



Company Presentation Q3-2024 Results

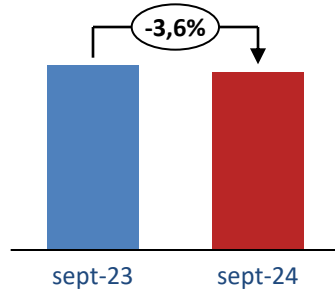
September 2024

AGENDA

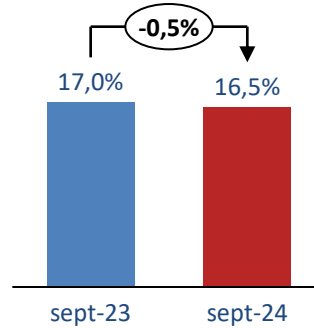
1. Key Indicators
2. Principal Financial Results
3. Return on Investments Overview
4. Industry Overview

Key Indicators

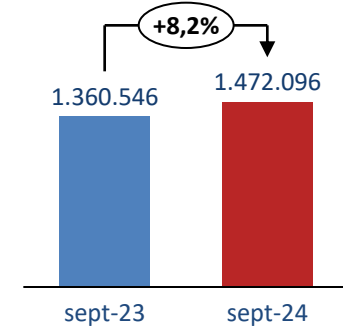
Habitat Contributors [Q]



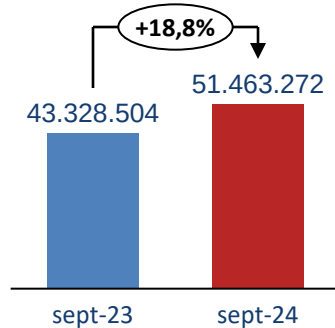
Habitat Contributors Market share [%]



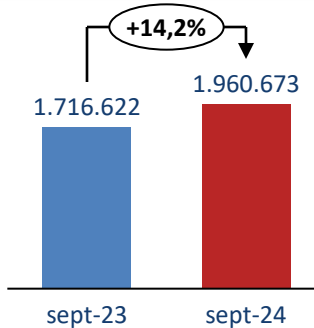
Average Base Salary [clp]



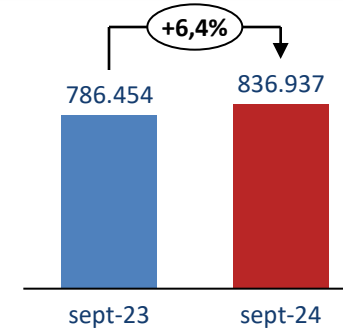
Total AUM [MM clp]



APV AUM [MM clp]



CAV AUM [MM clp]



AGENDA

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Income Statements

INCOME STATEMENT [M\$ clp]	Current Exercise Sep 2024	Last Exercise Sep 2023	Dif % Sep 24 / Sep 23
Ordinary Revenues	187.068.841	179.128.644	4,4%
Employee related Expenses (less)	-40.419.649	-37.075.740	9,0%
Other operating expenses (less)	-26.632.747	-26.395.071	0,9%
Depreciation and Amortization (less)	-7.932.661	-5.787.063	37,1%
Operational Result of the Business	112.083.784	109.870.770	2,0%
Profitability of the Obligatory Reserve	48.716.214	2.929.976	1562,7%
Financial Costs (less)	-5.814.808	-8.944.469	-35,0%
Gains/Losses from Investments	2.184.811	4.522.498	-51,7%
Profit (Loss) Sharing in Associated Companies	3.084.937	3.014.184	2,3%
Exchanges Differences	-80.152	88.432	-190,6%
Results on Indexed Unit Adjustments	-95.766	-276.193	-65,3%
Other Non-Operating Revenues	45.521	100.050	-54,5%
Other Non-Operating Expenses (less)	-89.151	-272.082	-67,2%
Profit (Loss) before Tax	160.035.390	111.026.759	44,1%
Income Tax Expenses	-42.086.671	-28.597.327	47,2%
Net Profit (Loss)	117.948.719	82.429.432	43,1%

