

ILC 3Q22

RESULTS PRESENTATION

November 30th, 2022



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.

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01 9M22 Consolidated
Results

02 Focuses by
Division

03 Financial
Position



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9M22 VS 9M21: MAIN TRENDS



1. Higher inflation and rates



2. Increase in the number of people retiring



3. Salary base recovery



4. Higher healthcare demand with a different mix of services



5. End of the extended maternity leave program

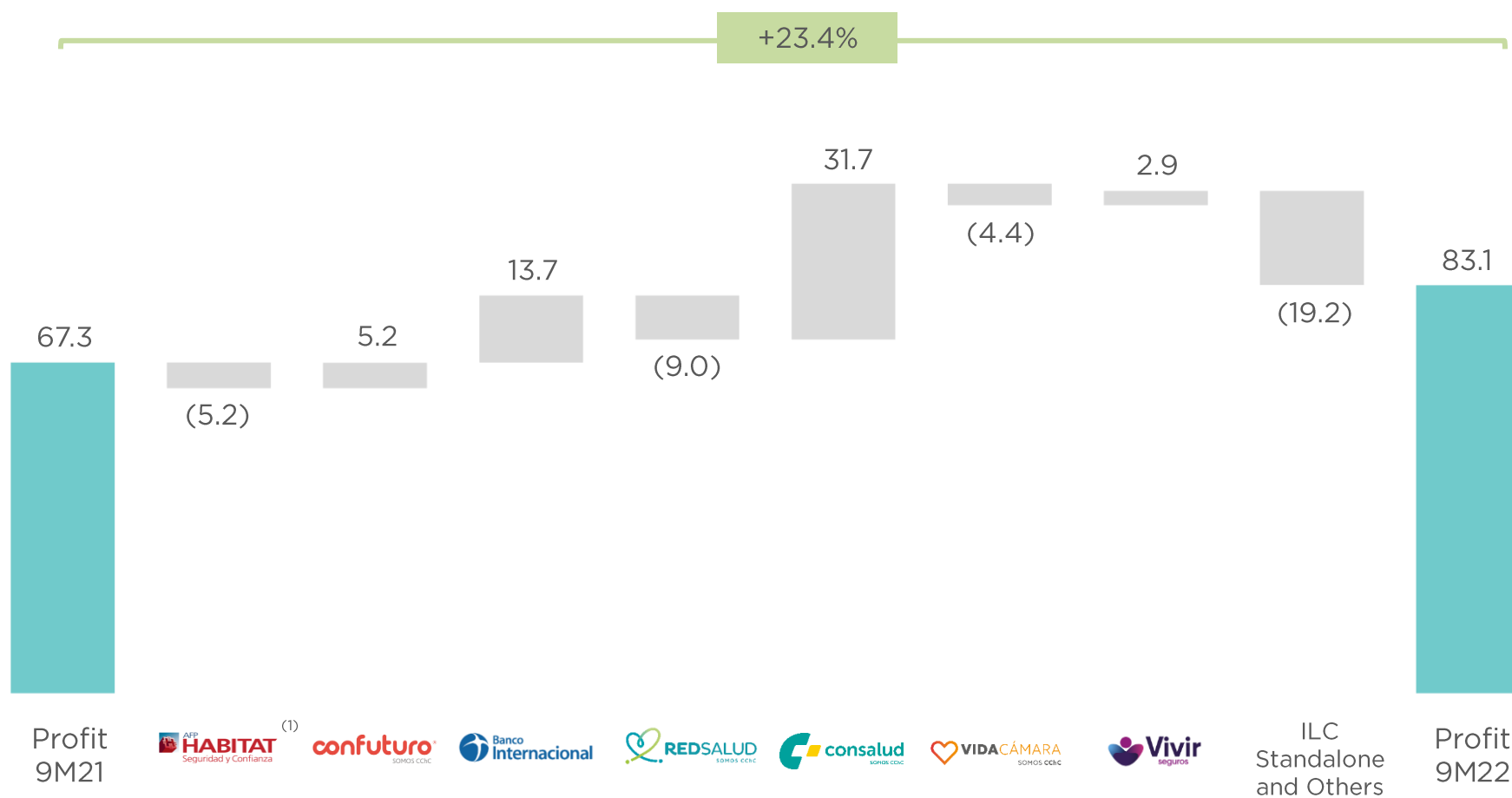


9M22 VS 9M21



Variation in ILC's Profit by Subsidiary

Ch\$ bn.



