

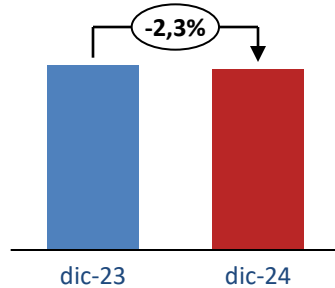


Company Presentation Q4-2024 Results

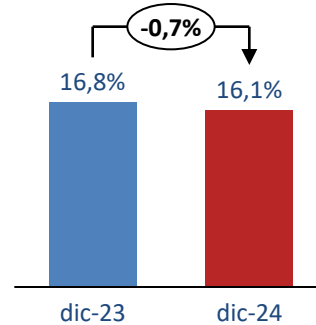
December 2024

Key Indicators

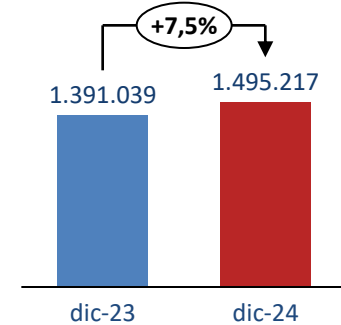
Habitat Contributors [Q]



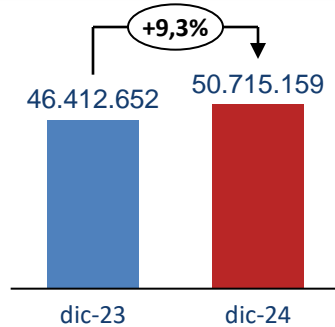
Habitat Contributors Market share [%]



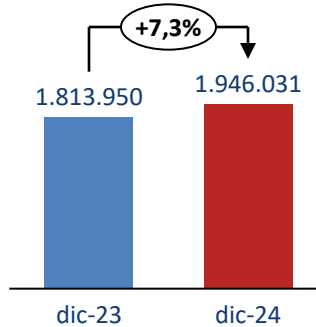
Average Base Salary [clp]



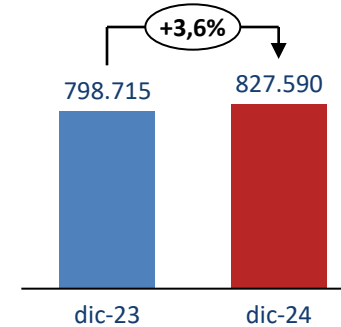
Total AUM [MM clp]



APV AUM [MM clp]



CAV AUM [MM clp]

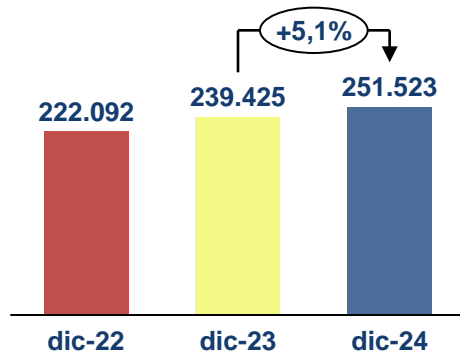


Income Statements

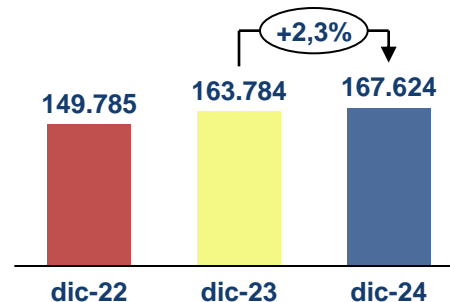
INCOME STATEMENT [M\$ clp]	Current Exercise Dec 2024	Last Exercise Dec 2023	Dif % Dec 24 / Dec 23
Ordinary Revenues	251.522.594	239.424.965	5,1%
Employee related Expenses (less)	-54.950.590	-50.049.884	9,8%
Other operating expenses (less)	-35.778.837	-35.639.263	0,4%
Depreciation and Amortization (less)	-10.680.843	-7.751.033	37,8%
Operational Result of the Business	150.112.324	145.984.785	2,8%
Profitability of the Obligatory Reserve	40.444.931	33.245.293	21,7%
Financial Costs (less)	-7.344.667	-11.351.754	-35,3%
Gains/Losses from Investments	2.763.166	6.303.403	-56,2%
Profit (Loss) Sharing in Associated Companies	4.132.865	4.053.112	2,0%
Exchanges Differences	-86.230	-100.202	-13,9%
Results on Indexed Unit Adjustments	124.572	10.684	1066,0%
Other Non-Operating Revenues	56.942	115.773	-50,8%
Other Non-Operating Expenses (less)	-153.796	-328.152	-53,1%
Profit (Loss) before Tax	190.043.462	177.926.535	6,8%
Income Tax Expenses	-49.897.524	-46.326.166	7,7%
Net Profit (Loss)	140.145.938	131.600.369	6,5%

