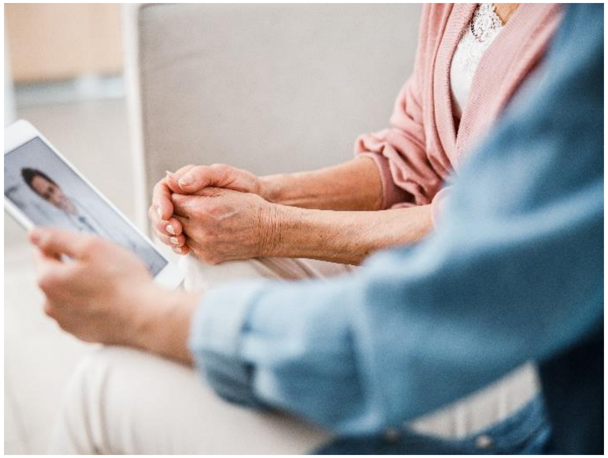

ILC 2Q23

RESULTS PRESENTATION

August 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:

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www.ilcinversiones.cl

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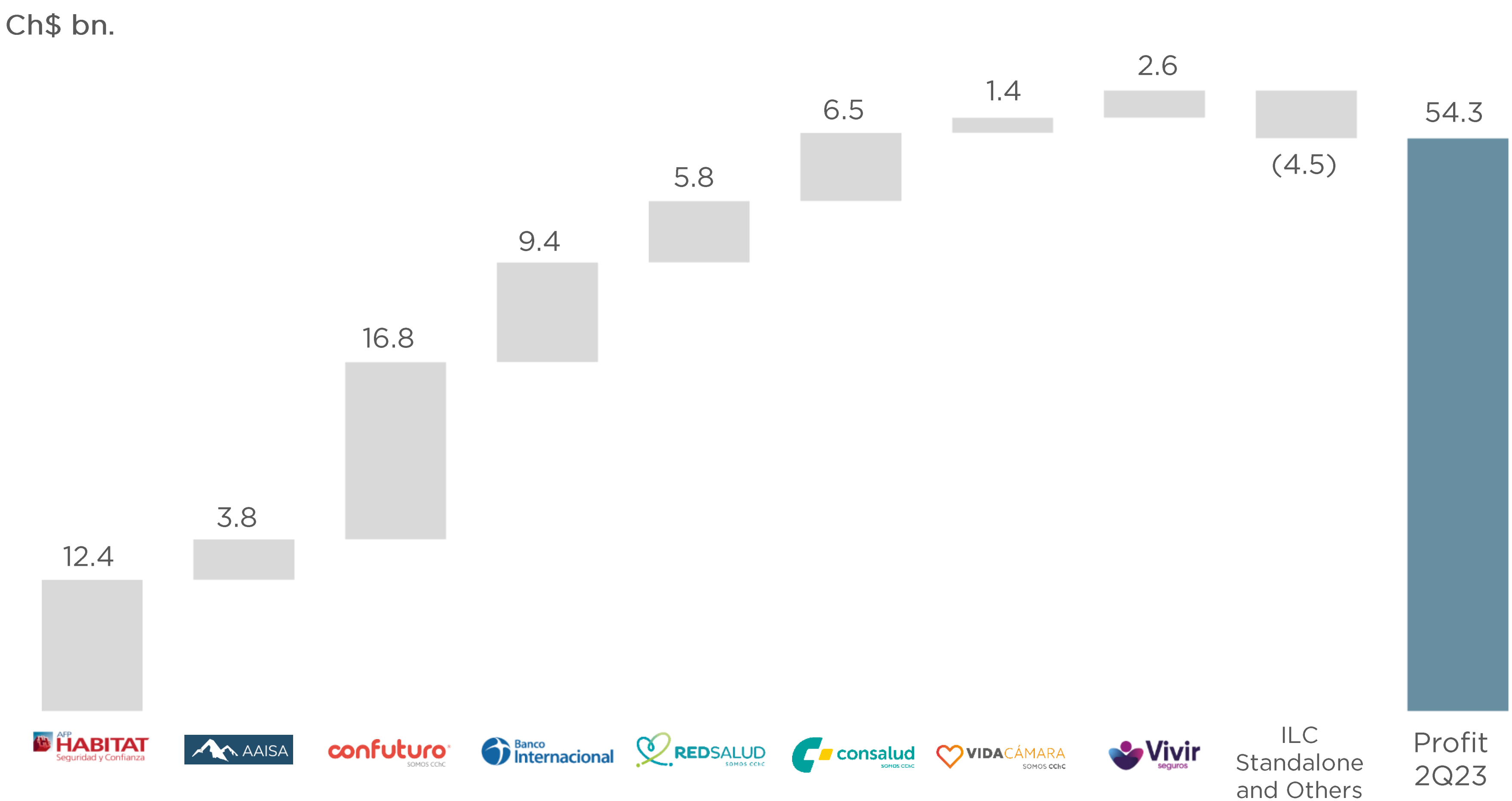
FINANCIAL SECTOR BOOST 2Q23 PROFIT

