ilc Conference Call 2Q26

SEP. /2026

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

DISCLAIMER

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

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

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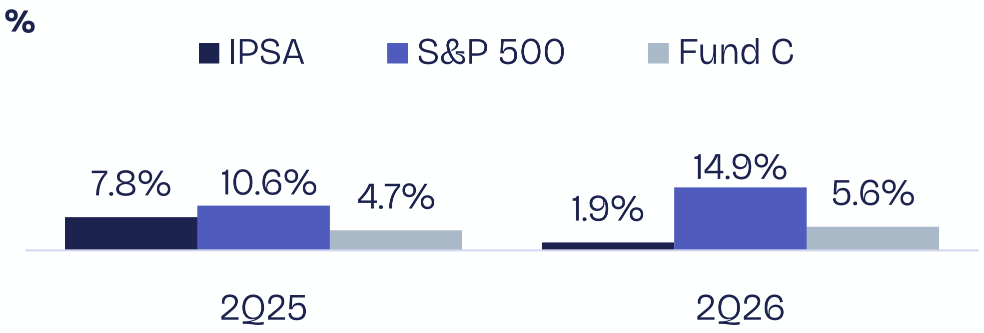
AGENDA

1. Context
2. 2Q26 Milestones & Consolidated Results
3. Zoom-in by Division
4. ILC's Financial Position
5. Wrap-Up and Conclusions

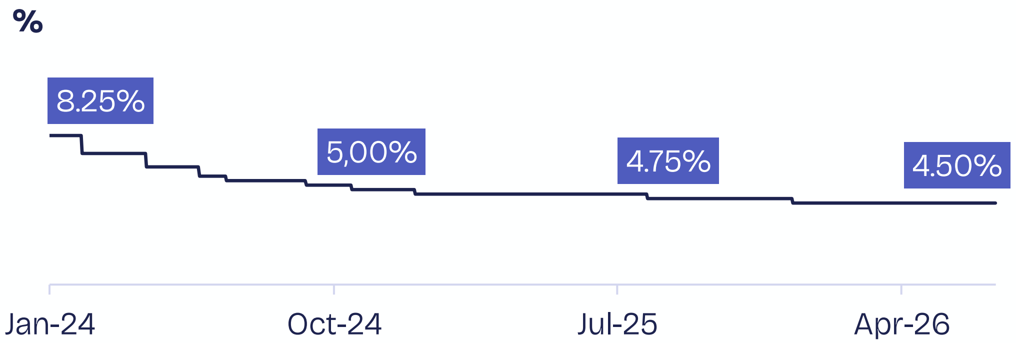
CHAPTER 01 | Context

2Q26: MACROECONOMIC CONTEXT

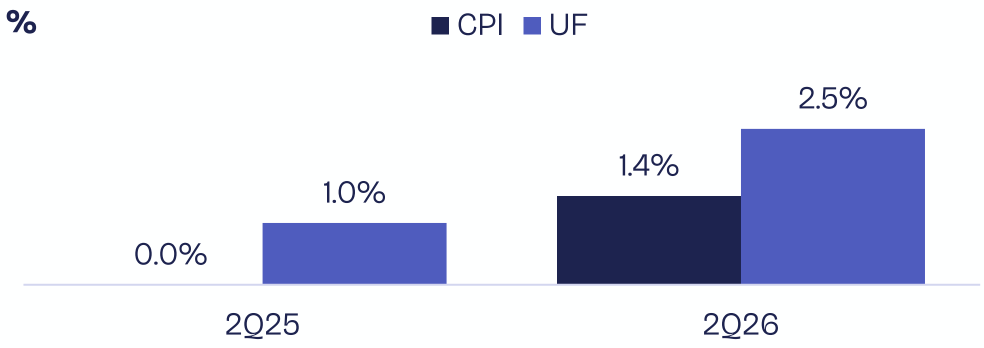
IPSA, S&P500 AND PENSION FUND C QUARTERLY RETURNS[(1)]



MONETARY POLICY RATE (MPR)



CPI AND UF CHILE QUARTERLY VARIATION



HIGHLIGHTS

- The IPSA recorded a return of 1.9% in 2Q26, lower than the 7.8% in 2Q25.
- Quarterly CPI variation reached 1.4% vs 0.0% in 2Q25.
- The Central Bank held the monetary policy rate at 4.50%, after the easing cycle of 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 02 | 2Q26 Milestones & Consolidated Results

MAIN EVENTS – 2Q26 AND SUBSEQUENT PERIODS

1.

REDSALUD COMPLETES ACQUISITION OF NUEVO SANATORIO ALEMÁN

REDSALUD SOMOS CChC

January 2026

2.

CAPITAL INCREASE AT REDSALUD

REDSALUD SOMOS CChC

April 2026

3.

CONFUTURO WAS AWARDED FIVE PORTFOLIO FRACTIONS OF CONTRACT 13 OF THE D&S

confuturo SOMOS CChC

July 2026

4.

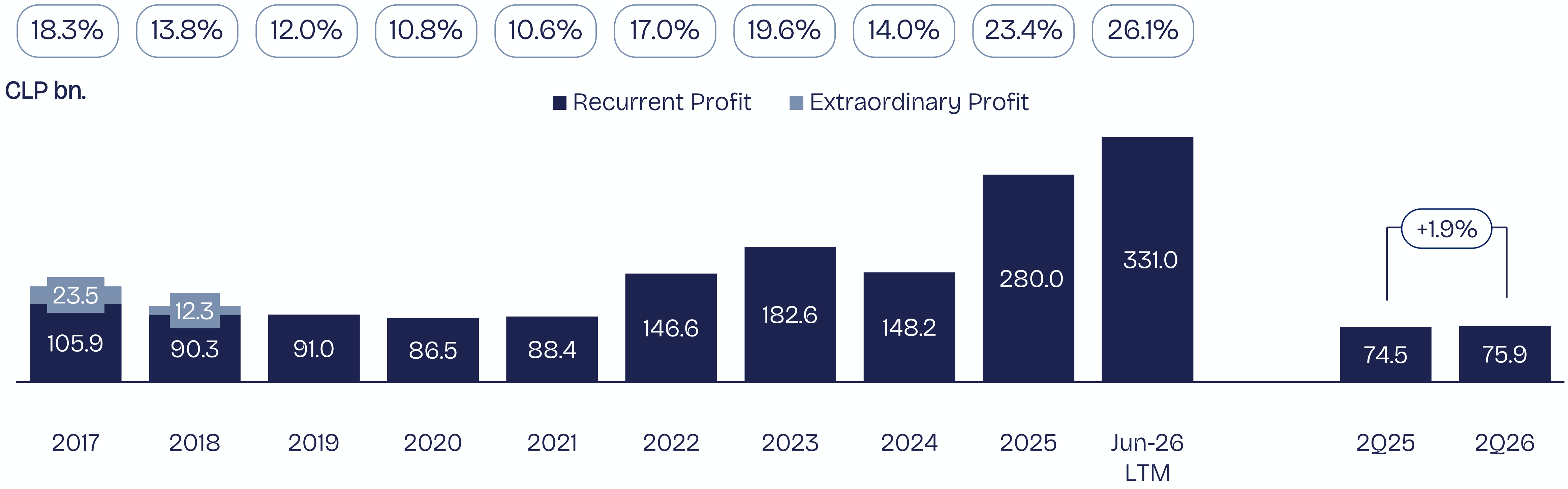
PROPOSED CAPITAL INCREASE AT REDSALUD PAYABLE WITH THE STAKE IN VIDA CÁMARA

Vida Cámara SOMOS CChC

July 2026

FIRST SIX MONTHS RESULTS DRIVEN BY STRONG PERFORMANCE ACROSS ALL BUSINESSES

PROFIT AND ROAE ILC



2017 – 2022: Growth, Diversification & *Turnaround*

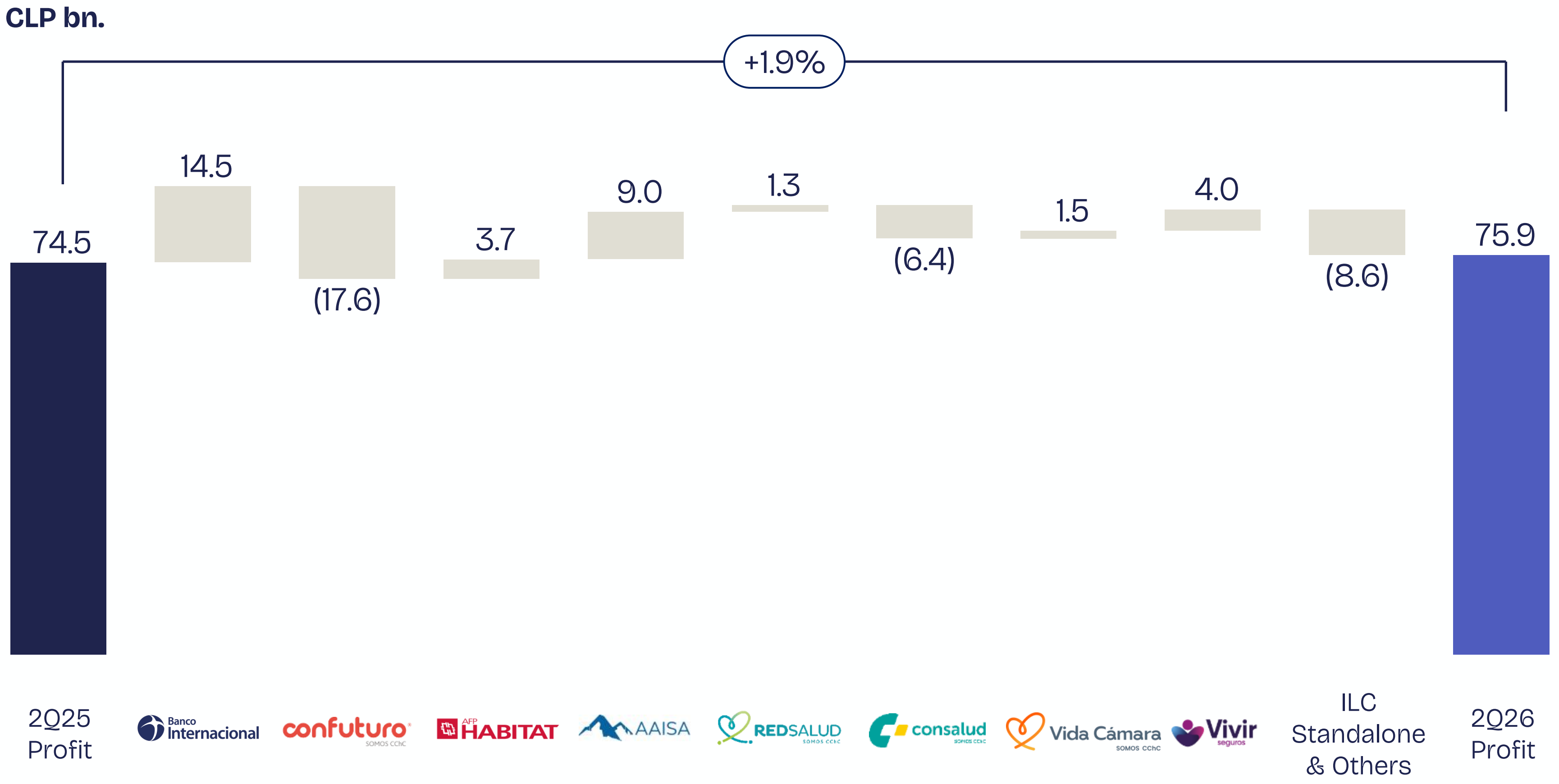
2023 – 2030: Growth in Financial Business and opportunities in Health sector

