grupo elektra

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

Q2 2026

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

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

~59%
motorcycles market share in Mexico

28.9 million
digital banking clients

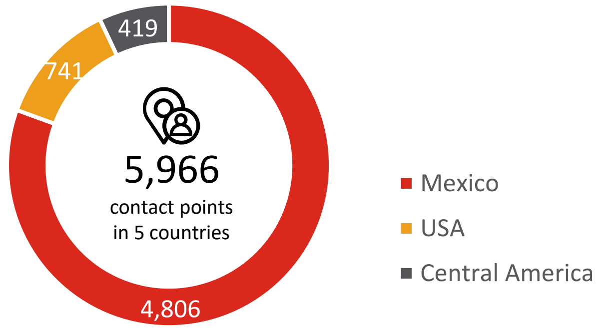
mercoTALENT

#3 (Elektra) in retail and #6 (Banco Azteca) in banking in the 2026 ranking of Mexican companies for talent attraction.

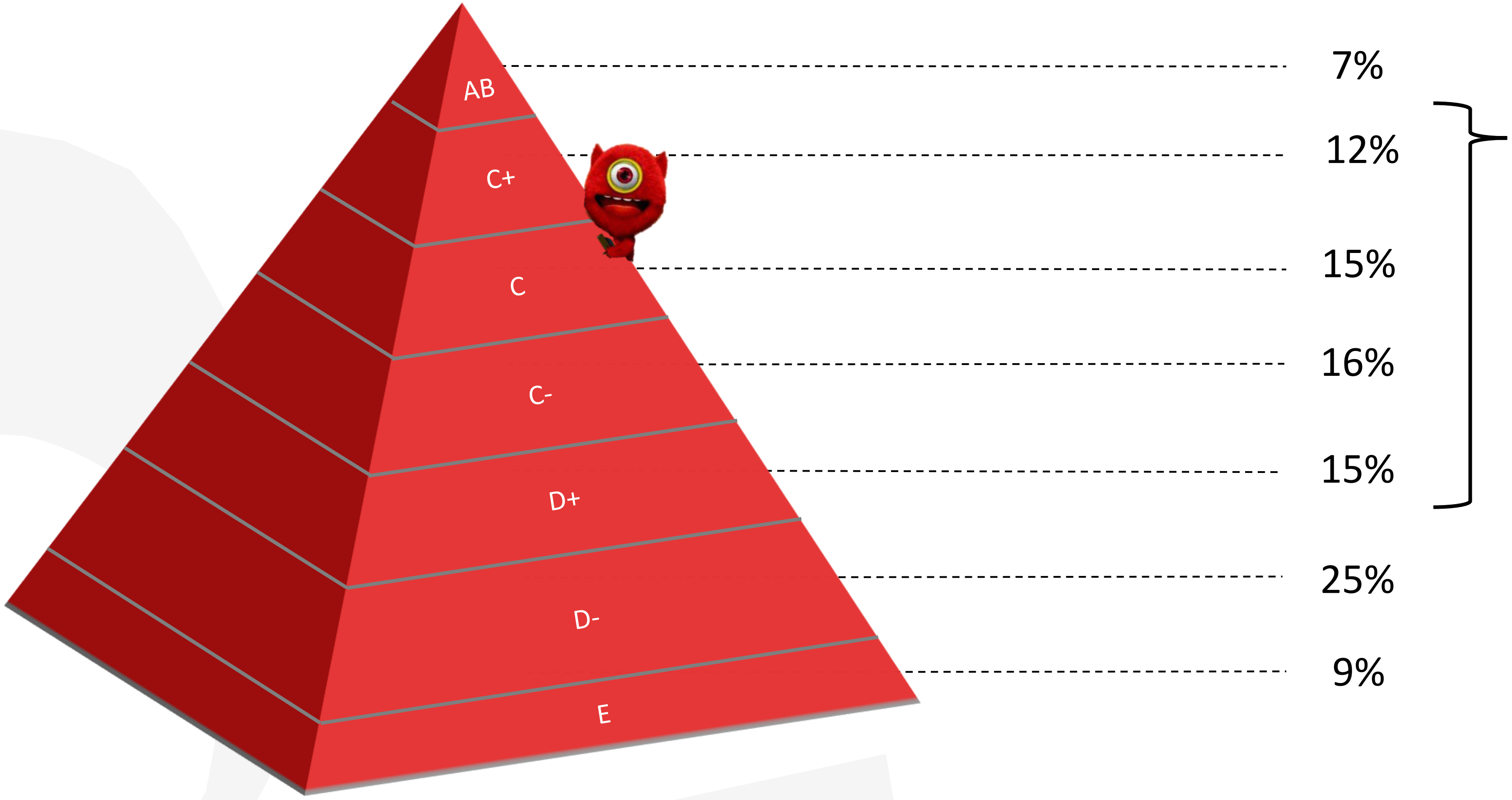
KANTAR BRANDZ

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

PRESENCE



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 Q2 2026:
Ps.210,287 millions
(-0.4% vs LTM Q2 2025)

