

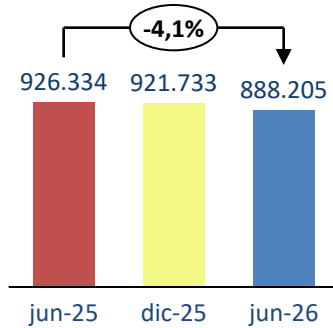


Company Presentation Q2-2026 Results

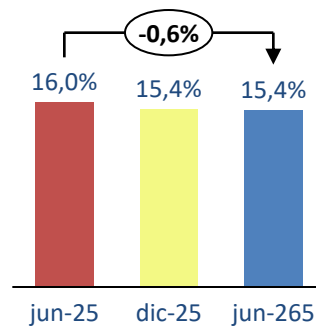
June 2026

Key Indicators

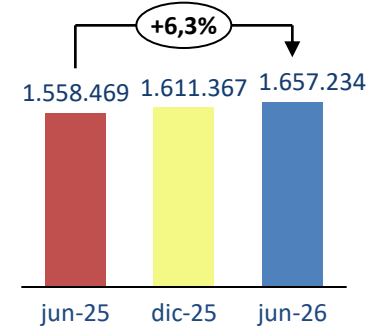
Habitat Contributors [Q]



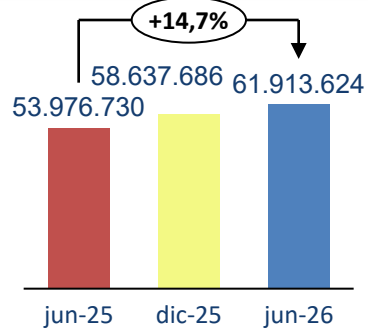
Habitat Contributors Market share [%]



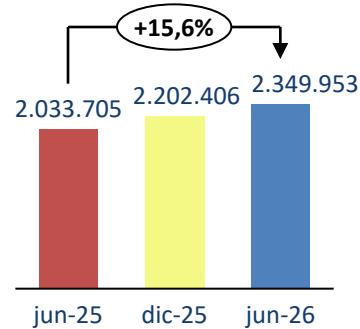
Average Base Salary [clp]



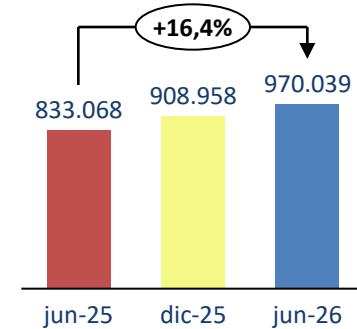
Total AUM [MM clp]



APV AUM [MM clp]



CAV AUM [MM clp]

