



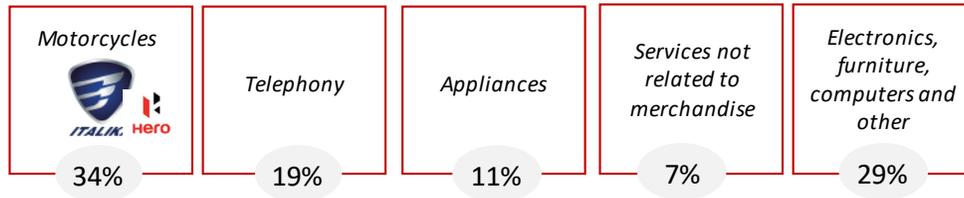
June 2022



Commercial Business
*Revenues LTM Q1 2022: Ps.\$67,964 millions,
 45% of Consolidated Revenues*



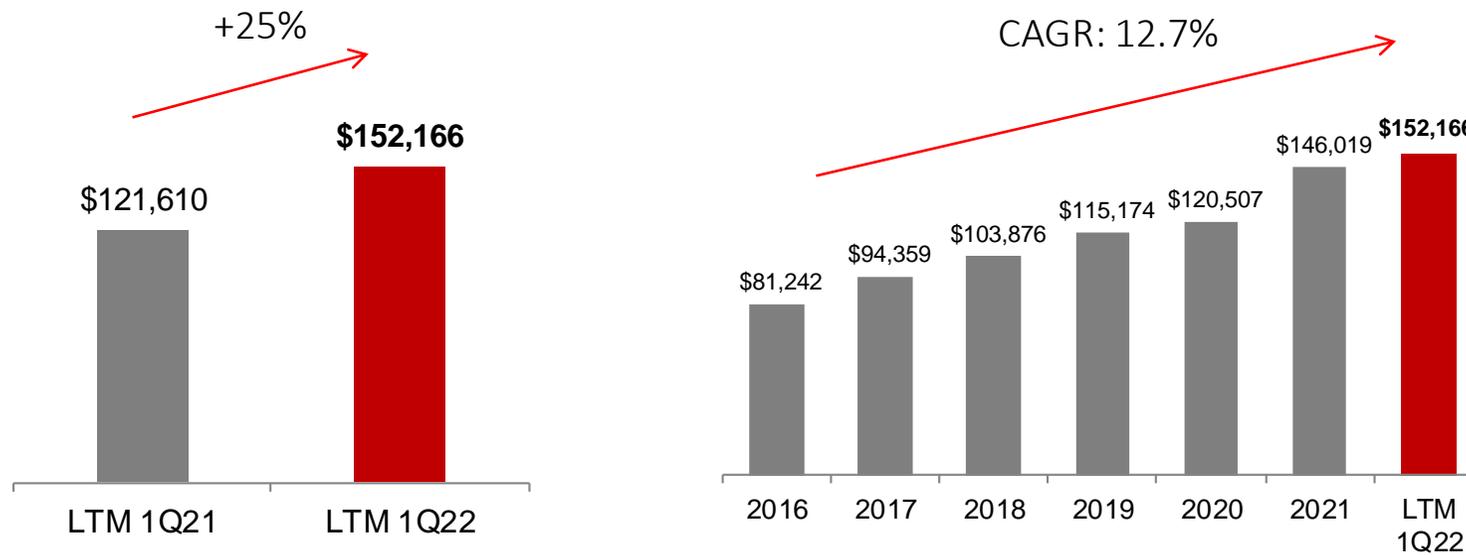
Categories



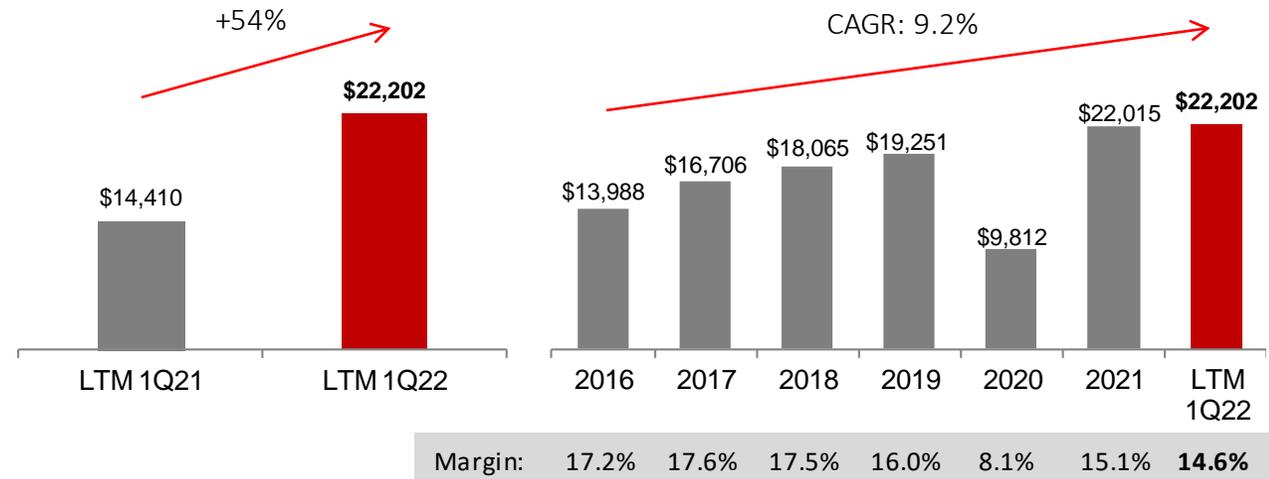
Financial Business
*Revenues LTM Q1 2022: Ps.\$84,202 millions
 55% of Consolidated Revenues*