- Stronger performance across all subsidiaries, driven by higher results in the banking segment and pension fund managers, and the expansion of the health sector

Source: ILC

HIGHER BANKING AND PENSION FUND RESULTS OFFSET BY LOWER INVESTMENT RESULT IN CONFUTURO

PROFIT CONTRIBUTION PER DIVISION - 2Q26 VS 2Q25



ILC PROFIT BREAKDOWN

CLP bn.	2Q26
Banco Internacional	22.1
Confuturo	8.0
AFP Habitat	22.6
AAISA	16.1
RedSalud	8.1
Consalud	3.3
Vida Cámara	0.8
Vivir Seguros	11.2
ILC Standalone & Others	(16.3)
Total	**75.9**

Source: ILC

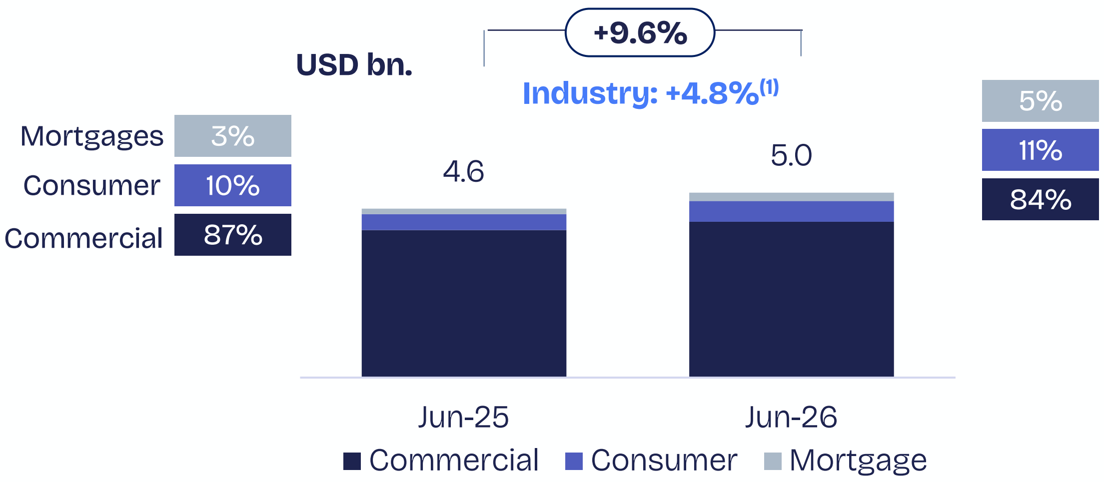
CHAPTER 03 | Zoom-in by Division

Banking

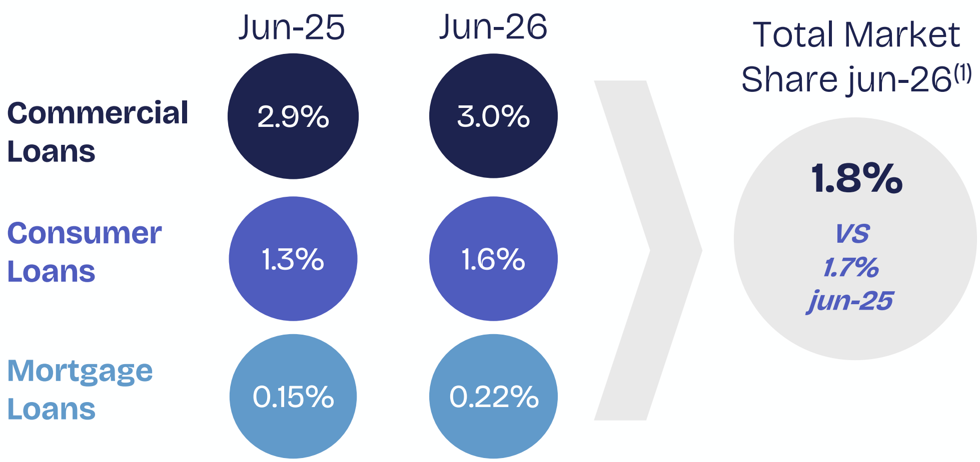
Banco Internacional

SIGNIFICANT LOAN GROWTH COMPARED TO THE INDUSTRY

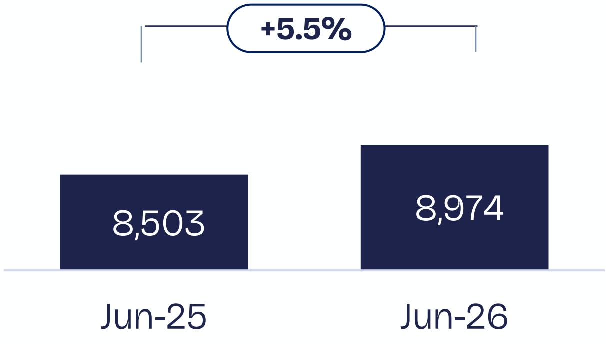
BANCO INTERNACIONAL LOANS



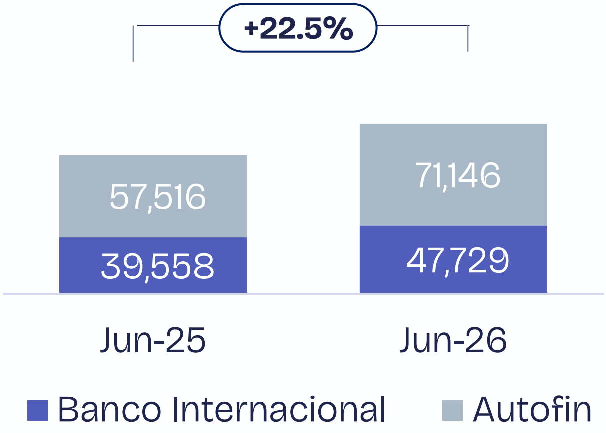
MARKET SHARE BY SEGMENT[1]



COMMERCIAL BANKING CLIENTS



RETAIL BANKING CLIENTS



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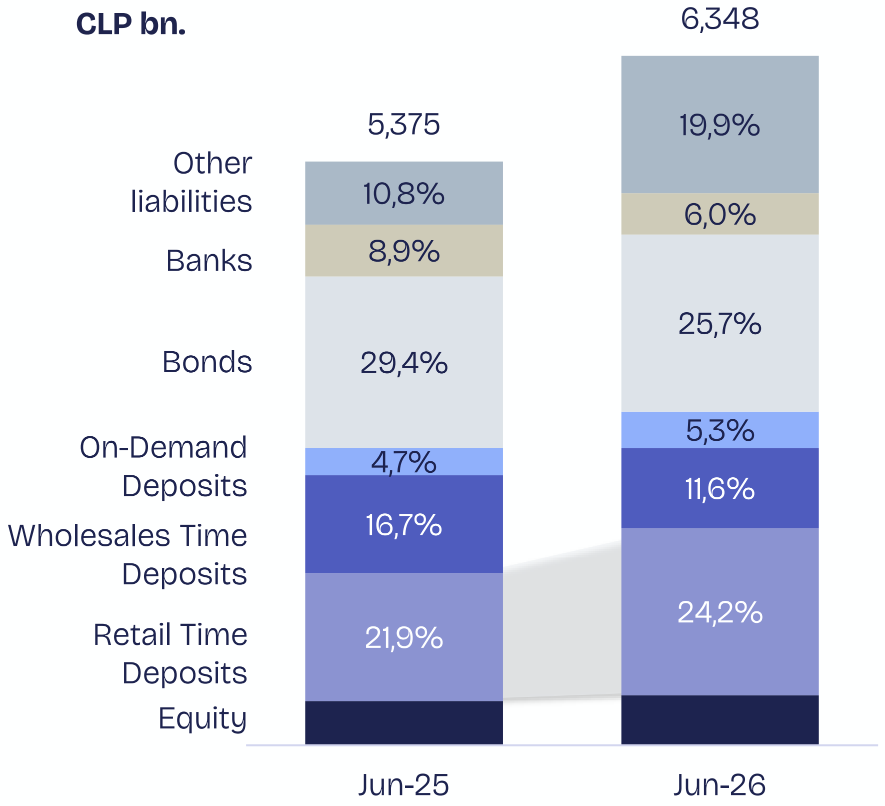
FX: 900 CLP/USD
(1) Excluding Foreign loans
Source: CMF

