



**ilc** Conference Call  
1Q26



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

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Forward-looking statements are based on the beliefs and assumptions of ILC's management, and on information currently available. They involve risks and uncertainties because they relate to future events and therefore depend on circumstances that may or may not occur in the future.

Investors should understand that economic circumstances, industry conditions and other operating factors could also affect the future results of ILC and could cause results to differ materially from those expressed in such forward-looking statements.

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# AGENDA



1.

Context

2.

1Q26 Milestones & Consolidated Results

3.

Zoom-in by Division

4.

ILC's Financial Position

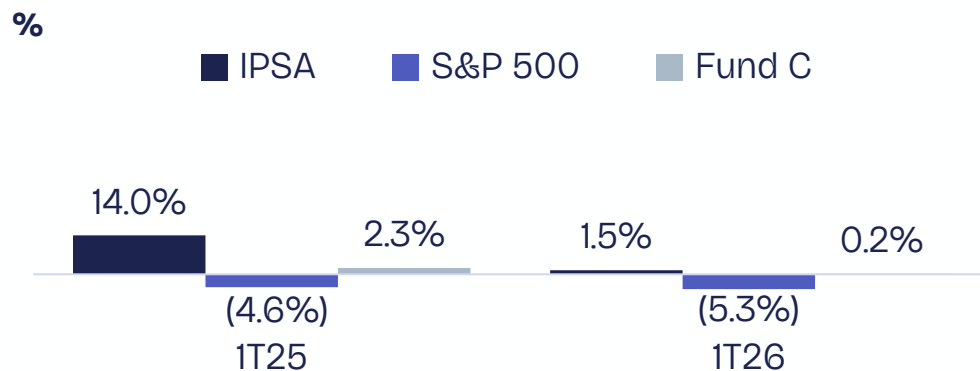
5.

Wrap-Up and Conclusions

# CHAPTER 01 | Context

# 1Q26: MACROECONOMIC CONTEXT

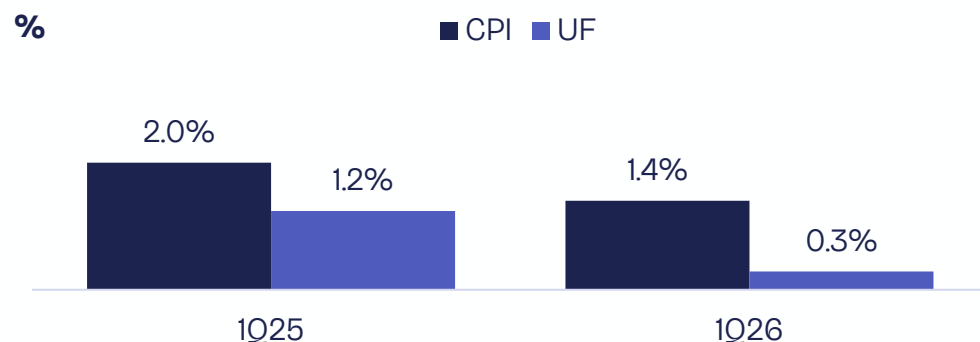
### IPSA, S&P500 AND PENSION FUND C QUARTERLY RETURNS<sup>(1)</sup>



### MONETARY POLICY RATE (MPR)



### CPI AND UF CHILE QUARTERLY VARIATION



### HIGHLIGHTS

- The IPSA recorded a return of 1.5% in 1Q26, lower than the 14.0% in 1Q25.
- Inflation reached 1.4% during 1Q26, compared to 2.0% in 1Q25.
- During 1Q26, the Central Bank maintained the monetary policy rate at 4.50%, following the easing cycle implemented during 2025.

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

# CHAPTER | 1Q26 Milestones & 02 | Consolidated Results

# MAIN EVENTS – 1Q26 AND SUBSEQUENT PERIODS

1.

**REDSALUD  
COMPLETES  
ACQUISITION OF  
NUEVO SANATORIO  
ALEMÁN**



*January 2026*

2.

**CAPITAL INCREASE  
AT REDSALUD**



*April 2026*

3.

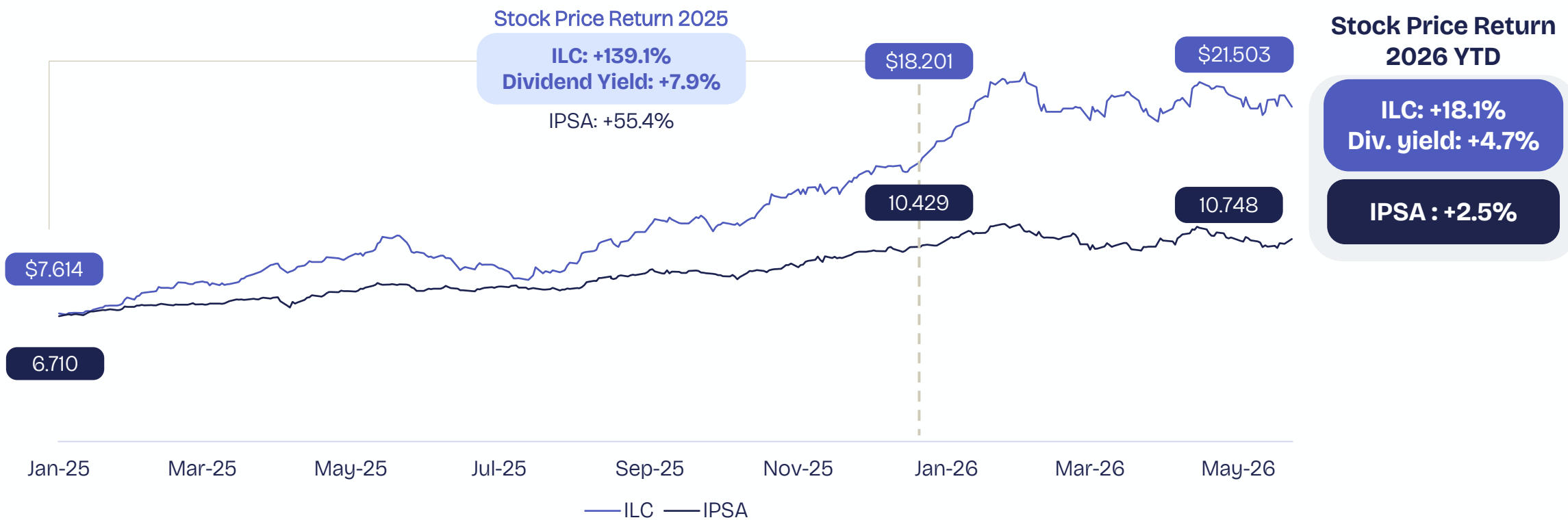
**ANNUAL ORDINARY SHAREHOLDERS' MEETING 2026**



*April 2026*

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

ILC STOCK PRICE VS IPSA INDEX



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Closing Price: May 26<sup>th</sup>, 2026  
Source: Bolsa de Comercio de Santiago

# FIRST THREE MONTHS RESULTS DRIVEN BY STRONG PERFORMANCE ACROSS ALL BUSINESSES

PROFIT AND ROAE ILC



2017 – 2022: Growth, Diversification & *Turnaround*

2023 – 2030: Growth in Financial Business and opportunities in Health sector →

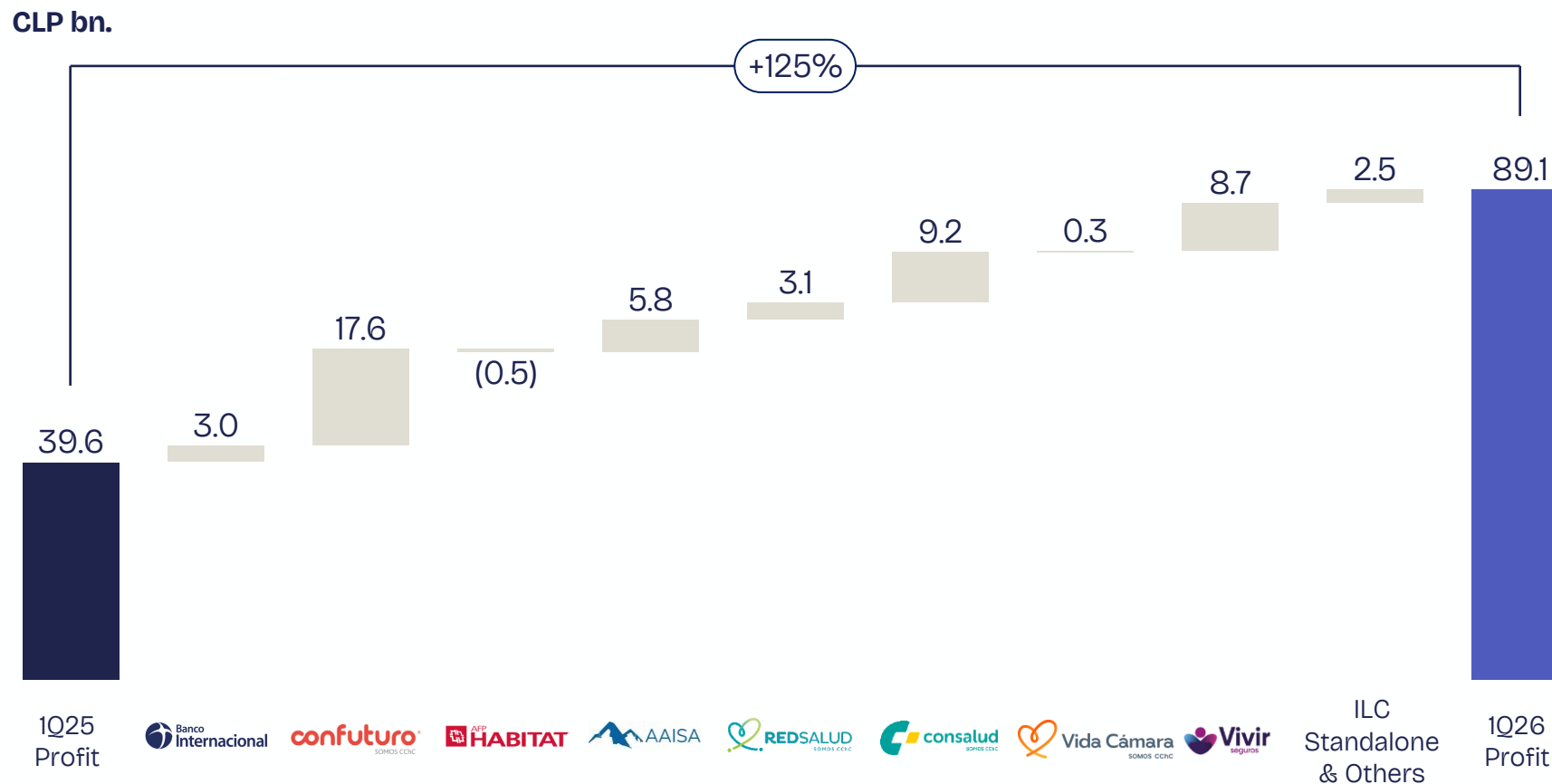
- Stronger performance driven by improved banking results, Confuturo's solid performance, and the expansion in the health sector

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Source: ILC

# 1Q26 RESULTS DRIVEN BY STRONG PERFORMANCE ACROSS ALL BUSINESSES

PROFIT CONTRIBUTION PER DIVISION - 1Q26 VS 1Q25



ILC PROFIT BREAKDOWN

CLP bn.	1Q26
Banco Internacional	13.0
Confuturo	23.0
AFP Habitat	12.9
AAISA	8.1
RedSalud	7.1
Consalud	15.6
Vida Cámara	1.8
Vivir Seguros	14.2
ILC Standalone & Others	(6.6)
<b>Total</b>	<b>89.1</b>