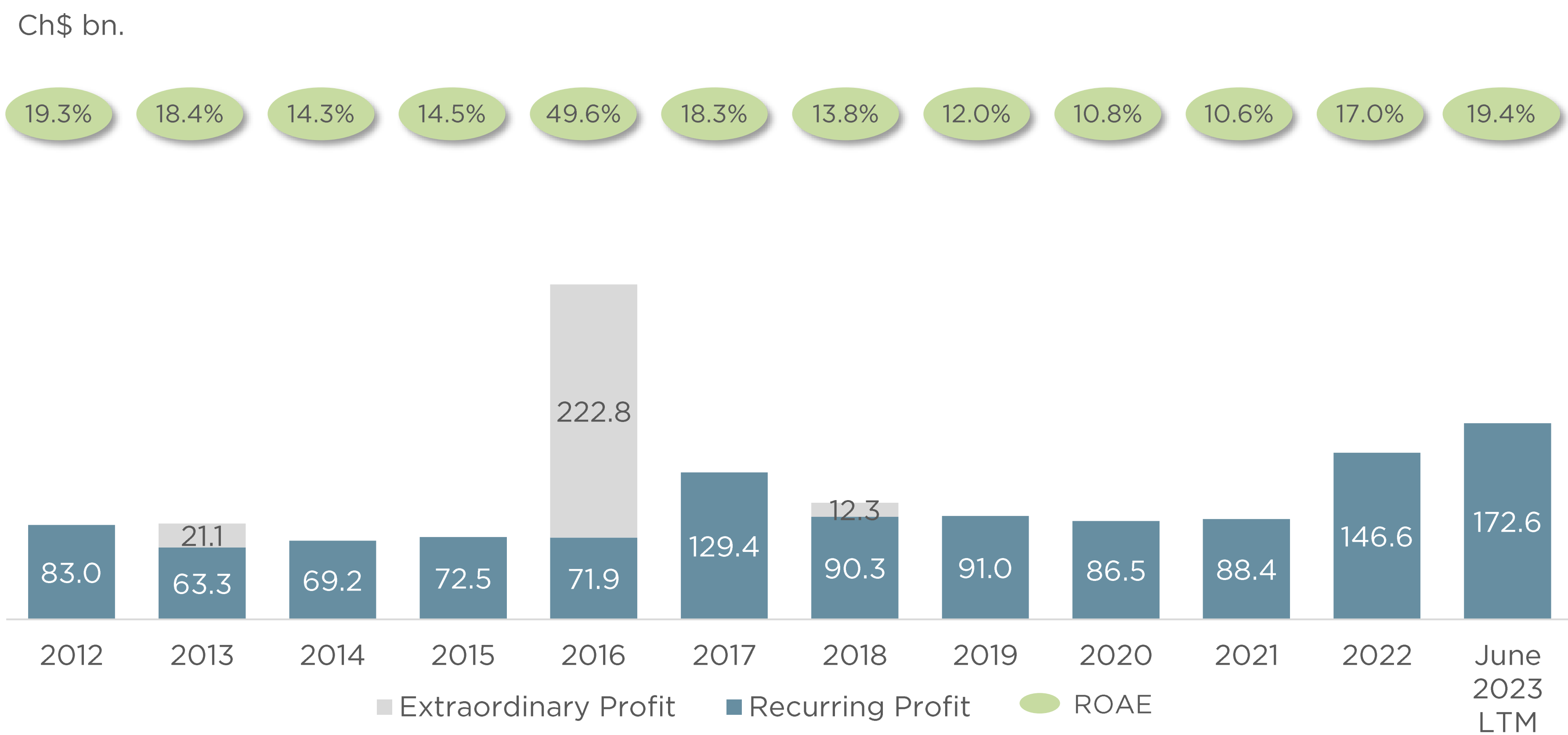
ILC 2Q23 Profit Breakdown



Source: ILC

CONSISTENT RETURNS OVER TIME

Evolution of ILC's Profit

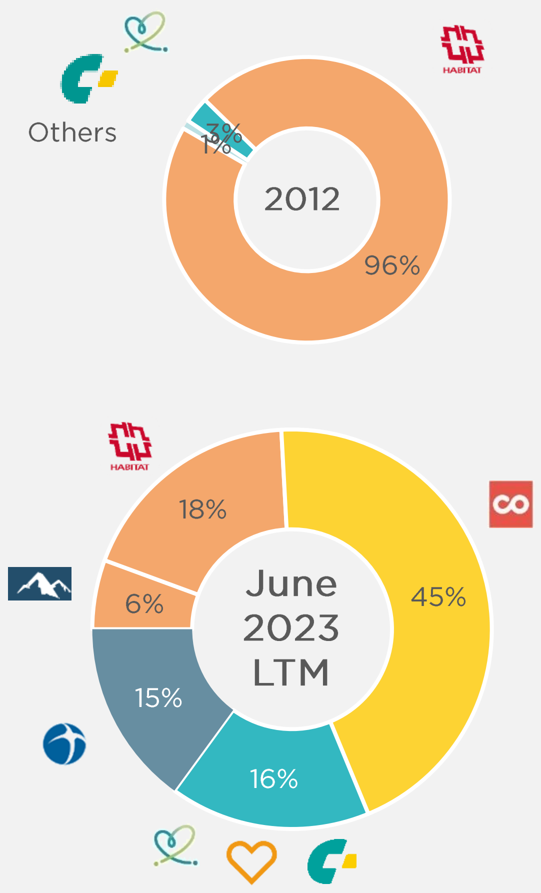


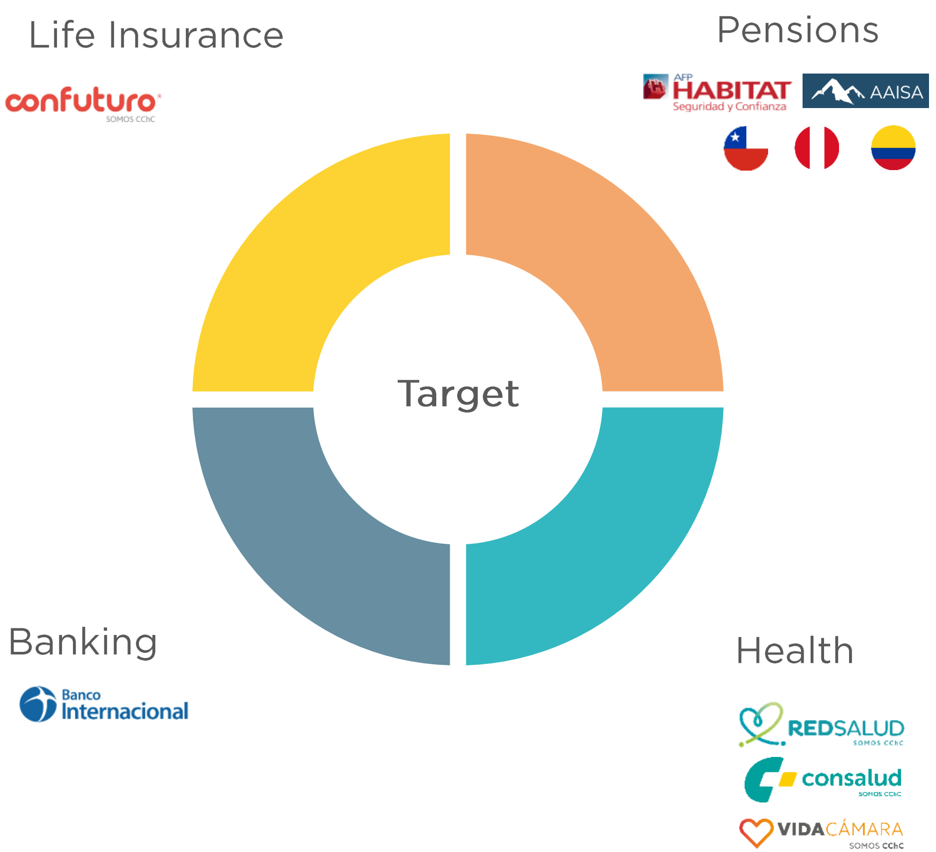
2012 – 2016: Consolidation	2017 –>: Growth and Diversification