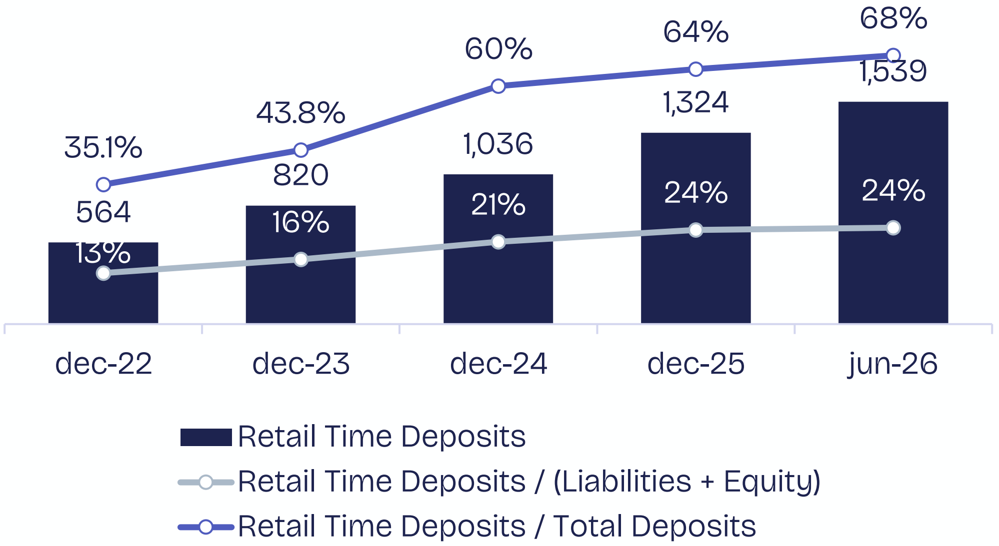
ESTABLISHING A ROBUST FUNDING STRUCTURE

FUNDING STRUCTURE JUN-25 VS JUN-26



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

RETAIL TIME DEPOSITS EVOLUTION



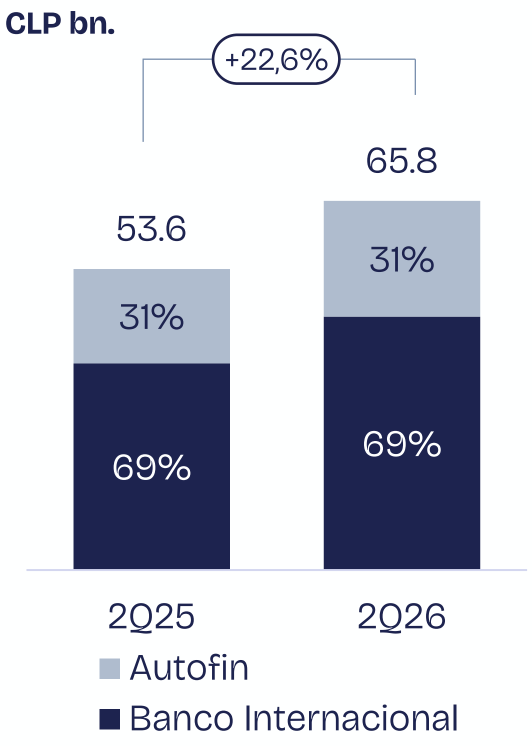
FUNDING OPPORTUNITIES

- 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

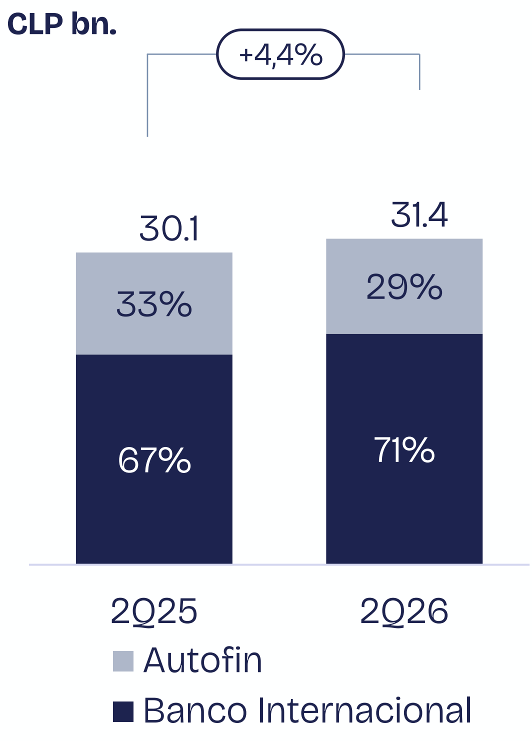
Source: CMF, Banco Internacional

HIGHER OPERATING RESULTS DUE TO HIGHER COMMERCIAL AND CONSUMER LOAN VOLUMES

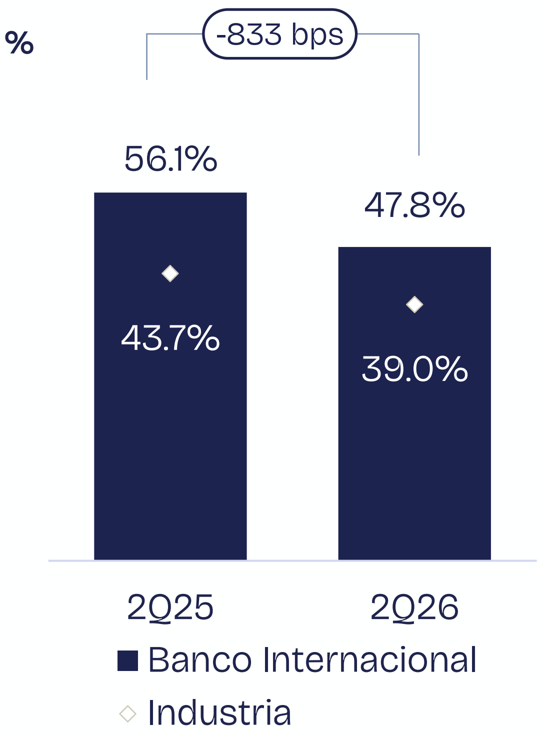
GROSS OPERATING RESULT



OPERATING EXPENSES



EFFICIENCY RATIO[1]

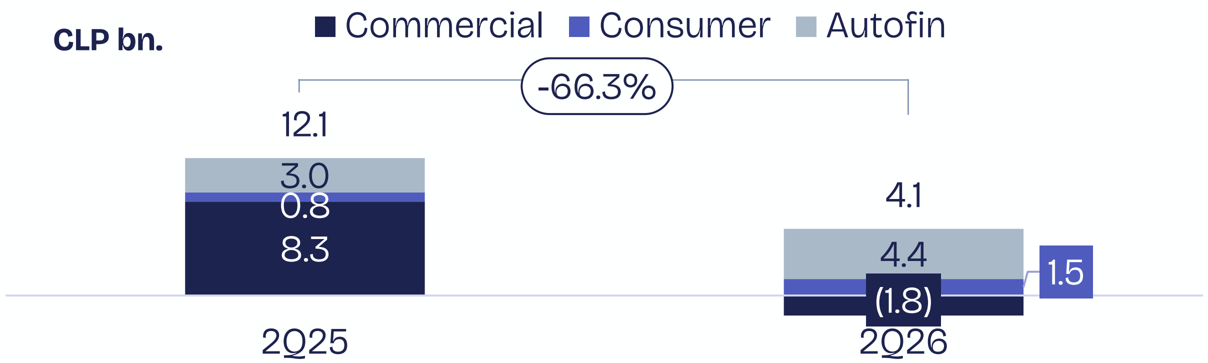


- **Gross operating result reached CLP 65.8 bn. in 2Q26, a 22.6% increase YoY**, primarily explained by higher commercial and consumer loan volumes, together with improved financial result
- This was complemented by Autofin, whose improved operating performance accounted for CLP 3.8 bn. of the increase
- **Operating expenses reached CLP 31.4 bn. in 2Q26, 4.4% higher YoY**, primarily explained by higher personnel-related expenses of CLP 2.5 bn., due to higher headcount and inflation adjustments. The efficiency ratio stood at 47.8%, versus 56.1% in 2Q25

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

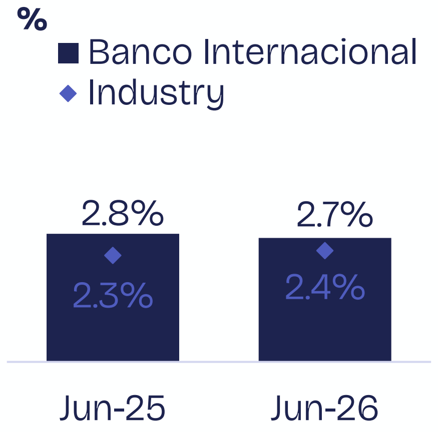
LOWER RISK EXPENSES ASSOCIATED WITH COMMERCIAL LOANS PARTIALLY OFFSET BY AUTOFIN GROWTH

RISK EXPENSES

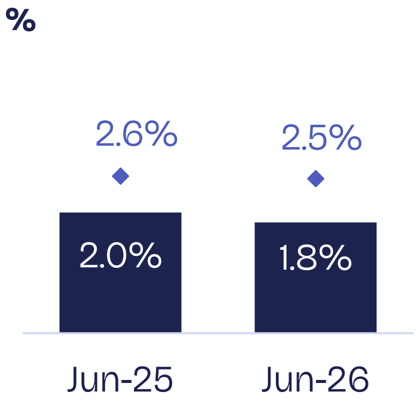


- **Credit risk provisions reached CLP 4.1 bn. in 2Q26, a 66.3% decrease YoY**, primarily driven by lower provisions in commercial loans, partially offset by the increase in Autofin's provisions, resulting from the expansion of its portfolio

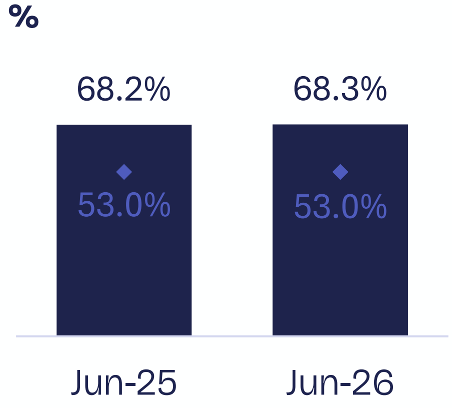
NPLs (%)



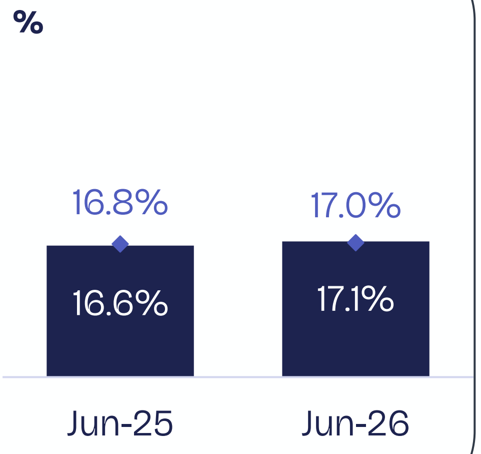
RISK INDEX(1)



