



ilc Corporate
Presentation
September 2026

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



DISCLAIMER

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

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

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AGENDA



1.

ILC at a Glance, Strategy and Main Advances

2.

Zoom-in by Division

3.

Strategic plan and 2030 goals

CHAPTER 01 | ILC at a Glance

ILC AT A GLANCE

Lean structure under leading position in financial and health sectors



ILC IN NUMBERS

FINANCIAL SECTOR



+460 th pensioners

USD 105.8 bn.

4.4 million

Pension fund members



AUM Pensions and Annuities

+127 th Bank customers

USD 5.0 bn.
in bank lending

26%

SME lending



26% lending in regions

HEALTH SECTOR



100 th surgeries
43% in regions

+5.6 million
medical consultations



536 medical-surgical beds and
1,152 consultation rooms

1.2 million Health policyholders

50% Fonasa insured

3.0 million
patients



360 th
preventive check-ups

67% Fonasa patients

+13.9 million Isapre outpatient reimbursements

CHAPTER | Strategy

01.b

ECONOMIC VALUE: FOUR PILLARS

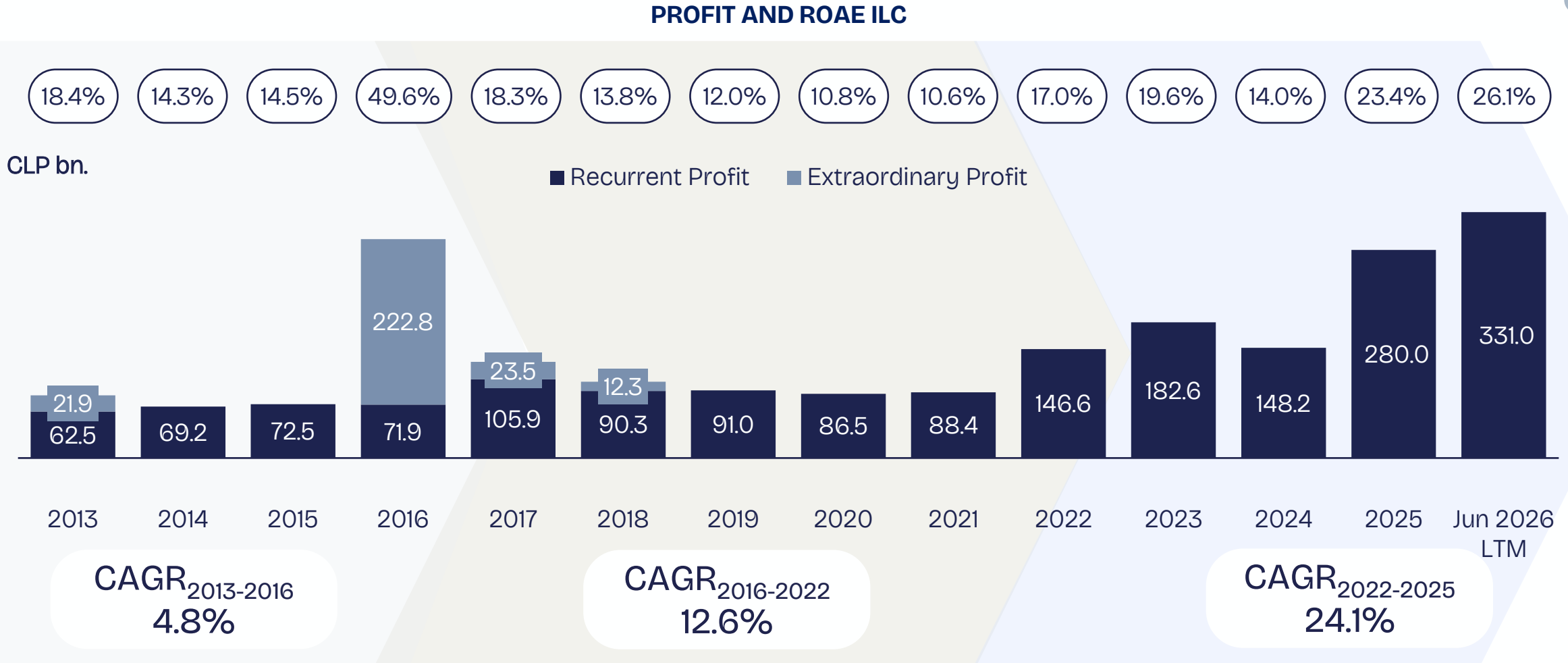


CONSISTENT GROWTH AND DIVERSIFICATION



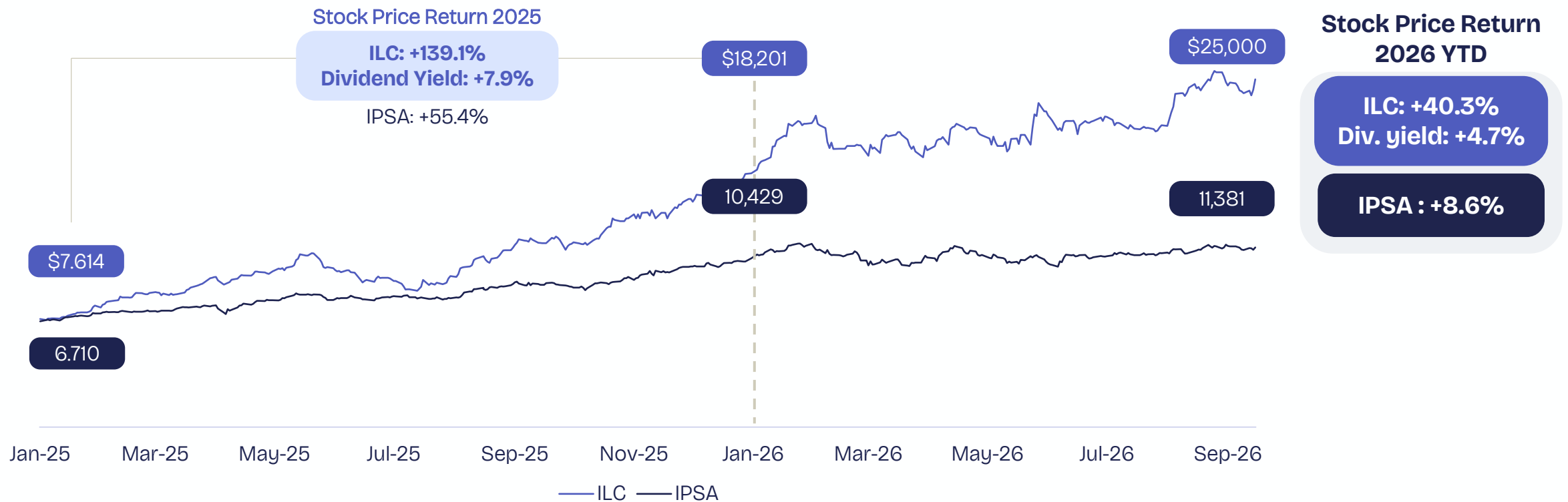
	2015			Jun-26
Assets (CLP bn.)	7,735	>	2.6x	19,763
AUM (USD bn.)	37.8	>	2.8x	105.8
Equity (CLP bn.)	507	>	3.0x	1,505
Profit (CLP bn.)	79	>	4.2x	330
Beneficiaries (MM)	3.9			9.8
Industries (N°)	2 			4   