Source: ILC

VALUE GENERATION BLOCKS

ILC's Profit Breakdown





Source: ILC

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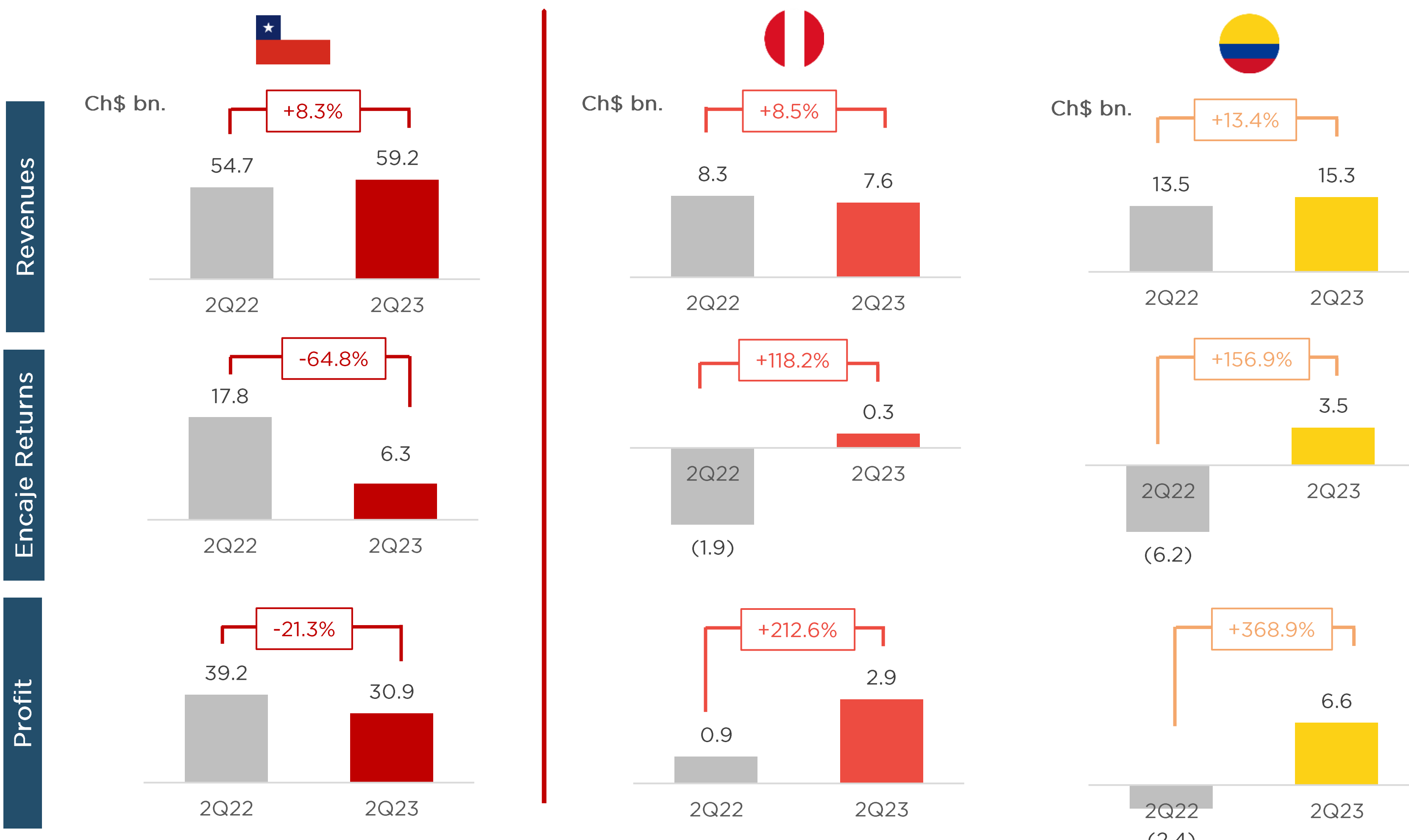
BETTER RESULTS IN PERU IN COLOMBIA MAINLY EXPLAINED BY HIGHER PERFOMANCE ON LEGAL RESERVES

Pension Sector: 2Q23 Results by Country

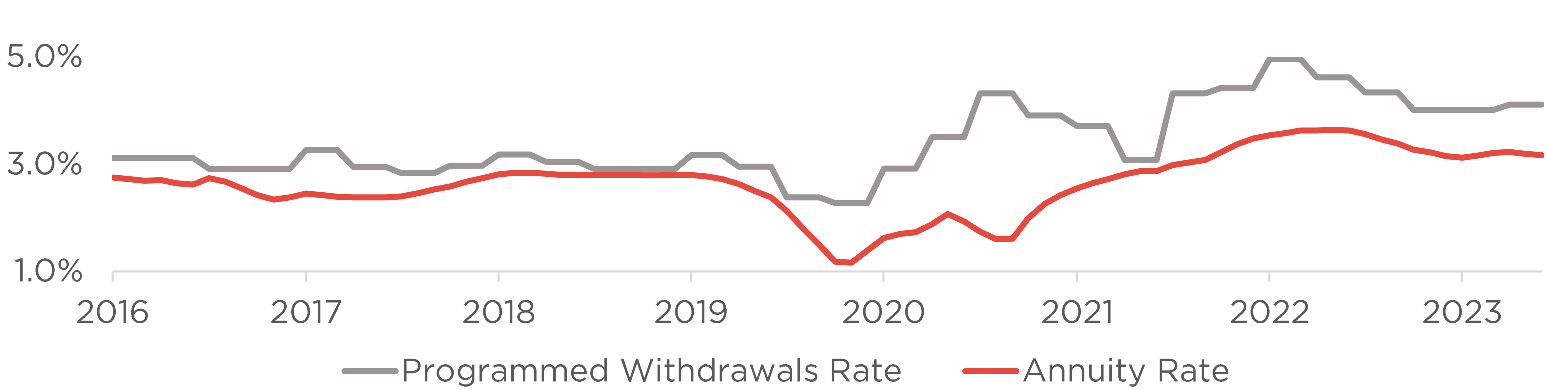


Source: Superintendencia de Pensiones de Chile. Superintendencia de Banca. Seguros y AFP de Peru. Superintendencia Financiera de Colombia.