Revenues Breakdown

Ordinary Incomes [\$MM clp]	Current Exercise Sep 2024	Last Exercise Sep 2023	VAR Sep 24/ Sep 23	VAR % Sep 24/ Sep 23
Total Fees Revenues	186.977	178.542	8.435	4,7%
Fees form Mandatory Contributions[8]	173.238	165.446	7.792	4,7%
Fees for APV	442	24	418	1751,6%
Fees for CAV	4.419	3.992	427	10,7%
Fees for Pensions [9]	8.686	8.400	287	3,4%
Fees for Voluntary Affiliates	24	0	24	100,0%
Other Fees [10]	168	681	-513	-75,4%
Other Ordinary Revenues	92	587	-495	-84,4%
Revenues form collecting charges and costs	82	578	-496	-85,7%
Services Rendered	9	9	0	4,2%
Total Ordinary Incomes	187.069	179.129	7.940	4,4%

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

[9] Pensions= programmed withdrawals plus temporary payment.

[10] 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 Sep 2024	Last Exercise Sep 2023	VAR Sep 24 / Sep 23	VAR % Sep 24 / Sep 23
Administrative Staff Wages and Salaries	-19.847	-19.154	693	3,6%
Sales Staff Wages and Salaries	-11.734	-9.898	1.836	18,6%
Short – term Employee Benefits	-5.001	-4.665	337	7,2%
Expenses related to obligations for post retirement benefits.	-112	-85	26	30,8%
Compensation for termination of the labor relationship.	-1.561	-1.299	262	20,1%
Other Employee Expenses	-2.165	-1.975	190	9,6%
Employee Expenses (less)	-40.420	-37.076	3.344	9,0%

Other Operating Expenses [\$MM clp]	Current Exercise Sep 2024	Last Exercise Sep 2023	VAR Sep 24 / Sep 23	VAR % Sep 24 / Sep 23
Commercialization Expenses	-2.165	-2.773	-608	-21,9%
Computer Expenses	-3.639	-4.034	-394	-9,8%
Administration Expenses	-20.277	-19.183	1.094	5,7%
Other Operating Expenses	-551	-406	146	35,9%
Total Other Operating Expenses (less)	-26.633	-26.395	238	0,9%

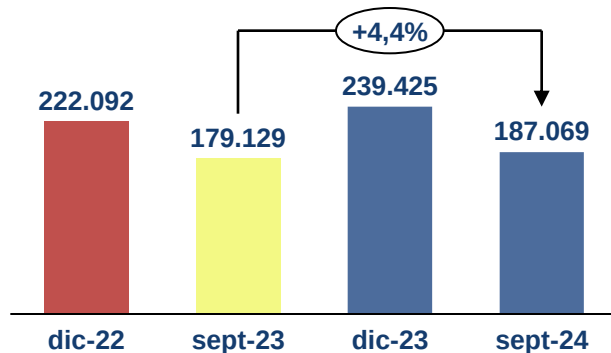
Balance

ASSETS [M\$ clp]	Current Exercise Sep 2024	Last Exercise Sep 2023	Dif % Sep 24 / Sep 23
Cash and Equivalents	55.625.137	73.939.066	-24,8%
Financial assets at fair value through profit or loss	70.053.019	30.746.002	127,8%
Commercial Debtors and Accounts Receivables, Net	13.749.921	12.647.444	8,7%
Accounts Receivable From Related Parties	0	0	n.a.
Advanced Payments	2.673.501	1.425.706	87,5%
Total Current Assets	142.101.578	118.758.218	19,7%
Obligatory Reserve	507.397.945	426.904.672	18,9%
Investment in Associated Companies Accounted for by the Equity Method	6.880.160	6.573.007	4,7%
Intangible Assets, Net	16.136.586	11.034.742	46,2%
Properties, Plant and Equipment, Net	9.141.048	9.379.985	-2,5%
Total Non Current Assets	539.555.739	453.892.406	18,9%
Total Assets	681.657.317	572.650.624	19,0%

