



“BE LEADERS IN THE CONSTRUCTION OF
social AND **economic** VALUE THAT
IMPROVES PEOPLE'S QUALITY OF LIFE”



Corporate
Presentation
March 2026



DISCLAIMER



Forward-looking statements are based on the beliefs and assumptions of ILC's management, and on information currently available. They involve risks and uncertainties because they relate to future events and therefore depend on circumstances that may or may not occur in the future.

Investors should understand that economic circumstances, industry conditions and other operating factors could also affect the future results of ILC and could cause results to differ materially from those expressed in such forward-looking statements.



BUILDING SOCIAL AND ECONOMIC VALUE: FINANCIAL SECTOR GROWTH AND DEMOGRAPHICS

1. ILC: HISTORY, STRATEGY AND MAIN ADVANCES

→ Sustained Growth and Returns Over Time

2. ZOOM-IN BY DIVISION

→ Current phase: Growth in the Financial Sector

3. CLOSING REMARKS

→ Strategic plan and 2030 goals



CHAPTER 01 | ILC AT A GLANCE

ILC: OUR ORIGINS



**Origins
1980**

ILC was founded over **45 years ago**, when the Chilean Chamber of Construction (CChC) decided to create companies focused on **health and social security**, with the primary goal of **improving social security** for construction workers and their families.



**Recurring
Net Profit
(Pre-IPO)
Ch\$ 60 bn.**


100%
of operations
located in
Chile

CONSOLIDATING OUR PRESENCE IN FOUR INDUSTRIES AND THREE COUNTRIES



Banking



Annuities



Pensions



Health



ILC AT A GLANCE

Lean structure under leading position in financial and health sectors



ILC IN NUMBERS

+400 th pensioners

1.1 million Health policyholders

Largest private health insurer and healthcare provider **in Chile**

Largest Annuity Company by number of retirees



+5 million Medical consultations performed

USD 99.8 bn. Assets under management



Second largest manager of pension funds in the Andean Region

5.5 million

Pension fund members



100 th

Surgeries performed



USD 4.7 billion

In bank lending

2.7 million patients



88% Employee loyalty





+15,000 employees

+118,000 Bank customers

OUR FUNDAMENTAL PILLARS TO ACHIEVE CONSISTENCY



PRESENCE IN INDUSTRIES THAT EXCEED GDP GROWTH

		CAGR 1995-2005	CAGR 2005-2015	CAGR 2015-2025
	BANKING⁽¹⁾ Total Loans	12.4%	12.5%	6.4%
	ANNUITIES AUM Life Insurance Industry	16.1%	10.1%	8.4%
	PENSIONS AUM Life Insurance Industry	14.0%	11.1%	6.9%
	HEALTH Current Health Expenditure	8.9% ⁽²⁾	11.3%	10.6% ⁽³⁾
AVERAGE GDP GROWTH⁽⁴⁾		5.0%	4.1%	2.0%

(1) Bank loans exclude foreign loans

(2) 2000 – 2004





(3) 2015 – 2024

(4) Real GDP Growth, the nominal CAGR for the respective periods is: 8.7%, 8.8% and 7.8%

Source: Superintendencia de Pensiones, AACH, CMF Data, WorldBank

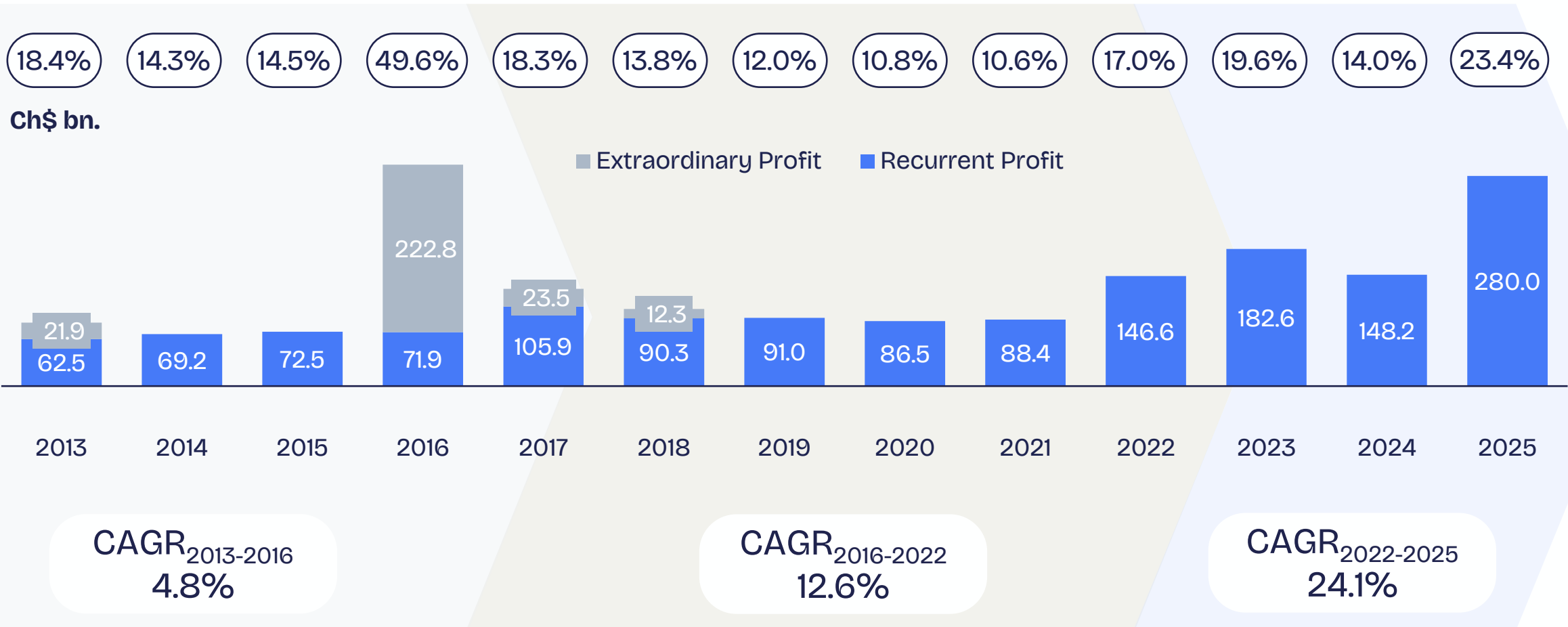
CONSISTENT GROWTH AND DIVERSIFICATION



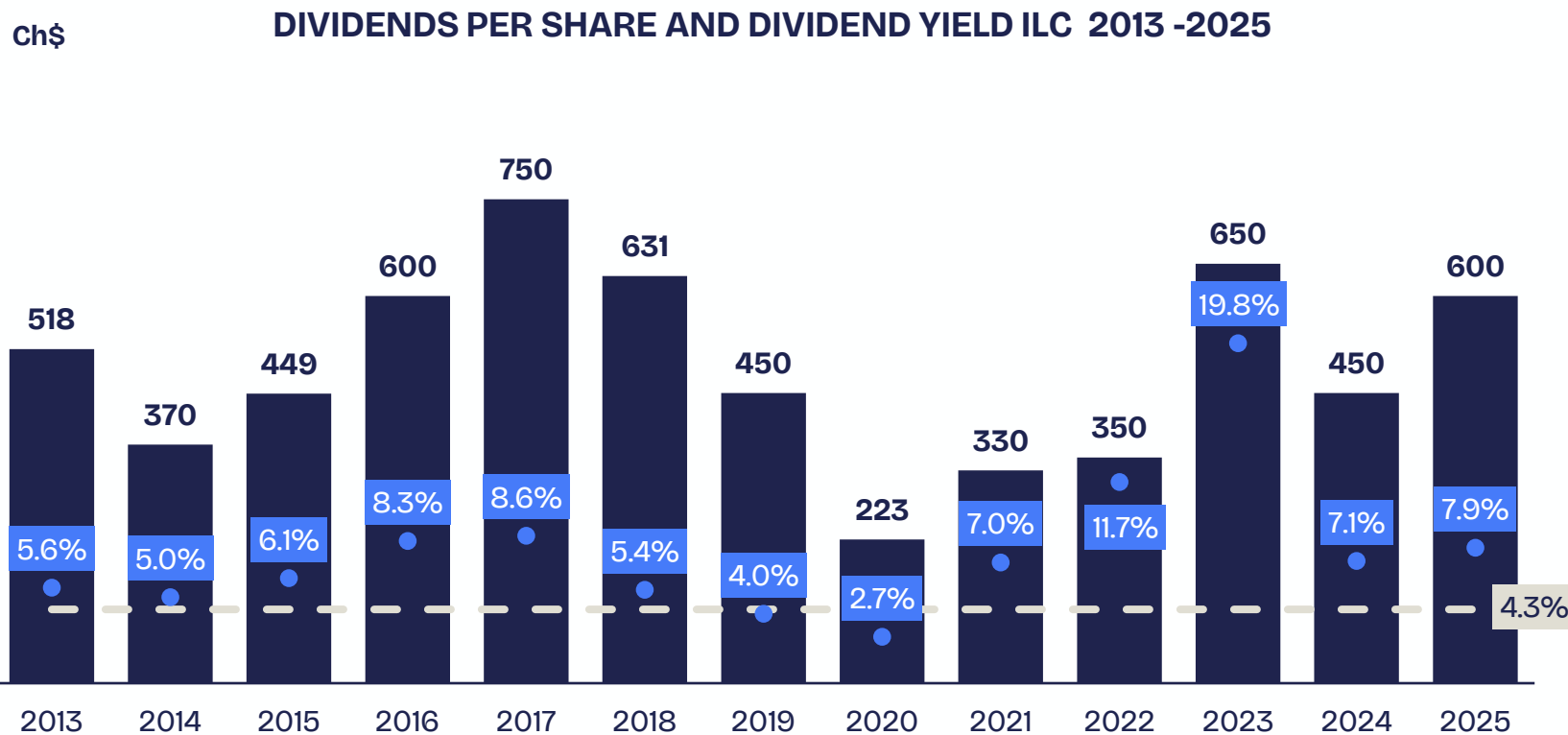
	2015			2025
Assets Ch\$ bn	7,735	>	2.4x	18,192
AUM US\$ bn	37.8	>	2.6x	99.8
Equity Ch\$ bn	507	>	2.5x	1,259
Profit Ch\$ bn	79	>	3.4x	280
Beneficiaries mn	3.9	>	2.5x	9.8
Industries	2 	>		4   

CONSISTENT RETURNS OVER TIME AND DOUBLE DIGIT ROAE

PROFIT AND ROAE ILC



CONSISTENT AND ATTRACTIVE DIVIDEND YIELD



ILC's Average Dividend Yield 2013-2025
7.6%

Distributed since IPO
Ch\$6,551
Per Share (93% IPO price)

■ Dividends per share ● Dividend Yield (over closing price last year) - - IPSA Average Dividend Yield 2013 - 2025

Source: Bolsa de Comercio de Santiago, CMF

PROFIT DIVERSIFICATION: NEW INDUSTRIES & GEOGRAPHIES

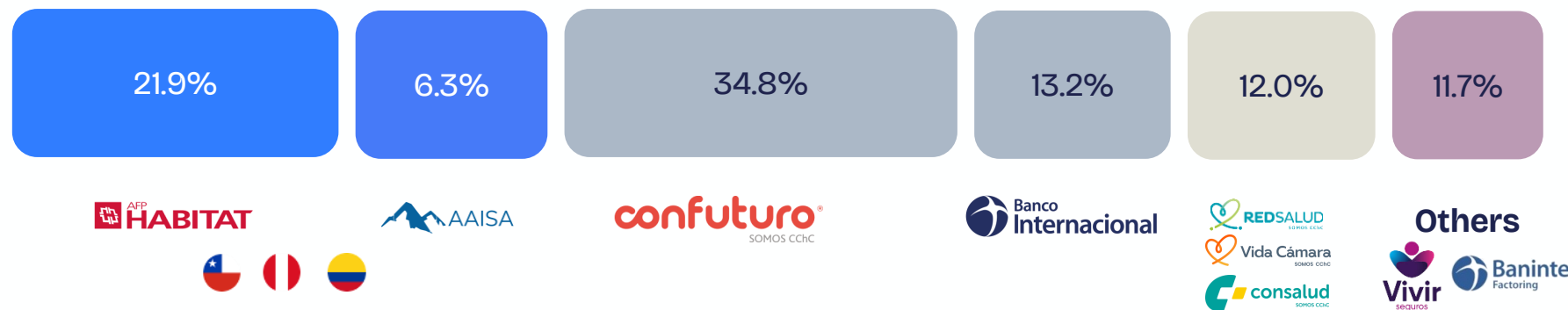
Profit Growth
2012- 2025

3.4x

ILC's Recurring Profit⁽¹⁾ Contribution by Subsidiary (2012)



ILC Recurring Profit⁽²⁾ Contribution by Subsidiary (2025)



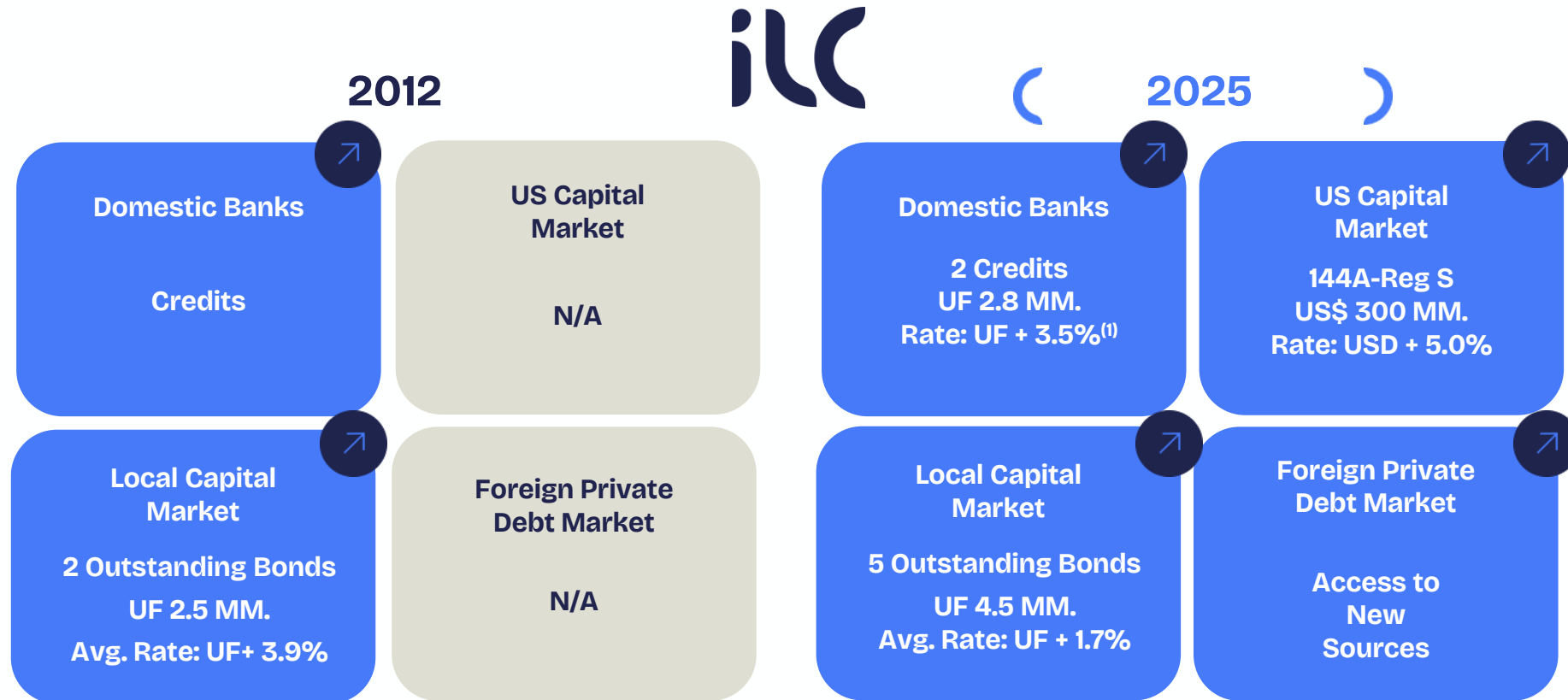
Legend:

- Pensions (Blue)
- Financial (Grey)
- Health (Light Green)
- Others (Purple)

(1) Profit excludes result due to Disability and Survival Insurance (SIS) in 2012

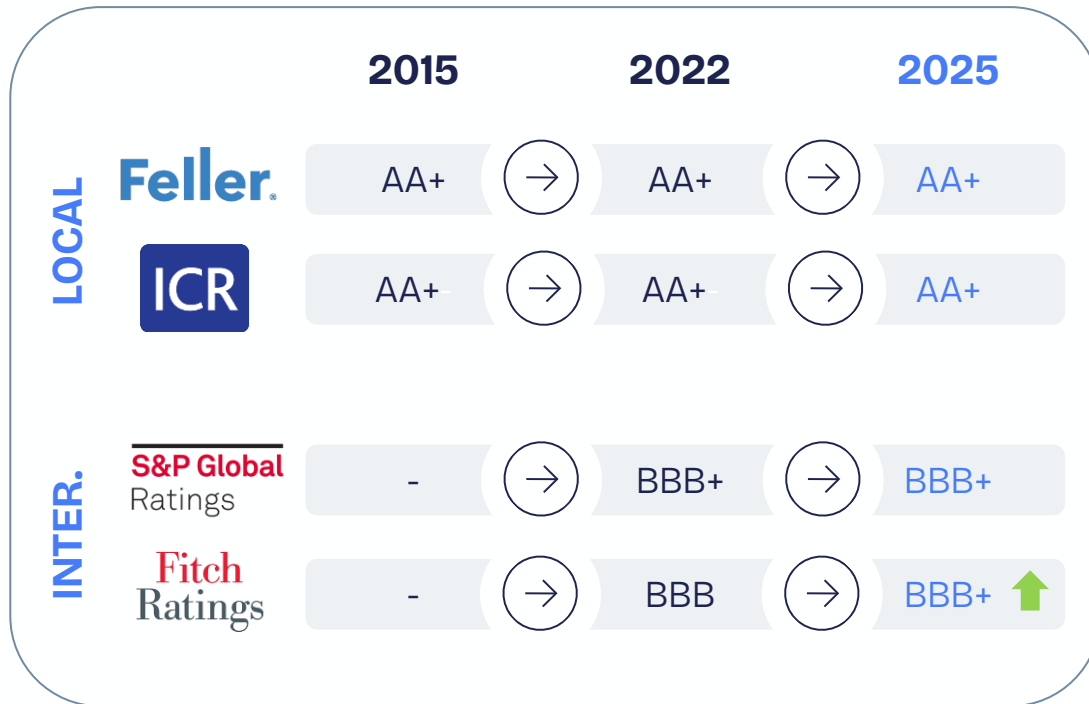
Source: CMF, ILC

NEW SOURCES OF FUNDING: ACCESS TO INTERNATIONAL DEBT MARKET

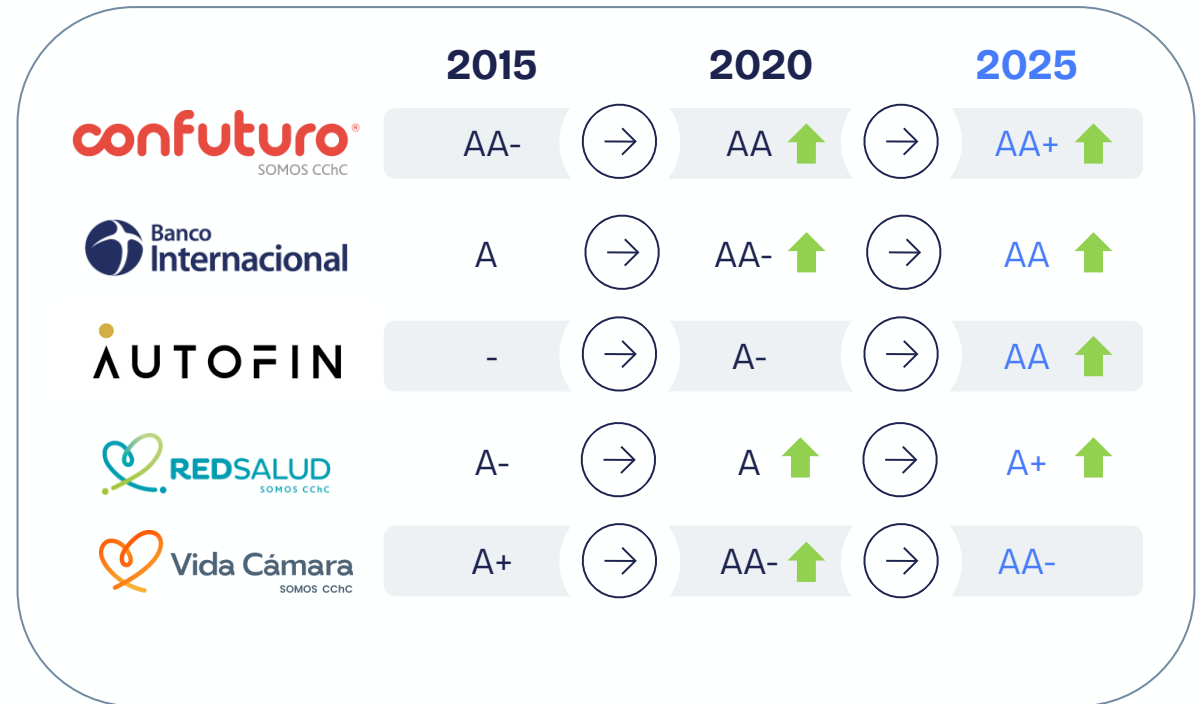


CONTINUOUS IMPROVEMENT IN RISK RATINGS AT ILC AND SUBSIDIARIES

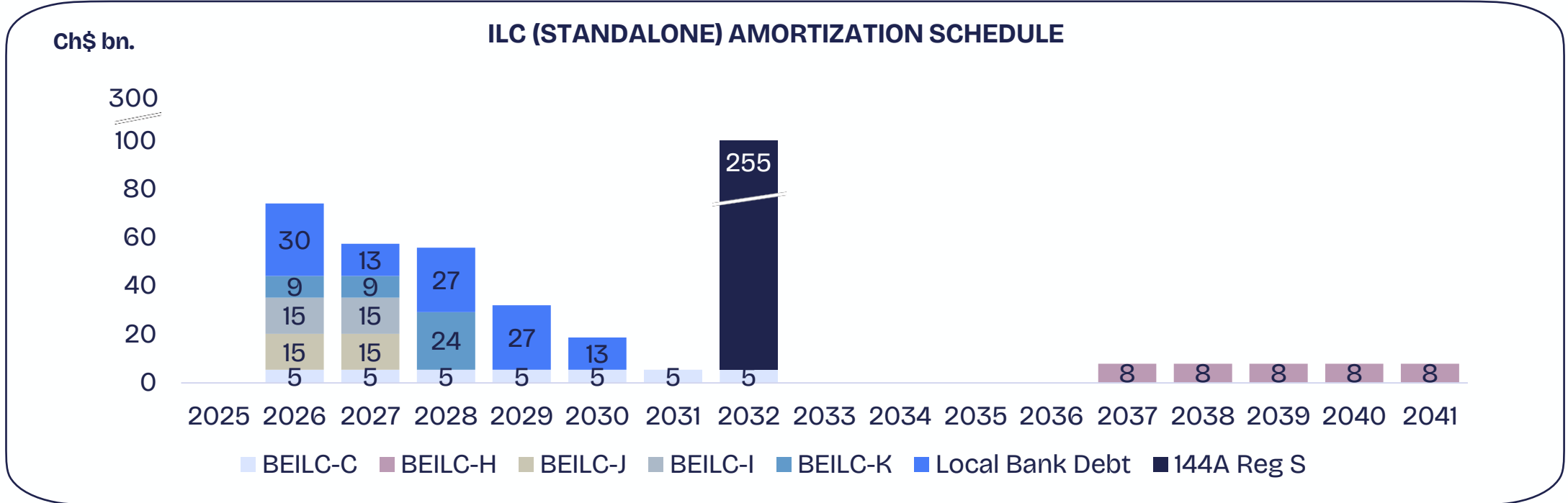
ILC's CREDIT RATINGS



ILC's SUBSIDIARIES CREDIT RATINGS



WELL-MANAGED DEBT MATURITY AND LIQUIDITY POSITION



Total Net Financial Debt
2025
Ch\$ 409.7 bn.

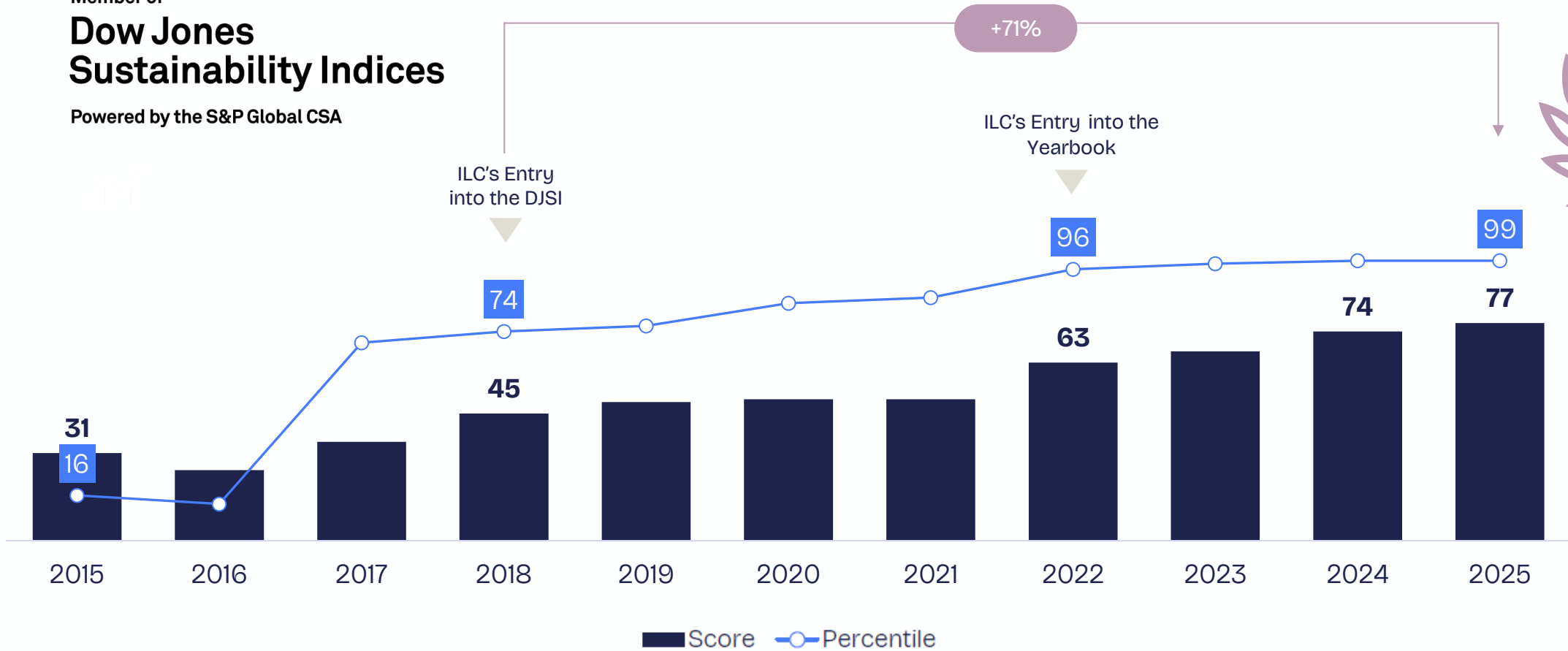
NFD / Equity
2025
0.33x

Liquidity Position
2025
Ch\$175.2 bn

ESG RESULTS OVER TIME: ILC POSITIONED 7th GLOBALLY IN THE INDUSTRY

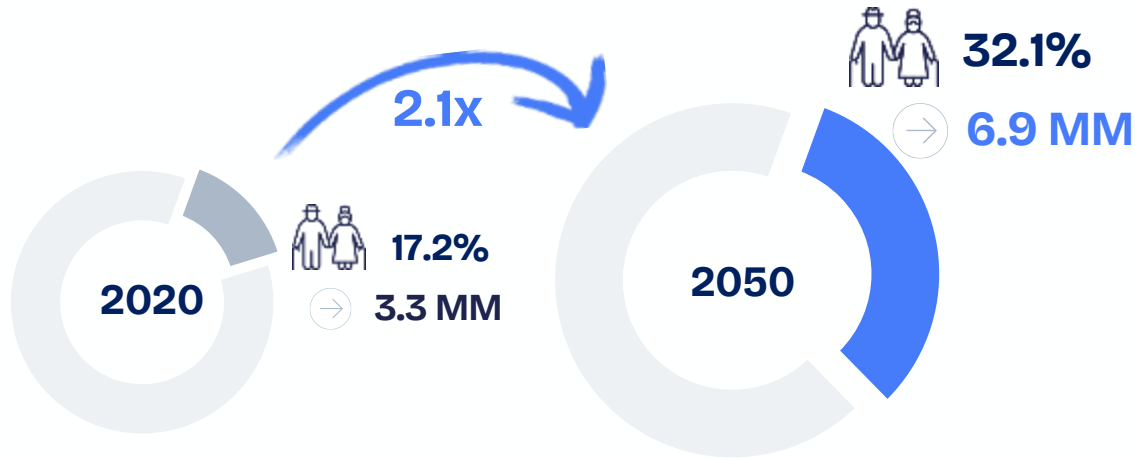
EVOLUTION OF ILC'S DJSI SCORE⁽¹⁾

Member of
**Dow Jones
Sustainability Indices**
Powered by the S&P Global CSA



BY 2050, 3 OUT OF 10 PEOPLE IN CHILE WILL BE OVER +60Y

ESTIMATE OF THE CHILEAN +60Y POPULATION



MAIN PRIORITIES +60Y

- HEALTH: PRIORITY NO. 1** for older people in Chile
- 43% of the income of older households comes from retirement pensions
- 21% of bank debtors are people +60y
- 69% of the elderly population has had health check-ups in the last 12 months
- 7 OUT OF 10 PEOPLE** +80y have risk factors or chronic diseases
- 39% of people between 52 and 65y state that their main motivation for saving is retirement

POTENTIAL MARKET OF PEOPLE +60Y IN OUR INDUSTRIES

Programmed Withdrawal Pensioners	850 th	→	~2.6 MM
Annuity Pensioners	550 th	→	~1.5 MM
Hospitals Discharges	650 th	→	~1.1 MM
Private Health Beneficiaries ⁽¹⁾	1.2 MM	→	~3.2 MM
Debtors	1.1 MM	→	~2.0 MM

(1) The estimate takes into account supplemental group health insurance and ISAPRE beneficiaries

