

2nd Quarter Results / 2026

Ripley Corp 🇨🇱

R I P L E Y

me fascina verte bien



Forward-looking **statements**

The statements contained herein have been prepared on the basis of information subject to change, future risks and uncertainties, or risks inherent to the Company's business. Accordingly, this presentation does not guarantee future results, which may differ from the results projected herein, and for which neither the Company nor its management assumes any responsibility.

Results 20
2nd quarter
Ripley Corp 26

20
26

Recent **Highlights**

R I P L E Y



01. Recent Highlights

1

Rating upgrade: Feller Rate and Humphreys raise solvency rating from "A" to "A+"

Feller Rate and Humphreys upgraded Ripley Corp's solvency and bond ratings from "Category A" to "Category A+" (Stable outlook). Feller Rate also raised the shares to "First Class Level 2", reflecting the holding's financial strength and diversification.

Feller.Rate



2

Ripley ranks among the leading employers in Merco Talento 2026 in Chile and Peru

Ripley was recognized in Merco Talento 2026 in Chile and Peru. In Chile it ranked in the national Top 25 and Top 4 in retail, while in Peru it reached 20th place, climbing 7 positions and consolidating a Top 2 position in its sector.



3

Ripley Chile launches its first inclusive clothing collection together with Teletón

Ripley Chile, together with Teletón, launched its first inclusive apparel collection for children and young people, with garments designed to make dressing easier and foster autonomy. 100% of the proceeds will be donated to Teletón.



4

Mall Aventura funds Arequipa expansion through a securitized bond issuance

Mall Aventura completed a S/ 60 million securitized bond issuance, with a 20-year tenor and a rate of VAC +4.1875%, to fund the expansion of Mall Aventura Arequipa and bring in new brands.



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26

Financial Highlights

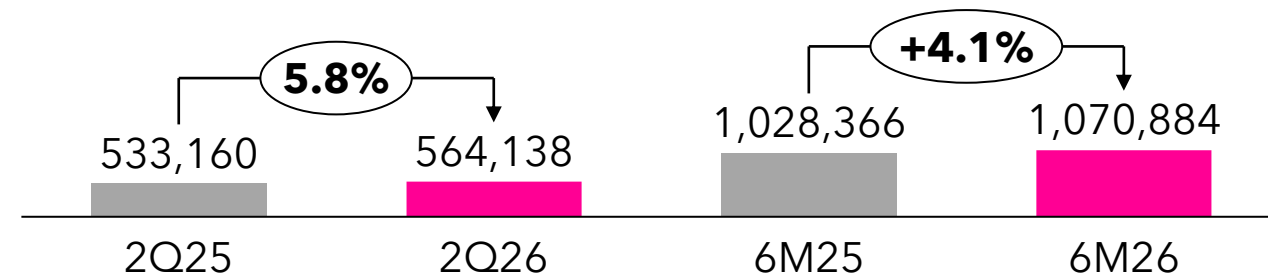
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02. Financial Highlights

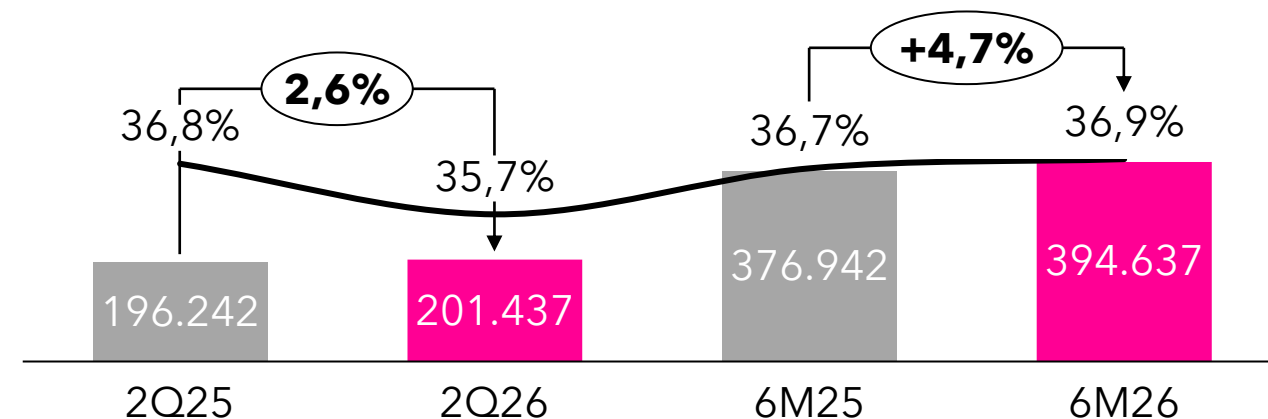
Ripley Corp 2Q26: Revenue up 5.8%, with growth across all **three business units** of the Group

Revenue (CLP mm)



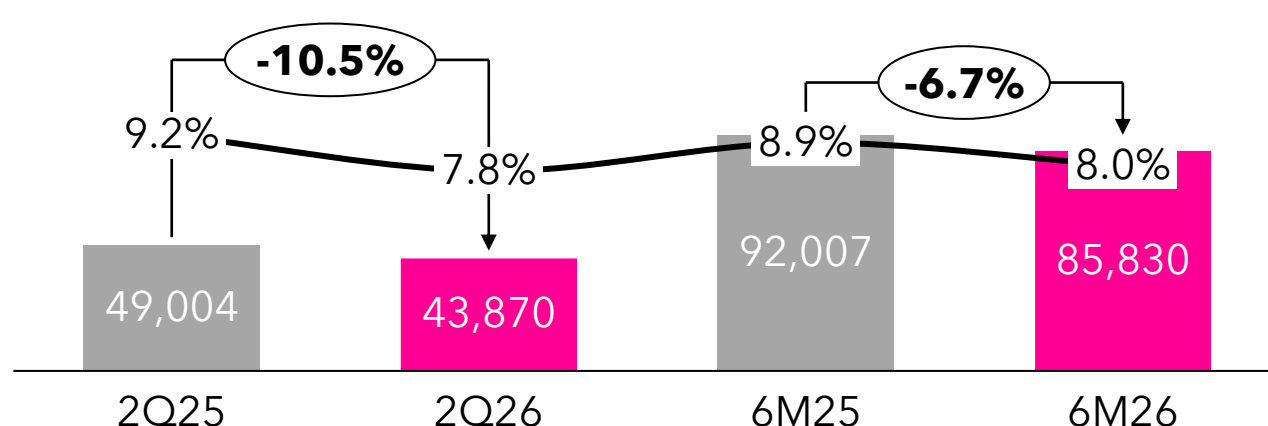
Contribution (CLP mm) and Gross Margin (%)

— Gross Profit



EBITDA (CLP mm) and EBITDA Margin (%)

— EBITDA Margin



Highlights

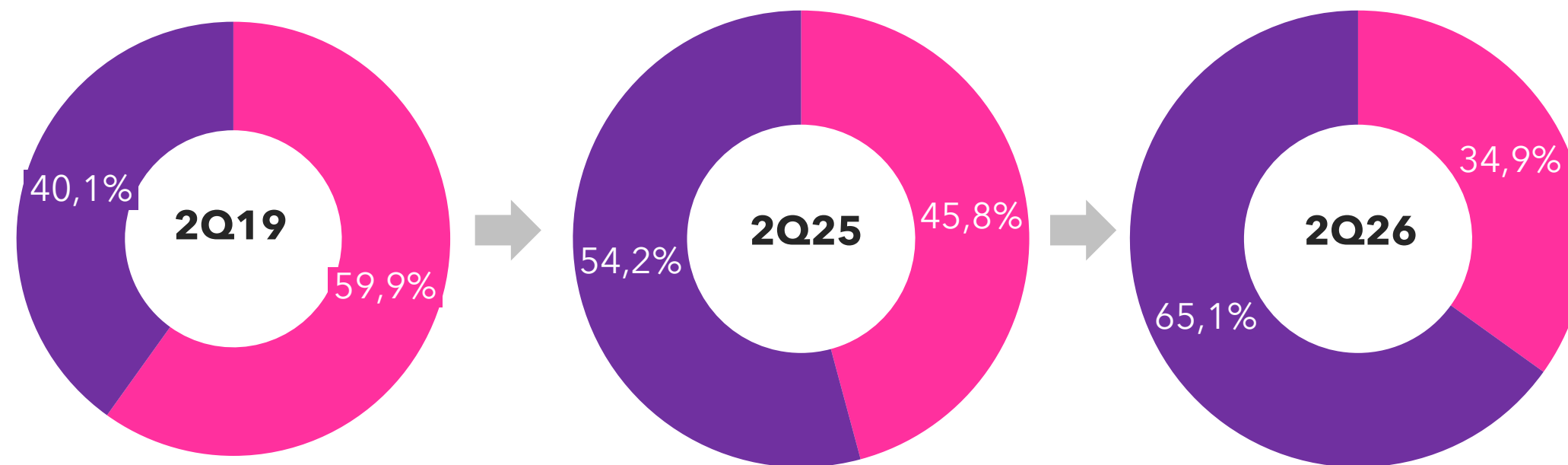
- **Revenue up 5.8% YoY**, driven mainly by Retail Peru, the banking segment and Mall Aventura.
 - **Retail Peru +13.6% YoY** (+12.1% in PEN; SSS +10.4%).
 - **Banco Ripley Chile +17.7% YoY** (+18.5% gross loan portfolio YoY).
 - **Banco Ripley Peru +9.7% YoY in CLP** (+8.7% gross loan portfolio YoY in PEN).
 - **Mall Aventura +11.1% YoY in CLP** (+9.6% YoY in PEN; 98.5% occupancy rate¹).
- **Contribution +2.6% YoY, with a gross margin of 35.7% (-110 bps)**, on stronger performance in Peru, offset by lower margins in Chile.
- **EBITDA of \$43,870 million, -10.5% YoY, margin of 7.8%** (vs. 9.2% in 2Q25). The favorable performance of Banco Ripley Peru and Mall Aventura partially offset the lower contribution from Retail Chile.
 - **EBITDA Peru +10.5% YoY.**

