



ilc 45
YEARS

“BE LEADERS IN THE CONSTRUCTION OF
SOCIAL AND ECONOMIC VALUE THAT
IMPROVES PEOPLE'S QUALITY OF LIFE”



| SEP.
/2025

ilc
Corporate
Presentation
September 2025



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.



BUILDING SOCIAL AND ECONOMIC VALUE: FINANCIAL SECTOR GROWTH AND DEMOGRAPHICS



1.

ILC: HISTORY, STRATEGY AND MAIN ADVANCES



Sustained Growth and Returns Over Time

2.

ZOOM-IN BY DIVISION



Current phase: Growth in the Financial Sector

3.

CLOSING REMARKS



Strategic plan and 2027 goals



CHAPTER 01 | ILC AT A GLANCE

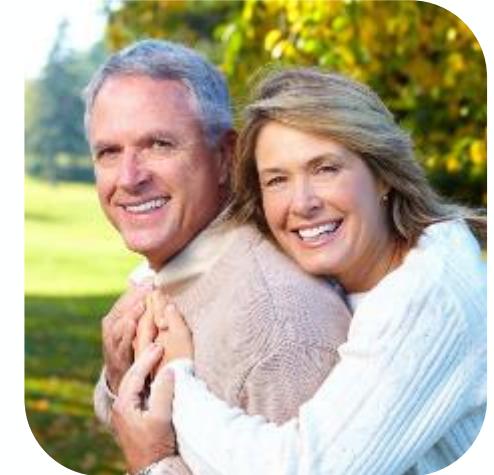
ILC: OUR ORIGINS



CAMARA CHILENA DE LA CONSTRUCCION

Origins
1980

ILC was founded over **45 years ago**, when the Chilean Chamber of Construction (CChC) decided to create companies focused on **health and social security**, with the primary goal of **improving social security** for construction workers and their families.



**Recurring
Net Profit
(Pre-IPO)
Ch\$ 60 bn.**



100%
of operations
located in
Chile

CONSOLIDATING OUR PRESENCE IN FOUR INDUSTRIES AND THREE COUNTRIES

ilc 45
YEARS



Banking

 Banco
Internacional



Annuities

 confuturo®
SOMOS CChC



Pensions

 AFP HABITAT  AAISA



Health

 REDSALUD
SOMOS CChC

 consalud
SOMOS CChC  Vida Cámara
SOMOS CChC



ILC AT A GLANCE

Lean structure under leading position in financial and health sectors



ILC IN NUMBERS

+400 th pensioners

1.1 million Health policyholders

Largest private health insurer and healthcare provider **in Chile**

Largest Annuity Company by number of retirees



+5 million
Medical consultations performed

USD 88.4 bn.

Assets under management



Second largest manager of pension funds in the Andean Region



USD 4.3 billion

In bank lending

5.5 million

Pension fund members



100 th

Surgeries performed



2.7 million
patients

88% Employee loyalty

+15,000 employees

+106,000 Bank customers

CONSISTENT GROWTH AND DIVERSIFICATION SINCE OUR IPO



2012

June 2025



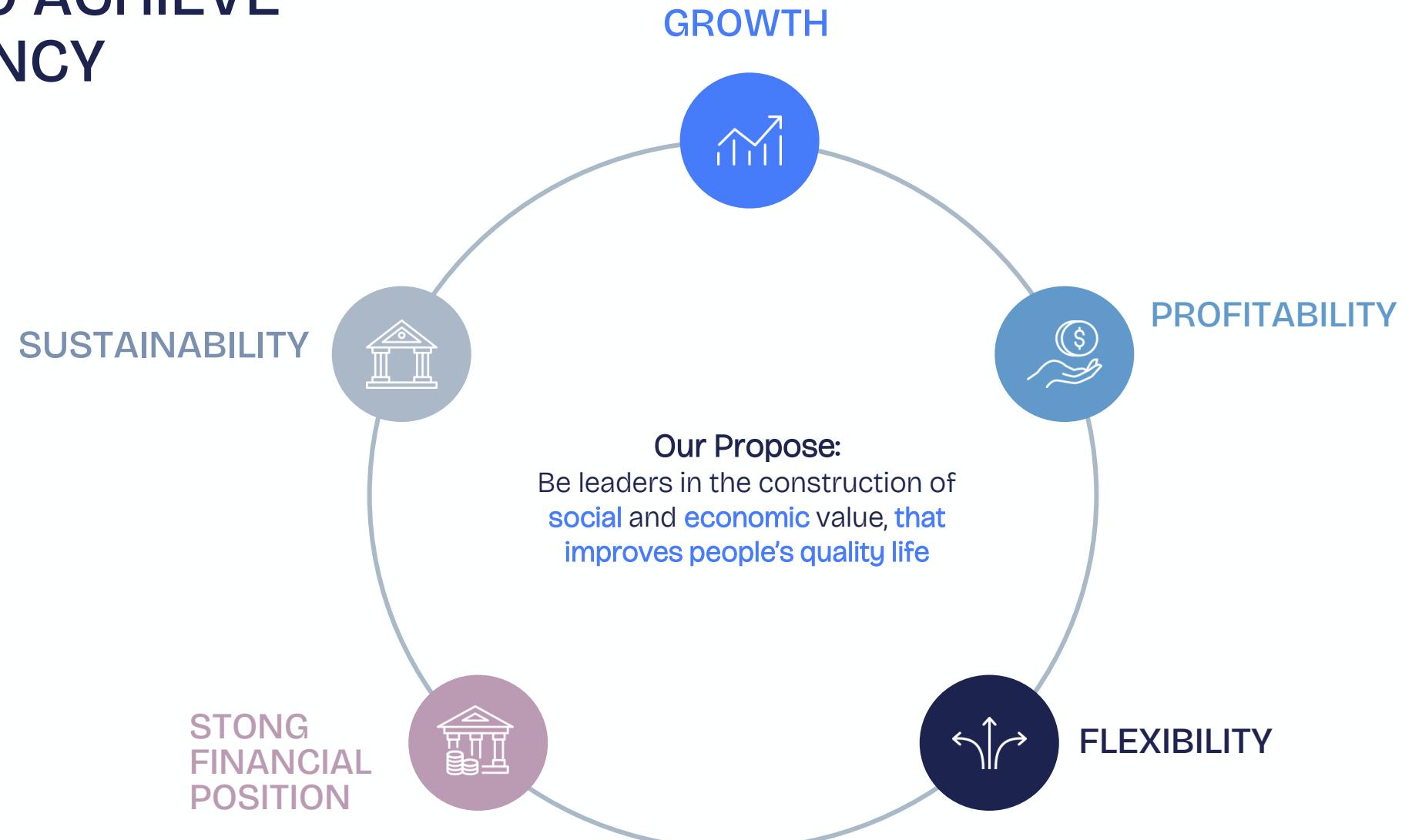
THIS HAS BEEN 

 DRIVEN BY OUR
(5 PILLARS) STRATEGY





OUR FUNDAMENTAL PILLARS TO ACHIEVE CONSISTENCY



PRESENCE IN INDUSTRIES THAT EXCEED GDP GROWTH



	CAGR 1994-2004	CAGR 2004-2014	CAGR 2014- 2024
 PENSIONS AUM Chilean Pension Funds Industry	14.2%	11.5%	6.3%
 ANNUITIES AUM Life Insurance Industry	17.4%	9.9%	9.1%
 BANKING⁽¹⁾ Total Loans	13.2%	12.3%	7.2%
 HEALTH Current Health Expenditure	9.0% ⁽²⁾	10.8%	10.8% ⁽³⁾
GDP GROWTH⁽⁴⁾	5.0%	4.5%	2.0%

(1) Bank loans exclude foreign loans

(2) 2000 – 2004

(3) 2014 – 2022

(4) Real GDP Growth, the nominal CAGR for the respective periods is: 11.3%, 10.4% and 7.3%

Source: Superintendencia de Pensiones, AACH, CMF Data, WorldBank

WE HAVE COMPLEMENTED OUR BUSSINESSES THROUGH SELF-FINANCED ACQUISITIONS



1980



2012



2015



2018



2021



2025



IPO

SUCCESSFUL M&A AND DIVESTITURES

confuturo
SOMOS CCIC

Acquisition
(2013)

Multiple (P/B)
0.83x

**Banco
Internacional**

Acquisition
(2015)

Multiple (P/B)
1.29x

HABITAT
Prudential

Partnership
(2016)

Multiple (P/B)
3.0x

Colfondos
del grupo HABITAT

Acquisition
(2019)

Multiple (P/B)
1.30x

nevasa
AGF INVERSIONES

Acquisition
(2022)

Multiple (P/B)
N/A & 0.64x

AUTOFIN

Acquisition
(2023)

Multiple (P/B)
1.00x

**Banco
Internacional**

Increased
Stake
(2024)

Multiple (P/B)
1.40x

AUTOFIN

Increased
Stake
(2025)

