

1st Quarter Results / 2026

Ripley Corp 🇨🇱 🇫🇷

R I P L E Y

me fascina verte bien



Disclaimer of **Liability**

The statements contained herein have been prepared based on information subject to change, as well as future risks and uncertainties inherent to the Company's activities. Accordingly, this presentation does not guarantee future results, which may differ from the projections presented herein. Therefore, the Company and its management assume no responsibility for such differences.

**1st Quarter
Results
Ripley Corp** **20
26**

20
26

Recent **Highlights**

R I P L E Y



01. Recent Highlights

1

Ripley continues to strengthen its positioning as a leading women's fashion player across the region

During 1Q26, the Company continued the regional rollout of its new brand claim, "Me Fascina Verte Bien", through campaigns in Chile and Peru featuring TINÍ, further strengthening regional reach and brand consistency.

ME FASCINA
VERTE BIEN

2

HEAD becomes Official Sponsor of the Peruvian Olympic Committee

In March 2026, HEAD, Ripley's exclusive brand in Peru, became an Official Sponsor of the Peruvian Olympic Committee for the 2026-2028 cycle. The brand will support Team Peru in major sporting milestones, strengthening its connection with sports, excellence, and regional projection.

HEAD®

3

Ripley Chile Approves Early Redemption of Series E Bonds

Ripley Chile's Board approved the full early redemption of its Series E Bonds, in line with the Company's active liability management strategy aimed at optimizing its funding structure and cost of debt.

R I P L E Y

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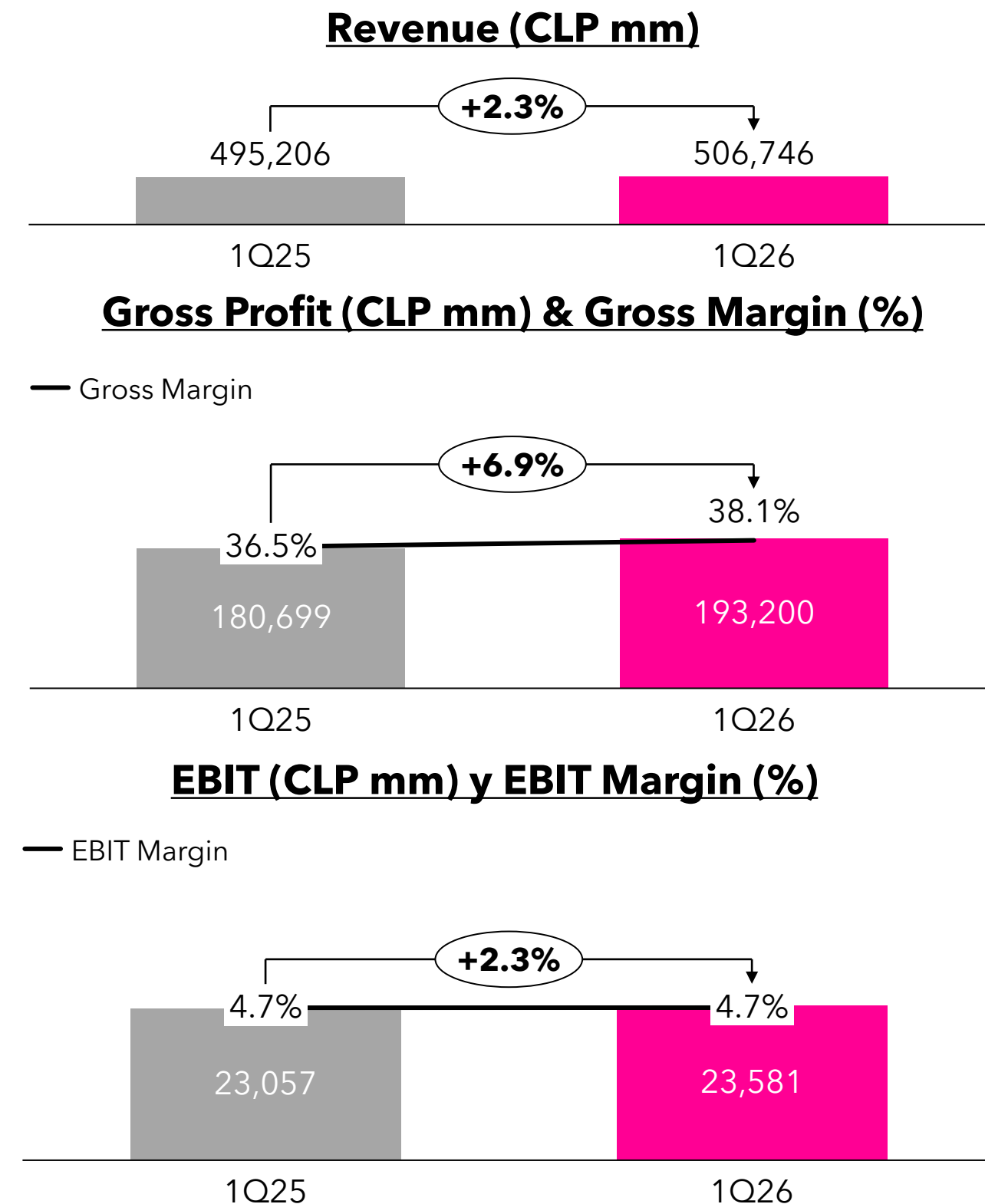
Financial Highlights

R I P L E Y



02. Financial Highlights

Ripley Corp 1Q26: Perú Operating income **increased 2.3%**, driven by strong performance in Peru



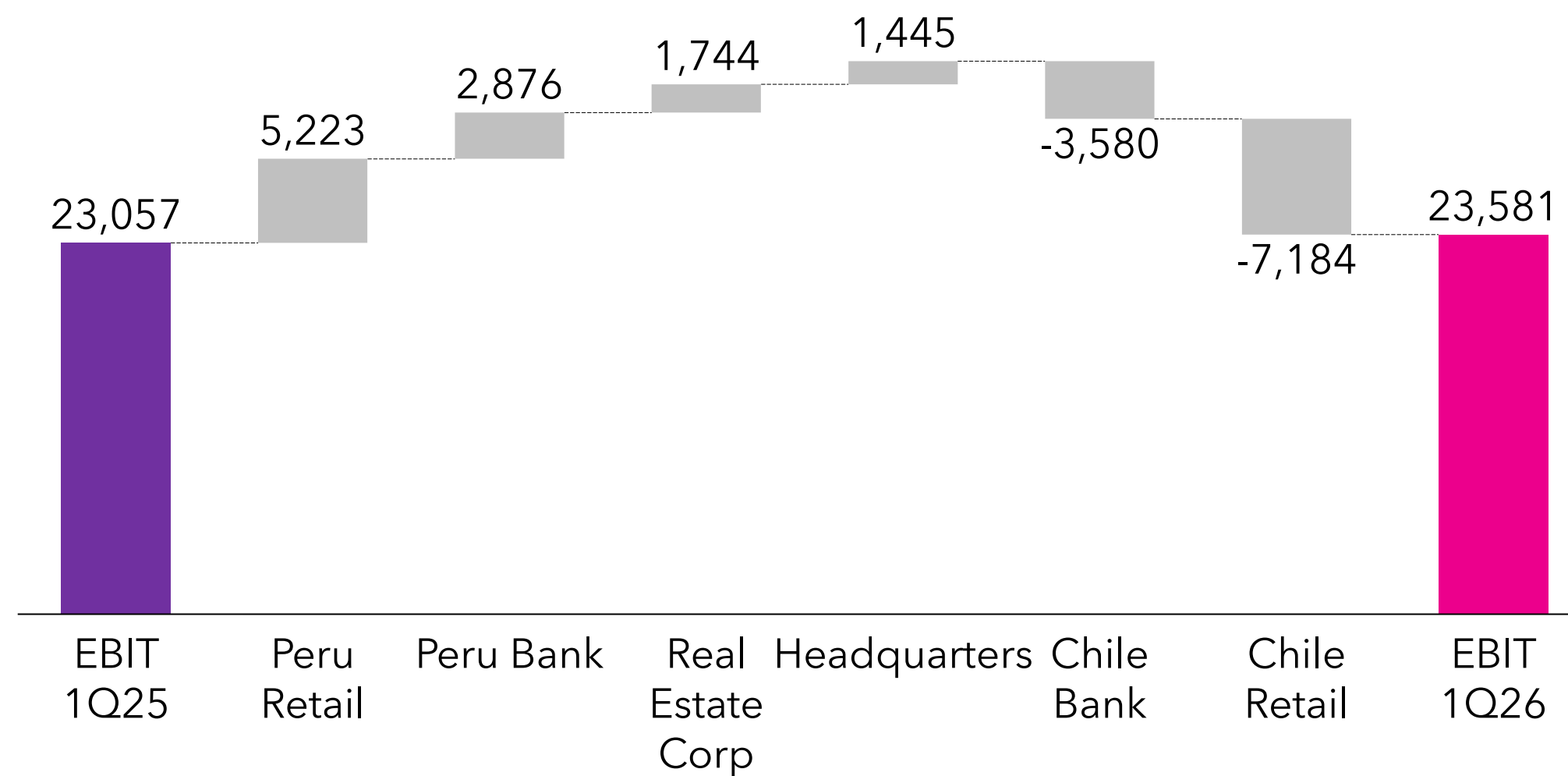
Highlights

- **Revenue increased 2.3% YoY**, supported by Peru Retail, Banking growth in both countries, and Mall Aventura
 - **Peru Retail +16.8% YoY** (+16.1% in PEN)
 - **Ripley Chile Bank +11.7% YoY** (+18.2% gross loan portfolio YoY)
 - **Ripley Peru Bank +6.1% YoY in CLP** (+6.4% gross loan portfolio YoY in PEN)
 - **Mall Aventura +9.1% YoY in CLP** (+8.6% a/a in PEN; 97.7% occupancy rate¹)
- **Contribution margin increased 6.9%**, with gross margin expansion of 164 bps
- **EBIT grew 2.3% YoY**, as strong Peru performance largely offset a tough comparison base in Chile
 - **EBIT Peru: +67.4%**

02. Financial Highlights

Ripley Corp 1Q26: Strong performance in Peru offsets a demanding comparison base in Chile, driving EBIT growth

Ripley Corp EBIT Variation (CLP mm)

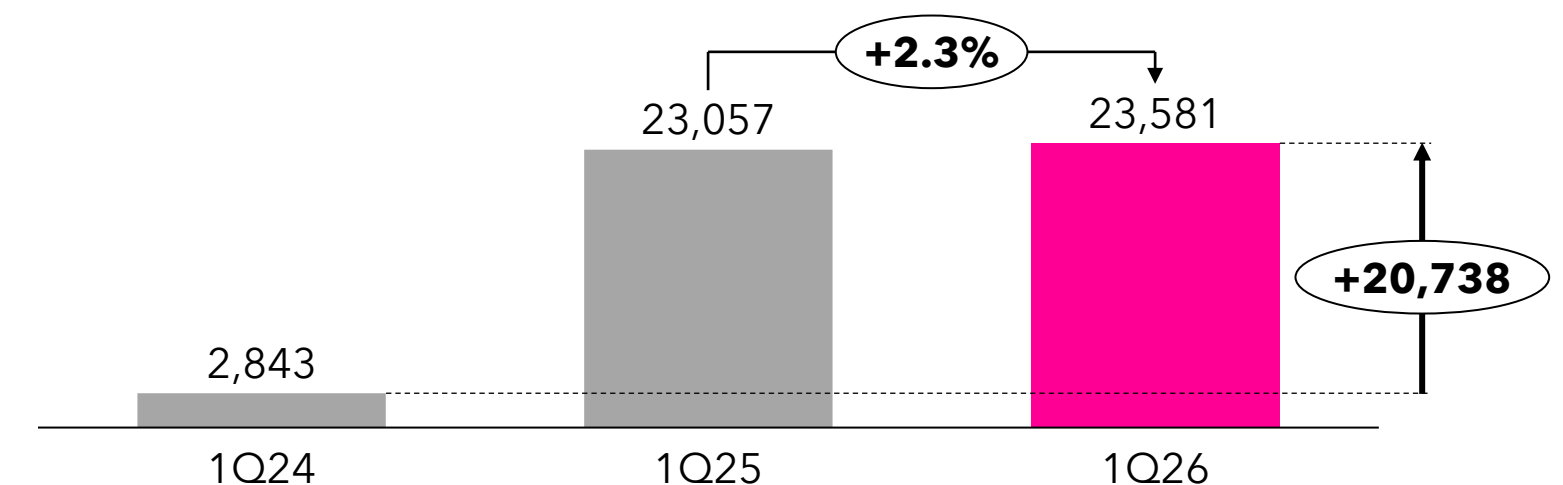


Ripley Corp EBIT Variation (CLP mm): \$524 (+2.3%)

Highlights

- Peru's improvement (+CLP 12,398 million) fully offsets Chile's decline.
- Chile reflects a demanding Retail comparison base due to foreign tourism in 1Q25, along with higher cost of risk in Banking.
- 1Q26 EBIT was 7x higher than 1Q24.

