January - September 2026



Financial Results
AFP Habitat S.A.

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AFP HABITAT
Seguridad y Confianza

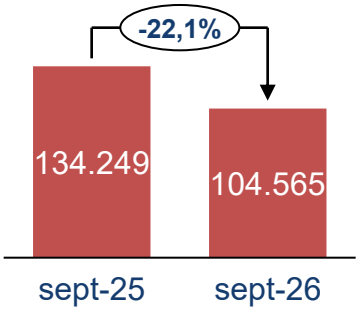
TABLE OF CONTENTS

Key Financial Results for the period	.....	3
Key Financial Figures	.....	3
Highlights for the period	.....	4
Pension Fund's Returns	.....	5
Economic Overview	.....	6 - 7
Key Indicators	.....	8 - 14
Comparative Analysis of Results	.....	15 - 18
Balance Sheet	.....	19
Income Statement	.....	20

KEY FINANCIAL RESULTS

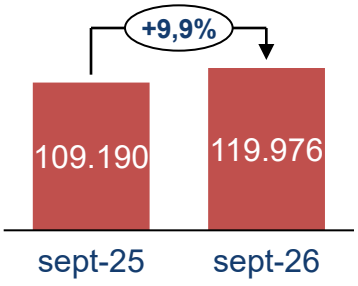
(CLP MM$)	Sep-2026	Sep-2025	Var	Var %
Operating Revenues	203.349	196.497	6.852	3,5%
Operating Expenses	(80.644)	(80.707)	64	-0,1%
Other Revenues and Expenses	(2.729)	(6.600)	3.870	-58,6%
AFP Chile Business Result (before taxes)	**119.976**	**109.190**	**10.787**	**9,9%**
Obligatory Reserve Profitability	16.947	69.706	(52.759)	-75,7%
Profit Sharing in Associated Companies	3.737	3.163	575	18,2%
Other Revenues and Expenses, different than the operation	(63)	(79)	16	-19,9%
Other Business Results (before taxtes)	**20.622**	**72.790**	**(52.169)**	**-71,7%**
Income Tax	(36.033)	(47.731)	11.698	-24,5%
Gains / (Losses) AFP Habitat	**104.565**	**134.249**	**(29.684)**	**-22,1%**
Minority Interest	-	-	-	
Gains / (Losses) AFP Habitat Controllers	**104.565**	**134.249**	**(29.684)**	**-22,1%**
EBITDA [4]	**154.568**	**194.776**	**-40.208**	**-20,6%**
EBITDAR [5]	**137.620**	**125.069**	**12.551**	**10,0%**

Net Profit [MM$]



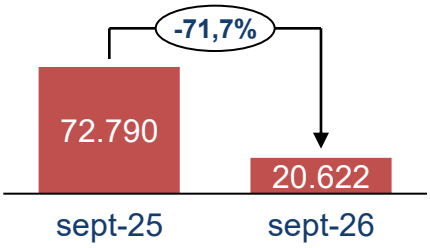
AFP Habitat ended September with a **net profit** of MM$ 104.565[1], a figure 22,1% lower (MM$ 29.684) compared to the same period of the last year.

AFP Habitat Chile Results (before taxes [MM$]



The result before taxes related to the AFP Business in Chile[2] were of MM$ 119.976, being 9,9% higher, largely due to greater efficiencies in relation to operational expenses.

Other Business Results, different than AFP Habitat Chile (before taxes) [MM$]



The result before taxes of the other business, different than AFP Chile [3] were of MM$ 20.622, smaller than the previous period by MM$ 52.169, produced mainly due to a lower 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 59,9 trillion pesos in assets.

CORPORATE REPUTATION

- **N° 6 in Great Place to Work** in the category of best companies to work for in Chile with more than 1,000 workers.
- AFP Habitat is ranked **No. 1 in the industry in Merco Talento** for the fifth consecutive year.
- In June, AFP Habitat celebrated its **45th anniversary**.

SOCIAL DEVELOPMENT

- In January, **AFP Habitat** and **Fundación Las Rosas** collaborated on operations to assist elderly people in areas affected by the wildfires that have occurred in recent weeks in our country. These operations have already assisted more than 100 people in the towns of Villa Alegre, Villa Italia, Penco Chico, and Ríos de Chile, in the municipalities of Penco and Concepción.
- In May, AFP Habitat participated for the fourth consecutive year in the **Hogar de Cristo race**, where children and adults alike arrived with a single goal: to join Hogar de Cristo's mission and support the thousands of people it serves annually.
- In October, **Habitat** received recognition from **Fundación Las Rosas**, with the company being honored for its support during relief operations following the fires in the Biobío Region, as well as for the contributions made by all its employees to the San Juan Pablo II home in Arauco.