1. Occupancy rate excludes the Office Towers.

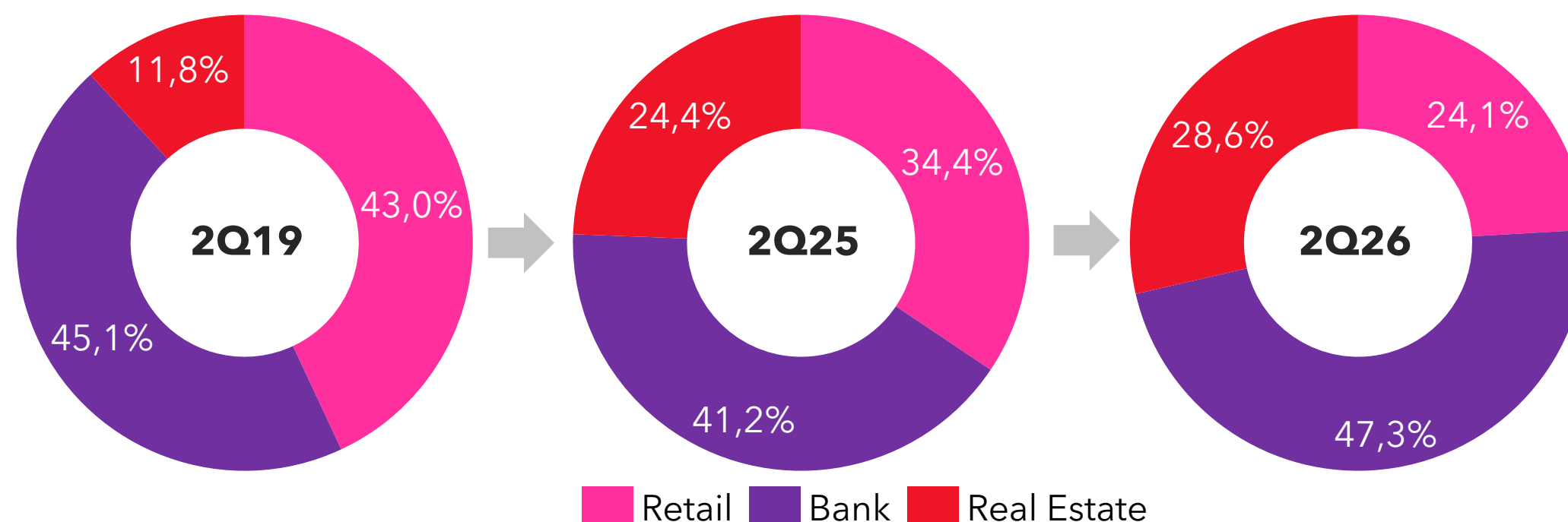
02. Financial Highlights

Ripley Corp 2Q26: Peru drives growth and partially offsets a demanding comparison base in Chile

Chile Peru **EBITDA¹ Ripley Corp by Country (%)**



EBITDA¹ Ripley Corp by Business Unit (%)



Highlights

- **Peru, the engine of the quarter: EBITDA +10.5% YoY (\$32,579 mm)**
 - Banco Ripley Peru +40.4%, Mall Aventura +11.0% and Retail Peru up +3.5%.
- **Chile reflects a demanding comparison base**
 - The lower contribution reflects the high 2Q25 base associated with the extraordinary inflow of Argentine tourists, together with softer consumption driven by higher fuel prices, and a higher cost of risk at the Bank.

1. EBITDA excludes the Corporate segment.

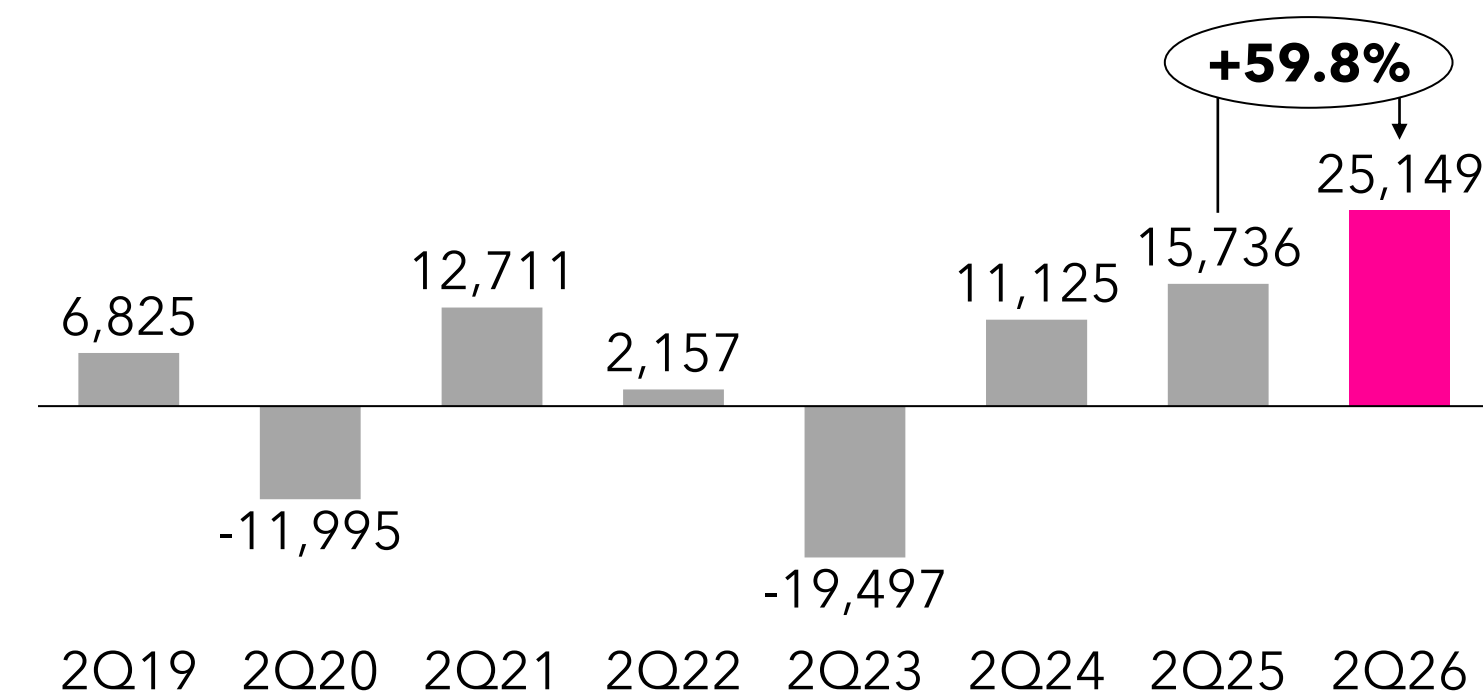
02. Financial Highlights

Ripley Corp 2Q26: revenue and net income growth, with an improved non-operating result

Ripley Corp Summary Income Statement (CLP mm)

(Amounts in CLP mm)	2Q25	2Q26	Var %	6M25	6M26	Var %
Revenues from Ordinary Activities	533.160	564.138	5,8%	1.028.366	1.070.884	4,1%
Gross Profit	196.242	201.437	2,6%	376.942	394.637	4,7%
SG&A Expenses	(167.043)	(176.145)	5,4%	(324.685)	(345.764)	6,5%
EBIT	29.199	25.292	(13,4%)	52.257	48.873	(6,5%)
EBITDA	49.004	43.870	(10,5%)	92.007	85.830	(6,7%)
Non-Operational Result	(10.519)	3.912	N/A	(19.124)	(6.558)	(65,7%)
Income/loss Before Taxes	18.680	29.205	56,3%	33.133	42.315	27,7%
Income (Loss)	15.736	25.149	59,8%	34.970	31.112	(11,0%)
Net Income (ex-Fair Value)	17.218	13.841	(19,6%)	32.275	23.586	(26,9%)

Net Income (CLP mm)



- **Non-operating result improved** by +\$14,432 mm YoY, mainly explained by the fair value of Mall Aventura, partially offset by a lower result from indexation units given higher inflation in the period.
- **Net income of \$25,149 mm (+59.8% YoY)**; excluding fair value effects, comparable net income reached \$13,841 mm (-19.6% YoY), reflecting the higher contribution from Peru and Banco Ripley Chile in a quarter with a demanding base for Retail Chile.

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26

Results

by Segment

R I P L E Y



03. Real Estate Segment

Shopping Centers: Chile¹

GrupoMarina®

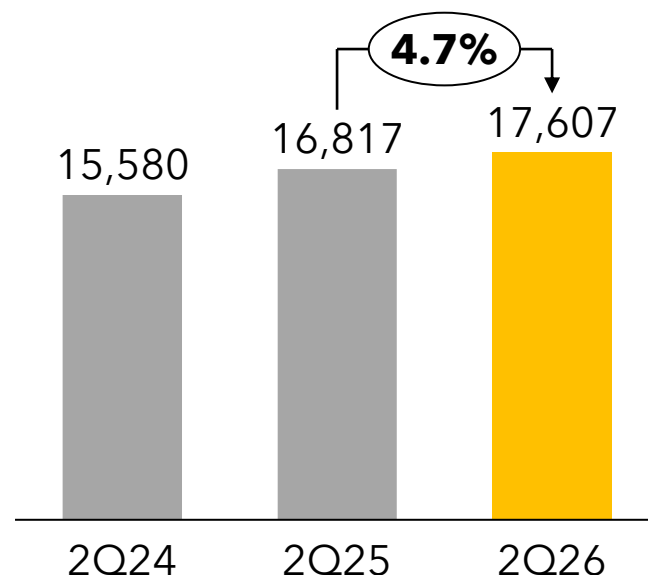
Expansion Project - Curicó

Additional GLA: 11,000 m²

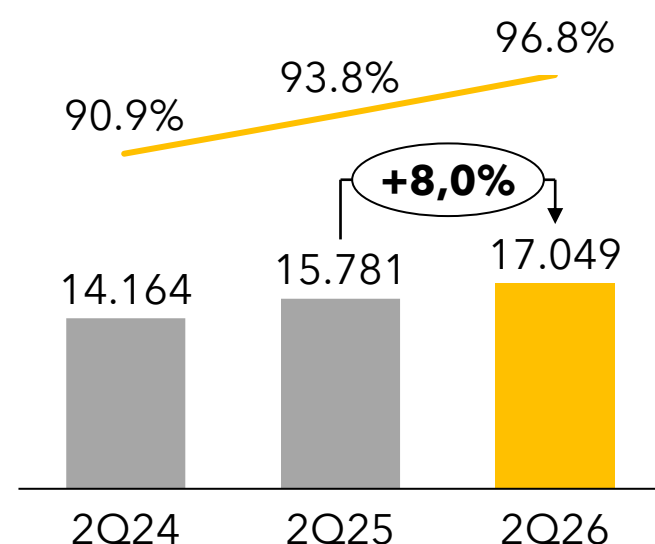
Investment of UF 1.2 million to add +70 new stores and ~400 new underground parking spaces, nearly doubling the retail offering and improving accessibility. The expansion will strengthen the tenant mix, average rent and Mall Curicó's leadership in the Maule Region. Opening: 2H28.