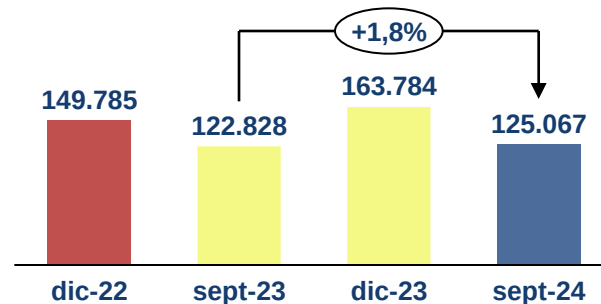
LIABILITIES AND EQUITY [M\$ clp]	Current Exercise Sep 2024	Last Exercise Sep 2023	Dif % Sep 24 / Sep 23
Interest Bearing Loans Payable	3.338.009	3.458.949	-3,5%
Accounts Payable	128.972.132	76.206.040	69,2%
Accounts Payable to Related Entities	2.229.067	2.031.458	9,7%
Provisions	415.671	416.911	-0,3%
Accounts payable for current taxes	1.665.042	7.419.224	-77,6%
Accrued Liabilities	10.032.883	9.816.989	2,2%
Total Current Liabilities	146.652.804	99.349.571	47,6%
Interest-Bearing Loans Payable	99.787.061	98.421.557	1,4%
Accounts payable to related entities	658.883	2.466.513	-73,3%
Deferred Taxes	98.940.747	78.388.478	26,2%
Post-employment benefits	722.724	621.341	16,3%
Total Non Current Liabilities	200.109.415	179.897.889	11,2%
Paid-in Capital	872.102	872.102	n.a.
Other Capital Reserves	-457.293	-485.357	-5,8%
Retained Earnings (retained gains and losses)	334.480.289	293.016.419	14,2%
Total Net Equity attributable to Shareholders	334.895.098	293.403.164	14,1%
Total Liabilities and Equity	681.657.317	572.650.624	19,0%

Financial Indicators

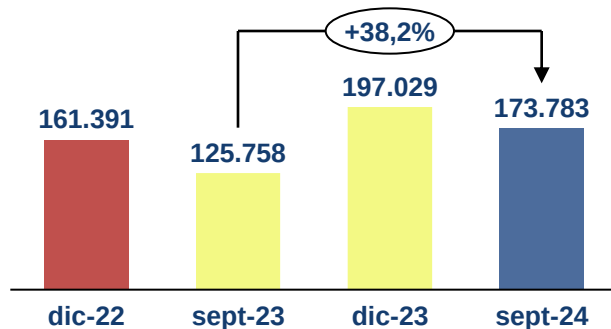
REVENUES [MM clp/ Year]



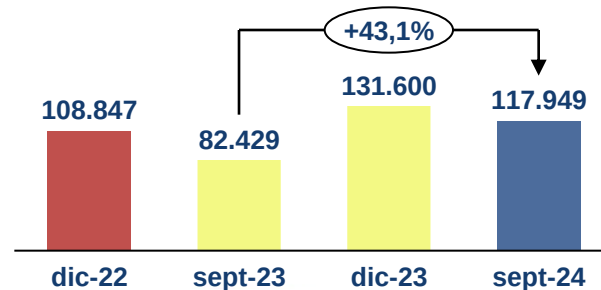
EBITDAR [MM clp/ Year]



EBITDA [MM clp/ Year]



NET PROFIT [MM clp/ Year]

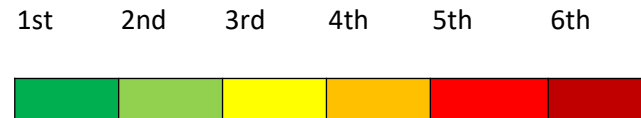


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AFP Habitat: Real Return on Investment Chile

Date To	12 meses (%)					36 meses (%)				
	A	B	C	D	E	A	B	C	D	E
oct-24	18,1	16,48	14,36	14,24	15,48	-1,63	-0,59	0,12	2,37	4,91
ago-24	10,59	9,61	7,71	6,22	6,42	-2,88	-1,79	-1,32	0,34	2,15
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