Multiple (P/B)
1.50x

RATIONALE BEHIND OUR ACQUISITIONS



NEW
BUSINESSES



NEW
MARKETS



COMPLEMENTARY
BUSINESSES

SEP.
/2025

KEY MILESTONES IN THE LAST 12 MONTHS

ilc 45 YEARS

VIVIR SEGUROS WAS AWARDED 28% OF SISCO IN PERU



October 2024

ILC INCREASED ITS STAKE IN BANCO INTERNACIONAL



December 2024

ILC Returns to the IPSA



March 2025

BANCO INTERNACIONAL ACHIEVES 100% OWNERSHIP OF AUTOFIN



April 2025

BANCO INTERNACIONAL ISSUES ITS FIRST AT1 BOND



April 2025

REDSALUD SIGNED A BINDING AGREEMENT TO ACQUIRE THE NUEVO SANATORIO ALEMÁN



May 2025

CONFUTURO WAS AWARDED 50% OF CONTRACT 11 OF THE DISABILITY AND SURVIVOR INSURANCE



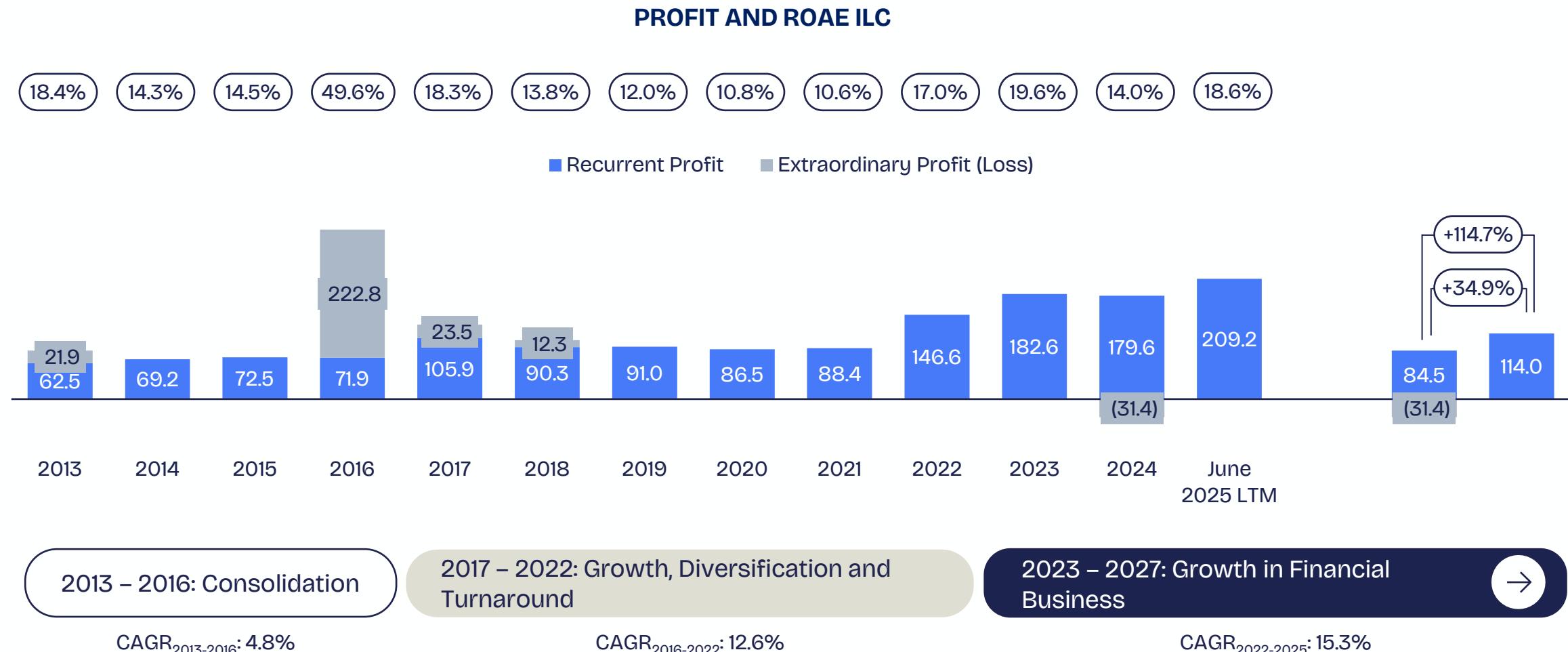
June 2025

COMMERCIAL ALLIANCE BETWEEN BANCO INTERNACIONAL AND MAPFRE



July 2025

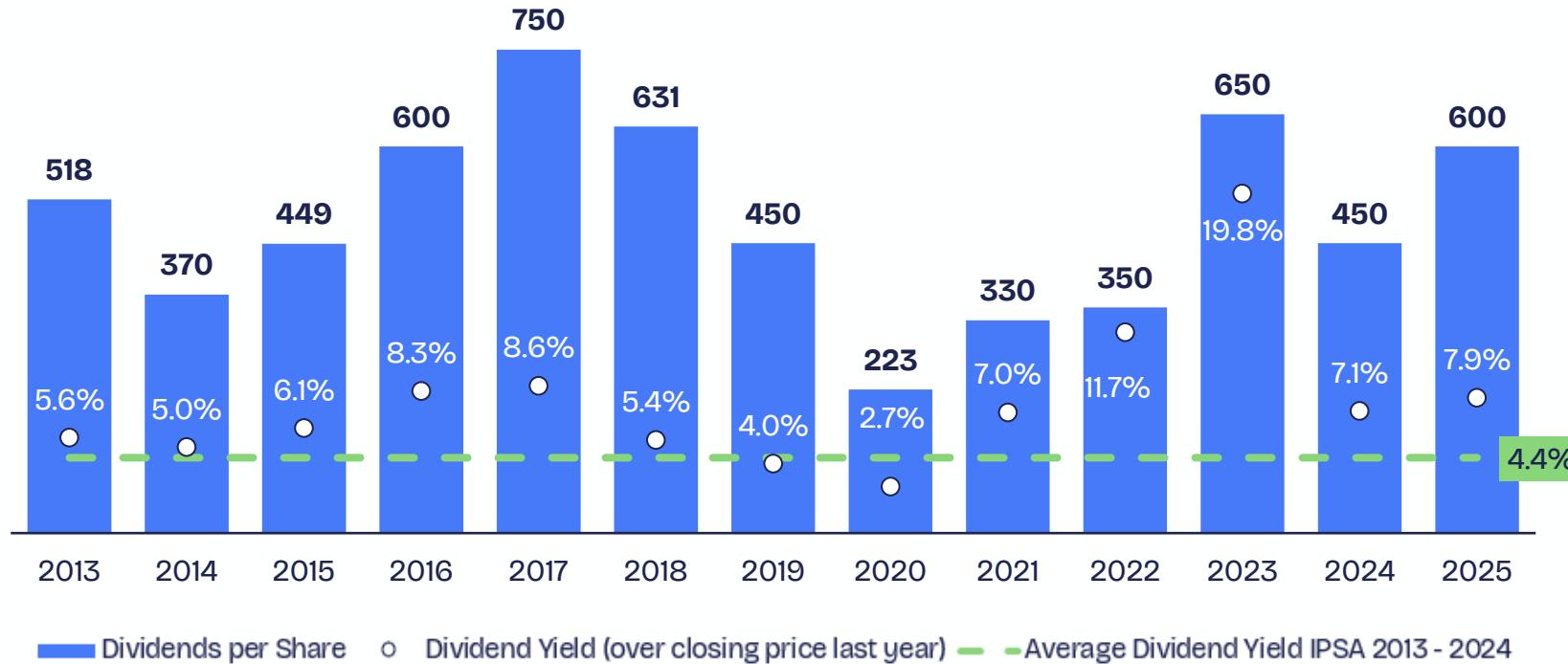
CONSISTENT RETURNS OVER TIME AND DOUBLE DIGIT ROAE



CONSISTENT AND ATTRACTIVE DIVIDEND YIELD

Ch\$

DIVIDENDS PER SHARE AND DIVIDEND YIELD ILC 2013 -2025



ILC's Average Dividend Yield 2013-2024
7.6%

Distributed since IPO
Ch\$6,551
Per Share
(93% IPO price)

SEP.
/2025

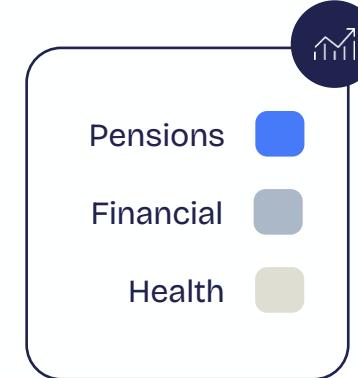
Source: Bolsa de Comercio de Santiago, CMF

PROFIT DIVERSIFICATION: NEW INDUSTRIES & GEOGRAPHIES

Profit Growth
2012- 2025 (June
LTM)

2.5x

ILC's Recurring Profit⁽¹⁾ Contribution by Subsidiary (2012)



ILC 2027 TARGET



ILC Recurring Profit⁽²⁾ Contribution by Subsidiary (June 2025 LTM)

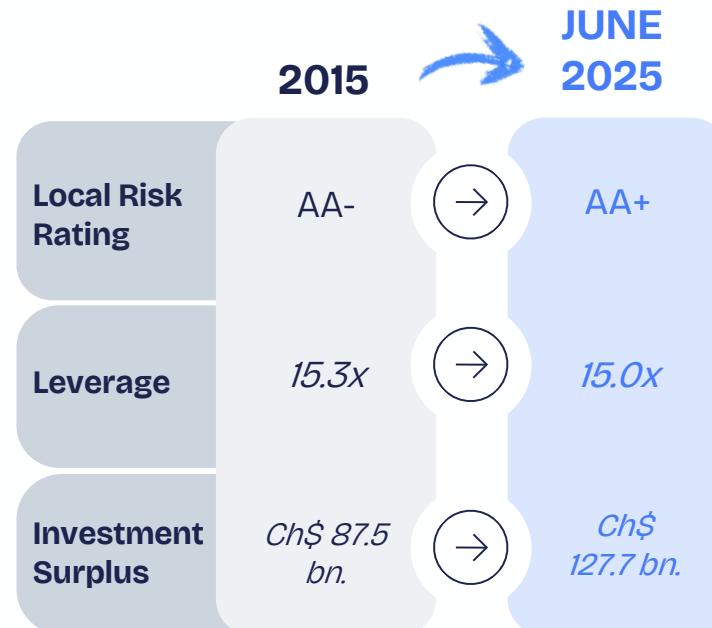


(1) Profit excludes result due to Disability and Survival Insurance (SIS) in 2012

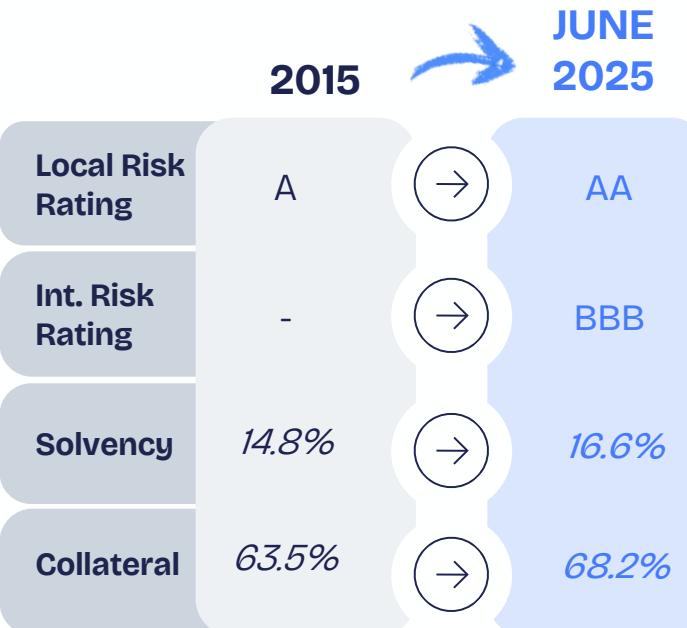
Source: CMF, ILC

SEP.
/2025

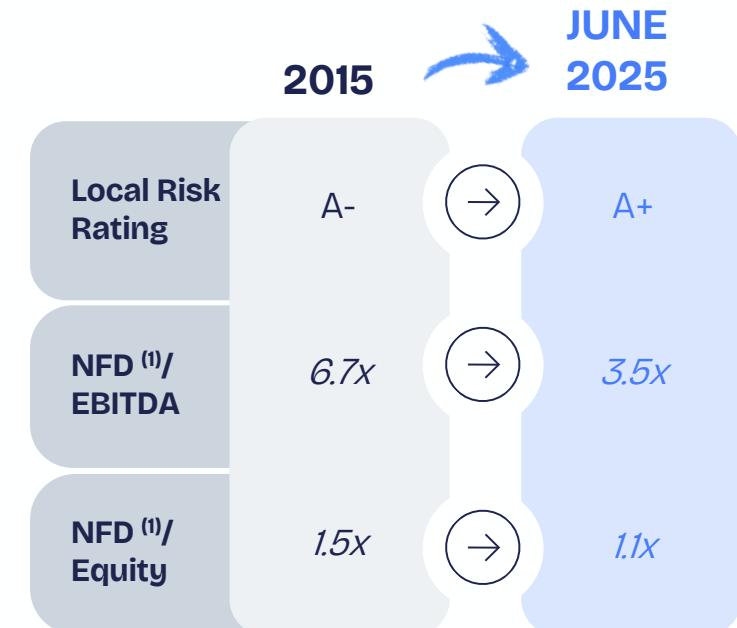
SUSTAINED IMPROVEMENT IN SUBSIDIARIES' RISK RATINGS



- Lower leverage according to new investment strategy



- Highest collateral coverage in the industry and solvency in line with Basel III standards



- Deleveraging strategy

(1) Financial liabilities + Leasing – Cash & Equivalents

Source: CMF, AACH, Feller Rate, ICR, Fitch Ratings, Humprheys

DIVERSIFIED BUSINESS PROFILE AND CASH FLOW GENERATION



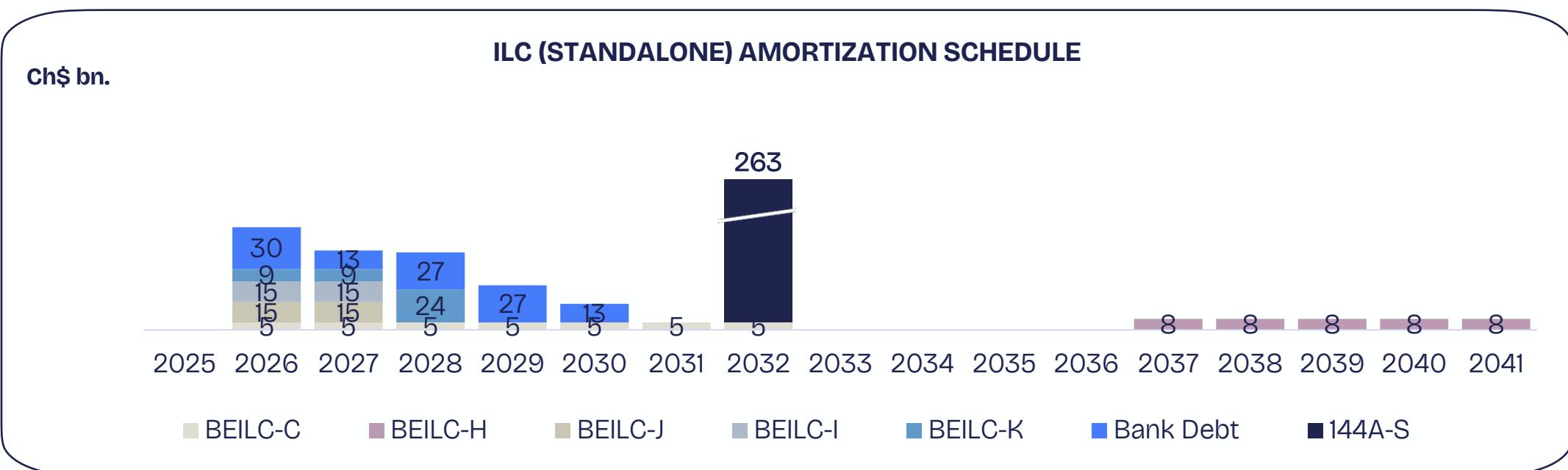
Ch\$ bn.

ILC'S DIVIDENDS RECEIVED (BREAKDOWN BY SUBSIDIARY) AND ILC'S CASH EQUIVALENTS



(1) Dividends from Confuturo and Banco Internacional correspond to dividends received by Inv. Confuturo and ILC Holdco, the controlling entities of Confuturo and Banco Internacional.
Source: ILC

WELL-MANAGED DEBT MATURITY AND LIQUIDITY POSITION



SEP.
/2025

Total Net Financial Debt
June 2025
Ch\$ 386.4 bn.

