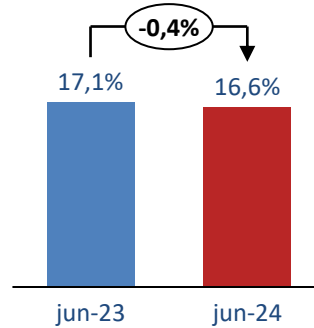
1. Key Indicators
2. Principal Financial Results
3. Return on Investments Overview
4. Industry Overview

Key Indicators

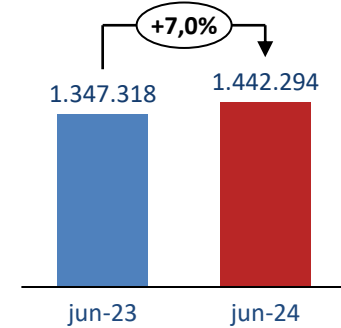
Habitat Contributors [Q]



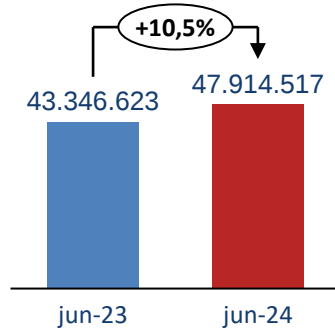
Habitat Contributors Market share [%]



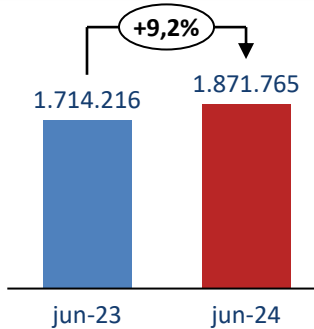
Average Base Salary [clp]



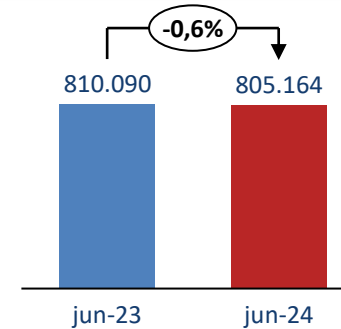
Total AUM [MM clp]



APV AUM [MM clp]



CAV AUM [MM clp]



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Income Statements

INCOME STATEMENT [M\$ clp]	Current Exercise Jun 2024	Last Exercise Jun 2023	Dif % Jun 24 / Jun 23
Ordinary Revenues	124.752.953	119.646.608	4,3%
Employee related Expenses (less)	-26.444.306	-24.063.373	9,9%
Other operating expenses (less)	-17.789.913	-17.528.367	1,5%
Depreciation and Amortization (less)	-5.256.096	-3.796.171	38,5%
Operational Result of the Business	75.262.638	74.258.697	1,4%
Profitability of the Obligatory Reserve	13.767.403	3.502.761	293,0%
Financial Costs (less)	-4.138.277	-5.988.428	-30,9%
Gains/Losses from Investments	1.755.498	3.273.816	-46,4%
Profit (Loss) Sharing in Associated Companies	2.007.878	1.976.422	1,6%
Exchanges Differences	-33.274	-97.936	-66,0%
Results on Indexed Unit Adjustments	-194.126	-336.546	-42,3%
Other Non-Operating Revenues	17.356	39.645	-56,2%
Other Non-Operating Expenses (less)	-61.651	-242.059	-74,5%
Profit (Loss) before Tax	88.383.445	76.386.372	15,7%
Income Tax Expenses	-23.051.269	-19.313.331	19,4%
Net Profit (Loss)	65.332.176	57.073.041	14,5%

Revenues Breakdown

Ordinary Incomes [\$MM clp]	Current Exercise Jun 2024	Last Exercise Jun 2023	VAR Jun 24/ Jun 23	VAR % Jun 24/ Jun 23
Total Fees Revenues	124.660	119.170	5.489	4,6%
Fees form Mandatory Contributions[8]	115.585	110.386	5.199	4,7%
Fees for APV	293	267	26	9,9%
Fees for CAV	2.904	2.653	251	9,5%
Fees for Pensions [9]	5.745	5.657	88	1,6%
Fees for Voluntary Affiliates	11	14	-3	-18,0%
Other Fees [10]	122	194	-73	-37,4%
Other Ordinary Revenues	93	476	-383	-80,5%
Revenues form collecting charges and costs	87	470	-383	-81,5%
Services Rendered	6	6	0	4,0%
Total Ordinary Incomes	124.753	119.647	5.106	4,3%

[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.