CONSISTENT RETURNS OVER TIME AND DOUBLE DIGIT ROAE

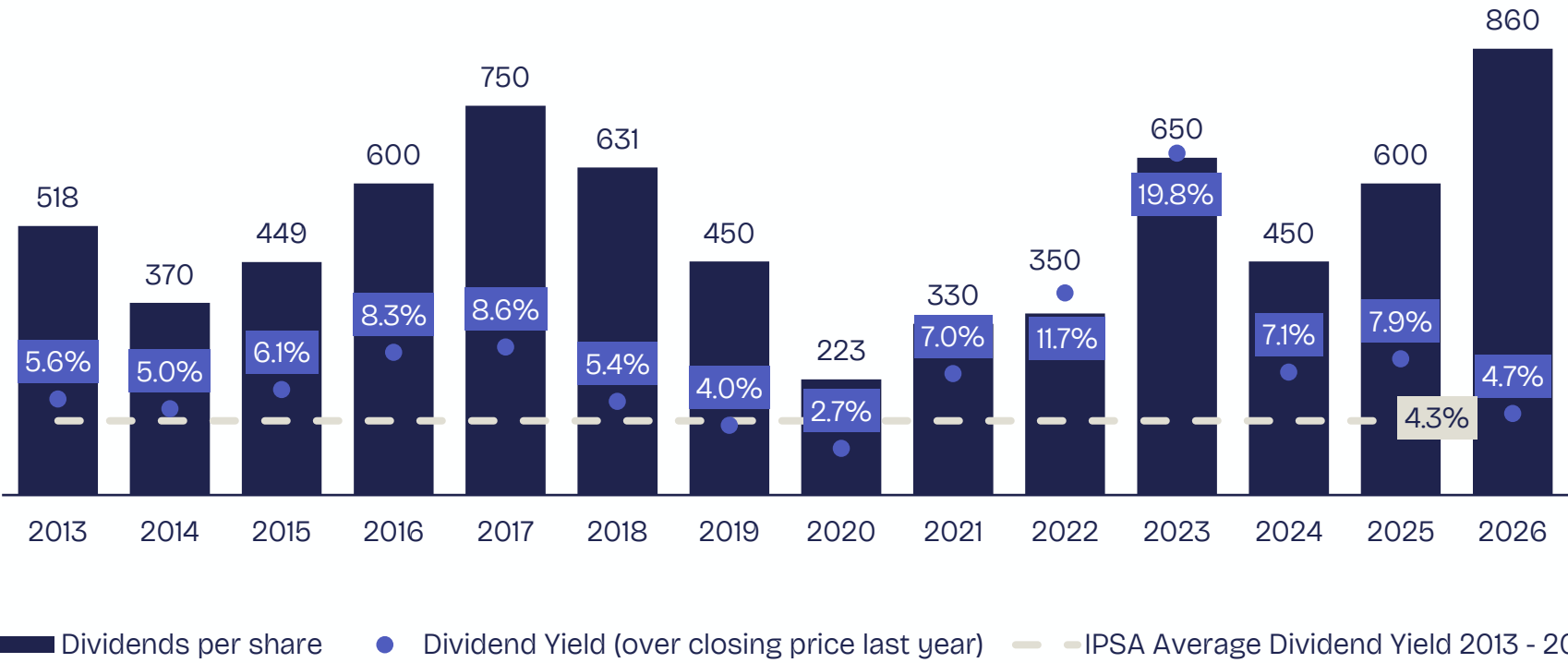


STRONG PERFORMANCE OF ILC STOCK, OUTPERFORMING IPSA IN 2025 AND 2026 YTD

ILC STOCK PRICE VS IPSA INDEX



DIVIDENDS PER SHARE AND DIVIDEND YIELD ILC 2013 -2026

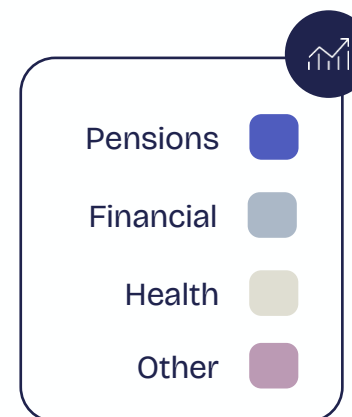


ILC average dividend yield
2013 – 2026
7.4%

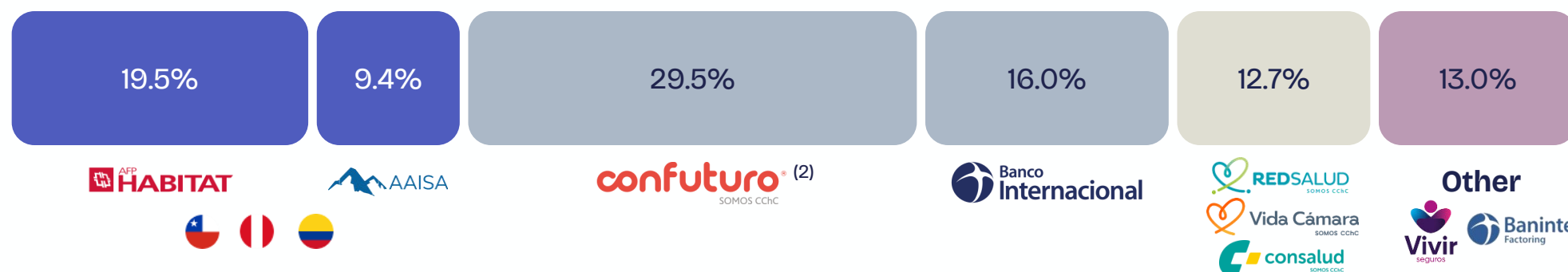
Amount distributed since
IPO:
CLP 7,411
Per share
(105% of IPO price)

PROFIT DIVERSIFICATION: NEW INDUSTRIES AND COUNTRIES

ILC Recurring Net Income Contribution⁽¹⁾ by Company (IPO 2012)



ILC Recurring Net Income Contribution by Company (Jun-26 LTM)



(1) Net income excludes the 2012 result of the Disability and Survivors Insurance (SIS) // (2) Confuturo investment income
Source: ILC, CMF

CONTINUOUS IMPROVEMENT IN RISK RATINGS AT ILC AND SUBSIDIARIES

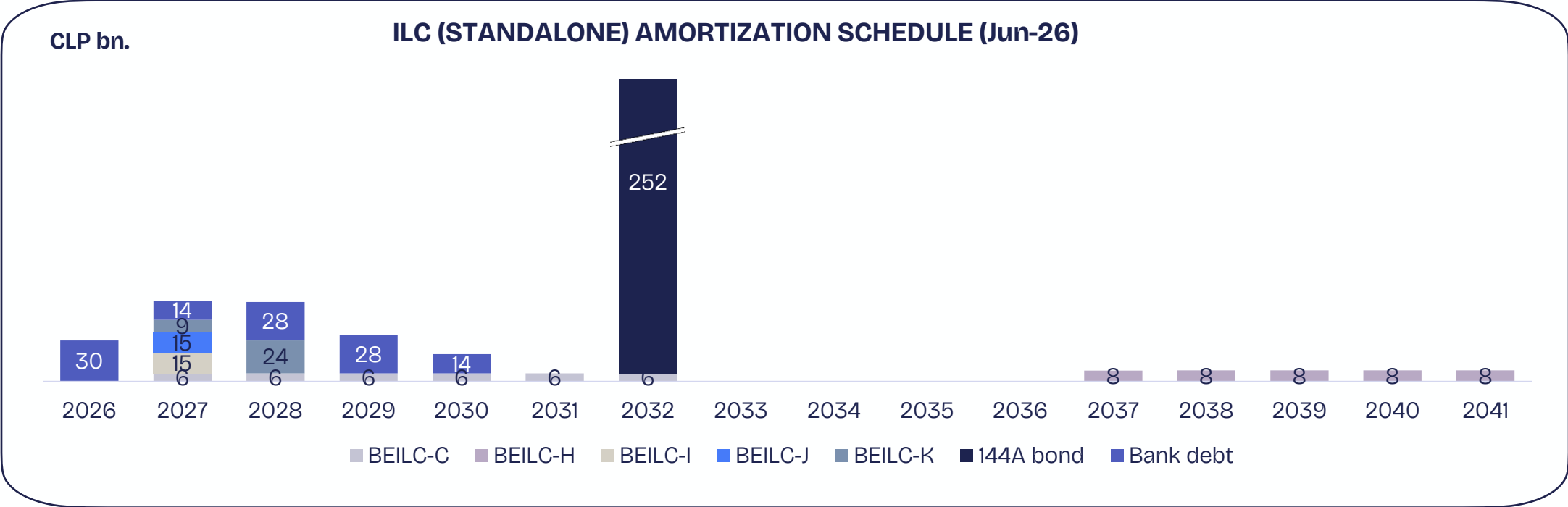
ILC's CREDIT RATINGS

		2015		2022		2025
LOCAL	Feller	AA+	→	AA+	→	AA+
	ICR	AA+	→	AA+	→	AA+
INTERN.	S&P Global Ratings	-	→	BBB+	→	BBB+
	Fitch Ratings	-	→	BBB	→	BBB+ ↑

ILC's SUBSIDIARIES CREDIT RATINGS

	2015		2020		2025
confuturo SOMOS CCHC	AA-	→	AA ↑	→	AA+ ↑
Banco Internacional	A	→	AA- ↑	→	AA ↑
AUTOFIN	-	→	A-	→	AA ↑
REDSALUD SOMOS CCHC	A-	→	A ↑	→	A+ ↑
Vida Cámara SOMOS CCHC	A+	→	AA- ↑	→	AA-

WELL-MANAGED DEBT MATURITY AND LIQUIDITY POSITION



Total Net Financial Debt
Jun-26
CLP 434.8 bn.

NFD / Equity
Jun-26
0.31x

Liquidity Position
Jun-26
CLP 119.1 bn

RISK RATING

LOCAL
AA+/AA+
Feller Rate
ICR Chile

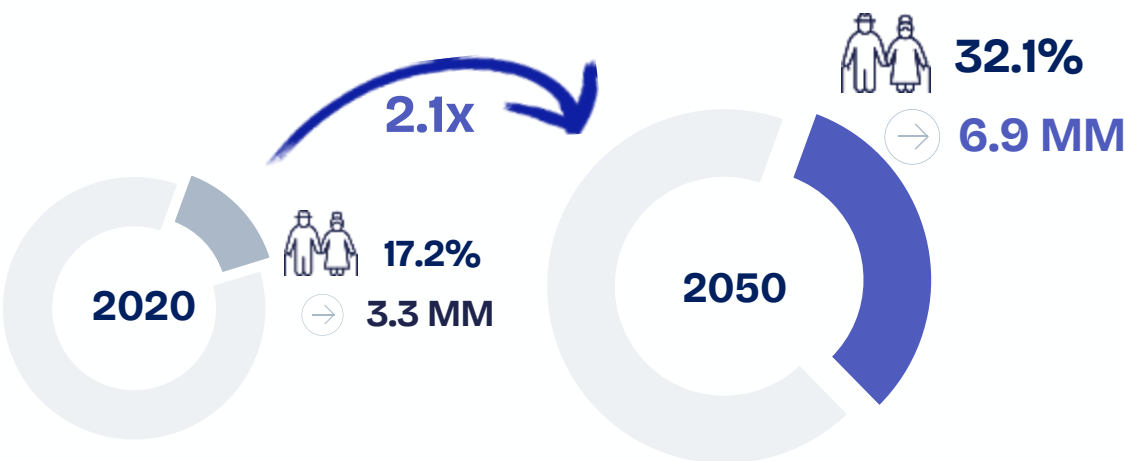
INTERNATIONAL
BBB+/BBB+
FitchRatings
S&P Global

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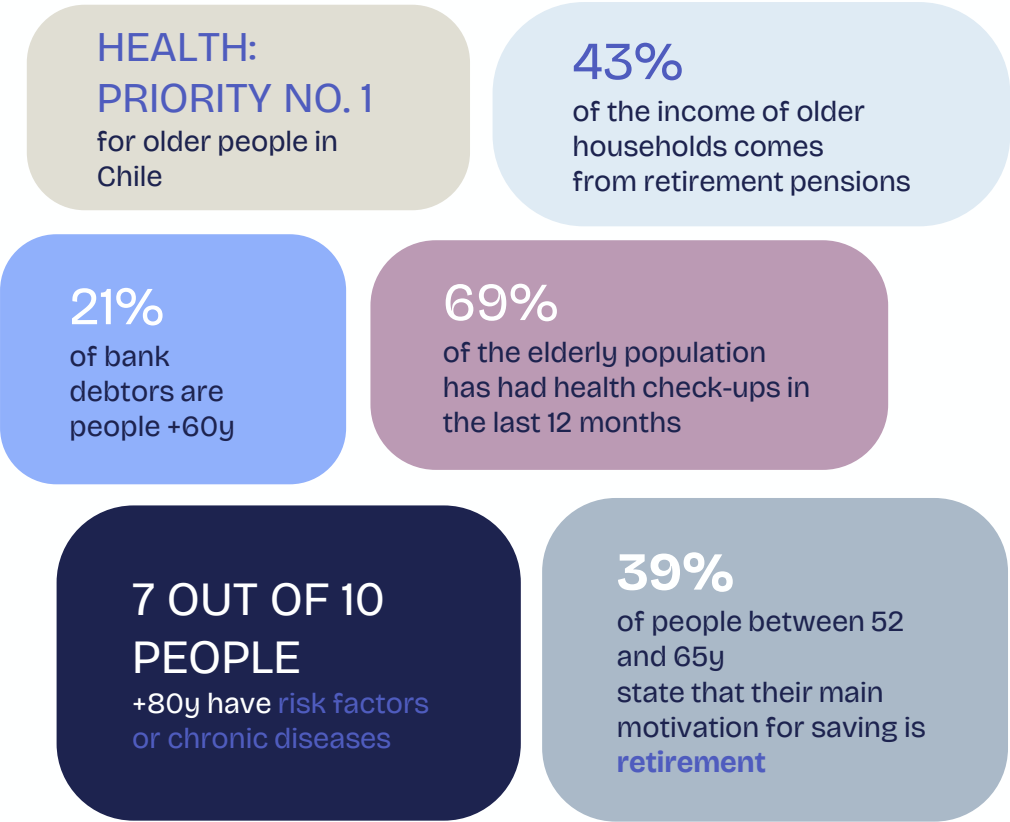
Source: ILC

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

ESTIMATE OF THE CHILEAN +60Y POPULATION



MAIN PRIORITIES +60Y



POTENTIAL MARKET OF PEOPLE +60Y IN OUR INDUSTRIES

Programmed Withdrawal Pensioners	850 th	→	~2.6 MM
Annuity Pensioners	550 th	→	~1.5 MM
Hospitals Discharges	650 th	→	~1.1 MM
Private Health Beneficiaries ⁽¹⁾	1.2 MM	→	~3.2 MM
Debtors	1.1 MM	→	~2.0 MM