# CHAPTER | Zoom-in by 03 | Division



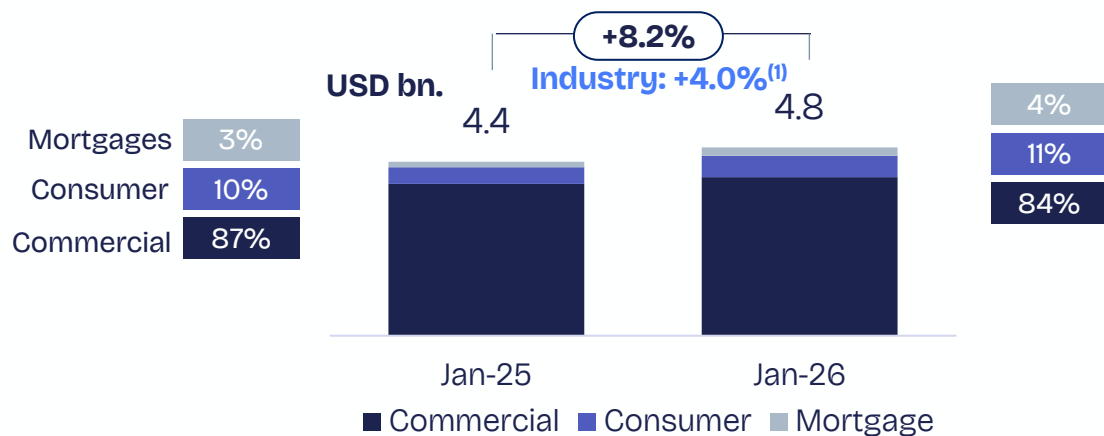
# Banking

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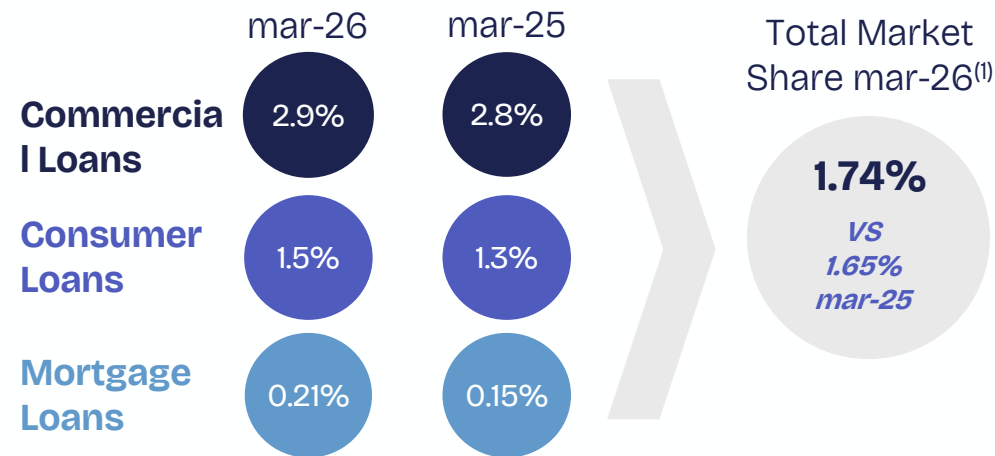



# SIGNIFICANT LOAN GROWTH COMPARED TO THE INDUSTRY

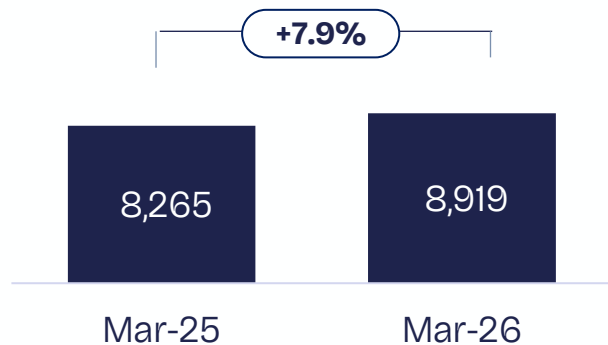
## BANCO INTERNACIONAL LOANS



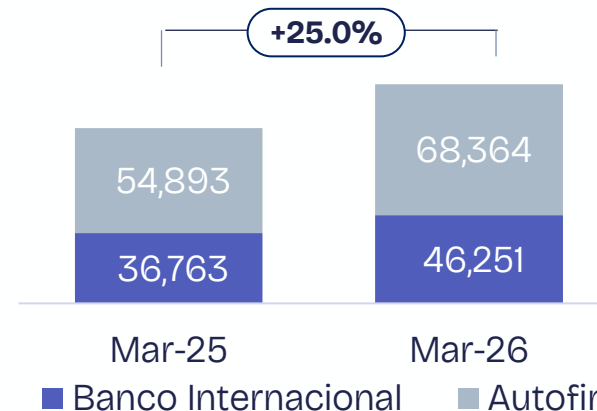
## MARKET SHARE BY SEGMENT<sup>(1)</sup>



## COMMERCIAL BANKING CLIENTS

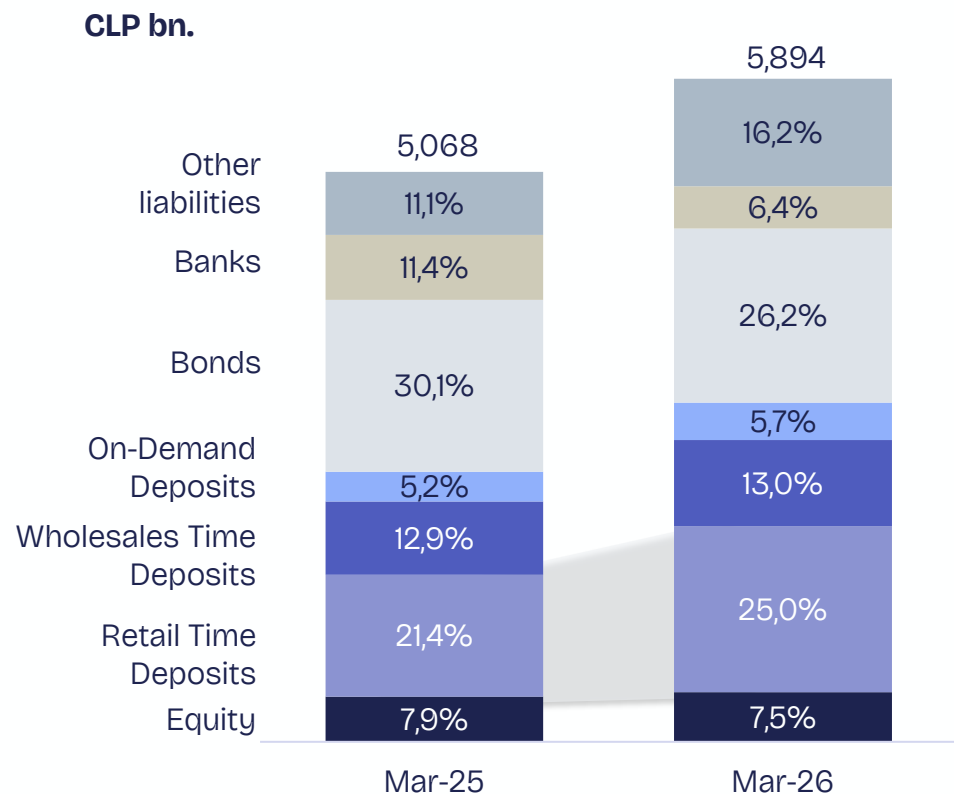


## RETAIL BANKING CLIENTS



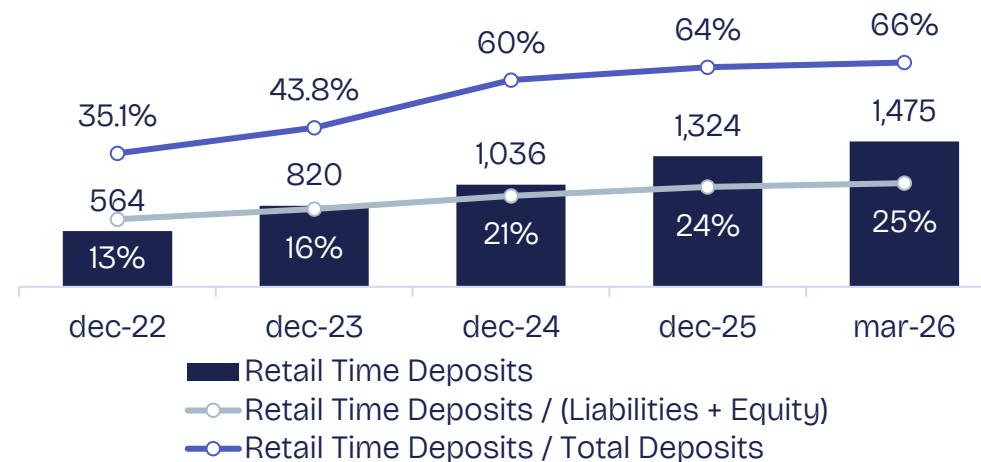
# ESTABLISHING A ROBUST FUNDING STRUCTURE

