EARNINGS REPORT
JUNE 2026

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Conference Calls

Date: September 1st, 2026
12:00 PM Santiago. / 12:00 PM ET
Webcast Registration: link

AUG. /2026

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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).

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MANAGEMENT COMMENTARY

As of June 2026, ILC achieved a **profit of Ch$165,016 million**, **44.7% higher** than 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 pension fund managers, and the expansion of the health sector.

Regarding **Banco Internacional's** operations, loan placements grew 9.6% over twelve months, within an industry that expanded only 4.8%[1] nominally. The Bank's commercial loan portfolio grew 5.8%, while the consumer loan portfolio increased 28.8%, driven by the performance of Autofin and personal consumer loans, reflecting the progress of its digital banking platform. In this context, the Bank reached 127 thousand clients as of the end of June 2026, of which 71 thousand are also Autofin clients.

During 2026, the Bank's funding continued to migrate toward retail deposits, which recorded year-over-year growth of 30.6% compared to June 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 June 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 half-year profit of Ch$44,862 million, 99.1% higher than the result of the same half of the previous year, reaching an annualized ROAE of 17.5%.

The annuity market maintained strong momentum, reaching premium income of UF 79 million and growing 23.0% compared to the first half of 2025, consolidating the preference for this modality, which reached a 66% share in 6M26 compared to programmed withdrawals. In this scenario, **Confuturo** achieved a market share of 11.4%, with premium income of UF 9 million during the half-year. Notably, its direct channel captured 51% of operations, exceeding the 39% recorded by the industry.

On the other hand, the company maintained the comprehensive management of its investment portfolio as a pillar of its long-term strategy, evaluating opportunities in assets that provide greater diversification and profitability. The company's accumulated profit as of June grew 2.5% compared to the previous year, reaching Ch$39,410 million.

AFP Habitat improved its operating result due to an increase in the average taxable salary, which, together with a better result on the reserve requirement (encaje), generated a result of Ch$88,024 million, 9.8% higher than the same period of 2025.

For its part, **AAISA** reported a result of Ch$59,971 million, exceeding the Ch$23,090 million obtained in 6M25. 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$25,401 million, compared to the result of Ch$12,689 million obtained in 6M25. The improved result is mainly explained by the performance of SISCO contract 8.

(1) Excluding loans held abroad by Chilean Banks
Source: ILC

MANAGEMENT COMMENTARY

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 half of 2026, RedSalud increased its revenues by 22.0%, primarily driven by the incorporation of Sanatorio Alemán, an improved mix of hospital activity, and greater activity 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 12.4%, highlighted by surgical, hospitalization, and critical patient unit (UPC) activity. Outpatient activity grew 9.9%, with increases in laboratory services, imaging, and medical consultations, while dental revenues increased 5.9%. This performance enabled RedSalud to achieve an EBITDA of Ch$58,636 million and an EBITDA margin of 11.9%.

Regarding the health insurance sector, **Consalud** recorded a profit of Ch$18,947 million during the first half of the year, compared to the result of Ch$16,160 million recorded in 6M25. During the second quarter of 2026, a provision was recognized for the early payment of the liability arising from the Ley Corta on medical leave for people over 70 years of age, which implied an after-tax charge of Ch$7,889 million. This was offset by lower medical leave costs, period inflation, and GES tariff and base price adjustments.

For its part, **Vida Cámara** closed June 2026 with 664,876 beneficiaries, with twelve-month growth of 50.8% in individual policyholders, driven by the preferential agreements with RedSalud. In terms of results, the company reached Ch$2,639 million, exceeding the Ch$881 million recorded in 6M25, mainly due to lower claims rates in health and life insurance.

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

MAIN FIGURES

CLP Million (MM.)	2Q26	2Q25	Ch. %	6M26	6M25	Ch. %
Net operating income (loss)	**90,651**	**87,580**	**3.5%**	**189,306**	**152,948**	**23.8%**
Non-operating income (loss)	**(13,872)**	**(1,720)**	**706.5%**	**(1,580)**	**(21,884)**	**-92.8%**
Income tax expense	5,904	(9,783)	-160.3%	(11,459)	(10,506)	9.1%
Minority interest	(6,809)	(1,624)	319.3%	(11,250)	(6,545)	71.9%
Profit (loss) - ILC	**75,873**	**74,453**	**1.9%**	**165,016**	**114,013**	**44.7%**
Average market capitalization	2,087,653	1,104,079	89.1%	2,048,028	997,375	105.3%

CLP Million (MM.)	Jun. 2026	Dec. 2025	Ch. %
Standalone net financial debt	434,829	409,736	6.1%
Equity attributable to owners of the company	1,380,775	1,259,398	9.6%
Individual net financial debt / Total equity	**0.31x**	**0.33x**	**-3.2%**
ROAE(1)	**26.1%**	**23.4%**	**264 bps**

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

MAIN EVENTS 2026

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.

Confuturo is awarded five portfolio fractions of Contract 13 of the Disability and Survivorship Insurance. In the bidding process carried out by the AFPs for the period between August 2026 and July 2027, Confuturo obtained three fractions of men and two of women, with offered rates of 1.76% and 1.39%, respectively.

Proposed capital increase at RedSalud payable with the stake in Vida Cámara. On July 27, 2026, the Board of Directors of ILC agreed to request the Board of Directors of Empresas Red Salud S.A. to call an Extraordinary Shareholders' Meeting in order to submit for approval a capital increase payable with the contribution of the entire stake that ILC holds in Compañía de Seguros de Vida Cámara S.A. (99.99%). The transaction is part of the simplification of the group's corporate structure, and ILC will retain indirect control of Vida Cámara. The meeting will be called once the CMF authorizes the transfer, a request filed on July 13, 2026 and currently under review.

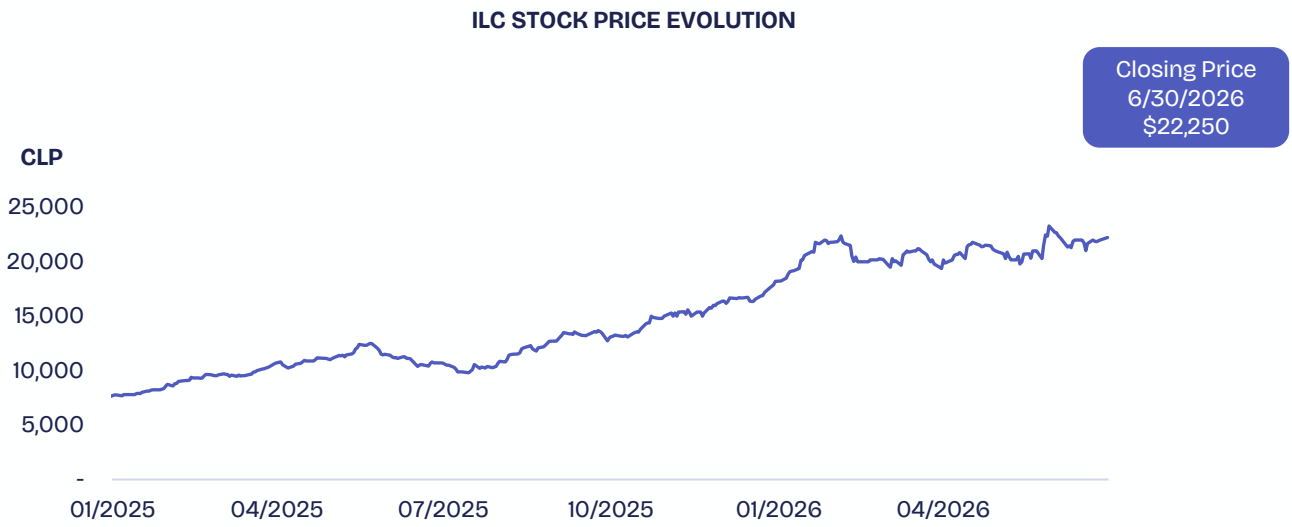
Reduction of own shares. In accordance with Article 27 C of the Corporations Law, during the first eight months of 2026, 384,482 own shares were automatically cancelled for not having been sold within the 24-month period from their acquisition. As a result, the number of shares into which the capital stock is divided decreased to 98,000,200 shares at the close of August 2026, as indicated above.

Source: ILC, Red Salud, Dow Jones Sustainability Index

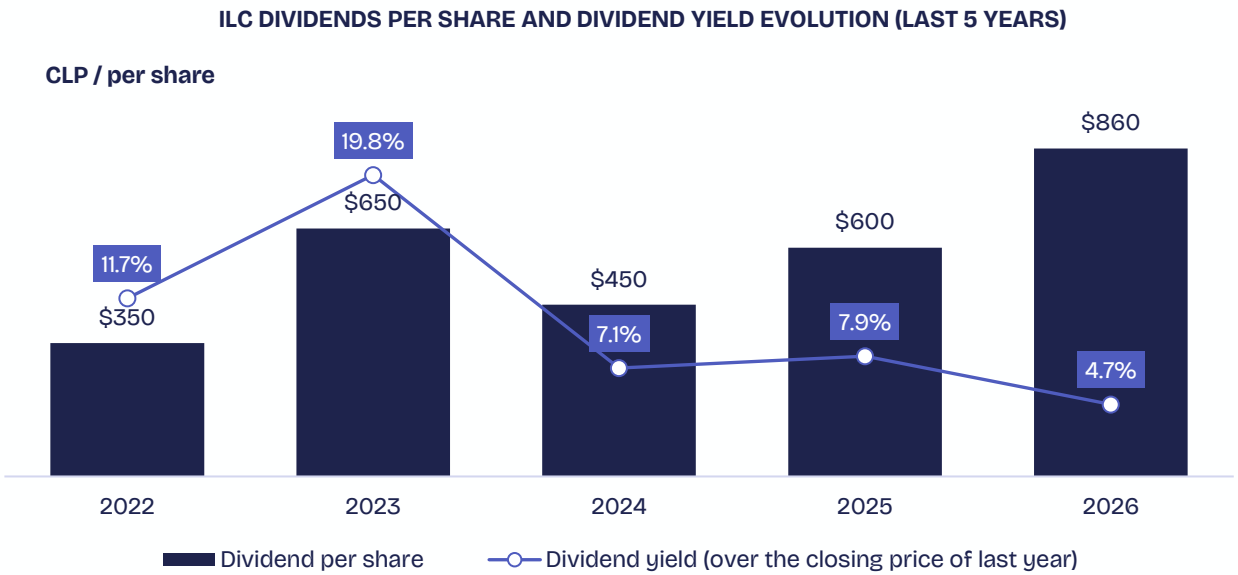
STOCK INFORMATION

ILC STOCK PRICE EVOLUTION

- The average **price** of ILC's share during the **second quarter of 2026** was **$20,898**, compared to $10,083 in the same period of the previous year.
- The **average daily trading volume** of ILC's share in the **second quarter of 2026** was approximately **USD 1.1** million, compared to an average of USD 0.6 million traded daily during the second quarter of 2025.