(1) The estimate takes into account supplemental group health insurance and ISAPRE beneficiaries
 Source: Banco Mundial, CASEN, INE, Libertad y Desarrollo, Superintendencia de Pensiones, Confuturo, CEPAL, Superintendencia de Salud, CMF, AACH, ILC

CHAPTER 02 | Zoom-in by Division

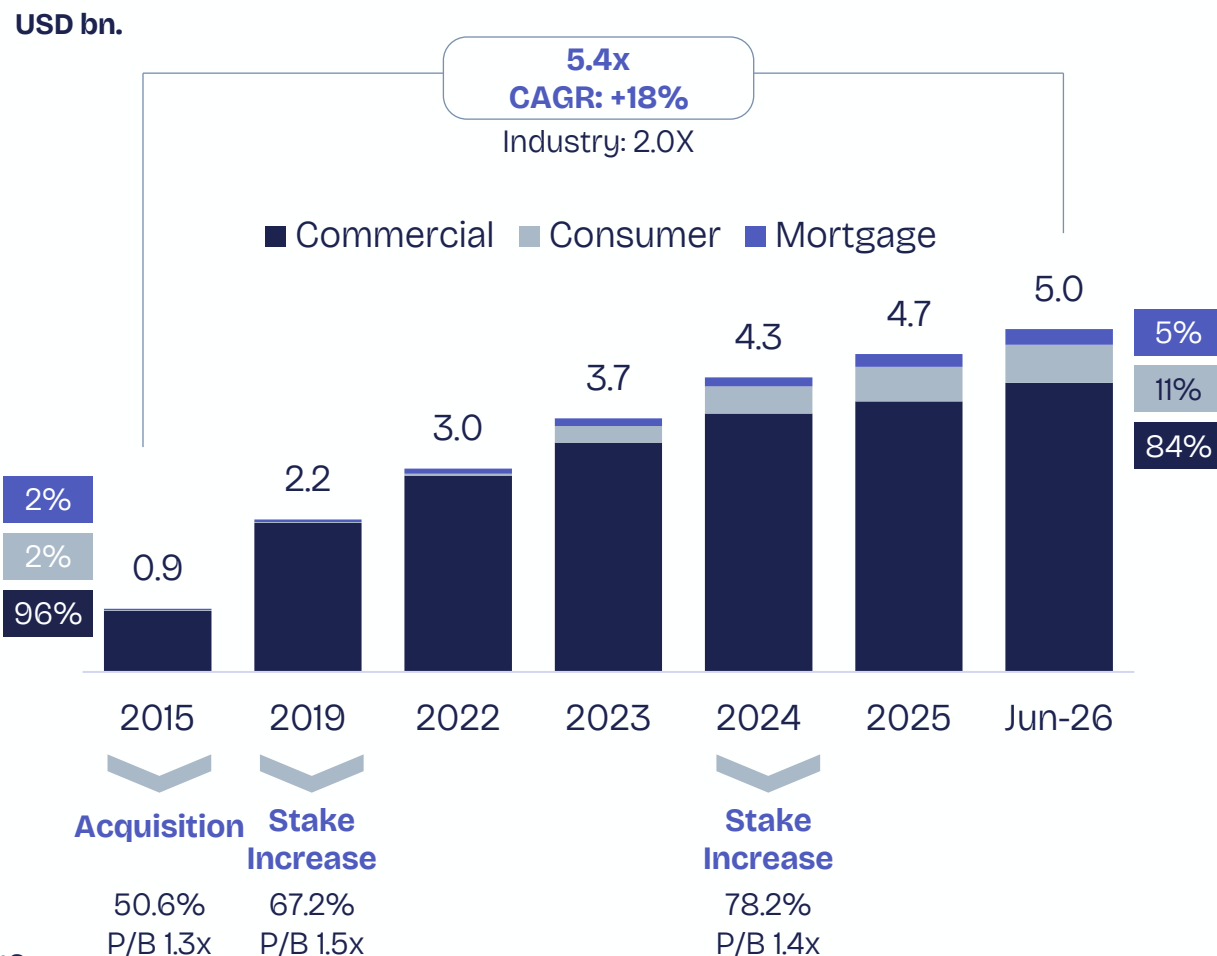


Banking

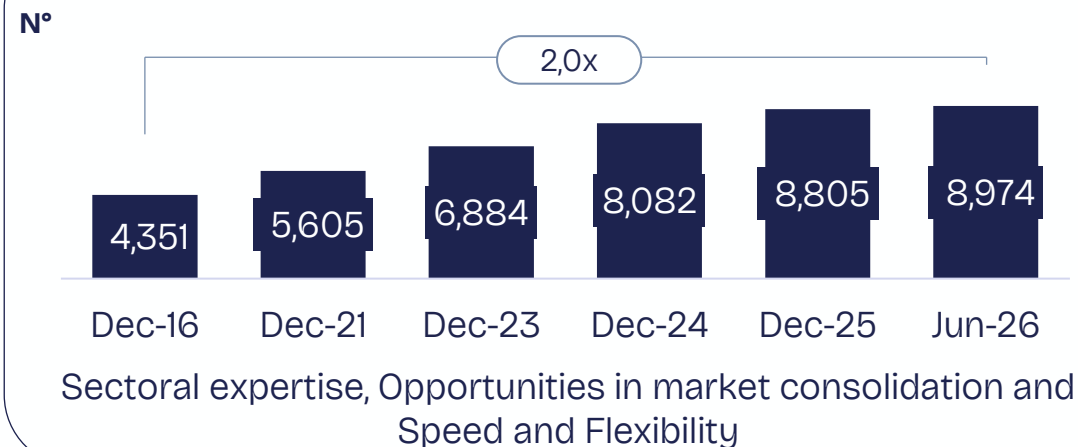


BANCO INTERNACIONAL: A GROWTH STORY

BANCO INTERNACIONAL LOANS EVOLUTION



COMMERCIAL BANKING CLIENTS

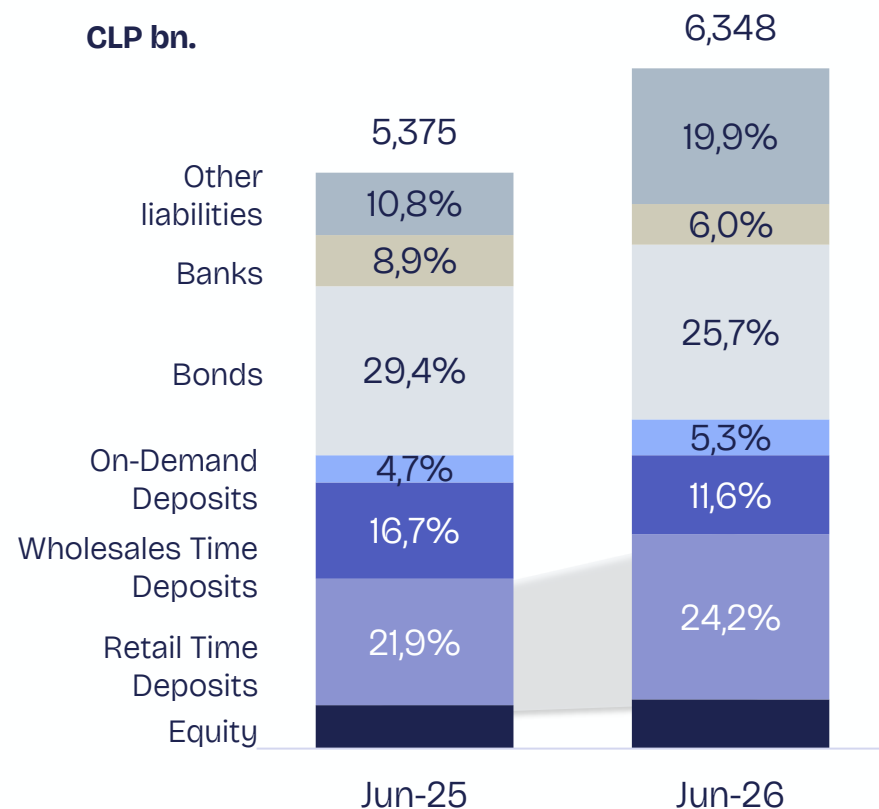


RETAIL BANKING CLIENTS



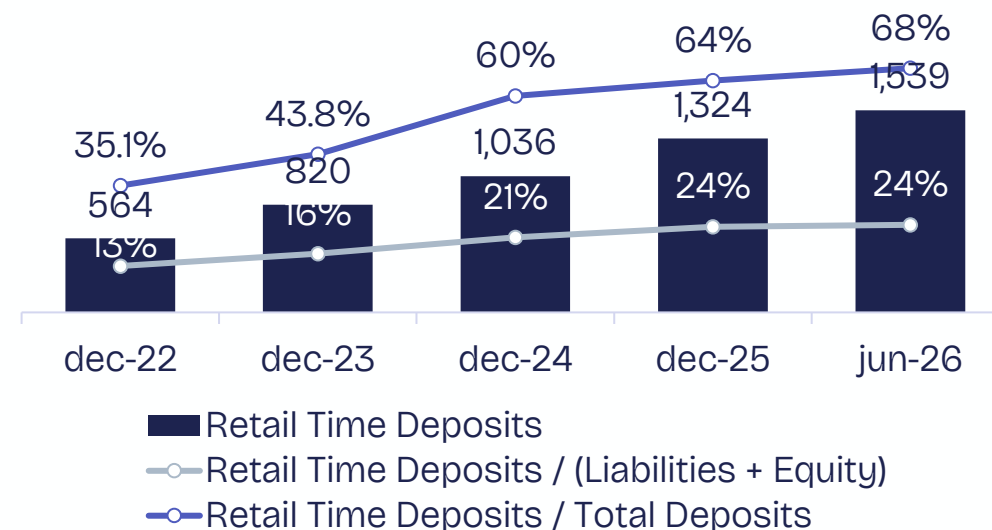
ESTABLISHING A ROBUST FUNDING STRUCTURE

FUNDING STRUCTURE JUN-25 VS JUN-26



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

RETAIL TIME DEPOSITS EVOLUTION



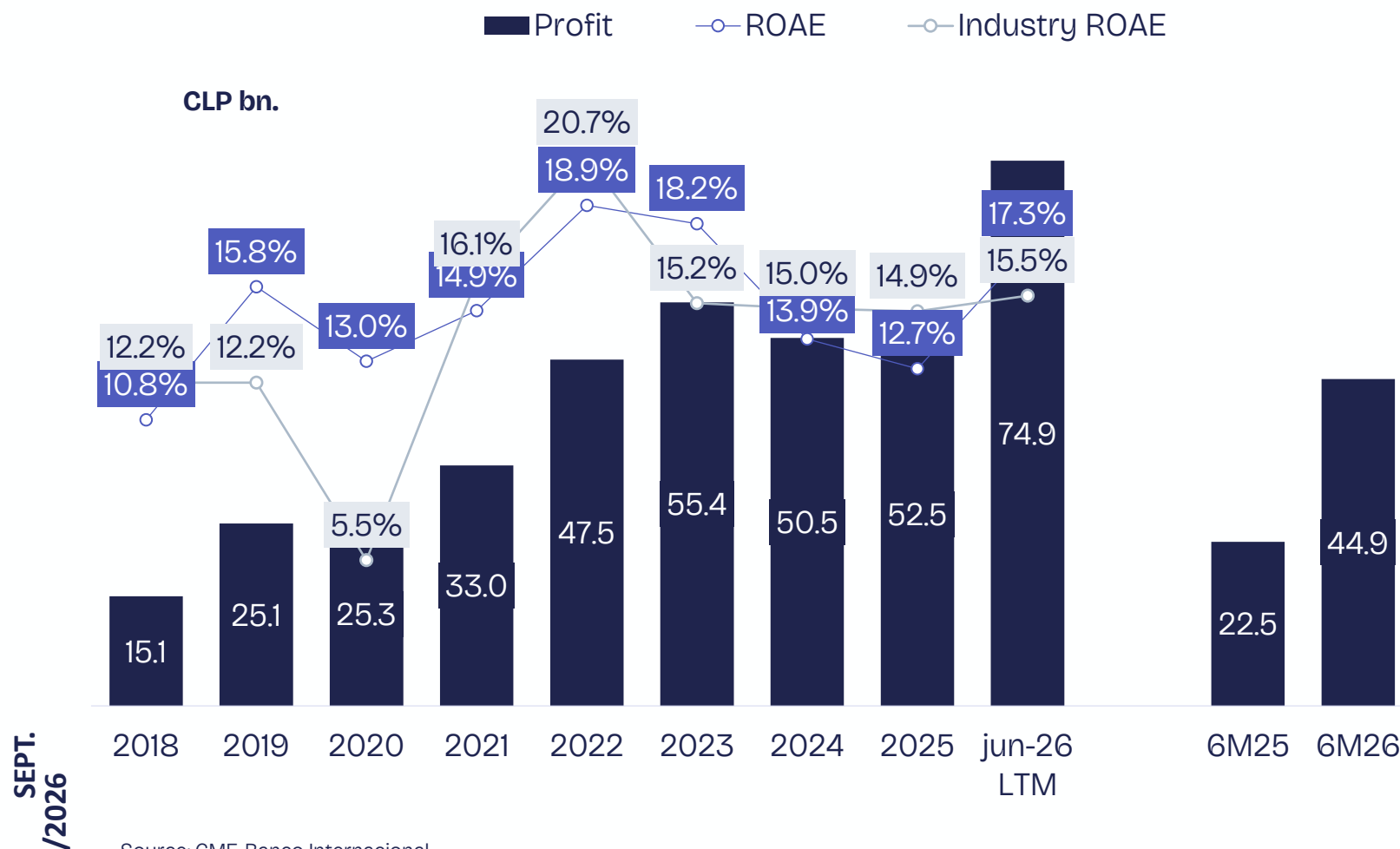
FUNDING OPPORTUNITIES

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

SUSTAINED EARNINGS GROWTH

BANCO INTERNACIONAL PROFIT & ROAE

MAIN TOPICS



