



Conference Call 4Q25



ilc 45
YEARS

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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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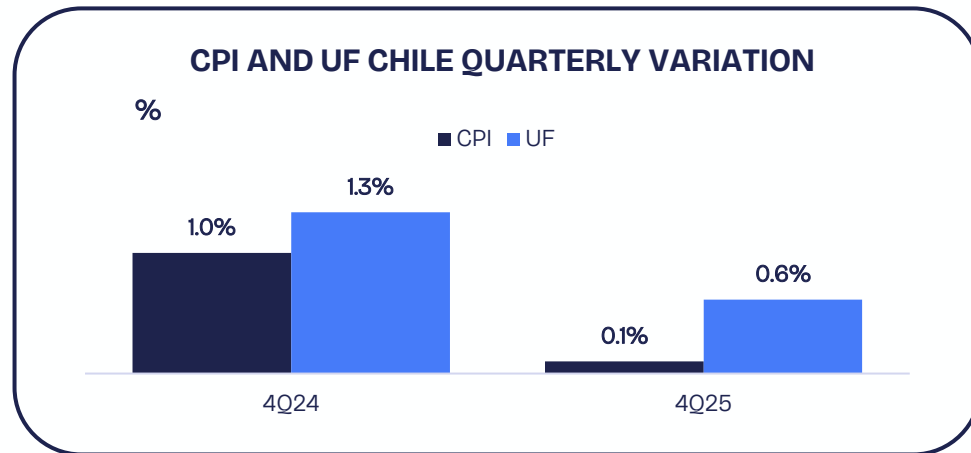
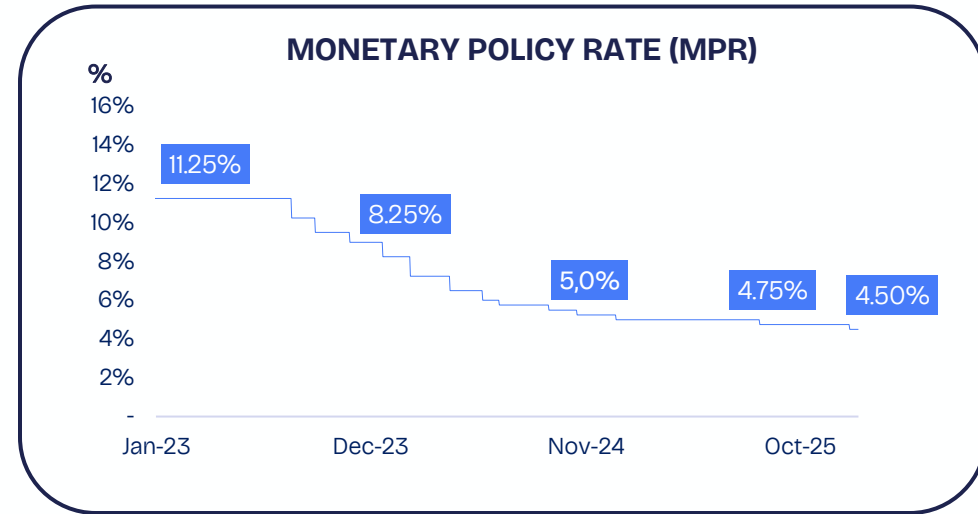
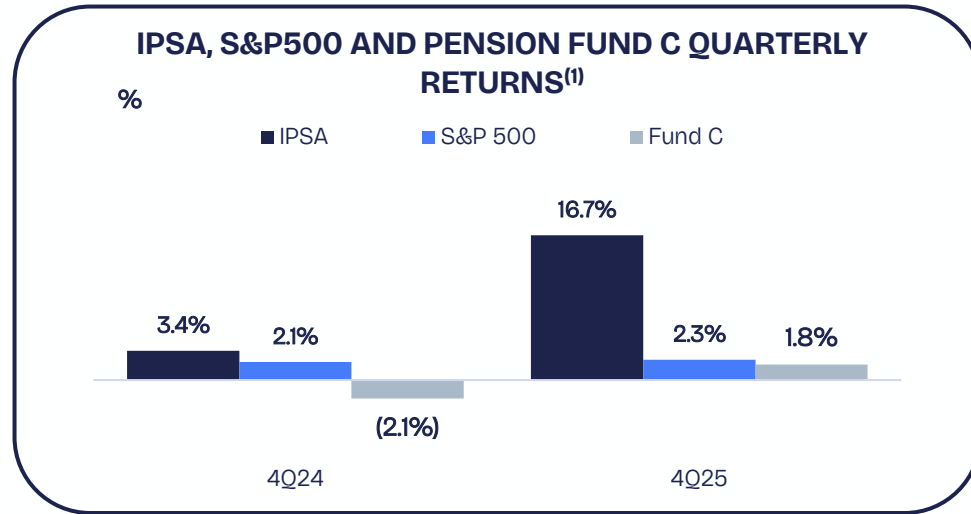
AGENDA



- 1 Context
- 2 2025 Milestones & Consolidated Results
- 3 Zoom-in by Division
- 4 ILC's Financial Position
- 5 Wrap-Up and Conclusions

Chapter 01 | Context

4Q25: MACROECONOMIC CONTEXT



- **IPSA** posted strong quarterly returns, rising 16.7% during 4Q25.
- **Inflation reached 0.1% during 4Q25**, compared to 1.0% in 4Q24.
- The Central Bank **continued easing monetary policy**, lowering the policy rate to 4.50% in December.

(1) Pension fund C nominal return and S&P 500 return in USD
 Source: Bloomberg, Central Bank of Chile, INE, Superintendencia de Pensiones