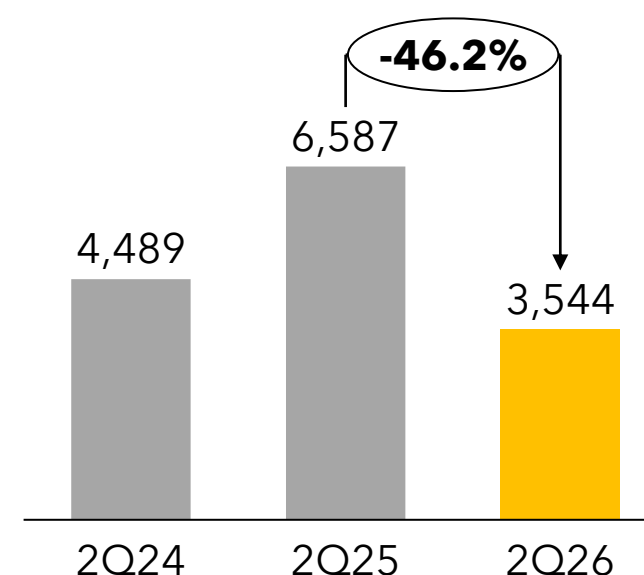
Revenue (CLP mm)



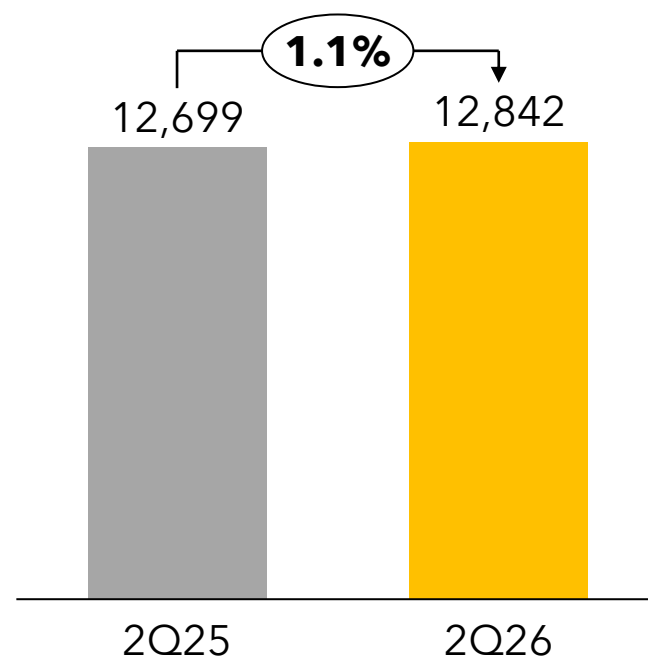
EBITDA (CLP mm) and EBITDA Margin (%)



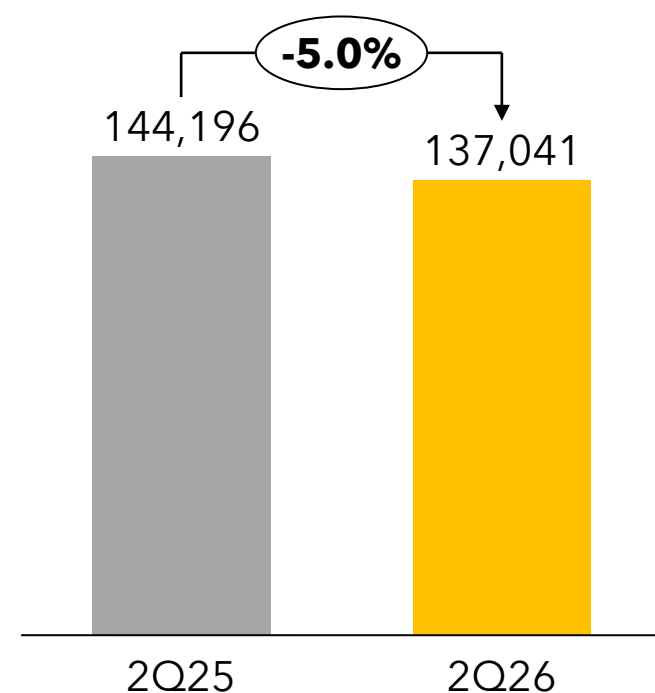
Net income¹ (CLP mm)



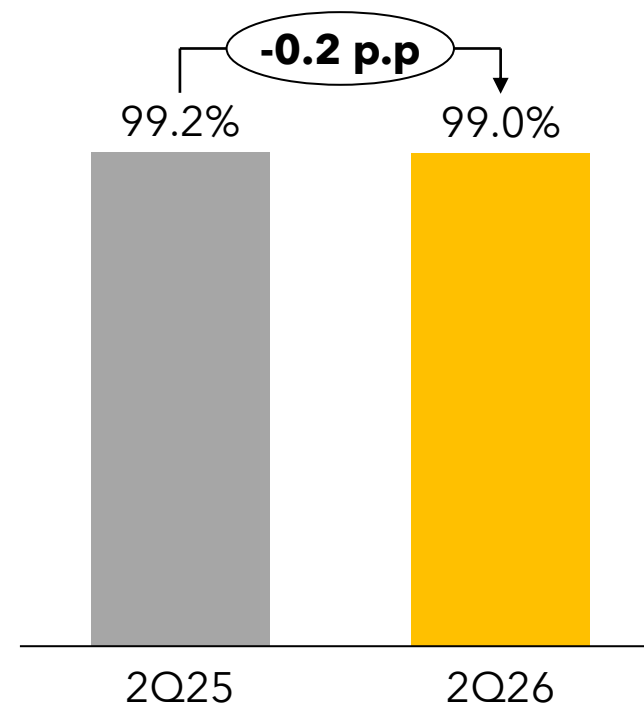
Visitor traffic (m)



Tenant sales (CLP mm)



Occupancy rate² (%)



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

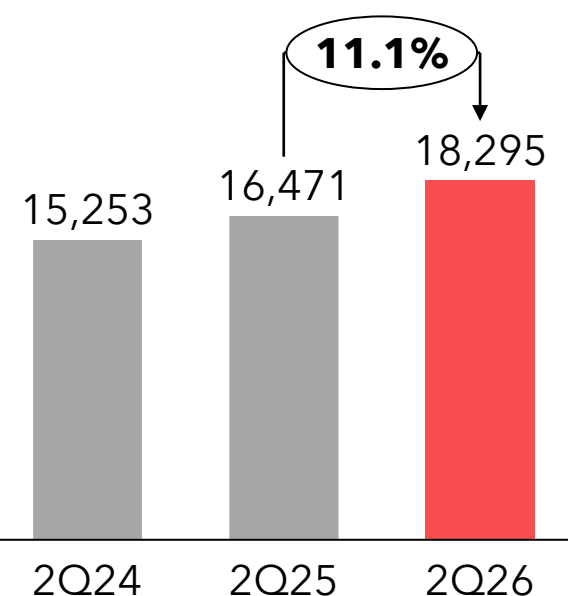
2. Occupancy rate excludes offices.

03. Real Estate Segment

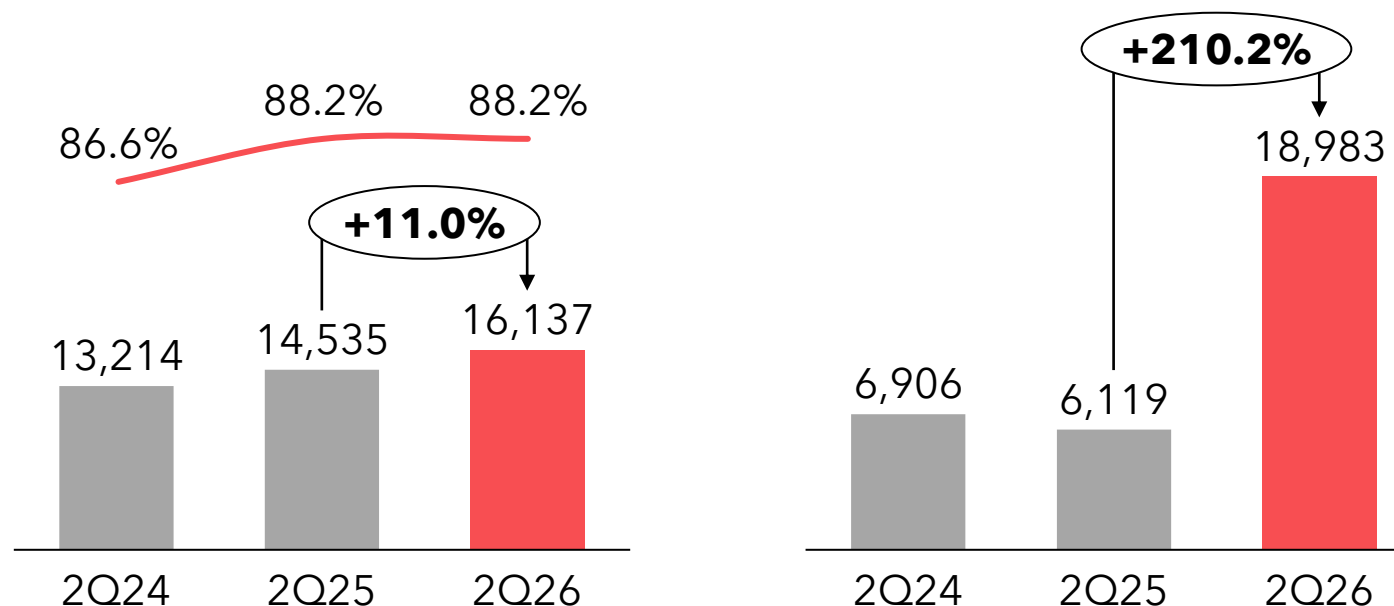
Mall Aventura sustains solid operating performance

MALL
AVENTURA

Revenue¹ (CLP mm)



EBITDA (CLP mm) and EBITDA Margin (%) Net income (CLP mm)



