




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.



75 years
offering consumer loans



67,078
direct employees



~59%
motorcycles market share in
Mexico



27.1 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.

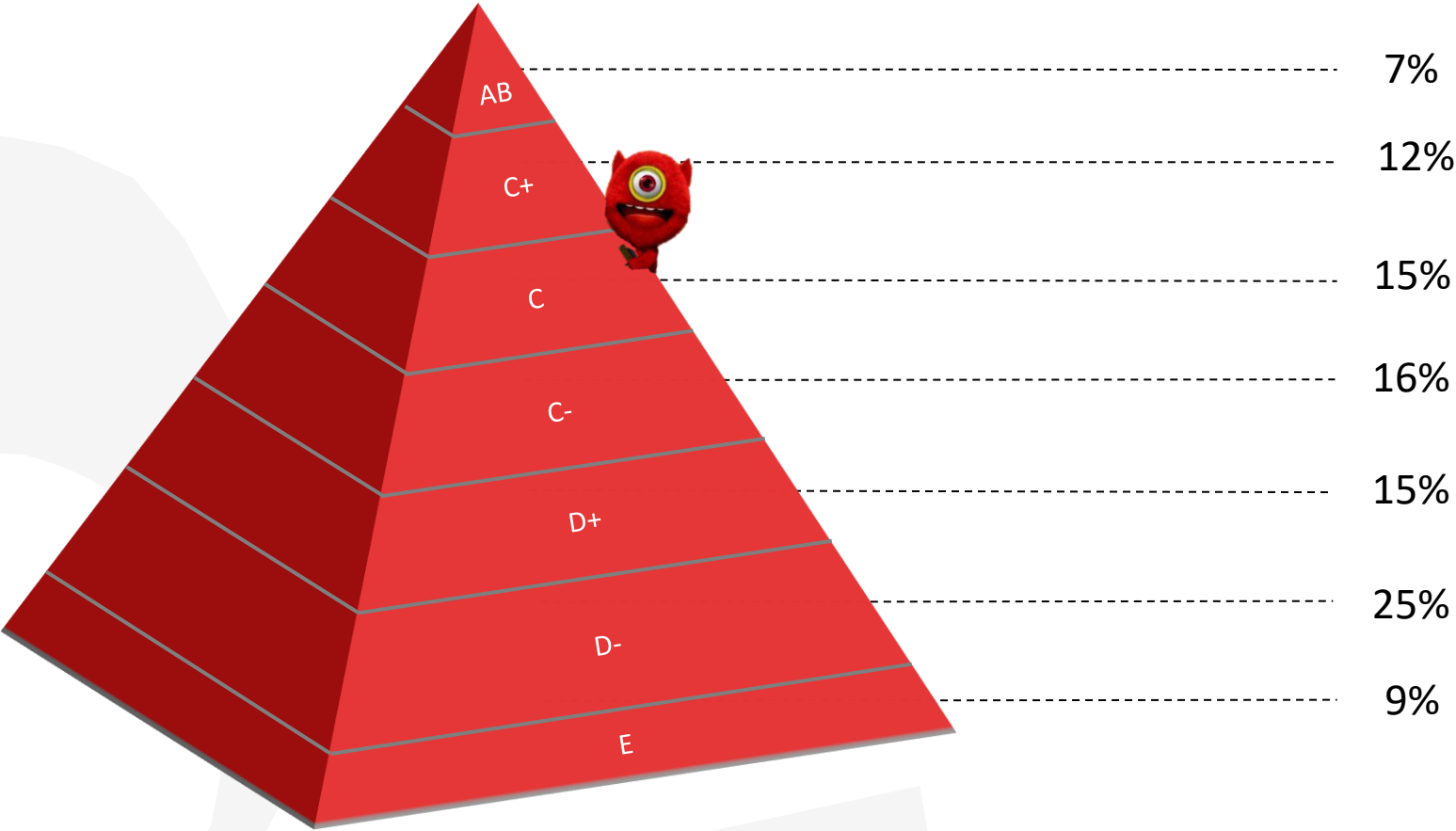
TIME Magazine
Best companies in the world in 2023¹

