

Ripley Corp

Corporate Presentation

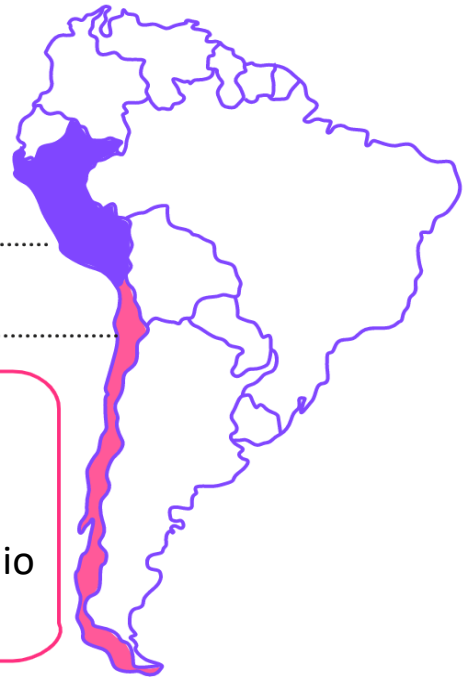
September 2022

Ripley Corp at a Glance

Ripley is a leading company in the financial retail industry, both in Chile and Peru

31 stores
Selling surface: : **203.597 m²**
33 bank branches
US$453 mm Gross Loan Portfolio
3 Shopping Centers

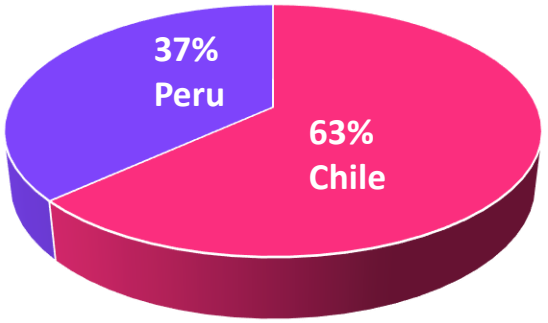
45 stores
Selling surface: **288.570 m²**
9 bank branches
US$1.009 mm Gross Loan Portfolio
11 Shopping Centers [1/]



Ripley Corp

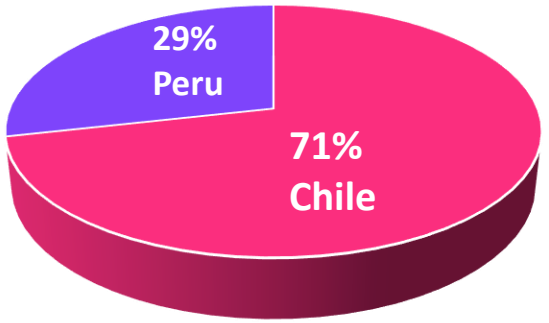
US$353 mm market cap [2/]
EBITDA LTM US$ 229 mm
A+ by Feller and Humpreys [3/]
Free float: 57,17%

Revenues (LTM)



