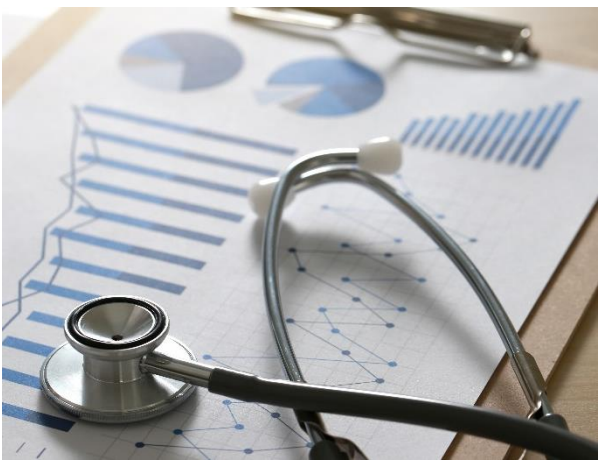
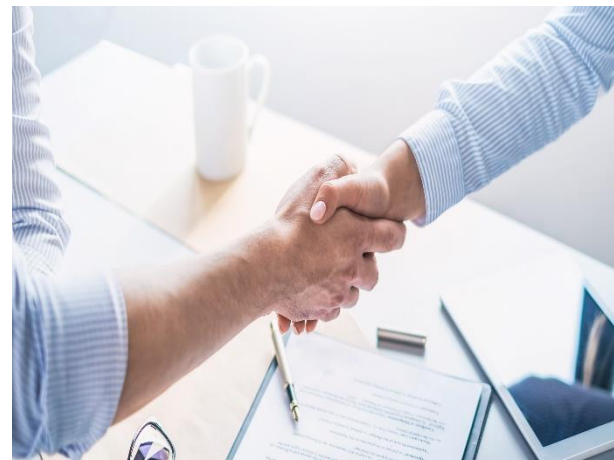




EARNINGS REPORT SEPTEMBER 2022



November 29th, 2022



FORWARD-LOOKING STATEMENTS



This earnings release may contain forward-looking statements. Such statements are subject to risks and uncertainties that could cause ILC's current results to differ materially from those set forth in the forward-looking statements. These risks include: regulatory, market, operational and financial risks. All of them are described in ILC's Financial Statements, Note 5 ("Administración de Riesgos").

In compliance with the applicable rules, ILC publishes this document on its web site (www.ilcinversiones.cl) and files the Company's financial statements and the corresponding notes with the Financial Market Commission, which are available for consultation and review on its website (www.cmfcile.cl).

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Conference Calls

Date: November 30th, 2022
11:00 AM Sgto. / 9:00 AM ET
Webcast [link](#)

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MANAGEMENT COMMENTS



ILC reported profit of Ch\$83,082 million for the first nine months of 2022, up 23.4% from Ch\$67,320 million for the same period in 2021. This variation is mainly due to the improved operational performance of the financial subsidiaries and the elimination of the extended Preventive Parental Leave (PPL) during the third quarter of 2021. It is important to highlight the diversified results achieved by ILC to date. Confuturo, Banco Internacional and RedSalud together accounted for 79% of ILC's consolidated income.

A strong performance from Confuturo's investment portfolio during the first nine months of 2022, mainly in investment funds and real estate, boosted its earnings. In addition, annuity premiums increased by 49% in 2022 compared to the previous year, as a result of a lower difference in the rate offered compared to programmed withdrawal. The introduction of the PGU also lessened the requirements for opting for an annuity, which expanded demand for this type of life insurance.

At Banco Internacional, a stronger net interest margin because of higher interest rates and indexation, combined with greater efficiency, led to profit of Ch\$40,681 million, versus Ch\$20,298 million for the first nine months of 2021. The organization has maintained its focus on risk, solvency and liquidity in response to deteriorating macroeconomic conditions. As a result, the Bank now has a capitalization level of 16% (in line with Basel III standards), along with a risk policy that included Ch\$22,582 million in voluntary provisions.

AFP Habitat reported an 11% improvement in operating income thanks to the recovery of the salary base, along with more efficient spending. Meanwhile, Administradora Americana de Inversiones (AAISA) reported profit of Ch\$7,462 million, mainly affected by returns on legal reserves at Colfondos.

In the health sector, RedSalud continued to experience high demand for outpatient and hospital services, favored by reduced operational restrictions. During the first nine months of 2022, there was an increase

of 11% in medical consultations and 13% in imaging, while surgical interventions grew by 33% compared to the same period of the previous year. However, lower occupancy of critical care beds (ICU), together with an increase in costs, influenced by inflation during the period, led to a 6% contraction in EBITDA, reaching Ch\$56,362 million during the first nine months of 2022 and an EBITDA margin of 12.1%.

Despite important and continued negative results as a result of sustained growth in medical leave, coupled with the freezing of base rates in 2020 and 2021, Consalud has managed to partially reduce its losses. The elimination of the Preventive Parental Leave (PPL) and higher inflation during the period, in addition to the recent application of the 2022 base rate adjustment, enabled Consalud to close the first nine months of 2022 with a loss of Ch\$28,803 million compared to a loss of Ch\$60,538 million during 2021.

Finally, with respect to ILC's debt and liquidity structure, after issuing US\$300 million in international debt, the company has continued its refinancing process. To date, it has taken out seven US\$/UF derivatives for US\$202 million, has redeemed up to UF 1.5 million in local debt, has invested in instruments that allow it to reduce its financial carry and maintains ample liquidity to meet future commitments.



MAIN EVENTS



- **ILC signed seven Cross Currency Swaps (USD/UF):** As to date, ILC has signed seven cross currency swaps (USD/UF) for up to US\$202 million. The average rate signed is UF +3.32%.
- **Banco Internacional signs agreement to acquire 51% of Autofin S.A.'s shares:** Successful closing of the Transaction is subject to contractual agreements and to obtaining the corresponding approvals from the National Economic Prosecutor's Office and the Financial Market Commission.
- **Base price adjustment at Isapre Consalud:** In relation to the 2022 adjustment period, Isapre Consalud announced a 7.6% increase in the base price of its health plans.
- **Voluntary early redemption of Series I, J and K Bonds:** On October 14, 2022, ILC completed a voluntary early redemption of Series I, J and K bonds for UF 500,000 of unpaid principal for each series.



EXECUTIVE SUMMARY



- **ILC reported profit for the first nine months of 2022 of Ch\$83,082 million**, up 23.4% from the profit reported for 9M21. During the third quarter of 2022, ILC recorded profit of Ch\$19,967 million, up 8.3% compared to the third quarter of 2021. The YTD variation is mainly explained by a better performance from the financial subsidiaries, together with a lower loss at Consalud due to the inflation adjustment to its plans and the end of the extended Preventive Paternal Leave (PPL) regulation during the third quarter of 2021. In a quarterly comparison, the weaker performance from Confuturo's investment portfolio was offset by a better result at Banco Internacional and a lower loss ratio at Consalud.
- **AFP Habitat** operating income grew 10.9% (YoY) and 6.9% (QoQ) due to the rise in the salary base, together with SG&A efficiency. In addition, **Administradora Americana de Inversiones**, the new controller of AFP Habitat Perú, Colfondos and Nevasa, recorded profit of Ch\$7,462 million in 9M22 and a quarterly profit of Ch\$2,051 million in 3Q22.
- Net premiums written at **Confuturo** increased by 71.6% (YoY) and 81.1% (QoQ), while investment income (excluding CUI) increased by 6.8% (YoY) and decreased 22.6% (QoQ).
- **Banco Internacional** achieved an ROAE of 22.2% and a Basel level of 15.5%. In addition, the Bank maintains voluntary provisions of Ch\$22,582 million.
- **RedSalud's** EBITDA decreased Ch\$3,713 million (YoY) and increased Ch\$2,277 million (QoQ). Although activity increased during 9M22 as a result of fewer public health restrictions, the operating margin fell due to higher costs and lower critical bed occupancy.
- **Consalud's** loss decreased Ch\$31,735 million (YoY) and Ch\$21,474 million (QoQ), reaching a loss of Ch\$28,803 million for 9M22 and a quarterly loss of Ch\$3,696 million during 3Q22. The smaller loss was explained by the inflation effect, the readjustment in the base price and the end of the application of the parental postnatal leave at the end of 2021.
- **Vida Cámara** decreased its contribution by Ch\$4,383 million (YoY) and Ch\$1,343 million (QoQ). The quarterly improvement is explained by a better result of health and life insurance.

Main Figures

Ch\$ million	9M22	9M21	% Chg.	3Q22	3Q21	% Chg.
Net operating income (loss)	125,386	77,898	61.0%	33,607	5,690	490.6%
Non-operating income (loss)	(41,187)	2,941	-1500.5%	(14,197)	14,949	-195.0%
Income tax expense	16,380	(3,375)	-585.4%	8,323	2,077	300.7%
Minority interest	(17,538)	(10,144)	72.9%	(7,806)	(4,273)	82.7%
Profit (loss) - ILC	83,082	67,320	23.4%	19,967	18,443	8.3%
Market capitalization	314,108	431,857	-27.3%	295,297	325,880	-9.4%

Ch\$ million	Sept. 2022	Dec. 2021	% Chg.	Sept. 2022	Dec. 2021	% Chg.
Standalone net financial debt	330,161	275,958	19.6%	330,161	275,958	19.6%
Equity attributable to owners of the company	857,523	838,448	2.3%	857,523	838,448	2.3%
Individual net financial debt / Total equity	0.39x	0.33x	17.0%	0.39x	0.33x	17.0%
ROAE ⁽¹⁾	12.3%	10.6%	169 bps	12.3%	10.6%	169 bps

⁽¹⁾ LTM profit / average equity



NET RESULTS ANALYSIS



- Year to date (9M22 – 9M21)

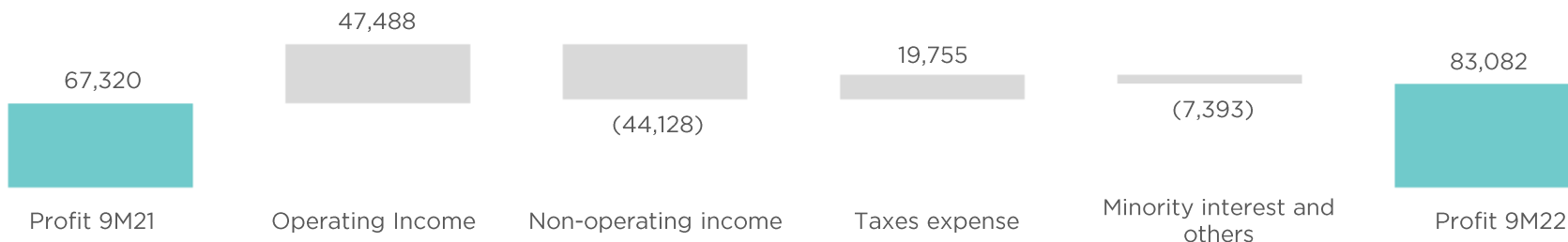
ILC reported **profit** of **Ch\$83,082 million** for the nine months ended September 2022, in comparison to profit of Ch\$67,320 million for the same period last year. This is due to greater net operating income, partially offset by lower non-operating income.

