




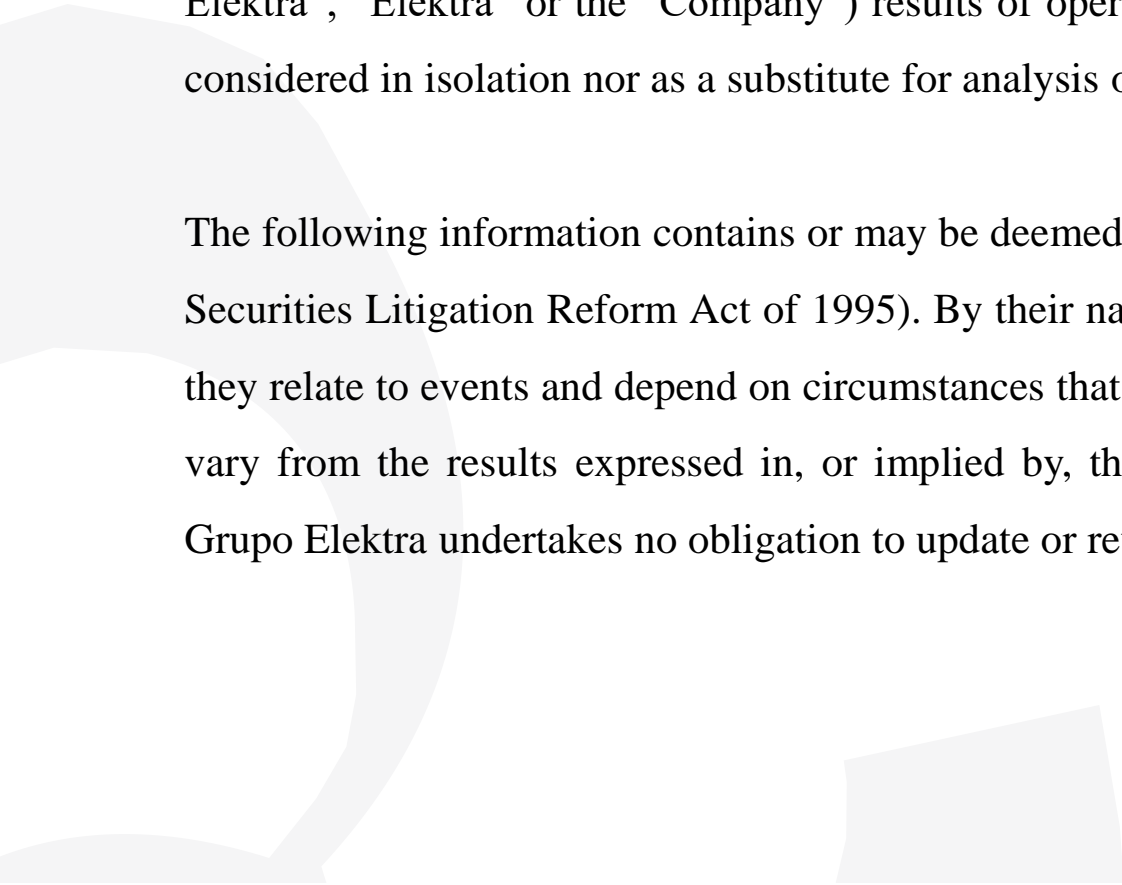
Grupo Elektra, S.A.B. de C.V.

BMV: ELEKTRA\*; LATIBEX: XEKT



This Presentation refers to certain non-IFRS measures. These non-IFRS measures do not have a standardized meaning prescribed by IFRS and are therefore unlikely to be comparable to similar measures presented by other companies. These measures are provided as additional information to provide further understanding of Grupo Elektra, S.A.B de C.V.'s ("Grupo Elektra", "Elektra" or the "Company") results of operations from a management perspective. Accordingly, they should not be considered in isolation nor as a substitute for analysis of Grupo Elektra's financial information reported under IFRS.

The following information contains or may be deemed to contain, "forward-looking statements" (as defined by the U.S. Private Securities Litigation Reform Act of 1995). By their nature, forward-looking statements involve risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. The future results of the issuer may vary from the results expressed in, or implied by, the following forward-looking statements, possibly to a material degree. Grupo Elektra undertakes no obligation to update or revise any forward-looking statements.



# The Company at a glance

Grupo Elektra is the **leading financial services company and specialized retailer in Latin America**, and the largest provider of short-term, non-bank loans in the US.

