

January - June 2025



Financial Results AFP Habitat S.A.

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AFP

HABITAT

Seguridad y Confianza

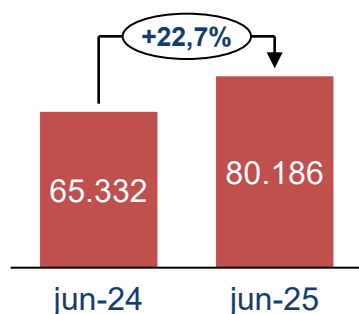
TABLE OF CONTENTS

Key Financial Results for the period 3
Key Financial Figures 3
Highlights for the period 4
Pension Fund's Returns 5
Economic Overview 6 - 7
Key Indicators 8 - 14
Comparative Analysis of Results 15 - 18
Balance Sheet 19
Income Statement 20

KEY FINANCIAL RESULTS

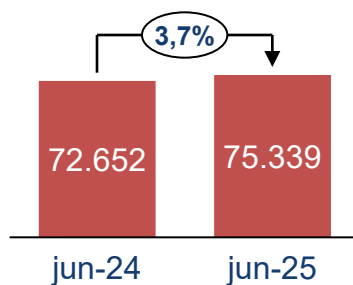
(CLP MM\$)	Jun-2025	Jun-2024	Var	Var %
Operating Revenues	130.844	124.753	6.091	4,9%
Operating Expenses	(52.973)	(49.490)	(3.483)	7,0%
Other Revenues and Expenses	(2.531)	(2.610)	79	-3,0%
AFP Chile Business Result (before taxes)	75.339	72.652	2.687	3,7%
Obligatory Reserve Profitability	33.998	13.767	20.231	146,9%
Profit Sharing in Associated Companies	2.098	2.008	90	4,5%
Other Revenues and Expenses, different than the operation	(3.210)	(44)	(3.166)	7147,0%
Other Business Results (before taxes)	32.886	15.731	17.155	109,1%
Income Tax	(28.039)	(23.051)	(4.987)	21,6%
Gains / (Losses) AFP Habitat	80.186	65.332	14.854	22,7%
Minority Interest	-	-	-	
Gains / (Losses) AFP Habitat Controllers	80.186	65.332	14.854	22,7%
EBITDA [4]	116.849	97.778	19.072	19,5%
EBITDAR [5]	82.851	84.010	-1.159	-1,4%

Net Profit
[MM\$]



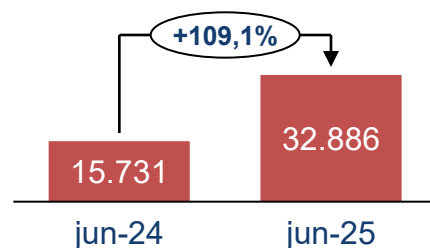
AFP Habitat ended June with a **net profit** of MM\$ 80.186^[1], a figure 28,4% higher (MM\$ 14.854) compared to the same period of the last year.

AFP Habitat Chile Results
(before taxes [MM\$])



The **result before taxes related to the AFP Business in Chile**^[2] were of MM\$ 75.339, being 3,7% (MM\$ 2.687) higher than those seen in the same period of 2024.

Other Business Results, different than AFP Habitat Chile
(before taxes) [MM\$]



The **result before taxes of the other business, different than AFP Chile**^[3] were of MM\$ 32.886, MM\$ 17.155 greater in comparison to the same period last year, produced mainly due to a better result of the Obligatory Reverse Profitability.

[1] Net results under the IFRS method. It does not consider income from minority interest.

[2] Pretax results, related to operations of AFP Chile including operating revenues, employee expenses, depreciation and amortization, other operating expenses, financial costs, investment earnings, foreign exchange difference and results on indexed unit adjustment.

[3] Pretax profit, other businesses, including premiums from the disability and survivor insurance, profit sharing in associated companies, other income different from those of the Operation, expenses other than those of the Operation and Gains/Losses on the Obligatory Reserve.

[4] EBITDA: Earnings before interest, taxes, depreciation, amortization and financial expenses; calculated with Income Statement figures.

[5] EBITDAR: Corresponds to EBITDA, net of gains or losses on the profitability of the obligatory reserve.