Operating Expenses Breakdown

Employee Expenses [\$MM clp]	Current Exercise Jun 2024	Last Exercise Jun 2023	VAR Jun 24 / Jun 23	VAR % Jun 24 / Jun 23
Administrative Staff Wages and Salaries	-13.118	-12.471	648	5,2%
Sales Staff Wages and Salaries	-7.555	-6.356	1.199	18,9%
Short – term Employee Benefits	-3.187	-2.843	344	12,1%
Expenses related to obligations for post retirement benefits.	-82	-69	13	18,5%
Compensation for termination of the labor relationship.	-1.109	-1.054	55	5,2%
Other Employee Expenses	-1.394	-1.271	123	9,7%
Employee Expenses (less)	-26.444	-24.063	2.381	9,9%

Other Operating Expenses [\$MM clp]	Current Exercise Jun 2024	Last Exercise Jun 2023	VAR Jun 24 / Jun 23	VAR % Jun 24 / Jun 23
Commercialization Expenses	-1.904	-1.568	337	21,5%
Computer Expenses	-2.190	-2.591	-401	-15,5%
Administration Expenses	-13.317	-13.052	264	2,0%
Other Operating Expenses	-378	-317	61	19,2%
Total Other Operating Expenses (less)	-17.790	-17.528	262	1,5%

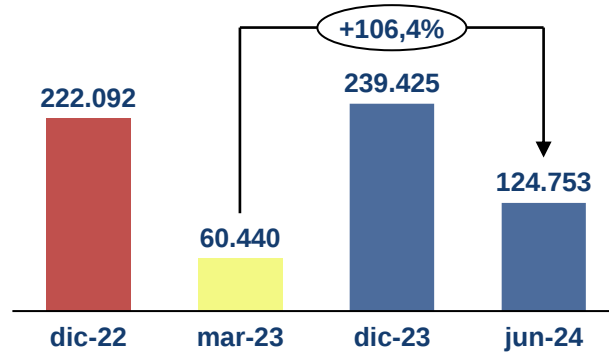
Balance

ASSETS [M\$ clp]	Current Exercise Jun 2024	Last Exercise Jun 2023	Dif % Jun 24 / Jun 23
Cash and Equivalents	30.834.834	48.164.487	-36,0%
Financial assets at fair value through profit or loss	24.206.920	0	n.a.
Commercial Debtors and Accounts Receivables, Net	13.650.585	11.041.976	23,6%
Accounts Receivable From Related Parties	51.585	0	n.a.
Advanced Payments	850.029	1.253.519	-32,2%
Total Current Assets	69.593.953	60.459.982	15,1%
Obligatory Reserve	471.694.657	426.792.465	10,5%
Investment in Associated Companies Accounted for by the Equity Method	5.850.763	5.537.237	5,7%
Intangible Assets, Net	14.677.311	10.757.360	36,4%
Properties, Plant and Equipment, Net	10.922.966	9.978.193	9,5%
Total Non Current Assets	503.145.697	453.065.255	11,1%
Total Assets	572.739.650	513.525.237	11,5%

