

Corporate Presentation

R I P L E Y **Corp.**



01.

About Ripley



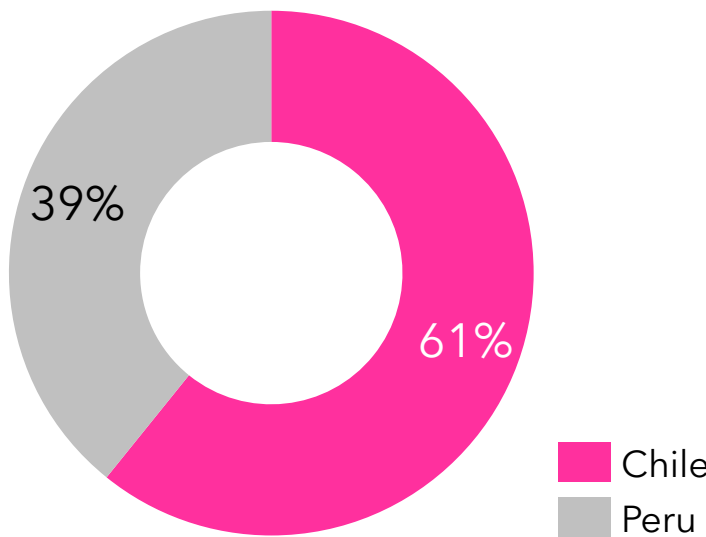
A leading financial retail operator in Chile and Peru, with diversified cash flow generation



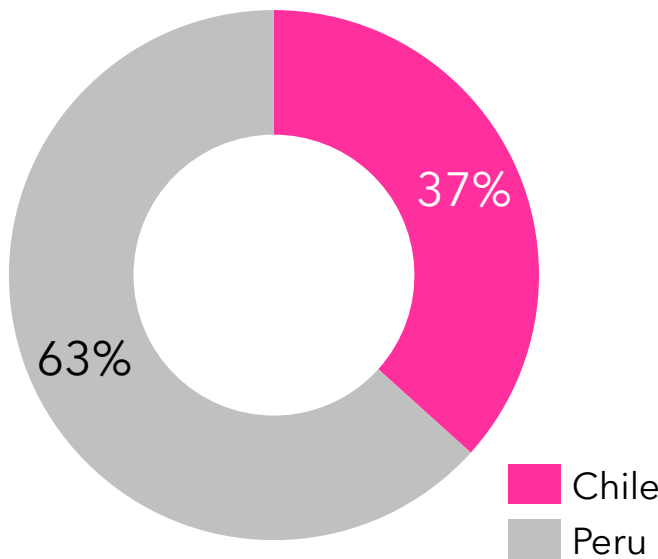
+65 years of experience²

- +18 thousand employees
- USD 2.4 bn in revenue
- USD 4.6 bn in total assets
- USD 1.8 bn in loans
- USD 766 mn in investment properties
- USD 589 mn in online GMV
- 26.7% digital sales share

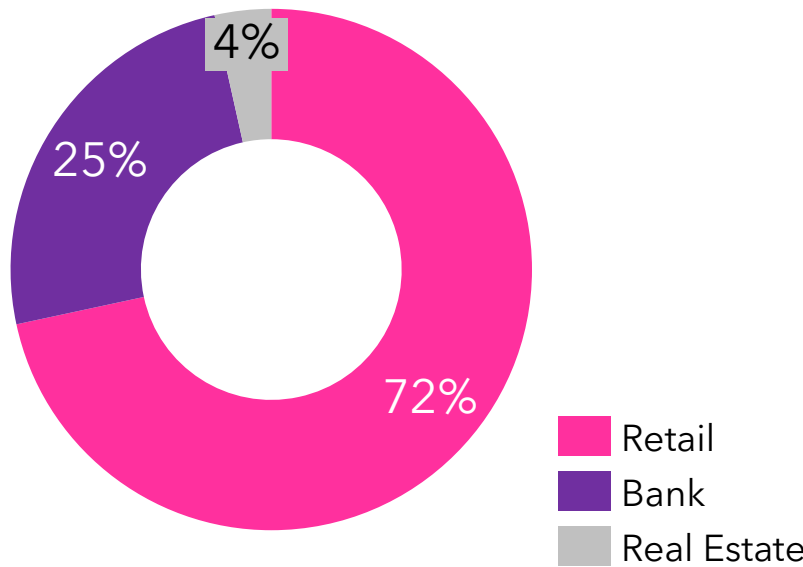
Revenue by country, LTM 2Q26³
(USD 2.4 bn)



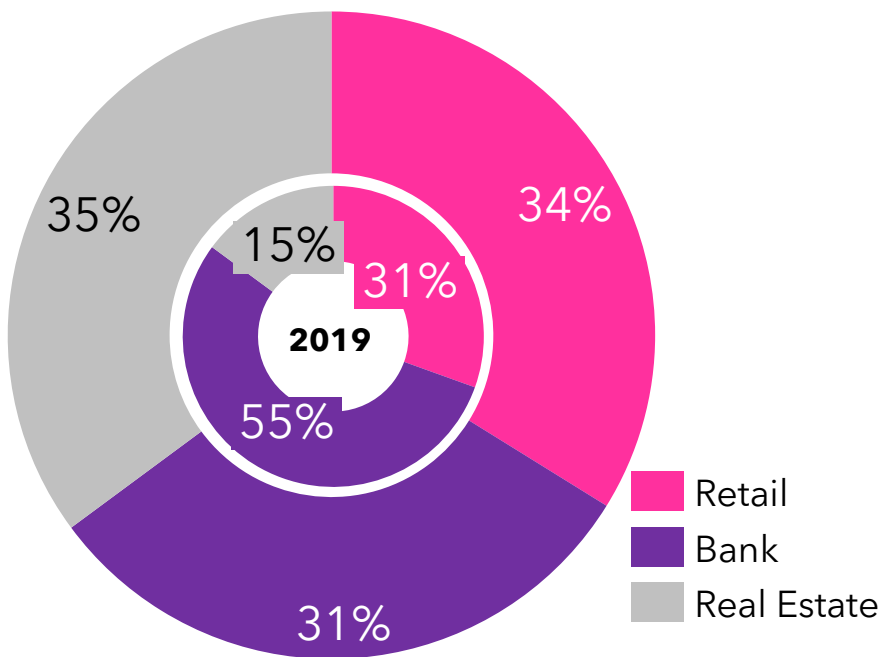
EBITDA by country, LTM 2Q26³
(USD 269 mn)



Revenue by business, LTM 2Q26³
(%)

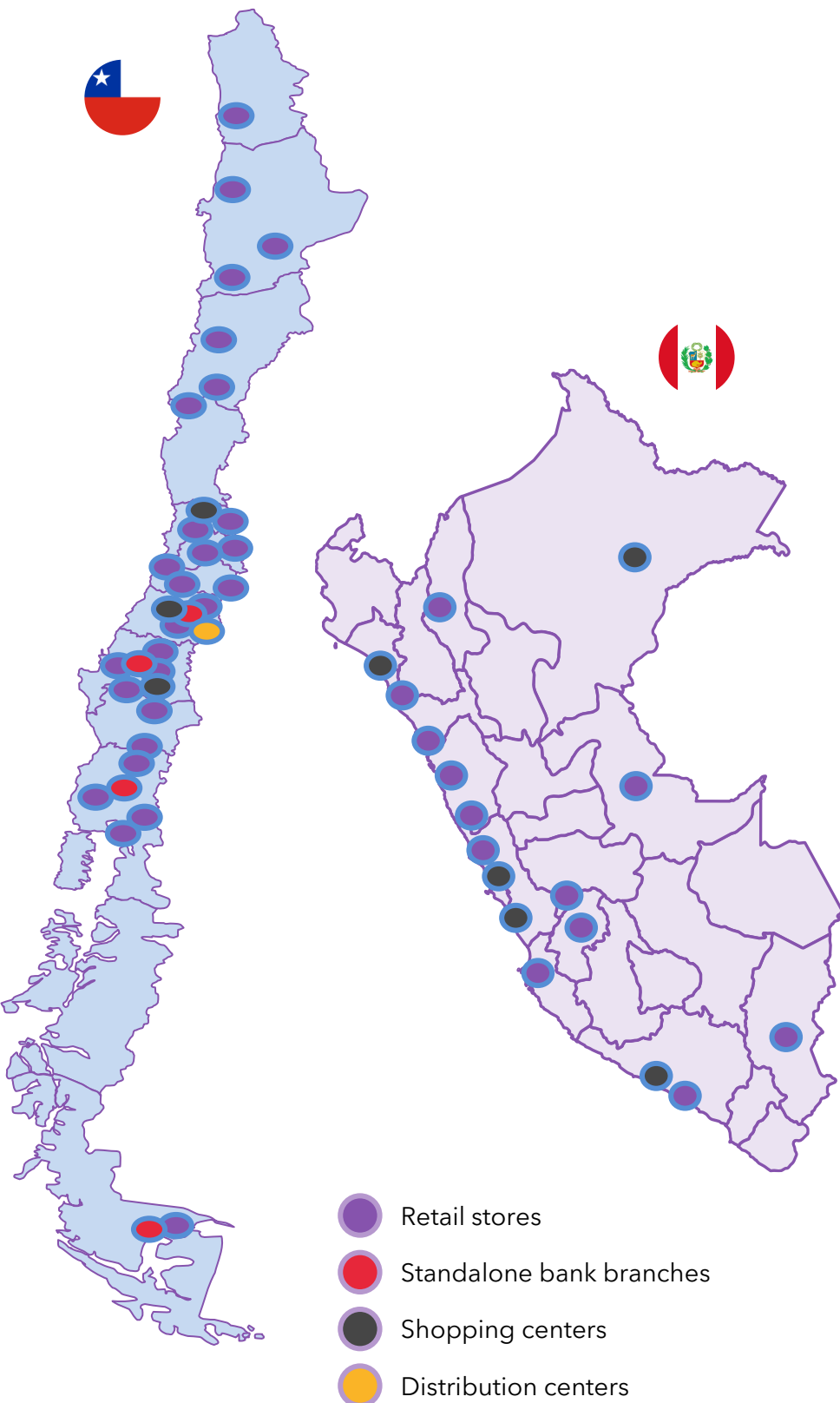


EBITDA by business, LTM 2Q26³
(%)



1. In Chile, Ripley participates in the shopping center business through a 50% stake in Inmobiliaria Viña del Mar.
2. Balance sheet figures as of June 2026, converted to USD at an exchange rate of CLP 922.21. Income statement figures correspond to the last twelve months ended June 2026, converted to USD at an average exchange rate of CLP 921.94.
3. Chile Offices, Peru Offices and Corporate Offices are excluded when determining the contribution by country and by business. These segments recorded a negative contribution of USD 21.8 mn in revenue and USD 46.4 mn in EBITDA in the last twelve months ended June 2026.

Presence in Chile and Peru with strong coverage



Inmobiliario

8 shopping centers with 513,578 m² GLA



Retail

71 stores 484,358 m²

4 Distribution centers



Banco

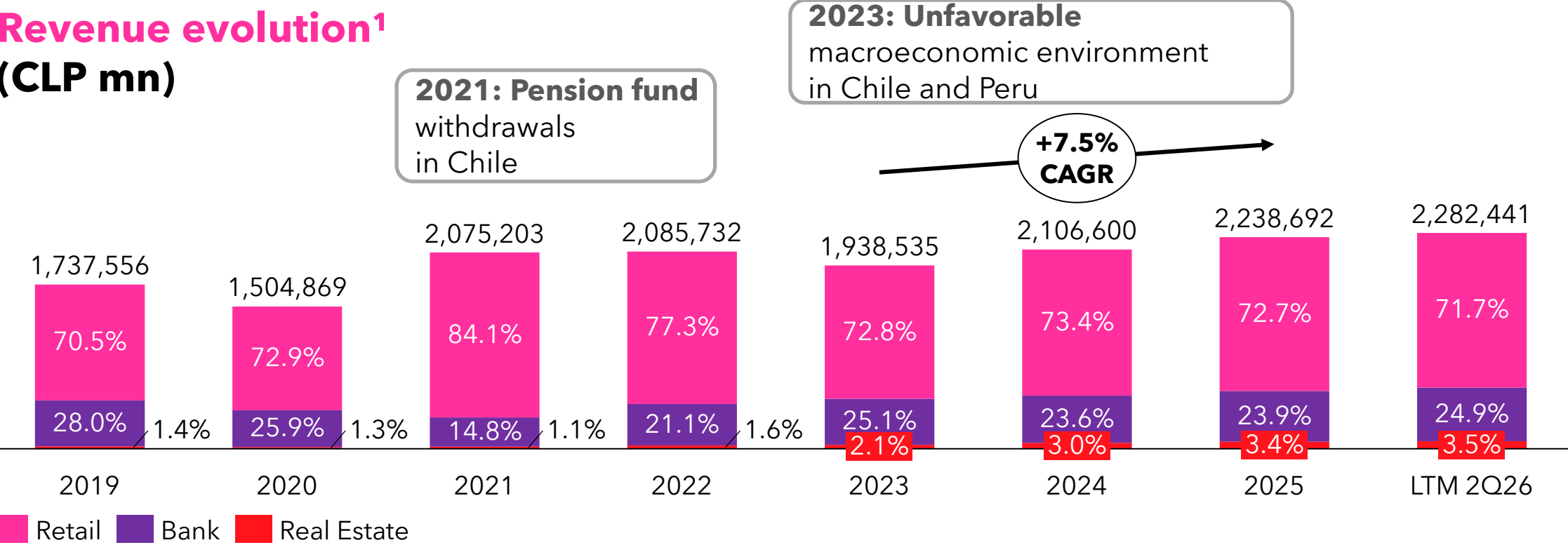
75 Bank branches



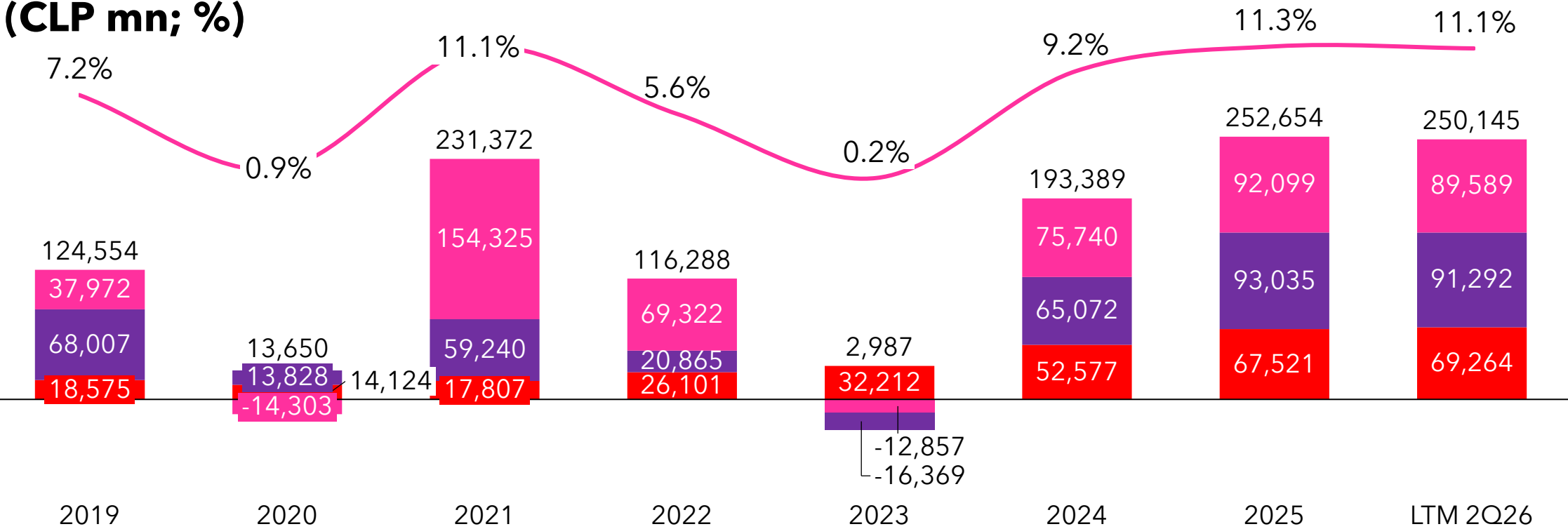
From our stores we reach 72% of Chile's population within 60 minutes and 55% of Peru's population within 45 minutes.