COLLATERAL COVERAGE

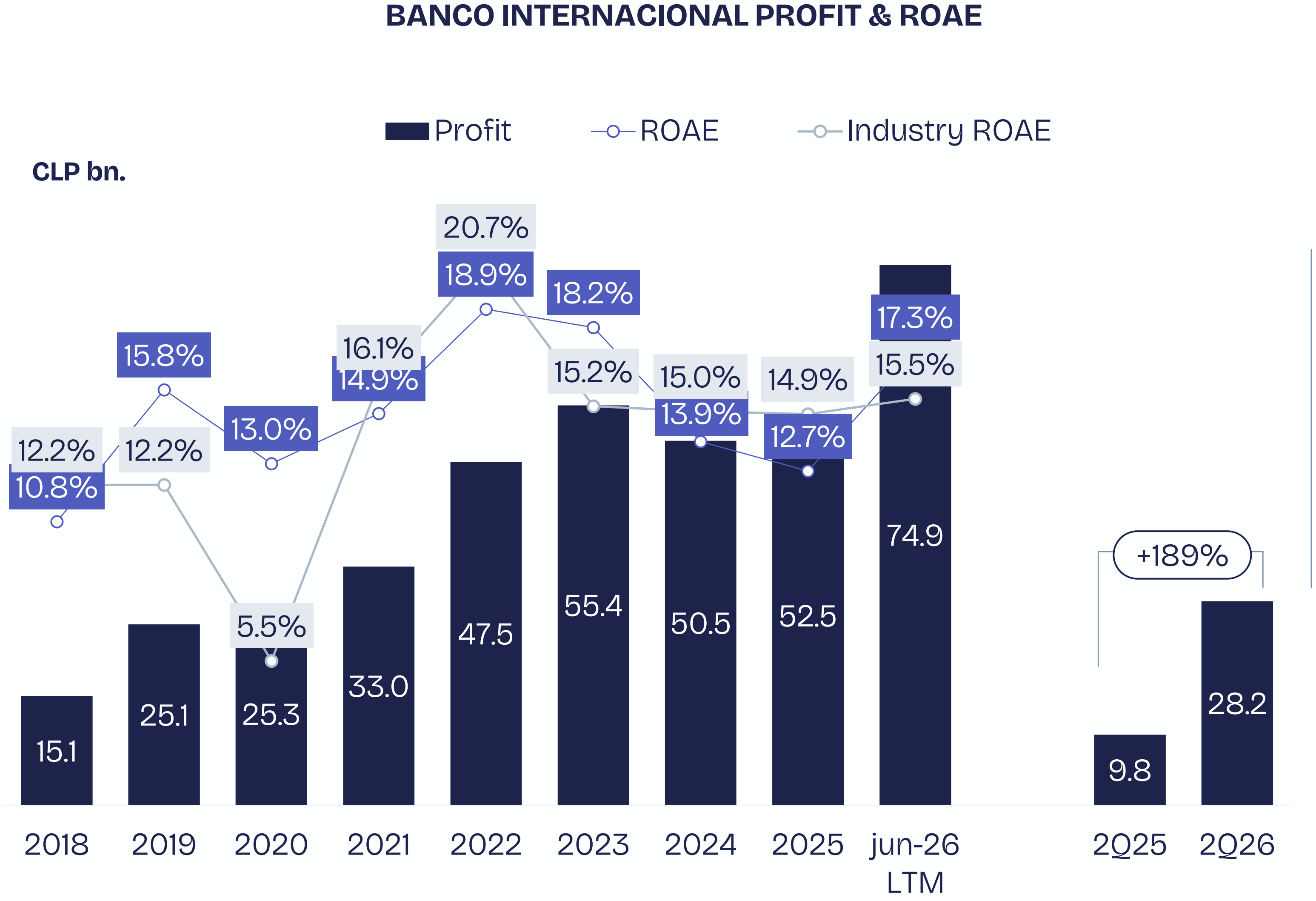


SOLVENCY - BASILEA III



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

SUSTAINED EARNINGS GROWTH



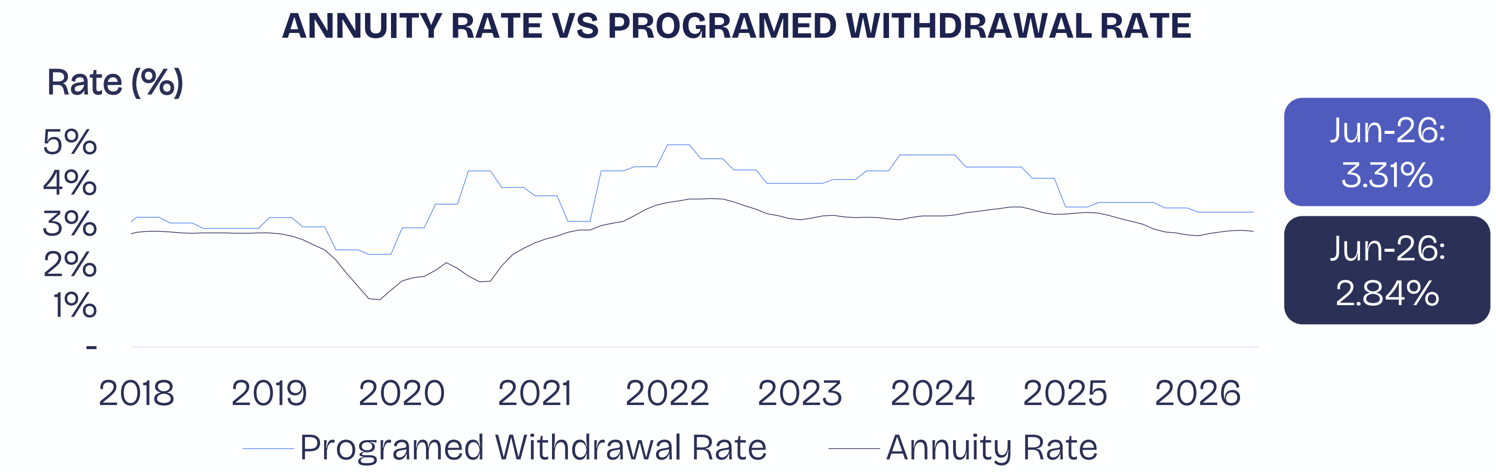
- Banco Internacional reported a net income of CLP 28.2 bn. in 2Q26, compared to CLP 9.8 bn. in 2Q25. **Autofin accounted for 19.0% of the Bank's quarterly earnings**
- Consequently, Banco Internacional posted a return on average equity (ROAE) of 17.3%

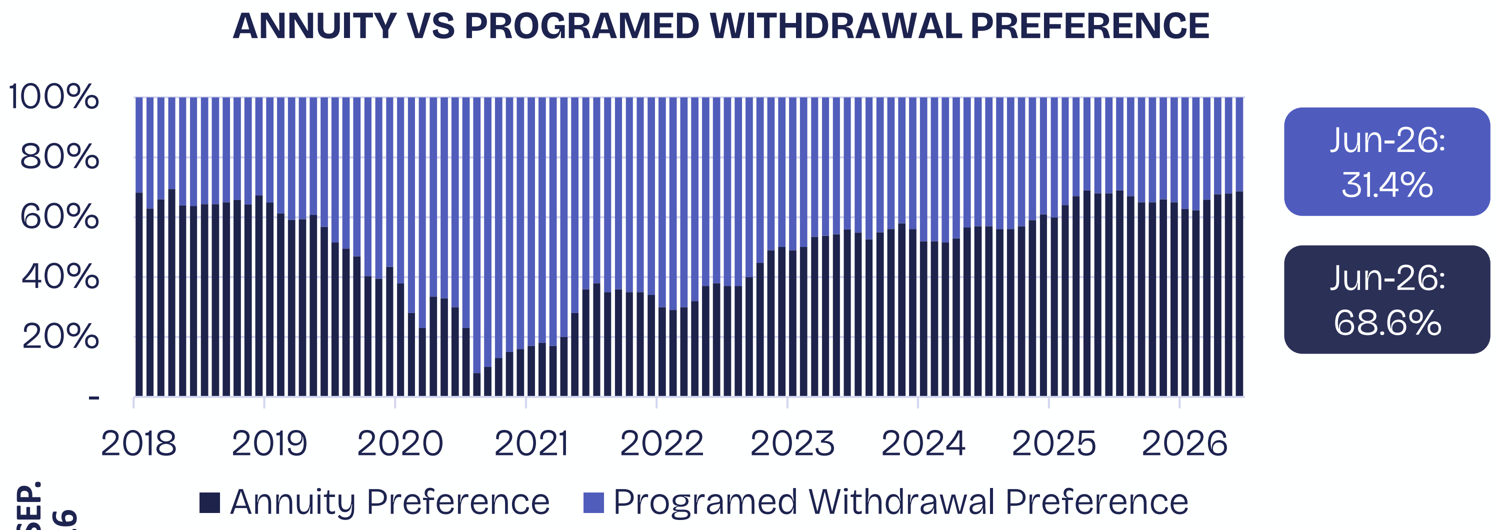
Source: CMF, Banco Internacional

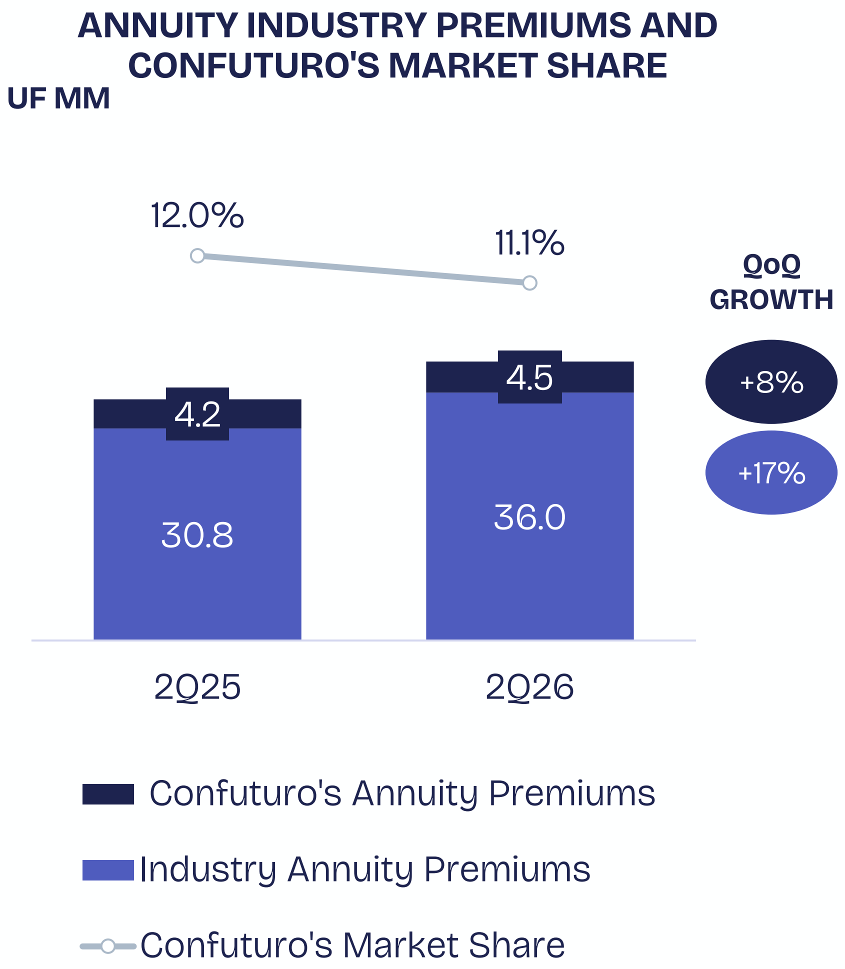
Annuities

confuturo
SOMOS CChC

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







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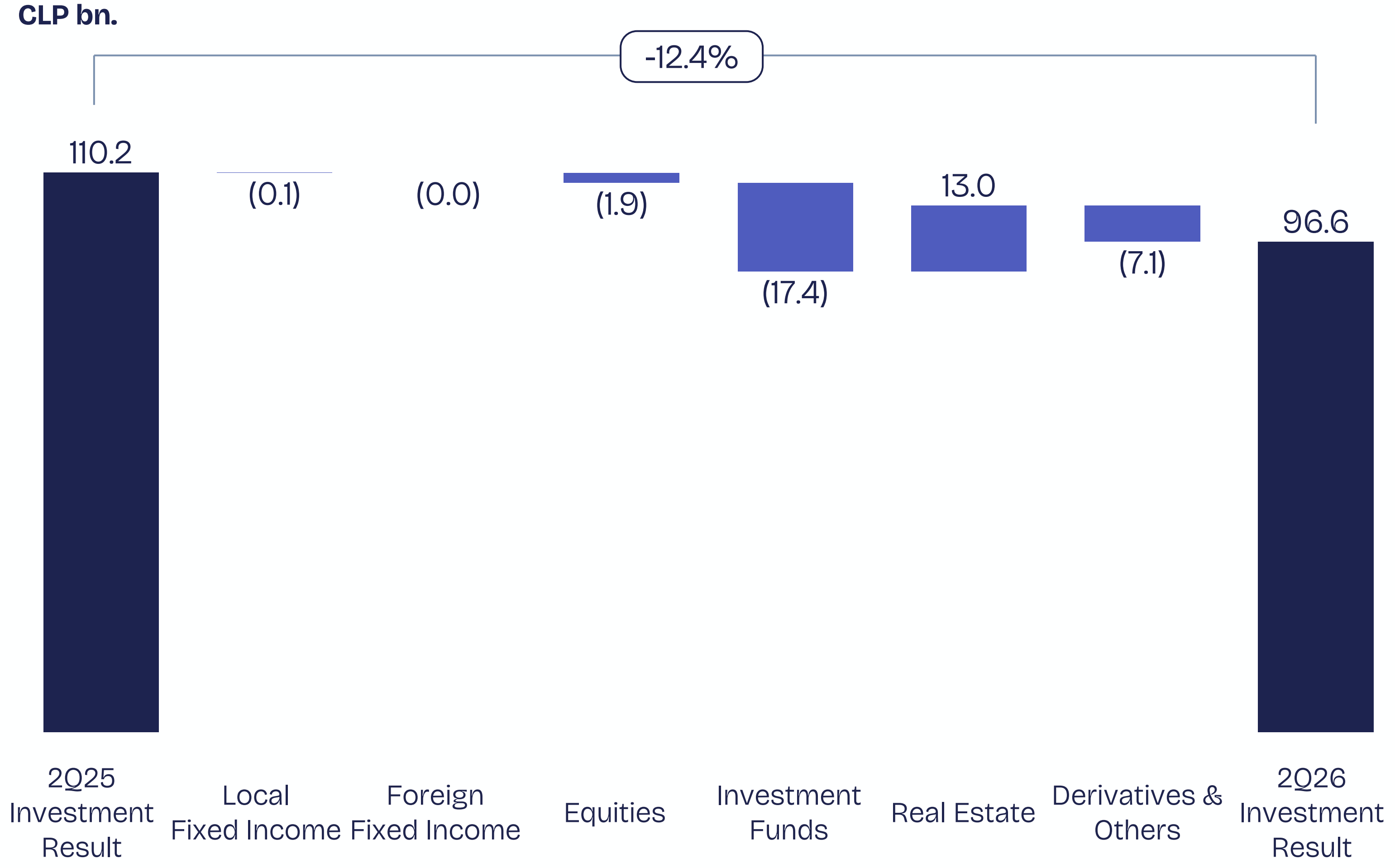
Source: CMF