Ripley Corp EBIT (CLP mm)



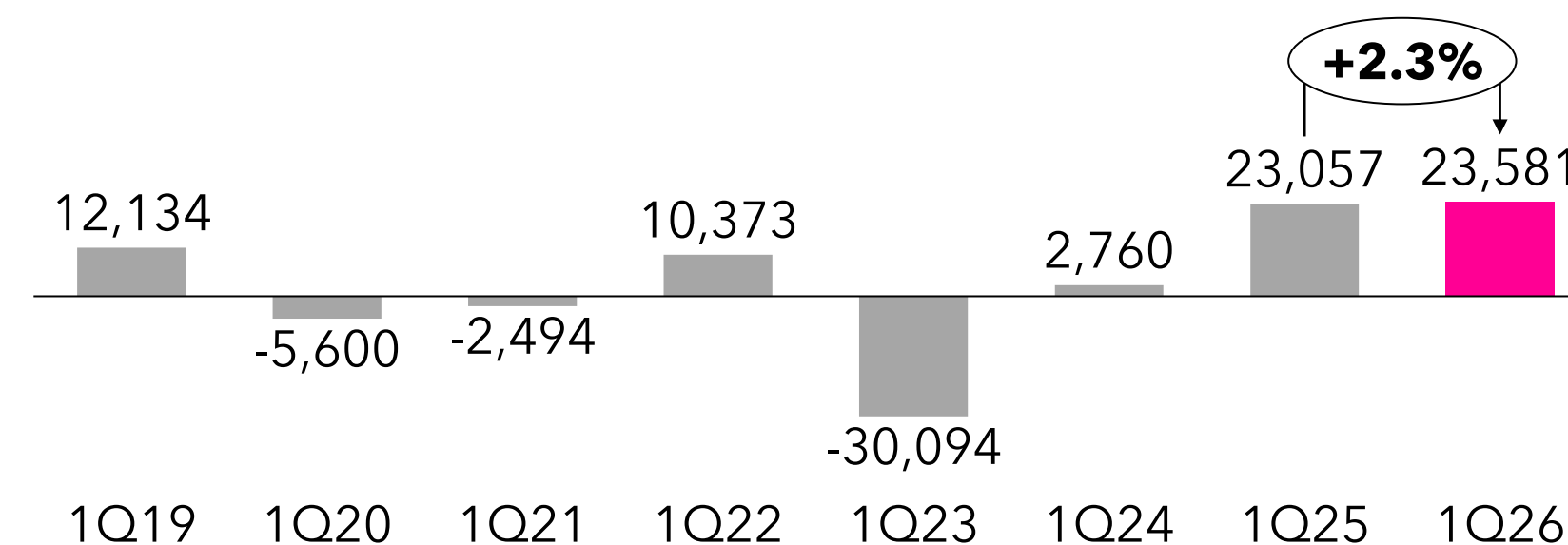
02. Financial Highlights

Ripley Corp 1Q26: Operating income increased, while net income reflects **higher FX-related expenses on lease liabilities in Peru**

Ripley Corp Income Statement (CLP mm)

(Amounts in CLP mm)	1Q25	1Q26	Var %
Revenues from Ordinary Activities	495.206	506.746	2,3%
Gross Profit	180.699	193.200	6,9%
SG&A Expenses	(157.642)	(169.619)	7,6%
EBIT	23.057	23.581	2,3%
Non-Operational Result	(8.604)	(10.470)	21,7%
Income/loss Before Taxes	14.453	13.111	(9,3%)
Income (Loss)	15.376	9.821	(36,1%)
EBITDA	43.003	41.960	(2,4%)

EBIT (CLP mm)



- Lower non-operating result due to **weaker foreign exchange gains/losses**, driven by **PEN/USD fluctuations** and their impact on IFRS 16 lease liabilities
- Higher income tax expense, explained by a **lower positive monetary correction** effect on taxable accounting bases

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Results

by Segment

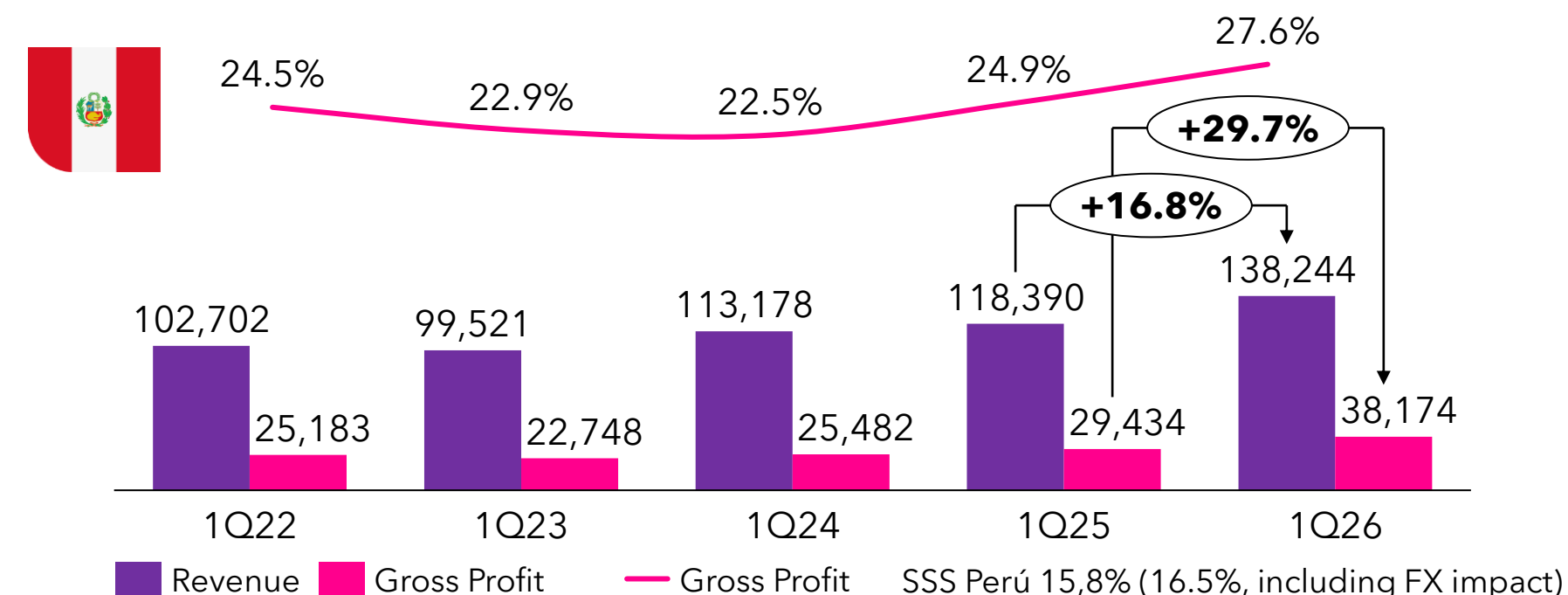
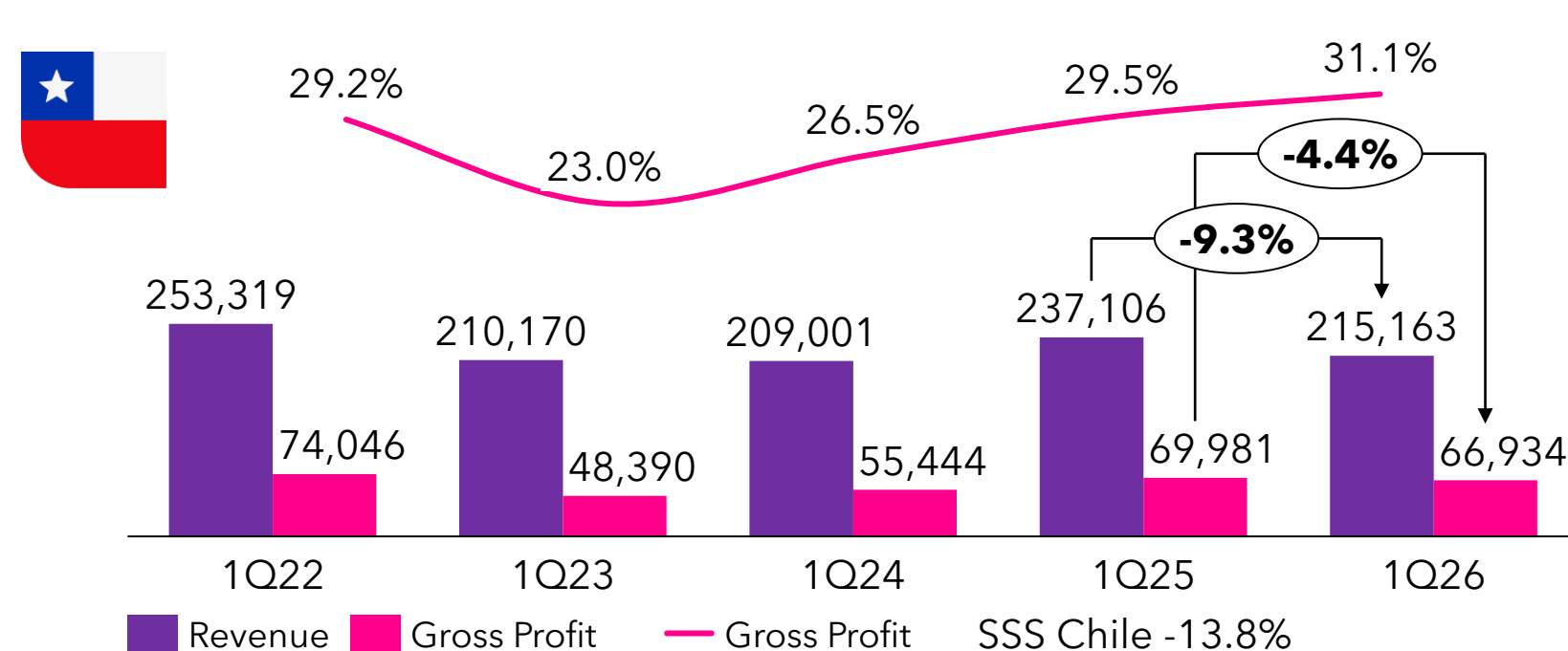
R I P L E Y



