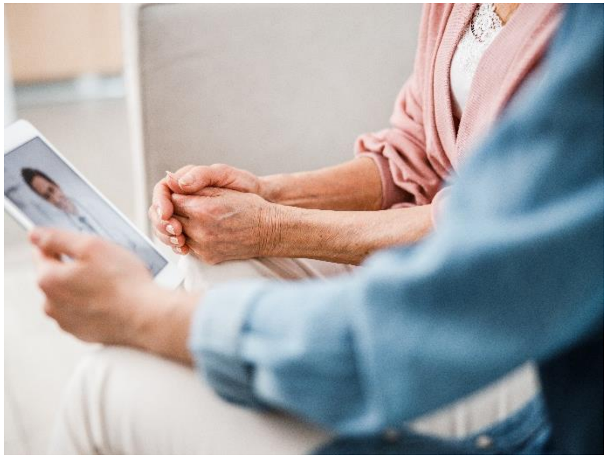

ILC 1Q23

RESULTS PRESENTATION

May 30th, 2023

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.

- IR Contact:

Gustavo Maturana (gmaturana@ilcinversiones.cl, +56 2 2477 4680)
www.ilcinversiones.cl

01 1Q23 Consolidated Results

02 Focuses by Division

03 Financial Position

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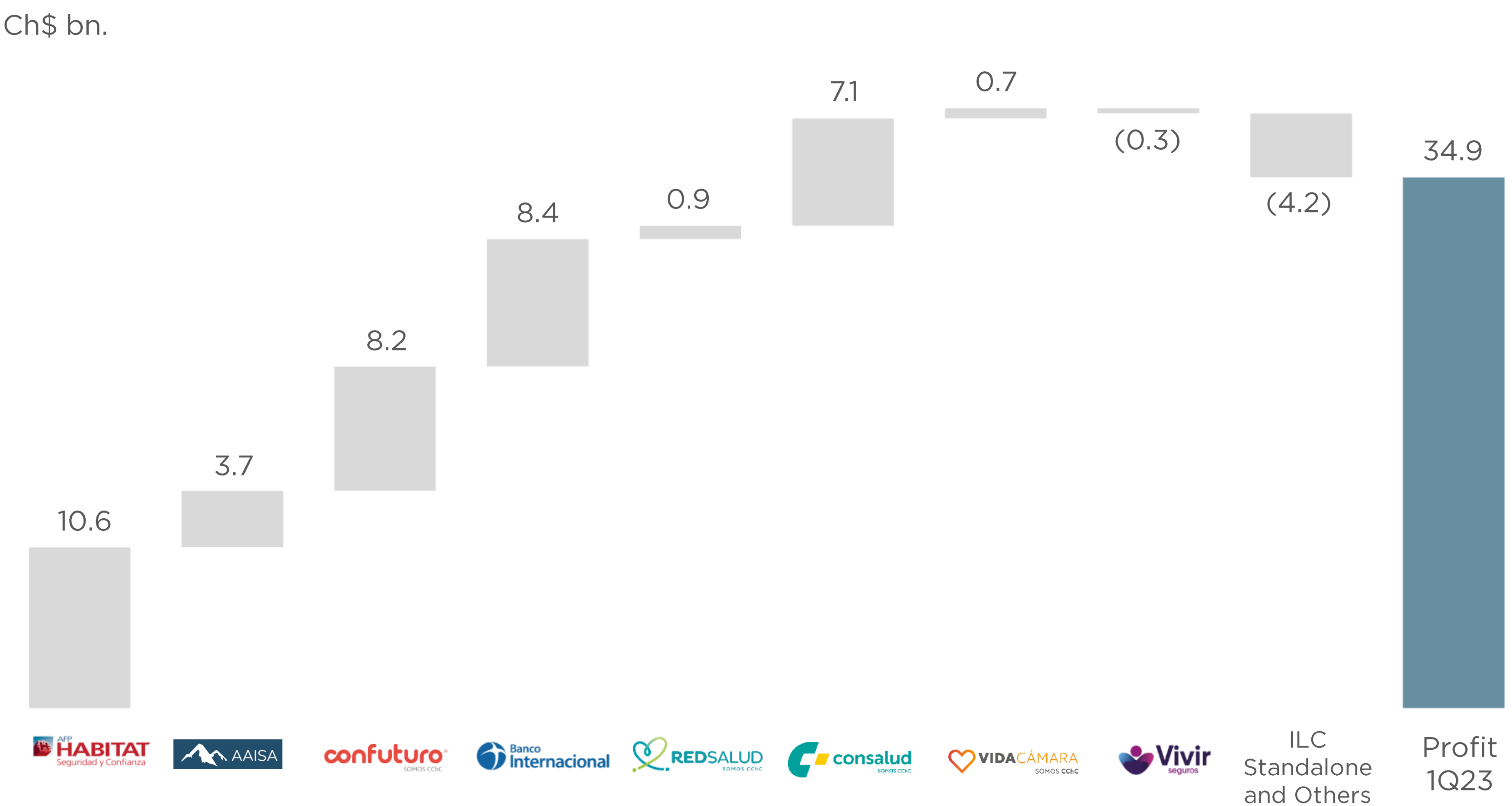
02 Focuses by Division