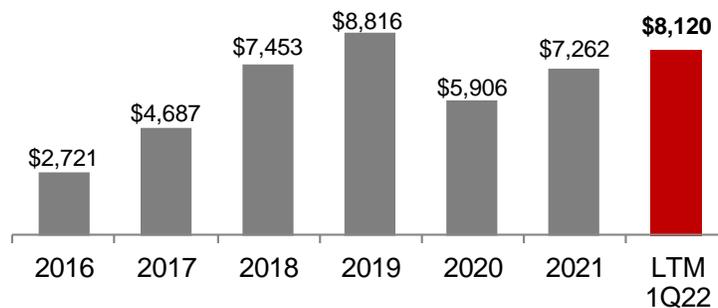
Consolidated Revenue



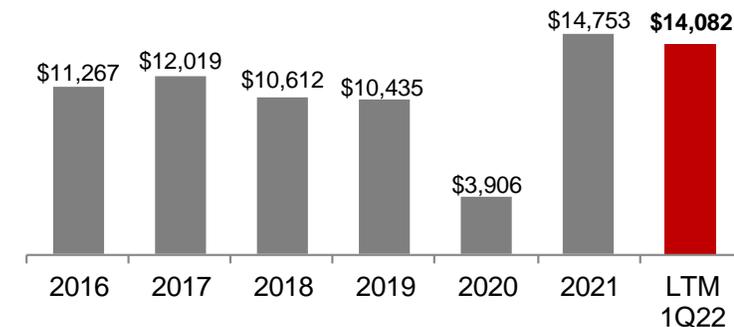
Consolidated EBITDA



CAPEX

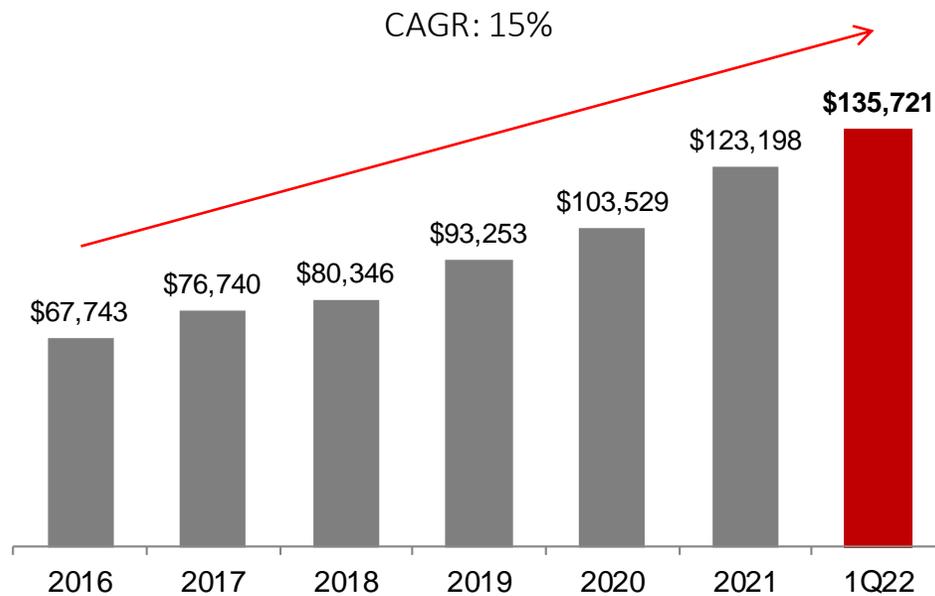


Cash Flow ⁽¹⁾

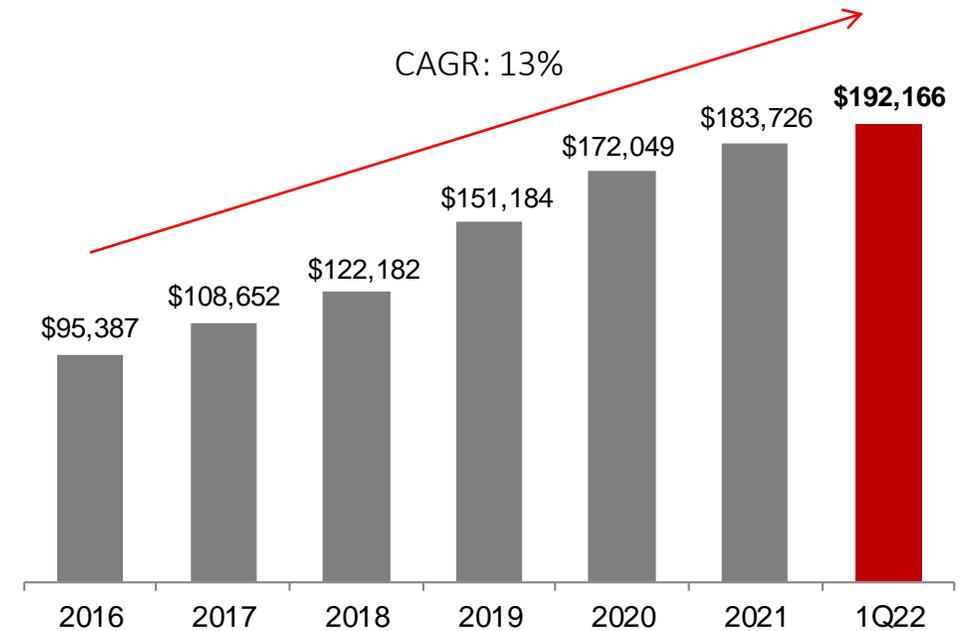