Margin recovery driven by SG&A efficiencies and business performance

Revenue evolution¹
(CLP mn)



EBITDA and EBITDA margin evolution¹
(CLP mn; %)

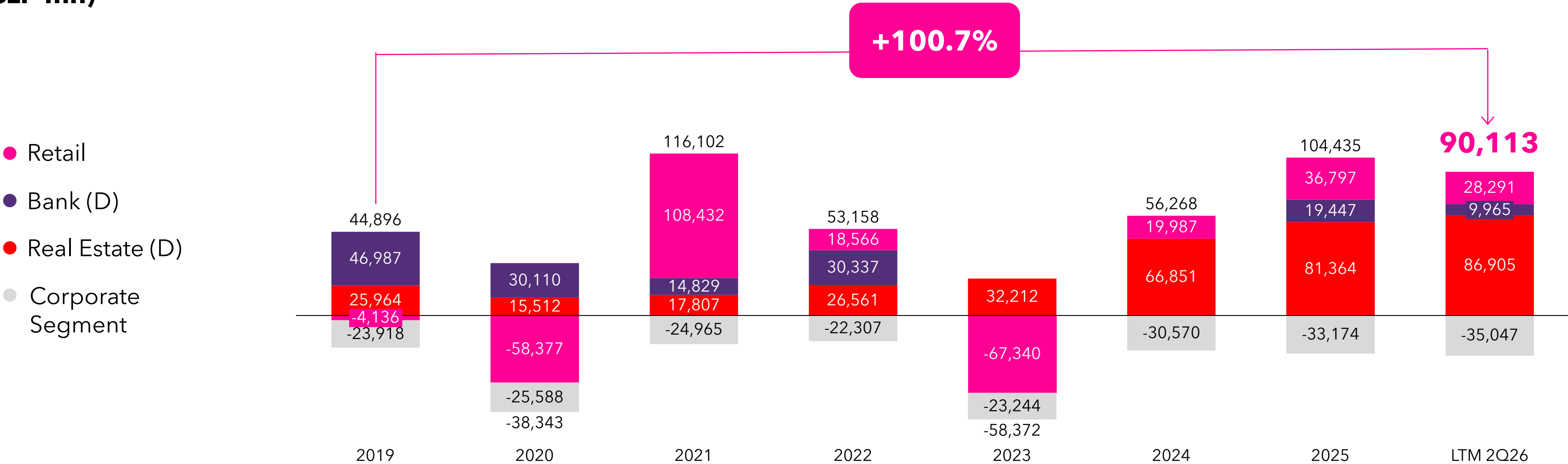


- **Real estate:** doubled GLA and increased its EBITDA contribution.
- **SG&A efficiencies:** implemented in 2023 and captured in 2024 and 2025.
- **Retail strategy** focused on margin expansion, driven by lower inventory obsolescence, less promotional activity and a higher contribution from higher-margin categories.
- **Bank growth** focused on resilient customers and disciplined risk control, using AI to strengthen risk models and efficiency. The bank reached historically low NPL levels and resumed loan growth, expanding at more than 3.0x the industry rate.

Adjusted Non-Banking EBITDA above 2019 levels, with further upside from subsidiaries and associates

Ripley Corp's non-banking EBITDA includes the Retail, Real Estate and Offices segments, plus dividends from subsidiaries and associates, as well as IFRS 16 and cost of risk (IFRS 9) adjustments, in line with the rating agencies' methodology.

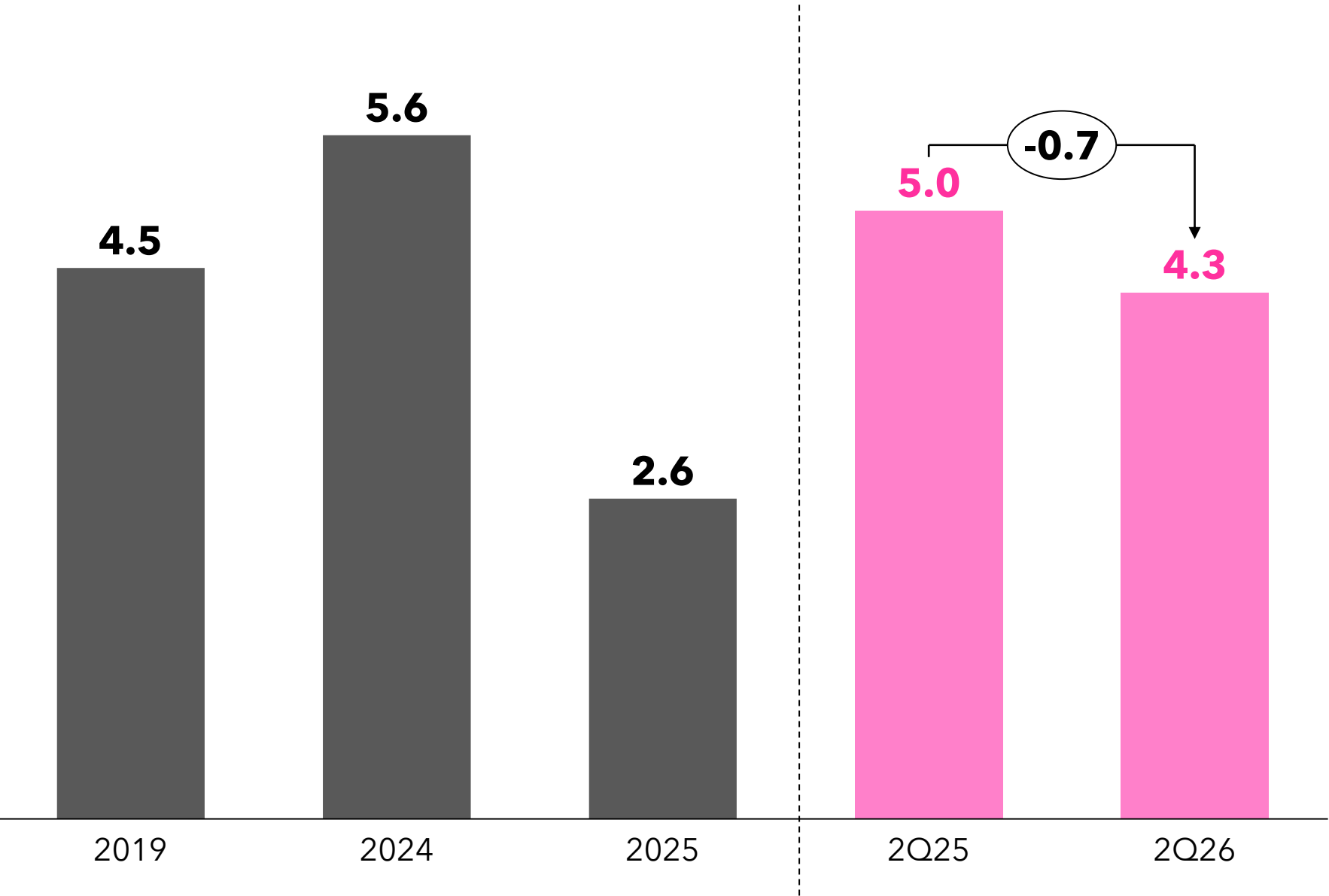
Ripley Corp Adjusted Non-Banking EBITDA¹ (CLP mn)



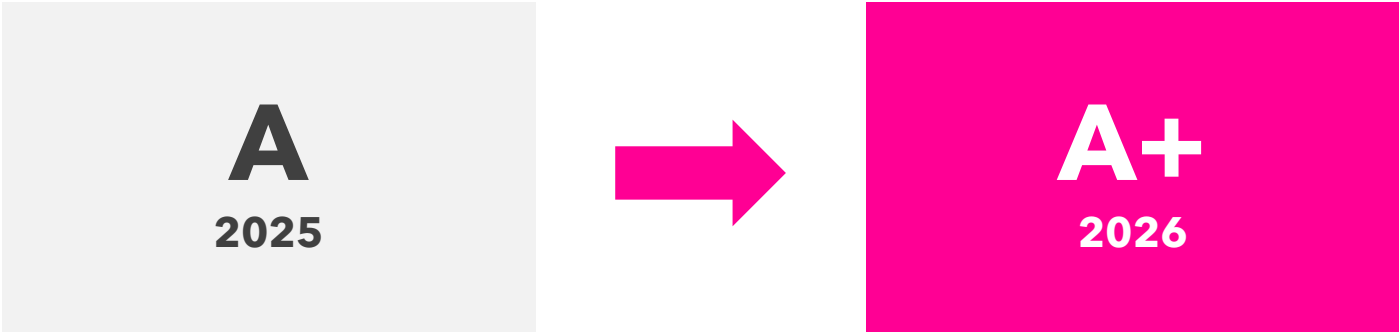
1. Associates reflects dividends received by Ripley Corp from its associates. Until 2020, this included dividends from Nuevos Desarrollos and Mall Marina. "Banks (D)" includes dividends received by Ripley Corp from its banking subsidiaries in Chile and Peru. Corporate expenses are recorded under "Offices" in the financial statements.

Higher Adjusted NB EBITDA and lower leverage drove the credit rating upgrade from "A" to "A+"

Leverage ratio
(NFD / Adjusted EBITDA NB)



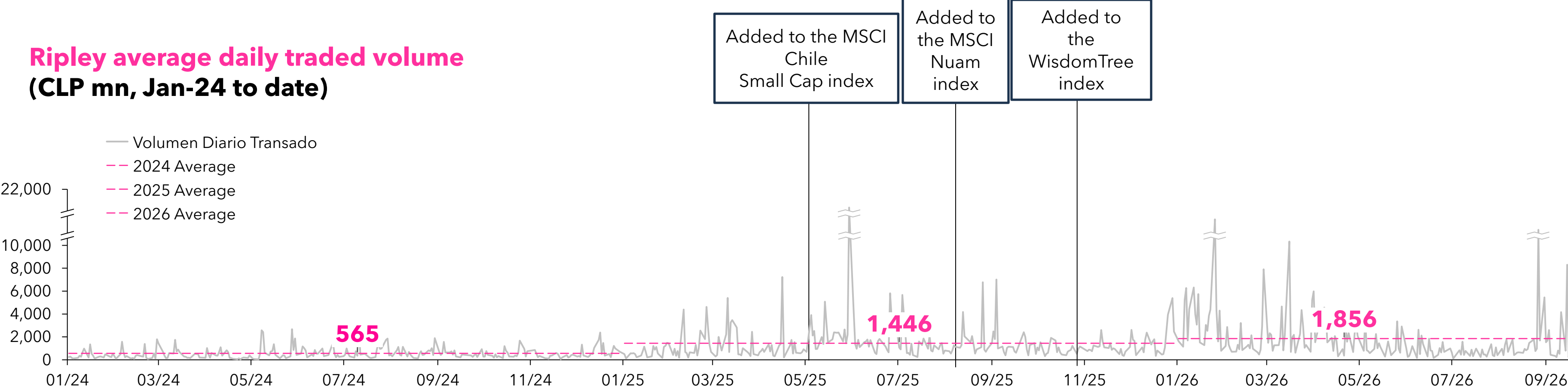
Credit rating
(Issuer rating: Feller Rate and Humphreys)



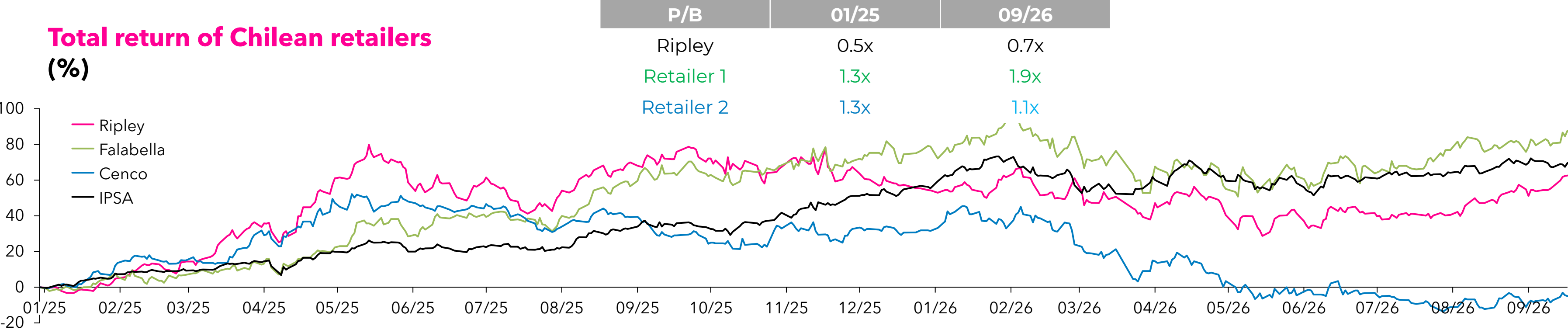
- Lower leverage and stronger cash flow generation reinforced the financial profile: leverage, liquidity and coverage moved to "Satisfactory".
- Feller Rate (Jun-26) and Humphreys (Jul-26) upgraded the issuer rating from "A" to "A+", with stable outlook and trend.
- Shares were upgraded to **First Class Level 2** (Feller Rate) and **First Class Level 1** (Humphreys).

Higher trading liquidity has improved Ripley's profile in the capital markets

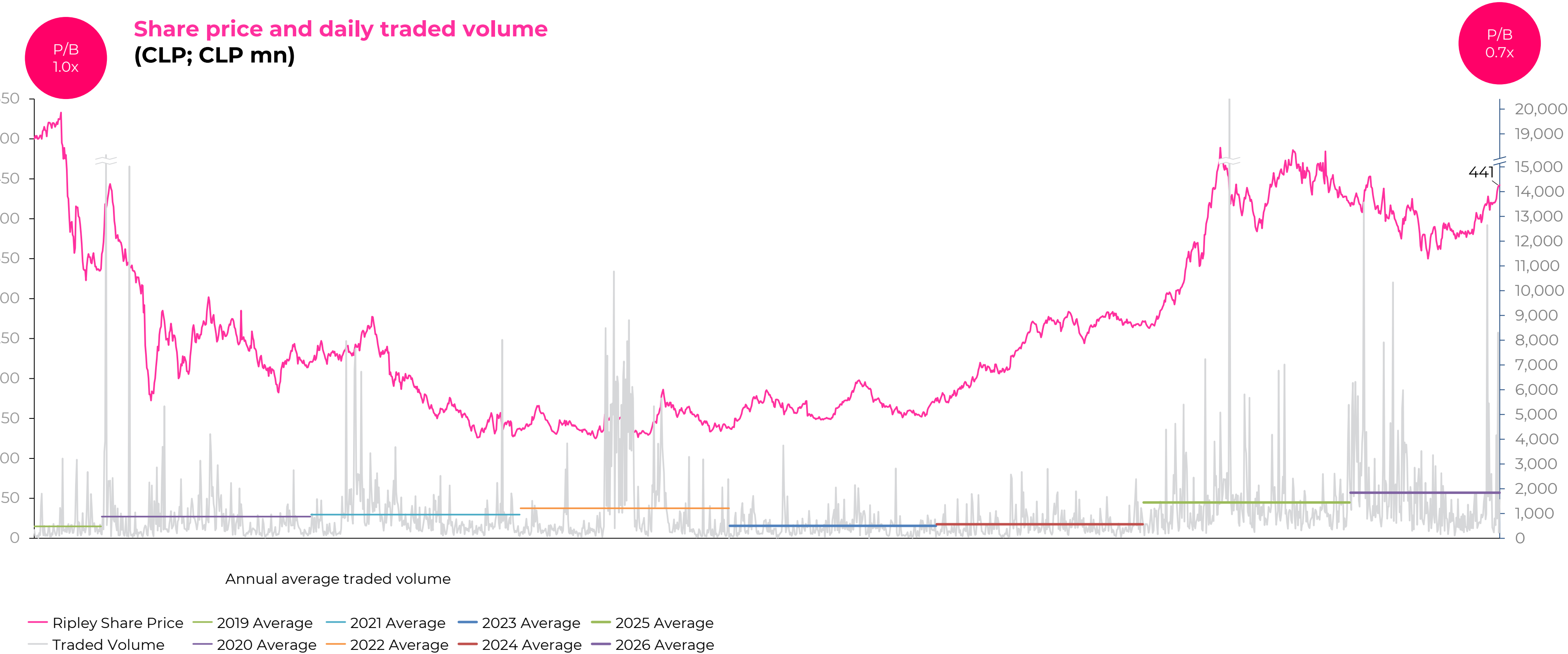
Ripley average daily traded volume
(CLP mn, Jan-24 to date)



Total return of Chilean retailers
(%)



Trading liquidity remains well above historical levels, despite recent share price volatility



P/B: price-to-book, market value of the share over book equity

02.

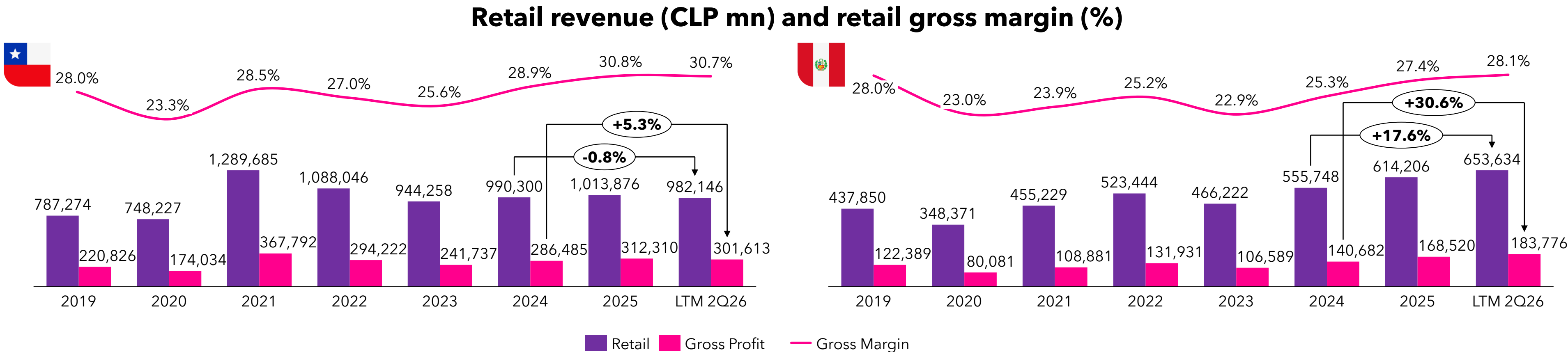
R I P L E Y

Retail

R I P L E Y Corp.



