

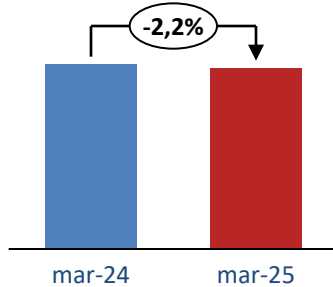


Company Presentation Q1-2025 Results

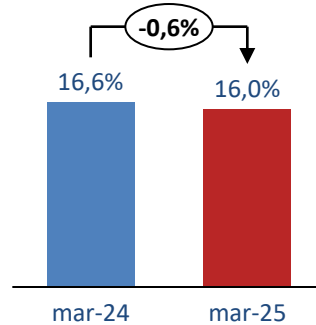
March 2025

Key Indicators

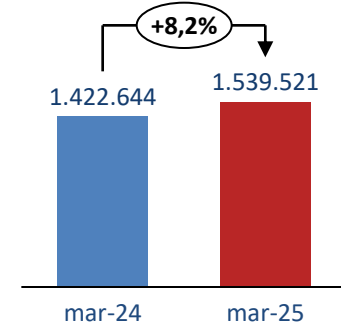
Habitat Contributors [Q]



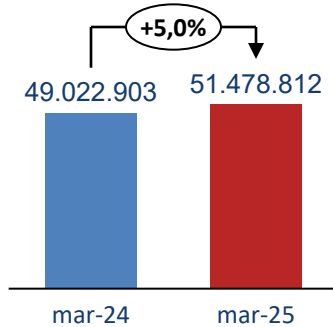
Habitat Contributors Market share [%]



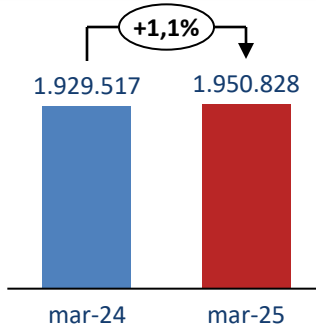
Average Base Salary [clp]



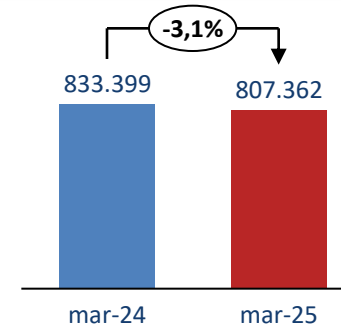
Total AUM [MM clp]



APV AUM [MM clp]



CAV AUM [MM clp]