LIFE ANNUITY INDUSTRY REACHING PRE-PANDEMIC LEVELS

confuturo
SOMOS CChC

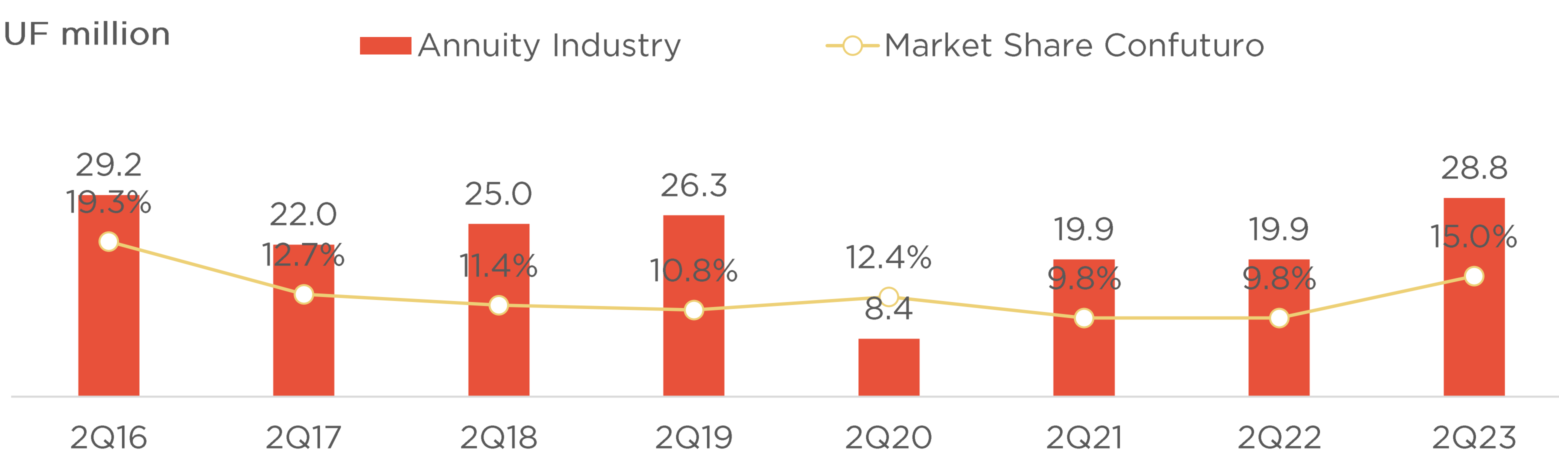
Annuity Rate vs Programed Withdrawal Rate



June 2023: 4.1%

June 2023: 3.2%

Annuity Premium (Industry) & Confuturo Market Share (%)



Growth (QoQ)

Industry: +44.7%

Confuturo: +121.4%

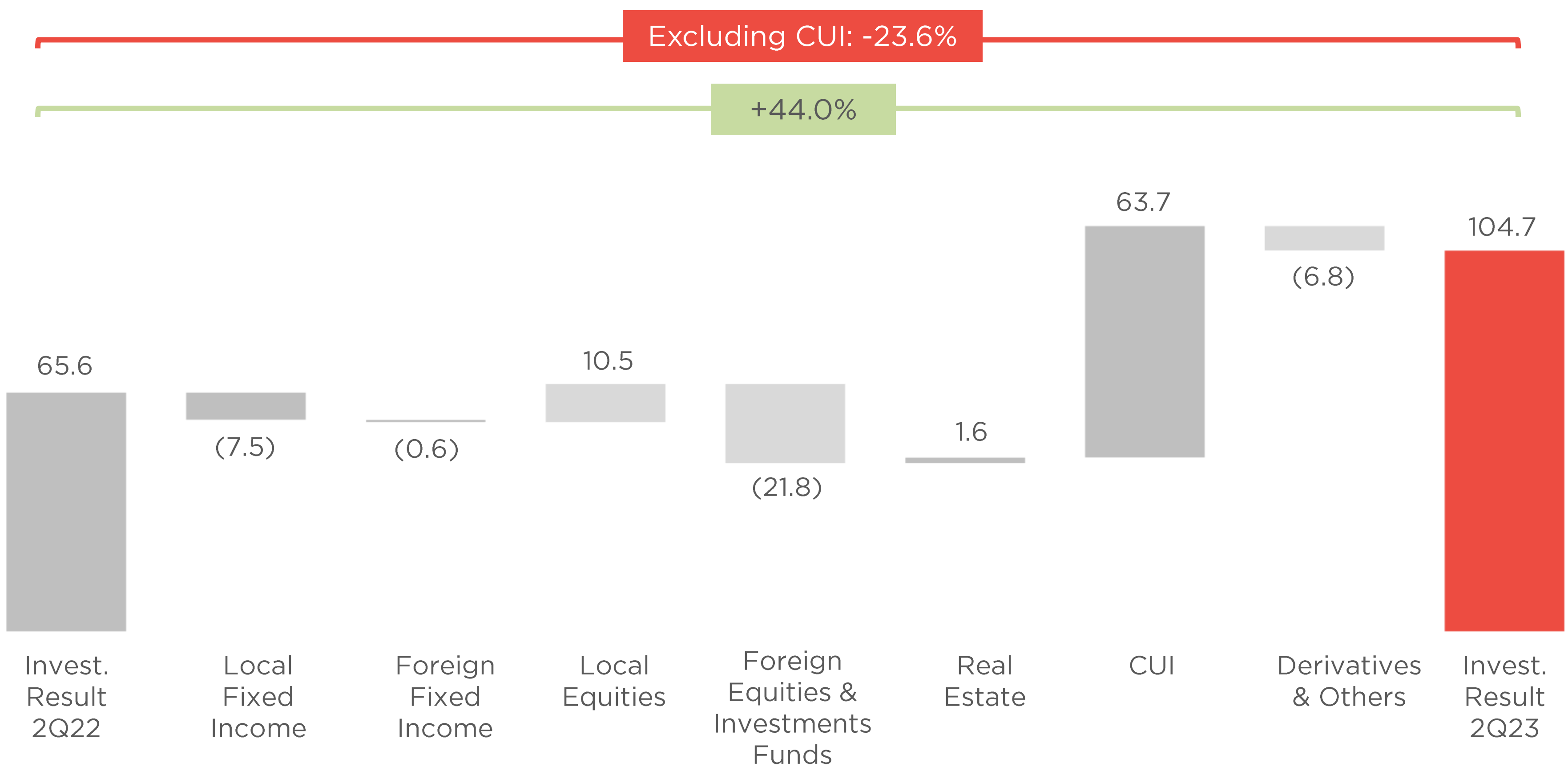
Source: CMF, Superintendencia de Pensiones