Contributing to improve the purchasing power of millions of families underserved by traditional banks.



70+ years offering consumer loans



70,200+ direct employees



~53% motorcycles market share in Mexico



25.9 million digital banking clients



Largest bank in Mexico by employees and personal loans portfolio and branches; and the 2<sup>nd</sup> by employees.

KANTAR BRANDZ

#18 (Banco Azteca) and #26 (Grupo Elektra) of the most valuable Mexican brands, 2025 ranking.

TIME Magazine

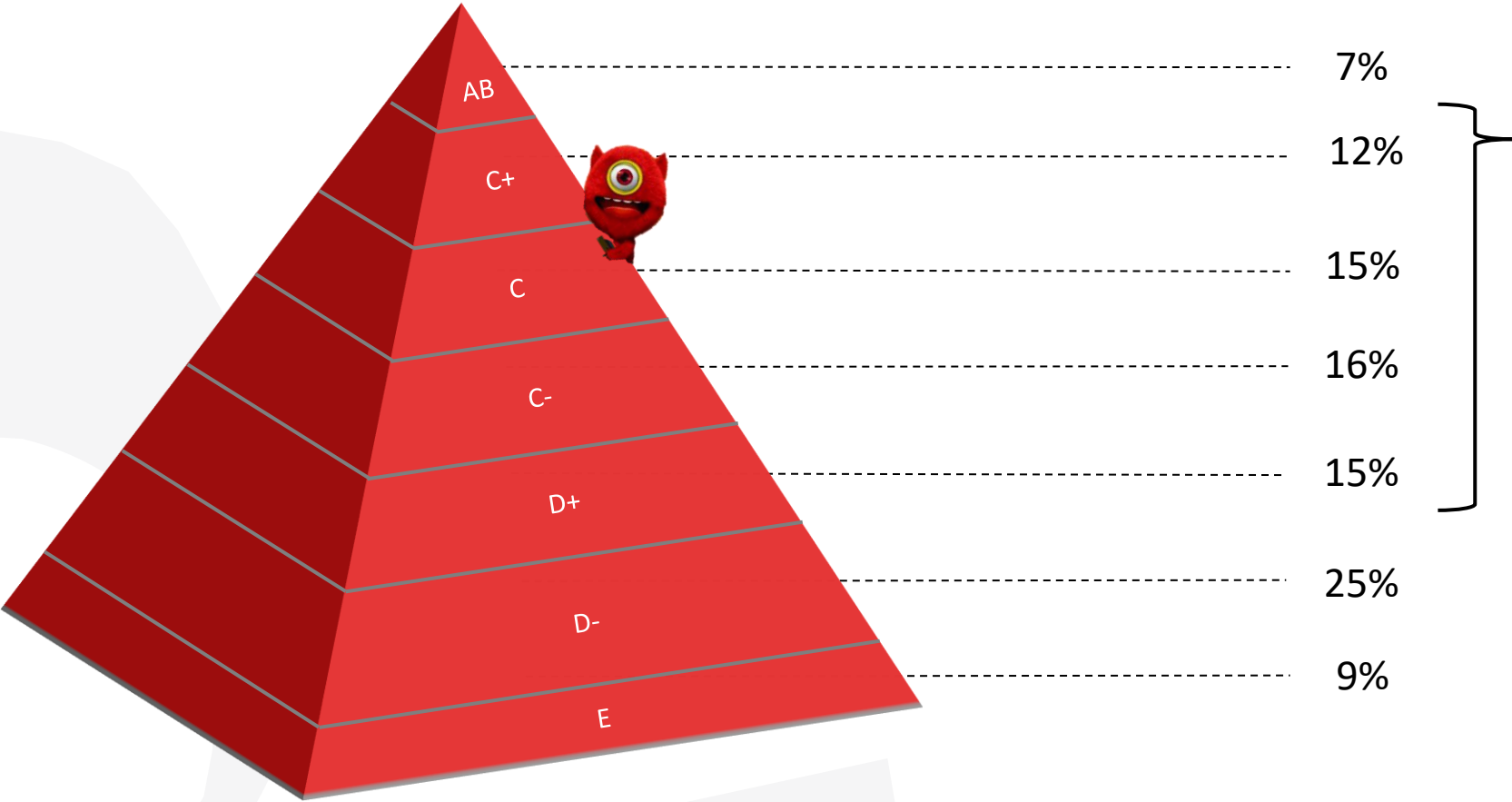
Best companies in the world in 2023<sup>1</sup>

## PRESENCE



<sup>1</sup><https://time.com/collection/worlds-best-companies-2023/>

# Target market



Our target market is:

**59%**  
of Mexican families



In the US, the customer profile matches the average American citizen (43 years old, family income of US\$50 thousand, 79% with their own home and 96% with a high school certificate or higher).