(1) Includes AAISA
Source: ILC

01 9M22 Consolidated
Results

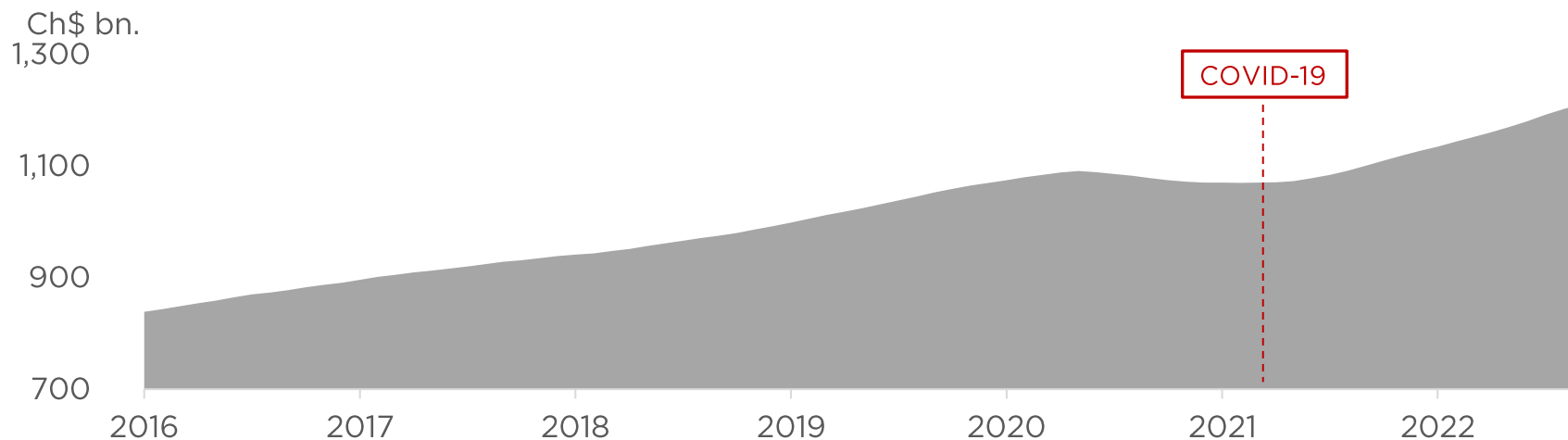
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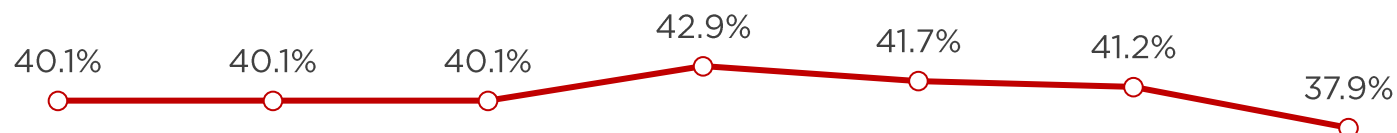


RECOVERY OF SALARY BASE, TOGETHER WITH SG&A EFFICIENCY

Salary Base - AFP Habitat Chile



Operating Expenses / Revenue

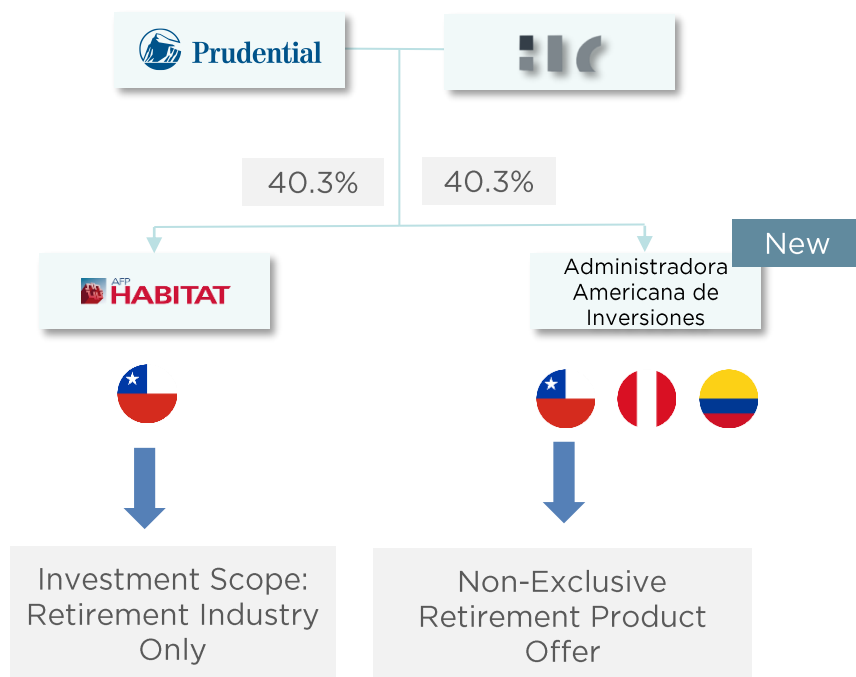


Year	2016	2017	2018	2019	2020	2021	Sept 2022
Sales Staff	569	670	778	769	730	619	594

