

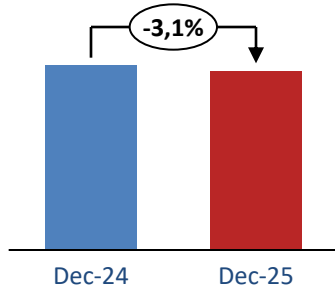


# Company Presentation Q4-2025 Results

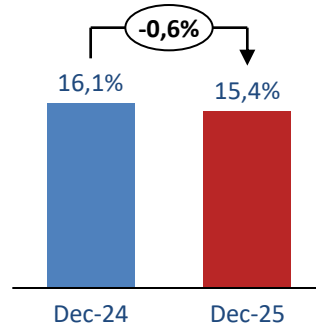
December 2025

# Key Indicators

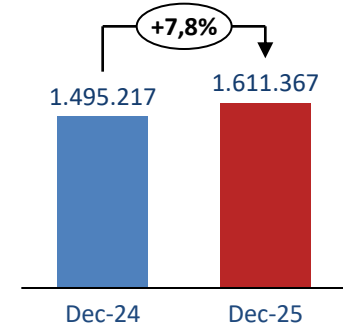
## Habitat Contributors [Q]



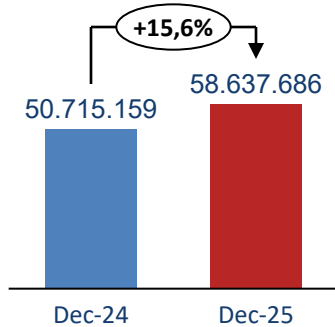
## Habitat Contributors Market share [%]



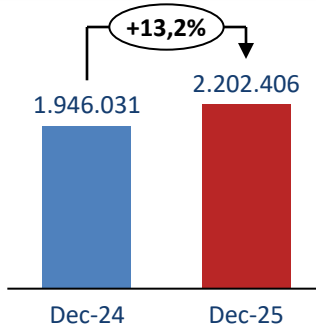
## Average Base Salary [clp]



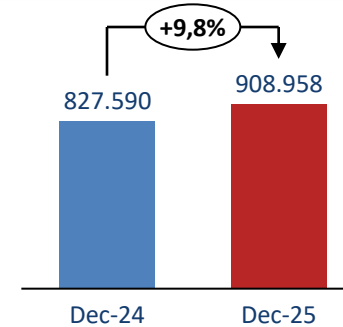
## Total AUM [MM clp]