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



grupo elektra

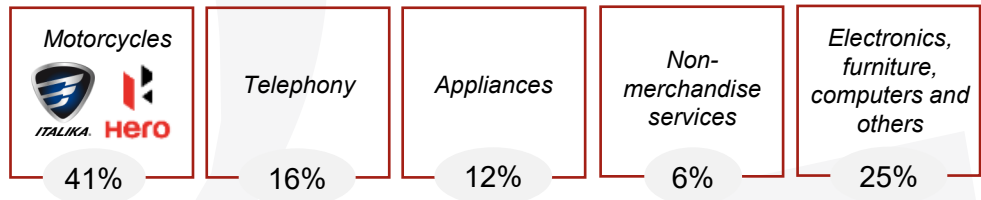
Revenue LTM Q3 2025
Ps.214,286 millions
(+9% vs LTM Q3 2024)

Commercial business

Revenue LTM Q3 2025: Ps.80,086 millions (+4% vs LTM Q3 2024)
37% of Consolidated Revenue



Categories



Financial business

Revenue LTM Q2 2025: Ps.134,201 millions (+13% vs UDM Q3 2024)
63% of Consolidated Revenue



Commercial business

Elektra stores

- ❑ 75 years focused on the dynamic middle class.
- ❑ **1,370 contact points** as Q3 2025:
 - 1,243 in Mexico.
 - 127 in Central America.
- ❑ Average sales floor in Mexico: 1,259 m².
- ❑ Omnichannel sales: in store, online and through our apps (shopinbaz and elektra) (~5% of total sales during LTM Q3 2025).
- ❑ Cash or credit payment (60% LTM Q3 2025 vs 56% LTM Q3 2024); on teller or digitally.
- ❑ Free delivery to home or branch.
- ❑ 55 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 **~59% market share** in Mexico.
- 50+ models with engines between 110 y 300 cc.
- ~10.5 million **motorcycles sold** since 2004, and 1.3 million in LTM Q3 2025.
- Presence in Mexico, Guatemala and Honduras.



- In 2021, Hero brand was launched exclusively in Mexico and **104+ thousand motorcycles sold since then** (36,300+ motorcycles in LTM Q3 2025).



- In 2023, an exclusive distribution agreement for the Benelli brand began and **19,000+** motorcycles have been sold during LTM Q3 2025.



Commercial business

New logistics model

Volume operated:



Pieces purchased
11.5 million



Merchandise transported
Ps.48,000 million



We deliver
8,496 SKUs in inventory

Before		New Logistics Model
Distribution centers	<ul style="list-style-type: none">10 traditional centers1 eCommerce	11 omnichannel CEDIs 40 HUBs 27 Dark warehouse 90 Delivery centers 1 Fulfillment warehouse
Own fleet	300 units Spot units were used, causing damage to the merchandise due to shoveling and non-specialized personnel.	612 units Including new electric units and motorcycles.
Technology	-	<ul style="list-style-type: none">App EKT DriverWhatsApp bot for service evaluationEKT EntregaIBP Supply: automation of supply processes and implementation of a single geolocated inventorySAP TM for route planning and optimization to reduce costs



↑ Fill rate
From 82.7% to 93.2%



↑ 24k monthly deliveries to store

150k deliveries to homes



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

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">▪ Specialized fleet▪ Trained drivers▪ Unboxing: we reviewed it together..▪ Reverse logistics (<i>backhaul</i>)
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.



↓ **-7.4%** reduction in floor shortages.



98% in fulfillment of promise.



4.8/5 client satisfaction.