(1) Cash Flow = EBITDA - CAPEX

Gross Loan Portfolio

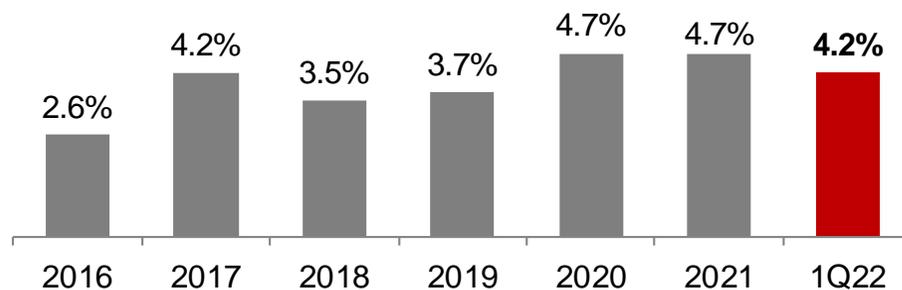


Demand Deposits

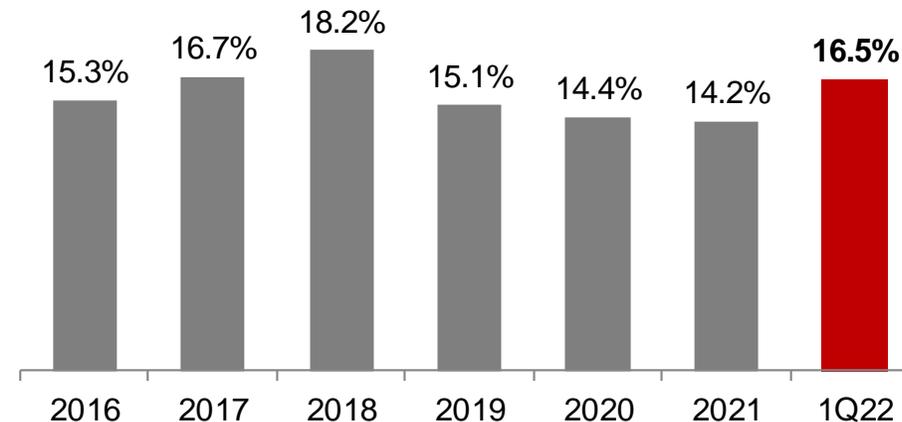


Deposits to Gross Loan Portfolio: 1.4x 1.4x 1.5x 1.6x 1.7x 1.5x **1.4x**

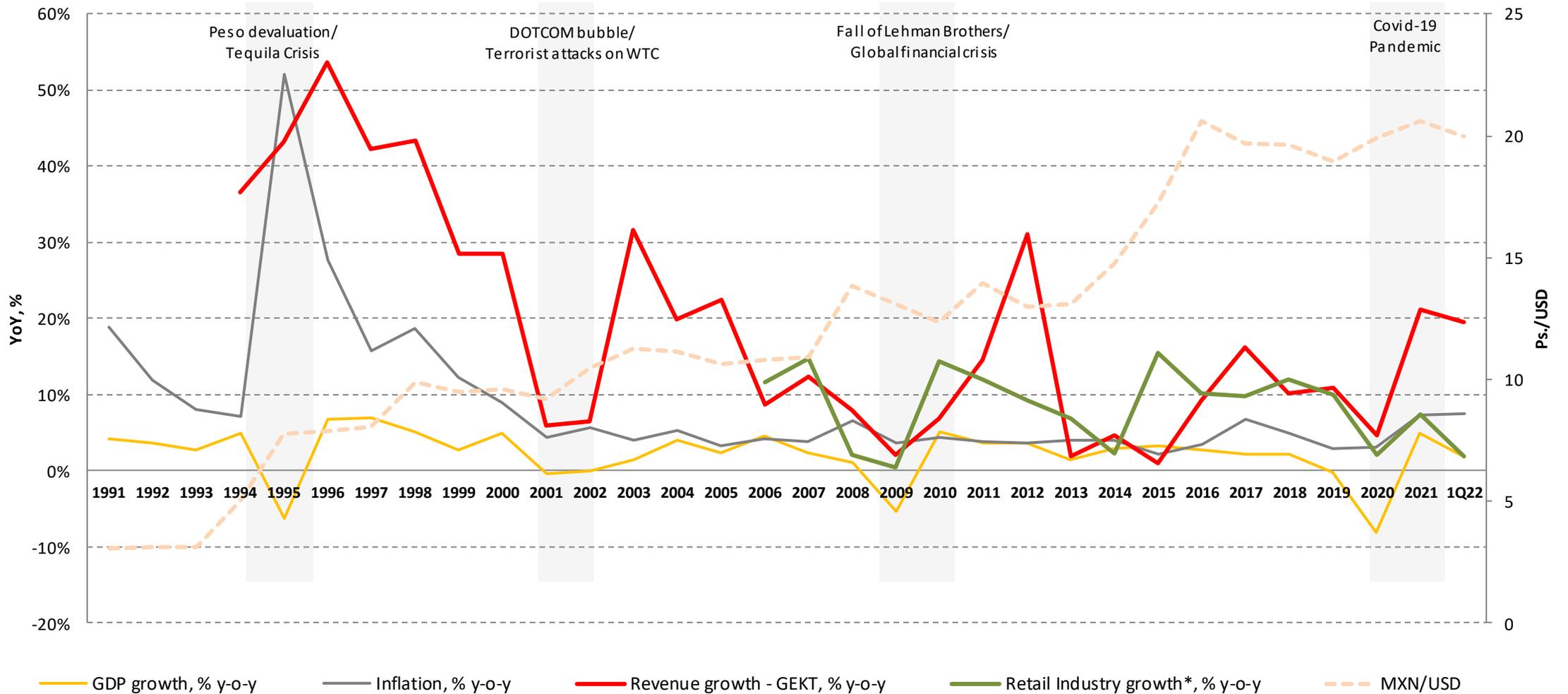
