

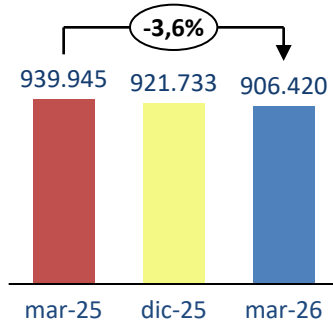


# **Company Presentation Q1-2026 Results**

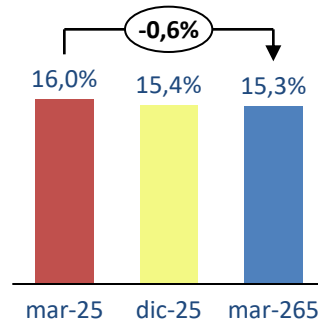
**March 2026**

# Key Indicators

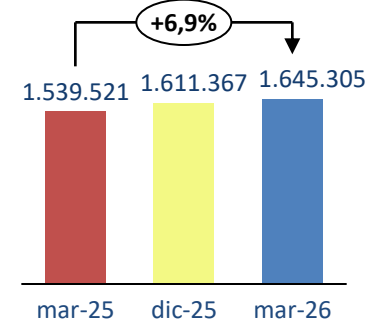
## Habitat Contributors [Q]



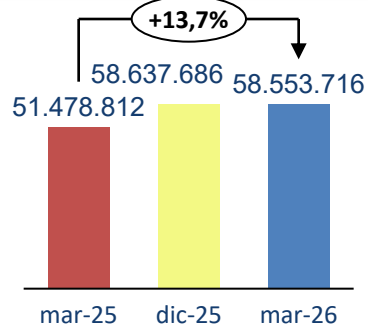
## Habitat Contributors Market share [%]



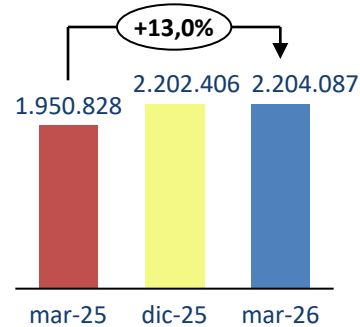
## Average Base Salary [clp]



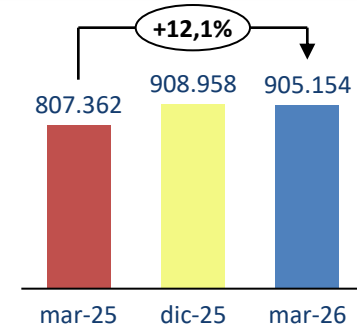
## Total AUM [MM clp]



