



EARNINGS REPORT MARCH 2026

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Conference Calls

Date: May 27th, 2026

10:00 AM Santiago. / 10:00 AM ET

Webcast Registration: [link](#)

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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.cmfchile.cl).

As of March 2026, ILC achieved a **profit of Ch\$89,143 million**, a **125.3% increase** compared to the result recorded in the same period of 2025. This variation is the result of **better performance across all of its subsidiaries**, particularly a higher contribution from the banking segment, the improved performance of Confuturo, and the expansion of the health sector.

Regarding **Banco Internacional's** operations, loan placements grew 8.7% compared to the previous year, within an industry that expanded only 3.5% nominally⁽¹⁾. The Bank's commercial loan portfolio grew 4.5%, while the consumer loan portfolio increased 28.7%, driven by the performance of Autofin and personal consumer loans, reflecting the progress of its digital banking platform. In this context, the Bank reached 124 thousand clients as of the end of March 2026, of which 69 thousand are also Autofin clients.

During the quarter, the Bank's funding continued to migrate toward retail deposits, which recorded year-over-year growth of 36.1% compared to March 2025, consolidating their position as the main source of funding for growth. The Bank also continued advancing its diversification and solvency-strengthening strategy, reaching a capitalization level of 17.0% at the close of March 2026 (in line with Basel III standards).

In terms of results, the higher level of loan placements, the greater contribution from its subsidiary Autofin, and lower credit risk expenses translated into a quarterly profit of Ch\$16,620 million, 30.1% higher than the result of the same quarter of the previous year, reaching an annualized ROAE of 13.4%.



The annuity market maintained strong momentum, reaching premium income of UF 38 million and growing 31.6% compared to the first quarter of 2025, consolidating the preference for this modality, which reached a 64% share in 1Q26 compared to programmed withdrawals. In this scenario, **Confuturo** achieved a 12% market share, with premium income of UF 4.5 million during the quarter. Notably, its direct channel captured 49% of operations, exceeding the 33% recorded by the industry. In addition, the company maintained the comprehensive management of its investment portfolio as a pillar of its long-term strategy. Supported by the superior performance of the portfolio, the company's quarterly profit grew 169.9% year-over-year, reaching Ch\$25,747 million.

AFP Habitat reported a result of Ch\$32,011 million, 4.0% lower than the same quarter of 2025, primarily explained by lower returns on the reserve requirement (encaje). The appreciation of the U.S. dollar against the Chilean peso partially offset weaker international asset returns, while the weaker performance of local funds contributed to lower results in the more conservative funds (C, D, and E).

For its part, **AAISA** reported a result of Ch\$20,069 million, exceeding the Ch\$5,551 million recorded in 1Q25. This performance is supported by an increase in commissions, better encaje returns at AFP Habitat Peru and Colfondos, and the positive contribution of Andina Vida.

Vivir Seguros achieved a profit of Ch\$14,228 million, compared to the result of Ch\$5,552 million obtained in 1Q25. The improved result is mainly explained by the performance of SISCO contract 8.



Regarding the **health sector**, **RedSalud** continues to consolidate its leadership as the private healthcare network with the widest coverage in Chile, advancing its strategic plan focused on expanding access and strengthening its resolution capacity through the development of high-complexity services. A strategic milestone in this journey was the officialization, in January 2026, of the acquisition of Sanatorio Alemán, an operation that strengthens the network by integrating more than 150 beds and 135 outpatient boxes.

During the first quarter of 2026, RedSalud increased its revenues by 24.9%, primarily driven by the incorporation of Sanatorio Alemán, an improved mix of hospital activity, and greater volume in the outpatient and dental segments. Excluding the effect of the incorporation of Sanatorio Alemán, the operational performance of the network continued to show positive evolution across its different segments. Hospital revenues rose 16.9%, highlighted by surgical, hospitalization, and critical patient unit (UPC) activity. Outpatient activity grew 10.8%, with increases in laboratory services, imaging, and medical consultations, while dental revenues increased 7.0%. This performance enabled RedSalud to achieve an EBITDA of Ch\$29,474 million and an EBITDA margin of 12.2%.

Regarding the health insurance sector, **Consalud** recorded a profit of Ch\$15,610 million during the first quarter of the year, compared to the result of Ch\$6,454 million reported in 1Q25. The improved result is primarily explained by lower medical leave costs, period inflation, and GES tariff and base price adjustments. This was partially offset by the accrual of the TUF liability, in addition to a 4.6% decrease in the average number of beneficiaries.

For its part, **Vida Cámara** closed March 2026 with 659 thousand beneficiaries, representing 4.3% growth compared to March of the previous year. This progress is mainly explained by the increase in individual policyholders, driven by preferential agreements with RedSalud. In terms of results, the company reached Ch\$1,803 million, exceeding the Ch\$1,545 million recorded in 1Q25, primarily due to higher premium collection in health and life insurance during the period.

The financial debt and liquidity structure of **ILC** maintained a net financial debt-to-equity ratio of 0.31x at the close of March 2026, compared to 0.33x at the end of 2025.

MAIN FIGURES

CLP Million (MM.)	1Q26	1Q25	Ch. %
Net operating income (loss)	107,991	65,368	65.2%
Non-operating income (loss)	12,292	(20,164)	-161.0%
Income tax expense	(17,363)	(723)	2301.6%
Minority interest	(4,441)	(4,921)	-9.7%
Profit (loss) - ILC	89,143	39,560	125.3%
Market capitalization	2,017,545	894,813	125.5%

CLP Million (MM.)	Mar. 2025	Dec. 2025	Ch. %
Standalone net financial debt	411,425	409,736	0.4%
Equity attributable to owners of the company	1,324,846	1,259,398	5.2%
Individual net financial debt / Total equity	0.31x	0.33x	-4.5%
ROAE⁽¹⁾	26.7%	23.4%	324 bps

(1) Corresponds to LTM profit / average equity
Source: ILC



RedSalud finalized the acquisition of 100% of Nuevo Sanatorio Alemán. On January 21, 2026, all the conditions precedent to which the share purchase agreement was subject were fulfilled, completing the acquisition of 99.99% of GCI CPA, the holding company of Nuevo Sanatorio Alemán, located in Concepción, one of the most prominent clinical centers in southern Chile. The transaction price for the aforementioned shares amounted to Ch\$33,688 million.

Capital increase at RedSalud. With the aim of financing its growth and maintaining solid solvency indicators, on April 15, 2026, RedSalud, at an Extraordinary Shareholders' Meeting, approved a capital increase of Ch\$20,000 million.

RedSalud Senior Health Center. With the aim of responding to the country's demographic challenges and improving the quality of life of older adults, in January 2026 the first RedSalud Senior Health Center was inaugurated at the facilities of Clínica RedSalud Vitacura. This new space is positioned as the first of its kind, oriented toward preventive medicine and the continuous accompaniment of patients over 65 years of age.



5th most sustainable company worldwide in the Diversified Financial Industry. According to the Dow Jones Sustainability Index, during 2025 ILC achieved the 5th best score as the most sustainable company in the world in the diversified financial industry, standing out among more than 630 companies in the sector. In addition, it was selected for the eighth consecutive year in the Dow Jones Best in Class Chile and MILA indices.

Reduction of own shares. In accordance with Article 27 C of the Corporations Law, during the first four months of 2026, 318,624 own shares were automatically cancelled for not having been sold within the 24-month period from their acquisition. As a result, the number of shares into which the capital stock is divided decreased to 98,205,558 shares at the close of April 2026.

ILC HELD ITS 2026 ANNUAL GENERAL SHAREHOLDERS' MEETING

On April 21st, 2026, ILC held its Annual General Shareholders' Meeting. During the meeting, several resolutions were approved, among which the following stand out:

1. Approval of the Balance Sheet, Financial Statements, and Integrated Report for the 2025 fiscal year
2. Approval of a final dividend of \$860 per share charged against 2025 profit, to be paid on May 28th, 2026.
3. Approval of the dividend policy for 2026 which consists of a total dividend between 30% of net profit and 70% of distributable profit.
4. Appointment of PriceWaterhouseCoopers as External Auditors for 2026.
5. Appointment of Feller Rate and ICR as local credit rating agencies for 2026, and confirmation of Fitch Ratings and S&P Global Ratings as international credit rating agencies.
6. Election of Board Members:
 - Juan Armando Vicuña M.
 - Alfredo Echavarría F.
 - Antonio Errázuriz R.
 - Vivian Modak C.
 - Michéle Labbé C.
 - René Cortázar S. (independent)
 - Fernando Coloma C. (independent)

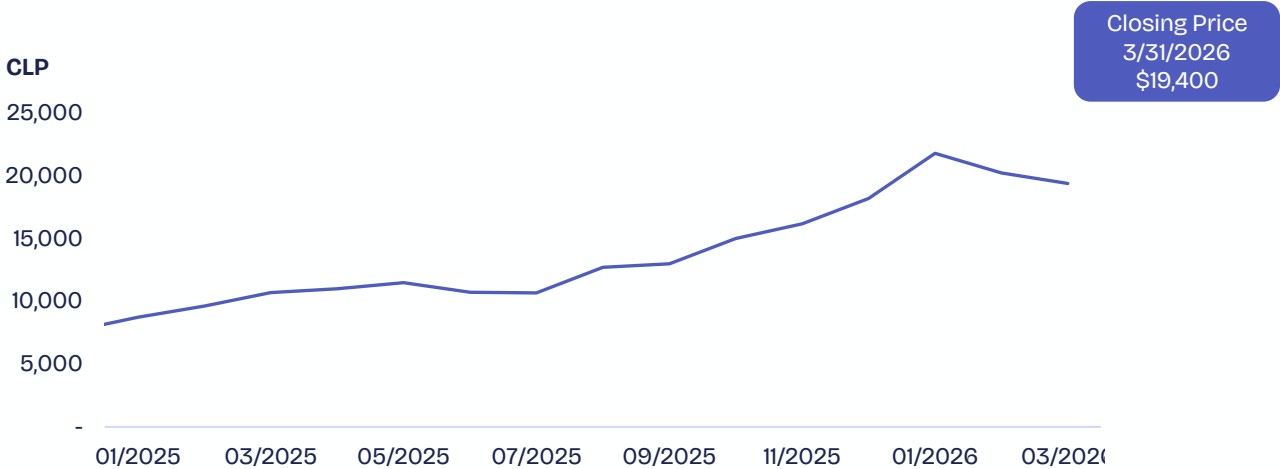


The compensation policy was also approved for the board members, the directors' committee, the risk committee, the investment committee, and the sustainability committee