DIVIDENDS PAID BY ILC



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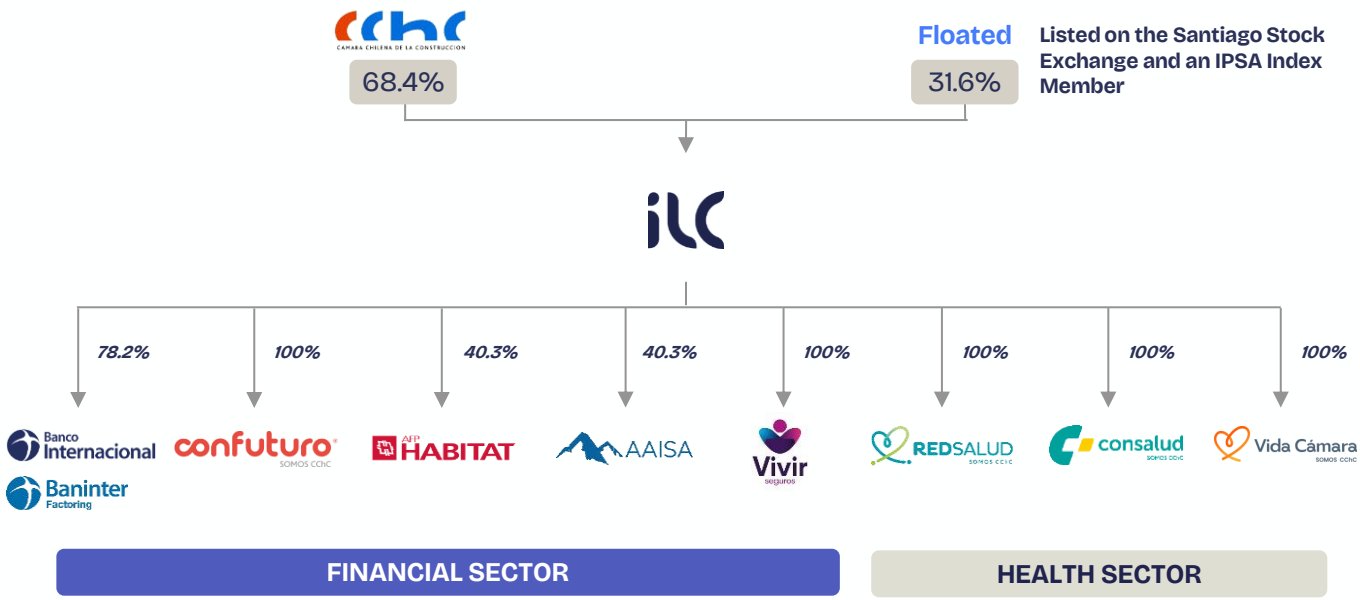
FX: 900 CLP/USD
Source: ILC, Bolsa de Comercio de Santiago

SIMPLIFIED CORPORATE STRUCTURE AND SUBSIDIARIES EXECUTIVE SUMMARY

SIMPLIFIED CORPORATE STRUCTURE



SUBSIDIARIES FIGURES

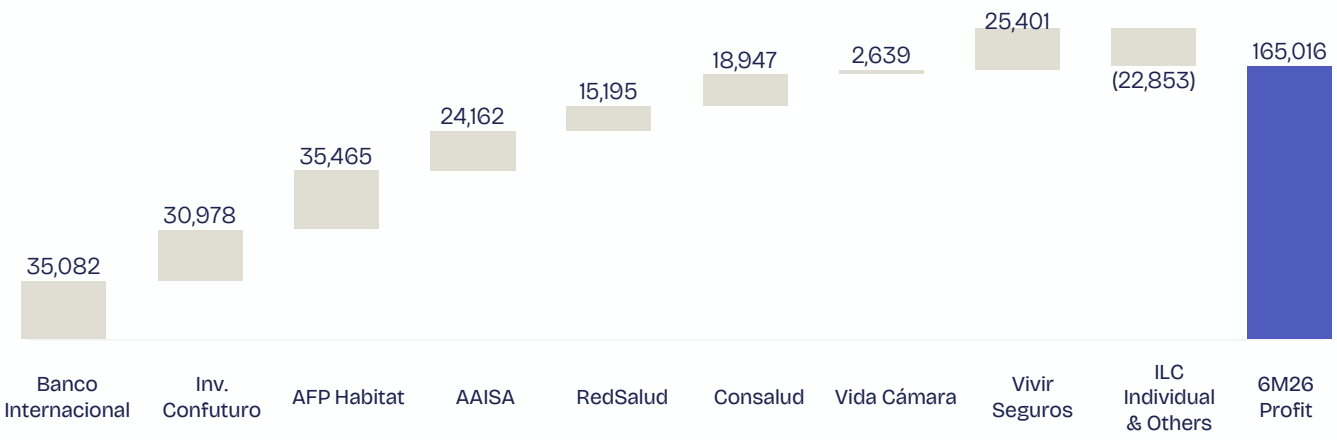
6M26 CLP$ MM.	Banco Internacional	Confuturo	AFP Habitat	AAISA	Vivir Seguros	RedSalud	Consalud	Vida Cámara
Revenue	124,934	877,676	135,992	197,652	15,217	492,570	389,374	73,013
EBITDA / EBITDAE	N.A.	N.A.	N.A.	N.A.	N.A.	58,636	N.A.	N.A.
Net Income	44,862	39,410	88,024	59,971	25,401	(15,195)	18,947	2,639
Assets	6,347,633	10,914,112	754,483	1,144,691	546,742	988,697	234,425	83,827
Liabilities	5,887,482	10,241,163	341,398	672,789	432,167	873,503	232,410	46,358
Equity attributable to owners of the company	460,133	672,949	413,085	471,902	114,575	502,370	2,015	37,469
Net Financial Debt	N.A.	N.A.	57,042	N.A.	N.A.	406,943	N.A.	N.A.
Dividends Received by ILC	-(1)	36,527(2)	38,294(3)		9,059	20,419	-	-
Dividend Policy %(4)	30-100%	30-100%	30-90%(5)	30-100%	30-100%	30-100%	30-100%	30-100%

(1) Corresponds to the dividends distributed by ILC Holdco
(2) Corresponds to the dividends distributed by Inversiones Confuturo
(3) Corresponds to the sum of the dividends received from AFP Habitat and AAISA through the controlling vehicle Inpresa Dos SpA
(4) According to the policy in force at each subsidiary as of June 2026
(5) With respect to its distributable net income
Source: ILC

ILC'S PROFIT CONTRIBUTION BY COMPANY 6M26

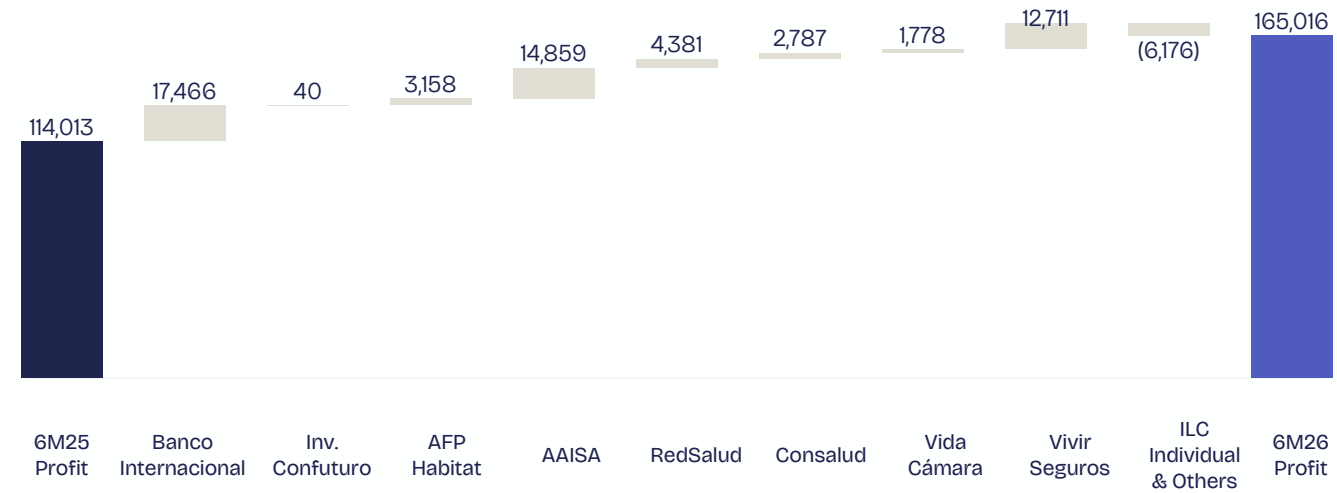
ILC'S SIX-MONTH PROFIT – CONTRIBUTION BY COMPANY

CLP MM.



VARIATION IN ILC PROFIT – CONTRIBUTION BY COMPANY

CLP MM.



- **6M26 ILC Individual Figures:** Administrative Expenses: (CLP 3,903 million) / Finance Income: CLP 4,847 million / Finance Cost: (CLP 10,156 million) / Inflation indexed unit: (CLP 12,217 million)
- **6M25 ILC Individual Figures:** Administrative Expenses: (CLP 3,793 million) / Finance Income: CLP 5,330 million / Finance Cost: (CLP 9,342 million) / Inflation indexed unit: (CLP 9,261 million)

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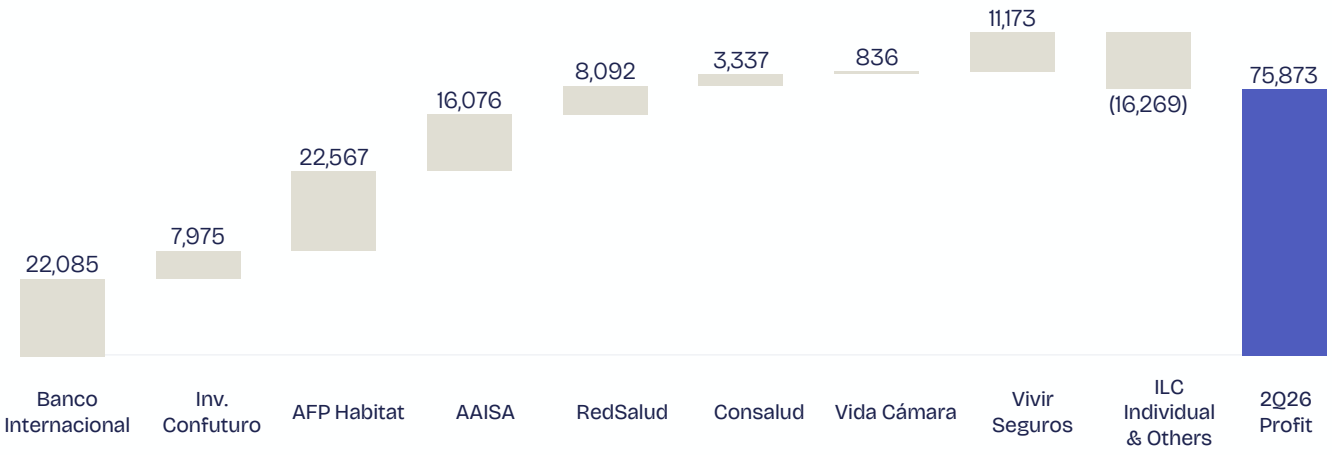
Source: ILC

ILC'S PROFIT CONTRIBUTION BY COMPANY 2Q26

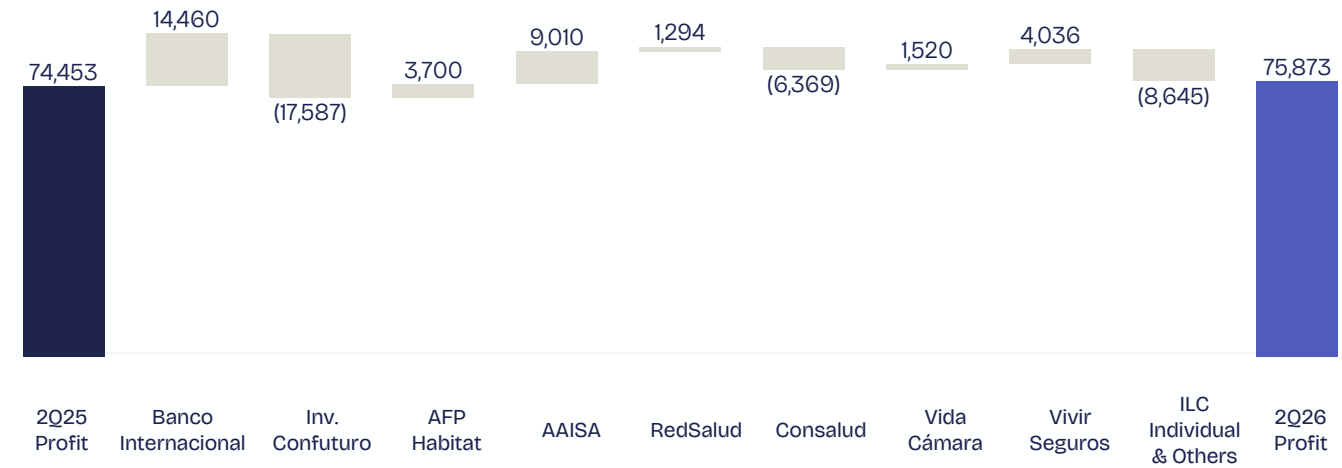
ILC'S QUARTERLY PROFIT – CONTRIBUTION BY COMPANY

CLP MM.