NFD / Equity
June 2025
0.33x

Liquidity Position
June 2025
Ch\$189.3 bn

LOCAL
AA+/AA+
Feller Rate
The Actuaries of Chile
ICR ICR Chile

INTERNATIONAL
BBB/BBB+
Fitch Ratings S&P Global

Source: ILC

ESG RESULTS OVER TIME: ILC POSITIONED 5th GLOBALLY IN THE INDUSTRY

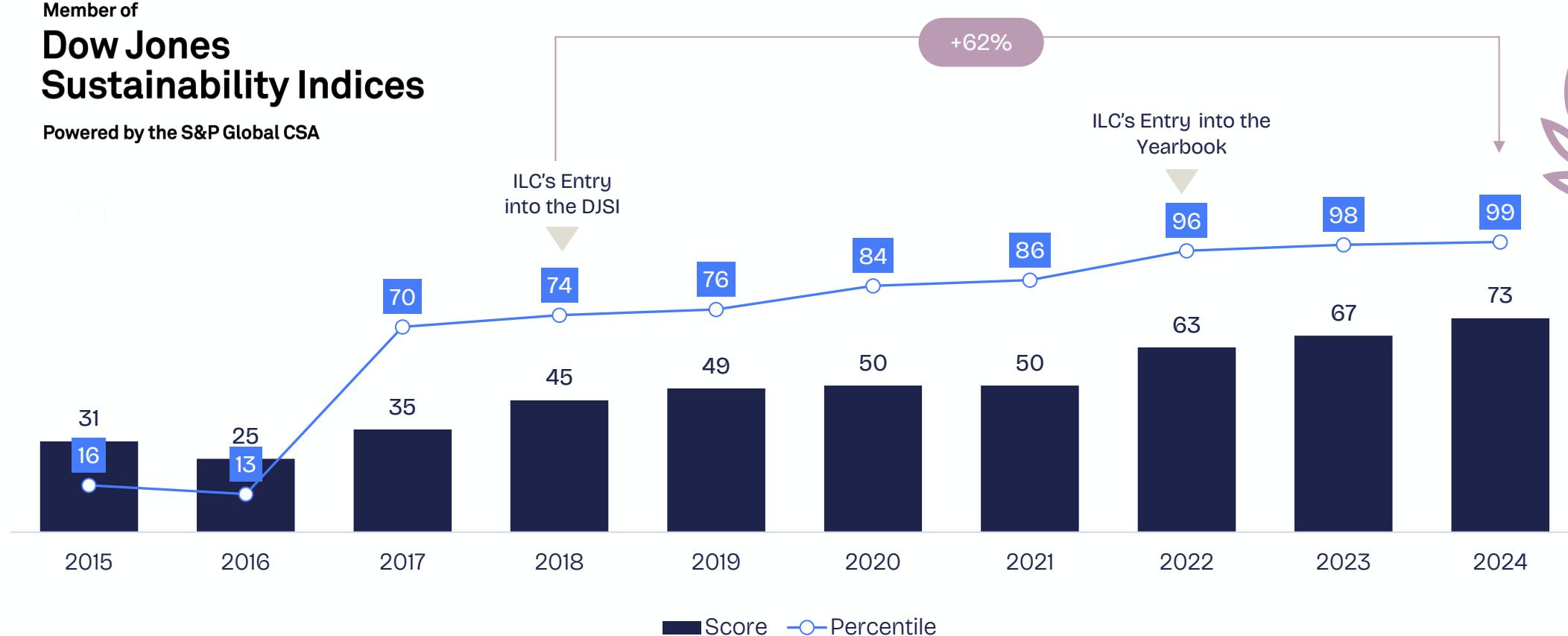


Sustainability

Member of
Dow Jones
Sustainability Indices

Powered by the S&P Global CSA

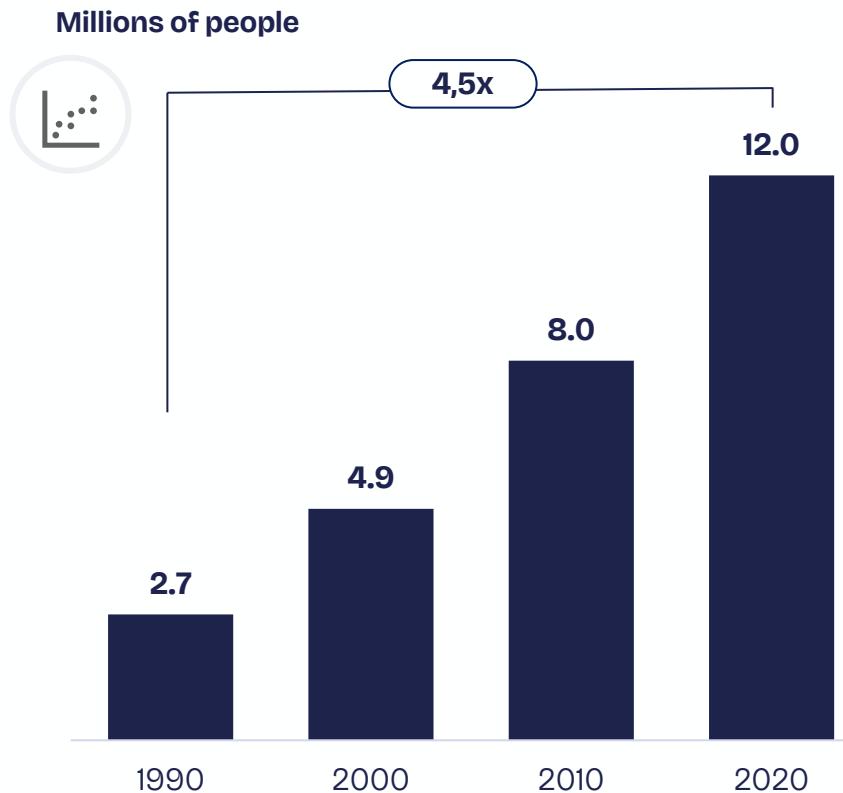
EVOLUTION OF ILC'S DJSI SCORE⁽¹⁾



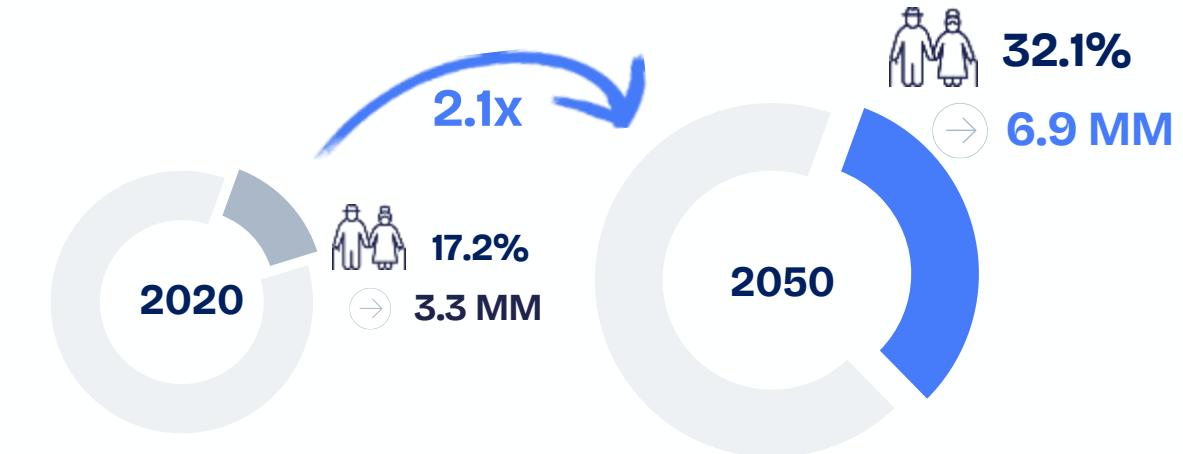
Source: ILC, DJSI

BY 2050, 3 OUT OF 10 PEOPLE IN CHILE WILL BE OVER +60Y

EVOLUTION OF THE CHILEAN MIDDLE-INCOME POPULATION⁽¹⁾



ESTIMATE OF THE CHILEAN +60Y POPULATION



POTENTIAL MARKET OF PEOPLE +60Y IN OUR INDUSTRIES

Programmed Withdrawal Pensioners	750 th	→	~1,9 MM
Annuity Pensioners	650 th	→	~1,4 MM
Hospitals Discharges	440 th	→	~1,1 MM
Private Health Beneficiaries ⁽²⁾	650 th	→	~1,3 MM
Debtors	1.1 MM	→	~2,0 MM

SEP.
/2025

FX: 950 CLP/USD

(1) Middle-income segment defined as those individuals whose total income is between 1.5 and 6 times the poverty line // (2) The estimate takes into account supplemental group health insurance and ISAPRE beneficiaries

Source: Banco Mundial, CASEN, INE, Libertad y Desarrollo, Superintendencia de Pensiones, Confuturo, CEPAL, Superintendencia de Salud, CMF, AACH, ILC