INTERNATIONAL OPERATIONS GAINING RELEVANCE

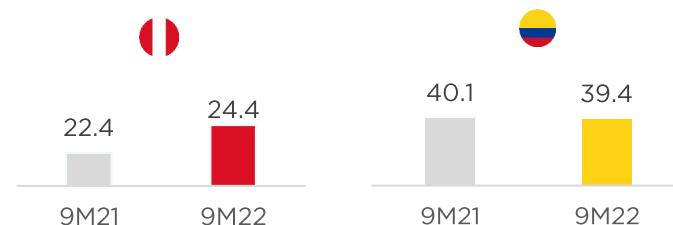


New Structure

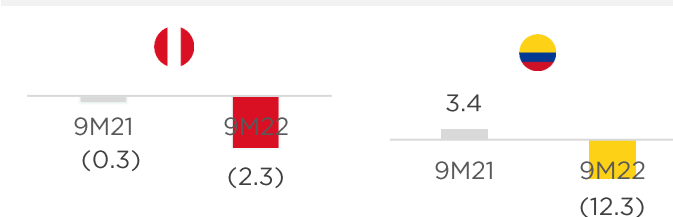


AAISA Results

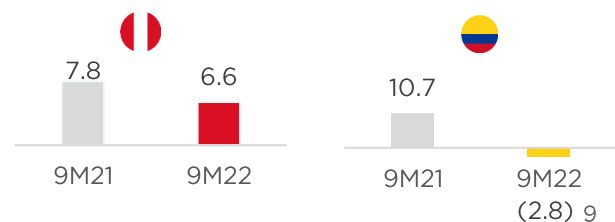
Revenues



Legal Reserves Result

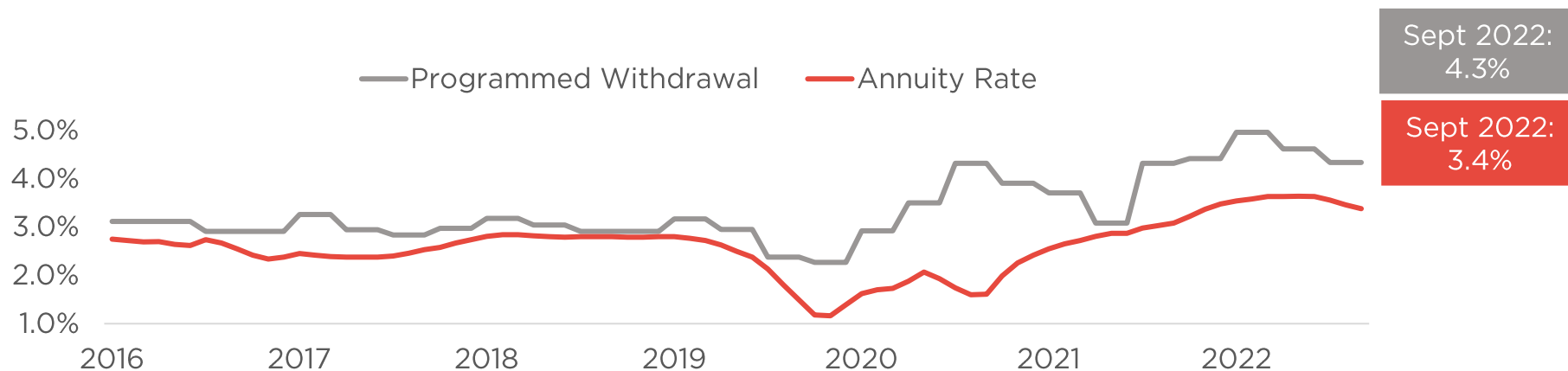


Net Result

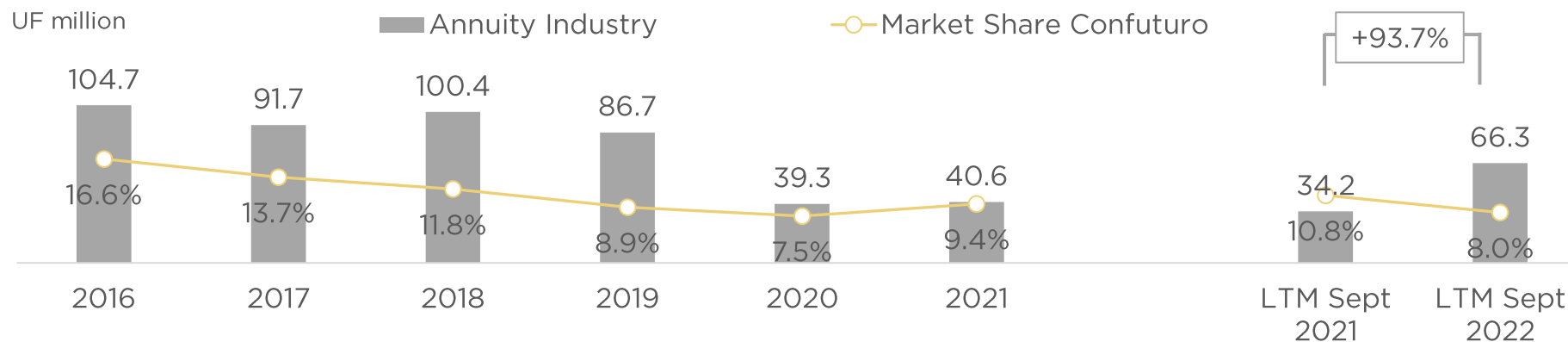


NEW RETIREES: PROGRAMMED WITHDRAWAL VS ANNUITY

Annuity Rate vs Programed Withdrawal Rate



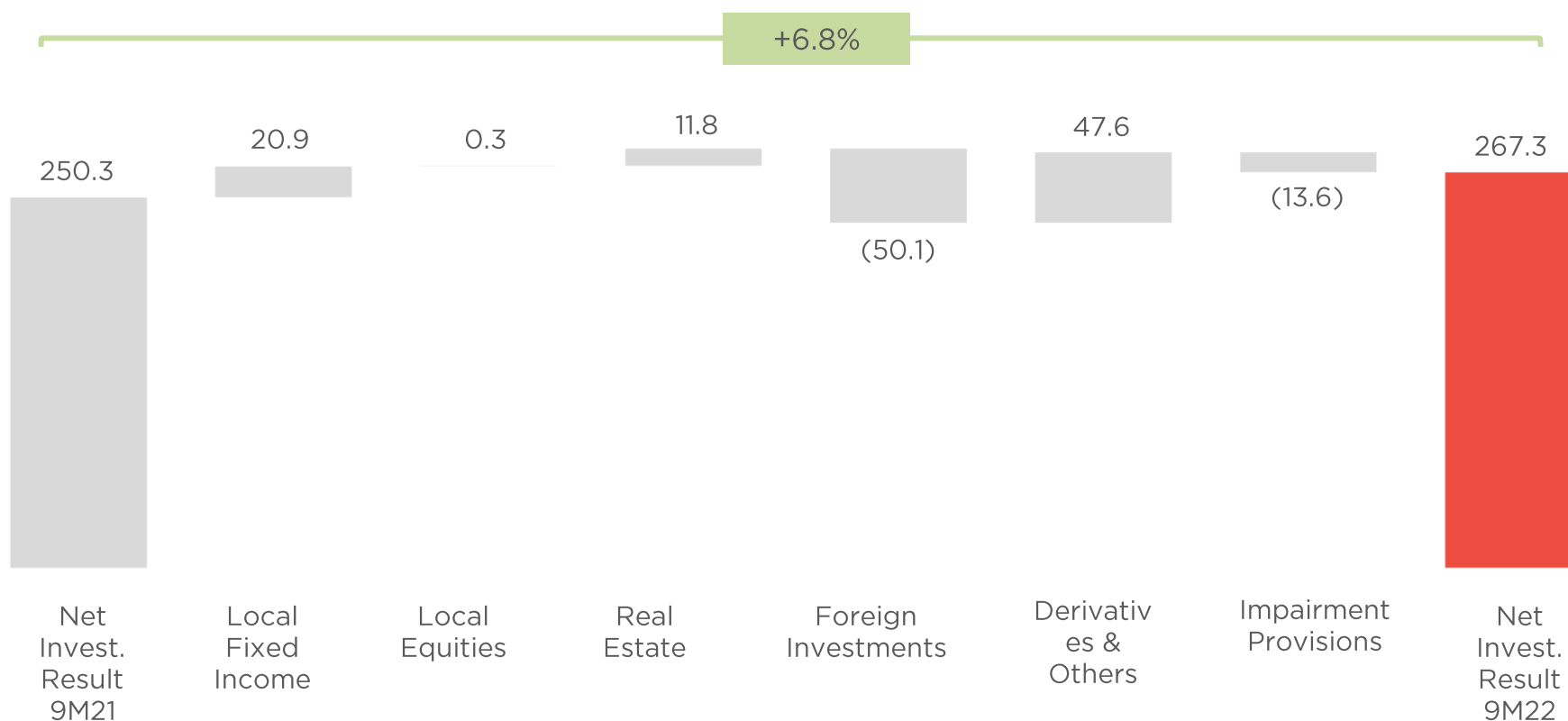
Annuity Premium (Industry) & Confuturo Market Share (UF m.)