QUARTERLY VARIATION IN ILC PROFIT – CONTRIBUTION BY COMPANY

CLP MM.



- **2Q26 ILC Individual Figures:** Administrative Expenses: (CLP 1,513 million) / Finance Income: CLP 1,644 million / Finance Cost: (CLP 5,097 million) / Inflation indexed unit: (CLP 10,928 million)
- **2Q25 ILC Individual Figures:** Administrative Expenses: (CLP 1,541 million) / Finance Income: CLP 2,466 million / Finance Cost: (CLP 9,194 million) / Inflation indexed unit: (CLP 3,978 million)

AUG. /2026

Source: ILC

BANCO INTERNACIONAL

BANKING INDUSTRY CONTEXT

During the first half of 2026, the Chilean economy continued to show a gradual recovery, although analysts revised their GDP growth projections downward, from more than 2.2% at the beginning of the year to around 1%. Inflation increased due to the rise in fuel prices associated with the conflict in the Middle East and reached 4.3% in June, its highest level since mid-2023. The Central Bank has kept the MPR at 4.75% since December 2025, with a base scenario of stability for the remainder of the year. In this context, the banking industry reported profits of Ch$547,497 million as of the close of June 2026, with a ROAE of 15.74% and a ROAA of 1.40%, while the cumulative twelve-month result grew 10.87% in real terms.

System loans, measured at amortized cost, grew 0.89% in real terms over twelve months, driven by consumer loans (+2.13%) and mortgage loans (+1.89%), partially offset by a contraction in commercial banking (-0.19%). Regarding credit quality in the banking system, the portfolio with 90-day-plus delinquency reached 2.41% of total loans and the risk index stood at 2.55%, relatively stable compared with the previous year.

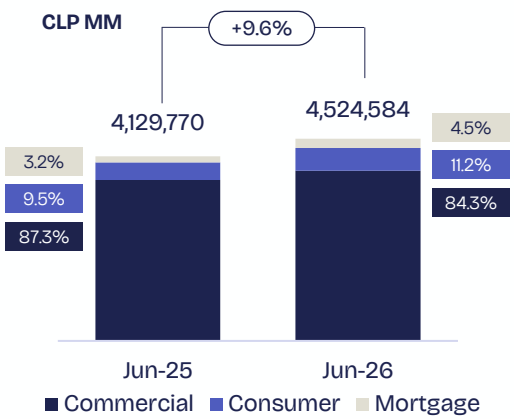
LOANS

At the close of June 2026, Banco Internacional's **gross loans** reached $4,524,564 million, recording 9.6% year-over-year (YoY) growth, the fourth-highest rate in the industry.

Commercial loans totaled $3,813,311 million, an increase of 5.8% YoY. The consumer loan portfolio grew 28.8% YoY, reaching $505,539 million, driven primarily by the growth of Autofin. Specifically, Autofin recorded 34.3% YoY growth in its portfolio, reaching $441,016 million.

The bank recorded growth of 5.5% in commercial customers and 22.5% in individual customers compared with June 2025, reaching 8,974 and 118,875 customers respectively, of which 71,146 are also Autofin customers. All of the above resulted in a market share of 1.8%, 3.0% and 1.6% in total, commercial and consumer loans, respectively[1].

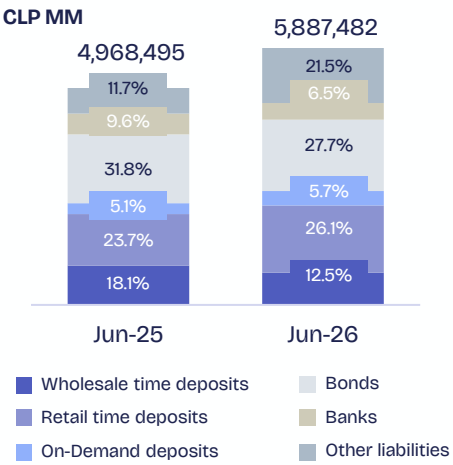
BANCO INTERNACIONAL GROSS LOANS



LIABILITIES / FUNDING

Banco Internacional has strengthened its **liability structure** through a diversified funding strategy and prudent financial risk management. As of the close of June 2026, liabilities totaled $5,887,482 million, growing 18.5% compared with June 2025. The funding structure continues to shift toward retail deposits, whose share of total deposits reached 87.6% as of the close of June 2026, 1,090 basis points more than in June 2025, with a 33% increase in retail balances. Total deposits grew 12.1% compared with June 2025, driven by time deposits of $198,092 million and current accounts of $83,510 million.
In terms of results, during 2Q26 there was an increase of $1,800 million in deposit expenses and of $1,779 million in bond interest expenses, partially offset by lower expenses on obligations with banks of $2,469 million.

LIABILITY STRUCTURE



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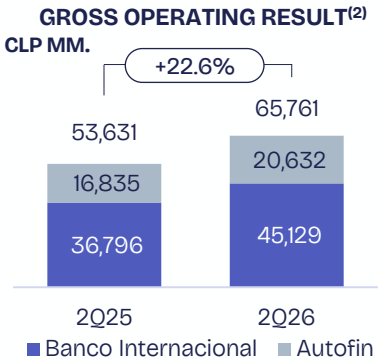
(1) Excludes loans held abroad
Source: Banco Internacional, ILC, CMF

GROSS OPERATING RESULT (GOR)

Banco Internacional's gross operating result reached Ch$65,761 million in the second quarter of 2026, representing a 22.6% increase compared to the same period of the previous year. This growth is primarily explained by a higher volume of commercial and consumer loans, together with improved financial result. Added to this is the better operational performance of Autofin, which contributed a Ch$3,797 million improvement.

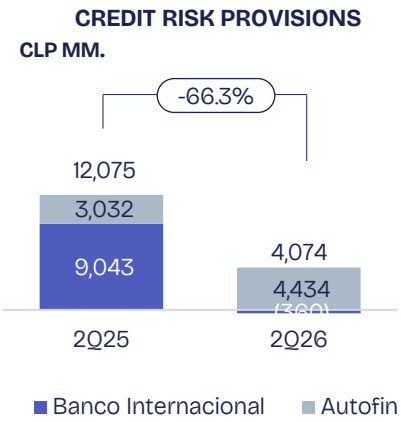


CREDIT RISK AND SOLVENCY

Credit risk provisions reached Ch$4,074 million in 2Q26, representing a 66.3% 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.

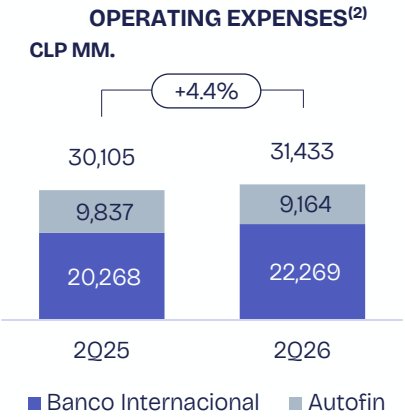
As of June 2026, the **non-performing loan (NPL) ratio**(1) stood at 2.69%, representing a 9 basis point decrease compared to the same period of the previous year. The risk index reached 1.8%, decreasing 17 basis points YoY. Meanwhile, the collateral coverage ratio reached 68.3% of total loans.

In terms of solvency, the Bank's regulatory capital comfortably meets the minimum requirements established by Basel III. At the close of the second quarter of 2026, the Common Equity Tier 1 (CET1) and Capital Adequacy Ratio (CAR) stood at 10.4% and 17.1%, respectively.



SG&A AND OPERATING EFFICIENCY

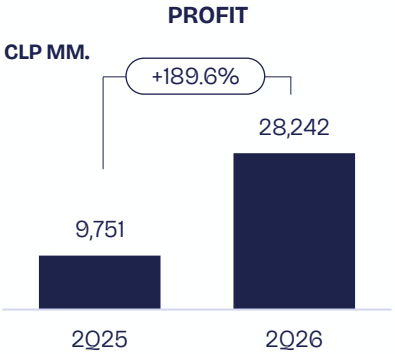
Operating expenses reached $31,433 million in 2Q26, 4.4% higher than the same period in 2025. This increase was primarily explained by higher personnel-related expenses of $2,477 million, due to higher headcount and inflation adjustments. As a result of the higher gross operating result, the operating efficiency ratio stood at 47.8%, compared to the 56.1% reached during 2Q25.



PROFIT

Banco Internacional achieved a **net income** of $28,242 million in the second quarter of 2026, compared to $9,751 million for the same period in 2025. Autofin's performance accounted for 19.0% of the Bank's quarterly profit.

Consequently, Banco Internacional reached a Return on Average Equity (ROAE) of 17.3% and a Return on Average Assets (ROAA) of 1.3% at the close of the second quarter of 2026.