US$2.5 Bn

Total Assets Jun-22



US$4.1 Bn

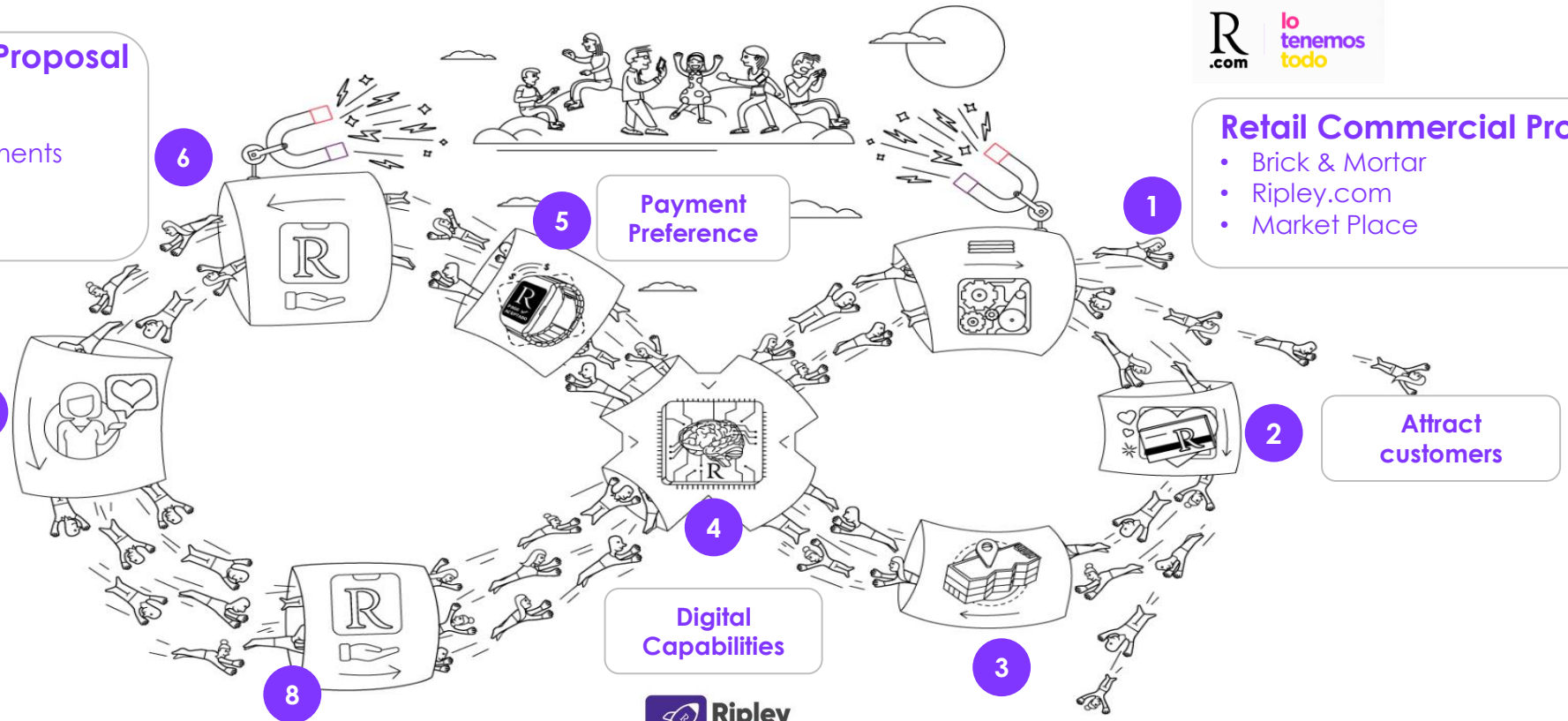
P&L accounts converted to USD using 869,07 (average 2Q22). Balance accounts converted to USD using 932,08 (June 30th closing). LTM considers 3Q21 4Q21 1Q22 2Q22
1/Investment through associates: 50% in Inmobiliaria Mall Viña del Mar S.A. and 22,5% in Nuevos Desarrollos S.A.
2/ As of September 15th
3/ Both risk ratings were affirmed in July 2022

Ripley ecosystem is well positioned to continue growing

With ~70 millions monthly visitors across our ecosystem

Bank Commercial Proposal
- Check Accounts
- Consumer loans
- Insurance and Investments
- Payment methods
- Electronic wallet
- Current account

Retail Commercial Proposal
- Brick & Mortar
- Ripley.com
- Market Place



Strengthening our digital capabilities aiming to exceed customer expectations

GMV: $788 MM USD LTM
Online penetration: 32% LTM
+4,4M sellers
+2,8MM SKUs

+8,3 million dispatches LTM
Deliveries <48h grows +76% YoY
Claims ratio reaching its historical minimum