BETTER PERFORMANCE OF FIXED INCOME AND REAL ESTATE INVESTMENTS

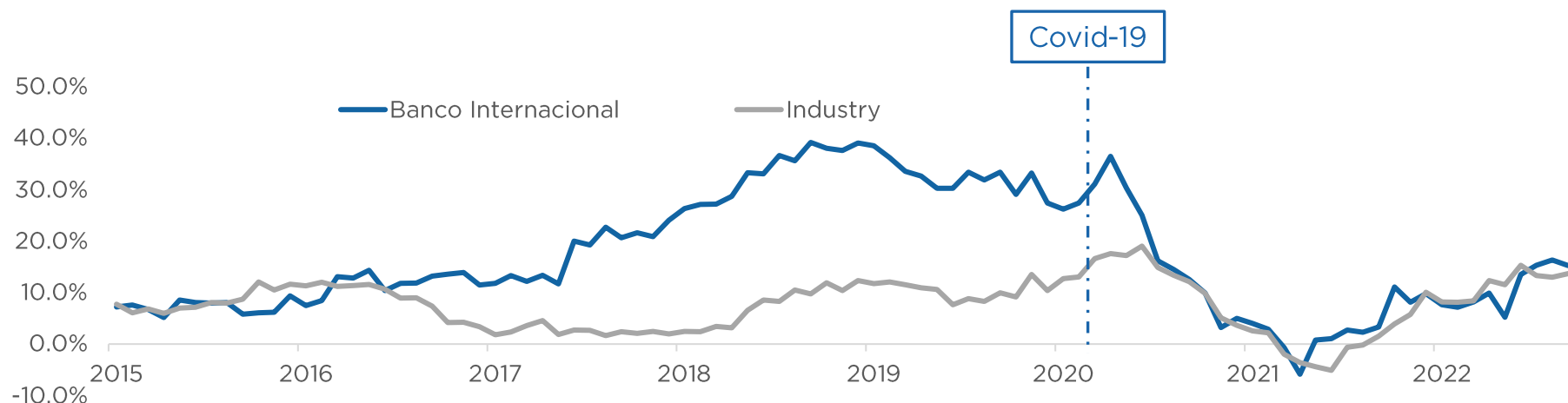
Net Investment Result (Excluding CUI)

Ch\$ bn.

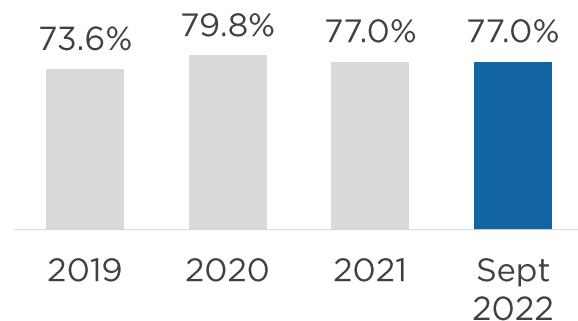


GROWING AT INDUSTRY LEVELS, WITH A SOUND BALANCE SHEET

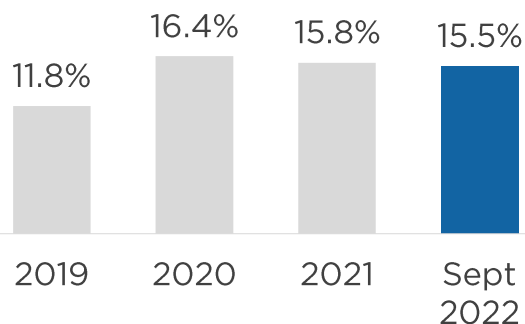
Annual Loan Growth (%)