(1) Loans more than 90 days past due.
(2) Banco Internacional includes revenues and expenses associated with the Insurance Brokerage and the Mutual Fund Manager (AGF).
Source: Banco Internacional, ILC, CMF

INCOME STATEMENT

Income Statement (CLP MM.)	2Q26	2Q25	Ch. %	6M26	6M25	Ch. %
Income from loans	41,745	38,207	9.3%	80,798	74,576	8.3%
Income from current accounts	2,655	2,751	-3.5%	5,207	5,339	-2.5%
Interest from deposits	4,100	3,543	15.7%	7,923	6,800	16.5%
Interest net income	**48,500**	**44,501**	**9.0%**	**93,929**	**86,715**	**8.3%**
Trading	203	(59)	-	889	327	171.9%
Corporate	1,457	1,307	11.5%	3,878	3,589	8.1%
Balance	10,504	(1,206)	-	14,495	(1,015)	-
Net Indexation, Trading and Treasury Income	**12,164**	**42**	**-**	**19,262**	**2,901**	**564.0%**
Fee and other income	**5,097**	**9,087**	**-43.9%**	**11,743**	**21,145**	**-44.5%**
Gross operating result	**65,761**	**53,631**	**22.6%**	**124,934**	**110,762**	**12.8%**
Personnel expenses	(19,192)	(16,715)	14.8%	(37,516)	(32,730)	14.6%
Other operating expenses	(12,241)	(13,390)	-8.6%	(25,222)	(26,675)	-5.4%
Operating income before credit losses	**34,328**	**23,526**	**45.9%**	**62,197**	**51,358**	**21.1%**
Loan loss provisions	(4,074)	(12,075)	-66.3%	(13,409)	(24,001)	-44.1%
Net operating income	**30,254**	**11,451**	**164.2%**	**48,788**	**27,356**	**78.3%**
Non-operating income (loss)	**-**	**-**	**-**	**-**	**-**	**-**
Profit before taxes	30,254	11,451	164.2%	48,788	27,356	78.3%
Income tax expense	(2,011)	(3,123)	-35.6%	(3,920)	(4,827)	-18.7%
Total Profit	**28,243**	**8,329**	**239.1%**	**44,863**	**22,529**	**99.1%**
Minority interest	1	(1,422)	-100.0%	1	1	-39.3%
Profit - Banco Internacional	**28,242**	**9,751**	**189.6%**	**44,862**	**22,528**	**99.1%**

MAIN RATIOS

Ratios (%)	Jun. 2026	Jun. 2025	Ch. %
ROAE Annualized	17.3%	12.1%	519 bps
ROAA Annualized	1.28%	0.90%	37 bps
Solvency Ratio (Basel III)	17.1%	16.6%	54 bps
Non-Performing Loans	2.7%	2.8%	-9 bps
Risk Index	1.8%	2.0%	-17 bps
Collateral Coverage	68.3%	68.2%	8 bps

Ratios (%)	2Q26	2Q25	Ch. %	6M26	6M25	Ch. %
Risk Expenses / Gross Operating Result	6.2%	22.5%	-1,632 bps	10.7%	21.7%	-1,094 bps
Efficiency Index	47.8%	56.1%	-833 bps	50.2%	53.6%	-342 bps

Source: Banco Internacional, ILC, CMF

BALANCE SHEET

Balance Sheet (CLP MM.)	Jun. 2026	Jun. 2025	Ch. %
Total Loans	4,524,584	4,129,770	9.6%
Market Share(1)	1.79%	1.70%	9 bps
Commercial Loans	3,813,311	3,604,582	5.8%
Market Share(1)	3.04%	2.94%	10 bps
Consumer Loans	505,539	392,402	28.8%
Market Share(1)	1.58%	1.30%	28 bps
Mortgage Loans	205,734	132,786	54.9%
Market Share(1)	0.22%	0.15%	7 bps
Financial Investments	1,331,292	675,894	97.0%
Other Assets	376,500	310,544	21.2%
Total Assets	**6,347,633**	**5,372,326**	**18.2%**
Bonds	1,629,377	1,577,713	3.3%
Deposits	2,612,786	2,331,184	12.1%
Interbank Borrowings	381,319	478,218	-20.3%
Others	1,264,000	581,380	117.4%
Total Liabilities	**5,887,482**	**4,968,495**	**18.5%**
Equity attributable to owners of the company	460,133	403,818	13.9%
Non-controlling interest	19	13	45.0%
Total Equity	**460,152**	**406,934**	**13.1%**

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

ANNUITIES INDUSTRY

During the second quarter of 2026, 68.6% of pension industry premiums were directed to annuities, a modality that concentrated UF 40.5 million, representing a 15.8% real increase compared to the same quarter of the previous year. The average annuity sales rate reached 2.85% in 2Q26, 36 basis points below the level recorded in 2Q25. In contrast, the programmed withdrawal rate for new pensioners decreased by 23 basis points QoQ, standing at 3.31%. The number of people who opted for annuities increased by 14.7% QoQ, while those who chose programmed withdrawal increased by 20.8%.

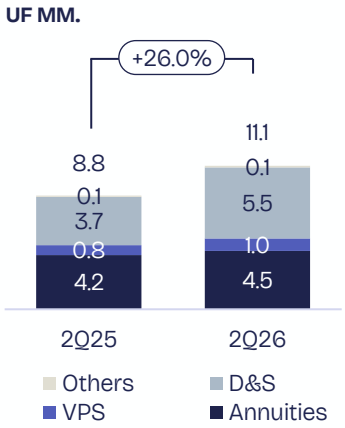
PREMIUM INCOME

Confuturo reached **premium income** of UF 11.1 million during the second quarter of 2026, representing a real increase of 26.0% compared to 2Q25. 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 7.6% in real terms compared to the same period of the previous year, reaching a market share of 11.9%, positioning Confuturo in fifth place within the industry.

Regarding life insurance with a voluntary pension savings component, the company achieved a market share of 24.0% during the quarter.

PREMIUM INCOME



ANNUITY PAYMENTS, RESERVE CHANGES, AND CLAIMS

During the quarter, **annuity payments** increased 7.1% QoQ, reaching $180,430 million, primarily due to a higher number of life annuity pensioners. On the other hand, a higher **reserve expense** of $12,095 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 1.2% recorded in 2Q25. Furthermore, **claims expense** increased by $81,380 million QoQ, primarily associated with the SIS.

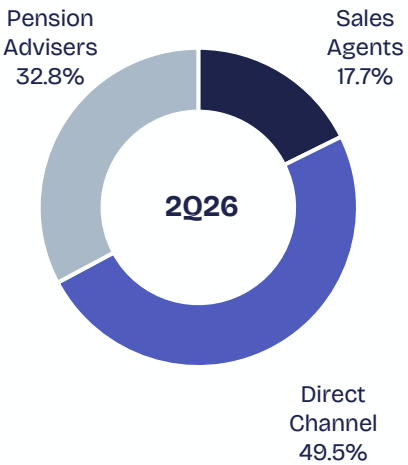
INTERMEDIATION COSTS, ADMINISTRATIVE EXPENSES, AND EFFICIENCY

In the second quarter of 2026, 49.5% of premiums and 53.7% of annuity policies at Confuturo originated through the direct sales channel, exceeding the industry average of 35.0% in premiums and 39.1% in policies during the same period.

Intermediation costs increased 9.3% QoQ, reaching $2,637 million, primarily driven by higher commissions paid to advisers and external brokers.

Administrative expenses totaled $10,974 million in 2Q26, representing a 21.1% increase compared to the same period in 2025, mainly attributed to higher personnel costs. Annualized administrative expenses over assets under management (AUM) reached 0.41%, compared to the 0.37% recorded in the same quarter of 2025.

PREMIUMS BY CHANNEL – ANNUITIES



Source: Confuturo, ILC, CMF

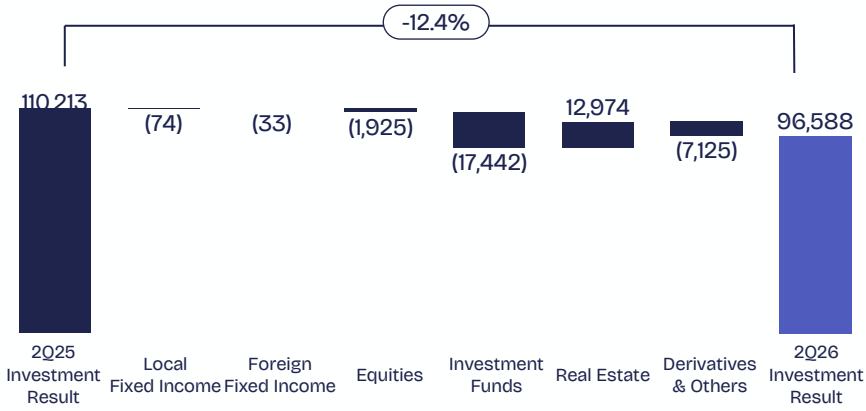
INVESTMENT RESULT

The **investment income** from the proprietary portfolio in 2Q26 reached $96,588 million, representing a 12.4% QoQ decrease. The decline is mainly explained by investment funds, which recorded $17,442 million less than in 2Q25, primarily due to a lower contribution from local and international alternative funds. In contrast, the real estate portfolio recorded a higher result of $12,974 million. Meanwhile, local and international fixed income posted limited negative variations, while local and international equities recorded lower results of $1,925 million. Finally, derivatives and other investments posted a lower result of $7,125 million.

Meanwhile, the investment income from funds associated with the Single Investment Account (CUI) increased by $37,896 million compared to 2Q25, 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	Jun. 2026
Local Fixed Income	48%
Foreign Fixed Income	14%
Equity Investment	2%
Investment Funds	12%
Real Estate	23%
Financial Derivatives & Others	2%
Total (CLP bn.)	**10,6**

NON-OPERATING RESULT

Non-operating result reached $21,753 million, compared to the loss of $12,925 million recorded in 2Q25. Of this variation, $10,508 million of higher results corresponded to exchange rate differences, of which $4,048 million is explained by the Single Investment Account (CUI) and Individual Life Insurance, while $6,460 million is due to a higher CLP/USD exchange rate of the proprietary annuity portfolio.

Regarding the indexation result, this showed a negative variation of $21,167 million, explained by $6,443 million corresponding to the CUI and Individual Life Insurance portfolio, while $14,724 million is associated with the proprietary annuity portfolio, primarily due to a lower variation of the UF compared to 2Q25.

PROFIT

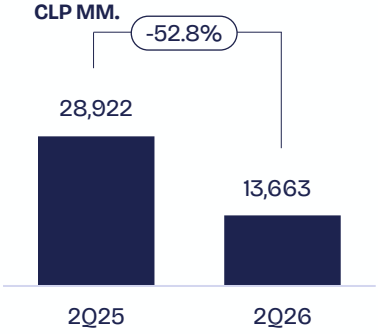
Confuturo recorded a consolidated **net income** of $13,663 million, compared to the $28,922 million recorded in 2Q25. The variation is primarily explained by a lower investment result from the proprietary portfolio, mainly in investment funds, and a higher indexation expense, partially offset by a better result from exchange rate differences.

At the close of 2Q26, Confuturo remains the third 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.

PROFIT

CLP MM.