## FUNDING STRUCTURE MAR-25 VS MAR-26



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

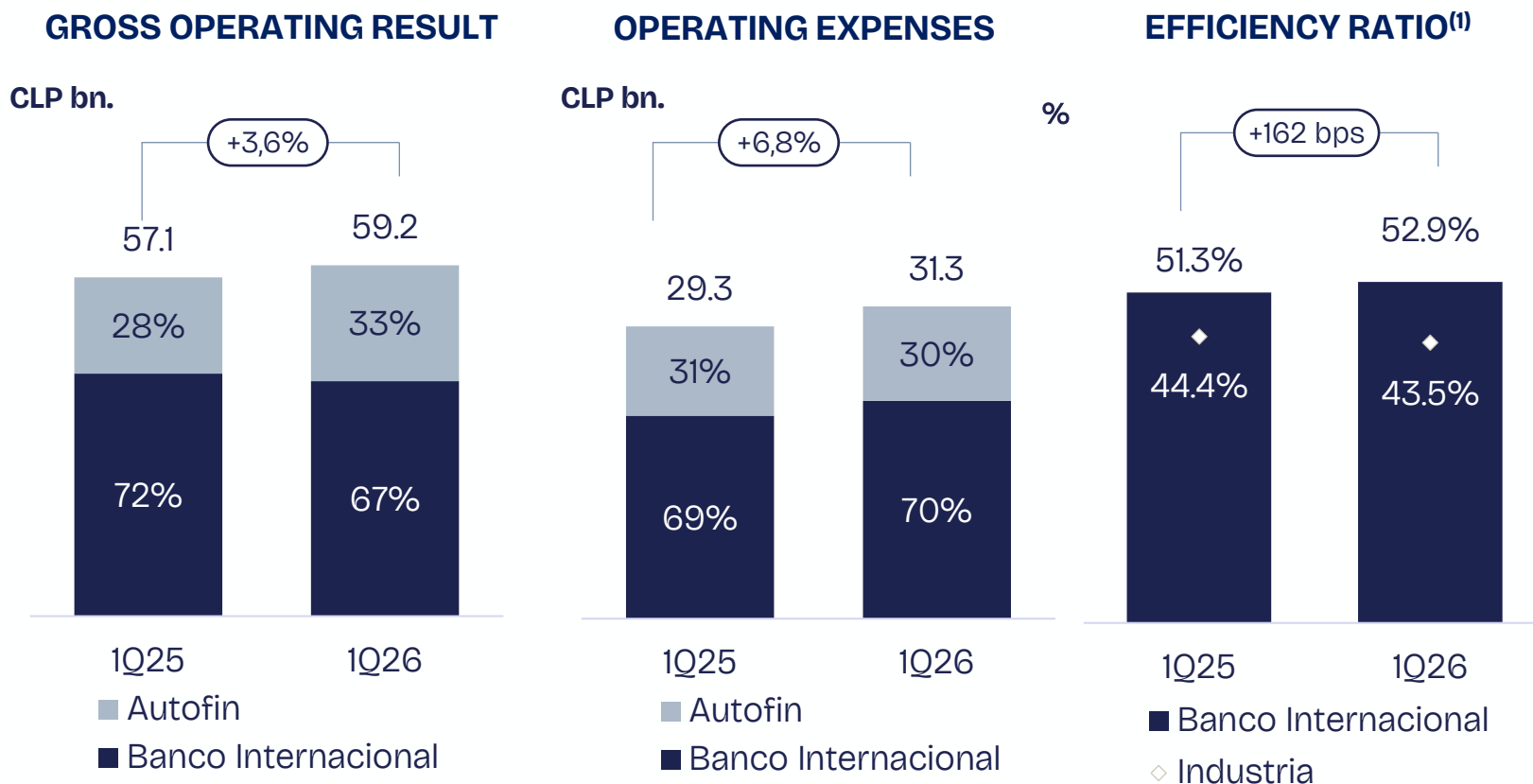
## REAL TIME DEPOSITS EVOLUTION



### FUNDING OPPORTUNITIES

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

# HIGHER OPERATING RESULTS DUE TO AUTOFIN'S CONTRIBUTION, PARTIALLY OFFSET BY HIGHER OPERATING EXPENSES

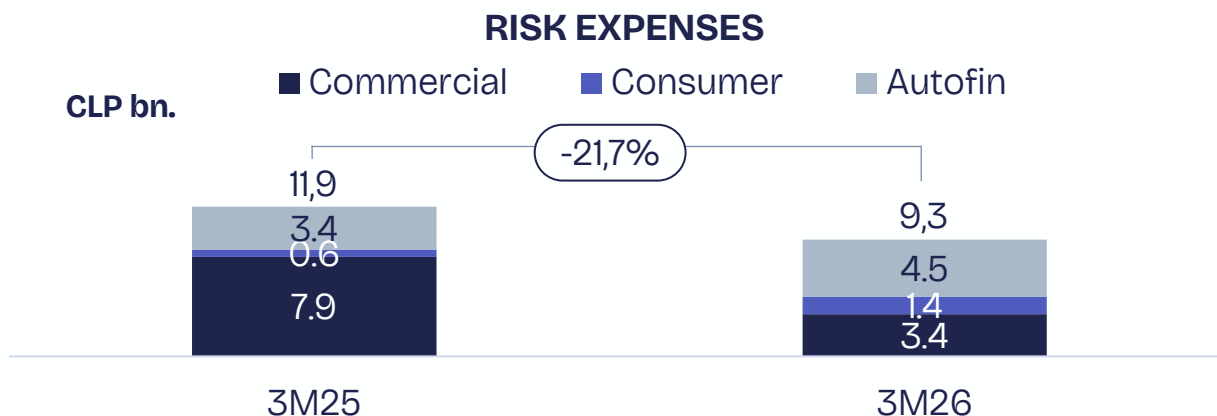


- **Gross operating income grew 3.6% QoQ to CLP 59.2 bn.**, mainly driven by Autofin, which contributed a CLP 3.4 bn. improvement through portfolio growth
- Higher commercial and consumer loan volumes were offset by lower spreads
- **Operating expenses increased 6.8% YoY to CLP 31.3 bn.**, mainly due to higher headcount and inflation-related adjustments.

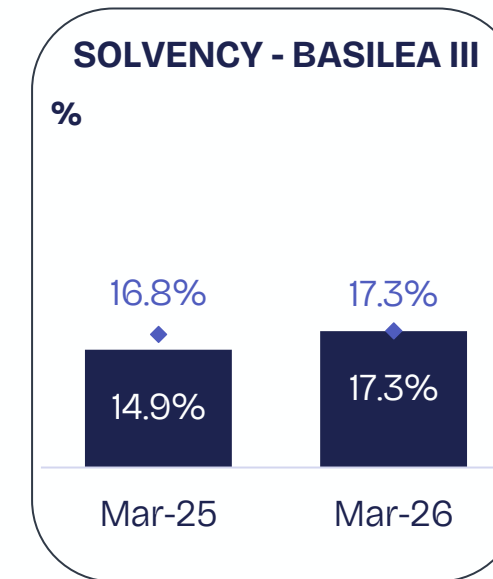
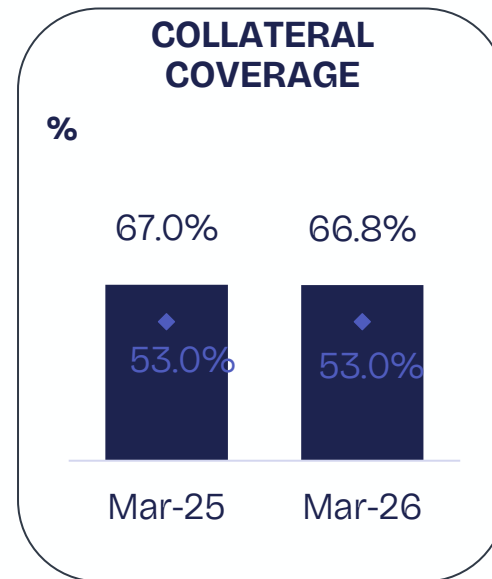
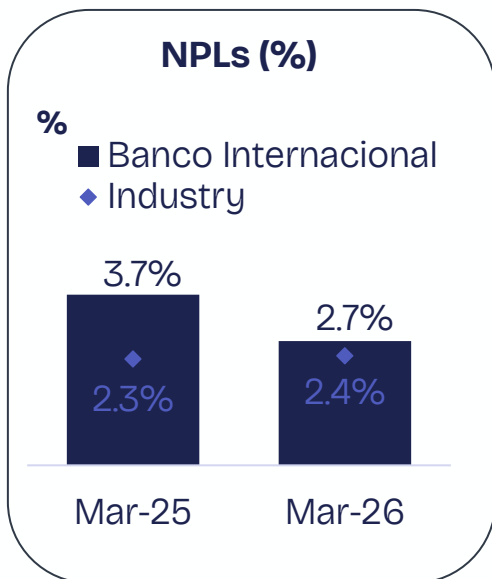
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(1) Operating Expenses over Gross Operating Result  
Source: CMF, Banco Internacional

# LOWER RISK EXPENSES ASSOCIATED WITH COMMERCIAL LOANS OFFSET BY AUTOFIN GROWTH



○ Credit risk provisions fell 21.7% QoQ to CLP 9.3 bn., mainly due to lower provisions in commercial loans, partially offset by higher provisions at Autofin driven by portfolio growth

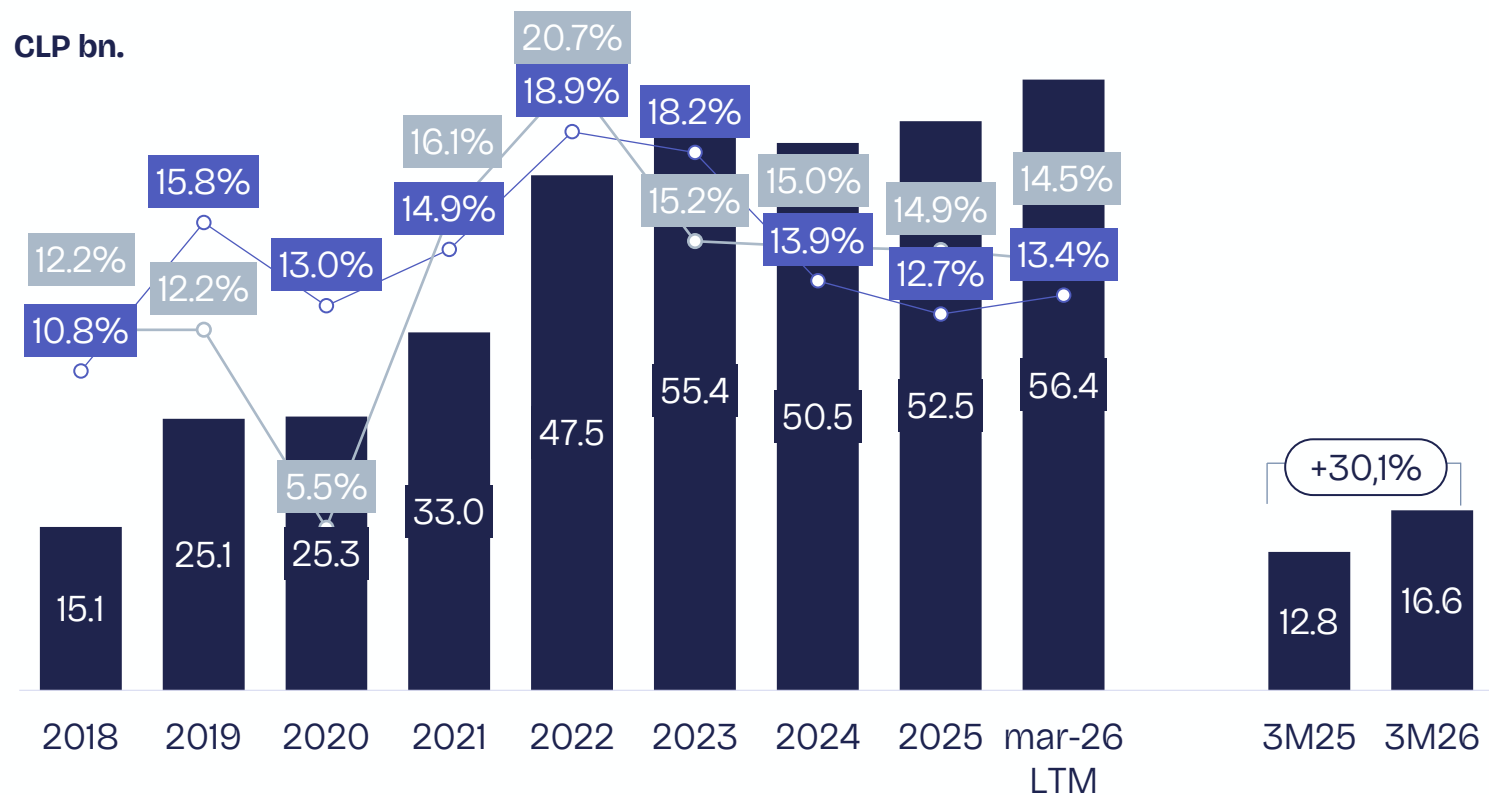


(1) Provisions to Total Loans  
Source: Banco Internacional, CMF

# SUSTAINED EARNINGS GROWTH

## BANCO INTERNACIONAL PROFIT & ROAE

■ Profit    ○ ROAE    ○ Industry ROAE



- Banco Internacional reported a net income of CLP 16.6 bn. in 1Q26, compared to CLP 12.8 bn. in 1Q25. **Autofin accounted for 24.5% of the Bank's quarterly earnings**
- Consequently, Banco Internacional posted a return on average equity (ROAE) of 13.4%

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Source: CMF, Banco Internacional