With respect to the Ch\$47,488 million increase in **net operating income**, Ch\$35,408 million came from the non-banking non-insurance business, mainly due to a smaller loss at Consalud, due to the effect of inflation on current contracts and the elimination of extended parental postnatal leave at the end of 2021. This was partially offset by lower operating income at RedSalud, which is due to a mix of services with lower margins, together with higher payroll and personnel expenses. On the other hand, net operating income from the insurance business decreased by Ch\$9,762 million, mainly due to weaker results at Vida Cámara, primarily because of the end of the DSI 2020-2021 bidding process. Finally, net operating income from the banking business grew by Ch\$21,841 million, mainly due to higher interest income and indexation of commercial loans at Banco Internacional.

The decrease of Ch\$44,128 million in ILC's **non-operating income**

came fundamentally from the drop of Ch\$42,040 million in non-operating income from the non-insurance business, mainly due to indexation of debt denominated in UF at ILC, RedSalud and Inversiones Confuturo.

- Variation in ILC's Profit (Loss) (Ch\$ million)



NET RESULTS ANALYSIS 9M22

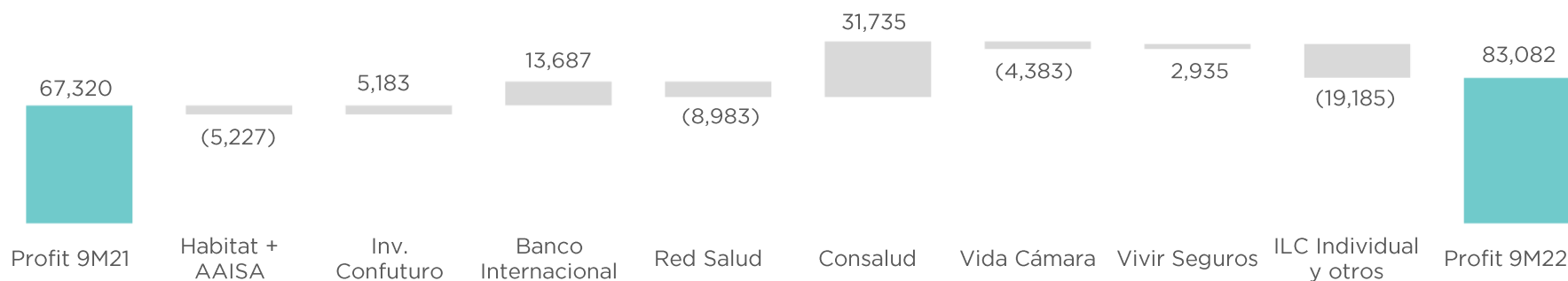


• ILC's Profit Contribution by Company

9M21	Ch\$ million
Habitat	35,857
Inv. Confuturo	79,313
Banco Internacional	13,631
Red Salud	18,954
Consalud	(60,538)
Vida Cámara	6,007
Vivir Seguros	(4,184)
ILC Standalone ⁽¹⁾ and Others	(21,719)
Profit 9M21	67,320

9M22	Ch\$ million
Habitat & Americana de Inversiones	30,630
Inv. Confuturo	84,496
Banco Internacional	27,318
Red Salud	9,971
Consalud	(28,803)
Vida Cámara	1,624
Vivir Seguros	(1,249)
ILC Standalone ⁽²⁾ and Others	(40,904)
Profit 9M22	83,082

• Variation in ILC's Profit (Loss) by Company (Ch\$ million)



(1) 9M21 ILC Individual Figures: Administrative Expenses: (Ch\$ 2,848 million) / Finance income: (Ch\$ 2,848 million) / Finance cost: (Ch\$ 6,759 million) / Inflation indexed unit: (Ch\$ 7,850 million)

(2) 9M22 ILC Individual Figures: Administrative Expenses: (Ch\$ 3,294 million) / Finance income: Ch\$ 10,269 million / Finance cost: (Ch\$ 14,775 million) / Inflation indexed unit: (Ch\$ 29,607 million)



NET RESULTS ANALYSIS



- Quarterly analysis (3Q22 – 3Q21)

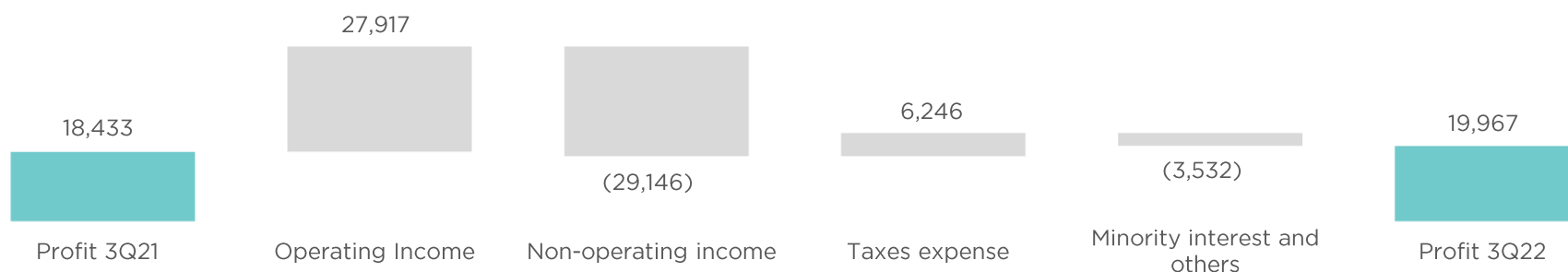
ILC reported **profit** of **Ch\$19,967 million** for the third quarter of 2022, in comparison to profit of Ch\$18,443 million for the same period last year. This is due to both higher net operating income and a lower tax expense, partially offset by lower non-operating income.

With respect to the Ch\$27,917 million increase in **net operating income**, Ch\$28,743 million came from the non-insurance non-banking business, mainly due to a smaller loss at Consalud, together with higher net operating income at RedSalud. Meanwhile, the insurance business reported a Ch\$13,222 million decrease in net operating income, due to lower investment income at Confuturo, partially offset by higher returns at Vida Cámara. Finally, net operating income from the banking business grew by Ch\$12,396 million, mainly because of an improved interest margin, together with Banco Internacional's increased net financial income.

The Ch\$29,146 million decrease in ILC's **non-operating income** is mainly due to a Ch\$18,788 million decrease in the non-insurance business, primarily because of indexation of UF-denominated debt at ILC, RedSalud and Inversiones Confuturo. The insurance business

reported a Ch\$10,358 million decrease in non-operating income, mainly due to the effect of lower appreciation of the dollar in relation to the Chilean peso on Confuturo's non-hedged investments, together with a higher inflation adjustment in annuity reserves.

- Variation in ILC's Profit (Loss) (Ch\$ million)



NET RESULTS ANALYSIS 3Q22

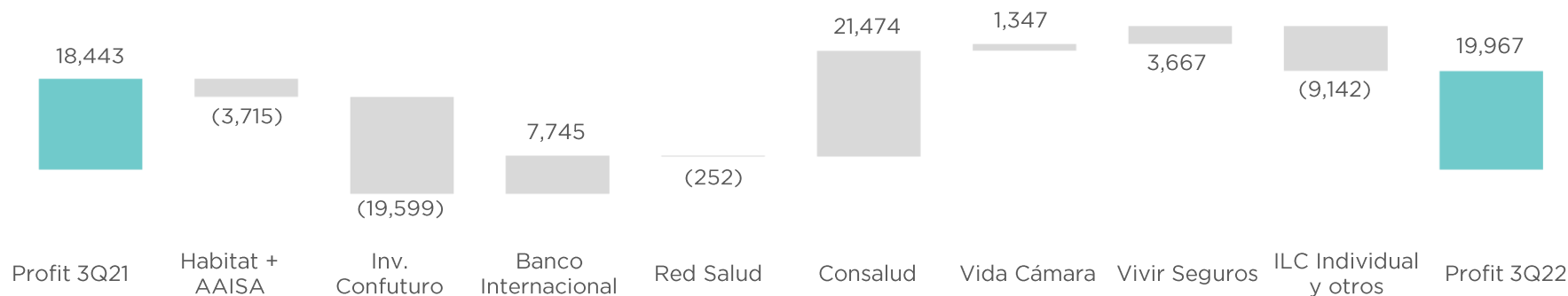


• ILC's Profit Contribution by Company

3Q21	Ch\$ million
Habitat	12,254
Inv. Confuturo	31,699
Banco Internacional	5,798
Red Salud	4,081
Consalud	(25,170)
Vida Cámara	(1,809)
Vivir Seguros	(1,268)
ILC Standalone ⁽¹⁾ and Others	(7,142)
Profit 3Q21	18,443

3Q22	Ch\$ million
Habitat & Americana de Inversiones	8,539
Inv. Confuturo	12,100
Banco Internacional	13,543
Red Salud	3,829
Consalud	(3,696)
Vida Cámara	(462)
Vivir Seguros	2,398
ILC Standalone ⁽²⁾ and Others	(16,284)
Profit 3Q22	19,967

• Variation in ILC's Profit (Loss) by Company (Ch\$ million)










(1) 3Q21 ILC Individual Figures: Administrative Expenses: (Ch\$ 944 million) / Finance income: (Ch\$ 859 million) / Finance cost: (Ch\$ 2,048 million) / Inflation indexed unit: (Ch\$ 3,166 million)

