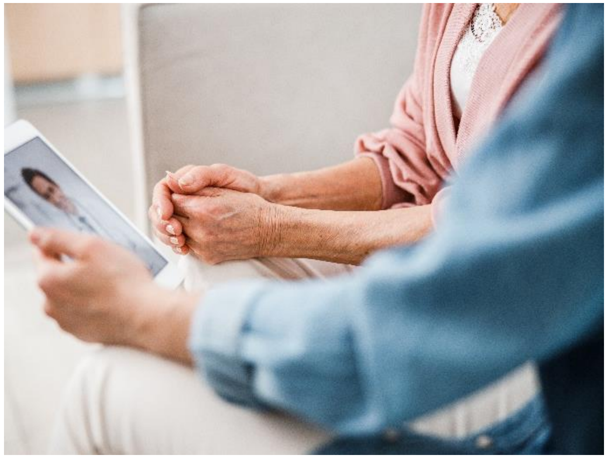

# ILC 3Q23

## RESULTS PRESENTATION

November 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 3Q23 Consolidated Results

02 Focuses by Division

03 Financial Position

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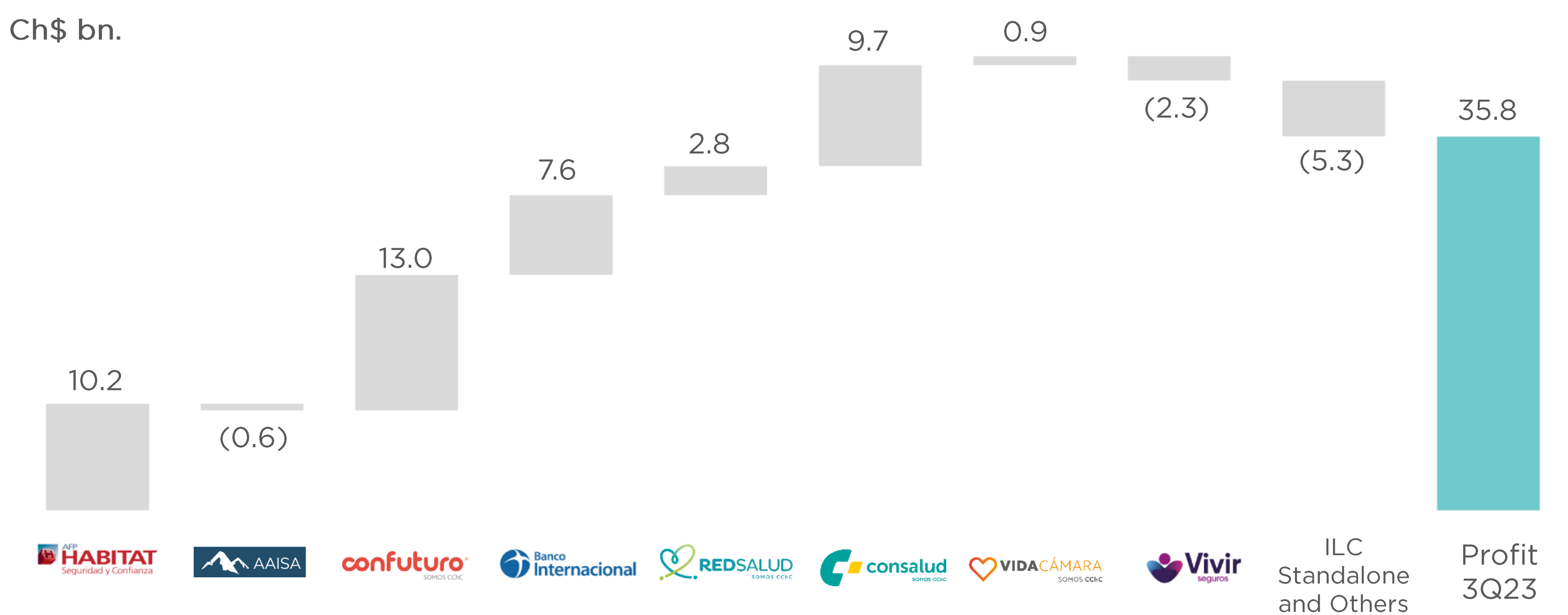
# FINANCIAL SECTOR BOOST 3Q23 PROFIT