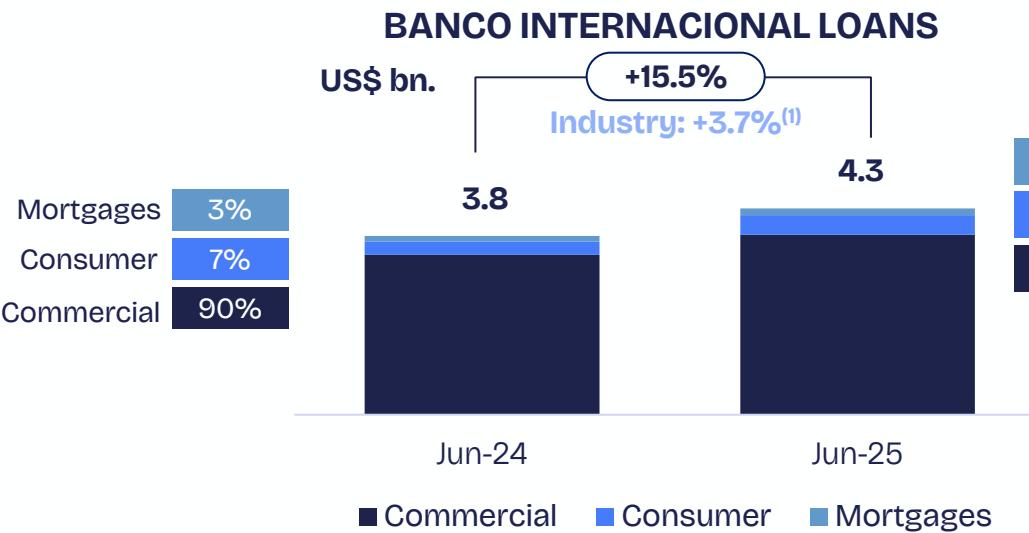
CHAPTER 02 | ZOOM-IN BY DIVISION



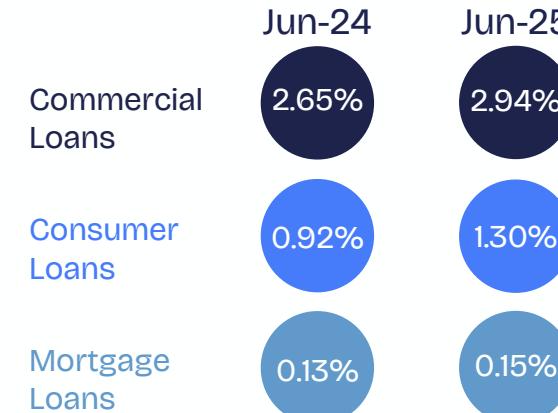
SEP.
/2025



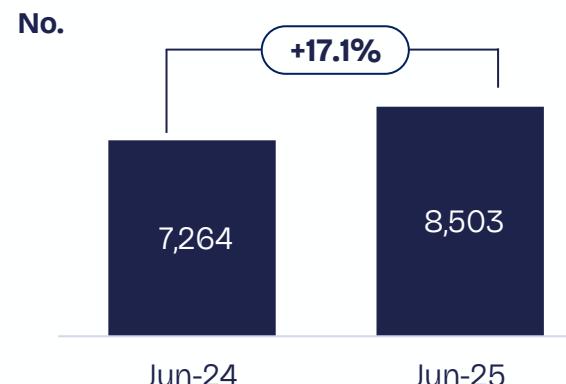
SIGNIFICANT LOAN GROWTH, FOURTH-HIGHEST YOY INCREASE IN THE INDUSTRY



MARKET SHARE BY SEGMENT⁽¹⁾



COMMERCIAL BANKING CLIENTS



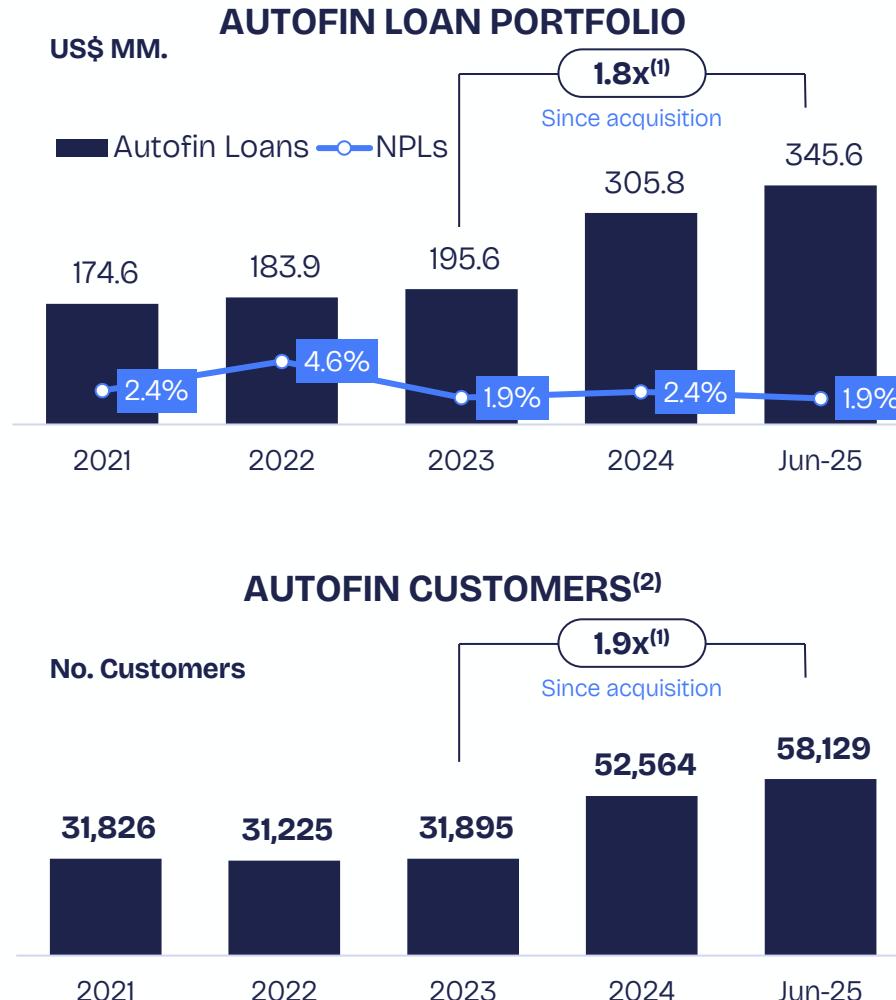
Banco Internacional reached 106 thousand clients

RETAIL BANKING CLIENTS



AUTO FINANCE OPPORTUNITIES IN A GROWING MARKET

SEP.
/2025



FX: 950 CLP/USD

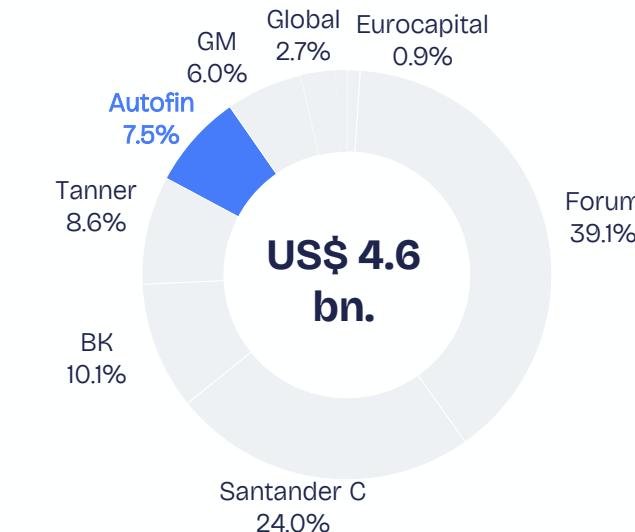
(1) Since Acquisition (August 2023)

(2) Total Autofin customers, including those shared with the bank

Source: CMF, Banco Internacional, Financial Statements of Companies in the Auto Financing Industry



INDUSTRY MARKET SHARE (JUN-25)

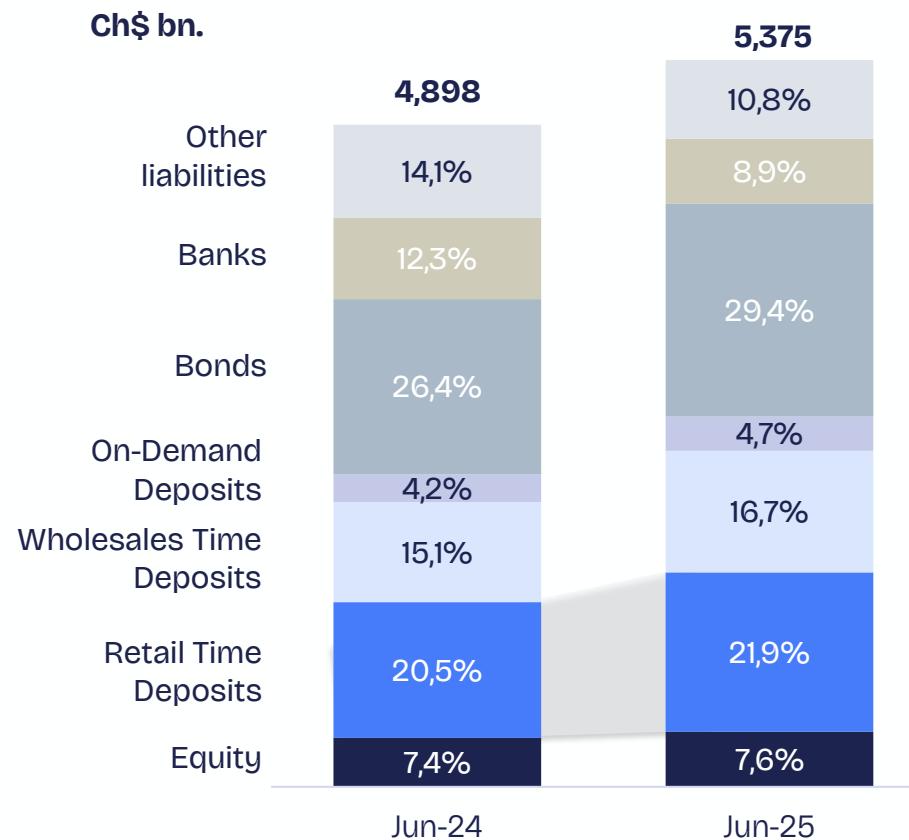


Banco Internacional acquired 51% of Autofin in Aug-23 with the goal of growing 3x in 5 years



ESTABLISHING A ROBUST FUNDING STRUCTURE

FUNDING STRUCTURE JUNE 2024 VS 2025



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

Access to local and international markets

Two capital increases during 2025 totaling Ch\$28.5 billion

In March 2025, the bank issued UF 400,000 in subordinated bonds

In July 2024, it issued its first bond in the Swiss market for CHF 120 MM

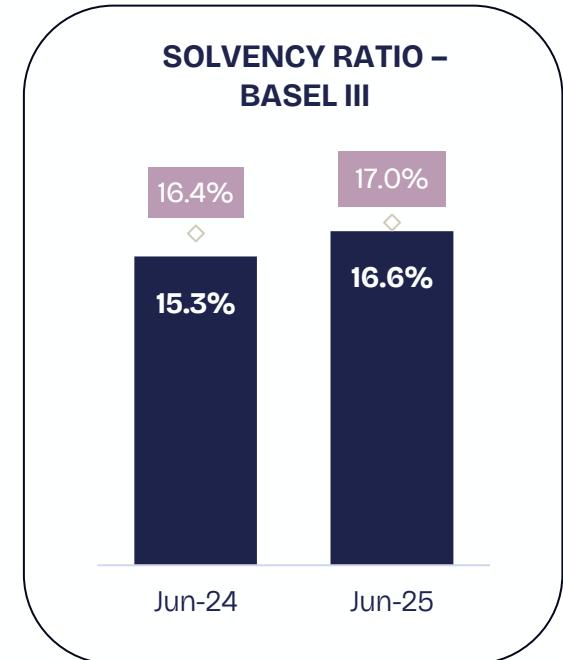
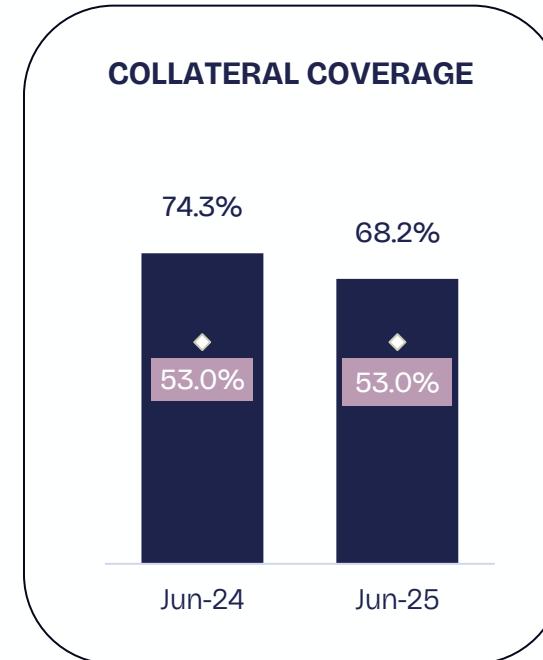
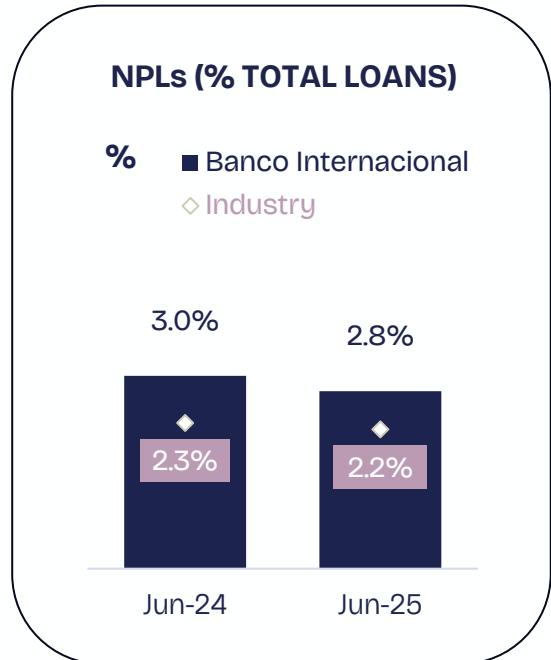
In April 2025, the Bank issued the **first AT1 bond in the Chilean industry** for UF 2 million with no fixed maturity (perpetual) and an annual interest rate of 5.6%



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

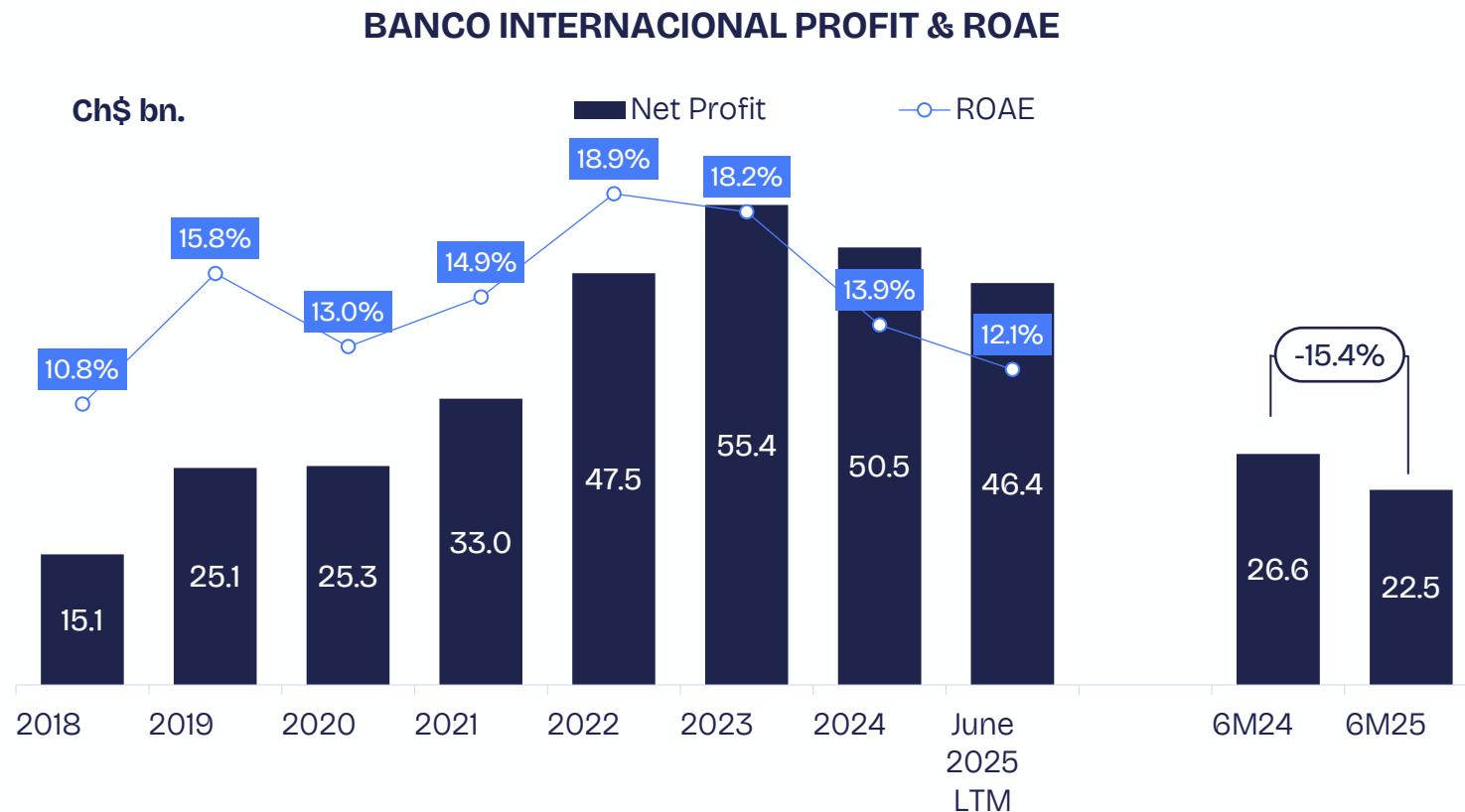
STRONG COLLATERAL COVERAGE AND CONTROLLED RISK INDICATORS