Source: AMAI (Mexican Association of Research Agencies). Estimation of the AMAI from the data of the National Survey of Revenue and Expenses of Households 2020. Consider cities with 100,000 inhabitants or more.

# Business Segments



grupo elektra

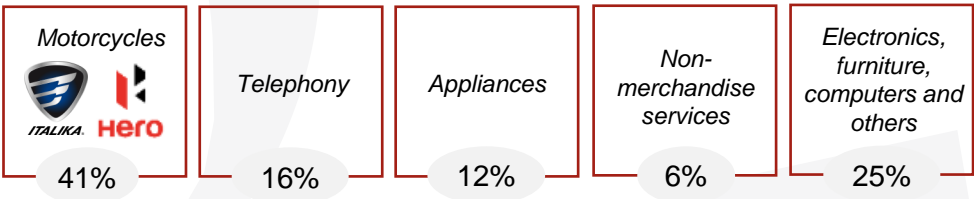
Revenue LTM Q1 2025:  
Ps.208,502 millions

## Commercial business

Revenue LTM Q1 2025: Ps.79,636 millions  
**38% of Consolidated Revenue**

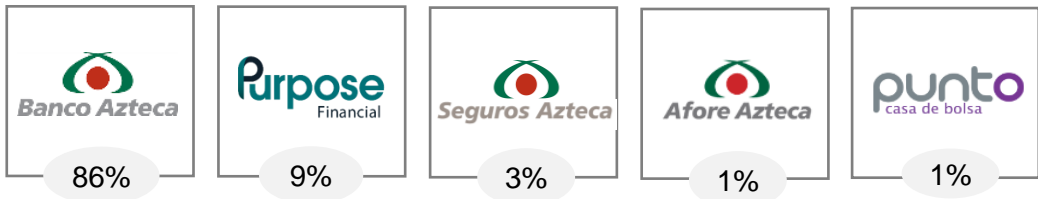


### Categories



## Financial business

Revenue LTM Q1 2025: Ps.128,866 millions  
**62% of Consolidated Revenue**



# Commercial business

## Elektra stores

- ❑ 70+ years focused on the dynamic middle class.
- ❑ **1,375 contact points** as Q1 2025:
  - 1,245 in Mexico.
  - 132 in Central America.
- ❑ Average sales floor in Mexico: 1,258 m<sup>2</sup>.
- ❑ Omnichannel sales: in store, online and through our apps (baz and elektra) (5% of total sales during LTM Q1 2025).
- ❑ Cash or credit payment (58%); on teller or digitally.
- ❑ Free delivery to home or branch.
- ❑ 54 new “**Elektra Motos**” stores for multi-brand sale: Italika, Hero, and Benelli.





# Commercial business

## Motorcycles



- In 2004, Italika, Grupo Elektra's **own brand**, was launched.
- It has **~53% market share** in Mexico.
- 50+ models with engines between 110 y 300 cc.
- 9.8+ million **motorcycles sold** since 2004, and 1.3 million in LTM Q1 2025.
- Presence in Mexico, Guatemala and Honduras.



- In 2021, Hero brand was launched exclusively in Mexico and **~84 thousand motorcycles sold since then** (36,000+ motorcycles in LTM Q1 2025).



- In 2023, an exclusive distribution agreement for the Benelli brand began and **16,000+** motorcycles have been sold.



# Commercial business - New logistics model



Before		New logistic model
Home deliveries of in-store sales	There was not any They were handled by third-party freight transportation, with cash payments and no quality standards.	<ul style="list-style-type: none"><li>▪ Specialized fleet</li><li>▪ Trained drivers</li><li>▪ Unboxing: we reviewed it together..</li><li>▪ Reverse logistics (<i>backhaul</i>)</li></ul>
Home deliveries of digital sales	100% outsourced.	We migrated 80% of sales to the internal logistics model.
Weekly replenishment frequency to points of sale	1 visit	Up to 6 visits, average 3.



↓ -20% reduction in floor shortages.



97% in fulfillment of promise.



4.5/5 client satisfaction.



