

January - December 2025



Financial Results AFP Habitat S.A.

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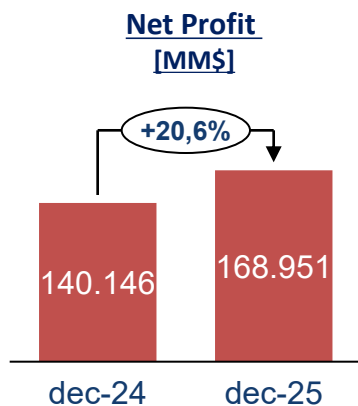
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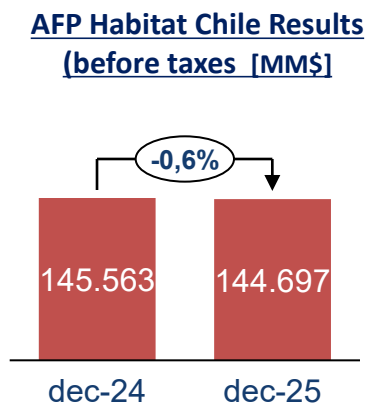
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KEY FINANCIAL RESULTS

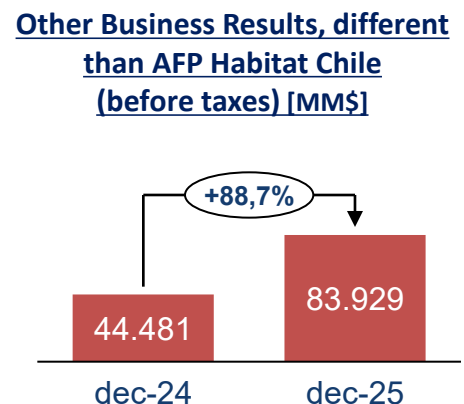
(CLP MM\$)	Dec-2025	Dec-2024	Var	Var %
Operating Revenues	263.248	251.523	11.725	4,7%
Operating Expenses	(111.029)	(101.414)	(9.615)	9,5%
Other Revenues and Expenses	(7.522)	(4.546)	(2.976)	65,5%
AFP Chile Business Result (before taxes)	144.697	145.563	(865)	-0,6%
Obligatory Reserve Profitability	79.654	40.445	39.209	96,9%
Profit Sharing in Associated Companies	4.432	4.133	299	7,2%
Other Revenues and Expenses, different than the operation	(157)	(97)	(60)	62,4%
Other Business Results (before taxes)	83.929	44.481	39.448	88,7%
Income Tax	(59.675)	(49.898)	(9.778)	19,6%
Gains / (Losses) AFP Habitat	168.951	140.146	28.805	20,6%
Minority Interest	-	-	-	
Gains / (Losses) AFP Habitat Controllers	168.951	140.146	28.805	20,6%
EBITDA [4]	246.128	208.069	38.059	18,3%
EBITDAR [5]	166.474	167.624	-1.150	-0,7%



AFP Habitat ended December with a **net profit** of MM\$ 168.951^[1], a figure 20,6% higher (MM\$ 28.805) compared to the same period of the last year.



The result before taxes related to the **AFP Business in Chile**^[2] were of MM\$ 144.697, being 0,6% lower, due to the incorporation of an impairment loss on accounts receivable from insurance companies for MM\$ 3.200.



The result before taxes of the **other business, different than AFP Chile**^[3] were of MM\$ 83.929, MM\$ 39.448 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 58,6 trillion pesos in assets.
- AFP Habitat celebrated its 44th anniversary, remaining committed to its mission of improving the quality of life of its clients by providing an 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.
- **N° 63 in Great Place to Work LATAM 2025** in the category of best companies to work for in Latin America with more than 500 employees.
- **No. 68 Merco Companies Ranking**: In the 16th edition of the Corporate Reputation Business Monitor, we obtained the #68 spot out of 200 recognized companies, where AFP Habitat maintains its leadership in the industry.


SOCIAL DEVELOPMENT

- **Habitat and Fundación Las Rosas**: Health outreach programs were conducted in partnership with Fundación Las Rosas in areas affected by the fires. In addition to providing healthcare to senior citizens, personal hygiene kits were distributed.
- The Pitch Day for the **6th Piensa en Grandes Fund** for entrepreneurs took place in December, and the winners have been announced. Sansa Feet and Senior Boards were crowned in the implementation category, while Espacio Mayor and Alara took the prize in the scale category.
- The organization maintained its second-place ranking in the **SelloMayor** awards and was awarded **Gold status**. For the second consecutive year, it achieved second place in the SelloMayor ranking, a certification that recognizes organizations that incorporate people over 55 years of age into their workforce and are committed to their professional development.