## APV AUM [MM clp]



## CAV AUM [MM clp]

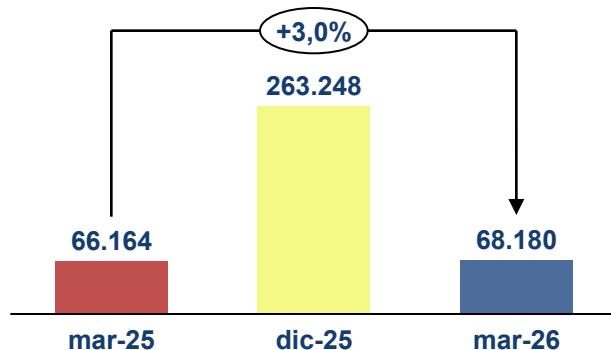


# Income Statements

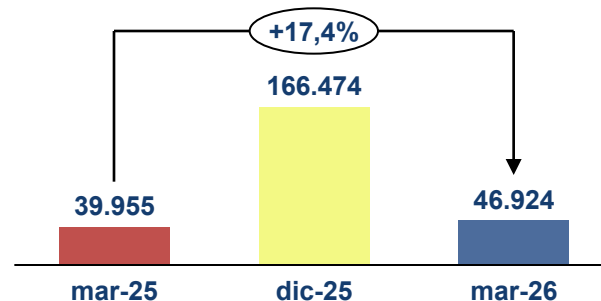
INCOME STATEMENT [M\$ clp]	Current Exercise Mar 2026	Last Exercise Mar 2025	Dif % Mar 26 / Mar 25
Ordinary Revenues	68.180.228	66.164.103	3,0%
Employee related Expenses (less)	-12.695.776	-14.256.614	-10,9%
Other operating expenses (less)	-10.146.205	-10.185.321	-0,4%
Depreciation and Amortization (less)	-3.249.632	-2.789.778	16,5%
<b>Operational Result of the Business</b>	<b>42.088.615</b>	<b>38.932.390</b>	<b>8,1%</b>
Profitability of the Obligatory Reserve	1.433.946	9.057.481	-84,2%
Financial Costs (less)	-1.388.905	-1.496.287	-7,2%
Gains/Losses from Investments	463.198	456.778	1,4%
Profit (Loss) Sharing in Associated Companies	1.195.493	1.005.825	18,9%
Exchanges Differences	-19.817	61.922	-132,0%
Results on Indexed Unit Adjustments	-36.085	-151.546	-76,2%
Impairment losses (reversals), net (less)	-2.288	-3.134.183	-99,9%
Other Non-Operating Revenues	9.795	4.001	144,8%
Other Non-Operating Expenses (less)	-24.977	-9.595	160,3%
<b>Profit (Loss) before Tax</b>	<b>43.718.975</b>	<b>44.726.786</b>	<b>-2,3%</b>
Income Tax Expenses	-11.707.527	-11.368.327	3,0%
<b>Net Profit (Loss)</b>	<b>32.011.448</b>	<b>33.358.459</b>	<b>-4,0%</b>

# Financial Indicators

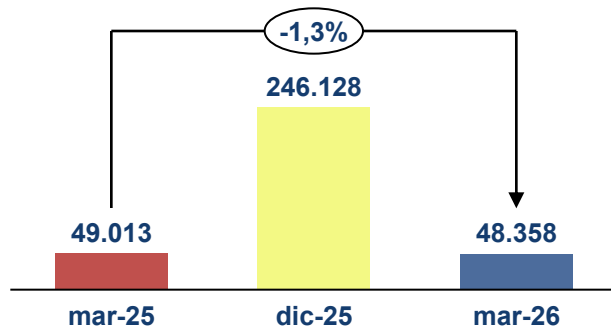
REVENUES [MM clp/ Year]



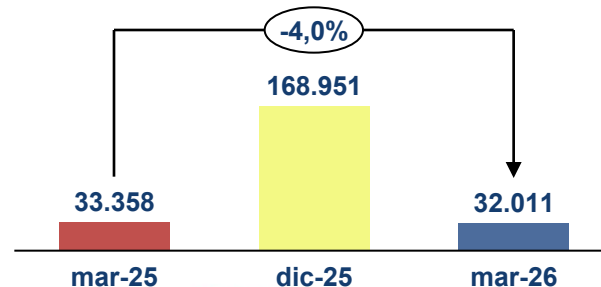
EBITDAR [MM clp/ Year]



EBITDA [MM clp/ Year]




NET PROFIT [MM clp/ Year]




# AFP Habitat: Nominal Return on Investment Chile

1st place for A Fund, 5th place for B and E Funds, and 6th place for C and D Funds in the last 36 months (April 2023 – March 2026).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	16,54%	14,40%	11,13%	7,93%	6,68%
Cuprum	16,50%	14,36%	11,02%	7,97%	6,61%
 <b>HABITAT</b>	<b>16,56%</b>	<b>14,32%</b>	<b>10,90%</b>	<b>7,81%</b>	<b>6,46%</b>
Modelo	16,55%	14,38%	11,12%	7,91%	6,33%
Planvital	16,55%	14,48%	11,05%	7,89%	6,54%
Provida	16,22%	14,00%	10,38%	7,45%	6,33%
Uno	16,22%	14,32%	10,94%	7,92%	6,47%

5th place for A, B, C and D Funds, and 4th place for E Fund in the last 12 months (April 2025 – March 2026).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	19,92%	17,25%	14,00%	11,52%	9,49%
Cuprum	19,53%	16,87%	13,86%	11,55%	9,30%
 <b>HABITAT</b>	<b>19,38%</b>	<b>16,69%</b>	<b>13,61%</b>	<b>11,31%</b>	<b>9,07%</b>
Modelo	19,07%	16,15%	13,46%	11,05%	8,64%
Planvital	19,67%	16,86%	13,90%	11,53%	9,46%
Provida	19,12%	16,45%	13,35%	11,21%	9,12%
Uno	19,48%	16,72%	13,96%	11,69%	9,55%