ILC STOCK PRICE EVOLUTION

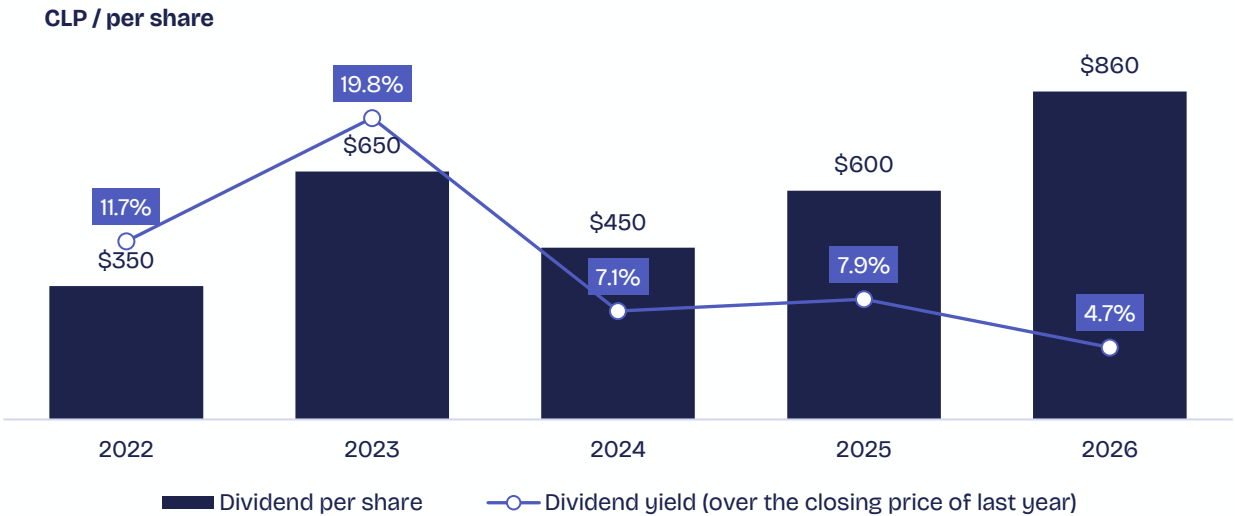
- The average **price** of ILC's share during the **first quarter of 2026** was **\$20,507**, compared to \$9,039 in the same period of the previous year.
- The **average daily trading volume** of ILC's share in the **first quarter of 2026** was approximately **USD 2.0** million, compared to an average of USD 0.5 million during the first quarter of 2025.

ILC STOCK PRICE EVOLUTION



DIVIDENDS PAID BY ILC

ILC DIVIDENDS PER SHARE AND DIVIDEND YIELD EVOLUTION (LAST 5 YEARS)

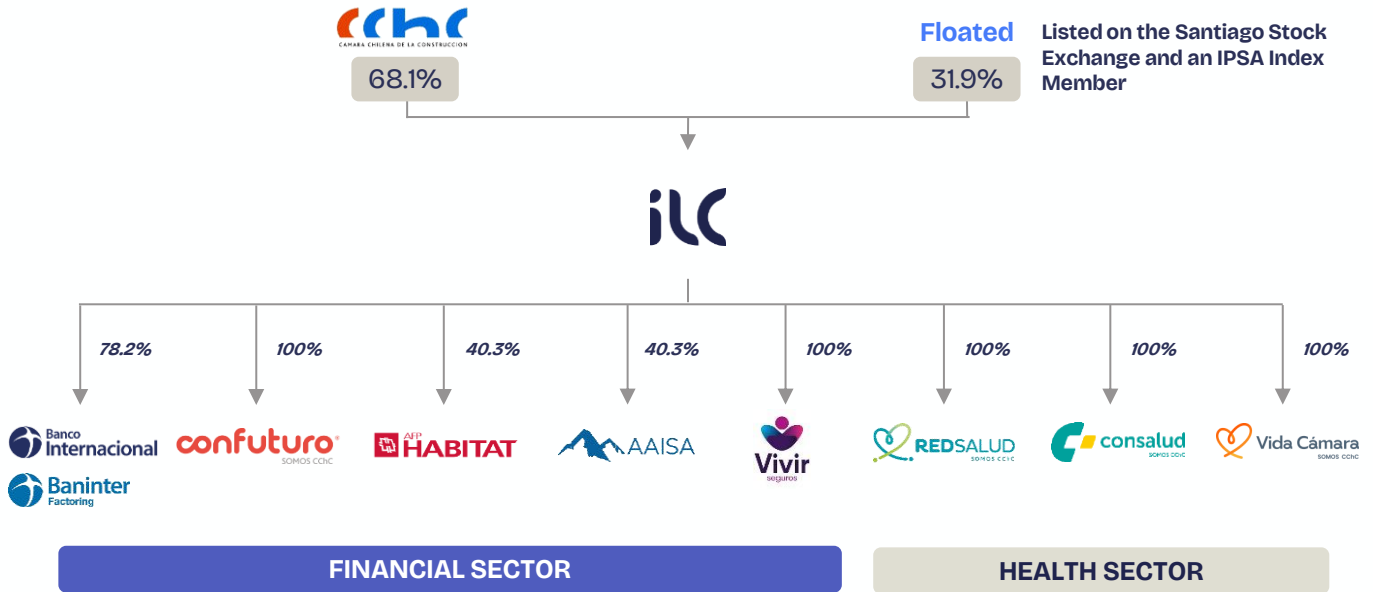


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SIMPLIFIED CORPORATE STRUCTURE AND SUBSIDIARIES EXECUTIVE SUMMARY



SIMPLIFIED CORPORATE STRUCTURE



SUBSIDIARIES FIGURES

3M26 CLP\$ MM.	Banco Internacional	Confuturo	AFP Habitat	AAISA	Vivir Seguros	RedSalud	Consalud	Vida Cámara
Revenue	59,173	414,798	68,180	91,161	6,273	241,568	193,273	36,073
EBITDA	N.A.	N.A.	N.A.	N.A.	N.A.	29,474	N.A.	N.A.
Net Income	16,620	25,747	32,011	20,069	14,228	7,103	15,610	1,803
Assets	5,894,358	10,483,547	772,895	922,768	500,278	967,160	216,924	83,071
Liabilities	5,452,355	9,806,209	349,693	521,759	404,450	660,243	218,249	46,779
Equity attributable to owners of the company	441,985	677,338	423,202	401,010	95,827	293,141	(1,325)	36,292
Net Financial Debt	N.A.	N.A.	31,084	N.A.	N.A.	300,939	(64,862)	(923)
Dividends Received by ILC	-	-(1)	7,978 ⁽²⁾	-	-	-	-	-
Dividend Policy %⁽³⁾	30-100%	30-100%	30-90% ⁽⁴⁾	30-100%	30-100%	30-100%	30-100%	30-100%

(1) It corresponds to the dividends received by Inversiones Confuturo

(2) It corresponds to the sum of the dividends received from AFP Habitat and AAISA through the controlling vehicle Inpresa Dos SpA

(3) According to the dividend policy of each subsidiary as of March 2026

(4) Dividend should be calculated from Distributable Net Income

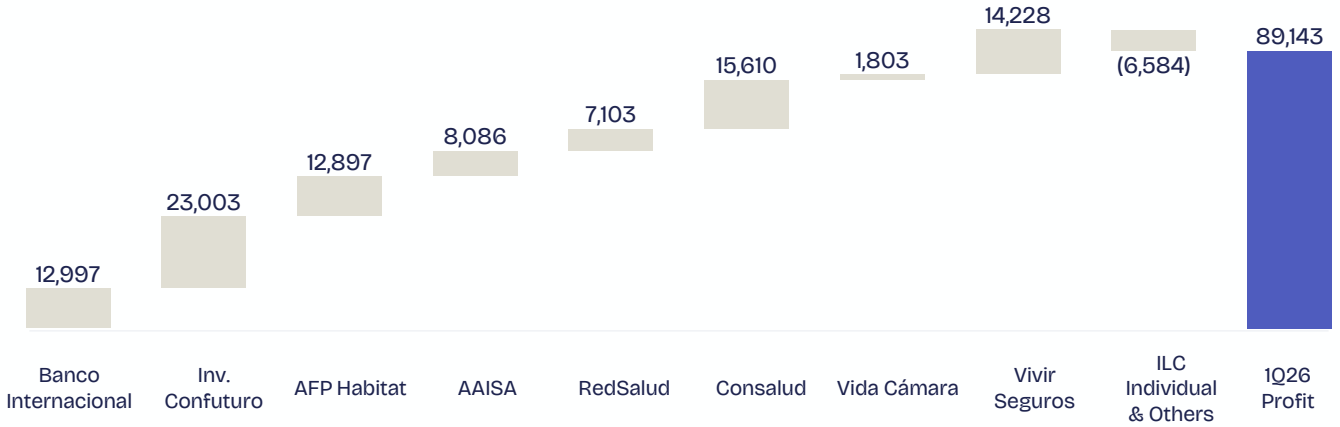
Source: ILC

ILC'S PROFIT CONTRIBUTION BY COMPANY 1Q26



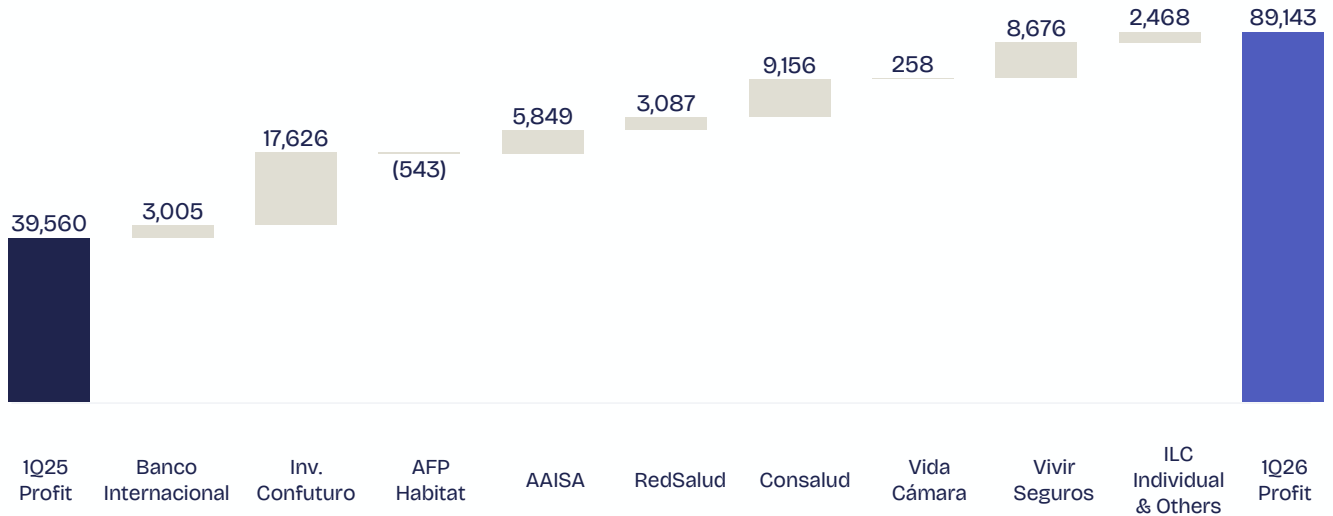
ILC'S QUARTERLY PROFIT – CONTRIBUTION BY COMPANY

CLP MM.