PENSION FUND'S RETURNS

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

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%
 HABITAT	15,17%	13,56%	10,72%	7,89%	6,52%
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%
 HABITAT	18,71%	17,04%	16,20%	14,57%	11,73%
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.

ECONOMIC OVERVIEW

- The fourth quarter of 2025 was marked by a more cautious environment in international markets, especially regarding valuations in the technology sector linked to artificial intelligence, which led to corrections in November. The continued shutdown in the United States and the temporary lack of economic data introduced additional market noise. However, December showed a significant rebound in global equities, allowing most markets to close the year with positive returns. The main US indices ended 2025 with returns close to 16%, completing three consecutive years of double-digit gains for the S&P 500. Globally, the quarterly return of the ACWI (Average Capital World Index) was 2.6%, with European, Japanese, Latin American, and emerging Asian markets benefiting from the dollar's weakness, which persisted throughout the year following the Federal Reserve's interest rate cuts. These markets had returns of over 3% during the quarter, with Latam standing out with a return of over 6%, being one of the best performing markets of the year.
- In the United States, the Federal Reserve implemented another 25-basis-point rate cut in December, bringing the rate to the 3.50%–3.75% range, while indicating a more limited pace of reductions toward 2026. Annual inflation stood at 2.7% in December, and the unemployment rate at 4.4%, reflecting inflation still above the target and a resilient labor market. This process of cumulative rate cuts throughout the year contributed to the depreciation of the dollar globally, favoring the relative performance of markets outside the United States. Internationally, divergent stances among central banks also began to emerge, suggesting a more advanced stage of the monetary cycle.
- In commodities, copper stood out with a strong rally, rising 21.8% in dollar terms during the quarter and reaching historically high levels, accompanied by gains of 12.8% in gold and 52.3% in silver. This performance had a direct impact on the local market. The Chilean peso appreciated significantly, accumulating an appreciation of around 7% in the quarter, consistent with the strengthening of copper and a weaker global dollar. In contrast, WTI crude oil fell 7.0%, reflecting a more relaxed energy market toward the end of the year.

ECONOMIC OVERVIEW

- In Chile, the economy showed a somewhat more favorable performance toward the end of the year. The IMACEC (Monthly Index of Economic Activity) for December grew 1.7% year-on-year, allowing the country to close 2025 with an annualized expansion of 2.3%. Inflation accumulated 3.5% for the year, consolidating its convergence toward the target. Unemployment in the October-December quarter stood at 8.0%, decreasing 0.1 percentage points over twelve months. In this context, the Central Bank maintained the Monetary Policy Rate at 4.5%, with the market anticipating a further cut during 2026 to the new neutral rate estimated at 4.25%.
- In this scenario, the real return of pension funds during the fourth quarter was positive across all multi-funds, with the most conservative profiles showing the best relative performance. Fund A yielded 0.64%, Fund B 0.74%, Fund C 1.28%, Fund D 1.81%, and Fund E 1.07%. The appreciation of the Chilean peso partially moderated the local currency returns of international assets, while the strong performance of local fixed income and the decline in interest rates contributed significantly to the returns of the lower-risk funds.
- The real annual return of the funds in 2025 was over 10% for all multi-funds except Fund E, which closed the year at 8%. Funds A, B, C, and D registered real returns of 14.8%, 13.2%, 12.4%, and 10.8%, respectively.

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.