(2) 3Q22 ILC Individual Figures: Administrative Expenses: (Ch\$ 1,085 million) / Finance income: Ch\$ 3,084 million / Finance cost: (Ch\$ 4,928 million) / Inflation indexed unit: (Ch\$ 12,277 million)



SUBSIDIARIES AND ASSOCIATES



	9M22	Ownership (%)	Dividend Pol. % ⁽¹⁾	Profit (Ch\$ million)	Dividends Received by ILC (Ch\$ million)
Financial Sector	 HABITAT Seguridad y Confianza	40.3%	30%-90% ⁽²⁾	\$71,622	\$42,637 ⁽³⁾
	 confuturo SOMOS CCHC	99.9%	30%-100%	\$104,879	-
	 Banco Internacional	67.2%	30%-100%	\$40,681	\$6,657
	 Vivir seguros	99.9%	30%-100%	(\$1,249)	-
Health Sector	 REDSALUD SOMOS CCHC	99.9%	30%-100%	\$9,972	\$19,325
	 consalud SOMOS CCHC	99.9%	30%-100%	(\$28,803) ⁽⁴⁾	-
	 VIDACÁMARA SOMOS CCHC	99.9%	30%-100%	\$1,624	\$1,744

(1) According to the dividend policy of each subsidiary as of September 2022

(2) Dividend should be calculated from Distributable Net Income

(3) Includes dividend received from AAISA

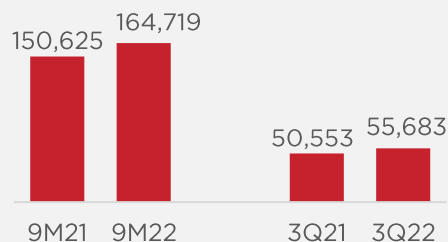
(4) IFRS



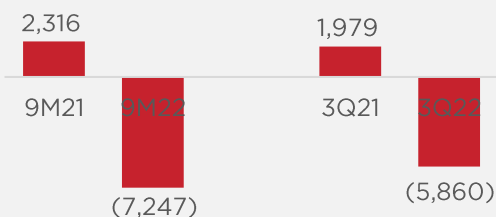
AFP HABITAT

Ch\$ million:

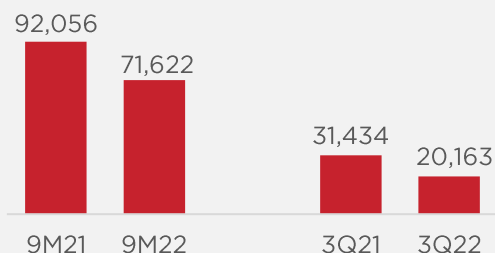
Revenue



Profit on Legal Reserves



Profit (Loss)



Revenue grew in line with average qualifying income

Revenue increased by 10.1% in the third quarter of 2022 compared to the same period in 2021, reaching Ch\$55,683 million. This increase was mainly explained by the 11.8% rise in the average taxable income of its contributors compared to the same period in 2021. As of September 2022, this figure exceeded the industry average salary by 20.2% and was partially offset by a 1.4% QoQ decrease in the average number of contributors.

Sales and administrative expenses during the third quarter of 2022 reached Ch\$23,103 million, 16.0% higher compared to the same period of the previous year. This was mainly due to higher administrative payroll and personnel expenses and higher depreciation for the period, partially offset by lower sales payroll and personnel expenses.

The company reported a **non-operating loss** for 3Q22 of Ch\$5,843 million compared to profit of Ch\$9,334 million for 3Q21. This was mainly explained by a weaker performance from legal reserves, reaching a net loss of Ch\$5,860 million during the quarter. In addition, income from associates decreased by Ch\$6,070 million after the subsidiaries Habitat Perú and Colfondos were spun off from the rest of the operation.

As a result, AFP Habitat recorded **consolidated profit** of Ch\$20,163 million, compared to Ch\$31,434 million in 3Q21.

On November 30, 2021, AFP Habitat S.A. ceased to be the controller of Habitat Andina S.A. The company created as a result of the spin-off, Administradora Americana de Inversiones S.A., is the new direct controller of Habitat Andina S.A. and indirect controller of its subsidiaries. Therefore, Habitat Andina S.A. and its subsidiaries AFP Habitat Perú and Colfondos are no longer part of the corporate structure of AFP Habitat S.A.

AFP Habitat Peru registered a 23.3% increase in fee income to Ch\$8,358 million for 3Q22. Returns on legal reserves decreased by Ch\$712 million. This resulted in a quarterly profit of Ch\$2,382 million compared to Ch\$2,006 million in 3Q21.

Colfondos reached Ch\$12,464 million in fee income during 3Q22, 13.2% lower than 3Q21. It had a loss of Ch\$3,094 million on its legal reserves compared to income of Ch\$1,532 million registered in 3Q21. Colfondos recorded a quarterly net loss of Ch\$2,110 million in 3Q22 compared to profit of Ch\$4,788 million in 3Q21.



AFP HABITAT

Income Statement (Ch\$ million)

	9M22	9M21	% Ch.	3Q22	3Q21	% Ch.
Revenues	164,719	150,625	9.4%	55,683	50,553	10.1%
Administrative expenses	(62,479)	(58,419)	6.9%	(23,103)	(19,912)	16.0%
Gross Margin	102,240	92,206	10.9%	32,581	30,641	6.3%
Finance income	3,001	497	503.5%	1,402	204	588.6%
Finance costs	(6,376)	(643)	891.3%	(2,656)	(346)	668.5%
Gain on legal reserves	(7,247)	2,316	-412.9%	(5,860)	1,979	-396.2%
Share of profit of associates accounted for using equity method	2,853	19,636	-85.5%	1,033	7,102	-85.5%
Other	(723)	1,258	-157.4%	238	395	-39.8%
Non-operating income (loss)	(8,491)	23,064	-136.8%	(5,843)	9,334	-162.6%
Profit (loss) before taxes	93,749	115,270	-18.7%	26,738	39,975	-33.1%
Income tax expense	(22,127)	(23,214)	-4.7%	(6,575)	(8,541)	-23.0%
Profit (loss) from continuing operations after taxes	71,622	92,056	-22.2%	20,163	31,434	-35.9%
Minority interest	-	-	-	-	-	-
Profit (loss) - Habitat	71,622	92,056	-22.2%	20,163	31,434	-35.9%

Main Figures AFP Habitat

	9M22	9M21	% Ch.	3Q22	3Q21	% Ch.
Average Taxable Income AFP Habitat Chile (Ch\$)	1,205,463	1,096,308	10.0%	1,235,524	1,105,093	11.8%
Contributors AFP Habitat Chile	1,027,271	1,021,444	0.6%	1,013,403	1,022,528	-0.9%
Market Share	17.4%	18.2%	-80 bps	17.4%	18.1%	-71 bps
Assets Under Management AFP Habitat Chile (US\$ m.)	42,612	43,989	-3.1%	43,372	42,600	1.8%
Market Share	28.7%	28.9%	-21 bps	28.1%	29.0%	-97 bps



ADMINISTRADORA AMERICANA DE INVERSIONES

Income Statement (Ch\$ million)	9M22	9M21	% Ch.	3Q22	3Q21	% Ch.
Revenues Peru	24.416	-	-	8.358	-	-
Revenues Colfondos	39.418	-	-	12.464	-	-
Other revenues	2.373	-	-	978	-	-
Total Revenues	66.207	-	-	21.801	-	-
Cost of sales	(840)	-	-	(367)	-	-
Administrative expenses	(49.310)	-	-	(18.509)	-	-
Gross Margin	16.058	-	-	2.925	-	-
Finance income	3.274	-	-	1.642	-	-
Finance costs	(237)	-	-	(77)	-	-
Gain on legal reserves	(2.325)	-	-	(1.064)	-	-
Share of profit of associates accounted for using equity method	(12.263)	-	-	(3.094)	-	-
Other	(339)	-	-	(288)	-	-
Non-operating income (loss)	(11.890)	-	-	(2.881)	-	-
Profit (loss) before taxes	4.168	-	-	44	-	-
Income tax expense	3.254	-	-	1.968	-	-
Profit (loss)	7.421	-	-	2.012	-	-
Minority interest	(40)	-	-	(39)	-	-
Profit (loss) - AAISA	7.462	-	-	2.051	-	-

Main Figures Administradora Americana de Inv.	9M22	9M21	% Ch.	3Q22	3Q21	% Ch.
Affiliates AFP Habitat AFP Habitat Peru	1,014,537	1,020,697	-0.6%	1,745,611	1,020,213	71.1%
Market Share	12.0%	12.8%	-88 bps	20.2%	12.7%	757 bps
Assets Under Management AFP Habitat Peru (US\$ m.)	3,069	3,567	-14.0%	2,847	3,344	-14.9%
Market Share	9.9%	9.3%	66 bps	10.2%	9.7%	46 bps
Contributors Colfondos	709,111	745,211	-4.8%	719,993	743,744	-3.2%
Market Share	10.3%	11.6%	-127 bps	10.1%	11.3%	-125 bps
Assets Under Management Colfondos (US\$ m.)	10,876	10,533	3.3%	10,304	10,765	-4.3%
Market Share	12.7%	13.0%	-31 bps	12.2%	13.3%	-109 bps

Fx: PEN \$3.97/ US\$

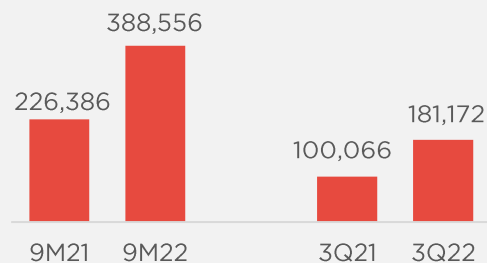
Fx: COP \$4,604.1/ US\$

Source: CMF, AAISA, Seguros y AFP Perú. (SBS Perú), Superintendencia Financiera de Colombia

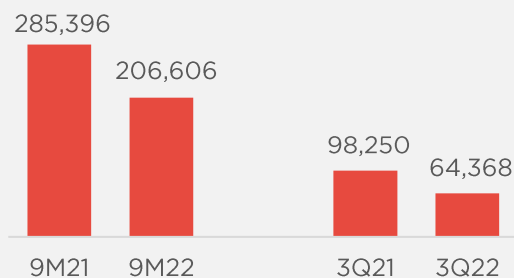
CONFUTURO

Ch\$ million:

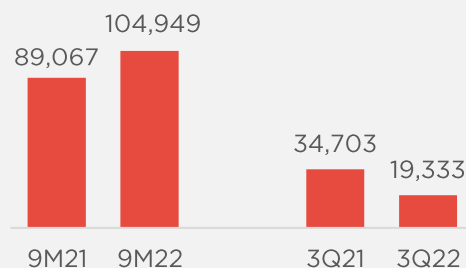
Net Written Premiums



Net Investment Income



Profit (Loss) Confuturo



Higher life annuity premiums and better investment results boost profit

During the third quarter of 2022, **net written premiums** totaled Ch\$181,172 million, 81.1% higher than 3Q21, mainly due to QoQ increases in D&S coverage and annuity premiums sold by Confuturo.