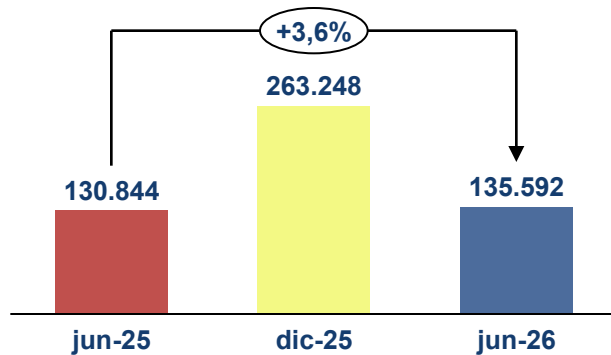


Income Statements

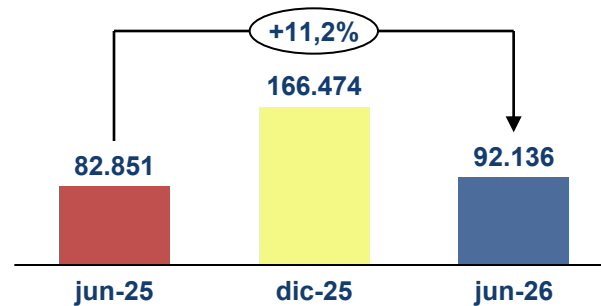
INCOME STATEMENT [M\$ clp]	Current Exercise Jun 2026	Last Exercise Jun 2025	Var %
Ordinary Revenues	135.591.763	130.843.587	3,6%
Employee related Expenses (less)	-27.816.505	-28.736.482	-3,2%
Other operating expenses (less)	-18.828.625	-18.684.035	0,8%
Depreciation and Amortization (less)	-6.625.765	-5.524.572	19,9%
Operational Result of the Business	82.320.868	77.898.498	5,7%
Profitability of the Obligatory Reserve	35.683.858	33.998.216	5,0%
Financial Costs (less)	-2.646.828	-3.100.113	-14,6%
Gains/Losses from Investments	854.743	898.817	-4,9%
Profit (Loss) Sharing in Associated Companies	2.524.839	2.097.526	20,4%
Disability and survivorship insurance premium (less)	-961	-28.325	-96,6%
Exchanges Differences	-40.923	-37.365	9,5%
Results on Indexed Unit Adjustments	-85.435	-292.448	-70,8%
Impairment losses (reversals), net (less)	-1.727	-3.163.089	-99,9%
Other Non-Operating Revenues	22.804	13.692	66,5%
Other Non-Operating Expenses (less)	-83.843	-60.680	38,2%
Profit (Loss) before Tax	118.547.395	108.224.729	9,5%
Income Tax Expenses	-30.523.745	-28.038.592	8,9%
Net Profit (Loss)	88.023.650	80.186.137	9,8%

Financial Indicators

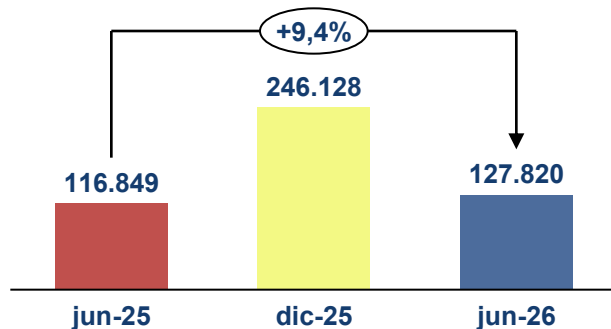
REVENUES [MM clp/ Year]



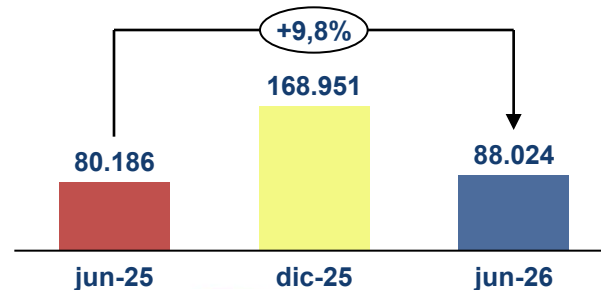
EBITDAR [MM clp/ Year]



EBITDA [MM clp/ Year]



NET PROFIT [MM clp/ Year]



AFP Habitat: Nominal Return on Investment Chile

3rd place for E Fund, 4th place for D Fund, 6th place for B and C Funds and 7th place for A Fund in the last 36 months (July 2023 – June 2026).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	19,53%	16,77%	12,51%	8,44%	6,21%
Cuprum	19,70%	16,97%	12,54%	8,50%	6,33%
 HABITAT	19,35%	16,56%	12,34%	8,46%	6,30%
Modelo	19,49%	16,69%	12,40%	8,21%	5,77%
Planvital	19,62%	16,93%	12,58%	8,48%	6,32%
Provida	19,39%	16,53%	11,85%	8,00%	6,02%
Uno	19,64%	16,82%	12,46%	8,51%	6,17%