03 Financial Position

FINANCIAL SECTOR BOOST 1Q23 PROFIT

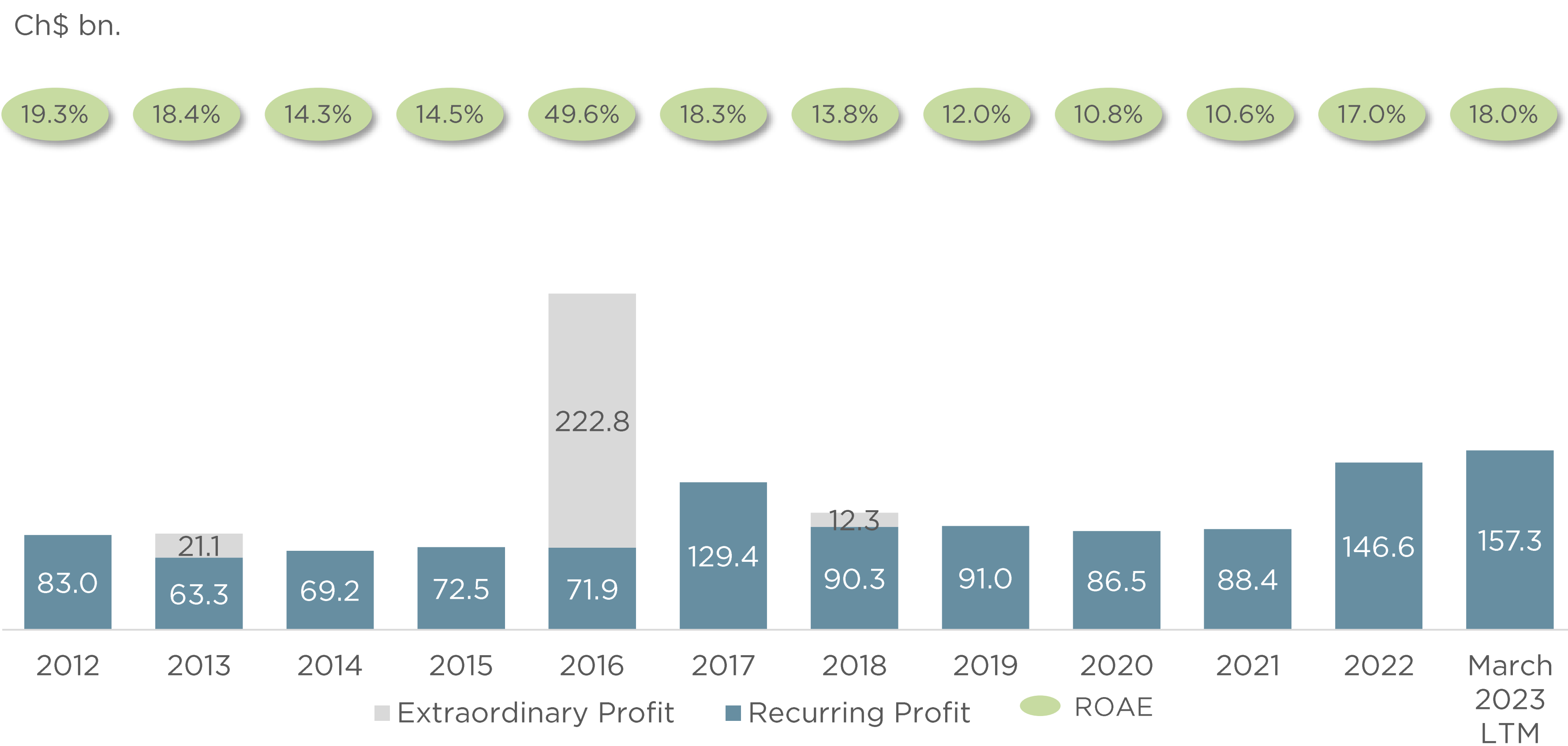
ILC 1Q23 Profit Breakdown



Source: ILC

CONSISTENT RETURNS OVER TIME

Evolution of ILC's Profit



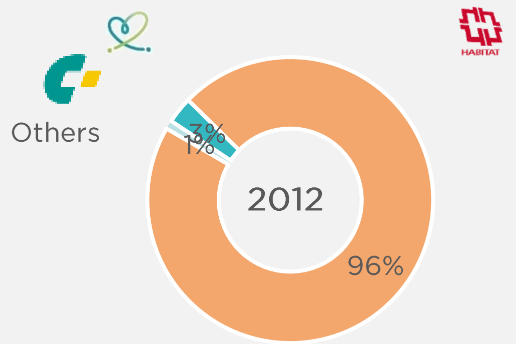
2012 – 2016: Consolidation

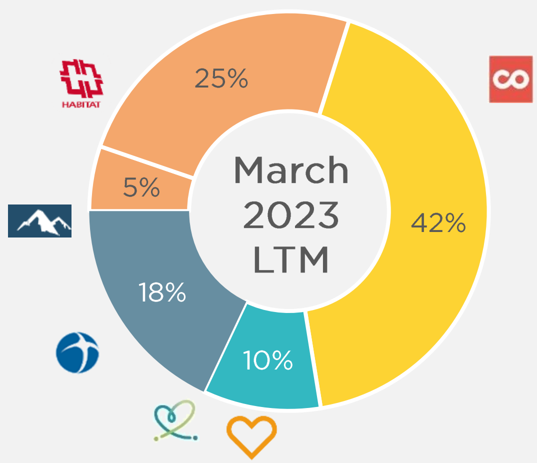
2017 –>: Growth and Diversification

Source: ILC

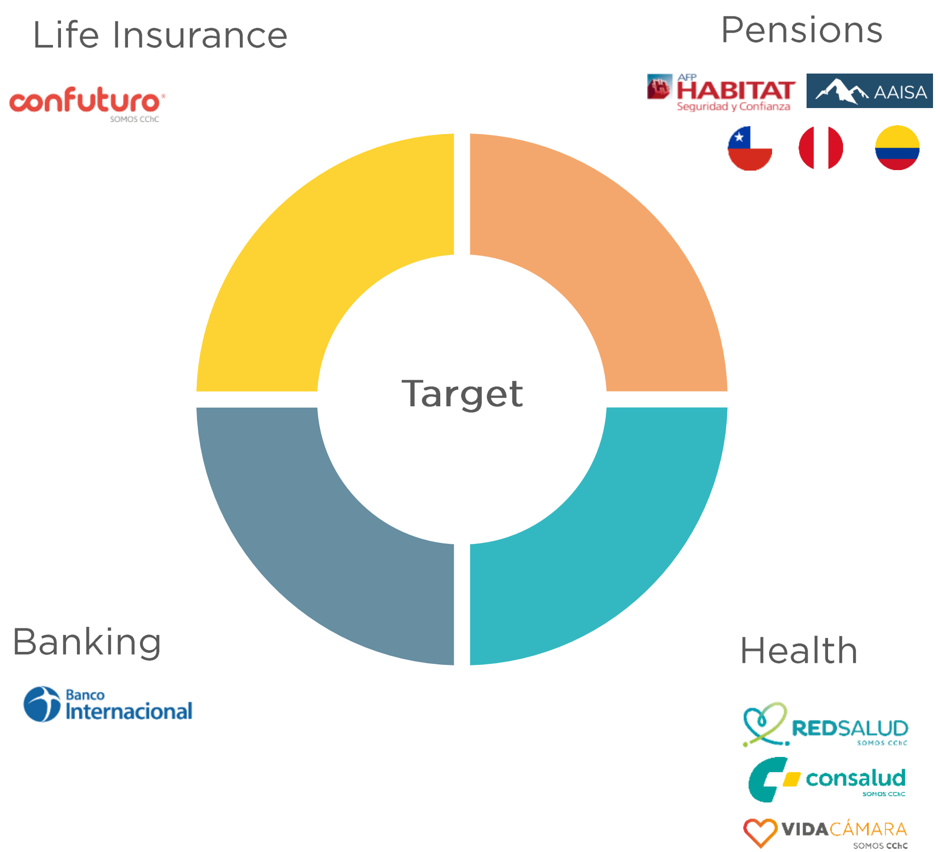
VALUE GENERATION BLOCKS

ILC's Profit Breakdown





(1) Consalud's loss is not considered