Retail: a more efficient and profitable operation, with Peru increasingly relevant

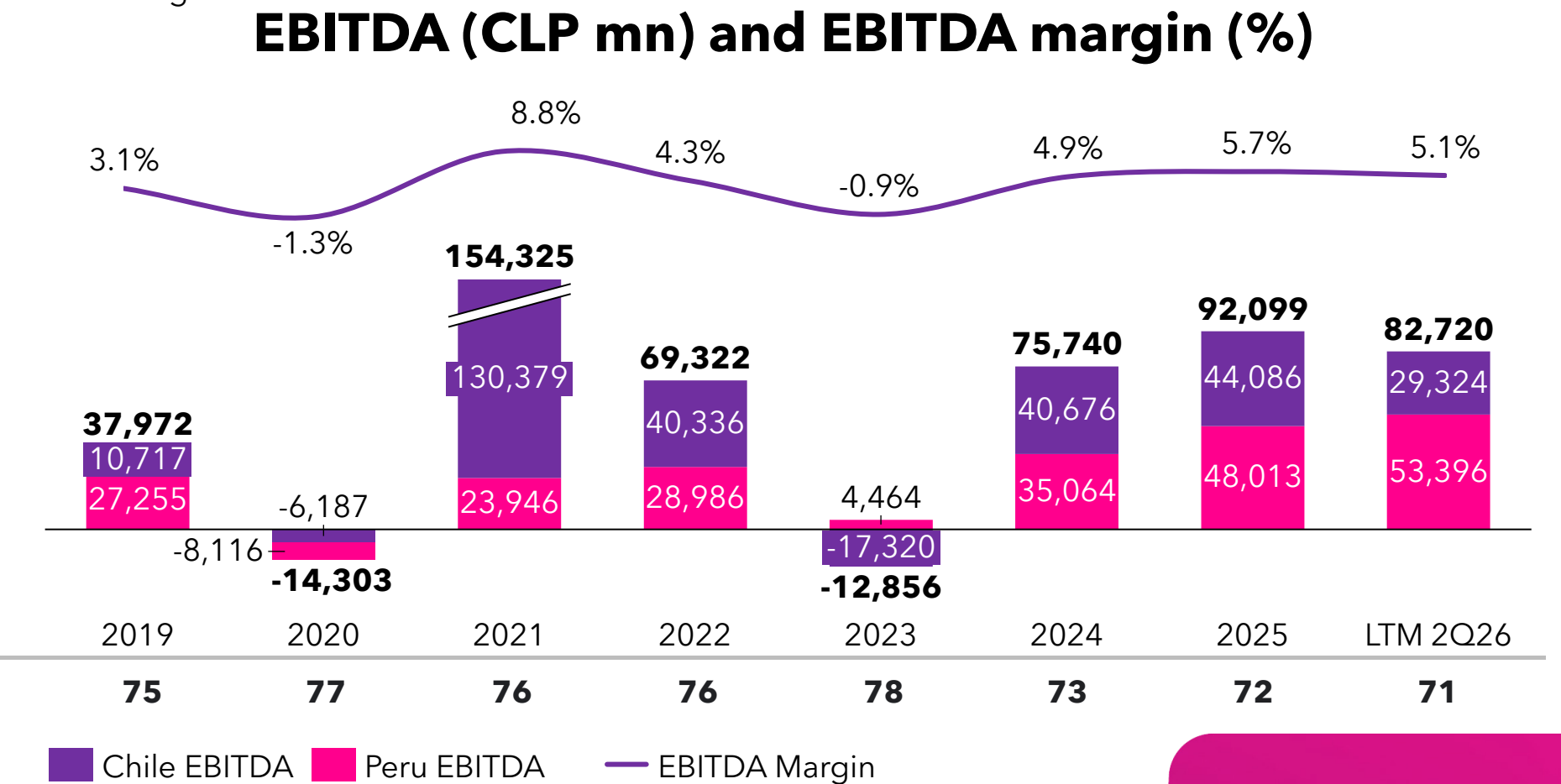


+CLP 54 bn of EBITDA

between 2019 and 2025, with three fewer stores in the chain¹

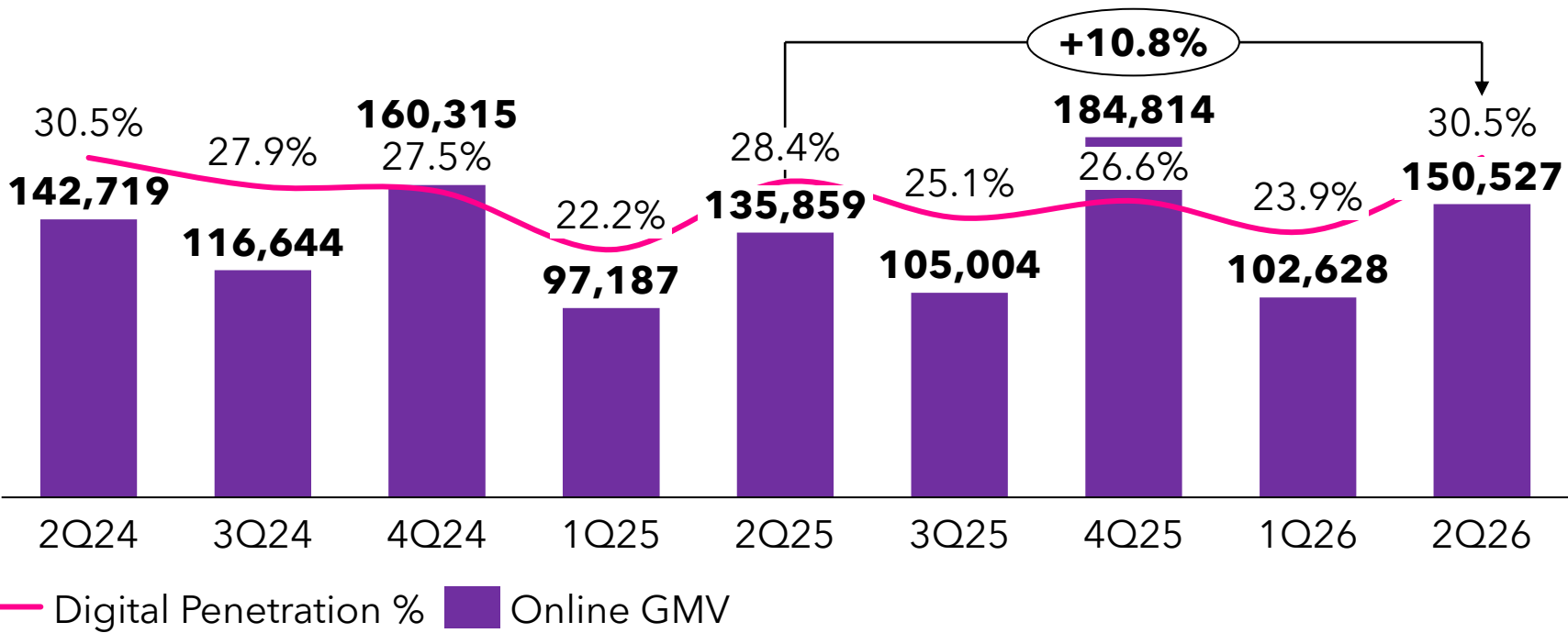
¹ Year-end store count fell from 75 in 2019 to 72 in 2025, three fewer. Ripley Puruchuco (Peru) opened in 4Q19, so the average store count over the period was four lower.

Total stores

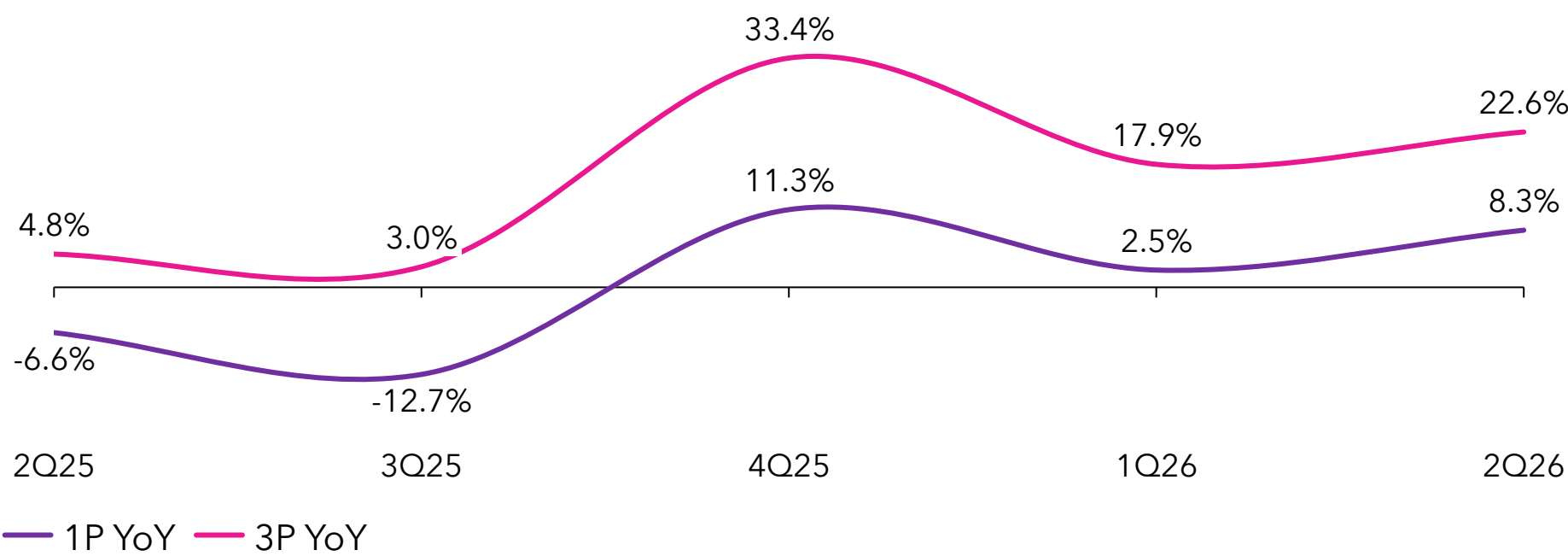


Omnichannel: back to digital growth on a stronger platform

Online GMV (CLP mn) and digital penetration (%)



Online GMV change YoY (%)



Blue Express pickup network | +1,200 pickup points in Chile

Coverage
+1,200 points, extending our coverage especially to locations where we have no Ripley stores

Flexibility
Partner stations and stores, with 24/7 e-lockers

Convenience
Delivery times similar to home delivery at a lower cost

Digital is growing again and, together with our physical and logistics network, builds a broader, more integrated and flexible relationship with customers.

03.
banco ripley
Bank
R I P L E Y **Corp.**

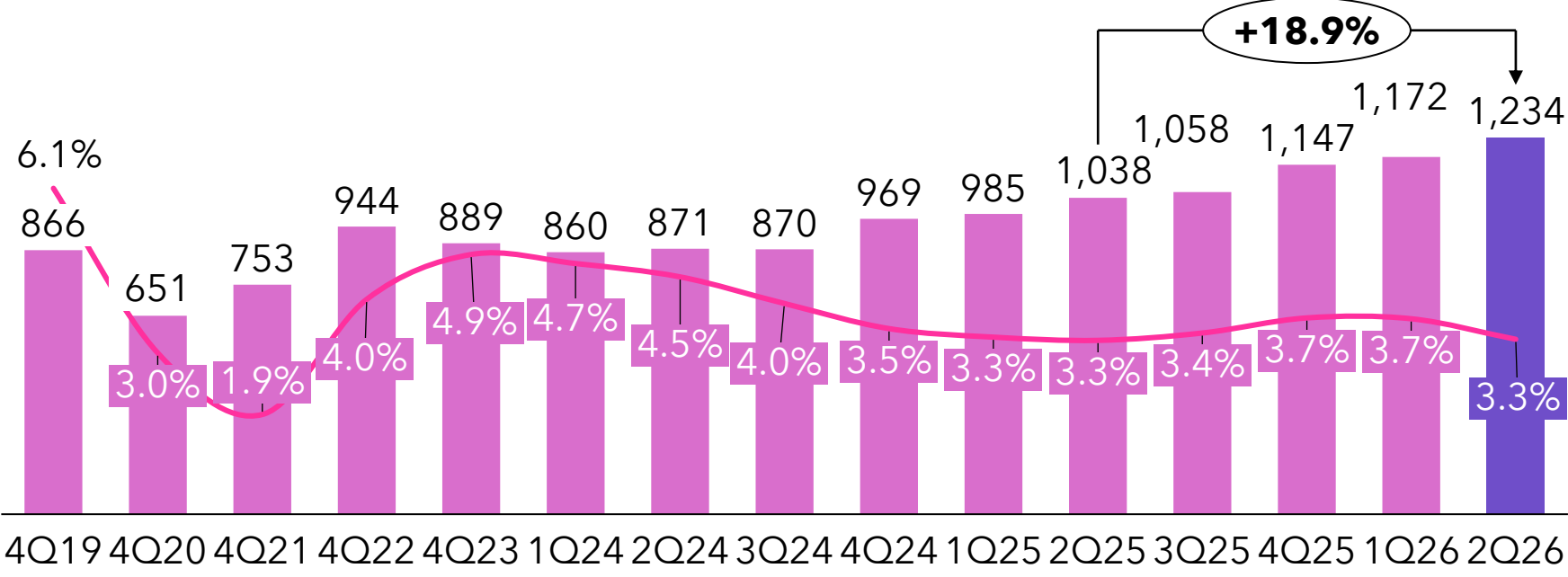


Banco Ripley Chile sustains strong loan growth, while Banco Ripley Peru improves its risk and profitability metrics

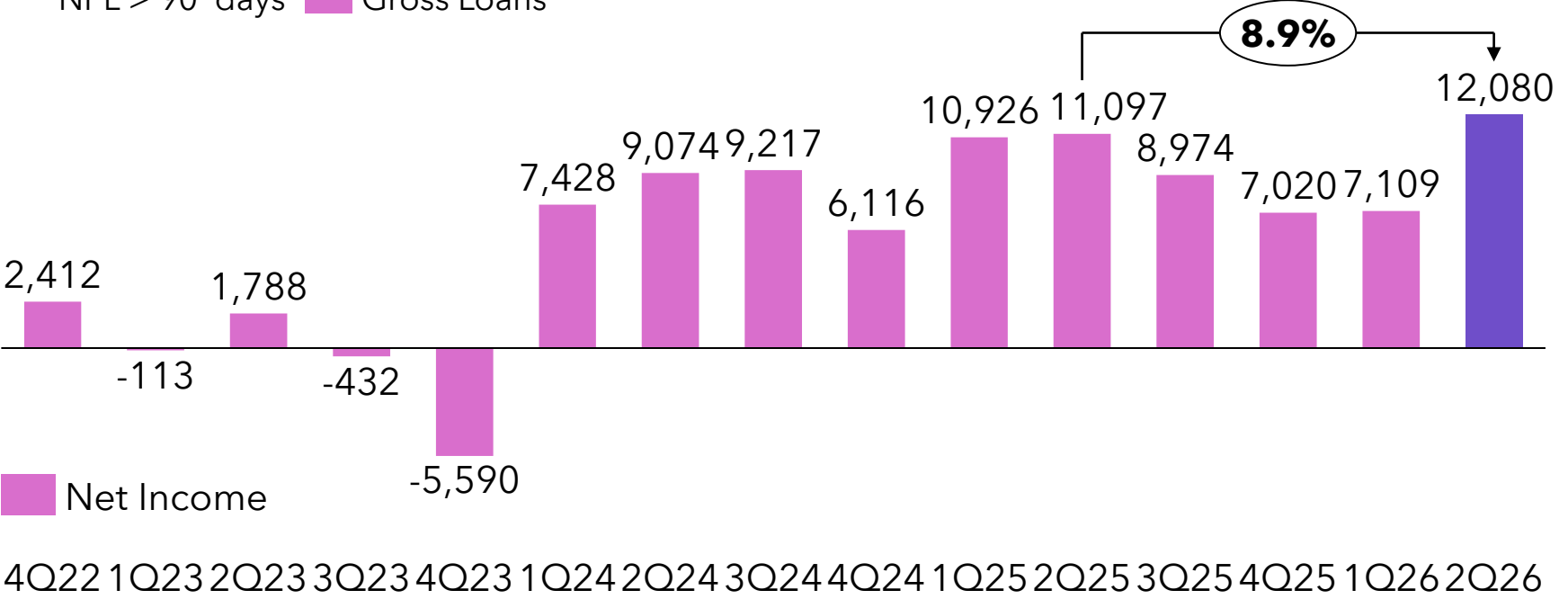


Banco Ripley Chile (CLP bn)