CHAPTER 02 | ZOOM-IN BY DIVISION

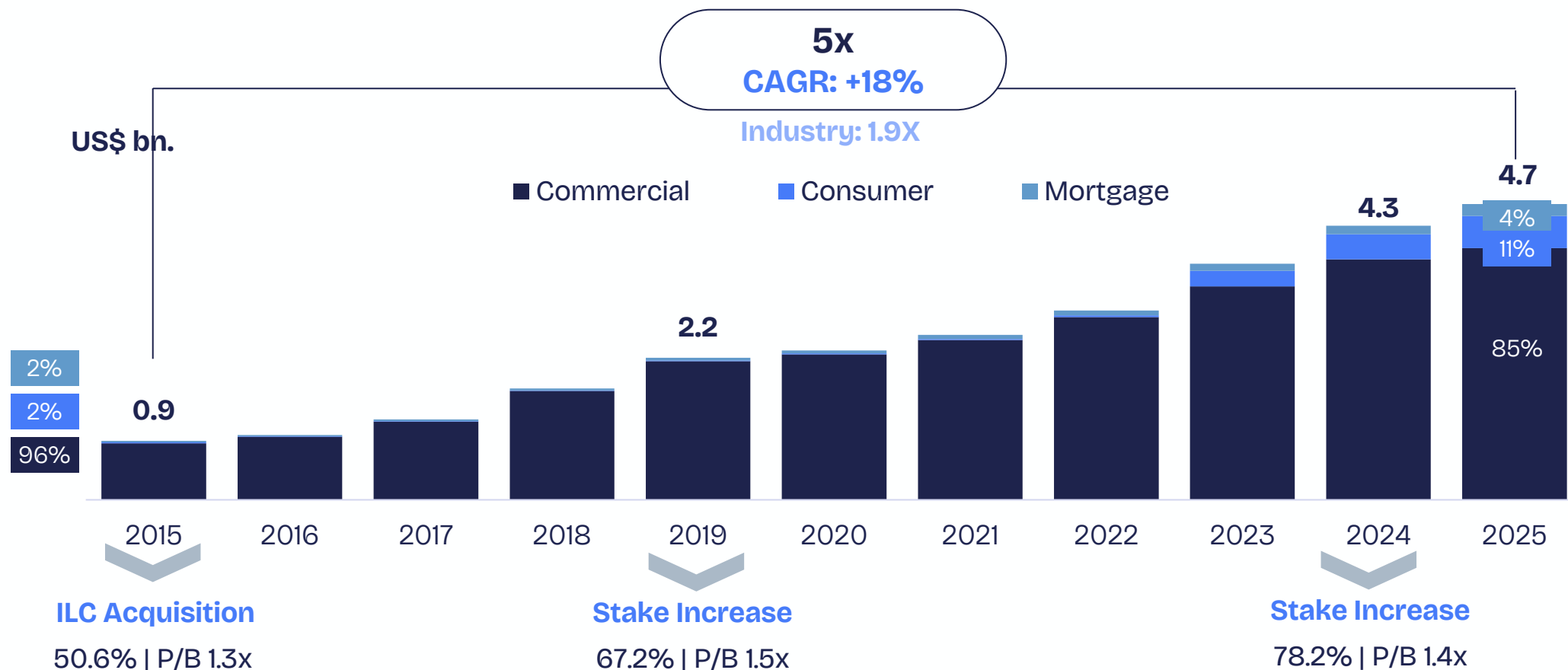


Banking



BANCO INTERNACIONAL: A GROWTH STORY

BANCO INTERNACIONAL LOANS EVOLUTION



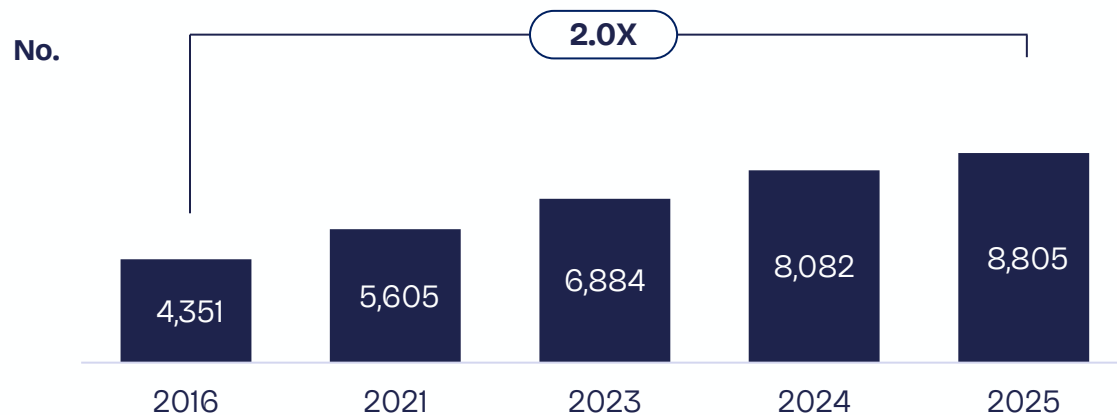
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FX: 950 Ch\$/US\$

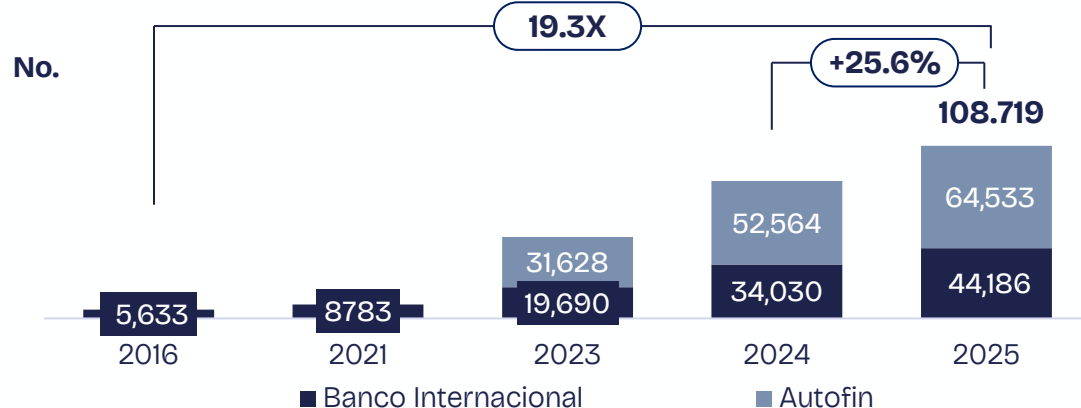
Source: CMF, Banco Internacional, ILC

PROVEN GROWTH TRACK RECORD

COMMERCIAL BANKING CLIENTS



RETAIL BANKING CLIENTS



VALUE PROPOSITION AND FUTURE OUTLOOK

COMMERCIAL BANKING CLIENTS

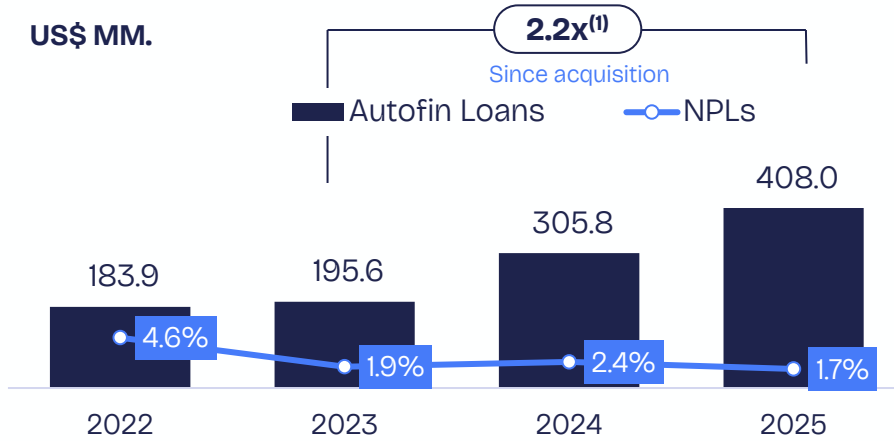
1. Deepening Sectoral Expertise
2. Capitalizing on Market Consolidation
3. Speed and Flexibility

RETAIL BANKING CLIENTS

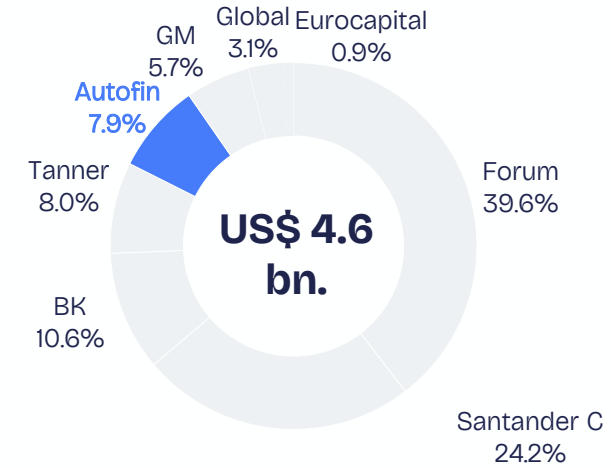
1. Driving Cross-Sell & Liability Growth
2. Digital Engagement for Clients & Non-Clients
3. Capturing Opportunities in Consumer Lending

AUTO FINANCE OPPORTUNITIES IN A GROWING MARKET

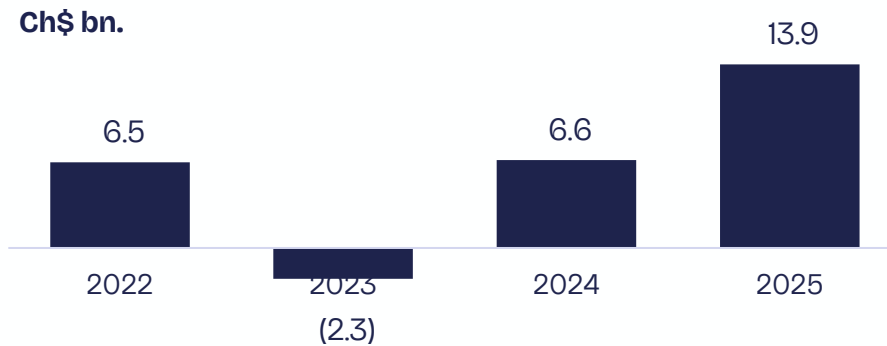
AUTOFIN LOAN PORTFOLIO



INDUSTRY MARKET SHARE (SEPT-25)



AUTOFIN PROFIT

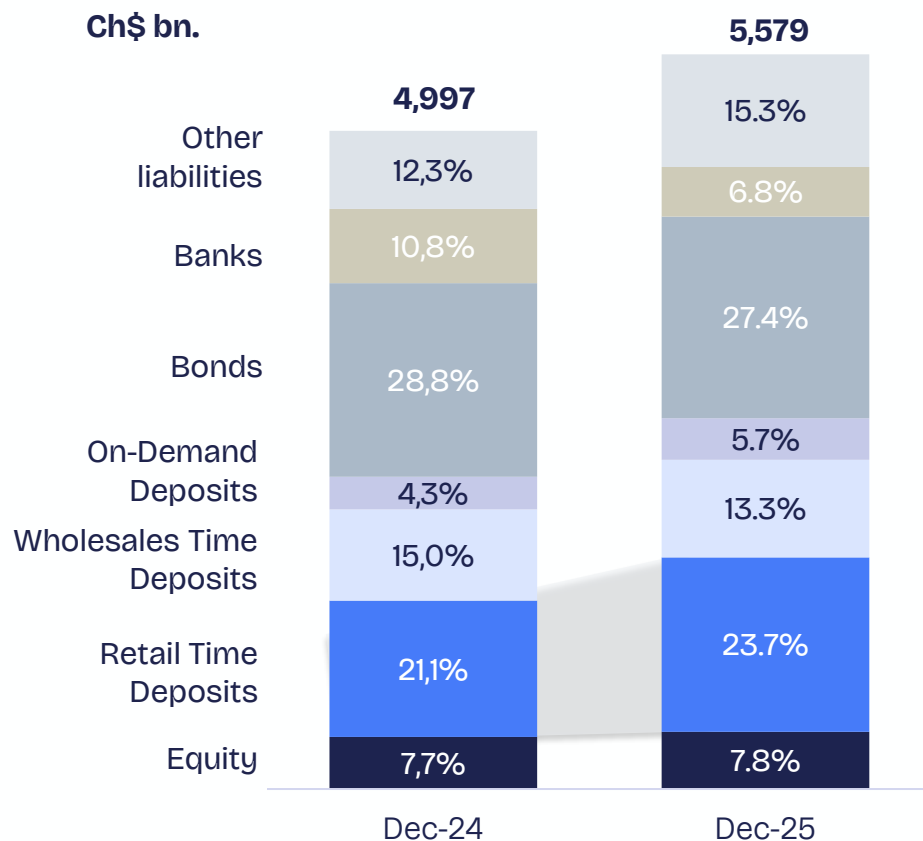


EXPANSION PLAN

- Becoming the Leader in Used Car Financing
- Increasing Penetration in New Brands
- Growing C2C Financing via Digital Platforms

ESTABLISHING A ROBUST FUNDING STRUCTURE

FUNDING STRUCTURE 2024 VS 2025



→ **90% of last year's loan growth was financed through stable funding sources**

During 2025, the bank issued Ch\$15 bn. in subordinated bonds

Capital increases during 2025 totaling Ch\$42.8 billion



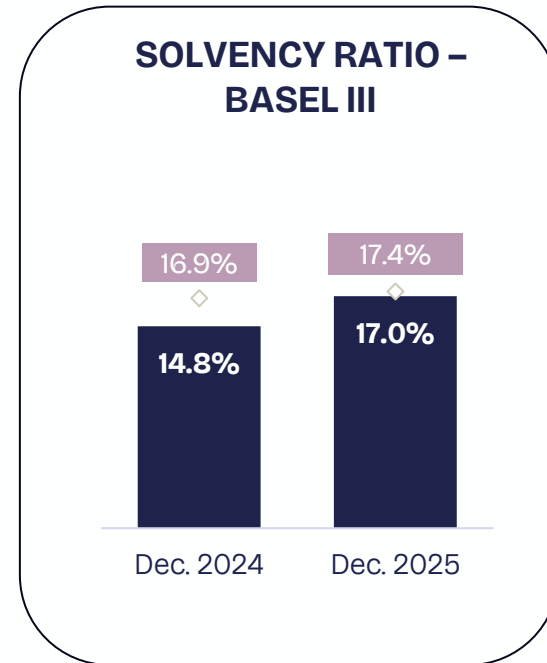
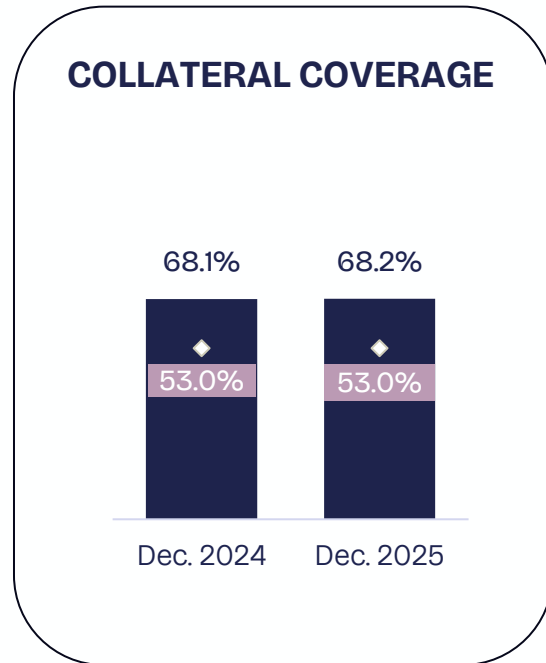
In April 2025, the Bank issued the **first AT1 bond in the Chilean industry** for UF 2 million with no fixed maturity (perpetual) and an annual interest rate of 5.6%



