

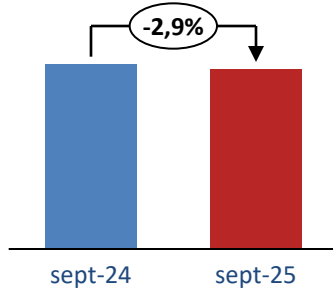


Company Presentation Q3-2025 Results

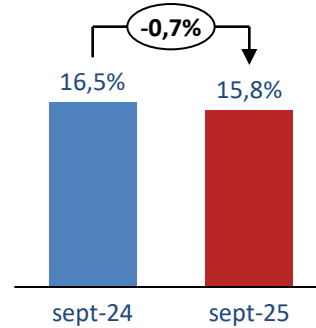
September 2025

Key Indicators

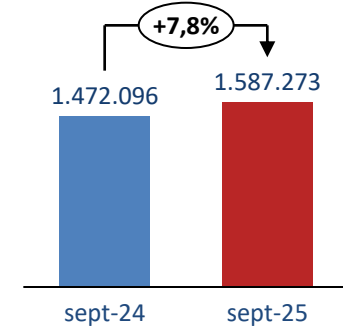
Habitat Contributors [Q]



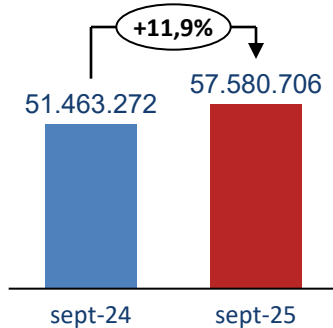
Habitat Contributors Market share [%]



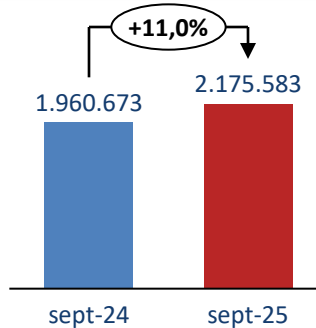
Average Base Salary [clp]



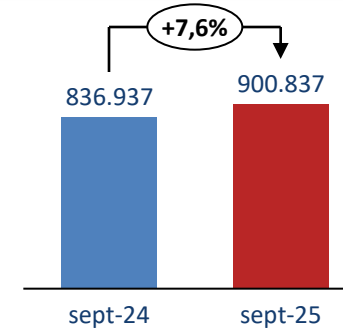
Total AUM [MM clp]



APV AUM [MM clp]



CAV AUM [MM clp]