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

Source: CMF, Banco Internacional



Annuities

confuturo
SOMOS CChC



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

ANNUITY RATE VS PROGRAMED WITHDRAWAL RATE

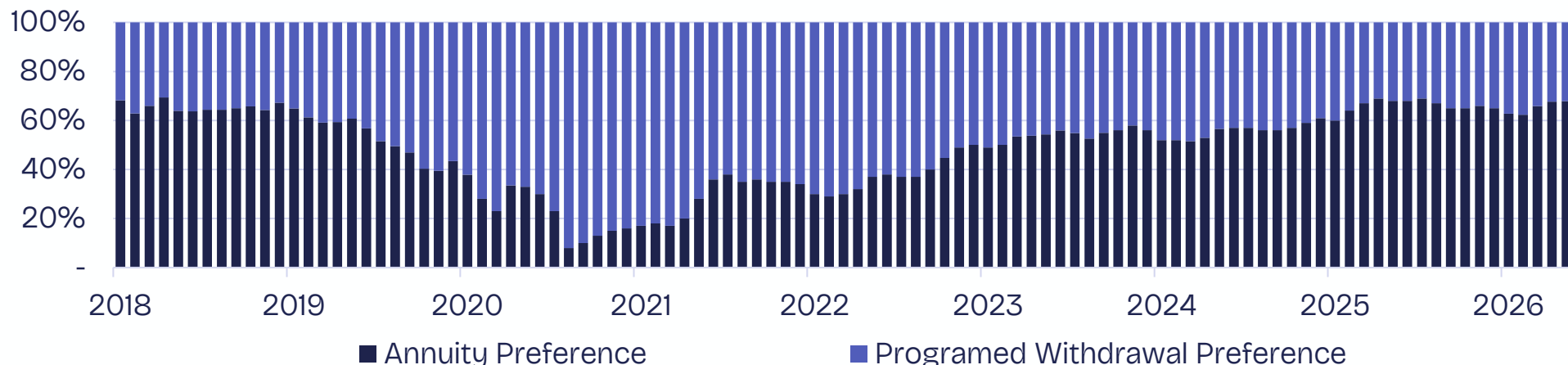
Rate (%)



Jun-26:
3.31%

Jun-26:
2.84%

ANNUITY VS PROGRAMED WITHDRAWAL PREFERENCE



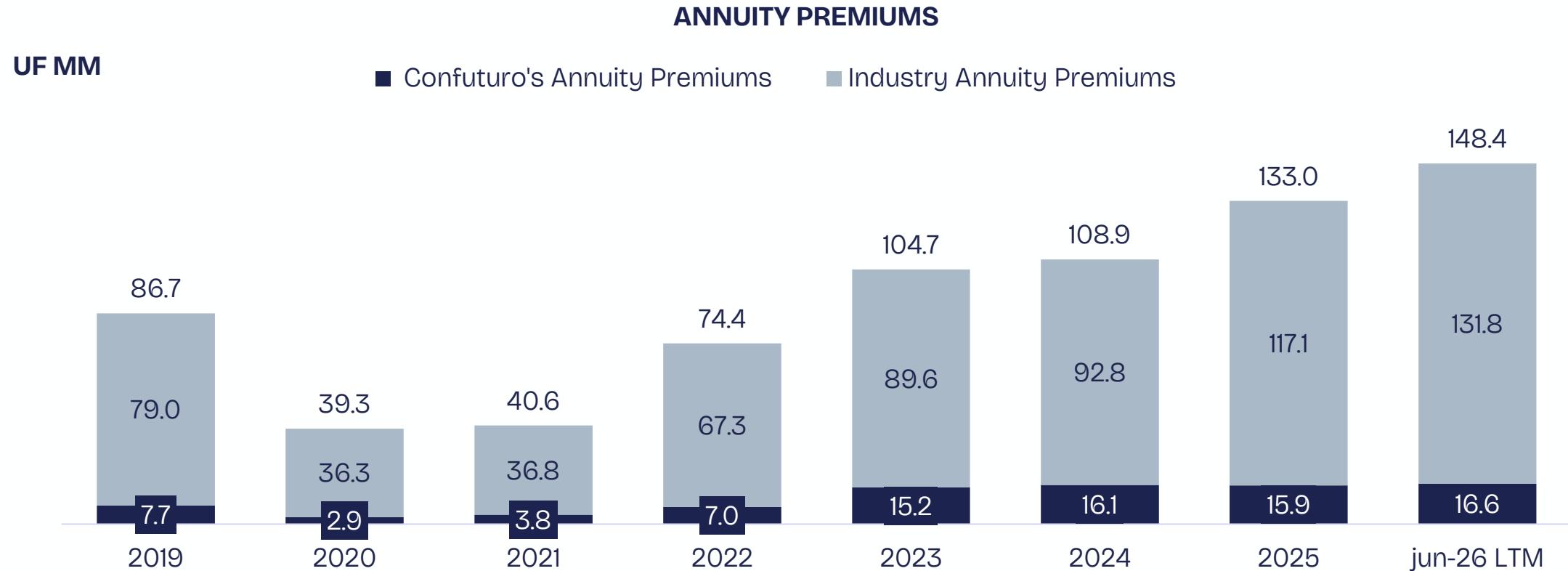
Jun-26:
31.4%

Jun-26:
68.6%

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Source: CMF

ANNUITIES: A GROWING INDUSTRY



Demographic Factors

Population aged 60+ projected to grow 15% over 5 years



Higher Contribution Rate

Gradual 4.5% increase to individual accounts

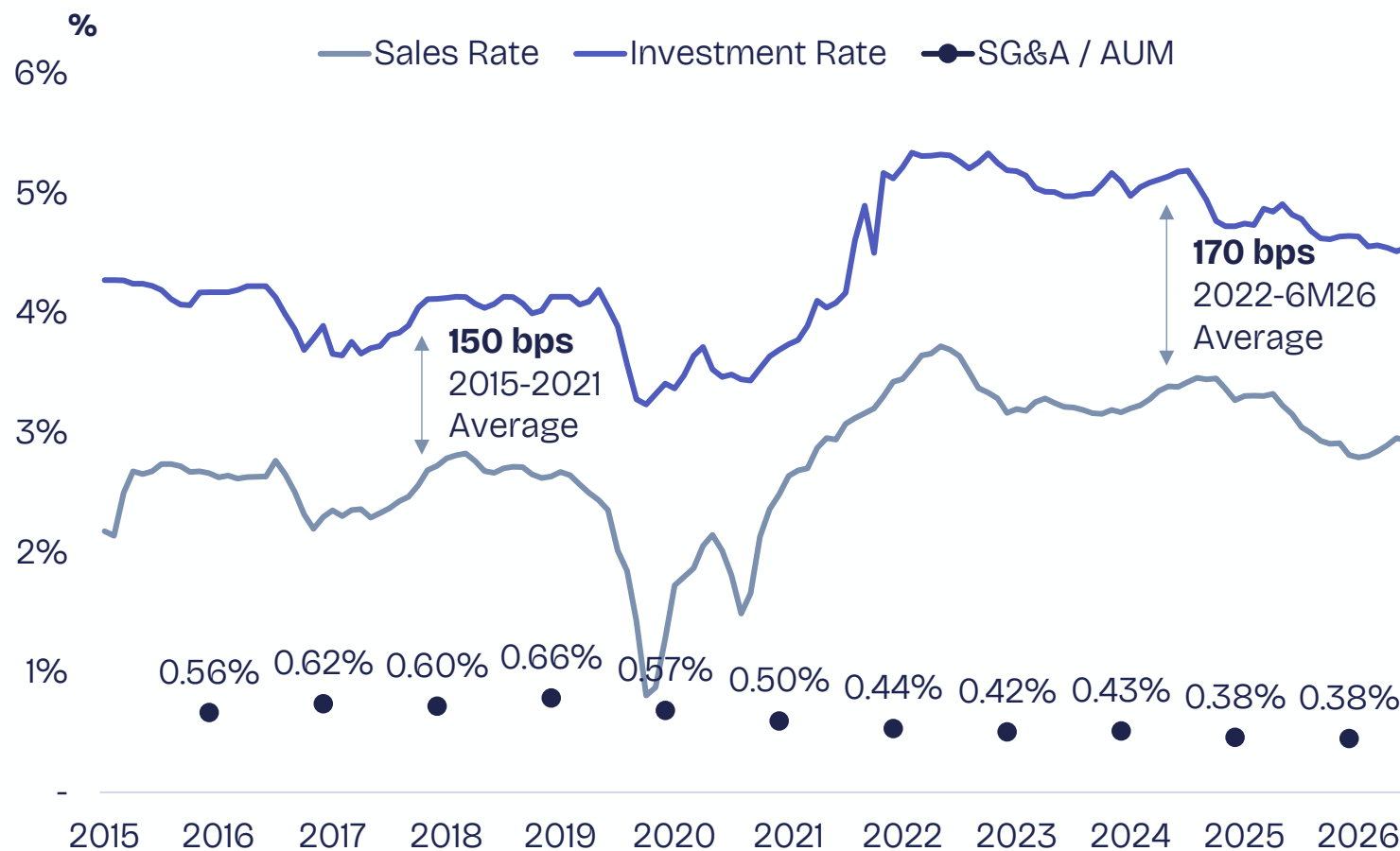


Lower Annuity Threshold

Lower minimum pension requirement and higher PGU to qualify for an annuity

EFFICIENT OPERATING MODEL, IN A PORTFOLIO THAT EMPHASIZES ALTERNATIVE INVESTMENT

ANNUITY SALES RATE AND CONFUTURO INVESTMENT RATE AND SG&A OVER AUM⁽¹⁾



INVESTMENT RATE:

1. Portfolio with emphasis on alternative investments
2. Search for economic value, prioritizing the spread

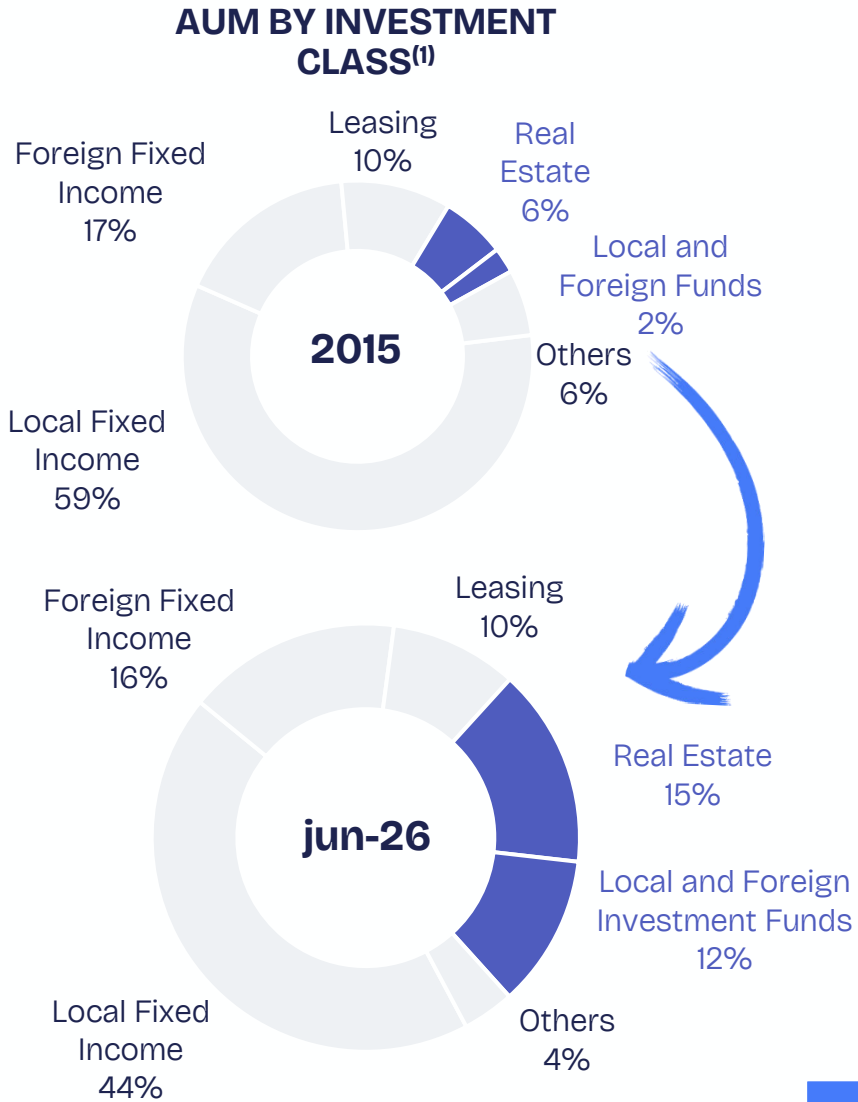
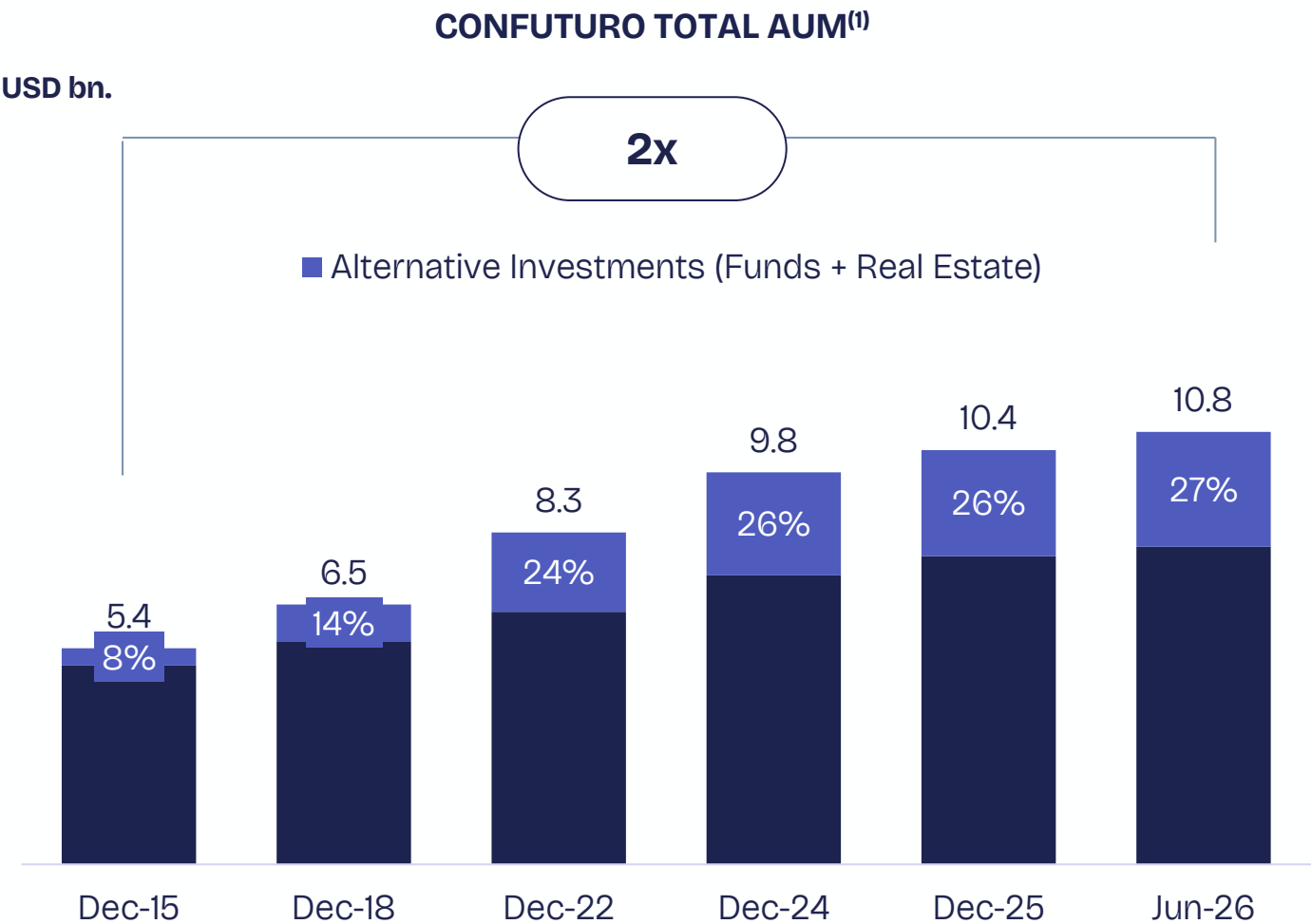
EFFICIENCY:

1. Economies of scale derived from a larger business size
2. Prioritize the direct sales channel

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Source: CMF, Confuturo

GROWTH IN INVESTMENT PORTFOLIO: FOCUS ON ALTERNATIVE ASSETS



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FX: 900 CLP/USD
 (1) AUM excluye CUI y derivados.
 Fuente: CMF, Confuturo

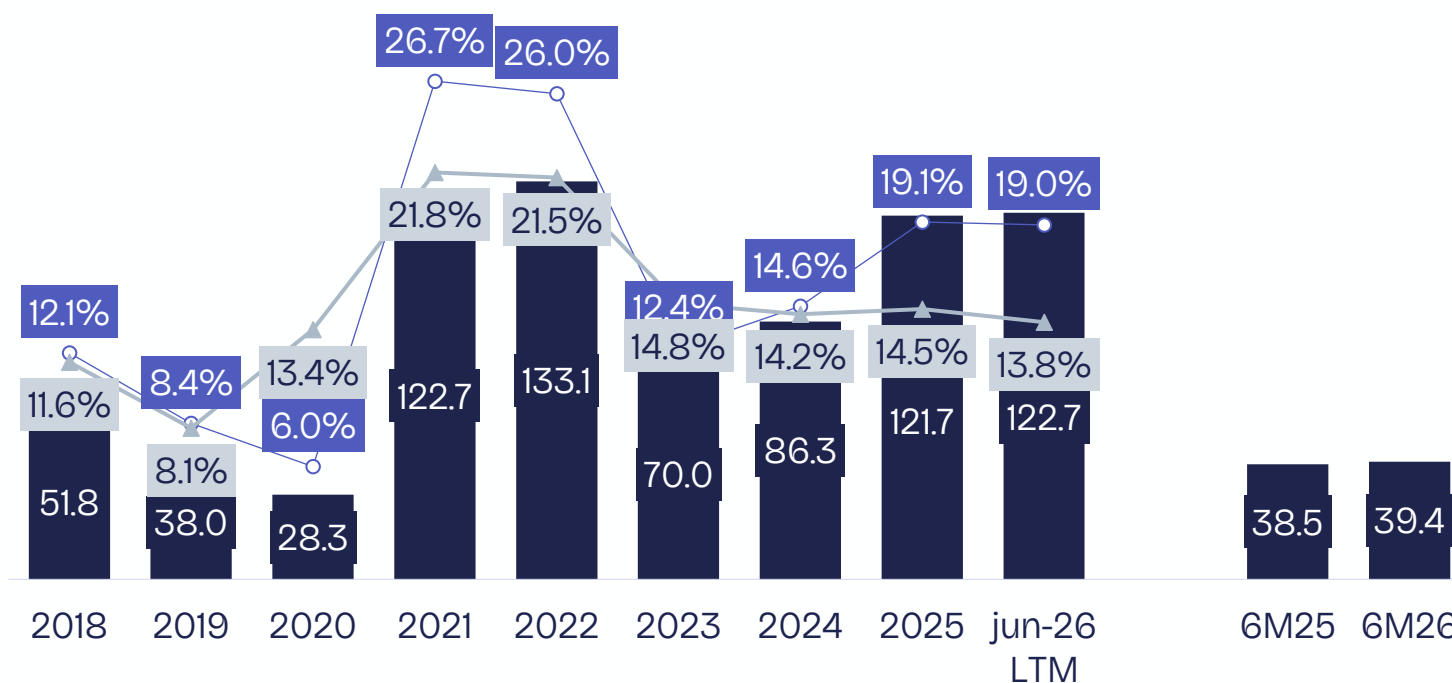
SUSTAINED GENERATION OF RESULTS OVER TIME

CONFUTURO PROFIT & ROAE

CLP bn.