# Commercial business

## New logistics model

Each year, on average:



**We embark**

~4 million m<sup>3</sup>



**We travel**

~30 million kms



**We deliver**

+400 K packages

Before		New Logistics Model
Distribution centers	<ul style="list-style-type: none"><li>10 traditional centers</li><li>1 eCommerce</li></ul>	10 omnichannel CEDIs 39 HUBs 29 Dark warehouse 148 Delivery centers
Own fleet	<b>300 units</b> Spot units were used, causing damage to the merchandise due to shoveling and non-specialized personnel.	594 units Including new electric units and motorcycles.
Technology	-	<ul style="list-style-type: none"><li>App EKT Driver</li><li>WhatsApp bot for service evaluation</li><li>EKT Entrega</li><li><b>IBP Supply</b>, automation of supply processes and implementation of a single geolocated inventory</li></ul>



### ↓ Inventories

-\$5.081 billion (2024 vs. peak in 3Q 2022).



### ↑ Fill rate

From 82.7% to 89.7%.



### ↑ Incremental revenue

From providing parcel services to third parties and transporting sellers' merchandise.

# Commercial business

## International Money Transfers

- ❑ 30+ years experience.
- ❑ 11 million customers.
- ❑ #1 in Mexico:
  - +2,000 branches.
  - Open every day from 9 am to 9 pm.
  - Cash always available.
  - 24/7 through digital channels (~34% of total transactions).
  - Collection without account and with a bank account (Direct to account, ATMs, Banco Azteca app, baz app and WhatsApp).
  - Theft/loss insurance.

**Banco Azteca**

*Celebramos el amor a mamá*

**MULTIPLICANDO TU DINERO**

**¡Ganaste el DOBLE!**

**\$8,000.00**

**Participa y gana.**

**elektra**

Pide que el envío de Estados Unidos sea **directo a cuenta o recíbelo con la App**

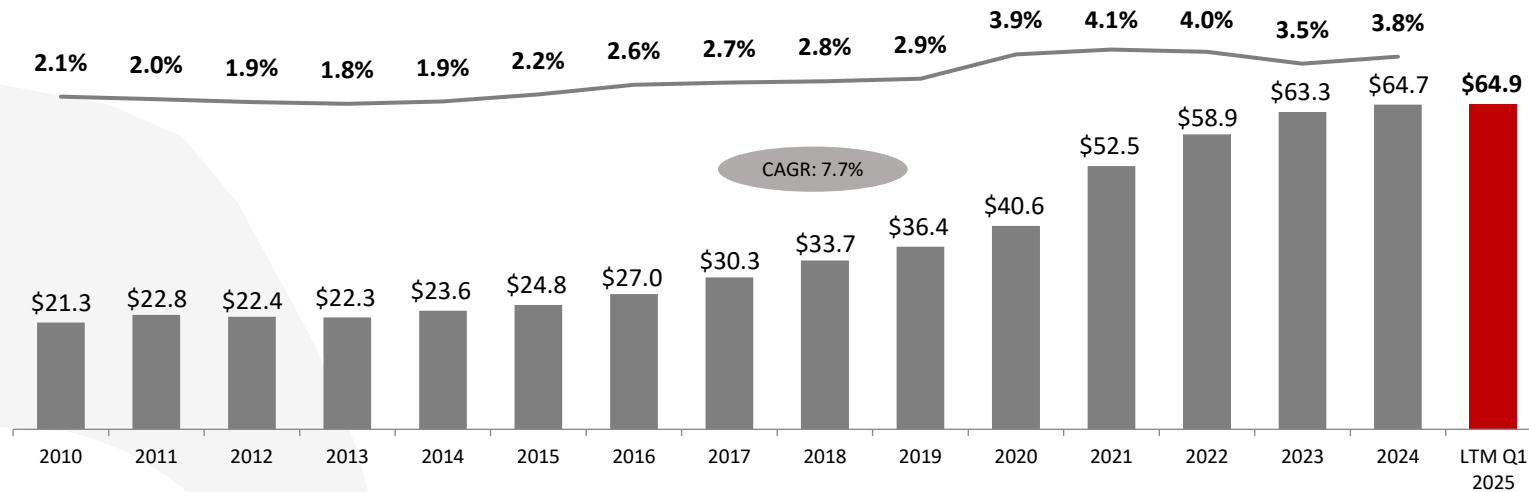
**Vigencia del 28 de abril al 11 de mayo de 2025.**