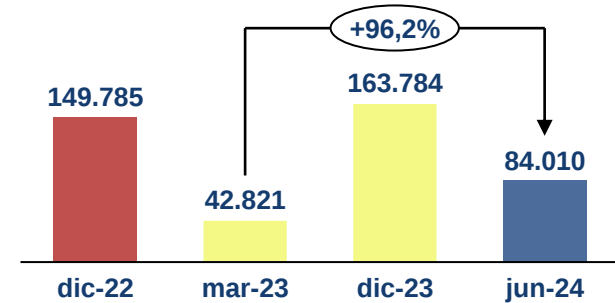
LIABILITIES AND EQUITY [M\$ clp]	Current Exercise Jun 2024	Last Exercise Jun 2023	Dif % Jun 24 / Jun 23
Interest Bearing Loans Payable	4.021.444	3.408.004	18,0%
Accounts Payable	67.169.985	37.601.808	78,6%
Accounts Payable to Related Entities	2.079.054	1.952.170	6,5%
Provisions	371.576	392.026	-5,2%
Accounts payable for current taxes	980.993	4.883.980	-79,9%
Accrued Liabilities	8.295.875	7.936.870	4,5%
Total Current Liabilities	82.918.927	56.174.858	47,6%
Interest-Bearing Loans Payable	100.190.892	98.667.449	1,5%
Accounts payable to related entities	1.137.022	2.905.699	-60,9%
Deferred Taxes	89.720.365	79.508.789	12,8%
Post-employment benefits	706.176	612.608	15,3%
Total Non Current Liabilities	191.754.455	181.694.545	5,5%
Paid-in Capital	872.102	872.102	n.a.
Other Capital Reserves	-454.349	-483.214	-6,0%
Retained Earnings (retained gains and losses)	297.648.515	275.266.946	8,1%
Total Net Equity attributable to Shareholders	298.066.268	275.655.834	8,1%
Total Liabilities and Equity	572.739.650	513.525.237	11,5%

Financial Indicators

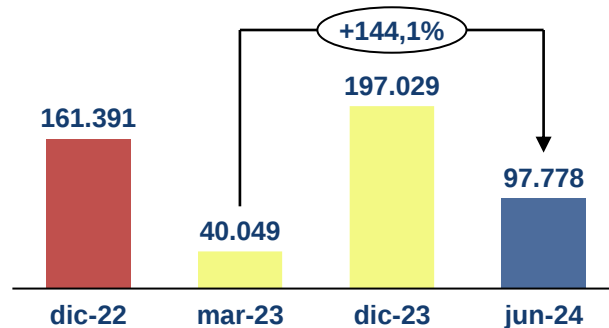
REVENUES [MM clp/ Year]



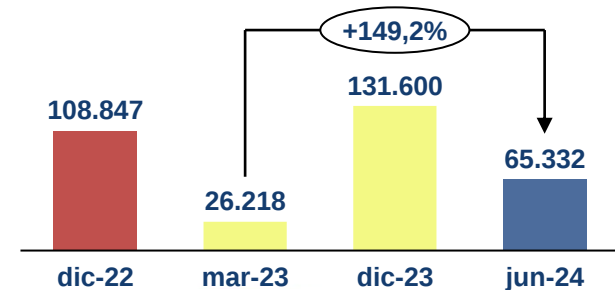
EBITDAR [MM clp/ Year]



EBITDA [MM clp/ Year]



NET PROFIT [MM clp/ Year]

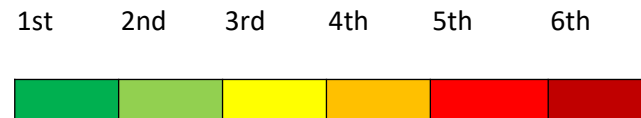


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AFP Habitat: Real Return on Investment Chile