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

confuturo
SOMOS CChC

Net Investment Result Confuturo

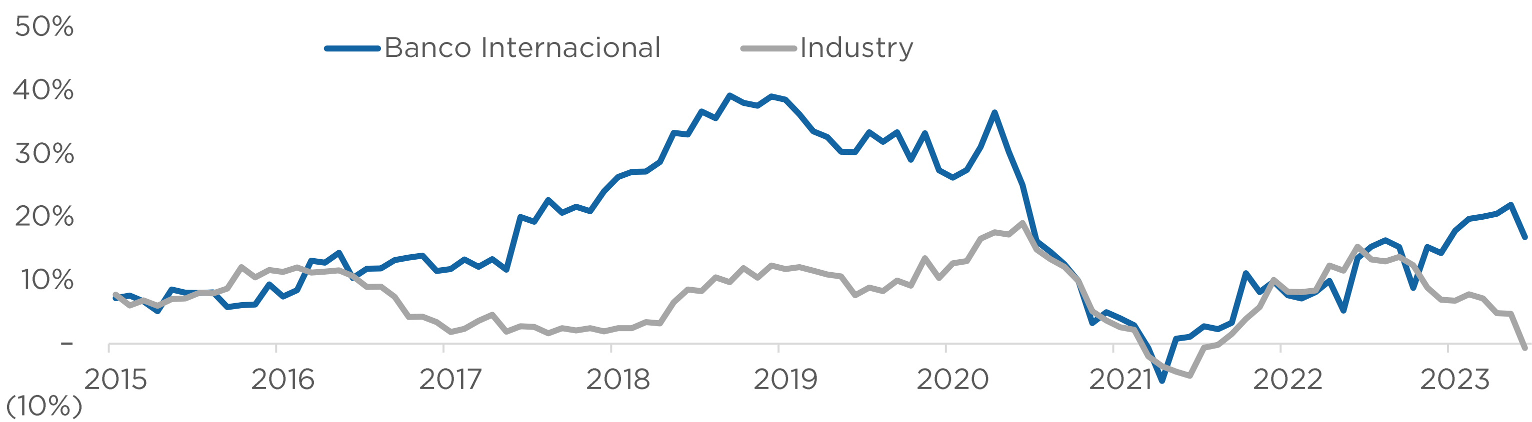
Ch$ bn.



Source: CMF, Confuturo

LOAN GROWTH, HIGHER GROSS OPERATING INCOME, AND BETTER EFFICIENCY

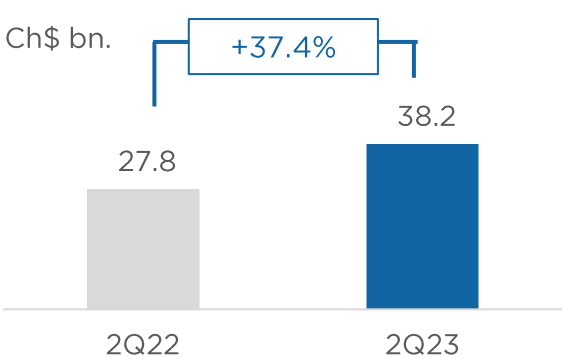
Annual Commercial Loan Growth (%)