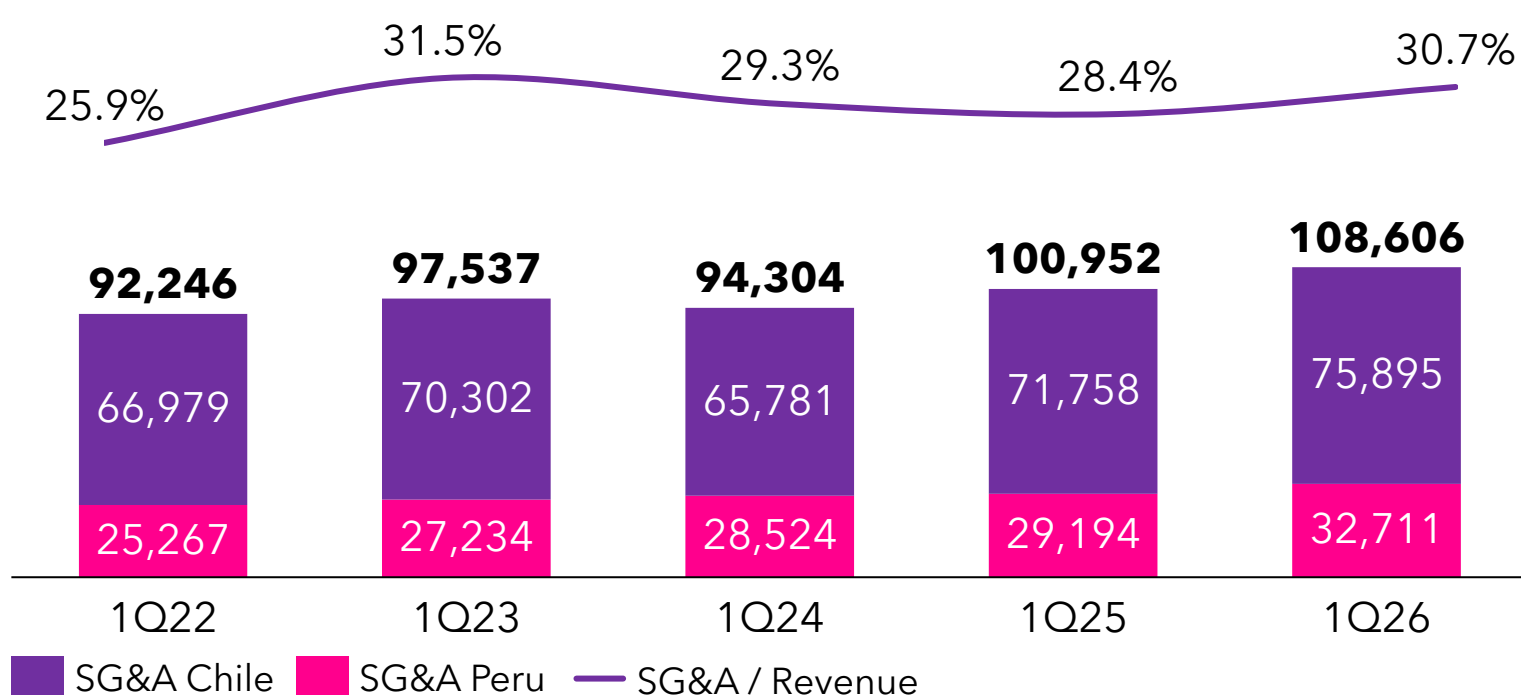
03. Retail Segment

Peru continues to deliver profitable growth, while Chile demonstrates margin resilience against a demanding comparison base

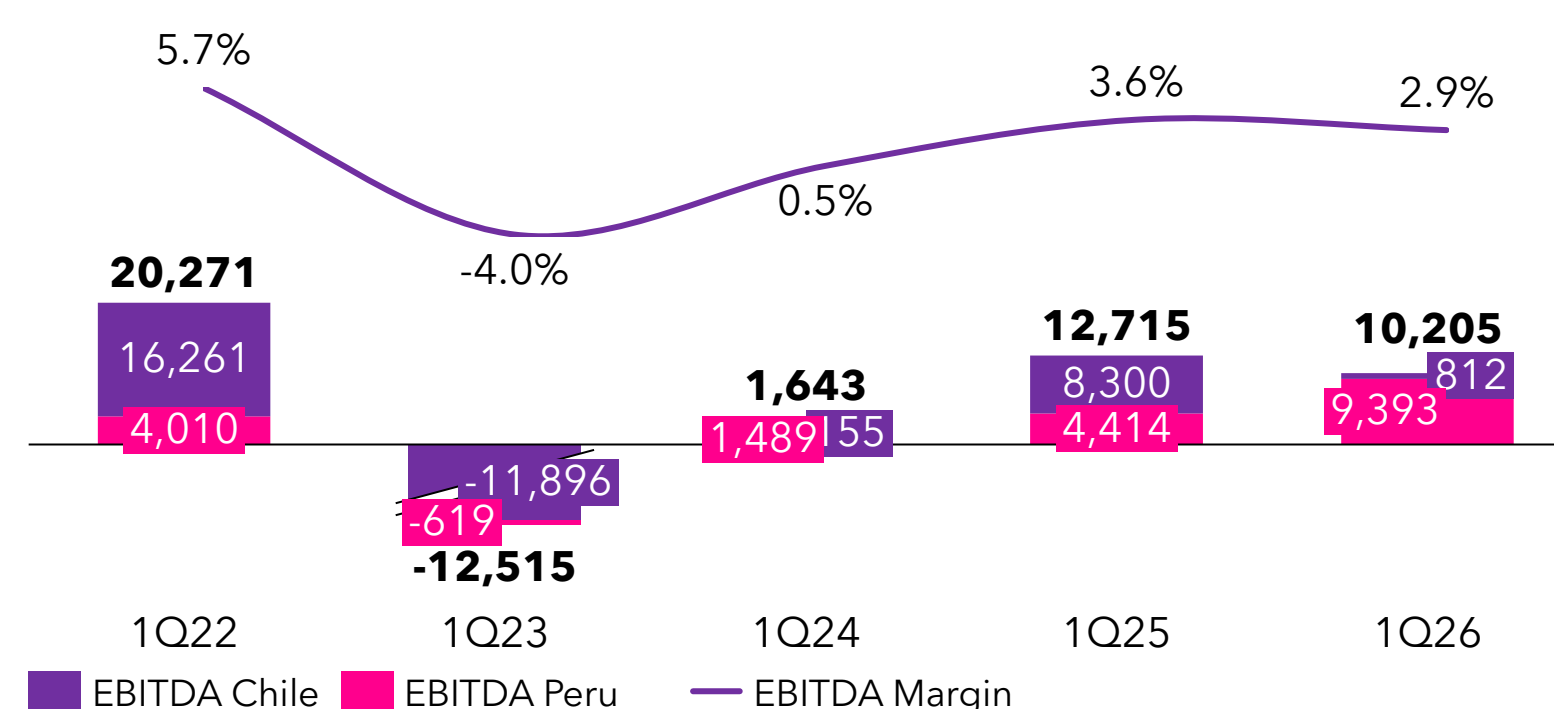
Retail Revenue (CLP mm) & Retail Gross Margin (%)



Retail SG&A (CLP mm)



Retail EBITDA (CLP mm)



03. Retail Segment

Main Focus Areas of the Digital Channel 2026



Boosting Soft Categories and Private Labels

Increased visibility of soft categories and exclusive brands.

Shopping Commerce Program featuring exclusive purchases, reinforcing the value proposition in higher-end categories.

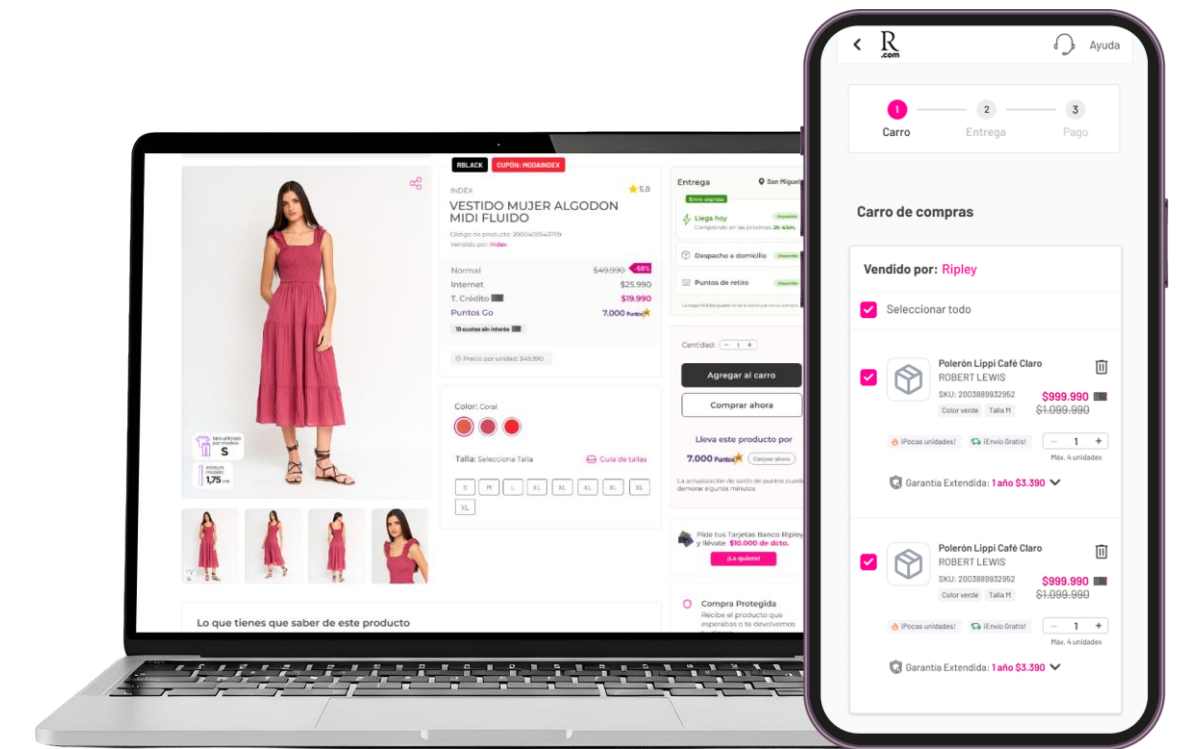
Incorporation of new 3P brands that strengthen the value proposition.



App as a Recurrence Driver

Execution of pre-sales, new high-engagement launches, and incorporation of exclusive coupons.

+30% downloads vs. prior period



Marketplace as a Profitable Growth Engine

Generation of high-margin revenues through commissions and logistics services (fulfillment), with low working capital investment.

Focus on key categories: +50% growth in non-fashion categories vs. prior year under the 3P model.

03. Retail Segment

Initiatives Focused on Margin Optimization, Reducing Operating Costs and Increasing Conversion

1

Strengthening the Commercial Team

More agile and efficient organizational structure, focused on enhancing the shopping experience and increasing conversion.

2

Growth of Incremental Revenue Streams

Growth in high-margin incremental revenue streams (Retail Media, Fulfillment), improving channel profitability.

3

Strengthening Supply Chain and Availability

Faster dispatch times for online purchases, improvement in customer satisfaction indicators, and optimization of working capital.

Reduction in stock imbalances, with lower markdown rates and maximization of full-price sales.

4

Optimization of Cross-Channel Digital and Physical Experience

Redesign of product pages with AI, creating a frictionless experience.

More efficient markdowns and optimized pricing by channel.

Increase in average ticket size.

Higher conversion rate.

