



Grupo Elektra

April 2007

- **Profile and History of the Company**
- Grupo Salinas
- Grupo Elektra's Structure
- Commercial and Services Division
- Financial Division
- Presence in Latin America



- **Grupo Elektra is Latin America's leading specialty retailer, consumer finance and banking and financial services company.**
- **Unique business model that combines specialty retail with financial services, through a deep knowledge of the market.**
- **Operates over 900 stores and more than 1,400 banking and financial services branches in six countries of Latin America.**
- **57 years increasing the purchasing power and improving the quality of life of families through the access to high-quality products and services.**

- 1950 - 1952** **Founded by Hugo Salinas Rocha to manufacture radios**
First company in Mexico to produce own-branded TV's
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- 1954 - 1957** **Starts granting consumer credit and conducting door-to-door sales**
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- 1987** **Ricardo B. Salinas becomes President of Grupo Elektra**
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- 1993 - 1996** **Starts operating electronic money transfers with Western Union and Dinero Express**
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- 1997 - 2001** **Begins operations in Latin America**
Acquires Salinas y Rocha, and La Curacao
-
- 2002 - 2003** **Receives licenses to operate a bank, a pension fund and an insurance company**
-
- 2004 - 2005** **Opens banking subsidiary and retail operations in Panama**
Receives license to operate a credit bureau
-
- 2006 - 2007** **Renews agreement with Western Union for six years**
Receives licenses to operate Banco Azteca in Guatemala and Honduras

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Commercial & Financial

Media

Telecommunications

Internet

Social Responsibility



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Commercial Division

México



LAM



- ✓ Guatemala
- ✓ Honduras
- ✓ Peru
- ✓ Panama

Services Division



Financial Division

México



LAM



- ✓ Guatemala
- ✓ Honduras
- ✓ Peru
- ✓ El Salvador



- ✓ Panama
- ✓ Guatemala
- ✓ Honduras



Products and Services

Commercial Division

- Electronics
- White Goods
- Furniture
- Household Appliances
- Cell Phones
- Motorcycles
- Tires
- Car Batteries
- Automobiles
- Computer Equipment

Services Division

- Western Union
- Dinero Express
- Vigo Remittances
- Orlandi Valuta Remittances
- Extended Warranties
- Air time
- Pre-paid calling cards
- Plane tickets
- Bus tickets
- Gift certificates
- Film developing