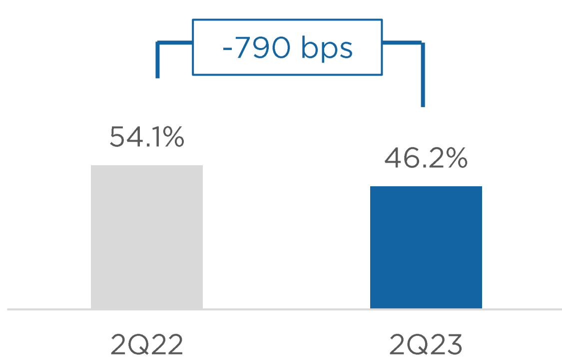
June 2023
YoY: 16.8%

June 2023
YoY: -0.7%

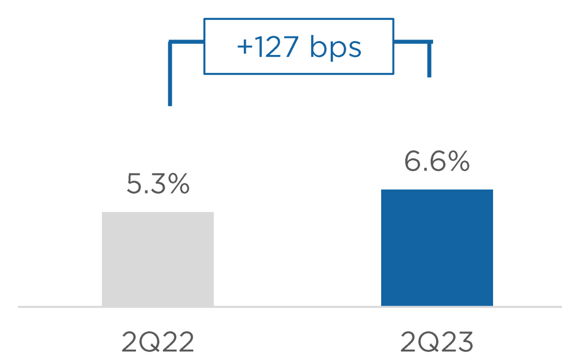
Gross Operating Income



Efficiency



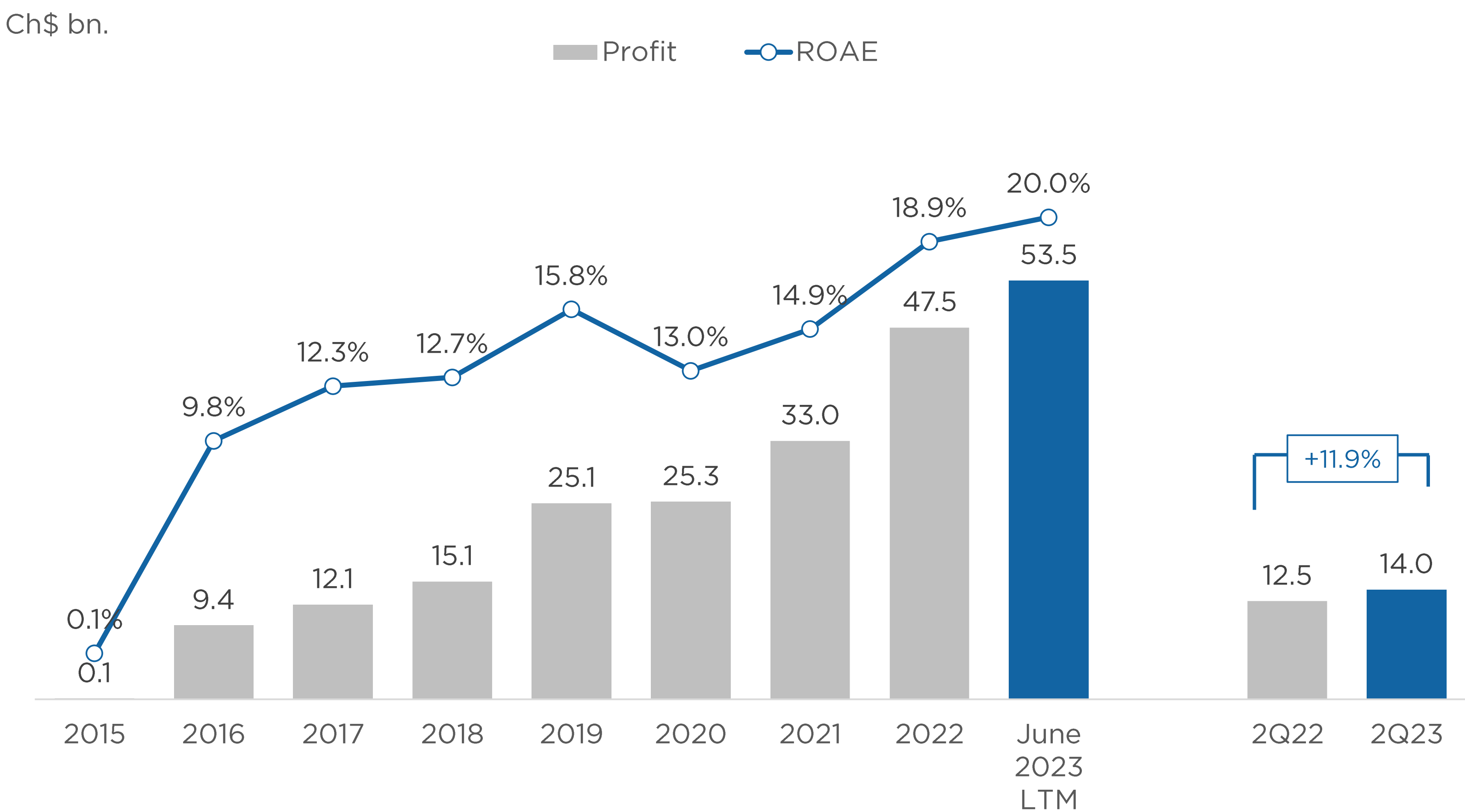
Risk Expenses / Gross Operating Income



Source: CMF, Banco Internacional

SUSTAINED GROWTH IN PROFITABILITY

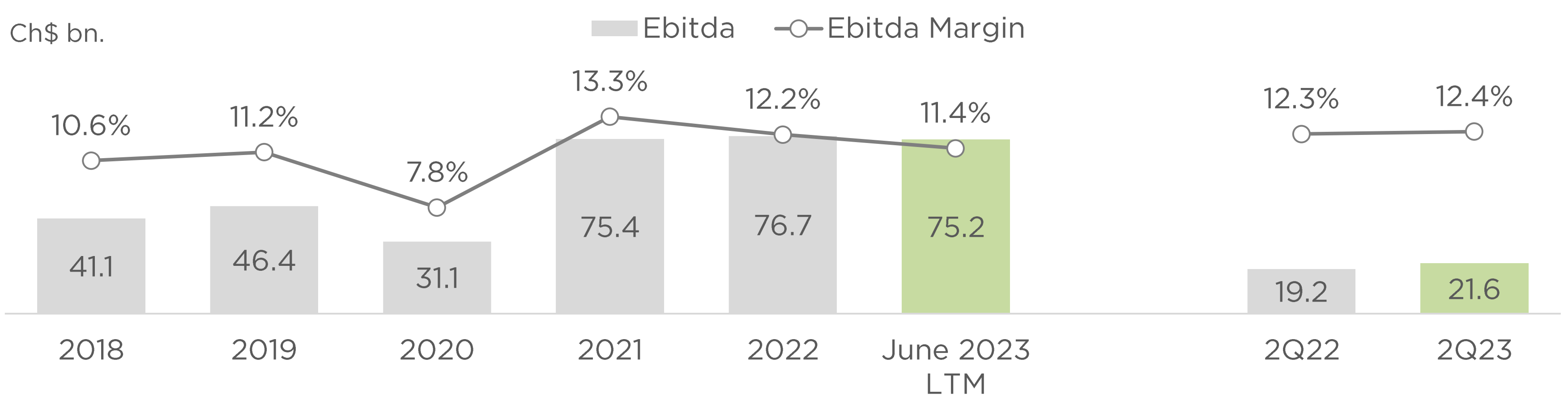
Profit & ROE (%) Evolution



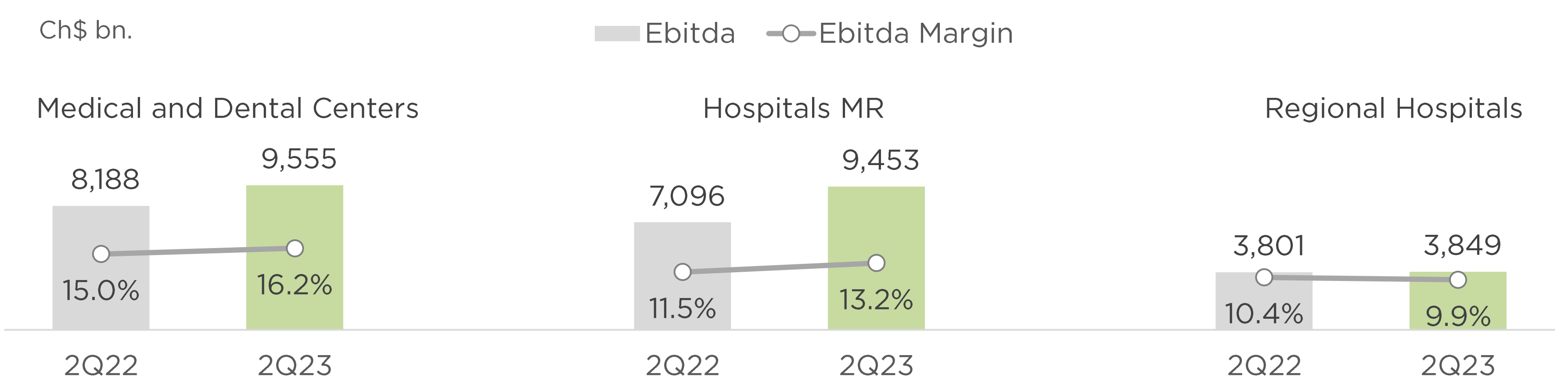