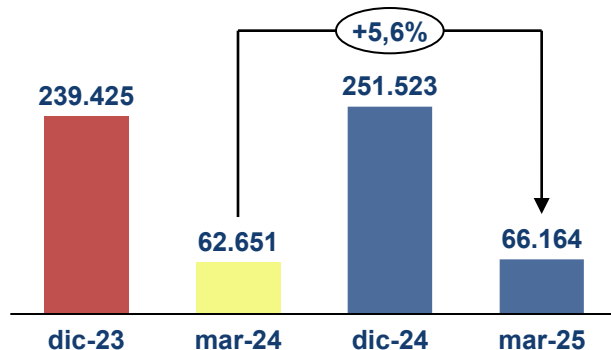


Income Statements

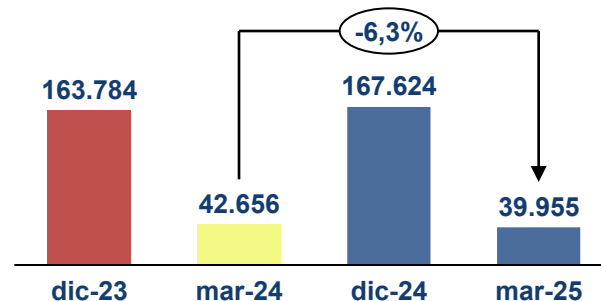
INCOME STATEMENT [M\$ clp]	Current Exercise Mar 2025	Last Exercise Mar 2024	Dif % Mar 25 / Mar 24
Ordinary Revenues	66.164.103	62.651.498	5,6%
Employee related Expenses (less)	-14.256.614	-12.770.621	11,6%
Other operating expenses (less)	-10.185.321	-9.127.031	11,6%
Depreciation and Amortization (less)	-2.789.778	-2.579.172	8,2%
Operational Result of the Business	38.932.390	38.174.674	2,0%
Profitability of the Obligatory Reserve	9.057.481	25.394.068	-64,3%
Financial Costs (less)	-1.496.287	-2.212.959	-32,4%
Gains/Losses from Investments	456.778	991.623	-53,9%
Profit (Loss) Sharing in Associated Companies	1.005.825	987.373	1,9%
Exchanges Differences	61.922	11.919	419,5%
Results on Indexed Unit Adjustments	-151.546	-69.794	117,1%
Impairment losses (reversals), net (less)	-3.134.183	0	n.a.
Other Non-Operating Revenues	4.001	9.484	-57,8%
Other Non-Operating Expenses (less)	-9.595	-28.750	-66,6%
Profit (Loss) before Tax	44.726.786	63.257.638	-29,3%
Income Tax Expenses	-11.368.327	-16.661.004	-31,8%
Net Profit (Loss)	33.358.459	46.596.634	-28,4%

Financial Indicators

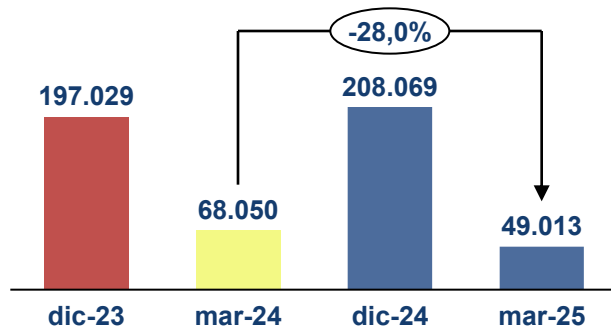
REVENUES [MM clp/ Year]



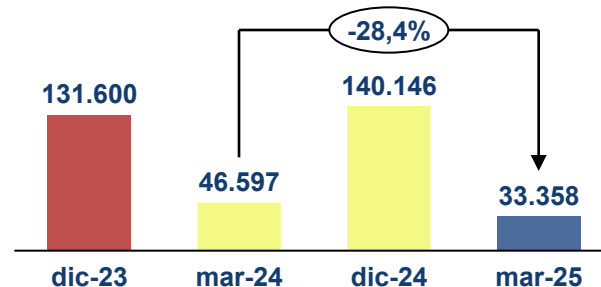
EBITDAR [MM clp/ Year]



EBITDA [MM clp/ Year]




NET PROFIT [MM clp/ Year]




AFP Habitat: Nominal Return on Investment Chile

1st place for A and B Funds, 3rd place for B and C Funds, and 4th place for D Fund in the last 36 months (April 2022 – March 2025).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	8,28%	8,82%	8,90%	8,78%	9,52%
Cuprum	8,41%	8,97%	8,87%	8,79%	9,40%
 HABITAT	8,48%	8,89%	8,84%	8,75%	9,53%
Modelo	8,28%	8,67%	8,78%	8,52%	9,07%
Planvital	8,39%	9,16%	9,17%	8,96%	9,46%
Provida	8,15%	8,64%	8,34%	8,40%	9,50%
Uno	8,22%	8,64%	8,59%	8,49%	9,14%

1st place for A and D Funds, 3rd place for E Fund, 5th place for E Fund and 7th place for B Fund in the last 12 months (April 2024 – March 2025).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	2,23%	3,85%	5,32%	6,62%	8,08%
Cuprum	2,24%	4,07%	5,53%	6,73%	8,26%
 HABITAT	2,42%	3,39%	5,07%	6,73%	7,90%
Modelo	2,04%	3,97%	5,24%	6,37%	7,64%
Planvital	1,84%	3,78%	5,08%	6,35%	7,74%
Provida	2,00%	3,45%	4,30%	5,75%	7,80%
Uno	1,78%	3,63%	4,85%	6,28%	7,32%