SUSTAINED GROWTH IN PROFIT

MAIN TOPICS

- Enhanced organic growth driven by digital expansion
- Adding inorganic opportunities and strategic partnerships
- Diversified business model across multiple market segments
- Broad-based funding sources



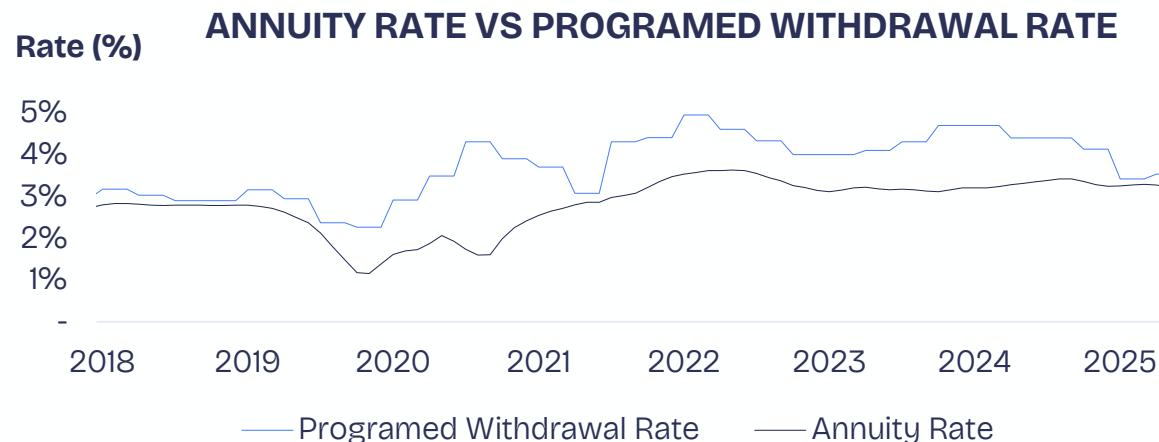
Source: CMF, Banco Internacional

Annuities

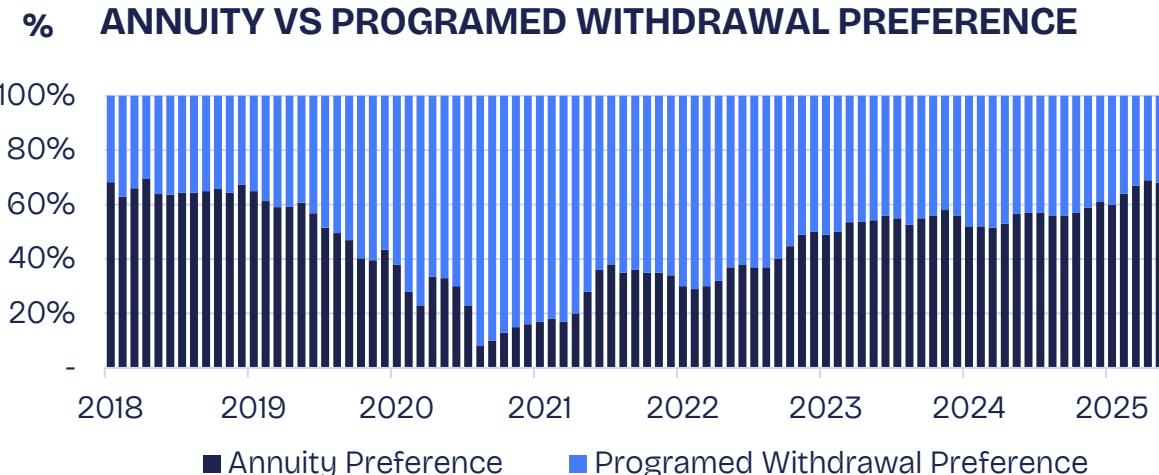
confuturo[®]
SOMOS CChC



SUSTAINED DEMAND FOR ANNUITIES, WITH CONFUTURO MAINTAINING A STRONG MARKET SHARE

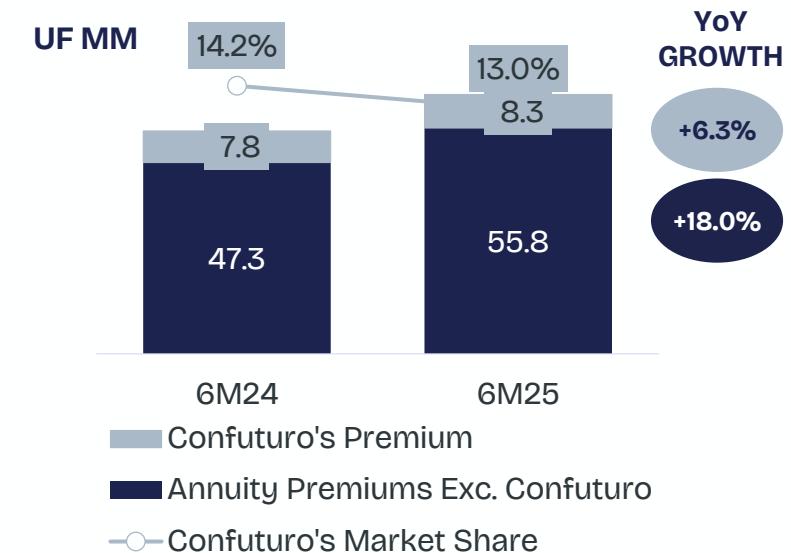


Jun. 2025:
3.54%
Jun. 2025:
3.14%



Jun. 2025:
32.0%
Jun. 2025:
68.0%

ANNUITY INDUSTRY PREMIUMS AND CONFUTURO'S MARKET SHARE



Industry Changes

September 2022

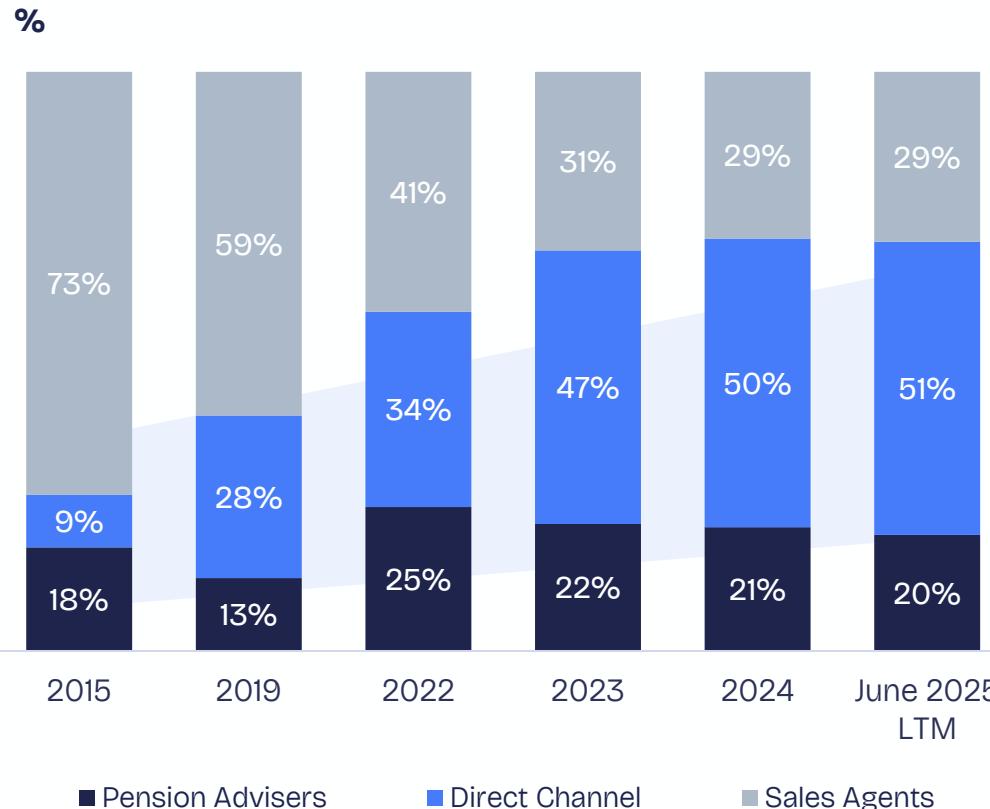
New product:
Scaled Annuity

2022 and 2025

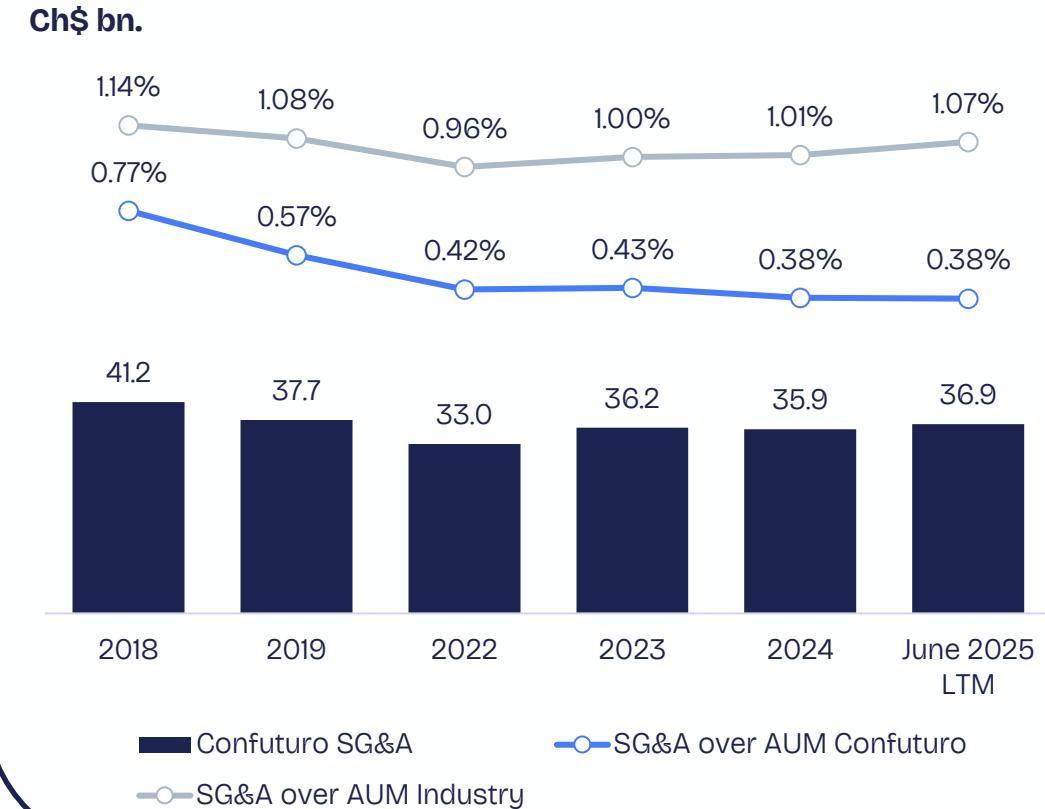
PGU and Pension
Reform 2025
reduces the eligibility
requirement for
annuities