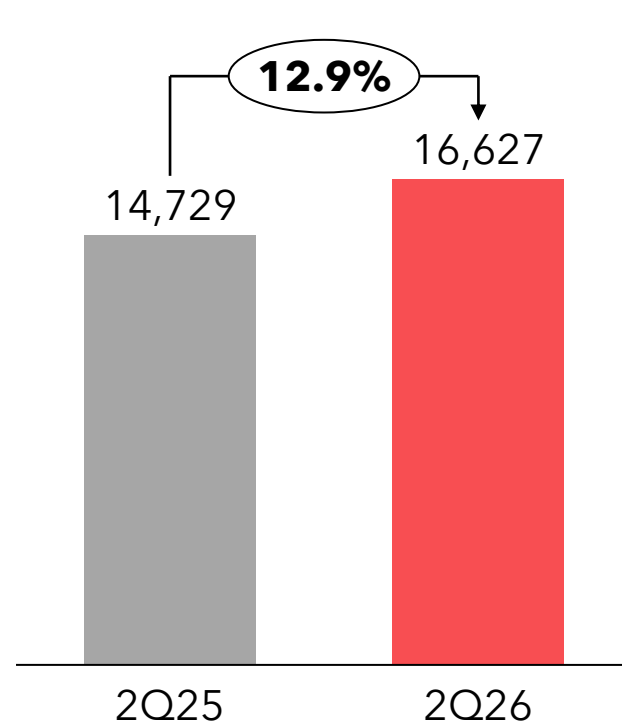
Expansion Project - Arequipa

Additional GLA: 8,700 m²

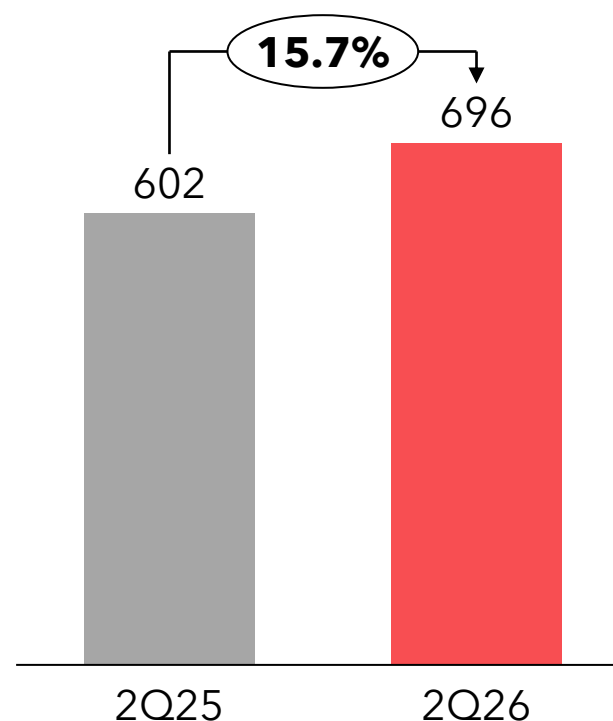
Stage	GLA	Estimated Opening
Level 1 - Access Area	3,085 m ²	December 2026
Level 2 - Access Area	3,415 m ²	July 2027
Level 0	2,200 m ²	2027-2028

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

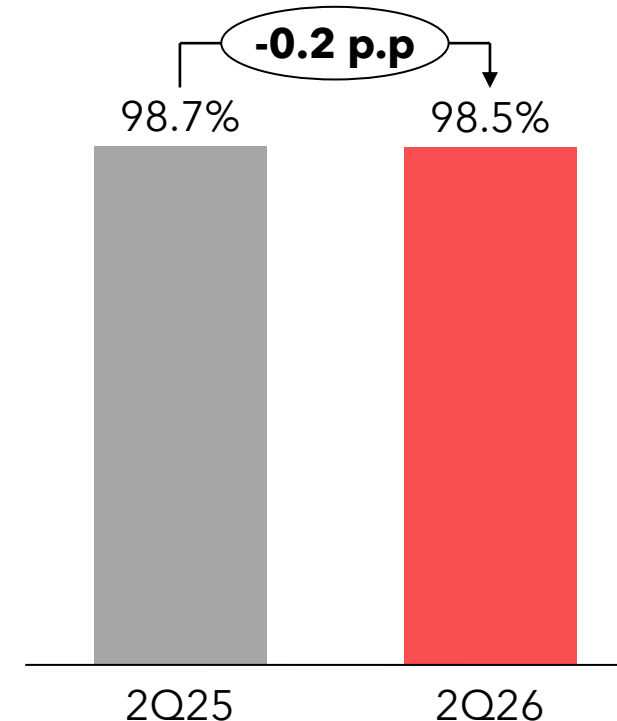
Visitor traffic (m)



Tenant sales (S/. mm)



Occupancy rate² (%)



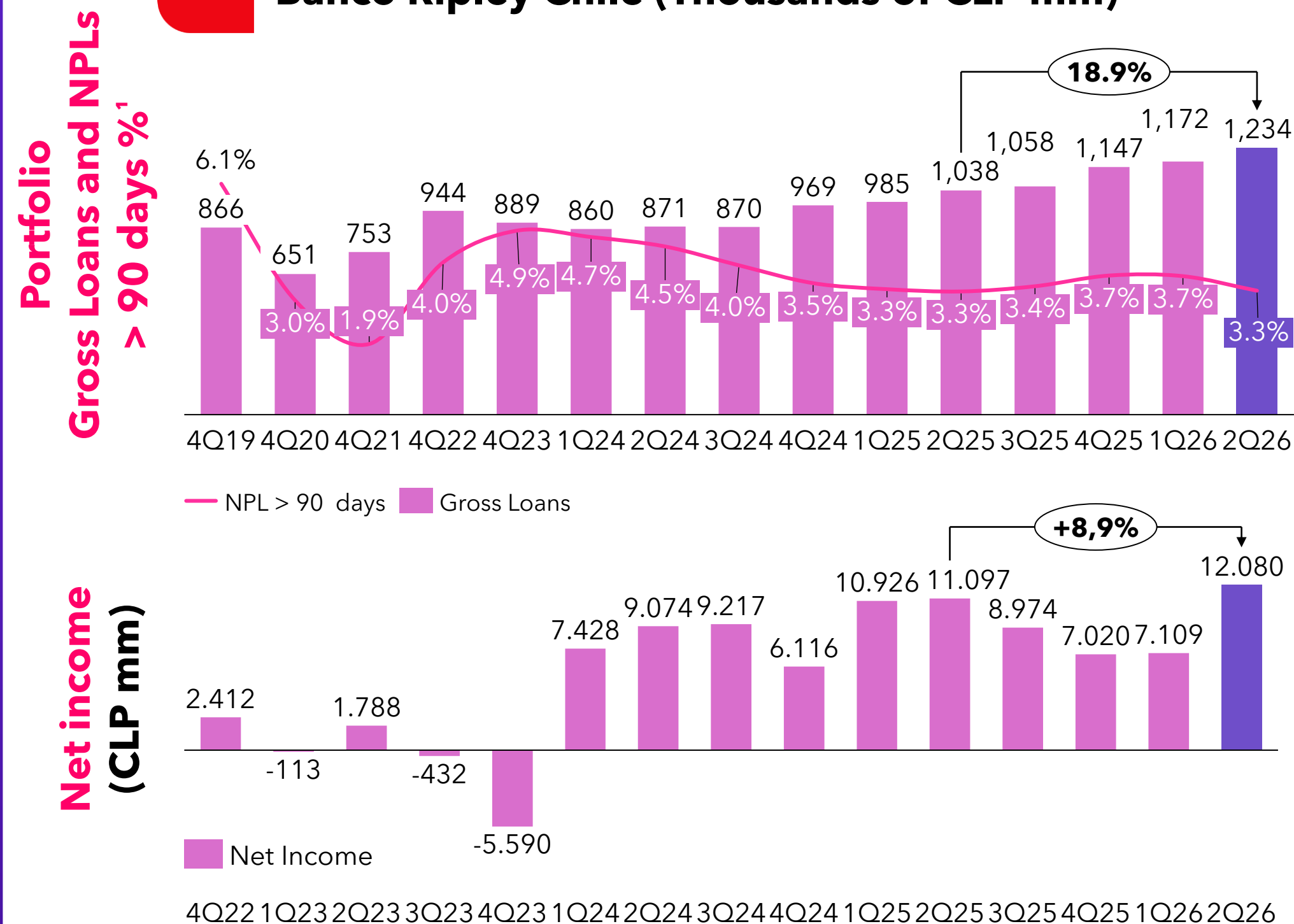
1. Mall Aventura revenues are recorded under IFRS 16.
2. Occupancy rate excludes offices.

03. Bank Segment

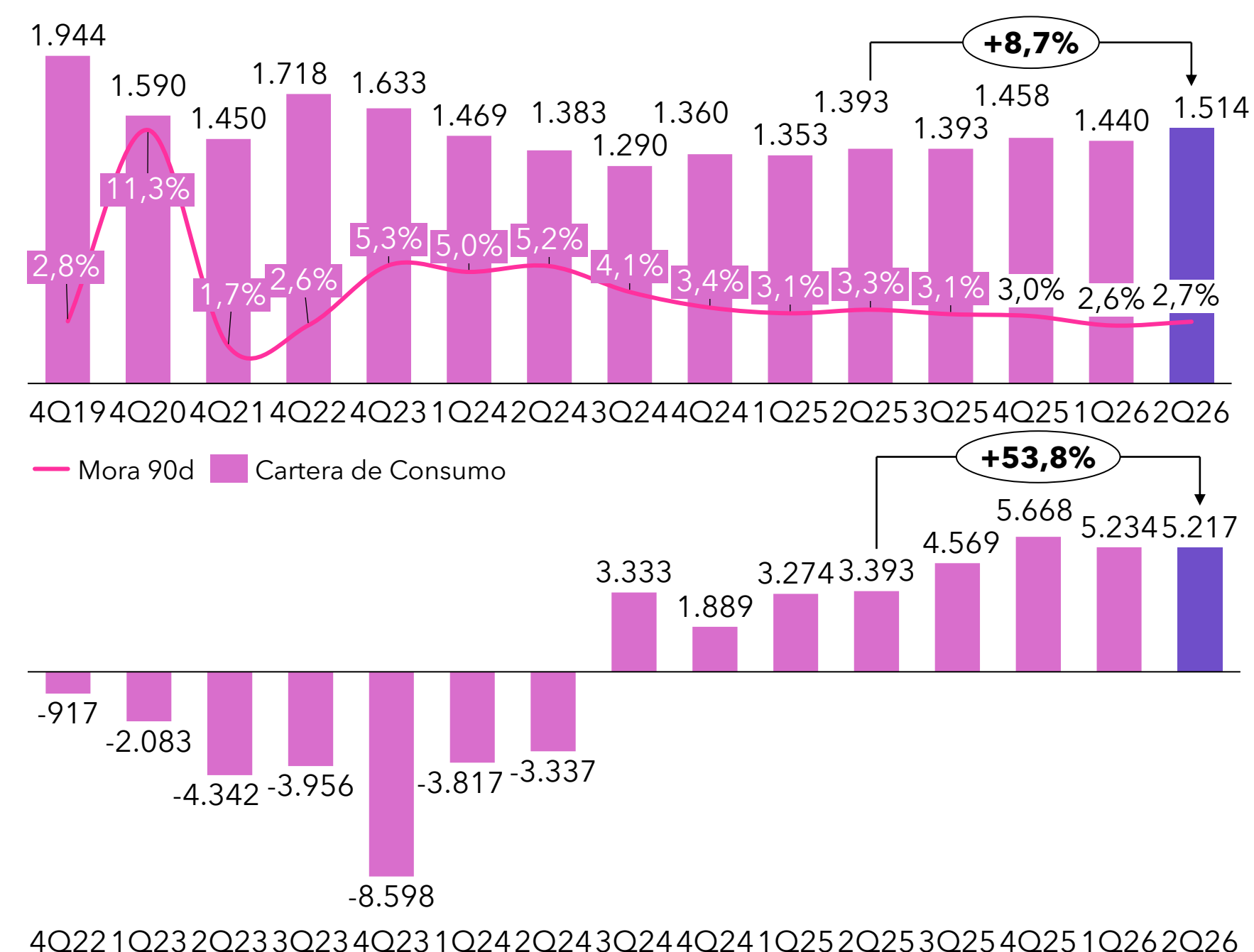
Banco Ripley Chile sustains solid loan portfolio growth and Peru consolidates improvements in risk and profitability