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 Mar 2025	Last Exercise Mar 2024	VAR Mar 25/ Mar 24	VAR % Mar 25/ Mar 24
Total Fees Revenues	65.813	62.557	3.256	5,2%
Fees form Mandatory Contributions[8]	60.953	58.108	2.845	4,9%
Fees for APV	147	145	2	1,6%
Fees for CAV	1.582	1.421	161	11,3%
Fees for Pensions [9]	3.064	2.814	250	8,9%
Fees for Voluntary Affiliates	28	5	23	421,3%
Other Fees [10]	39	65	-26	-39,5%
Other Ordinary Revenues	351	94	257	272,7%
Revenues form collecting charges and costs	349	91	258	283,0%
Services Rendered	2	3	-1	-30,0%
Total Ordinary Incomes	66.164	62.651	3.513	5,6%

[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 Mar 2025	Last Exercise Mar 2024	VAR Mar 25 / Mar 24	VAR % Mar 25 / Mar 24
Administrative Staff Wages and Salaries	-6.912	-6.078	834	13,7%
Sales Staff Wages and Salaries	-4.141	-3.569	572	16,0%
Short – term Employee Benefits	-1.840	-1.695	146	8,6%
Expenses related to obligations for post retirement benefits.	-48	-30	19	62,1%
Compensation for termination of the labor relationship.	-542	-700	-158	-22,5%
Other Employee Expenses	-773	-700	73	10,5%
Employee Expenses (less)	-14.257	-12.771	1.486	11,6%

Other Operating Expenses [\$MM clp]	Current Exercise Mar 2025	Last Exercise Mar 2024	VAR Mar 25 / Mar 24	VAR % Mar 25 / Mar 24
Commercialization Expenses	-1.272	-873	399	45,7%
Computer Expenses	-1.611	-1.113	498	44,8%
Administration Expenses	-7.072	-6.904	168	2,4%
Other Operating Expenses	-231	-237	-6	-2,7%
Total Other Operating Expenses (less)	-10.185	-9.127	1.058	11,6%

Balance

ASSETS [M\$ clp]	Current Exercise Mar 2025	Last Exercise Mar 2024	Dif % Mar 25 / Mar 24
Cash and Equivalents	60.319.272	72.612.372	-16,9%
Financial assets at fair value through profit or loss	42.269.096	29.278.392	44,4%
Commercial Debtors and Accounts Receivables, Net	11.817.525	13.300.450	-11,1%
Accounts Receivable From Related Parties	1.586.136	1.529.267	3,7%
Advanced Payments	2.436.955	1.340.276	81,8%
Total Current Assets	118.428.984	118.060.757	0,3%
Obligatory Reserve	508.173.596	482.825.540	5,2%
Investment in Associated Companies Accounted for by the Equity Method	5.070.151	4.833.181	4,9%
Intangible Assets, Net	18.241.359	13.373.705	36,4%
Properties, Plant and Equipment, Net	13.217.245	12.490.876	5,8%
Total Non Current Assets	544.702.351	513.523.302	6,1%
Total Assets	663.131.335	631.584.059	5,0%

