

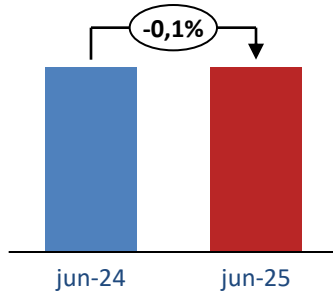


# **Company Presentation Q2-2025 Results**

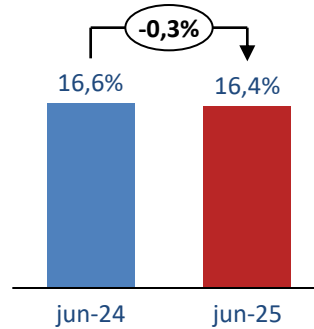
**June 2025**

# Key Indicators

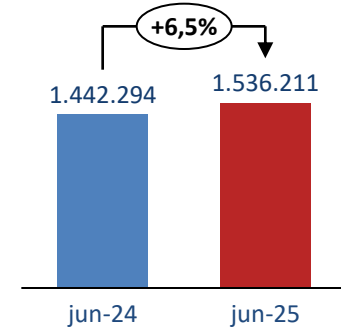
Habitat Contributors [Q]



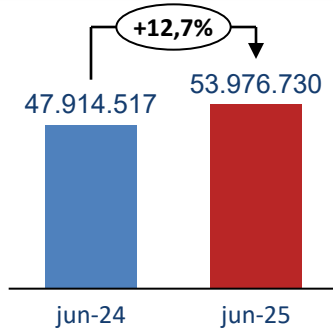
Habitat Contributors Market share [%]



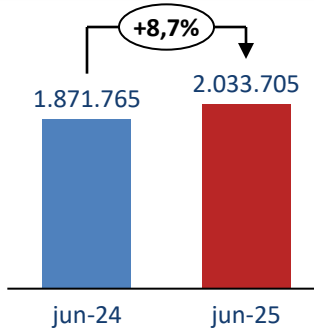
Average Base Salary [clp]



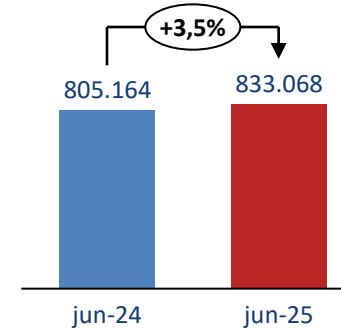
Total AUM [MM clp]



APV AUM [MM clp]



CAV AUM [MM clp]