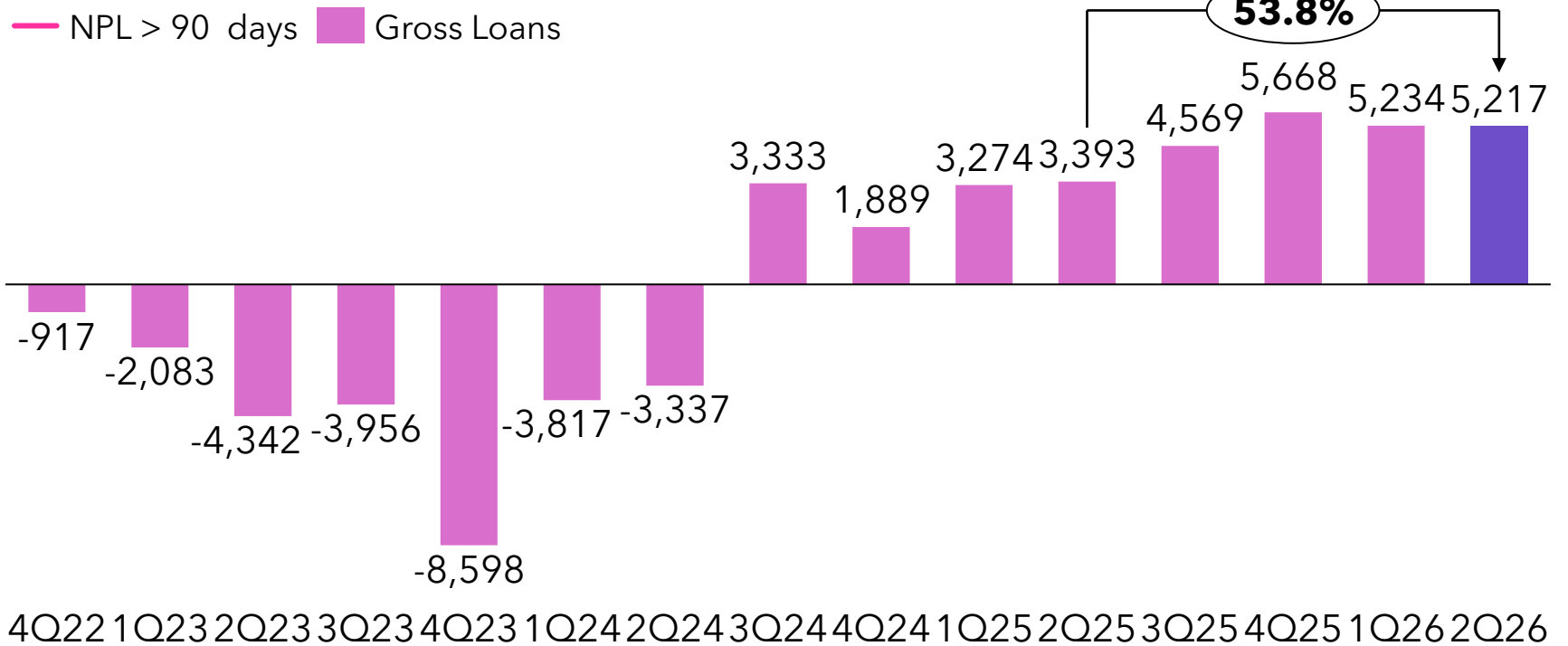
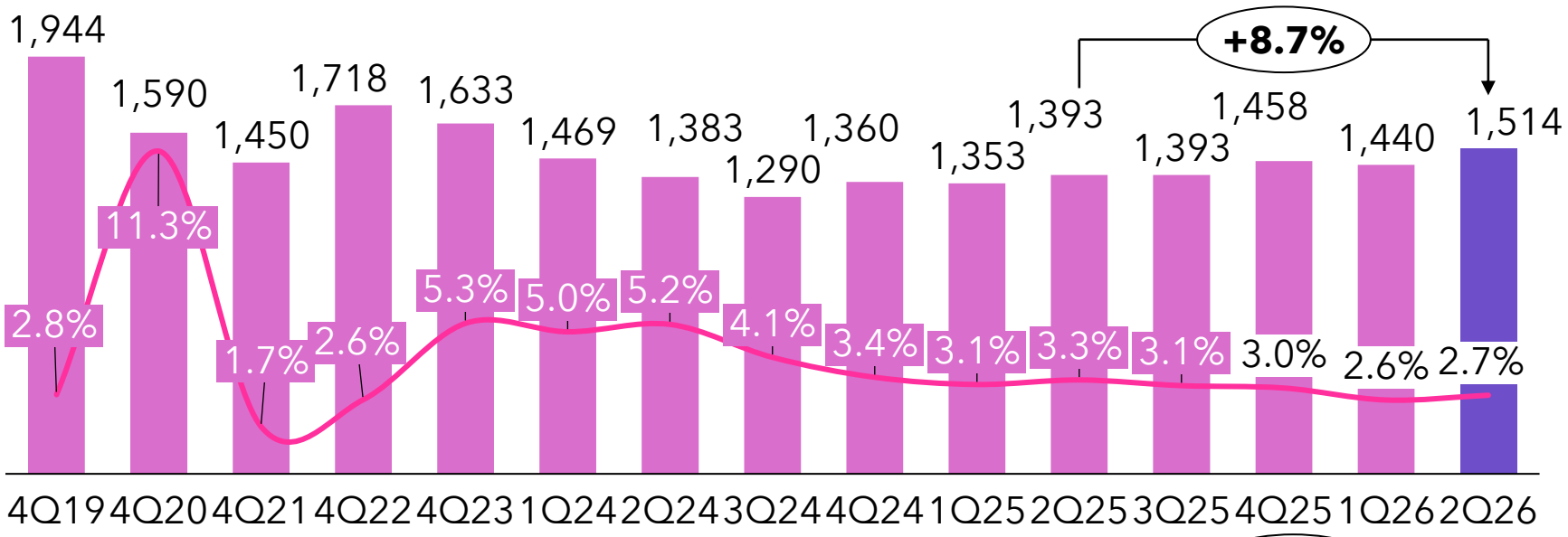
Loan portfolio
Gross loans and NPL > 90 days (%)¹



Net income
(CLP mn)



Banco Ripley Peru (S/ mn)



1. Gross consumer loan portfolio.

04.

MALL
AVENTURA GrupoMarina®

Real Estate

R I P L E Y **Corp.**



Focused on large-scale shopping centers in strategic locations



LTM 2Q26

Revenue: CLP 79,128 mn

EBITDA: CLP 70,723 mn

Occupancy
excl. towers: 98.5%

Loreto

Mall Aventura IQUITOS

47,069 m²

Lambayeque

Mall Aventura CHICLAYO

47,564 m²

Lima

Mall Aventura SANTA ANITA

90,733 m²

Mall Aventura S.J.DE LURIGANCHO

61,485 m²

Arequipa

Mall Aventura AREQUIPA

77,510 m²

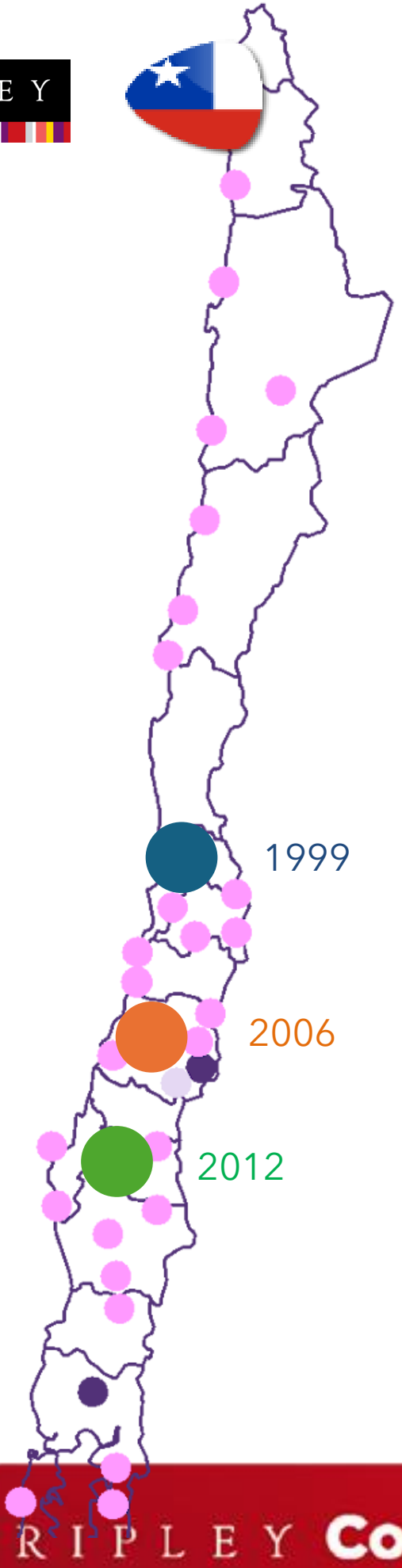
324,360 m²

Total GLA

GrupoMarina® ← 50.0% RIPLEY

189,218 m²

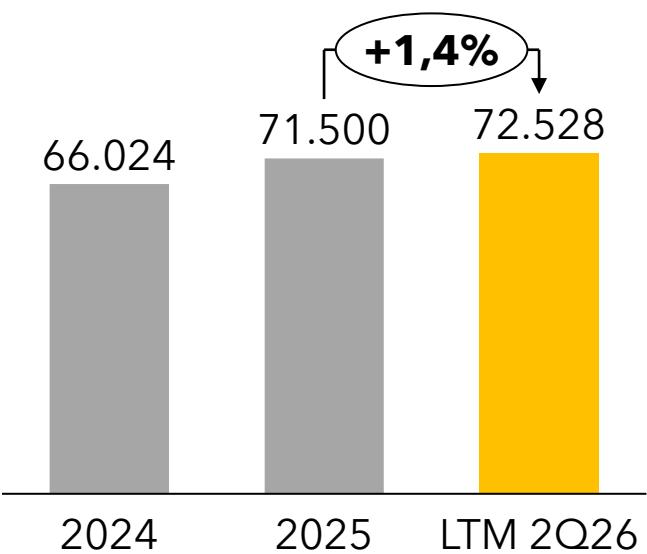
Total GLA



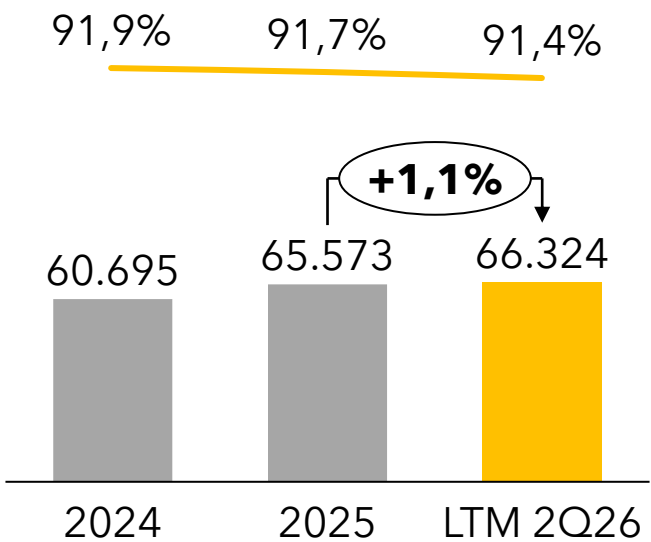
Shopping Centers: Chile¹

GrupoMarina®

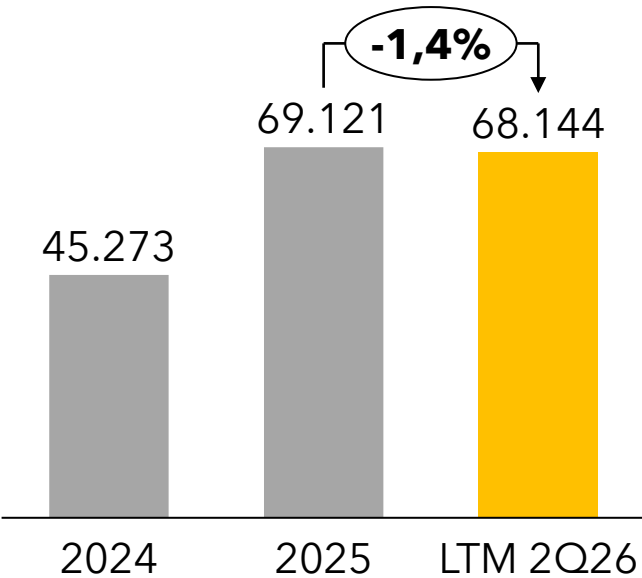
Revenue (CLP mn)



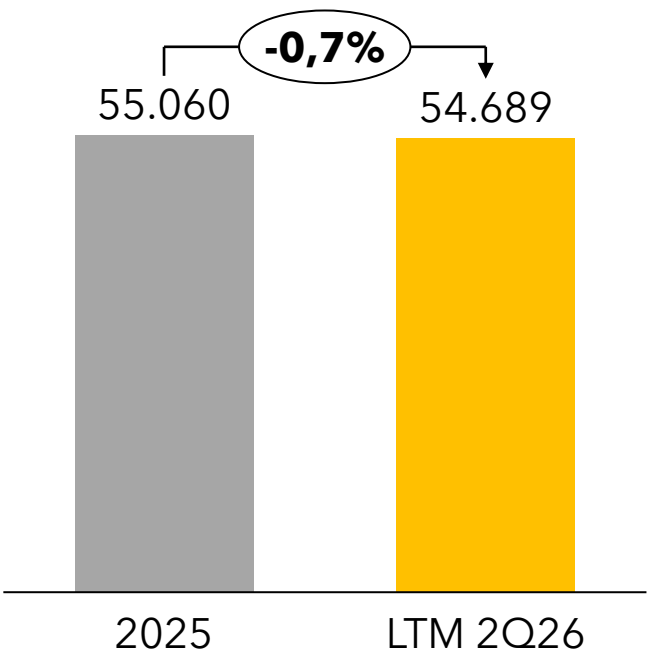
EBITDA (CLP mn) and EBITDA margin (%)



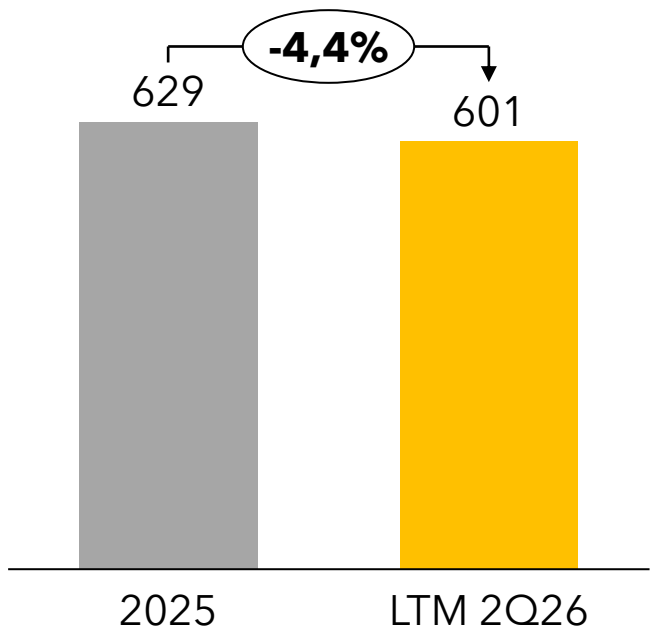
Net income¹ (CLP mn)



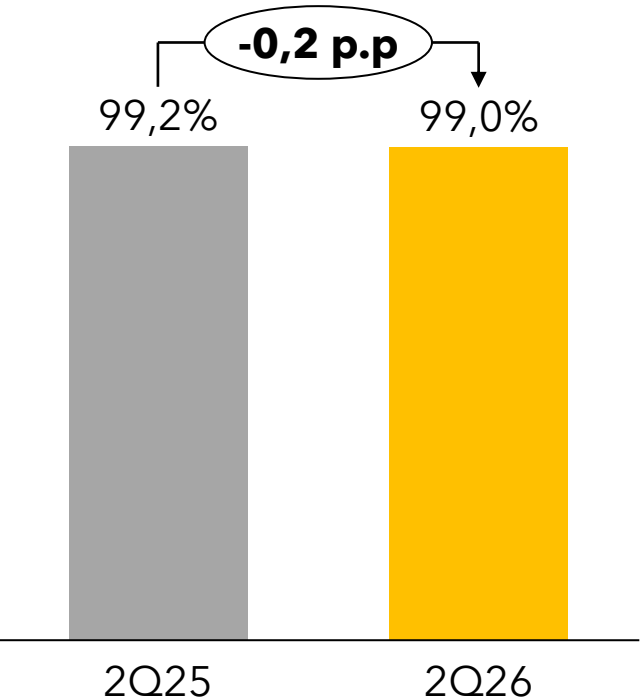
Visitor traffic (m)



Tenant sales (CLP mn)



Occupancy rate² (%)