HIGHLIGHTS

CORPORATE MANAGEMENT

- We are the **No. 1 AFP in Profitability** since the creation of the multi-funds.
- **Leader in Total Managed Balances**, managing more than 53,9 trillion pesos in assets.
- In May, AFP Habitat celebrated its **44th anniversary**, a year in which they are committed to their mission of improving the quality of life of their clients by providing excellent pension service.

CORPORATE REPUTATION

- **N° 4 in Great Place to Work** in the category of best companies to work for in Chile with more than 1,000 workers.
- AFP Habitat moved up one spot in the 2024 **Merco Talent Chile** ranking, ranking 51st out of 200 companies, leading the AFP industry ranking.


SOCIAL DEVELOPMENT

- In June, the Piensa en Grandes alliance and ACR Giving, the social consulting arm of the law firm ACR Legal, signed a collaboration agreement that will provide specialized legal advice to the winning startups of the social innovation fund. For six months, ACR will support the winning projects of the Piensa en Grandes fund with individual sessions, helping them strengthen their legal structure, protect their purpose, and scale with greater confidence.
- Piensa en Grandes launches its 6th Social Innovation Fund for entrepreneurs. This year, the Social Innovation Fund supports ventures that motivate and develop solutions for older adults in Chile. It emphasizes innovation in each project that promotes the participation of the silver economy in areas such as Inclusion and Care Networks, Well-being and Active Lifestyle, Digital Inclusion and Technology, Continuing Education and Employment, among other initiatives.


PENSION FUND'S RETURNS

According to the last report of the Superintendence of Pensions (SP) - "Investments and Profitability of the Pension Funds" as at June 2025, published on the SP website, it may be seen that AFP Habitat funds occupied the following places based on their annual nominal return:

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%
 HABITAT	9,73%	9,57%	8,94%	8,26%	8,22%
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%
 HABITAT	12,53%	12,26%	12,63%	13,77%	14,01%
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.

ECONOMIC OVERVIEW

- The second quarter of 2025 was marked by high volatility in international financial markets, resulting from the initial announcement and subsequent partial suspension of a comprehensive tariff package by the Trump administration, the legislative progress of its fiscal plan, and rising tensions in the Middle East. The launch of the so-called "Liberation Day" tariffs in early April triggered sharp initial declines in markets, which approached bear market territory. However, the decision to suspend their implementation for 90 days to allow for negotiations reversed much of the initial nervousness, driving a rapid recovery in risk assets.
- Global stocks closed the quarter with solid gains, boosted by the sharp depreciation of the dollar. In the US, the S&P 500 rose 10,9% in the quarter, amid high volatility: after peaking in February, it fell nearly 20% in early April before recovering the lost ground. The leadership was concentrated in technology, consumer discretionary, and communications, driven by renewed interest in companies linked to artificial intelligence. In Europe, markets benefited from rate cuts by the European Central Bank and a coordinated increase in defense spending, while in Japan, the Nikkei 225 rose 13,6%, supported by corporate reforms and higher shareholder returns. Emerging markets advanced 12% in dollar terms, boosted by the weakness of the dollar and the rebound in Korea and Taiwan; China performed more subduedly due to persistently weak domestic demand.
- In fixed income, sovereign rates showed significant movements. The yield on the 10-year US Treasury bond fell to 3,9% following the tariff announcement, then rebounded to 4,6% due to fiscal concerns, closing the quarter at 4,3%. Investment-grade and high-yield corporate bonds outperformed sovereign debt, supported by spread compression and higher levels of carry. In Europe and the United Kingdom, long-term rates fell following further cuts by their central banks, while in Japan, yields reached historic highs in the long-term bond brackets due to the global fiscal deterioration.
- In commodity markets, the price of oil fell from USD 72 to USD 61 per barrel, affected by excess supply that offset the impact of geopolitical risks. Gold rose 5,4% as a safe-haven asset, while the Bloomberg Commodity Index fell 3,1% in the quarter due to weakness in the energy component.
- The US dollar fell 6% in the quarter and 10,8% in the first half against a basket of currencies, its worst half-year performance since 1973. Uncertainty over trade policy and rising fiscal deficits encouraged investors to seek opportunities outside the US, thus boosting the relative performance of international assets.