FUNDING OPPORTUNITIES

- Scale the retail financing base through customer acquisition and retention
- Expand the local and international portfolio of large corporate clients
- Significance of developing products in accordance with a digital onboarding process

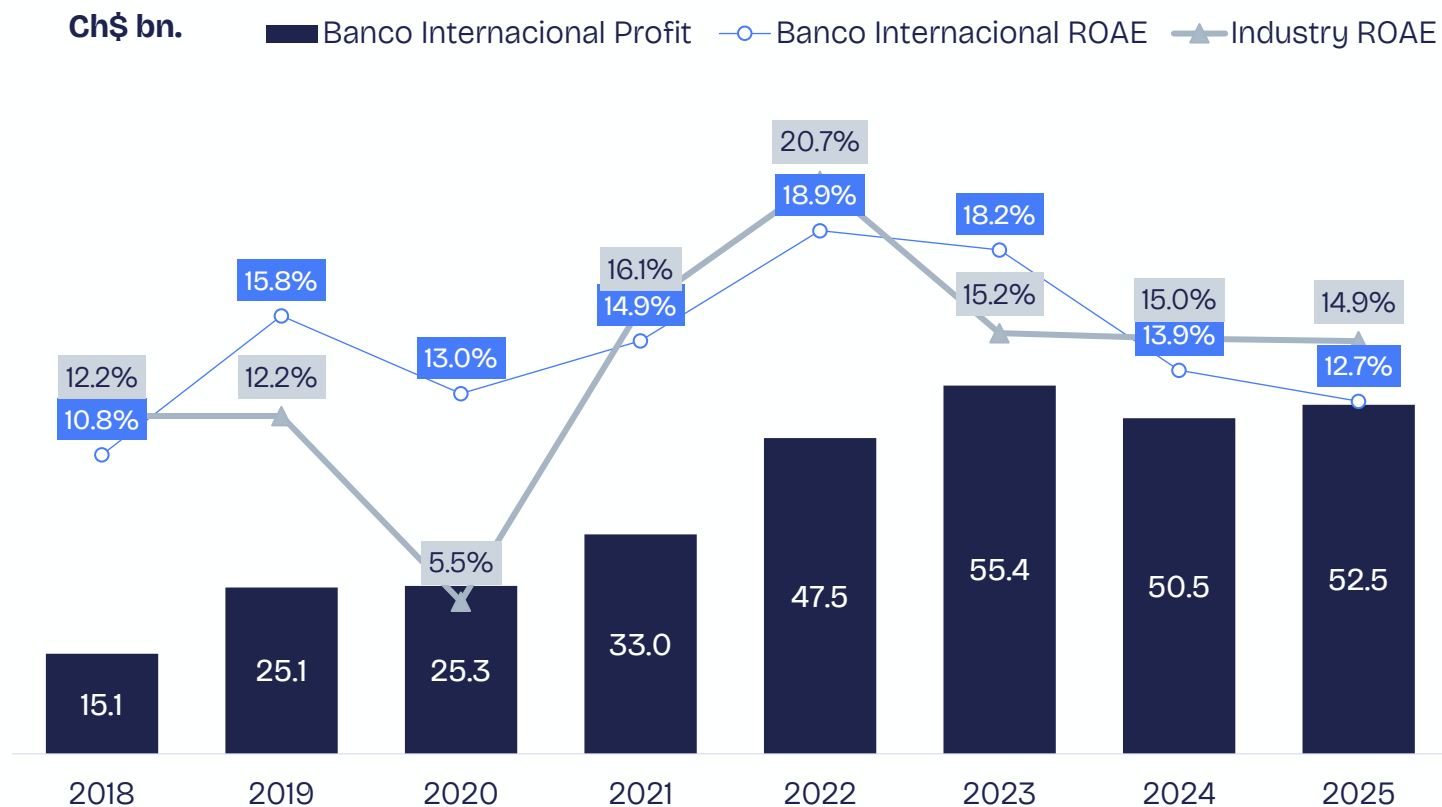
STRONG COLLATERAL COVERAGE AND CONTROLLED RISK INDICATORS



(1) Provisions to Total Loans
Source: CMF, Banco Internacional

SUSTAINED GROWTH IN PROFIT

BANCO INTERNACIONAL PROFIT & ROAE



MAIN TOPICS

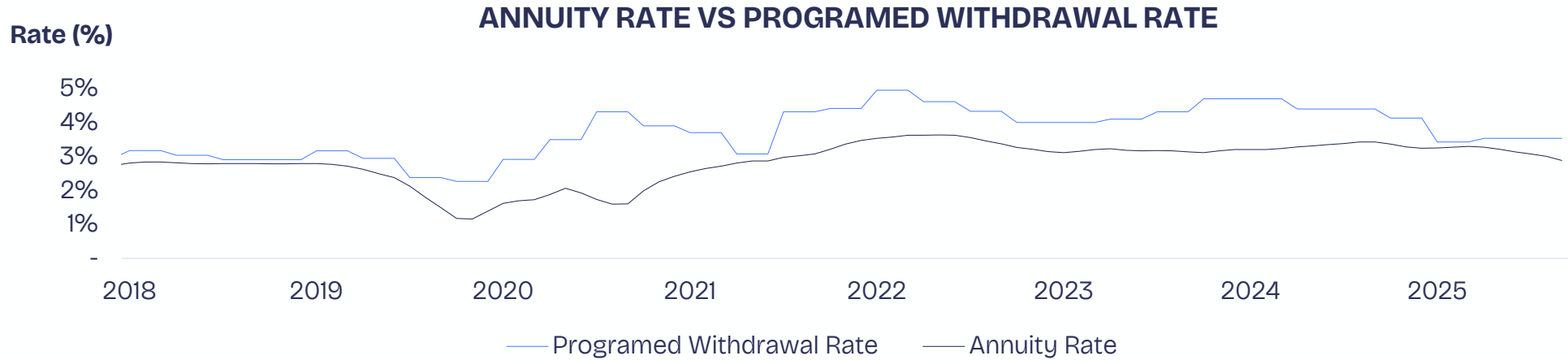
- Enhanced organic growth driven by digital expansion
- Adding inorganic opportunities and strategic partnerships
- Diversified business model across multiple market segments
- Broad-based funding sources



Annuities

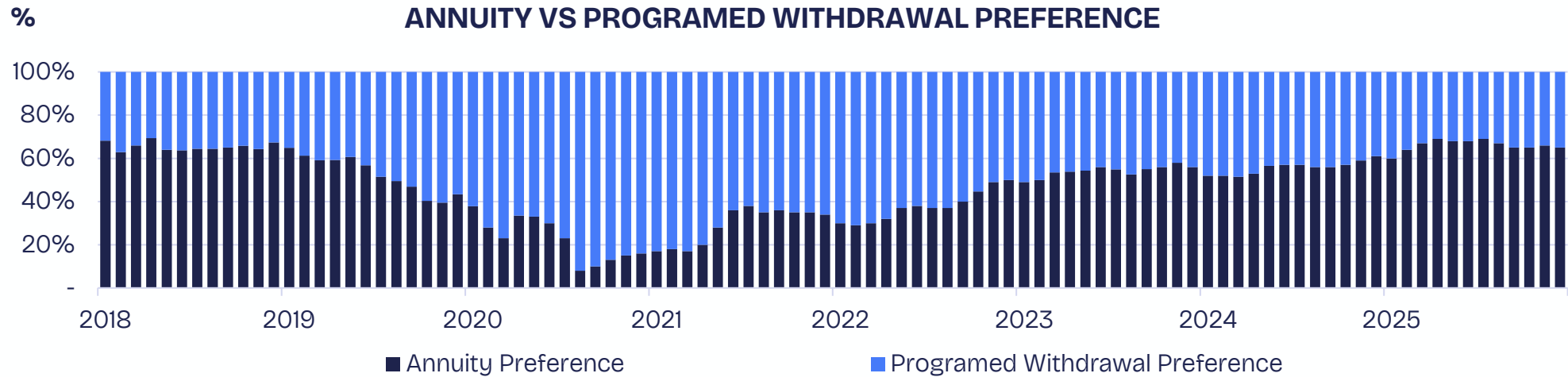


STRONG DEMAND FOR ANNUITIES



Dec. 2025:
3.41%

Dec. 2025:
2.75%



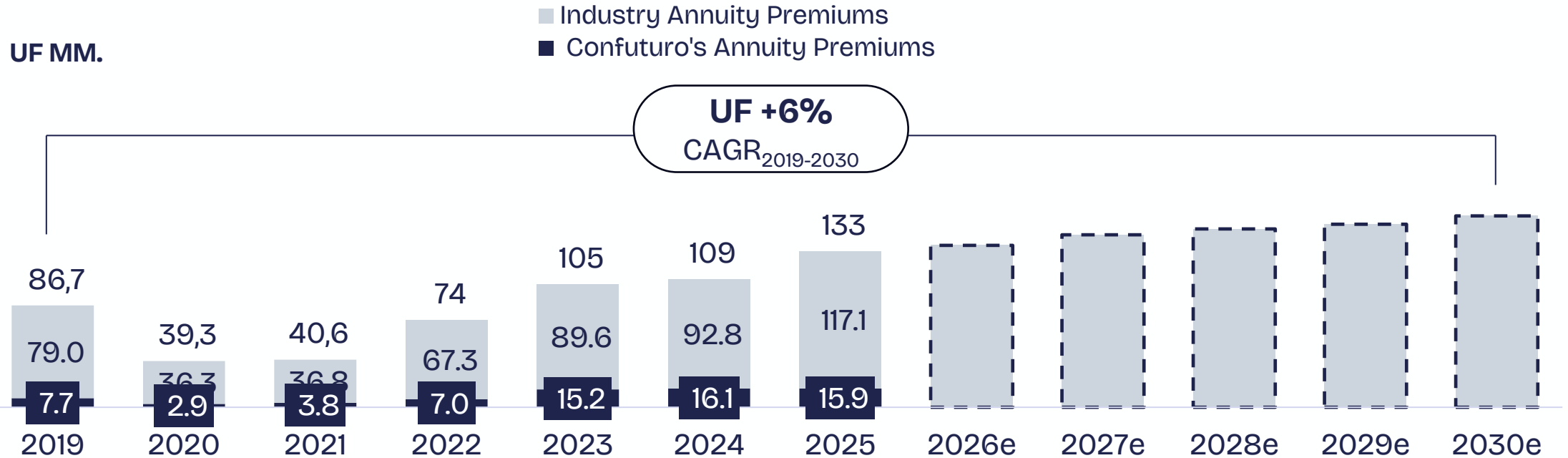
Dec. 2025:
35.0%

Dec. 2025:
65.0%

Source: CMF, Spensiones, Confuturo

ANNUITY INDUSTRY: GROWTH POTENTIAL TO 2030

ANNUITY PREMIUM PROJECTION 2025-2030



Demographic Factors

Population +60 would increase by 15% in 5 years



Increase in Contribution Rate

Increase of 4.5% to individual accounts

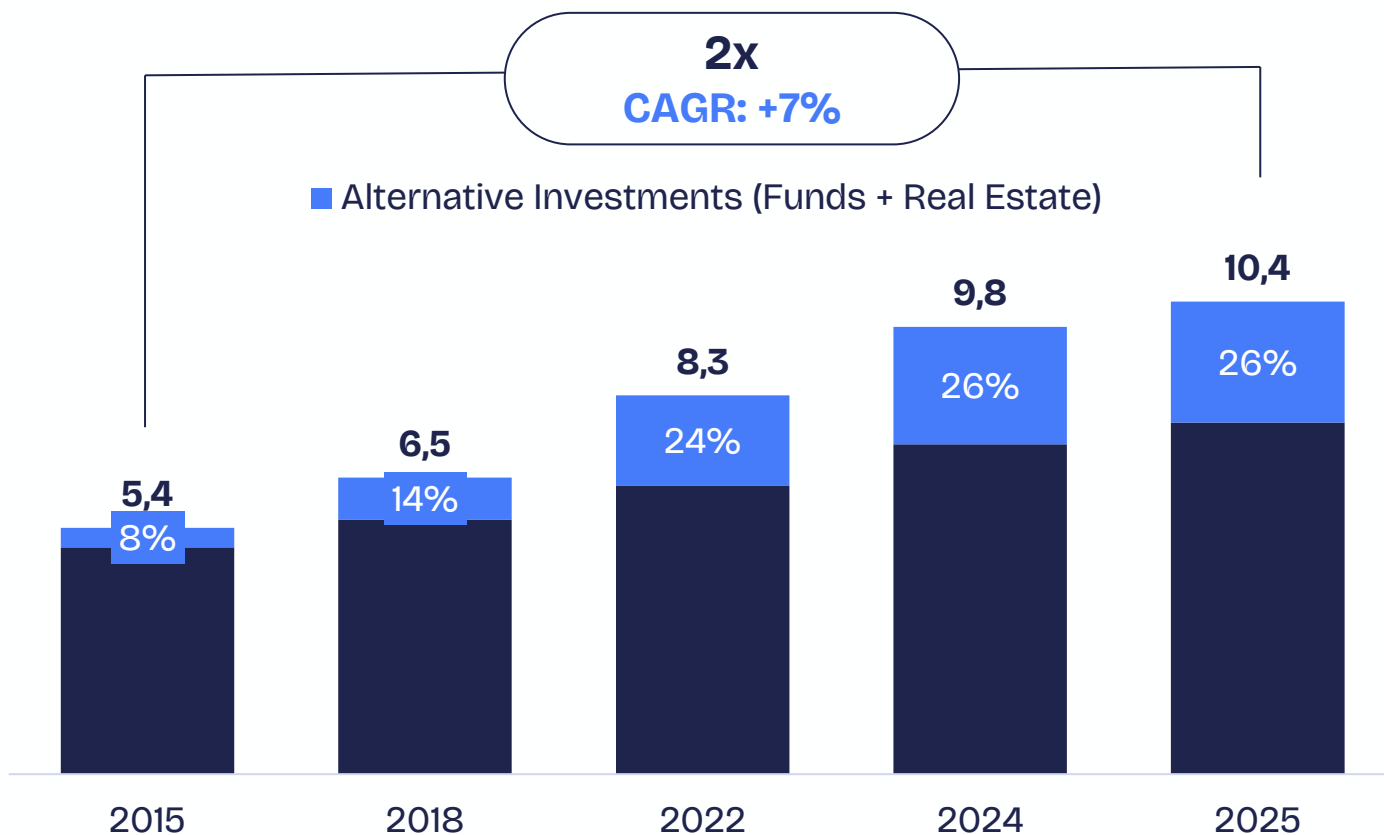


Reduction of Annuity Requirement

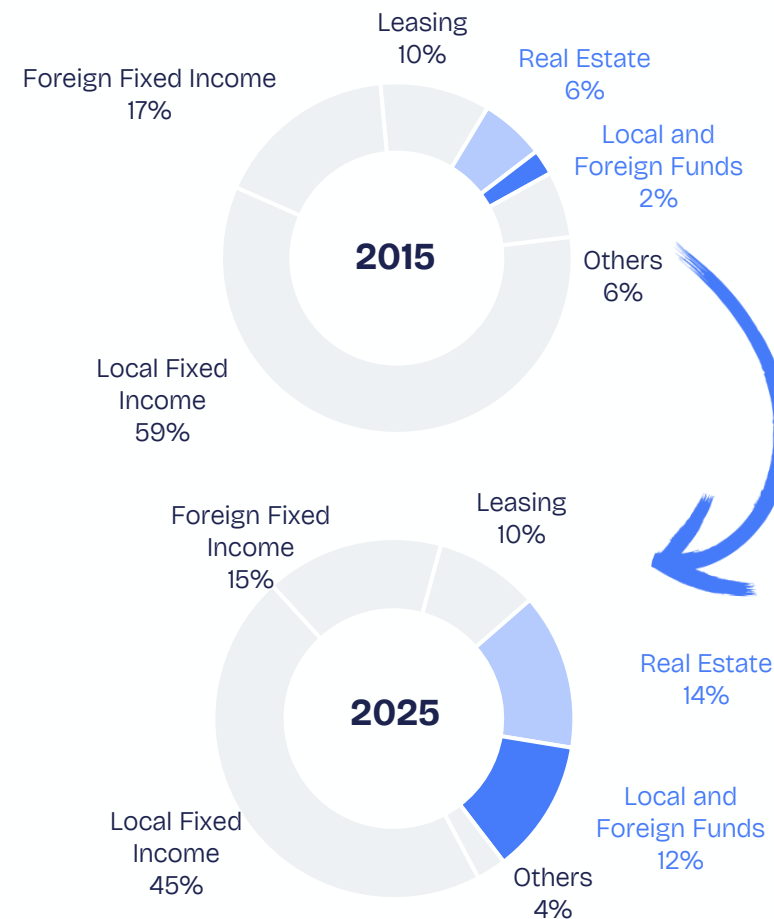
Increase in PGU and lower minimum pension requirement to opt for an annuity