CONFUTURO INVESTMENT INCOME DOWN 12.4% YoY ON WEAKER INVESTMENT FUNDS PERFORMANCE

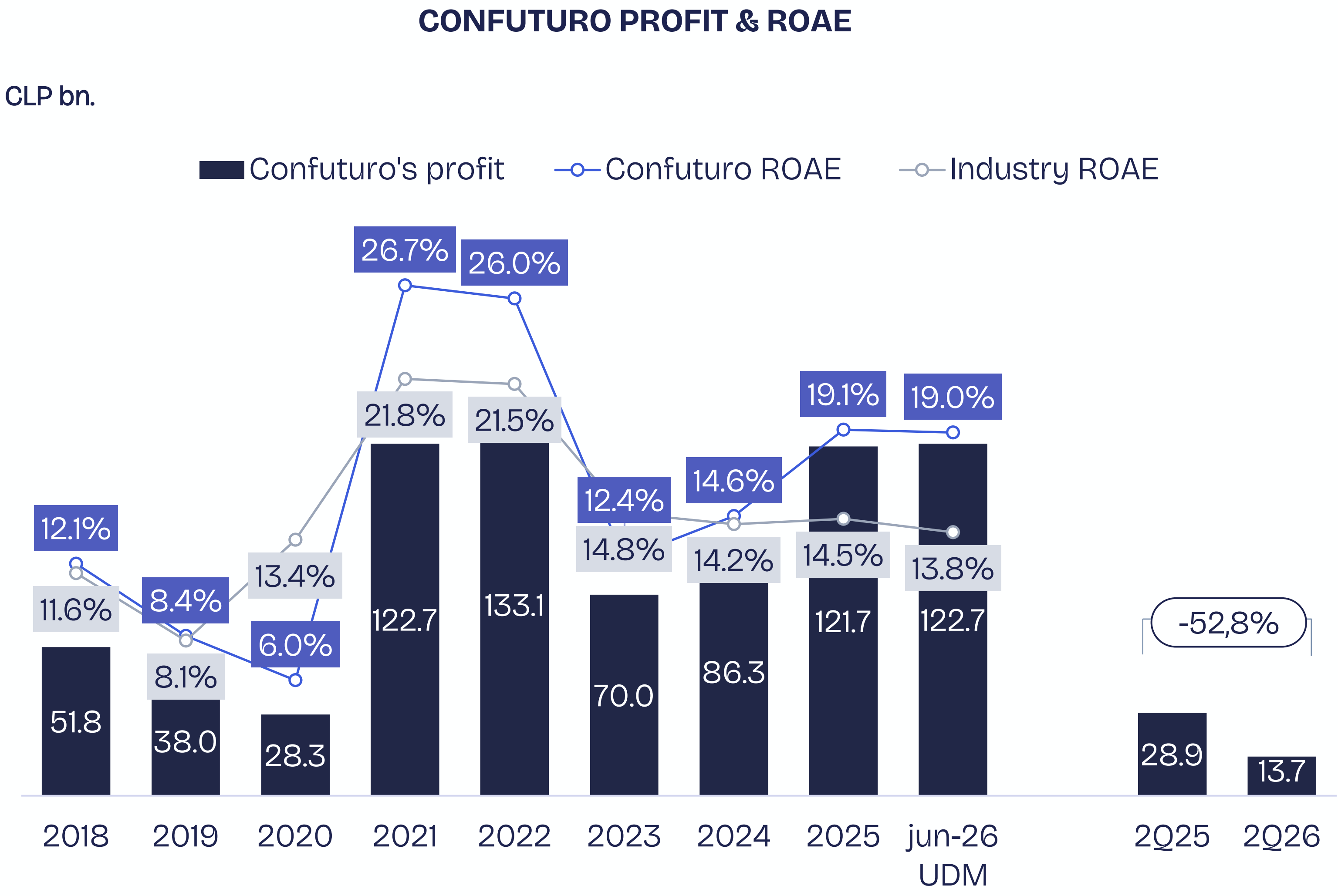
CONFUTURO INVESTMENT RESULT VARIATION (EXCLUDING CUI)



- **Investment income excl. CUI declined 12.4% YoY to CLP 96.6 bn.,** driven mainly by investment funds amid weaker local and international alternatives.
- Real estate contributed CLP 13.0 bn., while equities (-CLP 1.9 bn.) and derivatives and other investments (-CLP 7.2 bn.) detracted.

Source: Confuturo, CMF

INVESTMENT RESULTS DRIVE CONFUTURO'S PROFIT



- **Confuturo recorded a net income of CLP 13.7 bn. in 2Q26, a 52.8% decrease YoY**, primarily explained by a lower investment result from the proprietary portfolio, mainly in investment funds, and a higher indexation expense, partially offset by a better result from exchange rate differences

Source: Confuturo, CMF

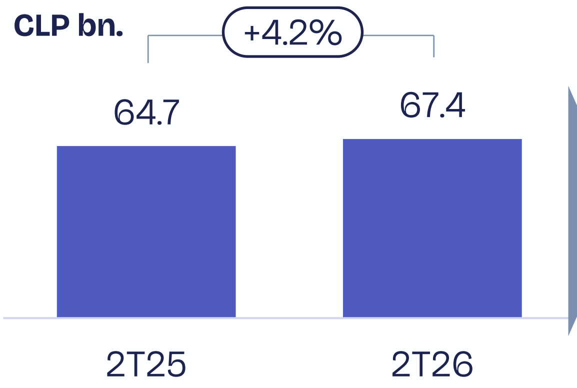
ilC

Pensions

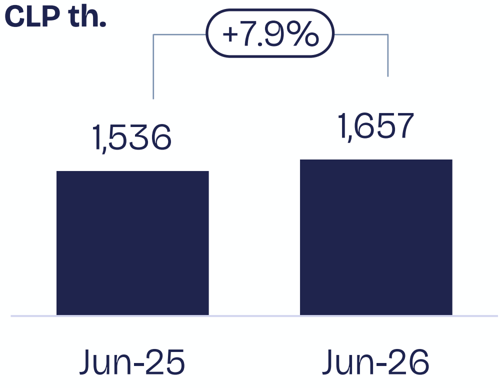
AFP HABITAT AAISA

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

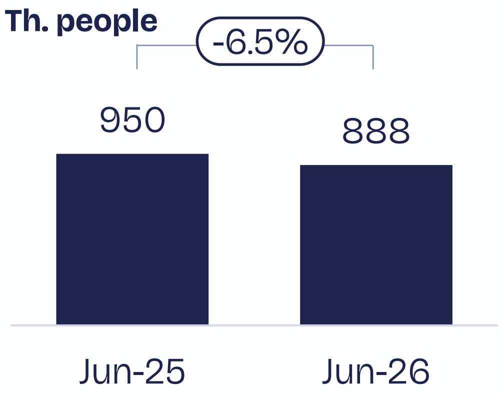
REVENUES



TAXABLE INCOME PER CONTRIBUTOR



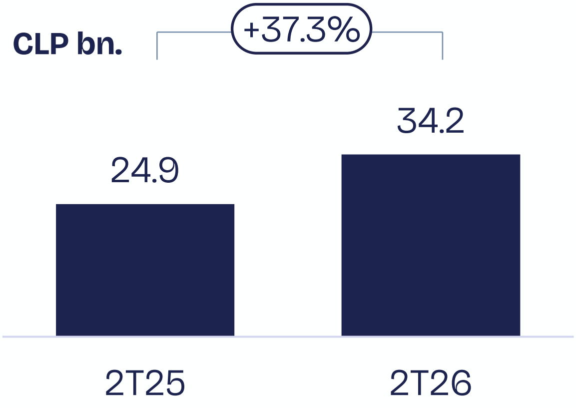
CONTRIBUTORS



AFP HABITAT

- As of June 2026, the **average taxable income** of AFP Habitat Chile contributors was **23.0% higher than the industry average**

LEGAL RESERVE RETURNS



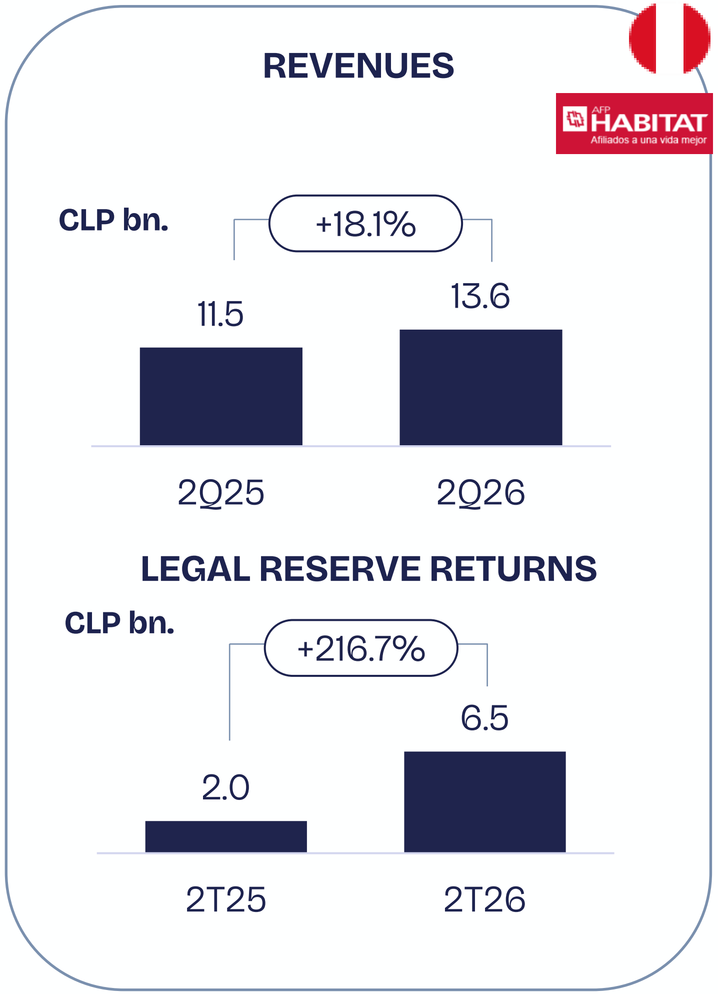
PENSION FUND RETURNS OF AFP HABITAT (NOMINAL)