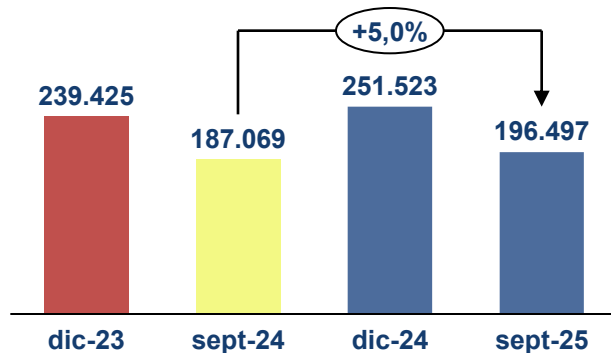


Income Statements

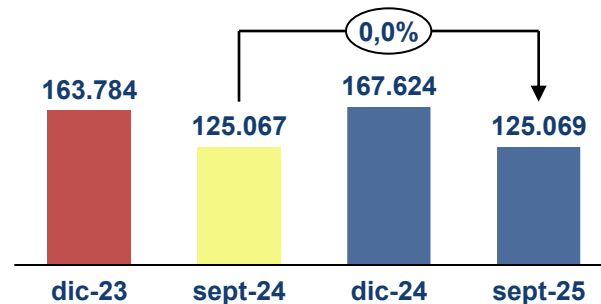
INCOME STATEMENT [M\$ clp]	Current Exercise Sep 2025	Last Exercise Sep 2024	Dif % Sep 25 / Sep 24
Ordinary Revenues	196.496.564	187.068.841	5,0%
Employee related Expenses (less)	-43.457.957	-40.419.649	7,5%
Other operating expenses (less)	-28.965.506	-26.632.747	8,8%
Depreciation and Amortization (less)	-8.255.466	-7.932.661	4,1%
Operational Result of the Business	115.817.635	112.083.784	3,3%
Profitability of the Obligatory Reserve	69.706.403	48.716.214	43,1%
Financial Costs (less)	-4.540.425	-5.814.808	-21,9%
Gains/Losses from Investments	1.202.480	2.184.811	-45,0%
Profit (Loss) Sharing in Associated Companies	3.162.556	3.084.937	2,5%
Disability and survivor's insurance premium (less)	-28.325	0	n.a.
Exchanges Differences	-41.841	-80.152	-47,8%
Results on Indexed Unit Adjustments	-39.812	-95.766	-58,4%
Impairment losses (reversals), net (less)	-3.180.122	0	n.a.
Other Non-Operating Revenues	23.694	45.521	-47,9%
Other Non-Operating Expenses (less)	-102.391	-89.151	14,9%
Profit (Loss) before Tax	181.979.852	160.035.390	13,7%
Income Tax Expenses	-47.730.628	-42.086.671	13,4%
Net Profit (Loss)	134.249.224	117.948.719	13,8%

Financial Indicators

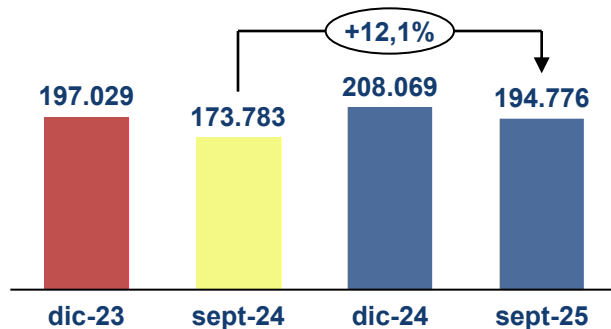
REVENUES [MM clp/ Year]



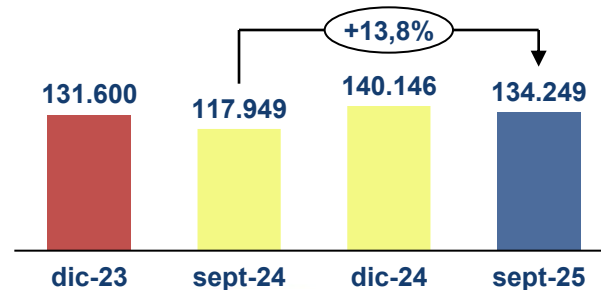
EBITDAR [MM clp/ Year]



EBITDA [MM clp/ Year]




NET PROFIT [MM clp/ Year]




AFP Habitat: Nominal Return on Investment Chile

3rd place for D and E Funds, and 4th place for A Fund and 5th place for B and C Funds in the last 36 months (October 2022 – September 2025).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	13,85%	13,20%	11,94%	10,40%	10,04%
Cuprum	13,85%	13,10%	11,60%	10,17%	9,83%
 HABITAT	13,98%	13,19%	11,71%	10,26%	9,86%
Modelo	14,21%	13,41%	12,01%	10,20%	9,61%
Planvital	14,01%	13,33%	11,87%	10,25%	9,74%
Provida	13,75%	13,07%	11,28%	10,00%	10,04%
Uno	14,24%	13,34%	11,87%	10,38%	9,69%

2nd place for E Fund, 3rd place for A and D Funds, and 4th place for B and C Funds in the last 12 months (October 2024 – September 2025).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	22,06%	18,18%	11,89%	5,32%	2,18%
Cuprum	21,56%	17,55%	11,71%	4,97%	2,35%
 HABITAT	21,65%	17,76%	11,71%	5,36%	2,39%
Modelo	20,83%	17,34%	11,48%	4,64%	1,85%
Planvital	21,76%	17,91%	12,15%	5,51%	2,51%
Provida	20,77%	16,67%	10,79%	4,37%	1,95%
Uno	21,61%	17,78%	11,96%	5,38%	2,34%