QUARTERLY VARIATION IN ILC PROFIT – CONTRIBUTION BY COMPANY

CLP MM.



- 1Q26 ILC Individual Figures:** Administrative Expenses: (CLP 2,399 million) / Finance Income: CLP 3,203 million/ Finance Cost: (CLP 5,054 million) / Inflation indexed unit: (CLP 1,289 million)
- 1Q25 ILC Individual Figures:** Administrative Expenses: (CLP 2,264 million) / Finance Income: CLP 2,864 million / Finance Cost: (CLP 4,142 million) / Inflation indexed unit: (CLP 5,282 million)

BANKING INDUSTRY CONTEXT

During the first months of 2026, the Chilean economy has continued to show a gradual recovery, with GDP growth projections for the year in the range of 2.0% to 2.5%. The analyst consensus has revised year-end inflation projections upward to 4%, as a result of fuel price increases associated with the conflict in the Middle East. At the Monetary Policy Meeting of March 24th, 2026, the Central Bank unanimously agreed to keep the MPR at 4.5%, pausing the rate-cut process. In this context, the banking industry reported profits of Ch\$1,300 billion for the first quarter of 2026, 9.4% lower than the same period of the previous year, with a ROAE of 14.5% and a ROAA of 1.3%.

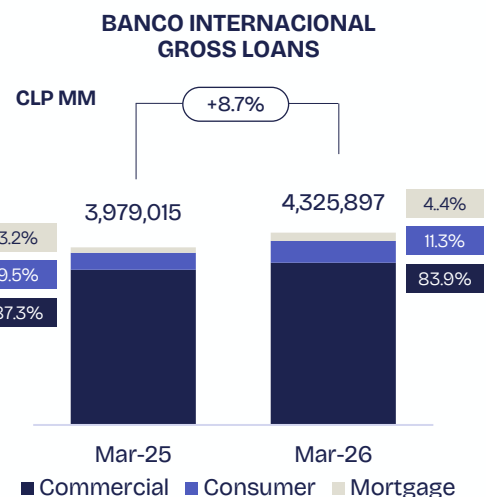
System loans grew 0.4% in real terms over twelve months, driven by consumer loans (+4.1%) and mortgage loans (+0.9%), partially offset by a contraction in commercial banking (-1.1%)⁽¹⁾. Regarding credit quality in the banking system, the portfolio with 90-day-plus delinquency reached 2.4% of total loans, with a risk index of 2.6%, stable year-over-year. Finally, in line with the gradual implementation of Basel III and its increased regulatory requirements, the system reached a Capital Adequacy Ratio of 17.3% as of the close of February 2026.

LOANS

At the close of March 2026, Banco Internacional's **gross loans** reached \$4,325,897 million, recording 8.7% year-over-year (YoY) growth, the fourth-highest rate in the industry. Commercial loans totaled \$3,630,350 million, an increase of 4.5% YoY, highlighting the greater momentum in the financial and real estate investment fund segment.

The consumer loan portfolio grew 28.7% YoY, reaching \$487,284 million, driven primarily by the growth of Autofin. Specifically, Autofin recorded 36.3% YoY growth in its portfolio, reaching \$421,070 million. The bank saw annual growth of 7.9% and 25.8% in the number of commercial and individual customers, reaching 8,919 and 115,332 customers respectively, of which 69,081 are also Autofin customers.

All of the above resulted in a market share of 1.7%, 2.9%, and 1.5% in total, commercial, and consumer loans, respectively⁽¹⁾.

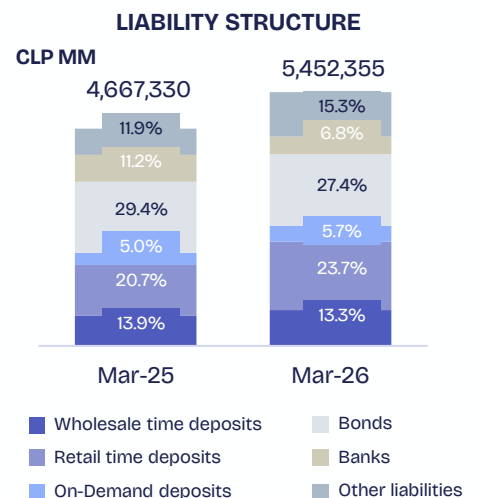


LIABILITIES / FUNDING

Banco Internacional has strengthened its **liability structure** through a diversified funding strategy and prudent financial risk management. At the close of March 2026, total liabilities amounted to \$5,452,355 million, growing 16.8% compared to March 2025. The funding structure continues to shift toward retail deposits, whose share of total deposits reached 65.8% as of the close of March 2026, 340 basis points more than in March 2025.

As part of its strategy to diversify funding sources, in April 2025 Banco Internacional carried out the Chilean industry's first issuance of an Additional Tier 1 (AT1) bond for UF 2 million, with no fixed maturity date and an annual placement rate of 5.6%. This operation was complemented by the placement of subordinated bonds totaling \$15,000 million and capital increases of up to \$42,751 million during 2025.

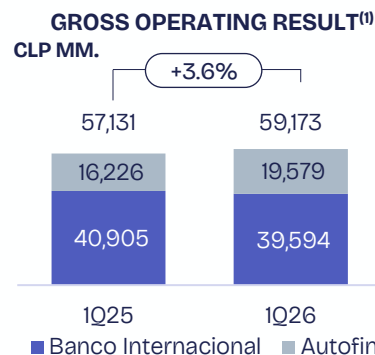
In terms of results, during 1Q26 there was an increase of \$3,480 million in deposit expenses and \$1,460 million in bond interest expenses, partially offset by a lower expense on obligations with banks of \$3,353 million.



(1) Excludes loans held abroad
Source: Banco Internacional, ILC, CMF

GROSS OPERATING RESULT (GOR)

Banco Internacional's gross operating result reached Ch\$59,173 million in the first quarter of 2026, representing a 3.6% increase compared to the same period of the previous year. This growth is primarily explained by the improved operational performance of Autofin, which contributed a Ch\$3,353 million improvement, driven by its portfolio growth. Regarding the rest of the portfolio, a higher volume of commercial and consumer loans was offset by a lower spread.

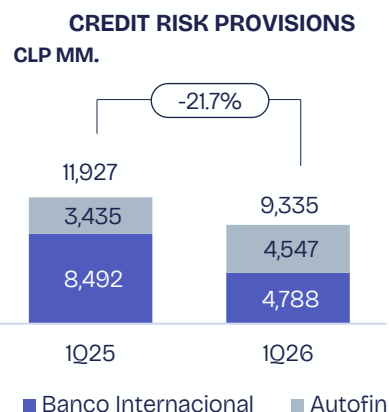


CREDIT RISK AND SOLVENCY

Credit risk provisions reached Ch\$9,335 million in 1Q26, representing a 21.7% decrease compared to the previous year. This lower expense was primarily driven by lower provisions in commercial loans, partially offset by the increase in Autofin's provisions, resulting from the expansion of its portfolio.

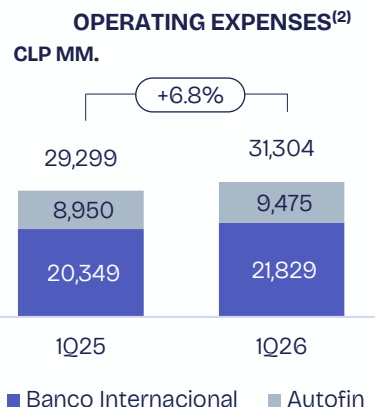
As of March 2026, the **non-performing loan (NPL) ratio⁽¹⁾** stood at 2.7%, representing a 101 basis point decrease compared to the same period of the previous year. The risk index reached 1.9%, decreasing 18 basis points YoY. Meanwhile, the collateral coverage ratio increased from 66.8% to 67.0% of total loans.

In terms of solvency, the Bank's regulatory capital comfortably meets the minimum requirements established by Basel III. At the close of the first quarter of 2026, the Common Equity Tier 1 (CET1) and Capital Adequacy Ratio (CAR)⁽²⁾ stood at 10.6% and 16.8%, respectively.



SG&A AND OPERATING EFFICIENCY

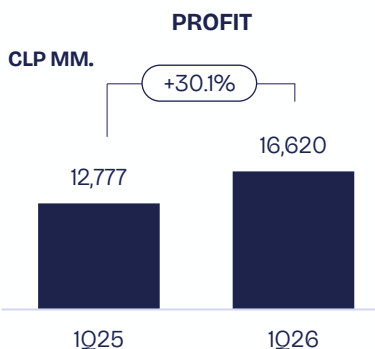
Operating expenses reached \$31,304 million in 1Q26, 6.8% higher than the same period in 2025. This increase was primarily explained by higher personnel-related expenses of \$2,308 million, due to higher headcount and inflation adjustments. As a result, the operating efficiency ratio stood at 52.9%, compared to the 51.3% reached during 1Q25.