*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 Mar 2026	Last Exercise Mar 2025	VAR Mar 26/ Mar 25	VAR % Mar 26/ Mar 25
<b>Total Fees Revenues</b>	<b>68.177</b>	<b>65.813</b>	<b>2.364</b>	<b>3,6%</b>
Fees form Mandatory Contributions[8]	62.852	60.953	1.899	3,1%
Fees for APV	177	147	30	20,3%
Fees for CAV	1.661	1.582	78	5,0%
Fees for Pensions [9]	3.454	3.064	390	12,7%
Fees for Voluntary Affiliates	7	28	-21	-75,0%
Other Fees [10]	26	39	-13	-33,1%
<b>Other Ordinary Revenues</b>	<b>3</b>	<b>351</b>	<b>-347</b>	<b>-99,0%</b>
Revenues form collecting charges and costs	0	349	-349	n.a.
Services Rendered	3	2	1	54,0%
<b>Total Ordinary Incomes</b>	<b>68.180</b>	<b>66.164</b>	<b>2.016</b>	<b>3,0%</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 Mar 2026	Last Exercise Mar 2025	VAR Mar 26 / Mar 25	VAR % Mar 26 / Mar 25
Administrative Staff Wages and Salaries	-6.295	-6.912	-617	-8,9%
Sales Staff Wages and Salaries	-4.185	-4.141	44	1,1%
Short – term Employee Benefits	-823	-1.840	-1.017	-55,3%
Expenses related to obligations for post retirement benefits.	40	-48	-88	-181,9%
Compensation for termination of the labor relationship.	-608	-542	66	12,3%
Other Employee Expenses	-824	-773	50	6,5%
<b>Employee Expenses (less)</b>	<b>-12.696</b>	<b>-14.257</b>	<b>-1.561</b>	<b>-10,9%</b>

Other Operating Expenses [\$MM clp]	Current Exercise Mar 2026	Last Exercise Mar 2025	VAR Mar 26 / Mar 25	VAR % Mar 26 / Mar 25
Commercialization Expenses	-1.176	-1.272	-96	-7,5%
Computer Expenses	-1.148	-1.611	-463	-28,7%
Administration Expenses	-6.804	-7.072	-268	-3,8%
Other Operating Expenses	-1.018	-231	788	341,0%
<b>Total Other Operating Expenses (less)</b>	<b>-10.146</b>	<b>-10.185</b>	<b>-39</b>	<b>-0,4%</b>

# Balance

ASSETS [M\$ clp]	Current Exercise Mar 2026	Last Exercise Mar 2025	Dif % Mar 26 / Mar 25
Cash and Equivalents	73.202.255	60.319.272	21,4%
Financial assets at fair value through profit or loss	58.634.760	42.269.096	38,7%
Commercial Debtors and Accounts Receivables, Net	13.526.862	11.817.525	14,5%
Accounts Receivable From Related Parties	1.827.971	1.586.136	15,2%
Advanced Payments	2.072.443	2.436.955	-15,0%
Accounts receivable for current taxes	1.857.262	0	n.a.
<b>Total Current Assets</b>	<b>151.121.553</b>	<b>118.428.984</b>	<b>27,6%</b>
Obligatory Reserve	578.768.520	508.173.596	13,9%
Investment in Associated Companies Accounted for by the Equity Method	5.594.800	5.070.151	10,3%
Intangible Assets, Net	23.767.984	18.241.359	30,3%
Properties, Plant and Equipment, Net	13.641.806	13.217.245	3,2%
<b>Total Non Current Assets</b>	<b>621.773.110</b>	<b>544.702.351</b>	<b>14,1%</b>
<b>Total Assets</b>	<b>772.894.663</b>	<b>663.131.335</b>	<b>16,6%</b>