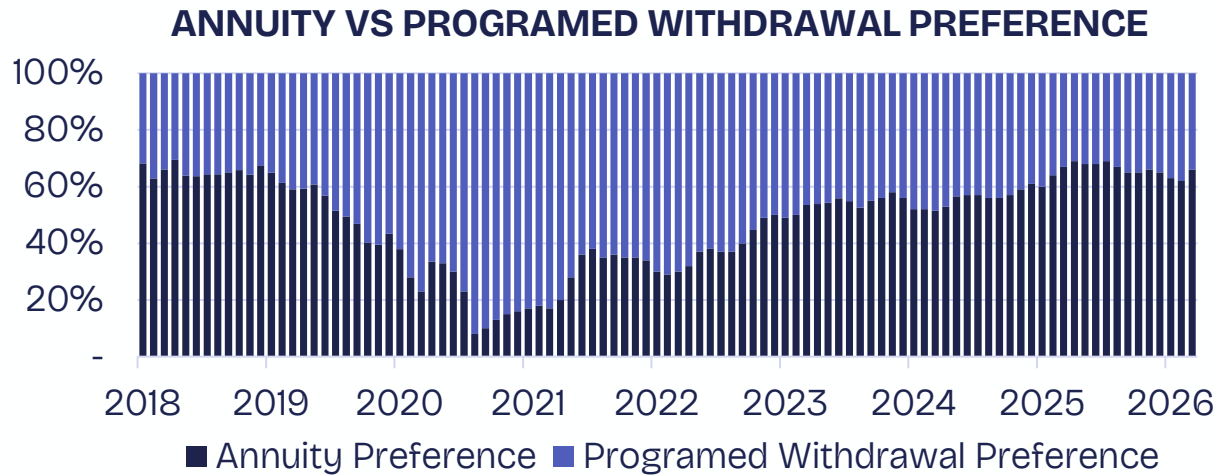
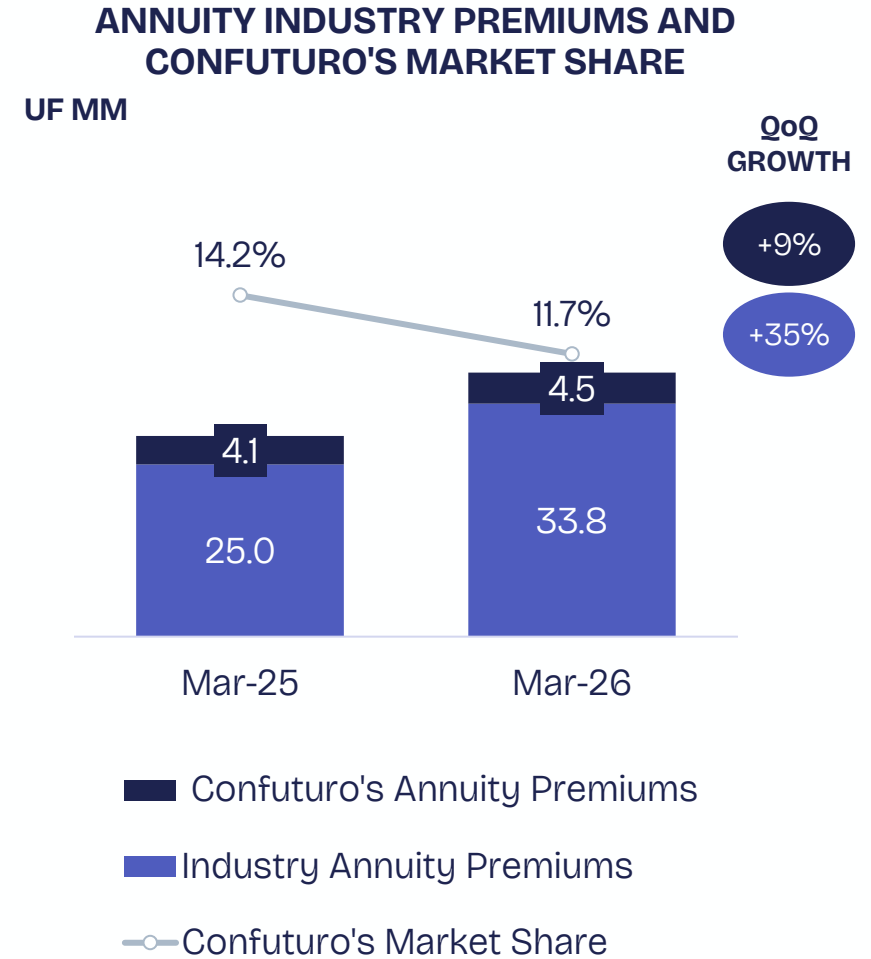
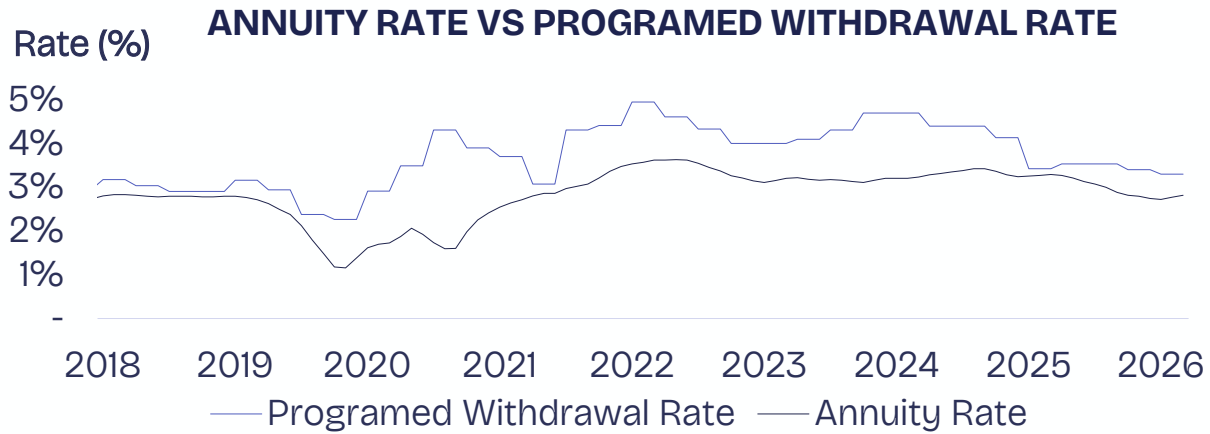


# Annuities

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

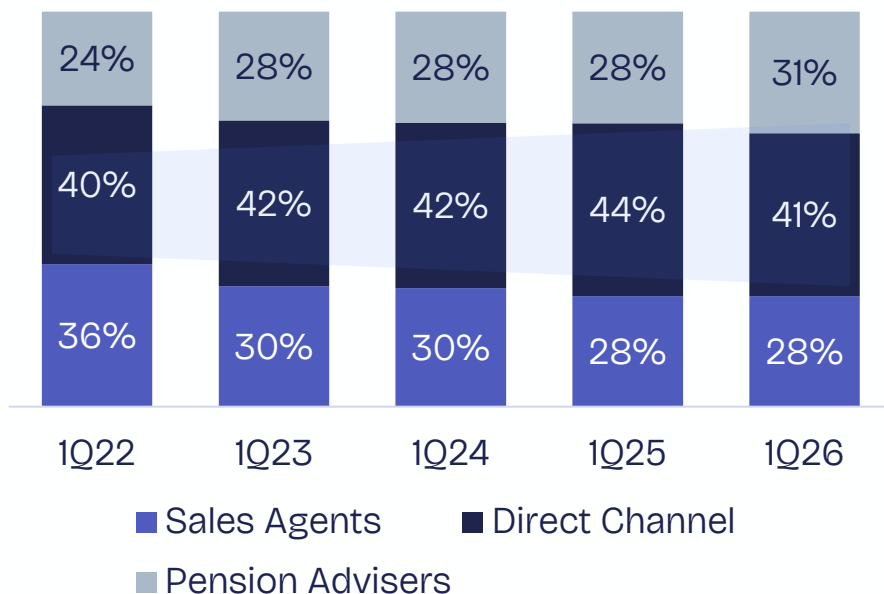


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Source: CMF

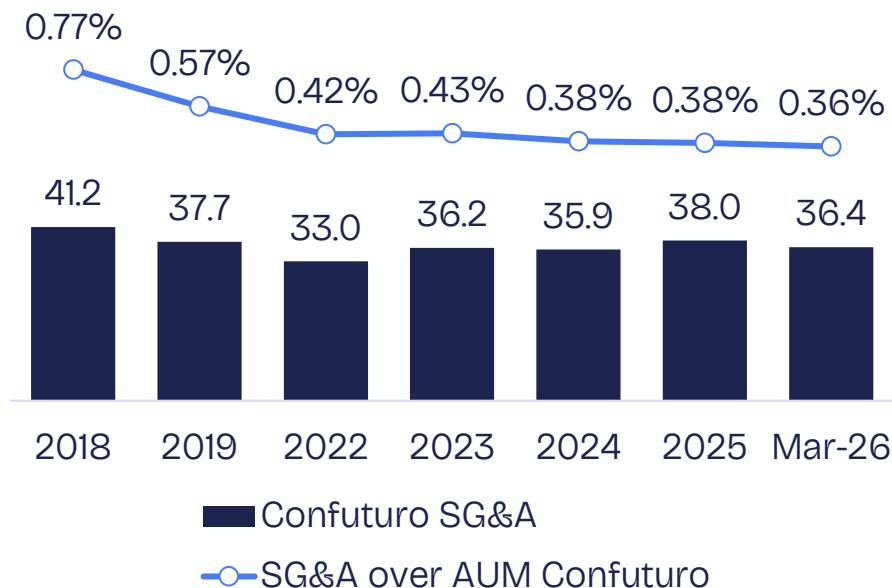
# FOCUS ON DIRECT SALES CHANNEL AND ENHANCING COST EFFICIENCY

### ANNUITIES SOLD BY CHANNEL



### SG&A AND SG&A OVER AUM<sup>(1)</sup>

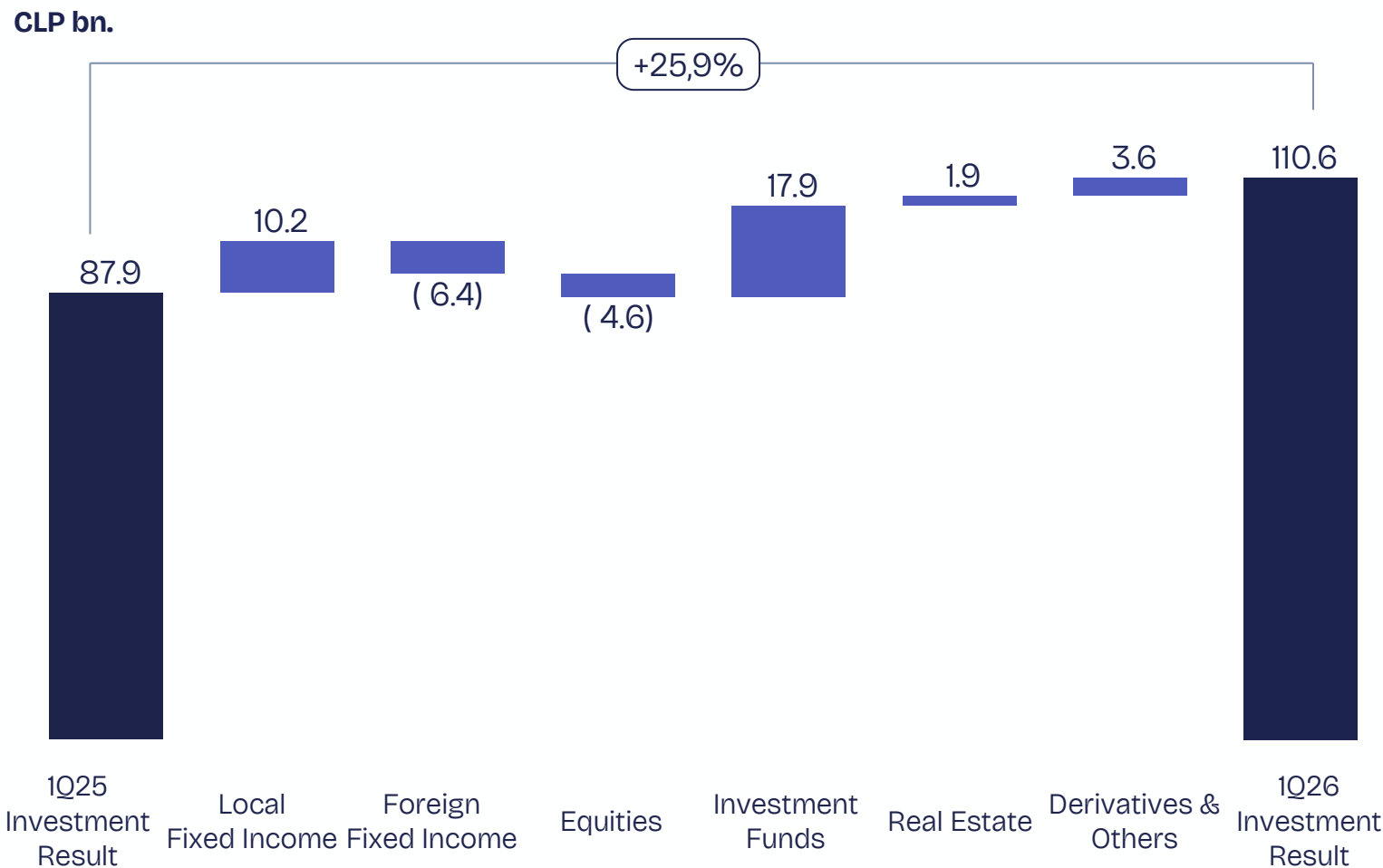
CLP bn.