Chapter 02 | 2025 Milestones & Consolidated Results

2025 MILESTONES

1. ILC'S RETURN TO THE IPSA INDEX

March 2025

2. BANCO INTERNACIONAL ISSUES ITS FIRST AT1 BOND

April 2025

3. BANCO INTERNACIONAL ACHIEVES 100% OWNERSHIP OF AUTOFIN

June 2025

4. CONFUTURO WAS AWARDED 50% OF CONTRACT 12 OF THE DISABILITY AND SURVIVOR INSURANCE

July 2025

5. COMMERCIAL ALLIANCE BETWEEN BANCO INTERNACIONAL AND MAPFRE

July 2025

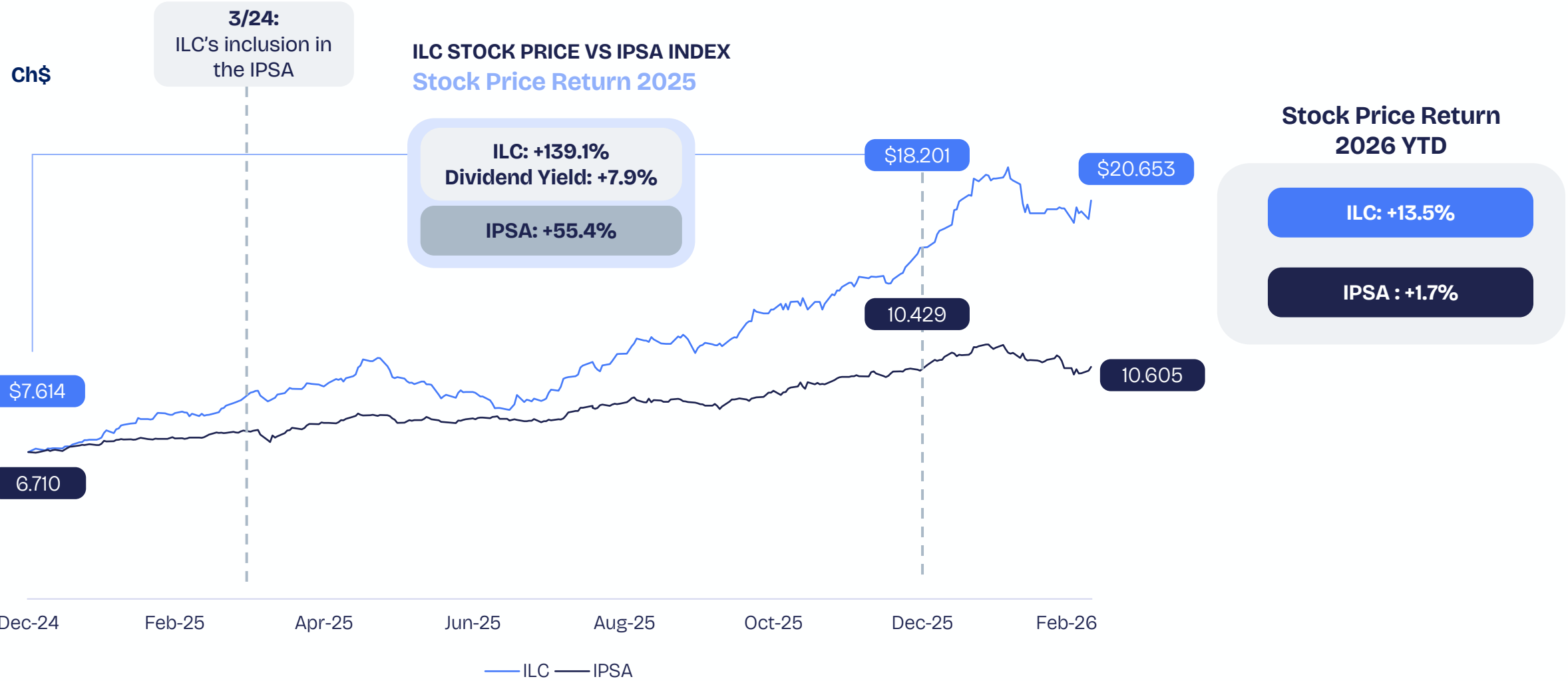
6. FITCH UPGRADES CREDIT RATINGS FOR ILC AND BANCO INTERNACIONAL

November 2025

7. REDSALUD COMPLETES ACQUISITION OF NUEVO SANATORIO ALEMÁN

December 2025

STRONG PERFORMANCE OF ILC STOCK, OUTPERFORMING IPSA IN 2025 AND 2026 YTD

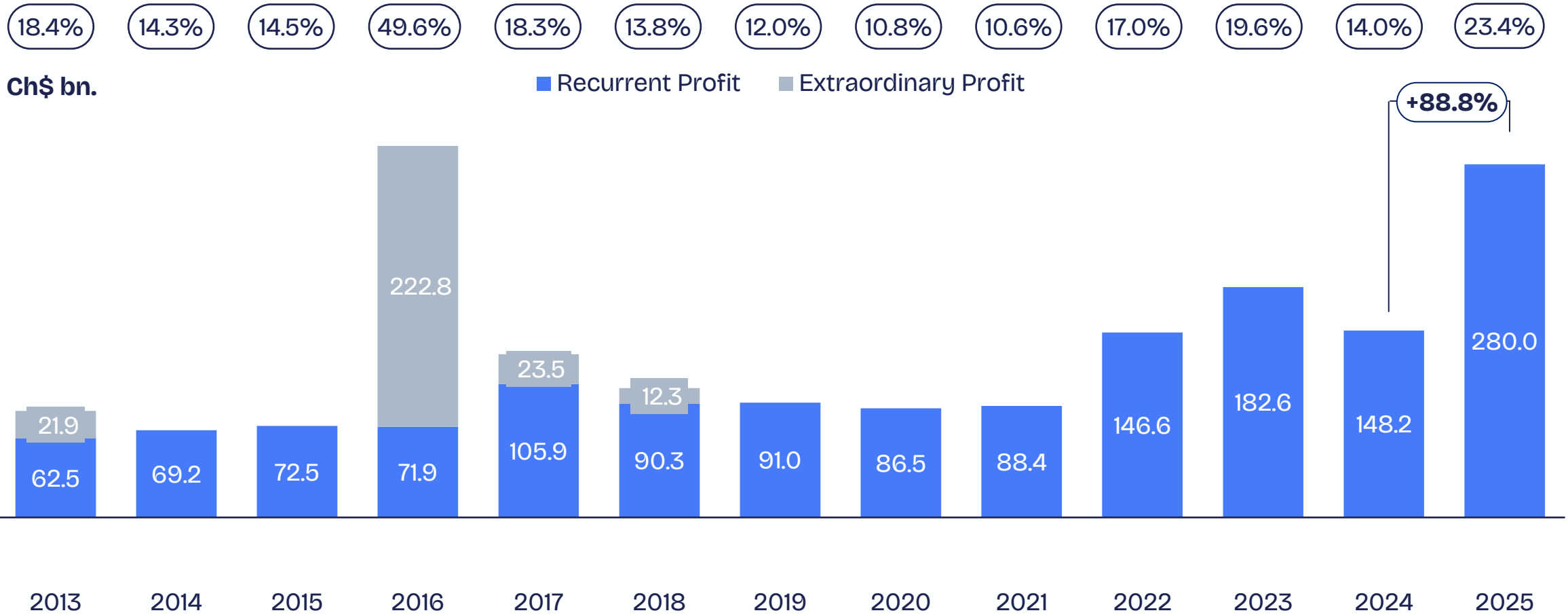


Closing Price: March 10th, 2026
 Source: Bolsa de Comercio de Santiago

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CONSISTENT RETURNS OVER TIME AND DOUBLE DIGIT ROAE

PROFIT AND ROAE ILC

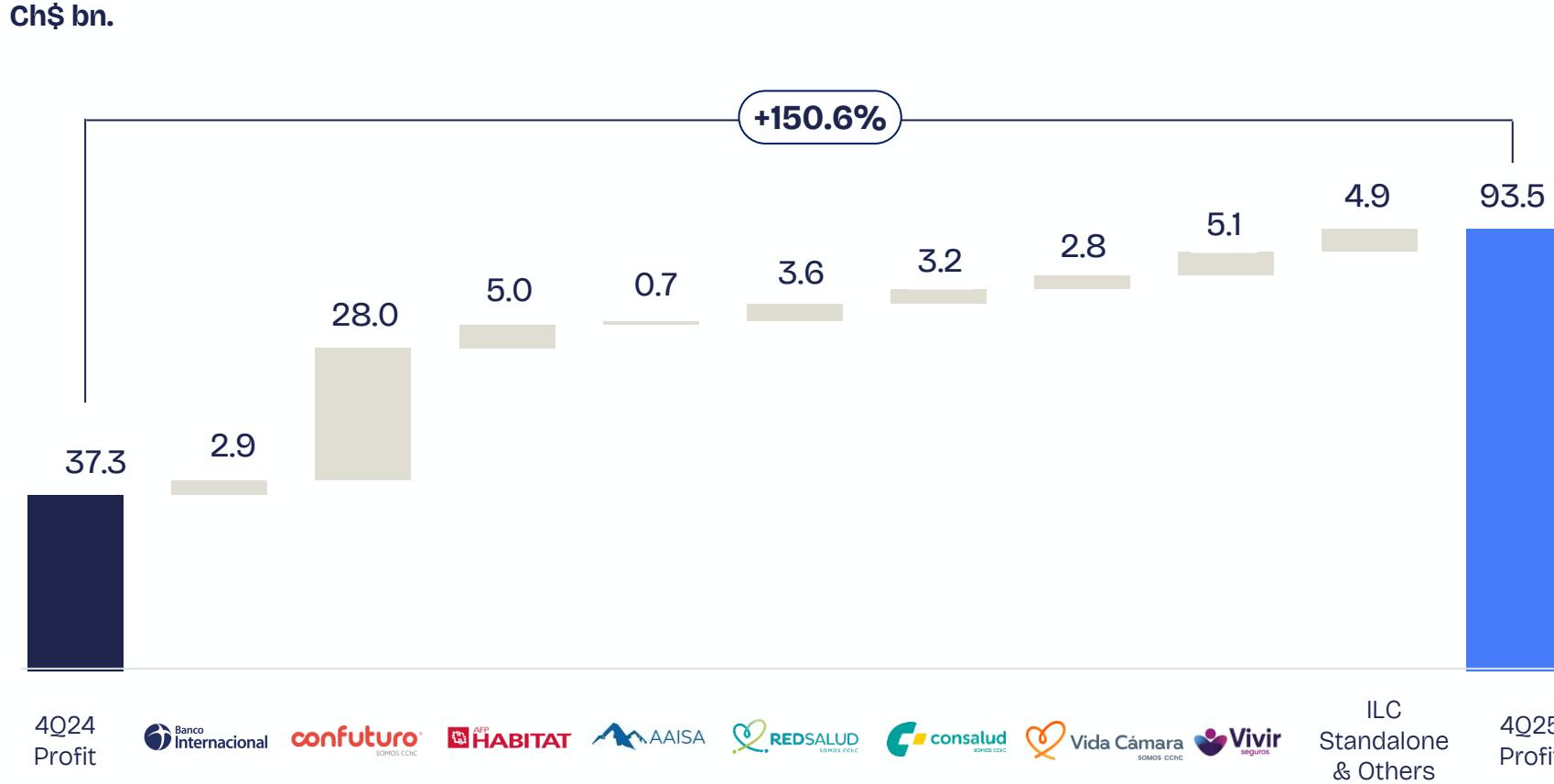


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Source: ILC

4Q25 RESULTS DRIVEN BY STRONG PERFORMANCE ACROSS ALL BUSINESSES

PROFIT CONTRIBUTION PER DIVISION 4Q25 VS 4Q24



ILC PROFIT BREAKDOWN

Ch\$ bn.	4Q25
Banco Internacional	15.7
Confuturo	39.9
AFP Habitat	14.0
AAISA	2.1
RedSalud	5.0
Consalud	10,2
Vida Cámara	1,6
Vivir Seguros	12,6
ILC Standalone & Others	(7,6)
Total	93.5 bn.