Banco Ripley Chile (Thousands of CLP mm)



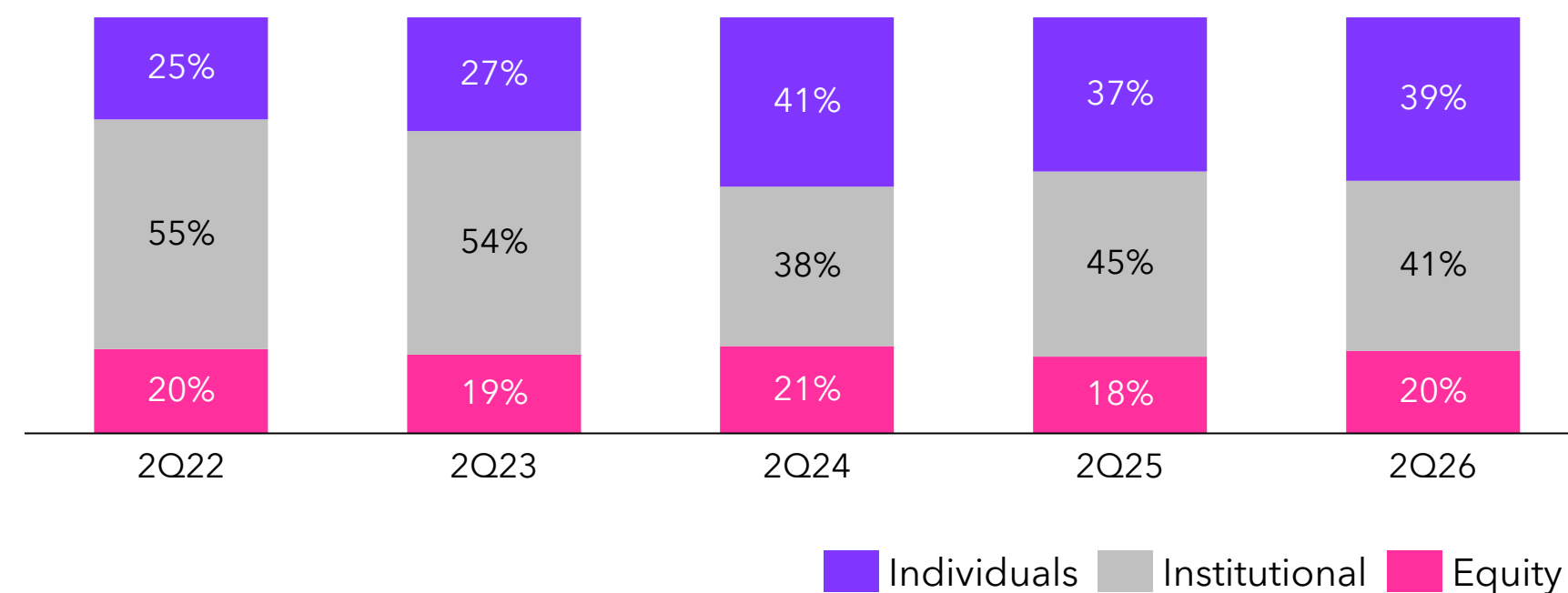
Banco Ripley Peru (S/. mm)



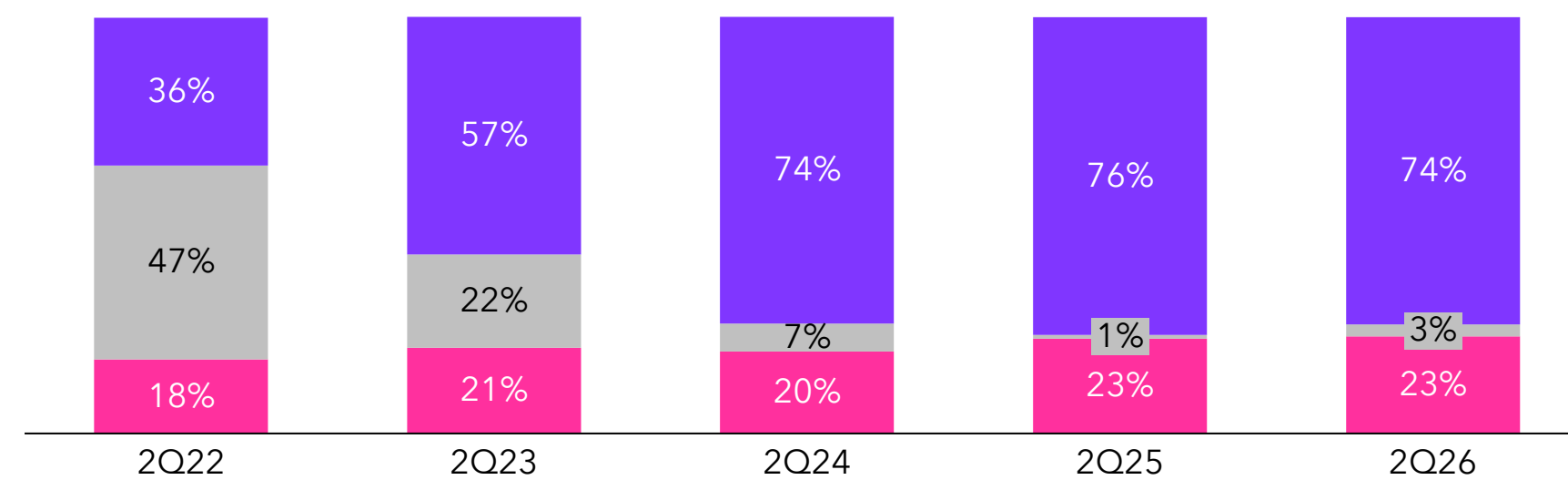
03. Bank Segment

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

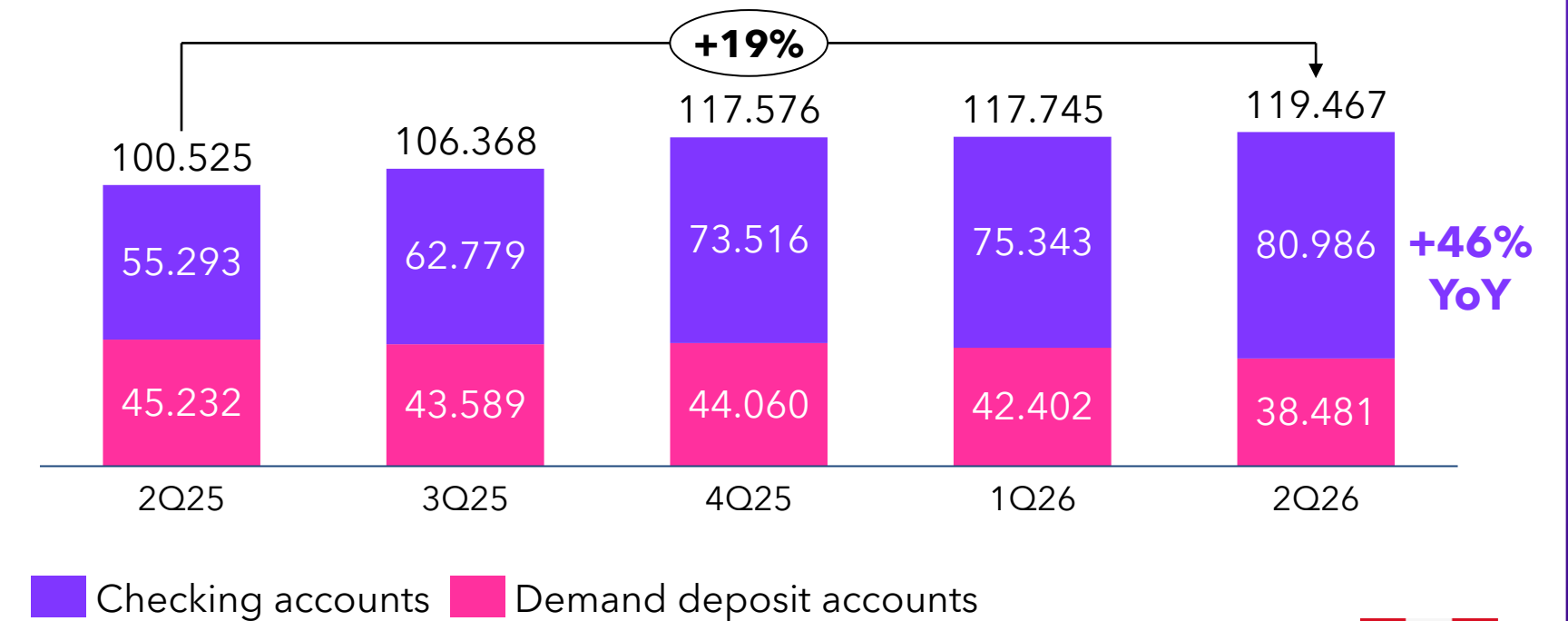
Chile Funding Structure (%)