All these initiatives are currently maturing and contributing to the expansion of the Retail segment EBITDA.

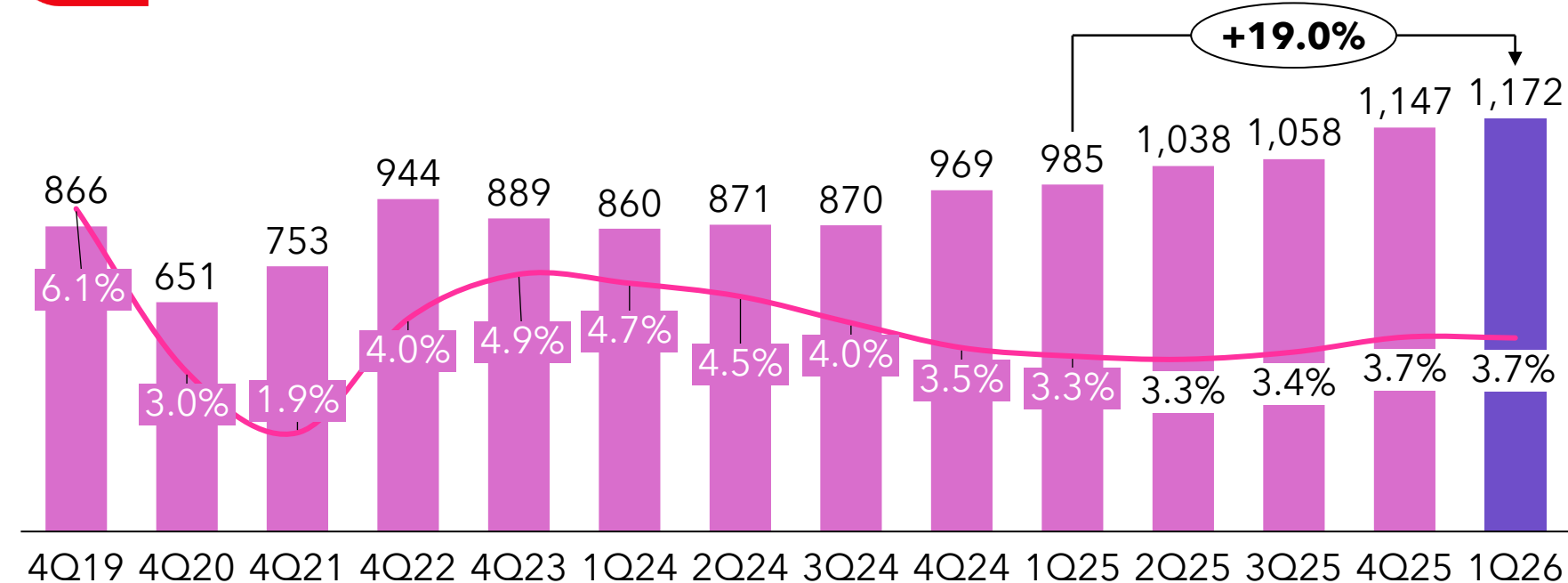
03. Bank Segment

Ripley Chile Bank maintains strong loan growth, while Banco Ripley Peru improves risk metrics and profitability



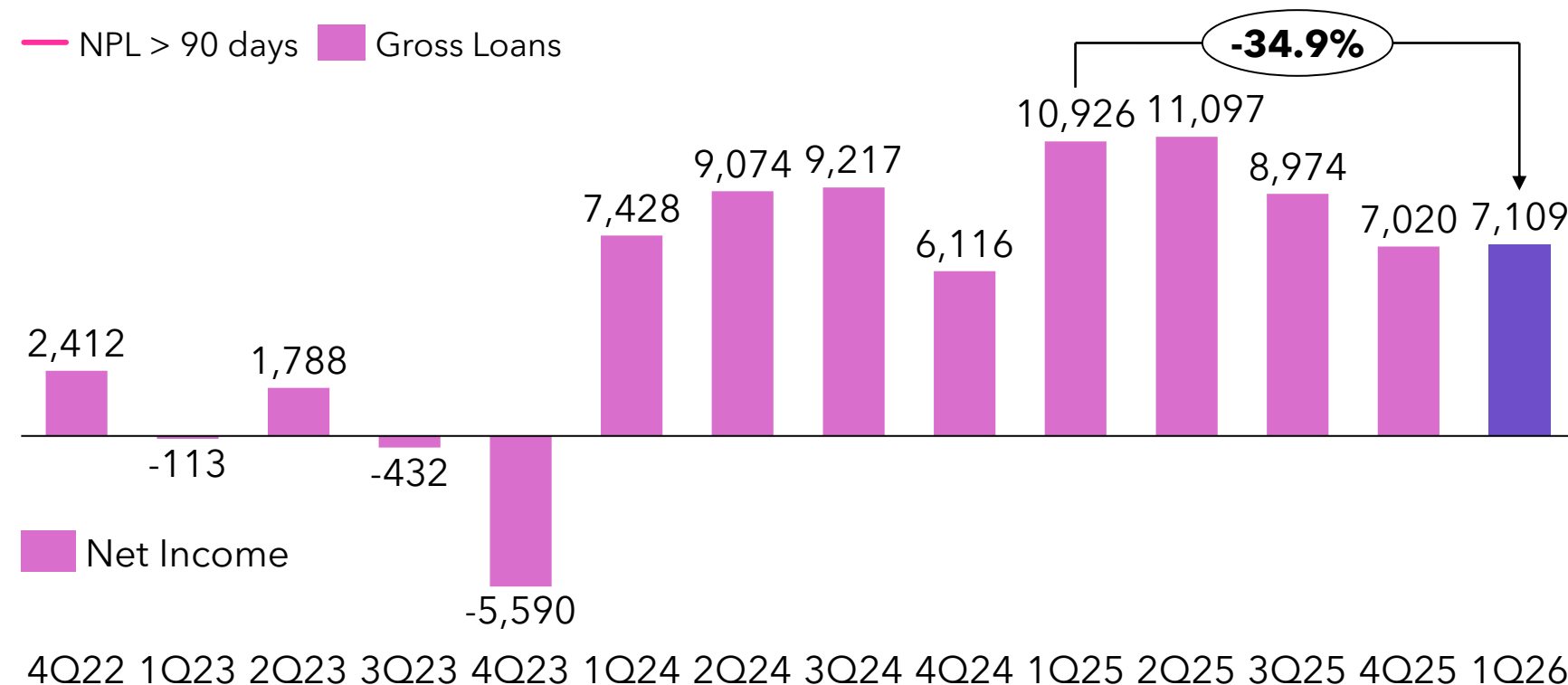
Ripley Chile Bank (CLP billion)

Gross Loans and
NPL > 90 Days (%)¹



— NPL > 90 days ■ Gross Loans

Net Income
(CLP mm)

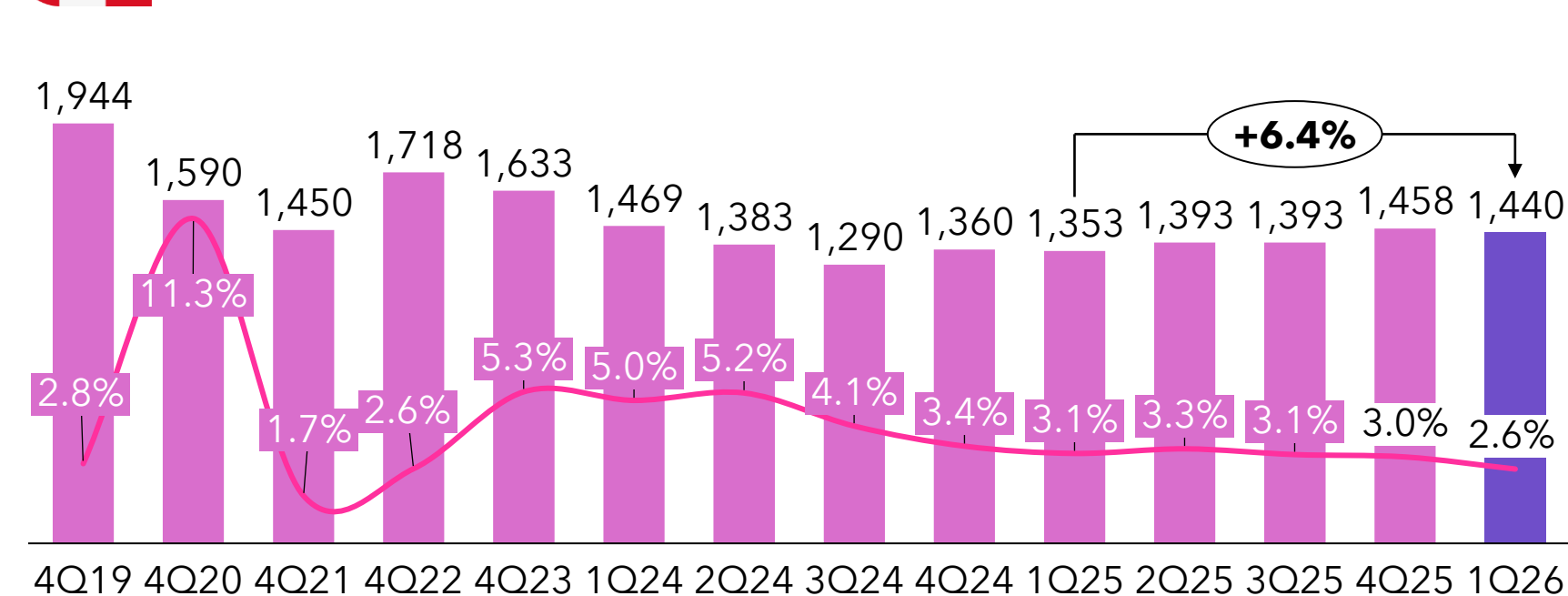


■ Net Income

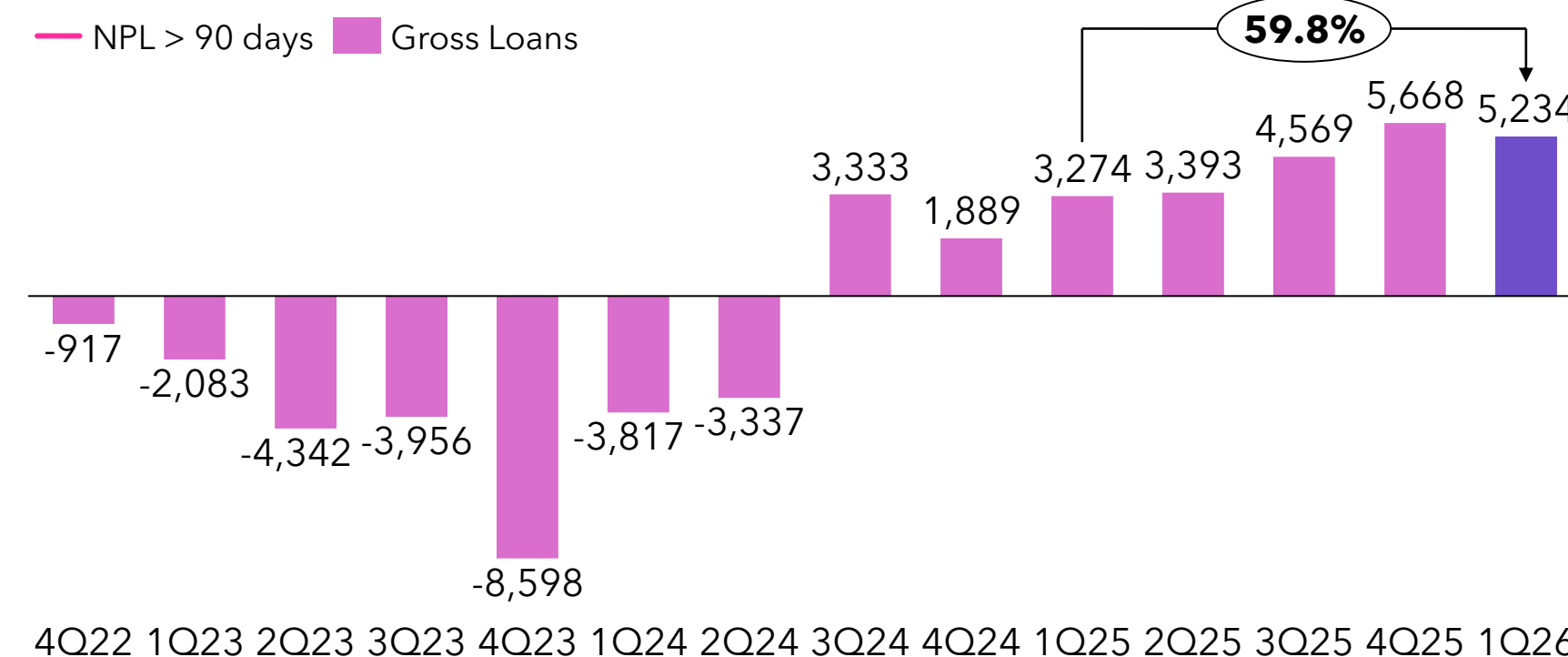
1.Consumer Loan Portfolio.