Source: ILC



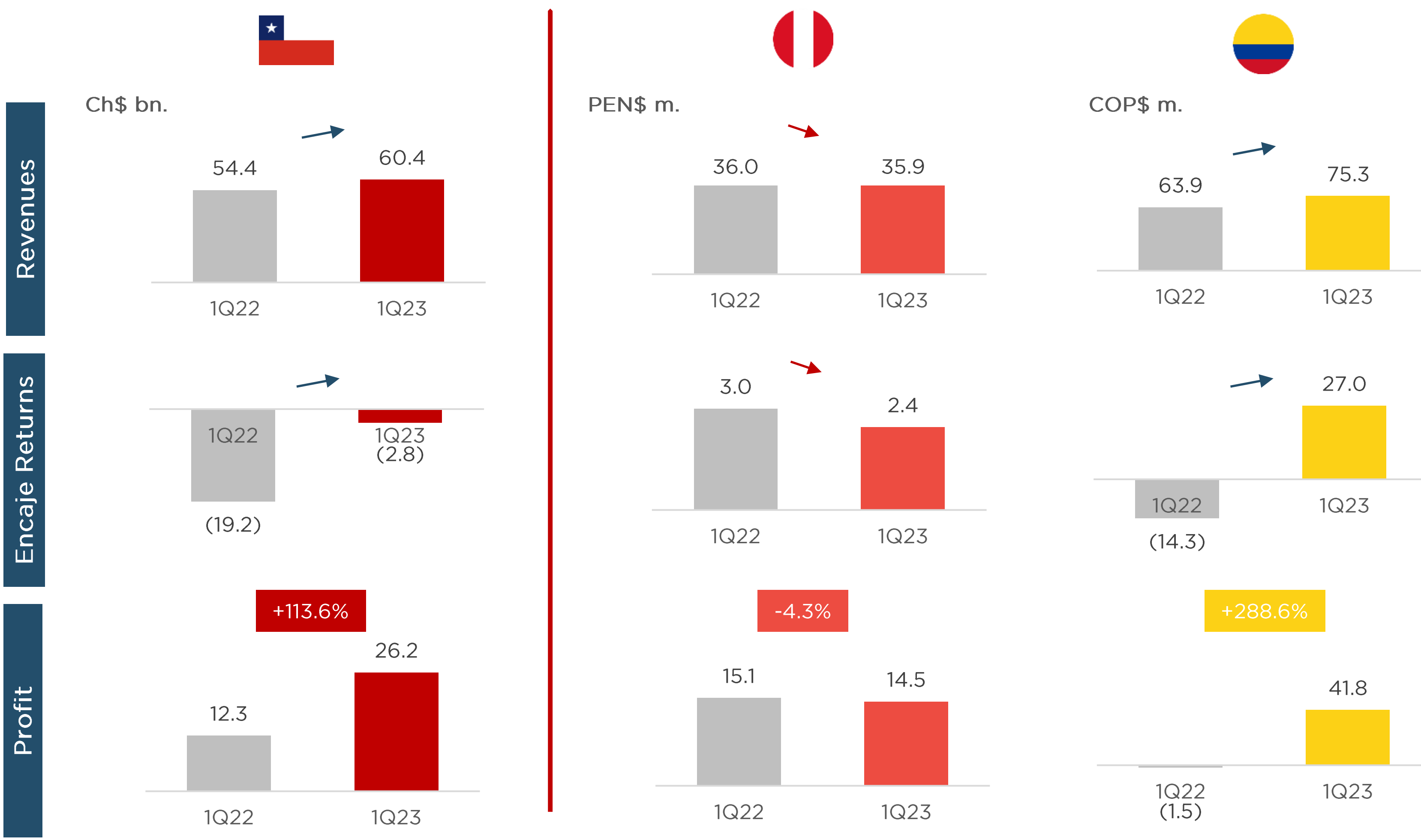
01 1Q23 Consolidated Results

02 Focuses by Division

03 Financial Position

BETTER RESULT OF THE PENSION SECTOR, MAINLY EXPLAINED BY HIGHER RETURNS ON LEGAL RESERVES IN CHILE AND COLOMBIA

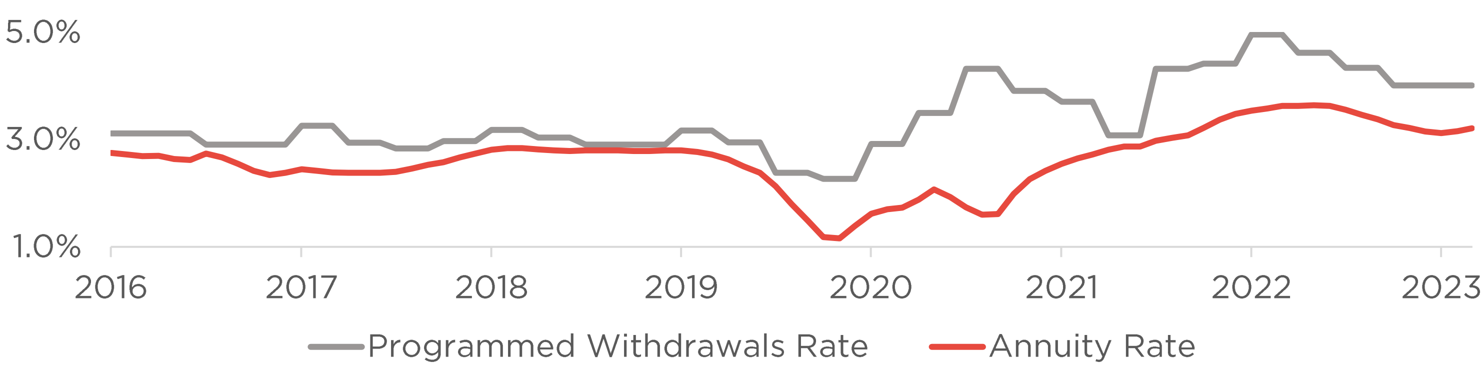
Pension Sector: 1Q23 Results by Country



Source: Superintendencia de Pensiones de Chile. Superintendencia de Banca. Seguros y AFP de Peru. Superintendencia Financiera de Colombia.