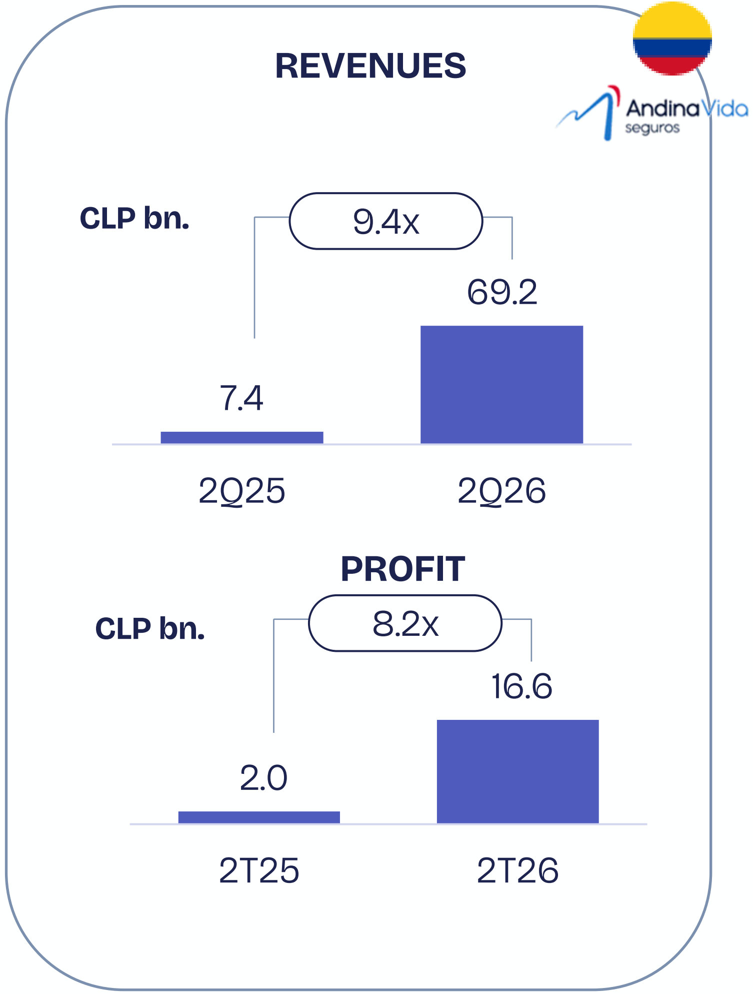
FUND	2Q25	2Q26
Fund A	6,8%	10,7%
Fund B	5,9%	8,7%
Fund C	4,8%	5,6%
Fund D	3,8%	2,4%
Fund E	2,7%	(0,6%)

- **The higher legal reserve result, up 37.3% YoY to CLP 34.3 bn.,** was mainly driven by the stronger performance of the multi-funds with greater exposure to equities (Funds A, B and C).

Source: Superintendencia de Pensiones, AFP Habitat Chile

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



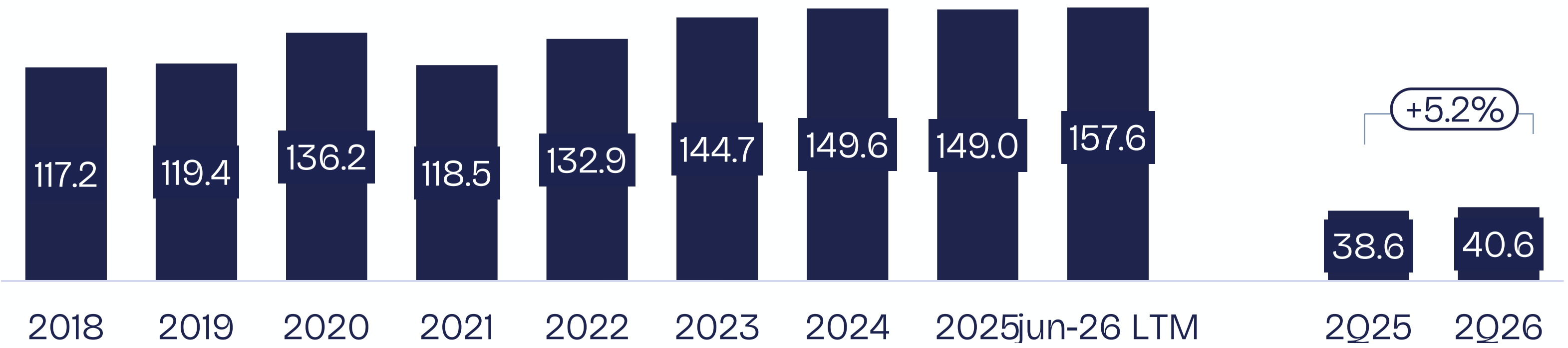


Source: AAISA

IMPROVED OPERATIONAL RESULTS IN AFP HABITAT CHILE AND AAISA

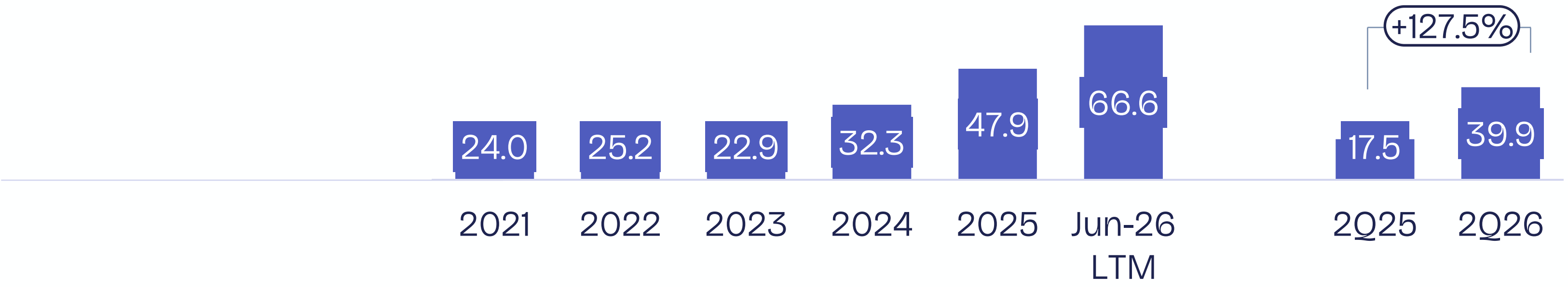
AFP HABITAT PROFIT[1] BEFORE TAXES AND LEGAL RESERVE RETURN EVOLUTION

CLP bn.



AAISA PROFIT BEFORE TAXES AND LEGAL RESERVE RETURN EVOLUTION

CLP bn.



- **AFP Habitat's** legal reserve returns increased 37.3% YoY, driven by the multi-funds with greater equity exposure.
- Revenues rose 4.2%, on higher fee income from mandatory savings, partly offset by 5.6% higher SG&A.
- **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

REDSALUD
SOMOS CChC

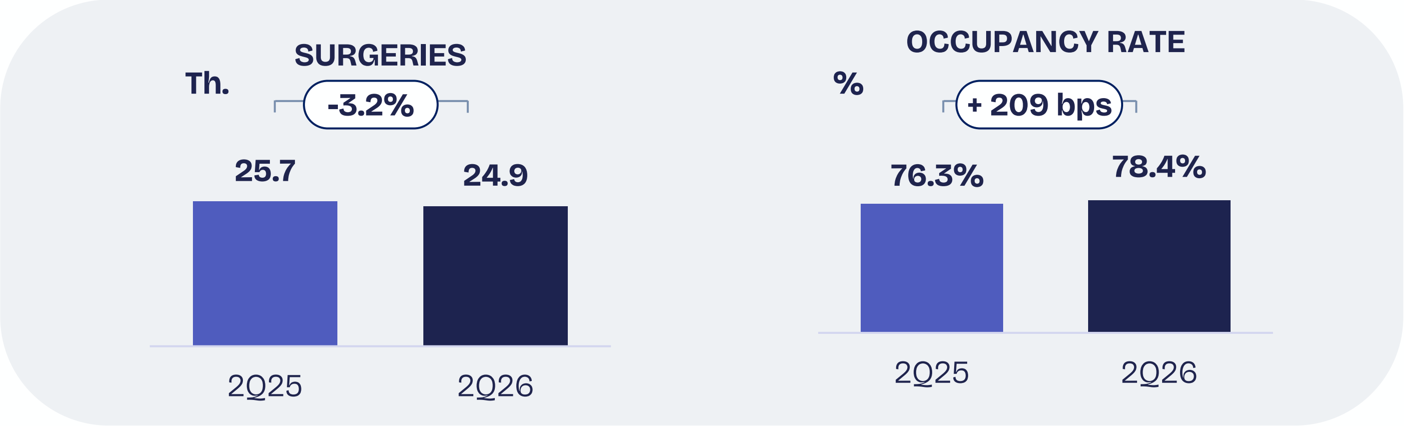
consalud
SOMOS CChC

VIDACÁMARA
SOMOS CChC

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

REDSALUD OUTPATIENT AND DENTAL ACTIVITY INDICATORS

REDSALUD INPATIENT ACTIVITY INDICATORS



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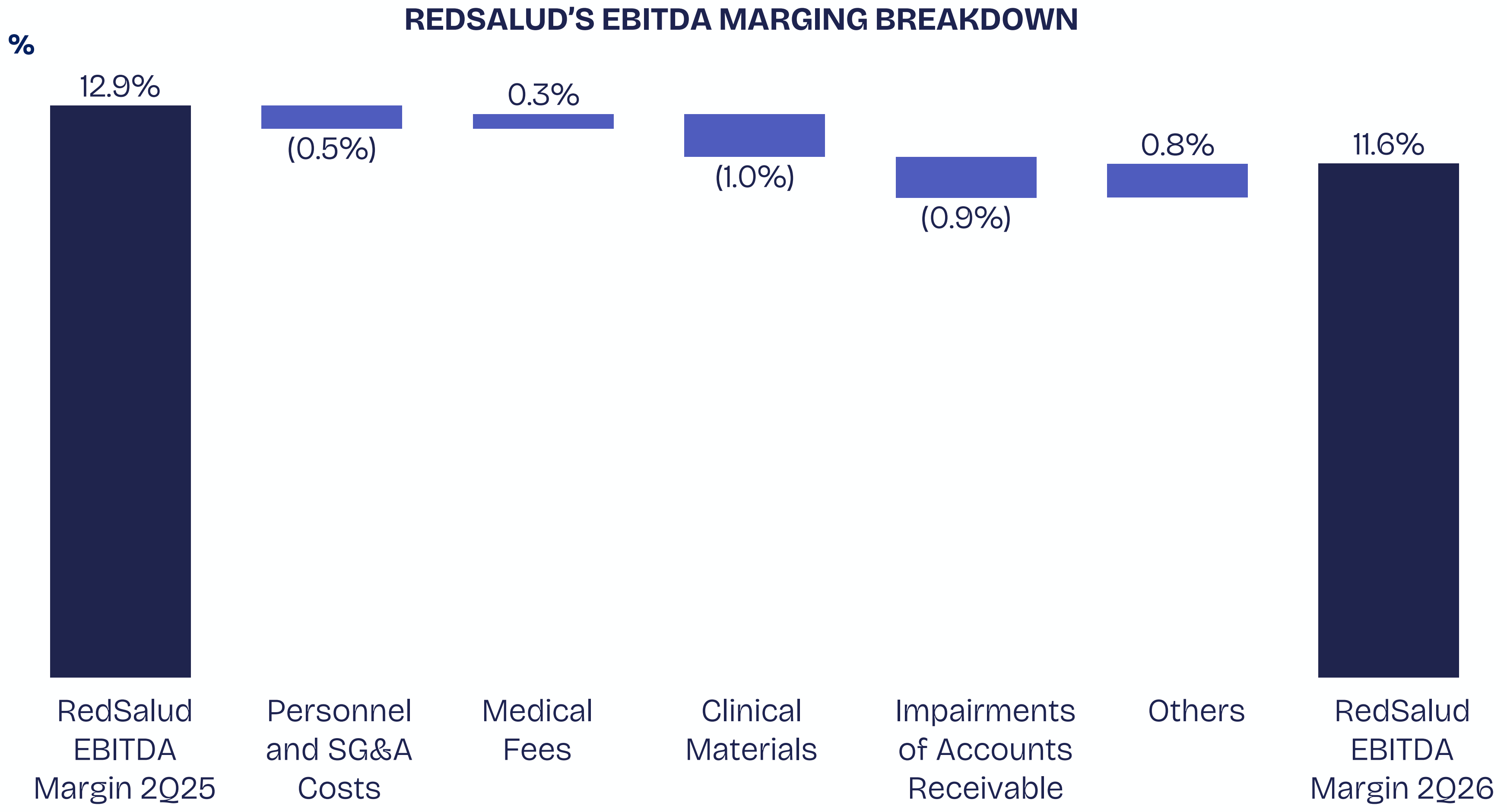
Source: RedSalud