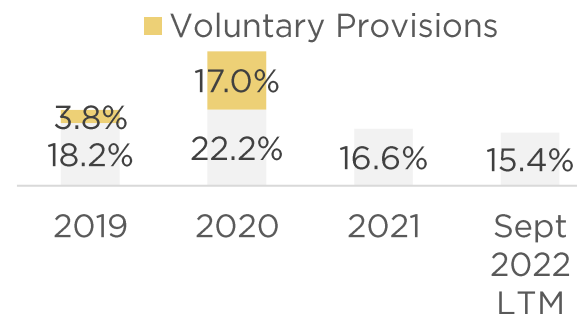
Increasing Collateral Coverage



Improving Basel Index

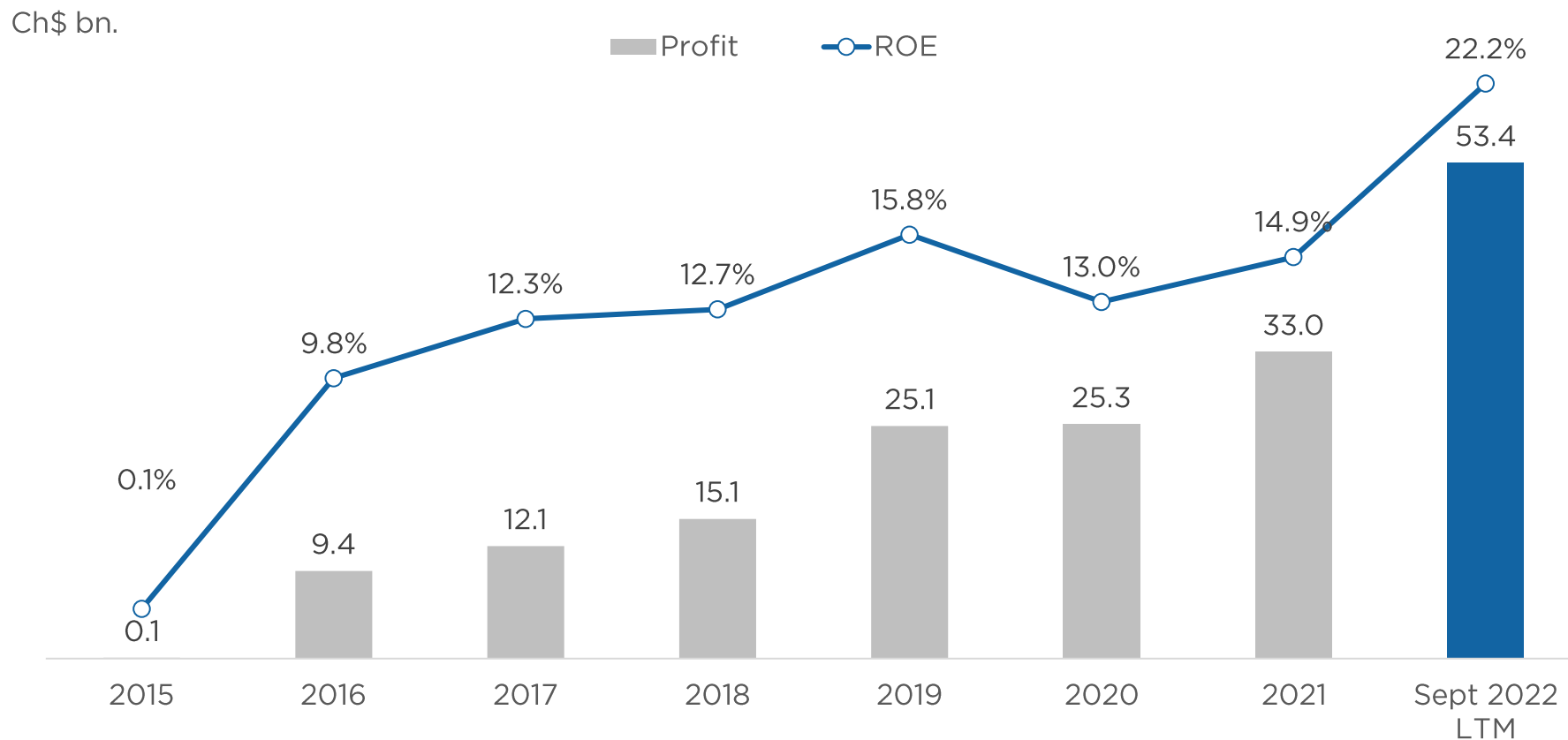


Risk Expenses / Gross Operating Result (%)



QUARTERLY RECORD HIGH INCOME

Profit & ROE (%) Evolution



INCREASING PRESENCE IN RETAIL BANKING

Recent Expansions & Innovations

- Creation and implementation of **100% digital products** for both clients and non-clients:
 - Term Deposits
 - Commercial Loans
 - Consumer Loans



Consumer Loans for non-clients during 2021:

1st in the Industry
offering this
product

US\$ 2 million in
loans

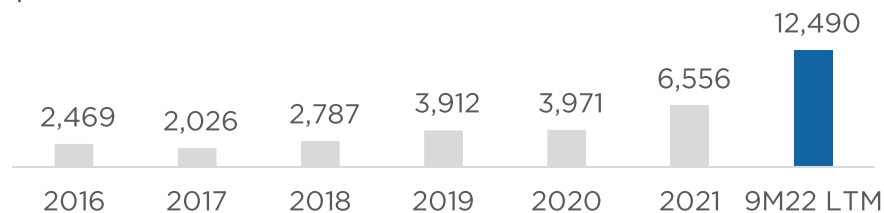
60% growth in
consumer loans

48,502 quotes

More than 200
loans

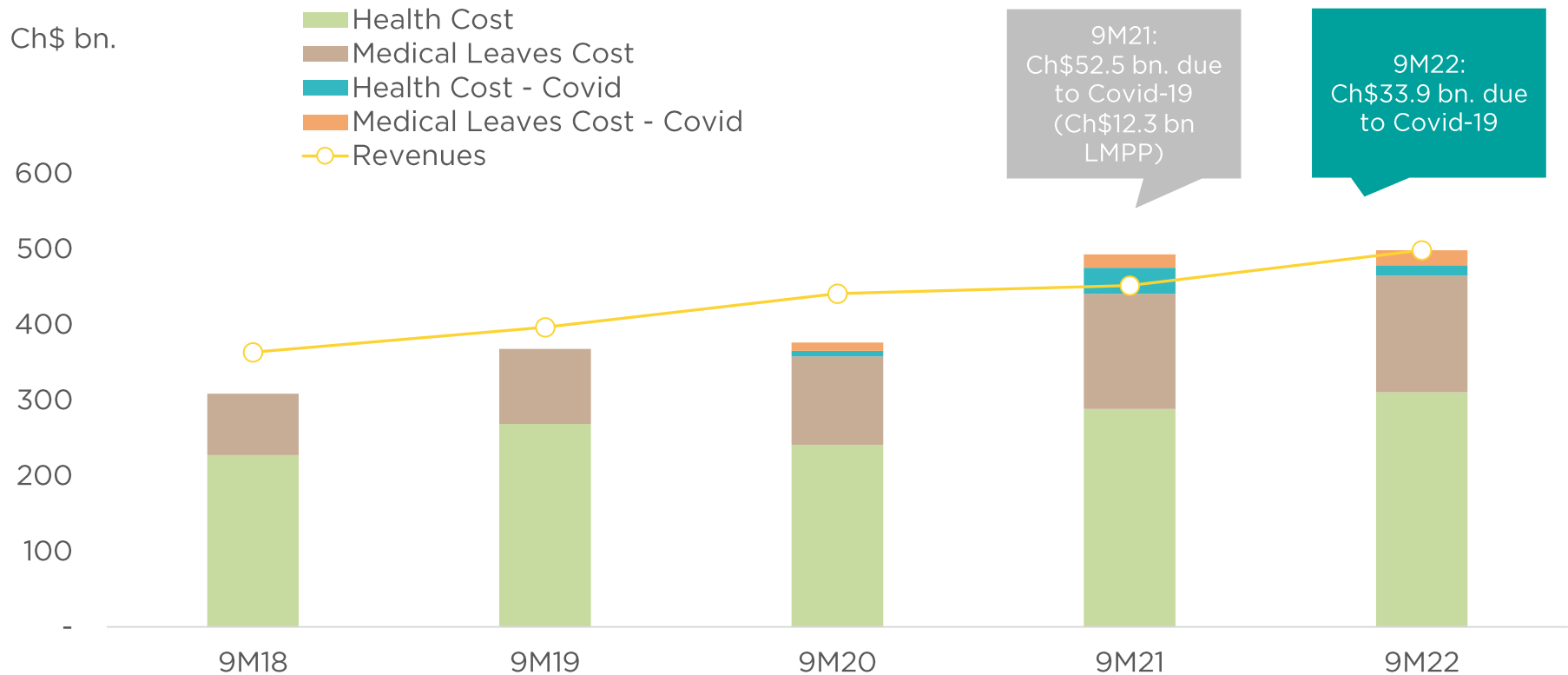
Interest Income from Non-SMES Segment

Ch\$ million



THE END OF THE EXTENDED MATERNITY LEAVE AND THE INFLATION FOR THE PERIOD MEANT A SMALLER LOSS IN CONSALUD