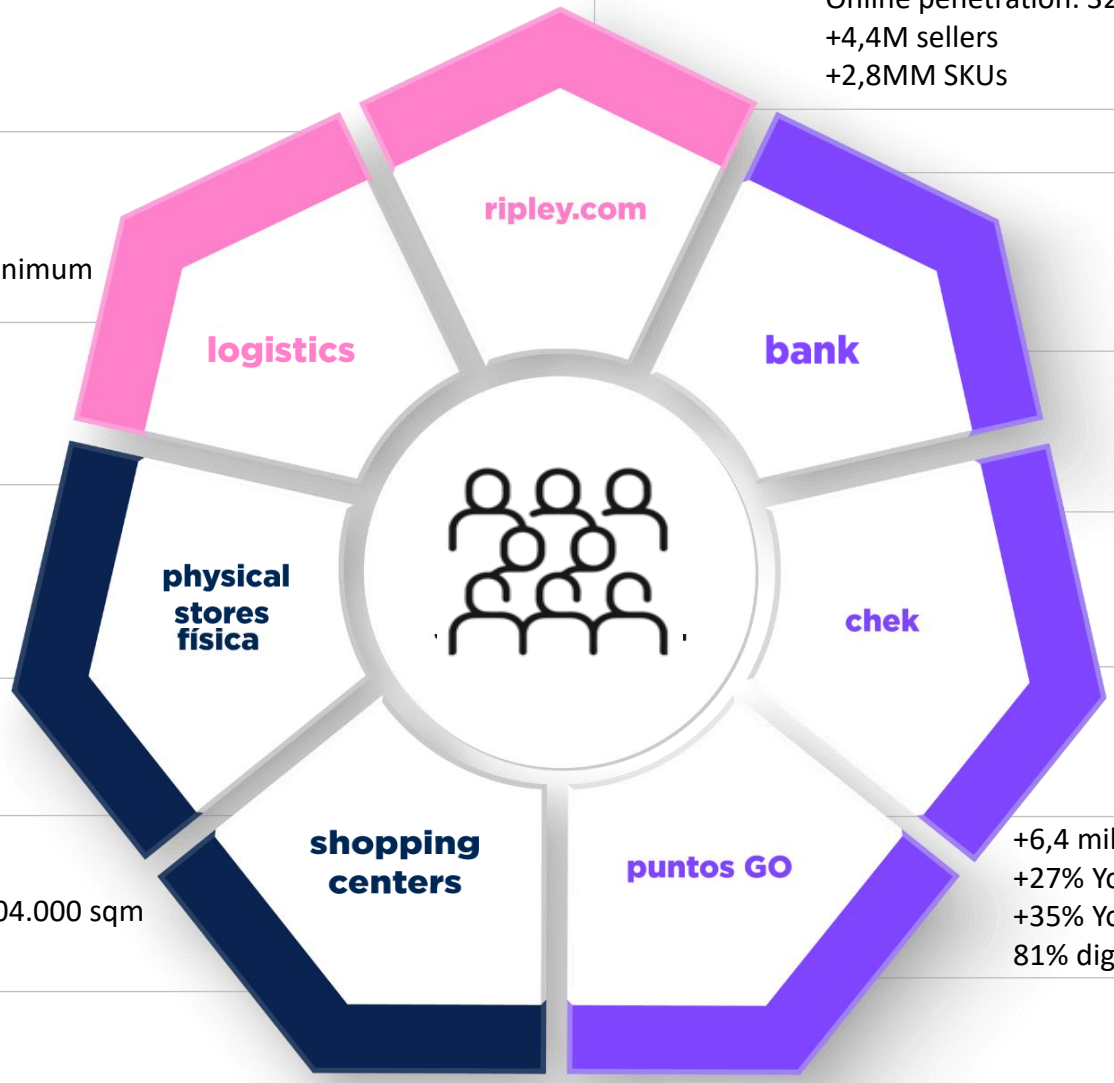
1,4 million clients
82% digital clients
$1.462 MM USD Gross loan porfolio
33% of online loan origination

Sales: $1.446 MM USD LTM
57 locations with Ship from Store
+250 pickup points in Peru

1,3 million users
+92 thousand affiliated businesses
~53.000 MasterCard Chek Cards openings

GLA Chile: +202.000 sqm
GLA Peru: +208.000 sqm (+104.000 sqm in construction)

+6,4 million active members
+27% YoY Gold and Silver clients
+35% YoY of Redemptions
81% digital redemptions



Culture of corporate sustainability and commitment to all our stakeholders

compromiso-R
comprometidos por el planeta





Ripley Circular

Promoting a circular approach in our processes and products

100% of our own clothing brands with sustainable materials and processes **by 2026**