3rd place for E Fund, 4th place for D Fund, 5th place for C Fund, and 6th place for B Fund and 7th place for A Fund and in the last 12 months (July 2025 – June 2026).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	24,63%	20,45%	14,74%	9,73%	5,34%
Cuprum	25,07%	21,14%	14,93%	10,00%	5,51%
 HABITAT	23,70%	19,71%	14,45%	9,81%	5,65%
Modelo	24,27%	19,67%	14,27%	9,23%	4,72%
Planvital	24,73%	20,50%	14,92%	9,89%	5,92%
Provida	24,68%	20,60%	14,45%	9,68%	5,33%
Uno	24,61%	20,44%	14,95%	10,22%	5,91%

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 Revenue [MM clp]	Current Exercise Jun 2026	Last Exercise Jun 2025	VAR	VAR %
Fee for mandatory accreditations [8]	124.791	121.098	3.692	3,0%
Voluntary Pension Savings (APV) commission	4.353	3.804	549	14,4%
Voluntary savings account (CAV) commission	2.636	2.271	365	16,1%
Scheduled withdrawal fee	3.382	3.173	209	6,6%
Other fees [9]	423	418	5	1,1%
Total commission income	135.585	130.765	4.820	3,7%
Other ordinary income [10]	7	78	-72	-91,4%
Total ordinary revenue	135.592	130.844	4.748	3,6%

[8] Includes commission income.

[9] Includes commissions for temporary annuities, other commissions, commissions for crediting voluntary member contributions, commissions for administering collective pension savings, and commissions for crediting severance indemnity contributions.

[10] Includes income from surcharges and collection costs, and income from the provision of services.

Operating Expenses Breakdown

Employee Expenses [\$MM clp]	Current Exercise Jun 2026	Last Exercise Jun 2025	VAR	VAR %
Administrative Staff Wages and Salaries	-13.118	-14.004	-886	-6,3%
Sales Staff Wages and Salaries	-8.613	-8.571	42	0,5%
Short – term Employee Benefits	-2.434	-3.541	-1.107	-31,3%
Expenses related to obligations for post retirement benefits.	-81	-78	3	4,2%
Compensation for termination of the labor relationship.	-2.003	-994	1.008	101,4%
Other Employee Expenses	-1.568	-1.547	20	1,3%
Employee Expenses (less)	-27.817	-28.736	-920	-3,2%

Other Operating Expenses [\$MM clp]	Current Exercise Jun 2026	Last Exercise Jun 2025	VAR	VAR %
Commercialization Expenses	-1.790	-1.480	310	20,9%
Computer Expenses	-2.254	-1.950	305	15,6%
Administration Expenses	-12.934	-13.524	-590	-4,4%
Other Operating Expenses	-1.851	-1.730	120	6,9%
Total Other Operating Expenses (less)	-18.829	-18.684	145	0,8%

Balance

ASSETS [M\$ clp]	Current Exercise Jun 2026	Last Exercise Jun 2025	Var %
Cash and Equivalents	46.257.727	27.548.974	67,9%
Financial assets at fair value through profit or loss	36.152.204	29.036.081	24,5%
Commercial Debtors and Accounts Receivables, Net	13.244.297	12.133.279	9,2%
Accounts Receivable From Related Parties	80.766	41.602	94,1%
Advanced Payments	1.932.456	3.433.604	-43,7%
Accounts receivable for current taxes	2.149.309	1.049.290	104,8%
Total Current Assets	99.816.759	73.242.830	36,3%
Obligatory Reserve	610.575.704	532.085.537	14,8%
Investment in Associated Companies Accounted for by the Equity Method	6.846.318	6.160.013	11,1%
Intangible Assets, Net	25.247.880	19.617.091	28,7%
Properties, Plant and Equipment, Net	11.995.991	12.020.666	-0,2%
Total Non Current Assets	654.665.893	569.883.307	14,9%
Total Assets	754.482.652	643.126.137	17,3%