ECONOMIC OVERVIEW

- At the local level, the Central Bank of Chile maintained the Monetary Policy Rate at 5,0% throughout the quarter, and in its June Monetary Policy Report, it adjusted its expected growth for 2025 upwards, from a range of 1,75%-2,75% to a growth range of 2,0%-2,75%. Cumulative inflation over the past 12 months stood at 4,1% in June, with a monthly variation of -0,4%. Unemployment increased, reaching 8,9% in the April-June moving quarter. The exchange rate showed an appreciation trend for the Chilean peso, closing June at levels close to \$931 per dollar, from levels close to \$950 at the end of the first quarter, explained by the rise in copper prices and a weaker dollar globally.
- In summary, the second quarter of 2025 showed positive performance across all funds. Those with a higher proportion of equity assets performed better compared to funds with a larger fixed-income stake. The funds with greater equity exposure recorded returns of 6,8% and 5,9% for funds A and B, respectively. On the other hand, the more conservative funds (C, D, and E) experienced positive returns in the quarter: 4,8%, 3,8%, and 2,7%.

KEY INDICATORS

AFP HABITAT BACKGROUND


AFP Habitat participates in the Social Security industry managing pension funds related to individual mandatory pension savings and voluntary pension savings (voluntary retirement savings account - APV and voluntary savings accounts - CAV), It also offers programmed retirement fund withdrawals.

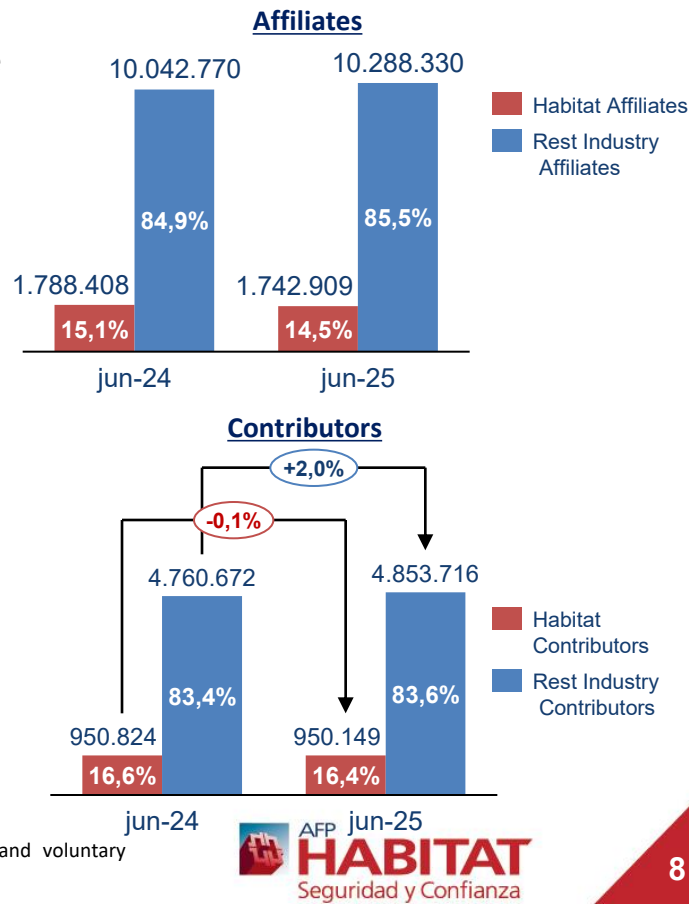
Mandatory Pension Savings

The mandatory pension savings for individual contributors represent monthly contribution payments equivalent to 10% of a person’s taxable income. The monthly cap for June 2025 is UF 87,8.

AFPs charges a percentage fee over the aforementioned monthly taxable salary base, which ranges in the industry from 0,49% to 1,45%, Habitat’s current fee amounts to 1,27% on taxable income.

As of June 2025, the AFP industry had a total of 12.031.239 members affiliated and 5.803.865 monthly contributors^[6]. To this date AFP Habitat has a market share of 14,5% and 16,4% respectively, which positioned it as the third largest AFP on affiliates market and in terms of contributors.