MAIN TOPICS

■ Confuturo's profit ○ Confuturo ROAE ▲ Industry ROAE



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

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Source: Confuturo, CMF



Pensions

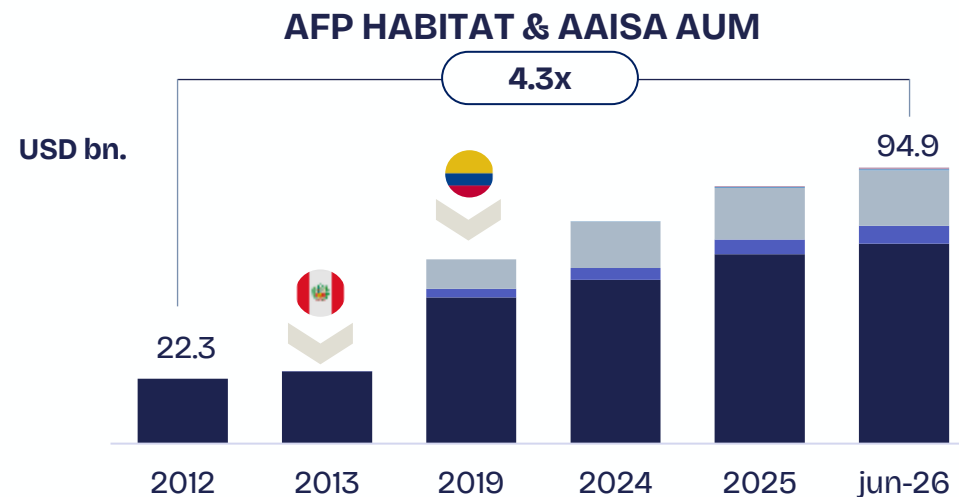


REGIONAL MODEL FOR MANDATORY AND VOLUNTARY SAVINGS



4.4 MM
Affiliates⁽¹⁾

5 New Companies
Since 2019



FX: 900 CLP/USD; 4,000 COP/USD; 3.8 PEN/USD

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

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

CHILE — PENSION REFORM AND KEY FOCUS AREAS

PENSION REFORM (MAIN CHANGES)

- **Contributions:** 14.5% individual savings⁽¹⁾, plus 1.5% solidarity contribution and 2.5% D&S insurance⁽²⁾
- **Institutional framework:** Autonomous Pension Protection Fund for collective contributions; private pension fund managers continue managing individual accounts.
- **Pension Funds:** 10 Generational Funds
- **Competition & regulation:** Biennial bidding of 10% of existing portfolios and changes to reserve requirements (30% of annual fees)

STRENGTHEN EXISTING BUSINESS



#1

in returns since creation of multi-funds



#1

in Assets Under Management

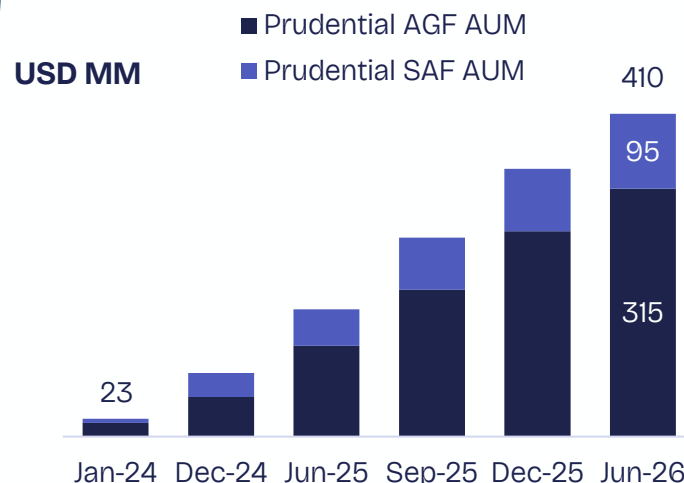


#2

average taxable salary
(+23% vs. industry)

Lead positioning, profitability and customer service across current and new generations

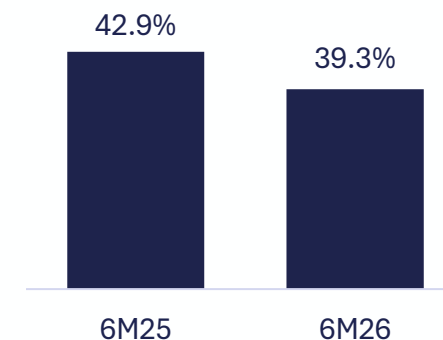
BOOST VOLUNTARY SAVINGS



Complement investment offering, strengthen distribution channels and develop strategic alliances

EFFICIENCY

SG&A EXPENSES⁽³⁾ AS % OF REVENUES



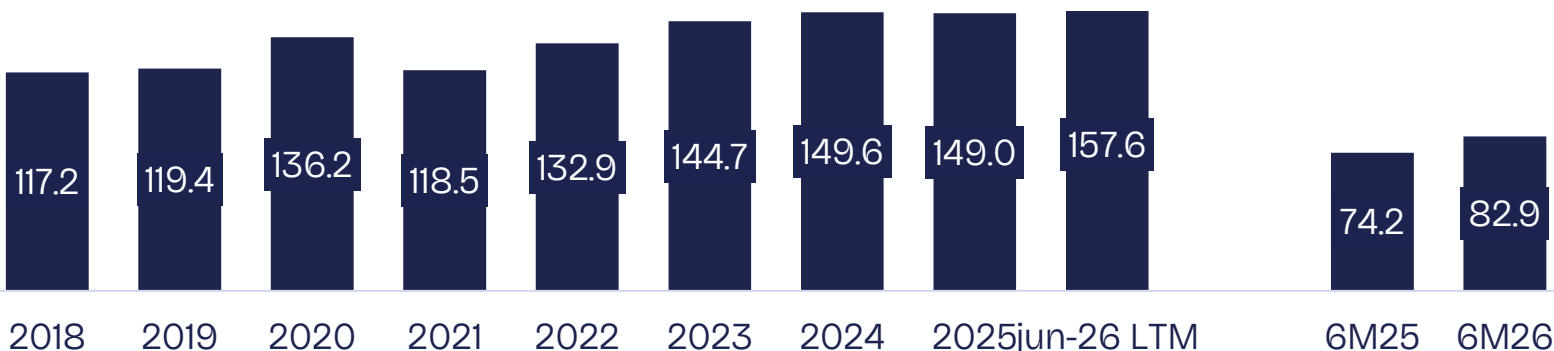
Adapt operations following the pension reform, seeking a more variable cost structure

IMPROVED OPERATIONAL RESULTS IN AFP HABITAT CHILE AND AAISA



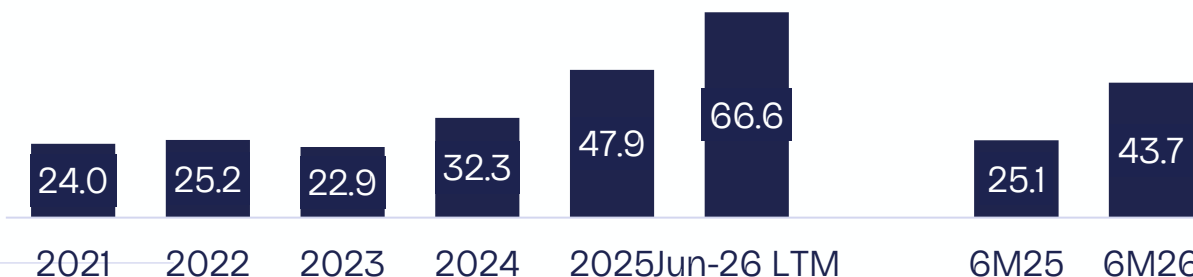
CLP bn.

AFP HABITAT PROFIT⁽¹⁾ BEFORE TAXES AND LEGAL RESERVE RETURN EVOLUTION



Ch\$ bn.

AAISA PROFIT BEFORE TAXES AND LEGAL RESERVE RETURN EVOLUTION



MAIN TOPICS

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

(1) 2018, 2019 and 2020 includes AFP Habitat and Colfondos profit

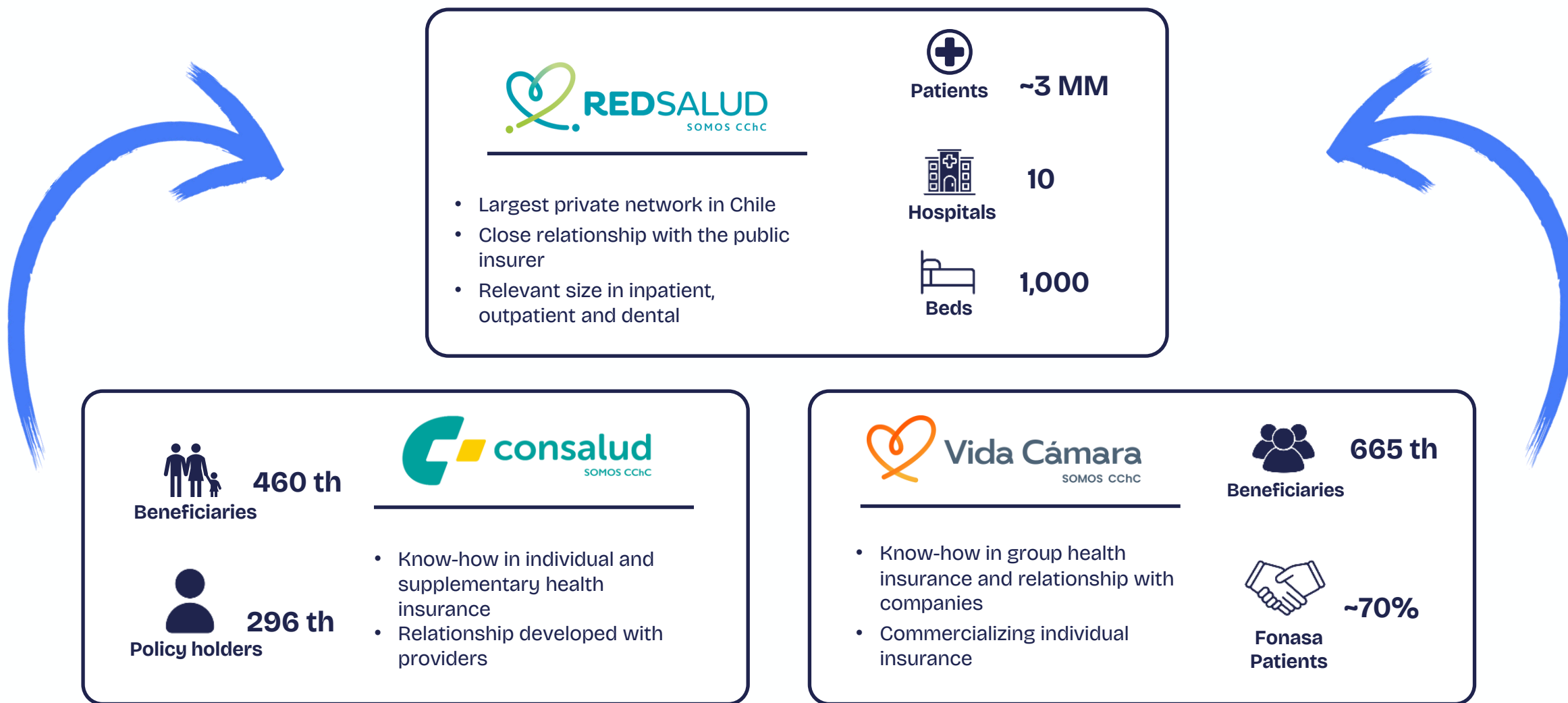
Source: Superintendencia de Pensiones, AFP Habitat Chile, Superintendencia de Banca, Seguros y AFP República de Perú, Superintendencia Financiera de Colombia, AFP Habitat Perú, Colfondos