Commercial business

Revenue LTM Q2 2026: Ps.74,354 millions (-7% vs LTM Q2 2025)
35% of Consolidated Revenue

elektra

Categories

Motorcycles (ITALIKA, Hero)	Telephony	Appliances	Non-merchandise services	Electronics, furniture, computers and others
43%	14%	12%	6%	25%

Financial business

Revenue LTM Q2 2026: Ps.135,933 millions (+4% vs LTM Q2 2025)
65% of Consolidated Revenue

Banco Azteca	Purpose Financial	Seguros Azteca	Afore Azteca	punto casa de bolsa
85%	9%	3%	1%	~1%

Commercial business

Elektra stores

- 75 years focused on the dynamic middle class.
- **1,355 contact points** as Q2 2026:
  - 1,229 in Mexico.
  - 126 in Central America.
- Average sales floor in Mexico: 1,226 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 (63% LTM Q2 2026 vs 59% LTM Q2 2025); on teller or digitally.
- Free delivery to home or branch.
- 53 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.
- **11.3+ million motorcycles sold** since 2004, and ~1.2 million in LTM Q2 2026.
- Presence in Mexico, Guatemala and Honduras.

- In 2021, Hero brand was launched exclusively in Mexico and **127+ thousand motorcycles** sold since then.

- In 2023, an exclusive distribution agreement for the Benelli brand began and **42,300+ 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. **9,900+ motorcycles** sold since.

Commercial business

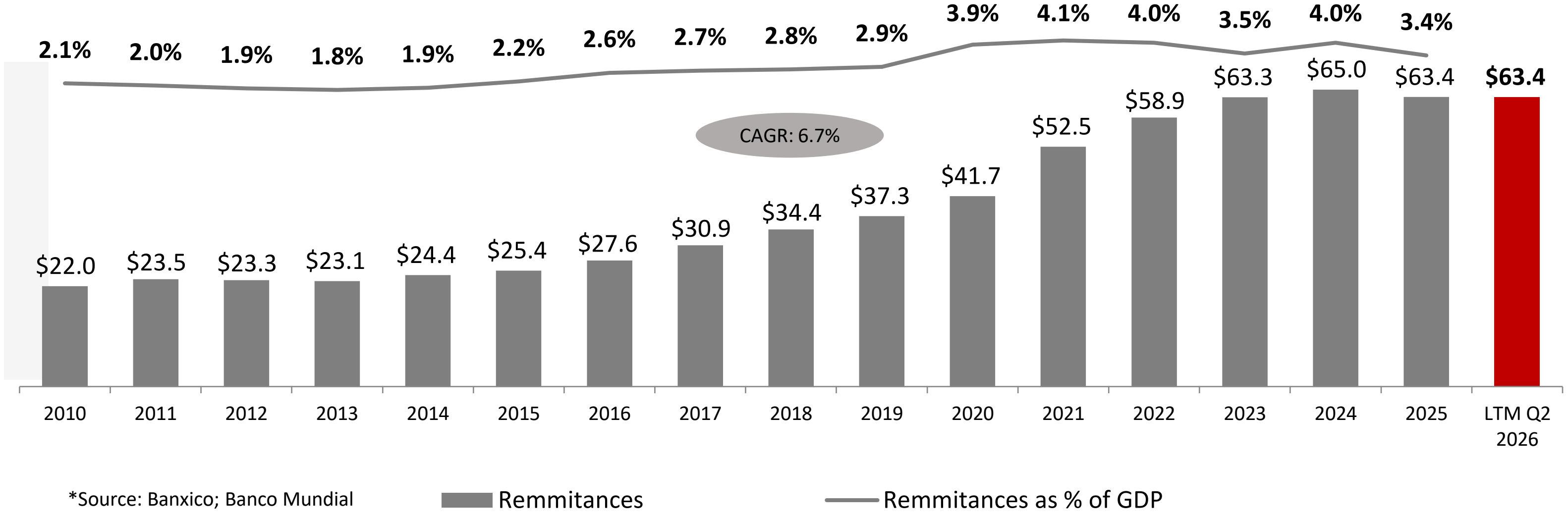
International Money Transfers

- 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% of total transactions LTM Q2 2026).
  - Collection without account and with a bank account (Direct to account, ATMs, Banco Azteca app and WhatsApp).
  - Theft/loss insurance.