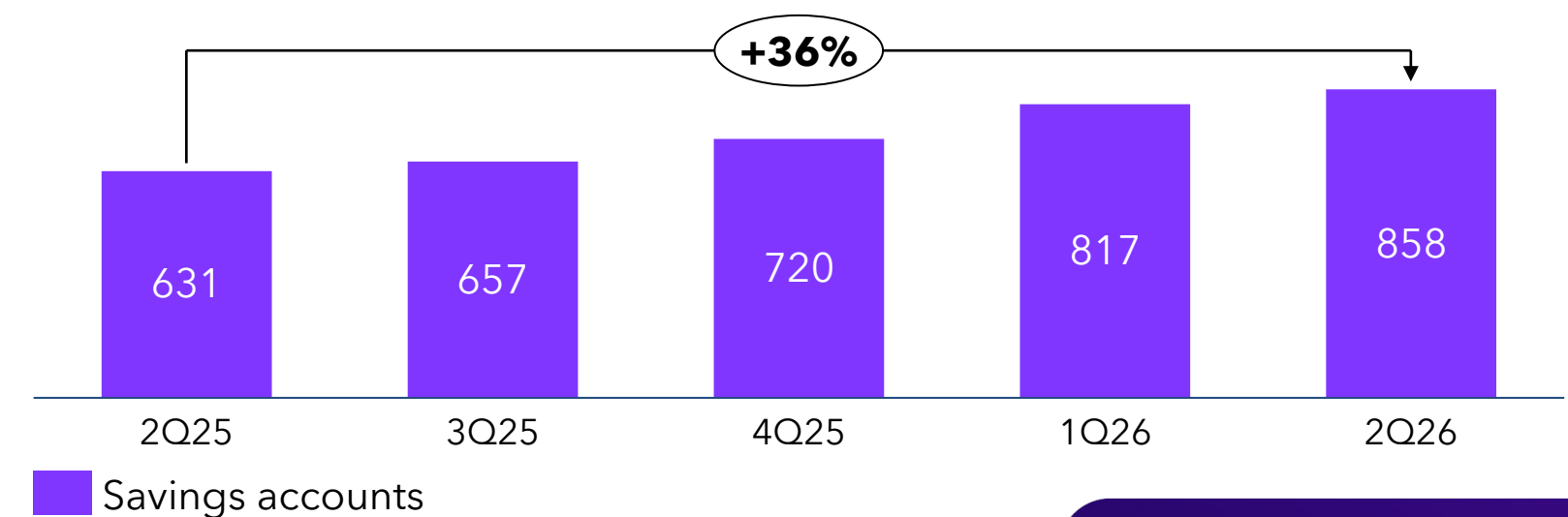
Peru Funding Structure (%)



Balance in Checking and Demand Accounts (CLP mm)



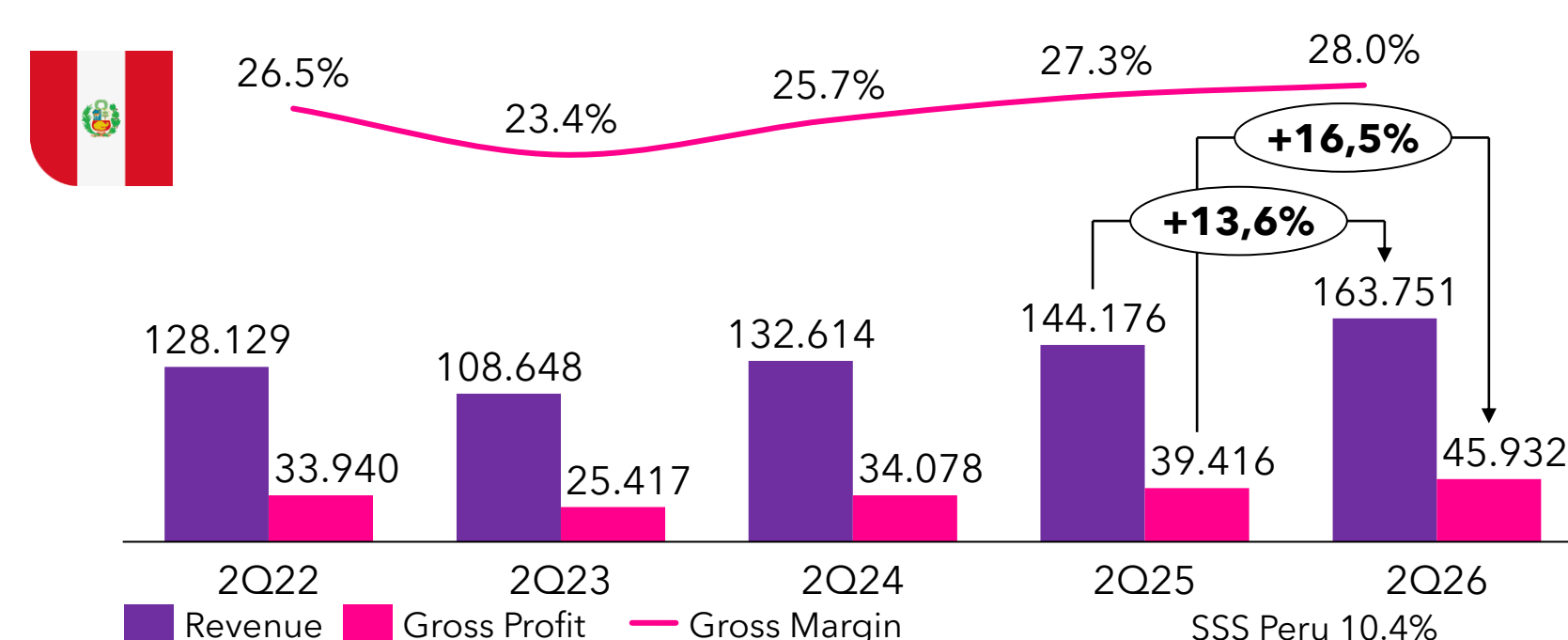
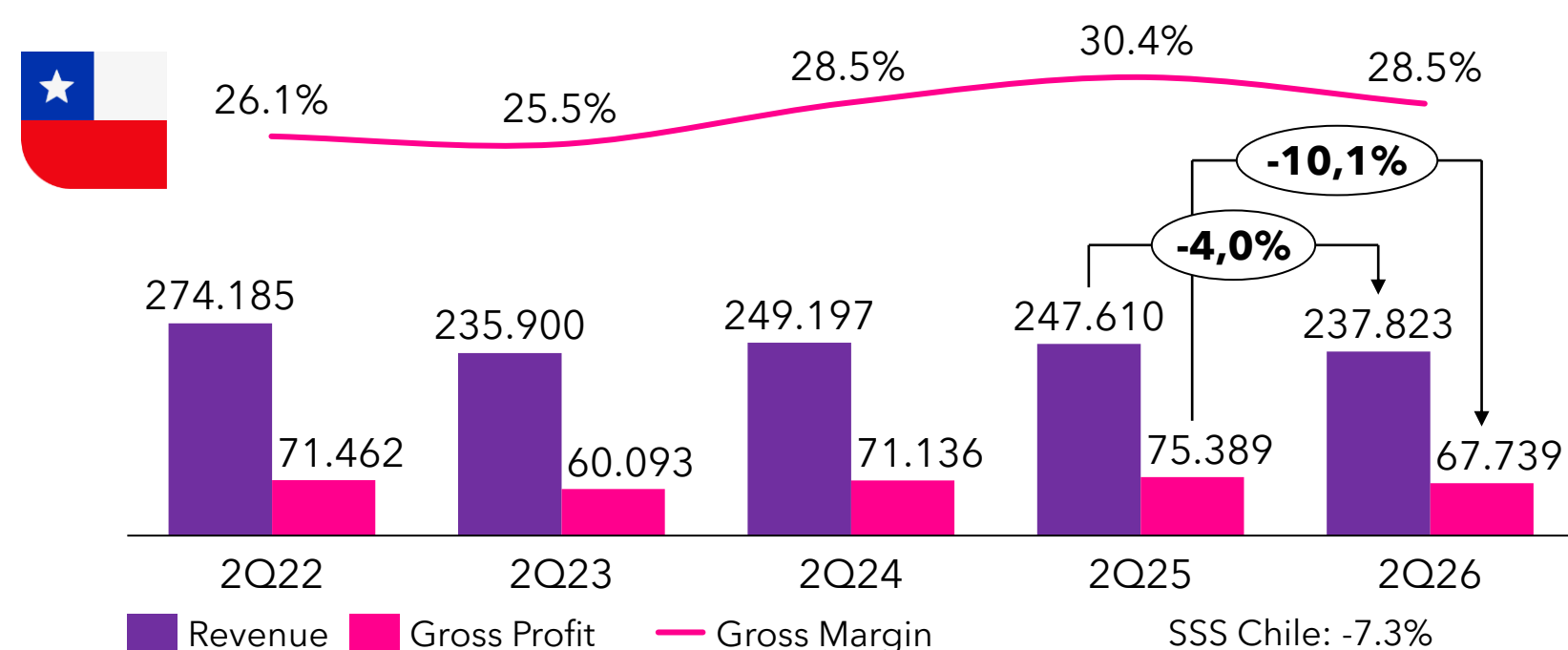
Balance in Savings Accounts (S/. m)