In the life annuity market, the introduction of the universal guaranteed pension (PGU) reduced the requirement for opting for a life annuity from a self-financed pension of approximately UF 5 to UF 3. This meant that more people could access a life annuity, positively impacting sales. Consequently, the number of people choosing life annuities grew 154.2% QoQ (versus a 115.6% increase in scheduled withdrawals). As for the sales rate, in 3Q22 the Confuturo offered rate reached 3.51% compared to 3.12% for 3Q21. During the quarter, Confuturo attained a market share of 8.4%, which positioned it fifth in the annuities industry. Regarding other life insurance products, Confuturo attained a market share of 24.3% in voluntary retirement savings, ranking second in the industry.

Interest and indexation income for the third quarter of 2022 decreased 34.5% QoQ to Ch\$64,368 million. This was mainly due to the lower performance of foreign and local investment funds and lower returns on individual savings account investments (CUI), partially offset by a better performance from fixed income, together with improved returns from real estate investments. Moreover, impairment provisions reached \$647 million in the third quarter of 2022, compared to a Ch\$614 million release recorded in 3Q21.

Cost of sales grew 70.2% in the third quarter of

2022 in comparison to the same quarter in 2021, mainly due to a lower net reserve release of Ch\$33,140 million and a rise in claims paid on individual life insurance of Ch\$77,498 million, partially offset by a Ch\$15,043 million decrease in pensions paid.

Administrative expenses grew 117.7% in 3Q22 versus the same period in 2021 reaching \$17,193 million, primarily due to higher administrative and financial expenses.

The company reported a **non-operating result** of Ch\$6,070 million, compared to a loss of Ch\$15,540 million in 3Q21. This variation was mainly related to a lower appreciation of the US dollar in relation to the Chilean Peso and its effect on unhedged investments, in addition to a higher inflation adjustment in annuity reserves.

The above resulted in Confuturo reporting **profit** of Ch\$19,333 million for the third quarter of 2022, in comparison to Ch\$34,703 million for the same quarter last year.



CONFUTURO

Income Statement (Ch\$ million)	9M22	9M21	% Ch.	3Q22	3Q21	% Ch.
Non-Insurance Activity						
Net operating income (loss)	(123)	(105)	17.6%	(45)	(32)	41.9%
Non-operating income (loss)	(21,130)	(9,702)	117.8%	(7,516)	(3,283)	128.9%
Profit (loss) before taxes	(21,253)	(9,807)	116.7%	(7,561)	(3,315)	128.1%
Income tax expense	819	70	1075.1%	332	317	4.6%
Profit (loss) from non-insurance activity	(20,434)	(9,737)	109.9%	(7,230)	(2,998)	141.2%
Insurance Activity						
Net written premiums	388,556	226,386	71.6%	181,172	100,066	81.1%
Reserve adjustments and fund variation	70,712	(51,174)	-238.2%	12,659	(29,651)	-142.7%
Net investment income	206,606	285,396	-27.6%	64,368	98,250	-34.5%
Cost of sales	(534,253)	(355,138)	50.4%	(233,554)	(137,262)	70.2%
Gross margin	131,621	105,470	24.8%	24,644	31,403	-21.5%
Impairment Provisions	(1,521)	12,083	-112.6%	(647)	614	-205.4%
Administrative expenses	(34,741)	(22,039)	57.6%	(17,193)	(7,899)	117.7%
Net operating income (loss)	95,360	95,514	-0.2%	6,803	24,119	-71.8%
Share of profit (loss) of equity investees	-	-		-	-	
Gain (Loss) from Inflation Indexed Unit	6,181	5,233	18.1%	6,070	15,540	-60.9%
Gain (loss) from exchange differences	-	-		-	-	
Non-operating income (loss)	6,181	5,233	18.1%	6,070	15,540	-60.9%
Profit (loss) before taxes	101,541	100,747	0.8%	12,873	39,659	-67.5%
Income tax expense	3,409	(11,680)	-129.2%	6,460	(4,956)	-230.4%
Profit (loss) from insurance activity	104,949	89,067	17.8%	19,333	34,703	-44.3%
Profit (loss)	84,515	79,330	6.5%	12,103	31,706	-61.8%
Minority interest	(19)	(17)	12.8%	(3)	(7)	-52.7%
Profit (loss) - Inversiones Confuturo	84,496	79,313	6.5%	12,100	31,699	-61.8%



CONFUTURO

Main Figures Confuturo

Gross Written Premiums (UF th.)

	9M22	9M21	% Ch.	3Q22	3Q21	% Ch.
Annuity Premiums	4,544	3,041	49.4%	1,564	1,443	8.4%
Voluntary Pension Savings	2,291	2,147	6.7%	743	906	-18.0%
Insurance with Savings	274	475	-42.3%	79	180	-56.3%
Disability and Survivor Insurance (D&S)	4,015	1,612	149.1%	2,614	640	308.2%
Others	225	256	-12.2%	76	105	-27.1%
Total	11,348	7,531	50.7%	5,076	3,274	55.0%

Annuities - Average Sale Rate (real terms, %)

	3.61%	2.98%	63 bps	3.51%	3.12%	39 bps
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Investment Returns⁽¹⁾

Local Fixed Income	116,224	108,922	6.7%	46,455	33,826	37.3%
Local Equity	28,624	28,301	1.1%	5,963	6,412	-7.0%
Real Estate	51,553	39,713	29.8%	15,670	13,510	16.0%
Foreign Investment	61,733	111,872	-44.8%	(1,567)	54,819	-102.9%
CUI (Life insurance with savings)	(70,168)	41,024	-271.0%	(8,288)	7,536	-210.0%
Others	9,117	(38,521)	-123.7%	2,619	(19,181)	-113.7%
Total	197,082	291,311	-32.3%	60,852	96,921	-37.2%

Investment Portfolio (Ch\$ million)

	Sept. 22	Sept. 21	% Ch
Local Fixed Income	50%	49%	86 bps
Local Equity	1%	1%	-25 bps
Real Estate	22%	20%	183 bps
Foreign Investment	25%	28%	-278 bps
Others	2%	2%	34 bps
Total	7,608,332	6,819,396	11.6%

Asset Sufficiency Rate (TSA)

	0.43%	0.40%	3 bps
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Leverage

	14.0	13.2	5.8%
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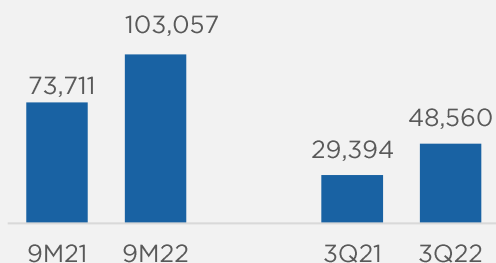
(1) Figures from Confuturo's Financial Statements, Note 35. Includes impairments



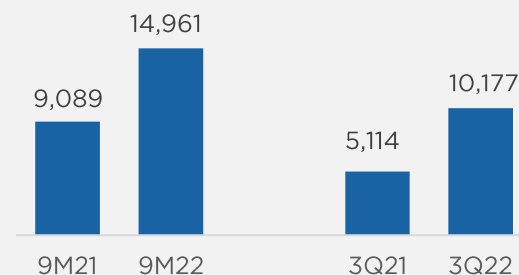
BANCO INTERNACIONAL

Ch\$ million:

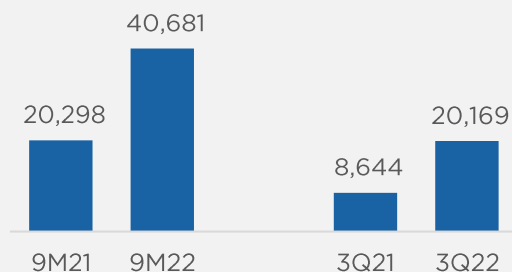
Gross Operating Income



Loan Loss Provisions



Profit



Higher treasury results, indexation and lower loan loss provisions, partially offset by a lower net interest margin

As of September 2022, Banco Internacional had Ch\$2,597,125 million in **commercial loans**, up 15.3% in relation to September 2021, 159 basis points higher than the industry's growth. This figure resulted in market share of 1.1% and 1.9% in total and commercial loans, respectively.

Net interest income for the third quarter of 2022 reached Ch\$33,222 million compared to Ch\$13,245 million for the same period in 2021, mainly due to increased interest rate hedges, in addition to higher interest income on commercial loans. Meanwhile, **net indexation income** decreased Ch\$11,690 million, mainly due to lower indexation of rate hedges and higher indexation of issued bonds during the period, partially offset by higher indexation from commercial loans given the higher inflation.

Net fees totaled Ch\$5,797 million, Ch\$4,150 million higher than the same period of the previous year, mainly due to higher student loan fees.

Financial income for the third quarter of 2022 was up Ch\$6,068 million compared to the same period of the previous year, mainly due to a rise in value in fixed income investments and foreign currency hedges, partially offset by lower income from financial derivatives.

In consequence, Banco Internacional's **gross operating income** reached Ch\$48,560 million, 65.2% higher than the same period of the previous year.