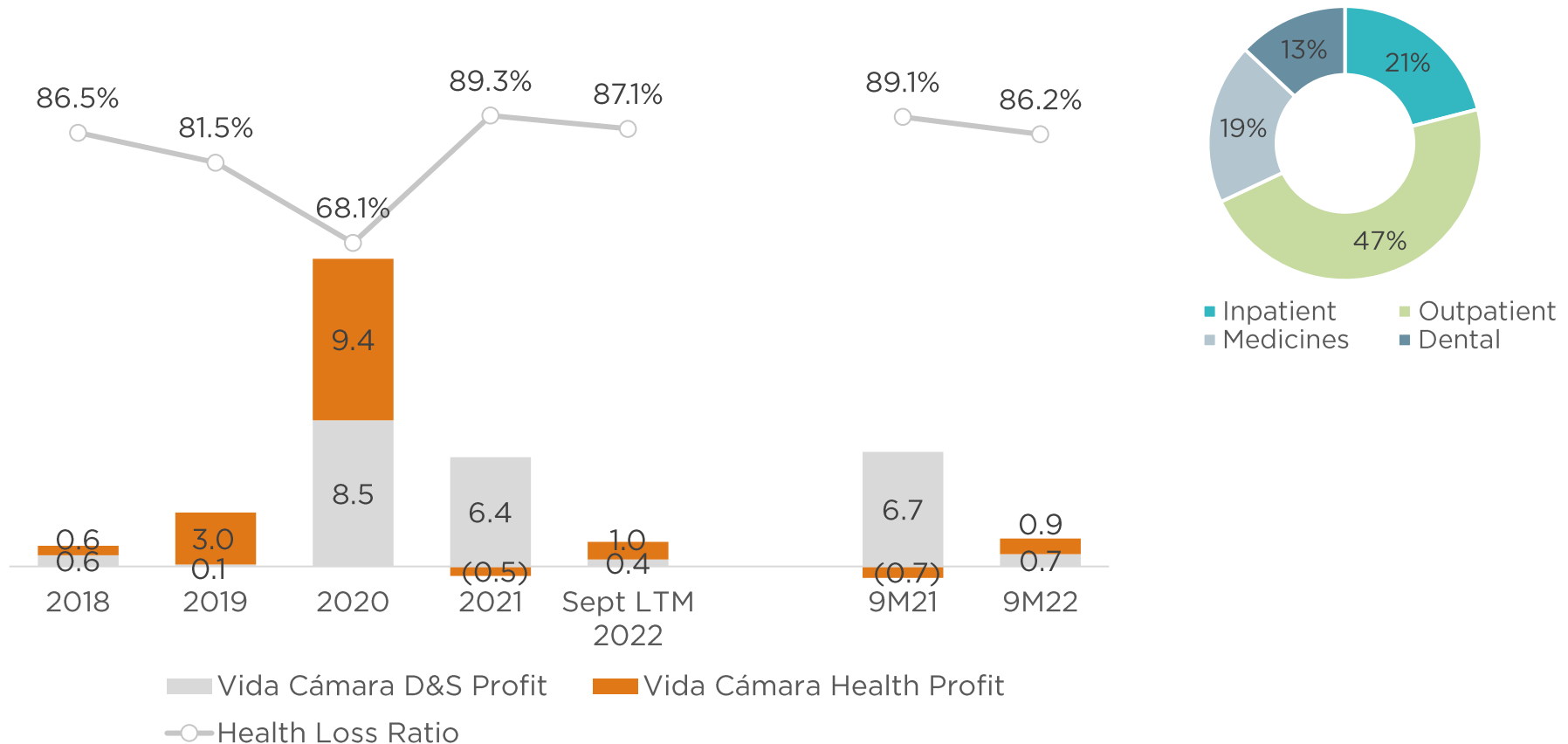
Evolution of Revenue & Cost Consalud



END OF THE D&S TENDER, PARTIALLY OFFSET BY A HIGHER RESULT IN HEALTH AND LIFE INSURANCE

Evolution of Profit & Loss Ratio

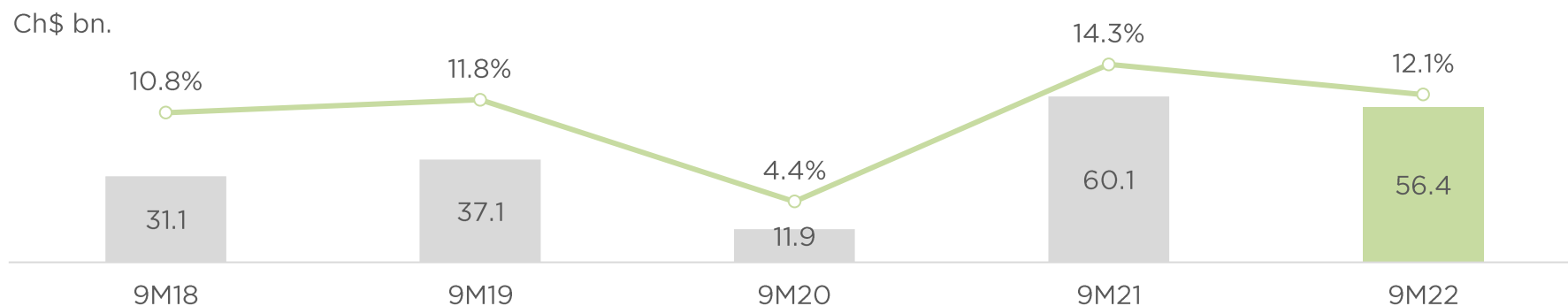
Ch\$ bn.



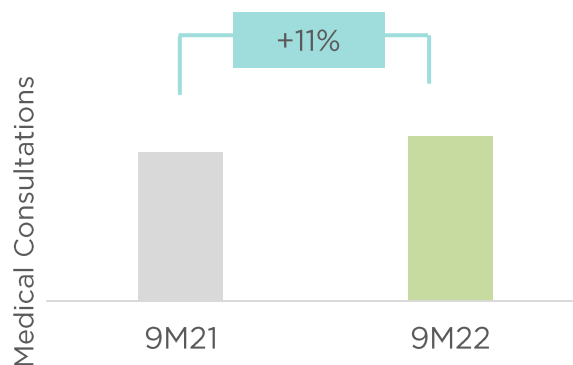
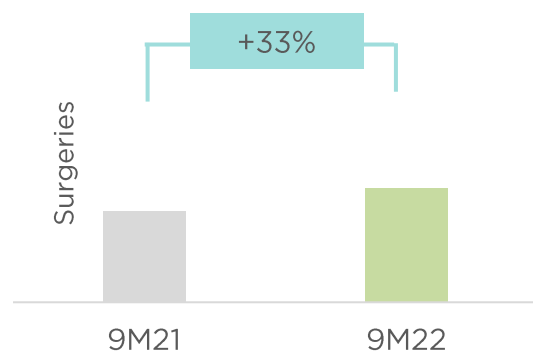
HIGHER ACTIVITY WITH A LESS COMPLEX MIX