Ripley Responsable

Promoting a responsible value chain with our people and environment

Members of **Better Cotton Initiative** & alliance with **Asech**



We are all Ripley

Promoting an inclusive and diverse thinking in our corporate culture

Recognized with an A+ in **Pride Connection 2022**

R.com

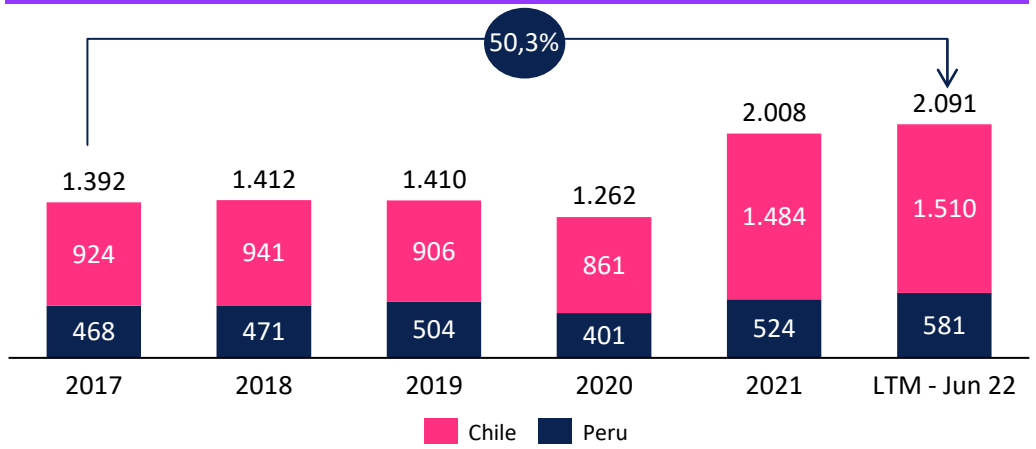
Retail Segment

Our omnichannel strategy boosts our digital sales

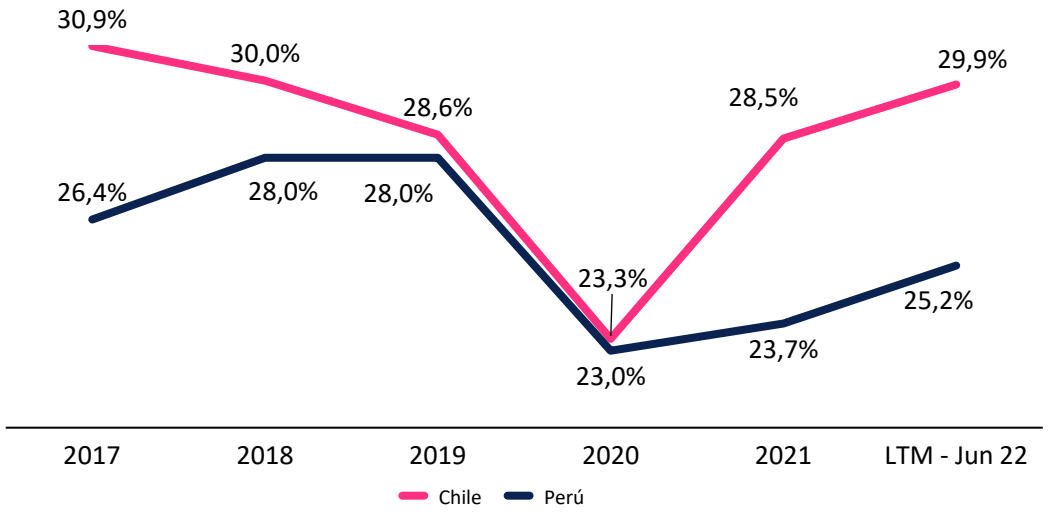
Highlights

- 84% of selling surface located in main shopping centers in major cities
- Stores used as small distribution centers, which allows national capillarity and distribution network synergies
- Ripley.com is the 2nd retailer most searched in Chile an Perú, supported by our efforts in innovation and digitalization.
- In-house development of Mercado Ripley, our marketplace, which allows our SME sellers to offer their products and services, reaching more than 2,83 MM sellers in our marketplace.

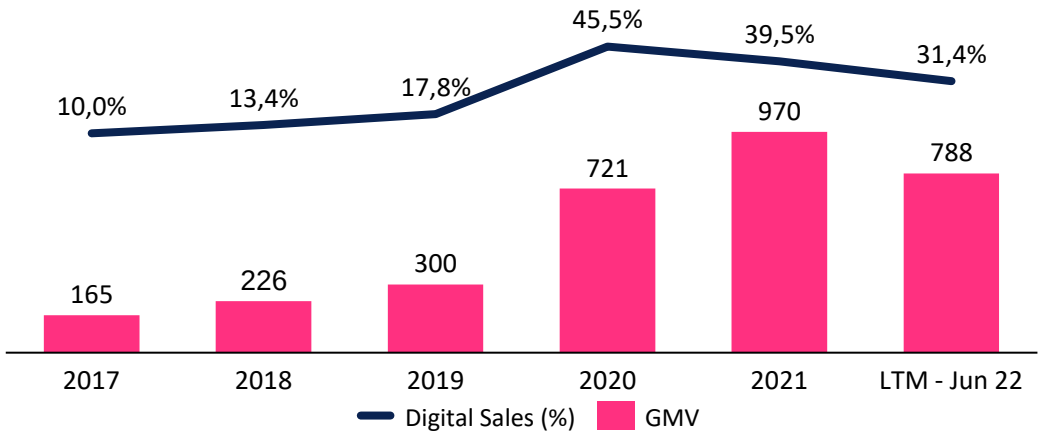
Sales (MM USD)