Mandatory Contributions Deposits June 2025	
AFP	% of salary or taxable income [UF]
CAPITAL	1,44
CUPRUM	1,44
 HABITAT	1,27
MODELO	0,58
PLANVITAL	1,16
PROVIDA	1,45
UNO	0,49



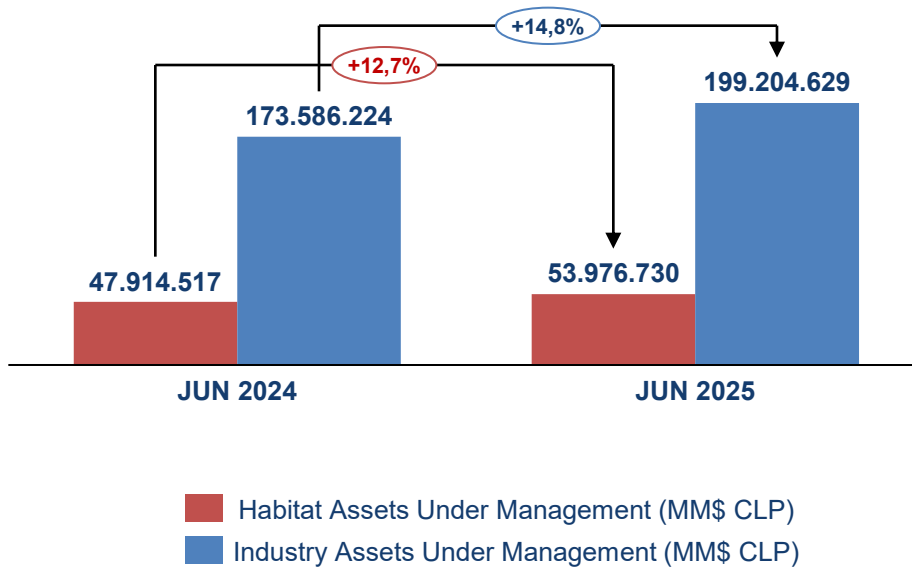
^[6] Monthly contributors: Corresponds to the number of active members and voluntary members who contributed in June, for remunerations accrued in May.

KEY INDICATORS

Mandatory Pension Savings

Assets under Management by the Pension Funds

[MM CLP]



The total assets under management by Habitat reached \$ 53,9 CLP Trillions as of June 2025, an increase of 12,7% compared to the balance of June 2024.

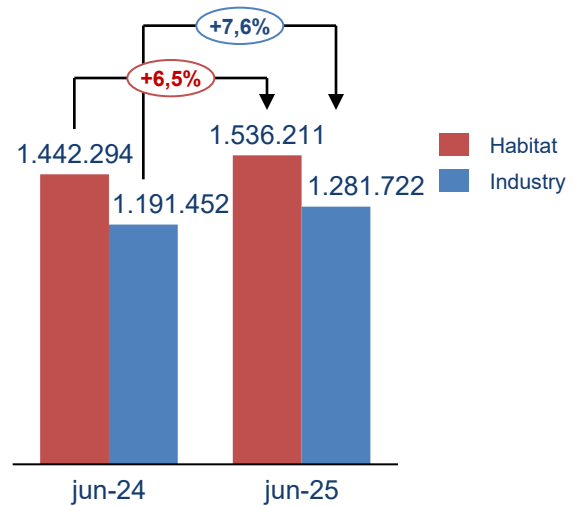
The total managed assets of the industry as of June 2025 amounts to \$ 199,2 CLP Trillions, having an increase compared to what was managed in June 2024 of \$ 25,6 CLP Trillions. Of the total managed balance, AFP Habitat has a market share of 27,1%, being industry leaders in total managed assets.

KEY INDICATORS

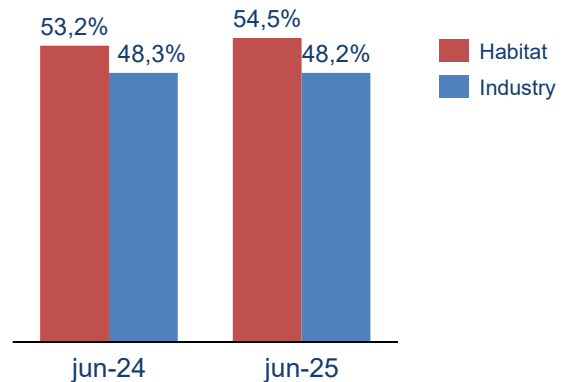
Mandatory Pension Savings Cont.