Delinquency Rate



Capitalization Index



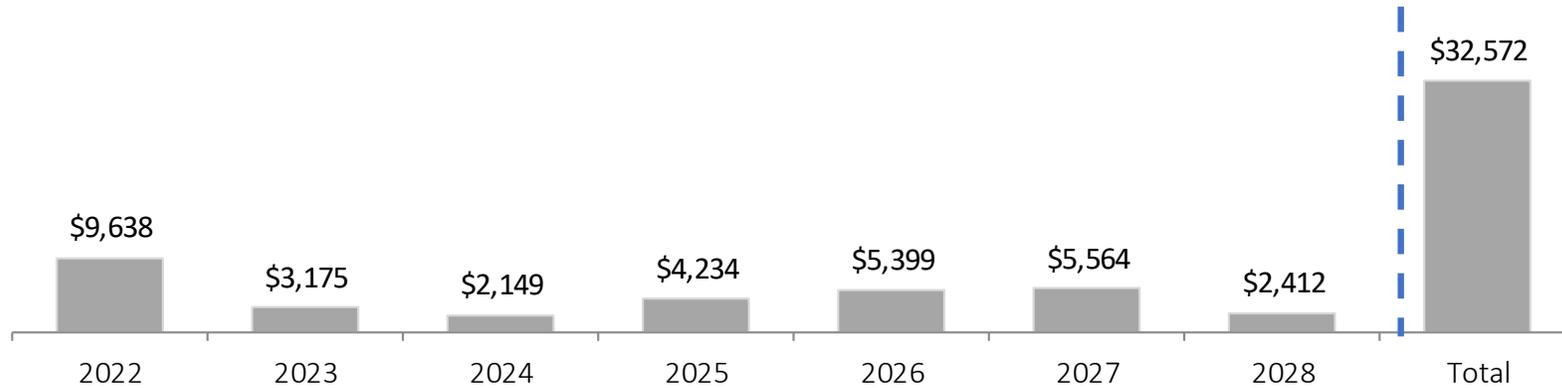
- Historically the consolidated revenues of Grupo Elektra have demonstrated positive growth even during contractions of GDP and adverse economic conditions.