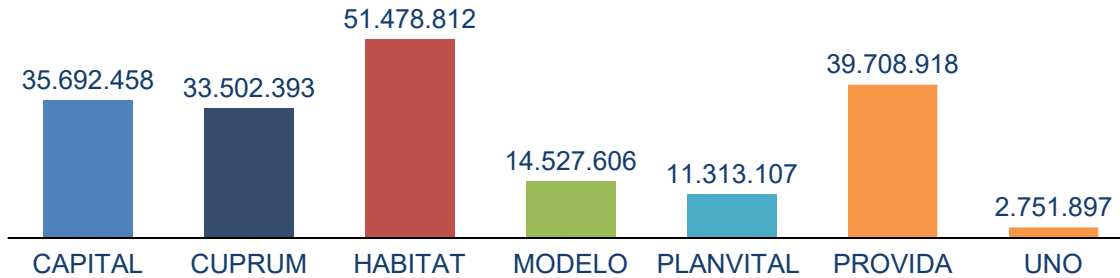
LIABILITIES AND EQUITY [M\$ clp]	Current Exercise Mar 2025	Last Exercise Mar 2024	Dif % Mar 25 / Mar 24
Interest Bearing Loans Payable	71.258.210	4.659.012	1429,5%
Accounts Payable	83.681.590	66.333.944	26,2%
Accounts Payable to Related Entities	1.901.836	2.045.199	-7,0%
Provisions	558.652	578.626	-3,5%
Accounts payable for current taxes	1.234.590	9.957.767	-87,6%
Accrued Liabilities	8.175.472	6.829.527	19,7%
Total Current Liabilities	166.810.350	90.404.075	84,5%
Interest-Bearing Loans Payable	36.747.787	100.615.198	-63,5%
Accounts payable to related entities	43.653	1.595.614	-97,3%
Deferred Taxes	97.868.073	93.349.626	4,8%
Post-employment benefits	839.582	675.510	24,3%
Total Non Current Liabilities	135.499.095	196.235.948	-31,0%
Paid-in Capital	872.102	872.102	n.a.
Other Capital Reserves	-463.257	-461.896	0,3%
Retained Earnings (retained gains and losses)	360.413.045	344.533.830	4,6%
Total Net Equity attributable to Shareholders	360.821.890	344.944.036	4,6%
Total Liabilities and Equity	663.131.335	631.584.059	5,0%

Industry Overview: AFP Habitat managed the biggest amount of total Assets, with a market share of 27,2%.

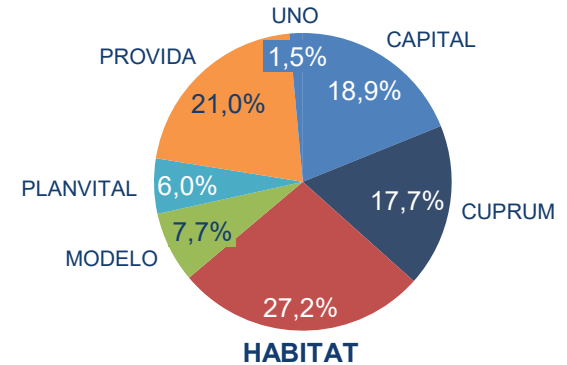


Total Assets Under Management (Mar-2025)

\$ CLP MM

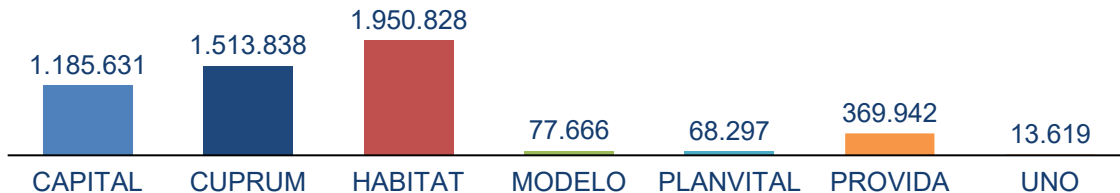


Market share

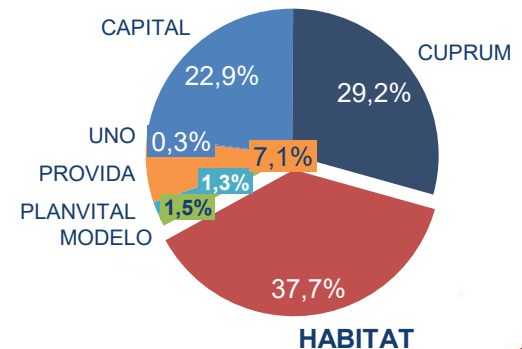


APV Assets Under Management (Mar-2025)