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 Sep 2025	Last Exercise Sep 2024	VAR Sep 25/ Sep 24	VAR % Sep 25/ Sep 24
Total Fees Revenues	196.471	186.977	9.494	5,1%
Fees form Mandatory Contributions[8]	181.824	173.238	8.586	5,0%
Fees for APV	468	442	26	5,9%
Fees for CAV	4.766	4.419	347	7,9%
Fees for Pensions [9]	9.252	8.686	566	6,5%
Fees for Voluntary Affiliates	59	24	35	142,8%
Other Fees [10]	102	168	-66	-39,5%
Other Ordinary Revenues	26	92	-66	-72,2%
Revenues form collecting charges and costs	16	82	-67	-81,0%
Services Rendered	10	9	0	4,6%
Total Ordinary Incomes	196.497	187.069	9.428	5,0%

[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 2025	Last Exercise Sep 2024	VAR Sep 25 / Sep 24	VAR % Sep 25 / Sep 24
Administrative Staff Wages and Salaries	-20.693	-19.847	846	4,3%
Sales Staff Wages and Salaries	-13.108	-11.734	1.374	11,7%
Short – term Employee Benefits	-5.375	-5.001	374	7,5%
Expenses related to obligations for post retirement benefits.	-115	-112	4	3,2%
Compensation for termination of the labor relationship.	-1.826	-1.561	265	17,0%
Other Employee Expenses	-2.341	-2.165	176	8,1%
Employee Expenses (less)	-43.458	-40.420	3.038	7,5%

Other Operating Expenses [\$MM clp]	Current Exercise Sep 2025	Last Exercise Sep 2024	VAR Sep 25 / Sep 24	VAR % Sep 25 / Sep 24
Commercialization Expenses	-2.205	-2.165	40	1,8%
Computer Expenses	-3.499	-3.639	-140	-3,8%
Administration Expenses	-20.759	-20.277	482	2,4%
Other Operating Expenses	-2.502	-551	1.951	353,9%
Total Other Operating Expenses (less)	-28.966	-26.633	2.333	8,8%

Balance

ASSETS [M\$ clp]	Current Exercise Sep 2025	Last Exercise Sep 2024	Dif % Sep 25 / Sep 24
Cash and Equivalents	58.168.254	55.625.137	4,6%
Financial assets at fair value through profit or loss	89.018.610	70.053.019	27,1%
Commercial Debtors and Accounts Receivables, Net	13.246.973	13.749.921	-3,7%
Accounts Receivable From Related Parties	2.631.456	2.673.501	-1,6%
Advanced Payments	535.882	0	n.a.
Total Current Assets	163.601.175	142.101.578	15,1%
Obligatory Reserve	568.442.631	507.397.945	12,0%
Investment in Associated Companies Accounted for by the Equity Method	7.160.469	6.880.160	4,1%
Intangible Assets, Net	21.183.674	16.136.586	31,3%
Properties, Plant and Equipment, Net	10.645.155	9.141.048	16,5%
Total Non Current Assets	607.431.929	539.555.739	12,6%
Total Assets	771.033.104	681.657.317	13,1%