LIABILITIES AND EQUITY [M\$ clp]	Current Exercise Mar 2026	Last Exercise Mar 2025	Dif % Mar 26 / Mar 25
Interest Bearing Loans Payable	34.805.246	71.258.210	-51,2%
Accounts Payable	113.739.275	83.681.590	35,9%
Accounts Payable to Related Entities	2.006.810	1.901.836	5,5%
Provisions	945.371	558.652	69,2%
Accounts payable for current taxes	0	1.234.590	n.a.
Accrued Liabilities	7.821.111	8.175.472	-4,3%
<b>Total Current Liabilities</b>	<b>159.317.813</b>	<b>166.810.350</b>	<b>-4,5%</b>
Interest-Bearing Loans Payable	69.481.287	36.747.787	89,1%
Accounts payable to related entities	3.703.814	43.653	8384,7%
Deferred Taxes	116.528.454	97.868.073	19,1%
Post-employment benefits	661.631	839.582	-21,2%
<b>Total Non Current Liabilities</b>	<b>190.375.186</b>	<b>135.499.095</b>	<b>40,5%</b>
Paid-in Capital	872.102	872.102	n.a.
Other Capital Reserves	-406.021	-463.257	-12,4%
Retained Earnings (retained gains and losses)	422.735.583	360.413.045	17,3%
<b>Total Net Equity attributable to Shareholders</b>	<b>423.201.664</b>	<b>360.821.890</b>	<b>17,3%</b>
<b>Total Liabilities and Equity</b>	<b>772.894.663</b>	<b>663.131.335</b>	<b>16,6%</b>