Commercial business

International Money Transfers

Total Remittances to México (US$ B)



*Source: Banxico; Banco Mundial

In Mexico, remittances remain strong despite economic cycles.

- 6.7% CAGR between 2010 and LTM Q1 2026.
- LTM Q2 2026 was US$63.4 B, or -0.1%.
- The US-Mexico corridor is the largest globally.

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, earning the recognition for the third consecutive time as **“Financial Literacy and Inclusion Champion – Mexico 2026”** by CFI.co.
- In Mexico:
  - Is the **largest bank**, by personal loans portfolio and branches.
  - **34.7 million deposit accounts** as of Q2 2026 (in a country with 35 million households).
  - The only financial institution with a presence in 177 municipalities.
  - Has **3,841 contact points** (1,384 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.
- In 2026, Euromoney recognized it as **"Best for Consumer Lending in Latin America"** and **"Best for Consumer Lending in Mexico“.**

THE BANKER 2026
#1 in growth in Mexico

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

Financial business

Digital banking

- **28.9 million digital accounts.**
- Banco Azteca app is the largest digital bank in Mexico.
- During LTM Q2 2026, 69% 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).

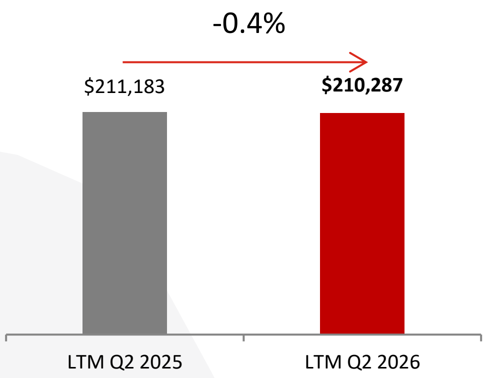
Corporate sustainability strategy

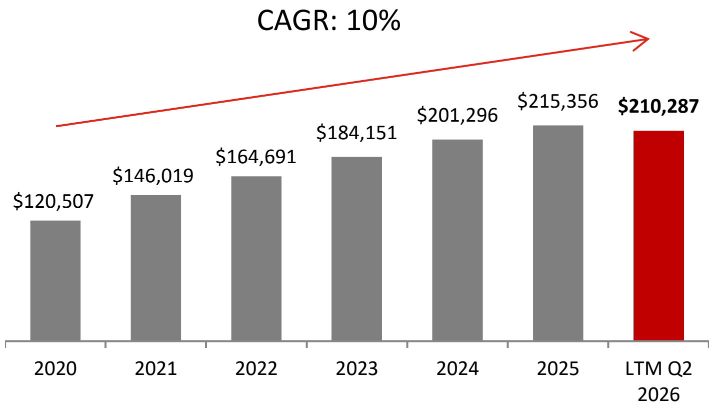
At Grupo Elektra we seek to contribute to the development of the communities in which we have presence, respecting the environment through profitable and inclusive solutions, with the purpose of generating Inclusive Prosperity, through the creation of economic, social and environmental value.