Loan loss provisions increased by Ch\$5,063 million compared to the same period of the previous year, totaling Ch\$10,177 million. This increase was mainly explained by a decrease in the value of the collateral for a specific loan. At the end of September 2022, Banco Internacional had voluntary provisions of Ch\$22,582 million.

Operating expenses totaled Ch\$15,522 million in 3Q22, 24.2% higher than the same period in 2021. This is mainly due to higher payroll and personnel expenses of Ch\$3,128 million, together with higher administrative expenses of Ch\$502 million.

Banco Internacional's quarterly **operating efficiency ratio** reached 32.0% in 3Q22, 1,057 basis points lower than 3Q21.

Consequently, Banco Internacional achieved **profit** for the third quarter of 2022 of Ch\$20,169 million, compared to Ch\$8,644 million for the same period in 2021.



BANCO INTERNACIONAL

Income Statement (Ch\$ million)

	9M22	9M21	% Ch.	3Q22	3Q21	% Ch.
Interest income	126,429	62,167	103.4%	63,946	15,524	311.9%
Interest expense	(66,684)	(19,392)	243.9%	(30,724)	(2,279)	1248.1%
Net interest income	59,745	42,775	39.7%	33,222	13,245	150.8%
Indexation income	130,529	47,729	173.5%	33,434	17,988	85.9%
Indexation expense	(105,309)	(29,370)	258.6%	(38,047)	(10,911)	248.7%
Net indexation income	25,220	18,359	37.4%	(4,613)	7,077	-165.2%
Net fee and commission income	6,693	7,267	-7.9%	5,797	1,647	252.0%
Net financial operating income	9,360	5,976	56.6%	13,670	7,602	79.8%
Other operating income (loss)	2,039	(666)	-406.2%	484	(177)	-373.4%
Gross operating income	103,057	73,711	39.8%	48,560	29,394	65.2%
Loan loss provisions	(40,035)	(33,043)	21.2%	(14,389)	(10,758)	33.8%
Net operating income	(4,534)	(5,061)	-10.4%	(1,133)	(1,744)	-35.0%
Personnel expenses	58,488	35,607	64.3%	33,038	16,892	95.6%
Other operating expenses	(14,961)	(9,089)	64.6%	(10,177)	(5,114)	99.0%
Net operating income	43,527	26,518	64.1%	22,861	11,778	94.1%
Non-operating income (loss)	2	(1)	-300.0%	2	(1)	-300.0%
Profit before taxes	43,529	26,517	64.2%	22,863	11,777	94.1%
Income tax expense	(2,847)	(6,218)	-54.2%	(2,695)	(3,134)	-14.0%
Total Profit	40,682	20,299	100.4%	20,168	8,643	133.3%
Minority interest	1	1	-	(1)	(1)	-
Profit - Banco Internacional	40,681	20,298	100.4%	20,169	8,644	133.3%

Main Figures Banco Internacional (Ch\$ million)

	Sept. 2022	Sept. 2021	% Ch
Average Total Loans	2,684,755	2,322,298	15.6%
Market Share	1.1%	1.1%	0 bps
Average Commercial Loans	2,597,125	2,253,249	15.3%
Market Share	1.9%	1.8%	3 bps
Financial Investments	1,320,146	725,059	82.1%
Other	647,982	588,863	10.0%
Total Assets	4,652,883	3,636,220	28.0%
Bonds	1,103,831	999,765	10.4%
Deposits	1,784,026	1,545,822	15.4%
Interbank Borrowings	10,737	389,104	-97.2%
Others	1,493,722	479,297	211.6%
Total Liabilities	4,392,316	3,413,988	28.7%

Ratios (%)

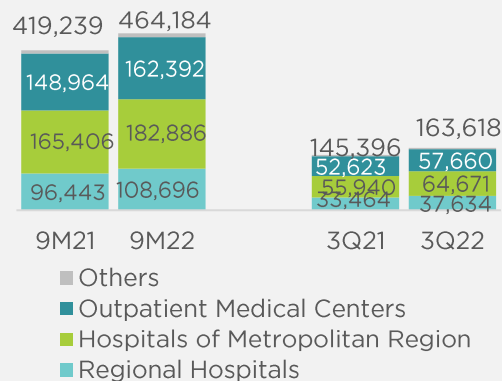
	9M22	9M21	% Ch.	3Q22	3Q21	% Ch.
Solvency Ratio	15.5%	16.7%	-115 bps	15.5%	16.7%	-115 bps
Efficiency Index	43.2%	51.7%	-845 bps	32.0%	42.5%	-1057 bps
ROAE	22.2%	14.7%	755 bps	22.2%	14.7%	755 bps



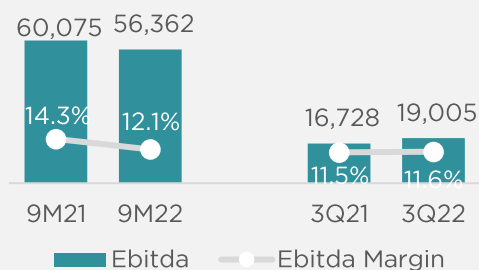
REDSALUD

Ch\$ million:

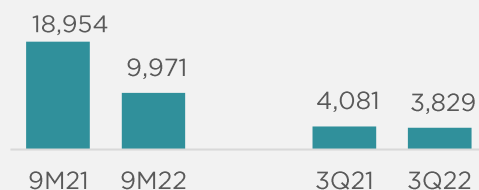
Revenue



EBITDA



Profit



Improvement in the margin given the increase in surgery activity

RedSalud's **revenue** reached Ch\$163,618 million in 3Q22, 12.5% higher than the same quarter of the previous year. During 3Q22, there was an increase in demand for inpatient services mainly due to surgeries postponed by the pandemic, which also generated increased sales of hospital supplies and medications. There was also a surge in demand for outpatient services explained by a higher number of medical consultations, which had a positive impact on the rest of the services. Thus, revenue at Metropolitan Region hospitals, regional hospitals and outpatient medical centers grew by 15.6%, 12.5% and 9.6%, respectively.

In **terms of activity**, during 3Q22 there has been growth in inpatient services, with increases of 7.1% in surgeries. In the outpatient sector, medical consultations, imaging and laboratory exams grew by 11.7%, 13.1% and 7.2%, respectively. The number of emergency room consultations climbed 11.7%, mainly due to a rise in respiratory diseases.

Cost of sales grew 15.4% compared to the third quarter of 2021, mainly due to an 11.0% increase in personnel expenses, in addition to an 9.5% increase in physician fees and a 6.5% increase in medical supply costs. This is mainly a result of increased activity during the quarter.

Administrative and sales expenses increased by 23.8% compared to 3Q21, mainly due to higher personnel expenses, up 19.4% due to inflation during the period.

RedSalud's **EBITDA** increased by Ch\$2,277

million to Ch\$19,005 million for the third quarter of 2022, giving an EBITDA margin of 11.6%. The foregoing is mainly due to changes in the service mix, with surgery activity accounting for a larger proportion and outpatient services a smaller proportion, which brought greater cost efficiencies, mainly associated with physician fees. Broken down by center type, quarterly EBITDA was up Ch\$2,260 million for Metropolitan Region hospitals and Ch\$360 million for outpatient medical centers. Meanwhile, quarterly EBITDA for regional hospitals fell Ch\$1,447 million.

The company reported a **non-operating loss** of Ch\$8,727 million, down Ch\$4,489 million QoQ, mainly due to higher indexation losses as a result of inflation for the period and its effect on UF-denominated financial debt.

These factors resulted in **profit** of Ch\$3,829 million in 3Q22, compared to Ch\$4,081 million in 3Q21.

REDSALUD

Income Statement (Ch\$ million)

	9M22	9M21	Var %	3T22	3T21	Var %
Revenue	464,184	419,239	10.7%	163,618	145,396	12.5%
Cost of sales	(354,200)	(314,712)	12.5%	(124,816)	(113,482)	10.0%
Gross margin	109,984	104,526	5.2%	38,802	31,914	21.6%
Other income	299	563	-46.9%	86	(199)	-143.4%
Administrative expenses	(72,456)	(62,587)	15.8%	(26,210)	(21,171)	23.8%
Net operating income	37,826	42,502	-11.0%	12,678	10,544	20.2%
Finance income	2,190	290	-	(71)	99	-172.1%
Finance costs	(9,755)	(8,033)	21.4%	(2,921)	(2,610)	11.9%
Share of profit (loss) of associates accounted for using the equity method	328	394	-16.6%	99	168	-41.4%
Other	(19,789)	(5,185)	281.6%	(5,833)	(1,895)	207.9%
Non-operating income (loss)	(27,026)	(12,534)	115.6%	(8,727)	(4,238)	105.9%
Profit (loss) before taxes	10,800	29,968	-64.0%	3,951	6,307	-37.4%
Income tax expense	764	(8,682)	-108.8%	233	(1,247)	-118.7%
Profit (loss) from continuing operations	11,565	21,285	-45.7%	4,184	5,060	-17.3%
Minority interest	(1,594)	(2,332)	-31.6%	(354)	(979)	-63.8%
Profit (loss) - RedSalud	9,971	18,954	-47.4%	3,829	4,081	-6.2%
EBITDA RedSalud	56,362	60,075	-6.2%	19,005	16,728	13.6%

Infrastructure

Number of Exam Rooms

	Sept 2022	Sept 2021	Var %
Outpatient Medical Centers	1,015	958	5.9%
Hospitals of Metropolitan Region	289	276	4.7%
Regional Hospitals	295	295	0.0%
RedSalud	1,659	1,595	4.0%

Available Beds / Installed Beds

Hospitals of Metropolitan Region	461 / 534	439 / 554	5% / -4%
Regional Hospitals	423 / 420	399 / 403	6% / 4%
RedSalud	884 / 954	838 / 957	5% / 0%

Inpatient Occupancy

Occupancy Rate (%)

	9M22	9M21	Var %	3T22	3T21	Var %
Hospitals of Metropolitan Region	73.7%	76.6%	-298 bps	74.4%	73.5%	85 bps
Regional Hospitals	54.4%	63.8%	-935 bps	54.0%	59.0%	-495 bps
RedSalud	64.6%	70.9%	-636 bps	64.7%	66.8%	-210 bps

Average Length of Stay (days)