## ILC 3Q23 Profit Breakdown

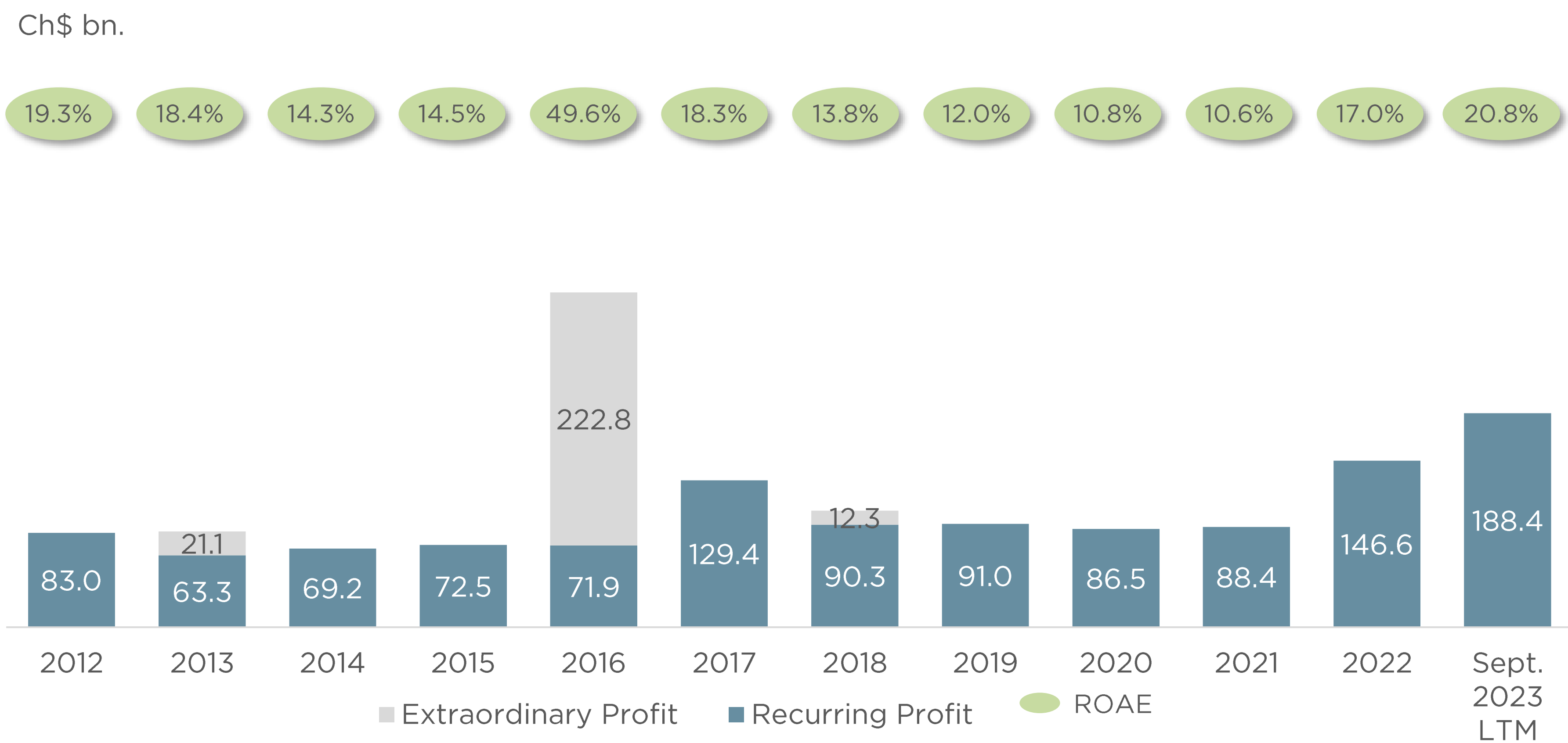



| QoQ Var.: | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2.1 | (1.5) | 0.9 | (5.9) | (1.0) | 13.4 | 1.3 | (4.7) | 11.3 | 15.8 |
| | AFP Habitat | AAISA | Inv. Confuturo | Banco Internacional | Red Salud | Consalud | Vida Cámara | Vivir Seguros | ILC Standalone & Others | Variation in ILC Profit |

Source: ILC

# CONSISTENT RETURNS OVER TIME

## Evolution of ILC's Profit




2012 – 2016: Consolidation

2017 –>: Growth and Diversification

Source: ILC

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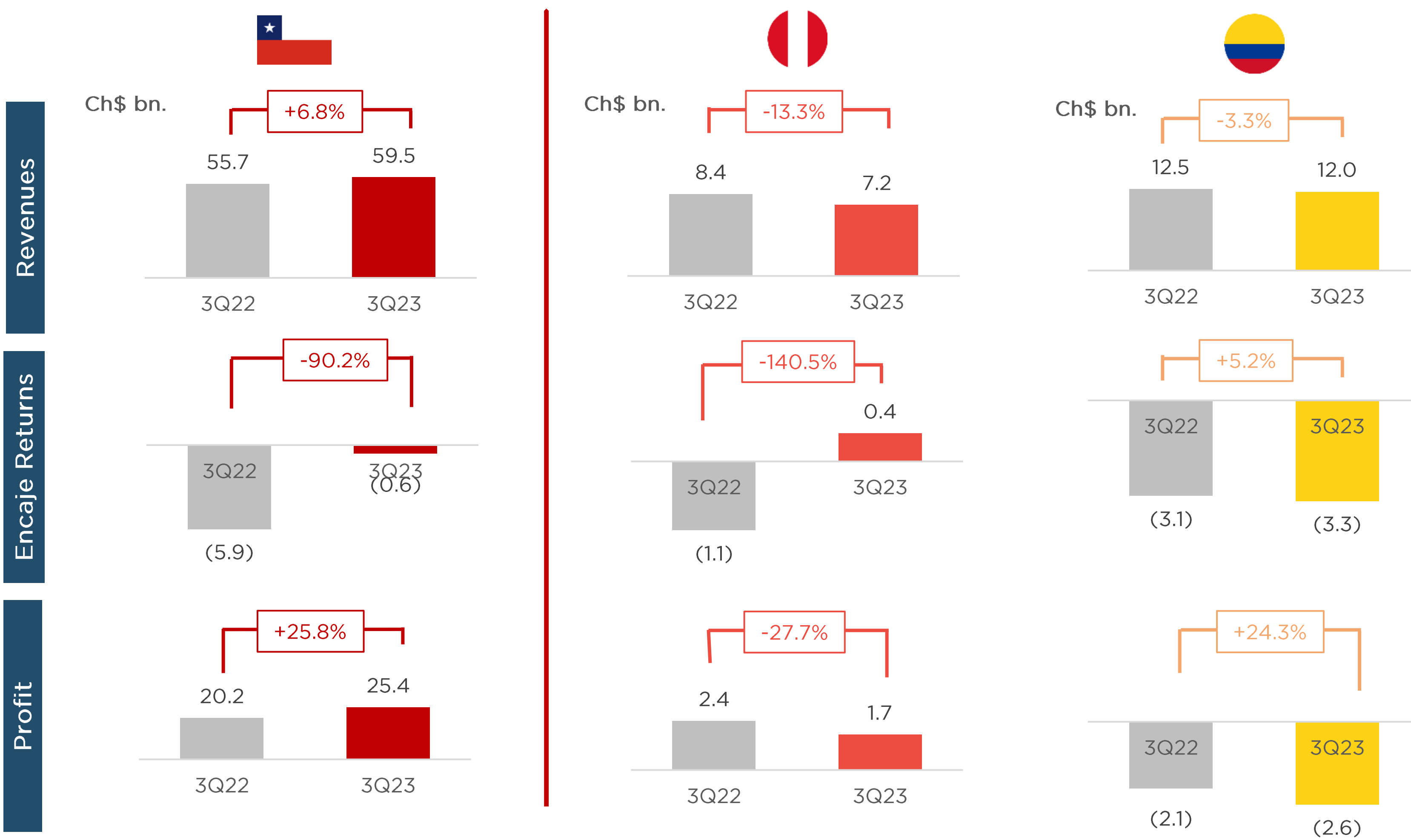
# IMPROVED OPERATING RESULT IN CHILE COMBINED WITH A LOWER LOSS ON LEGAL RESERVE