\$ CLP MM



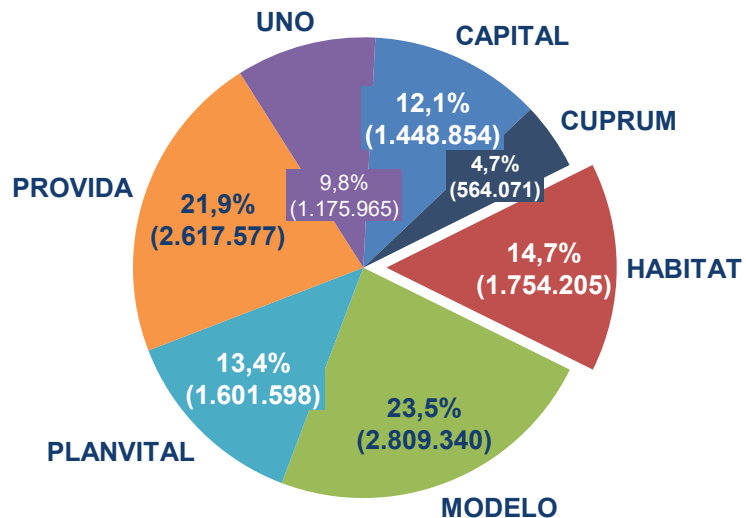
Market share



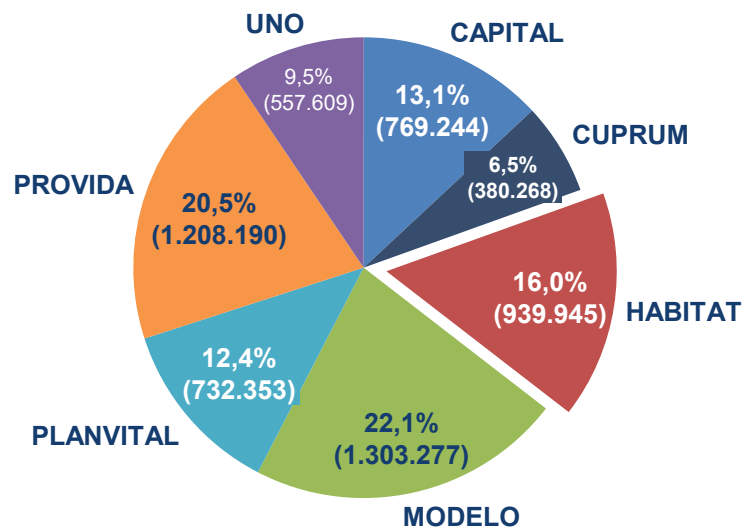
Industry Overview:

AFP Habitat it's the third AFP with bigger quantity of Contributors, with a market share of 16,0% at the end of March 2025.