## APV AUM [MM clp]



## CAV AUM [MM clp]

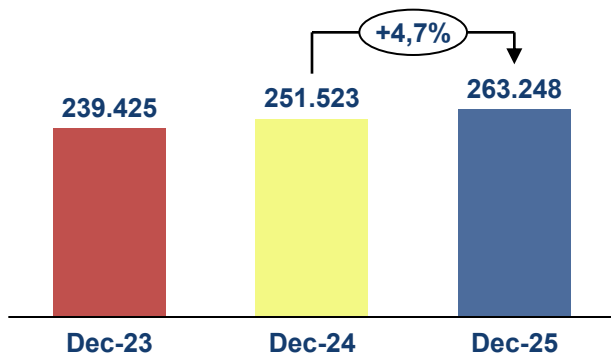


# Income Statements

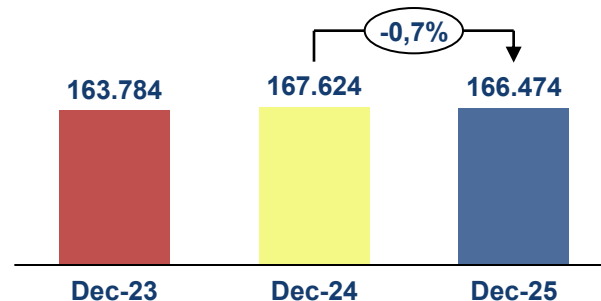
INCOME STATEMENT [M\$ clp]	Current Exercise Dec 2025	Last Exercise Dec 2024	Dif % Dec 25 / Dec 24
Ordinary Revenues	263.247.874	251.522.594	4,7%
Employee related Expenses (less)	-60.700.969	-54.950.590	10,5%
Other operating expenses (less)	-38.734.042	-35.778.837	8,3%
Depreciation and Amortization (less)	-11.565.490	-10.680.843	8,3%
<b>Operational Result of the Business</b>	<b>152.247.373</b>	<b>150.112.324</b>	<b>1,4%</b>
Profitability of the Obligatory Reserve	79.654.013	40.444.931	96,9%
Financial Costs (less)	-5.936.843	-7.344.667	-19,2%
Gains/Losses from Investments	1.666.938	2.763.166	-39,7%
Profit (Loss) Sharing in Associated Companies	4.431.852	4.132.865	7,2%
Disability and survivor's insurance premium (less)	-28.325	-3.863	633,2%
Exchanges Differences	-95.687	-86.230	11,0%
Results on Indexed Unit Adjustments	43.592	124.572	-65,0%
Impairment losses (reversals), net (less)	-3.199.795	0	n.a.
Other Non-Operating Revenues	31.410	56.942	-44,8%
Other Non-Operating Expenses (less)	-188.665	-153.796	22,7%
<b>Profit (Loss) before Tax</b>	<b>228.625.863</b>	<b>190.043.462</b>	<b>20,3%</b>
Income Tax Expenses	-59.675.226	-49.897.524	19,6%
<b>Net Profit (Loss)</b>	<b>168.950.637</b>	<b>140.145.938</b>	<b>20,6%</b>

# Financial Indicators

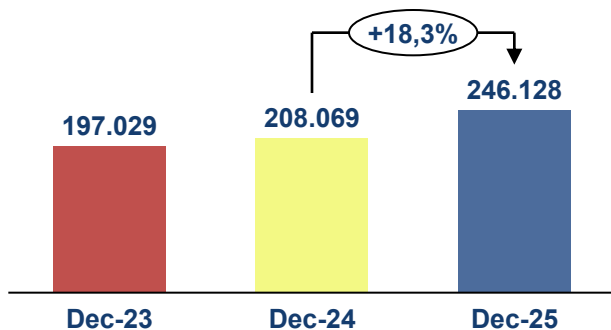
## REVENUES [MM clp/ Year]



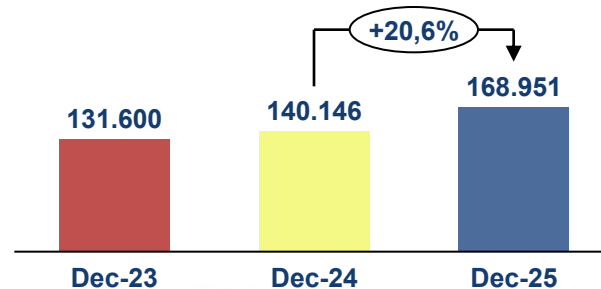
## EBITDAR [MM clp/ Year]



## EBITDA [MM clp/ Year]




## NET PROFIT [MM clp/ Year]




# AFP Habitat: Nominal Return on Investment Chile

1st place for A Fund, 2nd place for B Fund and 5th place for C, D and E Funds in the last 36 months (January 2023 – December 2025).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	14,96%	13,49%	10,80%	7,92%	6,69%
Cuprum	14,91%	13,37%	10,63%	7,94%	6,79%
 <b>HABITAT</b>	<b>15,17%</b>	<b>13,56%</b>	<b>10,72%</b>	<b>7,89%</b>	<b>6,52%</b>
Modelo	15,04%	13,53%	10,77%	7,79%	6,37%
Planvital	15,05%	13,57%	10,76%	7,93%	6,62%
Provida	14,62%	12,96%	9,95%	7,37%	6,31%
Uno	15,16%	13,52%	10,74%	7,97%	6,56%

2nd place for D Fund, 3rd place for C Fund, 4th place for B Fund and 5th place for A and E Funds in the last 12 months (January 2025 – December 2025).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	19,37%	17,73%	16,53%	14,52%	11,97%
Cuprum	18,78%	16,93%	15,97%	14,25%	12,06%
 <b>HABITAT</b>	<b>18,71%</b>	<b>17,04%</b>	<b>16,20%</b>	<b>14,57%</b>	<b>11,73%</b>
Modelo	18,03%	16,42%	15,37%	13,19%	10,85%
Planvital	19,29%	17,39%	16,49%	14,58%	11,92%
Provida	18,53%	16,58%	15,37%	13,84%	11,54%
Uno	18,97%	17,22%	16,19%	14,49%	11,81%