Ripley Peru Bank (S/. mm)



— NPL > 90 days ■ Gross Loans

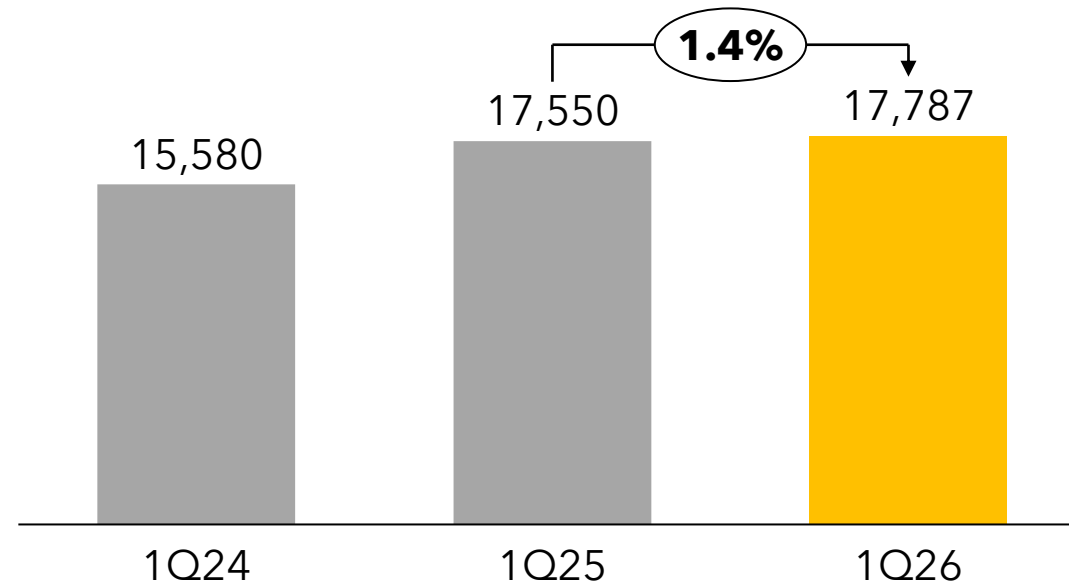


03. Real Estate Segment

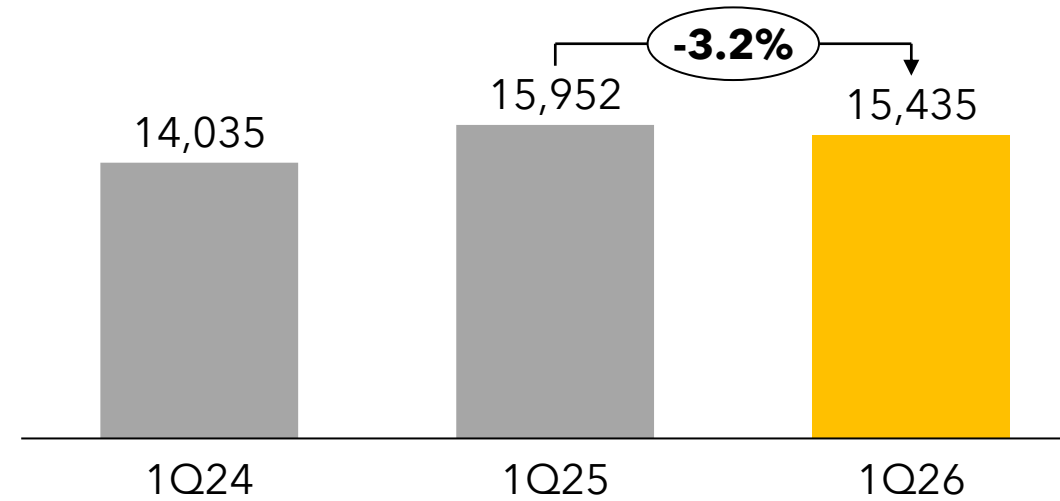
Shopping Centers: Chile¹

GrupoMarina®

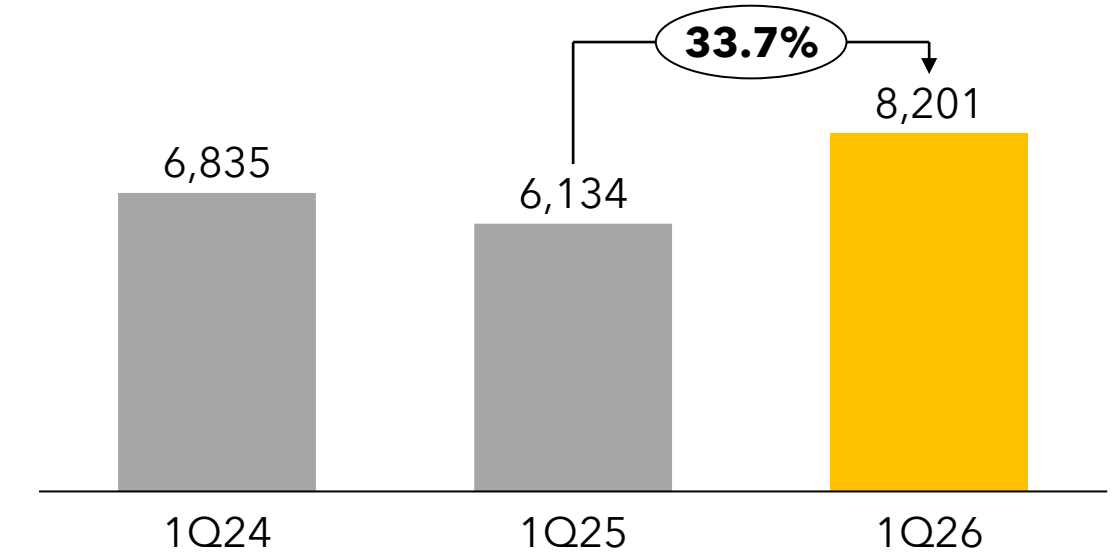
Revenue (CLP mm)



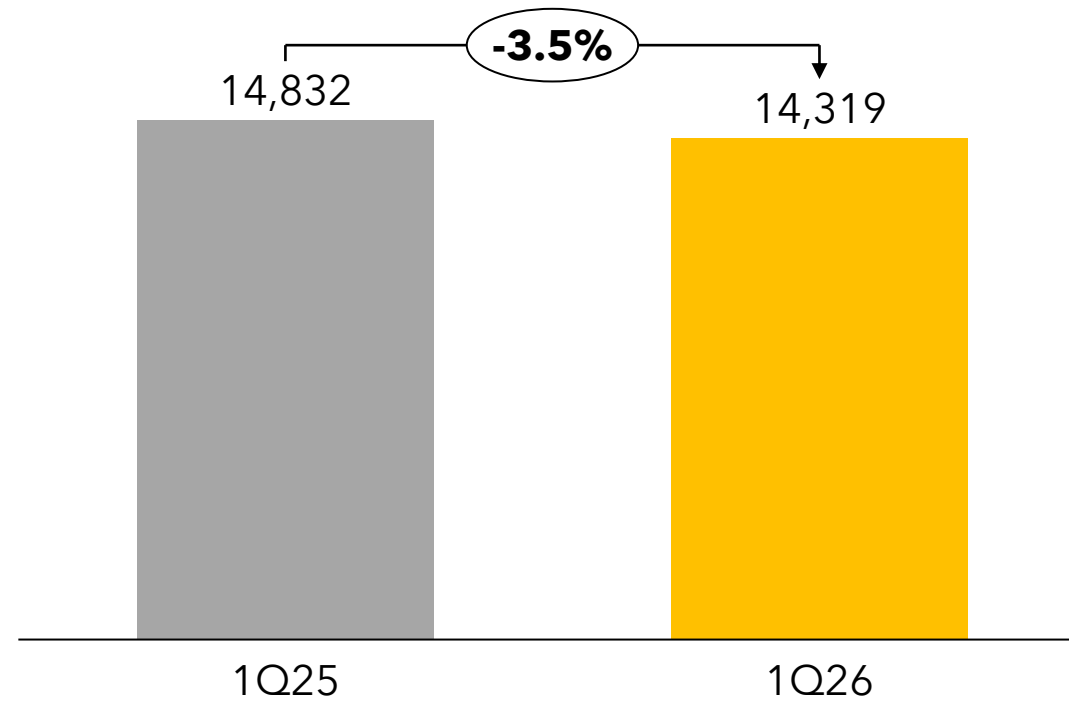
EBITDA (CLP mm)



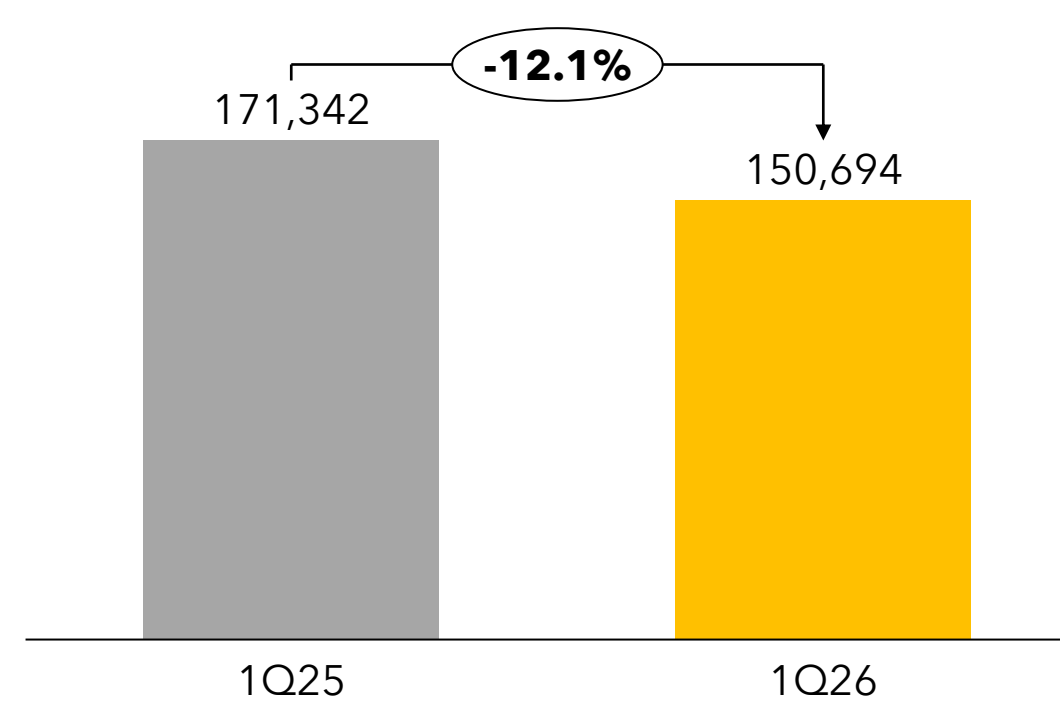
Net Income¹ (CLP mm)