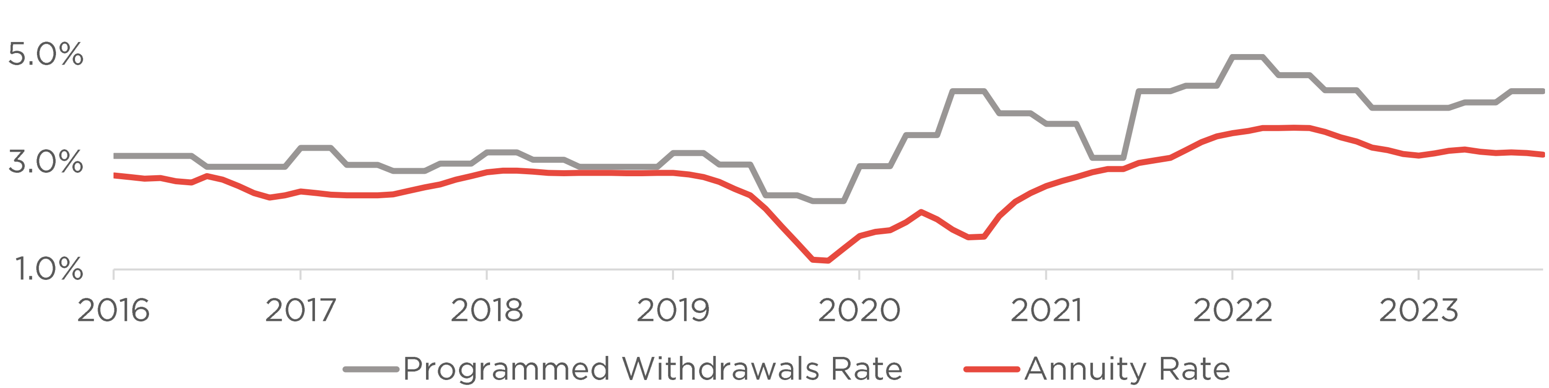
## Pension Sector: 3Q23 Results by Country




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

# CONFUTURO'S ANNUITY PREMIUMS GREW 140% AS A RESULT OF INDUSTRY GROWTH

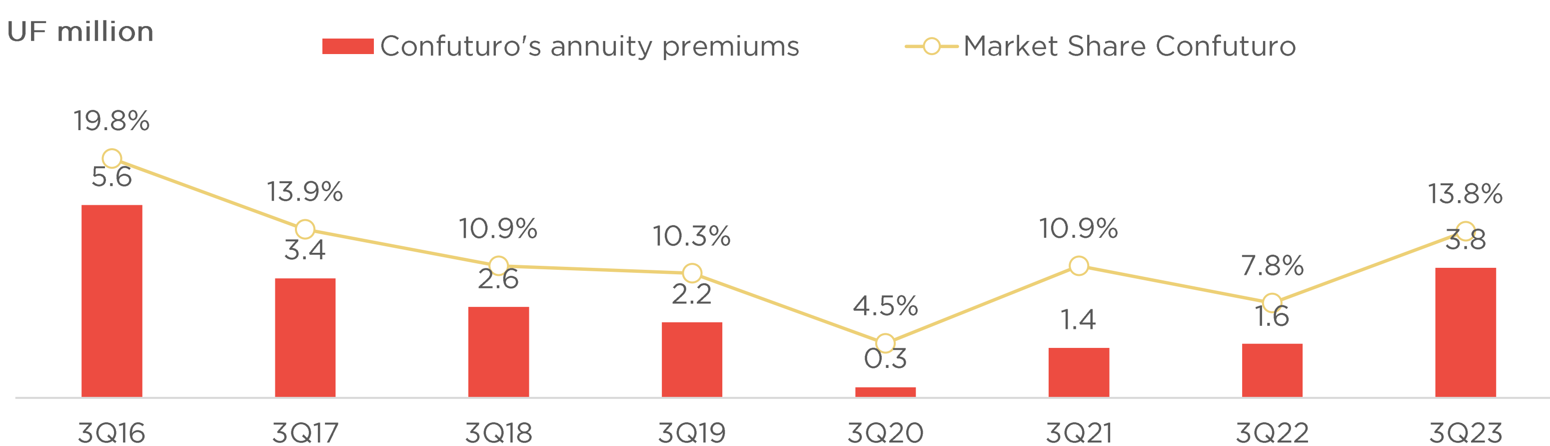
## Annuity Rate vs Programed Withdrawal Rate




Sept. 2023: 4.3%

Sept. 2023: 3.1%

## Confuturo's Annuity Premium & Market Share (%)




Growth (QoQ)