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Source: Confuturo, ILC, CMF

INCOME STATEMENT

Income Statement (CLP$ MM)	2Q26	2Q25	Ch. %	6M26	6M25	Ch. %
Net retained premium	462,878	349,087	32.6%	877,676	704,606	24.6%
Change in fund	(86,564)	(41,508)	108.5%	(67,484)	(7,757)	769.9%
Change in annuity reserves	(78,165)	(66,070)	18.3%	(148,531)	(129,990)	14.3%
Claims	(256,400)	(175,020)	46.5%	(493,686)	(364,474)	35.5%
Annuities paid	(180,430)	(168,472)	7.1%	(357,789)	(332,623)	7.6%
Investment income – own portfolio	96,588	110,213	-12.4%	207,188	198,070	4.6%
Investment income – CUI	84,738	46,843	80.9%	66,701	22,250	199.8%
Brokerage cost	(2,637)	(2,412)	9.3%	(5,476)	(4,843)	13.1%
Administrative expense	(10,974)	(9,061)	21.1%	(20,950)	(17,468)	19.9%
Other expenses	(2,136)	(1,051)	103.3%	(3,593)	(2,026)	77.3%
Operating Income	**26,898**	**42,548**	**-36.8%**	**54,056**	**65,745**	**-17.8%**
Foreign exchange differences	8,571	(1,937)	542.5%	15,437	(9,578)	261.2%
Result from indexation unit	(30,597)	(9,430)	224.5%	(34,835)	(19,887)	75.2%
Other income and expenses	273	(1,558)	117.5%	386	(3,140)	112.3%
Non-Operating Income	**(21,753)**	**(12,925)**	**-68.3%**	**(19,012)**	**(32,605)**	**41.7%**
Profit before tax	5,145	29,623	-82.6%	35,044	33,140	5.7%
Income tax expense	8,518	(700)	1,316.9%	4,366	5,323	-18.0%
Net Income (Loss)	**13,663**	**28,922**	**-52.8%**	**39,410**	**38,463**	**2.5%**
Minority Interest	-	-	-	-	-	-
Profit - Confuturo	**13,663**	**28,922**	**-52.8%**	**39,410**	**38,463**	**2.5%**

MAIN FIGURES

Main Figures Confuturo	2Q26	2Q25	Ch. %	6M26	6M25	Ch. %
Gross Premiums (UF Th.)						
Annuity Premiums	4,510	4,193	7.6%	9,001	8,315	8.3%
Voluntary Pension Savings	959	754	27.2%	1,662	1,412	17.7%
Insurance with Savings	92	69	33.2%	167	144	16.2%
Disability and Survivor Insurance (D&S)	5,497	3,749	46.6%	10,605	8,000	32.6%
Others	34	41	-17.1%	70	78	-9.9%
Total	**11,092**	**8,805**	**26.0%**	**21,505**	**17,948**	**19.8%**
Annuities - Average Sale Rate (real terms, %)	**2.94%**	**3.26%**	**-32 bps**	**2.88%**	**3.28%**	**-40 bps**
Sales rate Ranking[1]	**1°**	**1°**	**-**	**1°**	**1°**	**-**
Investment Returns[2]						
Local Fixed Income	44,321	44,395	-0.2%	92,833	82,673	12.3%
Foreign Fixed Income	18,914	18,947	-0.2%	28,647	35,043	-18.3%
Equity	1,027	2,952	-65.2%	3,908	10,389	-62.4%
Investment Funds	9,071	26,513	-65.8%	34,094	33,635	1.4%
Real Estate	35,105	22,131	58.6%	61,529	46,607	32.0%
CUI (Life insurance with savings)	84,738	46,843	80.9%	66,701	22,250	199.8%
Derivatives and other investments	(11,850)	(4,725)	150.8%	(13,823)	(10,276)	34.5%
Total	**181,327**	**157,056**	**15.5%**	**273,889**	**220,320**	**24.3%**
Total Confuturo's portfolio	**96,588**	**110,213**	**-12.4%**	**207,188**	**198,070**	**4.6%**
Asset Sufficiency Rate (TSA)	**1.02%**	**0.98%**	**4 bps**	**1.02%**	**0.98%**	**4 bps**
Leverage	**15.08**	**15.03**	**0.3%**	**15.08**	**15.03**	**0.3%**

(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 June 2026, the AFP industry in Chile managed the pension savings of 12,201,632 affiliates, of whom 5,775,070 are active contributors. At that same date, assets under management reached a total of USD 260 billion, representing a 17.7% nominal growth over twelve months.

During the second quarter of 2026, better results were observed in the returns of the multi-funds, with real returns of 8.6% in Fund A, 6.6% in Fund B and 3.1% in Fund C, while the lower-risk funds declined. The main driver came from foreign equity, which delivered positive returns in all three months of the quarter, while the rise in local interest rates generated capital losses in domestic debt instruments, particularly affecting the funds with greater exposure to fixed income.

REVENUES

AFP Habitat's **operating revenues** increased by 4.2% in the second quarter of 2026 compared to the same period of the previous year, reaching $67,412 million. This increase is primarily explained by higher fee income associated with mandatory savings, resulting from a 7.4% nominal increase in the average taxable income per contributor compared to 2Q25. As of the close of June 2026, the average taxable income of AFP Habitat's contributors exceeded the industry average by 23.0%. All of the above offset the 5.5% decrease in the average number of contributors.

SELLING, GENERAL AND ADMINISTRATIVE EXPENSES

Selling, general and administrative expenses increased by 5.6% during the second quarter of 2026 compared to the same period of the previous year, reaching $27,180 million. The increase is primarily explained by higher administrative and sales personnel expenses of $641 million and by higher depreciation and amortization expense of $641 million. To this are added higher other miscellaneous operating expenses of $184 million, reaching $8,682 million in the quarter.

NON-OPERATING AND LEGAL RESERVE RESULT

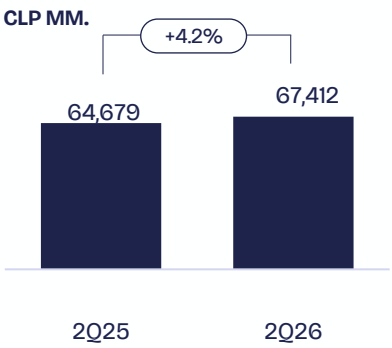
The non-operating result for the second quarter of 2026 reached $34,597 million, compared to the $24,561 million recorded during 2Q25. This is primarily explained by a higher yield on the legal reserve (encaje), which reached $34,250 million, 37.3% higher compared to the same quarter of the previous year. This result is due to a better performance of the multi-funds with greater exposure to equities, where Funds A, B and C contributed $5,546, $3,818 and $2,669 million additional, partially offset by Funds D and E, which fell $883 and $1,840 million.

PROFIT

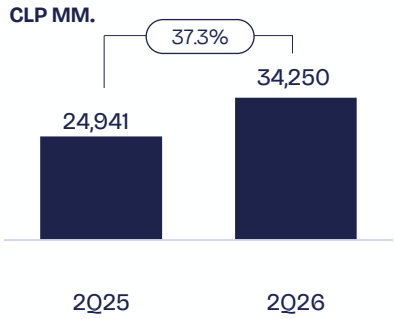
As a result, AFP Habitat recorded a **quarterly profit** of $56,012 million, compared to the $46,828 million recorded in 2Q25.

As of the close of June 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.

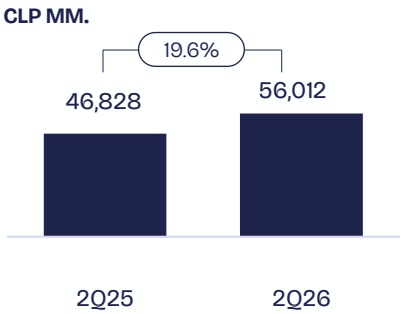
REVENUES



LEGAL RESERVE RETURNS



PROFIT



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FX: 900 CLP/USD
Source: AFP Habitat, Superintendencia de Pensiones, ILC

AFP HABITAT

INCOME STATEMENT

Income Statement (CLP MM.)	2Q26	2Q25	Ch. %	6M26	6M25	Ch. %
Revenues	67,412	64,679	4.2%	135,592	130,844	3.6%
Administrative expenses	(27,180)	(25,742)	5.6%	(53,274)	(56,108)	-5.1%
Gross Margin	**40,232**	**38,937**	**3.3%**	**82,318**	**74,735**	**10.1%**
Finance income	392	442	-11.4%	855	899	-4.9%
Finance costs	(1,258)	(1,604)	-21.6%	(2,647)	(3,100)	-14.6%
Gain on legal reserves	34,250	24,941	37.3%	35,684	33,998	5.0%
Share of profit of associates accounted for using equity method	1,329	1,092	21.8%	2,525	2,098	20.4%
Other	(116)	(310)	-62.5%	(187)	(405)	-53.7%
Non-operating income (loss)	**34,597**	**24,561**	**40.9%**	**36,229**	**33,489**	**8.2%**
Profit (loss) before taxes	74,828	63,498	17.8%	118,547	108,225	9.5%
Income tax expense	(18,816)	(16,670)	12.9%	(30,524)	(28,039)	8.9%
Profit (loss) from continuing operations after taxes	**56,012**	**46,828**	**19.6%**	**88,024**	**80,186**	**9.8%**
Minority interest	-	-	-	-	-	-
Profit (loss) - Habitat	**56,012**	**46,828**	**19.6%**	**88,024**	**80,186**	**9.8%**

MAIN FIGURES

Main Figures AFP Habitat	2Q26	2Q25	Ch. %	6M26	6M25	Ch. %
Average Taxable Income AFP Habitat Chile (CLP)(1)	1,671,187	1,555,401	7.4%	1,671,772	1,560,504	7.1%
Contributors AFP Habitat Chile(1)	896,327	948,886	-5.5%	903,605	947,562	-4.6%
Market Share	15.4%	16.2%	-86 bps	15.4%	16.1%	-72 bps
Assets Under Management AFP Habitat Chile (USD mn.)(1)	67,843	59,012	15.0%	66,760	58,017	15.1%
Market Share	26.5%	27.2%	-67 bps	26.6%	27.2%	-61 bps

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(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

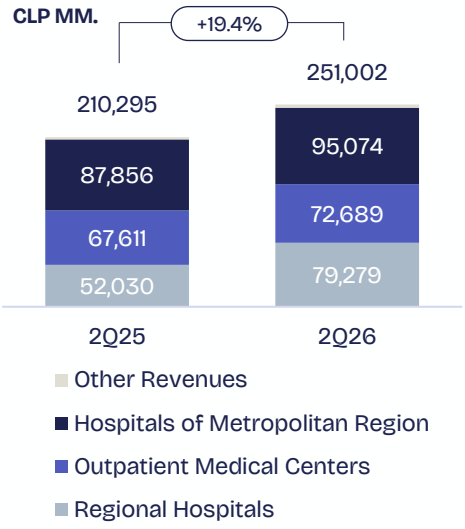
RedSalud's **operating revenues** reached $251,002 million in 2Q26, a 19.4% increase compared to the same quarter of the previous year. This growth was driven by the incorporation of Sanatorio Alemán, which recorded cumulative income of $23,961 million, and by improved performance in the hospital, outpatient, 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 8.0%, primarily explained by greater activity in Operating Rooms, Hospitalization, and the Critical Patient Unit (UPC). The Network's bed occupancy rate reached 78.4%, above the 76.3% recorded in 2Q25.

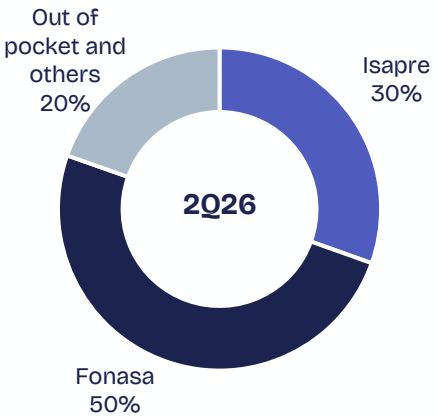
Outpatient income grew 7.1%, driven by greater momentum in Imaging and Procedures, which increased 7.4% and 11.7%, respectively. Dental services grew 4.9%, supported by commercial agreements.

On a consolidated basis, including Sanatorio Alemán, income in Metropolitan Region Clinics, Regional Clinics, and Outpatient and Dental Centers grew 8.2%, 52.4%, and 7.9%, respectively. For 2Q26, Fonasa revenue accounted for 49.9% of sales, while income from Isapres reached 30.4%.