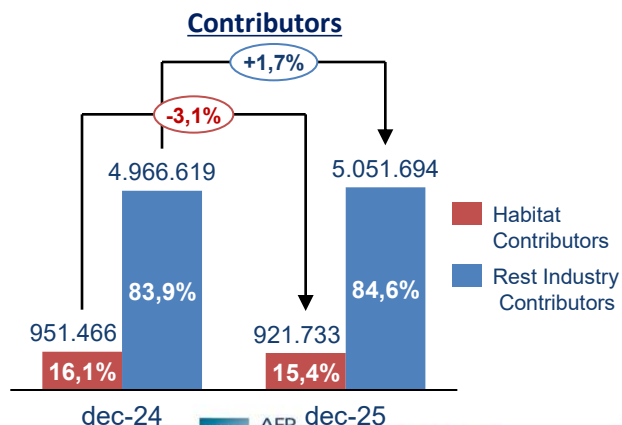
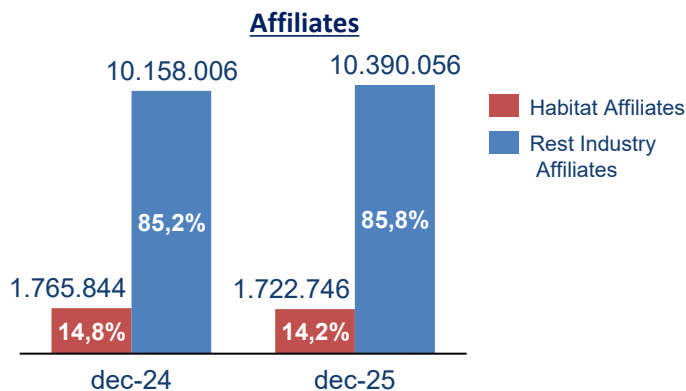
Mandatory Pension Savings

The mandatory pension savings for individual contributors represent monthly contribution payments equivalent to 10% of a person's taxable income. The monthly cap for December 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.

Mandatory Contributions Deposits December 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

As of December 2025, the AFP industry had a total of 12.112.802 members affiliated and 5.973.427 monthly contributors^[6]. To this date AFP Habitat has a market share of 14,2% and 15,4% respectively, which positioned it as the third largest AFP on affiliates market and in terms of contributors.



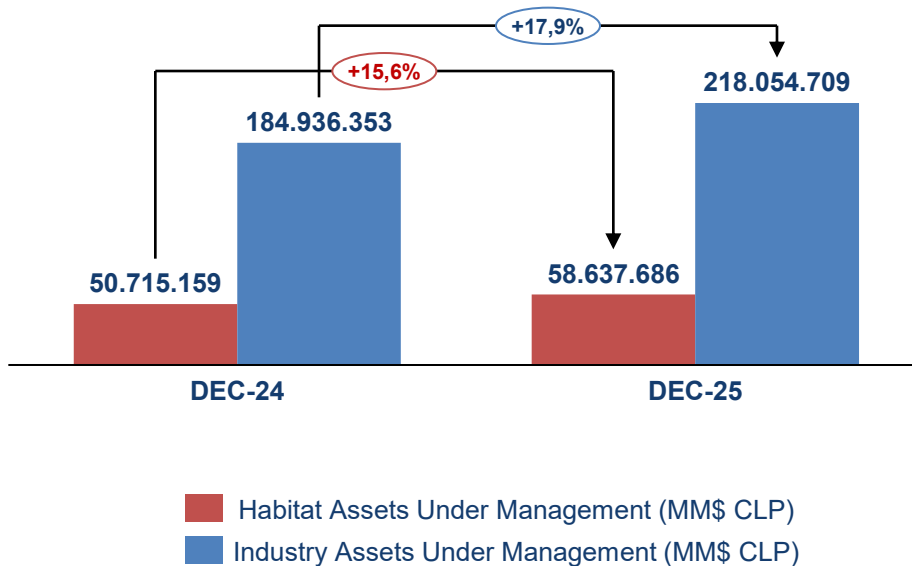
^[6] Monthly contributors: Corresponds to the number of active members and voluntary members who contributed in December, for remunerations accrued in November.

KEY INDICATORS

Mandatory Pension Savings

Assets under Management by the Pension Funds

[MM CLP]



The total assets under management by Habitat reached \$ 58,6 CLP Trillions as of December 2025, an increase of 15,6% compared to the balance of December 2024.