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

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**

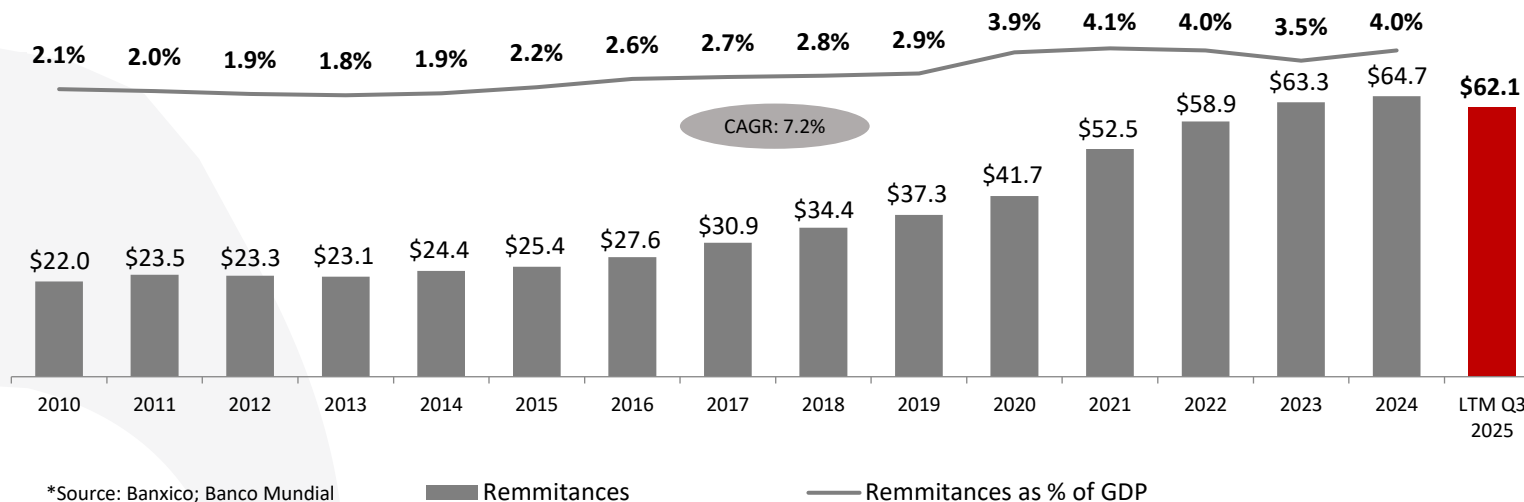
Vigencia del 28 de abril al 11 de mayo de 2025.

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, 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.



- 7.2% CAGR between 2010 and LTM Q2 2025.
- LTM Q3 2025 was US\$62.1B, or -4%.
- The US-Mexico corridor is the largest globally.

In USA:

- ICE raids in the USA continue to impact the immigrant labor market, reducing the number of transactions per sender while increasing the amount sent. It is estimated that over 200,000 people have been detained in the past 12 months.
- A new 1% remittance tax will be imposed on certain international money transfers beginning January 1, 2026. This tax, enacted as part of the "One Big Beautiful Bill Act," applies only to transactions funded by physical instruments, such as cash, money orders, or cashier's checks.
- The main contributing factors for the 6-month consecutive decline are immigration policy, peso revaluation and non-traditional remittance methods, such as SPEI.

In Mexico:

- Third quarter GDP declined 0.3% QoQ and YoY, driven by the industrial sector, within a challenging environment.
- In the first nine months of the year, ended September 2025, exports grew 5.7% and imports increased 2%.
- Inflation within Banco de Mexico's range, at 3.8%.

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.
 - **36.4 million deposit accounts** as of Q3 2025 (in a country with 35 million households).
 - The only financial institution with a presence in 177 municipalities.
 - Has **3,910 contact points** (1,402 inside Elektra and SyR), and a network of 5,508 ATMs in agreement with other banks (2,643 its own).
- ❑ Workforce of **25,000+ 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.



Financial business

Digital banking

- ❑ **27.1 million digital accounts.**
- ❑ Banco Azteca app is the largest digital bank in Mexico.
- ❑ During LTM Q3 2025, more than 8.6 billion transactions were made in the app:
 - **64% of Banco Azteca's financial transactions.**
 - 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