The monthly average taxable base salary of AFP Habitat [7] contributors for June 2025, reached the amount of CLP\$ 1.536.211 presenting an increase of 6,5% compared the same period of the last year. Besides, the average increase in the industry was 7,6%, increasing from CLP\$ 1.191.452 in June 2024 to CLP\$ 1.281.722 in June 2025.

Monthly average taxable salary [CLP]



Contributors / Affiliates Ratio



The contributor/affiliate ratio of AFP Habitat as of June 2025 was 54,5%, higher than the industry's ratio of 48,2%.

[7] Taxable Income: For total taxable contributions refer to footnote N°6 / Number of monthly contributors.

KEY INDICATORS

Voluntary Retirement Savings (APV)

The APV consists of voluntary contributions, agreed deposits and collective voluntary pension savings (APVC). These savings are made on a voluntary basis with the purpose of increasing future pension over mandatory contributions, also benefitting from tax incentives.

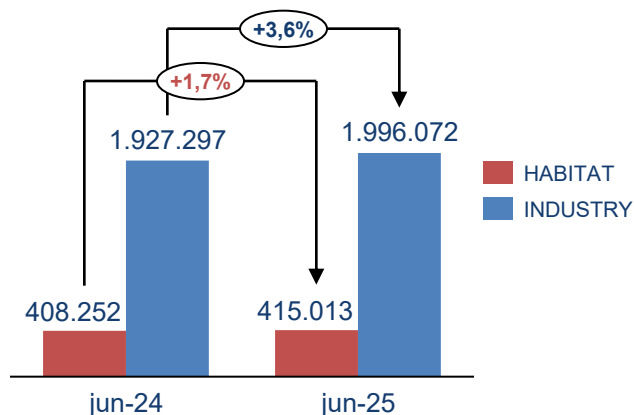
Voluntary retirement savings have increased significantly since 2002, the year in which a regulatory change enabled industries other than the AFPs to manage this type of savings while introducing additional tax incentives. This reform resulted in the entry into the market of other entities including banks, insurance companies, mutual funds and stock brokerage firms, in addition to the existing 7 AFPs.

From January 2011, a limit of UF 900 per year was placed on the agreed deposits tax-free, as no limit had existed prior to December 2010.

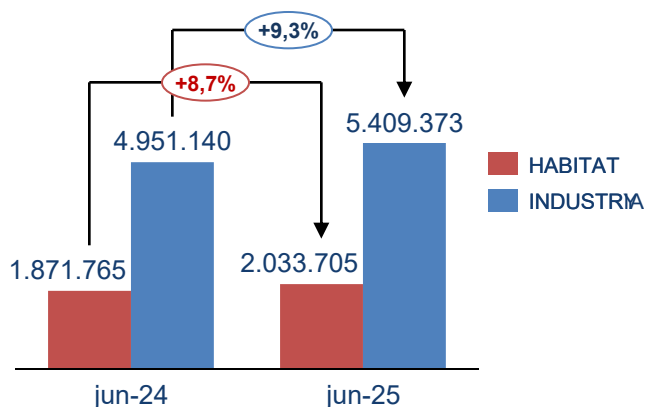
The AFPs are authorized to collect an annual fee on APVs' managed balances, which currently range between 0,16% and 0,60% for affiliates and 0,50% up to 0,70% for not affiliates. In AFP Habitat this fee is equivalent to 0,55% for both.

Respect to APV accounts managed by the 7 AFPs, as of June 2025 Habitat has the 20,8% of the managed accounts and a 37,6% of the balance managed (MM CLP\$ 2.033.705). This places us, as the AFP that manages the largest APV balances in the industry.

Number of APV Accounts



APV Assets under Management [MM clp]



KEY INDICATORS

Voluntary Savings Accounts (CAV)