Las remesas las opera Banco Azteca, S. A. Institución de Banca Múltiple en nombre y por cuenta de Nueva Elektra del Milenio, S. A. de C. V., Transmisor de dinero con registro 22115, 24 de enero de 2017. Todos los derechos reservados, 2025. Consulta términos y condiciones del servicio y de la promoción en [www.elektra.mx](http://www.elektra.mx), y requisitos de contratación de los productos ofertados por Banco Azteca, así como la activación del servicio de Banco Azteca Móvil en sucursal o visita: [www.bancoazteca.com.mx](http://www.bancoazteca.com.mx)

# Commercial business

## International Money Transfers

Total Remittances to México (US\$ B)



\*Source: Banxico; Banco Mundial

■ Remmitances

— Remmitances as % of GDP

In Mexico, remittances remain strong despite economic cycles.



- 8.0% CAGR between 2010 and 2024.
- Mexico GDP 2024: +1.5% vs. remittance transfers +2.3%.
- Moderate remittance growth through Q1 2025 (amount 1.2% and transactions 1.7%).
- The US-Mexico corridor is the largest globally.

### In USA:

- The U.S. economy is currently navigating a complex landscape, marked by both signs of strength and emerging headwinds. Consumer spending remains robust, and the labor market is generally strong. However, inflation expectations exceeding the Federal Reserve's target and growing concerns over tariffs and their potential impact on growth are beginning to surface.
- Migrant crossings at the US-Mexico border remain at historically low levels four months into President Trump's second administration.
- Uncertainty among remittance senders arises from fluctuating immigration policies.
- Recent changes in immigration policy, particularly in states like Florida, emphasize stricter enforcement of laws targeting undocumented immigrants.

### In Mexico:

- The primary sector (agriculture and livestock) grew by 8.1% QoQ and 6% YoY, helping to avert a recession in Q1 2025.
- In Q1 2025, total exports grew by 4% YoY, while total imports rose by 1.3%. Inflation for the first half of April 2025 was 3.96%.
- Unemployment stood at 2.2% in March, down slightly from 2.3% a year earlier. Informal employment accounted for 54.4% of the labor force — equivalent to 32.5 million people.

# Financial business

## Banco Azteca

- ❑ Since 2002, Banco Azteca is a **pillar for financial inclusion**, offering banking services to millions of families underserved by traditional banks.
- ❑ In Mexico:
  - Is the **largest bank**, by employees and personal loans portfolio.
  - **34.6 million deposit accounts** as of Q1 2025 (in a country with 35 million households).
  - The only financial institution with a presence in 177 municipalities.
  - Has **3,933 contact points** (1,407 inside Elektra and SyR), and a network of 5,566 ATMs in agreement with other banks (2,663 its own).
- ❑ Workforce of **~25,700 employees in field** who perform credit and collection duties. No other competitor has a comparable workforce just for this task.
- ❑ A solid deposit base with optimal funding costs, accounts without commissions, opening saving accounts with Ps. 1.



KANTAR BRANDZ  
2025  
#18 in the ranking of  
the most valuable  
Mexican brands



# Financial business

## Digital banking

- ❑ **25.9 million digital accounts.**
- ❑ Banco Azteca app is the largest digital bank in Mexico.
- ❑ In 2024, more than 6.1 billion transactions were made in the app:
  - **59% of Banco Azteca's financial transactions.**
  - 4 out of 10 credit payments.
  - 5 out of 10 cash credits.
  - 8 out of 10 clarification requests are managed from the app.
- ❑ Our efforts in the coming months will be focused on:
  - Improve digital support for credit origination.
  - Promote payment on credit with a better user experience, in more businesses (formal and informal).