PENSION FUND'S RETURNS

According to the last report of the Superintendence of Pensions (SP) - "Investments and Profitability of the Pension Funds" as at September 2026, 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 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.

ECONOMIC OVERVIEW

- The third quarter of 2026 was shaped by three forces that moved financial markets: a shift in U.S. monetary policy in September, marked by the Federal Reserve's first interest rate hike since 2023; a resurgence of tensions in the Middle East, which pushed oil prices back to high levels; and a sharp correction in semiconductor stocks, following the boom that had fueled the artificial intelligence sector during the first half of the year. Brent crude rose 42% over the quarter—climbing from $73 to $104 per barrel—reversing the decline that followed the June agreement, as Iran once again restricted transit through the Strait of Hormuz and confrontations with the United States resumed. The result was a challenging quarter for pension funds: those with a higher exposure to equities were hit by the slump in semiconductor stocks in July, while more conservative funds were affected by the rise in long-term interest rates in September.

- Regarding monetary policy, the Federal Reserve (Fed) maintained its benchmark interest rate in the 3.50%–3.75% range during its July meeting; however, in September, it raised the rate by 25 basis points to 3.75%–4.00%. This unanimous decision marked the first rate hike since 2023. In August, Fed Chair Kevin Warsh warned that inflation remained above the 2% target, and the signals provided in September pointed to at least one further rate increase before the end of the year. The yield on the 10-year U.S. Treasury note rose by 86 basis points over the quarter—climbing from 4.42% to 5.29%—and surpassed the 5% threshold for the first time since 2007. In the United States, annual inflation reached 3.7% in September, while the economy grew at an annualized rate of 3.4% for the quarter, bolstered by investment in artificial intelligence. In September, the European Central Bank raised its key rate to 2.5%, and the Bank of Japan increased its rate to 1.25%—its highest level since 1995—meaning the three most significant central banks all tightened their monetary policies during the same month. This is particularly relevant for the bond market: as interest rates rise, the prices of previously issued bonds decline.

- In the equity market, the quarter unfolded in three phases. In July, a resurgence of conflict in the Middle East and uncertainty regarding demand for high-end memory chips used in artificial intelligence triggered a sharp decline in semiconductor stocks, which in turn dragged down the South Korean market. In August, the U.S. market rebounded, fueled by an exceptional second-quarter earnings season: profits for S&P 500 companies grew by 50% year-over-year—the largest increase since 2021. In September, rising interest rates tempered these gains; however, strong results from Micron—with revenue up 379% compared to the previous year—and the launch of a new model from OpenAI confirmed that investment in artificial intelligence remains robust. By the end of the quarter, the S&P 500 had posted a cumulative gain of 2.0%, while South Korea's KOSPI index fell by 19.3%. Shares of Samsung, SK Hynix, and TSMC (Taiwan) declined by 19.6%, 33.0%, and 4.5%, respectively.

ECONOMIC OVERVIEW

- In Chile, economic activity remained weak. GDP for the second quarter fell by 0.2% year-on-year, marking its second consecutive decline. The Imacec (a monthly proxy for economic activity) fell by 1.5% year-on-year in July and 1.0% in August—dragged down by the mining sector—before growing by 0.2% in September, supported by the non-mining sector (+2.0%). In its September Monetary Policy Report, the Central Bank lowered its growth projection for 2026 to a range of 0.25%–0.75%, down from 1.0%–1.75% in June. Meanwhile, the unemployment rate rose to 9.8% for the July–September quarter, its highest level in five years. Annual inflation, which had dipped to 3.5% in July due to a decline in fuel prices, rose to 4.1% in August and remained at that level in September. The Central Bank kept the monetary policy rate at 4.5% throughout its three meetings during the quarter. The IPSA index rose by 1.6% in July and 2.7% in August, but fell by 3.1% in September, ending the quarter with a modest gain of 1.2%. The exchange rate moved from $923 to $974 per dollar (+5.5%).