PROFIT

Banco Internacional achieved a **net income** of \$16,620 million in the first quarter of 2026, compared to \$12,777 million for the same period in 2025. Autofin's performance accounted for 24.5% of the Bank's quarterly profit.

Consequently, Banco Internacional reached a Return on Average Equity (ROAE) of 13.4% and a Return on Average Assets (ROAA) of 1.0% at the close of the first quarter of 2026.



INCOME STATEMENT

Income Statement (CLP MM.)	1Q26	1Q25	Ch. %
Income from loans	39,053	36,369	7.4%
Income from current accounts	2,552	2,588	-1.4%
Interest from deposits	3,824	3,257	17.4%
Interest net income	45,429	42,214	7.6%
Trading	686	386	77.7%
Corporate	2,421	2,282	6.1%
Balance	3,991	191	-
Net Indexation, Trading, and Treasury Product Income	7,098	2,859	148.3%
Fee and other income	6,646	12,058	-44.9%
Gross operating result	59,173	57,131	3.6%
Personnel expenses	(18,323)	(16,015)	14.4%
Other operating expenses	(12,981)	(13,284)	-2.3%
Net operating income	27,869	27,832	0.1%
Loan loss provisions	(9,335)	(11,927)	-21.7%
Net operating income	18,534	15,905	16.5%
Non-operating income (loss)	-	-	-
Profit before taxes	18,534	15,905	16.5%
Income tax expense	(1,914)	(1,704)	12.3%
Total Profit	16,620	14,201	17.0%
Minority interest	0	1,424	-100.0%
Profit - Banco Internacional	16,620	12,777	30.1%

MAIN RATIOS

Ratios (%)	Mar. 2026	Mar. 2025	Ch. %
ROAE	13.4%	13.0%	45 bps
ROAA	1.03%	0.96%	7 bps
Solvency Ratio (Basel III)	16.8%	14.9%	191 bps
Non- Performing Loans	27%	3.7%	-101 bps
Risk Index	1.9%	2.1%	-18 bps
Collateral Coverage	67.0%	66.8%	22 bps

Ratios (%)	1Q26	1Q25	Ch. %
Risk Expenses / Gross Operating Result	15.8%	20.9%	-510 bps
Efficiency Index	52.9%	51.3%	162 bps

From page 11: (1) Banco Internacional includes expenses related to the Insurance Brokerage and Asset Management subsidiaries (Corredora de Seguros and AGF).

From page 11: (2) Calculated as regulatory capital over risk-weighted assets (RWA).

Source: Banco Internacional, ILC, CMF

BALANCE SHEET

Balance Sheet (CLP MM.)	March 2026	March 2025	Ch. %
Total Loans	4,325,897	3,979,015	8.7%
Market Share ⁽¹⁾	1.74%	1.65%	8 bps
Commercial Loans	3,630,350	3,474,464	4.5%
Market Share ⁽¹⁾	2.92%	2.85%	7 bps
Consumer Loans	487,284	378,555	28.7%
Market Share ⁽¹⁾	1.52%	1.26%	25 bps
Mortgage Loans	188,263	125,996	49.4%
Market Share ⁽¹⁾	0.21%	0.15%	6 bps
Financial Investments	1,138,505	537,962	111.6%
Other Assets	312,210	297,288	5.0%
Total Assets	5,894,358	5,068,421	16.3%
Bonds	1,547,147	1,526,271	1.4%
Deposits	2,575,246	2,002,082	28.6%
Interbank Borrowings	376,028	577,154	-34.8%
Others	953,934	561,822	69.8%
Total Liabilities	5,452,355	4,667,330	16.8%
Equity attributable to owners of the company	441,985	397,257	11.3%
Non-controlling interest	18	3,833	-99.5%
Total Equity	442,003	401,091	10.2%

(1) Excluding loans held abroad by Chilean Banks
Source: Banco Internacional, ILC, CMF

ANNUITIES INDUSTRY

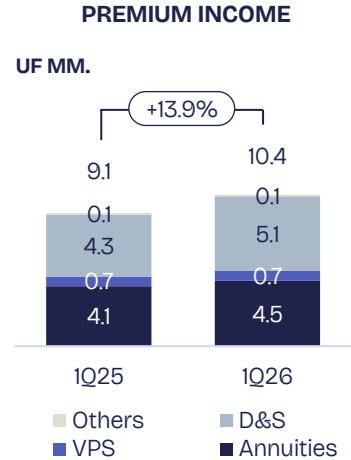
During the first quarter of 2026, 64% of pension industry premiums were directed to annuities, a modality that concentrated UF 38.4 million, representing a 31.6% real increase compared to the same quarter of the previous year. The average annuity sales rate reached 2.78% in 1Q26, 50 basis points below the level recorded in 1Q25. In contrast, the programmed withdrawal rate for new pensioners decreased by 12 basis points QoQ, standing at 3.31%. The number of people who opted for annuities increased by 33.0% QoQ, while those who chose programmed withdrawal increased by 6.2%.

PREMIUM INCOME

Confuturo reached **premium income** of UF 10.4 million during the first quarter of 2026, representing a real increase of 13.9% compared to 1Q25. This growth is primarily attributed to higher collections from annuities, voluntary pension savings (APV), and disability and survivorship insurance (SIS), following the award of ten tranches of contract 12, which commenced in July 2025.

Annuity premiums increased by 9.0% in real terms compared to the same period of the previous year, reaching a market share of 11.7%, positioning Confuturo in fifth place within the industry.

Regarding life insurance with a voluntary pension savings component, the company achieved a market share of 21.1% during the quarter.



ANNUITY PAYMENTS, RESERVE CHANGES, AND CLAIMS

During the quarter, **annuity payments** increased 8.0% QoQ, reaching \$177,359 million, primarily due to a higher number of life annuity pensioners. On the other hand, a higher **reserve expense** of \$6,447 million was recorded, mainly explained by a higher financial cost on the reserve stock, partially offset by a lower accounting loss associated with the spread between the annuity sales rate and the discount rate vector.

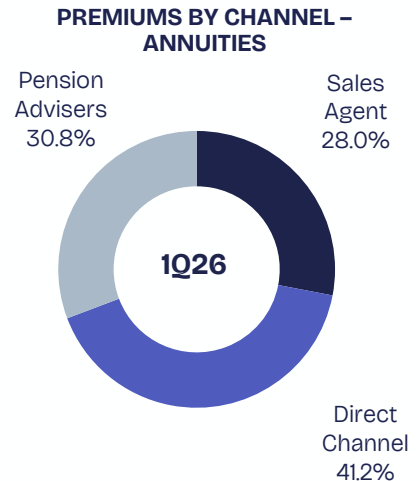
During the quarter, there was no accounting loss associated with reserve provisioning on sales, compared to the 1.6% recorded in 1Q25. Furthermore, **claims expense** increased by \$47,832 million QoQ, primarily associated with the SIS.

INTERMEDIATION COSTS, ADMINISTRATIVE EXPENSES, AND EFFICIENCY

In the first quarter of 2026, 41.2% of premiums and 48.6% of annuity policies at Confuturo originated through the direct sales channel, exceeding the industry average of 34.9% in premiums and 39.4% in policies during the same period.

Intermediation costs increased 16.8% QoQ, reaching \$2,939 million, primarily driven by higher collections in pension and individual life insurance.

Administrative expenses totaled \$9,976 million in 1Q26, representing an 18.7% increase compared to the same period in 2025, mainly attributed to higher personnel-related costs. Annualized administrative expenses over assets under management (AUM) reached 0.39%, compared to the 0.36% recorded in the same quarter of 2025.

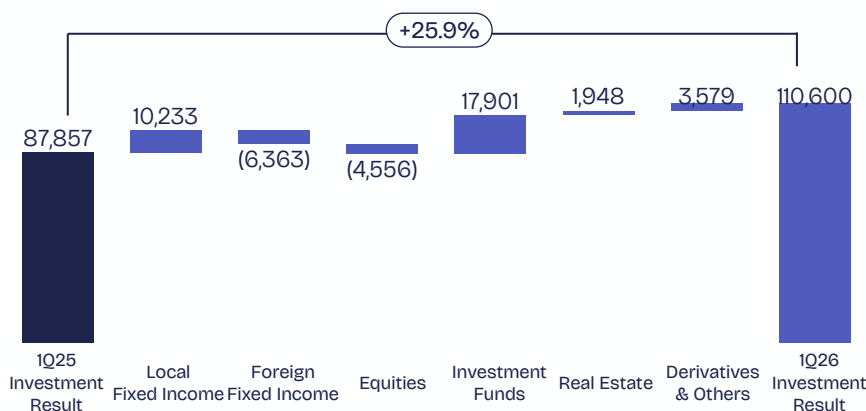


INVESTMENT RESULT

The **investment income** from the proprietary portfolio in 1Q26 reached \$110,600 million, representing a 25.9% QoQ increase. This improved performance is explained by a \$10,233 million increase in local fixed income results, driven by higher portfolio accruals and higher results from sales and prepayments, partially offset by a higher impairment expense of \$7,555 million. Both local and international equities posted a lower performance compared to the same quarter of the previous year. Investment funds improved their performance by \$17,901 million QoQ, primarily due to a revaluation of local alternative funds. On the other hand, the real estate portfolio recorded a higher result of \$1,948 million.

Meanwhile, the investment income from funds associated with the Single Investment Account (CUI) increased by \$6,556 million QoQ, primarily due to a better performance of international investments. It is worth noting that this result is reversed in other income accounts, given the fiduciary nature of these funds managed by Confuturo.

CHANGE IN INVESTMENT RESULTS BY ASSET TYPE (EXCLUDING CUI)
CLP MM.



AUM BY INVESTMENT TYPE (EXCLUDING CUI)

Investment Type	Mar. 2026
Local Fixed Income	49%
Foreign Fixed Income	12%
Equity Investment	3%
Investment Funds	12%
Real Estate	22%
Financial Derivatives & Others	1%
Total (CLP bn.)	9,4

NON-OPERATING RESULT

Non-operating result reached \$2,741 million, compared to the loss of \$19,680 million recorded in 1Q25. Of this variation, \$14,507 million corresponded to exchange rate differences, of which \$14,190 million is explained by the Single Investment Account (CUI) and Individual Life Insurance, while \$316 million is due to a higher CLP/USD exchange rate of the proprietary annuity portfolio.