FOCUS ON DIRECT SALES CHANNEL AND ENHANCING COST EFFICIENCY

ANNUITIES SOLD BY CHANNEL



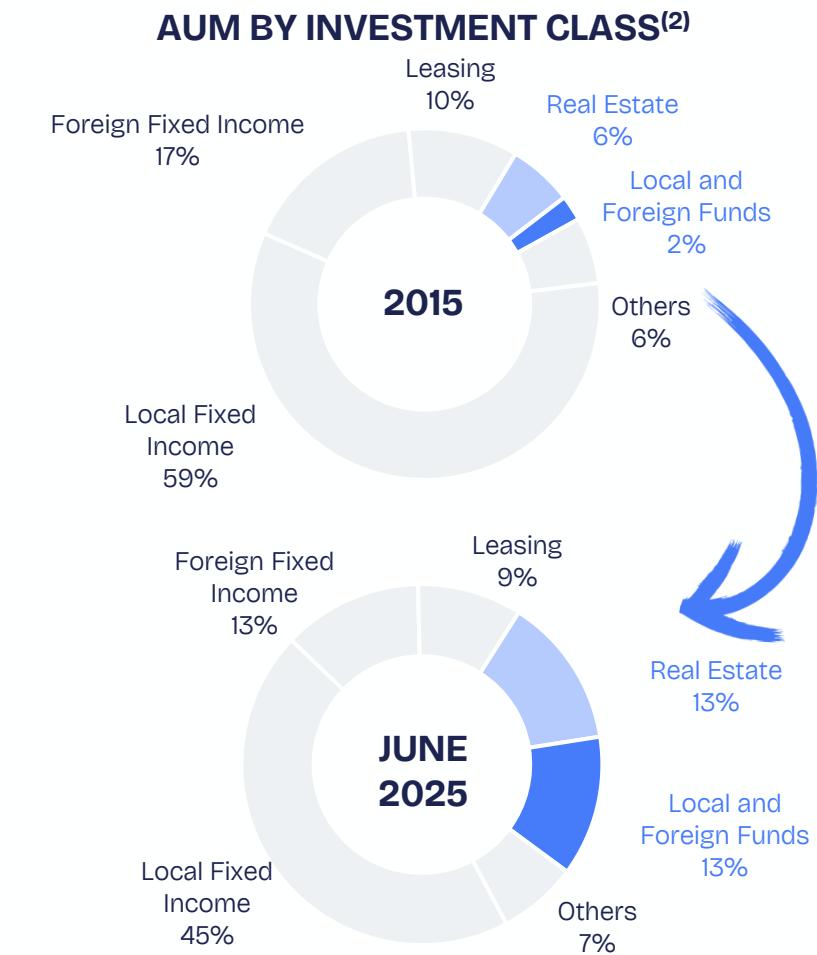
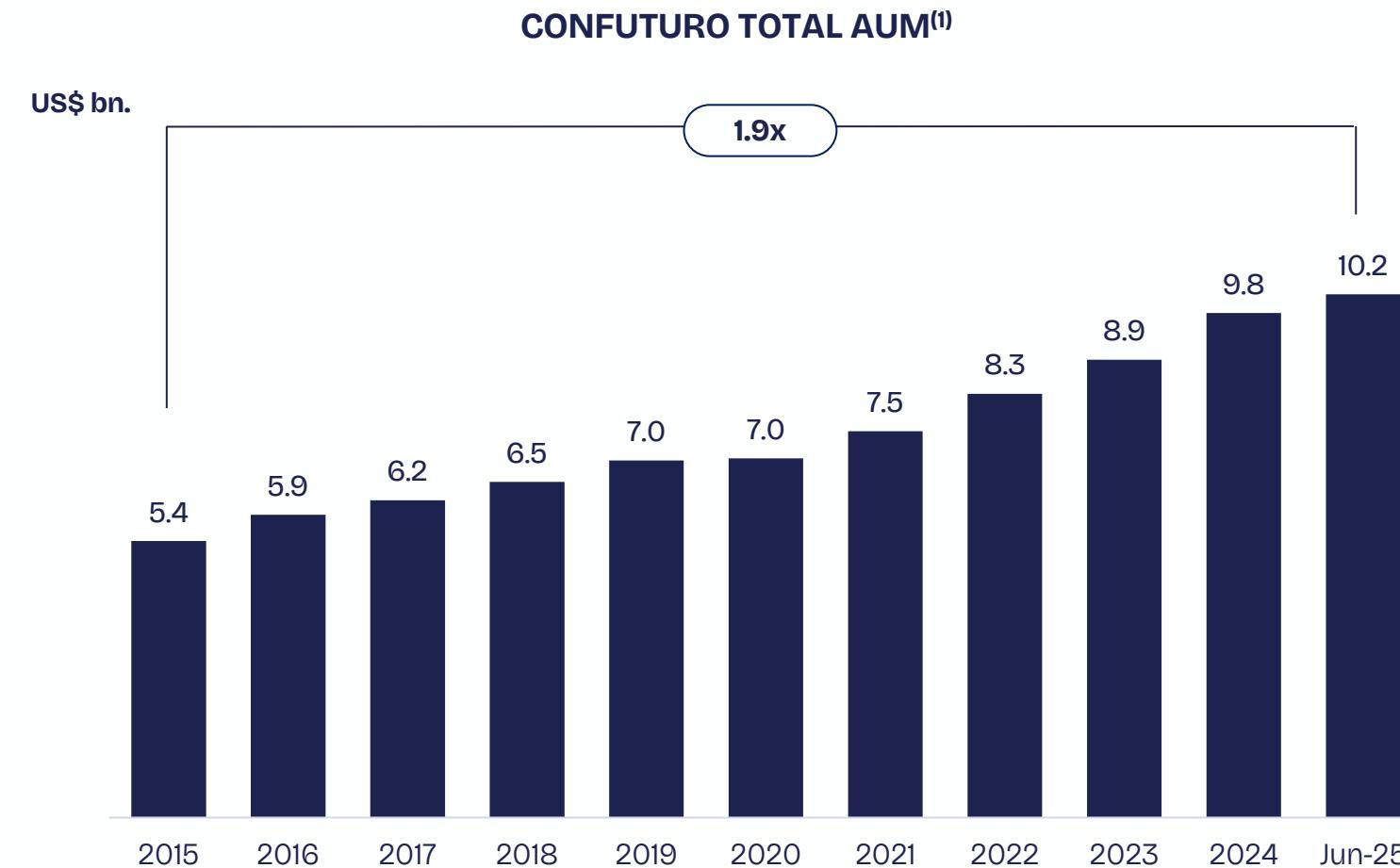
SG&A AND SG&A OVER AUM⁽¹⁾



(1) Industry includes companies with participation in direct annuity premiums each year (includes Confuturo).

Source: CMF, Confuturo, Informe Trimestral AACB

GROWTH IN INVESTMENT PORTFOLIO: FOCUS ON ALTERNATIVE ASSETS

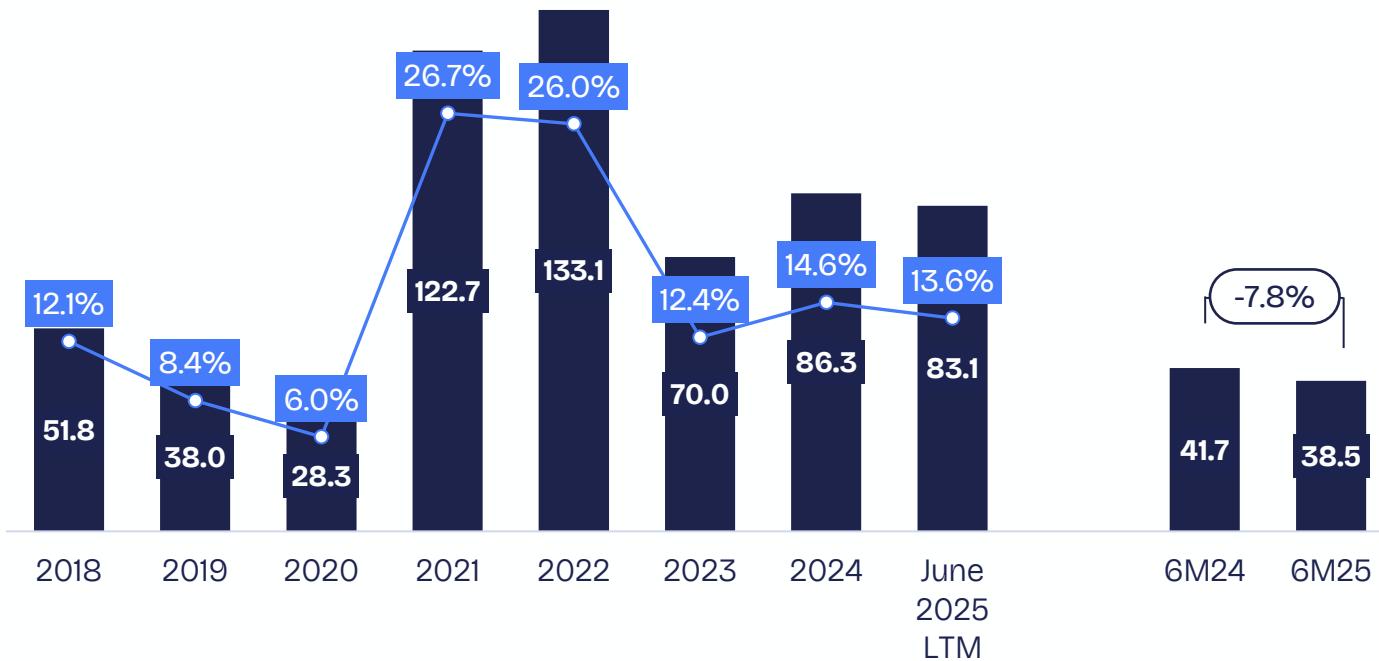


SUSTAINED GENERATION OF RESULTS OVER TIME

Ch\$ bn.

CONFUTURO PROFIT & ROAE

Net Profit ROAE



MAIN TOPICS

- Continue increasing portfolio leveraged in a growing industry
- Investment portfolio focused on alternative assets
- Operational leverage: revenues growth with current structure
- Continue searching for economic value in spread incorporating ESG variables in investments



Pensions



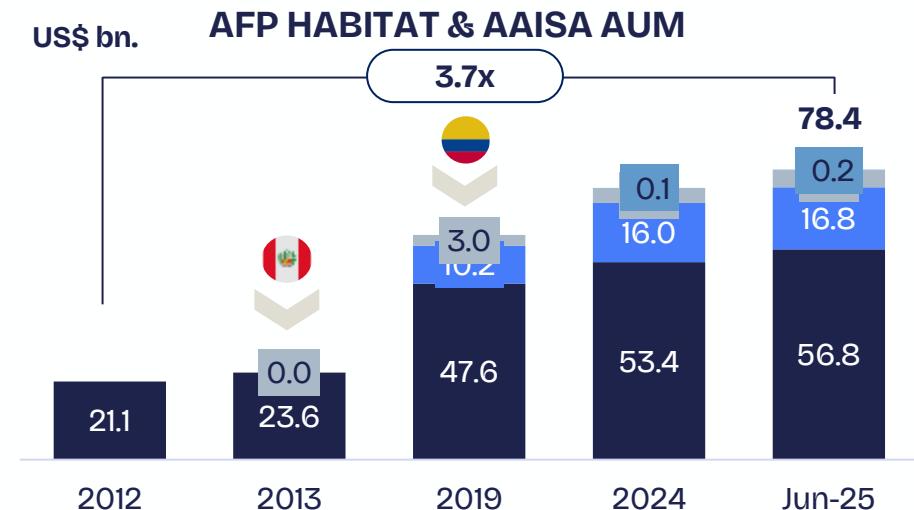
REGIONAL MODEL FOR MANDATORY AND VOLUNTARY SAVINGS



BUSINESS SEGMENTS 2025



5 New Companies
Since 2019



■ Chile ■ Colombia ■ Perú ■ Asset Manager LATAM

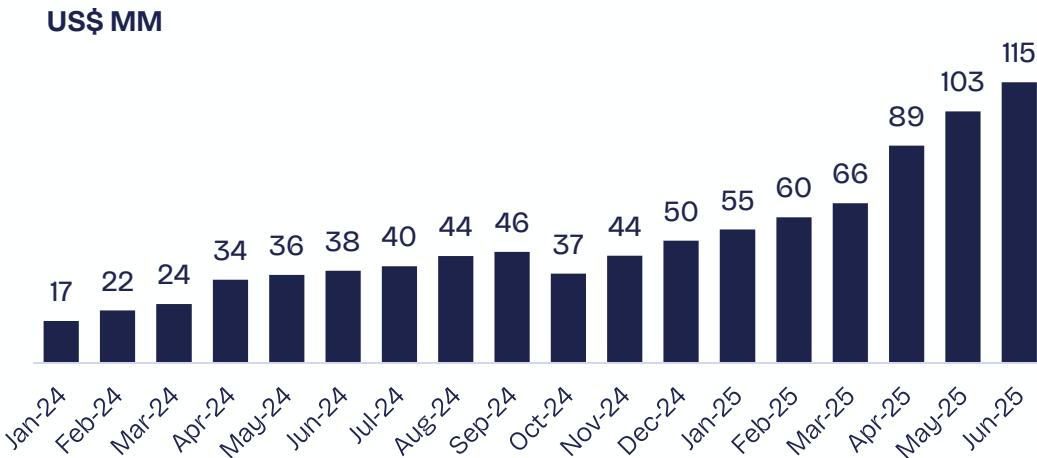
FX: 950 CLP/USD; 4,000 COP/USD; 3.8 PEN/USD

(1) The number of members in Colombia does not include affiliates of voluntary pension funds or severance funds

Source: ILC, AFP Habitat, Habitat Perú, Colfondos, Prudential

GROWING VOLUNTARY RETIREMENT SAVINGS BASED ON ALLIANCE WITH PRUDENTIAL AND AFP HABITAT

PRUDENTIAL AGF - AUM



PRUDENTIAL AGF - CLIENTS



PRODUCTS

LOCAL PLATFORM



General regime and Voluntary savings
Funds and contribution in CLP and USD
(foreign funds)