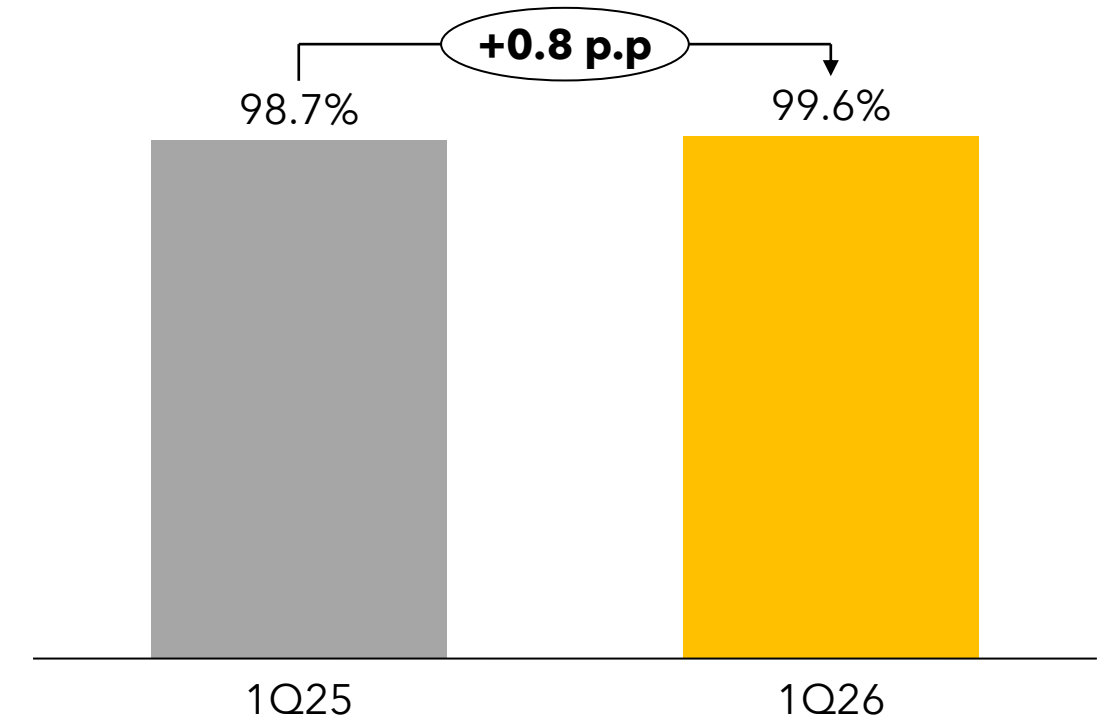
Visitor Traffic (k)



Tenant Sales (CLP mm)



Occupancy² (CLP mm)



1. In Chile, the results of this segment are primarily related to the Company's stake in the associate Inmobiliaria Mall Viña del Mar S.A., in which Ripley holds a 50% ownership interest.

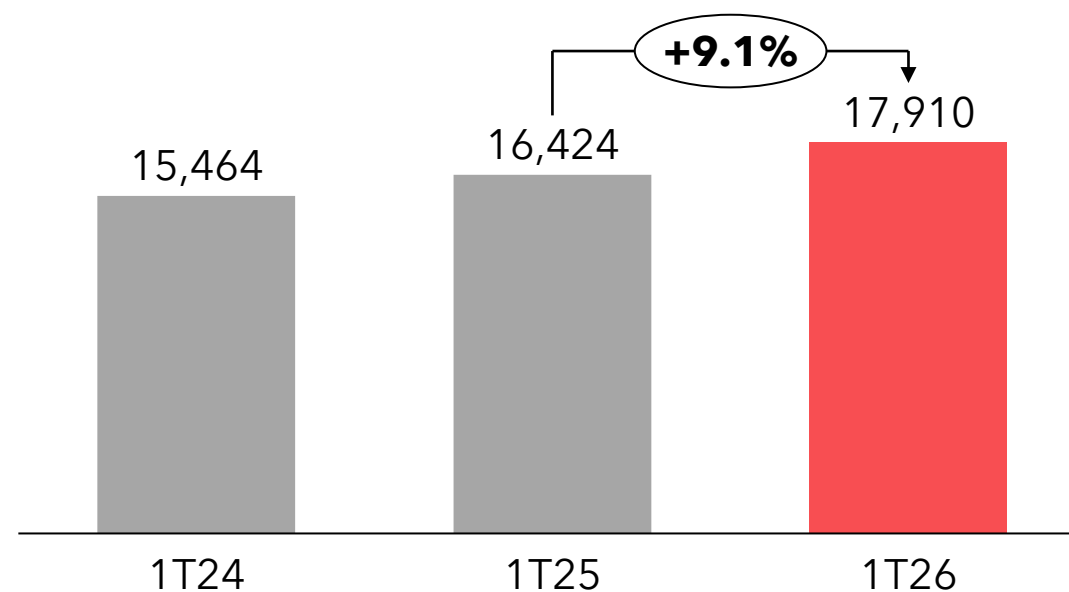
2. Occupancy Rate excludes offices

03. Real Estate Segment

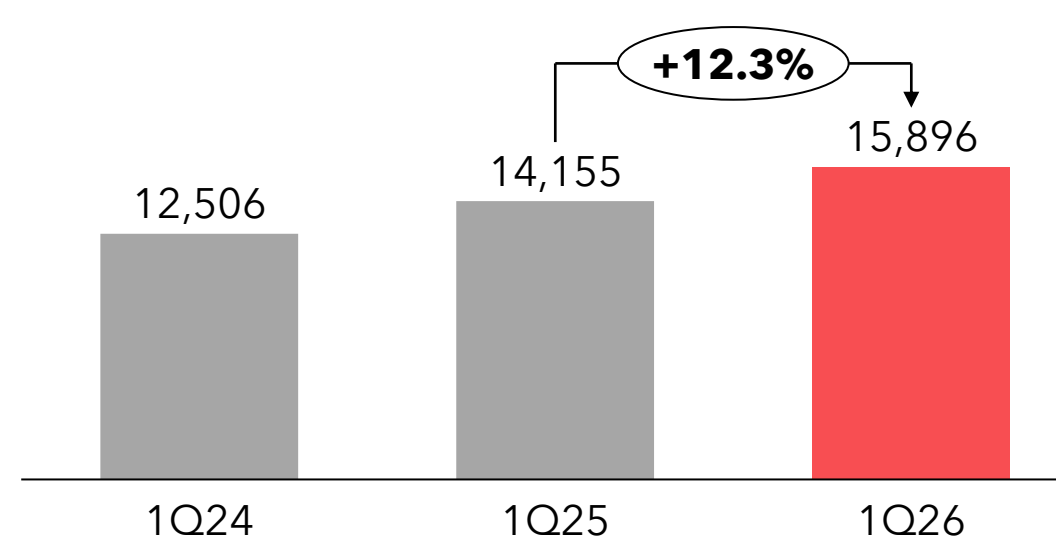
MALL
AVENTURA

Mall Aventura continues to show solid operational momentum

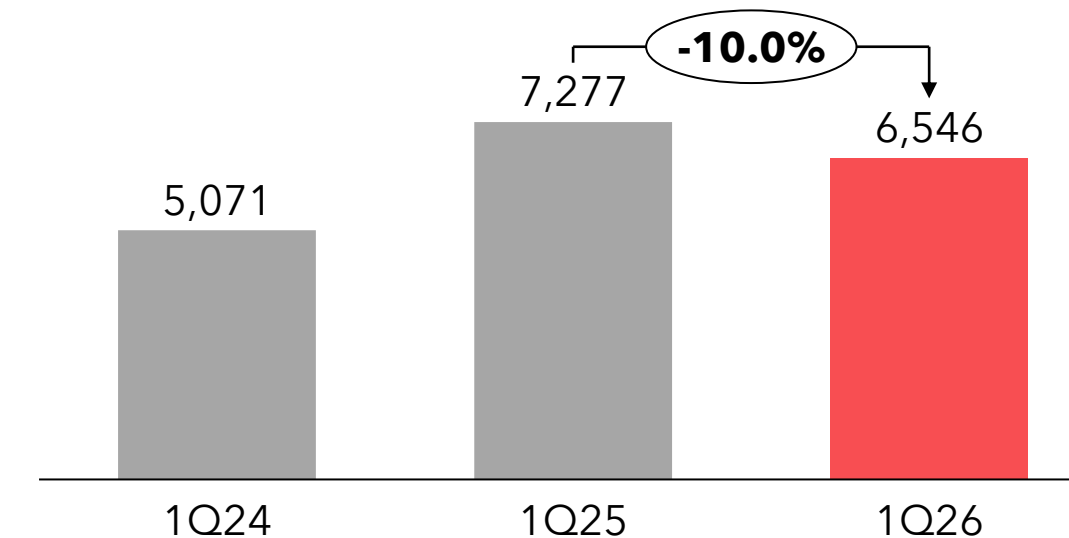
Revenue¹ (CLP mm)



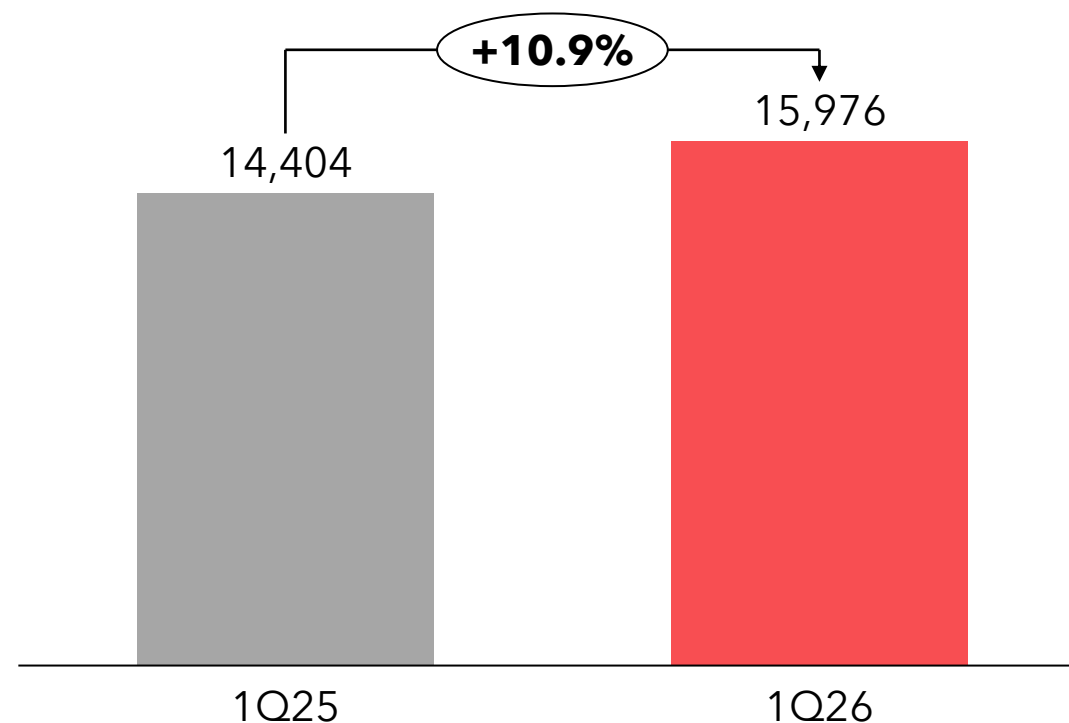
EBITDA (CLP mm)