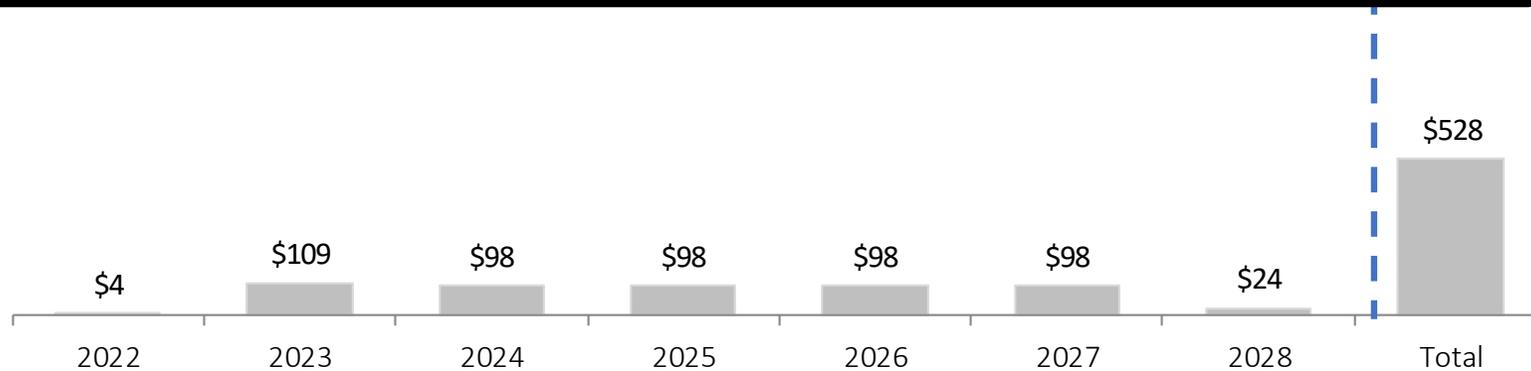
*Variety Stores in Mexico, Passport, Euromonitor International

Consolidated Annual Amortization Schedule as of March 31, 2022

Total Annual Amortization Schedule (Ps. Million)



Annual Amortization Schedule of US\$ Denominated Debt *Balance included above* (US\$million)



Money Transfer Business



01



Officially recorded remittance flows to low- and middle-income countries are expected to increase by 4.2 percent this year to reach **US\$630 billion**

02

The top five recipient countries for remittances in 2021 were: India, **Mexico (replacing China)**, China, the Philippines, and Egypt

03

The US into Mexico Remittance market is the largest single corridor in the industry

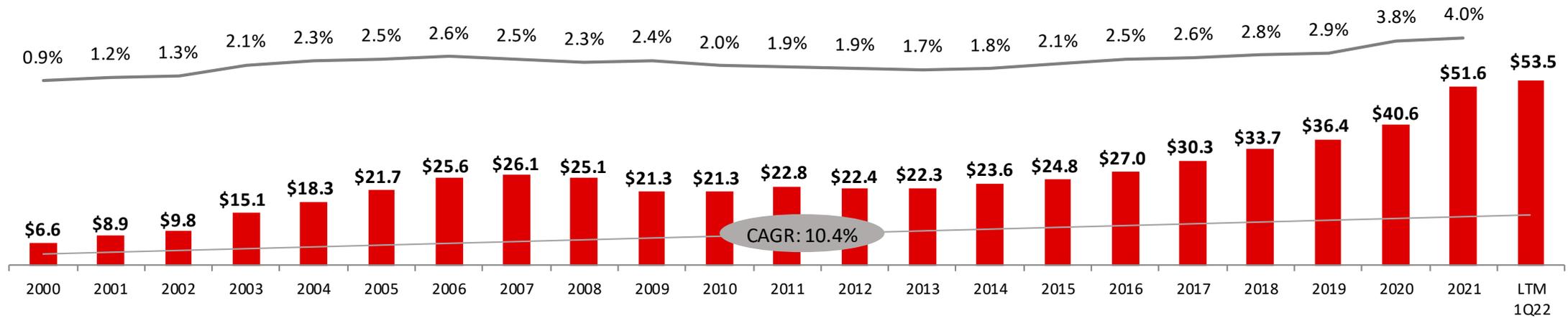
95% of remittances received in Mexico come from the US

04

In 4Q21 the average cost of sending US\$200 was **6%** globally, and **5.6%** for LATAM

In the case of Mexico, the average cost was **4.3%**; one of the lowest among the top 20 receiving countries

