



grupo elektra

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

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.



75 years offering consumer loans



~69,500 employees



~59% motorcycles market share in Mexico



28.3 million digital banking clients



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

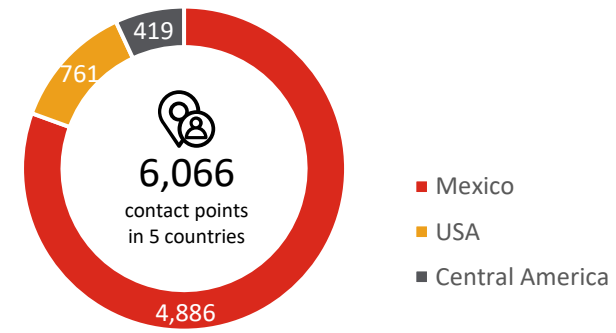
KANTAR BRANDZ

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

TIME Magazine

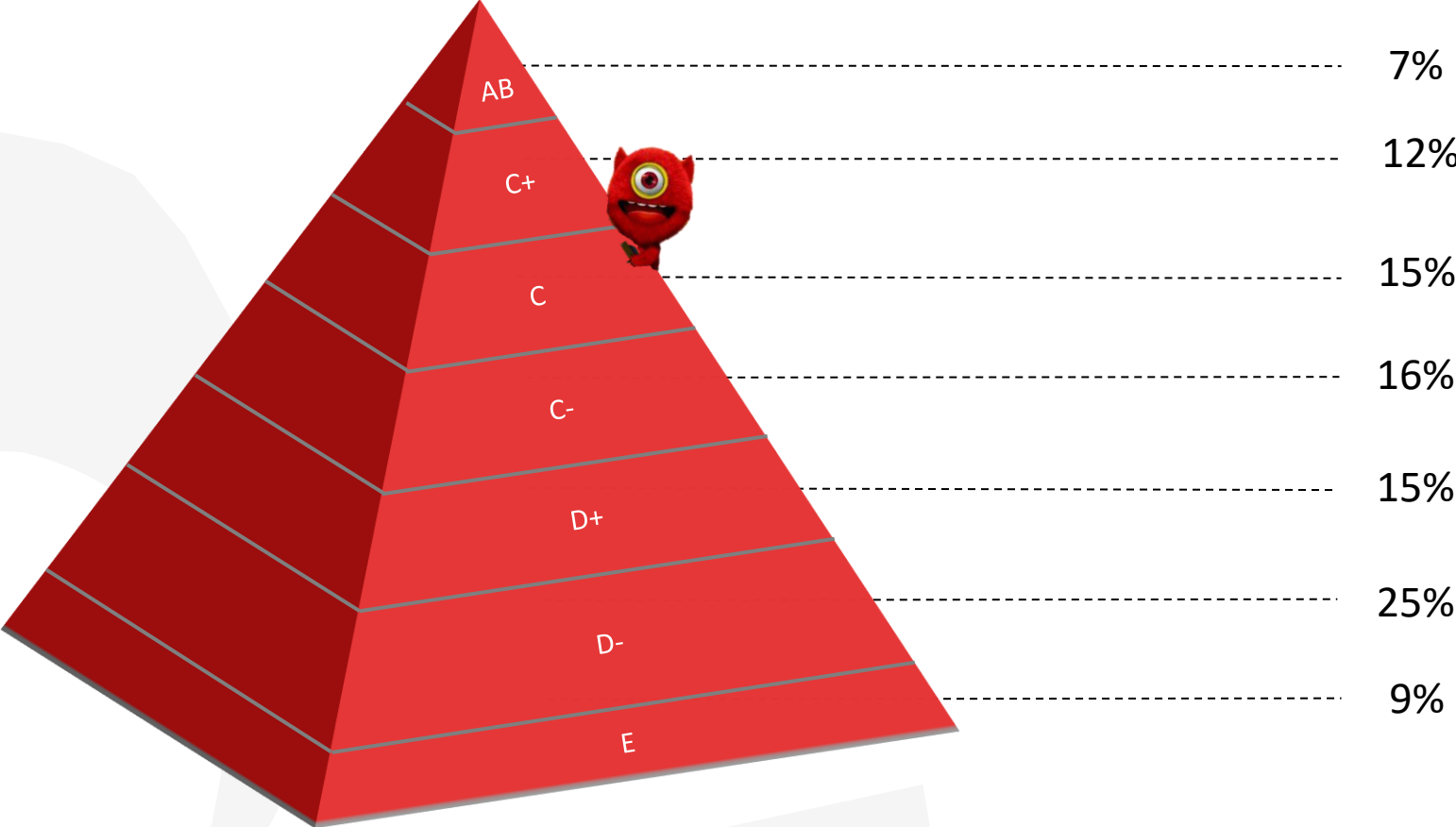
Best companies in the world in 2023¹

PRESENCE



¹<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



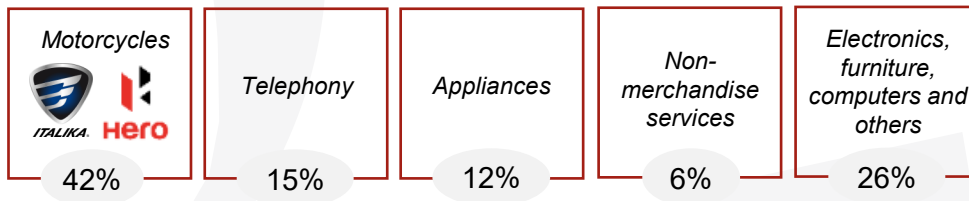
Revenue LTM Q1 2026:
Ps.213,390 millions
(+2% vs LTM Q1 2025)

Commercial business

Revenue LTM Q1 2026: Ps.76,301 millions (-4% vs LTM Q1 2025)
36% of Consolidated Revenue

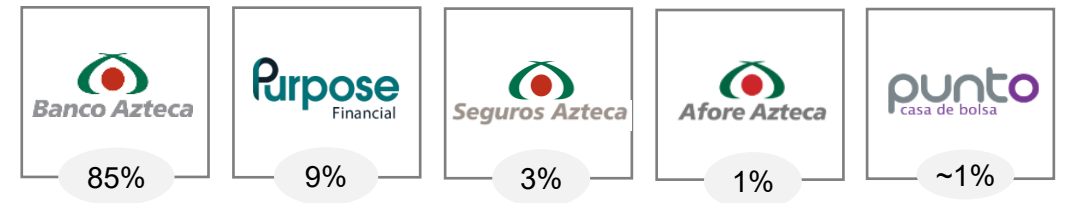


Categories



Financial business

Revenue LTM Q1 2026: Ps.137,089 millions (+6% vs LTM Q1 2025)
64% of Consolidated Revenue



Commercial business

Elektra stores

- ❑ 75 years focused on the dynamic middle class.
- ❑ **1,368 contact points** as Q1 2026:
 - 1,242 in Mexico.
 - 126 in Central America.
- ❑ Average sales floor in Mexico: 1,219 m².
- ❑ Omnichannel sales: in store, online and through our apps (shopinbaz and elektra) (~6% of total sales during LTM Q1 2026).
- ❑ Cash or credit payment (61% LTM Q1 2026 vs 58% LTM Q1 2025); on teller or digitally.
- ❑ Free delivery to home or branch.
- ❑ 54 new “**Elektra Motos**” stores for multi-brand sale: Italika, Hero, Benelli and Morbidelli.



Commercial business

Motorcycles



- In 2004, Italika, Grupo Elektra's **own brand**, was launched.
- It has **~59% market share** in Mexico.
- 50+ models with engines between 110 y 300 cc.
- **11.1+ million motorcycles sold** since 2004, and ~1.2 million in LTM Q1 2026.
- Presence in Mexico, Guatemala and Honduras.



- In 2021, Hero brand was launched exclusively in Mexico and **122+ thousand motorcycles** sold since then.



- In 2023, an exclusive distribution agreement for the Benelli brand began and **39,000+ motorcycles** sold since then.



- In 2025, it formed an alliance with Morbidelli, an Italian brand with nearly six decades of existence in the urban environment and sports championships. **7,200+ motorcycles** sold since.