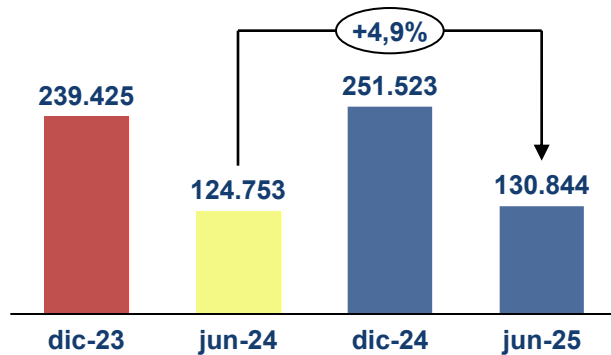


# Income Statements

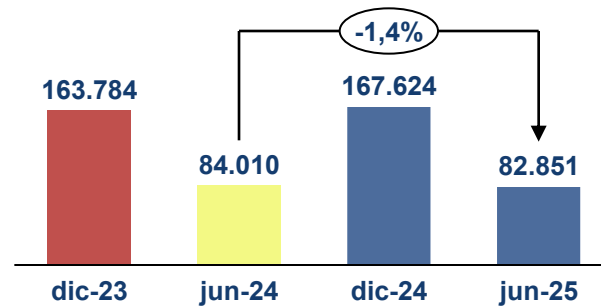
INCOME STATEMENT [M\$ clp]	Current Exercise Jun 2025	Last Exercise Jun 2024	Dif % Jun 25 / Jun 24
Ordinary Revenues	130.843.587	124.752.953	4,9%
Employee related Expenses (less)	-28.736.482	-26.444.306	8,7%
Other operating expenses (less)	-18.684.035	-17.789.913	5,0%
Depreciation and Amortization (less)	-5.524.572	-5.256.096	5,1%
<b>Operational Result of the Business</b>	<b>77.898.498</b>	<b>75.262.638</b>	<b>3,5%</b>
Profitability of the Obligatory Reserve	33.998.216	13.767.403	146,9%
Financial Costs (less)	-3.100.113	-4.138.277	-25,1%
Gains/Losses from Investments	898.817	1.755.498	-48,8%
Profit (Loss) Sharing in Associated Companies	2.097.526	2.007.878	4,5%
Exchanges Differences	-37.365	-33.274	12,3%
Results on Indexed Unit Adjustments	-292.448	-194.126	50,6%
Impairment losses (reversals), net (less)	-3.163.089	0	n.a.
Other Non-Operating Revenues	13.692	17.356	-21,1%
Other Non-Operating Expenses (less)	-60.680	-61.651	-1,6%
<b>Profit (Loss) before Tax</b>	<b>108.224.729</b>	<b>88.383.445</b>	<b>22,4%</b>
Income Tax Expenses	-28.038.592	-23.051.269	21,6%
<b>Net Profit (Loss)</b>	<b>80.186.137</b>	<b>65.332.176</b>	<b>22,7%</b>

# Financial Indicators

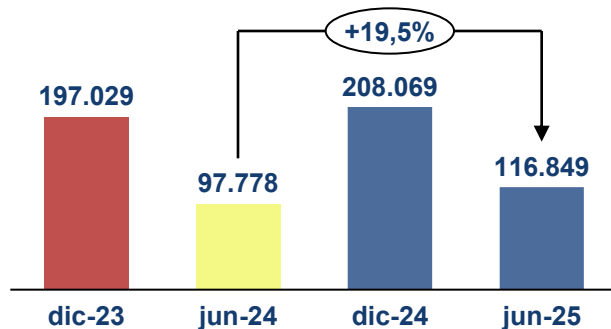
## REVENUES [MM clp/ Year]



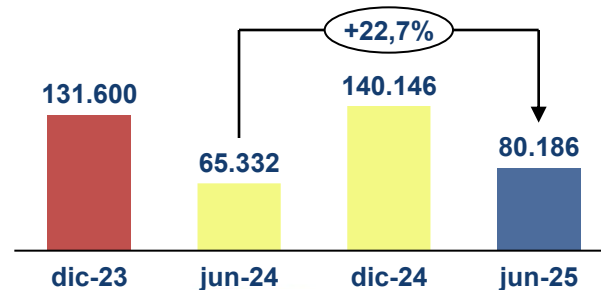
## EBITDAR [MM clp/ Year]



## EBITDA [MM clp/ Year]




## NET PROFIT [MM clp/ Year]




# AFP Habitat: Nominal Return on Investment Chile

2nd place for D and E Funds, 3rd place for A Fund, and 4th place for B and C Funds in the last 36 months (July 2022 – June 2025).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	9,56%	9,56%	8,99%	8,23%	8,26%
Cuprum	9,61%	9,49%	8,78%	8,08%	8,06%
 <b>HABITAT</b>	<b>9,73%</b>	<b>9,57%</b>	<b>8,94%</b>	<b>8,26%</b>	<b>8,22%</b>
Modelo	9,79%	9,58%	8,96%	7,98%	7,68%
Planvital	9,66%	9,75%	9,11%	8,27%	8,11%
Provida	9,39%	9,28%	8,31%	7,74%	8,09%
Uno	9,96%	9,65%	8,94%	8,17%	7,90%

1st place for D Fund and 2nd place for A, B, C and E Funds in the last 12 months (July 2024 – June 2025).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	12,59%	12,49%	12,63%	13,45%	13,93%
Cuprum	12,32%	12,14%	12,76%	13,31%	14,18%
 <b>HABITAT</b>	<b>12,53%</b>	<b>12,26%</b>	<b>12,63%</b>	<b>13,77%</b>	<b>14,01%</b>
Modelo	11,75%	12,01%	12,56%	13,01%	13,27%
Planvital	12,14%	12,10%	12,49%	13,33%	13,78%
Provida	11,93%	11,59%	11,48%	12,51%	13,81%
Uno	12,05%	11,91%	12,18%	12,94%	13,01%