Total remittances to Mexico*



* Source: Banxico, World Bank

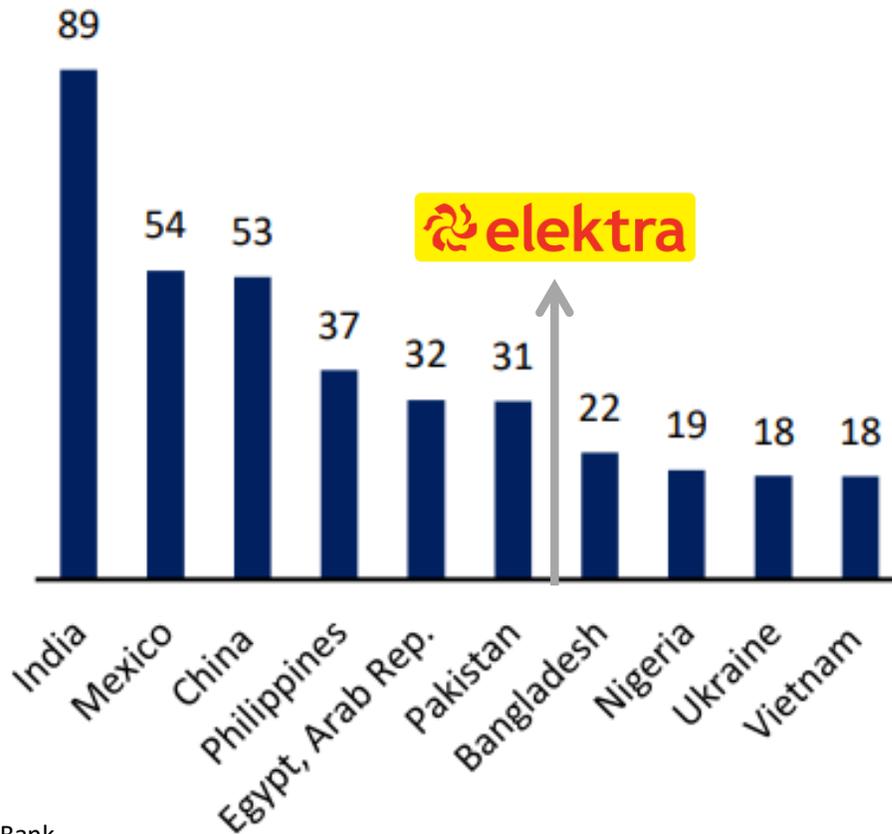
■ Remittances — Remittances as % of GDP

□ **Remittances in Mexico remain resilient despite the situation resulting from the Covid-19 pandemic.**

- GDP in Mexico 2021 +5% vs remittances +27%.
- GDP 1Q22 +1.6% vs remittances +18.0%
- New historical record LTM Q1 2022, reaching US\$53,492 million (+27.9% vs LTM Q1 2021).

Company's position compared with Top Recipient Countries among Low- and Middle-Income, 2021

(\$ billion, 2021)