Consolidated Financial Overview

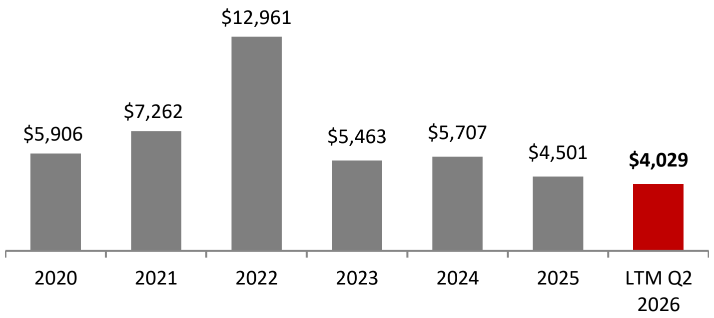
Ps. Millions

Consolidated Revenue

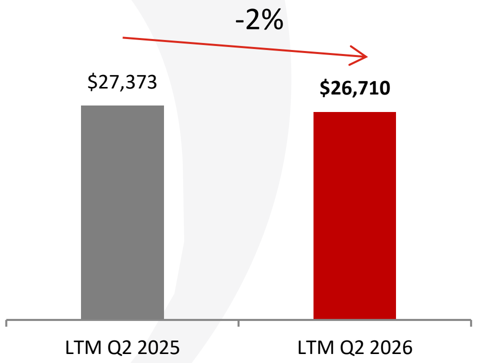


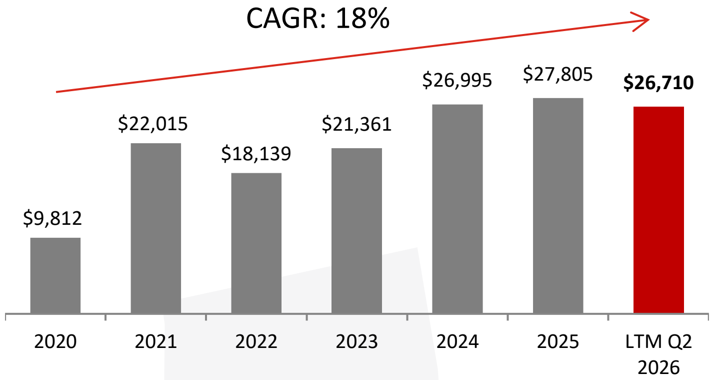


CAPEX



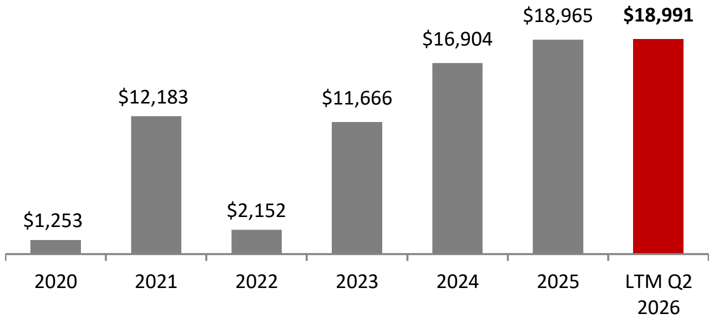
Consolidated EBITDA





Margin:	8.1%	15.1%	11.0%	11.6%	13.4%	12.8%	12.7%

Cash Flow (1)