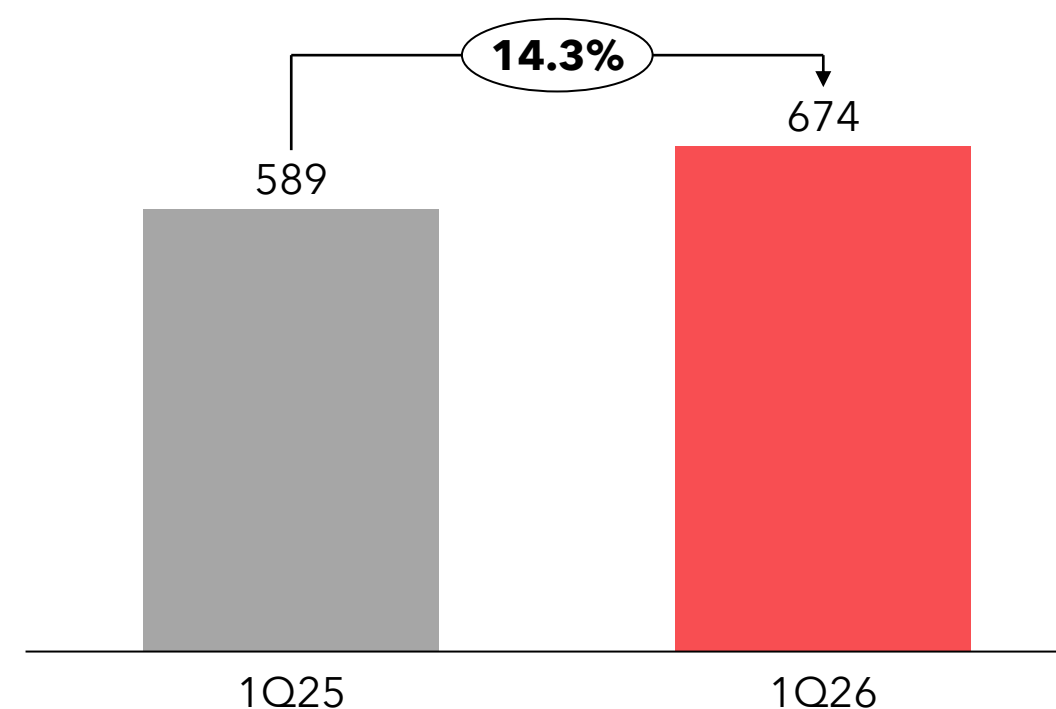
Net Income (CLP mm)



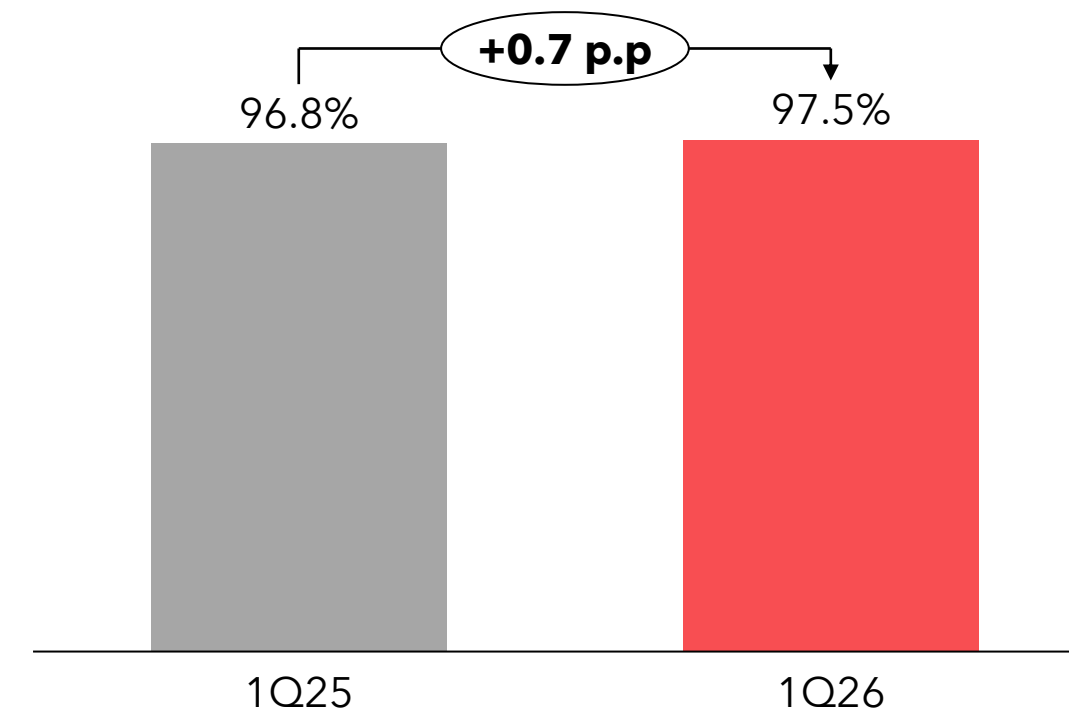
Visitor Traffic (k)



Tenant Sales (S/. mm)



Occupancy² (CLP mm)



1. Mall Aventura revenues are recognized under IFRS 16.
2. Occupancy rate includes offices.

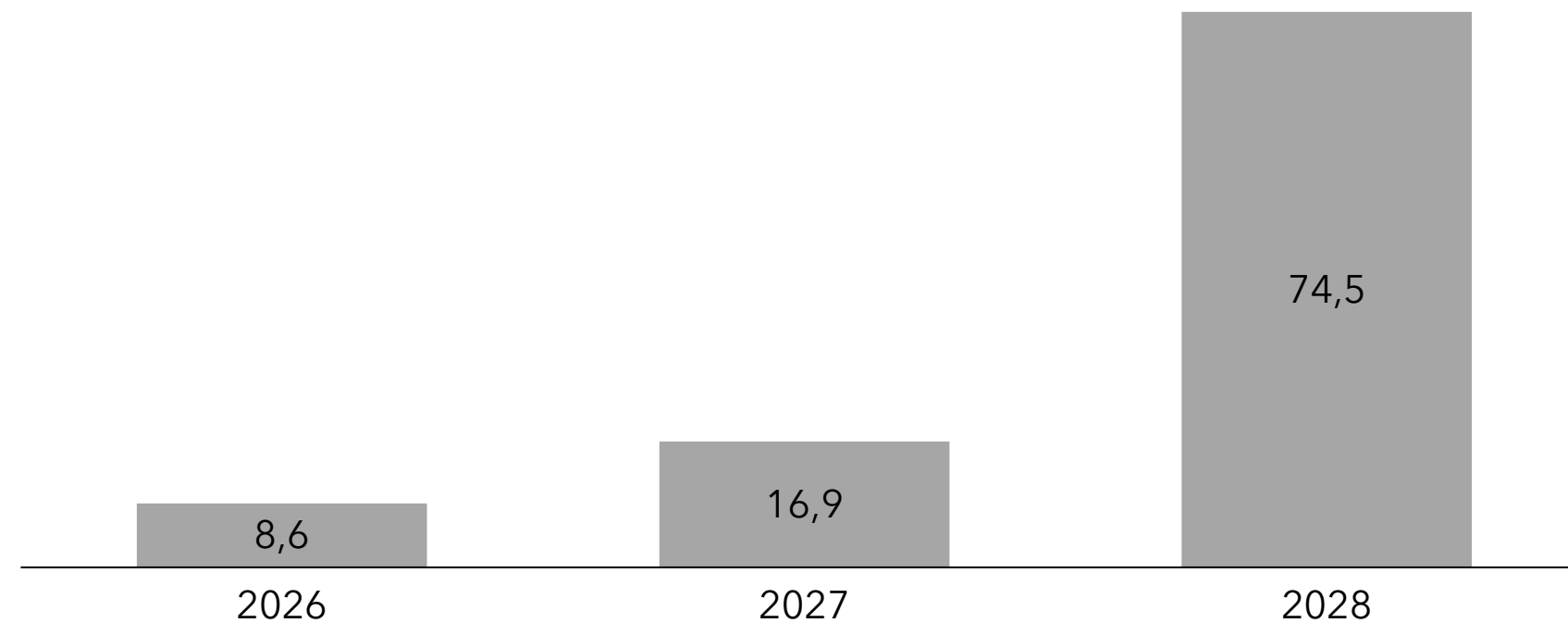
03. Real Estate Segment

MALL
AVENTURA

New Growth Drivers: **Expansions and New Projects**

- **Expansions** in Arequipa and Santa Anita totaling **~3,500 sqm** in 2025:
 - Arequipa ~ **2.200 sqm**
 - Santa Anita:~**1.300 sqm**

Expansion potential
~36,000 sqm remaining (% of
GLA per year)

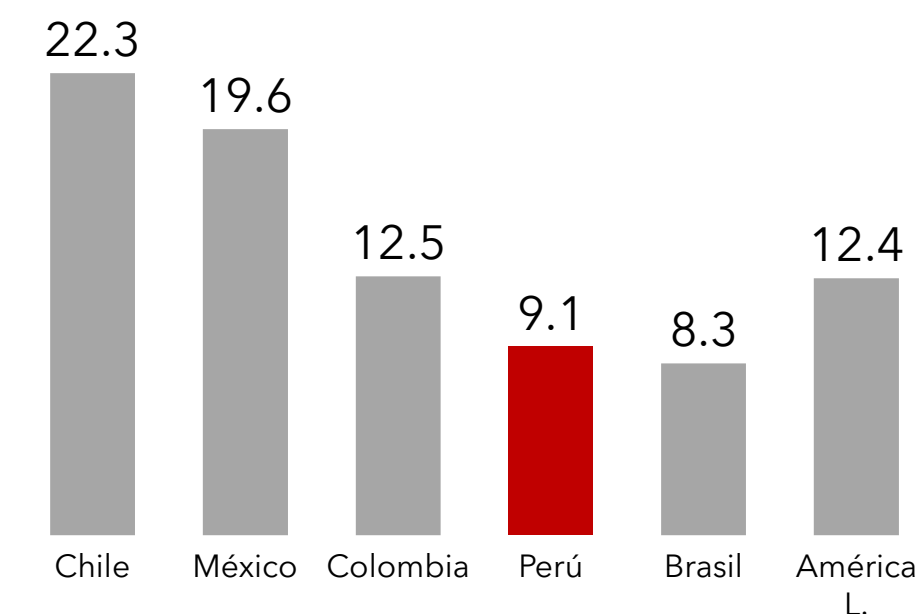


Aerial Photo of the Arequipa
Parking Area



Renovation and Expansion of the
Restaurant Area at Mall Aventura
Arequipa

Market Opportunities Commercial Saturation Index¹ (sqm per 100 inhabitants)



~2,000 sqm Expansion at Mall Aventura
Arequipa, **August 2026**

1. Source: ACCEP, Chilean Chamber of Shopping Centers, Colombian Shopping Centers Association, Mexican Association of Shopping Centers, Brazilian Association of Shopping Centers, Mall & Retail.