Chapter 03 | Zoom-in by Division

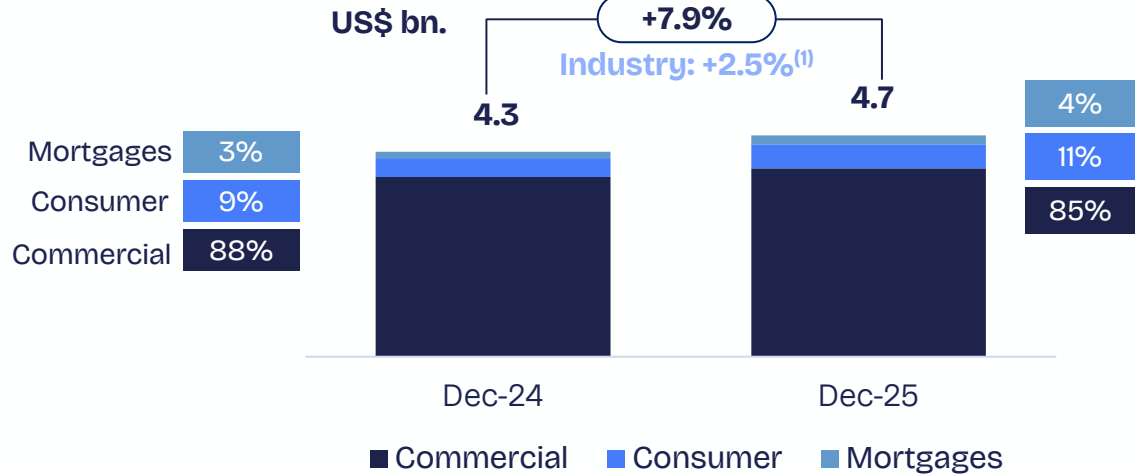


Banking

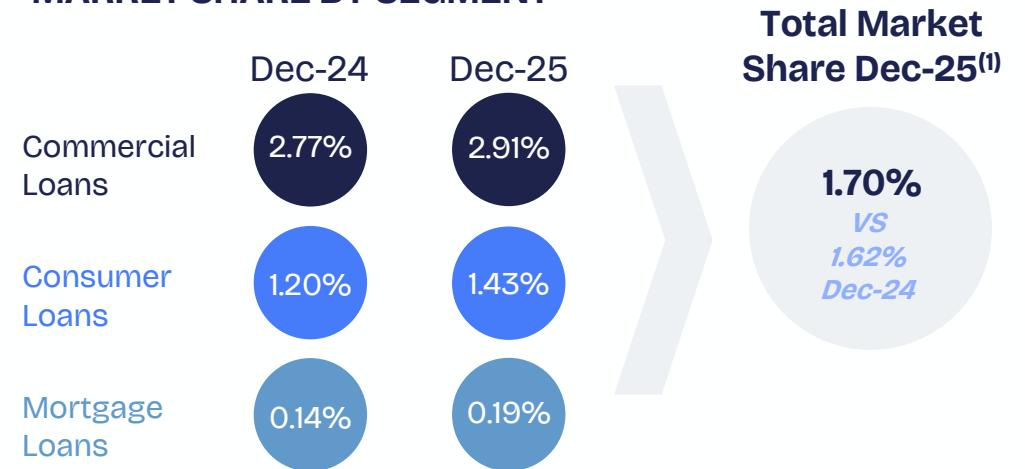


SIGNIFICANT LOAN GROWTH COMPARED TO THE INDUSTRY

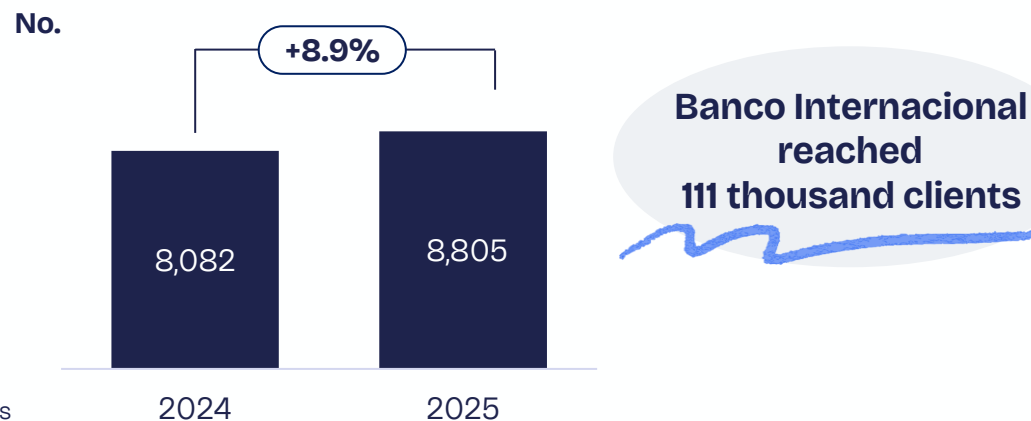
BANCO INTERNACIONAL LOANS



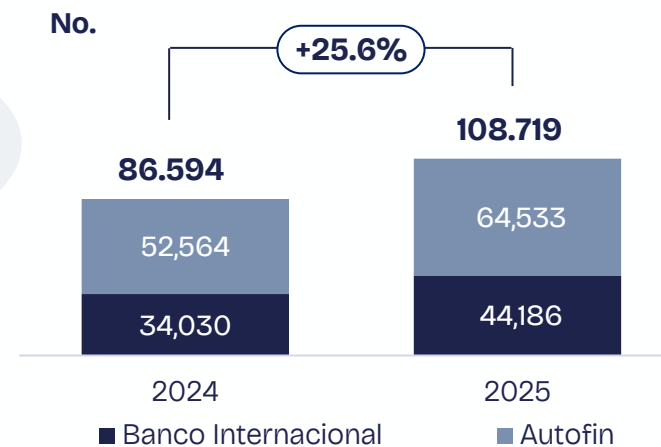
MARKET SHARE BY SEGMENT⁽¹⁾



COMMERCIAL BANKING CLIENTS

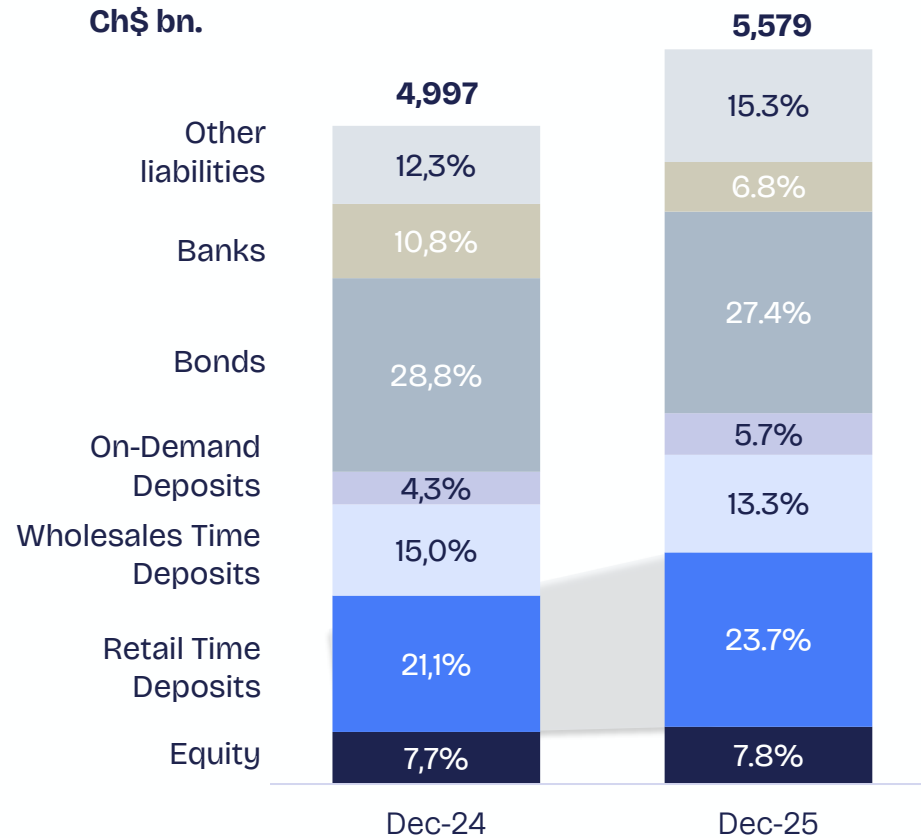


RETAIL BANKING CLIENTS



ESTABLISHING A ROBUST FUNDING STRUCTURE

FUNDING STRUCTURE 2024 VS 2025



90% of last year's loan growth was financed through stable funding sources

During 2025, the bank issued Ch\$15 bn. in subordinated bonds

Capital increases during 2025 totaling Ch\$42.8 billion

+

In April 2025, the Bank issued the **first AT1 bond in the Chilean industry** for UF 2 million with no fixed maturity (perpetual) and an annual interest rate of 5.6%



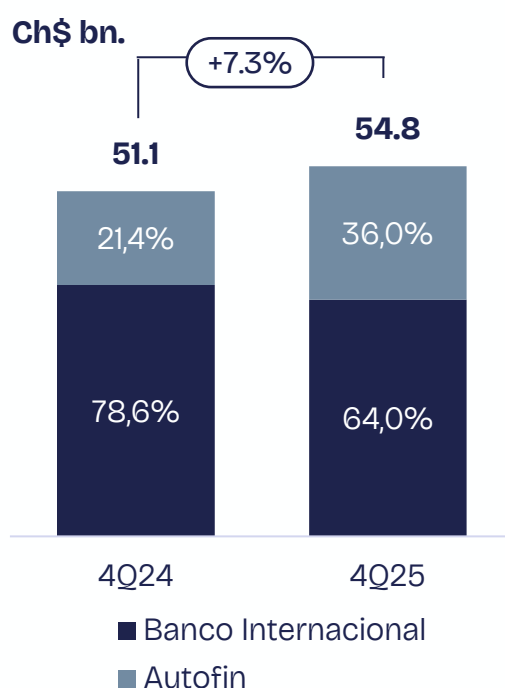
FUNDING OPPORTUNITIES

- Scale the retail financing base through customer acquisition and retention
- Expand the local and international portfolio of large corporate clients
- Significance of developing products in accordance with a digital onboarding process

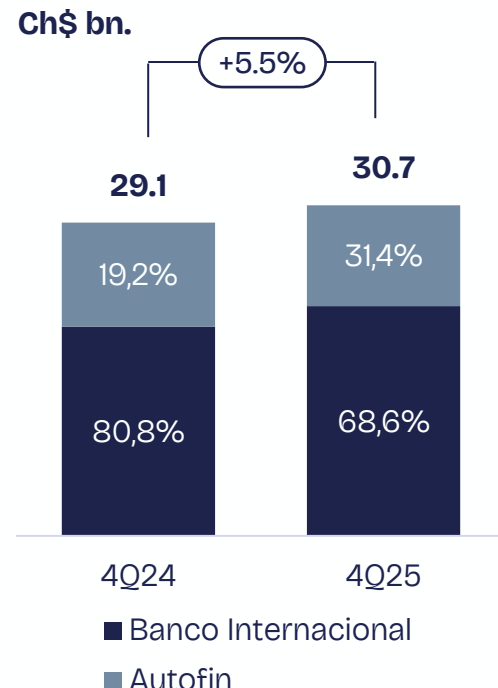
Source: CMF, Banco Internacional

HIGHER LOAN VOLUMES AND AUTOFIN CONTRIBUTION PARTIALLY OFFSET BY HIGHER OPERATING EXPENSES

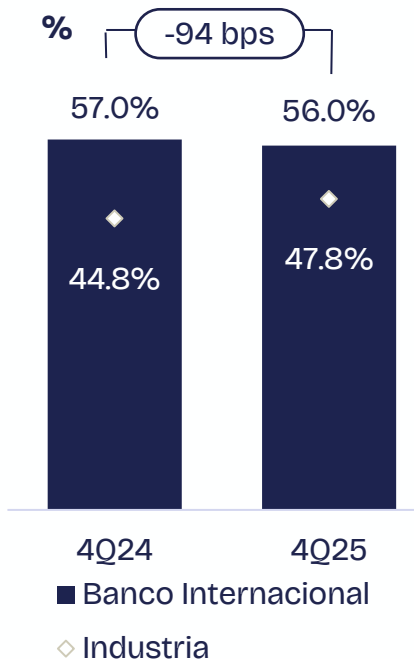
GROSS OPERATING RESULT



OPERATING EXPENSES



EFFICIENCY RATIO⁽¹⁾



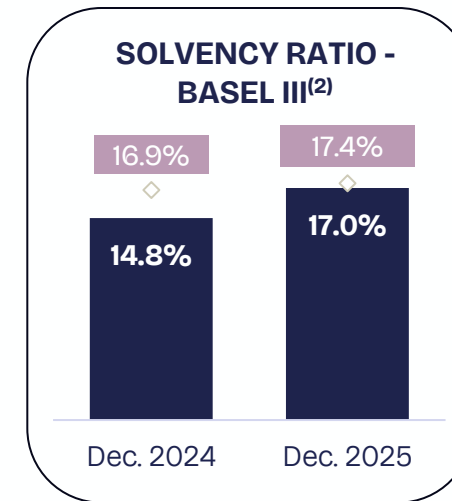
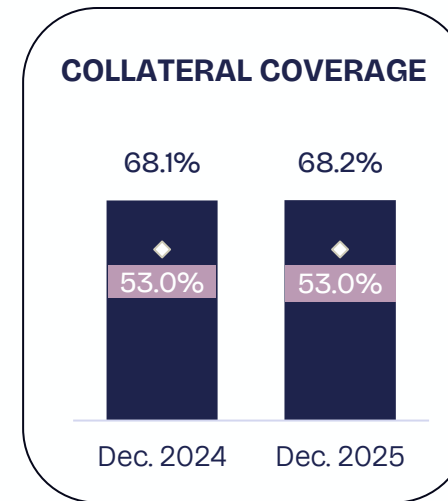
- Banco Internacional's gross operating income Gross operating income grew 7.3% QoQ to Ch\$54.8 billion, supported by higher loan volumes and Autofin's contribution, partially offset by a lower treasury income.
- During the quarter, improved results were also due to the recognition of income related to the alliance with the insurer Mapfre
- Operating expenses increased 5,5% QoQ mainly driven by higher personnel expenses (Ch\$2.6 billion).

(1) Operating Expenses over Gross Operating Result
Source: CMF, Banco Internacional

HIGHER RISK EXPENSES FOR COMMERCIAL AND AUTOFIN LOANS



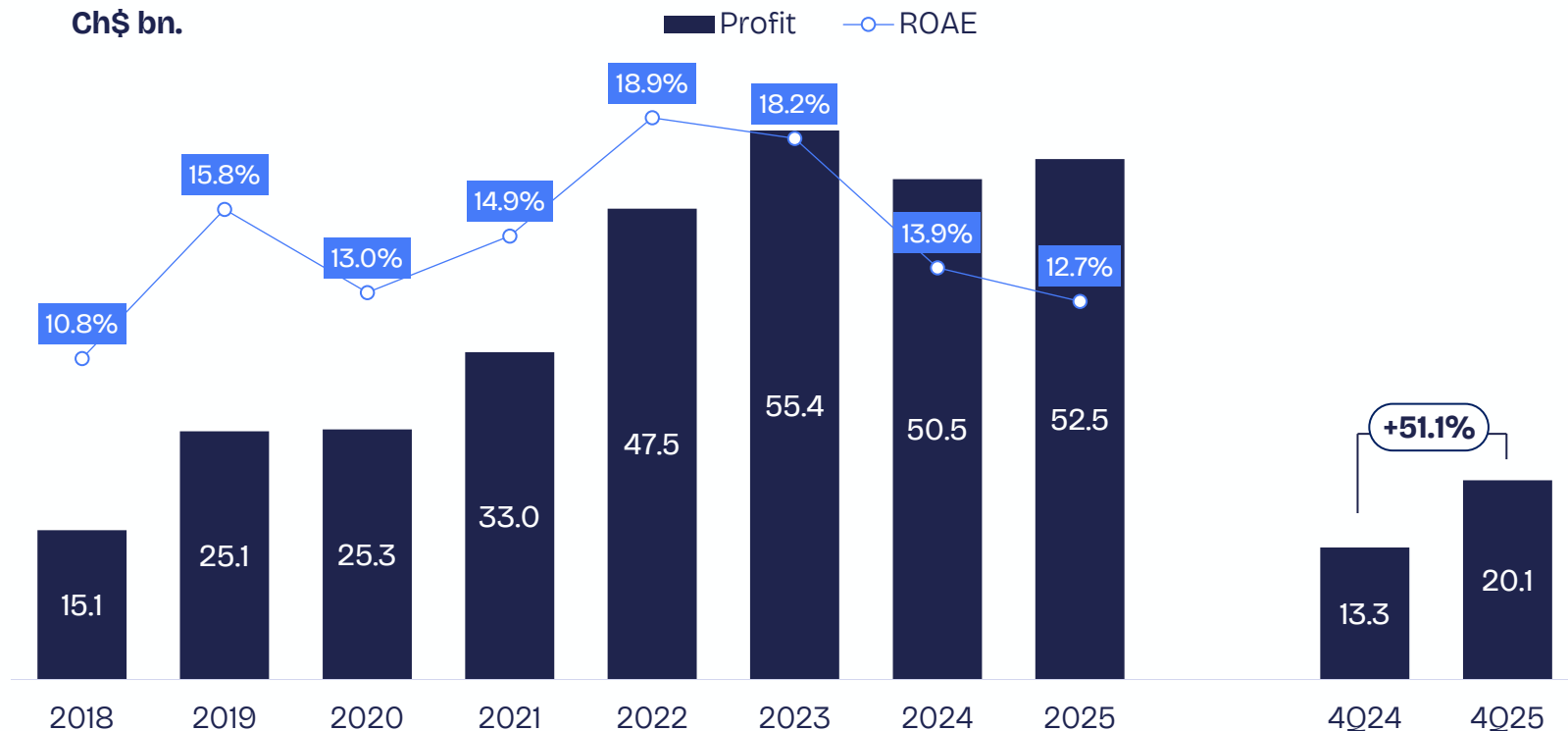
- Total risk expenses decreased by Ch\$8.3 billion (QoQ), mainly due a Ch\$8 billion release of voluntary provisions during 4Q25.