(1) SG&A over AUM calculated on an annualized basis  
Source: Confuturo, CMF

# STRONGER INVESTMENT RESULT DRIVE HIGHER EARNINGS

**CONFUTURO INVESTMENT RESULT VARIATION  
(EXCLUDING CUI)**



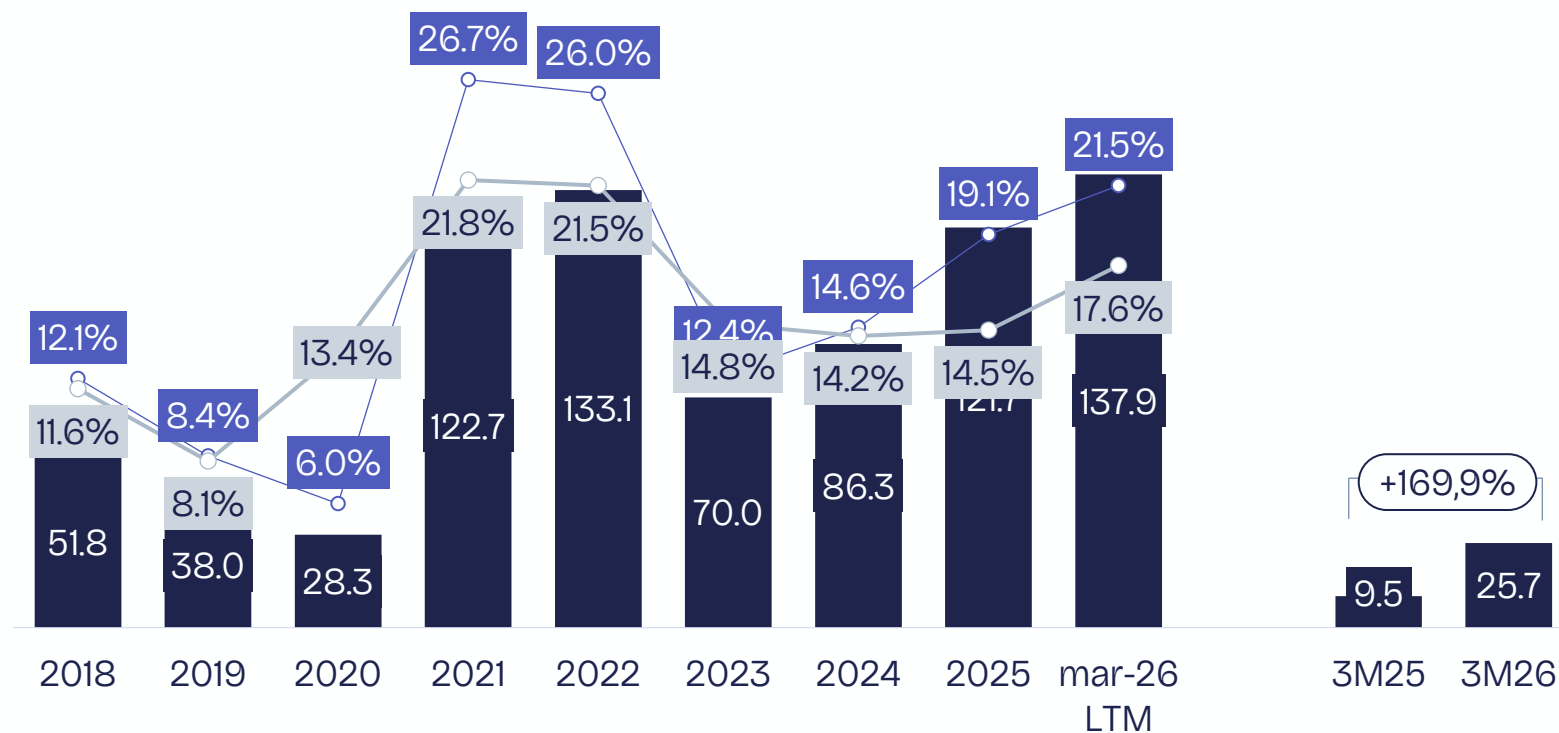
- Investment result excluding CUI increased 25.9% QoQ to CLP 110.6 bn., mainly driven by higher returns of investment funds, together with stronger performance of local fixed income.

# INVESTMENT RESULTS DRIVE CONFUTURO'S PROFIT

## CONFUTURO PROFIT & ROAE

CLP bn.

■ Confuturo's profit    ○ Confuturo ROAE    ○ Industry ROAE



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

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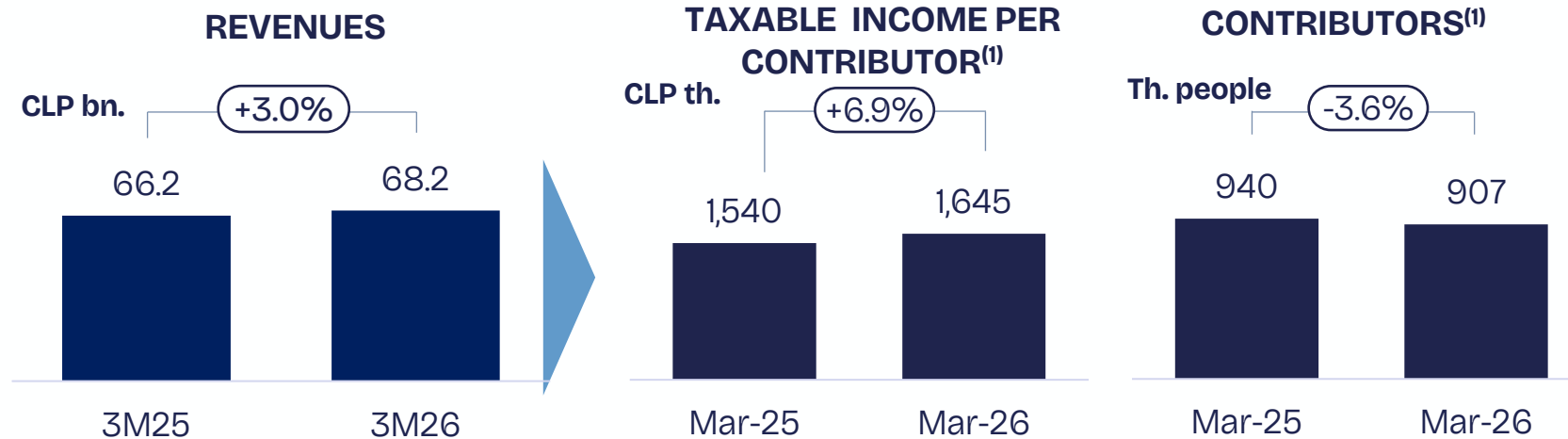
Source: Confuturo, CMF



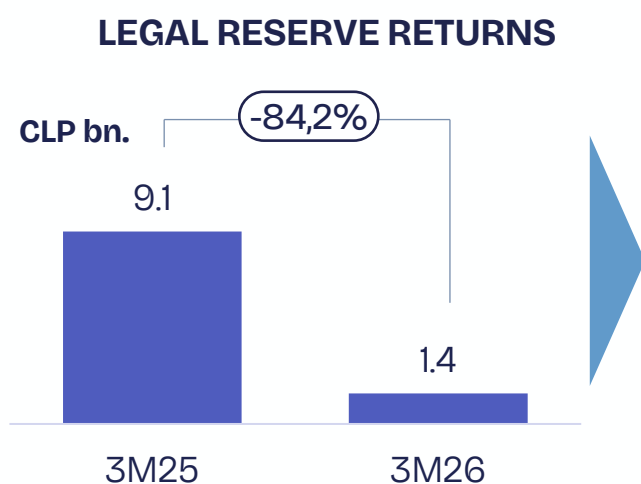
# Pensions



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



- As of March 2026, the **average taxable income** of AFP Habitat Chile contributors was **24.0% higher than the industry average**