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Financial **Structure**

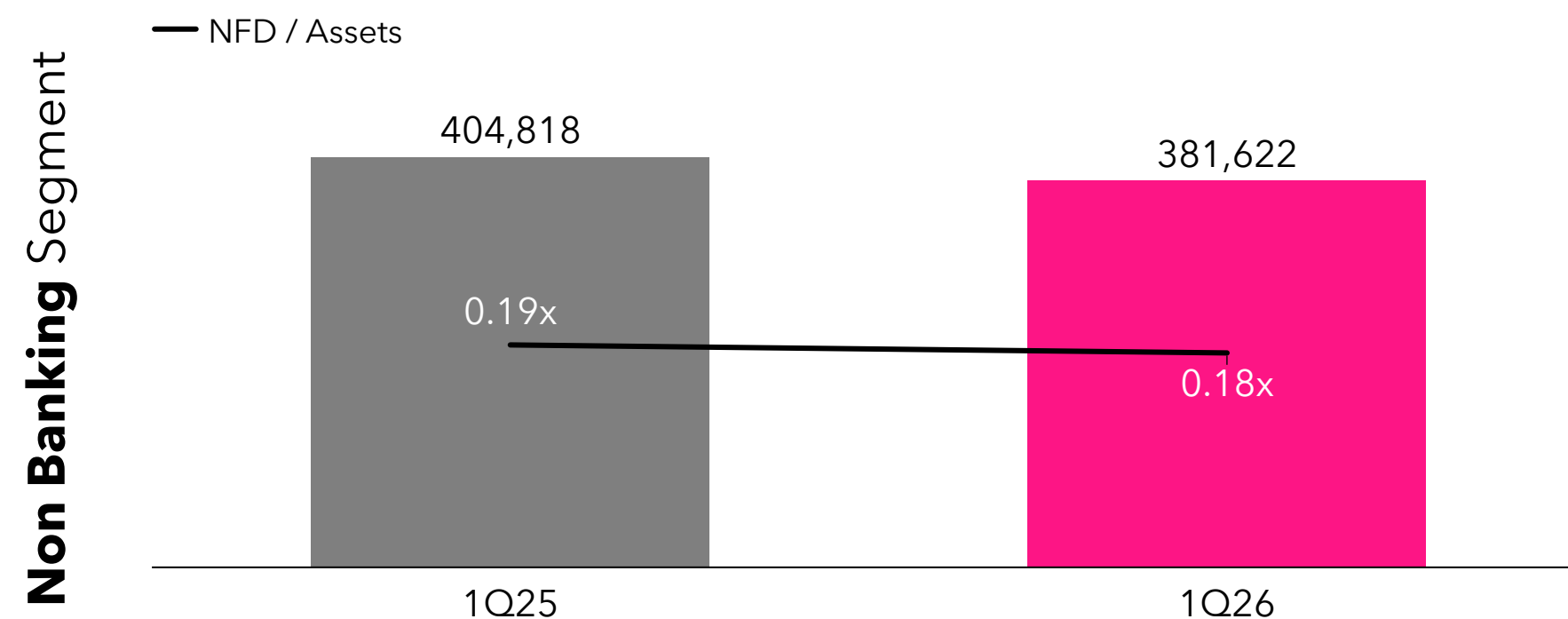
R I P L E Y



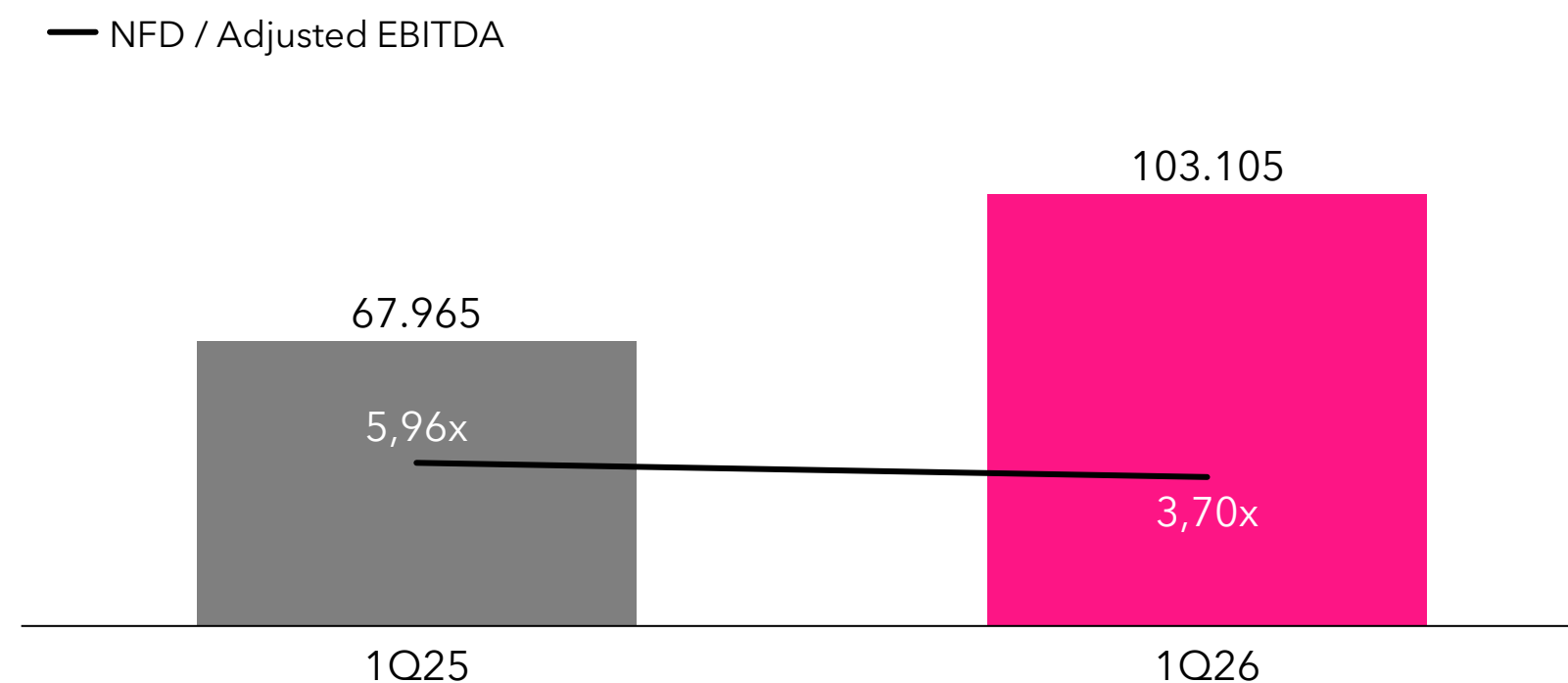
04. Financial Structure

Non-Banking Leverage: Net Financial Debt / EBITDA of 3.7x

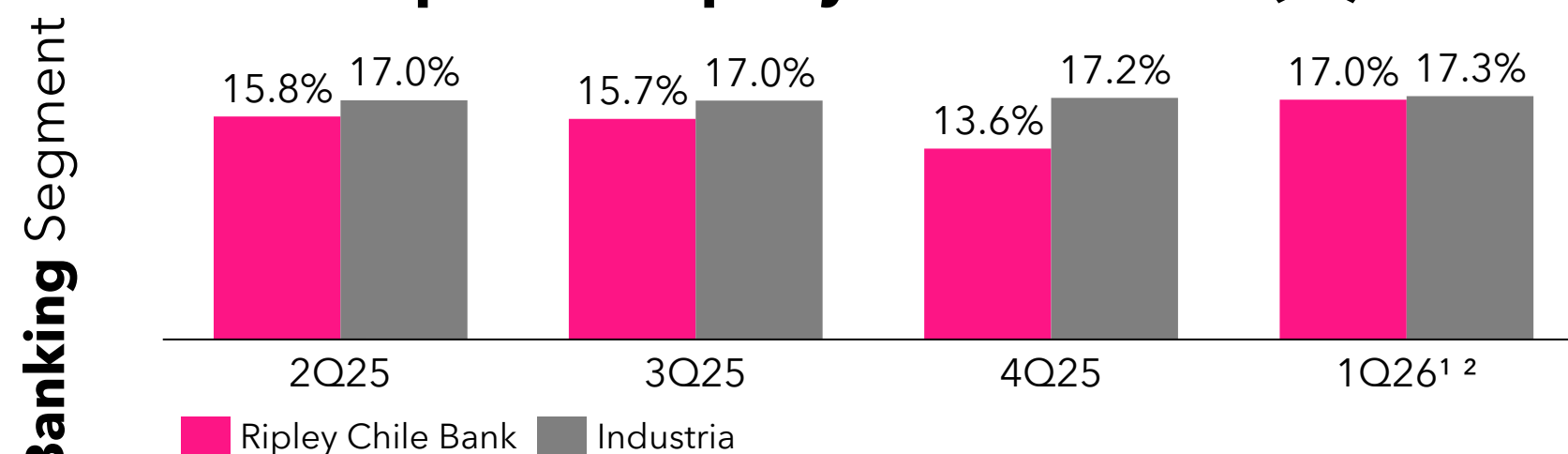
Net Financial Debt (CLP MM) and Debt-to-Assets Ratio



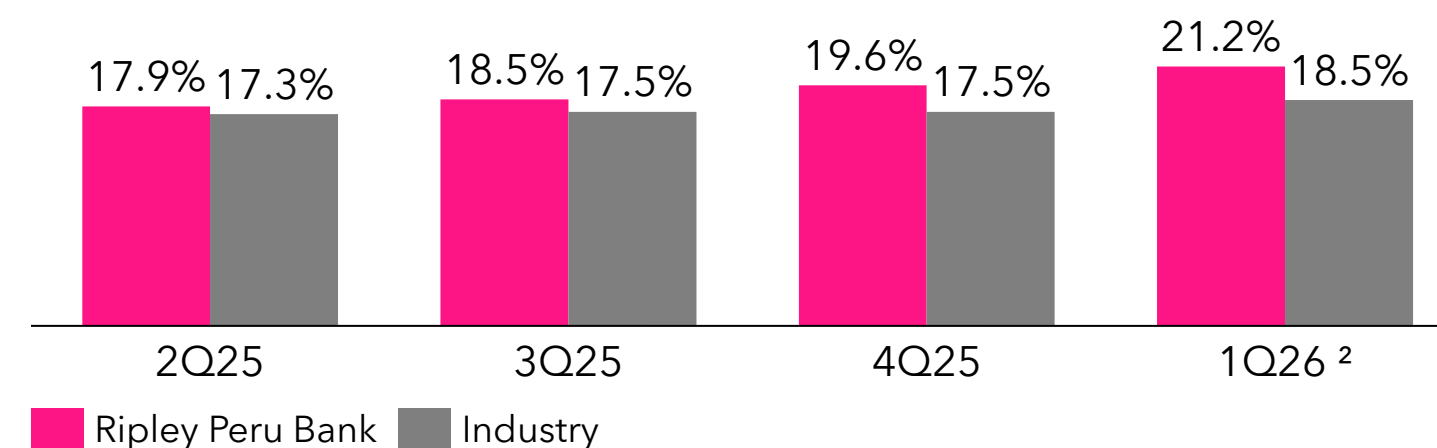
Adjusted LTM EBITDA (CLP MM) and Net Debt / EBITDA Ratio (x)



Capital Adequacy Ratio in Chile (%)



Capital Adequacy Ratio in Peru (%)



1. In March 2026, Banco Ripley completed the placement of a UF 1,000,000 subordinated bond.
2. The industry ratio for 1Q26 corresponds to February 2026.

THANK  YOU