HIGHER PREMIUMS FOR LIFE ANNUITIES, MAINLY DUE TO REDUCED GAP BETWEEN THE OFFERED RATE AND PROGRAMMED WITHDRAWAL RATE

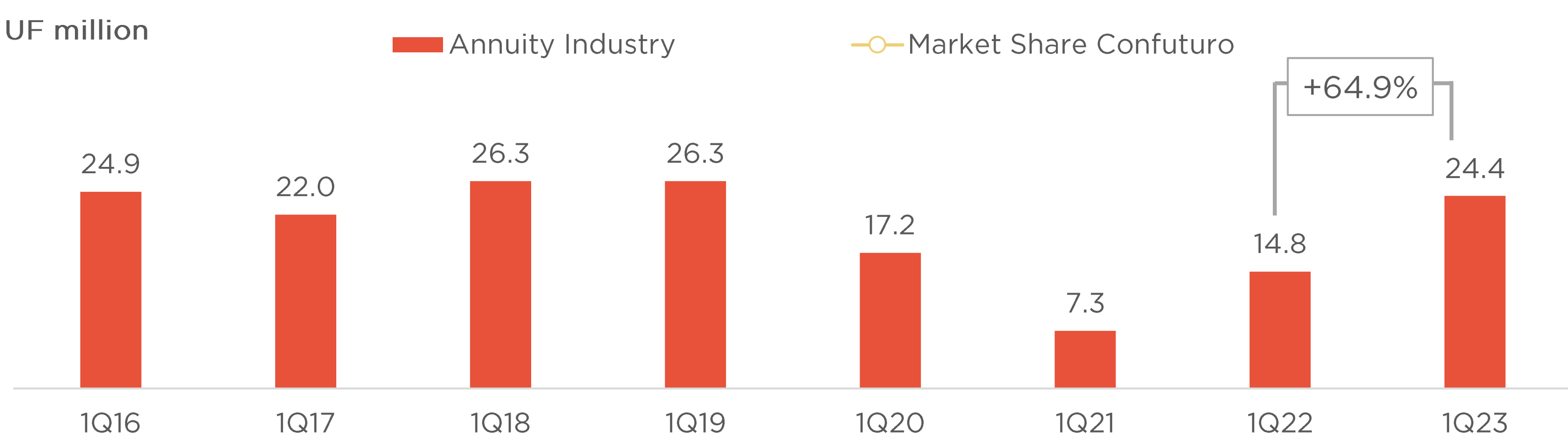
Annuity Rate vs Programed Withdrawal Rate



March 2023: 4.0%

March 2023: 3.2%

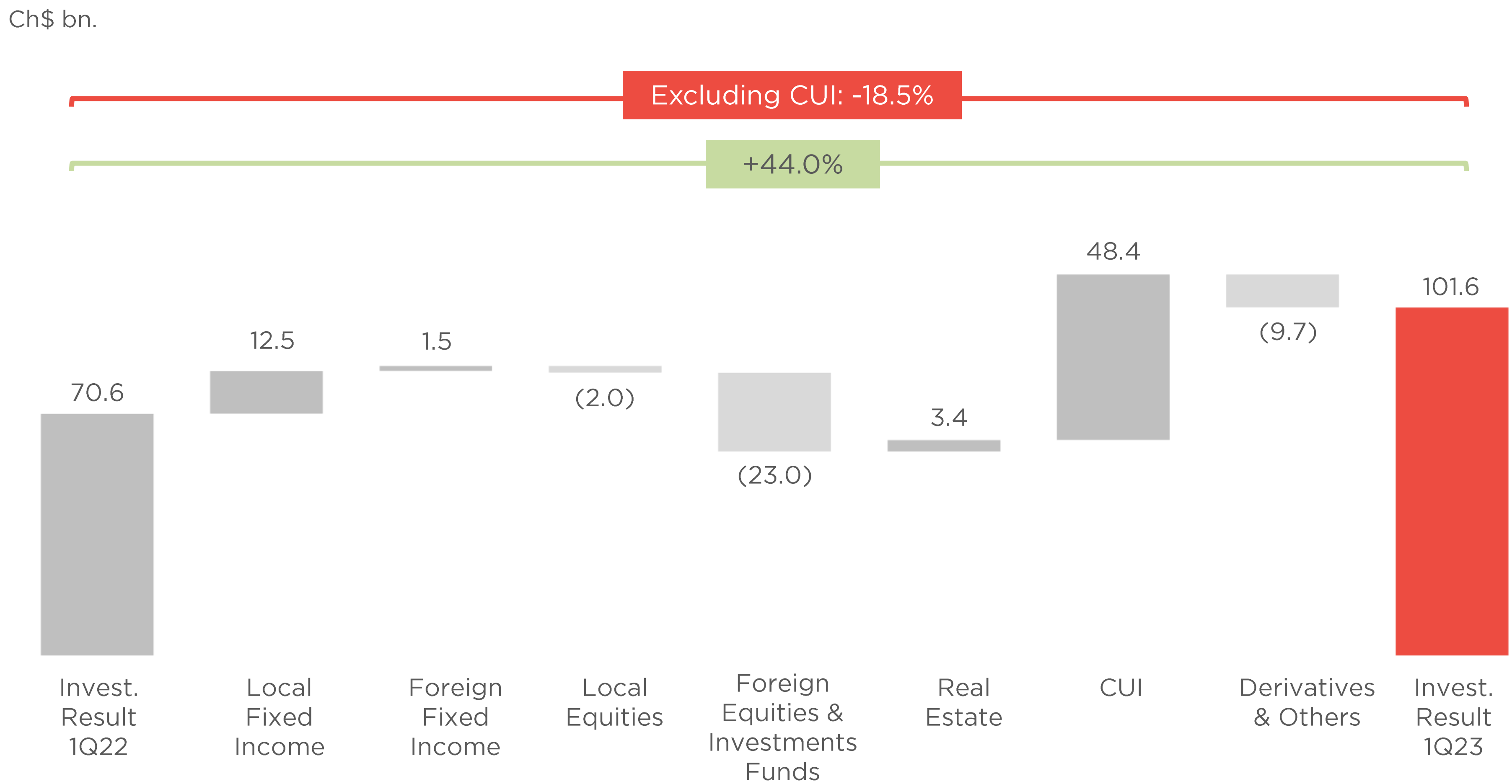
Annuity Premium (Industry) & Confuturo Market Share (UF m.)