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

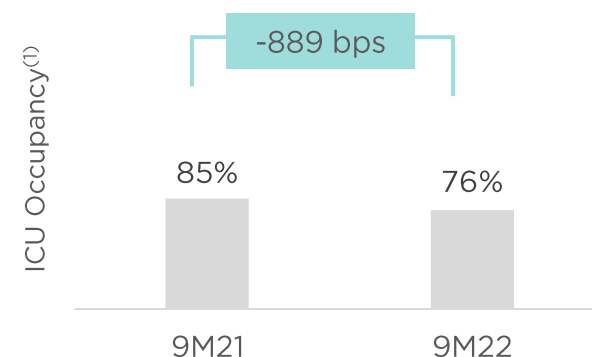
Ebitda & Ebitda Margin Evolution



Activity Levels



Less Complex Occupancy



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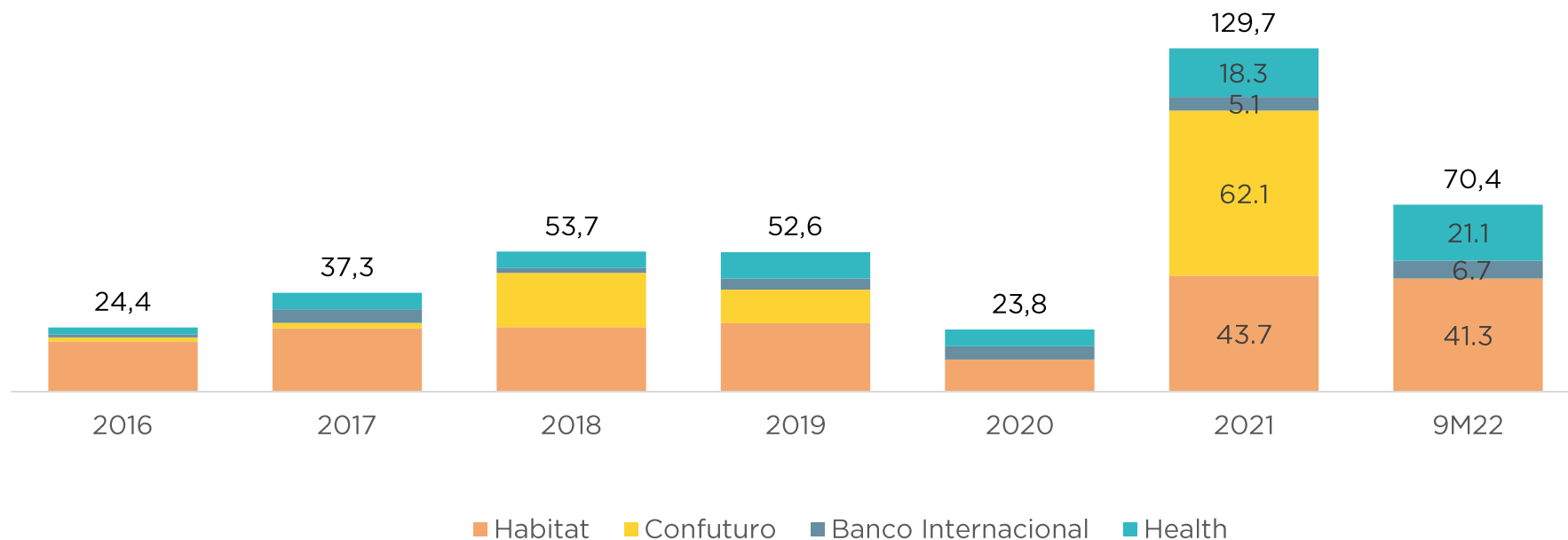


CONSISTENT AND DIVERSIFIED DIVIDEND INFLOW



Dividends Received by ILC

Ch\$ bn.



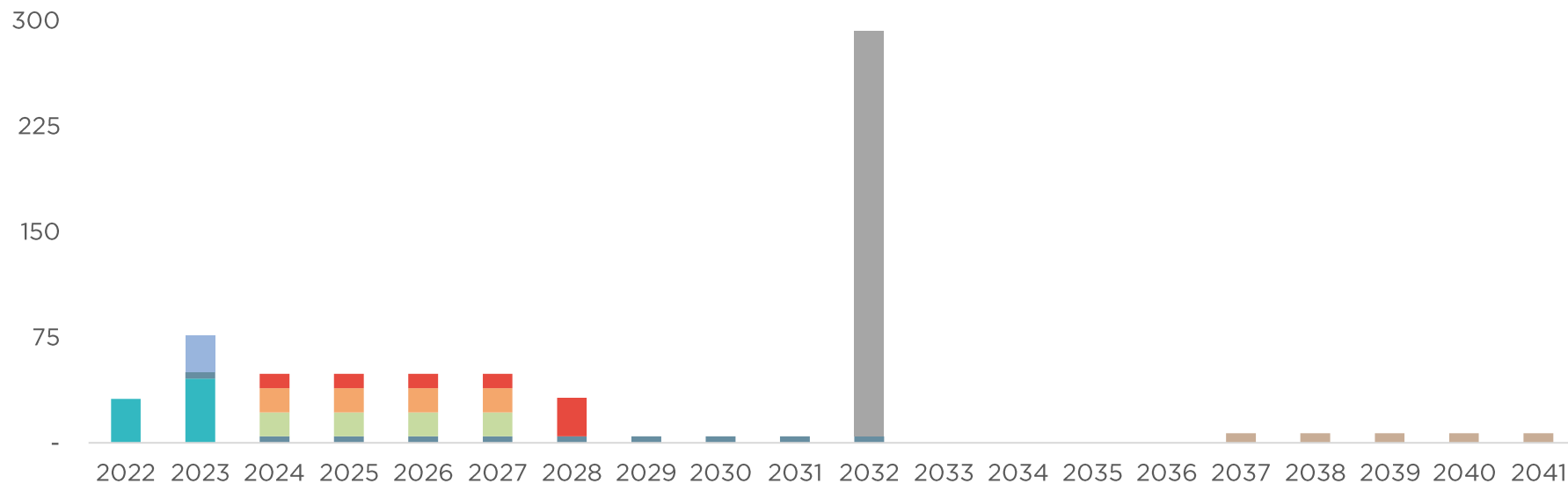
MANAGEABLE AMORTIZATION PROFILE



Amortization Profile and Liquidity Position ILC

CLP\$ bn.

Bank Loans ILC-C ILC-D ILC-F ILC-H ILC-I ILC-J ILC-K 144A-S

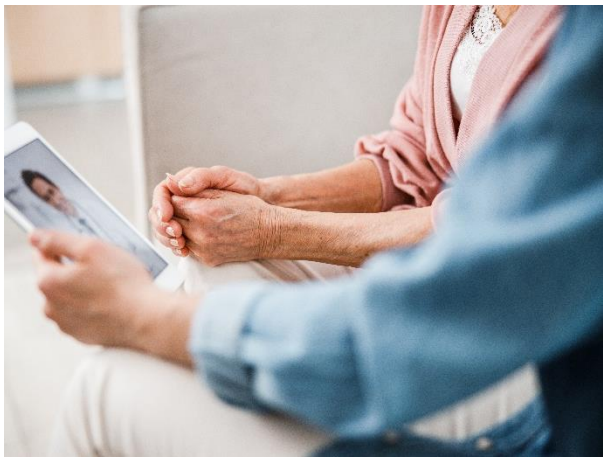


3Q22
Figures:

Cash & Cash Equivalents
CLP\$337.0 bn.

Total Net Debt
CLP\$330.2 bn.

NFD / Equity
0.39x



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Q&A



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