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 (40.4% of total transactions LTM Q3 2025).
 - Collection without account and with a bank account (Direct to account, ATMs, Banco Azteca app and WhatsApp).
- Theft/loss insurance.



Banco Azteca

elektra

Celebramos el amor a mamá

MULTIPLICANDO TU DINERO

¡Ganaste el DOBLE!

\$8,000.00

Participa y gana.

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

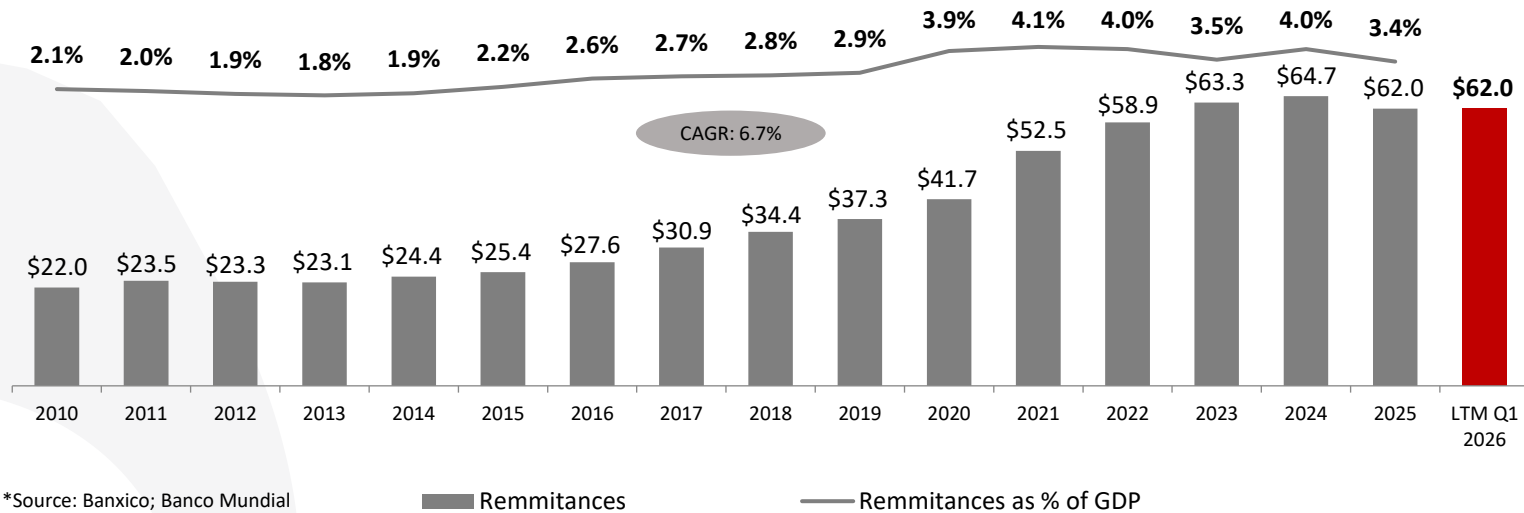
Vigencia del 28 de abril al 11 de mayo de 2025.

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 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

Commercial business

International Money Transfers

Total Remittances to México (US\$ B)



In Mexico, remittances remain strong despite economic cycles.



- 6.7% CAGR between 2010 and LTM Q1 2026.
- LTM Q1 2026 was US\$62B, or 0.3%.
- The US-Mexico corridor is the largest globally.

In USA:

- ICE raids continue to impact the immigrant labor market, reducing the number of transactions per sender while increasing the amount sent. It is estimated that over 622,000 people have been deported and 1.9M self deported in the past 12 months.
- A new 1% remittance tax has been imposed on certain international money transfers beginning January 1, 2026. This tax, enacted as part of the "One Big Beautiful Bill Act," applies to transactions funded by physical instruments, such as cash, money orders, or cashier's checks.
- The main contributing factors for the market 8-month consecutive decline are immigration policy, deportations, peso appreciation (14%), as well as oil supply restrictions and U.S. dollar depreciation.