Source: CMF, Banco Internacional

GROWTH IN EBITDA DUE TO MORE COMPLEX OCCUPANCY

Ebitda & Ebitda Margin Evolution



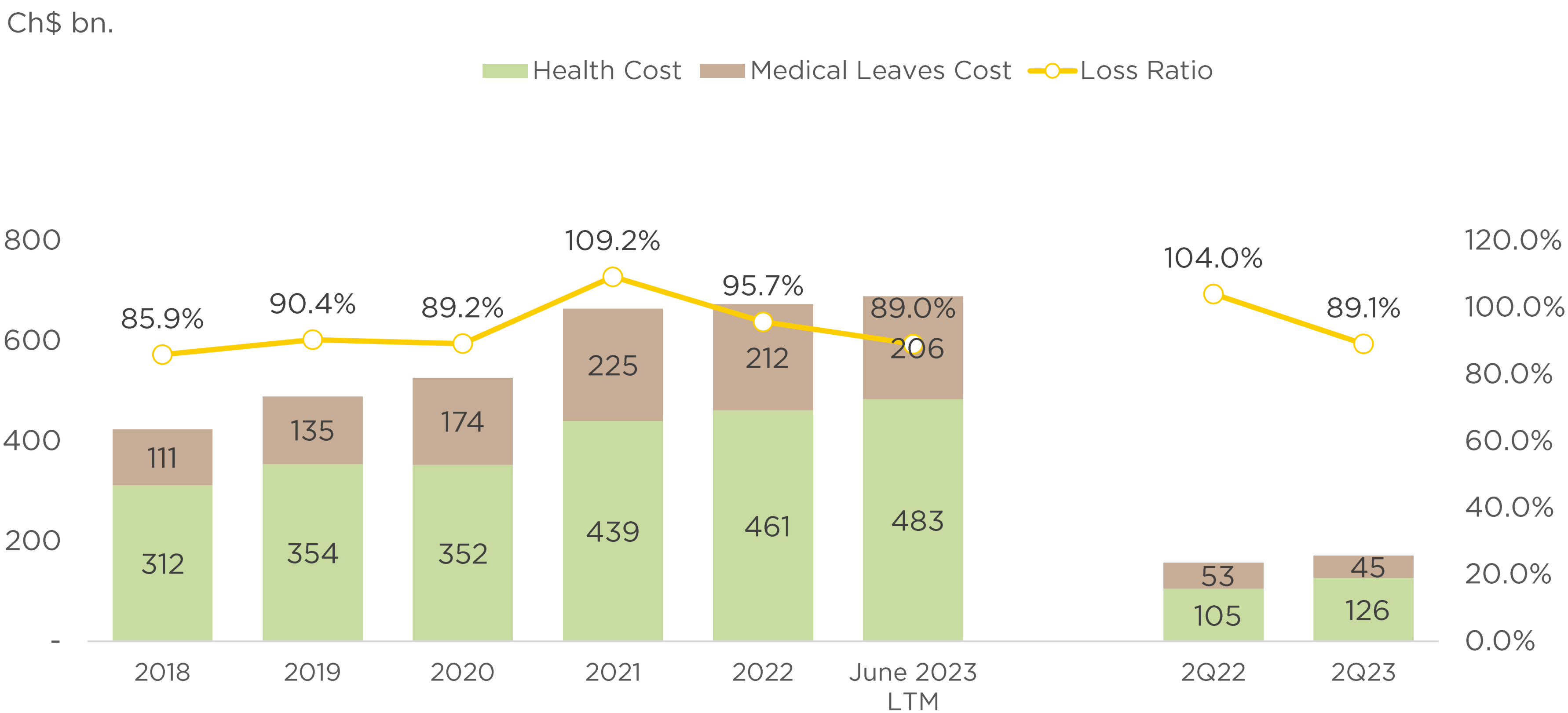
Ebitda & Ebitda Margin by center type



(1) Monthly occupancy average
Source: RedSalud

LOWER LOSS RATIO DUE TO LOWER COST OF MEDICAL LEAVES

Evolution of Revenue & Cost Consalud



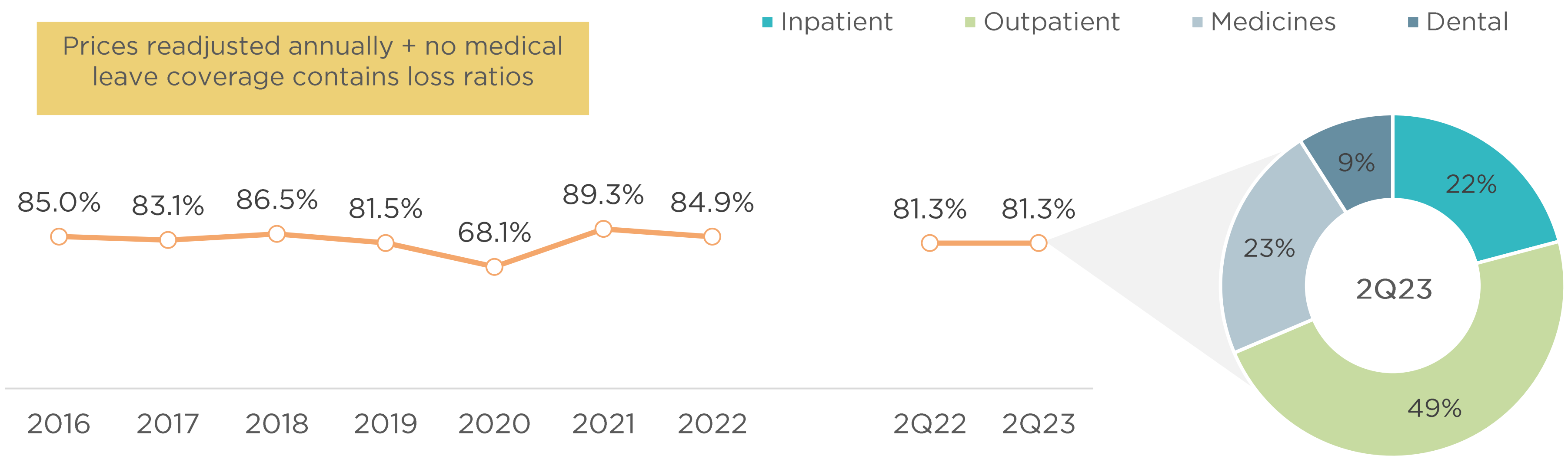
Covid Cost:	Ch$29.0 bn.	Ch$64.8 bn.	Ch$39.2 bn.		Ch$15.2 bn.	Ch$1.3 bn.