Confuturo: +140.4%

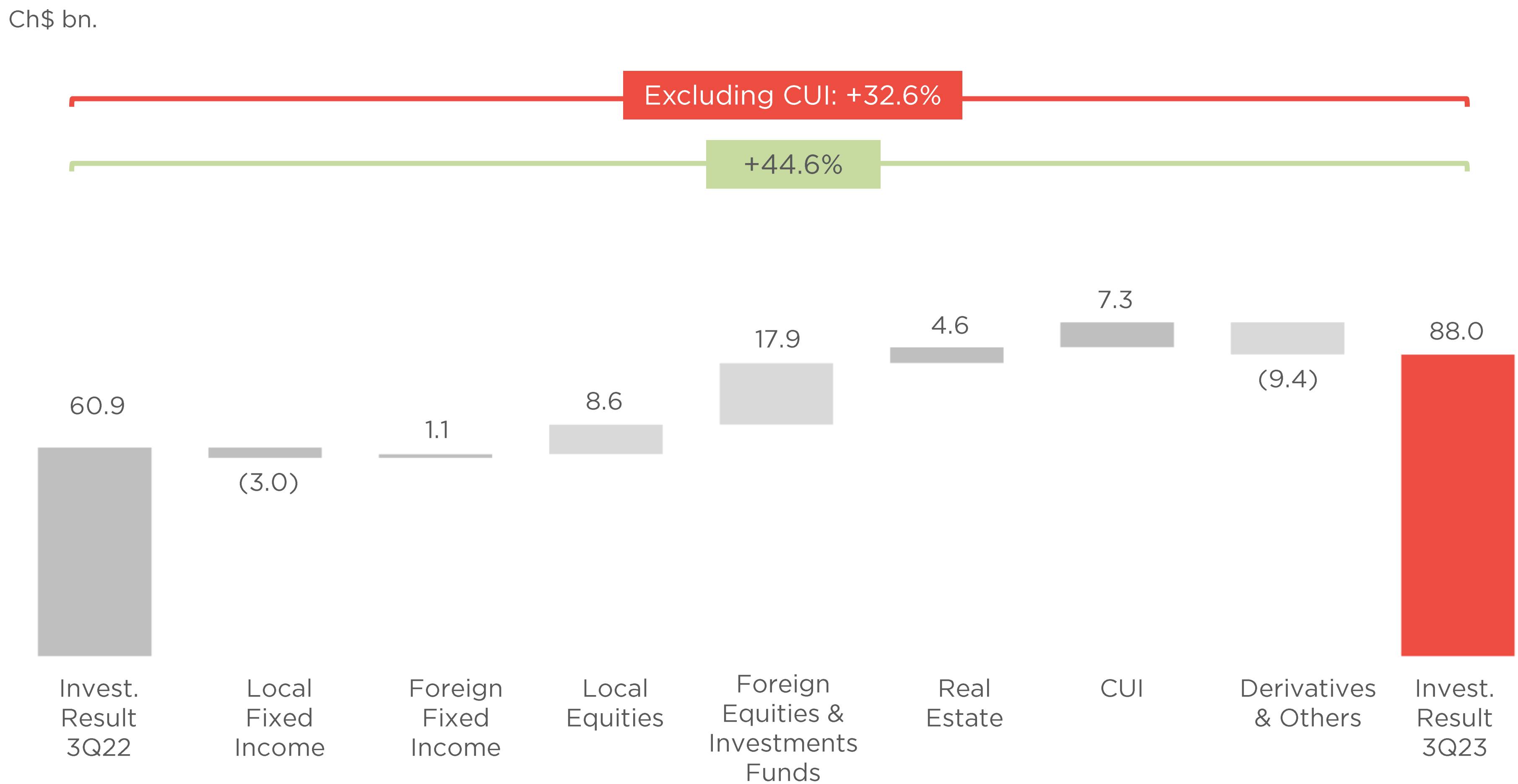
Industry: +36.9%

Source: CMF, Superintendencia de Pensiones

# HIGHER INVESTMENT RETURNS PRIMARILY ATTRIBUTED TO A BETTER PERFORMANCE IN FOREIGN INVESTMENT FUNDS

confuturo
SOMOS CChC

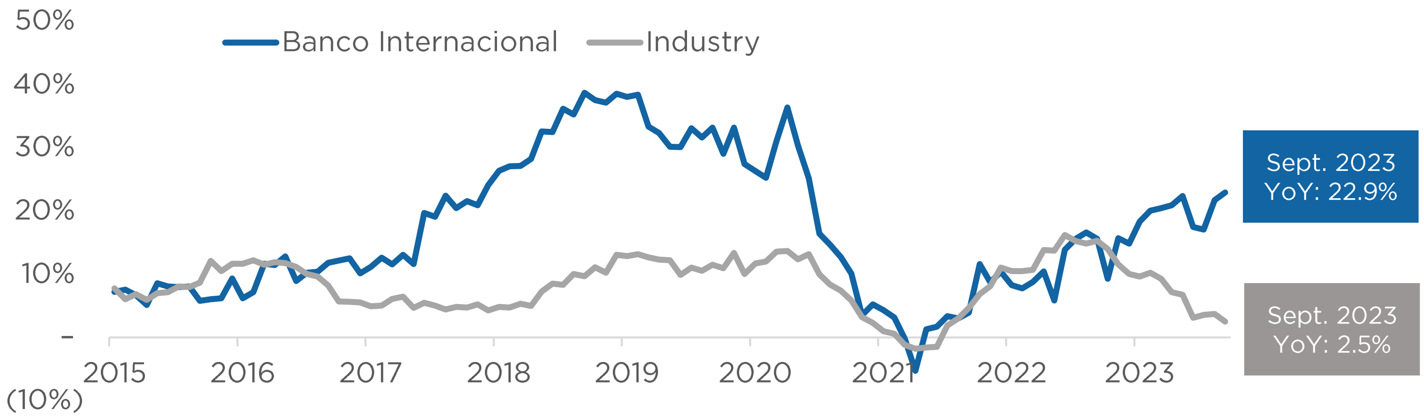
## Net Investment Result Confuturo




Source: CMF, Confuturo

# GROWTH IN LOANS AND HIGHER INTEREST AND INDEXATION INCOME, PARTIALLY OFFSET BY LOWER FEE AND COMMISSION

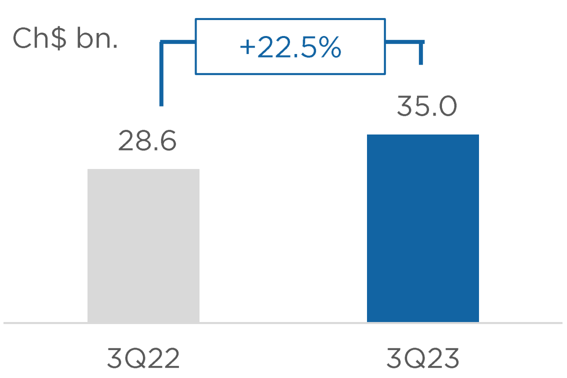
## Annual Total Loan Growth (%)