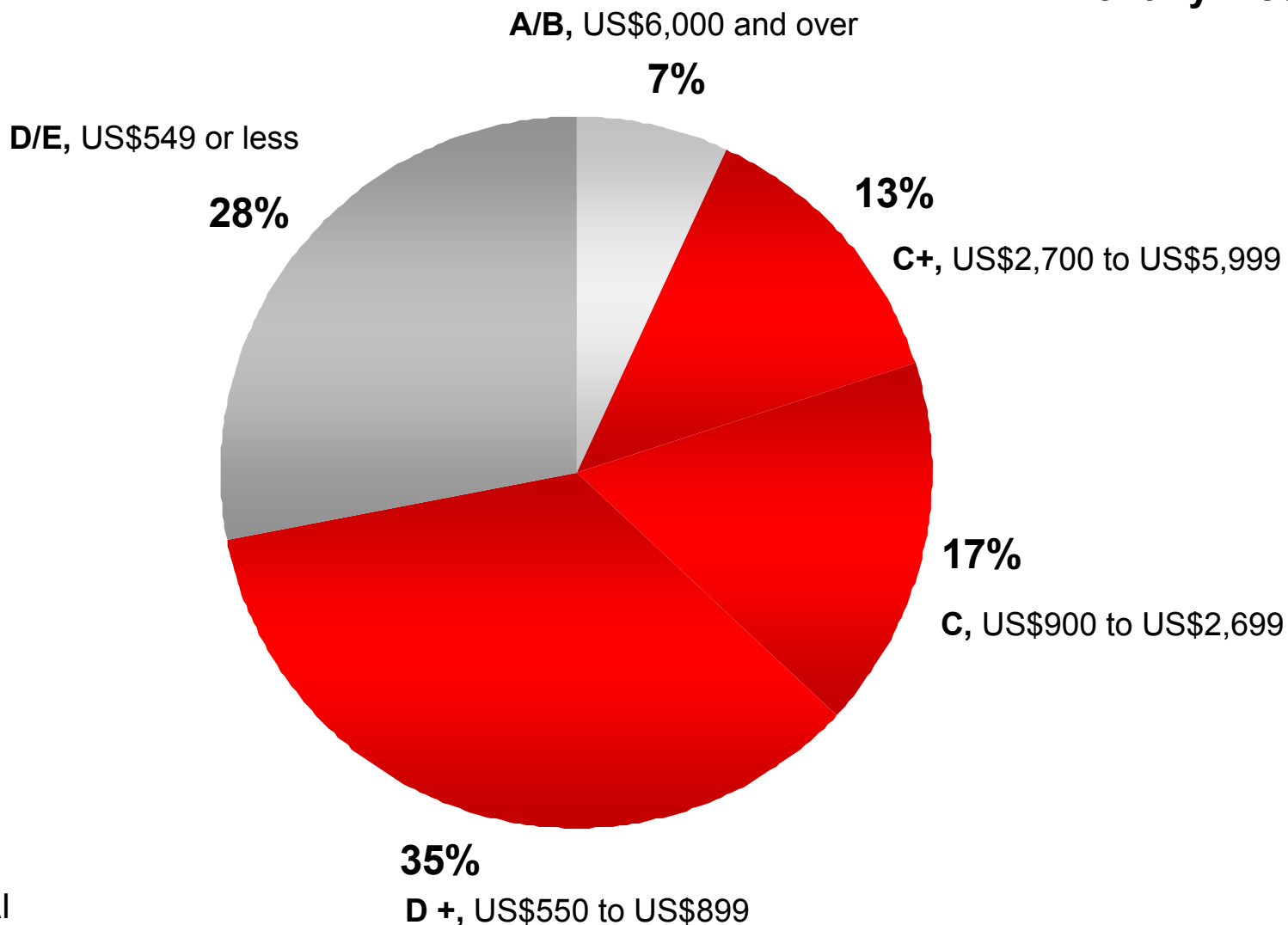
Financial Division

- Consumer loans
- Personal loans
- Savings accounts
- Long-term deposits
- Debit cards
- Credit cards
- Empresario Azteca
- Insurance
- Pension fund management
- Credit bureau information