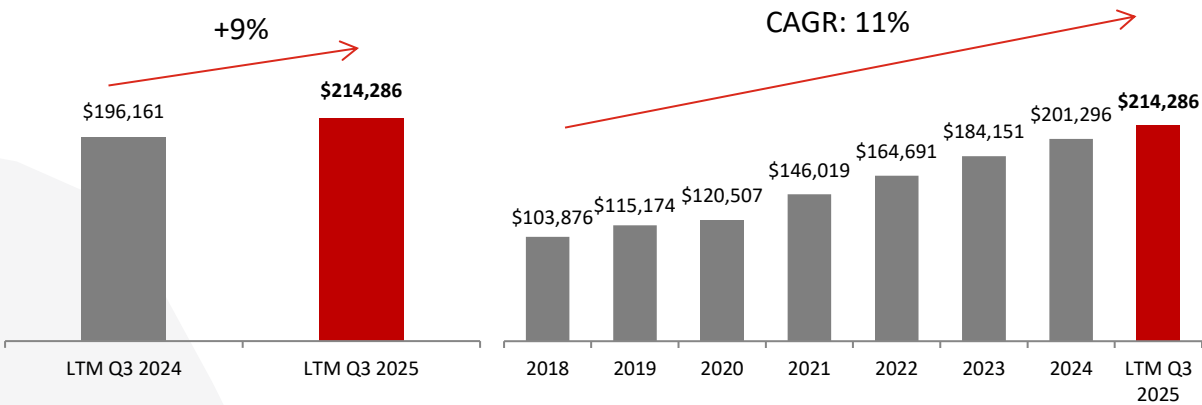
At Grupo Elektra we seek to contribute to the development of the communities in which we have presence, respecting the environment through profitable and inclusive solutions, with the purpose of generating Inclusive Prosperity, through the creation of economic, social and environmental value.