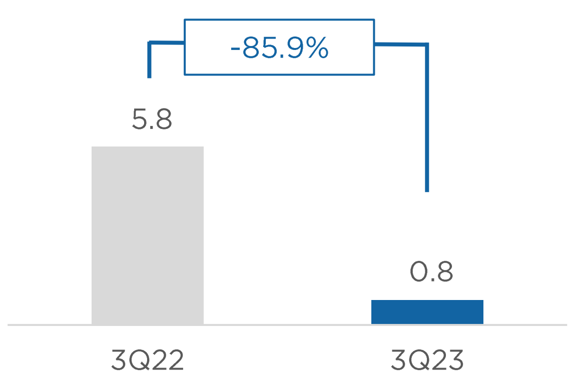

**Market Share BI:**

- Commercial Loans: 2.2%
- Consumer Loans: 0.7%
- Total Loans: 1.3%

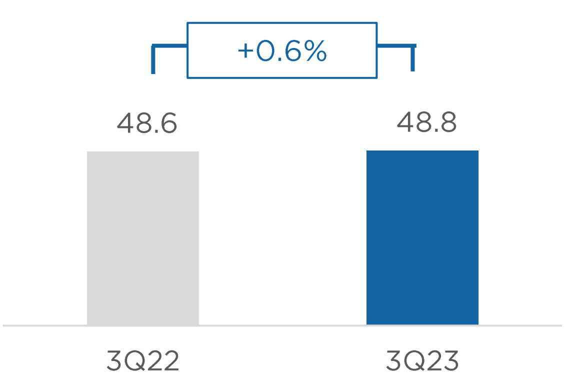
## Net interest and indexation income




## Net fee and commission income



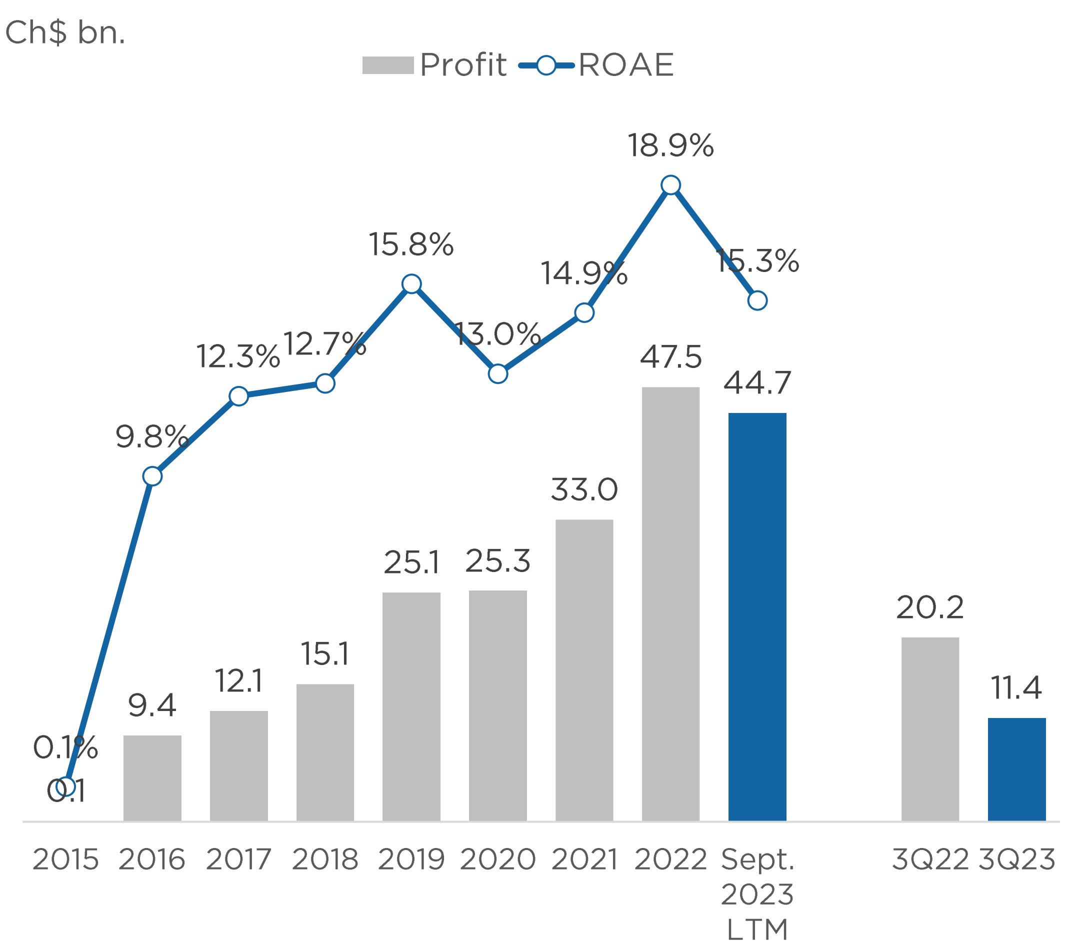

## Gross Operating Income




Source: CMF, Banco Internacional

# HIGHER COST RELATED TO AUTOFIN CONSOLIDATION AND LARGER TAX EXPENSE LED TO A LOWER PERFORMANCE QoQ

## Profit & ROE (%) Evolution



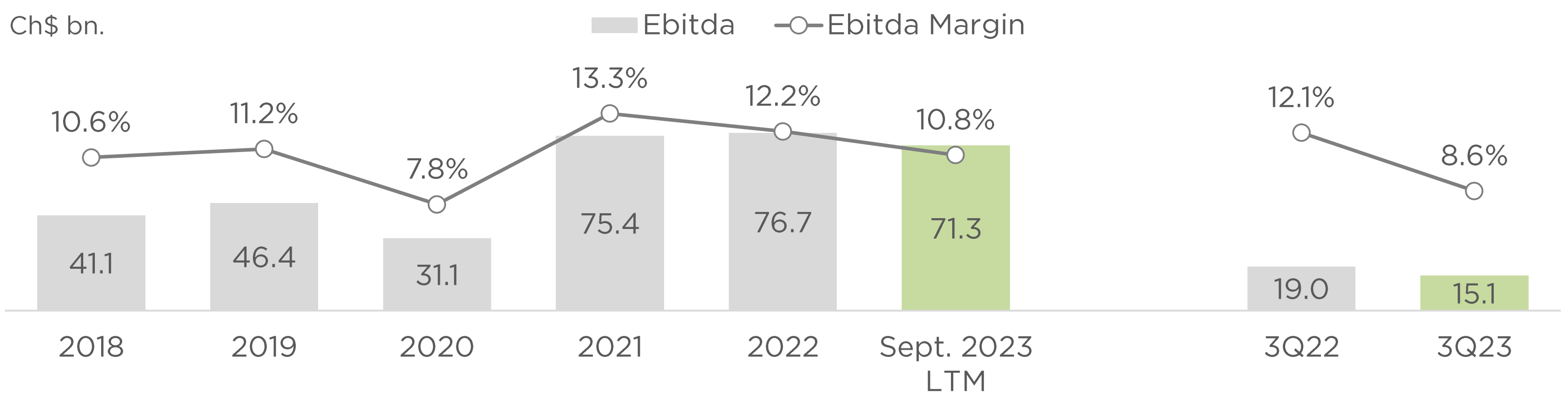

### Autofin figures impact to 3Q23:

| | |
|---|---|
| Loans | Ch$178.1 bn. |
| Clients | +31 th. |
| GOR | Ch$4.8 bn |
| SG&A | Ch$3.1 bn. |
| Risk Provisions | Ch$2.9 bn. |
| Pre tax Profit | (Ch$1.2 bn.) |