Target Market

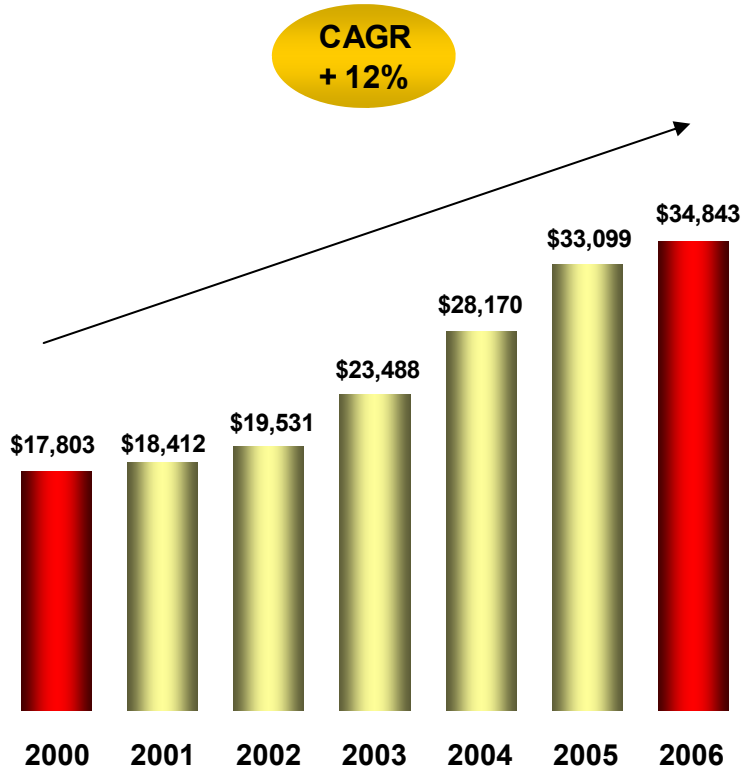
Monthly Income



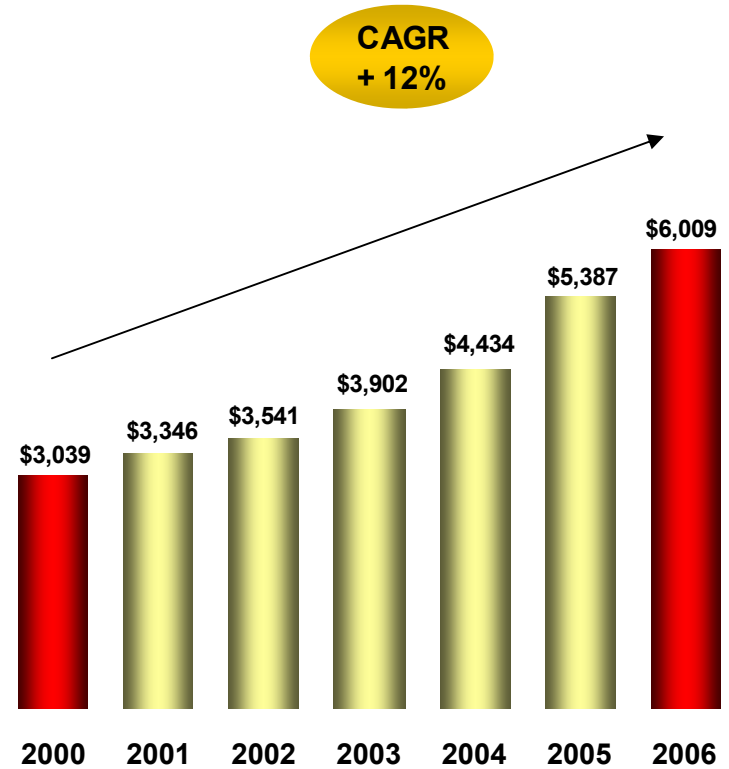
Source: AMAI



Revenue



EBITDA

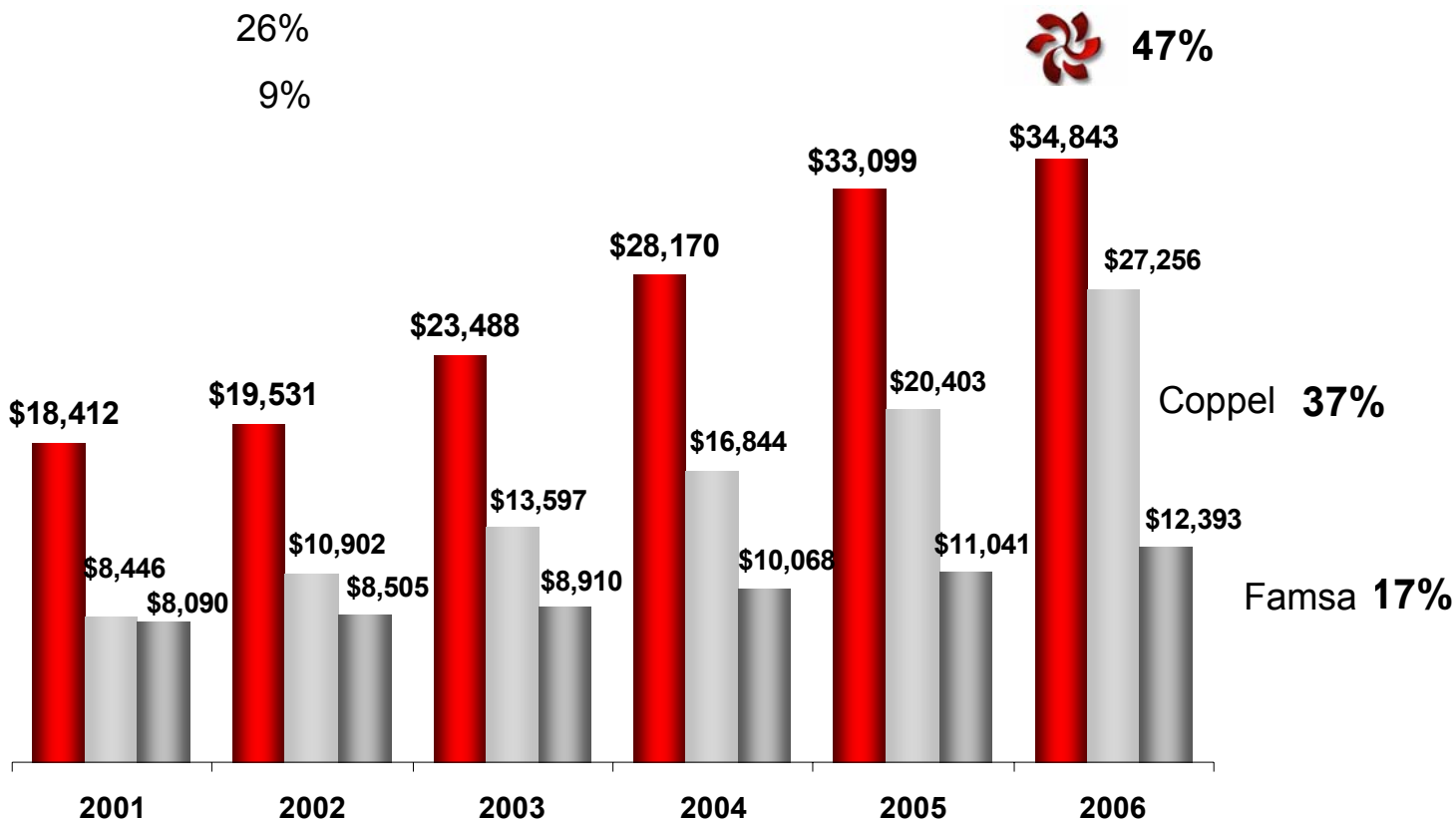




Market Share (Revenue)

Ps. Million

CAGR 2001 – 2006	%
G. ELEKTRA	14%
Coppel	26%
Famsa	9%



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Grupo Elektra

Elektra Format



- ✓ Focuses on C, D+ socioeconomic levels
-

- ✓ 874 stores

➤ Mexico	764
➤ Guatemala	39
➤ Peru	39
➤ Honduras	20
➤ Panama	12

- ✓ Average store sales: 800 m2



Grupo Elektra

Salinas y Rocha Format



- ✓ Focuses on C+, C socioeconomic levels
-