Gross Margin (%)



GMV (MM USD) and Digital Penetration



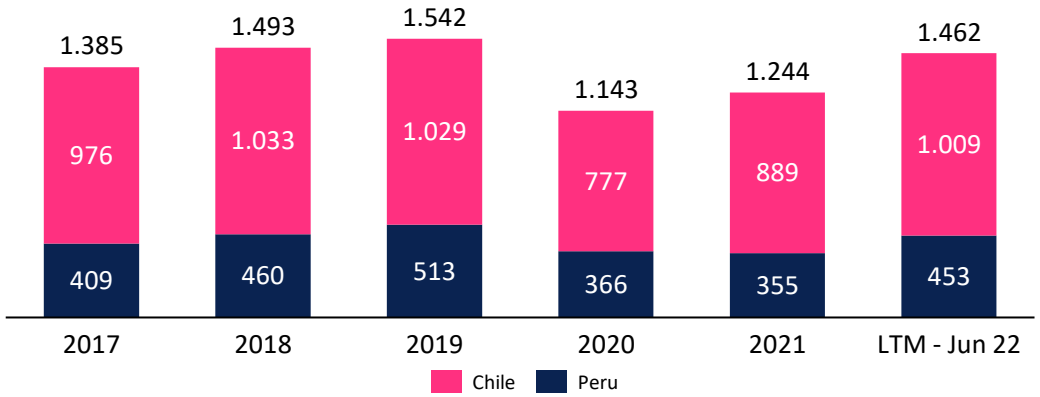
Banking Segment

Digital transformation continues to drive growth

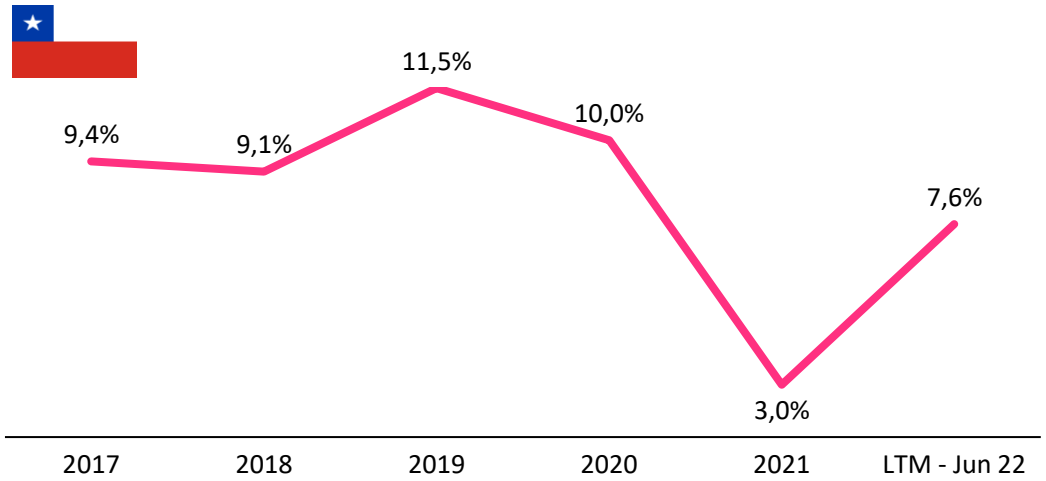
Highlights

- Gross loan portfolio in Chile is reaching pre-pandemic level, while in Peru continues to strongly recover.
- Our digital banking platform grew by 29,6% YoY in gross loans, representing 32,5% of total loan originations, supported by our digital transformation and product opening capabilities, while our bank branches were reduced by 75% during the last two years.
- Our client base reaches +1,4 millions customer, of which 81,5% are served through our digital channels.
- Net costs of risk is returning to normal after high liquidity injections in 2021. However, it remains on a healthier position comparted to pre-pandemic levels.