FX: 950 CLP/USD

Source: Prudential AGF, AAISA

INTERNATIONAL PLATFORM



General regime and Voluntary savings
Funds and ETF in USD and contributions in
CLP and USD



General regime
Funds and contributions only in USD

STABILITY AT AFP HABITAT CHILE AND INCREASING RELEVANCE OF AAISA



EVOLUTION OF AFP HABITAT CHILE'S PRE-TAX EARNINGS AND LEGAL RESERVE RETURN



EVOLUTION OF AAISA'S PRE-TAX EARNINGS AND LEGAL RESERVE RETURN



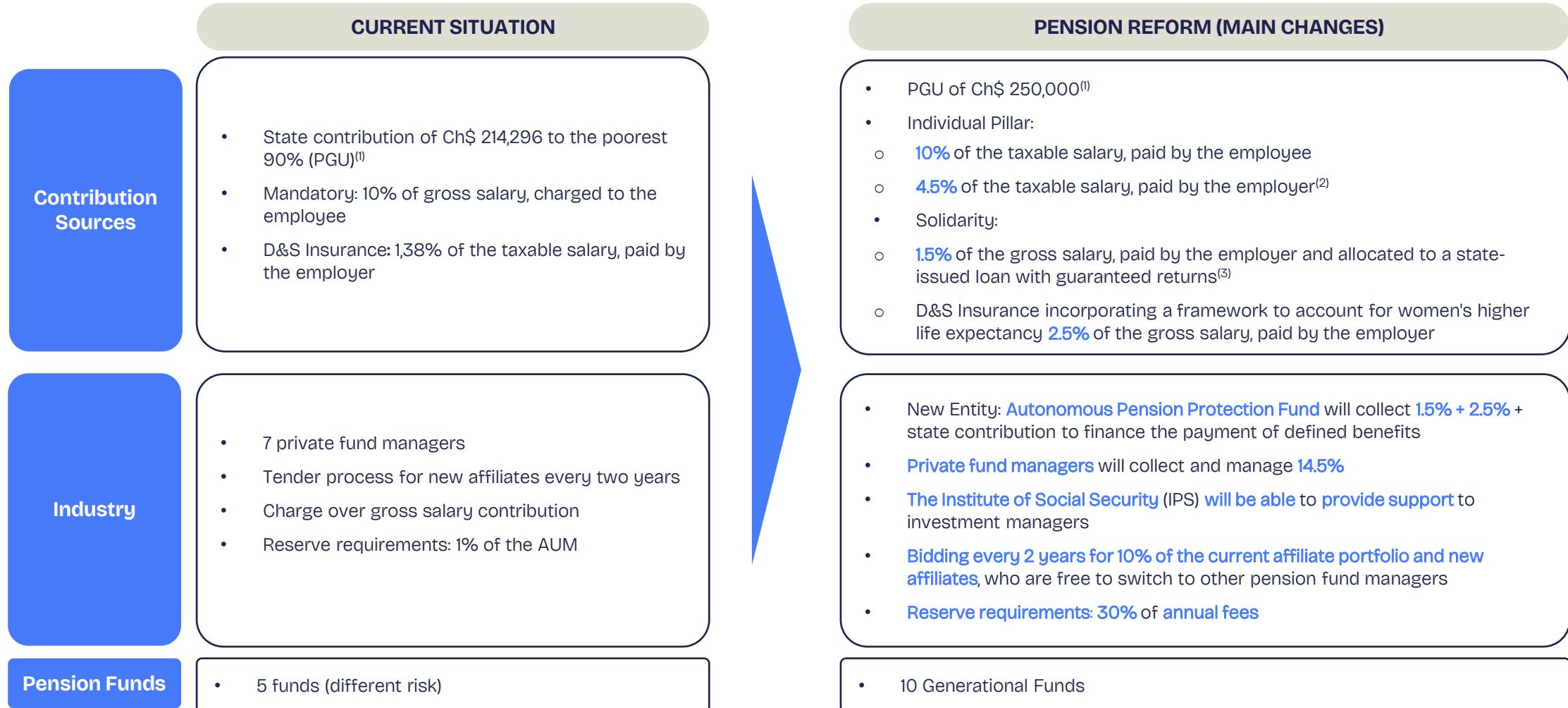
SEP.
/2025

Source: AFP Habitat, AAISA

MAIN TOPICS

- Consolidation in the Andean Region
- Focus on increasing taxable income per contributor and enhancing efficiency
- Voluntary products under a regional model
- Potential 4th market

PENSION SYSTEM REGULATORY CHANGES IN CHILE



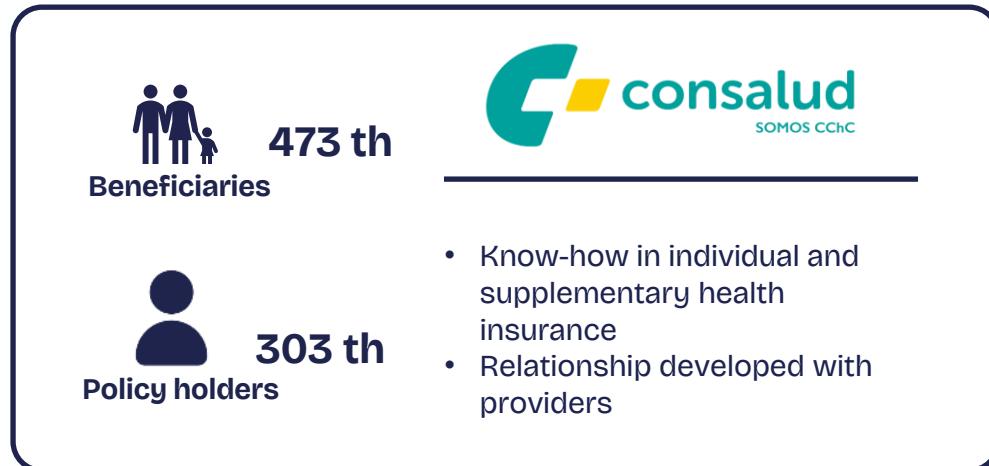
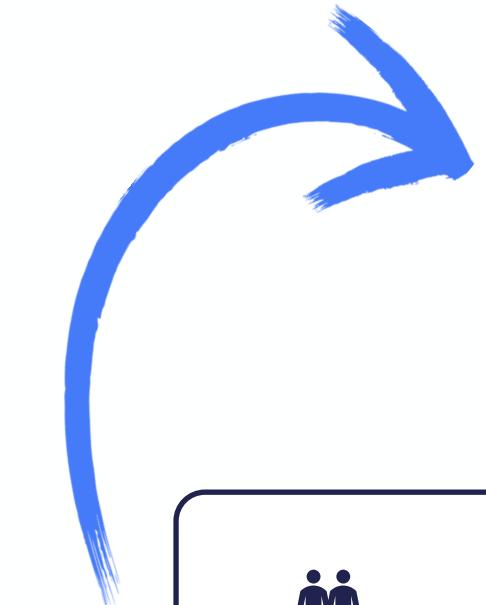
(1) For pensions below Ch\$ 1,158,355

(2) After 20 years, the employer's contribution increases by 0.15% per year for the next 10 years, reaching 6%.

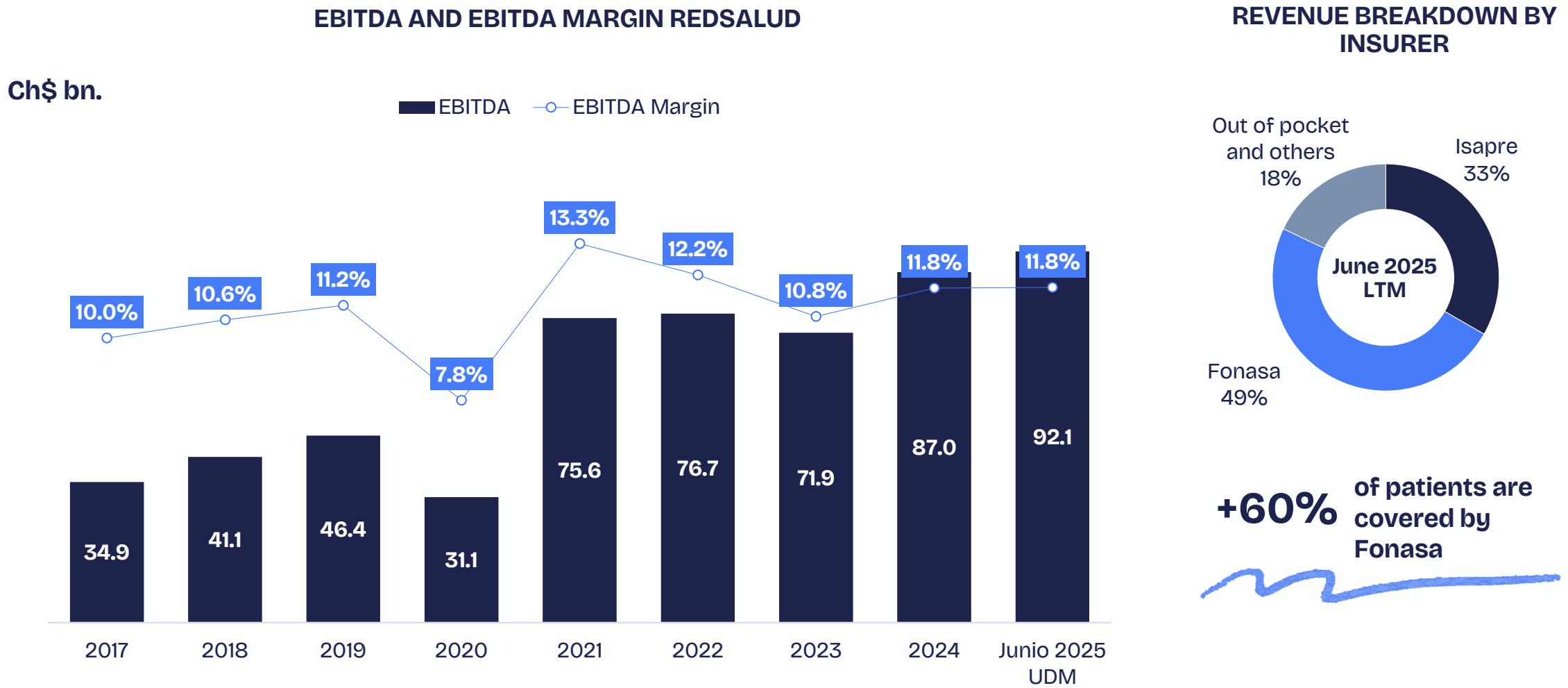
(3) After 20 years, the employer's contribution decreases by 0.15% per year for the next 10 years, reaching 0%.



OUR HEALTHCARE MODEL



REDSALUD: SUCCESS IN OUR 2025 STRATEGIC PLAN



Source: RedSalud

REDSALUD: DEVELOPING A STRATEGIC PLAN ACROSS THE ENTIRE NETWORK

1.

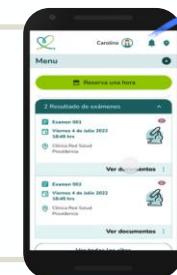
COMPREHENSIVE &
INSTITUTIONAL CARE,
THROUGHOUT OUR [NETWORK](#)

- Development of specialty centers: Cardiovascular Center and Cancer Institute
- Primary care model focused on early diagnosis
- Focus on quality: 100% accreditation of our hospitals and medical centers and consolidation of Cleveland Clinic alliance
- Interconnected network with a single electronic registry

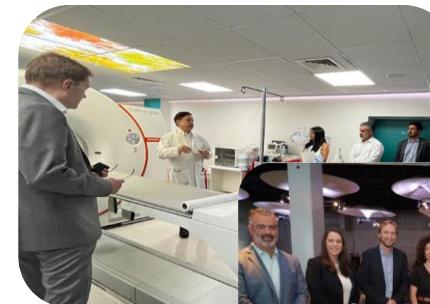
2.

PATIENT-CENTRIC HEALTHCARE,
ALWAYS

- Focus on the patient experience by strengthening our multichannel approach
- Business to Business strategy
- Increased coverage for plans and insurance
- Portal *MiRedSalud* and Contact Center for +60
- Ranked 1st in Top of Mind for outpatient services



+ 1,380,000
registered patients



 Cleveland Clinic



3.

ACCESSIBLE HEALTHCARE
THROUGH EFFICIENT
PROCESSES AND COST-
EFFECTIVE PRODUCTS

- Autopay consultations in CMD and Metropolitan Region Hospitals
- Launching of Dental Laboratory
- Successful implementation of SAP throughout the network
- Over 70% of co-payments collected in less than 60 days



4.