# Corporate sustainability strategy

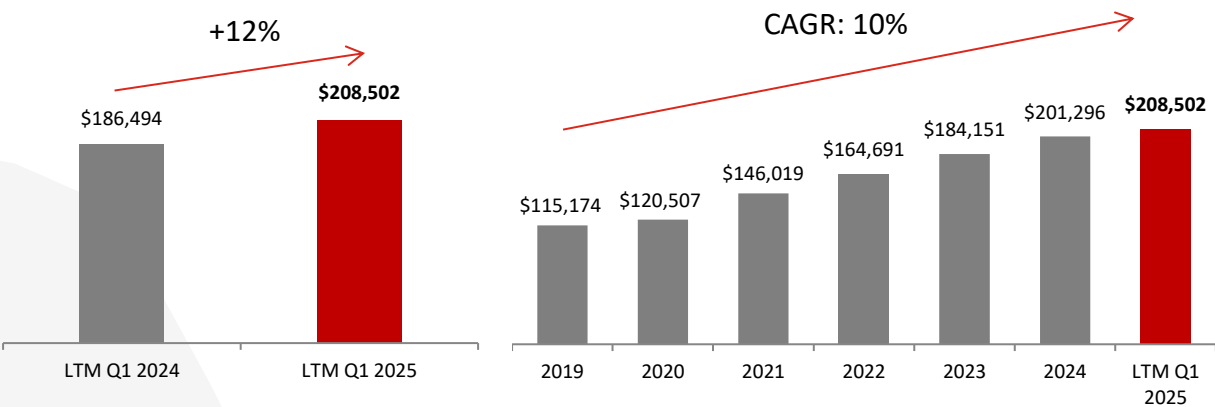
At Grupo Elektra we seek to contribute to the development of the communities in which we have presence, respecting the environment through profitable and inclusive solutions, with the purpose of generating Inclusive Prosperity, through the creation of economic, social and environmental value.