GROWTH IN INVESTMENT PORTFOLIO: FOCUS ON ALTERNATIVE ASSETS

CONFUTURO TOTAL AUM⁽¹⁾

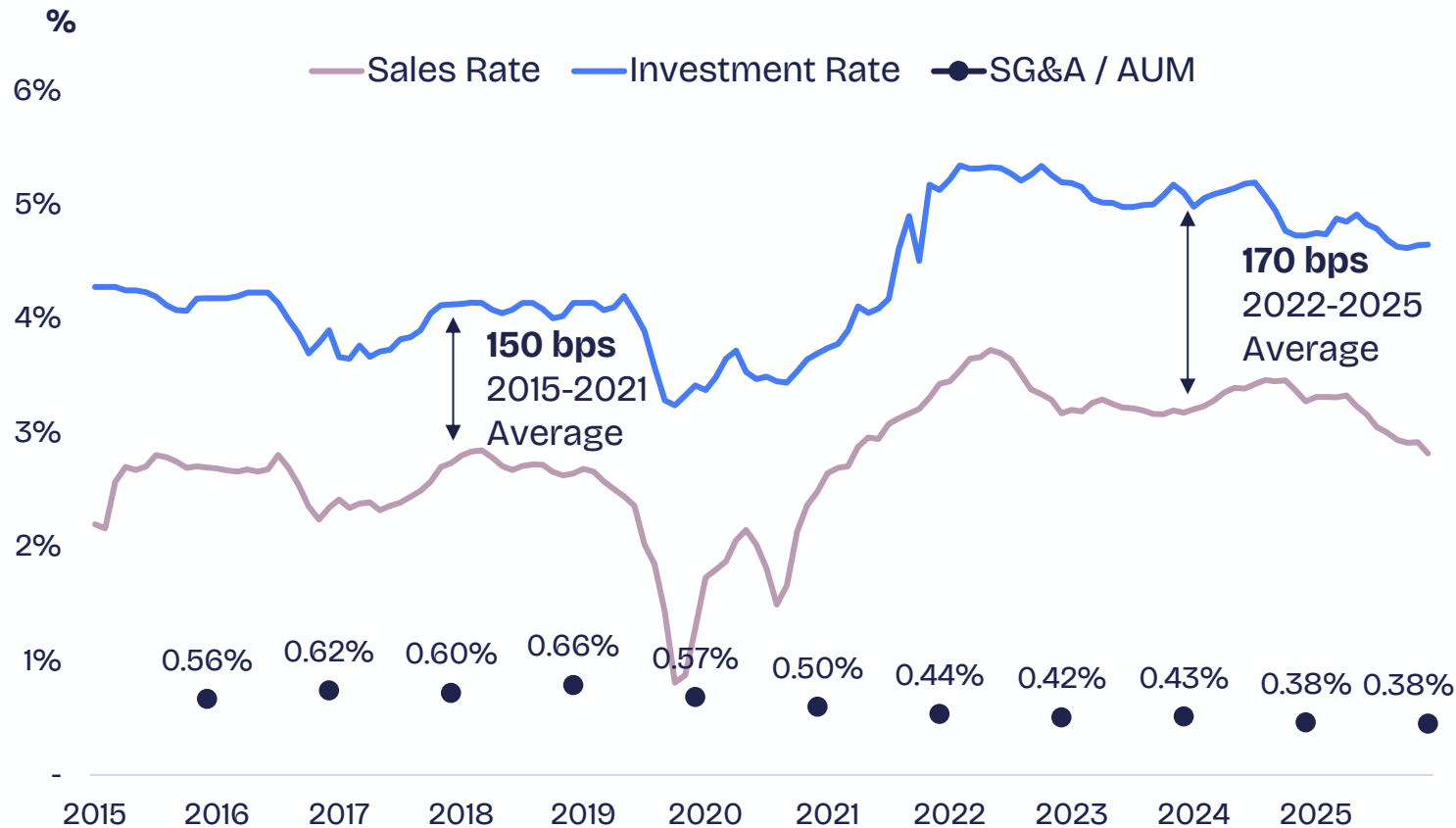


AUM BY INVESTMENT CLASS⁽¹⁾



EFFICIENT OPERATING MODEL, IN A PORTFOLIO THAT EMPHASIZES ALTERNATIVE INVESTMENT

ANNUITY SALES RATE AND CONFUTURO INVESTMENT RATE AND SG&A OVER AUM⁽¹⁾



INVESTMENT RATE:

1. Portfolio with emphasis on alternative investments
2. Search for economic value, prioritizing the spread

EFFICIENCY:

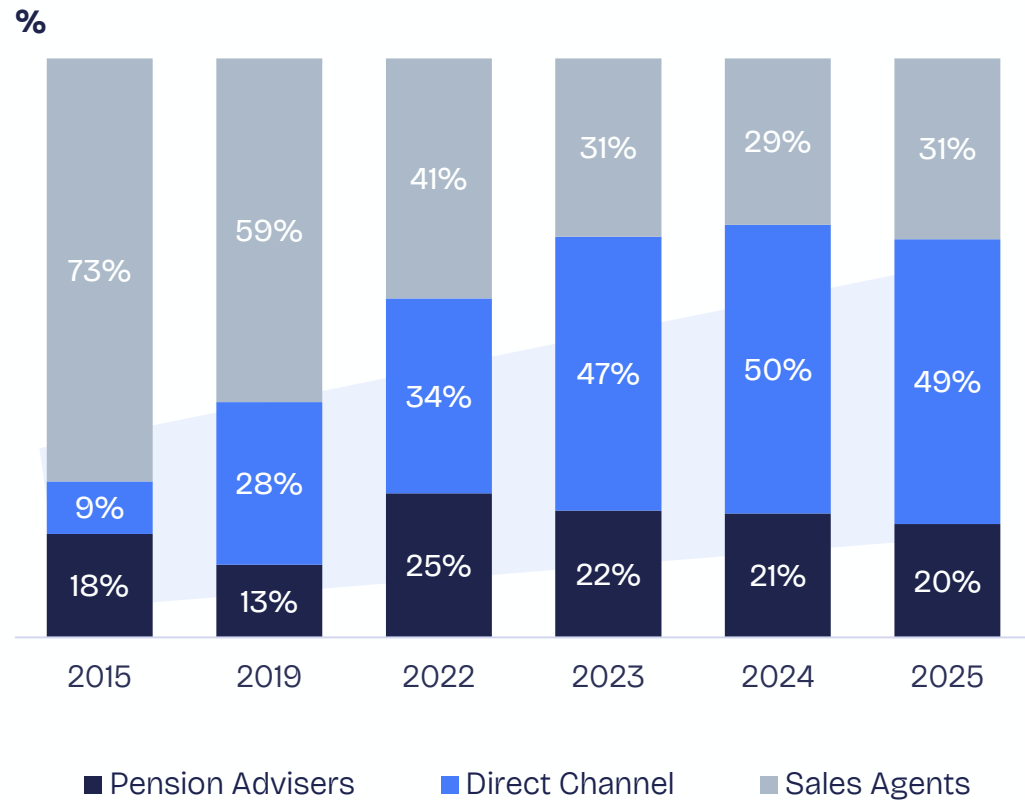
1. Economies of scale derived from a larger business size
2. Prioritize the direct sales channel

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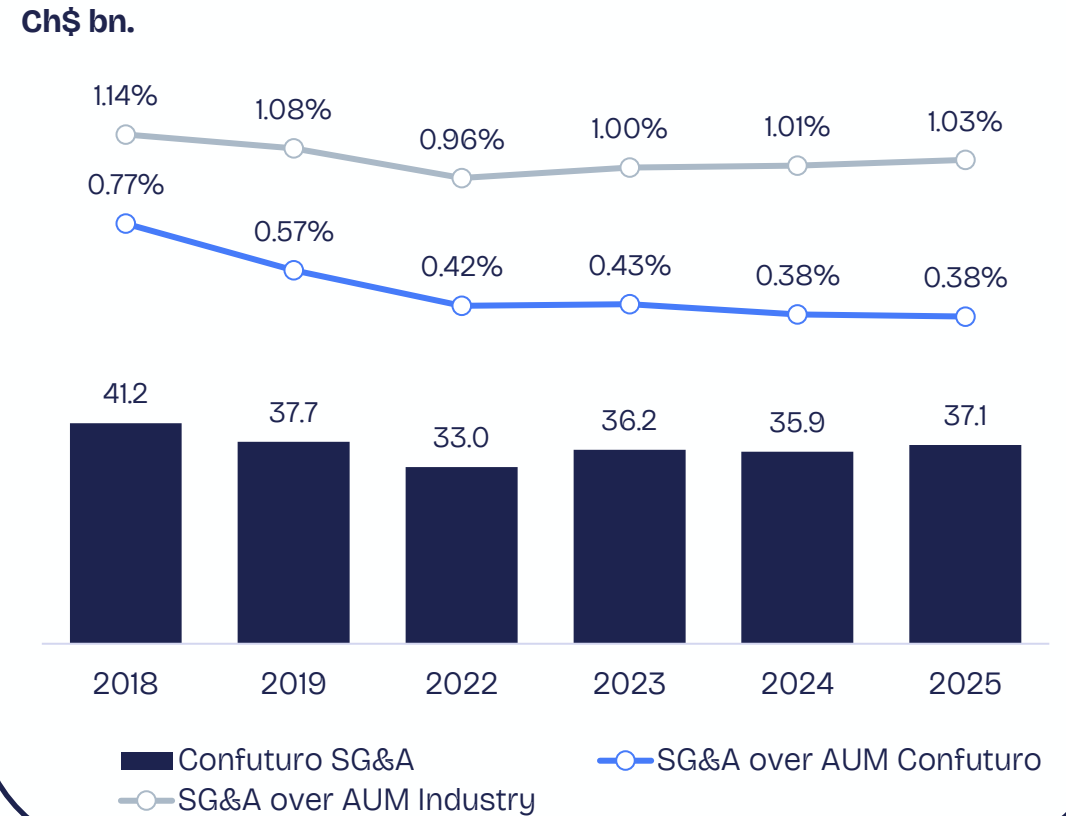
Source: CMF, Confuturo

FOCUS ON DIRECT SALES CHANNEL AND ENHANCING COST EFFICIENCY

ANNUITIES SOLD BY CHANNEL



SG&A AND SG&A OVER AUM⁽¹⁾



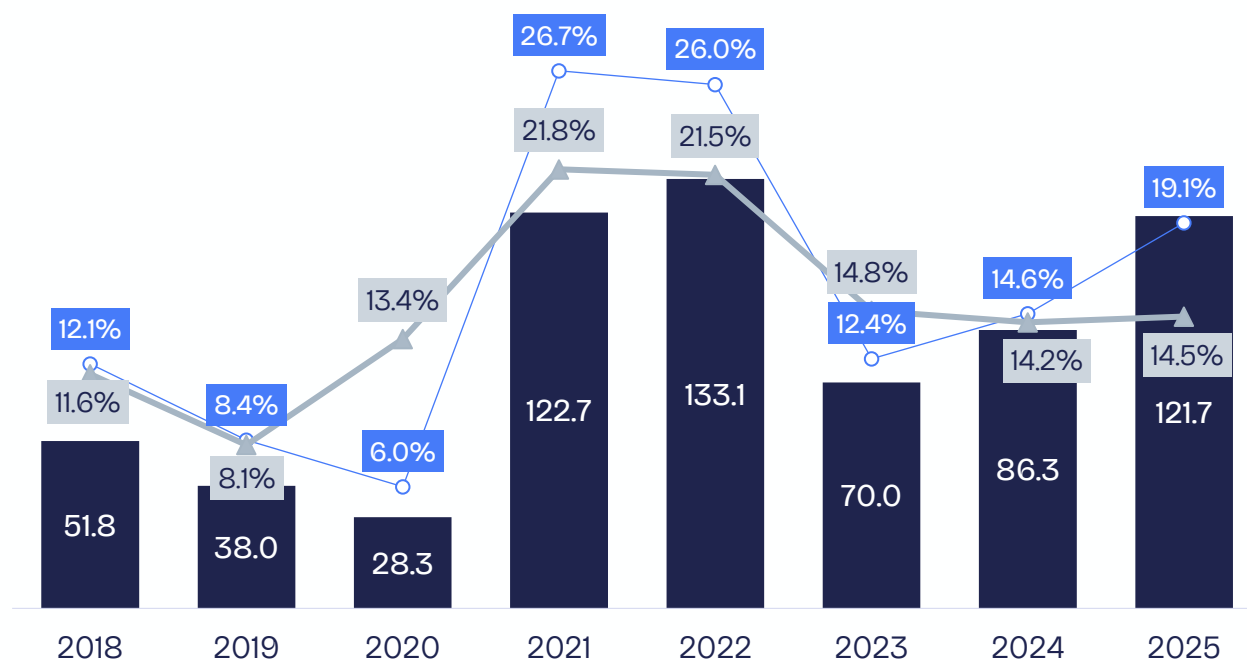
(1) Industry includes companies with participation in direct annuity premiums each year (includes Confuturo).