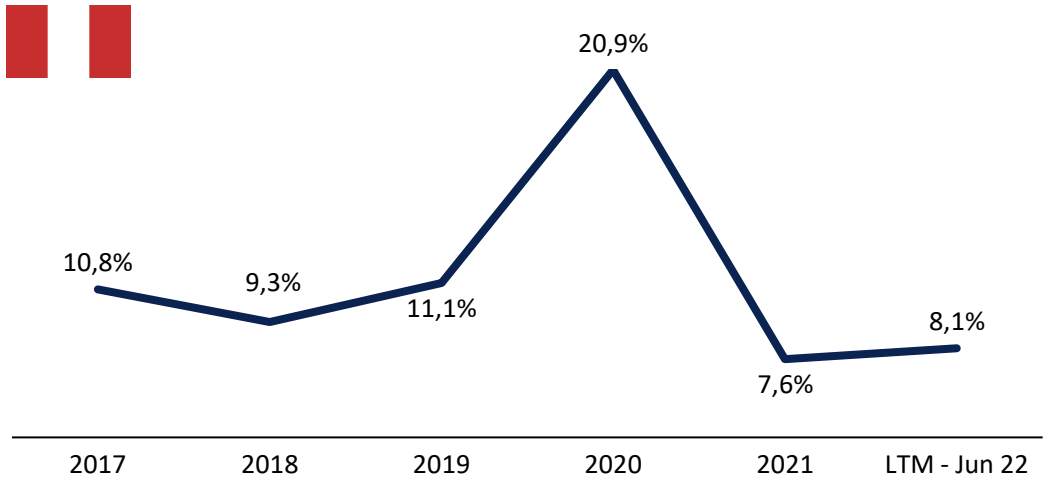
Gross Loan Portfolio (MM USD)



Net cost of Risk (%)



Net cost of Risk (%)