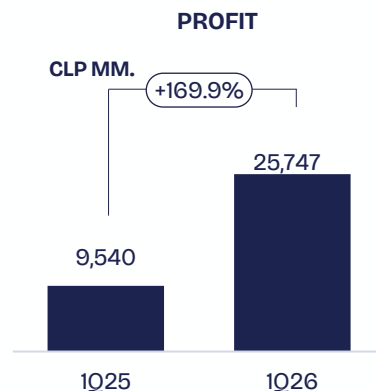
Regarding the indexation result, this showed a variation of \$6,219 million, explained by \$2,901 million corresponding to the CUI and Individual Life Insurance portfolio, while \$3,318 million is associated with the proprietary annuity portfolio, primarily due to a lower variation of the UF compared to 1Q25.

PROFIT

Confuturo recorded a consolidated **net income** of \$25,747 million, compared to the \$9,540 million recorded in 1Q25. The variation is primarily explained by improved investment results, mainly in investment funds and fixed income, offset by higher impairment.

At the close of 1Q26, Confuturo remains the second life insurance company in terms of number of pensioners and the fourth largest by assets under management.

Confuturo maintains its focus on diversifying and growing its alternative assets portfolio as part of its long-term investment strategy.



INCOME STATEMENT

Income Statement (CLP\$ MM)	1Q26	1Q25	Ch. %
Net retained premium	414,798	355,519	16.7%
Change in fund	19,081	33,751	-43.5%
Change in annuity reserves	(70,366)	(63,920)	10.1%
Claims	(237,286)	(189,454)	25.2%
Annuities paid	(177,359)	(164,152)	8.0%
Investment income – own portfolio	110,600	87,857	25.9%
Investment income – CUI	(18,037)	(24,593)	-26.7%
Brokerage cost	(2,839)	(2,430)	16.8%
Administrative expense	(9,976)	(8,407)	18.7%
Other expenses	(1,457)	(975)	49.4%
Operating Income	27,158	23,197	17.1%
Foreign exchange differences	6,866	(7,641)	-189.9%
Result from indexation unit	(4,238)	(10,457)	-59.5%
Other income and expenses	113	(1,581)	-107.1%
Non-Operating Income	2,741	(19,680)	-113.9%
Profit before tax	29,899	3,517	750.1%
Income tax expense	(4,152)	6,023	-168.9%
Net Income (Loss)	25,747	9,540	169.9%
Minority Interest	-	-	-
Profit - Confuturo	25,747	9,540	169.9%

MAIN FIGURES

Main Figures Confuturo	1Q26	1Q25	Ch. %
Gross Premiums (UF Th.)			
Annuity Premiums	4,492	4,122	9.0%
Voluntary Pension Savings	704	658	6.9%
Insurance with Savings	75	74	0.4%
Disability and Survivor Insurance (D&S)	5,107	4,251	20.1%
Others	36	37	-1.9%
Total	10,413	9,143	13.9%
Annuities - Average Sale Rate (real terms, %)	2.82%	3.31%	-49 bps
Sales rate Ranking⁽¹⁾	1°	1°	-
Investment Returns⁽¹⁾			
Local Fixed Income	48,512	38,279	26.7%
Foreign Fixed Income	9,733	16,096	-39.5%
Equity	2,881	7,436	-61.3%
Investment Funds	25,023	7,122	251.3%
Real Estate	26,424	24,476	8.0%
CUI (Life insurance with savings)	(18,037)	(24,593)	-26.7%
Others	(1,973)	(5,552)	-64.5%
Total	92,563	63,264	46.3%
Total Confuturo's portfolio	110,600	87,857	25.9%
Asset Sufficiency Rate (TSA)	1.06%	1.06%	0 bps
Leverage	14.68	15.02	-2.3%

(1) Ranking among companies with the same credit rating and a market share greater than 5%.

(2) Figures from Confuturo's Financial Statements, Note 35. Includes impairments

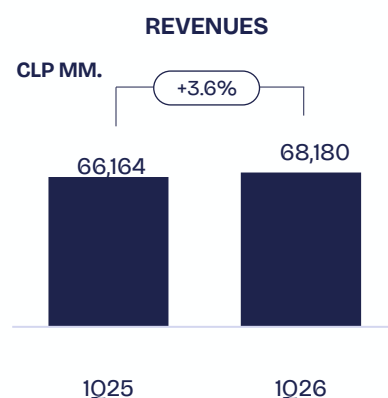
Source: Confuturo, ILC, CMF

AFP INDUSTRY

As of the close of March 2026, the AFP industry in Chile managed the pension savings of 12,170,329 affiliates, of whom 5,910,950 are active contributors. At that same date, assets under management reached a total of USD 244 billion, representing a 16.2% nominal growth over twelve months. During the first quarter of 2026, lower returns were observed across the multi-funds, in a period marked by the conflict in the Middle East and its impact on fuel prices. During the first three months of 2026, weaker performance was seen in funds with higher exposure to local investments (C, D, and E). The appreciation of the U.S. dollar against the Chilean peso partially moderated the lower returns on international assets, while the weaker performance of local funds contributed to lower results for the lower-risk funds.

REVENUES

AFP Habitat's **operating revenues** increased by 3.0% in the first quarter of 2026 compared to the same period of the previous year, reaching \$68,180 million. This increase is primarily explained by higher fee income associated with mandatory savings, resulting from a 6.8% nominal increase in the average taxable income per contributor compared to 1Q25. As of the close of March 2026, the average taxable income of AFP Habitat's contributors exceeded the industry average by 24.4%. All of the above offset the 3.7% decrease in the average number of contributors.



SELLING, GENERAL AND ADMINISTRATIVE EXPENSES

Selling, General and Administrative expenses decreased by 14.1% during the first quarter of 2026 compared to the same period of the previous year, reaching \$26,094 million.

The decrease is primarily explained by a higher comparison base, given the recognition of the impairment of accounts receivable from life insurance companies during 1Q25. Additionally, administrative and sales personnel expenses were lower by \$1,561 million, partially offset by higher depreciation and amortization expense of \$460 million.



NON-OPERATING AND LEGAL RESERVE RESULT

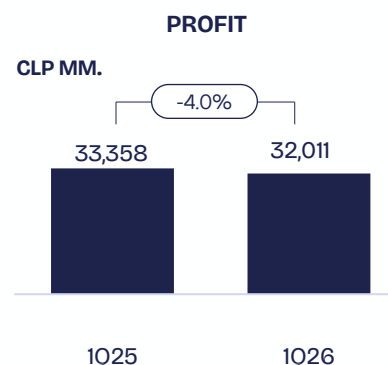
The non-operating result for the first quarter of 2026 reached \$1,633 million, compared to the \$8,929 million recorded during 1Q25. This is primarily explained by a lower yield on the legal reserve (encaje), which reached \$1,434 million, 84.2% lower compared to the same quarter of the previous year.

This result is mainly due 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.

PROFIT

As a result, AFP Habitat recorded a **quarterly profit** of \$32,011 million, compared to the \$33,358 million recorded in 1Q25.

As of the close of March 2026, AFP Habitat remains the leading AFP in terms of market share by assets under management (AUM) and the third largest in terms of affiliates and contributors.



INCOME STATEMENT

Income Statement (CLP MM.)	1Q26	1Q25	Ch. %
Revenues	68,180	66,164	3.0%
Administrative expenses	(26,094)	(30,366)	-14.1%
Gross Margin	42,086	35,798	17.6%
Finance income	463	457	1.4%
Finance costs	(1,389)	(1,496)	-7.2%
Gain on legal reserves	1,434	9,057	-84.2%
Share of profit of associates accounted for using equity method	1,195	1,006	18.9%
Other	(71)	(95)	-25.3%
Non-operating income (loss)	1,633	8,929	-81.7%
Profit (loss) before taxes	43,719	44,727	-2.3%
Income tax expense	(11,708)	(11,368)	3.0%
Profit (loss) from continuing operations after taxes	32,011	33,358	-4.0%
Minority interest	-	-	-
Profit (loss) - Habitat	32,011	33,358	-4.0%

MAIN FIGURES

Main Figures AFP Habitat	1Q26	1Q25	Ch. %
Average Taxable Income AFP Habitat Chile (CLP)	1,672,358	1,565,606	6.8%
Contributors AFP Habitat Chile ⁽¹⁾	910,882	946,239	-3.7%
Market Share	15.3%	15.9%	-59 bps
Assets Under Management AFP Habitat Chile (USD bn.) ⁽¹⁾	65,677	57,022	15.2%
Market Share	26.7%	27.3%	-55 bps

(1) Considers average taxable income, contributors, and assets for the period

FX: 900 CLP/USD

Source: AFP Habitat, Chilean Pension Authority, ILC

REDSALUD'S ACTIVITY AND GEOGRAPHIC COVERAGE

RedSalud is the private healthcare network with the most extensive coverage in Chile, maintaining a presence from Arica to Magallanes. In January 2026, the company finalized the acquisition of Sanatorio Alemán, one of the leading healthcare providers in the south of the country, strengthening its regional presence and expanding its clinical and operational capacity. With this addition, RedSalud consolidates an infrastructure comprised of 10 clinics, 26 medical centers, 45 dental clinics, and several specialized units, including the Cancer Institute and the Advanced Cardiovascular Center. That same month, the company inaugurated the first health center focused on seniors (Centro de Salud Mayor) at Clínica RedSalud Vitacura, oriented toward preventive medicine and the comprehensive care of people over 65 years of age. These advancements are complemented by investments in infrastructure and high-complexity medical technology, including MRI scanners equipped with artificial intelligence and new regional angiographs.

REVENUES

RedSalud's **operating revenues** reached \$241,568 million in 1Q26, a 24.9% increase compared to the same quarter of the previous year. This growth was driven by the incorporation of Sanatorio Alemán, which recorded cumulative income of \$22,172 million, and by improved performance in the hospital, outpatient, emergency, and dental areas across the rest of the Network.

Excluding Sanatorio Alemán, the Network continued to show positive evolution across segments. Hospital income grew 16.9%, primarily explained by greater activity in Operating Rooms, Hospitalization, and the Critical Patient Unit (UPC). The Network's bed occupancy rate reached 79.4%, above the 73.5% recorded in 1Q25.

Outpatient income grew 10.8%, driven by greater momentum in Imaging and Laboratory, which increased 12.4% and 14.1%, respectively. Dental services grew 7.0%, supported by greater commercial activity.