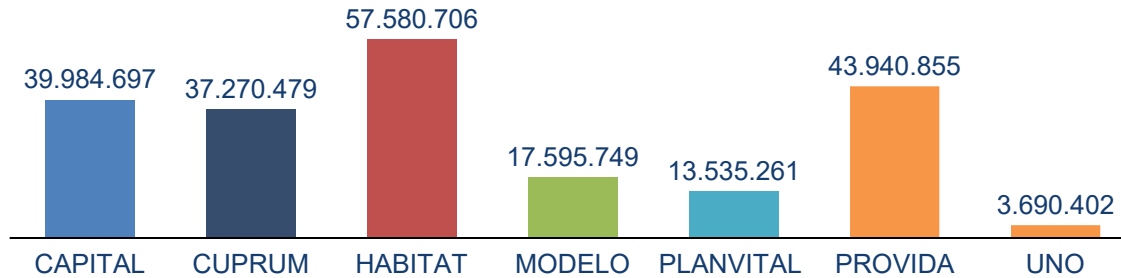
LIABILITIES AND EQUITY [M\$ clp]	Current Exercise Sep 2025	Last Exercise Sep 2024	Dif % Sep 25 / Sep 24
Interest Bearing Loans Payable	101.311.052	3.338.009	2935,1%
Accounts Payable	161.806.931	128.972.132	25,5%
Accounts Payable to Related Entities	702.027	2.229.067	-68,5%
Provisions	626.412	415.671	50,7%
Accounts payable for current taxes	0	1.665.042	n.a.
Accrued Liabilities	11.306.156	10.032.883	12,7%
Total Current Liabilities	275.752.578	146.652.804	88,0%
Interest-Bearing Loans Payable	4.789.075	99.787.061	-95,2%
Accounts payable to related entities	0	658.883	-100,0%
Deferred Taxes	113.231.898	98.940.747	14,4%
Post-employment benefits	846.066	722.724	17,1%
Total Non Current Liabilities	118.867.039	200.109.415	-40,6%
Paid-in Capital	872.102	872.102	n.a.
Other Capital Reserves	-495.196	-457.293	8,3%
Retained Earnings (retained gains and losses)	376.036.581	334.480.289	12,4%
Total Net Equity attributable to Shareholders	376.413.487	334.895.098	12,4%
Total Liabilities and Equity	771.033.104	681.657.317	13,1%

Industry Overview: AFP Habitat managed the biggest amount of total Assets, with a market share of 27,0%.

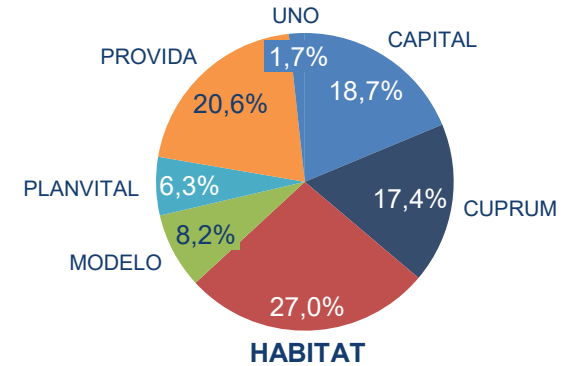


Total Assets Under Management (Sep-2025)

\$ CLP MM

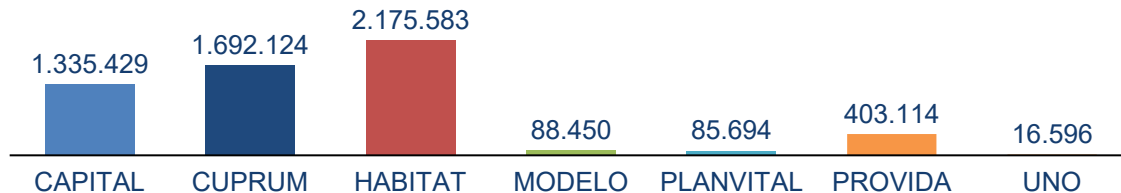


Market share

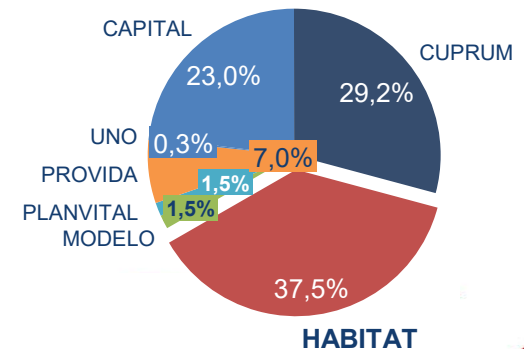


APV Assets Under Management (Sep-2025)