Source: CMF, Confuturo, Informe Trimestral ACh

SUSTAINED GENERATION OF RESULTS OVER TIME

CONFUTURO PROFIT & ROAE

Ch\$ bn. ■ Confuturo Profit ○ Confuturo ROAE ▲ Industry ROAE



MAIN TOPICS

- Continue increasing portfolio leveraged in a growing industry
- Investment portfolio focused on alternative assets
- Operational leverage: revenues growth with current structure
- Continue searching for economic value in spread incorporating ESG variables in investments



Pensions

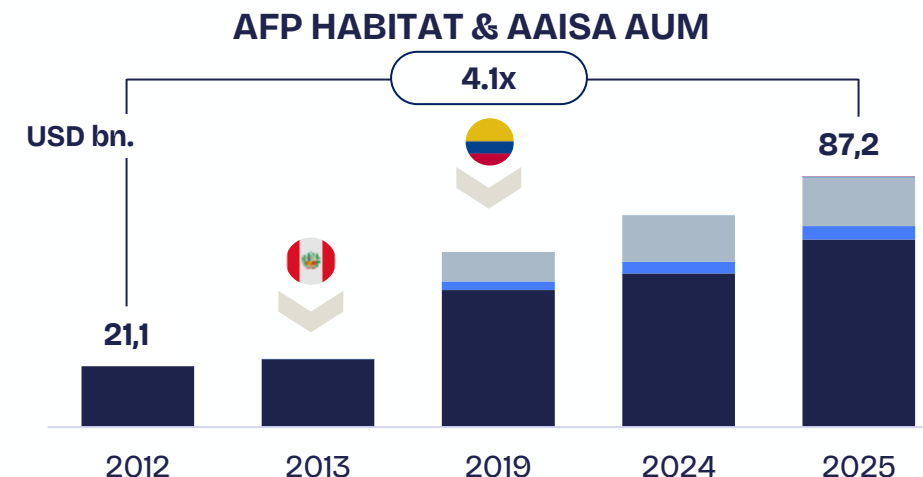


REGIONAL MODEL FOR MANDATORY AND VOLUNTARY SAVINGS



4.6 MM Affiliates⁽¹⁾

5 New Companies Since 2019



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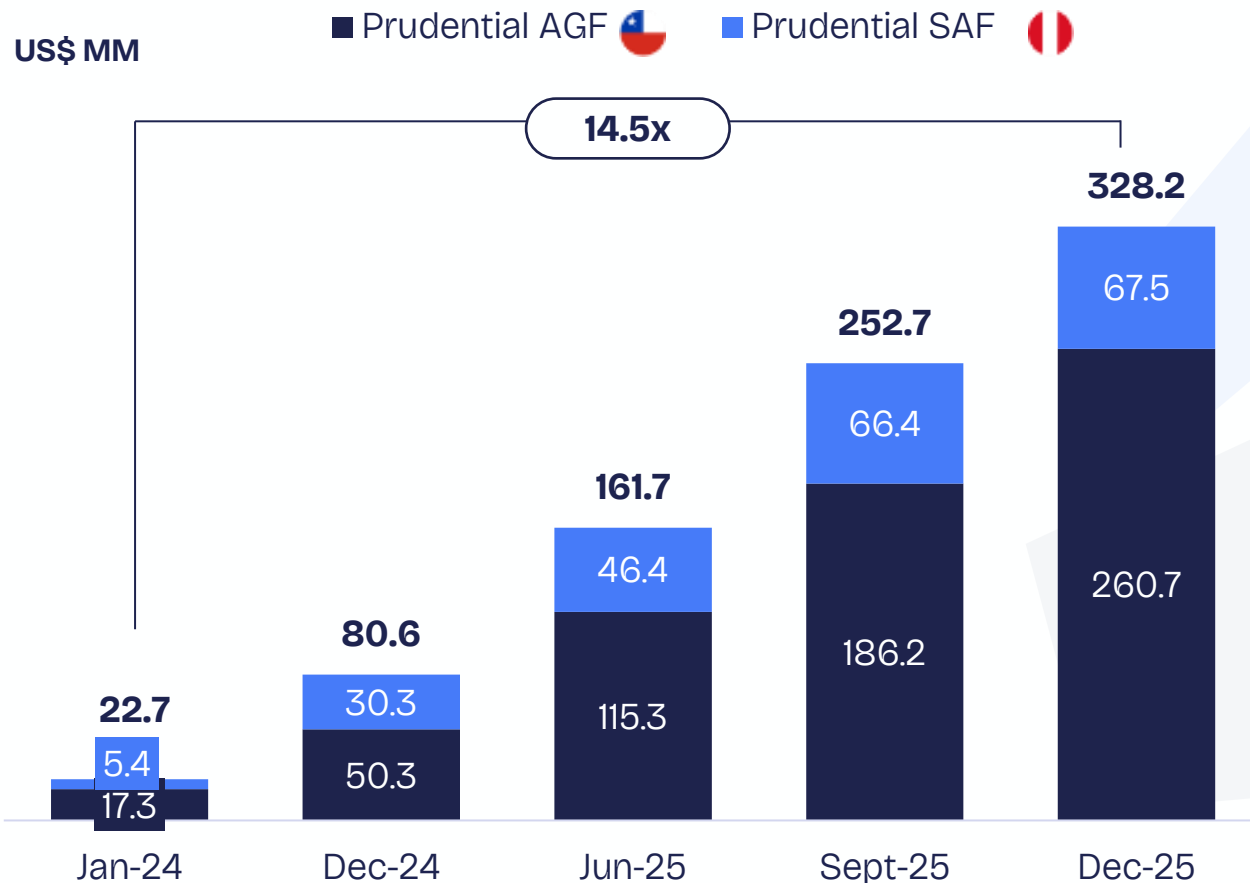
FX: 900 CLP/USD; 4,000 COP/USD; 3.8 PEN/USD

(1) The number of members in Colombia does not include affiliates of voluntary pension funds or severance funds

Source: ILC, AFP Habitat, Habitat Perú, Colfondos, Prudential AGF

GROWTH IN VOLUNTARY SAVINGS IN THE ANDEAN REGION

ASSET MANAGERS AUM



Prudential SAF

- +1,300 clients
- 5 Mutual Funds and 1 Investment Fund



Prudential AGF

- +1,700 clients
- 8 Mutual Funds: Fixed Income, Equities, and Balanced
- Voluntary Pension Savings (APV)

International Platform



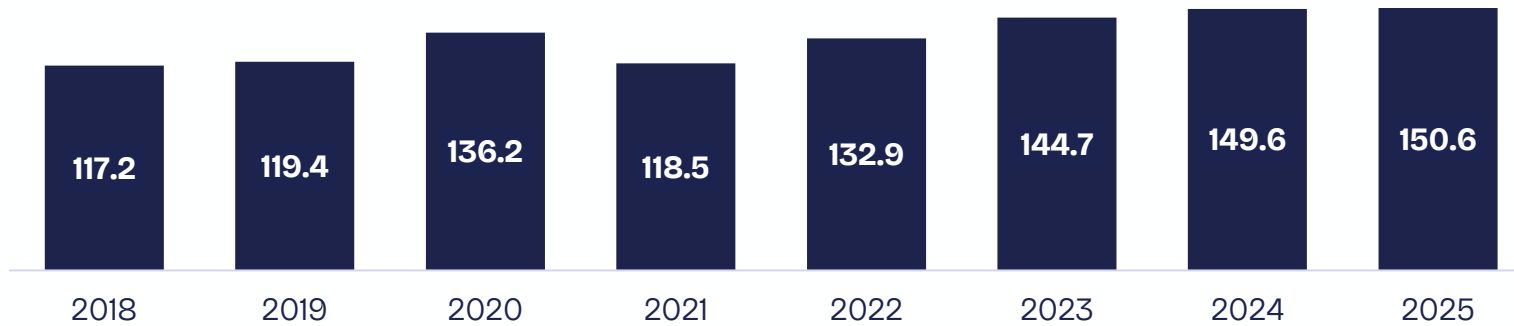
allfunds StoneX®

STABILITY AT AFP HABITAT CHILE AND INCREASING RELEVANCE OF AAISA



EVOLUTION OF AFP HABITAT CHILE'S PRE-TAX EARNINGS AND LEGAL RESERVE RETURN

Ch\$ bn.



EVOLUTION OF AAISA'S PRE-TAX EARNINGS AND LEGAL RESERVE RETURN

Ch\$ bn.

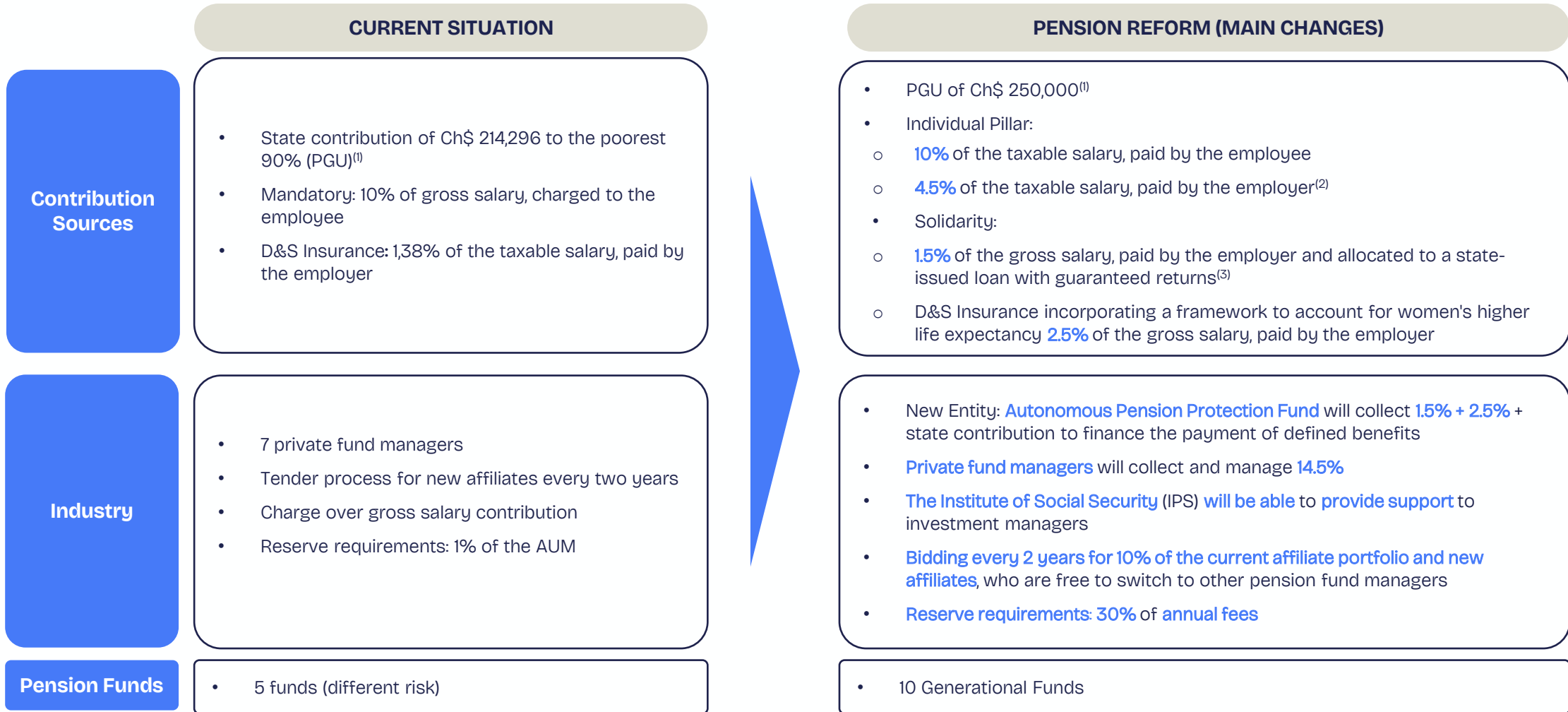


MAIN TOPICS

- Consolidation in the Andean Region
- Focus on increasing taxable income per contributor and enhancing efficiency
- Voluntary products under a regional model
- Potential 4th market

Source: AFP Habitat, AAISA

PENSION SYSTEM REGULATORY CHANGES IN CHILE



(1) For pensions below Ch\$ 1,158,355

(2) After 20 years, the employer's contribution increases by 0.15% per year for the next 10 years, reaching 6%.

(3) After 20 years, the employer's contribution decreases by 0.15% per year for the next 10 years, reaching 0%.

Source: Public Information



Health



OUR HEALTHCARE MODEL




REDSALUD
SOMOS CChC


 **Patients** **2.7 MM**


 **Hospitals** **10**

 **Beds** **1,000**

- Largest private network in Chile
- Close relationship with the public insurer
- Relevant size in inpatient, outpatient and dental


 **460 th**
Beneficiaries

 **296 th**
Policy holders





consalud
SOMOS CChC

- Know-how in individual and supplementary health insurance
- Relationship developed with providers



Vida Cámara
SOMOS CChC

 **658 th**
Beneficiaries

 **~70%**
Fonasa Patients

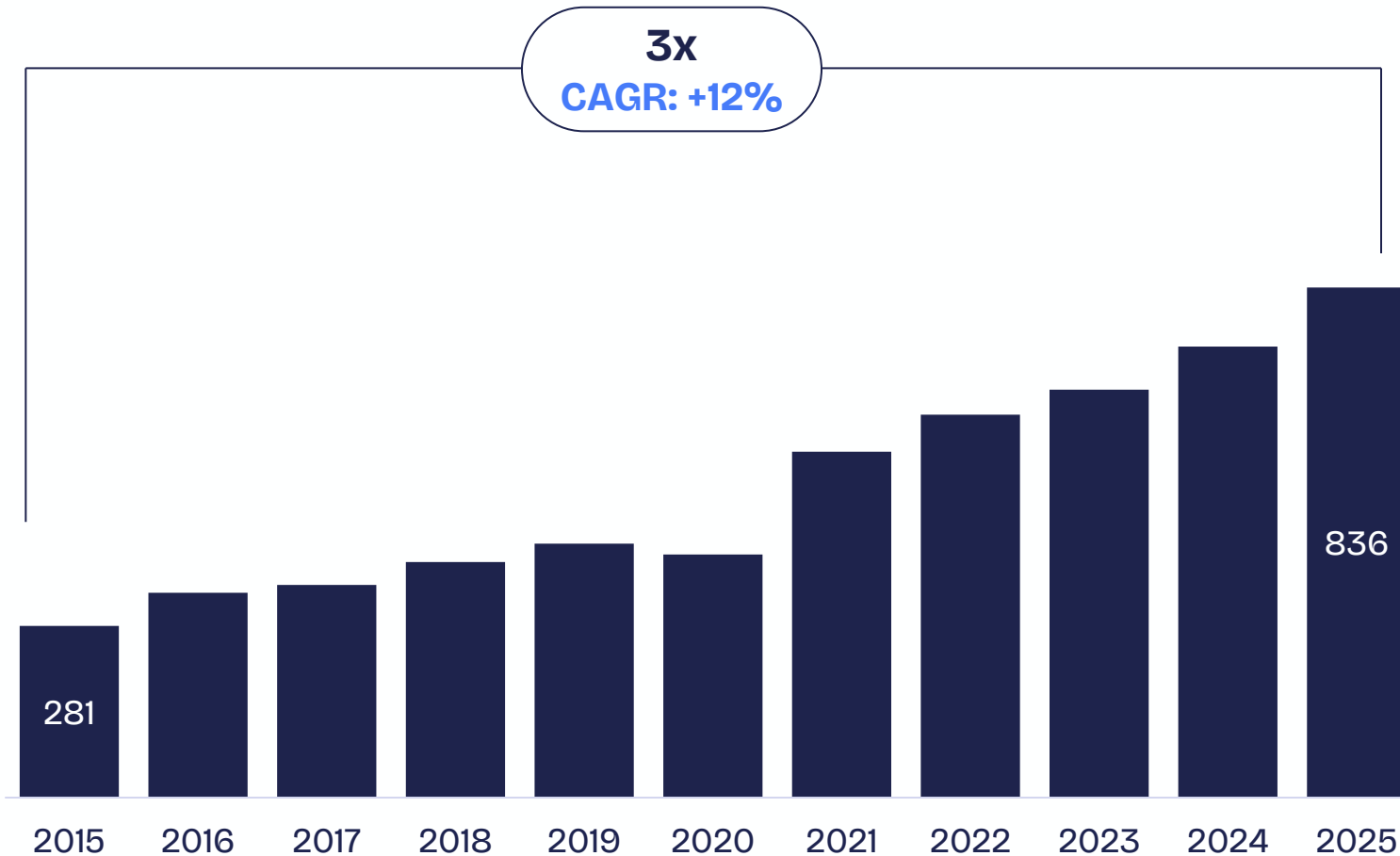
- Know-how in group health insurance and relationship with companies
- Commercializing individual insurance

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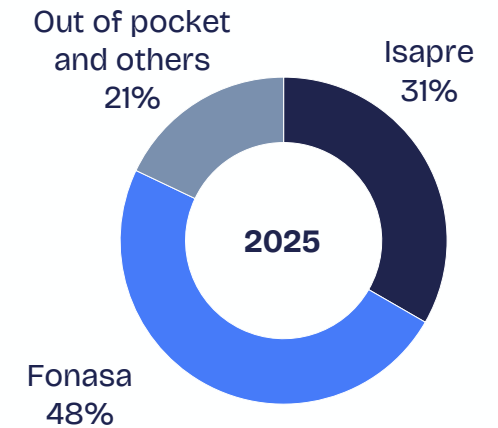
REDSALUD 2015–2025: NETWORK CONSOLIDATION AND SUSTAINED REVENUE GROWTH

Ch\$ bn.