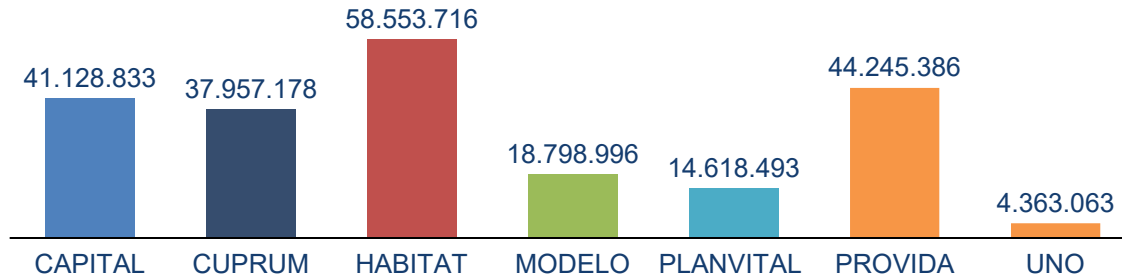


# Industry Overview: AFP Habitat managed the biggest amount of total Assets, with a market share of 26,7%.

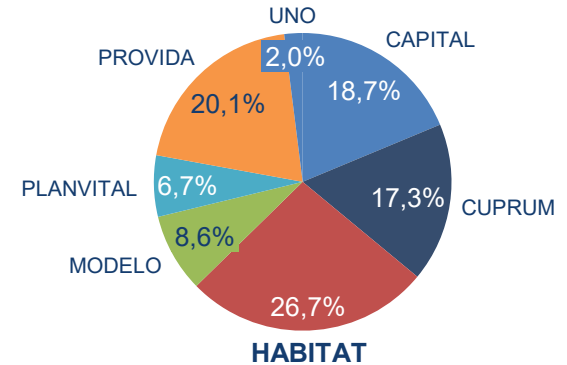


## Total Assets Under Management (Mar 2026)

\$ CLP MM

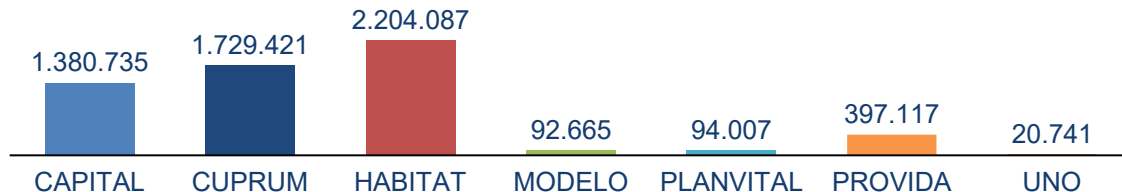


## Market share

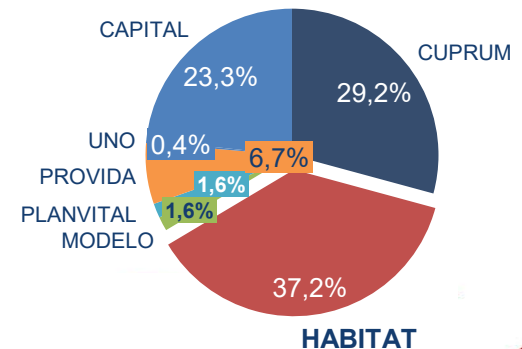


## APV Assets Under Management (Mar 2026)

\$ CLP MM



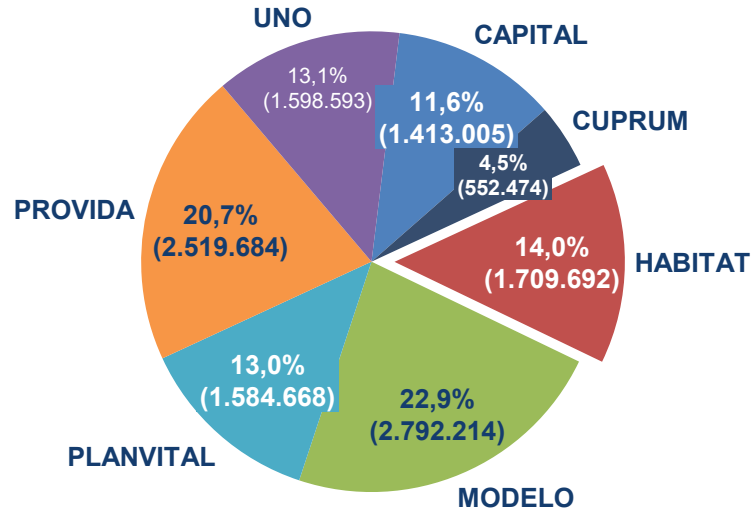
## Market share



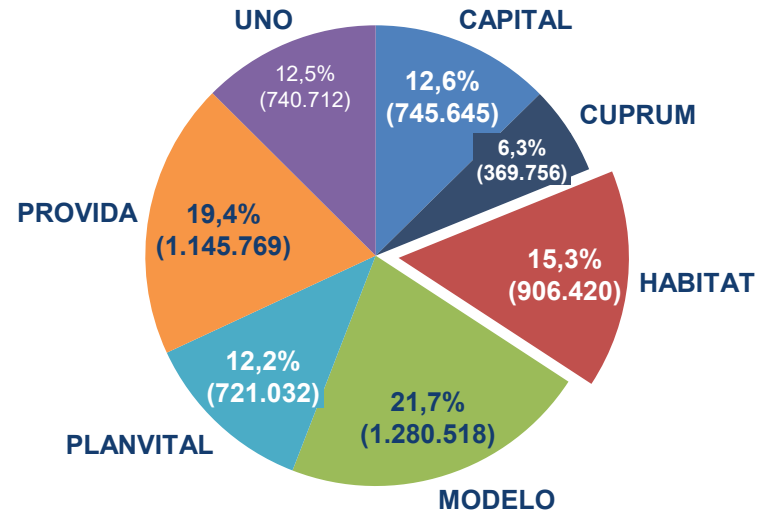
# Industry Overview:

AFP Habitat it's the third AFP with bigger quantity of Monthly Contributors, with a market share of 15,3% at the end of March 2026.