In Mexico:

- GDP: Mexico expected to grow ~1.3% in 2026, indicating a moderate recovery after weak 2025 performance.
- Remittances: Total inflows reached ~US\$61.8B in 2025, declining ~4.6% YoY and marking a trend reversal.
- Inflation: Above Banxico's target range.
- MXN: Strong performance in 2025, reinforcing its position as a top global carry currency, but weighing on remittance flows.

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 personal loans portfolio and branches.
 - **34.5 million deposit accounts** as of Q1 2026 (in a country with 35 million households).
 - The only financial institution with a presence in 177 municipalities.
 - Has **3,906 contact points** (1,399 inside Elektra and SyR), and a network of 5,644 ATMs in agreement with other banks (2,864 its own).
- ❑ Workforce of **23,000+ elements 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.

CONDUSEF NOS RECONOCE ENTRE LAS INSTITUCIONES CON MEJOR DESEMPEÑO EN ATENCIÓN A USUARIOS

SEGUROS	BANCA
1° Seguros Azteca Vida	2° Banco Azteca
3° Seguros Azteca Daños	



Banco Azteca

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

Financial business

Digital banking

- ❑ **28.3 million digital accounts.**
- ❑ Banco Azteca app is the largest digital bank in Mexico.
- ❑ During LTM Q1 2026, 68% of the total transactions were made in the app:
 - 4 out of 10 credit payments.
 - 6 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:
 - Application of the same credit origination model in digital and physical channels.
 - Promote payment on credit with a better user experience, in more businesses (formal and informal).



