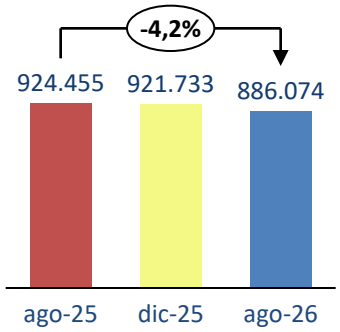


Company Presentation
Q3-2026 Results

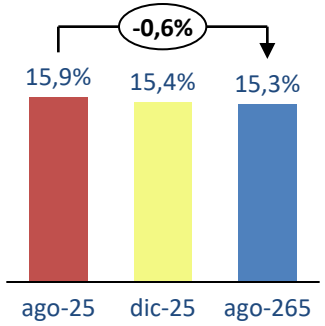
September 2026

Key Indicators

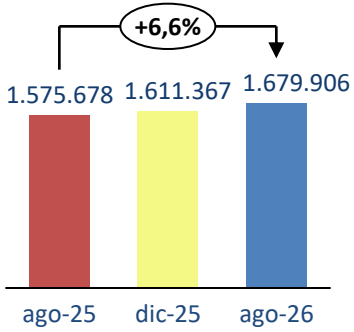
Habitat Contributors [Q]



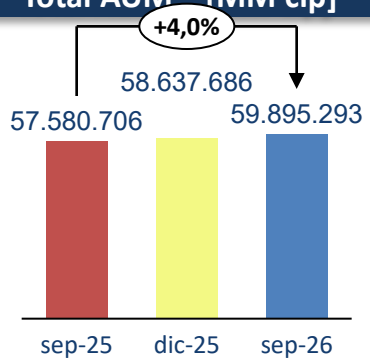
Habitat Contributors Market share [%]



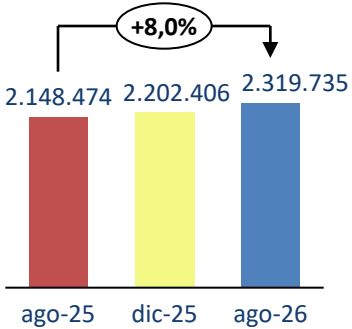
Average Base Salary [clp]



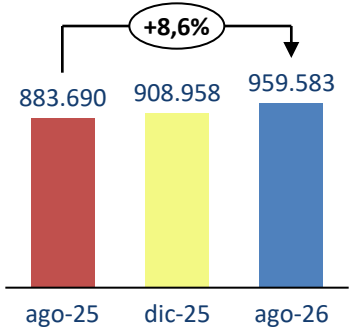
Total AUM [MM clp]



APV AUM [MM clp]



CAV AUM [MM clp]