Expansion Project - Curicó

Additional GLA: 11,000 m²

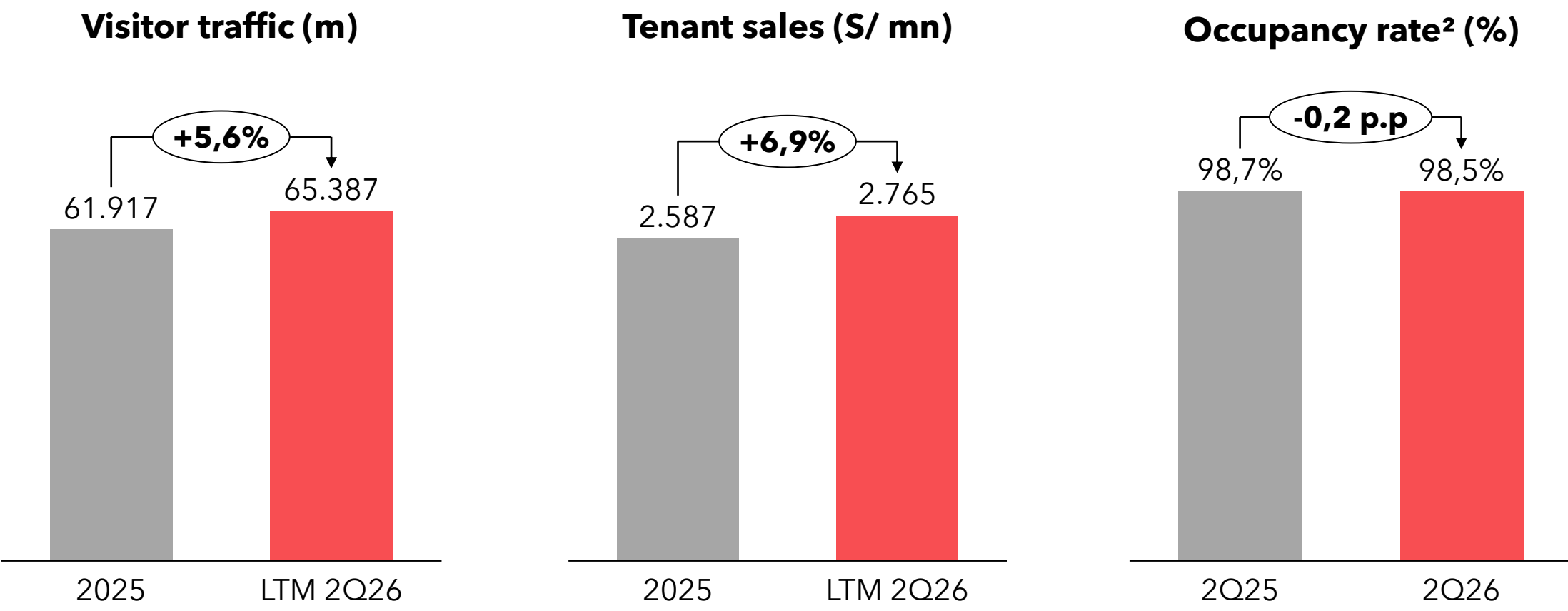
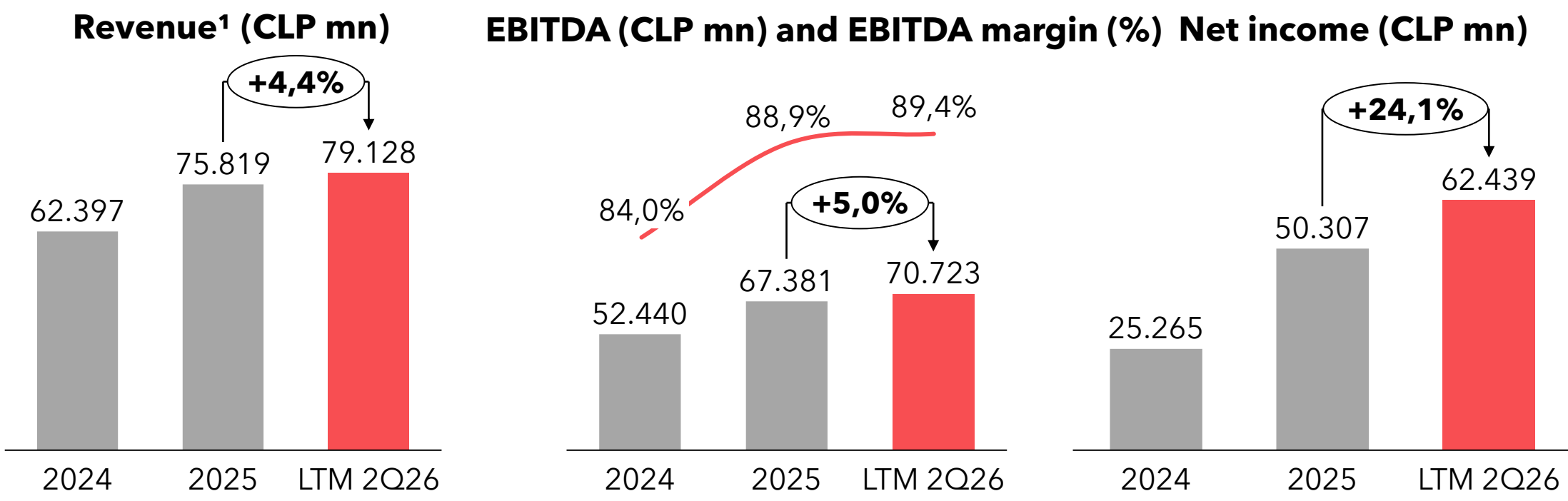
UF 1.2 million investment to add +70 new stores and ~400 new underground parking spaces, nearly doubling the retail offering and improving accessibility. The expansion will strengthen the tenant mix, the average rent and Mall Curicó's leadership in the Maule Region. Opening: 2H28.



1. Net income shown corresponds to Grupo Marina's total result. Ripley Corp holds a 50% stake in the company, so 50% of that income is attributable to Ripley.

2. Occupancy rate excludes offices.

Mall Aventura sustains solid operating performance



Expansion Project - Arequipa

Additional GLA: 8,700 m²

Phase	GLA	Estimated opening
Level 1 - Access area	3,085 m ²	December 2026
Level 2 - Access area	3,415 m ²	July 2027
Level 0	2,200 m ²	2027-2028

The expansion will increase smaller stores 1.5x, from 81 to 120 units, with 46% more space. The project will strengthen the tenant mix and the mall's average rent.



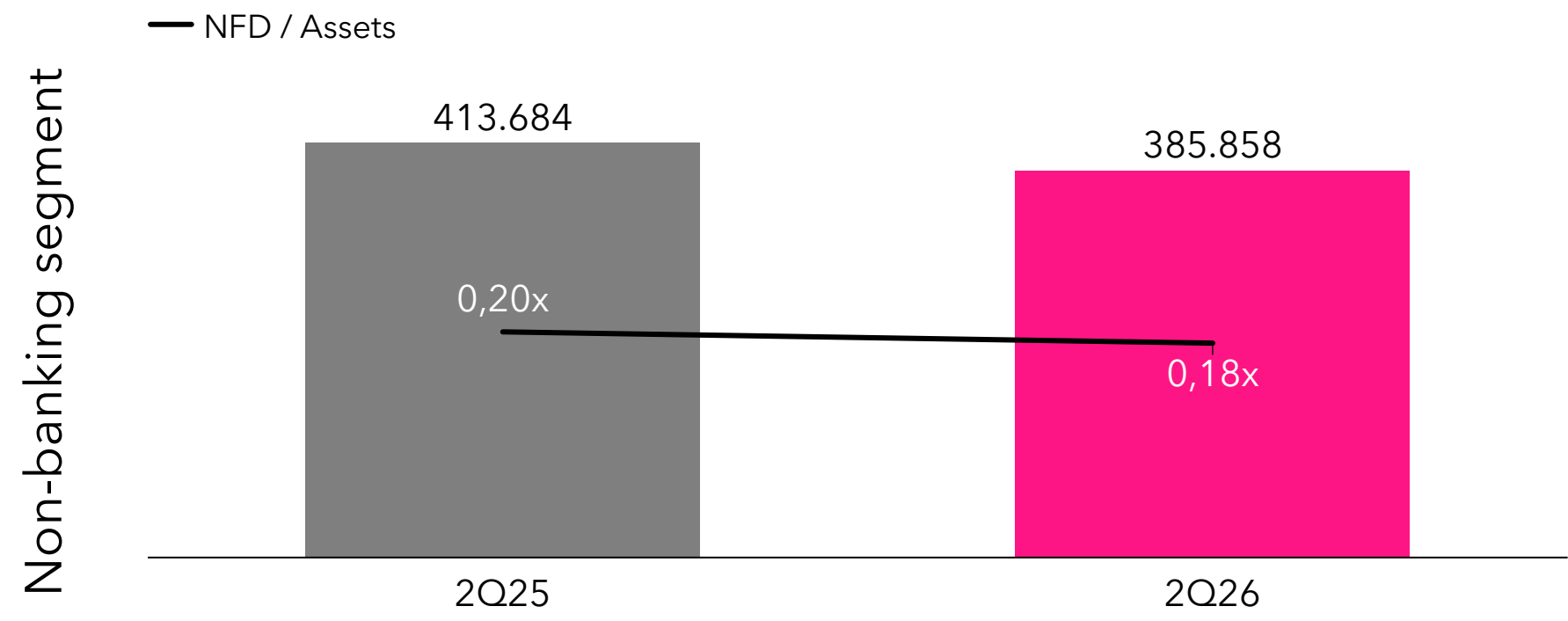
1. Mall Aventura revenue is recorded under IFRS 16.
2. Occupancy rate excludes offices.

05. Financial Structure

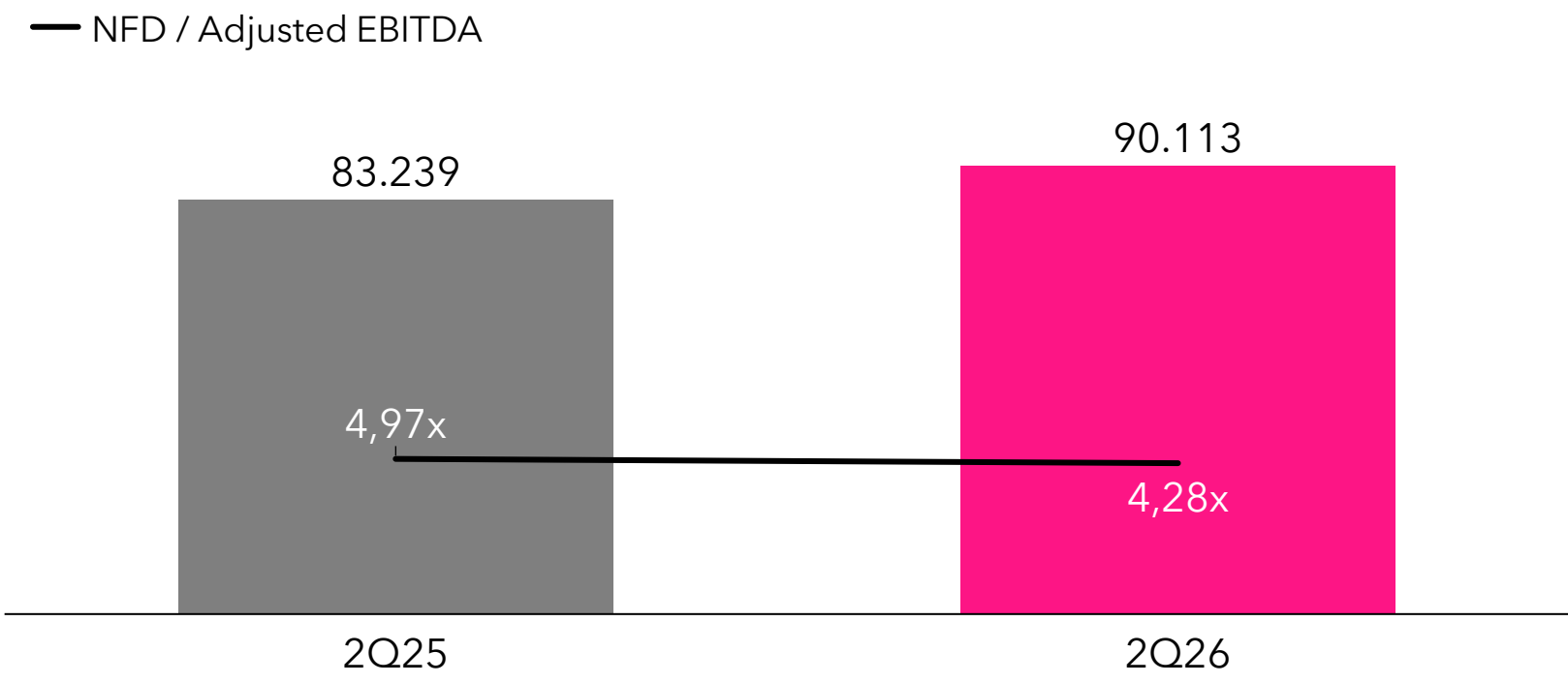


Non-banking leverage improved to 4.28x, supported by higher adjusted EBITDA

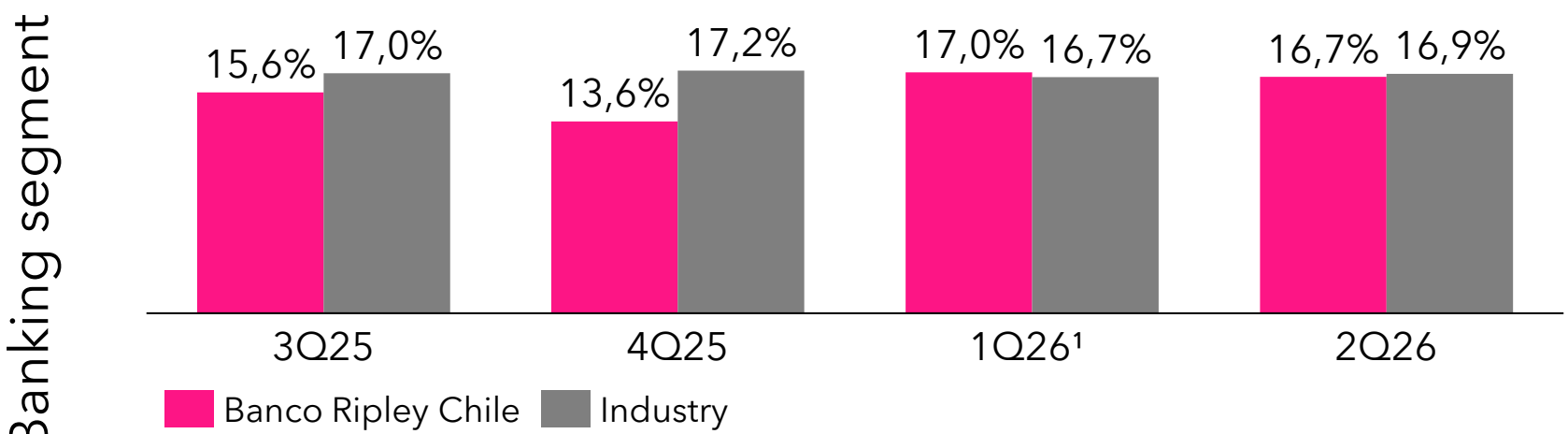
Net financial debt (CLP mn) and net debt / assets



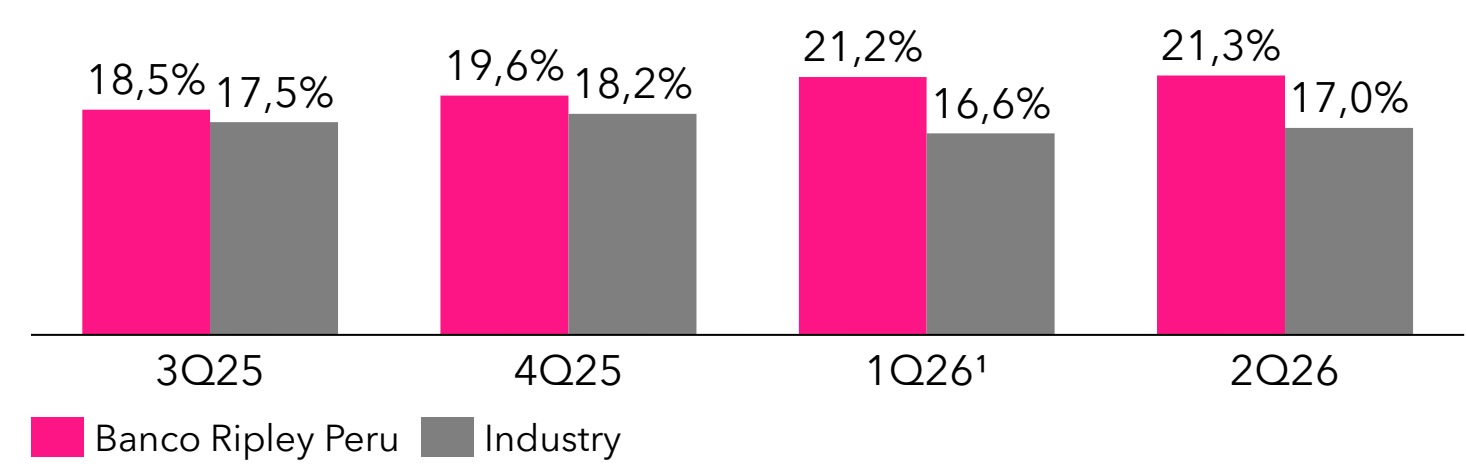
LTM Adjusted EBITDA (CLP mn) and net debt / EBITDA (x)