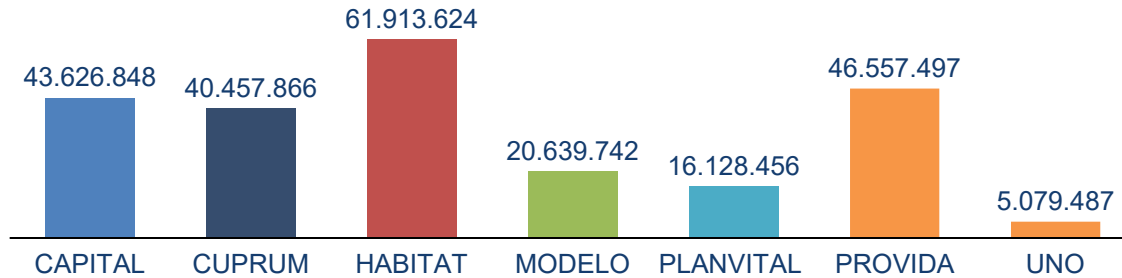
LIABILITIES AND EQUITY [M\$ clp]	Current Exercise Jun 2026	Last Exercise Jun 2025	Var %
Interest Bearing Loans Payable	4.616.832	101.275.470	-95,4%
Accounts Payable	96.883.362	81.308.645	19,2%
Accounts Payable to Related Entities	1.990.533	1.348.849	47,6%
Provisions	770.066	521.947	47,5%
Accrued Liabilities	9.432.198	9.479.173	-0,5%
Total Current Liabilities	113.692.991	193.934.084	-41,4%
Interest-Bearing Loans Payable	98.682.794	5.787.248	1605,2%
Accounts payable to related entities	3.292.764	37.301	8727,5%
Deferred Taxes	124.949.576	103.932.287	20,2%
Post-employment benefits	779.539	835.965	-6,7%
Total Non Current Liabilities	227.704.673	110.592.801	105,9%
Paid-in Capital	872.102	872.102	n.a.
Other Capital Reserves	-416.430	-465.270	-10,5%
Retained Earnings (retained gains and losses)	412.629.316	338.192.420	22,0%
Total Net Equity attributable to Shareholders	413.084.988	338.599.252	22,0%
Total Liabilities and Equity	754.482.652	643.126.137	17,3%

Industry Overview: AFP Habitat managed the biggest amount of total Assets, with a market share of 26,4%.

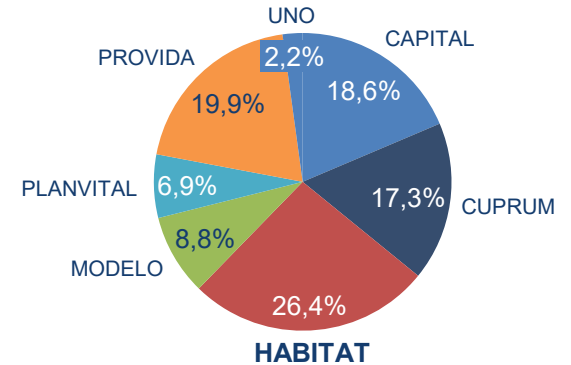


Total Assets Under Management (Jun 2026)

\$ CLP MM

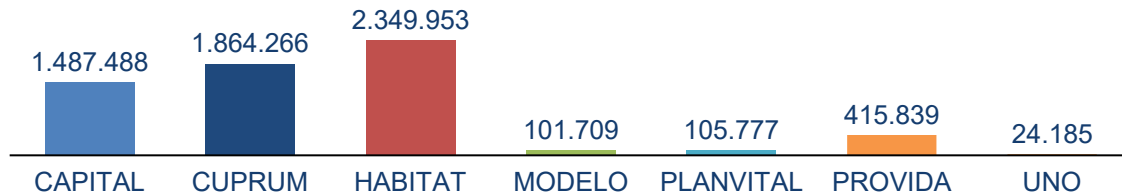


Market share

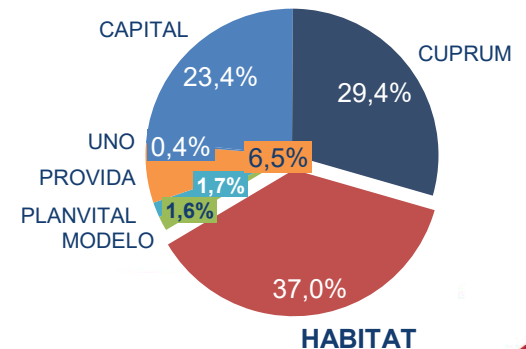


APV Assets Under Management (Jun 2026)