- ✓ 59 stores in Mexico
-

- ✓ Average store sales: 850 m2

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Grupo Elektra

Banco Azteca Branches



- ✓ Number of Branches
 - In-store branches 823
 - Independent branches 240
 - Third party branches 358

✓ **Total: 1,421 Points of Sale**

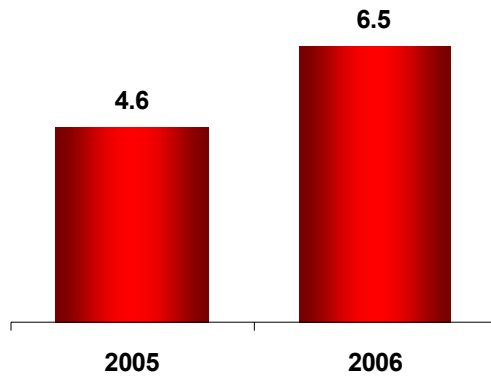


Grupo Elektra

Banco Azteca Highlights

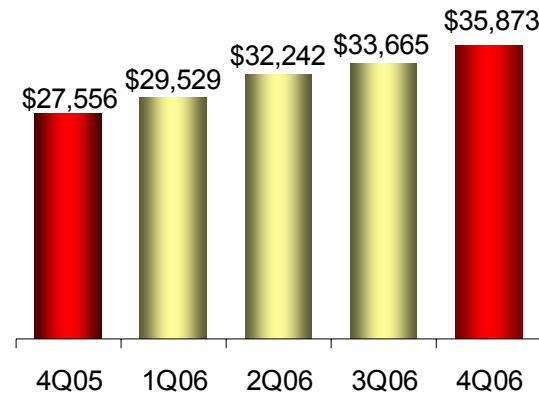
Ps. Million, Millions of Accounts

Number of Accounts (Deposits)



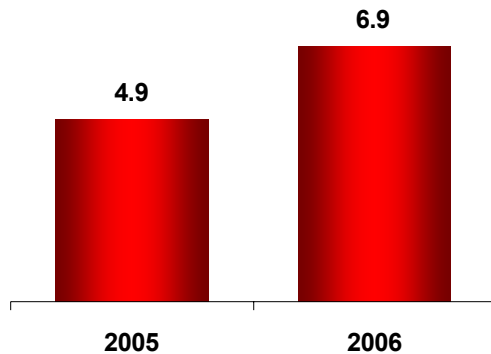
1.9
+ 41%

Total Deposits



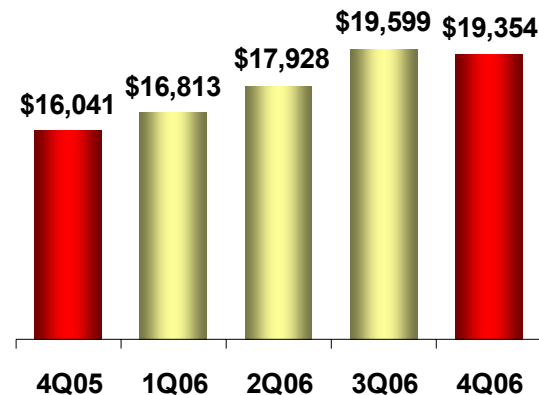
\$8,317
+ 30%

Number of Accounts (Loans)