*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 Jun 2025	Last Exercise Jun 2024	VAR Jun 25/ Jun 24	VAR % Jun 25/ Jun 24
<b>Total Fees Revenues</b>	<b>130.765</b>	<b>124.660</b>	<b>6.105</b>	<b>4,9%</b>
Fees form Mandatory Contributions[8]	121.098	115.585	5.513	4,8%
Fees for APV	310	293	17	5,9%
Fees for CAV	3.173	2.904	269	9,3%
Fees for Pensions [9]	6.076	5.745	331	5,8%
Fees for Voluntary Affiliates	35	11	24	207,9%
Other Fees [10]	73	122	-49	-40,2%
<b>Other Ordinary Revenues</b>	<b>78</b>	<b>93</b>	<b>-15</b>	<b>-15,7%</b>
Revenues form collecting charges and costs	72	87	-15	-17,2%
Services Rendered	7	6	0	4,7%
<b>Total Ordinary Incomes</b>	<b>130.844</b>	<b>124.753</b>	<b>6.091</b>	<b>4,9%</b>

[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 2025	Last Exercise Jun 2024	VAR Jun 25 / Jun 24	VAR % Jun 25 / Jun 24
Administrative Staff Wages and Salaries	-14.004	-13.118	886	6,8%
Sales Staff Wages and Salaries	-8.571	-7.555	1.016	13,5%
Short – term Employee Benefits	-3.541	-3.187	354	11,1%
Expenses related to obligations for post retirement benefits.	-78	-82	-4	-4,4%
Compensation for termination of the labor relationship.	-994	-1.109	-115	-10,3%
Other Employee Expenses	-1.547	-1.394	154	11,0%
<b>Employee Expenses (less)</b>	<b>-28.736</b>	<b>-26.444</b>	<b>2.292</b>	<b>8,7%</b>

Other Operating Expenses [\$MM clp]	Current Exercise Jun 2025	Last Exercise Jun 2024	VAR Jun 25 / Jun 24	VAR % Jun 25 / Jun 24
Commercialization Expenses	-1.480	-1.904	-425	-22,3%
Computer Expenses	-1.950	-2.190	-241	-11,0%
Administration Expenses	-13.524	-13.317	208	1,6%
Other Operating Expenses	-1.730	-378	1.352	357,3%
<b>Total Other Operating Expenses (less)</b>	<b>-18.684</b>	<b>-17.790</b>	<b>894</b>	<b>5,0%</b>

# Balance

ASSETS [M\$ clp]	Current Exercise Jun 2025	Last Exercise Jun 2024	Dif % Jun 25 / Jun 24
Cash and Equivalents	27.548.974	30.834.834	-10,7%
Financial assets at fair value through profit or loss	29.036.081	24.206.920	19,9%
Commercial Debtors and Accounts Receivables, Net	12.133.279	13.650.585	-11,1%
Accounts Receivable From Related Parties	41.602	51.585	-19,4%
Advanced Payments	3.433.604	850.029	303,9%
<b>Total Current Assets</b>	<b>73.242.830</b>	<b>69.593.953</b>	<b>5,2%</b>
Obligatory Reserve	532.085.537	471.694.657	12,8%
Investment in Associated Companies Accounted for by the Equity Method	6.160.013	5.850.763	5,3%
Intangible Assets, Net	19.617.091	14.677.311	33,7%
Properties, Plant and Equipment, Net	12.020.666	10.922.966	10,0%
<b>Total Non Current Assets</b>	<b>569.883.307</b>	<b>503.145.697</b>	<b>13,3%</b>
<b>Total Assets</b>	<b>643.126.137</b>	<b>572.739.650</b>	<b>12,3%</b>