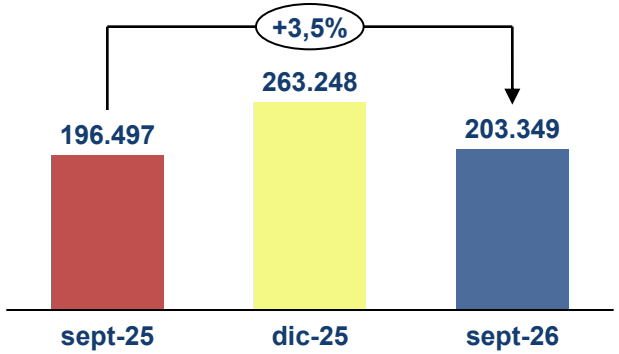


Income Statements

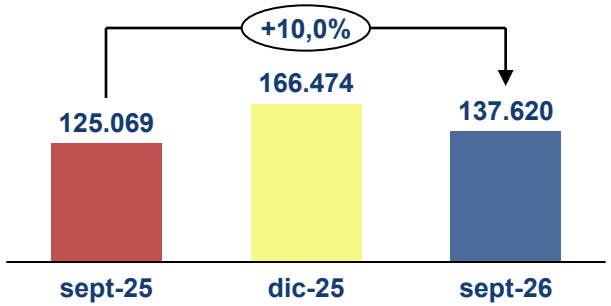
INCOME STATEMENT [M$ clp]	Current Exercise Sep 2026	Last Exercise Sep 2025	Var %
Ordinary Revenues	203.348.874	196.496.564	3,5%
Employee related Expenses (less)	-41.859.964	-43.457.957	-3,7%
Other operating expenses (less)	-28.778.359	-28.965.506	-0,6%
Depreciation and Amortization (less)	-9.994.687	-8.255.466	21,1%
Operational Result of the Business	**122.715.864**	**115.817.635**	**6,0%**
Profitability of the Obligatory Reserve	16.947.376	69.706.403	-75,7%
Financial Costs (less)	-3.975.131	-4.540.425	-12,5%
Gains/Losses from Investments	1.229.001	1.202.480	2,2%
Profit (Loss) Sharing in Associated Companies	3.737.263	3.162.556	18,2%
Disability and survivorship insurance premium (less)	-10.520	-28.325	-62,9%
Exchanges Differences	-40.871	-41.841	-2,3%
Results on Indexed Unit Adjustments	70.763	-39.812	n.a.
Impairment losses (reversals), net (less)	-12.997	-3.180.122	-99,6%
Other Non-Operating Revenues	45.091	23.694	90,3%
Other Non-Operating Expenses (less)	-108.111	-102.391	5,6%
Profit (Loss) before Tax	**140.597.728**	**181.979.852**	**-22,7%**
Income Tax Expenses	-36.032.988	-47.730.628	-24,5%
Net Profit (Loss)	**104.564.740**	**134.249.224**	**-22,1%**

Financial Indicators

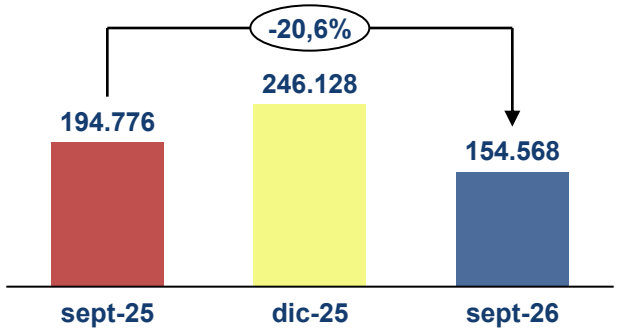
REVENUES [MM clp/ Year]



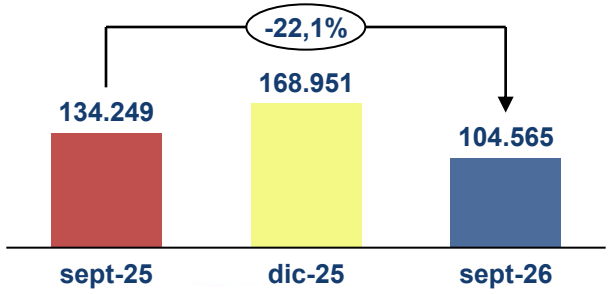
EBITDAR [MM clp/ Year]



EBITDA [MM clp/ Year]



NET PROFIT [MM clp/ Year]



AFP Habitat: Nominal Return on Investment Chile

1st place for E Fund, 3rd place for D Fund, 5th place for C Fund, 6th place for B Fund and 7th place for A Fund in the last 36 months (October 2023 – September 2026).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	17,19%	15,03%	11,13%	7,93%	5,58%
Cuprum	17,26%	15,20%	11,15%	8,07%	5,82%
HABITAT	**16,87%**	**14,68%**	**10,92%**	**7,98%**	**5,90%**
Modelo	16,97%	14,56%	10,50%	7,54%	5,08%
Planvital	17,15%	15,01%	10,94%	7,74%	5,68%
Provida	17,26%	15,10%	10,65%	7,61%	5,69%
Uno	17,34%	15,13%	11,16%	8,03%	5,67%

2nd place for E Fund, 3rd place for D Fund, 5th place for C Fund, 6th place for B Fund and 7th place for A Fund and in the last 12 months (October 2025 – September 2026).