REDSALUD'S EBITDA MARGIN DECLINED ON HIGHER RECEIVABLES IMPAIRMENT AND PERSONNEL EXPENSES

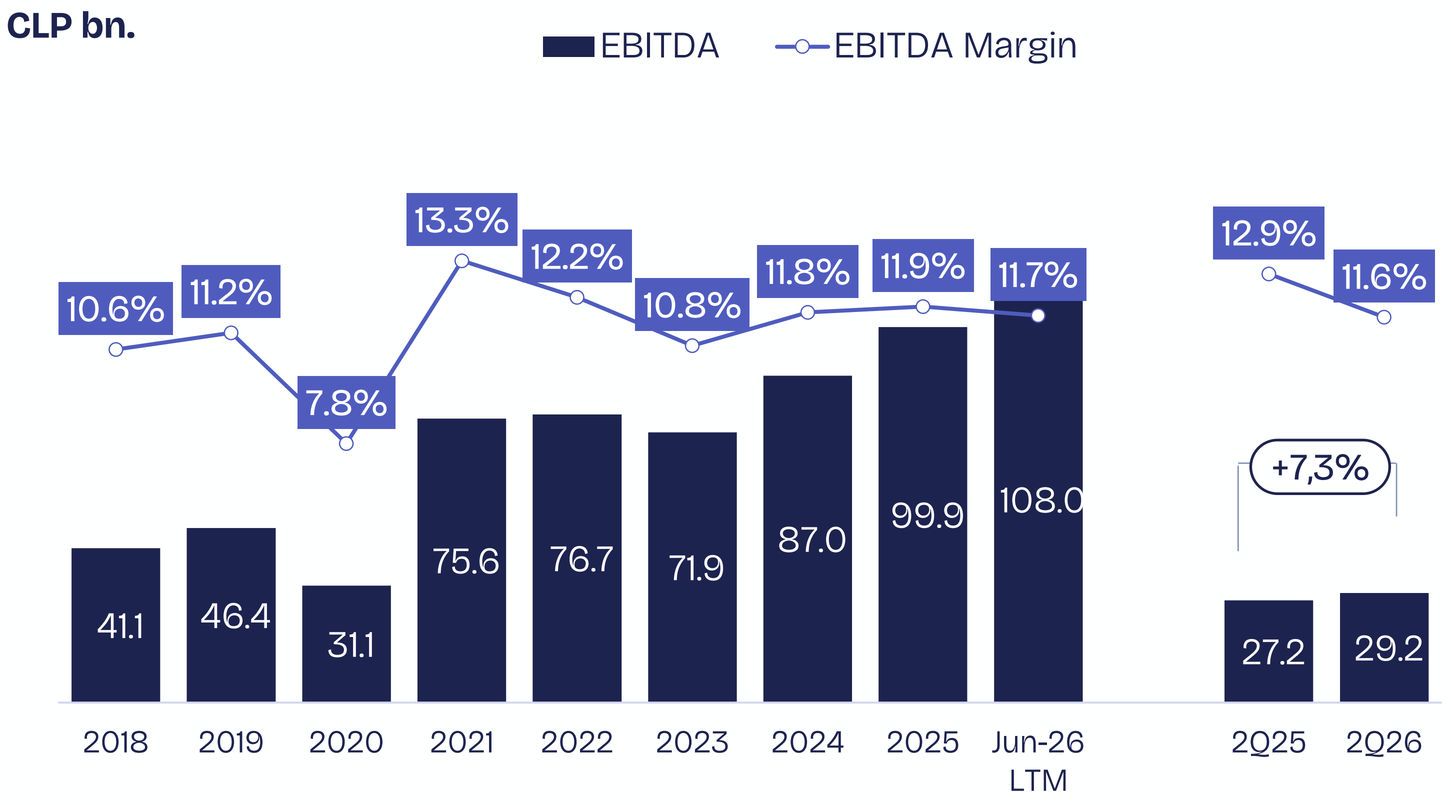


- The **EBITDA margin** was mainly affected by **higher receivables impairment**, mainly in the Metropolitan Region, and **higher personnel expenses**
- In addition, the activity of the **regional clinics** was affected, especially at **Clínica RedSalud Elqui**