Financial Indicators

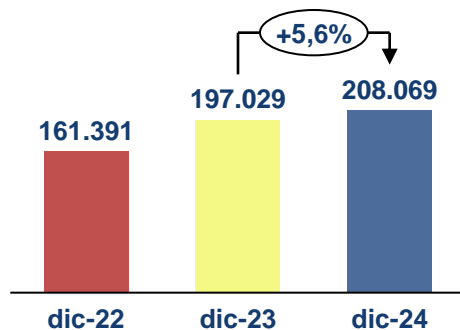
REVENUES [MM clp/ Year]



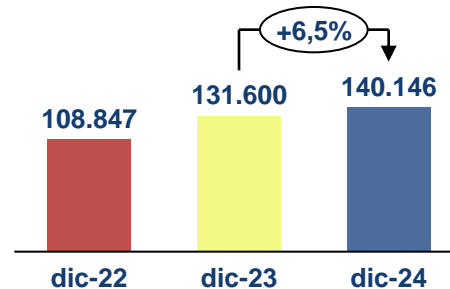
EBITDAR [MM clp/ Year]



EBITDA [MM clp/ Year]



NET PROFIT [MM clp/ Year]



AFP Habitat: Nominal Return on Investment Chile

1st place for A Fund, 2nd place for B Fund, 3rd place for C Fund, and 4th place for D and E Funds in the last 36 months (January 2022 – December 2024).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	4,65%	5,92%	6,32%	7,78%	9,92%
Cuprum	4,71%	6,02%	6,29%	7,79%	9,64%
HABITAT	4,90%	6,02%	6,29%	7,71%	9,76%
Modelo	4,59%	5,66%	6,17%	7,52%	9,45%
Planvital	4,79%	6,25%	6,61%	8,08%	9,96%
Provida	4,41%	5,76%	5,87%	7,43%	9,85%
Uno	4,42%	5,67%	5,98%	7,40%	9,36%

1st place for A Fund, 2nd place for B and C Funds, 3rd place for D Fund, and 4th place for E Fund in the last 12 months (January 2024 – December 2024).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	13,45%	11,63%	7,81%	4,46%	4,52%
Cuprum	13,72%	12,17%	7,98%	4,71%	4,84%
HABITAT	14,44%	12,47%	8,14%	4,77%	4,83%
Modelo	14,44%	12,78%	8,62%	5,34%	5,07%
Planvital	13,81%	12,33%	8,10%	5,00%	5,05%
Provida	13,68%	11,87%	7,41%	4,16%	4,59%
Uno	14,01%	12,22%	8,02%	4,77%	4,80%

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.

Revenues Breakdown

Ordinary Incomes [\$MM clp]	Current Exercise Dec 2024	Last Exercise Dec 2023	VAR Dec 24/ Dec 23	VAR % Dec 24/ Dec 23
Total Fees Revenues	250.996	238.803	12.193	5,1%
Fees form Mandatory Contributions[8]	232.321	221.417	10.904	4,9%
Fees for APV	688	535	153	28,7%
Fees for CAV	5.990	5.372	619	11,5%
Fees for Pensions [9]	11.735	11.101	634	5,7%
Fees for Voluntary Affiliates	51	32	19	57,9%
Other Fees [10]	211	347	-136	-39,1%
Other Ordinary Revenues	527	622	-96	-15,4%
Revenues form collecting charges and costs	514	610	-96	-15,8%
Services Rendered	13	12	1	4,3%
Total Ordinary Incomes	251.523	239.425	12.098	5,1%

[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 Dec 2024	Last Exercise Dec 2023	VAR Dec 24 / Dec 23	VAR % Dec 24 / Dec 23
Administrative Staff Wages and Salaries	-26.794	-25.409	1.385	5,4%
Sales Staff Wages and Salaries	-15.918	-13.556	2.362	17,4%
Short – term Employee Benefits	-7.357	-6.646	710	10,7%
Expenses related to obligations for post retirement benefits.	-176	-164	12	7,2%
Compensation for termination of the labor relationship.	-1.763	-1.627	136	8,4%
Other Employee Expenses	-2.943	-2.647	296	11,2%
Employee Expenses (less)	-54.951	-50.050	4.901	9,8%