(1) Provisions to Total Loans // (2) Solvency Ratio for the industry corresponds as of April 2025
Source: CMF, Banco Internacional

IMPROVED LOAN VOLUMES AND BETTER PERFORMANCE FROM AUTOFIN OFFSET BY HIGHER RISK AND OPERATIONAL EXPENSES

BANCO INTERNACIONAL PROFIT & ROAE



- Banco Internacional reported a net income of Ch\$20.1 billion in 4Q25, compared to Ch\$13.3 million in 4Q24. **Autofin accounted for 24.4% of the Bank's quarterly earnings.**
- Consequently, Banco Internacional posted a return on average equity (ROAE) of 12.7%

+51.1%

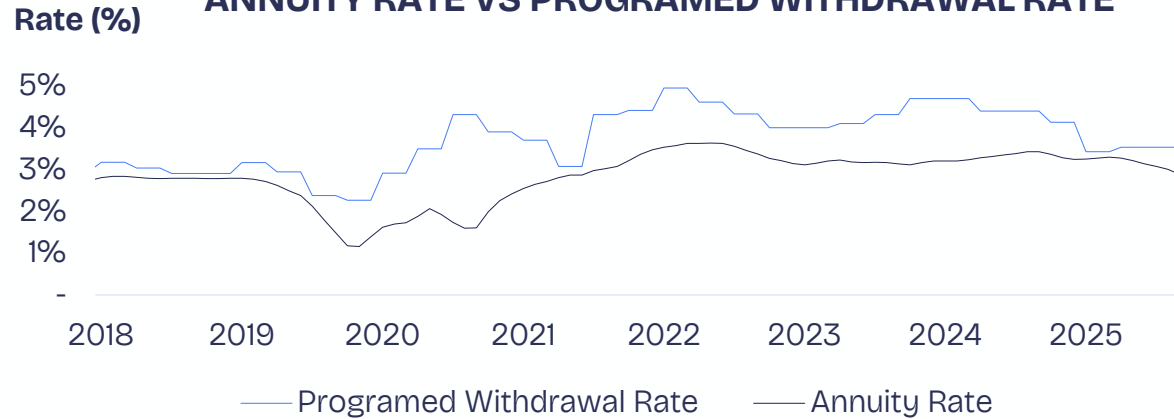


Annuities



STRONG DEMAND FOR ANNUITIES, WHILE CONFUTURO MAINTAINED A DOUBLE-DIGIT MARKET SHARE QOQ

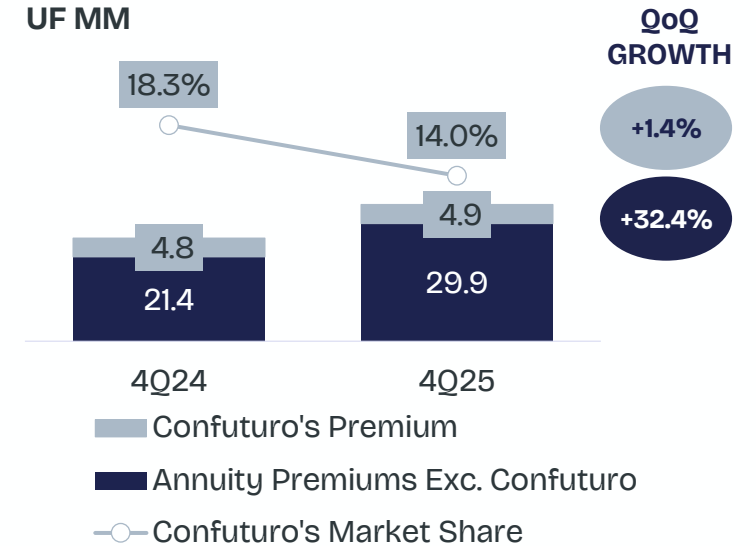
ANNUITY RATE VS PROGRAMED WITHDRAWAL RATE