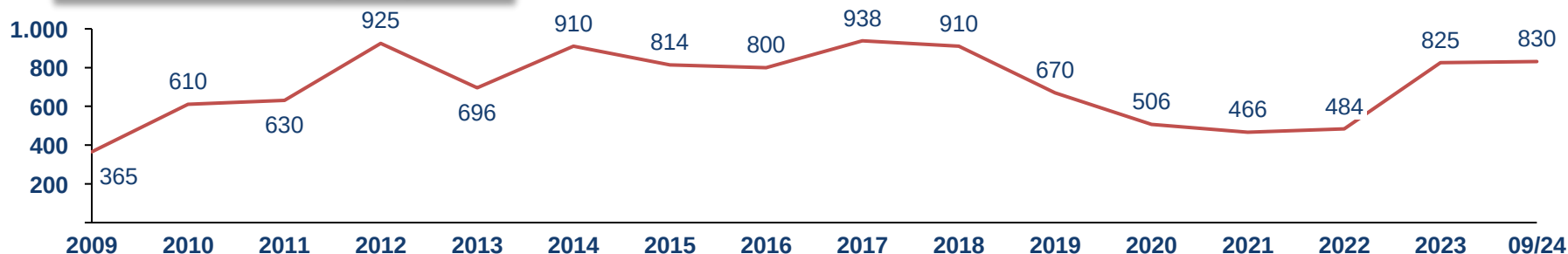
Source: Investments and profitability of the pensions funds as at October 2024 inform, by the Superintendence of Pensions. Real average profitability.

AGENDA

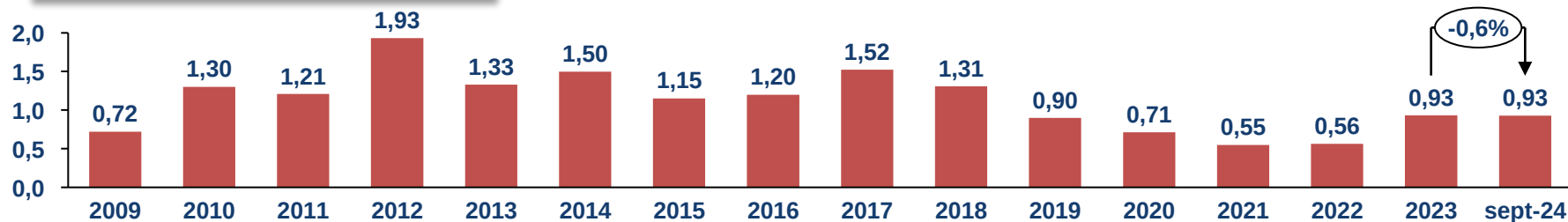
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Stock Performance

Stock Price [\$ CLP]



Market Cap [\$ USD Billions]

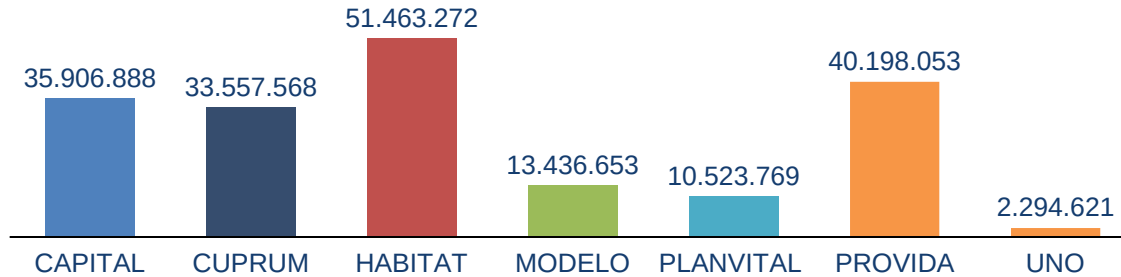


Industry Overview: AFP Habitat managed the biggest amount of total Assets, with a market share of 27,5%.