On a consolidated basis, including Sanatorio Alemán, income in Metropolitan Region Clinics, Regional Clinics, and Outpatient and Dental Centers grew 11.4%, 69.2%, and 10.2%, respectively. For 1Q26, Fonasa revenue accounted for 50.9% of sales, while income from Isapres reached 29.4%.

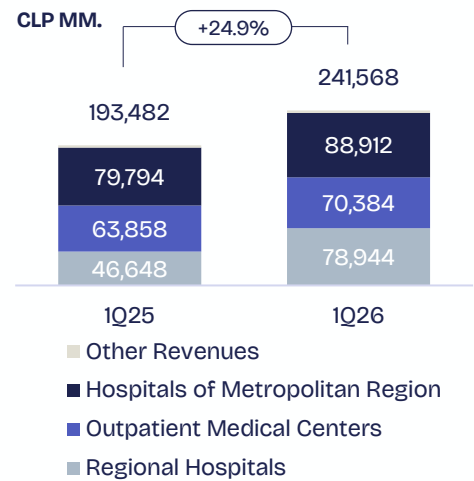
COST OF SALES

Cost of sales increased by 24.8% compared to 1Q25. In this context, Sanatorio Alemán contributed costs of \$17,414 million during the quarter. Excluding this effect, the cost-to-income ratio reached 75.0%, showing an improvement of 36 basis points in efficiency versus the previous year, primarily explained by personnel costs and physician fees, in line with a revenue mix more oriented toward the hospital segment.

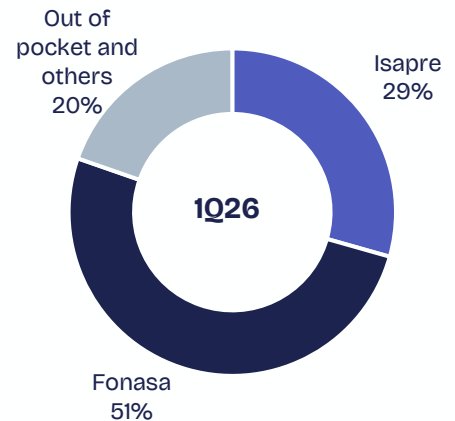
SG&A

Selling, general, and administrative (SG&A) expenses increased by 23.8% compared to 1Q25, of which \$3,336 million corresponds to Sanatorio Alemán. Excluding this effect, expenses represented 17.1% of income, reflecting lower efficiency compared to the same period of the previous year, primarily explained by higher personnel and consulting expenses.

REVENUES BY CENTER TYPE



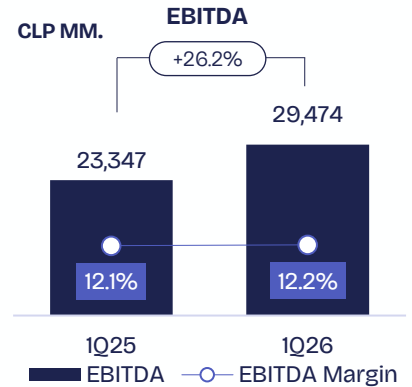
REVENUE BY INSURER



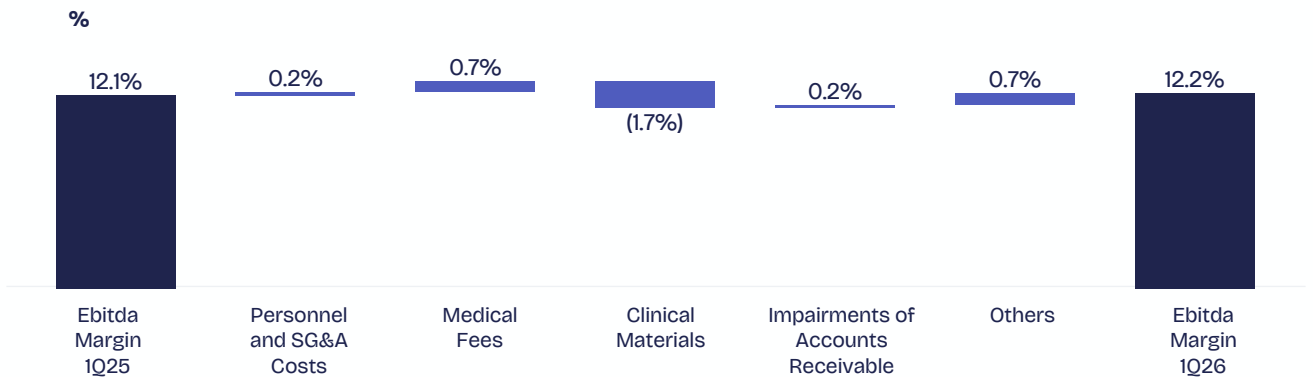
EBITDA

RedSalud's EBITDA in 1Q26 increased by 26.2% compared to 1Q25, totaling \$29,474 million, with an EBITDA margin of 12.2%, compared to the 12.1% recorded in 1Q25. This growth was mainly driven by greater complexity in the services provided by the Network, reflected in higher demand for Operating Room and Critical Patient Unit (UPC) services. Sanatorio Alemán, in turn, contributed an EBITDA of \$2,667 million during the quarter.

This resulted in an increase of \$219 million in the quarterly EBITDA of the Metropolitan Region Clinics, \$5,213 million in the Regional Clinics, and \$1,095 million in the Outpatient and Dental Centers.



EBITDA MARGIN BREAKDOWN



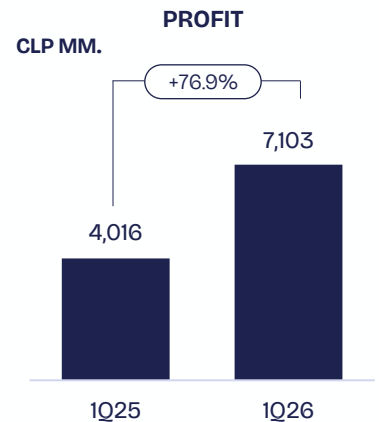
NON-OPERATING RESULT

The non-operating result reached a loss of \$6,587 million, compared to the loss of \$7,194 million in 1Q25. This variation is mainly explained by a \$2,338 million decrease in price-level restatement expenses, associated with a lower UF variation in 1Q26 compared to 1Q25. The above was partially offset by higher financial expenses of \$1,287 million, reaching \$6,219 million in 1Q26 compared to the \$4,932 million recorded in 1Q25.

PROFIT

All of the above resulted in RedSalud reaching a net income attributable to controllers of \$7,103 million in 1Q26, compared to the \$4,016 million recorded in 1Q25, representing growth of 76.9%.

This result incorporates the recent acquisition of Sanatorio Alemán, which contributed a result of \$744 million in 1Q26, consolidating the expansion of the private healthcare network with the largest coverage in Chile.



INCOME STATEMENT

Income Statement (CLP MM)	1Q26	1Q25	Ch. %
Revenue	241,568	193,482	24.9%
Cost of sales	(181,912)	(145,755)	24.8%
Gross margin	59,656	47,727	25.0%
Other income	924	(54)	-
Administrative expenses	(40,838)	(32,975)	23.8%
Net operating income	19,741	14,697	34.3%
Finance income	98	425	-76.9%
Finance costs	(6,219)	(4,932)	26.1%
Share of profit (loss) of associates	(4)	(12)	-65.7%
Other	(462)	(2,675)	-82.7%
Non-operating income (loss)	(6,587)	(7,194)	-8.4%
Profit (loss) before taxes	13,154	7,502	75.3%
Income tax expense	(5,512)	(3,004)	83.5%
Profit (loss) from continuing operations	7,642	4,498	69.9%
Minority interest	(539)	(483)	11.7%
Profit (loss) - RedSalud	7,103	4,016	76.9%
EBITDA RedSalud	29,474	23,347	26.2%
EBITDA Margin	12.2%	12.1%	13 bps

INFRASTRUCTURE AND INPATIENT OCCUPANCY

Infrastructure	Mar. 2026	Mar. 2025	Ch. %
Number of Exam Rooms			
Outpatient Medical Centers	1,126	1,045	7.8%
Hospitals of Metropolitan Region	330	298	10.7%
Regional Hospitals	359	353	1.7%
RedSalud	1,815	1,696	7.0%

Available Beds / Installed Beds

Hospitals of Metropolitan Region	424 / 530	444 / 519	-4.5% / 2.1%
Regional Hospitals	316 / 357	280 / 324	12.9% / 10.2%
RedSalud	740 / 887	724 / 843	2.2% / 5.2%

Inpatient Occupancy	1Q26	1Q25	Ch. %
Occupancy Rate (%)			
Hospitals of Metropolitan Region	85.4%	73.8%	1158 bps
Regional Hospitals	71.2%	73.1%	-182 bps
RedSalud	79.4%	73.5%	588 bps

Average Length of Stay (days)

Hospitals of Metropolitan Region	2.9	2.8	3.8%
Regional Hospitals	2.1	2.0	1.4%
RedSalud	2.5	2.4	3.4%

INCOME STATEMENT

OUTPATIENT MEDICAL CENTERS

Income Statement (CLP MM)	1Q26	1Q25	Ch. %
Revenue	70,384	63,858	10.2%
Cost of sales	(52,074)	(47,585)	9.4%
Gross margin	18,310	16,273	12.5%
SG&A	(11,229)	(10,055)	11.7%
Net operating income	7,080	6,218	13.9%
Profit	4,330	4,279	1.2%
EBITDA	12,382	11,287	9.7%
EBITDA Margin	17.6%	17.7%	-8 bps

METROPOLITAN REGION HOSPITALS

Income Statement (CLP MM)	1Q26	1Q25	Ch. %
Revenue	88,912	79,794	11.4%
Cost of sales	(66,889)	(59,816)	11.8%
Gross margin	22,023	19,978	10.2%
SG&A	(14,019)	(11,958)	17.2%
Net operating income	8,004	8,019	-0.2%
Profit	4,610	4,946	-6.8%
EBITDA	10,983	10,764	2.0%
EBITDA Margin	12.4%	13.5%	-114 bps

REGIONAL HOSPITALS

Income Statement (CLP MM)	1Q26	1Q25	Ch. %
Revenue	78,944	46,648	69.2%
Cost of sales	(59,722)	(35,826)	66.7%
Gross margin	19,222	10,822	77.6%
SG&A	(14,617)	(9,811)	49.0%
Net operating income	4,605	1,011	355.5%
Profit	1,455	255	470.8%
EBITDA	7,610	2,397	217.5%
EBITDA Margin	9.6%	5.1%	450 bps

ISAPRES INDUSTRY

As of March 2026, the Isapre industry recorded a 3.1% decrease in the number of beneficiaries compared to the same period of the previous year, and a 0.5% decrease compared to the close of December 2025. In the context of the 2025 price-adjustment process, the Superintendencia de Salud set the maximum allowable increase that Isapres could apply to the base prices of health plans at 3.7%. Starting in January 2026, the GES expanded its coverage, incorporating three new pathologies and reaching a total of 90 guaranteed health conditions. As a result of higher costs and broader coverage, the industry adjusted its tariff.