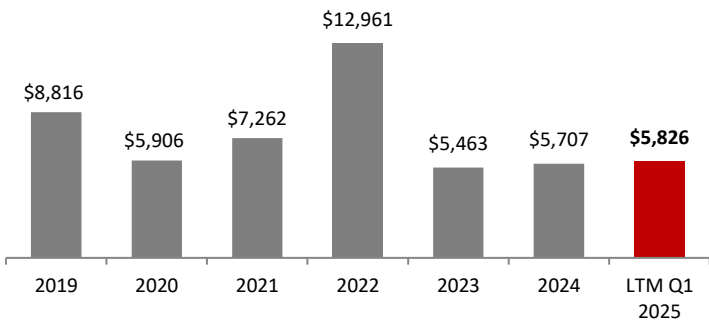
# Consolidated Financial Overview

Ps. Millions

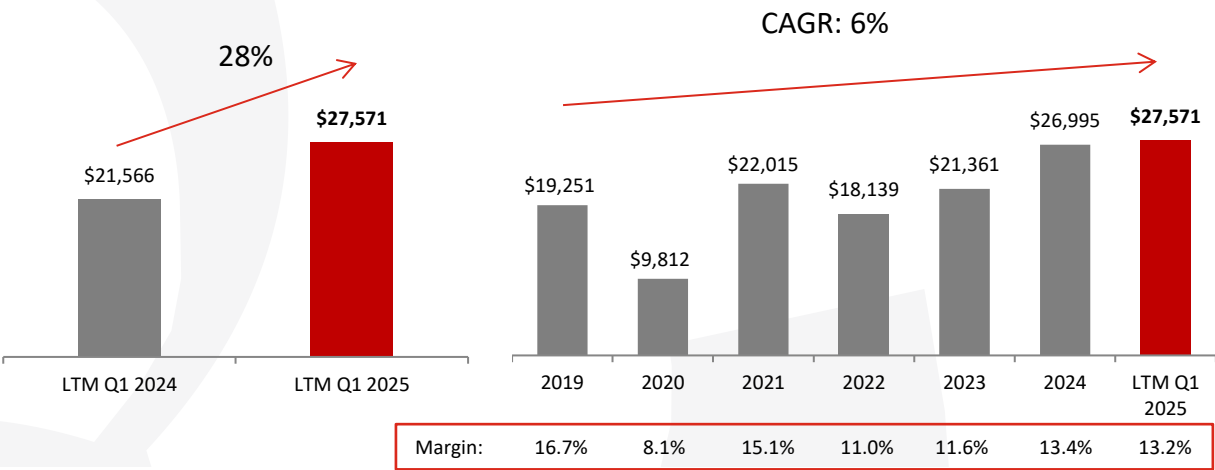
## Consolidated Revenue



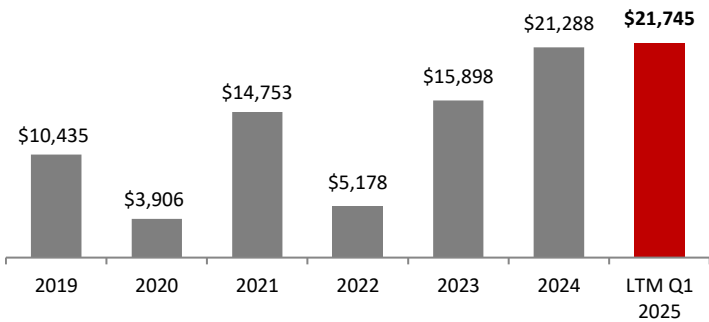
## CAPEX



## Consolidated EBITDA



## Cash Flow<sup>(1)</sup>

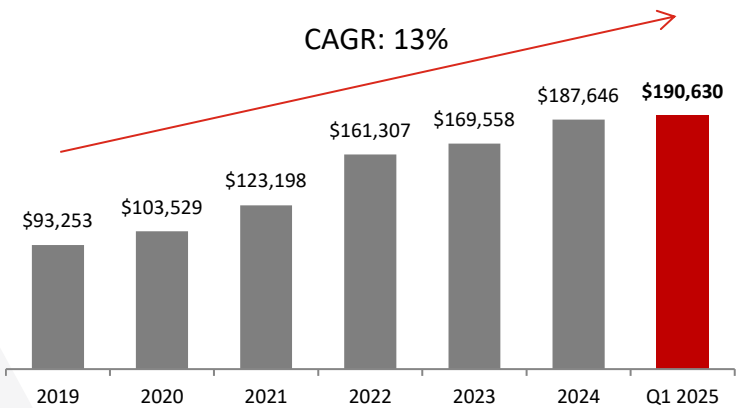


(1) Cash Flow = EBITDA – CAPEX

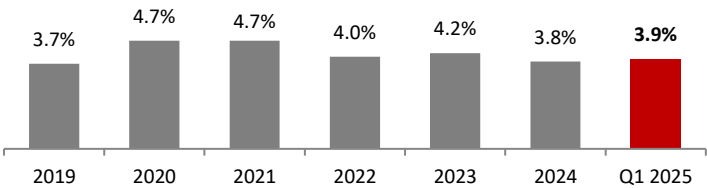
# Banco Azteca Highlights

Ps. Million