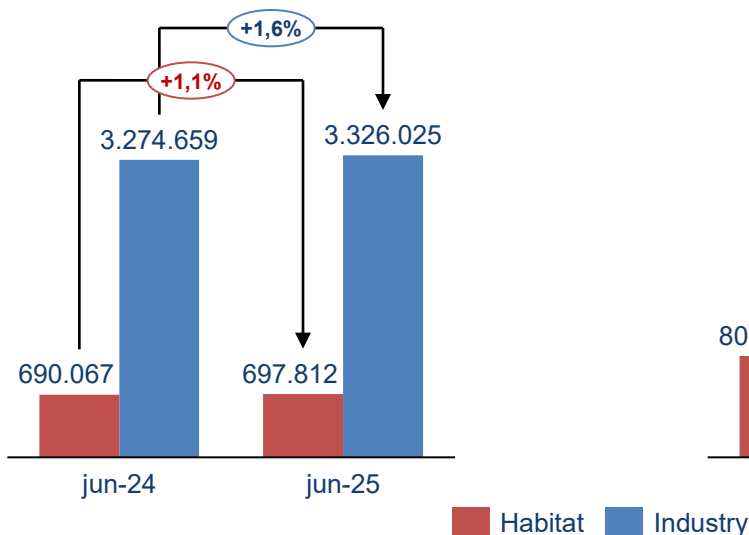
While CAV can increase future pensions, this product provides a short and medium-term savings vehicle, which is also freely available, and is not considered a retirement fund contribution. This product is exclusively offered by AFPs, however, it does compete with other savings products such as bank savings accounts and mutual funds.

As of June 2025, Habitat managed a total of 697.812 accounts, corresponding to CLP\$MM 833.068 on assets under management, which represents a market share of 34,7%.

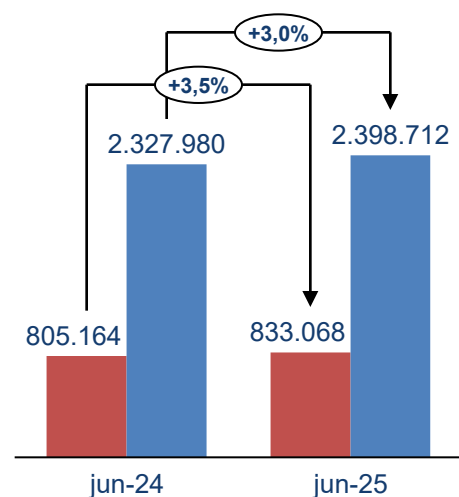
As of June 2025, the total CAV accounts managed increased by 1,1% at AFP Habitat and 1,6% at the industry level. Regarding the managed balances at AFP Habitat, as of June 2025 they fell compared to the same period last year by CLP \$MM 33.068, equivalent to a decrease of 3,5%, and at the industry level, managed balances rose by CLP\$MM 85.232 equivalent to a variation of 3,0% compared to June 2024.

The Chilean Pension Reform in effect as from 2008, allows AFPs to charge a fee on CAV balances under management, which currently ranges between 0,16% and 0,95% per annum, AFP Habitat charges 0,95% per annum.

Number of CAV Accounts



CAV Assets under Management
[MM clp]



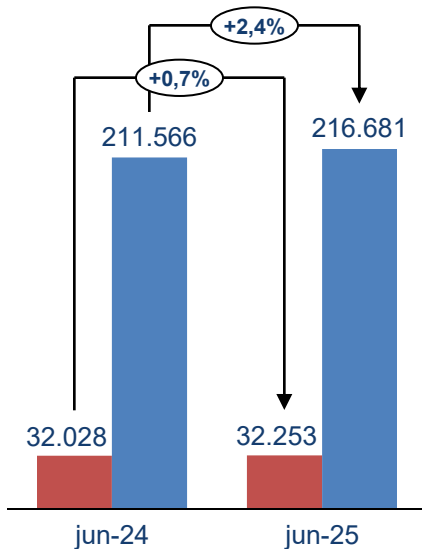
KEY INDICATORS

Voluntary Affiliates

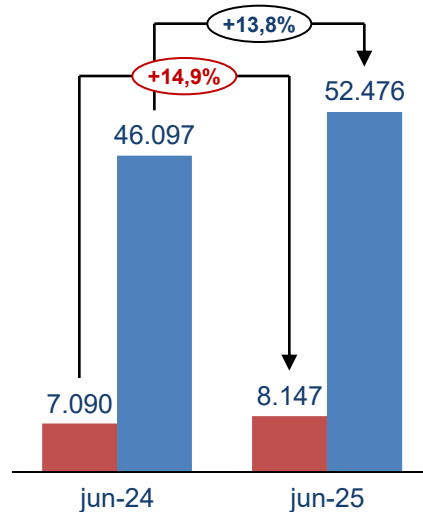
As of June 2025, the AFP system has a total of 216.681 voluntary affiliates, of which the 14,9% are affiliated to AFP Habitat.