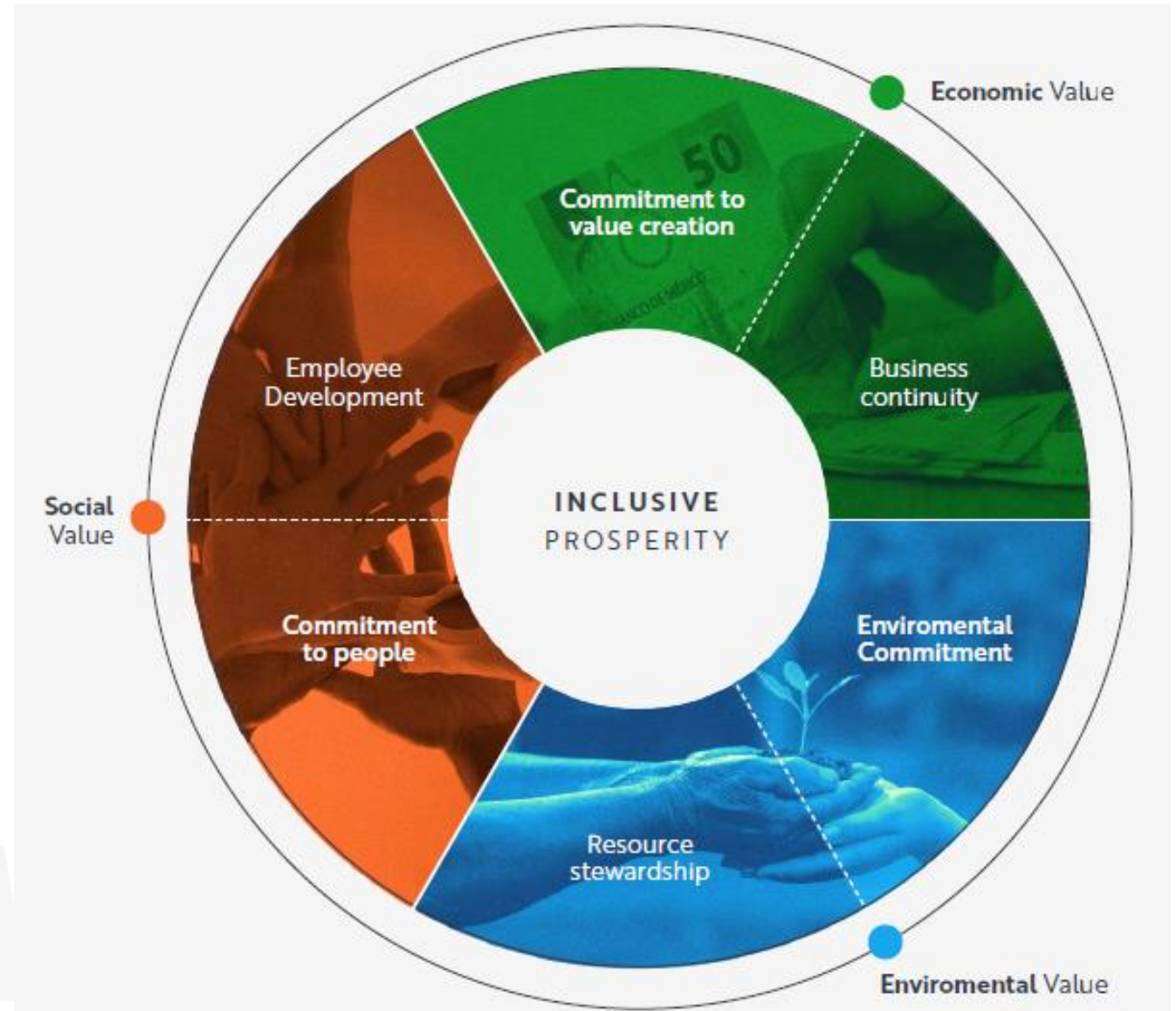
Banco Azteca

Tu confianza nos hace el #1*

*The Banker nos reconoce como el banco más rentable y con mayor liquidez de México.

Corporate sustainability strategy

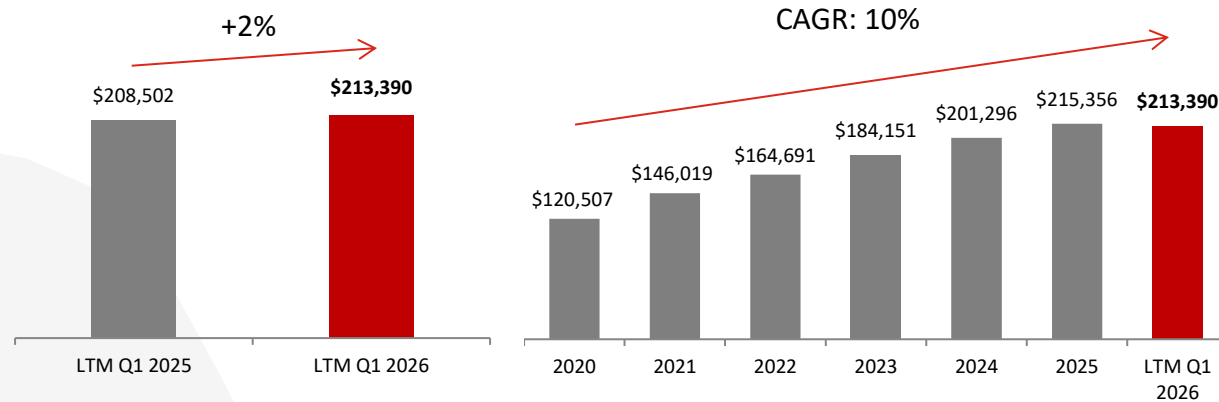
At Grupo Elektra we seek to contribute to the development of the communities in which we have presence, respecting the environment through profitable and inclusive solutions, with the purpose of generating Inclusive Prosperity, through the creation of economic, social and environmental value.