Source: CMF, Superintendencia de Pensiones

DECREASED INVESTMENT RETURNS PRIMARILY ATTRIBUTED TO A LOWER PERFORMANCE IN FOREIGN INVESTMENT FUNDS

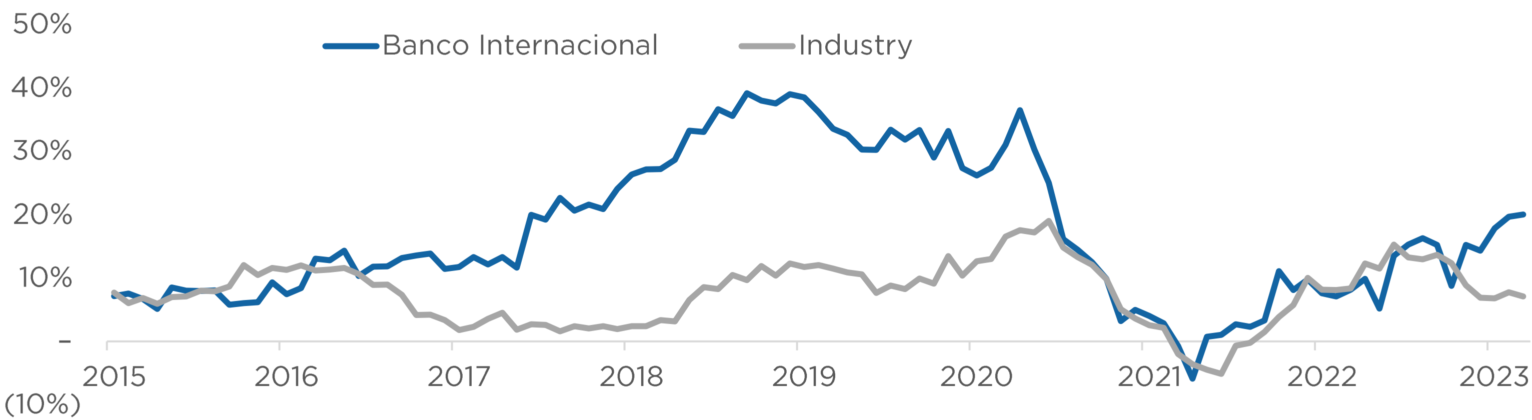
Net Investment Result Confuturo



Source: CMF, Confuturo

LOAN GROWTH, HIGHER GROSS OPERATING INCOME, AND LOWER RISK PROVISIONS

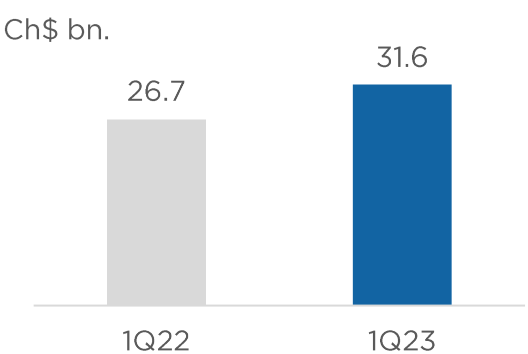
Annual Commercial Loan Growth (%)