Hospitals of Metropolitan Region	3.4	4.6	-26.2%	3.3	4.0	-18.5%
Regional Hospitals	2.0	2.5	-18.6%	2.1	2.0	5.7%
RedSalud	2.7	3.4	-22.2%	2.7	2.8	-5.4%

REDSALUD

Outpatient Medical Centers

Income Statement (Ch\$ million)

	9M22	9M21	Var. %	3T22	3T21	Var. %
Revenue	162,392	148,964	9.0%	57,660	52,623	9.6%
Cost of sales	(124,167)	(110,403)	12.5%	(44,149)	(40,999)	7.7%
Gross margin	38,225	38,561	-0.9%	13,511	11,624	16.2%
SG&A	(21,720)	(18,022)	20.5%	(7,597)	(5,754)	32.0%
Net operating income	16,505	20,539	-19.6%	5,914	5,870	0.7%
Profit	12,972	14,553	-10.9%	4,738	3,916	21.0%
EBITDA	25,758	29,286	-12.0%	9,160	8,800	4.1%
EBITDA Margin	15.9%	19.7%	-380 bps	15.9%	16.7%	-84 bps

Metropolitan Region Hospitals

Income Statement (Ch\$ million)

	9M22	9M21	Var. %	3T22	3T21	Var. %
Revenue	182,886	165,406	10.6%	64,671	55,940	15.6%
Cost of sales	(139,674)	(124,965)	11.8%	(49,484)	(44,329)	11.6%
Gross margin	43,212	40,441	6.9%	15,187	11,611	30.8%
SG&A	(28,263)	(25,467)	11.0%	(10,465)	(9,022)	16.0%
Net operating income	14,949	14,974	-0.2%	4,722	2,589	82.4%
Profit	4,196	7,063	-40.6%	647	390	65.8%
EBITDA	20,544	20,375	0.8%	6,605	4,345	52.0%
EBITDA Margin	11.2%	12.3%	-108 bps	10.2%	7.8%	245 bps

Regional Hospitals

Income Statement (Ch\$ million)

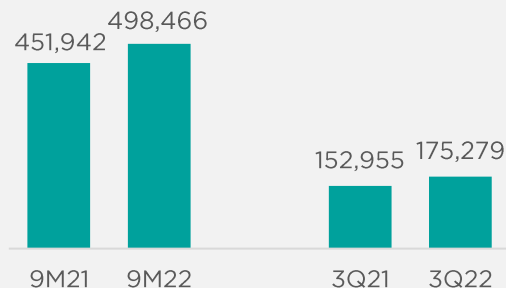
	9M22	9M21	Var. %	3T22	3T21	Var. %
Revenue	108,696	96,443	12.7%	37,634	33,464	12.5%
Cost of sales	(79,673)	(70,925)	12.3%	(27,362)	(24,851)	10.1%
Gross margin	29,023	25,518	13.7%	10,272	8,613	19.3%
SG&A	(20,856)	(14,912)	39.9%	(7,586)	(4,618)	64.3%
Net operating income	8,167	10,606	-23.0%	2,686	3,995	-32.8%
Profit	4,117	6,678	-38.3%	948	2,427	-60.9%
EBITDA	11,197	13,800	-18.9%	3,616	5,063	-28.6%
EBITDA Margin	10.3%	14.3%	-401 bps	9.6%	15.1%	-552 bps



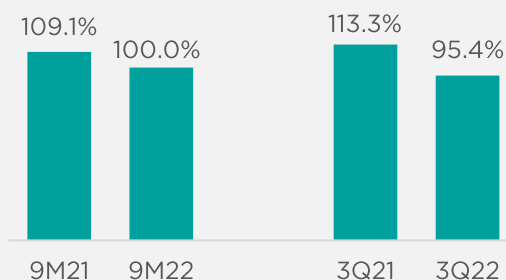
CONSALUD

Ch\$ million:

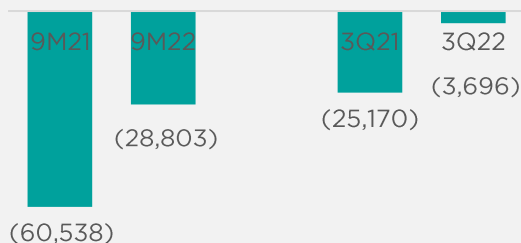
Revenue⁽¹⁾



Loss Ratio⁽¹⁾ (Cost of Sales / Revenue)



Profit⁽¹⁾



Lower loss ratio mainly explained by inflation for the period and the end of extended parental postnatal leave

Revenue increased 14.6% during the third quarter of 2022, compared to the same period of the previous year, reaching Ch\$175,279 million. This increase is mainly explained by a 15.5% rise in average quarterly contribution, driven by inflation for the period and the 7.6% base price readjustment. It should be noted that the average number of contributors decreased by 0.7%, in line with the industry's 0.8% drop.

Cost of sales during 3Q22 reached Ch\$167,213 million, 3.5% lower than the same period in 2021. This decrease is mainly explained by a 13.6% decrease in the total cost of coverage for inpatient services and a 6.1% decrease in the total cost of medical leave, partially offset by a 16.2% increase in the total cost of coverage for outpatient services. The average cost of coverage for inpatient services decreased by 2.8%, and the number of services provided for this concept decreased by 11.1%. In contrast, the average cost of coverage for outpatient services increased by 11.4%, and the number of services provided increased by 4.3%.

Regarding medical leave, the average cost decreased by 15.7%, mainly due to the end of the Preventive Paternal Leave. The number of leave cases increased by 11.4%, mainly due to confirmed COVID-19 cases and respiratory diseases.

The rise in confirmed COVID-19 cases increased 55.5% compared to 3Q21. However, the total cost of related leave fell by 17.9%, such that the percentage represented by the cost of COVID-19

leave over total leave in 3Q22 reached 10.9%, compared to 12.7% in 3Q21.

Consalud's **loss ratio** this quarter reached 95.4%, 1,790 basis points lower compared to the same period last year.

Administrative and sales expenses increased by 11.8% QoQ, mainly due to higher payroll and personnel expenses associated with inflation adjustments.

Consequently, Isapre Consalud reported a **quarterly loss** of Ch\$3,696 million, 85.3% lower than the loss of Ch\$25,170 million reported in the same period of 2021.

(1) Accounted for in accordance with IFRS

CONSALUD

Income Statement* (Ch\$ million)	9M22	9M21	Var %	3Q22	3Q21	Var %
Revenue	498,466	451,942	10.3%	175,279	152,955	14.6%
Cost of sales	(498,555)	(493,146)	1.1%	(167,213)	(173,288)	-3.5%
Gross margin	(90)	(41,203)	-99.8%	8,066	(20,333)	-139.7%
Other income (expenses)	6,488	5,682	14.2%	2,666	2,356	13.2%
Administrative expenses	(53,078)	(48,467)	9.5%	(19,009)	(16,996)	11.8%
Net operating income (loss)	(46,680)	(83,989)	-44.4%	(8,277)	(34,973)	-76.3%
Finance income	5,659	1,454	289.3%	2,625	519	406.2%
Finance costs	(2,443)	(849)	187.9%	(917)	(342)	168.0%
Other	(982)	(341)	188.0%	(353)	(127)	177.6%
Non-operating income	2,234	264	745.5%	1,355	49	2,653.1%
Profit (loss) before taxes	(44,445)	(83,724)	-46.9%	(6,922)	(34,924)	-80.2%
Income tax expense	15,639	23,180	-32.5%	3,226	9,752	-66.9%
Profit (loss) from continuing operations	(28,806)	(60,544)	-52.4%	(3,696)	(25,172)	-85.3%
Minority interest	3	6,054	-52.4%	0	3	-85.3%
Profit (loss) - Consalud	(28,803)	(60,538)	-52.4%	(3,696)	(25,170)	-85.3%

*Accounted for in accordance with IFRS

Cost Breakdown	9M22	9M21	Var. %	3Q22	3Q21	Var. %
No. Inpatient Services	3,475,349	3,476,650	0.0%	1,154,623	1,298,922	-11.1%
Average Cost per Inpatient Service (Ch\$)	\$51,184	\$52,743	-3.0%	\$49,970	\$51,406	-2.8%
Total Inpatient Cost (Ch\$ million)	\$177,881	\$183,368	-3.0%	\$57,696	\$66,772	-13.6%
No. Outpatient Services	11,765,501	11,710,369	0.5%	4,072,193	3,904,963	4.3%
Average Cost per Outpatient Service (Ch\$)	\$13,076	\$11,279	15.9%	\$13,243	\$11,883	11.4%
Total Outpatient Cost (Ch\$ million)	\$153,842	\$132,085	16.5%	\$53,928	\$46,402	16.2%

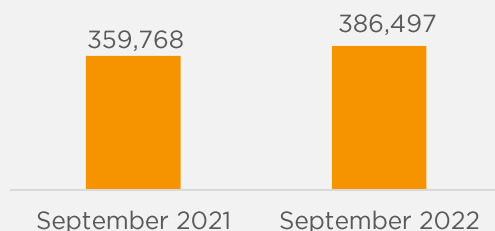
No. Cases of Temporary Disability Leave	369,474	319,068	15.8%	126,574	113,601	11.4%
Average Temporary Disability Coverage (Ch\$)	\$445,367	\$521,716	-14.6%	\$424,919	\$503,960	-15.7%
Total Temporary Disability Coverage (Ch\$ million)	\$164,551	\$166,463	-1.1%	\$53,784	\$57,250	-6.1%

Main Figures Consalud	9M22	9M21	Var %	3Q22	3Q21	Var %
Average Number of Beneficiaries	691,536	699,267	-1.1%	686,893	697,866	-1.6%
Market Share	21.5%	21.5%	-7 bps	21.5%	21.5%	4 bps
Average Number of Policyholders	422,138	423,741	-0.4%	420,366	423,530	-0.7%
Market Share	21.8%	21.9%	-13 bps	21.9%	21.8%	2 bps
Average Monthly Contribution (Ch\$)	149,148	133,658	11.6%	156,972	135,890	15.5%

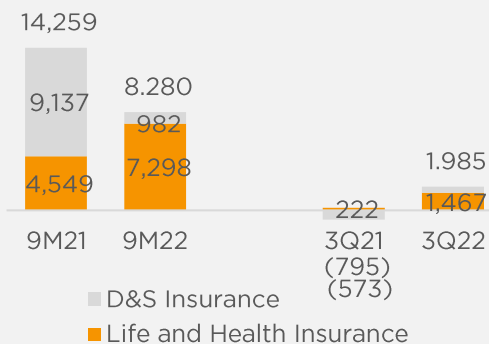


Ch\$ million:

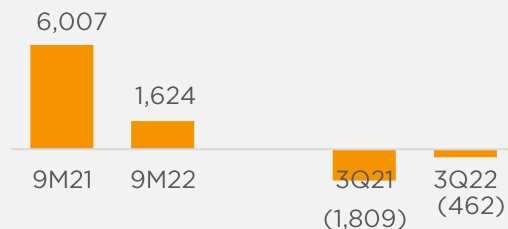
Beneficiaries - Supplemental Health Insurance



Gross Margin



Profit



Improved results from health and life insurance mainly explained by inflation for the period and growth in beneficiaries

The **gross margin** for the third quarter of 2022 reached Ch\$1,985 million, up Ch\$1,412 million with respect to 3Q21. This rise was mainly attributable to the improved results from Disability and Survivor Insurance (D&S), in addition to better performances in health and life insurance.