AFP	Fund A Most Risky	Fund B Risky	Fund C Intermediate	Fund D Conservative	Fund E Most Conservative
Capital	13,75%	10,50%	3,92%	-1,01%	-6,01%
Cuprum	14,22%	11,16%	4,15%	-0,29%	-5,63%
HABITAT	**12,76%**	**9,43%**	**3,55%**	**-0,85%**	**-5,44%**
Modelo	13,11%	8,94%	2,20%	-1,48%	-6,62%
Planvital	13,76%	10,40%	3,66%	-1,02%	-5,48%
Provida	13,93%	10,80%	3,43%	-1,21%	-5,86%
Uno	13,76%	10,54%	4,16%	-0,27%	-5,22%

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 Sep 2026	Last Exercise Sep 2025	VAR	VAR %
Fee for mandatory accreditations [8]	186.923	181.824	5.099	2,8%
Voluntary Pension Savings (APV) commission	6.611	5.800	811	14,0%
Voluntary savings account (CAV) commision	4.021	3.452	569	16,5%
Scheduled withdrawal fee	5.150	4.766	384	8,1%
Other fees [9]	633	629	4	0,7%
Total commission income	**203.339**	**196.471**	**6.868**	**3,5%**
Other ordinary income [10]	10	26	-15	-60,0%
Total ordinary revenue	**203.349**	**196.497**	**6.852**	**3,5%**

[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 Sep 2026	Last Exercise Sep 2025	VAR	VAR %
Administrative Staff Wages and Salaries	-19.817	-20.693	-876	-4,2%
Sales Staff Wages and Salaries	-12.877	-13.108	-231	-1,8%
Short – term Employee Benefits	-4.146	-5.375	-1.229	-22,9%
Expenses related to obligations for post retirement benefits.	-115	-115	-0	-0,2%
Compensation for termination of the labor relationship.	-2.447	-1.826	621	34,0%
Other Employee Expenses	-2.457	-2.341	117	5,0%
Employee Expenses (less)	**-41.860**	**-43.458**	**-1.598**	**-3,7%**

Other Operating Expenses [$MM clp]	Current Exercise Sep 2026	Last Exercise Sep 2025	VAR	VAR %
Commercialization Expenses	-2.837	-2.205	631	28,6%
Computer Expenses	-3.389	-3.499	-111	-3,2%
Administration Expenses	-19.997	-20.759	-762	-3,7%
Other Operating Expenses	-2.556	-2.502	54	2,2%
Total Other Operating Expenses (less)	**-28.778**	**-28.966**	**-187**	**-0,6%**

Balance

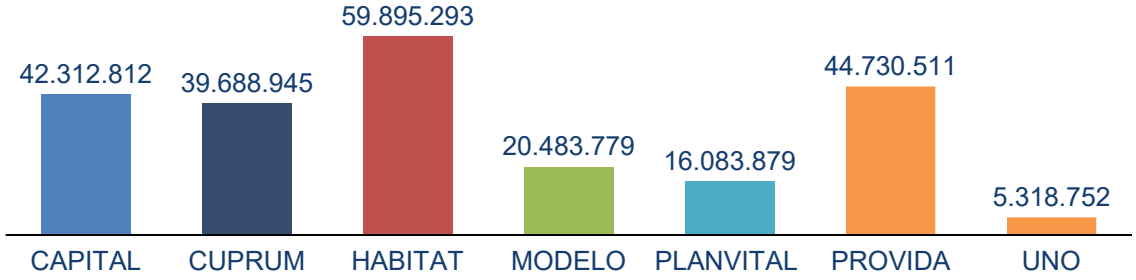
ASSETS [M$ clp]	Current Exercise Sep 2026	Last Exercise Sep 2025	Var %
Cash and Equivalents	84.556.619	58.168.254	45,4%
Financial assets at fair value through profit or loss	96.244.940	89.018.610	8,1%
Commercial Debtors and Accounts Receivables, Net	14.829.219	13.246.973	11,9%
Accounts Receivable From Related Parties	81.559	0	n.a.
Advanced Payments	1.994.739	2.631.456	-24,2%
Accounts receivable for current taxes	432.417	535.882	-19,3%
Total Current Assets	**198.139.493**	**163.601.175**	**21,1%**
Obligatory Reserve	590.413.807	568.442.631	3,9%
Investment in Associated Companies Accounted for by the Equity Method	8.056.561	7.160.469	12,5%
Intangible Assets, Net	26.129.271	21.183.674	23,3%
Properties, Plant and Equipment, Net	10.698.742	10.645.155	0,5%
Total Non Current Assets	**635.298.381**	**607.431.929**	**4,6%**
Total Assets	**833.437.874**	**771.033.104**	**8,1%**