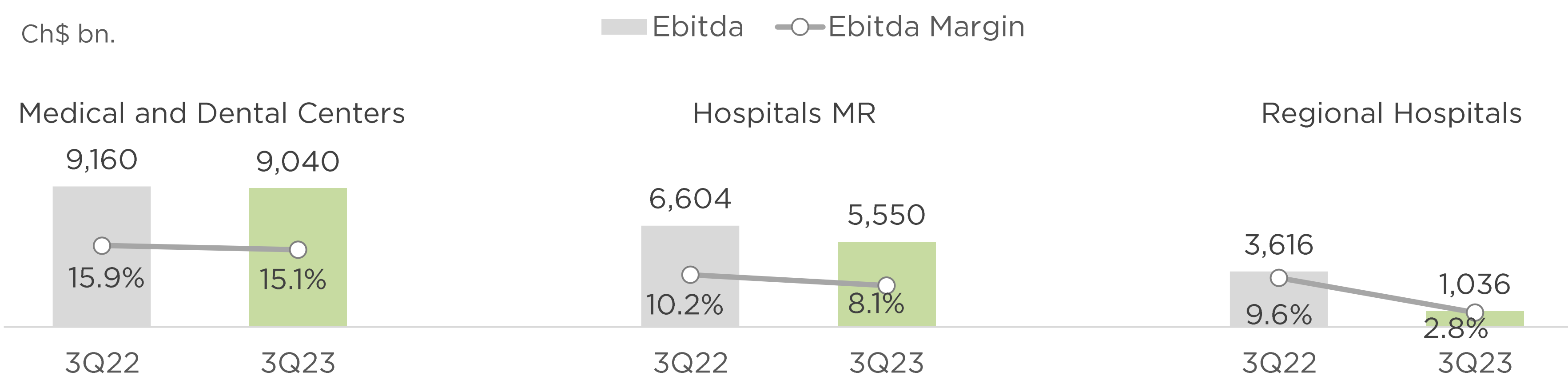
Source: CMF, Banco Internacional

# SLOWER ACTIVITY, MAINLY IN THE INPATIENT SECTOR PUT PRESSURE ON REDSALUD'S MARGIN EBITDA

## Ebitda & Ebitda Margin Evolution




## Ebitda & Ebitda Margin by center type

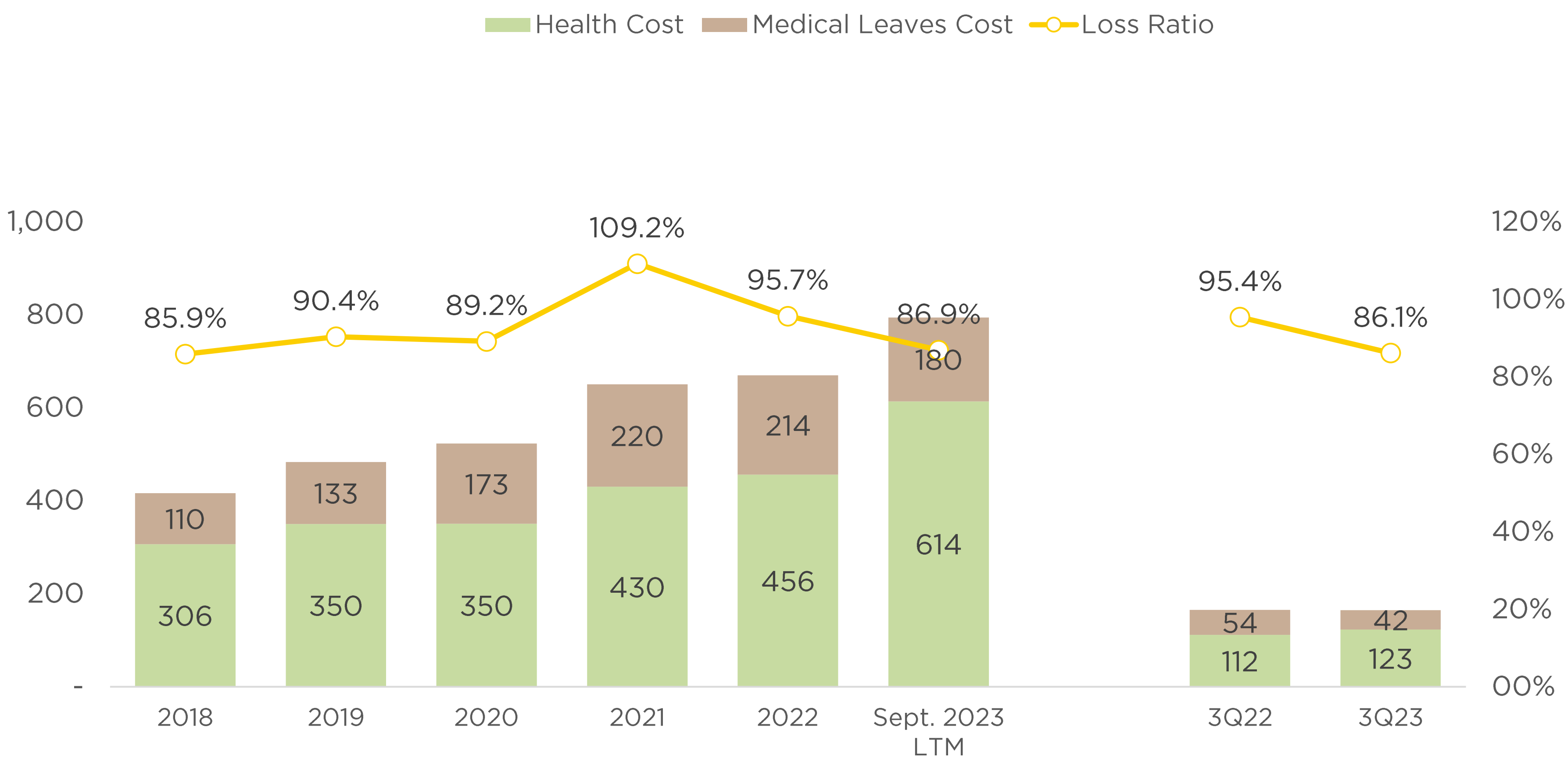



(1) Monthly occupancy average
Source: RedSalud

# LOWER LOSS RATIO DUE TO HIGHER REVENUES AND LOWER COST OF MEDICAL LEAVES

## Evolution of Revenue & Cost Consalud

Ch$ bn.