Date To	12 meses (%)					36 meses (%)				
	A	B	C	D	E	A	B	C	D	E
jul-24	11,04	9,14	5,02	0,83	0,16	-1,46	-0,80	-1,19	-0,47	0,96
abr-24	18,13	13,38	6,14	-1,26	-3,81	-1,17	-1,06	-2,18	-2,56	-1,65
dic-23	7,37	6,20	3,12	-0,13	-1,5	-1,36	-1,27	-2,79	-3,13	-2,44
ago-23	-3,40	-2,07	-0,56	0,52	0,95	-1,91	-2,01	-3,71	-4,35	-3,89
abr-23	-13,53	-10,08	-5,06	-0,08	3,16	-1,37	0,84	-1,62	-1,46	-1,19
dic-22	-20,85	-15,94	-9,26	0,63	7,9	-3,07	-2,08	-2,24	-1,75	-0,49
ago-22	-14,25	-11,75	-10,29	-5,38	0,76	1,94	1,17	-1,43	-3,42	-3,36
abr-22	-5,5	-5,00	-7,12	-6,23	4,13	2,80	2,59	1,10	-0,22	-0,53
dic-21	12,93	7,79	-1,84	-9,55	-12,65	10,31	8,56	5,68	2,06	-0,15
ago-21	13,94	8,89	0,10	-7,99	-11,37	7,32	6,66	5,44	2,85	1,06
abr-21	17,41	14,15	7,98	2,1	-2,45	5,78	5,57	5,33	3,94	2,87
dic-20	1,88	3,62	4,87	4,18	4,53	3,93	4,62	6,07	5,99	5,57
ago-20	8,43	7,76	6,66	3,48	2,62	4,44	5,05	5,6	6,37	4,4
abr-20	-2,08	-0,41	3,04	3,75	5,23	1,96	2,21	3,35	3,28	4,14
dic-19	19,86	17,67	17,78	15,86	11,96	11,08	10,08	9,73	8,35	7,09
ago-19	0,07	3,42	9,81	14,29	13,5	4,71	5,06	5,97	6,27	5,81
abr-19	2,96	3,50	5,05	6,01	6,05	6,66	6,10	5,31	4,32	3,71
dic-18	-5,58	-3,54	-0,75	1,31	3,26	2,93	3,27	3,19	2,78	3,03
ago-18	5,01	4,02	2,89	1,77	2,16	5,41	4,88	3,66	2,48	2,40
abr-18	4,31	3,59	1,98	0,16	-0,19	4,06	3,92	3,29	2,54	2,19
dic-17	15,76	12,31	8,04	3,58	1,53	6,31	5,52	4,40	3,15	2,22
ago-17	9,25	7,79	5,33	3,20	2,16	3,47	3,52	3,30	2,73	2,21
abr-17	12,97	11,41	9,03	6,93	5,39	6,01	5,66	5,55	4,84	4,02
dic-16	-0,22	1,68	2,48	3,49	4,32	4,14	4,24	4,71	4,45	4,00
ago-16	2,10	2,89	2,80	2,49	2,89	7,27	6,55	6,52	5,69	4,46
abr-16	-4,37	-2,76	-0,90	0,67	1,46	4,42	3,98	4,71	4,76	4,26
dic-15	4,03	2,88	2,75	2,40	0,84	6,60	5,22	5,50	5,27	4,23
ago-15	-0,68	0,04	1,81	2,51	1,60	8,20	6,64	6,80	6,21	4,69
abr-15	10,29	8,90	8,85	7,04	5,26	7,23	5,95	6,37	6,06	5,27
dic-14	8,81	8,27	9,01	7,85	6,95	7,32	5,91	6,19	5,82	6,95
ago-14	21,73	17,55	15,50	12,39	9,06	8,19	6,52	6,43	6,04	5,07
abr-14	7,97	6,19	6,45	6,72	6,13	1,20	1,35	2,75	3,91	4,74
dic-13	7,02	4,59	4,84	5,62	4,99	0,50	0,63	2,11	3,47	4,45
ago-13	4,79	3,12	3,59	3,98	3,56	1,17	1,18	2,18	3,15	3,89
abr-13	3,56	2,85	3,86	4,45	4,43	1,60	2,22	3,03	3,45	4,41
dic-12	6,15	4,93	4,77	4,05	3,57	2,15	2,98	5,41	3,95	5,11