*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 2025	Last Exercise Dec 2024	VAR Dec 25/ Dec 24	VAR % Dec 25/ Dec 24
<b>Total Fees Revenues</b>	<b>263.227</b>	<b>250.996</b>	<b>12.231</b>	<b>4,9%</b>
Fees form Mandatory Contributions[8]	243.359	232.321	11.037	4,8%
Fees for APV	631	51	581	1146,0%
Fees for CAV	6.392	5.990	402	6,7%
Fees for Pensions [9]	12.649	11.735	914	7,8%
Fees for Voluntary Affiliates	67	0	67	100,0%
Other Fees [10]	129	899	-770	-85,6%
<b>Other Ordinary Revenues</b>	<b>20</b>	<b>527</b>	<b>-506</b>	<b>-96,1%</b>
Revenues form collecting charges and costs	7	514	-507	-98,6%
Services Rendered	13	13	1	4,4%
<b>Total Ordinary Incomes</b>	<b>263.248</b>	<b>251.523</b>	<b>11.725</b>	<b>4,7%</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 Dec 2025	Last Exercise Dec 2024	VAR Dec 25 / Dec 24	VAR % Dec 25 / Dec 24
Administrative Staff Wages and Salaries	-28.061	-26.794	1.267	4,7%
Sales Staff Wages and Salaries	-17.713	-15.918	1.795	11,3%
Short – term Employee Benefits	-8.192	-7.357	835	11,3%
Expenses related to obligations for post retirement benefits.	-173	-176	-3	-1,6%
Compensation for termination of the labor relationship.	-3.453	-1.763	1.690	95,8%
Other Employee Expenses	-3.109	-2.943	166	5,6%
<b>Employee Expenses (less)</b>	<b>-60.701</b>	<b>-54.951</b>	<b>5.750</b>	<b>10,5%</b>

Other Operating Expenses [\$MM clp]	Current Exercise Dec 2025	Last Exercise Dec 2024	VAR Dec 25 / Dec 24	VAR % Dec 25 / Dec 24
Commercialization Expenses	-3.137	-2.782	355	12,8%
Computer Expenses	-4.832	-5.150	-317	-6,2%
Administration Expenses	-27.346	-27.214	132	0,5%
Other Operating Expenses	-3.418	-633	2.785	439,8%
<b>Total Other Operating Expenses (less)</b>	<b>-38.734</b>	<b>-35.779</b>	<b>2.955</b>	<b>8,3%</b>

# Balance

ASSETS [M\$ clp]	Current Exercise Dec 2025	Last Exercise Dec 2024	Dif % Dec 25 / Dec 24
Cash and Equivalents	67.002.292	68.004.981	-1,5%
Financial assets at fair value through profit or loss	73.332.104	54.662.693	34,2%
Commercial Debtors and Accounts Receivables, Net	11.718.870	14.117.658	-17,0%
Accounts Receivable From Related Parties	1.711.265	1.586.136	7,9%
Advanced Payments	2.533.422	2.318.899	9,3%
Accounts receivable for current taxes	1.772.896	0	n.a.
<b>Total Current Assets</b>	<b>158.070.849</b>	<b>140.690.367</b>	<b>12,4%</b>
Obligatory Reserve	578.054.646	499.163.433	15,8%
Investment in Associated Companies Accounted for by the Equity Method	4.405.255	4.070.160	8,2%
Intangible Assets, Net	22.077.744	17.490.904	26,2%
Properties, Plant and Equipment, Net	9.102.949	7.757.056	17,4%
<b>Total Non Current Assets</b>	<b>613.640.594</b>	<b>528.481.553</b>	<b>16,1%</b>
<b>Total Assets</b>	<b>771.711.443</b>	<b>669.171.920</b>	<b>15,3%</b>