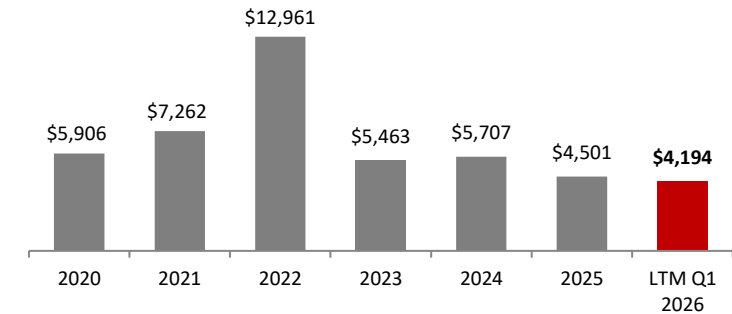
Consolidated Financial Overview

Ps. Millions

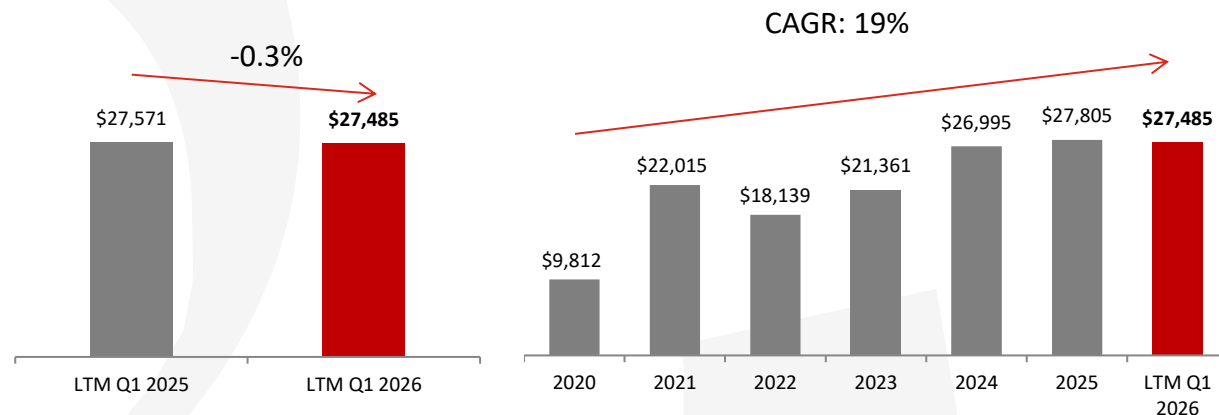
Consolidated Revenue



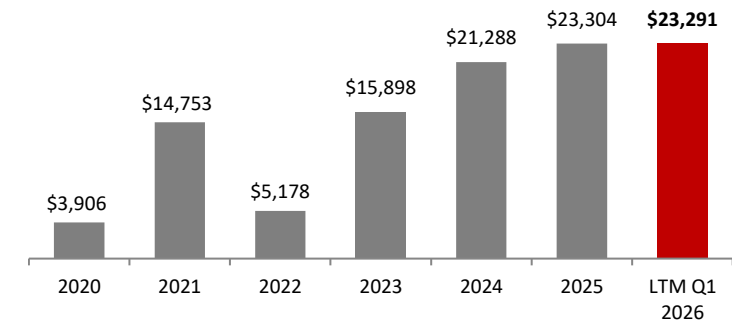
CAPEX



Consolidated EBITDA



Cash Flow⁽¹⁾



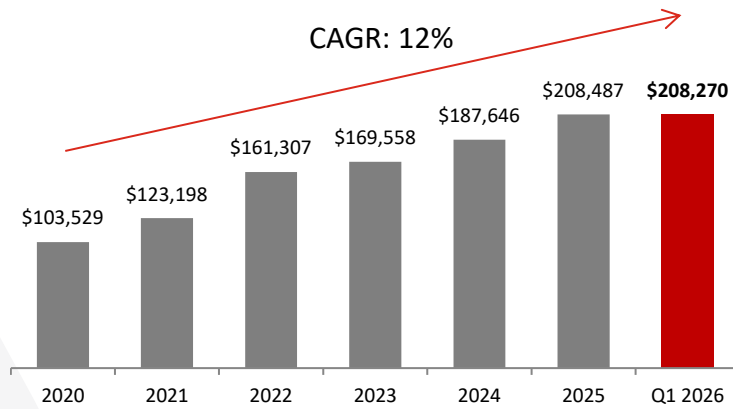
Year	2020	2021	2022	2023	2024	2025	LTM Q1 2026
Margin:	8.1%	15.1%	11.0%	11.6%	13.4%	12.8%	12.9%