Capital ratio - Chile



Capital ratio - Peru



1. In March 2026, Banco Ripley issued a subordinated bond for UF 1,000,000.

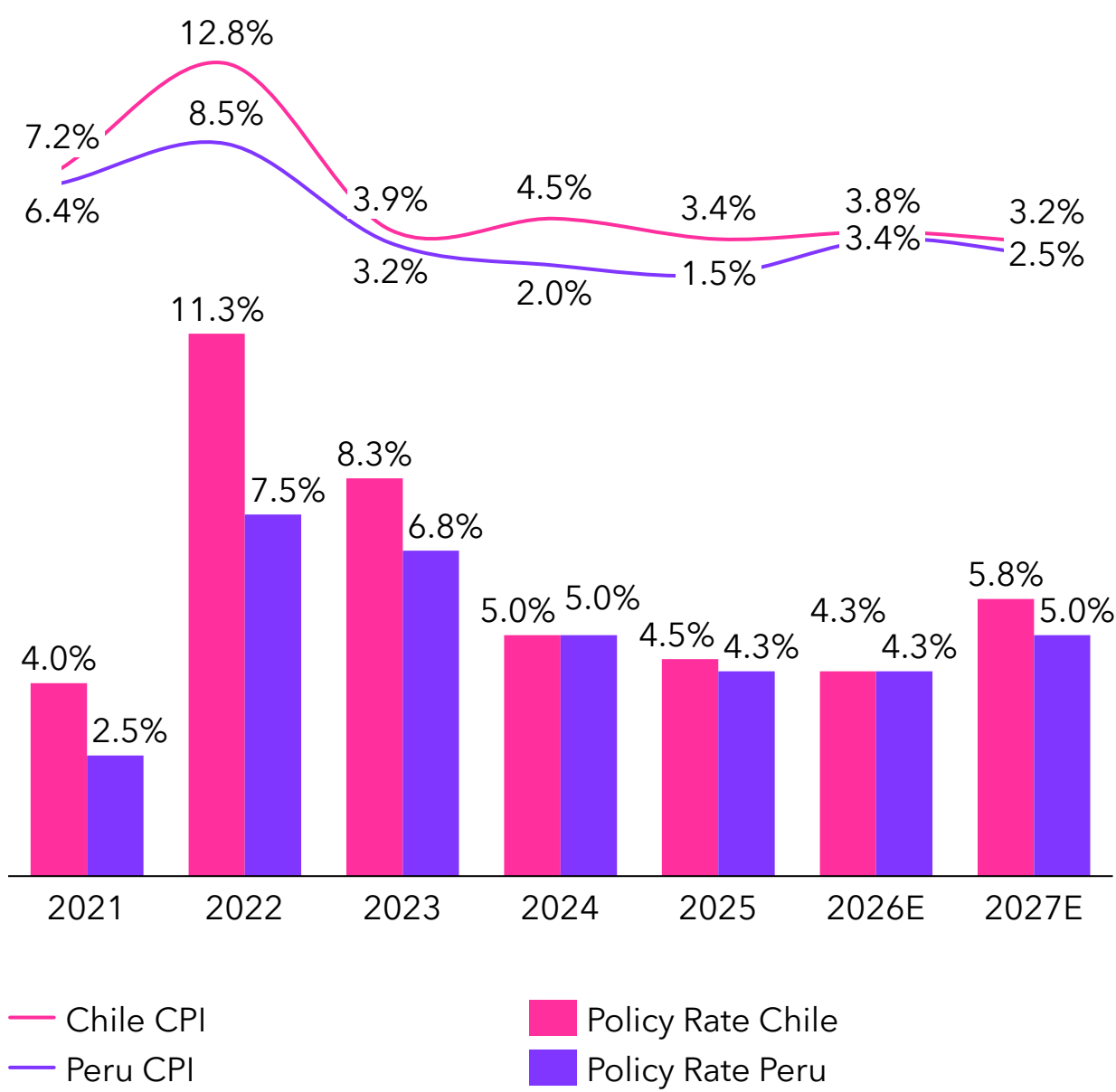
Thank you
R I P L E Y **Corp.**

Appendix

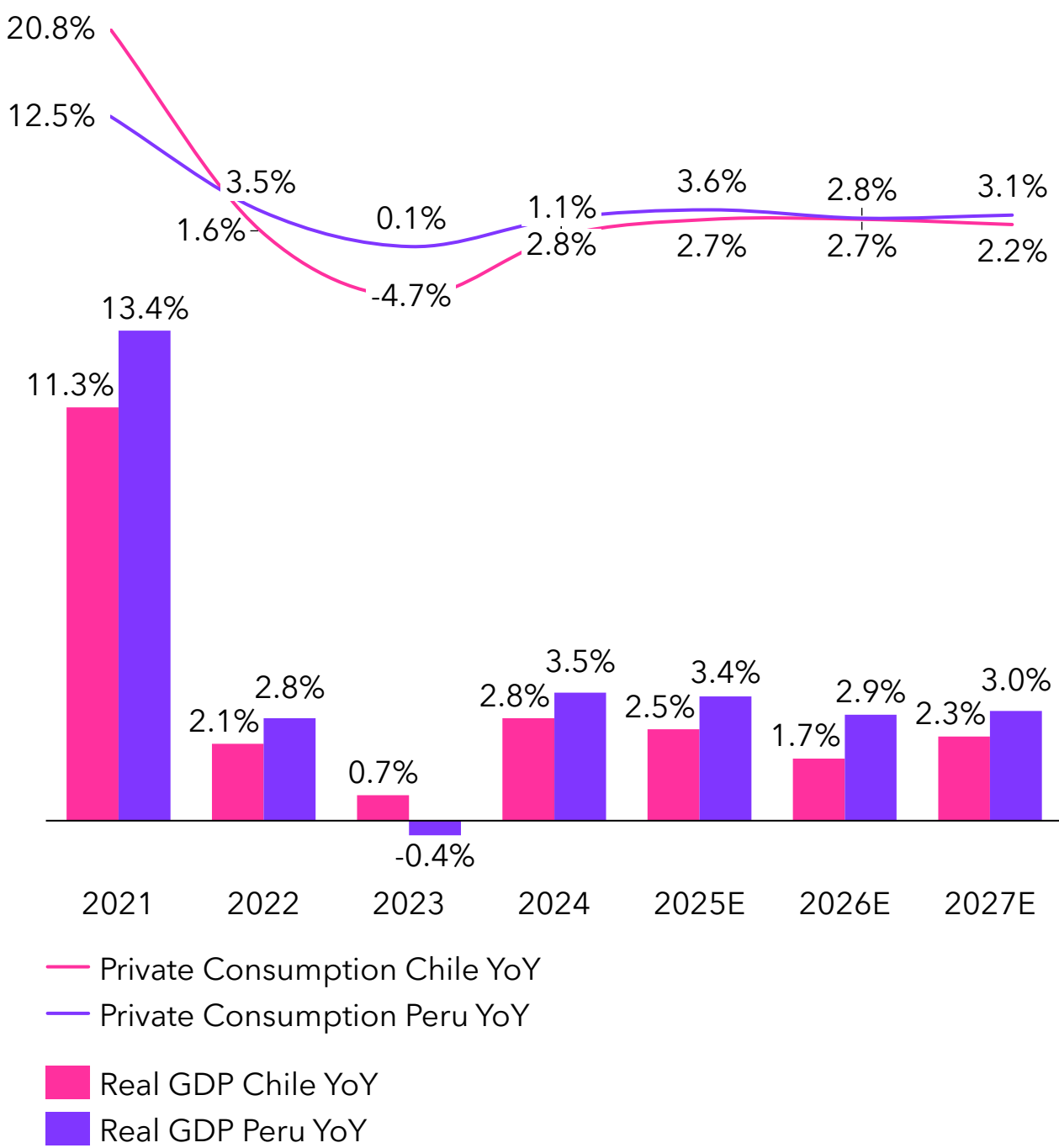


Lower inflation, rate cuts and the consumption recovery support Ripley's growth outlook

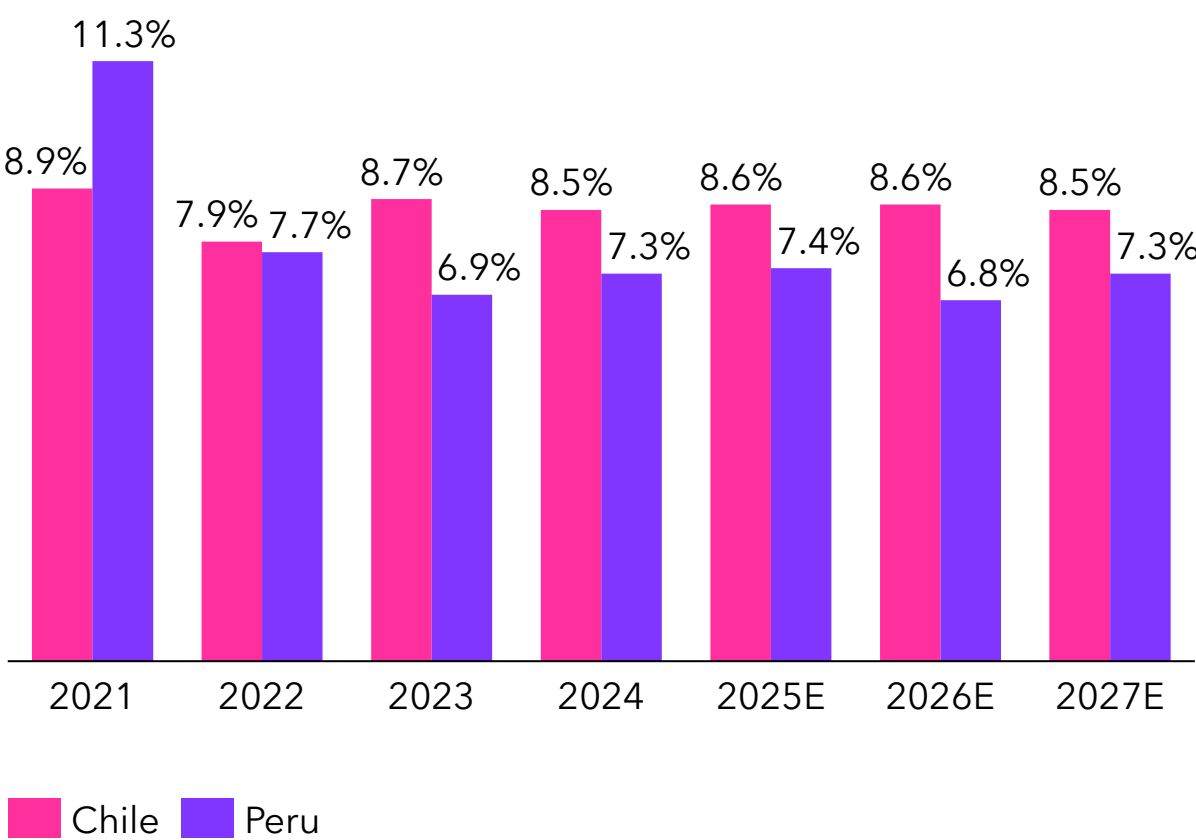
CPI YoY and monetary policy rate (%)



Real GDP YoY and private consumption YoY (%)



Unemployment rate (%)



Source: Emerging Markets Economics Outlook & Strategy, Citi Research

Management team with over 100 years of combined experience in financial retail



CEO

Lázaro Calderón

+40 years



CFO

Werner Geissbuhler

+4 years



Corporate Vice President

Sergio Hidalgo

+40 years



Corporate Affairs & Comptroller
Manager

Mauricio San Miguel

+6 years



Corporate HR Manager

Carlos Ureta

+4 years



Corporate Retail General
Manager

Alfonso Lobato

+8 years



Corporate Technology Manager
(CTO)

Carlos Rivero

+5 years



Corporate Customer Manager

Constanza Garmendia

+2 years



Corporate Financial Services
Manager

Alejandro Subelman

+9 years



General Manager, Mall Aventura

Sergio Collarte

+30 years



Corporate Transformation &
Development Manager

Rodrigo Guajardo

+9 years

**years at Ripley*

Corporate
management

New corporate
positions

Business units

Board with 22% women and 3 independent directors

Board of Directors

 Hernán Uribe Gabler	Chairman of the Board
 Andrés Calderón Volochinsky	Vice Chairman of the Board
 Michel Calderón Volochinsky	Director
 Alejandro Rosemblatt Kiblisky	Director
 Laurence Golborne Riveros	Director
 Miguel Ángel Peña	Director
 Felipe Zegers Vial	Independent Director
 María Paz Gillet Martín	Independent Director
 Verónica Edwards Guzmán	Independent Director

Highlights

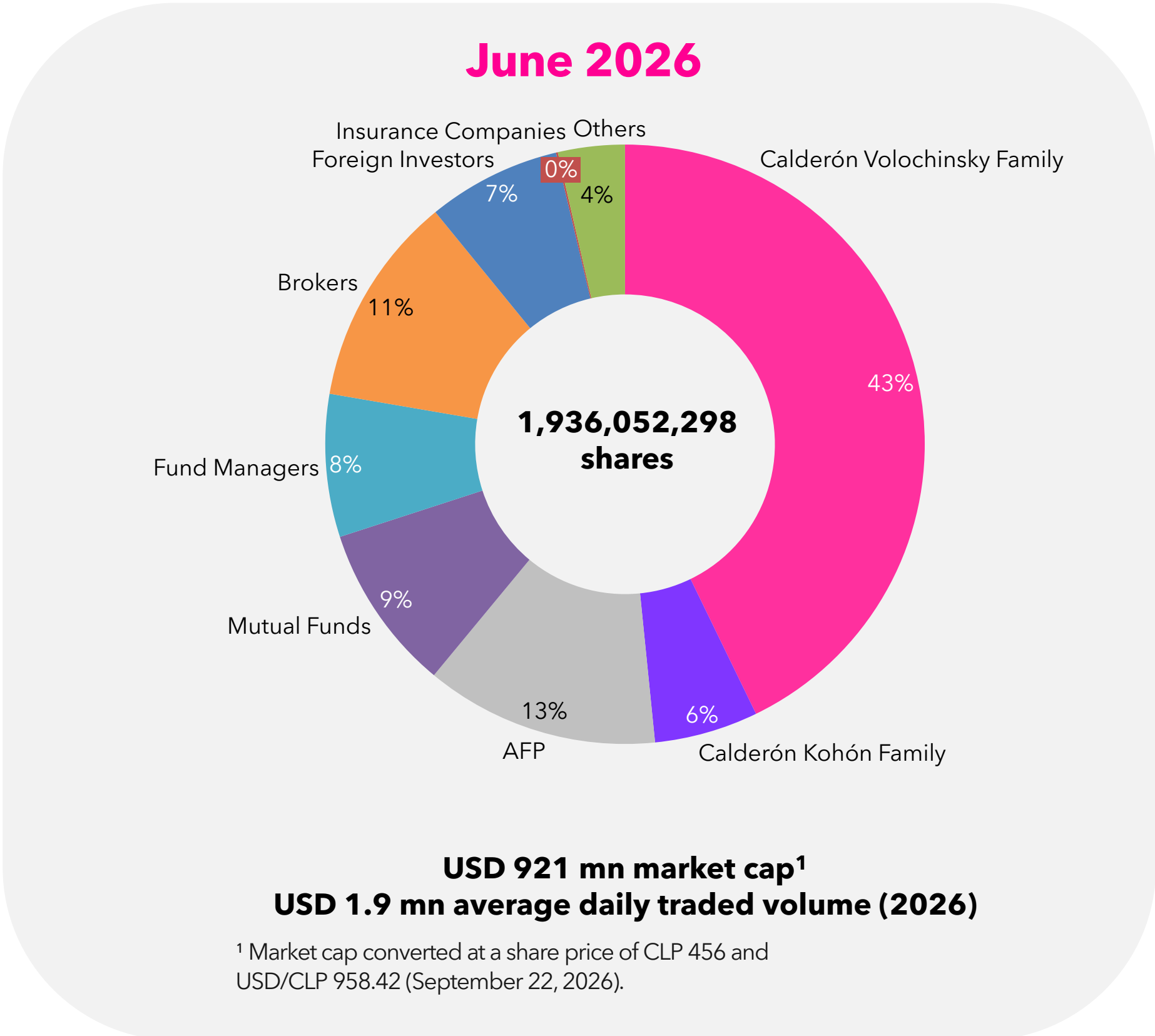
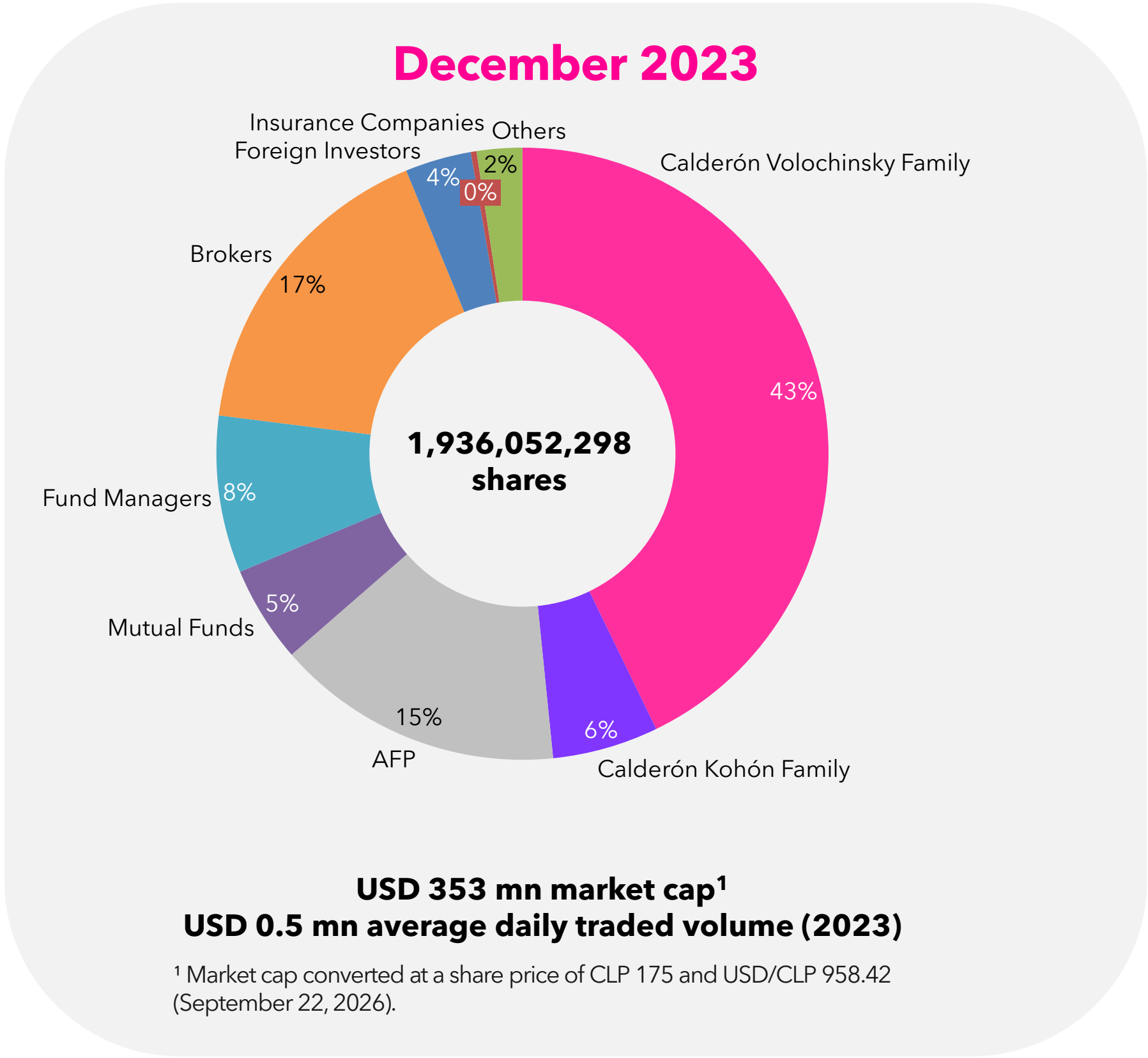
- **22% female representation**
- **3 independent directors**