Other Operating Expenses [\$MM clp]	Current Exercise Dec 2024	Last Exercise Dec 2023	VAR Dec 24 / Dec 23	VAR % Dec 24 / Dec 23
Commercialization Expenses	-2.782	-3.279	-497	-15,1%
Computer Expenses	-5.150	-5.906	-756	-12,8%
Administration Expenses	-27.214	-25.999	1.215	4,7%
Other Operating Expenses	-633	-456	178	39,0%
Total Other Operating Expenses (less)	-35.779	-35.639	140	0,4%

Balance

ASSETS [M\$ clp]	Current Exercise Dec 2024	Last Exercise Dec 2023	Dif % Dec 24 / Dec 23
Cash and Equivalents	68.004.981	89.441.275	-24,0%
Financial assets at fair value through profit or loss	54.662.693	31.361.233	74,3%
Commercial Debtors and Accounts Receivables, Net	14.117.658	12.971.872	8,8%
Accounts Receivable From Related Parties	1.586.136	1.529.267	3,7%
Advanced Payments	2.318.899	611.928	278,9%
Total Current Assets	140.690.367	135.915.575	3,5%
Obligatory Reserve	499.163.433	457.193.541	9,2%
Investment in Associated Companies Accounted for by the Equity Method	4.070.160	3.850.881	5,7%
Intangible Assets, Net	17.490.904	11.910.097	46,9%
Properties, Plant and Equipment, Net	7.757.056	13.658.436	-43,2%
Total Non Current Assets	528.481.553	486.612.955	8,6%
Total Assets	669.171.920	622.528.530	7,5%

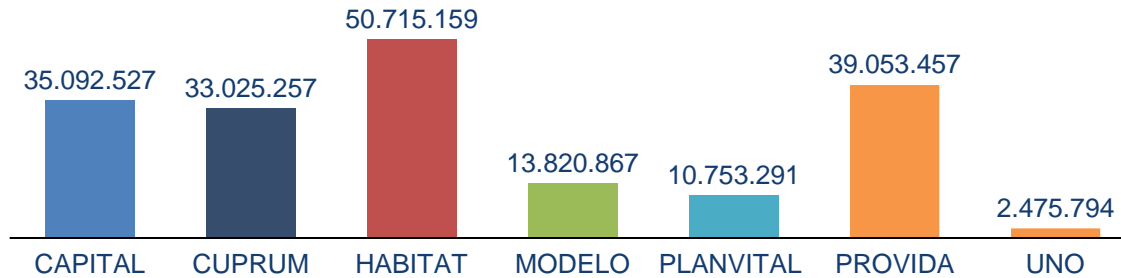
LIABILITIES AND EQUITY [M\$ clp]	Current Exercise Dec 2024	Last Exercise Dec 2023	Dif % Dec 24 / Dec 23
Interest Bearing Loans Payable	2.672.608	5.241.121	-49,0%
Accounts Payable	115.547.018	92.454.849	25,0%
Accounts Payable to Related Entities	2.264.854	1.860.637	21,7%
Provisions	461.498	364.843	26,5%
Accounts payable for current taxes	1.729.258	8.545.565	-79,8%
Accrued Liabilities	12.120.613	11.280.842	7,4%
Total Current Liabilities	134.795.849	119.747.857	12,6%
Interest-Bearing Loans Payable	99.496.788	101.149.777	-1,6%
Accounts payable to related entities	217.431	2.047.015	-89,4%
Deferred Taxes	96.382.192	86.573.852	11,3%
Post-employment benefits	840.412	685.986	22,5%
Total Non Current Liabilities	196.936.823	190.456.630	3,4%
Paid-in Capital	872.102	872.102	n.a.
Other Capital Reserves	-494.978	-464.245	6,6%
Retained Earnings (retained gains and losses)	337.062.124	311.916.186	8,1%
Total Net Equity attributable to Shareholders	337.439.248	312.324.043	8,0%
Total Liabilities and Equity	669.171.920	622.528.530	7,5%

Industry Overview: AFP Habitat managed the biggest amount of total Assets, with a market share of 27,4%.