(1) Cash Flow = EBITDA - CAPEX

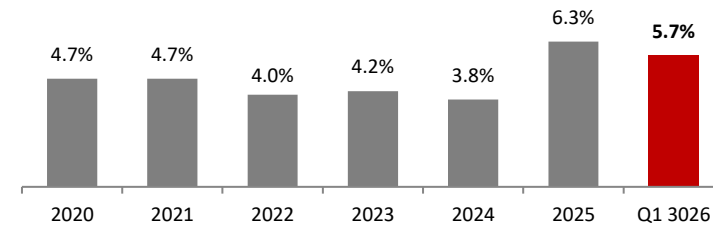
Banco Azteca Highlights

Ps. Million

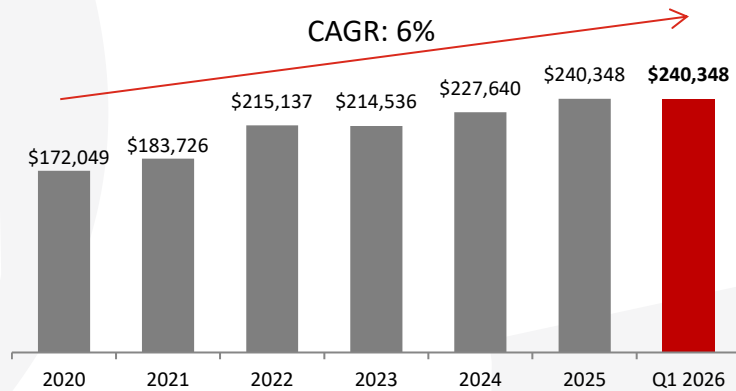
Gross Loan Portfolio



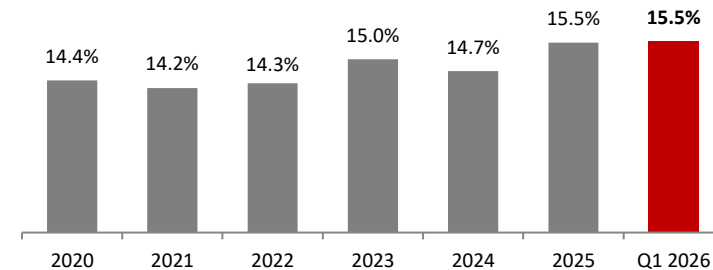
Delinquency Rate



Demand Deposits



Capitalization Index



Deposits to Gross Loan Portfolio: 1.7x 1.5x 1.3x 1.3x 1.2x 1.1x 1.2x

Consolidated Debt as of March 31, 2026

	Description	USD\$ mm	MXN\$ mm	Interest rate	Issue Date	Maturity date
<i>Commercial business</i>						
(1)	Cebures Elektra 21U	-	1,941	4.53% Real	13-Apr-21	7-Apr-26
	Banco Multiva	-	809	TIIE + 2.75%	30-Jun-23	22-Jun-26
	Cebures Elektra 25	-	2,085	TIIE-F + 1.65%	27-Mar-25	16-Jul-26
	Cebures Elektra 23L	-	1,092	TIIE + 1.50%	8-Dec-23	4-Dec-26
	Cebures Elektra 00126	-	2,000	TIIE-F + 1.65%	19-Mar-26	18-Mar-27
	Cebures Elektra 20	-	2,500	9.35%	13-May-20	5-May-27
(1)	Bancomext	-	267	TIIE + 2.50%	21-Jul-17	21-Jul-27
	Cebures Elektra 22-2	-	3,004	10.55%	3-Mar-22	26-Aug-27
	Cebures Elektra 22-4	-	3,350	11.97%	21-Jul-22	13-Jul-28
	Cebures Elektra 22U	-	4,661	6.24% Real	3-Mar-22	24-Aug-28
	Cebures Elektra 22-2U	-	1,306	6.98% Real	21-Jul-22	12-Jul-29
	Cebures Elektra 23-2L	-	1,290	11.97%	8-Dec-23	30-Nov-29
	Cebures Elektra 25-2	-	3,625	11.22%	29-Aug-25	23-Aug-30
(2)	Senior Notes (USD)	343	6,197	12.5% USD	29-Oct-24	15-Oct-31
	Ocean View Capital Management	0	5	11% USD	10-Apr-25	10-Apr-26
	Subtotal	343	34,132			
<i>Financial business</i>						
	BAC Honduras	1	18	BCH + 3.89%	25-sep-25	25-sep-26
	Subtotal	1	18			
	Total	344	34,150			