Health



OUR HEALTHCARE MODEL

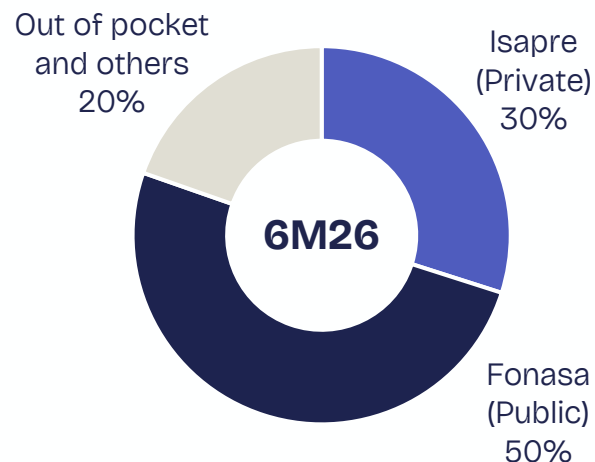


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Source: RedSalud, Consalud, Vida Cámara, Superintendencia de Salud

REDSALUD: EBITDA GREW ACROSS ALL SEGMENTS OF THE NETWORK

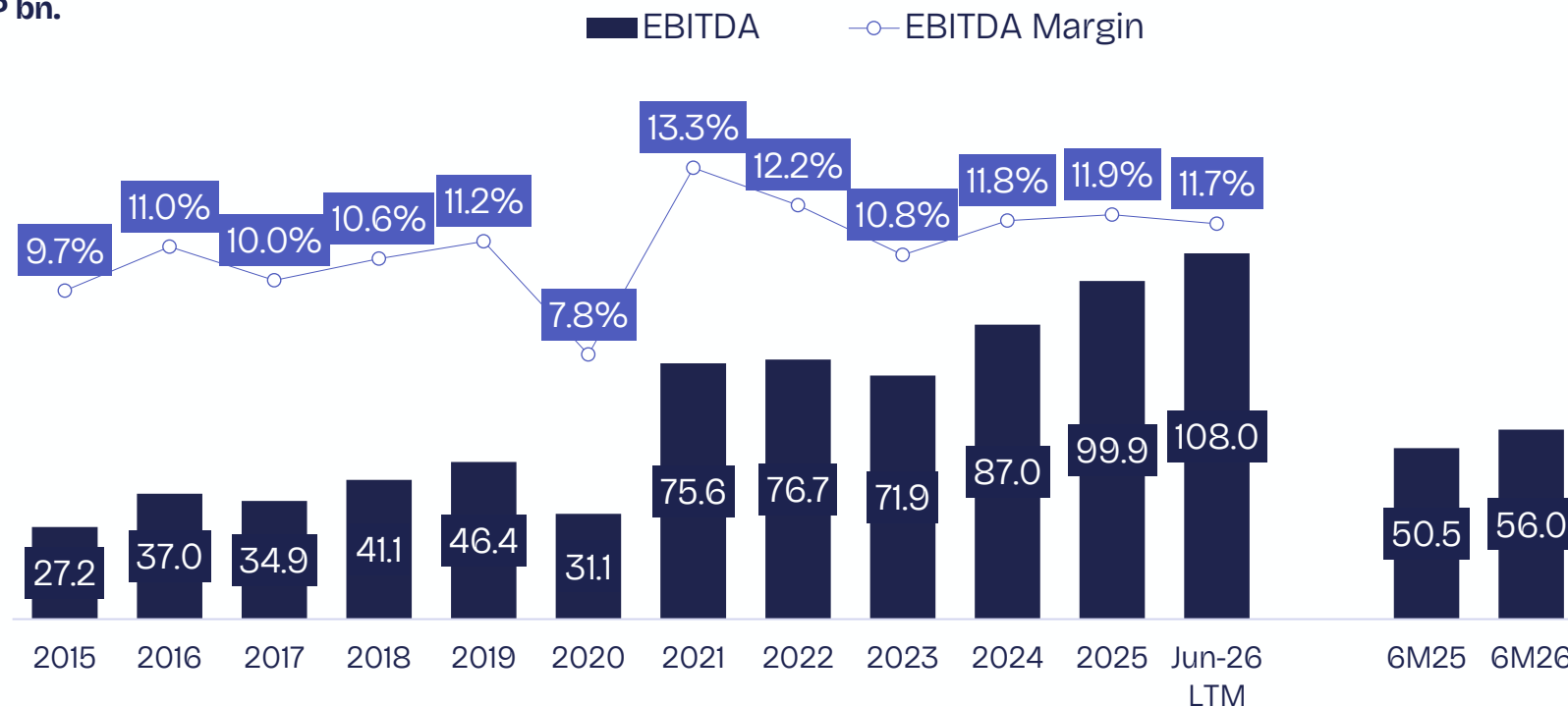
REVENUE BREAKDOWN BY INSURER



+60%
of patients are covered by Fonasa

EBITDA AND EBITDA MARGIN REDSALUD

CLP bn.



2015-2020

INSTITUTIONAL
TURNAROUND

2020-2025

BUILDING A
LEADING NETWORK

2026-2030

REDSALUD AS
NATIONAL BENCHMARK

REDSALUD 2025-2030 STRATEGY

- Complete the National Network
- New business models and revenue diversification
- Referral and capture within the Network


Growth and completion of the National Network


Institutional, Comprehensive, and Network-based Health Model

- Comprehensive Health Model
- Institutional Medical Model
- Strengthening of the quality and safety model



- People and talent
- Community engagement
- Environment
- Financial sustainability


Sustainable Organization


Loyalty of our patients

- Build patient loyalty
- Preventive medicine
- Alliances with insurance companies
- Reputation and positioning

REDSALUD GEOGRAPHIC COVERAGE

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REGIONAL PRESENCE	 10 Hospitals	 25 Medical Centers	 45 Dental Centers
Arica			
Tarapacá			
Antofagasta			
Atacama			
Coquimbo			
Valparaíso			
Metropolitan			
O'Higgins			
Maule			
Ñuble			
Bio Bío			
La Araucanía			
Los Ríos			
Los Lagos			
Aysén			
Magallanes			