## Affiliates



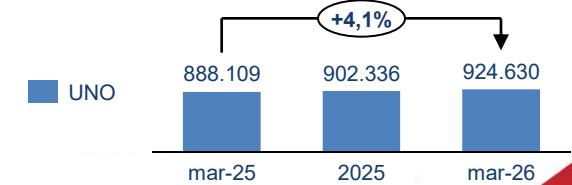
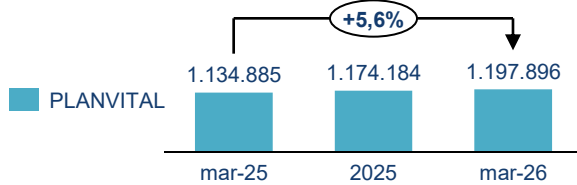
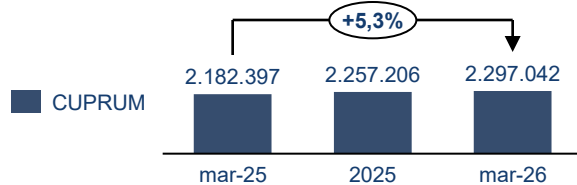
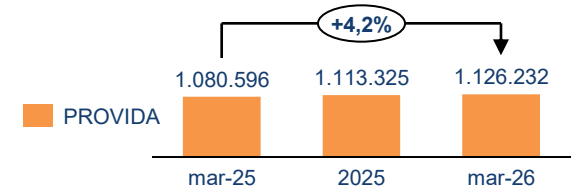
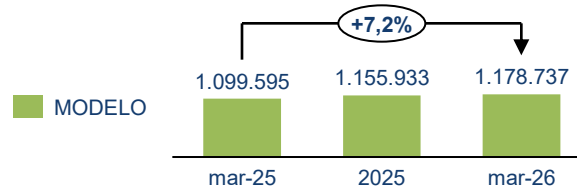
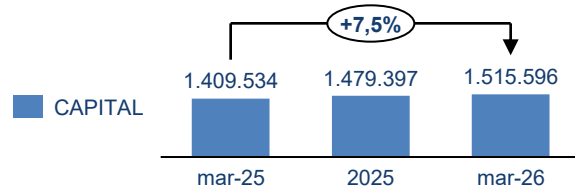
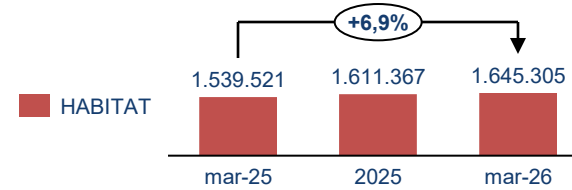
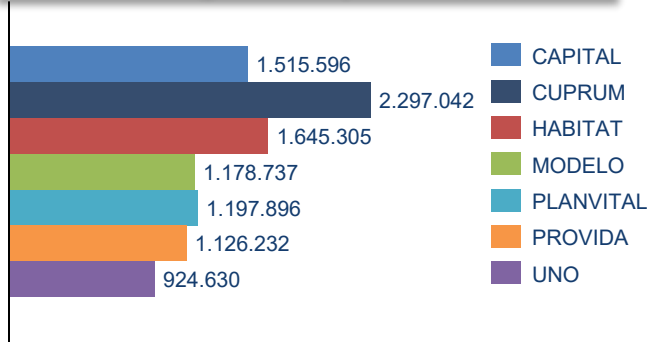
## Contributors



# Industry Overview:

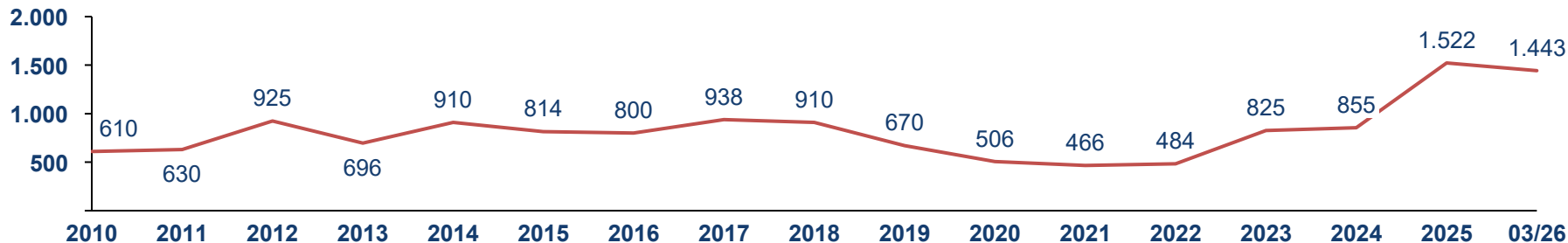
AFP Habitat has increased in 6,9% the base salary since March 2025.

## Average Salary Base [clp]



# Stock Performance

## Stock Price [\$ CLP]



## Market Cap [\$ USD Billions]