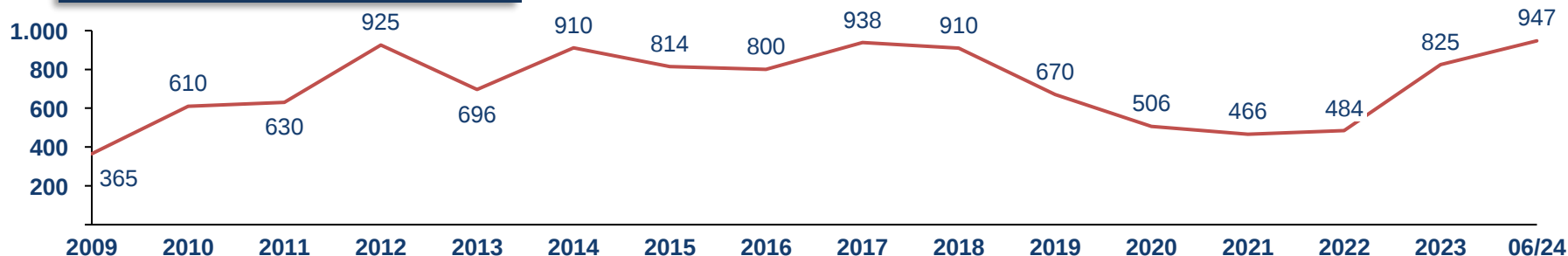
Source: Investments and profitability of the pensions funds as at April 2024 inform, by the Superintendence of Pensions. Real average profitability.

AGENDA

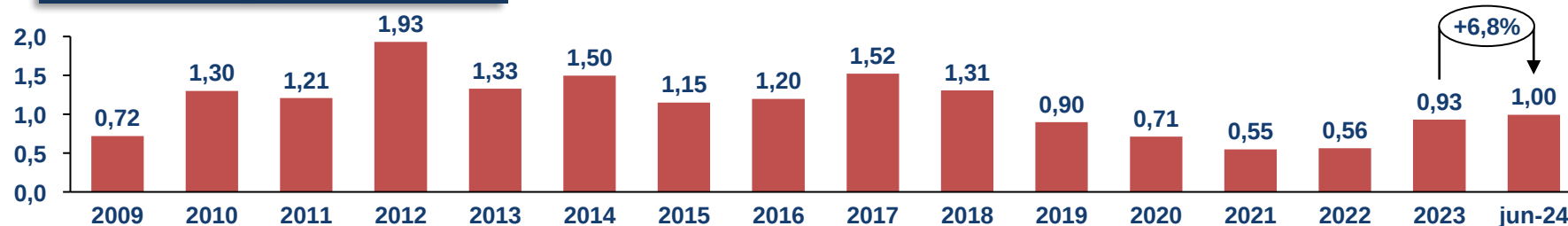
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Stock Performance

Stock Price [\$ CLP]



Market Cap [\$ USD Billions]

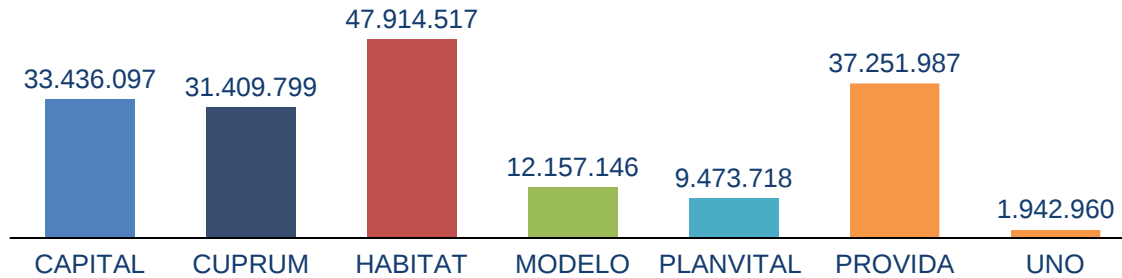


Industry Overview: AFP Habitat managed the biggest amount of total Assets, with a market share of 27,6%.