LIABILITIES AND EQUITY [M\$ clp]	Current Exercise Jun 2025	Last Exercise Jun 2024	Dif % Jun 25 / Jun 24
Interest Bearing Loans Payable	101.275.470	4.021.444	2418,4%
Accounts Payable	81.308.645	67.169.985	21,0%
Accounts Payable to Related Entities	1.348.849	2.079.054	-35,1%
Provisions	521.947	371.576	40,5%
Accounts payable for current taxes	0	980.993	n.a.
Accrued Liabilities	9.479.173	8.295.875	14,3%
<b>Total Current Liabilities</b>	<b>193.934.084</b>	<b>82.918.927</b>	<b>133,9%</b>
Interest-Bearing Loans Payable	5.787.248	100.190.892	-94,2%
Accounts payable to related entities	37.301	1.137.022	-96,7%
Deferred Taxes	103.932.287	89.720.365	15,8%
Post-employment benefits	835.965	706.176	18,4%
<b>Total Non Current Liabilities</b>	<b>110.592.801</b>	<b>191.754.455</b>	<b>-42,3%</b>
Paid-in Capital	872.102	872.102	n.a.
Other Capital Reserves	-465.270	-454.349	2,4%
Retained Earnings (retained gains and losses)	338.192.420	297.648.515	13,6%
<b>Total Net Equity attributable to Shareholders</b>	<b>338.599.252</b>	<b>298.066.268</b>	<b>13,6%</b>
<b>Total Liabilities and Equity</b>	<b>643.126.137</b>	<b>572.739.650</b>	<b>12,3%</b>