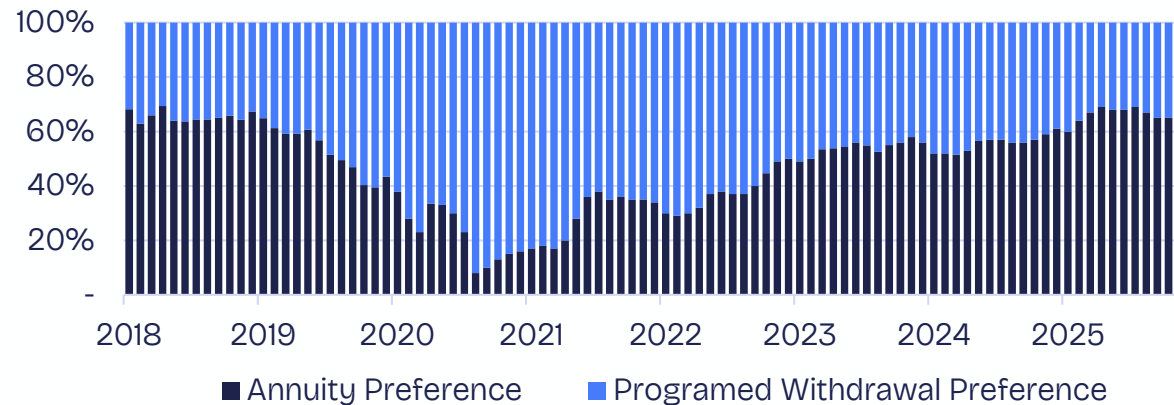
Dec. 2025:
3.41%

Dec. 2025:
2.75%

ANNUITY INDUSTRY PREMIUMS AND CONFUTURO'S MARKET SHARE



ANNUITY VS PROGRAMED WITHDRAWAL PREFERENCE



Dec. 2025:
35.0%

Dec. 2025:
65.0%

Industry Changes

September 2022

New product: Scaled Annuity

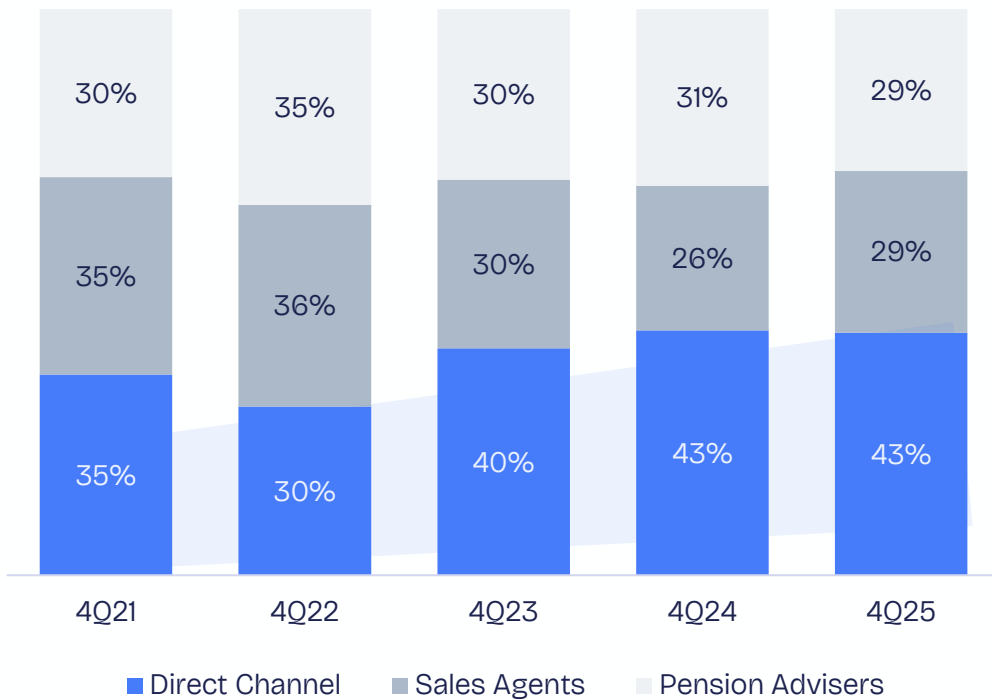
2022 and 2025

PGU and Pension Reform 2025 reduces the eligibility requirement for annuities

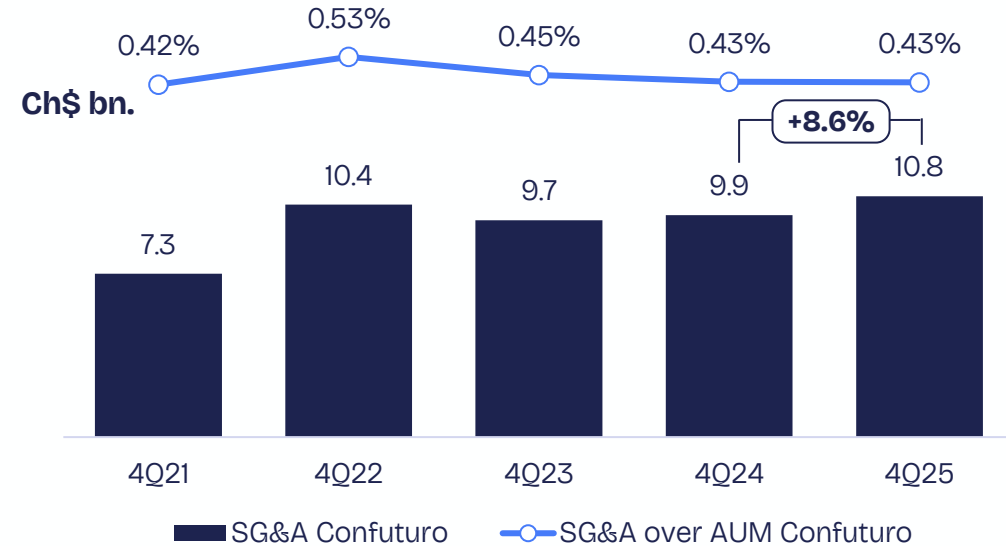
Source: CMF, Spensiones, Confuturo

FOCUS ON DIRECT SALES CHANNEL AND ENHANCING COST EFFICIENCY

ANNUITIES SOLD BY CHANNEL



SG&A AND SG&A OVER AUM⁽¹⁾



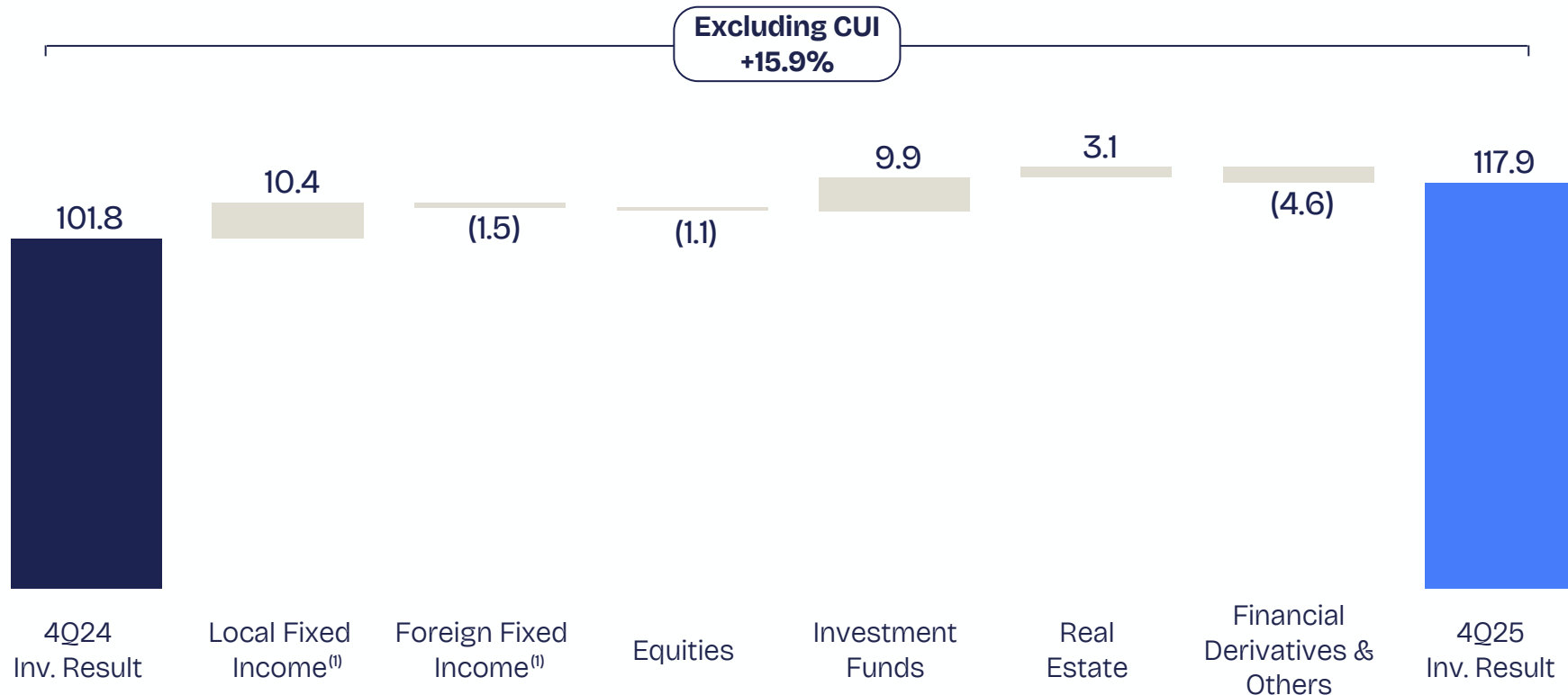
(1) SG&A over AUM calculated on an annualized basis

Source: CMF, Confuturo

STRONGER INVESTMENT RESULT DRIVE HIGHER EARNINGS

Ch\$ bn.

CONFUTURO INVESTMENT RESULT VARIATION

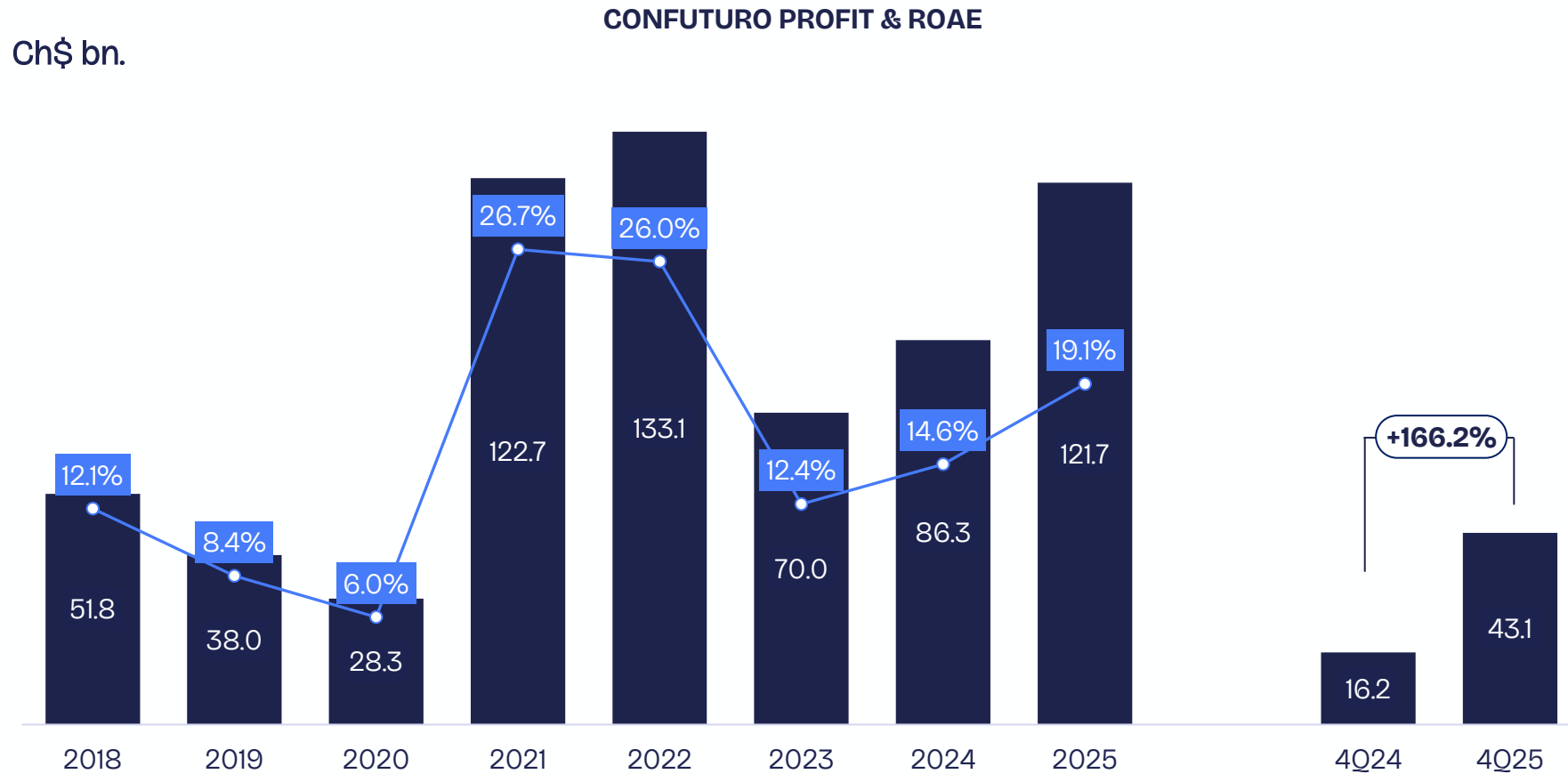


- Investment result excluding CUI increased 15.9% QoQ to Ch\$117.9 billion, mainly driven by higher returns on local fixed income, together with stronger performance of investment funds and real estate portfolio.

(1) Includes fixed income impairments and releases

Source: CMF, Confuturo

INVESTMENT RESULTS DRIVE CONFUTURO'S PROFIT



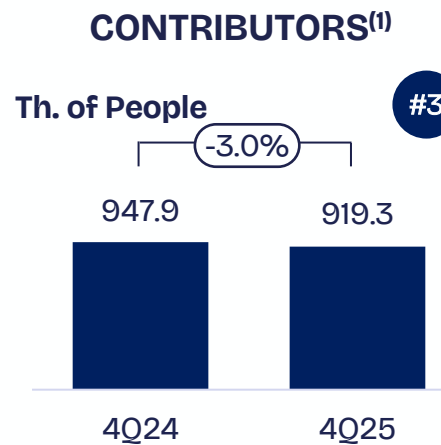
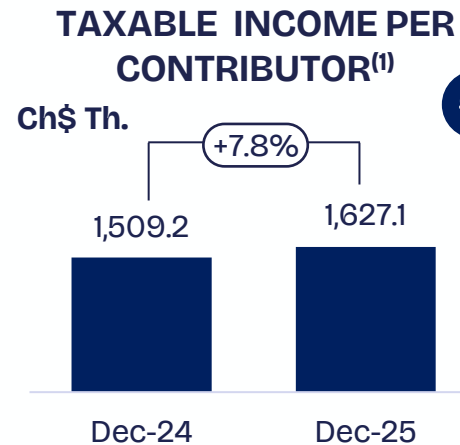
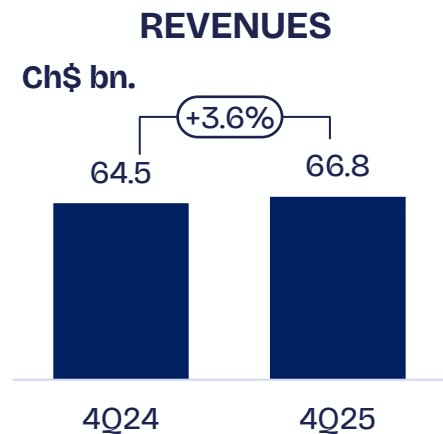
- Confuturo's improved profit was mainly driven by higher investment results.



Pensions



HIGHER REVENUES BOOSTED BY HIGHER TAXABLE INCOME AND IMPROVED LEGAL RESERVE RETURNS



- As of December 2025, the average taxable income of AFP Habitat Chile contributors was 24.0% higher than the industry average



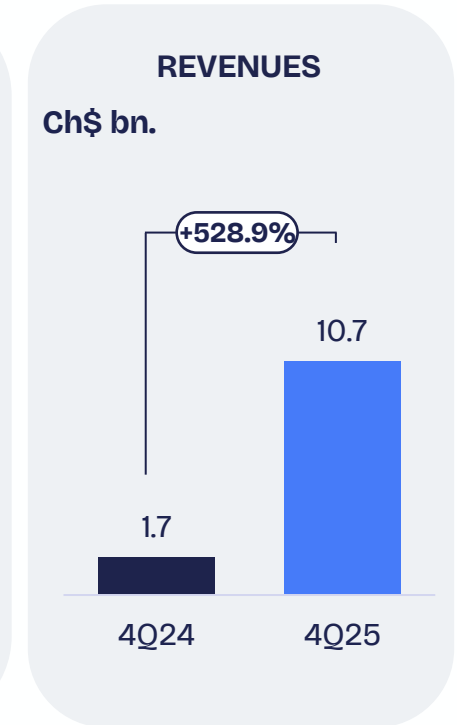
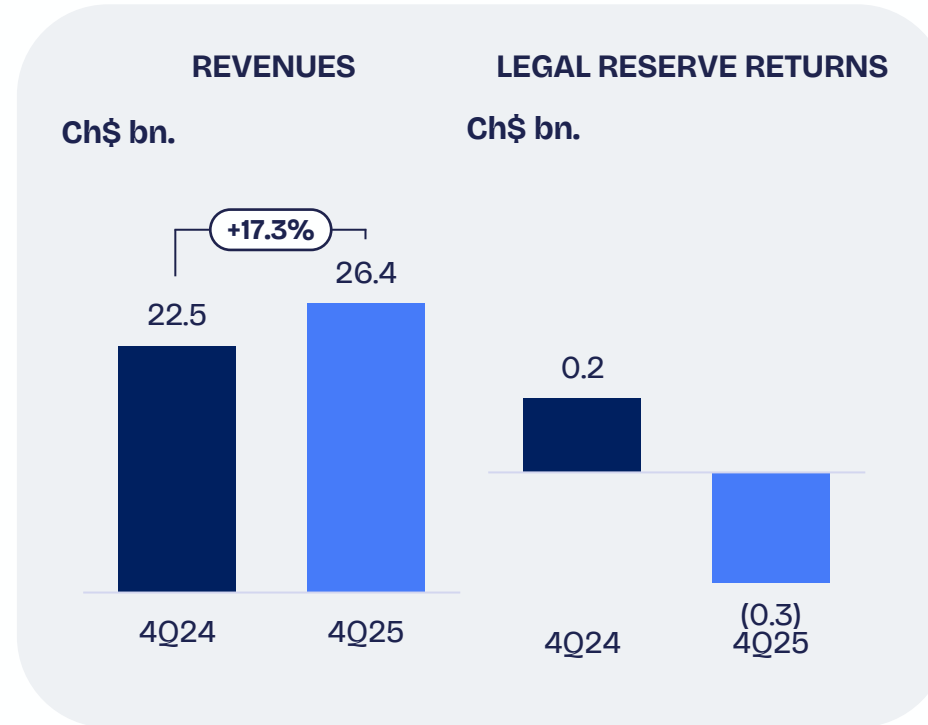
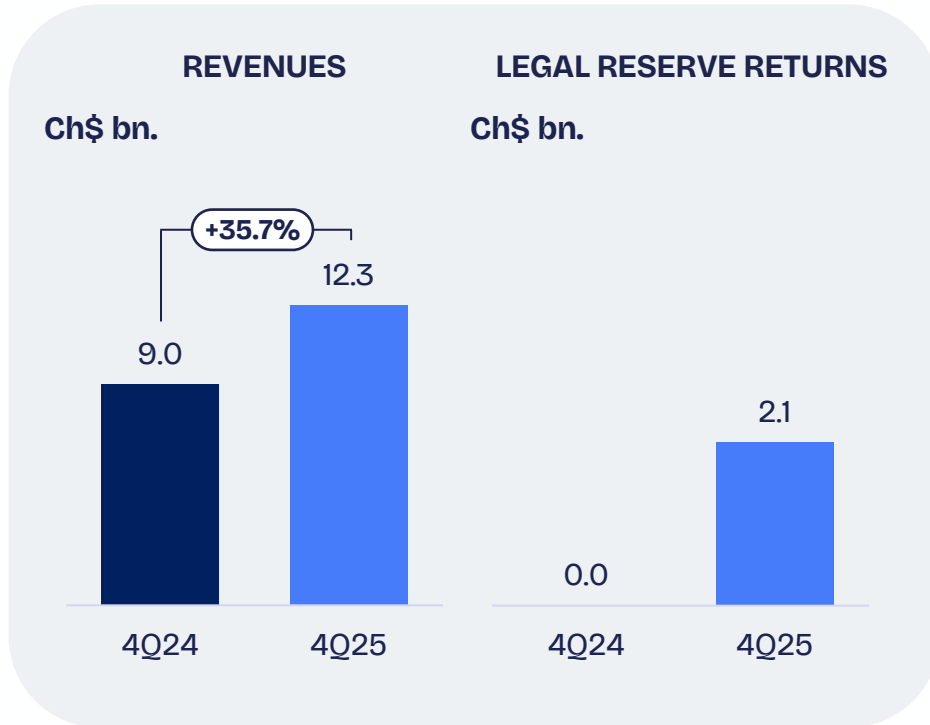
PENSION FUND RETURNS OF AFP HABITAT (NOMINAL)