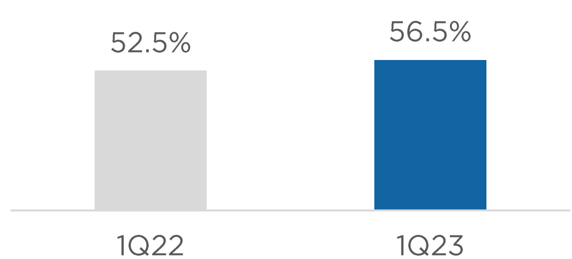
March 2023
YoY: 20.1%

March 2023
YoY: 7.1%

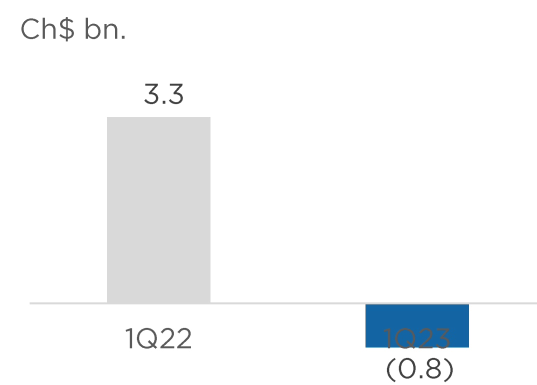
Gross Operating Income



Efficiency



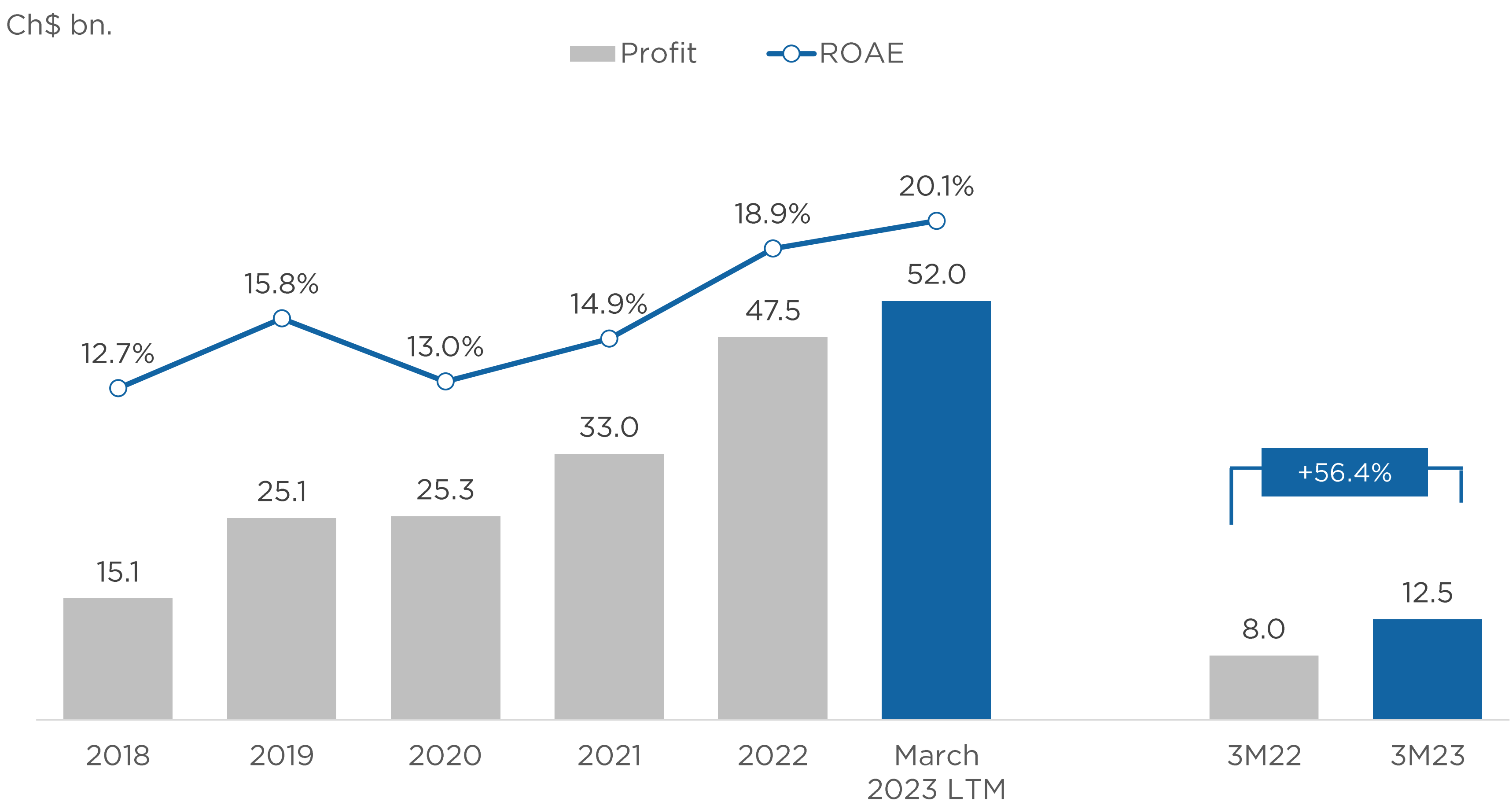
Risk Expenses



Source: CMF, Banco Internacional

SUSTAINED GROWTH IN PROFITABILITY

Profit & ROE (%) Evolution

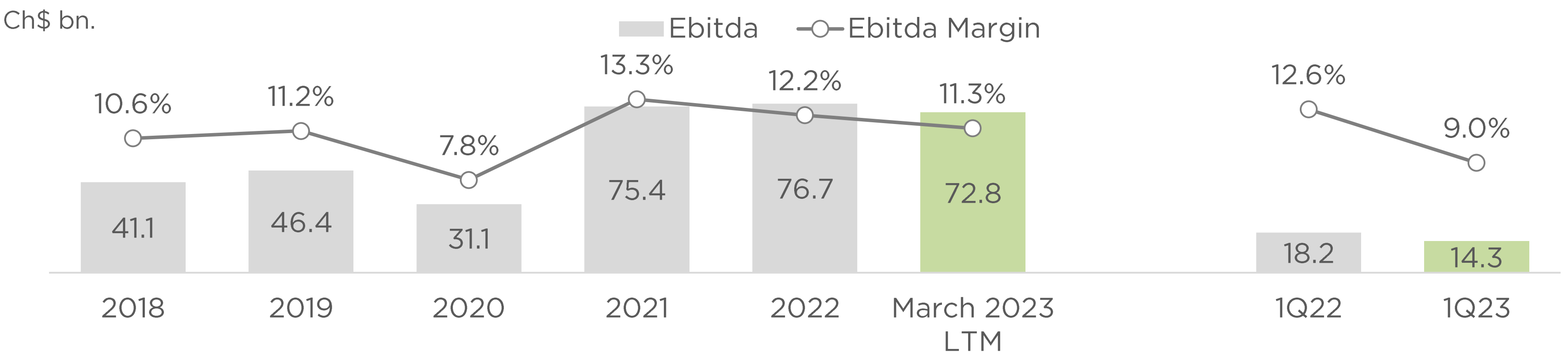


Source: CMF, Banco Internacional

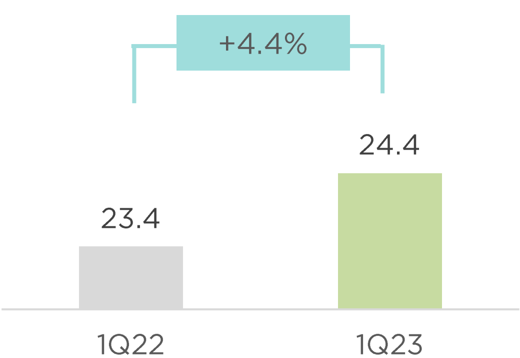
HIGHER ACTIVITY WITH A LESS COMPLEX MIX

- Greater demand for outpatient services and surgeries, with a less complex benefit mix

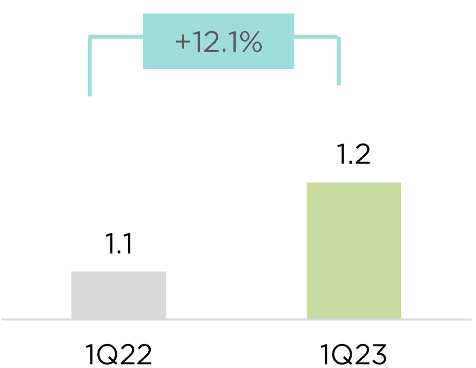
Ebitda & Ebitda Margin Evolution



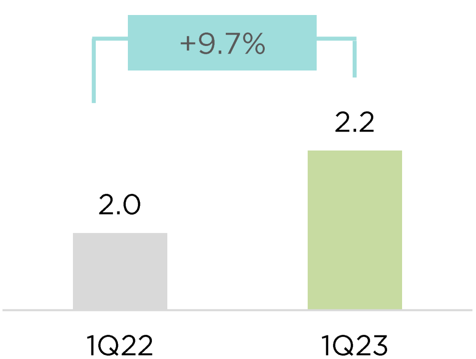
Surgeries (th.)