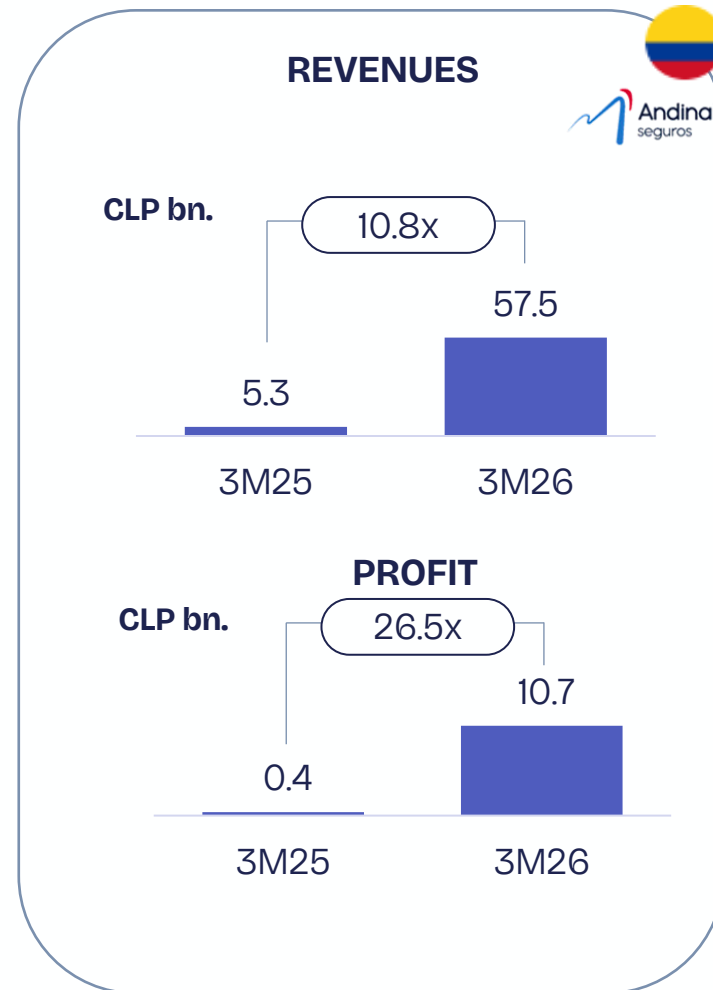
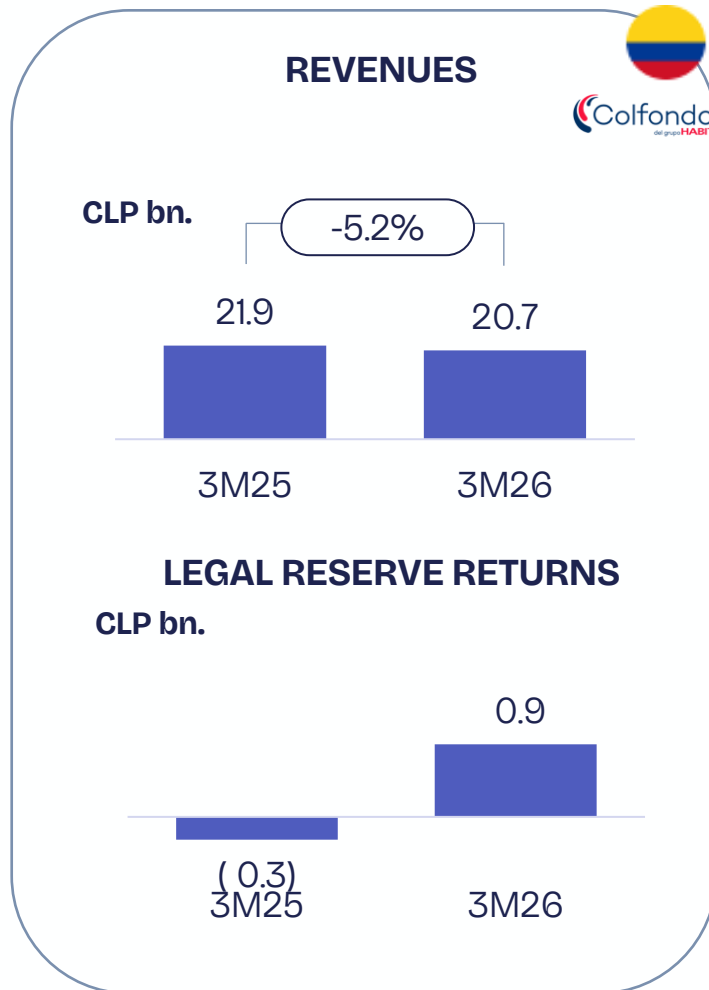
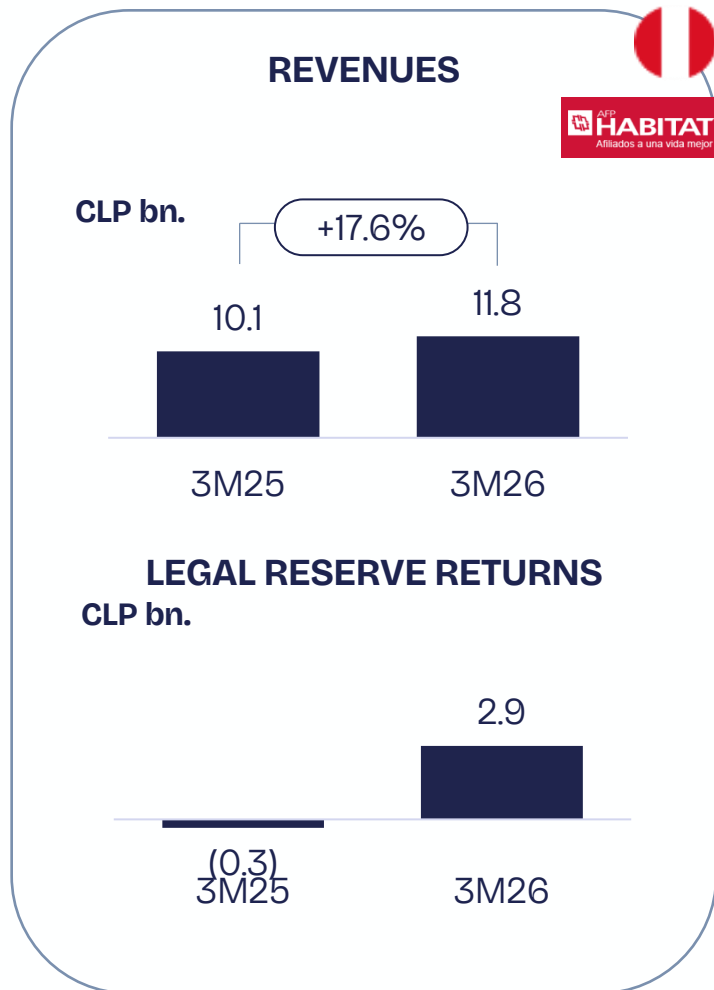
**PENSION FUND RETURNS OF AFP HABITAT (NOMINAL)**

FUND	3M26	3M25
Fund A	0,27%	-0,29%
Fund B	0,21%	0,51%
Fund C	0,05%	2,33%
Fund D	0,36%	3,30%
Fund E	0,87%	3,33%

- The **lower legal reserve result** was mainly driven to the weaker performance of the multi-funds with greater exposure to fixed income and local investments (Funds C, D, and E), which were particularly favored during 1Q25.

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

# HIGHER REVENUES IN AFP HABITAT PERU AND ANDINA VIDA, ALONGSIDE IMPROVED LEGAL RESERVE PERFORMANCE



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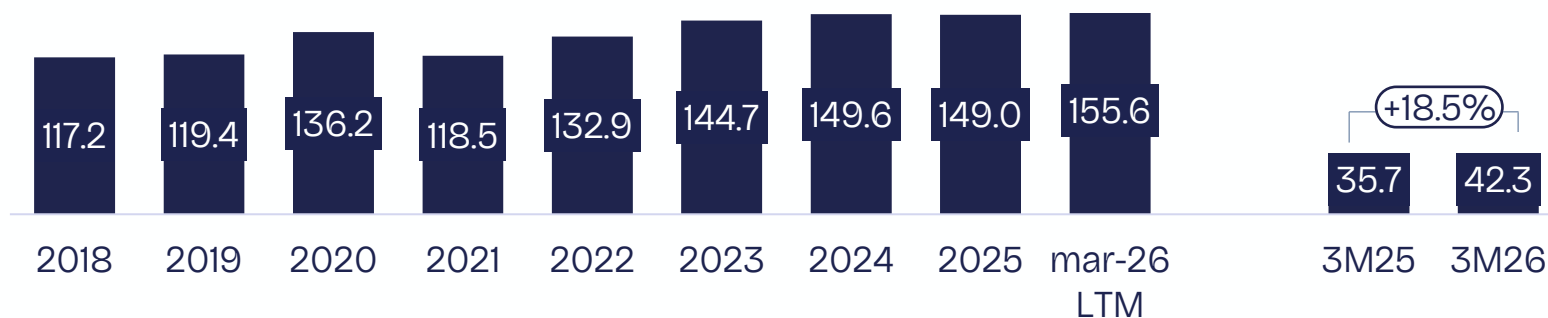
Source: AAISA

# IMPROVED OPERATIONAL RESULTS IN AFP HABITAT CHILE AND AAISA



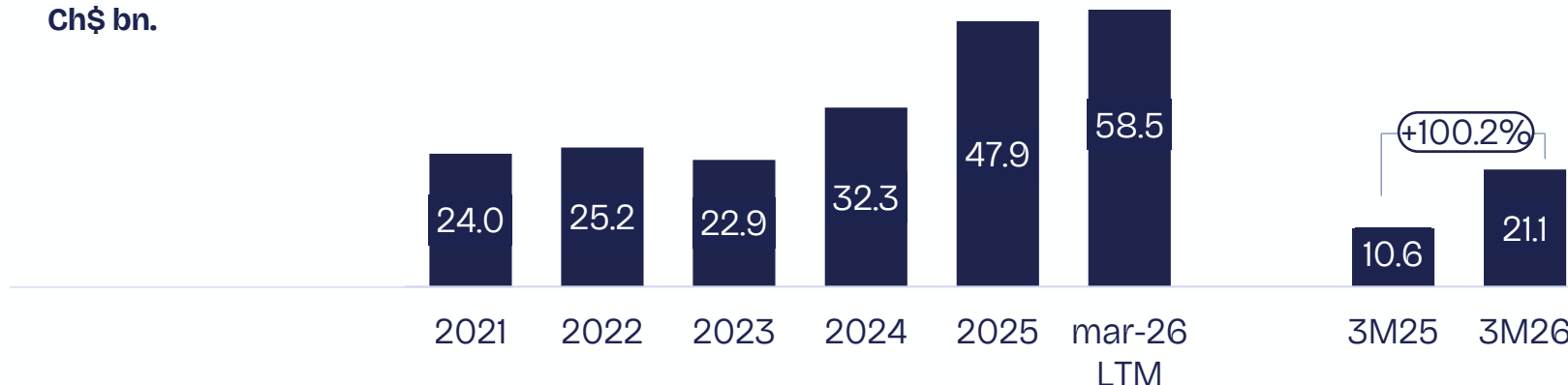
**AFP HABITAT PROFIT<sup>(1)</sup> BEFORE TAXES AND LEGAL RESERVE RETURN EVOLUTION**

CLP bn.



**AAISA PROFIT BEFORE TAXES AND LEGAL RESERVE RETURN EVOLUTION**

Ch\$ bn.



- **AFP Habitat's** legal reserve returns decrease by 84.2%, reflecting the global volatility.
- Excluding this effect, Habitat's QoQ increase was driven by lower SG&A during the quarter.
- **In the case of AAISA**, the improved results were primarily driven by higher revenues at 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