FUND	4Q25	4Q24
Fund A	1.2%	3.8%
Fund B	1.3%	2.0%
Fund C	1.9%	(2.0%)
Fund D	2.4%	(5.8%)
Fund E	1.7%	(6.8%)

- The higher legal reserve result was mainly driven by the stronger performance of funds with greater exposure to fixed income and local investments (C, D and E), which were particularly supported by strong local equity market performance in 4Q25.

(1) Quarterly average taxable income and number of contributors
Source: Superintendencia de Pensiones, AFP Habitat Chile

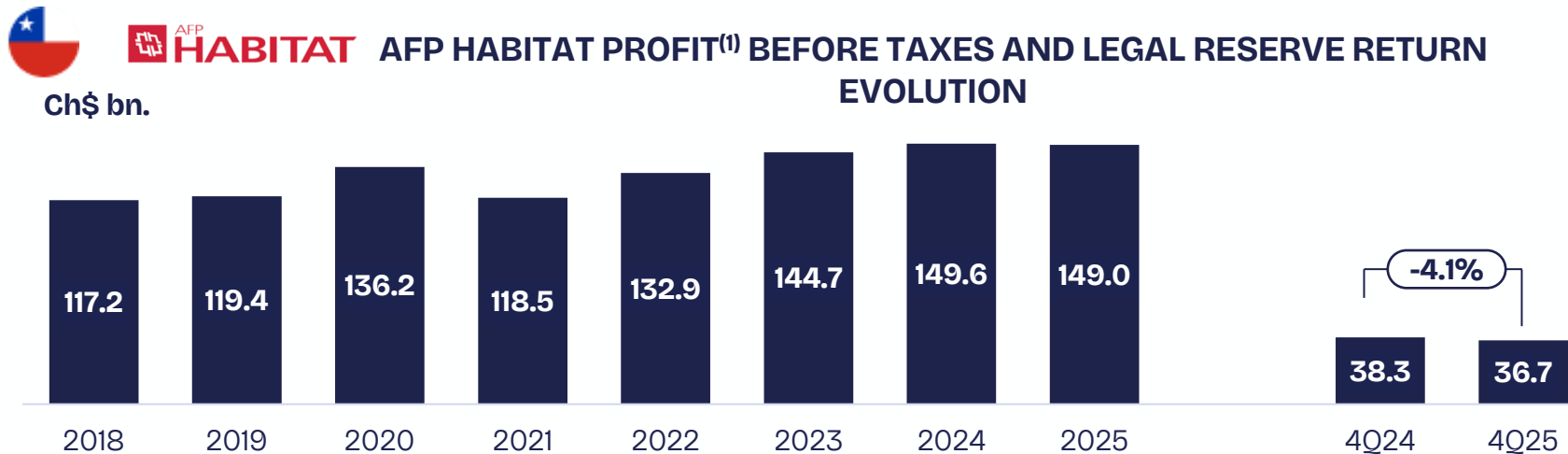
HIGHER REVENUES IN AFP HABITAT PERU AND COLFONDOS, ALONGSIDE IMPROVED LEGAL RESERVE PERFORMANCE



- Higher legal reserve returns in 4Q25 vs. 4Q24, driven by financial market performance in Perú, especially for equity-heavy funds.
- Insurance operating income at **Andina Vida** reached Ch\$ 10.7 bn in 4Q25, following the company's start of operations in December 2024

Source: AAISA, Superintendencia de Banca, Seguros y AFP República de Perú, Superintendencia Financiera de Colombia

MIXED RESULTS IN AFP HABITAT CHILE AND AAISA



- **AFP Habitat's and AAISA's profits** were mainly driven by higher legal reserve returns, reflecting the strong performance of local-exposed funds.
- Excluding this effect, Habitat's QoQ decrease was driven by higher SG&A during the quarter.
- **In the case of AAISA**, the improved results were primarily driven by higher revenues at Colfondos, AFP Perú and Andina Vida.

(1) 2018, 2019 and 2020 includes AFP Habitat and Colfondos profit

Source: Superintendencia de Pensiones, AFP Habitat Chile, Superintendencia de Banca, Seguros y AFP República de Perú, Superintendencia Financiera de Colombia, AFP Habitat Perú, Colfondos