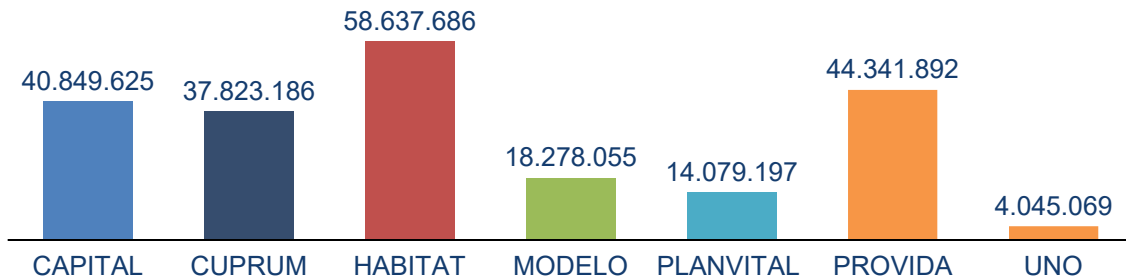
LIABILITIES AND EQUITY [M\$ clp]	Current Exercise Dec 2025	Last Exercise Dec 2024	Dif % Dec 25 / Dec 24
Interest Bearing Loans Payable	101.350.413	2.672.608	3692,2%
Accounts Payable	135.842.644	115.547.018	17,6%
Accounts Payable to Related Entities	174.597	2.264.854	-92,3%
Provisions	640.267	461.498	38,7%
Accounts payable for current taxes	0	1.729.258	n.a.
Accrued Liabilities	12.769.671	12.120.613	5,4%
<b>Total Current Liabilities</b>	<b>250.777.592</b>	<b>134.795.849</b>	<b>86,0%</b>
Interest-Bearing Loans Payable	3.757.096	99.496.788	-96,2%
Accounts payable to related entities	0	217.431	n.a.
Deferred Taxes	115.603.322	96.382.192	19,9%
Post-employment benefits	806.786	840.412	-4,0%
<b>Total Non Current Liabilities</b>	<b>120.167.204</b>	<b>196.936.823</b>	<b>-39,0%</b>
Paid-in Capital	872.102	872.102	n.a.
Other Capital Reserves	-433.025	-494.978	-12,5%
Retained Earnings (retained gains and losses)	400.327.570	337.062.124	18,8%
<b>Total Net Equity attributable to Shareholders</b>	<b>400.766.647</b>	<b>337.439.248</b>	<b>18,8%</b>
<b>Total Liabilities and Equity</b>	<b>771.711.443</b>	<b>669.171.920</b>	<b>15,3%</b>