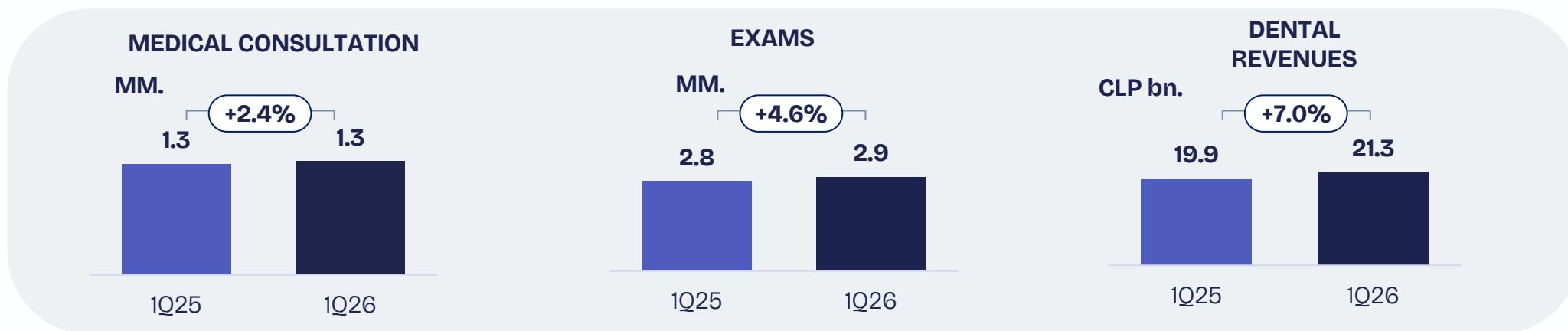


# Health

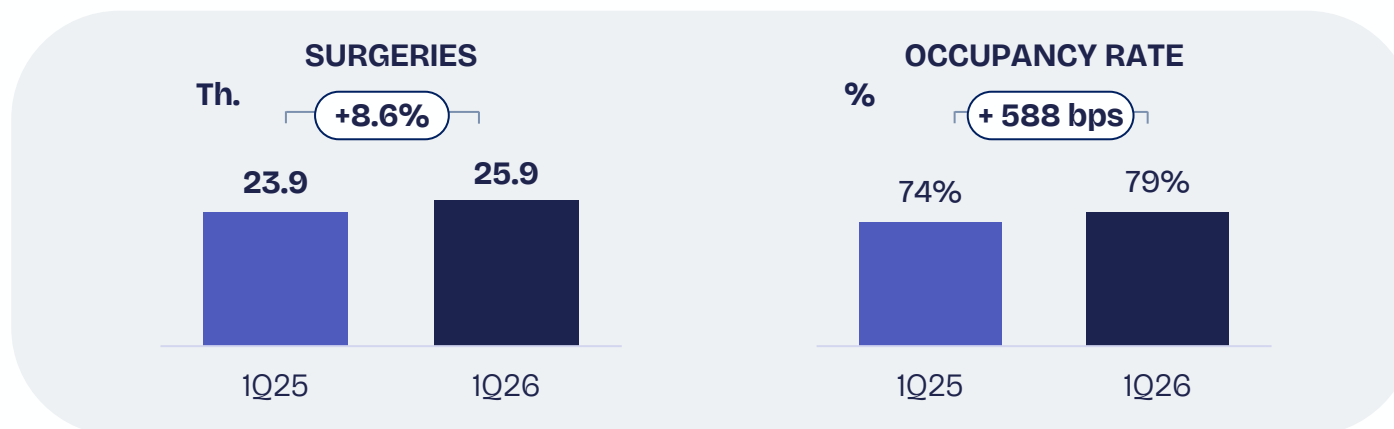


# MORE COMPLEX INPATIENT MIX WITH INCREASED ACTIVITY IN DENTAL AND OUTPATIENT SERVICES

## REDSALUD OUTPATIENT AND DENTAL ACTIVITY INDICATORS

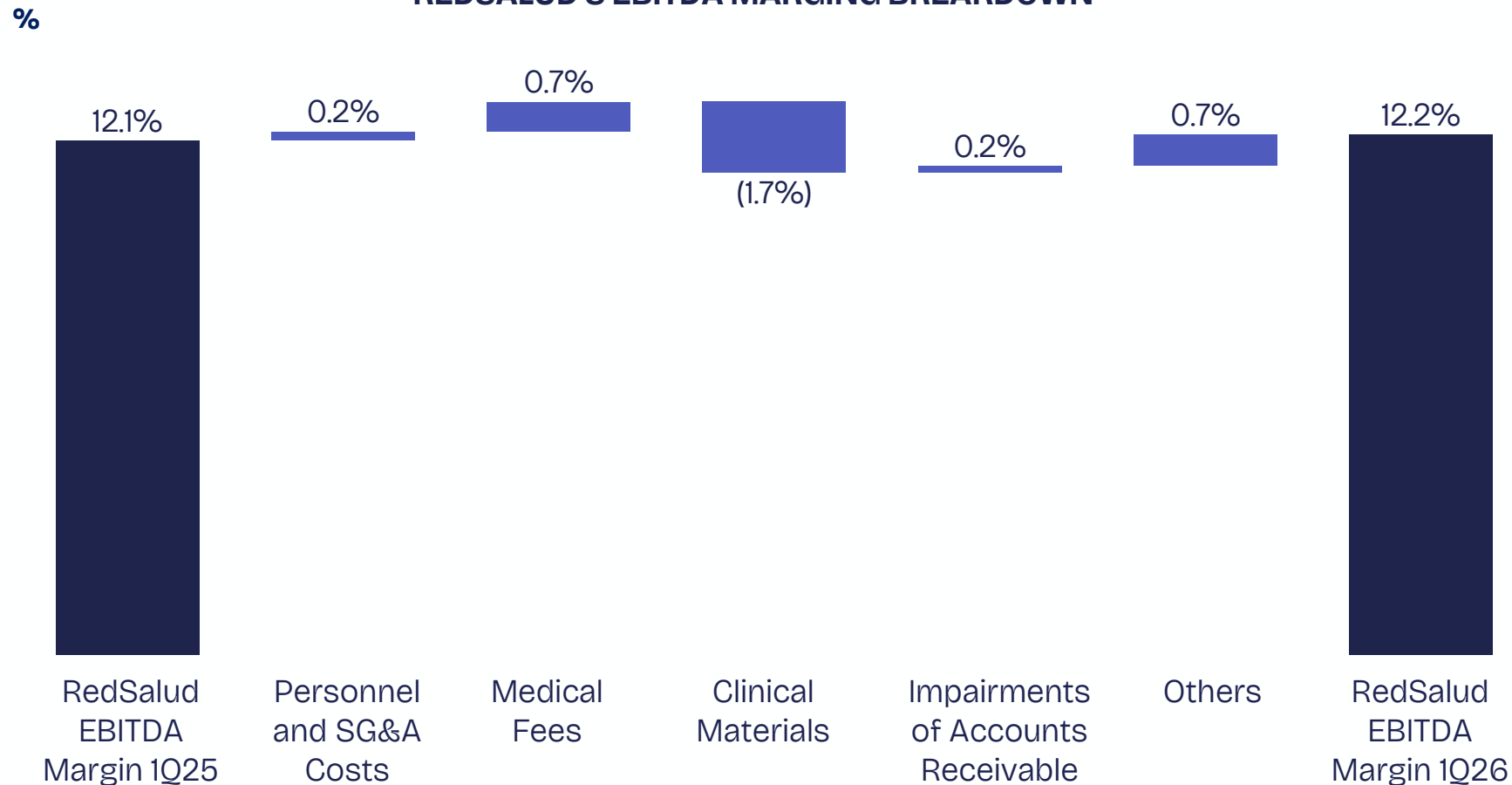


## REDSALUD INPATIENT ACTIVITY INDICATORS



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

REDSALUD'S EBITDA MARGING BREAKDOWN



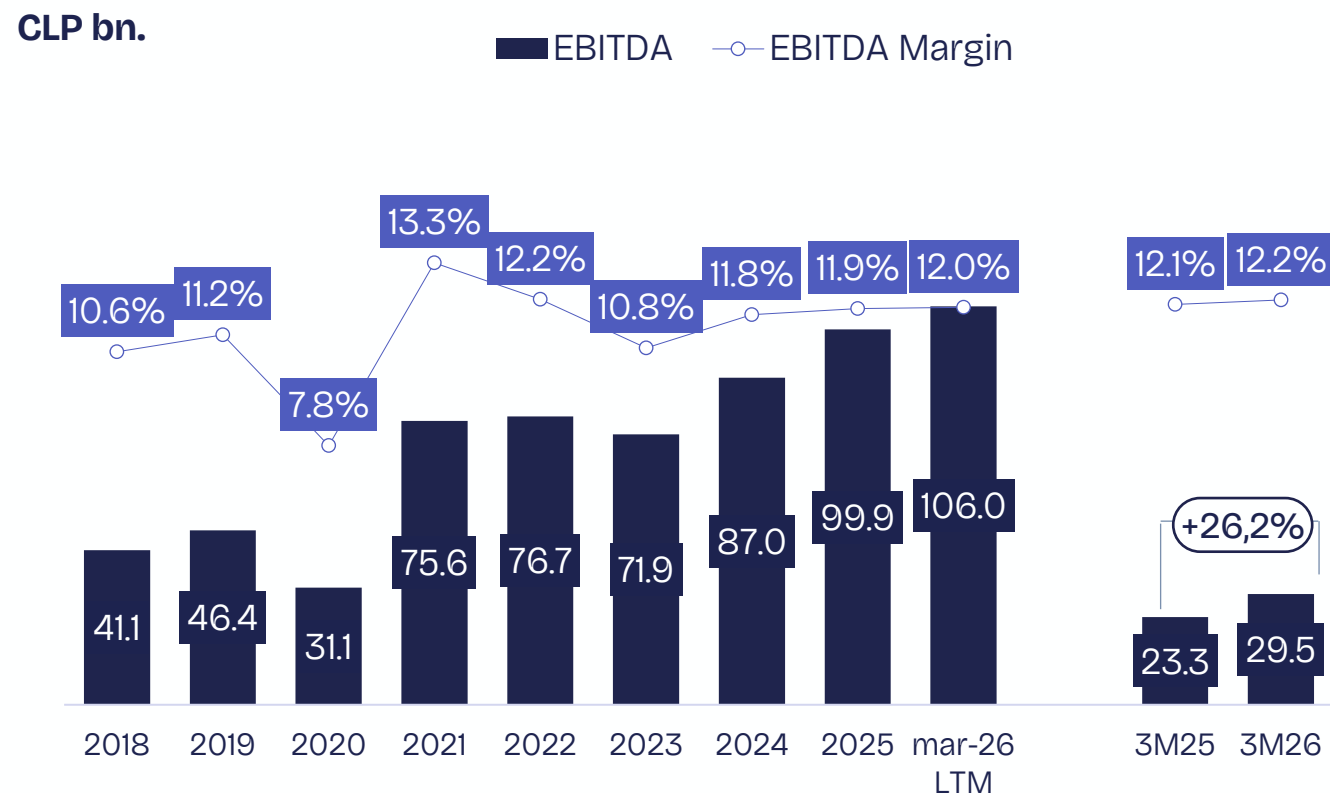
- The **increase in EBITDA margin** was primarily driven by **greater complexity** in the services provided by the Network, reflected in higher demand for Operating Room and Critical Patient Unit (UPC) services

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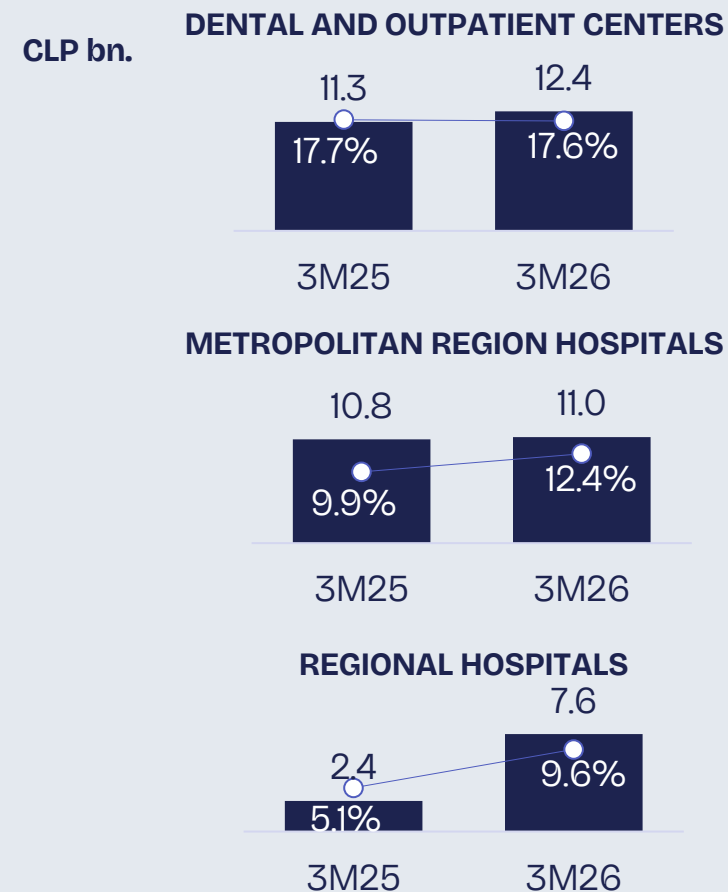
Source: RedSalud