- In this scenario, the real return on pension funds during the third quarter of 2026 (June 30 to September 30) was negative across all fund categories, with variations depending on their respective investment profiles. Fund A—which has the highest exposure to equities—recorded the smallest loss, at −0.25% in real terms, followed by Fund B at −1.43% and Fund C at −4.36%. Fund D posted a real return of −6.34%, while Fund E—the lowest-risk option, with a higher proportion of bonds—saw a decline of −7.83%, marking the largest drop for the quarter. On a month-by-month basis: in July, all funds fell by between 3.0% and 3.4% in real terms, driven by developments in the semiconductor sector and rising interest rates; in August, they recovered—particularly those with higher equity exposure (Fund A rose by 3.58% in real terms); and in September, they fell once again—with the more conservative funds hit hardest—due to an increase in long-term interest rates. Nevertheless, it should always be kept in mind that these figures pertain to a short period, and the funds are managed with a long-term perspective.

KEY INDICATORS

AFP HABITAT BACKGROUND

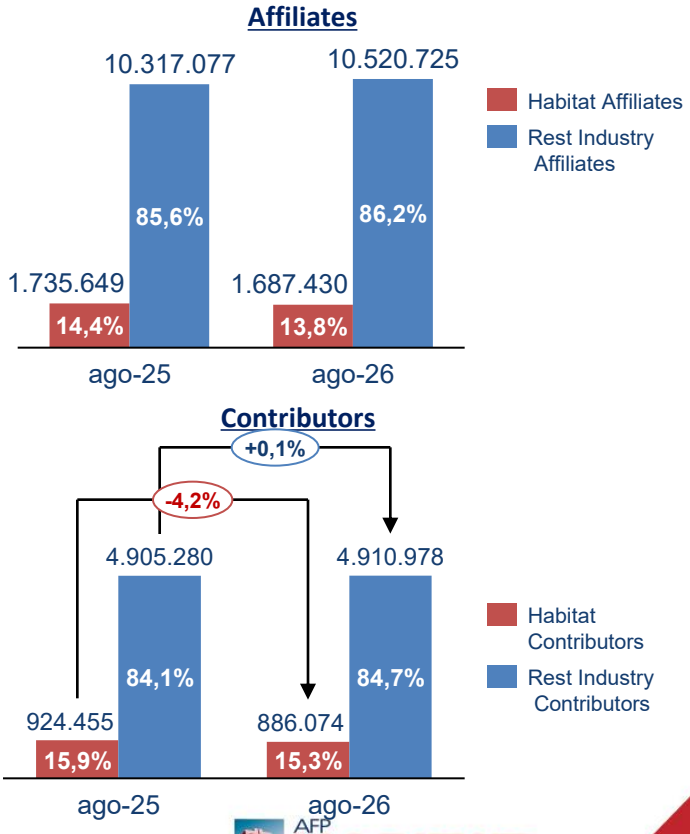
AFP Habitat participates in the Social Security industry managing pension funds related to individual mandatory pension savings and voluntary pension savings (voluntary retirement savings account - APV and voluntary savings accounts - CAV), It also offers programmed retirement fund withdrawals.

Mandatory Pension Savings

The Mandatory retirement savings are intended to fund pensions for plan members. This involves the payment of contributions equivalent to 11% of their taxable income; this amount will increase gradually under the new pension reform. The monthly taxable cap for August 2026 is set at 90 UF.

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.

As of August 2026, the AFP industry had a total of 12.208.155 members affiliated and 5.797.052 monthly contributors[6]. To this date AFP Habitat has a market share of 13,8% and 15,3% respectively, which positioned it as the third largest AFP on affiliates market and fourth in terms of monthly contributors.



Mandatory Contributions Deposits August 2026	
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	0,46