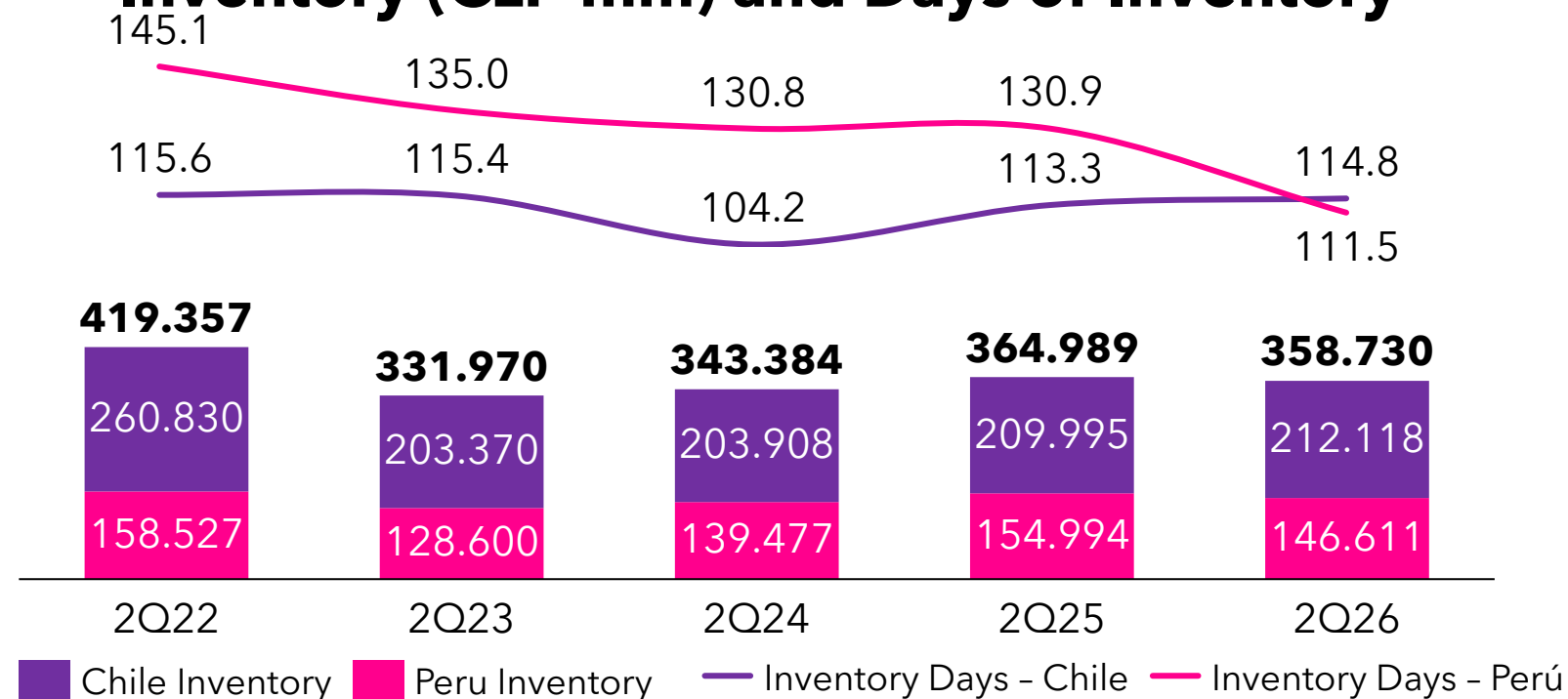
03. Retail Segment

Peru drives growth while Chile faces a demanding comparison base

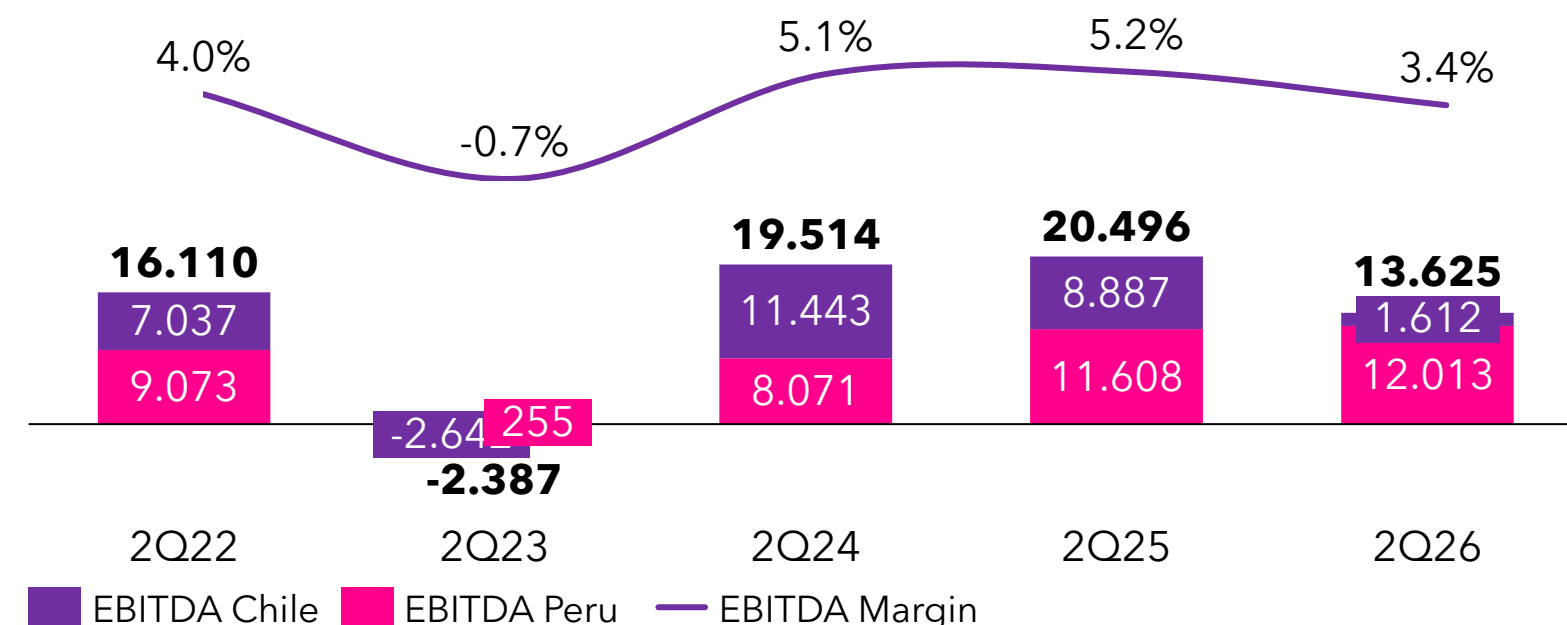
Retail Revenue (CLP mm) and Retail Gross Margin (%)



Inventory (CLP mm) and Days of Inventory



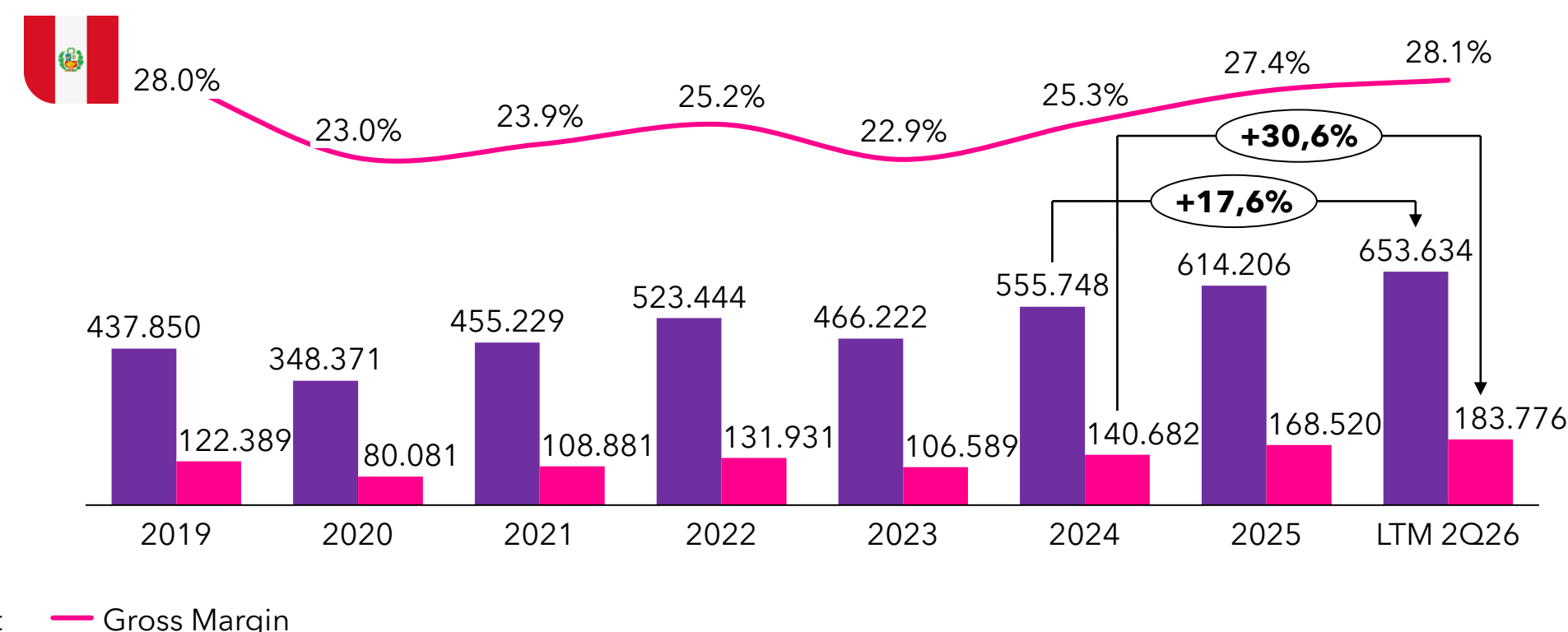
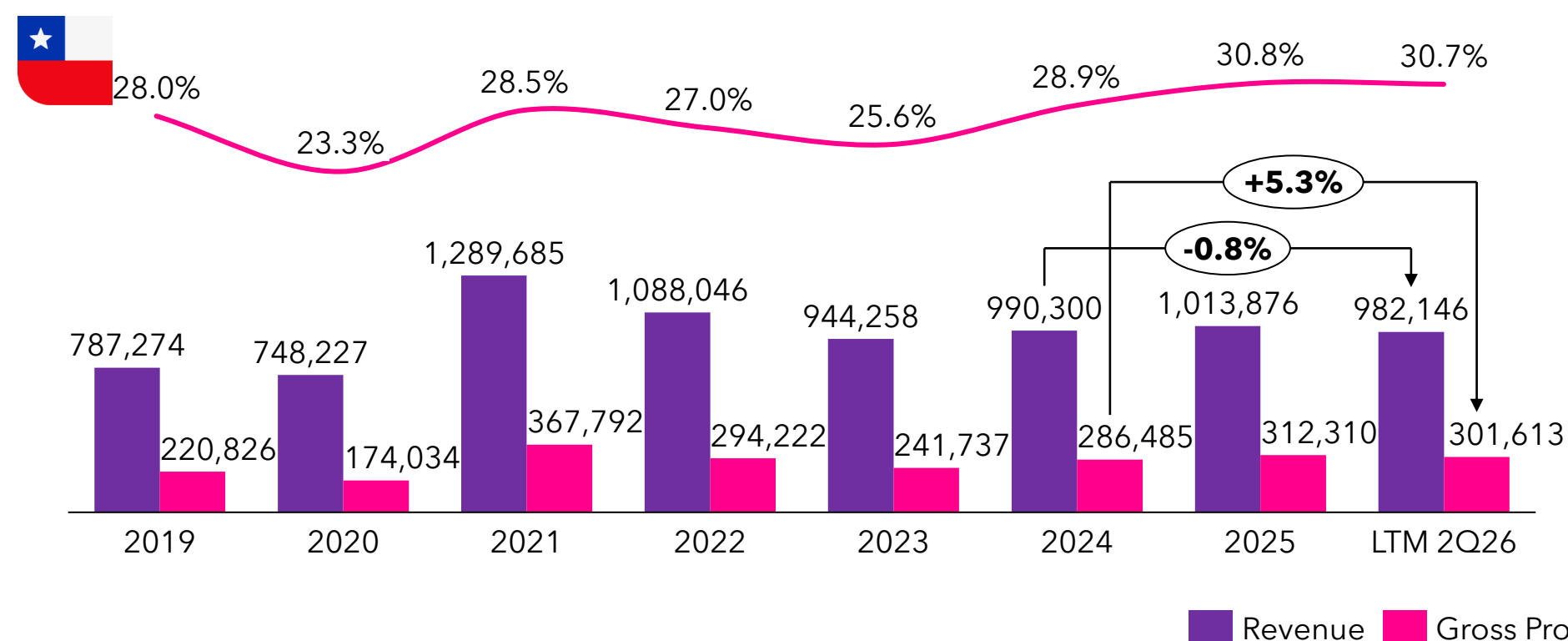
Retail EBITDA (CLP mm) and EBITDA Margin (%)