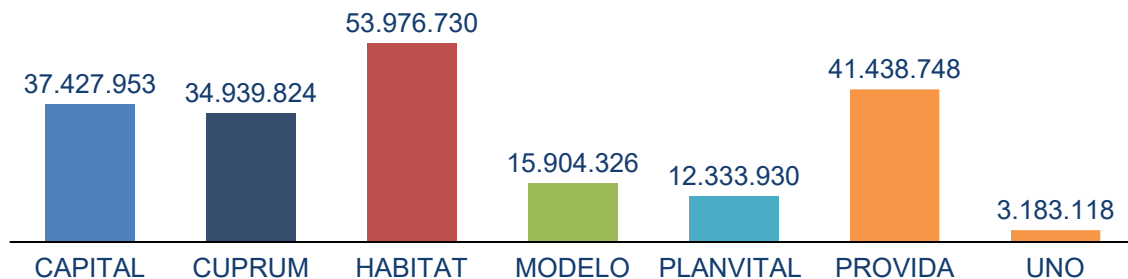


# Industry Overview: AFP Habitat managed the biggest amount of total Assets, with a market share of 27,1%.

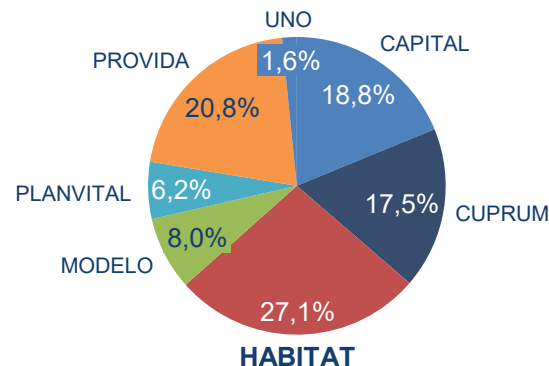


## Total Assets Under Management (Jun-2025)

\$ CLP MM

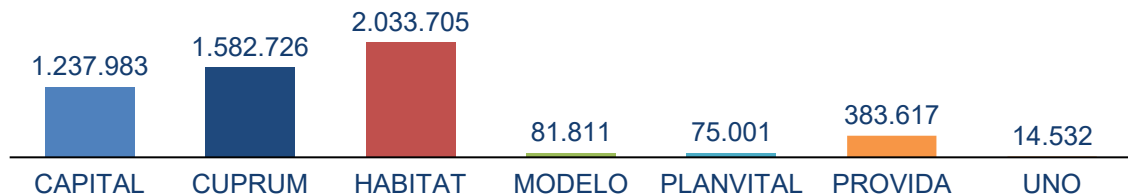


## Market share

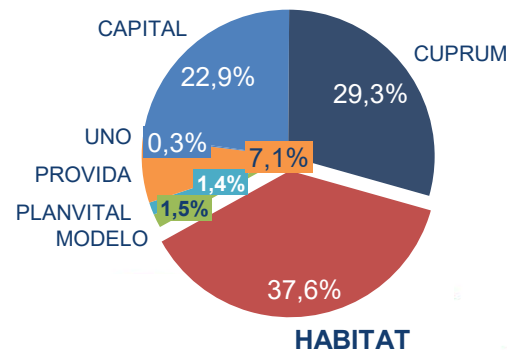


## APV Assets Under Management (Jun-2025)

\$ CLP MM



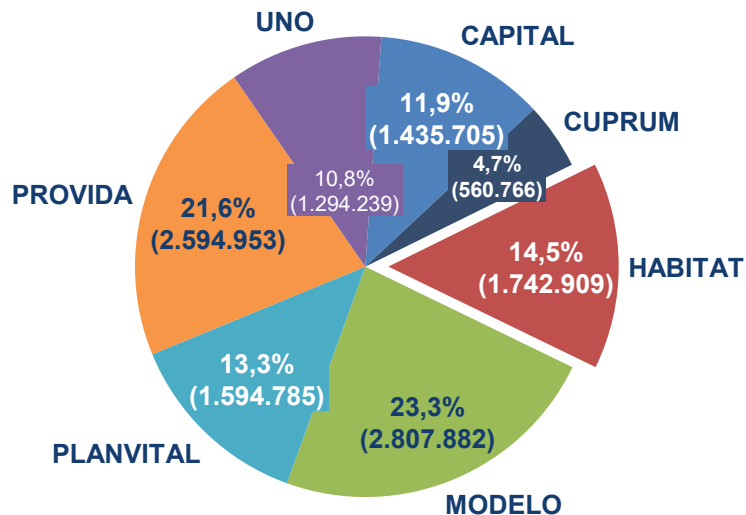
## Market share



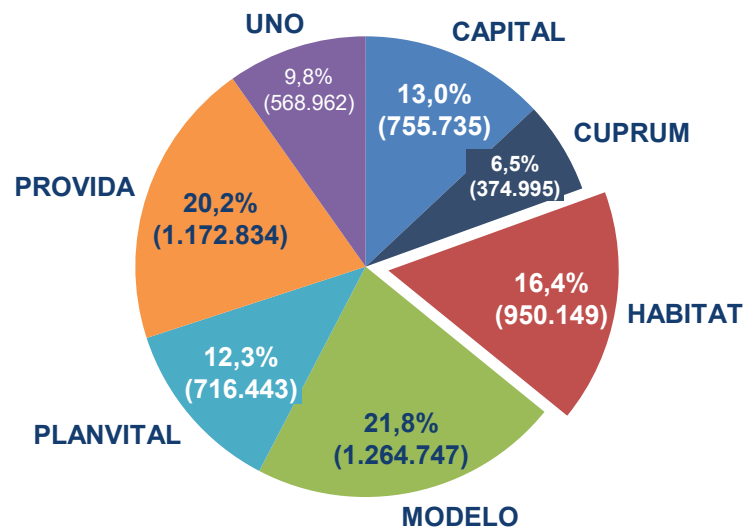
# Industry Overview:

AFP Habitat it's the third AFP with bigger quantity of Contributors, with a market share of 16,4% at the end of June 2025.