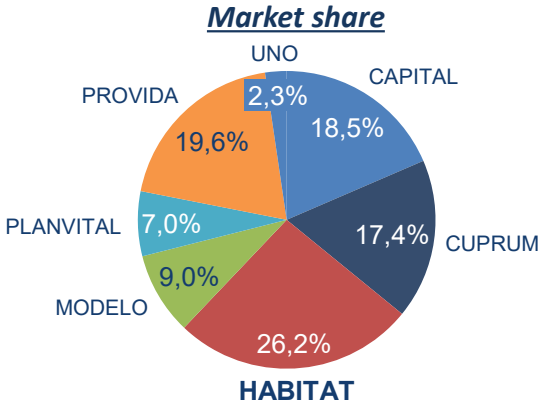
LIABILITIES AND EQUITY [M$ clp]	Current Exercise Sep 2026	Last Exercise Sep 2025	Var %
Interest Bearing Loans Payable	4.280.054	101.311.052	-95,8%
Accounts Payable	170.098.333	161.806.931	5,1%
Accounts Payable to Related Entities	2.075.989	702.027	195,7%
Provisions	873.658	626.412	39,5%
Accrued Liabilities	10.199.340	11.306.156	-9,8%
Total Current Liabilities	**187.527.374**	**275.752.578**	**-32,0%**
Interest-Bearing Loans Payable	97.946.470	4.789.075	> 500%
Accounts payable to related entities	2.802.116	0	n.a.
Deferred Taxes	119.736.874	113.231.898	5,7%
Post-employment benefits	813.437	846.066	-3,9%
Total Non Current Liabilities	**221.298.897**	**118.867.039**	**86,2%**
Paid-in Capital	872.102	872.102	n.a.
Other Capital Reserves	-468.578	-495.196	-5,4%
Retained Earnings (retained gains and losses)	424.208.079	376.036.581	12,8%
Total Net Equity attributable to Shareholders	**424.611.603**	**376.413.487**	**12,8%**
Total Liabilities and Equity	**833.437.874**	**771.033.104**	**8,1%**

Industry Overview: AFP Habitat managed the biggest amount of total Assets, with a market share of 26,2%.

Total Assets Under Management (Sep 2026)

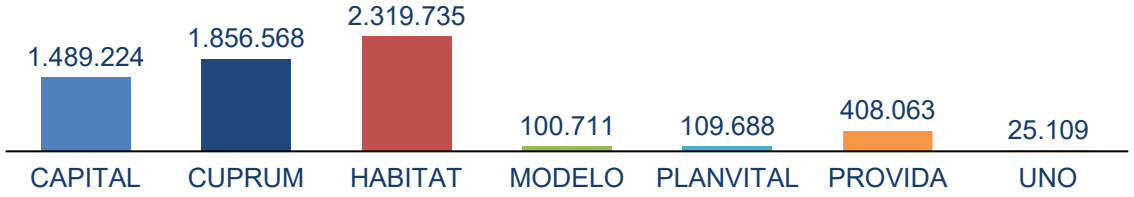
$ CLP MM

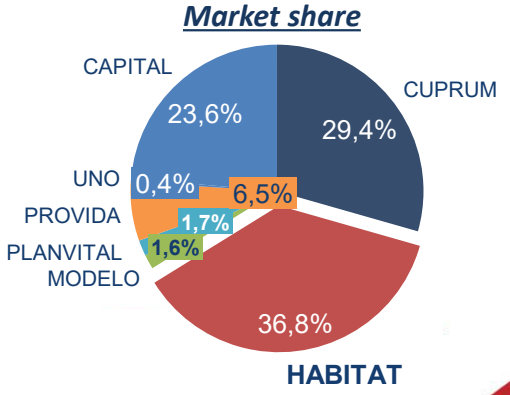




APV Assets Under Management (Aug 2026)