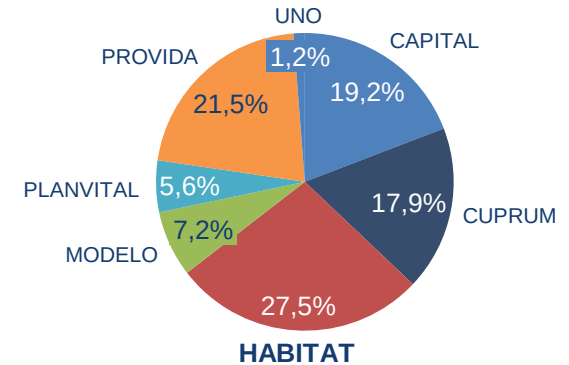


Total Assets Under Management (Sep-2024)

\$ CLP MM

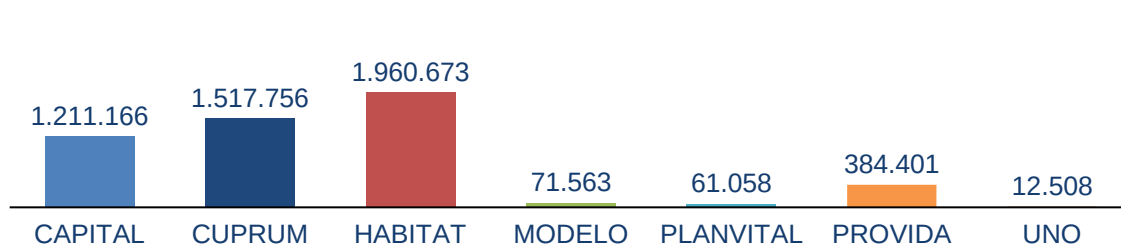


Market share

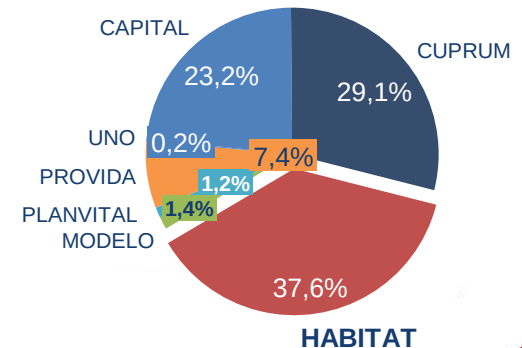


APV Assets Under Management (Sep-2024)

\$ CLP MM



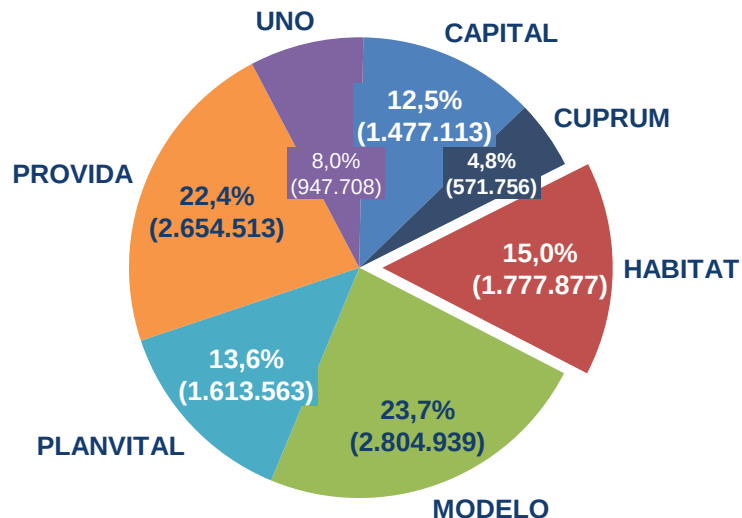
Market share



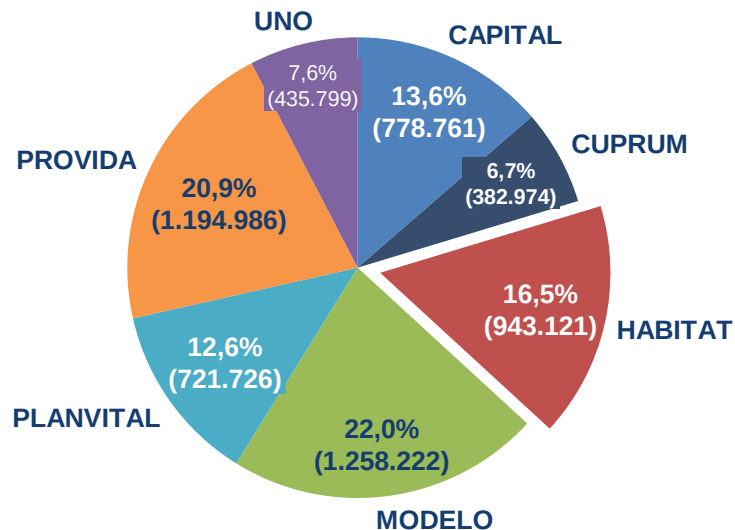
Industry Overview:

AFP Habitat it's the third AFP with bigger quantity of Contributors, with a market share of 16,5% at the end of September 2024.

Affiliates



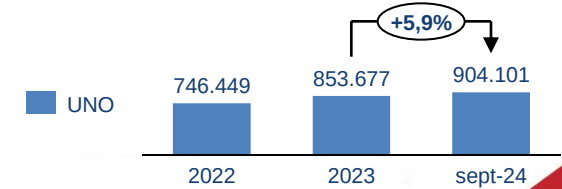
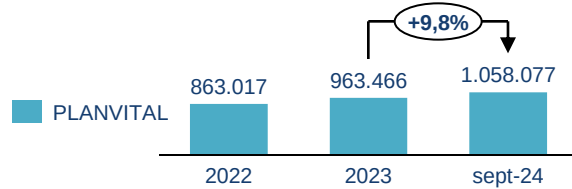
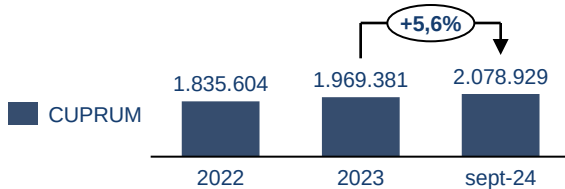
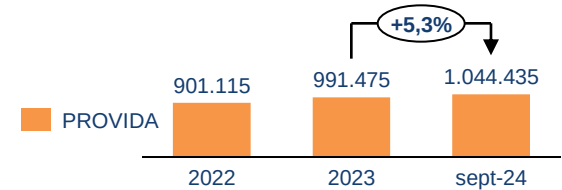
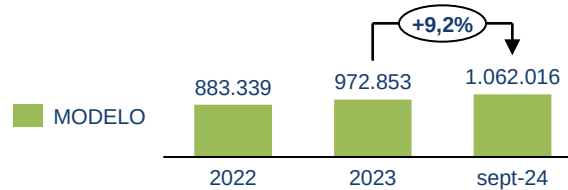
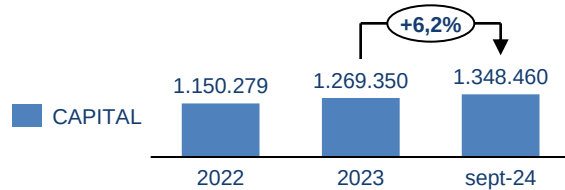
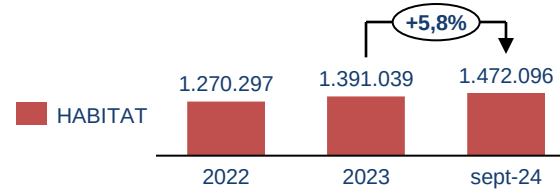
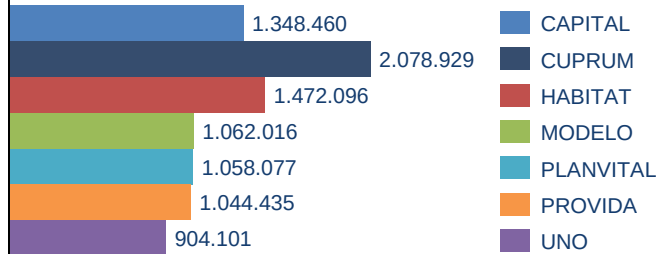
Contributors



Industry Overview:

AFP Habitat has increased in 5,8% the base salary since December 2023.

Average Salary Base [clp]



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