REDSALUD'S REVENUE EVOLUTION



REVENUE BREAKDOWN BY INSURER

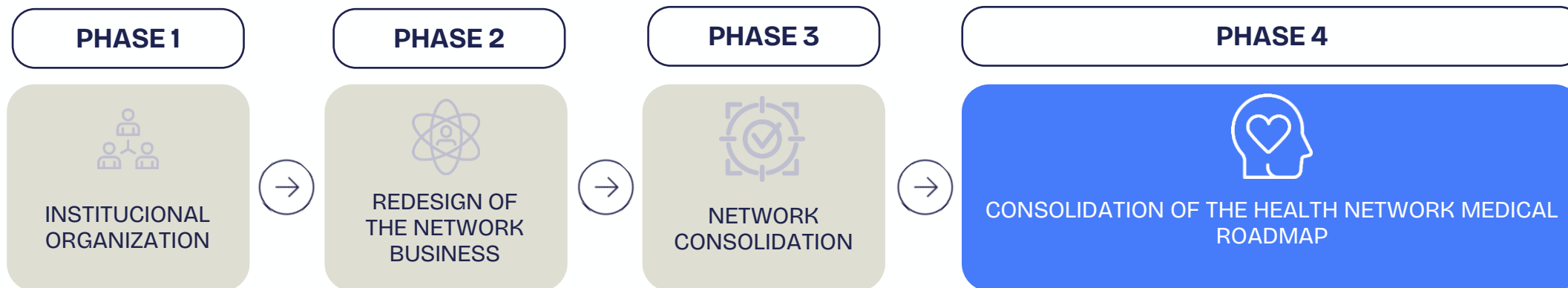


+60% of patients are covered by Fonasa

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Source: RedSalud

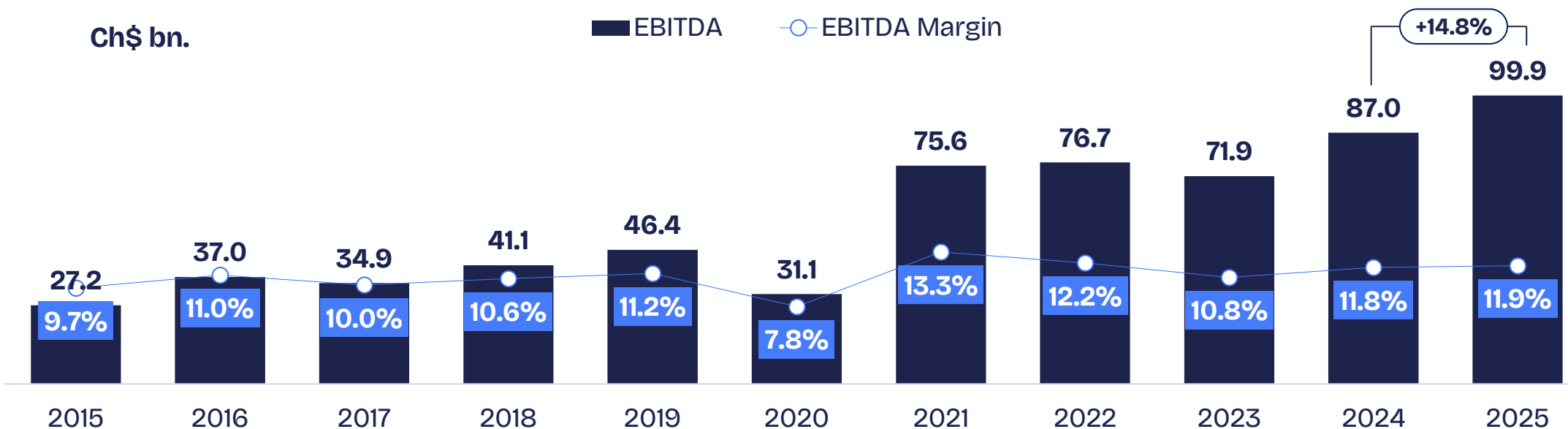
2015- 2025: REDSALUD



EBITDA Y MARGEN EBITDA REDSALUD

Ch\$ bn.

■ EBITDA ○ EBITDA Margin



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Source: RedSalud

REDSALUD 2025-2030 STRATEGY

- Complete the National Network
- New business models and revenue diversification
- Referral and capture within the Network



- Comprehensive Health Model
- Institutional Medical Model
- Strengthening of the quality and safety model



- People and talent
- Community engagement
- Environment
- Financial sustainability



Loyalty of our patients

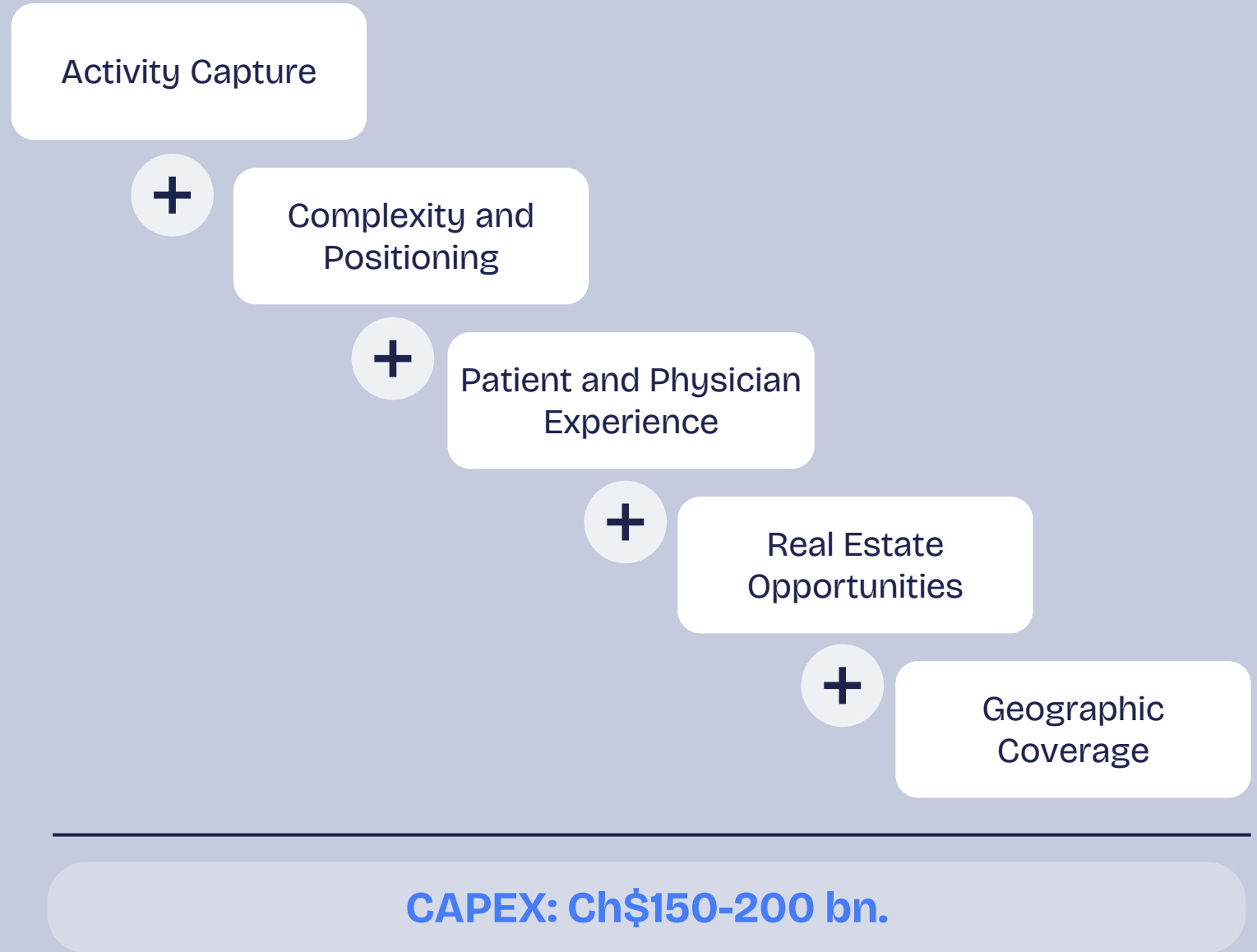
- Build patient loyalty
- Preventive medicine
- Alliances with insurance companies
- Reputation and positioning

REDSALUD 2025 – 2030 INVESTMENT PLAN



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Source: RedSalud



REDSALUD GEOGRAPHIC COVERAGE



10 Hospitals



25 Medical Centers



45 Dental Centers

REGIONAL PRESENCE

Region	Hospitals	Medical Centers	Dental Centers
Arica			1
Tarapacá	1		1
Antofagasta			1
Atacama			1
Coquimbo	1		1
Valparaíso	1		1
Metropolitan	1		1
O'Higgins	1		1
Maule			1
Ñuble			1
Bio Bío	1		1
La Araucanía	1		1
Los Ríos			1
Los Lagos			1
Aysén			1
Magallanes	1		1

REDSALUD INFRAESTRUCTURE

- 848 Beds
- 251 ICU/UTI
- 1,136 Outpatient Consulting Rooms
- 119 Emergency Bays
- 552 Dental Chairs
- Oncology Network

SANATORIO ALEMÁN

- 152 Beds
- 135 Outpatient Consulting Rooms
- 31 Emergency Bays

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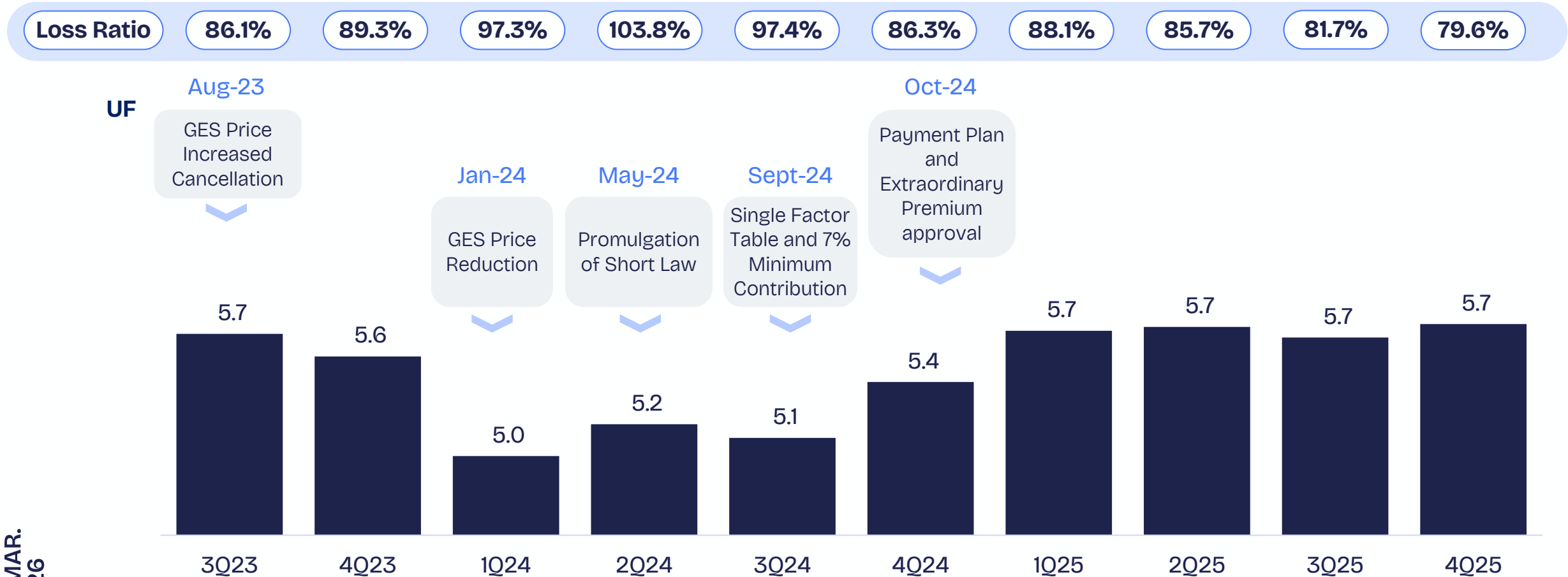


Source: RedSalud

RECOVERY OF THE AVERAGE MONTHLY CONTRIBUTION IN CONSALUD



CONSALUD AVERAGE MONTHLY CONTRIBUTION



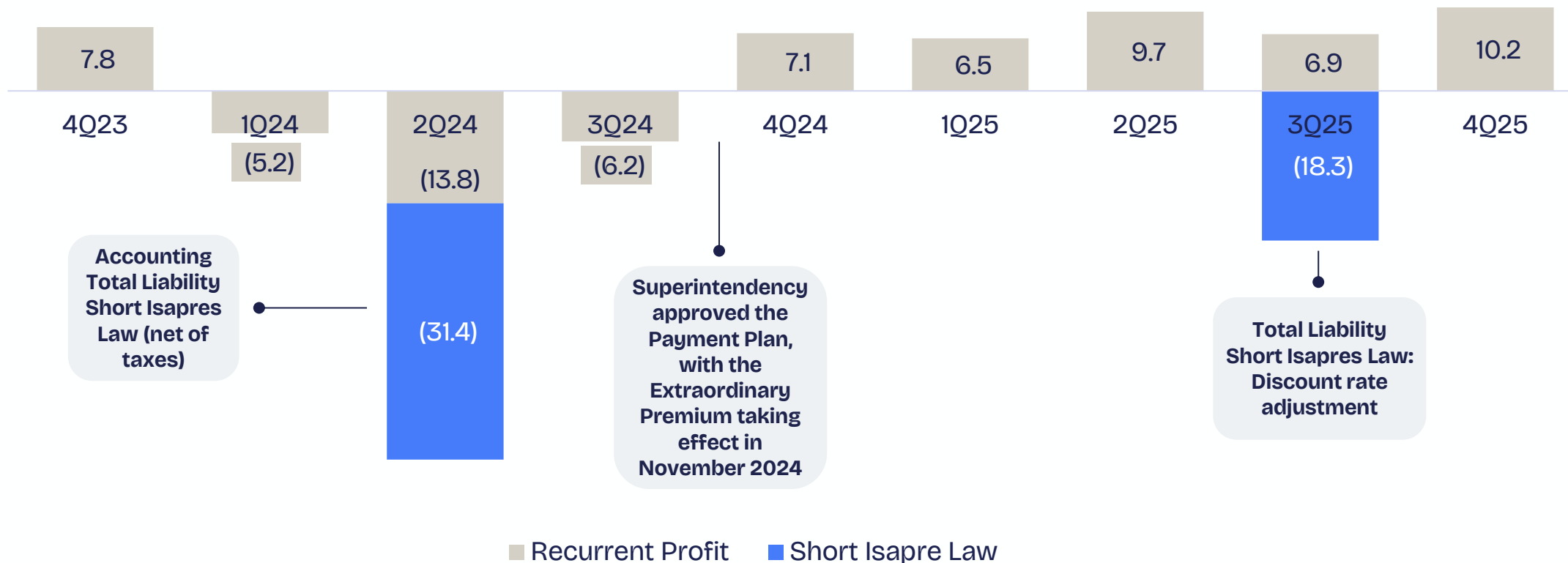
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Source: Superintendencia de Salud, Consalud

STABLE RECURRENT PROFIT FOLLOWING APPROVAL OF THE PAYMENT PLAN AND REDUCED MEDICAL LEAVE COSTS

Ch\$ bn.