# EBITDA GREW ACROSS ALL SEGMENTS OF THE NETWORK

## EBITDA AND EBITDA MARGIN REDSALUD

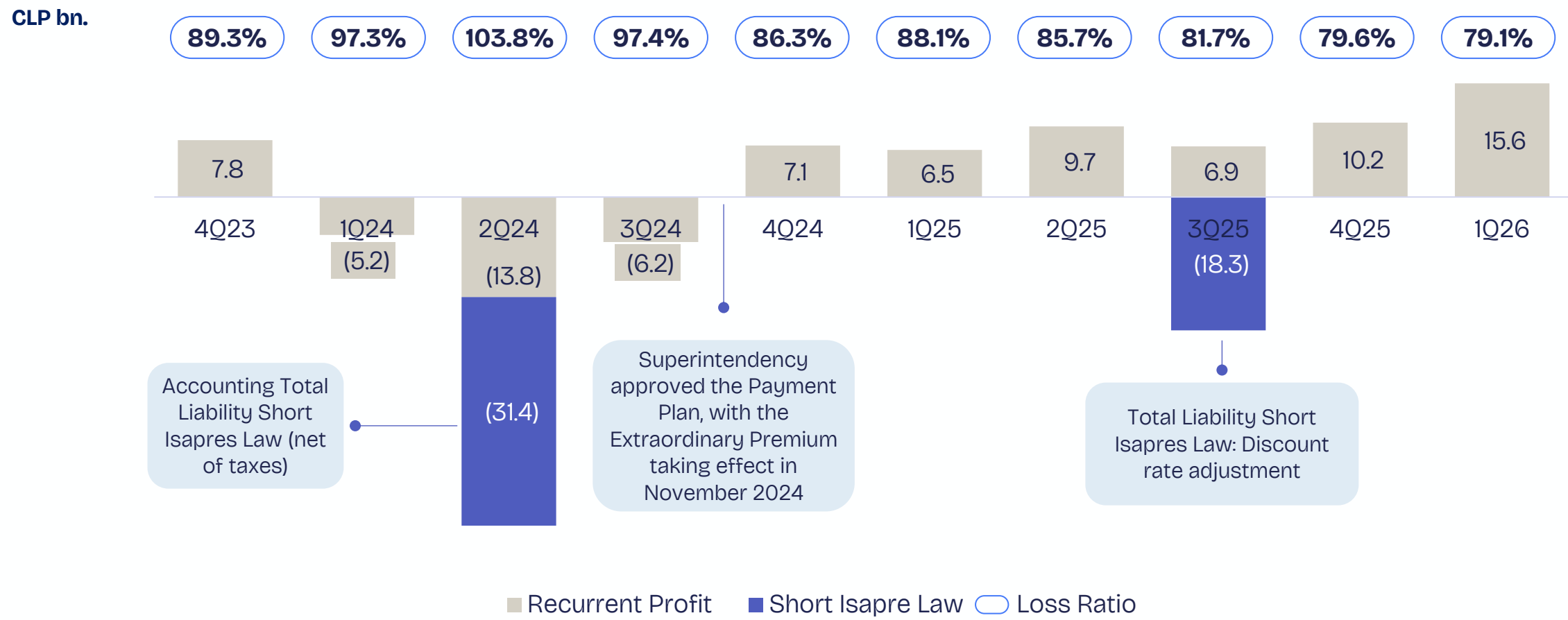


## EBITDA BY CENTER TYPE



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

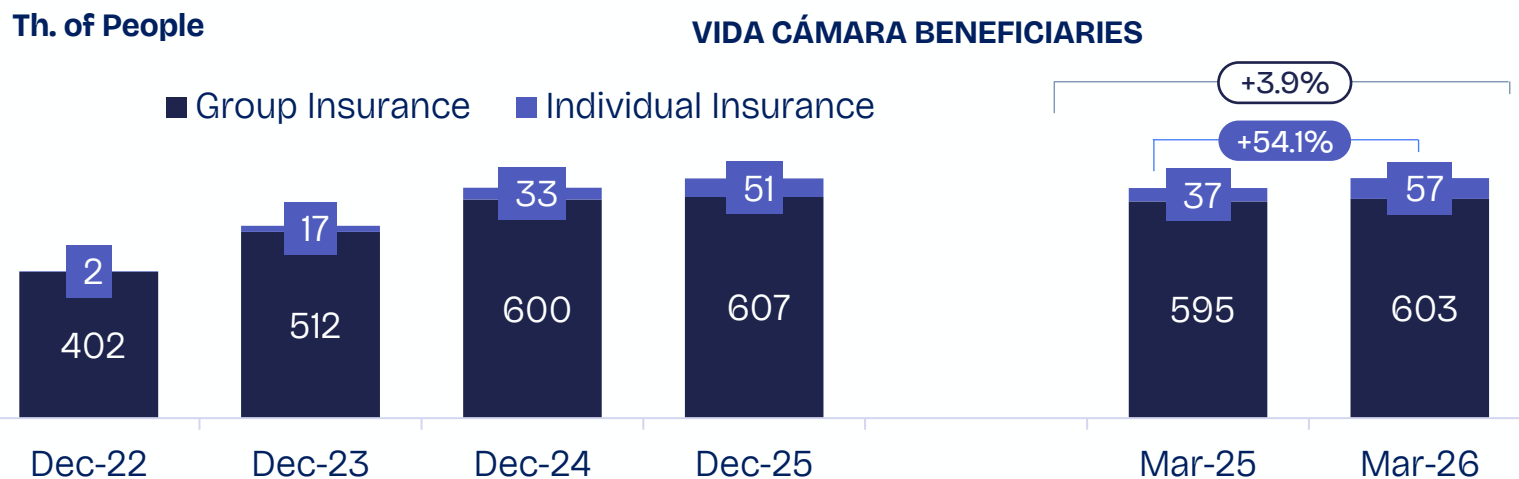
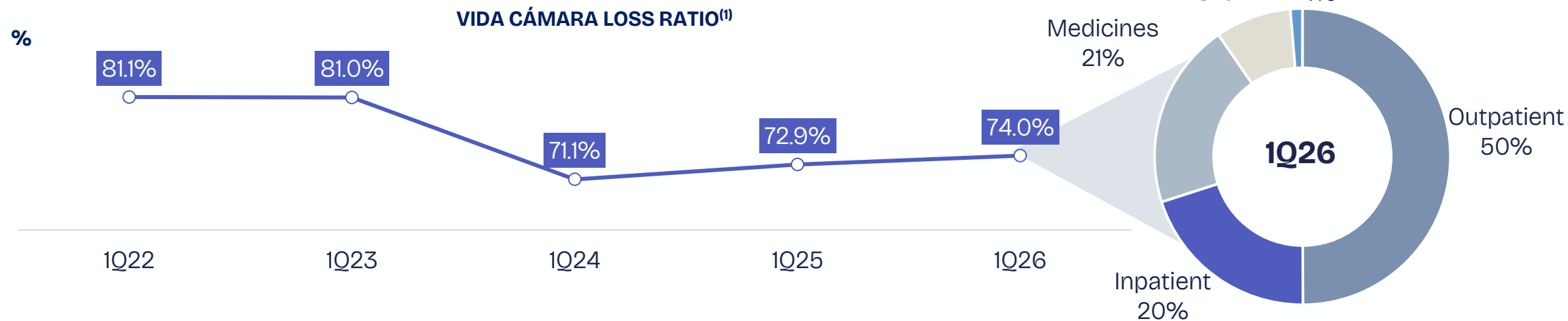
CONSALUD PROFIT EVOLUTION



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Source: Superintendencia de Salud, Consalud

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



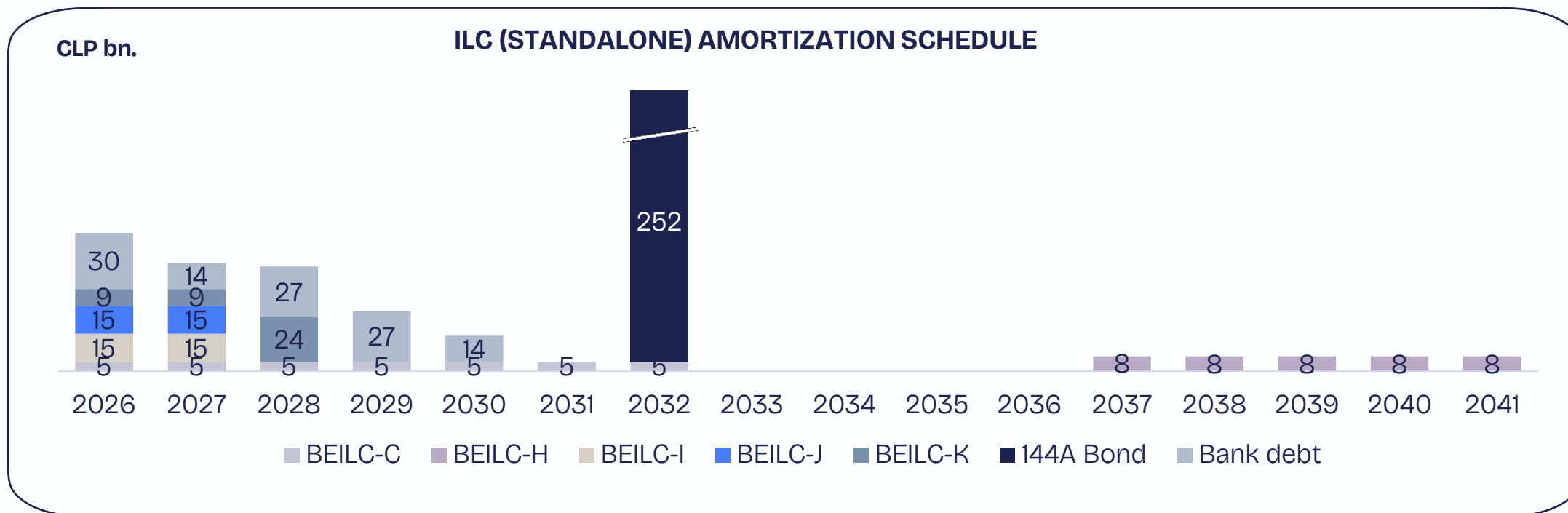
- **Higher collections** in health and life insurance driven by growth in beneficiaries
- Claims **cost increased by 9.5%**, mainly driven by **higher outpatient coverage** in group health insurance. Loss ratio reached 74.0% in 1Q26, compared to 72.9% in 1Q25.

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

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# CHAPTER 04 | ILC's Financial Position

# WELL-MANAGED DEBT MATURITY AND LIQUIDITY POSITION



Total Net Financial Debt  
Mar. 2026  
**Ch\$ 411.4 bn.**

NFD / Equity  
Mar. 2026  
**0.31x**

Liquidity Position  
Mar. 2026  
**Ch\$176.4 bn**

## RISK RATING

**LOCAL  
AA+/AA+**



**INTERNATIONAL  
BBB+/BBB+**



# 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 1Q26 we reached **124 thousand clients** and achieved **8.7% YoY loan growth**, outperforming the industry's 3.5% 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-to-high income segment** while continuing its preparation for regulatory changes and focus on efficiency.



- RedSalud** continues to **lead** in private healthcare **coverage** in Chile, advancing its strategy to expand access and strengthen **high-complexity services**. EBITDA reached Ch\$29 billion with a 12% margin during 1Q26.
- 54% YoY growth** in **individual health insurance** beneficiaries reaching 57 th people



- The implementation of the Isapres Short Law and lower medical leaves cost** has contributed to system stability.



- We remain committed to our purpose of **creating social and economic value**, achieving significant progress for all stakeholders

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