REVENUES

Operating revenues increased by 1.6% during the first quarter of 2026 compared to the same period of the previous year, reaching \$193,273 million. This increase is primarily explained by the inflation effect and the tariff adjustment of the GES and base price, partially offset by a 4.6% decrease in the number of Consalud beneficiaries, compared to a 3.1% decrease in industry beneficiaries.

SALES COST AND LOSS RATIO

The cost of sales during 1Q26 reached \$152,824 million, 8.8% lower compared to the same period in 2025. This decrease is primarily explained by a reduction in medical license costs and a lower accrual cost of the Single Factor Table (TUF) liability, since during 1Q25 this account was recognized in costs, while in 1Q26 it is recognized as an expense.

The number of authorized medical licenses decreased by 22.0%, primarily due to a lower volume of licenses related to mental and respiratory disorders, which translated into a lower total cost of \$7,680 million.

The accrual of the TUF liability amounted to \$4,677 million during 1Q25, while during 1Q26 \$3,260 million were recognized.

Consalud's **loss ratio** this quarter reached 79.1%, signifying a reduction of 900 basis points compared to the same period the previous year.

SG&A

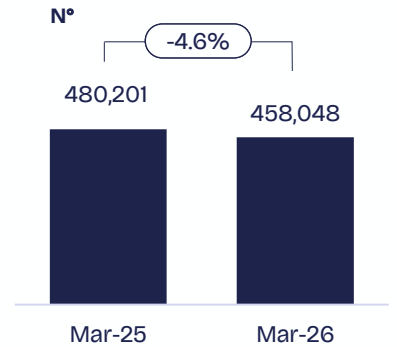
Selling, General and Administrative (SG&A) expenses increased by 10.8% compared to 1Q25, primarily due to higher fixed and variable compensation expenses, partially offset by lower technology spending. The expense-to-income ratio reached 9.9% during 1Q26, compared to the 9.1% recorded during 1Q25.

PROFIT

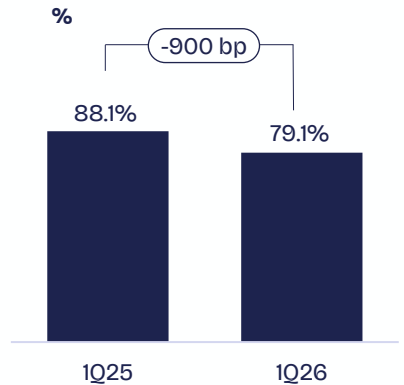
Consalud recorded a **net income of \$15,610 million**, compared to the \$6,454 million result recorded in 1Q25.

At the close of March 2026, Consalud maintains the second lowest average agreed contribution in the industry and remains the third largest company in terms of the number of beneficiaries and contributors.

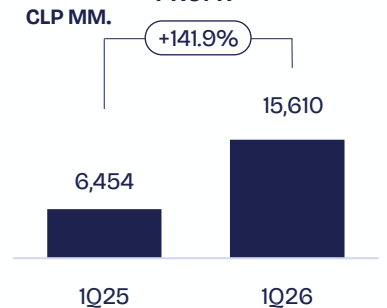
BENEFICIARIES



LOSS RATIO



PROFIT



INCOME STATEMENT

Income Statement (CLP MM.)	1Q26	1Q25	Ch. %
Revenue	193,273	190,229	1.6%
Cost of sales	(152,824)	(167,536)	-8.8%
Gross margin	40,450	22,694	78.2%
Other income	1,658	1,530	8.4%
Administrative expenses	(19,176)	(17,306)	10.8%
Other expenses	(3,089)	630	-590.0%
Net operating income (loss)	19,843	7,549	162.9%
Finance income	1,678	1,478	13.5%
Finance costs	(663)	(414)	60.1%
Other	(190)	(543)	-65.1%
Non-operating income	826	521	58.5%
Profit (loss) before taxes	20,669	8,070	156.1%
Income tax expense	(5,059)	(1,615)	213.2%
Profit (loss) from continuing operations	15,610	6,454	141.9%
Minority interest	0	(1)	-
Profit (loss) - Consalud	15,610	6,454	141.9%

*Accounted for in accordance with IFRS

Cost Breakdown	1Q26	1Q25	Ch. %
No. Inpatient Services	1,110,294	1,084,463	2.4%
Average Cost per Inpatient Service (CLP)	\$61,227	\$67,396	-9.2%
Total Inpatient Cost (CLP MM.)	\$67,980	\$73,089	-7.0%
No. Outpatient Services	3,539,305	3,487,174	1.5%
Average Cost per Outpatient Service (CLP)	\$14,816	\$14,535	1.9%
Total Outpatient Cost (CLP MM.)	\$52,440	\$50,684	3.5%
No. Cases of Temporary Disability Leave	46,755	59,919	-22.0%
Average Temporary Disability Coverage (CLP)	\$691,643	\$667,866	3.6%
Total Temporary Disability Coverage (CLP MM.)	\$32,338	\$40,018	-19.2%

MAIN FIGURES

Main Figures	1Q26	1Q25	Ch. %
Average Number of Beneficiaries	458,135	482,833	-5.1%
Market Share	18.8%	19.1%	-33 bps
Average Number of Policyholders	294,987	307,979	-4.2%
Market Share	19.4%	19.8%	-36 bps
Average Monthly Contribution (CLP)	232,738	222,114	4.8%

SUPPLEMENTARY HEALTH INSURANCE INDUSTRY

The supplementary health insurance industry (individual, collective, and retail) reached a premium income of UF 8.1 million in 1Q26, 7.2% higher compared to 1Q25. Individual supplementary health insurance increased by 13.0% in real terms, reaching 14.9% of total premiums, while collective supplementary insurance increased by 7.3% in real terms, totaling 70.1% of total premiums. Retail products, a segment in which Vida Cámara does not participate, increased by 1.2% in real terms, representing 15.1% of total premiums.

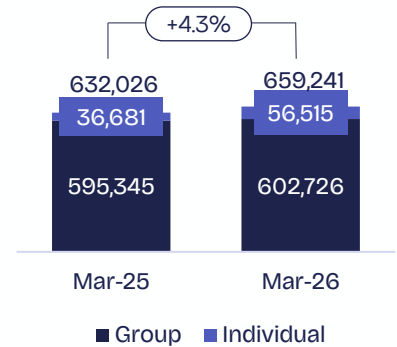
PREMIUM INCOME

Vida Cámara reached **premium income** of \$36,073 million in the first quarter of 2026, which is 7.9% higher than in 1Q25. This result is primarily due to higher collections in collective health insurance along with increased premium volume in life insurance.

Vida Cámara increased its health insurance premiums by 5.8% in real terms compared to the same quarter of the previous year and achieved a 14.0% market share, positioning it in third place within the industry.

At the close of March 2026, collective health insurance beneficiaries reached 602,726 people, representing a 1.2% increase compared to the close of March 2025. Individual health insurance beneficiaries reached 56,515, a 54.1% increase over March 2025, primarily associated with insurance featuring preferential agreements at RedSalud.

BENEFICIARIES

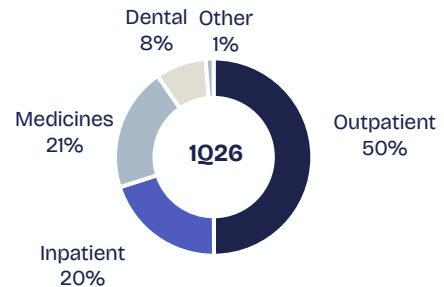


LOSS RATIO

The **cost per claim** increased by 9.5%, primarily associated with higher outpatient coverage in collective health insurance. The **loss ratio**, measured as claims over net premiums, reached 74.0% during 1Q26, compared to the 72.9% achieved during 1Q25.



LOSS RATIO BREAKDOWN



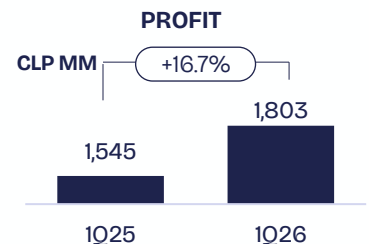
INTERMEDIATION COSTS, ADMINISTRATIVE EXPENSES

Intermediation costs increased 14.6% YoY, reaching \$2,701 million, primarily due to higher collections during the period. Meanwhile, selling, general, and administrative (SG&A) expenses increased 4.4% YoY, mainly due to inflationary adjustment.

PROFIT

Vida Cámara recorded a result of **\$1,803 million** during 1Q26, compared to the result of \$1,545 million recorded in 1Q25.

At the close of March 2026, Vida Cámara remains the second-largest company in terms of the number of beneficiaries in the collective supplemental health insurance industry. Furthermore, approximately 70% of collective contract beneficiaries and 75% of individual contract beneficiaries of Vida Cámara are affiliated with FONASA.