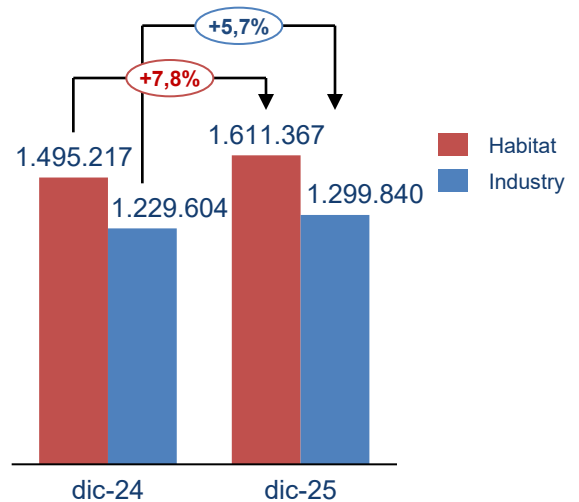
The total managed assets of the industry as of December 2025 amounts to \$ 218,1 CLP Trillions, having an increase compared to what was managed in December 2024 of \$ 33,1 CLP Trillions. Of the total managed balance, AFP Habitat has a market share of 26,9%, being industry leaders in total managed assets.

KEY INDICATORS

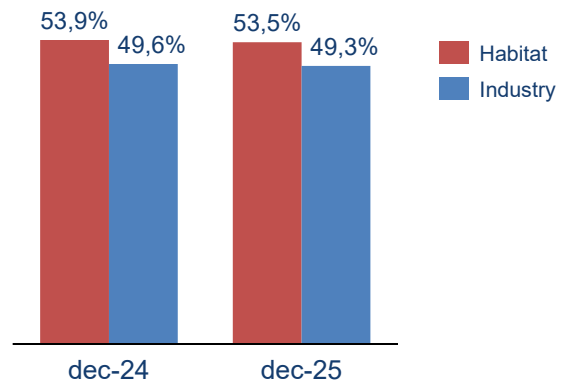
Mandatory Pension Savings Cont.

The monthly average taxable base salary of AFP Habitat [7] contributors for December 2025, reached the amount of CLP\$ 1.611.367 presenting an increase of 7,8% compared the same period of the last year. Besides, the average increase in the industry was 5,7%, increasing from CLP\$ 1.229.604 in December 2024 to CLP\$ 1.299.840 in December 2025.

Monthly average taxable salary [CLP]



Contributors / Affiliates Ratio



The contributor/affiliate ratio of AFP Habitat as of December 2025 was 53,5%, higher than the industry's ratio of 49,3%.

[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.

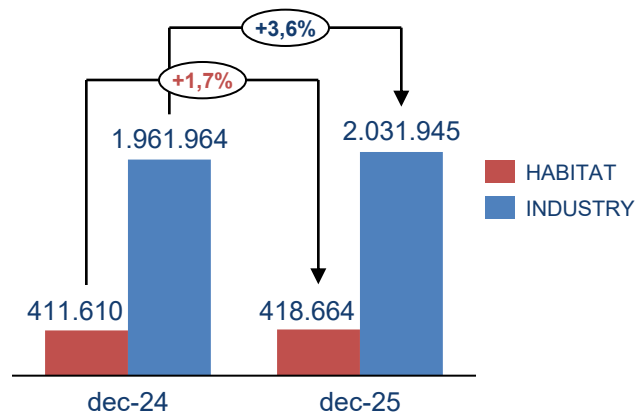
Voluntary retirement savings have increased significantly since 2002, the year in which a regulatory change enabled industries other than the AFPs to manage this type of savings while introducing additional tax incentives. This reform resulted in the entry into the market of other entities including 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.

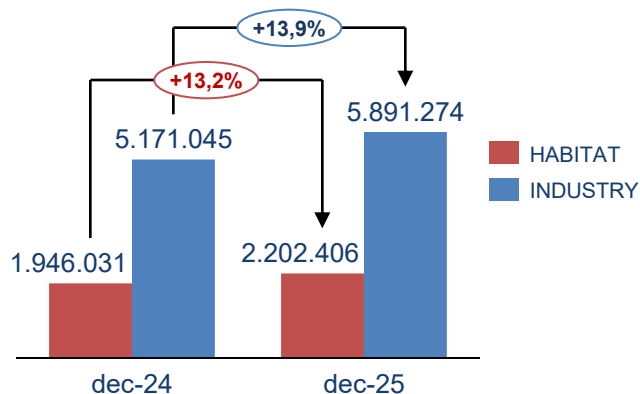
The AFPs are authorized to collect an annual fee on APVs' managed balances, which currently range between 0,16% and 0,60% for affiliates and 0,50% up to 0,70% for not affiliates. In AFP Habitat this fee is equivalent to 0,55% for both.