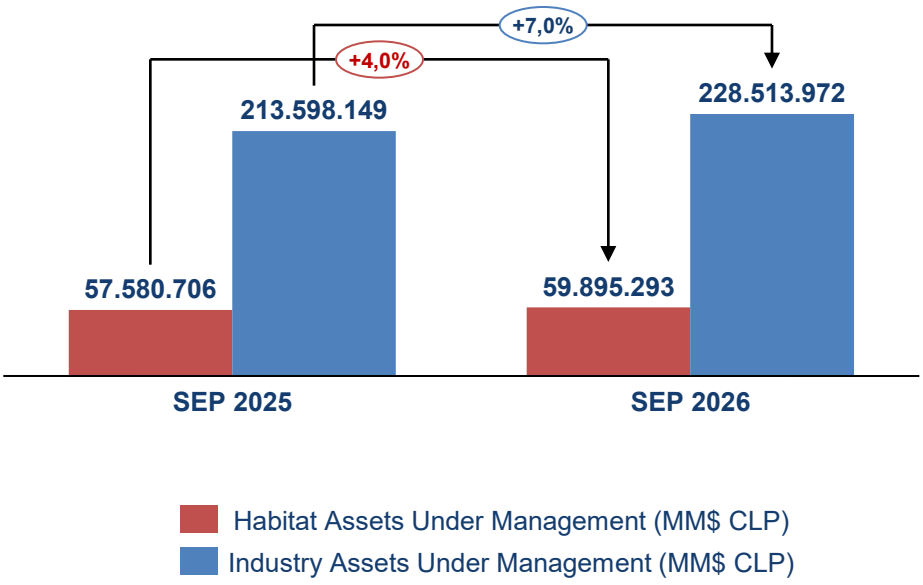
[6] Monthly contributors: Corresponds to the number of active members and voluntary members who contributed in August, for remunerations accrued in July.

KEY INDICATORS

Mandatory Pension Savings

Assets under Management by the Pension Funds

[MM CLP]



The total assets under management by Habitat reached $ 59,9 CLP Trillions as of September 2026, an increase of 7,0% compared to the balance of September 2025.

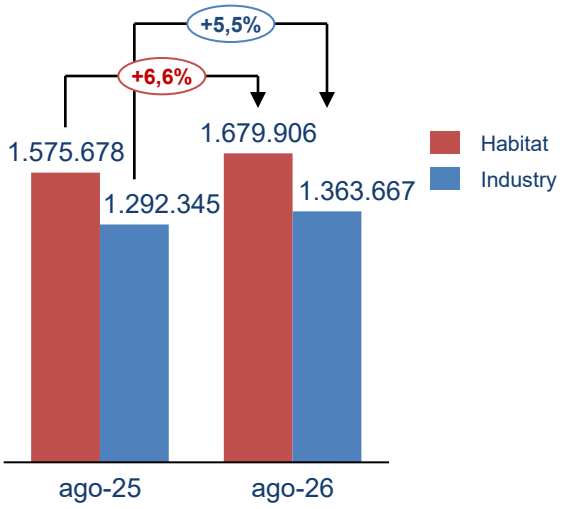
The total managed assets of the industry as of September 2026 amounts to $ 228,5 CLP Trillions, having an increase compared to what was managed in September 2025 of $ 14,9 CLP Trillions. Of the total managed balance, AFP Habitat has a market share of 26,2%, being industry leaders in total managed assets.

KEY INDICATORS

Mandatory Pension Savings Cont.

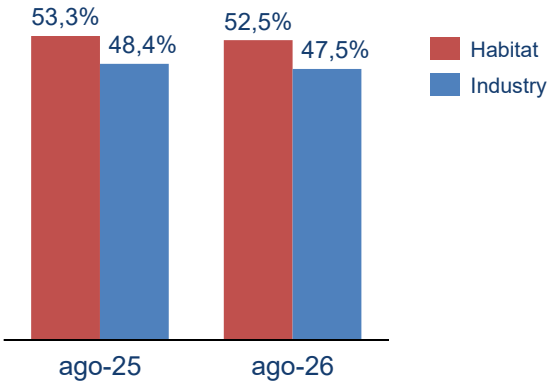
The monthly average taxable base salary of AFP Habitat [7] contributors for August 2026, reached the amount of CLP$ 1.679.906 presenting an increase of 6,6% compared the same period of the last year. Besides, the average increase in the industry was 5,5%, increasing from CLP$ 1.292.345 in August 2025 to CLP$ 1.363.667 in August 2026.

Monthly average taxable salary [CLP]



Contributors / Affiliates Ratio

The contributor/affiliate ratio of AFP Habitat as of August 2026 was 52,5%, higher than the industry´s ratio of 47,5%.



[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.