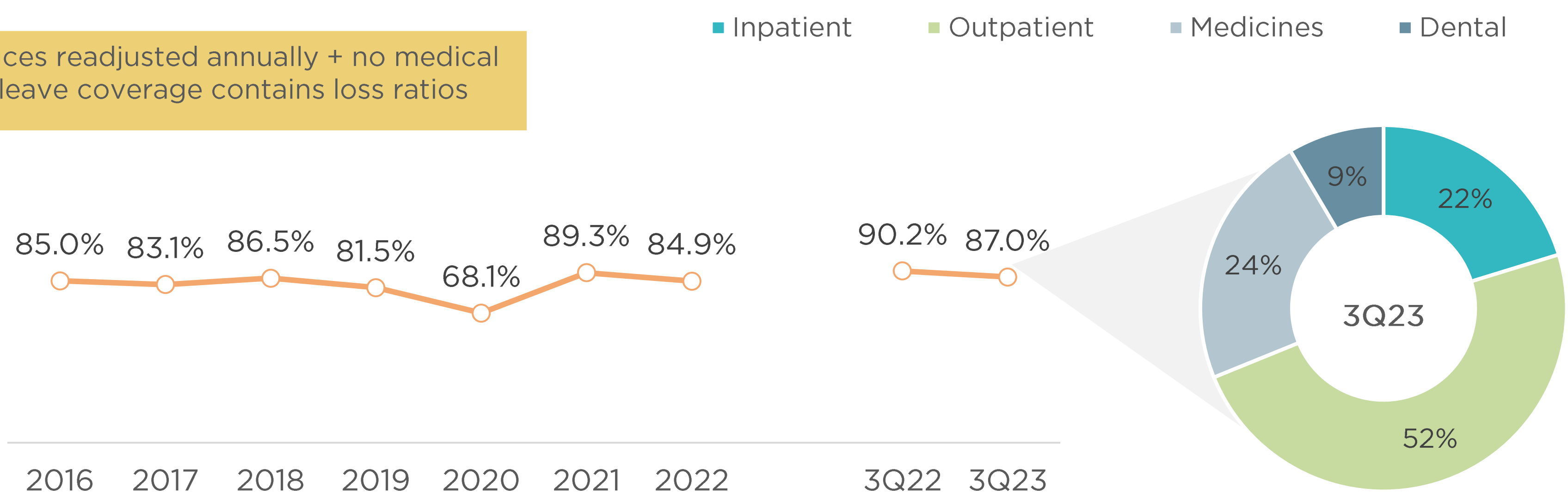



Source: Consalud, Superintendencia de Salud

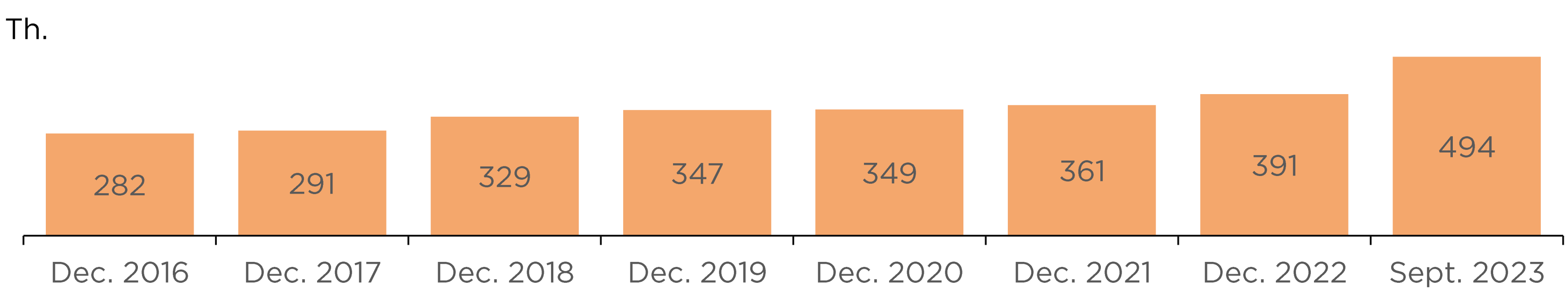
# HIGHER RESULT IN HEALTH INSURANCE DRIVEN BY GROWTH IN BENEFICIARIES

## 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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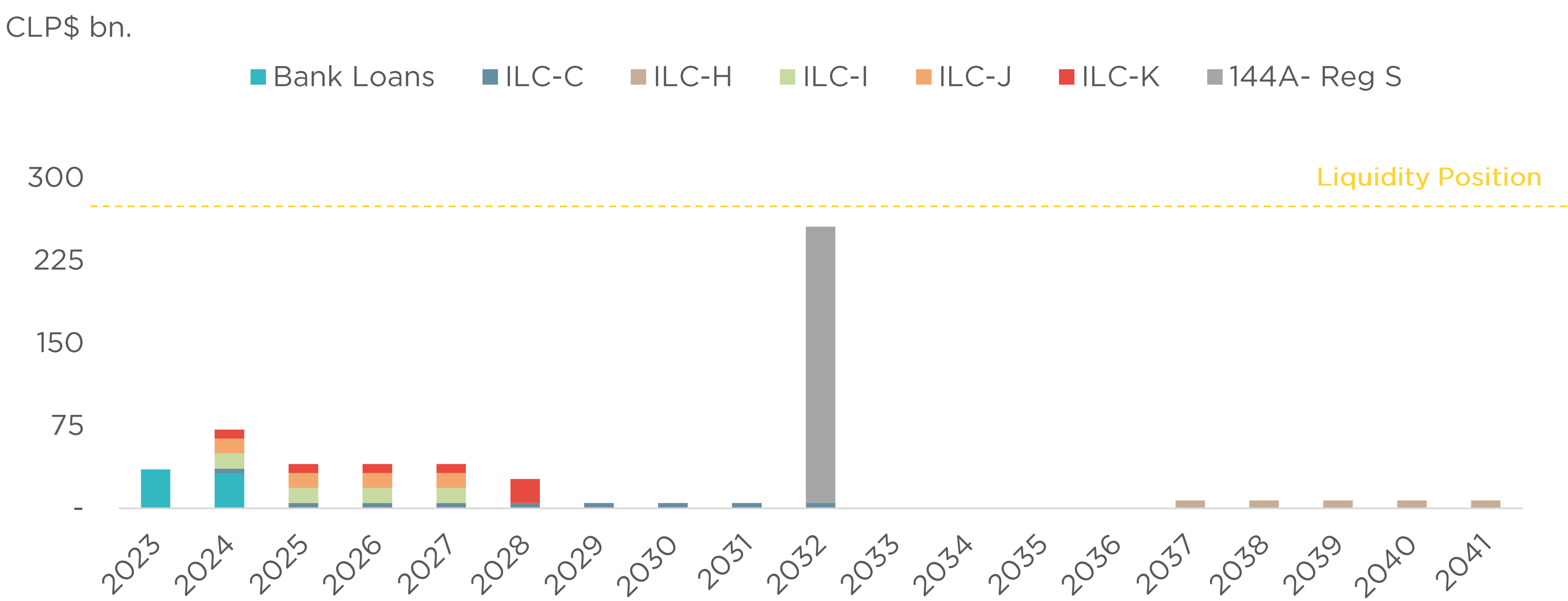
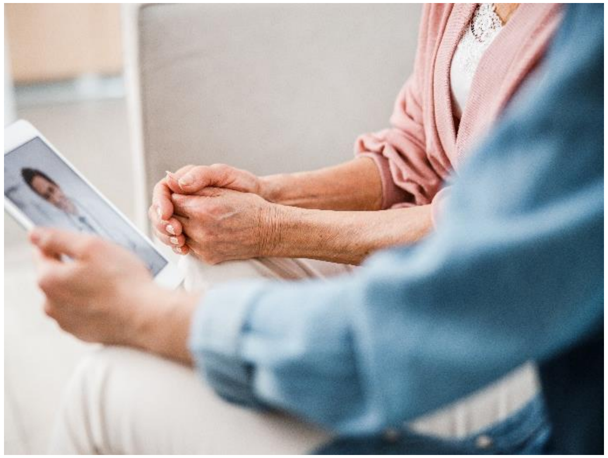
# MANAGEABLE AMORTIZATION PROFILE

## ILC's Amortization Profile




| 3Q23 Figures: | Liquidity Position CLP$258.7 bn. | Total Net Debt CLP$310.8 bn. | NFD / Equity 0.33x |
|---|---|---|---|

Note: USD figures converted to CLP using a FX rate of 895.6 CLP/USD, as of September 30th, 2023.
Source: ILC



# ILC 3Q23

## Q&A

November 30th, 2023