2.0
+ 41%

Gross Credit Portfolio



\$3,313
+ 21%



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Presence in Latin America



- ✓ **More than 1,400 Points of Sale**

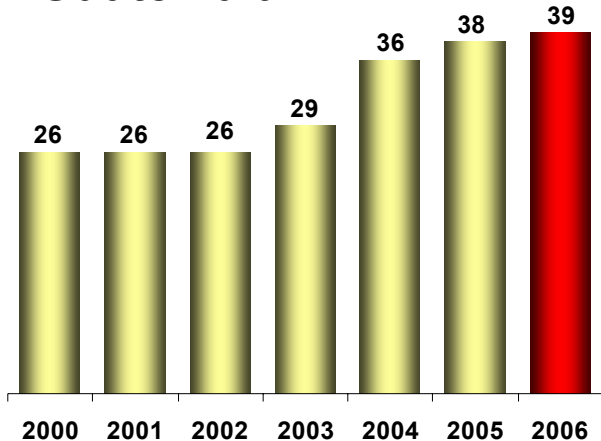
- ✓ **114 stores in Latin America**
 - 41 in Guatemala
 - 40 in Peru
 - 21 in Honduras
 - 12 in Panama

- ✓ **Credit Operations in El Salvador**

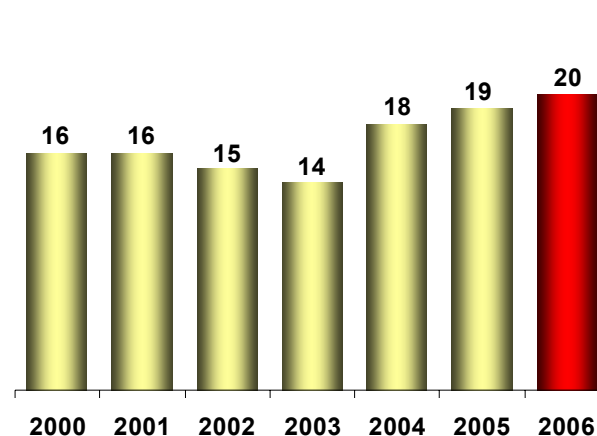


Number of Stores in Latin America

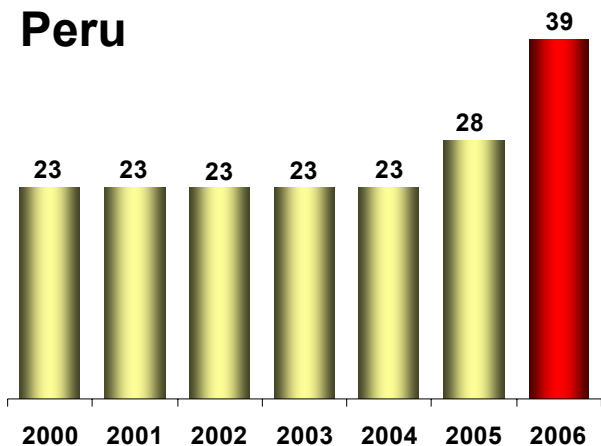
Guatemala



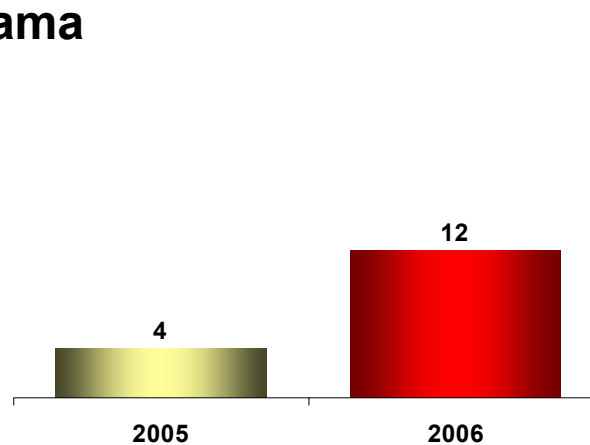
Honduras



Peru



Panama





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March 2007