# Industry Overview: AFP Habitat managed the biggest amount of total Assets, with a market share of 26,9%.

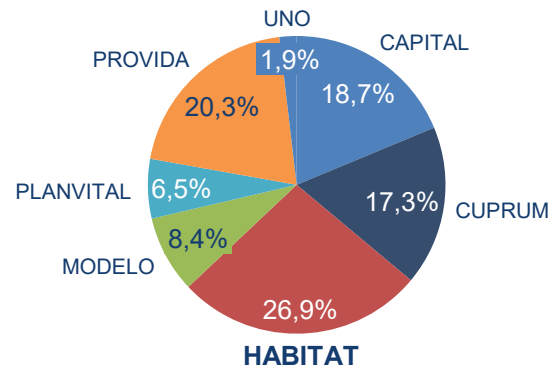


## Total Assets Under Management (Dec 2025)

\$ CLP MM

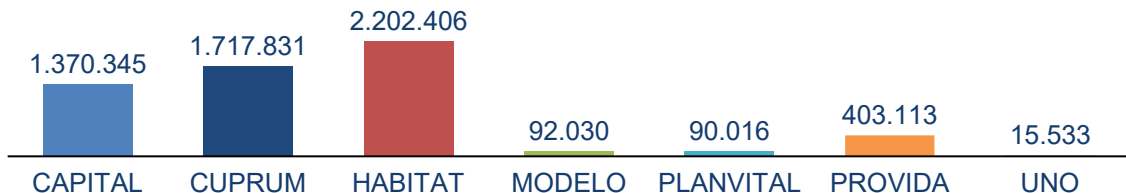


## Market share

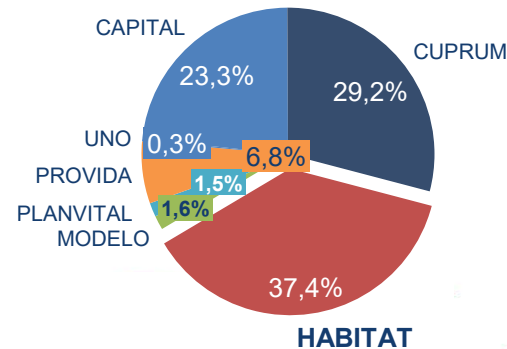


## APV Assets Under Management (Dec 2025)

\$ CLP MM



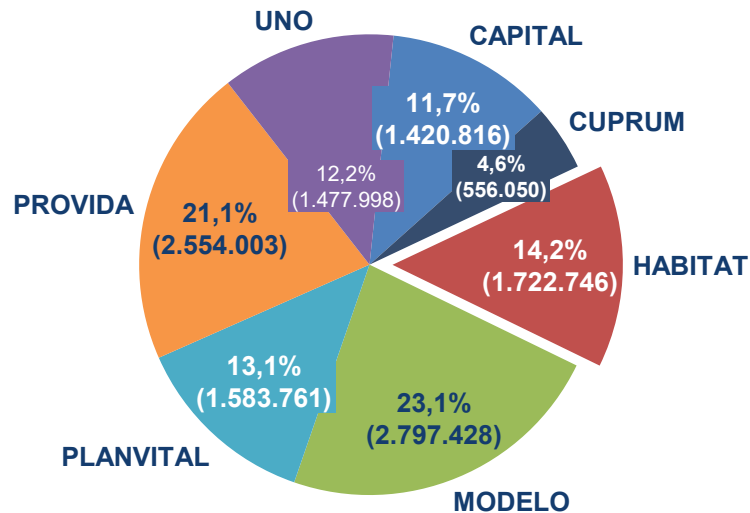
## Market share



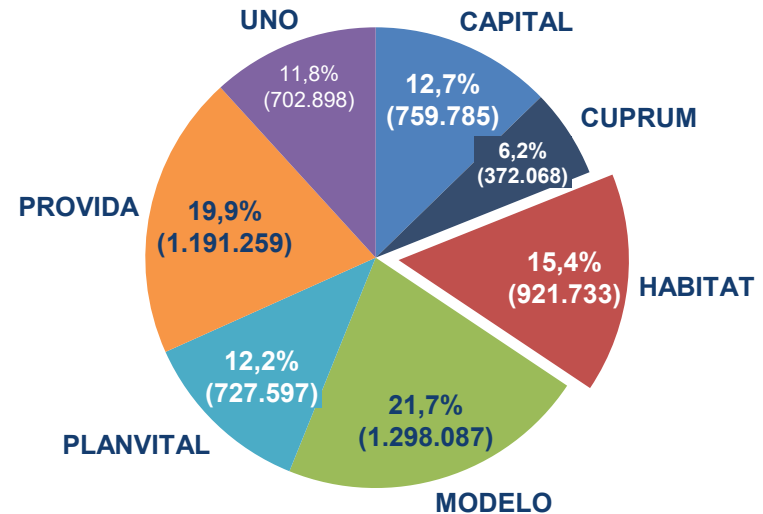
# Industry Overview:

AFP Habitat it's the third AFP with bigger quantity of Monthly Contributors, with a market share of 15,4% at the end of September 2025.