The Pension Reform permitted that, from October 2008, people who were not engaged in income producing activities could incorporate themselves as voluntary affiliates of the AFPs and in that way opt to finance a pension.

Number of Voluntary Affiliates Accounts



Voluntary Assets under management [MM clp]



■ Habitat ■ Industry

KEY INDICATORS

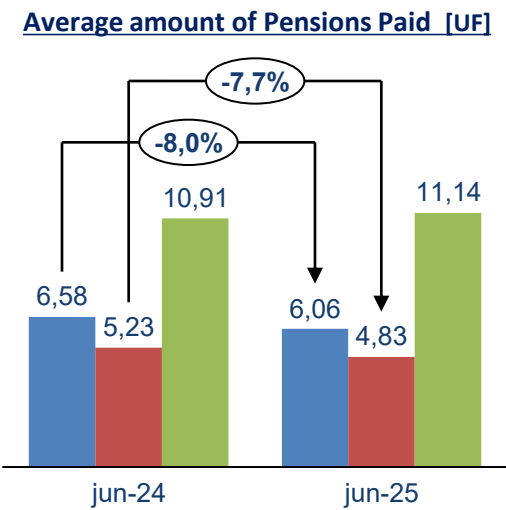
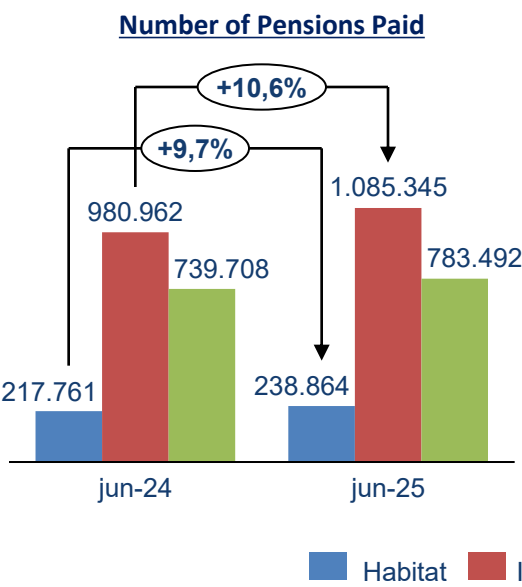
Pensions under the programmed Withdrawal Mode

In granting pensions, AFPs and life insurance companies compete, with the former offering pensions in the form of programmed withdrawals or temporary income with deferred life annuities and the latter offering life annuities.

AFP Habitat charges the second lowest fee for programmed withdrawals and temporary income at 0,95%.

According to the information obtained from the web page of the Superintendence of Pensions, in June 2025, the total of pensions paid by the AFPs in the form of programmed withdrawals and temporary income reached 1.085.345. During the same period AFP Habitat paid 238.864 pensions, and life insurance companies paid 783.492 life annuities.

The average amount of pensions paid by the AFP Industry in June 2025, achieved an average amount of UF 4,83. In Habitat's case the average amount paid was UF 6,06 whereas life insurance companies paid an average amount of UF 11,14.



COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Operating Revenues

Ordinary income generated during the current semester exceeded income obtained during the same period last year by MM\$ 6.091, equivalent to a nominal increase of 4,88% (an increase of 0,35% in real terms or per UF); of this, MM\$ 6.105 corresponds to higher commission income, primarily due to fees associated with mandatory savings; in addition, there was a decrease of MM\$ 14 in income from top-ups and collection costs.

Ordinary Incomes [\$MM clp]	Current Exercise Jun 2025	Last Exercise Jun 2024	VAR Jun 25/ jun 24	VAR % Jun 25/ Jun 24
Total Fees Revenues	130.765	124.660	6.105	4,9%
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%
Other Ordinary Revenues	78	93	-15	-15,7%
Revenues form collecting charges and costs	72	87	-15	-17,2%
Services Rendered	7	6	0	4,7%
Total Ordinary Incomes	130.844	124.753	6.091	4,9%

[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.

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Employee Expenses

Personnel expenses in the current semester compared to those incurred in the same period of the previous year increased by MM\$ 2.292, which represents an increase of 8,67%, mainly due to expenses in salaries and wages of sales personnel which increased by MM\$ 1.016, an increase of MM\$ 886 in salaries and wages of administrative personnel, an increase of MM\$ 354 in short-term benefits and increases of MM\$ 36 as a sum of post-employment benefits and other personnel expenses including severance expenses.