REVENUES BY CENTER TYPE



REVENUE BY INSURER



COST OF SALES

Cost of sales increased by 20.7% compared to 2Q25. In this context, Sanatorio Alemán contributed costs of $18,509 million during the quarter. Excluding this effect, the cost-to-income ratio reached 75.0%, compared to 74.2% in the same quarter of the previous year, primarily explained by clinical materials costs, in line with a revenue mix more oriented toward the hospital segment.

SG&A

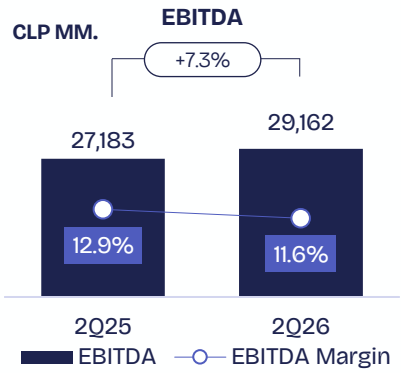
Selling, general, and administrative (SG&A) expenses increased by 23.9% compared to 2Q25, of which $3,394 million corresponds to Sanatorio Alemán. Excluding this effect, expenses represented 18.2% of income, reflecting lower efficiency compared to the same period of the previous year, primarily explained by higher receivables impairment and higher personnel expenses.

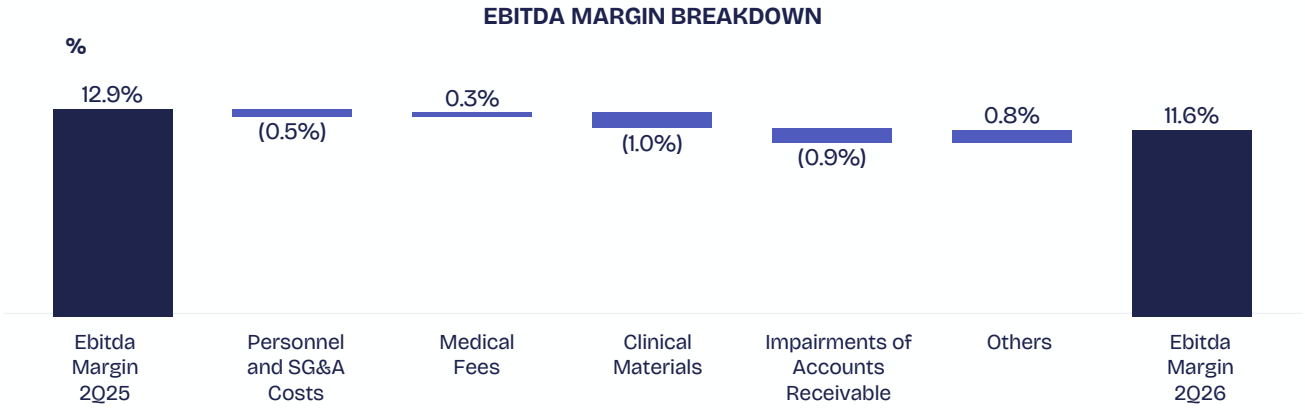
Source: RedSalud, ILC

EBITDA

RedSalud's EBITDA in 2Q26 increased by 7.3% compared to 2Q25, totaling $29,162 million, with an EBITDA margin of 11.6%, compared to the 12.9% recorded in 2Q25. This growth was mainly driven by the consolidation of Sanatorio Alemán and greater complexity in the services provided by the Network, reflected in higher demand for Operating Room and Critical Patient Unit (UPC) services, offset by higher receivables impairment, mainly in the Metropolitan Region, and higher personnel expenses.

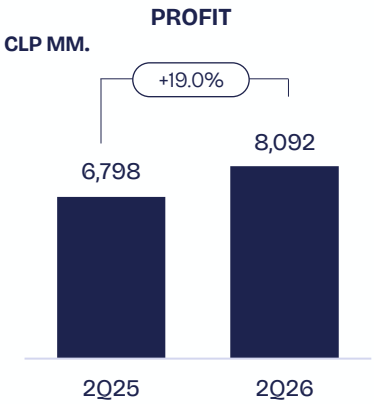
This resulted in a decrease of $230 million in the quarterly EBITDA of the Metropolitan Region Clinics, offset by an increase of $775 million in the Regional Clinics and $693 million in the Outpatient and Dental Centers.





NON-OPERATING RESULT

The non-operating result reached a loss of $10,153 million, compared to the loss of $6,868 million in 2Q25. This variation is mainly explained by higher financial expenses of $2,486 million, reaching $7,135 million in 2Q26 compared to the $4,649 million recorded in 2Q25, and by higher price-level restatement expenses of $1,094 million, associated with a greater UF variation in 2Q26 compared to 2Q25.



PROFIT

Additionally, the quarter's result benefited from **lower income tax expenses** of $4,163 million, explained by the higher inflation recorded in 2Q26 and its effect on equity through price-level restatement.

All of the above resulted in **RedSalud** reaching a net income attributable to controllers of $8,092 million in 2Q26, compared to the $6,798 million recorded in 2Q25, representing growth of 19.0%.

This result incorporates the recent acquisition of Sanatorio Alemán, which contributed a result of $668 million in 2Q26, consolidating the expansion of the private healthcare network with the largest coverage in Chile.

Source: RedSalud, ILC

INCOME STATEMENT

Income Statement (CLP MM)	2Q26	2Q25	Ch. %	6M26	6M25	Ch. %
Revenue	251,002	210,295	19.4%	492,570	403,776	22.0%
Cost of sales	(188,256)	(155,941)	20.7%	(370,168)	(301,697)	22.7%
Gross margin	**62,746**	**54,353**	**15.4%**	**122,402**	**102,080**	**19.9%**
Other income	106	(345)	-130.8%	1,030	(400)	-357.6%
Administrative expenses	(44,724)	(36,093)	23.9%	(85,562)	(69,069)	23.9%
Net operating income	**18,128**	**17,915**	**1.2%**	**37,870**	**32,611**	**16.1%**
Finance income	240	183	31.1%	338	608	-44.4%
Finance costs	(7,135)	(4,649)	53.5%	(13,354)	(9,581)	39.4%
Share of profit (loss) of associates	27	34	-23.1%	22	22	-
Indexation units	(3,258)	(2,164)	50.6%	(3,670)	(4,914)	-25.3%
Exchange rate differences	(27)	(73)	-62.5%	(77)	2	-
Non-operating income (loss)	**(10,153)**	**(6,668)**	**52.3%**	**(16,741)**	**(13,863)**	**20.8%**
Profit (loss) before taxes	7,975	11,246	-29.1%	21,129	18,749	12.7%
Income tax expense	300	(3,863)	-107.8%	(5,212)	(6,867)	-24.1%
Profit (loss) from continuing operations	8,275	7,384	12.1%	15,917	11,882	34.0%
Minority interest	(183)	(585)	-68.8%	(722)	(1,068)	-32.4%
Profit (loss) - RedSalud	**8,092**	**6,798**	**19.0%**	**15,195**	**10,814**	**40.5%**
EBITDA RedSalud	**29,162**	**27,183**	**7.3%**	**58,636**	**50,531**	**16.0%**
EBITDA Margin	**11.6%**	**12.9%**	**-131 bps**	**11.9%**	**12.5%**	**-61 bps**

INFRASTRUCTURE AND INPATIENT OCCUPANCY

Infrastructure	Jun. 2026	Jun. 2025	Ch. %
Number of Exam Rooms			
Outpatient Medical Centers	1,144	1,114	2.7%
Hospitals of Metropolitan Region	338	322	5.0%
Regional Hospitals	358	356	0.6%
RedSalud	**1,840**	**1,792**	**2.7%**
Available Beds / Installed Beds			
Hospitals of Metropolitan Region	468 / 573	444 / 517	5.4% / 10.8%
Regional Hospitals	279 / 355	296 / 330	-5.7% / 7.6%
RedSalud	**747 / 928**	**740 / 847**	**0.9% / 9.6%**

Inpatient Occupancy	2Q26	2Q25	Ch. %	6M26	6M25	Ch. %
Occupancy Rate (%)						
Hospitals of Metropolitan Region	83.2%	76.0%	720 bps	84.2%	74.9%	931 bps
Regional Hospitals	71.3%	76.7%	-546 bps	71.3%	74.9%	-367 bps
RedSalud	**78.4%**	**76.3%**	**209 bps**	**78.9%**	**74.9%**	**394 bps**
Average Length of Stay (days)						
Hospitals of Metropolitan Region	3.4	2.8	23.3%	3.1	2.8	12.9%
Regional Hospitals	2.3	2.2	1.7%	2.2	2.1	1.4%
RedSalud	**2.9**	**2.5**	**14.0%**	**2.7**	**2.5**	**8.3%**

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Source: RedSalud, ILC

INCOME STATEMENT

OUTPATIENT MEDICAL CENTERS

Income Statement (CLP MM)	2Q26	2Q25	Ch. %	6M26	6M25	Ch. %
Revenue	72,689	67,611	7.5%	143,073	131,469	8.8%
Cost of sales	(53,959)	(49,960)	8.0%	(106,034)	(97,545)	8.7%
Gross margin	**18,729**	**17,651**	**6.1%**	**37,039**	**33,924**	**9.2%**
SG&A	(11,770)	(10,917)	7.8%	(22,999)	(20,972)	9.7%
Net operating income	**6,960**	**6,734**	**3.4%**	**14,040**	**12,952**	**8.4%**
Profit	**4,798**	**4,209**	**14.0%**	**9,128**	**8,489**	**7.5%**
EBITDA	**12,574**	**11,882**	**5.8%**	**24,957**	**23,169**	**7.7%**
EBITDA Margin	**17.3%**	**17.6%**	**-27 bps**	**17.4%**	**17.6%**	**-18 bps**

METROPOLITAN REGION HOSPITALS

Income Statement (CLP MM)	2Q26	2Q25	Ch. %	6M26	6M25	Ch. %
Revenue	95,074	87,856	8.2%	183,986	167,649	9.7%
Cost of sales	(70,179)	(64,667)	8.5%	(137,068)	(124,483)	10.1%
Gross margin	**24,894**	**23,189**	**7.4%**	**46,918**	**43,166**	**8.7%**
SG&A	(16,221)	(13,913)	16.6%	(30,241)	(25,871)	16.9%
Net operating income	**8,673**	**9,276**	**-6.5%**	**16,677**	**17,295**	**-3.6%**
Profit	**5,048**	**5,518**	**-8.5%**	**9,658**	**10,464**	**-7.7%**
EBITDA	**11,927**	**12,157**	**-1.9%**	**22,910**	**22,921**	**-0.0%**
EBITDA Margin	**12.5%**	**13.8%**	**-129 bps**	**12.5%**	**13.7%**	**-122 bps**

REGIONAL HOSPITALS

Income Statement (CLP MM)	2Q26	2Q25	Ch. %	6M26	6M25	Ch. %
Revenue	79,279	52,030	52.4%	158,223	98,678	60.3%
Cost of sales	(60,752)	(38,706)	57.0%	(120,474)	(74,532)	61.6%
Gross margin	**18,527**	**13,324**	**39.1%**	**37,749**	**24,145**	**56.3%**
SG&A	(15,375)	(9,612)	60.0%	(29,992)	(19,423)	54.4%
Net operating income	**3,152**	**3,711**	**-15.1%**	**7,757**	**4,722**	**64.3%**
Profit	**1,056**	**1,810**	**-41.6%**	**2,511**	**2,065**	**21.6%**
EBITDA	**6,001**	**5,225**	**14.8%**	**13,611**	**7,622**	**78.6%**
EBITDA Margin	**7.6%**	**10.0%**	**-247 bps**	**8.6%**	**7.7%**	**88 bps**

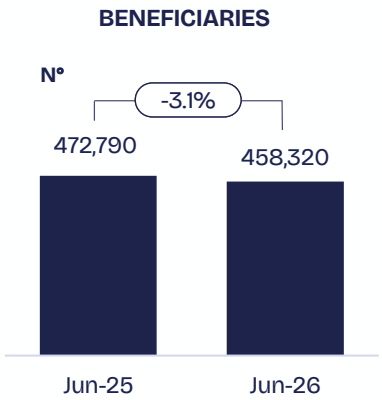
Source: RedSalud, ILC

ISAPRES INDUSTRY

As of June 2026, the Isapre industry recorded a 2.5% decrease in the number of beneficiaries compared to the same period of the previous year, and a 1.1% 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 3.7% during the second quarter of 2026 compared to the same period of the previous year, reaching $196,100 million. This increase is primarily explained by the inflation effect and the tariff adjustment of the GES and base price, partially offset by a 3.1% decrease in the number of Consalud beneficiaries, compared to a 2.5% decrease in industry beneficiaries.