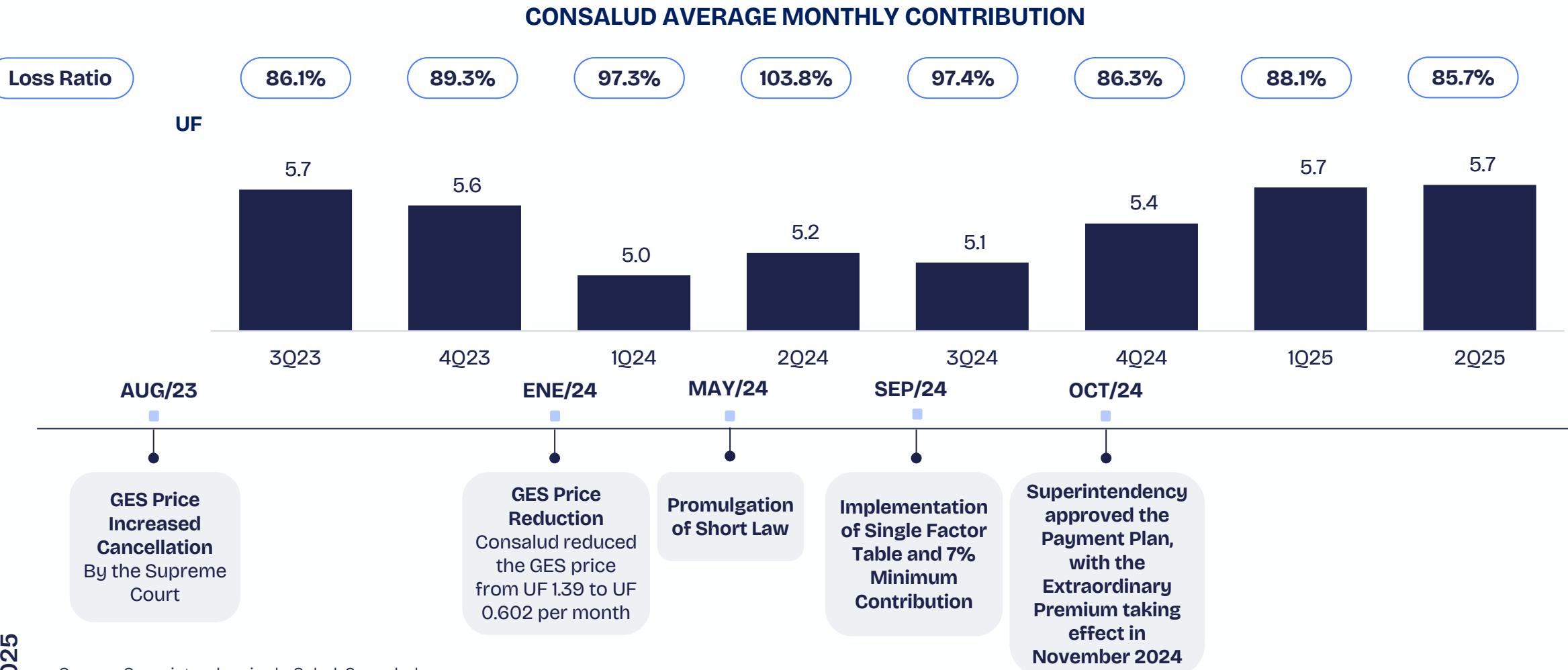
A NETWORK OF PEOPLE UNITED
BY A [COMMON PURPOSE](#) AND A
UNIQUE CULTURE

- Advances in the work environment promoting RedSalud's culture
- Consolidation of the academy
- Progress in the sustainability strategy
- 0% in accumulated active cybersecurity threats
- Committed to seniors

Compromiso
mayor

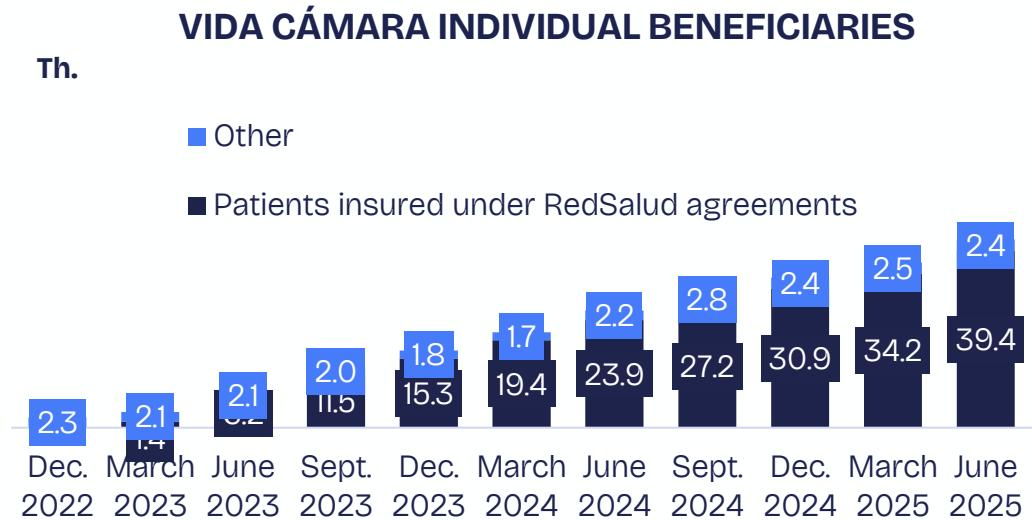
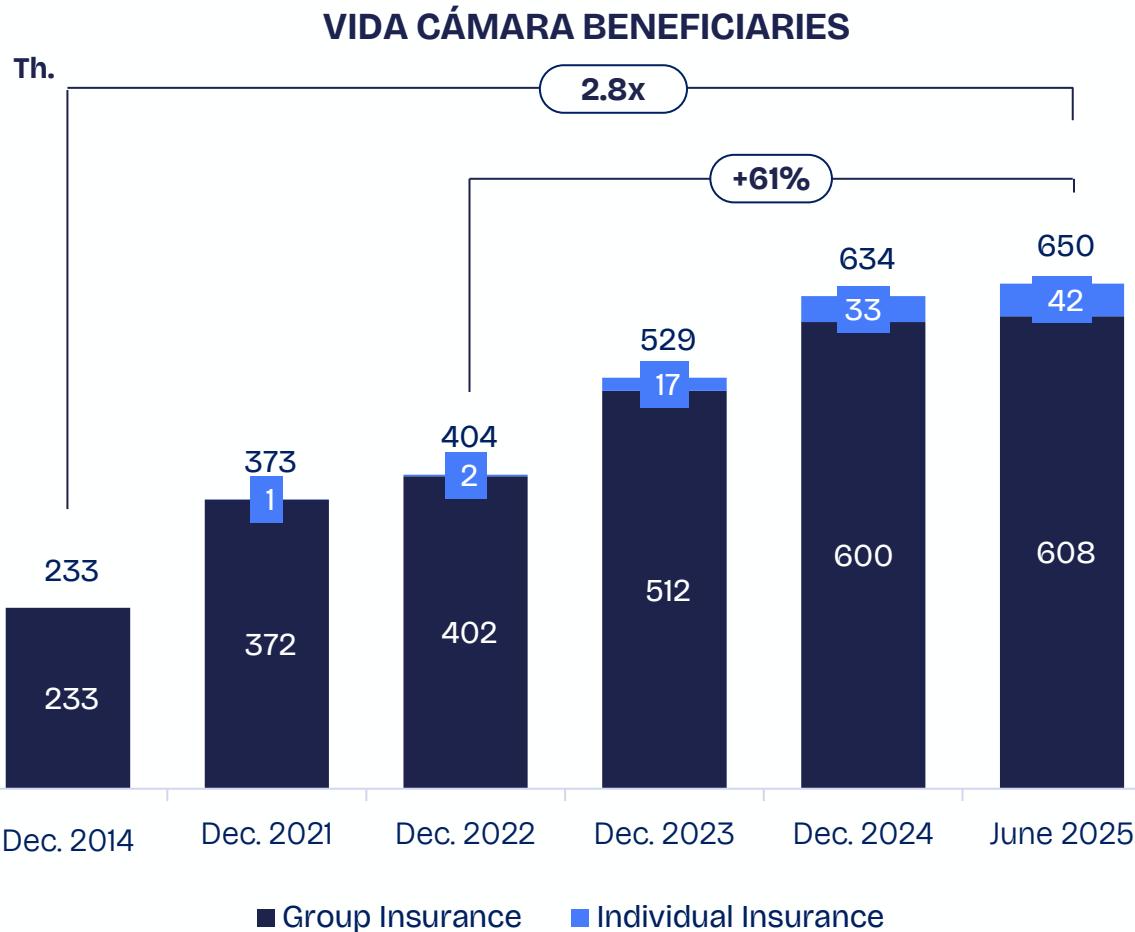


CONSALUD: RECOVERY OF THE AVERAGE MONTHLY CONTRIBUTION



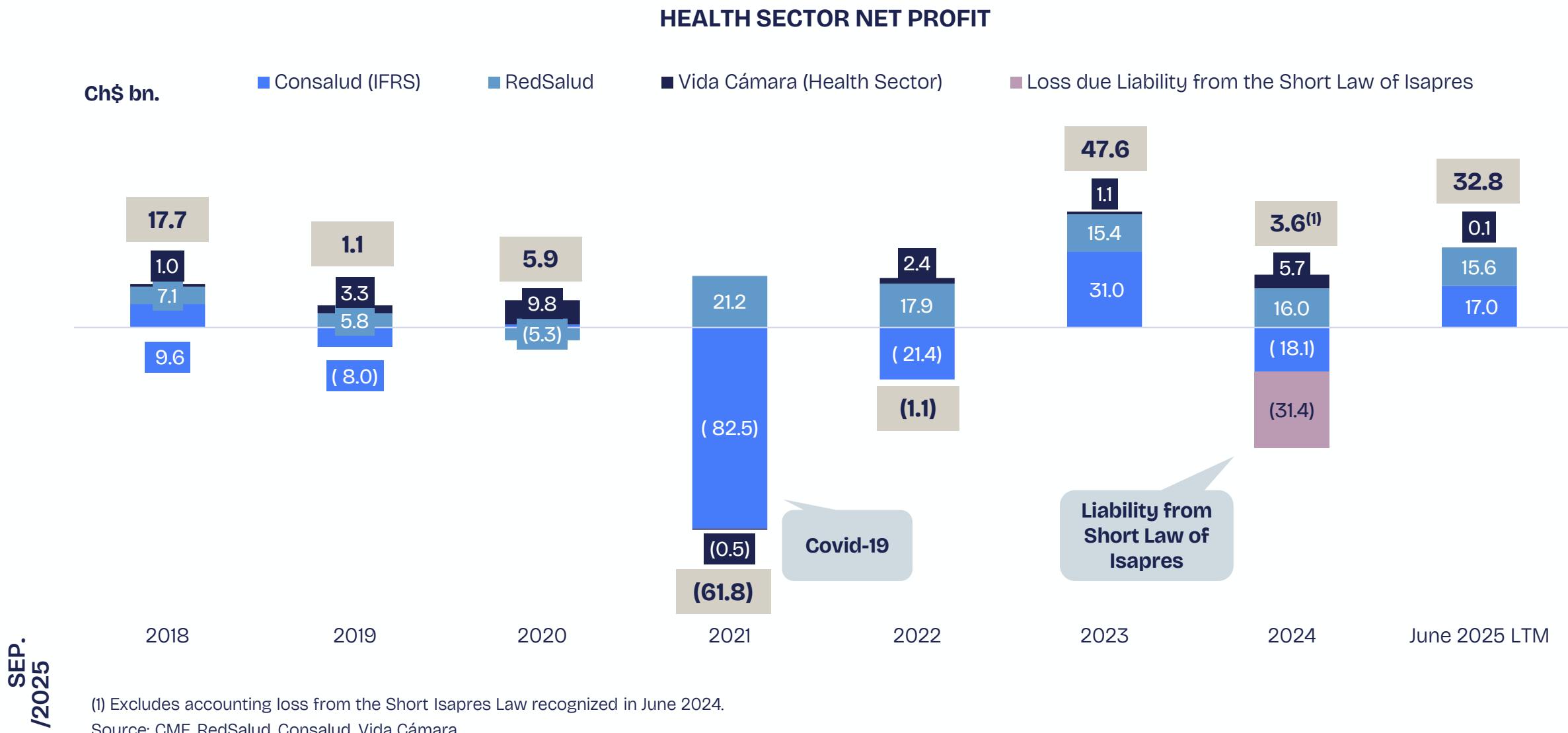
Source: Superintendencia de Salud, Consalud

VIDA CAMARA: ANTICIPATING CHANGES IN THE HEALTH INSURANCE INDUSTRY



Source: Superintendencia de Salud, Memoria Vida Cámara

HEALTHCARE AND INSURANCE HEDGING STRATEGY



CHAPTER 03 | CLOSING REMARKS

STRATEGIC PLAN AND 2027 GOALS



Organic growth

Organic growth
leveraging market
opportunities

Potential 4th market

Strengthening
healthcare network
coverage

Scale up retail
banking and products

Driving economic
value through scale

Voluntary savings

Enhancing individual
offerings and collective
insurance solutions

Diversification and
strategic partnership

Operational
Efficiency

Andean region
efficiency gains

Expanding alliances
and service hubs

Focusing on the financial business and leveraging demographic trends



CURRENT PHASE: GROWTH IN FINANCIAL BUSINESS