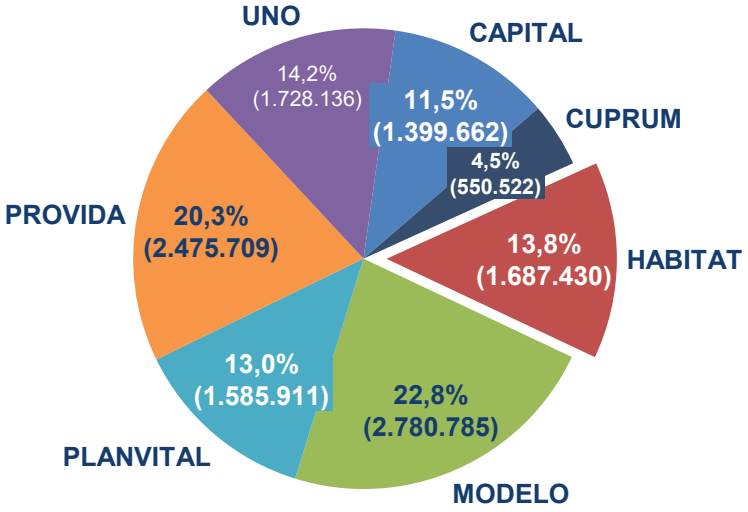
$ CLP MM



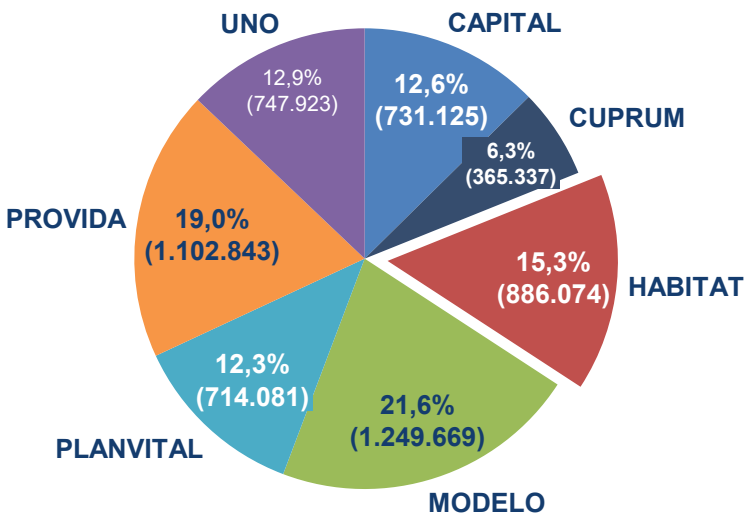


Industry Overview: AFP Habitat it´s the third AFP with bigger quantity of Monthly Contributors, with a market share of 15,3% at the end of August 2026.

Affiliates (Aug 2026)

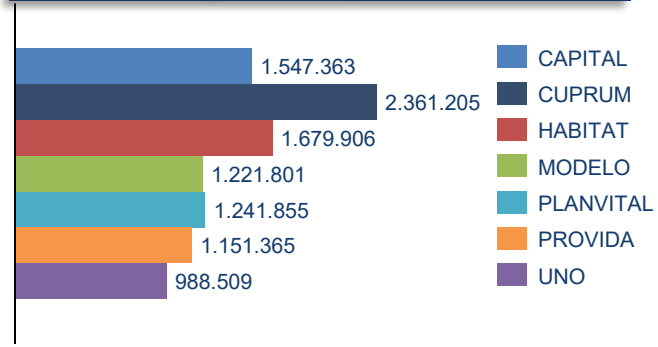


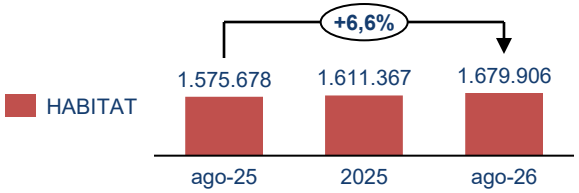
Contributors (Aug 2026)