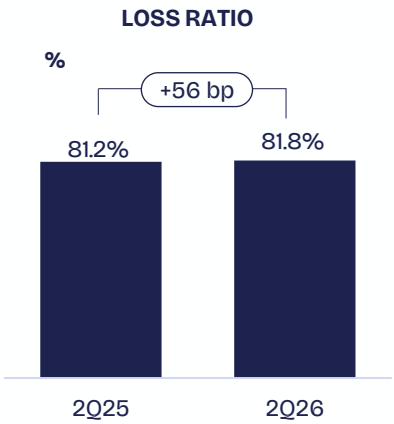
SALES COST AND LOSS RATIO

The cost of sales during 2Q26 reached $160,326 million, 4.4% higher compared to the same period in 2025. This increase is primarily explained by higher medical coverage costs, due to a higher average cost of hospital and outpatient services.

The number of authorized medical licenses decreased by 22.7%, primarily due to a lower volume of licenses related to mental and respiratory disorders, which translated into a lower cost of $10,624 million.

During the quarter, a provision was made for the early payment of the liability arising from the Ley Corta de Isapres for people over 70 years of age, which implied a charge of $10,807 million before taxes.

Consalud's **loss ratio** this quarter reached 81.8%, signifying an increase of 56 basis points compared to the same period the previous year.



SG&A

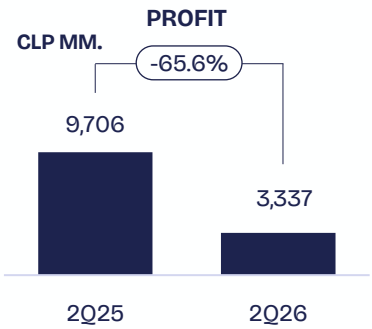
Selling, General and Administrative (SG&A) expenses increased by 27.2% compared to 2Q25, primarily due to higher fixed and variable compensation expenses, mainly associated with an increase in sales personnel. The expense-to-income ratio reached 10.5% during 2Q26, compared to the 8.6% recorded during 2Q25.

PROFIT

Consalud recorded a **net income of $3,337 million**, compared to the $9,706 million result recorded in 2Q25.

Of this variation, $7,889 million is explained by the provision for the early payment of the TUF liability previously mentioned.

At the close of June 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.



Source: Consalud, Superintendencia de Salud, ILC

INCOME STATEMENT

Income Statement (CLP MM.)	2Q26	2Q25	Ch. %	6M26	6M25	Ch. %
Revenue	196,100	189,186	3.7%	389,374	379,415	2.6%
Cost of sales	(160,326)	(153,615)	4.4%	(313,149)	(321,151)	-2.5%
Gross margin	**35,775**	**35,571**	**0.6%**	**76,225**	**58,264**	**30.8%**
Other income	2,016	1,237	62.9%	3,674	2,768	32.8%
Administrative expenses	(20,658)	(16,246)	27.2%	(39,834)	(33,552)	18.7%
Other expenses	(13,040)	(8,570)	52.2%	(16,129)	(7,940)	103.1%
Net operating income (loss)	**4,093**	**11,991**	**-65.9%**	**23,936**	**19,540**	**22.5%**
Finance income	1,667	1,591	4.8%	3,345	3,069	9.0%
Finance costs	(802)	(400)	100.2%	(1,464)	(814)	79.8%
Other	(1,959)	(431)	354.4%	(2,148)	(974)	120.5%
Non-operating income	**(1,093)**	**760**	**-243.9%**	**(267)**	**1,280**	**-120.9%**
Profit (loss) before taxes	3,000	12,751	-76.5%	23,668	20,821	13.7%
Income tax expense	339	(3,044)	-111.2%	(4,719)	(4,659)	1.3%
Profit (loss) from continuing operations	**3,339**	**9,707**	**-65.6%**	**18,949**	**16,162**	**17.2%**
Minority interest	(2)	(1)	95.2%	(2)	(2)	17.3%
Profit (loss) - Consalud	**3,337**	**9,706**	**-65.6%**	**18,947**	**16,160**	**17.2%**

*Accounted for in accordance with IFRS

Cost Breakdown	2Q26	2Q25	Ch. %	6M26	6M25	Ch. %
No. Inpatient Events	23,145	25,242	-8.3%	47,175	49,998	-5.6%
Average Cost per Inpatient Service (CLP)	$2,978,052	$2,543,918	17.1%	$2,858,836	$2,704,516	5.7%
Total Inpatient Cost (CLP MM.)	**$68,927**	**$64,214**	**7.3%**	**$134,866**	**$135,220**	**-0.3%**
No. Outpatient Services	5,442,468	5,428,221	0.3%	10,837,341	10,993,946	-1.4%
Average Cost per Outpatient Service (CLP)	$10,660	$10,075	5.8%	$10,375	$9,765	6.2%
Total Outpatient Cost (CLP MM.)	**$58,016**	**$54,688**	**6.1%**	**$112,435**	**$107,360**	**4.7%**
No. Cases of Temporary Disability Leave	52,846	68,330	-22.7%	99,601	128,249	-22.3%
Average Temporary Disability Coverage (CLP)	$576,400	$601,269	-4.1%	$631,120	$633,120	-0.3%
Total Temporary Disability Coverage (CLP MM.)	**$30,460**	**$41,085**	**-25.9%**	**$62,860**	**$81,197**	**-22.6%**

MAIN FIGURES

Main Figures	2Q26	2Q25	Ch. %	6M26	6M25	Ch. %
Average Number of Beneficiaries	457,835	475,175	-3.6%	457,985	479,004	-4.4%
Market Share	18.9%	19.0%	-17 bps	18.9%	19.0%	-11 bps
Average Number of Policyholders	295,219	303,880	-2.9%	295,103	305,930	-3.5%
Market Share	19.5%	19.7%	-23 bps	19.5%	19.7%	-18 bps
Average Monthly Contribution (CLP)	237,837	225,057	5.7%	235,287	223,586	5.2%

Source: Consalud, Superintendencia de Salud, ILC

VIDA CÁMARA

SUPPLEMENTARY HEALTH INSURANCE INDUSTRY

The supplementary health insurance industry (individual, collective, and retail) reached a premium income of UF 7.8 million in 2Q26, 18% higher compared to 2Q25. Individual supplementary health insurance increased by 5.9% in real terms, reaching 15.7% of total premiums, while collective supplementary insurance increased by 3.9% in real terms, totaling 71.4% of total premiums. Retail products, a segment in which Vida Cámara does not participate, decreased by 13.4% in real terms, representing 12.9% of quarterly premiums.

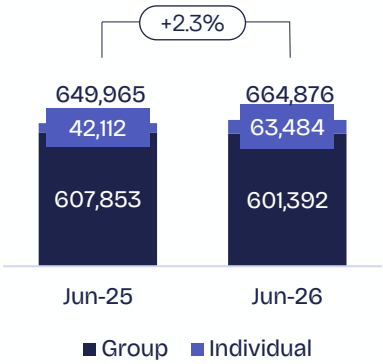
PREMIUM INCOME

Vida Cámara reached **premium income** of $36,940 million in the second quarter of 2026, which is 10.9% higher than in 2Q25. 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 0.6% in real terms compared to the same quarter of the previous year and achieved an 11.4% market share, positioning it in third place within the industry.

At the close of June 2026, collective health insurance beneficiaries reached 601,392 people, representing a 1.1% decrease compared to the close of June 2025. Individual health insurance beneficiaries reached 63,484, a 50.8% increase over June 2025, primarily associated with insurance featuring preferential agreements at RedSalud.

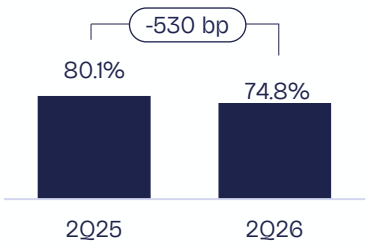
BENEFICIARIES



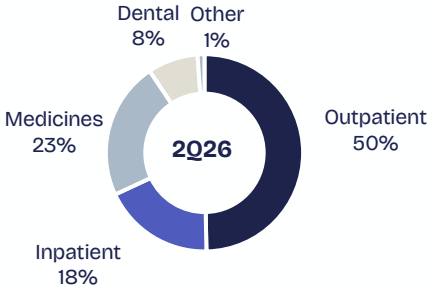
LOSS RATIO

The cost per claim increased by 3.2%, primarily associated with higher outpatient coverage in collective health insurance**.** The **loss ratio,** measured as claims over net premiums, reached 74.8% during 2Q26, compared to the 80.1% achieved during 2Q25.

LOSS RATIO



LOSS RATIO BREAKDOWN



INTERMEDIATION COSTS, ADMINISTRATIVE EXPENSES

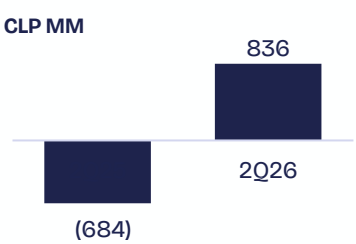
Intermediation costs increased 5.9% YoY, reaching $2,717 million, primarily due to higher collections during the period. Meanwhile, selling, general, and administrative (SG&A) expenses increased 18.2% YoY, mainly due to an increase in administrative staff remuneration.

PROFIT

Vida Cámara recorded a result of **$836 million** during **2Q26**, compared to the loss of $684 million recorded in 2Q25.

At the close of June 2026, Vida Cámara remains the third-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.