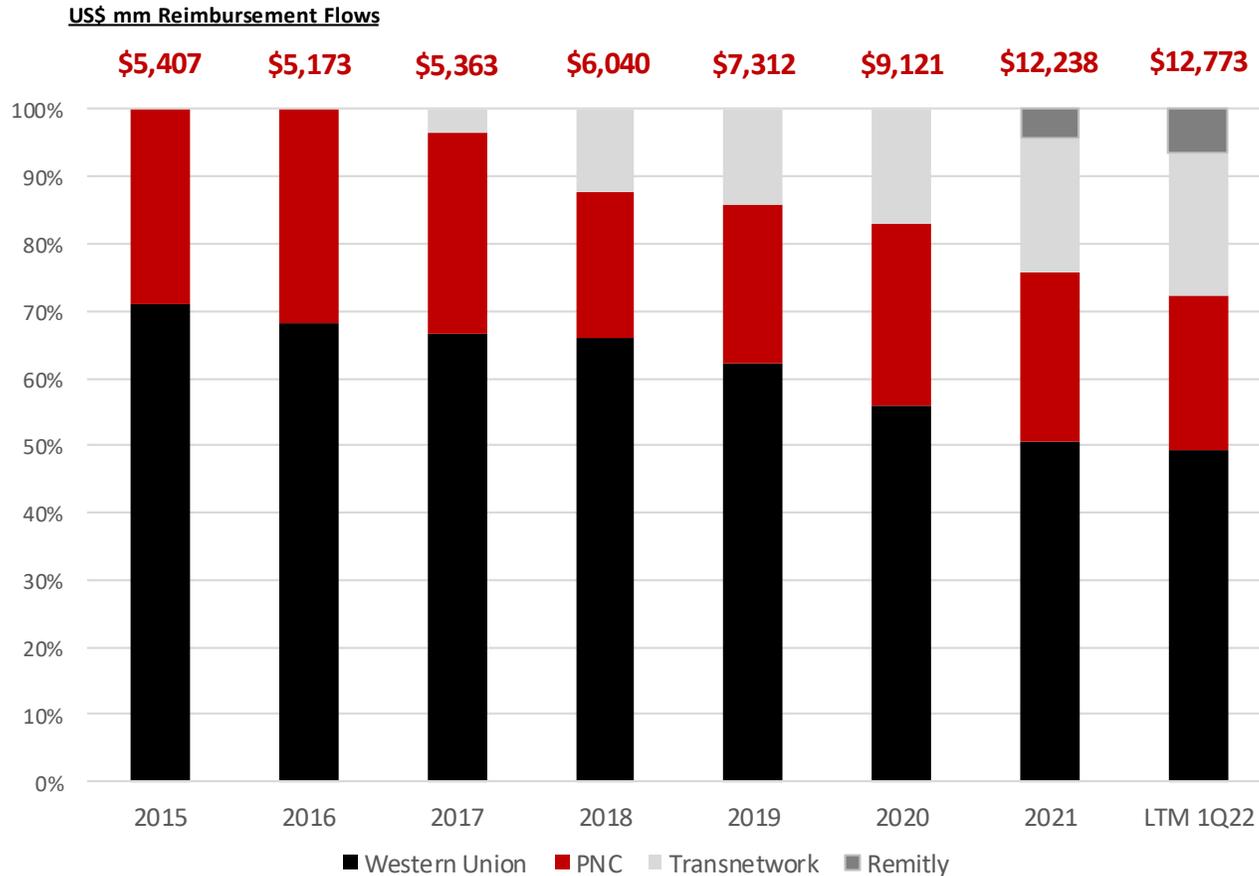


Source: WorldBank

- Elektra is the **largest paying agent** of remittances in Mexico.
- The Elektra brand has **Top of Mind awareness** amongst remittances target segments.
- **Steady growth** in customers and transactions.

- Elektra benefits from long-standing relationships with top-tier, investment-grade MTOs, including Western Union, and PNC (formerly BTS).
- In addition, the Company has expanded its money transfer operator network to include Remitly in direct relationship in 2021, which has now grown approximately 40% year over year as of 1Q22, further diversifying remittance flows.

Reimbursement Flows of DPR Participating MTOs



Strength of Elektra's Relationship with MTOs

- Elektra maintains very strong relationships with a number of highly-rated MTOs given its long-standing partnerships in place since 1993 and subsequent successful agreement renewals
 - Western Union partnership with Elektra started in 1993, with renewals in 2006, 2012 and 2019
 - PNC partnership with Elektra started in 2012
 - TransNetwork partnership with Elektra started in 2017
 - Remitly direct partnership with Elektra started in 2021



Deeper engagement with several means to receive remittances

Seamless experience and customer retention

IT Leadership

- Uptime improvements
- Faster & easier new front
- CSC improvements

COMPLIANCE and ANTIFRAUD procedures at highest level

- Controls above and beyond regulatory requirements

INNOVATION around all processes

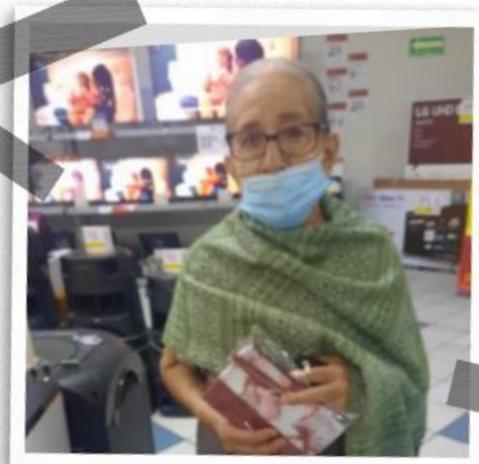
- Scanners & OCR
- Digital payments
- IA
- BOT usage

Customer centric initiatives

State of the art cash management

- Customer segmentation

Always on marketing plan, including traditional and digital efforts



Mexico

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Recibe tu dinero de Estados Unidos 🇺🇸 en tu cel desde la App 📱, es más rápido y tendrás más tiempo para ti 😊



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 Sin salir de casa.

VER MÁS

Me gusta Comentar Compartir

Facebook VideoAd

WesternUnion WU

Lo que importa es
que mamá reciba su dinero a gusto.



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1024x768 Full Screen Banner

WesternUnion WU

Desde su cel en la App de Banco Azteca.

Usa la App



elektra Banco Azteca

1200x627 Rich Media

US

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Lo recibe desde donde esté.
 Es más fácil y rápido.

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WesternUnion WU

Envíale
directo a su cuenta.