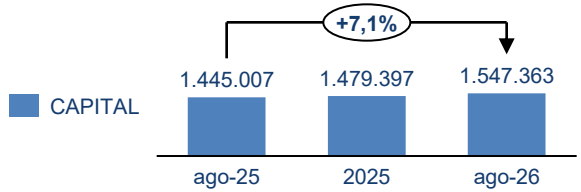


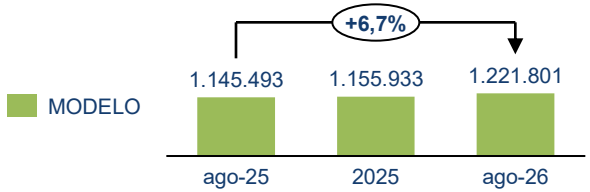
Industry Overview: AFP Habitat has increased in 6,6% the base salary since August 2025.

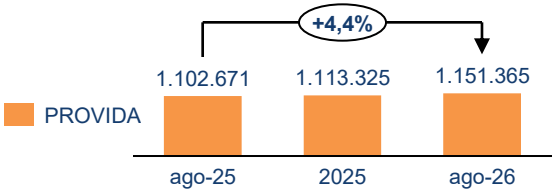
Average Salary Base [clp]

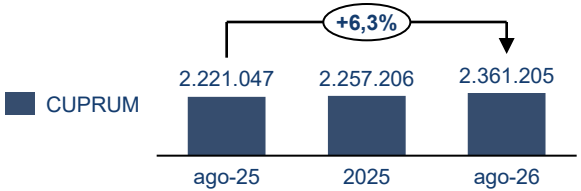


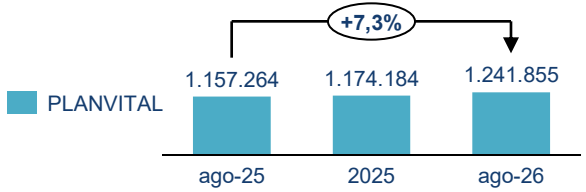


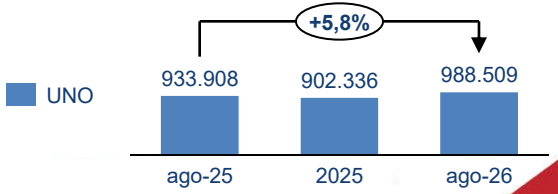






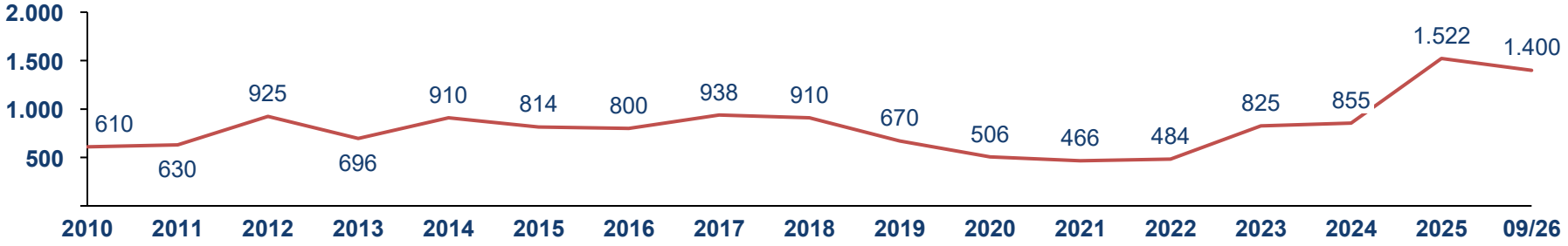






Stock Performance

Stock Price [$ CLP]



Market Cap [$ USD Billions]