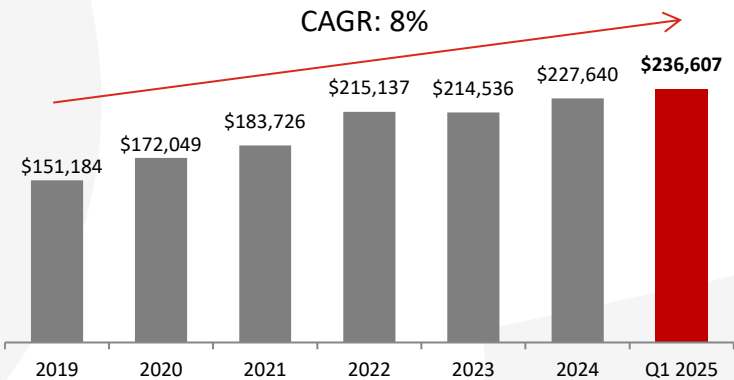
Gross Loan Portfolio



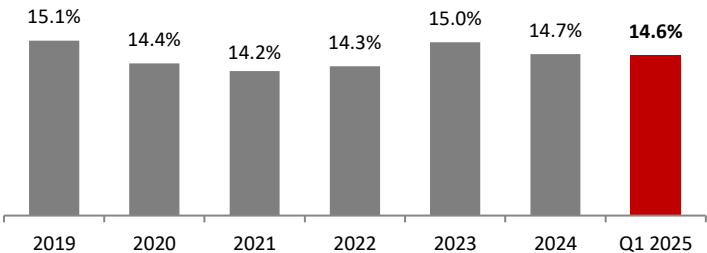
Delinquency Rate



Demand Deposits

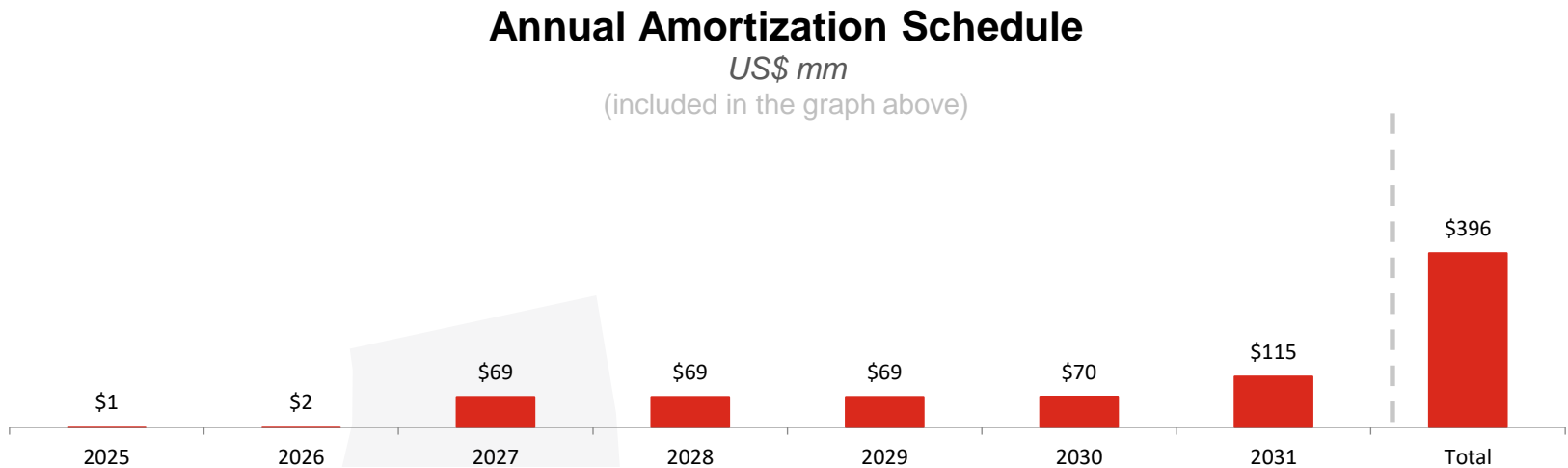
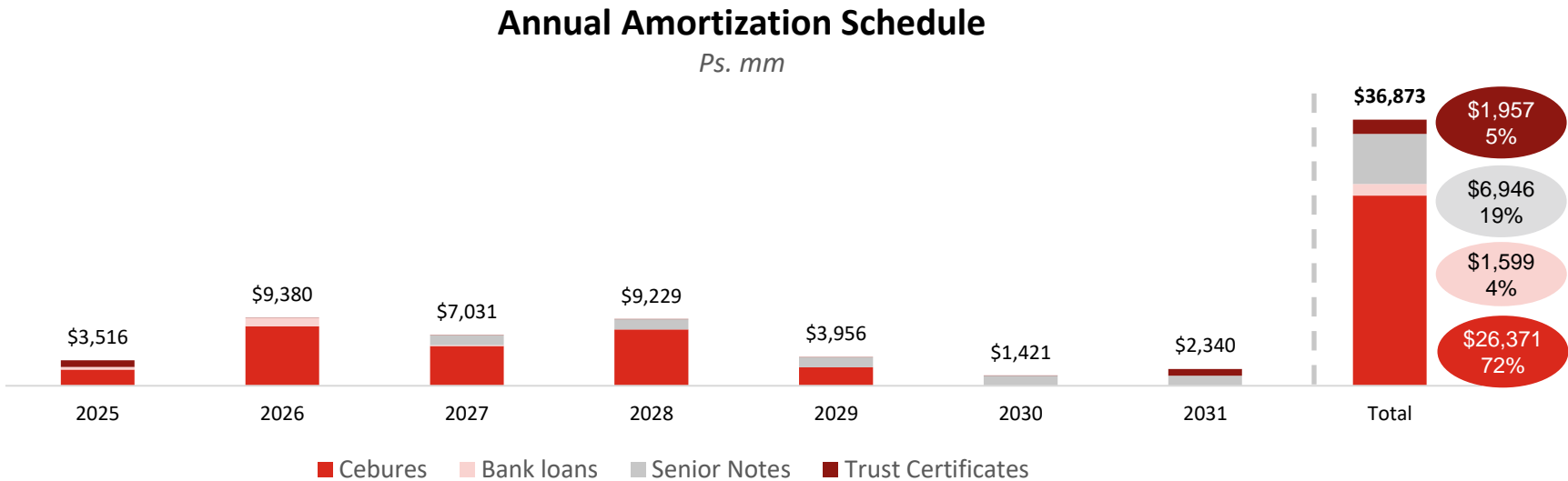


Capitalization Index



Deposits to Gross Loan Portfolio: 1.6x 1.7x 1.5x 1.3x 1.3x 1.2x 1.2x

# Consolidated Debt Maturity Profile as of March 31, 2025





grupo elektra