\$ CLP MM



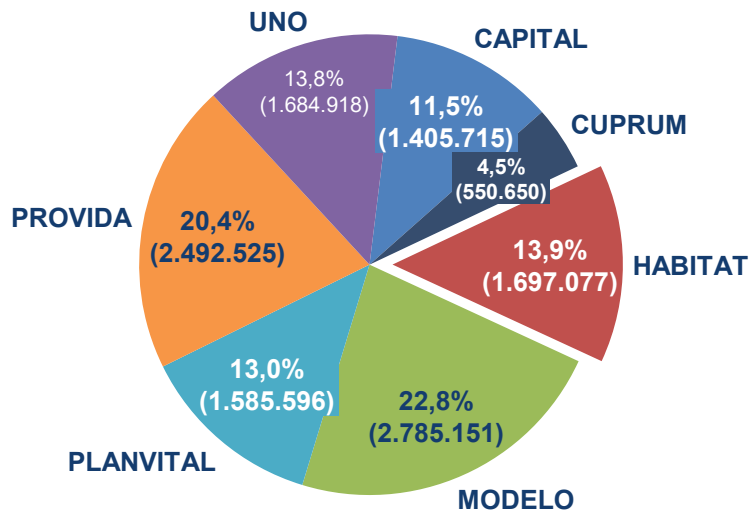
Market share



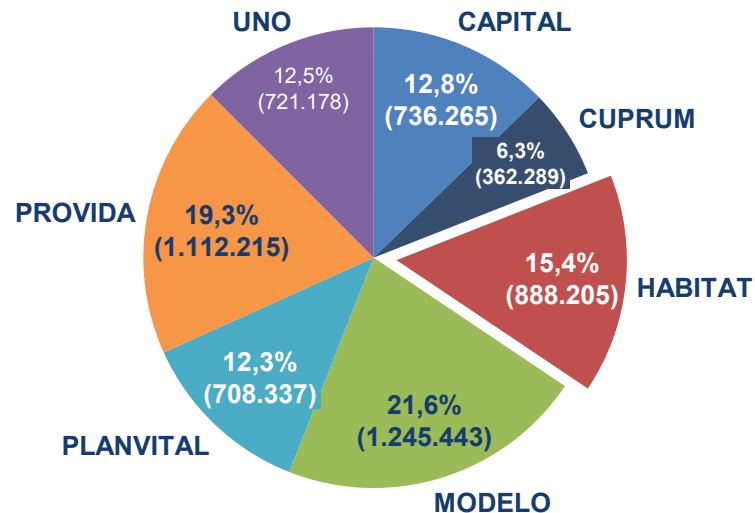
Industry Overview:

AFP Habitat it's the third AFP with bigger quantity of Monthly Contributors, with a market share of 15,4% at the end of June 2026.