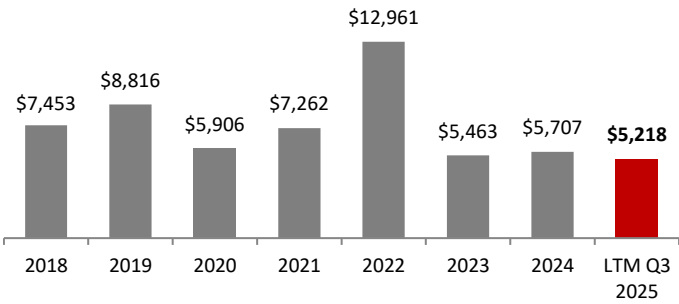
Consolidated Financial Overview

Ps. Millions

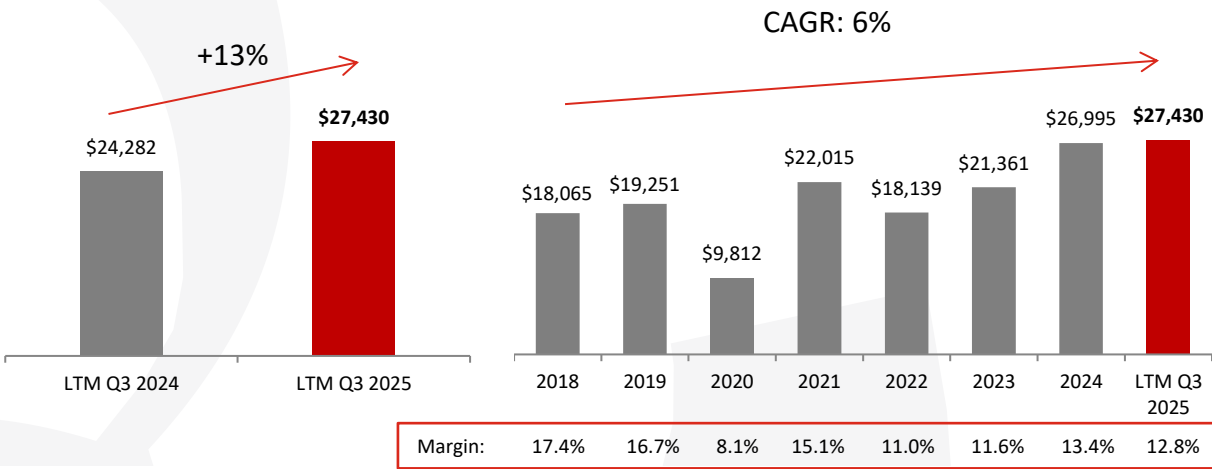
Consolidated Revenue



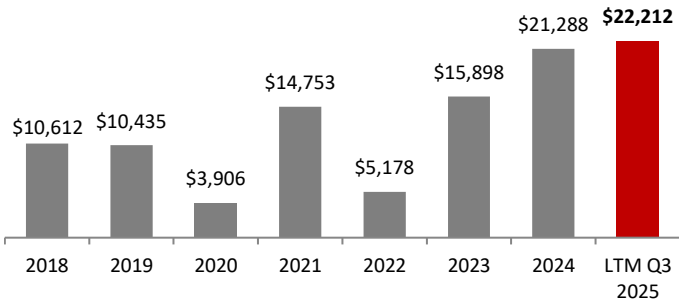
CAPEX



Consolidated EBITDA



Cash Flow⁽¹⁾

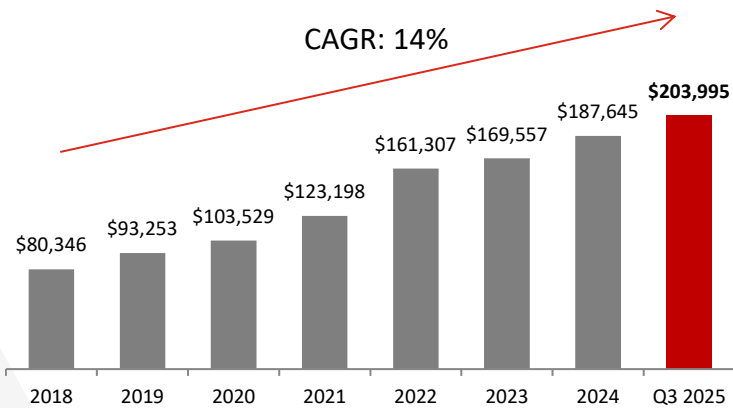


(1) Cash Flow = EBITDA – CAPEX

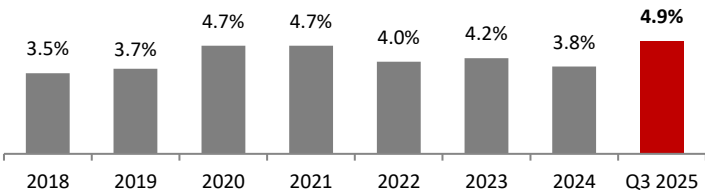
Banco Azteca Highlights

Ps. Million