## Affiliates



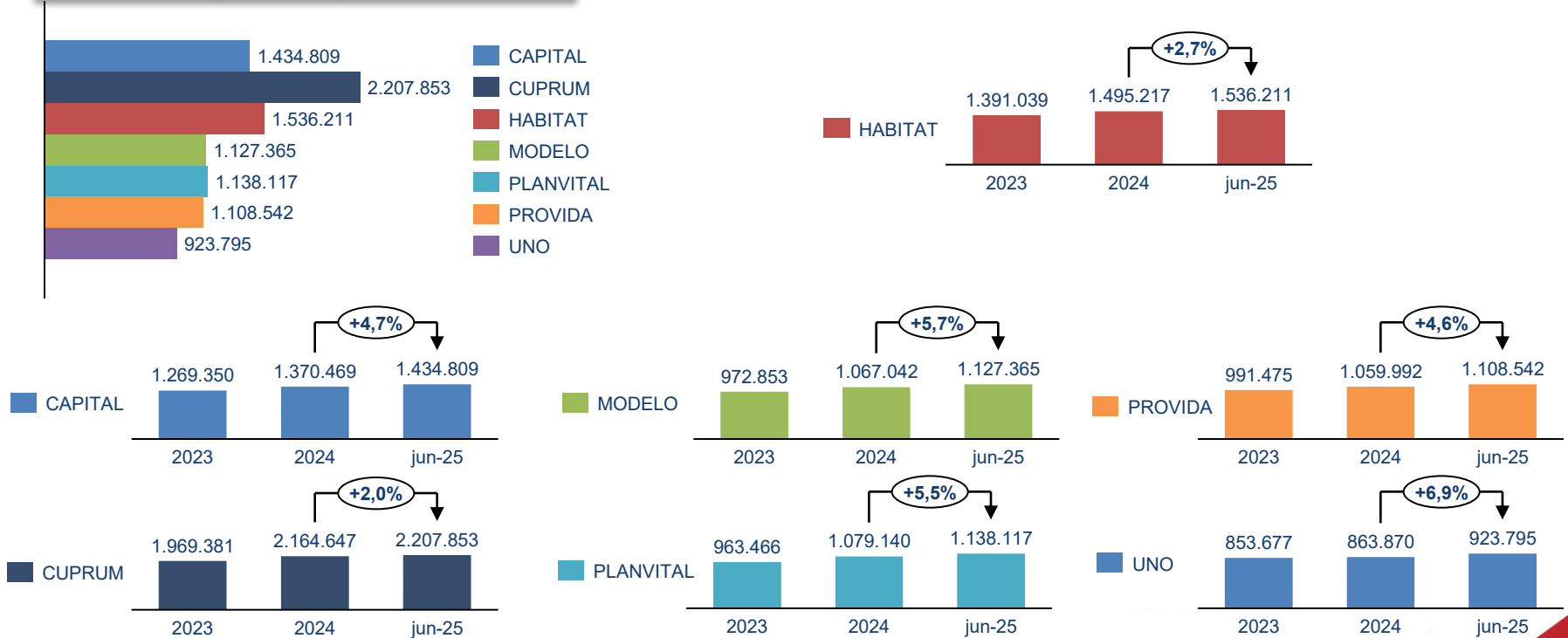
## Contributors



# Industry Overview:

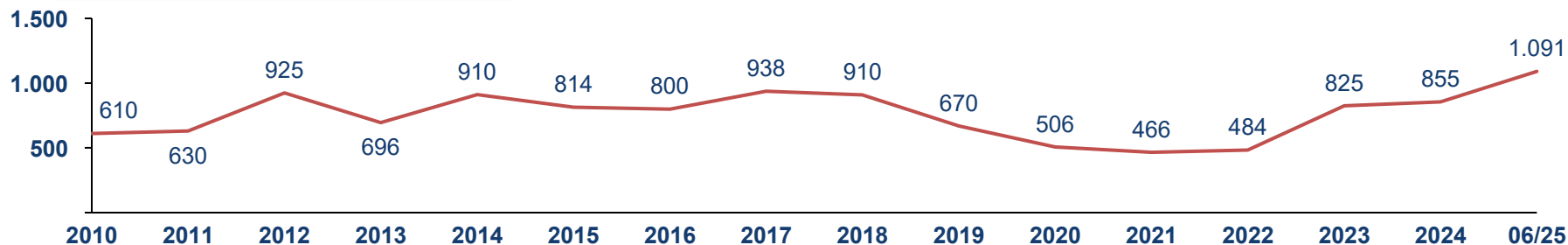
AFP Habitat has increased in 2,7% the base salary since December 2024.

## Average Salary Base [clp]



# Stock Performance

## Stock Price [\$ CLP]



## Market Cap [\$ USD Billions]