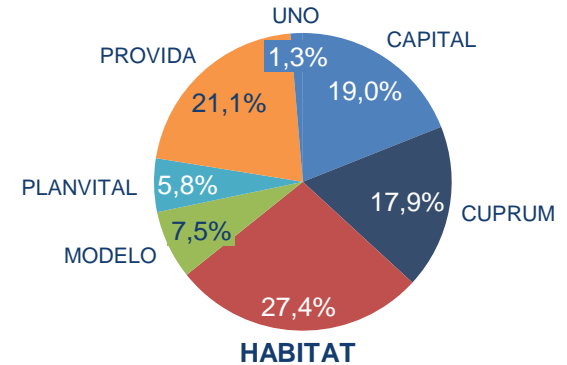


Total Assets Under Management (Dic-2024)

\$ CLP MM

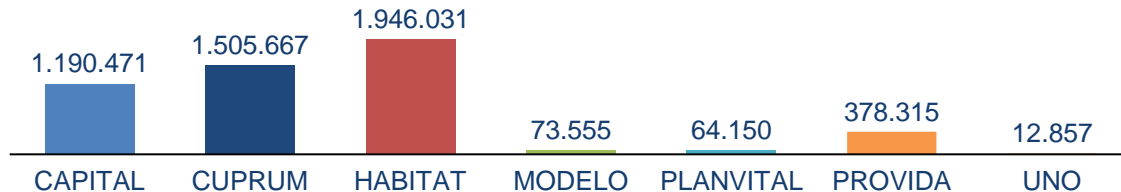


Market share

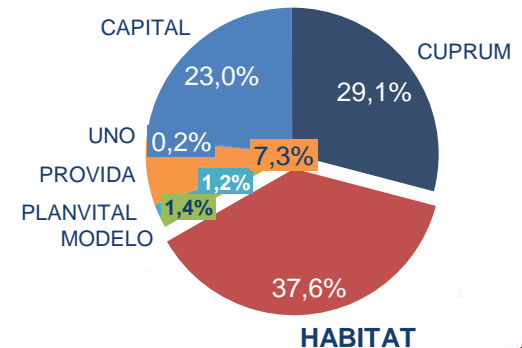


APV Assets Under Management (Dic-2024)

\$ CLP MM



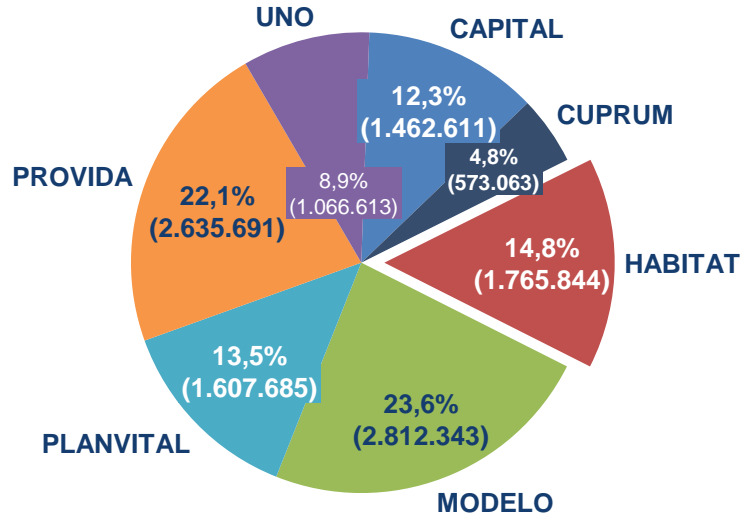
Market share



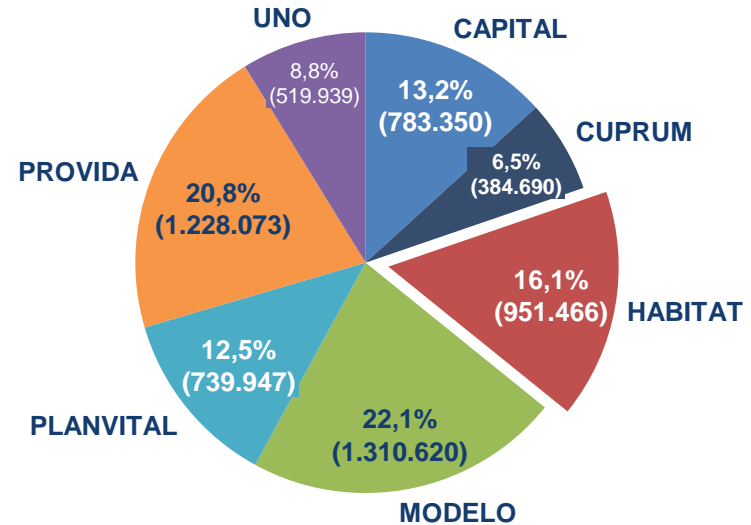
Industry Overview:

AFP Habitat it's the third AFP with bigger quantity of Contributors, with a market share of 16,1% at the end of December 2024.