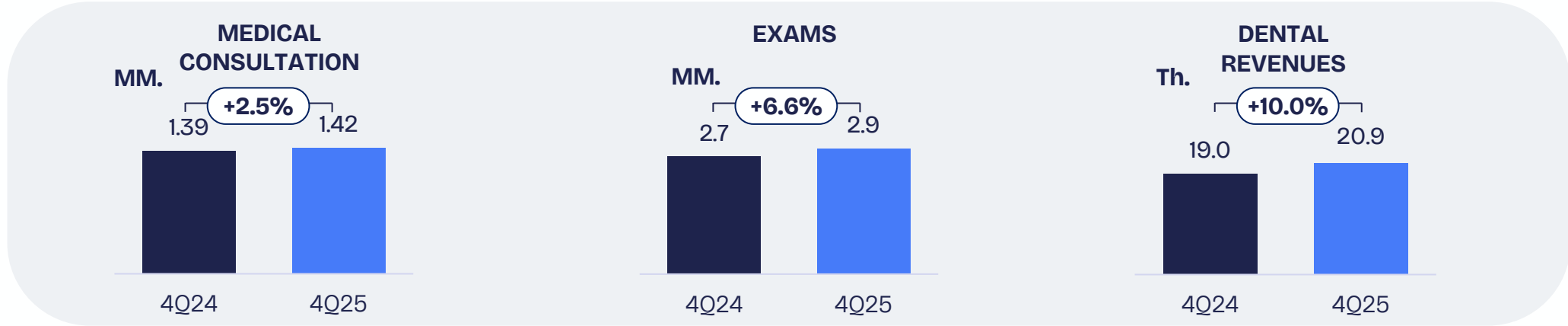


Health

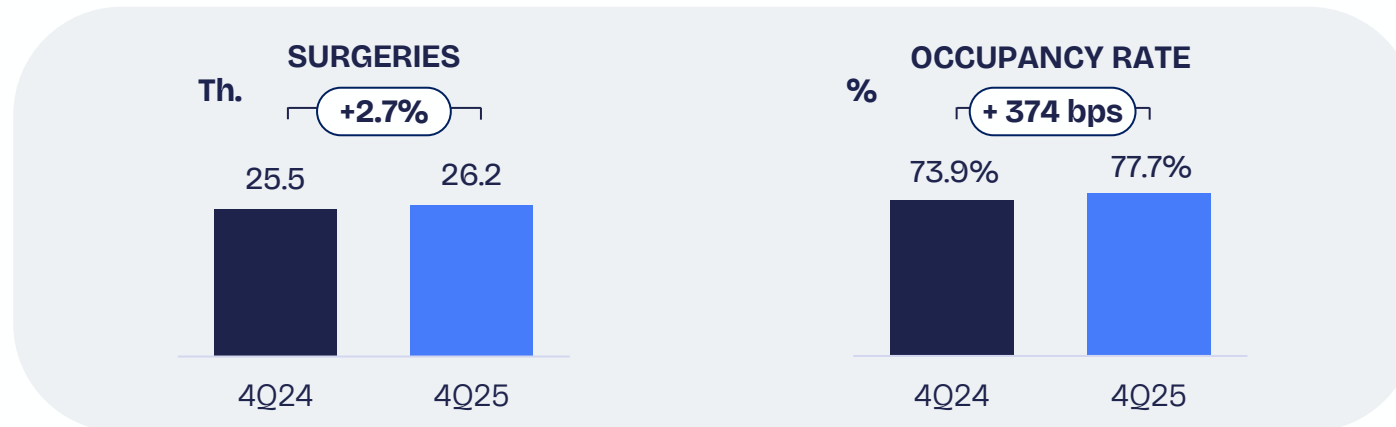


MORE COMPLEX INPATIENT MIX WITH INCREASED ACTIVITY IN DENTAL AND OUTPATIENT SERVICES

REDSALUD OUTPATIENT AND DENTAL ACTIVITY INDICATORS

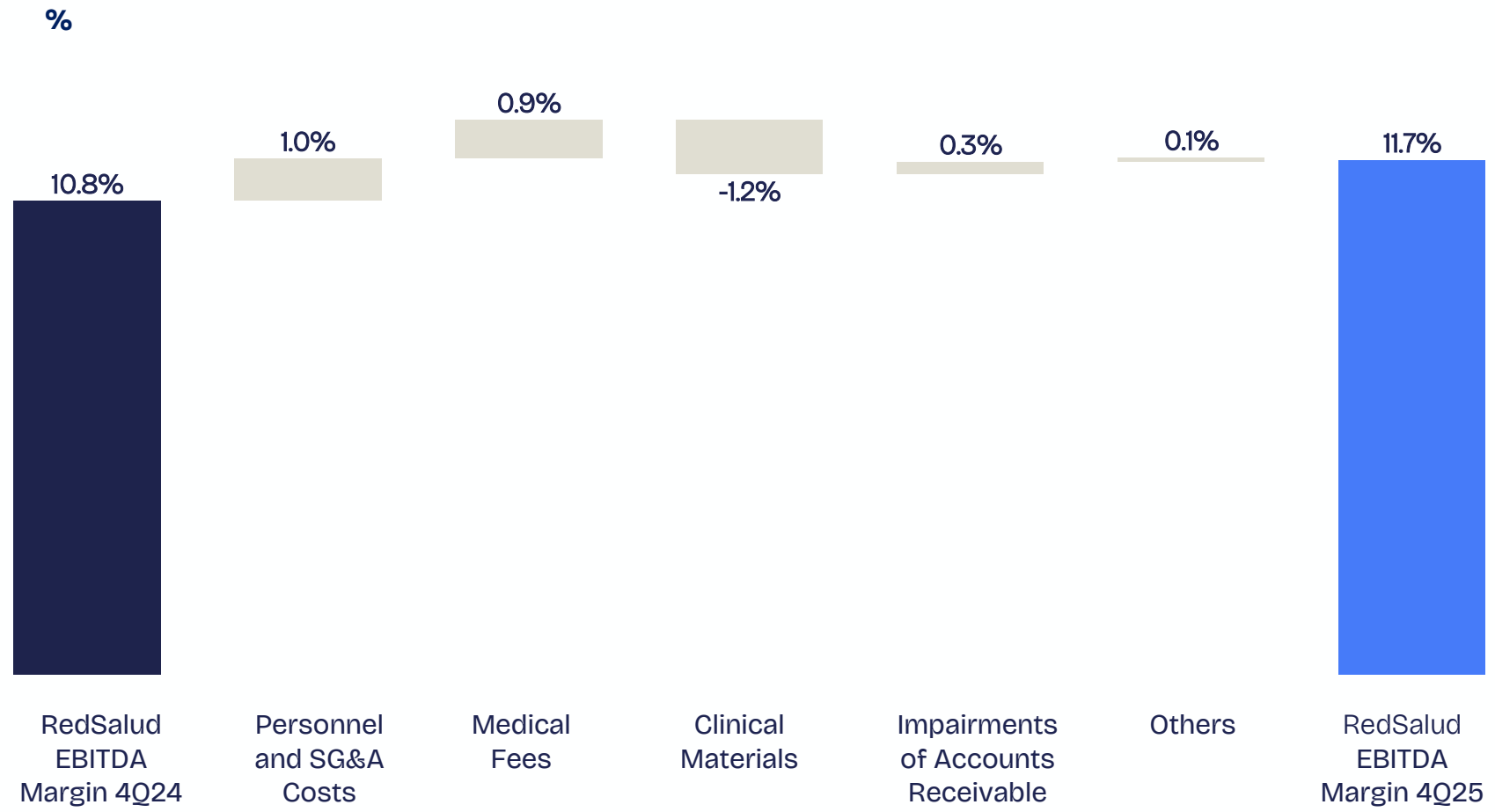


REDSALUD INPATIENT ACTIVITY INDICATORS



Source: RedSalud

EBITDA MARGIN IN REDSALUD GREW MAINLY DUE TO A MORE COMPLEX INPATIENT MIX



- The **increase in EBITDA margin** was primarily driven by a **better mix** in the inpatient sector and higher activity in dental and outpatient services

Source: RedSalud

REDSALUD GEOGRAPHIC COVERAGE



10 Hospitals



25 Medical Centers



45 Dental Centers

REGIONAL PRESENCE

Arica			
Tarapacá			
Antofagasta			
Atacama			
Coquimbo			
Valparaíso			
Metropolitan			
O'Higgins			
Maule			
Ñuble			
Bio Bío			
La Araucanía			
Los Ríos			
Los Lagos			
Aysén			
Magallanes			

REDSALUD INFRAESTRUCTURE



848
Beds



251
ICU/UTI



1,136
Outpatient
Consulting Rooms



119
Emergency
Bays



552
Dental Chairs



Oncology
Network

SANATORIO ALEMÁN



152
Beds



135
Outpatient
Consulting Rooms



31
Emergency
Bays

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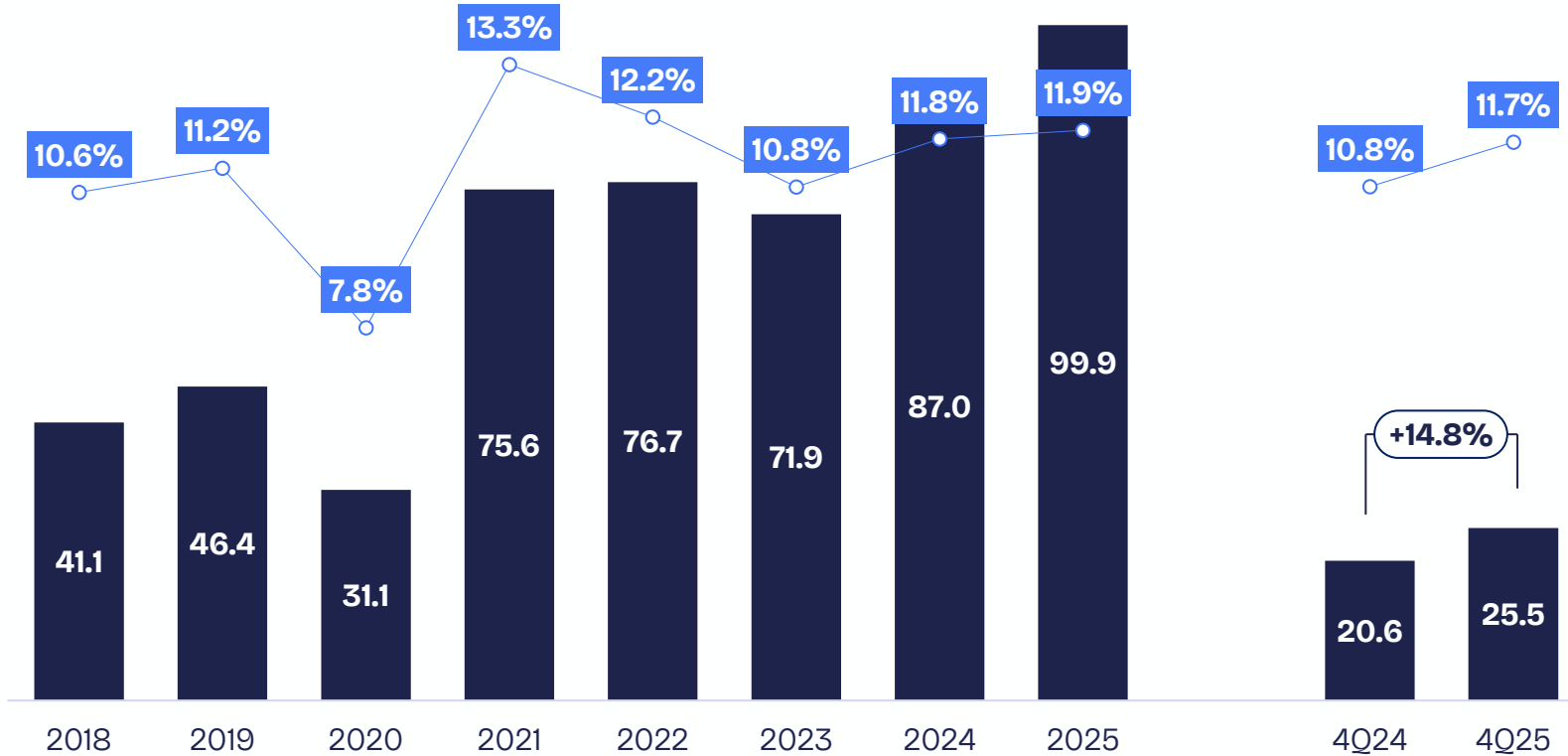
Source: RedSalud

EBITDA GREW ACROSS ALL SEGMENTS OF THE NETWORK

EBITDA AND EBITDA MARGIN REDSALUD

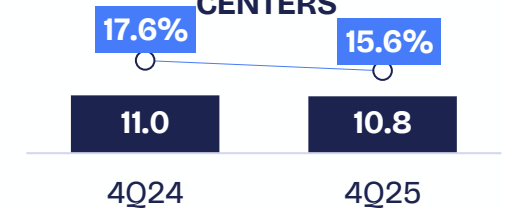
Ch\$ bn.