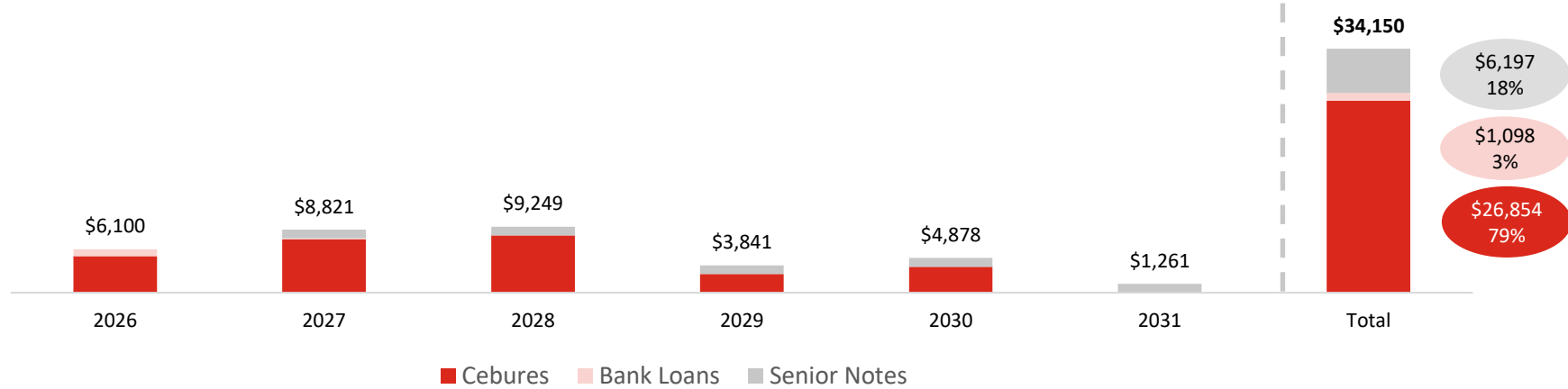
1) Hedged with interest rate.

2) Net of issuance costs.

Consolidated Debt Maturity Profile as of March 31, 2026

Annual Amortization Schedule

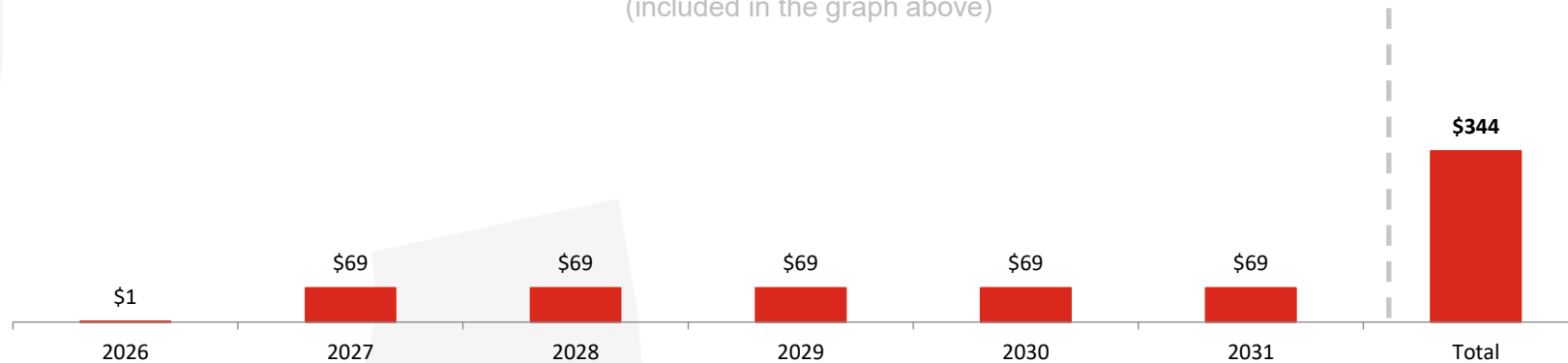
Ps. mm



Annual Amortization Schedule

US\$ mm

(included in the graph above)





grupo elektra