PROFIT



Source: Vida Cámara, CMF, ILC

VIDA CÁMARA

INCOME STATEMENT

Income Statement (CLP$ MM.)	2026	2025	Ch. %	6M26	6M25	Ch. %
Net Premium	36,940	33,429	10.5%	73,013	66,860	9.2%
Reserve Variation	6	(623)	-100.9%	(63)	(1,643)	-96.1%
Claims	(27,618)	(26,765)	3.2%	(54,302)	(51,144)	6.2%
Investment Income	(700)	232	-401.1%	398	808	-50.8%
Intermediation Costs	(2,717)	(2,565)	5.9%	(5,418)	(4,922)	10.1%
Administrative Expenses	(5,416)	(4,583)	18.2%	(10,261)	(9,224)	11.2%
Other Expenses	(177)	(337)	-47.6%	(754)	(206)	265.6%
Operating Income	**318**	**(1,213)**	**-126.2%**	**2,612**	**528**	**394.5%**
Foreign Exchange Differences	0	(0)	-	0	1	-86.5%
Indexation Result	592	243	143.6%	647	530	22.3%
Other Income and Expenses	0	(0)	-257.2%	39	4	-
Non-Operating Income	**593**	**243**	**144.0%**	**687**	**535**	**28.5%**
Income Before Taxes	911	(970)	-193.9%	3,299	1,063	210.3%
Income Tax Expense	(74)	286	-126.0%	(660)	(202)	226.8%
Net Income (Loss)	**836**	**(684)**	**-222.3%**	**2,639**	**861**	**206.5%**
Minority Interest	-	-	-	-	-	-
Profit - Vida Cámara	**836**	**(684)**	**-222.3%**	**2,639**	**861**	**206.5%**

MAIN FIGURES

Main Figures Vida Cámara	2026	2025	Ch. %	6M26	6M25	Ch. %
Health Premiums (UF)	777,416	772,889	0.6%	1,581,016	1,531,209	3.3%
Market Share	11.4%	11.8%	-41 bps	11.5%	11.9%	-33 bps
Group Health Insurance beneficiaries	601,392	607,853	-1.1%	601,392	607,853	-1.1%
Individual Health Insurance beneficiaries	63,484	42,112	50.8%	63,484	42,112	50.8%
Total Beneficiaries	**664,876**	**649,965**	**2.3%**	**664,876**	**649,965**	**2.3%**

AUG. /2026

Source: Vida Cámara, CMF, ILC

BALANCE SHEET REVIEW

BALANCE SHEET

CLP$ MM.	Jun. 2026	Dec. 2025	Change	%
Total non-insurance current assets	658,969	607,571	51,398	8.5%
Total non-insurance non-current assets	1,331,950	1,187,992	143,958	12.1%
Total insurance assets	11,410,305	10,801,398	608,907	5.6%
Total banking assets	6,361,498	5,595,104	766,394	13.7%
Total Assets	**19,762,721**	**18,192,065**	**1,570,656**	**8.6%**
Total non-insurance current liabilities	684,953	662,880	22,073	3.3%
Total non-insurance non-current liabilities	1,093,675	1,010,982	82,692	8.2%
Total insurance liabilities	10,706,617	10,100,528	606,089	6.0%
Total banking liabilities	5,772,121	5,038,982	733,138	14.5%
Total Liabilities	**18,257,366**	**16,813,373**	**1,443,993**	**8.6%**
Equity attributable to owners of the company	1,380,775	1,259,398	121,377	9.6%
Non-controlling interest	124,580	119,254	5,326	4.5%
Total Equity	**1,505,355**	**1,378,652**	**126,703**	**9.2%**

At the close of June 2026, **consolidated assets increased by 8.6%** compared to the close of December 2025. This variation primarily reflects a $766,394 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 $608,907 million due to growth in Confuturo's financial investments. Non-insurance activity assets rose by $195,396 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 8.6%** during the period. This is fundamentally explained by the $733,138 million increase in banking activity liabilities, due to a higher balance of time deposits at Banco Internacional. Regarding insurance activity liabilities, these increased by $606,089 million, primarily due to higher pension insurance reserves at Confuturo. Non-insurance activity increased its liabilities by $104,765 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 9.6%,** fundamentally explained by the accumulated result of the first six months of fiscal year 2026, partially offset by provisioned dividends.

Source: ILC

FINANCIAL POSITION ANALYSIS

CASH AND CASH EQUIVALENTS

The composition of **cash and cash equivalents** for ILC and subsidiaries as of June 30th, 2026 was:

CLP MM.	ILC Individual[1]	Inversiones Confuturo	Confuturo	Banco Internacional	Vivir Seguros	RedSalud	Consalud	Vida Cámara
Cash and cash equivalents	119,125	47,757	153,024	115,258	29,764	25,655	87,656	1,603

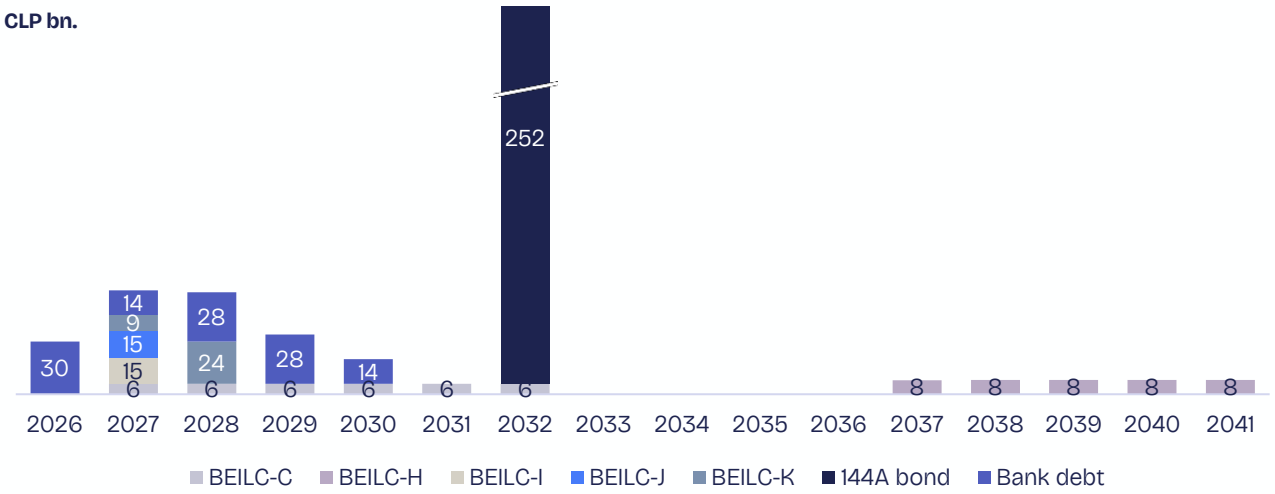
FINANCIAL DEBT

The distribution of **financial debt** (net of intercompany debt) for ILC Individual, RedSalud, and Inversiones Confuturo as of June 30th, 2026, is as follows:

CLP MM.	Short-Term				Long-Term				Total
	Bonds	Bank Loans	Leases	IFRS 16	Bonds	Bank Loans	Derivatives	IFRS 16	
ILC	51,592	30,259	-	239	342,580	83,302	45,883	100	**553,955**
RedSalud	3,913	81,494	216	23,460	67,951	196,806	-	81,654	**455,493**
Inv. Confuturo	12,829	35,560	-	-	169,869	41,000	-	-	**259,258**

AMORTIZATION SCHEDULE

ILC (standalone) **amortization schedule** in CLP billion as of June 30th, 2026:



RISK RATING ILC

LOCAL
AA+/AA+

Feller Rate · ICR · CR Chile

INTERNATIONAL
BBB+/BBB+

FitchRatings · S&P Global

FX: 900 CLP / USD
Source: ILC

FINANCIAL STATEMENTS ILC INDIVIDUAL

INCOME STATEMENT ILC INDIVIDUAL

CLP$ MM.	6M26	6M25
Revenue	131	125
Cost of Sales	-	-
Gross Result	**131**	**125**
Administrative expenses	(3,926)	(3,819)
Other gains (losses)	(702)	(36)
Finance income	4,847	5,330
Finance cost	(10,147)	(9,323)
Share of profit of associates	186,391	130,208
Foreign exchange differences	640	(271)
Losses from indexation units	(12,217)	(9,261)
Profit before tax	**165,016**	**112,953**
Income tax expense	-	1,060
Profit after tax	**165,016**	**114,013**

BALANCE SHEET ILC INDIVIDUAL

CLP$ MM.	Jun. 2026	Dec. 2025
Current assets:		
Cash and cash equivalents	24,267	88,238
Current financial assets	94,858	86,924
Other current non-financial assets	20	19
Trade and other current receivables	264	41
Accounts receivable from related entities, current	40,702	53,226
Current tax assets	640	154
Total current assets	**160,752**	**228,603**
Non-current assets:		
Non-current financial instruments	118	85
Non-current receivables	220	239
Investments accounted for using the equity method	1,824,558	1,697,848
Property, plant and equipment	36	33
Asset for the right to use leased goods	332	389
Other non-current non-financial assets	2,951	2,942
Deferred tax assets	-	3,185
Non-current assets	**1,828,215**	**1,704,720**
Total assets	**1,988,967**	**1,933,323**
Current liabilities:		
Other current financial liabilities	81,851	81,546
Trade and other current payables	50,108	84,571
Current provisions for employee benefits	445	710
Current lease liabilities	239	220
Current tax liabilities	45	131
Total current liabilities	**132,688**	**167,178**
Non-current liabilities:		
Other non-current financial liabilities	471,765	502,945
Non-current lease liabilities	100	188
Deferred tax liabilities	-	-
Other non-current non-financial liabilities	3,608	3,615
Total non-current liabilities	**475,473**	**506,748**
Total liabilities	**608,161**	**673,925**
Equity		
Issued capital	231,130	233,897
Share premium	471	471
Other reserves	(17,909)	(55,537)
Own shares	(1,101)	(3,868)
Retained earnings	1,168,215	1,084,434
Total equity	**1,380,806**	**1,259,398**
Total liabilities and equity	**1,988,967**	**1,933,323**

CASH FLOW ILC INDIVIDUAL

CLP$ MM.	6M26	6M25
Cash flows from operating activities		
Receipts from sales of goods and services	4	157
Payments to suppliers for the supply of goods and services	(1,440)	(851)
Payments to and on behalf of employees	(2,876)	(1,606)
Other cash payments from operating activities	(1)	(1)
Dividends received	104,300	13,565
Interest received	1,672	636
Income taxes refunded (paid)	(24)	(31)
Other inflows (outflows) of cash	(99)	(0)
Net cash flows from operating activities	**101,536**	**11,870**
Cash flows used in investing activities		
Cash flows used to obtain control of subsidiaries	(20,000)	-
Cash flows used for capital increase in subsidiaries	-	-
Other cash receipts from sales of equity or debt instrument	16,007	7,678
Other cash payments to acquire equity or debt instrument	(15,321)	(7,874)
Loans to related parties	(1,176)	(568)
Purchase of property, plant and equipment	(11)	(23)
Payments related to futures contracts, forward contracts, options, and swaps	(10,237)	(7,911)
Receipts derived from futures contracts, forward contracts, options, and swaps	8,586	4,286
Proceeds from other long-term assets	-	-
Cash receipts from related parties	125	180
Other inflows (outflows) of cash	(3,115)	-
Net cash flows from investing activities	**(25,141)**	**(4,232)**
Cash flows from financing activities		
Proceeds from long term debt	-	-
Payment to acquire shares of the company	-	-
Payment of loans	(46,413)	(445)
Dividends paid	(84,303)	(4)
Interest paid	(10,362)	(7,013)
Other inflows (outflows) of cash	-	-
Net Cash flows from financing activities	**(141,078)**	**(7,462)**
Net increase (decrease) in cash and cash equivalents before the effect of exchange rate fluctuation	(64,684)	175
Effect of exchange rate fluctuations on cash	713	(1,051)
Net increase (decrease) in cash and cash equivalents	(63,971)	(875)
Cash and cash equivalents at beginning of the period	**88,238**	**55,668**
Cash and cash equivalents at end of the period	**24,267**	**54,793**