MAR. /2026

INCOME STATEMENT

Income Statement (CLP\$ MM.)	1Q26	1Q25	Ch. %
Net Premium	36,073	33,431	7.9%
Reserve Variation	(69)	(1,020)	-93.2%
Claims	(26,683)	(24,379)	9.5%
Investment Income	1,098	576	90.7%
Intermediation Costs	(2,701)	(2,357)	14.6%
Administrative Expenses	(4,845)	(4,640)	4.4%
Other Expenses	(578)	131	-542.7%
Operating Income	2,294	1,741	31.8%
Indexation Result	0	1	-99.4%
Foreign Exchange Differences	55	286	-80.7%
Other Income and Expenses	39	5	-
Non-Operating Income	94	292	-67.7%
Income Before Taxes	2,388	2,033	17.5%
Income Tax Expense	(586)	(488)	20.1%
Net Income (Loss)	1,803	1,545	16.7%
Minority Interest	-	-	-
Profit - Vida Cámara	1,803	1,545	16.7%

MAIN FIGURES

Main Figures Vida Cámara	1Q26	1Q25	Ch. %
Health Premiums (UF)	795.459	752.205	5,8%
Market Share	14,0%	14,2%	-21 bps
Group Health Insurance beneficiaries	602.726	595.345	1,2%
Individual Health Insurance beneficiaries	56.515	36.681	54,1%
Total Beneficiaries	659.241	632.026	4,3%

BALANCE SHEET

CLP\$ MM.	Mar. 2026	Dec. 2025	Change	%
Total non-insurance current assets	694,792	607,571	87,221	14.4%
Total non-insurance non-current assets	1,293,207	1,187,992	105,215	8.9%
Total insurance assets	10,940,696	10,801,398	139,298	1.3%
Total banking assets	5,909,103	5,595,104	313,999	5.6%
Total Assets	18,837,797	18,192,065	645,732	3.5%
Total non-insurance current liabilities	737,197	662,880	74,317	11.2%
Total non-insurance non-current liabilities	1,073,465	1,010,982	62,483	6.2%
Total insurance liabilities	10,237,302	10,100,528	136,774	1.4%
Total banking liabilities	5,343,617	5,038,982	304,635	6.0%
Total Liabilities	17,391,582	16,813,373	578,209	3.4%
Equity attributable to owners of the company	1,324,846	1,259,398	65,449	5.2%
Non-controlling interest	121,369	119,254	2,115	1.8%
Total Equity	1,446,215	1,378,652	67,563	4.9%

At the close of March 2026, **consolidated assets increased by 3.5%** compared to the close of December 2025. This variation primarily reflects a \$313,999 million increase in banking activity assets, driven both by growth in commercial and consumer loans at Banco Internacional and by a higher valuation of financial assets. Likewise, insurance activity assets increased by \$139,298 million due to growth in Confuturo's financial investments. Non-insurance activity assets rose by \$192,436 million, primarily due to higher liquidity at Inversiones Confuturo, together with growth at RedSalud following the acquisition of Sanatorio Alemán and a higher valuation of its investments in associates AFP Habitat and AAISA.

On the other hand, consolidated **liabilities grew by 3.4%** during the period. This is fundamentally explained by the \$304,635 million increase in banking activity liabilities, due to a higher balance of time deposits at Banco Internacional. Regarding insurance activity liabilities, these increased by \$136,774 million, primarily due to higher pension insurance reserves at Confuturo. Non-insurance activity increased its liabilities by \$136,800 million, primarily due to an increase in current and non-current financial liabilities, together with a higher level of trade payables at RedSalud as a consequence of the acquisition of Sanatorio Alemán.

Finally, controlling **equity grew by 5.2%**, fundamentally explained by the accumulated result of the first three months of fiscal year 2026, partially offset by provisioned dividends.

CASH AND CASH EQUIVALENTS

The composition of **cash and cash equivalents** for ILC and subsidiaries as of March 31st, 2026 was:

CLP MM.	ILC Individual ⁽¹⁾	Inversiones Confuturo	Confuturo	Banco Internacional	Vivir Seguros	RedSalud	Consalud	Vida Cámara
Cash and cash equivalents	176,442	46,643	183,112	117,746	14,948	28,698	76,992	1,842

FINANCIAL DEBT

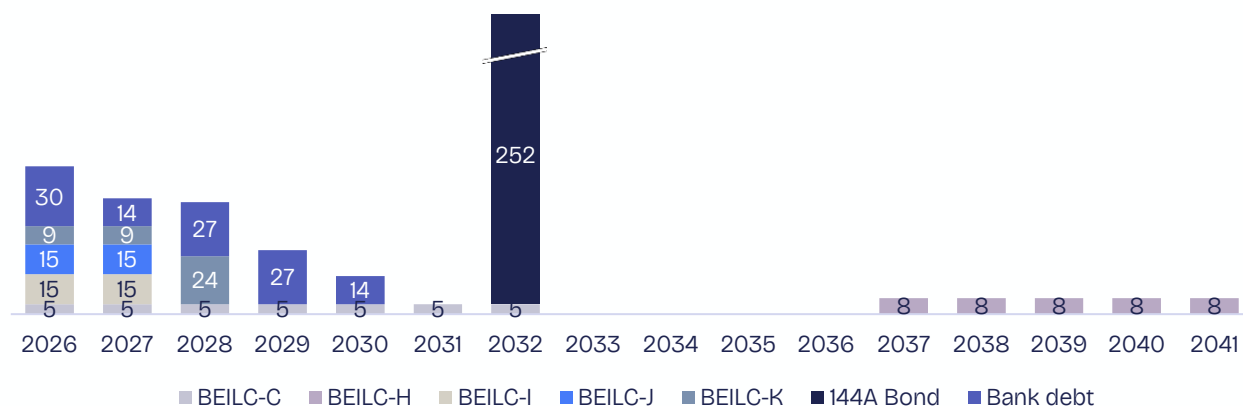
The distribution of **financial debt** (net of intercompany debt) for ILC Individual, RedSalud, and Inversiones Confuturo as of March 31st, 2026, is as follows:

CLP MM.	Short-Term				Long-Term				Total
		Bank Loans	Leases	IFRS 16	Bonds	Bank Loans	Derivatives	IFRS 16	
ILC	51,282	30,265	-	220	380,124	81,073	41,748	188	584,899
RedSalud	4,154	66,860	333	19,722	21,702	172,110	1,608	76,612	363,101
Inv. Confuturo	15,419	103	-	-	143,885	34,000	-	-	193,407

AMORTIZATION SCHEDULE

ILC (standalone) **amortization schedule** in CLP billion as of March 31st, 2026:

CLP bn.



RISK RATING ILC

LOCAL
AA+/AA+

FellerRate
Distribución de Riesgo

ICR CR Chile

INTERNATIONAL
BBB+/BBB+

FitchRatings S&P Global

INCOME STATEMENT ILC INDIVIDUAL

CLP\$ MM.	1Q26	1Q25
Revenue	65	63
Cost of Sales	-	-
Gross Result	65	63
Administrative expenses	(2,399)	(2,264)
Other gains (losses)	(349)	(1)
Finance income	3,203	2,864
Finance cost	(5,055)	(4,142)
Share of profit of associates	94,874	48,323
Foreign exchange differences	94	(165)
Losses from indexation units	(1,289)	(5,282)
Profit before tax	89,143	39,397
Income tax expense	-	163
Profit after tax	89,143	39,560

BALANCE SHEET ILC INDIVIDUAL

CLP\$ MM.	Mar. 2026	Dec. 2025
Current assets:		
Cash and cash equivalents	85,150	88,238
Current financial assets	91,292	86,924
Other current non-financial assets	20	19
Trade and other current receivables	97	41
Accounts receivable from related entities, current	78,305	53,226
Current tax assets	163	154
Total current assets	255,027	228,603
Non-current assets:		
Non-current financial instruments	712	85
Non-current receivables	223	239
Investments accounted for using the equity method	1,768,009	1,700,790
Property, plant and equipment	30	33
Asset for the right to use leased goods	335	389
Deferred tax assets	3,908	3,185
Non-current assets	1,773,217	1,704,720
Total assets	2,028,244	1,933,323
Current liabilities:		
Other current financial liabilities	79,740	81,546
Trade and other current payables	111,193	84,571
Current provisions for employee benefits	655	710
Current lease liabilities	221	220
Deferred tax liabilities	72	131
Total current liabilities	191,881	167,178
Non-current liabilities:		
Other non-current financial liabilities	507,777	502,945
Non-current lease liabilities	129	188
Deferred tax liabilities	-	-
Other non-current non-financial liabilities	3,612	3,615
Total non-current liabilities	511,518	506,748
Total liabilities	703,398	673,926
Equity		
Issued capital	231,706	233,897
Share premium	471	471
Other reserves	(26,580)	(55,537)
Own shares	(1,677)	(3,868)
Retained earnings	1,120,926	1,084,434
Total equity	1,324,846	1,259,398
Total liabilities and equity	2,028,244	1,933,323

CASH FLOW ILC INDIVIDUAL

CLP\$ MM.	1Q26	1Q25
Cash flows from operating activities		
Receipts from sales of goods and services	3	157
Payments to suppliers for the supply of goods and services	(749)	(851)
Payments to and on behalf of employees	(1,889)	(1,606)
Other cash payments from operating activities	(1)	(1)
Dividends received	7,978	13,565
Interest received	893	636
Income taxes refunded (paid)	(24)	(31)
Other inflows (outflows) of cash	(15)	(0)
Net cash flows from operating activities	6,196	11,870
Cash flows used in investing activities		
Cash flows from loss of control of subsidiaries	-	-
Cash flows used for capital increase in subsidiaries	-	-
Other cash receipts from sales of equity or debt instrument	8,860	7,678
Other cash payments to acquire equity or debt instrument	(8,225)	(7,874)
Loans to related parties	(679)	(568)
Purchase of property, plant and equipment	-	(23)
Payments related to futures contracts, forward contracts, options, and swaps	(6,650)	(7,911)
Receipts derived from futures contracts, forward contracts, options, and swaps	7,612	4,286
Proceeds from other long-term assets	-	-
Cash receipts from related parties	4	180
Other inflows (outflows) of cash	(3,115)	-
Net cash flows from investing activities	(2,192)	(4,232)
Cash flows from financing activities		
Proceeds from long term debt	-	-
Payment to acquire shares of the company	-	-
Payment of loans	(1,100)	(445)
Dividends paid	(5)	(4)
Interest paid	(6,110)	(7,013)
Other inflows (outflows) of cash	-	-
Net Cash flows from financing activities	(7,216)	(7,462)
Net increase (decrease) in cash and cash equivalents before the effect of exchange rate fluctuation	(3,212)	175
Effect of exchange rate fluctuations on cash	125	(1,051)
Net increase (decrease) in cash and cash equivalents	(3,088)	(875)
Cash and cash equivalents at beginning of the period	88,238	55,668
Cash and cash equivalents at end of the period	85,150	54,793