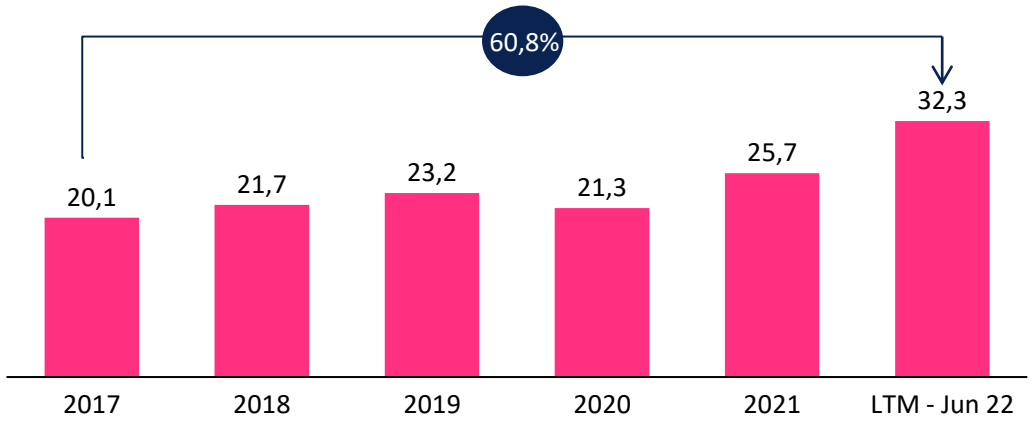
Real Estate Segment

Historical Revenues and operating margins with GLA growing 50% by 2023

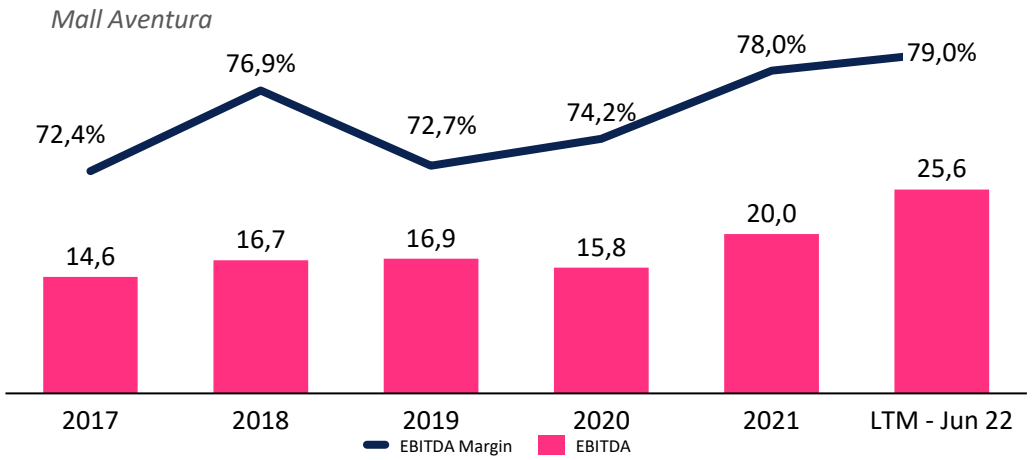
Highlights

- Investment in associates in Chile and fully own operation in Peru.
- Large format shopping centers, above 45,000 GLA, located in most populated and economically relevant cities, with occupancy rate above 93%.
- Two shopping centers under constructions, one located in San Juan de Lurigancho, the most populated district in Lima with more than + 57,500 GLA (sqm). Second, mall Iquitos, the first shopping center in the Peruvian Amazon with 46,500 GLA (sqm).

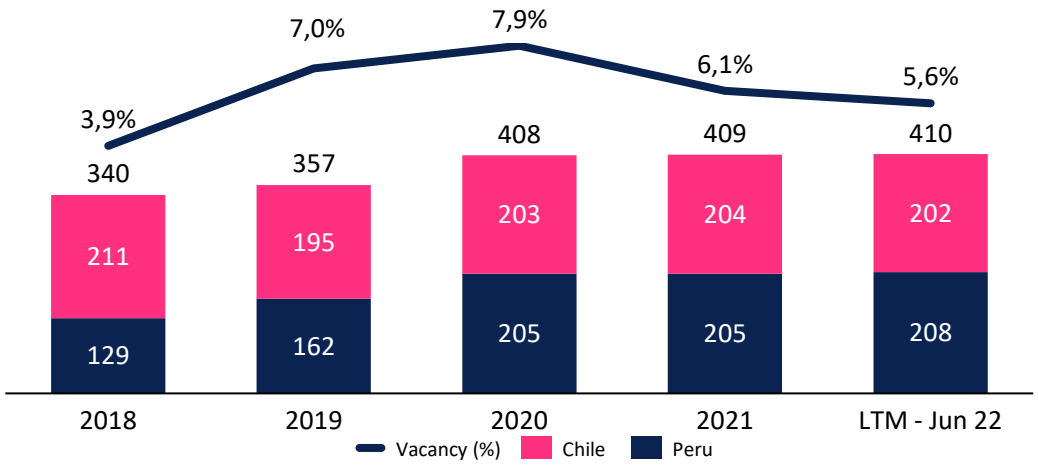
Revenues Mall Aventura (MM USD)



EBITDA (MMUSD) y EBITDA Margin (%)



Gross Leasable Area (sqm) and Vacancy Rate (%)

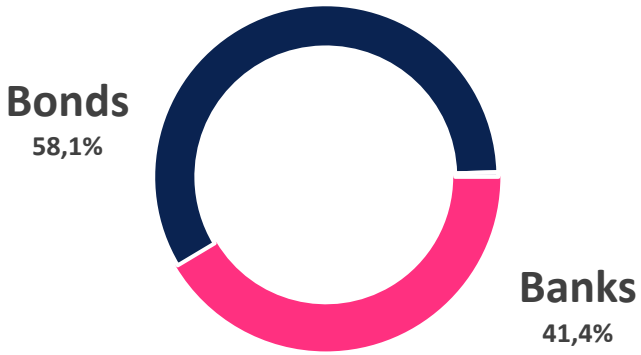


Solid financial position

Ripley Corp.