Medical Consultations (m.)



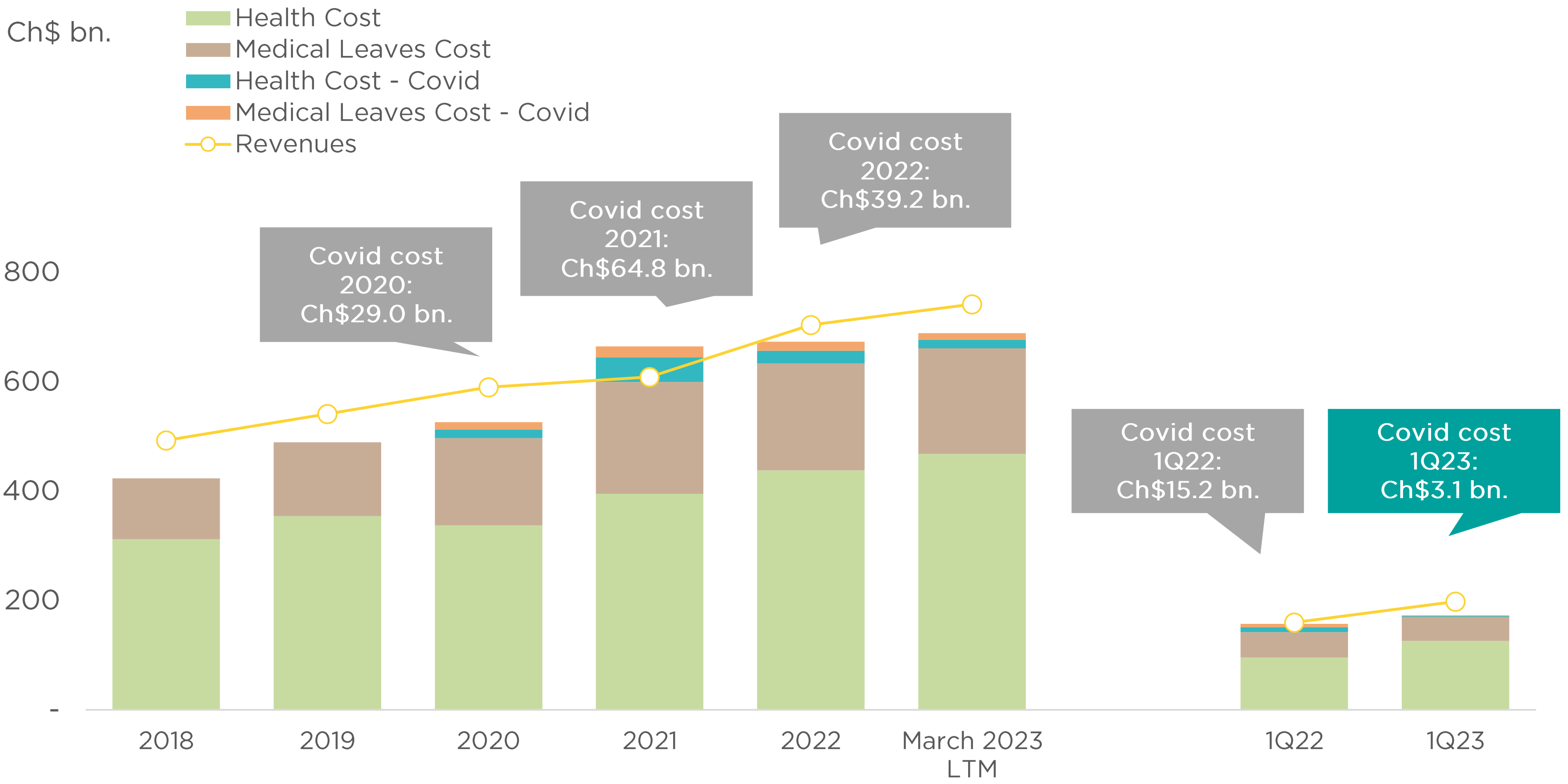
Laboratory Tests (m.)