REDSALUD INFRAESTRUCTURE

848
Beds

251
ICU/UTI

1,136
Outpatient Consulting Rooms

119
Emergency Bays

552
Dental Chairs

Oncology Network

SANATORIO ALEMÁN

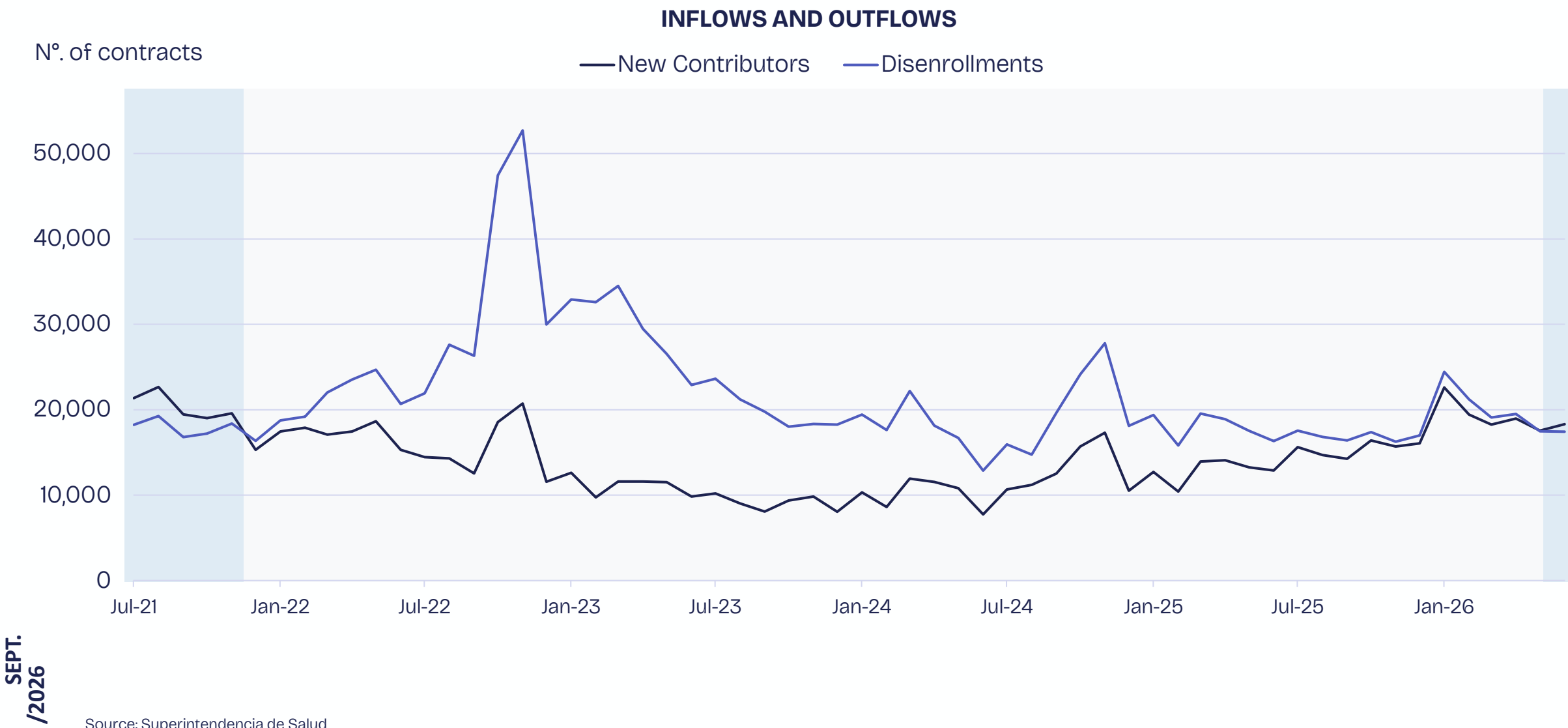
152
Beds

135
Outpatient Consulting Rooms

31
Emergency Bays

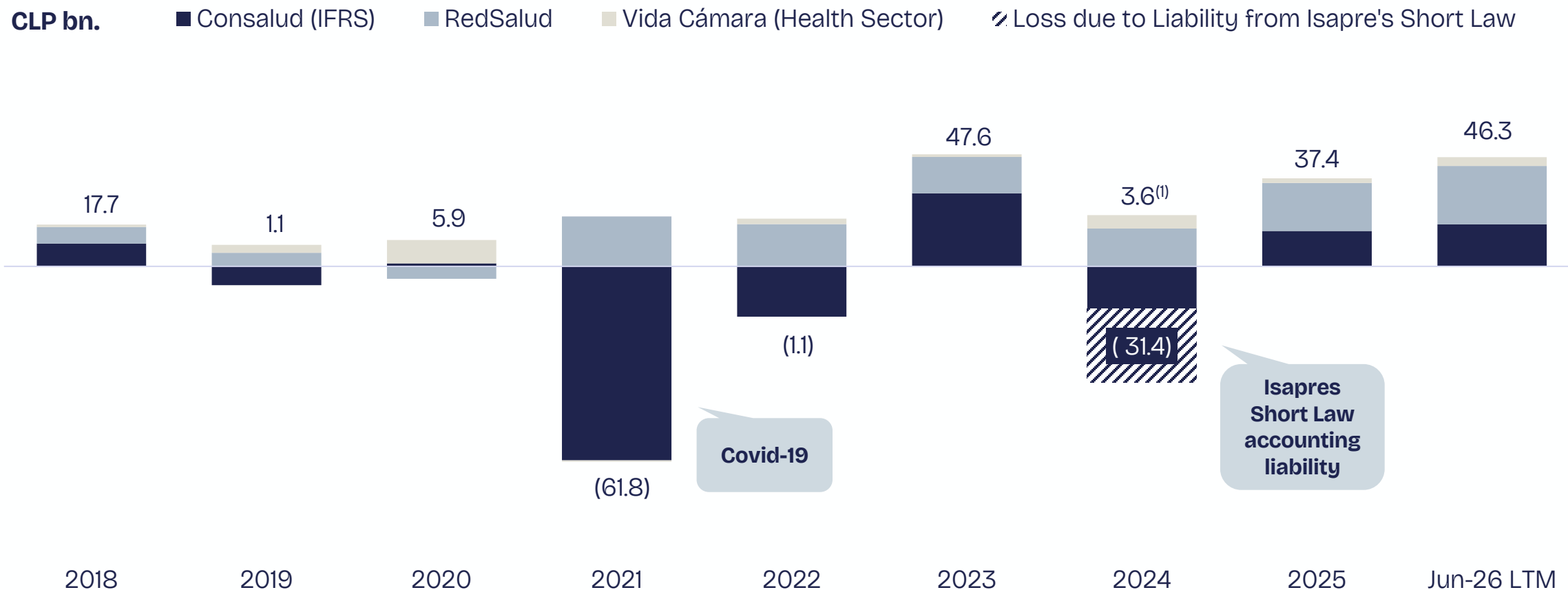
Source: RedSalud

ISAPRE INDUSTRY – BENEFICIARIES



HEDGE STRATEGY IN THE HEALTHCARE SECTOR

HEALTHCARE SECTOR EARNINGS

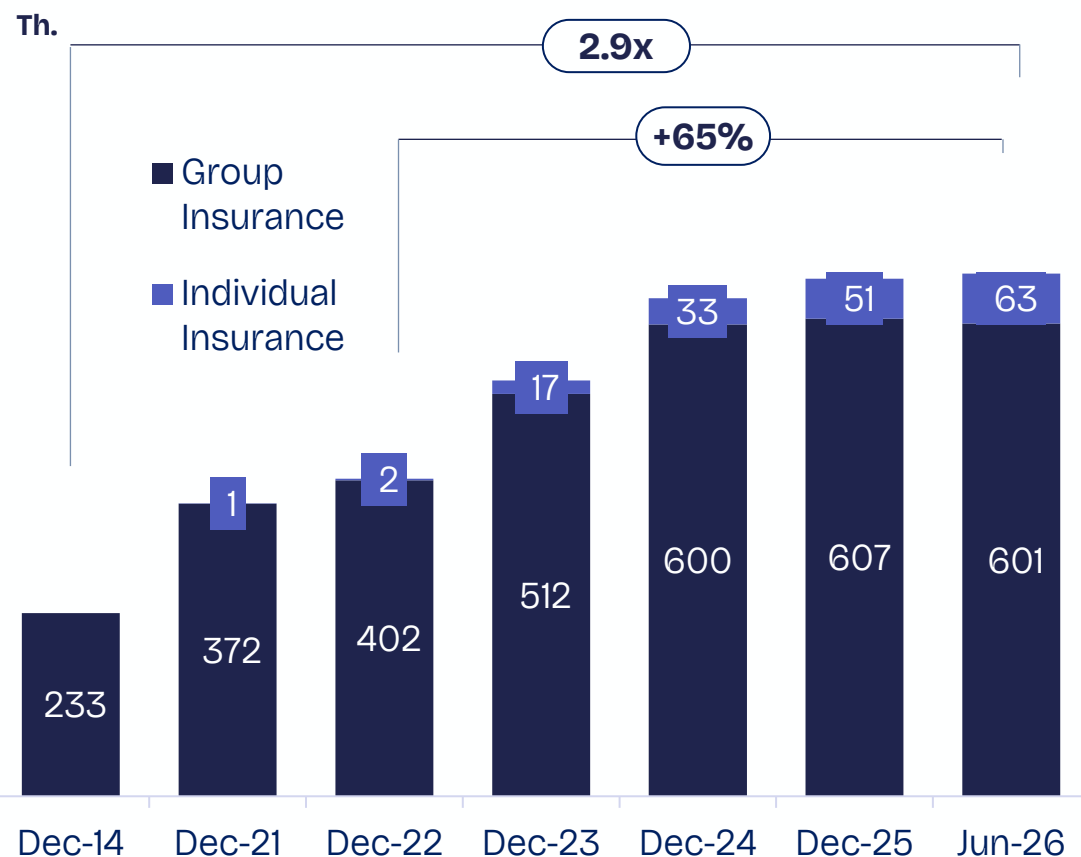


(1) Excludes accounting loss from the Isapre Short Law recognized in June 2024.

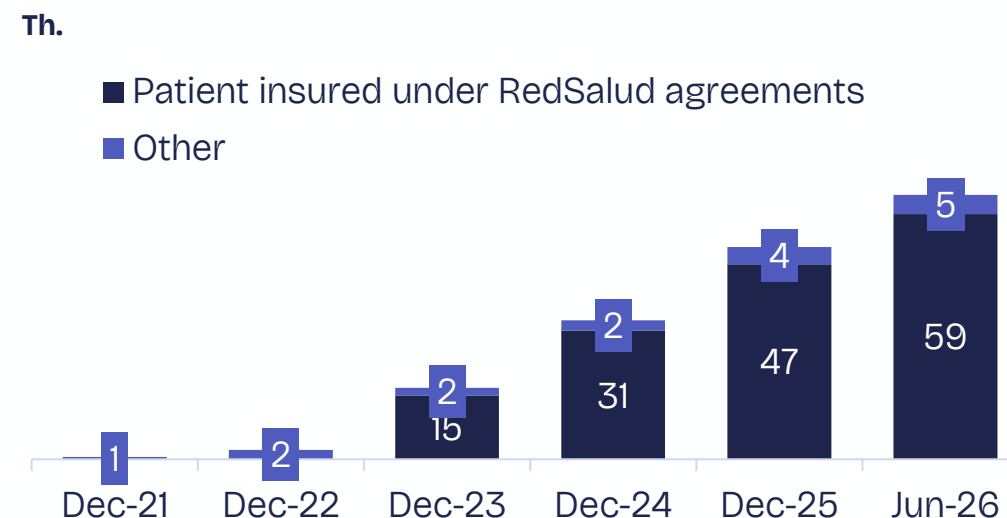
Source: CMF, RedSalud, Consalud, Vida Cámara

VIDA CÁMARA: GROWTH IN REDSALUD INSURANCE

VIDA CÁMARA BENEFICIARIES



VIDA CÁMARA INDIVIDUAL BENEFICIARIES



CHAPTER 03 | Strategic plan and 2030 goals

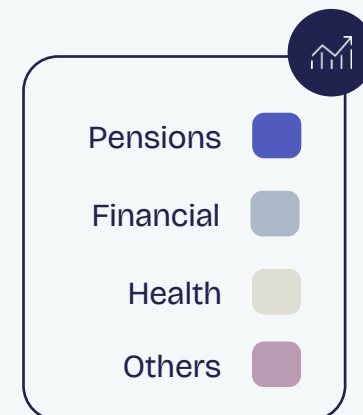
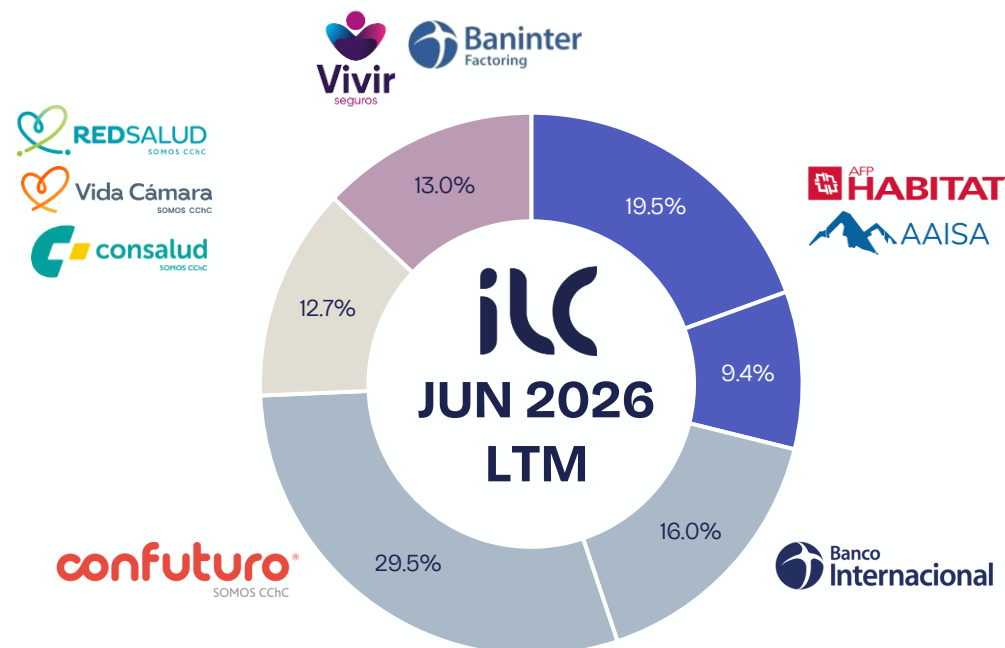
STRATEGIC PLAN AND 2030 GOALS



Focusing on the financial and health sectors, leveraging demographic trends



ILC JUN-26 AND 2030



Accelerated growth in the financial sector and opportunities in healthcare



ilc