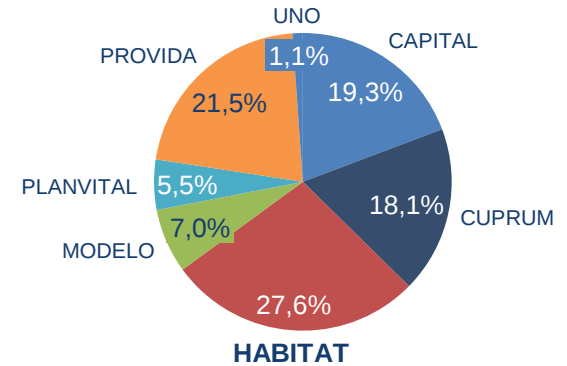


Total Assets Under Management (Jun-2024)

\$ CLP MM

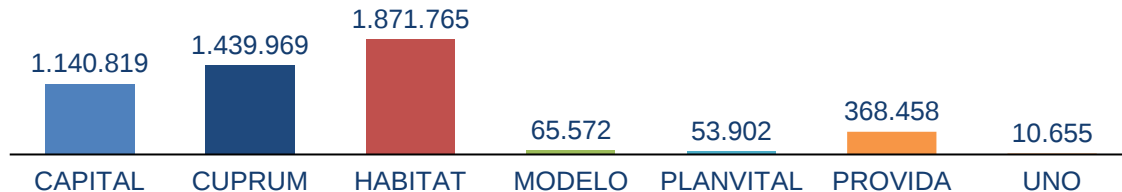


Market share

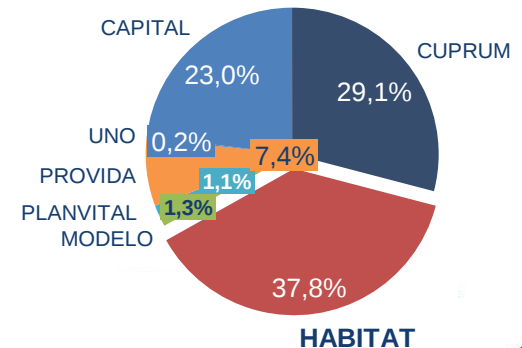


APV Assets Under Management (Jun-2024)

\$ CLP MM



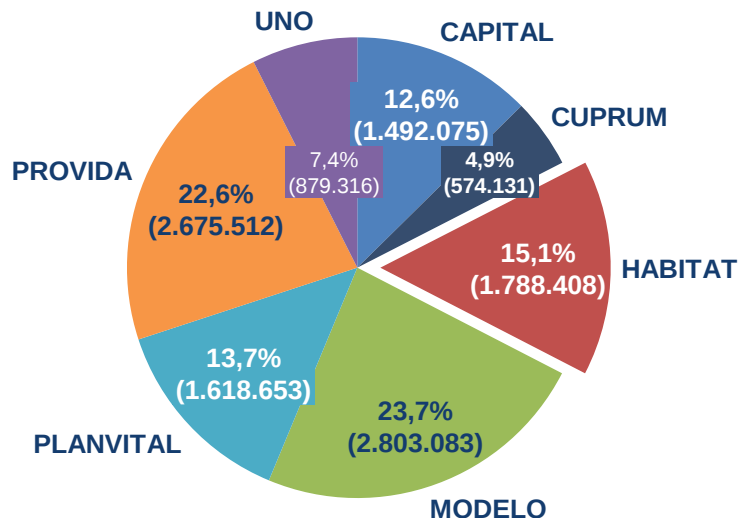
Market share



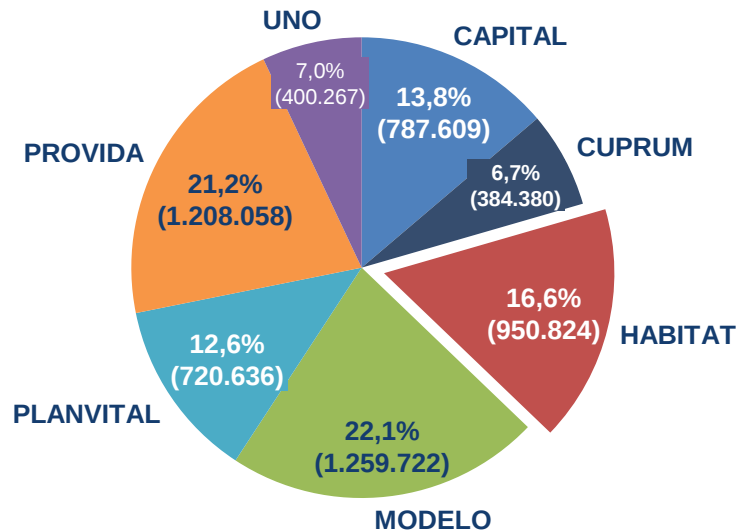
Industry Overview:

AFP Habitat it's the third AFP with bigger quantity of Contributors, with a market share of 16,6% at the end of June 2024.

Affiliates



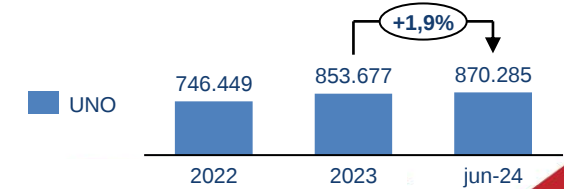
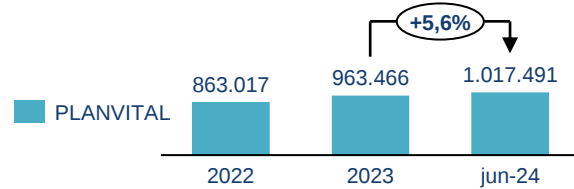
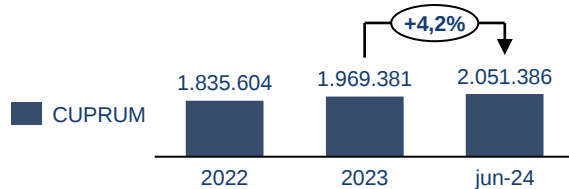
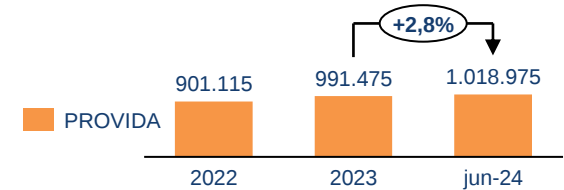
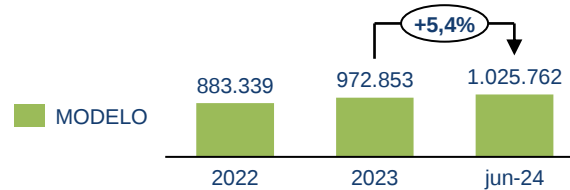
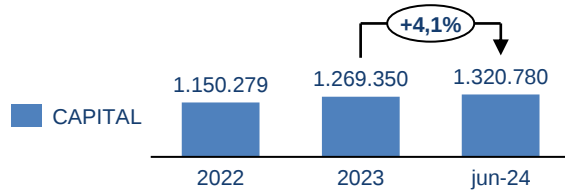
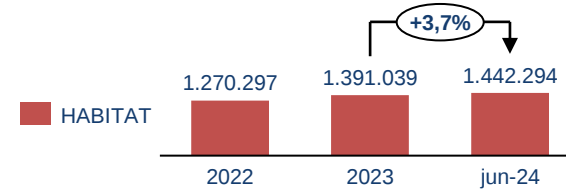
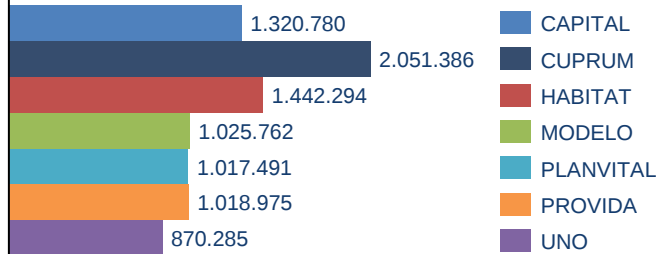
Contributors



Industry Overview:

AFP Habitat has increased in 3,7% the base salary since December 2023.

Average Salary Base [clp]



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