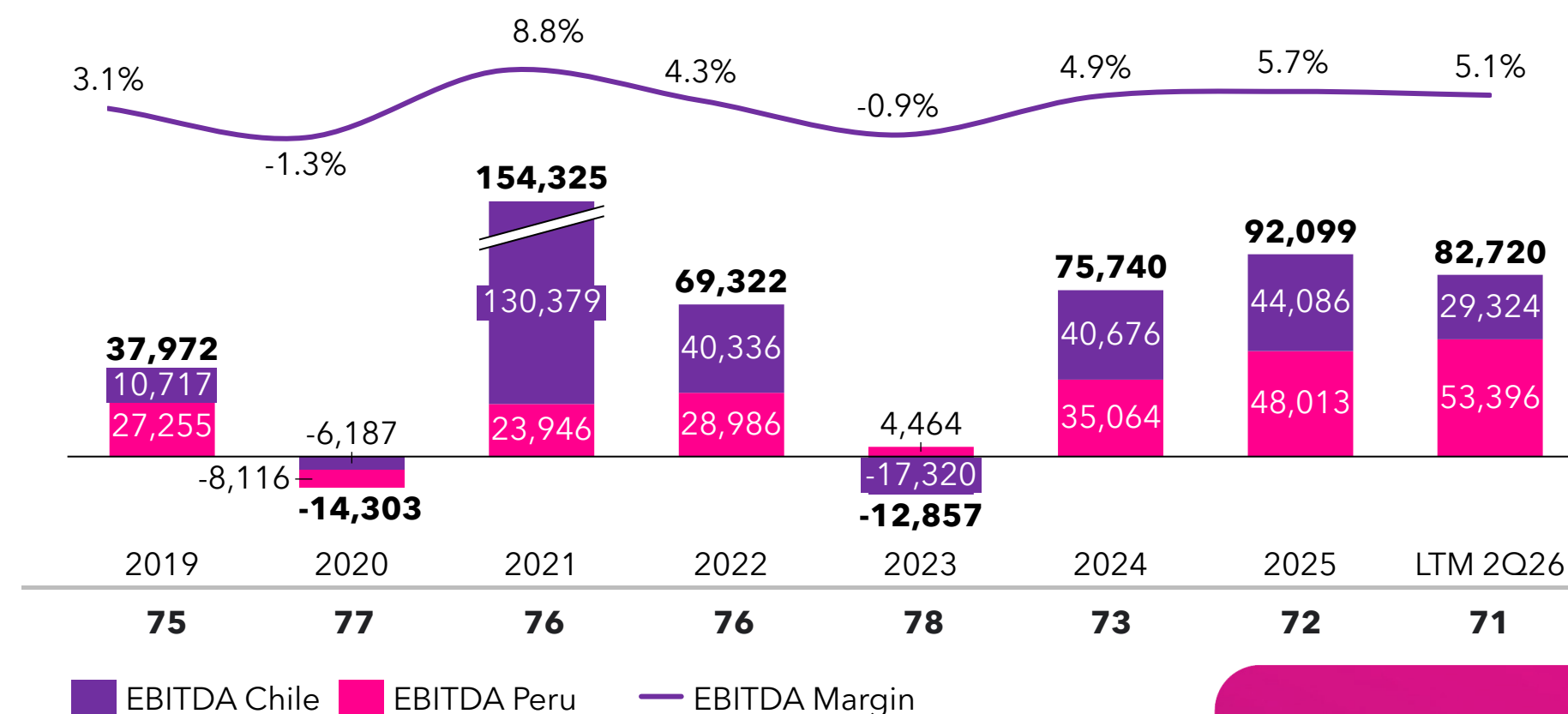
03. Retail Segment

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

Retail Revenue (CLP mm) and Retail Gross Margin (%)



EBITDA (CLP mm) and EBITDA Margin (%)



+\$54 billion in EBITDA

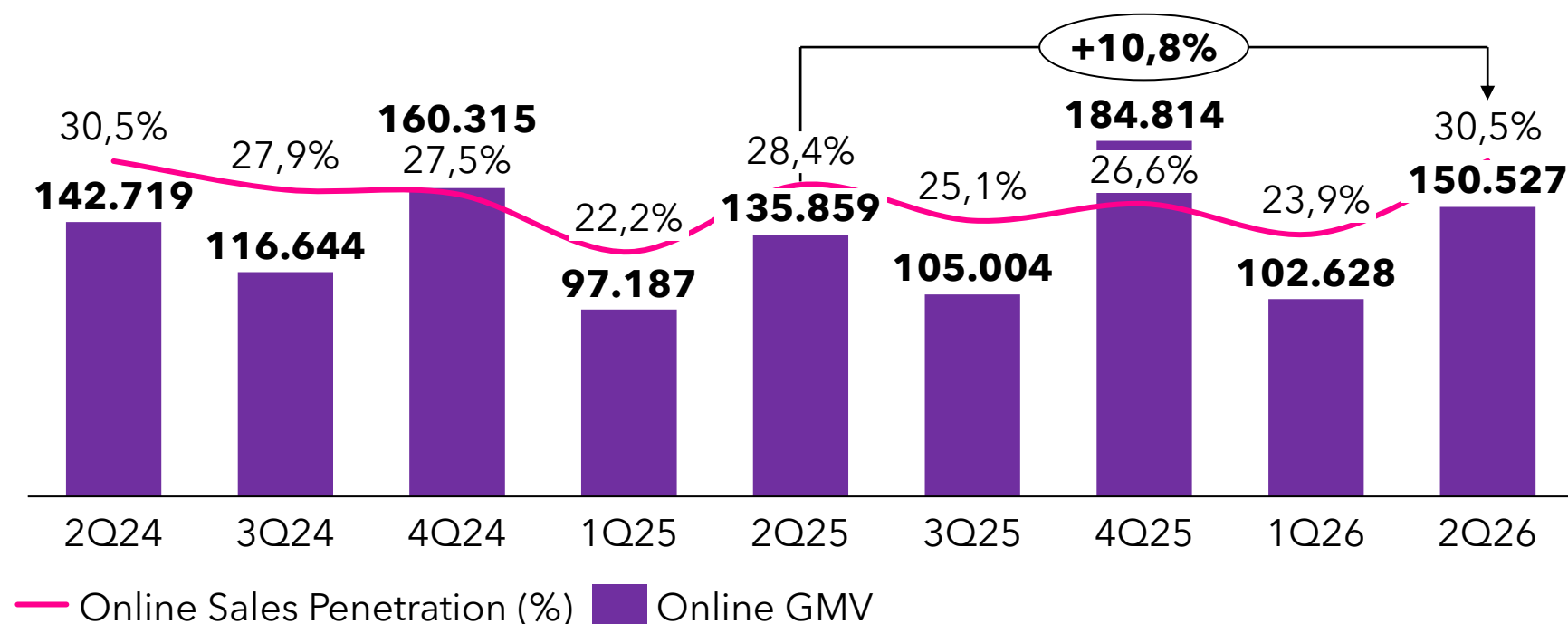
between 2019 and 2025, with four fewer stores in the chain¹

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.

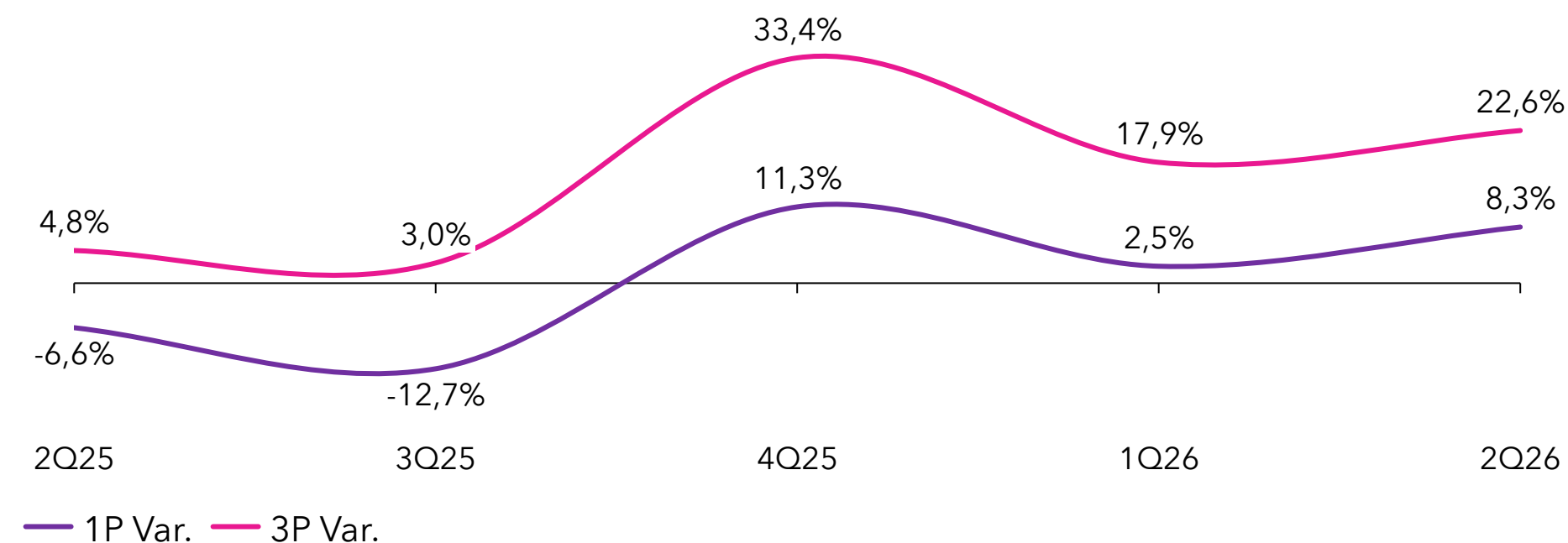
03. Retail Segment

Omnichannel: back to digital growth on a more robust platform

Online GMV (CLP mm) and Digital Penetration (%)



Online GMV Change YoY (%)



Blue Express pick-up point network | +1,200 pick-up points in Chile

Coverage
+1,200 points, extending our coverage especially to locations where we do not have Ripley stores

Flexibility
Partner stations and retailers, 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 store and logistics network, strengthens a broader, more integrated and flexible relationship with customers.

THANK  YOU