Respect to APV accounts managed by the 7 AFPs, as of December 2025 Habitat has the 20,6% of the managed accounts and a 37,4% of the balance managed (MM CLP\$ 2.202.406). 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)

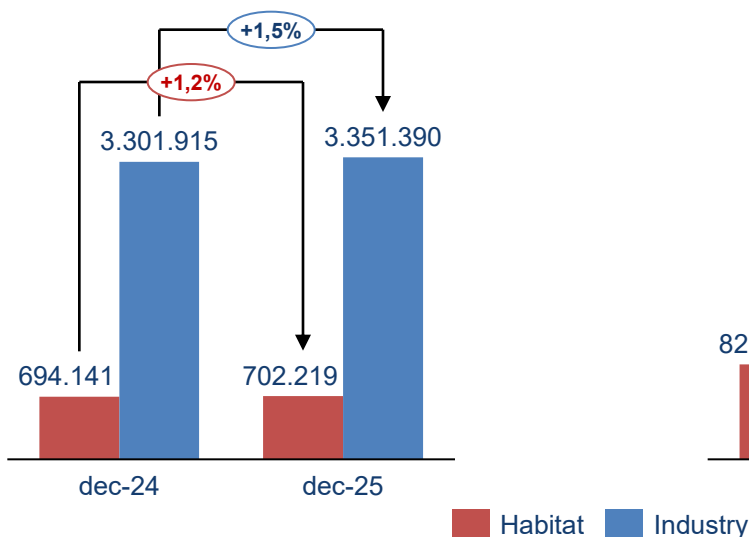
While CAV can increase future pensions, this product provides a short and medium-term savings vehicle, which is also freely available, and is not considered a retirement fund contribution. This product is exclusively offered by AFPs, however, it does compete with other savings products such as bank savings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

As of December 2025, Habitat managed a total of 702.219 accounts, corresponding to CLP\$MM 908.958 on assets under management, which represents a market share of 34,5%.

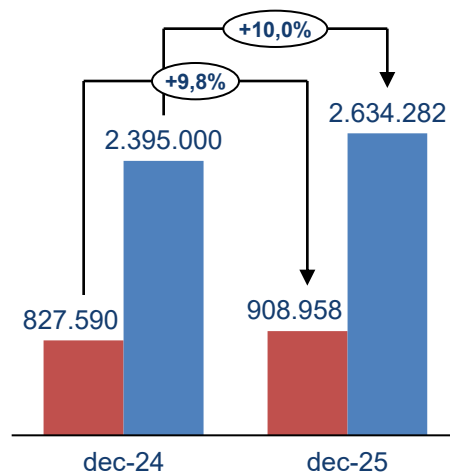
As of December 2025, the total CAV accounts managed increased by 1,2% at AFP Habitat and 1,5% at the industry level. Regarding the managed balances at AFP Habitat, as of December 2025 they rose compared to the same period last year by 9,8% reaching CLP \$MM 908.958, and at the industry level, managed balances reached CLP\$MM 2.634.282 equivalent to a variation of 10,0% compared to December 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]



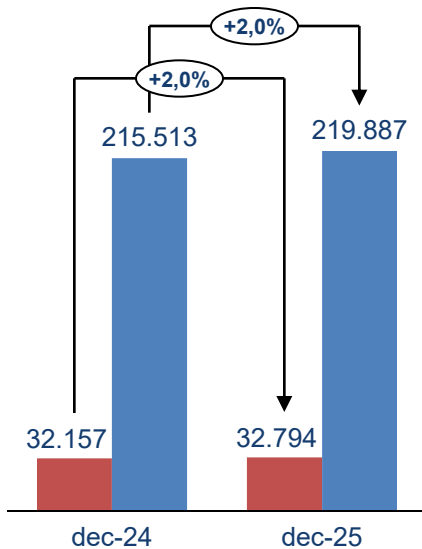
KEY INDICATORS

Voluntary Affiliates

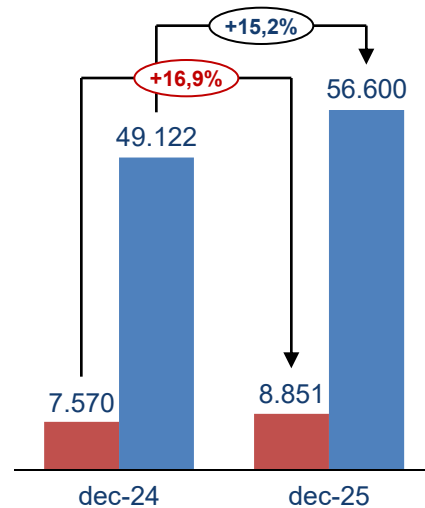
As of December 2025, the AFP system has a total of 219.887 voluntary affiliates, of which the 14,9% are affiliated to AFP Habitat.