\$ CLP MM



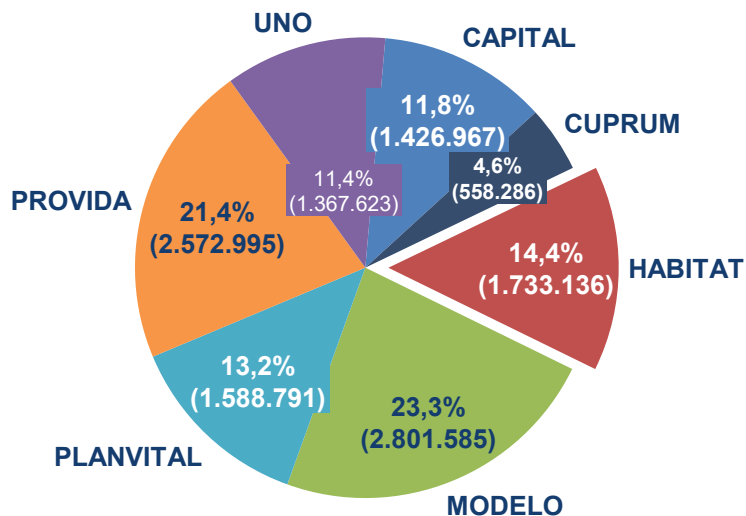
Market share



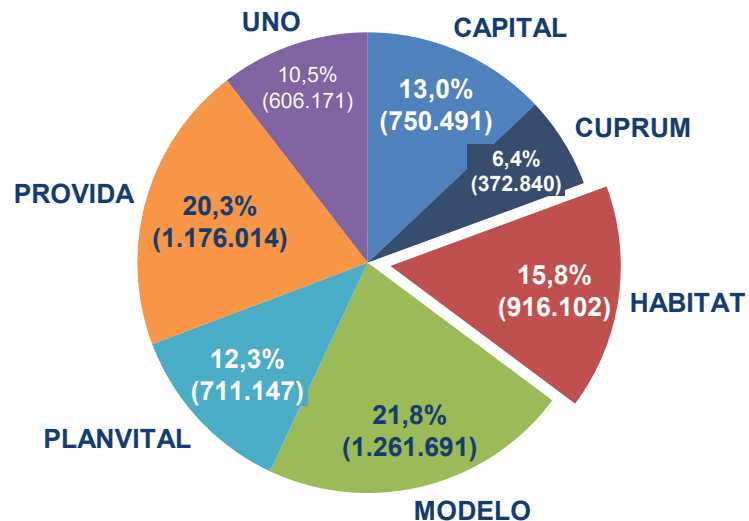
Industry Overview:

AFP Habitat it's the third AFP with bigger quantity of Contributors, with a market share of 15,8% at the end of September 2025.