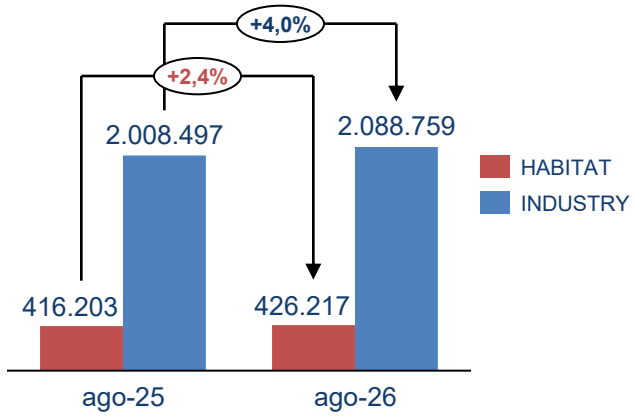
Voluntary retirement savings have increased significantly since 2002, the year in which a regulatory change enabled industries other than the AFPs to manage this type of savings while introducing additional tax incentives. This reform resulted in the entry into the market of other entities including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

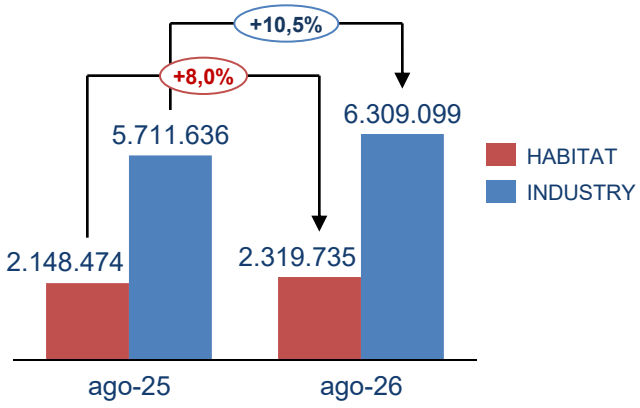
The AFPs are authorized to collect an annual fee on APVs' managed balances, which currently range between 0,16% and 0,60% for affiliates and 0,50% up to 0,70% for not affiliates. In AFP Habitat this fee is equivalent to 0,55% for both.

Respect to APV accounts managed by the 7 AFPs, as of August 2026 Habitat has the 20,4% of the managed accounts and a 36,8% of the balance managed (MM CLP$ 2.319.735). 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)

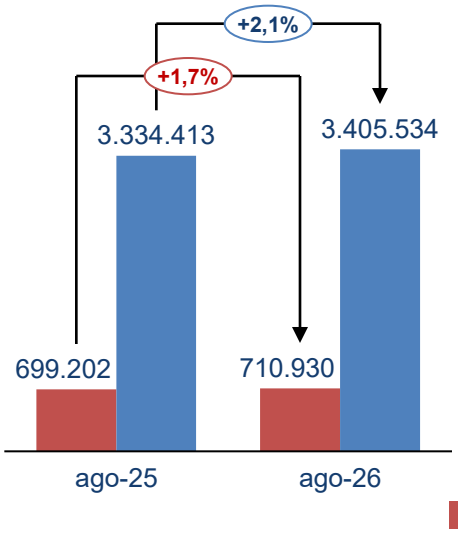
While CAV can increase future pensions, this product provides a short and medium-term savings vehicle, which is also freely available, and is not considered a retirement fund contribution. This product is exclusively offered by AFPs, however, it does compete with other savings products such as bank savings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

As of August 2026, Habitat managed a total of 710.930 accounts, corresponding to CLP$MM 959.583 on assets under management, which represents a market share of 33,9%.

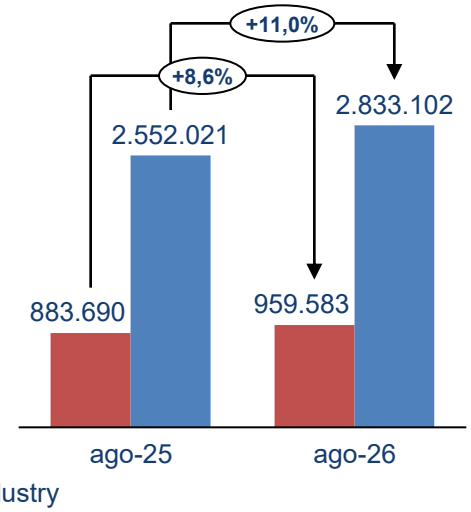
As of August 2026, the total CAV accounts managed increased by 1,7% at AFP Habitat and 2,1% at the industry level. Regarding the managed balances at AFP Habitat, as of August 2026 they rose compared to the same period last year by 8,6% reaching CLP $MM 959.583, and at the industry level, managed balances reached CLP$MM 2.833.102 equivalent to a variation of 11,0% compared to August 2025.