Vida Cámara's **contribution margin** from **supplemental health and life insurance** for the third quarter of 2022 reached Ch\$1,467 million, an increase of 560.8% (Ch\$1,245 million) compared to the same period of the previous year. This is mainly due to higher income from premiums, up 4.9% mainly due to the rise of inflation. On the other hand, costs decreased by 1.9%, mainly associated with a greater release of reserves. This resulted in a drop in the quarterly loss ratio of 632 basis points QoQ.

During the third quarter, the supplemental group health insurance industry reached UF4.0 million in premiums, 2.0% higher than 3Q21. Vida Cámara enjoyed 11.2% market share by premiums, reaching UF445 thousand in 3Q22, down 9.4% from the same period last year. As of the end of September 2022, Vida Cámara had 386,497 beneficiaries, 7.4% higher than the end of September 2021.

Vida Cámara's **contribution margin** from **D&S** insurance for the third quarter of 2022 increased by Ch\$1,313 million compared to the same period last year, reaching Ch\$518 million.

third quarter of 2022 increased by 33.6% compared to 3Q21, reaching Ch\$3,145 million. This was due mainly to higher payroll and personnel expenses due to inflation, bonuses and compensation.

Accordingly, Vida Cámara reported a **quarterly loss** of Ch\$462 million for 3Q22, in comparison to a loss of Ch\$1,809 million for the same period in 2021.

Sales and administrative expenses during the

VIDA CÁMARA

Income Statement (Ch\$ million)

	9M22	9M21	Var %	3Q22	3Q21	Var %
D&C Chile - Gross profit	982	9,137	-89.3%	518	(795)	-165.2%
Health & life insurance - Gross profit	7,298	4,549	60.4%	1,467	222	560.8%
Gross profit	8,280	13,686	-39.5%	1,985	(573)	-446.4%
Administrative expenses	(8,364)	(6,601)	26.7%	(3,145)	(2,355)	33.6%
Operating income	(84)	7,085	-101.2%	(1,160)	(2,928)	-60.4%
Financial income	-	(74)	-100.0%	(56)	(78)	-28.2%
Other income	1,162	948	22.5%	204	471	-56.7%
Non-operating income	1,162	874	32.9%	148	393	-62.3%
Profit before taxes	1,077	7,959	-86.5%	(1,012)	(2,535)	-60.1%
Income tax expense	547	(1,952)	-128.0%	550	726	-24.3%
Profit from continuing operations	1,624	6,007	-73.0%	(462)	(1,809)	-74.5%
Minority interest	-	-		-	-	
Profit - Vida Camara	1,624	6,007	-73.0%	(462)	(1,809)	-74.5%

Main Figures Vida Cámara

	9M22	9M21	Var %	3Q22	3Q21	Var %
Health Premiums (UF)	1,393,042	1,486,246	-6.3%	444,627	490,688	-9.4%
Market Share	11.4%	12.5%	-118 bps	11.2%	12.6%	-140 bps
Loss Ratio	86.2%	89.1%	-288 bps	90.2%	96.6%	-632 bps



BALANCE SHEET REVIEW



Ch\$ million	September 2022	December 2021	Change	% Change
Total non-insurance current assets	652,471	426,665	225,806	52.9%
Total non-insurance non-current assets	968,559	950,953	17,606	1.9%
Total insurance assets	8,317,891	7,642,707	675,184	8.8%
Total banking assets	4,669,022	3,660,196	1,008,826	27.6%
Total Assets	14,607,942	12,680,521	1,927,421	15.2%
Total non-insurance current liabilities	502,619	474,008	28,612	6.0%
Total non-insurance non-current liabilities	975,514	686,641	288,872	42.1%
Total insurance liabilities	7,833,527	7,226,329	607,198	8.4%
Total banking liabilities	4,324,426	3,351,409	973,017	29.0%
Total Liabilities	13,636,085	11,738,386	1,897,699	16.2%
Equity attributable to owners of the company	857,523	838,448	19,075	2.3%
Non-controlling interest	114,335	103,687	10,648	10.3%
Total Equity	971,857	942,134	29,723	3.2%

- As of September 2022, the Company's **assets** had **increased by 15.2%** in comparison to year-end 2021. This variation responds primarily to a Ch\$1,008,826 million rise in banking assets, mainly due to growth in commercial loans and a higher value of financial derivatives and debt instruments. Insurance assets increased by Ch\$675,184 million, mainly due to the increase in financial investments at Confuturo, mainly associated with fixed income and real estate investments. Non-insurance assets grew by Ch\$243,412 million mainly due to increased cash and cash equivalents after ILC issued an international bond for US\$300 million in February 2022.
- ILC's **total liabilities increased by 16.2%** during the period. This was mainly explained by the Ch\$979,017 million increase in banking liabilities, due primarily to a larger balance of financial derivatives, term deposits and obligations with banks. In addition, insurance liabilities increased by Ch\$607,198 million, due to the increase in pension insurance reserves. Non-insurance liabilities increased by Ch\$317,484 million mainly due to the international bond issued by ILC.
- Lastly, **equity attributable to the owners** of the company **grew by 2.3%** mainly because of profit for the period, partially offset by the effect of changes to mortality tables at Confuturo.



FINANCIAL POSITION



- The composition of cash and cash equivalents for ILC and subsidiaries as of September 30, 2022 was :

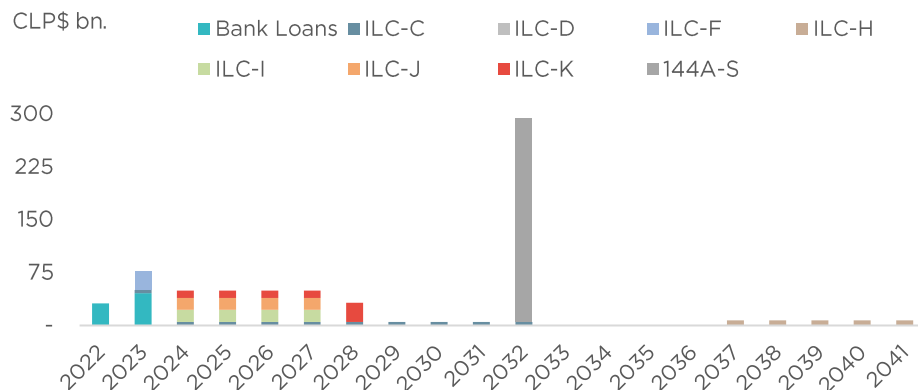
Ch\$ million	ILC Standalone ⁽¹⁾	Inversiones Confuturo	Confuturo	Banco Internacional	Red Salud	Consalud	Vida Cámara
Cash and cash equivalents	337,025	311	139,498	296,805	15,551	2,771	2,360

(1) Includes investment portfolio

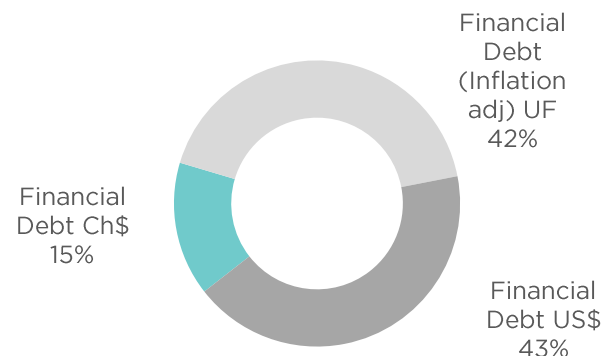
- Financial debt for ILC (standalone), Red Salud and Inversiones Confuturo as of September 30, 2022, is detailed as follows:

Ch\$ million	Short-Term				Long-Term				Total
	Bonds	Bank Loans	Leases	IFRS 16	Bonds	Bank Loans	Leases	IFRS 16	
ILC	34,939	40,899	-	-	532,280	33,373	-	-	641,491
Red Salud	3,440	30,232	8,451	3,654	18,613	135,354	52,361	21,584	273,689
Inv. Confuturo	12,609	-	-	-	148,115	-	-	-	160,724

- ILC (standalone) amortization schedule in Ch\$ billion as of September 30, 2022:



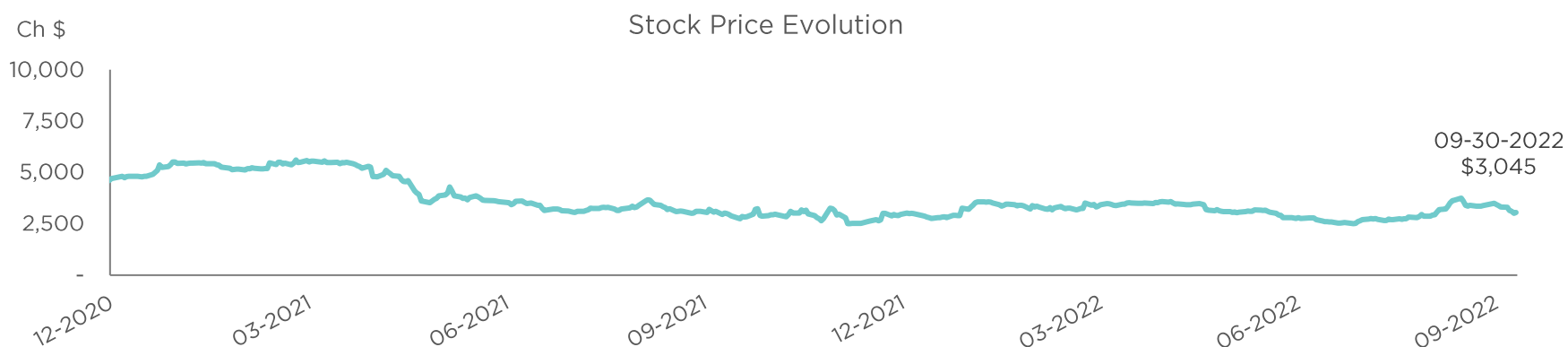
- Financial Debt Breakdown by currency as of September 30, 2022:



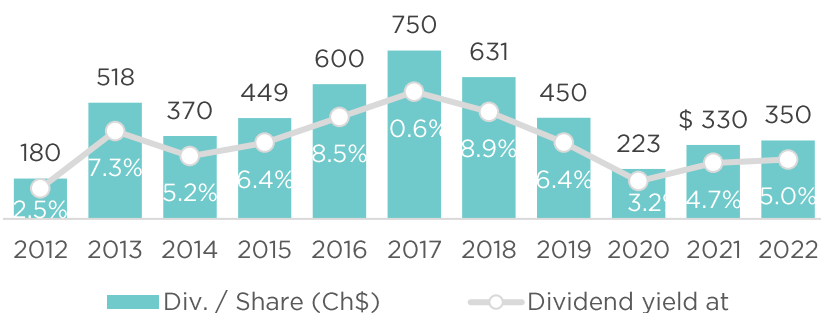
STOCK INFORMATION



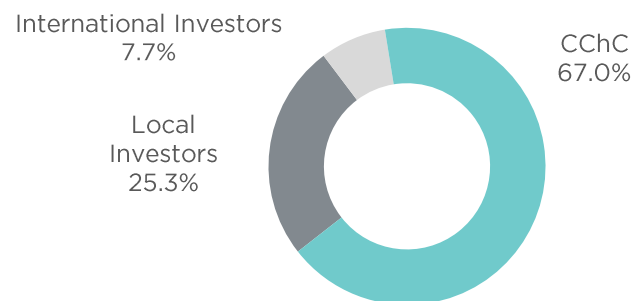
- **Average price** of **ILC's** stock in the first nine months of 2022 was Ch\$3,141, compared to Ch\$4,319 for the same period in 2021. During 3Q22, ILC's stock averaged Ch\$2,953 in comparison to Ch\$3,259 in 3Q21.
- **Average daily traded** value of **ILC's stock** in the first nine months of 2022 was approximately US\$0.2 million, compared to US\$0.4 million for the same period in 2021. In quarterly terms, in 3Q22 the stock had a daily average value traded of US\$0.2 million, compared to US\$0.3 million in 3Q21.



Dividends Paid by ILC (Ch\$/per share)



Shareholder Structure (September 30, 2022)



SUMMARIZED FINANCIAL STATEMENTS AND SUBSIDIARIES FIGURES



Income Statement ILC

Ch\$ million	9M22	9M21
Non-insurance Activity		
Operating result	(10,196)	(45,605)
Non operating result	(45,528)	(3,488)
Non-Insurance activity profit	(40,535)	(32,806)
Insurance Activity		
Operating result	84,573	94,334
Non operating result	4,341	6,428
Insurance activity profit	92,869	87,130
Banking Activity		
Operating result	51,010	29,168
Non operating result	0	0
Banking activity profit	48,286	23,140
Profit attributable to owners of the parent company	83,082	67,320
Profit attributable to non-controlling interest	17,538	10,144
Profit (Loss) for the period	100,619	77,465

Statement of Cash Flow

Ch\$ million	9M22	9M21
Non-insurance Activity		
Net cash from (used in) operating activities	70,736	3,353
Net cash from (used in) investing activities	(192,532)	(30,765)
Net cash from (used in) financing activities	122,663	(52,909)
Insurance Activity		
Net cash from (used in) operating activities	(194,887)	(84,738)
Net cash from (used in) investing activities	87,962	61,053
Net cash from (used in) financing activities	(89,887)	167,481
Banking Activity		
Net cash from (used in) operating activities	(80,823)	183,661
Net cash from (used in) investing activities	(1,700)	(45,980)
Net cash from (used in) financing activities	66,544	115,448
Increase (decrease) on cash and cash equivalents	(211,924)	316,605
Effect of exchange rate fluctuations	12,326	18,049
Net increase (decrease) on cash and cash equivalents	(199,598)	334,654
Cash and cash equivalent at the beginning of the period	986,687	600,203
Cash and cash equivalent at the end of the period	787,089	934,857

Individual Results (June 2022 (LTM), Ch\$ million)	AFP Habitat	AAISA	Confuturo	Banco Internacional	Red Salud	Consalud	Vida Cámara
Revenue	61,660	217,405	850,179	140,449	612,002	655,028	70,359
EBITDA	N.A.	N.A.	N.A.	N.A.	71,655	N.A.	N.A.
Net Income	11,356	109,429	138,975	53,411	12,215	(50,716)	1,429
Assets	294,206	521,789	8,168,712	4,652,883	608,843	225,763	98,336
Liabilities	43,427	236,846	7,630,410	4,392,316	414,051	201,638	69,953
Equity	250,779	284,943	538,302	260,567	194,792	24,125	28,383
Net Financial Debt	(43,462)	30,105	N.A.	N.A.	268,763	13,568	(1,761)
% ownership ILC	40.3%	40.3%	99.9%	67.2%	99.9%	99.9%	99.9%

9M22 (LTM) ILC Individual Figures: Administrative Expenses: (Ch\$ 4,352 million) / Finance income: Ch\$ 11,648 million / Finance cost: (Ch\$ 17,180 million) / Inflation indexed unit: (Ch\$ 37,096 million) / ILC's Real Estate: Ch\$21,412 million



FINANCIAL STATEMENTS ILC INDIVIDUAL



Balance Sheet ILC Individual

Ch\$ million	9M22	12M21
Current assets:		
Cash and cash equivalents	88,481	54,828
Current financial assets	248,543	61,376
Other current non-financial assets	17	208
Trade and other current receivables	118	41
Accounts receivable from related entities, current	59,525	52,739
Current tax assets	1,487	1,650
Total current assets other than those classified as held for sale	398,171	170,842
Non-current assets classified as held for sale or for distribution to owners	-	908
Total current assets	398,171	171,750
Non-current assets:		
Non-current financial instruments	6,881	4
Non-current receivables	363	463
Investments accounted for using the equity method	1,149,342	1,088,341
Property, plant and equipment	20	15
Asset for the right to use leased goods	901	902
Deferred tax assets	-	283
Non-current assets	1,157,507	1,090,008
Total assets	1,555,678	1,261,758

Income Statement ILC Individual

Ch\$ million	9M22	6M21
Revenue	167	150
Administrative expenses	(3,294)	(2,848)
Other gains (losses)	1,324	(1,668)
Finance income	10,269	(2,848)
Finance cost	(14,775)	(6,759)
Share of profit of associates	119,801	86,949
Foreign exchange differences	361	72
Losses from indexation units	(29,607)	(7,850)
Profit before tax	84,245	65,198
Income tax expense	(1,163)	2,122
Profit after tax	83,082	67,320

Ch\$ million	9M22	12M21
Current liabilities:		
Other current financial liabilities	75,838	64,980
Trade and other current payables	25,271	27,100
Current provisions for employee benefits	318	377
Total current liabilities	101,427	92,457
Non-current liabilities:		
Other non-current financial liabilities	591,347	327,182
Deferred tax liabilities	1,721	-
Other non-current non-financial liabilities	3,660	3,671
Total non-current liabilities	596,729	330,853
Total liabilities	698,155	423,310
Equity		
Issued capital	239,852	239,852
Share premium	471	471
Other reserves	(61,459)	(31,655)
Own shares	(1,383)	-
Retained earnings	680,041	629,779
Total equity	857,523	838,448
Total liabilities and equity	1,555,678	1,261,758



FINANCIAL STATEMENTS ILC INDIVIDUAL



Cash Flow ILC Individual

Ch\$ million

	9M22	9M21
Cash flows from operating activities		
Receipts from sales of goods and services	119	164
Payments to suppliers for goods and services	(3,078)	(1,586)
Payments to and on behalf of employees	(1,845)	(1,735)
Other cash payments from operating activities	(7)	(8)
Dividends received	70,404	63,694
Interest paid	6,425	(5)
Income taxes refunded (paid)	(612)	1,329
Other inflows (outflows) of cash	(52)	(1,461)
Total net cash flows from operating activities	71,354	60,390
Cash flows used in investing activities		
Cash flows used for capital increase in subsidiaries	(30,003)	(64,807)
Other cash receipts from sales of equity or debt instrument	68,619	75,445
Other cash payments to acquire equity or debt instrument	(272,621)	(88,936)
Loans to related parties	(15,011)	(802)
Purchase of property, plant and equipment	(11)	(2)
Proceeds from other long-term assets	2,319	-
Cash receipts from related parties	641	9,681
Other inflows (outflows) of cash	25,823	-
Net cash flows from investing activities	(220,242)	(69,422)
Cash flows from financing activities		
Proceeds from the issue of other equity instrument	242,228	58,283
Payment to acquire shares of the company	(1,334)	-
Loans from related parties	-	20
Payment of loans	(46,575)	(27,166)
Dividends paid	(35,001)	(32,870)
Interest paid	(743)	(8,921)
Cash flows from financing activities	158,573	(10,653)
Net increase (decrease) in cash and cash equivalents before the effect of exchange rate fluctuation	9,685	(19,685)
Effect of exchange rate fluctuations on cash	23,968	-
Net increase (decrease) in cash and cash equivalents	33,653	(19,685)
Cash and cash equivalents at beginning of the period	54,828	34,363
Cash and cash equivalents at end of the period	88,481	14,678