Subsidiary boards and advisors with relevant experience:

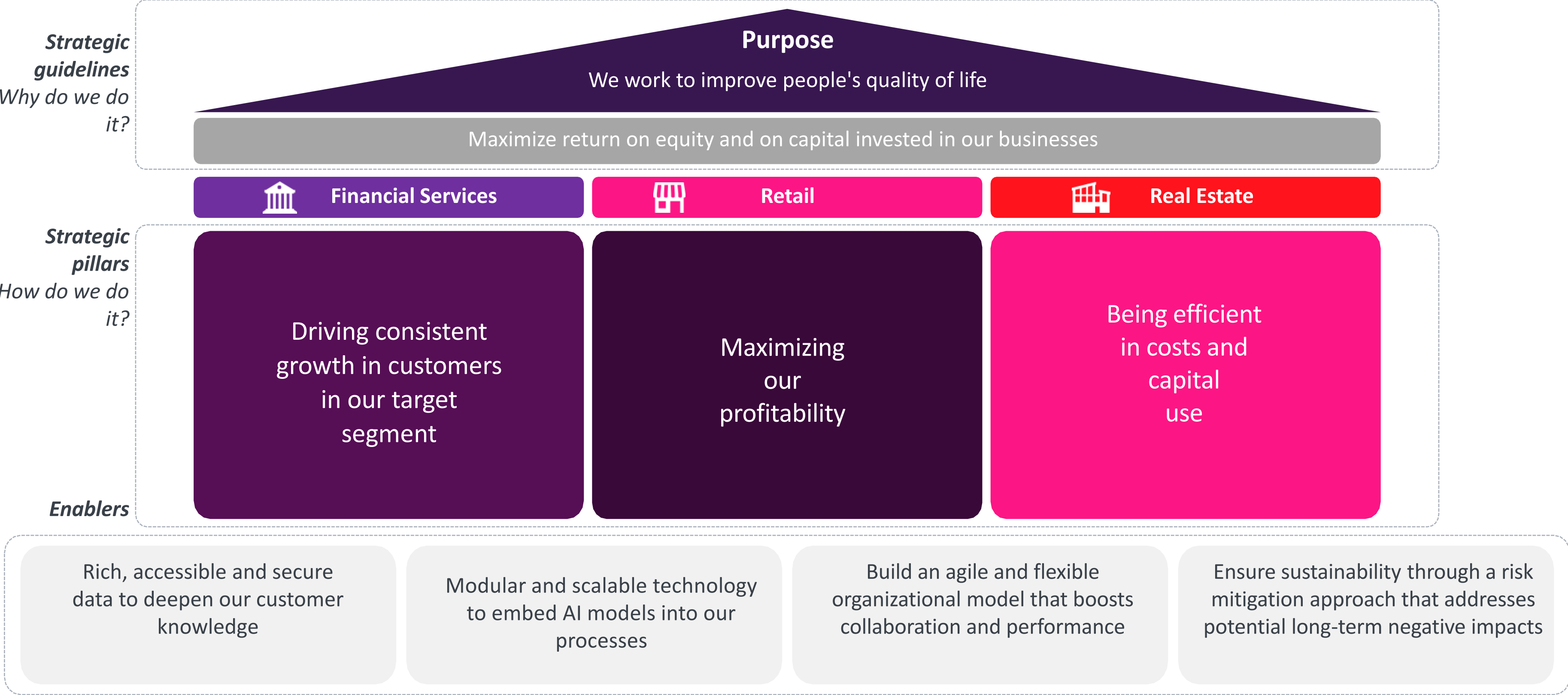
- Oscar Von Chrismar (former CEO of Santander)
- Patricio Rivas (former CEO of Cencosud's Financial Services Division)



Higher market capitalization and trading liquidity have broadened the institutional investor base

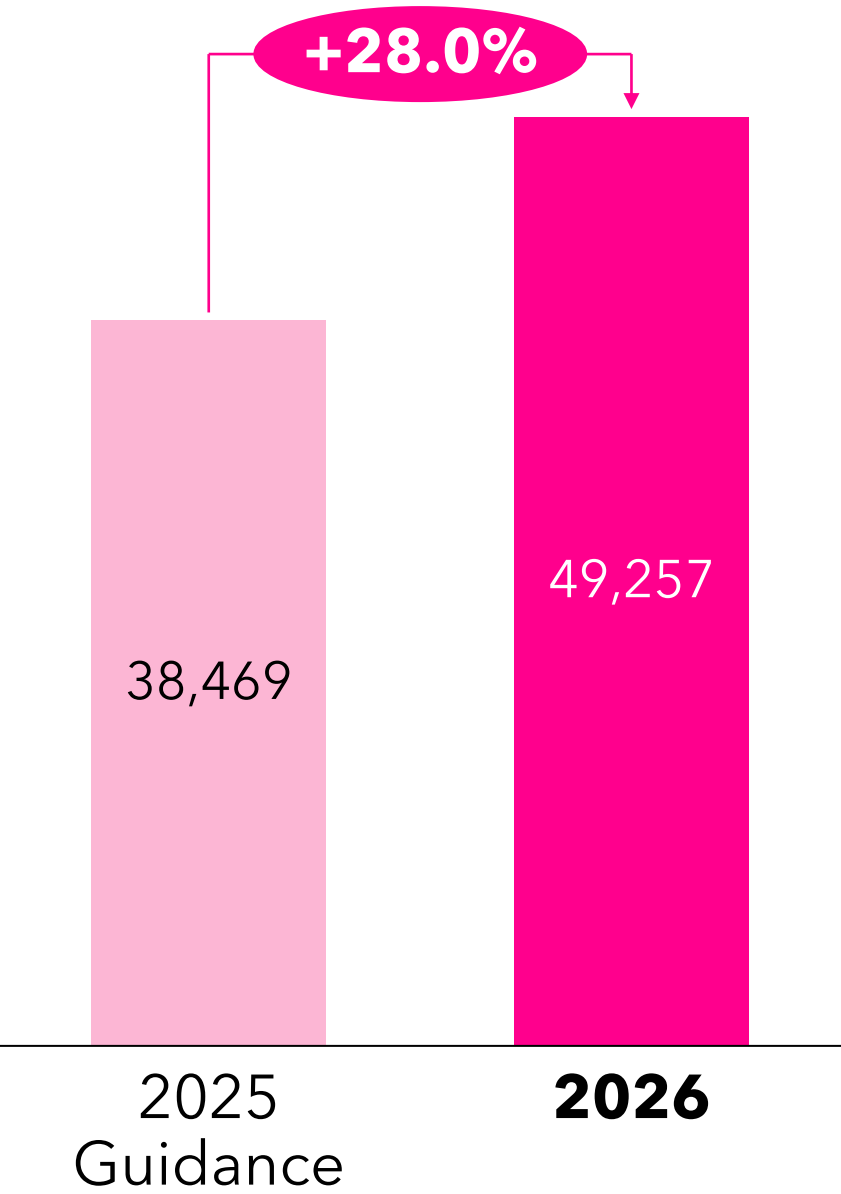


A customer-centric strategy

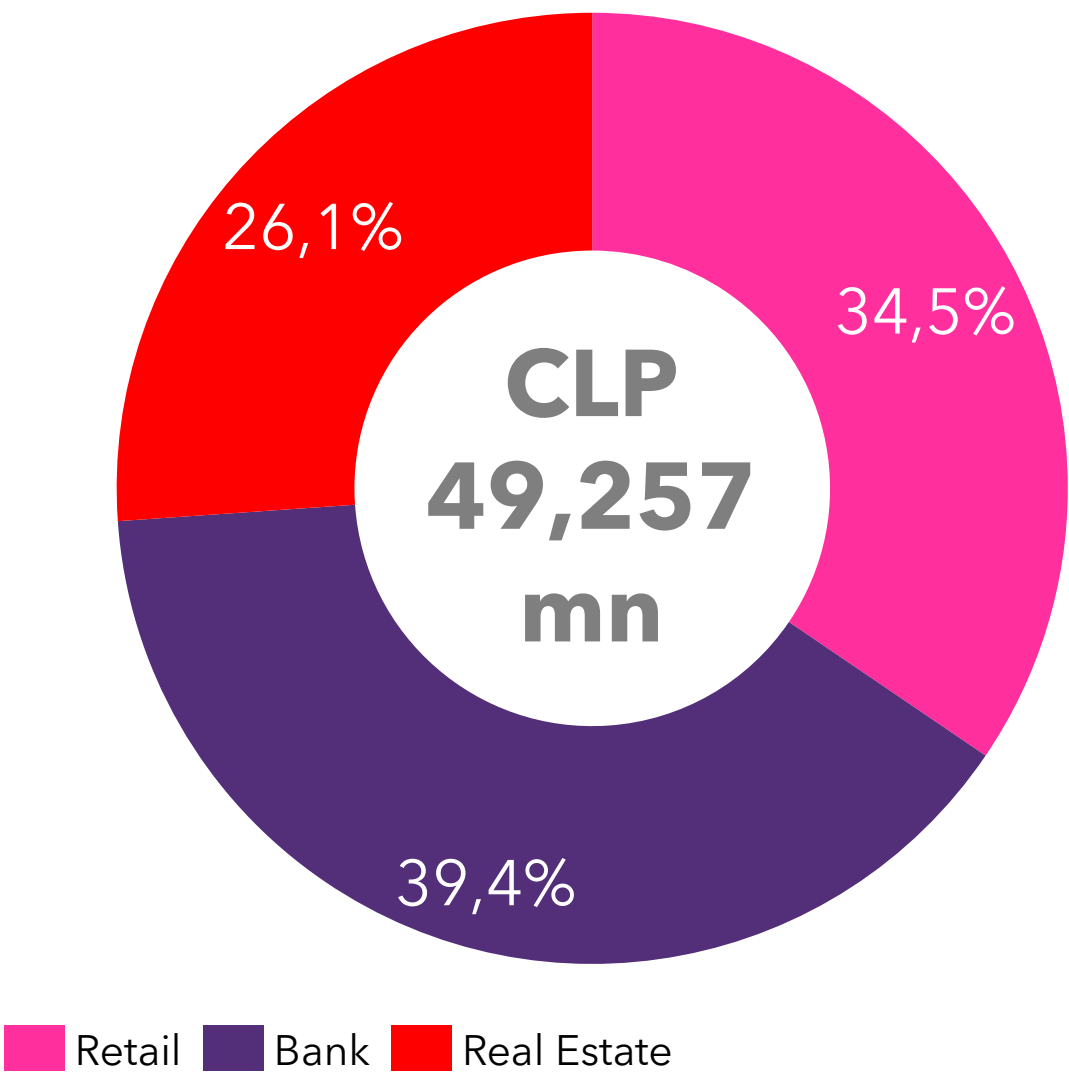


The 2026 capex plan grows 28% to CLP 49,257 mn, concentrated in banking and retail

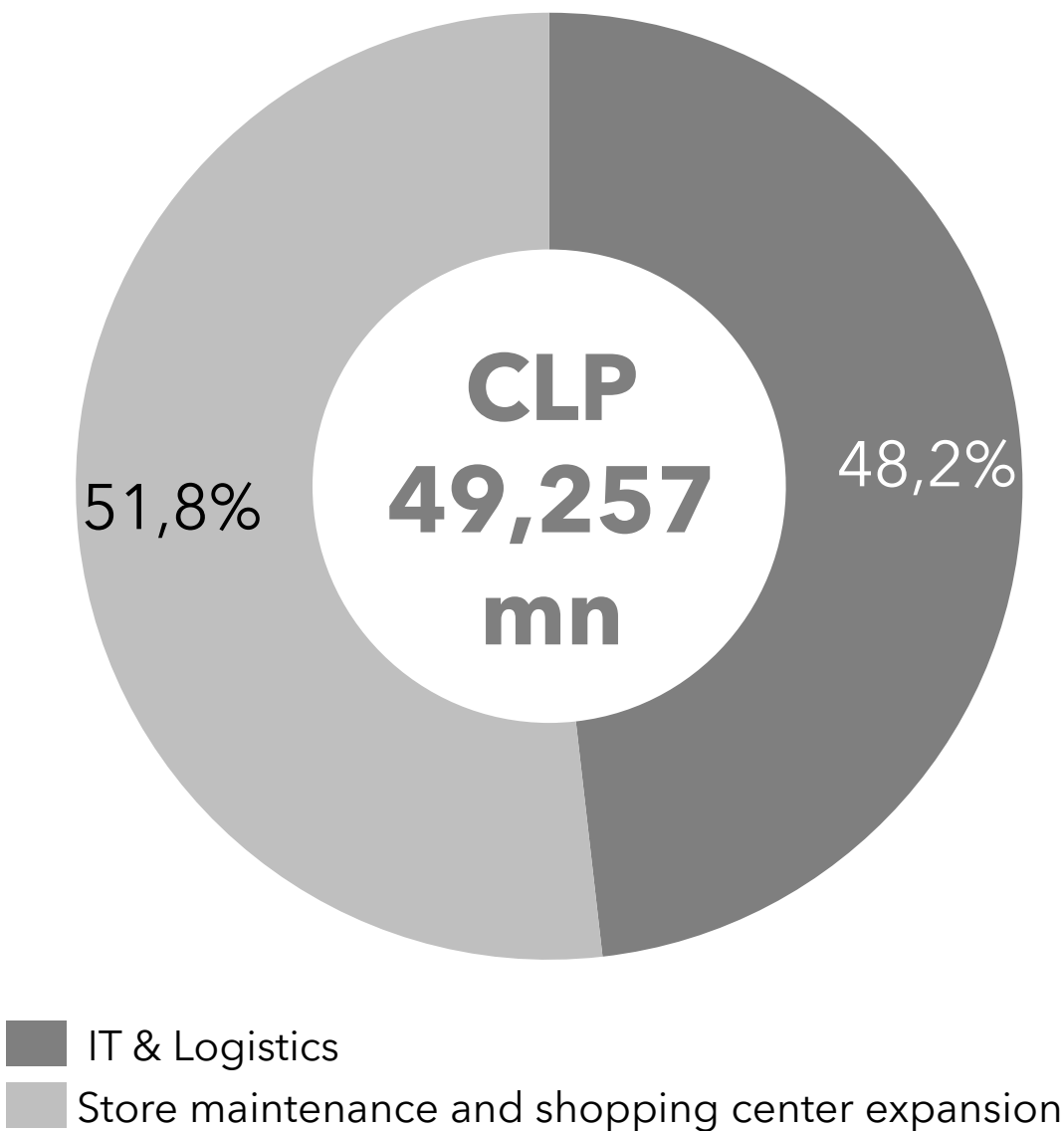
2026 capex plan
(CLP mn)