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

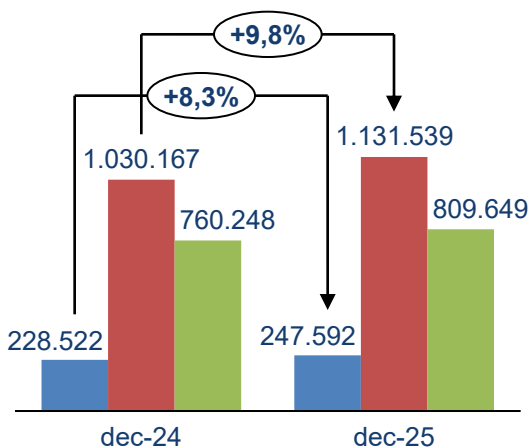
In granting pensions, AFPs and life insurance companies compete, with the former offering pensions in the form of programmed withdrawals or temporary income with deferred life annuities and the latter offering life annuities.

According to the information obtained from the web page of the Superintendence of Pensions, in December 2025, the total of pensions paid by the AFPs in the form of programmed withdrawals and temporary income reached 1.131.539. During the same period AFP Habitat paid 247.592 pensions, and life insurance companies paid 809.649 life annuities.

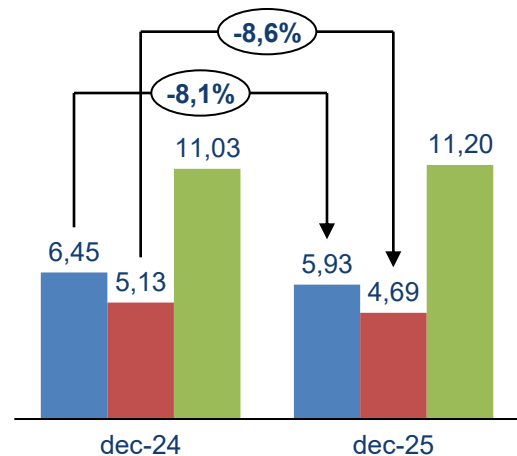
AFP Habitat charges the second lowest fee for programmed withdrawals and temporary income at 0,95%.

The average amount of pensions paid by the AFP Industry in December 2025, achieved an average amount of UF 4,69. In Habitat's case the average amount paid was UF 5,93 whereas life insurance companies paid an average amount of UF 11,20.

Number of Pensions Paid



Average amount of Pensions Paid [UF]



■ Habitat ■ Industry ■ Insurance companies

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Operating Revenues

Ordinary income generated in the current fiscal year exceeded that obtained in the previous year by MM\$ 11.725, which is equivalent to a nominal growth of 4.7% (an increase of 1.21% in real terms or by UF); of this, MM\$ 12.231 corresponds to higher income from commissions, mainly from commissions associated with mandatory savings which increased by MM\$ 11.037; in addition, there was a decrease of MM\$ 507 in income from surcharges and collection costs.

Ordinary Incomes [\$MM clp]	Current Exercise Dec 2025	Last Exercise Dec 2024	VAR Dec 25/ Dec 24	VAR % Dec 25/ Dec 24
Total Fees Revenues	263.227	250.996	12.231	4,9%
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%
Other Ordinary Revenues	20	527	-506	-96,1%
Revenues form collecting charges and costs	7	514	-507	-98,6%
Services Rendered	13	13	1	4,4%
Total Ordinary Incomes	263.248	251.523	11.725	4,7%

[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 compared to those incurred in the previous year increased by MM\$ 5.750, representing an increase of 10.5%, mainly in expenses for salaries and wages of sales and administrative personnel which together increased by MM\$ 3.062, an increase of MM\$ 835 in short-term benefits, increases of MM\$ 1.690 in severance expenses and an increase of MM\$ 163 as a sum of post-employment benefits and other personnel expenses.