CONSALUD PROFIT EVOLUTION



Accounting Total Liability Short Isapres Law (net of taxes)

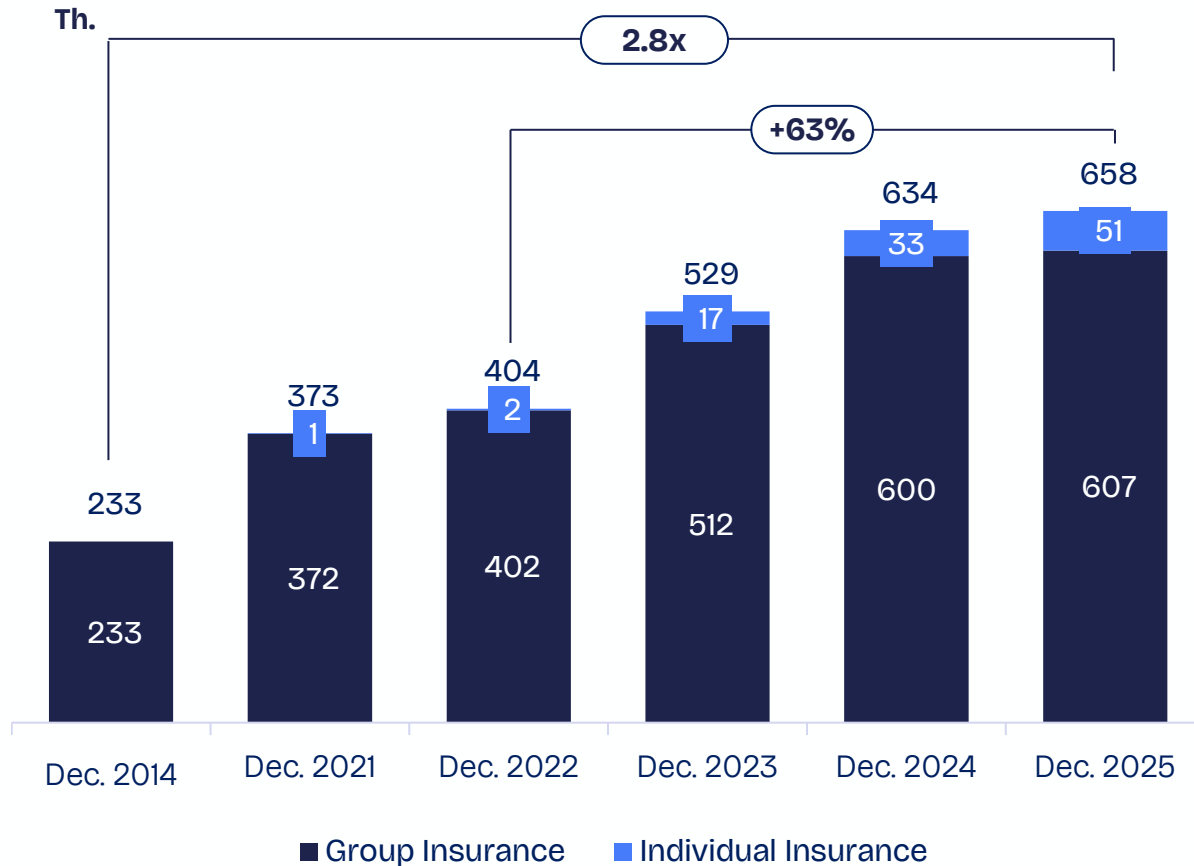
Superintendency approved the Payment Plan, with the Extraordinary Premium taking effect in November 2024

Total Liability Short Isapres Law: Discount rate adjustment

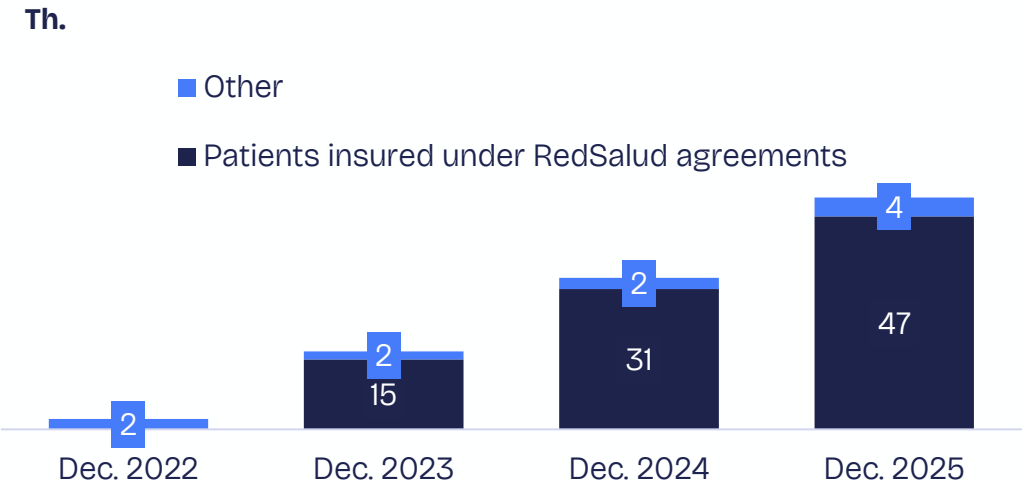
Source: Superintendencia de Salud, Consalud

VIDA CAMARA: ANTICIPATING CHANGES IN THE HEALTH INSURANCE INDUSTRY

VIDA CÁMARA BENEFICIARIES



VIDA CÁMARA INDIVIDUAL BENEFICIARIES



HEALTHCARE AND INSURANCE HEDGING STRATEGY

HEALTH SECTOR NET PROFIT

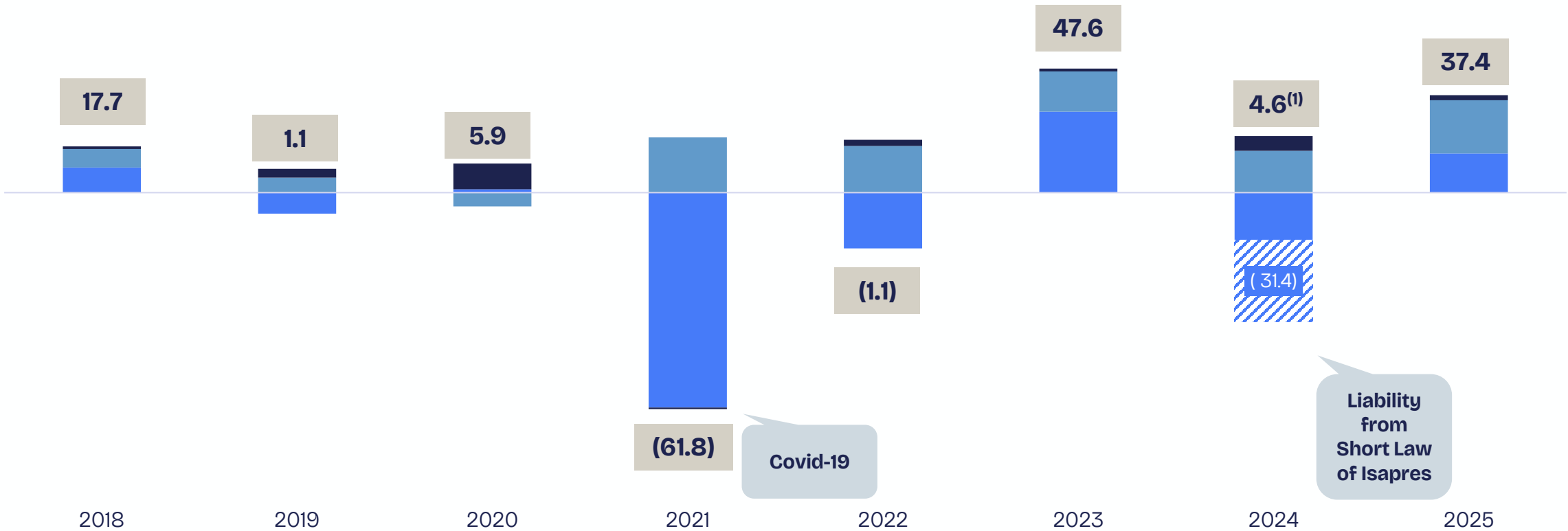
Ch\$ bn.

■ Consalud (IFRS)

■ RedSalud

■ Vida Cámara (Health Sector)

▨ Loss due to Liability from Isapre's Short Law



(1) Excludes accounting loss related to the Isapres Short Law recognized in June 2024

Source: CMF, RedSalud, Consalud, Vida Cámara

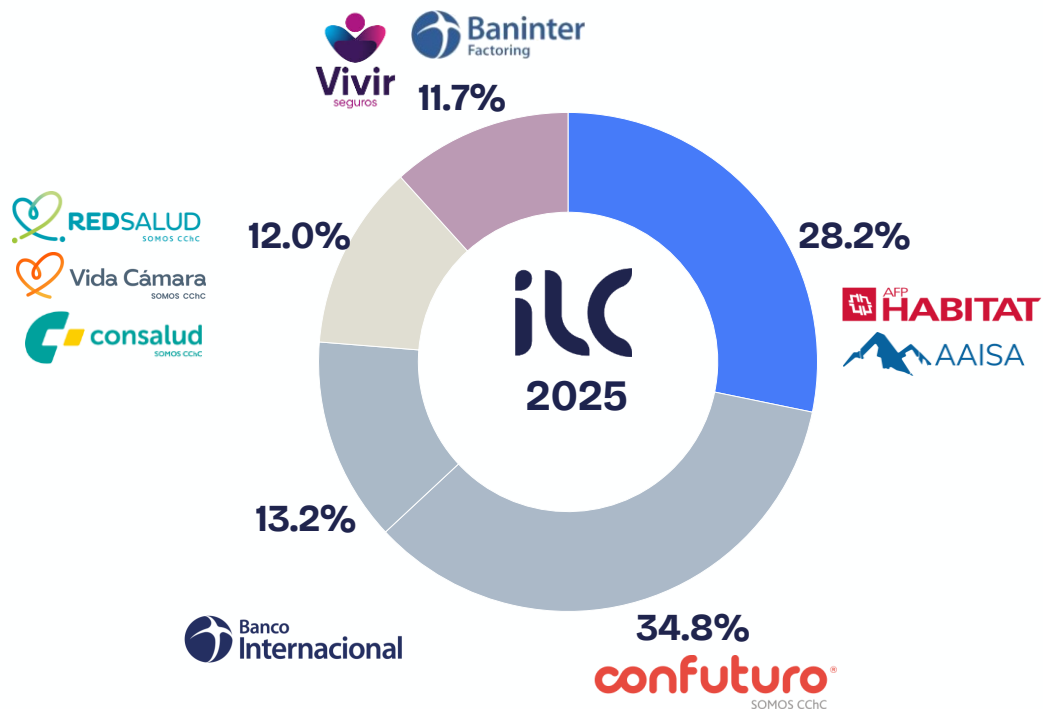
CHAPTER 03 | CLOSING REMARKS

STRATEGIC PLAN AND 2030 GOALS



Focusing on the financial and health sectors, leveraging demographic trends

ILC 2025 AND 2030



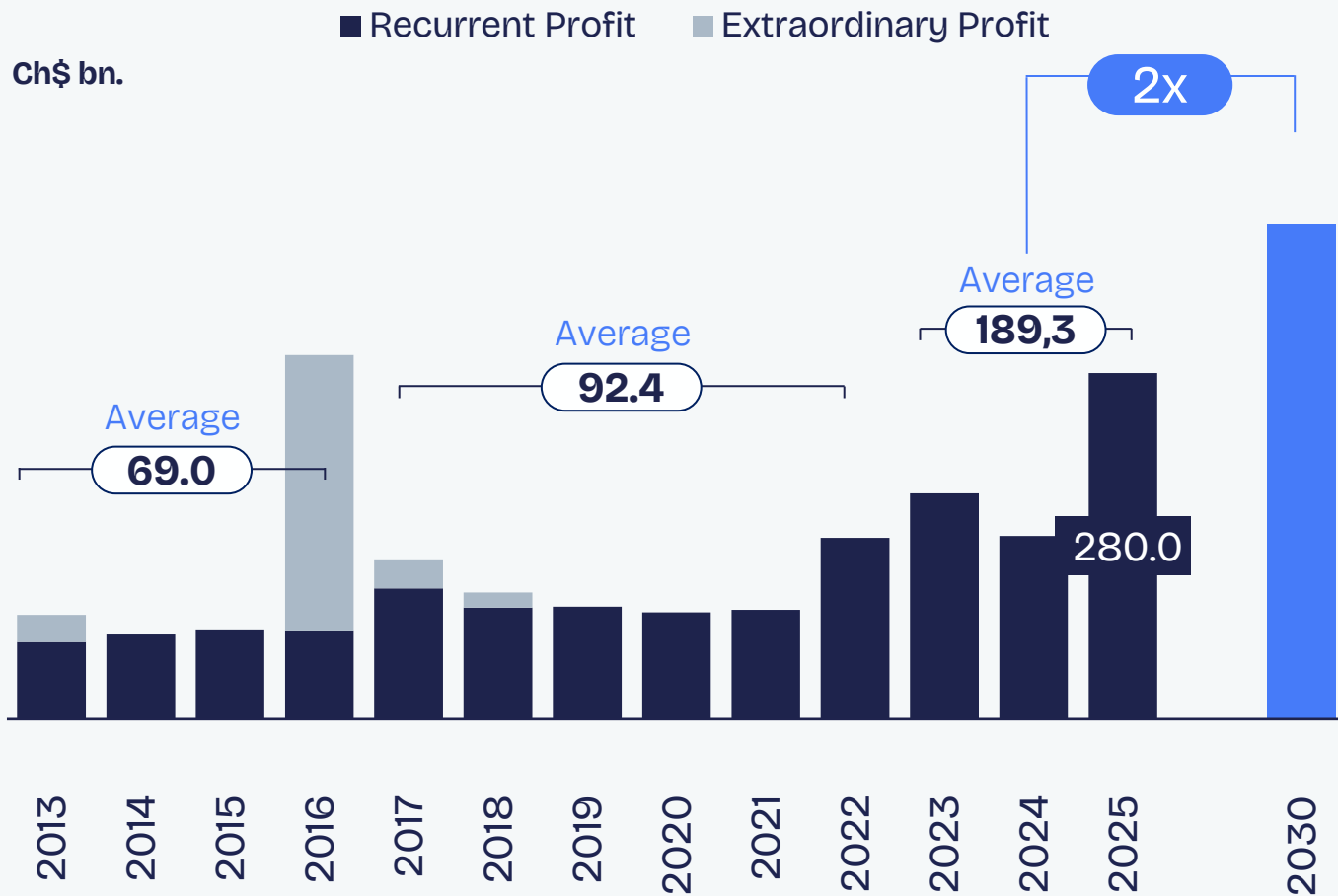
Accelerated growth in the financial sector and opportunities in healthcare →

MAR. /2026

Source: ILC

ACCELERATED GROWTH IN THE FINANCIAL SECTOR AND OPPORTUNITIES IN HEALTHCARE

ILC PROFIT



2030

Recurrent Profit

Ch\$ 350 - 400 bn.

ROE

~15%

CAGR 2025 - 2030

~15%

ilc 45 YEARS