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]



Habitat Industry

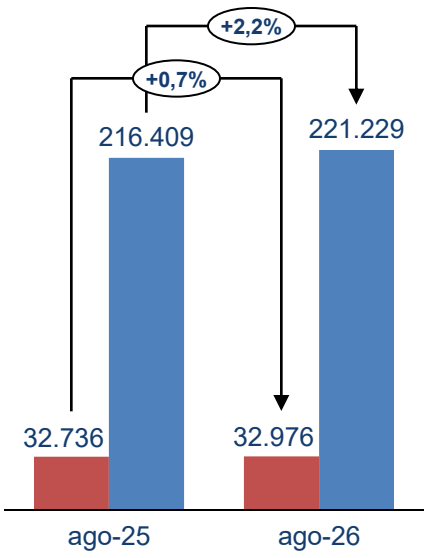
KEY INDICATORS

Voluntary Affiliates

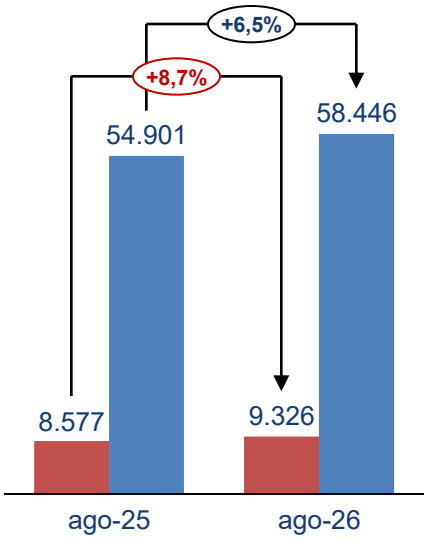
As of August 2026, the AFP system has a total of 221.229 voluntary affiliates, of which the 14,9% are affiliated to AFP Habitat.

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

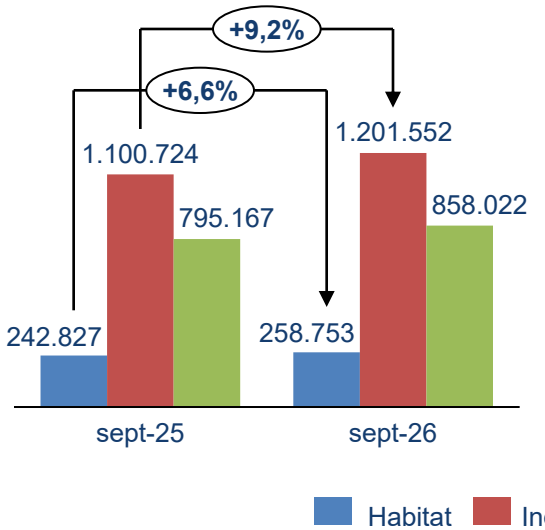
In granting pensions, AFPs and life insurance companies compete, with the former offering pensions in the form of programmed withdrawals or temporary income with deferred life annuities and the latter offering life annuities.

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

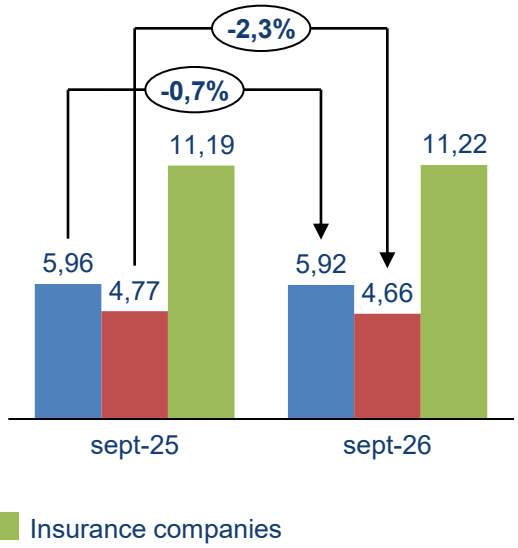
According to the information obtained from the web page of the Superintendence of Pensions, in September 2026, the total of pensions paid by the AFPs in the form of programmed withdrawals and temporary income reached 1.201.552. During the same period AFP Habitat paid 258.753 pensions, and life insurance companies paid 858.022 life annuities.