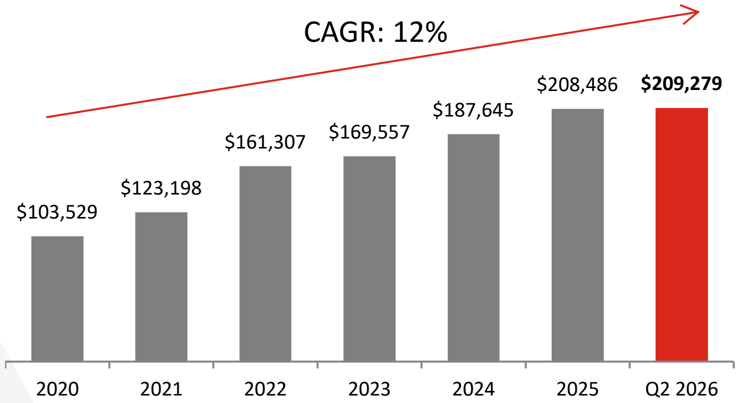


(1) Cash Flow = EBITDA – CAPEX – Interest paid

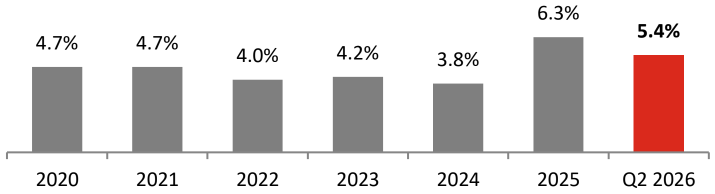
Banco Azteca Highlights

Ps. Million

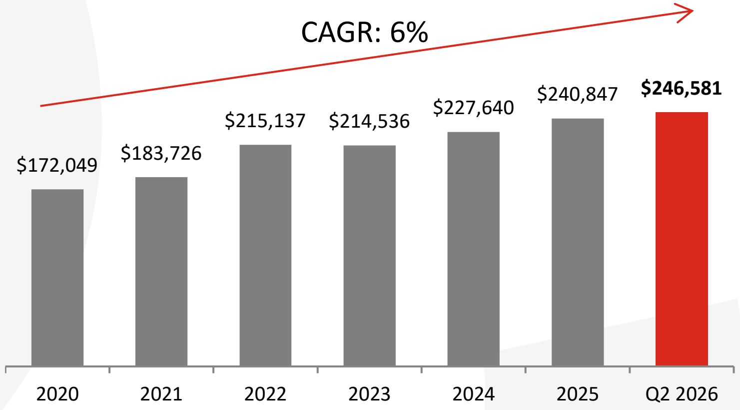
Gross Loan Portfolio



Delinquency Rate

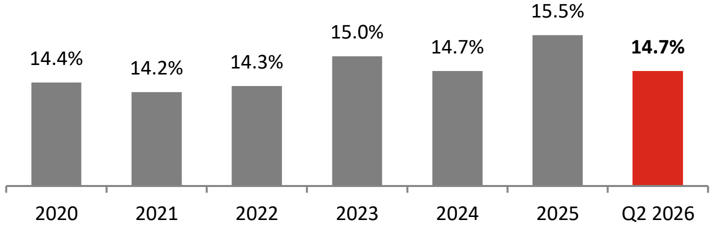


Demand Deposits



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

Capitalization Index

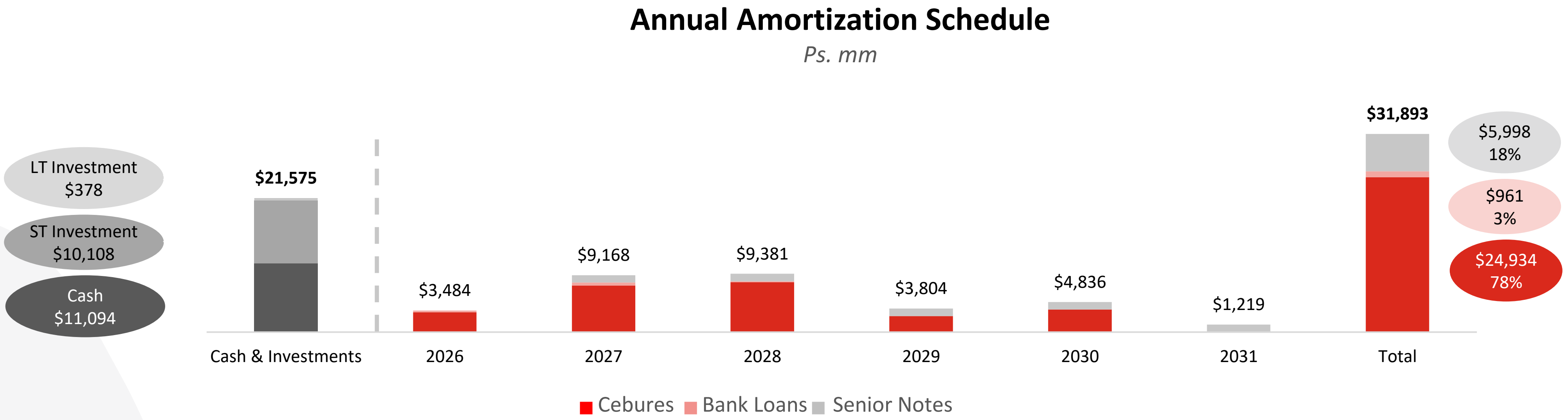


Consolidated Debt as of June 30, 2026

	Description	USD$ mm	MXN$ mm	Interest rate	Issue Date	Maturity date
	Commercial business					
	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	-	217	TIIE + 2.50%	21-Jul-17	21-Jul-27
	Cebures Elektra 22-2	-	3,004	10.55%	3-Mar-22	26-Aug-27
	Banco Multiva	-	726	TIIE + 2.75%	28-May-26	22-May-28
	Cebures Elektra 22-4	-	3,350	11.97%	21-Jul-22	13-Jul-28
	Cebures Elektra 22U	-	4,677	6.24% Real	3-Mar-22	24-Aug-28
	Cebures Elektra 22-2U	-	1,310	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	5,998	12.5% USD	29-Oct-24	15-Oct-31
	Subtotal	**343**	**31,875**			
	Financial business					
	BAC Honduras	1	17	BCH + 3.89%	25-Sep-25	25-Sep-26
	Subtotal	**1**	**17**			
	Total	**344**	**31,893**			

1) Hedged with interest rate.
2) Net of issuance costs.

Consolidated Debt Maturity Profile as of June 30, 2026



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