## Affiliates

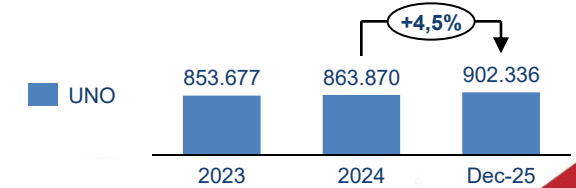
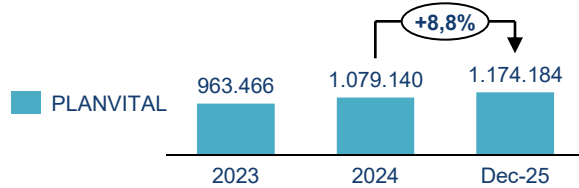
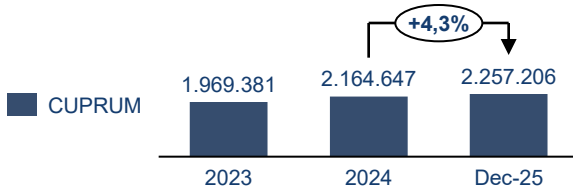
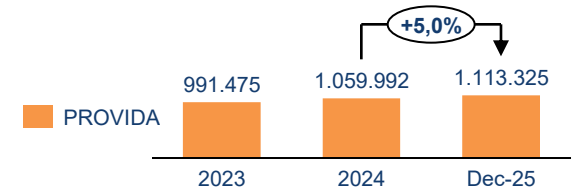
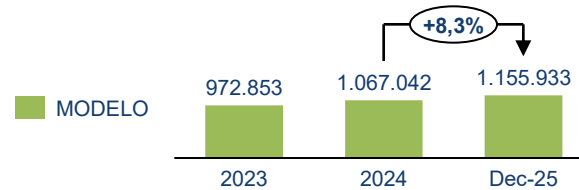
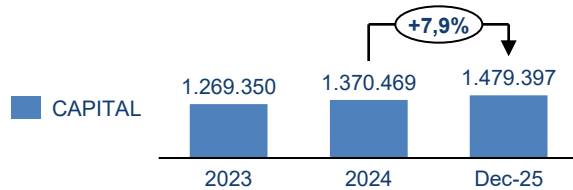
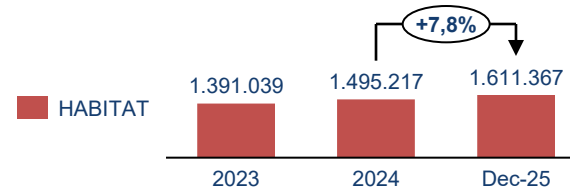
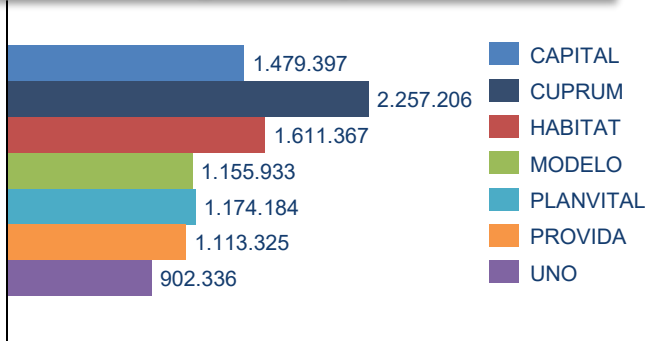


## Contributors



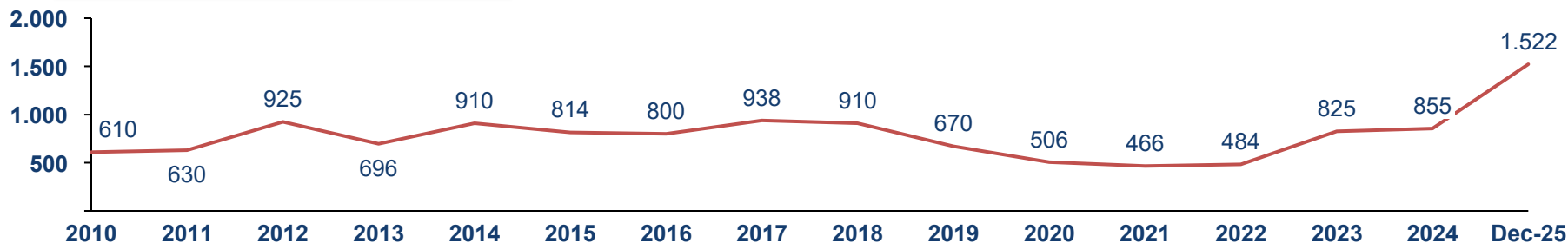
# Industry Overview: AFP Habitat has increased in 7,8% the base salary since December 2024.

## Average Salary Base [clp]



# Stock Performance

## Stock Price [\$ CLP]



## Market Cap [\$ USD Billions]