(1) Monthly occupancy average
Source: RedSalud

LOWER LOSS RATIO DUE TO LOWER COST OF MEDICAL LEAVES

Evolution of Revenue & Cost Consalud

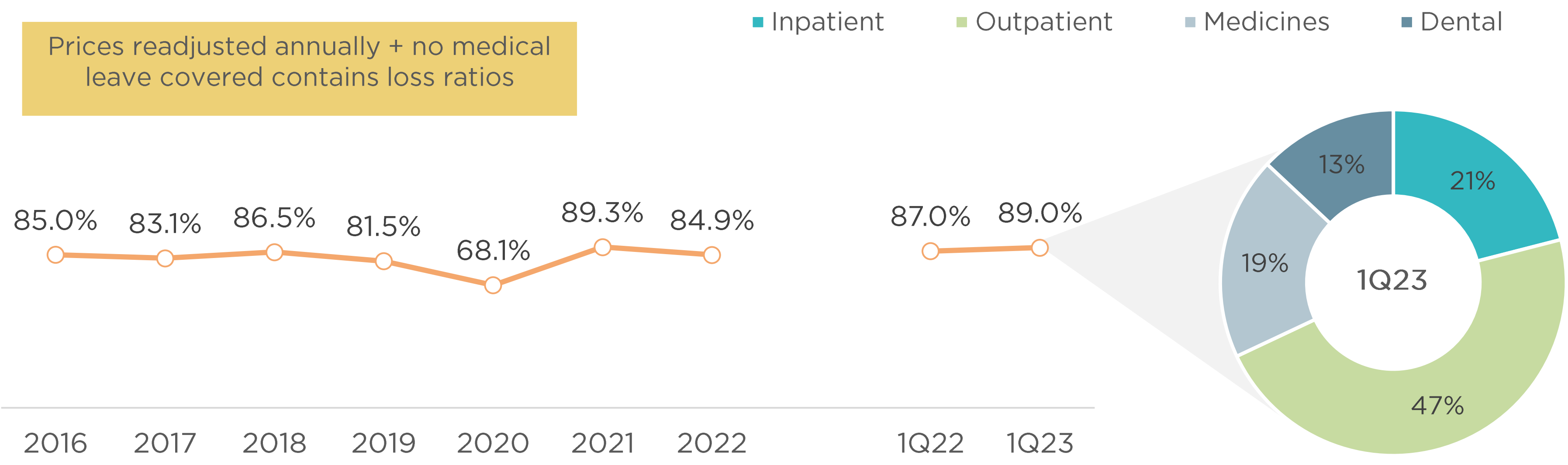


Source: Consalud, Superintendencia de Salud

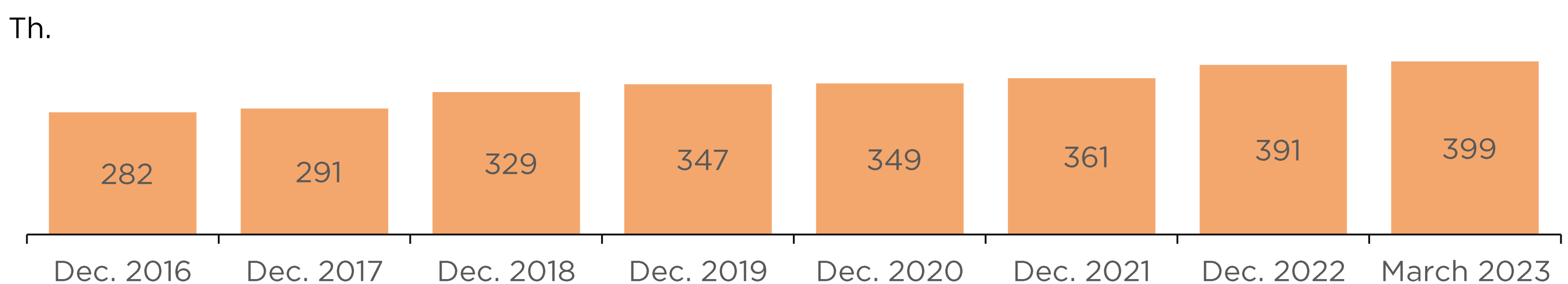
HIGHER RESULT IN HEALTH INSURANCE DRIVEN BY GROWTH IN BENEFICIARIES

Loss Ratio - Vida Cámara

Prices readjusted annually + no medical leave covered contains loss ratios



Beneficiaries Vida Cámara



Source: Vida Cámara, CMF

01 1Q23 Consolidated Results

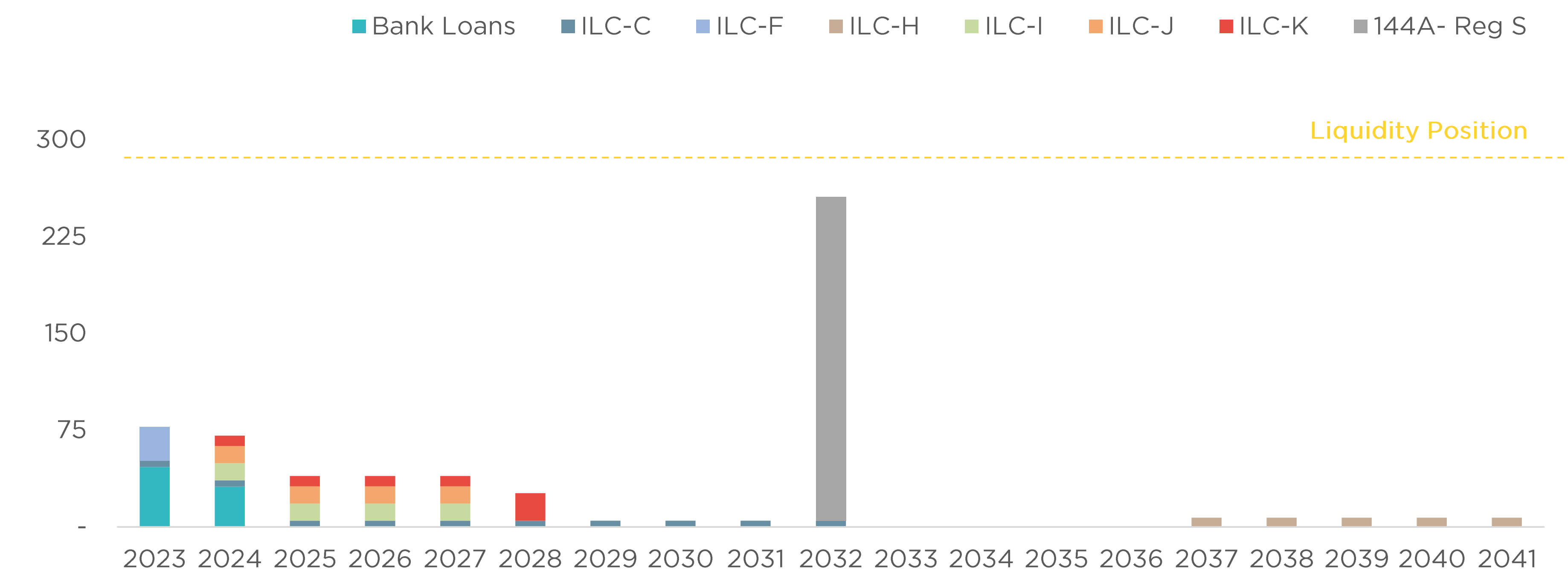
02 Focuses by Division

03 Financial Position

MANAGEABLE AMORTIZATION PROFILE

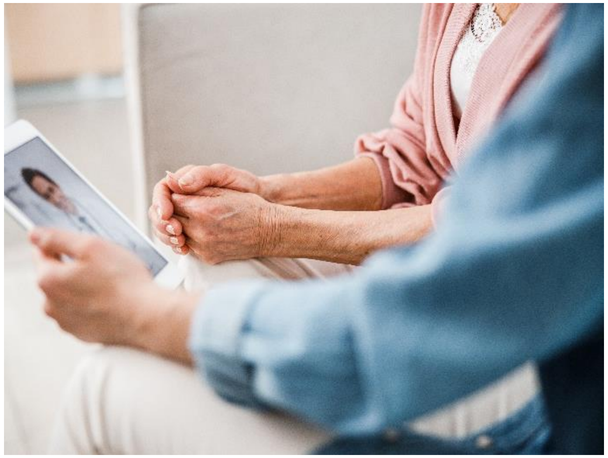
ILC’s Amortization Profile

CLP$ bn.



1Q23 Figures:	Liquidity Position CLP$290.0 bn.	Total Net Debt CLP$314.9 bn.	NFD / Equity 0.35x

Note: USD figures converted to CLP using a FX rate of 790.4 CLP/USD, as of March 31st, 2023.
Source: ILC



ILC 1Q23

Q&A

May 30th, 2023