The average amount of pensions paid by the AFP Industry in September 2026, achieved an average amount of UF 4,66. In Habitat's case the average amount paid was UF 5,92 whereas life insurance companies paid an average amount of UF 11,22.

Number of Pensions Paid



Average amount of Pensions Paid [UF]





[*] As of the date of this report, May 2026 is the last month for which data has been updated by the Superintendency of Pensions.

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Operating Revenues

Ordinary income generated during the current period exceeded that obtained as of September of the previous year by MM$ 6.852, representing a nominal growth of 3,5% (a 0,47% decrease in real terms, or when adjusted for the UF). This growth is primarily attributable to commission income, which increased by MM$ 6.868; of this amount, MM$ 5.099 relates to commissions associated with mandatory savings, MM$ 569 to an increase in commissions associated with voluntary savings, MM$ 811 to commissions for the administration of voluntary pension savings, MM$ 384 to commissions for scheduled withdrawals, and MM$ 4 to other items. Additionally, there was a decrease of MM$ 15 in "other ordinary income."

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.

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Employee Expenses

Personnel expenses decreased by MM$ 1.598 compared to those incurred in the same month of the previous year, representing a 3,7% decline. This was primarily driven by a MM$ 1.229 reduction in short-term benefits—largely due to performance bonuses—and an MM$ 876 decrease in administrative staff salaries. These reductions were partially offset by a net increase of MM$ 507 across severance payments, sales staff salaries, and other personnel-related expenses.

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

Other operating expenses for the current year, when compared to those incurred in 2025, show an increase of MM$ 187—driven by a MM$ 631 rise in marketing expenses and a MM$ 54 increase in other operating expenses—which is partially offset by a MM$ 762 decrease in administrative expenses and a MM$ 111 reduction in computing expenses.

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%**

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Depreciation and Amortization

In these interim financial statements, compared to the expenses incurred up to September 2025, there is an increase in expenses of MM$ 1.739; depreciation expense rose by MM$ 162 for right-of-use assets and by MM$ 127 for information technology equipment, with an additional MM$ 10 from other items, while amortization expense increased by MM$ 1.440, primarily due to the amortization of computer software.

Other Income and Expenses

Other income and expenses for the current period—compared to those recognized through September of the previous year—resulted in a gain of MM$ 1.294. This is explained by an increase of MM$ 575 in the share of profit (loss) from associates; a reduction of MM$ 565 in financial costs, driven by lower interest rates; a decrease of MM$ 111 in losses from indexation adjustments; a gain of MM$ 27 from investments; and a net increase of MM$ 16 from other items.

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 return on the mandatory reserve for the current period was MM$ 52.759 lower; this is because, although pension funds of types A, B, and C yielded a positive return of MM$ 23.797 in the current period, this represents an overall decrease of MM$ 31.018 compared to their performance in the same period of the previous year. Meanwhile, pension funds of types D and E generated a negative return of MM$ 6.850, representing a decrease of MM$ 21.741 relative to September 2025.

COMPARATIVE ANALYSIS OF CONSOLIDATED RESULTS

Tax Expenses

In these interim financial statements, the tax burden shows a decrease of MM$ 11.698, representing a 24,5% decline compared to the figure reported in September of the previous year.

Net Profit

The Company's result at the end of the third quarter decreased by MM$ 29.685 compared to the result as of September of the previous year. This was primarily driven by a lower return on the Pension Funds under its management, which negatively impacted the profitability of the mandatory reserve , resulting in a decrease of MM$ 52.759 compared to the same period in the prior year. Other factors included: an increase in ordinary revenue by MM$ 6.852 in nominal terms (3,49%—representing a 0,47% decrease in real terms, or in UF), mainly due to higher commission income from mandatory contribution capitalization accounts (contributing MM$ 5.099); a reduction in expenses of MM$ 3.167 related to the recognition of an impairment of accounts receivable from life insurance companies, stemming from an ongoing arbitration proceeding as of the reporting date (see Note 29); an increase of MM$ 1.140 from the share of profits in associates and lower financial costs; a decrease of MM$ 1.598 in personnel expenses; an increase of MM$ 1.739 in depreciation and amortization expenses; a decrease of MM$ 11.698 in income tax expenses; and other items that, taken together, represent a gain of MM$ 358.

BALANCE

[M CLP = Thousands]

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%**

CONSOLIDATED INCOME STATEMENT

[M CLP = Thousands]

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%**