Hazlo hoy



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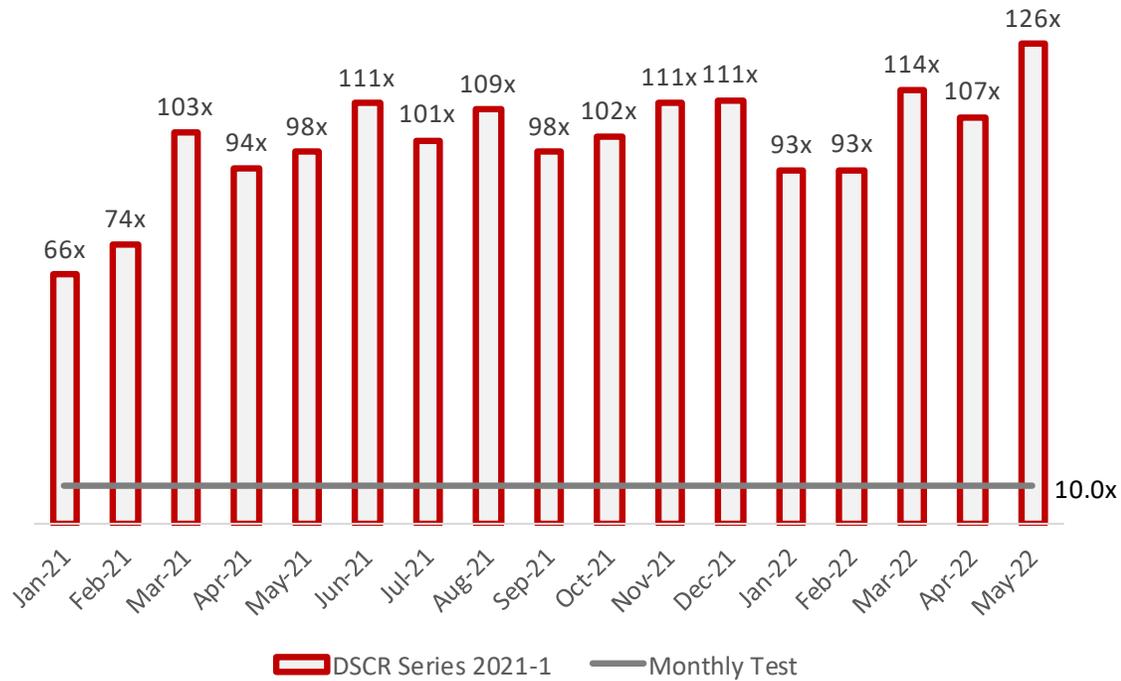
1200x627 Rich Media



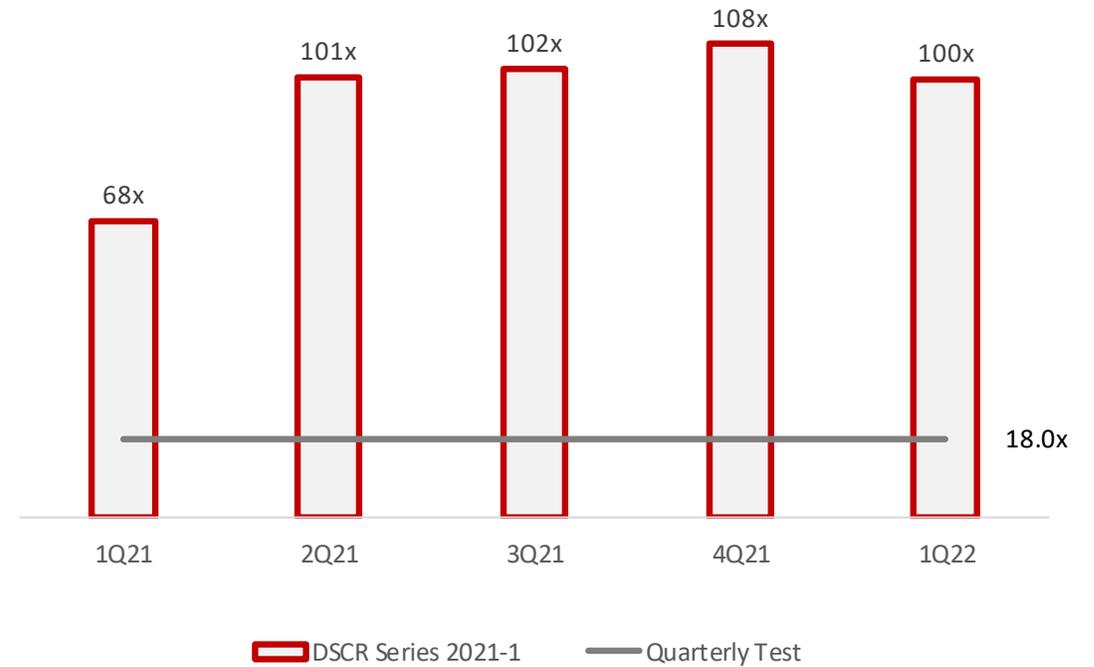
Annexes

- Reimbursement flows were securitized in January 2021, totaling close to US\$13,000 million LTM as of March 2022.
- Series 2021-1 Monthly DSCR was 101x and Quarterly DSCR was 96x, in average since January 2021.

Monthly Debt Service Coverage Ratio



Quarterly Debt Service Coverage Ratio



What the regulation and International Standards consider



Amount X
TXN



Risk
Countries



Black List
Verification

Our Risk Based Approach



Amount X
TXN



Aggregated
Amount



Txns



Countries



Risk
Countries



POS



Counterparts



Black List
Verification

On a **daily, monthly and annual basis.**



June 2022