Affiliates

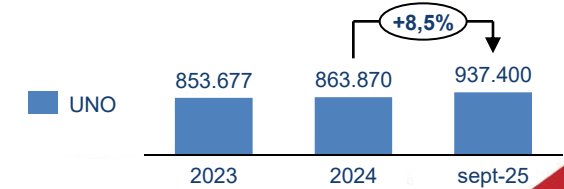
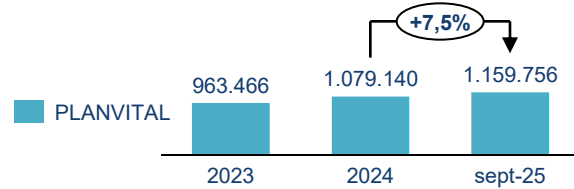
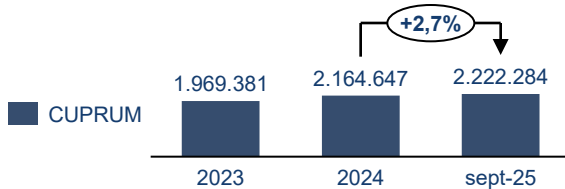
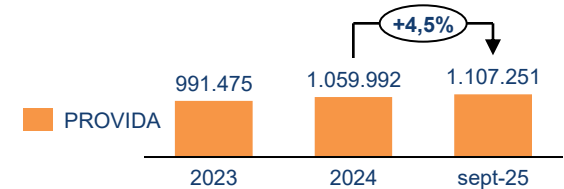
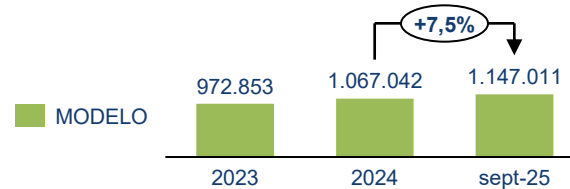
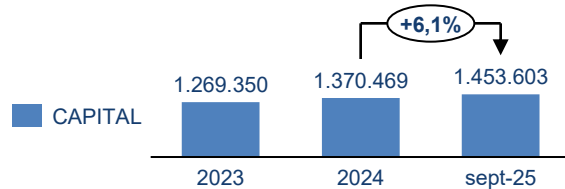
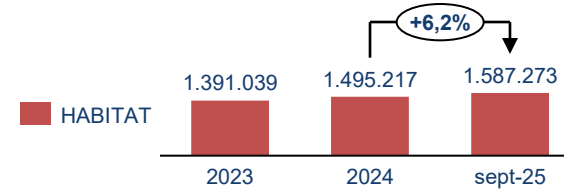
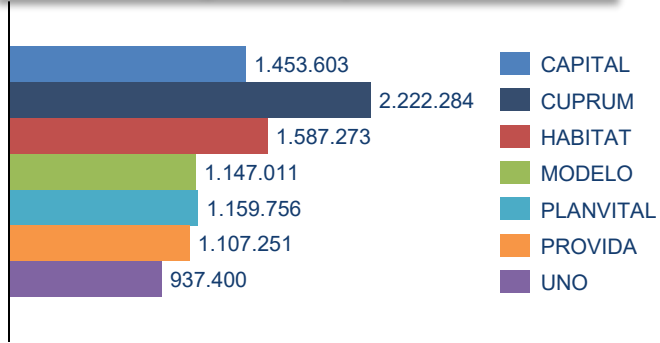


Contributors



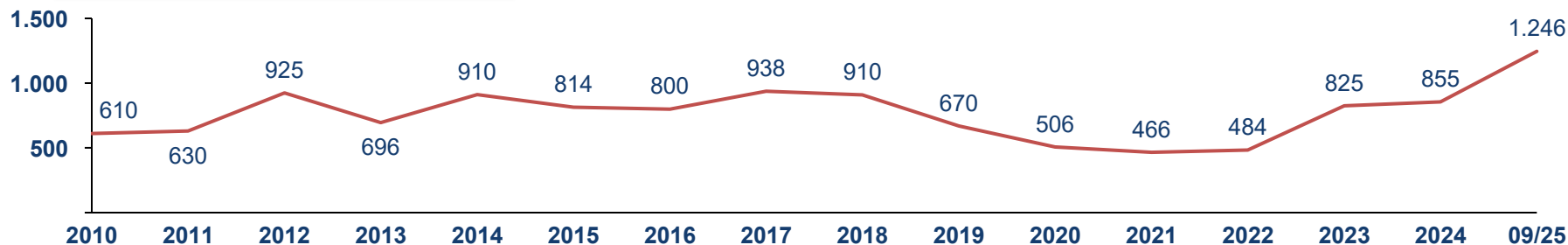
Industry Overview: AFP Habitat has increased in 6,2% the base salary since December 2024.

Average Salary Base [clp]



Stock Performance

Stock Price [\$ CLP]



Market Cap [\$ USD Billions]