Affiliates



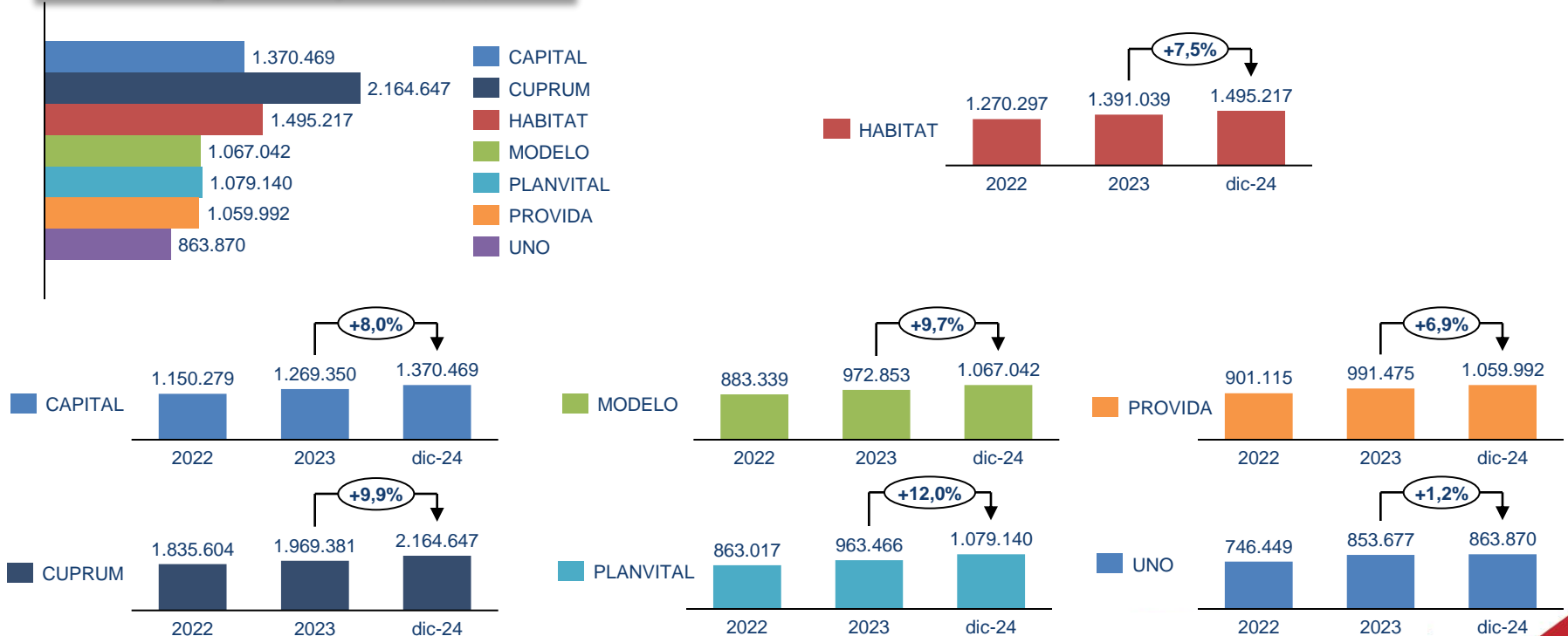
Contributors



Industry Overview:

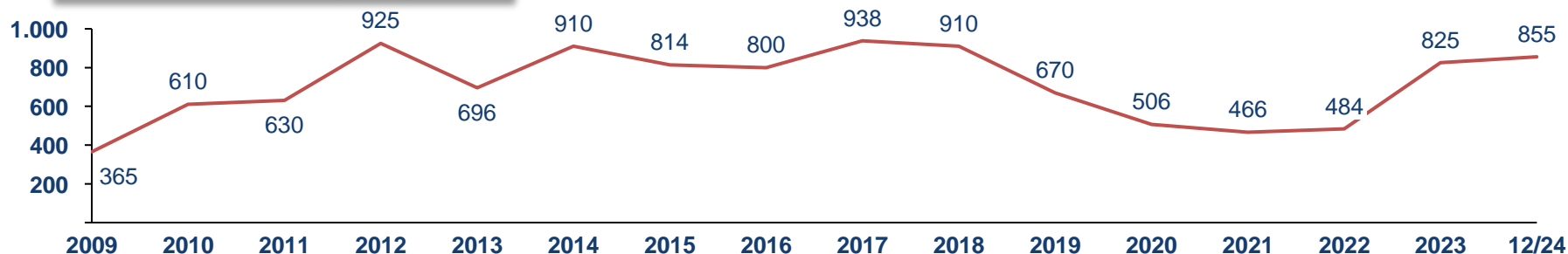
AFP Habitat has increased in 7,5% the base salary since December 2023.

Average Salary Base [clp]



Stock Performance

Stock Price [\$ CLP]



Market Cap [\$ USD Billions]