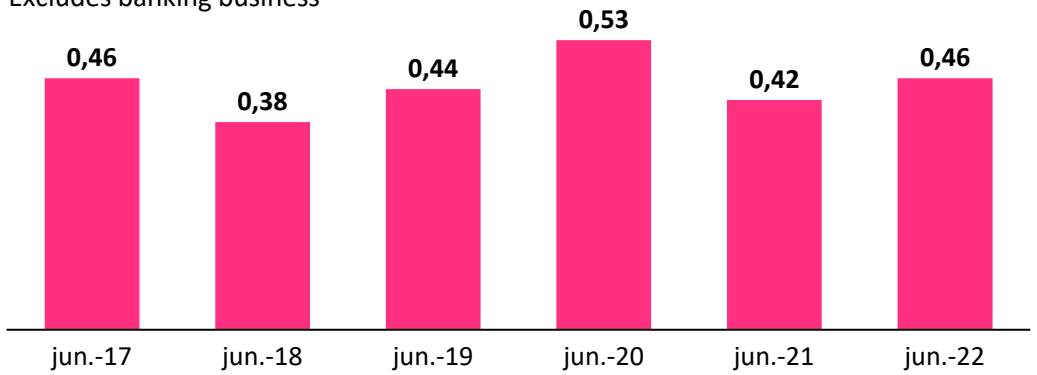
Financial debt

Excludes banking business



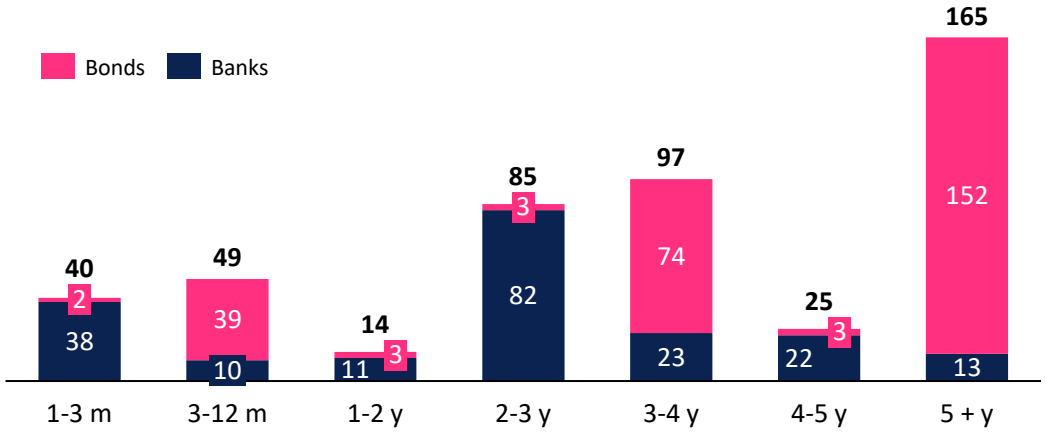
Non-banking businesses: NFD / Equity

Excludes banking business



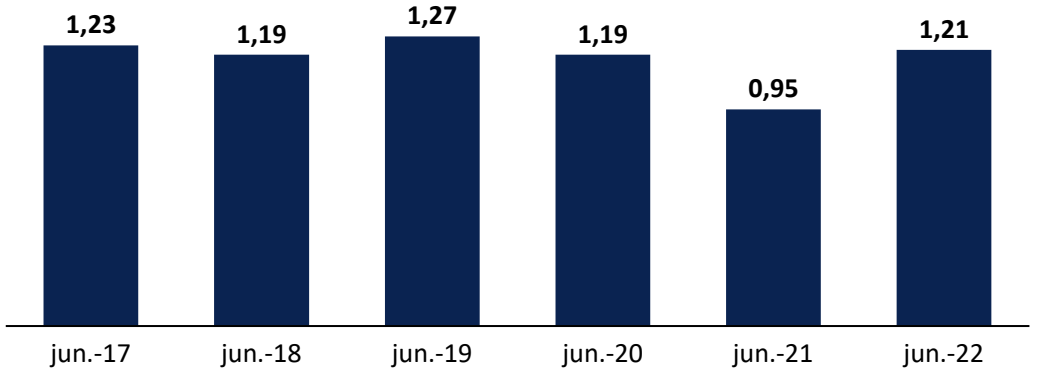
Debt amortization Schedule (MMUSD)

Excludes banking business



Ripley Corp: NFD / Total Equity

Includes all Ripley Corp's businesses



Figures as of June 30th.
All amounts throughout the presentation are represented in USD at a fixed rate of 932,08 CLP/USD

Investments takeaways



- Genuinely focused on the consumer and strong commitment to meet their demands
- Culture of corporate sustainability and commitment to all our stakeholders
- Strengthening digital and omnichannel capabilities
- Digital bank offering a truly frictionless client experience
- Solid financial position, with high liquidity indicators and robust capital adequacy ratios

R
.com



Ripley Corp

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September 2022