Affiliates

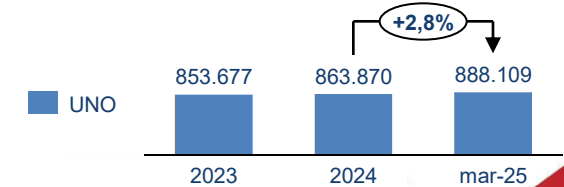
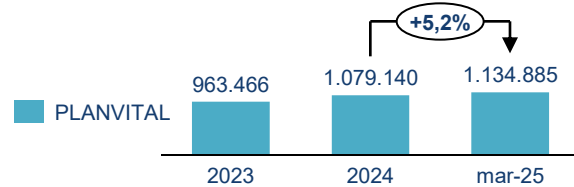
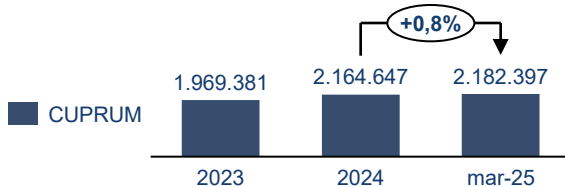
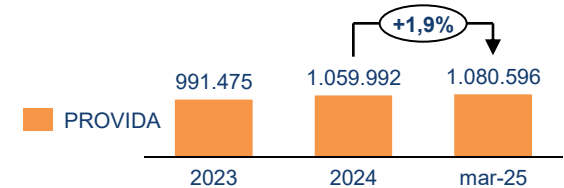
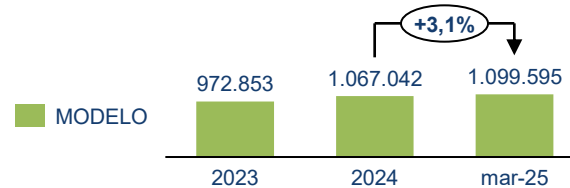
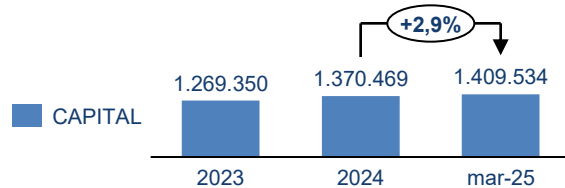
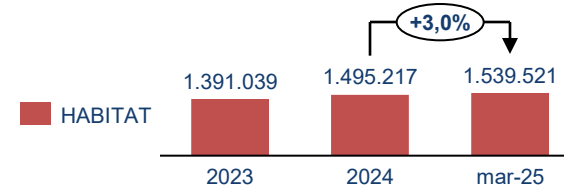
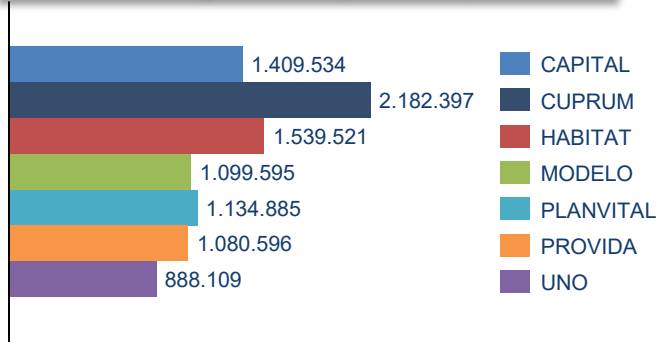


Contributors



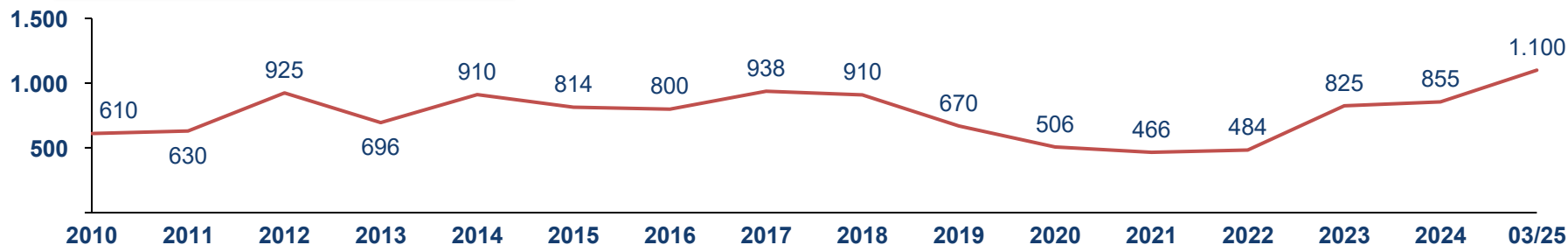
Industry Overview: AFP Habitat has increased in 3,0% the base salary since December 2024.

Average Salary Base [clp]



Stock Performance

Stock Price [\$ CLP]



Market Cap [\$ USD Billions]