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%
Employee Expenses (less)	-60.701	-54.951	5.750	10,5%

Other Operating Expenses

Other operating expenses in the current year and compared to those incurred in 2024 increased by MM\$ 2.955; this increase is mainly due to marketing and administration expenses.

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%
Total Other Operating Expenses (less)	-38.734	-35.779	2.955	8,3%

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Depreciation and Amortization

In the present financial statements and in comparison to the expenses incurred in the previous year, there is an increase in expenses of MM\$ 885; depreciation expenses increased by MM\$ 245; while amortization expenses increased by MM\$ 640 due to the amortization of computer programs.

Other Income and Expenses

Other income and expenses in the current fiscal year, compared to those recognized in December of the previous year, showed a lower loss of MM\$ 463; explained by a decrease of MM\$ 1.408 in Financial Costs as a result of a decrease in interest rates, as well as a decrease in gains from investments, which generated a lower profit of MM\$ 1.096 due to the lower profitability of the remunerated account and the Mutual Funds in which the Company has kept its cash surpluses invested, there was also an increase of MM\$ 299 in the Participation in profit (loss) of associates; the remaining items as a whole decreased the result by MM\$ 148.

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 the current fiscal year showed an overall higher profit of MM\$ 39.209 in relation to the profitability obtained in the same period of the previous year, due to a better return on investments of Pension Funds Types A, B, C, D and E, which together meant a profit from the profitability of the reserve of MM\$ 79.654 (profit of MM\$ 40.445 as of December 2024).

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Tax Expenses

In the present financial statements, the tax burden is higher by MM\$ 9.778 compared to that presented in December of the previous year, this is related to the better results obtained in the current period as previously reported.

Net Profit

The result obtained by the Company in the current year increased by MM\$ 28.805 compared to that obtained the previous year, driven mainly by the better performance of the Pension Funds under its management, positively impacting the savings of our members as well as the Return on Reserves, which exceeded by MM\$ 39.209 that obtained in December of the previous year; ordinary income increased nominally by MM\$ 11.725 a 4.66% (increase of 1.21% in real terms or in UF) mainly due to an increase of MM\$ 11.037 in the commissions associated with the capitalization accounts of mandatory contributions, in addition there were lower Financial Costs of MM\$ 1.408 as a result of the decrease in interest rates and an increase of MM\$ 299 due to the Participation in affiliates; Increases in the result that decrease by MM\$ 5.750 due to increases in Personnel Expenses, due to increases in the salaries of administrative and sales personnel that together meant a higher expense of MM\$ 3.062, an increase of MM\$ 1.690 in indemnities and increases of MM\$ 835 in short-term benefits; Expenses of MM\$ 3.200 for the recognition of an impairment in Accounts Receivable from life insurance companies associated with the Arbitration Proceeding that is in force at the closing date of these financial statements (see Note No. 29), increases of MM\$ 2.955 in Other operating expenses, mainly in marketing and administration expenses, MM\$ 1.096 of lower result in the Gains from investments due to lower returns generated by the remunerated account and the mutual funds in which the Company has kept invested its cash surpluses, an increase of MM\$ 885 in depreciation and amortization expenses, in addition to other items that together represent losses of MM\$ 172 and an increase of MM\$ 9.778 in Income tax expenses due to the better result obtained at the close of the current fiscal year.

BALANCE

[M CLP = Thousands]

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.
Total Current Assets	158.070.849	140.690.367	12,4%
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%
Total Non Current Assets	613.640.594	528.481.553	16,1%
Total Assets	771.711.443	669.171.920	15,3%

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%
Total Current Liabilities	250.777.592	134.795.849	86,0%
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%
Total Non Current Liabilities	120.167.204	196.936.823	-39,0%
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%
Total Net Equity attributable to Shareholders	400.766.647	337.439.248	18,8%
Total Liabilities and Equity	771.711.443	669.171.920	15,3%

CONSOLIDATED INCOME STATEMENT

[M CLP = Thousands]

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%
Operational Result of the Business	152.247.373	150.112.324	1,4%
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%
Profit (Loss) before Tax	228.625.863	190.043.462	20,3%
Income Tax Expenses	-59.675.226	-49.897.524	19,6%
Net Profit (Loss)	168.950.637	140.145.938	20,6%