Affiliates

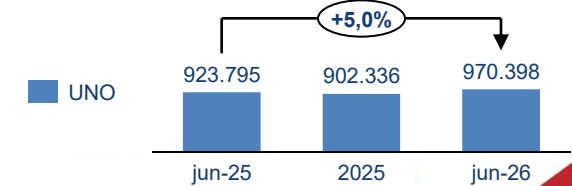
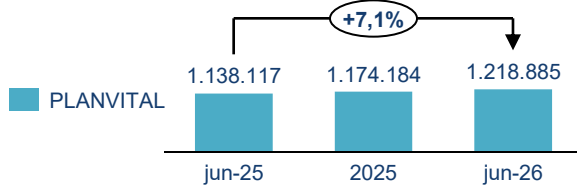
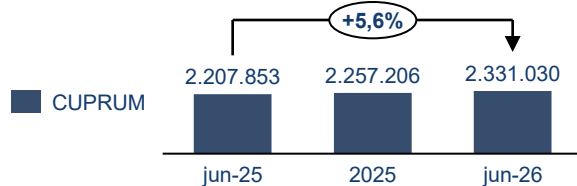
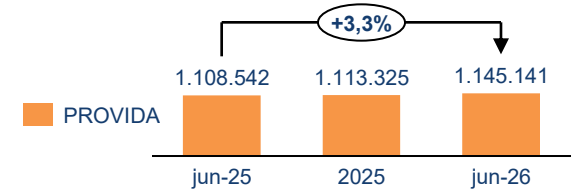
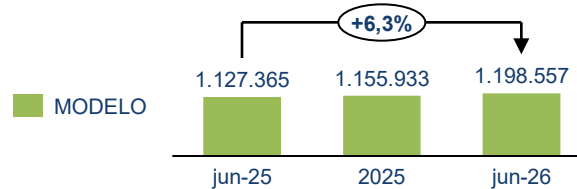
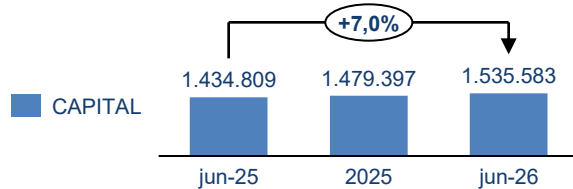
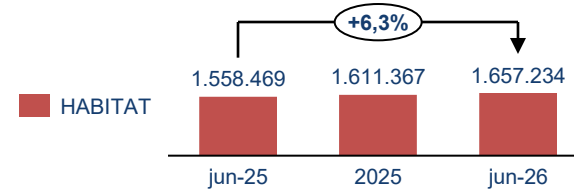
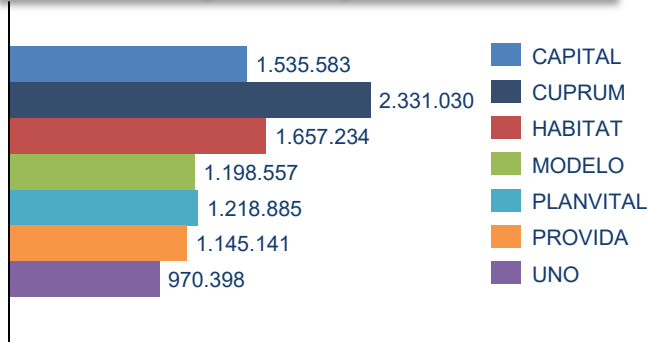


Contributors



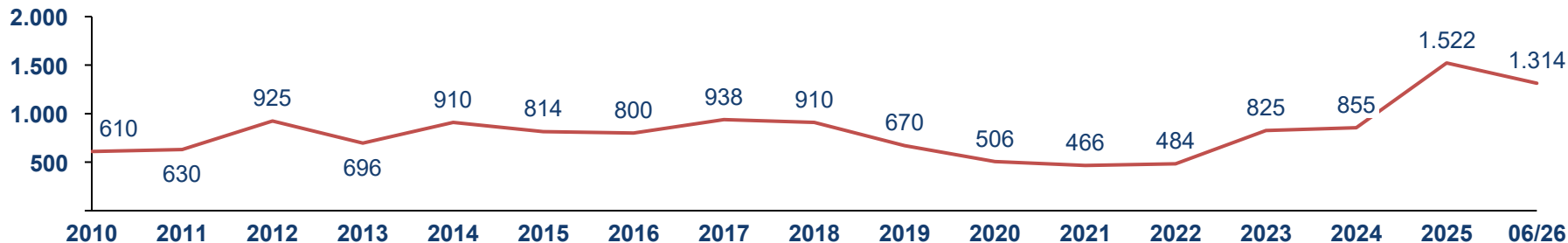
Industry Overview: AFP Habitat has increased in 6,3% the base salary since June 2025.

Average Salary Base [clp]



Stock Performance

Stock Price [\$ CLP]



Market Cap [\$ USD Billions]