Source: Consalud, Superintendencia de Salud

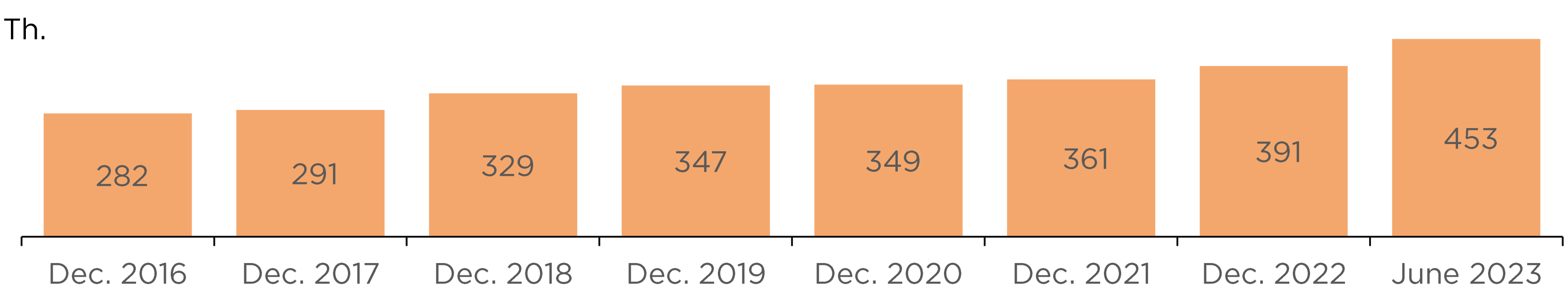
HIGHER RESULT IN HEALTH INSURANCE DRIVEN BY GROWTH IN BENEFICIARIES

Loss Ratio - Vida Cámara

Prices readjusted annually + no medical leave coverage contains loss ratios



Beneficiaries Vida Cámara



Source: Vida Cámara, CMF

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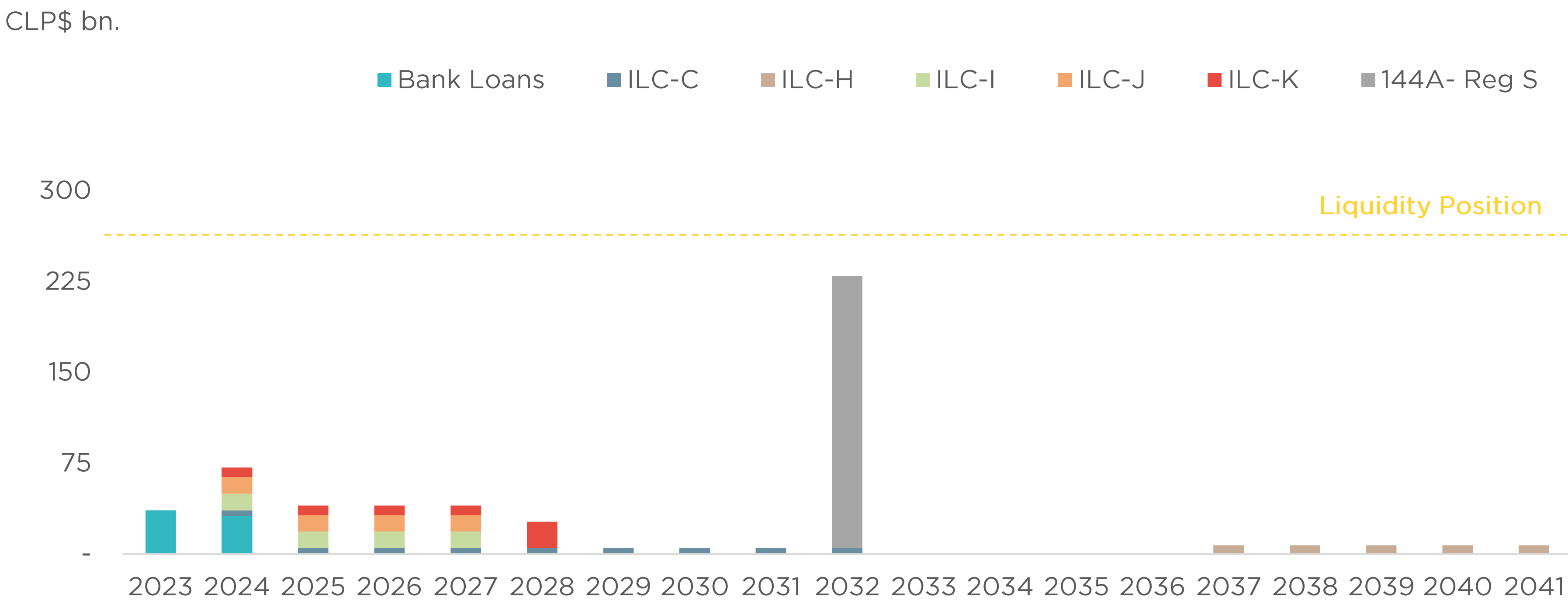
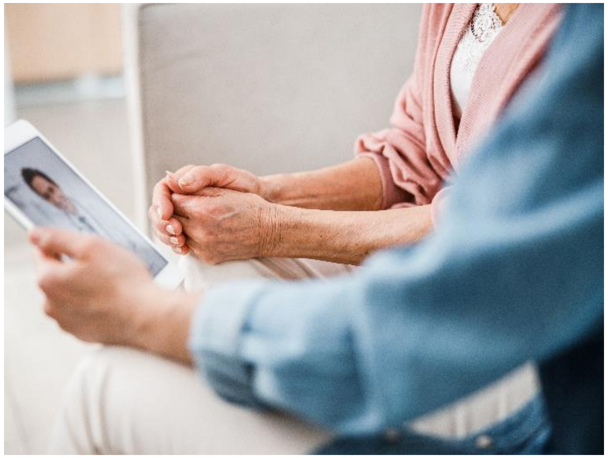
MANAGEABLE AMORTIZATION PROFILE

ILC's Amortization Profile



2Q23 Figures:	Liquidity Position	Total Net Debt	NFD / Equity
	CLP$269.8 bn.	CLP$301.4 bn.	0.33x

Note: USD figures converted to CLP using a FX rate of 801.7 CLP/USD, as of June 30th, 2023.
Source: ILC



ILC 2Q23

Q&A

August 30th, 2023