■ EBITDA ○ EBITDA Margin

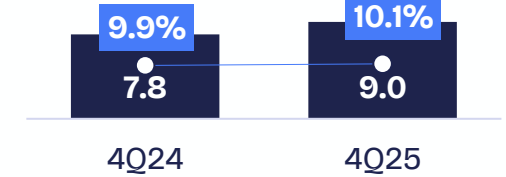


EBITDA BY CENTER TYPE

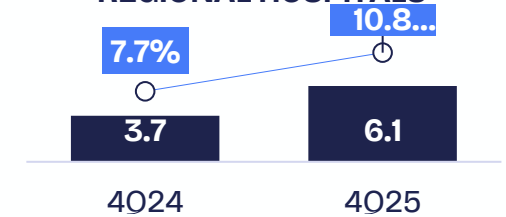
DENTAL AND OUTPATIENT CENTERS



METROPOLITAN REGION HOSPITALS



REGIONAL HOSPITALS

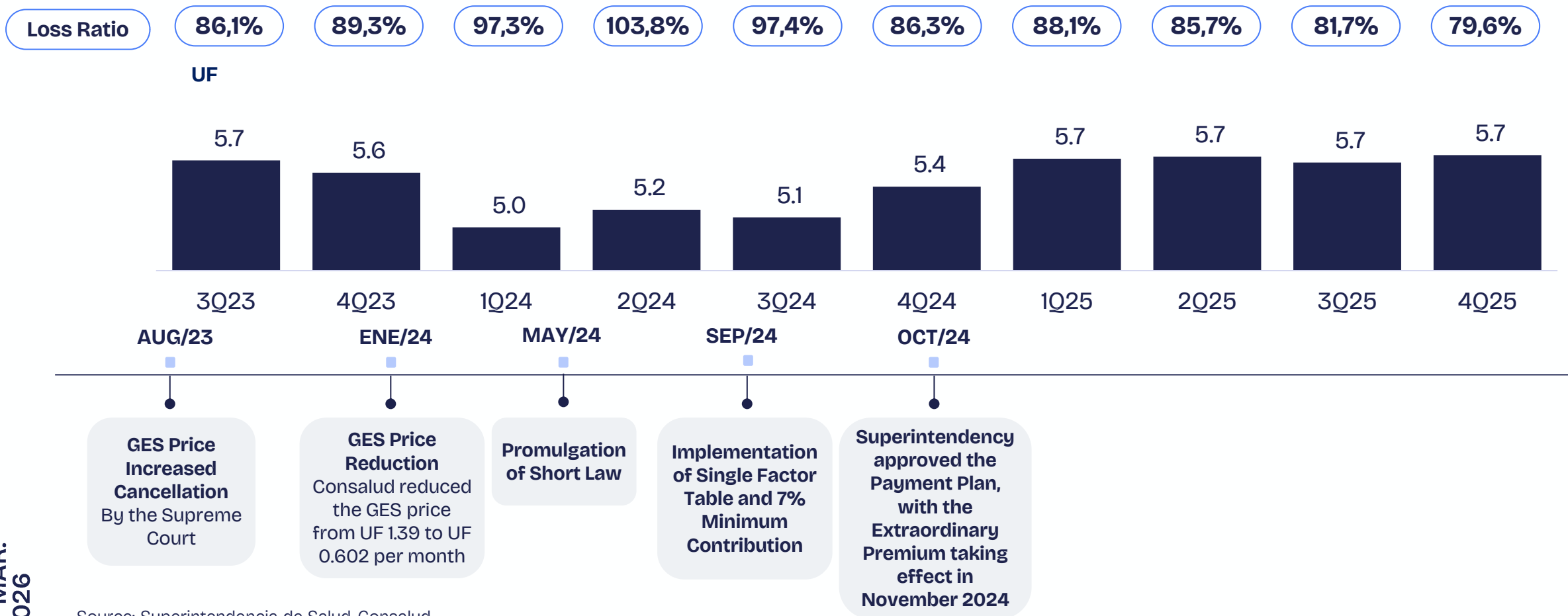


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Source: RedSalud

RECOVERY OF THE AVERAGE MONTHLY CONTRIBUTION IN CONSALUD

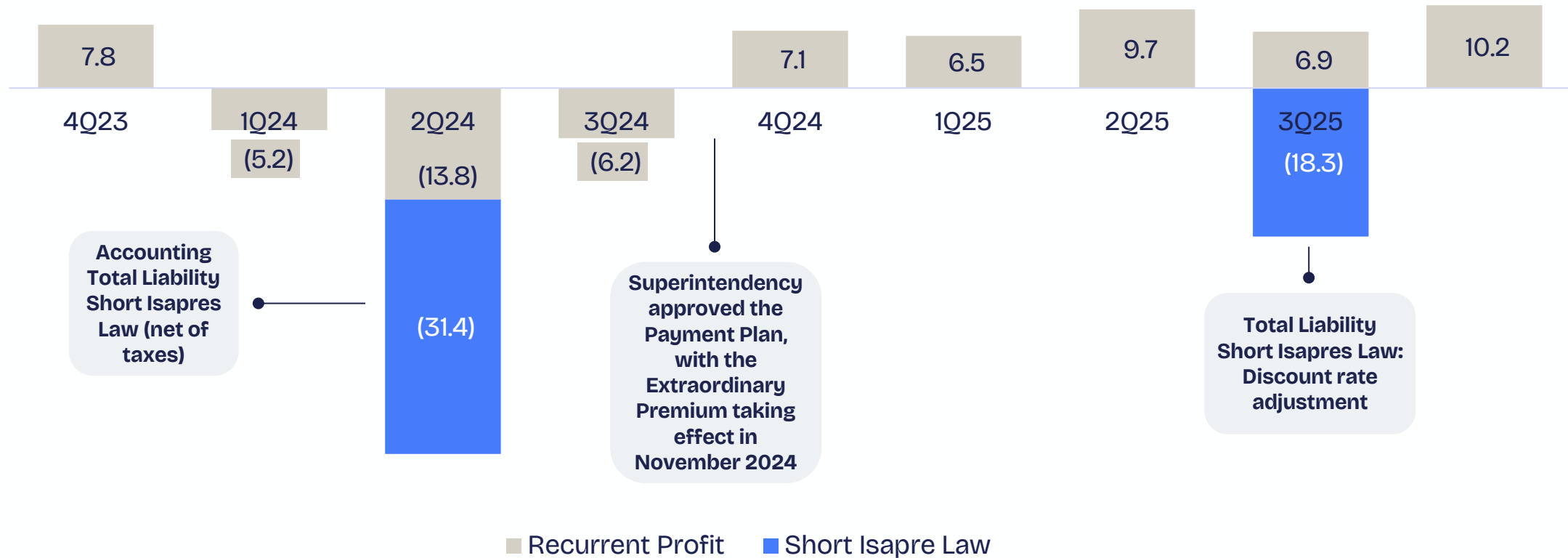
CONSALUD AVERAGE MONTHLY CONTRIBUTION



Source: Superintendencia de Salud, Consalud

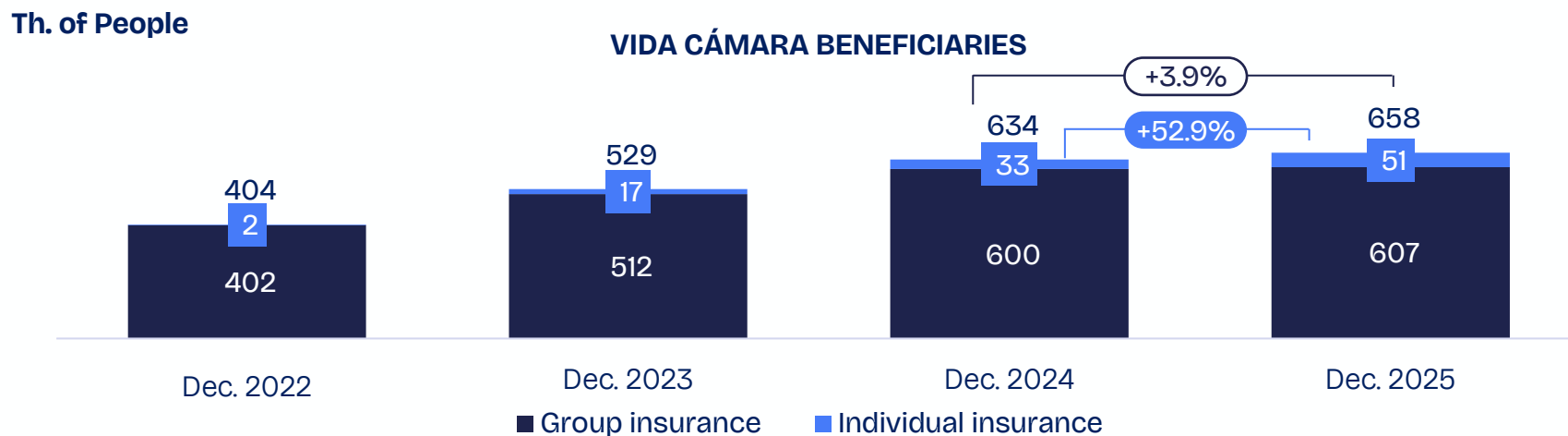
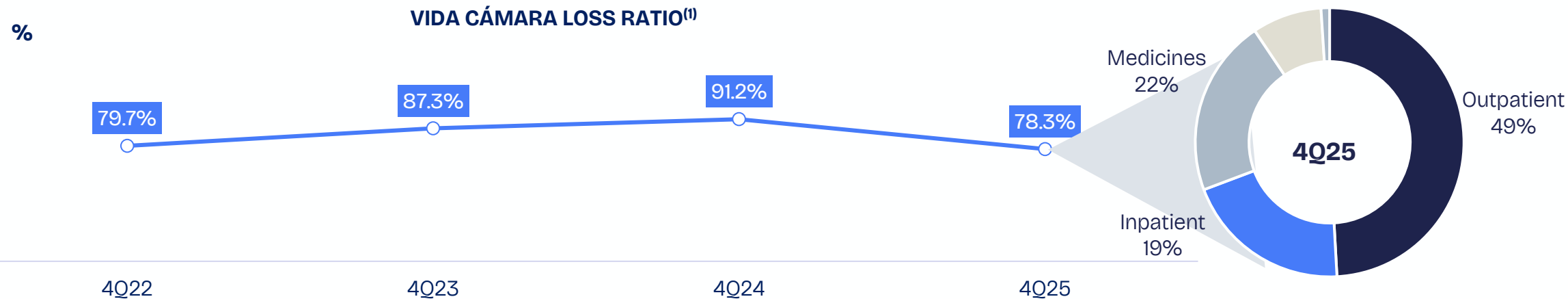
STABLE RECURRENT PROFIT FOLLOWING APPROVAL OF THE PAYMENT PLAN AND REDUCED MEDICAL LEAVE COSTS

Ch\$ bn.



Source: Superintendencia de Salud, Consalud

HIGHER PREMIUMS DRIVEN BY GROWTH IN BENEFICIARIES OFFSET BY HIGHER LOSS RATIO

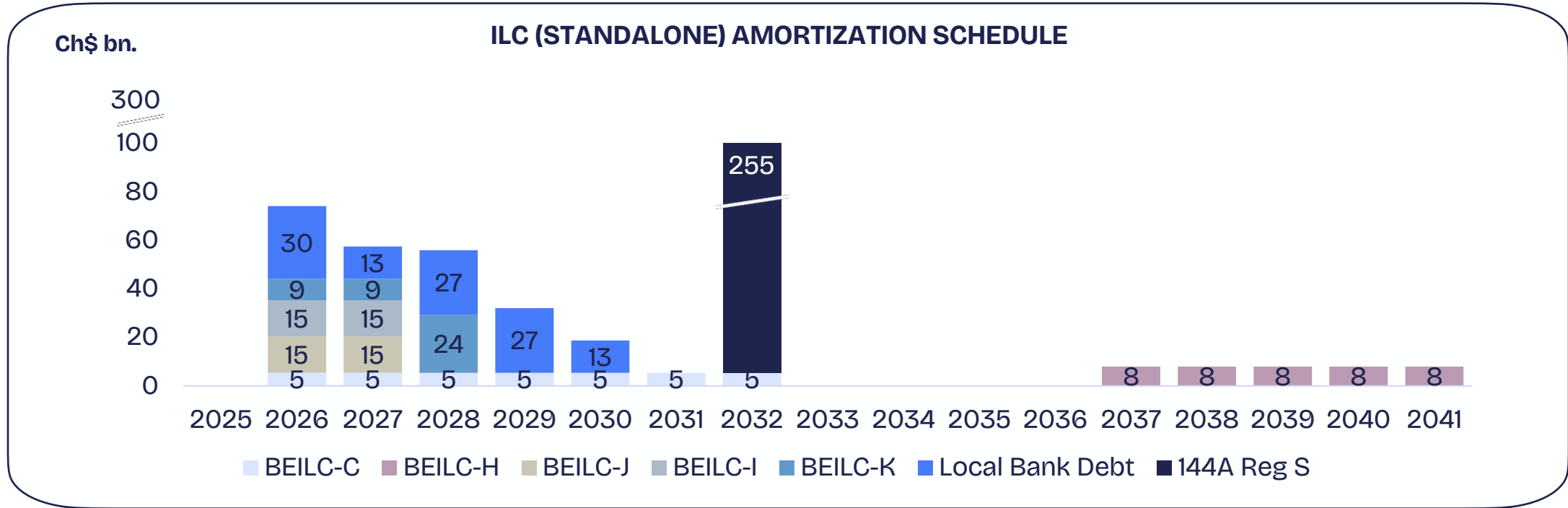


- Higher collections in health and life insurance driven by growth in beneficiaries
- Claims cost decreased by 3.2%, mainly driven by lower outpatient coverage in group health insurance. Loss ratio reached 78.3% in 4Q25, compared to 91.2% in 4Q24.

(1) Loss ratio measured as claims over net premium and reserves
Source: CMF, AACH, Vida Cámara

Chapter 04 | Financial Position

WELL-MANAGED DEBT MATURITY AND LIQUIDITY POSITION



RISK RATING

Total Net Financial Debt
Dec. 2025
Ch\$ 409.7 bn.

NFD / Equity
Dec. 2025
0.33x

Liquidity Position
Dec. 2025
Ch\$175.2 bn

LOCAL
AA+/AA+
Feller Rate
ICR Chile

INTERNATIONAL
↑ BBB+/BBB+
FitchRatings S&P Global

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Source: ILC

Chapter 05 | Wrap-up and Conclusions

KEY ADVANCES DURING THE QUARTER TOWARDS OUR GOALS



- We **continue to increase** our stake in this strategic sector, reinforcing our commitment to **growth**, retail **financing** expansion, and **diversification**. As of 4Q25 we reached **118 thousand clients** and achieved **7.9% YoY loan growth**, outperforming the industry's 2.5% expansion.



- We play a **leading role in a highly dynamic industry**, driven by organic growth that leverages market opportunities, spread-based value creation, and operational efficiency



- **AFP Habitat maintained its focus on the mid-high income segment** and benefited this quarter from stronger financial market performance.



- **RedSalud** continues to **lead** in private healthcare **coverage** in Chile, advancing its strategy to expand access and strengthen **high-complexity services**. EBITDA reached Ch\$100 billion with a 11.9% margin during 2025.
- **53% YoY growth** in **individual health insurance** beneficiaries reaching 51 th people



- **The implementation of the Isapres Short Law** has contributed to system stability.



- We remain committed to our purpose of **creating value**, achieving significant progress for all stakeholders
- Record 2025 profit of Ch\$280 bn, supported by operational progress across businesses and strong financial markets
- **ILC stock** delivered a strong performance in 2025, **doubling the IPISA's return**



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