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%
Employee Expenses (less)	-28.736	-26.444	2.292	8,7%

Other Operating Expenses

Other operating expenses in the current period increased by MM\$ 894 compared to the same half of the previous year; this increase is primarily due to administrative expenses.

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%
Total Other Operating Expenses (less)	-18.684	-17.790	894	5,0%

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Depreciation and Amortization

These financial statements show an increase in expenses of MM\$ 211 compared to the same quarter of the previous year; depreciation expense increased by MM\$ 51; while amortization expense increased by MM\$ 160 due to the amortization of computer software.

Other Income and Expenses

Other income and expenses in the current period, compared to the same half of the previous year, decreased by MM\$ 166; this was explained by a decrease of MM\$ 1.038 in financial costs as a result of a decrease in interest rates. Investment gains also decreased, generating a net income of MM\$ 857 due to the lower profitability of the mutual funds in which the Company invests its cash surpluses. The remaining items combined decreased the current half-year result by MM\$ 15.

Gains/Losses on the Obligatory Reserve

In order to guarantee the minimum profitability of the pension funds, referred to in article 37 of DL 3.500, the AFPs must maintain an asset called Cash equivalent to one percent (1%) of each type of pension fund that manage.

The profitability of the Reserve in these first six months of the fiscal year presented as a whole a higher profit of MM\$ 20.231 in relation to the profitability obtained in the same period of the previous year, this due to a better return obtained by the investments of the Pension Funds Types B, C, D and E which meant a higher profitability of MM\$ 20.640, while the Type A Fund obtained a lower profitability of MM\$ 409 and which together meant a profit from the profitability of the reserve of MM\$ 33.998 (profit of MM\$ 13.767 as of June 2024).

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Tax Expenses

In these financial statements, the tax burden is MM\$ 4.987 higher than that presented in the same half of the previous year. This is related to the improved results obtained in the current period, as previously mentioned.

Net Profit

The Company's income in the current half-year increased by MM\$ 14.854 compared to that obtained in the first six-month period of the previous year, mainly driven by the improved performance of the Pension Funds under its management, positively impacting the savings of our members as well as the Profitability of the Reserve, exceeding by MM\$ 20.231 compared to that obtained in the first half of 2024; ordinary income increased nominally by MM\$ 6.091 (an increase of 0,35% in real terms) mainly due to commissions associated with mandatory contribution capitalization accounts, in addition, lower financial costs of MM\$ 1.038 were incurred as a result of the decrease in interest rates; increases in the result that decrease by MM\$ 3.163 due to the recognition of an impairment loss on Accounts receivable from life insurance companies associated with the Arbitration Trial that is in effect at the closing date of these financial statements (see Note No. 29), by MM\$ 2.292 due to increases in Personnel Expenses mostly associated with sales staff salaries, by MM\$ 857 of lower results in the Gain (loss) from investments due to lower returns generated by mutual funds in which the Company has invested surplus cash, increases of MM\$ 894 in Other operating expenses, mostly administrative expenses, MM\$ 268 of higher Depreciation and amortization, in addition to other concepts that together represent losses of MM\$ 44 and an increase of MM\$ 4.987 in Income tax expenses due to the better result obtained to date.

BALANCE

[M CLP = Thousands]

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%
Total Current Assets	73.242.830	69.593.953	5,2%
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%
Total Non Current Assets	569.883.307	503.145.697	13,3%
Total Assets	643.126.137	572.739.650	12,3%

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%
Total Current Liabilities	193.934.084	82.918.927	133,9%
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%
Total Non Current Liabilities	110.592.801	191.754.455	-42,3%
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%
Total Net Equity attributable to Shareholders	338.599.252	298.066.268	13,6%
Total Liabilities and Equity	643.126.137	572.739.650	12,3%

CONSOLIDATED INCOME STATEMENT

[M CLP = Thousands]

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%
Operational Result of the Business	77.898.498	75.262.638	3,5%
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%
Profit (Loss) before Tax	108.224.729	88.383.445	22,4%
Income Tax Expenses	-28.038.592	-23.051.269	21,6%
Net Profit (Loss)	80.186.137	65.332.176	22,7%