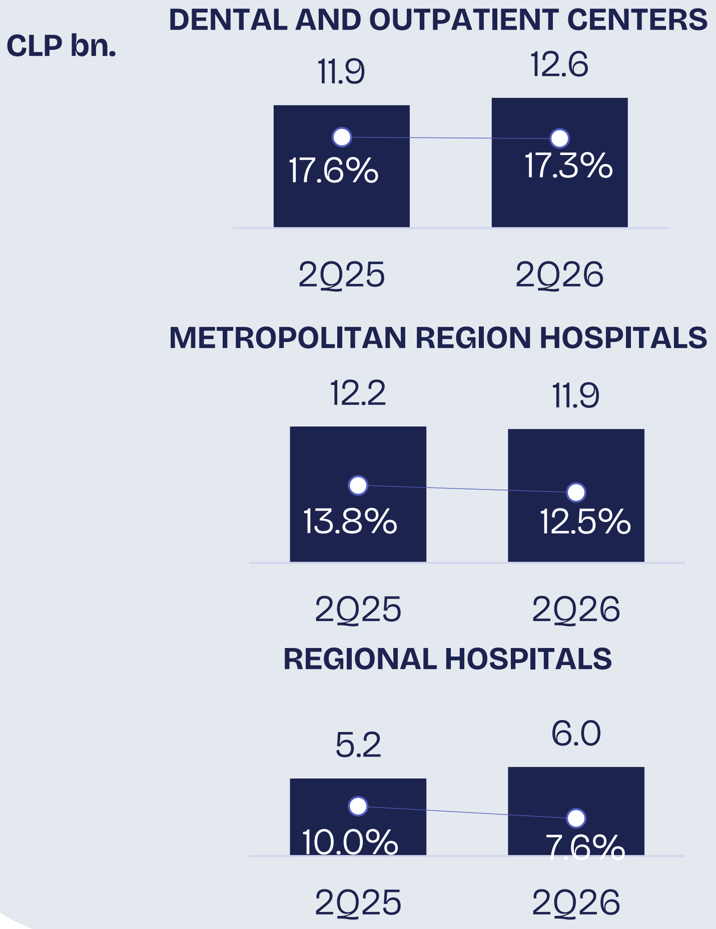
Source: RedSalud

2Q26 EBITDA BRINGS LTM EBITDA TO CLP 108 BILLION

EBITDA AND EBITDA MARGIN REDSALUD



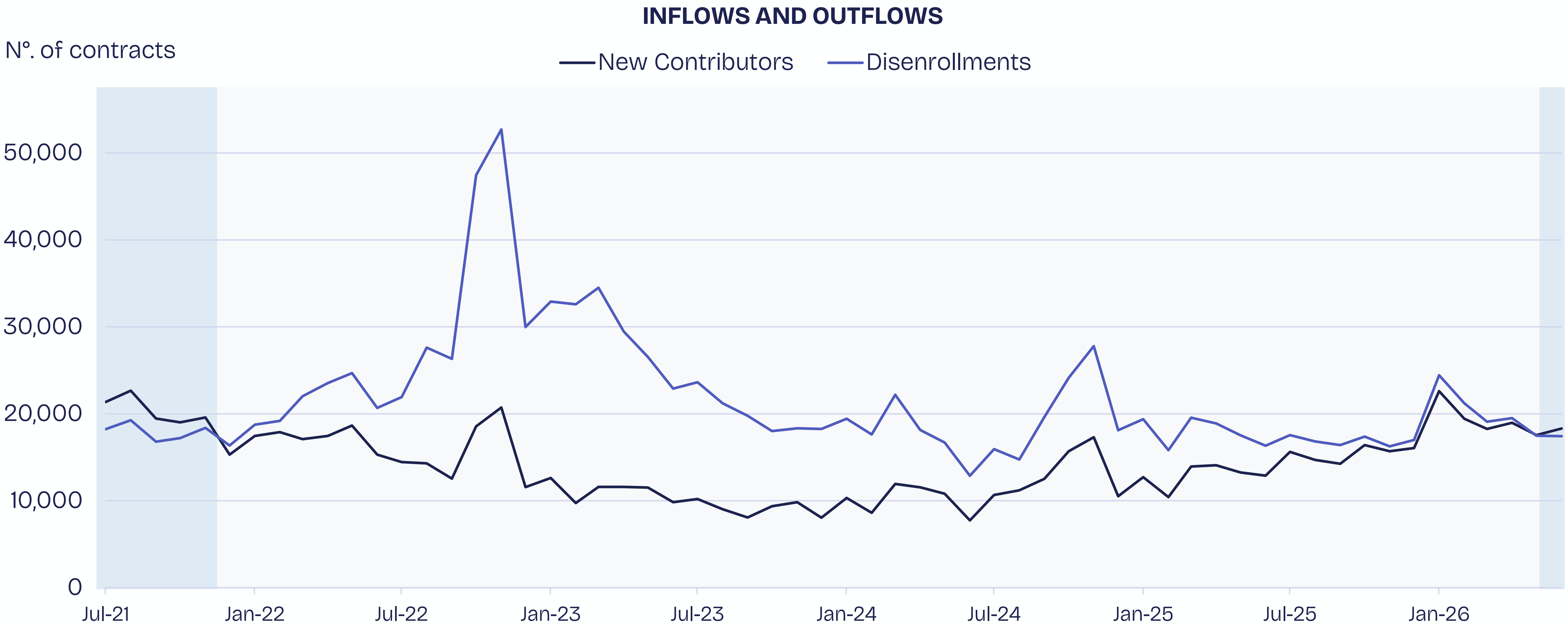
EBITDA BY CENTER TYPE



SEP. /2026

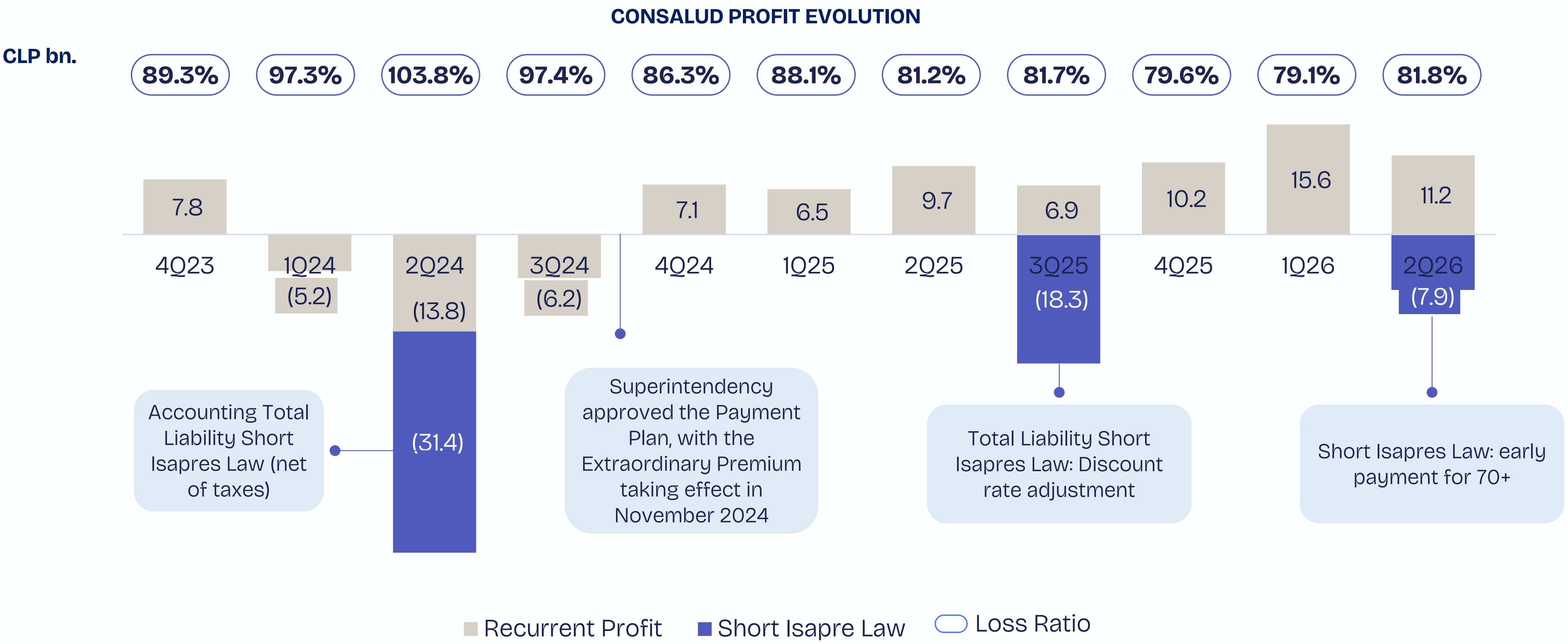
Source: RedSalud

ISAPRE INDUSTRY – BENEFICIARIES



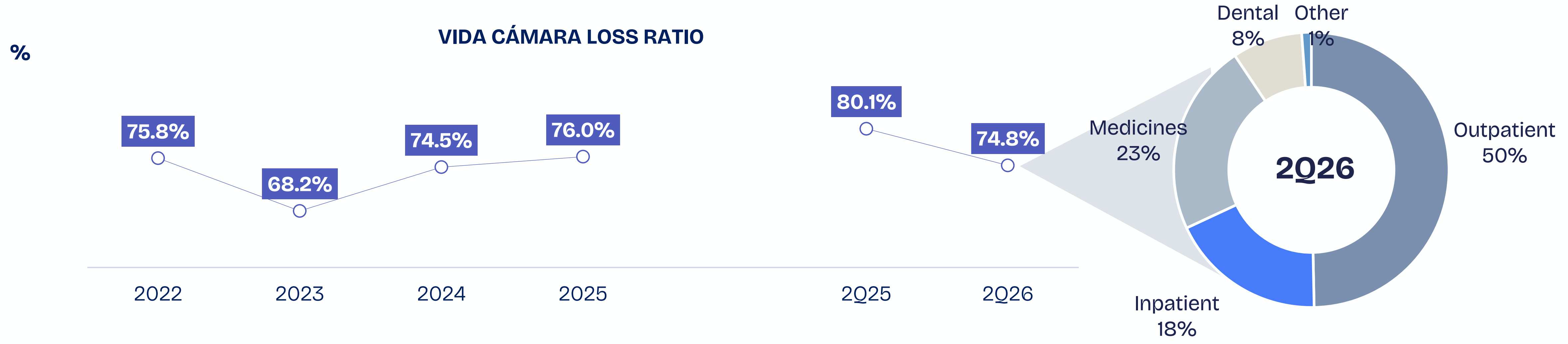
Source: Superintendencia de Salud

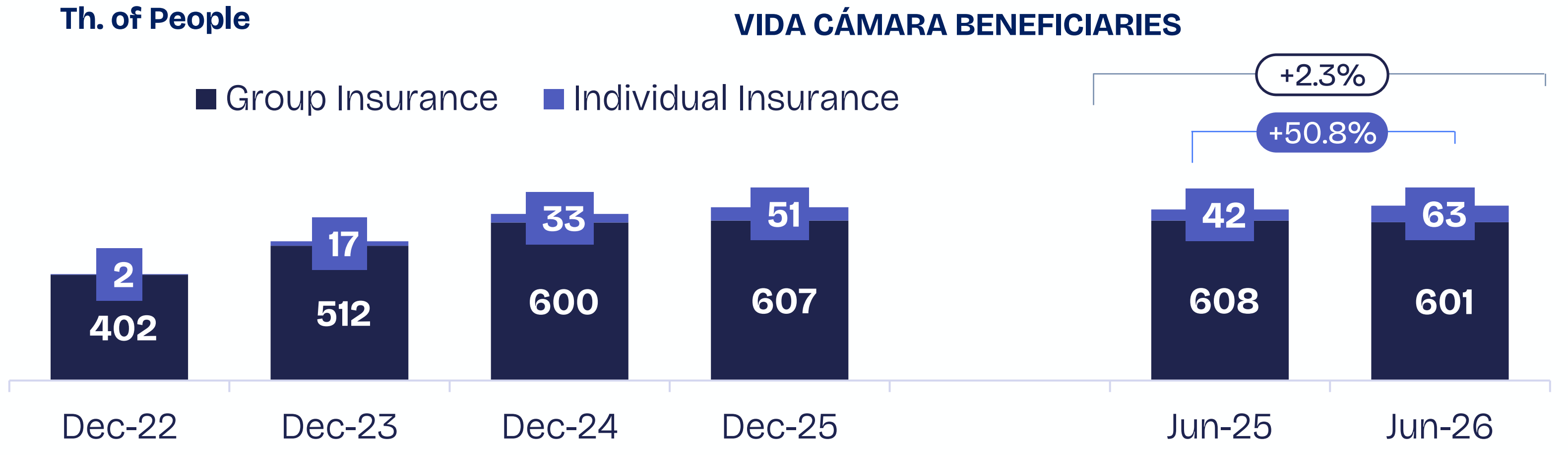
STABLE RECURRENT PROFIT FOLLOWING APPROVAL OF THE PAYMENT PLAN AND REDUCED MEDICAL LEAVE COSTS



Source: Superintendencia de Salud, Consalud

HIGHER PREMIUMS AND A LOWER LOSS RATIO DURING 2Q26





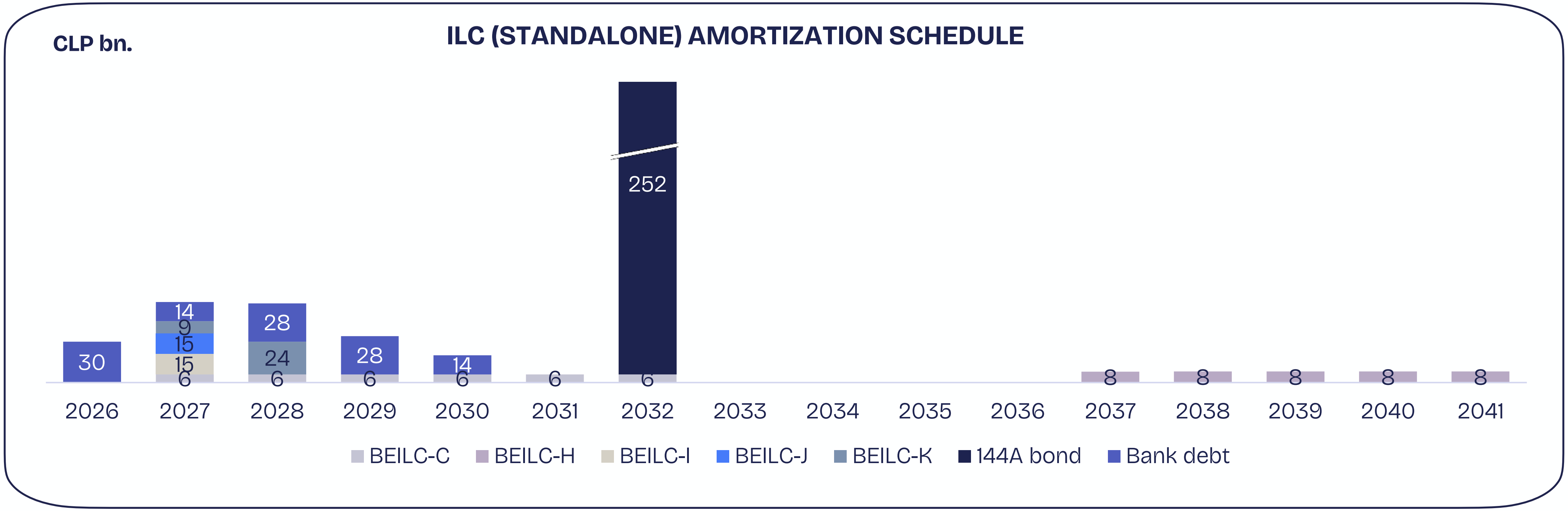
- **Higher collections** in health and life insurance, driven by **2.3% growth in beneficiaries**
- Cost per claim **increased by 3.2%,** driven by **higher outpatient coverage**. Loss ratio reached **74.8% in 2Q26** vs. 80.1% in 2Q25

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

CHAPTER 04

ILC's Financial Position

WELL-MANAGED DEBT MATURITY AND LIQUIDITY POSITION



Total Net Financial Debt June 2026
Ch$ 434.8 bn.

NFD / Equity June 2026
0.31x

Liquidity Position June 2026
Ch$119.1 bn

RISK RATING

LOCAL
AA+/AA+
Feller Rate ICR

INTERNATIONAL
BBB+/BBB+
FitchRatings S&P Global

SEP. /2026

Source: ILC

CHAPTER 05 | Wrap-up and Conclusions

KEY ADVANCES DURING THE QUARTER TOWARDS OUR GOALS

Banco Internacional

- We **continue to increase** our stake in this strategic sector, reinforcing our commitment to **growth,** retail **financing** expansion, and **diversification.** As of 2Q26 we reached **127 thousand clients** and achieved **9.6% YoY loan growth**, outperforming the industry's 3.8% expansion.

confuturo SOMOS CChC

- 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

- **AFP Habitat maintained its focus on the mid-to-high income segment** while continuing its preparation for regulatory changes and focus on efficiency.

REDSALUD SOMOS CChC / **Vida Cámara** SOMOS CChC

- **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 an 11.6% margin during 2Q26.
- **51% YoY growth** in **individual health insurance** beneficiaries reaching 63 th. people

consalud SOMOS CChC

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

ilC

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