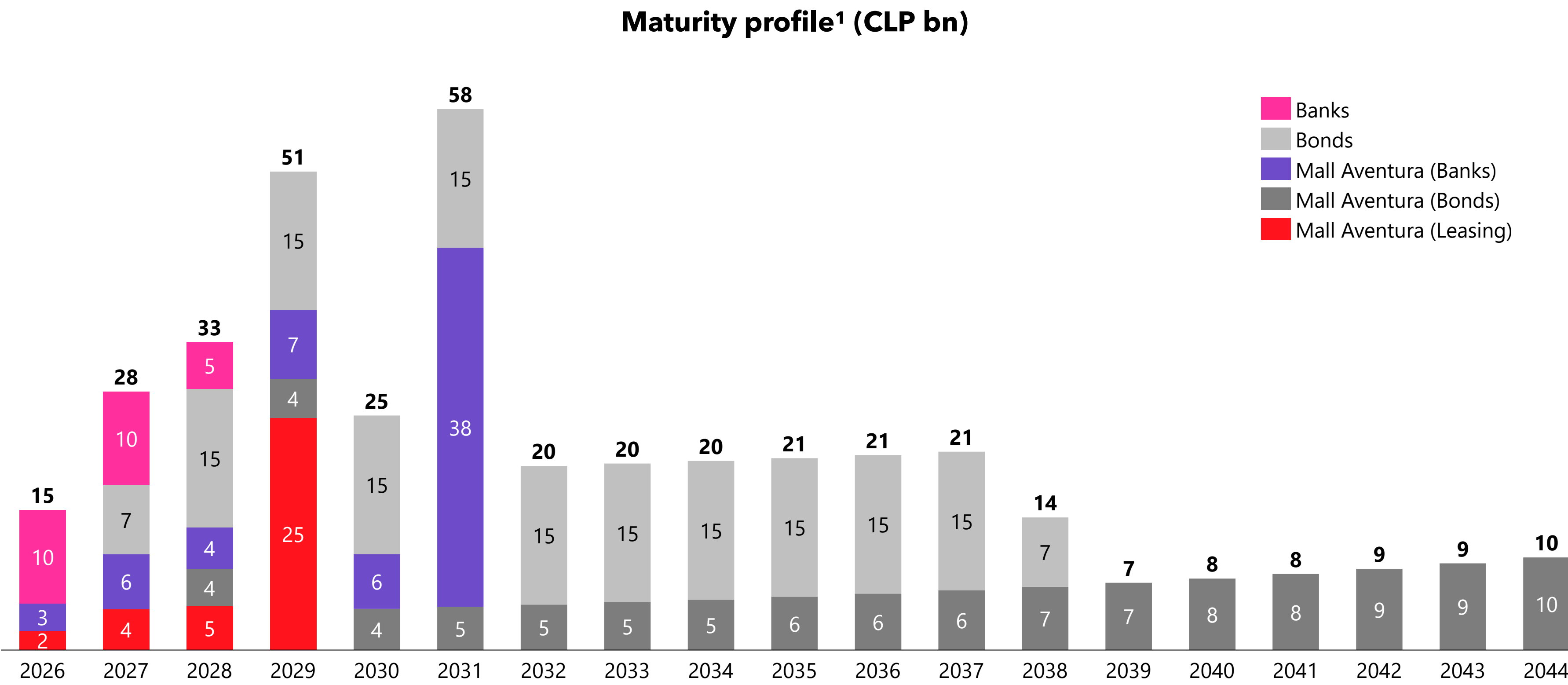
Capex plan by business
(%)



Capex plan by allocation
(CLP mn)

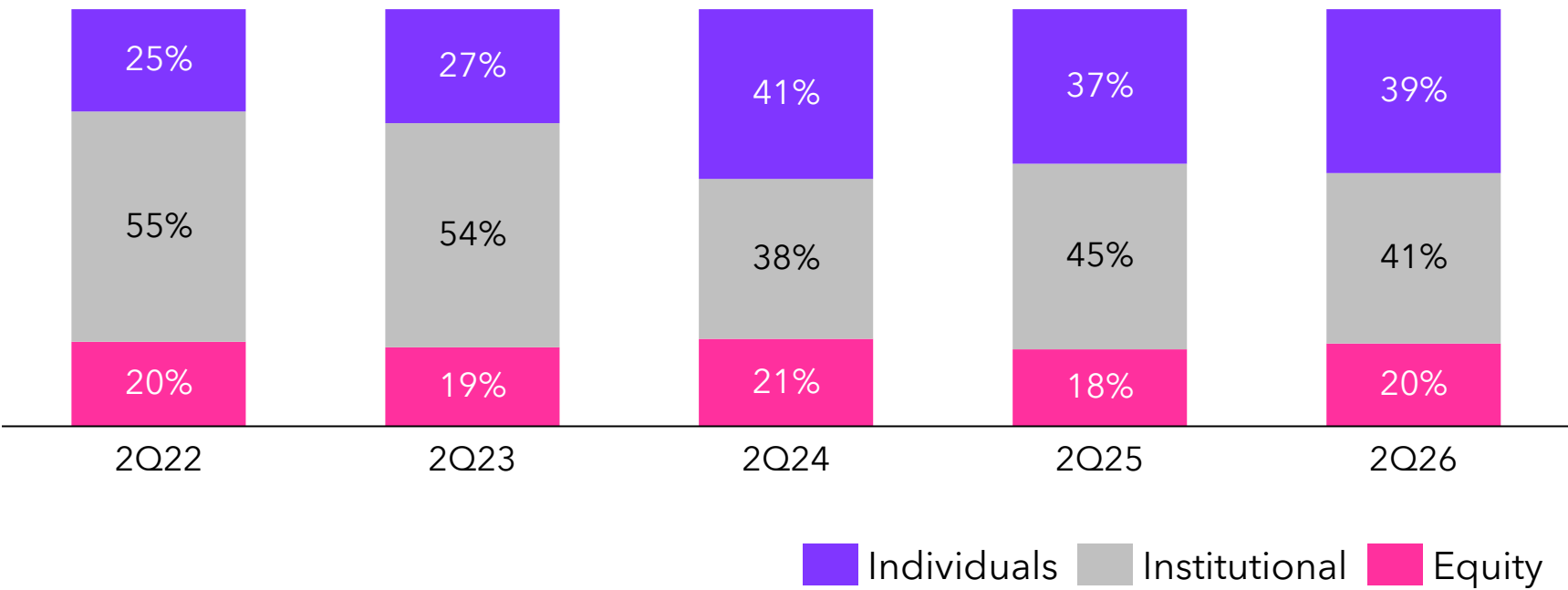


Well-spread maturity profile, with the largest milestones in 2029 and 2031

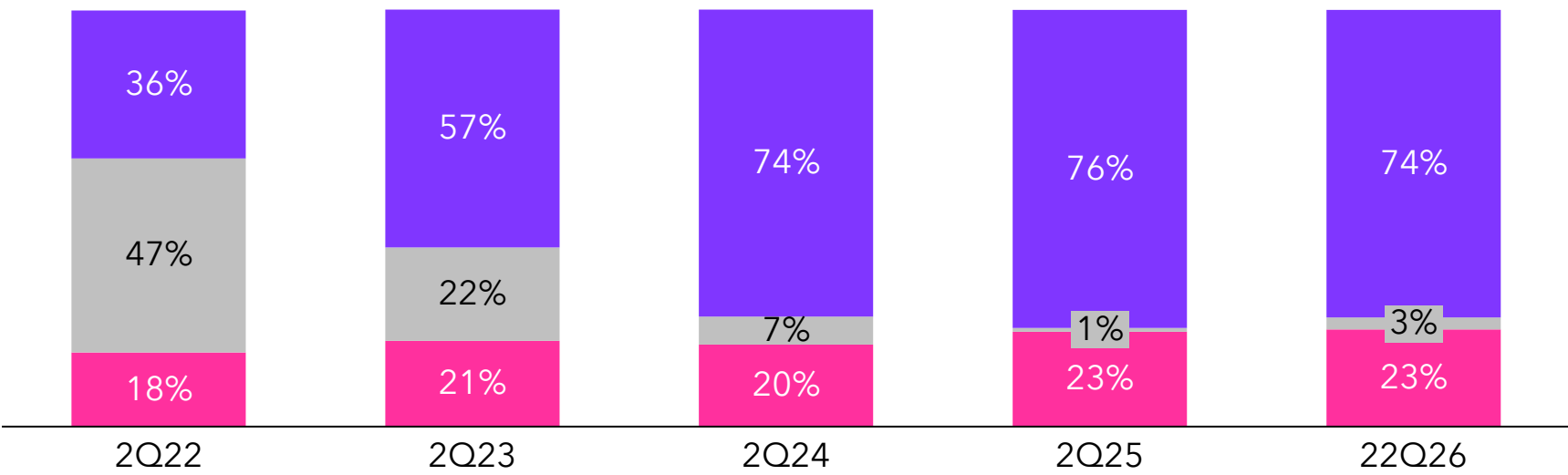


Growth in deposits and checking accounts strengthens customer engagement and lowers funding costs

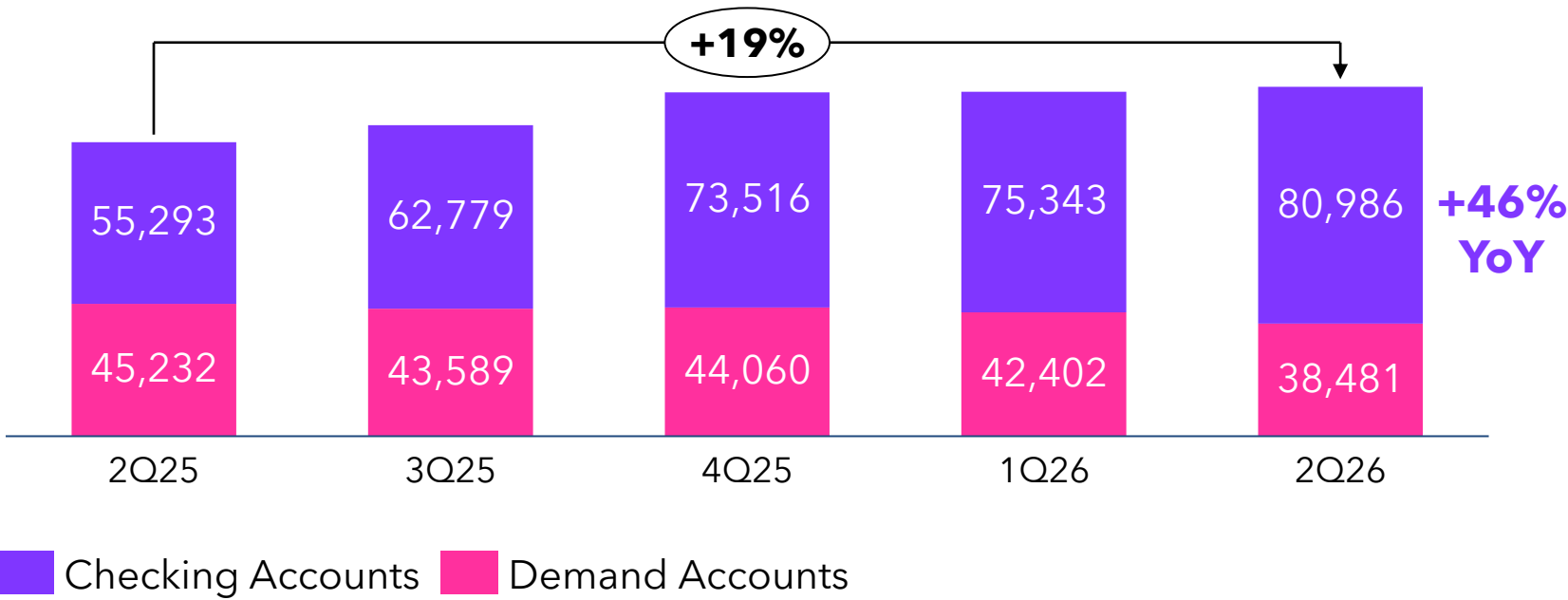
Funding structure - Chile (%)



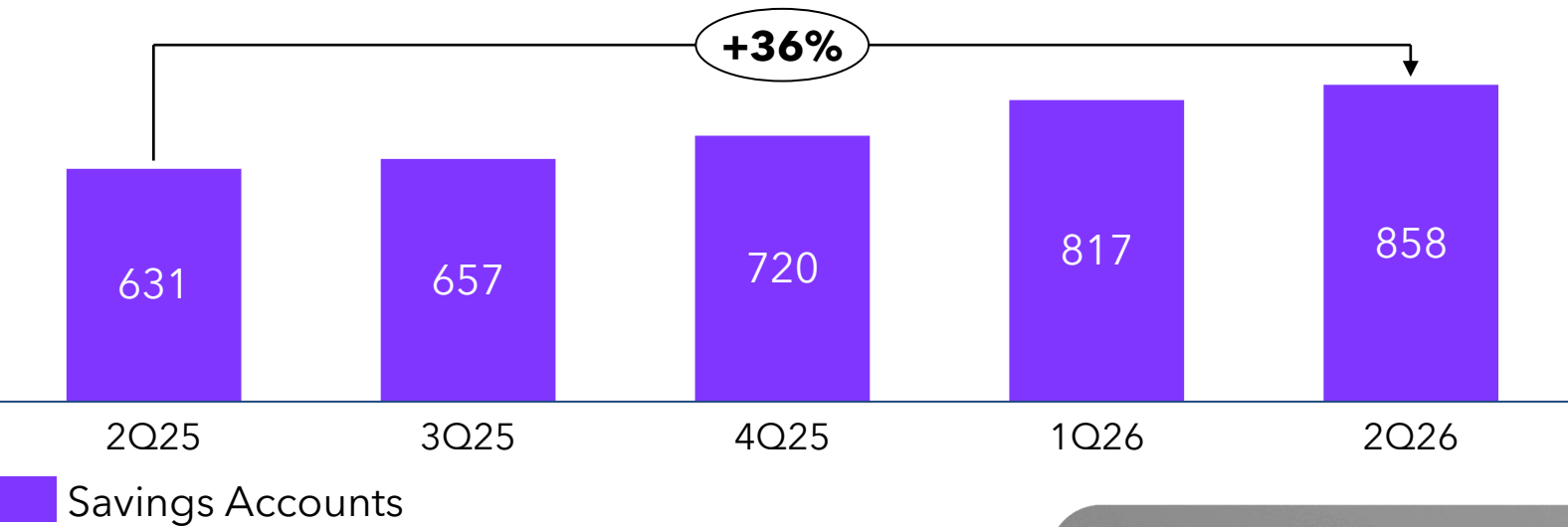
Funding structure - Peru (%)



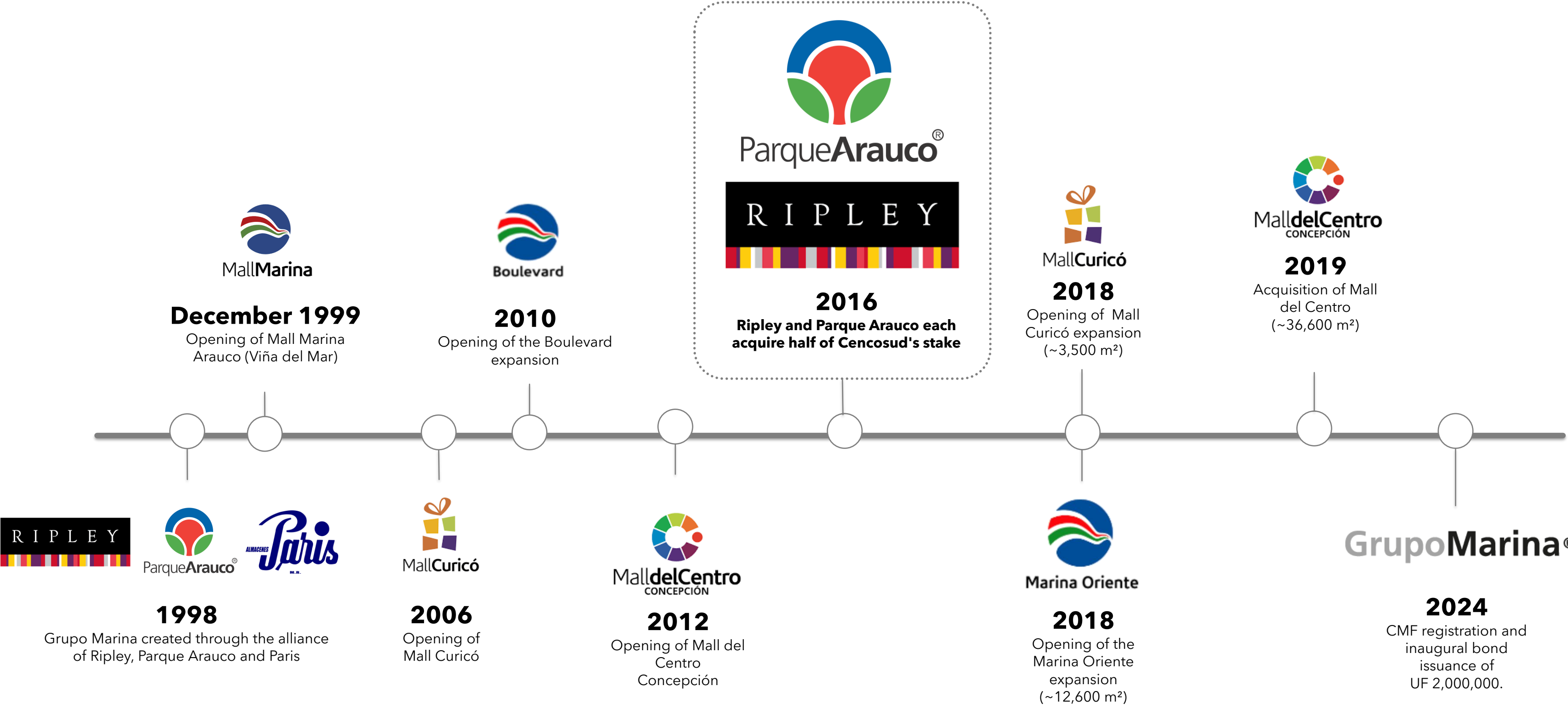
Checking and demand account balances (CLP mn)



Savings account balances (S/ m)



A history of regional leadership with a strategic partner



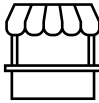
High-quality assets with leadership in their catchment areas



- Leading mall in the Valparaíso Region.
- Second largest regional mall in the country.


GLA¹
100,824 m²


Tenant sales LTM
2Q26
CLP 357,999 mn


Occupancy
rate¹
95.5%



- Mall Curicó is the largest shopping center in the region.
- Unique dining boulevard in the region.


GLA¹
51,676 m²


Tenant sales LTM
2Q26
CLP 133,809 mn

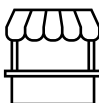

Occupancy
rate¹
96.7%



- Landmark mall in the capital of the Biobío Region, located in downtown Concepción.
- Home to the tallest building in southern Chile.


GLA¹
36,719 m²


Tenant sales LTM
2Q26
CLP 108,990 mn


Occupancy
rate¹
96.6%

1. Includes office towers.