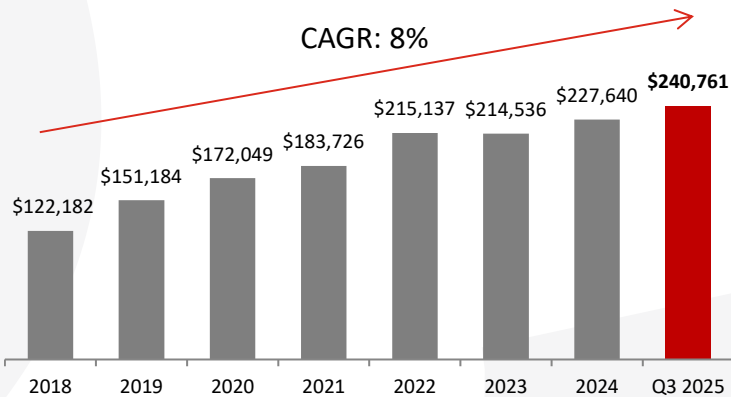
Gross Loan Portfolio



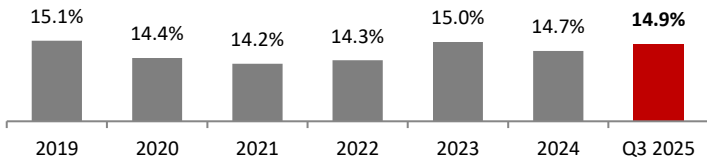
Delinquency Rate



Demand Deposits

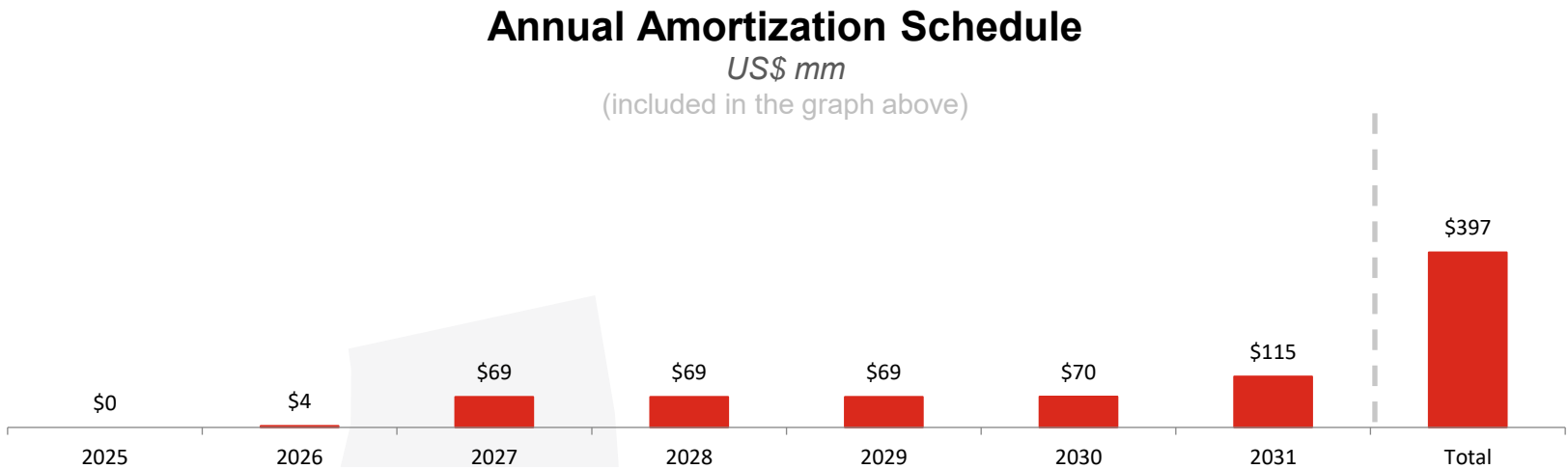
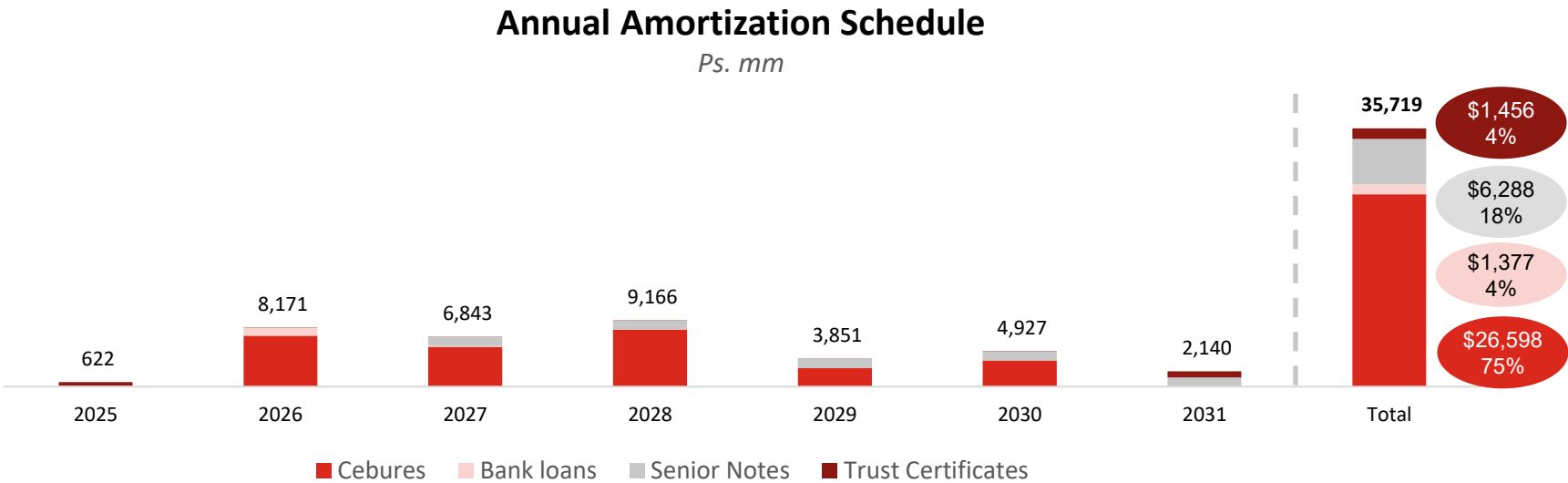


Capitalization Index



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 September 30, 2025





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